

Welcome

Huntington Bancshares Incorporated 2018 Second Quarter Earnings Review

July 25, 2018



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Disclaimer

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This communication contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, and uncertainties. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as expect, anticipate, believe, intend, estimate, plan, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board; volatility and disruptions in global capital and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our "Fair Play" banking philosophy; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; 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, and Quarterly Report on Form 10-Q for the quarter ended March 31, 2018, 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.

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	YTD (GAAP)	YTD (non-GAAP) ⁽¹⁾	2018 Target
Revenue (FTE) Growth (Y/Y)	4% - 6%	4%	4%	✓
Expense Growth (Y/Y)	Positive Operating Leverage	(8%)	0%	✓
Efficiency Ratio	56% - 59%	57%	57%	✓
NCO	35 - 55 bp	19 bp	19 bp	✓
ROTCE	15% - 17% ⁽²⁾	18%	18%	✓

2018 Expectations

		2018 Outlook
Balance Sheet	Average Loan Growth	5.5% - 6.5%
	Average Deposit Growth	3.5% - 4.5%
	Average Core Deposit Growth	4.5% - 5.5%
Income Statement	Revenue	5% - 6%
	Net Interest Margin (GAAP) - Core NIM up modestly - New money yields above portfolio yields across all loan categories	Up 2 bp - 4 bp
	Noninterest Expense	(3%) - (4%)
	Efficiency Ratio	55.5% - 56.5%
	Effective Tax Rate (for remainder of 2018)	15.5% - 16.5%
Credit	Net Charge-offs - Remain below average through-the-cycle target range of 35 bp – 55 bp	< 35 bp

Note: All metrics presented on a GAAP basis



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2018 Second Quarter Financial Highlights

Delivered top tier performance

EPS 30% Y/Y	TBVPS 8% Y/Y	ROA 1.36%	ROCE 13.2%	ROTCE 17.6%
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Financial Highlights			Y/Y	Balance Sheet			Y/Y
EPS	\$0.30	30%		TBVPS	\$7.27	8%	
Net Interest Margin	3.29%	-2 bp		Avg Assets (\$B)	\$104.8	5%	
Net Interest Income (FTE)	\$791	4%		Avg Earning Assets (\$B)	\$96.4	5%	
Noninterest Income	\$336	3%		Avg Loans and Leases (\$B)	\$71.9	7%	
Total Revenue (FTE)	\$1,127	4%		Avg Deposits (\$B)	\$79.3	4%	
Noninterest Expense	\$652	-6%		Avg Core Deposits (\$B)	\$75.4	4%	
Net Income	\$355	31%		Avg Tang. Common Equity (\$B)	\$7.9	8%	
Avg diluted shares (MM)	1,123	1%		TCE Ratio	7.78%	37 bp	
Efficiency Ratio	56.6%	-630 bp		CET1 Ratio	10.53%	65 bp	
NCOs / Avg Loans	0.16%	-5 bp		NPA Ratio	0.57%	-4 bp	

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



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2Q18 Summary Income Statement

Year over year comparisons significantly impacted by FirstMerit integration efforts

(in millions)	2018		2017			Change	
	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	Y/Y
Net interest income – FTE	\$ 791	\$ 777	\$ 782	\$ 771	\$ 757	2 %	4 %
Total noninterest income	336	314	340	330	325	7	3
Total revenue – FTE	\$ 1,127	\$ 1,091	\$ 1,122	\$ 1,101	\$ 1,082	3	4
Total noninterest expense	652	633	633	680	694	3	(6)
Provision for credit losses ⁽¹⁾	56	66	65	43	25	(15)	124
Pre-tax income – FTE	420	392	424	377	362	7	16
Net income	\$ 355	\$ 326	\$ 432	\$ 275	\$ 272	9 %	31 %

Noninterest Income Y/Y

- \$5 MM increase in trust and investment management
- \$5 MM decrease in other noninterest income
- \$4 MM increase in capital markets fees

Noninterest Expense Y/Y

- \$50 MM decrease in acquisition-related Significant Items
- \$22 MM increase in adjusted⁽²⁾ personnel expense

(1) Includes provision for loan losses and provision for unfunded loan commitments

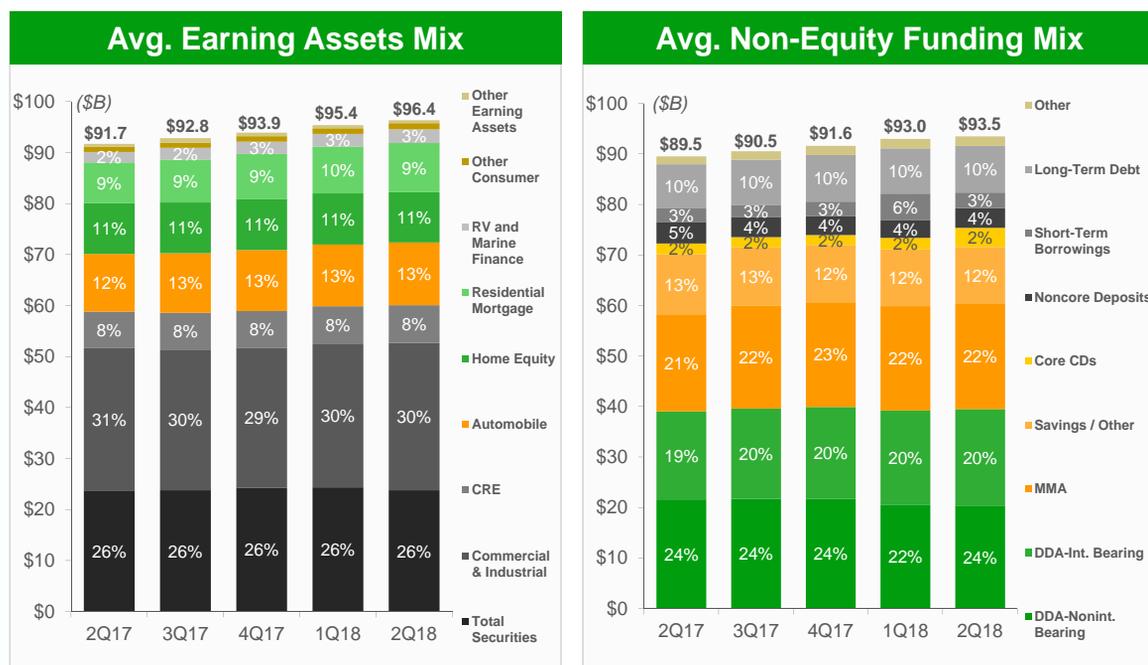
(2) See slide 17 for reconciliation



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Earning Asset/Liability Mix

Disciplined growth and pricing on both sides of the balance sheet



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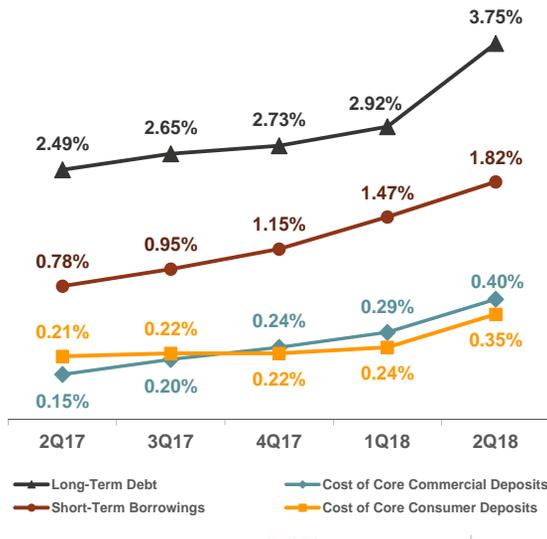
Net Interest Margin (FTE)

Core NIM up 6 basis points year-over-year, flat linked-quarter

Net Interest Margin Trends



Components of Interest-Bearing Liabilities

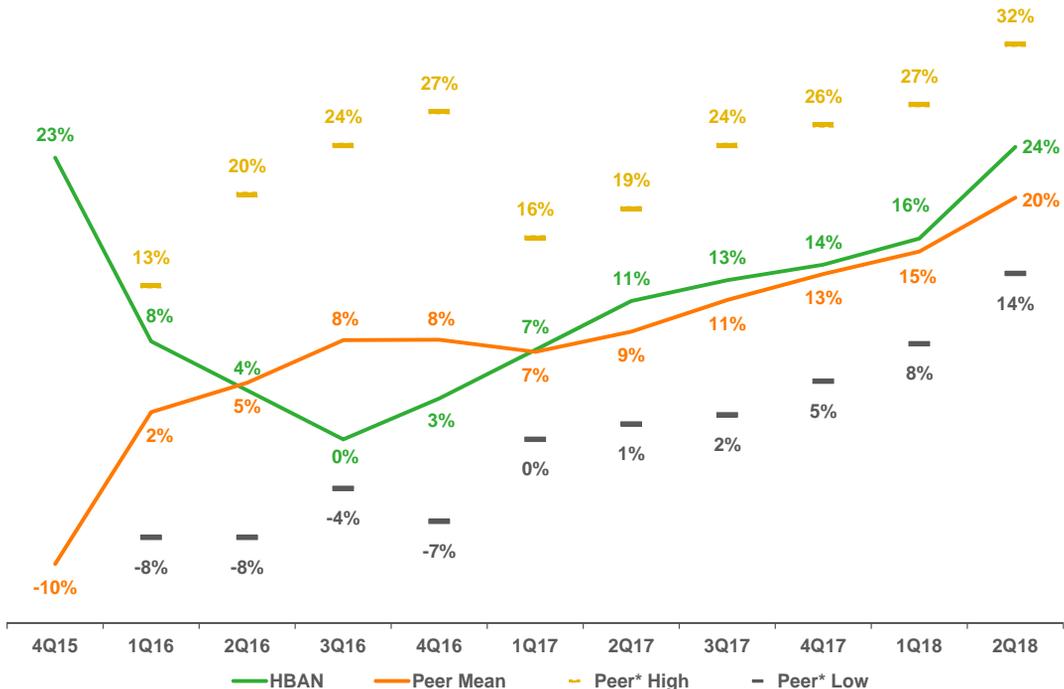


(1) Net of purchase accounting adjustments; see reconciliation on slide 19



Cycle-to-Date Cumulative Deposit Beta

Interest-bearing deposit beta remains low 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⁾

Strong capital ratios support 2018 CCAR capital plan

	2Q18	1Q18	4Q17	3Q17	2Q17
Tang. common equity / tang. assets	7.78%	7.70%	7.34%	7.42%	7.41%
Common equity Tier 1 (CET1)	10.53	10.45	10.01	9.94	9.88
Tier 1 leverage	9.65	9.53	9.09	8.96	8.98
Tier 1 risk-based capital	11.99	11.94	11.34	11.30	11.24
Total risk-based capital	13.97	13.92	13.39	13.39	13.33
Total risk-weighted assets (\$B)	\$83.0	\$81.4	\$80.3	\$78.6	\$78.4
Double leverage ⁽²⁾	103%	103%	109%	108%	108%

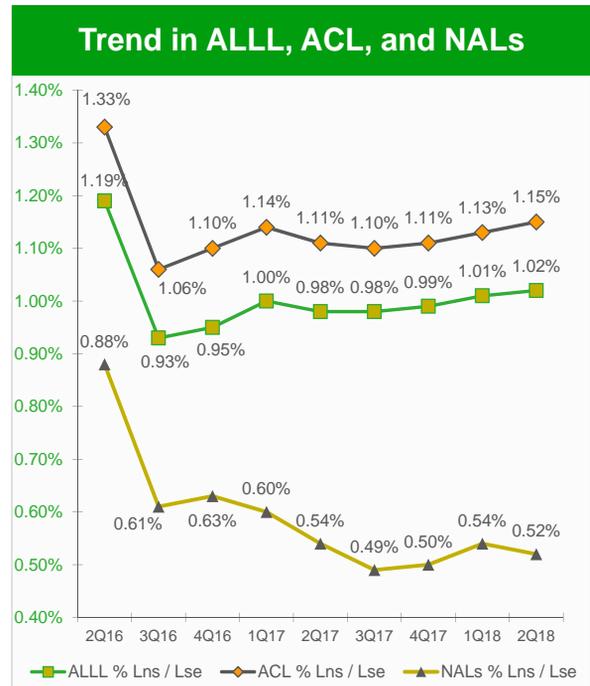
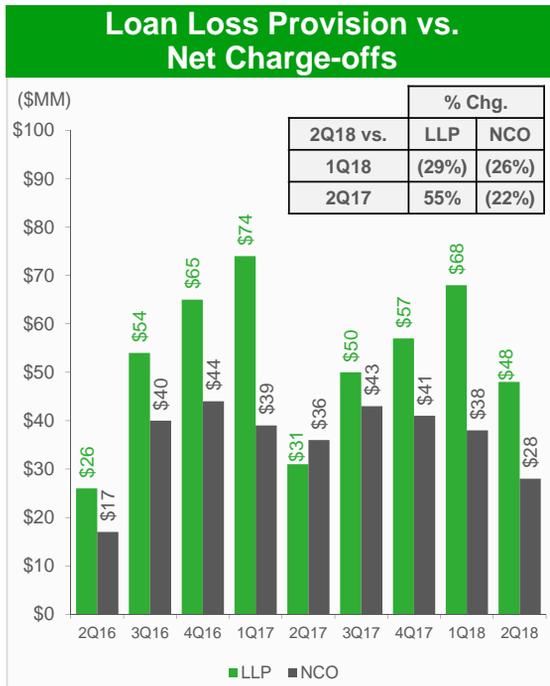
(1) End of period

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



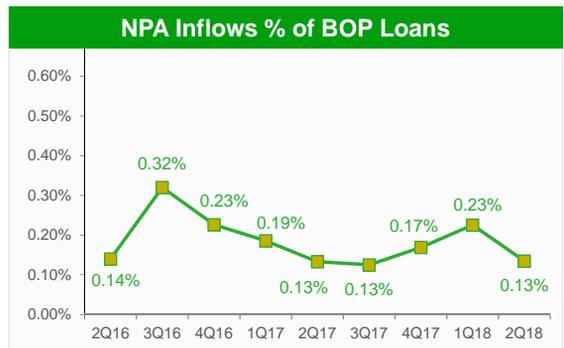
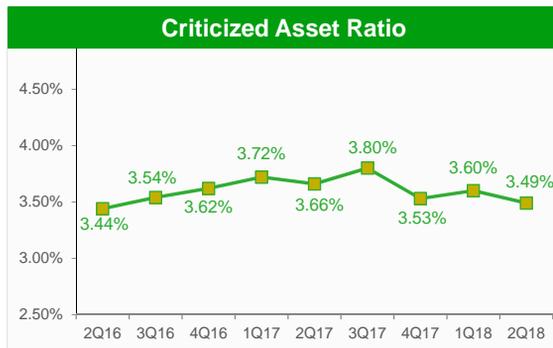
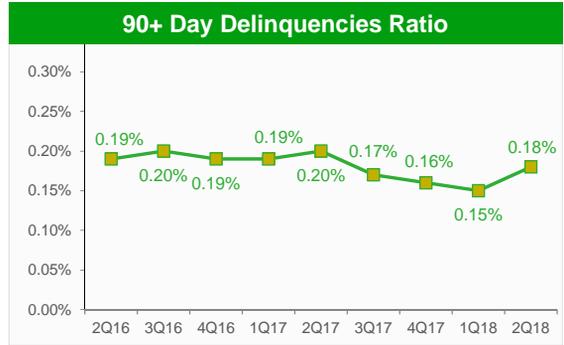
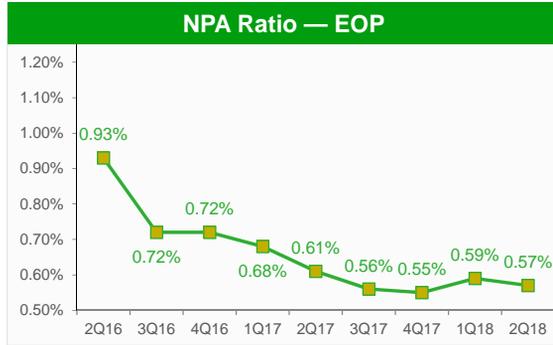
Reserve Trends

NCOs remain below average through-the-cycle target range

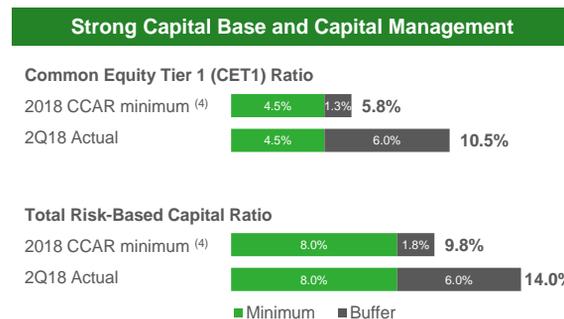
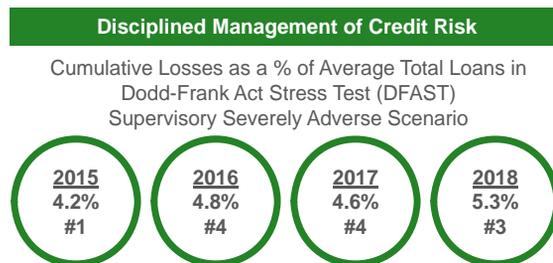
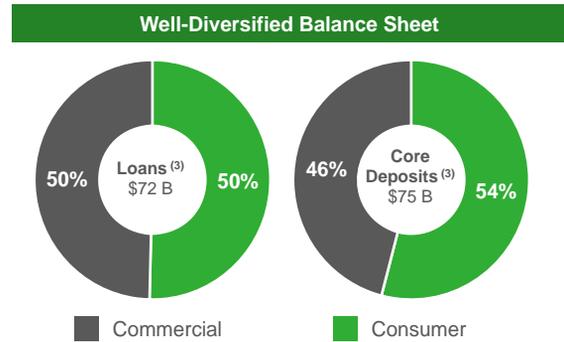
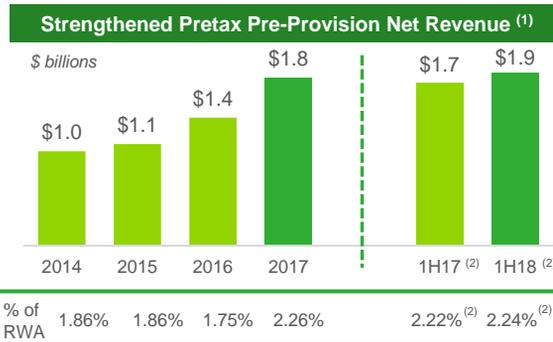


Asset Quality Trends

Overall credit metrics remain stable



Positioned for Strong Relative Performance Through-the-Cycle



Ranking among traditional commercial banks (2018: BBT, BBVA Compass, BMO Financial, BNP Paribas, CFG, FITB, HBAN, HSBC Bank, KEY, MTB, Mitsubishi UFJ Financial, PNC, RF, Banco Santander, STI, TD-Holding LLC, USB)

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

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

Reconciliation

Revenue, Noninterest Income, and Noninterest Expense Growth

(\$ in millions)	GAAP	Adjustment ⁽¹⁾	Adjusted
1H18 Net interest income (FTE)	\$1,568	--	\$1,568
1H18 Noninterest income	\$650	--	\$650
1H18 Total Revenue	\$2,218	--	\$2,218
1H17 Net interest income (FTE)	\$1,499	--	\$1,499
1H17 Noninterest income	\$638	(\$2) ⁽²⁾	\$636
1H17 Total revenue	\$2,137	(\$2) ⁽²⁾	\$2,135
1H18 Total revenue growth	4%		4%
1H18 Noninterest expense	\$1,285	--	\$1,285
1H17 Noninterest expense	\$1,402	\$123 ⁽²⁾	\$1,279
1H18 Noninterest expense growth	(8)%		0%

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

Reconciliation

Noninterest Income and Noninterest Expense

(\$ in millions)	Noninterest Income (GAAP)			Impact of Significant Items			Adjusted Nonint. Income (Non-GAAP)		
	2018	2018	2017	2018	2018	2017	2018	2018	2017
	Second Quarter	First Quarter	Second Quarter	Second Quarter	First Quarter	Second Quarter	Second Quarter	First Quarter	Second Quarter
Service charges on deposit accounts	\$ 91	\$ 86	\$ 88	\$ -	\$ -	\$ -	\$ 91	\$ 86	\$ 88
Cards and payment processing income	56	53	52	-	-	-	56	53	52
Trust and investment management services	42	44	37	-	-	-	42	44	37
Mortgage banking income	28	26	32	-	-	-	28	26	32
Insurance income	21	21	22	-	-	-	21	21	22
Capital markets fees	21	19	17	-	-	-	21	19	17
Bank owned life insurance income	17	15	15	-	-	-	17	15	15
Gain on sale of loans	15	8	12	-	-	-	15	8	12
Securities gains (losses)	-	-	-	-	-	-	-	-	-
Other income	45	42	50	-	-	-	45	42	50
Total noninterest income	\$ 336	\$ 314	\$ 325	\$ -	\$ -	\$ -	\$ 336	\$ 314	\$ 325

(\$ in millions)	Noninterest Expense (GAAP)			Impact of Significant Items			Adjusted Nonint. Expense (Non-GAAP)		
	2018	2018	2017	2018	2018	2017	2018	2018	2017
	Second Quarter	First Quarter	Second Quarter	Second Quarter	First Quarter	Second Quarter	Second Quarter	First Quarter	Second Quarter
Personnel costs	\$ 396	\$ 376	\$ 392	\$ -	\$ -	\$ 18	\$ 396	\$ 376	\$ 374
Outside data processing and other services	69	73	75	-	-	6	69	73	69
Net occupancy	35	41	53	-	-	14	35	41	39
Equipment	38	40	43	-	-	4	38	40	39
Deposit and other insurance expense	18	18	20	-	-	-	18	18	20
Professional services	15	11	18	-	-	4	15	11	14
Marketing	18	8	19	-	-	-	18	8	19
Amortization of intangibles	13	14	14	-	-	-	13	14	14
Other expense	50	52	60	-	-	4	50	52	56
Total noninterest expense	\$ 652	\$ 633	\$ 694	\$ -	\$ -	\$ 50	\$ 652	\$ 633	\$ 644



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Reconciliation

Significant Items Impacting financial performance comparisons

2018 Net Income and EPS

(\$ in millions, except per share amounts)

Net income - reported earnings

Net income applicable to common shares

Significant items - favorable (unfavorable) impact:

Merger and acquisition related expenses, net

Benefit of federal tax reform

2Q18		1Q18	
After-tax	EPS	After-tax	EPS
\$ 355		\$ 326	
\$ 344	\$ 0.30	\$ 314	\$ 0.28
Earnings ⁽¹⁾		Earnings ⁽¹⁾	
After-tax	EPS	After-tax	EPS
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -

2017 Net Income and EPS

(\$ in millions, except per share amounts)

Net income - reported earnings

Net income applicable to common shares

Significant items - favorable (unfavorable) impact:

Merger and acquisition related expenses, net

Benefit of federal tax reform

4Q17		3Q17		2Q17		1Q17	
After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
\$ 432		\$ 275		\$ 272		\$ 208	
\$ 413	\$ 0.37	\$ 256	\$ 0.23	\$ 253	\$ 0.23	\$ 189	\$ 0.17
Earnings ⁽¹⁾		Earnings ⁽¹⁾		Earnings ⁽¹⁾		Earnings ⁽¹⁾	
After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
\$ -	\$ -	\$ (31)	\$ (0.02)	\$ (50)	\$ (0.03)	\$ (71)	\$ (0.04)
\$ 123	\$ 0.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -



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

Reconciliation Net Interest Margin

(\$ in millions)	2Q18	1Q18	4Q17	3Q17	2Q17
Net Interest Income (FTE) – reported	\$791	\$777	\$782	\$771	\$757
Purchase accounting impact (performing loans)	13	15	20	22	27
Purchase accounting impact (credit impaired loans)	5	4	4	4	5
Total Loan Purchase Accounting Impact	18	19	24	26	32
Debt	1	1	1	1	1
Deposit accretion	0	0	0	0	1
Total Net Purchase Accounting Adjustments	\$19	\$19	\$24	\$27	\$34
Net Interest Income (FTE) - core	\$772	\$757	\$758	\$744	\$723
Average Earning Assets (\$B)	\$96.4	\$95.4	\$93.9	\$92.8	\$91.7
Net Interest Margin - reported	3.29%	3.30%	3.30%	3.29%	3.31%
Net Interest Margin - core	3.22%	3.22%	3.20%	3.18%	3.16%

Reconciliation Loan marks

(\$ in millions)

Performing:

Loan mark:

At March 31, 2018	\$	64
Amortization		(8)
Charge-off/HFS/Other		1
At June 30, 2018	\$	57

Performing loan balance (\$B):

At March 31, 2018	\$	8.8
At June 30, 2018	\$	8.0

Purchased credit impaired (PCI):

Accretible yield:

At March 31, 2018	\$	30
Accretion		(5)
Reclassification from nonaccretible difference		0
At June 30, 2018	\$	25

PCI Loan balance:

At March 31, 2018	\$	28
At June 30, 2018	\$	25

Reconciliation

Pretax Pre-Provision Net Revenue (PPNR)

(\$ in millions)		1H18	1H17	2017	2016	2015	2014
Net interest income – FTE		\$1,568	\$1,499	\$3,052	\$2,412	\$1,983	\$1,865
Noninterest income		650	638	1,307	1,151	1,039	961
Total revenue		2,218	2,137	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	2,218	2,135	4,361	3,562	3,018	2,807
Noninterest expense		1,285	1,402	2,714	2,408	1,976	1,882
Add: provision for unfunded loans		6	(13)	(11)	21	11	(2)
Less: Significant Items		0	123	154	239	58	65
Noninterest expense – adjusted	B	1,291	1,266	2,549	2,191	1,929	1,815
Pretax pre-provision net revenue (PPNR)	A - B	\$927	\$869	\$1,812	\$1,372	\$1,089	\$1,011
Risk-weighted assets (RWA)		\$82,951	\$78,366	\$80,340	\$78,263	\$58,420	\$54,479
PPNR as % of RWA		2.24%	2.22%	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, and litigation actions. 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, and goodwill impairment.

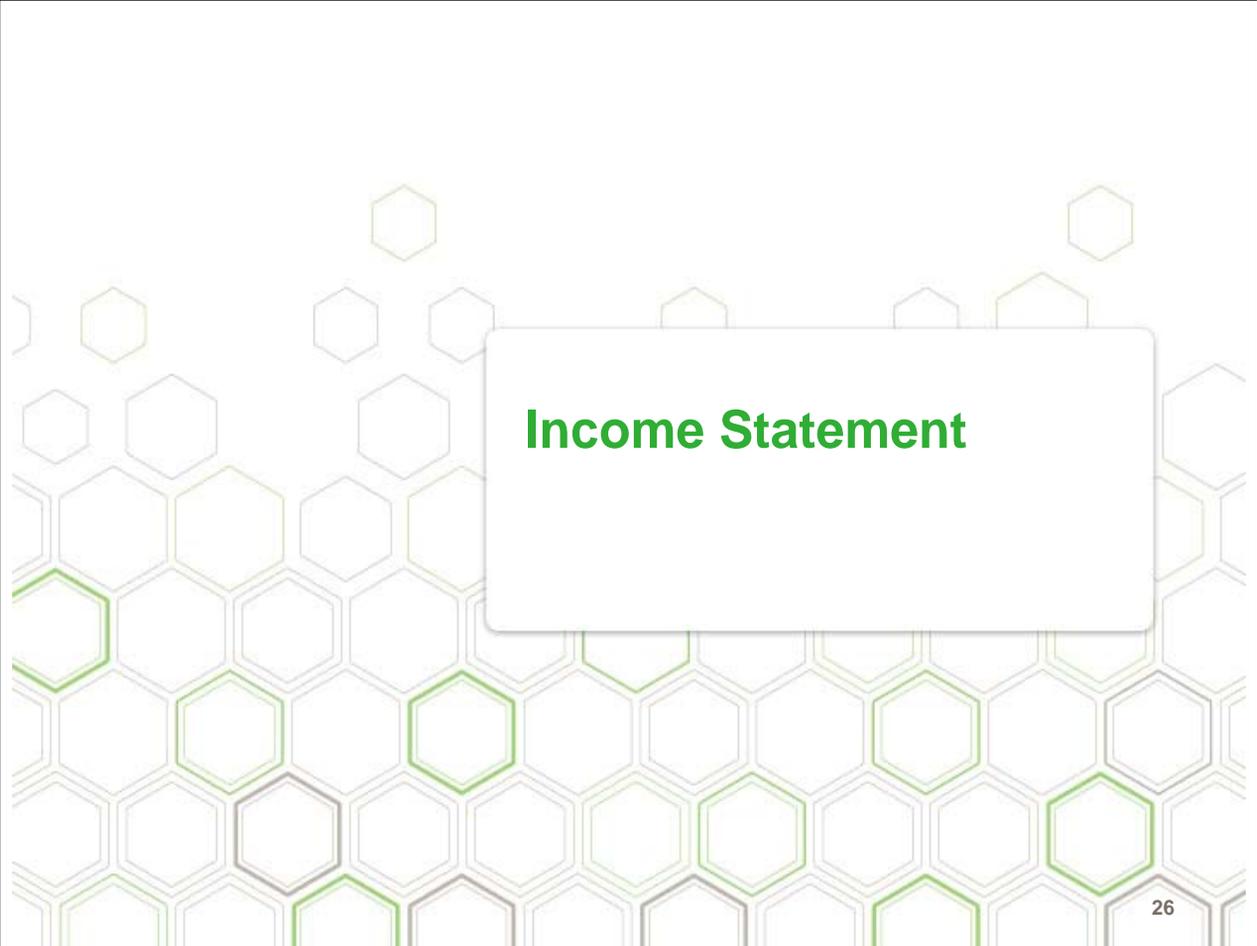
Even though certain revenue and expense items are naturally subject to more volatility than others due to changes in market and economic environment conditions, as a general rule volatility alone does not define a Significant Item. For example, changes in the provision for credit losses, gains/losses from investment activities, and asset valuation write-downs, 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		2017		Change (%)	
	Jun. 30,	Mar. 31,	Jun. 30,	LQ	YOY	
Interest income	\$ 972	\$ 914	\$ 846	6 %	15 %	
Interest expense	188	144	101	31	86	
Net interest income	784	770	745	2	5	
Provision for credit losses	56	66	25	(15)	124	
Net interest income after provision	728	704	720	3	1	
Service charges on deposit accounts	91	86	88	6	3	
Cards and payment processing income	56	53	52	6	8	
Trust and investment management services	42	44	37	(5)	14	
Mortgage banking income	28	26	32	8	(13)	
Insurance income	21	21	22	-	(5)	
Capital markets fees	21	19	17	11	24	
Bank owned life insurance income	17	15	15	13	13	
Gain on sale of loans	15	8	12	88	25	
Securities gains (losses)	---	---	---	NM	NM	
Other income	45	42	50	7	(10)	
Total noninterest income	336	314	325	7	3	
Personnel costs	396	376	392	5	1	
Outside data processing and other services	69	73	75	(5)	(8)	
Net occupancy	35	41	53	(15)	(34)	
Equipment	38	40	43	(5)	(12)	
Deposit and other insurance expense	18	18	20	-	(10)	
Professional services	15	11	18	36	(17)	
Marketing	18	8	19	125	(5)	
Amortization of intangibles	13	14	14	(7)	(7)	
Other expense	50	52	60	(4)	(17)	
Total noninterest expense	652	633	694	3	(6)	
Income before income taxes	412	385	351	7	17	
Provision for income taxes	57	59	79	(3)	(28)	
Net Income	\$ 355	\$ 326	\$ 272	9 %	31 %	

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	\$ 1,554	\$ 1,475		
FTE adjustment	14	24		
FTE net interest income	\$ 1,568	\$ 1,499	\$ 69	5%
Noninterest income	\$ 650	\$ 638		
Securities gains (losses)	--	--		
Merger and acquisition related gain (loss)	--	2		
Net gain (loss) MSR hedging	--	--		
Adjust noninterest income	\$ 650	\$ 636	\$ 14	2%
Adjusted total revenue	\$ 2,218	\$ 2,135	\$ 83	4%
Noninterest expense	\$ 1,285	\$ 1,402		
Merger and acquisition expenses	--	124		
Adjusted noninterest expense	\$ 1,285	\$ 1,278	\$ 7	1%

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)	2Q18	1Q18	4Q17	3Q17	2Q17
Net origination and secondary marketing income	\$21	\$18	\$24	\$25	\$24
Net mortgage servicing income					
Loan servicing income	14	14	13	13	13
Amortization of capitalized servicing	(8)	(8)	(8)	(7)	(7)
Operating Income	6	6	5	6	6
MSR valuation adjustment	0	7	2	0	(3)
Gains (losses) due to MSR hedging	0	(7)	(1)	0	2
Net MSR risk management	0	0	1	0	(1)
Total net mortgage servicing income	\$6	\$6	\$6	\$6	\$5
All other	1	2	3	3	3
Mortgage banking income	\$28	\$26	\$33	\$34	\$32
Mortgage origination volume (\$B)	\$2.1	\$1.5	\$1.8	\$1.8	\$1.8
Mortgage origination volume for sale (\$B)	1.1	0.9	1.0	1.1	1.0
Third party mortgage loans serviced (\$B)	20.4	20.2	20.0	19.6	19.1
Mortgage servicing rights ⁽¹⁾	215	212	202	195	189
MSR % of investor servicing portfolio ⁽¹⁾	1.05%	1.05%	1.01%	1.00%	0.99%

Tax Rate Summary

Reported vs. Adjusted for Significant Items

<i>(\$ in millions)</i>	2Q18	1Q18	2Q17	2018 YTD	2017 YTD
Reported (GAAP)					
Income before income taxes	\$413	\$385	\$350	\$797	\$618
Provision for income taxes	\$57	\$59	\$79	\$116	\$138
Effective tax rate	13.8%	15.3%	22.4%	14.6%	22.3%
Significant Items					
Income before income taxes	\$0	\$0	\$50	\$0	\$121
Provision for income taxes	\$0	\$0	\$18	\$0	\$43
Adjusted (Non-GAAP)					
Income before income taxes	\$413	\$385	\$401	\$797	\$739
Provision for income taxes	\$57	\$59	\$96	\$116	\$180
Effective tax rate	13.8%	15.3%	24.0%	14.6%	24.4%

Tax Rate Summary

Reported vs. FTE Adjusted

<i>(\$ in millions)</i>	2Q18	1Q18	2Q17	2018 YTD	2017 YTD
Reported (GAAP)					
Income before income taxes	\$413	\$385	\$350	\$797	\$618
Provision for income taxes	\$57	\$59	\$79	\$116	\$138
Effective tax rate	13.8%	15.3%	22.4%	14.6%	22.3%
FTE Adjustment					
Income before income taxes	\$7	\$7	\$12	\$14	\$24
Provision for income taxes	\$7	\$7	\$12	\$14	\$24
Adjusted (Non-GAAP)					
Income before income taxes	\$420	\$392	\$363	\$812	\$642
Provision for income taxes	\$64	\$66	\$91	\$130	\$162
Effective tax rate	15.3%	16.8%	25.0%	16.1%	25.2%

Tax Rate Summary

Reported vs. Adjusted for Stock-Based Compensation

<i>(\$ in millions)</i>	2Q18	1Q18	2Q17	2018 YTD	2017 YTD
Reported (GAAP)					
Income before income taxes	\$413	\$385	\$350	\$797	\$618
Provision for income taxes	\$57	\$59	\$79	\$116	\$138
Effective tax rate	13.8%	15.3%	22.4%	14.6%	22.3%
Stock-Based Compensation Tax Adjustment					
Income before income taxes	\$0	\$0	\$0	\$0	\$0
Provision for income taxes	\$5	\$3	\$7	\$8	\$10
Adjusted (Non-GAAP)					
Income before income taxes	\$413	\$385	\$350	\$797	\$618
Provision for income taxes	\$62	\$62	\$86	\$124	\$148
Effective tax rate	15.0%	16.2%	24.5%	15.6%	23.9%

Balance Sheet

Assets

(\$ in billions)	2018		2017		Change (%)	
	June 30,	Mar. 31,	June 30,	LQ	YOY	
Assets						
Cash and due from banks	\$ 1.4	\$ 1.1	\$ 1.5	29 %	(9) %	
Interest bearing deposits in banks	0.0	0.0	0.1	(11)	(47)	
Trading account securities	0.1	0.1	0.1	-	(15)	
Available-for-sale securities	14.1	14.6	14.8	(4)	(5)	
Held-to-maturity securities	8.7	8.8	8.3	(1)	5	
Other securities	0.6	0.6	0.6	(1)	(1)	
Loans held for sale	0.7	0.5	0.7	40	(5)	
Loans and leases:						
Commercial and industrial loans and leases	28.9	28.6	28.0	1	3	
Commercial real estate loans	7.2	7.4	7.1	(3)	1	
Total commercial	36.1	36.0	35.1	0	3	
Automobile	12.4	12.1	11.6	2	7	
Home equity loans	9.9	10.0	10.0	(1)	(1)	
Residential mortgage loans	10.0	9.4	8.2	7	21	
RV and marine finance	2.8	2.5	2.2	12	31	
Other consumer loans	1.2	1.1	1.0	11	20	
Total consumer	36.4	35.1	32.9	3	10	
Loans and leases	72.4	71.2	68.1	2	6	
Allowance for loan and lease losses	(0.7)	(0.7)	(0.7)	3	11	
Net loans and leases	71.7	70.4	67.4	2	6	
Bank owned life insurance	2.5	2.5	2.4	0	2	
Premises and equipment	0.8	0.8	0.9	(1)	(2)	
Goodwill	2.0	2.0	2.0	-	0	
Other intangible assets	0.3	0.3	0.4	(4)	(15)	
Servicing rights	0.2	0.2	0.2	1	10	
Accrued income and other assets	2.2	2.2	2.0	2	11	
Total assets	\$ 105.4	\$ 104.2	\$ 101.4	1 %	4 %	

Liabilities & Shareholders' Equity

(\$ in billions)	2018		2017		Change (%)	
	June 30,	Mar. 31,	June 30,	LQ	YOY	
Liabilities						
Demand deposits - non-interest bearing	\$ 20.4	\$ 20.8	\$ 21.4	(2) %	(5) %	
Demand deposits - interest bearing	19.0	19.3	17.1	(2)	11	
Money market deposits	21.0	20.8	19.4	1	8	
Savings and other domestic deposits	11.0	11.3	11.8	(3)	(7)	
Core certificates of deposit	4.4	3.2	2.1	39	111	
Total core deposits	75.8	75.4	71.8	0	6	
Other domestic deposits of \$250,000 or more	0.3	0.2	0.4	16	(40)	
Brokered deposits and negotiable CDs	3.6	3.8	3.7	(6)	(3)	
Deposits in foreign offices	---	---	---	---	---	
Total deposits	79.6	79.5	75.9	0	5	
Short-term borrowings	2.4	2.9	4.6	(14)	(46)	
Other long-term debt	9.7	8.6	8.5	13	14	
Accrued expenses and other liabilities	2.1	2.0	1.7	7	23	
Total liabilities	93.9	92.9	90.8	1	3	
Shareholders' equity						
Preferred stock	1.2	1.2	1.1	-	12	
Common stock	0.0	0.0	0.0	-	1	
Capital surplus	10.0	10.0	9.9	0	1	
Less treasury shares, at cost	(0.0)	(0.0)	(0.3)	18	(87)	
Accumulated other comprehensive loss	(0.7)	(0.7)	(0.4)	8	108	
Retained earnings	1.0	0.8	0.3	27	195	
Total shareholders' equity	11.5	11.3	10.7	1	7	
Total liabilities and shareholders' equity	\$ 105.4	\$ 104.2	\$ 101.4	1 %	4 %	

Total Core Deposit Trends

Average (\$B)	2Q18	2Q18 v 1Q18 ⁽¹⁾	2Q18 v 2Q17
Commercial			
Demand deposits - non-interest bearing	\$ 15.6	(9) %	(8) %
Demand deposits - interest bearing	10.4	18	20
Other core deposits ⁽²⁾	8.6	11	22
Total	34.6	4	6
Consumer			
Demand deposits - non-interest bearing	4.8	14	5
Demand deposits - interest bearing	8.7	2	(1)
Other core deposits ⁽²⁾	27.3	23	4
Total	40.8	17	3
Total			
Demand deposits - non-interest bearing	20.4	(4)	(6)
Demand deposits - interest bearing	19.1	11	10
Other core deposits ⁽²⁾	35.9	20	8
Total	\$ 75.4	11 %	4 %

(1) Linked-quarter percent change annualized

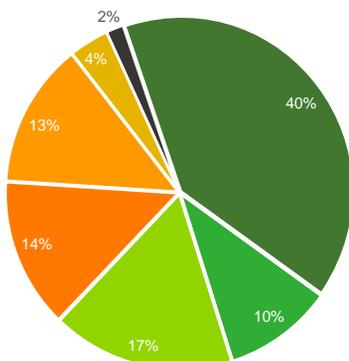
(2) Money market deposits, savings / other deposits, and core certificates of deposit



Loan Portfolio Composition

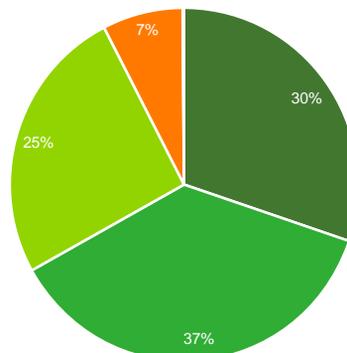
2Q18 Average Balances

Average Balance by Type



- C&I \$28.9B
- Commercial Real Estate \$7.4B
- Auto \$12.3B
- Home Equity \$9.9B
- Residential Mortgage \$9.6B
- RV/Marine Finance \$2.7B
- Other Consumer \$1.2B

Average Balance by Segment



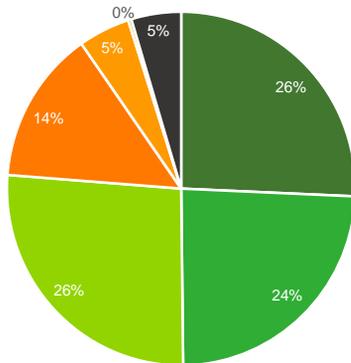
- Consumer and Business Banking: \$21.7B
- Commercial Banking and CRE: \$26.4B
- Vehicle Finance: \$18.3B
- Regional Banking and Private Client Group: \$5.4B
- Treasury/Other: \$0.1B



Deposit Composition

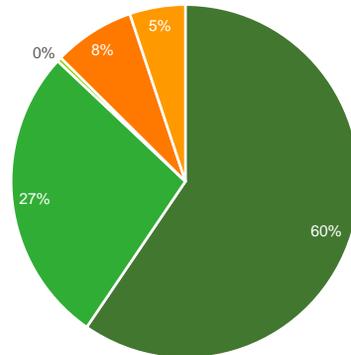
2Q18 Average Balances

Average Balance by Type



- Demand - noninterest bearing \$20.4B
- Demand - interest bearing \$19.1B
- Money Market \$20.9B
- Savings \$11.1B
- Core CDs \$3.8B
- Other Domestic Deps >\$250,000 \$0.2B
- Brokered Deps & Negotiable CDs \$3.7B

Average Balance by Segment



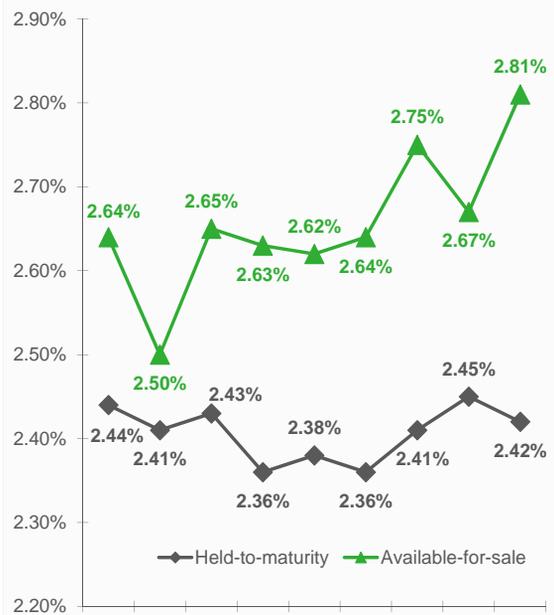
- Consumer and Business Banking: \$47.2B
- Commercial Banking and CRE: \$21.7B
- Vehicle Finance: \$0.3B
- Regional Banking and Private Client Group: \$5.9B
- Treasury/Other: \$4.1B

Securities Mix & Yield⁽¹⁾

Securities Portfolio Mix



Securities Portfolio Yield



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

AFS & HTM Securities Overview⁽¹⁾

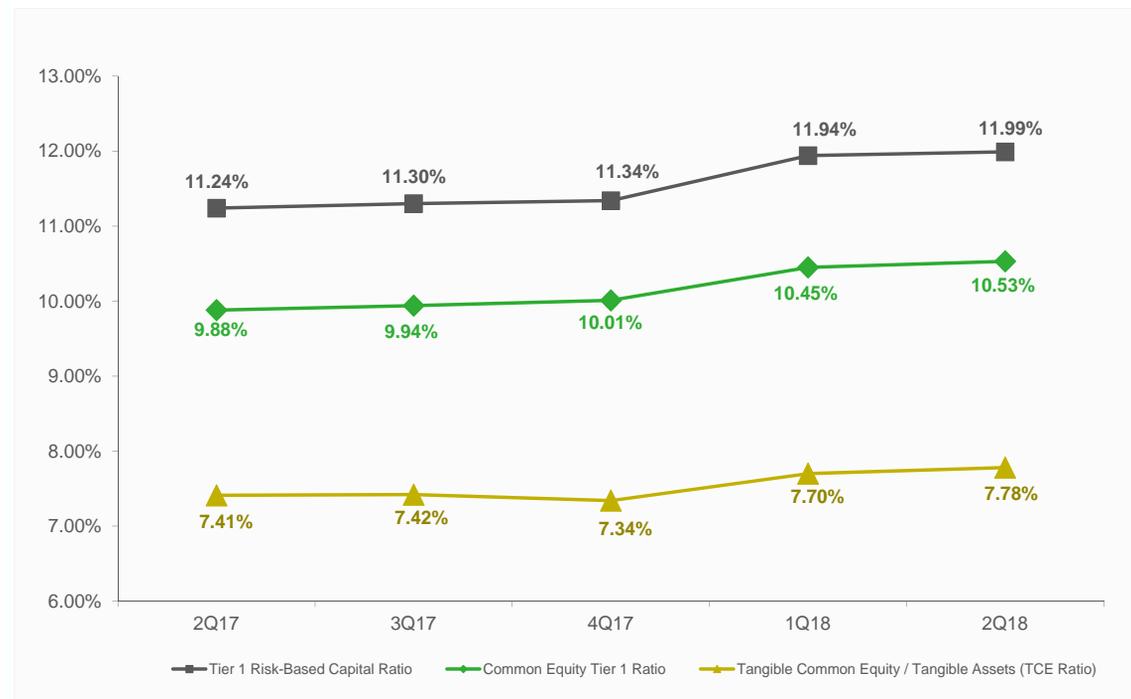
(\$mm)	June 30, 2018				March 31, 2018				June 30, 2017			
	Carry Value	% of Portfolio	Estimated Duration	Yield	Carry Value	% of Portfolio	Estimated Duration	Yield	Carry Value	% of Portfolio	Estimated Duration	Yield
AFS Portfolio												
U.S. Treasuries	5	0.0%	0.5	1.67%	5	0.0%	0.8	1.67%	5	0.0%	0.4	1.12%
Agency Debt	179	0.8%	2.4	2.75%	183	0.8%	2.6	2.44%	92	0.4%	3.4	2.51%
Agency P/T	650	2.8%	6.8	3.00%	715	3.0%	6.6	3.00%	34	0.1%	2.2	2.67%
Agency CMO	7,250	31.1%	4.2	2.48%	7,531	31.4%	4.2	2.44%	7,354	31.1%	3.5	2.26%
Agency Multi-Family	1,743	7.5%	3.5	2.51%	1,791	7.5%	3.5	2.50%	3,226	13.6%	3.4	2.45%
Municipal Securities ⁽²⁾	587	2.5%	5.3	2.60%	604	2.5%	5.5	2.62%	440	1.9%	3.6	2.98%
Other Securities	488	2.1%	3.7	3.20%	560	2.3%	3.4	3.11%	779	3.3%	2.3	3.10%
Total AFS Securities	10,903	46.7%	4.2	2.56%	11,389	47.5%	4.2	2.53%	11,930	50.4%	3.4	2.40%
HTM Portfolio												
Agency Debt	375	1.6%	5.4	2.49%	386	1.6%	5.5	2.48%	568	2.4%	4.9	2.56%
Agency P/T	1,676	7.2%	6.7	2.85%	1,651	6.9%	6.8	2.83%	148	0.6%	4.4	2.96%
Agency CMO	2,299	9.8%	5.4	2.33%	2,393	10.0%	5.5	2.32%	3,839	16.2%	3.5	2.39%
Agency Multi-Family	4,326	18.5%	4.9	2.34%	4,354	18.1%	4.9	2.30%	3,719	15.7%	4.9	2.31%
Municipal Securities	5	0.0%	10.4	2.63%	5	0.0%	10.7	2.63%	6	0.0%	11.0	2.63%
Total HTM Securities	8,682	37.2%	5.4	2.44%	8,789	36.6%	5.4	2.41%	8,280	35.0%	4.3	2.37%
Other AFS Equities	597	2.6%	N/A	N/A	602	2.5%	N/A	N/A	598	2.5%	N/A	N/A
AFS Direct Purchase Municipal Instruments⁽²⁾	3,167	13.6%	3.9	3.62%	3,219	13.4%	3.0	3.44%	2,860	12.1%	3.3	3.92%
Grand Total	23,348	100.0%	4.6	2.66%	23,998	100.0%	4.5	2.61%	23,668	100.0%	3.7	2.58%
Weighted Average Life		4.8			4.6				4.4			
Level 1 HQLA		14,337			14,786				16,602			
LCR		141.5%			126.3%				139.9%			

(1) End of period

(2) Tax-equivalent yield on municipal securities calculated as of June 30, 2018 and March 31, 2018 using 21% corporate tax rate



Capital Ratios⁽¹⁾



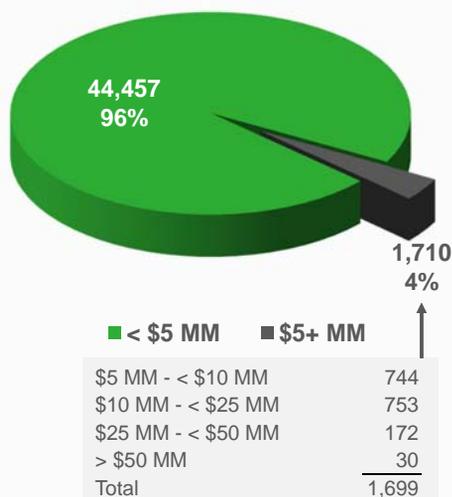
(1) End of Period



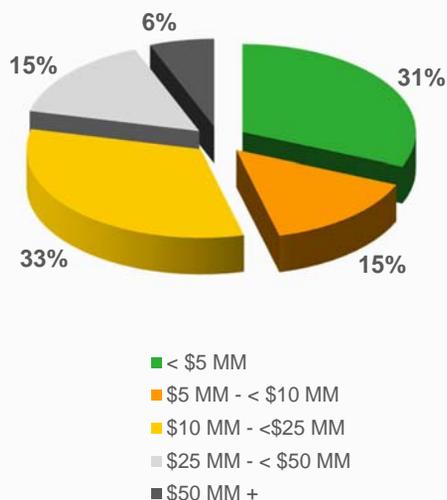
Total Commercial Loans – Granularity

EOP Outstandings of \$36.1 Billion

of Loans by Size



Loans by Dollar Size



Commercial and Industrial: \$28.9 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

	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance (\$B)	\$28.9	\$28.6	\$28.1	\$27.5	\$28.0
30+ days PD & accruing	0.25%	0.18%	0.16%	0.20%	0.26%
90+ days PD & accruing ⁽²⁾	0.03%	0.03%	0.03%	0.05%	0.08%
NCOs ⁽³⁾	0.04%	0.24%	0.10%	0.19%	0.18%
NALs	0.72%	0.66%	0.57%	0.62%	0.70%
ACL	1.70%	1.66%	1.61%	1.61%	1.58%

(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)					
	2Q18	1Q18	4Q17	3Q17	2Q17
Suppliers⁽¹⁾					
Domestic	\$ 818	\$ 829	\$ 841	\$ 828	\$ 763
Foreign	0	0	0	0	0
Total suppliers	818	829	841	828	763
Dealers					
Floorplan-domestic	1,732	1,783	1,691	1,642	1,826
Floorplan-foreign	765	803	821	741	760
Total floorplan	2,497	2,586	2,511	2,382	2,586
Other	796	808	767	726	714
Total dealers	3,293	3,395	3,278	3,108	3,300
Total auto industry	\$ 4,111	\$ 4,224	\$ 4,119	\$ 3,935	\$ 4,063
NALs					
Suppliers	0.03%	0.06%	0.09%	0.09%	0.10%
Dealers	0.00	0.00	0.00	0.00	0.00
Net charge-offs⁽²⁾					
Suppliers	0.06%	0.00%	0.01%	0.00%	0.00%
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: \$2.9 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	\$479	\$792
Building Material and Garden Equipment and Supplies Dealers	218	341
Nonstore Retailers	203	262
Food and Beverage Stores	174	348
Health and Personal Care Stores	116	236
Gasoline Stations	105	228
Miscellaneous Store Retailers	94	150
Clothing and Clothing Accessories Stores	67	229
Sporting Goods, Hobby, Musical Instrument, and Book Stores	62	89
Furniture and Home Furnishings Stores	55	80
General Merchandise Stores	38	118
Electronics and Appliance Stores	22	71
Grand Total	\$1,634	\$2,944

(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

	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance (\$B)	\$7.2	\$7.4	\$7.2	\$7.2	\$7.1
30+ days PD & accruing	0.11%	0.16%	0.12%	0.65%	0.38%
90+ days PD & accruing ⁽²⁾	0.00%	0.01%	0.04%	0.13%	0.24%
NCOs ⁽³⁾	-0.08%	-0.70%	-0.04%	-0.22%	-0.20%
NALs	0.34%	0.41%	0.40%	0.24%	0.23%
ACL	1.81%	1.65%	1.58%	1.51%	1.62%

(1) End of period

(2) All amounts represent accruing purchased impaired loans; under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status

(3) Annualized



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CRE Retail Exposure: \$2.4 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 63%
 - Fixed Charge Coverage on these borrowers ranges from 1.8x to 4.6x

Property Type	Outstanding (\$MM)	Exposure (\$MM)
Anchored Strip Center	\$ 376	\$ 396
Mixed Use – Retail	160	186
Unanchored Strip Center	157	180
Power Center	136	147
Lifestyle Center	125	155
Restaurant	121	141
Freestanding Single Tenant	89	109
Grocery Anchored	88	95
All Other (7 Retail Types Combined)	156	167
Project Retail Exposure	\$ 1,408	\$ 1,577
Retail REIT	551	820
Grand Total	\$ 1,959	\$ 2,397

(1) End of Period



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Automobile: \$12.4 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	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance (\$B)	\$12.4	\$12.1	\$12.1	\$11.9	\$11.6
30+ days PD & accruing	0.74%	0.70%	0.94%	0.90%	0.80%
90+ days PD & accruing	0.05%	0.05%	0.06%	0.09%	0.07%
NCOs	0.22%	0.32%	0.39%	0.33%	0.29%
NALs	0.04%	0.04%	0.05%	0.03%	0.03%

(1) End of Period



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Auto Loans – Production and Credit Quality

	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17	4Q16	3Q16
Originations								
Amount (\$B)	\$1.6	\$1.4	\$1.5	\$1.6	\$1.7	\$1.4	\$1.4	\$1.5
% new vehicles	47%	48%	53%	49%	45%	45%	49%	46%
Avg. LTV	89%	87%	88%	89%	89%	88%	89%	90%
Avg. FICO	766	766	772	769	768	761	765	764
Expected cumulative loss	0.82%	0.80%	0.80%	0.79%	0.80%	0.88%	0.84%	0.87%
Portfolio Performance								
30+ days PD & accruing %	0.74%	0.70%	0.94%	0.90%	0.80%	0.84%	0.94%	0.81%
NCO %	0.22%	0.32%	0.39%	0.33%	0.29%	0.45%	0.48%	0.27%
Vintage Performance⁽¹⁾								
6-month losses		0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%
9-month losses			0.09%	0.10%	0.10%	0.10%	0.13%	0.13%
12-month losses				0.16%	0.17%	0.21%	0.22%	

(1) Annualized



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Auto Loans - Origination Trends

Loan originations from 2010 through 2018 demonstrate strong characteristics and continued improvements from pre-2010

- Credit scoring model most recently updated in January 2017
- 2016-2018 net charge-offs impacted by acquisition of FirstMerit, including purchase accounting treatment of acquired portfolio (see Appendix slide 52)⁽¹⁾

(\$B)	YTD 2018	2017	2016	2015	2014	2013	2012	2011	2010
Originations	\$3.1	\$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	88%	88%	89%	90%	89%	89%	88%	88%	88%
Avg. FICO	767	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	0.21%	0.22%	0.25%	0.27%	0.26%	0.28%	0.27%	0.22%	0.37%
Charge-off % (annualized)	0.27%	0.39%	0.30%	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.
- All recoveries associated with loans charged off prior to the date of FirstMerit acquisition are booked as noninterest income. This inflates the level of net charge-offs as the normal recovery stream is not included.

(\$MM)	2Q18			1Q18			2Q17		
	Originated	Acquired	Total	Originated	Acquired	Total	Originated	Acquired	Total
Average Auto Loans	\$11,657	\$637	\$12,294	\$11,355	\$745	\$12,100	\$10,205	\$1,119	\$11,323
Reported Net Charge-offs (NCOs)	\$5.4	\$1.4	\$6.8	\$7.9	\$1.7	\$9.6	\$5.1	\$3.2	\$8.3
FirstMerit-related Net Recoveries in Noninterest Income	--	(0.5)	(0.5)	--	(0.7)	(0.7)	--	(0.9)	(0.9)
Adjusted Net Charge-offs	5.4	0.9	6.3	7.9	1.0	9.0	5.1	3.2	7.4
Reported NCOs as % of Avg Loans	0.19%	0.87%	0.22%	0.28%	0.92%	0.32%	0.20%	1.15%	0.29%
Adjusted NCOs as % of Avg Loans	0.19%	0.54%	0.20%	0.28%	0.55%	0.29%	0.20%	0.82%	0.26%

Home Equity: \$9.9 Billion⁽¹⁾

- ◆ Focused on geographies within our Midwest footprint with relationship customers
- ◆ Focused on high quality borrowers... 2Q18 originations:
 - Average FICO scores of >750+
 - Average (weighted) LTVs of <85% for junior liens and <75% for 1st-liens
 - Approximately 51% are 1st-liens
- ◆ Portfolio: average origination FICO of 773
- ◆ Conservative underwriting – manage the probability of default with increased interest rates used to ensure affordability on variable rate HELOCs

Credit Quality Trends	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance (\$B)	\$9.9	\$10.0	\$10.1	\$10.0	\$10.0
30+ days PD & accruing	0.76%	0.85%	0.81%	0.74%	0.76%
90+ days PD & accruing	0.16%	0.15%	0.18%	0.16%	0.19%
NCOs	0.01%	0.11%	0.01%	0.06%	0.05%
NALs	0.69%	0.75%	0.68%	0.71%	0.68%

(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)	2018 YTD	2017	2016	2015	2014	2013	2012	2011	2010
Originations ⁽¹⁾	\$2.0	\$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	773	775	781	781	780	780	772	771	770
Charge-off % (annualized)	0.06%	0.05%	0.06%	0.23%	0.44%	0.99%	1.40%	1.28%	1.84%
HPI Index ⁽²⁾	216.9	208.5	198.2	187.7	179.6	170.7	162.4	159.6	165.6
Unemployment rate ⁽³⁾	4.0%	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: \$10.0 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 2Q18 origination: FICO of 759, purchased / refinance mix of 84% / 16%

Credit Quality Trends	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance (\$B)	\$10.0	\$9.4	\$9.0	\$8.6	\$8.2
30+ days PD & accruing	2.36%	2.00%	2.66%	2.45%	2.61%
90+ days PD & accruing	0.96%	0.74%	0.80%	0.73%	0.79%
NCOs	0.04%	0.04%	0.04%	0.10%	0.05%
NALs	0.73%	0.88%	0.93%	0.87%	0.97%

(1) End of Period



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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)	2018 YTD	2017	2016	2015	2014	2013	2012	2011	2010
Portfolio Originations	\$1.5	\$2.7	\$1.9	\$1.5	\$1.2	\$1.4	\$0.9	\$1.4	\$1.1
Avg. LTV	83.6%	84.0%	84.0%	83.2%	82.6%	77.8%	81.3%	80.5%	82.0%
Avg. FICO	759	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⁾	216.9	208.5	198.2	187.7	179.6	170.7	162.4	159.6	165.6
Unemployment rate ⁽²⁾	4.0%	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



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RV & Marine: \$2.8 Billion⁽¹⁾

- Indirect origination via established dealers with expansion into new states, primarily in the southeast
- Centrally underwritten, with focus on quality borrowers
- Average 2Q18 origination: FICO of 800
- Underwriting aligns with Huntington's origination standards and risk appetite
 - Leveraging Huntington Auto Finance's existing infrastructure and standards

Credit Quality Trends	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance (\$B)	\$2.8	\$2.5	\$2.4	\$2.4	\$2.2
30+ days PD & accruing	0.36%	0.44%	0.63%	0.61%	0.60%
90+ days PD & accruing	0.03%	0.06%	0.05%	0.09%	0.11%
NCOs	0.34%	0.42%	0.46%	0.59%	0.37%
NALs	0.02%	0.02%	0.03%	0.01%	0.02%

(1) End of Period

RV & Marine – Origination Trends

- Tightened underwriting standards post-FirstMerit acquisition along with geographic expansion in the southeast
- Net charge-offs impacted by acquisition of FirstMerit, including purchase accounting treatment of acquired portfolio (see Appendix slide 59)

(\$B)	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17
Portfolio Originations	\$0.5	\$0.2	\$0.2	\$0.3	\$0.4	\$0.1
Avg. LTV	106.1%	106.5%	106.4%	109.4%	109.3%	110.5%
Avg. FICO	797	793	794	792	790	786
Weighted Avg. Original Term (months)	189	188	185	179	179	181
Annualized Risk Expected Loss	0.31%	0.35%	0.36%	0.36%	0.36%	0.40%
Charge-off % (annualized)	0.34%	0.42%	0.46%	0.59%	0.37%	0.50%

RV & Marine Charge-off Performance

Reconciliation – non GAAP

- All recoveries associated with loans charged off prior to the date of FirstMerit acquisition are booked as noninterest income. This inflates the level of net charge-offs as the normal recovery stream is not included.

(SMM)	2Q18			1Q18			2Q17		
	Originated	Acquired	Total	Originated	Acquired	Total	Originated	Acquired	Total
Average Loans	\$1,485	\$1,189	\$2,674	\$1,191	\$1,290	\$2,481	\$500	\$1,540	\$2,039
Reported Net Charge-offs (NCOs)	\$0.5	\$1.7	\$2.2	\$0.5	\$2.1	\$2.6	\$0.2	\$1.7	\$1.9
FirstMerit-related Net Recoveries in Noninterest Income	--	(0.1)	(0.1)	--	(0.2)	(0.2)	--	(0.3)	(0.3)
Adjusted Net Charge-offs	0.5	1.7	2.0	0.5	1.9	2.5	0.2	1.4	1.6
Reported NCOs as % of Avg Loans	0.14%	0.56%	0.34%	0.19%	0.66%	0.42%	0.17%	0.44%	0.37%
Adjusted NCOs as % of Avg Loans	0.14%	0.51%	0.31%	0.19%	0.61%	0.41%	0.17%	0.37%	0.32%

Credit Quality Review

Credit Quality Trends Overview

	2Q18	1Q18	4Q17	3Q17	2Q17
Net charge-off ratio	0.16%	0.21%	0.24%	0.25%	0.21%
90+ days PD and accruing	0.18	0.15	0.16	0.17	0.20
NAL ratio ⁽¹⁾	0.52	0.54	0.50	0.49	0.54
NPA ratio ⁽²⁾	0.57	0.59	0.55	0.56	0.61
Criticized asset ratio ⁽³⁾	3.49	3.60	3.53	3.80	3.66
ALLL ratio	1.02	1.01	0.99	0.98	0.98
ALLL / NAL coverage	197	188	198	200	183
ALLL / NPA coverage	180	172	178	175	161
ACL ratio	1.15	1.13	1.11	1.10	1.11

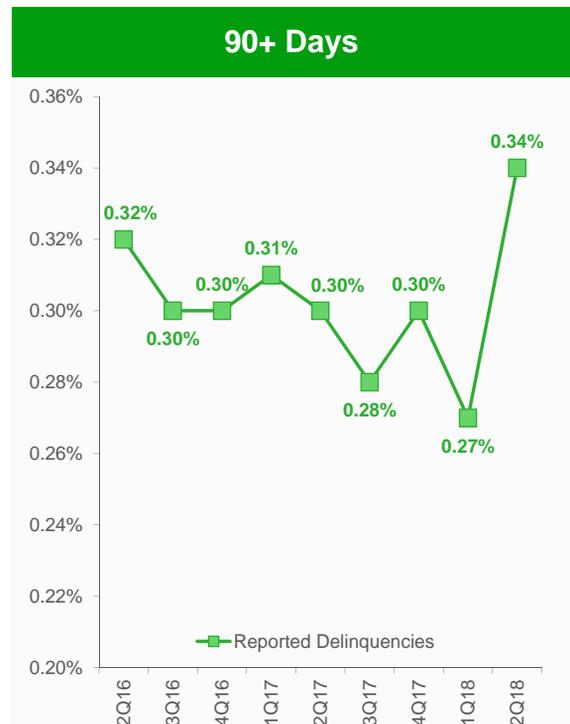
(1) NALs divided by total loans and leases

(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

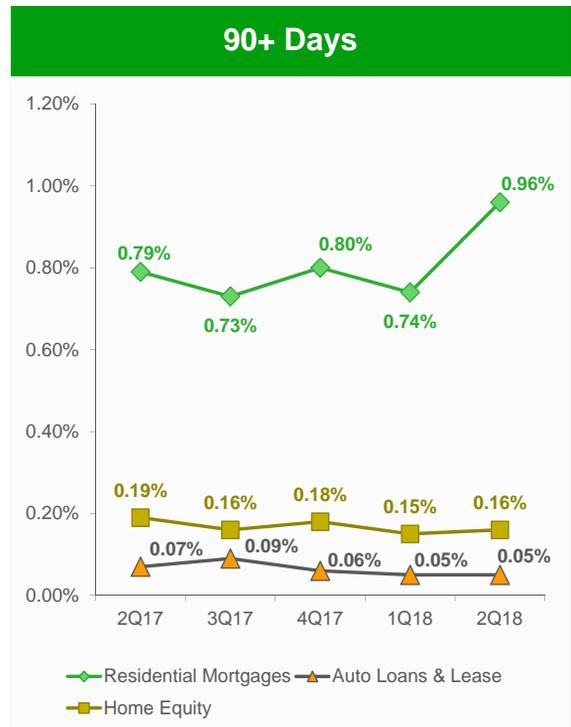


Total Consumer Loan Delinquencies⁽¹⁾



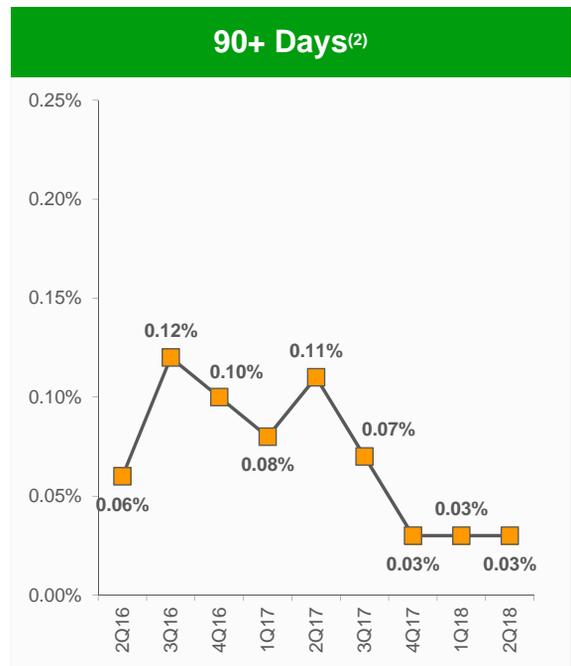
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Consumer Loan Delinquencies⁽¹⁾



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

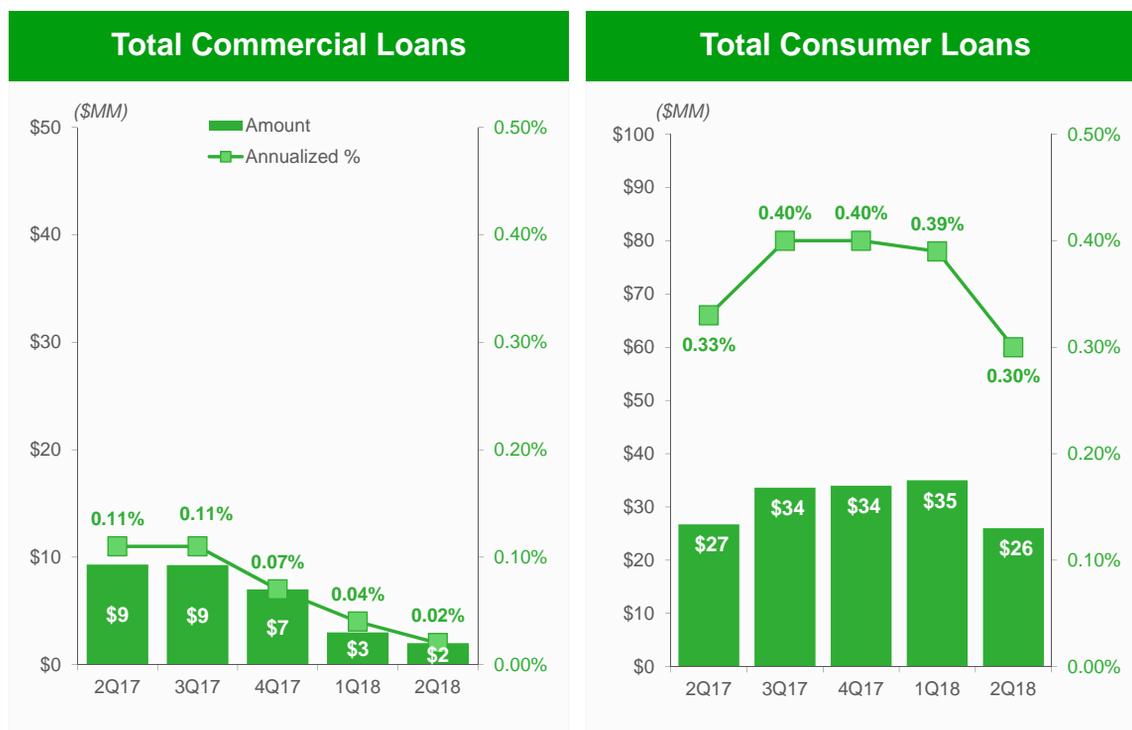
Total Commercial Loan Delinquencies



(1) Amounts include Huntington Technology Finance administrative lease delinquencies

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

Net Charge-Offs



Nonperforming Asset Flow Analysis

End of Period

(\$MM)	2Q18	1Q18	4Q17	3Q17	2Q17
NPA beginning-of-period	\$420	\$389	\$387	\$415	\$458
Additions / increases	96	158	116	85	89
Return to accruing status	(25)	(23)	(25)	(38)	(33)
Loan and lease losses	(21)	(32)	(21)	(23)	(17)
Payments	(53)	(64)	(54)	(44)	(71)
Sales & other	(5)	(8)	(14)	(8)	(11)
NPA end-of-period	\$412	\$420	\$389	\$387	\$415
Percent change (Q/Q)	(2)%	8%	0%	(7)%	(9)%

Total Commercial Loans

Criticized Loan Flow Analysis

End of Period					
<i>(\$MM)</i>	2Q18	1Q18	4Q17	3Q17	2Q17
Criticized beginning-of-period	\$2,266	\$2,156	\$2,293	\$2,184	\$2,185
Additions / increases	458	438	514	488	265
Advances	95	92	96	103	58
Upgrades to "Pass"	(268)	(152)	(253)	(220)	(138)
Paydowns	(326)	(248)	(484)	(244)	(190)
Charge-offs	(10)	(20)	(11)	(19)	(12)
FirstMerit Net Change	---	---	---	---	16
Criticized end-of-period	\$2,214	\$2,266	\$2,156	\$2,293	\$2,184
Percent change (Q/Q)	(2)%	5%	(6)%	5%	(0)%

Franchise and Leadership

Huntington Bancshares Overview

Huntington is a \$105 billion asset regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, capital markets, wealth management, and insurance services.

Ohio

Branches: 464
Deposits: \$51.3 Billion
Loans⁽¹⁾: \$40.8 Billion

Pennsylvania

Branches: 50
Deposits: \$3.6 Billion
Loans⁽¹⁾: \$6.8 Billion

Illinois

Branches: 37
Deposits: \$2.1 Billion
Loans⁽¹⁾: \$5.4 Billion

Wisconsin

Branches: 31
Deposits: \$0.9 Billion
Loans⁽¹⁾: \$1.4 Billion

Michigan

Branches: 308
Deposits: \$15.4 Billion
Loans⁽¹⁾: \$16.8 Billion

Indiana

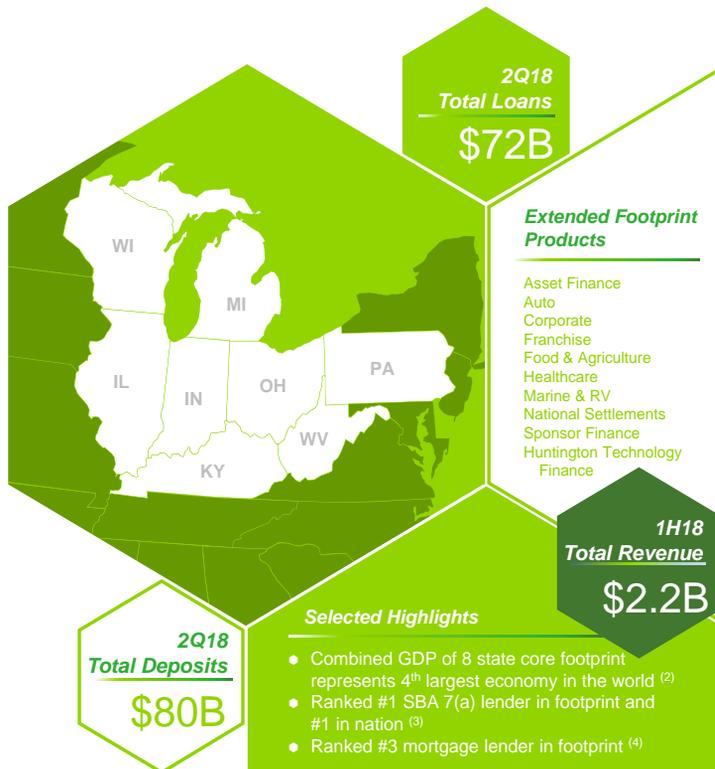
Branches: 42
Deposits: \$3.6 Billion
Loans⁽¹⁾: \$5.7 Billion

West Virginia

Branches: 25
Deposits: \$2.0 Billion
Loans⁽¹⁾: \$2.2 Billion

Kentucky

Branches: 10
Deposits: \$0.6 Billion
Loans⁽¹⁾: \$2.6 Billion



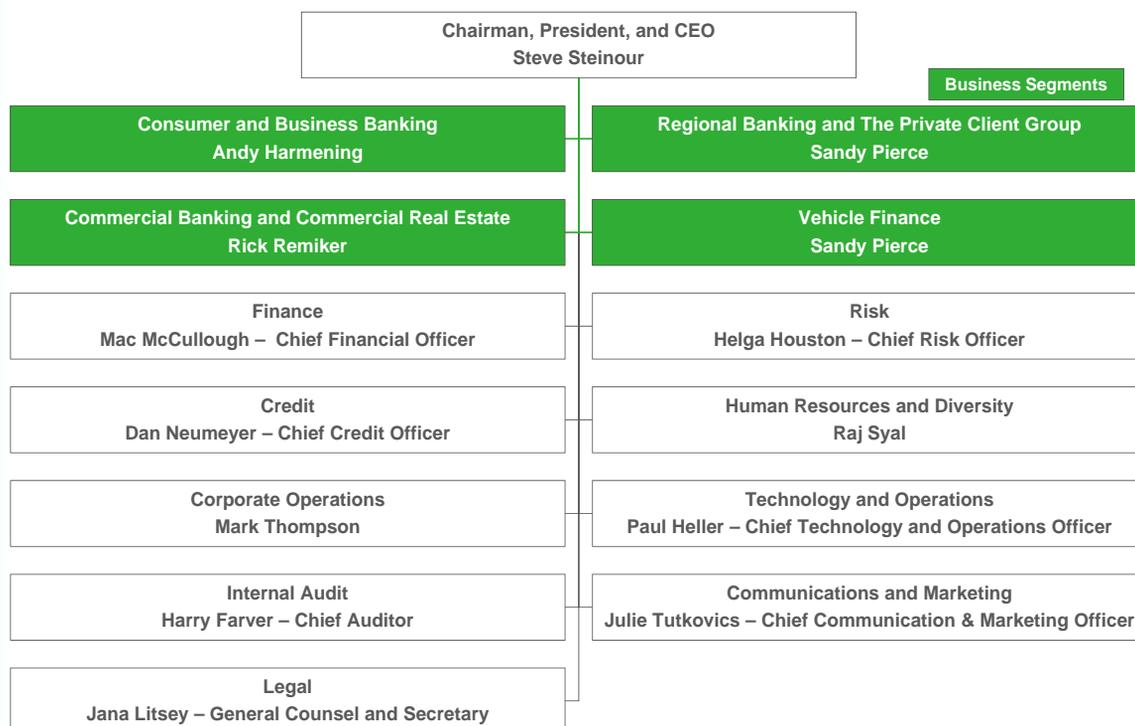
- Huntington's top 10 deposit MSAs represent ~78% of total deposits
- Ranked #1 in deposit market share in 14% of total footprint MSAs and top 3 in 41%

Note: As of Jun. 30, 2018

(1) Funded and unfunded loan commitments; (2) 2016 IMF and US Bureau of Economic Analysis; (3) Rankings through SBA 2018 third fiscal quarter; (4) Icon Advisory Group, YTD 6/30/18



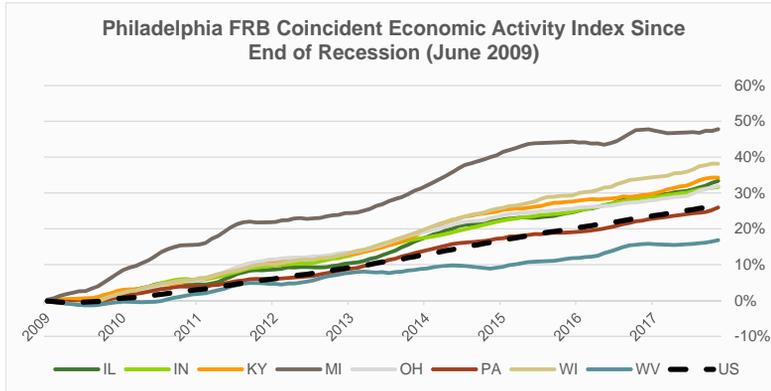
Leadership Team



Footprint Economic Indicators

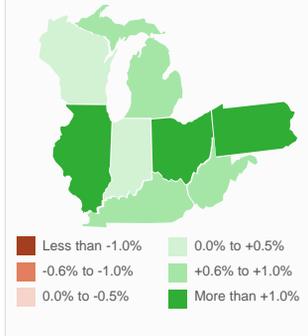
Continued strength in Midwest markets

- In May, unemployment rates were near or below the national unemployment rate of 3.8% in Ann Arbor (3.1%), Chicago (3.6%), Cincinnati (3.8%), Columbus (3.7%), Grand Rapids (3.0%), Green Bay (2.6%), Kalamazoo (3.9%), Indianapolis (3.2%), Lansing (3.4%), Madison (2.1%), Milwaukee (3.0%) and Pittsburgh (3.9%).
- Ohio, Illinois, Kentucky, Pennsylvania and Indiana placed in the Top 10 states in the nation for total qualifying new projects in the Site Selection Governor's Cup rankings for 2017. Kentucky (#2), Ohio (#3), Illinois (#4), and Indiana (#10) ranked in the Top 10 for new projects per capita.
- 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.



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

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



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

