2015 Second Quarter Earnings Review

July 23, 2015

Basis of Presentation

Use of non-GAAP financial measures

This document may contain 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 second 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.

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; (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.

Presenters

Steve Steinour

- Chairman, President, and Chief Executive Officer

Mac McCullough

- Senior Executive Vice President – Chief Financial Officer

Other Participants

Dan Neumeyer

- Senior Executive Vice President – Chief Credit Officer

Mark Muth

- Vice President – Director of Investor Relations

2015 Second Quarter Highlights

EPS	TBVPS	ROA	ROTCE
+21% Y/Y	+4% Y/Y	1.16%	14.4%

Compared with Year Ago Quarter

- **Record net income of \$196 million: +\$32 million (+19%) Y/Y**
- **Fully-taxable equivalent revenue: +\$64 MM (+9%)**
  - **Fully-taxable equivalent net interest income: +\$32 MM (+7%)**
  - **Noninterest income: +\$32 MM (+13%)**
- **Average earning assets: +\$5.5 B (+10%)**
  - **Average loans and leases: +\$2.9 B (+6%)**
  - **Average securities: +\$1.6 B (+14%)**
- **Average total deposits: +\$4.4 B (+9%)**
  - **Average core deposits: +\$3.5 B (+8%)**

2015 Second Quarter Highlights (Cont'd)

- Net charge-offs declined to 21 bp of average loans and leases, down from 25 bp of average loans and leases in 2Q14
- Nonperforming asset ratio of 0.81%
- Tangible Common Equity of 7.91%
- 8.8 MM common shares repurchased at an average price of $11.20 per share
- End of period dividend yield of 2.1%
- Successfully completed auto securitization for net gain of $5 million
- Ranked the highest in the North Central Region in J.D. Power's 2015 U.S. Retail Banking Satisfaction Study for the third consecutive year
- Recognized in the American Banker's Reputation Institute Survey for having one of the best reputations among customers and non-customers
- Lead Director Dave Porteous recognized as one of three finalists for Lead Independent Director of the Year by the NYSE Governance Services

Quarterly Performance Highlights

	2Q15	1Q15	4Q14	3Q14	2Q14
EPS	$0.23	$0.19	$0.19	$0.18	$0.19
Cash dividends declared per common share	$0.06	$0.06	$0.06	$0.05	$0.05
Book value per common share at end of period	$7.61	$7.51	$7.32	$7.24	$7.17
Tangible book value per common share at end of period	$6.71	$6.62	$6.62	$6.53	$6.48
Net interest margin	3.20%	3.15%	3.18%	3.20%	3.28%
Efficiency ratio(1)	61.7%	63.5%	66.2%	65.3%	62.7%
Return on average assets	1.16%	1.02%	1.00%	0.97%	1.07%
Return on average tangible common equity	14.4%	12.2%	11.9%	11.4%	12.4%
Loan and lease growth(2)	1%	6%	9%	10%	15%
Core deposit growth(2)	3%	10%	13%	5%	4%
Net charge-off ratio(3)	0.21%	0.20%	0.20%	0.26%	0.25%
90-day delinquency ratio xld. US govt. guaranteed loans(4)	0.12%	0.13%	0.16%	0.19%	0.19%
Nonaccrual loans / total loans and leases(4)	0.75%	0.76%	0.63%	0.70%	0.71%
Nonperforming assets ratio(4,5)	0.81%	0.84%	0.71%	0.78%	0.79%
Nonaccrual loans coverage ratio(4,6)	165%	166%	202%	194%	195%
Tangible common equity ratio(4)	7.91%	7.95%	8.17%	8.35%	8.38%
Common equity tier 1 risk-based capital ratio(4,7)	9.65%	9.51%	N/A	N/A	N/A
Tier 1 common risk-based capital ratio(4)	N/A	N/A	10.23%	10.31%	10.26%

(1) Noninterest expense less amortization of intangibles / FTE net interest income + noninterest income excluding securities (losses) gains
(2) Linked-quarter annualized average balance growth rate
(3) Annualized
(4) End of period
(5) Nonperforming assets / (total loans and leases + impaired loans held for sale + net other real estate owned)
(6) Allowance for loan and lease losses / nonaccrual loans
(7) June 30, 2015 figures are estimated and presented on a Basel III basis, including the standardized approach for calculating risk-weighted assets

2Q15 YoY Summary Income Statement

(in millions)	2015 Second Quarter	2014 First Quarter	2014 Fourth Quarter	2014 Third Quarter	2014 Second Quarter	Change (%) LQ	Change (%) YOY
Net interest income - FTE	$ 498.6	$ 475.2	$ 480.8	$ 473.8	$ 466.7	5 %	7 %
Total noninterest income	281.8	231.6	233.3	247.3	250.1	22	13
Total Revenue - FTE	780.4	706.9	714.1	721.2	716.8	10	9
Total noninterest expense	491.8	458.9	483.3	480.3	458.6	7	7
Provision for credit losses	20.4	20.6	2.5	24.5	29.4	(1)	(31)
Pre-tax income - FTE	268.2	227.4	228.3	216.4	228.7	18	17
Net Income	$ 196.2	$ 165.9	$ 163.6	$ 155.0	$ 164.6	18 %	19 %

Noninterest Income

- $16 MM increase in mortgage banking income
- $9 MM increase in gain on sale of loans
- $9 MM increase in other income
- $4 MM increase in electronic banking
- $3 MM increase in capital markets fees
- $3 MM decrease in service charges
- $3 MM decrease in brokerage income
- $3 MM decrease in trust services

Noninterest Expense

- $22 MM increase in personnel costs
- $8 MM increase in other expense
- $5 MM decrease in professional services expense
- $4 MM increase in outside data processing

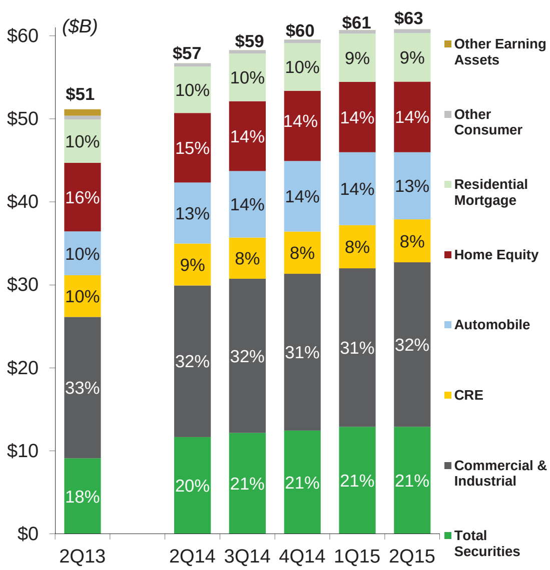
Adjusted Noninterest Expense(1)

- $32 MM increase compared to 2Q14

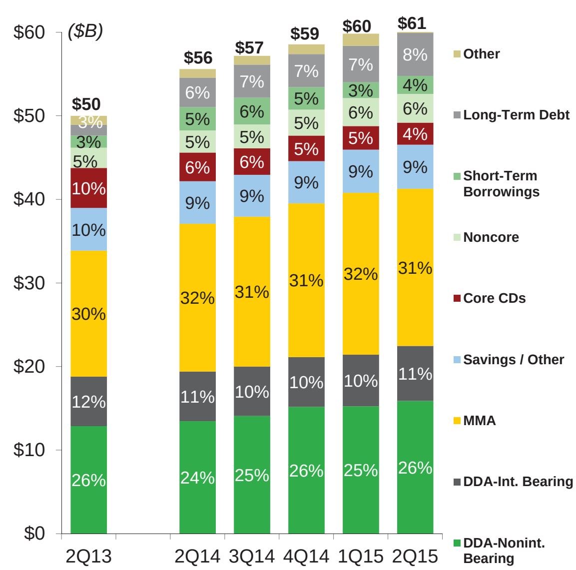
(1) Details on slides 21 & 22

Earning Asset/Liability Mix

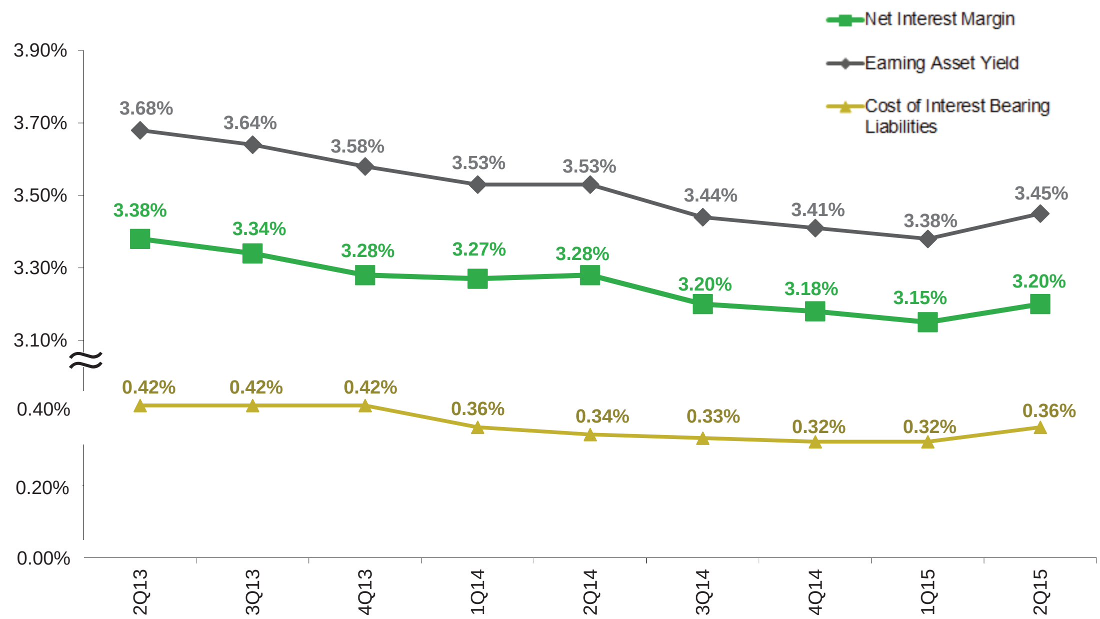
Avg. Earning Assets Mix



Avg. Non-Equity Funding Mix



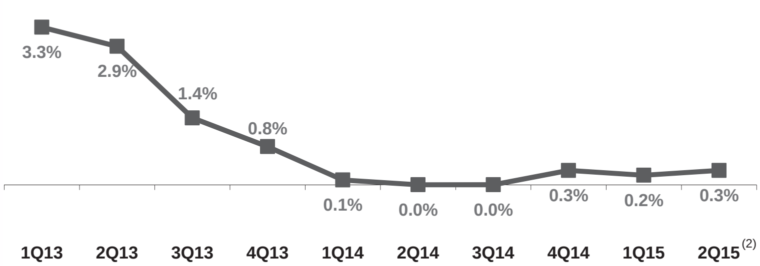
Net Interest Margin (FTE)



Managing Interest Rate Risk

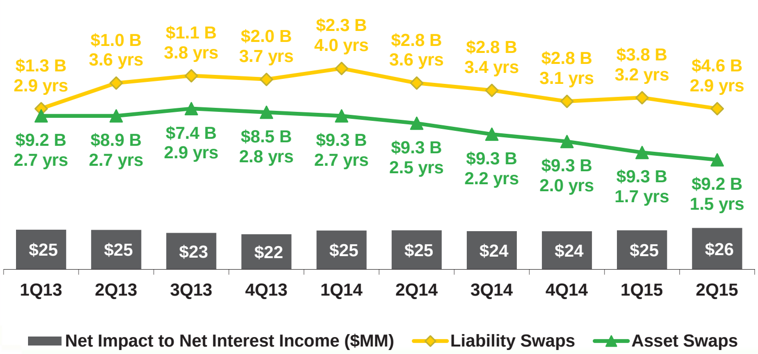
Net Interest Income at Risk [1]

Forward Curve +2% Gradual Change in Rates

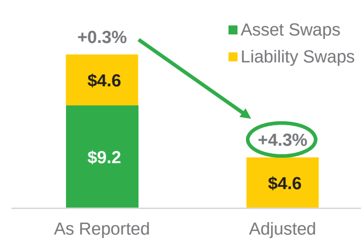


- As of 2Q15 [2], our asset sensitivity in the +200 bp ramp scenario without asset swaps would approximate 4.3%
- $1.0 billion of asset swaps scheduled to mature by 2015 year-end; additional $3.5 billion scheduled to mature in 2016

Asset / Liability Swaps: Weighted Average Life (and Notional Amount)



Hypothetical Impact of Removing Asset Swaps as of 2Q15 [2] in +200 bp Ramp Scenario



[1] Estimated impact on annualized net interest income over the next 12-month period assuming a gradual change in rates over the next 12-month period above and beyond any rate change already implied in the current yield curve. [2] As of May 31, 2015.

Capital(1)

		2Q15	1Q15	4Q14	3Q14	2Q14
Tang. common equity / tang. assets		7.91%	7.95%	8.17%	8.35%	8.38%
Common equity Tier 1(2)	Basel III	9.65	9.51	N/A	N/A	N/A
	Basel I	N/A	N/A	10.23	10.31	10.26
Tier 1 leverage(2)	Basel III	8.98	9.04	N/A	N/A	N/A
	Basel I	N/A	N/A	9.74	9.83	10.01
Tier 1 risk-based capital(2)	Basel III	10.41	10.22	N/A	N/A	N/A
	Basel I	N/A	N/A	11.50	11.61	11.56
Total risk-based capital(2)	Basel III	12.62	12.48	N/A	N/A	N/A
	Basel I	N/A	N/A	13.56	13.72	13.67
Total risk-weighted assets(2) *($B)*	Basel III	$57.9	$57.8	N/A	N/A	N/A
	Basel I	N/A	N/A	$54.5	$53.2	$53.0
Double leverage(3)		100%	100%	104%	103%	105%

(1) End of period

(2) June 30, 2015 figures are estimated and presented on a Basel III basis, including the standardized approach for calculating risk-weighted assets

(3) (Parent company investments in subsidiaries + goodwill) / equity

Credit Quality Trends Overview

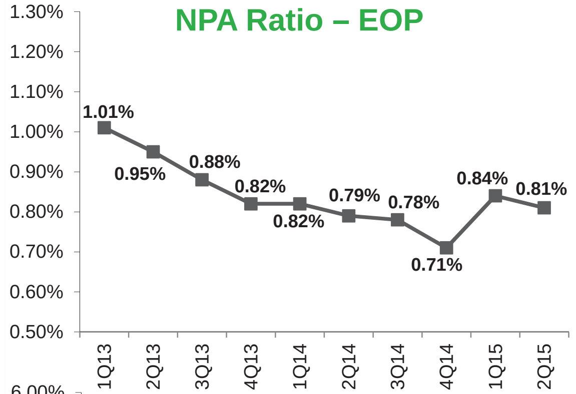
	2Q15	1Q15	4Q14	3Q14	2Q14	2Q13
Net charge-off ratio	0.21%	0.20%	0.20%	0.26%	0.25%	0.34%
90+ days PD and accruing	0.22	0.24	0.27	0.30	0.30	0.43
NAL ratio(1)	0.75	0.76	0.63	0.70	0.71	0.87
NPA ratio(2)	0.81	0.84	0.71	0.78	0.79	0.95
Criticized asset ratio(3)	3.61	3.78	3.73	3.43	3.58	4.24
ALLL ratio	1.23	1.27	1.27	1.35	1.38	1.76
ALLL / NAL coverage	165	166	202	194	195	202
ALLL / NPA coverage	151	151	179	173	175	185
ACL ratio	1.34	1.38	1.40	1.47	1.50	1.86
ACL / Criticized assets(3)	37.23	36.58	37.48	42.77	41.88	43.92
ACL / NAL coverage	180	181	222	211	213	214
ACL / NPA coverage	165	165	197	188	191	196

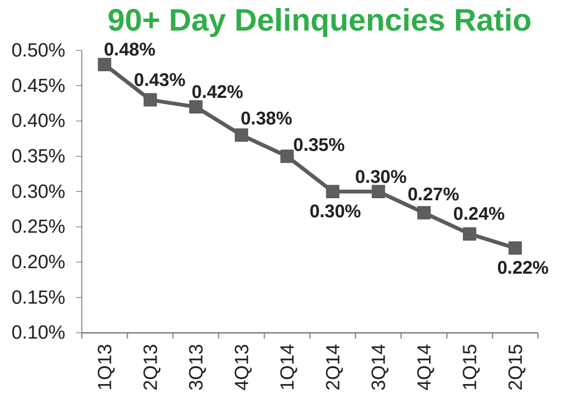
(1) NALs divided by total loans and leases

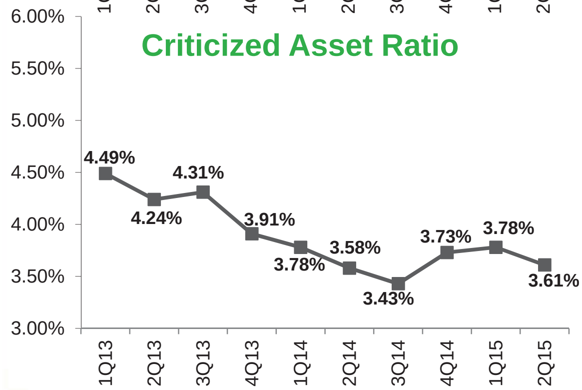
(2) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs

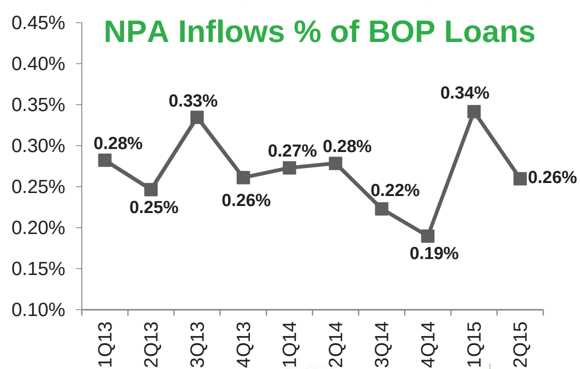
(3) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs

Asset Quality Trends

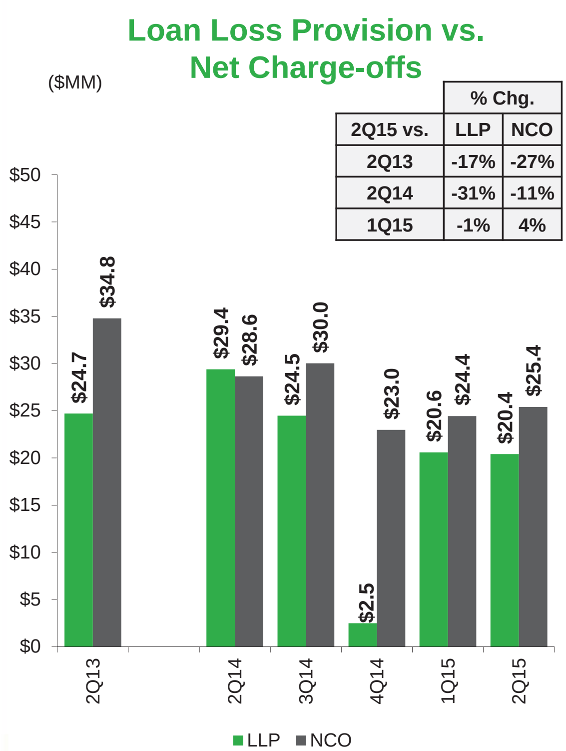




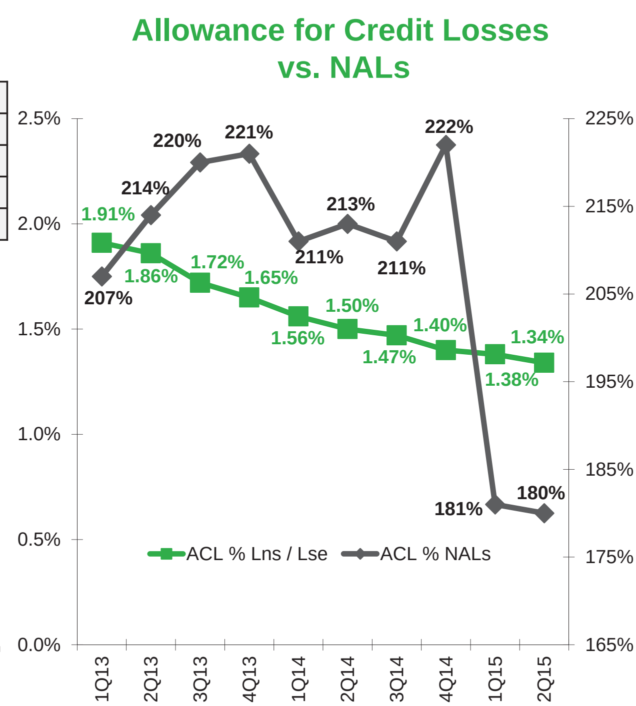




Provision, NCO, and ACL

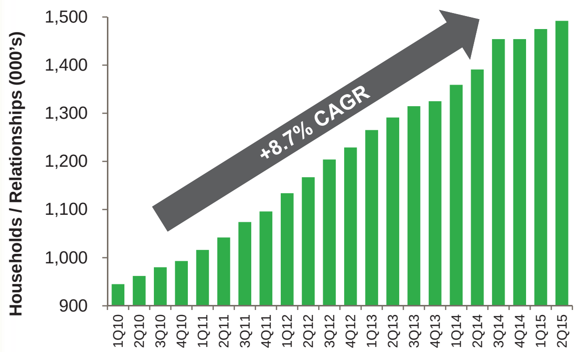


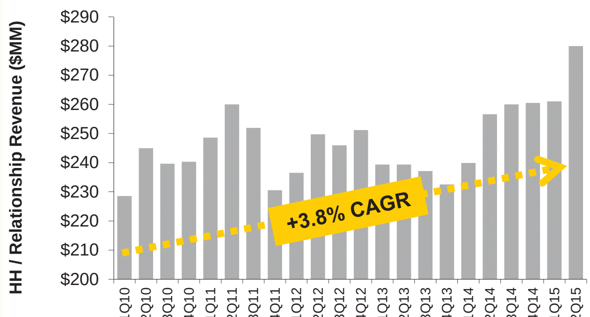
	% Chg.	
2Q15 vs.	LLP	NCO
2Q13	-17%	-27%
2Q14	-31%	-11%
1Q15	-1%	4%



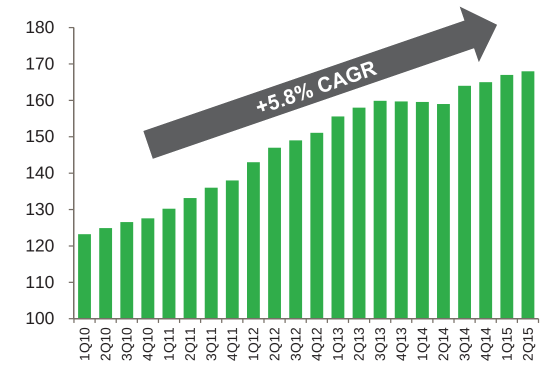
Industry-leading Customer Acquisition

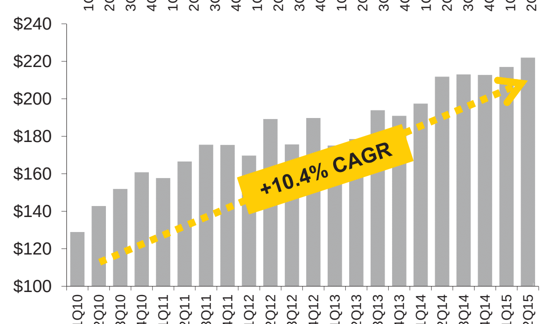
Consumer Households





Business Relationships

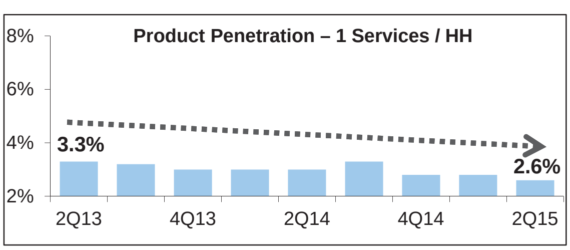


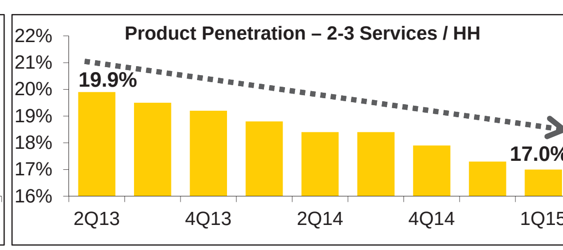


Consumer Relationship Product Penetration

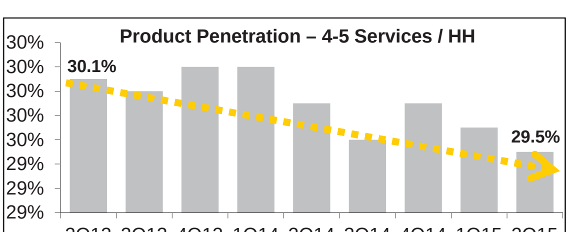
- Over 20 potential products or services counted: checking, savings, online bill pay, credit card, mortgage, brokerage account, insurance, etc.(1)

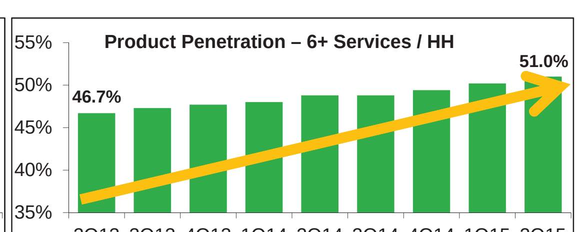
Product Penetration – 1-3 Services / HH





Product Penetration – 4+ Services / HH

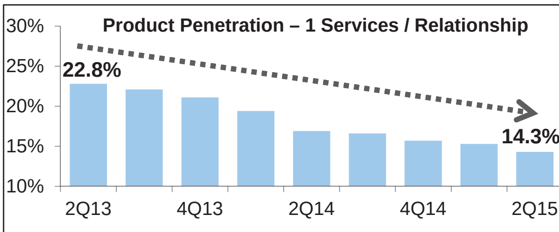


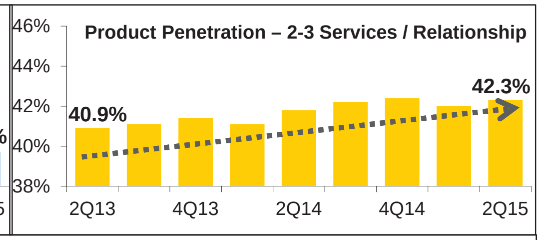


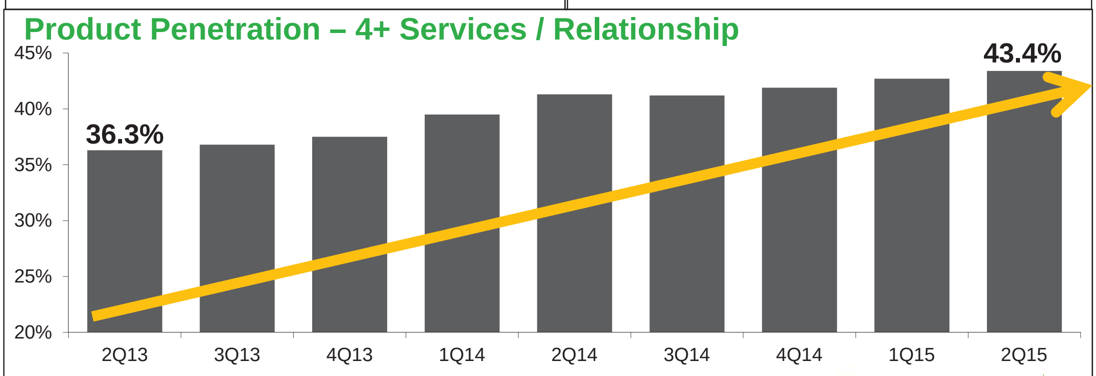
(1) The definitions and measurements used in our OCR process are periodically reviewed

Commercial Relationship[(1)(2)] Product Penetration

- Deepening relationships and accelerating product or service cross-sell







(1) Checking account (2) The definitions and measurements used in our OCR process are periodically reviewed

Operating Leverage YTD

($MM)	2015 Actual	2014 Actual	Y/Y Change $	Y/Y Change %
Net interest income	$ 958.4	$ 897.6		
FTE adjustment	15.5	12.5		
FTE Net interest income	$ 973.9	$ 910.1	63.8	7.0 %
Noninterest income	$ 513.4	$ 498.5		
Net gain (loss) MSR hedging	1.5	(0.6)		
Merger-related gain	-	0.8		
Adjusted noninterest income	$ 511.9	$ 498.3	13.6	2.7 %
Adjusted total revenue	$ 1,485.8	$ 1,408.4	77.4	5.5 %
Noninterest expense	$ 950.6	$ 918.7		
Merger and acquisition expenses	4.9	13.4		
Addition to litigation reserves	-	9.0		
Goodwill impairment	-	3.0		
Adjusted noninterest expense	$ 945.8	$ 893.4	52.4	5.9 %

Important Messages

- 2015 Expectations
  - Excluding Significant Items and net MSR activity, we expect to deliver positive operating leverage in full-year 2015, both inclusive and exclusive of the impact of HTF.
  - Overall, asset quality metrics are expected to remain near current levels, although moderate quarterly volatility also is expected.
- Focus on delivery of consistent, through the cycle, shareholder returns
- Driving growth in 2015 through execution and a differentiated customer experience
  - Past investments continue to deliver growth
  - Enhancing sales management to improve productivity
  - Data analytics to increase revenue generating product penetration
- High level of colleague and shareholder alignment

Reconciliation

Noninterest Expense from Continuing Operations (GAAP)

	2015		2014			Change (%)	
(in millions)	**Second Quarter**	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Noninterest Expense							
Personnel costs	**$ 282.1**	$ 264.9	$ 263.3	$ 275.4	$ 260.6	6 %	8 %
Outside data processing and other services	**58.5**	50.5	53.7	53.1	54.3	16	8
Net occupancy	**28.9**	31.0	31.6	34.4	28.7	(7)	1
Equipment	**31.7**	30.2	32.0	30.2	28.7	5	10
Professional services	**12.6**	12.7	15.7	13.8	17.9	(1)	(30)
Marketing	**15.0**	13.0	12.5	12.6	14.8	16	1
Deposit and other insurance expense	**11.8**	10.2	13.1	11.6	10.6	16	11
Amortization of intangibles	**10.0**	10.2	10.7	9.8	9.5	(2)	5
Other expense	**41.2**	36.1	50.9	39.5	33.4	14	23
Total noninterest expense	**$ 491.8**	$ 458.9	$ 483.3	$ 480.3	$ 458.6	7 %	7 %

Impacts of Significant Items

	2015		2014		
(in millions)	**Second Quarter**	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
Noninterest Expense					
Personnel costs	**$ 0.3**	$ 0.0	$ 2.2	$ 15.3	$ 0.0
Outside data processing and other services	**0.8**	0.1	0.3	0.3	0.6
Net occupancy	**0.0**	0.0	4.1	5.2	0.1
Equipment	**0.0**	0.0	2.0	0.1	0.0
Professional services	**0.4**	3.3	0.0	0.0	0.1
Marketing	**0.0**	0.0	0.0	0.8	0.0
Other expense	**0.0**	0.0	11.6	1.1	0.0
Total noninterest expense	**$ 1.5**	$ 3.4	$ 20.3	$ 22.8	$ 0.8

Adjusted Noninterest Expense (Non-GAAP)

	2015		2014			Change (%)	
(in millions)	**Second Quarter**	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Noninterest Expense							
Personnel costs	**$ 281.8**	$ 264.9	$ 261.1	$ 260.1	$ 260.6	6 %	8 %
Outside data processing and other services	**57.8**	50.5	53.4	52.8	53.7	14	8
Net occupancy	**28.9**	31.0	27.4	29.2	28.6	(7)	1
Equipment	**31.7**	30.2	30.0	30.1	28.7	5	10
Professional services	**12.2**	9.4	15.7	13.8	17.8	29	(32)
Marketing	**15.0**	13.0	12.5	11.8	14.8	16	1
Deposit and other insurance expense	**11.8**	10.2	13.1	11.6	10.6	16	11
Amortization of intangibles	**10.0**	10.2	10.7	9.8	9.5	(2)	5
Other expense	**41.2**	36.1	39.2	38.4	33.4	14	23
Total noninterest expense	**$ 490.3**	$ 455.5	$ 463.0	$ 457.5	$ 457.9	8 %	7 %

Reconciliation

Significant Items Impacting Financial Performance Comparisons[1]

(in millions, except per share amounts)	2Q15[3]		1Q15[3]	
	After-tax	EPS	After-tax	EPS
Net income - reported earnings	**$ 196.2**		**$ 165.9**	
Net income applicable to common shares	**$ 188.2**	**$ 0.23**	**$ 157.9**	**$ 0.19**
Significant items - favorable (unfavorable) impact:	Earnings[2]	EPS	Earnings[2]	EPS
Merger and acquisition related expenses	$ -	$ -	$ -	$ -

(in millions, except per share amounts)	4Q14		3Q14		2Q14[4]		1Q14	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	**$ 163.6**		**$ 155.0**		**$ 164.6**		**$ 149.1**	
Net income applicable to common shares	**$ 155.7**	**$ 0.19**	**$ 147.1**	**$ 0.18**	**$ 156.7**	**$ 0.19**	**$ 141.2**	**$ 0.17**
Significant items - favorable (unfavorable) impact:	Earnings[2]	EPS	Earnings[2]	EPS	Earnings[2]	EPS	Earnings[2]	EPS
Merger and acquisition related expenses	$ -	$ -	$ (3.0)	$ (0.00)	$ 1.0	$ 0.00	$ (12.0)	$ (0.01)
Addition to litigation reserves	(12.0)	(0.01)	-	-	-	-	(9.0)	(0.01)
Franchise repositioning related expense	(9.0)	(0.01)	(19.0)	(0.02)	-	-	-	-

(1) After-tax (35%)

(2) Pre-tax

(3) 2015 Second Quarter and 2015 First Quarter included $2 million and $3 million, respectively, of merger-related expense that was not a Significant Item for the quarter, but merger-related expense may be a Significant Item for the 2015 full year.

(4) 2014 Second Quarter included $1 million of merger-related expense that was not originally reflected as a Significant Item for the quarter, but merger and acquisition-related net expense was a Significant Item for the 2014 full year, and thus is included in this table.

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Appendix

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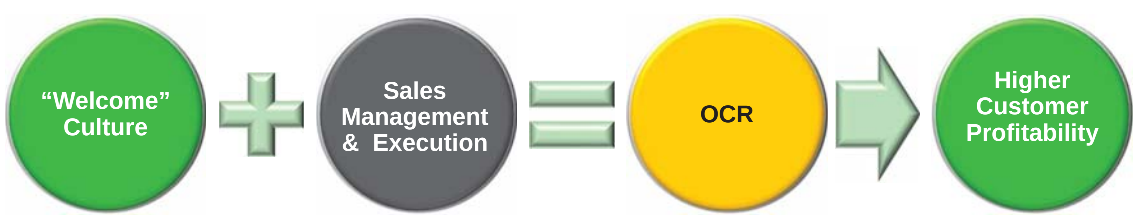
OCR Performance Review

OCR Drives Higher Customer Profitability

The Optimal Customer Relationship (OCR) Model



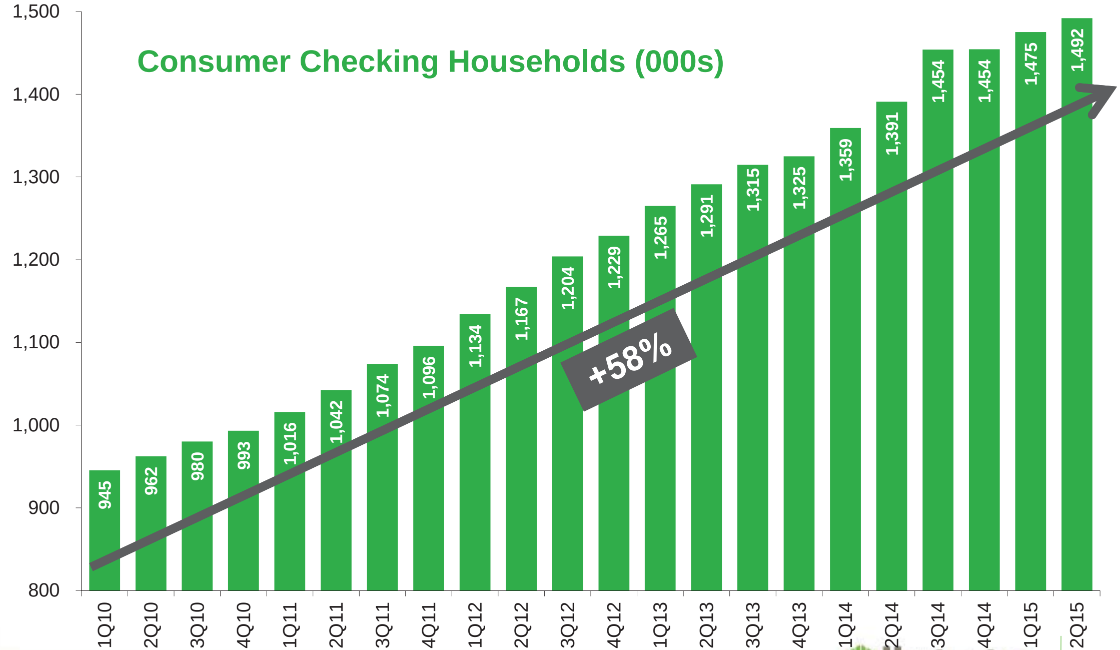
- Clearly outlined activities by segment
- Defined accountability for relationships, by segment
- Aligned goals and incentives at all levels and in all business segments
- One relationship management system – MAX
- Weekly executive results tracking, accountability, and action meetings

Competitive Advantage

One Bank / One Team for the Customer

Consumer Checking Account Household Growth

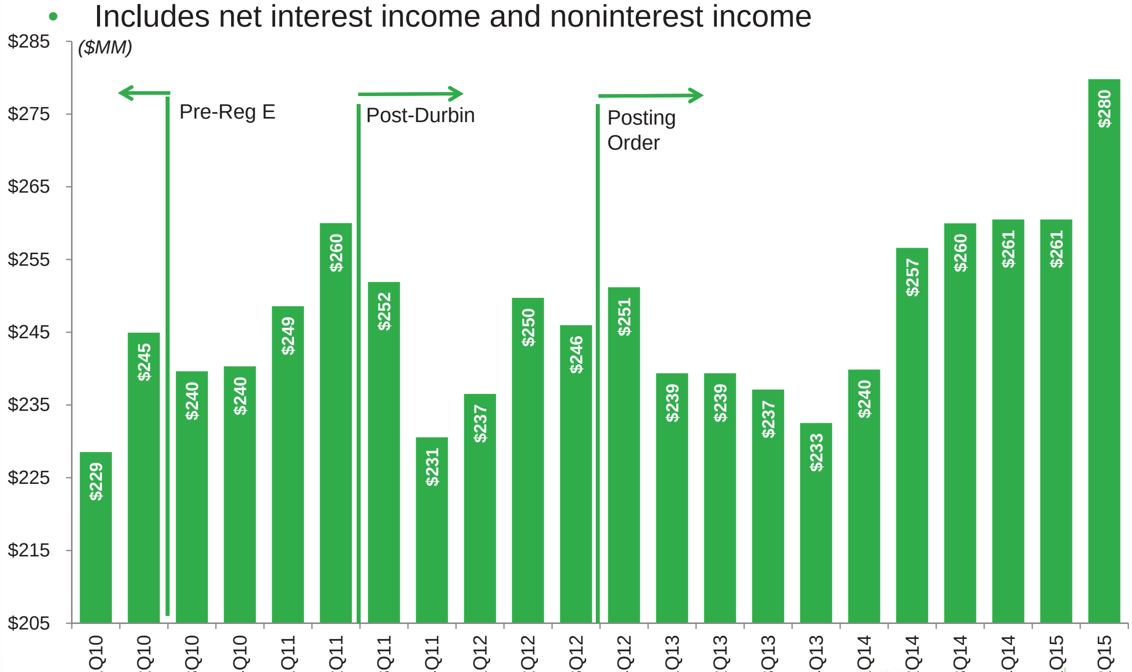
- 2Q15: 4.5% annualized linked quarter growth, 7.2% YoY growth
- 51.0% with 6+ products or services penetration(1), up from 48.8% a year ago
- 2Q15 revenue of $280 MM, up $19 MM LQ, up $23 MM YoY



(1) The definitions and measurements used in our OCR process are periodically reviewed

Consumer Checking Household Revenue

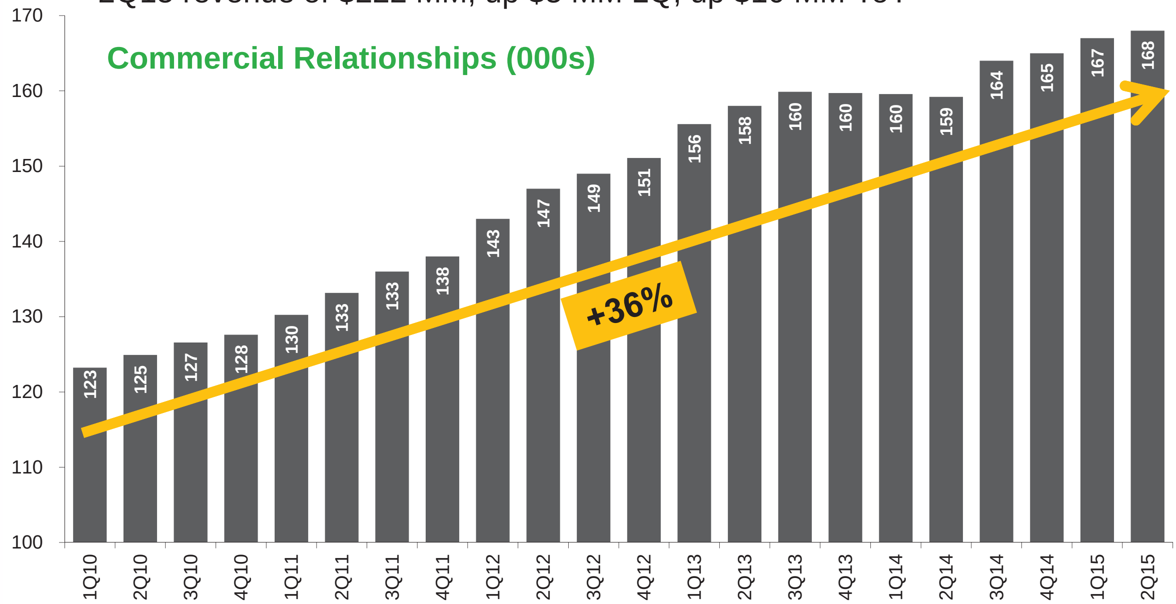
- 4Q14, adjusted for debit card interchange fee impact, exceeds pre-"Fair Play" and Reg E level
- Includes net interest income and noninterest income



1Q13 revenue was impacted by a change to posting order of consumer transactions

Commercial Relationship(1) Growth

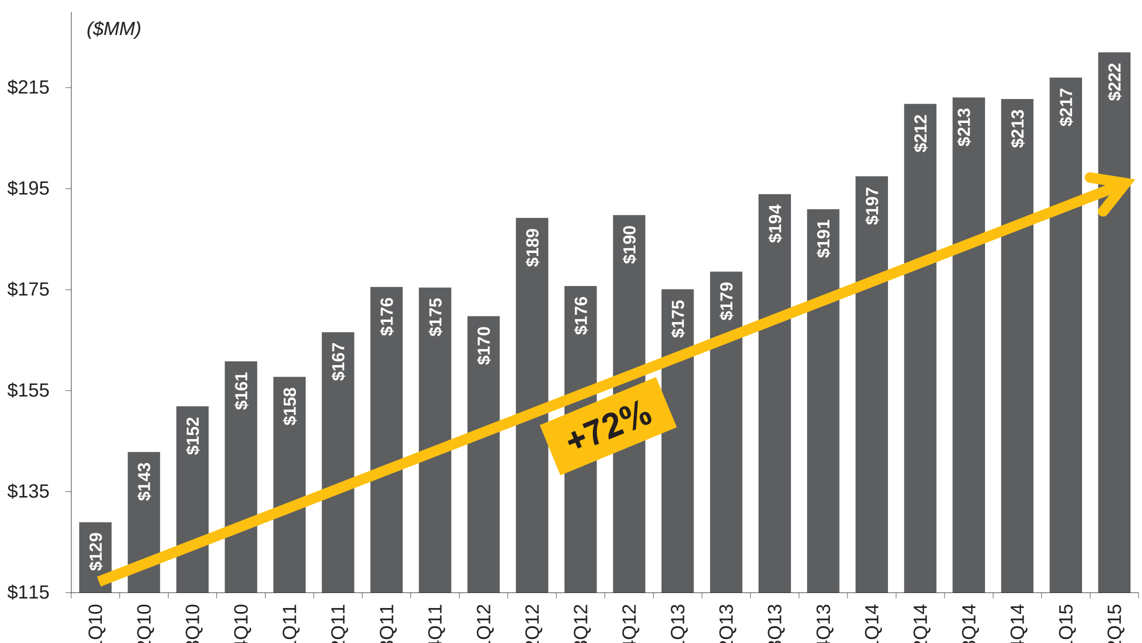
- 2Q15: 2.4% annualized linked quarter growth, 5.5% YoY growth(2)
- 43.4% with 4+ products or services penetration(3), up from 41.3% a year ago.
- 2Q15 revenue of $222 MM, up $5 MM LQ, up $10 MM YoY



(1) Checking account required (2) 1Q14 implementation of fee changes on Business Banking checking products accelerated the closing of certain lower balance business checking accounts (3) The definitions and measurements used in our OCR process are periodically reviewed

Commercial Relationship(1) Revenue

- Migration from credit-dependent to relationship-based / cross-sell culture



(1) Checking account

Income Statement

Mortgage Banking Income Summary

($MM)	2Q15	1Q15	4Q14	3Q14	2Q14
Origination and secondary marketing	$26.3	$20.0	$12.9	$15.5	$14.3
Servicing fees	10.7	10.8	8.0	10.8	10.9
Amortization of capitalized servicing	(7.0)	(7.0)	(6.0)	(6.1)	(6.0)
Other mortgage banking income	2.5	3.5	2.9	4.1	4.2
Sub-total	32.5	27.4	17.8	24.3	23.4
MSR recovery (impairment)	14.5	(9.2)	(7.1)	1.0	(3.0)
Net trading gains (losses)	(8.5)	4.7	3.3	(0.2)	2.3
Total	$38.5	$23.0	$14.0	$25.1	$22.7
Investor servicing portfolio(1) ($B)	$15.7	$15.6	$15.6	$15.6	$15.6
Weighted average coupon	4.30%	4.35%	4.38%	4.39%	4.41%
Originations ($B)	$1.5	$1.0	$0.9	$1.0	$1.0
Mortgage servicing rights(1)	$163.8	$145.9	$155.6	$161.9	$159.9
MSR % of investor servicing portfolio(1)	1.04%	0.94%	1.00%	1.04%	1.03%

(1) End-of-period

Balance Sheet

Assets

($ in millions)	2015 Jun. 30,	2015 Mar. 31,	2014 Jun. 30,	Change (%) LQ	Change (%) YOY
Assets					
Cash and due from banks	$ 1,380	$ 900	$ 1,218	53 %	13 %
Interest bearing deposits in banks	71	74	70	(4)	3
Trading account securities	59	48	51	24	17
Loans held for sale	548	1,621	318	(66)	72
Available-for-sale securities	10,255	9,922	8,491	3	21
Held-to-maturity securities	3,304	3,337	3,622	(1)	(9)
Loans and leases:					
Commercial and industrial loans and leases	20,003	20,109	18,899	(1)	6
Commercial real estate loans	5,214	5,067	4,990	3	4
Total commercial	25,176	24,231	23,078	4	9
Automobile	8,549	7,803	7,686	10	11
Home equity loans	8,526	8,492	8,405	---	1
Residential mortgage loans	5,987	5,795	5,707	3	5
Other consumer loans	473	430	392	10	21
Total consumer	22,520	23,425	21,275	(4)	6
Loans and leases	48,752	47,696	46,080	2	6
Allowance for loan and lease losses	(600)	(605)	(635)	(1)	(6)
Net loans and leases	47,091	47,051	43,722	---	8
Bank owned life insurance	1,736	1,725	1,694	1	2
Premises and equipment	615	607	622	1	(1)
Goodwill	678	678	505	-	34
Other intangible assets	63	73	81	(14)	(23)
Accrued income and other assets	1,983	1,927	1,680	3	18
Total assets	$ 68,846	$ 68,003	$ 63,797	1 %	8 %

Liabilities & Shareholders' Equity

($ in millions)	2015 Jun. 30,	2015 Mar. 31,	2014 Jun. 30,	Change (%) LQ	Change (%) YOY
Liabilities					
Demand deposits - non-interest bearing	$ 17,011	$ 15,960	$ 14,151	7 %	20 %
Demand deposits - interest bearing	6,627	6,537	5,921	1	12
Money market deposits	18,580	18,933	17,563	(2)	6
Savings and other domestic deposits	5,240	5,288	5,036	(1)	4
Core certificates of deposit	2,580	2,709	3,272	(5)	(21)
Total core deposits	---	49,427	48,612	(100)	(100)
Other domestic deposits of $250,000 or more	179	189	241	(5)	(26)
Brokered deposits and negotiable CDs	2,705	2,682	2,198	1	23
Deposits in foreign offices	552	534	367	3	50
Total deposits	53,473	52,833	48,749	1	10
Short-term borrowings	1,511	2,007	3,627	(25)	(58)
Federal Home Loan Bank advances	8	8	508	(1)	(98)
Other long-term debt	4,873	4,167	2,603	17	87
Subordinated notes	974	984	983	(1)	(1)
Accrued expenses and other liabilities	1,510	1,542	1,086	(2)	39
Total liabilities	62,349	61,541	57,556	1	8
Shareholders' equity					
Preferred stock	386	386	386	-	-
Common stock	8	8	8	(1)	(2)
Capital surplus	7,109	7,186	7,279	(1)	(2)
Less treasury shares, at cost	(17)	(14)	(9)	23	88
Accumulated other comprehensive loss	(186)	(161)	(160)	15	16
Retained earnings	(805)	(944)	(1,264)	(15)	(36)
Total shareholders' equity	6,496	6,462	6,241	1	4
Total liabilities and shareholders' equity	$ 68,846	$ 68,003	$ 63,797	1 %	8 %

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Deposits

Total Core Deposit Trends

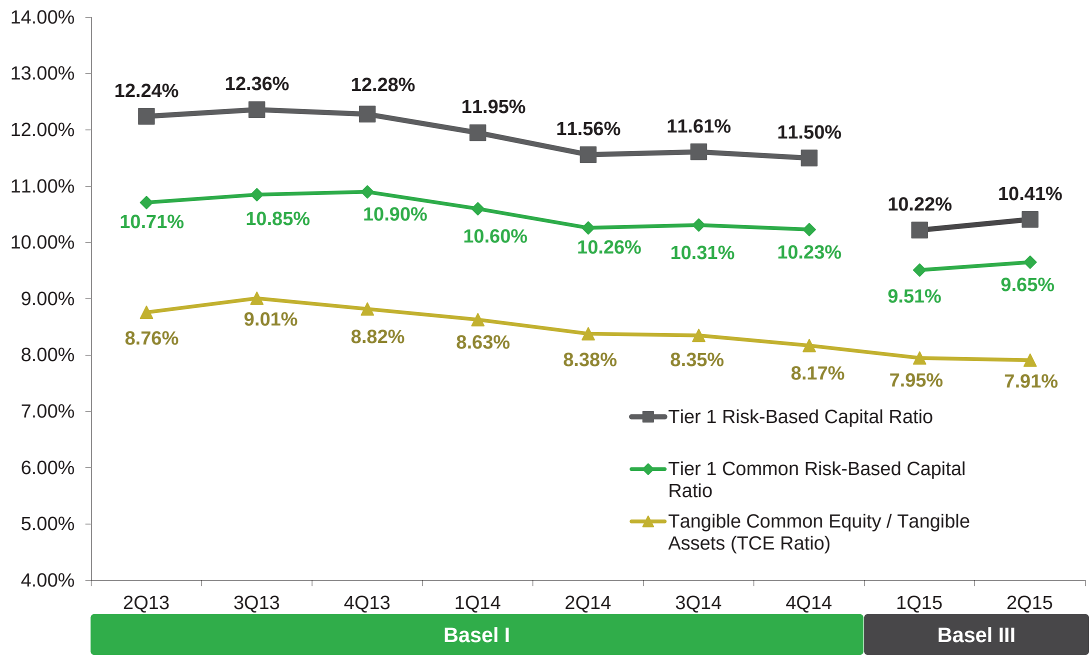
Average ($B)	2Q15	2Q15 v 1Q15	1Q15 v 4Q14	2Q15 v 2Q14
		Annualized Growth[1]		
Commercial				
Demand deposits - non-interest bearing	$ 13.1	18 %	(4) %	19 %
Demand deposits - interest bearing	1.2	45	14	14
Other core deposits [2]	8.7	(21)	33	12
Total	22.9	4	35	17
Consumer				
Demand deposits - non-interest bearing	2.8	9	33	15
Demand deposits - interest bearing	5.4	23	15	10
Other core deposits [2]	18.0	(4)	12	(2)
Total	26.3	3	14	2
Total				
Demand deposits - non-interest bearing	15.9	17	2	18
Demand deposits - interest bearing	6.6	27	15	11
Other core deposits [2]	26.7	(9)	19	2
Total	$ 49.2	3 %	10 %	8 %

(1) Linked-quarter percent change annualized

(2) Money market deposits, savings / other deposits, and core certificates of deposit

Capital

Capital Ratios(1)

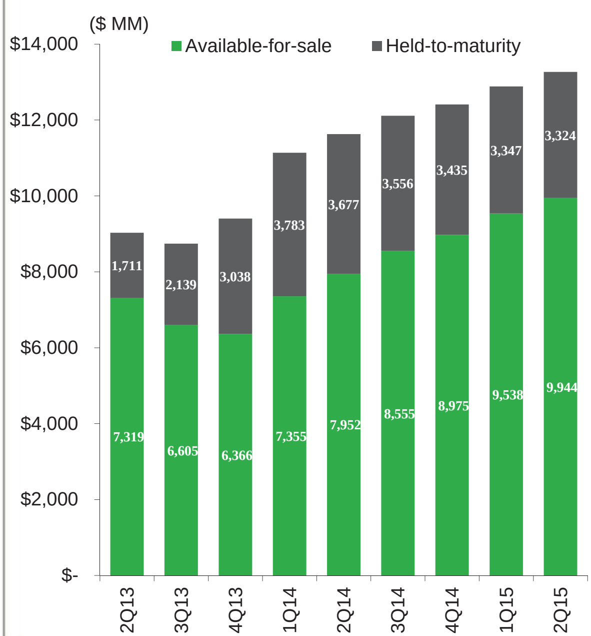


(1) End-of-period

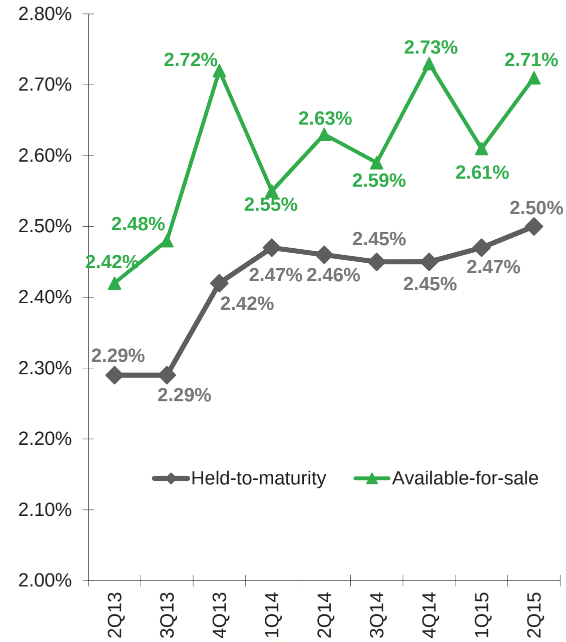
Investment Securities

Securities Mix & Yield(1)

Securities Portfolio Mix



Securities Portfolio Yield



(1) Average balances

Securities Overview – 06/30/15

- Portfolio weighted average life of 5.4 years, average duration of 4.3 years

Available-for-sale, and other securities
($MM)

		Credit Rating of Fair Value Amount[1]					
	Fair Value	AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
US Treasury	$ 13	$ ---	$ 13	$ ---	$ ---	$ ---	$ ---
Agency (Debt, P/T, & CMO's)	6,490	---	6,490	---	---	---	---
Asset Backed							
Alt-A mortgage-backed securities	---	---	---	---	---	---	---
Auto/Fleet Lease backed securities	26	26	---	---	---	---	---
Pooled-trust-preferred securities[2]	102	---	---	---	---	102	---
Floorplan/Rental Fleet backed securities	181	181	---	---	---	---	---
Credit Card backed securities	64	64	---	---	---	---	---
All other asset backed securities	418	272	---	146	---	---	---
Private label CMO securities	38	9	---	---	9	20	---
Municipal securities[3][4]	2,092	197	204	---	---	---	1,690
FHLB/FRB Stock	332	---	---	---	---	---	332
Other	472	0	5	72	371	10	13
Total	**$ 10,228**	**$ 750**	**$ 6,712**	**$ 218**	**$ 380**	**$ 133**	**$ 2,035**
Variable rate demand notes[3]	**$ 27**						
Total available-for-sale, and other	**$ 10,255**						

Held-to-maturity securities

	Amortized Cost	Credit Rating of Amortized Cost Amount[1]					
		AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
Agency (Debt, P/T, & CMO's)	3,297	---	3,297	---	---	---	---
Municipal securities	8	---	8	---	---	---	---
Total held-to-maturity	**$ 3,304**	**$ ---**	**$ 3,304**	**$ ---**	**$ ---**	**$ ---**	**$ ---**

(1) Credit ratings reflect the low est current rating assigned by a nationally recognized credit rating agency.
(2) Primarily trust preferred for banks/insurance companies
(3) Variable rate demand notes included in municipal securities in external reporting.
(4) Loans that w ere reclassified to securities included.

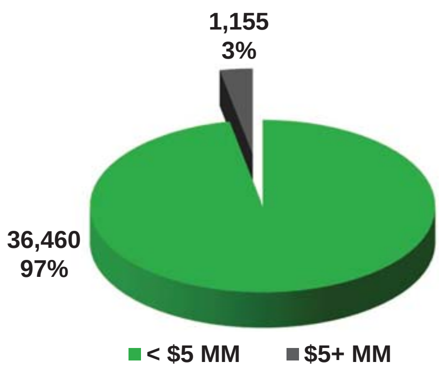
Loan Portfolio Overview

Total Commercial Loans

Total Commercial Loans – Granularity

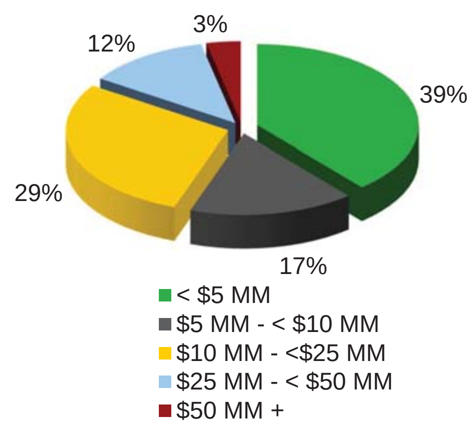
EOP Outstandings – $25.2 Billion

of Loans by Size



$5 MM - < $10 MM	574
$10 MM - < $25 MM	474
$25 MM - < $50 MM	95
> $50 MM	12
Total	1,155

Loans by Dollar Size



Commercial and Industrial: $20.0 Billion(1)

- Diversified by sector and geographically within our Midwest footprint
- Focuses on middle market companies with $20-$500 MM in sales and Business Banking <$20 MM in sales
- Lend to defined relationship oriented clients where we understand our client's market / industry and their durable competitive advantage
- Underwrite to historical cash flows with collateral as a secondary repayment source while stress testing for lower earnings / higher interest rates
- Follow disciplined credit policies and processes with quarterly review of criticized and classified loans

	2Q15	1Q15	4Q14	3Q14	2Q14
Period end balance ($MM)	**$20,003**	$20,109	$19,033	$18,791	$18,899
30+ days PD & accruing	**0.26%**	0.20%	0.14%	0.16%	0.14%
90+ days PD & accruing(2)	**0.03%**	0.03%	0.03%	0.04%	0.05%
NCOs(3)	**0.09%**	0.24%	0.01%	0.27%	0.23%
NALs	**0.74%**	0.66%	0.38%	0.48%	0.40%
ACL	**1.63%**	1.63%	1.77%	1.78%	1.71%

(1) End of period (2) All amounts represent accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.
(3) Annualized

C&I – Auto Industry

End of period balances

Outstandings

($MM)	2Q15	1Q15	4Q14	3Q14	2Q14
Suppliers(1)					
Domestic	$ 439	$ 317	$ 285	$ 273	$ 258
Foreign	0	0	0	0	12
Total suppliers	439	317	285	273	270
Dealers					
Floorplan-domestic	1,095	1,118	1,196	1,011	1,141
Floorplan-foreign	618	669	636	516	562
Total floorplan	1,712	1,787	1,832	1,527	1,704
Other	580	572	576	541	537
Total dealers	2,293	2,359	2,408	2,068	2,240
Total auto industry	$2,732	$2,676	$2,692	$2,341	$2,511
NALs					
Suppliers	0.05%	0.00%	0.01%	0.03%	0.00%
Dealers	0.00	0.00	0.00	0.00	0.00
Net charge-offs(2)					
Suppliers	0.01%	0.05%	0.08%	0.08%	0.12%
Dealers	0.0	0.0	0.0	0.0	0.0

(1) Companies with > 25% of their revenue from the auto industry (2) Annualized

Commercial Real Estate: $5.2 Billion(1)

Long-term meaningful relationships with opportunities for additional cross-sell

- Primarily Midwest footprint projects generating adequate return on capital
- Proven CRE participants… 28+ years average CRE experience
- >95% of the loans have personal guarantees
- >75% is within our geographic footprint
- $354 MM of “Special Assets” with a 22% average credit mark

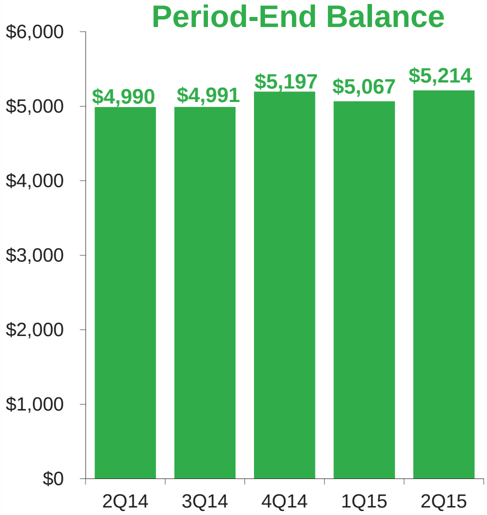
Credit Quality Trends

	2Q15	1Q15	4Q14	3Q14	2Q14
Period end balance ($MM)	$5,214	$5,067	$5,197	$4,991	$4,990
30+ days PD & accruing	0.35%	0.40%	0.56%	0.84%	1.00%
90+ days PD & accruing(2)	0.21%	0.32%	0.36%	0.53%	0.55%
NCOs(3)	0.43%	(0.31)%	(0.01)%	(0.48)%	(0.17)%
NALs	0.84%	0.97%	0.93%	1.20%	1.31%
ACL	1.88%	2.10%	2.09%	2.45%	2.90%

(1) End of period (2) All amounts represent accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.
(3) Annualized

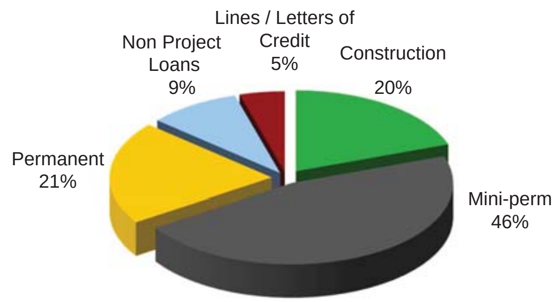
CRE – Portfolio Composition

Period-End Balance



($MM)	2Q15 vs. 1Q15	2Q15 vs. 2Q14
New	$ 345	$ 1,072
Takedowns	398	1,811
Net payments / payoffs / other	(584)	(2,634)
Charge-offs	(11)	(26)
Net change	**$147**	**$223**
	2.9%	**4.5%**

By Loan Type



Mini-perm - Loans with 5 years or less term with properties that have reached a stabilized physical occupancy and exhibit an operational cash flow which would qualify for permanent financing during normalized market conditions.

Permanent – Amortizing loans with terms of up to 10 years, amortizing up to 25 years.

Total Consumer Loans and Leases

Indirect Auto: $8.5 Billion(1)

- **Deep local relationships with high quality Dealers**
  - Consistently in the market for over 60 years
  - #1 Bank in the U.S. in Dealer Satisfaction, with dominant market position in the Midwest with over 3,500 dealers
  - Floorplan and dealership real estate lending, core deposit relationship, full Treasury Management, Private Banking, etc.
  - That deep relationship adds value… buy rates are 20 to 50 basis points higher compared with other banks competing in the prime space
- **Relationships create the flow of auto loans**
  - Super-prime customers, average FICO ~760
  - Low LTVs, averaging <90%
  - Custom Score, utilized to further segment FICO eligible to enhance predictive modeling
- **Operational efficiency and scale leverages expertise**
  - Highly scalable decision engine evaluates >70% of applications - over 1,000 point pricing matrix based on FICO and custom score
  - Underwriters directly compensated on credit performance by vintage

Credit Quality Trends	2Q15	1Q15	4Q14	3Q14	2Q14
Period end balance ($MM)	$8,549	$7,803	$8,690	$8,322	$7,686
30+ days PD & accruing	0.76%	0.70%	0.83%	0.72%	0.65%
90+ days PD & accruing	0.05%	0.06%	0.07%	0.06%	0.04%
NCOs	0.17%	0.19%	0.28%	0.20%	0.16%
NALs	0.05%	0.06%	0.05%	0.06%	0.06%

(1) End of period

Auto Loans – Production and Credit Quality Overview

	2Q15	1Q15	4Q14	3Q14	2Q14	1Q14	4Q13	3Q13
Originations								
Amount *($MM)*	$1,383	$1,048	$1,230	$1,481	$1,463	$1,068	$994	$1,166
% new vehicles	48%	44%	48%	50%	50%	47%	47%	46%
Avg. LTV	90%	89%	90%	89%	89%	89%	89%	89%
Avg. FICO	762	759	765	767	765	759	763	762
Expected cumulative loss	0.91%	0.91%	0.88%	0.81%	0.85%	0.88%	0.89%	0.91%
Portfolio Performance								
30+ days PD & accruing %	0.76%	0.70%	0.83%	0.72%	0.65%	0.63%	0.88%	0.72%
NCO %	0.17%	0.19%	0.28%	0.20%	0.16%	0.28%	0.23%	0.18%
Vintage Performance(1)								
6-month losses			0.03%	0.04%	0.05%	0.04%	0.05%	0.07%
9-month losses				0.08%	0.12%	0.11%	0.10%	0.13%
12-month losses					0.17%	0.16%	0.18%	0.18%

(1) Annualized

Home Equity: $8.5 Billion[(1)]

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers… 2Q15 originations:
  - Average FICO scores of >750+
  - Average LTVs of <80% for junior liens and <70% for 1st-liens
  - Approximately 65% are 1st-liens
- Portfolio: average FICOs >750 with >50% 1st-liens
- Began exit of broker channel in 2005… <5% of outstandings today
- Conservative underwriting – manage the probability of default while stress testing rates

Credit Quality Trends	2Q15	1Q15	4Q14	3Q14	2Q14
Period end balance ($MM)	**$8,526**	$8,492	$8,491	$8,436	$8,405
30+ days PD & accruing	**0.78%**	0.69%	0.80%	0.91%	0.89%
90+ days PD & accruing	**0.14%**	0.13%	0.14%	0.18%	0.18%
NCOs	**0.22%**	0.22%	0.30%	0.31%	0.41%
NALs	**0.88%**	0.93%	0.93%	0.86%	0.82%

(1) End of Period

Residential Mortgages: $6.0 Billion[(1)]

- Focused on geographies within our Midwest footprint
- Traditional product mix… very limited nontraditional exposure as we never originated sub-prime, payment option ARMs, or negative amortization loans
- Early identification of loss mitigation. “Home Savers” program, 25%–30% recidivism
- Average 2Q15 origination: FICO of 741, new / refi mix approx. 75/25%

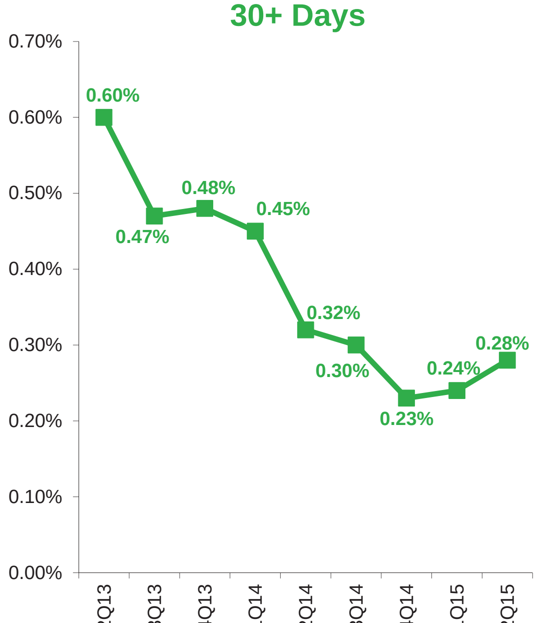
Credit Quality Trends	2Q15	1Q15	4Q14	3Q14	2Q14
Period end balance ($MM)	**$5,987**	$5,795	$5,831	$5,788	$5,707
Originations ($MM)	**$1,454**	$980	$922	$997	$982
30+ days PD & accruing	**3.22%**	3.35%	3.84%	3.95%	3.96%
90+ days PD & accruing	**1.21%**	1.28%	1.51%	1.52%	1.43%
NCOs	**0.15%**	0.19%	0.21%	0.38%	0.24%
NALs	**1.52%**	1.69%	1.66%	1.70%	1.94%

(1) End of Period

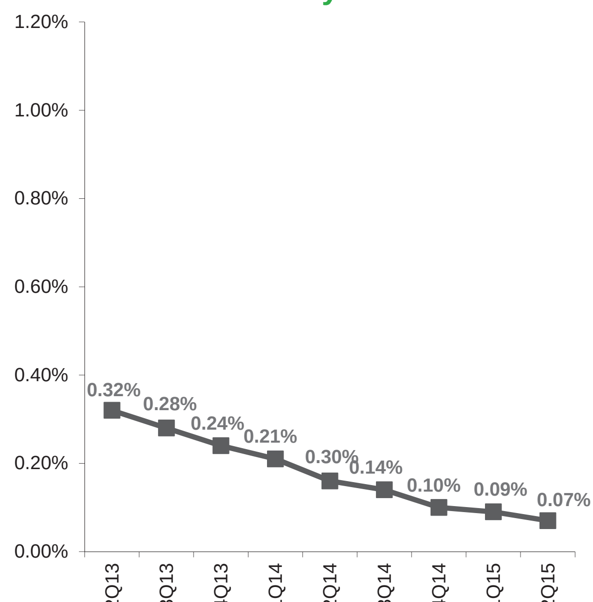
Credit Quality Review

Total Commercial Loan – Delinquencies

30+ Days

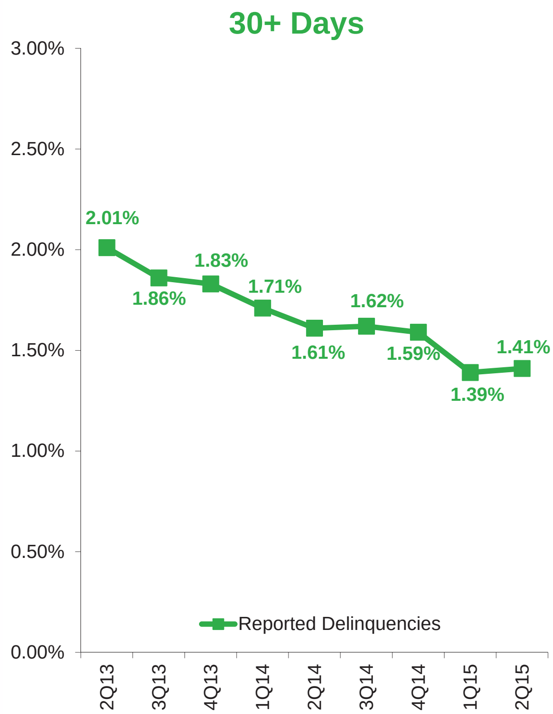


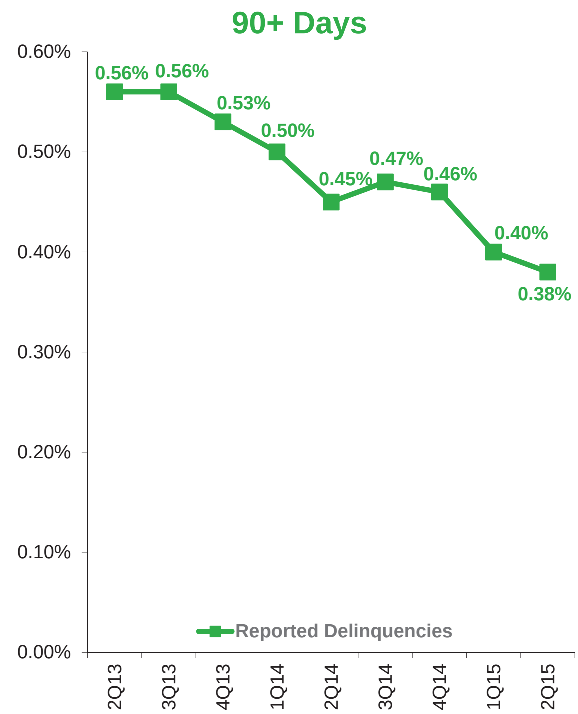
90+ Days[(1)]



(1) All delinquencies represent accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.

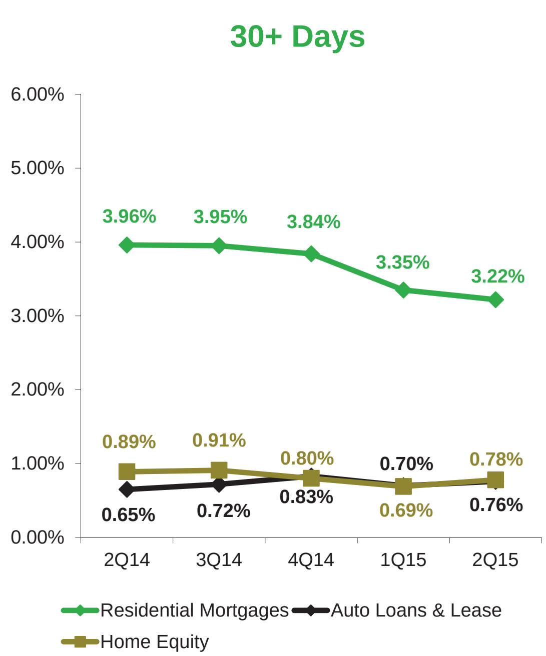
Total Consumer Loan Delinquencies(1)

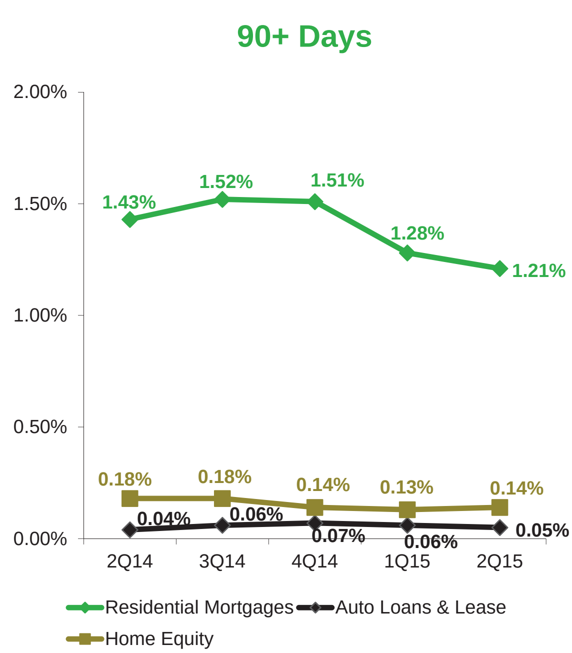




(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Consumer Loan Delinquencies(1)

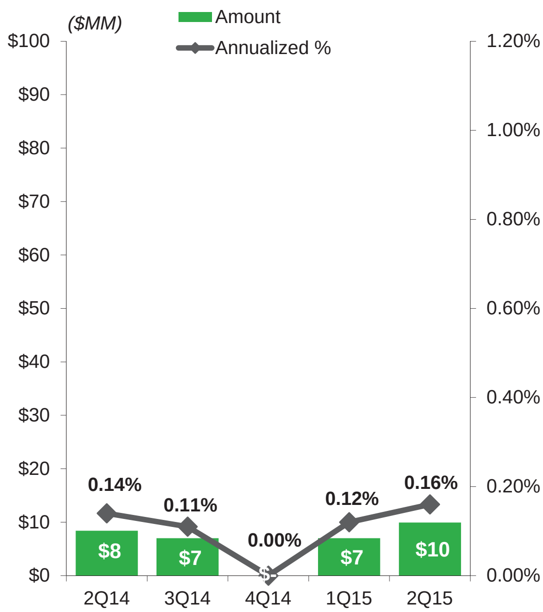




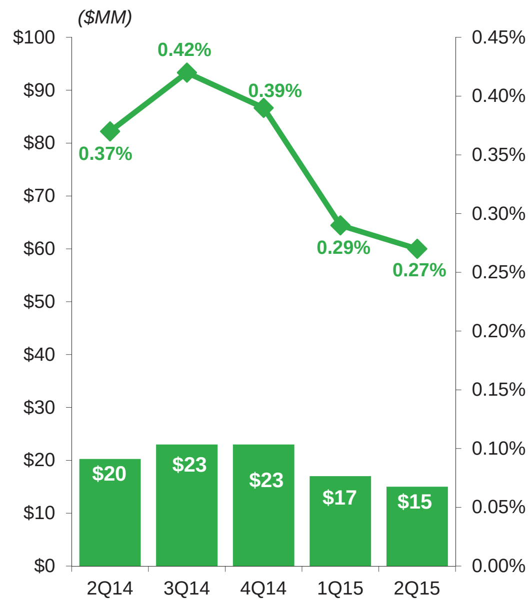
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Net Charge-Offs

Commercial Loans



Consumer Loans



Nonperforming Asset Flow Analysis

($MM)	2Q15	1Q15	4Q14	3Q14	2Q14
NPA beginning-of-period	$400.8	$337.7	$364.5	$362.1	$365.3
Additions / increases	125.1	162.9	87.0	102.8	123.6
Return to accruing status	(46.1)	(18.0)	(20.0)	(24.9)	(23.0)
Loan and lease losses	(33.8)	(41.6)	(36.1)	(36.4)	(54.6)
OREO gains (losses)	0.0	0.0	0.0	0.9	2.3
Payments	(38.4)	(30.6)	(48.6)	(29.1)	(41.9)
Sales & other	(11.6)	(9.7)	(9.0)	(10.9)	(9.5)
NPA end-of-period	$396.0	$400.8	$337.7	$364.5	$362.1
Percent change	(1)%	19%	(7)%	1%	(1)%

Total Commercial Loans – Criticized Loan Flow Analysis

End of Period

($MM)	**2Q15**	1Q15	4Q14	3Q14	2Q14
Criticized beginning-of-period	**$1,510**	$1,454	$1,285	$1,344	$1,345
Additions / increases	**391**	277	442	218	308
Advances	**51**	108	67	69	65
Upgrades to “Pass”	**(272)**	(113)	(105)	(104)	(125)
Paydowns	**(179)**	(193)	(212)	(219)	(224)
Charge-offs	**(27)**	(26)	(22)	(24)	(25)
Criticized end-of-period	**$1,476**	$1,510	$1,454	$1,285	$1,344
Percent change	**(2)%**	4%	12%	(5)%	(0)%

Franchise and Leadership

Huntington Bancshares Overview

Midwest financial services holding company

Founded - 1866

Headquarters - Columbus, Ohio

Total assets - $69 Billion

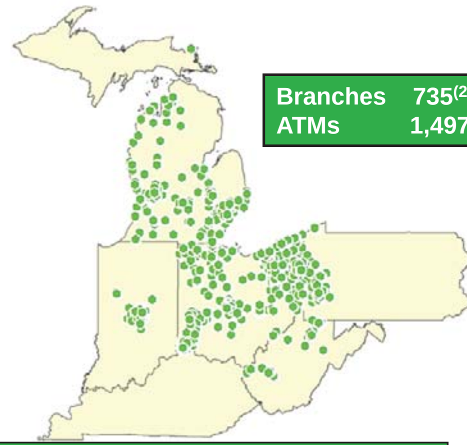
Employees[1] - 12,274

Franchise:

Deposits - Top 10 MSAs

MSA	Rank	Branches	Deposits	Share
Columbus, OH	1	88	$14,879	27.6%
Cleveland, OH	5	89	4,782	8.4
Detroit, MI	6	59	4,753	4.5
Indianapolis, IN	4	45	2,852	7.4
Pittsburgh, PA	8	38	2,487	2.5
Cincinnati, OH	4	41	2,274	2.9
Toledo, OH	2	35	2,238	23.4
Grand Rapids, MI	2	38	2,111	11.8
Youngstown, OH	1	42	2,017	22.9
Canton, OH	1	28	1,610	26.0

Source: SNL Financial, company presentations and filings
FDIC deposit data as of June 30, 2014



Branches	735[2]
ATMs	1,497

	% Deposits
#1 Share markets	40%
#1- #4 Share markets	68%

State	Branches	ATMs
Ohio	404	905
Michigan	183	246
Pennsylvania	48	102
Indiana	45	73
West Virginia	31	150
Kentucky	10	21

(1) 2Q15 Average full-time equivalent (FTE) (2) Includes 14 Private Client Group Offices

Leadership Team

Chairman, President and CEO
Stephen Steinour

Retail and Business Banking
Mary Navarro

Regional Banking and The Private Client Group
Jim Dunlap

Commercial Banking & Insurance
Rick Remiker

Automobile Finance and Commercial Real Estate
Nick Stanutz

Finance, Strategy, Mergers & Acquisitions
Mac McCullough – Chief Financial Officer

Risk and Legal
Helga Houston – Chief Risk Officer

Credit, Collections, Special Assets
Daniel Neumeyer – Chief Credit Officer

Human Resources & Diversity
Craig Wilkins (Interim)

Corporate Communications & Government Relations
Barbara Benham

Corporate Services
Mark Thompson

Technology, Operations and Home Lending
Paul Heller – Chief Technology and Operations Officer

Continuous Improvement
Jeff Sturm – Chief Continuous Improvement Officer

Business Segments

Investor / Analyst Contact:
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Director of Investor Relations
(614) 480-4720
Mark.Muth@Huntington.com

Huntington

Welcome.™