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Pricing Supplement No. 4
Dated: January 13, 1995

Filing under Rule 424(b) (3)
Registration Statement Nos. 33-52555
and 33-

51036

(To Prospectus dated March 18, 1994 and
Prospectus Supplement dated March 25, 1994)

CUSIP No. 44615QAD9

<CAPTION>

\$250,000,000

HUNTINGTON BANCSHARES INCORPORATED

MEDIUM-TERM NOTES, SERIES A

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Principal amount: \$25,000,000
Interest Rate (if fixed rate): 7.25%
Stated Maturity: JANUARY 23, 1996
Minimum denominations: \$100,000
Issue price (as a percentage of
principal amount): A/S
Selling Agent's commission (%): 0.133%
Purchasing Agent's discount
or commission (%): N/A
Net proceeds to the Company: \$24,966,750
Settlement date (original issue date): JANUARY 23, 1995
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): JULY 24, 1995;
JANUARY 23, 1996
Interest Payment Period(s):
SEMI-ANNUAL
Regular Record Date(s): 15 CALENDAR
DAYS PRIOR TO PAYMENT DATE

<FN>

Additional terms: NONE.

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 \$100,000,000.

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

C.S. FIRST BOSTON

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PORTER, WRIGHT, MORRIS & ARTHUR
41 South High Street
Columbus, Ohio 43215

January 20, 1995

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

RE: Huntington Bancshares Incorporated
Registration Statement on Form S-3
(Registration Nos. 33-51036 and 33-52555)
Pricing Supplement No. 4 to Prospectus, dated March 18, 1994,
as supplemented by Prospectus Supplement, dated March 25, 1994

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 January 13, 1995, is being transmitted herewith for filing. Any questions or comments with respect to this filing should be directed to the undersigned.

Sincerely,

/s/ Steven M. McCarty

Steven M. McCarty