Welcome

Huntington Bancshares Incorporated

Investor Presentation

August 2018

Disclaimer

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This communication contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, and uncertainties. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as expect, anticipate, believe, intend, estimate, plan, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board; volatility and disruptions in global capital and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our “Fair Play” banking philosophy; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; 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, and Quarterly Reports on Form 10-Q for the quarter ended March 31, 2018, and June 30, 2018, which are 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.

Important Messages

- **Strategic focus on Customer Experience**, extending our industry-leading position through targeted investments, Optimal Customer Relationship (OCR), and "Do the Right Thing" culture
- **Building long-term shareholder value**, through adherence to aggregate moderate-to-low risk appetite, reduction in earnings volatility through the cycle, disciplined capital allocation, and continuous improvement
- **Focus on top quartile financial performance relative to peers**, with industry-leading return on tangible common equity, efficiency ratio, and annual goal to achieve positive operating leverage
- **High level of colleague and shareholder alignment**, with Board, management, and colleague ownership representing the seventh largest shareholder with ~27 million common shares

2018 Expectations

		2018 Outlook
Balance Sheet	Average Loan Growth	5.5% - 6.5%
	Average Deposit Growth	3.5% - 4.5%
	Average Core Deposit Growth	4.5% - 5.5%
Income Statement	Revenue	5% - 6%
	Net Interest Margin (GAAP) - Core NIM up modestly - New money yields above portfolio yields across all loan categories	Up 2 bp - 4 bp
	Noninterest Expense	(3%) - (4%)
	Efficiency Ratio	55.5% - 56.5%
	Effective Tax Rate (for remainder of 2018)	15.5% - 16.5%
Credit	Net Charge-offs - Remain below average through-the-cycle target range of 35 bp – 55 bp	< 35 bp

Note: All metrics presented on a GAAP basis; ***Expectations as of July 25, 2018***

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Huntington’s Strategy

Huntington Bancshares Overview

Huntington is a $105 billion asset regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, capital markets, wealth management, and insurance services.

Ohio
Branches: 464
Deposits: $51.3 Billion
Loans[(1)]: $40.8 Billion

Michigan
Branches: 308
Deposits: $15.4 Billion
Loans[(1)]: $16.8 Billion

Pennsylvania
Branches: 50
Deposits: $3.6 Billion
Loans[(1)]: $6.8 Billion

Indiana
Branches: 42
Deposits: $3.6 Billion
Loans[(1)]: $5.7 Billion

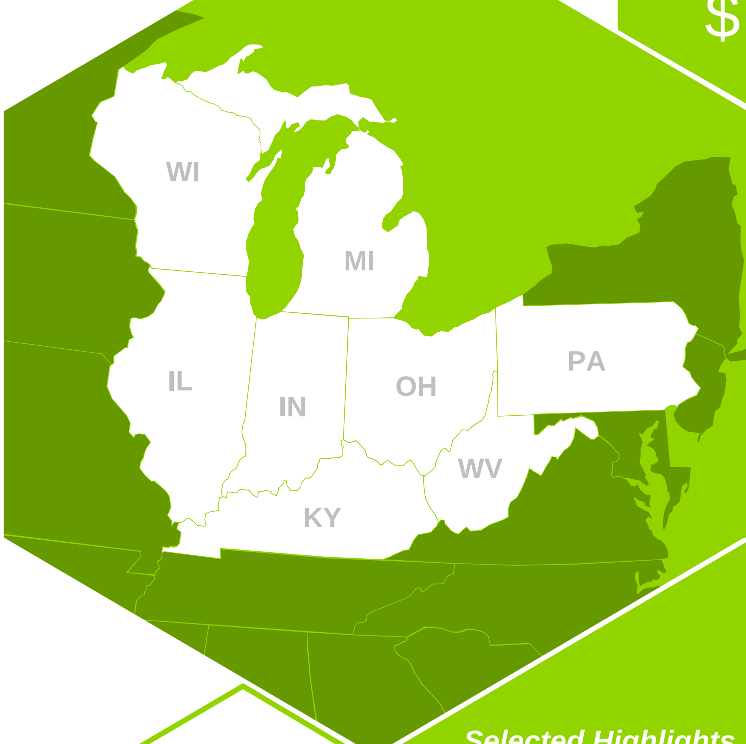
Illinois
Branches: 37
Deposits: $2.1 Billion
Loans[(1)]: $5.4 Billion

West Virginia
Branches: 25
Deposits: $2.0 Billion
Loans[(1)]: $2.2 Billion

Wisconsin
Branches: 31
Deposits: $0.9 Billion
Loans[(1)]: $1.4 Billion

Kentucky
Branches: 10
Deposits: $0.6 Billion
Loans[(1)]: $2.6 Billion

- **Huntington's top 10 deposit MSAs represent ~78% of total deposits**
- **Ranked #1 in deposit market share in 14% of total footprint MSAs and top 3 in 41%**



2Q18
Total Loans
$72B

Extended Footprint Products

Asset Finance
Auto
Corporate
Franchise
Food & Agriculture
Healthcare
Marine & RV
National Settlements
Sponsor Finance
Huntington Technology Finance

1H18
Total Revenue
$2.2B

2Q18
Total Deposits
$80B

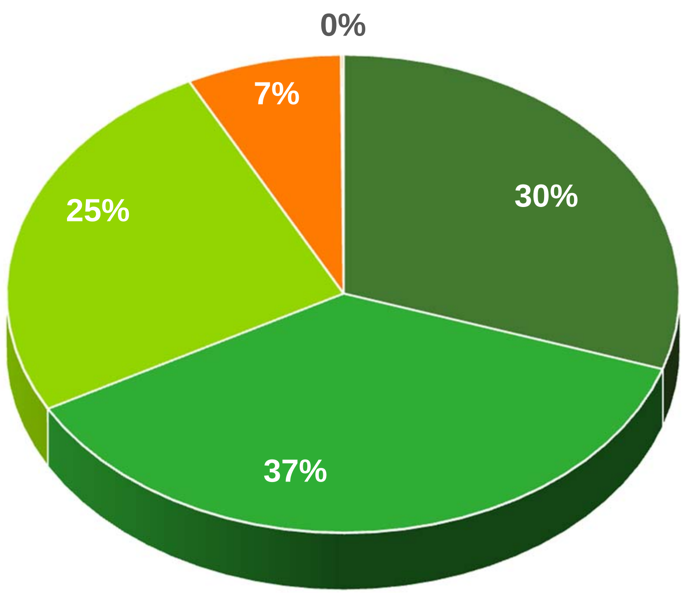
Selected Highlights

- Combined GDP of 8 state core footprint represents 4th largest economy in the world [(2)]
- Ranked #1 SBA 7(a) lender in footprint and #1 in nation [(3)]
- Ranked #3 mortgage lender in footprint [(4)]

Note: As of Jun. 30, 2018
(1) Funded and unfunded loan commitments; (2) 2016 IMF and US Bureau of Economic Analysis;
(3) Rankings through SBA 2018 third fiscal quarter; (4) Icon Advisory Group, YTD 6/30/18

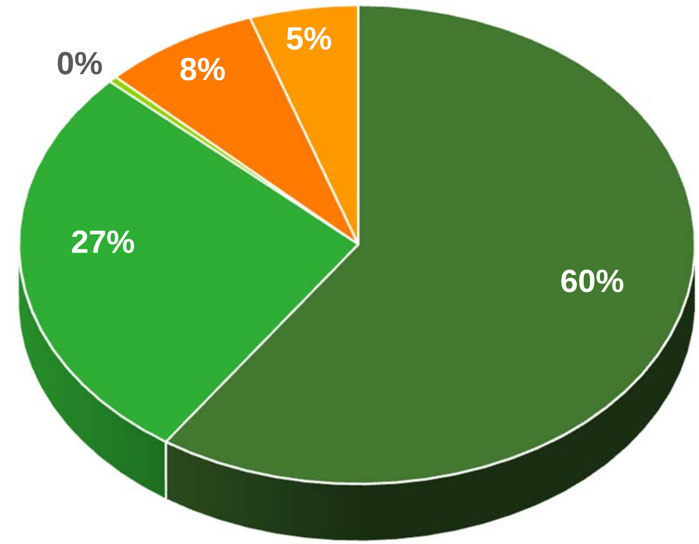
Well-Diversified Balance Sheet:
Both A Consumer & Commercial Bank

2Q18 Average Total Loans – $71.9 B



- Consumer and Business Banking: $21.7B
- Commercial Banking and CRE: $26.5B
- Vehicle Finance: $18.3B
- Regional Banking and Private Client Group: $5.4B
- Treasury/Other: $0.1B

2Q18 Average Total Deposits – $79.3 B



- Consumer and Business Banking: $47.2B
- Commercial Banking and CRE: $21.7B
- Vehicle Finance: $0.3B
- Regional Banking and Private Client Group: $5.9B
- Treasury/Other: $4.1B

Huntington's Approach to Shareholder Value Creation

The best way to achieve our long-term financial goals and generate sustainable, through-the-cycle returns is to fulfill our purpose to make people's lives better, help businesses thrive, and strengthen the communities we serve.

Our success is deeply interconnected with the success of the people and communities we serve.

Core Tenets of Huntington's Strategy

Grow market share and share of wallet

- Purpose-driven culture
- Welcome brand
- Exceptional customer experiences
- Distinguished products
- Optimal Customer Relationships
- Aggregate moderate-to-low risk appetite
- Community involvement and leadership

Core Areas of Strategic Focus:

Consumers

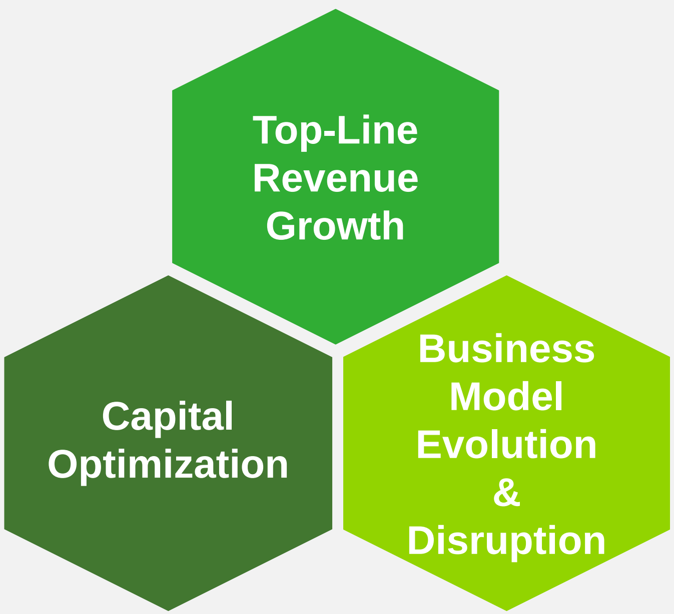
Small & Medium Businesses

Vehicle Finance

Strategic Planning Process

Initiated the strategic planning process in 1Q18 which will yield new long-term goals for the company

Initial areas of focus for the 2018 Strategic Planning Process:



2014 Strategic Plan Outcomes:

- ✓ Improved scale
- ✓ Accelerated achievement of long-term financial goals
- ✓ Best in class return profile

2009 Strategic Plan Outcomes:

- ✓ Disciplined risk management
- ✓ Fair Play consumer strategy
- ✓ Huntington brand evolution

Risk Management is at the Core of Huntington's Evolution

- Board defined aggregate moderate-to-low risk appetite
- Board and CEO set the "Tone at the Top"
- Strong risk management processes; 3 lines of defense, data driven, concentrations & limits, high accountability
- Significant investment in risk management personnel and process
- "Everyone Owns Risk" around an aggregate moderate-to-low risk culture
- Disciplined management of credit risk – hold limits, concentrations limits, timely approval process, active portfolio management with very good MIS
- Liquidity significantly enhanced by change in funding mix and industry leading customer share of wallet
- Belief that managing lower credit risk will reduce earnings volatility providing more stable returns and higher capital generation over time
- Higher capital generation will provide more flexibility and strength, as well as drive higher creation of shareholder value

Driving Toward a Best-in-Class Return Profile

Actions taken since 2009 accelerated performance

Focused the Business Model

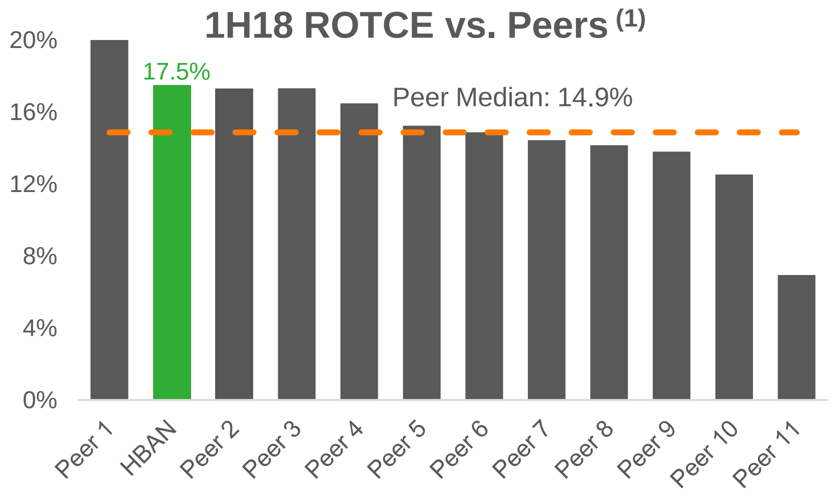
Built the Brand

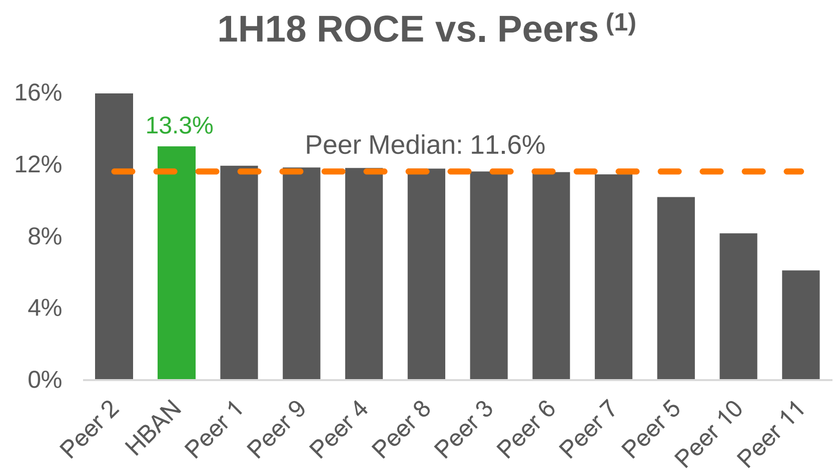
Invested in the Franchise

Disciplined Execution

Aggregate Moderate-to-Low Risk Appetite

Strong Management / Shareowner Alignment



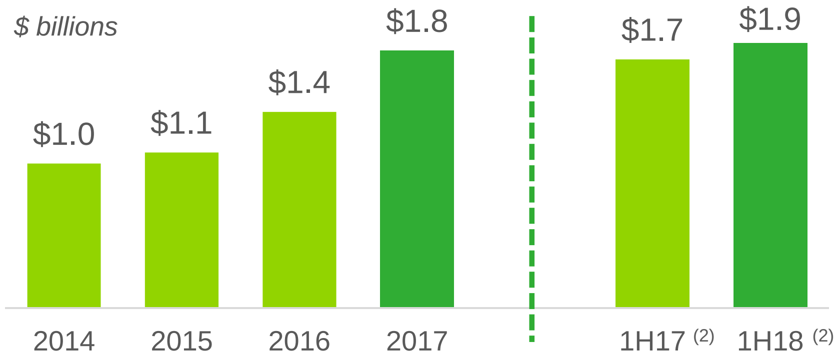


(1) Peer data on a core basis, Source: SNL Financial

Peers include BBT, CFG, CIT, CMA, FITB, KEY, MTB, PNC, RF, STI, ZION

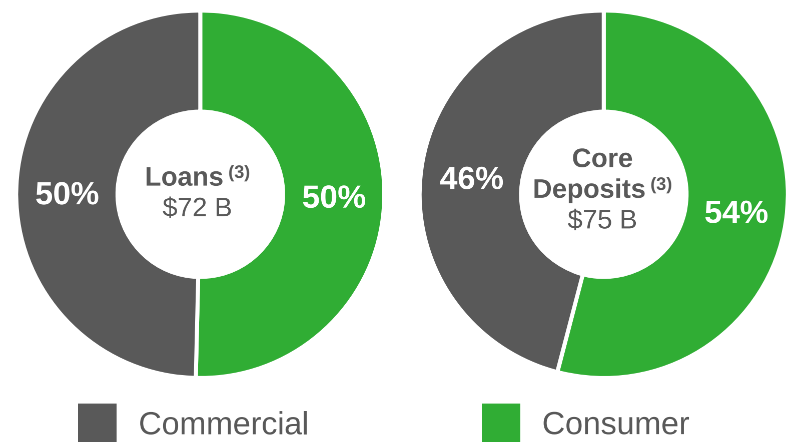
Positioned for Strong Relative Performance Through-the-Cycle

Strengthened Pretax Pre-Provision Net Revenue [1]



% of RWA	2014	2015	2016	2017	1H17	1H18
% of RWA	1.86%	1.86%	1.75%	2.26%	2.22%[2]	2.24%[2]

Well-Diversified Balance Sheet



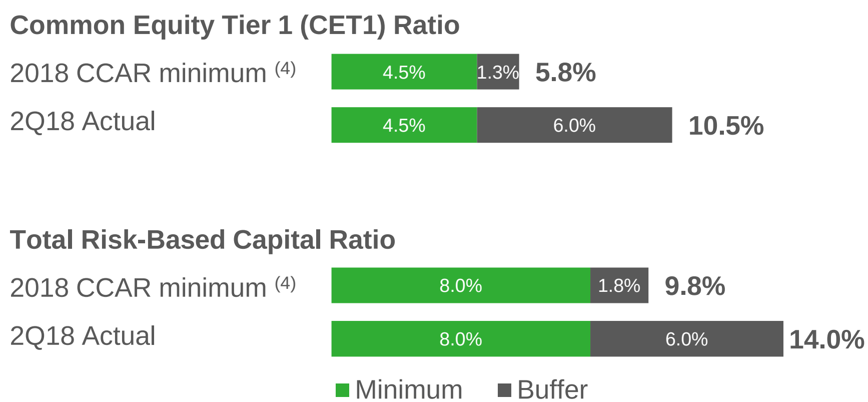
Disciplined Management of Credit Risk

Cumulative Losses as a % of Average Total Loans in Dodd-Frank Act Stress Test (DFAST) Supervisory Severely Adverse Scenario

2015	2016	2017	2018
4.2%	4.8%	4.6%	5.3%
#1	#4	#4	#3

Ranking among traditional commercial banks (2018: BBT, BBVA Compass, BMO Financial, BNP Paribas, CFG, FITB, HBAN, HSBC Bank, KEY, MTB, Mitsubishi UFJ Financial, PNC, RF, Banco Santander, STI, TD-Holding LLC, USB)

Strong Capital Base and Capital Management



(1) Non-GAAP financial metric; see Appendix slide 75; (2) Annualized; (3) 2Q18 average balances;
(4) projected minimum in the Federal Reserve Severely Adverse Scenario

Corporate Governance and Leadership

Leadership Team

Chairman, President, and CEO
Steve Steinour (9 years with Huntington)

Consumer and Business Banking
Andy Harmening (1)

Regional Banking and The Private Client Group
Sandy Pierce (5)

Commercial Banking and Commercial Real Estate
Rick Remiker (8)

Vehicle Finance
Sandy Pierce (5)

Finance
Mac McCullough (4)

Risk
Helga Houston (7)

Credit
Dan Neumeyer (9)

Human Resources and Diversity
Raj Syal (3)

Corporate Operations
Mark Thompson (9)

Technology and Operations
Paul Heller (6)

Internal Audit
Harry Farver (8)

Communications and Marketing
Julie Tutkovics (7)

Legal
Jana Litsey (1)

Business Segments

Note: tenure for Ms. Pierce and Ms. Tutkovics includes tenure at FirstMerit

Deeply Engaged, Diverse Board of Directors

Lizabeth Ardisana Principal / CEO, ASG Renaissance, LLC	**Gina D. France** President and CEO, France Strategic Partners LLC	**Richard W. Neu** Chairman, MCG Capital Corporation; Retired CFO and Treasurer, Charter One Financial
Ann ("Tanny") B. Crane President and CEO, Crane Group Company	**J. Michael Hochschwender** President and CEO, The Smithers Group	**David L. Porteous** Attorney, McCurdy Wotila & Porteous, P.C.; Lead Director, Huntington Bancshares
Robert S. Cubbin Retired President and CEO, Meadowbrook Insurance Group	**Chris Inglis** Distinguished Visiting Professor of Cyber Studies, U.S. Naval Academy; retired Deputy Director, National Security Agency	**Kathleen H. Ransier** Retired Partner, Vorys, Sater, Seymour and Pease LLP
Steven G. Elliott Retired Senior Vice Chairman, BNY Mellon	**Peter J. Kight** Private Investor; former Chairman/CEO and founder, Checkfree	**Stephen D. Steinour** Chairman, President, and CEO, Huntington Bancshares Incorporated

Board Commitment to Strong Corporate Governance and Engagement

Meetings	2009	2010	2011	2012	2013	2014	2015	2016	2017
HBI Board Meeting	25	12	9	13	16	12	15	15	16
HBI Audit Committee*	14	16	15	11	13	11	12	10	11
HBI Capital Planning Committee**	11	8	8						
HBI Community Development Committee		4	4	4	4	4	7	4	4
HBI Compensation Committee	19	8	8	7	6	7	6	7	6
HBI Executive Committee	9	11	11	3	2	1	8		2
HBI NCG Committee	6	9	6	7	5	5	5	8	6
HBI Risk Oversight Committee*	14	20	16	24	20	21	15	20	18
HBI Technology Committee						5	4	4	4
Other***	4	33						14	7
TOTAL	**102**	**121**	**77**	**69**	**66**	**66**	**72**	**82**	**74**

*Total number of meetings for each of the Audit Committee and the Risk Oversight Committee include joint meetings of both committees.
** Function of Capital Planning Committee assumed by Risk Oversight Committee in 2012
*** Other includes HBI Special Committee (2010), HBI Pension Review Committee (2009), Huntington Investment Company Oversight Committee (2016-2017), and Integration Oversight Committee (ad hoc 2016 & 2017)

Note: 2014 Total does not include two 2020 Strategy Plan review sessions with the full Board.

Board Skills, Knowledge, and Experience

Directors embody a well-rounded variety of skills, knowledge, and experience, as demonstrated in the chart below

Experience/Background	# of Directors
Audit — Internal or External Experience	6
Consumer products experience	5
Cybersecurity	2
Enhances the diversity of the Board (e.g., gender, race, ethnicity, and culture)	5
Experience in leading alignment of compensation with organizational strategy and performance	6
Expertise in financial institution and regulatory matters	10
Financial expertise	6
Governmental experience; non-profit or non-financial regulatory expertise	5
Leadership in enterprise risk management function	5
Legal experience	3
Merger, acquisition, and/or joint venture expertise	14
Private equity management experience	6
Senior executive experience (e.g., CEO, COO, CFO) at a publicly traded company	5
Strategic technology leadership at a large, complex organization	6

Management / Shareholder Alignment

HBAN has instituted mechanisms to drive a high level of management and shareholder alignment, focusing decision making on long-term returns while maintaining our aggregate moderate-to-low risk profile.

- **Hold-to-retirement requirements** on equity grants and awards
- **Clawback provisions** in all incentive compensation plans
- Equity ownership targets for CEO, ELT, and next ~50 managers
- Directors / Colleagues collectively represent **7th largest shareholder** (~27 million shares)

Our Commitment to Environmental, Social, & Governance (ESG)

- Published in May 2018, our second **ESG Annual Report** demonstrates our commitment to provide transparency and accountability in alignment with global standards for environmental, social, and governance considerations.
- Our commitment to ESG is a reaffirmation of our **long-held commitment** to **do the right thing** for our **shareholders, customers, colleagues, and communities.**
- We have established an **enterprise ESG strategy** integrated with our core performance objectives, led by executive management, and a Corporate ESG Committee with **accountability to the Board of Directors** Nominating and Governance Committee.

Financial Update

On Pace to Achieve All Long-Term Financial Goals in 2018

	Long-Term Financial Goal	YTD (GAAP)	YTD (non-GAAP)[1]	2018 Target
Revenue (FTE) Growth (Y/Y)	**4% - 6%**	4%	4%	✓
Expense Growth (Y/Y)	**Positive Operating Leverage**	(8%)	0%	✓
Efficiency Ratio	**56% - 59%**	57%	57%	✓
NCO	**35 - 55 bp**	19 bp	19 bp	✓
ROTCE	**15% - 17%** [2]	18%	18%	✓

(1) See slide 76 for reconciliation; (2) Updated for impact of tax reform

2018 Second Quarter Financial Highlights

Delivered top tier performance

EPS	TBVPS	ROA	ROCE	ROTCE
30% Y/Y	8% Y/Y	1.36%	13.2%	17.6%

Financial Highlights		Y/Y
EPS	$0.30	30%
Net Interest Margin	3.29%	-2 bp
Net Interest Income (FTE)	$791	4%
Noninterest Income	$336	3%
Total Revenue (FTE)	$1,127	4%
Noninterest Expense	$652	-6%
Net Income	$355	31%
Avg diluted shares (MM)	1,123	1%
Efficiency Ratio	56.6%	-630 bp
NCOs / Avg Loans	0.16%	-5 bp

Balance Sheet		Y/Y
TBVPS	$7.27	8%
Avg Assets ($B)	$104.8	5%
Avg Earning Assets ($B)	$96.4	5%
Avg Loans and Leases ($B)	$71.9	7%
Avg Deposits ($B)	$79.3	4%
Avg Core Deposits ($B)	$75.4	4%
Avg Tang. Common Equity ($B)	$7.9	8%
TCE Ratio	7.78%	37 bp
CET1 Ratio	10.53%	65 bp
NPA Ratio	0.57%	-4 bp

Note: $ in millions unless otherwise noted; comparisons impacted by Significant Items (FirstMerit acquisition-related expenses) in the year-ago quarter

2Q18 Summary Income Statement

Year over year comparisons significantly impacted by FirstMerit integration efforts

	2018		2017			Change	
(in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	Y/Y
Net interest income – FTE	**$ 791**	$ 777	$ 782	$ 771	$ 757	2 %	4 %
Total noninterest income	**336**	314	340	330	325	7	3
Total revenue – FTE	**$ 1,127**	$ 1,091	$ 1,122	$ 1,101	$ 1,082	3	4
Total noninterest expense	**652**	633	633	680	694	3	(6)
Provision for credit losses[(1)]	**56**	66	65	43	25	(15)	124
Pre-tax income – FTE	**420**	392	424	377	362	7	16
Net income	**$ 355**	$ 326	$ 432	$ 275	$ 272	9 %	31 %

Noninterest Income Y/Y

- $5 MM increase in trust and investment management
- $5 MM decrease in other noninterest income
- $4 MM increase in capital markets fees

Noninterest Expense Y/Y

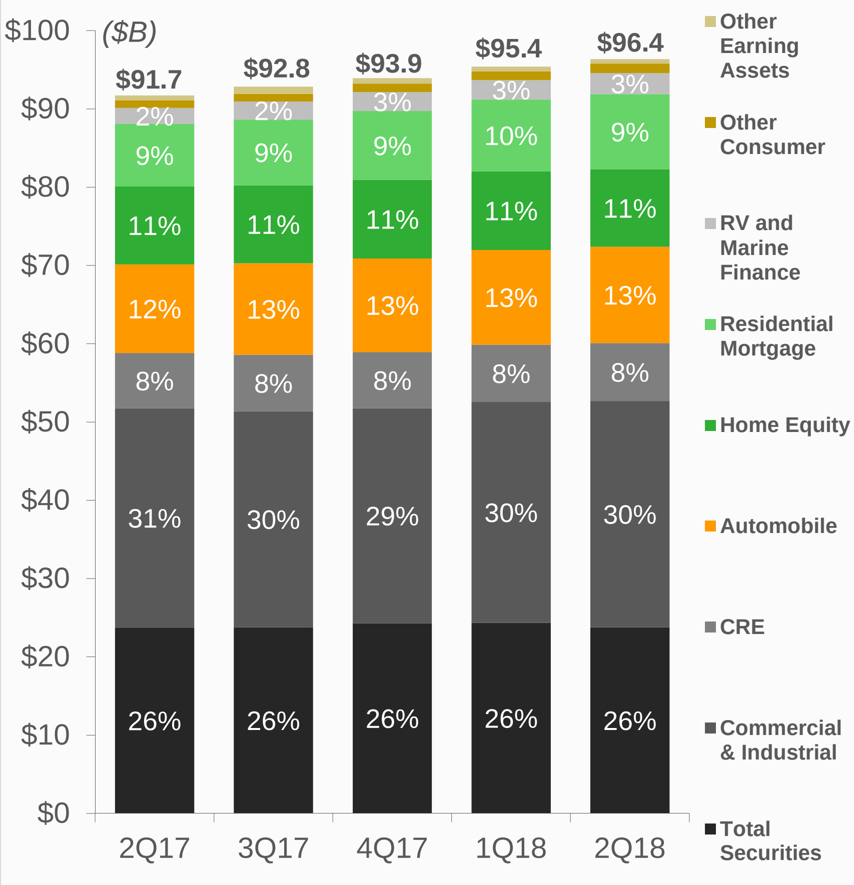
- $50 MM decrease in acquisition-related Significant Items
- $22 MM increase in adjusted[(2)] personnel expense

(1) Includes provision for loan losses and provision for unfunded loan commitments
(2) See slide 77 for reconciliation

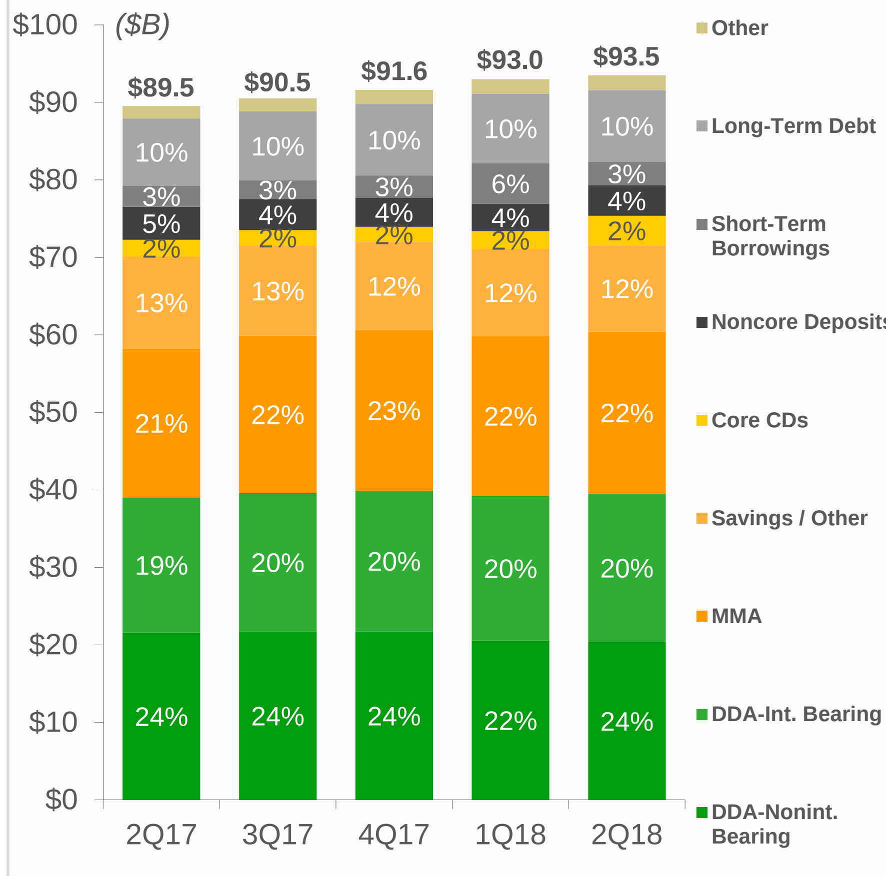
Earning Asset/Liability Mix

Disciplined growth and pricing on both sides of the balance sheet

Avg. Earning Assets Mix



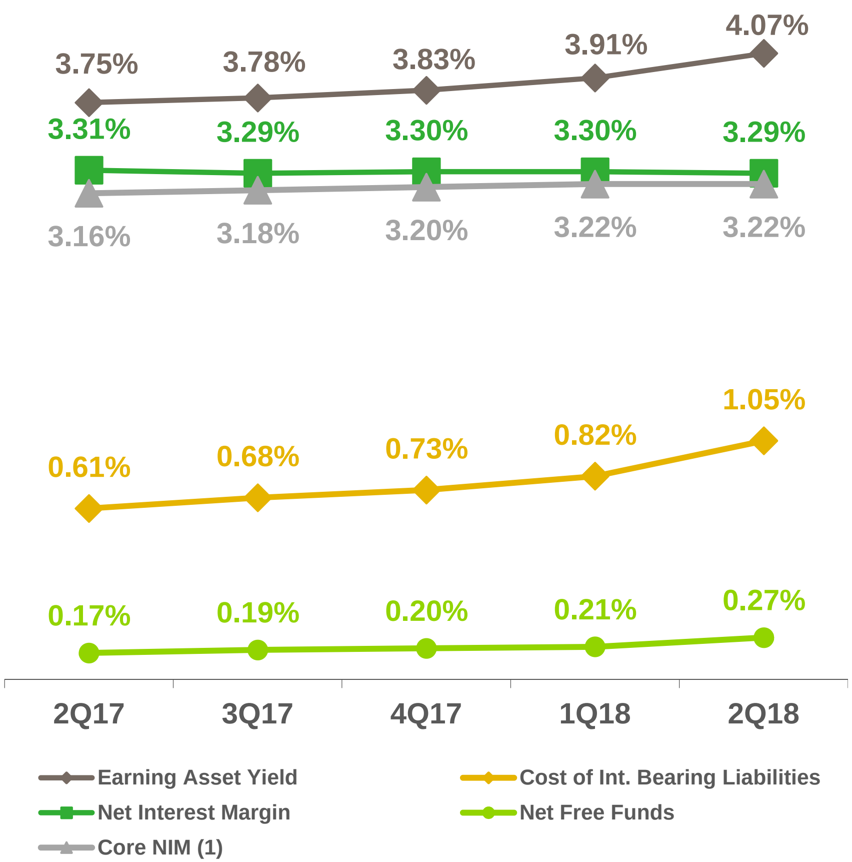
Avg. Non-Equity Funding Mix



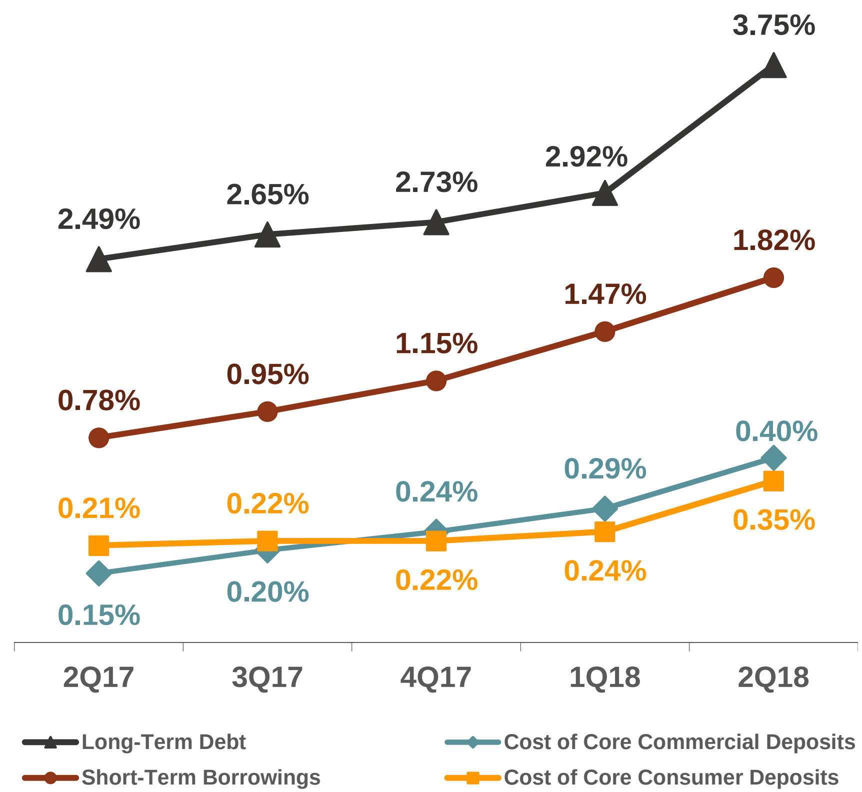
Net Interest Margin (FTE)

Core NIM up 6 basis points year-over-year, flat linked-quarter

Net Interest Margin Trends



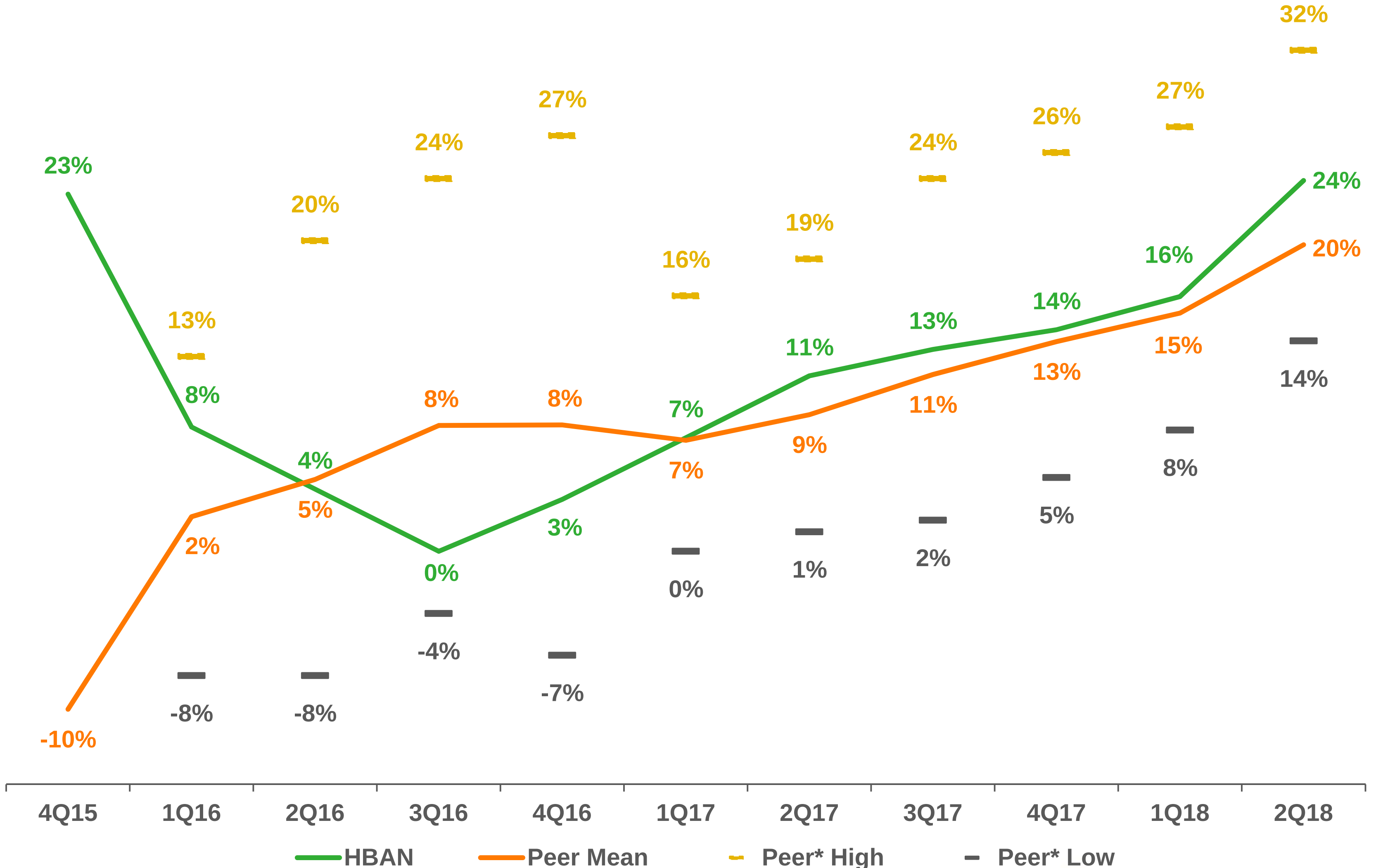
Components of Interest-Bearing Liabilities



(1) Net of purchase accounting adjustments; see reconciliation on slide 79

Cycle-to-Date Cumulative Deposit Beta

Interest-bearing deposit beta remains low with an expected through the cycle beta of approximately 50%

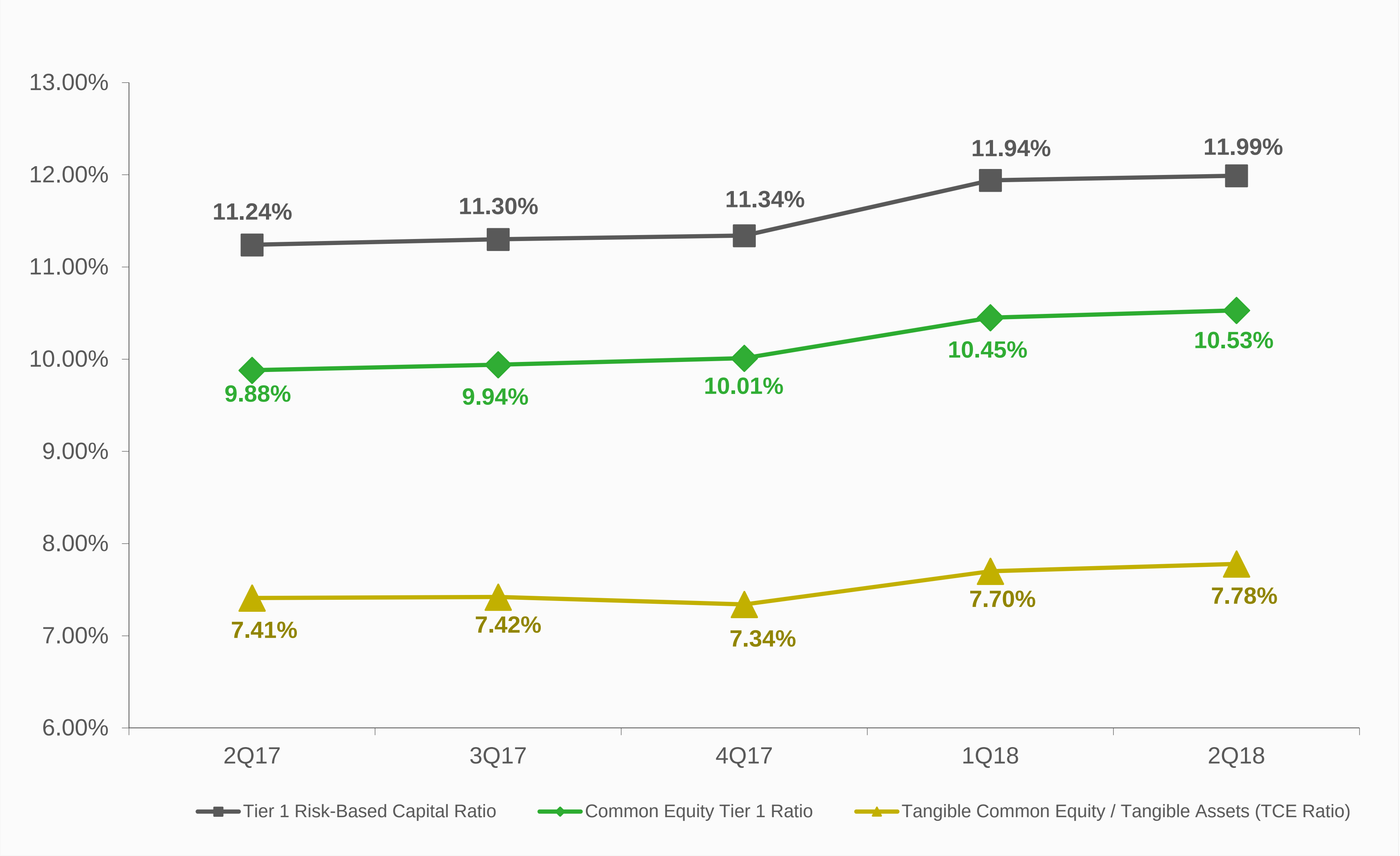


Huntington

*CIT and MTB are excluded from the High – Low range as material outliers

Capital Ratios[1]

CET1 remains above long-term operating range of 9% - 10%

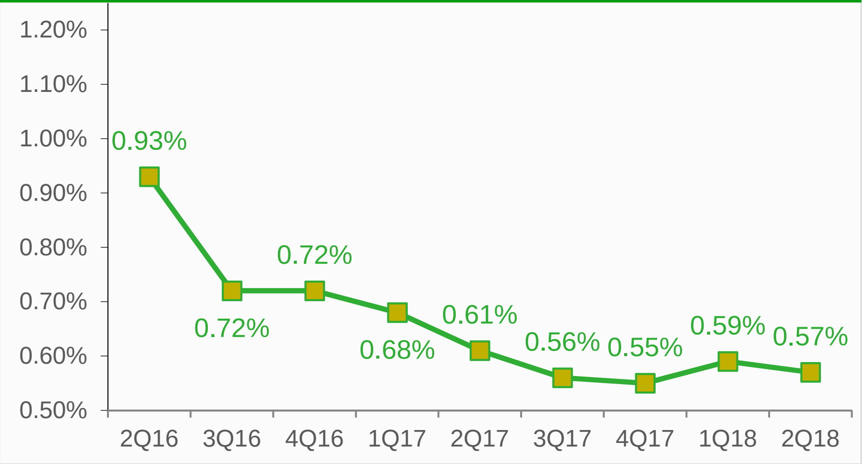


(1) End of Period

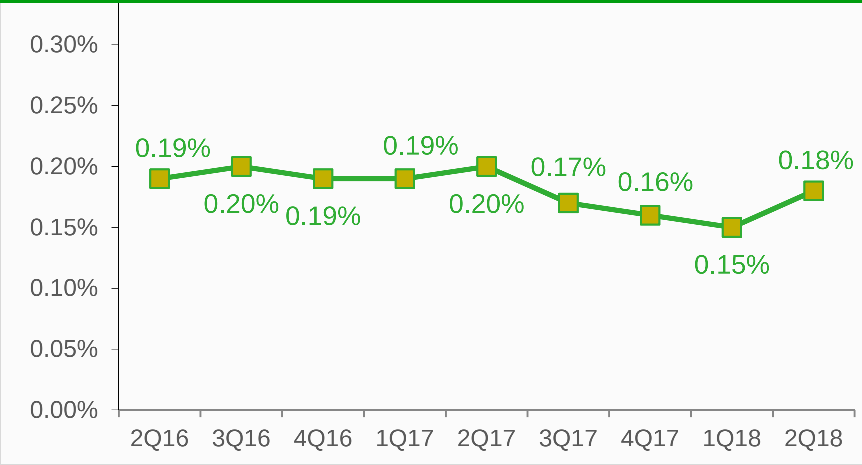
Asset Quality Trends

Overall credit metrics remain stable

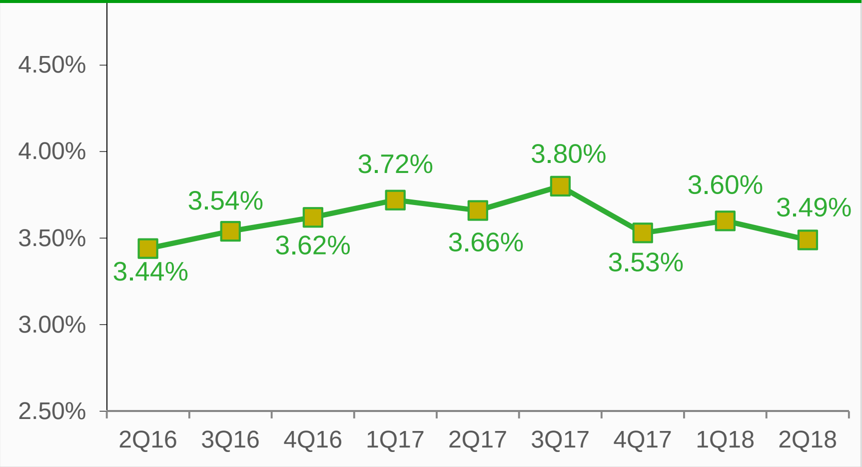
NPA Ratio — EOP



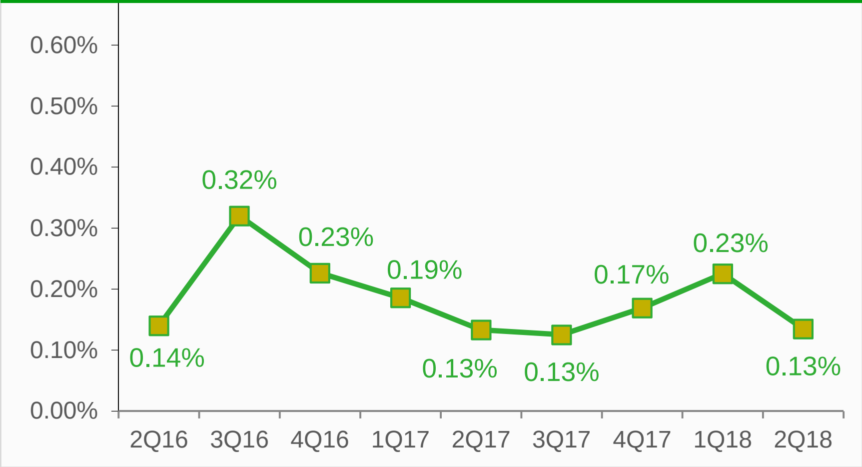
90+ Day Delinquencies Ratio



Criticized Asset Ratio



NPA Inflows % of BOP Loans



Peer Comparisons

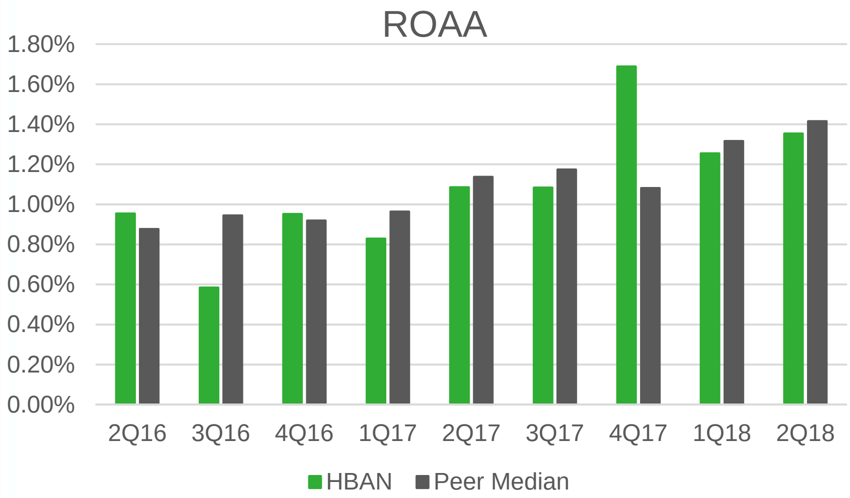
Huntington's Peer Group

$ in millions	Total Assets	Total Deposits	Total Loans	Market Capitalization	Price / Consensus 2018E	Price / Consensus 2019E	Price / Tangible Book	Dividend Yield
PNC Financial Services Group, Inc.	$380,711	$264,885	$222,855	$67,346	13.5x	12.4x	2.0x	2.6%
BB&T Corporation	222,681	159,475	146,183	39,350	12.7x	11.8x	2.4x	3.2%
SunTrust Banks, Inc.	207,505	161,448	144,935	33,527	12.9x	12.2x	2.1x	2.8%
Citizens Financial Group, Inc.	155,431	117,073	113,407	19,256	11.4x	10.4x	1.5x	2.7%
Fifth Third Bancorp	140,695	104,131	91,932	20,067	11.8x	10.8x	1.6x	2.4%
KeyCorp	137,792	104,548	88,222	22,100	12.0x	10.9x	2.0x	3.3%
Regions Financial Corporation	124,557	95,283	80,478	20,732	13.0x	11.8x	2.1x	1.9%
M&T Bank Corporation	118,426	89,273	87,797	25,007	13.6x	12.5x	2.6x	1.8%
Comerica Incorporated	71,987	57,210	49,792	16,568	13.6x	12.2x	2.2x	2.5%
Zions Bancorporation	66,457	53,580	45,230	10,102	13.3x	12.5x	1.7x	1.9%
CIT Group Inc.	49,855	31,181	36,182	6,138	13.1x	11.0x	1.1x	1.9%
Median	**$137,792**	**$104,131**	**$88,222**	**$20,732**	**13.0x**	**11.8x**	**2.0x**	**2.5%**
Huntington Bancshares Incorporated	**$105,358**	**$79,587**	**$72,406**	**$17,049**	**12.6x**	**11.2x**	**2.1x**	**3.6%**

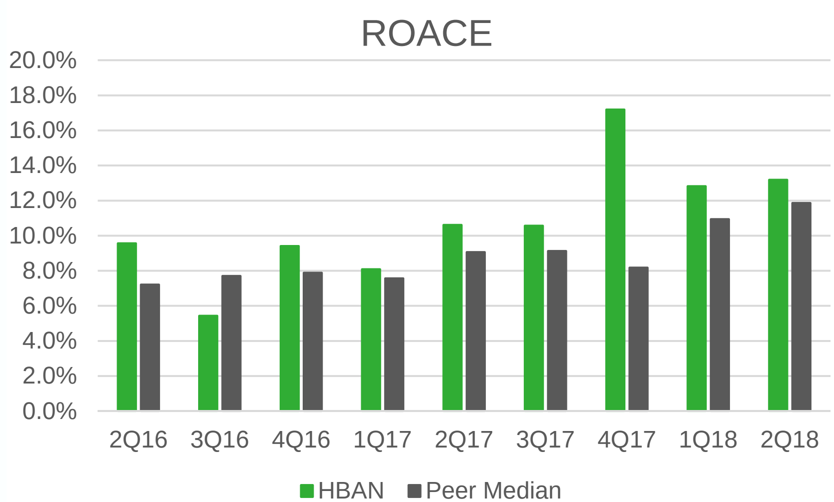
Source: S&P Global Market Intelligence data as of 7/31/2018

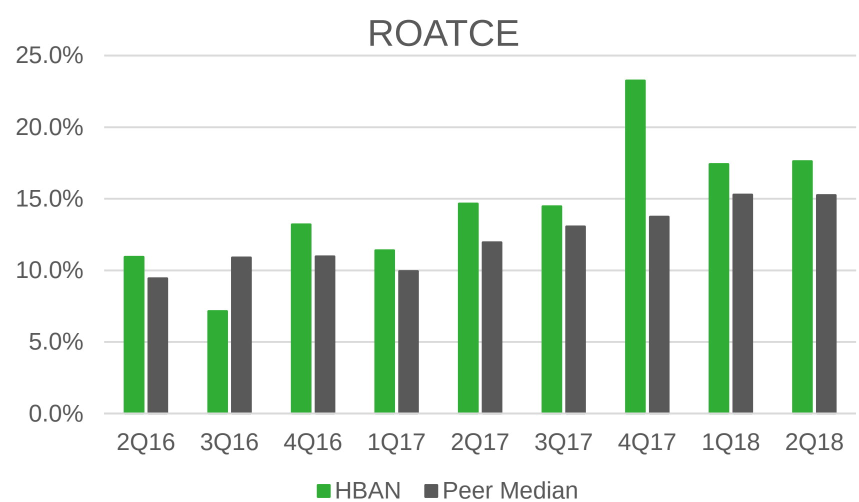
Peer Comparisons – Profitability

Profitability metrics stand up well vs. Peers



- Return on Equity and Tangible Common Equity consistently outperforms peer banks
- 3Q16 - 1Q17 results negatively impacted by FirstMerit acquisition-related net expenses
- FirstMerit acquisition drove 400+ bps improvement in ROTCE



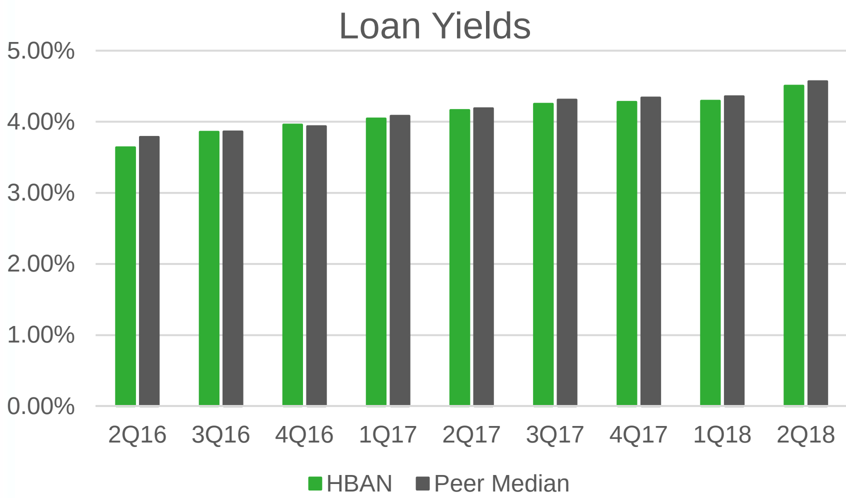


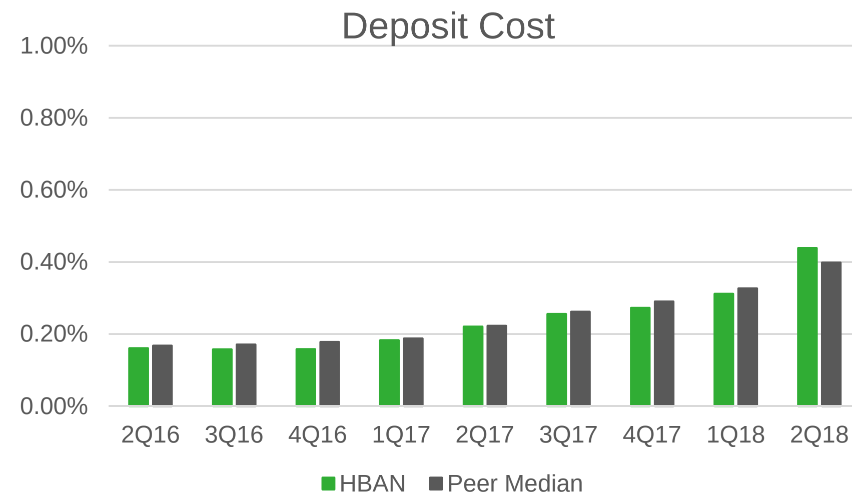
Huntington

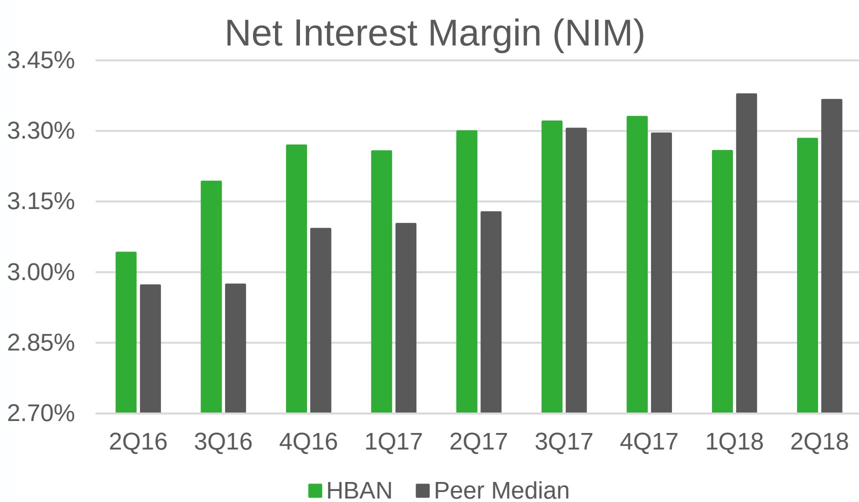
Source: S&P Global Market Intelligence Financial
Peers include BBT, CFG, CIT, CMA, FITB, KEY, MTB, PNC, RF, STI, & ZION

Peer Comparisons – Net Interest Margin

Year-over-year core NIM expansion of 6 basis points





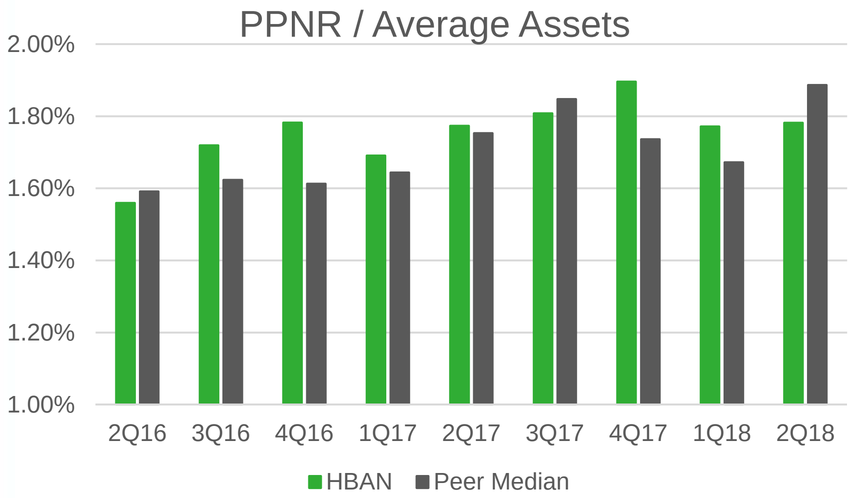


- Loan yields are higher since FirstMerit deal close, reflecting impact of purchase accounting and rising interest rates
- Deposit beta of approximately 24% since the first rate hike; estimated ~50% deposit beta over the course of the rate cycle
- NIM continues to be impacted by purchase accounting accretion related to FirstMerit acquired loans

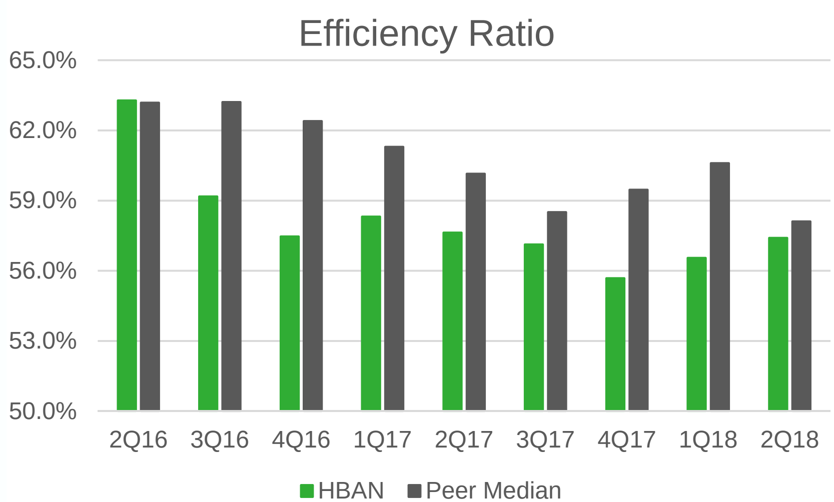
Source: S&P Global Market Intelligence Financial
Peers include BBT, CFG, CIT, CMA, FITB, KEY, MTB, PNC, RF, STI, & ZION

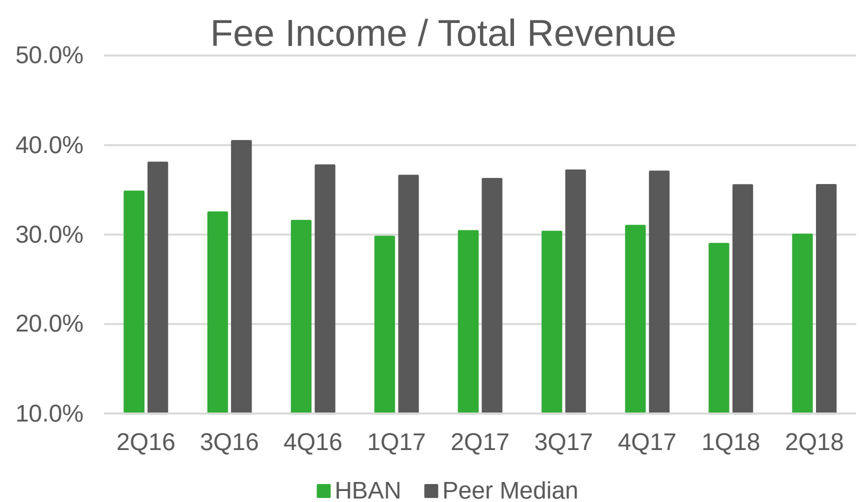
Peer Comparisons – Revenues / Expenses

Pre-provision net revenue and efficiency ratio boosted by FirstMerit



- PPNR continues to trend higher following FirstMerit acquisition
- Efficiency ratio improved from peer median to modestly better than peers following FirstMerit acquisition
- Opportunity to increase fee income as a percent of total revenue closer to peer median

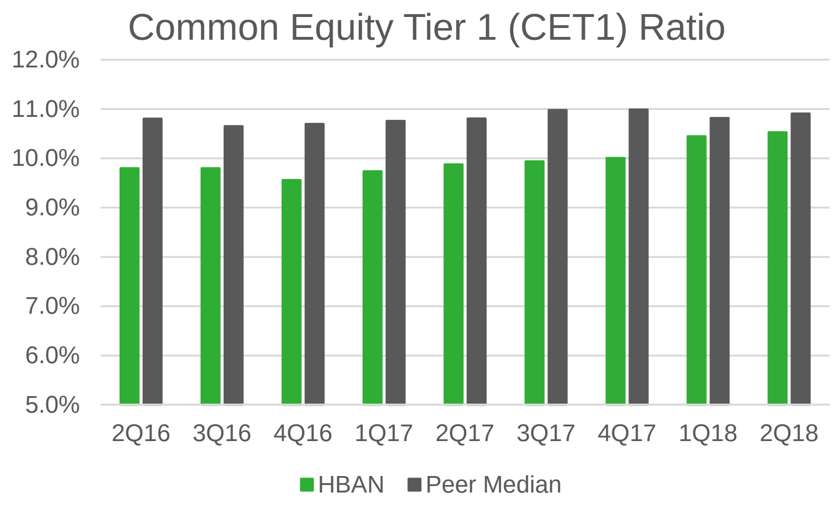




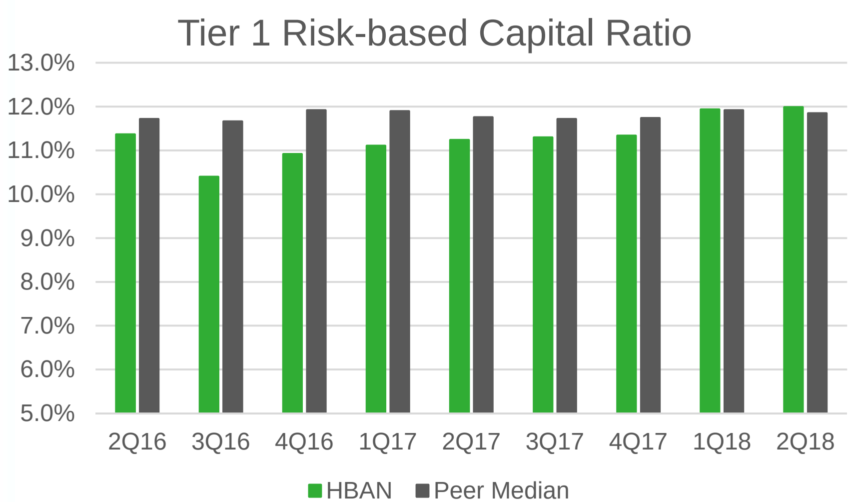
Source: S&P Global Market Intelligence Financial
Peers include BBT, CFG, CIT, CMA, FITB, KEY, MTB, PNC, RF, STI, & ZION

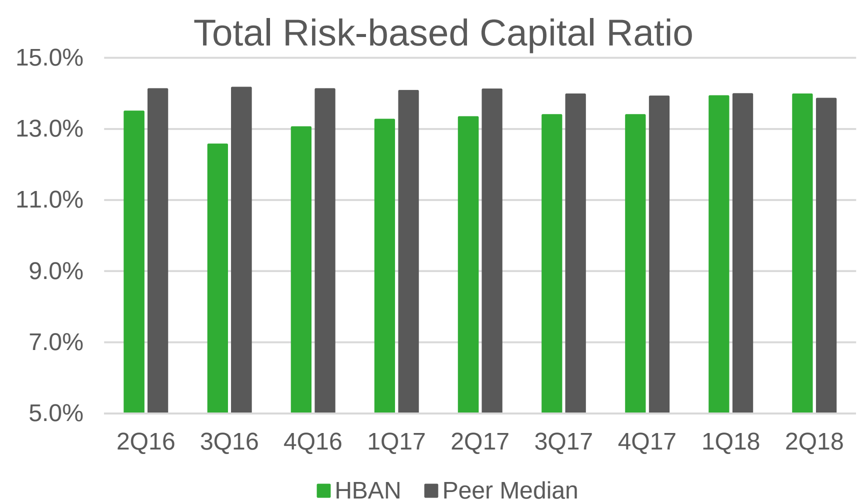
Peer Comparisons – Capital

First quarter actions boosted capital ratios



- Stated CET1 operating range of 9% - 10%
- 2018 Capital Plan approved for 27% increase in dividend to $0.14 / share and $1.068 billion in share repurchases
- Entered into $400 million accelerated share repurchase (ASR) program for 3Q18

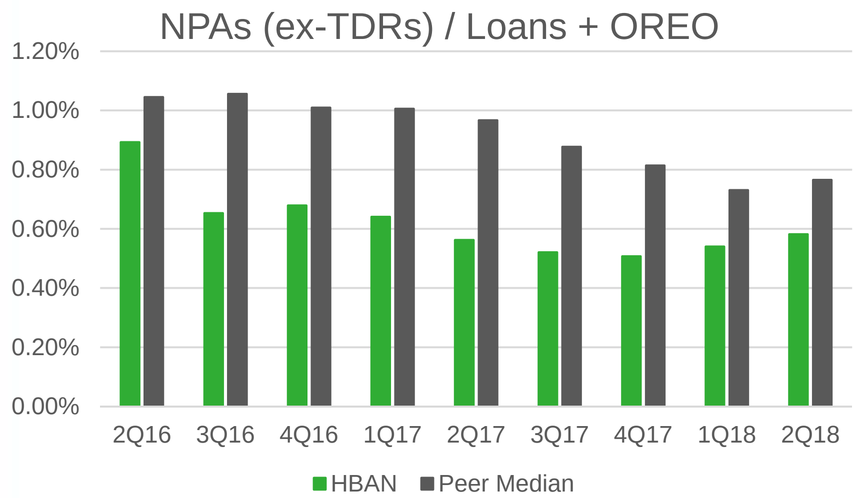


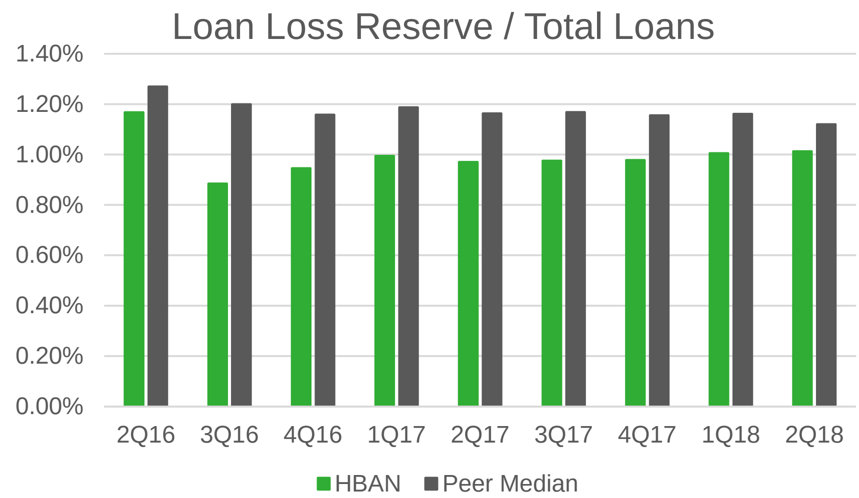


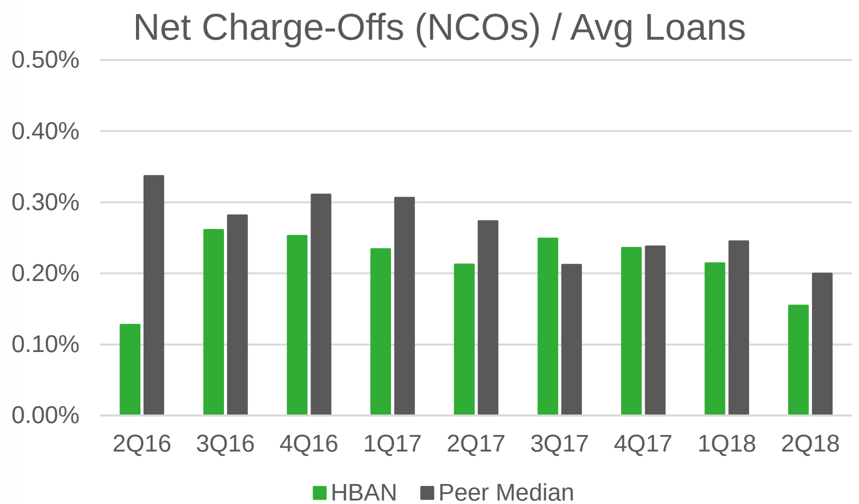
Source: S&P Global Market Intelligence Financial
Peers include BBT, CFG, CIT, CMA, FITB, KEY, MTB, PNC, RF, STI, & ZION

Peer Comparisons – Credit Quality

Overall credit quality metrics remain strong







- Conservative underwriting culture guided by aggregate moderate to low risk appetite and expectation of credit outperformance through the cycle
- NCOs below average through-the-cycle target range of 35 bp - 55 bp for past 17 quarters
- Ratios inclusive of impact of acquired FirstMerit portfolio

Source: S&P Global Market Intelligence Financial
Peers include BBT, CFG, CIT, CMA, FITB, KEY, MTB, PNC, RF, STI, & ZION

Income Statement

Income Statement Summary

($ in millions)	2018 Jun. 30,	2018 Mar. 31,	2017 Jun. 30,	Change (%) LQ	Change (%) YOY
Interest income	$ 972	$ 914	$ 846	6 %	15 %
Interest expense	188	144	101	31	86
Net interest income	784	770	745	2	5
Provision for credit losses	56	66	25	(15)	124
Net interest income after provision	728	704	720	3	1
Service charges on deposit accounts	91	86	88	6	3
Cards and payment processing income	56	53	52	6	8
Trust and investment management services	42	44	37	(5)	14
Mortgage banking income	28	26	32	8	(13)
Insurance income	21	21	22	-	(5)
Capital markets fees	21	19	17	11	24
Bank owned life insurance income	17	15	15	13	13
Gain on sale of loans	15	8	12	88	25
Securities gains (losses)	---	---	---	NM	NM
Other income	45	42	50	7	(10)
Total noninterest income	336	314	325	7	3
Personnel costs	396	376	392	5	1
Outside data processing and other services	69	73	75	(5)	(8)
Net occupancy	35	41	53	(15)	(34)
Equipment	38	40	43	(5)	(12)
Deposit and other insurance expense	18	18	20	-	(10)
Professional services	15	11	18	36	(17)
Marketing	18	8	19	125	(5)
Amortization of intangibles	13	14	14	(7)	(7)
Other expense	50	52	60	(4)	(17)
Total noninterest expense	652	633	694	3	(6)
Income before income taxes	412	385	351	7	17
Provision for income taxes	57	59	79	(3)	(28)
Net Income	**$ 355**	$ 326	$ 272	9 %	31 %

Net Impact of FirstMerit-Related Purchase Accounting and Provision

Purchase accounting impact on net interest income continues to diminish

Mortgage Banking Noninterest Income Summary

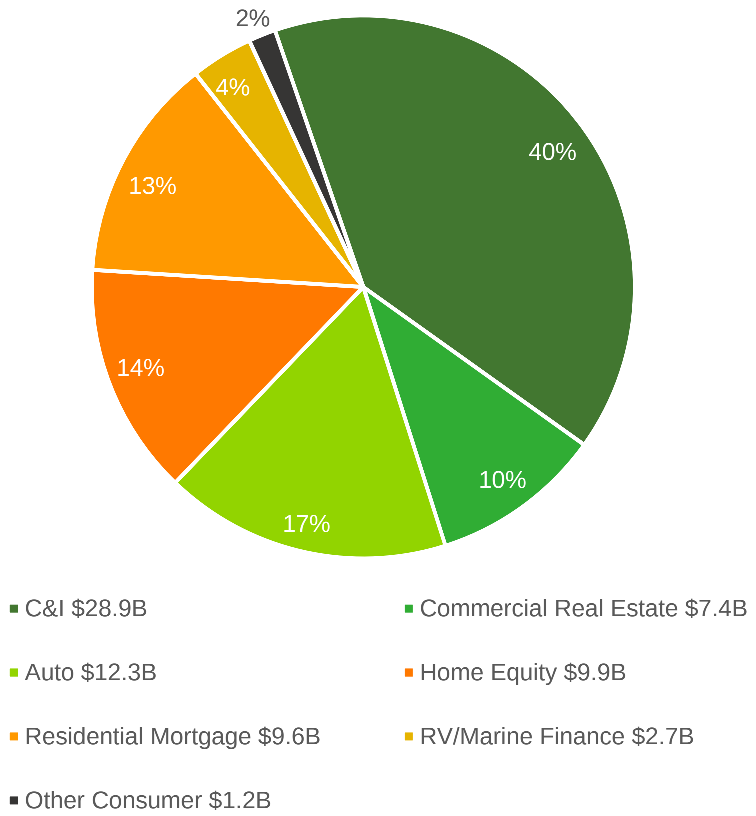
($MM, except as noted)	**2Q18**	1Q18	4Q17	3Q17	2Q17
Net origination and secondary marketing income	**$21**	$18	$24	$25	$24
Net mortgage servicing income					
Loan servicing income	**14**	14	13	13	13
Amortization of capitalized servicing	**(8)**	(8)	(8)	(7)	(7)
Operating Income	**6**	6	5	6	6
MSR valuation adjustment	**0**	7	2	0	(3)
Gains (losses) due to MSR hedging	**0**	(7)	(1)	0	2
Net MSR risk management	**0**	0	1	0	(1)
Total net mortgage servicing income	**$6**	$6	$6	$6	$5
All other	**1**	2	3	3	3
Mortgage banking income	**$28**	$26	$33	$34	$32
Mortgage origination volume ($B)	**$2.1**	$1.5	$1.8	$1.8	$1.8
Mortgage origination volume for sale ($B)	**1.1**	0.9	1.0	1.1	1.0
Third party mortgage loans serviced ($B)	**20.4**	20.2	20.0	19.6	19.1
Mortgage servicing rights(1)	**215**	212	202	195	189
MSR % of investor servicing portfolio(1)	**1.05%**	1.05%	1.01%	1.00%	0.99%

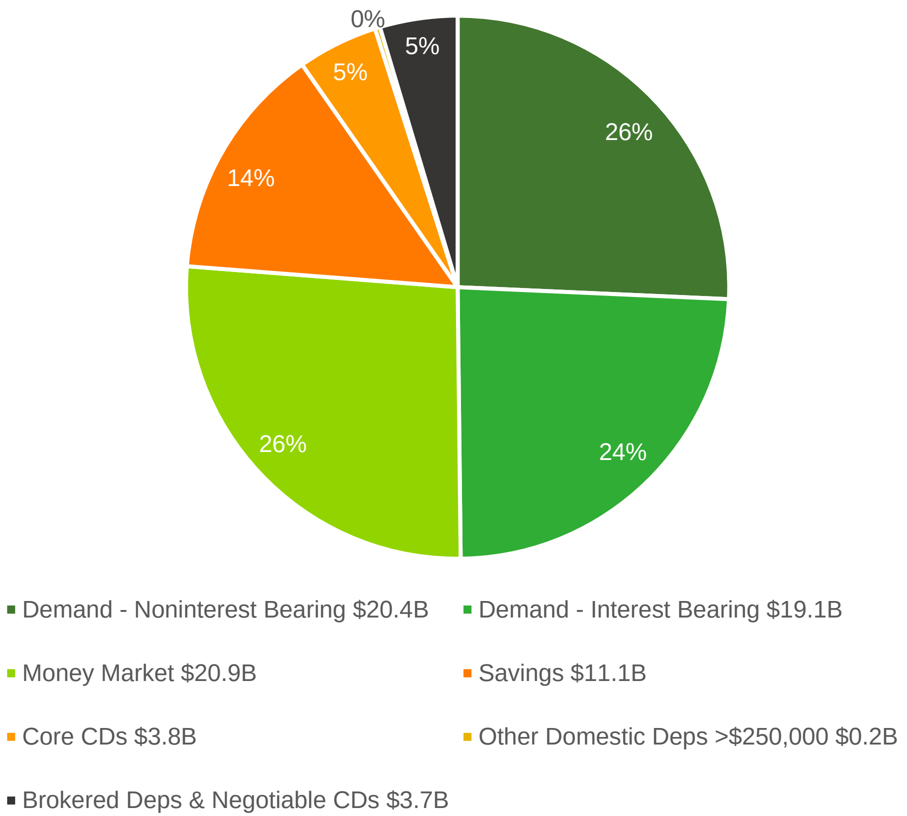
(1) End of Period

Balance Sheet

Loan Portfolio and Deposit Composition

2Q18 Average Balances





Total Core Deposit Trends

Average ($B)	2Q18	2Q18 vs 1Q18(2)	2Q18 vs 2Q17
Commercial			
Demand deposits – non-interest bearing	$ 15.6	(9) %	(8) %
Demand deposits – interest bearing	10.4	18	20
Other core deposits(2)	8.6	11	22
Total commercial core deposits	34.6	4	6
Consumer			
Demand deposits – non-interest bearing	4.8	14	5
Demand deposits – interest bearing	8.7	2	(1)
Other core deposits(2)	27.3	23	4
Total consumer core deposits	40.8	17	3
Total			
Demand deposits – non-interest bearing	20.4	(4)	(6)
Demand deposits – interest bearing	19.1	11	10
Other core deposits(2)	35.9	20	8
Total core deposits	$ 75.4	11 %	4 %

(1) Linked-quarter percent change annualized

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

Consumer and Commercial Asset Trends

Average ($B)	2Q18	2Q18 vs 1Q18[2]	2Q18 vs 2Q17
Commercial			
Commercial and industrial	$ 28.9	9 %	3 %
Commercial real estate:			
Construction	1.1	(21)	0
Commercial	6.2	6	5
Commercial bonds[1]	3.2	3	11
Total commercial assets[1]	39.4	7	4
Consumer			
Automobile	12.3	6	8
Home equity	9.9	(4)	0
Residential mortgage	9.6	20	21
RV and marine finance	2.7	30	31
Other consumer	1.2	17	18
Total consumer assets	35.7	9	10
Total	$ 75.1	8 %	7 %

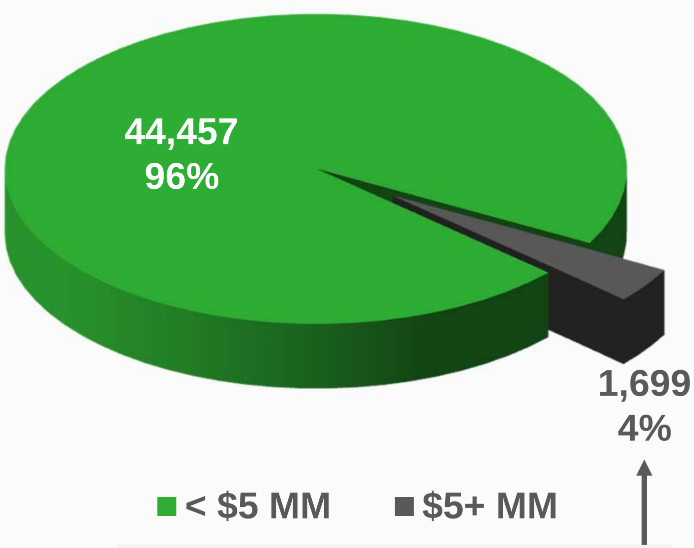
(1) Includes commercial bonds booked as investment securities under GAAP

(2) Linked-quarter percent change annualized

Total Commercial Loans – Granularity

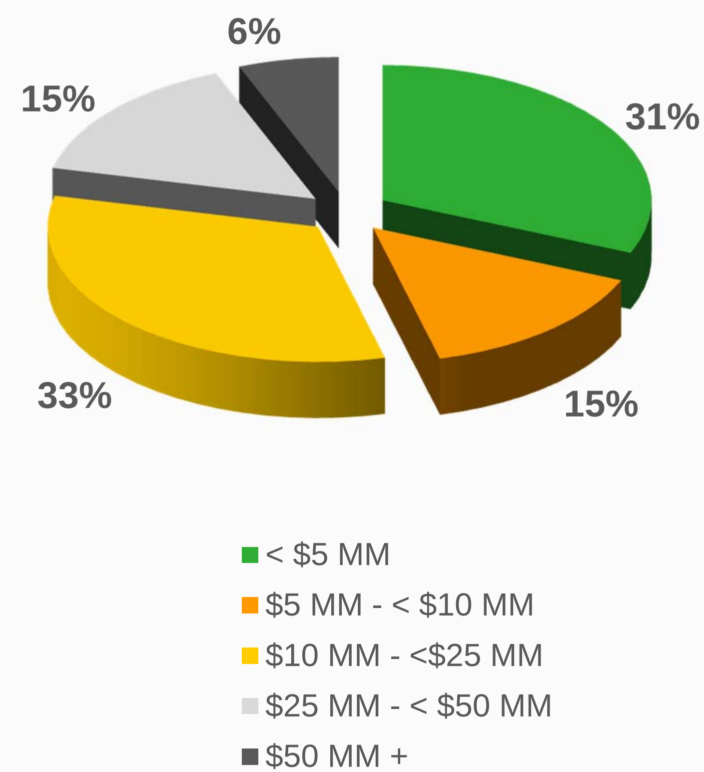
End of period outstandings of $36.1 Billion

of Loans by Size



$5 MM - < $10 MM	744
$10 MM - < $25 MM	753
$25 MM - < $50 MM	172
$50 MM +	30
Total	1,699

Loans by Dollar Size



Commercial and Industrial: $28.9 Billion[1]

- Diversified by sector and geographically within our Midwest footprint
- Comprised primarily of middle market companies with $20-$500 MM in sales and Business Banking customers with <$20 MM in sales
- Lend to defined relationship-oriented clients where we understand our client's market / industry and their durable competitive advantage
- Underwrite to historical cash flows with collateral as a secondary repayment source while stress testing for lower earnings / higher interest rates
- Follow disciplined credit policies and processes with quarterly review of criticized and classified loans

	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance ($B)	**$28.9**	$28.6	$28.1	$27.5	$28.0
30+ days PD & accruing	**0.25%**	0.18%	0.16%	0.20%	0.26%
90+ days PD & accruing[2]	**0.03%**	0.03%	0.03%	0.05%	0.08%
NCOs[3]	**0.04%**	0.24%	0.10%	0.19%	0.18%
NALs	**0.72%**	0.66%	0.57%	0.62%	0.70%
ACL	**1.70%**	1.66%	1.61%	1.61%	1.58%

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

C&I – Auto Industry: $4.1 Billion(1)

End of period balances

Outstandings ($MM)

	2Q18	1Q18	4Q17	3Q17	2Q17
Suppliers(2)					
Domestic	$ 818	$ 829	$ 841	$ 828	$ 763
Foreign	0	0	0	0	0
Total suppliers	818	829	841	828	763
Dealers					
Floorplan-domestic	1,732	1,783	1,691	1,642	1,826
Floorplan-foreign	765	803	821	741	760
Total floorplan	2,497	2,586	2,511	2,382	2,586
Other	796	808	767	726	714
Total dealers	3,293	3,395	3,278	3,108	3,300
Total auto industry	$ 4,111	$ 4,224	$ 4,119	$ 3,935	$ 4,063
NALs					
Suppliers	0.03 %	0.06 %	0.09 %	0.09 %	0.10 %
Dealers	0.00	0.00	0.00	0.00	0.00
Net charge-offs(3)					
Suppliers	0.06 %	0.00 %	0.01 %	0.00 %	0.00 %
Dealers	0.00	0.00	0.00	0.00	0.00

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

C&I Retail Exposure: $2.9 Billion(1)

- Retail exposure defined by NAICS – excludes automotive dealer floorplan exposure
- No exposure to retailers having filed for Bankruptcy protection

Retail Industry Category ($ in millions)	Outstanding	Exposure
Motor Vehicle Parts Dealers	$479	$792
Building Material and Garden Equipment and Supplies Dealers	218	341
Nonstore Retailers	203	262
Food and Beverage Stores	174	348
Health and Personal Care Stores	116	236
Gasoline Stations	105	228
Miscellaneous Store Retailers	94	150
Clothing and Clothing Accessories Stores	67	229
Sporting Goods, Hobby, Musical Instrument, and Book Stores	62	89
Furniture and Home Furnishings Stores	55	80
General Merchandise Stores	38	118
Electronics and Appliance Stores	22	71
Grand Total	**$1,634**	**$2,944**

(1) End of Period

Commercial Real Estate: $7.2 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
- >65% is within our geographic footprint
- Portfolio remains within the Board established concentration limit

	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance ($B)	**$7.2**	$7.4	$7.2	$7.2	$7.1
30+ days PD & accruing	**0.11%**	0.16%	0.12%	0.65%	0.38%
90+ days PD & accruing(2)	**0.00%**	0.01%	0.04%	0.13%	0.24%
NCOs(3)	**-0.08%**	-0.70%	-0.04%	-0.22%	-0.20%
NALs	**0.34%**	0.41%	0.40%	0.24%	0.23%
ACL	**1.81%**	1.65%	1.58%	1.51%	1.62%

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

CRE Retail Exposure: $2.4 Billion[1]

$1.6 Billion Retail Properties, $0.8 Billion REIT Retail

- Total mall exposure is $375MM: all within REIT exposure, associated with 4 borrowers
  - Corporate leverage on these borrowers ranges from 33% to 63%
  - Fixed Charge Coverage on these borrowers ranges from 1.8x to 4.6x

Property Type ($ in millions)	Outstanding ($MM)	Exposure ($MM)
Anchored Strip Center	$ 376	$ 396
Mixed Use – Retail	160	186
Unanchored Strip Center	157	180
Power Center	136	147
Lifestyle Center	125	155
Restaurant	121	141
Freestanding Single Tenant	89	109
Grocery Anchored	88	95
All Other (7 Retail Types Combined)	156	167
Project Retail Exposure	**$ 1,408**	**$ 1,577**
Retail REIT	551	820
Grand Total	**$ 1,959**	**$ 2,397**

(1) End of Period

Home Equity: $9.9 Billion[(1)]

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers… 2Q18 originations:
  - Average FICO scores of 750+
  - Average (weighted) LTVs of <85% for junior liens and <75% for 1st-liens
  - Approximately 51% are 1st-liens
- Portfolio: average origination FICO of 773
- Conservative underwriting – manage the probability of default with increased interest rates used to ensure affordability on variable rate HELOCs

Credit Quality Trends	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance ($B)	$9.9	$10.0	$10.1	$10.0	$10.0
30+ days PD & accruing	0.76%	0.85%	0.81%	0.74%	0.76%
90+ days PD & accruing	0.16%	0.15%	0.18%	0.16%	0.19%
NCOs	0.01%	0.11%	0.01%	0.06%	0.05%
NALs	0.69%	0.75%	0.68%	0.71%	0.68%

(1) End of Period

Home Equity – Origination Trends

- Consistent origination strategy since 2010
- HPI Index is at highest level since pre-2007 – consistent with general assessment of the overall market
- Origination continues to be oriented toward 1st lien position HELOCs

($B)	2018 YTD	2017	2016	2015	2014	2013	2012	2011	2010
Originations(1)	$2.0	$4.3	$3.3	$2.9	$2.6	$2.2	$1.7	$1.9	$1.3
Avg. LTV	77%	77%	78%	77%	76%	72%	74%	74%	73%
Avg. FICO	773	775	781	781	780	780	772	771	770
Charge-off % (annualized)	0.06%	0.05%	0.06%	0.23%	0.44%	0.99%	1.40%	1.28%	1.84%
HPI Index(2)	216.9	208.5	198.2	187.7	179.6	170.7	162.4	159.6	165.6
Unemployment rate(3)	4.0%	4.4%	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%

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

Residential Mortgages: $10.0 Billion[(1)]

- Traditional product mix focused on geographies within our Midwest footprint
- Early identification of at-risk borrowers. “Home Savers” program has a 75% success rate
- Average 2Q18 origination: FICO of 759, purchased / refinance mix of 84% / 16%

Credit Quality Trends	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance ($B)	**$10.0**	$9.4	$9.0	$8.6	$8.2
30+ days PD & accruing	**2.36%**	2.00%	2.66%	2.45%	2.61%
90+ days PD & accruing	**0.96%**	0.74%	0.80%	0.73%	0.79%
NCOs	**0.04%**	0.04%	0.04%	0.10%	0.05%
NALs	**0.73%**	0.88%	0.93%	0.87%	0.97%

(1) End of Period

Residential Mortgages – Origination Trends

- Consistent origination strategy since 2010
- HPI Index is at highest level since pre-2007 – consistent with general assessment of the overall market

($B)	2018 YTD	2017	2016	2015	2014	2013	2012	2011	2010
Portfolio Originations	$1.5	$2.7	$1.9	$1.5	$1.2	$1.4	$0.9	$1.4	$1.1
Avg. LTV	83.6%	84.0%	84.0%	83.2%	82.6%	77.8%	81.3%	80.5%	82.0%
Avg. FICO	759	760	751	756	754	759	756	760	757
Charge-off % (annualized)	0.04%	0.08%	0.09%	0.17%	0.35%	0.52%	0.92%	1.20%	1.54%
HPI Index (1)	216.9	208.5	198.2	187.7	179.6	170.7	162.4	159.6	165.6
Unemployment rate (2)	4.0%	4.4%	4.9%	5.3%	6.2%	7.4%	8.1%	8.9%	9.6%

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

Auto Finance Strategy: History & Deep Dealer Relationships Drive Value

Huntington's unique value proposition for dealers

Commercial Relationships

- Local market execution
- Innovative solutions, Avg. cross-sell >6
- High credit quality, no delinquencies
- Zero Auto Floorplan net charge-offs in over ten years

Dealer Relationships

Auto Sales Team

Indirect Auto

- Consistently in the market for 60+ years
- Super-prime, average FICO >760
- Custom Score with predictive modeling
- Dominant Midwest market position
- Highly leverageable infrastructure

- **Local sales and underwriting**: 11 regional sales offices with local sales and local underwriting regularly calling on dealers a strategy unique in the market.
- **Speed of answer**: Decision engine evaluates ~70% of applications in 3 sec or less. Over 1,000 point pricing matrix based on FICO, custom score, and loan-specific characteristics.
- **Grid pricing**: Deliver a matrix of loan options with every approval decision, not just the specific terms requested. Simplifies and expedites the sales process for the dealer and the consumer.
- **Same-day funding**: 60%+ of contracts are funded same day.
- **Industry-leading customer service**: Positive customer service experience for borrowers removes potential point of conflict for dealers as consumers also associate loan with dealer, not just bank.
- **Consistency in the market**: Well-established 60+ year commitment to auto finance business. Expanded during the financial crisis, while other banks fled. Well-defined, consistent credit focus.

Huntington's Custom Auto Finance Scorecard

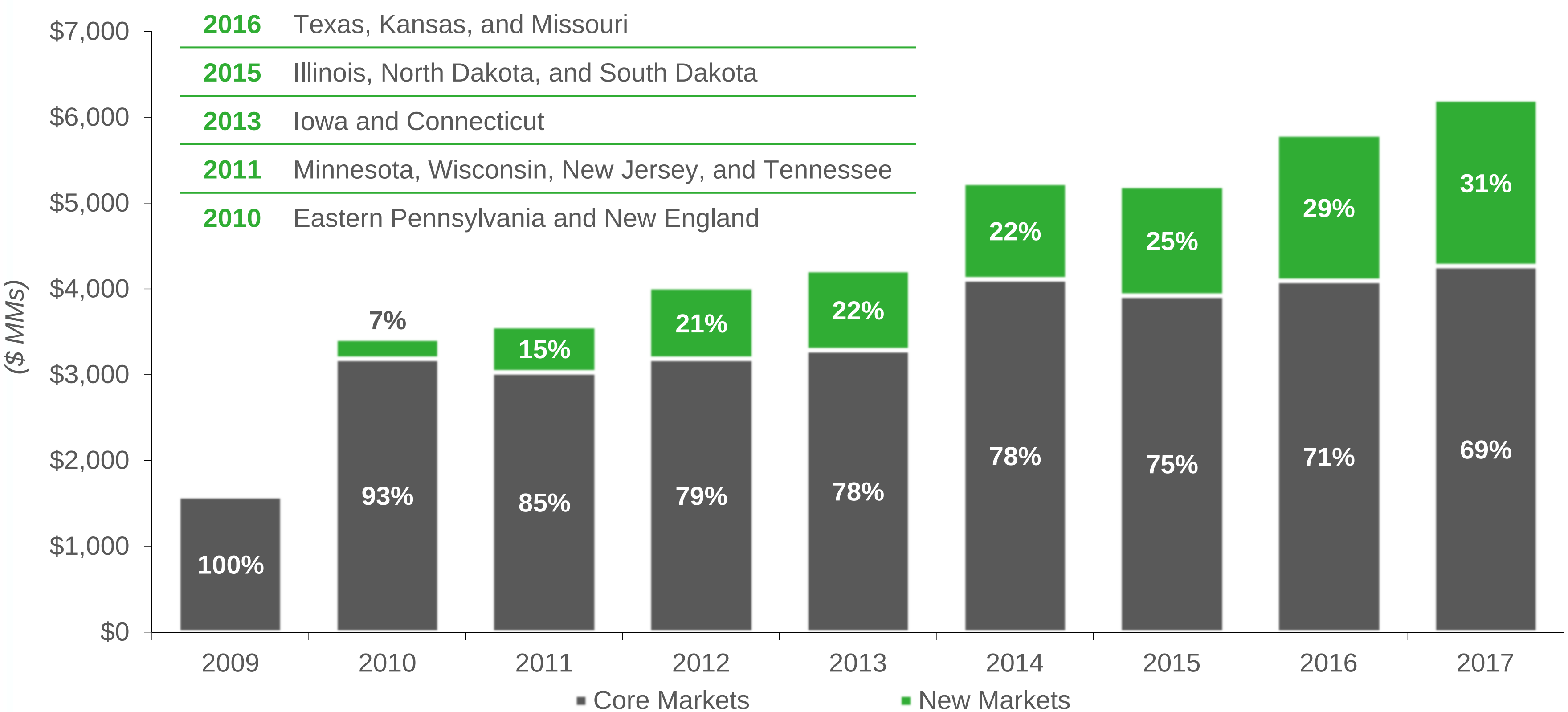
Best-in-class credit underwriting and risk pricing tool

- Strategic asset of the company
- Huntington developed and implemented a proprietary (custom) scorecard in 2005
- Application information and credit bureau data are combined to generate a Custom Score
- Credit and price decisions driven by Custom Score
- Database used to create Custom Score contains information from the past 20+ years of auto loan performance
- Scorecard parameters further refined in December 2011 and January 2017
- Improved automated process results in faster decisions
- Dealer is provided with Loan Design Pricing matrix

Loan Design Pricing matrix:

Enabled by a 1,000 point pricing matrix, our proprietary loan design pricing sales tool **provides the dealer with up to 20 unique credit approvals on a single application**, making it easier for the dealer to discuss a variety of options regarding amount and term.

Expansion Markets Fuel Auto Loan Growth in Originations



New market selection process

- Take advantage of market turmoil
- Ability to quickly build a strong local team - proven, highly qualified and experienced talent is available
- Dealer selection, leveraging local colleagues with data driven solutions
- Ability to maintain credit quality without moving down the credit spectrum

Auto Loans: $12.4 Billion(1)

- **Extensive relationships with high quality dealers**
  - Huntington consistently in the market for over 60 years
  - Dominant market position in the Midwest with over 4,400 dealers
  - Floorplan and dealership real estate lending, core deposit relationship, full Treasury Management, Private Banking, etc.
- **Relationships create the consistent flow of auto loans**
  - Prime customers, average FICO >760
  - LTVs average <90%
  - Custom Score, utilized in conjunction with FICO to enhance predictive modeling
  - No auto leasing (exited leasing in 2008)
- **Operational efficiency and scale leverages expertise**
  - Highly scalable auto-decision engine evaluates >70% of applications based on FICO & custom score
  - Underwriters directly compensated on credit performance by vintage

Credit Quality Trends	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance ($B)	$12.4	$12.1	$12.1	$11.9	$11.6
30+ days PD & accruing	0.74%	0.70%	0.94%	0.90%	0.80%
90+ days PD & accruing	0.05%	0.05%	0.06%	0.09%	0.07%
NCOs	0.22%	0.32%	0.39%	0.33%	0.29%
NALs	0.04%	0.04%	0.05%	0.03%	0.03%

Huntington

(1) End of Period

Auto Loans – Production and Credit Quality

	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17	4Q16	3Q16
Originations								
Amount ($B)	**$1.6**	$1.4	$1.5	$1.6	$1.7	$1.4	$1.4	$1.5
% new vehicles	**47%**	48%	53%	49%	45%	45%	49%	46%
Avg. LTV	**89%**	87%	88%	89%	89%	88%	89%	90%
Avg. FICO	**766**	766	772	769	768	761	765	764
Expected cumulative loss	**0.82%**	0.80%	0.80%	0.79%	0.80%	0.88%	0.84%	0.87%
Portfolio Performance								
30+ days PD & accruing %	**0.74%**	0.70%	0.94%	0.90%	0.80%	0.84%	0.94%	0.81%
NCO %	**0.22%**	0.32%	0.39%	0.33%	0.29%	0.45%	0.48%	0.27%
Vintage Performance(1)								
6-month losses			0.03%	0.03%	0.03%	0.03%	0.04%	0.04%
9-month losses				0.09%	0.10%	0.10%	0.13%	0.13%
12-month losses					0.16%	0.17%	0.21%	0.22%

(1) Annualized

Auto Loans - Origination Trends

Loan originations from 2010 through 2018 demonstrate strong characteristics and continued improvements from pre-2010

- Credit scoring model most recently updated in January 2017
- 2016-2018 net charge-offs impacted by acquisition of FirstMerit, including purchase accounting treatment of acquired portfolio (see slide 62) 1

($B)	YTD 2018	2017	2016	2015	2014	2013	2012	2011	2010
Originations	$3.1	$6.2	$5.8	$5.2	$5.2	$4.2	$4.0	$3.6	$3.4
% New Vehicles	48%	50%	49%	48%	49%	46%	45%	52%	48%
Avg. LTV	88%	88%	89%	90%	89%	89%	88%	88%	88%
Avg. FICO	767	767	765	764	764	760	758	760	768
Weighted Avg. Original Term (months)	69	69	68	68	67	67	66	65	65
Avg. Custom Score	411	409	396	396	397	395	395	402	405
Annualized risk expected loss	0.21%	0.22%	0.25%	0.27%	0.26%	0.28%	0.27%	0.22%	0.37%
Charge-off % (annualized)	0.27%	0.36%	0.30%	0.23%	0.23%	0.19%	0.21%	0.26%	0.54%

(1) End of Period

Indirect Auto Charge-off Performance

Reconciliation – non GAAP

- The auto loan performance trends were impacted by the acquired FirstMerit portfolio and accounting for recoveries on acquired loans.
- All recoveries associated with loans charged off prior to the date of FirstMerit acquisition are booked as noninterest income. This inflates the level of net charge-offs as the normal recovery stream is not included.

	2Q18			1Q18			2Q17		
($MM)	**Originated**	**Acquired**	**Total**	**Originated**	**Acquired**	**Total**	**Originated**	**Acquired**	**Total**
Average Auto Loans	$11,657	$637	$12,294	$11,355	$745	$12,100	$10,205	$1,119	$11,323
Reported Net Charge-offs (NCOs)	$5.4	$1.4	$6.8	$7.9	$1.7	$9.6	$5.1	$3.2	$8.3
FirstMerit-related Net Recoveries in Noninterest Income	--	(0.5)	(0.5)	--	(0.7)	(0.7)	--	(0.9)	(0.9)
Adjusted Net Charge-offs	5.4	0.9	6.3	7.9	1.0	9.0	5.1	3.2	7.4
Reported NCOs as % of Avg Loans	0.19%	0.87%	0.22%	0.28%	0.92%	0.32%	0.20%	1.15%	0.29%
Adjusted NCOs as % of Avg Loans	0.19%	0.54%	0.20%	0.28%	0.55%	0.29%	0.20%	0.82%	0.26%

RV & Marine: $2.8 Billion[(1)]

- Indirect origination via established dealers with expansion into new states, primarily in the southeast
- Centrally underwritten, with focus on quality borrowers
- Average 2Q18 origination: FICO of 800
- Underwriting aligns with Huntington's origination standards and risk appetite
  - Leveraging Huntington Auto Finance's existing infrastructure and standards

Credit Quality Trends	2Q18	1Q18	4Q17	3Q17	2Q17
Period end balance ($B)	**$2.8**	$2.5	$2.4	$2.4	$2.2
30+ days PD & accruing	**0.36%**	0.44%	0.63%	0.61%	0.60%
90+ days PD & accruing	**0.03%**	0.06%	0.05%	0.09%	0.11%
NCOs	**0.34%**	0.42%	0.46%	0.59%	0.37%
NALs	**0.02%**	0.02%	0.03%	0.01%	0.02%

(1) End of Period

RV & Marine – Origination Trends

- Tightened underwriting standards post-FirstMerit acquisition along with geographic expansion in the southeast
- Net charge-offs impacted by acquisition of FirstMerit, including purchase accounting treatment of acquired portfolio (see slide 65)

($B)	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17
Portfolio Originations	$0.5	$0.2	$0.2	$0.3	$0.4	$0.1
Avg. LTV	106.1%	106.5%	106.4%	109.4%	109.3%	110.5%
Avg. FICO	797	793	794	792	790	786
Weighted Avg. Original Term (months)	189	188	185	179	179	181
Annualized Risk Expected Loss	0.31%	0.35%	0.36%	0.36%	0.36%	0.40%
Charge-off % (annualized)	0.34%	0.42%	0.46%	0.59%	0.37%	0.50%

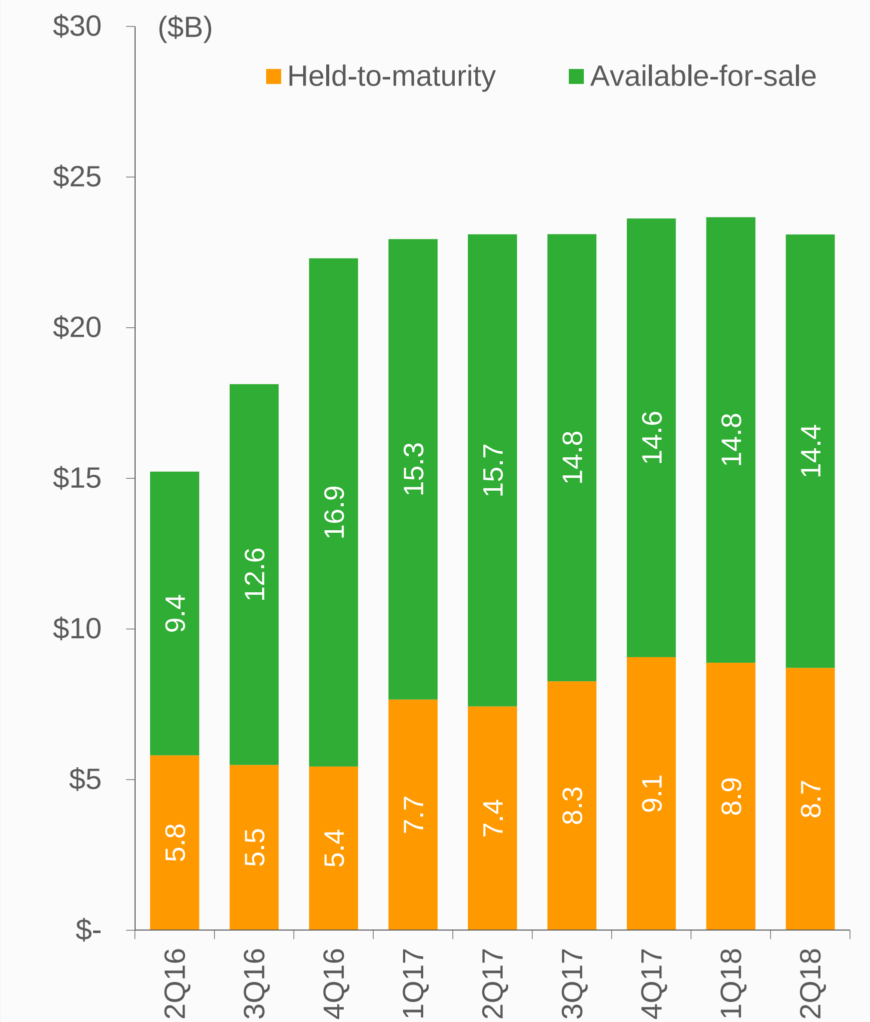
RV & Marine Charge-off Performance
Reconciliation – non GAAP

- All recoveries associated with loans charged off prior to the date of FirstMerit acquisition are booked as noninterest income. This inflates the level of net charge-offs as the normal recovery stream is not included.

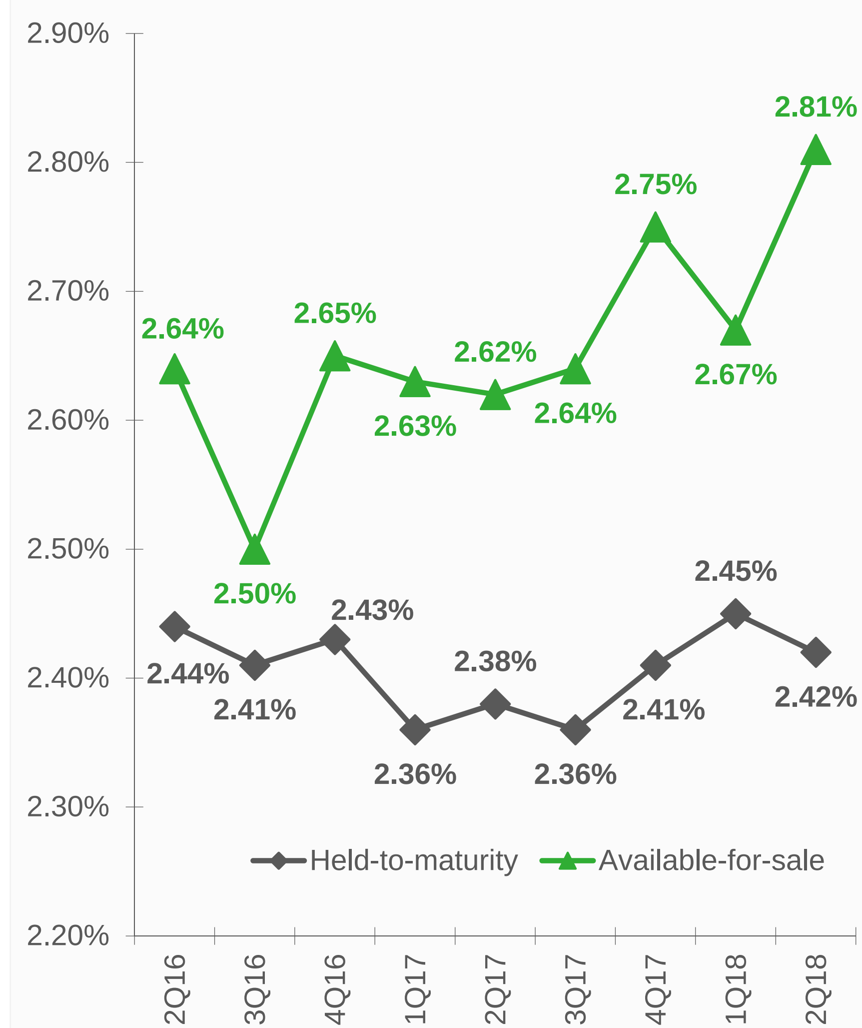
	2Q18			1Q18			2Q17		
($MM)	**Originated**	**Acquired**	**Total**	**Originated**	**Acquired**	**Total**	**Originated**	**Acquired**	**Total**
Average Loans	$1,485	$1,189	$2,674	$1,191	$1,290	$2,481	$500	$1,540	$2,039
Reported Net Charge-offs (NCOs)	$0.5	$1.7	$2.2	$0.5	$2.1	$2.6	$0.2	$1.7	$1.9
FirstMerit-related Net Recoveries in Noninterest Income	--	(0.1)	(0.1)	--	(0.2)	(0.2)	--	(0.3)	(0.3)
Adjusted Net Charge-offs	0.5	1.7	2.0	0.5	1.9	2.5	0.2	1.4	1.6
Reported NCOs as % of Avg Loans	0.14%	0.56%	0.34%	0.19%	0.66%	0.42%	0.17%	0.44%	0.37%
Adjusted NCOs as % of Avg Loans	0.14%	0.51%	0.31%	0.19%	0.61%	0.41%	0.17%	0.37%	0.32%

Securities Mix & Yield[(1)]

Securities Portfolio Mix



Securities Portfolio Yield



(1) Average balances, Trading Account and Other securities excluded

AFS & HTM Securities Overview(1)

($mm)	June 30, 2018				March 31, 2018				June 30, 2017			
AFS Portfolio	Carry Value	% of Portfolio	Estimated Duration	Yield	Carry Value	% of Portfolio	Estimated Duration	Yield	Carry Value	% of Portfolio	Estimated Duration	Yield
U.S. Treasuries	5	0.0%	0.5	1.67%	5	0.0%	0.8	1.67%	5	0.0%	0.4	1.12%
Agency Debt	179	0.8%	2.4	2.75%	183	0.8%	2.6	2.44%	92	0.4%	3.4	2.51%
Agency P/T	650	2.8%	6.8	3.00%	715	3.0%	6.6	3.00%	34	0.1%	2.2	2.67%
Agency CMO	7,250	31.1%	4.2	2.48%	7,531	31.4%	4.2	2.44%	7,354	31.1%	3.5	2.26%
Agency Multi-Family	1,743	7.5%	3.5	2.51%	1,791	7.5%	3.5	2.50%	3,226	13.6%	3.4	2.45%
Municipal Securities(2)	587	2.5%	5.3	2.60%	604	2.5%	5.5	2.62%	440	1.9%	3.6	2.98%
Other Securities	488	2.1%	3.7	3.20%	560	2.3%	3.4	3.11%	779	3.3%	2.3	3.10%
Total AFS Securities	**10,903**	**46.7%**	**4.2**	**2.56%**	**11,389**	**47.5%**	**4.2**	**2.53%**	**11,930**	**50.4%**	**3.4**	**2.40%**
HTM Portfolio												
Agency Debt	375	1.6%	5.4	2.49%	386	1.6%	5.5	2.48%	568	2.4%	4.9	2.56%
Agency P/T	1,676	7.2%	6.7	2.85%	1,651	6.9%	6.8	2.83%	148	0.6%	4.4	2.96%
Agency CMO	2,299	9.8%	5.4	2.33%	2,393	10.0%	5.5	2.32%	3,839	16.2%	3.5	2.39%
Agency Multi-Family	4,326	18.5%	4.9	2.34%	4,354	18.1%	4.9	2.30%	3,719	15.7%	4.9	2.31%
Municipal Securities	5	0.0%	10.4	2.63%	5	0.0%	10.7	2.63%	6	0.0%	11.0	2.63%
Total HTM Securities	**8,682**	**37.2%**	**5.4**	**2.44%**	**8,789**	**36.6%**	**5.4**	**2.41%**	**8,280**	**35.0%**	**4.3**	**2.37%**
Other AFS Equities	**597**	**2.6%**	**N/A**	**N/A**	**602**	**2.5%**	**N/A**	**N/A**	**598**	**2.5%**	**N/A**	**N/A**
AFS Direct Purchase Municipal Instruments(2)	**3,167**	**13.6%**	**3.9**	**3.62%**	**3,219**	**13.4%**	**3.0**	**3.44%**	**2,860**	**12.1%**	**3.3**	**3.92%**
Grand Total	**23,348**	**100.0%**	**4.6**	**2.66%**	**23,998**	**100.0%**	**4.5**	**2.61%**	**23,668**	**100.0%**	**3.7**	**2.58%**
Weighted Average Life		**4.8**				**4.6**				**4.4**		
Level 1 HQLA		**14,337**				**14,786**				**16,602**		
LCR		**141.5%**				**126.3%**				**139.9%**		

(1) End of period
(2) Tax-equivalent yield on municipal securities calculated as of June 30, 2018 and March 31, 2018 using 21% corporate tax rate

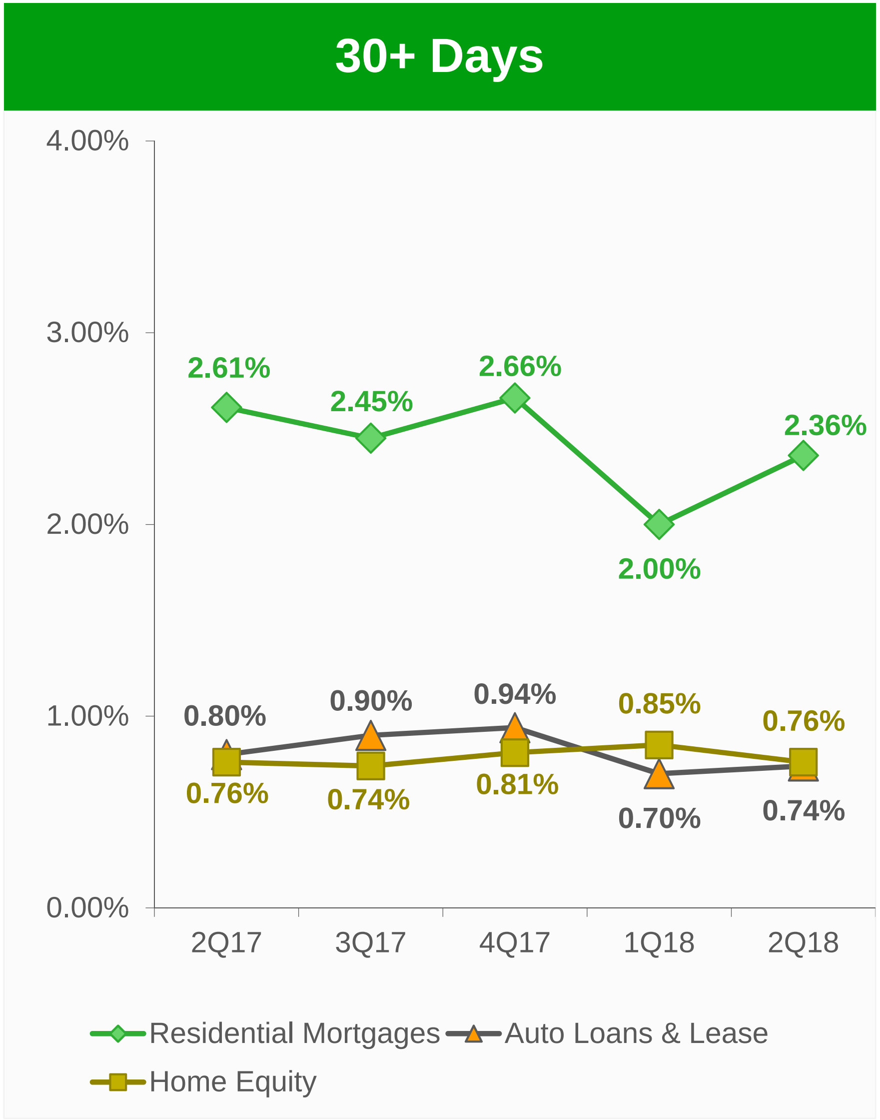
Credit Quality Review

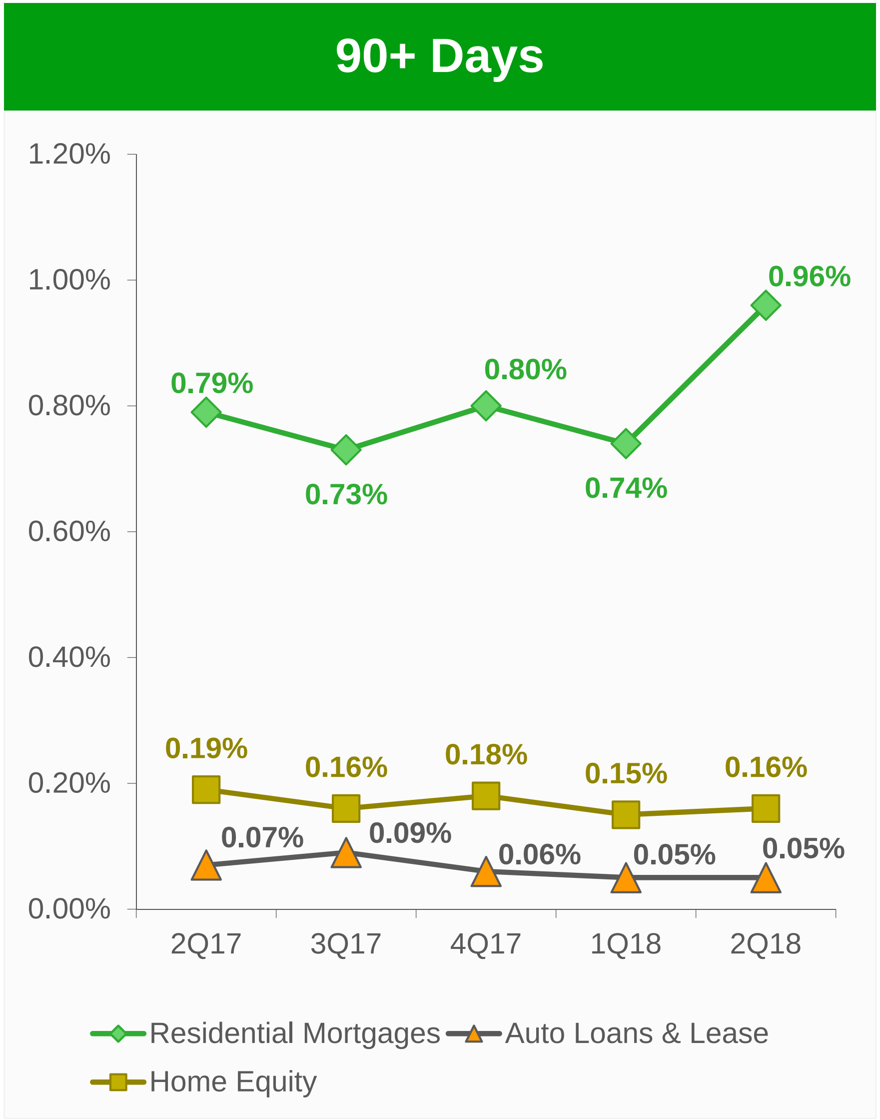
Credit Quality Trends Overview

	2Q18	1Q18	4Q17	3Q17	2Q17
Net charge-off ratio	**0.16%**	0.21%	0.24%	0.25%	0.21%
90+ days PD and accruing	**0.18**	0.15	0.16	0.17	0.20
NAL ratio(1)	**0.52**	0.54	0.50	0.49	0.54
NPA ratio(2)	**0.57**	0.59	0.55	0.56	0.61
Criticized asset ratio(3)	**3.49**	3.60	3.53	3.80	3.66
ALLL ratio	**1.02**	1.01	0.99	0.98	0.98
ALLL / NAL coverage	**197**	188	198	200	183
ALLL / NPA coverage	**180**	172	178	175	161
ACL ratio	**1.15**	1.13	1.11	1.10	1.11

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

Consumer Loan Delinquencies[1]

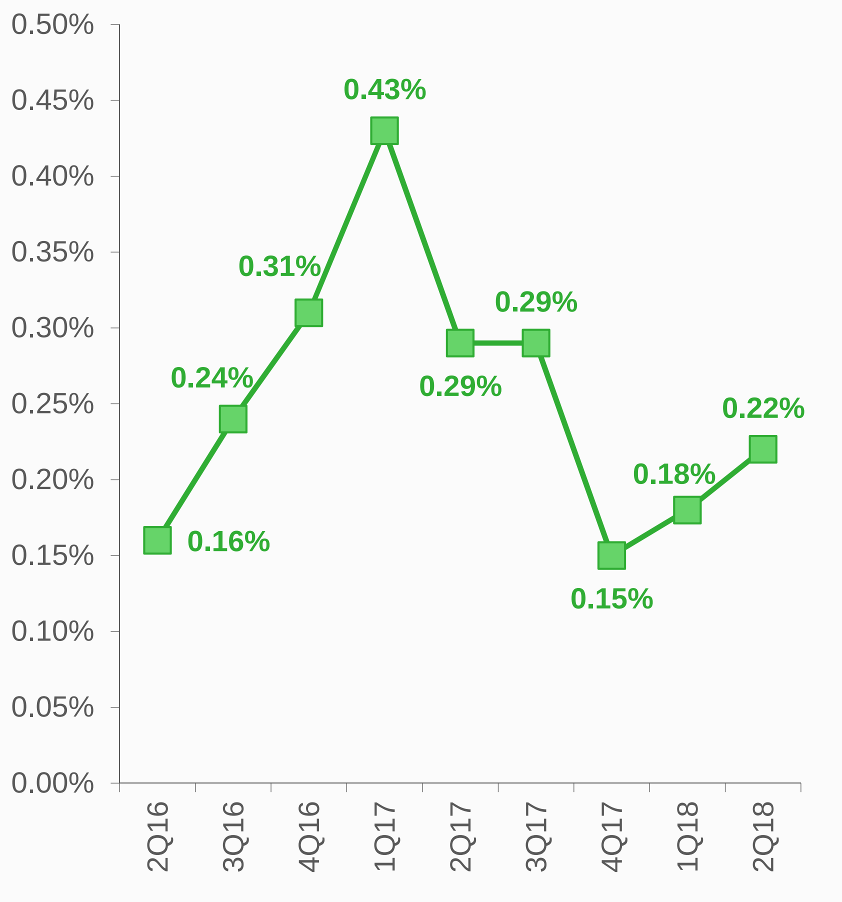




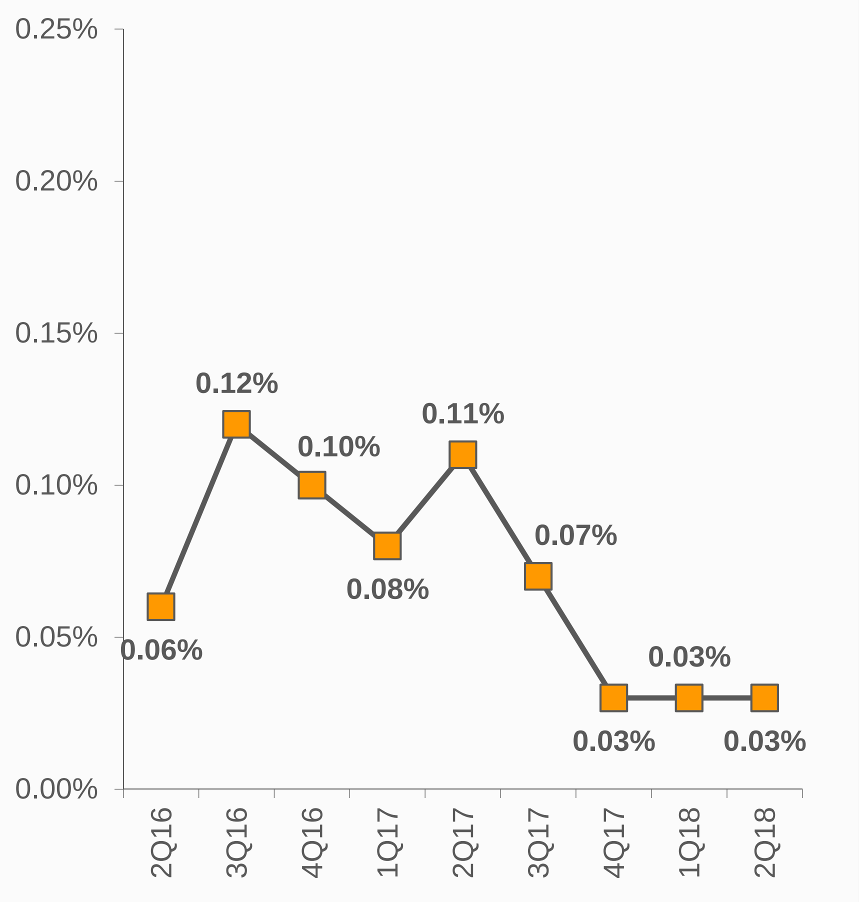
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Total Commercial Loan Delinquencies

30+ Days(1)



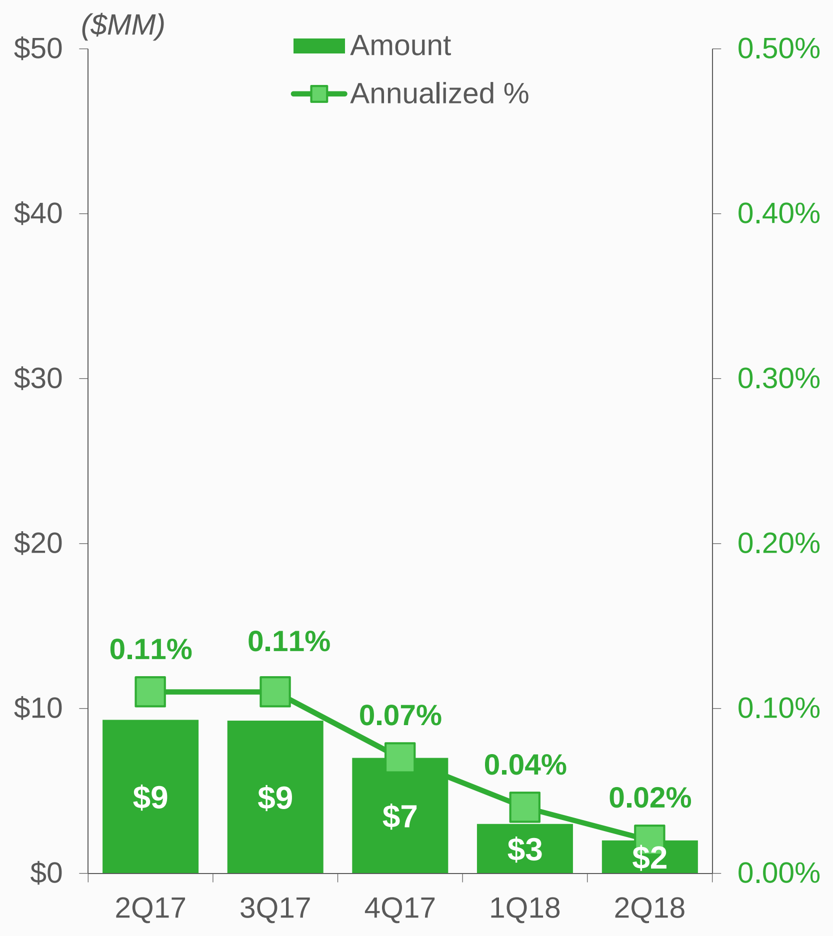
90+ Days(2)



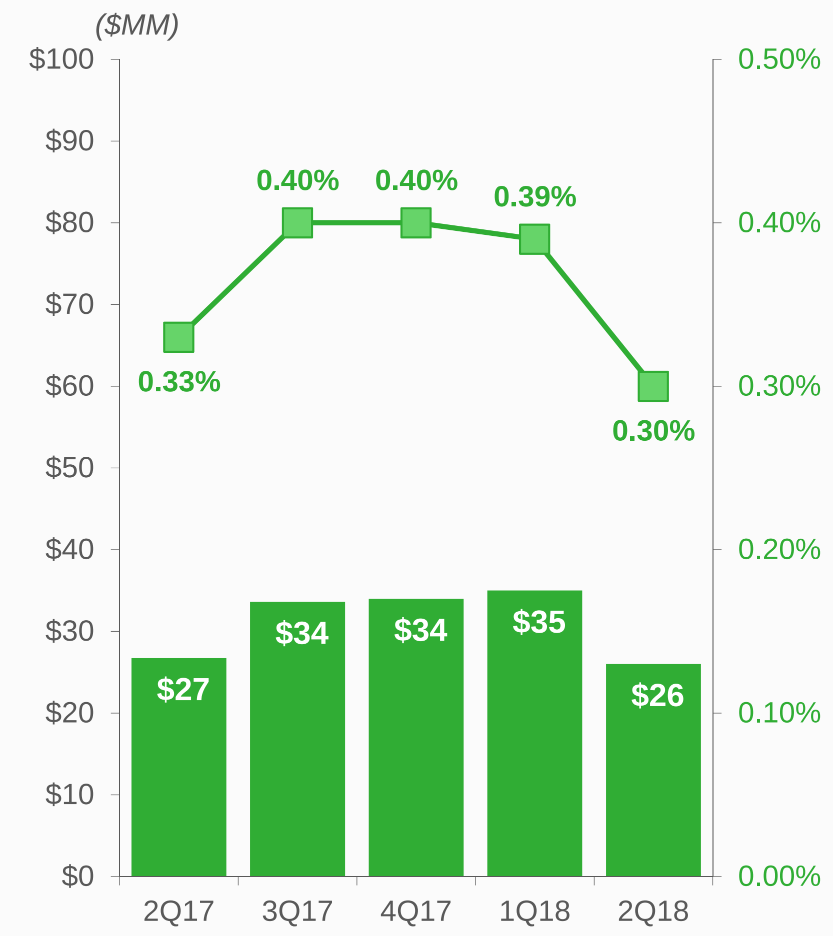
(1) Amounts include Huntington Technology Finance administrative lease delinquencies
(2) Amounts include Huntington Technology Finance administrative lease delinquencies and accruing purchased impaired loans acquired in the FirstMerit transaction. Under the applicable accounting guidance (ASC 310-30),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

Net Charge-Offs

Total Commercial Loans



Total Consumer Loans



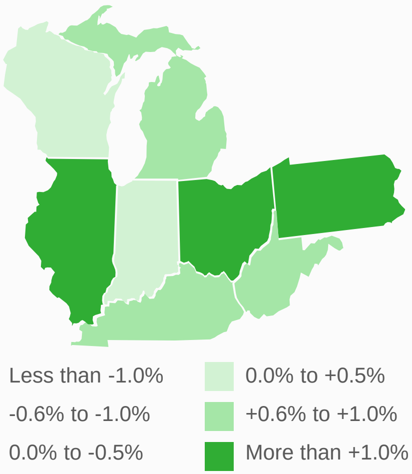
Appendix

Footprint Economic Indicators

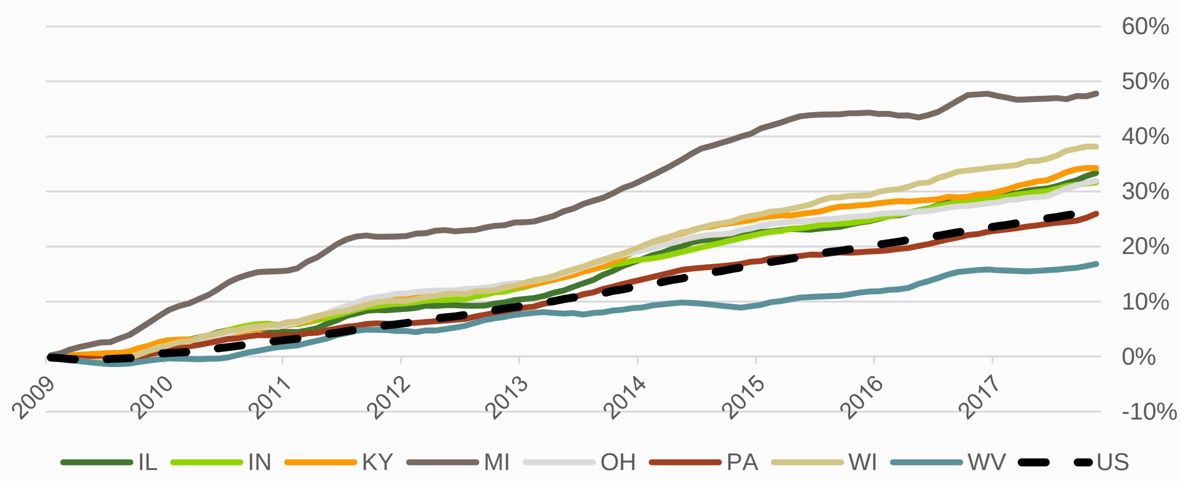
Continued strength in Midwest markets

- In May, unemployment rates were near or below the national unemployment rate of 3.8% in Ann Arbor (3.1%), Chicago (3.6%), Cincinnati (3.8%), Columbus (3.7%), Grand Rapids (3.0%), Green Bay (2.6%), Kalamazoo (3.9%), Indianapolis (3.2%), Lansing (3.4%), Madison (2.1%), Milwaukee (3.0%) and Pittsburgh (3.9%).
- Ohio, Illinois, Kentucky, Pennsylvania and Indiana placed in the Top 10 states in the nation for total qualifying new projects in the Site Selection Governor's Cup rankings for 2017. Kentucky (#2), Ohio (#3), Illinois (#4), and Indiana (#10) ranked in the Top 10 for new projects per capita.
- According to the Philadelphia FRB coincident economic indicator, economic activity grew equal to or faster than the nation in 7 of 8 Huntington footprint states during the economic recovery-to-date. Michigan, Ohio, Indiana, Illinois, Kentucky, and Wisconsin all exhibited stronger growth than the nation since the Great Recession ended. Pennsylvania grew on par with the U.S.

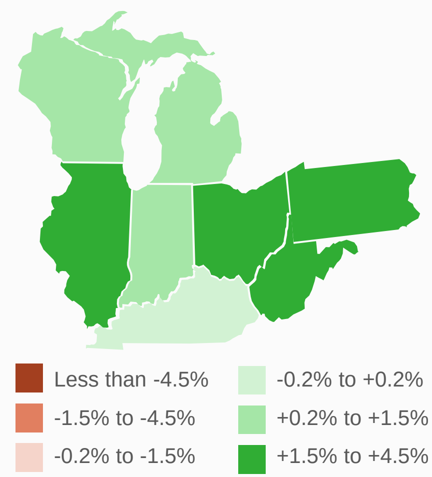
May 2018 State Coincident Indexes (Three-Month Historical Change)



Philadelphia FRB Coincident Economic Activity Index Since End of Recession (June 2009)



May 2018 State Leading Indexes (Expected Six-Month Change)



Source: US Bureau of Labor Statistics; Federal Reserve Bank of Philadelphia; Haver Analytics

Reconciliation

Pretax Pre-Provision Net Revenue (PPNR)

($ in millions)		1H18	1H17		2017	2016	2015	2014
Net interest income – FTE		$1,568	$1,499		$3,052	$2,412	$1,983	$1,865
Noninterest income		650	638		1,307	1,151	1,039	961
Total revenue		2,218	2,137		4,359	3,563	3,022	2,826
Less: Significant Items		0	2		2	1	3	1
Less: gain on securities		0	0		(4)	0	1	18
Total revenue – adjusted	A	2,218	2,135		4,361	3,562	3,018	2,807
Noninterest expense		1,285	1,402		2,714	2,408	1,976	1,882
Add: provision for unfunded loans		6	(13)		(11)	21	11	(2)
Less: Significant Items		0	123		154	239	58	65
Noninterest expense – adjusted	B	1,291	1,266		2,549	2,191	1,929	1,815
Pretax pre-provision net revenue (PPNR)	**A - B**	**$927**	**$869**		**$1,812**	**$1,372**	**$1,089**	**$1,011**
Risk-weighted assets (RWA)		$82,951	$78,366		$80,340	$78,263	$58,420	$54,479
PPNR as % of RWA		2.24%	2.22%		2.26%	1.75%	1.86%	1.86%

Reconciliation

Revenue, Noninterest Income, and Noninterest Expense Growth

($ in millions)		GAAP	Adjustment [1]	Adjusted
1H18 Net interest income (FTE)		$1,568	--	$1,568
1H18 Noninterest income		$650	--	$650
1H18 Total Revenue		$2,218	--	$2,218
1H17 Net interest income (FTE)		$1,499	--	$1,499
1H17 Noninterest income		$638	($2) [2]	$636
1H17 Total revenue		$2,137	($2) [2]	$2,135
1H18 Total revenue growth		**4%**		**4%**
1H18 Noninterest expense		$1,285	--	$1,285
1H17 Noninterest expense		$1,402	$124 [2]	$1,280
1H18 Noninterest expense growth		**(8)%**		**0%**

(1) Significant Items related to FirstMerit acquisition-related expenses
(2) Pre-tax

Reconciliation

Noninterest Income and Noninterest Expense

($ in millions)	Noninterest Income (GAAP) 2018 Second Quarter	Noninterest Income (GAAP) 2018 First Quarter	Noninterest Income (GAAP) 2017 Second Quarter	Impact of Significant Items 2018 Second Quarter	Impact of Significant Items 2018 First Quarter	Impact of Significant Items 2017 Second Quarter	Adjusted Nonint. Income (Non-GAAP) 2018 Second Quarter	Adjusted Nonint. Income (Non-GAAP) 2018 First Quarter	Adjusted Nonint. Income (Non-GAAP) 2017 Second Quarter
Service charges on deposit accounts	$ 91	$ 86	$ 88	$ -	$ -	$ -	$ 91	$ 86	$ 88
Cards and payment processing income	56	53	52	-	-	-	56	53	52
Trust and investment management services	42	44	37	-	-	-	42	44	37
Mortgage banking income	28	26	32	-	-	-	28	26	32
Insurance income	21	21	22	-	-	-	21	21	22
Capital markets fees	21	19	17	-	-	-	21	19	17
Bank owned life insurance income	17	15	15	-	-	-	17	15	15
Gain on sale of loans	15	8	12	-	-	-	15	8	12
Securities gains (losses)	-	-	-	-	-	-	-	-	-
Other income	45	42	50	-	-	-	45	42	50
Total noninterest income	$ 336	$ 314	$ 325	$ -	$ -	$ -	$ 336	$ 314	$ 325

($ in millions)	Noninterest Expense (GAAP) 2018 Second Quarter	Noninterest Expense (GAAP) 2018 First Quarter	Noninterest Expense (GAAP) 2017 Second Quarter	Impact of Significant Items 2018 Second Quarter	Impact of Significant Items 2018 First Quarter	Impact of Significant Items 2017 Second Quarter	Adjusted Nonint. Expense (Non-GAAP) 2018 Second Quarter	Adjusted Nonint. Expense (Non-GAAP) 2018 First Quarter	Adjusted Nonint. Expense (Non-GAAP) 2017 Second Quarter
Personnel costs	$ 396	$ 376	$ 392	$ -	$ -	$ 18	$ 396	$ 376	$ 374
Outside data processing and other services	69	73	75	-	-	6	69	73	69
Net occupancy	35	41	53	-	-	14	35	41	39
Equipment	38	40	43	-	-	4	38	40	39
Deposit and other insurance expense	18	18	20	-	-	-	18	18	20
Professional services	15	11	18	-	-	4	15	11	14
Marketing	18	8	19	-	-	-	18	8	19
Amortization of intangibles	13	14	14	-	-	-	13	14	14
Other expense	50	52	60	-	-	4	50	52	56
Total noninterest expense	$ 652	$ 633	$ 694	$ -	$ -	$ 50	$ 652	$ 633	$ 644

Reconciliation

Significant Items impacting financial performance comparisons

2018 Net Income and EPS

($ in millions, except per share amounts)

	2Q18				1Q18			
	After-tax		EPS		After-tax		EPS	
Net income - reported earnings	$	355			$	326		
Net income applicable to common shares	$	344	$	0.30	$	314	$	0.28
Significant items - favorable (unfavorable) impact:	Earnings[(1)]		EPS		Earnings[(1)]		EPS	
Merger and acquisition related expenses, net	$	-	$	-	$	-	$	-
Benefit of federal tax reform	$	-	$	-	$	-	$	-

2017 Net Income and EPS

($ in millions, except per share amounts)

	4Q17				3Q17				2Q17				1Q17			
	After-tax		EPS		After-tax		EPS		After-tax		EPS		After-tax		EPS	
Net income - reported earnings	$	432			$	275			$	272			$	208		
Net income applicable to common shares	$	413	$	0.37	$	256	$	0.23	$	253	$	0.23	$	189	$	0.17
Significant items - favorable (unfavorable) impact:	Earnings		EPS		Earnings[(1)]		EPS		Earnings[(1)]		EPS		Earnings[(1)]		EPS	
Merger and acquisition related expenses, net	$	-	$	-	$	(31)	$	(0.02)	$	(50)	$	(0.03)	$	(71)	$	(0.04)
Benefit of federal tax reform	$	123	$	0.11	$	-	$	-	$	-	$	-	$	-	$	-

(1) Pre-tax, except for benefit of federal tax reform

Reconciliation
Net Interest Margin

($ in millions)	2Q18	1Q18	4Q17	3Q17	2Q17
Net Interest Income (FTE) – reported	$791	$777	$782	$771	$757
Purchase accounting impact (performing loans)	13	15	20	22	27
Purchase accounting impact (credit impaired loans)	5	4	4	4	5
Total Loan Purchase Accounting Impact	18	19	24	26	32
Debt	1	1	1	1	1
Deposit accretion	0	0	0	0	1
Total Net Purchase Accounting Adjustments	$19	$19	$24	$27	$34
Net Interest Income (FTE) - core	$772	$757	$758	$744	$723
Average Earning Assets ($B)	$96.4	$95.4	$93.9	$92.8	$91.7
Net Interest Margin - reported	3.29%	3.30%	3.30%	3.29%	3.31%
Net Interest Margin - core	3.22%	3.22%	3.20%	3.18%	3.16%

Reconciliation
Loan marks

($ in millions)		
Performing:		
Loan mark:		
At March 31, 2018	$	64
Amortization		(8)
Charge-off/HFS/Other		1
At June 30, 2018	$	57
Performing loan balance ($B):		
At March 31, 2018	$	8.8
At June 30, 2018	$	8.0
Purchased credit impaired (PCI):		
Accretable yield:		
At March 31, 2018	$	30
Accretion		(5)
Reclassification from nonaccretable difference		0
At June 30, 2018	$	25
PCI Loan balance:		
At March 31, 2018	$	28
At June 30, 2018	$	25

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.

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, and litigation actions. 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, and goodwill impairment.

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, and asset valuation write-downs, 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.

Welcome

For additional information, please visit:

http://www.huntington.com

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