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March 26, 1996

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington D.C. 20549

Re: Huntington Bancshares Incorporated
Registration Statement on Form S-3
(Registration No. 33-63175)
Pricing Supplement No. 4 to Prospectus, dated October 6, 1995,
As supplemented by Prospectus Supplement, dated October 17, 1995

Ladies and Gentlemen:

On behalf of Huntington Bancshares Incorporated ("Huntington"), pursuant to Regulation S-T under the Securities Act of 1933, as amended (the "Act"), and pursuant to Rule 424(b)(3) of the Act, Huntington's Pricing Supplement No. 4, dated March 25, 1996, is being transmitted herewith for filing. Any questions or comments with respect to this filing should be directed to the undersigned.

Sincerely,

/s/Mary Beth M. Clary

Mary Beth M. Clary

cc: National Association of
Securities Dealers, Inc.

PRICING SUPPLEMENT

Pricing Supplement No. 4 Filing Under Rule 424(b)(3)
Dated: March 25, 1996 Registration File No. 33-63175

(To Prospectus dated October 6, 1995 and
Prospectus Supplement dated October 17, 1995)

CUSIP No. 44615QAP2

\$750,000,000

HUNTINGTON BANCSHARES INCORPORATED

MEDIUM TERM NOTES, SERIES B

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Principal Amount: \$50,000,000
Interest Rate:
(if fixed rate): 5.95%
Stated Maturity: March 27, 1998
Minimum denominations: \$100,000
Issue Price (as a percentage
of principal amount): A/S
Selling Agent's commission (%): 0.085%
Purchasing Agent's discount
or commission (%): N/A
Net proceeds to the Company: \$49,957,500
Settlement date (original issue date): March 28, 1996
Redemption Commencement Date (if any): N/A
Initial Redemption Percentage (if any): N/A
Annual Redemption Percentage
Reduction (if any): N/A
Repayment Date (if any): N/A
Initial Repayment Percentage (if any): N/A
Annual Repayment Percentage
Reduction (if any): N/A

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Floating Rate Notes:
Interest Rate Basis: N/A
Index Maturity: N/A
Spread: N/A
Spread Multiplier: N/A
Maximum Rate: N/A
Minimum Rate: N/A
Initial Interest Rate: N/A
Interest Reset Date(s): N/A
Interest Reset Period: N/A
Interest Determination Date(s): N/A
Calculation Date(s): N/A
Interest Payment Date(s):
September 28, 1996; March 28, 1997;
September 28, 1997; March 27, 1998
Interest Payment Period(s): Semi-annual
Regular Record Date(s): 15 Calendar days
prior to Interest
Payment Date

Additional terms: NONE

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As of the date of this Pricing Supplement, the aggregate initial public offering price of the Debt Securities (as defined in the Prospectus) which have been sold (including the Notes to which this Pricing Supplement relates) is \$185,000,000.

"N/A" as used herein means "Not Applicable." "A/S" as used herein means "as stated in the Prospectus Supplement referred to above."

Salomon Brothers Inc