Pricing
Supplement No. 10
Dated: November 25, 1996

Filing under Rule 424(b)(3)
Registration Statement Nos. 33-52555
and 33-51036

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

CUSIP No. 446150AR8

\$250,000,000

HUNTINGTON BANCSHARES INCORPORATED

MEDIUM-TERM NOTES, SERIES A

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Principal amount: \$35,000,000 Interest Rate (if fixed rate): 6.10% Stated Maturity: NOVEMBER 29, 1999 Minimum denominations: \$100,000 Issue price (as a percentage of principal amount): A/S Selling Agent's commission (%): 0.108% Purchasing Agent's discount or commission (%): N/A Net proceeds to the Company: \$34,962,200 Settlement date (original issue date): NOVEMBER 29, 1996 Redemption Commencement Date (if any): N/A Initial Redemption Percentage (if any): N/A Annual Percentage Redemption 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

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): MAY 29 AND NOVEMBER 29; PROVIDED, THAT IF SUCH DAY IS NOT A MARKET DAY, PAYMENT WILL BE MADE ON THE NEXT SUCCEEDING MARKET DAY UNLESS SUCH DAY FALLS IN THE NEXT CALENDAR MONTH IN WHICH CASE PAYMENT WILL BE MADE ON THE FIRST PRECEDING DAY THAT IS A MARKET DAY, WITH THE SAME FORCE AND EFFECT AS IF MADE ON MAY 29 OR NOVEMBER 29, AS THE CASE MAY BE Interest Payment Periods(s): SEMI-ANNUAL Regular Record Date(s): 15 CALENDAR DAYS PRIOR TO INTEREST 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 \$250,000,000.

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

GOLDMAN SACHS & CO.