

Credit Ratings

On June 5, 2018, Moody's affirmed Huntington National Bank's rating at A3 and outlook remains stable. On April 27, 2018, S&P upgraded Huntington National Bank's rating to A- and outlook was moved to 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
The Huntington National Bank (HNB):				
Fitch (1)	A-	A	F1	Stable
Moody's (2)	A3	Aa3	P-1	Stable
S&P (3)	A-	NR	NR	Stable
Huntington Bancshares Incorporated (HBI):				
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