



Bank of America Merrill Lynch Banking and Financial Services Conference

November 17, 2015

Forward Looking Statements

This document contains certain forward-looking statements, including certain plans, expectations, goals, projections, and statements, which are subject to numerous assumptions, risks, and uncertainties. Forward-looking statements may be identified by words such as expect, anticipate, believe, intend, estimate, plan, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: (1) worsening of credit quality performance due to a number of factors such as the underlying value of collateral that could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) changes in general economic, political, or industry conditions; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board; volatility and disruptions in global capital and credit markets; (3) movements in interest rates; (4) competitive pressures on product pricing and services; (5) success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our "Fair Play" banking philosophy; (6) changes in accounting policies and principles and the accuracy of our assumptions and estimates used to prepare our financial statements; (7) extended disruption of vital infrastructure; (8) the final outcome of significant litigation or adverse legal developments in the proceedings; (9) the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; and (10) the outcome of judicial and regulatory decisions regarding practices in the residential mortgage industry, including among other things the processes followed for foreclosing residential mortgages. Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2014 Annual Report on Form 10-K, and documents subsequently filed by Huntington with the Securities and Exchange Commission. All forward-looking statements included in this document are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

Discussion Topics

- Huntington's Distribution Strategy: Customer Choice
- 2016 Expectations
- Important Messages

Presenters

Steve Steinour

- Chairman, President, and Chief Executive Officer

Mac McCullough

- Senior Executive Vice President – Chief Financial Officer

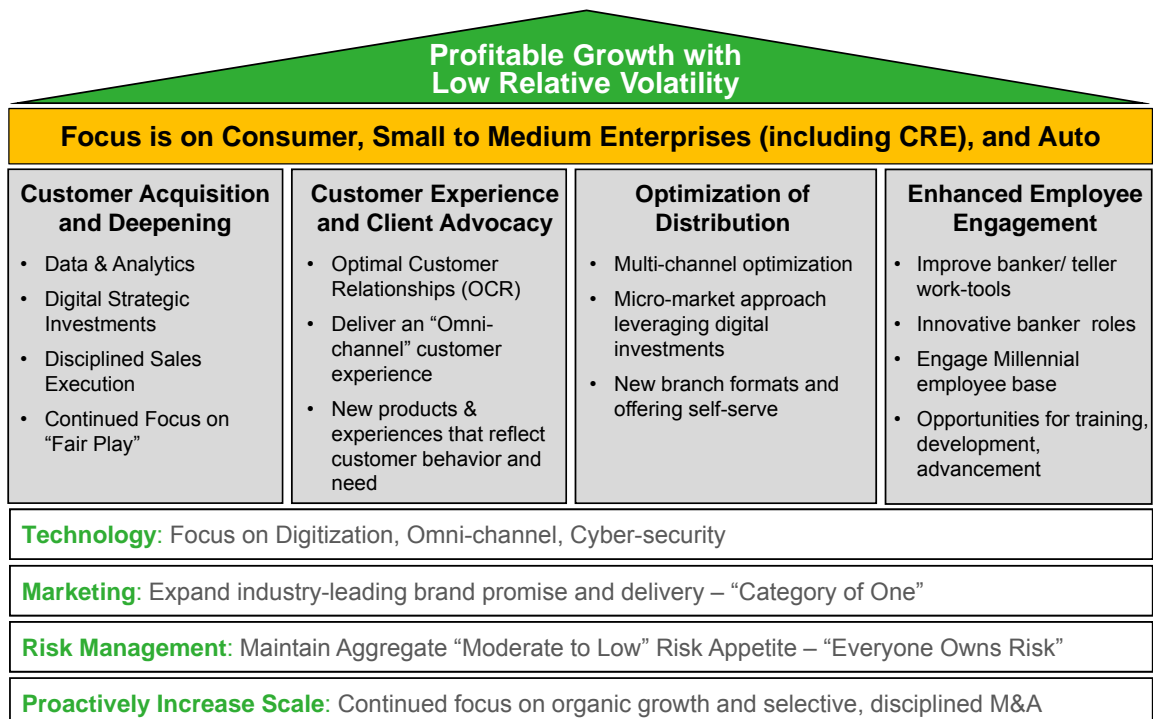
Also Present

Mark Muth

- Vice President – Director of Investor Relations

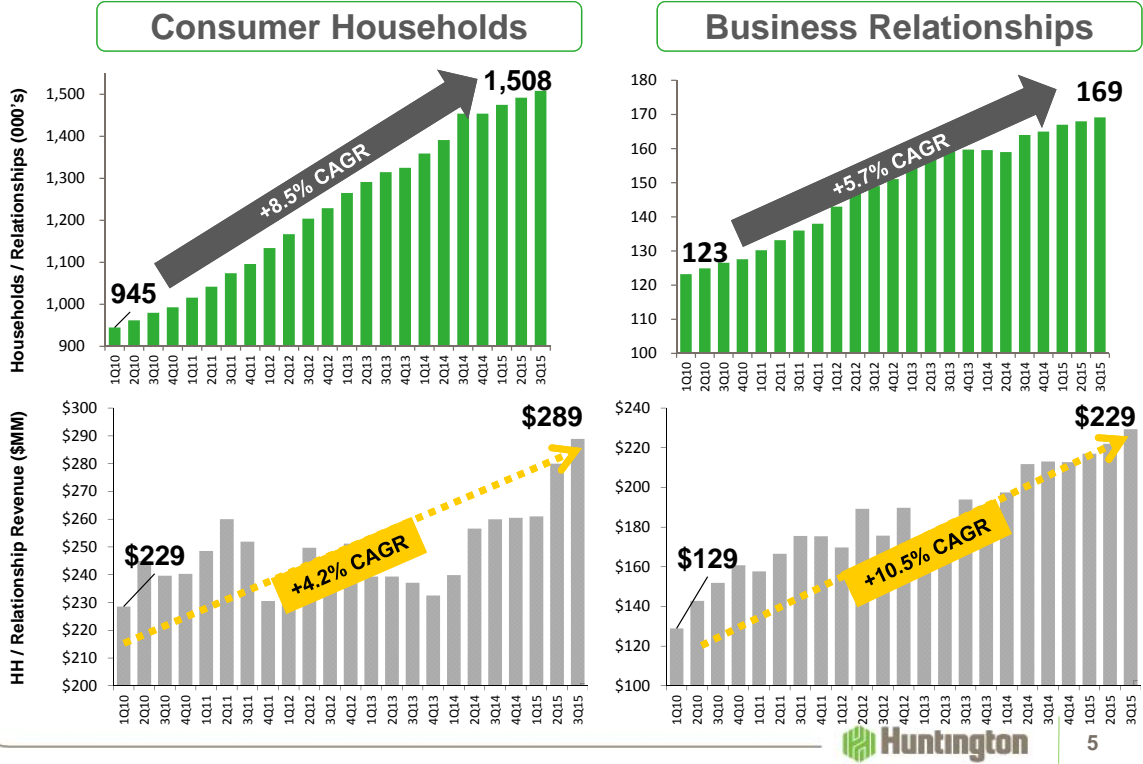
Core Strategy Implemented in 2009

Grow market share and share of wallet



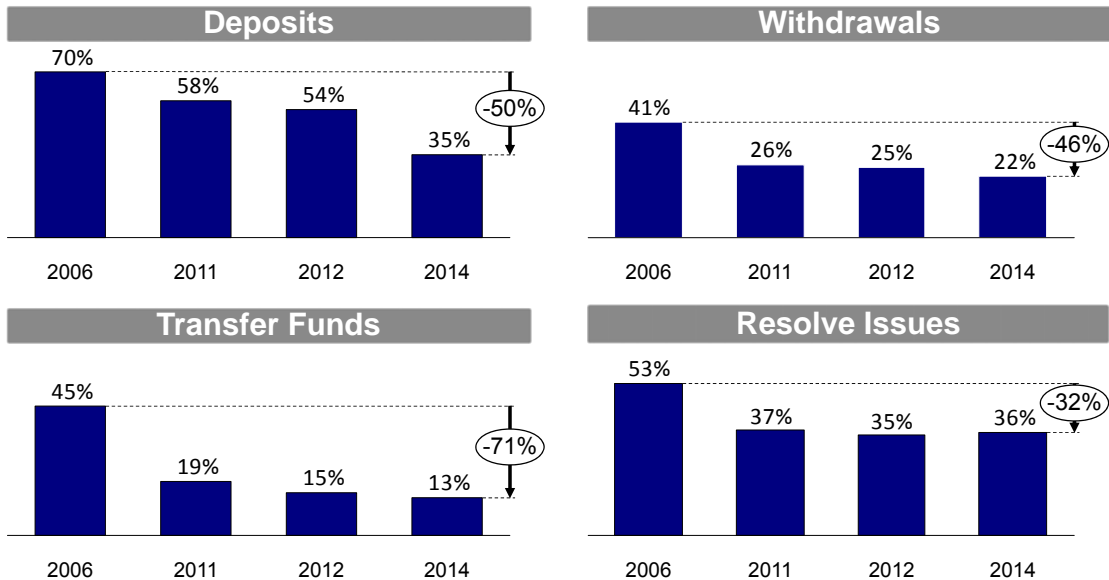
Industry-leading Customer Acquisition

Consumer revenue growth aided by share of wallet improvement



Customers Say Their Preferences are Shifting Away From the Branch

Transaction Preferences for the Branch

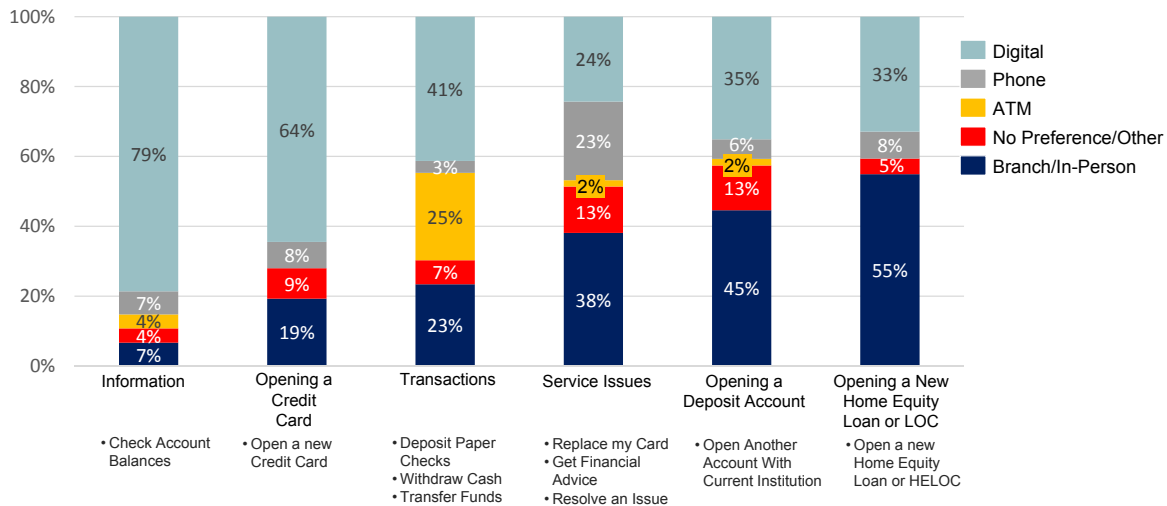


Source: Novantas 2012 Multi-Channel Survey (3,262), 2014 Multi-Channel Survey



Customer Preferences Differ by Transaction Type

Preferred Channel by Transaction Type



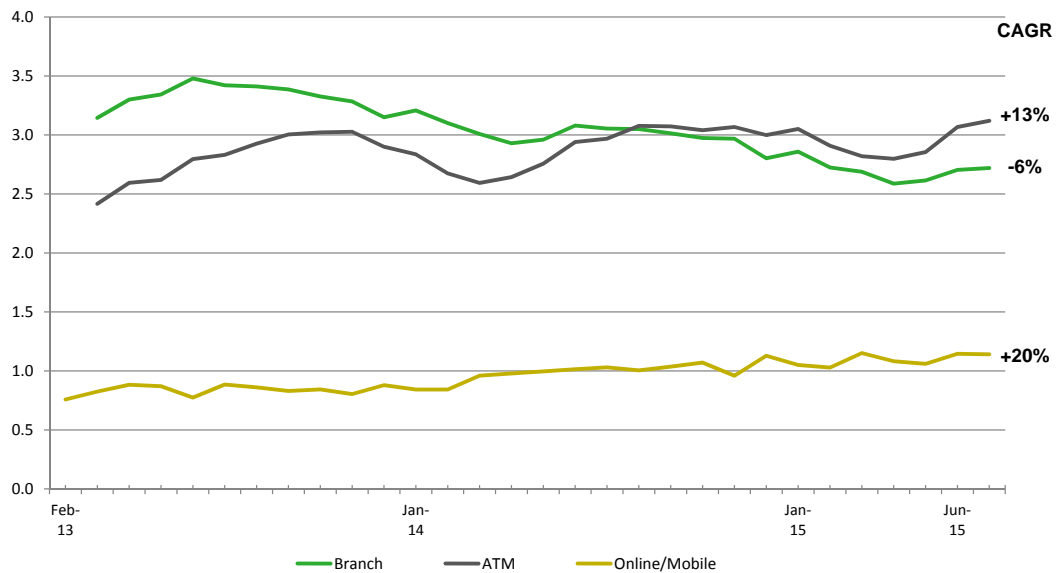
*Digital includes desktop, laptop, smart phone, and tablet. In-person includes in-branch and not in-branch. Other includes By Mail.

Source: Novantas 2014 Multi-Channel Sales Survey



Actual Customer Behavior Reflects their Changing Preferences

Huntington Monthly Transactions per Household by Channel

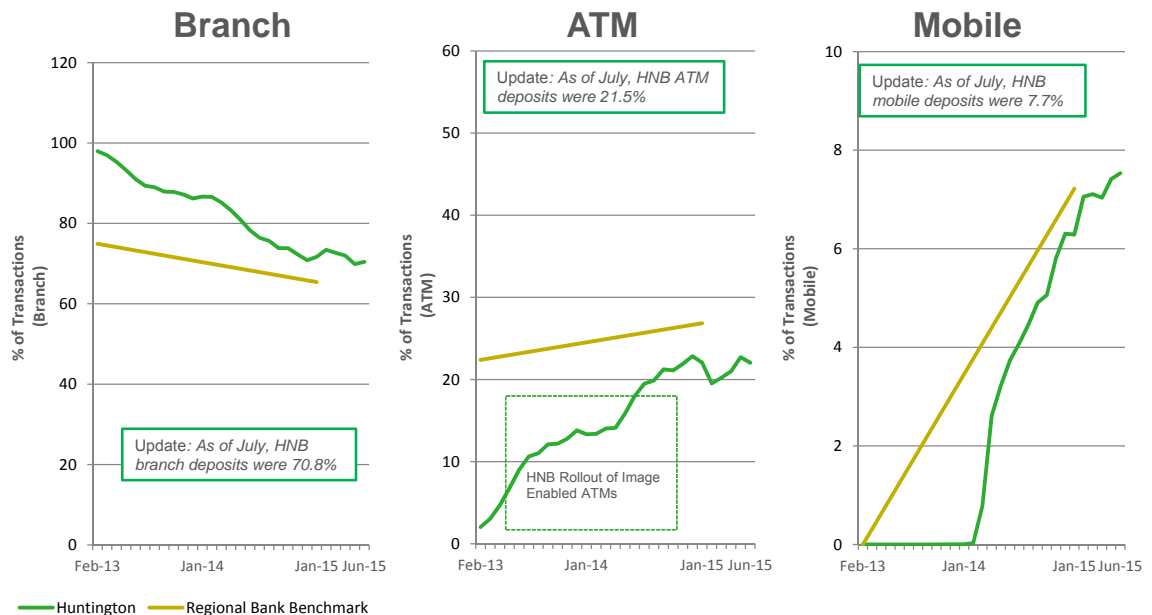


Source: Huntington Transaction Data (Feb 13 – June 15)



Strategic Initiative in Progress: Leveraging customer insights to optimize our distribution

Deposit Breakdown by Channel (Consumer and Small Business)



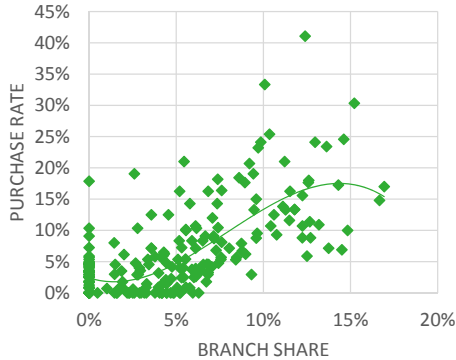
Source: Huntington Transaction Data (Feb 13 – June 15) / Novantas Benchmarks (Feb 13 – Jan 15)



Perceived Convenience Matters More than Branch Share

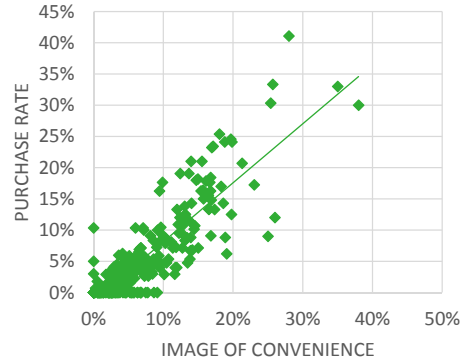
Perceived convenience is not only more predictive of growth, it also provides a path for growth that is less capital intensive, potentially faster deployment, faster return on investment, and enables more diversification of assets.

Purchase Rates vs. Branch Share



Historical way to think about growing market share

Purchase Rates vs. Convenience



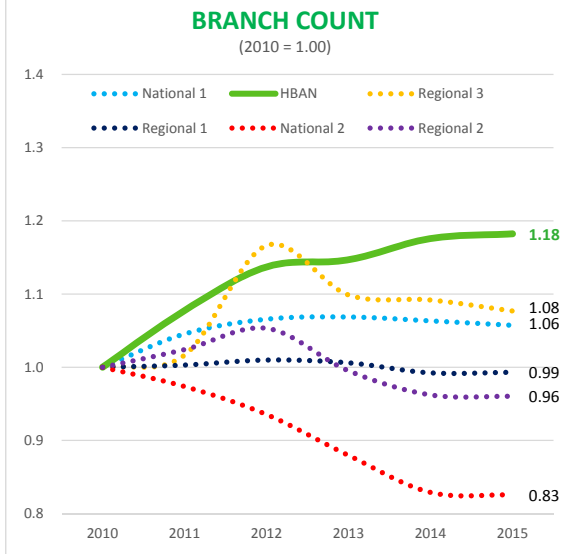
New way to think about growing market share

Source: Novantas Sales Preference Survey

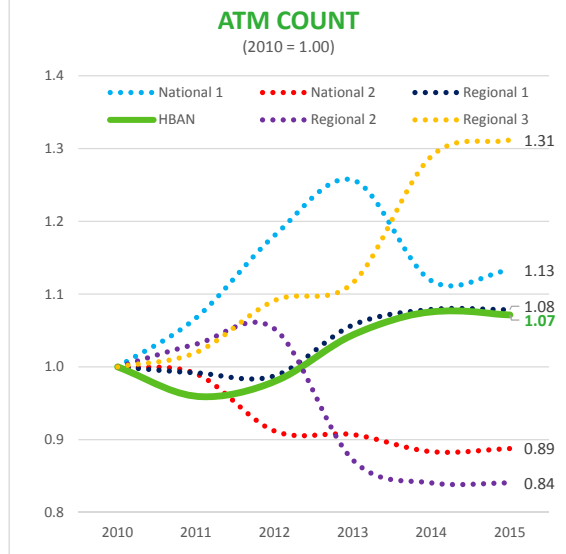


Strategic Initiatives in Progress: Competitors are Reacting to these Trends Very Differently

With In-Stores, Huntington Leads in Branch Investment



ATM Investment also a Key Component



Source: SNL Financial



In-Store Strategy: Lower Cost, More Convenient, and Full Service Distribution Network

- Attractive distribution option: **more than 2x customer acquisition vs traditional**, full service, better customer service scores
- **In-Store strategy as a whole turned profitable during 2Q15** and continues to generate profitable growth



- 92 of 104 planned Giant Eagle in-store branches opened; 1 Giant Eagle in-store branch expected to open in 4Q15
- 77 Giant Eagle in-store branches now breakeven or better
- Giant Eagle in-stores represent 12% of our branch network, over delivering on HH / relationship growth:
 - Delivered 27% of consumer HH growth in last twelve months
 - Delivered 33% of Business Banking relationship growth in last twelve months
- 65 of 80+ planned Meijer in-store branches opened; 20 Meijer in-store branches expected to open in 4Q15
- 28 Meijer in-store branches now breakeven or better
- Meijer in-stores represent 9% of our branch network, over delivering on HH / relationship growth:
 - Delivered 21% of consumer HH growth in last twelve months
 - Delivered 16% of Business Banking relationship growth in last twelve months

Note: all data as September 30, 2015

Customers Value the In-Store Strategy

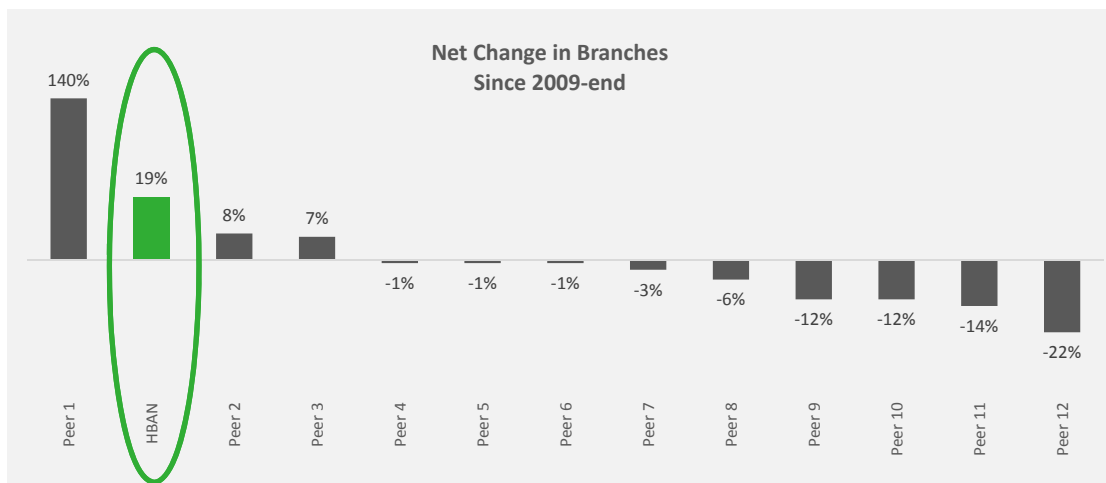
Informs how we view convenience and opportunity for traditional branch rationalization

- In-Store branches are **full service** and are **open 7 days / week** (~70 hours / week)
- The In-Store branches receive the **highest customer service scores** across our entire branch network
- “Adaptive householding” clearly illustrates that customers value the high customer service and full service nature of the In-Store branches
 - Assigns consumer households / business relationships to the branches where the customer actually transacts, rather than simply where they opened their originally opened their account
 - Based on prior twelve months’ transaction and sales activity

Impact of “Adaptive Householding” on In-Store Branches’ Balance Sheet (September 2015)

	Loans			Deposits		
	Business	Consumer	Total	Business	Consumer	Total
Giant Eagle	+71%	+73%	+72%	+69%	+72%	+71%
Meijer	+41%	+51%	+50%	+69%	+63%	+64%

Disciplined Execution: Invested In Distribution While Optimizing



- In-Store branches: approximately 1/8th the startup cost of a large traditional branch
- Build-out of In-Store strategy to be substantially complete by end of 2015
- Optimizing the traditional branch network where opportunities present
 - Consolidated 24% of 2009 year-end branches (including acquisitions)

Long-Term Financial Goals

**Focused the
Business
Model**

**Built the
Brand**

**Investing in
the Franchise**

**Disciplined
Execution**

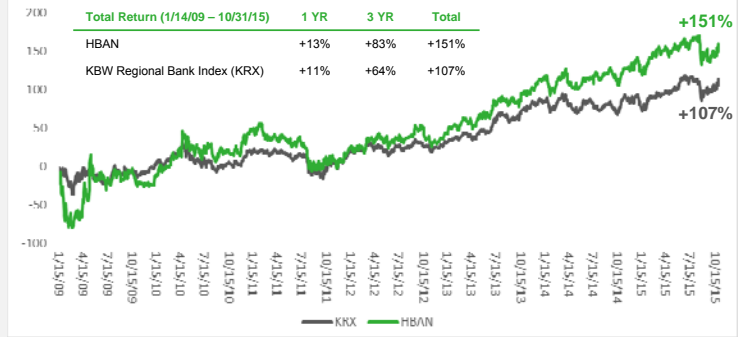


Revenue Growth	4% – 6%
Expense Growth	+ Op Leverage
Efficiency Ratio	56% – 59%
Net Charge-Offs	35 bp – 55 bp
ROTCE	13% – 15%

Delivering on Commitments to Our 4 Constituents

To Our Shareholders

- Highest 3Y & 5Y Total Shareholder Return among regional bank peers
- Relative TBV multiple from historical 10% discount to peers to a 15% premium
- Disciplined investment process to deliver stable returns



To Our Customers

- Distinctive, easy to understand products
- Award-winning customer service
- More convenience
- Investments across all business segments

To Our Colleagues

- Launched new training programs across all levels of the organization
- Annual VOICE colleague engagement survey with responsive action plans
- Created 10 Business Resource Groups

To Our Communities

- Leadership through high levels of volunteerism and community involvement
- Financial Support – local decisions
- Financial education to community members of all ages



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Important Messages

- Focus on delivery of consistent through-the-cycle shareholder returns
- Remain focused on areas of expertise with sustainable competitive advantages
 - Consumer Banking
 - Small Business and Middle Market Commercial
 - Auto Finance
- Consistent core strategy since 2009
 - Track record of achieving results in difficult operating environment
 - Enhancing execution to drive further performance improvement
 - Meaningful investment in technology, people, and process
 - Disciplined risk management – “Everyone Owns Risk”
- Commitment of positive operating leverage in full-year 2015 and 2016
- High level of employee and shareholder engagement and alignment



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Basis of Presentation

Use of non-GAAP financial measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document, the 2015 third quarter earnings press release, or the Form 8-K related to this document, all of which can be found on Huntington's website at www.huntington-ir.com.

Annualized data

Certain returns, yields, performance ratios, or quarterly growth rates are presented on an "annualized" basis. This is done for analytical and decision-making purposes to better discern underlying performance trends when compared to full year or year-over-year amounts. For example, loan and deposit growth rates, as well as net charge-off percentages, are most often expressed in terms of an annual rate like 8%. As such, a 2% growth rate for a quarter would represent an annualized 8% growth rate.

Fully-taxable equivalent interest income and net interest margin

Income from tax-exempt earning assets is increased by an amount equivalent to the taxes that would have been paid if this income had been taxable at statutory rates. This adjustment puts all earning assets, most notably tax-exempt municipal securities and certain lease assets, on a common basis that facilitates comparison of results to results of competitors.

Earnings per share equivalent data

Significant income or expense items may be expressed on a per common share basis. This is done for analytical and decision-making purposes to better discern underlying trends in total corporate earnings per share performance excluding the impact of such items. Investors may also find this information helpful in their evaluation of the company's financial performance against published earnings per share mean estimate amounts, which typically exclude the impact of Significant Items. Earnings per share equivalents are usually calculated by applying a 35% effective tax rate to a pre-tax amount to derive an after-tax amount, which is divided by the average shares outstanding during the respective reporting period. Occasionally, when the item involves special tax treatment, the after-tax amount is disclosed separately, with this then being the amount used to calculate the earnings per share equivalent.

Rounding

Please note that columns of data in the presentation may not add due to rounding.



Basis of Presentation

Significant Items

From time to time, revenue, expenses, or taxes are impacted by items judged by Management to be outside of ordinary banking activities and/or by items that, while they may be associated with ordinary banking activities, are so unusually large that their outsized impact is believed by Management at that time to be infrequent or short term in nature. We refer to such items as "Significant Items". Most often, these Significant Items result from factors originating outside the company – e.g., regulatory actions/assessments, windfall gains, changes in accounting principles, one-time tax assessments/refunds, litigation actions, etc. In other cases they may result from Management decisions associated with significant corporate actions out of the ordinary course of business – e.g., merger/restructuring charges, recapitalization actions, goodwill impairment, etc.

Even though certain revenue and expense items are naturally subject to more volatility than others due to changes in market and economic environment conditions, as a general rule volatility alone does not define a Significant Item. For example, changes in the provision for credit losses, gains/losses from investment activities, asset valuation write downs, etc., reflect ordinary banking activities and are, therefore, typically excluded from consideration as a Significant Item.

Management believes the disclosure of "Significant Items", when appropriate, aids analysts/investors in better understanding corporate performance and trends so that they can ascertain which of such items, if any, they may wish to include/exclude from their analysis of the company's performance - i.e., within the context of determining how that performance differed from their expectations, as well as how, if at all, to adjust their estimates of future performance accordingly. To this end, Management has adopted a practice of listing "Significant Items" in its external disclosure documents (e.g., earnings press releases, quarterly performance discussions, investor presentations, Forms 10-Q and 10-K).

"Significant Items" for any particular period are not intended to be a complete list of items that may materially impact current or future period performance. A number of items could materially impact these periods, including those described in Huntington's 2014 Annual Report on Form 10-K and other factors described from time to time in Huntington's other filings with the Securities and Exchange Commission.



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Huntington

Welcome.™