SECURITIES AND EXCHANGE COMMISSION
Washington D.C., 20549

FORM 11-K

[X] ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 FOR THE FISCAL YEAR ENDED DECEMBER 31, 1999

OR

[ ] TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 FOR THE TRANSITION PERIOD FROM ____________ TO _____________.

COMMISSION FILE NO. 0-2525

A. Full Title of the Plan and the address of the Plan, if different from that of the issuer named below:

HUNTINGTON INVESTMENT AND TAX SAVINGS PLAN

B. Name of issuer of the securities held pursuant to the Plan and the address of its principal executive office:

HUNTINGTON BANCSHARES INCORPORATED
HUNTINGTON CENTER
41 SOUTH HIGH STREET
COLUMBUS, OHIO 43287

HUNTINGTON INVESTMENT AND TAX SAVINGS PLAN

REQUIRED INFORMATION

Item 4. Financial Statements and Supplemental Schedule for the Plan.

The Huntington Investment and Tax Savings Plan (the "Plan") is subject to the Employee Retirement Income Security Act of 1974 ("ERISA"). In lieu of the requirements of Items 1-3 of this Form, the Plan is filing financial statements and a supplemental schedule prepared in accordance with the financial reporting requirements of ERISA. The Plan financial statements and supplemental schedule for the fiscal year ended December 31, 1999, are included as Exhibit 99.1 to this report on Form 11-K and are incorporated herein by reference. The Plan financial statements and supplemental schedule have been audited by Ernst & Young LLP, Independent Auditors, and their report is included therein.

EXHIBITS

23.1 Consent of Independent Auditors, Ernst & Young LLP

99.1 Financial statements and supplemental schedule of The Huntington Investment and Tax Savings Plan for the fiscal year ended December 31, 1999, prepared in accordance with the financial reporting requirements of ERISA.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, Huntington Bancshares Incorporated has duly caused this annual report to be signed by the undersigned thereunto duly authorized.

HUNTINGTON INVESTMENT
AND TAX SAVINGS PLAN

Date: June 28, 2000

By: /s/ Leslie P. Ridout

Leslie P. Ridout
Executive Vice President
Huntington Bancshares Incorporated

Exhibit 23.1

CONSENT OF INDEPENDENT AUDITORS

We consent to the incorporation by reference in Post-effective Amendment No. 1 to the Registration Statement (Form S-8 No. 33-46327) pertaining to the Huntington Investment and Tax Savings Plan of Huntington Bancshares Incorporated and in the related Prospectus of our report dated June 28, 2000 with respect to the financial statements and schedule of the Huntington Investment and Tax Savings Plan included in this Annual Report (Form 11-K) for the year ended December 31, 1999.

s/ Ernst & Young LLP

Columbus, Ohio
June 28, 2000

Exhibit 99.1

HUNTINGTON INVESTMENT AND TAX SAVINGS PLAN
FOR THE YEAR ENDED DECEMBER 31, 1999

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Report of Independent Auditors

Huntington Investment and Tax Savings
Plan Committee

We have audited the accompanying statements of net assets available for benefits of the Huntington Investment and Tax Savings Plan as of December 31, 1999 and 1998, and the related statements of changes in net assets available for benefits for the years then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with generally accepted auditing standards in the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Huntington Investment and Tax Savings Plan at December 31, 1999 and 1998, and the changes in its net assets available for benefits for the years then ended, in conformity with generally accepted accounting principles in the United States.

Our audits were performed for the purpose of forming an opinion on the financial statements taken as a whole. The accompanying supplemental schedule of assets held for investment purposes at the end of year as of December 31, 1999, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The supplemental schedule has been subjected to the auditing procedures applied in our audits of the financial statements and, in our opinion, is fairly stated in all material respects in relation to the financial statements taken as a whole.

s/ Ernst & Young LLP

Columbus, Ohio
June 28, 2000

HUNTINGTON INVESTMENT AND TAX SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31, 1999	December 31, 1998
ASSETS		
Investments, at market value:		
Huntington Bancshares Incorporated Common Stock (Cost: $143,573,156 in 1999, and $143,550,760 in 1998)	$259,894,605	$328,677,822
Mutual Funds	53,234,816	36,100,609
Total Investments	313,129,421	364,778,431
Contributions receivable		
From participants	--	585,186
From Huntington Bancshares Incorporated	--	322,880
Participants notes receivable	304,827	584,630
Accrued dividends, interest receivable, and other assets	2,660,673	2,201,648
Cash and cash equivalents	2,964,181	165,503
TOTAL ASSETS	319,059,102	368,638,278
LIABILITIES		
Investment purchases payable and other liabilities	2,018,888	405,512
NET ASSETS AVAILABLE FOR BENEFITS	$317,040,214	$368,232,766

See notes to financial statements.

HUNTINGTON INVESTMENT AND TAX SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Years Ended December 31, 1999	Years Ended December 31, 1998
ADDITIONS		
Investment income:		
Cash dividends on Huntington Bancshares Incorporated Common Stock	$ 10,328,583	$ 9,909,536
Interest	364,989	164,371
	10,693,572	10,073,907
Contributions:		
Employees	15,652,357	14,296,646
Employer	7,708,056	8,239,405

	23,360,413	22,536,051
Assets of merged plans	--	47,491,634
Total Additions	34,053,985	80,101,592
DEDUCTIONS		
Benefit distributions and other withdrawals	53,984,564	62,142,383
Total Deductions	53,984,564	62,142,383
Net realized and unrealized depreciation in market value of investments	(31,261,973)	(33,745,000)
Net decrease	(51,192,552)	(15,785,791)
Net assets available for benefits at beginning of year	368,232,766	384,018,557
Net assets available for benefits at end of year	$317,040,214	$368,232,766

</TABLE>

See notes to financial statements.

HUNTINGTON INVESTMENT AND TAX SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS

December 31, 1999

Note 1 - Plan Description and Accounting Policies

The financial statements of the Huntington Investment and Tax Savings Plan (the "Plan") are presented on the accrual basis and are prepared in conformity with generally accepted accounting principles, which requires management to make estimates and assumptions that affect amounts reported in the financial statements. Actual results could differ from those estimates.

Statement of Position 99-3 (SOP 99-3), "Accounting for and Reporting of Certain Defined Contribution Plan Investments and Other Disclosure Matters" was issued on September 15, 1999, as an Amendment to the AICPA Audit and Accounting Guide - Audits of Employee Benefit Plans. The primary impact of SOP 99-3 was the elimination of the requirement to disclose participant-directed investment programs. The Plan has adopted SOP 99-3 for the plan year ended December 31, 1999, and thus certain prior year amounts have been reclassified to conform with the current year presentation.

Description of the Plan

The Plan, formerly the Huntington Stock Purchase and Tax Savings Plan and Trust, was initially adopted by the Board of Directors of Huntington Bancshares Incorporated ("Huntington") on September 29, 1977, to be effective January 1, 1978. On August 19, 1992, the Plan was amended and restated, effective January 1, 1987, to comply with the Internal Revenue Code of 1986, as amended. The Plan was again restated October 13, 1994, with a general effective date of January 1, 1987, to incorporate provisions concerning merged plans. The Plan was again amended and restated November 19, 1997, effective at April 1, 1998. The following summary describes the provisions of the Plan in effect as of the Plan year ending December 31, 1999.

Funding and Vesting

Eligible employees may enroll on the first day of the month following six months of employment and attainment of age 21. Participants may elect to make pre-tax matched contributions of up to 15% of their eligible compensation. Huntington will make a matching contribution equal to 100% on the first 3% of participant elective deferrals and 50% on the next 2% of participant elective deferrals. Employee and employer contributions are fully vested at all times. Prior to April 1, 1998, Plan assets were invested primarily in Huntington Bancshares Incorporated Common Stock. Subsequently, the Plan participants are permitted to direct pre-tax elective deferrals and employer matching contributions to any combination of ten investment options, including Huntington Bancshares Incorporated Common Stock. An active participant may change or suspend pre-tax elective deferrals pursuant to the terms set forth in the Plan document.

Prior to the April 1, 1998 amendment, eligible employees of Huntington and its participating affiliates could choose between a pre-tax, after-tax, or a combined pre-tax and after-tax employee contribution. Participants could elect to make pre-tax matched contributions of up to 6% of their eligible compensation. Participants could also elect to make after-tax matched contributions of up to 3% of their eligible compensation, provided the sum of the participant's pre-tax matched and after-tax non-matched contributions equaled at least 3% of their eligible compensation. A participant's combined pre-tax and after-tax matched contributions could not exceed 6% of the participant's eligible compensation. A participant who designated the maximum 6% matched contribution could make voluntary "after-tax non-matched" contributions to the Plan up to an additional 10% of eligible compensation. A participant who designated less than a 6% matched contribution could make after-tax non-matched contributions to the Plan subject to the following rules. If the pre-tax matched contributions of a participant were less than 3% of eligible compensation, after-tax contributions were treated first as after-tax non-matched contributions until the sum of the pre-tax matched contributions and the after-tax non-matched contributions equaled 3% of eligible compensation. Thereafter, after-tax contributions were treated as after-tax matched contributions, up to the limits described above, and then as after-tax non-matched contributions. Huntington made a matching contribution equal to 75% of an employee's contribution up to 6% of eligible compensation provided that no more than 3% of compensation was contributed on an after-tax basis. In addition, Huntington could make additional matching contributions, up to 25% of pre-tax and after-tax matched contributions, at the discretion of the Board of Directors.

Administration

The Plan administrator is Huntington Bancshares Incorporated. Administration of the Plan has been delegated by the Plan administrator to a committee of employees appointed by the Board of Directors of Huntington.

Employee and Employer contributions to participants' accounts in the Plan are invested pursuant to the participants' investment direction elections on file at the time the contributions are allocated to the participants' accounts. Plan assets are held in mutual funds or Huntington Bancshares Incorporated Common Stock by the trust division of The Huntington National Bank (the "Plan Trustee"), a wholly-owned subsidiary of Huntington. The Plan Trustee purchases and sells shares of these mutual funds or Huntington Bancshares Incorporated Common Stock on the open market at market prices. Additionally, the Plan Trustee may directly purchase from, and sell to, Huntington at market prices shares of Huntington Bancshares Incorporated Common Stock.

Trustee and most administrative fees are paid from the general assets of Huntington. However, participants are charged a nominal amount for administration of the Plan.

Distributions and Withdrawals

Distributions from the Plan are paid in cash. A participant may request that the portion of his or her account that is invested in the Huntington Bancshares Incorporated Common Stock Fund be

distributed in shares of Huntington Bancshares Incorporated Common Stock with cash paid in lieu of any fractional shares. Distributions and withdrawals are reported at market value.

Participants are permitted to take distributions and withdrawals from their accounts in the Plan under the circumstances set forth in the Plan document. Generally, participants may request withdrawal of funds in their account attributable to: (i) rollover contributions; (ii) after-tax contributions; and (iii) pre-April 1, 1998 Employer contributions that have been in the participants' accounts for at least 24 months. Employee pre-tax elective deferrals and post April 1, 1998, Employer matching contributions are subject to special withdrawal rules and generally may not be withdrawn from the Plan prior to a participant's death, disability, termination of employment, or attainment of age 59 1/2. Certain distributions of Employee pre-tax deferrals may be made, however, in the event a participant requests a distribution due to financial hardship as defined by the Plan. Participants should refer to the Summary Plan Description for a complete summary of the Plan provisions.

Participants may withdraw up to 100% of their account balances in the Plan for any reason after they have reached age 59 1/2.

Dividends and Interest Income

Dividends are recognized as of the record date. Interest is recorded on an accrual basis when earned.

Investments

At December 31, 1999, the separate investment options offered by the Plan are as follows:

Huntington Bancshares Incorporated Common Stock Fund: This fund is invested primarily in Huntington Bancshares Incorporated Common Stock. A small percentage of this fund (usually 1% or less) is invested in a money market fund to maintain liquidity for Plan distributions and participant fund reallocations. Unit values are assigned to participants.

Huntington Money Market Fund: This fund seeks to provide safety of principal and interest, a reasonable rate of interest income, little or no fluctuation of principal, and liquidity. Investments typically include short-term debt securities, including commercial paper, certificates of deposit, bankers acceptances and government securities.

Bond Fund of America: This fund seeks to provide as high a level of current income as is consistent with the preservation of capital by investing primarily in bonds. The fund invests substantially all of its assets in marketable corporate debt securities, U.S. government securities, mortgage-related securities, other asset-backed securities and cash or money market instruments. Normally, at least 65% of the fund assets will be invested in bonds.

Vanguard Wellington Fund: This fund seeks to conserve capital and to provide moderate long-term growth and moderate income by investing in stocks, bonds and money market instruments. The fund invests 60% to 70% of its assets in dividend-paying stocks of large and medium sized companies. The

remaining 30% to 40% of assets are invested in high-quality longer-term corporate bonds, with some investment in Treasury, government agency and mortgage backed bonds.

Huntington Income-Equity Trust Fund: This fund seeks to achieve current income and moderate appreciation of both capital and income by investing in income-producing securities, such as stocks of companies having the potential to pay attractive dividends.

Vanguard Index 500 Fund: This fund seeks to mirror, as closely as possible, the performance of the Standard and Poor's 500 Composite Stock Price Index, which emphasizes stocks of large U.S. companies. Accordingly, the fund invests in stocks which are included in the Standard and Poor's 500 Composite Stock Price Index.

MFS Massachusetts Investors Fund: This fund seeks to provide current income and long-term growth of capital and income. Investments include stocks and other equity securities of companies emphasizing above average growth potential.

Neuberger & Berman Partners Trust Fund: This fund is designed to achieve long-term capital growth by investing in common stocks of established medium to large capitalization companies.

Franklin Small Cap Growth I Fund: This fund seeks long-term growth of capital by investing in common stocks of smaller capitalization companies.

EuroPacific Growth Fund: This fund seeks long-term growth of capital by investing in securities of companies domiciled outside of the United States, usually located in Europe and the Pacific Basin. However, the fund may invest in securities of developing countries as well.

Participant Notes Receivable

In conjunction with the merger of First Michigan Bank Corporation into Huntington, the First Michigan Bank Corporation Cash Option Plan (the "First Michigan Plan") merged into the Plan effective as of April 1, 1998. The loan fund represents the transfer of the outstanding participant loan balances in the

First Michigan Plan to the Plan. While the Plan does not allow participants to take loans against their account balances, participants with outstanding loans in the First Michigan Plan at the time of its merger into the Plan are permitted to repay outstanding loans. The First Michigan Plan was amended in 1997 to discontinue participant loans. Therefore, no loans were made from the First Michigan Plan during 1999 and 1998. Each loan, by its terms, must be repaid within 5 years, unless it is a loan for a participant's principal residence. The loans bear interest at a market rate fixed at the date of origination. Principal and interest is paid by participants through payroll deductions authorized by the participant currently employed by Huntington. Individuals terminated from employment repay principal and interest on an installment basis.

Note 2 - Cash and Cash Equivalents

Cash and cash equivalents primarily represent funds temporarily invested in the Huntington Money Market Fund to provide liquidity for fund reallocations and distributions from the Huntington Bancshares Incorporated Common Stock Fund.

Note 3 - Federal Income Taxes

The Plan has received a determination letter from the Internal Revenue Service dated April 20, 2000, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the "Code") and, therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Plan Administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is tax exempt.

Note 4 - Investments

The following individual investments represent 5 percent or more of the fair value of assets available for benefits as of December 31:

	1999	1998
Huntington Bancshares Incorporated Common Stock Fund	$259,894,605	$328,677,822
Vanguard Index 500 Fund	17,405,955	--

The Plan's investments (including investments purchased, sold and held during the year) appreciated (depreciated) in carrying value for the years ended December 31, as follows:

	1999	1998
Common Stock	$(35,858,322)	$(33,991,480)
Equity Mutual Funds	4,756,736	337,455
Fixed Income Mutual Fund	(160,387)	(90,975)
	$(31,261,973)	$(33,745,000)

Note 5 - Plan Mergers

During 1998, approximately $47.3 million was transferred to the Plan as a result of the previous acquisition of First Michigan Bank Corporation, Holland, Michigan. In addition, approximately $.2 million was transferred to the Plan as a result of the previous acquisition of the Bank of Winter Park, Winter Park, Florida.

Note 6 - Terminated Participants

Included in net assets available for benefits are amounts allocated to individuals who have withdrawn from the Plan. Amounts allocated to these participants were $512,312 and $1,620,153 at December 31, 1999 and 1998, respectively.

Note 7 - Party-In-Interest Transactions

The Plan held the following party-in-interest investments (at fair value) at December 31:

	1999	1998
Huntington Bancshares Incorporated Common Stock Fund	$259,894,605	$328,677,822
Huntington Money Market Fund	9,267,965	4,827,073
Huntington Income-Equity Trust Fund	1,470,021	939,604

Costs and expenses incurred in administering the Plan paid by Huntington, including brokerage commissions and fees in connection with each purchase of securities, totaled $813,890, and $894,357 for 1999 and 1998, respectively.

Supplemental Schedule 27(a)

HUNTINGTON INVESTMENT AND TAX SAVINGS PLAN
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

December 31, 1999

EIN: 31-0724920
Plan Number: 002

<TABLE>
<CAPTION>

Issuer	Description of Investment	Cost	Current Value
<S>	<C>	<C>	<C>
Huntington Bancshares Incorporated Common Stock*	10,885,154 shares	$143,573,156	$259,894,605
Huntington Money Market Fund*	9,267,965 units	9,267,965	9,267,965
Bond Fund of America	236,385 units	3,237,266	3,068,236
Vanguard Wellington Fund	234,047 units	7,114,885	6,543,954
Huntington Income-Equity Trust Fund*	40,044 units	1,595,397	1,470,021
Vanguard Index 500 Fund	128,619 units	14,421,530	17,405,955
MFS Massachusetts Investors Fund	357,603 units	7,158,678	7,491,784
Neuberger & Berman Trust Fund	244,159 units	4,626,097	4,389,974
Franklin Small Cap Growth I Fund	93,108 units	2,334,820	4,108,869
Europacific Growth Fund	56,370 units	1,757,355	2,404,749
Participant loans	6.00% to 10.00%		304,827

</TABLE>

* Indicates party-in-interest to the Plan.