Welcome

Huntington Bancshares Incorporated

2016 Fourth Quarter
Earnings Review

January 25, 2017

Huntington

Disclaimer

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This communication contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and 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 our business strategies, including market acceptance of any new products or services implementing our “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; the possibility that the anticipated benefits of the merger with FirstMerit Corporation 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 we do business; 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 completion of the merger with FirstMerit Corporation; our ability to complete the integration of FirstMerit Corporation successfully; and other factors that may affect our future results. Additional factors that could cause results to differ materially from those described above can be found in our Annual Report on Form 10-K for the year ended December 31, 2015 and our subsequent Quarterly Reports on Form 10-Q, including for the quarters ended March 31, 2016, June 30, 2016, and September 30, 2016, each of which is on file with the Securities and Exchange Commission (the “SEC”) and available in the “Investor Relations” section of our website, http://www.huntington.com, under the heading “Publications and Filings” and in other documents we file 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. We do not assume 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.

2016 Full Year Highlights

Transformational year defined by disciplined execution & strategic addition of FirstMerit

EPS	TBVPS	ROA	ROTCE
-17% Y/Y	-7% Y/Y	0.82%	10.2%

Financial Highlights		Y/Y
EPS	$0.67	-17%
Net Interest Margin	3.16%	+1 bp
Net Interest Income (FTE)	$2,411.7	22%
Noninterest Income	$1,149.7	11%
Total Revenue (FTE)	$3,561.5	18%
Noninterest Expense	$2,450.1	24%
Net Income	$685.1	-1%
Avg diluted shares	918.8	12%
Efficiency Ratio	67.9%	+340 bp
NCOs / Avg Loans	0.19%	+1 bp

Balance Sheet		Y/Y
TBVPS	$6.41	-7%
Avg Assets	$83,054	21%
Avg Earning Assets	$76,362	21%
Avg Loans and Leases	$57,454	18%
Avg Deposits	$63,491	18%
Avg Core Deposits	$59,380	18%
Avg Tang. Common Equity	$6,242	14%
TCE Ratio	7.14%	-68 bp
CET1 Ratio	9.53%	-26 bp
NPA Ratio	0.72%	-7 bp

Note: $ in millions, except per share; results were impacted by significant items primarily related to FirstMerit integration.

2016 Fourth Quarter Highlights

Successfully integrating FirstMerit without losing sight of core execution

EPS	TBVPS	ROA	ROTCE
-14% Y/Y	-7% Y/Y	0.84%	11.4%

Financial Highlights		Y/Y
EPS	$0.18	-14%
Net Interest Margin	3.25%	+16 bp
Net Interest Income (FTE)	$747.5	48%
Noninterest Income	$334.3	23%
Total Revenue (FTE)	$1,081.9	39%
Noninterest Expense	$723.1	45%
Net Income	$212.3	19%
Avg diluted shares	1,104.4	36%
Efficiency Ratio	65.4%	+170 bp
NCOs / Avg Loans	0.26%	+8 bp

Balance Sheet		Y/Y
TBVPS	$6.41	-7%
Avg Assets	$100,367	42%
Avg Earning Assets	$91,463	41%
Avg Loans and Leases	$66,405	33%
Avg Deposits	$76,886	39%
Avg Core Deposits	$72,070	40%
Avg Tang. Common Equity	$7,080	28%
TCE Ratio	7.14%	-68 bp
CET1 Ratio	9.53%	-26 bp
NPA Ratio	0.72%	-7 bp

Note: $ in millions, except per share; results were impacted by significant items primarily related to FirstMerit integration.

4Q16 YoY Summary Income Statement

Quarterly comparisons significantly impacted by continued FirstMerit integration efforts

(in millions)	**2016 Full Year**	2015 Full Year	YOY Change	**2016 Fourth Quarter**	2016 Third Quarter	2015 Fourth Quarter	Change LQ	Change YOY
Net interest income - FTE	**$ 2,411.7**	$ 1,982.9	22 %	**$ 747.5**	$ 636.0	$ 505.3	18 %	48 %
Total noninterest income	**1,149.7**	1,038.7	11	**334.3**	302.4	272.2	11	23
Total Revenue - FTE	**3,561.5**	3,021.6	18	**1,081.9**	938.4	777.6	15	39
Total noninterest expense	**2,450.1**	1,975.9	24	**723.1**	712.2	498.8	2	45
Provision for credit losses	**190.8**	100.0	91	**74.9**	63.8	36.5	17	105
Pre-tax income	**878.2**	913.6	(4)	**271.3**	151.8	233.9	79	16
Net Income	**$ 685.1**	$ 693.0	(1) %	**$ 212.3**	$ 127.0	$ 178.3	67 %	19 %

Noninterest Income

- $19 MM increase in service charges on deposit accounts
- $15 MM increase in gain on sale of loans
- $12 MM increase in cards & payment processing income
- $9 MM increase in trust services
- $6 MM increase in mortgage banking income
- $8 MM decrease in other income

Adjusted Noninterest Income[1]

- $60 MM increase compared to 4Q15

Noninterest Expense

- $71 MM increase in personnel costs
- $49 MM increase in other expense
- $28 MM increase in equipment expense
- $25 MM increase in outside data processing
- $17 MM increase in net occupancy costs
- $10 MM increase in amortization of intangibles

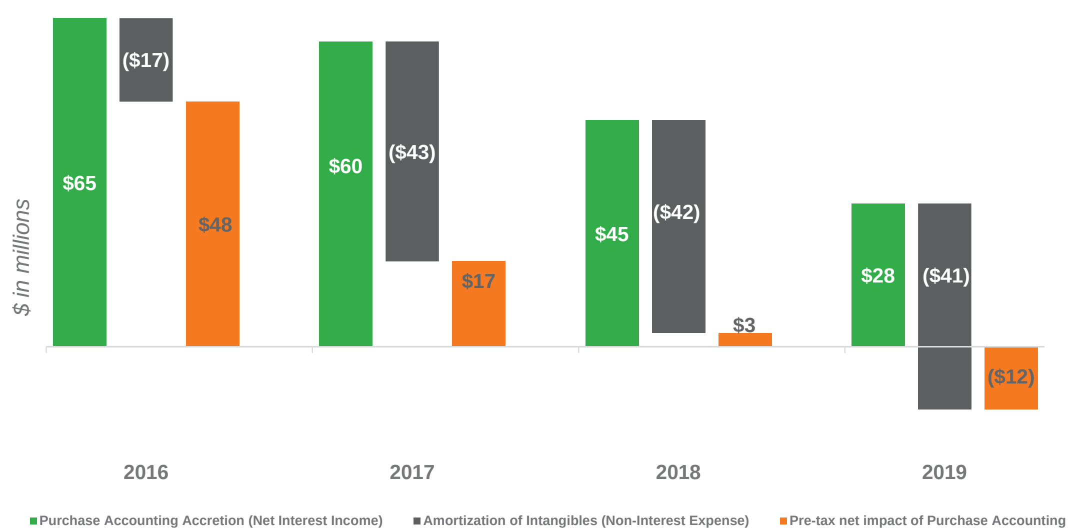
Adjusted Noninterest Expense[2]

- $140 MM increase compared to 4Q15

(1) Details on slide 16
(2) Details on slide 17

Expected Impact of Purchase Accounting

Added 18 basis points to Net Interest Margin during the fourth quarter



- Reflects purchase accounting impact exclusively related to the FirstMerit acquisition
- Projected purchase accounting accretion represents scheduled amortization, and does not include impact of any accelerated payoffs

Full Year 2016 Operating Leverage

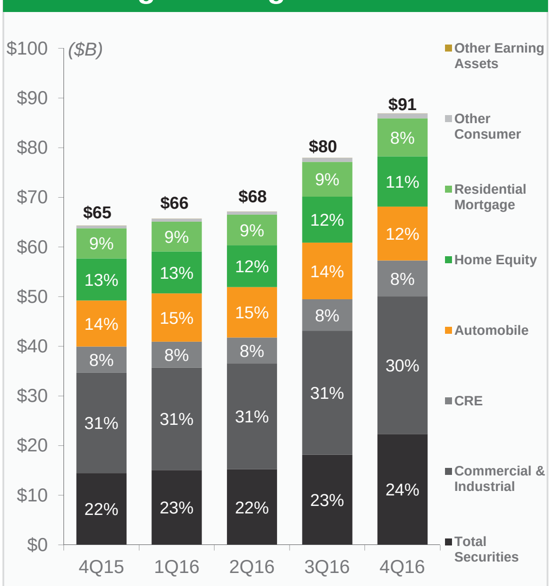
Achieved annual goal of positive operating leverage for fourth consecutive year

($MM)	2016 Actual	2015 Actual	Y/Y Change $	Y/Y Change %
Net interest income	$ 2,369.3	$ 1,950.7		
FTE adjustment	42.4	32.1		
FTE Net interest income	$ 2,411.7	$ 1,982.9	428.9	21.6
Noninterest income	$ 1,149.7	$ 1,038.7		
Securities gains (losses)	(0.1)	0.7		
Net gain (loss) MSR hedging	0.3	(6.1)		
Merger-related gain (loss)	(1.2)	3.3		
Adjusted noninterest income	$ 1,150.8	$ 1,040.8	110.0	10.6
Adjusted total revenue	$ 3,562.5	$ 3,023.6	538.9	17.8
Noninterest expense	$ 2,450.1	$ 1,975.9		
Merger and acquisition expenses	280.9	12.6		
Addition to litigation reserves	-	38.2		
Franchise repositioning	-	7.6		
Adjusted noninterest expense	$ 2,169.1	$ 1,917.5	251.6	13.1

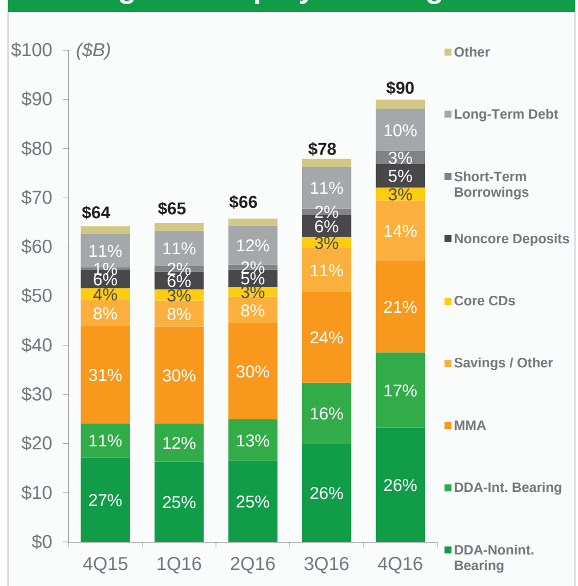
Earning Asset/Liability Mix

Strong core growth complemented by FirstMerit acquisition

Avg. Earning Assets Mix

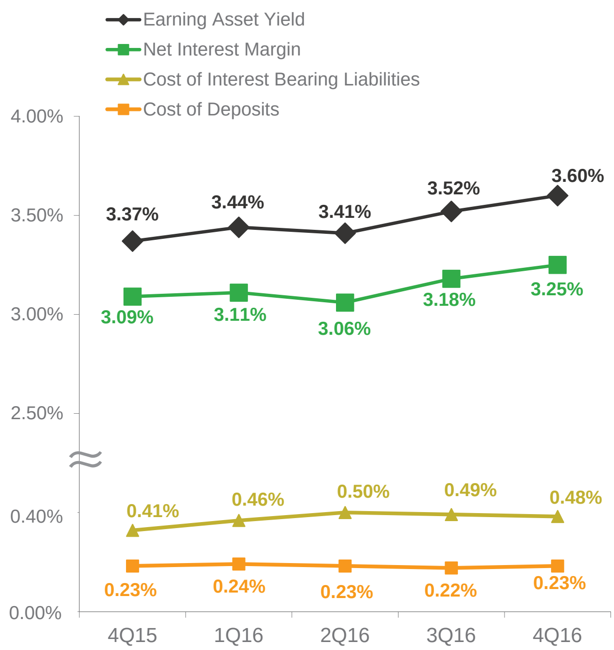


Avg. Non-Equity Funding Mix

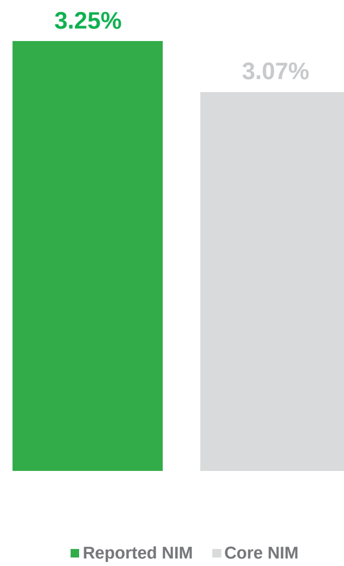


Net Interest Margin (FTE)

Purchase accounting adjustments added 18 basis points to NIM



4Q16 Reported vs. Core NIM(1)



(1) Net of purchase accounting adjustments; see reconciliation on slide 19

Capital(1)

Sequential increase in capital levels; at or above internal operating guidelines

	4Q16	3Q16	2Q16	1Q16	4Q15
Tang. common equity / tang. assets	**7.14%**	7.14%	7.96%	7.89%	7.82%
Common equity Tier 1 (CET1)	**9.53**	9.09	9.80	9.73	9.79
Tier 1 leverage	**8.67**	9.89	9.55	9.29	8.79
Tier 1 risk-based capital	**10.89**	10.40	11.37	10.99	10.53
Total risk-based capital	**13.02**	12.56	13.49	13.17	12.64
Total risk-weighted assets *($B)*	**$78.3**	$80.5	$60.7	$59.8	$58.4
Double leverage(2)	**108%**	106%	95%	91%	98%

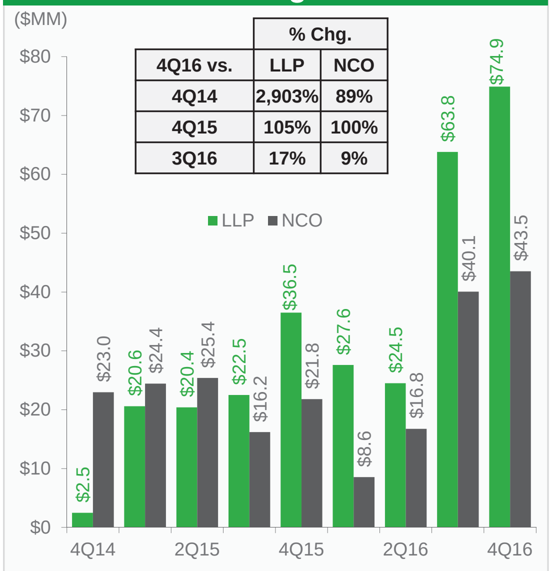
(1) End of period
(2) (Parent company investments in subsidiaries + goodwill) / equity

Provision, NCO, and ACL

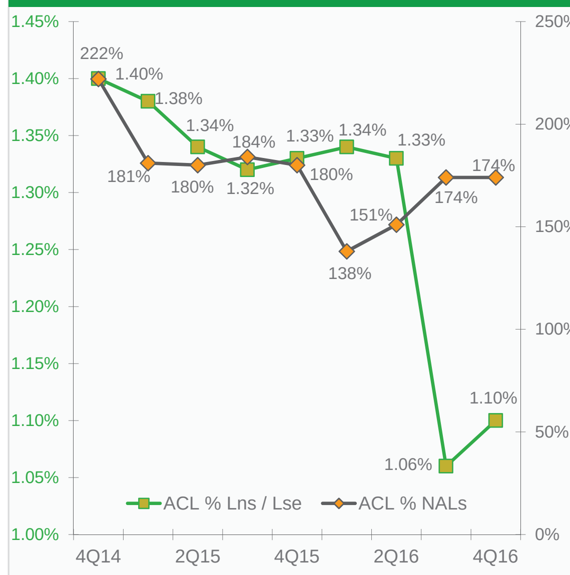
Allowance and other ratios impacted by FirstMerit acquisition

Loan Loss Provision vs. Net Charge-offs

	% Chg.	
4Q16 vs.	LLP	NCO
4Q14	2,903%	89%
4Q15	105%	100%
3Q16	17%	9%



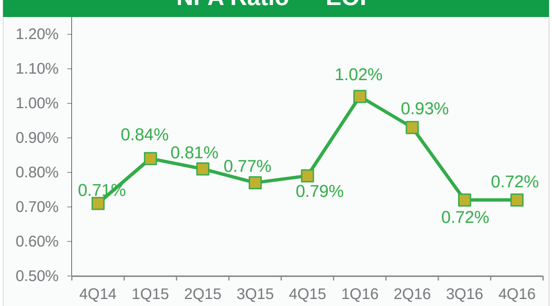
Allowance for Credit Losses vs. NALs



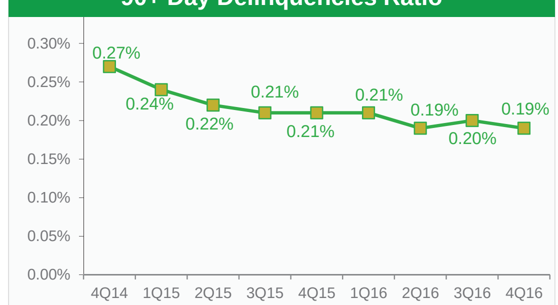
Asset Quality Trends

Overall credit metrics remain strong

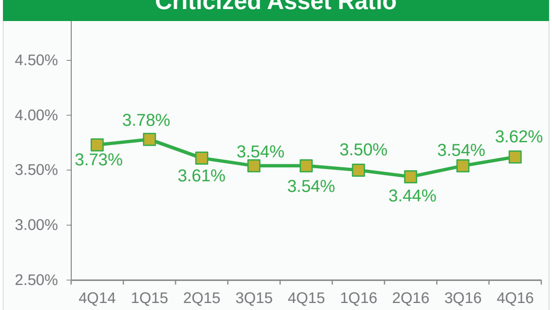
NPA Ratio — EOP



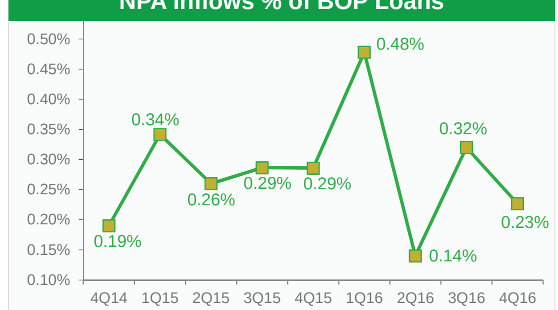
90+ Day Delinquencies Ratio



Criticized Asset Ratio



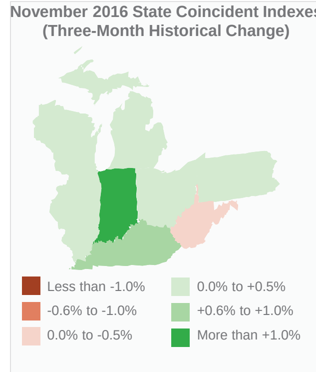
NPA Inflows % of BOP Loans

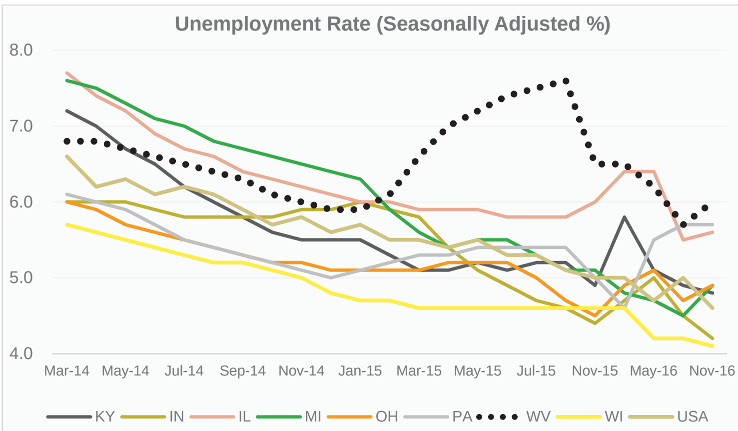


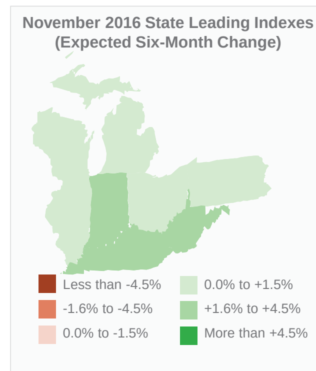
Footprint Economic Indicators

Leading indicators signal optimism for 2017

- According to the Philadelphia FRB coincident economic indicator, economic activity in Michigan, Ohio and Indiana has grown faster than the U.S. in the economic recovery-to-date
- Economic activity growth is expected to grow on par with the U.S. in most of the Huntington Footprint states; per capita disposable personal income growth has grown faster than the U.S. during the economic recovery in most Huntington footprint states
- Unemployment Rates are near 15 year lows in Ohio and Michigan. Solid housing markets provided home price growth in all 8 Huntington footprint states for 3 consecutive years or more.





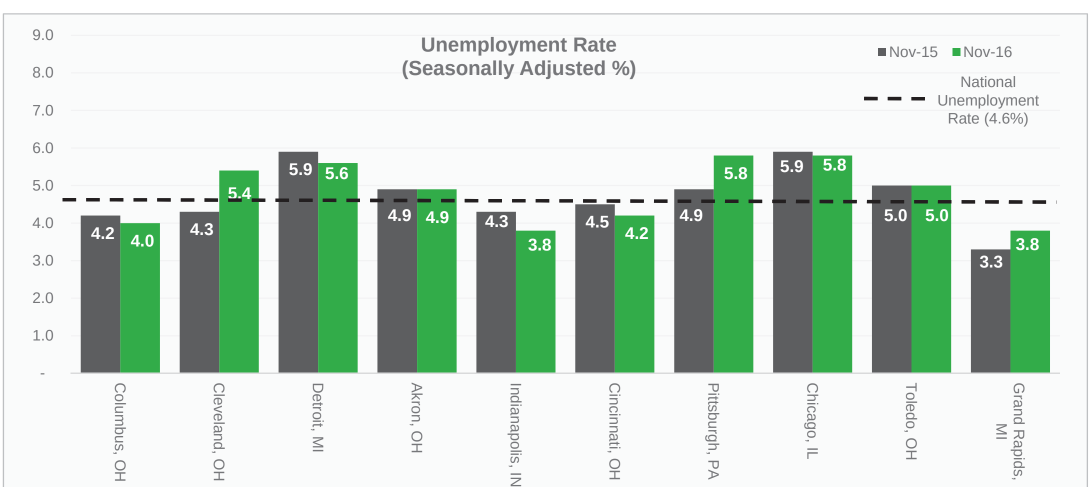


Sources: US Bureau of Labor Statistics; Federal Reserve Bank of Philadelphia

Unemployment Rates in Top 10 Deposit MSAs

Our largest deposit markets compare favorably with U.S.

- Since the end of the financial crisis in 2008, unemployment rates have gone from being well above the national average to rates generally below or at the national average in many areas of the Huntington Footprint states
- Economic activity in Michigan, Ohio and Indiana has outpaced overall U.S. growth in the economic recovery to date. Employment growth in Michigan and Indiana has been especially strong, outpacing the nation in job creation
- Unemployment rates in Ohio and Michigan are the lowest since the early 2000s; Housing markets have generally remained above average for the nation in price stability and affordability



Source: US Bureau of Labor Statistics

Important Messages

- **Focus on delivery of consistent, through the cycle, shareholder returns**
- **Driving loan and core deposit growth through execution and a differentiated customer experience**
- **Continued progress with FirstMerit integration**
  - Executing on revenue synergies
  - Branch and substantially all systems conversions scheduled for 1Q17
  - Focusing on customer experience, retention, and growth
- **High level of colleague and shareholder alignment**
- **2017 Expectations**
  - Full year revenue growth of 20%+
  - Targeting positive operating leverage
  - Implementation of all planned cost savings by 3Q17
  - Average balance sheet growth of 20%+
  - Net charge-offs below our long-term expectations of 35–55 bp
    - Provision expense normalizing to reflect runoff in the acquired loan portfolio and replacement loan growth

Reconciliation

Noninterest Income (GAAP)

($ in millions)	2016 Full Year	2015 Full Year	YOY Change	2016 Fourth Quarter	2016 Third Quarter	2015 Fourth Quarter	Change (%) LQ	Change (%) YOY
Service charges on deposit accounts	$ 324	$ 280	16%	$ 92	$ 87	$ 73	5%	26%
Cards and payment processing income	169	143	18	49	44	38	11	31
Mortgage banking income	128	112	15	38	41	31	(8)	19
Trust services	108	106	2	34	29	25	18	35
Insurance income	65	65	(1)	16	16	16	4	6
Brokerage income	62	60	3	17	15	14	16	18
Capital markets fees	60	54	11	19	15	14	27	36
Bank owned life insurance income	58	52	10	17	14	13	18	27
Gain on sale of loans	47	33	43	25	8	10	233	147
Securities (losses) gains	—	1	(111)	(2)	1	—	—	—
Other income	129	133	(3)	30	33	37	(11)	(21)
Total noninterest income	$ 1,150	$ 1,039	11%	$ 334	$ 302	$ 272	11%	23%

Impacts of Significant Items

($ in millions)	2016 Full Year	2015 Full Year	2016 Fourth Quarter	2016 Third Quarter	2015 Fourth 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 (losses) gains	—	—	—	—	—
Other income	(1)	3	(1)	—	3
Total noninterest income	$ (1)	$ 3	$ (1)	$ —	$ 3

Adjusted Noninterest Income (Non-GAAP)

($ in millions)	2016 Full Year	2015 Full Year	YOY Change	2016 Fourth Quarter	2016 Third Quarter	2015 Fourth Quarter	Change (%) LQ	Change (%) YOY
Service charges on deposit accounts	$ 324	$ 280	16%	$ 92	$ 87	$ 73	5%	26%
Cards and payment processing income	169	143	18	49	44	38	11	31
Mortgage banking income	128	112	15	38	41	31	(8)	19
Trust services	108	106	2	34	29	25	18	35
Insurance income	65	65	(1)	16	16	16	4	6
Brokerage income	62	60	3	17	15	14	16	18
Capital markets fees	60	54	11	19	15	14	27	36
Bank owned life insurance income	58	52	10	17	14	13	18	27
Gain on sale of loans	47	33	43	25	8	10	233	147
Securities (losses) gains	—	1	(111)	(2)	1	—	—	—
Other income	130	129	1	31	33	34	(6)	(9)
Total noninterest income	$ 1,151	$ 1,035	11%	$ 335	$ 302	$ 268	11%	25%

Reconciliation

Noninterest Expense (GAAP)

($ in millions)	2016 Full Year	2015 Full Year	YOY Change	2016 Fourth Quarter	2016 Third Quarter	2015 Fourth Quarter	Change (%) LQ	Change (%) YOY
Personnel costs	$ 1,349	$ 1,122	20%	$ 360	$ 405	$ 289	(11)%	25%
Outside data processing and other services	305	231	32	89	91	64	(3)	39
Equipment	165	125	26	60	41	32	46	88
Net occupancy	153	122	32	49	41	33	19	50
Professional services	105	50	21	23	47	13	(51)	78
Marketing	63	52	109	21	14	12	49	78
Deposit and other insurance expense	54	45	21	16	15	11	6	42
Amortization of intangibles	30	28	9	14	9	4	56	272
Other expense	225	201	12	91	48	42	88	119
Total noninterest expense	$ 2,450	$ 1,976	24%	$ 723	$ 712	$ 499	2 %	45%

Impacts of Significant Items

($ in millions)	2016 Full Year	2015 Full Year	2016 Fourth Quarter	2016 Third Quarter	2015 Fourth Quarter
Personnel costs	$ 76	$ 5	$ (5)	$ 76	$ 2
Outside data processing and other services	46	4	15	28	2
Equipment	25	—	20	7	5
Net occupancy	15	5	7	5	—
Professional services	58	5	9	34	1
Marketing	6	—	4	1	—
Other expense	56	39	44	8	—
Total noninterest expense	$ 281	$ 58	$ 95	$ 159	$ 10

Adjusted Noninterest Expense (Non-GAAP)

($ in millions)	2016 Full Year	2015 Full Year	YOY Change	2016 Fourth Quarter	2016 Third Quarter	2015 Fourth Quarter	Change (%) LQ	Change (%) YOY
Personnel costs	$ 1,273	$ 1,117	14%	$ 365	$ 329	$ 287	11%	27%
Outside data processing and other services	258	227	14	73	63	62	16	18
Equipment	140	125	12	40	34	27	18	48
Net occupancy	138	117	18	42	37	33	14	27
Professional services	47	45	4	14	13	12	8	17
Marketing	57	52	10	17	14	12	21	42
Deposit and other insurance expense	54	45	20	16	15	11	7	45
Amortization of intangibles	30	28	7	14	9	4	56	250
Other expense	170	162	5	47	40	41	18	15
Total noninterest expense	$ 2,167	$ 1,918	13%	$ 628	$ 553	$ 488	14%	29%

Reconciliation

Significant Items Impacting Financial Performance Comparisons

2016 Net Income and EPS

(in millions, except per share amounts)

	4Q16 After-tax	4Q16 EPS	3Q16 After-tax	3Q16 EPS	2Q16 After-tax	2Q16 EPS	1Q16 After-tax	1Q16 EPS
Net income - reported earnings	$ 212.3		$ 127.0		$ 174.5		$ 171.3	
Net income applicable to common shares	$ 193.4	$ 0.18	$ 108.0	$ 0.11	$ 154.7	$ 0.19	$ 163.3	$ 0.20
Significant items - favorable (unfavorable) impact:	Earnings(1)	EPS	Earnings(1)	EPS	Earnings(1)	EPS	Earnings(1)	EPS
Merger and acquisition related expenses, net	$ (96.0)	$ (0.06)	$ (158.7)	$ (0.11)	$ (20.8)	$ (0.02)	$ (6.4)	$ (0.01)

2015 Net Income and EPS

(in millions, except per share amounts)

	4Q15 After-tax	4Q15 EPS	3Q15 After-tax	3Q15 EPS	2Q15 After-tax	2Q15 EPS	1Q15 After-tax	1Q15 EPS
Net income - reported earnings	$ 178.3		$ 152.6		$ 196.2		$ 165.9	
Net income applicable to common shares	$ 170.3	$ 0.21	$ 144.6	$ 0.18	$ 188.2	$ 0.23	$ 157.9	$ 0.19
Significant items - favorable (unfavorable) impact:	Earnings(1)	EPS	Earnings(1)	EPS	Earnings(1)	EPS	Earnings(1)	EPS
Merger and acquisition related expenses, net	$ 0.4	$ 0.00	$ (4.8)	$ (0.00)	$ (1.5)	$ (0.00)	$ (3.4)	$ (0.00)
Franchise repositioning related expense	(7.6)	(0.01)	-	-	-	-	-	-
Addition to litigation reserves	-	-	(38.2)	(0.03)	-	-	-	-

2016 Efficiency Ratio

(in millions)

	4Q16 Pre-Tax	4Q16 Efficiency Ratio	3Q16 Pre-Tax	3Q16 Efficiency Ratio	2Q16 Pre-Tax	2Q16 Efficiency Ratio	1Q16 Pre-Tax	1Q16 Efficiency Ratio
Noninterest expense less amortization of intangibles	$ 709.0	65.4%	$ 703.2	75.0%	$ 520.1	66.1%	$ 487.4	64.6%
Revenue less gain/loss on securities	$ 1,083.6	--	$ 937.4	--	$ 786.4	--	$ 754.1	--
Significant items:	Revenue (Expense)(1)	Efficiency Ratio	Revenue (Expense)(1)	Efficiency Ratio	Revenue (Expense)(1)	Efficiency Ratio	Revenue (Expense)(1)	Efficiency Ratio
Merger and acquisition related expenses, net	$ (96.0)	8.8%	$ (158.7)	16.9%	$ (20.8)	2.6%	$ (6.4)	0.8%

(1) Pre-tax

Reconciliation

Net Interest Margin

	4Q16
Net Interest Income (FTE) - reported	$ 747.5
Purchase accounting impact (performing loans)	34.5
Purchase accounting impact (credit impaired loans)	4.3
Total Loan Purchase Accounting Impact	38.8
Debt	0.4
Deposit accretion	2.8
Total Net Purchase Accounting Adjustments	$ 42.0
Net Interest Income (FTE) - core	$ 705.6
Average Earning Assets	$ 91,463.5
Net Interest Margin - reported	3.25%
Net Interest Margin - core	3.07%

Reconciliation

Loan marks

Performing:	
Loan mark:	
At September 30, 2016	$ 176
Amortization	(27)
Impact of transfer from HFS	1
At December 31, 2016	$ 151
Performing loan balance:	
At September 30, 2016	$14,480
At December 31, 2016	13,715
Purchased credit impaired (PCI):	
Accretable yield:	
At September 30, 2016	$ 20
Accretion	(4)
Reclassification from nonaccretable difference	21
At December 31, 2016	$ 37
PCI Loan balance:	
At September 30, 2016	$ 154
At December 31, 2016	102

Appendix

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, the earnings press release, 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.

Basis of Presentation

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.

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Income Statement

Income Statement Summary

($ in millions)	2016 Dec. 31,	2016 Sep. 30,	2015 Dec. 31,	Change (%) LQ	Change (%) YOY
Interest income	$ 815	$ 694	$ 544	17 %	50 %
Interest expense	80	69	47	16	69
Net interest income	735	625	497	18	48
Provision for credit losses	75	64	36	17	105
Net interest income after provision	660	562	460	18	43
Service charges on deposit accounts	92	87	73	5	26
Cards and payment processing income	49	44	38	11	31
Mortgage banking income	38	41	31	(8)	19
Trust services	34	29	26	18	29
Insurance income	16	16	16	4	6
Brokerage income	17	15	14	16	18
Capital markets fees	19	15	14	27	36
Bank owned life insurance income	17	14	13	18	27
Gain on sale of loans	25	8	10	233	147
Securities gains (losses)	(2)	1	0	(272)	(474)
Other income	30	33	37	(11)	(21)
Total noninterest income	334	302	272	11	23
Personnel costs	360	405	289	(11)	25
Outside data processing and other services	89	91	64	(3)	39
Equipment	60	41	32	46	88
Net occupancy	49	41	33	19	50
Professional services	23	47	13	(51)	78
Marketing	21	14	12	49	78
Deposit and other insurance expense	16	15	11	6	42
Amortization of intangibles	14	9	4	56	272
Other expense	91	48	42	88	119
Total noninterest expense	723	712	499	2	45
Income before income taxes	271	152	234	79	16
Provision for income taxes	59	25	56	139	6
Net Income	$ 212	$ 127	$ 178	67 %	19 %

Huntington

Mortgage Banking Income Summary

($MM)	4Q16	3Q16	2Q16	1Q16	4Q15
Origination and secondary marketing	**$22.2**	$32.7	$26.9	$18.5	$23.9
Servicing fees	**12.6**	11.7	11.0	11.1	11.1
Amortization of capitalized servicing	**(7.6)**	(7.7)	(6.7)	(6.4)	(6.7)
Other mortgage banking income	**2.9**	2.8	2.3	1.7	2.3
Sub-total	**30.0**	39.5	33.5	24.9	30.6
MSR recovery (impairment)	**25.0**	2.5	(8.3)	(18.3)	5.1
Net trading gains (losses)	**(17.5)**	(1.4)	6.4	11.9	(4.3)
Total	**$37.5**	$40.6	$31.6	$18.5	$31.4
Investor servicing portfolio[(1)] ($B)	**$18.9**	$18.6	$16.2	$16.2	$16.2
Weighted average coupon	**4.13%**	4.17%	4.21%	4.23%	4.25%
Originations ($B)	**$1.5**	$1.7	$1.6	$0.9	$1.0
Mortgage servicing rights[(1)]	**$186.2**	$156.8	$134.4	$142.1	$160.7
MSR % of investor servicing portfolio[(1)]	**0.99%**	0.84%	0.83%	0.88%	0.99%

(1) End-of-period

Tax Rate Summary – Reported vs. Adjusted

($ in millions)	Reported (GAAP)	M&A Related Net Expenses	Adjusted (Non-GAAP)
2016 Fourth Quarter			
Income before income taxes	$271.3	$96.1	$367.5
Provision for income taxes	$59.1	$33.5	$92.5
Effective tax rate	21.8%		25.2%
2016 Third Quarter			
Income before income taxes	$151.8	$158.7	$310.5
Provision for income taxes	$24.7	$52.0	$76.7
Effective tax rate	16.3%		24.7%
2016 Second Quarter			
Income before income taxes	$228.8	$20.8	$249.6
Provision for income taxes	$54.3	$7.2	$61.5
Effective tax rate	23.7%		24.6%
2016 First Quarter			
Income before income taxes	$226.3	$6.4	$232.7
Provision for income taxes	$55.0	$2.0	$57.0
Effective tax rate	24.3%		24.5%

Tax Rate Summary – Reported vs. FTE Adjusted

($ in millions)	Reported (GAAP)	FTE Adjustment	FTE Adjusted (Non-GAAP)
2016 Fourth Quarter			
Income before income taxes	$271.3	$12.6	$283.9
Provision for income taxes	$59.1	$12.6	$71.6
Effective tax rate	21.8%		25.2%
2016 Third Quarter			
Income before income taxes	$151.8	$10.6	$162.4
Provision for income taxes	$24.7	$10.6	$35.3
Effective tax rate	16.3%		21.8%
2016 Second Quarter			
Income before income taxes	$228.8	$10.1	$238.9
Provision for income taxes	$54.3	$10.1	$64.4
Effective tax rate	23.7%		26.9%
2016 First Quarter			
Income before income taxes	$226.3	$9.1	$235.4
Provision for income taxes	$55.0	$9.1	$64.1
Effective tax rate	24.3%		27.2%

Balance Sheet

Assets

($ in millions)	2016 Dec. 31,	2016 Sep. 30,	2015 Dec. 31,	Change (%) LQ	Change (%) YOY
Assets					
Cash and due from banks	$ 1,385	$ 1,662	$ 847	(17) %	63 %
Interest bearing deposits in banks	58	51	52	14	12
Trading account securities	133	36	37	270	260
Loans held for sale	513	3,414	475	(85)	8
Available-for-sale securities	15,563	16,470	8,775	(6)	77
Held-to-maturity securities	7,807	5,301	6,160	47	27
Loans and leases:					
Commercial and industrial loans and leases	28,059	27,668	20,560	1	36
Commercial real estate loans	7,301	7,256	5,268	1	39
Total commercial	35,360	34,924	25,828	1	37
Automobile	10,969	10,791	9,481	2	16
Home equity loans	10,106	10,120	8,471	(0)	19
Residential mortgage loans	7,725	7,665	5,998	1	29
RV and marine finance	1,846	1,840	---	0	NM
Other consumer loans	956	964	563	(1)	70
Total consumer	31,602	31,380	24,513	1	29
Loans and leases	66,962	66,304	50,341	1	33
Allowance for loan and lease losses	(638)	(617)	(598)	3	7
Net loans and leases	66,324	65,688	49,743	1	33
Bank owned life insurance	2,432	2,423	1,758	0	38
Premises and equipment	816	828	621	(2)	31
Goodwill	1,993	2,004	677	(1)	194
Other intangible assets	402	429	55	(6)	632
Servicing rights	226	181	189	25	19
Accrued income and other assets	2,078	2,277	1,630	(9)	27
Total assets	$ 99,729	$100,765	$ 71,018	(1) %	40 %

NM = Not meaningful

Liabilities & Shareholders' Equity

($ in millions)	2016 Dec. 31,	2016 Sep. 30,	2015 Dec. 31,	Change (%) LQ	Change (%) YOY
Liabilities					
Demand deposits - non-interest bearing	$ 22,836	$ 23,426	$ 16,480	(3) %	39 %
Demand deposits - interest bearing	15,676	15,730	7,682	(0)	104
Money market deposits	18,407	18,604	19,792	(1)	(7)
Savings and other domestic deposits	11,975	12,418	5,246	(4)	128
Core certificates of deposit	2,535	2,724	2,382	(7)	6
Total core deposits	71,429	72,902	51,582	(2)	38
Other domestic deposits of $250,000 or more	394	391	501	1	(21)
Brokered deposits and negotiable CDs	3,784	3,972	2,944	(5)	29
Deposits in foreign offices	---	140	268	(100)	(100)
Total deposits	75,608	77,405	55,295	(2)	37
Short-term borrowings	3,693	2,148	615	72	500
Other long-term debt	8,309	8,999	7,041	(8)	18
Accrued expenses and other liabilities	1,838	1,827	1,472	1	25
Total liabilities	89,448	90,379	64,424	(1)	39
Shareholders' equity					
Preferred stock	1,071	1,071	386	-	177
Common stock	11	11	8	0	37
Capital surplus	9,881	9,863	7,039	0	40
Less treasury shares, at cost	(27)	(27)	(18)	2	53
Accumulated other comprehensive loss	(401)	(172)	(226)	133	77
Retained earnings	(254)	(359)	(594)	(29)	(57)
Total shareholders' equity	10,281	10,387	6,595	(1)	56
Total liabilities and shareholders' equity	$ 99,729	$100,765	$ 71,018	(1) %	40 %

Total Core Deposit Trends

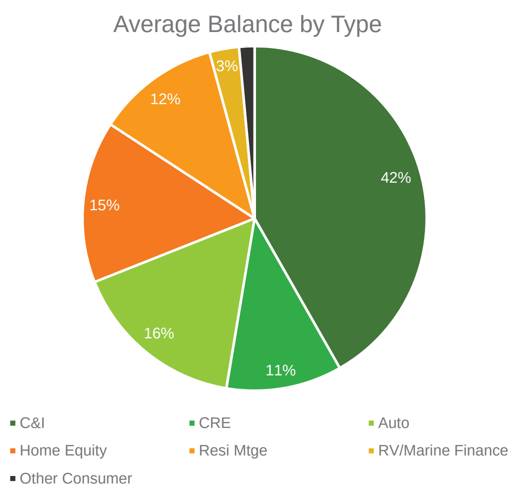
Average ($B)	4Q16	4Q16 v 3Q16	4Q16 v 4Q15
Commercial			
Demand deposits - non-interest bearing	$ 18.9	65 %	32 %
Demand deposits - interest bearing	6.7	109	388
Other core deposits(2)	7.2	(4)	(24)
Total	32.8	56	30
Consumer			
Demand deposits - non-interest bearing	4.3	61	55
Demand deposits - interest bearing	8.6	85	55
Other core deposits(2)	26.2	71	47
Total	39.2	73	49
Total			
Demand deposits - non-interest bearing	23.2	64	35
Demand deposits - interest bearing	15.3	95	121
Other core deposits(2)	33.5	52	22
Total	$ 72.0	65 %	40 %

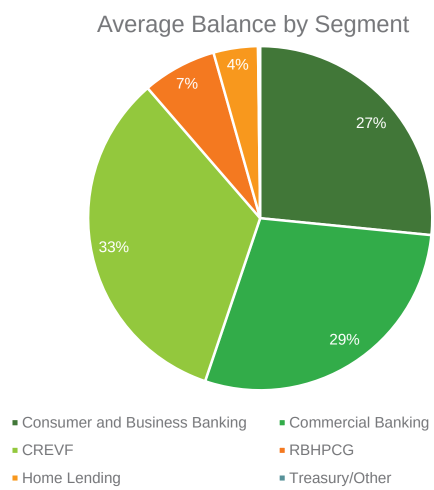
(1) Linked-quarter percent change annualized

(2) Money market deposits, savings / other deposits, and core certificates of deposit

Loan Portfolio Composition

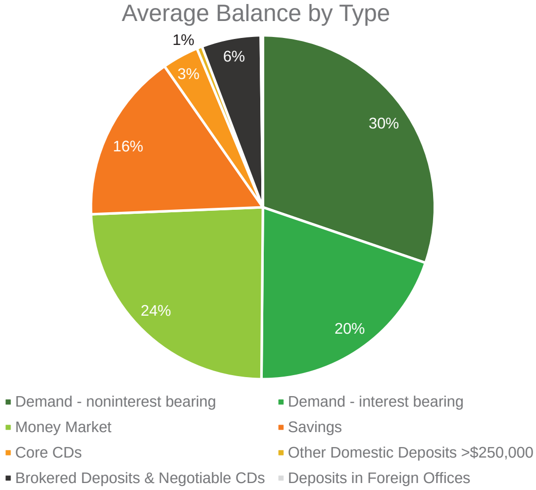
4Q16 Average Balances

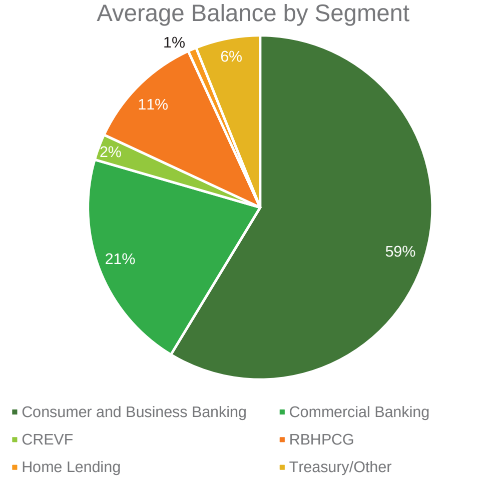




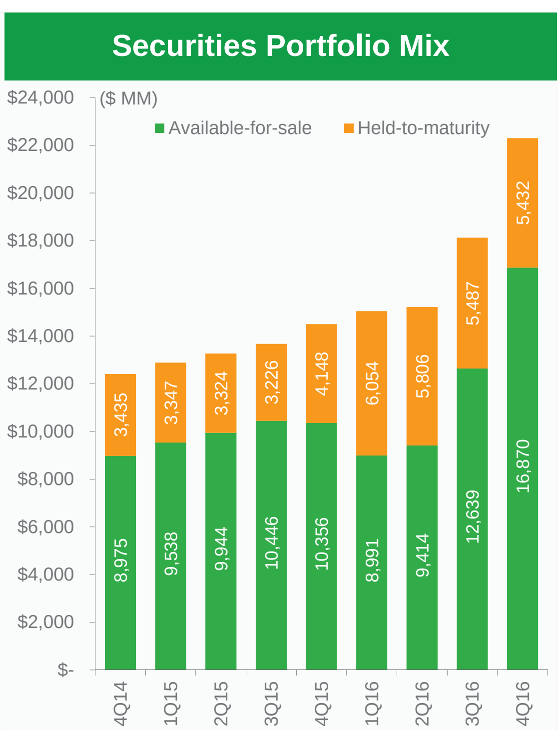
Deposit Composition

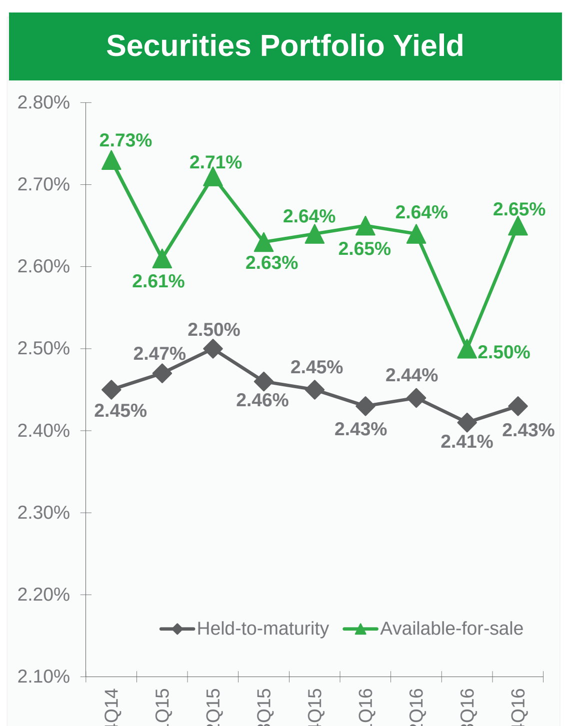
4Q16 Average Balances





Securities Mix & Yield(1)





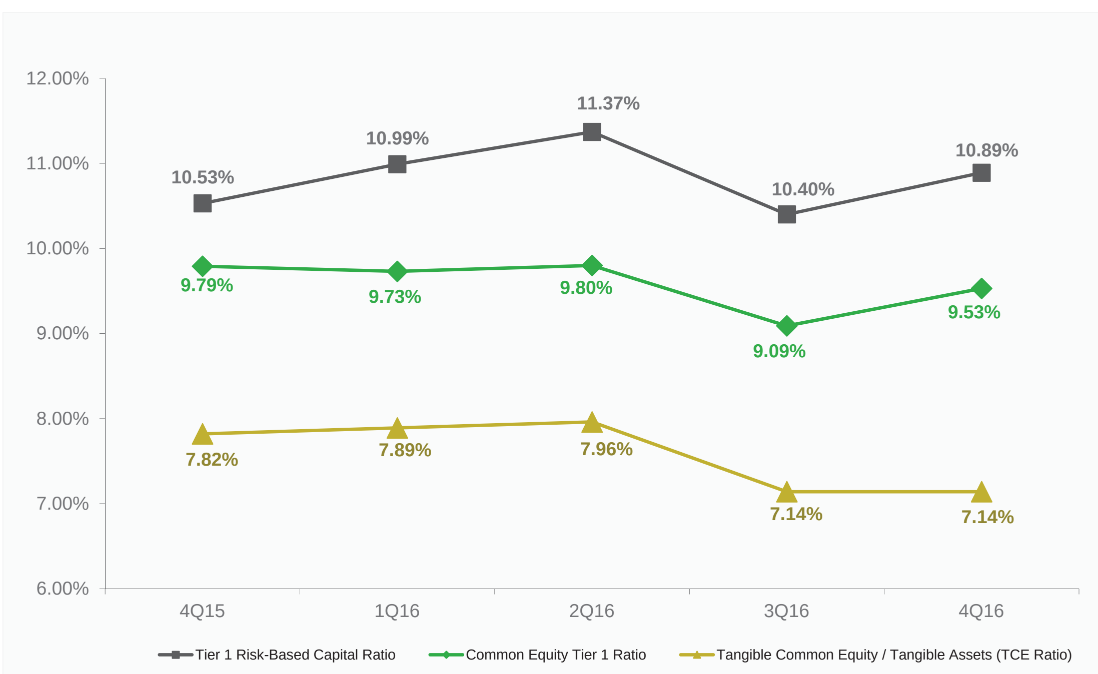
(1) Average balances

AFS & HTM Securities Overview(1)

	December 31, 2016(2)			September 30, 2016			December 31, 2015		
($mm)		% of	Estimated		% of	Estimated		% of	Estimated
AFS Portfolio	Carry Value	Portfolio	Duration(3)	Carry Value	Portfolio	Duration(3)	Carry Value	Portfolio	Duration(1)
U.S. Treasuries	5	0.0%	0.8	5	0.0%	1.0	5	0.0%	1.9
Agency Debt	64	0.3%	1.6	116	0.5%	3.4	105	0.7%	5.5
Agency P/T	188	0.8%	2.6	495	2.3%	3.7	250	1.7%	2.0
Agency CMO	6,810	29.1%	4.6	6,208	28.5%	3.7	1,631	10.9%	3.9
Agency Multi-Family	3,663	15.7%	4.9	4,165	19.1%	3.7	2,625	17.6%	5.1
Municipal Securities	452	1.9%	4.1	406	1.9%	3.8	361	2.4%	3.6
Other Securities	1,602	6.9%	2.6	2,188	10.1%	2.4	1,725	11.5%	3.6
Total AFS Securities	**12,784**	**54.7%**	**4.5**	**13,583**	**62.4%**	**3.6**	**6,701**	**44.9%**	**4.3**
HTM Portfolio									
Agency Debt	602	2.6%	5.1	575	2.6%	5.0	620	4.2%	6.9
Agency P/T	161	0.7%	3.3	170	0.8%	2.5	196	1.3%	4.8
Agency CMO	4,214	18.0%	4.4	4,197	19.3%	3.2	4,968	33.3%	5.3
Agency Multi-Family	2,823	12.1%	6.4	353	1.6%	3.3	369	2.5%	5.9
Municipal Securities	6	0.0%	11.2	6	0.0%	11.5	7	0.0%	11.8
Total HTM Securities	**7,807**	**33.4%**	**5.2**	**5,301**	**24.4%**	**3.4**	**6,160**	**41.2%**	**5.5**
Direct Purchase Municipal Securities	**2,779**	**11.9%**	**N/A**	**2,887**	**13.3%**	**N/A**	**2,074**	**13.9%**	**N/A**
Grand Total	**23,370**	**100.0%**	**4.7**	**21,772**	**100.0%**	**3.5**	**14,935**	**100.0%**	**4.9**
Weighted Average Life(3)		**5.7**			**4.7**			**5.6**	
Level 1 HQLA		**15,660**			**11,752**			**7,712**	
LCR(4)		**129.9%**			**110.6%**			**111.7%**	

(1) End of period
(2) Moved approximately $2 billion in balances to held-to-maturity at the end of 2016 fourth quarter
(3) Duration and weighted average life excludes Direct Purchase Municipal Instruments
(4) LCR for December 31, 2016 is estimated

Capital Ratios(1)

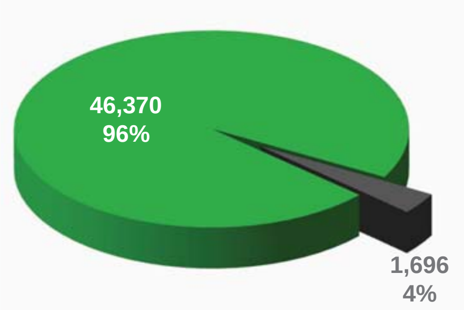


(1) End of period

Total Commercial Loans – Granularity

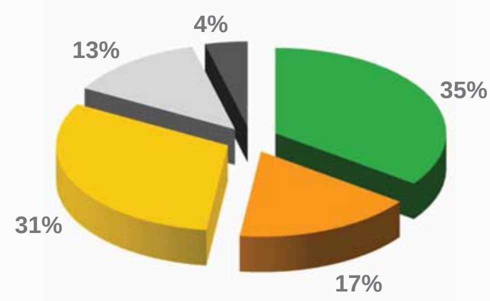
EOP Outstandings of $35.4 Billion

of Loans by Size



$5 MM - < $10 MM	848
$10 MM - < $25 MM	691
$25 MM - < $50 MM	138
> $50 MM	19
Total	1,696

Loans by Dollar Size



Commercial and Industrial: $28.1 Billion(1)

- Diversified by sector and geographically within our Midwest footprint – no material change as a result of the FirstMerit acquisition
- Comprised primarily of middle market companies with $20-$500 MM in sales and Business Banking customers with <$20 MM in sales
- Lend to defined relationship-oriented clients where we understand our client's market / industry and their durable competitive advantage
- Underwrite to historical cash flows with collateral as a secondary repayment source while stress testing for lower earnings / higher interest rates
- Follow disciplined credit policies and processes with quarterly review of criticized and classified loans

	4Q16	3Q16	2Q16	1Q16	4Q15
Period end balance ($MM)	$28,059	$27,668	$21,372	$21,254	$20,560
30+ days PD & accruing	0.24%	0.20%	0.14%	0.28%	0.26%
90+ days PD & accruing(2)	0.06%	0.08%	0.03%	0.04%	0.04%
NCOs(3)	0.23%	0.31%	0.07%	0.13%	0.04%
NALs	0.83%	0.80%	1.36%	1.45%	0.85%
ACL	1.55%	1.43%	1.78%	1.78%	1.72%

(1) End of period
(2) All amounts represent accruing purchased impaired loans; under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status
(3) Annualized

C&I – Auto Industry

End of period balances

Outstandings

($MM)	4Q16	3Q16	2Q16	1Q16	4Q15
***Suppliers*[1]**					
Domestic	**$ 861**	$ 634	$ 562	$ 552	$ 469
Foreign	**0**	0	0	0	0
Total suppliers	**861**	634	562	552	469
Dealers					
Floorplan-domestic	**1,833**	1,682	1,385	1,327	1,390
Floorplan-foreign	**755**	700	673	726	686
Total floorplan	**2,588**	2,382	2,058	2,054	2,076
Other	**698**	694	660	635	616
Total dealers	**3,286**	3,076	2,718	2,689	2,692
Total auto industry	**$4,147**	$3,710	$3,280	$3,241	$3,161
NALs					
Suppliers	**0.05%**	0.00%	0.00%	0.04%	0.05%
Dealers	**0.00**	0.00	0.00	0.00	0.00
Net charge-offs[2]					
Suppliers	**0.07%**	0.00%	0.00%	0.03%	0.01%
Dealers	**0.0**	0.0	0.0	0.0	0.0

(1) Companies with > 25% of their revenue from the auto industry
(2) Annualized

Commercial Real Estate: $7.3 Billion[1]

Long-term, meaningful relationships with opportunities for additional cross-sell

- Primarily Midwest footprint projects generating adequate return on capital
- Proven CRE participants… 28+ years average CRE experience
- >80% of the loans have personal guarantees
- >67% is within our geographic footprint
- Relatively modest increase from FirstMerit acquisition – remained within the established concentration limit

Credit Quality Trends

	4Q16	3Q16	2Q16	1Q16	4Q15
Period end balance ($MM)	**$7,301**	$7,256	$5,322	$5,282	$5,268
30+ days PD & accruing	**0.56%**	0.36%	0.24%	0.32%	0.35%
90+ days PD & accruing[2]	**0.24%**	0.25%	0.20%	0.24%	0.18%
NCOs[3]	**(0.30)%**	(0.17)%	(0.05)%	(1.34)%	(0.32)%
NALs	**0.28%**	0.29%	0.44%	0.58%	0.55%
ACL	**1.42%**	1.56%	2.04%	2.07%	2.04%

(1) End of period
(2) All amounts represent accruing purchased impaired loans; under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status
(3) Annualized

Automobile: $11.0 Billion[(1)]

- **Extensive relationships with high quality Dealers**
  - Huntington consistently in the market for over 60 years
  - Dominant market position in the Midwest with over 4,100 dealers
  - Floorplan and dealership real estate lending, core deposit relationship, full Treasury Management, Private Banking, etc.
  - Deep relationships add value
- **Relationships create the flow of auto loans**
  - Super-prime customers, average FICO ~760
  - Low LTVs, averaging <90%
  - Custom Score, utilized to further segment FICO eligible to enhance predictive modeling
- **Operational efficiency and scale leverages expertise**
  - Highly scalable auto-decision engine evaluates >70% of applications based on FICO & custom score
  - Underwriters directly compensated on credit performance by vintage
- **FirstMerit impact includes a higher composition of used vehicles, but consistent origination quality**

Credit Quality Trends	4Q16	3Q16	2Q16	1Q16	4Q15
Period end balance ($MM)	**$10,969**	$10,791	$10,381	$9,920	$9,481
30+ days PD & accruing	**0.94%**	0.81%	0.78%	0.70%	0.96%
90+ days PD & accruing	**0.09%**	0.07%	0.05%	0.05%	0.08%
NCOs	**0.48%**	0.27%	0.17%	0.28%	0.33%
NALs	**0.05%**	0.05%	0.05%	0.08%	0.07%

(1) End of period

Auto Loans – Production and Credit Quality

	4Q16	3Q16	2Q16	1Q16	4Q15	3Q15	2Q15	1Q15
Originations								
Amount *($MM)*	**$1,399**	$1,499	$1,558	$1,367	$1,291	$1,485	$1,383	$1,048
% new vehicles	**49%**	46%	45%	46%	54%	47%	48%	44%
Avg. LTV	**89%**	90%	89%	88%	89%	90%	90%	89%
Avg. FICO	**765**	764	765	765	769	764	762	759
Expected cumulative loss	**0.84%**	0.87%	0.86%	0.82%	0.81%	0.91%	0.91%	0.91%
Portfolio Performance								
30+ days PD & accruing %	**0.94%**	0.81%	0.78%	0.70%	0.96%	0.86%	0.76%	0.70%
NCO %	**0.48%**	0.27%	0.17%	0.28%	0.33%	0.22%	0.17%	0.19%
Vintage Performance[(1)]								
6-month losses			0.05%	0.03%	0.04%	0.06%	0.04%	0.03%
9-month losses				0.08%	0.09%	0.11%	0.09%	0.10%
12-month losses					0.15%	0.16%	0.14%	0.18%

(1) Annualized

Auto Loans - Origination Trends

Loan originations from 2010 through 2016 demonstrate strong characteristics and continued improvements from pre-2010

($MM)	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Originations	$5,816	$5,207	$5,242	$4,220	$4,021	$3,575	$3,428	$1,586	$2,213	$1,911	$1,720
% New Vehicles	49%	48%	49%	46%	45%	52%	48%	37%	44%	47%	40%
Avg. LTV	89%	90%	89%	89%	88%	88%	88%	92%	95%	97%	96%
Avg. FICO	765	764	764	760	758	760	768	763	752	743	742
Weighted Avg. Original Term (months)	68	68	67	67	66	65	65	64	69	70	70
Annualized risk expected loss	0.25%	0.27%	0.26%	0.28%	0.27%	0.22% [1]	0.37%	0.40%	0.60%	0.83%	0.89% [2]
Charge-off % (annualized)	0.30%	0.23%	0.23%	0.19%	0.21%	0.26%	0.54%	1.51%	1.12% [3]	0.65%	0.40%
Manheim Market Report average (MMR)	125.1	124.7	123.2	121.4	123.6	124.9	120.5	112.1	106.7	113.9	113.4
Unemployment rate (1)	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%	4.6%

Notes:

1: Credit scoring model updated in 2011

2: Previous credit model used in these periods; underwrote to a macro higher risk-expected loss in 2006 to 2008 periods

3: Higher losses in these periods partially driven by lower MMR

(1) Source: BLS.gov; average of monthly seasonally-adjusted unemployment rate for period

Indirect Auto Charge-off Performance

Reconciliation – non GAAP

	4Q16			Full Year 2016		
($MM)	Originated	Acquired	Total	Originated	Acquired	Total
Average Auto Loans	$9,416	$1,450	$10,866	$9,973	$567	$10,540
Loans Securitized	1,464	--	1,464	372	--	372
Adjusted Avg Auto Loans	10,880	1,450	12,330	10,345	567	10,912
Reported Net Charge-offs (NCOs)	$9.4	$3.8	$13.1	$27.1	$4.9	$32.0
FMER-related Net Recoveries in Noninterest Income	--	(0.8)	(0.8)	--	(1.8)	(1.8)
Adjusted Net Charge-offs	9.4	2.9	12.3	27.1	3.2	30.2
Reported NCOs as % of Reported Avg Loans	0.40%	1.03%	0.48%	0.27%	0.87%	0.30%
Adjusted NCOs as % of Reported Avg Loans	0.40%	0.80%	0.45%	0.27%	0.56%	0.29%
Adjusted NCOs as % of Adjusted Avg Loans	0.34%	0.80%	0.40%	0.26%	0.56%	0.28%

- The fourth quarter and full year auto loan performance trends were significantly impacted by the Auto loan securitization and the accounting for recoveries on loans acquired for FirstMerit. However, the HBAN originated portfolio is performing consistent with 2015 levels
- In September 2016, HBAN moved $1.5 billion of performing loans into HFS for purposes of initiating a securitization. This reduced the portfolio balance without any corresponding reduction in losses, resulting in an increased loss ratio. The full year results had a 4 bps impact to the originated component of the portfolio
- Accounting requires that all recoveries associated with loans charged off prior to the date of acquisition be booked as NII. This inflates the level of net charge-offs as the normal recovery stream is not included

Home Equity: $10.1 Billion[(1)]

- No material difference in risk characteristics of the $1.4 billion FirstMerit acquired loans
- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers… 4Q16 originations:
  - Average FICO scores of >750+
  - Average LTVs of <80% for junior liens and <70% for 1st-liens
  - Approximately 65% are 1st-liens
- Portfolio: average FICO of 759 with 60% 1st-liens and 40% 2nd-liens
- Conservative underwriting – manage the probability of default with increased interest rates used to ensure affordability on variable rate HELOCs

Credit Quality Trends	4Q16	3Q16	2Q16	1Q16	4Q15
Period end balance ($MM)	$10,106	$10,120	$8,447	$8,422	$8,471
30+ days PD & accruing	0.70%	0.66%	0.56%	0.55%	0.71%
90+ days PD & accruing	0.11%	0.13%	0.09%	0.10%	0.11%
NCOs	0.06%	0.11%	0.05%	0.17%	0.22%
NALs	0.71%	0.68%	0.67%	0.74%	0.78%

(1) End of Period

Home Equity – Origination Trends

($MM)	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Originations	$2,717	$3,048	$2,934	$2,609	$2,239	$2,518	$2,041	$1,702	$2,301	$2,321	$2,422
Avg. LTV	78%	77%	76%	72%	74%	74%	73%	74%	73%	74%	73%
Avg. FICO	775	781	780	779	771	771	770	768	757	745	737
Charge-off % (annualized)	0.06%	0.23%	0.44%	0.99%	1.40%	1.28%	1.84%	1.40%	0.91%	0.56%	0.44%
HPI Index[(1)]	198.2	187.7	179.6	170.7	162.4	159.6	165.6	171.0	178.3	190.7	193.8
Unemployment rate[(2)]	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%	4.6%

- Consistent origination strategy since 2010
- HPI Index back to roughly same level as 2006 – consistent with general assessment of the overall market
- Origination continues to be oriented toward 1st lien position HELOCs, 65% of current balances are associated with 1st lien exposure

(1) FHFA Regional HPI ENC Season-Adj; U.S. and Census Division
(2) Source: BLS.gov; average of monthly seasonally-adjusted unemployment rate for period

Residential Mortgages: $7.7 Billion(1)

- No material difference in risk characteristics of the $1.1 billion FirstMerit acquired loans
- Traditional product mix focused on geographies within our Midwest footprint
- Early identification of at-risk borrowers. “Home Savers” program has achieved a 70-75% success rate
- Average 4Q16 origination: FICO of 748, new / refi mix approx. 75 / 25%

Credit Quality Trends	4Q16	3Q16	2Q16	1Q16	4Q15
Period end balance ($MM)	**$7,725**	$7,665	$6,377	$6,082	$5,998
30+ days PD & accruing	**2.82%**	2.74%	2.82%	2.90%	3.28%
90+ days PD & accruing	**0.87%**	0.89%	1.06%	1.14%	1.17%
NCOs	**0.09%**	0.10%	0.05%	0.11%	0.21%
NALs	**1.17%**	1.15%	1.34%	1.48%	1.58%

(1) End of Period

Residential Mortgages – Origination Trends

($MM)	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Originations	$1,878	$1,455	$1,188	$1,414	$906	$1,411	$1,144	$457	$803	$1,571	$1,309
Avg. LTV	84.0%	83.2%	82.6%	77.8%	81.3%	80.5%	82.0%	82.7%	78.6%	76.3%	79.4%
Avg. FICO	751	756	754	759	756	760	757	739	731	717	724
Charge-off % (annualized)	0.09%	0.17%	0.35%	0.52%	0.92%	1.20%	1.54%	1.31%	0.43%	0.23%	0.10%
HPI Index (1)	198.2	187.7	179.6	170.7	162.4	159.6	165.6	171.0	178.3	190.7	193.8
Unemployment rate (2)	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%	9.3%	5.8%	4.6%	4.6%

- Consistent origination strategy since 2010
- HPI Index back to roughly same level as 2006 – consistent with general assessment of the overall market

(1) FHFA Regional HPI ENC Season-Adj; U.S. and Census Division
(2) Source: BLS.gov; average of monthly seasonally-adjusted unemployment rate for period

Recreational Vehicle & Marine: $1.8 Billion[1]

- Indirect origination via established dealers
- Well established product for FirstMerit; new product for Huntington
- Centrally underwritten, with focus on quality borrowers
- Average 4Q16 origination: FICO of 770
- Tightening underwriting to align with Huntington's origination standards and risk appetite
  - Leveraging Huntington Auto Finance's existing infrastructure and standards

Credit Quality Trends	4Q16	3Q16
Period end balance ($MM)	**$1,846**	$1,840
30+ days PD & accruing	**0.74%**	0.53%
NCOs	**0.47%**	0.05%

(1) End of Period

Credit Quality Review

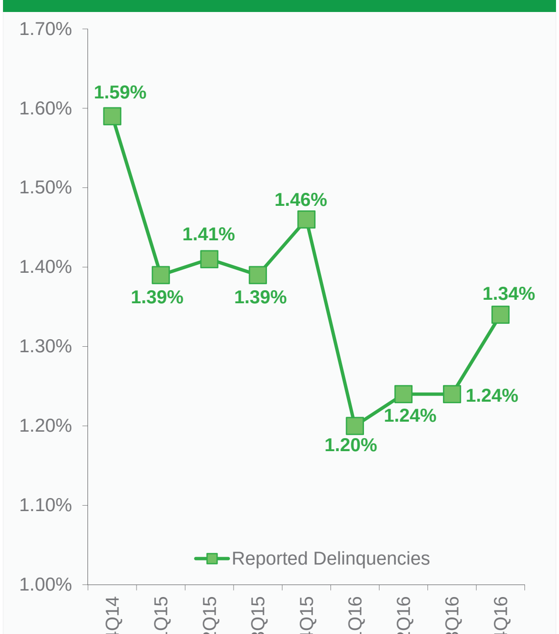
Credit Quality Trends Overview

	4Q16	3Q16	2Q16	1Q16	4Q15
Net charge-off ratio	**0.26%**	0.26%	0.13%	0.07%	0.18%
90+ days PD and accruing	**0.19**	0.20	0.19	0.21	0.21
NAL ratio(1)	**0.63**	0.61	0.88	0.97	0.74
NPA ratio(2)	**0.72**	0.72	0.93	1.02	0.79
Criticized asset ratio(3)	**3.62**	3.54	3.44	3.50	3.54
ALLL ratio	**0.95**	0.93	1.19	1.19	1.19
ALLL / NAL coverage	**151**	153	135	123	161
ALLL / NPA coverage	**134**	130	127	117	150
ACL ratio	**1.10**	1.06	1.33	1.34	1.33
ACL / Criticized assets(3)	**30.34**	30.90	38.51	38.13	37.54
ACL / NAL coverage	**174**	174	151	138	180
ACL / NPA coverage	**153**	148	142	131	168

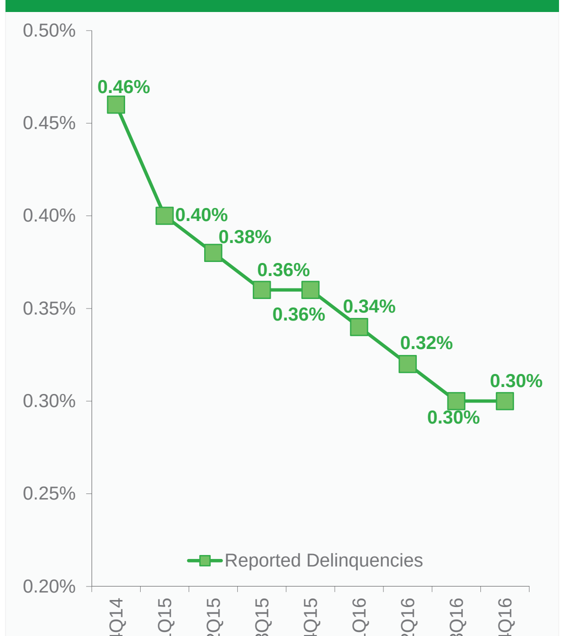
(1) NALs divided by total loans and leases
(2) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs
(3) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs

Total Consumer Loan Delinquencies(1)

30+ Days



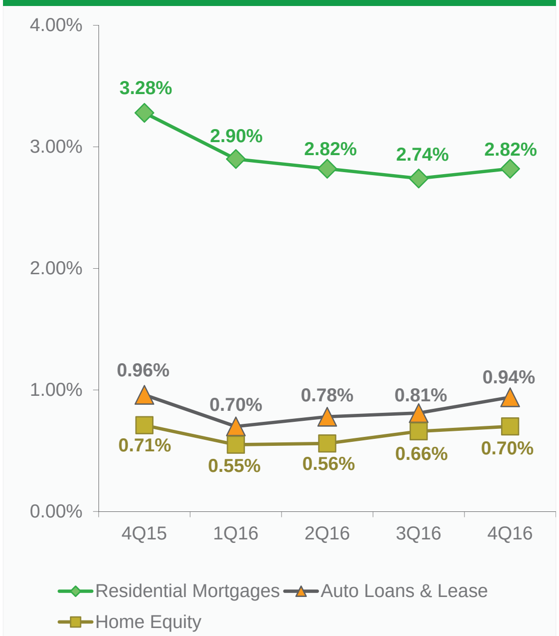
90+ Days



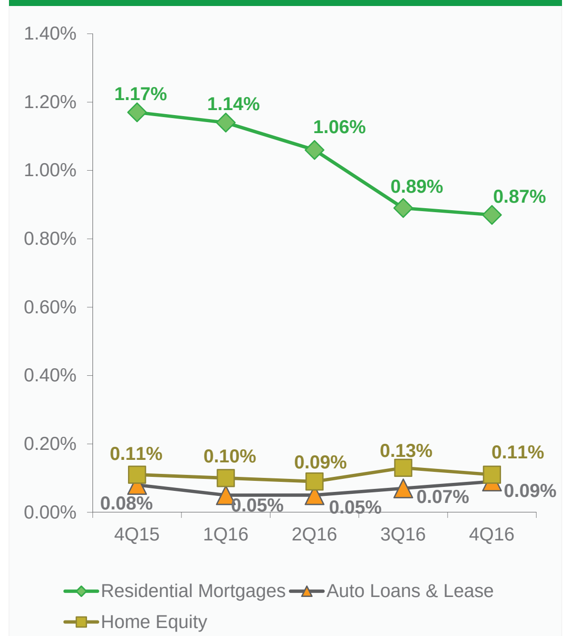
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Consumer Loan Delinquencies[1]

30+ Days



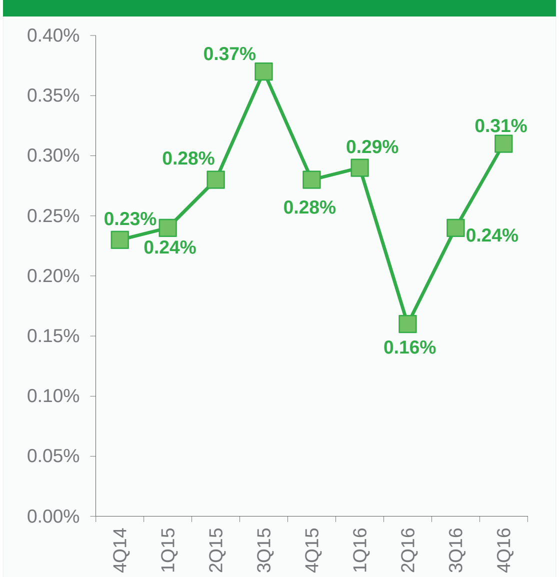
90+ Days



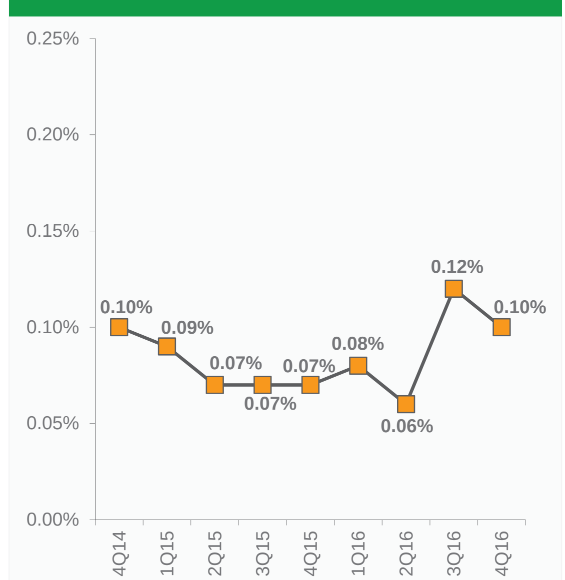
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Total Commercial Loan Delinquencies

30+ Days[1]



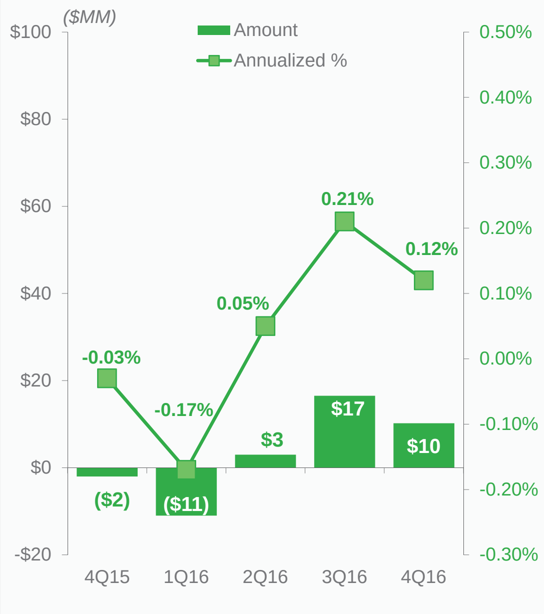
90+ Days[2]



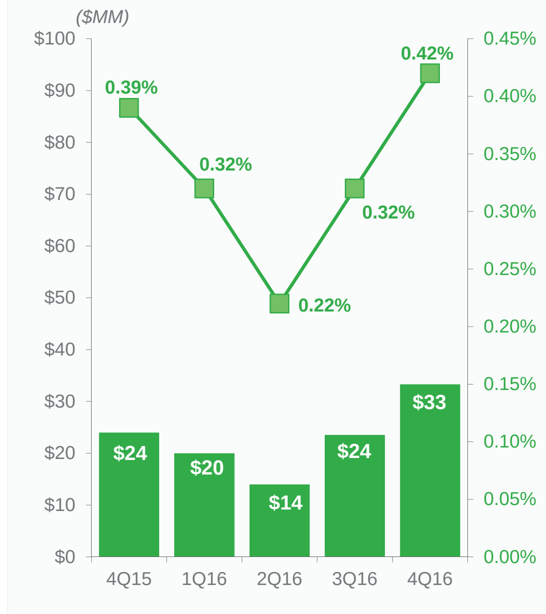
(1) Amounts include Huntington Technology Finance administrative lease delinquencies
(2) Amounts include Huntington Technology Finance administrative lease delinquencies and accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the accruing purchased impaired loans were recorded at fair value upon acquisition and remain in accruing status.

Net Charge-Offs

Total Commercial Loans



Total Consumer Loans



Nonperforming Asset Flow Analysis

($MM)	4Q16	3Q16	2Q16	1Q16	4Q15
NPA beginning-of-period	$475.6	$489.8	$524.9	$398.9	$381.4
Additions / increases[(1)]	150.4	167.0	74.6	240.7	141.9
Return to accruing status	(12.6)	(81.1)	(18.6)	(14.3)	(23.2)
Loan and lease losses	(37.4)	(31.5)	(25.4)	(40.5)	(29.4)
Payments	(33.0)	(67.5)	(58.6)	(51.5)	(64.1)
Sales & other	(62.0)	(1.1)	(7.0)	(8.5)	(7.6)
NPA end-of-period	$480.9	$475.6	$489.8	$524.9	$398.9
Percent change	1%	(3)%	(7)%	32%	5%

(1) Includes $57MM of NALs and OREO balances from the FMER acquisition

Total Commercial Loans

Criticized Loan Flow Analysis

End of Period

($MM)	4Q16	3Q16	2Q16	1Q16	4Q15
Criticized beginning-of-period	**$2,022**	$1,551	$1,550	$1,505	$1,473
Additions / increases	**287**	233	322	320	357
Advances	**66**	76	173	133	59
Upgrades to “Pass”	**(106)**	(147)	(126)	(106)	(176)
Paydowns	**(263)**	(201)	(252)	(271)	(190)
Charge-offs	**(15)**	(22)	(16)	(29)	(18)
FMER Net Change	**114**	533	0	0	0
Criticized end-of-period	**$2,105**	$2,022	$1,551	$1,550	$1,505
Percent change	**4%**	23%	0%	3%	2%

Franchise and Leadership

Huntington Bancshares Overview

Midwest financial services holding company

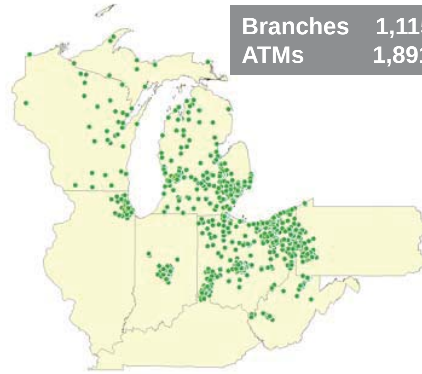
Founded	- 1866
Headquarters	- Columbus, Ohio
Total assets	- $100 Billion
Employees(1)	- 15,993

Franchise:

Deposits - Top 10 MSAs

MSA	Rank	Branches	Deposits	Share
Columbus, OH	1	97	$20,453	32.1%
Cleveland, OH	2	153	8,976	14.0
Detroit, MI	6	121	6,542	5.4
Akron, OH	1	56	5,611	38.5
Indianapolis, IN	4	46	3,272	7.2
Cincinnati, OH	4	36	2,727	2.6
Pittsburgh, PA	8	38	2,689	2.3
Chicago, IL	16	39	2,581	0.7
Toledo, OH	1	33	2,474	24.7
Grand Rapids, MI	2	46	2,466	12.0

Source: SNL Financial, company presentations and filings
FDIC deposit data as of June 30, 2016



Branches	1,115(2)
ATMs	1,891

	% Deposits
#1 Share markets	44%
#1- #3 Share markets	63%

State	Branches	ATMs
Ohio	523	1,035
Michigan	353	431
Illinois	39	38
Wisconsin	37	37
Pennsylvania	53	106
Indiana	46	77
West Virginia	30	147
Kentucky	10	20

(1) 4Q16 Average full-time equivalent (FTE) (2) Includes 24 Private Client Group Offices

Leadership Team

Chairman, President and CEO
Stephen Steinour

Consumer and Business Banking
Mary Navarro

Regional Banking and The Private Client Group
Sandy Pierce

Commercial Banking and Insurance
Rick Remiker

Commercial Real Estate and Vehicle Finance
Nick Stanutz

Finance, Strategy, Mergers and Acquisitions
Mac McCullough – Chief Financial Officer

Risk
Helga Houston – Chief Risk Officer

Credit, Collections, Special Assets
Dan Neumeyer – Chief Credit Officer

Human Resources and Diversity
Raj Syal

Corporate Services
Mark Thompson

Technology, Operations and Home Lending
Paul Heller – Chief Technology and Operations Officer

Internal Audit
Harry Farver – Chief Auditor

Legal
Richard Cheap – General Counsel and Secretary

Business Segments

Welcome

Huntington

Mark A. Muth
Director of Investor Relations

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E-mail: mark.muth@huntington.com