

Welcome

Huntington Bancshares Incorporated 2016 Third Quarter Earnings Review

October 26, 2016



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Disclaimer

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

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

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board; volatility and disruptions in global capital and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our "Fair Play" banking philosophy; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; the possibility that the anticipated benefits of the merger with FirstMerit Corporation are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where we do business; diversion of management's attention from ongoing business operations and opportunities; potential adverse reactions or changes to business or employee relationships, including those resulting from the completion of the merger with FirstMerit Corporation; our ability to complete the integration of FirstMerit Corporation successfully; 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, 2015 and our subsequent Quarterly Reports on Form 10-Q, including for the quarters ended March 31, 2016 and June 30, 2016, each of which is on file with the Securities and Exchange Commission (the "SEC") and available in the "Investor Relations" section of our website, <http://www.huntington.com>, under the heading "Publications and Filings" and in other documents we file with the SEC.

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

2016 Third Quarter Highlights

Successfully integrating FirstMerit into our business

EPS -39% Y/Y	TBVPS -6% Y/Y	ROA 0.58%	ROTCE 7.0%
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Financial Highlights			Balance Sheet		
		Y/Y			Y/Y
EPS	\$0.11	-39%	TBVPS	\$6.48	-6%
Net Interest Margin	3.18%	+2 bp	Avg Assets	\$86,898	25%
Net Interest Income (FTE)	\$636.0	26%	Avg Earning Assets	\$79,687	26%
Noninterest Income	\$302.4	19%	Avg Loans and Leases	\$60,722	24%
Total Revenue (FTE)	\$938.4	24%	Avg Deposits	\$66,502	22%
Noninterest Expense	\$712.2	35%	Avg Core Deposits	\$62,022	22%
Net Income	\$127.0	-17%	Avg Tang. Common Equity	\$6,509	19%
Avg diluted shares	952.1	17%	TCE Ratio	7.14%	-75 bp
Efficiency Ratio	75.0%	+590 bp	CET1 Ratio	9.09%	-63 bp
NCOs / Avg Loans	0.26%	+13 bp	NPA Ratio	0.72%	-5 bp

Note: \$ in millions, except per share; results were impacted by the closing of FirstMerit acquisition on 8/16/2016.



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3Q16 YoY Summary Income Statement

Quarterly comparisons significantly impacted by mid-quarter closing of FirstMerit acquisition and related Significant Items

(in millions)	2016			2015		Change	
	Third	Second	First	Fourth	Third	LQ	YOY
	Quarter	Quarter	Quarter	Quarter	Quarter		
Net interest income - FTE	\$ 636.0	\$516.0	\$512.2	\$505.3	\$503.6	23 %	26 %
Total noninterest income	302.4	271.1	241.9	272.2	253.1	12	19
Total Revenue - FTE	938.4	787.1	754.1	777.6	756.7	19	24
Total noninterest expense	712.2	523.7	491.1	498.8	526.5	36	35
Provision for credit losses	63.8	24.5	27.6	36.5	22.5	160	184
Pre-tax income - FTE	162.4	238.9	235.4	242.3	207.8	-32	-22
Net Income	\$ 127.0	\$174.5	\$171.3	\$178.3	\$152.6	-27 %	-17 %

Noninterest Income

- \$22 MM increase in mortgage banking income
- \$12 MM increase in service charges on deposit accounts
- \$8 MM increase in cards and payment processing income

Noninterest Expense

- \$119 MM increase in personnel costs
- \$35 MM increase in professional expense
- \$33 MM increase in outside data processing expense
- \$33 MM decrease in other expense

Adjusted Noninterest Expense⁽¹⁾

- \$70 MM increase compared to 3Q15

(1) Details on slide 16



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Operating Leverage YTD

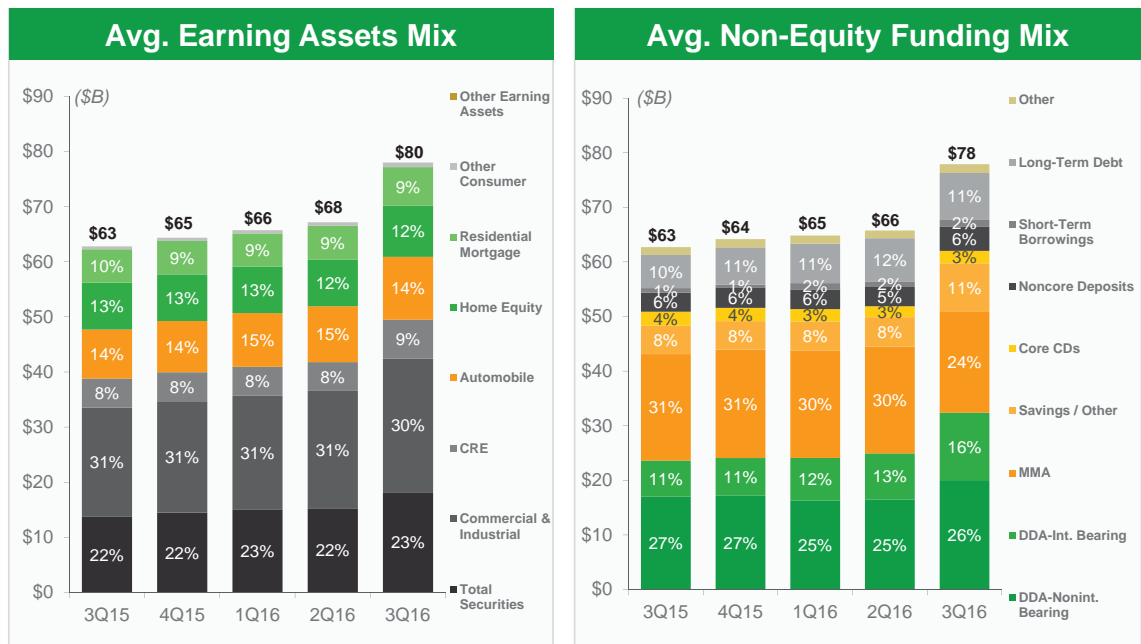
Annual goal of positive operating leverage

(\$MM)

	2016 Actual	2015 Actual	Y/Y Change	
			\$	%
Net interest income	\$ 1,634.3	\$ 1,453.8		
FTE adjustment	29.8	23.7		
FTE Net interest income	\$ 1,664.2	\$ 1,477.5	186.7	12.6
Noninterest income	\$ 815.4	\$ 766.5		
Net gain (loss) MSR hedging	(7.2)	(6.9)		
Securities gains (losses)	1.7	0.3		
Merger-related gain	-	-		
Adjusted noninterest income	\$ 820.9	\$ 773.2	47.8	6.2
Adjusted total revenue	\$ 2,485.1	\$ 2,250.7	234.4	10.4
Noninterest expense	\$ 1,727.0	\$ 1,477.1		
Addition to litigation reserves	-	38.2		
Merger and acquisition expenses	185.9	9.7		
Adjusted noninterest expense	\$ 1,541.1	\$ 1,429.2	111.8	7.8

Earning Asset/Liability Mix

Strong core growth complemented by FirstMerit acquisition



Balance Sheet Optimization

Making the balance sheet work harder

◆ Repositioning the post-acquisition balance sheet

- Optimizing structure
- Enhancing flexibility
- Improving capital efficiency

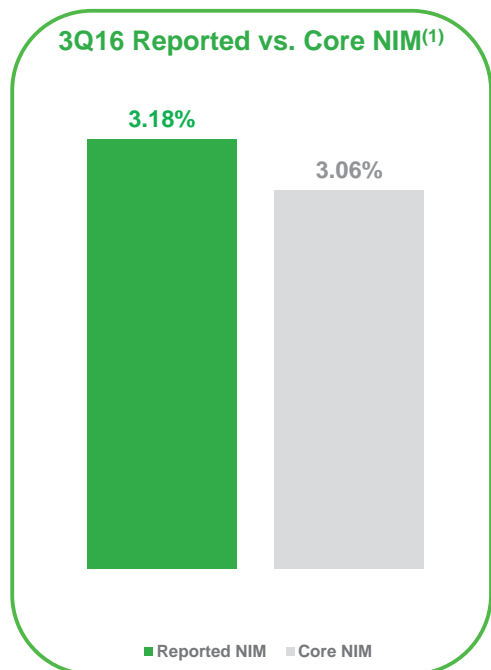
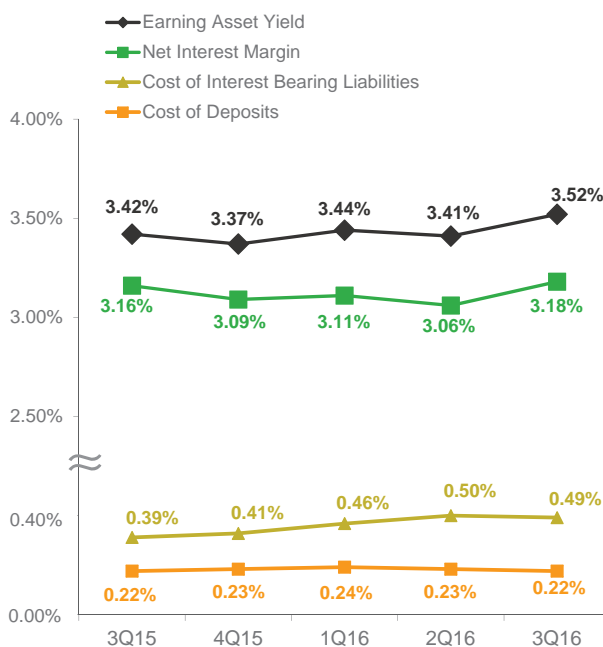
◆ Planned actions:

- Approximately \$1.5 billion auto securitization by year end
- Sale of approximately \$2.0 billion of >0% risk-weighted securities by year end
- Reinvesting proceeds from auto securitization and securities sales into 0% risk-weighted securities
- Sale of approximately \$1.2 billion of non-relationship based C&I and CRE product by year end; proceeds used to pay off short-term borrowings

◆ No material expected impact on asset sensitivity

Net Interest Margin (FTE)

Purchase accounting adjustments add 12 basis points to NIM



(1) Net of purchase accounting adjustments; see reconciliation on slide 18

Capital⁽¹⁾

FirstMerit acquisition effectively deploys capital

	3Q16	2Q16	1Q16	4Q15	3Q15
Tang. common equity / tang. assets	7.14%	7.96%	7.89%	7.82%	7.89%
Common equity Tier 1 (CET1) ⁽²⁾	9.09	9.80	9.73	9.79	9.72
Tier 1 leverage ⁽²⁾	9.89	9.55	9.29	8.79	8.85
Tier 1 risk-based capital ⁽²⁾	10.40	11.37	10.99	10.53	10.49
Total risk-based capital ⁽²⁾	12.57	13.49	13.17	12.64	12.70
Total risk-weighted assets ⁽²⁾ (\$B)	\$80.5	\$60.7	\$59.8	\$58.4	\$57.8
Double leverage ⁽³⁾	106%	95%	91%	98%	99%

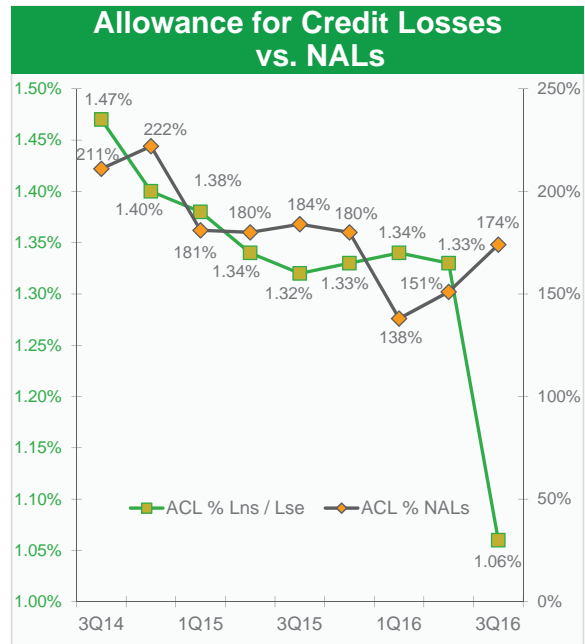
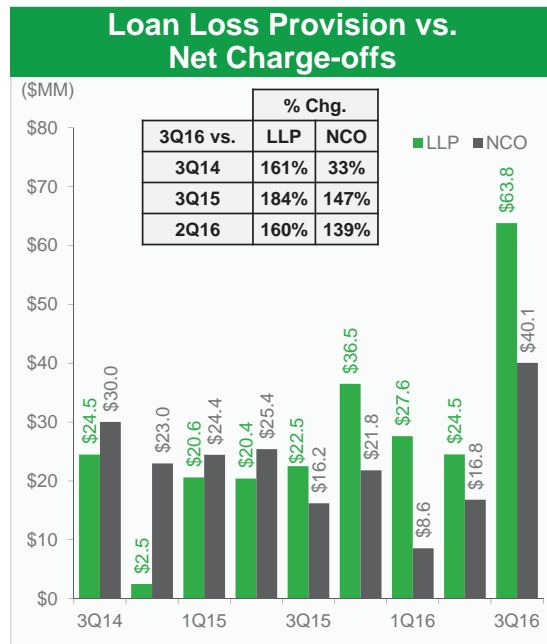
(1) End of period

(2) September 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

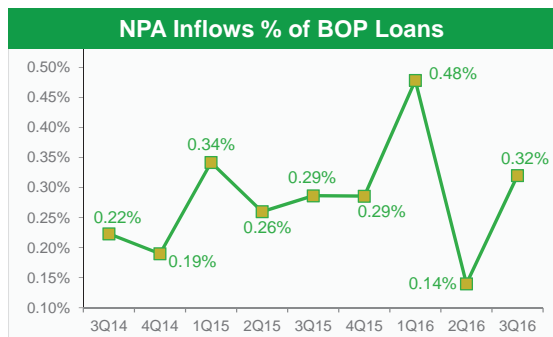
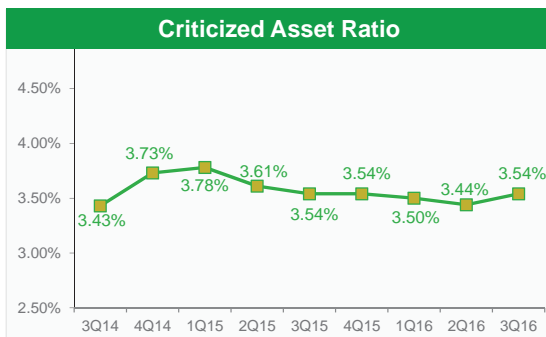
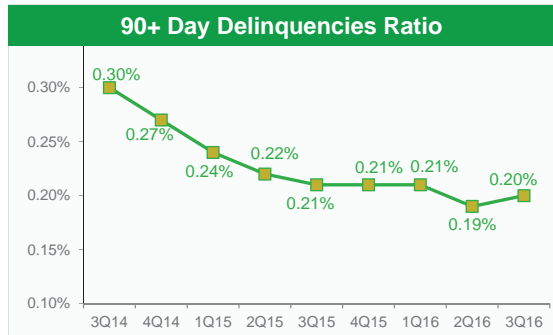
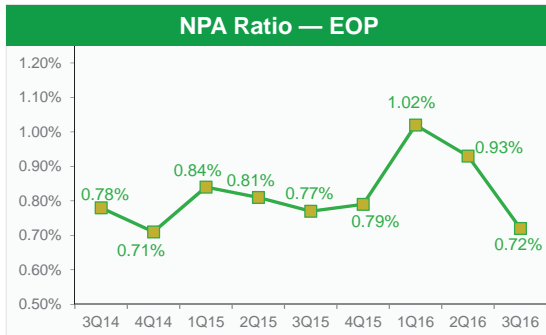
Provision, NCO, and ACL

Allowance and other ratios impacted by FirstMerit acquisition



Asset Quality Trends

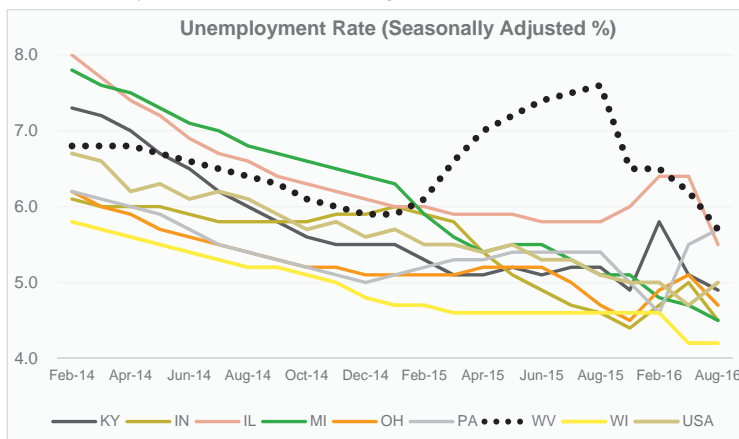
Overall credit metrics remain strong



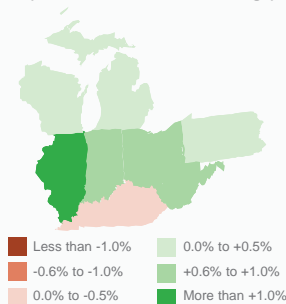
Footprint Economic Indicators

Positive trends cause for optimism

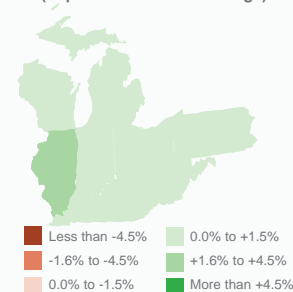
- According to the Philadelphia FRB coincident economic indicator, economic activity in Michigan, Ohio and Indiana has grown faster than the U.S. in the economic recovery-to-date
- Economic activity growth is expected to grow on par with than the U.S. in most of the Huntington Footprint states; per capita disposable personal income growth has grown faster than the U.S. during the economic recovery in most Huntington footprint states
- Unemployment Rates were at or below the national average in August in Indiana, Kentucky, Ohio, Michigan and Wisconsin; unemployment rates are near 15 year lows in Ohio and Michigan



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



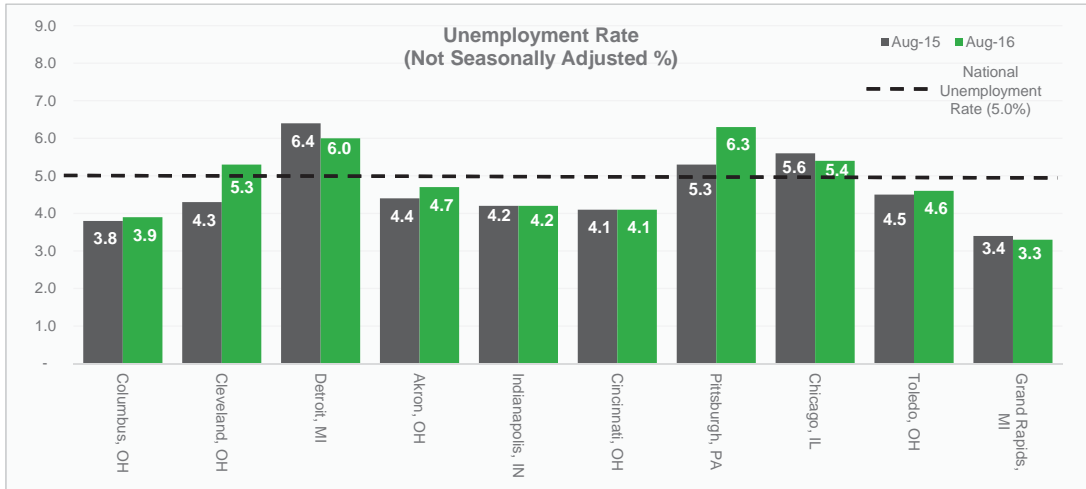
August 2016 State Leading Indexes (Expected Six-Month Change)



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 below or at the national average in many areas of the Huntington Footprint states
- Economic activity in Michigan, Ohio and Indiana has outpaced overall U.S. growth in the economic recovery to date. Employment growth in Michigan and Indiana has been especially strong, outpacing the nation in job creation
- 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



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Important Messages

- ◆ **Focus on delivery of consistent, through the cycle, shareholder returns**
- ◆ **Driving loan and core deposit growth through execution and a differentiated customer experience**
- ◆ **Continued progress with FirstMerit integration; focused execution remains a priority**
 - Confidence in achieving the \$255 million of expected annualized cost savings from deal announcement
 - Executing on revenue synergies
 - Branch and substantially all systems conversions scheduled for 1Q17; divestiture scheduled for 4Q16
 - Focusing on customer experience and retention
 - Optimizing balance sheet to improve returns and enhance capital flexibility
- ◆ **High level of colleague and shareholder alignment**



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Reconciliation

Noninterest Income (GAAP)

(\$ in millions)	2016			2015			Change (%)	
	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	LQ	YOY	
Service charges on deposit accounts	\$ 87	\$ 76	\$ 70	\$ 73	\$ 75	15%	16%	
Cards and payment processing income	44	39	36	38	37	13	21	
Mortgage banking income	41	32	19	31	19	29	114	
Trust services	29	22	23	25	25	29	16	
Insurance income	16	16	16	16	16	(1)	(2)	
Brokerage income	15	15	16	14	15	1	(2)	
Capital markets fees	15	13	13	14	13	13	16	
Bank-owned life insurance income	14	13	14	13	13	15	14	
Gain on sale of loans	8	9	9	10	6	(19)	28	
Securities gains (losses)	1	1	—	—	—	—	87	
Other income	33	36	30	37	35	(8)	(3)	
Total noninterest income	\$ 302	\$ 271	\$ 242	\$ 272	\$ 283	12%	19%	

Impacts of Significant Items

(\$ in millions)	2016			2015		
	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	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	\$ 3	\$ —

Adjusted Noninterest Income (Non-GAAP)

(\$ in millions)	2016			2015			Change (%)	
	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	LQ	YOY	
Service charges on deposit accounts	\$ 87	\$ 76	\$ 70	\$ 73	\$ 75	15%	16%	
Cards and payment processing income	44	39	36	38	37	13	21	
Mortgage banking income	41	32	19	31	19	29	114	
Trust services	29	22	23	25	25	29	16	
Insurance income	16	16	16	16	16	(1)	(2)	
Brokerage income	15	15	16	14	15	1	(2)	
Capital markets fees	15	13	13	14	13	13	16	
Bank-owned life insurance income	14	13	14	13	13	15	14	
Gain on sale of loans	8	9	9	10	6	(19)	28	
Securities gains (losses)	1	1	—	—	—	—	87	
Other income	33	36	30	41	35	(8)	(3)	
Total noninterest income	\$ 302	\$ 271	\$ 242	\$ 278	\$ 283	12%	19%	

Reconciliation

Noninterest Expense (GAAP)

(\$ in millions)	2016			2015			Change (%)	
	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	LQ	YOY	
Personnel costs	\$ 405	\$ 299	\$ 285	\$ 289	\$ 286	35%	41%	
Outside data processing and other services	91	63	62	64	59	45	56	
Equipment	41	32	33	32	31	28	30	
Net occupancy	41	31	31	33	29	35	43	
Marketing	14	15	12	12	12	(2)	19	
Professional services	47	21	14	13	12	119	294	
Deposit and other insurance expense	15	12	11	11	12	23	29	
Amortization of intangibles	9	4	4	4	4	151	131	
Other expense	48	47	39	42	82	3	(41)	
Total noninterest expense	\$ 712	\$ 524	\$ 491	\$ 499	\$ 527	36%	35%	

Impacts of Significant Items

(\$ in millions)	2016			2015		
	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Quarter
Personnel costs	\$ 76	\$ 5	\$ —	\$ 2	\$ 3	—
Outside data processing and other services	28	3	—	2	2	—
Equipment	5	—	—	—	—	—
Net occupancy	7	—	—	5	—	—
Marketing	1	—	—	—	—	—
Professional services	34	11	4	1	1	—
Other expense	8	2	1	—	38	—
Total noninterest expense	\$ 159	\$ 21	\$ 5	\$ 10	\$ 43	—

Adjusted Noninterest Expense (Non-GAAP)

(\$ in millions)	2016			2015			Change (%)	
	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	LQ	YOY	
Personnel costs	\$ 329	\$ 294	\$ 285	\$ 287	\$ 283	12%	16%	
Outside data processing and other services	63	60	62	62	57	5	11	
Equipment	36	32	33	32	31	13	16	
Net occupancy	34	30	31	28	29	13	17	
Marketing	14	15	12	12	12	(7)	17	
Professional services	13	11	9	12	12	18	8	
Deposit and other insurance expense	15	12	11	11	12	23	29	
Amortization of intangibles	9	4	4	4	4	151	131	
Other expense	40	46	38	41	43	(13)	(7)	
Total noninterest expense	\$ 553	\$ 503	\$ 485	\$ 488	\$ 483	10%	14%	

Reconciliation

Significant Items Impacting Financial Performance Comparisons

2016 Net Income and EPS

(in millions, except per share amounts)

	3Q16		2Q16		1Q16	
	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	\$ 127.0		\$ 174.5		\$ 171.3	
Net income applicable to common shares	\$ 108.0	\$ 0.11	\$ 154.7	\$ 0.19	\$ 163.3	\$ 0.20
Significant items - favorable (unfavorable) impact:	Earnings⁽¹⁾	EPS	Earnings⁽¹⁾	EPS	Earnings⁽¹⁾	EPS
Merger and acquisition related expenses, net	\$ (158.7)	\$ (0.11)	\$ (20.8)	\$ (0.02)	\$ (6.4)	\$ (0.01)

2015 Net Income and EPS

(in millions, except per share amounts)

	4Q15		3Q15		2Q15		1Q15	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	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	\$ (0.4)	\$ (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)	-	-	-	-

2016 Efficiency Ratio

(in millions)

	3Q16		2Q16		1Q16	
	Pre-Tax	Efficiency Ratio	Pre-Tax	Efficiency Ratio	Pre-Tax	Efficiency Ratio
Noninterest expense less amortization of intangibles	\$ 703.2	75.0%	\$ 520.1	66.1%	\$ 487.4	64.6%
Revenue less gain/loss on securities	\$ 937.4	--	\$ 786.4	--	\$ 754.1	--
Significant items:	Revenue (Expense)⁽¹⁾	Efficiency Ratio	Revenue (Expense)⁽¹⁾	Efficiency Ratio	Revenue (Expense)⁽¹⁾	Efficiency Ratio
Merger and acquisition related expenses, net	\$ (158.7)	16.9%	\$ (20.8)	2.6%	\$ (6.4)	0.8%

(1) Pre-tax



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Reconciliation

Net Interest Margin

	3Q16
Net Interest Income (FTE) - reported	\$ 636.0
Purchase accounting impact (performing loans)	19.5
Purchase accounting impact (credit impaired loans)	1.1
Total Loan Purchase Accounting Impact	20.6
Debt	0.2
Deposit accretion	1.8
Total Net Purchase Accounting Adjustments	\$ 22.6
Net Interest Income (FTE) - core	\$ 614.1
Average Earning Assets	\$ 79,687.0
Net Interest Margin - reported	3.18%
Net Interest Margin - core	3.06%



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Reconciliation

Loan marks

Performing:	
Loan mark:	
Beginning balance	\$ -
Impact of acquisition	195
Amortization	(15)
Impact of transfer to HFS	<u>(5)</u>
Ending balance	\$ 175
Performing loan balance:	
At acquisition	\$15,349
At September 30, 2016	<u>14,273</u>
Purchased credit impaired (PCI):	
Accretable yield:	
Beginning balance	\$ -
Impact of acquisition	18
Accretion	(1)
Reclassification from nonaccretable difference	<u>3</u>
Ending balance	\$ 20
PCI Loan balance:	
At acquisition	\$ 182
At September 30, 2016	<u>154</u>

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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Income Statement

Income Statement Summary

(\$ in millions)	2016		2015	Change (%)	
	Sep. 30,	Jun. 30,	Sep. 30,	LQ	YOY
Interest income	\$ 694	\$ 566	\$ 538	23 %	29 %
Interest expense	69	60	43	15	60
Net interest income	625	506	495	24	26
Provision for credit losses	64	25	22	160	184
Net interest income after provision	562	481	473	17	19
Service charges on deposit accounts	87	76	75	15	16
Cards and payment processing income	44	39	37	13	21
Mortgage banking income	41	32	19	29	114
Trust services	29	22	25	29	16
Insurance income	16	16	16	(1)	(2)
Brokerage income	15	15	15	1	(2)
Capital markets fees	15	13	13	13	16
Bank owned life insurance income	14	13	13	15	14
Gain on sale of loans	8	9	6	(19)	28
Securities gains (losses)	1	1	0	57	448
Other income	33	36	35	(8)	(3)
Total noninterest income	302	271	253	12	19
Personnel costs	405	299	286	35	41
Outside data processing and other services	91	63	59	45	56
Equipment	41	32	31	28	30
Net occupancy	41	31	29	35	43
Marketing	14	15	12	(2)	19
Professional services	47	21	12	119	294
Deposit and other insurance expense	15	12	12	23	29
Amortization of intangibles	9	4	4	151	131
Other expense	48	47	82	3	(41)
Total noninterest expense	712	524	527	36	35
Income before income taxes	152	229	200	(34)	(24)
Provision for income taxes	25	54	47	(54)	(47)
Net Income	\$ 127	\$ 175	\$ 153	(27) %	(17) %



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Mortgage Banking Income Summary

(\$MM)	3Q16	2Q16	1Q16	4Q15	3Q15
Origination and secondary marketing	\$32.7	\$26.9	\$18.5	\$23.9	\$20.0
Servicing fees	11.7	11.0	11.1	11.1	10.8
Amortization of capitalized servicing	(7.7)	(6.7)	(6.4)	(6.7)	(6.1)
Other mortgage banking income	2.8	2.3	1.7	2.3	2.7
Sub-total	39.5	33.5	24.9	30.6	27.4
MSR recovery (impairment)	2.5	(8.3)	(18.3)	5.1	(14.1)
Net trading gains (losses)	(1.4)	6.4	11.9	(4.3)	5.7
Total	\$40.6	\$31.6	\$18.5	\$31.4	\$19.0
Investor servicing portfolio ⁽¹⁾ (\$B)	\$18.6	\$16.2	\$16.2	\$16.2	\$15.9
Weighted average coupon	4.17%	4.21%	4.23%	4.25%	4.27%
Originations (\$B)	\$1.7	\$1.6	\$0.9	\$1.0	\$1.3
Mortgage servicing rights ⁽¹⁾	\$156.8	\$134.4	\$142.1	\$160.7	\$153.5
MSR % of investor servicing portfolio ⁽¹⁾	0.84%	0.83%	0.88%	0.99%	0.96%



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(1) End-of-period

Tax Rate Summary – Reported vs. Adjusted

<i>(\$ in millions)</i>	Reported (GAAP)	M&A Related Net Expenses	Adjusted (Non-GAAP)
2016 Third Quarter			
Income before income taxes	\$151.8	\$158.7	\$310.5
Provision for income taxes	\$24.7	\$52.0	\$76.7
Effective tax rate	16.3%		24.7%
2016 Second Quarter			
Income before income taxes	\$228.8	\$20.8	\$249.6
Provision for income taxes	\$54.3	\$7.2	\$61.5
Effective tax rate	23.7%		24.6%
2016 First Quarter			
Income before income taxes	\$226.3	\$6.4	\$232.7
Provision for income taxes	\$55.0	\$2.0	\$57.0
Effective tax rate	24.3%		24.5%

Tax Rate Summary – Reported vs. FTE Adjusted

<i>(\$ in millions)</i>	Reported (GAAP)	FTE Adjustment	FTE Adjusted (Non-GAAP)
2016 Third Quarter			
Income before income taxes	\$151.8	\$10.6	\$162.4
Provision for income taxes	\$24.7	\$10.6	\$35.3
Effective tax rate	16.3%		21.8%
2016 Second Quarter			
Income before income taxes	\$228.8	\$10.1	\$238.9
Provision for income taxes	\$54.3	\$10.1	\$64.4
Effective tax rate	23.7%		26.9%
2016 First Quarter			
Income before income taxes	\$226.3	\$9.1	\$235.4
Provision for income taxes	\$55.0	\$9.1	\$64.1
Effective tax rate	24.3%		27.2%

Balance Sheet

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Assets

(\$ in millions)	2016		2015	Change (%)	
	Sep. 30,	Jun. 30,	Sep. 30,	LQ	YOY
Assets					
Cash and due from banks	\$ 1,662	\$ 867	\$ 1,024	92 %	62 %
Interest bearing deposits in banks	51	45	66	14	(23)
Trading account securities	36	35	39	2	(8)
Loans held for sale	3,414	787	676	334	405
Available-for-sale securities	16,470	9,653	11,095	71	48
Held-to-maturity securities	5,301	5,659	3,158	(6)	68
Loans and leases:					
Commercial and industrial loans and leases	27,668	21,372	20,040	29	38
Commercial real estate loans	7,256	5,322	5,404	36	34
Total commercial	34,924	26,694	25,444	31	37
Automobile	10,791	10,381	9,160	4	18
Home equity loans	10,120	8,447	8,461	20	20
Residential mortgage loans	7,665	6,377	6,071	20	26
RV and marine finance	1,840	---	---	NM	NM
Other consumer loans	964	644	520	50	85
Total consumer	31,380	25,849	24,212	21	30
Loans and leases	66,304	52,543	49,656	26	34
Allowance for loan and lease losses	(617)	(623)	(592)	(1)	4
Net loans and leases	65,688	51,920	49,064	27	34
Bank owned life insurance	2,423	1,778	1,748	36	39
Premises and equipment	828	597	621	39	33
Goodwill	2,004	677	677	196	196
Other intangible assets	429	48	59	800	627
Servicing rights	181	159	183	14	(1)
Accrued income and other assets	2,277	1,729	1,777	32	28
Total assets	\$100,765	\$ 73,954	\$ 70,186	36 %	44 %

NM = Not meaningful

Liabilities & Shareholders' Equity

(\$ in millions)	2016		2015		Change (%)	
	Sep. 30,	Jun. 30,	Sep. 30,	LQ	YOY	
Liabilities						
Demand deposits - non-interest bearing	\$ 23,426	\$ 16,324	\$ 16,935	44 %	38 %	
Demand deposits - interest bearing	15,730	8,412	6,574	87	139	
Money market deposits	18,604	19,480	19,494	(4)	(5)	
Savings and other domestic deposits	12,418	5,341	5,189	133	139	
Core certificates of deposit	2,724	1,866	2,483	46	10	
Total core deposits	72,902	51,423	50,675	42	44	
Other domestic deposits of \$250,000 or more	391	380	263	3	49	
Brokered deposits and negotiable CDs	3,972	3,017	2,904	32	37	
Deposits in foreign offices	140	223	403	(37)	(65)	
Total deposits	77,405	55,043	54,245	41	43	
Short-term borrowings	2,148	1,957	1,462	10	47	
Other long-term debt	8,999	7,930	6,352	13	42	
Accrued expenses and other liabilities	1,827	1,517	1,570	20	16	
Total liabilities	90,379	66,447	63,629	36	42	
Shareholders' equity						
Preferred stock	1,071	971	386	10	178	
Common stock	11	8	8	36	35	
Capital surplus	9,863	7,074	7,054	39	40	
Less treasury shares, at cost	(27)	(21)	(17)	26	58	
Accumulated other comprehensive loss	(172)	(134)	(140)	28	23	
Retained earnings	(359)	(391)	(708)	(8)	(49)	
Total shareholders' equity	10,387	7,507	6,583	38	58	
Total liabilities and shareholders' equity	\$100,765	\$ 73,954	\$ 70,186	36 %	44 %	



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Total Core Deposit Trends

Average (\$B)	3Q16	3Q16 v 2Q16 ⁽¹⁾	3Q16 v 3Q15
Commercial			
Demand deposits - non-interest bearing	\$ 16.3	82 %	14 %
Demand deposits - interest bearing	5.2	495	331
Other core deposits ⁽²⁾	7.3	(59)	(23)
Total	28.8	72	16
Consumer			
Demand deposits - non-interest bearing	3.7	100	35
Demand deposits - interest bearing	7.1	67	32
Other core deposits ⁽²⁾	22.3	85	25
Total	33.2	83	28
Total			
Demand deposits - non-interest bearing	20.0	85	18
Demand deposits - interest bearing	12.4	185	87
Other core deposits ⁽²⁾	29.6	39	9
Total	\$ 62.0	78 %	22 %

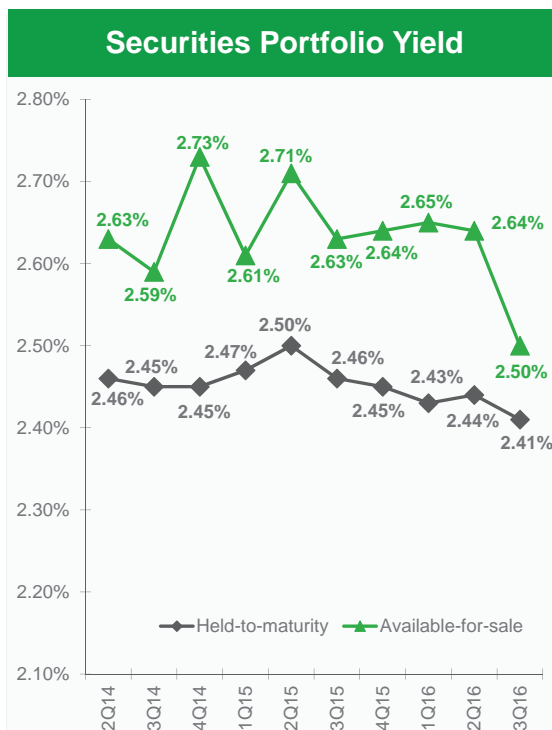
(1) Linked-quarter percent change annualized

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



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Securities Mix & Yield⁽¹⁾



(1) Average balances



AFS & HTM Securities Overview (9/30/16)

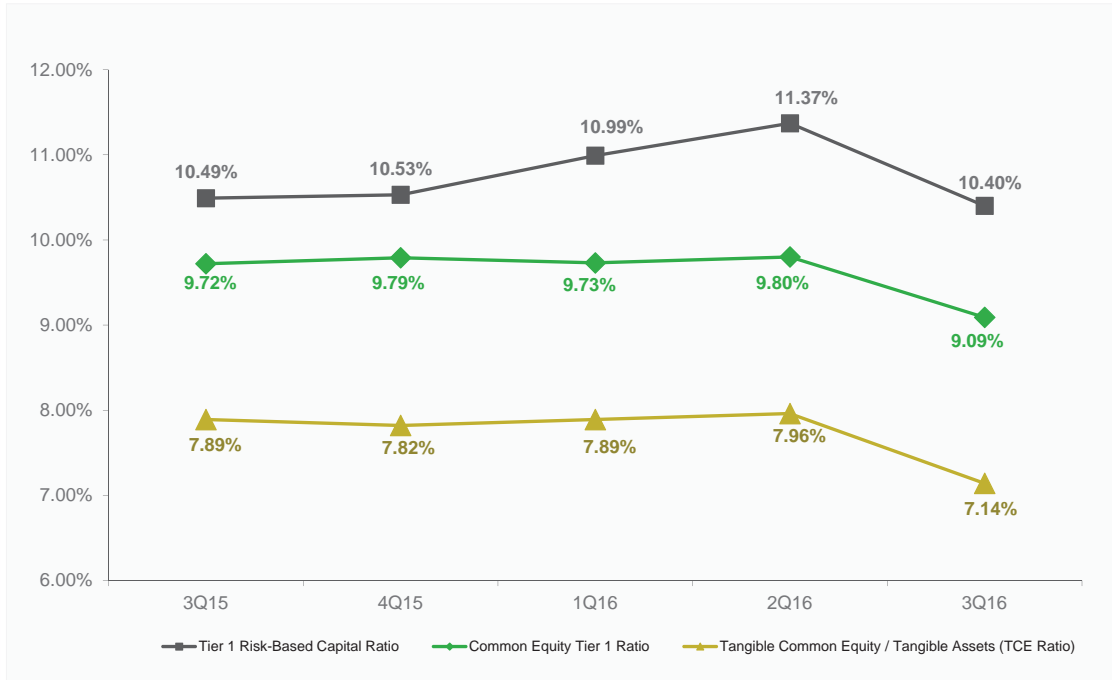
Portfolio weighted average life of 4.6 years⁽¹⁾, average duration of 3.4 years⁽¹⁾

Investment Portfolio	September 30, 2016		June 30, 2016		September 30, 2015	
	in \$mm Carry Value	% of Portfolio	in \$mm Carry Value	% of Portfolio	in \$mm Carry Value	% of Portfolio
Level 1 HQLA						
GNMA	11,061	50.8%	7,552	49.3%	6,314	44.3%
Treasuries	5	0.0%	5	0.0%	5	0.0%
Other	686	3.2%	666	4.4%	718	5.0%
Level 1 HQLA Total	11,752	54.0%	8,224	53.7%	7,037	49.4%
Level 2A HQLA	4,530	20.8%	2,714	17.7%	3,231	22.7%
Level 2B HQLA	179	0.8%	130	0.9%	148	1.0%
Non-HQLA	2,363	10.9%	1,966	12.8%	1,834	12.9%
Direct Purchase						
Municipal Instruments	2,887	13.3%	2,219	14.5%	1,927	13.5%
Other	61	0.3%	59	0.4%	76	0.5%
Total	\$ 21,772	100.0%	\$ 15,311	100.0%	\$ 14,252	100.0%

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



Capital Ratios⁽¹⁾

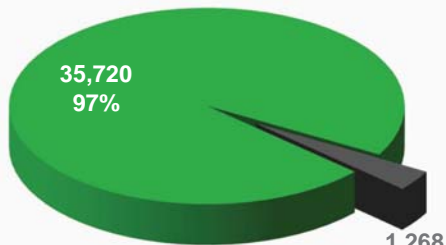


(1) End-of-period

Total Commercial Loans – Granularity

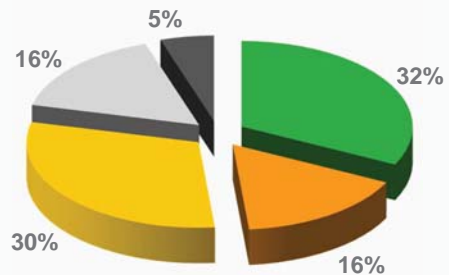
EOP Outstandings of \$27.7 Billion

of Loans by Size



Size	Count
< \$5 MM	35,720
\$5 MM - < \$10 MM	605
\$10 MM - < \$25 MM	517
\$25 MM - < \$50 MM	126
> \$50 MM	20
Total	1,268

Loans by Dollar Size



Size	Percentage
< \$5 MM	32%
\$5 MM - < \$10 MM	16%
\$10 MM - < \$25 MM	30%
\$25 MM - < \$50 MM	16%
\$50 MM +	5%

Commercial and Industrial: \$27.7 Billion⁽¹⁾

- ◆ Diversified by sector and geographically within our Midwest footprint – no material change as a result of the FirstMerit acquisition
- ◆ Comprised 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

	3Q16	2Q16	1Q16	4Q15	3Q15
Period end balance (\$MM)	\$27,668	\$21,372	\$21,254	\$20,560	\$20,040
30+ days PD & accruing	0.19%	0.14%	0.28%	0.26%	0.32%
90+ days PD & accruing ⁽²⁾	0.07%	0.03%	0.04%	0.04%	0.03%
NCOs ⁽³⁾	0.31%	0.07%	0.13%	0.04%	0.20%
NALs	0.80%	1.36%	1.45%	0.85%	0.79%
ACL	1.43%	1.78%	1.78%	1.72%	1.66%

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

(3) Annualized



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C&I – Auto Industry

End of period balances

Outstandings (\$MM)	3Q16	2Q16	1Q16	4Q15	3Q15
Suppliers⁽¹⁾					
Domestic	\$ 634	\$ 562	\$ 552	\$ 469	\$ 421
Foreign	0	0	0	0	0
Total suppliers	634	562	552	469	421
Dealers					
Floorplan-domestic	1,682	1,385	1,327	1,390	1,156
Floorplan-foreign	700	673	726	686	609
Total floorplan	2,382	2,058	2,054	2,076	1,765
Other	694	660	635	616	589
Total dealers	3,076	2,718	2,689	2,692	2,354
Total auto industry	\$3,710	\$3,280	\$3,241	\$3,161	\$2,775
NALs					
Suppliers	0.00%	0.00%	0.04%	0.05%	0.05%
Dealers	0.00	0.00	0.00	0.00	0.00
Net charge-offs⁽²⁾					
Suppliers	0.00%	0.00%	0.03%	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



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Commercial Real Estate: \$7.3 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
- ◆ >67% is within our geographic footprint
- ◆ Relatively modest increase from FirstMerit acquisition – remained within the established concentration limit

Credit Quality Trends

	3Q16	2Q16	1Q16	4Q15	3Q15
Period end balance (\$MM)	\$7,256	\$5,322	\$5,282	\$5,268	\$5,404
30+ days PD & accruing	0.43%	0.24%	0.32%	0.35%	0.58%
90+ days PD & accruing ⁽²⁾	0.29%	0.20%	0.24%	0.18%	0.23%
NCOs ⁽³⁾	(0.17)%	(0.05)%	(1.34)%	(0.32)%	(1.04)%
NALs	0.29%	0.44%	0.58%	0.55%	0.51%
ACL	1.56%	2.04%	2.07%	2.04%	2.18%

(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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Automobile: \$10.8 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

◆ 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

◆ FirstMerit impact includes a higher composition of used vehicles, but consistent origination quality

Credit Quality Trends	3Q16	2Q16	1Q16	4Q15	3Q15
Period end balance (\$MM)	\$10,791	\$10,381	\$9,920	\$9,481	\$9,160
30+ days PD & accruing	0.81%	0.78%	0.70%	0.96%	0.86%
90+ days PD & accruing	0.07%	0.05%	0.05%	0.08%	0.08%
NCOs	0.27%	0.17%	0.28%	0.33%	0.22%
NALs	0.05%	0.05%	0.08%	0.07%	0.06%

(1) End of period



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Auto Loans – Production and Credit Quality

	3Q16	2Q16	1Q16	4Q15	3Q15	2Q15	1Q15	4Q14
Originations								
Amount (\$MM)	\$1,499	\$1,558	\$1,367	\$1,291	\$1,485	\$1,383	\$1,048	\$1,230
% new vehicles	46%	45%	46%	54%	47%	48%	44%	48%
Avg. LTV	90%	89%	88%	89%	90%	90%	89%	90%
Avg. FICO	764	765	765	769	764	762	759	765
Expected cumulative loss	0.87%	0.86%	0.82%	0.81%	0.91%	0.91%	0.91%	0.88%
Portfolio Performance								
30+ days PD & accruing %	0.81%	0.78%	0.70%	0.96%	0.86%	0.76%	0.70%	0.83%
NCO %	0.27%	0.17%	0.28%	0.33%	0.22%	0.17%	0.19%	0.28%
Vintage Performance⁽¹⁾								
6-month losses			0.03%	0.04%	0.06%	0.04%	0.03%	0.03%
9-month losses				0.09%	0.11%	0.09%	0.10%	0.08%
12-month losses					0.16%	0.14%	0.18%	0.16%

(1) Annualized



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Auto Loans - Origination Trends

(\$MM)	YTD '16	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Originations	\$4,424	\$5,207	\$5,242	\$4,220	\$4,021	\$3,575	\$3,428	\$1,586	\$2,213	\$1,911	\$1,720
% New Vehicles	46%	48%	49%	45%	45%	52%	48%	37%	44%	47%	40%
Avg. LTV	90%	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	0.26%	0.27%	0.26%	0.28%	0.27%	0.22%	0.37%	0.40%	0.60%	0.83%	0.89%
Charge-off % (annualized)	0.24%	0.23%	0.23%	0.19%	0.21%	0.26%	0.54%	1.51%	1.12%	0.65%	0.40%
MMR average ⁽¹⁾	126.9	124.7	123.2	121.4	123.6	124.9	120.5	112.1	106.7	113.9	113.4
Unemployment rate ⁽²⁾	5.0%	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 3Q16 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



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Home Equity: \$10.1 Billion⁽¹⁾

- ◆ No material difference in risk characteristics of the \$1.4 billion FirstMerit acquired loans
- ◆ Focused on geographies within our Midwest footprint with relationship customers
- ◆ Focused on high quality borrowers... 3Q16 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 with increased interest rates used to ensure affordability on variable rate HELOCs

Credit Quality Trends	3Q16	2Q16	1Q16	4Q15	3Q15
Period end balance (\$MM)	\$10,120	\$8,447	\$8,422	\$8,471	\$8,461
30+ days PD & accruing	0.66%	0.56%	0.55%	0.71%	0.73%
90+ days PD & accruing	0.13%	0.09%	0.10%	0.11%	0.13%
NCOs	0.11%	0.05%	0.17%	0.22%	0.28%
NALs	0.68%	0.67%	0.74%	0.78%	0.79%

(1) End of Period



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Residential Mortgages: \$7.7 Billion⁽¹⁾

- ◆ No material difference in risk characteristics of the \$1.1 billion FirstMerit acquired loans
- ◆ Traditional product mix focused on geographies within our Midwest footprint
- ◆ Early identification of at-risk borrowers. “Home Savers” program has achieved a 70-75% success rate
- ◆ Average 3Q16 origination: FICO of 733, new / refi mix approx. 75 / 25%

Credit Quality Trends	3Q16	2Q16	1Q16	4Q15	3Q15
Period end balance (\$MM)	\$7,665	\$6,377	\$6,082	\$5,998	\$6,071
30+ days PD & accruing	2.74%	2.82%	2.90%	3.28%	3.08%
90+ days PD & accruing	0.89%	1.06%	1.14%	1.17%	1.12%
NCOs	0.10%	0.05%	0.11%	0.21%	0.13%
NALs	1.15%	1.34%	1.48%	1.58%	1.63%

(1) End of Period



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Recreational Vehicle & Marine: \$1.8 Billion⁽¹⁾

- ◆ Indirect origination via established dealers
- ◆ Well established product for FirstMerit; new product for Huntington
- ◆ Centrally underwritten, with focus on quality borrowers
- ◆ Average 3Q16 origination: FICO of 770
- ◆ Tightening underwriting to align with Huntington's origination standards and risk appetite
 - Leveraging Huntington Auto Finance's existing infrastructure and standards

Credit Quality Trends

Period end balance (\$MM)
30+ days PD & accruing
NCOs

3Q16

\$1,840

0.60%

0.05%

(1) End of Period

Credit Quality Review

Credit Quality Trends Overview

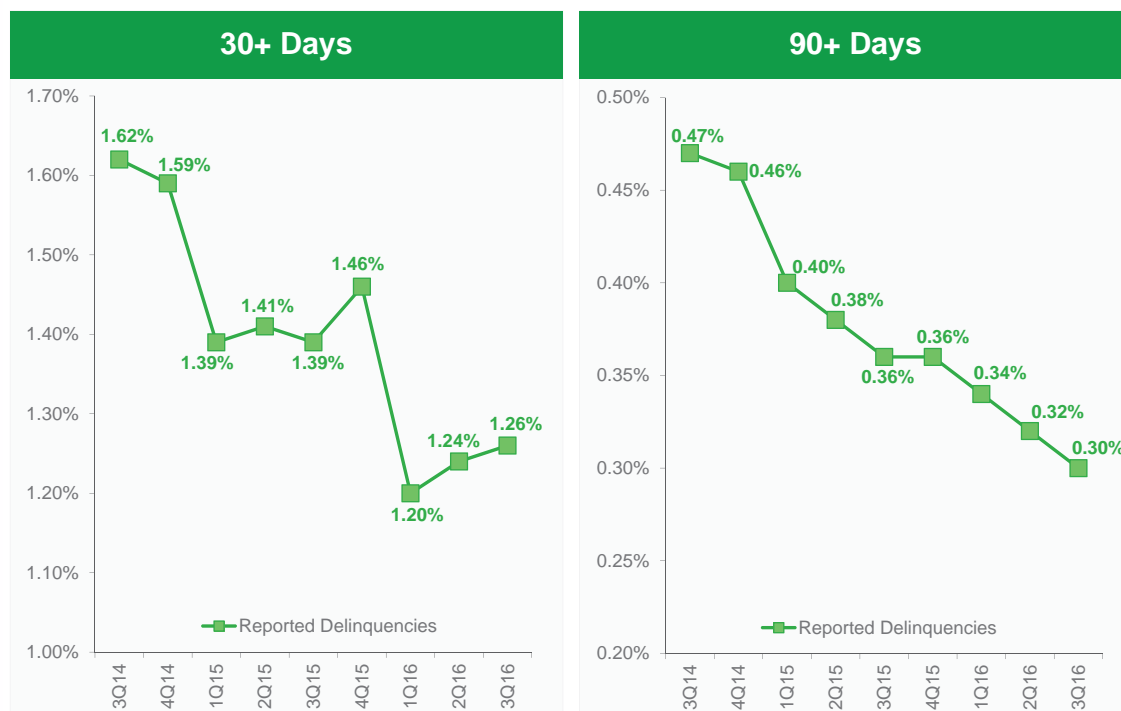
	3Q16	2Q16	1Q16	4Q15	3Q15
Net charge-off ratio	0.26%	0.13%	0.07%	0.18%	0.13%
90+ days PD and accruing	0.20	0.19	0.21	0.21	0.21
NAL ratio ⁽¹⁾	0.61	0.88	0.97	0.74	0.72
NPA ratio ⁽²⁾	0.72	0.93	1.02	0.79	0.77
Criticized asset ratio ⁽³⁾	3.54	3.44	3.50	3.54	3.54
ALLL ratio	0.93	1.19	1.19	1.19	1.19
ALLL / NAL coverage	153	135	123	161	166
ALLL / NPA coverage	130	127	117	150	155
ACL ratio	1.06	1.33	1.34	1.33	1.32
ACL / Criticized assets ⁽³⁾	30.90	38.51	38.13	37.54	37.30
ACL / NAL coverage	174	151	138	180	184
ACL / NPA coverage	148	142	131	168	172

(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

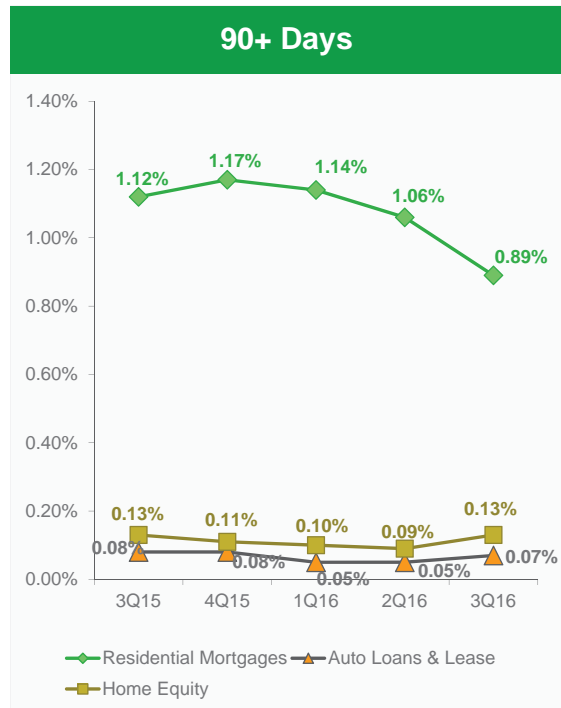
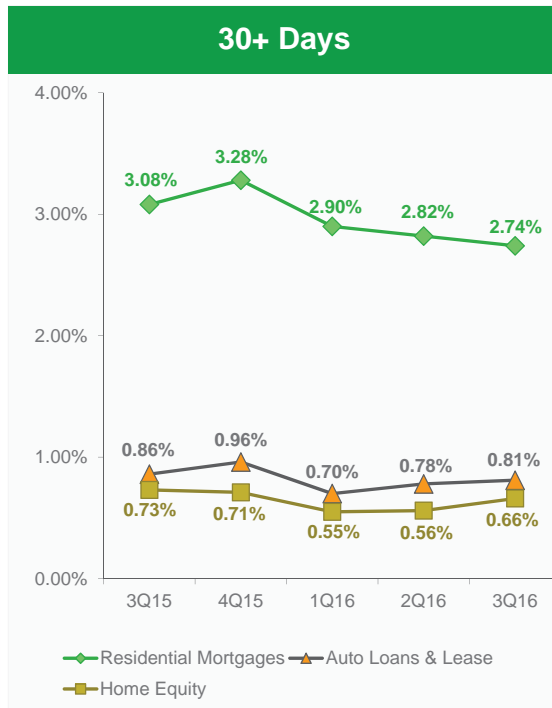
(3) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs

Total Consumer Loan Delinquencies⁽¹⁾



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

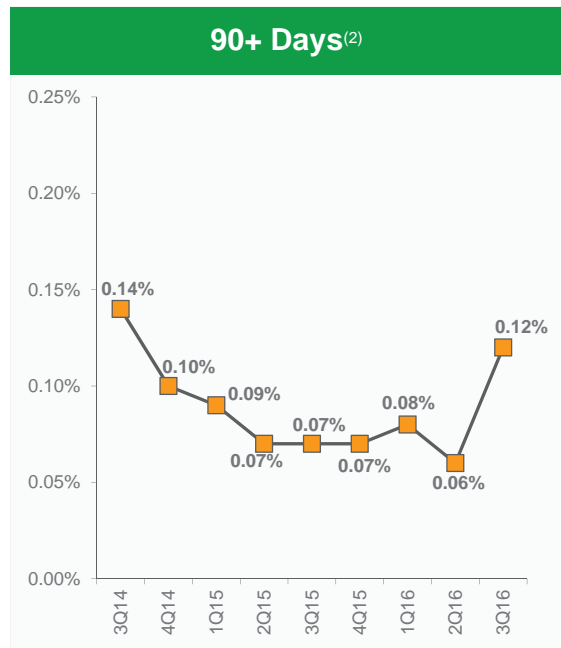
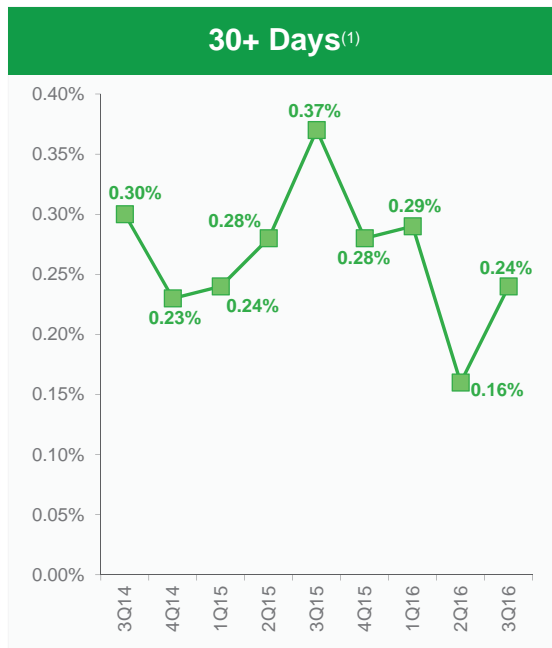
Consumer Loan Delinquencies⁽¹⁾



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



Total Commercial Loan Delinquencies

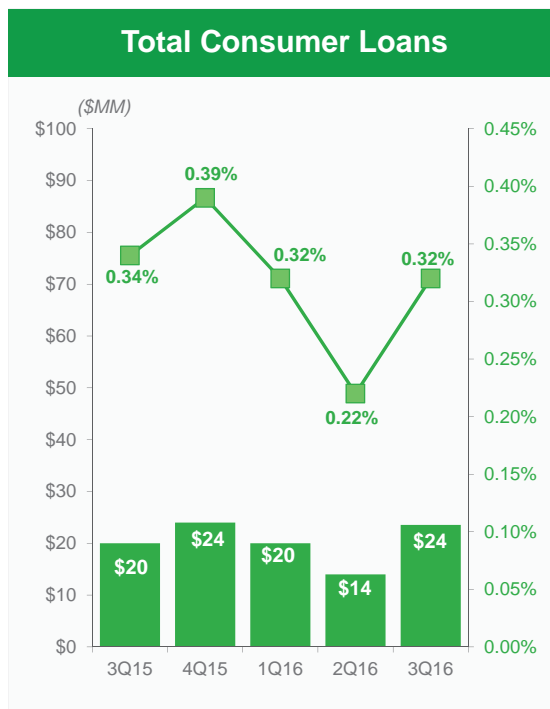
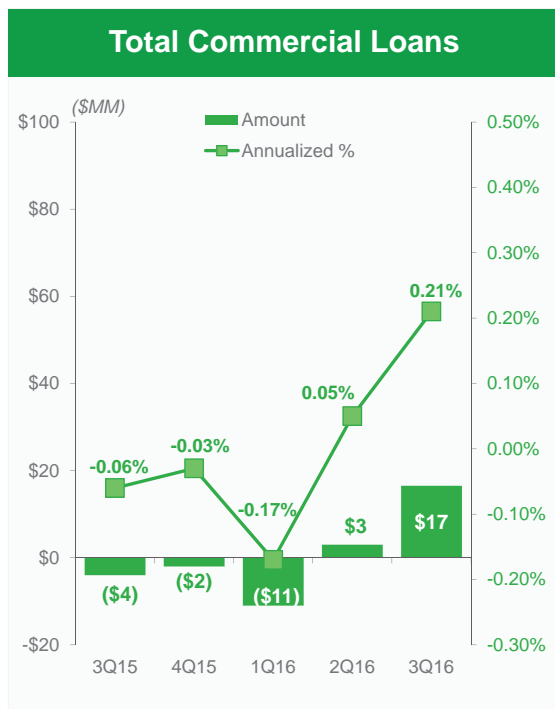


(1) Amounts include Huntington Technology Finance administrative lease delinquencies

(2) Amounts include Huntington Technology Finance administrative lease delinquencies and accruing purchased impaired loans acquired in the 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



Nonperforming Asset Flow Analysis

(\$MM)	3Q16	2Q16	1Q16	4Q15	3Q15
NPA beginning-of-period	\$489.8	\$524.9	\$398.9	\$381.4	\$396.0
Additions / increases ⁽¹⁾	167.0	74.6	240.7	141.9	139.6
Return to accruing status	(81.1)	(18.6)	(14.3)	(23.2)	(13.6)
Loan and lease losses	(31.5)	(25.4)	(40.5)	(29.4)	(45.7)
Payments	(67.5)	(58.6)	(51.5)	(64.1)	(78.5)
Sales & other	(1.1)	(7.0)	(8.5)	(7.6)	(16.4)
NPA end-of-period	\$475.6	\$489.8	\$524.9	\$398.9	\$381.4
Percent change	(3)%	(7)%	32%	5%	(4)%

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

Total Commercial Loans

Criticized Loan Flow Analysis

End of Period

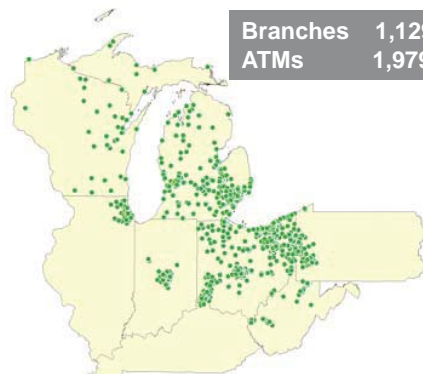
(\$MM)	3Q16	2Q16	1Q16	4Q15	3Q15
Criticized beginning-of-period	\$1,551	\$1,550	\$1,505	\$1,473	\$1,476
Additions / increases	233	322	320	357	249
Advances	76	173	133	59	62
Upgrades to "Pass"	(147)	(126)	(106)	(176)	(114)
Paydowns	(201)	(252)	(271)	(190)	(170)
Charge-offs	(22)	(16)	(29)	(18)	(30)
FMER Additions	533	0	0	0	0
Criticized end-of-period	\$2,022	\$1,551	\$1,550	\$1,505	\$1,473
Percent change	23%	0%	3%	2%	(0)%

Franchise and Leadership

Huntington Bancshares Overview

Midwest financial services holding company

Founded - 1866
 Headquarters - Columbus, Ohio
 Total assets - \$101 Billion
 Employees⁽¹⁾ - 14,511
 Franchise:



Deposits - Top 10 MSAs

MSA	Rank	Branches	Deposits	Share
Columbus, OH	1	97	\$20,453	32.1%
Cleveland, OH	2	153	8,976	14.0
Detroit, MI	6	121	6,542	5.4
Akron, OH	1	56	5,611	38.5
Indianapolis, IN	4	46	3,272	7.2
Cincinnati, OH	4	36	2,727	2.6
Pittsburgh, PA	8	38	2,689	2.3
Chicago, IL	16	39	2,581	0.7
Toledo, OH	1	33	2,474	23.7
Grand Rapids, MI	2	46	2,466	12.0

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

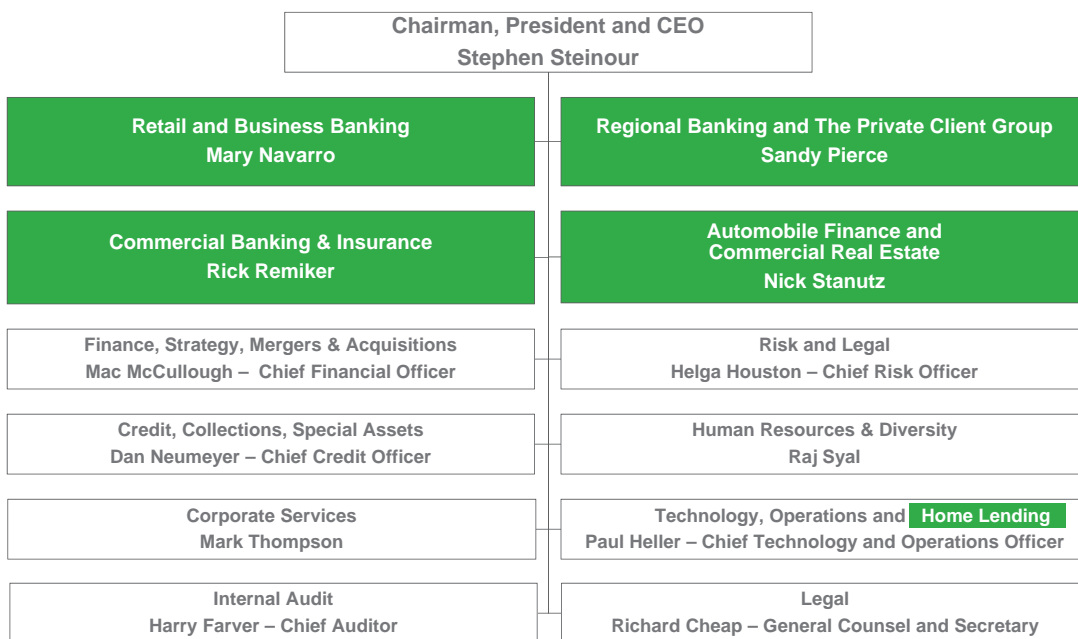
#1 Share markets 44%
#1- #3 Share markets 63%

State	Branches	ATMs
Ohio	535	1,101
Michigan	353	446
Illinois	39	40
Wisconsin	37	40
Pennsylvania	53	108
Indiana	46	77
West Virginia	30	147
Kentucky	10	20

(1) 3Q16 Average full-time equivalent (FTE) (2) Includes 26 Private Client Group Offices



Leadership Team



Business Segments



Welcome



Mark A. Muth
Director of Investor Relations

Office: 614.480.4720
E-mail: mark.muth@huntington.com