Welcome

Huntington Bancshares Incorporated

2018 Third Quarter
Earnings Review

October 23, 2018

Huntington

Disclaimer

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

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

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board; volatility and disruptions in global capital and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our “Fair Play” banking philosophy; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; 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 2017 Annual Report on Form 10-K, as well as our subsequent Securities and Exchange Commission (“SEC”) filings, which are on file with the SEC and available in the “Investor Relations” section of our website, http://www.huntington.com, under the heading “Publications and Filings.”

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

Building long-term shareholder value

- Consistent organic growth
- Maintain aggregate moderate-to-low risk appetite
- Minimize earnings volatility through the cycle
- Disciplined capital allocation

Focus on top quartile financial performance relative to peers

Strategic focus on Customer Experience

High level of colleague and shareholder alignment

- Board, management, and colleague ownership represent the seventh largest shareholder

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

	2015[1]	Long-Term Financial Goal	YTD (GAAP)	YTD (non-GAAP)[2]
Revenue (FTE) Growth (Y/Y)	6%	4% - 6%	4%	4%
Expense Growth (Y/Y)	5%	Positive Operating Leverage	(7%)	0%
Efficiency Ratio	64%	56% - 59%	56%	56%
NCO	18 bp	35 - 55 bp	18 bp	18 bp
ROTCE	12%	15% - 17% [3]	18%	18%

(1) First year in the current five-year strategic plan; Long-Term financial goals first disclosed in Dec 2014
(2) See slide 20 for reconciliation; (3) Updated for impact of tax reform

2018 Full-Year 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	4.0% - 4.5%
	Net Interest Margin (GAAP)	Up 2 bp - 4 bp
	Noninterest Expense	(2.0%) - (2.5%)
	Efficiency Ratio	56.5% - 57.0%
	Effective Tax Rate	14.5% - 15.0%
Credit	Net Charge-offs	< 35 bp

Note: All metrics presented on a GAAP basis

2018 Third Quarter Financial Highlights

Strong momentum across franchise, delivering top tier performance

Revenue (FTE)	EPS	TBVPS
$1,152 million	$0.33	$7.06
↑ 5% Y/Y	↑ 43% Y/Y	↑ 3% Y/Y

ROA	ROCE	ROTCE
1.42%	14.3%	19.0%
↑ 34 basis points Y/Y	↑ 380 basis points Y/Y	↑ 490 basis points Y/Y

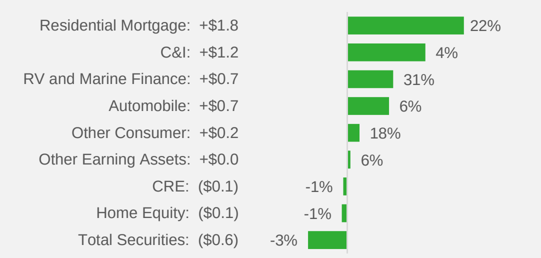
- Average loans increased $4.5 Billion, or 7%, year-over-year
- Average core deposits increased $4.1 Billion, or 6%, year-over-year
- Net interest margin of 3.32%, up 3 basis points from the year-ago quarter
- Efficiency ratio of 55.3% improved 520 basis points from the year-ago quarter
- Credit quality and capital remain strong
- Repurchased $691 million of common stock

Note: Comparisons impacted by Significant Items (FirstMerit acquisition-related expenses) in the year-ago quarter

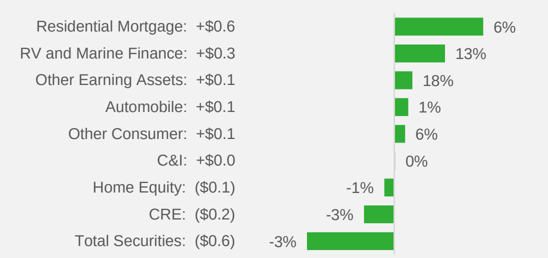
Average Earning Assets

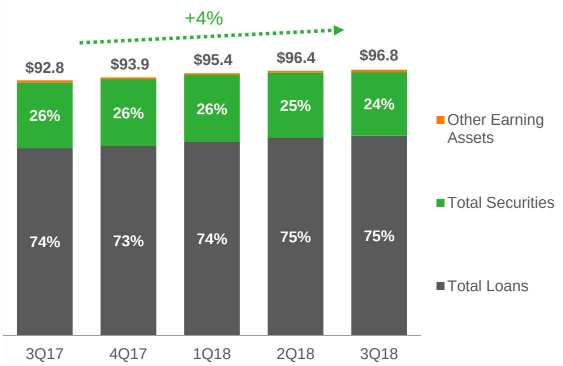
Continued C&I loan growth momentum reflects underlying economic strength of the footprint

Average Quarterly Growth Year-over-Year



Average Growth Linked Quarter





vs. Year-Ago Quarter Average

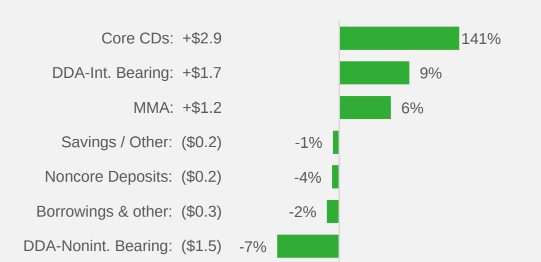
- Residential Mortgage increased 22% driven by an increase in lending officers and expansion into the Chicago Market
- C&I increased 4% reflecting growth in middle market, asset finance, energy, and corporate banking
- Automobile loans increased 6% driven by continued strong originations while consistently increasing pricing over the past year

Note: $ in billions unless otherwise noted

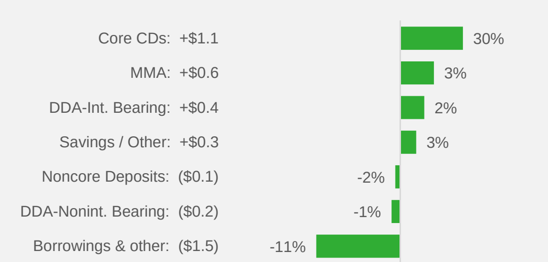
Average Non-Equity Funding

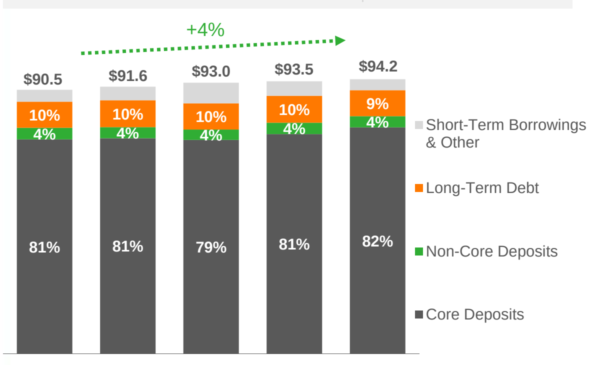
Core CDs, interest-bearing demand deposits, and money market drive year-over-year core deposit growth

Average Quarterly Growth Year-over-Year



Average Growth Linked Quarter





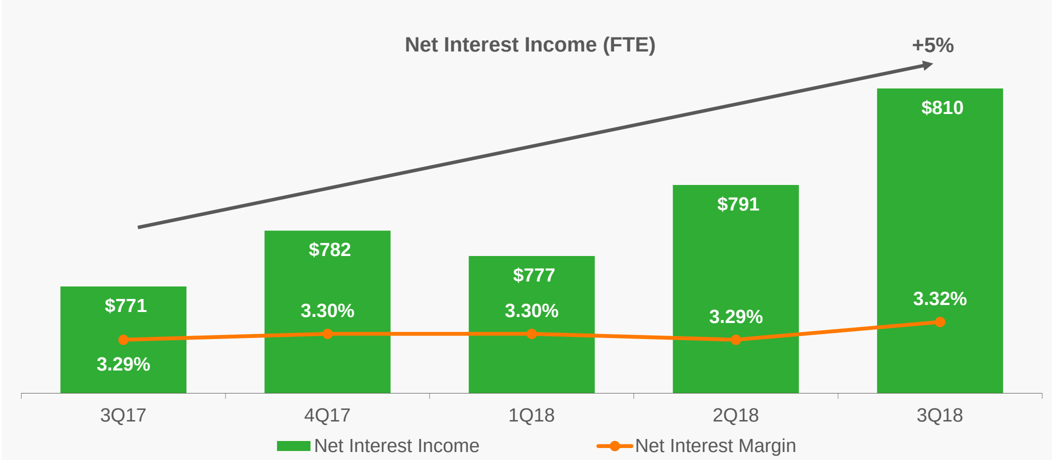
vs. Year-Ago Quarter Average

- Core CDs increased 141% driven by initiative to lock in fixed-rate term funding
- Interest-bearing DDA increased 9% as commercial customers shifted from noninterest-bearing deposits
- Money market increased 6% primarily reflecting growth in consumer balances and continued shifting commercial customer preferences for higher yielding products

Note: $ in billions unless otherwise noted

Net Interest Income

Earning asset growth driving increased spread revenue

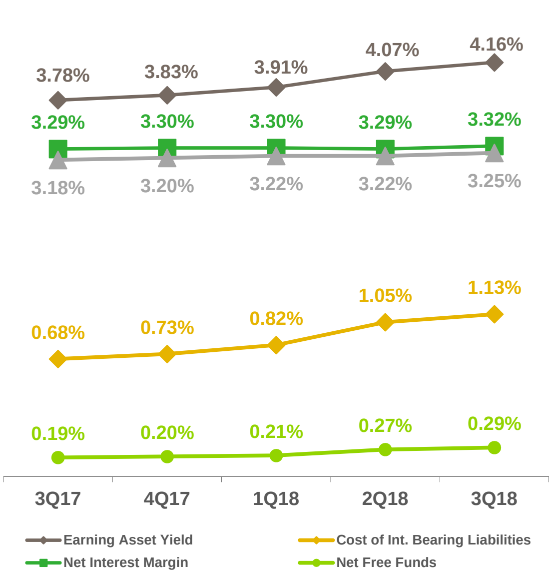


- Year-over-year net interest margin was negatively impacted by 2 basis points as a result of the impact of federal tax reform on the FTE adjustment and by 4 basis points due to the impact of purchase accounting
- Benefit from 4% increase in average earning assets and a 3 bp increase in NIM
- Remix of securities into loans aiding increase in average earning asset yields

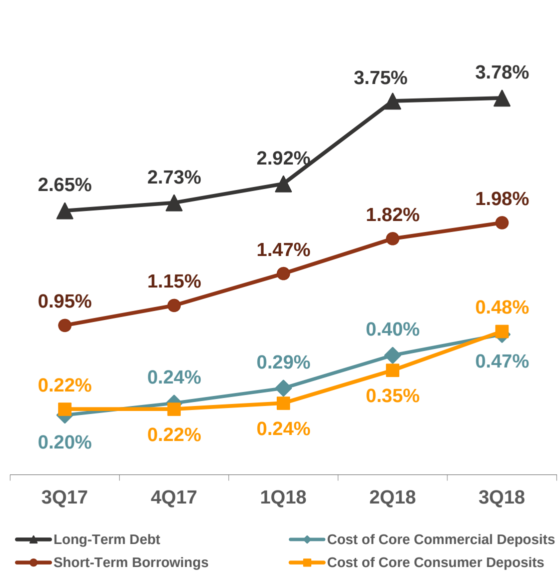
Net Interest Margin (FTE)

GAAP NIM up 3 basis points year-over-year; Core NIM up 7 basis points year-over-year and 3 basis points linked-quarter

Net Interest Margin Trends



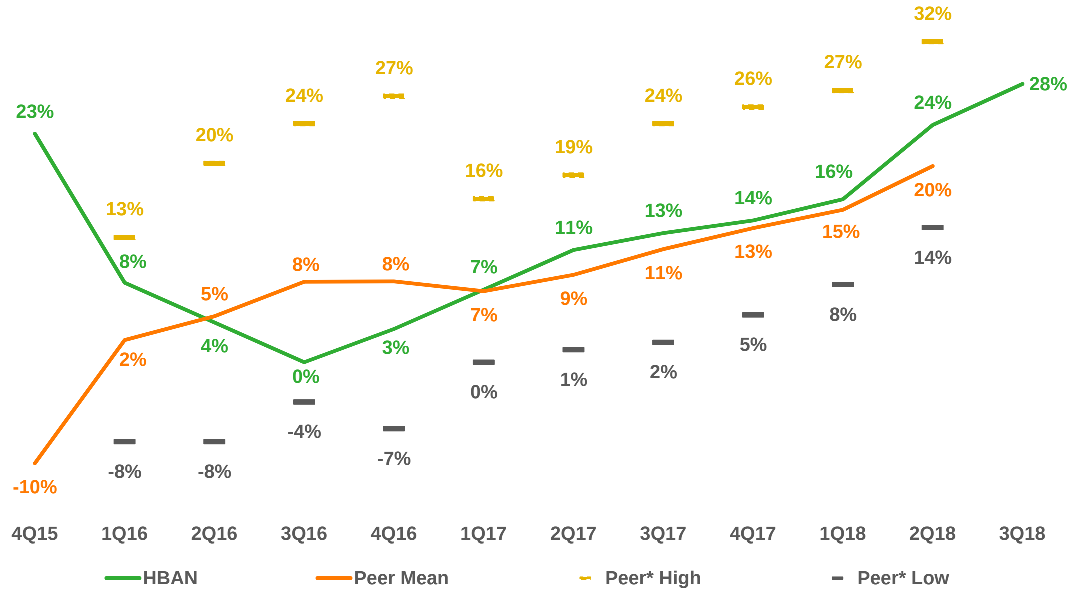
Components of Interest-Bearing Liabilities



(1) Net of purchase accounting adjustments; see reconciliation on slide 23

Cycle-to-Date Cumulative Deposit Beta

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

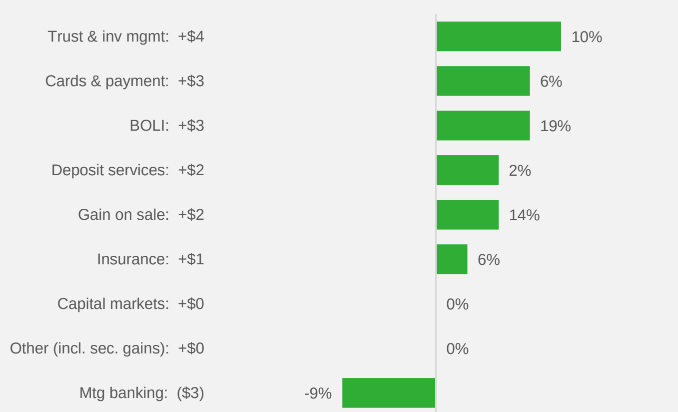


*CIT and MTB are excluded from the High – Low range as material outliers

Noninterest Income

Optimal Customer Relationship (OCR) strategy continues to drive noninterest income growth

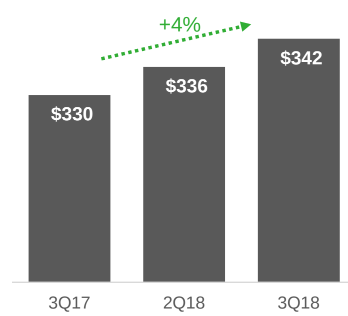
Change in Quarterly Noninterest Income Year-over-Year



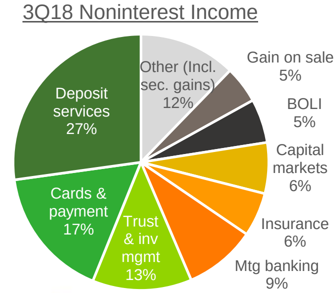
vs. Year-Ago Quarter

- Noninterest income increased $12 million, reflecting ongoing household / relationship acquisition and execution of our strategies including our Optimal Customer Relationship strategy
- Trust & investment services increased $4 million, reflecting strong equity market performance
- Cards and payment processing income increased $3 million, driven by increasing customer usage and customer acquisition

Total Noninterest Income



3Q18 Noninterest Income

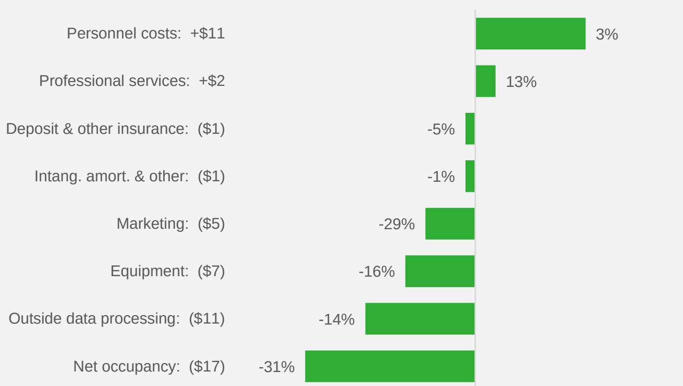


Note: $ in millions unless otherwise noted

Noninterest Expense

Continued strong expense control

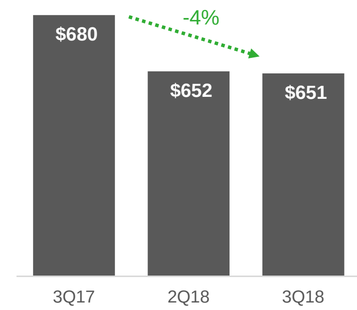
Change in Quarterly Noninterest Expense Year-over-Year



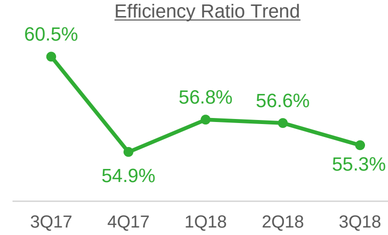
vs. Year-Ago Quarter

- 3Q17 included $31 million of acquisition-related Significant Items
- Personnel cost increased $11 million, primarily reflecting performance-based incentive compensation and increased benefits costs
- Occupancy decline primarily due to a $14 million decrease in acquisition-related Significant Items
- Outside data processing decline driven by a $6 million decrease in cards processing & other

Total Expense



Efficiency Ratio Trend

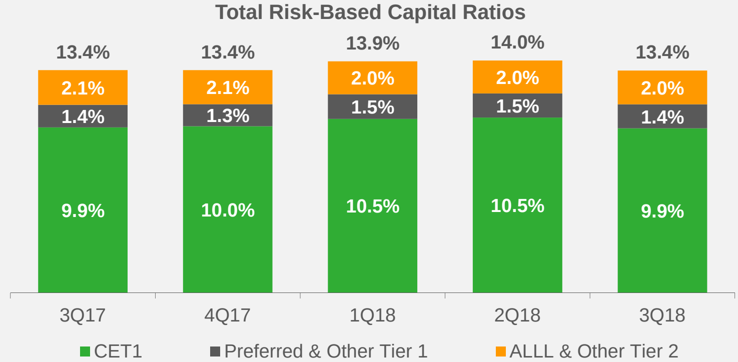


Note: $ in millions unless otherwise noted

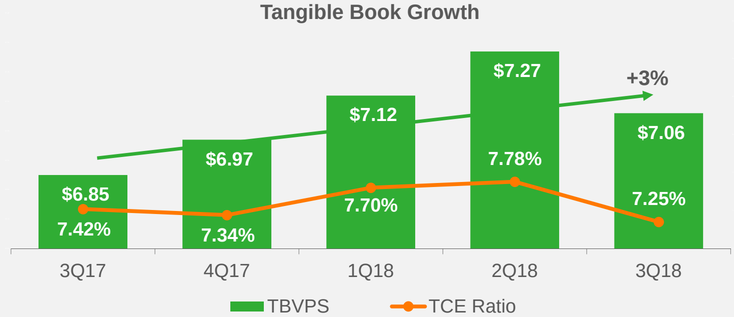
Capital

Buyback activity demonstrates strong capital management

Total Risk-Based Capital Ratios



Tangible Book Growth



2018 CCAR Capital Plan Actions

- Increased quarterly common dividend 27% from $0.11 per share to $0.14 per share in 3Q18, representing the eighth consecutive year of increased dividend
- Board approval for repurchase of $1.068 billion of common stock
- Repurchased $691 million of common stock, including execution of a $400 million ASR program, in 3Q18

Top-Quartile Capital Distribution[1]

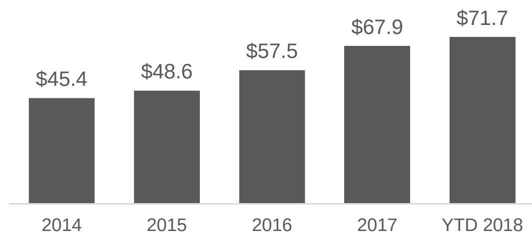
- Dividend yield of 3.8% versus peer average of 2.8%
- Total YTD payout ratio of 112%
- Total YTD shareholder return of 4.8% versus peer average of 0.5%

(1) As of September 30, 2018

Capital Optimization

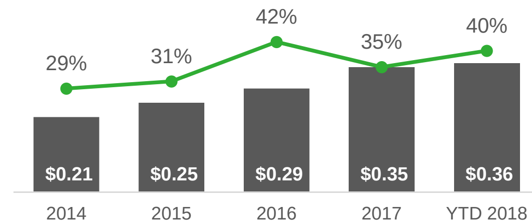
Continued focus on organic growth and supporting the dividend

1. Funding Organic Growth



Average Loans ($ in Billions)

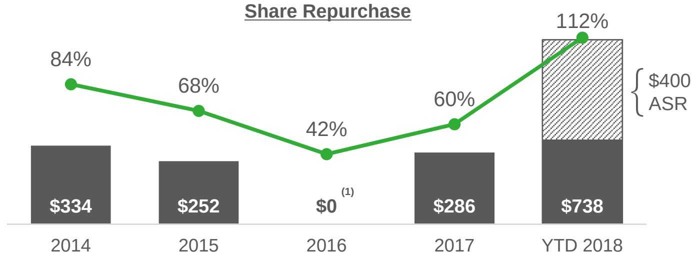
2. Support the Dividend



Dividend (Dividend Payout Ratio)

3. Other Capital Uses

Share Repurchase



Share Buyback (Total Payout Ratio)

Selective M&A

Camco Financial
Completed 1Q14

MACQUARIE Equipment Finance
Completed 1Q15

FIRSTMERIT Bank
Completed 3Q16

HSE &CO HutchinsonShockeyErley&Co
Completed 4Q18

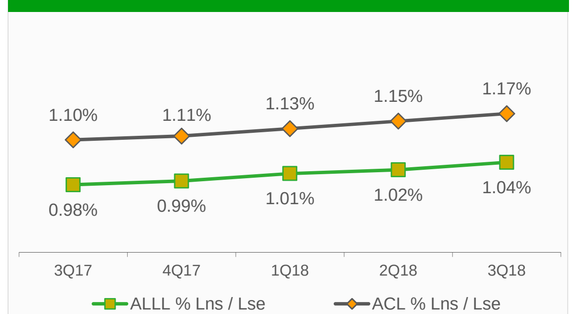
(1) Suspended buyback from Jan. 2016 announcement of FirstMerit acquisition through 2016 CCAR cycle

Asset Quality and Reserve Trends

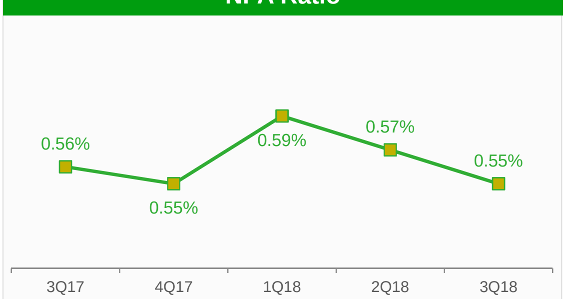
Overall credit metrics remain stable

Loan Loss Provision vs. Net Charge-offs

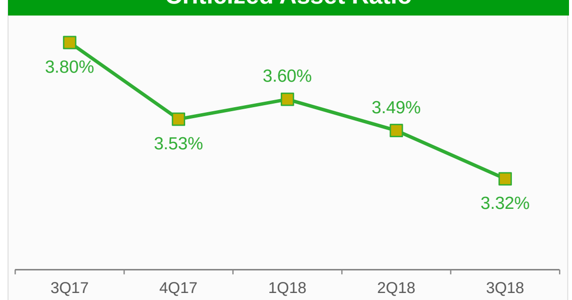
Trend in ALLL and ACL



NPA Ratio

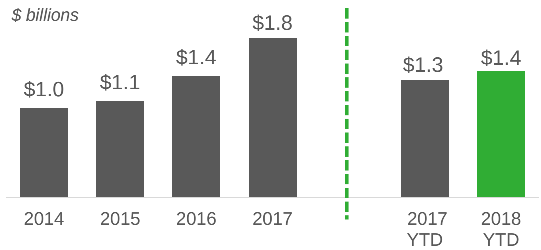


Criticized Asset Ratio



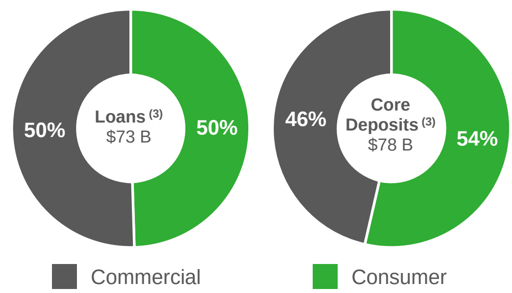
Positioned for Strong Relative Performance Through-the-Cycle

Strengthened Pretax Pre-Provision Net Revenue (1)



% of RWA	1.86%	1.86%	1.75%	2.26%	2.25% (2)	2.27% (2)

Well-Diversified Balance Sheet



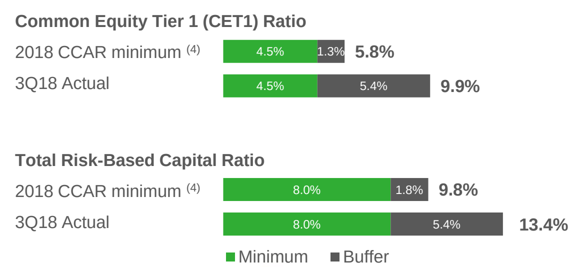
Disciplined Management of Credit Risk

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 participating in DFAST (Excludes ALLY, AXP, BAC, BK, BCS, COF, C, CS, DB, DFS, GS, JPM, MS, NTRS, RBC USA Holdco Corporation, STT, UBS, WFC)

Strong Capital Base and Capital Management

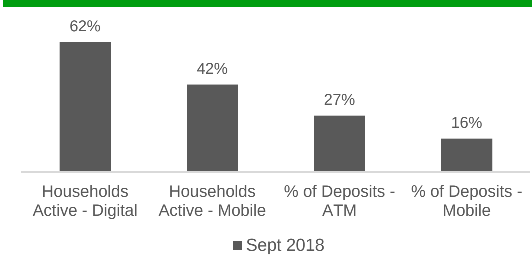


(1) Non-GAAP financial metric; see Appendix slide 25; (2) Annualized; (3) 3Q18 average balances;
(4) projected minimum in the Federal Reserve Severely Adverse Scenario

Customer Experience & Delivery Evolution

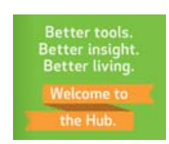
Human led, technology enabled

Mobile and Digital Customer Usage

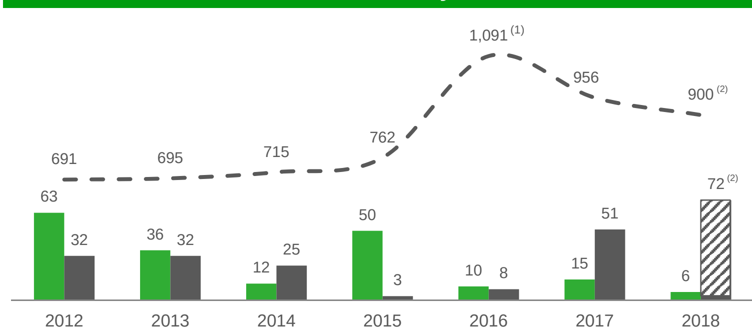


Mobile and Digital Initiatives

- ✓ Introduced "the Hub" portal (digital and mobile tools, alerts, and insights)
- ✓ Introduced digital card lock for credit and debit cards
- ✓ Partnered with third-party fintech on spend categorization
- ✓ Partnered with third-party fintech on updated leads generation capability
- ✓ Launching artificial intelligence on Huntington Heads Up (push notification service)



Physical Distribution Network



- #1 branch share in both Ohio and Michigan, allowing for future consolidations and efficiencies
- Acquisition-related net additions
  - FirstMerit: 228 (2016-2017)
  - Bank of America: 24 (2014)
  - Camco: 12 (2014)
  - Fidelity Bank: 9 (2012)
- In-store related net additions
  - Giant Eagle: 96
  - Meijer: 97

*Excluding M&A related branches (1) Acquired 327 branches in FirstMerit acquisition
(2) Pro-forma for 70 branch closures expected to be completed in 4Q18 and 1Q19, with the expected accounting impact to be recognized in 4Q18

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- Minimize earnings volatility through the cycle
- Disciplined capital allocation

Focus on top quartile financial performance relative to peers

Strategic focus on Customer Experience

High level of colleague and shareholder alignment

- Board, management, and colleague ownership represent the seventh largest shareholder

Reconciliation

Revenue, Noninterest Income, and Noninterest Expense Growth

($ in millions)		GAAP	Adjustment [1]	Adjusted
2018 YTD Net interest income (FTE)		$2,378	--	$2,378
2018 YTD Noninterest income		$992	--	$992
2018 YTD Total Revenue		$3,370	--	$3,370
2017 YTD Net interest income (FTE)		$2,271	--	$2,271
2017 YTD Noninterest income		$967	($2) [2]	$965
2017 YTD Total revenue		$3,238	($2) [2]	$3,236
2018 YTD Total revenue growth		**4%**		**4%**
2018 YTD Noninterest expense		$1,936	--	$1,936
2017 YTD Noninterest expense		$2,082	$155 [2]	$1,927
2018 YTD Noninterest expense growth		**(7)%**		**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 Third Quarter	2018 Second Quarter	2017 Third Quarter	Impact of Significant Items 2018 Third Quarter	2018 Second Quarter	2017 Third Quarter	Adjusted Nonint. Income (Non-GAAP) 2018 Third Quarter	2018 Second Quarter	2017 Third Quarter
Service charges on deposit accounts	$ 93	$ 91	$ 91	$ -	$ -	$ -	$ 93	$ 91	$ 91
Cards and payment processing income	57	56	54	-	-	-	57	56	54
Trust and investment management services	43	42	39	-	-	-	43	42	39
Mortgage banking income	31	28	34	-	-	-	31	28	34
Insurance income	19	21	18	-	-	-	19	21	18
Capital markets fees	22	21	22	-	-	-	22	21	22
Bank owned life insurance income	19	17	16	-	-	-	19	17	16
Gain on sale of loans	16	15	14	-	-	-	16	15	14
Securities gains (losses)	(2)	-	-	-	-	-	(2)	-	-
Other income	44	45	42	-	-	-	44	45	42
Total noninterest income	$ 342	$ 336	$ 330	$ -	$ -	$ -	$ 342	$ 336	$ 330

($ in millions)	Noninterest Expense (GAAP) 2018 Third Quarter	2018 Second Quarter	2017 Third Quarter	Impact of Significant Items 2018 Third Quarter	2018 First Quarter	2017 Third Quarter	Adjusted Nonint. Expense (Non-GAAP) 2018 Third Quarter	2018 Second Quarter	2017 Third Quarter
Personnel costs	$ 388	$ 396	$ 377	$ -	$ -	$ 4	$ 388	$ 396	$ 373
Outside data processing and other services	69	69	80	-	-	4	69	69	76
Net occupancy	38	35	55	-	-	14	38	35	41
Equipment	38	38	45	-	-	7	38	38	38
Deposit and other insurance expense	18	18	19	-	-	-	18	18	19
Professional services	17	15	15	-	-	2	17	15	13
Marketing	12	18	17	-	-	-	12	18	17
Amortization of intangibles	13	13	14	-	-	-	13	13	14
Other expense	58	50	58	-	-	-	58	50	58
Total noninterest expense	$ 651	$ 652	$ 680	$ -	$ -	$ 31	$ 651	$ 652	$ 649

Reconciliation
Significant Items impacting financial performance comparisons

2018 Net Income and EPS
($ in millions, except per share amounts)

	3Q18 After-tax	3Q18 EPS	2Q18 After-tax	2Q18 EPS	1Q18 After-tax	1Q18 EPS
Net income - reported earnings	$ 378		$ 355		$ 326	
Net income applicable to common shares	$ 360	$ 0.33	$ 334	$ 0.30	$ 314	$ 0.28
Significant items - favorable (unfavorable) impact:	Earnings[(1)]	EPS	Earnings	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 After-tax	4Q17 EPS	3Q17 After-tax	3Q17 EPS	2Q17 After-tax	2Q17 EPS	1Q17 After-tax	1Q17 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)	3Q18	2Q18	1Q18	4Q17	3Q17
Net Interest Income (FTE) – reported	$810	$791	$777	$782	$771
Purchase accounting impact (performing loans)	12	13	15	20	22
Purchase accounting impact (credit impaired loans)	5	5	4	4	4
Total Loan Purchase Accounting Impact	16	18	19	24	26
Debt	1	1	1	1	1
Deposit accretion	0	0	0	0	0
Total Net Purchase Accounting Adjustments	$17	$19	$19	$24	$27
Net Interest Income (FTE) - core	$793	$772	$757	$758	$744
Average Earning Assets ($B)	$96.8	$96.4	$95.4	$93.9	$92.8
Net Interest Margin - reported	3.32%	3.29%	3.30%	3.30%	3.29%
Net Interest Margin - core	3.25%	3.22%	3.22%	3.20%	3.18%

Reconciliation
Loan marks

($ in millions)		
Performing:		
Loan mark:		
At June 30, 2018	$	57
Amortization		(7)
Charge-off/HFS/Other		(0)
At September 30, 2018	$	49
Performing loan balance ($B):		
At June 30, 2018	$	7.2
At September 30, 2018	$	6.6
Purchased credit impaired (PCI):		
Accretable yield:		
At June 30, 2018	$	25
Accretion		(5)
Reclassification from nonaccretable difference		0
At September 30, 2018	$	21
PCI Loan balance:		
At June 30, 2018	$	25
At September 30, 2018	$	24

Reconciliation
Pretax Pre-Provision Net Revenue (PPNR)

($ in millions)		2018 YTD	2017 YTD		2017	2016	2015	2014
Net interest income – FTE		$2,378	$2,271		$3,052	$2,412	$1,983	$1,865
Noninterest income		992	967		1,307	1,151	1,039	961
Total revenue		3,370	3,238		4,359	3,563	3,022	2,826
Less: Significant Items		0	2		2	1	3	1
Less: gain on securities		(2)	0		(4)	0	1	18
Total revenue – adjusted	A	3,372	3,236		4,361	3,562	3,018	2,807
Noninterest expense		1,936	2,082		2,714	2,408	1,976	1,882
Add: provision for unfunded loans		10	(19)		(11)	21	11	(2)
Less: Significant Items		0	154		154	239	58	65
Noninterest expense – adjusted	B	1,946	1,909		2,549	2,191	1,929	1,815
Pretax pre-provision net revenue (PPNR)	**A - B**	**$1,426**	**$1,327**		**$1,812**	**$1,372**	**$1,089**	**$1,011**
Risk-weighted assets (RWA)		$83,580	$78,631		$80,340	$78,263	$58,420	$54,479
PPNR as % of RWA(1)		2.27%	2.25%		2.26%	1.75%	1.86%	1.86%

(1) Annualized

Appendix

Basis of Presentation

Use of Non-GAAP Financial Measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document, 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.

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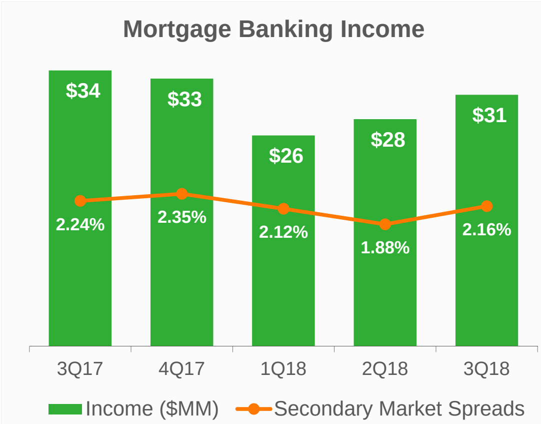
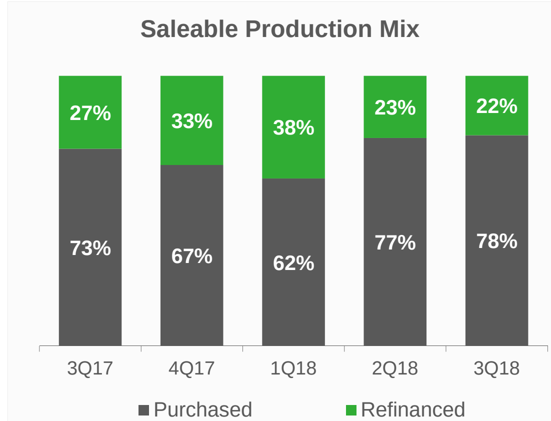
Income Statement

Mortgage Banking Noninterest Income Summary





($ in billions)	**3Q18**	2Q18	1Q18	4Q17	3Q17
Mortgage origination volume for sale	**1.1**	1.1	0.9	1.0	1.1
Third party mortgage loans serviced	**20.6**	20.4	20.2	20.0	19.6
Mortgage servicing rights[1]	**0.2**	0.2	0.2	0.2	0.2
MSR % of investor servicing portfolio[1]	**1.06%**	1.05%	1.05%	1.01%	1.00%

(1) End of period

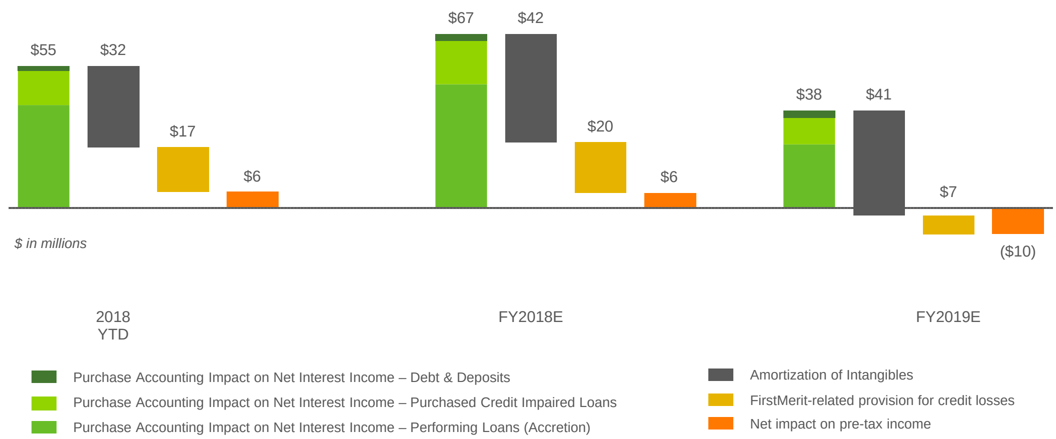
YTD Operating Leverage

On track for sixth consecutive year of positive operating leverage

(in millions)	**2018 Actual**	2017 Actual	Y/Y Change	
Net interest income	**$ 2,356**	$ 2,233		
FTE adjustment	**22**	36		
FTE net interest income	**$ 2,378**	$ 2,269	$ 109	5%
Noninterest income	**$ 992**	$ 968		
Securities gains (losses)	**(2)**	--		
Merger and acquisition related gain (loss)	**--**	2		
Net gain (loss) MSR hedging	**--**	1		
Adjust noninterest income	**$ 994**	$ 965	$ 29	3%
Adjusted total revenue	**$ 3,372**	$ 3,234	$ 138	4%
Noninterest expense	**$ 1,936**	$ 2,082		
Merger and acquisition expenses	**--**	154		
Adjusted noninterest expense	**$ 1,936**	$ 1,928	$ 8	0%

Net Impact of FirstMerit-Related Purchase Accounting and Provision

Purchase accounting impact on Net Interest Income continues to diminish



Tax Rate Summary

Reported vs. FTE adjusted

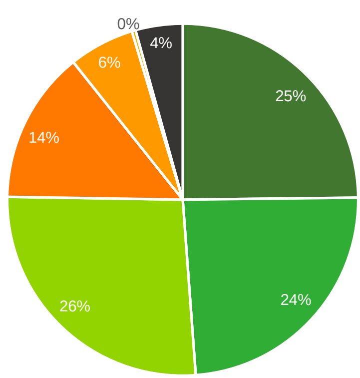
($ in millions)	3Q18	2Q18	3Q17	2018 YTD	2017 YTD
Reported (GAAP)					
Income before income taxes	$440	$413	$365	$1,238	$982
Provision for income taxes	$62	$57	$90	$178	$228
Effective tax rate	14.1%	13.8%	24.7%	14.4%	23.2%
FTE Adjustment					
Income before income taxes	$7	$7	$12	$22	$36
Provision for income taxes	$7	$7	$12	$22	$36
Adjusted (Non-GAAP)					
Income before income taxes	$447	$420	$377	$1,259	$1,019
Provision for income taxes	$70	$64	$102	$200	$264
Effective tax rate	15.6%	15.3%	27.1%	15.9%	25.9%

Balance Sheet

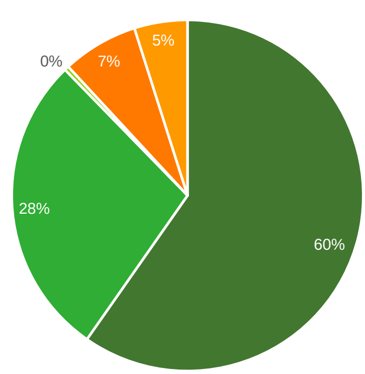
Deposit Composition

3Q18 average balances

Average Balance by Type



Average Balance by Segment



Total Core Deposit Trends

Average ($B)	3Q18	3Q18 vs 2Q18[1]	3Q18 vs 3Q17
Commercial			
Demand deposits – noninterest bearing	$ 15.6	(1) %	(10) %
Demand deposits – interest bearing	11.1	27	19
Total commercial DDA	26.7	10	0
Other core deposits[2]	9.4	35	17
Total commercial core deposits	36.0	16	4
Consumer			
Demand deposits – noninterest bearing	4.7	(10)	5
Demand deposits – interest bearing	8.4	(12)	(1)
Total consumer DDA	13.1	(11)	1
Other core deposits[2]	28.5	19	10
Total consumer core deposits	41.7	9	7
Total			
Demand deposits – noninterest bearing	20.2	(3)	(7)
Demand deposits – interest bearing	19.6	9	9
Other core deposits[2]	37.9	22	12
Total core deposits	$ 77.7	12 %	6 %

(1) Linked-quarter percent change annualized
(2) Money market deposits, savings / other deposits, and core certificates of deposit

Change in Common Shares Outstanding

- Repurchased $691 million of common shares in 3Q18
  - Represents 44 million common shares at an average cost of $15.82
  - Includes $400 million accelerated share repurchase (ASR)

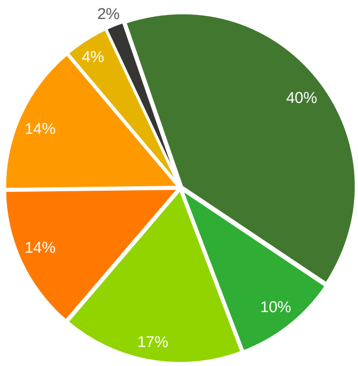
Share count in millions	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17
Beginning shares outstanding	1,104	1,102	1,072	1,081	1,090	1,087	1,086
Employee equity compensation	2	2	3	1	1	3	1
Acquisition / other[1]	-	-	30	-	-	-	-
Share repurchases	(44)	-	(3)	(10)	(10)	-	-
Ending shares outstanding	1,062	1,104	1,102	1,072	1,081	1,090	1,087
Average basic shares outstanding	1,085	1,103	1,084	1,077	1,086	1,089	1,086
Average diluted shares outstanding	1,104	1,123	1,125	1,130	1,107	1,109	1,109

(1) Includes conversion of preferred equity and other net share-related activity

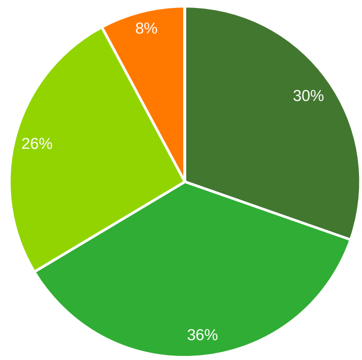
Loan Portfolio Composition

3Q18 average balances

Average Balance by Type



Average Balance by Segment



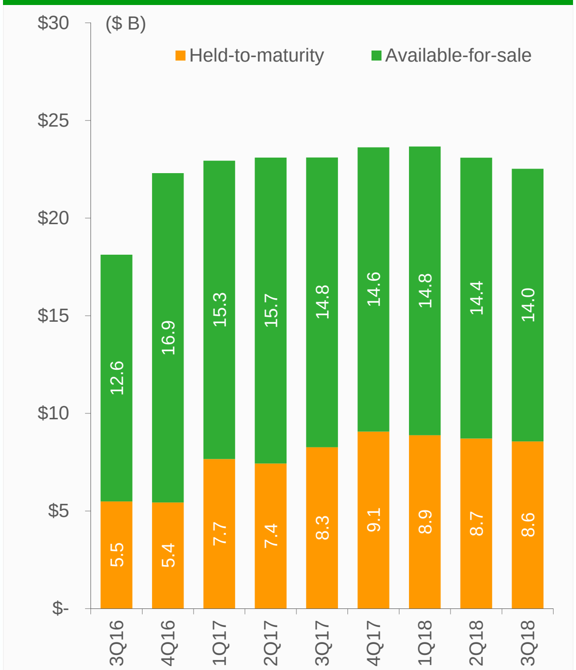
Consumer and Commercial Asset Trends

Average ($B)	3Q18	3Q18 vs 2Q18[2]	3Q18 vs 3Q17
Commercial			
Commercial and industrial loans	$ 28.9	0 %	4 %
Commercial real estate:			
Construction loans	1.1	2	(2)
Commercial loans	6.0	(14)	(1)
Total commercial loans	36.0	(2)	3
Commercial bonds[1]	3.2	4	11
Total commercial assets[1]	39.3	(2)	4
Consumer			
Automobile loans	12.4	3	6
Home equity loans	9.9	(3)	(1)
Residential mortgage loans	10.2	25	22
RV and marine finance loans	3.0	52	31
Other consumer loans	1.2	26	18
Total consumer assets	36.7	12	10
Total	$ 76.0	5 %	7 %

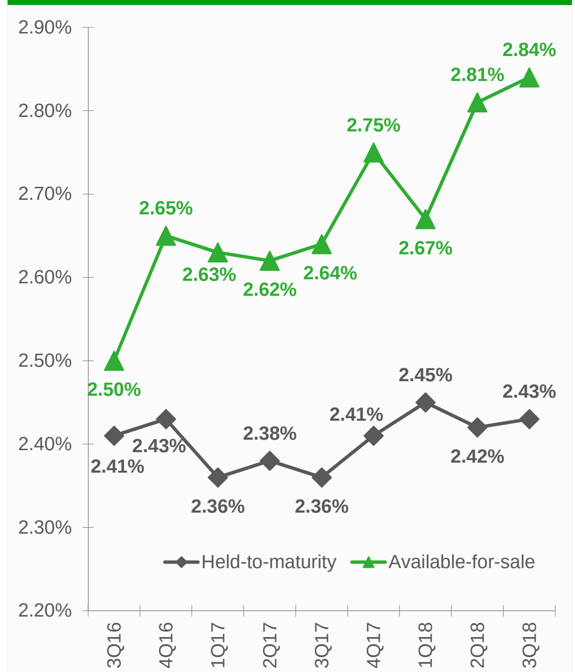
(1) Includes commercial bonds booked as investment securities under GAAP
(2) Linked-quarter percent change annualized

Securities Mix & Yield[(1)]

Securities Portfolio Mix



Securities Portfolio Yield



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

AFS & HTM Securities Overview[(1)]

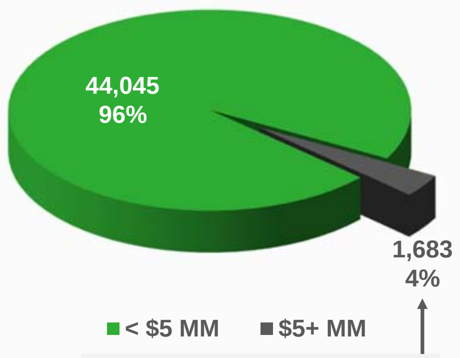
	September 30, 2018				June 30, 2018				September 30, 2017			
($mm)		% of	Estimated			% of	Estimated			% of	Estimated	
AFS Portfolio	Carry Value	Portfolio	Duration	Yield	Carry Value	Portfolio	Duration	Yield	Carry Value	Portfolio	Duration	Yield
U.S. Treasuries	5	0.0%	0.3	1.67%	5	0.0%	0.5	1.67%	5	0.0%	0.2	1.12%
Agency Debt	153	0.7%	2.4	1.79%	179	0.8%	2.4	2.75%	89	0.4%	3.3	2.51%
Agency P/T	611	2.7%	7.0	3.02%	650	2.8%	6.8	3.00%	433	1.8%	4.4	2.75%
Agency CMO	6,940	30.5%	4.5	2.51%	7,250	31.1%	4.2	2.48%	7,015	29.1%	3.3	2.28%
Agency Multi-Family	1,703	7.5%	3.5	2.55%	1,743	7.5%	3.5	2.51%	3,181	13.2%	3.3	2.45%
Municipal Securities[(2)]	571	2.5%	5.3	2.62%	587	2.5%	5.3	2.60%	468	1.9%	3.7	2.84%
Other Securities	476	2.1%	2.7	3.20%	488	2.1%	3.7	3.20%	724	3.0%	2.4	3.04%
Total AFS Securities	**10,459**	**46.0%**	**4.4**	**2.57%**	**10,903**	**46.7%**	**4.2**	**2.56%**	**11,915**	**49.4%**	**3.3**	**2.41%**
HTM Portfolio												
Agency Debt	362	1.6%	5.2	2.47%	375	1.6%	5.4	2.49%	546	2.3%	4.9	2.39%
Agency P/T	1,624	7.1%	6.8	2.82%	1,676	7.2%	6.7	2.85%	710	2.9%	4.9	2.83%
Agency CMO	2,203	9.7%	5.5	2.32%	2,299	9.8%	5.4	2.33%	3,727	15.4%	3.4	2.39%
Agency Multi-Family	4,271	18.8%	4.8	2.34%	4,326	18.5%	4.9	2.34%	3,699	15.3%	4.8	2.24%
Municipal Securities	5	0.0%	10.4	2.63%	5	0.0%	10.4	2.63%	6	0.0%	11.0	2.63%
Total HTM Securities	**8,465**	**37.2%**	**5.4**	**2.43%**	**8,682**	**37.2%**	**5.4**	**2.44%**	**8,688**	**36.0%**	**4.2**	**2.36%**
Other AFS Equities	**565**	**2.5%**	**N/A**	**N/A**	**597**	**2.6%**	**N/A**	**N/A**	**595**	**2.5%**	**N/A**	**N/A**
AFS Direct Purchase Municipal Instruments[(2)]	**3,267**	**14.4%**	**3.8**	**3.68%**	**3,167**	**13.6%**	**3.9**	**3.62%**	**2,943**	**12.2%**	**3.3**	**3.94%**
Grand Total	**22,757**	**100.0%**	**4.7**	**2.68%**	**23,348**	**100.0%**	**4.6**	**2.66%**	**24,141**	**100.0%**	**3.7**	**2.59%**
Weighted Average Life		**4.8**				**4.8**				**4.1**		
Level 1 HQLA		**13,937**				**14,337**				**16,250**		
LCR		**136.5%**				**130.5%**				**141.9%**		

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

Total Commercial Loans – Granularity

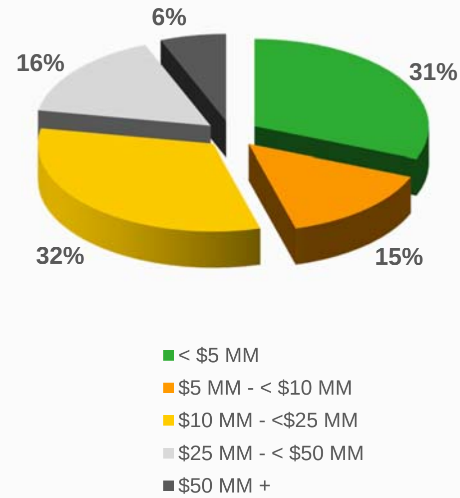
EOP outstandings of $36.3 Billion

of Loans by Size



$5 MM - < $10 MM	739
$10 MM - < $25 MM	737
$25 MM - < $50 MM	178
> $50 MM	29
Total	1,683

Loans by Dollar Size



Commercial and Industrial: $29.2 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

	3Q18	2Q18	1Q18	4Q17	3Q17
Period end balance ($B)	**$29.2**	$28.9	$28.6	$28.1	$27.5
30+ days PD & accruing	**0.19%**	0.25%	0.18%	0.16%	0.20%
90+ days PD & accruing(2)	**0.03%**	0.03%	0.03%	0.03%	0.05%
NCOs(3)	**-0.01%**	0.04%	0.24%	0.10%	0.19%
NALs	**0.72%**	0.72%	0.66%	0.57%	0.62%
ALLL	**1.43%**	1.43%	1.40%	1.34%	1.36%

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

C&I – Auto Industry
End of period balances

Outstandings ($MM)

	3Q18	2Q18	1Q18	4Q17	3Q17
Suppliers(1)					
Domestic	**$ 799**	$ 818	$ 829	$ 841	$ 828
Foreign	**0**	0	0	0	0
Total suppliers	**799**	818	829	841	828
Dealers					
Floorplan-domestic	**1,881**	1,732	1,783	1,691	1,642
Floorplan-foreign	**650**	765	803	821	741
Total floorplan	**2,531**	2,497	2,586	2,511	2,382
Other	**787**	796	808	767	726
Total dealers	**3,318**	3,293	3,395	3,278	3,108
Total auto industry	**$ 4,116**	$ 4,111	$ 4,224	$ 4,119	$ 3,935
NALs					
Suppliers	**0.03%**	0.03%	0.06%	0.09%	0.09%
Dealers	**0.00**	0.00	0.00	0.00	0.00
Net charge-offs(2)					
Suppliers	**0.01%**	0.06%	0.00%	0.01%	0.00%
Dealers	**0.00**	0.00	0.00	0.00	0.00

(1) Companies with > 25% of their revenue from the auto industry
(2) 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	$510	$791
Building Material and Garden Equipment and Supplies Dealers	204	342
Food and Beverage Stores	175	354
Electronics and Appliance Stores	126	155
Gasoline Stations	120	241
Health and Personal Care Stores	106	216
Nonstore Retailers	103	158
Miscellaneous Store Retailers	95	145
General Merchandise Stores	78	150
Sporting Goods, Hobby, Musical Instrument, and Book Stores	70	91
Clothing and Clothing Accessories Stores	59	220
Furniture and Home Furnishings Stores	46	60
Grand Total	**$1,692**	**$2,923**

(1) End of Period

Commercial Real Estate: $7.1 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

	3Q18	2Q18	1Q18	4Q17	3Q17
Period end balance ($B)	**$7.1**	$7.2	$7.4	$7.2	$7.2
30+ days PD & accruing	**0.09%**	0.11%	0.16%	0.12%	0.65%
90+ days PD & accruing(2)	**0.00%**	0.00%	0.01%	0.04%	0.13%
NCOs(3)	**-0.15%**	-0.08%	-0.70%	-0.04%	-0.22%
NALs	**0.27%**	0.34%	0.41%	0.40%	0.24%
ALLL	**1.76%**	1.64%	1.53%	1.45%	1.39%

(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 64%
  - Fixed charge coverage on these borrowers ranges from 2.0x to 4.6x

Property Type	Outstanding ($MM)	Exposure ($MM)
Anchored Strip Center	$ 401	$ 419
Mixed Use – Retail	163	184
Unanchored Strip Center	146	167
Lifestyle Center	129	153
Power Center	112	154
Restaurant	100	115
Freestanding Single Tenant	90	107
Grocery Anchored	88	95
All Other (7 Retail Types Combined)	197	207
Project Retail Exposure	**$ 1,426**	**$ 1,600**
Retail REIT	560	820
Grand Total	**$ 1,986**	**$ 2,419**

(1) End of Period

Automobile: $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	3Q18	2Q18	1Q18	4Q17	3Q17
Period end balance ($B)	$12.4	$12.4	$12.1	$12.1	$11.9
30+ days PD & accruing	0.81%	0.74%	0.70%	0.94%	0.90%
90+ days PD & accruing	0.05%	0.05%	0.05%	0.06%	0.09%
NCOs	0.26%	0.22%	0.32%	0.39%	0.33%
NALs	0.04%	0.04%	0.04%	0.05%	0.03%

(1) End of Period

Auto Loans – Production and Credit Quality

	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17	4Q16
Originations								
Amount ($B)	$1.4	$1.6	$1.4	$1.5	$1.6	$1.7	$1.4	$1.4
% new vehicles	45%	47%	48%	53%	49%	45%	45%	49%
Avg. LTV	91%	89%	87%	88%	89%	89%	88%	89%
Avg. FICO	763	766	766	772	769	768	761	765
Expected cumulative loss	0.92%	0.82%	0.80%	0.80%	0.79%	0.80%	0.88%	0.84%
Portfolio Performance								
30+ days PD & accruing %	0.81%	0.74%	0.70%	0.94%	0.90%	0.80%	0.84%	0.94%
NCO %	0.26%	0.22%	0.32%	0.39%	0.33%	0.29%	0.45%	0.48%
Vintage Performance[(1)]								
6-month losses			0.03%	0.03%	0.03%	0.03%	0.03%	0.04%
9-month losses				0.08%	0.09%	0.10%	0.10%	0.13%
12-month losses					0.16%	0.16%	0.17%	0.21%

(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 Appendix slide 52) 1

($B)	YTD 2018	2017	2016	2015	2014	2013	2012	2011	2010
Originations	$4.4	$6.2	$5.8	$5.2	$5.2	$4.2	$4.0	$3.6	$3.4
% New Vehicles	47%	50%	49%	48%	49%	46%	45%	52%	48%
Avg. LTV	89%	88%	89%	90%	89%	89%	88%	88%	88%
Avg. FICO	766	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	409	409	396	396	397	395	395	402	405
Annualized risk expected loss	0.22%	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

(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.

	3Q18			2Q18			3Q17		
($MM)	Originated	Acquired	Total	Originated	Acquired	Total	Originated	Acquired	Total
Average Auto Loans	$11,826	$542	$12,368	$11,634	$637	$12,271	$10,731	$982	$11,713
Reported Net Charge-offs (NCOs)	$7.1	$1.1	$8.2	$5.4	$1.4	$6.8	$6.9	$2.7	$9.6
FirstMerit-related Net Recoveries in Noninterest Income	--	(0.5)	(0.5)	--	(0.5)	(0.5)	--	(1.3)	(1.3)
Adjusted Net Charge-offs	7.1	0.6	7.7	5.4	0.9	6.3	6.9	1.4	8.3
Reported NCOs as % of Avg Loans	0.24%	0.77%	0.26%	0.19%	0.87%	0.22%	0.26%	1.08%	0.33%
Adjusted NCOs as % of Avg Loans	0.24%	0.44%	0.25%	0.19%	0.54%	0.21%	0.26%	0.55%	0.28%

Home Equity: $9.9 Billion(1)

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers… 3Q18 originations:
  - Average FICO scores of 770+
  - Average (weighted) LTVs of <85% for junior liens and <75% for 1st-liens
  - Approximately 49% are 1st-liens
- Conservative underwriting – manage the probability of default with increased interest rates used to ensure affordability on variable rate HELOCs

Credit Quality Trends	3Q18	2Q18	1Q18	4Q17	3Q17
Period end balance ($B)	**$9.9**	$9.9	$10.0	$10.1	$10.0
30+ days PD & accruing	**0.76%**	0.76%	0.85%	0.81%	0.74%
90+ days PD & accruing	**0.15%**	0.16%	0.15%	0.18%	0.16%
NCOs	**0.06%**	0.01%	0.11%	0.01%	0.06%
NALs	**0.66%**	0.69%	0.75%	0.68%	0.71%

(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)	$3.1	$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)	217.4	208.5	198.2	187.7	179.6	170.7	162.4	159.6	165.6
Unemployment rate(3)	3.9%	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: $10.5 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

Credit Quality Trends	3Q18	2Q18	1Q18	4Q17	3Q17
Period end balance ($B)	**$10.5**	$10.0	$9.4	$9.0	$8.6
30+ days PD & accruing	**2.56%**	2.36%	2.00%	2.66%	2.45%
90+ days PD & accruing	**1.12%**	0.96%	0.74%	0.80%	0.73%
NCOs	**0.07%**	0.04%	0.04%	0.04%	0.10%
NALs	**0.64%**	0.73%	0.88%	0.93%	0.87%

(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
- Average 3Q18 origination: purchased / refinance mix of 83% / 17%

($B)	2018 YTD	2017	2016	2015	2014	2013	2012	2011	2010
Portfolio Originations	$2.1	$2.7	$1.9	$1.5	$1.2	$1.4	$0.9	$1.4	$1.1
Avg. LTV	83.4%	84.0%	84.0%	83.2%	82.6%	77.8%	81.3%	80.5%	82.0%
Avg. FICO	758	760	751	756	754	759	756	760	757
Charge-off % (annualized)	0.05%	0.08%	0.09%	0.17%	0.35%	0.52%	0.92%	1.20%	1.54%
HPI Index (1)	217.4	208.5	198.2	187.7	179.6	170.7	162.4	159.6	165.6
Unemployment rate (2)	3.9%	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

RV & Marine: $3.2 Billion(1)

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

Credit Quality Trends	3Q18	2Q18	1Q18	4Q17	3Q17
Period end balance ($B)	$3.2	$2.8	$2.5	$2.4	$2.4
30+ days PD & accruing	0.41%	0.36%	0.44%	0.63%	0.61%
90+ days PD & accruing	0.04%	0.03%	0.06%	0.05%	0.09%
NCOs	0.25%	0.34%	0.42%	0.46%	0.59%
NALs	0.02%	0.02%	0.02%	0.03%	0.01%

(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 Appendix slide 59)

($B)	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17	1Q17
Portfolio Originations	$0.5	$0.5	$0.2	$0.2	$0.3	$0.4	$0.1
Avg. LTV	105.5%	106.1%	106.5%	106.4%	109.4%	109.3%	110.5%
Avg. FICO	802	797	793	794	792	790	786
Weighted Avg. Original Term (months)	194	189	188	185	179	179	181
Annualized Risk Expected Loss	0.30%	0.31%	0.35%	0.36%	0.36%	0.36%	0.40%
Charge-off % (annualized)	0.25%	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.

	3Q18			2Q18			3Q17		
($MM)	Originated	Acquired	Total	Originated	Acquired	Total	Originated	Acquired	Total
Average Loans	$1,943	$1,073	$3,016	$1,478	$1,189	$2,667	$856	$1,440	$2,296
Reported Net Charge-offs (NCOs)	$0.6	$1.3	$1.9	$0.5	$1.7	$2.2	$0.2	$3.2	$3.4
FirstMerit-related Net Recoveries in Noninterest Income	--	(0.1)	(0.1)	--	(0.1)	(0.1)	--	(0.2)	(0.2)
Adjusted Net Charge-offs	0.6	1.2	1.8	0.5	1.7	2.0	0.2	3.1	3.2
Reported NCOs as % of Avg Loans	0.12%	0.48%	0.25%	0.14%	0.56%	0.34%	0.08%	0.89%	0.59%
Adjusted NCOs as % of Avg Loans	0.12%	0.44%	0.23%	0.14%	0.51%	0.31%	0.08%	0.85%	0.56%

Credit Quality Review

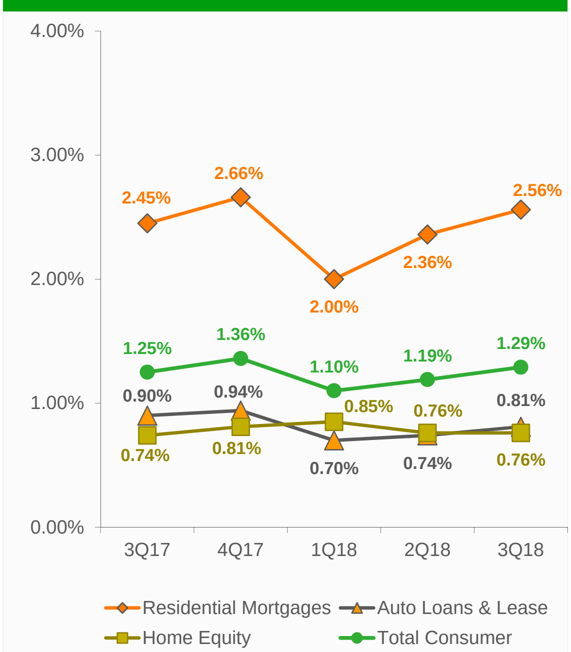
Credit Quality Trends Overview

	3Q18	2Q18	1Q18	4Q17	3Q17
Net charge-off ratio	**0.16%**	0.16%	0.21%	0.24%	0.25%
90+ days PD and accruing	**0.21**	0.18	0.15	0.16	0.17
NAL ratio(1)	**0.50**	0.52	0.54	0.50	0.49
NPA ratio(2)	**0.55**	0.57	0.59	0.55	0.56
Criticized asset ratio(3)	**3.32**	3.49	3.60	3.53	3.80
ALLL ratio	**1.04**	1.02	1.01	0.99	0.98
ALLL / NAL coverage	**206**	197	188	198	200
ALLL / NPA coverage	**189**	180	172	178	175
ACL ratio	**1.17**	1.15	1.13	1.11	1.10

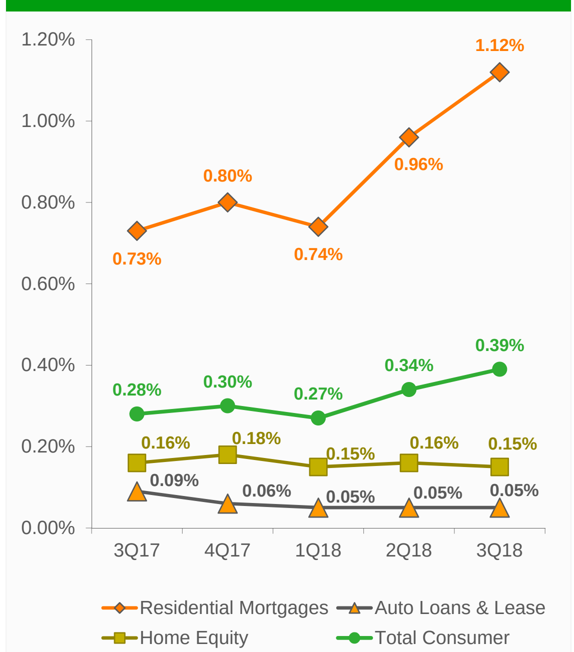
(1) NALs divided by total loans and leases
(2) NPAs divided by the sum of loans and leases, impaired loans held for sale, other real estate and other NPAs
(3) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases,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

Consumer Loan Delinquencies(1)

30+ Days



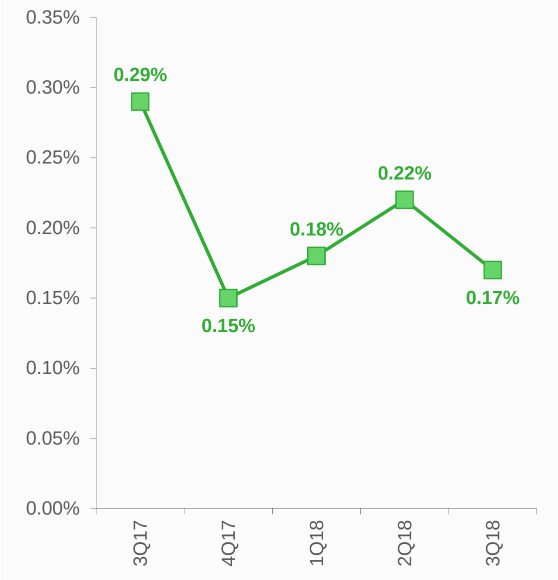
90+ Days



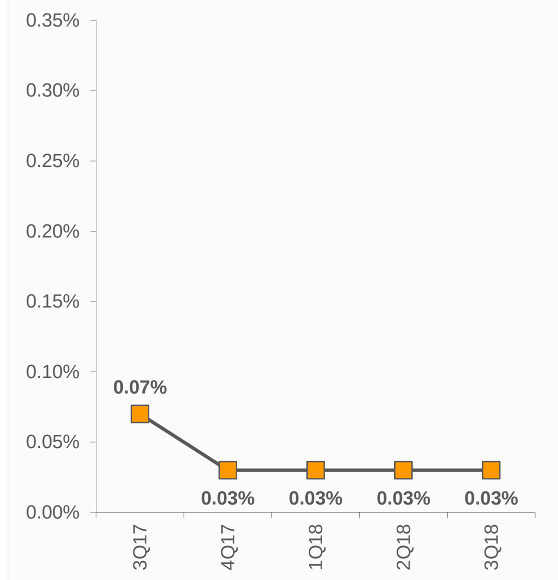
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Total Commercial Loan Delinquencies

30+ Days[1]



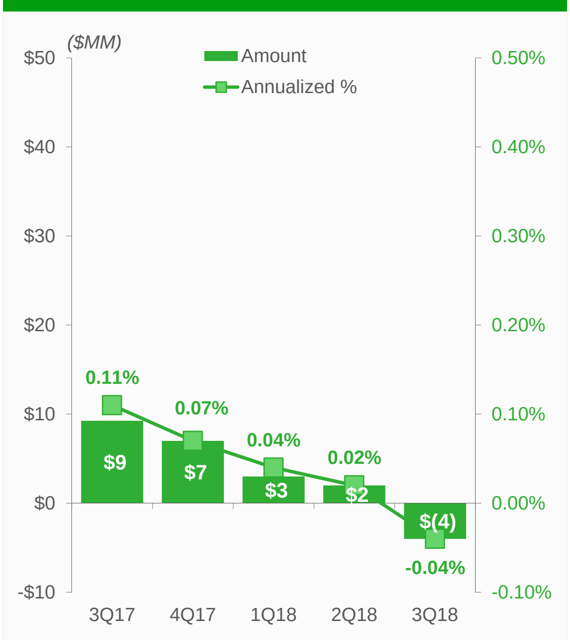
90+ Days[2]



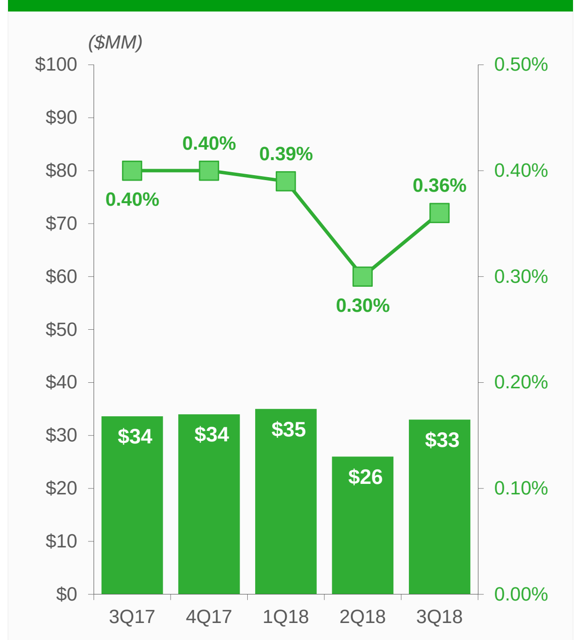
(1) Amounts include Huntington Technology Finance administrative lease delinquencies
(2) Amounts include Huntington Technology Finance administrative lease delinquencies and accruing purchased impaired loans acquired in the FirstMerit transaction. Under the applicable accounting guidance (ASC 310-30),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

Net Charge-Offs and Recoveries

Total Commercial Loans



Total Consumer Loans



Nonperforming Asset Flow Analysis

End of Period

($MM)	3Q18	2Q18	1Q18	4Q17	3Q17
NPA beginning-of-period	$412	$420	$389	$387	$415
Additions / increases	114	96	158	116	85
Return to accruing status	(24)	(25)	(23)	(25)	(38)
Loan and lease losses	(29)	(21)	(32)	(21)	(23)
Payments	(62)	(53)	(64)	(54)	(44)
Sales & other	(8)	(5)	(8)	(14)	(8)
NPA end-of-period	$403	$412	$420	$389	$387
Percent change (Q/Q)	(2)%	(2)%	8%	0%	(7)%

Total Commercial Loans

Criticized loan flow analysis

End of Period

($MM)	3Q18	2Q18	1Q18	4Q17	3Q17
Criticized beginning-of-period	$2,214	$2,266	$2,156	$2,293	$2,184
Additions / increases	354	458	438	514	488
Advances	98	95	92	96	103
Upgrades to “Pass”	(207)	(268)	(152)	(253)	(220)
Paydowns	(319)	(326)	(248)	(484)	(244)
Charge-offs	(8)	(10)	(20)	(11)	(19)
FirstMerit Net Change	---	---	---	---	---
Criticized end-of-period	$2,132	$2,214	$2,266	$2,156	$2,293
Percent change (Q/Q)	(4)%	(2)%	5%	(6)%	5%

Franchise and Leadership

Huntington Bancshares Overview

Huntington is a $106 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: 458
Deposits: $51.5 Billion
Loans(1): $41.0 Billion

Michigan
Branches: 307
Deposits: $16.2 Billion
Loans(1): $16.9 Billion

Pennsylvania
Branches: 50
Deposits: $4.1 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): $5.7 Billion

West Virginia
Branches: 25
Deposits: $2.1 Billion
Loans(1): $2.2 Billion

Wisconsin
Branches: 31
Deposits: $1.3 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 ~80% of total deposits**
- **Ranked #1 in deposit market share in 13% of total footprint MSAs and top 3 in 39%**

3Q18 Total Loans
$73B

Extended Footprint Products

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

YTD 2018 Total Revenue
$3.4B

3Q18 Total Deposits
$81B

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

Huntington

Leadership Team

Chairman, President, and CEO
Steve Steinour

Business Segments

Consumer and Business Banking
Andy Harmening

Regional Banking and The Private Client Group
Sandy Pierce

Commercial Banking and Commercial Real Estate
Rick Remiker

Vehicle Finance
Sandy Pierce

Finance
Mac McCullough – Chief Financial Officer

Risk
Helga Houston – Chief Risk Officer

Credit
Dan Neumeyer – Chief Credit Officer

Human Resources and Diversity
Raj Syal

Corporate Operations
Mark Thompson

Technology and Operations
Paul Heller – Chief Technology and Operations Officer

Internal Audit
Harry Farver – Chief Auditor

Communications and Marketing
Julie Tutkovics – Chief Communication & Marketing Officer

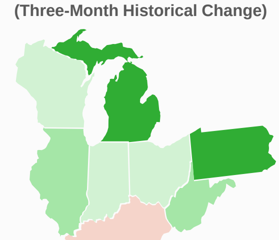
Legal
Jana Litsey – General Counsel and Secretary

Footprint Economic Indicators

Continued strength in Midwest markets

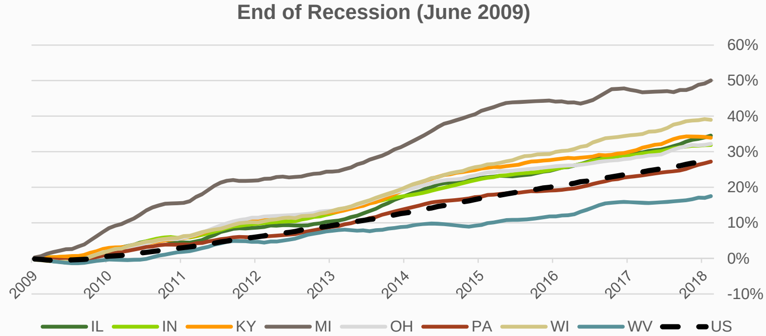
- In August, unemployment rates were near or below the national unemployment rate of 3.9% in Ann Arbor (2.7%), Chicago (3.9%), Cincinnati (3.9%), Columbus (3.8%), Dayton (4.3%), Detroit 4.2%, Grand Rapids (2.7%), Green Bay (3.1%), Kalamazoo (3.3%), Indianapolis (3.4%), Lansing (3.2%), Madison (2.3%), Milwaukee (3.4%) and Pittsburgh (4.0%).
- 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.

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

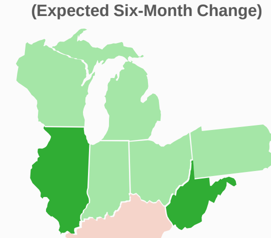


Less than -1.0% | -0.6% to -1.0% | 0.0% to -0.5% | 0.0% to +0.5% | +0.6% to +1.0% | More than +1.0%

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



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



Less than -4.5% | -1.5% to -4.5% | -0.2% to -1.5% | -0.2% to +0.2% | +0.2% to +1.5% | +1.5% to +4.5%

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