

Credit Ratings

On July 24, 2017, S&P affirmed Huntington National Bank's rating at BBB+ and outlook was moved to positive.

On December 13, 2016, Moody's affirmed Huntington National Bank's rating at A3 and outlook remains stable.

On October 4, 2016, 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)	BBB+	NR	NR	Positive
Huntington Bancshares Incorporated (HBI):				
Fitch (1)	A-	BBB+	F1	Stable
Moody's (2)	Baa1	Baa1	NR	Stable
S&P (3)	BBB	BBB	NR	Positive

(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