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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 Periods(s):  
SEMI-ANNUAL  
Regular Record Date(s): 15 CALENDAR  
DAYS PRIOR TO PAYMENT DATE

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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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