Welcome

Huntington Bancshares Incorporated

2016 Second Quarter
Earnings Review

July 21, 2016

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 about the benefits of the proposed transaction with FirstMerit, the merger parties' plans, objectives, expectations and intentions, the expected timing of completion of the transaction with FirstMerit, and other statements that are not historical facts. Such statements 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 Huntington's and FirstMerit's respective business strategies, including market acceptance of any new products or services implementing Huntington's "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 the regulatory approval process associated with the merger; the possibility that the proposed transaction with FirstMerit does not close when expected or at all because required regulatory or other approvals are not received or other conditions to the closing are not satisfied on a timely basis or at all; the possibility that the anticipated benefits of the transaction are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where Huntington and FirstMerit do business; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; diversion of management's attention from ongoing business operations and opportunities; potential adverse reactions or changes to business or employee relationships, including those resulting from the announcement or completion of the transaction; Huntington's ability to complete the acquisition and integration of FirstMerit successfully; and other factors that may affect future results of Huntington and FirstMerit. Additional factors that could cause results to differ materially from those described above can be found in Huntington's Annual Report on Form 10-K for the year ended December 31, 2015 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2016, each of which is on file with the Securities and Exchange Commission (the "SEC") and available in the "Investor Relations" section of Huntington's website, http://www.huntington.com, under the heading "Publications and Filings" and in other documents Huntington files with the SEC, and in FirstMerit's Annual Report on Form 10-K for the year ended December 31, 2015 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2016, each of which is on file with the SEC and available in the "Investors" section of FirstMerit's website, http://www.firstmerit.com, under the heading "Publications & Filings" and in other documents FirstMerit files 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. Neither Huntington nor FirstMerit assumes 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.

2016 Second Quarter Highlights

Sustained Balance Sheet & Revenue growth in a challenging environment

EPS	TBVPS	ROA	ROTCE
-17% Y/Y	+9% Y/Y	0.96%	11.0%

Financial Highlights		Y/Y
EPS	$0.19	-17%
Net Interest Margin	3.06%	-14 bp
Net Interest Income (FTE)	$516.0	3%
Noninterest Income	$271.1	-4%
Total Revenue (FTE)	$787.1	1%
Noninterest Expense	$523.7	6%
Net Income	$174.5	-11%
Avg diluted shares	810.4	-1%
Efficiency Ratio	66.1%	+440 bp
NCOs / Avg Loans	0.13%	-8 bp

Balance Sheet		Y/Y
TBVPS	$7.29	9%
Avg Assets	$73,123	8%
Avg Earning Assets	$67,863	8%
Avg Loans and Leases	$51,932	8%
Avg Deposits	$55,414	5%
Avg Core Deposits	$51,895	5%
Avg Tang. Common Equity	$5,756	6%
TCE Ratio	7.96%	+4 bp
CET1 Ratio	9.80%	+15 bp
NPA Ratio	0.93%	+12 bp

Note: $ dollars in millions, except per share. All items are inclusive of Significant Items.

2Q16 YoY Summary Income Statement

Revenue growth remains positive despite industry headwinds

	2016		2015			Change	
(in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Net interest income - FTE	$ 516.0	$ 512.2	$ 505.3	$ 503.6	$ 498.6	1 %	3 %
Total noninterest income	271.1	241.9	272.2	253.1	281.8	12	(4)
Total Revenue - FTE	787.1	754.1	777.6	756.7	780.4	4	1
Total noninterest expense	523.7	491.1	498.8	526.5	491.8	7	6
Provision for credit losses	24.5	27.6	36.5	22.5	20.4	-11	20
Pre-tax income - FTE	238.9	235.4	242.3	207.8	268.2	1	-11
Net Income	$ 174.5	$ 171.3	$ 178.3	$ 152.6	$ 196.2	2 %	-11 %

Noninterest Income

- $5 MM increase in service charges on deposit accounts
- $3 MM increase in cards and payment processing income
- $7 MM decrease in mortgage banking income
- $4 MM decrease in trust services
- $3 MM decrease in gain on sale of loans

Noninterest Expense

- $17 MM increase in personnel costs
- $9 MM increase in professional expense
- $6 MM increase in other expense
- $5 MM increase in outside data processing
- $6 MM decrease in amortization of intangibles

Adjusted Noninterest Expense[(1)]

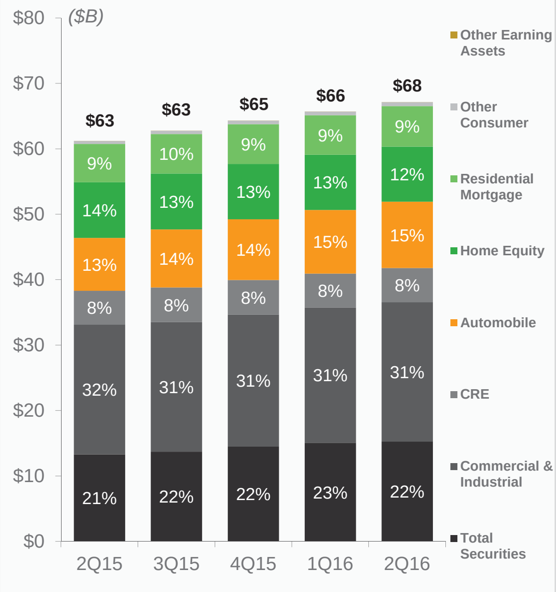
- $13 MM increase compared to 2Q15

(1) Details on slides 18-19

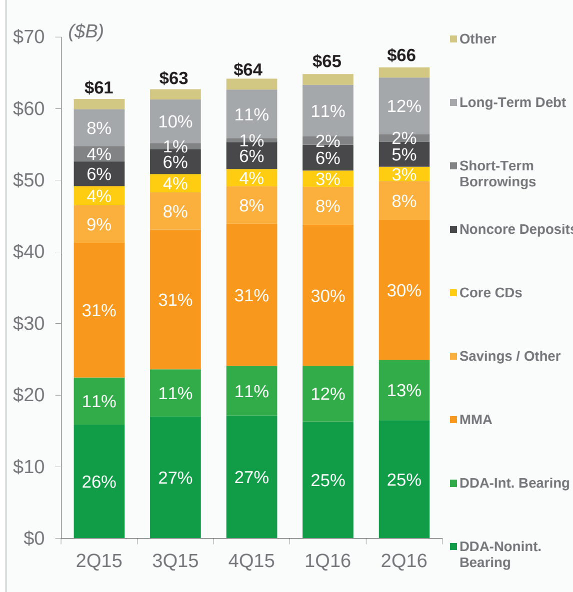
Earning Asset/Liability Mix

Core deposits drive bottom-line deposit growth

Avg. Earning Assets Mix

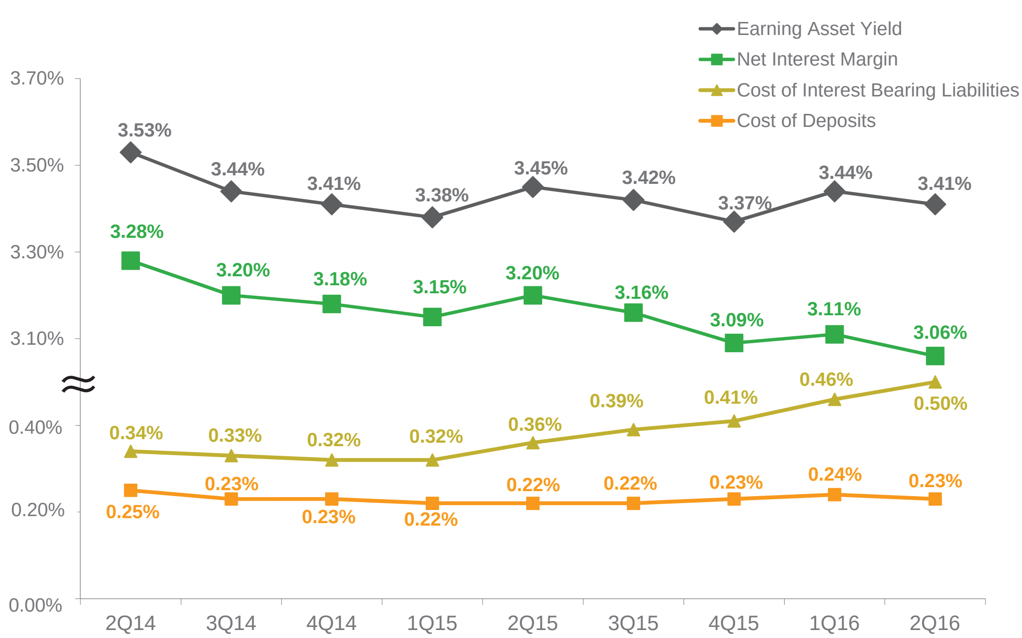


Avg. Non-Equity Funding Mix



Net Interest Margin (FTE)

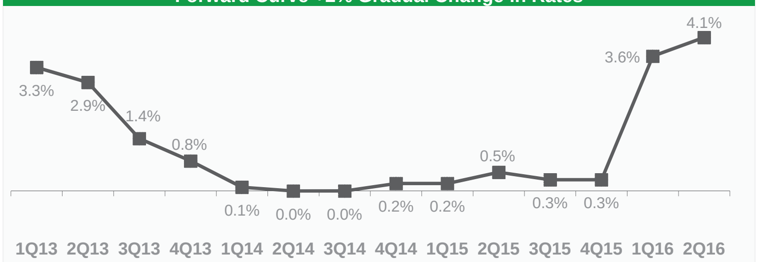
Managing NIM with disciplined loan and deposit pricing



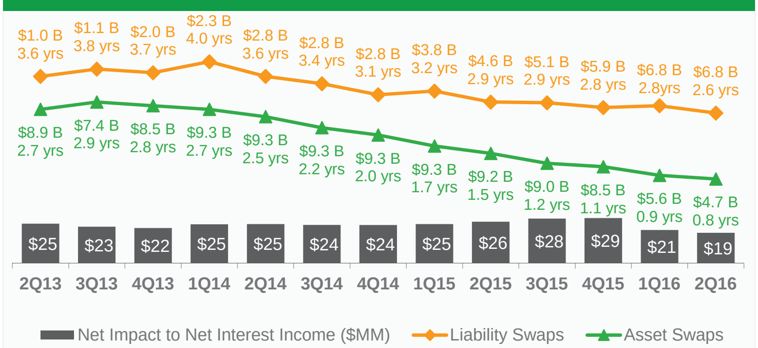
Managing Interest Rate Risk

Incrementally higher asset sensitivity

Net Interest Income at Risk (1, 2)
Forward Curve +2% Gradual Change in Rates

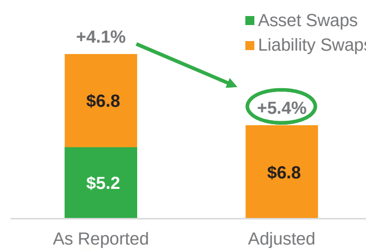


Asset / Liability Swaps: Weighted Average Life (and Notional Amount)



- NII more asset sensitive due to reduction in asset swaps and changes in balance sheet mix, including higher forecasted variable C&I loans
- As of 2Q16[2], our asset sensitivity in the +200 bp ramp scenario without asset swaps would approximate 5.4%
- $1.4 billion of asset swaps scheduled maturities remaining in 2016

Hypothetical Impact of Removing Asset Swaps as of 2Q16 (2) in +200 bp Ramp Scenario



(1) Estimated impact on annualized net interest income over the next 12-month period assuming a gradual change in rates over the next 12-month period above and beyond any rate change already implied in the current yield curve. (2) Data as of May 31, 2016.

Capital[1]

Preferred equity issuance strengthens regulatory capital

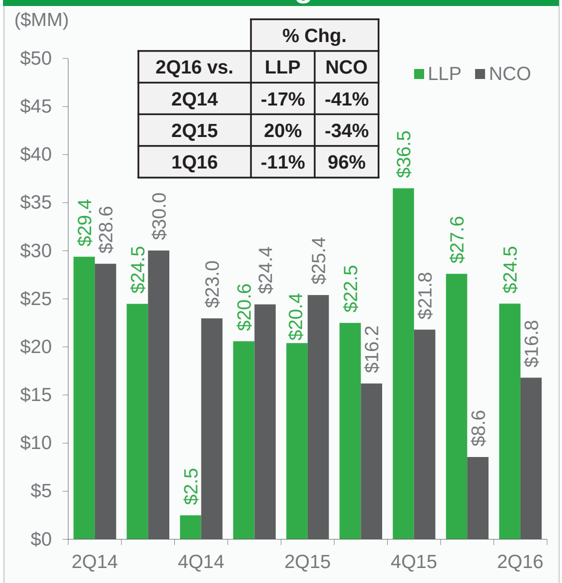
	2Q16	1Q16	4Q15	3Q15	2Q15
Tang. common equity / tang. assets	7.96%	7.89%	7.82%	7.89%	7.92%
Common equity Tier 1 (CET1)(2)	9.80	9.73	9.79	9.72	9.65
Tier 1 leverage(2)	9.55	9.29	8.79	8.85	8.98
Tier 1 risk-based capital(2)	11.37	10.99	10.53	10.49	10.41
Total risk-based capital(2)	13.49	13.17	12.64	12.70	12.62
Total risk-weighted assets(2) *($B)*	$60.7	$59.8	$58.4	$57.8	$57.9
Double leverage(3)	95%	91%	98%	99%	100%

(1) End of period
(2) June 30, 2016 figures are estimated and presented on a Basel III basis, including the standardized approach for calculating risk-weighted assets
(3) (Parent company investments in subsidiaries + goodwill) / equity

Provision, NCO, and ACL

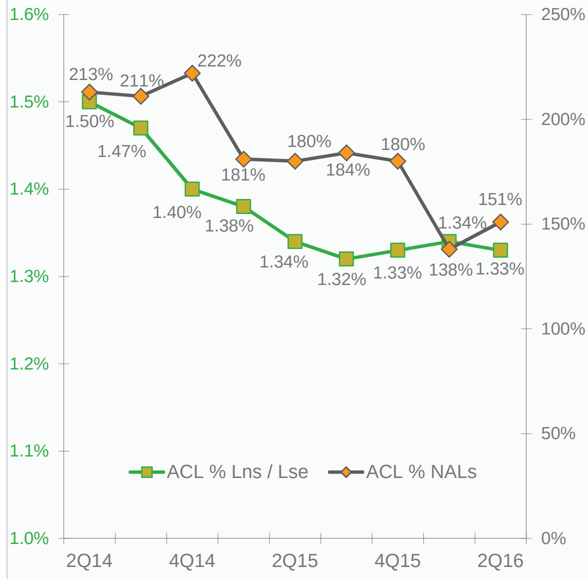
Allowance level appropriate given portfolio composition and quality

Loan Loss Provision vs. Net Charge-offs



	% Chg.	
2Q16 vs.	LLP	NCO
2Q14	-17%	-41%
2Q15	20%	-34%
1Q16	-11%	96%

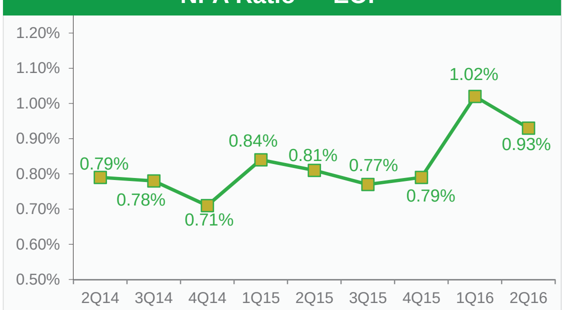
Allowance for Credit Losses vs. NALs



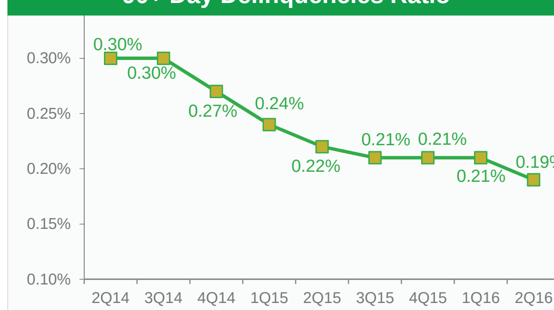
Asset Quality Trends

Overall credit metrics remain strong

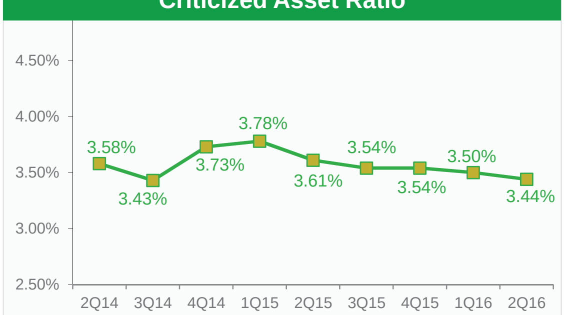
NPA Ratio — EOP



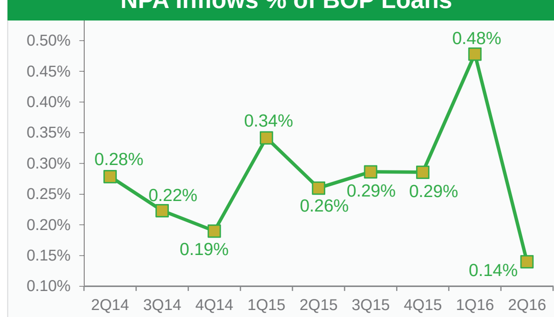
90+ Day Delinquencies Ratio



Criticized Asset Ratio



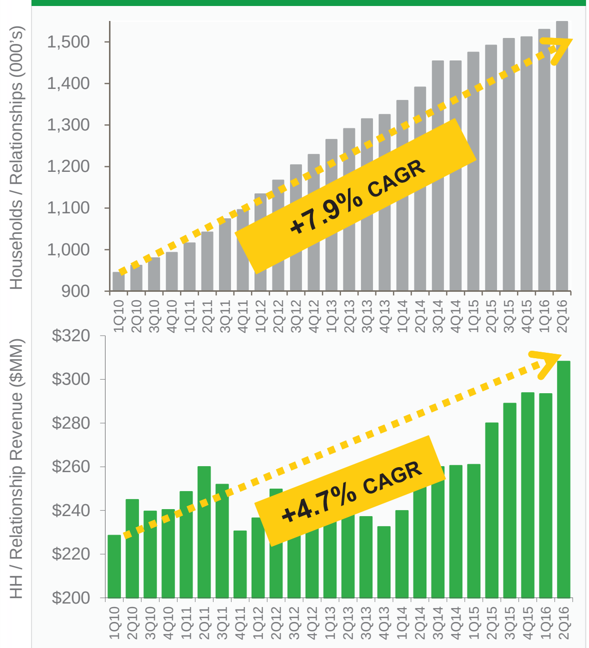
NPA Inflows % of BOP Loans



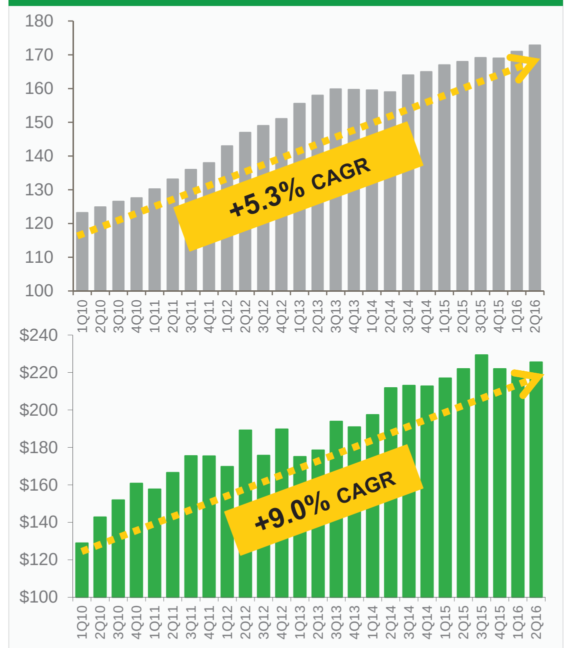
Industry-leading Customer Acquisition

Consumer revenue growth aided by share of wallet improvement

Consumer Households



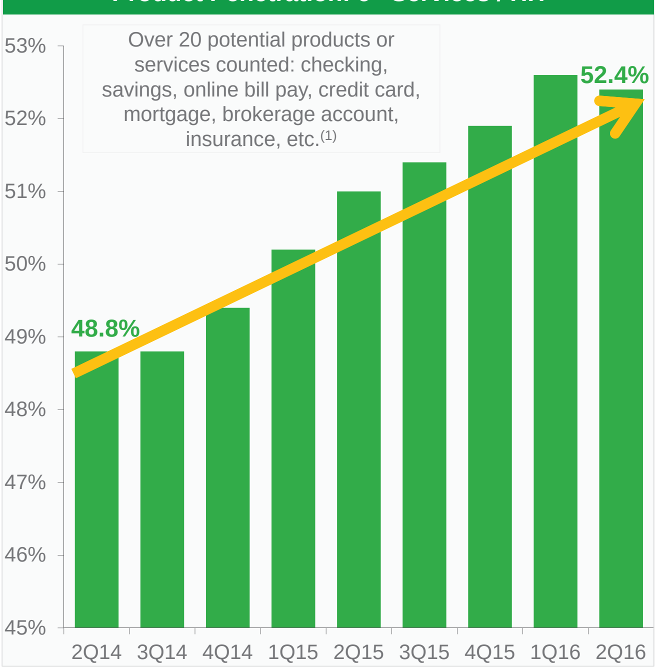
Business Relationships



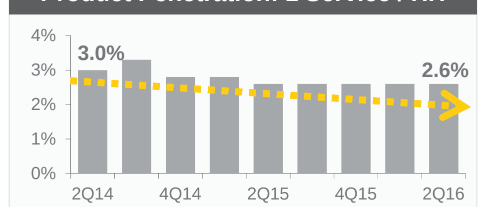
Consumer Relationships[1]

Strong product penetration and increasing share of wallet

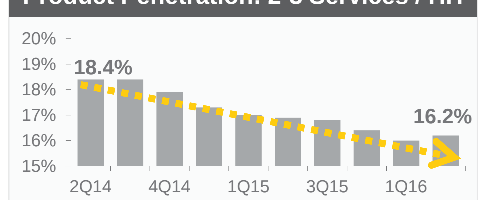
Product Penetration: 6+ Services / HH



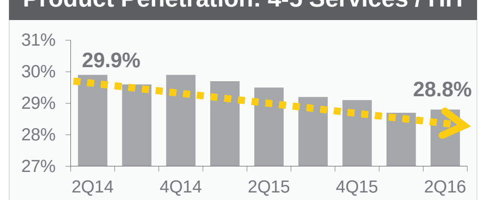
Product Penetration: 1 Service / HH



Product Penetration: 2-3 Services / HH



Product Penetration: 4-5 Services / HH

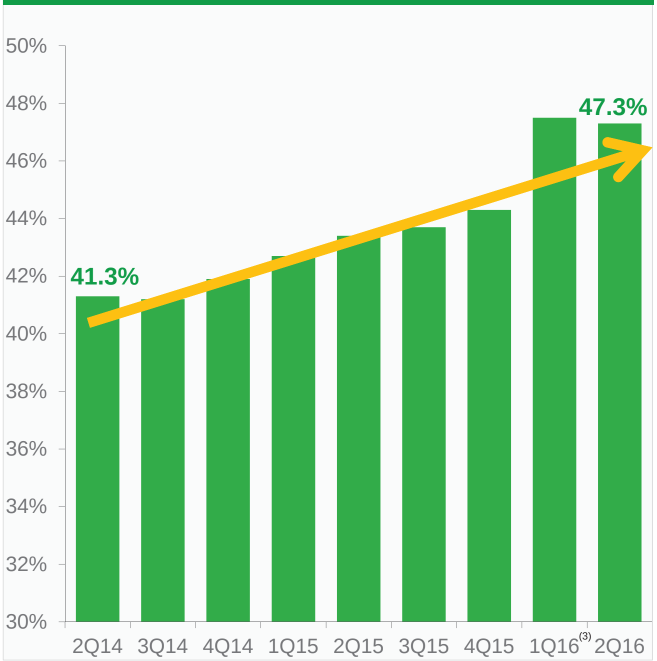


(1) The definitions and measurements used in our OCR process are periodically reviewed

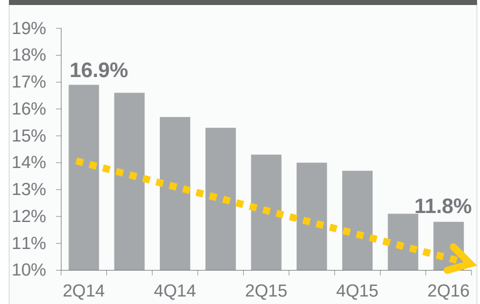
Commercial Relationships(1)(2)

Deepening relationships and increasing product/service cross-sell

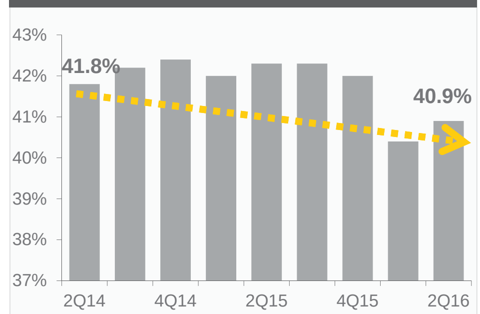
Product Penetration: 4+ Services / Relationship



Product Penetration: 1 Service / Rel



Product Penetration: 2-3 Services / Rel



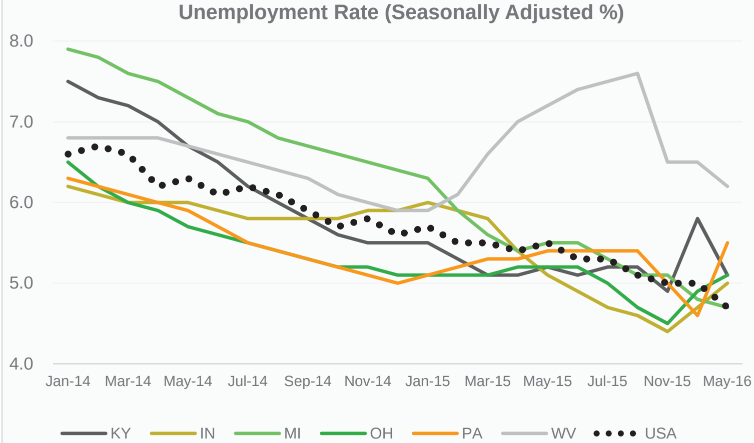
(1) Checking account (2) The definitions and measurements used in our OCR process are periodically reviewed (3) In 1Q16, there was a pricing change to our Treasury Management product that resulted in a one-time increase in our 4+ services/relationship data.

Footprint Economic Indicators

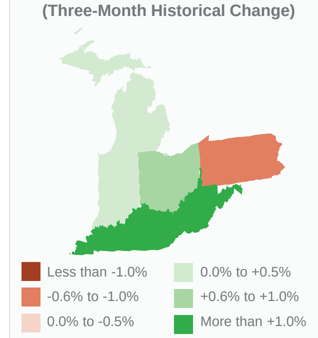
Positive trends cause for optimism

- According to the Philadelphia FRB coincident economic indicator, economic activity in Michigan, Ohio and Indiana has grown faster than the U.S. in the economic recovery-to-date
- Economic activity growth is expected to grow faster than the U.S. in the next 6 months in Ohio, Indiana, West Virginia and Kentucky. Michigan is expected to grow on par with the nation after growing faster than the nation in the last year
- Per capita disposable personal income growth has grown faster than the U.S. during the economic recovery in all 6 Huntington footprint states

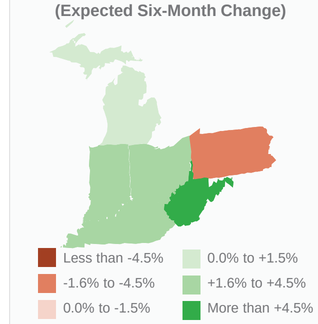
Unemployment Rate (Seasonally Adjusted %)



May 2016 State Coincident Indexes (Three-Month Historical Change)



May 2016 State Leading Indexes (Expected Six-Month Change)

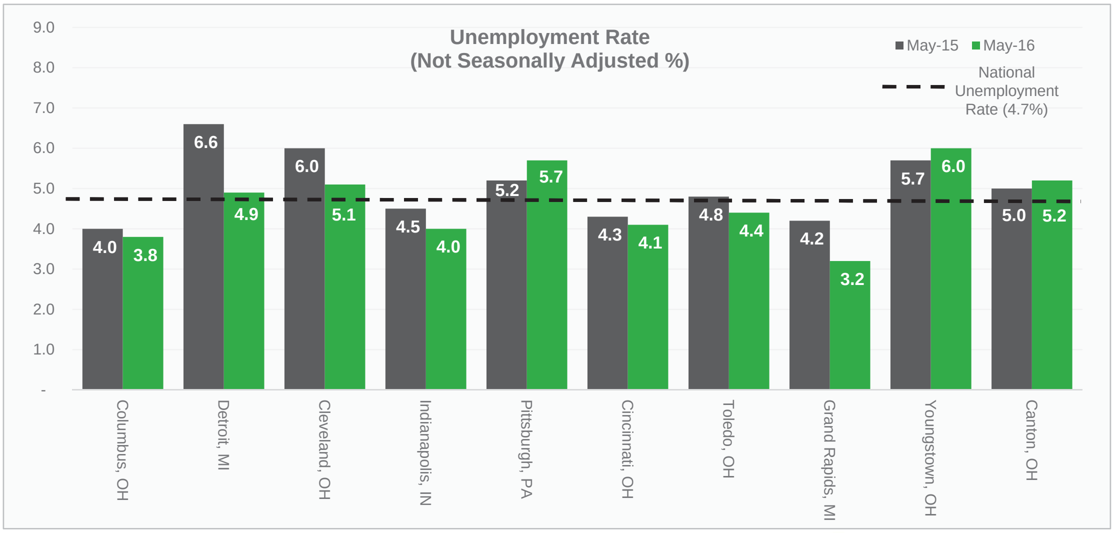


Sources: US Bureau of Labor Statistics, Federal Reserve Bank of Philadelphia

Unemployment Rates in Top 10 Deposit MSAs

Our largest deposit markets compare favorably with U.S.

- Since the end of the financial crisis in 2008, unemployment rates have gone from being well above the national average to rates generally close to the national average
- Economic activity in Michigan, Ohio and Indiana has outpaced overall U.S. growth in the economic recovery to date
- Unemployment rates in Ohio and Michigan are the lowest since the early 2000s; unemployment rates have declined in most of the large MSAs in the entire footprint in the last year



Source: US Bureau of Labor Statistics

Operating Leverage YTD

Annual goal of positive operating leverage

($MM)	2016 Actual	2015 Actual	Y/Y Change $	Y/Y Change %
Net interest income	$ 1,008.9	$ 958.4		
FTE adjustment	19.3	15.5		
FTE Net interest income	$ 1,028.2	$ 973.9	54.3	5.6 %
Noninterest income	$ 513.0	$ 513.3		
Net gain (loss) MSR hedging	(8.3)	1.5		
Securities gains (losses)	0.7	0.1		
Merger-related gain	-	-		
Adjusted noninterest income	$ 520.6	$ 511.7	8.9	1.7 %
Adjusted total revenue	$ 1,548.8	$ 1,485.6	63.2	4.3 %
Noninterest expense	$ 1,014.7	$ 950.6		
Merger and acquisition expenses	27.2	4.9		
Adjusted noninterest expense	$ 987.5	$ 945.7	41.8	4.4 %

Important Messages

- **Focus on delivery of consistent, through the cycle, shareholder returns**
- **Driving loan and core deposit growth through execution and a differentiated customer experience**
  - Enhancing sales management to improve productivity
  - Data analytics increasing revenue generating product penetration
- **2016 Expectations**
  - Excluding Significant Items, net MSR activity, and the incremental impact of the pending FirstMerit acquisition, our goals for full-year 2016 performance remain consistent with our long-term financial goals of 4-6% revenue growth and annual positive operating leverage
  - Overall, asset quality metrics are expected to remain near current levels, with moderate quarterly volatility; NCOs expected to remain below our long-term normalized range of 35-55 basis points
- **Continued progress toward pending FirstMerit acquisition; shareholder approval and DOJ agreement received, awaiting Federal Reserve and OCC approvals**
- **High level of colleague and shareholder alignment**

Reconciliation

Noninterest Income (GAAP)

	2016		2015			Change (%)	
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Service charges on deposit accounts	$ 76	$ 70	$ 73	$ 75	$ 70	8%	8 %
Cards and payment processing income	39	36	38	37	36	8	9
Mortgage banking income	32	19	31	19	39	70	(18)
Trust services	22	23	25	25	27	(1)	(15)
Insurance income	16	16	16	16	18	(2)	(10)
Brokerage income	15	16	14	15	15	(6)	(4)
Capital markets fees	13	13	14	13	13	—	(1)
Bank owned life insurance income	13	14	13	13	13	(7)	(5)
Gain on sale of loans	9	5	10	6	12	72	(26)
Securities gains (losses)	1	—	—	—	—	NM	NM
Other income	36	30	37	35	39	20	(7)
Total noninterest income	$ 271	$ 242	$ 272	$ 253	$ 282	12%	(4)%

Impacts of Significant Items

	2016		2015		
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
Service charges on deposit accounts	$ —	$ —	$ —	$ —	$ —
Cards and payment processing income	—	—	—	—	—
Mortgage banking income	—	—	—	—	—
Trust services	—	—	—	—	—
Insurance income	—	—	—	—	—
Brokerage income	—	—	—	—	—
Capital markets fees	—	—	—	—	—
Bank owned life insurance income	—	—	—	—	—
Gain on sale of loans	—	—	—	—	—
Securities gains (losses)	—	—	—	—	—
Other income	—	—	3	—	—
Total noninterest income	$ —	$ —	$ 3	$ —	$ —

Adjusted Noninterest Income (Non-GAAP)

	2016		2015			Change (%)	
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Service charges on deposit accounts	$ 76	$ 70	$ 73	$ 75	$ 70	8 %	8 %
Cards and payment processing income	39	36	38	37	36	8	9
Mortgage banking income	32	19	31	19	39	70	(18)
Trust services	22	23	25	25	27	(1)	(15)
Insurance income	16	16	16	16	18	(2)	(10)
Brokerage income	15	16	14	15	15	(6)	(4)
Capital markets fees	13	13	14	13	13	—	(1)
Bank owned life insurance income	13	14	13	13	13	(7)	(5)
Gain on sale of loans	9	5	10	6	12	72	(26)
Securities gains (losses)	1	—	—	—	—	NM	NM
Other income	36	30	34	35	39	(26)	(7)
Total noninterest income	$ 271	$ 242	$ 269	$ 253	$ 282	(12)%	(4)%

Reconciliation

Noninterest Expense (GAAP)

($ in millions)	2016 Second Quarter	2016 First Quarter	2015 Fourth Quarter	2015 Third Quarter	2015 Second Quarter	Change (%) LQ	Change (%) YOY
Personnel costs	$ 299	$ 285	$ 289	$ 286	$ 282	5 %	6 %
Outside data processing and other services	63	62	64	59	59	2	8
Equipment	32	33	32	31	32	(2)	—
Net occupancy	31	31	33	29	29	(2)	6
Marketing	15	12	12	12	15	20	(2)
Professional services	21	14	13	12	13	59	71
Deposit and other insurance expense	12	11	11	12	12	9	3
Amortization of intangibles	4	4	4	4	10	(3)	(64)
Other expense	47	39	42	82	41	21	14
Total noninterest expense	$ 524	$ 491	$ 499	$ 527	$ 492	7 %	6 %

Impacts of Significant Items

($ in millions)	2016 Second Quarter	2016 First Quarter	2015 Fourth Quarter	2015 Third Quarter	2015 Second Quarter
Personnel costs	$ 5	$ 1	$ 2	$ 3	$ —
Outside data processing and other services	3	—	2	2	1
Equipment	—	—	—	—	—
Net occupancy	—	—	5	—	—
Marketing	—	—	—	—	—
Professional services	11	4	1	—	1
Other expense	2	1	—	38	—
Total noninterest expense	$ 21	$ 6	$ 10	$ 43	$ 2

Adjusted Noninterest Expense (Non-GAAP)

($ in millions)	2016 Second Quarter	2016 First Quarter	2015 Fourth Quarter	2015 Third Quarter	2015 Second Quarter	Change (%) LQ	Change (%) YOY
Personnel costs	$ 294	$ 285	$ 287	$ 283	$ 282	3%	4%
Outside data processing and other services	60	62	62	57	58	(3)	3
Equipment	32	33	32	31	32	(3)	—
Net occupancy	30	31	28	29	29	(3)	3
Marketing	15	12	12	12	15	25	—
Professional services	11	9	12	12	12	22	(8)
Deposit and other insurance expense	12	11	11	12	12	9	—
Amortization of intangibles	4	4	4	4	10	—	(60)
Other expense	46	38	41	43	41	21	12
Total noninterest expense	$ 503	$ 485	$ 488	$ 483	$ 490	4%	3%

Reconciliation

Significant Items Impacting Financial Performance Comparisons

(in millions, except per share amounts)	2Q16 After-tax	2Q16 EPS	1Q16 After-tax	1Q16 EPS
Net income - reported earnings	$ 174.5		$ 171.3	
Net income applicable to common shares	$ 154.7	$ 0.19	$ 163.3	$ 0.20
Significant items - favorable (unfavorable) impact:	Earnings[1]	EPS	Earnings[1]	EPS
Merger and acquisition related expenses, net	$ (20.8)	$ (0.02)	$ (6.4)	$ (0.01)

(in millions, except per share amounts)	4Q15 After-tax	4Q15 EPS	3Q15 After-tax	3Q15 EPS	2Q15 After-tax	2Q15 EPS	1Q15 After-tax	1Q15 EPS
Net income - reported earnings	$ 178.3		$ 152.6		$ 196.2		$ 165.9	
Net income applicable to common shares	$ 170.3	$ 0.21	$ 144.6	$ 0.18	$ 188.2	$ 0.23	$ 157.9	$ 0.19
Significant items - favorable (unfavorable) impact:	Earnings[1]	EPS	Earnings[1]	EPS	Earnings[1]	EPS	Earnings[1]	EPS
Merger and acquisition related expenses, net	$ (2.9)	$ (0.00)	$ (4.8)	$ (0.00)	$ (1.5)	$ (0.00)	$ (3.4)	$ (0.00)
Franchise repositioning related expense	(7.6)	(0.01)	-	-	-	-	-	-
Addition to litigation reserves	-	-	(38.2)	(0.03)	-	-	-	-

(1) Pre-tax

(in millions)	2Q16 Pre-Tax	2Q16 Efficiency Ratio	1Q16 Pre-Tax	1Q16 Efficiency Ratio
Noninterest expense less amortization of intangibles	$ 520.1	66.1%	$ 487.4	64.6%
Revenue less gain/loss on securities	$ 786.4	--	$ 754.1	--
Significant items:	Revenue (Expense)[1]	Efficiency Ratio	Revenue (Expense)[1]	Efficiency Ratio
Merger and acquisition related expenses, net	$ (20.8)	2.6%	$ (6.4)	0.8%

(1) Pre-tax

Appendix

Basis of Presentation

Use of Non-GAAP Financial Measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document, the earnings press release, or the Form 8-K related to this document, all of which can be found on Huntington's website at www.huntington-ir.com.

Annualized Data

Certain returns, yields, performance ratios, or quarterly growth rates are presented on an "annualized" basis. This is done for analytical and decision-making purposes to better discern underlying performance trends when compared to full-year or year-over-year amounts. For example, loan and deposit growth rates, as well as net charge-off percentages, are most often expressed in terms of an annual rate like 8%. As such, a 2% growth rate for a quarter would represent an annualized 8% growth rate.

Fully-Taxable Equivalent Interest Income and Net Interest Margin

Income from tax-exempt earning assets is increased by an amount equivalent to the taxes that would have been paid if this income had been taxable at statutory rates. This adjustment puts all earning assets, most notably tax-exempt municipal securities and certain lease assets, on a common basis that facilitates comparison of results to results of competitors.

Earnings per Share Equivalent Data

Significant income or expense items may be expressed on a per common share basis. This is done for analytical and decision-making purposes to better discern underlying trends in total corporate earnings per share performance excluding the impact of such items. Investors may also find this information helpful in their evaluation of the company's financial performance against published earnings per share mean estimate amounts, which typically exclude the impact of Significant Items. Earnings per share equivalents are usually calculated by applying an effective tax rate to a pre-tax amount to derive an after-tax amount, which is divided by the average shares outstanding during the respective reporting period. Occasionally, when the item involves special tax treatment, the after-tax amount is disclosed separately, with this then being the amount used to calculate the earnings per share equivalent.

Rounding

Please note that columns of data in this document may not add due to rounding.

Basis of Presentation

Significant Items

From time to time, revenue, expenses, or taxes are impacted by items judged by Management to be outside of ordinary banking activities and/or by items that, while they may be associated with ordinary banking activities, are so unusually large that their outsized impact is believed by Management at that time to be infrequent or short term in nature. We refer to such items as "Significant Items". Most often, these Significant Items result from factors originating outside the company – e.g., regulatory actions/assessments, windfall gains, changes in accounting principles, one-time tax assessments/refunds, litigation actions, etc. In other cases they may result from Management decisions associated with significant corporate actions out of the ordinary course of business – e.g., merger/restructuring charges, recapitalization actions, goodwill impairment, etc.

Even though certain revenue and expense items are naturally subject to more volatility than others due to changes in market and economic environment conditions, as a general rule volatility alone does not define a Significant Item. For example, changes in the provision for credit losses, gains/losses from investment activities, asset valuation write-downs, etc., reflect ordinary banking activities and are, therefore, typically excluded from consideration as a Significant Item.

Management believes the disclosure of "Significant Items", when appropriate, aids analysts/investors in better understanding corporate performance and trends so that they can ascertain which of such items, if any, they may wish to include/exclude from their analysis of the company's performance - i.e., within the context of determining how that performance differed from their expectations, as well as how, if at all, to adjust their estimates of future performance accordingly. To this end, Management has adopted a practice of listing "Significant Items" in its external disclosure documents (e.g., earnings press releases, quarterly performance discussions, investor presentations, Forms 10-Q and 10-K).

"Significant Items" for any particular period are not intended to be a complete list of items that may materially impact current or future period performance. A number of items could materially impact these periods, including those described in Huntington's 2015 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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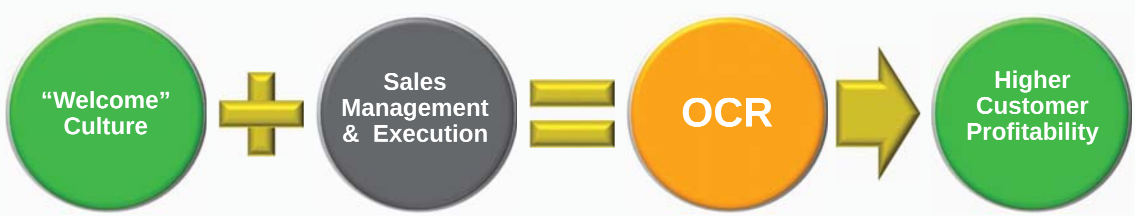
OCR Performance Review

OCR Drives Higher Customer Profitability

The Optimal Customer Relationship (OCR) Model

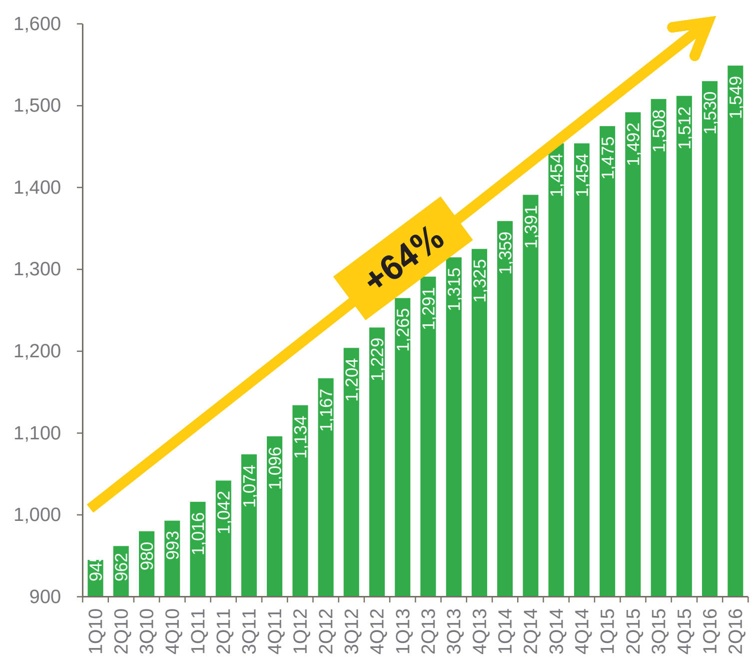


- Clearly outlined activities by segment
- Defined accountability for relationships, by segment
- Aligned goals and incentives at all levels and in all business segments
- One relationship management system – MAX
- Weekly executive results tracking, accountability, and action meetings

Competitive Advantage
One Bank / One Team for the Customer

Consumer Checking Household Growth

Consumer Checking Households (000's)

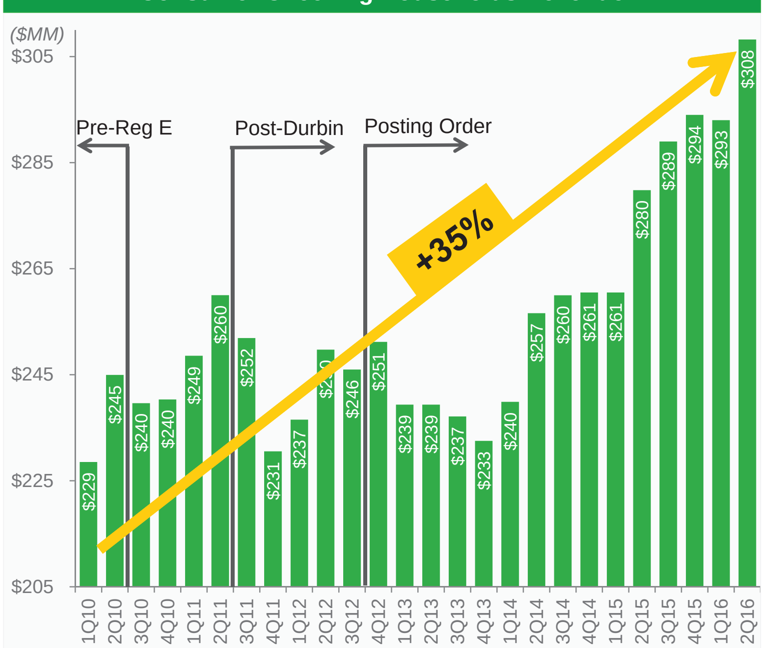


- 2Q16: 3.8% YoY growth
- 52.4% with 6+ products or services penetration(1), up from 51.0% a year ago
- 2Q16 revenue of $308 MM, up $28 MM YoY

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

Consumer Checking Household Revenue

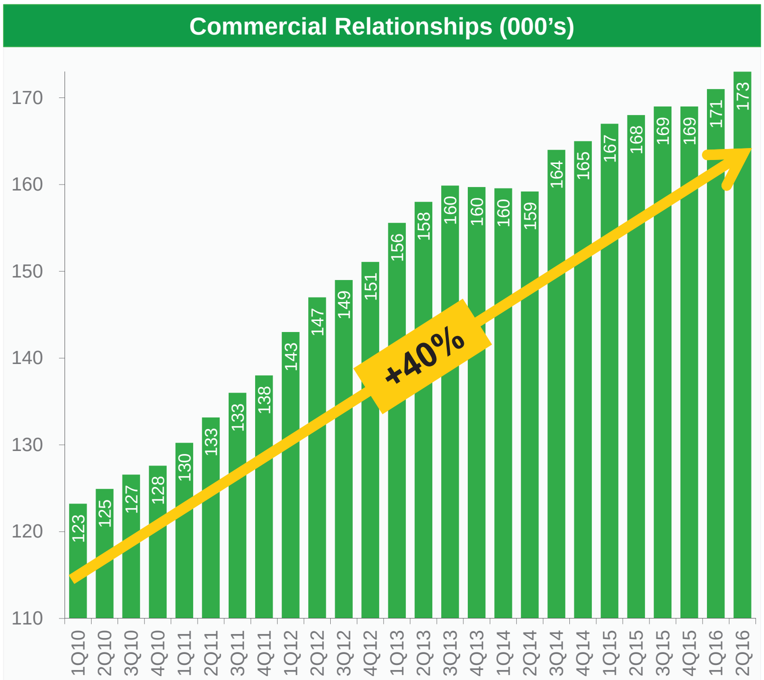
Consumer Checking Households Revenue



- Includes net interest income and noninterest income
- Most recent "Fair Play" related fee change implemented in 3Q14

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

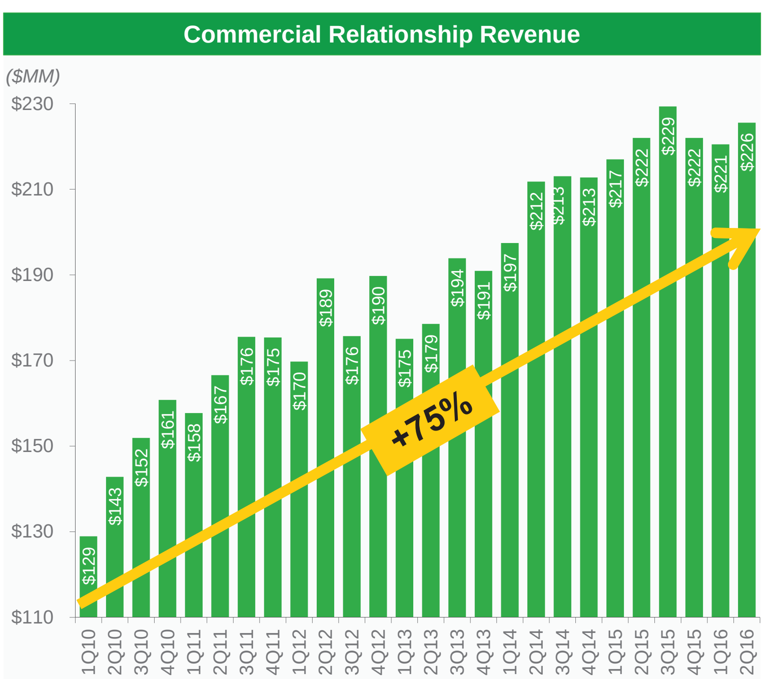
Commercial Relationship[1] Growth



- 2Q16: 2.9% YoY growth[2]
- 47.3% with 4+ products or services penetration[3] up from 43.4% a year ago
- 2Q16 revenue of $221 MM, up $4 MM YoY

(1) Checking account required (2) 1Q14 implementation of fee changes on Business Banking checking products accelerated the closing of certain lower balance business checking accounts (3) The definitions and measurements used in our OCR process are periodically reviewed

Commercial Relationship[1] Revenue



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

(1) Checking account

Income Statement

Income Statement Summary

($ in millions)	2016 Jun. 30,	Mar. 31,	2015 Jun. 30,	Change (%) LQ	YOY
Interest income	$ 566	$ 557	$ 530	2 %	7 %
Interest expense	60	54	39	10	53
Net interest income	506	503	491	1	3
Provision for credit losses	25	28	20	(11)	20
Net interest income after provision	481	475	470	1	2
Service charges on deposit accounts	76	70	70	8	8
Cards and payment processing income	39	36	36	8	9
Mortgage banking income	32	19	39	70	(18)
Trust services	22	23	27	(1)	(15)
Insurance income	16	16	18	(2)	(10)
Brokerage income	15	16	15	(6)	(4)
Capital markets fees	13	13	13	0	(1)
Bank owned life insurance income	13	14	13	(7)	(5)
Gain on sale of loans	9	5	12	72	(26)
Securities gains (losses)	1	---	0	NA	NA
Other income	36	30	39	20	(7)
Total noninterest income	271	242	282	12	(4)
Personnel costs	299	285	282	5	6
Outside data processing and other services	63	62	59	2	8
Equipment	32	33	32	(2)	0
Net occupancy	31	31	29	(2)	6
Marketing	15	12	15	20	(2)
Professional services	21	14	13	59	71
Deposit and other insurance expense	12	11	12	9	3
Amortization of intangibles	4	4	10	(3)	(64)
Other expense	47	39	41	21	14
Total noninterest expense	524	491	492	7	6
Income before income taxes	229	226	260	1	(12)
Provision for income taxes	54	55	64	(1)	(15)
Net Income	$ 175	$ 171	$ 196	2 %	(11) %

Mortgage Banking Income Summary

($MM)	2Q16	1Q16	4Q15	3Q15	2Q15
Origination and secondary marketing	**$26.9**	$18.5	$23.9	$20.0	$26.3
Servicing fees	**11.0**	11.1	11.1	10.8	10.7
Amortization of capitalized servicing	**(6.7)**	(6.4)	(6.7)	(6.1)	(7.0)
Other mortgage banking income	**2.3**	1.7	2.3	2.7	2.5
Sub-total	**33.5**	24.9	30.6	27.4	32.5
MSR recovery (impairment)	**(8.3)**	(18.3)	5.1	(14.1)	14.5
Net trading gains (losses)	**6.4**	11.9	(4.3)	5.7	(8.5)
Total	**$31.6**	$18.5	$31.4	$19.0	$38.5
Investor servicing portfolio(1) ($B)	**$16.2**	$16.2	$16.2	$15.9	$15.7
Weighted average coupon	**4.21%**	4.23%	4.25%	4.27%	4.30%
Originations ($B)	**$1.6**	$0.9	$1.0	$1.3	$1.5
Mortgage servicing rights(1)	**$134.4**	$142.1	$160.7	$153.5	$163.8
MSR % of investor servicing portfolio(1)	**0.83%**	0.88%	0.99%	0.96%	1.04%

(1) End-of-period

Balance Sheet

Assets

($ in millions)	2016 Jun. 30,	2016 Mar. 31,	2015 Jun. 30,	Change (%) LQ	Change (%) YOY
Assets					
Cash and due from banks	$ 867	$ 816	$ 1,380	6 %	(37) %
Interest bearing deposits in banks	45	67	71	(33)	(37)
Trading account securities	35	46	59	(23)	(40)
Loans held for sale	787	568	548	39	44
Available-for-sale securities	9,653	9,319	10,255	4	(6)
Held-to-maturity securities	5,659	5,946	3,304	(5)	71
Loans and leases:					
Commercial and industrial loans and leases	21,372	21,254	20,003	1	7
Commercial real estate loans	5,322	5,282	5,213	1	2
Total commercial	26,694	26,536	25,216	1	6
Automobile	10,381	9,920	8,549	5	21
Home equity loans	8,447	8,422	8,526	0	(1)
Residential mortgage loans	6,377	6,082	5,987	5	7
Other consumer loans	644	579	474	11	36
Total consumer	25,849	25,003	23,536	3	10
Loans and leases	52,543	51,539	48,752	2	8
Allowance for loan and lease losses	(623)	(614)	(600)	2	4
Net loans and leases	51,920	50,926	48,153	2	8
Bank owned life insurance	1,778	1,767	1,736	1	2
Premises and equipment	597	612	615	(2)	(3)
Goodwill	677	677	678	-	(0)
Other intangible assets	48	51	63	(7)	(24)
Accrued income and other assets	1,889	1,851	1,983	2	(5)
Total assets	$ 73,954	$ 72,645	$ 68,846	2 %	7 %

Liabilities & Shareholders' Equity

($ in millions)	2016 Jun. 30,	2016 Mar. 31,	2015 Jun. 30,	Change (%) LQ	Change (%) YOY
Liabilities					
Demand deposits - non-interest bearing	$ 16,324	$ 16,571	$ 17,011	(1) %	(4) %
Demand deposits - interest bearing	8,412	8,174	6,627	3	27
Money market deposits	19,480	19,844	18,580	(2)	5
Savings and other domestic deposits	5,341	5,423	5,240	(2)	2
Core certificates of deposit	1,866	2,123	2,580	(12)	(28)
Total core deposits	51,423	52,135	50,038	(1)	3
Other domestic deposits of $250,000 or more	380	424	178	(10)	113
Brokered deposits and negotiable CDs	3,017	2,890	2,705	4	12
Deposits in foreign offices	223	180	552	24	(60)
Total deposits	55,043	55,629	53,473	(1)	3
Short-term borrowings	1,957	471	1,511	315	29
Other long-term debt	7,930	7,935	5,855	(0)	35
Accrued expenses and other liabilities	1,517	1,452	1,510	4	0
Total liabilities	66,447	65,487	62,349	1	7
Shareholders' equity					
Preferred stock	971	386	386	152	151
Common stock	8	8	8	0	(1)
Capital surplus	7,074	7,050	7,109	0	(0)
Less treasury shares, at cost	(21)	(18)	(17)	16	25
Accumulated other comprehensive loss	(134)	(167)	(186)	(20)	(28)
Retained earnings	(391)	(488)	(805)	(20)	(51)
Total shareholders' equity	7,507	7,158	6,496	5	16
Total liabilities and shareholders' equity	$ 73,954	$ 72,645	$ 68,846	2 %	7 %

Total Core Deposit Trends

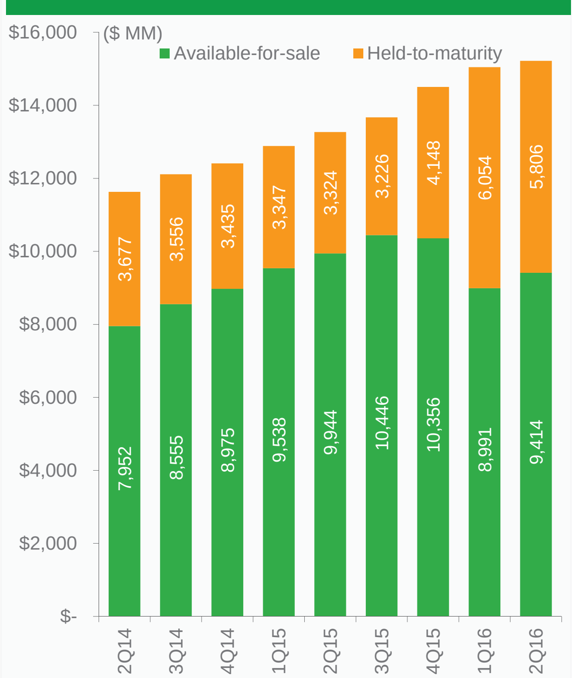
Average ($B)	2Q16	Annualized Growth[1] 2Q16 v 1Q16	1Q16 v 4Q15	2Q16 v 2Q15
Commercial				
Demand deposits - non-interest bearing	$ 13.5	4 %	(28) %	3 %
Demand deposits - interest bearing	2.3	98	151	102
Other core deposits[2]	8.6	(18)	(25)	(2)
Total	24.4	3	(17)	7
Consumer				
Demand deposits - non-interest bearing	3.0	7	23	6
Demand deposits - interest bearing	6.1	14	24	13
Other core deposits[2]	18.4	2	8	2
Total	27.5	5	13	5
Total				
Demand deposits - non-interest bearing	16.5	4	(20)	4
Demand deposits - interest bearing	8.4	35	49	28
Other core deposits[2]	26.9	(5)	(3)	1
Total	$ 51.9	4 %	(2) %	5 %

(1) Linked-quarter percent change annualized

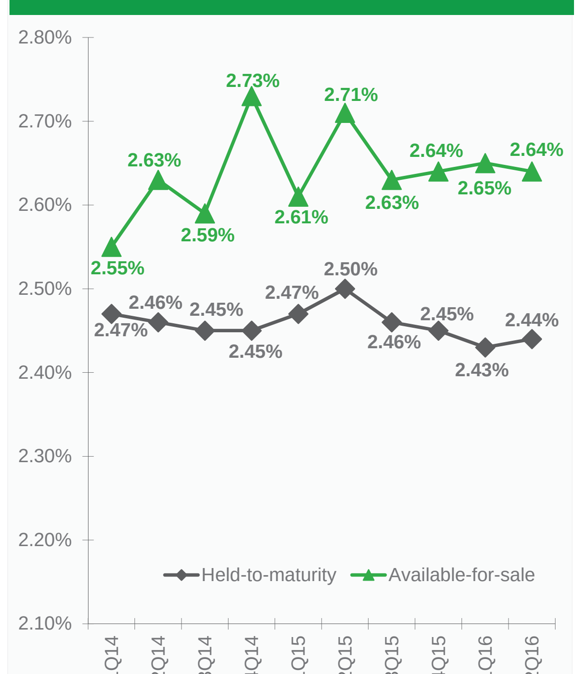
(2) Money market deposits, savings / other deposits, and core certificates of deposit

Securities Mix & Yield[1]

Securities Portfolio Mix



Securities Portfolio Yield



(1) Average balances

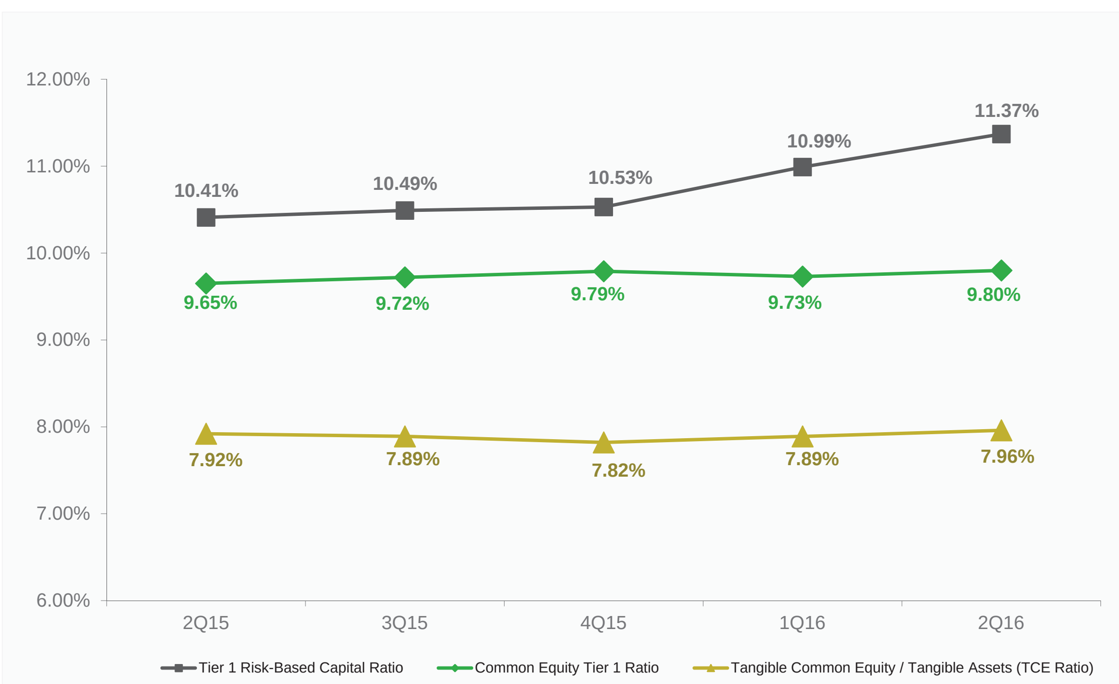
AFS & HTM Securities Overview (6/30/16)

Portfolio weighted average life of 4.2 years[(1)], average duration of 3.0 years[(1)]

Investment Portfolio	June 30, 2016 in $mm Carry Value	June 30, 2016 % of Portfolio	March 31, 2016 in $mm Carry Value	March 31, 2016 % of Portfolio	June 30, 2015 in $mm Carry Value	June 30, 2015 % of Portfolio
Level 1 HQLA						
GNMA	7,552	49.3%	7,230	47.4%	5,563	41.0%
Treasuries	5	0.0%	5	0.0%	5	0.0%
Other	666	4.4%	704	4.6%	679	5.0%
Level 1 HQLA Total	8,224	53.7%	7,939	52.0%	6,247	46.1%
Level 2A HQLA	2,714	17.7%	2,936	19.2%	3,516	25.9%
Level 2B HQLA	130	0.9%	149	1.0%	156	1.2%
Non-HQLA	1,966	12.8%	1,919	12.6%	1,870	13.8%
Direct Purchase Municipal Instruments	2,219	14.5%	2,262	14.8%	1,690	12.5%
Other	59	0.4%	61	0.4%	80	0.6%
Total	**$ 15,312**	**100.0%**	**$ 15,265**	**100.0%**	**$ 13,559**	**100.0%**

(1) Exclusive of Direct Purchase Municipal Instruments and Other non-LCR related securities

Capital Ratios[(1)]

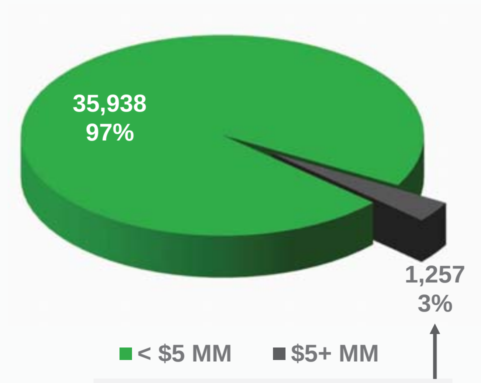


(1) End-of-period

Total Commercial Loans – Granularity

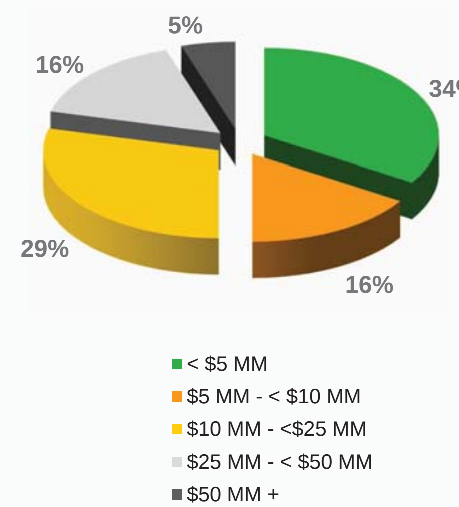
EOP Outstandings of $26.7 Billion

of Loans by Size



$5 MM - < $10 MM	599
$10 MM - < $25 MM	510
$25 MM - < $50 MM	130
> $50 MM	18
Total	1,257

Loans by Dollar Size



Commercial and Industrial: $21.4 Billion(1)

- Diversified by sector and geographically within our Midwest footprint
- Focuses on middle market companies with $20-$500 MM in sales and Business Banking <$20 MM in sales
- Lend to defined relationship oriented clients where we understand our client's market / industry and their durable competitive advantage
- Underwrite to historical cash flows with collateral as a secondary repayment source while stress testing for lower earnings / higher interest rates
- Follow disciplined credit policies and processes with quarterly review of criticized and classified loans

	2Q16	1Q16	4Q15	3Q15	2Q15
Period end balance ($MM)	**$21,372**	$21,254	$20,560	$20,040	$20,003
30+ days PD & accruing	**0.14%**	0.28%	0.26%	0.32%	0.26%
90+ days PD & accruing(2)	**0.03%**	0.04%	0.04%	0.03%	0.03%
NCOs(3)	**0.07%**	0.13%	0.04%	0.20%	0.09%
NALs	**1.36%**	1.45%	0.85%	0.79%	0.74%
ACL	**1.78%**	1.78%	1.72%	1.66%	1.63%

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

C&I – Auto Industry
End of period balances

Outstandings

($MM)	2Q16	1Q16	4Q15	3Q15	2Q15
Suppliers[1]					
Domestic	$ 562	$ 552	$ 469	$ 421	$ 439
Foreign	0	0	0	0	0
Total suppliers	562	552	469	421	439
Dealers					
Floorplan-domestic	1,385	1,327	1,390	1,156	1,095
Floorplan-foreign	673	726	686	609	618
Total floorplan	2,058	2,054	2,076	1,765	1,712
Other	660	635	616	589	580
Total dealers	2,718	2,689	2,692	2,354	2,293
Total auto industry	$3,280	$3,241	$3,161	$2,775	$2,732
NALs					
Suppliers	0.00%	0.04%	0.05%	0.05%	0.05%
Dealers	0.00	0.00	0.00	0.00	0.00
Net charge-offs[2]					
Suppliers	0.00%	0.03%	0.01%	0.01%	0.01%
Dealers	0.0	0.0	0.0	0.0	0.0

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

Commercial Real Estate: $5.3 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
- >71% is within our geographic footprint
- $225 MM of legacy “Special Assets”

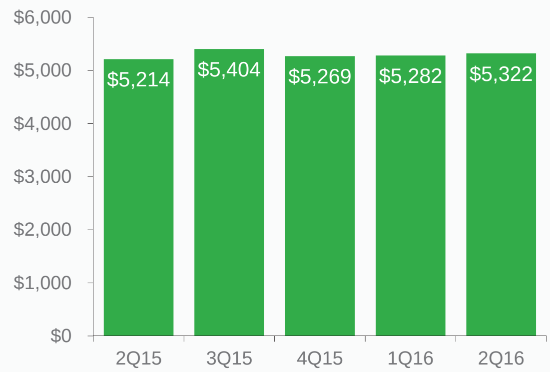
Credit Quality Trends

	2Q16	1Q16	4Q15	3Q15	2Q15
Period end balance ($MM)	$5,322	$5,282	$5,268	$5,404	$5,214
30+ days PD & accruing	0.24%	0.32%	0.35%	0.58%	0.35%
90+ days PD & accruing[2]	0.20%	0.24%	0.18%	0.23%	0.21%
NCOs[3]	(0.05)%	(1.34)%	(0.32)%	(1.04)%	0.43%
NALs	0.44%	0.58%	0.55%	0.51%	0.84%
ACL	2.04%	2.07%	2.04%	2.18%	1.88%

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

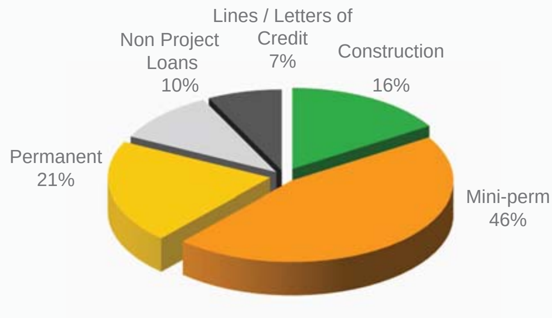
CRE – Portfolio Composition

Period-End Balance



($MM)	2Q16 vs. 1Q16	2Q16 vs. 2Q15
New	$ 291	$ 1,097
Takedowns	361	1,962
Net payments / payoffs / other	(603)	(2,921)
Charge-offs	(9)	(30)
Net change	$40	$108
	0.8%	2.1%

By Loan Type



Mini-perm - Loans with 5 years or less term with properties that have reached a stabilized physical occupancy and exhibit an operational cash flow which would qualify for permanent financing during normalized market conditions.

Permanent – Amortizing loans with terms of up to 10 years, amortizing up to 25 years.

Automobile: $10.4 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 4,100 dealers
  - Floorplan and dealership real estate lending, core deposit relationship, full Treasury Management, Private Banking, etc.
  - Deep relationships add value… buy rates are 20 to 50 basis points higher compared with other banks competing in the prime space
- **Relationships create the flow of auto loans**
  - Super-prime customers, average FICO ~760
  - Low LTVs, averaging <90%
  - Custom Score, utilized to further segment FICO eligible to enhance predictive modeling
- **Operational efficiency and scale leverages expertise**
  - Highly scalable decision engine evaluates >70% of applications based on FICO & custom score
  - Underwriters directly compensated on credit performance by vintage

Credit Quality Trends	2Q16	1Q16	4Q15	3Q15	2Q15
Period end balance ($MM)	**$10,381**	$9,920	$9,481	$9,160	$8,549
30+ days PD & accruing	**0.78%**	0.70%	0.96%	0.86%	0.76%
90+ days PD & accruing	**0.05%**	0.05%	0.08%	0.08%	0.05%
NCOs	**0.17%**	0.28%	0.33%	0.22%	0.17%
NALs	**0.05%**	0.08%	0.07%	0.06%	0.05%

(1) End of period

Auto Loans – Production and Credit Quality

	2Q16	1Q16	4Q15	3Q15	2Q15	1Q15	4Q14	3Q14
Originations								
Amount *($MM)*	**$1,558**	$1,367	$1,291	$1,485	$1,383	$1,048	$1,230	$1,481
% new vehicles	**45%**	46%	54%	47%	48%	44%	48%	50%
Avg. LTV	**89%**	88%	89%	90%	90%	89%	90%	89%
Avg. FICO	**765**	765	769	764	762	759	765	767
Expected cumulative loss	**0.86%**	0.82%	0.81%	0.91%	0.91%	0.91%	0.88%	0.81%
Portfolio Performance								
30+ days PD & accruing %	**0.78%**	0.70%	0.96%	0.86%	0.76%	0.70%	0.83%	0.72%
NCO %	**0.17%**	0.28%	0.33%	0.22%	0.17%	0.19%	0.28%	0.20%
Vintage Performance(1)								
6-month losses			0.04%	0.06%	0.04%	0.03%	0.03%	0.04%
9-month losses				0.11%	0.09%	0.10%	0.08%	0.08%
12-month losses					0.14%	0.18%	0.16%	0.13%

(1) Annualized

Auto Loans - Origination Trends

($MM)	YTD '16	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Originations	$2,925	$5,207	$5,242	$4,220	$4,021	$3,575	$3,428	$1,586	$2,213	$1,911	$1,720
% New Vehicles	45%	48%	49%	45%	45%	52%	48%	37%	44%	47%	40%
Avg. LTV	89%	90%	89%	89%	88%	88%	88%	92%	95%	97%	96%
Avg. FICO	765	764	764	760	758	760	768	763	752	743	742
Annualized risk expected loss	0.25%	0.27%	0.26%	0.28%	0.27%	0.22% [1]	0.37%	0.40%	0.60%	0.83%	0.89% [2]
Charge-off % (annualized)	0.22%	0.23%	0.23%	0.19%	0.21%	0.26%	0.54%	1.51%	1.12% [3]	0.65%	0.40%
MMR average (1)	124.1	124.7	123.2	121.4	123.6	124.9	120.5	112.1	106.7	113.9	113.4
Unemployment rate (2)	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%	4.6%

Loan originations from 2010 through 1H'16 demonstrate strong characteristics and continued improvements from pre-2010.

Notes:

1: Credit scoring model updated in 2011

2: Previous credit model used in these periods; underwrote to a macro higher risk-expected loss in 2006 to 2008 periods

3: Higher losses in these periods partially driven by lower MMR

(1) Manheim index

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

Used Vehicle Market – Scenario Analysis[1]

Net Charge-Off Estimates Based on Manheim Index

2016 Estimated Net Charge-Offs		
Scenario	**Manheim Index**	**Net Charge-Offs**
Base Case	**124.7**	**0.21%**
Stress Cases	120.0	0.23%
	115.0	0.25%
	110.0	0.26%
	105.0	0.28%
	100.0	0.30%

Analysis is specific to Huntington's business model and portfolio.

(1) As of 5/31/2016

Home Equity: $8.4 Billion[1]

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers… 2Q16 originations:
  - Average FICO scores of >750+
  - Average LTVs of <80% for junior liens and <70% for 1st-liens
  - Approximately 65% are 1st-liens
- Portfolio: average FICO of 759 with 62% 1st-liens and 38% 2nd-liens
- Conservative underwriting – manage the probability of default while stress testing rates

Credit Quality Trends	2Q16	1Q16	4Q15	3Q15	2Q15
Period end balance ($MM)	**$8,447**	$8,422	$8,471	$8,461	$8,526
30+ days PD & accruing	**0.56%**	0.55%	0.71%	0.73%	0.78%
90+ days PD & accruing	**0.09%**	0.10%	0.11%	0.13%	0.14%
NCOs	**0.05%**	0.17%	0.22%	0.28%	0.22%
NALs	**0.67%**	0.74%	0.78%	0.79%	0.88%

(1) End of Period

Home Equity – Origination Trends

($MM)	YTD '16	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Originations	$1,555	$3,048	$2,934	$2,609	$2,239	$2,518	$2,041	$1,702	$2,301	$2,321	$2,422
Avg. LTV	77%	77%	76%	72%	74%	74%	73%	74%	73%	74%	73%
Avg. FICO	780	781	780	779	771	771	770	768	757	745	737
Charge-off % (annualized)	0.10%	0.23%	0.44%	0.99%	1.40%	1.28%	1.84%	1.40%	0.91%	0.56%	0.44%
HPI Index(1)	194.2	187.7	179.6	170.7	162.4	159.6	165.6	171.0	178.3	190.7	193.8
Unemployment rate(2)	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%	4.6%

Notes:

1: Consistent origination strategy since 2010

2: HPI Index back to roughly same level as 2006 – consistent with general assessment of the overall market

3. Origination continues to be oriented toward 1st lien position HELOCs, 65% of current balances are associated with 1st lien exposure

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

Residential Mortgages: $6.4 Billion(1)

- Focused on geographies within our Midwest footprint
- Traditional product mix… very limited nontraditional exposure as we never originated sub-prime, payment option ARMs, or negative amortization loans
- Early identification of loss mitigation. "Home Savers" program, 25%–30% recidivism
- Average 2Q16 origination: FICO of 733, new / refi mix approx. 75 / 25%

Credit Quality Trends	2Q16	1Q16	4Q15	3Q15	2Q15
Period end balance ($MM)	$6,377	$6,082	$5,998	$6,071	$5,987
Originations ($MM)	$1,600	$936	$1,012	$1,259	$1,454
30+ days PD & accruing	2.82%	2.90%	3.28%	3.08%	3.22%
90+ days PD & accruing	1.06%	1.14%	1.17%	1.12%	1.21%
NCOs	0.05%	0.11%	0.21%	0.13%	0.15%
NALs	1.34%	1.48%	1.58%	1.63%	1.52%

(1) End of Period

Residential Mortgages – Origination Trends

($MM)	YTD '16	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Originations	$828	$1,455	$1,188	$1,414	$906	$1,411	$1,144	$457	$803	$1,571	$1,309
Avg. LTV	83.6%	83.2%	82.6%	77.8%	81.3%	80.5%	82.0%	82.7%	78.6%	76.3%	79.4%
Avg. FICO	757	756	754	759	756	760	757	739	731	717	724
Charge-off % (annualized)	0.07%	0.17%	0.35%	0.52%	0.92%	1.20%	1.54%	1.31%	0.43%	0.23%	0.10%
HPI Index (1)	194.2	187.7	179.6	170.7	162.4	159.6	165.6	171.0	178.3	190.7	193.8
Unemployment rate (2)	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%	4.6%

Notes:

1: Consistent origination strategy since 2010

2: HPI Index back to roughly same level as 2006 – consistent with general assessment of the overall market

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

Huntington

Credit Quality Review

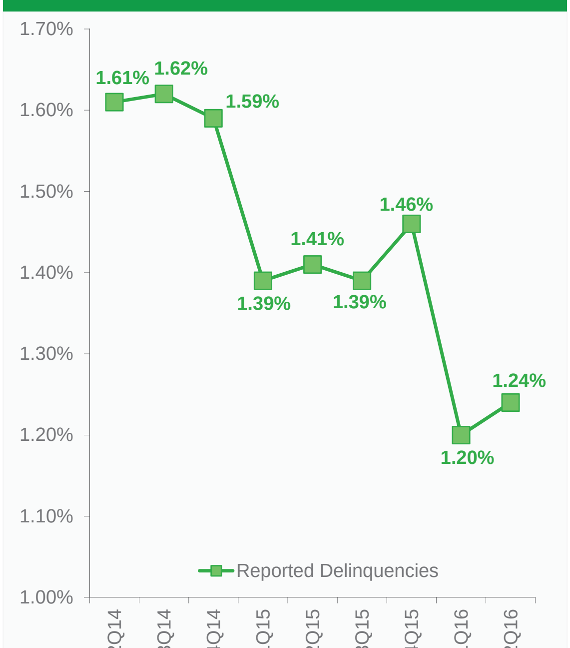
Credit Quality Trends Overview

	2Q16	1Q16	4Q15	3Q15	2Q15
Net charge-off ratio	**0.13%**	0.07%	0.18%	0.13%	0.21%
90+ days PD and accruing	**0.19**	0.21	0.21	0.21	0.22
NAL ratio(1)	**0.88**	0.97	0.74	0.72	0.75
NPA ratio(2)	**0.93**	1.02	0.79	0.77	0.81
Criticized asset ratio(3)	**3.44**	3.50	3.54	3.54	3.61
ALLL ratio	**1.19**	1.19	1.19	1.19	1.23
ALLL / NAL coverage	**135**	123	161	166	165
ALLL / NPA coverage	**127**	117	150	155	151
ACL ratio	**1.33**	1.34	1.33	1.32	1.34
ACL / Criticized assets(3)	**38.51**	38.13	37.54	37.30	37.23
ACL / NAL coverage	**151**	138	180	184	180
ACL / NPA coverage	**142**	131	168	172	165

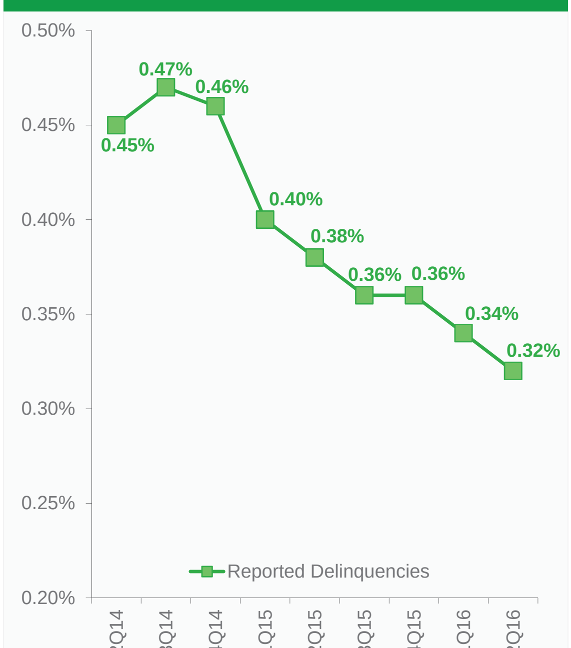
(1) NALs divided by total loans and leases
(2) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs
(3) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases,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

Total Consumer Loan Delinquencies(1)

30+ Days



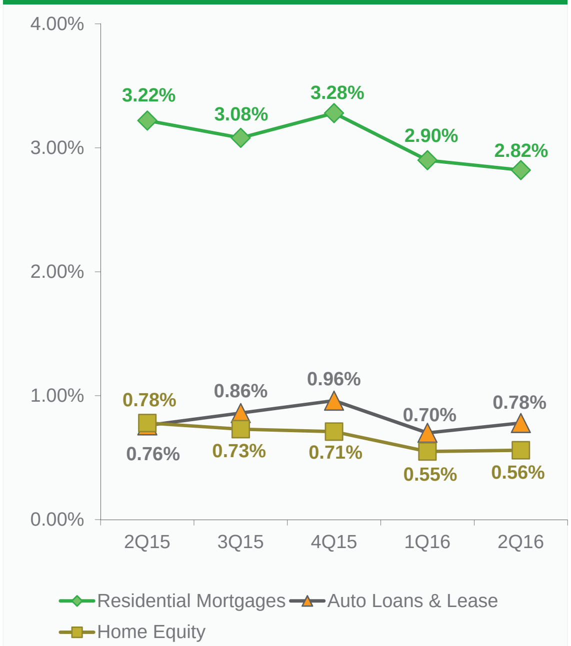
90+ Days



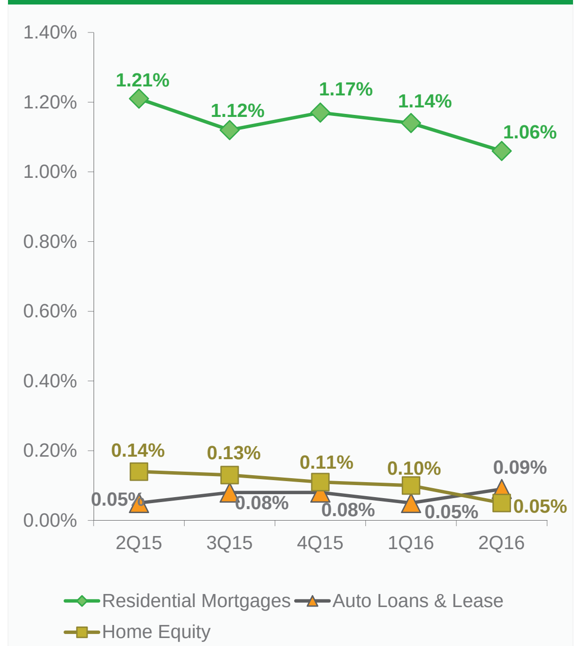
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Consumer Loan Delinquencies[1]

30+ Days



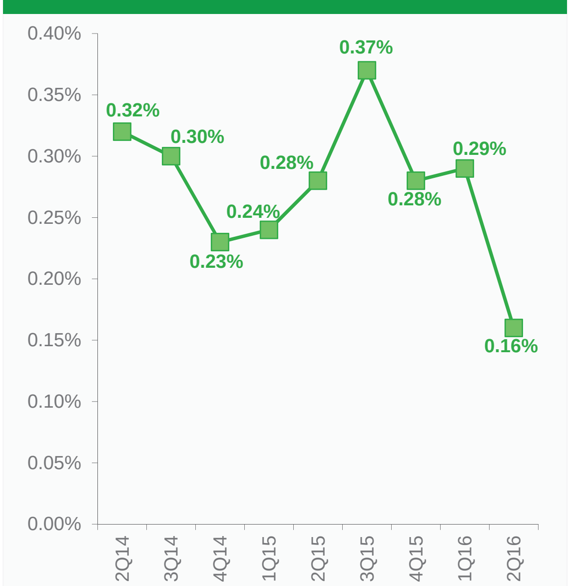
90+ Days



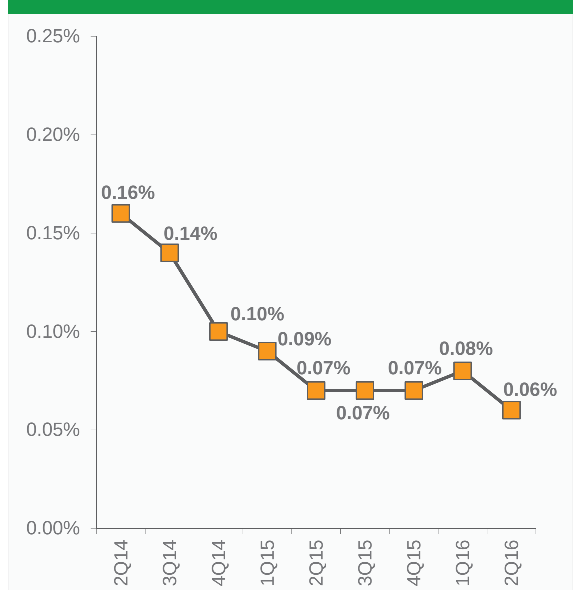
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Total Commercial Loan Delinquencies

30+ Days[1]



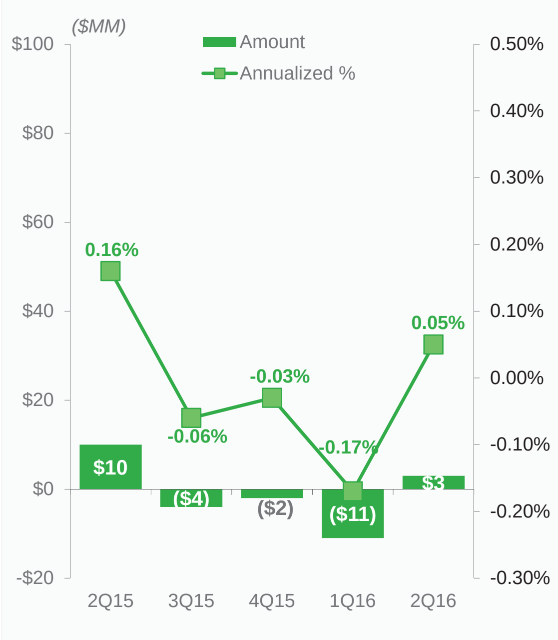
90+ Days[2]



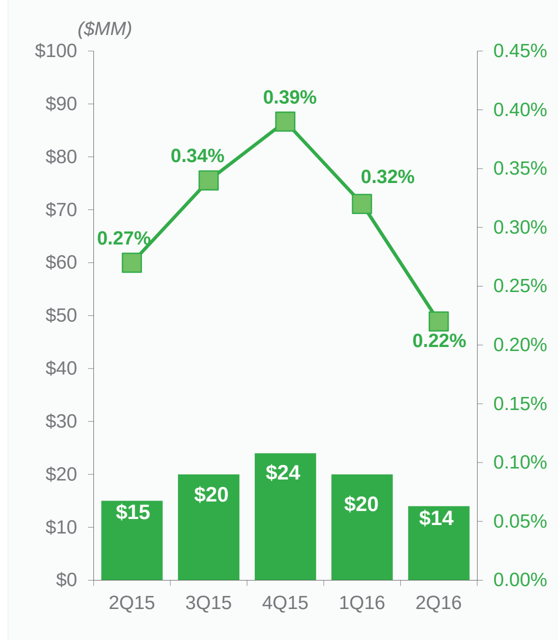
(1) Amounts include Huntington Technology Finance administrative lease delinquencies
(2) Amounts include Huntington Technology Finance administrative lease delinquencies and accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), 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

($MM)	**2Q16**	1Q16	4Q15	3Q15	2Q15
NPA beginning-of-period	**$524.9**	$398.9	$381.4	$396.0	$400.8
Additions / increases	**74.6**	240.7	141.9	139.6	125.1
Return to accruing status	**(18.6)**	(14.3)	(23.2)	(13.6)	(46.1)
Loan and lease losses	**(25.4)**	(40.5)	(29.4)	(45.7)	(33.8)
Payments	**(58.6)**	(51.5)	(64.1)	(78.5)	(38.4)
Sales & other	**(7.0)**	(8.5)	(7.6)	(16.4)	(11.6)
NPA end-of-period	**$489.8**	$524.9	$398.9	$381.4	$396.0
Percent change	**(7)%**	32%	5%	(4)%	(1)%

Total Commercial Loans

Criticized Loan Flow Analysis

End of Period

($MM)	2Q16	1Q16	4Q15	3Q15	2Q15
Criticized beginning-of-period	**$1,550**	$1,505	$1,473	$1,476	$1,510
Additions / increases	**322**	320	357	249	391
Advances	**173**	133	59	62	51
Upgrades to “Pass”	**(126)**	(106)	(176)	(114)	(272)
Paydowns	**(252)**	(271)	(190)	(170)	(179)
Charge-offs	**(16)**	(29)	(18)	(30)	(27)
Criticized end-of-period	**$1,551**	$1,550	$1,505	$1,473	$1,476
Percent change	**0%**	3%	2%	(0)%	(2)%

Franchise and Leadership

Huntington Bancshares Overview

Midwest financial services holding company

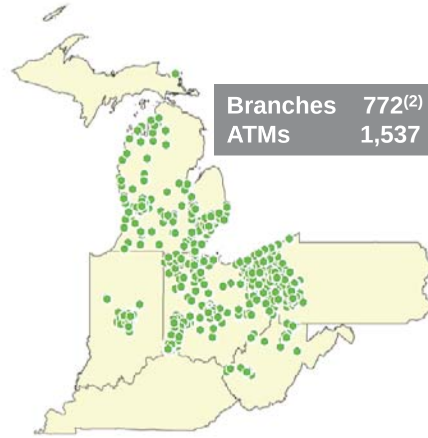
Founded	- 1866
Headquarters	- Columbus, Ohio
Total assets	- $74 Billion
Employees(1)	- 12,363

Franchise:

Deposits - Top 10 MSAs

MSA	Rank	Branches	Deposits	Share
Columbus, OH	1	86	$17,450	29.7%
Detroit, MI	7	83	5,163	4.5
Cleveland, OH	5	91	4,836	7.6
Indianapolis, IN	4	45	3,062	7.2
Pittsburgh, PA	8	37	2,782	2.4
Cincinnati, OH	4	38	2,577	2.9
Toledo, OH	1	31	2,354	23.7
Grand Rapids, MI	2	38	2,237	11.5
Youngstown, OH	1	40	2,019	22.1
Canton, OH	1	27	1,708	26.5

Source: SNL Financial, company presentations and filings
FDIC deposit data as of June 30, 2015



Branches	772(2)
ATMs	1,537

	% Deposits
#1 Share markets	43%
#1- #4 Share markets	58%

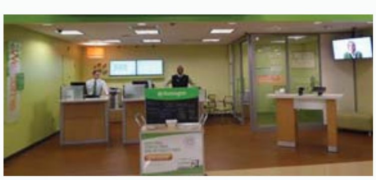
State	Branches	ATMs
Ohio	401	908
Michigan	224	285
Pennsylvania	48	101
Indiana	46	76
West Virginia	30	147
Kentucky	10	20

(1) 2Q16 Average full-time equivalent (FTE) (2) Includes 13 Private Client Group Offices

In-Store Strategy: Lower Cost, More Convenient, and Full Service Distribution Network

- Attractive distribution option: 2x acquisition vs traditional, full service, better fee mix
- In-Store Strategy as a whole turned profitable during 2Q15
- 128 branches breakeven or better for June 2016, up from 97 for June 2015

GIANT EAGLE



- 93 Giant Eagle in-store branches opened
- 88 Giant Eagle in-store branches were breakeven or better as of June 2016
- Giant Eagle in-stores represent 12% of our branch network, over delivering on HH growth:
  - Delivering 18% of consumer HH growth in last 12 months, ending June 2016
  - Delivering 19% of Business Banking relationship growth in last 12 months, ending June 2016

meijer

- 87 Meijer in-store branches opened; 3 new branch openings expected in 2H16
- 40 Meijer in-store branches were breakeven or better as of June 2016
- Meijer in-stores represent 11% of our branch network, over delivering on HH growth:
  - Delivering 35% of consumer HH growth last 12 months, ending June 2016
  - Delivering 24% of Business Banking relationship growth in last 12 months, ending June 2016

Leadership Team

Chairman, President and CEO Stephen Steinour	
Retail and Business Banking Mary Navarro	Regional Banking and The Private Client Group Jim Dunlap
Commercial Banking & Insurance Rick Remiker	Automobile Finance and Commercial Real Estate Nick Stanutz
Finance, Strategy, Mergers & Acquisitions Mac McCullough – Chief Financial Officer	Risk and Legal Helga Houston – Chief Risk Officer
Credit, Collections, Special Assets Dan Neumeyer – Chief Credit Officer	Human Resources & Diversity Raj Syal
Corporate Communications & Government Relations Barbara Benham	Corporate Services Mark Thompson
Technology, Operations and Home Lending Paul Heller – Chief Technology and Operations Officer	Internal Audit Harry Farver – Chief Auditor

Business Segments

Welcome

Huntington

Mark A. Muth
Director of Investor Relations

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E-mail: mark.muth@huntington.com