Welcome

Huntington Bancshares Incorporated
2017 Third Quarter
Earnings Review

October 25, 2017

Huntington

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 completely or when expected, including as a result of the impact of, or problems arising from, the strength of the economy and competitive factors in the areas where we do business; 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 Quarterly Reports on Form 10-Q for the quarters ended March 31, 2017 and June 30, 2017, which are 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 Third Quarter Highlights

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

EPS	TBVPS	ROA	ROTCE
+109% Y/Y	+6% Y/Y	1.08%	14.1%

Financial Highlights		Y/Y
EPS	$0.23	+109%
Net Interest Margin	3.29%	+11 bp
Net Interest Income (FTE)	$771	21%
Noninterest Income	$330	9%
Total Revenue (FTE)	$1,101	17%
Noninterest Expense	$680	-4%
Net Income	$275	116%
Avg diluted shares	1,106	16%
Efficiency Ratio	60.5%	-1450 bp
NCOs / Avg Loans	0.25%	-1 bp

Balance Sheet		Y/Y
TBVPS	$6.85	6%
Avg Assets ($B)	$101.3	17%
Avg Earning Assets ($B)	$92.8	17%
Avg Loans and Leases ($B)	$68.3	12%
Avg Deposits ($B)	$77.5	17%
Avg Core Deposits ($B)	$73.5	19%
Avg Tang. Common Equity ($B)	$7.4	14%
TCE Ratio	7.42%	+28 bp
CET1 Ratio	9.94%	+85 bp
NPA Ratio	0.56%	-16 bp

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

3Q17 YoY Summary Income Statement

Quarterly comparisons significantly impacted by continued FirstMerit integration efforts

	2017			2016		Change	
(in millions)	**Third Quarter**	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	LQ	YOY
Net interest income - FTE	**$ 771**	$ 757	$ 742	$ 748	$ 636	2 %	21 %
Total noninterest income	**$ 330**	$ 325	$ 312	$ 334	$ 302	2	9
Total Revenue - FTE	**$ 1,101**	$ 1,082	$ 1,054	$ 1,082	$ 938	2	17
Total noninterest expense	**$ 680**	$ 694	$ 707	$ 681	$ 712	(2)	(4)
Provision for credit losses	**$ 44**	$ 25	$ 68	$ 75	$ 64	75	(32)
Pre-tax income - FTE	**$ 377**	$ 362	$ 279	$ 325	$ 162	4	132
Net Income	**$ 275**	$ 272	$ 208	$ 239	$ 127	1 %	116 %

Noninterest Income

- $9 MM increase in card and payment processing
- $7 MM increase in capital markets fees

Noninterest Expense

- $32 MM decrease in professional services
- $28 MM decrease in personnel costs
- $12 MM decrease in outside data processing and other services expense
- $10 MM increase in other expense

Adjusted Noninterest Expense[(1)]

- $97 MM increase in total noninterest expense

(1) Details on slide 19

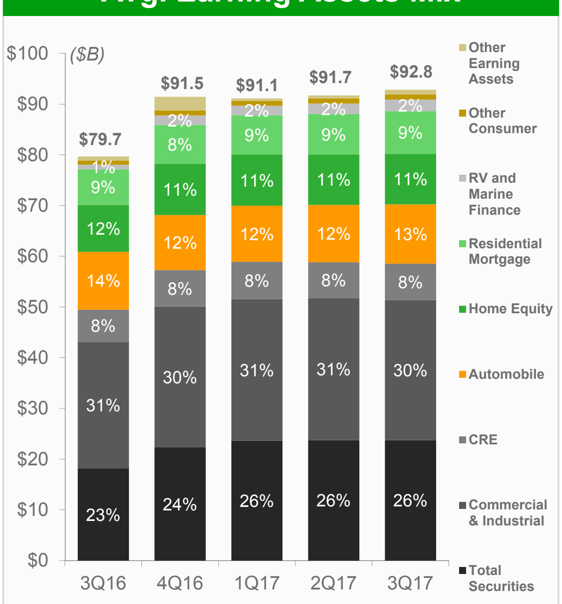
YTD Operating Leverage

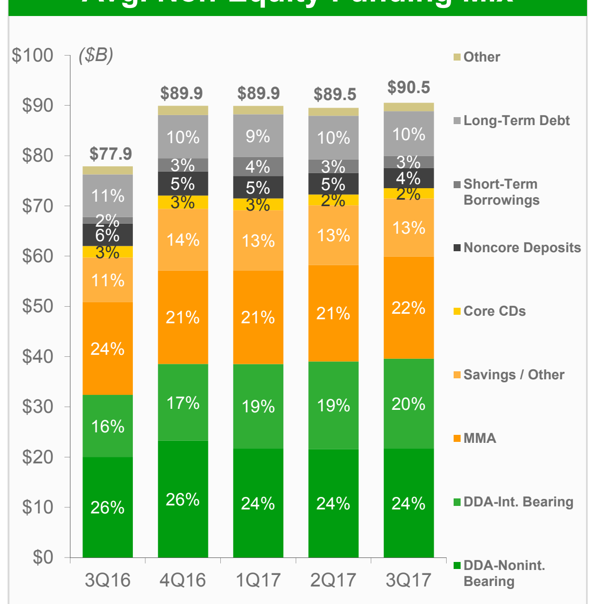
Continued progress achieving full-year positive operating leverage

($MM)	2017 Actual	2016 Actual	Y/Y Change $	Y/Y Change %
Net interest income	$ 2,233	$ 1,634		
FTE adjustment	$ 36	$ 30		
FTE Net interest income	$ 2,269	$ 1,664	605	36
Noninterest income	$ 968	$ 815		
Securities gains (losses)	$ 0	$ 2		
Merger and acquisition related gain (loss)	$ 2	$ -		
Net gain (loss) MSR hedging	$ 1	$ (7)		
Adjusted noninterest income	$ 965	$ 821	144	18
Adjusted total revenue	$ 3,234	$ 2,485	749	30
Noninterest expense	$ 2,082	$ 1,727		
Merger and acquisition expenses	$ 154	$ 186		
Adjusted noninterest expense	$ 1,928	$ 1,541	387	25

Earning Asset/Liability Mix

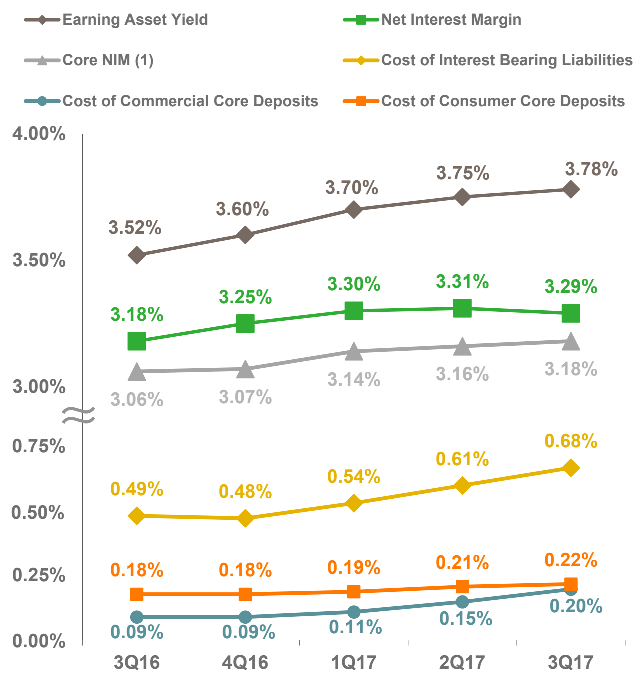
Core growth complemented by FirstMerit acquisition



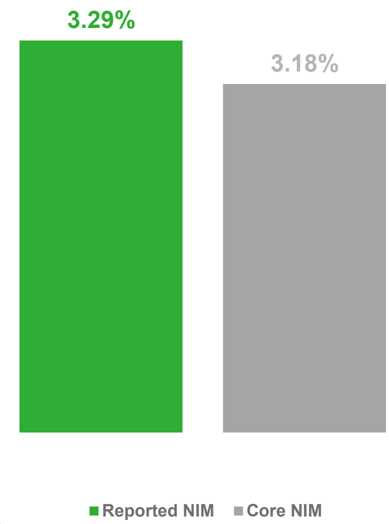


Net Interest Margin (FTE)

Purchase accounting adjustments added 12 basis points to NIM



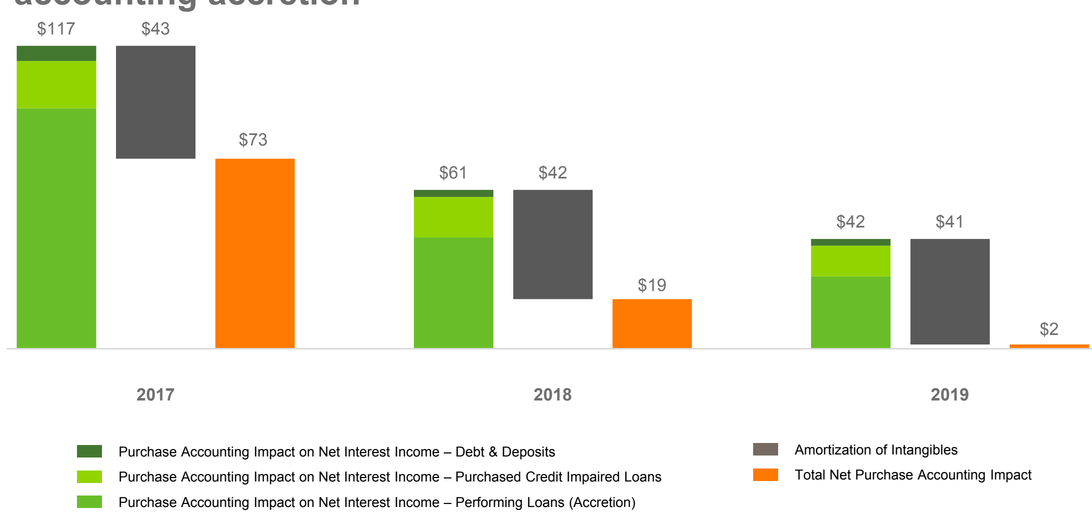
3Q17 Reported vs. Core NIM(1)



(1) Net of purchase accounting adjustments; see reconciliation on slide 21

Expected Impact of Purchase Accounting

Accelerated payoffs continue 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
- $98mm of $117mm purchase accounting impact on NII realized through 3Q17; $19mm of purchase accounting impact scheduled for 4Q17

FirstMerit Acquisition Accelerated Achievement of Our Long-Term Financial Goals

	Long-Term Financial Goal	YTD (GAAP)	YTD Adjusted [1] (Non-GAAP)	FY2017 Adjusted (Non-GAAP) Expectation	2018 Target
Revenue (FTE) Growth	4% - 6%	+31%	+30%	+22%	✓
Expense Growth	Positive Operating Leverage	+21%	+25%	+18%	✓
Efficiency Ratio	56% - 59%	63%	58%	57%	✓
NCO	35 - 55 bp	23 bp	23 bp	25 bp	✓
ROTCE	13% - 15%	12%	14%	15%	✓

(1) See reconciliation on slides 23 & 24

High Confidence in FirstMerit Deal Economics

On pace to meet or exceed originally announced cost savings and revenue enhancements

$255+ MM Cost Savings

- ✓ Implementation of all cost savings complete
- ✓ Eliminated 42% of legacy FirstMerit expense base
- ✓ Fully converted all operating systems to Huntington systems
- ✓ Consolidated 24 operations centers and corporate offices
- ✓ Consolidated 101 branches in 1Q17; 38 additional full-service branches and 7 drive-through only locations were consolidated in 3Q17

$100+ MM Revenue Synergies

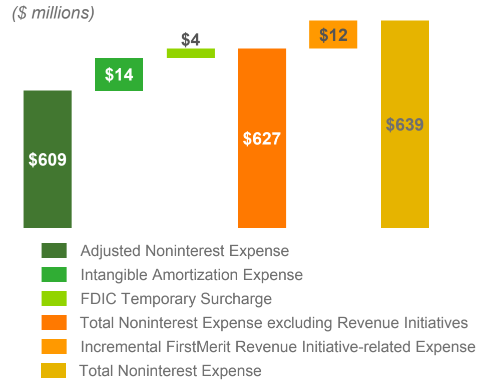
- ✓ Intense focus on revenue initiatives execution
- ✓ Introduced full Huntington product suite to FirstMerit customer base
- ✓ Expanded SBA expertise to Chicago / WI
- ✓ Expanded RV / Marine lending to 17 new states
- ✓ Expanded Home Lending business to Chicago / WI

Delivering FirstMerit Economics

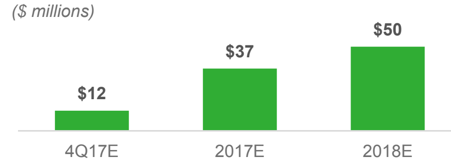
Cost savings remain on pace and revenue initiatives ramping

- FirstMerit Integration substantially complete
  - 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 were 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%

4Q17 Noninterest Expense Target



Expected Noninterest Expense Additions from Revenue Initiatives

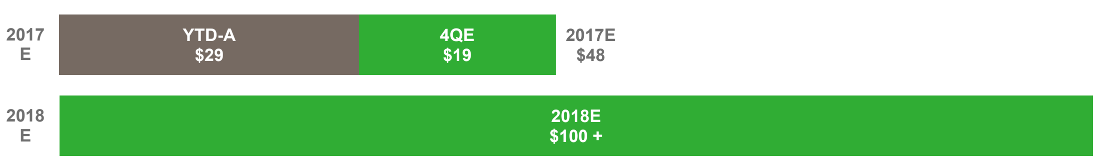


(1) Consumer deposits from FMER customers and former FMER branches, June 30, 2017 vs. August 31, 2016

FirstMerit Revenue Enhancement Initiatives

Initiatives provide additional near-term and long-term upside

FirstMerit-Related Revenue Enhancement Opportunity



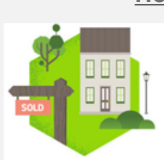
OCR Improvement

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

SBA Lending Expansion

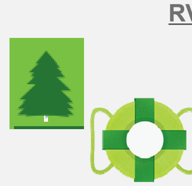
- Expanded Huntington SBA lending expertise into IL and WI markets & deepened coverage in overlap markets
- SBA FY2017[1]: #2 bank in dollars in IL, #3 bank in dollars in WI & #2 bank in number of loans in both IL and WI

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 FirstMerit 17 state footprint to 34 states
- Annual loan production of ~$200 million within two years

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

Capital[1]

Share repurchases returning capital

	3Q17	2Q17	1Q17	4Q16	3Q16
Tang. common equity / tang. assets	**7.42%**	7.41%	7.28%	7.16%	7.14%
Common equity Tier 1 (CET1)	**9.94**	9.88	9.74	9.56	9.09
Tier 1 leverage	**8.96**	8.98	8.76	8.70	9.89
Tier 1 risk-based capital	**11.30**	11.24	11.11	10.92	10.40
Total risk-based capital	**13.39**	13.33	13.26	13.05	12.56
Total risk-weighted assets *($B)*	**$78.6**	$78.4	$77.6	$78.3	$80.5
Double leverage[2]	**108%**	108%	107%	108%	106%

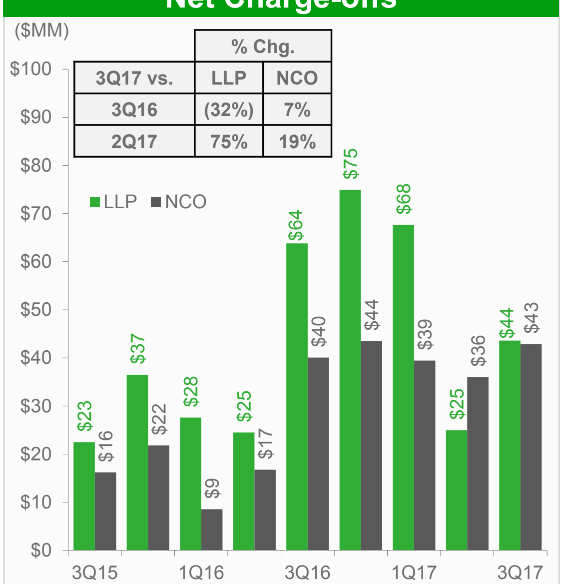
(1) End of period
(2) (Parent company investments in subsidiaries + goodwill) / equity

Provision, NCO, and ACL

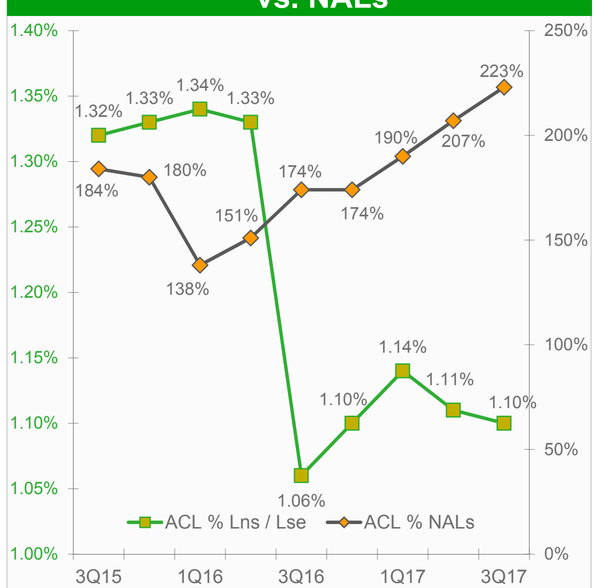
Allowance and other ratios impacted by FirstMerit acquisition

Loan Loss Provision vs. Net Charge-offs

3Q17 vs.	% Chg. LLP	% Chg. NCO
3Q16	(32%)	7%
2Q17	75%	19%



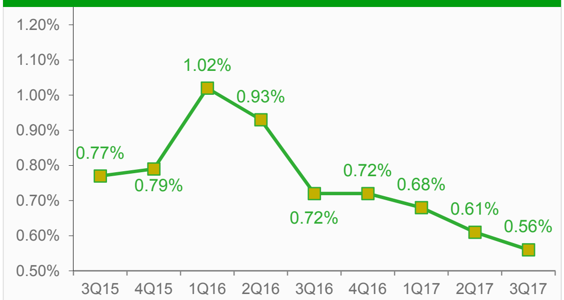
Allowance for Credit Losses vs. NALs



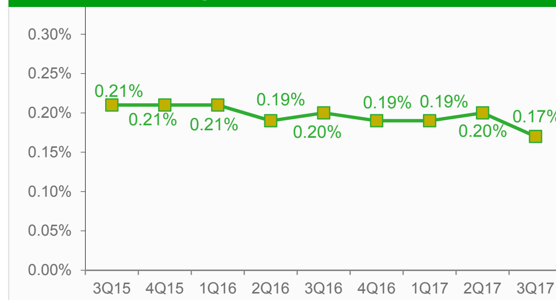
Asset Quality Trends

Overall credit metrics remain stable

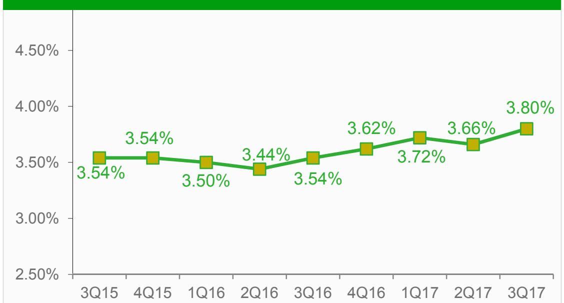
NPA Ratio — EOP



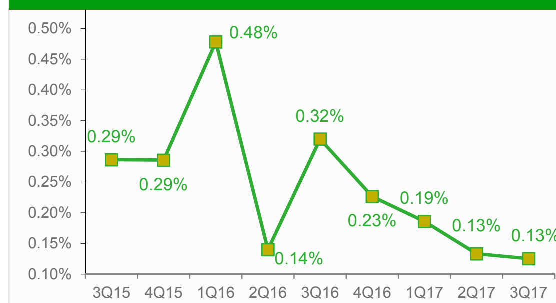
90+ Day Delinquencies Ratio



Criticized Asset Ratio



NPA Inflows % of BOP Loans

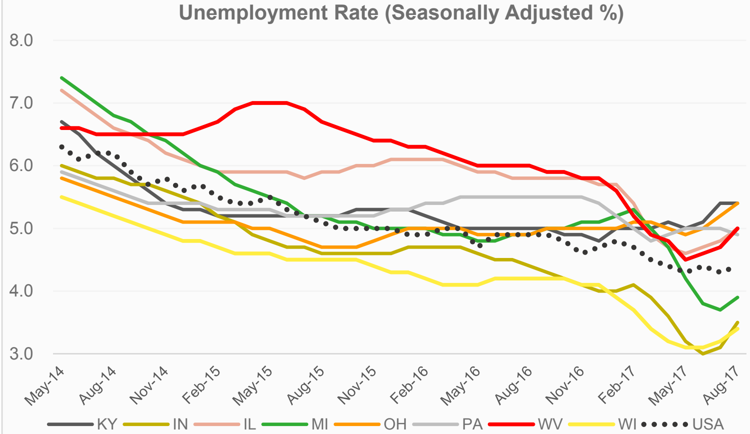


Footprint Economic Indicators

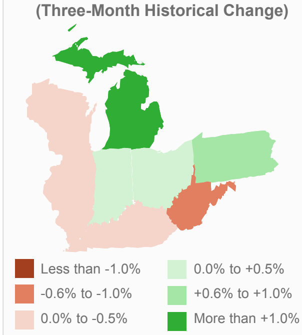
Unemployment rates remain near historical lows

- Unemployment rates in 3 states in August were below 4.0%; Michigan at 3.9%, Indiana at 3.5% and Wisconsin at 3.4%.
- Detroit MSA undergoing renaissance that has brought the official unemployment down to a remarkably low 3.2% - well below the national average of 4.4% during August.
- 6 of 8 states in the footprint grew faster than the nation in economic activity in the 12 months ending August according to FRB Philadelphia Coincident Index.
- Overall footprint employment growth in the 3 months ending August was 0.26%, just shy of U.S. growth at 0.35%.

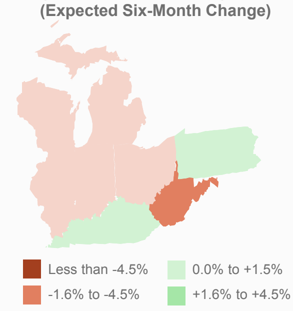
Unemployment Rate (Seasonally Adjusted %)



August 2017 State Coincident Indexes (Three-Month Historical Change)



August 2017 State Leading Indexes (Expected Six-Month Change)

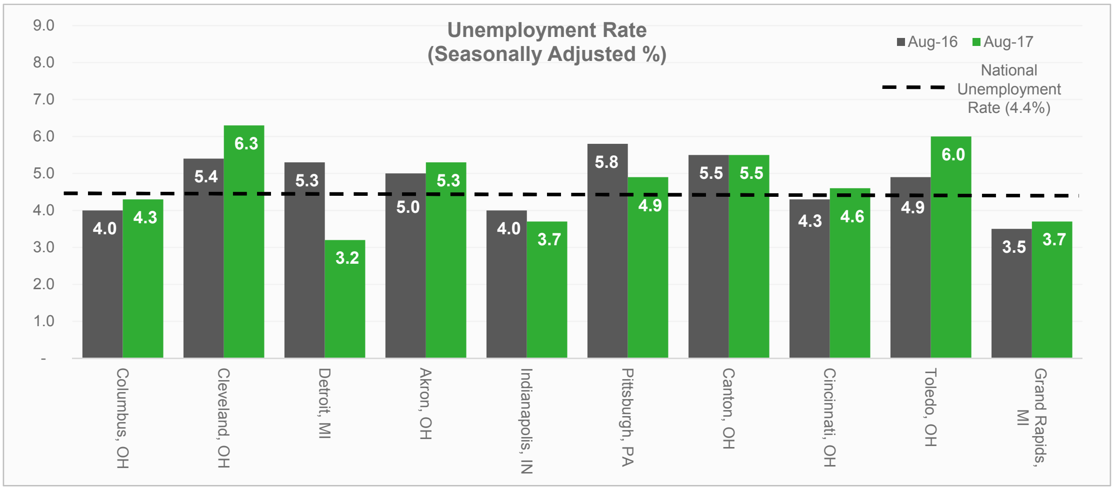


Sources: US Bureau of Labor Statistics; Federal Reserve Bank of Philadelphia; Haver Analytics

Unemployment Rates in Top 10 Deposit MSAs

Our largest deposit markets demonstrate continued strength

- 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.
- Home prices continued to grow annually through the second quarter in all footprint states according to the Expanded FHFA House Price Index. The range in annual growth was from 3% in West Virginia to 9% in Michigan. Housing affordability has remained some of the best in the nation.
- Consumer Confidence in the East North Central region of the U.S. (OH, MI, IN, IL, WI) was at its highest in September since November 2000.



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

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 substantially 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 approximately 23% (+22% on an adjusted, non-GAAP basis)
  - Full year expense growth of approximately 13% (+18% on an adjusted, non-GAAP basis)
  - Completed implementation of all planned cost savings
  - Average balance sheet growth of 20%+; period-end loan growth of 3% to 4%
  - Net charge-offs below our long-term expectations of 35–55 bp

Reconciliation
Noninterest Income and Noninterest Expense

	Noninterest Income (GAAP)			Impact of Significant Items			Adjusted Nonint. Income (Non-GAAP)		
	2017	2017	2016	2017	2017	2016	2017	2017	2016
($ in millions)	Third Quarter	Second Quarter	Third Quarter	Third Quarter	Second Quarter	Third Quarter	Third Quarter	Second Quarter	Third Quarter
Service charges on deposit accounts	$ 91	$ 88	$ 87	$ -	$ -	$ -	$ 91	$ 88	$ 87
Cards and payment processing income	54	52	44	-	-	-	54	52	44
Mortgage banking income	34	32	41	-	-	-	34	32	41
Trust and investment management services	34	33	29	-	-	-	34	33	29
Insurance income	14	16	16	-	-	-	14	16	16
Brokerage income	14	16	15	-	-	-	14	16	15
Capital markets fees	22	17	15	-	-	-	22	17	15
Bank owned life insurance income	16	15	14	-	-	-	16	15	14
Gain on sale of loans	14	12	8	-	-	-	14	12	8
Securities gains (losses)	-	-	1	-	-	-	-	-	1
Other income	38	44	33	-	-	-	38	44	33
Total noninterest income	$ 330	$ 325	$ 302	$ -	$ -	$ -	$ 330	$ 325	$ 302

	Noninterest Expense (GAAP)			Impact of Significant Items			Adjusted Nonint. Expense (Non-GAAP)		
	2017	2017	2016	2017	2017	2016	2017	2017	2016
($ in millions)	Third Quarter	Second Quarter	Third Quarter	Third Quarter	Second Quarter	Third Quarter	Third Quarter	Second Quarter	Third Quarter
Personnel costs	$ 377	$ 392	$ 405	$ 4	$ 18	$ 76	$ 373	$ 374	$ 329
Outside data processing and other services	80	75	91	3	6	28	76	69	63
Equipment	45	43	41	7	4	5	39	39	36
Net occupancy	55	53	41	14	14	7	41	38	34
Professional services	15	18	47	2	4	34	13	14	13
Marketing	17	19	14	-	-	1	17	19	14
Deposit and other insurance expense	19	20	15	-	-	-	19	20	15
Amortization of intangibles	14	14	9	-	-	-	14	14	9
Other expense	58	60	48	-	4	8	58	56	40
Total noninterest expense	$ 680	$ 694	$ 712	$ 31	$ 50	$ 159	$ 650	$ 644	$ 553

Reconciliation
Significant Items impacting financial performance comparisons

2017 Net Income and EPS

($ in millions, except per share amounts)	3Q17		2Q17		1Q17	
	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	$ 275		$ 272		$ 208	
Net income applicable to common shares	$ 256	$ 0.23	$ 253	$ 0.23	$ 189	$ 0.17
Significant items - favorable (unfavorable) impact:	Earnings[1]	EPS	Earnings	EPS	Earnings[1]	EPS
Merger and acquisition related expenses, net	$ (31)	$ (0.02)	$ (50)	$ (0.03)	$ (71)	$ (0.04)

2016 Net Income and EPS

(in millions, except per share amounts)	4Q16		3Q16		2Q16		1Q16	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	$ 239		$ 127		$ 175		$ 171	
Net income applicable to common shares	$ 220	$ 0.20	$ 108	$ 0.11	$ 155	$ 0.19	$ 163	$ 0.20
Significant items - favorable (unfavorable) impact:	Earnings[1]	EPS	Earnings[1]	EPS	Earnings[1]	EPS	Earnings[1]	EPS
Merger and acquisition related expenses, net	$ (96)	$ (0.06)	$ (159)	$ (0.11)	$ (21)	$ (0.02)	$ (6)	$ (0.01)
Litigation reserve reduction	42	0.02	-	-	-	-	-	-

2017 Efficiency Ratio

($ in millions)	3Q17		2Q17		1Q17	
	Pre-Tax	Efficiency Ratio	Pre-Tax	Efficiency Ratio	Pre-Tax	Efficiency Ratio
Noninterest expense less amortization of intangibles	$ 666	60.5%	$ 680	62.9%	$ 693	65.7%
Revenue less gain/loss on securities	$ 1,101	--	$ 1,082	--	$ 1,054	--
Significant items:	Revenue (Expense)[1]	Efficiency Ratio	Revenue (Expense)	Efficiency Ratio	Revenue (Expense)[1]	Efficiency Ratio
Merger and acquisition related expenses, net	$ (31)	2.8%	$ (50)	4.6%	$ (71)	6.7%

(1) Pre-tax

Reconciliation
Net Interest Margin

($ in millions)	3Q17	2Q17	1Q17	4Q16
Net Interest Income (FTE) – reported	$ 771	$ 757	$ 742	$ 748
Purchase accounting impact (performing loans)	22	27	30	35
Purchase accounting impact (credit impaired loans)	4	5	5	4
Total Loan Purchase Accounting Impact	26	32	34	39
Debt	1	1	1	0
Deposit accretion	0	1	2	3
Total Net Purchase Accounting Adjustments	$ 27	$ 34	$ 37	$ 42
Net Interest Income (FTE) - core	$ 744	$ 723	$ 705	$ 706
Average Earning Assets ($B)	$ 92.8	$ 91.7	$ 91.1	$ 91.5
Net Interest Margin - reported	3.29%	3.31%	3.30%	3.25%
Net Interest Margin - core	3.18%	3.16%	3.14%	3.07%

Reconciliation
Loan marks

($ in millions)	
Performing:	
Loan mark:	
At June 30, 2017	$ 105
Amortization	(15)
Charge-off/HFS/Other	-
At September 30, 2017	$ 90
Performing loan balance ($B):	
At June 30, 2017	$ 11.3
At September 30, 2017	10.1
Purchased credit impaired (PCI):	
Accretable yield:	
At June 30, 2017	$ 37
Accretion	(4)
Reclassification from nonaccretable difference	3
At September 30, 2017	$ 35
PCI Loan balance:	
At June 30, 2017	$ 76
At September 30, 2017	65

Reconciliation

Revenue, Noninterest Income, and Noninterest Expense Growth

($ in millions)		GAAP	Adjustment [1]	Adjusted
YTD Net interest income (FTE)		$2,269	--	$2,269
YTD Noninterest income		$968	$2 [2]	$966
YTD Total Revenue		$3,237	$2 [2]	$3,235
LYTD Net interest income (FTE)		$1,664	--	$1,664
LYTD Noninterest income		$815	--	$815
LYTD Total revenue		$2,480	--	$2,480
YTD Total revenue growth		**31%**		**30%**
YTD Noninterest expense		$2,082	$155 [2]	$1,927
LYTD Noninterest expense		$1,727	$186 [2]	$1,541
YTD Noninterest expense growth		**21%**		**25%**

(1) Significant items related to FirstMerit acquisition related net expenses
(2) Pre-tax

Reconciliation

Efficiency Ratio and ROTCE

($ in millions)		GAAP	Adjustment [1]	Adjusted
YTD:				
Noninterest expense		$2,082	$155 [2]	$1,927
Amortization of intangibles		$43	--	$43
Noninterest expense less amortization of intangibles	A	$2,040		$1,884
Total revenue (FTE)		$3,237	$2	$3,235
Securities gains		$0	--	$0
Total revenue (FTE) less securities gains	B	$3,237		$3,235
Efficiency ratio	A / B	**63%**		**58%**
Net income applicable to common shares		$698	$99 [3]	$797
Less: Amortization of intangibles (net of deferred tax)		$28 [3]	--	$28 [3]
Net income applicable to common shares less amortization of intangibles	C	$670		$769
Average tangible common equity	D	$7,277	--	$7,277
Return on average tangible common equity (ROTCE):	C / D * 4/3	**12%**		**14%**

(1) Significant items related to FirstMerit acquisition related net expenses
(2) Pre-tax (3) After-tax

Appendix

Basis of Presentation

Use of Non-GAAP Financial Measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document, conference call slides, or the Form 8-K related to this document, all of which can be found in the Investor Relations section of Huntington's website, http://www.huntington.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

Income Statement Summary

($ in millions)	2017 Sep. 30,	2017 Jun. 30,	2016 Sep. 30,	Change (%) LQ	Change (%) YOY
Interest income	$ 873	$ 846	$ 694	3 %	26 %
Interest expense	115	102	$ 69	12	66
Net interest income	758	745	$ 625	2	21
Provision for credit losses	44	25	$ 64	75	(32)
Net interest income after provision	715	720	$ 562	(1)	27
Service charges on deposit accounts	91	88	87	4	4
Cards and payment processing income	54	52	44	2	21
Mortgage banking income	34	32	41	4	(17)
Trust and investment management services	34	33	29	2	15
Insurance income	14	16	16	(12)	(12)
Brokerage income	14	16	15	(11)	(2)
Capital markets fees	22	17	15	29	47
Bank owned life insurance income	16	15	14	7	14
Gain on sale of loans	14	12	8	16	85
Securities gains (losses)	(0)	0	1	(124)	(103)
Other income	38	44	33	(13)	15
Total noninterest income	330	325	302	1	9
Personnel costs	377	392	405	(4)	(7)
Outside data processing and other services	80	75	91	6	(13)
Equipment	45	43	41	6	11
Net occupancy	55	53	41	5	33
Professional services	15	18	47	(16)	(68)
Marketing	17	19	14	(10)	18
Deposit and other insurance expense	19	20	15	(9)	24
Amortization of intangibles	14	14	9	(2)	55
Other expense	58	60	48	(3)	21
Total noninterest expense	680	694	712	(2)	(4)
Income before income taxes	365	350	152	4	140
Provision for income taxes	90	79	25	14	263
Net Income	$ 275	$ 272	$ 127	1 %	116 %

Mortgage Banking Noninterest Income Summary

($MM, except as noted)	3Q17	2Q17	1Q17	4Q16	3Q16
Net origination and secondary marketing income	**$25**	$24	$21	$22	$33
Net mortgage servicing income					
Loan servicing income	**13**	13	13	13	12
Amortization of capitalized servicing	**(7)**	(7)	(7)	(8)	(8)
Operating Income	**5**	6	6	5	4
MSR valuation adjustment	**0**	(3)	2	25	3
Gains (losses) due to MSR hedging	**0**	2	(1)	(18)	(1)
Net MSR risk management	**1**	(2)	1	7	1
Total net mortgage servicing income	**$6**	$4	$8	$12	$5
All other	**3**	4	3	3	3
Mortgage banking income	**$34**	$32	$32	$38	$41
Mortgage origination volume ($B)	**$1.8**	$1.8	$1.3	$1.5	$1.7
Mortgage origination volume for sale ($B)	**1.1**	1.0	0.8	1.1	1.1
Third party mortgage loans serviced ($B)	**19.6**	19.1	19.1	18.9	18.6
Mortgage servicing rights[(1)]	**195**	189	191	186	157
MSR % of investor servicing portfolio[(1)]	**1.00%**	0.99%	1.00%	0.99%	0.84%

(1) End-of-period

Tax Rate Summary – Reported vs. Adjusted

($ in millions)	Reported (GAAP)	Significant Items	Adjusted (Non-GAAP)
2017 Third Quarter			
Income before income taxes	$365	$31	$395
Provision for income taxes	$90	$11	$101
Effective tax rate	24.7%		25.5%
2017 Second Quarter			
Income before income taxes	$350	$50	$401
Provision for income taxes	$79	$18	$96
Effective tax rate	22.4%		24.0%
2017 First Quarter			
Income before income taxes	$267	$71	$339
Provision for income taxes	$59	$25	$84
Effective tax rate	22.2%		24.9%
2016 Fourth Quarter			
Income before income taxes	$313	$55	$368
Provision for income taxes	$74	$19	$93
Effective tax rate	23.6%		25.2%

Tax Rate Summary – Reported vs. FTE Adjusted

($ in millions)	Reported (GAAP)	FTE Adjustment	FTE Adjusted (Non-GAAP)
2017 Third Quarter			
Income before income taxes	$365	$12	$377
Provision for income taxes	$90	$12	$102
Effective tax rate	24.7%		27.1%
2017 Second Quarter			
Income before income taxes	$350	$12	$363
Provision for income taxes	$79	$12	$91
Effective tax rate	22.4%		25.0%
2017 First Quarter			
Income before income taxes	$267	$12	$279
Provision for income taxes	$59	$12	$71
Effective tax rate	22.2%		25.5%
2016 Fourth Quarter			
Income before income taxes	$313	$13	$326
Provision for income taxes	$74	$13	$87
Effective tax rate	23.6%		26.6%

Balance Sheet

Assets

($ in billions)	2017 Sep. 30,	2017 Jun. 30,	2016 Sep. 30,	Change (%) LQ	Change (%) YOY
Assets					
Cash and due from banks	$ 1.2	$ 1.5	$ 1.7	(21) %	(28) %
Interest bearing deposits in banks	0.1	0.1	0.1	(35)	(2)
Trading account securities	0.1	0.1	0.0	(7)	145
Loans held for sale	0.7	0.7	3.4	(13)	(81)
Available-for-sale securities	15.5	15.4	16.5	0	(6)
Held-to-maturity securities	8.7	8.3	5.3	5	64
Loans and leases:					
Commercial and industrial loans and leases	27.5	28.0	27.7	(2)	(1)
Commercial real estate loans	7.2	7.1	7.3	1	(1)
Total commercial	34.7	35.1	34.9	(1)	(1)
Automobile	11.9	11.6	10.8	3	10
Home equity loans	10.0	10.0	10.1	0	(1)
Residential mortgage loans	8.6	8.2	7.7	5	12
RV and marine finance	2.4	2.2	1.8	9	NM
Other consumer loans	1.1	1.0	1.0	5	10
Total consumer	33.9	32.9	31.4	3	8
Loans and leases	68.6	68.1	66.3	1	3
Allow ance for loan and lease losses	(0.7)	(0.7)	(0.6)	1	9
Net loans and leases	67.9	67.4	65.7	1	3
Bank ow ned life insurance	2.5	2.4	2.4	0	2
Premises and equipment	0.9	0.9	0.8	(0)	3
Goodw ill	2.0	2.0	2.0	-	(1)
Other intangible assets	0.4	0.4	0.4	(4)	(16)
Servicing rights	0.2	0.2	0.2	2	27
Accrued income and other assets	2.1	2.0	2.3	2	(10)
Total assets	$ 102.0	$ 101.4	$ 100.8	1 %	1 %

NM = Not meaningful

Liabilities & Shareholders' Equity

($ in billions)	2017 Sep. 30,	2017 Jun. 30,	2016 Sep. 30,	Change (%) LQ	Change (%) YOY
Liabilities					
Demand deposits - non-interest bearing	$ 22.2	$ 21.4	$ 23.4	4 %	(5) %
Demand deposits - interest bearing	18.3	17.1	15.7	7	17
Money market deposits	20.6	19.4	18.6	6	10
Savings and other domestic deposits	11.4	11.8	12.4	(3)	(8)
Core certificates of deposit	2.0	2.1	2.7	(4)	(26)
Total core deposits	74.6	71.8	72.9	4	2
Other domestic deposits of $250,000 or more	0.4	0.4	0.4	(5)	7
Brokered deposits and negotiable CDs	3.5	3.7	4.0	(6)	(13)
Deposits in foreign offices	---	---	0.1	N/A	(100)
Total deposits	78.4	75.9	77.4	3	1
Short-term borrow ings	1.8	4.6	2.1	(60)	(15)
Other long-term debt	9.2	8.5	9.0	8	2
Accrued expenses and other liabilities	1.8	1.7	1.8	5	(1)
Total liabilities	91.3	90.8	90.4	1	1
Shareholders' equity					
Preferred stock	1.1	1.1	1.1	-	0
Common stock	0.0	0.0	0.0	(1)	(0)
Capital surplus	9.8	9.9	9.9	(1)	(0)
Less treasury shares, at cost	(0.0)	(0.0)	(0.0)	12	30
Accumulated other comprehensive loss	(0.4)	(0.4)	(0.2)	6	115
Retained earnings	0.2	0.0	(0.4)	NM	NM
Total shareholders' equity	10.7	10.7	10.4	0	3
Total liabilities and shareholders' equity	$ 102.0	$ 101.4	$ 100.8	1 %	1 %

NM = Not meaningful

Total Core Deposit Trends

Average ($B)	3Q17	3Q17 v 2Q17 (1)	3Q17 v 3Q16
Commercial			
Demand deposits - non-interest bearing	$ 17.3	5 %	6 %
Demand deposits - interest bearing	9.3	31	78
Other core deposits (2)	8.0	56	10
Total	34.6	23	20
Consumer			
Demand deposits - non-interest bearing	4.5	(8)	19
Demand deposits - interest bearing	8.5	(10)	20
Other core deposits (2)	25.9	(4)	16
Total	38.9	(6)	17
Total			
Demand deposits - non-interest bearing	21.7	2	8
Demand deposits - interest bearing	17.9	10	45
Other core deposits (2)	33.9	8	15
Total	$ 73.5	7 %	19 %

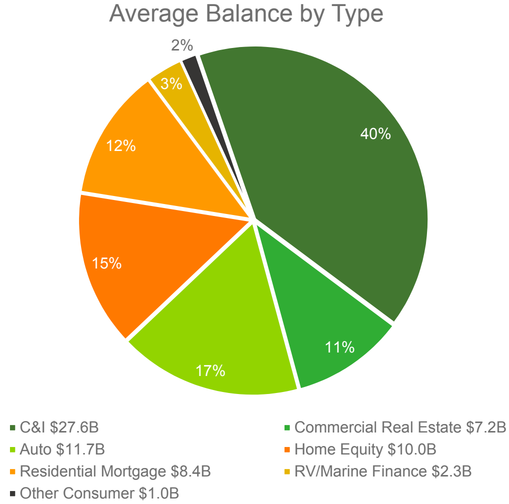
(1) Linked-quarter percent change annualized

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

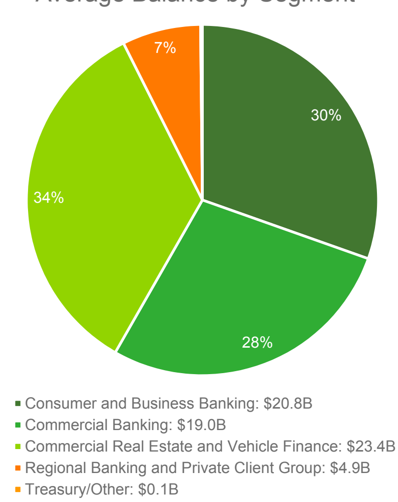
Loan Portfolio Composition

3Q17 Average Balances

Average Balance by Type

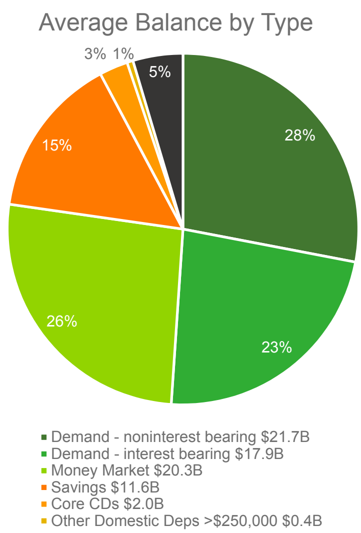


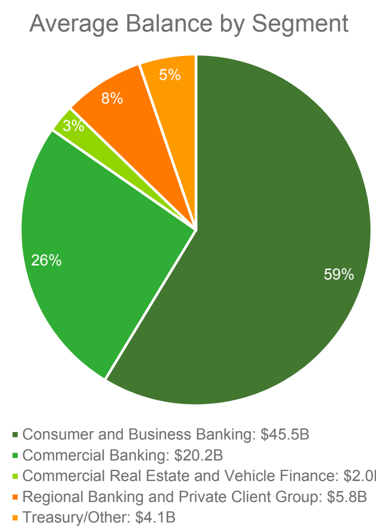
Average Balance by Segment



Deposit Composition

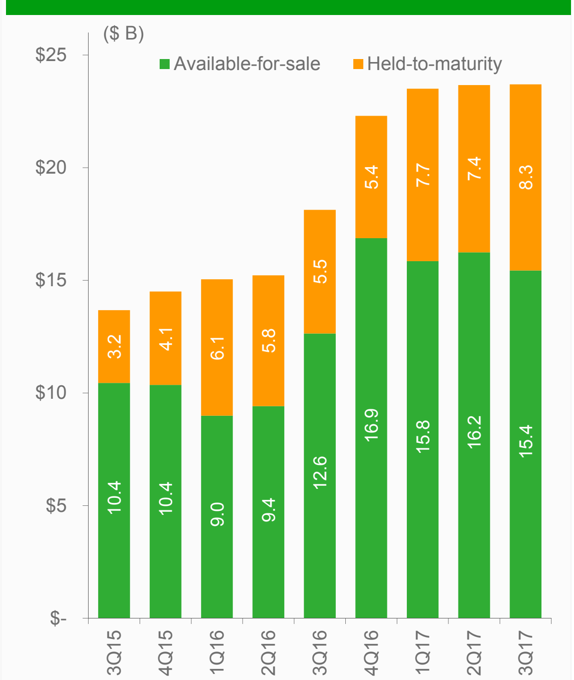
3Q17 Average Balances



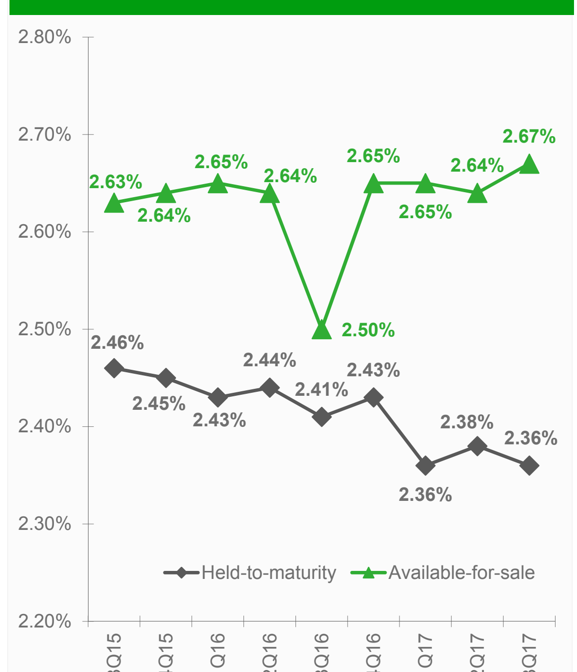


Securities Mix & Yield[1]

Securities Portfolio Mix



Securities Portfolio Yield



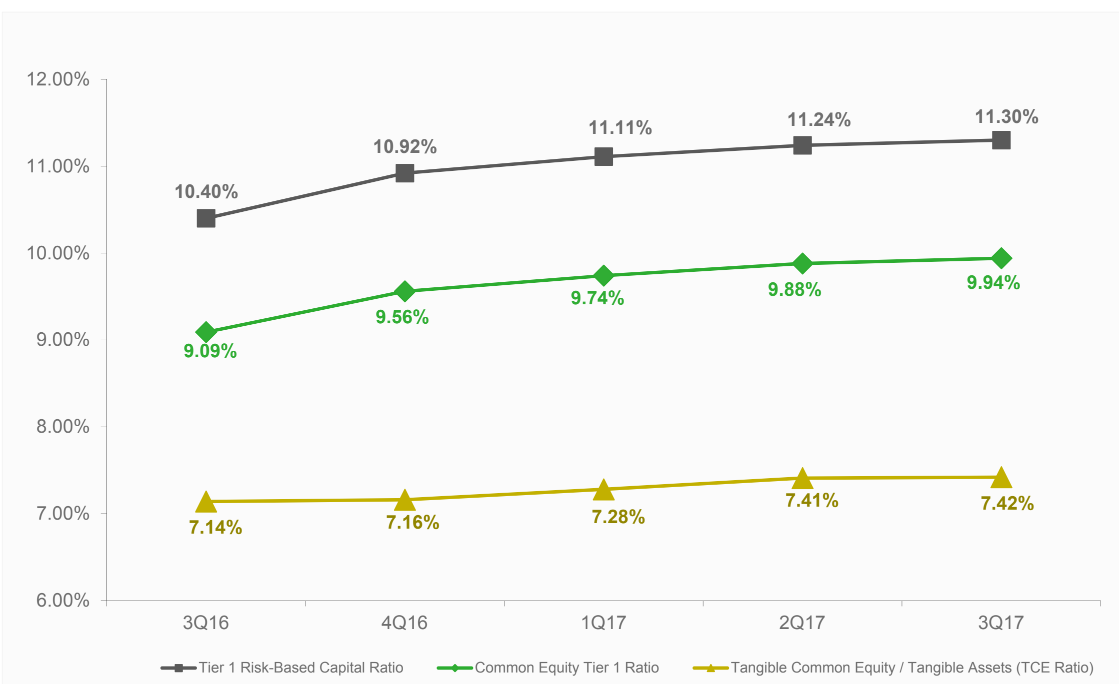
(1) Average balances

AFS & HTM Securities Overview(1)

($mm)	September 30, 2017			June 30, 2017			September 30, 2016		
AFS Portfolio	Carry Value	% of Portfolio	Estimated Duration[1,2]	Carry Value	% of Portfolio	Estimated Duration[1,2]	Carry Value	% of Portfolio	Estimated Duration[1,2]
U.S. Treasuries	5	0.0%	0.2	5	0.0%	0.4	5	0.0%	1.0
Agency Debt	89	0.4%	3.3	92	0.4%	3.4	116	0.5%	3.4
Agency P/T	433	1.8%	4.4	34	0.1%	2.2	495	2.3%	3.7
Agency CMO	7,015	29.1%	3.3	7,354	31.1%	3.5	6,208	28.5%	3.7
Agency Multi-Family	3,181	13.2%	3.3	3,226	13.6%	3.4	4,165	19.1%	3.7
Municipal Securities	468	1.9%	3.7	440	1.9%	3.6	406	1.9%	3.8
Other Securities	1,319	5.5%	2.4	1,377	5.8%	2.3	2,188	10.1%	2.4
Total AFS Securities	**12,510**	**51.8%**	**3.3**	**12,528**	**52.9%**	**3.4**	**13,583**	**62.4%**	**3.6**
HTM Portfolio									
Agency Debt	546	2.3%	4.9	568	2.4%	4.9	575	2.6%	5.0
Agency P/T	710	2.9%	4.9	148	0.6%	4.4	170	0.8%	2.5
Agency CMO	3,727	15.4%	3.4	3,839	16.2%	3.5	4,197	19.3%	3.2
Agency Multi-Family	3,699	15.3%	4.8	3,719	15.7%	4.9	353	1.6%	3.3
Municipal Securities	6	0.0%	11.0	6	0.0%	11.0	6	0.0%	11.5
Total HTM Securities	**8,688**	**36.0%**	**4.2**	**8,280**	**35.0%**	**4.3**	**5,301**	**24.4%**	**3.4**
Direct Purchase Municipal Securities	**2,943**	**12.2%**	**N/A**	**2,860**	**12.1%**	**N/A**	**2,887**	**13.3%**	**N/A**
Grand Total	**24,141**	**100.0%**	**3.7**	**23,668**	**100.0%**	**3.8**	**21,772**	**100.0%**	**3.5**
Weighted Average Life[2]		**4.2**			**4.3**			**4.7**	
Level 1 HQLA		**16,250**			**16,602**			**11,752**	
LCR[3]		**142.8%**			**139.9%**			**110.6%**	
RWA		**4.8%**			**4.6%**			**10.8%**	

(1) End of period
(2) Duration and weighted average life excludes Direct Purchase Municipal Instruments
(3) LCR as of August 31, 2017

Capital Ratios(1)

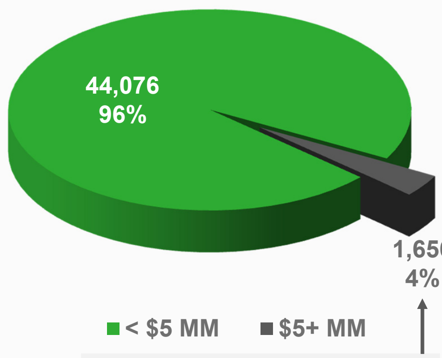


(1) End of period

Total Commercial Loans – Granularity

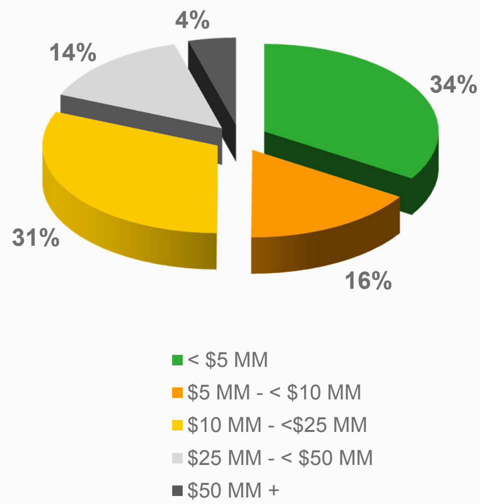
EOP Outstandings of $34.7 Billion

of Loans by Size



$5 MM - < $10 MM	789
$10 MM - < $25 MM	694
$25 MM - < $50 MM	152
> $50 MM	21
Total	1,656

Loans by Dollar Size



Commercial and Industrial: $27.5 Billion[(1)]

- Diversified by sector and geographically within our Midwest footprint
- 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

	3Q17	2Q17	1Q17	4Q16	3Q16
Period end balance ($B)	**$27.5**	$28.0	$28.2	$28.1	$27.7
30+ days PD & accruing	**0.20%**	0.26%	0.35%	0.24%	0.20%
90+ days PD & accruing[(2)]	**0.05%**	0.08%	0.05%	0.06%	0.08%
NCOs[(3)]	**0.19%**	0.17%	0.16%	0.23%	0.31%
NALs	**0.62%**	0.70%	0.82%	0.83%	0.80%
ACL	**1.61%**	1.58%	1.64%	1.55%	1.43%

(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

C&I – Auto Industry
End of period balances

Outstandings

($MM)	3Q17	2Q17	1Q17	4Q16	3Q16
Suppliers[1]					
Domestic	$ 828	$ 763	$ 783	$ 861	$ 634
Foreign	0	0	0	0	0
Total suppliers	828	763	783	861	634
Dealers					
Floorplan-domestic	1,642	1,826	1,896	1,833	1,682
Floorplan-foreign	741	760	781	755	700
Total floorplan	2,382	2,586	2,676	2,588	2,382
Other	726	714	736	698	694
Total dealers	3,108	3,300	3,413	3,286	3,076
Total auto industry	$3,935	$4,063	$4,196	$4,147	$3,710
NALs					
Suppliers	0.09 %	0.10 %	0.09 %	0.05 %	0.04 %
Dealers	0.00	0.00	0.00	0.00	0.00
Net charge-offs[2]					
Suppliers	0.00 %	0.00 %	(0.01) %	0.07 %	0.07 %
Dealers	0.00	0.00	0.00	0.00	0.00

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

C&I Retail Exposure: $2.8 Billion[1]

- 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 (7%)

Retail Industry Category ($ in millions)	Outstanding	Exposure
Motor Vehicle Parts Dealers	$515	$755
Building Material and Garden Equipment and Supplies Dealers	179	325
Food and Beverage Stores	160	324
Gasoline Stations	148	272
Health and Personal Care Stores	135	236
Nonstore Retailers	113	181
Miscellaneous Store Retailers	110	171
Clothing and Clothing Accessories Stores	77	223
Furniture and Home Furnishings Stores	47	79
General Merchandise Stores	44	126
Sporting Goods, Hobby, Musical Instrument, and Book Stores	34	64
Electronics and Appliance Stores	21	79
Grand Total	**$1,585**	**$2,836**

(1) End of period

Commercial Real Estate: $7.2 Billion(1)

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

- Primarily Midwest footprint projects generating adequate return on capital
- Proven CRE participants… 28+ years average CRE experience
- >80% of the loans have personal guarantees
- >65% is within our geographic footprint
- Portfolio remains within the Board established concentration limit

Credit Quality Trends

	3Q17	2Q17	1Q17	4Q16	3Q16
Period end balance ($B)	**$7.2**	$7.1	$7.1	$7.3	$7.3
30+ days PD & accruing	**0.65%**	0.38%	0.74%	0.56%	0.36%
90+ days PD & accruing(2)	**0.13%**	0.24%	0.20%	0.24%	0.25%
NCOs(3)	**(0.22)%**	(0.20)%	(0.29)%	(0.30)%	(0.17)%
NALs	**0.22%**	0.24%	0.20%	0.28%	0.29%
ACL	**1.51%**	1.62%	1.51%	1.42%	1.56%

(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

CRE Retail Exposure: $2.3 Billion(1)

$1.6 Billion Retail Properties, $0.7 Billion REIT Retail

- Total mall exposure is $250MM: all within REIT exposure, associated with 4 borrowers
  - Corporate leverage on these borrowers ranges from 33% to 63%
  - Fixed Charge Coverage on these borrowers ranges from 2.3x to 4.5x
- Criticized rate is only 1%

Property Type	Outstanding ($MM)	Exposure ($MM)
Anchored Strip Center	$ 395	$ 437
Mixed Use - Retail	140	207
Unanchored Strip Center	148	176
Grocery Anchored	152	167
Power Center	123	157
Lifestyle Center	103	138
Freestanding Single Tenant	86	94
Restaurant	85	94
All Other (7 Retail Types Combined)	164	178
Project Retail Exposure	**$ 1,396**	**$ 1,648**
Retail REIT	455	655
Grand Total	**$ 1,851**	**$ 2,303**

(1) End of period

Automobile: $11.9 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 in conjunction with FICO 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	3Q17	2Q17	1Q17	4Q16	3Q16
Period end balance ($B)	$11.9	$11.6	$11.2	$11.0	$10.8
30+ days PD & accruing	0.90%	0.80%	0.84%	0.94%	0.81%
90+ days PD & accruing	0.09%	0.07%	0.07%	0.09%	0.07%
NCOs	0.33%	0.29%	0.45%	0.48%	0.27%
NALs	0.02%	0.03%	0.04%	0.05%	0.05%

(1) End of period

Auto Loans – Production and Credit Quality

	3Q17	2Q17	1Q17	4Q16	3Q16	2Q16	1Q16	4Q15
Originations								
Amount ($B)	$1.6	$1.7	$1.4	$1.4	$1.5	$1.6	$1.4	$1.3
% new vehicles	49%	45%	45%	49%	46%	45%	46%	54%
Avg. LTV	89%	89%	88%	89%	90%	89%	88%	89%
Avg. FICO	769	768	761	765	764	765	765	769
Expected cumulative loss	0.79%	0.80%	0.88%	0.84%	0.87%	0.86%	0.82%	0.81%
Portfolio Performance								
30+ days PD & accruing %	0.90%	0.80%	0.84%	0.94%	0.81%	0.78%	0.70%	0.96%
NCO %	0.33%	0.29%	0.45%	0.48%	0.27%	0.17%	0.28%	0.33%
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

Auto Loans - Origination Trends

Loan originations from 2010 through 2017 demonstrate strong characteristics and continued improvements from pre-2010

- Credit scoring model most recently updated in January 2017
- Began conscious migration to lower risk tolerance starting in 2008. Actual peak loss approximately 2x average risk expected loss from 2007-2008. [1]
- 2016-2017 net charge-offs impacted by acquisition of FirstMerit, including purchase accounting treatment of acquired portfolio (see Appendix slide 52) [2]

($B)	2017 YTD	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
Originations	$4.7	$5.8	$5.2	$5.2	$4.2	$4.0	$3.6	$3.4	$1.6	$2.2	$1.9
% New Vehicles	47%	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	766	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
Avg. Custom Score	408	396	396	397	395	395	402	405	403	390	382
Annualized risk expected loss	0.22%	0.25%	0.27%	0.26%	0.28%	0.27%	0.22%	0.37%	0.40%	0.60%	0.83%
Charge-off % (annualized)	0.33%	0.30%	0.23%	0.23%	0.19%	0.21%	0.26%	0.54%	1.51%	1.12%	0.65%

(1) End of Period

Indirect Auto Charge-off Performance

Reconciliation – non GAAP

- 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.

	3Q17			2Q17			1Q17		
($MM)	Originated	Acquired	Total	Originated	Acquired	Total	Originated	Acquired	Total
Average Auto Loans	$10,731	$982	$11,713	$10,205	$1,119	$11,324	$9,791	$1,272	$11,063
Reported Net Charge-offs (NCOs)	$6.9	$2.7	$9.6	$5.1	$3.2	$8.3	$8.6	$3.8	$12.4
FirstMerit-related Net Recoveries in Noninterest Income	--	(0.8)	(0.8)	--	(0.9)	(0.9)	--	(1.2)	(1.2)
Adjusted Net Charge-offs	6.9	1.9	8.8	5.1	2.3	7.4	8.6	2.6	11.2
Reported NCOs as % of Avg Loans	0.26%	1.08%	0.33%	0.20%	1.14%	0.29%	0.36%	1.22%	0.45%
Adjusted NCOs as % of Avg Loans	0.26%	0.76%	0.30%	0.20%	0.81%	0.26%	0.36%	0.83%	0.41%

Home Equity: $10.0 Billion[(1)]

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers… 3Q17 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 760 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	3Q17	2Q17	1Q17	4Q16	3Q16
Period end balance ($B)	**$10.0**	$10.0	$10.0	$10.1	$10.1
30+ days PD & accruing	**0.74%**	0.76%	0.75%	0.70%	0.66%
90+ days PD & accruing	**0.16%**	0.19%	0.15%	0.11%	0.13%
NCOs	**0.06%**	0.05%	0.07%	0.06%	0.11%
NALs	**0.71%**	0.68%	0.70%	0.71%	0.68%

Huntington

(1) End of Period

Home Equity – Origination Trends

- Consistent origination strategy since 2010
- HPI Index is at highest level since pre-2007 – consistent with general assessment of the overall market
- Origination continues to be oriented toward 1st lien position HELOCs, 65% of YTD originations are associated with 1st lien exposure

($B)	2017 YTD	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
Originations	$2.6	$2.7	$3.0	$2.9	$2.6	$2.2	$2.5	$2.0	$1.7	$2.3	$2.3
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)	0.06%	0.06%	0.23%	0.44%	0.99%	1.40%	1.28%	1.84%	1.40%	0.91%	0.56%
HPI Index[(1)]	207.4	198.2	187.7	179.6	170.7	162.4	159.6	165.6	171.0	178.3	190.7
Unemployment rate[(2)]	4.4%	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%

(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

Huntington

Residential Mortgages: $8.6 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 3Q17 origination: FICO of 749, purchased / refinance mix approximately 75 / 25%

Credit Quality Trends	3Q17	2Q17	1Q17	4Q16	3Q16
Period end balance ($B)	**$8.6**	$8.2	$7.8	$7.7	$7.7
30+ days PD & accruing	**2.45%**	2.61%	2.42%	2.82%	2.74%
90+ days PD & accruing	**0.73%**	0.79%	0.88%	0.87%	0.89%
NCOs	**0.10%**	0.06%	0.13%	0.09%	0.10%
NALs	**0.87%**	0.97%	1.03%	1.17%	1.15%

(1) End of Period

Residential Mortgages – Origination Trends

- Consistent origination strategy since 2010
- HPI Index is at highest level since pre-2007 – consistent with general assessment of the overall market

($B)	2017 YTD	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
Portfolio Originations	$1.8	$1.9	$1.5	$1.2	$1.4	$0.9	$1.4	$1.1	$0.5	$0.8	$1.6
Avg. LTV	84.0%	84.0%	83.2%	82.6%	77.8%	81.3%	80.5%	82.0%	82.7%	78.6%	76.3%
Avg. FICO	749	751	756	754	759	756	760	757	739	731	717
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%
HPI Index (1)	207.4	198.2	187.7	179.6	170.7	162.4	159.6	165.6	171.0	178.3	190.7
Unemployment rate (2)	4.4%	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%

(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

Recreational Vehicle & Marine: $2.4 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 3Q17 origination: FICO of 772
- Tightened underwriting to align with Huntington's origination standards and risk appetite
  - Leveraging Huntington Auto Finance's existing infrastructure and standards

Credit Quality Trends	3Q17	2Q17	1Q17	4Q16
Period end balance ($B)	$2.4	$2.2	$1.9	$1.8
30+ days PD & accruing	0.61%	0.60%	0.79%	0.74%
90+ days PD & accruing	0.01%	0.02%	0.00%	0.01%
NCOs	0.59%	0.37%	0.50%	0.47%
NALs	0.01%	0.02%	0.01%	0.01%

(1) End of Period

Credit Quality Review

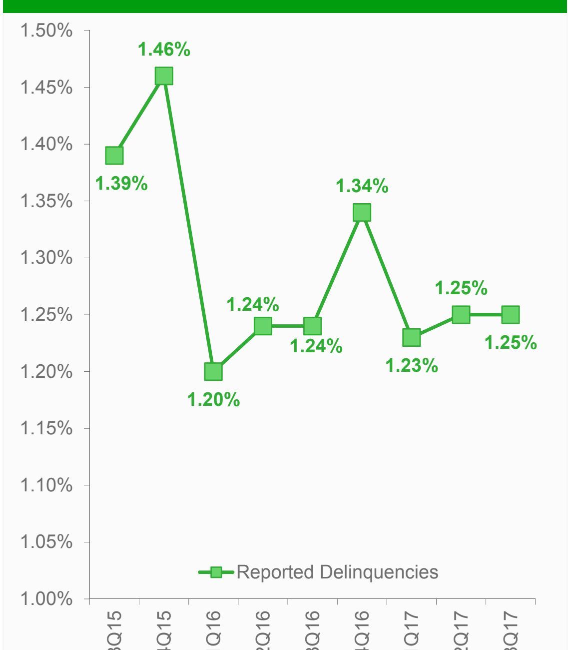
Credit Quality Trends Overview

	3Q17	2Q17	1Q17	4Q16	3Q16
Net charge-off ratio	**0.25%**	0.21%	0.24%	0.26%	0.26%
90+ days PD and accruing	**0.17**	0.20	0.19	0.19	0.20
NAL ratio(1)	**0.49**	0.54	0.60	0.63	0.61
NPA ratio(2)	**0.56**	0.61	0.68	0.72	0.72
Criticized asset ratio(3)	**3.80**	3.66	3.72	3.62	3.54
ALLL ratio	**0.98**	0.98	1.00	0.95	0.93
ALLL / NAL coverage	**200**	183	168	151	153
ALLL / NPA coverage	**175**	161	147	134	130
ACL ratio	**1.10**	1.11	1.14	1.10	1.06
ACL / Criticized assets(3)	**28.92**	30.22	31.00	30.34	30.90
ACL / NAL coverage	**223**	207	190	174	174
ACL / NPA coverage	**195**	181	167	153	148

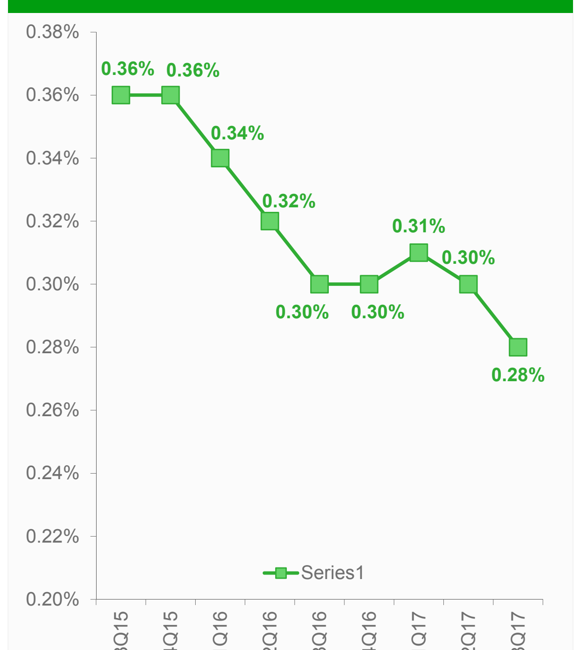
(1) NALs divided by total loans and leases
(2) NPAs divided by the sum of loans and leases, impaired loans held for sale, other real estate and other NPAs
(3) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases,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

Total Consumer Loan Delinquencies(1)

30+ Days



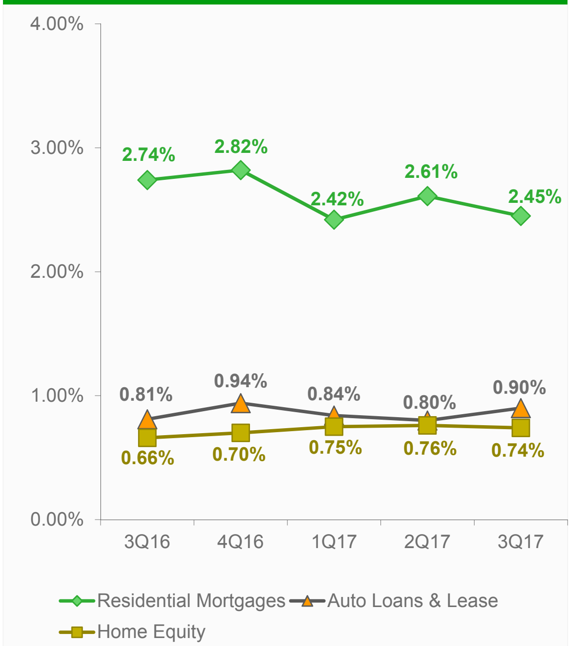
90+ Days



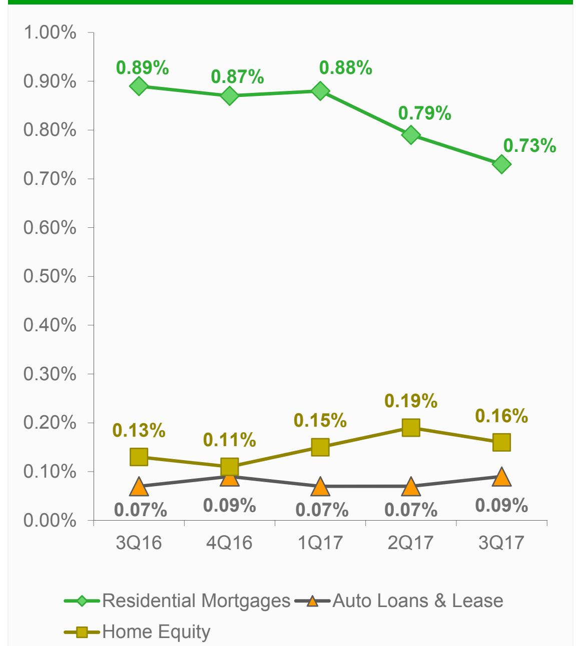
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Consumer Loan Delinquencies[1]

30+ Days



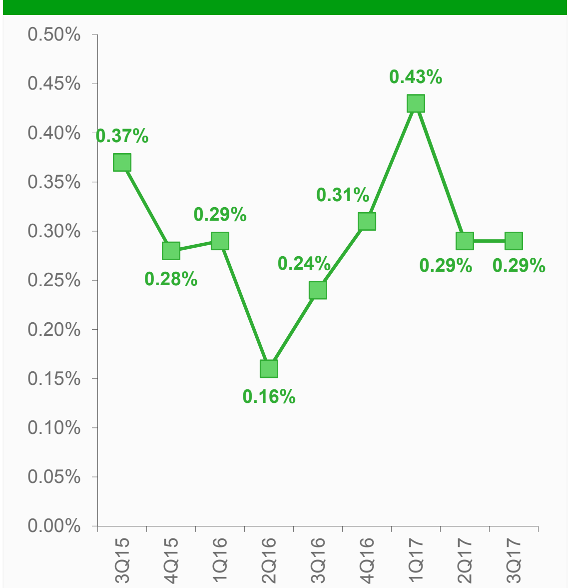
90+ Days



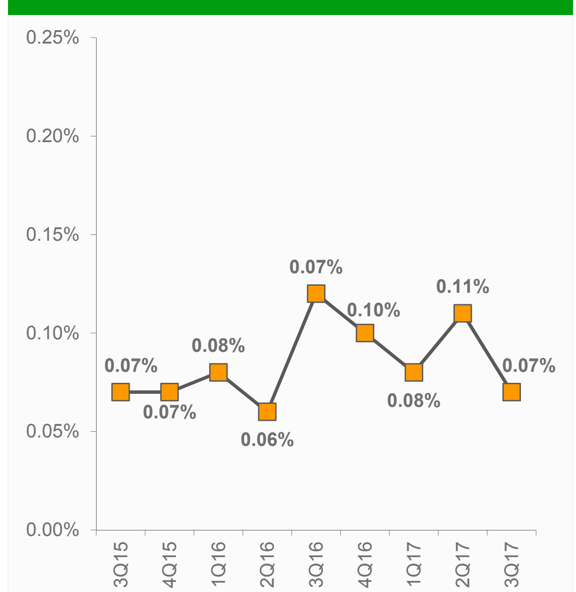
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Total Commercial Loan Delinquencies

30+ Days[1]

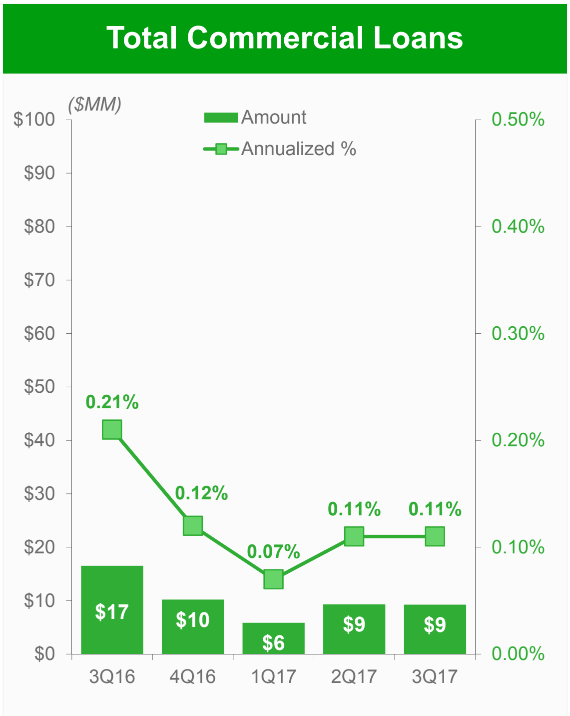


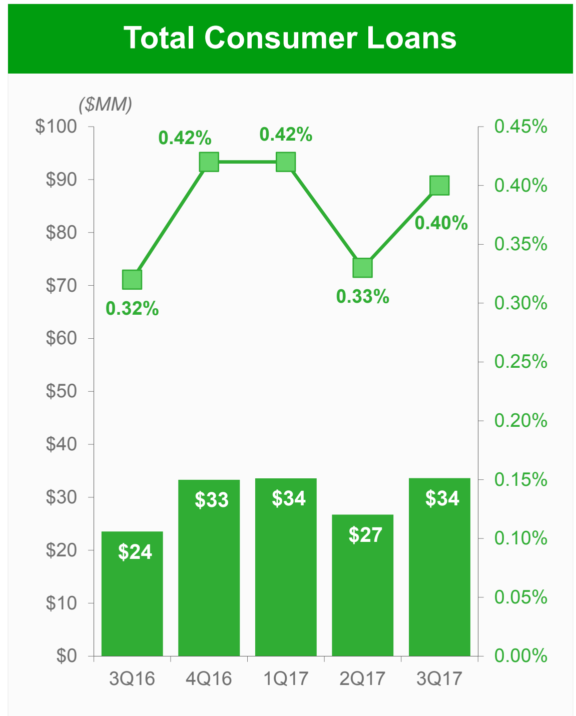
90+ Days[2]



(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

($MM)	3Q17	2Q17	1Q17	4Q16	3Q16
NPA beginning-of-period	$415	$458	$481	$476	$490
Additions / increases	85	89	125	150	167[(1)]
Return to accruing status	(38)	(33)	(22)	(13)	(81)
Loan and lease losses	(23)	(17)	(34)	(37)	(32)
Payments	(45)	(71)	(83)	(33)	(68)
Sales & other	(8)	(11)	(8)	(62)	(1)
NPA end-of-period	$387	$415	$458	$481	$476
Percent change (Q/Q)	(7)%	(9)%	(5)%	1%	(3)%

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

Total Commercial Loans
Criticized Loan Flow Analysis

End of Period

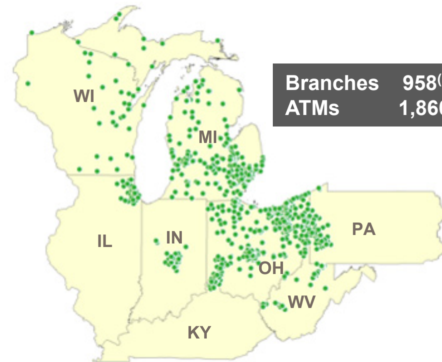
($MM)	3Q17	2Q17	1Q17	4Q16	3Q16
Criticized beginning-of-period	**$2,184**	$2,185	$2,105	$2,022	$1,551
Additions / increases	**488**	265	318	287	233
Advances	**103**	58	76	66	76
Upgrades to "Pass"	**(220)**	(138)	(91)	(106)	(147)
Paydowns	**(244)**	(190)	(297)	(263)	(201)
Charge-offs	**(19)**	(12)	(14)	(15)	(22)
FirstMerit Net Change	**---**	16	88	114	533
Criticized end-of-period	**$2,293**	$2,184	$2,185	$2,105	$2,022
Percent change (Q/Q)	**5%**	(0)%	4%	4%	23%

Franchise and Leadership

Huntington Bancshares Overview

$102 Billion Asset Midwest financial services holding company

- Founded in 1866 in Columbus, Ohio
- Traditional regional bank with strategic focus on small to medium-sized businesses, consumers, and auto finance



Branches	958[1]
ATMs	1,860

Top 10 Deposit MSAs

MSA	Rank	Branches	Deposits ($B)	Share
Columbus, OH	1	85	$22.3	34.0%
Cleveland, OH	2	128	9.3	13.8
Detroit, MI	5	112	7.4	5.7
Akron, OH	1	49	3.9	28.8
Indianapolis, IN	4	44	3.3	6.9
Pittsburgh, PA	9	38	3.0	2.2
Canton, OH	1	29	2.8	40.6
Cincinnati, OH	5	36	2.6	2.3
Toledo, OH	1	32	2.5	23.8
Grand Rapids, MI	2	46	2.4	11.1

Huntington's top 10 deposit MSAs represent ~78% of total deposits

Source: SNL Financial, FDIC deposit data as of June 30, 2017

Combined GDP of 8 state core footprint represents 4th largest economy in world[2]

Ranked #1 in deposit share in 14% of total footprint MSAs and top 3 in 41%

Ranked #1 in branch market share in both Ohio (13%) and Michigan (12%)

(1) Total includes 11 Private Client Group Offices
(2) Source: 2016 International Monetary Fund and US Bureau of Economic Analysis

Leadership Team

Chairman, President, and CEO
Steve Steinour

Business Segments

Consumer and Business Banking – Andy Harmening

Regional Banking and The Private Client Group – Sandy Pierce

Commercial Banking – Rick Remiker

Commercial Real Estate and Vehicle Finance – Nick Stanutz

Finance – Mac McCullough – Chief Financial Officer

Risk – Helga Houston – Chief Risk Officer

Credit – Dan Neumeyer – Chief Credit Officer

Human Resources and Diversity – Raj Syal

Corporate Operations – Mark Thompson

Technology and Operations – Paul Heller – Chief Technology and Operations Officer

Internal Audit – Harry Farver – Chief Auditor

Communications and Marketing – Julie Tutkovics – Chief Communication & Marketing Officer

Legal – Jana Litsey – General Counsel and Secretary