

Welcome

Huntington Bancshares Incorporated 2019 First Quarter Earnings Review

April 25, 2019



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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 2018 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

2019 Full-Year Expectations and Long-Term Financial Goals

2019 Full-Year Expectations		2019 - 2021 Long-Term Financial Goals	
Revenue Growth 2018 = \$4.540 billion	4% - 7%	Revenue Growth	4% - 6%
Noninterest Expense Growth 2018 = \$2.647 billion	2% - 4%	Noninterest Expense Growth	Positive Operating Leverage
Average Loan Growth 2018 = \$72.2 billion	4% - 6%	Efficiency Ratio	53% - 56%
Average Deposit Growth 2018 = \$80.2 billion	4% - 6%	ROTCE	17% - 20%
Net Charge-offs	< 35 bp	Net Charge-offs (Average through-the-cycle target range)	35 bp - 55 bp

2019 First Quarter Financial Highlights

Strong earnings momentum, including double-digit EPS growth

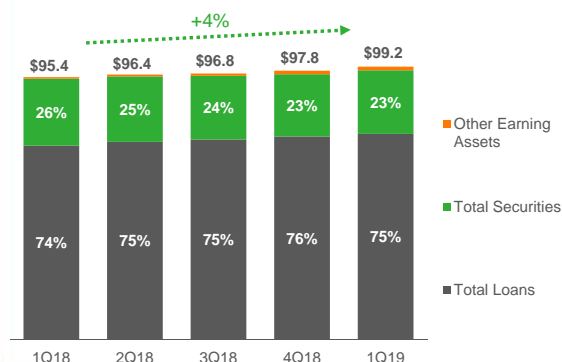
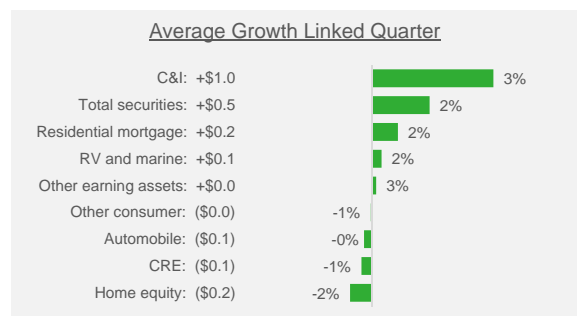
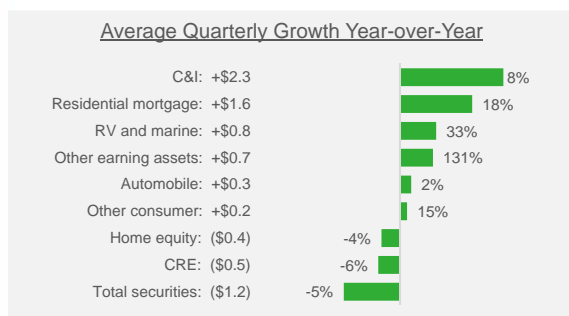
Revenue (FTE)	EPS	TBVPS
\$1,148 million ↑ 5% Y/Y	\$0.32 ↑ 14% Y/Y	\$7.67 ↑ 8% Y/Y
ROA	ROCE	ROTCE
1.35% ↑ 8 basis points Y/Y	13.8% ↑ 80 basis points Y/Y	18.3% ↑ 77 basis points Y/Y

- Average loans increased \$4.3 billion, or 6%, year-over-year
- Average core deposits increased \$5.6 billion, or 8%, year-over-year
- Net interest margin of 3.39%, up 9 basis points from the year-ago quarter
- Efficiency ratio of 55.8% versus 56.8% during the year-ago quarter
- Net charge-offs of 38 basis points, up from 21 basis points during the year-ago quarter
- Repurchased \$25 million of common stock



Average Earning Assets

Broad-based consumer and C&I loan growth reflects underlying economic strength of footprint

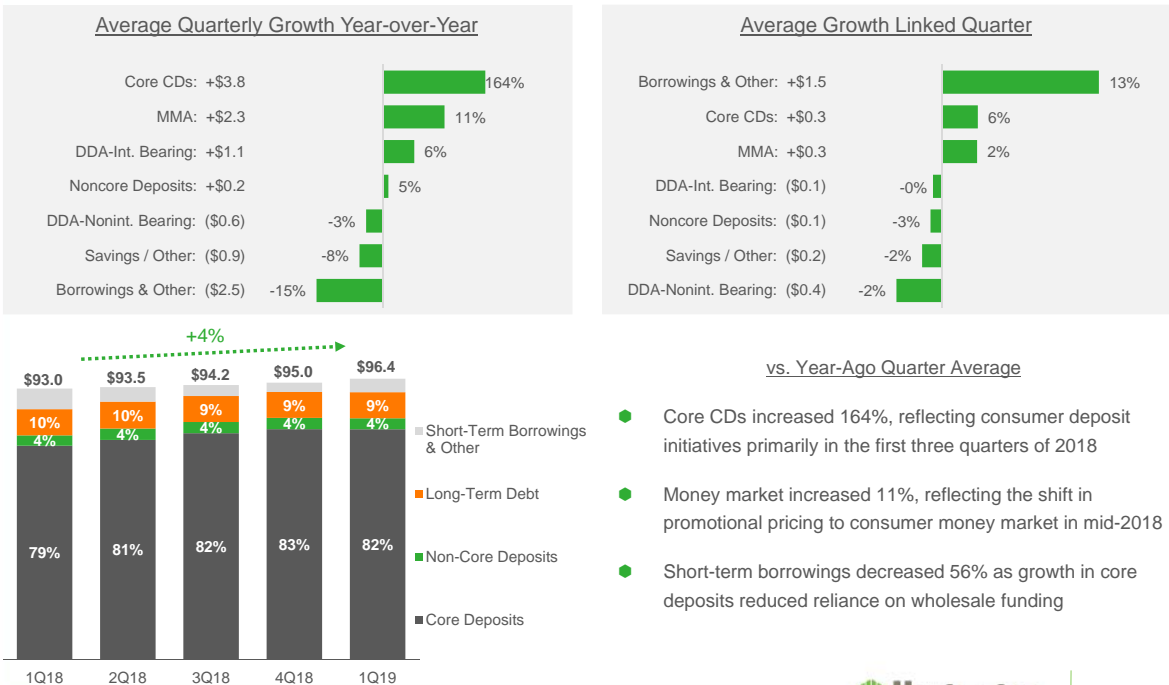


- C&I increased 8% reflecting growth in corporate banking, asset finance, dealer floorplan, and middle market banking
- Residential mortgage increased 18%, driven by the successful expansion of our home lending business
- RV and marine increased 33%, reflecting the success of the well-managed geographic expansion over the past two years, while maintaining our commitment to super prime originations



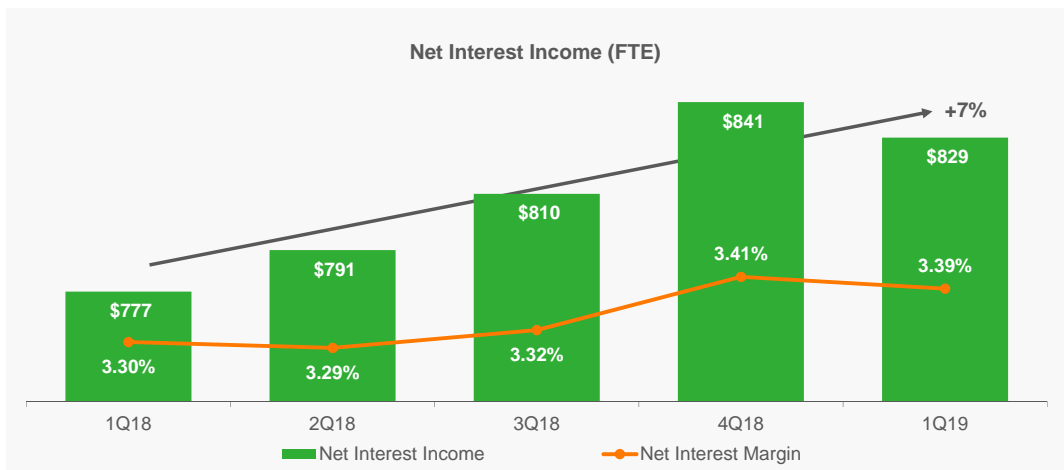
Average Non-Equity Funding

Core deposit growth drove reduction in wholesale funding



Net Interest Income

Earning asset growth and asset sensitivity drove increased spread revenues



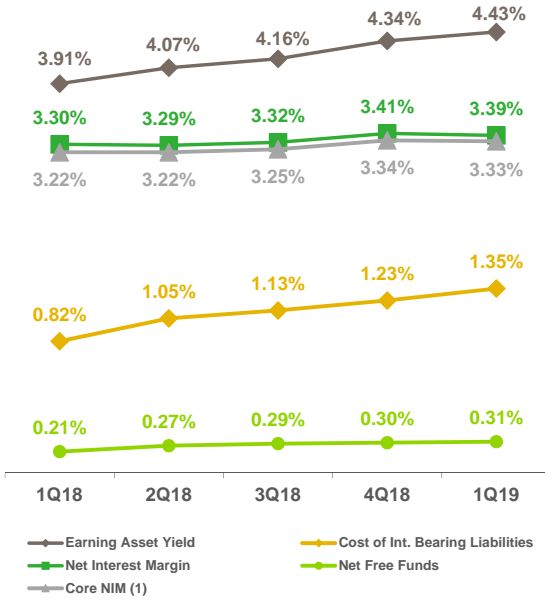
- Benefit from 4% increase in average earning assets and a 9 basis point increase in NIM
- Year-over-year net interest margin was negatively impacted by 2 basis points due to the impact of purchase accounting



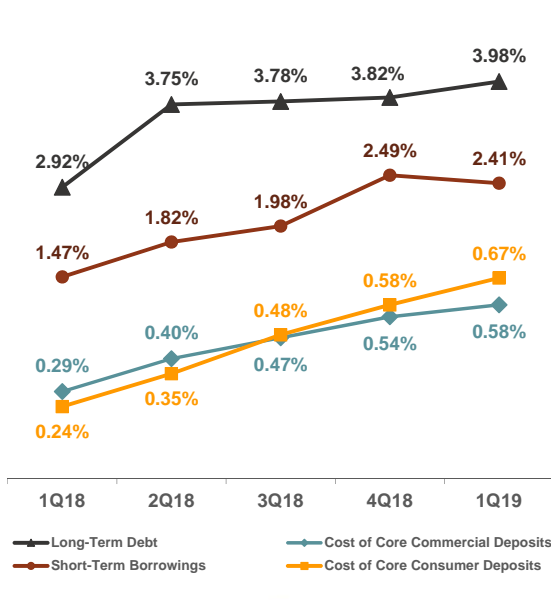
Net Interest Margin (FTE)

GAAP NIM up 9 basis points year-over-year; Core NIM up 11 basis points year-over-year

Net Interest Margin Trends



Components of Interest-Bearing Liabilities

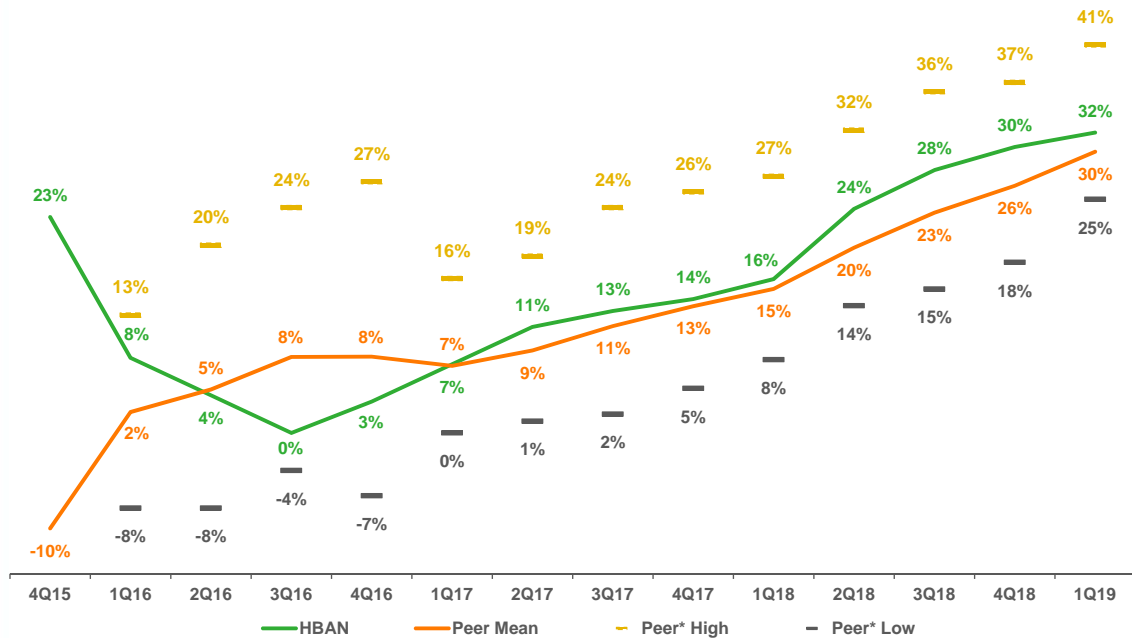


(1) Net of purchase accounting adjustments; see reconciliation on slide 17



Cycle-to-Date Cumulative Deposit Beta

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



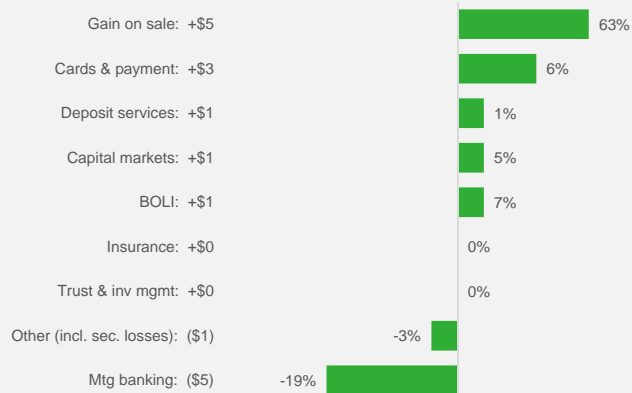
*MTB and CIT excluded from the High - Low range



Noninterest Income

Modest year-over-year growth, while linked quarter comparison impacted by normal seasonality

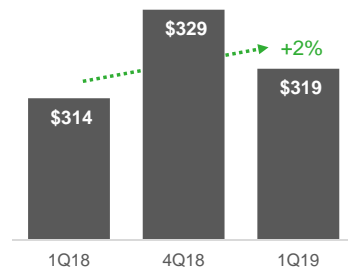
Change in Quarterly Noninterest Income Year-over-Year



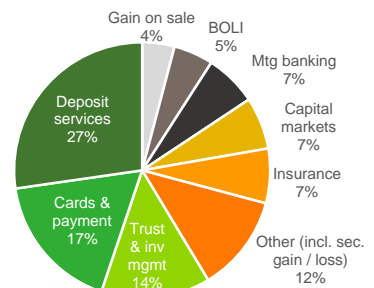
vs. Year-Ago Quarter

- Gain on sale of loans and leases increased 63%, primarily reflecting the gain on sale of asset finance leases and higher SBA sales
- Mortgage banking income decreased 19%, primarily reflecting net MSR risk management-related activities and lower origination volume

Total Noninterest Income



1Q19 Noninterest Income

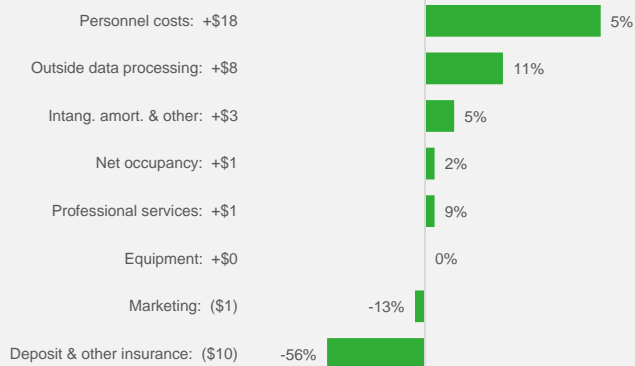


Note: \$ in millions unless otherwise noted

Noninterest Expense

Continued thoughtful investment in colleagues and technology

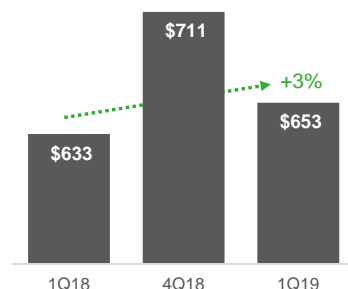
Change in Quarterly Noninterest Expense Year-over-Year



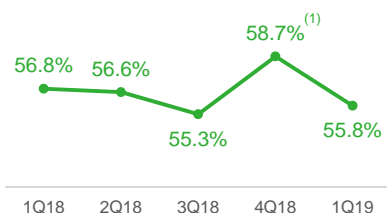
vs. Year-Ago Quarter

- Personnel costs increased 5%, primarily reflecting strategic hiring, the implementation of annual merit increases in the 2018 second quarter, and increased benefits costs
- Outside data processing and other services increased 11%, primarily driven by higher technology investment costs
- Insurance expense decreased 56% due to the discontinuation of the FDIC surcharge in the 2018 fourth quarter

Total Expense



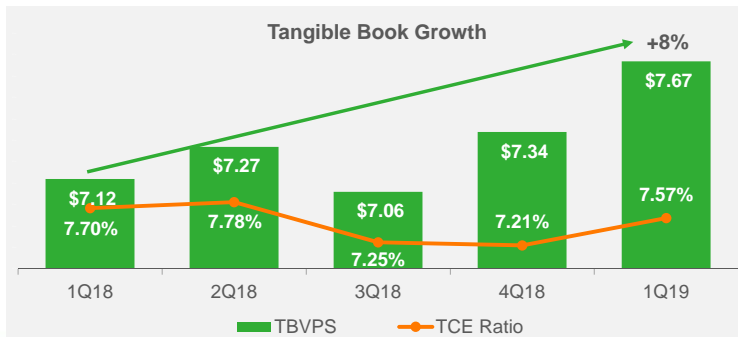
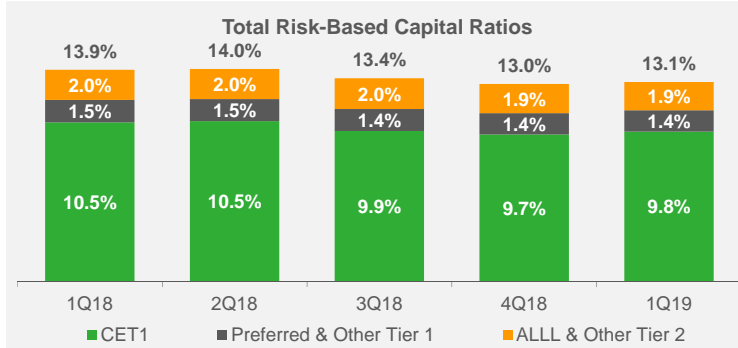
Efficiency Ratio Trend



Note: \$ in millions unless otherwise noted; (1) Includes \$35 million of branch and facility consolidation-related expense

Capital

Buyback activity and dividend increase demonstrate strong capital management



2018 CCAR Capital Plan Actions

- Increased quarterly common dividend 27% to \$0.14 per share in 3Q18, marking the 8th consecutive year of increased annual dividend
- Board approval for repurchase of \$1.068 billion of common stock
- Received no objection to proposal during 4Q18 to adjust the path of common stock repurchases, accelerating repurchases from 2019 into 4Q18

Top-Quartile Capital Distribution⁽¹⁾

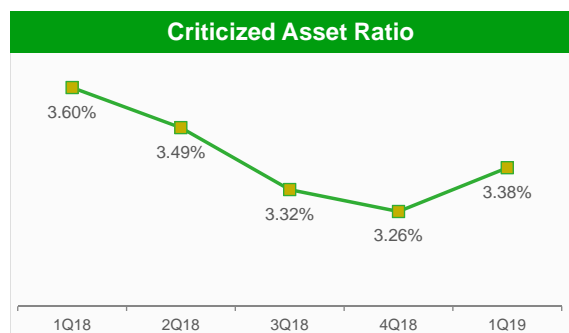
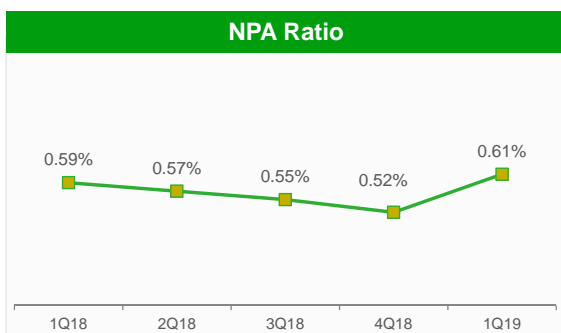
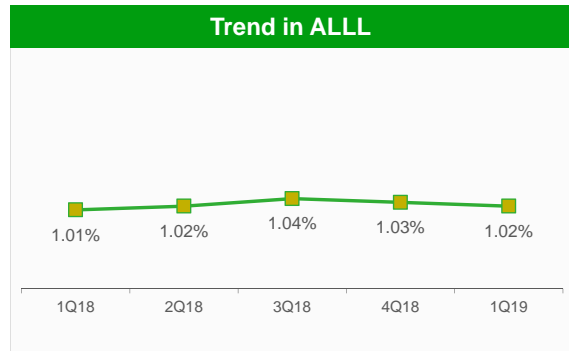
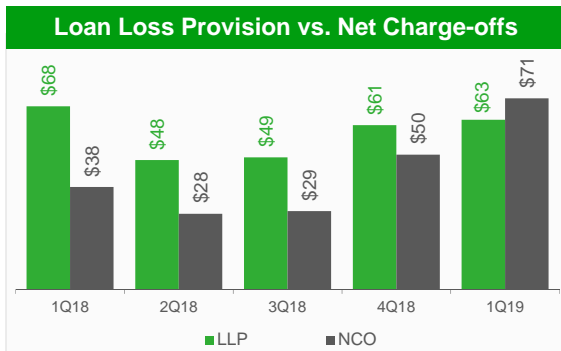
- Dividend yield of 4.4% versus peer average of 3.2%
- Total payout ratio of 112% in 2018
- Repurchased \$25 million of common stock during 1Q19; \$152 million remaining under 2018 CCAR Capital Plan authorization

(1) As of March 31, 2019



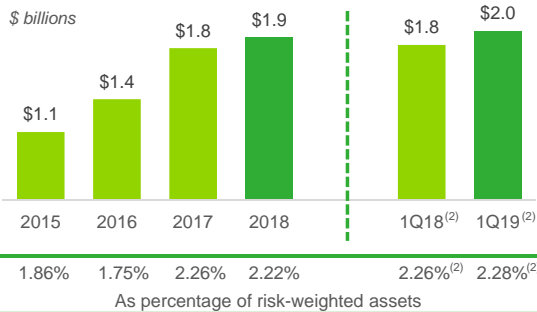
Asset Quality and Reserve Trends

Overall credit metrics remain stable with quarterly volatility in C&I

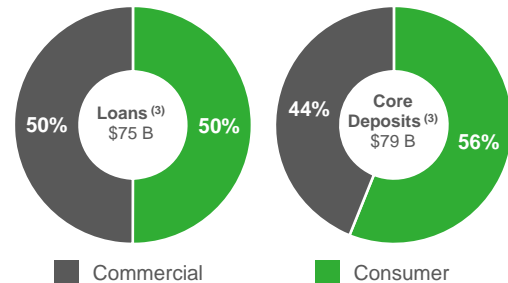


Positioned for Strong Relative Performance Through-the-Cycle

Strengthened Pretax Pre-Provision Net Revenue ⁽¹⁾

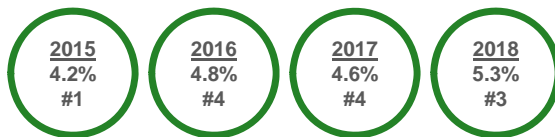


Well-Diversified Balance Sheet



Disciplined Management of Credit Risk

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



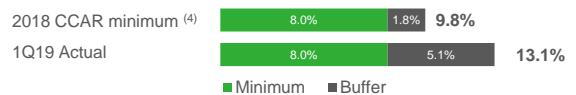
Ranking among traditional commercial banks participating in DFAST (Excludes ALLY, AXP, BAC, BK, BCS, COF, C, CS, DB, DFS, GS, JPM, MS, NTRS, RBC USA Holdco Corporation, STT, UBS, WFC)

Strong Capital Base and Capital Management

Common Equity Tier 1 (CET1) Ratio



Total Risk-Based Capital Ratio



(1) Non-GAAP financial metric; see Appendix slide 18; (2) Annualized; (3) 1Q19 average balances; (4) Projected minimum in the Federal Reserve Severely Adverse Scenario



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

Reconciliation Net Interest Margin

(\$ in millions)	1Q19	4Q18	3Q18	2Q18	1Q18
Net Interest Income (FTE) – reported	\$829	\$841	\$810	\$791	\$777
Purchase accounting impact (performing loans)	8	11	12	13	15
Purchase accounting impact (credit impaired loans)	6	5	5	5	4
Total Loan Purchase Accounting Impact	14	16	16	18	19
Debt	1	1	1	1	1
Deposit accretion	0	0	0	0	0
Total Net Purchase Accounting Adjustments	\$15	\$17	\$17	\$19	\$19
Net Interest Income (FTE) - core	\$815	\$823	\$793	\$772	\$757
Average Earning Assets (\$ in billions)	\$99.2	\$97.8	\$96.8	\$96.4	\$95.4
Net Interest Margin - reported	3.39%	3.41%	3.32%	3.29%	3.30%
Net Interest Margin - core	3.33%	3.34%	3.25%	3.22%	3.22%

Reconciliation Pretax Pre-Provision Net Revenue (PPNR)

(\$ in millions)		1Q19	1Q18	2018	2017	2016	2015
Net interest income – FTE		\$829	\$777	\$3,219	\$3,052	\$2,412	\$1,983
Noninterest income		319	314	1,321	1,307	1,151	1,039
Total revenue		1,148	1,091	4,540	4,359	3,563	3,022
Less: Significant Items		0	0	0	2	1	3
Less: gain / (loss) on securities		0	0	(21)	(4)	0	1
Total revenue – adjusted	A	1,148	1,091	4,561	4,361	3,562	3,018
Noninterest expense		653	633	2,647	2,714	2,408	1,976
Add: provision for unfunded loans		4	(2)	9	(11)	21	11
Less: Significant Items		0	0	0	154	239	58
Noninterest expense – adjusted	B	657	631	2,656	2,549	2,191	1,929
Pretax pre-provision net revenue (PPNR)	A - B	\$491	\$460	\$1,905	\$1,812	\$1,372	\$1,089
Risk-weighted assets (RWA)		\$85,966	\$81,365	\$85,687	\$80,340	\$78,263	\$58,420
PPNR as % of RWA		2.28%	2.26%	2.22%	2.26%	1.75%	1.86%

Appendix

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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 which may be described from time to time in Huntington’s filings with the Securities and Exchange Commission.

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Income Statement

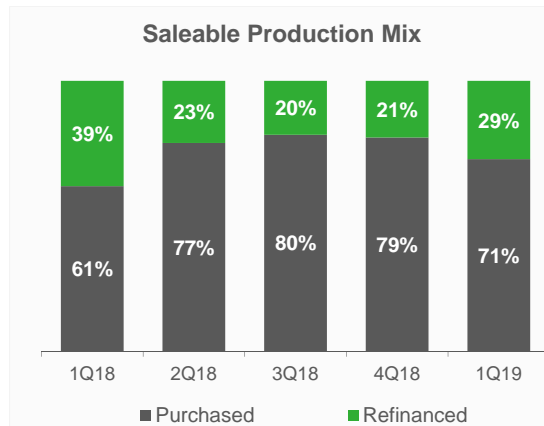
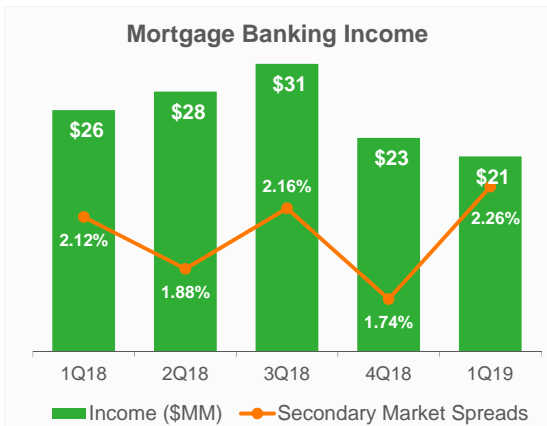
23

Positive Operating Leverage

Managing towards seventh consecutive year of positive operating leverage

<i>(in millions)</i>	2019 YTD Actual	2018 YTD Actual	Y/Y Change	
Net interest income	\$ 822	\$ 770		
FTE adjustment	7	7		
FTE net interest income	\$ 829	\$ 777	\$ 52	7%
Noninterest income	\$ 319	\$ 314		
Securities gains (losses)	—	—		
Net gain (loss) MSR hedging	(3)	—		
Adjust noninterest income	\$ 322	\$ 314	\$ 8	3%
Adjusted total revenue	\$ 1,151	\$ 1,091	\$ 60	5%
Noninterest expense	\$ 653	\$ 633	\$ 20	3%

Mortgage Banking Noninterest Income Summary



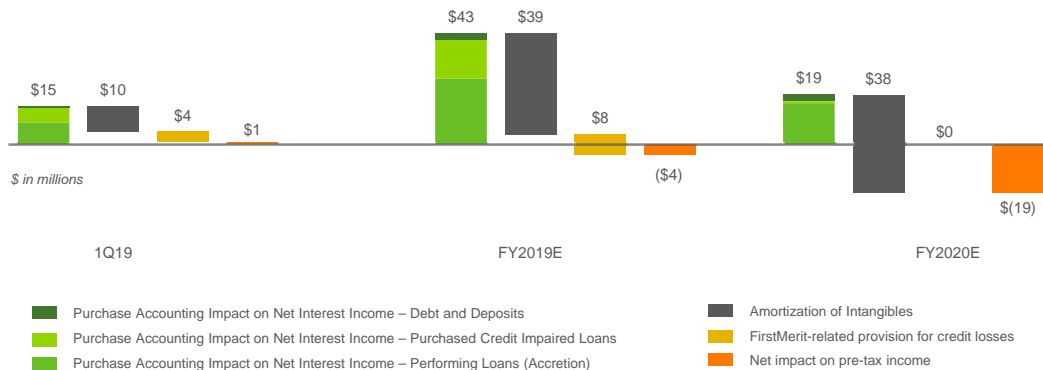
(\$ in billions)

	1Q19	4Q18	3Q18	2Q18	1Q18
Mortgage origination volume for sale	0.8	0.9	1.1	1.1	0.9
Third party mortgage loans serviced ⁽¹⁾	21.3	21.1	20.6	20.4	20.2
Mortgage servicing rights ⁽¹⁾	0.2	0.2	0.2	0.2	0.2
MSR % of investor servicing portfolio ⁽¹⁾	0.99%	1.05%	1.06%	1.05%	1.05%

(1) End of period

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

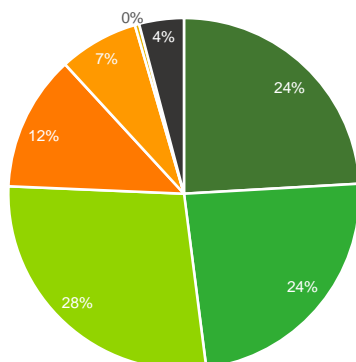
<i>(\$ in millions)</i>	1Q19	4Q18	3Q18	2Q18	1Q18
Reported (GAAP)					
Income before income taxes	\$421	\$391	\$440	\$413	\$385
Provision for income taxes	\$63	\$57	\$62	\$57	\$59
Effective tax rate	15.0%	14.6%	14.1%	13.8%	15.3%
FTE Adjustment					
Income before income taxes	\$7	\$8	\$7	\$7	\$7
Provision for income taxes	\$7	\$8	\$7	\$7	\$7
Adjusted (Non-GAAP)					
Income before income taxes	\$428	\$399	\$447	\$420	\$392
Provision for income taxes	\$70	\$65	\$70	\$64	\$66
Effective tax rate	16.4%	16.3%	15.6%	15.3%	16.8%

Balance Sheet

Deposit Composition

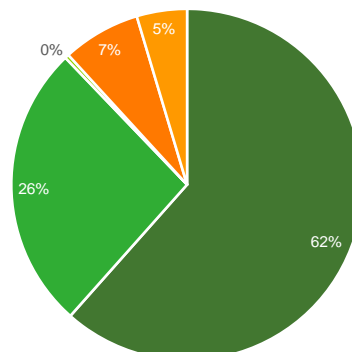
1Q19 average balances

Average Balance by Type



- Demand - Noninterest Bearing \$19.9B
- Demand - Interest Bearing \$19.8B
- Money Market \$22.9B
- Savings \$10.3B
- Core CDs \$6.1B
- Other Domestic Deps >\$250,000 \$0.3B
- Brokered Deps & Negotiable CDs \$3.4B

Average Balance by Segment



- Consumer and Business Banking: \$51.0B
- Commercial Banking: \$21.7B
- Vehicle Finance: \$0.3B
- Regional Banking and Private Client Group: \$5.9B
- Treasury/Other: \$3.8B



Total Core Deposit Trends

Average (\$ in billions)	1Q19	1Q19 vs 4Q18 ⁽¹⁾	1Q19 vs 1Q18
Commercial			
Demand deposits – noninterest bearing	\$ 15.1	(4) %	(6) %
Demand deposits – interest bearing	11.2	(1)	12
Total commercial DDA	26.3	(3)	1
Other core deposits ⁽²⁾	8.4	(9)	0
Total commercial core deposits	34.7	(5)	1
Consumer			
Demand deposits – noninterest bearing	4.9	5	5
Demand deposits – interest bearing	8.5	1	(1)
Total consumer DDA	13.4	2	1
Other core deposits ⁽²⁾	30.9	4	20
Total consumer core deposits	44.3	4	13
Total			
Demand deposits – noninterest bearing	19.9	(2)	(3)
Demand deposits – interest bearing	19.8	(0)	6
Other core deposits ⁽²⁾	39.3	1	15
Total core deposits	\$ 79.0	(0) %	8 %

(1) Linked-quarter percent change annualized

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



Change in Common Shares Outstanding

- ◆ Repurchased \$25 million of common shares in 1Q19
 - ◆ Represents 1.8 million common shares at an average cost of \$13.64 per share
 - ◆ \$152 million remaining of 2018 Capital Plan share repurchase authorization

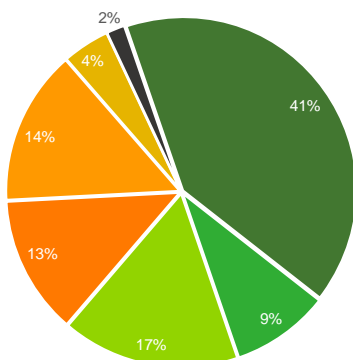
Share count in millions	1Q19	4Q18	3Q18	2Q18	1Q18	4Q17	3Q17
Beginning shares outstanding	1,047	1,062	1,104	1,102	1,072	1,081	1,090
Employee equity compensation	2	0	2	2	3	1	1
Acquisition / other ⁽¹⁾	-	-	-	-	30	-	-
Share repurchases	(2)	(15)	(44)	-	(3)	(10)	(10)
Ending shares outstanding	1,046	1,047	1,062	1,104	1,102	1,072	1,081
Average basic shares outstanding	1,047	1,054	1,085	1,103	1,084	1,077	1,086
Average diluted shares outstanding	1,066	1,073	1,104	1,123	1,125	1,130	1,107

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

Loan Portfolio Composition

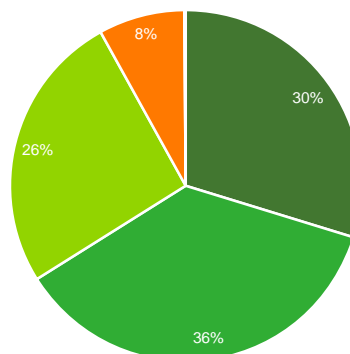
1Q19 average balances

Average Balance by Type



- C&I \$30.5B
- Commercial Real Estate \$6.9B
- Auto \$12.4B
- Home Equity \$9.6B
- Residential Mortgage \$10.8B
- RV/Marine \$3.3B
- Other Consumer \$1.3B

Average Balance by Segment



- Consumer and Business Banking: \$22.2B
- Commercial Banking: \$27.2B
- Vehicle Finance: \$19.3B
- Regional Banking and Private Client Group: \$5.9B
- Treasury/Other: \$0.1B

Consumer and Commercial Asset Trends

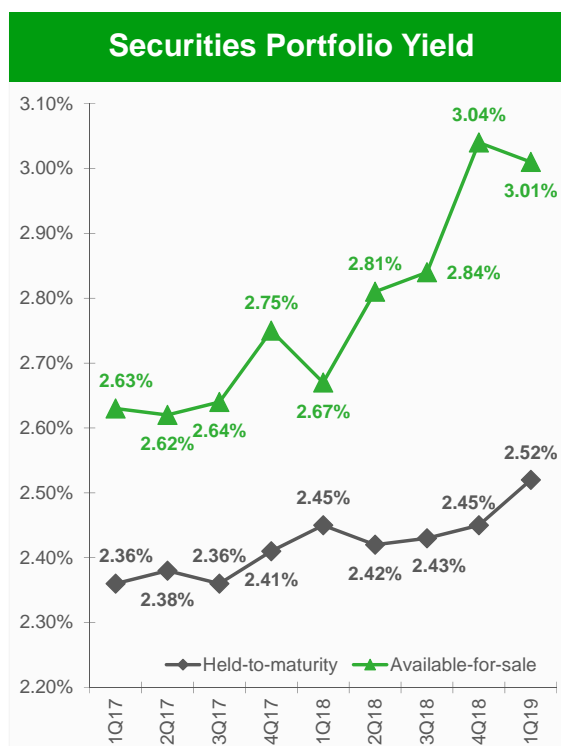
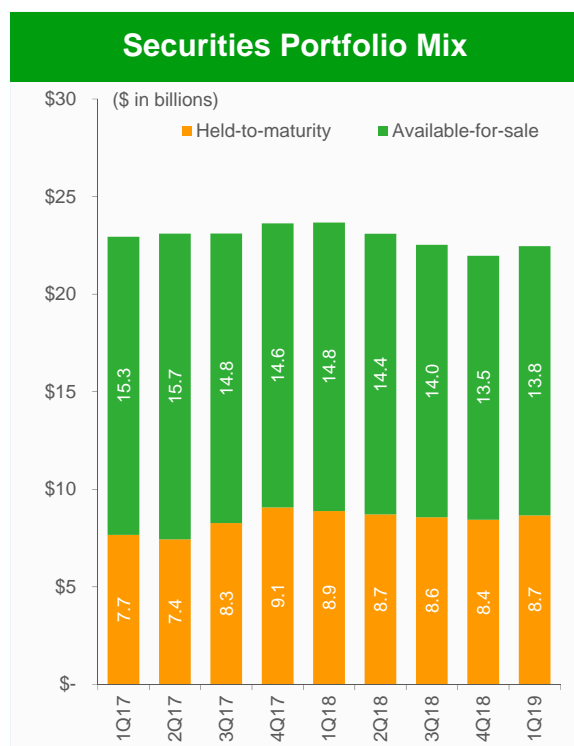
Average (\$ in billions)	1Q19	1Q19 vs 4Q18 ⁽²⁾	1Q19 vs 1Q18
Commercial			
Commercial and industrial loans	\$ 30.5	13 %	8 %
Commercial real estate:			
Construction loans	1.2	13	(1)
Commercial loans	5.7	(8)	(7)
Total commercial loans	37.4	10	5
Commercial bonds ⁽¹⁾	3.2	(9)	(1)
Total commercial assets ⁽¹⁾	40.6	8	5
Consumer			
Automobile loans	12.4	(2)	2
Home equity loans	9.6	(7)	(4)
Residential mortgage loans	10.8	8	18
RV and marine loans	3.3	10	33
Other consumer loans	1.3	(2)	15
Total consumer assets	37.4	1	7
Total	\$ 77.9	5 %	6 %

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

(2) Linked-quarter percent change annualized



Securities Mix and Yield⁽¹⁾



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



AFS and HTM Securities Overview⁽¹⁾

(\$mm)	March 31, 2019				December 31, 2018				March 31, 2018			
	Carry Value	% of Portfolio	Estimated Duration	Yield	Carry Value	% of Portfolio	Estimated Duration	Yield	Carry Value	% of Portfolio	Estimated Duration	Yield
AFS Portfolio												
U.S. Treasuries	5	0.0%	0.5	2.59%	5	0.0%	0.7	2.59%	5	0.0%	0.8	1.67%
Agency Debt	115	0.5%	2.7	2.55%	123	0.5%	2.7	2.69%	183	0.8%	2.6	2.44%
Agency P/T	1,365	5.9%	4.9	3.43%	1,246	5.4%	5.7	3.44%	715	3.0%	6.6	3.00%
Agency CMO	7,011	30.2%	5.0	2.58%	6,999	30.5%	3.6	2.54%	7,531	31.4%	4.2	2.44%
Agency Multi-Family	1,553	6.7%	3.0	2.52%	1,583	6.9%	3.1	2.52%	1,791	7.5%	3.5	2.50%
Municipal Securities ⁽²⁾	281	1.2%	6.8	2.82%	275	1.2%	7.2	2.92%	604	2.5%	5.5	2.62%
Other Securities	424	1.8%	3.0	3.50%	394	1.7%	3.1	3.50%	560	2.3%	3.4	3.11%
Total AFS Securities	10,753	46.3%	4.6	2.72%	10,625	46.4%	3.8	2.69%	11,389	47.5%	4.2	2.53%
HTM Portfolio												
Agency Debt	338	1.5%	5.0	2.51%	351	1.5%	5.1	2.50%	386	1.6%	5.5	2.48%
Agency P/T	2,093	9.0%	5.6	3.10%	1,851	8.1%	6.2	3.01%	1,651	6.9%	6.8	2.83%
Agency CMO	2,125	9.2%	5.0	2.36%	2,124	9.3%	5.1	2.33%	2,393	10.0%	5.5	2.32%
Agency Multi-Family	4,187	18.0%	4.5	2.36%	4,235	18.5%	4.7	2.35%	4,354	18.1%	4.9	2.30%
Municipal Securities	5	0.0%	10.4	2.63%	5	0.0%	10.3	2.63%	5	0.0%	10.7	2.63%
Total HTM Securities	8,747	37.7%	4.9	2.54%	8,565	37.4%	5.1	2.49%	8,789	36.6%	5.4	2.41%
Other AFS Equities	486	2.1%	N/A	N/A	565	2.5%	N/A	N/A	602	2.5%	N/A	N/A
AFS Direct Purchase Municipal Instruments⁽²⁾	3,228	13.9%	3.5	3.88%	3,155	13.8%	3.7	3.81%	3,219	13.4%	3.0	3.44%
Grand Total	23,215	100.0%	4.6	2.82%	22,910	100.0%	4.3	2.77%	23,998	100.0%	4.5	2.61%
Weighted Average Life		4.8				4.6				4.6		
Level 1 HQLA		13,663				13,827				14,786		
LCR (Quarterly Average)		142%				138%				126%		

(1) End of period

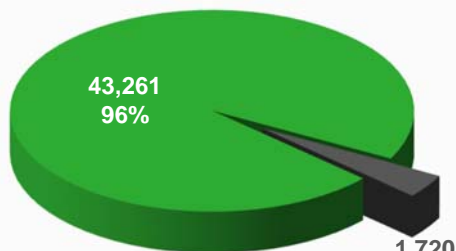
(2) Tax-equivalent yield on municipal securities calculated using 21% corporate tax rate



Total Commercial Loans – Granularity

EOP outstandings of \$37.8 billion

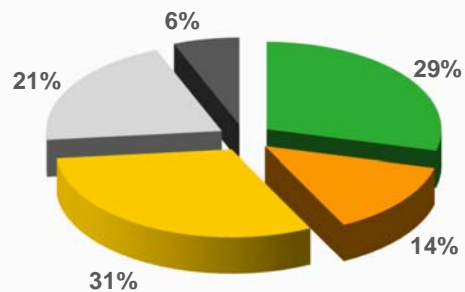
of Loans by Size



■ < \$5 MM ■ \$5+ MM

\$5 MM - < \$10 MM	726
\$10 MM - < \$25 MM	732
\$25 MM - < \$50 MM	235
> \$50 MM	27
Total	1,720

Loans by Dollar Size



■ < \$5 MM
 ■ \$5 MM - < \$10 MM
 ■ \$10 MM - < \$25 MM
 ■ \$25 MM - < \$50 MM
 ■ \$50 MM +



Commercial and Industrial: \$31.0 Billion⁽¹⁾

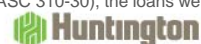
- ◆ Diversified by sector and geographically within our Midwest footprint
- ◆ Strategic focus on middle market companies with \$20 - \$500 million in sales and Business Banking customers with <\$20 million in sales
- ◆ Lend to defined relationship-oriented clients where we understand our client's market / 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

Credit Quality Review	1Q19	4Q18	3Q18	2Q18	1Q18
Period end balance (\$ in billions)	\$31.0	\$30.6	\$29.2	\$28.9	\$28.6
30+ days PD and accruing	0.16%	0.26%	0.19%	0.25%	0.18%
90+ days PD and accruing ⁽²⁾	0.01%	0.02%	0.03%	0.03%	0.03%
NCOs ⁽³⁾	0.41%	0.18%	-0.01%	0.04%	0.24%
NALs	0.88%	0.61%	0.72%	0.72%	0.66%
ALLL	1.41%	1.38%	1.43%	1.43%	1.40%

(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



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C&I – Auto Industry

End of period balances

Outstandings (\$ in millions)	1Q19	4Q18	3Q18	2Q18	1Q18
<u>Suppliers</u>⁽¹⁾					
Domestic	\$ 861	\$ 848	\$ 799	\$ 818	\$ 829
Foreign	0	0	0	0	0
Total suppliers	861	848	799	818	829
<u>Dealers</u>					
Floorplan-domestic	2,132	2,154	1,881	1,732	1,783
Floorplan-foreign	798	786	650	765	803
Total floorplan	2,930	2,940	2,531	2,497	2,586
Other	751	772	787	796	808
Total dealers	3,681	3,712	3,318	3,293	3,395
Total auto industry	\$ 4,542	\$ 4,560	\$ 4,116	\$ 4,111	\$ 4,224
NALs					
Suppliers	4.48%	0.01 %	0.03%	0.03%	0.06%
Dealers	0.01	0.01	0.03	0.02	0.00
Net charge-offs⁽²⁾					
Suppliers	0.01%	0.01 %	0.01%	0.06%	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



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C&I Retail Exposure: \$2.9 Billion⁽¹⁾

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

Retail Industry Category (\$ in millions)	Outstanding	Exposure
Motor Vehicle and Parts Dealers	\$476	\$802
Building Material and Garden Equipment and Supplies Dealers	234	387
Food and Beverage Stores	164	329
Nonstore Retailers	128	190
Gasoline Stations	115	235
Electronics and Appliance Stores	108	152
Miscellaneous Store Retailers	91	137
Clothing and Clothing Accessories Stores	82	236
Health and Personal Care Stores	76	139
Sporting Goods, Hobby, Musical Instrument, and Book Stores	57	88
Furniture and Home Furnishings Stores	53	75
General Merchandise Stores	47	122
Grand Total	\$1,631	\$2,893

(1) End of Period



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Commercial Real Estate: \$6.8 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

Credit Quality Review	1Q19	4Q18	3Q18	2Q18	1Q18
Period end balance (\$ in billions)	\$6.8	\$6.8	\$7.1	\$7.2	\$7.4
30+ days PD and accruing	0.02%	0.14%	0.09%	0.11%	0.16%
90+ days PD and accruing ⁽²⁾	0.00%	0.00%	0.00%	0.00%	0.01%
NCOs ⁽³⁾	0.08%	-0.01%	-0.15%	-0.08%	-0.70%
NALs	0.13%	0.21%	0.27%	0.34%	0.41%
ALLL	1.59%	1.75%	1.76%	1.64%	1.53%

(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



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CRE Retail Exposure: \$2.2 Billion⁽¹⁾

\$1.4 billion retail properties, \$0.9 billion REIT retail

- ◆ Total mall exposure is \$364MM: all within REIT exposure, associated with 4 borrowers
 - Corporate leverage on these borrowers ranges from 33% to 65%
 - Fixed charge coverage on these borrowers ranges from 1.7x to 4.6x

Property Type (\$ in millions)	Outstanding	Exposure
Anchored Strip Center	\$ 353	\$ 376
Unanchored Strip Center	140	157
Power Center	136	154
Mixed Use – Retail	109	128
Freestanding Single Tenant	97	116
Restaurant	89	108
Grocery Anchored	86	91
Lifestyle Center	77	87
All Other (7 Retail Types Combined)	154	156
Project Retail Exposure	\$ 1,241	\$ 1,373
Retail REIT	616	861
Grand Total	\$ 1,857	\$ 2,234

(1) End of Period



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Automobile: \$12.3 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 and custom score
 - Underwriters directly compensated on credit performance by vintage

Credit Quality Review	1Q19	4Q18	3Q18	2Q18	1Q18
Period end balance (\$ in billions)	\$12.3	\$12.4	\$12.4	\$12.4	\$12.1
30+ days PD and accruing	0.67%	0.98%	0.81%	0.74%	0.70%
90+ days PD and accruing	0.05%	0.06%	0.05%	0.05%	0.05%
NCOs	0.32%	0.30%	0.26%	0.22%	0.32%
NALs	0.03%	0.04%	0.04%	0.04%	0.04%

(1) End of Period



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Auto Loans – Production and Credit Quality

	1Q19	4Q18	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17
Originations								
Amount (\$ in billions)	\$1.2	\$1.4	\$1.4	\$1.6	\$1.4	\$1.5	\$1.6	\$1.7
% new vehicles	42%	49%	45%	47%	48%	53%	49%	45%
Avg. LTV	90%	90%	91%	89%	87%	88%	89%	89%
Avg. FICO	764	767	763	766	766	772	769	768
Expected cumulative loss	0.88%	0.84%	0.92%	0.82%	0.80%	0.80%	0.79%	0.80%
Portfolio Performance								
30+ days PD and accruing %	0.67%	0.98%	0.81%	0.74%	0.70%	0.94%	0.90%	0.80%
NCO %	0.32%	0.30%	0.26%	0.22%	0.32%	0.39%	0.33%	0.29%
Vintage Performance⁽¹⁾								
6-month losses		0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
9-month losses			0.09%	0.09%	0.08%	0.09%	0.10%	
12-month losses				0.14%	0.14%	0.16%	0.16%	

(1) Annualized

Auto Loans - Origination Trends

Loan originations from 2010 through 1Q19 demonstrate strong characteristics and continued improvements from pre-2010

- Credit scoring model most recently updated in January 2017
- 2016-1Q19 net charge-offs impacted by acquisition of FirstMerit, including purchase accounting treatment of acquired portfolio ¹

(\$ in billions)	1Q19	2018	2017	2016	2015	2014	2013	2012	2011	2010
Originations	\$1.2	\$5.8	\$6.2	\$5.8	\$5.2	\$5.2	\$4.2	\$4.0	\$3.6	\$3.4
% New Vehicles	42%	47%	50%	49%	48%	49%	46%	45%	52%	48%
Avg. LTV	90%	89%	88%	89%	90%	89%	89%	88%	88%	88%
Avg. FICO	764	766	767	765	764	764	760	758	760	768
Weighted Avg. Original Term (months)	70	69	69	68	68	67	67	66	65	65
Avg. Custom Score	406	409	409	396	396	397	395	395	402	405
Annualized risk expected loss	0.23%	0.22%	0.22%	0.25%	0.27%	0.26%	0.28%	0.27%	0.22%	0.37%
Charge-off % (annualized)	0.32%	0.27%	0.36%	0.30%	0.23%	0.23%	0.19%	0.21%	0.26%	0.54%

Home Equity: \$9.6 Billion⁽¹⁾

- ◆ Focused on geographies within our Midwest footprint with relationship customers
- ◆ Focused on high quality borrowers... 1Q19 originations:
 - Average FICO scores of 750+
 - Average (weighted) LTVs of <85% for junior liens and <75% for 1st-liens
 - Approximately 50% are 1st-liens
- ◆ Conservative underwriting – manage the probability of default with increased interest rates used to ensure affordability on variable rate HELOCs

Credit Quality Review	1Q19	4Q18	3Q18	2Q18	1Q18
Period end balance (\$ in billions)	\$9.6	\$9.7	\$9.9	\$9.9	\$10.0
30+ days PD and accruing	0.79%	0.88%	0.76%	0.76%	0.85%
90+ days PD and accruing	0.16%	0.18%	0.15%	0.16%	0.15%
NCOs	0.12%	0.05%	0.06%	0.01%	0.11%
NALs	0.65%	0.63%	0.66%	0.69%	0.75%

(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

(\$ in billions)	1Q19	2018	2017	2016	2015	2014	2013	2012	2011	2010
Originations ⁽¹⁾	\$0.7	\$4.2	\$4.3	\$3.3	\$2.9	\$2.6	\$2.2	\$1.7	\$1.9	\$1.3
Avg. LTV	75%	77%	77%	78%	77%	76%	72%	74%	74%	73%
Avg. FICO	776	773	775	781	781	780	780	772	771	770
Charge-off % (annualized)	0.12%	0.06%	0.05%	0.06%	0.23%	0.44%	0.99%	1.40%	1.28%	1.84%
HPI Index ⁽²⁾	226.1	218.6	208.5	198.2	187.7	179.6	170.7	162.4	159.6	165.6
Unemployment rate ⁽³⁾	3.9%	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: \$10.9 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 Review	1Q19	4Q18	3Q18	2Q18	1Q18
Period end balance (\$ in billions)	\$10.9	\$10.7	\$10.5	\$10.0	\$9.4
30+ days PD and accruing	2.41%	2.60%	2.56%	2.36%	2.00%
90+ days PD and accruing	1.06%	1.22%	1.12%	0.96%	0.74%
NCOs	0.10%	0.10%	0.07%	0.04%	0.04%
NALs	0.62%	0.64%	0.64%	0.73%	0.88%

(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 1Q19 origination: purchased / refinance mix of 73% / 27%

(\$ in billions)	1Q19	2018	2017	2016	2015	2014	2013	2012	2011	2010
Portfolio Originations	\$0.4	\$2.9	\$2.7	\$1.9	\$1.5	\$1.2	\$1.4	\$0.9	\$1.4	\$1.1
Avg. LTV	80.1%	82.9%	84.0%	84.0%	83.2%	82.6%	77.8%	81.3%	80.5%	82.0%
Avg. FICO	758	758	760	751	756	754	759	756	760	757
Charge-off % (annualized)	0.10%	0.06%	0.08%	0.09%	0.17%	0.35%	0.52%	0.92%	1.20%	1.54%
HPI Index ⁽¹⁾	226.1	218.6	208.5	198.2	187.7	179.6	170.7	162.4	159.6	165.6
Unemployment rate ⁽²⁾	3.9%	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 and Marine: \$3.3 Billion⁽¹⁾

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

Credit Quality Review	1Q19	4Q18	3Q18	2Q18	1Q18
Period end balance (\$ in billions)	\$3.3	\$3.3	\$3.2	\$2.8	\$2.5
30+ days PD and accruing	0.37%	0.51%	0.41%	0.36%	0.44%
90+ days PD and accruing	0.05%	0.04%	0.04%	0.03%	0.06%
NCOs	0.39%	0.31%	0.25%	0.34%	0.42%
NALs	0.04%	0.02%	0.02%	0.02%	0.02%

(1) End of Period

RV and Marine – Origination Trends

- Tightened underwriting standards post-FirstMerit acquisition along with geographic expansion, primarily into the Southeast and the West
- Net charge-offs impacted by acquisition of FirstMerit, including purchase accounting treatment of acquired portfolio (see slide 51)

(\$ in billions)	1Q19	4Q18	3Q18	2Q18	1Q18	4Q17	3Q17	2Q17
Portfolio Originations	\$0.2	\$0.2	\$0.5	\$0.5	\$0.2	\$0.2	\$0.3	\$0.4
Avg. LTV	104.6%	103.4%	105.5%	106.1%	106.5%	106.4%	109.4%	109.3%
Avg. FICO	799	804	802	797	793	794	792	790
Weighted Avg. Original Term (months)	194	199	194	189	188	185	179	179
Annualized Risk Expected Loss	0.33%	0.31%	0.30%	0.31%	0.35%	0.36%	0.36%	0.36%
Charge-off % (annualized)	0.39%	0.31%	0.25%	0.34%	0.42%	0.46%	0.59%	0.37%

RV and 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.

(\$ in millions)	1Q19			4Q18			1Q18		
	Originated	Acquired	Total	Originated	Acquired	Total	Originated	Acquired	Total
Average Loans	\$2,341	\$962	\$3,303	\$2,205	\$1,011	\$3,216	\$1,191	\$1,290	\$2,481
Reported Net Charge-offs (NCOs)	\$1.4	\$1.8	\$3.2	\$1.0	\$1.5	\$2.5	\$0.5	\$2.1	\$2.6
FirstMerit-related Net Recoveries in Noninterest Income	--	(0.1)	(0.1)	--	(0.1)	(0.1)	--	(0.2)	(0.2)
Adjusted Net Charge-offs	1.4	1.7	3.1	1.0	1.4	2.4	0.5	1.9	2.5
Reported NCOs as % of Avg Loans	0.25%	0.75%	0.39%	0.18%	0.57%	0.31%	0.19%	0.66%	0.43%
Adjusted NCOs as % of Avg Loans	0.25%	0.71%	0.38%	0.18%	0.54%	0.29%	0.19%	0.61%	0.41%

Credit Quality Review

Credit Quality Trends Overview

	1Q19	4Q18	3Q18	2Q18	1Q18
Net charge-off ratio	0.38%	0.27%	0.16%	0.16%	0.21%
90+ days PD and accruing	0.20	0.23	0.21	0.18	0.15
NAL ratio ⁽¹⁾	0.56	0.45	0.50	0.52	0.54
NPA ratio ⁽²⁾	0.61	0.52	0.55	0.57	0.59
Criticized asset ratio ⁽³⁾	3.38	3.26	3.32	3.49	3.60
ALLL ratio	1.02	1.03	1.04	1.02	1.01
ALLL / NAL coverage	183	228	206	197	188
ALLL / NPA coverage	166	200	189	180	172

(1) NALs divided by total loans and leases

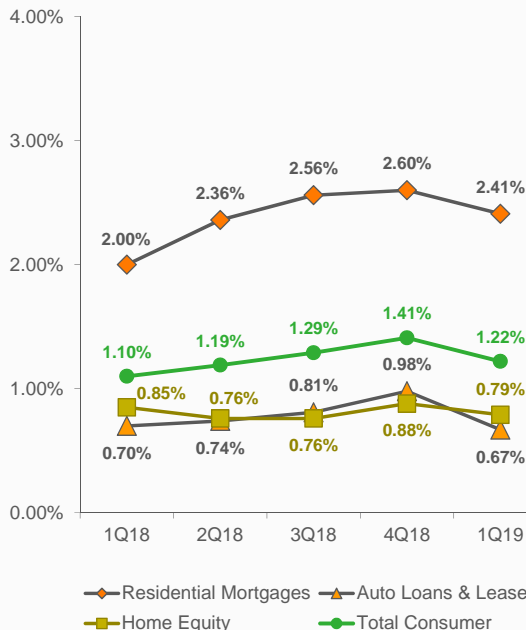
(2) NPAs divided by the sum of loans and leases, net other real estate owned, and other NPAs

(3) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases, net other real estate owned, and other NPAs

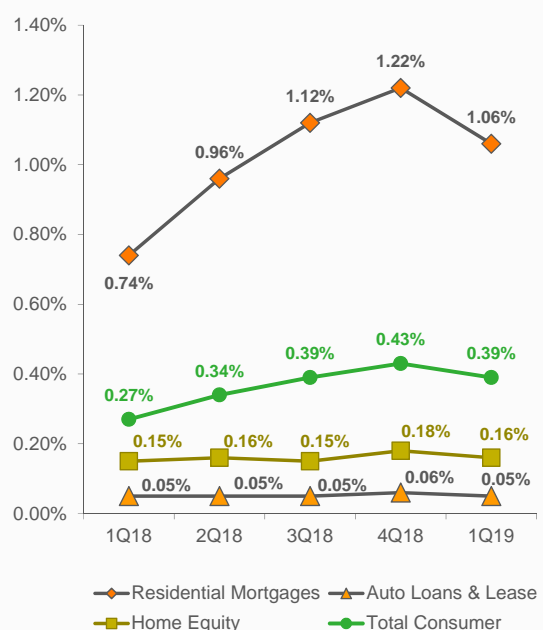


Consumer Loan Delinquencies⁽¹⁾

30+ Days



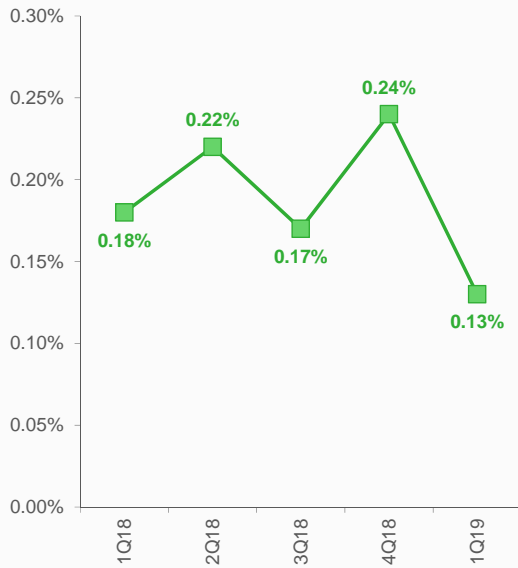
90+ Days



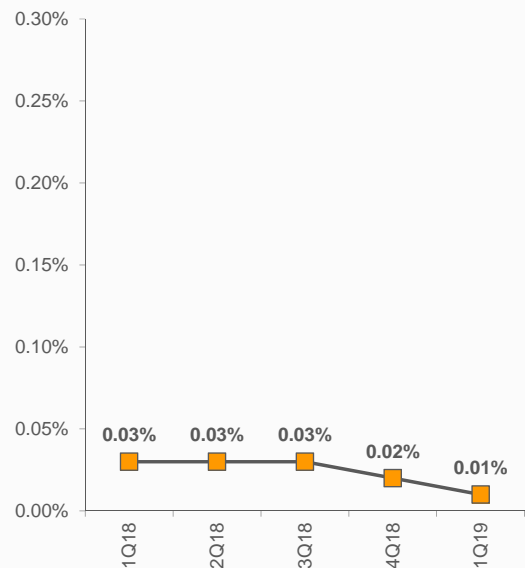
(1) End of period; delinquent but accruing as a % of related outstandings at EOP

Total Commercial Loan Delinquencies

30+ Days⁽¹⁾



90+ Days⁽²⁾

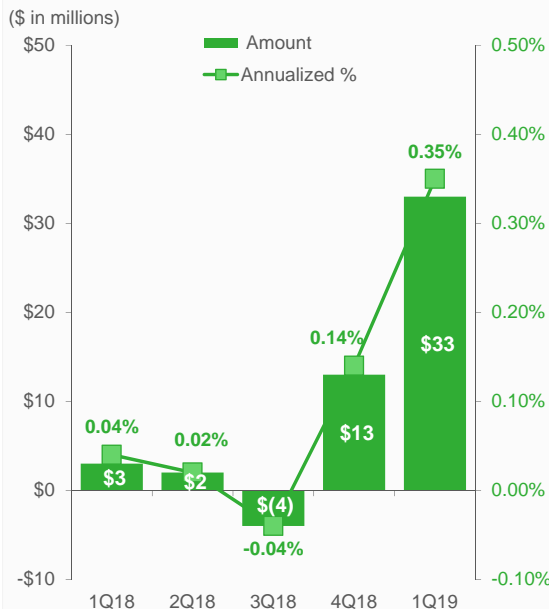


(1) Amounts include Huntington Technology Finance administrative lease delinquencies

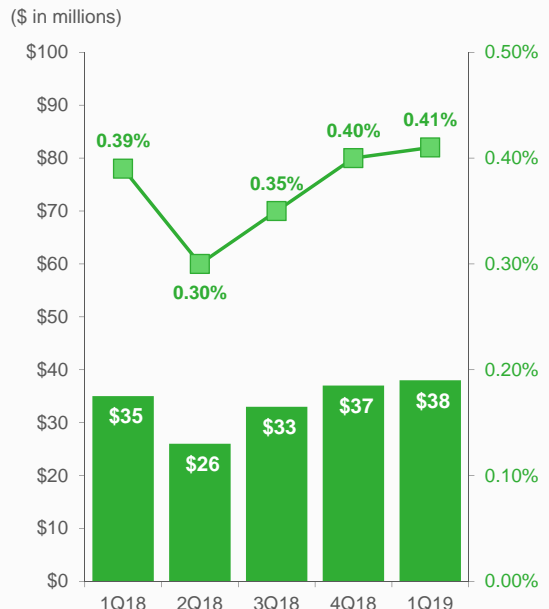
(2) Amounts include Huntington Technology Finance administrative lease delinquencies and accruing purchased impaired loans acquired in the FirstMerit transaction. Under the applicable accounting guidance (ASC 310-30), the accruing purchased impaired loans were recorded at fair value upon acquisition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

Net Charge-Offs

Total Commercial Loans



Total Consumer Loans



Nonperforming Asset Flow Analysis

End of Period

(\$ in millions)	1Q19	4Q18	3Q18	2Q18	1Q18
NPA beginning-of-period	\$387	\$403	\$412	\$420	\$389
Additions / increases	218	109	114	96	158
Return to accruing status	(33)	(21)	(24)	(25)	(23)
Loan and lease losses	(46)	(32)	(29)	(21)	(32)
Payments	(33)	(66)	(62)	(53)	(64)
Sales and other	(32)	(6)	(8)	(5)	(8)
NPA end-of-period	\$461	\$387	\$403	\$412	\$420
Percent change (Q/Q)	19%	(4)%	(2)%	(2)%	8%

Total Commercial Loans

Criticized loan flow analysis

End of Period

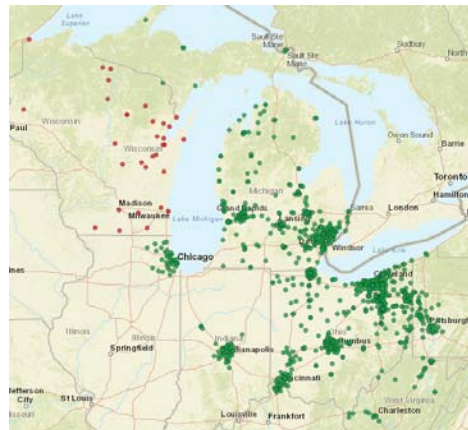
(\$ in millions)	1Q19	4Q18	3Q18	2Q18	1Q18
Criticized beginning-of-period	\$2,054	\$2,132	\$2,214	\$2,266	\$2,156
Additions / increases	462	376	354	458	438
Advances	93	85	98	95	92
Upgrades to "Pass"	(97)	(208)	(207)	(268)	(152)
Paydowns	(250)	(278)	(319)	(326)	(248)
Charge-offs	(41)	(29)	(8)	(10)	(20)
Moved to HFS	(4)	(24)	---	---	---
Criticized end-of-period	\$2,216	\$2,054	\$2,132	\$2,214	\$2,266
Percent change (Q/Q)	7%	(4)%	(4)%	(2)%	5%

Franchise and Leadership

Wisconsin Branch Divestiture

Transaction expected to close during 2Q19

- On December 10, 2018, Huntington Bancshares Incorporated announced the signing of a definitive agreement under which Huntington National Bank will sell its Wisconsin branch banking operations to Wisconsin-based Associated Bank, N.A., a subsidiary of Associated Banc-Corp.
- **Transaction metrics:**
 - 31 full-service branches and 1 drive-thru branch
 - 100% cash consideration
- **Held-for-sale at March 31, 2019:**
 - ~\$126 million loans
 - ~\$845 million deposits



Huntington Bancshares Overview

Huntington is a \$108 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: 424
Deposits: \$51.3 billion
Loans⁽¹⁾: \$40.8 billion

Pennsylvania

Branches: 45
Deposits: \$4.3 billion
Loans⁽¹⁾: \$7.0 billion

Illinois

Branches: 35
Deposits: \$2.4 billion
Loans⁽¹⁾: \$5.9 billion

Wisconsin

Branches: 31
Deposits: \$0.9 billion
Loans⁽¹⁾: \$1.4 billion

Michigan

Branches: 276
Deposits: \$17.0 billion
Loans⁽¹⁾: \$17.0 billion

Indiana

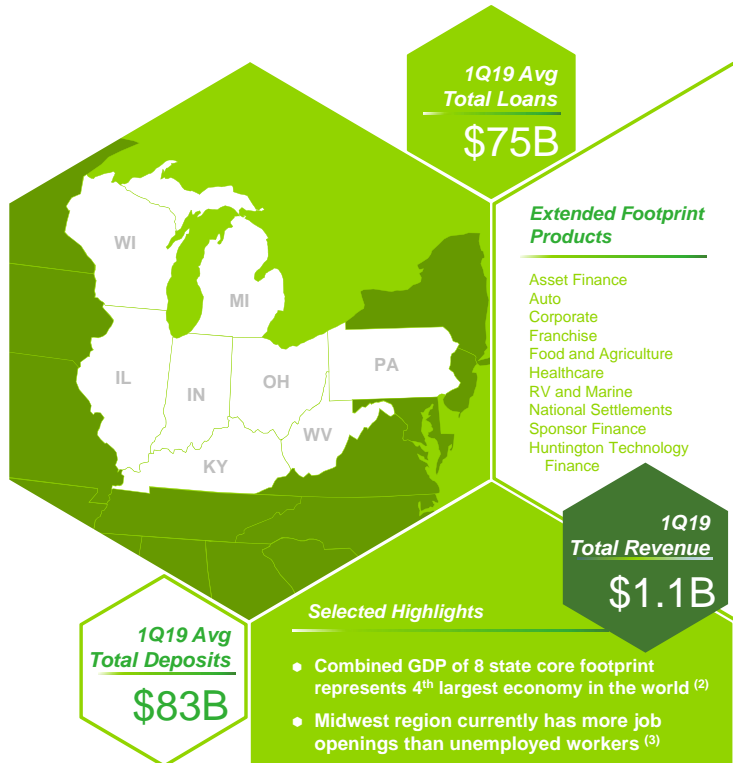
Branches: 40
Deposits: \$3.5 billion
Loans⁽¹⁾: \$5.9 billion

West Virginia

Branches: 25
Deposits: \$2.1 billion
Loans⁽¹⁾: \$2.1 billion

Kentucky

Branches: 10
Deposits: \$0.7 billion
Loans⁽¹⁾: \$2.7 billion

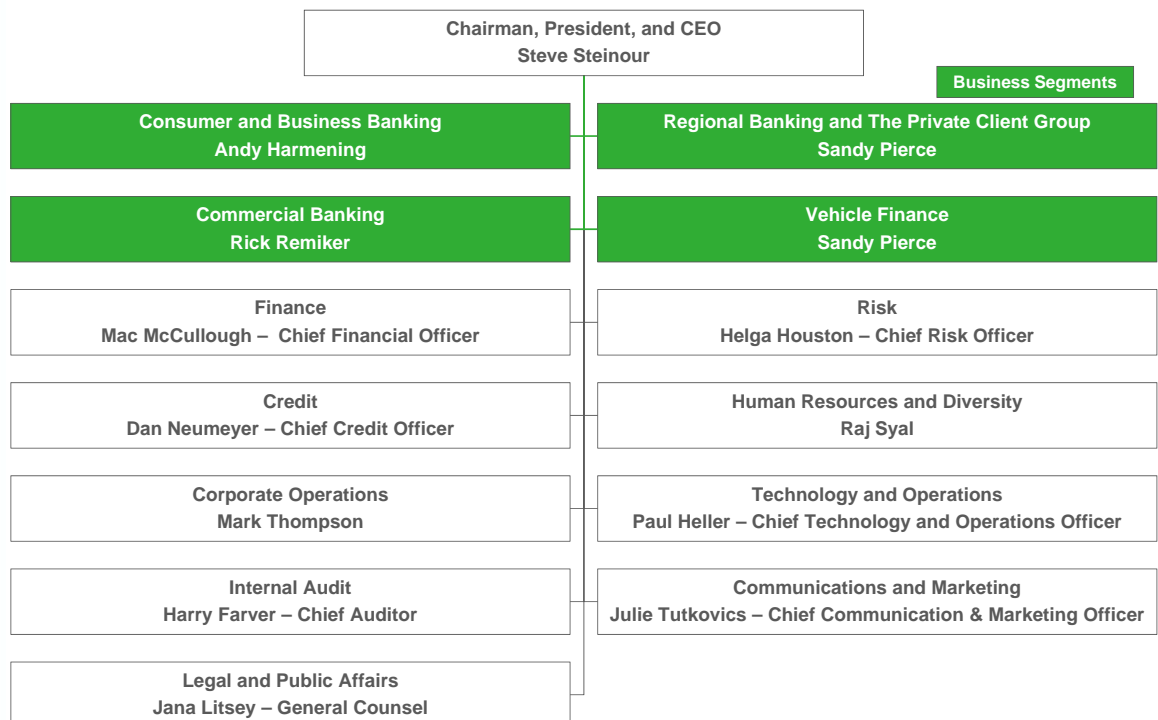


- Huntington's top 10 deposit MSAs represent ~80% of total deposits
- Ranked #1 in deposit market share in 13% of total footprint MSAs and top 3 in 41%
- Ranked #4 in US for percentage of top 3 deposit share company MSAs

(1) Funded and unfunded loan commitments; (2) 2016 IMF and US Bureau of Economic Analysis; (3) As of November 2018 BLS JOLTS report and employment data; Note: State deposit / loan balances as of Mar. 31, 2019



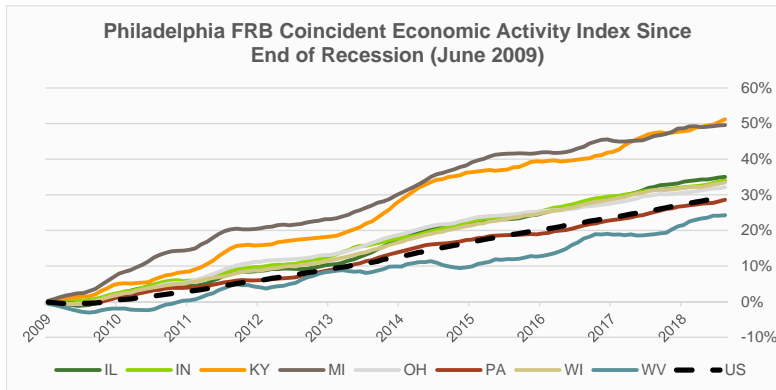
Leadership Team



Footprint Economic Indicators

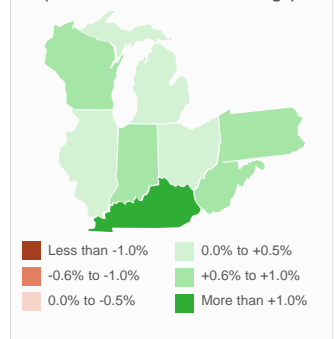
Continued strength in Midwest markets

- The Job Openings Rate for the Midwest is the highest in the nation. From last in the last decade to the top in the last 2 years reflects reversal in growth paradigm from "Rust Belt" to "Resurgence Belt."
- Michigan joined Ohio, Illinois, Indiana, and Kentucky in receiving Top 10 in the nation accolades for 2018 by the Site Selection Governor's Cup.
- According to FHFA, Home Price Growth was especially strong in Michigan (+6.9%), Indiana (+7.1%) and Ohio (+5.9%) in the period Q4 2017 to Q4 2018. The national growth average was +6.0% as housing markets experienced a year of unusually tight supply overall. Home price gains in the other states were more moderate, but all of the Footprint states had positive home price appreciation in 2018.
- Despite recent volatility, Consumer Confidence in the East North Central region of the U.S. (OH, MI, IN, IL, WI) remained at its highest levels since 2000. At 131.6 in March, East North Central region confidence surpassed 124.1 for the nation.

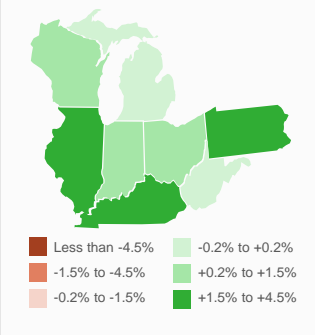


Source: US Bureau of Labor Statistics; Federal Reserve Bank of Philadelphia; Haver Analytics

February 2019 State Coincident Indexes (Three-Month Historical Change)



February 2019 State Leading Indexes (Expected Six-Month Change)



Welcome

For additional information, please visit: <http://www.huntington.com>



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