UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) April 17, 2013

HUNTINGTON BANCSHARES INCORPORATED

(Exact name of registrant as specified in its charter)

Maryland	1-34073	31-0724920
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

Huntington Center 41 South High Street Columbus, Ohio	43287
(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code (614) 480-8300

Not Applicable
(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

[ ] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

[ ] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

[ ] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

[ ] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operations and Financial Condition.

On April 17, 2013, Huntington Bancshares Incorporated ("Huntington") issued a news release announcing its earnings for the quarter ended March 31, 2013. Also on April 17, 2013, Huntington made a Quarterly Financial Supplement available on its web site, www.huntington-ir.com.

Huntington's senior management will host an earnings conference call April 17, 2013, at 10:00 a.m. (Eastern Time). The call may be accessed via a live Internet webcast at www.huntington-ir.com or through a dial-in telephone number at 877-684-3807, conference ID 21477583. Slides will be available at www.huntington-ir.com just prior to the call. A replay of the web cast will be archived in the Investor Relations section of Huntington's web site at www.huntington.com. A telephone replay will be available two hours after the completion of the call through April 30, 2013, at (855) 859-2056 or (404) 537-3406; conference call ID 21477583.

The information contained or incorporated by reference in this Current Report on Form 8-K contains certain forward-looking statements, including certain plans, expectations, goals, projections, and statements, which are subject to numerous assumptions, risks, and uncertainties. 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.

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: (1) worsening of credit quality performance due to a number of factors such as the underlying value of collateral that could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) changes in economic conditions, including impacts from the implementation of the Budget Control Act of 2011, the American Taxpayer Relief Act of 2012, the Consolidated and Further Continuing Appropriations Act of 2013, as well as the continuing economic uncertainty in the US, the European Union, and other areas; (3) movements in interest rates; (4) competitive pressures on product pricing and services; (5) success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our "Fair Play" banking philosophy; (6) changes in accounting policies and principles and the accuracy of our assumptions and estimates used to prepare our financial statements; (7) extended disruption of vital infrastructure; (8) the final outcome of significant litigation; (9) the nature, extent, timing and results of governmental actions, examinations, reviews, reforms, regulations including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act, OCC, Federal Reserve, and CFPB; and (10) the outcome of judicial and regulatory decisions regarding practices in the residential mortgage industry, including among other things the processes followed for foreclosing residential mortgages. Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2012 Annual Report on Form 10-K, and documents subsequently filed by Huntington with the Securities and Exchange Commission. All forward-looking statements included in this document are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

The information contained or incorporated by reference in Item 2.02 of this Form 8-K shall be treated as "furnished" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

Item 9.01. Financial Statements and Exhibits.

The exhibits referenced below shall be treated as "furnished" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

(d) Exhibits.

Exhibit 99.1 – News release of Huntington Bancshares Incorporated, dated April 17, 2013.
Exhibit 99.2 – Quarterly Financial Supplement, March 2013.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HUNTINGTON BANCSHARES INCORPORATED

Date: April 17, 2013

By: /s/ Donald R. Kimble
Donald R. Kimble
Senior Executive Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	News release of Huntington Bancshares Incorporated, April 17, 2013.
Exhibit 99.2	Quarterly Financial Supplement, March 2013.

NEWS

Huntington

FOR IMMEDIATE RELEASE
Apr. 17, 2013

Analysts: Todd Beekman (todd.beekman@huntington.com), 614.480.3878
Mark Muth (mark.muth@huntington.com), 614.480.4720

Media: Maureen Brown (maureen.brown@huntington.com), 614.480.5512

HUNTINGTON BANCSHARES INCORPORATED REPORTS NET INCOME OF $151.8 MILLION, OR $0.17 PER COMMON SHARE, FOR THE 2013 FIRST QUARTER, DOWN 1% FROM THE YEAR-AGO QUARTER AND DOWN 9% FROM THE PRIOR QUARTER

DECLARES 25% INCREASE IN QUARTERLY CASH DIVIDEND ON COMMON STOCK TO $0.05 PER SHARE

Specific highlights compared with 2012 First Quarter:

- $0.58, or 11%, increase in tangible book value per common share to $5.91
- 1.10% return on average assets, down from 1.13%
- $682.3 million of fully-taxable equivalent revenue, a 3% decrease
- $8.9 million, or 2%, increase in fully-taxable equivalent net interest income, reflecting:
  - 3.42% fully-taxable equivalent net interest margin, up 2 basis points
  - 4% growth in average total loans
  - 5% growth in average core deposits
- $33.1 million, or 12%, decrease in noninterest income, reflecting a $24.2 million, or 90%, decrease in gain on sale of loans
- $19.9 million, or 4%, decrease in noninterest expense
- Delivered positive operating leverage and a modest improvement in efficiency ratio
- NCOs declined 38% and were an annualized 0.51% of total loans
- 19% decline in nonaccrual loans to 0.92% of total loans and leases, down from 1.15%

Specific highlights compared with 2012 Fourth Quarter:

- $54.9 million, or 7%, decrease in fully-taxable equivalent revenue, reflecting:
  - $9.4 million, or 2%, decrease in fully-taxable equivalent net interest income primarily due to fewer days in the quarter
  - 3.42% fully-taxable equivalent net interest margin, down 3 basis points
  - 5% annualized growth in average total loans
  - $18.1 million decrease in gain on sale of loans
  - $16.5 million decrease in mortgage banking income
- $27.8 million, or 6%, decrease in noninterest expense
- 4.7 million shares repurchased at an average price of $7.07 per share

COLUMBUS, Ohio – Huntington Bancshares Incorporated (NASDAQ: HBAN; www.huntington.com) reported 2013 first quarter net income of $151.8 million, a decrease of $1.5 million, or 1%, from the 2012 first quarter and a decrease of $15.5 million, or 9%, from the 2012 fourth quarter. Earnings per common share were $0.17, unchanged from the year ago quarter and down $0.02 from the prior quarter.

Huntington today announced two capital actions approved by the Board of Directors. First, they declared a quarterly cash dividend on the company's common stock of $0.05 per common share. This represents a $0.01 per share, or 25%, increase from the prior quarter's dividend. The dividend is payable July 1, 2013, to shareholders of record on June 17, 2013. Second, the Board also approved the repurchase of up to $227 million of common stock. The new repurchase authorization represents a $45 million, or 25%, increase from the recently completed common stock repurchase authorization. Both actions were proposed in the January 2013 capital plan, which received no objections from the Federal Reserve.

Strategies Continue to Drive Business Performance

"The year is off to a solid start," said Stephen D. Steinour, chairman, president and chief executive officer. "This quarter's results continue to demonstrate that our strategies are working. We have differentiated Huntington by investing in innovative products and customer services, including our Fair Play approach. As a result, we are continuing to see double digit household growth and recognition by national entities of our focus on outstanding customer service."

"Huntington's growth has occurred in a challenging economic and regulatory environment. While some companies are hesitant to invest in light of the uncertain economy, we will continue to look for areas where we can improve efficiency, continue to deliver positive operating leverage, and selectively invest in our businesses in order to drive our long-term profitability," Steinour added.

Table 1 – Earnings Performance Summary

	2013	2012			
($ in millions, except per share data)	**First Quarter**	Fourth Quarter	Third Quarter	Second Quarter	First Quarter
Net Income	**$ 151.8**	$ 167.3	$ 167.8	$ 152.7	$ 153.3
Diluted earnings per common share	0.17	0.19	0.19	0.17	0.17
Return on average assets	**1.10 %**	1.19 %	1.19 %	1.10 %	1.13 %
Return on average common equity	**10.7**	11.6	11.9	11.1	11.4
Return on average tangible common equity	**12.4**	13.5	13.9	13.1	13.5
Net interest margin	**3.42**	3.45	3.38	3.42	3.40
Efficiency ratio	**63.3**	62.3	64.5	62.8	63.8
Tangible book value per common share	**$ 5.91**	$ 5.78	$ 5.71	$ 5.49	$ 5.33
Cash dividends declared per common share	**0.04**	0.04	0.04	0.04	0.04
Average diluted shares outstanding (000's)	**848,708**	853,306	863,588	867,551	869,164
Average earning assets	**$ 50,960**	$ 50,682	$ 51,330	$ 51,050	$ 49,767
Average loans	**40,864**	40,397	40,120	41,179	39,145
Average core deposits	**43,616**	44,310	43,764	42,781	41,387
Tangible common equity / tangible assets ratio	**8.92 %**	8.76 %	8.74 %	8.41 %	8.33 %
Tier 1 common risk-based capital ratio	**10.62**	10.48	10.28	10.08	10.15
NCOs as a % of average loans and leases	**0.51 %**	0.69 %	1.05 %	0.82 %	0.85 %
NAL ratio	**0.92**	1.00	1.11	1.19	1.15
ACL as a % of total loans and leases	**1.91**	1.99	2.09	2.28	2.37

Significant Items Influencing Financial Performance Comparisons

From time-to-time, revenue, expenses, or taxes are impacted by items we judge 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 we believe their outsized impact at that time to be infrequent or short term in nature. We believe the disclosure of such "Significant Items," when appropriate, aids analysts/investors in better understanding corporate performance trends. *(See Significant Items under the Basis of Presentation for a full discussion.)*

Table 2 highlights the Significant Items impacting reported results for the prior four quarters. There were no significant items in the current quarter.

Table 2 – Significant Items Influencing Earnings Performance Comparisons

Three Months Ended *(in millions, except per share)*	Impact	
	Amount [1]	EPS [2]
March 31, 2013 – net income	**$151.8**	**$0.17**
December 31, 2012 – net income	**$167.3**	**$0.19**
September 30, 2012 – net income	**$167.8**	**$0.19**
• State deferred tax valuation allowance benefit	19.5	0.02
June 30, 2012 – net income	**$152.7**	**$0.17**
March 31, 2012 – net income	**$153.3**	**$0.17**
• Bargain purchase gain, FDIC-assisted Fidelity Bank acquisition, pre-tax	11.4	0.01
• Addition to litigation reserves, pre-tax	(23.5)	(0.02)

[1] *Favorable (unfavorable) impact on net income; after-tax unless otherwise noted*

[2] *EPS reflected on a fully diluted basis*

Net Interest Income, Net Interest Margin, and Average Balance Sheet

Table 3 – Net Interest Income and Net Interest Margin Performance Summary

	2013	2012					
	First	Fourth	Third	Second	First	Change	
($ in millions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Net interest income	$ 424.2	$ 434.1	$ 430.3	$ 429.0	$ 417.2	(2) %	2 %
FTE adjustment	5.9	5.5	5.3	5.7	3.9	6	51
Net interest income - FTE	430.1	439.5	435.6	434.7	421.1	(2)	2
Noninterest income	252.2	297.7	261.1	253.6	285.3	(15)	(12)
Total revenue - FTE	$ 682.3	$ 737.2	$ 696.6	$ 688.5	$ 706.5	(7) %	(3) %
						Change bps	
Yield / Cost						LQ	YOY
Total earning assets	3.76 %	3.80 %	3.79 %	3.89 %	3.91 %	(5)	(16)
Total loans and leases	4.03	4.13	4.12	4.16	4.21	(9)	(16)
Total securities	2.39	2.38	2.41	2.45	2.50	1	(12)
Total interest-bearing liabilities	0.45	0.50	0.58	0.63	0.68	(4)	(23)
Total interest-bearing deposits	0.38	0.42	0.48	0.51	0.55	(4)	(16)
Net interest rate spread	3.30	3.30	3.21	3.26	3.23	-	7
Impact of noninterest-bearing funds on margin	0.12	0.15	0.17	0.16	0.17	(3)	(5)
Net interest margin	3.42 %	3.45 %	3.38 %	3.42 %	3.40 %	(3)	2

See Page 8 of Quarterly Financial Supplement for additional rate detail.

Fully-taxable equivalent net interest income increased $8.9 million, or 2%, from the 2012 first quarter. This reflected the benefit of a $1.2 billion, or 2%, increase in average earning assets, coupled with a 2 basis point increase in the fully-taxable equivalent net interest margin (NIM) to 3.42%. The primary items impacting the increase in the NIM were:

- 20 basis point reduction in the cost of subordinated notes and other long-term debt, reflecting the benefit of the redemption of $230 million of trust preferred securities in 2012.
- 17 basis point positive impact from the reduction in total deposit costs.

Partially offset by:

- 18 basis point negative impact from the mix and yield of loans.
- 11 basis point negative impact from the yield on total securities.
- 5 basis point lower impact from noninterest-bearing funds.

Compared to the 2012 fourth quarter, fully-taxable equivalent net interest income decreased $9.4 million, or 2%, reflecting the seasonal impact of a fewer number of days as well as a 3 basis point decrease in NIM, partially offset by a $0.3 billion increase in average earnings assets. The primary items affecting the NIM were a 5 basis point negative impact from the mix and yield of earning assets and a 3 basis point lower benefit from noninterest-bearing funds, which were partially offset by a 5 basis point positive impact from the reduction in total funding costs.

Table 4 – Average Earning Assets – C&I and Automobile Continue To Drive Growth

	2013	2012					
	First	Fourth	Third	Second	First	Change (%)	
(in billions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Average Loans and Leases							
Commercial and industrial	$ 17.0	$ 16.5	$ 16.3	$ 16.1	$ 14.8	3 %	14 %
Commercial real estate	5.3	5.5	5.7	6.1	5.9	(3)	(10)
Total commercial	22.2	22.0	22.1	22.2	20.7	1	8
Automobile	4.8	4.5	4.1	5.0	4.6	8	6
Home equity	8.4	8.3	8.4	8.3	8.2	1	2
Residential mortgage	5.0	5.2	5.2	5.3	5.2	(3)	(4)
Other consumer	0.4	0.4	0.4	0.5	0.5	(4)	(15)
Total consumer	18.6	18.4	18.1	19.0	18.5	1	1
Total loans and leases	40.9	40.4	40.1	41.2	39.1	1	4
Total securities	9.3	9.4	9.3	9.3	9.3	(1)	1
Held-for-sale and other earning assets	0.8	0.9	1.9	0.5	1.4	(14)	(43)
Total earning assets	$ 51.0	$ 50.7	$ 51.3	$ 51.1	$ 49.8	1 %	2 %

See Page 6 of Quarterly Financial Supplement for additional detail.

Average earning assets increased $1.2 billion, or 2%, since the year-ago quarter, driven by:

- $2.1 billion, or 14%, growth in average Commercial and Industrial (C&I) loans. This reflected the continued growth across most business lines, with particularly strong growth in equipment finance, dealer floorplan, and health care.

- $0.3 billion, or 6%, increase in automobile loans. No automobile loans were transferred to held for sale during the 2013 first quarter, as the only currently planned securitization is expected to be in the second half of 2013.

Partially offset by:

- $0.6 billion, or 10%, decrease in average Commercial Real Estate (CRE) loans. This reflected continued runoff of the noncore and core portfolios as acceptable returns for new core origination were balanced against internal concentration limits and increased competition, particularly pricing, for high quality developers and projects.

- $0.2 billion, or 4%, decrease in residential mortgages due to payoffs and the mix of originations shifted towards more saleable loans.

Similar trends were seen when comparing against the 2012 fourth quarter. The $0.3 billion, or 1%, increase in average earning assets reflected a $0.4 billion, or 11% annualized, increase in C&I loans and a $0.3 billion, or 31% annualized, increase in automobile loans. These were partially offset by the $0.2 billion, or 13% annualized, decrease in CRE and $0.2 billion, or 14% annualized, decrease in residential mortgages. Compared with December 31, 2012, end-of-period residential mortgages increased 7% annualized, and we expect to keep a greater portion of mortgages on balance sheet.

Table 5 – Average Liabilities – Core Deposit Growth Offsets Reduction in Borrowings

	2013	2012					
	First	Fourth	Third	Second	First	Change (%)	
(in billions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Average Deposits							
Demand deposits - noninterest bearing	$ 12.2	$ 13.1	$ 12.3	$ 12.1	$ 11.3	(7) %	8 %
Demand deposits - interest bearing	6.0	5.8	5.8	5.9	5.6	2	6
Total demand deposits	18.1	19.0	18.1	18.0	16.9	(4)	7
Money market deposits	15.0	14.7	14.5	13.2	13.1	2	14
Savings and other domestic deposits	5.1	5.0	5.0	5.0	4.8	2	6
Core certificates of deposit	5.3	5.6	6.1	6.6	6.5	(5)	(18)
Total core deposits	43.6	44.3	43.8	42.8	41.4	(2)	5
Other domestic deposits of $250,000 or more	0.4	0.4	0.3	0.3	0.3	0	4
Brokered deposits and negotiable CDs	1.7	1.6	1.9	1.4	1.3	(3)	30
Other deposits	0.3	0.3	0.4	0.4	0.4	(1)	(21)
Total deposits	46.0	46.8	46.3	44.9	43.5	(2)	6
Short and long-term borrowings	2.8	2.4	3.1	4.3	4.6	15	(39)
Total interest-bearing liabilities	$ 36.6	$ 36.1	$ 37.0	$ 37.1	$ 36.8	2 %	(0) %

See Page 6 of Quarterly Financial Supplement for additional detail.

Average liabilities increased $0.7 billion, or 1%, from the first quarter 2012, primarily reflecting:

- $1.9 billion, or 14%, increase in money market deposits.

- $0.9 billion, or 8%, increase in average noninterest bearing demand deposits.

Partially offset by:

- $1.8 billion, or 39%, decrease in FHLB advances and short- and long-term borrowings.

- $1.2 billion, or 18%, decrease in average core certificates of deposit.

Compared to the 2012 fourth quarter, the $0.7 billion, or 6% annualized, decrease in average total core deposits primarily reflected a $1.0 billion, or 29% annualized, decrease in average noninterest bearing deposits due to our continued effort to reduce collateralized deposits. This was partially offset by a $0.3 billion, or 8% annualized, increase in average money market deposits. Compared with December 31, 2012, end-of-period noninterest bearing deposits increased 5% annualized.

Noninterest Income

Table 6 – Noninterest Income – Lack of Securitization Drives Year Over Year Decline

	2013	2012					
	First	Fourth	Third	Second	First	Change (%)	
(in millions)	**Quarter**	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Noninterest Income							
Service charges on deposit accounts	**$ 60.9**	$ 68.1	$ 67.8	$ 66.0	$ 60.3	(11) %	1 %
Mortgage banking income	**45.2**	61.7	44.6	38.3	46.4	(27)	(3)
Trust services	**31.2**	31.4	29.7	29.9	30.9	(1)	1
Electronic banking	**20.7**	21.0	22.1	20.5	18.6	(1)	11
Brokerage income	**18.0**	17.4	16.5	19.0	19.3	3	(7)
Insurance income	**19.3**	17.3	17.8	17.4	18.9	11	2
Gain on sale of loans	**2.6**	20.7	6.6	4.1	26.8	(87)	(90)
Bank owned life insurance income	**13.4**	13.8	14.4	14.0	13.9	(2)	(4)
Capital markets fees	**8.1**	12.9	11.8	13.5	10.0	(38)	(19)
Securities (losses) gains	**(0.5)**	0.9	4.2	0.4	(0.6)	(159)	(17)
Other income	**33.4**	32.5	25.6	30.7	40.9	3	(18)
Total noninterest income	**$ 252.2**	$ 297.7	$ 261.1	$ 253.8	$ 285.3	(15) %	(12) %

In the 2013 first quarter, noninterest income decreased $33.1 million, or 12%, from the year-ago quarter, primarily reflecting:

- $24.2 million, or 90%, decrease in gain on sale of loans related to the prior year's automobile loan securitization.

- $7.5 million, or 18%, decrease in other income related to the prior year's $11.4 million bargain purchase gain from the FDIC-assisted Fidelity Bank acquisition and the $2.7 million decrease in operating lease income. 2013 first quarter other noninterest income included a $7.6 million gain on the sale of Low Income Housing Tax Credit investments.

Compared to the 2012 fourth quarter, the $45.4 million, or 15%, decrease in noninterest income reflected an $18.1 million, or 87%, decrease in gain on sale of loans related to the prior quarter's automobile loan securitization, a $16.5 million, or 27%, decrease in mortgage banking income, a $7.2 million, or 11%, decrease in service charges on deposit accounts, and a $4.9 million, or 38%, decrease in capital markets activity. Lower than expected commercial customer transactions negatively impacted both capital markets revenue and service charges on commercial deposit accounts, more than offsetting the favorable impact from continued robust growth in total commercial customer relationship of 11.9% annualized during the quarter. The decrease in service charges on deposit accounts also reflects typical seasonality and the February implementation of a new posting order for consumer transaction accounts. The full-year impact from the new posting order, which was incorporated into previous 2013 guidance, is estimated to be between $25 million and $30 million. Consumer household checking account growth of 11.8% annualized during the quarter partially offset the unfavorable impact from the new posting order.

Noninterest Expense

Table 7 – Noninterest Expense – Meaningful Decreases in Other Expenses Drives Improvement

	2013	2012					
	First	Fourth	Third	Second	First	Change (%)	
(in millions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Noninterest Expense							
Personnel costs	**$ 258.9**	$ 254.0	$ 247.7	$ 243.0	$ 243.5	2 %	6 %
Outside data processing and other services	**49.3**	48.7	50.4	48.6	42.6	1	16
Net occupancy	**30.1**	29.0	27.6	25.5	29.1	4	4
Equipment	**24.9**	26.6	26.0	24.9	25.5	(6)	(3)
Deposit and other insurance expense	**15.5**	16.3	15.5	15.7	20.7	(5)	(25)
Professional services	**7.2**	22.5	17.5	15.0	10.7	(68)	(33)
Marketing	**11.0**	16.5	16.8	17.4	13.6	(33)	(19)
Amortization of intangibles	**10.3**	11.6	11.4	11.9	11.5	(11)	(11)
OREO and foreclosure expense	**2.7**	4.2	5.0	4.1	5.0	(37)	(46)
Loss (Gain) on early extinguishment of debt	**-**	-	1.8	(2.6)	-	-	-
Other expense	**33.0**	41.2	38.6	40.7	60.5	(20)	(45)
Total noninterest expense	**$ 442.8**	$ 470.6	$ 458.3	$ 444.3	$ 462.7	(6) %	(4) %
(in thousands)							
Number of employees (full-time equivalent)	**12.1**	11.8	11.7	11.4	11.2	0 %	2 %

In the 2013 first quarter, noninterest expense decreased $19.9 million, or 4%, from the year-ago quarter, primarily reflecting:

- $27.5 million, or 45%, decrease in other expense, reflecting a $2.1 million, or 73%, decrease to $0.8 million in operating lease expense as the automobile lease portfolio continues to run off and is expected to be essentially zero by the end of the year. The year ago quarter also included a $23.5 million addition to litigation reserves.

- $5.2 million, or 25%, decrease in deposit and other insurance expense, reflecting lower insurance premiums.

- $3.5 million, or 33%, decrease in professional services, reflecting a decrease in legal and outside consultant expenses.

Partially offset by:

- $15.4 million, or 6%, increase in personnel costs, reflecting an increase in the number of full-time equivalent employees as well as increased salaries and benefits.

- $6.7 million, or 16%, increase in outside data processing and other services primarily related to continued IT infrastructure investments.

Noninterest expense decreased $27.8 million, or 6%, from the prior quarter as professional services decreased $15.3 million, 68%, primarily reflecting the decline in regulatory-related expenses. Other expenses decreased $8.2 million, or 20%, due to lower litigation and travel expenses, while marketing decreased $5.5 million, or 33%, as the latest advertising campaign did not launch until late in the quarter. Personnel costs increased $4.9 million, or 2%, reflecting the approximately $8 million of costs related to the annual payroll tax resets, partially offset by approximately $5 million in lower commission expense due to lower levels of capital markets and other customer-related activities.

Credit Quality

Table 8 – Summary Credit Quality Metrics – Continued Improvement

($ in thousands)	2013 Mar. 31	2012 Dec. 31	Sep. 30	Jun. 30	Mar. 31
Total nonaccrual loans and leases	$ 380,311	$ 407,633	$ 445,046	$ 474,166	$ 467,558
Total other real estate, net	25,139	28,097	54,206	38,608	48,747
Other NPAs (1)	10,045	10,045	10,476	10,476	10,772
Total nonperforming assets (2)	$ 415,495	$ 445,775	$ 509,728	$ 523,250	$ 527,077
Accruing loans and leases past due 90 days or more	108,423	110,316	108,219	95,555	60,557
NPAs + accruing loans and lease past due 90 days or more	$ 523,918	$ 556,091	$ 617,947	$ 618,805	$ 587,634
NAL ratio (2)	0.92 %	1.00 %	1.11 %	1.19 %	1.15 %
NPA ratio (3)	1.01	1.09	1.26	1.31	1.29
(NPAs+90 days)/(Loans+OREO)	1.48	1.59	1.75	1.76	1.68
Provision for credit losses	$ 29,592	$ 39,458	$ 37,004	$ 36,520	$ 34,406
Net charge-offs	51,687	70,130	105,095	84,245	82,992
Net charge-offs / Average total loans	0.51 %	0.69 %	1.05 %	0.82 %	0.85 %
Allowance for loans and lease losses	$ 746,769	$ 769,075	$ 789,142	$ 859,646	$ 913,069
Allowance for unfunded loan commitments and letters of credit	40,855	40,651	53,563	50,978	50,934
Allowance for credit losses (ACL)	$ 787,624	$ 809,726	$ 842,705	$ 910,624	$ 964,003
ACL as a % of:					
Total loans and leases	1.91 %	1.99 %	2.09 %	2.28 %	2.37 %
NALs	207	199	189	192	206
NPAs	190	182	165	174	183

(1) Other nonperforming assets represent an investment security backed by a municipal bond.
(2) NPA's related to Chapter 7 bankruptcy: 3Q12 - $63.0 MM, 4Q12 - $60.1 MM, and 1Q13 - $59.9 MM
(3) Total NALs as a % of total loans and leases
(4) Total NPAs as a % of sum of loans and leases, impaired loans held for sale, and net other real estate.

See Pages 11 through 14 of Quarterly Financial Supplement for additional detail.

Credit quality performance in the 2013 first quarter reflected continued improvement. Nonaccrual loans (NALs) declined $87.2 million, or 19%, from the 2012 first quarter and $27.3 million, or 7%, from the 2012 fourth quarter to $380.3 million, or 0.92% of total loans and leases. Nonperforming assets (NPAs) declined $111.6 million, or 21%, compared to the year-ago quarter and $30.3 million, or 7%, from the 2012 fourth quarter to $415.5 million, or 1.01% of total loans and leases, OREO, and other NPAs. The decreases primarily reflected meaningful improvement in commercial NALs.

The provision for credit losses decreased $4.8 million, or 14%, from the 2012 first quarter. Net charge-offs (NCOs) benefited from higher levels of recoveries than experienced over the last year and were $51.7 million, down 38% from $83.0 million in the year-ago quarter. NCOs were an annualized 0.51% of average loans and leases in the current quarter, down from 0.85% in the 2012 first quarter. Given the absolute low levels of NCOs, high levels of volatility are expected for the remainder of the year. The period-end allowance for credit losses (ACL) as a percentage of total loans and leases decreased to 1.91% from 2.37% a year ago, while the ACL as a percentage of period-end total NALs increased to 207% from 206%.

Total accruing loans and leases over 90 days past due, excluding loans guaranteed by the U.S. Government, were $108.4 million at March 31, 2013, down $1.9 million, or 2%, from the end of the prior quarter, and up $47.9 million, or 79%, from the end of the year-ago period. On this same basis, the over 90-day delinquency ratio was 0.26% at March 31, 2013, down one basis point from the end of the prior quarter and up 11 basis points from the end of the year-ago quarter.

Total troubled debt restructured loans were $913.7 million at March 31, 2013, up $38.1 million, or 4%, from December 31, 2012 and up $137.6 million, or 18%, from March 31, 2012.

Capital

Table 9 – Capital Ratios – TCE and Tier 1 Common Continue to Build

(in millions)	2013 Mar. 31	2012 Dec. 31,	Sep. 30	Jun. 30	Mar. 31
Tangible common equity / tangible assets ratio	**8.92%**	8.76%	8.74%	8.41%	8.33%
Tier 1 common risk-based capital ratio	**10.62%**	10.48%	10.28%	10.08%	10.15%
Regulatory Tier 1 risk-based capital ratio	**12.16%**	12.02%	11.88%	11.93%	12.22%
Excess over 6.0% (1)	**$ 2,953**	$ 2,876	$ 2,831	$ 2,840	$ 2,906
Regulatory Total risk-based capital ratio	**14.55%**	14.50%	14.37%	14.42%	14.76%
Excess over 10.0% (1)	**$ 2,181**	$ 2,150	$ 2,104	$ 2,117	$ 2,224
Total risk-w eighted assets	**$ 47,937**	$ 47,773	$ 48,147	$ 47,890	$ 46,716

(1) "Well-capitalized" regulatory threshold

See Page 15 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio at March 31, 2013 was 8.92%, up 59 basis points from the year ago quarter. Our Tier 1 common risk-based capital ratio at quarter end was 10.62%, up from 10.15% at the end of the 2012 first quarter. The regulatory Tier 1 risk-based capital ratio at March 31, 2013 was 12.16%, down from 12.22% at March 31, 2012. The decline in the regulatory Tier 1 risk-based capital ratio primarily reflected the redemption of $230 million of trust preferred securities during 2012. All capital ratios were impacted by the repurchase of 28.1 million common shares over the last four quarters, of which 4.7 million were repurchased in the 2013 first quarter at an average price per share of $7.07.

Commenting on capital, Steinour said, "Reinvesting excess capital to grow the business organically remains our first priority. Importantly, through dividends and share repurchases, we have the flexibility, subject to market conditions and regulatory approval, to return a meaningful amount of our earnings to the owners of the company. We continue to evaluate other capital actions. As we have shown over the last several years, we will maintain a high level of discipline when considering M&A."

Income Taxes

The provision for income taxes in the 2013 first quarter was $52.2 million, $54.3 million in the 2012 fourth quarter, and $52.2 million in the 2012 first quarter. The effective tax rates for the 2013 first quarter, 2012 fourth quarter, and 2012 first quarter were 25.6%, 24.5%, and 25.4%, respectively. At March 31, 2013, we had a net federal deferred tax asset of $116.9 million and a net state deferred tax asset of $37.4 million. Based on both positive and negative evidence and our level of forecasted future taxable income, there was no impairment to the net federal and net state deferred tax assets at March 31, 2013. As of March 31, 2013 and December 31, 2012, there was no disallowed deferred tax asset for regulatory capital purposes.

2013 Expectations

"We are starting to see positive signs in both our business and consumer customer bases as the economic recovery progresses. We believe the soundness of our strategies will continue to drive growth and improve our profitability. Our retail customers and our mortgage lending businesses are benefiting from recovering housing markets," said Steinour. "Although a recent uptick among our business customers of drawing down cash balances to support working capital needs and to fund new projects has negative near-term implications on our balance sheet, we are encouraged by this activity as it suggests improving confidence among business owners and implies a more robust long-term economic outlook. Competition continues to pressure asset yields and more recently loan structure, but we will remain disciplined as we manage our aggregate moderate-to-low risk profile," said Steinour.

Net interest income is expected to modestly grow over the course of 2013, as we anticipate an increase in total loans, excluding the impact of any future loan securitizations. However, those benefits to net interest income are expected to be mostly offset by downward NIM pressure. 2013 NIM is not expected to fall below the mid 3.30%'s due to continued deposit repricing and mix shift opportunities while maintaining a disciplined approach to loan pricing.

The C&I portfolio is expected to continue to see growth in 2013, although we expect growth will be more heavily weighted to the back half of the year as the economic recovery progresses. Our C&I sales pipeline remains robust with much of this reflecting the positive impact from our investments in specialized commercial verticals, focused OCR sales process and continued support of middle market and small business lending. While on-balance sheet loans are expected to increase, we will continue to evaluate the use of automobile loan securitizations due to our expectation of continued strong levels of originations. We currently anticipate one securitization in the second half of 2013. Residential mortgages and home equity loan balances are expected to increase modestly. CRE loans likely will experience declines from current levels but are expected to remain in the $5 billion range.

Excluding potential future automobile loan securitizations, we anticipate the increase in total loans will modestly outpace growth in total deposits. This reflects our continued focus on the overall cost of funds, the continued shift towards low- and no-cost demand deposits and money market deposit accounts.

Noninterest income over the course of the year, excluding the impact of any automobile loan sales and any net MSR impact, is expected to be at similar levels as 2012. The anticipated slowdown in mortgage banking activity is expected to be offset by continued growth in new customers, increased contribution from higher cross-sell, and the continued maturation of our previous strategic investments.

Noninterest expense in the 2013 first quarter was below our expected average quarterly run rate for the year. Second quarter expenses are expected to increase due to higher commission expense related to a more normal level of commercial customer-related activity, annual merit increases, higher marketing expense as we continue the launch of our new media campaign, and equipment related to our continued in-store expansion. We remain committed to posting positive operating leverage in 2013 as growth in total revenue is expected to outpace total expense growth.

Overall credit quality is expected to experience continued improvement, and NCOs while in the normalized range this quarter, are expected to remain volatile but reach normalized levels by the end of 2013. The level of provision for credit losses was at the low end of our long-term expectation, and we expect some quarterly volatility within each of the loan categories given the absolute low level of the provision for credit losses and the uncertain and uneven nature of the economic recovery.

We anticipate an effective tax rate for the remainder of 2013 to be in the range of 25% to 28%, primarily reflecting the impacts of tax-exempt income, tax advantaged investments, and general business credits.

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on Wednesday, April 17, 2013, at 10:00 a.m. (Eastern Time). The call may be accessed via a live Internet webcast at www.huntington-ir.com or through a dial-in telephone number at (877) 684-3807; Conference ID 21477583. Slides will be available at www.huntington-ir.com about an hour prior to the call. A replay of the webcast will be archived in the Investor Relations section of Huntington's web site, www.huntington.com. A telephone replay will be available two hours after the completion of the call through April 30, 2013 at (855) 859-2056; Conference ID 21477583.

Please see the 2013 First Quarter Quarterly Financial Supplement for additional detailed financial performance metrics. This document can be found at:
http://www.investquest.com/iq/h/hban/ne/news/index.htm

Forward-looking Statement

This document contains certain forward-looking statements, including certain plans, expectations, goals, projections, and statements, which are subject to numerous assumptions, risks, and uncertainties. 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.

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: (1) worsening of credit quality performance due to a number of factors such as the underlying value of collateral that could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) changes in economic conditions, including impacts from the implementation of the Budget Control Act of 2011, the American Taxpayer Relief Act of 2012, the Consolidated and Further Continuing Appropriations Act of 2013, as well as the continuing economic uncertainty in the US, the European Union, and other areas; (3) movements in interest rates; (4) competitive pressures on product pricing and services; (5) success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our "Fair Play" banking philosophy; (6) changes in accounting policies and principles and the accuracy of our assumptions and estimates used to prepare our financial statements; (7) extended disruption of vital infrastructure; (8) the final outcome of significant litigation; (9) the nature, extent, timing and results of governmental actions, examinations, reviews, reforms, regulations including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act, OCC, Federal Reserve, and CFPB; and (10) the outcome of judicial and regulatory decisions regarding practices in the residential mortgage industry, including among other things the processes followed for foreclosing residential mortgages. Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2012 Annual Report on Form 10-K, and documents subsequently filed by Huntington with the Securities and Exchange Commission. All forward-looking statements included in this document are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

Basis of Presentation

Use of Non-GAAP Financial Measures

This document may contain 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 fourth quarter earnings conference call slides, or the Form 8-K related to this document, all of which can be found on Huntington's website at www.huntington-ir.com.

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 2012 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.

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 a 35% 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.

About Huntington

Huntington Bancshares Incorporated is a $56 billion regional bank holding company headquartered in Columbus, Ohio. The Huntington National Bank, founded in 1866, provides full-service commercial, small business, and consumer banking services; mortgage banking services; treasury management and foreign exchange services; equipment leasing; wealth and investment management services; trust services; brokerage services; customized insurance brokerage and service programs; and other financial products and services. The principal markets for these services are Huntington's six-state banking franchise: Ohio, Michigan, Pennsylvania, Indiana, West Virginia, and Kentucky. The primary distribution channels include a banking network of more than 700 traditional branches and convenience branches located in grocery stores and retirement centers, and through an array of alternative distribution channels including internet and mobile banking, telephone banking, and more than 1,400 ATMs. Through automotive dealership relationships within its six-state banking franchise area and selected other Midwest and New England states, Huntington also provides commercial banking services to the automotive dealers and retail automobile financing for dealer customers.

###

HUNTINGTON BANCSHARES INCORPORATED
Quarterly Financial Supplement
March 2013

Table of Contents

Notes:

The preparation of financial statement data in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect amounts reported. Actual results could differ from those estimates. Certain prior period amounts have been reclassified to conform to the current period's presentation.

Non-Regulatory Capital Ratios

In addition to capital ratios defined by banking regulators, the Company considers various other measures when evaluating capital utilization and adequacy, including:

- Tangible common equity to tangible assets,
- Tier 1 common equity to risk-weighted assets using Basel I and Basel III definitions, and
- Tangible common equity to risk-weighted assets using Basel I definition.

These non-regulatory capital ratios are viewed by management as useful additional methods of reflecting the level of capital available to withstand unexpected market conditions. Additionally, presentation of these ratios allows readers to compare the Company's capitalization to other financial services companies. These ratios differ from capital ratios defined by banking regulators principally in that the numerator excludes preferred securities, the nature and extent of which varies among different financial services companies. These ratios are not defined in Generally Accepted Accounting Principles ("GAAP") or federal banking regulations. As a result, these non-regulatory capital ratios disclosed by the Company may be considered non-GAAP financial measures.

Because there are no standardized definitions for these non-regulatory capital ratios, the Company's calculation methods may differ from those used by other financial services companies. Also, there may be limits in the usefulness of these measures to investors. As a result, the Company encourages readers to consider the consolidated financial statements and other financial information contained in this press release in their entirety, and not to rely on any single financial measure.

Quarterly Key Statistics[1]
(Unaudited)

(dollar amounts in thousands, except per share amounts)	2013 First	2012 Fourth	2012 First	Percent Changes vs. 4Q12	Percent Changes vs. 1Q12
Net interest income	$ 424,170	$ 434,055	$ 417,209	(2)%	2 %
Provision for credit losses	29,592	39,458	34,406	(25)	(14)
Noninterest income	252,209	297,651	285,320	(15)	(12)
Noninterest expense	442,793	470,628	462,676	(6)	(4)
Income before income taxes	203,994	221,620	205,447	(8)	(1)
Provision for income taxes	52,214	54,341	52,177	(4)	---
Net income	$ 151,780	$ 167,279	$ 153,270	(9)%	(1)%
Dividends on preferred shares	7,970	7,973	8,049	---	(1)
Net income applicable to common shares	$ 143,810	$ 159,306	$ 145,221	(10)%	(1)%
Net income per common share - diluted	$ 0.17	$ 0.19	$ 0.17	(11)%	---%
Cash dividends declared per common share	0.04	0.04	0.04	---	---
Book value per common share at end of period	6.53	6.41	5.97	2	9
Tangible book value per common share at end of period	5.91	5.78	5.33	2	11
Average common shares - basic	841,103	847,220	864,499	(1)	(3)
Average common shares - diluted	848,708	853,306	869,164	(1)	(2)
Return on average assets	1.10 %	1.19 %	1.13 %		
Return on average common shareholders' equity	10.7	11.6	11.4		
Return on average tangible common shareholders' equity[2]	12.4	13.5	13.5		
Net interest margin[3]	3.42	3.45	3.40		
Efficiency ratio[4]	63.3	62.3	63.8		
Noninterest Income/Total Revenue	37.0	40.4	40.4		
Effective tax rate	25.6	24.5	25.4		
Average loans and leases	$ 40,863,921	$ 40,396,541	$ 39,144,688	1	4
Average loans and leases - linked quarter annualized growth rate	4.6 %	2.8 %	(3.8)%		
Average earning assets	$ 50,959,966	$ 50,682,461	$ 49,766,526	1	2
Average total assets	55,728,126	56,053,542	54,656,001	(1)	2
Average core deposits[5]	43,615,639	44,309,913	41,387,049	(2)	5
Average core deposits - linked quarter annualized growth rate	(6.3)%	5.0 %	0.3 %		
Average shareholders' equity	$ 5,834,190	$ 5,842,493	$ 5,492,228	---	6
Total assets at end of period	56,054,966	56,153,185	55,876,654	---	---
Total shareholders' equity at end of period	5,867,138	5,790,211	5,549,828	1	6
Net charge-offs (NCOs)	51,687	70,130	82,992	(26)	(38)
NCOs as a % of average loans and leases	0.51 %	0.69 %	0.85 %		
Nonaccrual loans and leases (NALs)	$ 380,311	$ 407,633	$ 467,558	(7)	(19)
NAL ratio	0.92 %	1.00 %	1.15 %		
Nonperforming assets (NPAs)[6]	$ 415,495	$ 445,775	$ 527,077	(7)	(21)
NPA ratio[6]	1.01 %	1.09 %	1.29 %		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	1.81	1.89	2.24		
ALLL plus allowance for unfunded loan commitments and letters of credit (ACL) as a % of total loans and leases at the end of period	1.91	1.99	2.37		
ACL as a % of NALs	207	199	206		
ACL as a % of NPAs	190	182	183		
Tier 1 leverage ratio [7]	10.57	10.36	10.55		
Tier 1 common risk-based capital ratio[7]	10.62	10.48	10.15		
Tier 1 risk-based capital ratio [7]	12.16	12.02	12.22		
Total risk-based capital ratio [7]	14.55	14.50	14.76		
Tangible common equity / tangible assets ratio[8]	8.92	8.76	8.33		

See Notes to the Quarterly Key Statistics.

Notes to the Quarterly Key Statistics

(1) Comparisons for all presented periods are impacted by a number of factors. Refer to Significant Items.

(2) Net income excluding expense for amortization of intangibles for the period divided by average tangible common shareholders' equity. Average tangible common shareholders' equity equals average total common shareholders' equity less average intangible assets and goodwill. Expense for amortization of intangibles and average intangible assets are net of deferred tax liability, and calculated assuming a 35% tax rate.

(3) On a fully-taxable equivalent (FTE) basis assuming a 35% tax rate.

(4) Noninterest expense less amortization of intangibles and goodwill impairment divided by the sum of FTE net interest income and noninterest income excluding securities gains (losses).

(5) Includes noninterest-bearing and interest-bearing demand deposits, money market deposits, savings and other domestic deposits, and core certificates of deposit.

(6) NPAs include other real estate owned.

(7) March 31, 2013, figures are estimated.

(8) Tangible common equity (total common equity less goodwill and other intangible assets) divided by tangible assets (total assets less goodwill and other intangible assets). Other intangible assets are net of deferred tax liability, and calculated assuming a 35% tax rate.

Huutiugton Baucshares Incorporated
Consolidated Balance Sheets

	2013	2012		Percent Changes vs	
(dollar amounts in thousands, except number of shares)	**March 31,**	December 31,	March 31,	4Q12	1Q12
	(Unaudited)		*(Unaudited)*		
Assets					
Cash and due from banks	$ **828,688**	$ 1,262,806	$ 1,111,165	(34)%	(25)%
Federal funds sold and securities purchased under resale agreements	---	---	52	N.R.	N.R.
Interest-bearing deposits in banks	**71,317**	70,921	151,973	1	(53)
Trading account securities	**86,520**	91,205	59,663	(5)	45
Loans held for sale	**729,707**	764,309	310,383	(5)	135
Available-for-sale and other securities	**7,504,639**	7,566,175	8,909,733	(1)	(16)
Held-to-maturity securities	**1,693,074**	1,743,876	621,798	(3)	172
Loans and leases[1]	**41,283,524**	40,728,425	40,678,542	1	1
Allowance for loan and lease losses	**(746,769)**	(769,075)	(913,069)	(3)	(18)
Net loans and leases	**40,536,755**	39,959,350	39,765,473	1	2
Bank owned life insurance	**1,609,610**	1,596,056	1,562,449	1	3
Premises and equipment	**620,833**	617,257	577,538	1	7
Goodwill	**444,268**	444,268	444,268	---	---
Other intangible assets	**124,236**	132,157	171,135	(6)	(27)
Accrued income and other assets	**1,805,319**	1,904,805	2,191,024	(5)	(18)
Total assets	$ **56,054,966**	$ 56,153,185	$ 55,876,654	---%	---%
Liabilities and shareholders' equity					
Liabilities					
Deposits[2]	$ **46,867,141**	$ 46,252,683	$ 45,008,964	1 %	4 %
Short-term borrowings	**732,705**	589,814	1,504,086	24	(51)
Federal Home Loan Bank advances	**183,491**	1,008,959	56,938	(82)	222
Other long-term debt	**156,301**	158,784	1,058,167	(2)	(85)
Subordinated notes	**1,188,674**	1,197,091	1,494,263	(1)	(20)
Accrued expenses and other liabilities	**1,059,516**	1,155,643	1,204,408	(8)	(12)
Total liabilities	**50,187,828**	50,362,974	50,326,826	---	---
Shareholder's equity					
Preferred stock - authorized 6,617,808 shares- Series A, 8.50% fixed rate, non-cumulative perpetual convertible preferred stock, par value of $0.01, and liquidation value per share of $1,000	**362,507**	362,507	362,507	---	---
Series B, floating rate, non-voting, non-cumulative perpetual preferred stock, par value of $0.01, and liquidation value per share of $1,000	**23,785**	23,785	23,785	---	---
Common stock - Par value of $0.01	**8,401**	8,441	8,659	---	(3)
Capital surplus	**7,451,287**	7,475,149	7,602,064	---	(2)
Less treasury shares, at cost	**(11,141)**	(10,921)	(10,234)	2	9
Accumulated other comprehensive loss	**(159,955)**	(150,817)	(157,816)	6	1
Retained earnings	**(1,807,746)**	(1,917,933)	(2,279,137)	(6)	(21)
Total shareholders' equity	**5,867,138**	5,790,211	5,549,828	1	6
Total liabilities and shareholders' equity	$ **56,054,966**	$ 56,153,185	$ 55,876,654	---%	---%
Common shares authorized (par value of $0.01)	**1,500,000,000**	1,500,000,000	1,500,000,000		
Common shares issued	**840,087,217**	844,105,349	865,873,499		
Common shares outstanding	**838,757,987**	842,812,709	864,674,530		
Treasury shares outstanding	**1,329,230**	1,292,640	1,198,969		
Preferred shares issued	**1,967,071**	1,967,071	1,967,071		
Preferred shares outstanding	**398,007**	398,007	398,007		

[1]See page 4 for detail of loans and leases.
[2]See page 5 for detail of deposits.
N.R- Not relevant, as denominator of calculation is a negative in prior period compared with a positive in current period, or as numberator of caculation is zero in the current period

Huntington Bancshares Incorporated
Loans and Leases Composition

(dollar amounts in millions)	2013 March 31, (Unaudited)			2012 December 31,			2012 September 30, (Unaudited)			2012 June 30, (Unaudited)			2012 March 31, (Unaudited)	
Ending Balances by Type:														
Commercial:[1]														
Commercial and industrial	$ 17,267	42 %	$	16,971	42 %	$	16,478	41 %	$	16,322	41 %	$	15,838	39 %
Commercial real estate:														
Construction	574	1		648	2		541	1		591	1		597	1
Commercial	4,485	11		4,751	12		4,956	12		5,317	13		5,443	13
Commercial real estate	5,059	12		5,399	14		5,497	13		5,908	14		6,040	14
Total commercial	22,326	54		22,370	56		21,975	54		22,230	55		21,878	53
Consumer:														
Automobile	5,036	12		4,634	11		4,276	11		3,808	10		4,787	12
Home equity	8,474	21		8,335	20		8,381	21		8,344	21		8,261	20
Residential mortgage	5,051	12		4,970	12		5,192	13		5,123	13		5,284	13
Other consumer	397	1		419	1		436	1		454	1		469	2
Total consumer	18,958	46		18,358	44		18,285	46		17,729	45		18,801	47
Total loans and leases	$ 41,284	100 %	$	40,728	100 %	$	40,260	100 %	$	39,959	100 %	$	40,679	100 %
Ending Balances by Business Segment:														
Retail and Business Banking	$ 12,749	31 %	$	12,644	31 %	$	12,656	31 %	$	12,714	32 %	$	12,432	31 %
Regional and Commercial Banking	11,166	27		10,679	26		10,463	26		10,420	26		9,936	24
AFCRE	11,526	28		11,396	28		11,019	27		10,892	27		11,698	29
WGH	5,767	14		5,887	15		6,053	16		5,904	15		5,968	14
Treasury / Other	76	---		122	---		69	---		29	---		645	2
Total loans and leases	$ 41,284	100 %	$	40,728	100 %	$	40,260	100 %	$	39,959	100 %	$	40,679	100 %

	2013 First			2012 Fourth			2012 Third			2012 Second			2012 First	
Average Balances by Business Segment:														
Retail and Business Banking	$ 12,693	31 %	$	12,677	31 %	$	12,703	32 %	$	12,977	32 %	$	12,420	32 %
Regional and Commercial Banking	10,987	27		10,390	26		10,427	26		10,229	25		9,250	24
AFCRE	11,454	28		11,221	28		10,949	27		11,891	29		11,468	29
WGH	5,711	14		6,054	15		5,993	15		6,007	14		5,920	15
Treasury / Other	19	---		55	---		48	---		75	---		87	---
Total loans and leases	$ 40,864	100 %	$	40,397	100 %	$	40,120	100 %	$	41,179	100 %	$	39,145	100 %

[1] As defined by regulatory guidance, there were no commercial loans outstanding that would be considered a concentration of lending to a particular industry or group of industries.

Huntington Bancshares Incorporated
Deposits Composition

(dollar amounts in millions)	2013 March 31, (Unaudited)		2012 December 31,		September 30, (Unaudited)		June 30, (Unaudited)		March 31, (Unaudited)	
Ending Balances by Type:										
Demand deposits - noninterest-bearing	$ 12,757	27 %	$ 12,600	27 %	$ 12,680	27 %	$ 12,324	27 %	$ 11,797	26 %
Demand deposits - interest-bearing	6,135	13	6,218	13	5,909	13	6,060	13	6,126	14
Money market deposits	15,165	32	14,691	32	14,926	32	13,756	30	13,169	29
Savings and other domestic deposits	5,174	11	5,002	11	4,949	11	4,961	11	4,954	11
Core certificates of deposit	5,170	11	5,516	12	5,817	12	6,508	14	6,920	15
Total core deposits	44,401	94	44,027	95	44,281	95	43,609	95	42,966	95
Other domestic deposits of $250,000 or more	355	1	354	1	352	1	260	1	325	1
Brokered deposits and negotiable CDs	1,807	4	1,594	3	1,795	4	1,888	4	1,276	3
Deposits in foreign offices	304	1	278	1	313	---	319	---	442	1
Total deposits	$ 46,867	100 %	$ 46,253	100 %	$ 46,741	100 %	$ 46,076	100 %	$ 45,009	100 %
Total core deposits:										
Commercial	$ 18,502	42 %	$ 18,358	42 %	$ 19,207	43 %	$ 18,324	42 %	$ 17,101	40 %
Consumer	25,899	58	25,669	58	25,074	57	25,285	58	25,865	60
Total core deposits	$ 44,401	100 %	$ 44,027	100 %	$ 44,281	100 %	$ 43,609	100 %	$ 42,966	100 %
Ending Balances by Business Segment:										
Retail and Business Banking	$ 28,719	61 %	$ 28,367	61 %	$ 28,220	60 %	$ 28,348	62 %	$ 27,935	62 %
Regional and Commercial Banking	5,627	12	5,863	13	6,205	13	5,333	12	4,748	11
AFCRE	970	2	995	2	922	2	907	2	914	2
WGH	10,015	22	9,508	21	9,816	22	9,782	20	9,632	21
Treasury / Other[1]	1,536	3	1,520	3	1,578	3	1,706	4	1,780	4
Total deposits	$ 46,867	100 %	$ 46,253	100 %	$ 46,741	100 %	$ 46,076	100 %	$ 45,009	100 %

	2013 First		2012 Fourth		Third		Second		First	
Average Balances by Business Segment:										
Retail and Business Banking	$ 28,331	62 %	$ 28,301	61 %	$ 28,248	61 %	$ 28,260	63 %	$ 27,452	63 %
Regional and Commercial Banking	5,668	12	6,120	13	5,715	12	4,762	11	4,680	11
AFCRE	922	2	949	2	942	2	855	2	811	2
WGH	9,623	21	9,873	21	9,735	21	9,783	21	9,450	22
Treasury / Other[1]	1,469	3	1,524	3	1,658	4	1,197	3	1,072	2
Total deposits	$ 46,013	100 %	$ 46,767	100 %	$ 46,298	100 %	$ 44,857	100 %	$ 43,465	100 %

[1]Comprised primarily of national market deposits.

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

	Average Balances					Percent Changes vs.	
	2013	2012					
(dollar amounts in millions)	First	Fourth	Third	Second	First	4Q12	1Q12
Assets							
Interest-bearing deposits in banks	$ 72	$ 73	$ 82	$ 124	$ 100	(1)	(28)%
Loans held for sale	709	840	1,829	410	1,265	(16)	(44)
Securities:							
Available-for-sale and other securities:							
Taxable	6,964	7,131	8,014	8,285	8,171	(2)	(15)
Tax-exempt	549	492	423	387	404	12	36
Total available-for-sale and other securities	7,513	7,623	8,437	8,672	8,575	(1)	(12)
Trading account securities	85	97	66	54	50	(12)	70
Held-to-maturity securities - taxable	1,717	1,652	796	611	632	4	172
Securities	9,315	9,372	9,299	9,337	9,257	(1)	1
Loans and leases:[(1)]							
Commercial:							
Commercial and industrial	16,954	16,507	16,343	16,094	14,824	3	14
Commercial real estate:							
Construction	598	576	569	584	598	4	---
Commercial	4,694	4,897	5,153	5,491	5,254	(4)	(11)
Commercial real estate	5,292	5,473	5,722	6,075	5,852	(3)	(10)
Total commercial	22,246	21,980	22,065	22,169	20,676	1	8
Consumer:							
Automobile	4,833	4,486	4,065	4,985	4,576	8	6
Home equity	8,395	8,345	8,369	8,310	8,234	1	2
Residential mortgage	4,978	5,155	5,177	5,253	5,174	(3)	(4)
Other consumer	412	431	444	462	485	(4)	(15)
Total consumer	18,618	18,417	18,055	19,010	18,469	1	1
Total loans and leases	40,864	40,397	40,120	41,179	39,145	1	4
Allowance for loan and lease losses	(772)	(783)	(855)	(908)	(961)	(1)	(20)
Net loans and leases	40,092	39,614	39,265	40,271	38,184	1	5
Total earning assets	50,960	50,682	51,330	51,050	49,767	1	2
Cash and due from banks	904	1,459	960	928	1,012	(38)	(11)
Intangible assets	571	581	597	609	613	(2)	(7)
All other assets	4,065	4,115	4,106	4,158	4,225	(1)	(4)
Total assets	$ 55,728	$ 56,054	$ 56,138	$ 55,837	$ 54,656	(1)	2 %
Liabilities and shareholders' equity							
Deposits:							
Demand deposits - noninterest-bearing	$ 12,165	$ 13,121	$ 12,329	$ 12,064	$ 11,273	(7)	8 %
Demand deposits - interest-bearing	5,977	5,843	5,814	5,939	5,646	2	6
Total demand deposits	18,142	18,964	18,143	18,003	16,919	(4)	7
Money market deposits	15,045	14,749	14,515	13,182	13,141	2	14
Savings and other domestic deposits	5,083	4,960	4,975	4,978	4,817	2	6
Core certificates of deposit	5,346	5,637	6,131	6,618	6,510	(5)	(18)
Total core deposits	43,616	44,310	43,764	42,781	41,387	(2)	5
Other domestic deposits of $250,000 or more	360	359	300	298	347	---	4
Brokered deposits and negotiable CDs	1,697	1,756	1,878	1,421	1,301	(3)	30
Deposits in foreign offices	340	342	356	357	430	(1)	(21)
Total deposits	46,013	46,767	46,298	44,857	43,465	(2)	6
Short-term borrowings	762	1,012	1,329	1,391	1,512	(25)	(50)
Federal Home Loan Bank advances	686	42	107	626	419	1,533	64
Subordinated notes and other long-term debt	1,348	1,374	1,638	2,251	2,652	(2)	(49)
Total interest-bearing liabilities	36,644	36,074	37,043	37,061	36,775	2	---
All other liabilities	1,085	1,017	1,035	1,094	1,116	7	(3)
Shareholders' equity	5,834	5,842	5,731	5,618	5,492	---	6
Total liabilities and shareholders' equity	$ 55,728	$ 56,054	$ 56,138	$ 55,837	$ 54,656	(1)	2 %

[(1)]Includes nonaccrual loans.

Huntington Bancshares Incorporated

Consolidated Quarterly Net Interest Margin - Interest Income / Expense (1)

(Unaudited)

	Interest Income / Expense				
	2013	2012			
(dollar amounts in thousands)	First	Fourth	Third	Second	First
Assets					
Interest-bearing deposits in banks	$ 29	$ 51	$ 42	$ 97	$ 12
Loans held for sale	5,702	6,675	14,548	3,541	12,005
Securities:					
Available-for-sale and other securities:					
Taxable	40,185	41,335	45,936	48,245	48,824
Tax-exempt	5,438	4,968	4,383	4,099	4,209
Total available-for-sale and other securities	45,623	46,303	50,319	52,344	53,033
Trading account securities	106	245	178	223	207
Held-to-maturity securities - taxable	9,838	9,244	5,591	4,539	4,714
Total securities	55,567	55,792	56,088	57,106	57,954
Loans and leases:					
Commercial:					
Commercial and industrial	162,396	163,644	162,998	162,419	150,397
Commercial real estate:					
Construction	6,045	6,075	5,583	5,397	5,831
Commercial	46,978	52,543	50,704	54,554	50,750
Commercial real estate	53,023	58,618	56,287	59,951	56,581
Total commercial	215,419	222,262	219,285	222,370	206,978
Consumer:					
Automobile	51,013	50,930	49,718	57,971	55,435
Home equity	86,991	88,541	89,388	89,358	88,582
Residential mortgage	49,353	52,440	51,981	54,326	53,914
Other consumer	7,168	7,774	7,991	8,522	8,992
Total consumer	194,525	199,685	199,078	210,177	206,923
Total loans and leases	409,944	421,947	418,363	432,547	413,901
Total earning assets	$ 471,242	$ 484,465	$ 489,041	$ 493,291	$ 483,872
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	$ —	$ —	$ —	$ —	$ —
Demand deposits - interest-bearing	642	734	1,013	987	845
Total demand deposits	642	734	1,013	987	845
Money market deposits	8,438	9,843	12,025	9,954	8,343
Savings and other domestic deposits	3,818	4,150	4,576	4,858	5,345
Core certificates of deposit	15,710	17,144	19,237	22,682	25,919
Total core deposits	28,608	31,871	36,851	38,481	40,452
Other domestic deposits of $250,000 or more	465	553	511	493	583
Brokered deposits and negotiable CDs	2,823	3,141	3,356	2,650	2,547
Deposits in foreign offices	140	152	164	165	197
Total deposits	32,036	35,717	40,882	41,789	43,779
Short-term borrowings	234	363	544	558	583
Federal Home Loan Bank advances	301	129	135	333	222
Subordinated notes and other long-term debt	8,578	8,731	11,928	15,902	18,144
Total interest bearing liabilities	41,149	44,940	53,489	58,582	62,728
Net interest income	$ 430,093	$ 439,525	$ 435,552	$ 434,709	$ 421,144

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 35% tax rate. See page 9 for the FTE adjustment.

Huntington Bancshares Incorporated

Consolidated Quarterly Net Interest Margin Analysis

(Unaudited)

	Average Rates (2)				
	2013	2012			
Fully-taxable equivalent basis[1]	First	Fourth	Third	Second	First
Assets					
Interest-bearing deposits in banks	0.16 %	0.28 %	0.21 %	0.31 %	0.05 %
Loans held for sale	3.22	3.18	3.18	3.46	3.80
Securities:					
Available-for-sale and other securities:					
Taxable	2.31	2.32	2.29	2.33	2.39
Tax-exempt	3.96	4.03	4.15	4.23	4.17
Total available-for-sale and other securities	2.43	2.43	2.39	2.41	2.47
Trading account securities	0.50	1.01	1.07	1.64	1.65
Held-to-maturity securities - taxable	2.29	2.24	2.81	2.97	2.98
Total securities	2.39	2.38	2.41	2.45	2.50
Loans and leases:[2][3]					
Commercial:					
Commercial and industrial	3.83	3.88	3.90	3.99	4.01
Commercial real estate:					
Construction	4.05	4.13	3.84	3.66	3.85
Commercial	4.00	4.20	3.85	3.93	3.82
Commercial real estate	4.01	4.19	3.85	3.89	3.82
Total commercial	3.87	3.96	3.89	3.97	3.96
Consumer:					
Automobile	4.28	4.52	4.87	4.68	4.87
Home equity	4.20	4.24	4.27	4.30	4.30
Residential mortgage	3.97	4.07	4.02	4.14	4.17
Other consumer	7.05	7.16	7.16	7.42	7.47
Total consumer	4.22	4.33	4.40	4.43	4.49
Total loans and leases	4.03	4.13	4.12	4.18	4.21
Total earning assets	3.75 %	3.80 %	3.79 %	3.89 %	3.91 %
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	—%	---%	---%	---%	---%
Demand deposits - interest-bearing	0.04	0.05	0.07	0.07	0.06
Total demand deposits	0.01	0.02	0.02	0.02	0.02
Money market deposits	0.23	0.27	0.33	0.30	0.26
Savings and other domestic deposits	0.30	0.33	0.37	0.39	0.45
Core certificates of deposit	1.19	1.21	1.25	1.38	1.60
Total core deposits	0.37	0.41	0.47	0.50	0.54
Other domestic deposits of $250,000 or more	0.52	0.61	0.68	0.66	0.68
Brokered deposits and negotiable CDs	0.67	0.71	0.71	0.75	0.79
Deposits in foreign offices	0.17	0.18	0.18	0.19	0.18
Total deposits	0.38	0.42	0.48	0.51	0.55
Short-term borrowings	0.12	0.14	0.16	0.16	0.16
Federal Home Loan Bank advances	0.18	1.20	0.50	0.21	0.21
Subordinated notes and other long-term debt	2.54	2.55	2.91	2.83	2.74
Total interest-bearing liabilities	0.45	0.50	0.58	0.63	0.68
Net interest rate spread	3.30	3.30	3.21	3.26	3.23
Impact of noninterest-bearing funds on margin	0.12	0.15	0.17	0.16	0.17
Net interest margin	3.42 %	3.45 %	3.38 %	3.42 %	3.40 %

Commercial Loan Derivative Impact

(Unaudited)

	Average Rates (2)				
	2013	2012			
Fully-taxable equivalent basis[1]	First	Fourth	Third	Second	First
Commercial loans[2][3]	3.58 %	3.72 %	3.61 %	3.67 %	3.69 %
Impact of commercial loan derivatives	0.29	0.24	0.28	0.30	0.27
Total commercial - as reported	3.87 %	3.96 %	3.89 %	3.97 %	3.96 %
Average 30 day LIBOR	0.20 %	0.21 %	0.24 %	0.24 %	0.26 %

[1]Fully-taxable equivalent (FTE) yields are calculated assuming a 35% tax rate. See page 9 for the FTE adjustment.

[2]Loan, lease, and deposit average rates include impact of applicable derivatives, non-deferrable fees, and amortized fees.

[3]Includes the impact of nonaccrual loans.

Huntington Bancshares Incorporated
Selected Quarterly Income Statement Data(1)
(Unaudited)

(dollar amounts in thousands, except per share amounts)	2013	2012				Percent Change vs.	
	First	Fourth	Third	Second	First	4Q12	1Q12
Interest income	$ 465,319	$ 478,995	$ 483,787	$ 487,544	$ 479,937	(3)%	(4)%
Interest expense	41,149	44,940	53,489	58,582	62,728	(8)	(34)
Net interest income	424,170	434,055	430,298	428,962	417,209	(2)	2
Provision for credit losses	29,592	39,458	37,004	36,520	34,406	(25)	(14)
Net interest income after provision for credit losses	394,578	394,597	393,294	392,442	382,803	(0)	3
Service charges on deposit accounts	60,883	68,083	67,806	65,998	60,292	(11)	1
Mortgage banking income	45,248	61,711	44,614	38,349	46,418	(27)	(3)
Trust services	31,160	31,388	29,689	29,914	30,906	(1)	1
Electronic banking	20,713	21,011	22,135	20,514	18,630	(1)	11
Brokerage income	17,995	17,415	16,526	19,025	19,260	3	(7)
Insurance income	19,252	17,268	17,792	17,384	18,875	11	2
Gain on sale of loans	2,616	20,690	6,591	4,131	26,770	(87)	(90)
Bank owned life insurance income	13,442	13,767	14,371	13,967	13,937	(2)	(4)
Capital markets fees	8,051	12,918	11,805	13,455	9,982	(38)	(19)
Securities gains (losses)	(509)	863	4,169	350	(613)	(159)	(17)
Other income	33,358	32,537	25,569	30,732	40,863	3	(18)
Total noninterest income	252,209	297,651	261,067	253,819	285,320	(15)	(12)
Personnel costs	258,895	253,952	247,709	243,034	243,498	2	6
Outside data processing and other services	49,265	48,699	50,396	48,568	42,592	1	16
Net occupancy	30,114	29,008	27,599	25,474	29,079	4	4
Equipment	24,880	26,580	25,950	24,872	25,545	(6)	(3)
Deposit and other insurance expense	15,490	16,327	15,534	15,731	20,738	(5)	(25)
Professional services	7,192	22,514	17,510	15,037	10,697	(68)	(33)
Marketing	10,971	16,456	16,842	17,396	13,569	(33)	(19)
Amortization of intangibles	10,320	11,647	11,431	11,940	11,531	(11)	(11)
OREO and foreclosure expense	2,666	4,233	4,982	4,106	4,950	(37)	(46)
Loss (Gain) on early extinguishment of debt	---	---	1,782	(2,580)	---	---	---
Other expense	33,000	41,212	38,568	40,691	60,477	(20)	(45)
Total noninterest expense	442,793	470,628	458,303	444,269	462,676	(6)	(4)
Income before income taxes	203,994	221,620	196,058	201,992	205,447	(8)	(1)
Provision for income taxes	52,214	54,341	28,291	49,286	52,177	(4)	---
Net income	$ 151,780	$ 167,279	$ 167,767	$ 152,706	$ 153,270	(9)%	(1)%
Dividends on preferred shares	7,970	7,973	7,983	7,984	8,049	(0)	(1)
Net income applicable to common shares	$ 143,810	$ 159,306	$ 159,784	$ 144,722	$ 145,221	(10)%	(1)%
Average common shares - basic	841,103	847,220	857,871	862,261	864,499	(1)%	(3)%
Average common shares - diluted	848,708	853,306	863,588	867,551	869,164	(1)	(2)
Per common share							
Net income - basic	$ 0.17	$ 0.19	$ 0.19	$ 0.17	$ 0.17	(11)%	---%
Net income - diluted	0.17	0.19	0.19	0.17	0.17	(11)	---
Cash dividends declared	0.04	0.04	0.04	0.04	0.04	---	---
Revenue - fully-taxable equivalent (FTE)							
Net interest income	$ 424,170	$ 434,055	$ 430,298	$ 428,962	$ 417,209	(2)	2
FTE adjustment	5,923	5,470	5,254	5,747	3,935	8	51
Net interest income(2)	430,093	439,525	435,552	434,709	421,144	(2)	2
Noninterest income	252,209	297,651	261,067	253,819	285,320	(15)	(12)
Total revenue(2)	$ 682,302	$ 737,176	$ 696,619	$ 688,528	$ 706,464	(7)%	(3)%

(1) Comparisons for presented periods are impacted by a number of factors. Refer to Significant Items.
(2) On a fully-taxable equivalent (FTE) basis assuming a 35% tax rate.

Huntington Bancshares Incorporated
Quarterly Mortgage Banking Income
(Unaudited)

	2013	2012				Percent Changes vs.	
(dollar amounts in thousands, except as noted)	First	Fourth	Third	Second	First	4Q12	1Q12
Mortgage banking income							
Origination and secondary marketing	$ 27,330	$ 44,497	$ 40,860	$ 30,184	$ 31,304	(39)%	(13)%
Servicing fees	11,241	11,491	11,308	11,618	11,760	(2)	(4)
Amortization of capitalized servicing	(7,903)	(9,116)	(8,405)	(9,108)	(9,279)	(13)	(15)
Other mortgage banking income	4,654	4,828	4,999	4,814	4,966	(4)	(6)
Subtotal	35,322	51,700	48,762	37,508	38,751	(32)	(9)
MSR valuation adjustment[1]	17,798	11,747	(19,543)	(19,013)	9,907	52	80
Net trading gains (losses) related to MSR hedging	(7,872)	(1,736)	15,395	19,854	(2,240)	353	251
Total mortgage banking income	$ 45,248	$ 61,711	$ 44,614	$ 38,349	$ 46,418	(27)%	(3)%
Mortgage originations *(in millions)*	$ 1,119	$ 1,161	$ 1,224	$ 1,291	$ 1,157	(4)%	(3)%
Average trading account securities used to hedge MSRs *(in millions)*	---	1	4	4	5	(100)	(100)
Capitalized mortgage servicing rights[2]	139,927	120,747	108,074	128,297	148,349	16	(6)
Total mortgages serviced for others *(in millions)*[2]	15,367	15,623	15,571	15,724	15,902	(2)	(3)
MSR % of investor servicing portfolio[2]	0.91%	0.77%	0.69%	0.82%	0.93%	18	(2)
Net impact of MSR hedging							
MSR valuation adjustment[1]	$ 17,798	$ 11,747	$ (19,543)	$ (19,013)	$ 9,907	52 %	80 %
Net trading gains (losses) related to MSR hedging	(7,872)	(1,736)	15,395	19,854	(2,240)	353	251
Net interest income (loss) related to MSR hedging	---	---	4	(21)	(9)	---	(100)
Net gain (loss) of MSR hedging	$ 9,926	$ 10,011	$ (4,144)	$ 820	$ 7,658	(1)%	30 %

[1]The change in fair value for the period represents the MSR valuation adjustment, net of amortization of capitalized servicing.
[2]At period end.

Huntington Bancshares Incorporated
Quarterly Credit Reserves Analysis
(Unaudited)

	2013	2012			
(dollar amounts in thousands)	First	Fourth	Third	Second	First
Allowance for loan and lease losses, beginning of period	$ 769,075	$ 789,142	$ 859,646	$ 913,069	$ 964,828
Loan and lease losses	(84,142)	(106,962)	(132,186)	(108,092)	(107,960)
Recoveries of loans previously charged off	32,455	36,832	27,091	23,847	24,968
Net loan and lease losses	(51,687)	(70,130)	(105,095)	(84,245)	(82,992)
Provision for loan and lease losses	29,388	52,370	34,419	36,476	31,928
Allowance of assets sold or transferred to loans held for sale	(7)	(2,307)	172	(5,654)	(695)
Allowance for loan and lease losses, end of period	$ 746,769	$ 769,075	$ 789,142	$ 859,646	$ 913,069
Allowance for unfunded loan commitments and letters of credit, beginning of period	$ 40,651	$ 53,563	$ 50,978	$ 50,934	$ 48,456
Provision for (reduction in) unfunded loan commitments and letters of credit losses	204	(12,912)	2,585	44	2,478
Allowance for unfunded loan commitments and letters of credit, end of period	$ 40,855	$ 40,651	$ 53,563	$ 50,978	$ 50,934
Total allowance for credit losses, end of period	$ 787,624	$ 809,726	$ 842,705	$ 910,624	$ 964,003
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	1.81 %	1.89 %	1.96 %	2.15 %	2.24 %
Nonaccrual loans and leases (NALs)	196	189	177	181	195
Nonperforming assets (NPAs)	180	173	155	164	173
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	1.91 %	1.99 %	2.09 %	2.28 %	2.37 %
Nonaccrual loans and leases	207	199	189	192	206
Nonperforming assets	190	182	165	174	183

Huntington Bancshares Incorporated
Quarterly Net Charge-Off Analysis
(Unaudited)

	2013	2012			
(dollar amounts in thousands)	First	Fourth	Third	Second	First
Net charge-offs by loan and lease type:					
Commercial:					
Commercial and industrial	$ 3,317	$ 7,052	$ 13,023	$ 15,678	$ 28,495
Commercial real estate:					
Construction	(798)	11,038	(280)	(1,531)	(1,186)
Commercial	13,575	10,333	17,654	30,709	11,692
Commercial real estate	12,777	21,371	17,374	29,178	10,506
Total commercial	16,094	28,423	30,397	44,856	39,001
Consumer:					
Automobile	2,594	1,896	4,019	449	3,078
Home equity	19,983	25,013	46,592	21,045	23,729
Residential mortgage	6,148	9,687	16,880	10,786	10,570
Other consumer	6,868	5,111	7,207	7,109	6,614
Total consumer	35,593	41,707	74,698	39,389	43,991
Total net charge-offs	$ 51,687	$ 70,130	$ 105,095	$ 84,245	$ 82,992
Net charge-offs - annualized percentages:					
Commercial:					
Commercial and industrial	0.08 %	0.17 %	0.32 %	0.39 %	0.77 %
Commercial real estate:					
Construction	(0.53)	7.67	(0.20)	(1.05)	(0.79)
Commercial	1.16	0.84	1.37	2.24	0.89
Commercial real estate	0.97	1.56	1.21	1.92	0.72
Total commercial	0.29	0.52	0.55	0.81	0.75
Consumer:					
Automobile	0.21	0.17	0.40	0.04	0.27
Home equity	0.95	1.20	2.23	1.01	1.15
Residential mortgage	0.49	0.75	1.30	0.82	0.82
Other consumer	6.67	4.74	6.49	6.15	5.45
Total consumer	0.76	0.91	1.65	0.83	0.95
Net charge-offs as a % of average loans	0.51 %	0.69 %	1.05 %	0.82 %	0.85 %

Huntington Bancshares Incorporated
Quarterly Nonaccrual Loans and Leases (NALs) and Nonperforming Assets (NPAs)
(Unaudited)

	2013	2012			
(dollar amounts in thousands)	**March 31,**	December 31,	September 30,	June 30,	March 31,
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ **80,928**	$ 90,705	$ 109,452	$ 133,678	$ 142,492
Commercial real estate	**110,803**	127,128	148,986	219,417	205,105
Automobile	**6,770**	7,823	11,814	---	---
Residential mortgage	**118,405**	122,452	123,140	75,048	74,114
Home equity	**63,405**	59,525	51,654	46,023	45,847
Total nonaccrual loans and leases	**380,311**	407,633	445,046	474,166	467,558
Other real estate, net:					
Residential	**19,538**	21,378	23,640	21,499	31,850
Commercial	**5,601**	6,719	30,566	17,109	16,897
Total other real estate, net	**25,139**	28,097	54,206	38,608	48,747
Other NPAs [1]	**10,045**	10,045	10,476	10,476	10,772
Total nonperforming assets[4]	$ **415,495**	$ 445,775	$ 509,728	$ 523,250	$ 527,077
Nonaccrual loans and leases as a % of total loans and leases	**0.92 %**	1.00 %	1.11 %	1.19 %	1.15 %
NPA ratio[2]	**1.01**	1.09	1.26	1.31	1.29
(NPA+90days)/(Loan+OREO)[3]	**1.48**	1.59	1.75	1.76	1.68

	2013	2012			
	First	Fourth	Third	Second	First
Nonperforming assets, beginning of period	$ **445,775**	$ 509,728	$ 523,250	$ 527,077	$ 590,276
New nonperforming assets[4]	**115,061**	175,083	210,995	221,010	134,636
Returns to accruing status	**(19,537)**	(23,553)	(45,729)	(39,376)	(32,056)
Loan and lease losses	**(51,019)**	(82,759)	(78,308)	(74,546)	(75,366)
OREO (losses) gains	**840**	283	73	(459)	(295)
Payments	**(64,045)**	(81,940)	(90,535)	(63,530)	(66,609)
Sales	**(11,580)**	(51,067)	(10,018)	(46,926)	(23,509)
Nonperforming assets, end of period	$ **415,495**	$ 445,775	$ 509,728	$ 523,250	$ 527,077

[1] Other nonperforming assets represent an investment security backed by a municipal bond.
[2] Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
[3] The sum of nonperforming assets and total accruing loans and leases past due 90 days or more divided by the sum of loans and leases and other real estate.
[4] Includes $59.9 million at March 31, 2013; $60.1 million at December 31, 2012; $63.0 million at September 30, 2012 related to Chapter 7 bankruptcy loans.

Huntington Bancshares Incorporated
Quarterly Accruing Past Due Loans and Leases and Accruing and Nonaccruing Troubled Debt Restructured Loans
(Unaudited)

	2013	2012			
(dollar amounts in thousands)	**March 31,**	December 31,	September 30,	June 30,	March 31,
Accruing loans and leases past due 90 days or more:					
Commercial and industrial (1)	$ **26,547**	$ 26,648	$ 26,117	$ 19,258	$ ---
Commercial real estate (1)	**56,007**	56,660	45,131	38,125	---
Automobile	**3,531**	4,418	3,857	3,338	3,873
Residential mortgage (excluding loans guaranteed by the U.S. Government)	**6,187**	2,718	10,687	15,457	35,604
Home equity	**15,044**	18,200	21,343	18,176	19,862
Other consumer	**1,107**	1,672	1,084	1,201	1,218
Total, excl. loans guaranteed by the U.S. Government	**108,423**	110,316	108,219	95,555	60,557
Add: loans guaranteed by U.S. Government	**88,596**	90,816	87,463	85,678	94,560
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	$ **197,019**	$ 201,132	$ 195,682	$ 181,233	$ 155,117
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.26** %	0.27 %	0.27 %	0.24 %	0.15 %
Guaranteed by U.S. Government, as a percent of total loans and leases	**0.21**	0.22	0.22	0.21	0.23
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.48**	0.49	0.49	0.45	0.38
Accruing troubled debt restructured loans:					
Commercial and industrial	$ **90,642**	$ 76,586	$ 55,809	$ 57,008	$ 53,795
Commercial real estate	**192,167**	208,901	222,155	202,190	231,923
Automobile	**34,379**	35,784	33,719	34,460	35,521
Home equity	**162,087**	110,581	92,763	66,997	59,270
Residential mortgage	**288,041**	290,011	280,890	298,967	294,836
Other consumer	**2,514**	2,544	2,644	3,038	4,233
Total accruing troubled debt restructured loans	$ **769,830**	$ 724,407	$ 687,980	$ 662,660	$ 679,578
Nonaccruing troubled debt restructured loans:					
Commercial and industrial	$ **14,970**	$ 19,268	$ 28,859	$ 35,535	$ 26,886
Commercial real estate	**26,588**	32,548	20,284	55,022	39,606
Automobile	6,770	7,823	11,814	---	---
Home equity	**11,235**	6,951	7,756	374	334
Residential mortgage	**84,317**	84,515	83,163	28,332	29,549
Other consumer	---	113	113	113	113
Total nonaccruing troubled debt restructured loans	$ **143,880**	$ 151,218	$ 151,989	$ 119,376	$ 96,488

(1) All amounts represent accruing purchased impaired loans related to the FDIC-assisted Fidelity Bank acquisition. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.

Huntington Bancshares Incorporated
Quarterly Common Stock Summary, Capital, and Other Data
(Unaudited)

Quarterly common stock summary

	2013	2012			
(dollar amounts in thousands, except per share amounts)	First	Fourth	Third	Second	First
Common stock price, per share					
High[1]	$ 7.550	$ 7.200	$ 7.200	$ 6.770	$ 6.580
Low[1]	6.480	5.900	6.160	5.840	5.490
Close	7.370	6.390	6.895	6.400	6.445
Average closing price	7.073	6.416	6.561	6.367	5.974
Dividends, per share					
Cash dividends declared per common share	$ 0.04	$ 0.04	$ 0.04	$ 0.04	$ 0.04
Common shares outstanding					
Average - basic	841,103	847,220	857,871	862,261	864,499
Average - diluted	848,708	853,306	863,588	867,551	869,164
Ending	838,758	842,813	855,485	858,401	864,675
Book value per common share	$ 6.53	$ 6.41	$ 6.34	$ 6.13	$ 5.97
Tangible book value per common share[2]	5.91	5.78	5.71	5.49	5.33
Common share repurchases					
Number of shares repurchased	4,738	13,160	3,742	6,426	---

	2013	2012			
(dollar amounts in millions)	March 31,	December 31,	September 30,	June 30,	March 31,
Calculation of tangible equity / asset ratio:					
Total shareholders' equity	$ 5,867	$ 5,790	$ 5,808	$ 5,649	$ 5,550
Less: goodwill	(444)	(444)	(444)	(444)	(444)
Less: other intangible assets	(124)	(132)	(144)	(159)	(171)
Add: related deferred tax liability[2]	43	46	50	56	60
Total tangible equity	5,342	5,260	5,270	5,102	4,995
Less: preferred equity	(386)	(386)	(386)	(386)	(386)
Total tangible common equity	$ 4,956	$ 4,874	$ 4,884	$ 4,716	$ 4,609
Total assets	$ 56,055	$ 56,153	$ 56,443	$ 56,623	$ 55,877
Less: goodwill	(444)	(444)	(444)	(444)	(444)
Less: other intangible assets	(124)	(132)	(144)	(159)	(171)
Add: related deferred tax liability[2]	43	46	50	56	60
Total tangible assets	$ 55,530	$ 55,623	$ 55,905	$ 56,076	$ 55,322
Tangible equity / tangible asset ratio	9.62 %	9.46 %	9.43 %	9.10 %	9.03 %
Tangible common equity / tangible asset ratio	8.92	8.76	8.74	8.41	8.33
Tier 1 common risk-based capital ratio:[4]					
Tier 1 capital	$ 5,829	$ 5,741	$ 5,720	$ 5,714	$ 5,709
Shareholders' preferred equity	(386)	(386)	(386)	(386)	(386)
Trust preferred securities	(299)	(299)	(335)	(449)	(532)
REIT preferred stock	(50)	(50)	(50)	(50)	(50)
Tier 1 common	$ 5,094	$ 5,006	$ 4,949	$ 4,829	$ 4,741
Total risk-weighted assets[4]	$ 47,937	$ 47,773	$ 48,147	$ 47,890	$ 46,716
Tier 1 common risk-based capital ratio[4]	10.62 %	10.48 %	10.28 %	10.08 %	10.15
Other capital data:					
Tier 1 leverage ratio[4]	10.57	10.36	10.29	10.34	10.55 %
Tier 1 risk-based capital ratio[4]	12.16	12.02	11.88	11.93	12.22
Total risk-based capital ratio[4]	14.55	14.50	14.37	14.42	14.76
Tangible common equity / risk-weighted assets ratio[4]	10.34	10.20	10.14	9.85	9.86
Other data:					
Number of employees (full-time equivalent)	12,052	11,806	11,731	11,417	11,166
Number of domestic full-service branches[3]	717	705	699	682	669

[1] High and low stock prices are intra-day quotes obtained from NASDAQ.
[2] Other intangible assets are net of deferred tax liability, and calculated assuming a 35% tax rate.
[3] Includes WGH offices.
[4] March 31, 2013, figures are estimated.