2015 First Quarter Earnings Review

April 22, 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 first 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

Rick Remiker

- Senior Executive Vice President – Commercial Banking Director

Mark Muth

- Vice President – Director of Investor Relations

2015 First Quarter Highlights

Compared with 2014 First Quarter:

- **11% year-over-year increase in net income**
- **12% year-over-year increase in earnings per common share**
- **1.02% return on average assets; 12.2% return on average tangible common equity**
- **$15 MM, or 2%, increase in fully-taxable equivalent revenue**
  - **Driven by $32 MM, or 7%, increase in fully-taxable equivalent net interest income**
- **$4.4 B, or 10%, increase in average loans and leases**
- **$4.5 B, or 10%, increase in average total deposits**
  - **Driven by a $3.6 B, or 8%, increase in average core deposits**
- **Net charge-offs declined to 20 bp of average loans and leases, down from 40 bp of average loans and leases**
- **$0.31, or 5%, increase in tangible book value per common share to $6.62; end of period dividend yield of 2.2%**

1Q15 Highlights (cont.)

Compared with 2014 First Quarter:

- **Continued customer growth and OCR[(1)] success**
  - Consumer checking account households
    - 8.5% growth since 1Q14, 50.2% with 6+ products or services penetration[(2)]
  - Commercial relationships
    - 4.7% growth since 1Q14, 42.7% with 4+ products or services penetration[(2)]

Compared with 2014 Fourth Quarter:

- **$1.2 B, or 2%, increase in average earning assets**
  - $0.7 B, or 1%, increase in average loans and leases
- **$1.4B, or 3%, increase in average total deposits**
  - $1.1 B, or 2%, increase in average core deposits
- **$7 MM, or 1%, decrease in fully-taxable equivalent revenue**
  - $6 MM, or 1%, decline in fully-taxable equivalent net interest income
- **$24 MM, or 5%, decrease in noninterest expense**
  - Primarily due to $21 MM of Significant Items in the 2014 Fourth Quarter
- **Credit quality**
  - Net charge offs - 20 bp of loans & leases, flat from the previous quarter
  - Nonperforming assets - 84 bp of loans & leases, up 13 bp from previous quarter

(1) Optimal Customer Relationship (2) The definitions and measurements used in our OCR process are periodically reviewed

Other Highlights

- **2015 CCAR capital plan received no objection from the Federal Reserve**
- **Authorized the repurchase of up to $366 million of common shares over the five quarters through the 2016 second quarter**
- **4.9 MM common shares repurchased at an average price of $10.45 per share, completing prior authorization**
- **Successfully completed the acquisition of Macquarie Equipment Finance, Inc. (rebranded as Huntington Technology Finance)**
- **Named one of the best commercial and business banks in the country by Greenwich Associates for the second year in a row**
- **Winner of the 2014 TNS Choice Award for Consumer Banking in the Central Region**

Quarterly Performance Highlights

	1Q15	4Q14	3Q14	2Q14	1Q14
EPS	$0.19	$0.19	$0.18	$0.19	$0.17
Cash dividends declared per common share	$0.06	$0.06	$0.05	$0.05	$0.05
Book value per common share at end of period	$7.51	$7.32	$7.24	$7.17	$6.99
Tangible book value per common share at end of period	$6.62	$6.62	$6.53	$6.48	$6.31
Net interest margin	3.15%	3.18%	3.20%	3.28%	3.27%
Efficiency ratio(1)	63.5%	66.2%	65.3%	62.7%	66.4%
Return on average assets	1.02%	1.00%	0.97%	1.07%	1.01%
Return on average tangible common equity	12.2%	11.9%	11.4%	12.4%	11.4%
Loan and lease growth(2)	6%	9%	10%	15%	3%
Core deposit growth(2)	10%	13%	5%	4%	4%
Net charge-off ratio(3)	0.20%	0.20%	0.26%	0.25%	0.40%
90-day delinquency ratio xld. US govt. guaranteed loans(4)	0.13%	0.16%	0.19%	0.19%	0.22%
Nonaccrual loans / total loans and leases(4)	0.76%	0.63%	0.70%	0.71%	0.74%
Nonperforming assets ratio(4,5)	0.84%	0.71%	0.78%	0.79%	0.82%
Nonaccrual loans coverage ratio(4,6)	166%	202%	194%	195%	193%
Tangible common equity ratio(4)	7.95%	8.17%	8.35%	8.38%	8.63%
Common equity tier 1 risk-based capital ratio(2,4,7)	9.51%	N/A	N/A	N/A	N/A
Tier 1 common risk-based capital ratio(2,4)	N/A	10.23%	10.31%	10.26%	10.60%

(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) March 31, 2015 figures are estimated and are presented on a Basel III basis, including the standardized approach for calculating risk-weighted assets

1Q15 YoY Summary Income Statement

	2015	2014					
	First	Fourth	Third	Second	First	Change	
(in millions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Net interest income - FTE	$ 475.2	$ 480.8	$ 473.8	$ 466.7	$ 443.4	(1) %	7 %
Total noninterest income	231.6	233.3	247.3	250.1	248.5	(1)	(7)
Total Revenue - FTE	706.9	714.1	721.2	716.8	691.9	(1)	2
Total noninterest expense	458.9	483.3	480.3	458.6	460.1	(5)	---
Provision for credit losses	20.6	2.5	24.5	29.4	24.6	726	(16)
Pre-tax income - FTE	227.4	228.3	216.4	228.7	207.1	---	10
Net Income	$ 165.9	$ 163.6	$ 155.0	$ 164.6	$ 149.1	1 %	11 %

Noninterest Income

- $17 MM decrease in securities gains
- $2 MM decrease in service charges on deposit accounts
- $5 MM increase in capital market fees
- $4 MM increase in electronic banking

Noninterest Expense

- $15 MM decrease in other expense
- $4 MM decrease in deposit and other insurance expense
- $15 MM increase in personnel costs

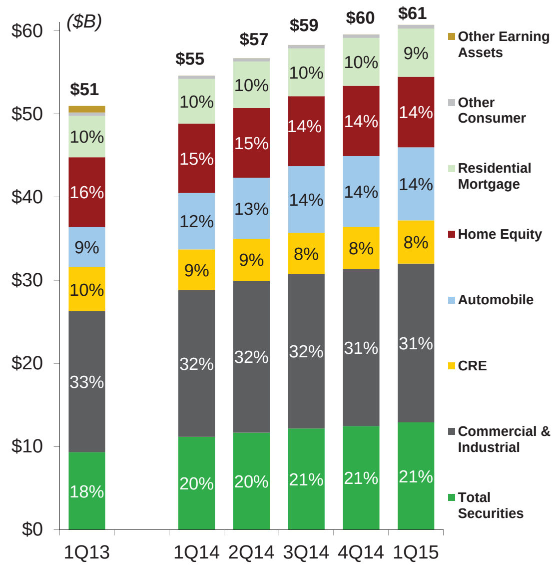
Adjusted Noninterest Expense(1)

- $17 MM increase compared to 1Q14
- $7 MM decrease compared to 4Q14

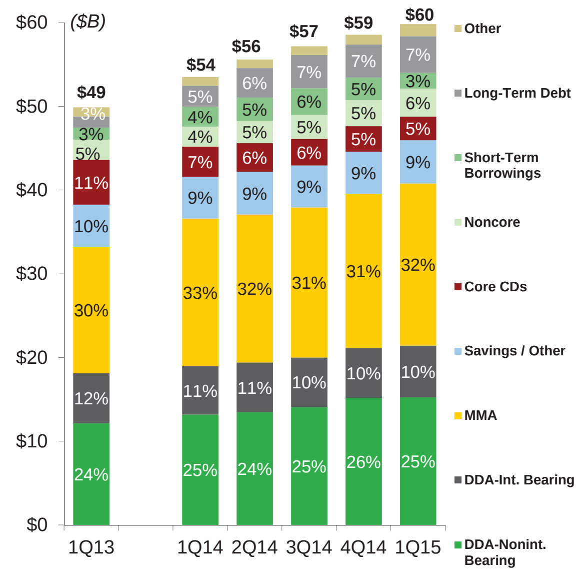
(1) Details on slides 20 & 21

Earning Asset/Liability Mix

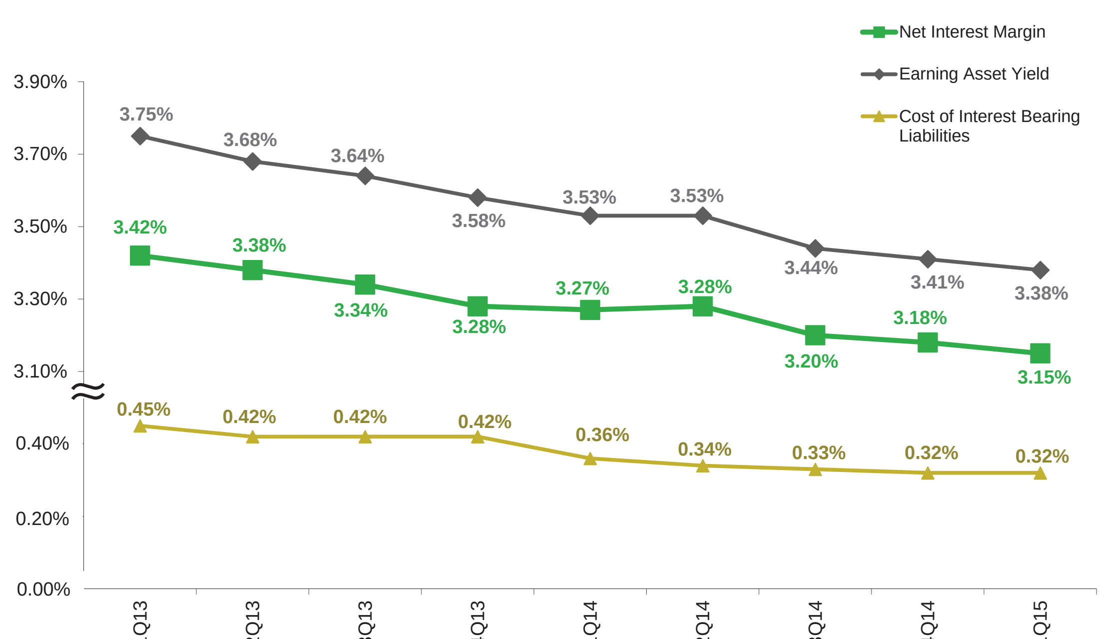
Avg. Earning Assets Mix



Avg. Non-Equity Funding Mix



Net Interest Margin (FTE)



Capital(1)

		1Q15	4Q14	3Q14	2Q14	1Q14
Tang. common equity / tang. assets		**7.95%**	8.17%	8.35%	8.38%	8.63%
Common equity Tier 1(2)	Basel III	**9.51**	N/A	N/A	N/A	N/A
	Basel I	**N/A**	10.23	10.31	10.26	10.60
Tier 1 leverage(2)	Basel III	**9.04**	N/A	N/A	N/A	N/A
	Basel I	**N/A**	9.74	9.83	10.01	10.32
Tier 1 risk-based capital(2)	Basel III	**10.22**	N/A	N/A	N/A	N/A
	Basel I	**N/A**	11.50	11.61	11.56	11.95
Total risk-based capital(2)	Basel III	**12.48**	N/A	N/A	N/A	N/A
	Basel I	**N/A**	13.56	13.72	13.67	14.13
Total risk-weighted assets(2) *($B)*	Basel III	**$57.8**	N/A	N/A	N/A	N/A
	Basel I	**N/A**	$54.5	$53.2	$53.0	$51.1
Double leverage(3)		**100%**	104%	103%	105%	104%

(1) End of period

(2) March 31, 2015 figures are estimated and are 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

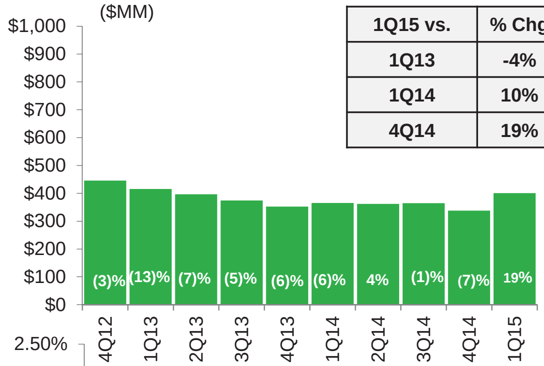
	1Q15	4Q14	3Q14	2Q14	1Q14	1Q13
Net charge-off ratio	**0.20%**	0.20%	0.26%	0.25%	0.40%	0.51%
90+ days PD and accruing	**0.24**	0.27	0.30	0.30	0.35	0.26
NAL ratio(1)	**0.76**	0.63	0.70	0.71	0.74	0.92
NPA ratio(2)	**0.84**	0.71	0.78	0.79	0.82	1.01
Criticized asset ratio(3)	**3.78**	3.73	3.43	3.58	3.78	4.49
ALLL ratio	**1.27**	1.27	1.35	1.38	1.42	1.81
ALLL / NAL coverage	**166**	202	194	195	193	196
ALLL / NPA coverage	**151**	179	173	175	174	180
ACL ratio	**1.38**	1.40	1.47	1.50	1.56	1.91
ACL / Criticized assets(3)	**36.58**	37.48	42.77	41.88	41.17	42.44
ACL / NAL coverage	**181**	222	211	213	211	207
ACL / NPA coverage	**165**	197	188	191	191	190

(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

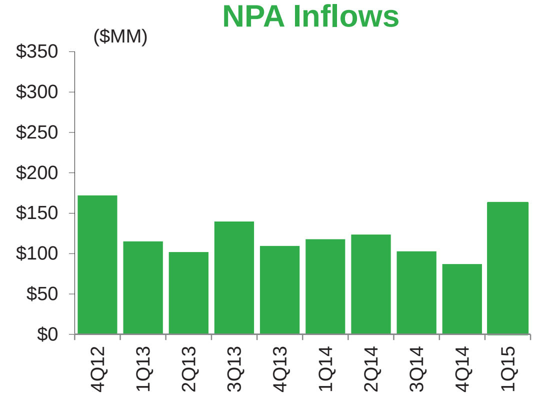
Nonperforming Asset Trends

NPAs – EOP

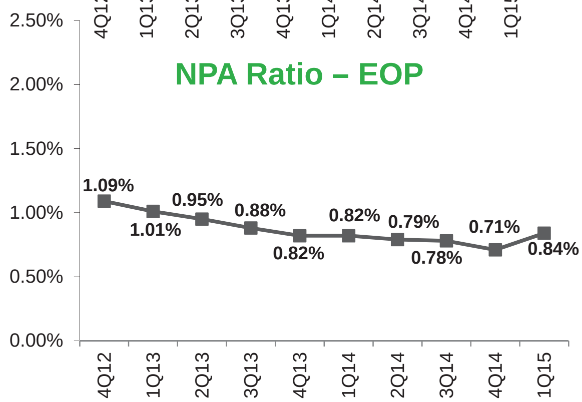
1Q15 vs.	% Chg
1Q13	-4%
1Q14	10%
4Q14	19%



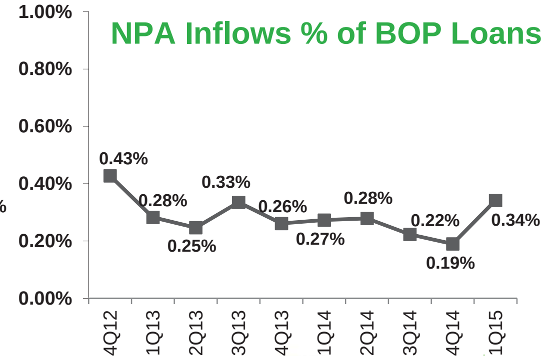
NPA Inflows



NPA Ratio – EOP



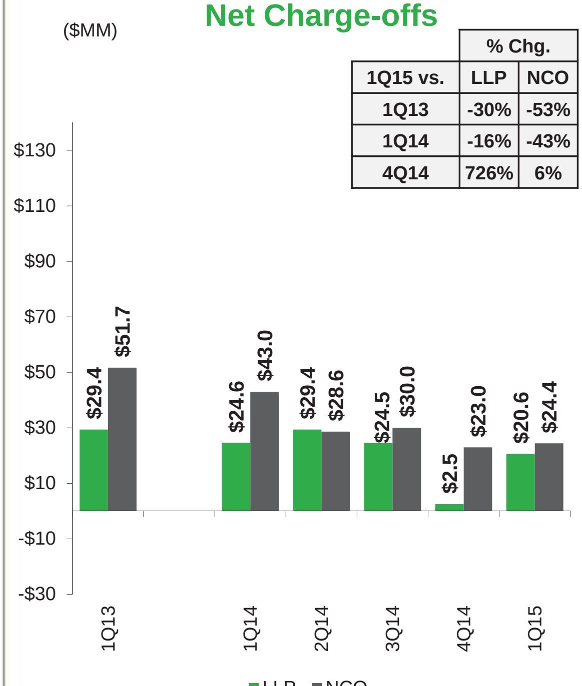
NPA Inflows % of BOP Loans



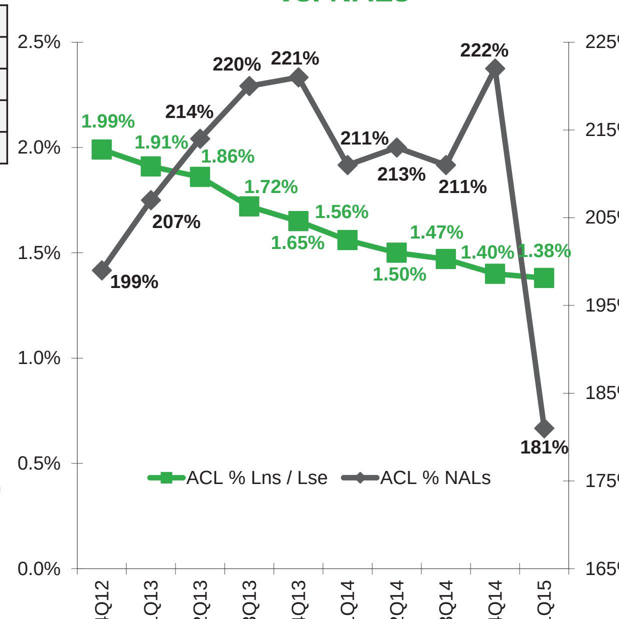
Provision, NCO, and ACL

Loan Loss Provision vs. Net Charge-offs

1Q15 vs.	% Chg. LLP	% Chg. NCO
1Q13	-30%	-53%
1Q14	-16%	-43%
4Q14	726%	6%

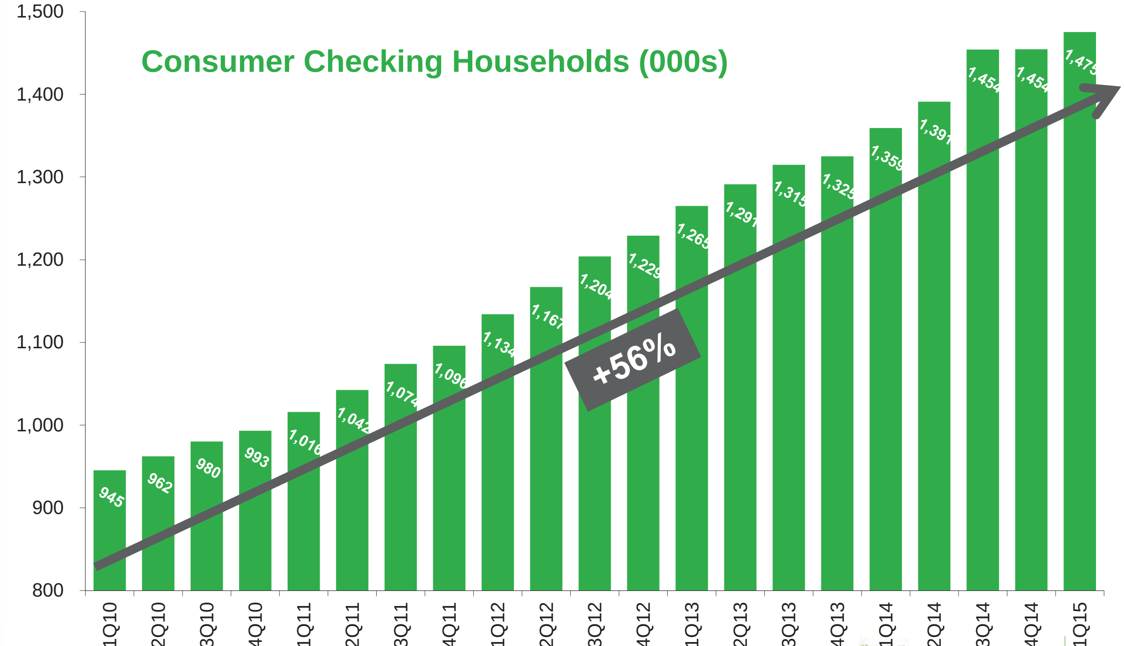


Allowance for Credit Losses vs. NALs



Consumer Checking Account Household Growth

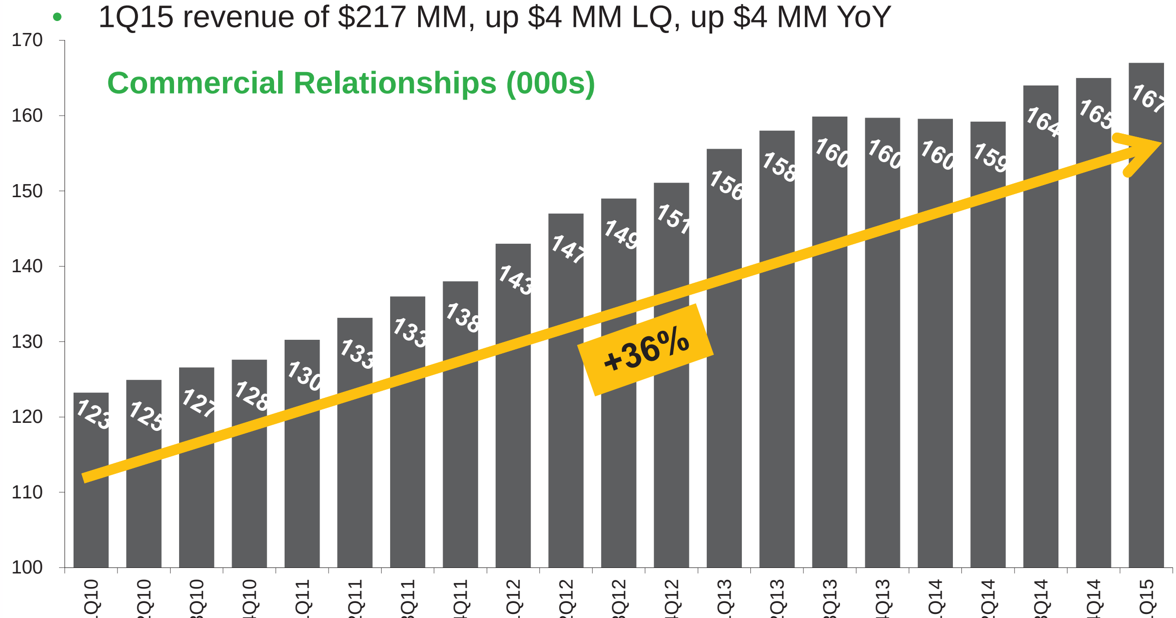
- 1Q15: 1.4% annualized linked quarter growth, 8.5% YoY growth
- 50.2% with 6+ products or services penetration(1), up from 48.0% a year ago
- 1Q15 revenue of $261 MM, flat LQ, up $21 MM YoY



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

Commercial Relationship(1) Growth

- 1Q15: 1.2% annualized linked quarter growth, 4.7% YoY growth(2)
- 42.7% with 4+ products or services penetration(3), up from 39.5% a year ago.
- 1Q15 revenue of $217 MM, up $4 MM LQ, up $4 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

Operating Leverage YTD

($MM)	2015 Actual	2014 Actual	Y/Y Change $	Y/Y Change %
Net interest income	$ 467.7	$ 437.5		
FTE adjustment	7.6	5.9		
FTE Net interest income	$ 475.2	$ 443.4	31.8	7.2 %
Noninterest income	$ 231.6	$ 248.5		
Net gain (loss) MSR hedging	(4.5)	0.1		
Merger-related gain	-	0.8		
Adjusted noninterest income	$ 236.1	$ 247.6	(11.5)	(4.6) %
Adjusted total revenue	$ 711.4	$ 691.0	20.4	2.9 %
Noninterest expense	$ 458.9	$ 460.1		
Merger and acquisition expenses	3.4	12.6		
Addition to litigation reserves	-	9.0		
Goodwill impairment	-	3.0		
Adjusted noninterest expense	$ 455.5	$ 435.5	20.0	4.6 %

Important Messages

- 2015 Expectations
  - Excluding Significant Items, net MSR activity, and acquisitions, we expect to deliver positive operating leverage in 2015 with revenue growth exceeding noninterest expense growth of 2-4%
  - 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 employee and shareholder alignment

Reconciliation

Noninterest Expense from Continuing Operations (GAAP)

(in millions)	2015 First Quarter	2014 Fourth Quarter	2014 Third Quarter	2014 Second Quarter	2014 First Quarter	Change (%) LQ	Change (%) YOY
Noninterest Expense							
Personnel costs	**$ 264.9**	$ 263.3	$ 275.4	$ 260.6	$ 249.5	1 %	6 %
Outside data processing and other services	**50.5**	53.7	53.1	54.3	51.5	(6)	(2)
Net occupancy	**31.0**	31.6	34.4	28.7	33.4	(2)	(7)
Equipment	**30.2**	32.0	30.2	28.7	28.8	(5)	5
Professional services	**12.7**	15.7	13.8	17.9	12.2	(19)	4
Marketing	**13.0**	12.5	12.6	14.8	10.7	4	21
Deposit and other insurance expense	**10.2**	13.1	11.6	10.6	13.7	(22)	(26)
Amortization of intangibles	**10.2**	10.7	9.8	9.5	9.3	(4)	10
Other expense	**36.1**	50.9	39.5	33.4	51.0	(29)	(29)
Total noninterest expense	**$ 458.9**	$ 483.3	$ 480.3	$ 458.6	$ 460.1	(5) %	--- %

Impacts of Significant Items

(in millions)	2015 First Quarter	2014 Fourth Quarter	2014 Third Quarter	2014 Second Quarter	2014 First Quarter
Noninterest Expense					
Personnel costs	**$ 0.0**	$ 2.2	$ 15.3	$ 0.0	$ 2.3
Outside data processing and other services	**0.1**	0.3	0.3	0.6	4.3
Net occupancy	**-**	4.1	5.2	0.1	1.7
Equipment	**0.0**	2.0	0.1	-	0.1
Professional services	**3.3**	-	0.0	0.1	2.2
Marketing	**0.0**	0.0	0.8	0.0	0.5
Other expense	**0.0**	11.6	1.1	0.0	10.4
Total noninterest expense	**$ 3.4**	$ 20.3	$ 22.8	$ 0.8	$ 21.6

Adjusted Noninterest Expense (Non-GAAP)

(in millions)	2015 First Quarter	2014 Fourth Quarter	2014 Third Quarter	2014 Second Quarter	2014 First Quarter	Change (%) LQ	Change (%) YOY
Noninterest Expense							
Personnel costs	**$ 264.9**	$ 261.1	$ 260.1	$ 260.6	$ 247.1	1 %	7 %
Outside data processing and other services	**50.5**	53.4	52.8	53.7	47.2	(5)	7
Net occupancy	**31.0**	27.4	29.2	28.6	31.7	13	(2)
Equipment	**30.2**	30.0	30.1	28.7	28.6	1	6
Professional services	**9.4**	15.7	13.8	17.8	10.1	(40)	(6)
Marketing	**13.0**	12.5	11.8	14.8	10.2	4	28
Deposit and other insurance expense	**10.2**	13.1	11.6	10.6	13.7	(22)	(26)
Amortization of intangibles	**10.2**	10.7	9.8	9.5	9.3	(4)	10
Other expense	**36.1**	39.2	38.4	33.4	40.7	(8)	(11)
Total noninterest expense	**$ 455.5**	$ 463.0	$ 457.5	$ 457.9	$ 438.5	(2) %	4 %

Reconciliation

Significant Items Impacting Financial Performance Comparisons[1]

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

(in millions, except per share amounts)	4Q14 After-tax	4Q14 EPS	3Q14 After-tax	3Q14 EPS	2Q14 After-tax	2Q14 EPS	1Q14 After-tax	1Q14 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)	$ -	$ -	$ (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

Huntington Welcome.™

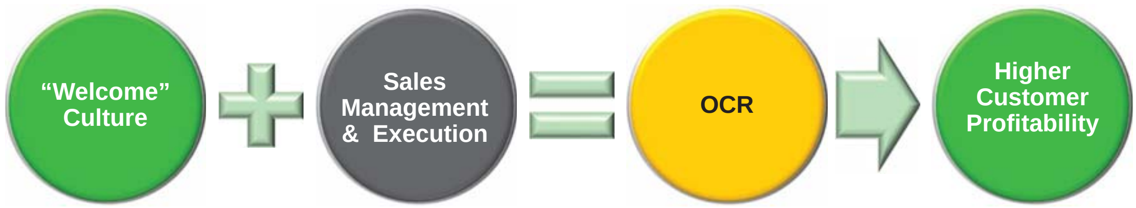
Appendix

Table of Contents

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

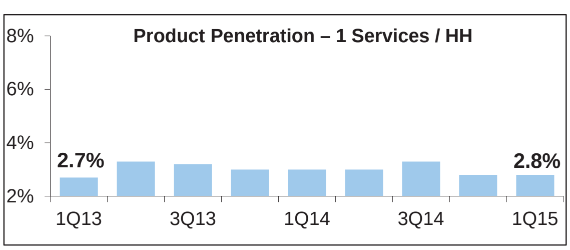
Competitive Advantage

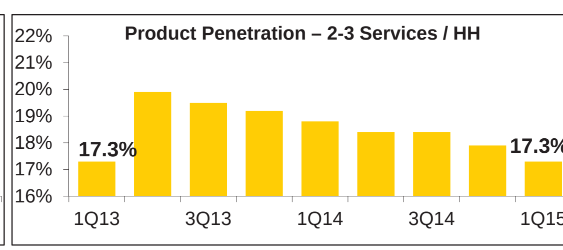
One Bank / One Team for the Customer

Consumer Relationship Product Penetration

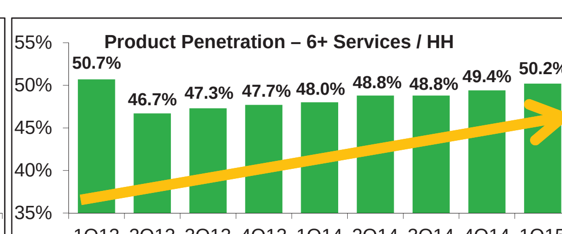
- Over 20 potential products or services counted: checking, savings, online bill pay, credit card, mortgage, brokerage account, insurance, etc.(1)

Product Penetration – 1-3 Services / HH





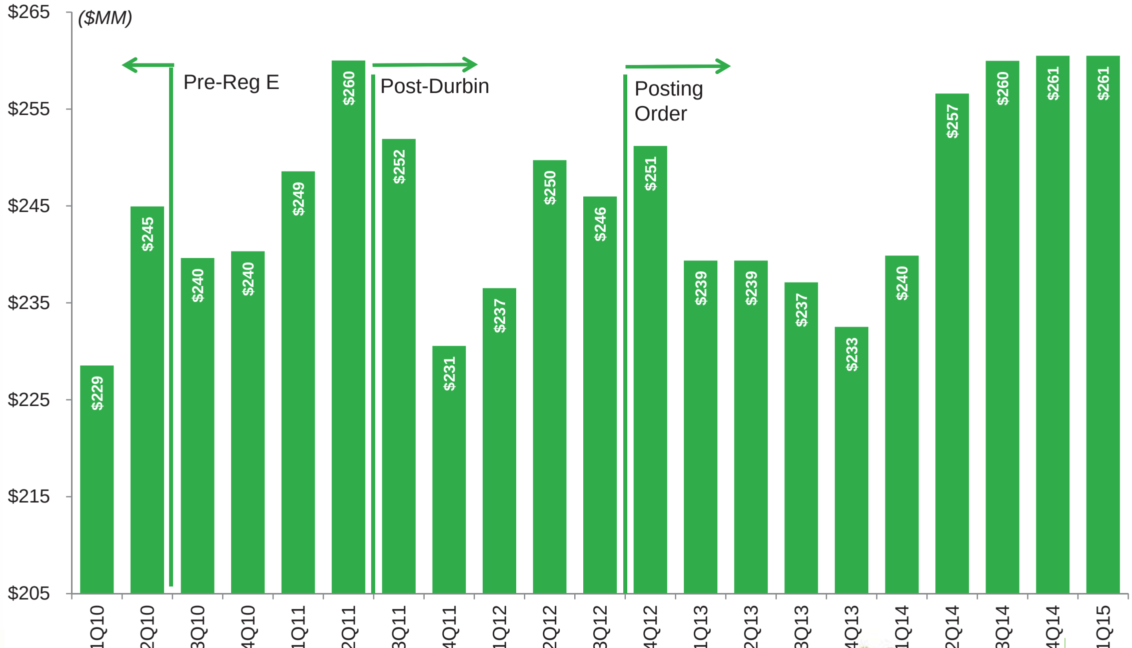
Product Penetration – 4+ Services / HH



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

Consumer Checking Household Revenue

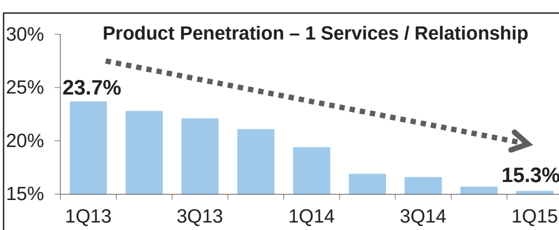
- 4Q14, adjusted for debit card interchange fee impact, exceeds pre-"Fair Play" and Reg E level
- Includes net interest income and noninterest income

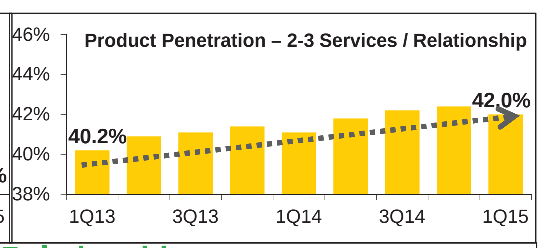


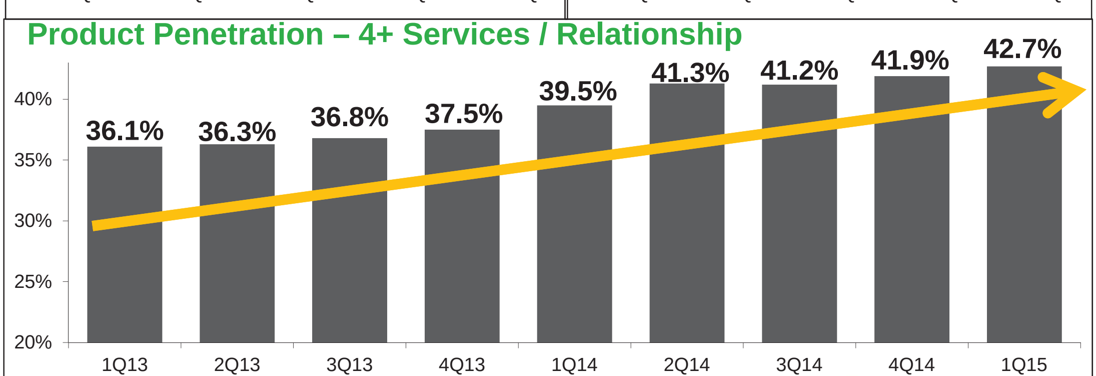
1Q13 revenue was impacted by a change to posting order of consumer transactions

Commercial Relationship(1)(2) Product Penetration

- Deepening relationships and accelerating product or service cross-sell



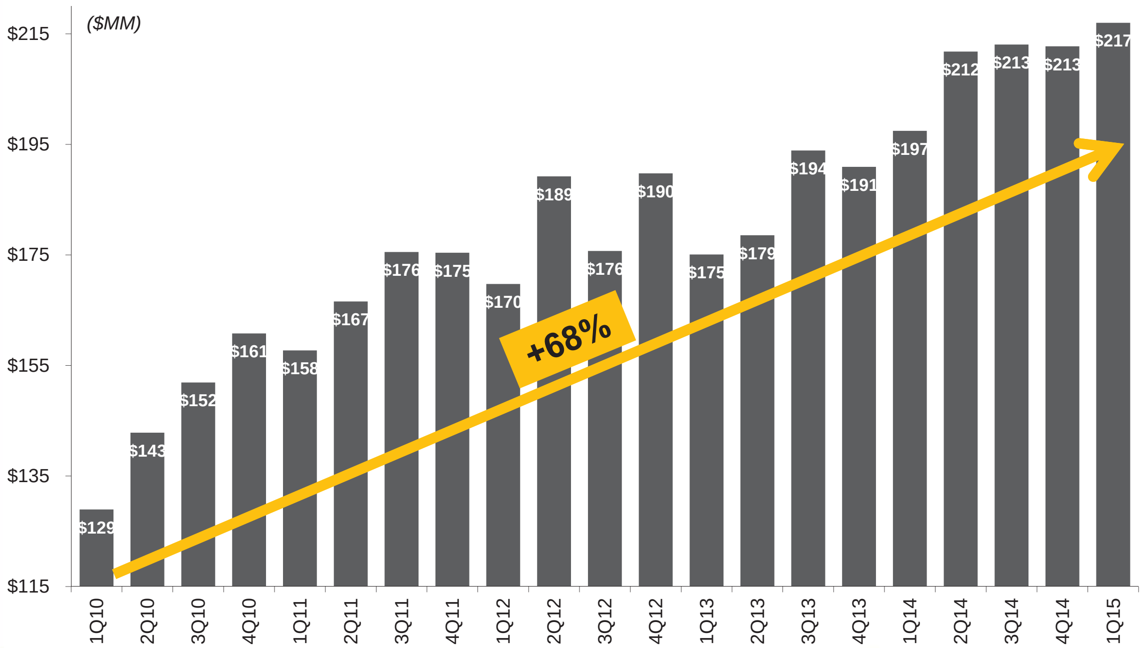




(1) Checking account (2) The definitions and measurements used in our OCR process are periodically reviewed

Commercial Relationship[1] Revenue

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



(1) Checking account

Huntington

Income Statement

Mortgage Banking Income Summary

($MM)	1Q15	4Q14	3Q14	2Q14	1Q14
Origination and secondary marketing	$20.0	$12.9	$15.5	$14.3	$14.5
Servicing fees	10.8	8.0	10.8	10.9	10.9
Amortization of capitalized servicing	(7.0)	(6.0)	(6.1)	(6.0)	(6.0)
Other mortgage banking income	3.5	2.9	4.1	4.2	3.5
Sub-total	27.4	17.8	24.3	23.4	23.0
MSR recovery (impairment)	(9.2)	(7.1)	1.0	(3.0)	(1.6)
Net trading gains (losses)	4.7	3.3	(0.2)	2.3	1.7
Total	$23.0	$14.0	$25.1	$22.7	$23.1
Investor servicing portfolio[1] ($B)	$15.6	$15.6	$15.6	$15.6	$15.6
Weighted average coupon	4.35%	4.38%	4.39%	4.41%	4.43%
Originations ($B)	$1.0	$0.9	$1.0	$1.0	$0.7
Mortgage servicing rights[1]	$145.9	$155.6	$161.9	$159.9	$163.3
MSR % of investor servicing portfolio[1]	0.94%	1.00%	1.04%	1.03%	1.05%

(1) End-of-period

Balance Sheet

Assets

($ in millions)	2015 Mar. 31,	2014 Dec. 31,	2014 Mar. 31,	Change (%) LQ	Change (%) YOY
Assets					
Cash and due from banks	$ 900	$ 1,221	$ 973	(26) %	(8) %
Interest bearing deposits in banks	74	65	71	15	4
Trading account securities	48	42	40	13	18
Loans held for sale	1,621	416	295	289	449
Available-for-sale securities	9,922	9,385	7,755	6	28
Held-to-maturity securities	3,337	3,380	3,735	(1)	(11)
Loans and leases:					
Commercial and industrial loans and leases	20,109	19,033	18,046	6	11
Commercial real estate loans	5,067	5,197	5,032	(3)	1
Total commercial	25,176	24,231	23,078	4	9
Automobile	7,803	8,690	6,999	(10)	11
Home equity loans	8,492	8,491	8,373	---	1
Residential mortgage loans	5,795	5,831	5,542	(1)	5
Other consumer loans	430	414	361	4	19
Total consumer	22,520	23,425	21,275	(4)	6
Loans and leases	47,696	47,656	44,354	---	8
Allowance for loan and lease losses	(605)	(605)	(632)	---	(4)
Net loans and leases	47,091	47,051	43,722	---	8
Bank owned life insurance	1,725	1,718	1,682	---	3
Premises and equipment	607	616	629	(1)	(3)
Goodwill	678	523	505	30	34
Other intangible assets	73	75	91	(3)	(20)
Accrued income and other assets	1,927	1,807	1,647	7	17
Total assets	$ 68,003	$ 66,298	$ 61,146	3 %	11 %

Liabilities & Shareholders' Equity

($ in millions)	2015 Mar. 31,	2014 Dec. 31,	2014 Mar. 31,	Change (%) LQ	Change (%) YOY
Liabilities					
Demand deposits - non-interest bearing	$ 15,960	$ 15,393	$ 14,314	4 %	12 %
Demand deposits - interest bearing	6,537	6,248	5,970	5	10
Money market deposits	18,933	18,986	17,693	---	7
Savings and other domestic deposits	5,288	5,048	5,115	5	3
Core certificates of deposit	2,709	2,936	3,557	(8)	(24)
Total core deposits	49,427	48,612	46,649	2	6
Other domestic deposits of $250,000 or more	189	198	289	(4)	(34)
Brokered deposits and negotiable CDs	2,682	2,522	2,074	6	29
Deposits in foreign offices	534	401	337	33	58
Total deposits	52,833	51,732	49,349	2	7
Short-term borrowings	2,007	2,397	1,723	(16)	16
Federal Home Loan Bank advances	8	758	8	(99)	(3)
Other long-term debt	4,167	2,599	1,843	60	126
Subordinated notes	984	979	981	1	---
Accrued expenses and other liabilities	1,542	1,505	1,066	2	45
Total liabilities	61,541	59,970	54,970	3	12
Shareholders' equity					
Preferred stock	386	386	386	-	-
Common stock	8	8	8	---	(2)
Capital surplus	7,186	7,222	7,372	---	(3)
Less treasury shares, at cost	(14)	(13)	(9)	3	58
Accumulated other comprehensive loss	(161)	(222)	(202)	(28)	(20)
Retained earnings	(944)	(1,052)	(1,380)	(10)	(32)
Total shareholders' equity	6,462	6,328	6,176	2	5
Total liabilities and shareholders' equity	$ 68,003	$ 66,298	$ 61,146	3 %	11 %

Deposits

Total Core Deposit Trends

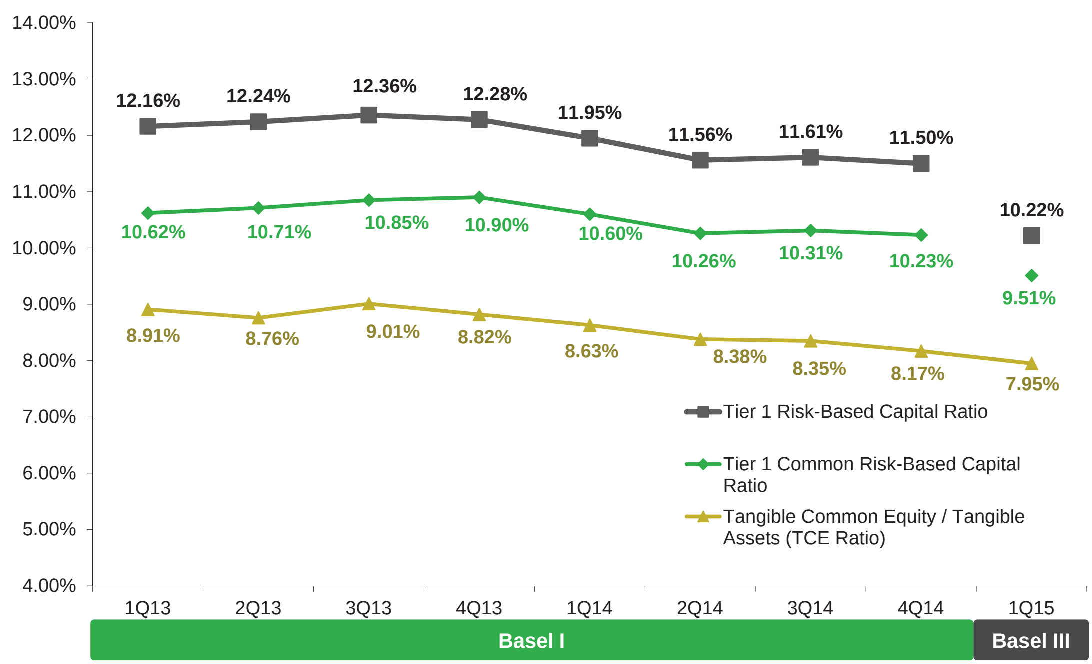
Average ($B)	1Q15	Annualized Growth[1] 1Q15 v 4Q14	4Q14 v 3Q14	1Q15 v 1Q14
Commercial				
Demand deposits - non-interest bearing	$ 12.5	(4) %	35 %	15 %
Demand deposits - interest bearing	1.0	14	(32)	15
Other core deposits (2)	9.2	33	14	18
Total	22.7	35	22	16
Consumer				
Demand deposits - non-interest bearing	2.8	48	1	30
Demand deposits - interest bearing	5.1	26	(9)	7
Other core deposits (2)	18.2	6	(10)	(1)
Total	26.1	14	(9)	3
Total				
Demand deposits - non-interest bearing	15.3	33	19	14
Demand deposits - interest bearing	6.2	18	(2)	7
Other core deposits (2)	27.4	19	(1)	7
Total	$ 48.8	10 %	13 %	8 %

(1) Linked-quarter percent change annualized

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

Capital

Capital Ratios(1)

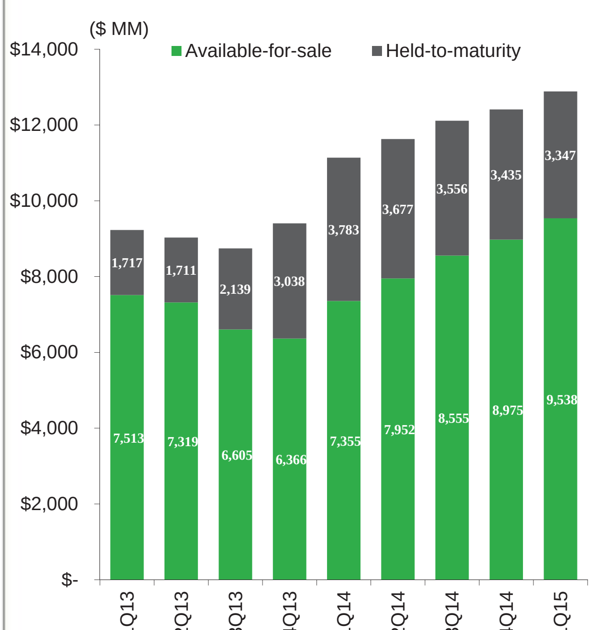


(1) End-of-period

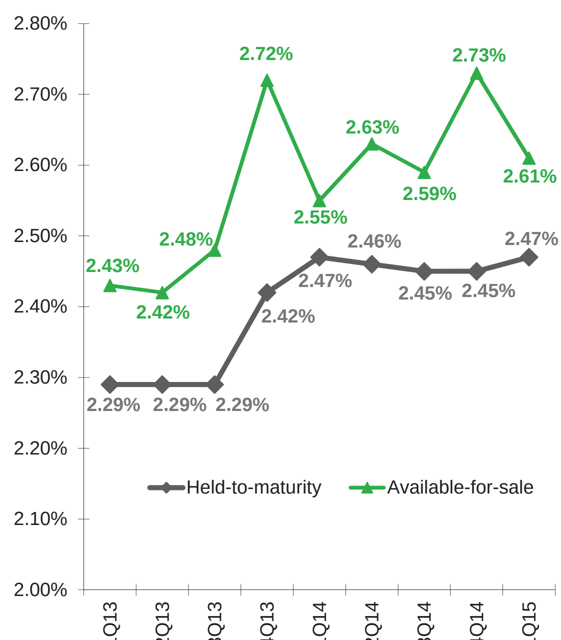
Investment Securities

Securities Mix & Yield[1]

Securities Portfolio Mix



Securities Portfolio Yield



(1) Average balances

Securities Overview – 03/31/15

- Portfolio weighted average life of 5.0 years, average duration of 3.9 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	$ 11	$ ---	$ 11	$ ---	$ ---	$ ---	$ ---
Agency (Debt, P/T, & CMO's)	6,134	---	6,134	---	---	---	---
Asset Backed							
Alt-A mortgage-backed securities	---	---	---	---	---	---	---
Auto/Fleet Lease backed securities	29	29	---	---	---	---	---
Pooled-trust-preferred securities[(2)]	89	---	---	---	---	89	---
Floorplan/Rental Fleet backed securities	187	187	---	---	---	---	---
Credit Card backed securities	64	64	---	---	---	---	---
All other asset backed securities	463	308	---	156	---	---	---
Private label CMO securities	40	10	---	---	10	20	---
Municipal securities[(3)(4)]	2,039	200	231	---	---	---	1,608
FHLB/FRB Stock	332	---	---	---	---	---	332
Other	507	0	5	48	431	10	12
Total	**$ 9,895**	**$ 797**	**$ 6,381**	**$ 203**	**$ 441**	**$ 120**	**$ 1,952**
Variable rate demand notes[(3)]	**$ 27**						
Total available-for-sale, and other	**$ 9,922**						

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)	3,329	---	3,329	---	---	---	---
Municipal securities	8	---	8	---	---	---	---
Total held-to-maturity	**$ 3,337**	**$ ---**	**$ 3,337**	**$ ---**	**$ ---**	**$ ---**	**$ ---**

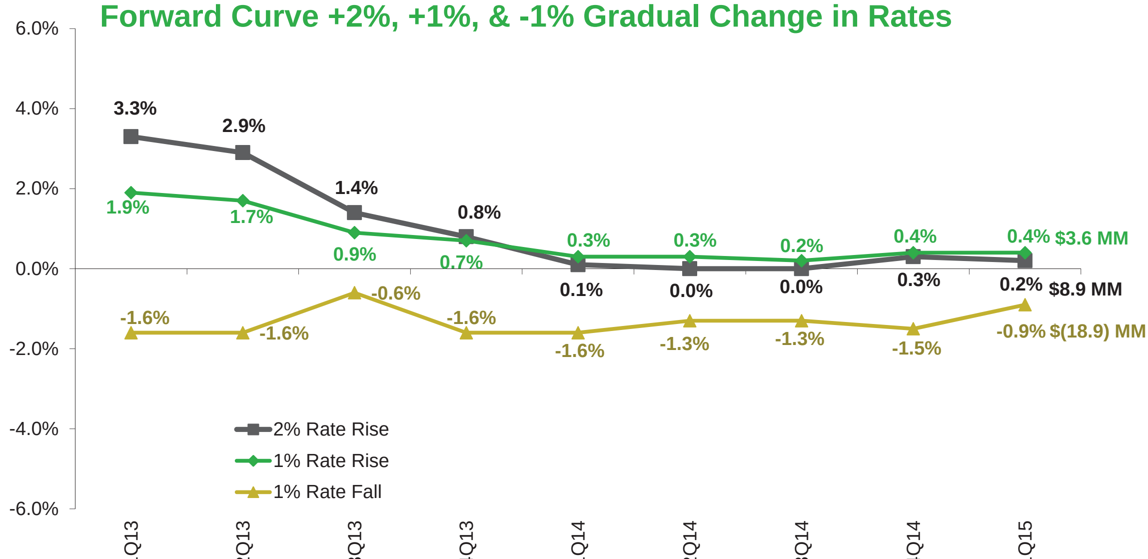
(1) Credit ratings reflect the low est current rating assigned by a nationally recognized credit rating agency.
(2) Primarily trust preferred for banks/insurance companies
(3) Variable rate demand notes included in municipal securities in external reporting.
(4) Loans that w ere reclassified to securities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

Managing Interest Rate Risk

02/28/2015

Net Interest Income at Risk[(1)]

Forward Curve +2%, +1%, & -1% Gradual Change in Rates



(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.

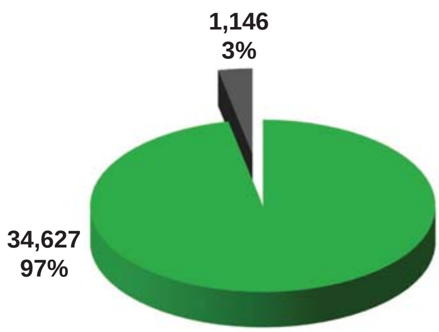
Loan Portfolio Overview

Total Commercial Loans

Total Commercial Loans – Granularity

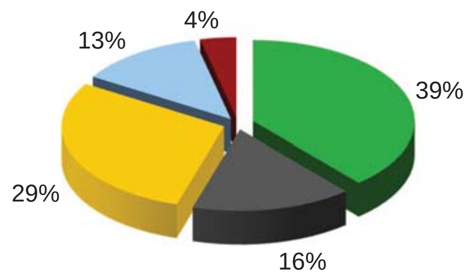
EOP Outstandings – $25.2 Billion

of Loans by Size



$5 MM - < $10 MM	560
$10 MM - < $25 MM	479
$25 MM - < $50 MM	95
> $50 MM	12
Total	1,146

Loans by Dollar Size



Commercial and Industrial: $20.1 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

	1Q15	4Q14	3Q14	2Q14	1Q14
Period end balance ($MM)	$20,109	$19,033	$18,791	$18,899	$18,046
30+ days PD & accruing	0.20%	0.14%	0.16%	0.14%	0.26%
90+ days PD & accruing(2)	0.03%	0.03%	0.04%	0.05%	0.06%
NCOs(3)	0.24%	0.01%	0.27%	0.23%	0.20%
NALs	0.66%	0.38%	0.48%	0.40%	0.32%
ACL	1.63%	1.77%	1.78%	1.71%	1.74%

(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)	1Q15	4Q14	3Q14	2Q14	1Q14
Suppliers [1]					
Domestic	$ 317	$ 285	$ 273	$ 258	$ 226
Foreign	0	0	0	12	20
Total suppliers	317	285	273	270	246
Dealers					
Floorplan-domestic	1,118	1,196	1,011	1,141	1,131
Floorplan-foreign	669	636	516	562	621
Total floorplan	1,787	1,832	1,527	1,704	1,752
Other	572	576	541	537	521
Total dealers	2,359	2,408	2,068	2,240	2,273
Total auto industry	$2,676	$2,692	$2,341	$2,511	$2,519
NALs					
Suppliers	0.00%	0.01%	0.03%	0.00%	0.00%
Dealers	0.00	0.00	0.00	0.00	0.00
Net charge-offs [2]					
Suppliers	0.05%	0.08%	0.08%	0.12%	0.11%
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: $5.1 Billion[1]

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

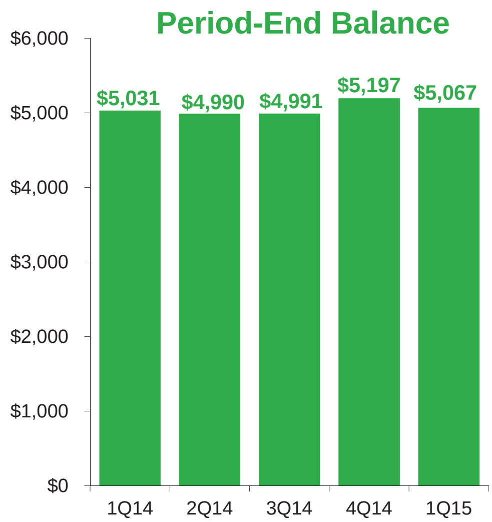
- Primarily Midwest footprint projects generating adequate return on capital
- Proven CRE participants… 28+ years average CRE experience
- >95% of the loans have personal guarantees
- >79% is within our geographic footprint
- $392 MM of “Special Assets” with a 21% average credit mark

Credit Quality Trends

	1Q15	4Q14	3Q14	2Q14	1Q14
Period end balance ($MM)	$5,067	$5,197	$4,991	$4,990	$5,031
30+ days PD & accruing	0.40%	0.56%	0.84%	1.00%	1.14%
90+ days PD & accruing [2]	0.32%	0.36%	0.53%	0.55%	0.73%
NCOs [3]	(0.31)%	(0.01)%	(0.48)%	(0.17)%	(0.08)%
NALs	0.97%	0.93%	1.20%	1.31%	1.42%
ACL	2.10%	2.09%	2.45%	2.90%	3.37%

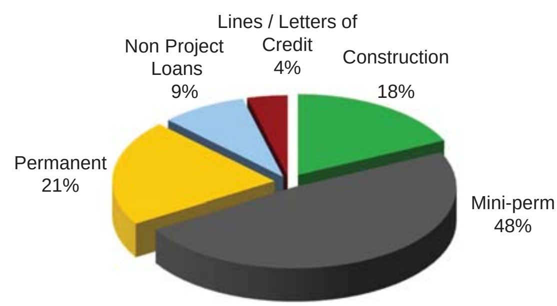
(1) End of period (2) All amounts represent accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.
(3) Annualized

CRE – Portfolio Composition



($MM)	1Q15 vs. 4Q14	1Q15 vs. 1Q14
New	$ 112	$ 985
Takedowns	406	1771
Net payments / payoffs / other	(646)	(2703)
Charge-offs	(3)	(17)
Net change	**$(130)**	**$35**
	(2.5)%	**0.7%**

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: $7.8 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	1Q15	4Q14	3Q14	2Q14	1Q14
Period end balance ($MM)	$7,803	$8,690	$8,322	$7,686	$6,999
30+ days PD & accruing	0.70%	0.83%	0.72%	0.65%	0.63%
90+ days PD & accruing	0.06%	0.07%	0.06%	0.04%	0.06%
NCOs	0.19%	0.28%	0.20%	0.16%	0.27%
NALs	0.06%	0.05%	0.06%	0.06%	0.09%

(1) End of period

Auto Loans – Production and Credit Quality Overview

	1Q15	4Q14	3Q14	2Q14	1Q14	4Q13	3Q13	2Q13
Originations								
Amount *($MM)*	$1,048	$1,230	$1,481	$1,463	$1,068	$994	$1,166	$1,088
% new vehicles	44%	48%	50%	50%	47%	47%	46%	44%
Avg. LTV	89%	90%	89%	89%	89%	89%	89%	89%
Avg. FICO	759	765	767	765	759	763	762	759
Expected cumulative loss	0.91%	0.88%	0.81%	0.85%	0.88%	0.89%	0.91%	0.92%
Portfolio Performance								
30+ days PD & accruing %	0.70%	0.83%	0.72%	0.65%	0.63%	0.88%	0.72%	0.68%
NCO %	0.19%	0.28%	0.20%	0.16%	0.28%	0.23%	0.18%	0.11%
Vintage Performance[1]								
6-month losses			0.03%	0.05%	0.04%	0.05%	0.07%	0.04%
9-month losses				0.11%	0.11%	0.10%	0.13%	0.11%
12-month losses					0.15%	0.18%	0.18%	0.17%

(1) Annualized

Home Equity: $8.5 Billion(1)

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers… 1Q15 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	1Q15	4Q14	3Q14	2Q14	1Q14
Period end balance ($MM)	**$8,492**	$8,491	$8,436	$8,405	$8,373
30+ days PD & accruing	**0.69%**	0.80%	0.91%	0.89%	1.00%
90+ days PD & accruing	**0.13%**	0.14%	0.18%	0.18%	0.19%
NCOs	**0.22%**	0.30%	0.31%	0.41%	0.75%
NALs	**0.93%**	0.93%	0.86%	0.82%	0.85%

(1) End of Period

Residential Mortgages: $5.8 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 1Q15 origination: FICO of 742, new / refi mix approx. 55/45%

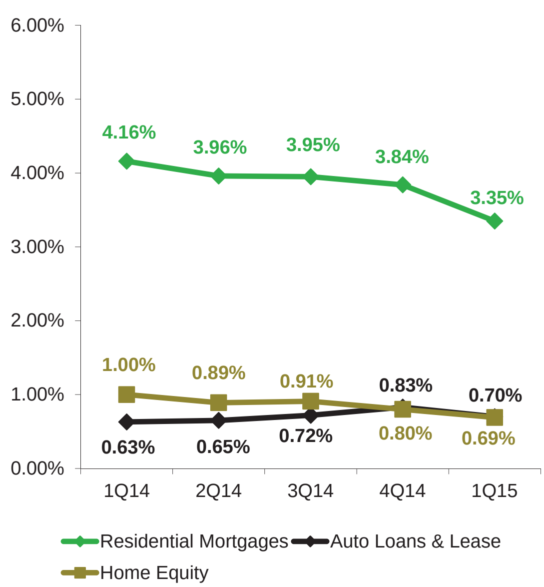
Credit Quality Trends	1Q15	4Q14	3Q14	2Q14	1Q14
Period end balance ($MM)	**$5,795**	$5,831	$5,788	$5,707	$5,542
Originations ($MM)	**$980**	$922	$997	$982	$658
30+ days PD & accruing	**3.35%**	3.84%	3.95%	3.96%	4.16%
90+ days PD & accruing	**1.28%**	1.51%	1.52%	1.43%	1.55%
NCOs	**0.19%**	0.21%	0.38%	0.24%	0.58%
NALs	**1.69%**	1.66%	1.70%	1.94%	2.20%

(1) End of Period

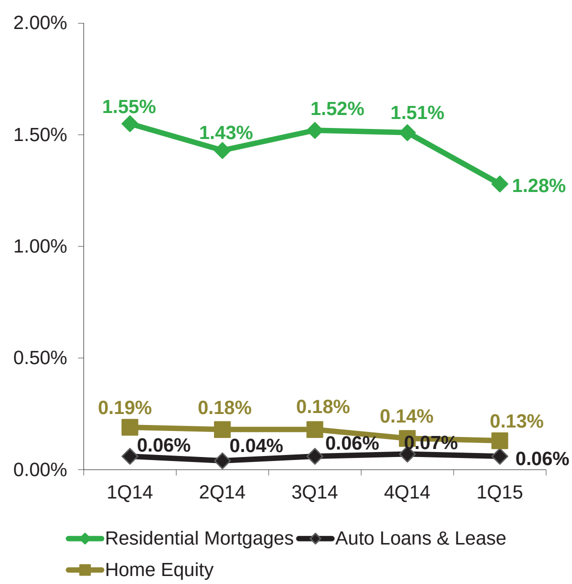
Credit Quality Review

Consumer Loan Delinquencies[(1)]

30+ Days

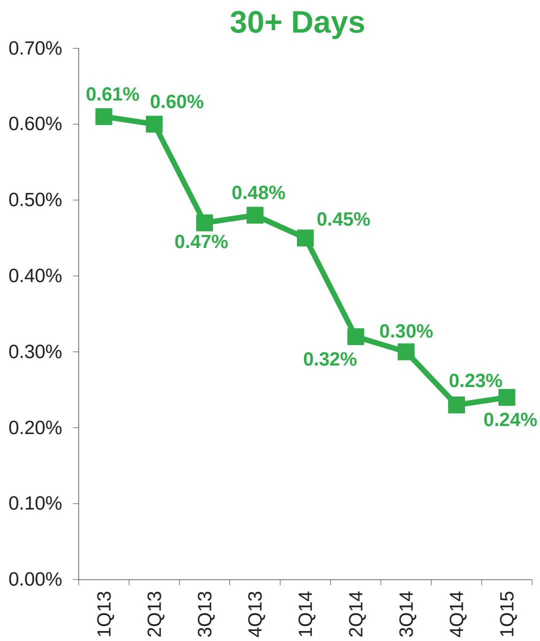


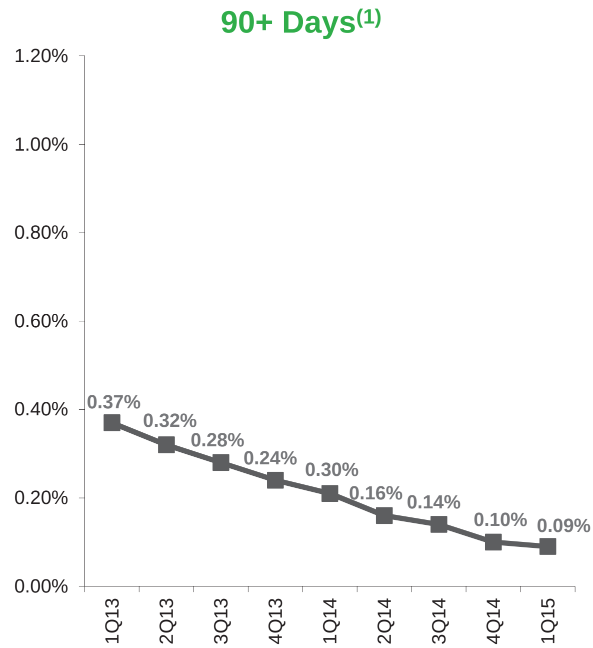
90+ Days



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

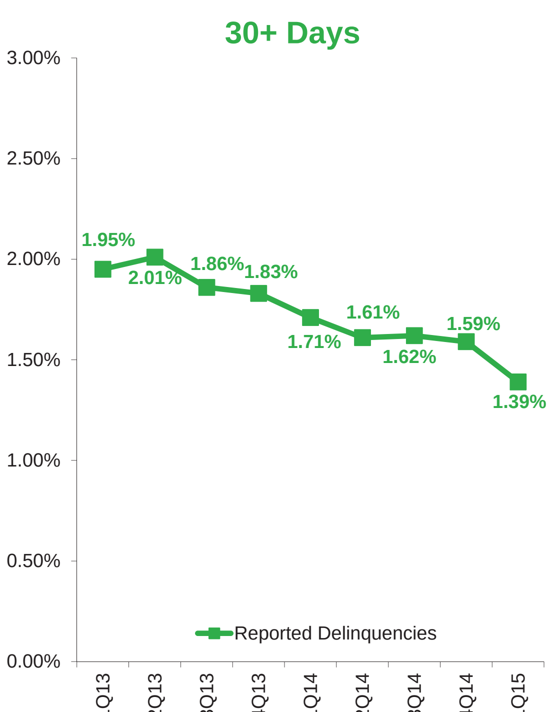
Total Commercial Loan – Delinquencies

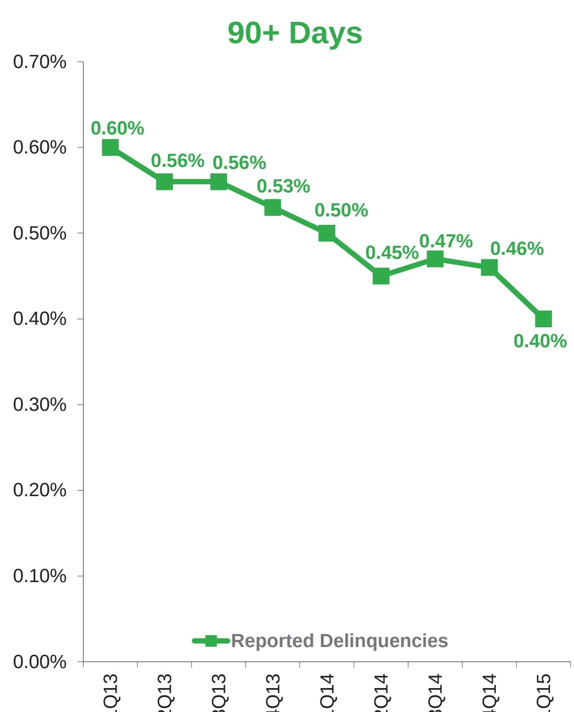




(1) All delinquencies represent accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.

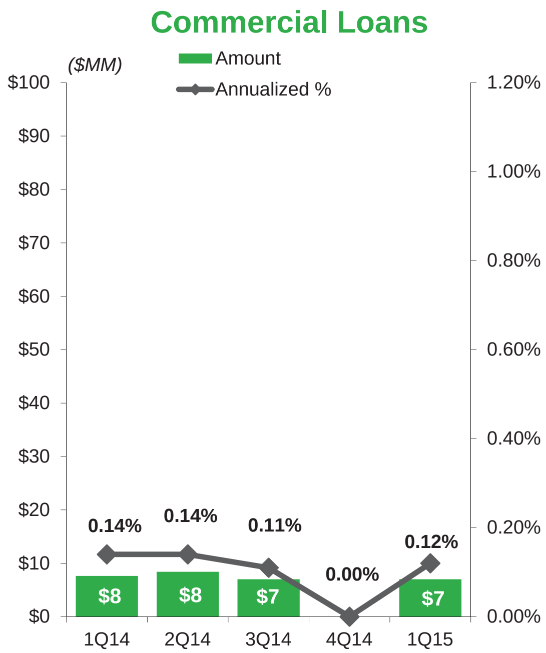
Total Consumer Loan Delinquencies(1)

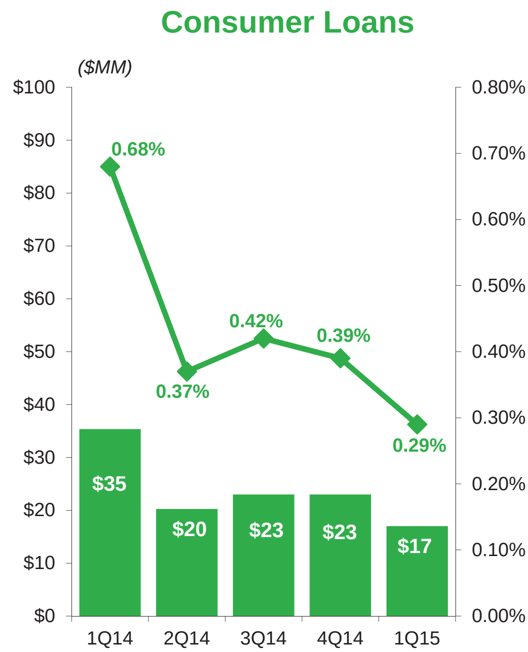




(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Net Charge-Offs





Nonperforming Asset Flow Analysis

($MM)	1Q15	4Q14	3Q14	2Q14	1Q14
NPA beginning-of-period	**$337.7**	$364.5	$362.1	$365.3	$352.2
Additions / increases	**162.9**	87.0	102.8	123.6	117.8
Return to accruing status	**(18.0)**	(20.0)	(24.9)	(23.0)	(9.3)
Loan and lease losses	**(41.6)**	(36.1)	(36.4)	(54.6)	(47.6)
OREO gains (losses)	**0.0**	0.0	0.9	2.3	0.4
Payments	**(30.6)**	(48.6)	(29.1)	(41.9)	(39.2)
Sales & other	**(9.7)**	(9.0)	(10.9)	(9.5)	(8.9)
NPA end-of-period	**$400.8**	$337.7	$364.5	$362.1	$365.3
Percent change	**19%**	(7)%	1%	(1)%	4%

Total Commercial Loans – Criticized Loan Flow Analysis

End of Period

($MM)	1Q15	4Q14	3Q14	2Q14	1Q14
Criticized beginning-of-period	**$1,454**	$1,285	$1,344	$1,345	$1,360
Additions / increases	**277**	442	218	308	214
Advances	**108**	67	69	65	85
Upgrades to "Pass"	**(113)**	(105)	(104)	(125)	(96)
Paydowns	**(193)**	(212)	(219)	(224)	(194)
Charge-offs	**(26)**	(22)	(24)	(25)	(25)
Criticized end-of-period	**$1,510**	$1,454	$1,285	$1,344	$1,345
Percent change	**4%**	12%	(5)%	(0)%	(1)%

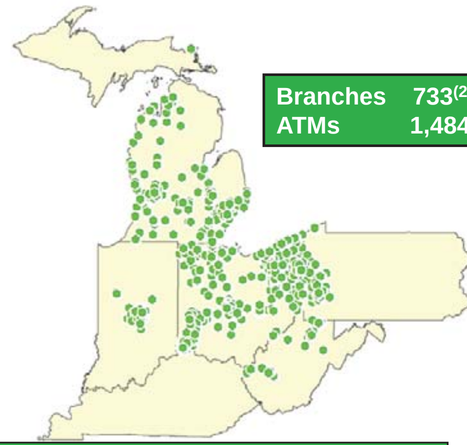
Franchise and Leadership

Huntington Bancshares Overview

Midwest financial services holding company

Founded	- 1866
Headquarters	- Columbus, Ohio
Total assets	- $68 Billion
Employees(1)	- 11,949

Franchise:



Branches	733(2)
ATMs	1,484

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

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

State	Branches	ATMs
Ohio	404	909
Michigan	181	242
Pennsylvania	48	102
Indiana	45	68
West Virginia	31	148
Kentucky	10	23

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

(1) 1Q15 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

Huntington

Welcome.™