

Pricing Supplement No. 3  
Dated: March 11, 1996

Filing under Rule 424(b)(3)  
Registration Statement No. 33-63175

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

CUSIP No. 44615QAM9

\$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): 5.70%  
Stated Maturity: MARCH 14, 1997  
Minimum denominations: \$100,000  
Issue Price (as a percentage of  
principal amount): A/S  
Selling Agent's commission (%): 0.02875%  
Purchasing Agent's discount  
or commission (%): N/A  
Net proceeds to the Company: \$49,985,625  
Settlement date (original issue date): MARCH 14, 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): MARCH 14, 1997  
Interest Payment Period(s): ANNUALLY  
Regular Record Date(s): 15 CALENDAR DAYS  
PRIOR TO INTEREST  
PAYMENT DATE

Additional terms: INTEREST ON THE NOTE WILL BE COMPUTED ON THE BASIS OF THE  
ACTUAL NUMBER OF DAYS IN THE YEAR DIVIDED BY 360.

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 \$135,000,000.

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

SMITH BARNEY, INC.