

undersigned hereunto duly authorized.

HUNTINGTON BANCSHARES INCORPORATED

Date: October 16, 1996

By: /s/ John D. Van Fleet

John D. Van Fleet
Senior Vice President and
Corporate Controller

EXHIBIT INDEX

Exhibit No.	Description	Page
99(a) *	Press Release of Huntington Bancshares Incorporated issued on October 9, 1996.	
99(b) *	Press release of Huntington Bancshares Incorporated issued on October 14, 1996.	

* Filed with this report.

FOR IMMEDIATE RELEASE
SUBMITTED: OCTOBER 9, 1996

FOR FURTHER INFORMATION, CONTACT:
JACQUELINE THURSTON (614) 480-3878

HUNTINGTON BANCSHARES REPORTS EARNINGS
FOR THIRD QUARTER AND FIRST NINE MONTHS OF 1996

COLUMBUS, Ohio -- Huntington Bancshares Incorporated (NASDAQ: HBAN; <http://www.huntington.com>) today reported earnings per share for the first nine months of \$1.33 and \$0.46 for the third quarter representing increases of 13.7% and 4.5%, respectively, over the same periods last year. Net income was \$194.4 million for the first nine months of 1996 and \$66.5 million for the third quarter compared with \$179.0 million and \$65.9 million, respectively, during the corresponding periods in 1995.

Huntington's return on average equity (ROE) and return on average assets (ROA) were 17.15% and 1.30% in the first nine months, up from 15.75% and 1.27% last year. ROE was 17.92% and ROA was 1.33% for the third quarter.

"We are pleased with the company's overall results in the third quarter," stated Frank Wobst, chairman and chief executive officer of Huntington Bancshares Incorporated. "We continued to see strong growth in fee income as well as double digit growth in consumer loans. Commercial loans also grew a respectable 5.2%."

Net interest income for the nine and three months ended September 30, 1996 was \$565.7 million and \$191.7 million, respectively; the net interest margin was 4.16% in the recent third quarter.

Non-interest income, excluding securities transactions, amounted to \$192.9 million and \$64.9 million in the most recent nine and three month periods, 15.2% and 12.8% higher than the same periods last year. All major categories remained strong.

HUNTINGTON BANCSHARES INCORPORATED
COMPARATIVE SUMMARY (CONSOLIDATED)
(in thousands of dollars, except per share amounts)

<TABLE> <CAPTION> Consolidated Results of Operations	Three Months Ended September 30,			Nine Months Ended September 30,		
	1996	1995	Change %	1996	1995	Change %
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Interest Income	\$ 378,422	\$ 377,859	0.1%	\$1,127,797	\$1,080,459	4.4%
Interest Expense	186,721	191,281	(2.14)	562,085	537,782	4.5
Net Interest Income	191,701	186,578	2.7	565,712	542,677	4.2
Provision for Loan Losses	20,250	7,187	181.8	43,916	16,582	164.8
Non-Interest Income	71,028	59,800	18.8	206,366	176,211	17.1
Non-Interest Expense	141,578	137,446	3.0	430,540	423,139	1.7
Provision for Income Taxes	34,438	35,808	(3.8)	103,246	100,207	3.0
Net Income	\$ 66,463	\$ 65,937	0.8%	\$ 194,376	\$ 178,960	8.6%
PER COMMON SHARE (1)						
Net Income	\$ 0.46	\$ 0.44	4.5%	\$ 1.33	\$ 1.17	13.7%
Cash Dividends Declared	\$ 0.20	\$ 0.18	11.1%	\$ 0.56	\$ 0.52	7.7%
Shareholders' Equity (period end)	\$ 10.40	\$ 10.02	3.8%	\$ 10.40	\$ 10.02	3.8%
Average Shares Outstanding (000's)	145,287	150,901	(3.7%)	146,673	153,024	(4.2%)

KEY RATIOS

Return On:

Average Total Assets	1.33%	1.34%	1.30%	1.27%
Average Shareholders' Equity	17.92%	17.03%	17.15%	15.75%
Efficiency Ratio	55.57%	56.49%	56.87%	59.41%
Net Interest Margin	4.16%	4.18%	4.11%	4.21%
Average Equity/Average Assets	7.41%	7.87%	7.60%	8.10%
Tier I Risk-Based Capital Ratio (period end)	8.03%	8.46%	8.03%	8.46%
Total Risk-Based Capital Ratio (period end)	11.57%	12.17%	11.57%	12.17%
Tier I Leverage Ratio (period end)	6.78%	6.96%	6.78%	6.96%

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<CAPTION>

Consolidated Statement
of Condition Data

	At September 30,		Change
	1996	1995	%
<S>	<C>	<C>	<C>
Total Loans	\$13,939,218	\$13,457,831	3.6%
Total Deposits	\$13,175,649	\$12,544,500	5.0
Total Assets	\$20,565,805	\$20,173,130	1.9
Shareholders' Equity	\$ 1,501,084	\$ 1,482,799	1.2

ASSET QUALITY

Non-performing loans	\$ 54,974	\$ 46,310
Total non-performing assets	\$ 70,584	\$ 69,978
Allowance for loan losses/total loans	1.44%	1.48%
Allowance for loan losses/non-performing loans	364.20%	428.79%
Allowance for loan losses and other real estate/non-performing assets	274.54%	263.26%

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(1) Adjusted for the ten percent stock dividend distributed July 31, 1996.

NEWS RELEASE

[HUNTINGTON BANK LOGO]

FOR IMMEDIATE RELEASE
SUBMITTED: OCTOBER 14, 1996

FOR FURTHER INFORMATION, CONTACT:
JACQUELINE THURSTON (614) 480-3878

HUNTINGTON BANCSHARES ANNOUNCES
ODDLOT BUYBACK PROGRAM AND CHANGES TO THE
DIVIDEND REINVESTMENT PLAN

COLUMBUS, Ohio The board of directors of Huntington Bancshares Incorporated (Nasdaq: HBAN; <http://www.huntington.com>) recently approved a voluntary program to assist shareholders who, as of the close of business on October 11, 1996, owned fewer than 100 shares of Huntington Bancshares Incorporated Common Stock and wish to sell their shares or purchase sufficient shares to bring their holdings up to at least 100 shares of Common Stock without incurring any brokerage fees (the "Program"). Huntington believes that the Program will also reduce the high cost of servicing a large number of small shareholder accounts.

The Program will be held open for a period of 30 calendar days, commencing on November 1, 1996, subject to extension, at the discretion of Huntington, for up to an additional 30 calendar days. Shares sold to Huntington under the Program will be purchased at a price per share equal to the sum of (i) the highest closing market price for the Common Stock during the 30 day period the Program is open, as reported on the Nasdaq Stock Market and (ii) an amount equal to five percent of such closing price. If the Program is extended, the purchase price will be computed using the same formula for the extension period. The details and necessary paperwork will be forwarded to all eligible shareholders toward the end of October.