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HUNTINGTON BANCSHARES INCORPORATED REPORTS 2018 FIRST QUARTER EARNINGS

Results Include 65% Year-Over-Year Increase in EPS and 57% Year-Over-Year Increase in Net Income

COLUMBUS, Ohio – Huntington Bancshares Incorporated (Nasdaq: HBAN; www.huntington.com) reported net income for the 2018 first quarter of $326 million, an increase of $118 million from the year-ago quarter. Earnings per common share for the 2018 first quarter were $0.28, up $0.11 from the year-ago quarter. Tangible book value per common share as of 2018 first quarter-end was $7.12, a 9% year-over-year increase. Return on average assets was 1.27%, and return on average common equity was 13.0%.

“We entered 2018 with momentum, and delivered solid financial performance and balance sheet growth during the first quarter,” said Steve Steinour, chairman, president and CEO. “EPS increased 65% from the year-ago quarter, and our return on tangible common equity was 17.5%. Average loans increased 5% year-over-year and 9% linked quarter annualized, with disciplined growth in both commercial and consumer loans. We also are pleased with our 57% efficiency ratio, driven by 3% year-over-year revenue growth and expense discipline.”

"During the first quarter, we converted $363 million of high cost Series A preferred equity into common shares, and subsequently issued $500 million of attractively priced Series E preferred equity. These transactions, coupled with our strong underlying earnings power and disciplined risk management, position us well.”

“With the market outlook for continued short-term interest rate hikes and increasing deposit competition, we selectively raised deposit pricing to maintain core relationships and locked in fixed-rate, term deposit funding."

Last week Huntington announced that the Board declared a quarterly cash dividend on the company's common stock of $0.11 per share, consistent with the prior quarter. The dividend is payable on July 2, 2018, to shareholders of record on June 18, 2018.

Specific 2018 First Quarter Highlights:

- $36 million, or 3%, year-over-year increase in fully-taxable equivalent revenue, comprised of a $34 million, or 5%, increase in fully-taxable equivalent net interest income and a $2 million, or 1%, increase in noninterest income
- Net interest margin of 3.30%, unchanged from the year-ago quarter
- $74 million, or 10%, year-over-year decrease in noninterest expense, as the year-ago quarter included $73 million of acquisition-related expense
- Effective tax rate of 15.3%, down from 22.2% in the year-ago quarter, reflecting the impact of federal tax reform
- $3.5 billion, or 5%, year-over-year increase in average loans and leases, including a $3.2 billion, or 10%, increase in consumer loans
- $1.9 billion, or 3%, year-over-year increase in average core deposits, driven by a $2.0 billion, or 11%, increase in money market deposits
- Net charge-offs equated to 0.21% of average loans and leases, representing the fifteenth consecutive quarter below the long-term target range of 0.35% to 0.55%

- Nonperforming asset ratio of 0.59%, down from 0.68% a year ago
- Repurchase of $48 million of common stock (3.0 million shares at an average cost of $15.83 per share), completing the $308 million buyback authorization under our 2017 CCAR plan
- Conversion of $363 million of 8.5% Series A preferred equity into common shares, and the subsequent issuance of $500 million of 5.7% Series E preferred equity
- Common Equity Tier 1 (CET1) risk-based capital ratio of 10.51%, up from 9.74% a year ago and above our 9% to 10% operating guideline
- Tangible book value per common share (TBVPS) increased $0.57, or 9%, year-over-year to $7.12

Table 1 – Earnings Performance Summary (GAAP)

	2018	2017			
	First	Fourth	Third	Second	First
(in millions, except per share data)	Quarter	Quarter	Quarter	Quarter	Quarter
Net Income	$ 326	$ 432	$ 275	$ 272	$ 208
Diluted earnings per common share	0.28	0.37	0.23	0.23	0.17
Return on average assets	1.27%	1.67%	1.08%	1.09%	0.84%
Return on average common equity	13.0	17.0	10.5	10.6	8.2
Return on average tangible common equity	17.5	22.7	14.1	14.4	11.3
Net interest margin	3.30	3.30	3.29	3.31	3.30
Efficiency ratio	56.8	54.9	60.5	62.9	65.7
Tangible book value per common share	$ 7.12	$ 6.97	$ 6.85	$ 6.74	$ 6.55
Cash dividends declared per common share	0.11	0.11	0.08	0.08	0.08
Average diluted shares outstanding	1,125	1,130	1,106	1,109	1,109
Average earning assets	$ 95,412	$ 93,937	$ 92,849	$ 91,728	$ 91,139
Average loans and leases	70,484	68,940	68,276	67,345	66,981
Average core deposits	73,392	73,946	73,549	72,291	71,500
Tangible common equity / tangible assets ratio	7.70%	7.34%	7.42%	7.41%	7.28%
Common equity Tier 1 risk-based capital ratio	10.51	10.01	9.94	9.88	9.74
NCOs as a % of average loans and leases	0.21%	0.24%	0.25%	0.21%	0.24%
NAL ratio	0.54	0.50	0.49	0.54	0.60
ALLL as a % of total loans and leases	1.01	0.99	0.98	0.98	1.00
ACL as a % of total loans and leases	1.13	1.11	1.10	1.11	1.14

Table 2 lists certain items that we believe are significant in understanding corporate performance and trends (see Basis of Presentation). There were no Significant Items in the 2018 first quarter.

Table 2 – Significant Items Influencing Earnings

Three Months Ended *($ in millions, except per share)*	Pre-Tax Impact Amount	After-Tax Impact Amount *(1)*	 EPS *(2)*
March 31, 2018 – net income		**$ 326**	**$ 0.28**
• None	N/A	—	—
December 31, 2017 – net income		**$ 432**	**$ 0.37**
• Federal tax reform-related estimated tax benefit (3)	N/A	123	0.11
September 30, 2017 – net income		**$ 275**	**$ 0.23**
• Merger and acquisition-related net expenses	$ (31)	(20)	(0.02)
June 30, 2017 – net income		**$ 272**	**$ 0.23**
• Merger and acquisition-related net expenses	$ (50)	(33)	(0.03)
March 31, 2017 – net income		**$ 208**	**$ 0.17**
• Merger and acquisition-related net expenses	$ (71)	(46)	(0.04)

(1) Favorable (unfavorable) impact on net income.
(2) EPS reflected on a fully diluted basis.
(3) Represents the reasonable estimated impact of tax reform as of December 31, 2017. The estimate could be adjusted in future periods during the measurement period ending December 22, 2018.

Net Interest Income, Net Interest Margin, and Average Balance Sheet

Table 3 – Net Interest Income and Net Interest Margin Performance Summary – NIM Stability as Inherent Asset Sensitivity of Balance Sheet Offsets Declining Benefit From Purchase Accounting Accretion

	2018	2017					
	First	Fourth	Third	Second	First	Change (%)	
($ in millions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Net interest income	$ 770	$ 770	$ 758	$ 745	$ 730	— %	5%
FTE adjustment	7	12	13	12	13	(42)	(46)
Net interest income - FTE	777	782	771	757	743	(1)	5
Noninterest income	314	340	330	325	312	(8)	1
Total revenue - FTE	$ 1,091	$ 1,122	$ 1,101	$ 1,082	$ 1,055	(3)%	3%

						Change bp	
Yield / Cost						LQ	YOY
Total earning assets	3.91%	3.83%	3.78%	3.75%	3.70%	8	21
Total loans and leases	4.32	4.23	4.20	4.15	4.07	9	25
Total securities	2.62	2.64	2.55	2.55	2.54	(2)	8
Total interest-bearing liabilities	0.82	0.73	0.68	0.61	0.54	9	28
Total interest-bearing deposits	0.43	0.37	0.35	0.31	0.26	6	17
Net interest rate spread	3.09	3.10	3.10	3.14	3.16	(1)	(7)
Impact of noninterest-bearing funds on margin	0.21	0.20	0.19	0.17	0.14	1	7
Net interest margin	3.30%	3.30%	3.29%	3.31%	3.30%	—	—

See Pages 6-8 of Quarterly Financial Supplement for additional detail.

Fully-taxable equivalent (FTE) net interest income for the 2018 first quarter increased $34 million, or 5%, from the 2017 first quarter. This reflected the benefit from the $4.3 billion, or 5%, increase in average earning assets, while the FTE net interest margin (NIM) remained unchanged at 3.30%. Average earning asset growth included a $3.5 billion, or 5%, increase in average loans and leases and a $0.7 billion, or 3%, increase in average securities. The NIM stability reflected a 21 basis point increase in earning asset yields and a 7 basis point increase in the benefit from noninterest-bearing funds, offset by a 28 basis point increase in funding costs. Embedded within these yields and costs, FTE net interest income during the 2018 first quarter included $19 million, or approximately 8 basis points, of purchase accounting impact compared to $37 million, or approximately 16 basis points, in the year-ago quarter.

Compared to the 2017 fourth quarter, FTE net interest income decreased $5 million, or 1%, reflecting the impact of federal tax reform on the FTE adjustment. Average earning assets increased $1.5 billion, or 2%, sequentially, while the NIM remained unchanged. The stable NIM reflected an 8 basis point increase in earning asset yields and a 1 basis point increase in the benefit from noninterest-bearing funds, offset by a 9 basis point increase in the cost of interest-bearing liabilities. The purchase accounting impact on the net interest margin was approximately 8 basis points in the 2018 first quarter compared to approximately 10 basis points in the 2017 fourth quarter.

Table 4 – Average Earning Assets – Commercial Drives Linked-quarter Loan Growth

	2018	2017					
	First	Fourth	Third	Second	First	Change (%)	
($ in billions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Commercial and industrial	$ 28.2	$ 27.4	$ 27.6	$ 28.0	$ 27.9	3%	1%
Commercial real estate	7.3	7.2	7.2	7.1	7.4	2	—
Total commercial	35.6	34.6	34.9	35.1	35.3	3	1
Automobile	12.1	12.0	11.7	11.3	11.1	1	9
Home equity	10.0	10.0	10.0	10.0	10.1	—	—
Residential mortgage	9.2	8.8	8.4	8.0	7.8	4	18
RV and marine finance	2.5	2.4	2.3	2.0	1.9	3	32
Other consumer	1.1	1.1	1.0	1.0	0.9	2	21
Total consumer	34.9	34.3	33.4	32.3	31.7	2	10
Total loans and leases	70.5	68.9	68.3	67.3	67.0	2	5
Total securities	24.4	24.3	23.8	23.8	23.6	—	3
Held-for-sale and other earning assets	0.6	0.7	0.8	0.6	0.5	(17)	10
Total earning assets	$ 95.4	$ 93.9	$ 92.8	$ 91.7	$ 91.1	2%	5%

See Page 6 of Quarterly Financial Supplement for additional detail.

Average earning assets for the 2018 first quarter increased $4.3 billion, or 5%, from the year-ago quarter, primarily reflecting a $3.5 billion, or 5%, increase in average loans and leases. Average residential mortgage loans increased $1.4 billion, or 18%, as we continue to see the benefits associated with the ongoing expansion of our home lending business. Average automobile loans increased $1.0 billion, or 9%, driven by $6.2 billion of new production over the past year. Average RV and marine finance loans increased $0.6 billion, or 32%, reflecting the success of the well-managed expansion of the acquired business into 17 new states over the past two years. Average securities increased $0.7 billion, or 3%, which included a $0.3 billion increase in direct purchase municipal instruments in our commercial banking segment.

Compared to the 2017 fourth quarter, average earning assets increased $1.5 billion, or 2%, reflecting the $1.5 billion, or 2%, increase in average loans and leases. Average commercial and industrial (C&I) loans increased $0.8 billion, or 3%, reflecting growth in specialty, corporate, and middle market banking.

Table 5 – Average Liabilities – Money Market and Interest-bearing Demand Deposits Drive Year-Over-Year Core Deposit Growth

	2018	2017					
	First	Fourth	Third	Second	First	Change (%)	
($ in billions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Demand deposits - noninterest-bearing	$ 20.6	$ 21.7	$ 21.7	$ 21.6	$ 21.7	(5)%	(5)%
Demand deposits - interest-bearing	18.6	18.2	17.9	17.4	16.8	3	11
Total demand deposits	39.2	39.9	39.6	39.0	38.5	(2)	2
Money market deposits	20.7	20.7	20.3	19.2	18.7	—	11
Savings and other domestic deposits	11.2	11.3	11.6	11.9	12.0	(1)	(6)
Core certificates of deposit	2.3	1.9	2.0	2.1	2.3	18	(2)
Total core deposits	73.4	73.9	73.5	72.2	71.5	(1)	3
Other domestic deposits of $250,000 or more	0.2	0.4	0.4	0.5	0.5	(38)	(47)
Brokered deposits and negotiable CDs	3.3	3.4	3.6	3.8	4.0	(2)	(17)
Total deposits	$ 76.9	$ 77.7	$ 77.5	$ 76.5	$ 76.0	(1)%	1 %
Short-term borrowings	$ 5.2	$ 2.8	$ 2.4	$ 2.7	$ 3.8	84 %	38 %
Long-term debt	9.0	9.2	8.9	8.7	8.5	(3)	5
Total debt	$ 14.2	$ 12.0	$ 11.3	$ 11.4	$ 12.3	18 %	15 %
Total interest-bearing liabilities	$ 70.6	$ 68.1	$ 67.2	$ 66.4	$ 66.5	4 %	6 %

See Page 6 of Quarterly Financial Supplement for additional detail.

Average total interest-bearing liabilities increased $4.0 billion, or 6%, from the year-ago quarter. Average total deposits for the 2018 first quarter increased $1.0 billion, or 1%, from the year-ago quarter, while average total core deposits increased $1.9 billion, or 3%. Average money market deposits increased $2.0 billion, or 11%, reflecting continued new customer acquisition and shifting customer preferences for higher yielding deposit products. Average demand deposits increased $0.7 billion, or 2%, comprised of a $0.4 billion, or 2%, increase in average commercial demand deposits and a $0.2 billion, or 2%, increase in average consumer demand deposits. Partially offsetting these increases, average savings deposits decreased $0.6 billion, or 5%, reflecting customer migration into higher yielding deposit products, such as money market and certificates of deposit (CDs).

Compared to the 2017 fourth quarter, average total core deposits decreased $0.6 billion, or 1%, primarily reflecting a $0.7 billion, or 2%, decrease in average demand deposits. Average commercial demand deposits decreased $0.9 billion, or 3%, while average consumer demand deposits increased $0.2 billion, or 2%.

Noninterest Income (see Basis of Presentation)

Table 6 – Noninterest Income (GAAP) – Continued Momentum in Cards and Payment Processing, Capital Markets, and Trust and Investment Management

	2018	2017					
	First	Fourth	Third	Second	First	Change (%)	
($ in millions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Service charges on deposit accounts	$ 86	$ 91	$ 91	$ 88	$ 83	(5)%	4%
Cards and payment processing income	53	53	54	52	47	—	13
Trust and investment management services	44	41	39	37	39	7	13
Mortgage banking income	26	33	34	32	32	(21)	(19)
Insurance income	21	21	18	22	20	—	5
Capital markets fees	19	23	22	17	14	(17)	36
Bank owned life insurance income	15	18	16	15	18	(17)	(17)
Gain on sale of loans	8	17	14	12	13	(53)	(38)
Securities gains (losses)	0	(4)	0	—	—	NM	NM
Other Income	42	47	42	50	46	(11)	(9)
Total noninterest income	$ 314	$ 340	$ 330	$ 325	$ 312	(8)%	1%

Table 7 - Impact of Significant Items

	2018	2017			
	First	Fourth	Third	Second	First
($ in millions)	Quarter	Quarter	Quarter	Quarter	Quarter
Service charges on deposit accounts	$ —	$ —	$ —	$ —	$ —
Cards and payment processing income	—	—	—	—	—
Trust and investment management services	—	—	—	—	—
Mortgage banking income	—	—	—	—	—
Insurance income	—	—	—	—	—
Capital markets fees	—	—	—	—	—
Bank owned life insurance income	—	—	—	—	—
Gain on sale of loans	—	—	—	—	—
Securities gains (losses)	—	—	—	—	—
Other Income	—	—	—	—	2
Total noninterest income	$ —	$ —	$ —	$ —	$ 2

Table 8 - Adjusted Noninterest Income (Non-GAAP)

	2018	2017					
	First	Fourth	Third	Second	First	Change (%)	
($ in millions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Service charges on deposit accounts	$ 86	$ 91	$ 91	$ 88	$ 83	(5)%	4%
Cards and payment processing income	53	53	54	52	47	—	13
Trust and investment management services	44	41	39	37	39	7	13
Mortgage banking income	26	33	34	32	32	(21)	(19)
Insurance income	21	21	18	22	20	—	5
Capital markets fees	19	23	22	17	14	(17)	36
Bank owned life insurance income	15	18	16	15	18	(17)	(17)
Gain on sale of loans	8	17	14	12	13	(53)	(38)
Securities gains (losses)	0	(4)	0	—	—	NM	NM
Other Income	42	47	42	50	44	(11)	(5)
Total noninterest income	$ 314	$ 340	$ 330	$ 325	$ 310	(8)%	1%

See Pages 9-10 of Quarterly Financial Supplement for additional detail.

Reported noninterest income for the 2018 first quarter increased $2 million, or 1%, from the year-ago quarter. Card and payment processing income increased $6 million, or 13%, due to higher credit and debit card related income and underlying customer growth. Trust and investment management services increased $5 million, or 13%, reflecting the continued growth of managed accounts and strong equity market performance. Capital markets fees increased $5 million, or 36%, reflecting increased foreign exchange and interest rate derivative activity. These increases were partially offset by a $6 million, or 19%, decrease in mortgage banking income, driven by lower spreads on origination volume, and a $5 million, or 38%, decrease in gain on sale of loans, primarily reflecting the sale of an equipment finance loan in the year ago quarter.

Compared to the 2017 fourth quarter, reported noninterest income decreased $26 million, or 8%. Gain on sale of loans decreased $9 million, or 53%, reflecting timing of SBA loan sales. Mortgage banking income decreased $7 million, or 21%, reflecting reduced spreads and seasonally lower origination volume. Service charges on deposit accounts decreased $5 million, or 5%, primarily reflecting seasonality. Other income decreased $5 million, or 11%, primarily reflecting lower syndication fees and asset finance lease sales.

Noninterest Expense (see Basis of Presentation)

Table 9 – Noninterest Expense (GAAP) – Realization of Acquisition-Related Cost Savings Offsets Continued Investments in Colleagues and Technology

	2018	2017					
	First	Fourth	Third	Second	First	Change (%)	
($ in millions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Personnel costs	$ 376	$ 373	$ 377	$ 392	$ 382	1%	(2)%
Outside data processing and other services	73	71	80	75	87	3	(16)
Net occupancy	41	36	55	53	68	14	(40)
Equipment	40	36	45	43	47	11	(15)
Deposit and other insurance expense	18	19	19	20	20	(5)	(10)
Professional services	11	18	15	18	18	(39)	(39)
Marketing	8	10	17	19	14	(20)	(43)
Amortization of intangibles	14	14	14	14	14	—	—
Other expense	52	56	58	60	57	(7)	(9)
Total noninterest expense	$ 633	$ 633	$ 680	$ 694	$ 707	—%	(10)%
(in thousands)							
Average full-time equivalent employees	15.6	15.4	15.5	15.9	16.3	1%	(4)%

Table 10 - Impacts of Significant Items

	2018	2017			
	First	Fourth	Third	Second	First
($ in millions)	Quarter	Quarter	Quarter	Quarter	Quarter
Personnel costs	$ —	$ —	$ 4	$ 18	$ 20
Outside data processing and other services	—	—	4	6	14
Net occupancy	—	—	14	14	23
Equipment	—	—	6	4	6
Deposit and other insurance expense	—	—	—	—	—
Professional services	—	—	2	4	4
Marketing	—	—	—	—	1
Amortization of intangibles	—	—	—	—	—
Other expense	—	—	—	4	5
Total noninterest expense	$ —	$ —	$ 30	$ 50	$ 73

Table 11 - Adjusted Noninterest Expense (Non-GAAP)

	2018	2017					
	First	Fourth	Third	Second	First	Change (%)	
($ in millions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Personnel costs	$ 376	$ 373	$ 373	$ 374	$ 362	1%	4 %
Outside data processing and other services	73	71	76	69	73	3	—
Net occupancy	41	36	41	39	45	(12)	(14)
Equipment	40	36	39	39	41	11	(2)
Deposit and other insurance expense	18	19	19	20	20	(5)	(10)
Professional services	11	18	13	14	14	(39)	(21)
Marketing	8	10	17	19	13	(20)	(38)
Amortization of intangibles	14	14	14	14	14	—	—
Other expense	52	56	58	56	52	(7)	—
Total noninterest expense	$ 633	$ 633	$ 650	$ 644	$ 634	—%	— %

See Page 9 of Quarterly Financial Supplement for additional detail.

Reported noninterest expense for the 2018 first quarter decreased $74 million, or 10%, from the year-ago quarter, primarily reflecting the $73 million of acquisition-related Significant Items in the year-ago quarter. Personnel costs decreased $6 million, or 2%, primarily reflecting a $20 million decrease in acquisition-related Significant Items and a 4% decrease in average full-time equivalent employees, partially offset by $17 million of higher benefits expense and incentive compensation. Due to timing, marketing expense decreased $6 million, or 43%.

Reported noninterest expense remained unchanged from the 2017 fourth quarter. Professional services decreased $7 million, or 39%, reflecting lower consulting expense. Net occupancy expense increased $5 million, or 14%, due to seasonality.

Credit Quality

Table 12 – Credit Quality Metrics – NCOs and NALs Remain Near Cyclical Lows

	2018	2017			
($ in millions)	March 31,	December 31,	September 30,	June 30,	March 31,
Total nonaccrual loans and leases	$ 383	$ 349	$ 338	$ 364	$ 401
Total other real estate	30	33	42	44	50
Other NPAs *(1)*	7	7	7	7	7
Total nonperforming assets	420	389	387	415	458
Accruing loans and leases past due 90 days or more	106	115	119	136	128
NPAs + accruing loans and lease past due 90 days or more	$ 526	$ 504	$ 506	$ 551	$ 586
NAL ratio *(2)*	0.54%	0.50%	0.49%	0.54%	0.60%
NPA ratio *(3)*	0.59	0.55	0.56	0.61	0.68
(NPAs+90 days)/(Loans+OREO)	0.74	0.72	0.74	0.81	0.87
Provision for credit losses	$ 66	$ 65	$ 43	$ 25	$ 68
Net charge-offs	38	41	43	36	39
Net charge-offs / Average total loans	0.21%	0.24%	0.25%	0.21%	0.24%
Allowance for loans and lease losses	$ 721	$ 691	$ 675	$ 668	$ 673
Allowance for unfunded loan commitments and letters of credit	85	87	79	85	92
Allowance for credit losses (ACL)	$ 806	$ 778	$ 754	$ 753	$ 765
ALLL as a % of:					
Total loans and leases	1.01%	0.99%	0.98%	0.98%	1.00%
NALs	188	198	200	183	168
NPAs	172	178	175	161	147
ACL as a % of:					
Total loans and leases	1.13%	1.11%	1.10%	1.11%	1.14%
NALs	210	223	223	207	190
NPAs	192	200	195	181	167

(1) Other nonperforming assets include certain impaired investment securities.
(2) Total NALs as a % of total loans and leases.
(3) Total NPAs as a % of sum of loans and leases and other real estate.
See Pages 11-14 of Quarterly Financial Supplement for additional detail.

Overall asset quality remained strong. The overall consumer credit metrics continued to perform well, as expected. The commercial portfolios have performed consistently, with some quarter to quarter volatility as a result of the absolute low level of problem loans.

Nonaccrual loans and leases (NALs) decreased $18 million, or 4%, from the year-ago quarter to $383 million, or 0.54% of total loans and leases. The year-over-year decrease was centered in the Commercial portfolio, with slight increases in the CRE and Home Equity portfolios. The improvement in the Commercial portfolio was primarily associated with the improved performance of a small number of energy sector loan relationships that were upgraded in the 2017 second quarter. While the reserve-based energy portfolio was a primary driver of the decrease in NALs over the past year, that portfolio continues to represent less than 1% of total loans outstanding. Nonperforming assets (NPAs) decreased $38 million, or 8%, from the year-ago quarter to $420 million, or 0.59% of total loans and leases and OREO. In addition to the $18 million decline in NAL balances, OREO balances declined by $20 million, with both Commercial and Residential OREO showing a decline. On a linked quarter basis, NALs increased $34 million, or 10%, while NPAs increased $31 million, or 8%. The increases were centered in the Commercial portfolio primarily associated with three commercial relationships in unrelated industries.

The provision for credit losses decreased $2 million year-over-year to $66 million in the 2018 first quarter. Net charge-offs (NCOs) decreased $1 million to $38 million. NCOs represented an annualized 0.21% of average loans and leases in the current quarter, down from 0.24% in both the prior and year-ago quarters. The Indirect

Auto performance in the 2018 first quarter was particularly strong as our consistent origination strategy continued to yield positive credit results. We continue to be pleased with the net charge-off performance within each portfolio and in total.

The allowance for loan and lease losses (ALLL) as a percentage of total loans and leases remained relatively stable at 1.01% compared to 1.00% a year ago, while the ALLL as a percentage of period-end total NALs increased to 188% from 168% over the same period. The allowance for credit losses (ACL) as a percentage of total loans and leases remained relatively stable at 1.13% compared to 1.14% a year ago, while the ACL as a percentage of period-end total NALs increased to 210% from 190% over the same period. We believe the level of the ACL is appropriate given the consistent improvement in the credit quality metrics and the current composition of the overall loan and lease portfolio.

Capital

Table 13 – Capital Ratios – Share Repurchases Returning Capital

	2018	2017			
($ in billions)	March 31,	December 31,	September 30,	June 30,	March 31,
Tangible common equity / tangible assets ratio	7.70%	7.34%	7.42%	7.41%	7.28%
Common equity tier 1 risk-based capital ratio *(1)*	10.51%	10.01%	9.94%	9.88%	9.74%
Regulatory Tier 1 risk-based capital ratio *(1)*	11.99%	11.34%	11.30%	11.24%	11.11%
Regulatory Total risk-based capital ratio *(1)*	13.98%	13.39%	13.39%	13.33%	13.26%
Total risk-weighted assets *(1)*	$ 81.5	$ 80.3	$ 78.6	$ 78.4	$ 77.6

(1) Figures are estimated and are presented on a Basel III standardized approach basis.
See Pages 15-16 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio was 7.70% at March 31, 2018, up 42 basis points from a year ago. Common Equity Tier 1 (CET1) risk-based capital ratio was 10.51% at March 31, 2018, up from 9.74% a year ago. The regulatory Tier 1 risk-based capital ratio was 11.99% compared to 11.11% at March 31, 2017.

Over the past three quarters, the Company repurchased $308 million of common stock at an average cost of $13.71 per share, including $48 million at an average cost of $15.83 during the 2018 first quarter. In addition, during the 2018 first quarter, $363 million of 8.5% Series A preferred equity was converted into common equity, and subsequently $500 million of 5.7% Series E preferred equity was issued.

Income Taxes

The provision for income taxes was $59 million in both the 2018 first quarter and the 2017 first quarter. The effective tax rates for the 2018 first quarter and 2017 first quarter were 15.3% and 22.2%, respectively. The 2018 first quarter and 2017 first quarter included $3 million of tax benefits for stock-based compensation related to vesting of restricted shares and options exercised.

At March 31, 2018, we had a net federal deferred tax liability of $111 million and a net state deferred tax asset of $27 million.

Expectations - 2018

“We are building long-term shareholder value through consistent execution of our strategic plan. We are successfully driving organic revenue growth, while strategically investing in our businesses, including digital technologies and risk management,” Steinour said. “Aided by federal tax reform enacted late last year and continued strong local economies across our footprint, our commercial and consumer customers continue to exhibit high levels of confidence. Our loan pipelines remain solid. We are encouraged by the outlook for further growth via new and expanded customer relationships."

Full-year revenues are expected to increase approximately 4% to 6%, while full-year noninterest expense is expected to decrease approximately 2% to 4%. The full-year NIM is expected to remain relatively flat, as core

NIM expansion offsets the anticipated reduction in the benefit of purchase accounting. The 2018 efficiency ratio is expected to approximate 55% to 57%.

Average loans and leases are expected to increase approximately 4% to 6% on an annual basis, while average deposits are expected to increase approximately 3% to 5%.

Asset quality metrics are expected to remain near current levels for the full year, although moderate quarterly volatility is expected given the current low level of problem assets and credit costs. We anticipate NCOs will remain below our long-term normalized range of 35 to 55 basis points.

The effective tax rate for 2018 is expected to be in the range of 15.5% to 16.5%.

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on April 24, 2018, at 9:00 a.m. (Eastern Daylight Time). The call may be accessed via a live Internet webcast at the Investor Relations section of Huntington's website, www.huntington.com, or through a dial-in telephone number at (877) 407-8029; Conference ID #13677614. Slides will be available in the Investor Relations section of Huntington's website about an hour prior to the call. A replay of the webcast will be archived in the Investor Relations section of Huntington's website. A telephone replay will be available approximately two hours after the completion of the call through May 4, 2018 at (877) 660-6853 or (201) 612-7415; conference ID #13677614.

Please see the 2018 First Quarter Quarterly Financial Supplement for additional detailed financial performance metrics. This document can be found on the Investor Relations section of Huntington's website, http://www.huntington.com.

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; 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, 2017, 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.

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, conference call slides, or the Form 8-K related to this document, all of which can be found in the Investor Relations section of Huntington's website, http://www.huntington.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.

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 2017 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.

About Huntington

Huntington Bancshares Incorporated is a regional bank holding company headquartered in Columbus, Ohio, with $104 billion of assets and a network of 966 branches and 1,866 ATMs across eight Midwestern states. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, wealth management, brokerage, trust, and insurance services. Huntington also provides auto dealer, equipment finance, national settlement and capital market services that extend beyond its core states. Visit huntington.com for more information.

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Exhibit 99.2

HUNTINGTON BANCSHARES INCORPORATED
Quarterly Financial Supplement
March 31, 2018

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Notes:

The preparation of financial statement data in conformity with accounting principles generally accepted in the United States (GAAP) requires management to make estimates and assumptions that affect amounts reported. Actual results could differ from those estimates. Certain prior period amounts have been reclassified to conform to the current period's presentation.

Fully-Taxable Equivalent Basis

Interest income, yields, and ratios on a FTE basis are considered non-GAAP financial measures. Management believes net interest income on a FTE basis provides a more accurate picture of the interest margin for comparison purposes. The FTE basis also allows management to assess the comparability of revenue arising from both taxable and tax-exempt sources. The FTE basis assumes a federal statutory tax rate of 21 percent and 35 percent for periods prior to January 1, 2018.

Non-Regulatory Capital Ratios

In addition to capital ratios defined by banking regulators, the Company considers various other measures when evaluating capital utilization and adequacy, including:

- Tangible common equity to tangible assets, and
- Tangible common equity to risk-weighted assets using Basel III definition.

These non-regulatory capital ratios are viewed by management as useful additional methods of reflecting the level of capital available to withstand unexpected market conditions. Additionally, presentation of these ratios allows readers to compare the Company's capitalization to other financial services companies. These ratios differ from capital ratios defined by banking regulators principally in that the numerator excludes preferred securities, the nature and extent of which varies among different financial services companies. These ratios are not defined in GAAP or federal banking regulations. As a result, these non-regulatory capital ratios disclosed by the Company may be considered non-GAAP financial measures.

Because there are no standardized definitions for these non-regulatory capital ratios, the Company's calculation methods may differ from those used by other financial services companies. Also, there may be limits in the usefulness of these measures to investors. As a result, the Company encourages readers to consider the consolidated financial statements and other financial information contained in the related press release in their entirety, and not to rely on any single financial measure.

Huntington Bancshares Incorporated
Quarterly Key Statistics(1)
(Unaudited)

	Three Months Ended			Percent Changes vs.	
(amounts in millions, except per share amounts)	March 31, 2018	December 31, 2017	March 31, 2017	4Q17	1Q17
Net interest income(3)	$ 777	$ 782	$ 743	(1)%	5%
FTE adjustment	(7)	(12)	(13)	42	46
Net interest income	770	770	730	—	5
Provision for credit losses	66	65	68	2	(3)
Noninterest income	314	340	312	(8)	1
Noninterest expense	633	633	707	—	(10)
Income before income taxes	385	412	267	(7)	44
Provision for income taxes	59	(20)	59	395	—
Net income	326	432	208	(25)	57
Dividends on preferred shares	12	19	19	(37)	(37)
Net income applicable to common shares	$ 314	$ 413	$ 189	(24)%	66%
Net income per common share - diluted	$ 0.28	$ 0.37	$ 0.17	(24)%	65%
Cash dividends declared per common share	0.11	0.11	0.08	—	38
Tangible book value per common share at end of period	7.12	6.97	6.55	2	9
Number of common shares repurchased (000)	3,007	9,785	—	(69)	100
Average common shares - basic	1,083,836	1,077,397	1,086,374	1	—
Average common shares - diluted	1,124,778	1,130,117	1,108,617	—	1
Ending common shares outstanding	1,101,796	1,072,027	1,087,120	3	1
Return on average assets	1.27 %	1.67%	0.84 %		
Return on average common shareholders’ equity	13.0	17.0	8.2		
Return on average tangible common shareholders’ equity (2)	17.5	22.7	11.3		
Net interest margin(3)	3.30	3.30	3.30		
Efficiency ratio(4)	56.8	54.9	65.7		
Effective tax rate	15.3	(4.8)	22.2		
Average total assets	$ 103,848	$ 102,302	$ 100,343	2	3
Average earning assets	95,412	93,937	91,139	2	5
Average loans and leases	70,484	68,940	66,981	2	5
Average loans and leases - linked quarter annualized growth rate	9.0 %	3.9%	3.5 %		
Average total deposits	$ 76,946	$ 77,737	$ 75,939	(1)	1
Average core deposits(5)	73,392	73,946	71,500	(1)	3
Average core deposits - linked quarter annualized growth rate	(3.0)%	2.2%	(3.2)%		
Average shareholders’ equity	10,855	10,677	10,422	2	4
Average common total shareholders' equity	9,794	9,606	9,351	2	5
Average tangible common shareholders' equity	7,533	7,383	7,101	2	6
Total assets at end of period	104,246	104,185	100,046	—	4
Total shareholders’ equity at end of period	11,308	10,814	10,437	5	8
NCOs as a % of average loans and leases	0.21 %	0.24%	0.24 %		
NAL ratio	0.54	0.50	0.60		
NPA ratio(6)	0.59	0.55	0.68		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	1.01	0.99	1.00		
ALLL plus allowance for unfunded loan commitments and letters of credit (ACL) as a % of total loans and leases at the end of period	1.13	1.11	1.14		
ACL as a % of NALs	210	223	190		
ACL as a % of NPAs	192	200	167		
Common equity tier 1 risk-based capital ratio(7)	10.51	10.01	9.74		
Tangible common equity / tangible asset ratio(8)	7.70	7.34	7.28		

See Notes to the Quarterly Key Statistics.

Key Statistics Footnotes

(1) Comparisons for all presented periods are impacted by a number of factors. Refer to Significant Items.

(2) Net income applicable to common shares excluding expense for amortization of intangibles for the period divided by average tangible common shareholders' equity. Average tangible common shareholders' equity equals average total common shareholders' equity less average intangible assets and goodwill. Expense for amortization of intangibles and average intangible assets are net of deferred tax liability, and calculated assuming a 21% tax rate and a 35% tax rate for periods prior to December 31, 2017.

(3) On a fully-taxable equivalent (FTE) basis assuming a 21% tax rate and a 35% tax rate for periods prior to January 1, 2018.

(4) Noninterest expense less amortization of intangibles divided by the sum of FTE net interest income and noninterest income excluding securities gains (losses).

(5) Includes noninterest-bearing and interest-bearing demand deposits, money market deposits, savings and other domestic deposits, and core certificates of deposit.

(6) NPAs include other real estate owned.

(7) March 31, 2018, figures are estimated.

(8) Tangible common equity (total common equity less goodwill and other intangible assets) divided by tangible assets (total assets less goodwill and other intangible assets). Other intangible assets are net of deferred tax liability, calculated at a 21% tax rate and a 35% tax rate for periods prior to December 31, 2017.

Huntington Bancshares Incorporated
Consolidated Balance Sheets

(dollar amounts in millions, except number of shares)	March 31, 2018	December 31, 2017	Percent Changes
	(Unaudited)		
Assets			
Cash and due from banks	$ 1,069	$ 1,520	(30)%
Interest-bearing deposits in banks	46	47	(2)
Trading account securities	85	86	(1)
Available-for-sale securities	14,607	14,869	(2)
Held-to-maturity securities	8,789	9,091	(3)
Other securities	602	600	—
Loans held for sale	506	488	4
Loans and leases(1)	71,163	70,117	1
Allowance for loan and lease losses	(721)	(691)	(4)
Net loans and leases	70,442	69,426	1
Bank owned life insurance	2,480	2,466	1
Premises and equipment	847	864	(2)
Goodwill	1,993	1,993	—
Other intangible assets	333	346	(4)
Servicing rights	246	238	3
Accrued income and other assets	2,201	2,151	2
Total assets	$ 104,246	$ 104,185	— %
Liabilities and shareholders’ equity			
Liabilities			
Deposits(2)	$ 79,471	$ 77,041	3 %
Short-term borrowings	2,854	5,056	(44)
Long-term debt	8,618	9,206	(6)
Accrued expenses and other liabilities	1,995	2,068	(4)
Total liabilities	92,938	93,371	—
Shareholders' equity			
Preferred stock	1,203	1,071	12
Common stock	11	11	—
Capital surplus	10,025	9,707	3
Less treasury shares, at cost	(34)	(35)	3
Accumulated other comprehensive loss	(677)	(528)	(28)
Retained earnings (deficit)	780	588	33
Total shareholders’ equity	11,308	10,814	5
Total liabilities and shareholders’ equity	$ 104,246	$ 104,185	— %
Common shares authorized (par value of $0.01)	1,500,000,000	1,500,000,000	
Common shares issued	1,104,988,531	1,075,294,946	
Common shares outstanding	1,101,795,768	1,072,026,681	
Treasury shares outstanding	3,192,763	3,268,265	
Preferred stock, authorized shares	6,617,808	6,617,808	
Preferred shares issued	2,707,571	2,702,571	
Preferred shares outstanding	740,500	1,098,006	

(1) See page 4 for detail of loans and leases.
(2) See page 5 for detail of deposits.

Huntington Bancshares Incorporated
Loans and Leases Composition
(Unaudited)

(dollar amounts in millions)	March 31, 2018		December 31, 2017		September 30, 2017		June 30, 2017		March 31, 2017	
Ending Balances by Type:										
Total loans										
Commercial:										
Commercial and industrial	$ 28,622	40%	$ 28,107	40%	$ 27,469	40%	$ 27,969	41%	$ 28,176	42%
Commercial real estate:										
Construction	1,167	2	1,217	2	1,182	2	1,145	2	1,107	2
Commercial	6,245	9	6,008	9	6,024	9	6,000	9	5,986	9
Commercial real estate	7,412	11	7,225	11	7,206	11	7,145	11	7,093	11
Total commercial	36,034	51	35,332	51	34,675	51	35,114	52	35,269	53
Consumer:										
Automobile	12,146	17	12,100	17	11,876	17	11,555	17	11,155	17
Home equity	9,987	14	10,099	14	9,985	15	9,966	15	9,974	15
Residential mortgage	9,357	13	9,026	13	8,616	13	8,237	12	7,829	12
RV and marine finance	2,549	3	2,438	3	2,371	3	2,178	3	1,935	2
Other consumer	1,090	2	1,122	2	1,064	1	1,009	1	936	1
Total consumer	35,129	49	34,785	49	33,912	49	32,945	48	31,829	47
Total loans and leases	$ 71,163	100%	$ 70,117	100%	$ 68,587	100%	$ 68,059	100%	$ 67,098	100%

(dollar amounts in millions)	March 31, 2018		December 31, 2017		September 30, 2017		June 30, 2017		March 31, 2017	
Ending Balances by Business Segment:										
Consumer and Business Banking	$ 21,471	31%	$ 21,379	31%	$ 20,921	31%	$ 20,663	31%	$ 20,378	30%
Commercial Banking(1)	26,311	37	25,767	37	25,297	37	25,400	37	25,384	38
Vehicle Finance	18,090	25	17,818	25	17,363	25	17,040	25	16,512	25
RBHPCG	5,227	7	5,145	7	5,012	7	4,888	7	4,690	7
Treasury / Other	64	—	8	—	(6)	—	68	—	134	—
Total loans and leases	$ 71,163	100%	$ 70,117	100%	$ 68,587	100%	$ 68,059	100%	$ 67,098	100%
Average Balances by Business Segment:										
Consumer and Business Banking	$ 21,429	31%	$ 21,096	31%	$ 20,769	31%	$ 20,525	31%	$ 20,433	31%
Commercial Banking(1)	25,969	37	25,208	37	25,209	37	25,198	37	25,585	38
Vehicle Finance	17,814	25	17,497	25	17,242	25	16,751	25	16,237	24
RBHPCG	5,181	7	5,071	7	4,937	7	4,758	7	4,640	7
Treasury / Other	91	—	68	—	119	—	113	—	86	—
Total loans and leases	$ 70,484	100%	$ 68,940	100%	$ 68,276	100%	$ 67,345	100%	$ 66,981	100%

(1) We announced a change within our executive leadership team, which became effective during the 2017 fourth quarter. As a result, the Commercial Real Estate operating unit is now included as an operating unit within the Commercial Banking segment.

Huntington Bancshares Incorporated
Deposits Composition
(Unaudited)

(dollar amounts in millions)	March 31, 2018		December 31, 2017		September 30, 2017		June 30, 2017		March 31, 2017	
Ending Balances by Type:										
Demand deposits - noninterest-bearing	$ 20,807	26%	$ 21,546	28%	$ 22,225	28%	$ 21,420	28%	$ 21,489	28%
Demand deposits - interest-bearing	19,337	25	18,001	23	18,343	23	17,113	23	18,618	24
Money market deposits	20,849	26	20,690	27	20,553	26	19,423	26	18,664	24
Savings and other domestic deposits	11,291	14	11,270	15	11,441	15	11,758	15	12,043	16
Core certificates of deposit	3,157	4	1,934	3	2,009	3	2,088	3	2,188	3
Total core deposits	75,441	95	73,441	96	74,571	95	71,802	95	73,002	95
Other domestic deposits of $250,000 or more	228	—	239	—	418	1	441	1	524	1
Brokered deposits and negotiable CDs	3,802	5	3,361	4	3,456	4	3,690	4	3,897	4
Total deposits	$ 79,471	100%	$ 77,041	100%	$ 78,445	100%	$ 75,933	100%	$ 77,423	100%
Total core deposits:										
Commercial	$ 34,615	46%	$ 34,273	47%	$ 35,516	48%	$ 32,201	45%	$ 32,963	45%
Consumer	40,826	54	39,168	53	39,055	52	39,601	55	40,039	55
Total core deposits	$ 75,441	100%	$ 73,441	100%	$ 74,571	100%	$ 71,802	100%	$ 73,002	100%
Ending Balances by Business Segment:										
Consumer and Business Banking	$ 47,124	59%	$ 45,643	59%	$ 45,694	58%	$ 45,972	61%	$ 46,153	60%
Commercial Banking(1)	21,838	28	21,235	28	22,529	29	19,481	26	20,613	27
Vehicle Finance	345	—	358	—	319	—	330	—	319	—
RBHPCG	6,053	8	6,057	8	5,944	8	5,883	8	5,982	8
Treasury / Other(2)	4,111	5	3,748	5	3,959	5	4,267	5	4,356	5
Total deposits	$ 79,471	100%	$ 77,041	100%	$ 78,445	100%	$ 75,933	100%	$ 77,423	100%

(dollar amounts in millions)	March 31, 2018		December 31, 2017		September 30, 2017		June 30, 2017		March 31, 2017	
Average Balances by Business Segment:										
Consumer and Business Banking	$ 45,310	59%	$ 45,625	59%	$ 45,511	59%	$ 45,704	60%	$ 45,215	59%
Commercial Banking(1)	21,679	28	22,118	28	21,834	28	20,267	26	20,215	27
Vehicle Finance	349	—	323	—	300	—	301	—	317	—
RBHPCG	5,873	8	5,851	8	5,826	8	5,937	8	5,918	8
Treasury / Other(2)	3,735	5	3,820	5	4,073	5	4,344	6	4,274	6
Total deposits	$ 76,946	100%	$ 77,737	100%	$ 77,544	100%	$ 76,553	100%	$ 75,939	100%

(1) We announced a change within our executive leadership team, which became effective during the 2017 fourth quarter. As a result, the Commercial Real Estate operating unit is now included as an operating unit within the Commercial Banking segment.

(2) Comprised primarily of national market deposits.

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

	Quarterly Average Balances (2)					Percent Changes vs.	
	March 31,	December 31,	September 30,	June 30,	March 31,		
(dollar amounts in millions)	2018	2017	2017	2017	2017	4Q17	1Q17
Assets							
Interest-bearing deposits in banks	$ 90	$ 90	$ 102	$ 102	$ 100	— %	(10)%
Securities:							
Trading account securities	87	87	92	91	137	—	(36)
Available-for-sale securities:							
Taxable	11,158	11,154	11,680	12,570	12,234	—	(9)
Tax-exempt	3,633	3,404	3,160	3,103	3,048	7	19
Total available-for-sale securities	14,791	14,558	14,840	15,673	15,282	2	(3)
Held-to-maturity securities - taxable	8,877	9,066	8,264	7,426	7,656	(2)	16
Other securities:						—	—
Taxable	604	597	596	565	567	1	7
Tax-exempt	1	1	1	1	1	—	—
Total other securities	605	598	597	566	568	1	7
Total securities	24,360	24,309	23,793	23,756	23,643	—	3
Loans held for sale	478	598	678	525	415	(20)	15
Loans and leases:(1)							
Commercial:							
Commercial and industrial	28,243	27,445	27,643	27,992	27,923	3	1
Commercial real estate:							
Construction	1,189	1,199	1,152	1,130	1,314	(1)	(10)
Commercial	6,142	5,997	6,064	5,940	6,039	2	2
Commercial real estate	7,331	7,196	7,216	7,070	7,353	2	—
Total commercial	35,574	34,641	34,859	35,062	35,276	3	1
Consumer:							
Automobile	12,100	11,963	11,713	11,324	11,063	1	9
Home equity	10,040	10,027	9,960	9,958	10,072	—	—
Residential mortgage	9,174	8,809	8,402	7,979	7,777	4	18
RV and marine finance	2,481	2,405	2,296	2,039	1,874	3	32
Other consumer	1,115	1,095	1,046	983	919	2	21
Total consumer	34,910	34,299	33,417	32,283	31,705	2	10
Total loans and leases	70,484	68,940	68,276	67,345	66,981	2	5
Allowance for loan and lease losses	(709)	(688)	(672)	(672)	(636)	3	11
Net loans and leases	69,775	68,252	67,604	66,673	66,345	2	5
Total earning assets	95,412	93,937	92,849	91,728	91,139	2	5
Cash and due from banks	1,217	1,226	1,299	1,287	2,011	(1)	(39)
Intangible assets	2,332	2,346	2,359	2,373	2,387	(1)	(2)
All other assets	5,596	5,481	5,455	5,405	5,442	2	3
Total assets	$ 103,848	$ 102,302	$ 101,290	$ 100,121	$ 100,343	2 %	3 %
Liabilities and shareholders' equity							
Deposits:							
Demand deposits - noninterest-bearing	20,572	21,745	21,723	21,599	21,730	(5)%	(5)%
Demand deposits - interest-bearing	18,630	18,175	17,878	17,445	16,805	3	11
Total demand deposits	39,202	39,920	39,601	39,044	38,535	(2)	2
Money market deposits	20,678	20,731	20,314	19,212	18,653	—	11
Savings and other domestic deposits	11,219	11,348	11,590	11,889	11,970	(1)	(6)
Core certificates of deposit	2,293	1,947	2,044	2,146	2,342	18	(2)
Total core deposits	73,392	73,946	73,549	72,291	71,500	(1)	3
Other domestic deposits of $250,000 or more	247	400	432	479	470	(38)	(47)
Brokered deposits and negotiable CDs	3,307	3,391	3,563	3,783	3,969	(2)	(17)
Total deposits	76,946	77,737	77,544	76,553	75,939	(1)	1
Short-term borrowings	5,228	2,837	2,391	2,687	3,792	84	38
Long-term debt	8,958	9,232	8,949	8,730	8,529	(3)	5
Total interest-bearing liabilities	70,560	68,061	67,161	66,371	66,530	4	6
All other liabilities	1,861	1,819	1,661	1,557	1,661	2	12
Shareholders' equity	10,855	10,677	10,745	10,594	10,422	2	4
Total liabilities and shareholders' equity	$ 103,848	$ 102,302	$ 101,290	$ 100,121	$ 100,343	2 %	3 %

(1) Includes nonaccrual loans.
(2) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Consolidated Quarterly Net Interest Margin - Interest Income / Expense(1)(2)
(Unaudited)

	Quarterly Interest Income / Expense				
(dollar amounts in millions)	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Assets					
Interest-bearing deposits in banks	$ —	$ 1	$ —	$ 1	$ —
Securities:					
Trading account securities	—	—	—	—	—
Available-for-sale securities:					
Taxable	70	69	69	74	72
Tax-exempt	29	31	29	29	29
Total available-for-sale securities	99	100	98	103	101
Held-to-maturity securities - taxable	54	55	49	44	45
Other securities:					
Taxable	6	6	5	4	4
Tax-exempt	—	—	—	—	—
Total other securities	6	6	5	4	4
Total securities	159	161	152	151	150
Loans held for sale	5	5	7	5	4
Loans and leases:					
Commercial:					
Commercial and industrial	303	292	286	286	278
Commercial real estate:					
Construction	14	14	13	12	13
Commercial	65	61	63	60	56
Commercial real estate	79	75	76	72	69
Total commercial	382	367	362	358	347
Consumer:					
Automobile	106	109	106	100	97
Home equity	121	119	119	114	111
Residential mortgage	84	80	77	73	71
RV and marine finance	31	32	32	28	26
Other consumer	33	32	31	28	27
Total consumer	375	372	365	343	332
Total loans and leases	757	739	727	701	679
Total earning assets	$ 921	$ 906	$ 886	$ 858	$ 833
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	$ —	$ —	$ —	$ —	$ —
Demand deposits - interest-bearing	13	13	10	9	6
Total demand deposits	13	13	10	9	6
Money market deposits	23	20	19	15	12
Savings and other domestic deposits	6	5	6	6	7
Core certificates of deposit	6	4	4	3	2
Total core deposits	48	42	39	33	27
Other domestic deposits of $250,000 or more	—	—	1	—	—
Brokered deposits and negotiable CDs	12	11	10	9	7
Total deposits	60	53	50	42	34
Short-term borrowings	19	8	6	5	6
Long-term debt	65	63	59	54	50
Total interest bearing liabilities	144	124	115	101	90
Net interest income	$ 777	$ 782	$ 771	$ 757	$ 743

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 21% tax rate and a 35% tax rate for periods prior to January 1, 2018. See page 9 for the FTE adjustment.
(2) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Consolidated Quarterly Net Interest Margin - Yield
(Unaudited)

	Quarterly Average Rates(2)				
Fully-taxable equivalent basis(1)	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Assets					
Interest-bearing deposits in banks	1.97%	1.92%	1.77%	1.53%	1.09%
Securities:					
Trading account securities	0.15	0.21	0.16	0.25	0.11
Available-for-sale securities:					
Taxable	2.51	2.45	2.38	2.35	2.34
Tax-exempt	3.18	3.76	3.62	3.71	3.77
Total available-for-sale securities	2.67	2.75	2.64	2.62	2.63
Held-to-maturity securities - taxable	2.45	2.41	2.36	2.38	2.36
Other securities:					
Taxable	3.98	3.86	3.35	3.18	3.31
Tax-exempt	2.88	3.89	3.89	2.22	2.86
Total other securities	3.98	3.86	3.35	3.18	3.31
Total securities	2.62	2.64	2.55	2.55	2.54
Loans held for sale	3.82	3.68	3.83	3.73	3.82
Loans and leases:(3)					
Commercial:					
Commercial and industrial	4.28	4.17	4.05	4.04	3.98
Commercial real estate:					
Construction	4.73	4.47	4.55	4.26	3.95
Commercial	4.24	4.03	4.08	3.97	3.69
Commercial real estate	4.32	4.10	4.16	4.02	3.74
Total commercial	4.29	4.15	4.07	4.04	3.93
Consumer:					
Automobile	3.56	3.61	3.60	3.55	3.55
Home equity	4.90	4.71	4.72	4.61	4.45
Residential mortgage	3.66	3.66	3.65	3.66	3.63
RV and marine finance	5.11	5.25	5.43	5.57	5.63
Other consumer	11.78	11.53	11.59	11.47	12.05
Total consumer	4.34	4.31	4.32	4.27	4.23
Total loans and leases	4.32	4.23	4.20	4.15	4.07
Total earning assets	3.91	3.83	3.78	3.75	3.70
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	—	—	—	—	—
Demand deposits - interest-bearing	0.29	0.26	0.23	0.20	0.15
Total demand deposits	0.14	0.12	0.10	0.09	0.07
Money market deposits	0.45	0.40	0.36	0.31	0.26
Savings and other domestic deposits	0.20	0.20	0.20	0.21	0.22
Core certificates of deposit	1.01	0.75	0.73	0.56	0.39
Total interest-bearing core deposits	0.36	0.32	0.30	0.26	0.22
Other domestic deposits of $250,000 or more	0.69	0.54	0.61	0.49	0.45
Brokered deposits and negotiable CDs	1.47	1.21	1.16	0.95	0.72
Total interest-bearing deposits	0.43	0.37	0.35	0.31	0.26
Short-term borrowings	1.47	1.15	0.95	0.78	0.63
Long-term debt	2.92	2.73	2.65	2.49	2.33
Total interest-bearing liabilities	0.82	0.73	0.68	0.61	0.54
Net interest rate spread	3.09	3.10	3.10	3.14	3.16
Impact of noninterest-bearing funds on margin	0.21	0.20	0.19	0.17	0.14
Net interest margin	3.30%	3.30%	3.29%	3.31%	3.30%

Commercial Loan Derivative Impact
(Unaudited)

	Average Rates				
Fully-taxable equivalent basis(1)	2018 First	2017 Fourth	2017 Third	2017 Second	2017 First
Commercial loans(2)(3)	4.29%	4.16%	4.10%	4.06%	3.93%
Impact of commercial loan derivatives	—	(0.01)	(0.03)	(0.02)	—
Total commercial - as reported	4.29%	4.15%	4.07%	4.04%	3.93%
Average 30 day LIBOR	1.65%	1.33%	1.23%	1.06%	0.80%

(1) Fully-taxable equivalent (FTE) yields are calculated assuming a 21% tax rate and a 35% tax rate for periods prior to January 1, 2018. See page 9 for the FTE adjustment.
(2) Yield/rates include the effects of hedge and risk management activities associated with the respective asset and liability categories.
(3) Includes nonaccrual loans.

Huntington Bancshares Incorporated
Selected Quarterly Income Statement Data(1)
(Unaudited)

(dollar amounts in millions, except share amounts)	Three Months Ended March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Interest income	$ 914	$ 894	$ 873	$ 846	$ 820
Interest expense	144	124	115	101	90
Net interest income	770	770	758	745	730
Provision for credit losses	66	65	43	25	68
Net interest income after provision for credit losses	704	705	715	720	662
Service charges on deposit accounts	86	91	91	88	83
Cards and payment processing income	53	53	54	52	47
Trust and investment management services	44	41	39	37	39
Mortgage banking income	26	33	34	32	32
Insurance income	21	21	18	22	20
Capital markets fees	19	23	22	17	14
Bank owned life insurance income	15	18	16	15	18
Gain on sale of loans	8	17	14	12	13
Securities gains (losses)	—	(4)	—	—	—
Other income	42	47	42	50	46
Total noninterest income	314	340	330	325	312
Personnel costs	376	373	377	392	382
Outside data processing and other services	73	71	80	75	87
Net occupancy	41	36	55	53	68
Equipment	40	36	45	43	47
Deposit and other insurance expense	18	19	19	20	20
Professional services	11	18	15	18	18
Marketing	8	10	17	19	14
Amortization of intangibles	14	14	14	14	14
Other expense	52	56	58	60	57
Total noninterest expense	633	633	680	694	707
Income before income taxes	385	412	365	351	267
Provision for income taxes	59	(20)	90	79	59
Net income	326	432	275	272	208
Dividends on preferred shares	12	19	19	19	19
Net income applicable to common shares	$ 314	$ 413	$ 256	$ 253	$ 189
Average common shares - basic (000)	1,083,836	1,077,397	1,086,038	1,088,934	1,086,374
Average common shares - diluted	1,124,778	1,130,117	1,106,491	1,108,527	1,108,617
Per common share					
Net income - basic	$ 0.29	$ 0.38	$ 0.24	$ 0.23	$ 0.17
Net income - diluted	0.28	0.37	0.23	0.23	0.17
Cash dividends declared	0.11	0.11	0.08	0.08	0.08
Revenue - fully-taxable equivalent (FTE)					
Net interest income	$ 770	$ 770	$ 758	$ 745	$ 730
FTE adjustment	7	12	13	12	13
Net interest income(2)	777	782	771	757	743
Noninterest income	314	340	330	325	312
Total revenue(2)	$ 1,091	$ 1,122	$ 1,101	$ 1,082	$ 1,055

(1) Comparisons for presented periods are impacted by a number of factors. Refer to Significant Items.
(2) On a fully-taxable equivalent (FTE) basis assuming a 21% tax rate and a 35% tax rate for periods prior to January 1, 2018.

Huntington Bancshares Incorporated
Quarterly Mortgage Banking Noninterest Income
(Unaudited)

	Three Months Ended					Percent Changes vs.	
(dollar amounts in millions)	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	4Q17	1Q17
Net origination and secondary marketing income	$ 18	$ 24	$ 25	$ 24	$ 22	(25)%	(18)%
Net mortgage servicing income							
Loan servicing income	14	13	13	13	13	8	8
Amortization of capitalized servicing	(8)	(8)	(7)	(7)	(7)	—	14
Operating income	6	5	6	6	6	20	—
MSR valuation adjustment (1)	7	2	—	(3)	2	100	250
Gains (losses) due to MSR hedging	(7)	(1)	—	2	(1)	100	600
Net MSR risk management	—	1	—	(1)	1	100	—
Total net mortgage servicing income	$ 6	$ 6	$ 6	$ 5	$ 7	— %	(14)%
All other	2	3	3	3	3	(33)	(33)
Mortgage banking income	$ 26	$ 33	$ 34	$ 32	$ 32	(21)%	(19)%
Mortgage origination volume	$ 1,513	$ 1,784	$ 1,828	$ 1,756	$ 1,266	(15)%	20 %
Mortgage origination volume for sale	870	1,006	1,095	1,018	793	(14)	10
Third party mortgage loans serviced (2)	20,225	19,989	19,552	19,111	19,051	1	6
Mortgage servicing rights (2)	212	202	195	189	191	5	11
MSR % of investor servicing portfolio (2)	1.05%	1.01%	1.00%	0.99%	1.00%	4 %	5 %

(1) The change in fair value for the period represents the MSR valuation adjustment, net of amortization of capitalized servicing.
(2) At period end.

Huntington Bancshares Incorporated
Quarterly Credit Reserves Analysis
(Unaudited)

	Three Months Ended				
(dollar amounts in millions)	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Allowance for loan and lease losses, beginning of period	$ 691	$ 675	$ 668	$ 673	$ 638
Loan and lease losses	(73)	(60)	(65)	(57)	(70)
Recoveries of loans previously charged off	35	19	22	21	31
Net loan and lease losses	(38)	(41)	(43)	(36)	(39)
Provision for loan and lease losses	68	57	50	31	74
Allowance for loan and lease losses, end of period	721	691	675	668	673
Allowance for unfunded loan commitments and letters of credit, beginning of period	87	79	85	92	98
Provision for (reduction in) unfunded loan commitments and letters of credit losses	(2)	8	(6)	(7)	(6)
Allowance for unfunded loan commitments and letters of credit, end of period	85	87	79	85	92
Total allowance for credit losses, end of period	$ 806	$ 778	$ 754	$ 753	$ 765
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	1.01%	0.99%	0.98%	0.98%	1.00%
Nonaccrual loans and leases (NALs)	188	198	200	183	168
Nonperforming assets (NPAs)	172	178	175	161	147
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	1.13%	1.11%	1.10%	1.11%	1.14%
Nonaccrual loans and leases	210	223	223	207	190
Nonperforming assets	192	200	195	181	167

Huntington Bancshares Incorporated
Quarterly Net Charge-Off Analysis
(Unaudited)

(dollar amounts in millions)	Three Months Ended March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Net charge-offs by loan and lease type:					
Total loans					
Commercial:					
Commercial and industrial	$ 17	$ 8	$ 13	$ 13	$ 8
Commercial real estate:					
Construction	(1)	(1)	(1)	—	(3)
Commercial	(13)	—	(3)	(4)	1
Commercial real estate	(14)	(1)	(4)	(4)	(2)
Total commercial	3	7	9	9	6
Consumer:					
Automobile	10	12	9	9	12
Home equity	3	1	1	1	2
Residential mortgage	1	—	2	1	3
RV and marine finance	3	2	4	2	2
Other consumer	18	19	18	14	14
Total consumer	35	34	34	27	33
Total net charge-offs	$ 38	$ 41	$ 43	$ 36	$ 39

	Three Months Ended March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Net charge-offs - annualized percentages:					
Commercial:					
Commercial and industrial	0.24%	0.10%	0.19%	0.18%	0.12%
Commercial real estate:					
Construction	(0.18)	(0.14)	(0.30)	0.03	(0.96)
Commercial	(0.80)	(0.02)	(0.21)	(0.24)	0.06
Commercial real estate	(0.70)	(0.04)	(0.22)	(0.20)	(0.12)
Total commercial	0.04	0.07	0.11	0.11	0.07
Consumer:					
Automobile	0.32	0.39	0.33	0.29	0.45
Home equity	0.11	0.01	0.06	0.05	0.07
Residential mortgage	0.04	0.04	0.10	0.05	0.13
RV and marine finance	0.42	0.46	0.59	0.37	0.50
Other consumer	6.51	6.99	6.51	5.81	6.33
Total consumer	0.39	0.40	0.40	0.33	0.42
Net charge-offs as a % of average loans	0.21%	0.24%	0.25%	0.21%	0.24%

Huntington Bancshares Incorporated
Quarterly Nonaccrual Loans and Leases (NALs) and Nonperforming Assets (NPAs)
(Unaudited)

(dollar amounts in millions)	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 190	$ 161	$ 170	$ 195	$ 232
Commercial real estate	30	29	18	17	14
Automobile	5	6	4	4	5
Residential mortgage	82	84	75	80	81
RV and marine finance	1	1	—	—	—
Home equity	75	68	71	68	69
Other consumer	—	—	—	—	—
Total nonaccrual loans and leases	383	349	338	364	401
Other real estate, net:					
Residential	23	24	26	27	32
Commercial	7	9	16	17	18
Total other real estate, net	30	33	42	44	50
Other NPAs (1)	7	7	7	7	7
Total nonperforming assets	$ 420	$ 389	$ 387	$ 415	$ 458
Nonaccrual loans and leases as a % of total loans and leases	0.54%	0.50%	0.49%	0.54%	0.60%
NPA ratio (2)	0.59	0.55	0.56	0.61	0.68
(NPA+90days)/(Loan+OREO) (3)	0.74	0.72	0.74	0.81	0.87

(dollar amounts in millions)	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Nonperforming assets, beginning of period	$ 389	$ 387	$ 415	$ 458	$ 481
New nonperforming assets	158	116	85	89	125
Returns to accruing status	(23)	(25)	(38)	(33)	(22)
Loan and lease losses	(32)	(21)	(23)	(17)	(34)
Payments	(64)	(54)	(44)	(71)	(83)
Sales and held-for-sale transfers	(8)	(14)	(8)	(11)	(9)
Nonperforming assets, end of period	$ 420	$ 389	$ 387	$ 415	$ 458

(1) Other nonperforming assets includes certain impaired investment securities.
(2) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
(3) The sum of nonperforming assets and total accruing loans and leases past due 90 days or more divided by the sum of loans and leases and other real estate.

Huntington Bancshares Incorporated
Quarterly Accruing Past Due Loans and Leases and Accruing and Nonaccruing Troubled Debt Restructured Loans
(Unaudited)

(dollar amounts in millions)	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Accruing loans and leases past due 90 days or more:					
Commercial and industrial	$ 9	$ 9	$ 14	$ 22	$ 15
Commercial real estate	1	3	10	17	15
Automobile	6	7	10	9	8
Residential mortgage (excluding loans guaranteed by the U.S. Government)	19	21	14	17	16
RV and marine finance	2	1	2	2	2
Home equity	15	18	16	18	15
Other consumer	4	5	4	3	4
Total, excl. loans guaranteed by the U.S. Government	56	64	70	88	75
Add: loans guaranteed by U.S. Government	50	51	49	48	53
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	$ 106	$ 115	$ 119	$ 136	$ 128
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.08%	0.09%	0.10%	0.13%	0.11%
Guaranteed by U.S. Government, as a percent of total loans and leases	0.07	0.07	0.07	0.07	0.08
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.15	0.16	0.17	0.20	0.19
Accruing troubled debt restructured loans:					
Commercial and industrial	$ 316	$ 300	$ 268	$ 270	$ 223
Commercial real estate	76	78	80	74	81
Automobile	32	30	29	28	28
Home equity	261	265	265	269	271
Residential mortgage	224	224	235	238	239
RV and marine finance	1	1	1	1	1
Other consumer	6	8	7	4	4
Total accruing troubled debt restructured loans	$ 916	$ 906	$ 885	$ 884	$ 847
Nonaccruing troubled debt restructured loans:					
Commercial and industrial	$ 83	$ 82	$ 96	$ 90	$ 89
Commercial real estate	16	15	4	4	4
Automobile	3	4	4	4	5
Home equity	31	28	31	29	29
Residential mortgage	52	55	50	56	60
RV and marine finance	—	—	—	—	—
Other consumer	—	—	—	—	—
Total nonaccruing troubled debt restructured loans	$ 185	$ 184	$ 185	$ 183	$ 187

Huntington Bancshares Incorporated
Quarterly Capital Under Current Regulatory Standards (Basel III) and Other Capital Data
(Unaudited)

(dollar amounts in millions)	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Common equity tier 1 risk-based capital ratio:(1)					
Total shareholders' equity	$ 11,308	$ 10,814	$ 10,699	$ 10,654	$ 10,437
Regulatory capital adjustments:					
Shareholders' preferred equity	(1,207)	(1,076)	(1,076)	(1,076)	(1,076)
Accumulated other comprehensive income offset	676	528	370	350	391
Goodwill and other intangibles, net of related taxes	(2,186)	(2,200)	(2,150)	(2,161)	(2,174)
Deferred tax assets that arise from tax loss and credit carryforwards	(29)	(25)	(26)	(27)	(28)
Common equity tier 1 capital	8,562	8,041	7,817	7,740	7,550
Additional tier 1 capital					
Shareholders' preferred equity	1,207	1,076	1,076	1,076	1,076
Other	—	(7)	(7)	(7)	(7)
Tier 1 capital	9,769	9,110	8,886	8,809	8,619
Long-term debt and other tier 2 qualifying instruments	817	869	885	887	899
Qualifying allowance for loan and lease losses	806	778	754	753	764
Tier 2 capital	1,623	1,647	1,639	1,640	1,663
Total risk-based capital	$ 11,392	$ 10,757	$ 10,525	$ 10,449	$ 10,282
Risk-weighted assets (RWA)(1)	$ 81,485	$ 80,340	$ 78,631	$ 78,366	$ 77,559
Common equity tier 1 risk-based capital ratio(1)	10.51%	10.01%	9.94%	9.88%	9.74%
Other regulatory capital data:					
Tier 1 leverage ratio(1)	9.61	9.09	8.96	8.98	8.76
Tier 1 risk-based capital ratio(1)	11.99	11.34	11.30	11.24	11.11
Total risk-based capital ratio(1)	13.98	13.39	13.39	13.33	13.26
Non-regulatory capital data:					
Tangible common equity / RWA ratio(1)	9.63	9.31	9.41	9.37	9.18

(1) March 31, 2018, figures are estimated.

Huntington Bancshares Incorporated
Quarterly Common Stock Summary, Non-Regulatory Capital, and Other Data
(Unaudited)

Quarterly common stock summary

	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Common stock price, per share					
High(1)	$ 16.600	$ 14.930	$ 14.050	$ 13.785	$ 14.740
Low(1)	14.490	13.040	12.140	12.225	12.370
Close	15.100	14.560	13.960	13.520	13.390
Average closing price	15.718	13.470	13.152	12.949	13.663
Dividends, per share					
Cash dividends declared per common share	$ 0.11	$ 0.11	$ 0.08	$ 0.08	$ 0.08
Common shares outstanding (000)					
Average - basic	1,083,836	1,077,397	1,086,038	1,088,934	1,086,374
Average - diluted	1,124,778	1,130,117	1,106,491	1,108,527	1,108,617
Ending	1,101,796	1,072,027	1,080,946	1,090,016	1,087,120
Tangible book value per common share(2)	$ 7.12	$ 6.97	$ 6.85	$ 6.74	$ 6.55
Common share repurchases (000)					
Number of shares repurchased	3,007	9,785	9,645	—	—

Non-regulatory capital

(dollar amounts in millions)	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Calculation of tangible equity / asset ratio:					
Total shareholders' equity	$ 11,308	$ 10,814	$ 10,699	$ 10,654	$ 10,437
Less: goodwill	(1,993)	(1,993)	(1,993)	(1,993)	(1,993)
Less: other intangible assets	(333)	(346)	(360)	(374)	(388)
Add: related deferred tax liability(2)	70	73	126	131	136
Total tangible equity	9,052	8,548	8,472	8,418	8,192
Less: preferred equity	(1,203)	(1,071)	(1,071)	(1,071)	(1,071)
Total tangible common equity	$ 7,849	$ 7,477	$ 7,401	$ 7,347	$ 7,121
Total assets	$ 104,246	$ 104,185	$ 101,988	$ 101,407	$ 100,046
Less: goodwill	(1,993)	(1,993)	(1,993)	(1,993)	(1,993)
Less: other intangible assets	(333)	(346)	(360)	(374)	(388)
Add: related deferred tax liability(2)	70	73	126	131	136
Total tangible assets	$ 101,990	$ 101,919	$ 99,761	$ 99,171	$ 97,801
Tangible equity / tangible asset ratio	8.88%	8.39%	8.49%	8.49%	8.38%
Tangible common equity / tangible asset ratio	7.70	7.34	7.42	7.41	7.28
Other data:					
Number of employees (Average full-time equivalent)	15,599	15,375	15,508	15,877	16,331
Number of domestic full-service branches(3)	966	966	958	996	996
ATM Count	1,866	1,848	1,860	1,860	1,855

(1) High and low stock prices are intra-day quotes obtained from Bloomberg.
(2) Other intangible assets are net of deferred tax liability, calculated at a 21% tax rate and a 35% tax rate for periods prior to December 31, 2017.
(3) Includes Regional Banking and The Huntington Private Client Group offices.