Welcome

Huntington Bancshares Incorporated

2018 First Quarter
Earnings Review

April 24, 2018

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; 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, 2017, 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.

Important Messages

- **Strategic focus on Customer Experience**, extending our industry-leading position through targeted investments, Optimal Customer Relationship (OCR), and "Do the Right Thing" culture
- **Building long-term shareholder value**, through adherence to aggregate moderate-to-low risk appetite, reduction in earnings volatility through the cycle, disciplined capital allocation, and continuous improvement
- **Focus on top quartile financial performance relative to peers**, with industry-leading return on tangible common equity, efficiency ratio, and annual goal to achieve positive operating leverage
- **High level of colleague and shareholder alignment**, with Board, management, and colleague ownership representing the seventh largest shareholder with ~27 million common shares

On Pace to Achieve All Long-Term Financial Goals in 2018

	Long-Term Financial Goal	1Q18 (GAAP)	1Q18 (non-GAAP)[1]	2018 Target
Revenue (FTE) Growth (Y/Y)	4% - 6%	3%	4%	✓
Expense Growth (Y/Y)	Positive Operating Leverage	(10%)	0%	✓
Efficiency Ratio	56% - 59%	57%	57%	✓
NCO	35 - 55 bp	21 bp	21 bp	✓
ROTCE	15% - 17% [2]	18%	18%	✓

(1) See slide 18 for reconciliation; (2) Updated for impact of tax reform

2018 Expectations

		2018 Outlook
Balance Sheet	Average Loan Growth - Assumes $500 MM auto securitization	4% - 6%
	Average Deposit Growth	3% - 5%
Income Statement	Revenue - Assumes no additional rate hikes in 2018	4% - 6%
	Net Interest Margin (GAAP) - Core NIM up modestly - New money yields above portfolio yields across all loan categories	Flat
	Noninterest Expense	(2%) - (4%)
	Efficiency Ratio	55% - 57%
	Effective Tax Rate	15.5% - 16.5%
Credit	Net Charge-offs - Remain below long-term expectations of 35 bp – 55 bp	< 35 bp

Note: All metrics presented on a GAAP basis assuming an unchanged rate environment

2018 First Quarter Financial Highlights

Delivered top tier performance

EPS	TBVPS	ROA	ROTCE
65% Y/Y	9% Y/Y	1.27%	17.5%

Financial Highlights		Y/Y
EPS	$0.28	65%
Net Interest Margin	3.30%	0 bp
Net Interest Income (FTE)	$777	5%
Noninterest Income	$314	1%
Total Revenue (FTE)	$1,091	3%
Noninterest Expense	$633	-10%
Net Income	$326	57%
Avg diluted shares (MM)	1,125	1%
Efficiency Ratio	56.8%	-890 bp
NCOs / Avg Loans	0.21%	-3 bp

Balance Sheet		Y/Y
TBVPS	$7.12	9%
Avg Assets ($B)	$103.8	3%
Avg Earning Assets ($B)	$95.4	5%
Avg Loans and Leases ($B)	$70.5	5%
Avg Deposits ($B)	$76.9	1%
Avg Core Deposits ($B)	$73.4	3%
Avg Tang. Common Equity ($B)	$7.5	6%
TCE Ratio	7.70%	42 bp
CET1 Ratio	10.45%	71 bp
NPA Ratio	0.59%	-9 bp

Note: $ in millions unless otherwise noted; comparisons impacted by Significant Items (FirstMerit acquisition-related expenses) in the year-ago quarter

1Q18 Summary Income Statement

Year over year comparisons significantly impacted by FirstMerit integration efforts

	2018	2017				Change	
(in millions)	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	LQ	Y/Y
Net interest income – FTE	$ 777	$ 782	$ 771	$ 757	$ 743	(1) %	5 %
Total noninterest income	314	340	330	325	312	(8)	1
Total revenue – FTE	$ 1,091	$ 1,122	$ 1,101	$ 1,082	$ 1,055	(3)	3
Total noninterest expense	633	633	680	694	707	0	(11)
Provision for credit losses	66	65	43	25	68	1	(2)
Pre-tax income – FTE	392	424	377	362	280	(7)	40
Net income	$ 326	$ 432	$ 275	$ 272	$ 208	(25) %	57 %

Noninterest Income Y/Y

- $6 MM increase in cards and payment processing
- $6 MM decrease in mortgage banking income
- $5 MM increase in trust and investment management
- $5 MM increase in capital markets fees
- $5 MM decrease in gain on sale of loans

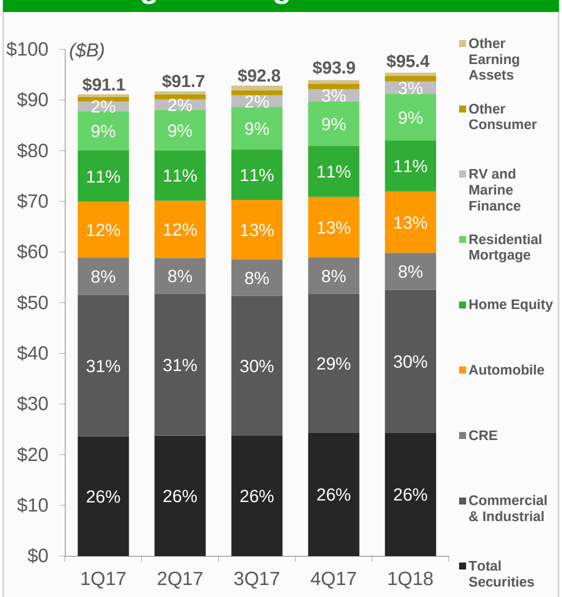
Noninterest Expense Y/Y

- $73 MM decrease in acquisition-related Significant Items
- $6 MM decrease in marketing expense

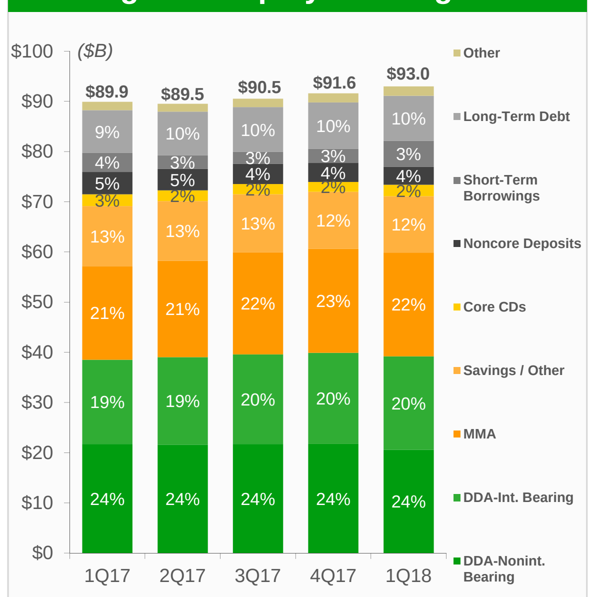
Earning Asset/Liability Mix

Disciplined growth and pricing on both sides of the balance sheet

Avg. Earning Assets Mix

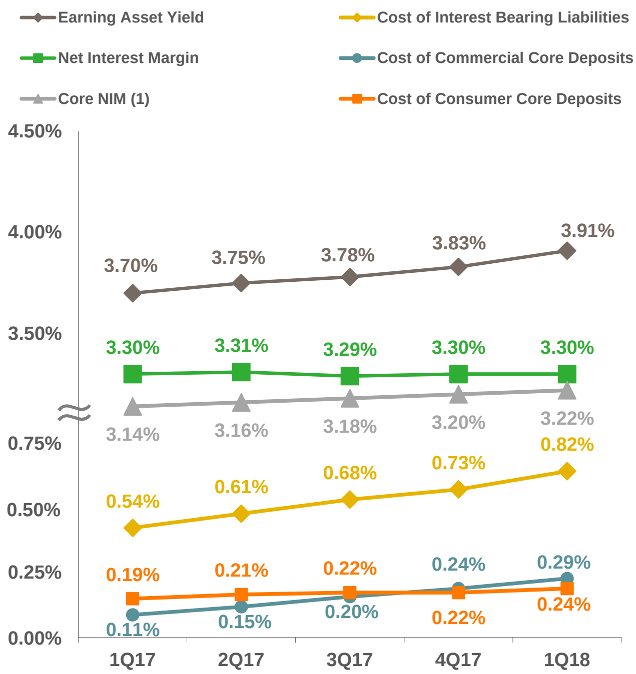


Avg. Non-Equity Funding Mix

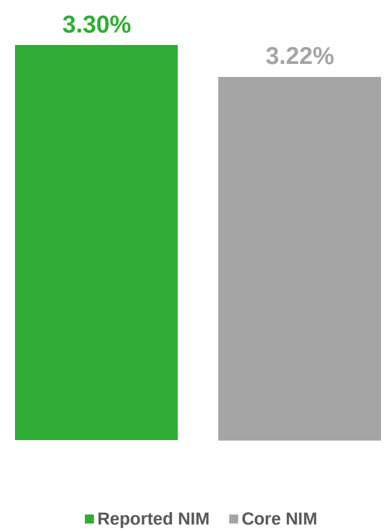


Net Interest Margin (FTE)

Purchase accounting adjustments added 8 basis points to NIM



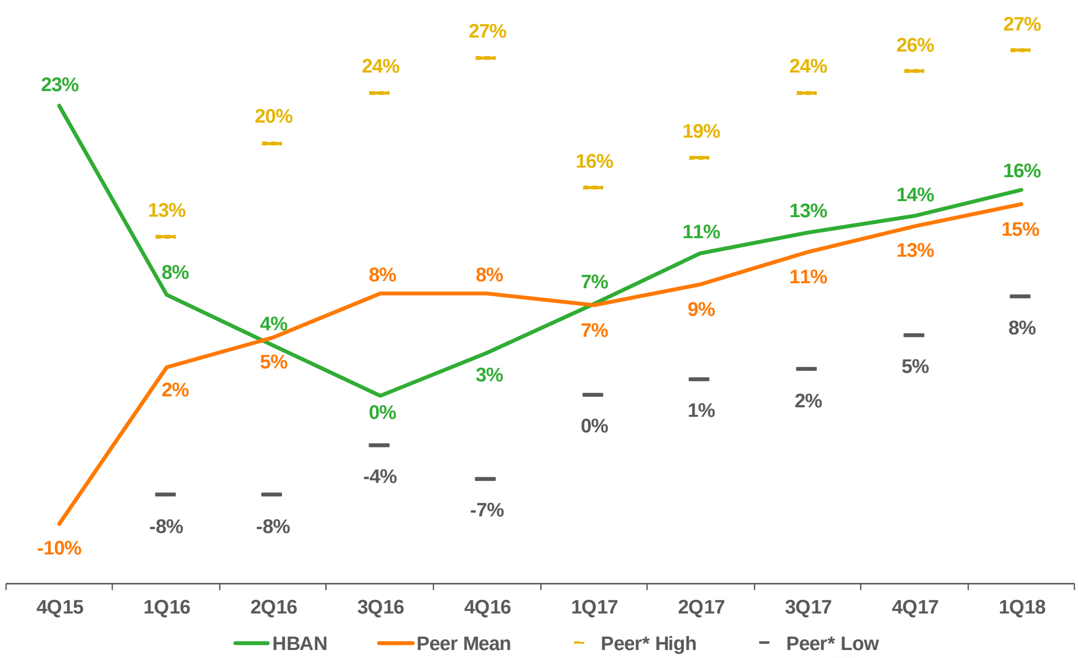
1Q18 Reported vs. Core NIM(1)



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

Cycle-to-Date Cumulative Deposit Beta

Interest-bearing deposit beta remains in-line with peers with an expected through the cycle beta of approximately 50%



*CIT and MTB are excluded from the High – Low range as material outliers

Capital[1]

First quarter actions boosted capital ratios

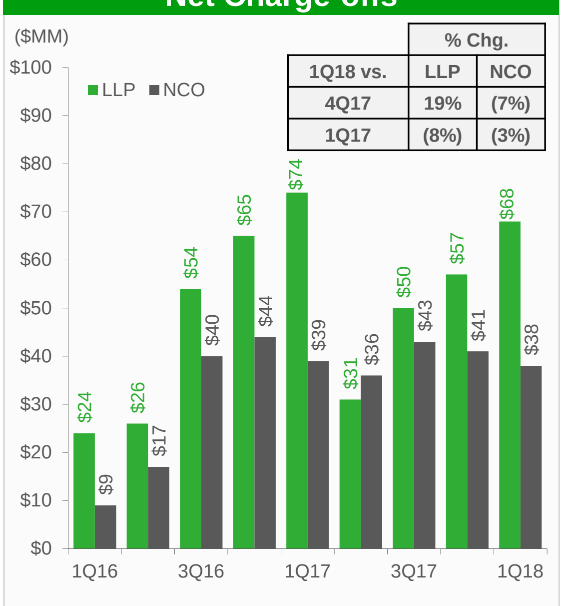
	1Q18	4Q17	3Q17	2Q17	1Q17
Tang. common equity / tang. assets	**7.70%**	7.34%	7.42%	7.41%	7.28%
Common equity Tier 1 (CET1)	**10.45**	10.01	9.94	9.88	9.74
Tier 1 leverage	**9.53**	9.09	8.96	8.98	8.76
Tier 1 risk-based capital	**11.94**	11.34	11.30	11.24	11.11
Total risk-based capital	**13.91**	13.39	13.39	13.33	13.26
Total risk-weighted assets *($B)*	**$81.4**	$80.3	$78.6	$78.4	$77.6
Double leverage[2]	**103%**	109%	108%	108%	107%

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

Provision, NCO, and ALLL

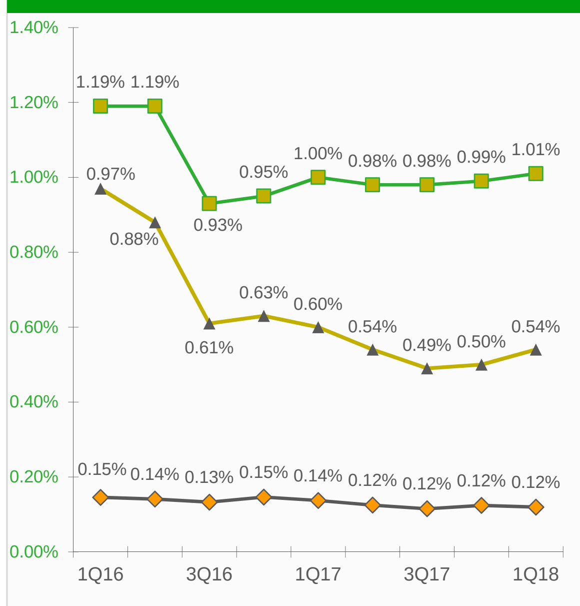
NCOs remain below long-term target

Loan Loss Provision vs. Net Charge-offs



1Q18 vs.	% Chg. LLP	% Chg. NCO
4Q17	19%	(7%)
1Q17	(8%)	(3%)

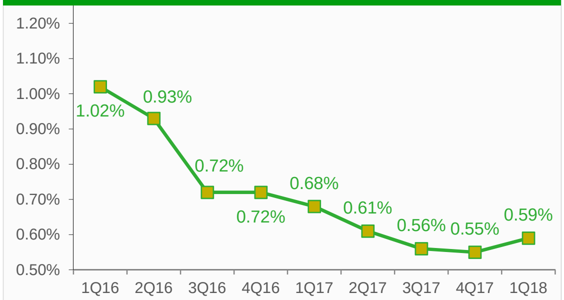
Trend in ALLL and NALs



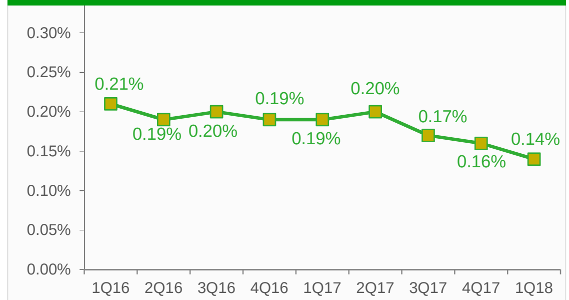
Asset Quality Trends

Overall credit metrics remain stable

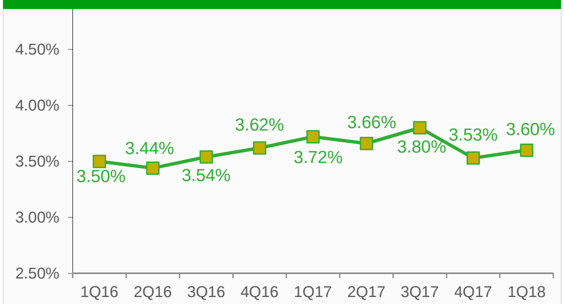
NPA Ratio — EOP



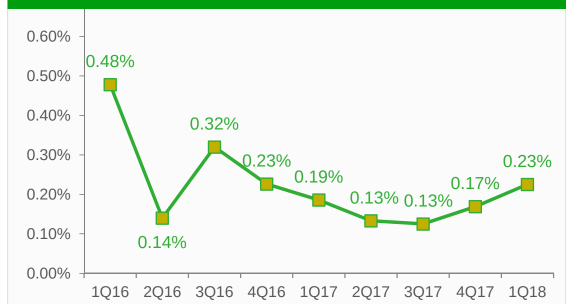
90+ Day Delinquencies Ratio



Criticized Asset Ratio

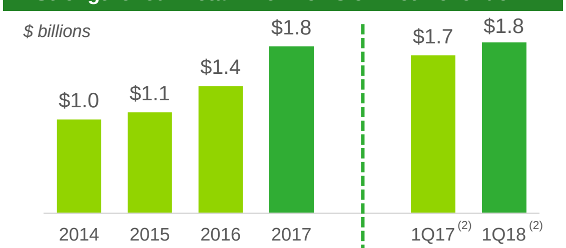


NPA Inflows % of BOP Loans



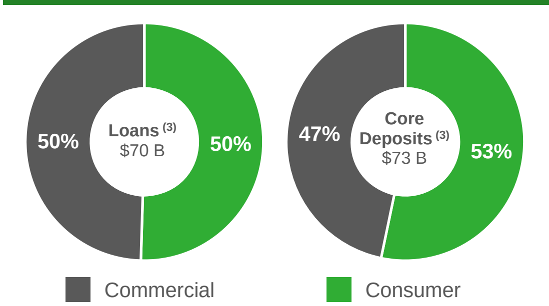
Positioned for Strong Relative Performance Through-the-Cycle

Strengthened Pretax Pre-Provision Net Revenue (1)



	2014	2015	2016	2017	1Q17	1Q18
% of RWA	1.86%	1.86%	1.75%	2.26%	2.19%(2)	2.26%(2)

Well-Diversified Balance Sheet



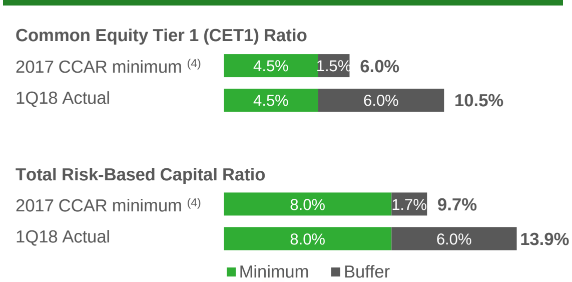
Disciplined Management of Credit Risk

Cumulative Losses as a % of Average Total Loans in Dodd-Frank Act Stress Test (DFAST) Supervisory Severely Adverse Scenario

2015	2016	2017
4.2%	4.8%	4.6%
#1	#4	#4

Note: Ranking among 19 traditional commercial banks

Strong Capital Base and Capital Management



(1) Non-GAAP financial metric; see Appendix slide 21; (2) Annualized; (3) 1Q18 average balances; (4) projected minimum in the Federal Reserve Severely Adverse Scenario

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- **Focus on top quartile financial performance relative to peers**, with industry-leading return on tangible common equity, efficiency ratio, and annual goal to achieve positive operating leverage
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Reconciliation

Noninterest Income and Noninterest Expense

	Noninterest Income (GAAP)			Impact of Significant Items			Adjusted Nonint. Income (Non-GAAP)		
	2018	2017	2017	2018	2017	2017	2018	2017	2017
($ in millions)	First Quarter	Fourth Quarter	First Quarter	First Quarter	Fourth Quarter	First Quarter	First Quarter	Fourth Quarter	First Quarter
Service charges on deposit accounts	$ 86	$ 91	$ 83	$ -	$ -	$ -	$ 86	$ 91	$ 83
Cards and payment processing income	53	53	47	-	-	-	53	53	47
Trust and investment management services	44	41	39	-	-	-	44	41	39
Mortgage banking income	26	33	32	-	-	-	26	33	32
Insurance income	21	21	20	-	-	-	21	21	20
Capital markets fees	19	23	14	-	-	-	19	23	14
Bank owned life insurance income	15	18	18	-	-	-	15	18	18
Gain on sale of loans	8	17	13	-	-	-	8	17	13
Securities gains (losses)	-	(4)	-	-	-	-	-	(4)	-
Other income	42	47	46	-	-	2	42	47	44
Total noninterest income	$ 314	$ 340	$ 312	$ -	$ -	$ 2	$ 314	$ 340	$ 310

	Noninterest Expense (GAAP)			Impact of Significant Items			Adjusted Nonint. Expense (Non-GAAP)		
	2018	2017	2017	2018	2017	2017	2018	2017	2017
($ in millions)	First Quarter	Fourth Quarter	First Quarter	First Quarter	Fourth Quarter	First Quarter	First Quarter	Fourth Quarter	First Quarter
Personnel costs	$ 376	$ 373	$ 382	$ -	$ -	$ 20	$ 376	$ 373	$ 362
Outside data processing and other services	73	71	87	-	-	14	73	71	73
Net occupancy	41	36	68	-	-	23	41	36	45
Equipment	40	36	47	-	-	6	40	36	41
Deposit and other insurance expense	18	19	20	-	-	-	18	19	20
Professional services	11	18	18	-	-	4	11	18	14
Marketing	8	10	14	-	-	1	8	10	13
Amortization of intangibles	14	14	14	-	-	-	14	14	14
Other expense	52	56	57	-	-	5	52	56	52
Total noninterest expense	$ 633	$ 633	$ 707	$ -	$ -	$ 73	$ 633	$ 633	$ 634

Reconciliation

Significant Items impacting financial performance comparisons

2018 Net Income and EPS

($ in millions, except per share amounts)

	1Q18	
	After-tax	EPS
Net income - reported earnings	$ 326	
Net income applicable to common shares	$ 314	$ 0.28
	Earnings[1]	EPS
Significant items - favorable (unfavorable) impact:		
Merger and acquisition related expenses, net	$ -	$ -
Benefit of federal tax reform	$ -	$ -

2017 Net Income and EPS

($ in millions, except per share amounts)

	4Q17		3Q17		2Q17		1Q17	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	$ 432		$ 275		$ 272		$ 208	
Net income applicable to common shares	$ 413	$ 0.37	$ 256	$ 0.23	$ 253	$ 0.23	$ 189	$ 0.17
	Earnings[1]	EPS	Earnings[1]	EPS	Earnings[1]	EPS	Earnings[1]	EPS
Significant items - favorable (unfavorable) impact:								
Merger and acquisition related expenses, net	$ -	$ -	$ (31)	$ (0.02)	$ (50)	$ (0.03)	$ (71)	$ (0.04)
Benefit of federal tax reform	$ 123	$ 0.11	$ -	$ -	$ -	$ -	$ -	$ -

2018 Efficiency Ratio

($ in millions)

	1Q18	
	Pre-Tax	Efficiency Ratio
Noninterest expense less amortization of intangibles	$ 619	56.8%
Revenue less gain/loss on securities	$ 1,091	--
	Revenue (Expense)[1]	Efficiency Ratio
Significant items:		
Merger and acquisition related expenses, net	$ -	0.0%

(1) Pre-tax, except for benefit of federal tax reform

Reconciliation

Revenue, Noninterest Income, and Noninterest Expense Growth

($ in millions)		GAAP	Adjustment (1)	Adjusted
1Q18 Net interest income (FTE)		$777	--	$777
1Q18 Noninterest income		$314	--	$314
1Q18 Total Revenue		$1,091	--	$1,091
1Q17 Net interest income (FTE)		$743	--	$743
1Q17 Noninterest income		$312	($2) (2)	$310
1Q17 Total revenue		$1,055	($2) (2)	$1,053
1Q18 Total revenue growth		**3%**		**4%**
1Q18 Noninterest expense		$633	--	$633
1Q17 Noninterest expense		$707	$73 (2)	$634
1Q18 Noninterest expense growth		**(10)%**		**0%**

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

Reconciliation
Net Interest Margin

($ in millions)	1Q18	4Q17	3Q17	2Q17	1Q17
Net Interest Income (FTE) – reported	$777	$782	$771	$757	$742
Purchase accounting impact (performing loans)	15	20	22	27	30
Purchase accounting impact (credit impaired loans)	4	4	4	5	5
Total Loan Purchase Accounting Impact	19	24	26	32	34
Debt	1	1	1	1	1
Deposit accretion	0	0	0	1	2
Total Net Purchase Accounting Adjustments	$19	$24	$27	$34	$37
Net Interest Income (FTE) - core	$757	$758	$744	$723	$705
Average Earning Assets ($B)	$95.4	$93.9	$92.8	$91.7	$91.1
Net Interest Margin - reported	3.30%	3.30%	3.29%	3.31%	3.30%
Net Interest Margin - core	3.22%	3.20%	3.18%	3.16%	3.14%

Reconciliation
Loan marks

($ in millions)	
Performing:	
Loan mark:	
At December 31, 2017	$ 75
Amortization	(10)
Charge-off/HFS/Other	(1)
At March 31, 2018	$ 64
Performing loan balance ($B):	
At December 31, 2017	$ 8.8
At March 31, 2018	8.0
Purchased credit impaired (PCI):	
Accretable yield:	
At December 31, 2017	$ 33
Accretion	(4)
Reclassification from nonaccretable difference	1
At March 31, 2018	$ 30
PCI Loan balance:	
At December 31, 2017	$ 41
At March 31, 2018	28

Reconciliation
Pretax Pre-Provision Net Revenue (PPNR)

($ in millions)		1Q18	1Q17		2017	2016	2015	2014
Net interest income – FTE		$777	$743		$3,052	$2,412	$1,983	$1,865
Noninterest income		314	312		1,307	1,151	1,039	961
Total revenue		1,091	1,055		4,359	3,563	3,022	2,826
Less: Significant Items		0	2		2	1	3	1
Less: gain on securities		0	0		(4)	0	1	18
Total revenue – adjusted	A	1,091	1,053		4,361	3,562	3,018	2,807
Noninterest expense		633	707		2,714	2,408	1,976	1,882
Add: provision for unfunded loans		(2)	(6)		(11)	21	11	(2)
Less: Significant Items		0	73		154	239	58	65
Noninterest expense – adjusted	B	631	628		2,549	2,191	1,929	1,815
Pretax pre-provision net revenue (PPNR)	**A - B**	**$460**	**$425**		**$1,812**	**$1,372**	**$1,089**	**$1,011**
Risk-weighted assets (RWA)		$81,365	$77,559		$80,340	$78,263	$58,420	$54,479
PPNR as % of RWA		2.26%	2.19%		2.26%	1.75%	1.86%	1.86%

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 2017 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)	2018 Mar. 31,	2017 Dec. 31,	2017 Mar. 31,	Change (%) LQ	Change (%) YOY
Interest income	$ 914	$ 894	$ 820	2 %	11 %
Interest expense	144	124	90	16	60
Net interest income	770	770	730	-	5
Provision for credit losses	66	65	68	2	(3)
Net interest income after provision	704	705	662	(0)	6
Service charges on deposit accounts	86	91	83	(5)	4
Cards and payment processing income	53	53	47	-	13
Trust and investment management services	44	41	39	7	13
Mortgage banking income	26	33	32	(21)	(19)
Insurance income	21	21	20	-	5
Capital markets fees	19	23	14	(17)	36
Bank owned life insurance income	15	18	18	(17)	(17)
Gain on sale of loans	8	17	13	(53)	(38)
Securities gains (losses)	---	(4)	---	NM	NM
Other income	42	47	46	(11)	(9)
Total noninterest income	314	340	312	(8)	1
Personnel costs	376	373	382	1	(2)
Outside data processing and other services	73	71	87	3	(16)
Net occupancy	41	36	68	14	(40)
Equipment	40	36	47	11	(15)
Deposit and other insurance expense	18	19	20	(5)	(10)
Professional services	11	18	18	(39)	(39)
Marketing	8	10	14	(20)	(43)
Amortization of intangibles	14	14	14	-	-
Other expense	52	56	57	(7)	(9)
Total noninterest expense	633	633	707	-	(10)
Income before income taxes	385	412	267	(7)	44
Provision for income taxes	59	(20)	59	(395)	-
Net Income	$ 326	$ 432	$ 208	(25) %	57 %

YTD Operating Leverage

On track for sixth consecutive year of positive operating leverage

(in millions)	2018 Actual	2017 Actual	Y/Y Change	
Net interest income	$ 770	$ 730		
FTE adjustment	7	13		
FTE net interest income	$ 777	$ 743	$ 34	5%
Noninterest income	$ 314	$ 312		
Securities gains (losses)	--	--		
Merger and acquisition related gain (loss)	--	2		
Net gain (loss) MSR hedging	--	1		
Adjust noninterest income	$ 314	$ 309	$ 5	2%
Adjusted total revenue	$ 1,091	$ 1,052	$ 39	4%
Noninterest expense	$ 633	$ 707		
Merger and acquisition expenses	--	73		
Adjusted noninterest expense	$ 633	$ 634	$ (1)	0%

Net Impact of FirstMerit-Related Purchase Accounting and Provision

Purchase accounting impact on Net Interest Income continues to diminish

Mortgage Banking Noninterest Income Summary

($MM, except as noted)	**1Q18**	4Q17	3Q17	2Q17	1Q17
Net origination and secondary marketing income	**$18**	$24	$25	$24	$22
Net mortgage servicing income					
Loan servicing income	**14**	13	13	13	13
Amortization of capitalized servicing	**(8)**	(8)	(7)	(7)	(7)
Operating Income	**6**	5	6	6	6
MSR valuation adjustment	**7**	2	0	(3)	2
Gains (losses) due to MSR hedging	**(7)**	(1)	0	2	(1)
Net MSR risk management	**0**	1	0	(1)	1
Total net mortgage servicing income	**$6**	$6	$6	$5	$7
All other	**2**	3	3	3	3
Mortgage banking income	**$26**	$33	$34	$32	$32
Mortgage origination volume ($B)	**$1.5**	$1.8	$1.8	$1.8	$1.3
Mortgage origination volume for sale ($B)	**0.9**	1.0	1.1	1.0	0.8
Third party mortgage loans serviced ($B)	**20.2**	20.0	19.6	19.1	19.1
Mortgage servicing rights[(1)]	**212**	202	195	189	191
MSR % of investor servicing portfolio[(1)]	**1.05%**	1.01%	1.00%	0.99%	1.00%

(1) End-of-period

Tax Rate Summary

Reported vs. Adjusted for Significant Items

($ in millions)	1Q18	4Q17	3Q17	2Q17	1Q17
Reported (GAAP)					
Income before income taxes	$385	$412	$365	$350	$267
Provision for income taxes	$59	($20)	$90	$79	$59
Effective tax rate	15.3%	-4.8%	24.7%	22.4%	22.2%
Significant Items					
Income before income taxes	$0	$0	$31	$50	$71
Provision for income taxes	$0	$123	$11	$18	$25
Adjusted (Non-GAAP)					
Income before income taxes	$385	$412	$395	$401	$339
Provision for income taxes	$59	$104	$101	$96	$84
Effective tax rate	15.3%	25.2%	25.5%	24.0%	24.9%

Tax Rate Summary

Reported vs. FTE Adjusted

($ in millions)	1Q18	4Q17	3Q17	2Q17	1Q17
Reported (GAAP)					
Income before income taxes	$385	$412	$365	$350	$267
Provision for income taxes	$59	($20)	$90	$79	$59
Effective tax rate	15.3%	-4.8%	24.7%	22.4%	22.2%
FTE Adjustment					
Income before income taxes	$7	$13	$12	$12	$12
Provision for income taxes	$7	$13	$12	$12	$12
Adjusted (Non-GAAP)					
Income before income taxes	$392	$425	$377	$363	$279
Provision for income taxes	$66	($7)	$102	$91	$71
Effective tax rate	16.8%	-1.6%	27.1%	25.0%	25.5%

Tax Rate Summary
Reported vs. Adjusted for Stock-Based Compensation

($ in millions)	1Q18	4Q17	3Q17	2Q17	1Q17
Reported (GAAP)					
Income before income taxes	$385	$412	$365	$350	$267
Provision for income taxes	$59	($20)	$90	$79	$59
Effective tax rate	15.3%	-4.8%	24.7%	22.4%	22.2%
Stock-Based Compensation Tax Adjustment					
Income before income taxes	$0	$0	$0	$0	$0
Provision for income taxes	$3	$2	$1	$7	$3
Adjusted (Non-GAAP)					
Income before income taxes	$385	$412	$365	$350	$267
Provision for income taxes	$62	($18)	$91	$86	$62
Effective tax rate	16.2%	-4.3%	25.0%	24.5%	23.3%

Balance Sheet

Assets

($ in billions)	2018 Mar. 31,	2017 Dec. 31,	2017 Mar. 31,	Change (%) LQ	Change (%) YOY
Assets					
Cash and due from banks	**$ 1.1**	$ 1.5	$ 1.3	(30) %	(18) %
Interest bearing deposits in banks	**0.0**	0.0	0.1	(2)	(27)
Trading account securities	**0.1**	0.1	0.1	(1)	(13)
Available-for-sale securities	**14.6**	14.9	15.6	(2)	(6)
Held-to-maturity securities	**8.8**	9.1	7.5	(3)	17
Other securities	**0.6**	0.6	0.6	0	6
Loans held for sale	**0.5**	0.5	0.5	4	(2)
Loans and leases:					
Commercial and industrial loans and leases	**28.6**	28.1	25.2	2	14
Commercial real estate loans	**7.4**	7.2	7.1	3	4
Total commercial	**36.0**	35.3	32.3	2	12
Automobile	**12.1**	12.1	11.2	0	9
Home equity loans	**10.0**	10.1	10.0	(1)	0
Residential mortgage loans	**9.4**	9.0	7.8	4	20
RV and marine finance	**2.5**	2.4	1.9	5	32
Other consumer loans	**1.1**	1.1	0.9	(3)	16
Total consumer	**35.1**	34.8	31.8	1	10
Loans and leases	**71.2**	70.1	67.1	1	6
Allowance for loan and lease losses	**(0.7)**	(0.7)	(0.7)	4	7
Net loans and leases	**70.4**	69.4	66.4	1	6
Bank owned life insurance	**2.5**	2.5	2.4	1	1
Premises and equipment	**0.8**	0.9	0.9	(2)	(1)
Goodwill	**2.0**	2.0	2.0	-	0
Other intangible assets	**0.3**	0.3	0.4	(4)	(14)
Servicing rights	**0.2**	0.2	0.2	3	8
Accrued income and other assets	**2.2**	2.2	2.0	2	9
Total assets	**$ 104.2**	$ 104.2	$ 100.0	0 %	4 %

Liabilities & Shareholders' Equity

($ in billions)	2018 Mar. 31,	2017 Dec. 31,	2017 Mar. 31,	Change (%) LQ	Change (%) YOY
Liabilities					
Demand deposits - non-interest bearing	**$ 20.8**	$ 21.5	$ 21.5	(3) %	(3) %
Demand deposits - interest bearing	**19.3**	18.0	18.6	7	4
Money market deposits	**20.8**	20.7	18.7	1	12
Savings and other domestic deposits	**11.3**	11.3	12.0	0	(6)
Core certificates of deposit	**3.2**	1.9	2.2	63	44
Total core deposits	**75.4**	73.4	73.0	3	3
Other domestic deposits of $250,000 or more	**0.2**	0.2	0.5	(5)	(56)
Brokered deposits and negotiable CDs	**3.8**	3.4	3.9	13	(2)
Deposits in foreign offices	**---**	---	---	---	---
Total deposits	**79.5**	77.0	77.4	3	3
Short-term borrowings	**2.9**	5.1	1.3	(44)	126
Other long-term debt	**8.6**	9.2	9.3	(6)	(7)
Accrued expenses and other liabilities	**2.0**	2.1	1.6	(4)	21
Total liabilities	**92.9**	93.4	89.6	(0)	4
Shareholders' equity					
Preferred stock	**1.2**	1.1	1.1	12	12
Common stock	**0.0**	0.0	0.0	-	1
Capital surplus	**10.0**	9.7	9.9	3	1
Less treasury shares, at cost	**(0.0)**	(0.0)	(0.0)	(3)	27
Accumulated other comprehensive loss	**(0.7)**	(0.4)	(0.4)	56	73
Retained earnings	**0.8**	0.5	(0.1)	58	(718)
Total shareholders' equity	**11.3**	10.8	10.4	5	8
Total liabilities and shareholders' equity	**$ 104.2**	$ 104.2	$ 100.0	0 %	4 %

Total Core Deposit Trends

Average ($B)	1Q18	1Q18 v 4Q17 [1]	1Q18 v 1Q17
Commercial			
Demand deposits - non-interest bearing	$ 15.9	(31) %	(8) %
Demand deposits - interest bearing	10.0	18	21
Other core deposits[2]	8.4	(4)	22
Total	34.3	(11)	6
Consumer			
Demand deposits - non-interest bearing	4.6	16	4
Demand deposits - interest bearing	8.6	1	1
Other core deposits[2]	25.8	4	(1)
Total	39.1	5	-
Total			
Demand deposits - non-interest bearing	20.6	(22)	(5)
Demand deposits - interest bearing	18.6	10	11
Other core deposits[2]	34.2	2	4
Total	$ 73.4	(3) %	3 %

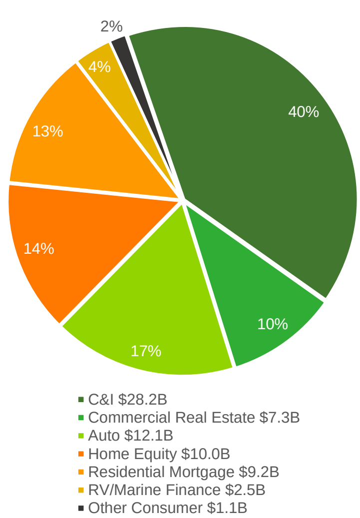
(1) Linked-quarter percent change annualized

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

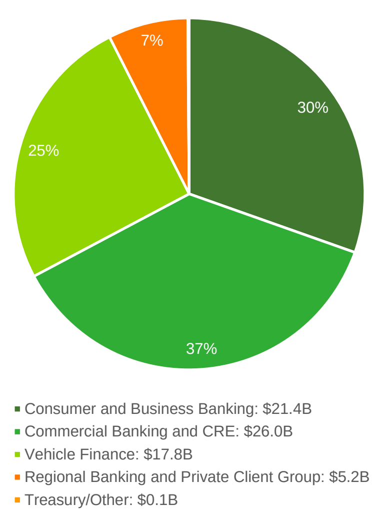
Loan Portfolio Composition

1Q18 Average Balances

Average Balance by Type



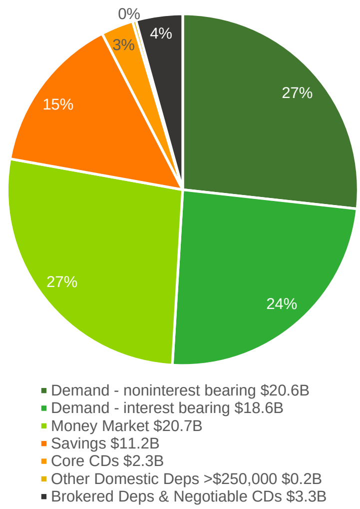
Average Balance by Segment



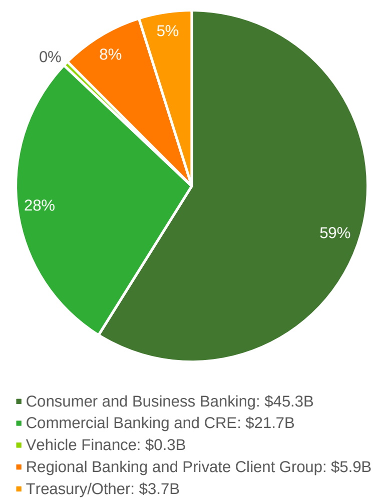
Deposit Composition

1Q18 Average Balances

Average Balance by Type

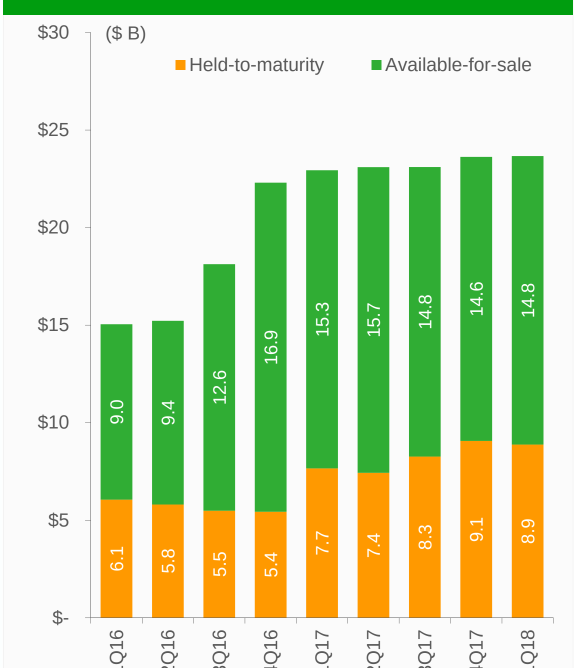


Average Balance by Segment

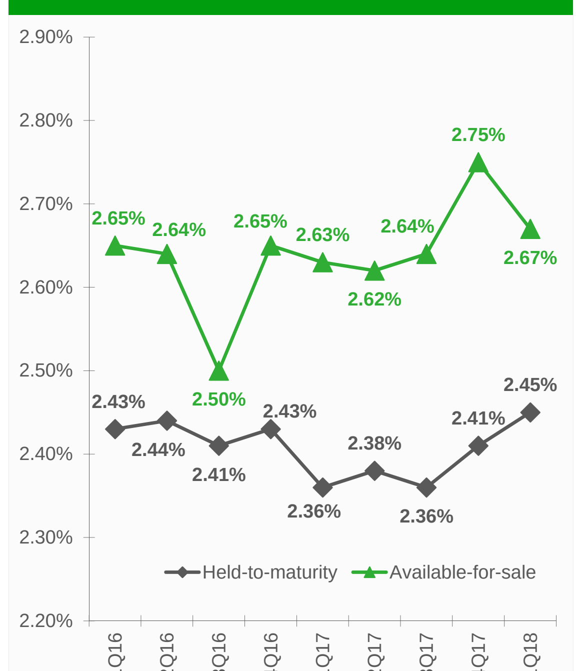


Securities Mix & Yield(1)

Securities Portfolio Mix



Securities Portfolio Yield



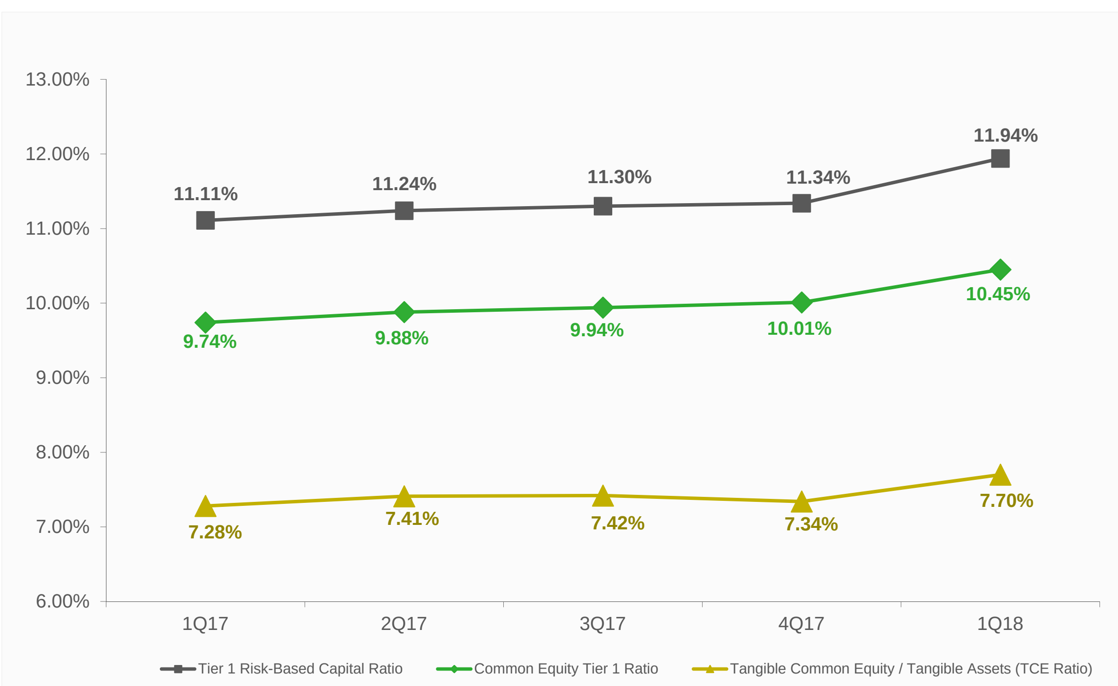
(1) Average balances, Trading Account and Other securities excluded

AFS & HTM Securities Overview(1)

	March 31, 2018				December 31, 2017				March 31, 2017			
($mm)		% of	Estimated			% of	Estimated			% of	Estimated	
AFS Portfolio	Carry Value	Portfolio	Duration(1)	Yield	Carry Value	Portfolio	Duration(1)	Yield	Carry Value	Portfolio	Duration(1)	Yield
U.S. Treasuries	5	0.0%	0.8	1.67%	5	0.0%	1.0	1.67%	5	0.0%	0.6	1.12%
Agency Debt	183	0.8%	2.6	2.44%	64	0.3%	3.5	2.57%	82	0.3%	3.4	2.57%
Agency P/T	715	3.0%	6.6	3.00%	1,382	5.6%	6.1	2.85%	141	0.6%	2.4	2.94%
Agency CMO	7,531	31.4%	4.2	2.44%	6,459	26.3%	4.0	2.31%	6,808	28.7%	3.6	2.20%
Agency Multi-Family	1,791	7.5%	3.5	2.50%	2,487	10.1%	3.6	2.46%	4,261	18.0%	4.3	2.43%
Municipal Securities(2)	604	2.5%	5.5	2.62%	711	2.9%	5.3	3.12%	450	1.9%	3.8	2.84%
Other Securities	560	2.3%	3.4	3.11%	605	2.5%	2.9	3.13%	1,007	4.2%	2.2	3.14%
Total AFS Securities	**11,389**	**47.5%**	**4.2**	**2.53%**	**11,713**	**47.7%**	**4.2**	**2.50%**	**12,754**	**53.8%**	**3.7**	**2.38%**
HTM Portfolio												
Agency Debt	386	1.6%	5.5	2.48%	532	2.2%	4.7	2.55%	580	2.4%	5.0	2.42%
Agency P/T	1,651	6.9%	6.8	2.83%	1,108	4.5%	6.4	2.84%	154	0.6%	4.4	2.97%
Agency CMO	2,393	10.0%	5.5	2.32%	3,739	15.2%	4.1	2.41%	4,001	16.9%	3.7	2.37%
Agency Multi-Family	4,354	18.1%	4.9	2.30%	3,707	15.1%	4.8	2.27%	2,792	11.8%	5.6	2.29%
Municipal Securities	5	0.0%	10.7	2.63%	5	0.0%	10.8	2.63%	6	0.0%	11.2	2.63%
Total HTM Securities	**8,789**	**36.6%**	**5.4**	**2.41%**	**9,091**	**37.0%**	**4.7**	**2.41%**	**7,534**	**31.8%**	**4.5**	**2.35%**
Other Equities	**602**	**2.5%**	**N/A**	**N/A**	**600**	**2.4%**	**N/A**	**N/A**	**568**	**2.4%**	**N/A**	**N/A**
Direct Purchase Municipal Instruments(2)	**3,219**	**13.4%**	**3.0**	**3.44%**	**3,155**	**12.8%**	**3.2**	**3.92%**	**2,851**	**12.0%**	**3.3**	**3.77%**
Grand Total	**23,998**	**100.0%**	**4.5**	**2.61%**	**24,560**	**100.0%**	**4.3**	**2.65%**	**23,706**	**100.0%**	**3.9**	**2.54%**
Weighted Average Life		**4.6**				**4.4**				**4.4**		
Level 1 HQLA		**14,786**				**15,197**				**16,299**		
LCR		**126.3%**				**132.2%**				**137.6%**		

(1) End of period
(2) Tax-equivalent yield on municipal securities calculated as of March 31 using 21% corporate tax rate

Capital Ratios(1)

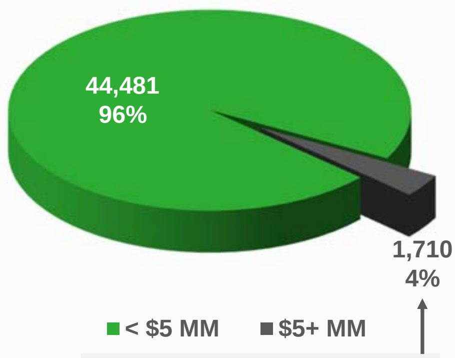


(1) End of period

Total Commercial Loans – Granularity

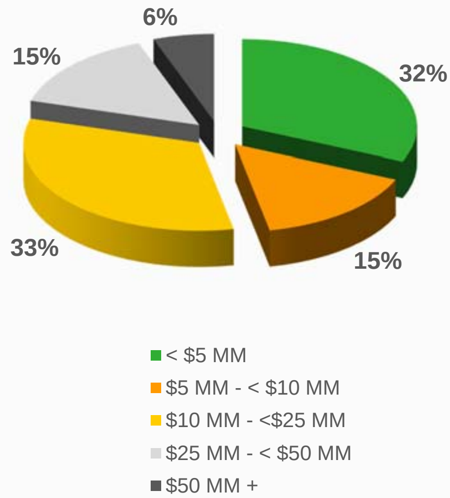
EOP Outstandings of $36.0 Billion

of Loans by Size



$5 MM - < $10 MM	768
$10 MM - < $25 MM	752
$25 MM - < $50 MM	164
> $50 MM	26
Total	1,710

Loans by Dollar Size



Commercial and Industrial: $28.6 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

	1Q18	4Q17	3Q17	2Q17	1Q17
Period end balance ($B)	**$28.6**	$28.1	$27.5	$28.0	$28.2
30+ days PD & accruing	**0.18%**	0.16%	0.20%	0.26%	0.35%
90+ days PD & accruing(2)	**0.03%**	0.03%	0.05%	0.08%	0.05%
NCOs(3)	**0.24%**	0.10%	0.19%	0.18%	0.12%
NALs	**0.66%**	0.57%	0.62%	0.70%	0.82%
ACL	**1.66%**	1.61%	1.61%	1.58%	1.64%

(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)	1Q18	4Q17	3Q17	2Q17	1Q17
Suppliers[1]					
Domestic	$ 829	$ 841	$ 828	$ 763	$ 783
Foreign	0	0	0	0	0
Total suppliers	829	841	828	763	783
Dealers					
Floorplan-domestic	1,783	1,691	1,642	1,826	1,896
Floorplan-foreign	803	821	741	760	781
Total floorplan	2,586	2,511	2,382	2,586	2,676
Other	808	767	726	714	736
Total dealers	3,395	3,278	3,108	3,300	3,413
Total auto industry	$4,224	$4,119	$3,935	$4,063	$4,196
NALs					
Suppliers	0.06%	0.09%	0.09%	0.10%	0.09%
Dealers	0.00	0.00	0.00	0.00	0.00
Net charge-offs[2]					
Suppliers	0.01%	0.01%	0.00%	0.00%	-0.01%
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: $3.0 Billion[1]

- Retail exposure defined by NAICS – excludes automotive dealer floorplan exposure
- No exposure to retailers having filed for Bankruptcy protection

Retail Industry Category ($ in millions)	Outstanding	Exposure
Motor Vehicle Parts Dealers	$492	$798
Building Material and Garden Equipment and Supplies Dealers	237	346
Nonstore Retailers	202	258
Food and Beverage Stores	177	345
Health and Personal Care Stores	118	240
Gasoline Stations	106	225
Miscellaneous Store Retailers	87	154
Clothing and Clothing Accessories Stores	62	229
Sporting Goods, Hobby, Musical Instrument, and Book Stores	54	90
Furniture and Home Furnishings Stores	53	82
General Merchandise Stores	39	122
Electronics and Appliance Stores	33	77
Grand Total	**$1,659**	**$2,966**

(1) End of period

Commercial Real Estate: $7.4 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

	1Q18	4Q17	3Q17	2Q17	1Q17
Period end balance ($B)	**$7.4**	$7.2	$7.2	$7.1	$7.1
30+ days PD & accruing	**0.16%**	0.12%	0.65%	0.38%	0.74%
90+ days PD & accruing[2]	**0.01%**	0.04%	0.13%	0.24%	0.20%
NCOs[3]	**-0.70%**	-0.04%	-0.22%	-0.20%	-0.12%
NALs	**0.41%**	0.40%	0.24%	0.23%	0.20%
ACL	**1.65%**	1.58%	1.51%	1.62%	1.51%

(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: $2.4 Billion[1]

$1.6 Billion Retail Properties, $0.8 Billion REIT Retail

- Total mall exposure is $375MM: all within REIT exposure, associated with 4 borrowers
  - Corporate leverage on these borrowers ranges from 33% to 59%
  - Fixed Charge Coverage on these borrowers ranges from 2.0x to 4.6x

Property Type	Outstanding ($MM)	Exposure ($MM)
Anchored Strip Center	$ 377	$ 399
Unanchored Strip Center	164	187
Mixed Use – Retail	157	182
Power Center	137	152
Restaurant	121	142
Lifestyle Center	120	157
Freestanding Single Tenant	95	116
Grocery Anchored	80	88
All Other (7 Retail Types Combined)	157	182
Project Retail Exposure	**$ 1,400**	**$ 1,586**
Retail REIT	570	846
Grand Total	**$ 1,971**	**$ 2,432**

(1) End of period

Automobile: $12.1 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 4,400 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	1Q18	4Q17	3Q17	2Q17	1Q17
Period end balance ($B)	**$12.1**	$12.1	$11.9	$11.6	$11.2
30+ days PD & accruing	**0.70%**	0.94%	0.90%	0.80%	0.84%
90+ days PD & accruing	**0.05%**	0.06%	0.09%	0.07%	0.07%
NCOs	**0.32%**	0.39%	0.33%	0.29%	0.45%
NALs	**0.04%**	0.05%	0.03%	0.03%	0.04%

(1) End of period

Auto Loans – Production and Credit Quality

	1Q18	4Q17	3Q17	2Q17	1Q17	4Q16	3Q16	2Q16
Originations								
Amount ($B)	**$1.4**	$1.5	$1.6	$1.7	$1.4	$1.4	$1.5	$1.6
% new vehicles	**48%**	53%	49%	45%	45%	49%	46%	45%
Avg. LTV	**87%**	88%	89%	89%	88%	89%	90%	89%
Avg. FICO	**766**	772	769	768	761	765	764	765
Expected cumulative loss	**0.80%**	0.80%	0.79%	0.80%	0.88%	0.84%	0.87%	0.86%
Portfolio Performance								
30+ days PD & accruing %	**0.70%**	0.94%	0.90%	0.80%	0.84%	0.94%	0.81%	0.78%
NCO %	**0.32%**	0.39%	0.33%	0.29%	0.45%	0.48%	0.27%	0.17%
Vintage Performance[1]								
6-month losses			0.04%	0.05%	0.04%	0.05%	0.07%	0.05%
9-month losses				0.12%	0.11%	0.12%	0.17%	0.16%
12-month losses					0.19%	0.20%	0.22%	0.23%

(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
- 2016-2017 net charge-offs impacted by acquisition of FirstMerit, including purchase accounting treatment of acquired portfolio (see Appendix slide 52)[1]

($B)	1Q18	2017	2016	2015	2014	2013	2012	2011	2010
Originations	$1.4	$6.2	$5.8	$5.2	$5.2	$4.2	$4.0	$3.6	$3.4
% New Vehicles	48%	50%	49%	48%	49%	46%	45%	52%	48%
Avg. LTV	87%	88%	89%	90%	89%	89%	88%	88%	88%
Avg. FICO	766	767	765	764	764	760	758	760	768
Weighted Avg. Original Term (months)	69	69	68	68	67	67	66	65	65
Avg. Custom Score	411	409	396	396	397	395	395	402	405
Annualized risk expected loss	0.20%	0.22%	0.25%	0.27%	0.26%	0.28%	0.27%	0.22%	0.37%
Charge-off % (annualized)	0.32%	0.39%	0.30%[1]	0.23%	0.23%	0.19%	0.21%	0.26%	0.54%

(1) End of Period

Indirect Auto Charge-off Performance

Reconciliation – non GAAP

- The auto loan performance trends were impacted by the acquired FirstMerit portfolio and accounting for recoveries on acquired loans.
- 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.

	1Q18			4Q17			3Q17		
($MM)	Originated	Acquired	Total	Originated	Acquired	Total	Originated	Acquired	Total
Average Auto Loans	$11,355	$745	$12,100	$11,106	$857	$11,963	$10,731	$982	$11,713
Reported Net Charge-offs (NCOs)	$7.9	$1.7	$9.6	$9.3	$2.2	$11.5	$6.9	$2.7	$9.6
FirstMerit-related Net Recoveries in Noninterest Income	--	(0.7)	(0.7)	--	(0.7)	(0.7)	--	(0.8)	(0.8)
Adjusted Net Charge-offs	7.9	1.0	9.0	9.3	1.5	10.8	6.9	1.9	8.8
Reported NCOs as % of Avg Loans	0.28%	0.92%	0.32%	0.33%	1.01%	0.39%	0.26%	1.08%	0.33%
Adjusted NCOs as % of Avg Loans	0.28%	0.55%	0.29%	0.33%	0.67%	0.36%	0.26%	0.76%	0.30%

Home Equity: $10.0 Billion[1]

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers… 1Q18 originations:
  - Average FICO scores of >750+
  - Average LTVs of <80% for junior liens and <70% for 1st-liens
  - Approximately 64% are 1st-liens
- Portfolio: average origination FICO of 772
- Conservative underwriting – manage the probability of default with increased interest rates used to ensure affordability on variable rate HELOCs

Credit Quality Trends	**1Q18**	4Q17	3Q17	2Q17	1Q17
Period end balance ($B)	**$10.0**	$10.1	$10.0	$10.0	$10.0
30+ days PD & accruing	**0.85%**	0.81%	0.74%	0.76%	0.75%
90+ days PD & accruing	**0.15%**	0.18%	0.16%	0.19%	0.15%
NCOs	**0.11%**	0.01%	0.06%	0.05%	0.07%
NALs	**0.75%**	0.68%	0.71%	0.68%	0.70%

(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

($B)	1Q18	2017	2016	2015	2014	2013	2012	2011	2010
Originations[1]	$0.9	$4.3	$3.3	$2.9	$2.6	$2.2	$1.7	$1.9	$1.3
Avg. LTV	77%	77%	78%	77%	76%	72%	74%	74%	73%
Avg. FICO	772	775	781	781	780	780	772	771	770
Charge-off % (annualized)	0.11%	0.05%	0.06%	0.23%	0.44%	0.99%	1.40%	1.28%	1.84%
HPI Index[2]	215.4	211.3	198.2	187.7	179.6	170.7	162.4	159.6	165.6
Unemployment rate[3]	4.1%	4.4%	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%

(1) Originations are based on commitment amounts
(2) FHFA Regional HPI ENC Season-Adj; U.S. and Census Division
(3) Source: BLS.gov; average of monthly seasonally-adjusted unemployment rate for period

Residential Mortgages: $9.4 Billion[1]

- Traditional product mix focused on geographies within our Midwest footprint
- Early identification of at-risk borrowers. "Home Savers" program has a 75% success rate
- Average 1Q18 origination: FICO of 758, purchased / refinance mix approximately 75 / 25%

Credit Quality Trends	1Q18	4Q17	3Q17	2Q17	1Q17
Period end balance ($B)	**$9.4**	$9.0	$8.6	$8.2	$7.8
30+ days PD & accruing	**2.00%**	2.66%	2.45%	2.61%	2.42%
90+ days PD & accruing	**0.74%**	0.80%	0.73%	0.79%	0.88%
NCOs	**0.04%**	0.04%	0.10%	0.05%	0.13%
NALs	**0.88%**	0.93%	0.87%	0.97%	1.03%

(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)	1Q18	2017	2016	2015	2014	2013	2012	2011	2010
Portfolio Originations	$0.6	$2.7	$1.9	$1.5	$1.2	$1.4	$0.9	$1.4	$1.1
Avg. LTV	80.3%	84.0%	84.0%	83.2%	82.6%	77.8%	81.3%	80.5%	82.0%
Avg. FICO	758	760	751	756	754	759	756	760	757
Charge-off % (annualized)	0.04%	0.08%	0.09%	0.17%	0.35%	0.52%	0.92%	1.20%	1.54%
HPI Index [1]	215.4	208.5	198.2	187.7	179.6	170.7	162.4	159.6	165.6
Unemployment rate [2]	4.1%	4.4%	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%

(1) FHFA Regional HPI ENC Season-Adj; U.S. and Census Division; Value at end of observation period
(2) Source: BLS.gov; average of monthly seasonally-adjusted unemployment rate for period

Recreational Vehicle & Marine: $2.5 Billion(1)

- Indirect origination via established dealers with expansion into new states, primarily in the southeast.
- Centrally underwritten, with focus on quality borrowers
- Average 1Q18 origination: FICO of 796
- Underwriting aligns with Huntington's origination standards and risk appetite
  - Leveraging Huntington Auto Finance's existing infrastructure and standards

Credit Quality Trends	1Q18	4Q17	3Q17	2Q17	1Q17
Period end balance ($B)	**$2.5**	$2.4	$2.4	$2.2	$1.9
30+ days PD & accruing	**0.44%**	0.63%	0.61%	0.60%	0.79%
90+ days PD & accruing	**0.06%**	0.05%	0.09%	0.11%	0.05%
NCOs	**0.42%**	0.46%	0.59%	0.37%	0.50%
NALs	**0.02%**	0.03%	0.01%	0.02%	0.01%

(1) End of Period

Credit Quality Review

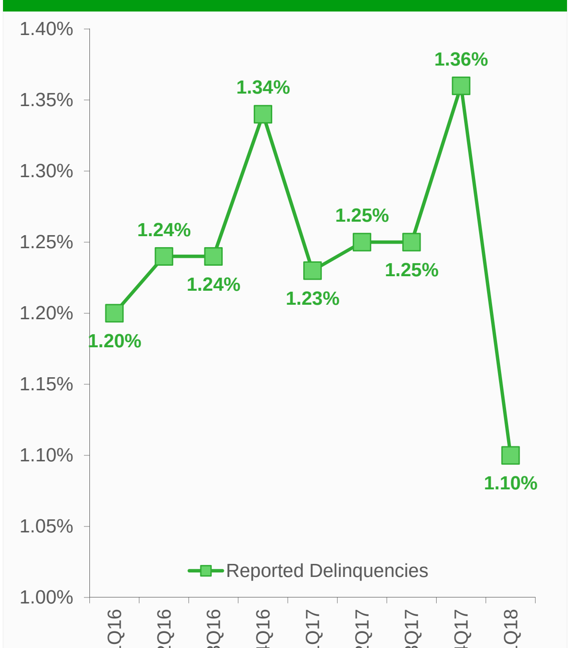
Credit Quality Trends Overview

	1Q18	4Q17	3Q17	2Q17	1Q17
Net charge-off ratio	**0.21%**	0.24%	0.25%	0.21%	0.24%
90+ days PD and accruing	**0.14**	0.16	0.17	0.20	0.19
NAL ratio(1)	**0.54**	0.50	0.49	0.54	0.60
NPA ratio(2)	**0.59**	0.55	0.56	0.61	0.68
Criticized asset ratio(3)	**3.60**	3.53	3.80	3.66	3.72
ALLL ratio	**1.01**	0.99	0.98	0.98	1.00
ALLL / NAL coverage	**188**	198	200	183	168
ALLL / NPA coverage	**172**	178	175	161	147
ACL ratio	**1.13**	1.11	1.10	1.11	1.14
ACL / Criticized assets(3)	**31.4**	31.4	28.9	30.2	31.0
ACL / NAL coverage	**210**	223	223	207	190
ACL / NPA coverage	**192**	200	195	181	167

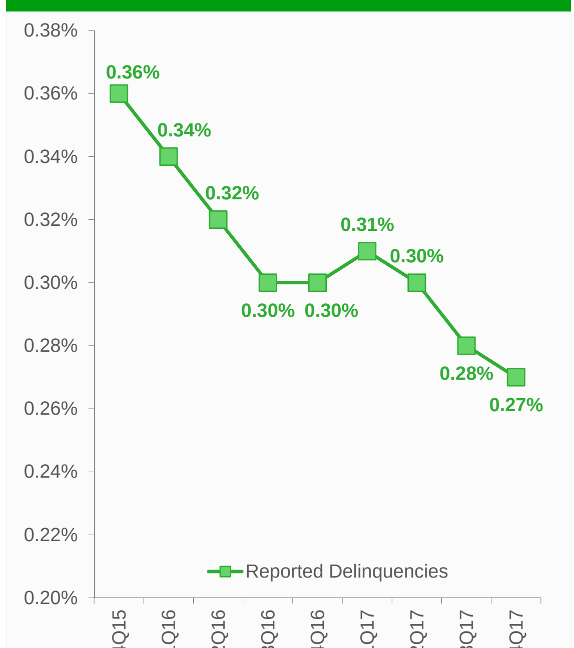
(1) NALs divided by total loans and leases
(2) NPAs divided by the sum of loans and leases, impaired loans held for sale, other real estate and other NPAs
(3) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases,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

Total Consumer Loan Delinquencies(1)

30+ Days



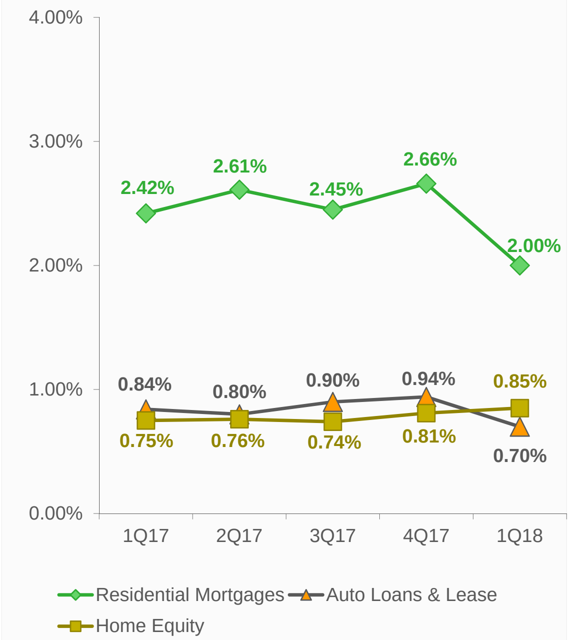
90+ Days



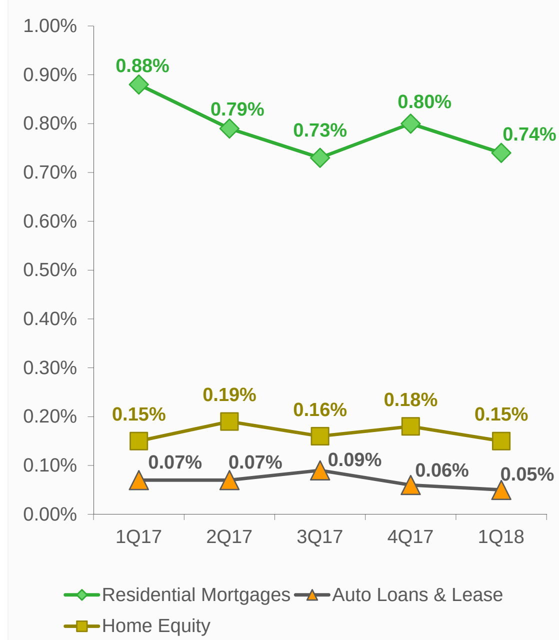
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Consumer Loan Delinquencies[1]

30+ Days



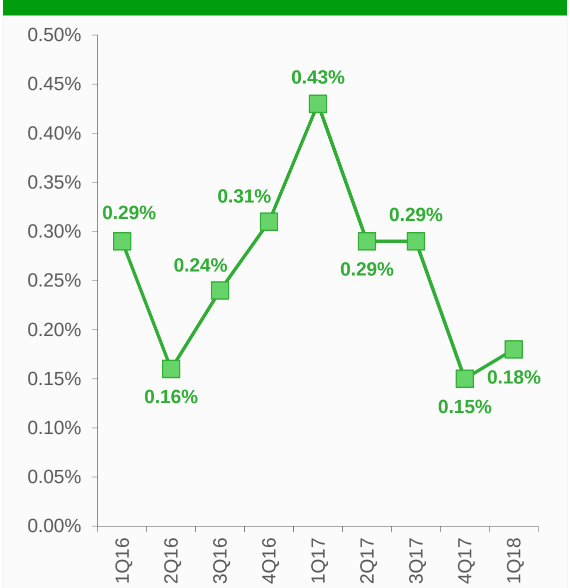
90+ Days



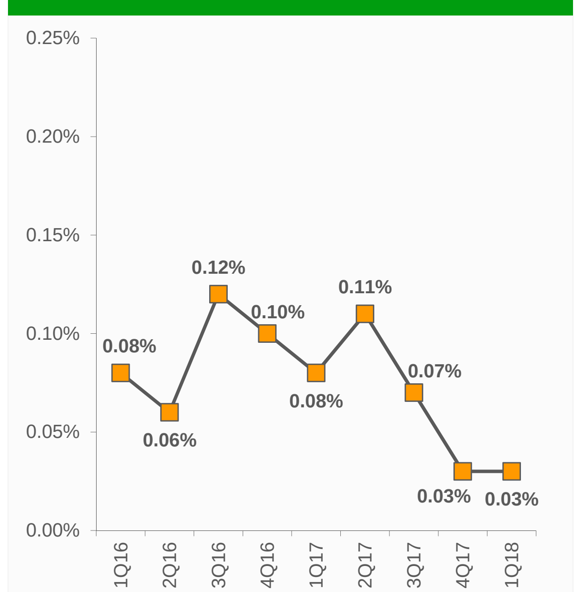
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Total Commercial Loan Delinquencies

30+ Days[1]



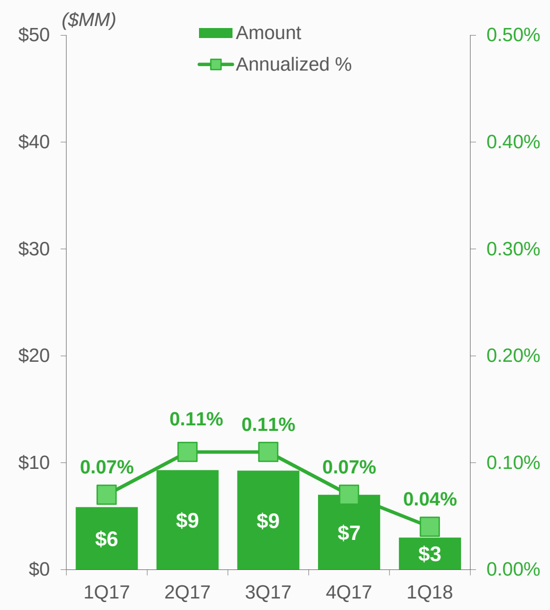
90+ Days[2]



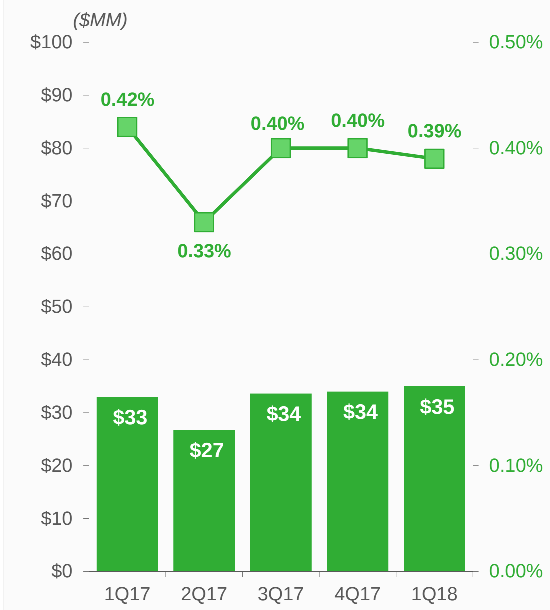
(1) Amounts include Huntington Technology Finance administrative lease delinquencies
(2) Amounts include Huntington Technology Finance administrative lease delinquencies and accruing purchased impaired loans acquired in the FirstMerit transaction. Under the applicable accounting guidance (ASC 310-30),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

Net Charge-Offs

Total Commercial Loans



Total Consumer Loans



Nonperforming Asset Flow Analysis

End of Period

($MM)	1Q18	4Q17	3Q17	2Q17	1Q17
NPA beginning-of-period	**$389**	$387	$415	$458	$481
Additions / increases	**158**	116	85	89	125
Return to accruing status	**(23)**	(25)	(38)	(33)	(22)
Loan and lease losses	**(32)**	(21)	(23)	(17)	(34)
Payments	**(64)**	(54)	(44)	(71)	(83)
Sales & other	**(8)**	(14)	(8)	(11)	(9)
NPA end-of-period	**$420**	$389	$387	$415	$458
Percent change (Q/Q)	**8%**	0%	-7%	-9%	-5%

Total Commercial Loans
Criticized Loan Flow Analysis

End of Period

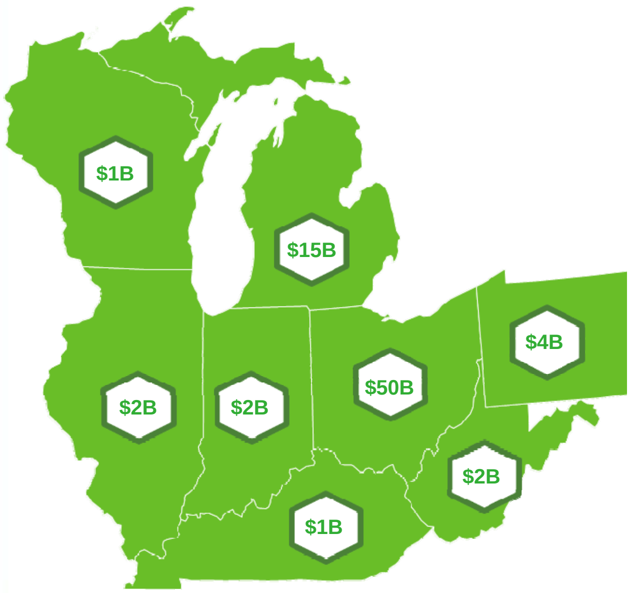
($MM)	1Q18	4Q17	3Q17	2Q17	1Q17
Criticized beginning-of-period	**$2,156**	$2,293	$2,184	$2,185	$2,105
Additions / increases	**438**	514	488	265	318
Advances	**92**	96	103	58	76
Upgrades to “Pass”	**(152)**	(253)	(220)	(138)	(91)
Paydowns	**(248)**	(484)	(244)	(190)	(297)
Charge-offs	**(20)**	(11)	(19)	(12)	(14)
FirstMerit Net Change	**---**	---	---	16	88
Criticized end-of-period	**$2,266**	$2,156	$2,293	$2,184	$2,185
Percent change (Q/Q)	**5%**	(6)%	5%	(0)%	4%

Franchise and Leadership

Huntington Bancshares Overview

$104 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 vehicle finance



Combined GDP of 8 state core footprint represents 4th largest economy in world (1)

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

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

Ranked #2 in deposit market share in Ohio (15%) and #6 in Michigan (7%)

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

Ranked #1 SBA 7(a) lender in footprint and #1 in nation (2)

Ranked #4 mortgage lender in footprint (3)

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

(1) Source: 2016 International Monetary Fund and US Bureau of Economic Analysis; (2) Rankings for SBA 2018 second fiscal quarter (March 31 quarter-end); (3) Ranking among Icon Advisory Group's Retail Mortgage Consortium of leading lenders YTD 9/17

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 and Commercial Real Estate – Rick Remiker
- Vehicle Finance – Sandy Pierce

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

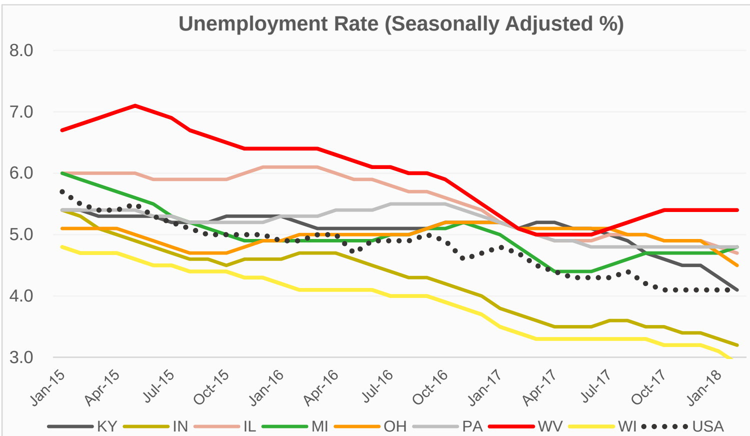
Communications and Marketing
Julie Tutkovics – Chief Communication & Marketing Officer

Legal
Jana Litsey – General Counsel and Secretary

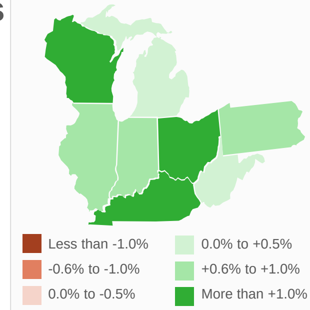
Footprint Economic Indicators

Unemployment rates remain near historical lows

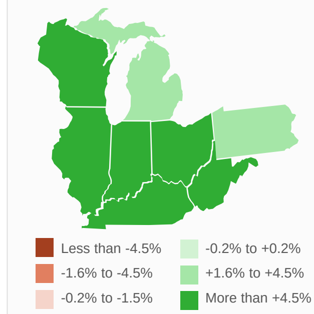
- In February, unemployment rates were near or below the national unemployment rate of 4.1% in Akron (4.2%), Cincinnati (3.6%), Columbus (3.4%), Grand Rapids (3.7%), Indianapolis (2.9%), Madison (2.1%) and Milwaukee (2.7%). For the most recent 3-month period, unemployment rate changes were moving primarily in a downward direction in the largest MSAs with 15 decreases, 3 increases, and 2 unchanged.
- Net nonfarm employment growth in the 12 months through February was near or above U.S. growth of +1.77% in Cincinnati (+1.54%), Columbus (+2.11%), Dayton (+2.77%), Green Bay (+3.61%), Madison (+1.77%) and Milwaukee (+2.90%).
- In the 3 months through February, jobs growth was especially strong in Akron (+1.84%), Canton (+1.82%), Columbus (+1.34%), Green Bay (+1.86%), Indianapolis (+1.98%) and Lansing (+1.25%). U.S. employment grew 0.8% during the same 3-month period.



February 2018 State Coincident Indexes (Three-Month Historical Change)



February 2018 State Leading Indexes (Expected Six-Month Change)

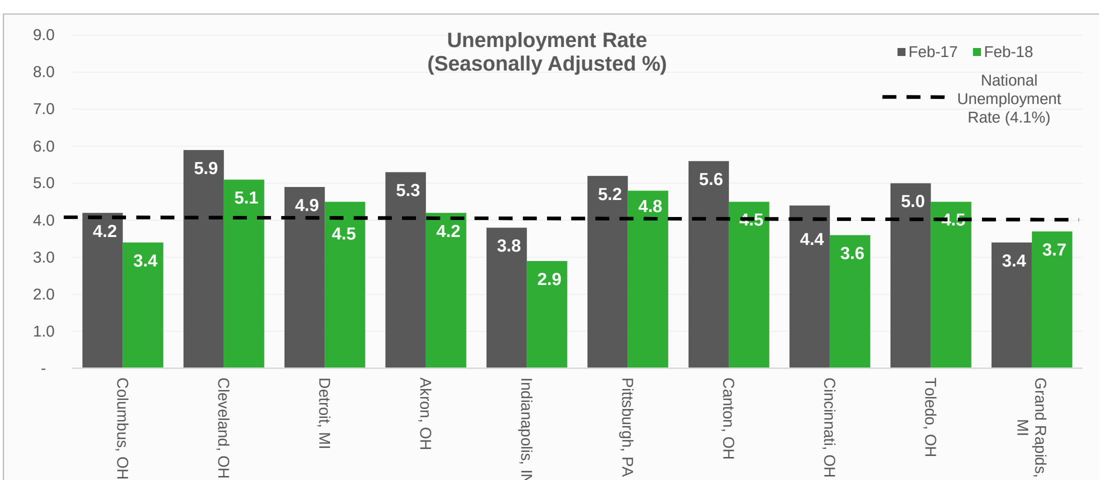


Source: US Bureau of Labor Statistics; Federal Reserve Bank of Philadelphia; Haver Analytics

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 equal to or faster than the nation in 7 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. Pennsylvania grew on par with the U.S.
- Home prices continued to grow solidly across most of the footprint states. According to the FHFA Home Price Index, home prices in the year through Q4 grew 7.4% in Michigan, 5.3% in Wisconsin, 5.5% in Kentucky, 5.8% in Ohio, 5.2% in Indiana, 4.3% in Pennsylvania, 3.4% in Illinois and 2.2% in West Virginia. Home Affordability in the Midwest remains the highest in the nation.
- Consumer Confidence in the East North Central region of the U.S. (OH, MI, IN, IL, WI) generally at highest since 2000.



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