

Welcome

Huntington Bancshares Incorporated 2017 Second Quarter Earnings Review

July 21, 2017



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Disclaimer

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This communication contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, and uncertainties. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. 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. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995.

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: 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; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our "Fair Play" banking philosophy; 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; the possibility that the anticipated benefits of the merger with FirstMerit Corporation are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where we do business; diversion of management's attention from ongoing business operations and opportunities; potential adverse reactions or changes to business or employee relationships, including those resulting from the completion of the merger with FirstMerit Corporation; and other factors that may affect our future results. Additional factors that could cause results to differ materially from those described above can be found in our Annual Report on Form 10-K for the year ended December 31, 2016, and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2017, each of which is on file with the Securities and Exchange Commission (the "SEC") and available in the "Investor Relations" section of our website, <http://www.huntington.com>, under the heading "Publications and Filings" and in other documents we file with the SEC.

All forward-looking statements speak only as of the date they are made and are based on information available at that time. We do not assume any obligation to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements.

2017 Second Quarter Highlights

Continued focus on realizing FirstMerit deal economics and driving top tier performance

EPS +21% Y/Y	TBVPS -8% Y/Y	ROA 1.09%	ROTCE 14.4%
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Financial Highlights			Y/Y	Balance Sheet			Y/Y
EPS	\$0.23		+21%	TBVPS	\$6.74		-8%
Net Interest Margin	3.31%		+25 bp	Avg Assets	\$100,121		37%
Net Interest Income (FTE)	\$757		47%	Avg Earning Assets	\$91,728		35%
Noninterest Income	\$325		20%	Avg Loans and Leases	\$67,345		30%
Total Revenue (FTE)	\$1,082		37%	Avg Deposits	\$76,553		38%
Noninterest Expense	\$694		33%	Avg Core Deposits	\$72,291		39%
Net Income	\$272		56%	Avg Tang. Common Equity	\$7,283		27%
Avg diluted shares	1,108.5		37%	TCE Ratio	7.41%		-55 bp
Efficiency Ratio	62.9%		-320 bp	CET1 Ratio	9.88%		+8 bp
NCOs / Avg Loans	0.21%		+8 bp	NPA Ratio	0.61%		-32 bp

Note: \$ in millions, except per share; results were impacted by significant items primarily related to FirstMerit integration.



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2Q17 YoY Summary Income Statement

Quarterly comparisons significantly impacted by continued FirstMerit integration efforts

(in millions)	2017			2016		Change	
	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Net interest income - FTE	\$ 756.6	\$ 742.0	\$ 747.5	\$ 636.0	\$ 516.0	2 %	47 %
Total noninterest income	325.2	312.5	334.3	302.4	271.1	4	20
Total Revenue - FTE	1,081.8	1,054.5	1,081.9	938.4	787.1	3	37
Total noninterest expense	694.4	707.4	681.5	712.2	523.7	-2	33
Provision for credit losses	25.0	67.6	74.9	63.8	24.5	-63	2
Pre-tax income - FTE	362.5	279.4	325.5	162.4	238.9	30	52
Net Income	\$ 271.7	\$ 208.1	\$ 239.0	\$ 127.0	\$ 174.5	31 %	56 %

Noninterest Income

- \$13 MM increase in card and payment processing
- \$12 MM increase in service charges on deposit accounts

Noninterest Expense

- \$93 MM increase in personnel costs
- \$22 MM increase in net occupancy costs
- \$13 MM increase in other expense
- \$12 MM increase in outside data processing and other services expense

Adjusted Noninterest Expense⁽¹⁾

- \$140 MM increase compared to 1Q17

(1) Details on slide 17



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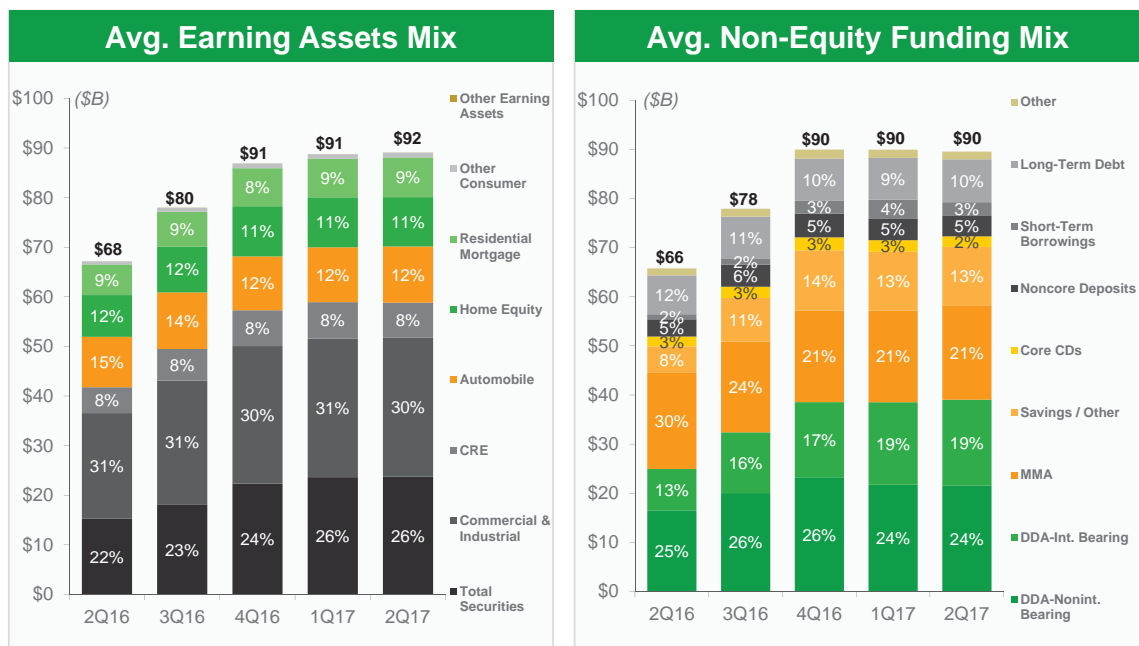
YTD Operating Leverage

Continued progress achieving full-year positive operating leverage

(\$MM)	2017	2016	Y/Y Change	
	Actual	Actual	\$	%
Net interest income	\$ 1,474.5	\$ 1,008.9		
FTE adjustment	24.1	19.3		
FTE Net interest income	\$ 1,498.6	\$ 1,028.2	470.4	45.8
Noninterest income	\$ 637.7	\$ 513.0		
Securities gains (losses)	0.1	0.7		
Merger and acquisition related gain (loss)	2.2	-		
Net gain (loss) MSR hedging	(0.1)	(8.3)		
Adjusted noninterest income	\$ 635.5	\$ 520.6	114.9	22.1
Adjusted total revenue	\$ 2,134.1	\$ 1,548.8	585.3	37.8
Noninterest expense	\$ 1,401.8	\$ 1,014.7		
Merger and acquisition expenses	123.5	27.2		
Adjusted noninterest expense	\$ 1,278.3	\$ 987.5	290.7	29.4

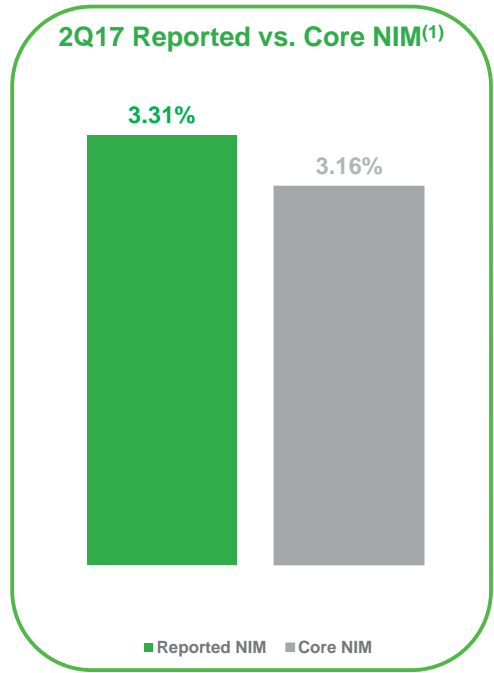
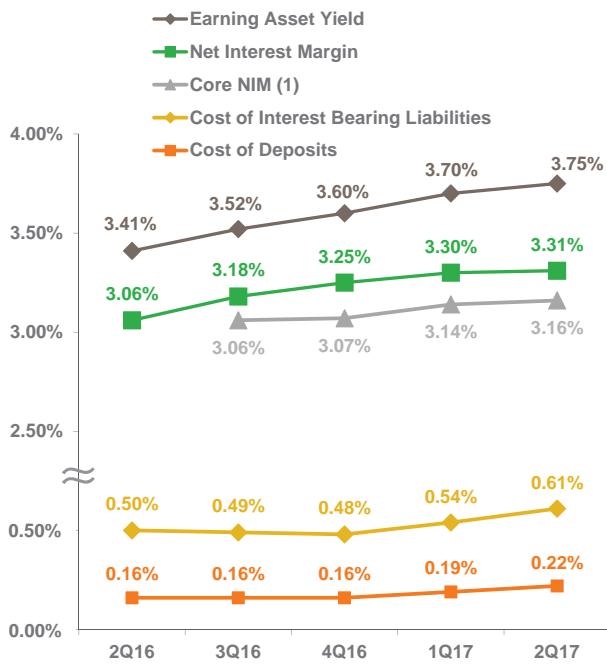
Earning Asset/Liability Mix

Strong core growth complemented by FirstMerit acquisition



Net Interest Margin (FTE)

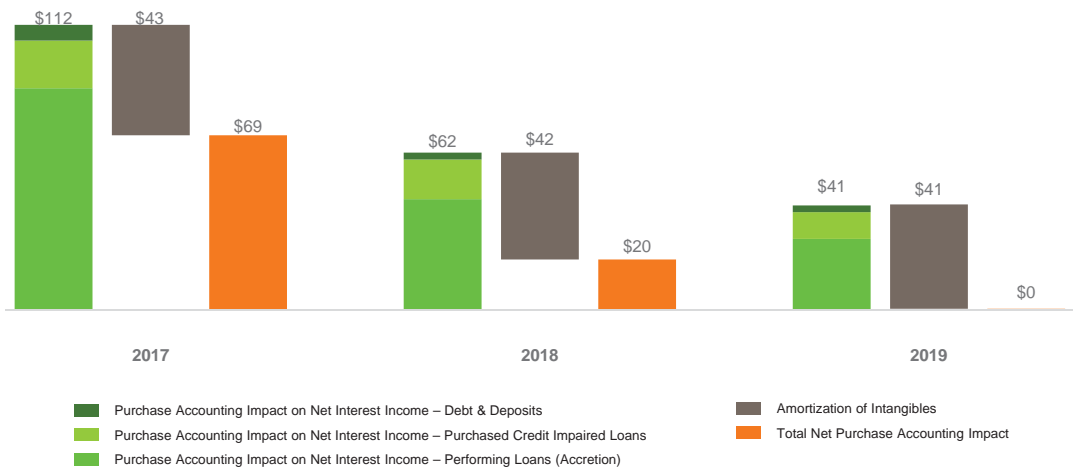
Purchase accounting adjustments added 15 basis points to NIM



(1) Net of purchase accounting adjustments; see reconciliation on slide 19

Expected Impact of Purchase Accounting

Accelerated accretion continues to pull forward scheduled purchase accounting accretion

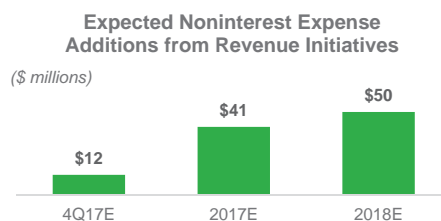
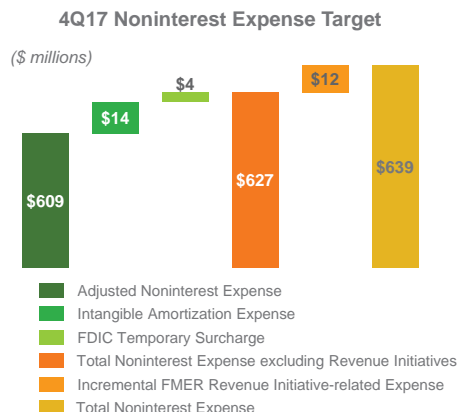


- Reflects purchase accounting impact exclusively related to the FirstMerit acquisition
- Projected purchase accounting accretion represents scheduled amortization, and does not include impact of any accelerated payoffs in future periods
- \$71mm of \$112mm purchase accounting impact on NII realized during first half of 2017; \$41mm of purchase accounting impact scheduled for second half of 2017

Delivering FMER Economics

Cost savings remain on pace and revenue initiatives ramping

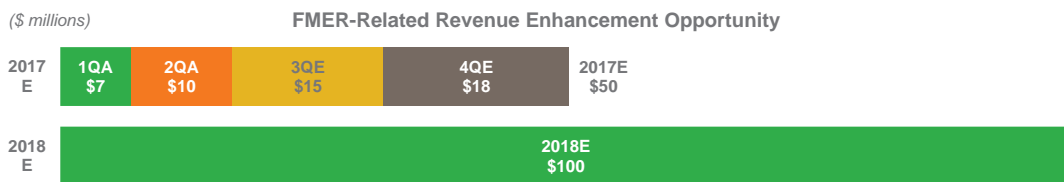
- FMER integration nearly complete, as planned
 - Systems conversions successfully completed
 - Consumer deposit retention has outperformed modeled assumptions with balances up 2%¹ vs. 10% runoff assumption
- Achieving ~\$255 million annualized cost savings target set at announcement
 - All remaining cost savings to be implemented during 3Q17
- Revenue enhancement initiatives implemented across the bank
 - Expected to augment both net interest income and noninterest income
 - All four revenue segments developed targeted strategies and initiatives
 - Remain on pace to deliver \$100 million of total revenue enhancements in 2018 with incremental efficiency ratio of ~50%



(1) Consumer deposits from FMER customers and former FMER branches, June 30, 2017 vs. August 31, 2016

FMER Revenue Enhancement Opportunities

Initiatives provide additional near-term and long-term upside



OCR Improvement



- Cross-sell opportunities identified across business and consumer client base:
 - Capital Markets
 - Treasury Management
 - Private Banking
 - Credit Card

SBA Lending Expansion



- Expanded HBAN SBA lending expertise into IL and WI markets & deepened coverage in overlap markets
- SBA FY2017 YTD 1: #3 bank in dollars in both IL and WI & #4 bank in number of loans in both IL and WI

Home Lending Expansion



- Expansion into Chicago and WI markets and deeper penetration in overlap markets
- Annual Loan production of ~\$900 million within two years

RV & Boat Expansion



- Expansion of legacy FMER 17 state footprint to 34 states
- Annual Loan production of ~\$200 million within two years

(1) Source: SBA; rankings for first nine months of SBA 2017 fiscal year (September 30 year-end)

Capital⁽¹⁾

Reinstated share repurchase as capital ratios within targeted ranges

	2Q17	1Q17	4Q16	3Q16	2Q16
Tang. common equity / tang. assets	7.41%	7.28%	7.16%	7.14%	7.96%
Common equity Tier 1 (CET1)	9.88	9.74	9.56	9.09	9.80
Tier 1 leverage	8.98	8.76	8.70	9.89	9.55
Tier 1 risk-based capital	11.24	11.11	10.92	10.40	11.37
Total risk-based capital	13.33	13.26	13.05	12.56	13.49
Total risk-weighted assets (\$B)	\$78.4	\$77.6	\$78.3	\$80.5	\$60.7
Double leverage ⁽²⁾	108%	107%	108%	106%	95%

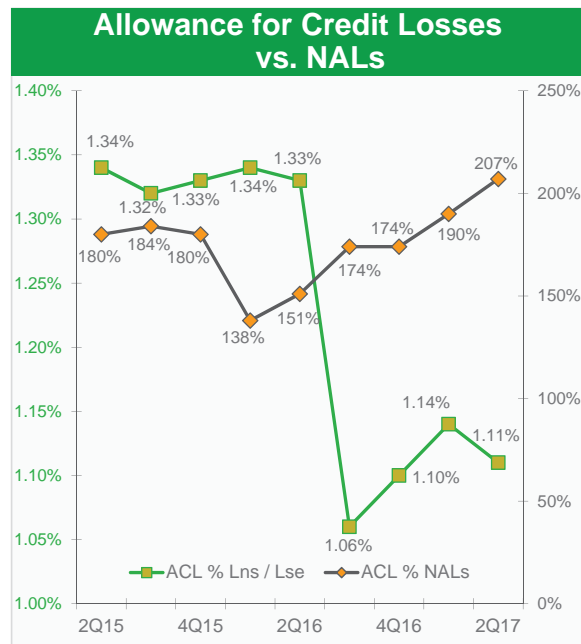
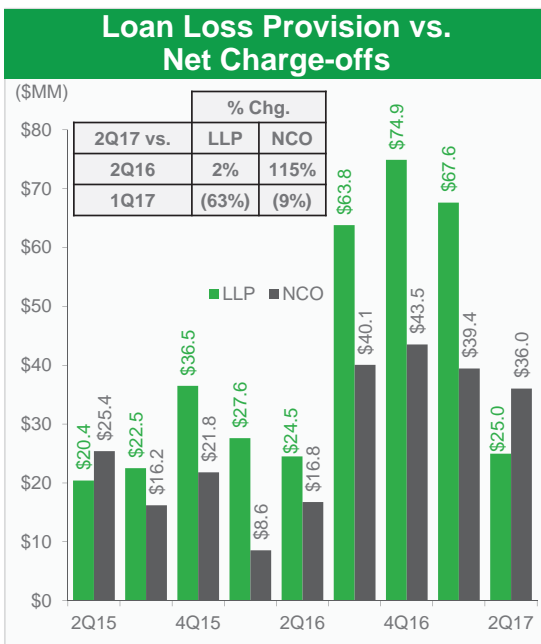
(1) End of period

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



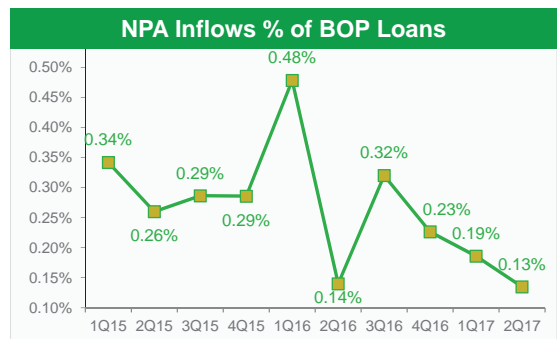
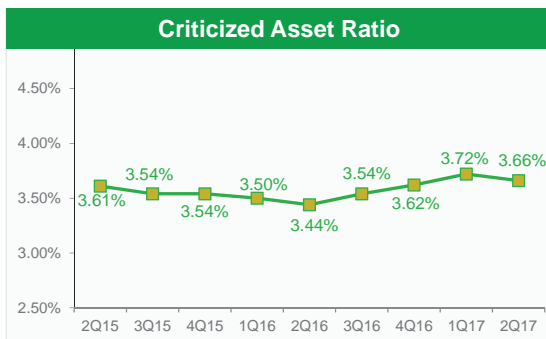
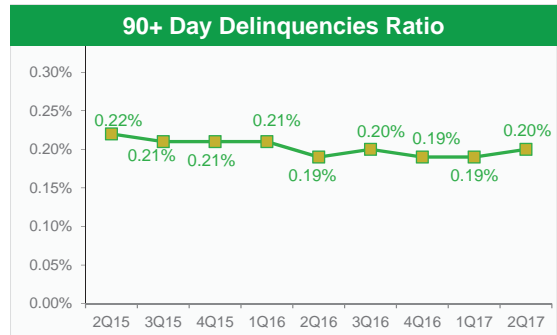
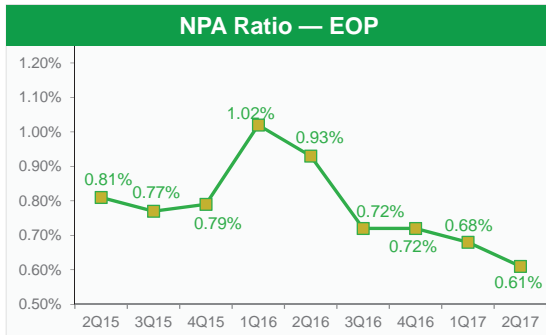
Provision, NCO, and ACL

Allowance and other ratios impacted by FirstMerit acquisition



Asset Quality Trends

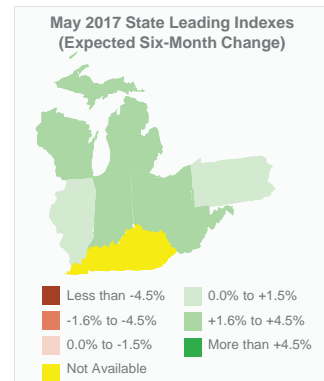
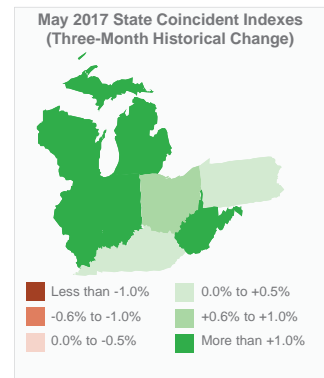
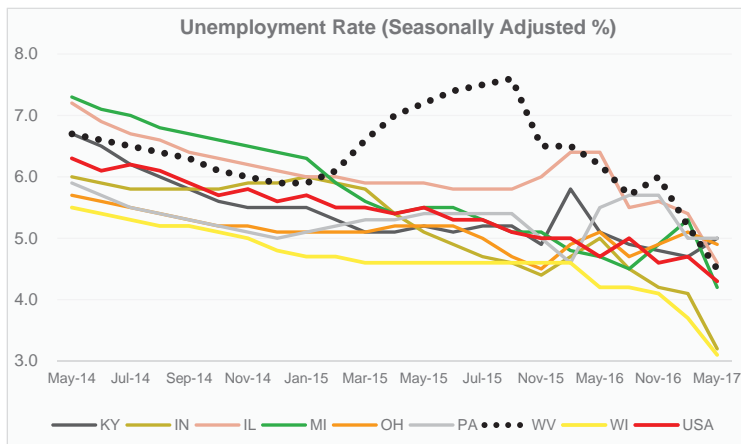
Overall credit metrics remain stable



Footprint Economic Indicators

Leading indicators signal optimism for 2017

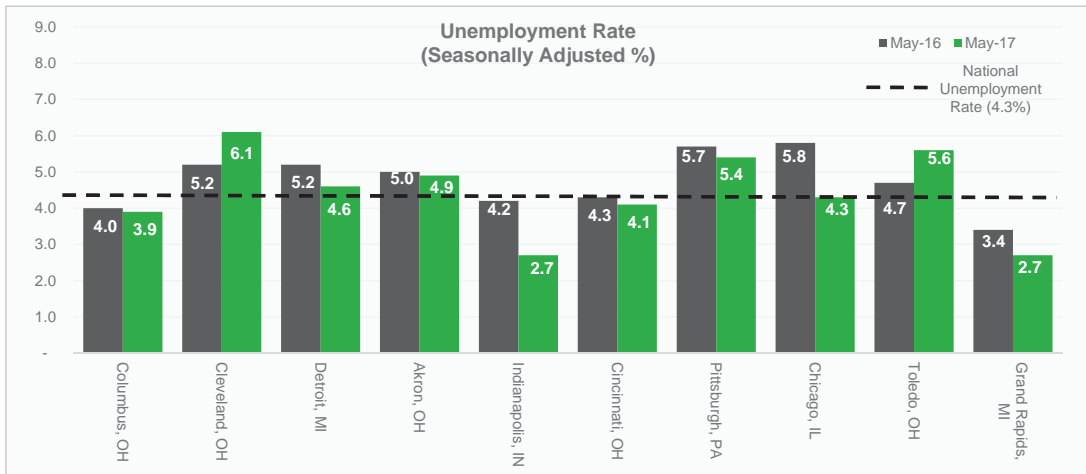
- Stronger economic activity growth than the nation in the 3 months through May occurred in Michigan, Indiana, Wisconsin, Illinois, and West Virginia.
- 5 of 8 Huntington footprint states, including Ohio, Indiana, and Michigan, are expected to grow faster than the nation in the 6-months through November 2017.
- State unemployment rates have been historically low, spanning from 3.1% in Wisconsin to 5.0% in Kentucky and Pennsylvania in May. Unemployment rates declined in 6 of 8 states between May 2016 and May 2017, and stayed the same in the remaining 2 states. State unemployment rates in Wisconsin (3.1%), Indiana (3.2%), and Michigan (4.2%) were at their lowest in May 2017 since October 1999, January 2001, and December 2000, respectively.



Unemployment Rates in Top 10 Deposit MSAs

Our largest deposit markets compare favorably with U.S.

- According to the Philadelphia FRB coincident economic indicator, economic activity grew faster than the nation in 6 of 8 Huntington footprint states during the economic recovery-to-date. Michigan, Ohio, Indiana, Illinois, Kentucky, and Wisconsin all exhibited stronger growth than the nation since the Great Recession ended.
- Unemployment rates declined in 12 of the 15 largest MSAs in the Huntington footprint during the most recent 3-month and 12-month periods. In May 2017, unemployment rates were below the national average of 4.3% in Cincinnati, Columbus, Grand Rapids, Indianapolis, Madison, and Milwaukee. They were at or within 0.3% of the national average in Chicago, Dayton, and Detroit.
- Solid housing markets provided home price growth in all 8 Huntington footprint states for 4 consecutive years through the first quarter according to the FHFA Expanded Data Housing Price index. Affordability remains some of the best in the nation.



Source: US Bureau of Labor Statistics; Federal Reserve Bank of Philadelphia; Haver Analytics



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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**
- **FirstMerit integration nearly complete**
 - Executing on revenue synergies
 - Focusing on customer experience, retention, and growth
- **High level of colleague and shareholder alignment**
- **2017 Expectations**
 - Full year revenue growth of 20%+
 - Targeting positive operating leverage
 - Implementation of all planned cost savings by end of 3Q17
 - Average balance sheet growth of 20%+; period-end loan growth of 4% to 6%
 - Net charge-offs below our long-term expectations of 35–55 bp



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Reconciliation

Noninterest Income and Noninterest Expense

(\$ in millions)	Noninterest Income (GAAP)			Impact of Significant Items			Adjusted Nonint. Income (Non-GAAP)		
	2017	2017	2016	2017	2017	2016	2017	2017	2016
	Second Quarter	First Quarter	Second Quarter	Second Quarter	First Quarter	Second Quarter	Second Quarter	First Quarter	Second Quarter
Service charges on deposit accounts	\$ 88	\$ 83	\$ 76	\$ -	\$ -	\$ -	\$ 88	\$ 83	\$ 76
Cards and payment processing income	52	47	39	-	-	-	52	47	39
Mortgage banking income	32	32	32	-	-	-	32	32	32
Trust and investment management services	32	34	22	-	-	-	32	34	22
Insurance income	16	15	16	-	-	-	16	15	16
Brokerage income	16	16	15	-	-	-	16	16	15
Capital markets fees	17	14	13	-	-	-	17	14	13
Bank owned life insurance income	15	18	13	-	-	-	15	18	13
Gain on sale of loans	12	13	9	-	-	-	12	13	9
Securities gains (losses)	-	-	1	-	-	-	-	-	1
Other income	44	41	36	-	2	-	44	39	36
Total noninterest income	\$ 325	\$ 312	\$ 271	\$ -	\$ 2	\$ -	\$ 325	\$ 310	\$ 271

(\$ in millions)	Noninterest Expense (GAAP)			Impact of Significant Items			Adjusted Nonint. Expense (Non-GAAP)		
	2017	2017	2016	2017	2017	2016	2017	2017	2016
	Second Quarter	First Quarter	Second Quarter	Second Quarter	First Quarter	Second Quarter	Second Quarter	First Quarter	Second Quarter
Personnel costs	\$ 392	\$ 382	\$ 299	\$ 18	\$ 20	\$ 5	\$ 374	\$ 362	\$ 294
Outside data processing and other services	75	87	63	6	14	3	69	73	60
Equipment	43	47	32	4	6	-	39	41	32
Net occupancy	53	68	31	14	23	-	38	44	30
Professional services	18	18	21	4	4	11	14	14	11
Marketing	19	14	15	-	1	-	19	13	15
Deposit and other insurance expense	20	20	12	-	-	-	20	20	12
Amortization of intangibles	14	14	4	-	-	-	14	14	4
Other expense	60	57	47	4	5	2	56	52	46
Total noninterest expense	\$ 694	\$ 707	\$ 524	\$ 50	\$ 73	\$ 21	\$ 644	\$ 634	\$ 503



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Reconciliation

Significant Items impacting financial performance comparisons

2017 Net Income and EPS

(in millions, except per share amounts)

Net income - reported earnings
Net income applicable to common shares

Significant items - favorable (unfavorable) impact:
Merger and acquisition related expenses, net

2Q17		1Q17	
After-tax	EPS	After-tax	EPS
\$ 271.7		\$ 208.1	
\$ 252.9	\$ 0.23	\$ 189.2	\$ 0.17
Earnings ⁽¹⁾		Earnings ⁽¹⁾	
\$ (50.2)	\$ (0.03)	\$ (71.1)	\$ (0.04)

2016 Net Income and EPS

(in millions, except per share amounts)

Net income - reported earnings
Net income applicable to common shares

Significant items - favorable (unfavorable) impact:
Merger and acquisition related expenses, net
Litigation reserve reduction

4Q16		3Q16		2Q16		1Q16	
After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
\$ 239.0		\$ 127.0		\$ 174.5		\$ 171.3	
\$ 220.1	\$ 0.20	\$ 108.0	\$ 0.11	\$ 154.7	\$ 0.19	\$ 163.3	\$ 0.20
Earnings ⁽¹⁾		Earnings ⁽¹⁾		Earnings ⁽¹⁾		Earnings ⁽¹⁾	
\$ (96.1)	\$ (0.06)	\$ (158.7)	\$ (0.11)	\$ (20.8)	\$ (0.02)	\$ (6.4)	\$ (0.01)
	41.6		0.02		-		-

2017 Efficiency Ratio

(in millions)

Noninterest expense less amortization of intangibles
Revenue less gain/loss on securities

Significant items:
Merger and acquisition related expenses, net

2Q17		1Q17	
Pre-Tax	Efficiency Ratio	Pre-Tax	Efficiency Ratio
\$ 680.1	62.9%	\$ 693.1	65.7%
\$ 1,081.9	--	\$ 1,054.5	--
Revenue (Expense) ⁽¹⁾		Revenue (Expense) ⁽¹⁾	
\$ (50.2)	4.6%	\$ (71.1)	6.7%

(1) Pre-tax



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Reconciliation

Net Interest Margin

	2Q17	1Q17	4Q16	3Q16
Net Interest Income (FTE) - reported	\$ 756.6	\$ 742.0	\$ 747.5	\$ 636.0
Purchase accounting impact (performing loans)	27.4	29.5	34.5	19.5
Purchase accounting impact (credit impaired loans)	4.8	4.8	4.3	1.1
Total Loan Purchase Accounting Impact	32.2	34.3	38.8	20.6
Debt	0.6	0.6	0.4	0.2
Deposit accretion	1.1	2.0	2.8	1.8
Total Net Purchase Accounting Adjustments	\$ 33.9	\$ 36.9	\$ 42.0	\$ 22.6
Net Interest Income (FTE) - core	\$ 722.7	\$ 705.1	\$ 705.6	\$ 614.1
Average Earning Assets	\$ 91,728.4	\$ 91,138.6	\$ 91,463.5	\$ 79,687.0
Net Interest Margin - reported	3.31%	3.30%	3.25%	3.18%
Net Interest Margin - core	3.16%	3.14%	3.07%	3.06%

Reconciliation

Loan marks

Performing:	
Loan mark:	
At March 31, 2017	\$ 124
Amortization	(20)
Charge-off/HFS/Other	-
At June 30, 2017	\$ 105
Performing loan balance:	
At March 31, 2017	\$ 12,636
At June 30, 2017	11,258
Purchased credit impaired (PCI):	
Accretable yield:	
At March 31, 2017	\$ 37
Accretion	(5)
Reclassification from nonaccretable difference	4
At June 30, 2017	\$ 36
PCI Loan balance:	
At March 31, 2017	\$ 90
At June 30, 2017	76

Appendix

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Basis of Presentation

Use of Non-GAAP Financial Measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document, the 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 an 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 this document 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 2016 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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Income Statement

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Income Statement Summary

(\$ in millions)	Jun. 30,	Mar. 31,	Jun. 30,	LQ	YOY
Interest income	\$ 846	\$ 820	\$ 566	3 %	50 %
Interest expense	102	90	60	13	70
Net interest income	745	730	506	2	47
Provision for credit losses	25	68	25	(63)	2
Net interest income after provision	720	662	481	9	49
Service charges on deposit accounts	88	83	76	5	16
Cards and payment processing income	52	47	39	11	34
Mortgage banking income	32	32	32	2	2
Trust and investment management services	32	34	22	(5)	43
Insurance income	16	15	16	4	(1)
Brokerage income	16	16	15	3	12
Capital markets fees	17	14	13	19	29
Bank owned life insurance income	15	18	13	(13)	22
Gain on sale of loans	12	13	9	(6)	30
Securities gains (losses)	0	(0)	1	(1,788)	(79)
Other income	44	41	36	9	22
Total noninterest income	325	312	271	4	20
Personnel costs	392	382	299	3	31
Outside data processing and other services	75	87	63	(14)	19
Equipment	43	47	32	(8)	35
Net occupancy	53	68	31	(22)	71
Professional services	18	18	21	(1)	(15)
Marketing	19	14	15	35	28
Deposit and other insurance expense	20	20	12	2	68
Amortization of intangibles	14	14	4	(1)	296
Other expense	60	57	47	5	27
Total noninterest expense	694	707	524	(2)	33
Income before income taxes	350	267	229	31	53
Provision for income taxes	79	59	54	33	45
Net income	\$ 272	\$ 208	\$ 175	31 %	56 %

Mortgage Banking Noninterest Income Summary

(\$MM)	2Q17	1Q17	4Q16	3Q16	2Q16
Origination and secondary marketing	\$23.7	\$21.4	\$22.2	\$32.7	\$26.9
Servicing fees	12.9	13.0	12.6	11.7	11.0
Amortization of capitalized servicing	(7.2)	(6.7)	(7.6)	(7.7)	(6.7)
Other mortgage banking income	4.3	2.6	2.9	2.8	2.3
Sub-total	33.8	30.3	30.0	39.5	33.5
MSR recovery (impairment)	(3.2)	2.0	25.0	2.5	(8.3)
Net trading gains (losses)	1.6	(0.6)	(17.5)	(1.4)	6.4
Total	\$32.3	\$31.7	\$37.5	\$40.6	\$31.6
Investor servicing portfolio ⁽¹⁾ (\$B)	\$19.1	\$19.1	\$18.9	\$18.6	\$16.2
Weighted average coupon	4.11%	4.11%	4.13%	4.17%	4.21%
Total originations (\$B)	\$1.8	\$1.3	\$1.5	\$1.7	\$1.6
Mortgage servicing rights ⁽¹⁾	\$189.0	\$191.1	\$186.2	\$156.8	\$134.4
MSR % of investor servicing portfolio ⁽¹⁾	0.99%	1.00%	0.99%	0.84%	0.83%

(1) End-of-period



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Tax Rate Summary – Reported vs. Adjusted

(\$ in millions)	Reported (GAAP)	Significant Items	Adjusted (Non-GAAP)
2017 Second Quarter			
Income before income taxes	\$350.4	\$50.2	\$400.6
Provision for income taxes	\$78.6	\$17.6	\$96.2
Effective tax rate	22.4%		24.0%
2017 First Quarter			
Income before income taxes	\$267.4	\$71.1	\$338.5
Provision for income taxes	\$59.3	\$24.9	\$84.2
Effective tax rate	22.2%		24.9%
2016 Fourth Quarter			
Income before income taxes	\$312.9	\$54.6	\$367.5
Provision for income taxes	\$74.0	\$18.6	\$92.6
Effective tax rate	23.6%		25.2%
2016 Third Quarter			
Income before income taxes	\$151.8	\$158.7	\$310.5
Provision for income taxes	\$24.7	\$52.0	\$76.7
Effective tax rate	16.3%		24.7%



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Tax Rate Summary – Reported vs. FTE Adjusted

<i>(\$ in millions)</i>	Reported (GAAP)	FTE Adjustment	FTE Adjusted (Non-GAAP)
2017 Second Quarter			
Income before income taxes	\$350.4	\$12.1	\$362.5
Provision for income taxes	\$78.6	\$12.1	\$90.7
Effective tax rate	22.4%		25.0%
2017 First Quarter			
Income before income taxes	\$267.4	\$12.0	\$279.4
Provision for income taxes	\$59.3	\$12.0	\$71.3
Effective tax rate	22.2%		25.5%
2016 Fourth Quarter			
Income before income taxes	\$312.9	\$12.6	\$325.5
Provision for income taxes	\$74.0	\$12.6	\$86.5
Effective tax rate	23.6%		26.6%
2016 Third Quarter			
Income before income taxes	\$151.8	\$10.6	\$162.4
Provision for income taxes	\$24.7	\$10.6	\$35.3
Effective tax rate	16.3%		21.8%



Balance Sheet

Assets

(\$ in millions)	2017		2016		Change (%)	
	Jun. 30,	Mar. 31,	Jun. 30,	LQ	YOY	
Assets						
Cash and due from banks	\$ 1,515	\$ 1,309	\$ 867	16 %	75 %	
Interest bearing deposits in banks	77	63	45	22	72	
Trading account securities	95	98	35	(3)	169	
Loans held for sale	748	518	787	44	(5)	
Available-for-sale securities	15,388	16,174	9,653	(5)	59	
Held-to-maturity securities	8,280	7,534	5,659	10	46	
Loans and leases:						
Commercial and industrial loans and leases	27,969	28,176	21,372	(1)	31	
Commercial real estate loans	7,145	7,093	5,322	1	34	
Total commercial	35,114	35,269	26,694	(0)	32	
Automobile	11,555	11,155	10,381	4	11	
Home equity loans	9,966	9,974	8,447	(0)	18	
Residential mortgage loans	8,237	7,829	6,377	5	29	
RV and marine finance	2,178	1,935	-	13	NM	
Other consumer loans	1,009	936	644	8	57	
Total consumer	32,945	31,829	25,849	4	27	
Loans and leases	68,059	67,098	52,543	1	30	
Allowance for loan and lease losses	(668)	(673)	(623)	(1)	7	
Net loans and leases	67,391	66,425	51,920	1	30	
Bank owned life insurance	2,449	2,446	1,778	0	38	
Premises and equipment	855	853	597	0	43	
Goodwill	1,993	1,993	677	-	194	
Other intangible assets	374	388	48	(4)	684	
Servicing rights	225	228	159	(1)	41	
Accrued income and other assets	2,016	2,018	1,729	(0)	17	
Total assets	\$101,407	\$100,045	\$ 73,954	1 %	37 %	

NM = Not meaningful



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Liabilities & Shareholders' Equity

(\$ in millions)	2017		2016		Change (%)	
	Jun. 30,	Mar. 31,	Jun. 30,	LQ	YOY	
Liabilities						
Demand deposits - non-interest bearing	\$ 21,420	\$ 21,489	\$ 16,324	(0) %	31 %	
Demand deposits - interest bearing	17,113	18,618	8,412	(8)	103	
Money market deposits	19,423	18,664	19,480	4	(0)	
Savings and other domestic deposits	11,758	12,043	5,341	(2)	120	
Core certificates of deposit	2,088	2,188	1,866	(5)	12	
Total core deposits	71,802	73,002	51,423	(2)	40	
Other domestic deposits of \$250,000 or more	441	524	380	(16)	16	
Brokered deposits and negotiable CDs	3,690	3,897	3,017	(5)	22	
Deposits in foreign offices	-	-	223	N/A	(100)	
Total deposits	75,933	77,423	55,043	(2)	38	
Short-term borrowings	4,553	1,263	1,957	260	133	
Other long-term debt	8,536	9,279	7,930	(8)	8	
Accrued expenses and other liabilities	1,730	1,643	1,517	5	14	
Total liabilities	90,752	89,608	66,447	1	37	
Shareholders' equity						
Preferred stock	1,071	1,071	971	0	10	
Common stock	11	11	8	0	37	
Capital surplus	9,920	9,899	7,074	0	40	
Less treasury shares, at cost	(31)	(27)	(21)	17	46	
Accumulated other comprehensive loss	(350)	(391)	(134)	(10)	161	
Retained earnings	34	(126)	(391)	NM	NM	
Total shareholders' equity	10,654	10,437	7,507	2	42	
Total liabilities and shareholders' equity	\$101,407	\$100,045	\$ 73,954	1 %	37 %	

NM = Not meaningful



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Total Core Deposit Trends

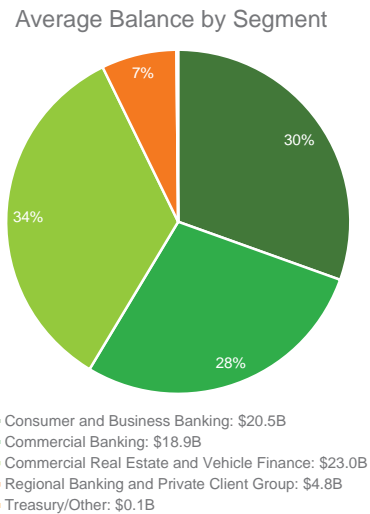
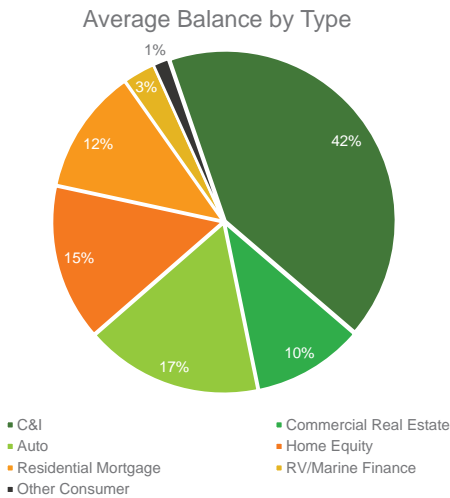
Average (\$B)	2Q17	2Q17 v 1Q17 ⁽¹⁾	2Q17 v 2Q16
Commercial			
Demand deposits - non-interest bearing	\$ 17.0	(6) %	26 %
Demand deposits - interest bearing	8.7	21	271
Other core deposits ⁽²⁾	7.0	11	(18)
Total	32.7	5	34
Consumer			
Demand deposits - non-interest bearing	4.6	10	52
Demand deposits - interest bearing	8.8	10	44
Other core deposits ⁽²⁾	26.2	1	43
Total	39.5	4	44
Total			
Demand deposits - non-interest bearing	21.6	(2)	31
Demand deposits - interest bearing	17.4	15	107
Other core deposits ⁽²⁾	33.2	3	23
Total	\$ 72.3	4 %	39 %

(1) Linked-quarter percent change annualized

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

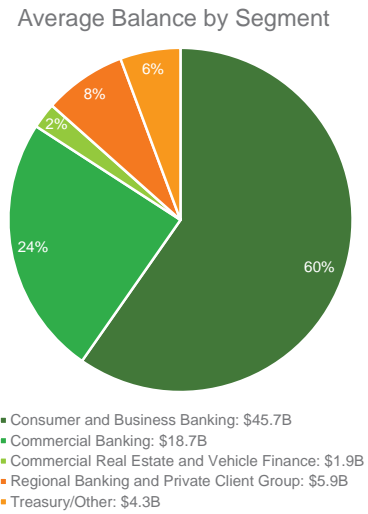
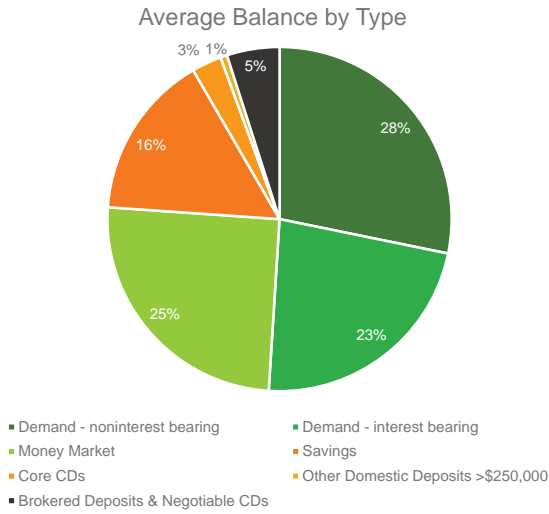
Loan Portfolio Composition

2Q17 Average Balances

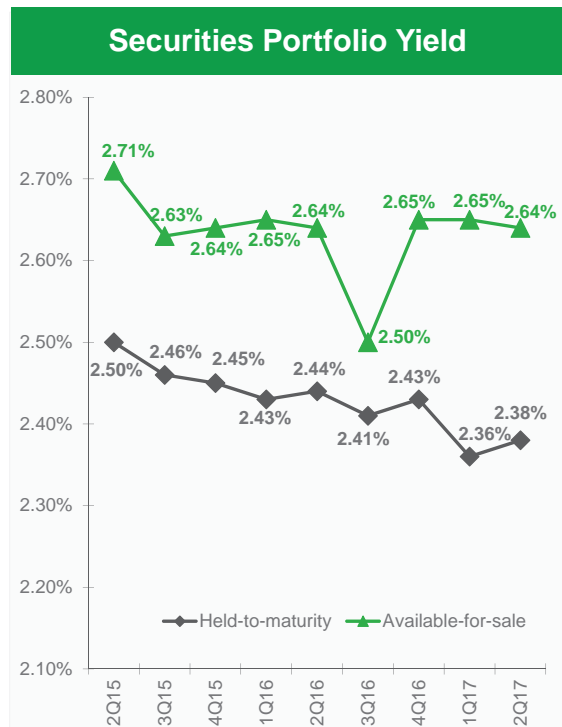
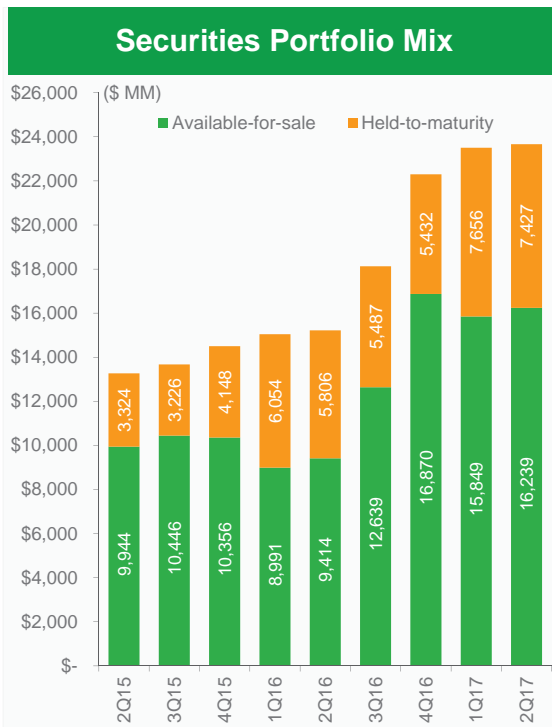


Deposit Composition

2Q17 Average Balances



Securities Mix & Yield⁽¹⁾



(1) Average balances

AFS & HTM Securities Overview⁽¹⁾

(\$mm)	June 30, 2017			March 31, 2017			June 30, 2016		
	Carry Value	% of Portfolio	Estimated Duration ^(1,2)	Carry Value	% of Portfolio	Estimated Duration ^(1,2)	Carry Value	% of Portfolio	Estimated Duration ^(1,2)
AFS Portfolio									
U.S. Treasuries	5	0.0%	0.4	5	0.0%	0.6	5	0.0%	1.3
Agency Debt	92	0.4%	3.4	82	0.3%	3.4	76	0.5%	1.7
Agency Pass-Through	34	0.1%	2.2	141	0.6%	2.4	176	1.1%	1.6
Agency CMO	7,354	31.1%	3.5	6,808	28.7%	3.6	1,837	12.0%	2.9
Agency Multi-Family	3,226	13.6%	3.4	4,261	18.0%	4.3	3,191	20.8%	3.8
Municipal Securities	440	1.9%	3.6	450	1.9%	3.8	344	2.2%	3.3
Other Securities	1,377	5.8%	2.3	1,576	6.6%	2.2	1,805	11.8%	3.0
Total AFS Securities	12,528	52.9%	3.4	13,323	56.2%	3.7	7,434	48.6%	3.3
HTM Portfolio									
Agency Debt	568	2.4%	4.9	580	2.4%	5.0	593	3.9%	5.1
Agency Pass-Through	148	0.6%	4.4	154	0.6%	4.4	179	1.2%	3.1
Agency CMO	3,839	16.2%	3.5	4,001	16.9%	3.7	4,521	29.5%	3.8
Agency Multi-Family	3,719	15.7%	4.9	2,792	11.8%	5.6	360	2.3%	4.0
Municipal Securities	6	0.0%	11.0	6	0.0%	11.2	7	0.0%	11.7
Total HTM Securities	8,280	35.0%	4.3	7,534	31.8%	4.5	5,659	37.0%	3.9
Direct Purchase									
Municipal Securities	2,860	12.1%	N/A	2,851	12.0%	N/A	2,219	14.5%	N/A
Grand Total	23,668	100.0%	3.8	23,707	100.0%	4.0	15,311	100.0%	3.6
Weighted Average Life⁽²⁾		4.3			4.5			4.1	
Level 1 HQLA⁽³⁾		16,602			16,299			8,224	
Liquidity Coverage Ratio⁽³⁾		142.3%			137.6%			114.4%	

(1) End of period

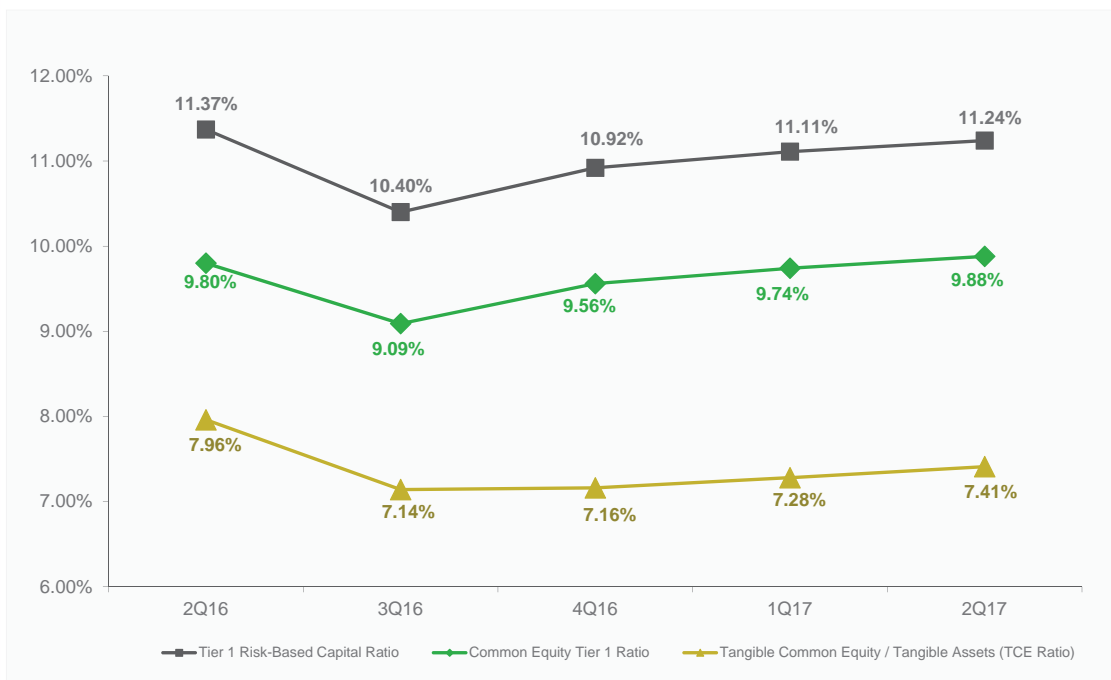
(2) Duration and weighted average life excludes Direct Purchase Municipal Instruments

(3) Level 1 HQLA and LCR as of May 31, 2017



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Capital Ratios⁽¹⁾



(1) End of period

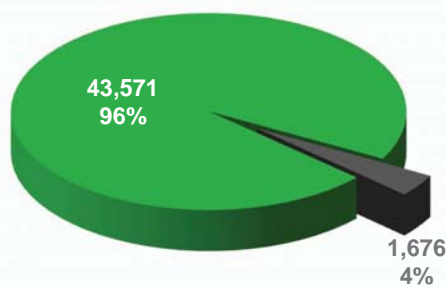


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Total Commercial Loans – Granularity

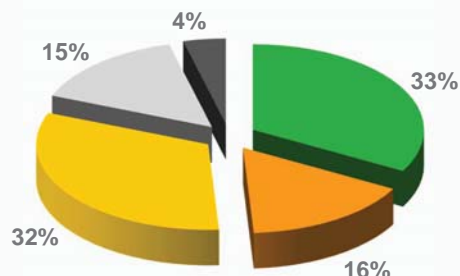
EOP Outstandings of \$35.1 Billion

of Loans by Size



Size	Count
< \$5 MM	43,571
\$5 MM - < \$10 MM	789
\$10 MM - < \$25 MM	716
\$25 MM - < \$50 MM	150
> \$50 MM	21
Total	1,676

Loans by Dollar Size



Size	Percentage
< \$5 MM	33%
\$5 MM - < \$10 MM	32%
\$10 MM - < \$25 MM	16%
\$25 MM - < \$50 MM	15%
\$50 MM +	4%



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Commercial and Industrial: \$28.0 Billion⁽¹⁾

- Diversified by sector and geographically within our Midwest footprint – no material change as a result of the FirstMerit acquisition
- Comprised primarily of middle market companies with \$20-\$500 MM in sales and Business Banking customers with <\$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

	2Q17	1Q17	4Q16	3Q16	2Q16
Period end balance (\$MM)	\$27,969	\$28,176	\$28,059	\$27,668	\$21,372
30+ days PD & accruing	0.26%	0.35%	0.24%	0.20%	0.14%
90+ days PD & accruing ⁽²⁾	0.08%	0.05%	0.06%	0.08%	0.03%
NCOs ⁽³⁾	0.17%	0.16%	0.23%	0.31%	0.07%
NALs	0.70%	0.82%	0.83%	0.80%	1.36%
ACL	1.58%	1.64%	1.55%	1.43%	1.78%

(1) End of period

(2) All amounts represent accruing purchased impaired loans; 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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C&I – Auto Industry

End of period balances

Outstandings					
(\$MM)	2Q17	1Q17	4Q16	3Q16	2Q16
Suppliers⁽¹⁾					
Domestic	\$ 763	\$ 783	\$ 861	\$ 634	\$ 562
Foreign	0	0	0	0	0
Total suppliers	763	783	861	634	562
Dealers					
Floorplan-domestic	1,826	1,896	1,833	1,682	1,385
Floorplan-foreign	760	781	755	700	673
Total floorplan	2,586	2,676	2,588	2,382	2,058
Other	714	736	698	694	660
Total dealers	3,300	3,413	3,286	3,076	2,718
Total auto industry	\$4,063	\$4,196	\$4,147	\$3,710	\$3,280
NALs					
Suppliers	0.10%	0.09%	0.05%	0.04%	0.08%
Dealers	0.00	0.00	0.00	0.00	0.00
Net charge-offs⁽²⁾					
Suppliers	0.00%	(0.01)%	0.07%	0.07%	0.05%
Dealers	0.00	0.00	0.00	0.00	0.00

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

(2) Annualized



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C&I Retail Exposure: \$2.8 Billion

- Retail exposure defined by NAICS – excludes automotive dealer floorplan exposure
- No exposure to retailers having filed for Bankruptcy protection
- Criticized rate (5%) is below the overall Commercial portfolio rate (6%)

Retail Industry Category	Outstandings (\$MM)	Exposure (\$MM)
Motor Vehicle Parts Dealers	\$447	\$755
Building Material and Garden Equipment and Supplies Dealers	195	333
Food and Beverage Stores	169	325
Gasoline Stations	146	270
Health and Personal Care Stores	145	264
Miscellaneous Store Retailers	108	173
Nonstore Retailers	105	167
Clothing and Clothing Accessories Stores	80	183
General Merchandise Stores	51	131
Furniture and Home Furnishings Stores	53	86
Electronics and Appliance Stores	23	77
Sporting Goods, Hobby, Musical Instrument, and Book Stores	33	65
Grand Total	\$1,556	\$2,830



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Commercial Real Estate: \$7.1 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
- >80% of the loans have personal guarantees
- >65% is within our geographic footprint
- Portfolio remains within the Board established concentration limit

Credit Quality Trends

	2Q17	1Q17	4Q16	3Q16	2Q16
Period end balance (\$MM)	\$7,145	\$7,093	\$7,301	\$7,256	\$5,322
30+ days PD & accruing	0.38%	0.74%	0.56%	0.36%	0.24%
90+ days PD & accruing ⁽²⁾	0.24%	0.20%	0.24%	0.25%	0.20%
NCOs ⁽³⁾	(0.20)%	(0.29)%	(0.30)%	(0.17)%	(0.05)%
NALs	0.24%	0.20%	0.28%	0.29%	0.44%
ACL	1.62%	1.51%	1.42%	1.56%	2.04%

(1) End of period

(2) All amounts represent accruing purchased impaired loans; 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 Retail Exposure: \$2.3 Billion

\$1.7 Billion Project Retail, \$0.6 Billion REIT Retail

- Total mall exposure is \$250MM: all within REIT exposure, associated with 4 properties
 - Corporate leverage on these borrowers ranges from 33% to 63%
 - Fixed Charge Coverage on these borrowers ranges from 2.1x to 4.5x
- Criticized rate is only 1%

Property Type	Outstanding (\$MM)	Exposure (\$MM)
Anchored Strip Center	\$ 433	\$ 467
Mixed Use - Retail	137	209
Unanchored Strip Center	166	193
Grocery Anchored	151	167
Lifestyle Center	96	139
Power Center	90	132
Freestanding Single Tenant	82	92
Restaurant	63	70
All Other (7 Retail Types Combined)	183	219
Project Retail Exposure	\$ 1,401	\$ 1,689
Retail REIT	456	635
Grand Total	\$ 1,857	\$ 2,324



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Automobile: \$11.6 Billion⁽¹⁾

◆ Extensive relationships with high quality Dealers

- Huntington consistently in the market for over 60 years
- Dominant market position in the Midwest with over 4,100 dealers
- Floorplan and dealership real estate lending, core deposit relationship, full Treasury Management, Private Banking, etc.

◆ Relationships create the consistent flow of auto loans

- Prime customers, average FICO ~760
- LTVs average <90%
- Custom Score, utilized to further segment FICO eligible to enhance predictive modeling
- No auto leasing (exited leasing in 2008)

◆ Operational efficiency and scale leverages expertise

- Highly scalable auto-decision engine evaluates >70% of applications based on FICO & custom score
- Underwriters directly compensated on credit performance by vintage

Credit Quality Trends	2Q17	1Q17	4Q16	3Q16	2Q16
Period end balance (\$MM)	\$11,555	\$11,155	\$10,969	\$10,791	\$10,381
30+ days PD & accruing	0.80%	0.84%	0.94%	0.81%	0.78%
90+ days PD & accruing	0.07%	0.07%	0.09%	0.07%	0.05%
NCOs	0.29%	0.45%	0.48%	0.27%	0.17%
NALs	0.03%	0.04%	0.05%	0.05%	0.05%

(1) End of period



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Auto Loans – Production and Credit Quality

	2Q17	1Q17	4Q16	3Q16	2Q16	1Q16	4Q15	3Q15
Originations								
Amount (\$MM)	\$1,653	\$1,428	\$1,399	\$1,499	\$1,558	\$1,367	\$1,291	\$1,485
% new vehicles	45%	45%	49%	46%	45%	46%	54%	47%
Avg. LTV	89%	88%	89%	90%	89%	88%	89%	90%
Avg. FICO	768	761	765	764	765	765	769	764
Expected cumulative loss	0.80%	0.88%	0.84%	0.87%	0.86%	0.82%	0.81%	0.91%
Portfolio Performance								
30+ days PD & accruing %	0.80%	0.84%	0.94%	0.81%	0.78%	0.70%	0.96%	0.86%
NCO %	0.29%	0.45%	0.48%	0.27%	0.17%	0.28%	0.33%	0.22%
Vintage Performance⁽¹⁾								
6-month losses			0.05%	0.07%	0.05%	0.03%	0.04%	0.06%
9-month losses				0.16%	0.15%	0.08%	0.09%	0.11%
12-month losses					0.24%	0.16%	0.15%	0.16%

(1) Annualized



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Auto Loans - Origination Trends

Loan originations from 2010 through 2016 demonstrate strong characteristics and continued improvements from pre-2010

(\$MM)	2017 YTD	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
Originations	\$3,081	\$5,816	\$5,207	\$5,242	\$4,220	\$4,021	\$3,575	\$3,428	\$1,586	\$2,213	\$1,911
% New Vehicles	45%	49%	48%	49%	46%	45%	52%	48%	37%	44%	47%
Avg. LTV	89%	89%	90%	89%	89%	88%	88%	88%	92%	95%	97%
Avg. FICO	765	765	764	764	760	758	760	768	763	752	743
Weighted Avg. Original Term (months)	69	68	68	67	67	66	65	65	64	69	70
Annualized risk expected loss	0.23%	0.25%	0.27%	0.26%	0.28%	0.27%	0.22%	0.37%	0.40%	0.60%	0.83%
Charge-off % (annualized)	0.36%	0.30%	0.23%	0.23%	0.19%	0.21%	0.26%	0.54%	1.51%	1.12%	0.65%
Manheim Market Report average	125.9	125.1	124.7	123.2	121.4	123.6	124.9	120.5	112.1	106.7	113.9
Unemployment rate ⁽¹⁾	4.5%	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%

Notes:

- 1: Credit scoring model updated in 2011, and further updated in January 2017
- 2: Previous credit model used in these periods; underwrote to a macro higher risk-expected loss in 2006 to 2008 periods
- 3: Higher losses in these periods partially driven by lower Manheim Market Report

(1) Source: BLS.gov; average of monthly seasonally-adjusted unemployment rate for period



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Indirect Auto Charge-off Performance

Reconciliation – non GAAP

(\$MM)	2Q17			1Q17			4Q16		
	Originated	Acquired	Total	Originated	Acquired	Total	Originated	Acquired	Total
Average Auto Loans	\$10,205	\$1,119	\$11,324	\$9,791	\$1,272	\$11,063	\$9,416	\$1,450	\$10,866
Reported Net Charge-offs (NCOs)	\$5.1	\$3.2	\$8.3	\$8.6	\$3.8	\$12.4	\$9.4	\$3.8	\$13.1
FMER-related Net Recoveries in Noninterest Income	--	(0.9)	(0.9)	--	(1.2)	(1.2)	--	(0.8)	(0.8)
Adjusted Net Charge-offs	5.1	2.3	7.4	8.6	2.6	11.2	9.4	2.9	12.3
Reported NCOs as % of Avg Loans	0.20%	1.14%	0.29%	0.36%	1.22%	0.45%	0.40%	1.03%	0.48%
Adjusted NCOs as % of Avg Loans	0.20%	0.81%	0.26%	0.36%	0.83%	0.41%	0.40%	0.80%	0.45%

- The auto loan performance trends were impacted by the accounting for recoveries on loans acquired from FirstMerit.
- Accounting requires that all recoveries associated with loans charged off prior to the date of FirstMerit acquisition be booked as noninterest income. This inflates the level of net charge-offs as the normal recovery stream is not included.



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Home Equity: \$10.0 Billion⁽¹⁾

- ◆ Focused on geographies within our Midwest footprint with relationship customers
- ◆ Focused on high quality borrowers... 2Q17 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 FICO of 759 with 60% 1st-liens and 40% junior-liens
- ◆ Conservative underwriting – manage the probability of default with increased interest rates used to ensure affordability on variable rate HELOCs

Credit Quality Trends	2Q17	1Q17	4Q16	3Q16	2Q16
Period end balance (\$MM)	\$9,966	\$9,974	\$10,106	\$10,120	\$8,447
30+ days PD & accruing	0.76%	0.75%	0.70%	0.66%	0.56%
90+ days PD & accruing	0.19%	0.15%	0.11%	0.13%	0.09%
NCOs	0.05%	0.07%	0.06%	0.11%	0.05%
NALs	0.68%	0.70%	0.71%	0.68%	0.67%

(1) End of Period



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Home Equity – Origination Trends

(\$MM)	2017 YTD	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
Originations	\$1,573	\$2,717	\$3,048	\$2,934	\$2,609	\$2,239	\$2,518	\$2,041	\$1,702	\$2,301	\$2,321
Avg. LTV	77%	78%	77%	76%	72%	74%	74%	73%	74%	73%	74%
Avg. FICO	773	775	781	780	779	771	771	770	768	757	745
Charge-off % (annualized)	0.05%	0.06%	0.23%	0.44%	0.99%	1.40%	1.28%	1.84%	1.40%	0.91%	0.56%
HPI Index ⁽¹⁾	206.4	198.2	187.7	179.6	170.7	162.4	159.6	165.6	171.0	178.3	190.7
Unemployment rate ⁽²⁾	4.5%	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%

- Consistent origination strategy since 2010
- HPI Index back to roughly same level as 2006 – consistent with general assessment of the overall market
- Origination continues to be oriented toward 1st lien position HELOCs, 65% of current balances are associated with 1st lien exposure

(1) FHFA Regional HPI ENC Season-Adj; U.S. and Census Division

(2) Source: BLS.gov; average of monthly seasonally-adjusted unemployment rate for period



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Residential Mortgages: \$8.2 Billion⁽¹⁾

- Traditional product mix focused on geographies within our Midwest footprint
- Early identification of at-risk borrowers. “Home Savers” program has achieved a 70-75% success rate
- Average 2Q17 origination: FICO of 750, new / refi mix approx. 75 / 25%

Credit Quality Trends	2Q17	1Q17	4Q16	3Q16	2Q16
Period end balance (\$MM)	\$8,237	\$7,829	\$7,725	\$7,665	\$6,377
30+ days PD & accruing	2.61%	2.42%	2.82%	2.74%	2.82%
90+ days PD & accruing	0.79%	0.88%	0.87%	0.89%	1.06%
NCOs	0.06%	0.13%	0.09%	0.10%	0.05%
NALs	0.97%	1.03%	1.17%	1.15%	1.34%

(1) End of Period



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Residential Mortgages – Origination Trends

(\$MM)	2017 YTD	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Portfolio Originations	\$1,098	\$1,878	\$1,455	\$1,188	\$1,414	\$906	\$1,411	\$1,144	\$457	\$803	\$1,571	\$1,309
Avg. LTV	85.0%	84.0%	83.2%	82.6%	77.8%	81.3%	80.5%	82.0%	82.7%	78.6%	76.3%	79.4%
Avg. FICO	750	751	756	754	759	756	760	757	739	731	717	724
Charge-off % (annualized)	0.09%	0.09%	0.17%	0.35%	0.52%	0.92%	1.20%	1.54%	1.31%	0.43%	0.23%	0.10%
HPI Index ⁽¹⁾	204.7	198.2	187.7	179.6	170.7	162.4	159.6	165.6	171.0	178.3	190.7	193.8
Unemployment rate ⁽²⁾	4.5%	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%	4.6%

- Consistent origination strategy since 2010
- HPI Index back to roughly same level as 2006 – consistent with general assessment of the overall market

(1) FHFA Regional HPI ENC Season-Adj; U.S. and Census Division

(2) Source: BLS.gov; average of monthly seasonally-adjusted unemployment rate for period



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Recreational Vehicle & Marine: \$2.2 Billion⁽¹⁾

- ◆ Indirect origination via established dealers with expansion into new states, primarily in the southeast.
- ◆ Well established product for FirstMerit; new product for Huntington
- ◆ Centrally underwritten, with focus on quality borrowers
- ◆ Average 2Q17 origination: FICO of 786
- ◆ Tightened underwriting to align with Huntington's origination standards and risk appetite
 - Leveraging Huntington Auto Finance's existing infrastructure and standards

Credit Quality Trends	2Q17	1Q17	4Q16	3Q16
Period end balance (\$MM)	\$2,178	\$1,935	\$1,846	\$1,840
30+ days PD & accruing	0.60%	0.79%	0.74%	0.53%
NCOs	0.37%	0.50%	0.47%	0.05%

(1) End of Period



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Credit Quality Review

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Credit Quality Trends Overview

	2Q17	1Q17	4Q16	3Q16	2Q16
Net charge-off ratio	0.21%	0.24%	0.26%	0.26%	0.13%
90+ days PD and accruing	0.20	0.19	0.19	0.20	0.19
NAL ratio ⁽¹⁾	0.54	0.60	0.63	0.61	0.88
NPA ratio ⁽²⁾	0.61	0.68	0.72	0.72	0.93
Criticized asset ratio ⁽³⁾	3.66	3.72	3.62	3.54	3.44
ALLL ratio	0.98	1.00	0.95	0.93	1.19
ALLL / NAL coverage	183	168	151	153	135
ALLL / NPA coverage	161	147	134	130	127
ACL ratio	1.11	1.14	1.10	1.06	1.33
ACL / Criticized assets ⁽³⁾	30.22	31.00	30.34	30.90	38.51
ACL / NAL coverage	207	190	174	174	151
ACL / NPA coverage	182	167	153	148	142

(1) NALs divided by total loans and leases

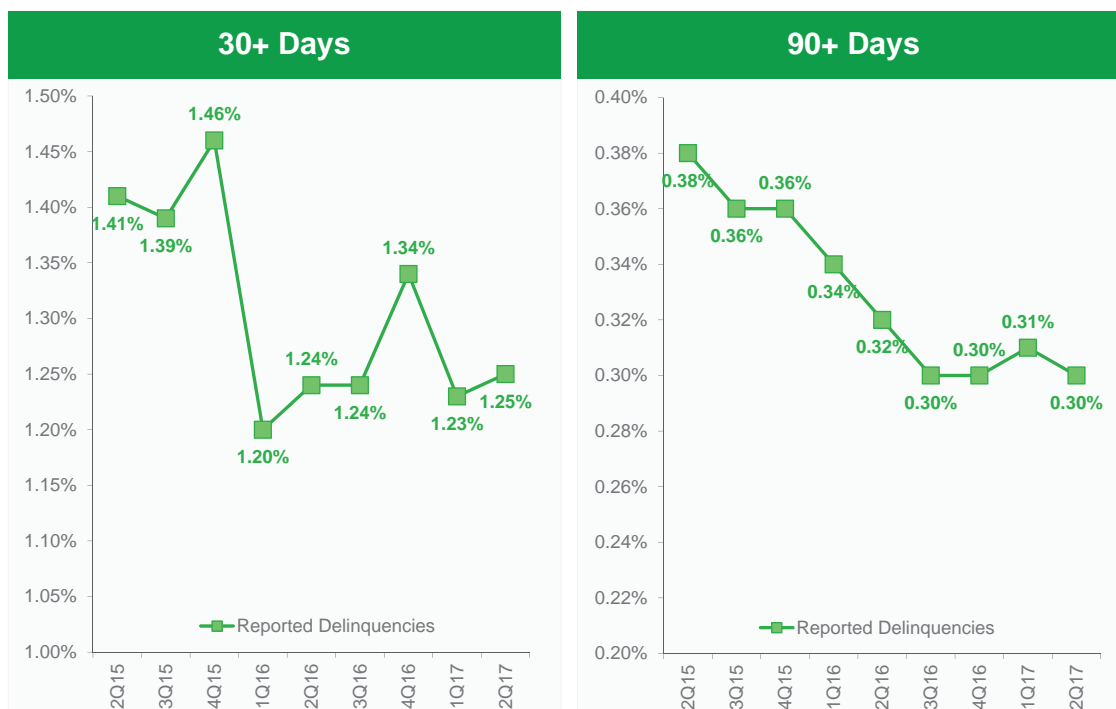
(2) NPAs divided by the sum of loans and leases, impaired loans held for sale, other real estate and other NPAs

(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, other real estate and other NPAs



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Total Consumer Loan Delinquencies⁽¹⁾

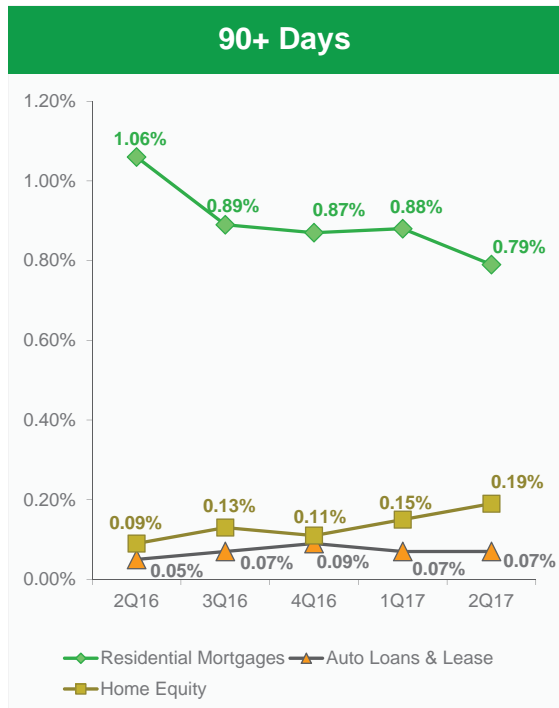
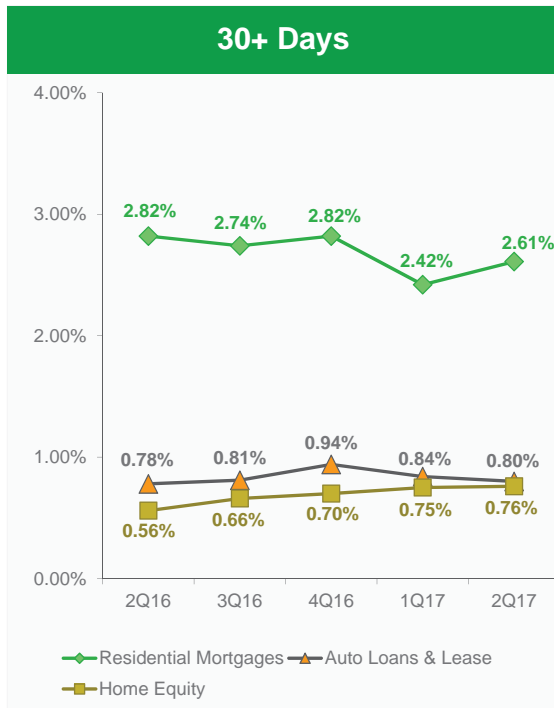


(1) End of period; delinquent but accruing as a % of related outstandings at EOP



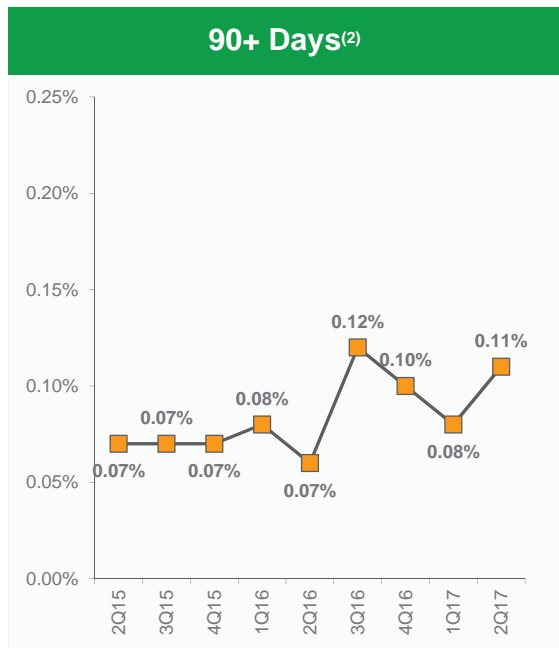
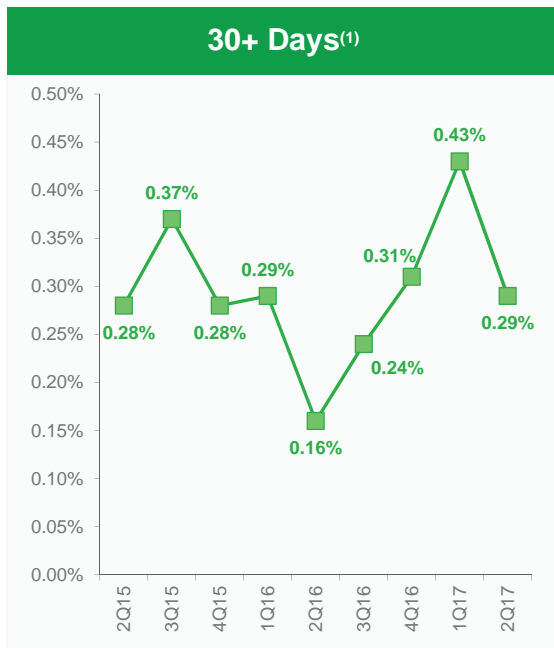
56

Consumer Loan Delinquencies⁽¹⁾



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

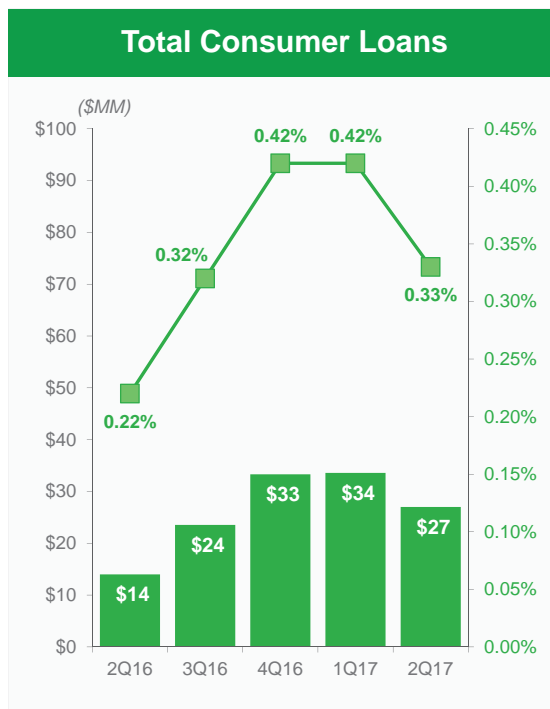
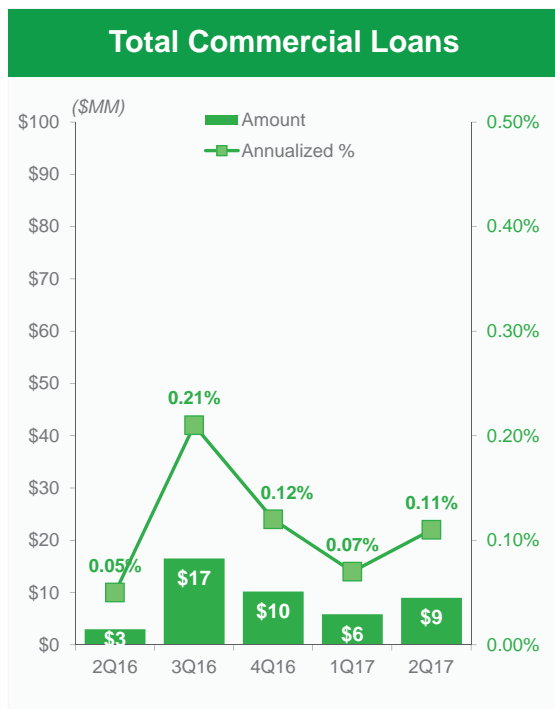
Total Commercial Loan Delinquencies



(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 FirstMerit 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

End of Period	2Q17	1Q17	4Q16	3Q16	2Q16
(<i>\$MM</i>)					
NPA beginning-of-period	\$458.1	\$480.9	\$475.6	\$489.8	\$524.9
Additions / increases	90.4	124.6	150.4	167.0 ⁽¹⁾	74.6
Return to accruing status	(33.8)	(22.4)	(12.6)	(81.1)	(18.6)
Loan and lease losses	(17.6)	(33.8)	(37.4)	(31.5)	(25.4)
Payments	(70.4)	(82.6)	(33.0)	(67.5)	(58.6)
Sales & other	(11.4)	(8.5)	(62.0)	(1.1)	(7.0)
NPA end-of-period	\$415.2	\$458.1	\$480.9	\$475.6	\$489.8
Percent change (Q/Q)	(9)%	(5)%	1%	(3)%	(7)%

(1) Includes \$57MM of NALs and OREO balances from the FMER acquisition in 3Q16

Total Commercial Loans

Criticized Loan Flow Analysis

End of Period

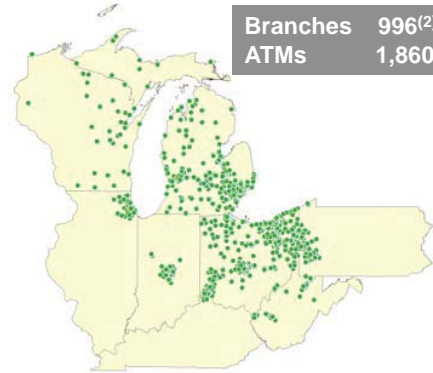
(\$MM)	2Q17	1Q17	4Q16	3Q16	2Q16
Criticized beginning-of-period	\$2,185	\$2,105	\$2,022	\$1,551	\$1,550
Additions / increases	265	318	287	233	322
Advances	58	76	66	76	173
Upgrades to "Pass"	(138)	(91)	(106)	(147)	(126)
Paydowns	(190)	(297)	(263)	(201)	(252)
Charge-offs	(12)	(14)	(15)	(22)	(16)
FMER Net Change	16	88	114	533	0
Criticized end-of-period	\$2,184	\$2,185	\$2,105	\$2,022	\$1,551
Percent change (Q/Q)	(0)%	4%	4%	23%	0%

Franchise and Leadership

Huntington Bancshares Overview

Midwest financial services holding company

Founded - 1866
 Headquarters - Columbus, Ohio
 Total assets - \$100 Billion
 Employees⁽¹⁾ - 16,103
 Franchise:



Top 10 Deposit MSAs

MSA	Rank	Branches	Deposits	Share
Columbus, OH	1	97	\$20,453	32.1%
Cleveland, OH	2	153	8,976	14.0
Detroit, MI	6	121	6,542	5.4
Akron, OH	1	56	5,611	38.5
Indianapolis, IN	4	46	3,272	7.2
Cincinnati, OH	4	36	2,727	2.6
Pittsburgh, PA	8	38	2,689	2.3
Chicago, IL	16	39	2,581	0.7
Toledo, OH	1	33	2,474	24.7
Grand Rapids, MI	2	46	2,466	12.0

Source: SNL Financial, company presentations and filings
 FDIC deposit data as of June 30, 2016

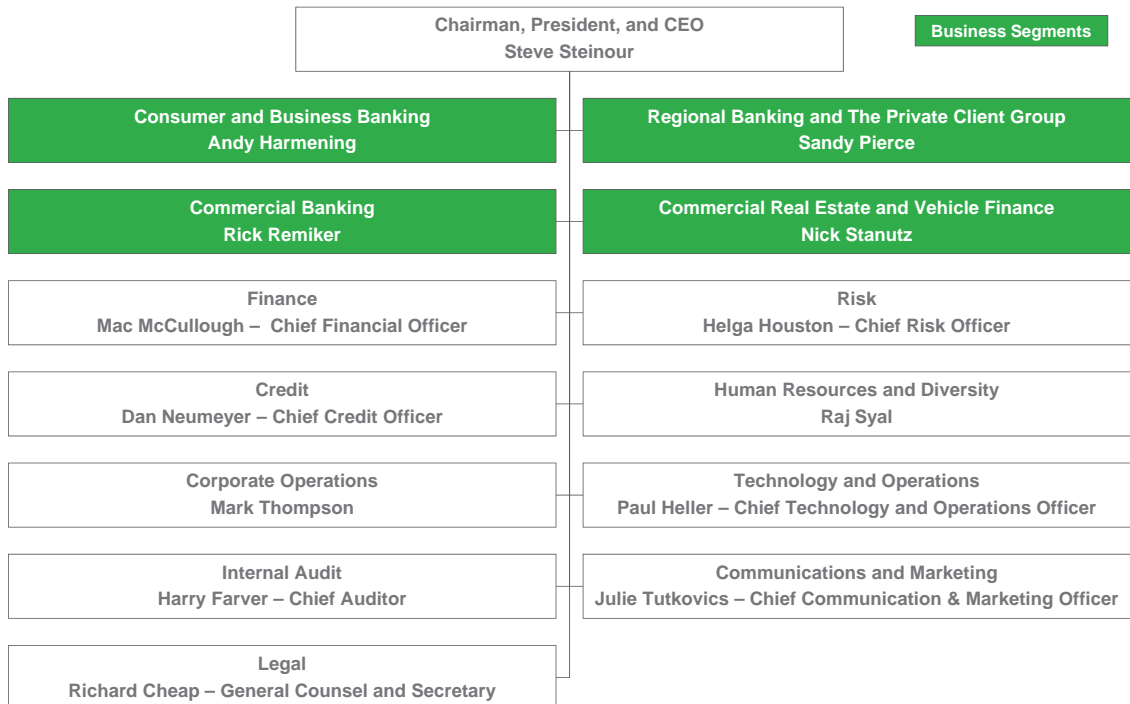
Top 10 MSAs / Total Deposits 75%

State	Branches	ATMs
Ohio	464	1,023
Michigan	319	419
Illinois	38	39
Wisconsin	32	32
Pennsylvania	50	105
Indiana	43	75
West Virginia	29	148
Kentucky	10	19

(1) 2Q17 Average full-time equivalent (FTE) (2) Includes 11 Private Client Group Offices



Leadership Team



Welcome

For additional information,
please visit:

<http://www.huntington.com>



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