



2015 Third Quarter Earnings Review

October 22, 2015

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 2015 third quarter 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 a 35% 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 the presentation 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 2014 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.

Forward Looking Statements

This document 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: (1) worsening of credit quality performance due to a number of factors such as the underlying value of collateral that could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) 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; (3) movements in interest rates; (4) competitive pressures on product pricing and services; (5) success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our "Fair Play" banking philosophy; (6) changes in accounting policies and principles and the accuracy of our assumptions and estimates used to prepare our financial statements; (7) extended disruption of vital infrastructure; (8) the final outcome of significant litigation or adverse legal developments in the proceedings; (9) 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 (10) the outcome of judicial and regulatory decisions regarding practices in the residential mortgage industry, including among other things the processes followed for foreclosing residential mortgages. Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2014 Annual Report on Form 10-K, and documents subsequently filed by Huntington with the Securities and Exchange Commission. All forward-looking statements included in this document are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

Presenters

Steve Steinour

- Chairman, President, and Chief Executive Officer

Mac McCullough

- Senior Executive Vice President – Chief Financial Officer

Other Participants

Dan Neumeyer

- Senior Executive Vice President – Chief Credit Officer

Mark Muth

- Vice President – Director of Investor Relations



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2015 Third Quarter Highlights

Solid fundamentals driven by disciplined execution

EPS
Flat Y/Y

TBVPS
+5% Y/Y

ROA
0.87%

ROTCE
10.7%

Financial Highlights			Y/Y	Balance Sheet		Y/Y
EPS	\$0.18	0%	TBVPS	\$6.88	5%	
Net Interest Margin	3.16%	-4 bp	Avg Assets	\$69,304	9%	
Net Interest Income (FTE)	\$503.6	6%	Avg Earning Assets	\$63,323	8%	
Noninterest Income	\$253.1	2%	Avg Loans and Leases	\$49,046	6%	
Total Revenue (FTE)	\$756.7	5%	Avg Deposits	\$54,379	11%	
Noninterest Expense	\$526.5	10%	Avg Core Deposits	\$50,891	10%	
Net Income	\$152.6	-2%	Avg Tang. Common Equity	\$5,469	2%	
Avg diluted shares	814.3	-2%	TCE Ratio	7.89%	-46 bp	
Efficiency Ratio	69.1%	+380 bp	CET1 Ratio	9.72%	N.A.	
NCOs / Avg Loans	0.13%	-13 bp	NPA Ratio	0.77%	-1 bp	



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Note: \$ dollars in millions, except per share. All items are inclusive of Significant Items.

3Q15 YoY Summary Income Statement

Revenue growth momentum continues

(in millions)	2015			2014		Change	
	Third	Second	First	Fourth	Third	LQ	YOY
	Quarter	Quarter	Quarter	Quarter	Quarter		
Net interest income - FTE	\$503.6	\$498.6	\$475.2	\$480.8	\$473.8	1 %	6 %
Total noninterest income	253.1	281.8	231.6	233.3	247.3	(10)	2
Total Revenue - FTE	756.7	780.4	706.9	714.1	721.2	(3)	5
Total noninterest expense	526.5	491.8	458.9	483.3	480.3	7	10
Provision for credit losses	22.5	20.4	20.6	2.5	24.5	10	(8)
Pre-tax income - FTE	207.8	268.2	227.4	228.3	216.4	(23)	(4)
Net Income	\$152.6	\$196.2	\$165.9	\$163.6	\$155.0	(22) %	(2) %

Noninterest Income

- \$10 MM increase in other income
- \$6 MM increase in service charges on deposit accounts
- \$4 MM increase in electronic banking
- \$6 MM decrease in mortgage banking income
- \$3 MM decrease in trust services

Noninterest Expense

- \$42 MM increase in other expense
- \$11 MM increase in personnel costs
- \$5 MM increase in outside data processing
- \$6 MM decrease in amortization of intangibles
- \$5 MM decrease in net occupancy costs

Adjusted Noninterest Expense⁽¹⁾

- \$26 MM increase compared to 3Q14

(1) Details on slides 20 & 21

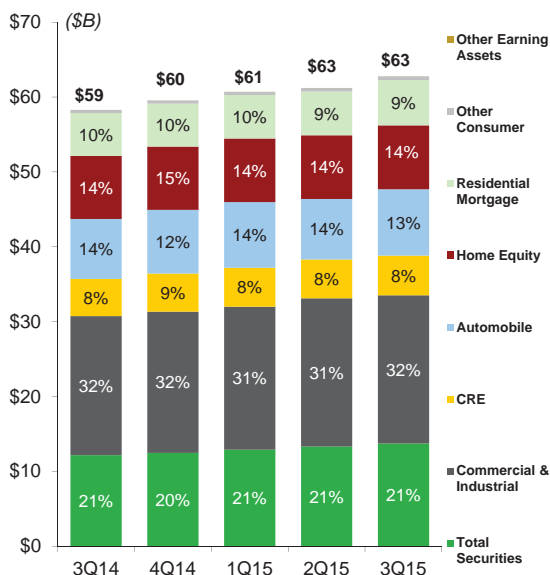


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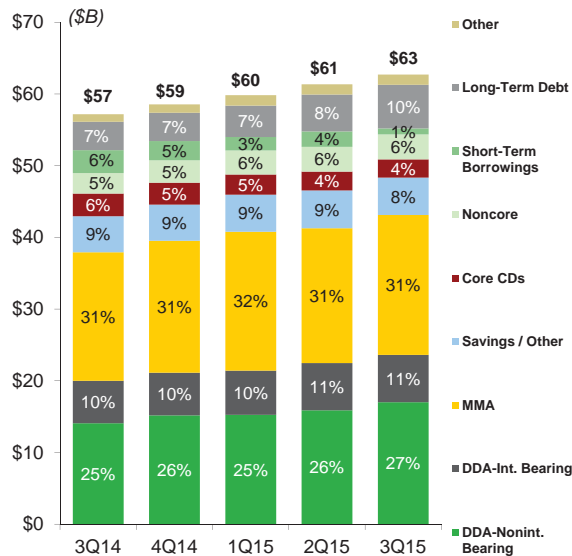
Earning Asset/Liability Mix

Strong core deposit growth fully funded earning asset growth

Avg. Earning Assets Mix



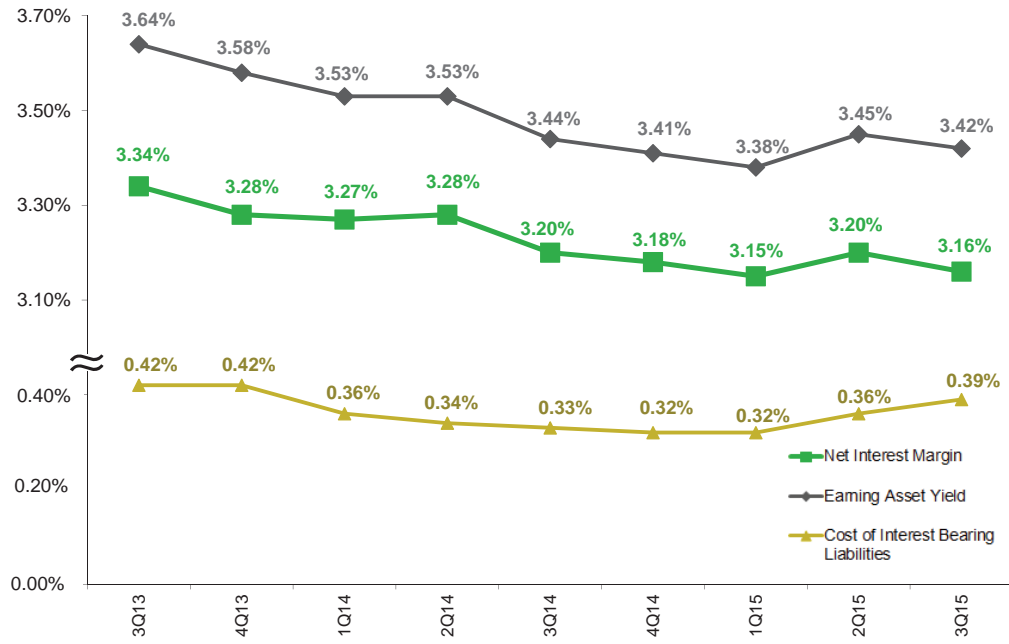
Avg. Non-Equity Funding Mix



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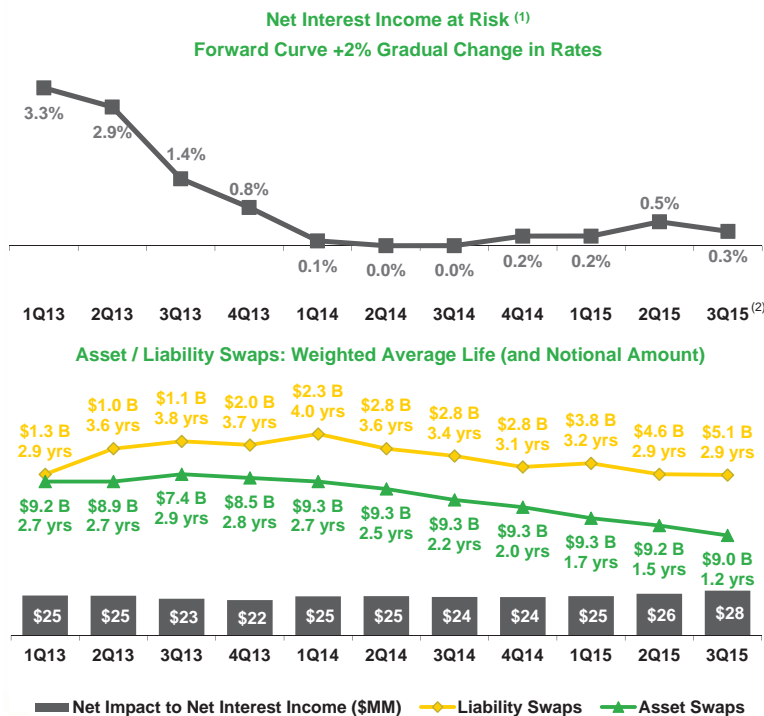
Net Interest Margin (FTE)

Minimizing NIM compression despite headwinds



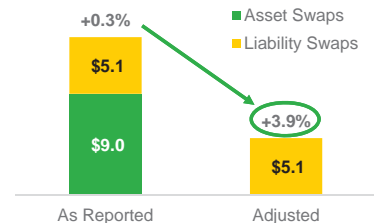
Managing Interest Rate Risk

Neutral balance sheet well positioned for current environment



- As of 3Q15 ⁽²⁾, our asset sensitivity in the +200 bp ramp scenario without asset swaps would approximate 3.9%
- \$0.8 billion of asset swaps scheduled to mature by 2015 year-end; additional \$3.6 billion scheduled to mature in 2016

Hypothetical Impact of Removing Asset Swaps as of 3Q15 ⁽²⁾ in +200 bp Ramp Scenario



⁽¹⁾ Estimated impact on annualized net interest income over the next 12-month period assuming a gradual change in rates over the next 12-month period above and beyond any rate change already implied in the current yield curve. ⁽²⁾ As of August 31, 2015.

Capital⁽¹⁾

Efficient capital management remains a priority

		3Q15	2Q15	1Q15	4Q14	3Q14
Tang. common equity / tang. assets		7.89%	7.91%	7.95%	8.17%	8.35%
Common equity Tier 1 ⁽²⁾	Basel III	9.72	9.65	9.51	N/A	N/A
	Basel I	N/A	N/A	N/A	10.23	10.31
Tier 1 leverage ⁽²⁾	Basel III	8.85	8.98	9.04	N/A	N/A
	Basel I	N/A	N/A	N/A	9.74	9.83
Tier 1 risk-based capital ⁽²⁾	Basel III	10.49	10.41	10.22	N/A	N/A
	Basel I	N/A	N/A	N/A	11.50	11.61
Total risk-based capital ⁽²⁾	Basel III	12.70	12.62	12.48	N/A	N/A
	Basel I	N/A	N/A	N/A	13.56	13.72
Total risk-weighted assets ⁽²⁾ (\$B)	Basel III	\$57.8	\$57.9	\$57.8	N/A	N/A
	Basel I	N/A	N/A	N/A	\$54.5	\$53.2
Double leverage ⁽³⁾		99%	100%	100%	104%	103%

(1) End of period

(2) September 30, 2015 figures are estimated and presented on a Basel III basis, including the standardized approach for calculating risk-weighted assets

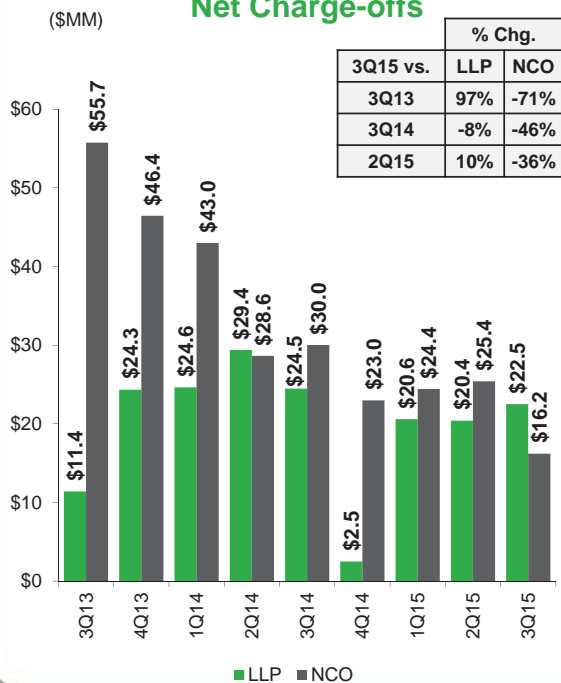
(3) (Parent company investments in subsidiaries + goodwill) / equity



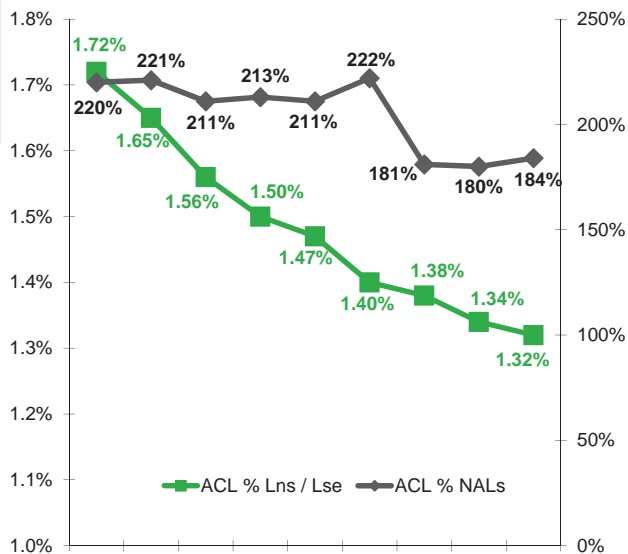
Provision, NCO, and ACL

Allowance level appropriate given portfolio composition and quality

Loan Loss Provision vs. Net Charge-offs



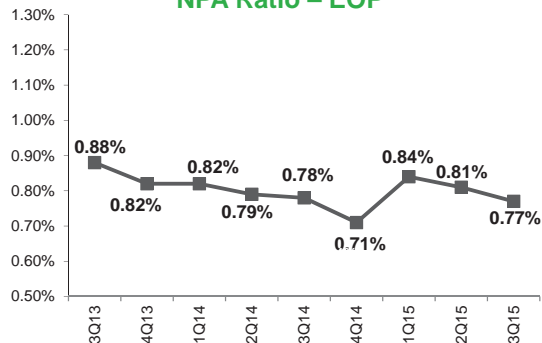
Allowance for Credit Losses vs. NALs



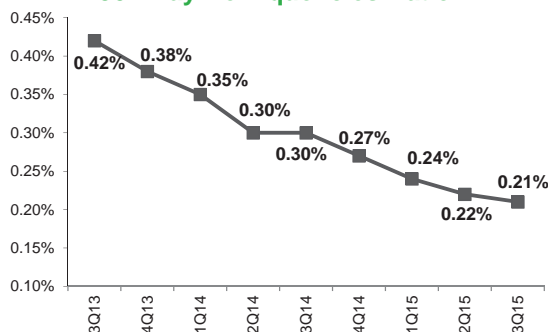
Asset Quality Trends

Overall credit trends remain favorable

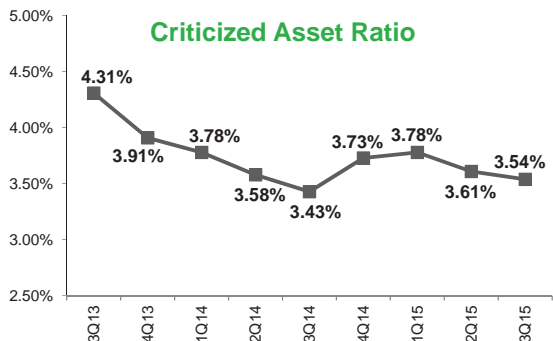
NPA Ratio – EOP



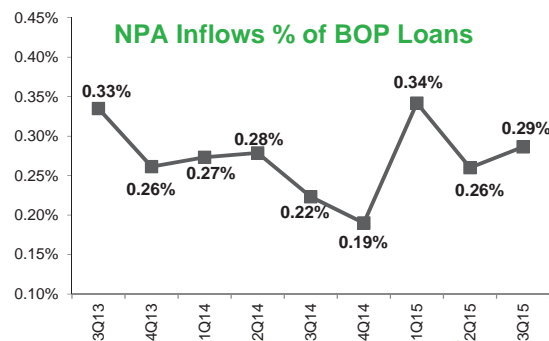
90+ Day Delinquencies Ratio



Criticized Asset Ratio



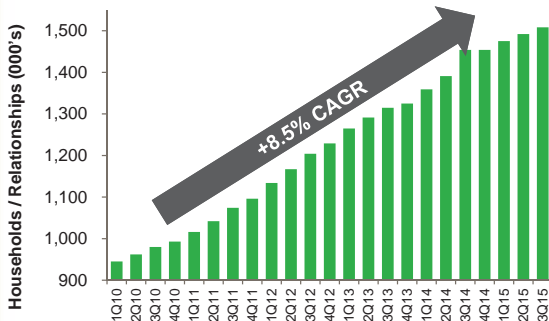
NPA Inflows % of BOP Loans



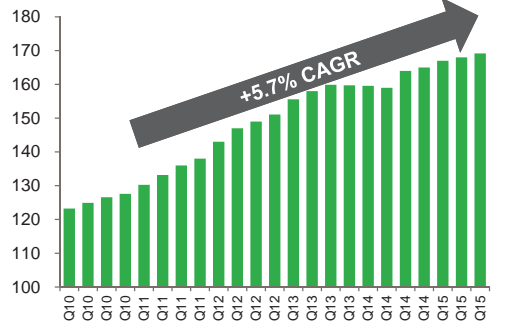
Industry-leading Customer Acquisition

Consumer revenue growth aided by share of wallet improvement

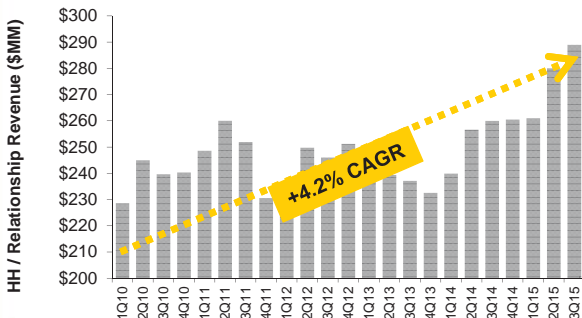
Consumer Households



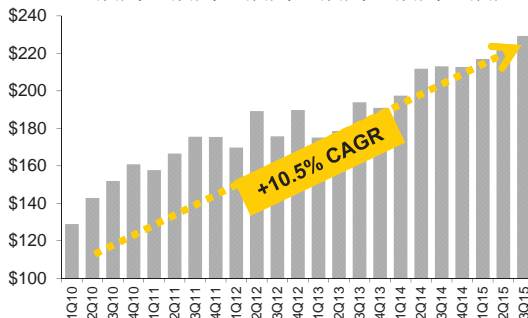
Business Relationships



HH / Relationship Revenue (\$MM)



HH / Relationship Revenue (\$MM)

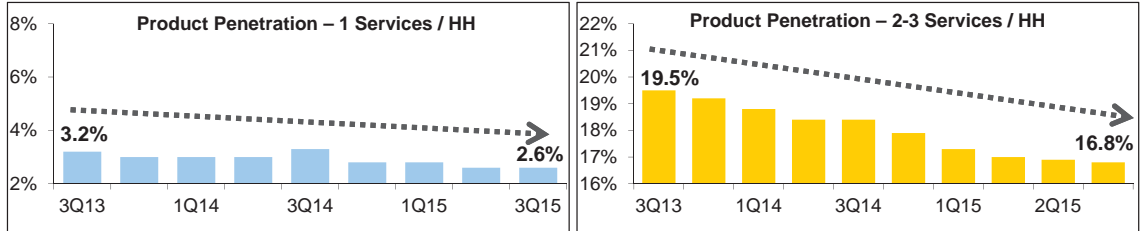


Consumer Relationships

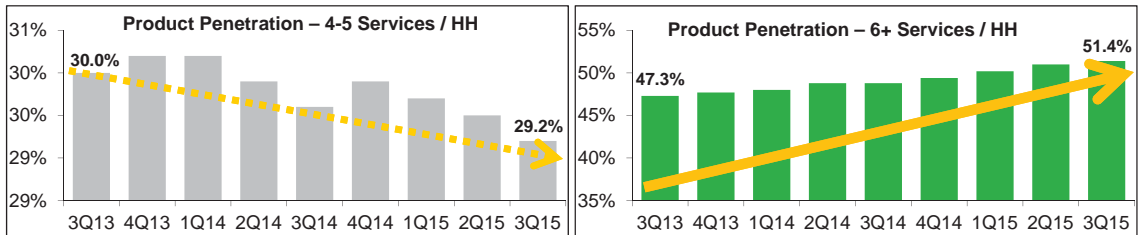
Strong product penetration and increasing share of wallet

- Over 20 potential products or services counted: checking, savings, online bill pay, credit card, mortgage, brokerage account, insurance, etc.⁽¹⁾

Product Penetration – 1-3 Services / HH



Product Penetration – 4+ Services / HH

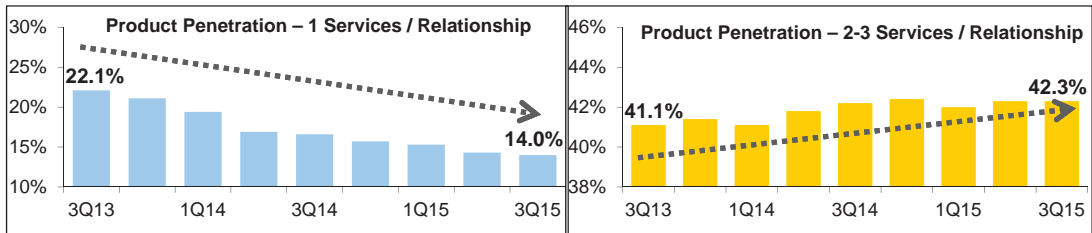


(1) The definitions and measurements used in our OCR process are periodically reviewed

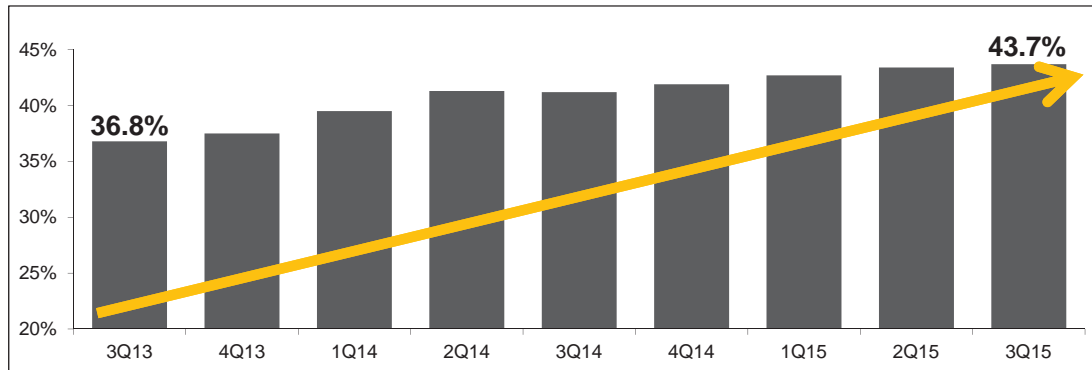


Commercial Relationships⁽¹⁾⁽²⁾

Deepening relationships and increasing product/service cross-sell



Product Penetration – 4+ Services / Relationship



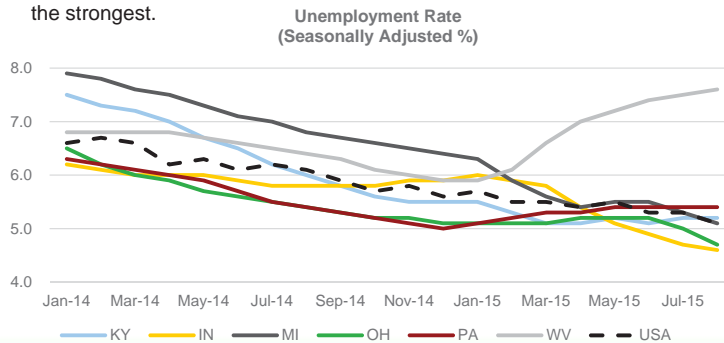
(1) Checking account (2) The definitions and measurements used in our OCR process are periodically reviewed



Footprint Economic Indicators

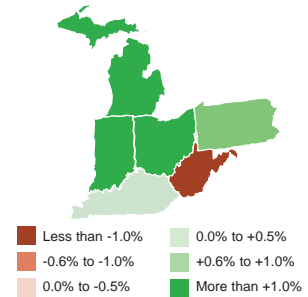
Positive trends cause for optimism

- According to the Philadelphia FRB coincident and leading economic indicators, economic activity in Michigan, Ohio and Indiana has:
 - ✓ grown faster than the U.S. in the economic recovery-to-date,
 - ✓ faster than the U.S. in the most recent 3 and 12 month periods through August, and
 - ✓ will likely continue to grow on par or faster than the nation through at least February of 2016 in most footprint states.
- Per capita disposable income growth in all Huntington footprint states grew faster than the national average in the last 5 years.
- Housing markets in the HNB footprint states have generally been more stable than in the nation overall, avoiding the boom / bust of recent years in most markets.
- During the recovery to date, employment growth in the Pittsburgh MSA matches national growth. Job growth in Michigan and Indiana has been the strongest.



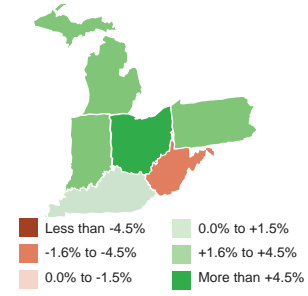
Sources: US Bureau of Labor Statistics, Federal Reserve Bank of Philadelphia

August 2015 State Coincident Indexes
(Three-Month Historical Change)



Source: Federal Reserve Bank of Philadelphia

August 2015 State Leading Indexes
(Expected Six-Month Change)



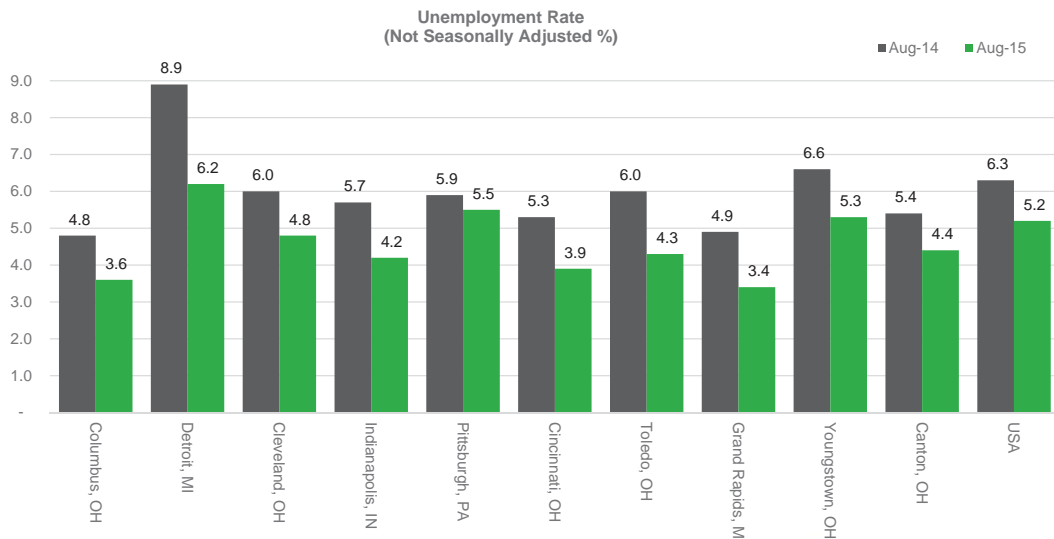
Source: Federal Reserve Bank of Philadelphia



Unemployment Rates in Top 10 Deposit MSAs

Our ten largest deposit markets all posted Y/Y improvement

- Since the end of the financial crisis in 2008, unemployment rates have gone from being well above the national average to rates generally equal to or below the national average.
- Detroit MSA posted the third largest year-over-year unemployment rate decrease in the nation among MSAs in August 2015
- MSAs in Michigan accounted for five of the ten largest unemployment rate Y/Y decreases (eight of the 20 largest Y/Y decreases) in August 2015



Source: US Bureau of Labor Statistics



Operating Leverage YTD

Committed to delivering positive operating leverage for full year

(\$MM)	2015	2014	Y/Y Change	
	Actual	Actual	\$	%
Net interest income	\$ 1,453.8	\$ 1,363.9		
FTE adjustment	23.7	20.0		
FTE Net interest income	\$ 1,477.5	\$ 1,383.9	93.6	6.8 %
Noninterest income	\$ 766.5	\$ 745.9		
Net gain (loss) MSR hedging	(6.9)	0.2		
Merger-related gain	-	0.8		
Adjusted noninterest income	\$ 773.4	\$ 744.9	28.5	3.8 %
Adjusted total revenue	\$ 2,250.9	\$ 2,128.8	122.1	5.7 %
Noninterest expense	\$ 1,477.1	\$ 1,399.1		
Merger and acquisition expenses	9.7	16.9		
Addition to litigation reserves	38.2	9.0		
Franchise repositioning	-	19.3		
Goodwill impairment	-	3.0		
Adjusted noninterest expense	\$ 1,429.2	\$ 1,350.9	78.3	5.8 %

Important Messages

- 2015 Expectations
 - Excluding Significant Items and net MSR activity, we expect to deliver positive operating leverage in full-year 2015, both inclusive and exclusive of the impact of Huntington Technology Finance.
 - Overall, asset quality metrics are expected to remain near current levels, although moderate quarterly volatility also is expected.
- Focus on delivery of consistent, through the cycle, shareholder returns
- Driving loan and core deposit growth in 2015 through execution and a differentiated customer experience
 - Past investments continue to deliver growth
 - Enhancing sales management to improve productivity
 - Data analytics to increase revenue generating product penetration
- High level of colleague and shareholder alignment

Reconciliation

Noninterest Expense from Continuing Operations (GAAP)

(in millions)	2015			2014			Change (\$)		Change (%)	
	Third	Second	First	Fourth	Third	LQ	YOY	LQ	YOY	
	Quarter	Quarter	Quarter	Quarter	Quarter					
Noninterest Expense										
Personnel costs	\$286.3	\$282.1	\$264.9	\$263.3	\$275.4	\$ 4.2	\$ 10.9	1 %	4 %	
Outside data processing and other services	58.5	58.5	50.5	53.7	53.1	-	5.4	0	10	
Net occupancy	29.1	28.9	31.0	31.6	34.4	0.2	(5.3)	1	(15)	
Equipment	31.3	31.7	30.2	32.0	30.2	(0.4)	1.1	(1)	4	
Professional services	12.0	12.6	12.7	15.7	13.8	(0.6)	(1.8)	(5)	(13)	
Marketing	12.2	15.0	13.0	12.5	12.6	(2.8)	(0.4)	(19)	(3)	
Deposit and other insurance expense	11.6	11.8	10.2	13.1	11.6	(0.2)	(0.0)	(2)	(0)	
Amortization of intangibles	3.9	10.0	10.2	10.7	9.8	(6.1)	(5.9)	(61)	(60)	
Other expense	81.7	41.2	36.1	50.9	39.5	40.5	42.2	98	107	
Total noninterest expense	\$526.6	\$491.8	\$458.9	\$483.3	\$480.3	\$ 34.8	\$ 46.3	7 %	10 %	

Impacts of Significant Items

(in millions)	2015			2014	
	Third	Second	First	Fourth	Third
	Quarter	Quarter	Quarter	Quarter	Quarter
Noninterest Expense					
Personnel costs	\$ 2.8	\$ 0.3	\$ -	\$ 2.2	\$ 15.3
Outside data processing and other services	1.6	0.8	0.1	0.3	0.3
Net occupancy	-	-	-	4.1	5.2
Equipment	-	-	-	2.0	0.1
Professional services	0.3	0.4	3.3	-	0.0
Marketing	-	-	-	-	0.8
Other expense	38.4	-	-	11.6	1.1
Total noninterest expense	\$ 43.1	\$ 1.5	\$ 3.4	\$ 20.3	\$ 22.8

Adjusted Noninterest Expense (Non-GAAP)

(in millions)	2015			2014			Change (\$)		Change (%)	
	Third	Second	First	Fourth	Third	LQ	YOY	LQ	YOY	
	Quarter	Quarter	Quarter	Quarter	Quarter					
Noninterest Expense										
Personnel costs	\$283.5	\$281.8	\$264.9	\$261.1	\$260.1	\$ 1.7	\$ 23.4	1 %	9 %	
Outside data processing and other services	57.0	57.7	50.5	53.4	52.8	(0.7)	4.2	(1)	8	
Net occupancy	29.1	28.9	31.0	27.4	29.2	0.2	(0.1)	1	(0)	
Equipment	31.3	31.7	30.2	30.0	30.1	(0.4)	1.2	(1)	4	
Professional services	11.7	12.2	9.4	15.7	13.8	(0.5)	(2.1)	(4)	(15)	
Marketing	12.2	15.0	13.0	12.5	11.8	(2.8)	0.4	(19)	3	
Deposit and other insurance expense	11.6	11.8	10.2	13.1	11.6	(0.2)	(0.0)	(2)	(0)	
Amortization of intangibles	3.9	10.0	10.2	10.7	9.8	(6.1)	(5.9)	(61)	(60)	
Other expense	43.4	41.2	36.1	39.2	38.4	2.2	5.0	5	13	
Total noninterest expense	\$483.7	\$490.3	\$455.5	\$463.1	\$457.6	\$ (6.6)	\$ 26.1	(1) %	6 %	



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Reconciliation

Significant Items Impacting Financial Performance Comparisons⁽¹⁾

(in millions, except per share amounts)

Net income - reported earnings

Net income applicable to common shares

Significant items - favorable (unfavorable) impact:

Merger and acquisition related expenses

Addition to litigation reserves

	3Q15		2Q15		1Q15	
	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	\$ 152.6		\$ 196.2		\$ 165.9	
Net income applicable to common shares	\$ 144.6	\$ 0.18	\$ 188.2	\$ 0.23	\$ 157.9	\$ 0.19
Significant items - favorable (unfavorable) impact:						
Merger and acquisition related expenses	\$ (4.8)	\$ -	\$ (1.5)	\$ (0.00)	\$ (3.4)	\$ (0.01)
Addition to litigation reserves	\$ (38.2)	\$ (0.03)	-	-	-	-

(in millions, except per share amounts)

Net income - reported earnings

Net income applicable to common shares

Significant items - favorable (unfavorable) impact:

Merger and acquisition related expenses

Addition to litigation reserves

Franchise repositioning related expense

(1) After-tax (35%)

(2) Pre-tax

	4Q14		3Q14		2Q14		1Q14	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	\$ 163.6		\$ 155.0		\$ 164.6		\$ 149.1	
Net income applicable to common shares	\$ 155.7	\$ 0.19	\$ 147.1	\$ 0.18	\$ 156.7	\$ 0.19	\$ 141.2	\$ 0.17
Significant items - favorable (unfavorable) impact:								
Merger and acquisition related expenses	\$ -	\$ -	\$ (3.5)	\$ (0.00)	\$ (0.8)	\$ 0.00	\$ (11.8)	\$ (0.01)
Addition to litigation reserves	(11.9)	(0.01)	-	-	-	-	(9.0)	(0.01)
Franchise repositioning related expense	(8.6)	(0.01)	(19.3)	(0.02)	-	-	-	-



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Huntington

Welcome.™

Appendix

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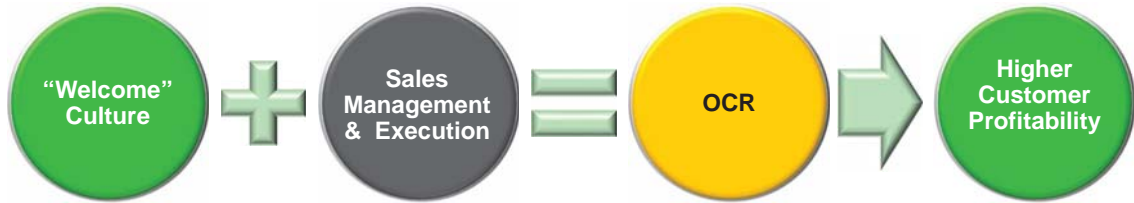
OCR Performance Review	25	Total Consumer Loans and Leases	50
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OCR Performance Review

OCR Drives Higher Customer Profitability

The Optimal Customer Relationship (OCR) Model



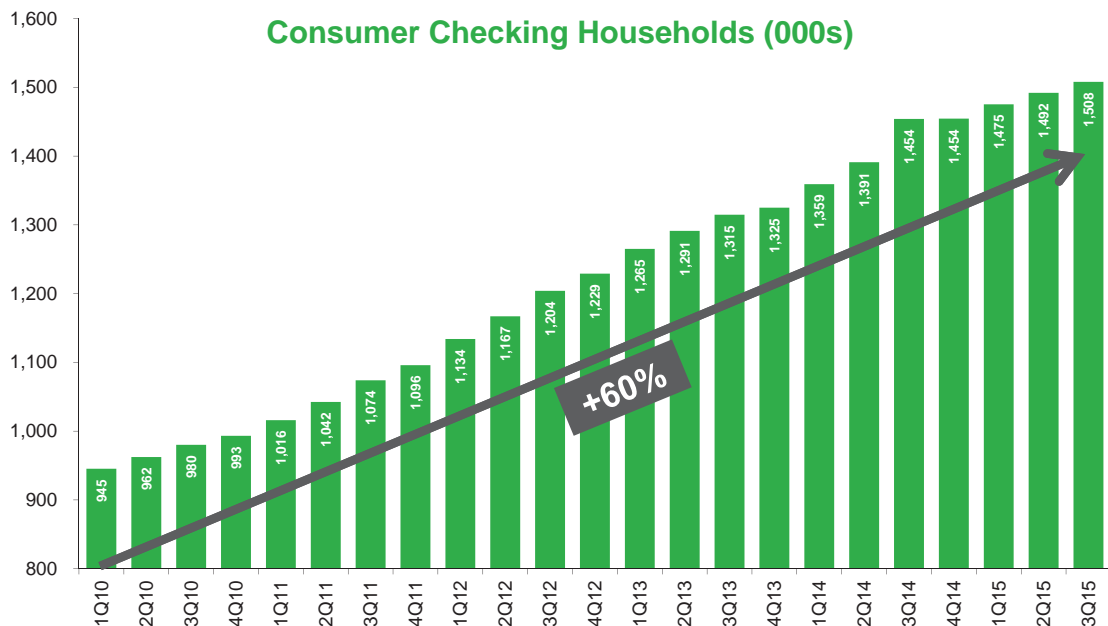
- Clearly outlined activities by segment
- Defined accountability for relationships, by segment
- Aligned goals and incentives at all levels and in all business segments
- One relationship management system – MAX
- Weekly executive results tracking, accountability, and action meetings

Competitive Advantage
One Bank / One Team for the Customer



Consumer Checking Account Household Growth

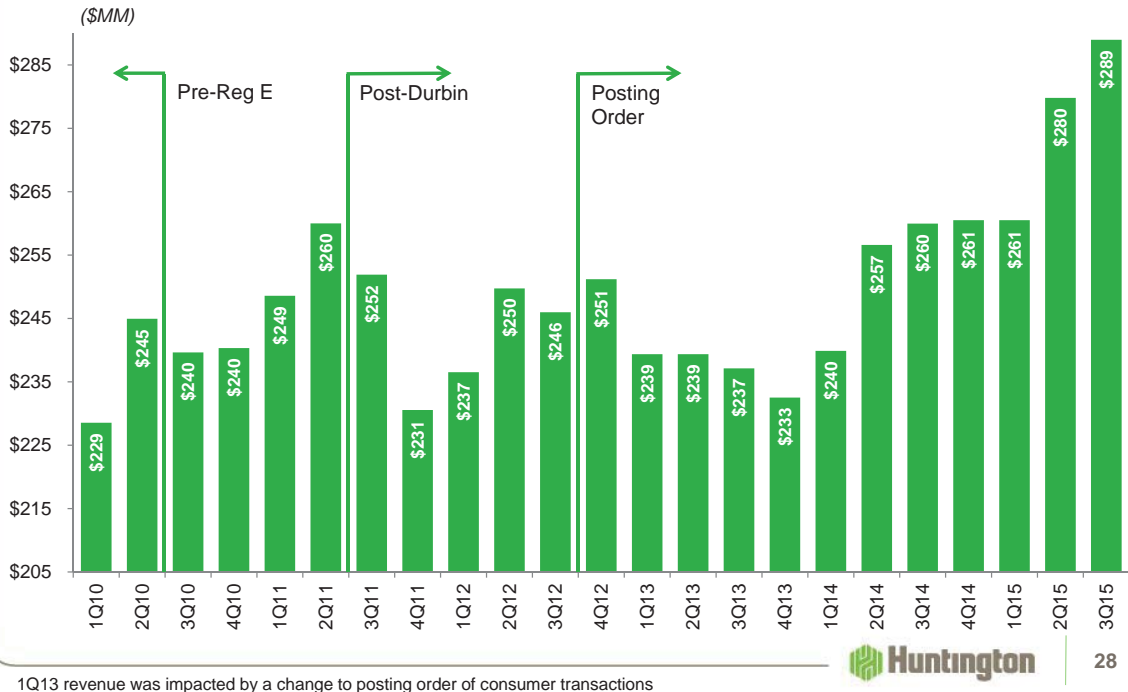
- 3Q15: 1.0% annualized linked quarter growth, 3.7% YoY growth
- 51.4% with 6+ products or services penetration⁽¹⁾, up from 48.8% a year ago
- 3Q15 revenue of \$289 MM, up \$9 MM LQ, up \$29 MM YoY



(1) The definitions and measurements used in our OCR process are periodically reviewed

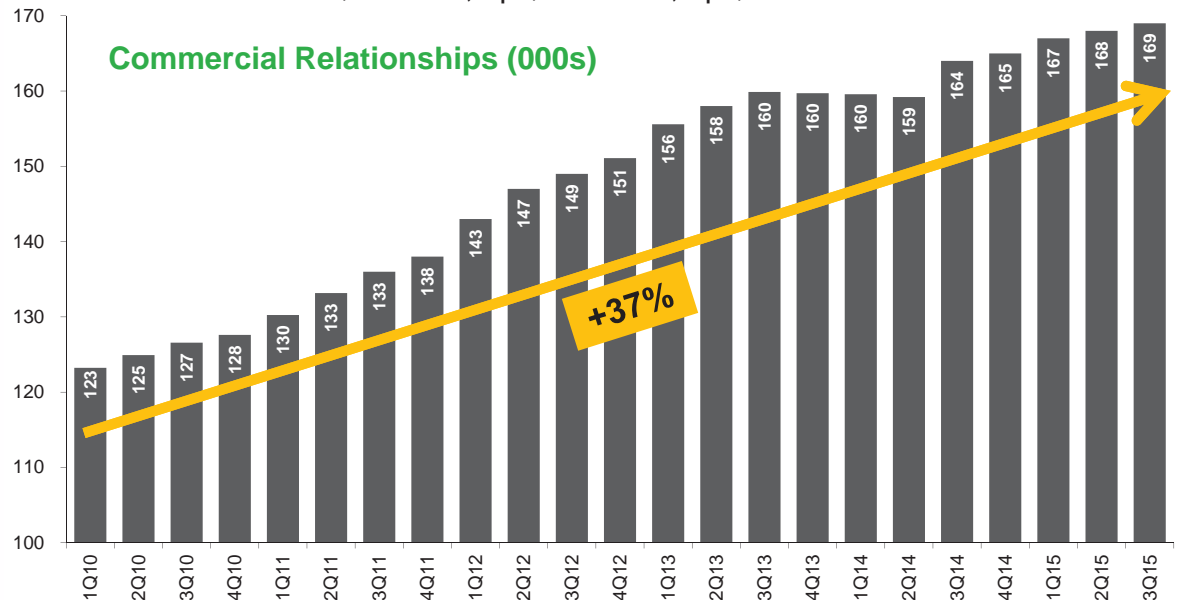
Consumer Checking Household Revenue

- Includes net interest income and noninterest income
- “Fair Play” related fee most recent change implemented in 3Q14



Commercial Relationship⁽¹⁾ Growth

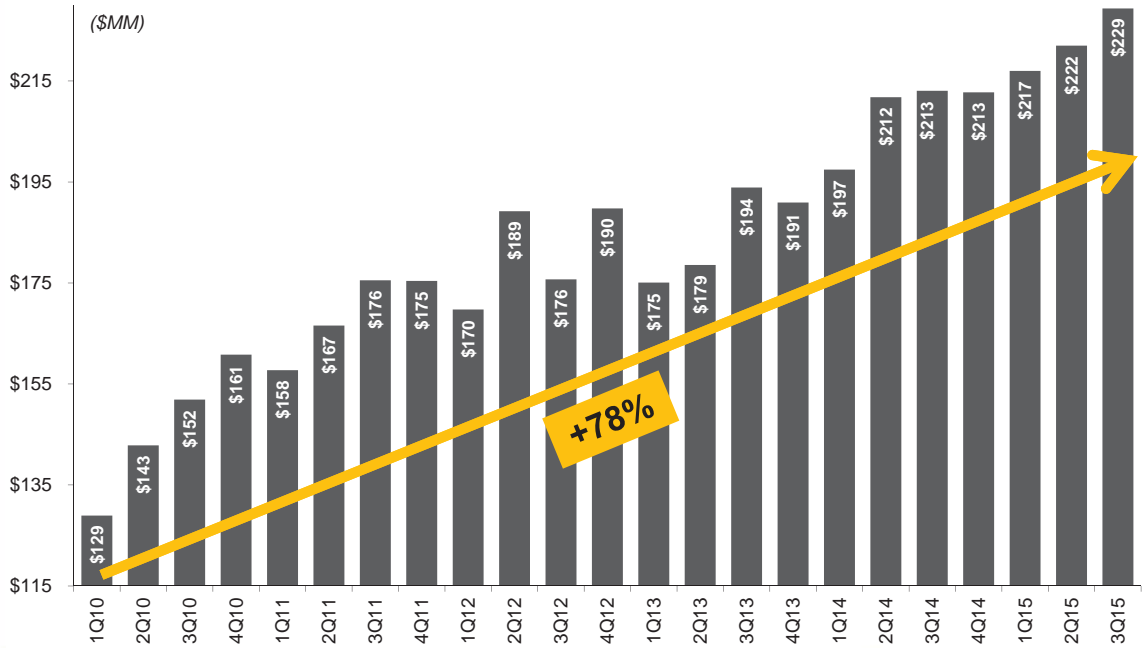
- 3Q15: 0.6% annualized linked quarter growth, 3.0% YoY growth⁽²⁾
- 43.7% with 4+ products or services penetration⁽³⁾, up from 41.2% a year ago.
- 3Q15 revenue of \$229 MM, up \$7 MM LQ, up \$16 MM YoY



(1) Checking account required (2) 1Q14 implementation of fee changes on Business Banking checking products accelerated the closing of certain lower balance business checking accounts (3) The definitions and measurements used in our OCR process are periodically reviewed

Commercial Relationship⁽¹⁾ Revenue

- Migration from credit-dependent to relationship-based / cross-sell culture



(1) Checking account



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Income Statement

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Mortgage Banking Income Summary

(\$MM)	3Q15	2Q15	1Q15	4Q14	3Q14
Origination and secondary marketing	\$20.0	\$26.3	\$20.0	\$12.9	\$15.5
Servicing fees	10.8	10.7	10.8	8.0	10.8
Amortization of capitalized servicing	(6.1)	(7.0)	(7.0)	(6.0)	(6.1)
Other mortgage banking income	2.7	2.5	3.5	2.9	4.1
Sub-total	27.4	32.5	27.4	17.8	24.3
MSR recovery (impairment)	(14.1)	14.5	(9.2)	(7.1)	1.0
Net trading gains (losses)	5.7	(8.5)	4.7	3.3	(0.2)
Total	\$19.0	\$38.5	\$23.0	\$14.0	\$25.1
Investor servicing portfolio ⁽¹⁾ (\$B)	\$15.9	\$15.7	\$15.6	\$15.6	\$15.6
Weighted average coupon	4.27%	4.30%	4.35%	4.38%	4.39%
Originations (\$B)	\$1.3	\$1.5	\$1.0	\$0.9	\$1.0
Mortgage servicing rights ⁽¹⁾	\$153.5	\$163.8	\$145.9	\$155.6	\$161.9
MSR % of investor servicing portfolio ⁽¹⁾	0.96%	1.04%	0.94%	1.00%	1.04%

(1) End-of-period



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Balance Sheet

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Assets

(\$ in millions)	2015		2014		Change (%)	
	Sep. 30,	Jun. 30,	Sep. 30,	LQ	YOY	
Assets						
Cash and due from banks	\$ 1,024	\$ 1,380	\$ 880	(26) %	16 %	
Interest bearing deposits in banks	66	71	73	(8)	(10)	
Trading account securities	39	59	66	(34)	(41)	
Loans held for sale	676	548	411	23	64	
Available-for-sale securities	11,095	10,255	8,722	8	27	
Held-to-maturity securities	3,158	3,304	3,496	(4)	(10)	
Loans and leases:						
Commercial and industrial loans and leases	20,040	20,003	18,791	0	7	
Commercial real estate loans	5,404	5,214	4,990	4	8	
Total commercial	25,444	25,217	23,781	1	7	
Automobile	9,160	8,549	8,322	7	10	
Home equity loans	8,461	8,526	8,436	(1)	0	
Residential mortgage loans	6,071	5,987	5,788	1	5	
Other consumer loans	520	474	395	10	32	
Total consumer	24,212	23,536	22,941	3	6	
Loans and leases	49,656	48,753	46,722	2	6	
Allowance for loan and lease losses	(592)	(600)	(631)	(1)	(6)	
Net loans and leases	49,064	48,153	46,091	2	6	
Bank owned life insurance	1,748	1,736	1,704	1	3	
Premises and equipment	621	615	613	1	1	
Goodwill	677	678	523	(0)	29	
Other intangible assets	59	63	85	(6)	(31)	
Accrued income and other assets	1,985	1,983	1,665	0	19	
Total assets	\$ 70,212	\$ 68,846	\$ 64,329	2 %	9 %	

Liabilities & Shareholders' Equity

(\$ in millions)	2015		2014		Change (%)	
	Sep. 30,	Jun. 30,	Sep. 30,	LQ	YOY	
Liabilities						
Demand deposits - non-interest bearing	\$ 16,935	\$ 17,011	\$ 14,754	(0) %	15 %	
Demand deposits - interest bearing	6,574	6,627	6,052	(1)	9	
Money market deposits	19,494	18,580	18,174	5	7	
Savings and other domestic deposits	5,189	5,240	5,038	(1)	3	
Core certificates of deposit	2,483	2,580	3,150	(4)	(21)	
Total core deposits	50,675	50,038	47,168	1	7	
Other domestic deposits of \$250,000 or more	263	178	202	48	30	
Brokered deposits and negotiable CDs	2,904	2,705	2,357	7	23	
Deposits in foreign offices	403	552	402	(27)	0	
Total deposits	54,245	53,473	50,129	1	8	
Short-term borrowings	1,454	1,511	3,181	(4)	(54)	
Federal Home Loan Bank advances	8	8	8	1	0	
Other long-term debt	5,373	4,873	2,590	10	107	
Subordinated notes	979	974	976	1	0	
Accrued expenses and other liabilities	1,570	1,510	1,161	4	35	
Total liabilities	63,629	62,349	58,045	2	10	
Shareholders' equity						
Preferred stock	386	386	386	(0)	(0)	
Common stock	8	8	8	-	(1)	
Capital surplus	7,054	7,109	7,244	(1)	(3)	
Less treasury shares, at cost	(17)	(17)	(13)	(0)	31	
Accumulated other comprehensive loss	(140)	(186)	(182)	(25)	(23)	
Retained earnings	(708)	(805)	(1,159)	(12)	(39)	
Total shareholders' equity	6,583	6,495	6,284	1	5	
Total liabilities and shareholders' equity	\$ 70,212	\$ 68,846	\$ 64,329	2 %	9 %	

Deposits

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Total Core Deposit Trends

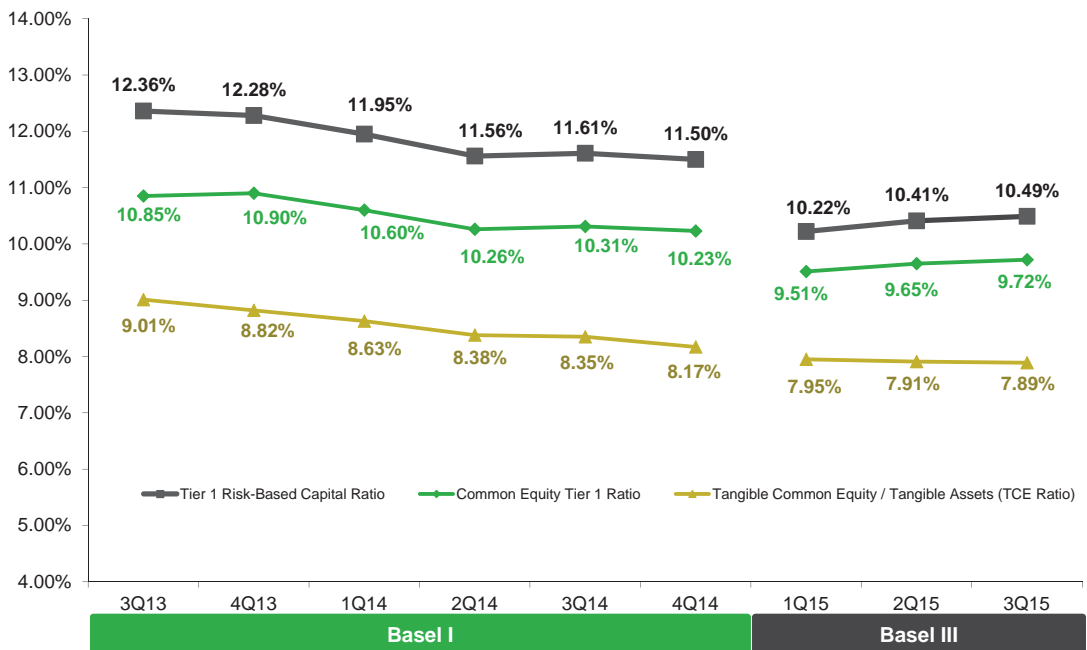
Average (\$B)	3Q15	Annualized Growth ⁽¹⁾		
		3Q15 v 2Q15	2Q15 v 1Q15	3Q15 v 3Q14
Commercial				
Demand deposits - non-interest bearing	\$ 14.2	36 %	18 %	23 %
Demand deposits - interest bearing	1.2	19	45	11
Other core deposits ⁽²⁾	9.5	34	(21)	15
Total	24.9	35	4	26
Consumer				
Demand deposits - non-interest bearing	2.8	(9)	9	12
Demand deposits - interest bearing	5.4	(3)	23	12
Other core deposits ⁽²⁾	17.8	(4)	(4)	(1)
Total	26.0	(4)	3	1
Total				
Demand deposits - non-interest bearing	17.0	28	17	21
Demand deposits - interest bearing	6.6	1	27	12
Other core deposits ⁽²⁾	27.3	8	(9)	4
Total	\$ 50.9	14 %	3 %	10 %

(1) Linked-quarter percent change annualized

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

Capital

Capital Ratios⁽¹⁾

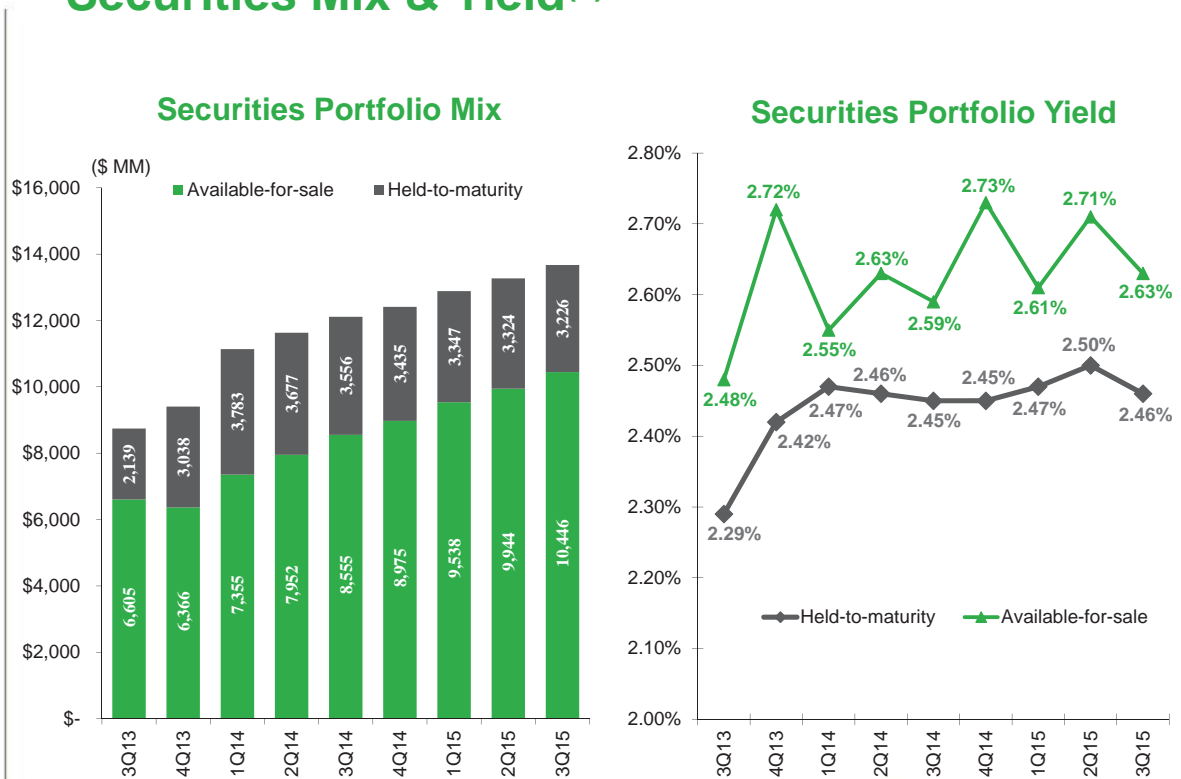


(1) End-of-period

Investment Securities

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Securities Mix & Yield⁽¹⁾



(1) Average balances

Securities Overview – 9/30/15

- Portfolio weighted average life of 5.3 years, average duration of 4.4 years

Available-for-sale, and other securities (SMM)

	Fair Value	Credit Rating of Fair Value Amount ⁽¹⁾					
		AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
US Treasury	\$ 14	\$ ---	\$ 14	\$ ---	\$ ---	\$ ---	\$ ---
Agency (Debt, P/T, & CMO's)	7,141	---	7,141	---	---	---	---
Asset Backed							
Auto/Fleet Lease backed securities	25	25	---	---	---	---	---
Pooled-trust-preferred securities ⁽²⁾	101	---	---	---	---	101	---
Floorplan/Rental Fleet backed securities	126	126	---	---	---	---	---
Credit Card backed securities	64	64	---	---	---	---	---
All other asset backed securities	497	352	---	145	---	---	---
Municipal securities ⁽³⁾	2,328	185	193	---	---	---	1,951
FHLB/FRB Stock	332	---	---	---	---	---	332
Other	466	0	5	63	375	10	12
Total available-for-sale, and other	\$ 11,095	\$ 753	\$ 7,352	\$ 208	\$ 375	\$ 111	\$ 2,295

Held-to-maturity securities

	Amortized Cost	Credit Rating of Amortized Cost Amount ⁽¹⁾					
		AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
Agency (Debt, P/T, & CMO's)	3,150	---	3,150	---	---	---	---
Municipal securities	7	---	7	---	---	---	---
Total held-to-maturity	\$ 3,158	\$ ---	\$ 3,158	\$ ---	\$ ---	\$ ---	\$ ---

⁽¹⁾ Credit ratings reflect the low est current rating assigned by a nationally recognized credit rating agency.

⁽²⁾ Primarily trust preferred for banks/insurance companies

⁽³⁾ Loans that were reclassified to securities included.



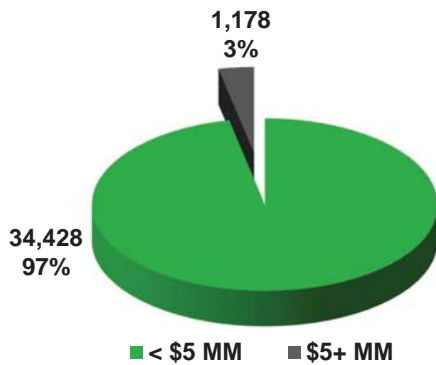
Loan Portfolio Overview

Total Commercial Loans

Total Commercial Loans – Granularity

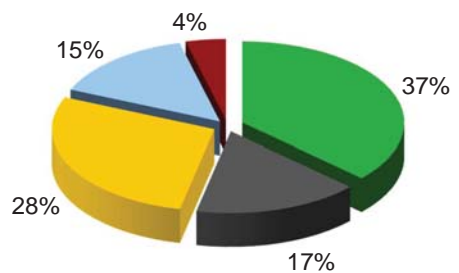
EOP Outstandings – \$25.4 Billion

of Loans by Size



\$5 MM - < \$10 MM	586
\$10 MM - < \$25 MM	466
\$25 MM - < \$50 MM	113
> \$50 MM	13
Total	1,178

Loans by Dollar Size



< \$5 MM	37%
\$5 MM - < \$10 MM	28%
\$10 MM - < \$25 MM	15%
\$25 MM - < \$50 MM	4%
\$50 MM +	17%

Commercial and Industrial: \$20.0 Billion⁽¹⁾

- Diversified by sector and geographically within our Midwest footprint
- Focuses on middle market companies with \$20-\$500 MM in sales and Business Banking <\$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

	3Q15	2Q15	1Q15	4Q14	3Q14
Period end balance (\$MM)	\$20,040	\$20,003	\$20,109	\$19,033	\$18,791
30+ days PD & accruing	0.32%	0.26%	0.20%	0.14%	0.16%
90+ days PD & accruing⁽²⁾	0.03%	0.03%	0.03%	0.03%	0.04%
NCOs⁽³⁾	0.20%	0.09%	0.24%	0.01%	0.27%
NALs	0.79%	0.74%	0.66%	0.38%	0.48%
ACL	1.66%	1.63%	1.63%	1.77%	1.78%

(1) End of period (2) All amounts represent accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.

(3) Annualized



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C&I – Auto Industry

End of period balances

Outstandings

(\$MM)	3Q15	2Q15	1Q15	4Q14	3Q14
<u>Suppliers</u>⁽¹⁾					
Domestic	\$ 421	\$ 439	\$ 317	\$ 285	\$ 273
Foreign	0	0	0	0	0
Total suppliers	421	439	317	285	273
<u>Dealers</u>					
Floorplan-domestic	1,156	1,095	1,118	1,196	1,011
Floorplan-foreign	609	618	669	636	516
Total floorplan	1,765	1,712	1,787	1,832	1,527
Other	589	580	572	576	541
Total dealers	2,354	2,293	2,359	2,408	2,068
Total auto industry	\$2,775	\$2,732	\$2,676	\$2,692	\$2,341
NALs					
Suppliers	0.05%	0.05%	0.00%	0.01%	0.03%
Dealers	0.00	0.00	0.00	0.00	0.00
Net charge-offs⁽²⁾					
Suppliers	0.01%	0.01%	0.05%	0.08%	0.08%
Dealers	0.0	0.0	0.0	0.0	0.0

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



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Commercial Real Estate: \$5.4 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
- >70% is within our geographic footprint
- \$283 MM of “Special Assets” with a 22% average credit mark

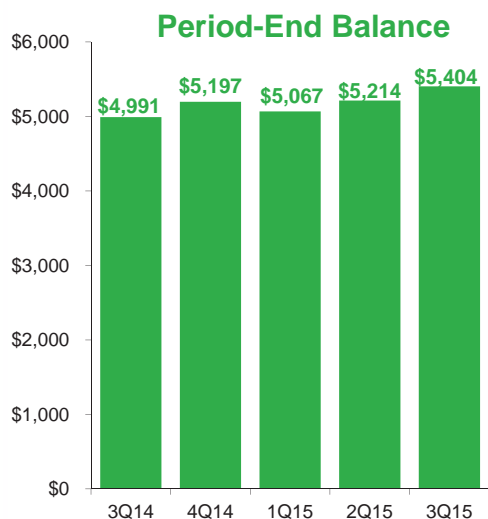
Credit Quality Trends

	3Q15	2Q15	1Q15	4Q14	3Q14
Period end balance (\$MM)	\$5,404	\$5,214	\$5,067	\$5,197	\$4,991
30+ days PD & accruing	0.58%	0.35%	0.40%	0.56%	0.84%
90+ days PD & accruing⁽²⁾	0.23%	0.21%	0.32%	0.36%	0.53%
NCOs⁽³⁾	(1.04)%	0.43%	(0.31)%	(0.01)%	(0.48)%
NALs	0.51%	0.84%	0.97%	0.93%	1.20%
ACL	2.18%	1.88%	2.10%	2.09%	2.45%

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

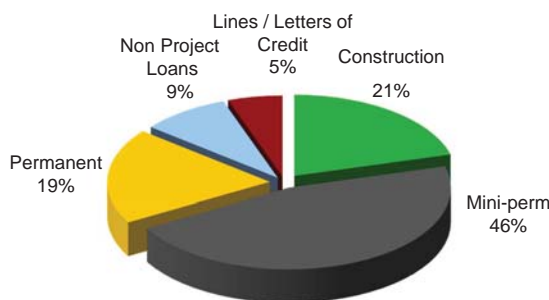


CRE – Portfolio Composition



	3Q15 vs. 2Q15	3Q15 vs. 3Q14
New	\$ 257	\$ 1,068
Takedowns	557	1,930
Net payments / payoffs / other	(620)	(2,561)
Charge-offs	(4)	(23)
Net change	\$190	\$414
	3.7%	8.3%

By Loan Type



Mini-perm - Loans with 5 years or less term with properties that have reached a stabilized physical occupancy and exhibit an operational cash flow which would qualify for permanent financing during normalized market conditions.
Permanent – Amortizing loans with terms of up to 10 years, amortizing up to 25 years.



Total Consumer Loans and Leases

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Automobile: \$9.2 Billion⁽¹⁾

- **Deep local relationships with high quality Dealers**
 - Consistently in the market for over 60 years
 - Dominant market position in the Midwest with over 3,500 dealers
 - Floorplan and dealership real estate lending, core deposit relationship, full Treasury Management, Private Banking, etc.
 - That deep relationship adds value... buy rates are 20 to 50 basis points higher compared with other banks competing in the prime space
- **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 decision engine evaluates >70% of applications - over 1,000 point pricing matrix based on FICO and custom score
 - Underwriters directly compensated on credit performance by vintage

Credit Quality Trends	3Q15	2Q15	1Q15	4Q14	3Q14
Period end balance (\$MM)	\$9,160	\$8,549	\$7,803	\$8,690	\$8,322
30+ days PD & accruing	0.86%	0.76%	0.70%	0.83%	0.72%
90+ days PD & accruing	0.08%	0.05%	0.06%	0.07%	0.06%
NCOs	0.22%	0.17%	0.19%	0.28%	0.20%
NALs	0.06%	0.05%	0.06%	0.05%	0.06%

(1) End of period

Auto Loans – Production and Credit Quality

	3Q15	2Q15	1Q15	4Q14	3Q14	2Q14	1Q14	4Q13
Originations								
Amount (\$MM)	\$1,485	\$1,383	\$1,048	\$1,230	\$1,481	\$1,463	\$1,068	\$994
% new vehicles	47%	48%	44%	48%	50%	50%	47%	47%
Avg. LTV	90%	90%	89%	90%	89%	89%	89%	89%
Avg. FICO	764	762	759	765	767	765	759	763
Expected cumulative loss	0.91%	0.91%	0.91%	0.88%	0.81%	0.85%	0.88%	0.89%
Portfolio Performance								
30+ days PD & accruing %	0.86%	0.76%	0.70%	0.83%	0.72%	0.65%	0.63%	0.88%
NCO %	0.22%	0.17%	0.19%	0.28%	0.20%	0.16%	0.28%	0.23%
Vintage Performance⁽¹⁾								
6-month losses			0.03%	0.03%	0.04%	0.05%	0.04%	0.05%
9-month losses				0.08%	0.08%	0.12%	0.11%	0.10%
12-month losses					0.12%	0.17%	0.16%	0.18%

(1) Annualized



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Home Equity: \$8.5 Billion⁽¹⁾

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers... 3Q15 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 FICOs >750 with >50% 1st-liens
- Brokered represents <5% of outstandings today
- Conservative underwriting – manage the probability of default while stress testing rates

Credit Quality Trends	3Q15	2Q15	1Q15	4Q14	3Q14
Period end balance (\$MM)	\$8,461	\$8,526	\$8,492	\$8,491	\$8,436
30+ days PD & accruing	0.73%	0.78%	0.69%	0.80%	0.91%
90+ days PD & accruing	0.13%	0.14%	0.13%	0.14%	0.18%
NCOs	0.28%	0.22%	0.22%	0.30%	0.31%
NALs	0.79%	0.88%	0.93%	0.93%	0.86%

(1) End of Period



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Residential Mortgages: \$6.0 Billion⁽¹⁾

- Focused on geographies within our Midwest footprint
- Traditional product mix... very limited nontraditional exposure as we never originated sub-prime, payment option ARMs, or negative amortization loans
- Early identification of loss mitigation. “Home Savers” program, 25%–30% recidivism
- Average 3Q15 origination: FICO of 738, new / refi mix approx. 75/25%

Credit Quality Trends	3Q15	2Q15	1Q15	4Q14	3Q14
Period end balance (\$MM)	\$6,071	\$5,987	\$5,795	\$5,831	\$5,788
Originations (\$MM)	\$1,259	\$1,454	\$980	\$922	\$997
30+ days PD & accruing	3.08%	3.22%	3.35%	3.84%	3.95%
90+ days PD & accruing	1.12%	1.21%	1.28%	1.51%	1.52%
NCOs	0.13%	0.15%	0.19%	0.21%	0.38%
NALs	1.63%	1.52%	1.69%	1.66%	1.70%

(1) End of Period



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Credit Quality Review

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Credit Quality Trends Overview

	3Q15	2Q15	1Q15	4Q14	3Q14
Net charge-off ratio	0.13%	0.21%	0.20%	0.20%	0.26%
90+ days PD and accruing	0.21	0.22	0.24	0.27	0.30
NAL ratio ⁽¹⁾	0.72	0.75	0.76	0.63	0.70
NPA ratio ⁽²⁾	0.77	0.81	0.84	0.71	0.78
Criticized asset ratio ⁽³⁾	3.54	3.61	3.78	3.73	3.43
ALLL ratio	1.19	1.23	1.27	1.27	1.35
ALLL / NAL coverage	166	165	166	202	194
ALLL / NPA coverage	155	151	151	179	173
ACL ratio	1.32	1.34	1.38	1.40	1.47
ACL / Criticized assets ⁽³⁾	37.30	37.23	36.58	37.48	42.77
ACL / NAL coverage	184	180	181	222	211
ACL / NPA coverage	172	165	165	197	188

(1) NALs divided by total loans and leases

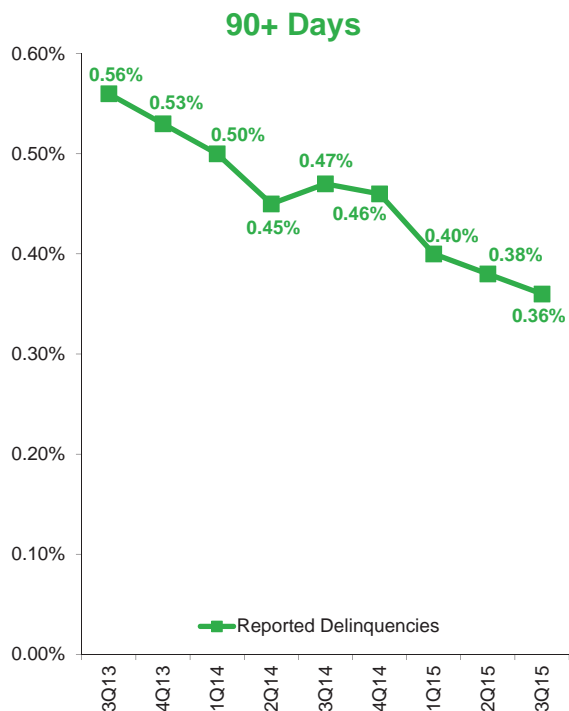
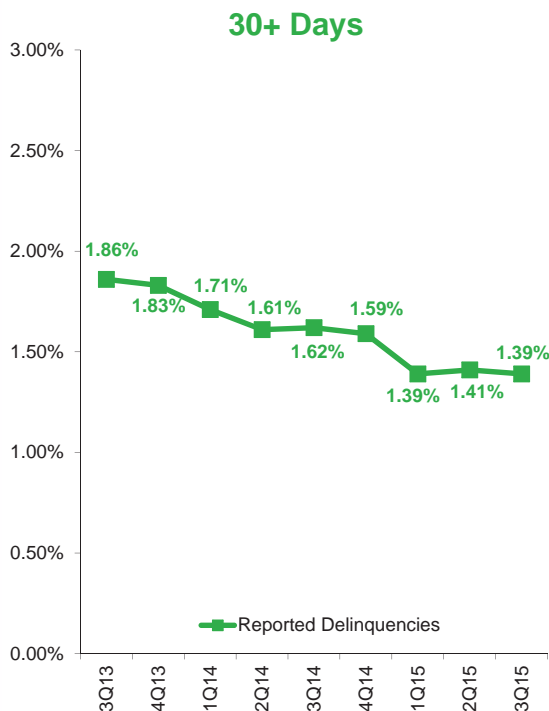
(2) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs

(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

(4) Includes \$13.1 MM related to Chapter 7 bankruptcy loans

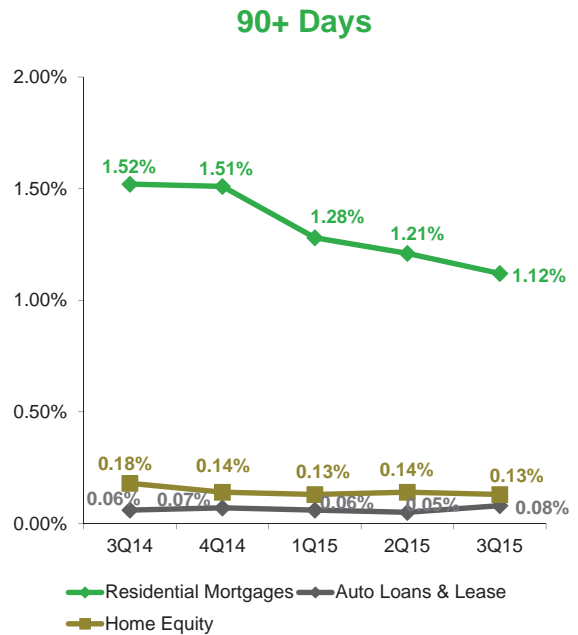
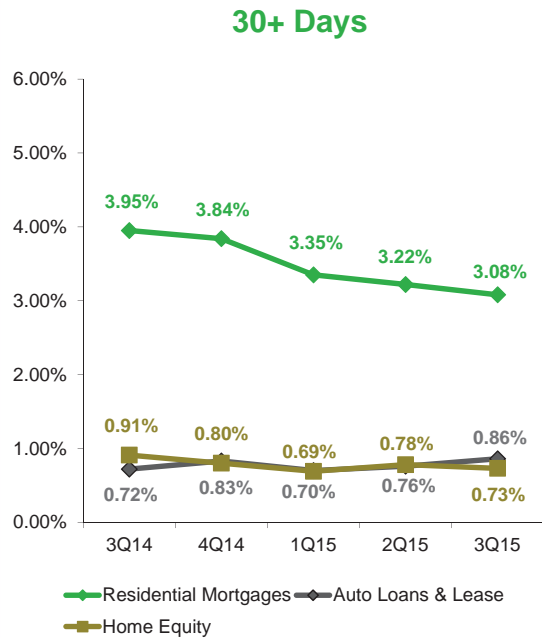


Total Consumer Loan Delinquencies⁽¹⁾



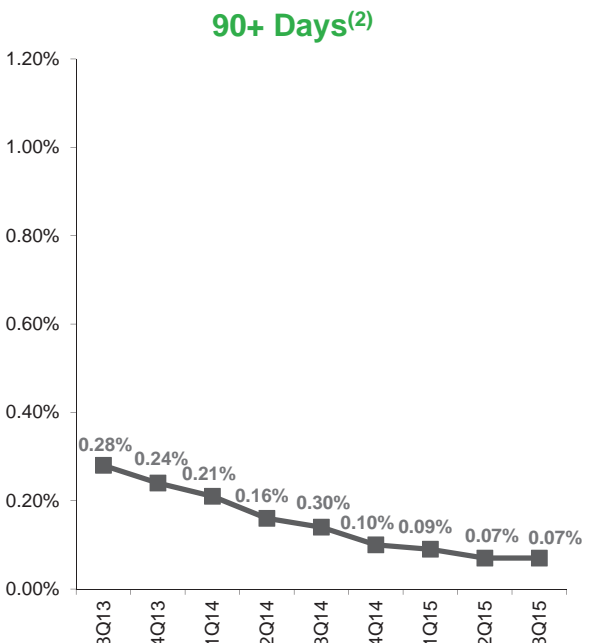
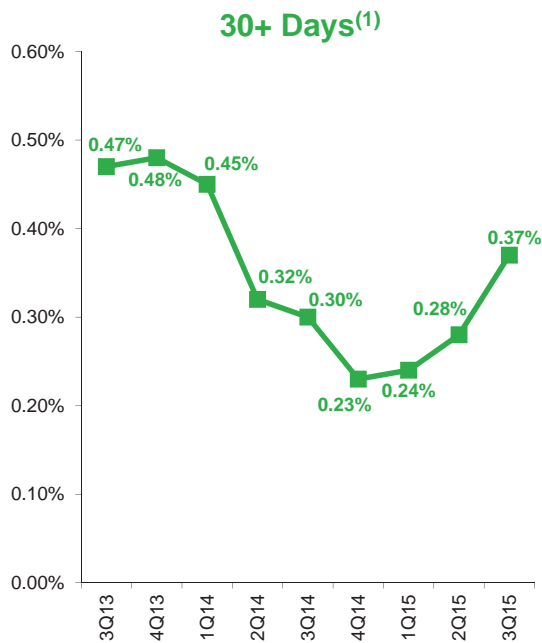
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Consumer Loan Delinquencies⁽¹⁾



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

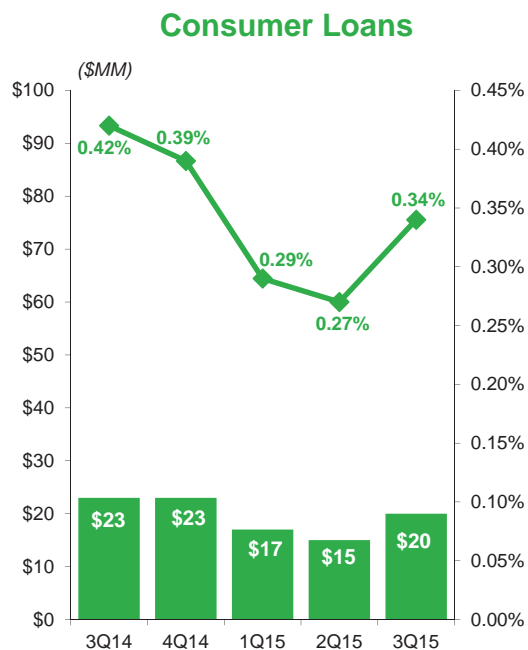
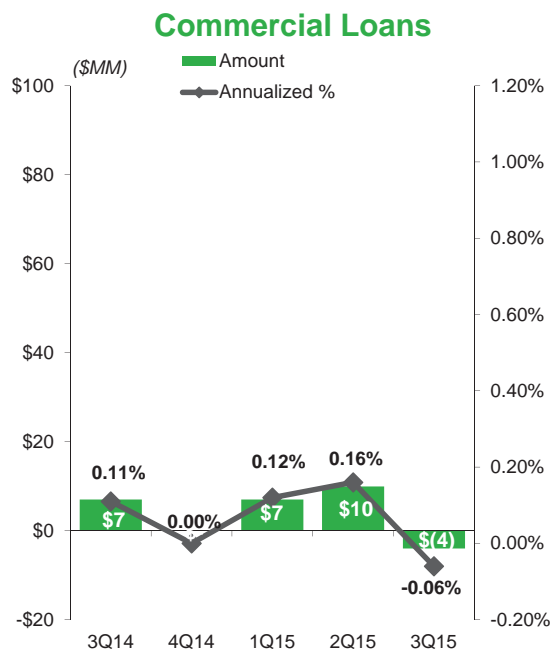
Total Commercial Loan – Delinquencies



(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



Nonperforming Asset Flow Analysis

(\$MM)	3Q15	2Q15	1Q15	4Q14	3Q14
NPA beginning-of-period	\$396.0	\$400.8	\$337.7	\$364.5	\$362.1
Additions / increases	139.6	125.1	162.9	87.0	102.8
Return to accruing status	(13.6)	(46.1)	(18.0)	(20.0)	(24.9)
Loan and lease losses	(45.7)	(33.8)	(41.6)	(36.1)	(36.4)
Payments	(78.5)	(38.4)	(30.6)	(48.6)	(29.1)
Sales & other	(16.4)	(11.6)	(9.7)	(9.0)	(10.0)
NPA end-of-period	\$381.4	\$396.0	\$400.8	\$337.7	\$364.5
Percent change	(4)%	(1)%	19%	(7)%	1%

Total Commercial Loans – Criticized Loan Flow Analysis

End of Period

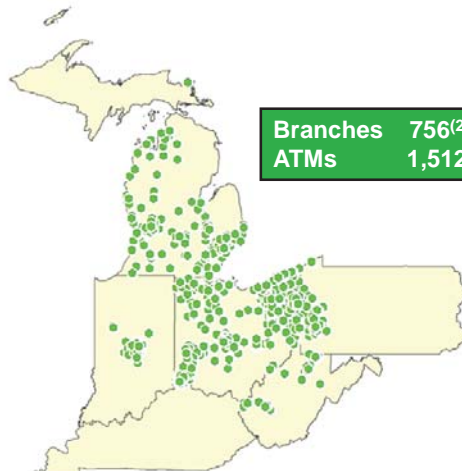
<i>(\$MM)</i>	3Q15	2Q15	1Q15	4Q14	3Q14
Criticized beginning-of-period	\$1,476	\$1,510	\$1,454	\$1,285	\$1,344
Additions / increases	249	391	277	442	218
Advances	62	51	108	67	69
Upgrades to “Pass”	(114)	(272)	(113)	(105)	(104)
Paydowns	(170)	(179)	(193)	(212)	(219)
Charge-offs	(30)	(27)	(26)	(22)	(24)
Criticized end-of-period	\$1,473	\$1,476	\$1,510	\$1,454	\$1,285
Percent change	(0)%	(2)%	4%	12%	(5)%

Franchise and Leadership

Huntington Bancshares Overview

Midwest financial services holding company

Founded - 1866
 Headquarters - Columbus, Ohio
 Total assets - \$70 Billion
 Employees⁽¹⁾ - 12,367
 Franchise:



Deposits - Top 10 MSAs

MSA	Rank	Branches	Deposits	Share
Columbus, OH	1	86	\$17,450	29.7%
Detroit, MI	7	83	5,163	4.5
Cleveland, OH	5	91	4,836	7.6
Indianapolis, IN	4	45	3,062	7.2
Pittsburgh, PA	7	37	2,782	2.4
Cincinnati, OH	4	38	2,577	2.9
Toledo, OH	1	31	2,354	23.7
Grand Rapids, MI	2	38	2,237	11.5
Youngstown, OH	1	40	2,019	22.1
Canton, OH	1	27	1,708	26.5

	% Deposits
#1 Share markets	43%
#1- #4 Share markets	58%

State	Branches	ATMs
Ohio	405	904
Michigan	202	264
Pennsylvania	48	101
Indiana	45	75
West Virginia	31	147
Kentucky	10	21

Source: SNL Financial, company presentations and filings
 FDIC deposit data as of June 30, 2015



(1) 3Q15 Average full-time equivalent (FTE) (2) Includes 15 Private Client Group Offices

In-Store Strategy: Lower Cost, More Convenient, and Full Service Distribution Network

- Attractive distribution option: 2x acquisition vs traditional, full service, better fee mix
- In-Store Strategy as a whole turned profitable during 2Q15
- 105 branches breakeven or better for September 2015, up from 63 for September 2014



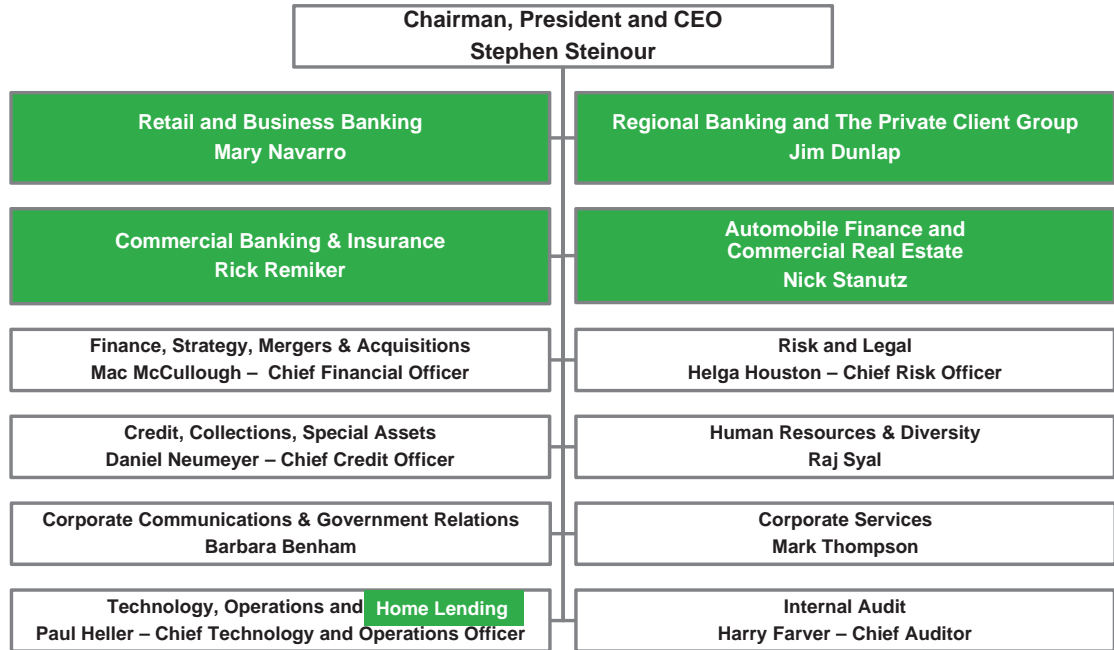
- 92 of 104 planned Giant Eagle in-store branches opened; 1 Giant Eagle in-store branch expected to open in 4Q15
- 77 Giant Eagle in-store branches were breakeven or better as of September 2015
- Giant Eagle in-stores represent 12% of our branch network, over delivering on HH growth:
 - Delivering 30% of consumer HH growth in last 12 months, ending August 2015
 - Delivering 34% of Business Banking relationship growth in last 12 months, ending August 2015



- 65 of 80+ planned Meijer in-store branches opened; 20 Meijer in-store branches expected to open in 4Q15
- 28 Meijer in-store branches were breakeven or better as of September 2015
- Meijer in-stores represent 9% of our branch network, over delivering on HH growth:
 - Delivering 19% of consumer HH growth last 12 months, ending August 2015
 - Delivering 16% of Business Banking relationship growth in last 12 months, ending August 2015



Leadership Team



Business Segments



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Huntington

Welcome.™

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