SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

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

DATE OF REPORT: APRIL 13, 2000

HUNTINGTON BANCSHARES INCORPORATED
(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS CHARTER)

Maryland	0-2525	31-0724920
(STATE OR OTHER JURISDICTION OF INCORPORATION OR ORGANIZATION)	(COMMISSION FILE NO.)	(IRS EMPLOYER IDENTIFICATION NUMBER)

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)

ITEM 5. OTHER EVENTS.

On April 13, 2000, Huntington Bancshares Incorporated ("Huntington") issued a news release announcing its earnings for the first quarter and three months ended March 31, 2000. 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 April 13, 2000.

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

Date: April 21, 2000 By: /s/ Anne Creek

Anne Creek, Executive Vice President and

Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
99 *	News release of Huntington Bancshares Incorporated issued on April 13, 2000.

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* Filed with this report.

NEWS RELEASE [HUNTINGTON LOGO]

FOR IMMEDIATE RELEASE
SUBMITTED: APRIL 13, 2000

FOR FURTHER INFORMATION, CONTACT:

MEDIA		ANALYSTS	
GAIL GESHWILM	(614) 480-5413	LAURIE COUNSEL	(614) 480-3878
LAURA BOWERS	(614) 480-4433	CHERI GRAY	(614) 480-3803

HUNTINGTON BANCSHARES REPORTS 12% INCREASE IN EARNINGS PER SHARE AND RECORD BROKERAGE INCOME FOR FIRST QUARTER 2000

COLUMBUS, Ohio - Huntington Bancshares Incorporated (NASDAQ: HBAN; www.huntington.com) today reported first quarter 2000 net income of $104.2 million or $.46 per diluted common share, representing a 12% increase in diluted earnings per share compared with $.41 reported in first quarter 1999. Return on equity (ROE) and return on assets (ROA) during the first three months of 2000 were 18.99% and 1.45%, respectively, improvements over ROE of 18.47% and ROA of 1.38% during the comparable period a year ago. On a cash basis, earnings reached $.49 per diluted share, up from $.45 in first quarter 1999, with a corresponding ROE of 29.01% and ROA of 1.58%.

"This year is a time for Huntington to build on the foundation for growth that was put in place in 1999," said Frank Wobst, chairman and chief executive officer of Huntington Bancshares Incorporated. "These first quarter results reflect the positive trends evident last year of strong loan growth and asset quality, advances in fee income and continued expense control. We recently announced strategic changes in our company designed to improve future revenue growth in targeted business segments. These changes include a new sales process, improved products, technology advances, and improved service levels focused on attracting, retaining, and

(more)

expanding customer relationships. While the results of these initiatives are not yet fully reflected in our financial performance, we have already seen evidence of their success in increased sales of targeted products and expect incremental contributions to revenue growth as the year progresses."

Excluding the credit card portfolio that was sold in October 1999, average total loans for the most recent quarter increased at an annualized rate of 9% from the fourth quarter of 1999. Average consumer loans grew at an annualized rate of 10%, led by automobile loans and leases and home equity loans at 9% and 21%, respectively. Commercial loans also posted a 10% annualized gain. Net interest income for the quarter was $240.7 million, down 4% from first quarter 1999, adjusted for the credit card sale. The net interest margin for the recent quarter was 3.78%. During first quarter 2000, Huntington completed certain balance sheet restructuring transactions, including the sale of approximately $330 million of lower-yielding securities and the securitization of $500 million of automobile loans, designed to reduce Huntington's reliance on wholesale funding.

Non-interest income grew 8% from the 1999 first quarter to $111.1 million, after adjusting for the impact of the credit card sale. Service charges were $41.7 million, an increase of 16% from last year's first quarter. Huntington's strategic investments in technology continue to benefit earnings as electronic banking fees improved 23% during the first three months of 2000 compared with the same period a year ago. In addition, momentum in investment product and insurance sales continued during first quarter 2000 as Huntington achieved a record level of quarterly brokerage and insurance income of $15.3 million, up 32% from first quarter 1999. On the other hand, mortgage banking income declined $7.4 million from the first quarter of 1999 because of a decrease in refinance volume resulting from higher interest rates. Excluding this decline, non-interest income grew 18% from the 1999 first quarter.

Huntington's financial performance continued to benefit from the corporate-wide restructuring plan implemented in 1999 to improve operating efficiencies. Operating expenses of $200.1 million in the first quarter represent a decline from the fourth quarter 1999 and represent the lowest level of operating expenses since the first quarter 1998. Huntington maintains its commitment to continued cost containment as strategic focus shifts to revenue growth during 2000.

(more)

Huntington sustained strong credit quality levels during the first three months of the year. Net charge-offs for the quarter were .35% of average loans, down from .43% (excluding credit card) reported for the first quarter 1999. Coverage ratios at March 31, 2000 were 379% of non-performing loans and 316% of non-performing assets. The allowance for loan losses as a percent of end of period total loans was 1.45%.

Huntington's average equity to average assets was 7.62% in the recent quarter. Huntington and its bank subsidiary continued to maintain healthy capital positions, exceeding requirements for a "well capitalized" institution. Huntington's tier 1 and total risk-based capital ratios (estimated) were 7.22% and 10.89%, respectively, at March 31, 2000.

Huntington Bancshares is a regional bank holding company headquartered in Columbus, Ohio with assets of $29 billion and 134 years of serving the financial needs of its customers.

Huntington provides innovative products and services through its more than 600 offices in Florida, Georgia, Indiana, Kentucky, Maryland, Michigan, New Jersey, North Carolina, Ohio, South Carolina, and West Virginia. International banking services are made available through the headquarters office in Columbus and additional offices located in the Cayman Islands and Hong Kong. Huntington also offers products and services through its technologically advanced, 24-hour telephone bank, a network of more than 1,400 ATMs and its Web Bank at www.huntington.com.

A version of this press release that contains supplemental tables is available via PR Newswire's Fax-on-Demand system. Please call (800) 753-0352 and enter extension 756. For faxed copies of all other news releases, please call (800) 758-5804 extension 423276.

FORWARD-LOOKING STATEMENT DISCLOSURE:

This press release contains certain 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; and extended disruption of vital infrastructure.

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HUNTINGTON BANCSHARES INCORPORATED
CONSOLIDATED COMPARATIVE SUMMARY
(in thousands, except per share amounts)

<TABLE>

Consolidated Results of Operations

<CAPTION>

	THREE MONTHS ENDED MARCH 31, 2000	1999	CHANGE %
<S>	<C>	<C>	<C>
Interest Income	$515,557	$495,692	4.0%
Interest Expense	274,866	236,171	16.4
Net Interest Income	240,691	259,521	(7.3)
Provision for Loan Losses	15,701	25,305	(38.0)
Securities Gains and Securitization Losses, Net	14,555	2,310	N.M.
Non-Interest Income	111,139	107,562	3.3
Non-Interest Expense	200,106	202,106	(1.0)
Provision for Income Taxes	46,405	45,410	2.2
Net Income	$104,173	$ 96,572	7.9%
Per Common Share Amounts (1)			
Net Income per Common Share			
Basic	$ 0.46	$ 0.42	9.5%
Diluted	$ 0.46	$ 0.41	12.2%
Diluted - Cash Basis (2)	$ 0.49	$ 0.45	8.9%
Cash Dividends Declared	$ 0.20	$ 0.18	11.1%
Shareholders' Equity (period end)	$ 9.45	$ 9.25	2.2%
Average Common Shares (1)			
Basic	225,431	231,459	(2.6)%
Diluted	226,490	233,406	(3.0)%

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Key Operating Ratios

<CAPTION>

	THREE MONTHS ENDED MARCH 31, 2000	1999
<S>	<C>	<C>
Return On:		
Average Total Assets	1.45%	1.38%
Average Shareholders' Equity	18.99%	18.47%
Efficiency Ratio	53.93%	52.16%
Net Interest Margin	3.78%	4.18%
Average Equity/Average Assets	7.62%	7.46%

</TABLE>

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Consolidated Statement of Condition Data

<CAPTION>

	AVERAGE FOR THREE MONTHS ENDED MARCH 31, 2000	1999	CHANGE %	AT MARCH 31, 2000	1999	CHANGE %
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Total Loans	$20,797,762	$19,562,963	6.3%	$20,531,039	$19,731,593	4.1%
Total Deposits	19,790,564	19,131,352	3.4	19,779,364	19,046,901	3.8
Total Assets	28,952,570	28,422,337	1.9	28,407,979	28,577,908	(0.6)
Long-term Debt	704,217	707,401	(0.5)	845,623	707,438	19.5
Shareholders' Equity	2,205,921	2,120,754	4.0	2,098,823	2,138,057	(1.8)

</TABLE>

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Regulatory Capital Ratios (3) and Asset Quality

<CAPTION>

	AT MARCH 31, 2000	1999		AT MARCH 31, 2000	1999
<S>	<C>	<C>	<C>	<C>	<C>
Tier I Risk-Based Capital	7.22%	7.20%	Non-performing loans (NPLs)	$78,307	$76,880
			Total non-performing assets (NPAs)	$92,211	$94,733
Total Risk-Based Capital	10.89%	10.70%	Allowance for loan losses/total loans	1.45%	1.48%
			Allowance for loan losses/NPLs	378.95%	378.60%
Tier I Leverage	6.45%	6.32%	Allowance for loan losses and other real estate/NPAs	316.30%	305.33%

</TABLE>

(1) Adjusted for stock dividends and stock splits, as applicable.
(2) Tangible or "Cash Basis" net income excludes amortization of goodwill and other intangibles, net of income taxes.
(3) Estimated.
N.M. - Not Meaningful