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 22, 2015

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 22, 2015, Huntington Bancshares Incorporated ("Huntington") issued a news release announcing its earnings for the quarter ended March 31, 2015. Also on April 22, 2015, Huntington made a Quarterly Financial Supplement available on the Investor Relations section of its web site, www.huntington.com.

Huntington's senior management will host an earnings conference call on April 22, 2015, at 10:00 a.m. (Eastern Time). The call may be accessed via a live Internet webcast at the Investor Relations section of Huntington's web site, www.huntington.com or through a dial-in telephone number at (844) 318-8148; Conference ID 11113289. Slides will be available in the Investor Relations section of Huntington's web site, www.huntington.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 approximately two hours after the completion of the call through April 30, 2015 at (855) 859-2056 or (404) 537-3406; conference ID 11113289.

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 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; (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, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; and (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 2014 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 22, 2015.
Exhibit 99.2 – Quarterly Financial Supplement, March 2015.

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 22, 2015 By: /s/ Howell D. McCullough III

Howell D. McCullough III
Senior Executive Vice President
and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	**Description**
Exhibit 99.1	News release of Huntington Bancshares Incorporated, April 22, 2015.
Exhibit 99.2	Quarterly Financial Supplement, March 2015.

NEWS

FOR IMMEDIATE RELEASE
April 22, 2015

Analysts: Mark Muth (mark.muth@huntington.com), 614.480.4720

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

HUNTINGTON BANCSHARES INCORPORATED REPORTS 11% YEAR-OVER-YEAR INCREASE IN NET INCOME AND 12% YEAR-OVER-YEAR INCREASE IN EARNINGS PER COMMON SHARE

COLUMBUS, Ohio – Huntington Bancshares Incorporated (NASDAQ: HBAN; www.huntington.com) reported net income for the 2015 first quarter of $166 million, or a $17 million increase from the year-ago quarter. Earnings per common share for the 2015 first quarter were $0.19, an increase of $0.02 from the year-ago quarter.

"This year will be built on a strong foundation of focused execution of our strategies," said Steve Steinour, chairman, president and CEO. "Our solid first quarter performance puts us on a path for success in 2015. Ongoing improvement in our expense control environment, continuing good core deposit growth, and strong mortgage and capital markets results were highlights for the quarter. We are committed to achieving another full year of positive operating leverage with appropriately risk-balanced growth."

"We completed the first quarter with the successful close of our acquisition of Macquarie Equipment Finance, Inc., and look forward to transitioning to the Huntington Technology Finance brand to align our enhanced capabilities with our combined customer base and prospects. The acquisition gives us the ability to drive added growth to our national equipment finance business as well as additional health care and small business finance capabilities," Steinour said. "Also in the quarter, we continued to expand within our core footprint via the launch of our previously announced 2015 in-store build out, enhancing our full-service branch network in a cost-efficient manner. Furthermore, we were pleased for Huntington to receive annual recognition again within the quarter as one of the best commercial and business banks in the country by Greenwich Associates. And, we received this month for the third time the TNS Choice Award for Consumer Retail Banking in the Central Region of the U.S., recognizing Huntington's top survey performance ratings among major banks within 20 states."

Huntington today also announced two capital actions approved by the Board of Directors. First, the Board declared a quarterly cash dividend on the company's common stock of $0.06 per common share. The dividend is payable July 1, 2015, to shareholders of record on June 17, 2015. Second, the Board authorized the repurchase of up to $366 million of common shares over the five quarters through the 2016 second quarter. Both actions were proposed in the January 2015 CCAR capital plan, which received no objections from the Federal Reserve. Purchases of common stock may include open market purchases, privately negotiated transactions, and accelerated repurchase programs. During the 2015 first quarter, the company repurchased 4.9 million common shares at an average price of $10.45 per share.

Specific 2015 First Quarter highlights compared with 2014 First Quarter:

- 1.02% return on average assets; 12.2% return on average tangible common equity
- $15 million, or 2%, increase in fully-taxable equivalent revenue, driven by a $32 million, or 7%, increase in fully-taxable equivalent net interest income
- $4.5 billion, or 10%, increase in average total deposits, driven by a $3.6 billion, or 8%, increase in average core deposits
- $4.4 billion, or 10%, increase in average loans and leases
- Net charge-offs declined to 0.20% of average loans and leases, down from 0.40%
- $0.31, or 5%, increase in tangible book value per common share to $6.62; end of period dividend yield of 2.2%

Specific 2015 First Quarter highlights compared with 2014 Fourth Quarter:

- $1.4 billion, or 3%, increase in average total deposits, including a $1.1 billion, or 2%, increase in average core deposits
- $1.2 billion, or 2%, increase in average earning assets, driven by a $0.7 billion, or 1%, increase in average loans and leases
- Completed acquisition of Macquarie Equipment Finance, which added $0.8 billion of equipment finance leases and $0.5 billion of assumed debt

Table 1 – Earnings Performance Summary

	2015	2014			
	First	Fourth	Third	Second	First
($ in millions, except per share data)	**Quarter**	Quarter	Quarter	Quarter	Quarter
Net Income	**$ 165.9**	$ 163.6	$ 155.0	$ 164.6	$ 149.1
Diluted earnings per common share	**0.19**	0.19	0.18	0.19	0.17
Return on average assets	**1.02 %**	1.00 %	0.97 %	1.07 %	1.01 %
Return on average common equity	**10.6**	10.3	9.9	10.8	9.9
Return on average tangible common equity	**12.2**	11.9	11.4	12.4	11.4
Net interest margin	**3.15**	3.18	3.20	3.28	3.27
Efficiency ratio	**63.5**	66.2	65.3	62.7	66.4
Tangible book value per common share	**$ 6.62**	$ 6.62	$ 6.53	$ 6.48	$ 6.31
Cash dividends declared per common share	**0.06**	0.06	0.05	0.05	0.05
Average diluted shares outstanding (000's)	**823,809**	825,338	829,623	834,687	842,677
Average earning assets	**$ 61,193**	$ 60,010	$ 58,707	$ 57,077	$ 54,961
Average loans	**47,780**	47,092	46,113	45,024	43,423
Average core deposits	**48,777**	47,638	46,119	45,611	45,195
Tangible common equity / tangible assets ratio	**7.95 %**	8.17 %	8.35 %	8.38 %	8.63 %
Common equity Tier 1 risk-based capital ratio	**9.51**	N/A	N/A	N/A	N/A
Tier 1 common risk-based capital ratio	**N/A**	10.23	10.31	10.26	10.60
NCOs as a % of average loans and leases	**0.20 %**	0.20 %	0.26 %	0.25 %	0.40 %
NAL ratio	**0.76**	0.63	0.70	0.71	0.74
ACL as a % of total loans and leases	**1.38**	1.40	1.47	1.50	1.56

N/A denotes quarters in which the calculation did not apply

Table 2 lists certain items that Management believes are significant in understanding corporate performance and trends (see Basis of Presentation). There were no Significant Items in the 2015 first quarter. The quarter did contain $3 million of expenses related to the Macquarie Equipment Finance acquisition. Merger-related expense may be a Significant Item for the 2015 full year.

Table 2 – Significant Items Influencing Earnings

Three Months Ended	**Pre-Tax Impact**	**After-Tax Impact**	
(in millions, except per share)	**Amount**	**Amount [1]**	**EPS [2]**
March 31, 2015 – net income [3]		**$166**	**$0.19**
December 31, 2014 – net income		**$164**	**$0.19**
• Addition to litigation reserves	$(12)	(8)	(0.01)
• Franchise repositioning related expense	(9)	(6)	(0.01)
September 30, 2014 – net income		**$155**	**$0.18**
• Franchise repositioning related expense	$(19)	(13)	(0.02)
• Merger and acquisition related net expenses	(3)	(2)	(0.00)
June 30, 2014 – net income [4]		**$165**	**$0.19**
March 31, 2014 – net income		**$149**	**$0.17**
• Camco Financial acquisition	$(12)	(8)	(0.01)
• Addition to litigation reserves	(9)	(6)	(0.01)

[1] *Favorable (unfavorable) impact on net income; 35% operating tax rate*

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

[3] *Quarter included $3 million of merger-related expense that was not a Significant Item for the quarter, but merger-related expense may be a Significant Item for the 2015 full year.*

[4] *Quarter included $1 million of merger-related expense that was not a Significant Item for the quarter, but merger and acquisition-related net expense was a Significant Item for the 2014 full year.*

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

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

	2015	2014					
	First	Fourth	Third	Second	First	Change	
($ in millions)	**Quarter**	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Net interest income	**$ 467.7**	$ 473.3	$ 466.3	$ 460.0	$ 437.5	(1) %	7 %
FTE adjustment	**7.6**	7.5	7.5	6.6	5.9	1	28
Net interest income - FTE	**475.2**	480.8	473.8	466.7	443.4	(1)	7
Noninterest income	**231.6**	233.3	247.3	250.1	248.5	(1)	(7)
Total revenue - FTE	**$ 706.9**	$ 714.1	$ 721.2	$ 716.8	$ 691.9	(1) %	2 %
						Change bp	
Yield / Cost						LQ	YOY
Total earning assets	**3.38 %**	3.41 %	3.44 %	3.53 %	3.53 %	(3)	(15)
Total loans and leases	**3.56**	3.60	3.66	3.75	3.75	(3)	(19)
Total securities	**2.57**	2.65	2.54	2.57	2.52	(8)	5
Total interest-bearing liabilities	**0.32**	0.32	0.33	0.34	0.36	(0)	(4)
Total interest-bearing deposits	**0.22**	0.23	0.23	0.25	0.28	(1)	(6)
Net interest rate spread	**3.06**	3.09	3.11	3.19	3.17	(3)	(11)
Impact of noninterest-bearing funds on margin	**0.09**	0.09	0.09	0.09	0.10	(0)	(1)
Net interest margin	**3.15 %**	3.18 %	3.20 %	3.28 %	3.27 %	(3)	(12)

See Pages 7-8 of Quarterly Financial Supplement for additional detail.

Fully-taxable equivalent (FTE) net interest income for the 2015 first quarter increased $32 million, or 7%, from the 2014 first quarter. This reflected the benefit from the $6.2 billion, or 11%, increase in average earnings assets partially offset by a 12 basis point reduction in the FTE net interest margin (NIM) to 3.15%. Average earning asset growth included a $4.4 billion, or 10%, increase in average loans and leases and a $1.8 billion, or 16%, increase in average securities. The NIM contraction reflected a 15 basis point decrease related to the mix and yield of earning assets and 1 basis point reduction in benefit from the impact of noninterest-bearing funds, partially offset by the 4 basis point reduction in funding costs.

Compared to the 2014 fourth quarter, FTE net interest income decreased $6 million, or 1%. While average earning assets increased $1.2 billion, or 2%, sequentially, the 3 basis point decrease in the NIM coupled with two fewer days in the 2015 first quarter more than offset the benefit of the larger balance sheet.

Table 4 – Average Earning Assets – Automobile and C&I Continue to Provide Primary Sources of Loan Growth

	2015	2014					
	First	Fourth	Third	Second	First	Change (%)	
(in billions)	**Quarter**	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Average Loans and Leases							
Commercial and industrial	**$ 19.1**	$ 18.9	$ 18.6	$ 18.3	$ 17.6	1 %	8 %
Commercial real estate	**5.2**	5.1	5.0	5.0	4.9	2	5
Total commercial	**24.3**	24.0	23.5	23.3	22.5	1	8
Automobile	**8.8**	8.5	8.0	7.3	6.8	3	29
Home equity	**8.5**	8.5	8.4	8.4	8.3	---	2
Residential mortgage	**5.8**	5.8	5.7	5.6	5.4	1	8
Other consumer	**0.4**	0.4	0.4	0.4	0.4	3	10
Total consumer	**23.5**	23.1	22.6	21.7	20.9	2	12
Total loans and leases	**47.8**	47.1	46.1	45.0	43.4	1	10
Total securities	**12.9**	12.5	12.2	11.7	11.2	4	16
Held-for-sale and other earning assets	**0.5**	0.5	0.4	0.4	0.4	3	31
Total earning assets	**$ 61.2**	$ 60.0	$ 58.7	$ 57.1	$ 55.0	2 %	11 %

See Page 6 of Quarterly Financial Supplement for additional detail.

Average earning assets for the 2015 first quarter increased $6.2 billion, or 11%, from the year-ago quarter, driven by:

- $2.0 billion, or 29%, increase in average Automobile loans, as the 2015 first quarter represented the fifth consecutive quarter of greater than $1.0 billion in automobile loan originations.

- $1.8 billion, or 16%, increase in average securities, reflecting an increase of $1.8 billion of Liquidity Coverage Ratio (LCR) Level 1 qualified securities. The quarter 's average balance also included $0.8 billion of direct purchase municipal instruments originated by our Commercial segment, offset by $0.8 billion of runoff.

- $1.5 billion, or 8%, increase in average Commercial and Industrial (C&I) loans and leases, primarily reflecting growth in trade finance in support of our middle market and corporate customers, asset finance, automobile dealer floorplan lending, and corporate banking.

- $0.4 billion, or 8%, increase in average Residential mortgage loans as a result of the Camco acquisition in the year-ago quarter and a decrease in the rate of payoffs due to lower levels of refinancing.

While not affecting average balances, $1.0 billion of automobile loans were transferred to Loans Held-For-Sale (HFS) at quarter end in anticipation of a future loan securitization. In addition, on March 31, 2015, the company completed the previously announced acquisition of Macquarie Equipment Finance, Inc., subsequently rebranded as Huntington Technology Finance. The acquisition included $0.8 billion of equipment finance leases.

Table 5 – Average Liabilities –Growth in Noninterest Bearing Demand Deposits Drives Further Improvement in Funding Mix

	2015	2014					
	First	Fourth	Third	Second	First	Change (%)	
(in billions)	**Quarter**	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Average Deposits							
Demand deposits - noninterest bearing	**$ 15.3**	$ 15.2	$ 14.1	$ 13.5	$ 13.2	--- %	16 %
Demand deposits - interest bearing	**6.2**	5.9	5.9	5.9	5.8	4	7
Total demand deposits	**21.4**	21.1	20.0	19.4	19.0	1	13
Money market deposits	**19.4**	18.4	17.9	17.7	17.6	5	10
Savings and other domestic deposits	**5.2**	5.1	5.0	5.1	5.0	2	4
Core certificates of deposit	**2.8**	3.1	3.2	3.4	3.6	(8)	(22)
Total core deposits	**48.8**	47.6	46.1	45.6	45.2	2	8
Other domestic deposits of $250,000 or more	**0.2**	0.2	0.2	0.3	0.3	(3)	(31)
Brokered deposits and negotiable CDs	**2.6**	2.4	2.3	2.1	1.8	7	46
Other deposits	**0.6**	0.5	0.4	0.3	0.3	16	70
Total deposits	**52.1**	50.8	49.0	48.3	47.6	3	10
Short and long-term borrowings	**6.3**	6.6	7.2	6.3	4.9	(6)	28
Total Interest-bearing liabilities	**$ 43.1**	$ 42.2	$ 42.0	$ 41.1	$ 39.3	2 %	10 %

See Page 6 of Quarterly Financial Supplement for additional detail.

Average total deposits for the 2015 first quarter increased $4.5 billion, or 10%, from the year-ago quarter, including a $3.6 billion, or 8%, increase in average total core deposits. The increase in total deposits included $1.0 billion of deposits acquired in the Camco and Bank of America branch acquisitions. Average total interest-bearing liabilities increased $3.8 billion, or 10%, from the year-ago quarter, reflecting:

- $2.1 billion, or 16%, increase in noninterest bearing deposits, reflecting the strategic focus on consumer checking account household and commercial checking account relationship growth.

- $1.7 billion, or 10%, increase in money market deposits, reflecting consumer and commercial relationship growth as well as strong sales execution.

- $1.4 billion, or 28%, increase in short- and long-term borrowings, primarily reflecting a cost-effective method of funding incremental LCR related securities growth including the issuance of $1.0 billion of bank-level senior debt during the 2015 first quarter.

- $0.8 billion, or 46%, increase in brokered deposits and negotiable CDs, which were used to efficiently finance balance sheet growth while continuing to manage the overall cost of funds.

Partially offset by:

- $0.8 billion, or 22%, decrease in average core certificates of deposit due to the strategic focus on changing the funding sources to no-cost demand deposits and lower-cost money market deposits.

Compared to the 2014 fourth quarter, average total interest-bearing liabilities increased $0.9 billion, or 2%, primarily reflecting a $1.0 billion, or 5%, increase in average money market deposits. While not affecting average balances, the Macquarie acquisition included $0.5 billion of assumed debt.

Noninterest Income

Table 6 – Noninterest Income – Continued Momentum in Electronic Banking and Robust Activity in Capital Markets Highlight Quarter

	2015	2014				Change (%)	
	First	Fourth	Third	Second	First		
(in millions)	**Quarter**	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Noninterest Income							
Service charges on deposit accounts	**$ 62.2**	$ 67.4	$ 69.1	$ 72.6	$ 64.6	(8) %	(4) %
Trust services	**29.0**	28.8	28.0	29.6	29.6	1	(2)
Electronic Banking	**27.4**	28.0	27.3	26.5	23.6	(2)	16
Mortgage banking income	**23.0**	14.0	25.1	22.7	23.1	64	(1)
Brokerage Income	**15.5**	16.1	17.2	17.9	17.2	(3)	(10)
Insurance income	**15.9**	16.3	16.7	16.0	16.5	(2)	(4)
Bank owned life insurance income	**13.0**	15.0	14.9	13.9	13.3	(13)	(2)
Capital markets fees	**13.9**	13.8	10.2	10.5	9.2	1	51
Gain on sale of loans	**4.6**	5.4	8.2	3.9	3.6	(15)	29
Securities (losses) gains	**0.0**	(0.1)	0.2	0.5	17.0	NM	NM
Other income	**27.1**	28.7	30.4	36.0	30.9	(6)	(12)
Total noninterest income	**$ 231.6**	$ 233.3	$ 247.3	$ 250.1	$ 248.5	(1) %	(7) %

NM-Not meaningful

See Pages 9-10 of Quarterly Financial Supplement for additional detail.

Noninterest income for the 2015 first quarter decreased $17 million, or 7%, from the year-ago quarter. The year-over-year decrease primarily reflected the $17 million of securities gains realized in the 2014 first quarter compared to none in the current quarter. Other notable noninterest income comparisons with the year-ago quarter included:

- $5 million, or 51%, increase in capital market fees, primarily related to income from customer interest rate derivative products and underwriting fees.

- $4 million, or 16%, increase in electronic banking, due to higher card related income and underlying customer growth.

- $2 million, or 4%, decrease in service charges on deposit accounts as a 9% increase in consumer households and changing customer usage patterns partially offset the estimated $6 million quarterly run-rate decline from the late July 2014 implementation of changes in consumer products.

Compared to the 2014 fourth quarter, mortgage banking revenues increased $9 million, or 64%, primarily driven by higher gain on sale margin, a higher percentage of loans originated for sale, and a 6% increase in origination volume.

Noninterest Expense (see Basis of Presentation)

Table 7 – Noninterest Expense from Continuing Operations (GAAP) – Continuing Impact of Acquisitions Push Expenses Higher

	2015	2014				Change (%)	
(in millions)	**First Quarter**	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	LQ	YOY
Noninterest Expense							
Personnel costs	**$ 264.9**	$ 263.3	$ 275.4	$ 260.6	$ 249.5	1 %	6 %
Outside data processing and other services	**50.5**	53.7	53.1	54.3	51.5	(6)	(2)
Net occupancy	**31.0**	31.6	34.4	28.7	33.4	(2)	(7)
Equipment	**30.2**	32.0	30.2	28.7	28.8	(5)	5
Professional services	**12.7**	15.7	13.8	17.9	12.2	(19)	4
Marketing	**13.0**	12.5	12.6	14.8	10.7	4	21
Deposit and other insurance expense	**10.2**	13.1	11.6	10.6	13.7	(22)	(26)
Amortization of intangibles	**10.2**	10.7	9.8	9.5	9.3	(4)	10
Other expense	**36.1**	50.9	39.5	33.4	51.0	(29)	(29)
Total noninterest expense	**$ 458.9**	$ 483.3	$ 480.3	$ 458.6	$ 460.1	(5) %	--- %
(in thousands)							
Number of employees (Average full-time equivalent)	**11.9**	11.9	11.9	12.0	11.8	1 %	1 %

Table 8 - Impacts of Significant Items

	2015	2014			
(in millions)	**First Quarter [(1)]**	Fourth Quarter	Third Quarter	Second Quarter [(2)]	First Quarter
Noninterest Expense					
Personnel costs	**$ 0.0**	$ 2.2	$ 15.3	$ 0.0	$ 2.3
Outside data processing and other services	**0.1**	0.3	0.3	0.6	4.3
Net occupancy	**0.0**	4.1	5.2	0.1	1.7
Equipment	**0.0**	2.0	0.1	0.0	0.1
Professional services	**3.3**	0.0	0.0	0.1	2.2
Marketing	**0.0**	0.0	0.8	0.0	0.5
Other expense	**0.0**	11.6	1.1	0.0	10.4
Total noninterest expense	**$ 3.4**	$ 20.3	$ 22.8	$ 0.8	$ 21.6

(1) Includes $3 million of merger-related expense that was not a Significant Item for the quarter, but merger-related expense may be a Significant Item for the 2015 full year.

(2) Includes $1 million of merger-related expense that was not a Significant Item for the quarter, but was a Significant Item for the 2014 full year.

Table 9 - Adjusted Noninterest Expense (Non-GAAP)

	2015	2014				Change (%)	
(in millions)	**First Quarter**	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	LQ	YOY
Noninterest Expense							
Personnel costs	**$ 264.9**	$ 261.1	$ 260.1	$ 260.6	$ 247.1	1 %	7 %
Outside data processing and other services	**50.5**	53.4	52.8	53.7	47.2	(5)	7
Net occupancy	**31.0**	27.4	29.2	28.6	31.7	13	(2)
Equipment	**30.2**	30.0	30.1	28.7	28.6	1	6
Professional services	**9.4**	15.7	13.8	17.8	10.1	(40)	(6)
Marketing	**13.0**	12.5	11.8	14.8	10.2	4	28
Deposit and other insurance expense	**10.2**	13.1	11.6	10.6	13.7	(22)	(26)
Amortization of intangibles	**10.2**	10.7	9.8	9.5	9.3	(4)	10
Other expense	**36.1**	39.2	38.4	33.4	40.7	(8)	(11)
Total noninterest expense	**$ 455.5**	$ 463.0	$ 457.5	$ 457.9	$ 438.5	(2) %	4 %

See Page 9 of Quarterly Financial Supplement for additional detail.

Reported noninterest expense for the 2015 first quarter decreased $1 million, or less than 1%, from the year-ago quarter. Excluding the impact of Significant Items, noninterest expense increased $17 million, or 4%. The company has continued to invest in the growth of the franchise, including the Camco, Bank of America branch, and Macquarie acquisitions, the ongoing expansion of our retail branch distribution through our in-store strategy, and investments in technology and data analytics. Changes in reported noninterest expense primarily reflect:

- $15 million, or 29%, decrease in other expense. Excluding the impact of Significant Items, other expenses decreased $5 million, or 11%.

- $4 million, or 26%, decrease in deposit and other insurance expense, primarily reflecting the benefit of $1.75 billion of bank-level debt issued over the past year.

Partially offset by:

- $15 million, or 6%, increase in personnel costs. Excluding the impact of Significant Items, personnel costs increased $18 million, or 7%, primarily related to a $14 million increase in salaries reflecting a 1% increase in the number of full-time equivalent employees and a $4 million increase in benefits expense.

Reported noninterest expense decreased $24 million, or 5%, from the 2014 fourth quarter. When adjusting for Significant Items, noninterest expense decreased $7 million. On a reported basis, other expense decreased $15 million, or 29%, largely reflecting the prior quarter's $12 million net increase to litigation reserves. Outside data processing and other services, professional services, and deposit and other insurance each decreased $3 million from the prior quarter. Professional services during the 2015 first quarter included $3 million of expense related to the Macquarie Equipment Finance acquisition.

Credit Quality

Table 10 – Summary Credit Quality Metrics – NCOs Remain Below the Long-Term Goal, while One Large Relationship Creates Volatility within NPAs

	2015	2014			
($ in thousands)	**Mar. 31**	Dec. 31	Sep. 30	Jun. 30	Mar. 31
Total nonaccrual loans and leases	**$ 364,413**	$ 300,244	$ 325,765	$ 324,957	$ 327,158
Total other real estate, net	**33,951**	35,039	36,270	34,695	35,691
Other NPAs [(1)]	**2,440**	2,440	2,440	2,440	2,440
Total nonperforming assets	**$ 400,804**	$ 337,723	$ 364,475	$ 362,092	$ 365,289
Accruing loans and leases past due 90 days or more	**112,935**	130,481	142,126	137,008	154,896
NPAs + accruing loans and lease past due 90 days or more	**$ 513,739**	$ 468,204	$ 506,601	$ 499,100	$ 520,185
NAL ratio [(2)]	**0.76 %**	0.63 %	0.70 %	0.71 %	0.74 %
NPA ratio [(3)]	**0.84**	0.71	0.78	0.79	0.82
(NPAs+90 days)/(Loans+OREO)	**1.08**	0.98	1.08	1.08	1.17
Provision for credit losses	**$ 20,591**	$ 2,494	$ 24,480	$ 29,385	$ 24,630
Net charge-offs	**24,432**	22,975	30,023	28,643	42,986
Net charge-offs / Average total loans	**0.20 %**	0.20 %	0.26 %	0.25 %	0.40 %
Allowance for loans and lease losses	**$ 605,126**	$ 605,196	$ 631,036	$ 635,101	$ 631,918
Allowance for unfunded loan commitments and letters of credit	**54,742**	60,806	55,449	56,927	59,368
Allowance for credit losses (ACL)	**$ 659,868**	$ 666,002	$ 686,485	$ 692,028	$ 691,286
ACL as a % of:					
Total loans and leases	**1.38 %**	1.40 %	1.47 %	1.50 %	1.56 %
NALs	**181**	222	211	213	211
NPAs	**165**	197	188	191	191

(1) Other nonperforming assets includes certain impaired investment securities.

(2) Total NALs as a % of total loans and leases.

(3) Total NPAs as a % of sum of loans and leases, impaired loans held for sale, and net other real estate.

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

Nonaccrual loans and leases (NALs) increased $37 million, or 11%, compared to a year ago to $364 million, or 0.76% of total loans and leases. Nonperforming assets (NPAs) increased $36 million, or 10%, to $401 million, or 0.84% of total loans and leases, OREO, and other NPAs. The increase in NALs primarily was driven by one specific relationship. As noted previously, given the low level of problem assets, some quarter-to-quarter volatility is expected.

The provision for credit losses decreased $4 million year-over-year to $21 million in the 2015 first quarter. Net charge-offs (NCOs) decreased $19 million, or 43%, to $24 million. NCOs represented an annualized 0.20% of average loans and leases in the current quarter consistent with the prior quarter results, and down substantially from 0.40% in the year-ago quarter. The Consumer portfolios continued to show a declining trend over the last five quarters, particularly evident in Home Equity. The Commercial portfolio has been relatively consistent over the period with relatively low levels creating some inherent volatility, while the commercial real estate portfolio recorded net recoveries for the sixth consecutive quarter.

The period-end allowance for credit losses (ACL) as a percentage of total loans and leases decreased to 1.38% from 1.56% a year ago, while the ACL as a percentage of period-end total NALs declined to 181% from 211%.

Capital

Beginning in the 2015 first quarter, the company became subject to the Basel III capital requirements as adopted by the Federal Reserve Board including the standardized approach for calculating risk-weighted assets in accordance with subpart D of the final capital rule. The implementation of the Basel III capital requirements is transitional and phases-in from January 1, 2015, through the end of 2018. The Basel III capital requirements emphasize common equity tier 1 capital, the most loss-absorbing form of capital, and implement strict eligibility criteria for regulatory capital instruments. Common equity tier 1 capital primarily includes common shareholders' equity less certain deductions for goodwill and other intangibles, net of taxes, MSRs, net of taxes, and DTAs that arise from tax loss and credit carryforwards. Tier 1 capital is primarily comprised of common equity tier 1 capital, perpetual preferred stock and certain qualifying capital instruments (TruPS) that are subject to phase-out from tier 1 capital. Tier 2 capital primarily includes qualifying subordinated debt and qualifying ALLL.

Table 11 – Capital Ratios – Capital Levels Support Continued Balance Sheet Growth and Capital Return to Shareholders

		2015	2014			
(in millions)		**Mar. 31**	Dec. 31	Sep. 30	Jun. 30	Mar. 31
Tangible common equity / tangible assets ratio		**7.95%**	8.17%	8.35%	8.38%	8.63%
Common equity tier 1 risk-based capital ratio(1)	Basel III	**9.51%**	N/A	N/A	N/A	N/A
Tier 1 common risk-based capital ratio	Basel I	**N/A**	10.23%	10.31%	10.26%	10.60%
Regulatory Tier 1 risk-based capital ratio(1)	Basel III	**10.22%**	N/A	N/A	N/A	N/A
	Basel I	**N/A**	11.50%	11.61%	11.56%	11.95%
Regulatory Total risk-based capital ratio(1)	Basel III	**12.48%**	N/A	N/A	N/A	N/A
	Basel I	**N/A**	13.56%	13.72%	13.67%	14.13%
Total risk-weighted assets(1)	Basel III	**$ 57,833**	N/A	N/A	N/A	N/A
	Basel I	**N/A**	$ 54,479	$ 53,239	$ 53,035	$ 51,120

(1) March 31, 2015 figures are estimated and are presented on a Basel III basis, including the standardized approach for calculating risk-weighted assets.

N/A denotes quarters in which the calculation did not apply

See Pages 15-16 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio was 7.95% at March 31, 2015, down 68 basis points from a year ago. On a Basel III basis, Common Equity Tier 1 (CET1) risk-based capital ratio was 9.51% at March 31, 2015, and the regulatory Tier 1 risk-based capital ratio was 10.22%. On a Basel I basis, the tier 1 common risk-based capital ratio was 10.60% at March 31, 2014, and the regulatory Tier 1 risk-based capital ratio was 11.95%. All capital ratios were impacted by the repurchase of 26.1 million common shares over the last four quarters.

During the 2015 first quarter, the company repurchased 4.9 million common shares at an average price of $10.45 per share, completing the $250 million repurchase authorization included in the 2014 CCAR capital plan. The Board of Directors authorized the repurchase of up to $366 million of common shares over the next five quarters, consistent with the capital plan submitted in the 2015 CCAR process, which received no objection from the Federal Reserve.

Income Taxes

The provision for income taxes in the 2015 first quarter was $54 million and $52 million in the 2014 first quarter. The effective tax rates for the 2015 first quarter and 2014 first quarter were 24.6% and 25.9%, respectively. At March 31, 2015, we had a net federal deferred tax asset of $55 million and a net state deferred tax asset of $44 million.

Expectations – 2015

“We are optimistic about ongoing economic improvement in our markets and on the national level. While our customer activity levels, our pipelines, and our balance sheet are strong, we will continue to be disciplined in growing our commercial real estate and C&I portfolios,” Steinour said. “We remain committed to delivering solid results in a flat interest rate environment. We have built our budget around the current rate environment and our planned results are not dependent on a rate hike. We will continue disciplined execution of our strategic focus on investment in the business, controlled expenses, and delivering full-year positive operating leverage.”

Excluding Significant Items and net MSR activity, we expect to deliver positive operating leverage in 2015. We expect noninterest expense growth of 2-4%, excluding Significant Items and the recurring expense related to the Macquarie acquisition.

Overall, asset quality metrics are expected to remain near current levels, although moderate quarterly volatility also is expected, given the absolute low level of problem assets and credit costs. We anticipate NCOs will remain within or below our long-term normalized range of 35 to 55 basis points.

The effective tax rate for 2015 is expected to be in the range of 24% to 27%.

Conference Call / Webcast Information

Huntington’s senior management will host an earnings conference call on April 22, 2015, at 10:00 a.m. (Eastern Daylight Saving Time). The call may be accessed via a live Internet webcast at the Investor Relations section of Huntington’s website, www.huntington.com, or through a dial-in telephone number at (844) 318-8148; Conference ID# 11113289. Slides will be available in the Investor Relations section of Huntington’s website about an hour prior to the call. A replay of the webcast will be archived in the Investor Relations section of Huntington’s website. A telephone replay will be available approximately two hours after the completion of the call through April 30, 2015 at (855) 859-2056 or (404) 537-3406; conference ID# 11113289.

Please see the 2015 First Quarter Quarterly Financial Supplement for additional detailed financial performance metrics. This document can be found at the Investor Relations section of Huntington’s website, www.huntington.com.

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 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; (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, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; and (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 2014 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 release, 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 2014 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 $68 billion asset regional bank holding company headquartered in Columbus, Ohio, with a network of more than 700 branches and almost 1,500 ATMs across six Midwestern states. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, wealth management, brokerage, trust, and insurance services. Huntington also provides auto dealer, equipment finance, national settlement and capital market services that extend beyond its core states. Visit huntington.com for more information.

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HUNTINGTON BANCSHARES INCORPORATED
Quarterly Financial Supplement
March 2015

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Notes:

The preparation of financial statement data in conformity with accounting principles generally accepted in the United States (GAAP) 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 definitions (through 4Q 2014), and
- Tangible common equity to risk-weighted assets using Basel I definition (through 4Q 2014) and Basel III definition (beginning 1Q 2015).

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 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 the related press release in their entirety, and not to rely on any single financial measure.

Huntington Bancshares Incorporated

Quarterly Key Statistics[1]

(Unaudited)

	2015	2014		Percent Changes vs.	
(dollar amounts in thousands, except per share amounts)	First	Fourth	First	4Q14	1Q14
Net interest income	$ 467,685	$ 473,252	$ 437,506	(1)%	7 %
Provision for credit losses	20,591	2,494	24,630	726	(16)
Noninterest income	231,623	233,278	248,485	(1)	(7)
Noninterest expense	458,857	483,271	460,121	(5)	---
Income before income taxes	219,860	220,765	201,240	---	9
Provision for income taxes	54,006	57,151	52,097	(6)	4
Net income	$ 165,854	$ 163,614	$ 149,143	1 %	11 %
Dividends on preferred shares	7,965	7,963	7,964	-	-
Net income applicable to common shares	$ 157,889	$ 155,651	$ 141,179	1 %	12 %
Net income per common share - diluted	$ 0.19	$ 0.19	$ 0.17	--- %	12 %
Cash dividends declared per common share	0.06	0.06	0.05	---	20
Book value per common share at end of period	7.51	7.32	6.99	3	7
Tangible book value per common share at end of period	6.62	6.62	6.31	---	5
Average common shares - basic	809,778	811,967	829,659	---	(2)
Average common shares - diluted	823,809	825,338	842,677	---	(2)
Return on average assets	1.02 %	1.00 %	1.01 %		
Return on average common shareholders' equity	10.6	10.3	9.9		
Return on average tangible common shareholders' equity[2]	12.2	11.9	11.4		
Net interest margin[3]	3.15	3.18	3.27		
Efficiency ratio[4]	63.5	66.2	66.4		
Noninterest Income/Total Revenue	32.8	32.7	35.9		
Effective tax rate	24.6	25.9	25.9		
Average loans and leases	$ 47,780,321	$ 47,091,643	$ 43,423,355	1	10
Average loans and leases - linked quarter annualized growth rate	5.8 %	8.5 %	2.6 %	(32)	123
Average earning assets	$ 61,192,878	$ 60,009,528	$ 54,961,237	2	11
Average total assets	66,251,089	64,931,767	59,692,484	2	11
Average core deposits[5]	48,777,445	47,637,501	45,194,597	2	8
Average core deposits - linked quarter annualized growth rate	9.6 %	13.2 %	4.0 %	(27)	140
Average shareholders' equity	$ 6,416,066	$ 6,374,331	$ 6,182,891	1	4
Total assets at end of period	68,002,661	66,298,010	61,145,753	3	11
Total shareholders' equity at end of period	6,461,954	6,328,170	6,176,234	2	5
Net charge-offs (NCOs)	24,432	22,975	42,986	6	(43)
NCOs as a % of average loans and leases	0.20 %	0.20 %	0.40 %	5	(48)
Nonaccrual loans and leases (NALs)	$ 364,413	$ 300,244	$ 327,158	21	11
NAL ratio	0.76 %	0.63 %	0.74 %	21	3
Nonperforming assets (NPAs)[6]	$ 400,804	$ 337,723	$ 365,289	19	10
NPA ratio[6]	0.84 %	0.71 %	0.82 %	18	2
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	1.27	1.27	1.42		
ALLL plus allowance for unfunded loan commitments and letters of credit (ACL) as a % of total loans and leases at the end of period	1.38	1.40	1.56		
ACL as a % of NALs	181	222	211		
ACL as a % of NPAs	165	197	191		
Tier 1 leverage ratio [7] [9]	9.04	9.74	10.32		
Common equity tier 1 risk-based capital ratio	9.51	N.A	N.A		
Tier 1 common risk-based capital ratio[7] [9]	N.A	10.23	10.60		
Tier 1 risk-based capital ratio [7] [9]	10.22	11.50	11.95		
Total risk-based capital ratio [7] [9]	12.48	13.56	14.13		
Tangible common equity / risk-weighted assets ratio[8] [9]	9.25	9.86	10.22		

See Notes to the Quarterly Key Statistics.

Key Statistics Footnotes

[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, 2015, 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.

[9] On January 1, 2015, we became subject to the Basel III capital requirements and the standardized approach for calculating risk-weighted assets in accordance with subpart D of the final capital rule. Ratios prior to January 1, 2015 were not retrospectively updated and are presented on a Basel 1 basis.

[N.A.] Not applicable. See footnote 9 above.

Huntington Bancshares Incorporated
Consolidated Balance Sheets

	2015	2014		Percent Changes vs.	
(dollar amounts in thousands, except number of shares)	March 31,	December 31,	March 31,	4Q14	1Q14
	(Unaudited)		*(Unaudited)*		
Assets					
Cash and due from banks	$ 899,876	$ 1,220,565	$ 973,264	(26)%	(8)%
Interest-bearing deposits in banks	74,030	64,559	71,231	15	4
Trading account securities	47,626	42,191	40,439	13	18
Loans held for sale	1,620,552	416,327	295,312	289	449
Available-for-sale and other securities	9,922,399	9,384,670	7,754,790	6	28
Held-to-maturity securities	3,336,663	3,379,905	3,734,723	(1)	(11)
Loans and leases(1)	47,695,632	47,655,726	44,353,908	---	8
Allowance for loan and lease losses	(605,126)	(605,196)	(631,918)	---	(4)
Net loans and leases	47,090,506	47,050,530	43,721,990	---	8
Bank owned life insurance	1,725,388	1,718,436	1,681,898	---	3
Premises and equipment	607,263	616,407	628,966	(1)	(3)
Goodwill	678,369	522,541	505,448	30	34
Other intangible assets	72,665	74,671	90,757	(3)	(20)
Accrued income and other assets	1,927,324	1,807,208	1,646,935	7	17
Total assets	$ 68,002,661	$ 66,298,010	$ 61,145,753	3 %	11 %
Liabilities and shareholders' equity					
Liabilities					
Deposits(2)	$ 52,832,695	$ 51,732,151	$ 49,348,753	2 %	7 %
Short-term borrowings	2,007,236	2,397,101	1,723,393	(16)	16
Long-term debt	5,158,836	4,335,962	2,831,652	19	82
Accrued expenses and other liabilities	1,541,940	1,504,626	1,065,721	2	45
Total liabilities	61,540,707	59,969,840	54,969,519	3	12
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	8,102	8,131	8,290	---	(2)
Capital surplus	7,185,766	7,221,745	7,372,024	---	(3)
Less treasury shares, at cost	(13,849)	(13,382)	(8,793)	3	58
Accumulated other comprehensive loss	(160,832)	(222,292)	(201,747)	(28)	(20)
Retained (deficit) earnings	(943,525)	(1,052,324)	(1,379,832)	(10)	(32)
Total shareholders' equity	6,461,954	6,328,170	6,176,234	2	5
Total liabilities and shareholders' equity	$ 68,002,661	$ 66,298,010	$ 61,145,753	3 %	11 %
Common shares authorized (par value of $0.01)	1,500,000,000	1,500,000,000	1,500,000,000		
Common shares issued	810,249,377	813,136,321	828,989,905		
Common shares outstanding	808,528,243	811,454,676	827,771,805		
Treasury shares outstanding	1,721,134	1,681,645	1,218,100		
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.

Huntington Bancshares Incorporated

Loans and Leases Composition

(Unaudited)

	2015		2014							
(dollar amounts in millions)	March 31,		December 31,		September 30,		June 30,		March 31,	
Ending Balances by Type:										
Commercial:[1]										
Commercial and industrial	$ 20,109	42 %	$ 19,033	40 %	$ 18,791	40 %	$ 18,899	41 %	$ 18,046	41 %
Commercial real estate:										
Construction	910	2	875	2	850	2	757	2	692	2
Commercial	4,157	9	4,322	9	4,141	9	4,233	9	4,339	10
Commercial real estate	5,067	11	5,197	11	4,991	11	4,990	11	5,031	12
Total commercial	25,176	53	24,230	51	23,782	51	23,889	52	23,077	53
Consumer:										
Automobile	7,803	16	8,690	18	8,322	18	7,686	17	6,999	16
Home equity	8,492	18	8,491	18	8,436	18	8,405	18	8,373	19
Residential mortgage	5,795	12	5,831	12	5,788	12	5,707	12	5,542	12
Other consumer	430	1	414	1	395	1	393	1	363	---
Total consumer	22,520	47	23,426	49	22,941	49	22,191	48	21,277	47
Total loans and leases	$ 47,696	100 %	$ 47,656	100 %	$ 46,723	100 %	$ 46,080	100 %	$ 44,354	100 %
Ending Balances by Business Segment:										
Retail and Business Banking	$ 13,515	28 %	$ 13,199	28 %	$ 13,136	28 %	$ 13,096	29 %	$ 13,027	29 %
Commercial Banking	13,066	28	12,362	26	11,919	26	11,846	26	10,962	25
AFCRE	14,812	31	15,640	33	15,229	33	14,762	32	14,125	32
RBHPCG	2,896	6	2,963	6	2,938	6	2,883	6	2,875	7
Home Lending	3,336	7	3,391	7	3,372	7	3,366	7	3,229	7
Treasury / Other	71	---	101	---	129	---	127	---	136	---
Total loans and leases	$ 47,696	100 %	$ 47,656	100 %	$ 46,723	100 %	$ 46,080	100 %	$ 44,354	100 %

	2015		2014							
	First		Fourth		Third		Second		First	
Average Balances by Business Segment:										
Retail and Business Banking	$ 13,523	28 %	$ 13,168	28 %	$ 13,100	28 %	$ 13,040	29 %	$ 12,807	29 %
Commercial Banking	12,140	26	12,389	27	11,702	25	11,292	25	10,861	25
AFCRE	15,779	33	15,160	32	14,926	32	14,460	32	13,679	32
RBHPCG	2,890	6	2,949	6	2,901	7	2,879	7	2,840	7
Home Lending	3,360	7	3,327	7	3,377	8	3,289	7	3,198	7
Treasury / Other	88	---	99	---	107	---	63	---	38	---
Total loans and leases	$ 47,780	100 %	$ 47,092	100 %	$ 46,113	100 %	$ 45,023	100 %	$ 43,423	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

(Unaudited)

	2015		2014							
(dollar amounts in millions)	March 31,		December 31,		September 30,		June 30,		March 31,	
Ending Balances by Type:										
Demand deposits - noninterest-bearing	$ 15,960	30 %	$ 15,393	30 %	$ 14,754	29 %	$ 14,151	29 %	$ 14,314	29 %
Demand deposits - interest-bearing	6,537	13	6,248	12	6,052	12	5,921	12	5,970	12
Money market deposits	18,933	36	18,986	37	18,174	36	17,563	36	17,693	36
Savings and other domestic deposits	5,288	10	5,048	10	5,038	10	5,036	10	5,115	10
Core certificates of deposit	2,709	5	2,936	5	3,150	6	3,272	7	3,557	7
Total core deposits	49,427	94	48,611	94	47,168	93	45,943	94	46,649	94
Other domestic deposits of $250,000 or more	189	---	198	---	202	1	241	---	289	1
Brokered deposits and negotiable CDs	2,682	5	2,522	5	2,357	5	2,198	5	2,074	4
Deposits in foreign offices	535	1	401	1	402	1	367	1	337	1
Total deposits	$ 52,833	100 %	$ 51,732	100 %	$ 50,129	100 %	$ 48,749	100 %	$ 49,349	100 %
Total core deposits:										
Commercial	$ 23,061	47 %	$ 22,725	47 %	$ 21,753	46 %	$ 20,629	45 %	$ 20,507	44 %
Consumer	26,366	53	25,886	53	25,415	54	25,314	55	26,142	56
Total core deposits	$ 49,427	100 %	$ 48,611	100 %	$ 47,168	100 %	$ 45,943	100 %	$ 46,649	100 %
Ending Balances by Business Segment:										
Retail and Business Banking	$ 30,150	57 %	$ 29,350	57 %	$ 29,265	58 %	$ 28,836	59 %	$ 29,370	60 %
Commercial Banking	11,195	21	11,185	21	10,791	22	9,793	20	10,217	21
AFCRE	1,443	3	1,378	3	1,362	3	1,457	3	1,203	2
RBHPCG	6,707	13	6,728	13	5,898	11	6,124	12	6,267	12
Home Lending	350	---	327	1	269	1	284	1	281	1
Treasury / Other[(1)]	2,988	6	2,764	5	2,544	5	2,255	5	2,011	4
Total deposits	$ 52,833	100 %	$ 51,732	100 %	$ 50,129	100 %	$ 48,749	100 %	$ 49,349	100 %

	2015		2014							
	First		Fourth		Third		Second		First	
Average Balances by Business Segment:										
Retail and Business Banking	$ 29,727	57 %	$ 29,481	58 %	$ 28,865	59 %	$ 29,108	60 %	$ 28,633	60 %
Commercial Banking	11,140	21	10,632	21	10,248	21	9,780	20	10,060	21
AFCRE	1,375	3	1,315	3	1,285	2	1,183	3	1,142	3
RBHPCG	6,736	13	6,389	12	5,958	12	5,859	12	5,906	12
Home Lending	321	1	323	1	294	1	296	1	257	1
Treasury / Other[(1)]	2,830	5	2,612	5	2,328	5	2,032	4	1,591	3
Total deposits	$ 52,129	100 %	$ 50,752	100 %	$ 48,978	100 %	$ 48,258	100 %	$ 47,589	100 %

[(1)]Comprised primarily of national market deposits.

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

	Average Balances					Percent Changes vs.	
	2015	2014					
(dollar amounts in millions)	First	Fourth	Third	Second	First	4Q14	1Q14
Assets							
Interest-bearing deposits in banks	$ 94	$ 85	$ 82	$ 91	$ 83	11 %	13 %
Loans held for sale	381	374	351	288	279	2	37
Securities:							
Available-for-sale and other securities:							
Taxable	7,664	7,291	6,935	6,662	6,240	5	23
Tax-exempt	1,874	1,684	1,620	1,290	1,115	11	68
Total available-for-sale and other securities	9,538	8,975	8,555	7,952	7,355	6	30
Trading account securities	53	49	50	45	38	8	39
Held-to-maturity securities - taxable	3,347	3,435	3,556	3,677	3,783	(3)	(12)
Total securities	12,938	12,459	12,161	11,674	11,176	4	16
Loans and leases:[(1)]							
Commercial:							
Commercial and industrial	19,116	18,880	18,581	18,262	17,631	1	8
Commercial real estate:							
Construction	887	822	775	702	612	8	45
Commercial	4,275	4,262	4,188	4,345	4,289	---	---
Commercial real estate	5,162	5,084	4,963	5,047	4,901	2	5
Total commercial	24,278	23,964	23,544	23,309	22,532	1	8
Consumer:							
Automobile	8,783	8,512	8,012	7,349	6,786	3	29
Home equity	8,484	8,452	8,412	8,376	8,340	---	2
Residential mortgage	5,810	5,751	5,747	5,608	5,379	1	8
Other consumer	425	413	398	382	386	3	10
Total consumer	23,502	23,128	22,569	21,715	20,891	2	12
Total loans and leases	47,780	47,092	46,113	45,024	43,423	1	10
Allowance for loan and lease losses	(612)	(631)	(633)	(642)	(649)	(3)	(6)
Net loans and leases	47,168	46,461	45,480	44,382	42,774	2	10
Total earning assets	61,193	60,010	58,707	57,077	54,961	2	11
Cash and due from banks	935	929	887	872	904	1	3
Intangible assets	593	602	583	591	535	(1)	11
All other assets	4,142	4,022	3,929	3,932	3,941	3	5
Total assets	$ 66,251	$ 64,932	$ 63,473	$ 61,830	$ 59,692	2 %	11 %
Liabilities and shareholders' equity							
Deposits:							
Demand deposits - noninterest-bearing	$ 15,253	$ 15,179	$ 14,090	$ 13,466	$ 13,192	--- %	16 %
Demand deposits - interest-bearing	6,173	5,948	5,913	5,945	5,775	4	7
Total demand deposits	21,426	21,127	20,003	19,411	18,967	1	13
Money market deposits	19,368	18,401	17,929	17,680	17,648	5	10
Savings and other domestic deposits	5,169	5,052	5,020	5,086	4,967	2	4
Core certificates of deposit	2,814	3,058	3,167	3,434	3,613	(8)	(22)
Total core deposits	48,777	47,638	46,119	45,611	45,195	2	8
Other domestic deposits of $250,000 or more	195	201	223	262	284	(3)	(31)
Brokered deposits and negotiable CDs	2,600	2,434	2,262	2,070	1,782	7	46
Deposits in foreign offices	557	479	374	315	328	16	70
Total deposits	52,129	50,752	48,978	48,258	47,589	3	10
Short-term borrowings	1,882	2,683	3,193	2,788	2,372	(30)	(21)
Long-term debt	4,374	3,956	3,967	3,523	2,513	11	74
Total interest-bearing liabilities	43,132	42,212	42,048	41,103	39,282	2	10
All other liabilities	1,450	1,167	1,043	1,033	1,035	24	40
Shareholders' equity	6,416	6,374	6,292	6,228	6,183	1	4
Total liabilities and shareholders' equity	$ 66,251	$ 64,932	$ 63,473	$ 61,830	$ 59,692	2 %	11 %

[(1)]Includes nonaccrual loans

Huntington Bancshares Incorporated

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

(Unaudited)

	Interest Income / Expense				
	2015	2014			
(dollar amounts in thousands)	First	Fourth	Third	Second	First
Assets					
Interest-bearing deposits in banks	$ 41	$ 50	$ 39	$ 8	$ 6
Loans held for sale	3,520	3,566	3,487	3,072	2,603
Securities:					
Available-for-sale and other securities:					
Taxable	47,856	47,531	43,066	42,027	38,456
Tax-exempt	14,288	13,718	12,245	10,161	8,438
Total available-for-sale and other securities	62,144	61,249	55,311	52,188	46,894
Trading account securities	155	128	107	79	107
Held-to-maturity securities - taxable	20,667	21,013	21,777	22,614	23,320
Total securities	82,966	82,390	77,195	74,881	70,321
Loans and leases:					
Commercial:					
Commercial and industrial	158,917	161,530	163,765	161,173	157,016
Commercial real estate:					
Construction	8,462	9,034	8,673	7,599	6,108
Commercial	38,197	37,789	38,542	45,690	41,171
Commercial real estate	46,659	46,823	47,215	53,289	47,279
Total commercial	205,576	208,353	210,980	214,462	204,295
Consumer:					
Automobile	70,140	71,449	68,786	63,543	59,153
Home equity	84,382	86,176	86,372	86,099	84,634
Residential mortgage	54,432	55,186	54,352	52,896	50,834
Other consumer	8,599	7,977	7,355	6,998	6,494
Total consumer	217,553	220,788	216,865	209,536	201,115
Total loans and leases	423,129	429,141	427,845	423,998	405,410
Total earning assets	$ 509,656	$ 515,147	$ 508,566	$ 501,959	$ 478,340
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	$ ---	$ ---	$ ---	$ ---	$ ---
Demand deposits - interest-bearing	693	588	601	571	512
Total demand deposits	693	588	601	571	512
Money market deposits	10,226	10,261	10,407	10,548	10,940
Savings and other domestic deposits	1,914	2,091	2,050	2,179	2,459
Core certificates of deposit	5,282	5,764	5,909	6,938	8,387
Total core deposits	18,115	18,704	18,967	20,236	22,298
Other domestic deposits of $250,000 or more	204	220	246	281	289
Brokered deposits and negotiable CDs	1,069	1,128	1,126	1,228	1,246
Deposits in foreign offices	179	156	121	102	104
Total deposits	19,567	20,208	20,460	21,847	23,937
Short-term borrowings	542	820	878	720	522
Long-term debt	14,302	13,345	13,387	12,707	10,490
Total interest bearing liabilities	34,411	34,373	34,725	35,274	34,949
Net interest income	$ 475,245	$ 480,774	$ 473,841	$ 466,685	$ 443,391

(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 - Yield

(Unaudited)

	Average Rates (2)				
	2015	2014			
Fully-taxable equivalent basis(1)	First	Fourth	Third	Second	First
Assets					
Interest-bearing deposits in banks	0.18 %	0.23 %	0.19 %	0.04 %	0.03 %
Loans held for sale	3.69	3.82	3.98	4.27	3.74
Securities:					
Available-for-sale and other securities:					
Taxable	2.50	2.61	2.48	2.52	2.47
Tax-exempt	3.05	3.26	3.02	3.15	3.03
Total available-for-sale and other securities	2.61	2.73	2.59	2.63	2.55
Trading account securities	1.17	1.05	0.85	0.70	1.12
Held-to-maturity securities - taxable	2.47	2.45	2.45	2.46	2.47
Total securities	2.57	2.65	2.54	2.57	2.52
Loans and leases:(2)(3)					
Commercial:					
Commercial and industrial	3.33	3.35	3.45	3.49	3.56
Commercial real estate:					
Construction	3.81	4.30	4.38	4.29	3.99
Commercial	3.57	3.47	3.60	4.16	3.84
Commercial real estate	3.62	3.60	3.72	4.17	3.86
Total commercial	3.39	3.40	3.51	3.64	3.63
Consumer:					
Automobile	3.24	3.33	3.41	3.47	3.54
Home equity	4.03	4.05	4.07	4.12	4.12
Residential mortgage	3.75	3.84	3.78	3.77	3.78
Other consumer	8.20	7.68	7.31	7.34	6.82
Total consumer	3.74	3.80	3.82	3.87	3.89
Total loans and leases	3.56	3.60	3.66	3.75	3.75
Total earning assets	3.38 %	3.41 %	3.44 %	3.53 %	3.53 %
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	--- %	--- %	--- %	--- %	--- %
Demand deposits - interest-bearing	0.05	0.04	0.04	0.04	0.04
Total demand deposits	0.01	0.01	0.01	0.01	0.01
Money market deposits	0.21	0.22	0.23	0.24	0.25
Savings and other domestic deposits	0.15	0.16	0.16	0.17	0.20
Core certificates of deposit	0.76	0.75	0.74	0.81	0.94
Total core deposits	0.22	0.23	0.23	0.25	0.28
Other domestic deposits of $250,000 or more	0.42	0.43	0.44	0.43	0.41
Brokered deposits and negotiable CDs	0.17	0.18	0.20	0.24	0.28
Deposits in foreign offices	0.13	0.13	0.13	0.13	0.13
Total deposits	0.22	0.23	0.23	0.25	0.28
Short-term borrowings	0.12	0.12	0.11	0.10	0.09
Long-term debt	1.31	1.35	1.35	1.44	1.67
Total interest-bearing liabilities	0.32	0.32	0.33	0.34	0.36
Net interest rate spread	3.06	3.09	3.11	3.19	3.17
Impact of noninterest-bearing funds on margin	0.09	0.09	0.09	0.09	0.10
Net interest margin	3.15 %	3.18 %	3.20 %	3.28 %	3.27 %

Commercial Loan Derivative Impact

(Unaudited)

	Average Rates (2)				
	2015	2014			
Fully-taxable equivalent basis(1)	First	Fourth	Third	Second	First
Commercial loans(2)(3)	3.18 %	3.20 %	3.30 %	3.42 %	3.37 %
Impact of commercial loan derivatives	0.21	0.20	0.20	0.22	0.25
Total commercial - as reported	3.39 %	3.40 %	3.51 %	3.64 %	3.63 %
Average 30 day LIBOR	0.17 %	0.16 %	0.15 %	0.15 %	0.16 %

(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)

	2015	2014			
(dollar amounts in thousands, except per share amounts)	First	Fourth	Third	Second	First
Interest income	$ 502,096	$ 507,625	$ 501,060	$ 495,322	$ 472,455
Interest expense	34,411	34,373	34,725	35,274	34,949
Net interest income	467,685	473,252	466,335	460,048	437,506
Provision for credit losses	20,591	2,494	24,480	29,385	24,630
Net interest income after provision for credit losses	447,094	470,758	441,855	430,663	412,876
Service charges on deposit accounts	62,220	67,408	69,118	72,633	64,582
Trust services	29,039	28,781	28,045	29,581	29,565
Electronic banking	27,398	27,993	27,275	26,491	23,642
Mortgage banking income	22,961	14,030	25,051	22,717	23,089
Brokerage income	15,500	16,050	17,155	17,905	17,167
Insurance income	15,895	16,252	16,729	15,996	16,496
Bank owned life insurance income	13,025	14,988	14,888	13,865	13,307
Capital markets fees	13,905	13,791	10,246	10,500	9,194
Gain on sale of loans	4,589	5,408	8,199	3,914	3,570
Securities gains (losses)	---	(104)	198	490	16,970
Other income	27,091	28,681	30,445	35,975	30,903
Total noninterest income	231,623	233,278	247,349	250,067	248,485
Personnel costs	264,916	263,289	275,409	260,600	249,477
Outside data processing and other services	50,535	53,685	53,073	54,338	51,490
Net occupancy	31,020	31,565	34,405	28,673	33,433
Equipment	30,249	31,981	30,183	28,749	28,750
Professional services	12,727	15,665	13,763	17,896	12,231
Marketing	12,975	12,466	12,576	14,832	10,686
Deposit and other insurance expense	10,167	13,099	11,628	10,599	13,718
Amortization of intangibles	10,206	10,653	9,813	9,520	9,291
Other expense	36,062	50,868	39,468	33,429	51,045
Total noninterest expense	458,857	483,271	480,318	458,636	460,121
Income before income taxes	219,860	220,765	208,886	222,094	201,240
Provision for income taxes	54,006	57,151	53,870	57,475	52,097
Net income	$ 165,854	$ 163,614	$ 155,016	$ 164,619	$ 149,143
Dividends on preferred shares	7,965	7,963	7,964	7,963	7,964
Net income applicable to common shares	$ 157,889	$ 155,651	$ 147,052	$ 156,656	$ 141,179
Average common shares - basic	809,778	811,967	816,497	821,546	829,659
Average common shares - diluted	823,809	825,338	829,623	834,687	842,677
Per common share					
Net income - basic	$ 0.19	$ 0.19	$ 0.18	$ 0.19	$ 0.17
Net income - diluted	0.19	0.19	0.18	0.19	0.17
Cash dividends declared	0.06	0.06	0.05	0.05	0.05
Revenue - fully-taxable equivalent (FTE)					
Net interest income	$ 467,685	$ 473,252	$ 466,335	$ 460,048	$ 437,506
FTE adjustment	7,560	7,522	7,506	6,637	5,885
Net interest income(2)	475,245	480,774	473,841	466,685	443,391
Noninterest income	231,623	233,278	247,349	250,067	248,485
Total revenue(2)	$ 706,868	$ 714,052	$ 721,190	$ 716,752	$ 691,876

(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)

	2015	2014				Percent Changes vs.	
(dollar amounts in thousands, except as noted)	First	Fourth	Third	Second	First	4Q14	1Q14
Mortgage banking income							
Origination and secondary marketing	$ 20,032	$ 12,940	$ 15,546	$ 14,289	$ 14,497	55 %	38 %
Servicing fees	10,842	8,004	10,786	10,873	10,939	35	(1)
Amortization of capitalized servicing	(6,979)	(6,050)	(6,119)	(5,951)	(5,982)	15	17
Other mortgage banking income	3,549	2,912	4,075	4,212	3,535	22	---
Subtotal	27,444	17,806	24,288	23,423	22,989	54	19
MSR valuation adjustment(1)	(9,164)	(7,080)	989	(3,046)	(1,597)	29	474
Net trading gains (losses) related to MSR hedging	4,681	3,304	(226)	2,340	1,697	42	176
Total mortgage banking income	$ 22,961	$ 14,030	$ 25,051	$ 22,717	$ 23,089	64 %	(1)%
Mortgage originations *(in millions)*	$ 980	$ 922	$ 997	$ 982	$ 657	6 %	49 %
Capitalized mortgage servicing rights(2)	145,909	155,598	161,900	159,860	163,279	(6)	(11)
Total mortgages serviced for others *(in millions)*(2)	15,569	15,637	15,593	15,560	15,614	---	---
MSR % of investor servicing portfolio(2)	0.94%	1.00%	1.04%	1.03%	1.05%	(6)	(10)
Net impact of MSR hedging							
MSR valuation adjustment(1)	$ (9,164)	$ (7,080)	$ 989	$ (3,046)	$ (1,597)	29 %	474 %
Net trading gains (losses) related to MSR hedging	4,681	3,304	(226)	2,340	1,697	42	176
Net gain (loss) of MSR hedging	$ (4,483)	$ (3,776)	$ 763	$ (706)	$ 100	19 %	N.R.%

N.R. - Not relevant, as denominator of calculation is a gain/loss in prior period compared with a loss/gain in the current period.
(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)

	2015	2014			
(dollar amounts in thousands)	First	Fourth	Third	Second	First
Allowance for loan and lease losses, beginning of period	$ 605,196	$ 631,036	$ 635,101	$ 631,918	$ 647,870
Loan and lease losses	(55,075)	(56,252)	(58,511)	(58,827)	(73,011)
Recoveries of loans previously charged off	30,643	33,277	28,488	30,184	30,025
Net loan and lease losses	(24,432)	(22,975)	(30,023)	(28,643)	(42,986)
Provision for loan and lease losses	26,655	(2,863)	25,958	31,826	28,161
Allowance of assets sold or transferred to loans held for sale	(2,293)	(2)	---	---	(1,127)
Allowance for loan and lease losses, end of period	$ 605,126	$ 605,196	$ 631,036	$ 635,101	$ 631,918
Allowance for unfunded loan commitments and letters of credit, beginning of period	$ 60,806	$ 55,449	$ 56,927	$ 59,368	$ 62,899
Provision for (reduction in) unfunded loan commitments and letters of credit losses	(6,064)	5,357	(1,478)	(2,441)	(3,531)
Allowance for unfunded loan commitments and letters of credit, end of period	$ 54,742	$ 60,806	$ 55,449	$ 56,927	$ 59,368
Total allowance for credit losses, end of period	$ 659,868	$ 666,002	$ 686,485	$ 692,028	$ 691,286
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	1.27 %	1.27 %	1.35 %	1.38 %	1.42 %
Nonaccrual loans and leases (NALs)	166	202	194	195	193
Nonperforming assets (NPAs)	151	179	173	175	174
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	1.38 %	1.40 %	1.47 %	1.50 %	1.56 %
Nonaccrual loans and leases	181	222	211	213	211
Nonperforming assets	165	197	188	191	191

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

	2015		2014									
(dollar amounts in thousands)	First		Fourth		Third		Second		First			
Net charge-offs by loan and lease type:												
Commercial:												
Commercial and industrial	$	11,403	$	333	$	12,587	$	10,597	$	8,606		
Commercial real estate:												
Construction		(383)		(1,747)		2,171		(171)		918		
Commercial		(3,629)		1,565		(8,178)		(2,020)		(1,905)		
Commercial real estate		(4,012)		(182)		(6,007)		(2,191)		(987)		
Total commercial		7,391		151		6,580		8,406		7,619		
Consumer:												
Automobile		4,248		6,024		3,976		2,926		4,642		
Home equity		4,625		6,321		6,448		8,491		15,687		
Residential mortgage		2,816		3,059		5,428		3,406		7,859		
Other consumer		5,352		7,420		7,591		5,414		7,179		
Total consumer		17,041		22,824		23,443		20,237		35,367		
Total net charge-offs	$	24,432	$	22,975	$	30,023	$	28,643	$	42,986		
Net charge-offs - annualized percentages:												
Commercial:												
Commercial and industrial		0.24 %		0.01 %		0.27 %		0.23 %		0.20 %		
Commercial real estate:												
Construction		(0.17)		(0.85)		1.12		(0.10)		0.60		
Commercial		(0.34)		0.15		(0.78)		(0.19)		(0.18)		
Commercial real estate		(0.31)		(0.01)		(0.48)		(0.17)		(0.08)		
Total commercial		0.12		---		0.11		0.14		0.14		
Consumer:												
Automobile		0.19		0.28		0.20		0.16		0.27		
Home equity		0.22		0.30		0.31		0.41		0.75		
Residential mortgage		0.19		0.21		0.38		0.24		0.58		
Other consumer		5.03		7.20		7.61		5.66		7.44		
Total consumer		0.29		0.39		0.42		0.37		0.68		
Net charge-offs as a % of average loans		0.20 %		0.20 %		0.26 %		0.25 %		0.40 %		

Huntington Bancshares Incorporated

Quarterly Nonaccrual Loans and Leases (NALs) and Nonperforming Assets (NPAs)

(Unaudited)

	2015	2014			
(dollar amounts in thousands)	March 31,	December 31,	September 30,	June 30,	March 31,
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 133,363	$ 71,974	$ 90,265	$ 75,274	$ 57,053
Commercial real estate	49,263	48,523	59,812	65,398	71,344
Automobile	4,448	4,623	4,834	4,384	6,218
Residential mortgage	98,093	96,564	98,139	110,635	121,681
Home equity	79,246	78,560	72,715	69,266	70,862
Total nonaccrual loans and leases	364,413	300,244	325,765	324,957	327,158
Other real estate, net:					
Residential	30,544	29,291	30,661	31,761	30,581
Commercial	3,407	5,748	5,609	2,934	5,110
Total other real estate, net	33,951	35,039	36,270	34,695	35,691
Other NPAs [(1)]	2,440	2,440	2,440	2,440	2,440
Total nonperforming assets	$ 400,804	$ 337,723	$ 364,475	$ 362,092	$ 365,289
Nonaccrual loans and leases as a % of total loans and leases	0.76 %	0.63 %	0.70 %	0.71 %	0.74 %
NPA ratio[(2)]	0.84	0.71	0.78	0.79	0.82
(NPA+90days)/(Loan+OREO)[(3)]	1.08	0.98	1.08	1.08	1.17

	2015	2014			
	First	Fourth	Third	Second	First
Nonperforming assets, beginning of period	$ 337,723	$ 364,475	$ 362,092	$ 365,289	$ 352,160
New nonperforming assets	162,862	87,022	102,834	123,601	117,804
Returns to accruing status	(17,968)	(20,024)	(24,884)	(23,000)	(9,333)
Loan and lease losses	(41,574)	(36,108)	(36,387)	(54,646)	(47,596)
Payments	(30,578)	(48,645)	(29,121)	(41,947)	(39,233)
Sales	(9,661)	(8,997)	(10,059)	(7,205)	(8,513)
Nonperforming assets, end of period	$ 400,804	$ 337,723	$ 364,475	$ 362,092	$ 365,289

(1)Other nonperforming assets includes certain impaired investment securities.

(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.

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

	2015	2014			
(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	$ 5,935	$ 4,937	$ 7,458	$ 9,977	$ 11,554
Commercial real estate	16,351	18,793	26,285	27,267	36,711
Automobile	4,746	5,703	4,827	2,895	4,252
Residential mortgage (excluding loans guaranteed by the U.S. Government)	21,034	33,040	33,331	29,709	29,534
Home equity	11,132	12,159	14,809	14,912	15,494
Other consumer	727	837	638	607	867
Total, excl. loans guaranteed by the U.S. Government	59,925	75,469	87,348	85,367	98,412
Add: loans guaranteed by U.S. Government	53,010	55,012	54,778	51,641	56,484
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	$ 112,935	$ 130,481	$ 142,126	$ 137,008	$ 154,896
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.13 %	0.16 %	0.19 %	0.19 %	0.22 %
Guaranteed by U.S. Government, as a percent of total loans and leases	0.11	0.12	0.11	0.11	0.13
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.24	0.27	0.30	0.30	0.35
Accruing troubled debt restructured loans:					
Commercial and industrial	$ 162,207	$ 116,331	$ 89,783	$ 90,604	$ 102,970
Commercial real estate	161,515	177,156	186,542	212,736	210,876
Automobile	25,876	26,060	31,480	31,833	27,393
Home equity	265,207	252,084	229,500	221,539	202,044
Residential mortgage	268,441	265,084	271,762	289,239	284,194
Other consumer	4,879	4,018	3,313	3,496	1,727
Total accruing troubled debt restructured loans	$ 888,125	$ 840,733	$ 812,380	$ 849,447	$ 829,204
Nonaccruing troubled debt restructured loans:					
Commercial and industrial	$ 21,246	$ 20,580	$ 19,110	$ 6,677	$ 7,197
Commercial real estate	28,676	24,964	28,618	24,396	27,972
Automobile	4,283	4,552	4,817	4,287	5,676
Home equity	26,379	27,224	25,149	22,264	20,992
Residential mortgage	69,799	69,305	72,729	81,546	84,441
Other consumer	165	70	74	120	120
Total nonaccruing troubled debt restructured loans	$ 150,548	$ 146,695	$ 150,497	$ 139,290	$ 146,398

Huntington Bancshares Incorporated

Capital Under Current Regulatory Standards (Basel III) and Other Capital Data

(Unaudited)

(dollar amounts in millions except per share amounts)		2015 March 31,
Common equity tier 1 risk-based capital ratio:[1]		
Total shareholders' equity	$	6,462
Regulatory capital adjustments:		
Shareholders' preferred equity		(386)
Accumulated other comprehensive income offset		161
Goodwill and other intangibles, net of related taxes		(700)
Deferred tax assets that arise from tax loss and credit carryforwards		(36)
Common equity tier 1 capital		5,501
Additional tier 1 capital		
Shareholders' preferred equity		386
Qualifying capital instruments subject to phase-out		76
Other		(53)
Tier 1 capital		5,910
LTD and other tier 2 qualifying instruments		648
Qualifying allowance for loan and lease losses		660
Other		---
Tier 2 capital		1,308
Total risk-based capital	$	7,218
Risk-weighted assets (RWA)[1]		57,833
Common equity tier 1 risk-based capital ratio[1]		9.51 %

Other regulatory capital data:	
Tier 1 leverage ratio[1]	9.04 %
Tier 1 risk-based capital ratio[1]	10.22
Total risk-based capital ratio[1]	12.48
Tangible common equity / RWA ratio[1]	9.25

[1] March 31, 2015, figures are estimated and are presented on a Basel III basis, including the standardized approach for calculating risk-weighted assets.

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

Quarterly common stock summary

	2015	2014			
(dollar amounts in thousands, except per share amounts)	First	Fourth	Third	Second	First
Common stock price, per share					
High[1]	$ 11.300	$ 10.740	$ 10.300	$ 10.290	$ 10.010
Low[1]	9.630	8.800	9.290	8.890	8.720
Close	11.050	10.520	9.730	9.540	9.970
Average closing price	10.559	9.972	9.790	9.406	9.499
Dividends, per share					
Cash dividends declared per common share	$ 0.06	$ 0.06	$ 0.05	$ 0.05	$ 0.05
Common shares outstanding					
Average - basic	809,778	811,967	816,497	821,546	829,659
Average - diluted	823,809	825,338	829,623	834,687	842,677
Ending	808,528	811,455	814,454	817,002	827,772
Book value per common share	$ 7.51	$ 7.32	$ 7.24	$ 7.17	$ 6.99
Tangible book value per common share[2]	6.62	6.62	6.53	6.48	6.31
Common share repurchases					
Number of shares repurchased	4,949	3,605	5,438	12,095	14,571

Non-regulatory capital

	2015	2014			
(dollar amounts in millions)	March 31,	December 31,	September 30,	June 30,	March 31,
Calculation of tangible equity / asset ratio:					
Total shareholders' equity	$ 6,462	$ 6,328	$ 6,284	$ 6,241	$ 6,176
Less: goodwill	(678)	(523)	(523)	(505)	(505)
Less: other intangible assets	(73)	(75)	(85)	(81)	(91)
Add: related deferred tax liability[2]	25	26	30	28	32
Total tangible equity	5,736	5,756	5,706	5,683	5,612
Less: preferred equity	(386)	(386)	(386)	(386)	(386)
Total tangible common equity	$ 5,350	$ 5,370	$ 5,320	$ 5,297	$ 5,226
Total assets	$ 68,003	$ 66,298	$ 64,331	$ 63,797	$ 61,146
Less: goodwill	(678)	(523)	(523)	(505)	(505)
Less: other intangible assets	(73)	(75)	(85)	(81)	(91)
Add: related deferred tax liability[2]	25	26	30	28	32
Total tangible assets	$ 67,277	$ 65,726	$ 63,753	$ 63,239	$ 60,582
Tangible equity / tangible asset ratio	8.53 %	8.76 %	8.95 %	8.99 %	9.26 %
Tangible common equity / tangible asset ratio	7.95	8.17	8.35	8.38	8.63
Tier 1 leverage ratio[4]	N.A.	9.74	9.83	10.01	10.32
Tier 1 risk-based capital ratio[4]	N.A.	11.50	11.61	11.56	11.95
Total risk-based capital ratio[4]	N.A.	13.56	13.72	13.67	14.13
Tangible common equity / risk-weighted assets ratio[4]	N.A.	9.86	9.99	9.99	10.22
Other data:					
Number of employees (Average full-time equivalent)	11,914	11,875	11,946	12,000	11,848
Number of domestic full-service branches[3]	733	729	753	730	727

[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 Regional Banking and The Huntington Private Client Group offices.
[4] Ratios are calculated on the Basel I basis.
[N.A.] On January 1, 2015, we became subject to the Basel III capital requirements and the standardized approach for calculating risk-weighted assets in accordance with subpart D of the final capital rule. See page 15 for Basel III capital ratios.