

# Welcome

## Huntington Bancshares Incorporated 2015 Fourth Quarter Earnings Review

January 21, 2016



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### 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.*

## 2015 Year Highlights

Solid fundamentals driven by disciplined execution

<b>EPS</b> <b>+13% Y/Y</b>	<b>TBVPS</b> <b>+4% Y/Y</b>	<b>ROA</b> <b>1.01%</b>	<b>ROTCE</b> <b>12.4%</b>
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Financial Highlights			Balance Sheet		
		Y/Y			Y/Y
EPS	\$0.81	13%	TBVPS	\$6.91	4%
Net Interest Margin	3.15%	-8 bp	Avg Assets	\$68,581	10%
Net Interest Income (FTE)	\$1,982.9	6%	Avg Earning Assets	\$63,023	9%
Noninterest Income	\$1,038.7	6%	Avg Loans and Leases	\$48,646	7%
Total Revenue (FTE)	\$3,021.6	6%	Avg Deposits	\$53,632	10%
Noninterest Expense	\$1,975.9	5%	Avg Core Deposits	\$50,121	9%
Net Income	\$693.0	10%	Avg Tang. Common Equity	\$5,469	3%
Avg diluted shares	817.1	-2%	TCE Ratio	7.81%	-36 bp
Efficiency Ratio	64.5%	-60 bp	CET1 Ratio	9.79%	N.A.
NCOs / Avg Loans	0.18%	-9 bp	NPA Ratio	0.79%	+8 bp

Note: \$ dollars in millions, except per share. All items are inclusive of Significant Items.



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## 2015 Fourth Quarter Highlights

Solid fundamentals driven by disciplined execution

<b>EPS</b> <b>+11% Y/Y</b>	<b>TBVPS</b> <b>+4% Y/Y</b>	<b>ROA</b> <b>1.00%</b>	<b>ROTCE</b> <b>12.4%</b>
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Financial Highlights			Balance Sheet		
		Y/Y			Y/Y
EPS	\$0.21	11%	TBVPS	\$6.91	4%
Net Interest Margin	3.09%	-9 bp	Avg Assets	\$70,826	9%
Net Interest Income (FTE)	\$505.3	5%	Avg Earning Assets	\$64,961	8%
Noninterest Income	\$272.2	17%	Avg Loans and Leases	\$49,827	6%
Total Revenue (FTE)	\$777.6	9%	Avg Deposits	\$55,338	9%
Noninterest Expense	\$498.8	3%	Avg Core Deposits	\$51,585	8%
Net Income	\$178.3	9%	Avg Tang. Common Equity	\$5,536	2%
Avg diluted shares	810.1	-2%	TCE Ratio	7.81%	-36 bp
Efficiency Ratio	63.7%	-250 bp	CET1 Ratio	9.79%	N.A.
NCOs / Avg Loans	0.18%	-2 bp	NPA Ratio	0.79%	+8 bp

Note: \$ dollars in millions, except per share. All items are inclusive of Significant Items.



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# 4Q15 YoY Summary Income Statement

Revenue growth momentum continues

(in millions)	2015	2014	YOY Change	2015		2014	Change	
	Full Year	Full Year		Fourth Quarter	Third Quarter	Fourth Quarter	LQ	YOY
Net interest income - FTE	\$ 1,982.9	\$ 1,864.7	6 %	\$ 505.3	\$ 503.6	\$ 480.8	0 %	5 %
Total noninterest income	1,038.7	979.2	6	272.2	253.1	233.3	8	17
Total Revenue - FTE	3,021.6	2,843.9	6	777.6	756.7	714.1	3	9
Total noninterest expense	1,975.9	1,882.3	5	498.8	526.5	483.3	(5)	3
Provision for credit losses	100.0	81.0	23	36.5	22.5	2.5	62	1362
Pre-tax income - FTE	913.6	853.0	7	233.9	199.6	220.8	17	6
<b>Net Income</b>	<b>\$ 693.0</b>	<b>\$ 632.4</b>	<b>10 %</b>	<b>\$ 178.3</b>	<b>\$ 152.6</b>	<b>\$ 163.6</b>	<b>17 %</b>	<b>9 %</b>

## Noninterest Income

- \$17 MM increase in mortgage banking
- \$10 MM increase in cards and payment processing income
- \$9 MM increase in other income
- \$5 MM increase in service charges
- \$5 MM increase in gain on sale of loans
- \$4 MM decrease in trust services

## Adjusted Noninterest Income<sup>(1)</sup>

- \$36 MM increase compared to 4Q14

## Noninterest Expense

- \$26 MM increase in personnel costs
- \$10 MM increase in outside data processing
- \$9 MM decrease in other expense
- \$7 MM decrease in amortization of intangibles

## Adjusted Noninterest Expense<sup>(1)</sup>

- \$25 MM increase compared to 4Q14

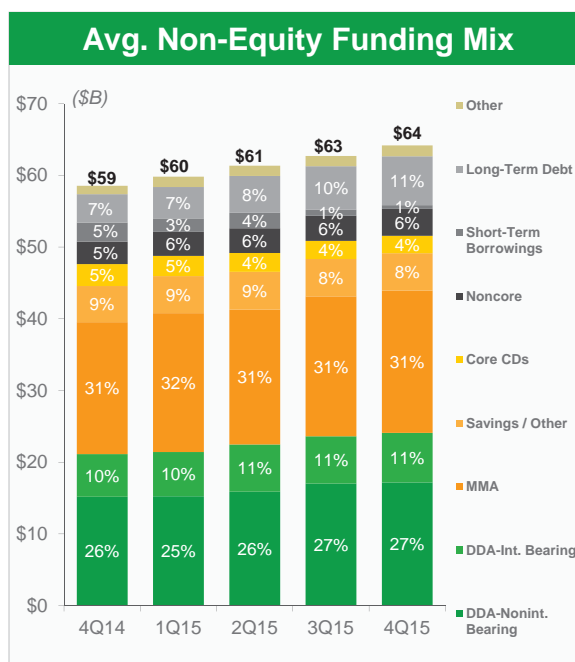
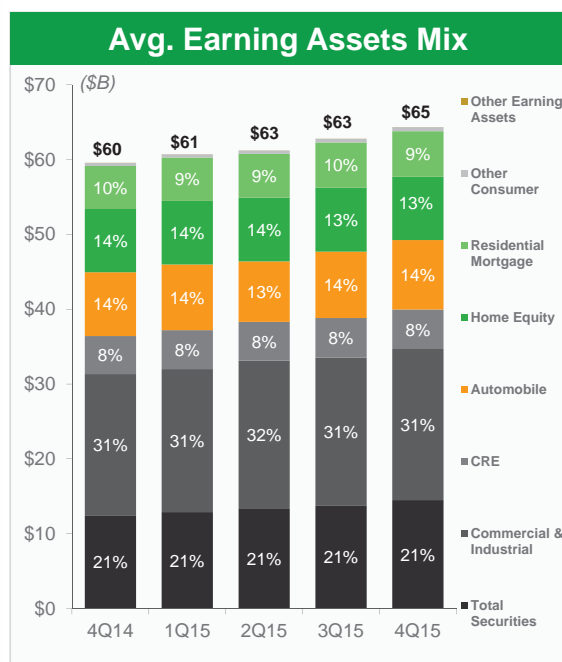
(1) Details on slides 18-20



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# Earning Asset/Liability Mix

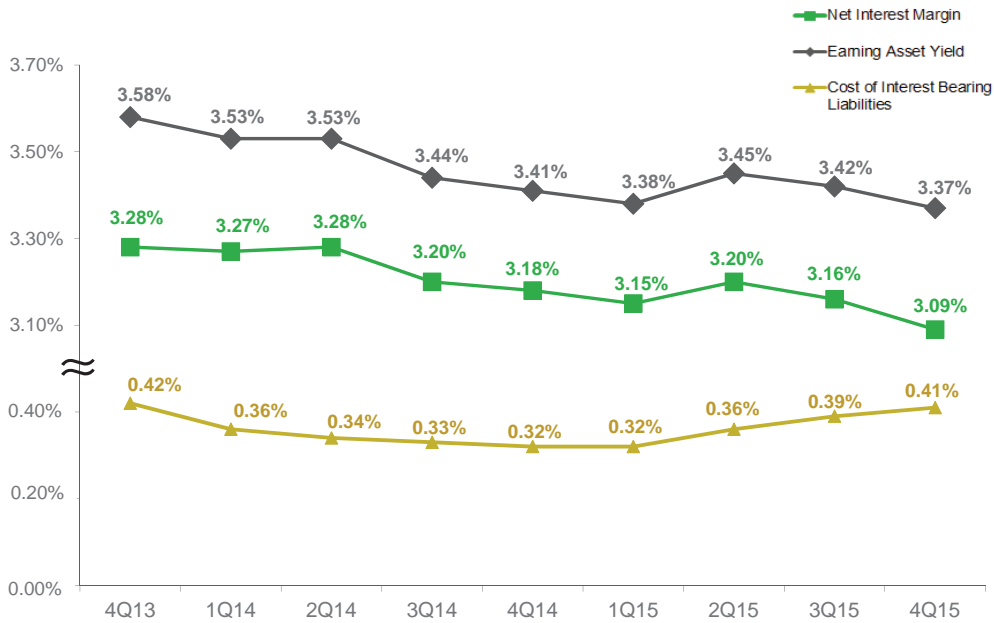
Strong core deposit growth fully funded loan growth



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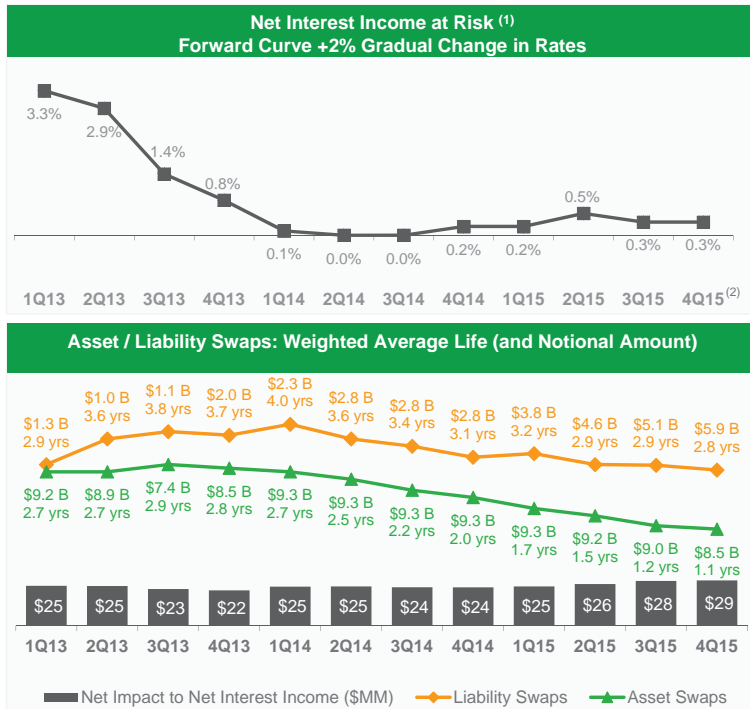
# Net Interest Margin (FTE)

Managing NIM with disciplined loan and deposit pricing

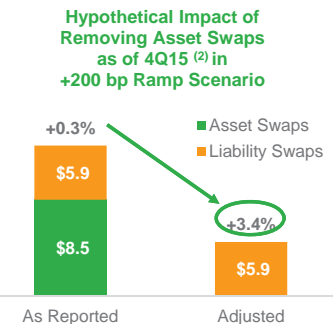


# Managing Interest Rate Risk

Neutral balance sheet well positioned for current environment



- As of 4Q15<sup>(2)</sup>, our asset sensitivity in the +200 bp ramp scenario without asset swaps would approximate 3.4%
- \$3.6 billion of swaps are scheduled to mature in 2016



<sup>(1)</sup> 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. <sup>(2)</sup> As of November 30, 2015.

# Capital<sup>(1)</sup>

Efficient capital management remains a priority

		4Q15	3Q15	2Q15	1Q15	4Q14
Tang. common equity / tang. assets		7.81%	7.89%	7.91%	7.95%	8.17%
Common equity Tier 1 <sup>(2)</sup>	Basel III	9.79	9.72	9.65	9.51	N/A
	Basel I	N/A	N/A	N/A	N/A	10.23
Tier 1 leverage <sup>(2)</sup>	Basel III	8.79	8.85	8.98	9.04	N/A
	Basel I	N/A	N/A	N/A	N/A	9.74
Tier 1 risk-based capital <sup>(2)</sup>	Basel III	10.53	10.49	10.41	10.22	N/A
	Basel I	N/A	N/A	N/A	N/A	11.50
Total risk-based capital <sup>(2)</sup>	Basel III	12.64	12.70	12.62	12.48	N/A
	Basel I	N/A	N/A	N/A	N/A	13.56
Total risk-weighted assets <sup>(2)</sup> (\$B)	Basel III	\$58.4	\$57.8	\$57.9	\$57.8	N/A
	Basel I	N/A	N/A	N/A	N/A	\$54.5
Double leverage <sup>(3)</sup>		98%	99%	100%	100%	104%

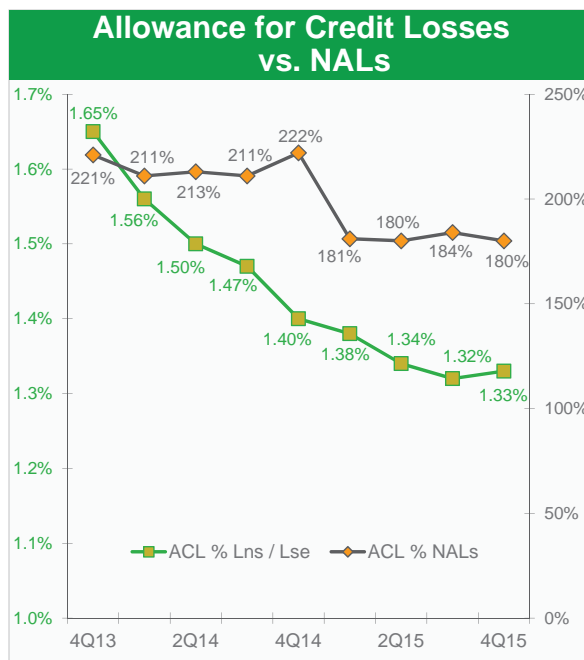
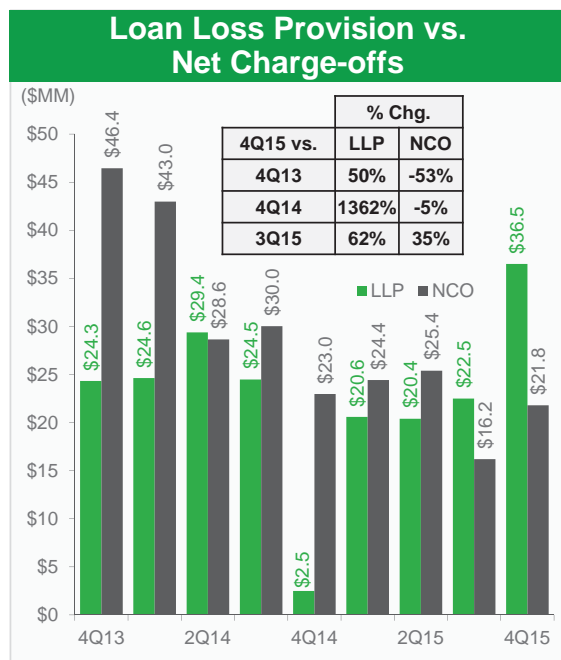
(1) End of period

(2) December 31, 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

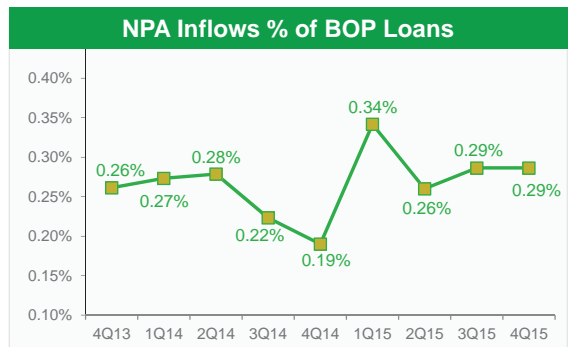
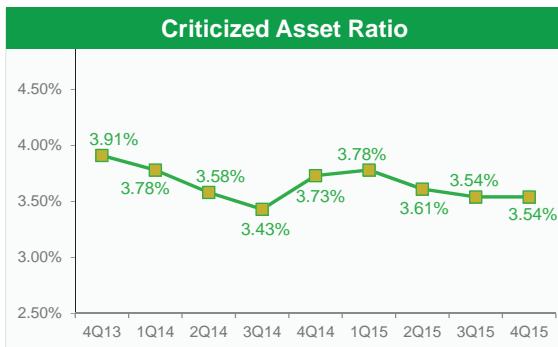
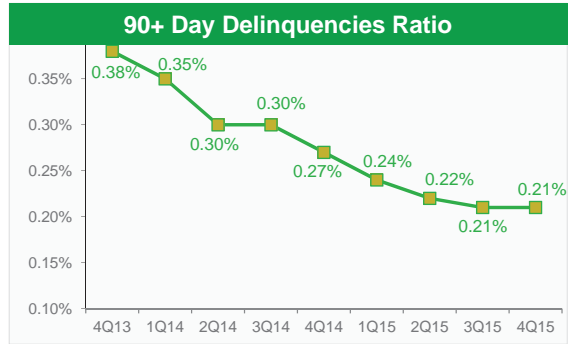
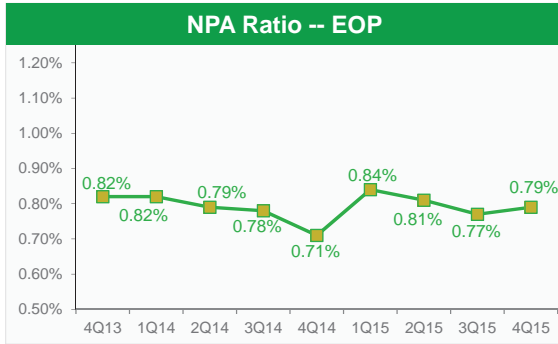
# Provision, NCO, and ACL

Allowance level appropriate given portfolio composition and quality



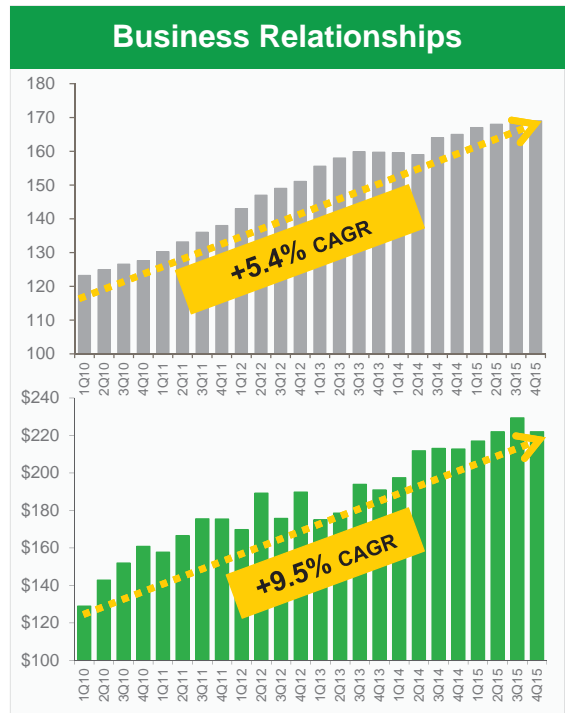
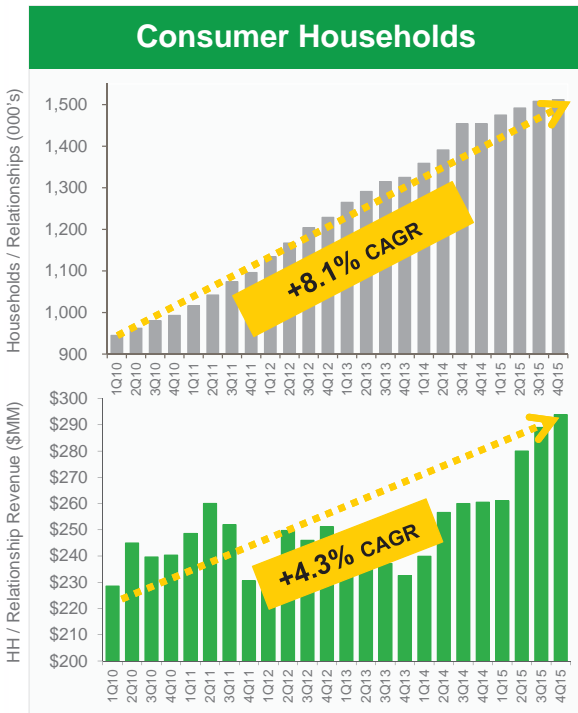
# Asset Quality Trends

Overall credit trends remain strong



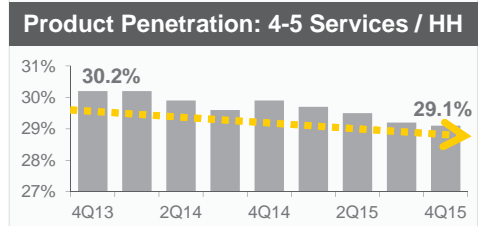
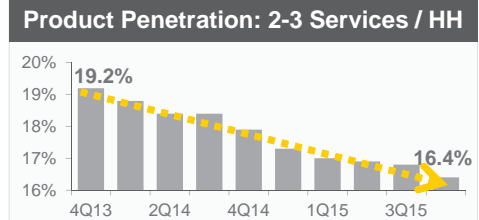
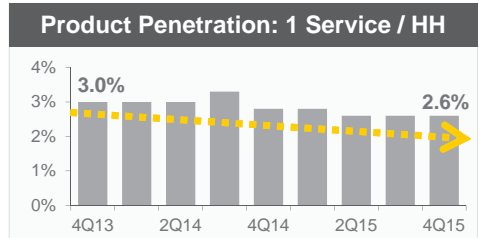
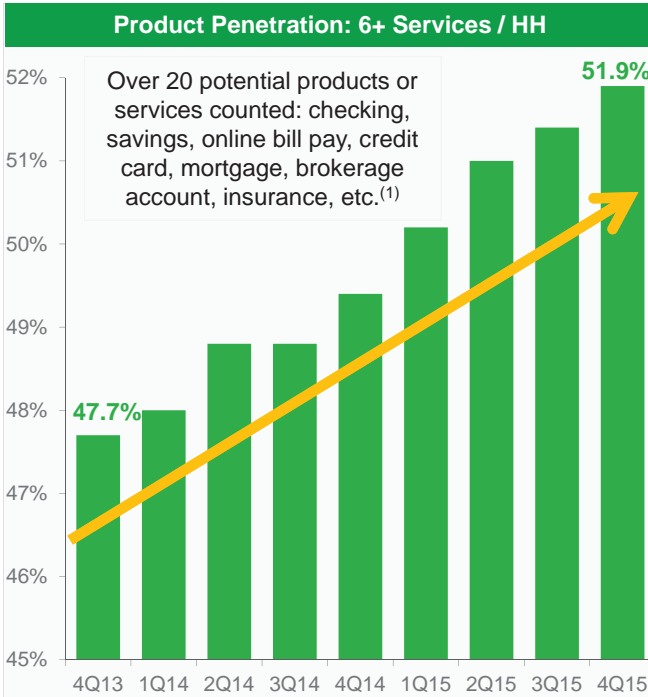
# Industry-leading Customer Acquisition

Consumer revenue growth aided by share of wallet improvement



# Consumer Relationships

Strong product penetration and increasing share of wallet

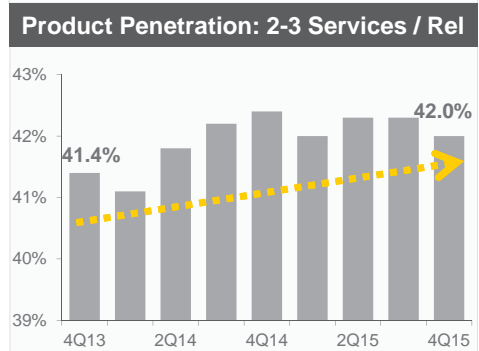
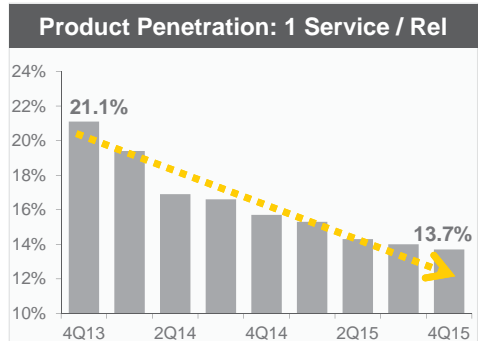
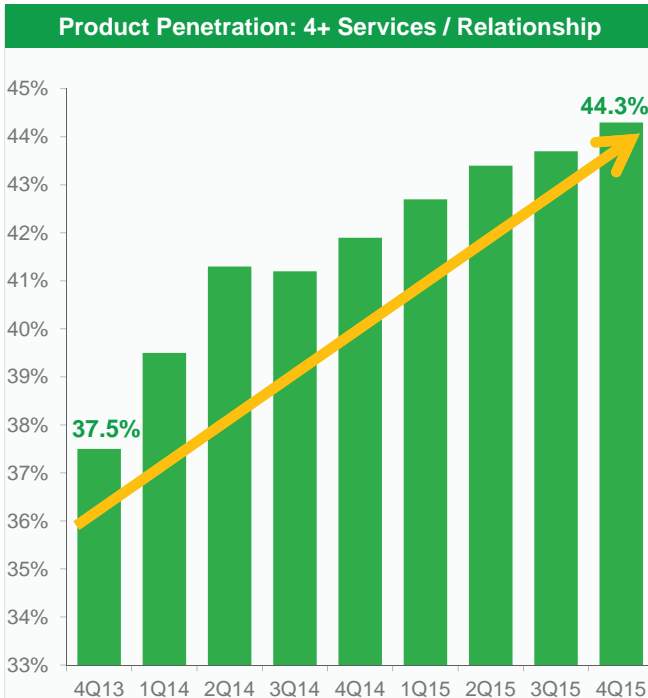


(1) The definitions and measurements used in our OCR process are periodically reviewed



# Commercial Relationships<sup>(1)(2)</sup>

Deepening relationships and increasing product/service cross-sell



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

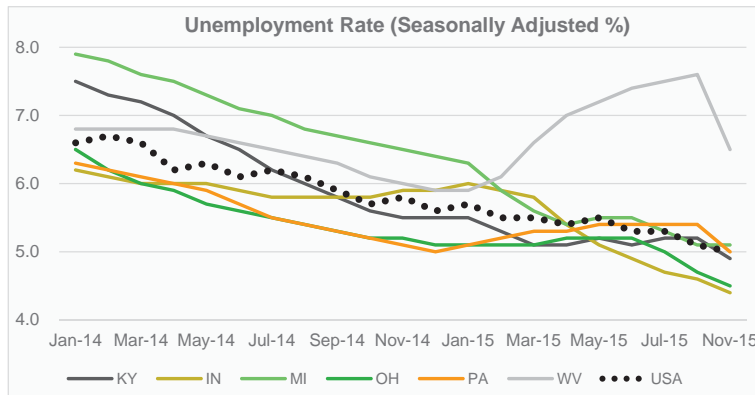
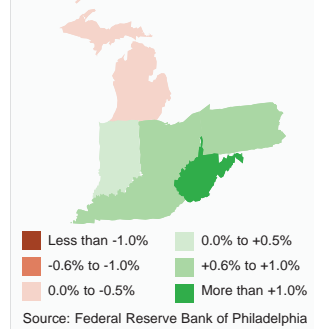


# Footprint Economic Indicators

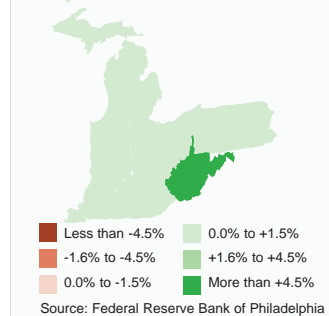
## Positive trends cause for optimism

- According to the Philadelphia FRB coincident and leading economic indicators, economic activity in Michigan, Ohio and Indiana has:
  - ✓ grown faster than the U.S. in the economic recovery-to-date,
  - ✓ faster than the U.S. in the most recent 12 month period through November
- Per capita disposable income growth in all Huntington footprint states grew faster than the national average in the first 5 years of recovery.
- Housing markets in the HNB footprint states have generally been more stable than in the nation overall, avoiding the boom / bust of recent years in most markets.
- During the recovery to date, employment growth in the Huntington footprint states and western Pennsylvania grew on par with national growth. Job growth in Michigan and Indiana has been the strongest.

November 2015 State Coincident Indexes  
(Three-Month Historical Change)



November 2015 State Leading Indexes  
(Expected Six-Month Change)



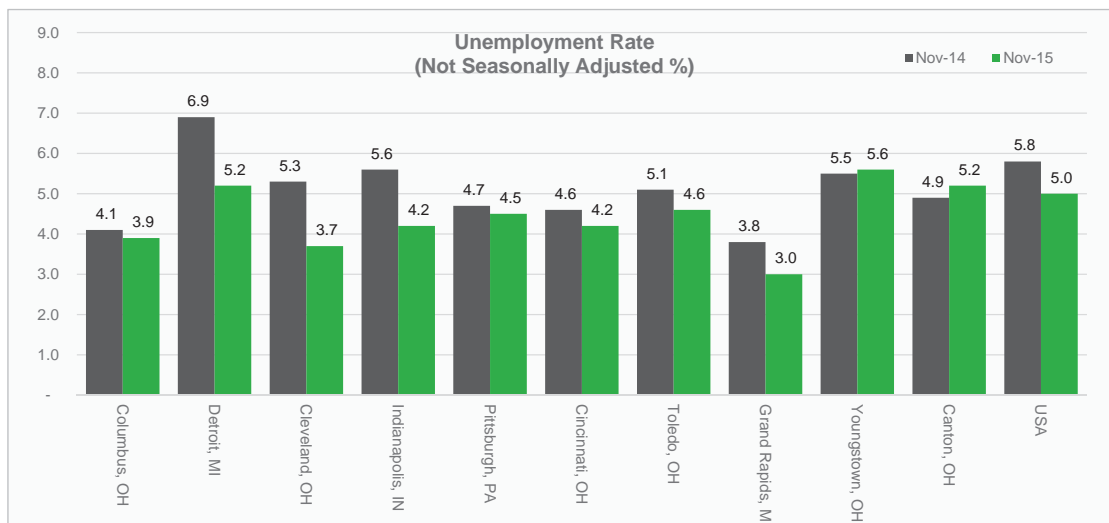
Sources: US Bureau of Labor Statistics, Federal Reserve Bank of Philadelphia



# Unemployment Rates in Top 10 Deposit MSAs

## Our largest deposit markets compare favorably with U.S.

- Since the end of the financial crisis in 2008, unemployment rates have gone from being well above the national average to rates generally equal to or below the national average
- Economic activity in Michigan, Ohio and Indiana has outpaced overall U.S. growth in the economic recovery to date
- Unemployment rates in 5 of 6 Huntington footprint states are the lowest in 15 years; unemployment rates are on par or below the national rate in 5 of 6 Huntington footprint states



Source: US Bureau of Labor Statistics





## Operating Leverage YTD

Delivered positive operating leverage for full year 2015

(\$MM)	2015	2014	Y/Y Change	
	Actual	Actual	\$	%
Net interest income	\$ 1,950.7	\$ 1,837.1		
FTE adjustment	32.1	27.6		
<b>FTE Net interest income</b>	<b>\$ 1,982.8</b>	<b>\$ 1,864.7</b>	118.1	6.3 %
Noninterest income	\$ 1,038.7	\$ 979.2		
Net gain (loss) MSR hedging	(6.1)	(3.6)		
Merger-related gain	3.3	0.8		
<b>Adjusted noninterest income</b>	<b>\$ 1,041.5</b>	<b>\$ 982.0</b>	59.5	6.1 %
<b>Adjusted total revenue</b>	<b>\$ 3,024.4</b>	<b>\$ 2,846.7</b>	177.7	6.2 %
Noninterest expense	\$ 1,975.9	\$ 1,882.3		
Merger and acquisition expenses	12.6	16.6		
Addition to litigation reserves	38.2	20.9		
Franchise repositioning	7.6	28.0		
Goodwill impairment	-	3.0		
<b>Adjusted noninterest expense</b>	<b>\$ 1,917.5</b>	<b>\$ 1,813.8</b>	103.7	5.7 %

## Important Messages

- ◆ **Focus on delivery of consistent, through the cycle, shareholder returns**
- ◆ **Driving loan and core deposit growth through execution and a differentiated customer experience**
  - Enhancing sales management to improve productivity
  - Data analytics to increase revenue generating product penetration
- ◆ **2016 Expectations**
  - Excluding Significant Items and net MSR activity, we expect full-year revenue growth will be consistent with our long-term financial goal of 4-6%
  - While continuing to proactively invest in the franchise, we will manage the expense base to reflect the revenue environment
  - Overall, asset quality metrics are expected to remain near current levels, although moderate quarterly volatility also is expected; NCOs expected to remain below long-term normalized range of 35-55 basis points
- ◆ **High level of colleague and shareholder alignment**

# Reconciliation

## Noninterest Income from Continuing Operations (GAAP)

(in millions)	2015		YOY	2015			Change (%)
	Full Year	Full Year		Fourth Quarter	Third Quarter	Fourth Quarter	
Service charges on deposit accounts	\$ 280	\$ 274	2%	\$ 73	\$ 75	\$ 67	(3)%
Cards and payment processing income	143	105	35	38	37	28	3
Mortgage banking income	112	85	32	31	19	14	66
Trust services	106	118	(9)	28	25	29	1
Insurance income	65	65	—	16	16	16	(4)
Brokerage income	60	88	(12)	14	15	16	(4)
Capital markets fees	54	44	23	14	13	14	8
Bank owned life insurance income	52	57	(8)	13	13	15	6
Gain on sale of loans	33	21	57	10	6	5	72
Securities (losses) gains	1	18	(98)	—	—	—	—
Other income	133	126	5	37	35	29	8
Total noninterest income	\$ 1,099	\$ 979	8%	\$ 272	\$ 253	\$ 233	8%

## Impacts of Significant Items

(in millions)	2015		YOY	2015			Change (%)
	Full Year	Full Year		Fourth Quarter	Third Quarter	Fourth Quarter	
Service charges on deposit accounts	\$ —	\$ —	—	\$ —	\$ —	\$ —	—
Cards and payment processing income	—	—	—	—	—	—	—
Mortgage banking income	—	—	—	—	—	—	—
Trust services	—	—	—	—	—	—	—
Insurance income	—	—	—	—	—	—	—
Brokerage income	—	—	—	—	—	—	—
Capital markets fees	—	—	—	—	—	—	—
Bank owned life insurance income	—	—	—	—	—	—	—
Gain on sale of loans	—	—	—	—	—	—	—
Securities (losses) gains	—	—	—	—	—	—	—
Other income	3	1	3	—	—	—	—
Total noninterest income	\$ 3	\$ 1	3	\$ 3	\$ 3	\$ 3	—

## Adjusted Noninterest Income (Non-GAAP)

(in millions)	2015		YOY	2015			Change (%)
	Full Year	Full Year		Fourth Quarter	Third Quarter	Fourth Quarter	
Service charges on deposit accounts	\$ 280	\$ 274	2%	\$ 73	\$ 75	\$ 67	(3)%
Cards and payment processing income	143	105	35	38	37	28	3
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Trust services	106	118	(9)	25	25	29	1
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Brokerage income	60	88	(12)	14	15	16	(4)
Capital markets fees	54	44	23	14	13	14	8
Bank owned life insurance income	52	57	(8)	13	13	15	6
Gain on sale of loans	33	21	57	10	6	5	72
Securities (losses) gains	1	18	(98)	—	—	—	—
Other income	129	125	3	34	35	29	(3)
Total noninterest income	\$ 1,035	\$ 979	6%	\$ 269	\$ 263	\$ 233	6%

# Reconciliation

## Noninterest Expense from Continuing Operations (GAAP)

(in millions)	2015		YOY	2015			Change (%)
	Full Year	Full Year		Fourth Quarter	Third Quarter	Fourth Quarter	
Personnel costs	\$ 1,122	\$ 1,049	7%	\$ 280	\$ 268	\$ 263	1%
Outside data processing and other services	231	213	9	64	59	64	9
Equipment	125	120	4	32	31	32	1
Net occupancy	122	128	(5)	33	29	32	1
Marketing	52	51	3	12	12	12	(1)
Professional services	60	60	(18)	13	12	16	9
Deposit and other insurance expense	45	49	(9)	11	12	13	(4)
Amortization of intangibles	28	39	(29)	4	4	11	(3)
Other expense	201	175	15	42	42	51	(49)
Total noninterest expense	\$ 1,978	\$ 1,852	6%	\$ 469	\$ 437	\$ 434	(6)%

## Impacts of Significant Items

(in millions)	2015		YOY	2015			Change (%)
	Full Year	Full Year		Fourth Quarter	Third Quarter	Fourth Quarter	
Personnel costs	\$ 9	\$ 20	—	\$ 2	\$ 3	\$ 2	—
Outside data processing and other services	4	6	—	2	2	—	—
Equipment	—	2	—	—	—	2	—
Net occupancy	5	11	—	5	—	4	—
Marketing	—	1	—	—	—	—	—
Professional services	5	2	1	—	—	—	—
Other expense	39	23	—	38	12	—	—
Total noninterest expense	\$ 58	\$ 65	—	\$ 10	\$ 43	\$ 20	—

## Adjusted Noninterest Expense (Non-GAAP)

(in millions)	2015		YOY	2015			Change (%)
	Full Year	Full Year		Fourth Quarter	Third Quarter	Fourth Quarter	
Personnel costs	\$ 1,117	\$ 1,029	9%	\$ 287	\$ 283	\$ 281	1%
Outside data processing and other services	227	207	10	62	57	63	9
Equipment	125	117	7	32	31	30	3
Net occupancy	117	117	—	29	29	27	(3)
Marketing	52	49	6	12	12	12	—
Professional services	45	57	(21)	12	12	16	(25)
Deposit and other insurance expense	45	49	(5)	11	12	13	(8)
Amortization of intangibles	28	39	(28)	4	4	11	(64)
Other expense	162	152	7	41	42	29	(5)
Total noninterest expense	\$ 1,818	\$ 1,816	8%	\$ 488	\$ 483	\$ 483	1%

# Reconciliation

## Significant Items Impacting Financial Performance Comparisons<sup>(1)</sup>

(in millions, except per share amounts)

	4Q15		3Q15		2Q15		1Q15	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
<b>Net income - reported earnings</b>	\$ 178.3		\$ 152.6		\$ 196.2		\$ 165.9	
<b>Net income applicable to common shares</b>	\$ 170.3	\$ 0.21	\$ 144.6	\$ 0.18	\$ 188.2	\$ 0.23	\$ 157.9	\$ 0.19
<b>Significant items - favorable (unfavorable) impact:</b>								
	Earnings <sup>(2)</sup>	EPS	Earnings <sup>(2)</sup>	EPS	Earnings <sup>(2)</sup>	EPS	Earnings <sup>(2)</sup>	EPS
Merger and acquisition related expenses, net	\$ (0.0)	\$ (0.00)	\$ (4.8)	\$ (0.00)	\$ (1.5)	\$ (0.00)	\$ (3.4)	\$ (0.00)
Franchise repositioning related expense	(7.6)	(0.01)	-	-	-	-	-	-
Addition to litigation reserves	-	-	(38.2)	(0.03)	-	-	-	-

(in millions, except per share amounts)

	4Q14		3Q14		2Q14		1Q14	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
<b>Net income - reported earnings</b>	\$ 163.6		\$ 155.0		\$ 164.6		\$ 149.1	
<b>Net income applicable to common shares</b>	\$ 155.7	\$ 0.19	\$ 147.1	\$ 0.18	\$ 156.7	\$ 0.19	\$ 141.2	\$ 0.17
<b>Significant items - favorable (unfavorable) impact:</b>								
	Earnings <sup>(2)</sup>	EPS	Earnings <sup>(2)</sup>	EPS	Earnings <sup>(2)</sup>	EPS	Earnings <sup>(2)</sup>	EPS
Merger and acquisition related expenses, net	\$ -	\$ -	\$ (3.5)	\$ (0.00)	\$ (0.8)	\$ (0.00)	\$ (11.8)	\$ (0.01)
Addition to litigation reserves	(11.9)	(0.01)	-	-	-	-	(9.0)	(0.01)
Franchise repositioning related expense	(8.6)	(0.01)	(19.3)	(0.02)	-	-	-	-

(1) After-tax (35%)

(2) Pre-tax

## Appendix

# 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](http://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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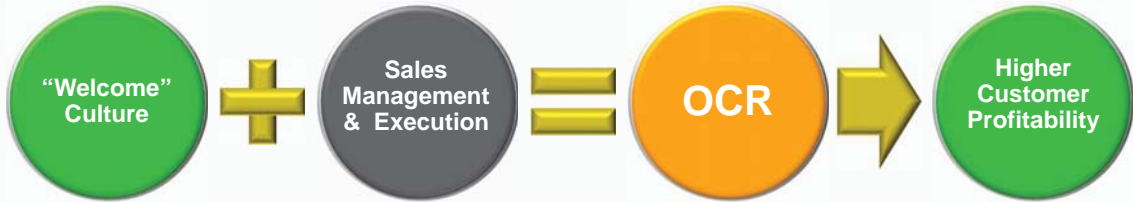
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## OCR Performance Review

# OCR Drives Higher Customer Profitability

## The Optimal Customer Relationship (OCR) Model

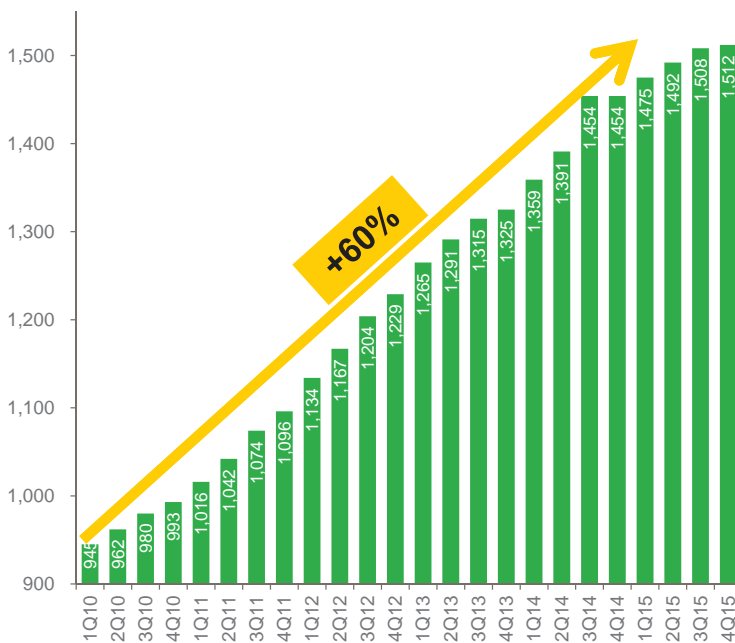


- Clearly outlined activities by segment
- Defined accountability for relationships, by segment
- Aligned goals and incentives at all levels and in all business segments
- One relationship management system – MAX
- Weekly executive results tracking, accountability, and action meetings

**Competitive Advantage**  
**One Bank / One Team for the Customer**

# Consumer Checking Household Growth

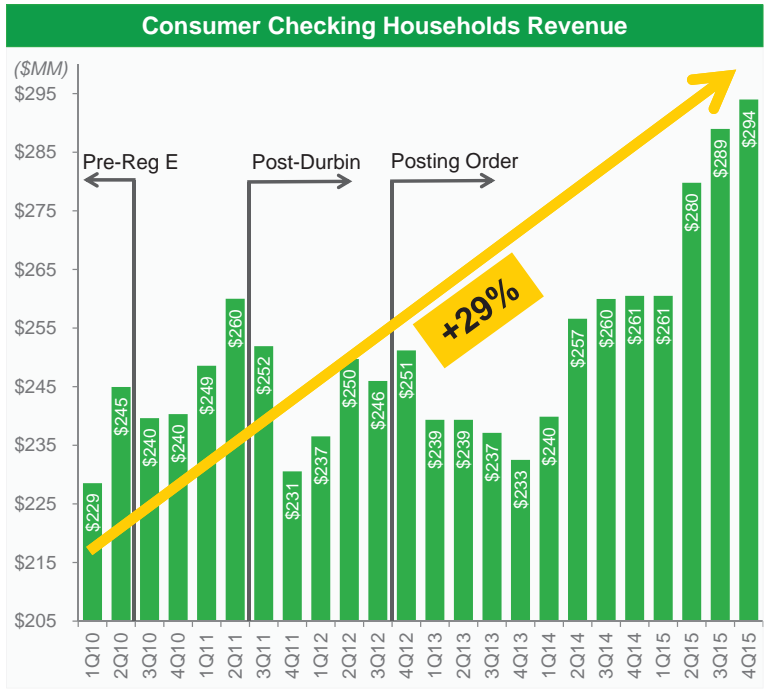
Consumer Checking Households (000's)



- ◆ 4Q15: 4.0% YoY growth
- ◆ 51.9% with 6+ products or services penetration<sup>(1)</sup>, up from 49.4% a year ago
- ◆ 4Q15 revenue of \$294 MM, up \$33 MM YoY

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

# Consumer Checking Household Revenue

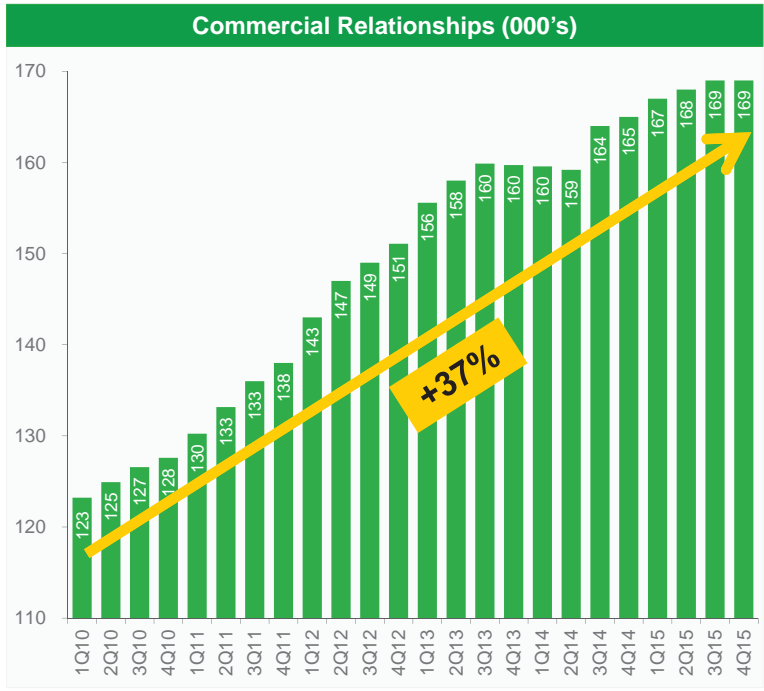


- Includes net interest income and noninterest income
- Most recent “Fair Play” related fee change implemented in 3Q14

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



# Commercial Relationship<sup>(1)</sup> Growth

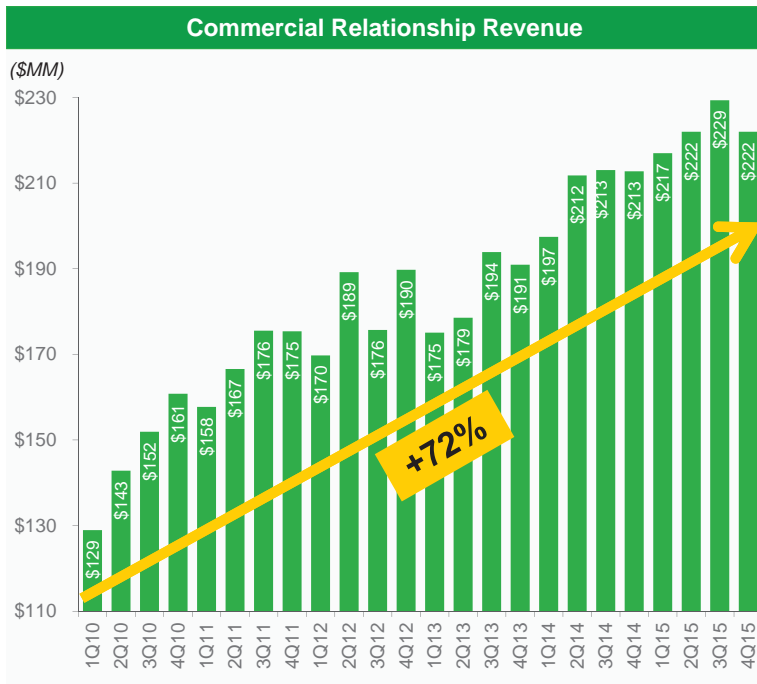


- 4Q15: 2.0% YoY growth<sup>(2)</sup>
- 44.3% with 4+ products or services penetration<sup>(3)</sup> up from 41.9% a year ago
- 4Q15 revenue of \$222 MM, up \$9 MM YoY

(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<sup>(1)</sup> Revenue



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

(1) Checking account

## Income Statement



## Mortgage Banking Income Summary

(\$MM)	4Q15	3Q15	2Q15	1Q15	4Q14
Origination and secondary marketing	\$23.9	\$20.0	\$26.3	\$20.0	\$12.9
Servicing fees	11.1	10.8	10.7	10.8	8.0
Amortization of capitalized servicing	(6.7)	(6.1)	(7.0)	(7.0)	(6.0)
Other mortgage banking income	2.3	2.7	2.5	3.5	2.9
Sub-total	30.6	27.4	32.5	27.4	17.8
MSR recovery (impairment)	5.1	(14.1)	14.5	(9.2)	(7.1)
Net trading gains (losses)	(4.3)	5.7	(8.5)	4.7	3.3
Total	\$31.4	\$19.0	\$38.5	\$23.0	\$14.0
Investor servicing portfolio <sup>(1)</sup> (\$B)	\$16.2	\$15.9	\$15.7	\$15.6	\$15.6
Weighted average coupon	4.25%	4.27%	4.30%	4.35%	4.38%
Originations (\$B)	\$1.0	\$1.3	\$1.5	\$1.0	\$0.9
Mortgage servicing rights <sup>(1)</sup>	\$160.7	\$153.5	\$163.8	\$145.9	\$155.6
MSR % of investor servicing portfolio <sup>(1)</sup>	0.99%	0.96%	1.04%	0.94%	1.00%

(1) End-of-period



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## Balance Sheet

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## Assets

(\$ in millions)	2015		2014	Change (%)	
	Dec. 31,	Sep. 30,	Dec. 31,	LQ	YOY
<b>Assets</b>					
Cash and due from banks	\$ 847	\$ 1,024	\$ 1,221	(17) %	(31) %
Interest bearing deposits in banks	52	66	65	(21)	(19)
Trading account securities	37	39	42	(5)	(12)
Loans held for sale	475	676	416	(30)	14
Available-for-sale securities	8,775	11,095	9,385	(21)	(6)
Held-to-maturity securities	6,160	3,158	3,380	95	82
Loans and leases:					
Commercial and industrial loans and leases	20,560	20,040	19,033	3	8
Commercial real estate loans	5,268	5,404	5,197	(3)	1
<b>Total commercial</b>	<b>25,828</b>	<b>25,444</b>	<b>24,231</b>	<b>2</b>	<b>7</b>
Automobile	9,481	9,160	8,690	4	9
Home equity loans	8,471	8,461	8,491	0	(0)
Residential mortgage loans	5,998	6,071	5,831	(1)	3
Other consumer loans	563	520	414	8	36
<b>Total consumer</b>	<b>24,513</b>	<b>24,212</b>	<b>23,425</b>	<b>1</b>	<b>5</b>
Loans and leases	50,341	49,656	47,656	1	6
Allowance for loan and lease losses	(598)	(592)	(605)	1	(1)
<b>Net loans and leases</b>	<b>49,743</b>	<b>49,064</b>	<b>47,051</b>	<b>1</b>	<b>6</b>
Bank owned life insurance	1,758	1,748	1,718	1	2
Premises and equipment	621	621	616	-	1
Goodwill	677	677	523	-	30
Other intangible assets	55	59	75	(7)	(26)
Accrued income and other assets	1,846	1,985	1,807	(7)	2
<b>Total assets</b>	<b>\$ 71,045</b>	<b>\$ 70,212</b>	<b>\$ 66,298</b>	<b>1 %</b>	<b>7 %</b>

## Liabilities & Shareholders' Equity

(\$ in millions)	2015		2014	Change (%)	
	Dec. 31,	Sep. 30,	Dec. 31,	LQ	YOY
<b>Liabilities</b>					
Demand deposits - non-interest bearing	\$ 16,480	\$ 16,935	\$ 15,393	(3) %	7 %
Demand deposits - interest bearing	7,682	6,574	6,248	17	23
Money market deposits	19,792	19,494	18,986	2	4
Savings and other domestic deposits	5,246	5,189	5,048	1	4
Core certificates of deposit	2,382	2,483	2,936	(4)	(19)
<b>Total core deposits</b>	<b>51,582</b>	<b>50,675</b>	<b>48,612</b>	<b>2</b>	<b>6</b>
Other domestic deposits of \$250,000 or more	501	263	198	90	154
Brokered deposits and negotiable CDs	2,944	2,904	2,522	1	17
Deposits in foreign offices	268	403	401	(33)	(33)
<b>Total deposits</b>	<b>55,295</b>	<b>54,245</b>	<b>51,732</b>	<b>2</b>	<b>7</b>
Short-term borrowings	615	1,454	2,397	(58)	(74)
Other long-term debt	7,068	6,360	4,336	11	63
Accrued expenses and other liabilities	1,472	1,570	1,505	(6)	(2)
<b>Total liabilities</b>	<b>64,450</b>	<b>63,629</b>	<b>59,970</b>	<b>1</b>	<b>7</b>
<b>Shareholders' equity</b>					
Preferred stock	386	386	386	-	(0)
Common stock	8	8	8	-	(1)
Capital surplus	7,038	7,054	7,222	(0)	(3)
Less treasury shares, at cost	(18)	(17)	(13)	6	35
Accumulated other comprehensive loss	(226)	(140)	(222)	61	2
Retained earnings	(594)	(708)	(1,052)	(16)	(44)
<b>Total shareholders' equity</b>	<b>6,595</b>	<b>6,583</b>	<b>6,328</b>	<b>0</b>	<b>4</b>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 71,045</b>	<b>\$ 70,212</b>	<b>\$ 66,298</b>	<b>1 %</b>	<b>7 %</b>

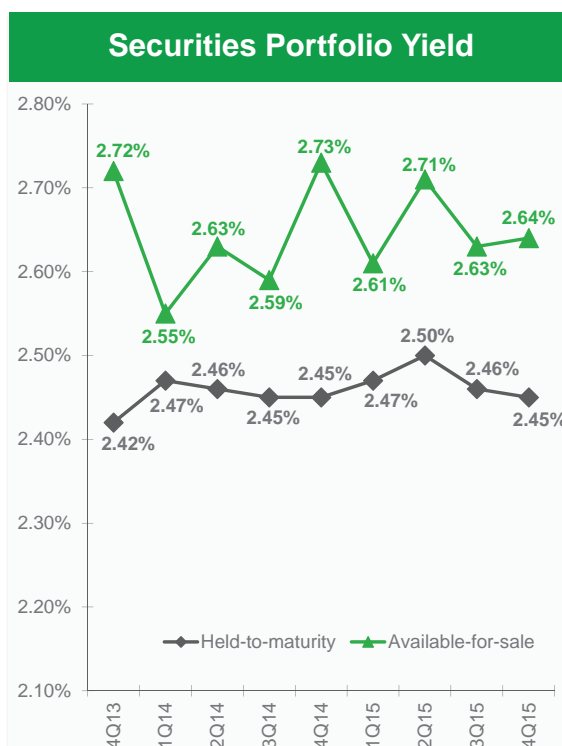
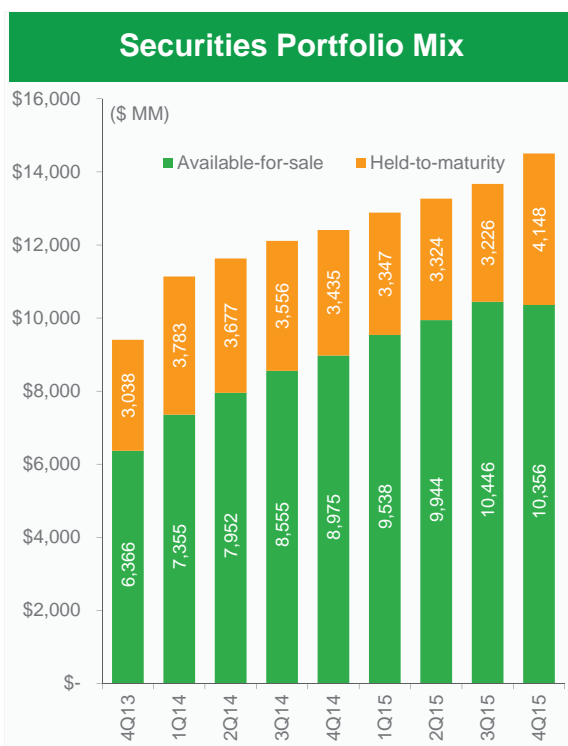
# Total Core Deposit Trends

Average (\$B)	4Q15	Annualized Growth <sup>(1)</sup>		
		4Q15 v 3Q15	3Q15 v 2Q15	4Q15 v 4Q14
<b>Commercial</b>				
Demand deposits - non-interest bearing	\$ 14.4	4 %	36 %	14 %
Demand deposits - interest bearing	1.4	49	19	35
Other core deposits <sup>(2)</sup>	9.6	5	34	13
<b>Total</b>	<b>25.3</b>	<b>7</b>	<b>35</b>	<b>21</b>
<b>Consumer</b>				
Demand deposits - non-interest bearing	2.8	1	(9)	9
Demand deposits - interest bearing	5.6	13	(3)	13
Other core deposits <sup>(2)</sup>	17.9	2	(4)	2
<b>Total</b>	<b>26.2</b>	<b>4</b>	<b>(4)</b>	<b>4</b>
<b>Total</b>				
Demand deposits - non-interest bearing	17.2	4	28	13
Demand deposits - interest bearing	6.9	19	1	16
Other core deposits <sup>(2)</sup>	27.5	3	8	5
<b>Total</b>	<b>\$ 51.6</b>	<b>5 %</b>	<b>14 %</b>	<b>8 %</b>

(1) Linked-quarter percent change annualized

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

# Securities Mix & Yield<sup>(1)</sup>



(1) Average balances

# Securities Overview (12/31/15)

Portfolio weighted average life of 5.7 years, average duration of 4.7 years

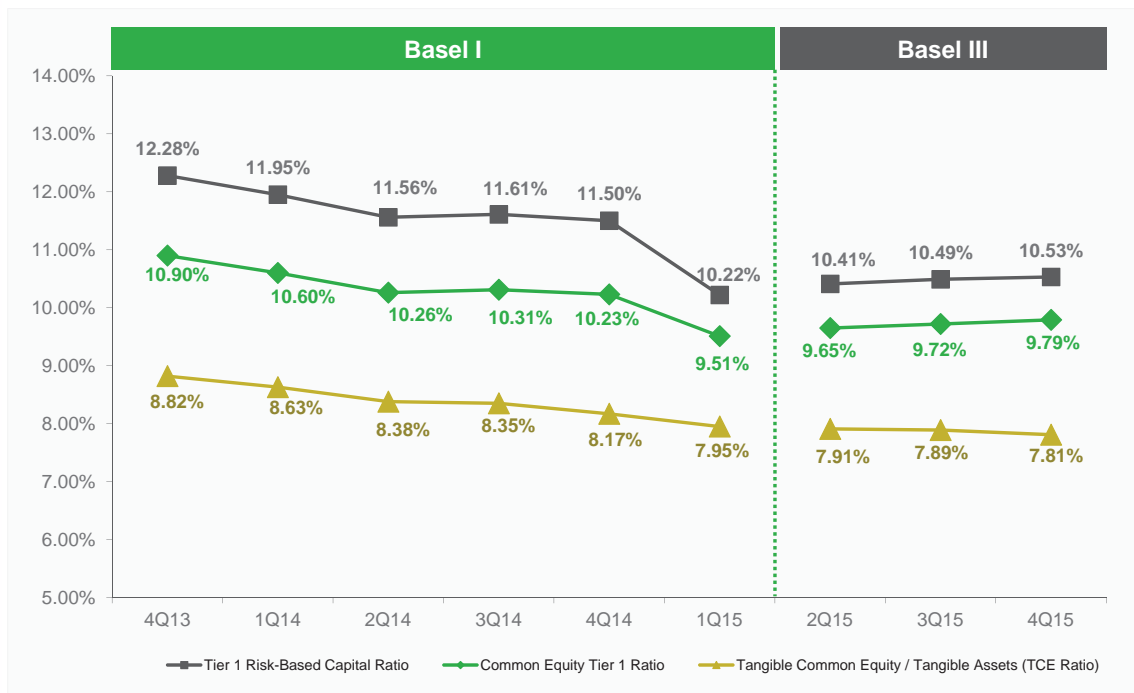
Available-for-sale, and other securities (\$MM)		Credit Rating of Fair Value Amount <sup>(1)</sup>					
	Fair Value	AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
US Treasury	\$ 5	\$ ---	\$ 5	\$ ---	\$ ---	\$ ---	\$ ---
Agency (Debt, P/T, & CMO's)	4,638	---	4,638	---	---	---	---
<b>Asset Backed</b>							
Auto/Fleet Lease backed securities	25	25	---	---	---	---	---
Pooled-trust-preferred securities <sup>(2)</sup>	100	---	---	---	---	100	---
Floorplan/Rental Fleet backed securities	125	125	---	---	---	---	---
Credit Card backed securities	63	63	---	---	---	---	---
All other asset backed securities	548	389	---	159	---	---	---
Municipal securities <sup>(3)</sup>	2,456	169	192	---	---	---	2,096
FHLB/FRB Stock	333	---	---	---	---	---	333
Other	482	0	4	37	419	10	11
<b>Total available-for-sale, and other</b>	<b>\$ 8,775</b>	<b>\$ 771</b>	<b>\$ 4,839</b>	<b>\$ 196</b>	<b>\$ 419</b>	<b>\$ 110</b>	<b>\$ 2,440</b>

Held-to-maturity securities		Credit Rating of Amortized Cost Amount <sup>(1)</sup>					
	Amortized Cost	AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
Agency (Debt, P/T, & CMO's)	6,153	---	6,153	---	---	---	---
Municipal securities	7	---	7	---	---	---	---
<b>Total held-to-maturity</b>	<b>\$ 6,160</b>	<b>\$ ---</b>	<b>\$ 6,160</b>	<b>\$ ---</b>	<b>\$ ---</b>	<b>\$ ---</b>	<b>\$ ---</b>

- (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) Loans that were reclassified to securities included.



# Capital Ratios<sup>(1)</sup>

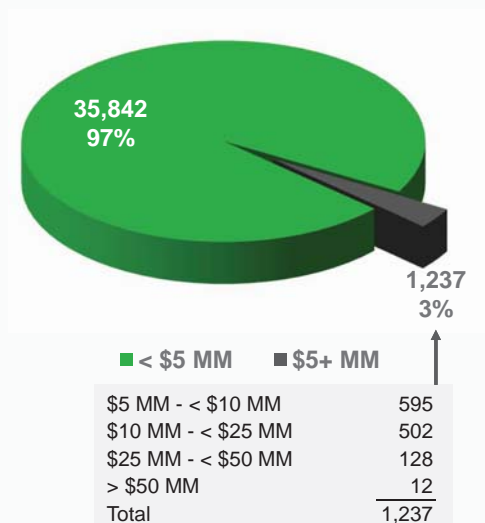


(1) End-of-period

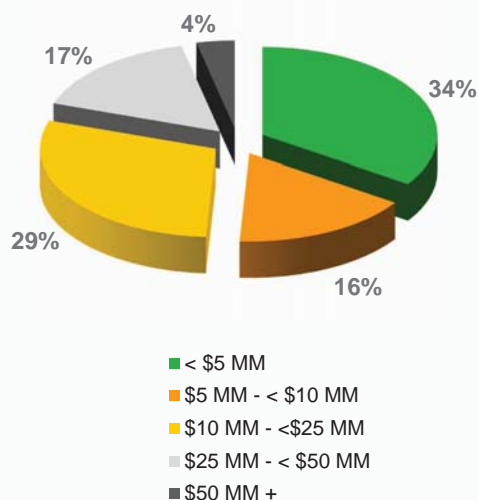
# Total Commercial Loans – Granularity

EOP Outstandings of \$25.8 Billion

## # of Loans by Size



## Loans by Dollar Size



## Commercial and Industrial: \$20.6 Billion<sup>(1)</sup>

- ◆ 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

	4Q15	3Q15	2Q15	1Q15	4Q14
Period end balance (\$MM)	\$20,560	\$20,040	\$20,003	\$20,109	\$19,033
30+ days PD & accruing	0.26%	0.32%	0.26%	0.20%	0.14%
90+ days PD & accruing <sup>(2)</sup>	0.04%	0.03%	0.03%	0.03%	0.03%
NCOs <sup>(3)</sup>	0.04%	0.20%	0.09%	0.24%	0.01%
NALs	0.85%	0.79%	0.74%	0.66%	0.38%
ACL	1.72%	1.66%	1.63%	1.63%	1.77%

(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

<b>Outstandings</b>		4Q15	3Q15	2Q15	1Q15	4Q14
	(\$MM)					
<b>Suppliers<sup>(1)</sup></b>						
Domestic		\$ 469	\$ 421	\$ 439	\$ 317	\$ 285
Foreign		0	0	0	0	0
Total suppliers		469	421	439	317	285
<b>Dealers</b>						
Floorplan-domestic		1,390	1,156	1,095	1,118	1,196
Floorplan-foreign		686	609	618	669	636
Total floorplan		2,076	1,765	1,712	1,787	1,832
Other		616	589	580	572	576
Total dealers		2,692	2,354	2,293	2,359	2,408
<b>Total auto industry</b>		<b>\$3,161</b>	\$2,775	\$2,732	\$2,676	\$2,692
<b>NALs</b>						
Suppliers		0.05%	0.05%	0.05%	0.00%	0.01%
Dealers		0.00	0.00	0.00	0.00	0.00
<b>Net charge-offs<sup>(2)</sup></b>						
Suppliers		0.01%	0.01%	0.01%	0.05%	0.08%
Dealers		0.0	0.0	0.0	0.0	0.0

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



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## Commercial Real Estate: \$5.3 Billion<sup>(1)</sup>

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
- ◆ >80% of the loans have personal guarantees
- ◆ >73% is within our geographic footprint
- ◆ \$253 MM of “Special Assets” with a 21% average credit mark

<b>Credit Quality Trends</b>	4Q15	3Q15	2Q15	1Q15	4Q14
Period end balance (\$MM)	\$5,268	\$5,404	\$5,214	\$5,067	\$5,197
30+ days PD & accruing	0.35%	0.58%	0.35%	0.40%	0.56%
90+ days PD & accruing <sup>(2)</sup>	0.18%	0.23%	0.21%	0.32%	0.36%
NCOs <sup>(3)</sup>	(0.32)%	(1.04)%	0.43%	(0.31)%	(0.01)%
NALs	0.55%	0.51%	0.84%	0.97%	0.93%
ACL	2.04%	2.18%	1.88%	2.10%	2.09%

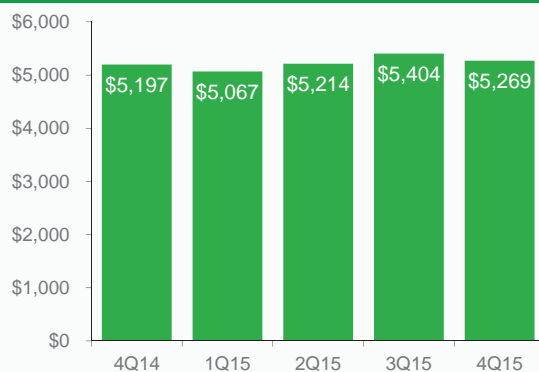
(1) End of period (2) All amounts represent accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status. (3) Annualized



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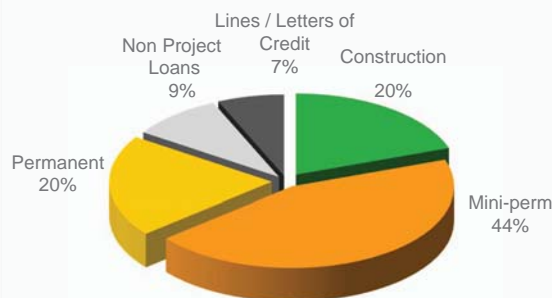
# CRE – Portfolio Composition

## Period-End Balance



(\$MM)	4Q15 vs. 3Q15	4Q15 vs. 4Q14
New	\$ 289	\$ 1,002
Takedowns	523	1,881
Net payments / payoffs / other	(944)	(2,791)
Charge-offs	(4)	(21)
<b>Net change</b>	<b>(\$136)</b>	<b>\$71</b>
	<b>(2.5%)</b>	<b>1.4%</b>

## 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.

# Automobile: \$9.5 Billion<sup>(1)</sup>

## Deep local relationships with high quality Dealers

- Consistently in the market for over 60 years
- Dominant market position in the Midwest with over 3,500 dealers; entered three new states during 4Q15 (Illinois, North Dakota, and South Dakota)
- 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	4Q15	3Q15	2Q15	1Q15	4Q14
Period end balance (\$MM)	<b>\$9,481</b>	\$9,160	\$8,549	\$7,803	\$8,690
30+ days PD & accruing	<b>0.96%</b>	0.86%	0.76%	0.70%	0.83%
90+ days PD & accruing	<b>0.08%</b>	0.08%	0.05%	0.06%	0.07%
NCOs	<b>0.33%</b>	0.22%	0.17%	0.19%	0.28%
NALs	<b>0.07%</b>	0.06%	0.05%	0.06%	0.05%

(1) End of period

## Auto Loans – Production and Credit Quality

	4Q15	3Q15	2Q15	1Q15	4Q14	3Q14	2Q14	1Q14
<b>Originations</b>								
Amount (\$MM)	\$1,291	\$1,485	\$1,383	\$1,048	\$1,230	\$1,481	\$1,463	\$1,068
% new vehicles	54%	47%	48%	44%	48%	50%	50%	47%
Avg. LTV	89%	90%	90%	89%	90%	89%	89%	89%
Avg. FICO	769	764	762	759	765	767	765	759
Expected cumulative loss	0.81%	0.91%	0.91%	0.91%	0.88%	0.81%	0.85%	0.88%
<b>Portfolio Performance</b>								
30+ days PD & accruing %	0.96%	0.86%	0.76%	0.70%	0.83%	0.72%	0.65%	0.63%
NCO %	0.33%	0.22%	0.17%	0.19%	0.28%	0.20%	0.16%	0.28%
<b>Vintage Performance<sup>(1)</sup></b>								
6-month losses			0.04%	0.03%	0.03%	0.04%	0.05%	0.04%
9-month losses				0.10%	0.08%	0.08%	0.12%	0.11%
12-month losses					0.16%	0.12%	0.17%	0.16%

(1) Annualized

## Home Equity: \$8.5 Billion<sup>(1)</sup>

- ◆ Focused on geographies within our Midwest footprint with relationship customers
- ◆ Focused on high quality borrowers... 4Q15 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
- ◆ Brokered represents <5% of outstandings today
- ◆ Conservative underwriting – manage the probability of default while stress testing rates

Credit Quality Trends	4Q15	3Q15	2Q15	1Q15	4Q14
Period end balance (\$MM)	\$8,471	\$8,461	\$8,526	\$8,492	\$8,491
30+ days PD & accruing	0.71%	0.73%	0.78%	0.69%	0.80%
90+ days PD & accruing	0.11%	0.13%	0.14%	0.13%	0.14%
NCOs	0.22%	0.28%	0.22%	0.22%	0.30%
NALs	0.78%	0.79%	0.88%	0.93%	0.93%

(1) End of Period



# Residential Mortgages: \$6.0 Billion<sup>(1)</sup>

- 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 4Q15 origination: FICO of 738, new / refi mix approx. 75/25%

Credit Quality Trends	4Q15	3Q15	2Q15	1Q15	4Q14
Period end balance (\$MM)	\$5,998	\$6,071	\$5,987	\$5,795	\$5,831
Originations (\$MM)	\$1,012	\$1,259	\$1,454	\$980	\$922
30+ days PD & accruing	3.28%	3.08%	3.22%	3.35%	3.84%
90+ days PD & accruing	1.17%	1.12%	1.21%	1.28%	1.51%
NCOs	0.21%	0.13%	0.15%	0.19%	0.21%
NALs	1.58%	1.63%	1.52%	1.69%	1.66%

(1) End of Period



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## Credit Quality Review

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# Credit Quality Trends Overview

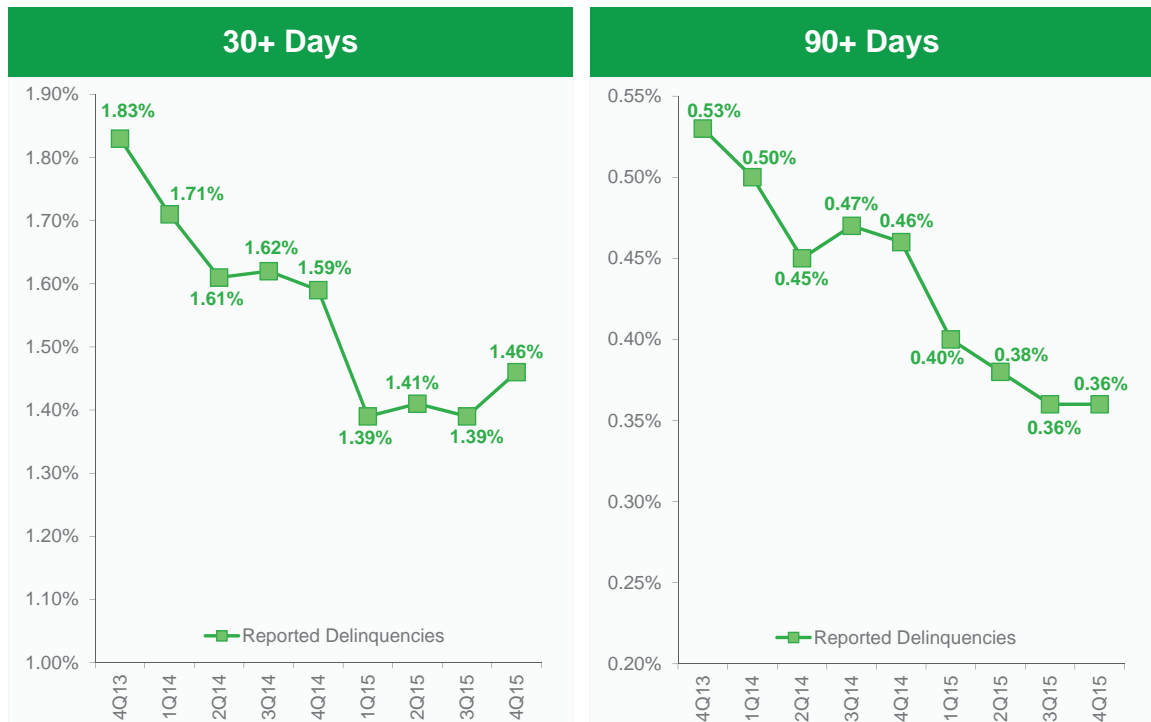
	4Q15	3Q15	2Q15	1Q15	4Q14
Net charge-off ratio	<b>0.18%</b>	0.13%	0.21%	0.20%	0.20%
90+ days PD and accruing	<b>0.21</b>	0.21	0.22	0.24	0.27
NAL ratio <sup>(1)</sup>	<b>0.74</b>	0.72	0.75	0.76	0.63
NPA ratio <sup>(2)</sup>	<b>0.79</b>	0.77	0.81	0.84	0.71
Criticized asset ratio <sup>(3)</sup>	<b>3.54</b>	3.54	3.61	3.78	3.73
ALLL ratio	<b>1.19</b>	1.19	1.23	1.27	1.27
ALLL / NAL coverage	<b>161</b>	166	165	166	202
ALLL / NPA coverage	<b>150</b>	155	151	151	179
ACL ratio	<b>1.33</b>	1.32	1.34	1.38	1.40
ACL / Criticized assets <sup>(3)</sup>	<b>37.54</b>	37.30	37.23	36.58	37.48
ACL / NAL coverage	<b>180</b>	184	180	181	222
ACL / NPA coverage	<b>168</b>	172	165	165	197

(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

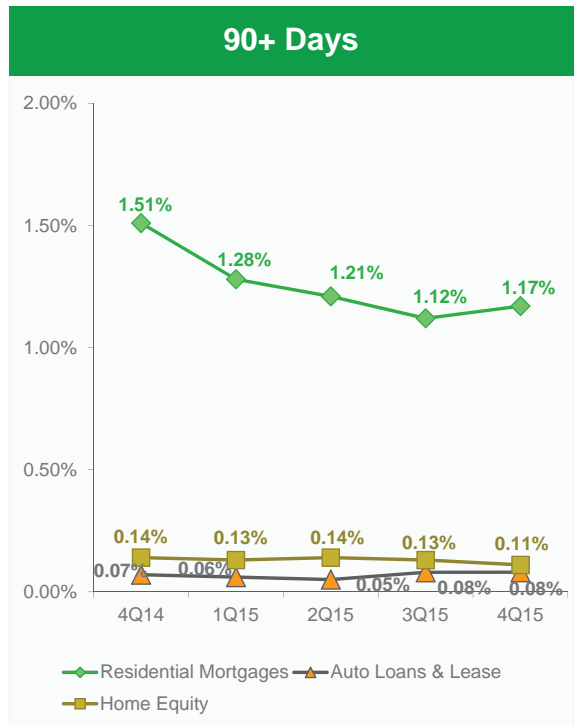
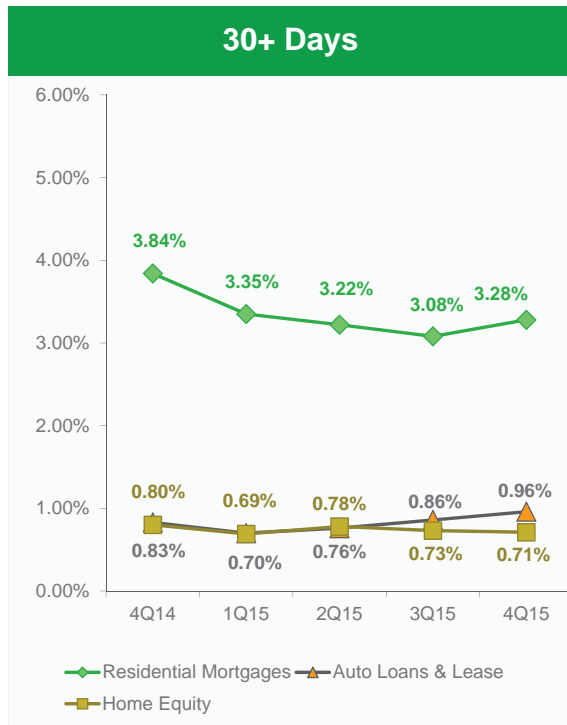
(3) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs

# Total Consumer Loan Delinquencies<sup>(1)</sup>



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

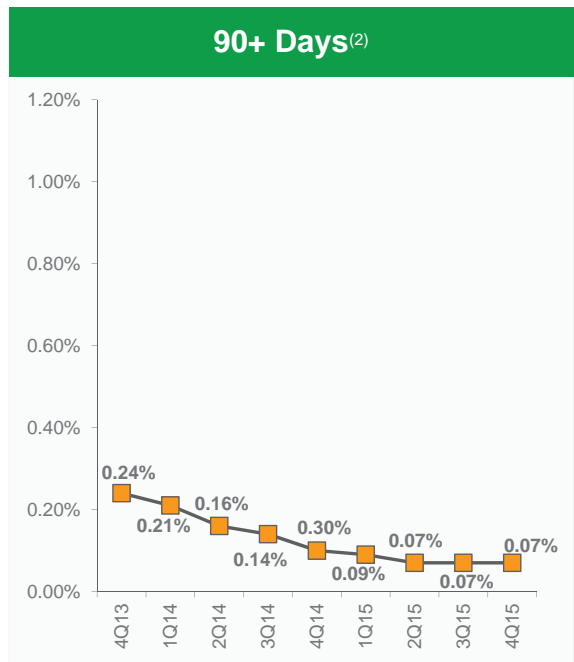
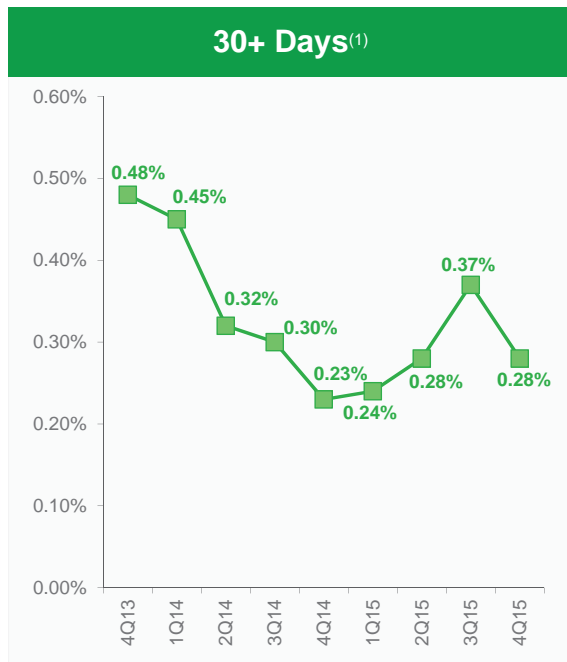
# Consumer Loan Delinquencies<sup>(1)</sup>



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



# Total Commercial Loan – Delinquencies

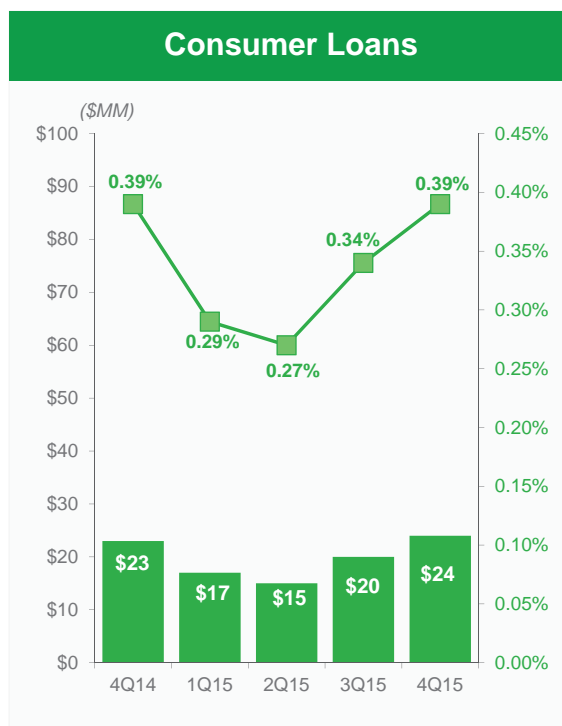
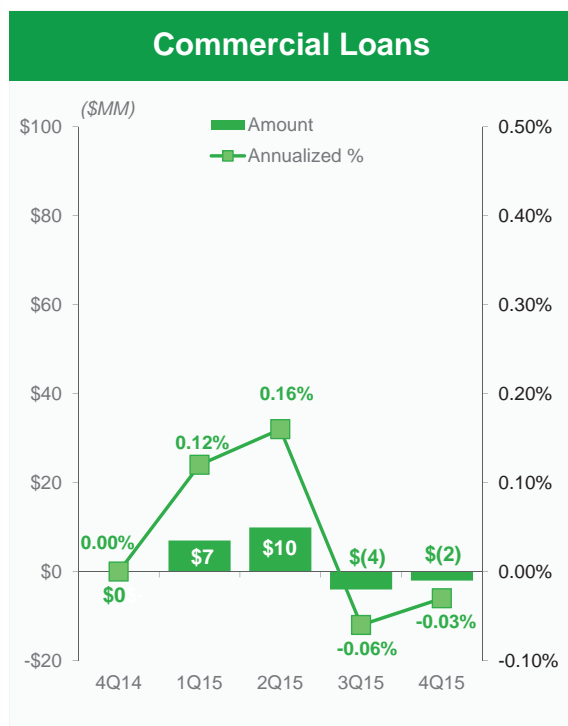


(1) Amounts include Huntington Technology Finance administrative lease delinquencies

(2) Amounts include Huntington Technology Finance administrative lease delinquencies and accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the accruing purchased impaired loans were recorded at fair value upon acquisition and remain in accruing status.



## Net Charge-Offs



## Nonperforming Asset Flow Analysis

(\$MM)	4Q15	3Q15	2Q15	1Q15	4Q14
NPA beginning-of-period	\$381.4	\$396.0	\$400.8	\$337.7	\$364.5
Additions / increases	141.9	139.6	125.1	162.9	87.0
Return to accruing status	(23.2)	(13.6)	(46.1)	(18.0)	(20.0)
Loan and lease losses	(29.4)	(45.7)	(33.8)	(41.6)	(36.1)
Payments	(64.1)	(78.5)	(38.4)	(30.6)	(48.6)
Sales & other	(7.6)	(16.4)	(11.6)	(9.7)	(9.0)
NPA end-of-period	\$398.9	\$381.4	\$396.0	\$400.8	\$337.7
Percent change	5%	(4)%	(1)%	19%	(7)%

# Total Commercial Loans

## Criticized Loan Flow Analysis

### End of Period

(\$MM)	4Q15	3Q15	2Q15	1Q15	4Q14
Criticized beginning-of-period	\$1,473	\$1,476	\$1,510	\$1,454	\$1,285
Additions / increases	357	249	391	277	442
Advances	59	62	51	108	67
Upgrades to "Pass"	(176)	(114)	(272)	(113)	(105)
Paydowns	(190)	(170)	(179)	(193)	(212)
Charge-offs	(18)	(30)	(27)	(26)	(22)
Criticized end-of-period	\$1,505	\$1,473	\$1,476	\$1,510	\$1,454
Percent change	2%	(0)%	(2)%	4%	12%

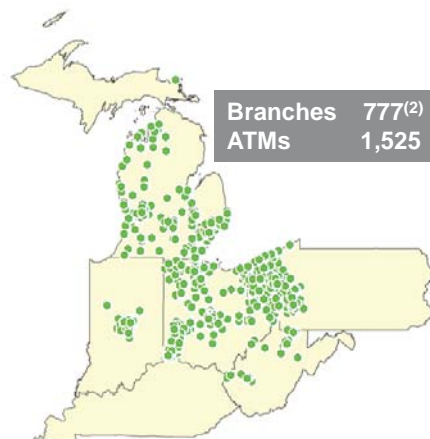
## Franchise and Leadership

# Huntington Bancshares Overview

Midwest financial services holding company

Founded - 1866  
 Headquarters - Columbus, Ohio  
 Total assets - \$71 Billion  
 Employees<sup>(1)</sup> - 12,418

Franchise:



## Deposits - Top 10 MSAs

MSA	Rank	Branches	Deposits	Share
Columbus, OH	1	86	\$17,450	29.7%
Detroit, MI	7	83	5,163	4.5
Cleveland, OH	5	91	4,836	7.6
Indianapolis, IN	4	45	3,062	7.2
Pittsburgh, PA	8	37	2,782	2.4
Cincinnati, OH	4	38	2,577	2.9
Toledo, OH	1	31	2,354	23.7
Grand Rapids, MI	2	38	2,237	11.5
Youngstown, OH	1	40	2,019	22.1
Canton, OH	1	27	1,708	26.5

Source: SNL Financial, company presentations and filings  
 FDIC deposit data as of June 30, 2015

	% Deposits
#1 Share markets	43%
#1- #4 Share markets	58%

State	Branches	ATMs
Ohio	406	900
Michigan	222	284
Pennsylvania	48	101
Indiana	45	75
West Virginia	31	145
Kentucky	10	20



(1) 4Q15 Average full-time equivalent (FTE) (2) Includes 15 Private Client Group Offices

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

- Attractive distribution option: 2x acquisition vs traditional, full service, better fee mix
- In-Store Strategy as a whole turned profitable during 2Q15
- 111 branches breakeven or better for December 2015, up from 73 for December 2014



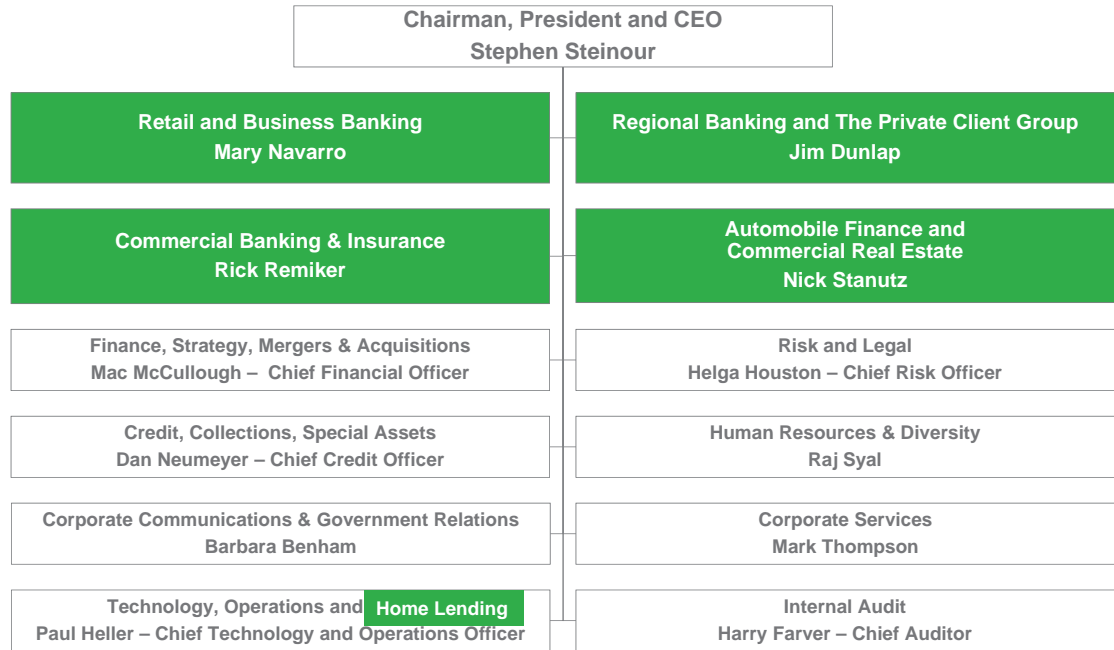
- 93 Giant Eagle in-store branches opened
- 79 Giant Eagle in-store branches were breakeven or better as of December 2015
- Giant Eagle in-stores represent 12% of our branch network, over delivering on HH growth:
  - Delivering 17% of consumer HH growth in last 12 months, ending December 2015
  - Delivering 22% of Business Banking relationship growth in last 12 months, ending December 2015



- 85 Meijer in-store branches opened; 5 new branch openings expected in 2016
- 32 Meijer in-store branches were breakeven or better as of December 2015
- Meijer in-stores represent 11% of our branch network, over delivering on HH growth:
  - Delivering 26% of consumer HH growth last 12 months, ending December 2015
  - Delivering 21% of Business Banking relationship growth in last 12 months, ending December 2015



# Leadership Team



Business Segments



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# Welcome



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