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) July 21, 2016

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 July 21, 2016, Huntington Bancshares Incorporated ("Huntington") issued a news release announcing its earnings for the quarter ended June 30, 2016. Also on July 21, 2016, Huntington made a Quarterly Financial Supplement available on the Investor Relations section of its web site, www.huntington-ir.com. Copies of Huntington's news release and quarterly financial supplement are attached hereto as Exhibit 99.1 and Exhibit 99.2, respectively, and are incorporated by reference in this Item 2.02.

Huntington's senior management will host an earnings conference call on July 21, 2016, at 9:00 a.m. (Eastern Daylight Time). The call may be accessed via a live Internet webcast at the Investor Relations section of Huntington's web site, www.huntington-ir.com or through a dial-in telephone number at (844) 318-8148; Conference ID 38561488. Slides will be available in the Investor Relations section of Huntington's web site, 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-ir.com. A telephone replay will be available approximately two hours after the completion of the call through July 29, 2016 at (855) 859-2056 or (404) 537-3406; conference ID 38561488.

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: changes in general economic, political, or industry conditions, uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board, volatility and disruptions in global capital and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of Huntington's and FirstMerit's respective business strategies, including market acceptance of any new products or services implementing Huntington's "Fair Play" banking philosophy; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB, and the regulatory approval process associated with the merger; the possibility that the proposed transaction with FirstMerit does not close when expected or at all because required regulatory or other approvals are not received or other conditions to the closing are not satisfied on a timely basis or at all; the possibility that the anticipated benefits of the transaction are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where Huntington and FirstMerit do business; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; diversion of management's attention from ongoing business operations and opportunities; potential adverse reactions or changes to business or employee relationships, including those resulting from the announcement or completion of the transaction; Huntington's ability to complete the acquisition and integration of FirstMerit successfully; and other factors that may affect future results of Huntington and FirstMerit. Additional factors that could cause results to differ materially from those described above can be found in Huntington's Annual Report on Form 10-K for the year ended December 31, 2015 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2016, each of which is on file with the Securities and Exchange Commission (the "SEC") and available in the "Investor Relations" section of Huntington's website, http://www.huntington.com, under the heading "Publications and Filings" and in other documents Huntington files with the SEC, and in FirstMerit's Annual Report on Form 10-K for the year ended December 31, 2015 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2016, each of which is on file with the SEC and available in the "Investors" section of FirstMerit's website, http://www.firstmerit.com, under the heading "Publications & Filings" and in other documents FirstMerit files with the SEC.

All forward-looking statements speak only as of the date they are made and are based on information available at that time. Neither Huntington nor FirstMerit assumes any obligation to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements.

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 July 21, 2016.

Exhibit 99.2 – Quarterly Financial Supplement, June 2016.

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:	July 21, 2016	By:	/s/ Howell D. McCullough III
			Howell D. McCullough III
			Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	News release of Huntington Bancshares Incorporated, dated July 21, 2016.
Exhibit 99.2	Quarterly Financial Supplement, June 2016.

Exhibit 99.1

NEWS

FOR IMMEDIATE RELEASE

July 21, 2016

Analysts: Mark Muth (mark.muth@huntington.com), 614.480.4720
Media: Brent Wilder (brent.wilder@huntington.com), 614.480.5875

HUNTINGTON BANCSHARES INCORPORATED REPORTS 2016 SECOND QUARTER NET INCOME OF $175 MILLION AND EARNINGS PER COMMON SHARE OF $0.19

COLUMBUS, Ohio – Huntington Bancshares Incorporated (NASDAQ: HBAN; www.huntington.com) reported net income for the 2016 second quarter of $175 million, a $22 million, or 11%, decrease from the year-ago quarter. Earnings per common share for the 2016 second quarter were $0.19, down $0.04, or 17%, from the year-ago quarter. FirstMerit acquisition-related expenses totaled $21 million pretax, or $0.02 per common share. Return on average assets was 0.96%, while return on average tangible common equity was 11.0%. Total revenue increased 1% over the year-ago quarter.

“We continued to deliver solid 2016 performance during the second quarter,” said Steve Steinour, chairman, president and CEO. “The quarter demonstrated encouraging growth in business lending and ongoing strong performance in auto loans and residential mortgage. We have continued executing our strategy to balance growth with disciplined risk management."

“Progress toward the proposed acquisition of FirstMerit continued to move forward in the second quarter, with very high approval rates obtained from both sets of shareholders, the completion of senior leadership for the combined company, and our announcement of the combined company’s five-year community development plan,” Steinour said. “Our recently announced divestiture of select Ohio branches primarily in the Canton and Ashtabula markets is another important milestone. With the integration planning process going so smoothly, we are now more confident than ever in our capabilities to add long-term value as expected through cost savings within the combined company as well as planned revenue synergies."

“The successful completion of the annual regulatory capital review and the Federal Reserve's non-objection to our planned capital actions, including the proposed increase in the quarterly dividend beginning in the 2016 fourth quarter, validate our consistent performance. Also of note within the quarter, we brought internationally recognized cybersecurity expertise to our board leadership with the appointment of Chris Inglis.”

The Board of Directors declared a quarterly cash dividend on the company’s common stock of $0.07 per common share. The dividend is payable October 3, 2016, to shareholders of record on September 19, 2016.

Specific 2016 Second Quarter highlights compared with 2015 Second Quarter:

- $7 million, or 1%, increase in fully-taxable equivalent revenue, comprised of a $17 million, or 3%, increase in fully-taxable equivalent net interest income and an $11 million, or 4%, decrease in noninterest income
- Net interest margin of 3.06%, a decrease of 14 basis points
- $32 million, or 6%, increase in noninterest expense, including $21 million of FirstMerit acquisition-related expense during the 2016 second quarter compared to $2 million of merger and acquisition-related expense during the year-ago quarter
- $4.0 billion, or 8%, increase in average loans and leases, primarily driven by a $2.1 billion, or 26%, increase in automobile loans and a $1.5 billion, or 8%, increase in commercial and industrial (C&I) loans
- $2.0 billion, or 15%, increase in average securities, including a net increase of $0.6 billion of direct purchase municipal instruments in our Commercial Banking segment

- $2.7 billion, or 5%, increase in average core deposits, driven by a $1.9 billion, or 28%, increase in interest-bearing demand deposits and a $0.6 billion, or 4%, increase in noninterest-bearing demand deposits
- Net charge-offs declined to 0.13% of average loans and leases, down from 0.21%, benefiting from continued commercial real estate (CRE) net recoveries
- $0.58, or 9%, increase in tangible book value per common share (TBVPS) to $7.29; end of period dividend yield of 3.1%

Table 1 – Earnings Performance Summary

	2016		2015		
	Second	First	Fourth	Third	Second
($ in millions, except per share data)	Quarter	Quarter	Quarter	Quarter	Quarter
Net Income	$ 175	$ 171	$ 178	$ 153	$ 196
Diluted earnings per common share	0.19	0.20	0.21	0.18	0.23
Return on average assets	0.96%	0.96%	1.00%	0.87%	1.16%
Return on average common equity	9.6	10.4	10.8	9.3	12.3
Return on average tangible common equity	11.0	11.9	12.4	10.7	14.4
Net interest margin	3.06	3.11	3.09	3.16	3.20
Efficiency ratio	66.1	64.6	63.7	69.1	61.7
Tangible book value per common share	$ 7.29	$ 7.12	$ 6.91	$ 6.88	$ 6.71
Cash dividends declared per common share	0.07	0.07	0.07	0.06	0.06
Average diluted shares outstanding (000's)	810,371	808,349	810,143	814,326	820,238
Average earning assets	$ 67,863	$ 66,234	$ 64,961	$ 63,323	$ 62,569
Average loans and leases *(1)*	51,932	50,618	49,827	49,046	47,899
Average core deposits	51,895	51,363	51,585	50,891	49,192
Tangible common equity / tangible assets ratio	7.96%	7.89%	7.82%	7.89%	7.92%
Common equity Tier 1 risk-based capital ratio	9.80	9.73	9.79	9.72	9.65
NCOs as a % of average loans and leases	0.13%	0.07%	0.18%	0.13%	0.21%
NAL ratio	0.88	0.97	0.74	0.72	0.75
ACL as a % of total loans and leases	1.33	1.34	1.33	1.32	1.34

(1) Excludes loans held for sale

Table 2 lists certain items that we believe are significant in understanding corporate performance and trends (see Basis of Presentation). There was one Significant Item in the 2016 second quarter: $21 million of acquisition-related expense due to the pending acquisition of FirstMerit Corporation.

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)*
June 30, 2016 – net income			**$ 175**	**$ 0.19**
• Merger and acquisition-related net expenses	$	(21)	(14)	(0.02)
March 31, 2016 – net income			**$ 171**	**$ 0.20**
• Merger and acquisition-related net expenses	$	(6)	(4)	(0.01)
December 31, 2015 - net income			**$ 178**	**$ 0.21**
• Franchise repositioning-related expense	$	(8)	(5)	(0.01)
• Merger and acquisition-related net gains *(3)*		—	—	—
September 30, 2015 – net income			**$ 153**	**$ 0.18**
• Addition to litigation reserves	$	(38)	(25)	(0.03)
• Merger and acquisition-related net expenses		(5)	(3)	—
June 30, 2015 – net income			**$ 196**	**$ 0.23**
• Merger and acquisition-related net expenses	$	(2)	(1)	—

(1) Favorable (unfavorable) impact on net income.
(2) EPS reflected on a fully diluted basis.
(3) Noninterest income and noninterest expense was recorded related to the integration of Huntington Technology Finance (HTF) and the sale of Huntington Asset Advisors (HAA), Huntington Asset Services (HASI), and Unified Financial Securities (Unified), resulting in a net gain less than $1 million.

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

Table 3 – Net Interest Income and Net Interest Margin Performance Summary – Continued Funding Mix Shift Drives Modest NIM Compression Sequentially

	2016		2015			Change (%)	
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Net interest income	$ 506	$ 503	$ 497	$ 495	$ 491	1%	3%
FTE adjustment	10	9	8	8	8	11	25
Net interest income - FTE	516	512	505	504	499	1	3
Noninterest income	271	242	272	253	282	12	(4)
Total revenue - FTE	$ 787	$ 754	$ 778	$ 757	$ 780	4%	1%

						Change bp	
Yield / Cost						LQ	YOY
Total earning assets	3.41%	3.44%	3.37%	3.42%	3.45%	(3)	(4)
Total loans and leases	3.63	3.67	3.59	3.65	3.65	(4)	(2)
Total securities	2.56	2.56	2.58	2.59	2.65	—	(9)
Total interest-bearing liabilities	0.50	0.46	0.41	0.39	0.36	4	14
Total interest-bearing deposits	0.23	0.24	0.23	0.22	0.22	(1)	1
Net interest rate spread	2.91	2.98	2.96	3.03	3.09	(7)	(18)
Impact of noninterest-bearing funds on margin	0.15	0.13	0.13	0.13	0.11	2	4
Net interest margin	3.06%	3.11%	3.09%	3.16%	3.20%	(5)	(14)

See Pages 7-9 of Quarterly Financial Supplement for additional detail.

Fully-taxable equivalent (FTE) net interest income for the 2016 second quarter increased $17 million, or 3%, from the 2015 second quarter. This reflected the benefit from the $5.3 billion, or 8%, increase in average earning assets partially offset by a 14 basis point reduction in the FTE net interest margin (NIM) to 3.06%. Average earning asset growth included a $4.0 billion, or 8%, increase in average loans and leases and a $2.0 billion, or 15%, increase in average securities. The NIM contraction reflected a 14 basis point increase in funding costs and a 4 basis point decrease in earning asset yields, partially offset by a 4 basis point increase in the benefit from noninterest-bearing funds.

Compared to the 2016 first quarter, FTE net interest income increased $4 million, or 1%. Average earning assets increased $1.6 billion, or 2%, sequentially, and the NIM decreased 5 basis points. The decrease in the NIM reflected a 3 basis point decrease in earning asset yields, partially reflecting the approximately 2 basis point benefit from recoveries of previously charged-off CRE loans in the 2016 first quarter, and a 4 basis point increase in the cost of interest-bearing liabilities as a result of senior debt financing, partially offset by a 2 basis point increase in the benefit from noninterest-bearing funds.

Table 4 – Average Earning Assets – Automobile and C&I Loans Continue to Drive Loan Growth

	2016		2015			Change (%)	
($ in billions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Commercial and industrial	$ 21.3	$ 20.6	$ 20.2	$ 19.8	$ 19.8	3%	8%
Commercial real estate	5.2	5.2	5.3	5.3	5.2	—	1
Total commercial	26.6	25.9	25.5	25.1	25.0	3	6
Automobile	10.1	9.7	9.3	8.9	8.1	4	26
Home equity	8.4	8.4	8.5	8.5	8.5	—	(1)
Residential mortgage	6.2	6.0	6.1	6.0	5.9	3	6
Other consumer	0.6	0.6	0.5	0.5	0.5	7	36
Total consumer	25.4	24.8	24.4	23.9	22.9	2	11
Total loans and leases	51.9	50.6	49.8	49.0	47.9	3	8
Total securities	15.3	15.1	14.5	13.7	13.3	1	15
Held-for-sale and other earning assets	0.7	0.5	0.6	0.6	1.4	40	(50)
Total earning assets	$ 67.9	$ 66.2	$ 65.0	$ 63.3	$ 62.6	2%	8%

See Page 7 of Quarterly Financial Supplement for additional detail.

Average earning assets for the 2016 second quarter increased $5.3 billion, or 8%, from the year-ago quarter. The increase was driven by:

- $2.1 billion, or 26%, increase in average automobile loans. The 2016 second quarter represented the tenth consecutive quarter of greater than $1.0 billion in automobile loan originations, while maintaining our underwriting consistency and discipline.
- $2.0 billion, or 15%, increase in average securities, primarily reflecting the reinvestment of cash flows and additional investment in Liquidity Coverage Ratio (LCR) Level 1 qualifying securities and a $0.6 billion increase in direct purchase municipal instruments in our Commercial Banking segment.
- $1.5 billion, or 8%, increase in average C&I loans and leases, reflecting growth in equipment finance leases, automobile dealer floorplan lending, and corporate banking.
- $0.3 billion, or 6%, increase in average residential mortgage loans, reflecting increased demand for mortgage loans across our portfolio.

Partially offset by:

- $0.7 billion, or 50%, decrease in average held-for-sale and other earning assets, primarily related to automobile loans that were securitized and sold late in the year-ago quarter.

Compared to the 2016 first quarter, average earning assets increased $1.6 billion, or 2%. This increase reflected a $1.3 billion increase in average loans and leases, primarily comprised of a $0.7 billion in average C&I loans and a $0.4 billion increase in average automobile loans, and a $0.2 billion increase in average securities.

Table 5 – Average Liabilities – Robust Demand Deposit Growth Continues to Drive Core Deposit Growth

	2016		2015				
	Second	First	Fourth	Third	Second	Change (%)	
($ in billions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Demand deposits - noninterest-bearing	$ 16.5	$ 16.3	$ 17.2	$ 17.0	$ 15.9	1 %	4 %
Demand deposits - interest-bearing	8.5	7.8	6.9	6.6	6.6	9	28
Total demand deposits	25.0	24.1	24.1	23.6	22.5	4	11
Money market deposits	19.5	19.7	19.8	19.5	18.8	(1)	4
Savings and other domestic deposits	5.4	5.3	5.2	5.2	5.3	3	2
Core certificates of deposit	2.0	2.3	2.4	2.5	2.6	(11)	(24)
Total core deposits	51.9	51.4	51.5	50.8	49.2	1	5
Other domestic deposits of $250,000 or more	0.4	0.5	0.4	0.2	0.2	(12)	119
Brokered deposits and negotiable CDs	2.9	2.9	2.9	2.8	2.7	—	8
Deposits in foreign offices	0.2	0.3	0.4	0.5	0.6	(21)	(63)
Total deposits	$ 55.4	$ 55.1	$ 55.2	$ 54.3	$ 52.7	1 %	5 %
Short-term borrowings	$ 1.0	$ 1.1	$ 0.5	$ 0.8	$ 2.2	(10)%	(52)%
Long-term debt	7.9	7.2	6.8	6.0	5.1	10	54
Total debt	$ 8.9	$ 8.3	$ 7.3	$ 6.8	$ 7.3	7 %	23 %
Total interest-bearing liabilities	$ 47.8	$ 47.0	$ 45.5	$ 44.3	$ 44.0	2 %	9 %

See Page 7 of Quarterly Financial Supplement for additional detail.

Average total deposits for the 2016 second quarter increased $2.8 billion, or 5%, from the year-ago quarter, including a $2.7 billion, or 5%, increase in average total core deposits. Average total interest-bearing liabilities increased $3.8 billion, or 9%, from the year-ago quarter. Year-over-year changes in total liabilities reflected:

- $2.5 billion, or 11%, increase in average demand deposits, including a $1.9 billion, or 28%, increase in average interest-bearing demand deposits and a $0.6 billion, or 4%, increase in average noninterest-bearing demand deposits. The increase in average total demand deposits was comprised of a $1.6 billion, or 12%, increase in average commercial demand deposits and a $0.8 billion, or 10%, increase in average consumer demand deposits.
- $1.7 billion, or 23%, increase in average total debt, reflecting the issuance of $3.1 billion of senior debt over the past five quarters, partially offset by a $1.1 billion, or 52%, decrease in average short-term borrowings.
- $0.7 billion, or 4%, increase in average money market deposits, reflecting improvements in cross-sell and targeted marketing.

Partially offset by:

- $0.6 billion, or 24%, decrease in average core certificates of deposit due to the continued strategic focus on changing the funding sources to low- and no-cost demand, savings, and money market deposits.
- $0.4 billion, or 63%, decrease in deposits in foreign offices, reflecting targeted sales efforts to move existing sweep account deposit relationships into more efficient domestic, interest-bearing demand deposits.

Compared to the 2016 first quarter, average total core deposits increased $0.5 billion, or 1%, primarily reflecting a $0.7 billion, or 9%, increase in average interest-bearing demand deposits. Average total debt increased $0.6 billion, or 7%, reflecting the $1.0 billion senior debt issuance late in the 2016 first quarter, as well as fluctuations in short-term borrowings as part of normal balance sheet management.

Noninterest Income (see Basis of Presentation)

Table 6 – Noninterest Income (GAAP) – Continued Growth in Deposit Service Charges and Cards and Payment Processing Income Complement Seasonally Strong Mortgage Banking Income

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

Table 7 - Impact of Significant Items

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

Table 8 - Adjusted Noninterest Income (Non-GAAP)

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

See Pages 10-11 of Quarterly Financial Supplement for additional detail.

Noninterest income for the 2016 second quarter decreased $11 million, or 4%, from the year-ago quarter. The year-over-year decrease primarily reflected:

- $7 million, or 18%, decrease in mortgage banking income, primarily as a result of an $8 million impact from net MSR activity.
- $4 million, or 15%, decrease in trust services, primarily related to the sale of HAA, HASI, and Unified, and the transition of the remaining Huntington Funds at the end of the 2015 fourth quarter.
- $3 million, or 26%, decrease in gain on sale of loans, primarily reflecting the $5 million gain from the automobile loan securitization in the year-ago quarter.

Partially offset by:

- $5 million, or 8%, increase in service charges on deposit accounts, reflecting the benefit of continued new customer acquisition including a 4% increase in consumer checking households and a 3% increase in commercial checking relationships.
- $3 million, or 9%, increase in cards and payment processing income, due to higher card related income and underlying customer growth.

Compared to the 2016 first quarter, total noninterest income increased $29 million, or 12%. Mortgage banking income increased $13 million, or 70%, primarily driven by an $8 million, or 45%, increase in origination and secondary marketing income and a $4 million increase in net MSR activity. Other income increased $6 million, or 20%, primarily related to HTF lease activity. Gain on sale of loans increased $4 million, or 72%, due to seasonally weak SBA loan sales in the prior quarter.

Noninterest Expense (see Basis of Presentation)

Table 9 – Noninterest Expense (GAAP) – Personnel Expense Continues to Drive Growth in Noninterest Expense

	2016		2015				
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	Change (%) LQ	Change (%) YOY
Personnel costs	$ 299	$ 285	$ 289	$ 286	$ 282	5%	6%
Outside data processing and other services	63	62	64	59	59	2	8
Equipment	32	33	32	31	32	(2)	—
Net occupancy	31	31	33	29	29	(2)	6
Marketing	15	12	12	12	15	20	(2)
Professional services	21	14	13	12	13	59	71
Deposit and other insurance expense	12	11	11	12	12	9	3
Amortization of intangibles	4	4	4	4	10	(3)	(64)
Other expense	47	39	42	82	41	21	14
Total noninterest expense	$ 524	$ 491	$ 499	$ 527	$ 492	7%	6%
(in thousands)							
Number of employees (Average full-time equivalent)	12.4	12.4	12.4	12.4	12.3	—%	1%

Table 10 - Impacts of Significant Items

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

Table 11 - Adjusted Noninterest Expense (Non-GAAP)

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

See Page 10 of Quarterly Financial Supplement for additional detail.

Reported noninterest expense for the 2016 second quarter increased $32 million, or 6%, from the year-ago quarter. Changes in reported noninterest expense primarily reflect:

- $17 million, or 6%, increase in personnel costs, reflecting a $10 million increase in salaries and a $7 million increase in benefits expense. These increases are primarily the result of annual compensation increases coupled with a 1% increase in the number of average full-time equivalent employees, largely related to the build-out of the in-store strategy, as well as higher healthcare expenses. Personnel costs in the 2016 second quarter included $5 million of Significant Items, primarily comprised of personnel expense related to technology development for systems conversions and fully-dedicated personnel for merger and integration efforts.
- $9 million, or 71%, increase in professional expense, primarily reflecting $11 million of legal and consulting expense related to the pending FirstMerit acquisition.
- $6 million, or 14%, increase in other expense, primarily impacted by litigation reserve adjustments. The quarter also included $2 million of Significant Items related to the pending FirstMerit acquisition.
- $5 million, or 8%, increase in outside data processing and other services expense, primarily related to ongoing technology investments. The quarter included $3 million of Significant Items related to the pending FirstMerit acquisition.

Partially offset by:

- $6 million, or 64%, decrease in amortization of intangibles reflecting the full amortization of the core deposit intangible from the Sky Financial acquisition at the end of the 2015 second quarter.

Reported noninterest expense increased $33 million, or 7%, from the 2016 first quarter. Personnel costs increased $14 million, or 5%, primarily related to incentive compensation and $5 million of Significant Items in the 2016 second quarter compared to less than $1 million of Significant Items in the prior quarter. Other expense increased $8 million, or 21%, primarily reflecting litigation reserve adjustments as well as $2 million of Significant Items in the 2016 second quarter compared to $1 million of Significant Items in the prior quarter. Professional services expense increased $8 million, or 59%, primarily reflecting $11 million of Significant Items in the 2016 second quarter compared to $4 million of Significant Items in the prior quarter.

Credit Quality

Table 12 – Credit Quality Metrics – NALs and NPAs Decrease Sequentially, while NCOs Remain Better than the Long-Term Expectations

	2016		2015		
($ in thousands)	June 30,	March 31,	Dec. 31,	Sept. 30,	June 30,
Total nonaccrual loans and leases	$ 460,547	$ 498,734	$ 371,581	$ 356,477	$ 364,339
Total other real estate, net	28,901	26,132	27,342	24,910	29,232
Other NPAs *(1)*	376	—	—	—	2,440
Total nonperforming assets	489,824	524,866	398,923	381,387	396,011
Accruing loans and leases past due 90 days or more	98,579	105,812	105,790	105,608	106,878
NPAs + accruing loans and lease past due 90 days or more	$ 588,403	$ 630,678	$ 504,713	$ 486,995	$ 502,889
NAL ratio *(2)*	0.88%	0.97%	0.74%	0.72%	0.75%
NPA ratio *(3) (4)*	0.93	1.02	0.79	0.77	0.81
(NPAs+90 days)/(Loans+OREO)	1.12	1.22	1.00	0.98	1.03
Provision for credit losses	$ 24,509	$ 27,582	$ 36,468	$ 22,476	$ 20,419
Net charge-offs	16,755	8,552	21,823	16,163	25,375
Net charge-offs / Average total loans	0.13%	0.07%	0.18%	0.13%	0.21%
Allowance for loans and lease losses	$ 623,064	$ 613,719	$ 597,843	$ 591,938	$ 599,542
Allowance for unfunded loan commitments and letters of credit	73,748	75,325	72,081	64,223	55,371
Allowance for credit losses (ACL)	$ 696,812	$ 689,044	$ 669,924	$ 656,161	$ 654,913
ACL as a % of:					
Total loans and leases	1.33%	1.34%	1.33%	1.32%	1.34%
NALs	151	138	180	184	180
NPAs	142	131	168	172	165

(1) Other nonperforming assets include 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 and net other real estate.
(4) Excludes nonaccruing troubled debt restructured home equity loans previously transferred to held-for-sale.

See Pages 12-15 of Quarterly Financial Supplement for additional detail.

Overall asset quality remains strong, with modest volatility. Nonaccrual loans and leases (NALs) increased $96 million, or 26%, from the year-ago quarter to $461 million, or 0.88% of total loans and leases. The year-over-year increase was exclusively centered in the Commercial portfolio and was primarily associated with a small number of energy sector loan relationships which were added to NALs during the 2016 first quarter. Nonperforming assets (NPAs) increased $94 million, or 24%, from the year-ago quarter to $490 million, or 0.93% of total loans and leases and net OREO. NALs decreased $38 million, or 8%, from the prior quarter, while NPAs decreased $35 million, or 7%, from the prior quarter. The linked-quarter decreases primarily resulted from significant pay-downs and limited additional inflows. While the energy sector was a primary driver of the NAL activity over the last two quarters, the oil and gas exploration and production (E&P) portfolio represented less than 1% of total loans outstanding at quarter end.

The provision for credit losses increased $4 million, or 20%, year-over-year to $25 million in the 2016 second quarter. Net charge-offs (NCOs) decreased $9 million, or 34%, to $17 million. NCOs represented an annualized 0.13% of average loans and leases in the current quarter, up from 0.07% in the prior quarter and down from 0.21% in the year-ago quarter. We continue to be pleased with the net charge-off performance across the entire portfolio. Commercial charge-offs were positively impacted by continued recoveries in the CRE portfolio and broader continued successful workout strategies, while consumer charge-offs declined substantially from the prior quarter and remain within our expected range.

Overall consumer credit metrics, led by the Residential Mortgage and Home Equity portfolios, continue to show an improving trend, while the commercial portfolios continue to experience some quarter-to-quarter volatility based on the absolute low level of problem loans.

The period-end allowance for credit losses (ACL) as a percentage of total loans and leases decreased to 1.33% from 1.34% a year ago, while the ACL as a percentage of period-end total NALs decreased to 151% from 180%. We believe the level of the ACL is appropriate given the improvement in the credit quality metrics and the current composition of the overall loan and lease portfolio.

Capital

Table 13 – Capital Ratios – Preferred Equity Issuance Augments Regulatory Capital Ratios

	2016		2015		
($ in millions)	June 30,	March 31,	Dec. 31,	Sept. 30,	June 30,
Tangible common equity / tangible assets ratio	7.96%	7.89%	7.82%	7.89%	7.92%
Common equity tier 1 risk-based capital ratio *(1)*	9.80%	9.73%	9.79%	9.72%	9.65%
Regulatory Tier 1 risk-based capital ratio *(1)*	11.37%	10.99%	10.53%	10.49%	10.41%
Regulatory Total risk-based capital ratio *(1)*	13.49%	13.17%	12.64%	12.70%	12.62%
Total risk-weighted assets *(1)*	$ 60,717	$ 59,798	$ 58,420	$ 57,839	$ 57,850

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

See Pages 16-17 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio was 7.96% at June 30, 2016, up 4 basis points from a year ago. Common Equity Tier 1 (CET1) risk-based capital ratio was 9.80% at June 30, 2016, up from 9.65% a year ago. The regulatory Tier 1 risk-based capital ratio was 11.37% compared to 10.41% at June 30, 2015. All capital ratios were impacted by the repurchase of 9.3 million common shares during the 2015 third and fourth quarters under the $366 million repurchase authorization included in the 2015 CCAR capital plan. As previously announced, we decided to forgo the remaining $166 million of share repurchase capacity under our 2015 CCAR capital plan in order to build capital ratios in preparation for the pending FirstMerit acquisition. As a result, we did not repurchase any common shares during the 2016 first or second quarters. In addition, our 2016 CCAR capital plan did not include any proposed share repurchases over the next four quarters. The regulatory Tier 1 risk-based and total risk-based capital ratios benefited from the issuance of $400 million and $200 million of class D preferred equity during the 2016 first and second quarters, respectively.

Income Taxes

The provision for income taxes in the 2016 second quarter was $54 million compared to $64 million in the 2015 second quarter. The effective tax rates for the 2016 second quarter and 2015 second quarter were 23.7% and 24.6%, respectively. At June 30, 2016, we had a net federal deferred tax liability of $34 million and a net state deferred tax asset of $42 million.

Expectations

"We continue to expect growth in our regional economy, but recognize the escalation of market volatility year-to-date and its contribution to dampening global outlook," Steinour said. "We are also mindful of the increased uncertainty that naturally accompanies the presidential election cycle. Meantime, while still presenting a challenging operating environment for us, ongoing flat interest rates should benefit our consumer and business customers. Within the current environment, we continue to execute our core strategy in line with our established plans, while simultaneously making substantial progress with our acquisition of FirstMerit."

Excluding Significant Items, net MSR activity, and the incremental impact of the pending FirstMerit acquisition, our goals for full-year 2016 performance remain consistent with our long-term financial goals of 4-6% revenue growth and annual positive operating leverage. Overall, asset quality metrics are expected to remain near current levels. Moderate quarterly volatility also is expected, given the quickly evolving macroeconomic conditions, commodities and currency market volatility, and current low level of problem assets and credit costs. We anticipate NCOs will remain below our long-term normalized range of 35 to 55 basis points.

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on July 21, 2016, at 9:00 a.m. (Eastern Daylight 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 #38561488. 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 July 29, 2016 at (855) 859-2056 or (404) 537-3406; conference ID #38561488.

Please see the 2016 Second Quarter Quarterly Financial Supplement for additional detailed financial performance metrics. This document can be found on Huntington's Investor Relations website, www.huntington-ir.com.

Caution regarding Forward-Looking Statements

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

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions, uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board, volatility and disruptions in global capital and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of Huntington's and FirstMerit's respective business strategies, including market acceptance of any new products or services implementing Huntington's "Fair Play" banking philosophy; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB, and the regulatory approval process associated with the merger; the possibility that the proposed transaction with FirstMerit does not close when expected or at all because required regulatory or other approvals are not received or other conditions to the closing are not satisfied on a timely basis or at all; the possibility that the anticipated benefits of the transaction are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where Huntington and FirstMerit do business; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; diversion of management's attention from ongoing business operations and opportunities; potential adverse reactions or changes to business or employee relationships, including those resulting from the announcement or completion of the transaction; Huntington's ability to complete the acquisition and integration of FirstMerit successfully; and other factors that may affect future results of Huntington and FirstMerit. Additional factors that could cause results to differ materially from those described above can be found in Huntington's Annual Report on Form 10-K for the year ended December 31, 2015 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2016, each of which is on file with the Securities and Exchange Commission (the "SEC") and available in the "Investor Relations" section of Huntington's website, http://www.huntington.com, under the heading "Publications and Filings" and in other documents Huntington files with the SEC, and in FirstMerit's Annual Report on Form 10-K for the year ended December 31, 2015 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2016, each of which is on file with the SEC and available in the "Investors" section of FirstMerit's website, http://www.firstmerit.com, under the heading "Publications & Filings" and in other documents FirstMerit files with the SEC.

All forward-looking statements speak only as of the date they are made and are based on information available at that time. Neither Huntington nor FirstMerit assumes any obligation to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements.

Basis of Presentation

Use of Non-GAAP Financial Measures

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

Annualized Data

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

Fully-Taxable Equivalent Interest Income and Net Interest Margin

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

Earnings per Share Equivalent Data

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

Rounding

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

Significant Items

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

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

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

"Significant Items" for any particular period are not intended to be a complete list of items that may materially impact current or future period performance. A number of items could materially impact these periods, including those described in Huntington’s 2015 Annual Report on Form 10-K and other factors described from time to time in Huntington’s other filings with the Securities and Exchange Commission.

About Huntington

Huntington Bancshares Incorporated is a $74 billion asset regional bank holding company headquartered in Columbus, Ohio, with a network of more than 750 branches and more than 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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Exhibit 99.2

HUNTINGTON BANCSHARES INCORPORATED
Quarterly Financial Supplement
June 30, 2016

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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.

Fully-Taxable Equivalent Basis

Interest income, yields, and ratios on a FTE basis are considered non-GAAP financial measures. Management believes net interest income on a FTE basis provides a more accurate picture of the interest margin for comparison purposes. The FTE basis also allows management to assess the comparability of revenue arising from both taxable and tax-exempt sources. The FTE basis assumes a federal statutory tax rate of 35 percent.

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, and
- Tangible common equity to risk-weighted assets using Basel III 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 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)

(dollar amounts in thousands, except as noted)	Three months ended June 30, 2016	March 31, 2016	June 30, 2015	Percent Changes vs. 1Q16	2Q15
Net interest income (3)	$ 515,972	$ 512,225	$ 498,648	1 %	3 %
FTE adjustment	(10,091)	(9,159)	(7,962)	10	27
Net interest income	505,881	503,066	490,686	1	3
Provision for credit losses	24,509	27,582	20,419	(11)	20
Noninterest income	271,112	241,867	281,773	12	(4)
Noninterest expense	523,661	491,080	491,777	7	6
Income before income taxes	228,823	226,271	260,263	1	(12)
Provision for income taxes	54,283	54,957	64,057	(1)	(15)
Net income	174,540	171,314	196,206	2	(11)
Dividends on preferred shares	19,874	7,998	7,968	148	149
Net income applicable to common shares	$ 154,666	$ 163,316	$ 188,238	(5)%	(18)%
Net income per common share - diluted	$ 0.19	$ 0.20	$ 0.23	(5)%	(17)%
Cash dividends declared per common share	0.07	0.07	0.06	—	17
Tangible book value per common share at end of period	7.29	7.12	6.71	2	9
Number of common shares repurchased	—	—	8,834	—	(100)
Average common shares - basic	798,167	795,755	806,891	—	(1)
Average common shares - diluted	810,371	808,349	820,238	—	(1)
Ending common shares outstanding	799,154	796,689	803,066	—	—
Return on average assets	0.96%	0.96 %	1.16%		
Return on average common shareholders’ equity	9.6	10.4	12.3		
Return on average tangible common shareholders’ equity(2)	11.0	11.9	14.4		
Net interest margin(3)	3.06	3.11	3.20		
Efficiency ratio(4)	66.1	64.6	61.7		
Effective tax rate	23.7	24.3	24.6		
Average total assets (*millions*)	$ 73,123	$ 71,596	$ 67,865	2	8
Average earning assets (*millions*)	67,863	66,234	62,569	2	8
Average loans and leases (*millions*)	51,932	50,618	47,899	3	8
Average loans and leases - linked quarter annualized growth rate	10.4%	6.4 %	1.0%		
Average total deposits (*millions*)	$ 55,414	$ 54,979	$ 52,639	1	5
Average core deposits(5) (*millions*)	51,895	51,363	49,192	1	5
Average core deposits - linked quarter annualized growth rate	4.1%	(1.7)%	3.4%		
Average shareholders’ equity (*millions*)	$ 7,362	$ 6,755	$ 6,517	9	13
Average tangible common shareholders' equity (*millions*)	5,756	5,610	5,409	3	6
Total assets at end of period (*millions*)	73,954	72,645	68,824	2	7
Total shareholders’ equity at end of period (*millions*)	7,507	7,158	6,496	5	16
NCOs as a % of average loans and leases	0.13%	0.07 %	0.21%		
NAL ratio	0.88	0.97	0.75		
NPA ratio(6)	0.93	1.02	0.81		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	1.19	1.19	1.23		
ALLL plus allowance for unfunded loan commitments and letters of credit (ACL) as a % of total loans and leases at the end of period	1.33	1.34	1.34		
ACL as a % of NALs	151	138	180		
ACL as a % of NPAs	142	131	165		
Common equity tier 1 risk-based capital ratio(7)	9.80	9.73	9.65		
Tangible common equity / tangible asset ratio(8)	7.96	7.89	7.92		

See Notes to the Annual and Quarterly Key Statistics.

Huntington Bancshares Incorporated
Year to Date Key Statistics(1)
(Unaudited)

(dollar amounts in thousands, except as noted)	Six Months Ended June 30, 2016	Six Months Ended June 30, 2015	Change Amount	Change Percent
Net interest income(3)	$ 1,028,197	$ 973,893	$ 54,304	6 %
FTE adjustment	(19,250)	(15,522)	(3,728)	24
Net interest income	1,008,947	958,371	50,576	5
Provision for credit losses	52,091	41,010	11,081	27
Noninterest income	512,979	513,396	(417)	—
Noninterest expense	1,014,741	950,634	64,107	7
Income before income taxes	455,094	480,123	(25,029)	(5)
Provision for income taxes	109,240	118,063	(8,823)	(7)
Net Income	345,854	362,060	(16,206)	(4)
Dividends on preferred shares	27,872	15,933	11,939	75
Net income applicable to common shares	$ 317,982	$ 346,127	$ (28,145)	(8)%
Net income per common share - diluted	$ 0.39	$ 0.42	$ (0.03)	(7)%
Cash dividends declared per common share	0.14	0.12	0.02	17
Average common shares - basic	796,961	808,335	(11,374)	(1)
Average common shares - diluted	809,360	822,023	(12,663)	(2)
Return on average assets	0.96%	1.09%		
Return on average common shareholders’ equity	10.0	11.5		
Return on average tangible common shareholders’ equity(2)	11.4	13.3		
Net interest margin(3)	3.08	3.17		
Efficiency ratio(4)	65.4	62.6		
Effective tax rate	24.0	24.6		
Average total assets (*millions*)	$ 72,359	$ 67,055	$ 5,304	8
Average earning assets (*millions*)	67,047	61,885	5,162	8
Average loans and leases (*millions*)	51,275	47,840	3,435	7
Average total deposits *(millions)*	55,198	52,385	2,813	5
Average core deposits(5) (*millions*)	51,630	48,985	2,645	5
Average shareholders’ equity (*millions*)	7,058	6,467	591	9
Average tangible common shareholders' equity *(millions)*	5,683	5,435	248	5
NCOs as a % of average loans and leases	0.10%	0.21%		
NAL ratio	0.88	0.75		
NPA ratio(6)	0.93	0.81		

See Notes to the Annual and 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 applicable to common shares 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 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) June 30, 2016, 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.

Huntington Bancshares Incorporated
Consolidated Balance Sheets

(dollar amounts in thousands, except number of shares)	June 30, 2016	December 31, 2015	Percent Changes
	(Unaudited)		
Assets			
Cash and due from banks	$ 867,180	$ 847,156	2 %
Interest-bearing deposits in banks	44,896	51,838	(13)
Trading account securities	35,289	36,997	(5)
Loans held for sale	786,993	474,621	66
Available-for-sale and other securities	9,653,038	8,775,441	10
Held-to-maturity securities	5,658,565	6,159,590	(8)
Loans and leases(1)	52,543,421	50,341,099	4
Allowance for loan and lease losses	(623,064)	(597,843)	4
Net loans and leases	51,920,357	49,743,256	4
Bank owned life insurance	1,777,628	1,757,668	1
Premises and equipment	596,642	620,540	(4)
Goodwill	676,869	676,869	—
Other intangible assets	47,666	54,978	(13)
Servicing rights	159,467	189,237	(16)
Accrued income and other assets	1,729,427	1,630,110	6
Total assets	$ 73,954,017	$ 71,018,301	4 %
Liabilities and shareholders' equity			
Liabilities			
Deposits(2)	$ 55,043,465	$ 55,294,979	— %
Short-term borrowings	1,956,745	615,279	218
Long-term debt	7,929,820	7,041,364	13
Accrued expenses and other liabilities	1,516,683	1,472,073	3
Total liabilities	66,446,713	64,423,695	3
Shareholders' equity			
Preferred stock	971,278	386,291	151
Common stock	8,015	7,970	1
Capital surplus	7,074,249	7,038,502	1
Less treasury shares, at cost	(21,358)	(17,932)	19
Accumulated other comprehensive loss	(134,042)	(226,158)	(41)
Retained (deficit) earnings	(390,838)	(594,067)	(34)
Total shareholders' equity	7,507,304	6,594,606	14
Total liabilities and shareholders' equity	$ 73,954,017	$ 71,018,301	4 %
Common shares authorized (par value of $0.01)	1,500,000,000	1,500,000,000	
Common shares issued	801,528,870	796,969,694	
Common shares outstanding	799,153,996	794,928,886	
Treasury shares outstanding	2,374,874	2,040,808	
Preferred stock, authorized shares	6,617,808	6,617,808	
Preferred shares issued	2,602,571	1,967,071	
Preferred shares outstanding	998,006	398,006	

N.R. Not relevant.
(1) See page 5 for detail of loans and leases.
(2) See page 6 for detail of deposits.

Huntington Bancshares Incorporated
Loans and Leases Composition
(Unaudited)

(dollar amounts in millions)	June 30, 2016		March 31, 2016		December 31, 2015		September 30, 2015		June 30, 2015	
Ending Balances by Type:										
Commercial:										
Commercial and industrial	$ 21,372	41%	$ 21,254	41%	$ 20,560	41%	$ 20,040	40%	$ 20,003	41%
Commercial real estate:										
Construction	856	2	939	2	1,031	2	1,110	2	1,021	2
Commercial	4,466	7	4,343	8	4,237	8	4,294	9	4,192	9
Commercial real estate	5,322	9	5,282	10	5,268	10	5,404	11	5,213	11
Total commercial	26,694	50	26,536	51	25,828	51	25,444	51	25,216	52
Consumer:										
Automobile	10,381	20	9,920	19	9,481	19	9,160	19	8,549	18
Home equity	8,447	17	8,422	17	8,471	17	8,461	17	8,526	17
Residential mortgage	6,377	12	6,082	12	5,998	12	6,071	12	5,987	12
Other consumer	644	1	579	1	563	1	520	1	474	1
Total consumer	25,849	50	25,003	49	24,513	49	24,212	49	23,536	48
Total loans and leases	$ 52,543	100%	$ 51,539	100%	$ 50,341	100%	$ 49,656	100%	$ 48,752	100%
Ending Balances by Business Segment:										
Retail and Business Banking	$ 13,811	26%	$ 13,637	26%	$ 13,681	27%	$ 13,648	28%	$ 13,673	28%
Commercial Banking	14,202	27	14,073	27	13,409	27	13,144	26	12,980	27
AFCRE	17,800	34	17,412	34	16,864	33	16,411	33	15,609	32
RBHPCG	4,024	8	3,876	8	3,021	6	2,992	6	2,968	6
Home Lending	2,659	5	2,552	5	3,366	7	3,437	7	3,405	7
Treasury / Other	47	—	(11)	—	—	—	24	—	117	—
Total loans and leases	$ 52,543	100%	$ 51,539	100%	$ 50,341	100%	$ 49,656	100%	$ 48,752	100%

	June 30, 2016		March 31, 2016		December 31, 2015		September 30, 2015		June 30, 2015	
Average Balances by Business Segment:										
Retail and Business Banking	$ 13,730	26%	$ 13,619	27%	$ 13,686	28%	$ 13,704	28%	$ 13,646	29%
Commercial Banking	14,033	27	13,499	27	13,132	26	12,937	26	12,808	27
AFCRE	17,554	34	17,023	34	16,494	33	15,895	33	15,071	31
RBHPCG	3,934	8	3,852	7	2,990	6	2,979	6	2,930	6
Home Lending	2,583	5	2,533	5	3,434	7	3,438	7	3,339	7
Treasury / Other	98	—	92	—	91	—	93	—	105	—
Total loans and leases	$ 51,932	100%	$ 50,618	100%	$ 49,827	100%	$ 49,046	100%	$ 47,899	100%

Huntington Bancshares Incorporated
Deposits Composition
(Unaudited)

(dollar amounts in millions)	June 30, 2016		March 31, 2016		December 31, 2015		September 30, 2015		June 30, 2015	
Ending Balances by Type:										
Demand deposits - noninterest-bearing	$ 16,324	30%	$ 16,571	30%	$ 16,480	30%	$ 16,935	31%	$ 17,011	32%
Demand deposits - interest-bearing	8,412	15	8,174	15	7,682	14	6,574	12	6,627	12
Money market deposits	19,480	34	19,844	35	19,792	36	19,494	36	18,580	35
Savings and other domestic deposits	5,341	10	5,423	10	5,246	9	5,189	10	5,240	10
Core certificates of deposit	1,866	4	2,123	4	2,382	4	2,483	5	2,580	5
Total core deposits	51,423	93	52,135	94	51,582	93	50,675	94	50,038	94
Other domestic deposits of $250,000 or more	380	1	424	1	501	1	263	—	178	—
Brokered deposits and negotiable CDs	3,017	6	2,890	5	2,944	5	2,904	5	2,705	5
Deposits in foreign offices	223	—	180	—	268	1	403	1	552	1
Total deposits	$ 55,043	100%	$ 55,629	100%	$ 55,295	100%	$ 54,245	100%	$ 53,473	100%
Total core deposits:										
Commercial	$ 24,308	47%	$ 24,543	47%	$ 24,474	47%	$ 24,886	49%	$ 24,103	48%
Consumer	27,115	53	27,592	53	27,108	53	25,789	51	25,935	52
Total core deposits	$ 51,423	100%	$ 52,135	100%	$ 51,582	100%	$ 50,675	100%	$ 50,038	100%
Ending Balances by Business Segment:										
Retail and Business Banking	$ 31,096	56%	$ 31,303	56%	$ 30,876	56%	$ 29,979	55%	$ 29,983	56%
Commercial Banking	10,353	19	11,258	20	11,425	21	11,826	22	10,908	20
AFCRE	1,693	3	1,608	3	1,652	3	1,522	3	1,519	3
RBHPCG	8,161	15	7,890	14	7,691	14	7,377	14	7,265	14
Home Lending	335	1	334	1	362	—	305	—	340	1
Treasury / Other(1)	3,405	6	3,236	6	3,289	6	3,236	6	3,458	6
Total deposits	$ 55,043	100%	$ 55,629	100%	$ 55,295	100%	$ 54,245	100%	$ 53,473	100%

	June 30, 2016		March 31, 2016		December 31, 2015		September 30, 2015		June 30, 2015	
Average Balances by Business Segment:										
Retail and Business Banking	$ 31,290	56%	$ 30,778	56%	$ 30,543	55%	$ 30,152	55%	$ 30,126	57%
Commercial Banking	10,769	19	11,375	20	11,751	21	11,567	21	10,848	20
AFCRE	1,656	3	1,629	3	1,628	3	1,494	3	1,487	3
RBHPCG	8,069	15	7,687	14	7,865	14	7,692	14	6,780	13
Home Lending	386	1	316	1	349	1	342	1	388	1
Treasury / Other(1)	3,244	6	3,194	6	3,202	6	3,132	6	3,010	6
Total deposits	$ 55,414	100%	$ 54,979	100%	$ 55,338	100%	$ 54,379	100%	$ 52,639	100%

(1) Comprised primarily of national market deposits.

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

	Quarterly Average Balances (2)					Percent Changes vs.	
(dollar amounts in millions)	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015	1Q16	2Q15
Assets							
Interest-bearing deposits in banks	$ 99	$ 98	$ 89	$ 89	$ 89	1%	11%
Loans held for sale	571	433	502	464	1,272	32	(55)
Securities:							
Available-for-sale and other securities:							
Taxable	6,904	6,633	8,099	8,310	7,916	4	(13)
Tax-exempt	2,510	2,358	2,257	2,136	2,028	6	24
Total available-for-sale and other securities	9,414	8,991	10,356	10,446	9,944	5	(5)
Trading account securities	41	40	39	52	41	3	—
Held-to-maturity securities - taxable	5,806	6,054	4,148	3,226	3,324	(4)	75
Total securities	15,261	15,085	14,543	13,724	13,309	1	15
Loans and leases:(1)							
Commercial:							
Commercial and industrial	21,344	20,649	20,186	19,802	19,819	3	8
Commercial real estate:							
Construction	881	923	1,108	1,101	970	(5)	(9)
Commercial	4,345	4,283	4,158	4,193	4,214	1	3
Commercial real estate	5,226	5,206	5,266	5,294	5,184	—	1
Total commercial	26,570	25,855	25,452	25,096	25,003	3	6
Consumer:							
Automobile	10,146	9,730	9,286	8,879	8,083	4	26
Home equity	8,416	8,441	8,463	8,526	8,503	—	(1)
Residential mortgage	6,187	6,018	6,079	6,048	5,859	3	6
Other consumer	613	574	547	497	451	7	36
Total consumer	25,362	24,763	24,375	23,950	22,896	2	11
Total loans and leases	51,932	50,618	49,827	49,046	47,899	3	8
Allowance for loan and lease losses	(616)	(604)	(595)	(609)	(608)	2	1
Net loans and leases	51,316	50,014	49,232	48,437	47,291	3	9
Total earning assets	67,863	66,234	64,961	63,323	62,569	2	8
Cash and due from banks	1,001	1,013	1,468	1,555	926	(1)	8
Intangible assets	726	730	734	739	745	(1)	(3)
All other assets	4,149	4,223	4,233	4,273	4,233	(2)	(2)
Total assets	$ 73,123	$ 71,596	$ 70,801	$ 69,281	$ 67,865	2%	8%
Liabilities and shareholders' equity							
Deposits:							
Demand deposits - noninterest-bearing	$ 16,507	$ 16,334	$ 17,174	$ 17,017	$ 15,893	1%	4%
Demand deposits - interest-bearing	8,445	7,776	6,923	6,604	6,584	9	28
Total demand deposits	24,952	24,110	24,097	23,621	22,477	3	11
Money market deposits	19,534	19,682	19,843	19,512	18,803	(1)	4
Savings and other domestic deposits	5,402	5,306	5,215	5,224	5,273	2	2
Core certificates of deposit	2,007	2,265	2,430	2,534	2,639	(11)	(24)
Total core deposits	51,895	51,363	51,585	50,891	49,192	1	5
Other domestic deposits of $250,000 or more	402	455	426	217	184	(12)	118
Brokered deposits and negotiable CDs	2,909	2,897	2,929	2,779	2,701	—	8
Deposits in foreign offices	208	264	398	492	562	(21)	(63)
Total deposits	55,414	54,979	55,338	54,379	52,639	1	5
Short-term borrowings	1,032	1,145	524	844	2,153	(10)	(52)
Long-term debt	7,899	7,202	6,788	6,043	5,121	10	54
Total interest-bearing liabilities	47,838	46,992	45,476	44,249	44,020	2	9
All other liabilities	1,416	1,515	1,515	1,442	1,435	(7)	(1)
Shareholders' equity	7,362	6,755	6,636	6,573	6,517	9	13
Total liabilities and shareholders' equity	$ 73,123	$ 71,596	$ 70,801	$ 69,281	$ 67,865	2%	8%

(1) Includes nonaccrual loans
(2) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Consolidated Quarterly Net Interest Margin - Interest Income / Expense(1)(2)
(Unaudited)

	Quarterly Interest Income / Expense				
(dollar amounts in thousands)	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Assets					
Interest-bearing deposits in banks	$ 63	$ 51	$ 17	$ 13	$ 19
Loans held for sale	5,546	4,322	5,324	4,422	10,546
Securities:					
Available-for-sale and other securities:					
Taxable	40,992	39,614	50,582	52,141	51,525
Tax-exempt	21,223	20,030	17,803	16,671	15,875
Total available-for-sale and other securities	62,215	59,644	68,385	68,812	67,400
Trading account securities	101	50	106	128	104
Held-to-maturity securities - taxable	35,420	36,789	25,394	19,812	20,741
Total securities	97,736	96,483	93,885	88,752	88,245
Loans and leases:					
Commercial:					
Commercial and industrial	188,375	183,930	179,233	180,997	180,992
Commercial real estate:					
Construction	8,231	8,198	9,752	9,917	8,825
Commercial	36,763	38,820	35,215	36,785	36,329
Commercial real estate	44,994	47,018	44,967	46,702	45,154
Total commercial	233,369	230,948	224,200	227,699	226,146
Consumer:					
Automobile	79,574	76,717	75,323	72,341	64,575
Home equity	87,279	88,072	85,491	86,254	84,215
Residential mortgage	56,509	55,510	55,702	56,048	54,496
Other consumer	15,673	14,307	12,636	11,116	9,515
Total consumer	239,035	234,606	229,152	225,759	212,801
Total loans and leases	472,404	465,554	453,352	453,458	438,947
Total earning assets	$ 575,749	$ 566,410	$ 552,578	$ 546,645	$ 537,757
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	$ —	$ —	$ —	$ —	$ —
Demand deposits - interest-bearing	1,939	1,679	1,390	1,211	984
Total demand deposits	1,939	1,679	1,390	1,211	984
Money market deposits	11,676	11,768	11,545	11,200	10,435
Savings and other domestic deposits	1,442	1,660	1,811	1,840	1,775
Core certificates of deposit	3,938	4,623	5,068	5,135	5,161
Total core deposits	18,995	19,730	19,814	19,386	18,355
Other domestic deposits of $250,000 or more	399	460	433	237	204
Brokered deposits and negotiable CDs	2,861	2,742	1,399	1,178	1,121
Deposits in foreign offices	68	86	132	163	185
Total deposits	22,323	23,018	21,778	20,964	19,865
Short-term borrowings	913	898	119	192	731
Long-term debt	36,541	30,269	25,345	21,866	18,513
Total interest bearing liabilities	59,777	54,185	47,242	43,022	39,109
Net interest income	$ 515,972	$ 512,225	$ 505,336	$ 503,623	$ 498,648

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 35% tax rate. See page 10 for the FTE adjustment.
(2) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Consolidated Quarterly Net Interest Margin - Yield
(Unaudited)

	Quarterly Average Rates(2)				
Fully-taxable equivalent basis(1)	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Assets					
Interest-bearing deposits in banks	0.25%	0.21%	0.08%	0.06%	0.08%
Loans held for sale	3.89	3.99	4.24	3.81	3.32
Securities:					
Available-for-sale and other securities:					
Taxable	2.37	2.39	2.50	2.51	2.60
Tax-exempt	3.38	3.40	3.15	3.12	3.13
Total available-for-sale and other securities	2.64	2.65	2.64	2.63	2.71
Trading account securities	0.98	0.50	1.09	0.97	1.00
Held-to-maturity securities - taxable	2.44	2.43	2.45	2.46	2.50
Total securities	2.56	2.56	2.58	2.59	2.65
Loans and leases:(3)					
Commercial:					
Commercial and industrial	3.49	3.52	3.47	3.58	3.61
Commercial real estate:					
Construction	3.70	3.51	3.45	3.52	3.60
Commercial	3.35	3.59	3.31	3.43	3.41
Commercial real estate	3.41	3.57	3.34	3.45	3.45
Total commercial	3.47	3.53	3.45	3.55	3.58
Consumer:					
Automobile	3.15	3.17	3.22	3.23	3.20
Home equity	4.17	4.20	4.01	4.01	3.97
Residential mortgage	3.65	3.69	3.67	3.71	3.72
Other consumer	10.28	10.02	9.17	8.88	8.45
Total consumer	3.79	3.81	3.74	3.75	3.73
Total loans and leases	3.63	3.67	3.59	3.65	3.65
Total earning assets	3.41	3.44	3.37	3.42	3.45
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	—	—	—	—	—
Demand deposits - interest-bearing	0.09	0.09	0.08	0.07	0.06
Total demand deposits	0.03	0.03	0.02	0.02	0.02
Money market deposits	0.24	0.24	0.23	0.23	0.22
Savings and other domestic deposits	0.11	0.13	0.14	0.14	0.14
Core certificates of deposit	0.79	0.82	0.83	0.80	0.78
Total core deposits	0.22	0.23	0.23	0.23	0.22
Other domestic deposits of $250,000 or more	0.40	0.41	0.40	0.43	0.44
Brokered deposits and negotiable CDs	0.40	0.38	0.19	0.17	0.17
Deposits in foreign offices	0.13	0.13	0.13	0.13	0.13
Total deposits	0.23	0.24	0.23	0.22	0.22
Short-term borrowings	0.36	0.32	0.09	0.09	0.14
Long-term debt	1.85	1.68	1.49	1.45	1.45
Total interest-bearing liabilities	0.50	0.46	0.41	0.39	0.36
Net interest rate spread	2.91	2.98	2.96	3.03	3.09
Impact of noninterest-bearing funds on margin	0.15	0.13	0.13	0.13	0.11
Net interest margin	3.06%	3.11%	3.09%	3.16%	3.20%

Commercial Loan Derivative Impact
(Unaudited)

	Average Rates				
	2016	2016	2015	2015	2015
Fully-taxable equivalent basis(1)	Second	First	Fourth	Third	Second
Commercial loans(2)(3)	3.40%	3.44%	3.27%	3.36%	3.38%
Impact of commercial loan derivatives	0.07	0.09	0.18	0.19	0.20
Total commercial - as reported	3.47%	3.53%	3.45%	3.55%	3.58%
Average 30 day LIBOR	0.44%	0.43%	0.25%	0.20%	0.18%

(1) Fully-taxable equivalent (FTE) yields are calculated assuming a 35% tax rate. See page 10 for the FTE adjustment.
(2) Yield/rates include the effects of hedge and risk management activities associated with the respective asset and liability categories.
(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)	Three months ended June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Interest income	$ 565,658	$ 557,251	$ 544,153	$ 538,477	$ 529,795
Interest expense	59,777	54,185	47,242	43,022	39,109
Net interest income	505,881	503,066	496,911	495,455	490,686
Provision for credit losses	24,509	27,582	36,468	22,476	20,419
Net interest income after provision for credit losses	481,372	475,484	460,443	472,979	470,267
Service charges on deposit accounts	75,613	70,262	72,854	75,157	70,118
Cards and payment processing income	39,184	36,447	37,594	36,664	35,886
Mortgage banking income	31,591	18,543	31,418	18,956	38,518
Trust services	22,497	22,838	25,272	24,972	26,550
Insurance income	15,947	16,225	15,528	16,204	17,637
Brokerage income	14,599	15,502	14,462	15,059	15,184
Capital markets fees	13,037	13,010	13,778	12,741	13,192
Bank owned life insurance income	12,536	13,513	13,441	12,719	13,215
Gain on sale of loans	9,265	5,395	10,122	5,873	12,453
Securities gains (losses)	656	—	474	188	82
Other income	36,187	30,132	37,272	34,586	38,938
Total noninterest income	271,112	241,867	272,215	253,119	281,773
Personnel costs	298,949	285,397	288,861	286,270	282,135
Outside data processing and other services	63,037	61,878	63,775	58,535	58,508
Equipment	31,805	32,576	31,711	31,303	31,694
Net occupancy	30,704	31,476	32,939	29,061	28,861
Marketing	14,773	12,268	12,035	12,179	15,024
Professional services	21,488	13,538	13,010	11,961	12,593
Deposit and other insurance expense	12,187	11,208	11,105	11,550	11,787
Amortization of intangibles	3,600	3,712	3,788	3,913	9,960
Other expense	47,118	39,027	41,542	81,736	41,215
Total noninterest expense	523,661	491,080	498,766	526,508	491,777
Income before income taxes	228,823	226,271	233,892	199,590	260,263
Provision for income taxes	54,283	54,957	55,583	47,002	64,057
Net income	174,540	171,314	178,309	152,588	196,206
Dividends on preferred shares	19,874	7,998	7,972	7,968	7,968
Net income applicable to common shares	$ 154,666	$ 163,316	$ 170,337	$ 144,620	$ 188,238
Average common shares - basic	798,167	795,755	796,095	800,883	806,891
Average common shares - diluted	810,371	808,349	810,143	814,326	820,238
Per common share					
Net income - basic	$ 0.19	$ 0.21	$ 0.21	$ 0.18	$ 0.23
Net income - diluted	0.19	0.20	0.21	0.18	0.23
Cash dividends declared	0.07	0.07	0.07	0.06	0.06
Revenue - fully-taxable equivalent (FTE)					
Net interest income	$ 505,881	$ 503,066	$ 496,911	$ 495,455	$ 490,686
FTE adjustment	10,091	9,159	8,425	8,168	7,962
Net interest income(2)	515,972	512,225	505,336	503,623	498,648
Noninterest income	271,112	241,867	272,215	253,119	281,773
Total revenue(2)	$ 787,084	$ 754,092	$ 777,551	$ 756,742	$ 780,421

(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)

	Three months ended					Percent Changes vs	
(dollar amounts in thousands, except as noted)	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015	1Q16	2Q15
Mortgage banking income							
Origination and secondary marketing	$ 26,862	$ 18,533	$ 23,885	$ 20,005	$ 26,350	45%	2 %
Servicing fees	11,010	11,137	11,060	10,763	10,677	(1)	3
Amortization of capitalized servicing	(6,673)	(6,405)	(6,655)	(6,080)	(6,965)	4	(4)
Other mortgage banking income	2,323	1,672	2,271	2,691	2,467	39	(6)
Subtotal	33,522	24,937	30,561	27,379	32,529	34	3
MSR valuation adjustment(1)	(8,300)	(18,329)	5,144	(14,113)	14,525	N.R.	(157)
Net trading gains (losses) related to MSR hedging	6,369	11,935	(4,287)	5,690	(8,536)	N.R.	(175)
Total mortgage banking income	$ 31,591	$ 18,543	$ 31,418	$ 18,956	$ 38,518	70%	(18)%
Mortgage originations *(in millions)*	$ 1,600	$ 936	$ 1,012	$ 1,259	$ 1,454	71%	10 %
Capitalized mortgage servicing rights(2)	134,397	142,094	160,718	153,532	163,808	(5)	(18)
Total mortgages serviced for others *(in millions)*(2)	16,211	16,239	16,168	15,941	15,722	—	3
MSR % of investor servicing portfolio(2)	0.83%	0.88%	0.99%	0.96%	1.04%	(6)	(20)
Net impact of MSR hedging							
MSR valuation adjustment(1)	$ (8,300)	$ (18,329)	$ 5,144	$ (14,113)	$ 14,525	N.R.	(157)
Net trading gains (losses) related to MSR hedging	6,369	11,935	(4,287)	5,690	(8,536)	N.R.	(175)
Net gain (loss) of MSR hedging	$ (1,931)	$ (6,394)	$ 857	$ (8,423)	$ 5,989	N.R.	(132)%

N.R. Not relevant.
(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)

	Three months ended				
(dollar amounts in thousands)	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Allowance for loan and lease losses, beginning of period	$ 613,719	$ 597,843	$ 591,938	$ 599,542	$ 605,126
Loan and lease losses	(43,545)	(59,692)	(54,961)	(60,875)	(46,970)
Recoveries of loans previously charged off	26,790	51,140	33,138	44,712	21,595
Net loan and lease losses	(16,755)	(8,552)	(21,823)	(16,163)	(25,375)
Provision for loan and lease losses	26,086	24,338	28,610	13,624	19,790
Allowance of assets sold or transferred to loans held for sale	14	90	(882)	(5,065)	1
Allowance for loan and lease losses, end of period	623,064	613,719	597,843	591,938	599,542
Allowance for unfunded loan commitments and letters of credit, beginning of period	75,325	72,081	64,223	55,371	54,742
Provision for (reduction in) unfunded loan commitments and letters of credit losses	(1,577)	3,244	7,858	8,852	629
Allowance for unfunded loan commitments and letters of credit, end of period	73,748	75,325	72,081	64,223	55,371
Total allowance for credit losses, end of period	$ 696,812	$ 689,044	$ 669,924	$ 656,161	$ 654,913
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	1.19%	1.19%	1.19%	1.19%	1.23%
Nonaccrual loans and leases (NALs)	135	123	161	166	165
Nonperforming assets (NPAs)	127	117	150	155	151
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	1.33%	1.34%	1.33%	1.32%	1.34%
Nonaccrual loans and leases	151	138	180	184	180
Nonperforming assets	142	131	168	172	165

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

(dollar amounts in thousands)	Three months ended June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Net charge-offs (recoveries) by loan and lease type:					
Commercial:					
Commercial and industrial	$ 3,702	$ 6,514	$ 2,252	$ 9,858	$ 4,411
Commercial real estate:					
Construction	(377)	(104)	(296)	(309)	164
Commercial	(296)	(17,372)	(3,939)	(13,512)	5,361
Commercial real estate	(673)	(17,476)	(4,235)	(13,821)	5,525
Total commercial	3,029	(10,962)	(1,983)	(3,963)	9,936
Consumer:					
Automobile	4,320	6,770	7,693	4,908	3,442
Home equity	1,078	3,681	4,706	5,869	4,650
Residential mortgage	776	1,647	3,158	2,010	2,142
Other consumer	7,552	7,416	8,249	7,339	5,205
Total consumer	13,726	19,514	23,806	20,126	15,439
Total net charge-offs	$ 16,755	$ 8,552	$ 21,823	$ 16,163	$ 25,375
Net charge-offs (recoveries)—annualized percentages:					
Commercial:					
Commercial and industrial	0.07%	0.13%	0.04%	0.20%	0.09%
Commercial real estate:					
Construction	(0.17)	(0.05)	(0.11)	(0.11)	0.07
Commercial	(0.03)	(1.62)	(0.38)	(1.29)	0.51
Commercial real estate	(0.05)	(1.34)	(0.32)	(1.04)	0.43
Total commercial	0.05	(0.17)	(0.03)	(0.06)	0.16
Consumer:					
Automobile	0.17	0.28	0.33	0.22	0.17
Home equity	0.05	0.17	0.22	0.28	0.22
Residential mortgage	0.05	0.11	0.21	0.13	0.15
Other consumer	4.93	5.17	6.03	5.91	4.61
Total consumer	0.22	0.32	0.39	0.34	0.27
Net charge-offs as a % of average loans	0.13%	0.07%	0.18%	0.13%	0.21%

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

(dollar amounts in thousands)	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Nonaccrual loans and leases (NALs): (1)					
Commercial and industrial	$ 289,811	$ 307,824	$ 175,195	$ 157,902	$ 149,713
Commercial real estate	23,663	30,801	28,984	27,516	43,888
Automobile	5,049	7,598	6,564	5,551	4,190
Residential mortgage	85,174	90,303	94,560	98,908	91,198
Home equity	56,845	62,208	66,278	66,446	75,282
Other consumer	5	—	—	154	68
Total nonaccrual loans and leases	460,547	498,734	371,581	356,477	364,339
Other real estate, net:					
Residential	26,653	23,175	24,194	21,637	25,660
Commercial	2,248	2,957	3,148	3,273	3,572
Total other real estate, net	28,901	26,132	27,342	24,910	29,232
Other NPAs (2)	376	—	—	—	2,440
Total nonperforming assets	$ 489,824	$ 524,866	$ 398,923	$ 381,387	$ 396,011
Nonaccrual loans and leases as a % of total loans and leases	0.88%	0.97%	0.74%	0.72%	0.75%
NPA ratio(3)	0.93	1.02	0.79	0.77	0.81
(NPA+90days)/(Loan+OREO)(4)	1.12	1.22	1.00	0.98	1.03

	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Nonperforming assets, beginning of period	$ 524,866	$ 398,923	$ 381,387	$ 396,011	$ 400,804
New nonperforming assets	74,577	240,707	141,862	139,604	125,105
Returns to accruing status	(18,648)	(14,289)	(23,199)	(13,641)	(46,120)
Loan and lease losses	(25,420)	(40,465)	(29,394)	(45,667)	(33,797)
Payments	(58,594)	(51,512)	(64,137)	(78,516)	(38,396)
Sales and transfers to held-for-sale	(6,957)	(8,498)	(7,596)	(16,404)	(11,585)
Nonperforming assets, end of period	$ 489,824	$ 524,866	$ 398,923	$ 381,387	$ 396,011

(1) Excludes loans transferred to held-for-sale.
(2) Other nonperforming assets includes certain impaired investment securities.
(3) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
(4) 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)

(dollar amounts in thousands)	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Accruing loans and leases past due 90 days or more:					
Commercial and industrial	$ 5,616	$ 8,032	$ 8,724	$ 6,571	$ 6,621
Commercial real estate	10,799	12,694	9,549	12,178	10,920
Automobile	5,452	5,064	7,162	6,873	4,269
Residential mortgage (excluding loans guaranteed by the U.S. Government)	11,383	11,740	14,082	17,492	21,869
Home equity	7,579	8,571	9,044	10,764	11,713
Other consumer	1,645	1,868	1,394	1,087	846
Total, excl. loans guaranteed by the U.S. Government	42,474	47,969	49,955	54,965	56,238
Add: loans guaranteed by U.S. Government	56,105	57,843	55,835	50,643	50,640
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	$ 98,579	$ 105,812	$ 105,790	$ 105,608	$ 106,878
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.08%	0.09%	0.10%	0.11%	0.12%
Guaranteed by U.S. Government, as a percent of total loans and leases	0.11	0.11	0.11	0.10	0.10
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.19	0.21	0.21	0.21	0.22
Accruing troubled debt restructured loans (1):					
Commercial and industrial	$ 232,112	$ 205,989	$ 235,689	$ 241,327	$ 233,346
Commercial real estate	85,015	108,861	115,074	103,767	158,056
Automobile	25,892	25,856	24,893	24,537	24,774
Home equity	203,047	204,244	199,393	192,356	279,864
Residential mortgage	256,859	259,750	264,666	277,154	266,986
Other consumer	4,522	4,768	4,488	4,569	4,722
Total accruing troubled debt restructured loans	$ 807,447	$ 809,468	$ 844,203	$ 843,710	$ 967,748
Nonaccruing troubled debt restructured loans (1):					
Commercial and industrial	$ 77,592	$ 83,600	$ 56,919	$ 54,933	$ 46,303
Commercial real estate	6,833	14,607	16,617	12,806	19,490
Automobile	4,907	7,407	6,412	5,400	4,030
Home equity	21,145	23,211	20,996	19,188	26,568
Residential mortgage	63,638	68,918	71,640	68,577	65,415
Other consumer	142	191	151	152	160
Total nonaccruing troubled debt restructured loans	$ 174,257	$ 197,934	$ 172,735	$ 161,056	$ 161,966

(1) Excludes loans transferred to held-for-sale.

Huntington Bancshares Incorporated
Quarterly Capital Under Current Regulatory Standards (Basel III) and Other Capital Data
(Unaudited)

(dollar amounts in millions except per share amounts)	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Common equity tier 1 risk-based capital ratio:(1)					
Total shareholders' equity	$ 7,507	$ 7,158	$ 6,595	$ 6,583	$ 6,496
Regulatory capital adjustments:					
Shareholders' preferred equity	(971)	(773)	(386)	(386)	(386)
Accumulated other comprehensive income offset	134	167	226	140	186
Goodwill and other intangibles, net of related taxes	(700)	(703)	(695)	(697)	(701)
Deferred tax assets that arise from tax loss and credit carryforwards	(21)	(29)	(19)	(15)	(15)
Common equity tier 1 capital	5,949	5,820	5,721	5,625	5,580
Additional tier 1 capital					
Shareholders' preferred equity	971	773	386	386	386
Qualifying capital instruments subject to phase-out	—	—	76	76	76
Other	(14)	(19)	(29)	(22)	(22)
Tier 1 capital	6,906	6,574	6,154	6,065	6,020
Long-term debt and other tier 2 qualifying instruments	590	611	563	623	623
Qualifying allowance for loan and lease losses	697	689	670	656	655
Tier 2 capital	1,287	1,300	1,233	1,279	1,278
Total risk-based capital	$ 8,193	$ 7,874	$ 7,387	$ 7,344	$ 7,298
Risk-weighted assets (RWA)(1)	$ 60,717	$ 59,798	$ 58,420	$ 57,839	$ 57,850
Common equity tier 1 risk-based capital ratio(1)	9.80%	9.73%	9.79%	9.72%	9.65%
Other regulatory capital data:					
Tier 1 leverage ratio(1)	9.55%	9.29%	8.79%	8.85%	8.98%
Tier 1 risk-based capital ratio(1)	11.37	10.99	10.53	10.49	10.41
Total risk-based capital ratio(1)	13.49	13.17	12.64	12.70	12.62
Non-regulatory capital data:					
Tangible common equity / RWA ratio(1)	9.60	9.49	9.41	9.48	9.32

(1) June 30, 2016, 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

	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Common stock price, per share					
High(1)	$ 10.650	$ 10.810	$ 11.870	$ 11.900	$ 11.720
Low(1)	8.045	7.830	10.210	10.000	10.670
Close	8.940	9.540	11.060	10.600	11.310
Average closing price	9.831	9.222	11.177	11.157	11.192
Dividends, per share					
Cash dividends declared per common share	$ 0.07	$ 0.07	$ 0.07	$ 0.06	$ 0.06
Common shares outstanding					
Average - basic	798,167	795,755	796,095	800,883	806,891
Average - diluted	810,371	808,349	810,143	814,326	820,238
Ending	799,154	796,689	794,929	796,659	803,066
Tangible book value per common share(2)	$ 7.29	$ 7.12	$ 6.91	$ 6.88	$ 6.71
Common share repurchases					
Number of shares repurchased	—	—	2,490	6,764	8,834

Non-regulatory capital

(dollar amounts in millions)	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Calculation of tangible equity / asset ratio:					
Total shareholders' equity	$ 7,507	$ 7,158	$ 6,595	$ 6,583	$ 6,496
Less: goodwill	(677)	(677)	(677)	(677)	(678)
Less: other intangible assets	(48)	(51)	(55)	(59)	(63)
Add: related deferred tax liability(2)	17	18	19	21	22
Total tangible equity	6,799	6,448	5,882	5,868	5,777
Less: preferred equity	(971)	(773)	(386)	(386)	(386)
Total tangible common equity	$ 5,828	$ 5,675	$ 5,496	$ 5,482	$ 5,391
Total assets	$ 73,954	$ 72,645	$ 71,018	$ 70,186	$ 68,824
Less: goodwill	(677)	(677)	(677)	(677)	(678)
Less: other intangible assets	(48)	(51)	(55)	(59)	(63)
Add: related deferred tax liability(2)	17	18	19	21	22
Total tangible assets	$ 73,246	$ 71,935	$ 70,305	$ 69,471	$ 68,105
Tangible equity / tangible asset ratio	9.28%	8.96%	8.37%	8.45%	8.48%
Tangible common equity / tangible asset ratio	7.96	7.89	7.82	7.89	7.92
Other data:					
Number of employees (Average full-time equivalent)	12,363	12,386	12,418	12,367	12,274
Number of domestic full-service branches(3)	772	771	777	756	735

(1) High and low stock prices are intra-day quotes obtained from Bloomberg.
(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.

Huntington Bancshares Incorporated
Consolidated Year To Date Average Balance Sheets
(Unaudited)

	YTD Average Balances (2)			
	Six months ended June 30,		Change	
(dollar amounts in millions)	2016	2015	Amount	Percent
Assets				
Interest-bearing deposits in banks	$ 98	$ 91	$ 7	8%
Loans held for sale	502	829	(327)	(39)
Securities:				
Available-for-sale and other securities:				
Taxable	6,768	7,791	(1,023)	(13)
Tax-exempt	2,434	1,952	482	25
Total available-for-sale and other securities	9,202	9,743	(541)	(6)
Trading account securities	40	47	(7)	(15)
Held-to-maturity securities - taxable	5,930	3,335	2,595	78
Total securities	15,172	13,125	2,047	16
Loans and leases:(1)				
Commercial:				
Commercial and industrial	20,996	19,469	1,527	8
Commercial real estate:				
Construction	902	929	(27)	(3)
Commercial	4,314	4,244	70	2
Commercial real estate	5,216	5,173	43	1
Total commercial	26,212	24,642	1,570	6
Consumer:				
Automobile	9,938	8,431	1,507	18
Home equity	8,429	8,494	(65)	(1)
Residential mortgage	6,102	5,835	267	5
Other consumer	594	438	156	36
Total consumer	25,063	23,198	1,865	8
Total loans and leases	51,275	47,840	3,435	7
Allowance for loan and lease losses	(610)	(610)	—	—
Net loans and leases	50,665	47,230	3,435	7
Total earning assets	67,047	61,885	5,162	8
Cash and due from banks	1,007	930	77	8
Intangible assets	728	670	58	9
All other assets	4,187	4,180	7	—
Total assets	$ 72,359	$ 67,055	$ 5,304	8%
Liabilities and shareholders' equity				
Deposits:				
Demand deposits - noninterest-bearing	$ 16,421	$ 15,575	$ 846	5%
Demand deposits - interest-bearing	8,111	6,380	1,731	27
Total demand deposits	24,532	21,955	2,577	12
Money market deposits	19,608	19,084	524	3
Savings and other domestic deposits	5,354	5,220	134	3
Core certificates of deposit	2,136	2,726	(590)	(22)
Total core deposits	51,630	48,985	2,645	5
Other domestic deposits of $250,000 or more	429	190	239	126
Brokered deposits and negotiable CDs	2,903	2,651	252	10
Deposits in foreign offices	236	559	(323)	(58)
Total deposits	55,198	52,385	2,813	5
Short-term borrowings	1,089	2,018	(929)	(46)
Long-term debt	7,549	4,744	2,805	59
Total interest-bearing liabilities	47,415	43,572	3,843	9
All other liabilities	1,465	1,441	24	2
Shareholders' equity	7,058	6,467	591	9
Total liabilities and shareholders' equity	$ 72,359	$ 67,055	$ 5,304	8%

(1) Includes nonaccrual loans.
(2) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Consolidated Year To Date Net Interest Margin - Interest Income / Expense(1)(2)
(Unaudited)

	YTD Interest Income / Expense	
	Six months ended June 30,	
(dollar amounts in thousands)	2016	2015
Assets		
Interest-bearing deposits in banks	$ 114	$ 60
Loans held for sale	9,868	14,066
Securities:		
Available-for-sale and other securities:		
Taxable	80,606	99,381
Tax-exempt	41,253	30,163
Total available-for-sale and other securities	121,859	129,544
Trading account securities	151	259
Held-to-maturity securities - taxable	72,209	41,408
Total securities	194,219	171,211
Loans and leases:		
Commercial:		
Commercial and industrial	372,305	339,909
Commercial real estate:		
Construction	16,429	17,287
Commercial	75,583	74,526
Commercial real estate	92,012	91,813
Total commercial	464,317	431,722
Consumer:		
Automobile	156,291	134,715
Home equity	175,351	168,597
Residential mortgage	112,019	108,928
Other consumer	29,980	18,114
Total consumer	473,641	430,354
Total loans and leases	937,958	862,076
Total earning assets	$ 1,142,159	$ 1,047,413
Liabilities		
Deposits:		
Demand deposits - noninterest-bearing	$ —	$ —
Demand deposits - interest-bearing	3,618	1,677
Total demand deposits	3,618	1,677
Money market deposits	23,444	20,661
Savings and other domestic deposits	3,102	3,690
Core certificates of deposit	8,561	10,443
Total core deposits	38,725	36,471
Other domestic deposits of $250,000 or more	859	407
Brokered deposits and negotiable CDs	5,603	2,190
Deposits in foreign offices	154	364
Total deposits	45,341	39,432
Short-term borrowings	1,811	1,273
Long-term debt	66,810	32,815
Total interest-bearing liabilities	113,962	73,520
Net interest income	$ 1,028,197	$ 973,893

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 35% tax rate. See page 21 for the FTE adjustment.
(2) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Consolidated Year To Date Net Interest Margin - Yield
(Unaudited)

	YTD Average Rates(2)	
	Six months ended June 30,	
Fully-taxable equivalent basis(1)	2016	2015
Assets		
Interest-bearing deposits in banks	0.23%	0.13%
Loans held for sale	3.93	3.39
Securities:		
Available-for-sale and other securities:		
Taxable	2.38	2.55
Tax-exempt	3.39	3.09
Total available-for-sale and other securities	2.65	2.66
Trading account securities	0.75	1.10
Held-to-maturity securities - taxable	2.44	2.48
Total securities	2.56	2.61
Loans and leases:(3)		
Commercial:		
Commercial and industrial	3.51	3.47
Commercial real estate:		
Construction	3.60	3.70
Commercial	3.47	3.49
Commercial real estate	3.49	3.53
Total commercial	3.50	3.48
Consumer:		
Automobile	3.16	3.22
Home equity	4.18	4.00
Residential mortgage	3.67	3.73
Other consumer	10.16	8.33
Total consumer	3.80	3.73
Total loans and leases	3.65	3.61
Total earning assets	3.43%	3.41%
Liabilities		
Deposits:		
Demand deposits - noninterest-bearing	—%	—%
Demand deposits - interest-bearing	0.09	0.05
Total demand deposit	0.03	0.02
Money market deposits	0.24	0.22
Savings and other domestic deposits	0.12	0.14
Core certificates of deposit	0.81	0.77
Total core deposits	0.22	0.22
Other domestic deposits of $250,000 or more	0.40	0.43
Brokered deposits and negotiable CDs	0.39	0.17
Deposits in foreign offices	0.13	0.13
Total deposits	0.24	0.22
Short-term borrowings	0.33	0.13
Long-term debt	1.77	1.38
Total interest bearing liabilities	0.48	0.34
Net interest rate spread	2.94	3.07
Impact of noninterest-bearing funds on margin	0.14	0.10
Net interest margin	3.08%	3.17%

Commercial Loan Derivative Impact
(Unaudited)

	YTD Average Rates	
	Six months ended June 30,	
Fully-taxable equivalent basis(1)	2016	2015
Commercial loans(2)(3)	3.42%	3.27%
Impact of commercial loan derivatives	0.08%	0.21%
Total commercial - as reported	3.50%	3.48%
Average 30 day LIBOR	0.44%	0.18%

(1) Fully-taxable equivalent (FTE) yields are calculated assuming a 35% tax rate. See page 21 for the FTE adjustment.
(2) Loan and 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 Year To Date Income Statement Data(1)
(Unaudited)

(dollar amounts in thousands, except per share amounts)	Six months ended June 30, 2016	Six months ended June 30, 2015	Change Amount	Change Percent
Interest income	$ 1,122,909	$ 1,031,891	$ 91,018	9 %
Interest expense	113,962	73,520	40,442	55
Net interest income	1,008,947	958,371	50,576	5
Provision for credit losses	52,091	41,010	11,081	27
Net interest income after provision for credit losses	956,856	917,361	39,495	4
Service charges on deposit accounts	145,875	132,338	13,537	10
Cards and payment processing income	75,631	68,457	7,174	10
Mortgage banking income	50,134	61,479	(11,345)	(18)
Trust services	45,335	55,589	(10,254)	(18)
Insurance income	32,172	33,532	(1,360)	(4)
Brokerage income	30,101	30,684	(583)	(2)
Capital market fees	26,047	27,097	(1,050)	(4)
Bank owned life insurance income	26,049	26,240	(191)	(1)
Gain on sale of loans	14,660	17,042	(2,382)	(14)
Securities gains (losses)	656	82	574	700
Other income	66,319	60,856	5,463	9
Total noninterest income	512,979	513,396	(417)	—
Personnel costs	584,346	547,051	37,295	7
Outside data processing and other services	124,915	109,043	15,872	15
Equipment	64,381	61,943	2,438	4
Net occupancy	62,180	59,881	2,299	4
Marketing	27,041	27,999	(958)	(3)
Professional services	35,026	25,320	9,706	38
Deposit and other insurance expense	23,395	21,954	1,441	7
Amortization of intangibles	7,312	20,166	(12,854)	(64)
Other expense	86,145	77,277	8,868	11
Total noninterest expense	1,014,741	950,634	64,107	7
Income before income taxes	455,094	480,123	(25,029)	(5)
Provision for income taxes	109,240	118,063	(8,823)	(7)
Net income	345,854	362,060	(16,206)	(4)
Dividends on preferred shares	27,872	15,933	11,939	75
Net income applicable to common shares	$ 317,982	$ 346,127	$ (28,145)	(8)%
Average common shares - basic	796,961	808,335	(11,374)	(1)%
Average common shares - diluted	809,360	822,023	(12,663)	(2)
Per common share				
Net income - basic	$ 0.40	$ 0.43	$ (0.03)	(7)
Net income - diluted	0.39	0.42	(0.03)	(7)
Cash dividends declared	0.14	0.12	0.02	17
Revenue - fully taxable equivalent (FTE)				
Net interest income	$ 1,008,947	$ 958,371	$ 50,576	5
FTE adjustment(2)	19,250	15,522	3,728	24
Net interest income	1,028,197	973,893	54,304	6
Noninterest income	512,979	513,396	(417)	—
Total revenue(2)	$ 1,541,176	$ 1,487,289	$ 53,887	4 %

(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
Year To Date Mortgage Banking Income
(Unaudited)

(dollar amounts in thousands, except as noted)	Six months ended June 30, 2016	Six months ended June 30, 2015	Change Amount	Change Percent
Mortgage banking income				
Origination and secondary marketing	$ 45,395	$ 46,382	$ (987)	(2)%
Servicing fees	22,147	21,519	628	3
Amortization of capitalized servicing	(13,078)	(13,944)	866	6
Other mortgage banking income	3,995	6,016	(2,021)	(34)
Subtotal	58,459	59,973	(1,514)	(3)
MSR valuation adjustment(1)	(26,629)	5,361	(31,990)	597
Net trading gains (losses) related to MSR hedging	18,304	(3,855)	22,159	(575)
Total mortgage banking income	$ 50,134	$ 61,479	$ (11,345)	(18)%
Mortgage originations *(in millions)*	$ 2,536	$ 2,434	$ 102	4 %
Capitalized mortgage servicing rights(2)	153,532	163,808	(10,276)	(6)
Total mortgages serviced for others *(in millions)*(2)	16,211	15,722	489	3
MSR % of investor servicing portfolio	0.96%	1.04%	0.01%	(8)
Net impact of MSR hedging				
MSR valuation adjustment(1)	$ (26,629)	$ 5,361	$ (31,990)	597
Net trading gains (losses) related to MSR hedging	18,304	(3,855)	22,159	(575)
Net gain (loss) on MSR hedging	$ (8,325)	$ 1,506	N.R.	N.R.

N.R. Not relevant

(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
Year To Date Credit Reserves Analysis
(Unaudited)

(dollar amounts in thousands)	Six months ended June 30, 2016	2015
Allowance for loan and lease losses, beginning of period	$ 597,843	$ 605,196
Loan and lease losses	(103,237)	(102,045)
Recoveries of loans previously charged off	77,930	52,238
Net loan and lease losses	(25,307)	(49,807)
Provision for loan and lease losses	50,424	46,445
Allowance of assets sold or transferred to loans held for sale	104	(2,292)
Allowance for loan and lease losses, end of period	623,064	599,542
Allowance for unfunded loan commitments and letters of credit, beginning of period	$ 72,081	$ 60,806
Provision for (reduction in) unfunded loan commitments and letters of credit losses	1,667	(5,435)
Allowance for unfunded loan commitments and letters of credit, end of period	73,748	55,371
Total allowance for credit losses	$ 696,812	$ 654,913
Allowance for loan and lease losses (ALLL) as % of:		
Total loans and leases	1.19%	1.23%
Nonaccrual loans and leases (NALs)	135	165
Nonperforming assets (NPAs)	127	151
Total allowance for credit losses (ACL) as % of:		
Total loans and leases	1.33%	1.34%
Nonaccrual loans and leases (NALs)	151	180
Nonperforming assets (NPAs)	142	165

Huntington Bancshares Incorporated
Year To Date Net Charge-Off Analysis
(Unaudited)

(dollar amounts in thousands)	Six months ended June 30, 2016	2015
Net charge-offs by loan and lease type:		
Commercial:		
Commercial and industrial	$ 10,216	$ 15,814
Commercial real estate:		
Construction	(481)	(219)
Commercial	(17,668)	1,732
Commercial real estate	(18,149)	1,513
Total commercial	(7,933)	17,327
Consumer:		
Automobile	11,090	7,690
Home equity	4,759	9,275
Residential mortgage	2,423	4,958
Other consumer	14,968	10,557
Total consumer	33,240	32,480
Total net charge-offs	$ 25,307	$ 49,807
Net charge-offs - annualized percentages:		
Commercial:		
Commercial and industrial	0.10%	0.16%
Commercial real estate:		
Construction	(0.11)	(0.05)
Commercial	(0.82)	0.08
Commercial real estate	(0.70)	0.06
Total commercial	(0.06)	0.14
Consumer:		
Automobile	0.22	0.18
Home equity	0.11	0.22
Residential mortgage	0.08	0.17
Other consumer	5.04	4.81
Total consumer	0.27	0.28
Net charge-offs as a % of average loans	0.10%	0.21%

Huntington Bancshares Incorporated
Year To Date Nonaccrual Loans and Leases (NALs) and Nonperforming Assets (NPAs)
(Unaudited)

	June 30,	
(dollar amounts in thousands)	2016	2015
Nonaccrual loans and leases (NALs): (1)		
Commercial and industrial	$ 289,811	$ 149,713
Commercial real estate	23,663	43,888
Automobile	5,049	4,190
Residential mortgage	85,174	91,198
Home equity	56,845	75,282
Other consumer	5	68
Total nonaccrual loans and leases	460,547	364,339
Other real estate, net:		
Residential	26,653	25,660
Commercial	2,248	3,572
Total other real estate, net	28,901	29,232
Other NPAs(2)	376	2,440
Total nonperforming assets (4)	$ 489,824	$ 396,011
Nonaccrual loans and leases as a % of total loans and leases	0.88%	0.75%
NPA ratio(3)	0.93	0.81

	Six months ended June 30,	
(dollar amounts in thousands)	2016	2015
Nonperforming assets, beginning of period	$ 398,923	$ 337,723
New nonperforming assets	315,284	287,967
Returns to accruing status	(32,937)	(64,088)
Loan and lease losses	(65,885)	(75,371)
Payments	(110,106)	(68,974)
Sales and transfers to held-for-sale	(15,455)	(21,246)
Nonperforming assets, end of period (3)	$ 489,824	$ 396,011

(1) Excludes loans transferred to held-for-sale.
(2) Other nonperforming assets represent an investment security backed by a municipal bond.
(3) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
(4) Nonaccruing troubled debt restructured loans on page 26 are included in the total nonperforming assets balance.

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

	June 30,	
(dollar amounts in thousands)	2016	2015
Accruing loans and leases past due 90 days or more:		
Commercial and industrial	$ 5,616	$ 6,621
Commercial real estate	10,799	10,920
Automobile	5,452	4,269
Residential mortgage (excluding loans guaranteed by the U.S. Government)	11,383	21,869
Home equity	7,579	11,713
Other consumer	1,645	846
Total, excl. loans guaranteed by the U.S. Government	42,474	56,238
Add: loans guaranteed by U.S. Government	56,105	50,640
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	$ 98,579	$ 106,878
Ratios:		
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.08%	0.12%
Guaranteed by U.S. Government, as a percent of total loans and leases	0.11	0.10
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.19	0.22
Accruing troubled debt restructured loans (1):		
Commercial and industrial	$ 232,112	$ 233,346
Commercial real estate	85,015	158,056
Automobile	25,892	24,774
Home equity	203,047	279,864
Residential mortgage	256,859	266,986
Other consumer	4,522	4,722
Total accruing troubled debt restructured loans	$ 807,447	$ 967,748
Nonaccruing troubled debt restructured loans (1):		
Commercial and industrial	$ 77,592	$ 46,303
Commercial real estate	6,833	19,490
Automobile	4,907	4,030
Home equity	21,145	26,568
Residential mortgage	63,638	65,415
Other consumer	142	160
Total nonaccruing troubled debt restructured loans	$ 174,257	$ 161,966

(1) Excludes loans transferred to held-for-sale.