

# Credit Ratings

On April 27, 2018, S&P upgraded Huntington National Bank's rating to A- and outlook was moved to stable.

On December 6, 2017, Moody's affirmed Huntington National Bank's rating at A3 and outlook remains stable.

On October 3, 2017, Fitch affirmed Huntington National Bank's rating at A- and outlook remains stable.

	Senior Unsecured Notes	Long Term Deposit (HNB) / Subordinated Notes (HBI)	Short Term Deposit (HNB) / Commercial Paper (HBI)	Outlook
<b>The Huntington National Bank (HNB):</b>				
Fitch (1)	A-	A	F1	Stable
Moody's (2)	A3	Aa3	P-1	Stable
S&P (3)	A-	NR	NR	Stable
<b>Huntington Bancshares Incorporated (HBI):</b>				
Fitch (1)	A-	BBB+	F1	Stable
Moody's (2)	Baa1	Baa1	NR	Stable
S&P (3)	BBB+	BBB	NR	Stable

(1)Fitch Ratings, New York, New York

(2)Moody's Investors Service, New York, New York

(3)Standard & Poor's Corporation, New York, New York

NR Not Rated