

**SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

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**FORM 8-K**

CURRENT REPORT  
PURSUANT TO SECTION 13 or 15(d) OF  
THE SECURITIES EXCHANGE ACT OF 1934

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**Date of Report: October 13, 1999**

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**HUNTINGTON BANCSHARES INCORPORATED**  
**(Exact Name of Registrant as specified in its charter)**

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Maryland  
**(State or other jurisdiction of  
incorporation or organization)**

0-2525  
**(Commission File No.)**

31-0724920  
**(IRS Employer  
Identification Number)**

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Huntington Center  
41 South High Street  
Columbus, Ohio 43287  
(614) 480-8300  
**(Address, including zip code, and telephone number  
including area code of Registrant's  
principal executive offices)**

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**Item 5. Other Events.**

On October 13, 1999, Huntington Bancshares Incorporated (“Huntington”) issued a news release announcing its earnings for the third quarter and nine months ended September 30, 1999. The information contained in the news release, which is attached as an exhibit to this report, is incorporated herein by reference.

The information contained or incorporated by reference in this Current Report on Form 8-K may contain forward-looking statements, including certain plans, expectations, goals, and projections, which are subject to numerous assumptions, risks, and uncertainties. Actual results could differ materially from those contained or implied by such statements for a variety of factors, including: changes in economic conditions; movements in interest rates; competitive pressures on product pricing and services; success and timing of business strategies; the successful integration of acquired businesses; the nature, extent, and timing of governmental actions and reforms; the risks of Year 2000 disruption; and extended disruption of vital infrastructure.

**Item 7. Financial Statements and Exhibits.**

(c) Exhibits.

Exhibit 99 —News release of Huntington Bancshares Incorporated, dated October 13, 1999.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HUNTINGTON BANCSHARES INCORPORATED

By: /s/ Judith D. Fisher

Judith D. Fisher, Executive Vice President,  
Treasurer and Chief Financial Officer

Date: October 27, 1999

## EXHIBIT INDEX

*Exhibit No.*  
99\*

*Description*  
News release of Huntington Bancshares Incorporated issued on October 13, 1999.

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\* Filed with this report.