

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**  
Pursuant to Section 13 OR 15(d)  
of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) January 23, 2018

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**HUNTINGTON BANCSHARES INCORPORATED**  
(Exact name of registrant as specified in its charter)

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**Maryland**  
(State or other jurisdiction  
of incorporation)

**1-34073**  
(Commission  
File Number)

**31-0724920**  
(IRS Employer  
Identification No.)

**Huntington Center**  
**41 South High Street**  
**Columbus, Ohio**  
(Address of principal executive offices)

**43287**  
(Zip Code)

Registrant's telephone number, including area code (614) 480-8300

**Not Applicable**  
(Former name or former address, if changed since last report.)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02. Results of Operations and Financial Condition.**

On January 23, 2018, Huntington Bancshares Incorporated (“Huntington”) issued a news release announcing its earnings for the quarter ended December 31, 2017. Also on January 23, 2018, Huntington made a Quarterly Financial Supplement available on the Investor Relations section of its web site, [www.huntington-ir.com](http://www.huntington-ir.com). Copies of Huntington’s news release and quarterly financial supplement are attached hereto as Exhibit 99.1 and Exhibit 99.2, respectively, and are incorporated by reference in this Item 2.02.

Huntington’s senior management will host an earnings conference call on January 23, 2018, at 9:00 a.m. (Eastern Daylight Time). The call may be accessed via a live Internet webcast at the Investor Relations section of Huntington’s web site, [www.huntington-ir.com](http://www.huntington-ir.com) or through a dial-in telephone number at (877) 407-8029; Conference ID 13674942. Slides will be available in the Investor Relations section of Huntington’s web site, [www.huntington-ir.com](http://www.huntington-ir.com) about an hour prior to the call. A replay of the webcast will be archived in the Investor Relations section of Huntington’s web site, [www.huntington-ir.com](http://www.huntington-ir.com). A telephone replay will be available approximately two hours after the completion of the call through February 2, 2018 at (877) 660-6853 or (201) 612-7415; conference ID 13674942.

The information contained or incorporated by reference in this Current Report on Form 8-K contains certain forward-looking statements, including certain plans, expectations, goals, projections, and statements, which are subject to numerous assumptions, risks, and uncertainties. Forward-looking statements may be identified by words such as expect, anticipate, believe, intend, estimate, plan, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board; volatility and disruptions in global capital and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our “Fair Play” banking philosophy; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; and other factors that may affect our future results. Additional factors that could cause results to differ materially from those described above can be found in our Annual Report on Form 10-K for the year ended December 31, 2016, and Quarterly Reports on Form 10-Q for the quarters ended March 31, 2017, June 30, 2017 and September 30, 2017, which are on file with the Securities and Exchange Commission (the “SEC”) and available in the “Investor Relations” section of our website, <http://www.huntington.com>, under the heading “Publications and Filings” and in other documents we file with the SEC.

All forward-looking statements speak only as of the date they are made and are based on information available at that time. We do not assume any obligation to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements.

The information contained or incorporated by reference in Item 2.02 of this Form 8-K shall be treated as “furnished” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

**Item 9.01. Financial Statements and Exhibits.**

The exhibits referenced below shall be treated as “furnished” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

(d) Exhibits.

Exhibit 99.1 – News release of Huntington Bancshares Incorporated, dated January 23, 2018.

Exhibit 99.2 – Quarterly Financial Supplement, December 2017.

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HUNTINGTON BANCSHARES INCORPORATED

Date: January 23, 2018

By: /s/ Howell D. McCullough III  
Howell D. McCullough III  
Chief Financial Officer

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EXHIBIT INDEX

**Exhibit No. Description**

[Exhibit 99.1](#) [News release of Huntington Bancshares Incorporated, dated January 23, 2018](#)

[Exhibit 99.2](#) [Quarterly Financial Supplement, December 2017](#)



**FOR IMMEDIATE RELEASE**

**January 23, 2018**

**Analysts:** Mark Muth (mark.muth@huntington.com), 614.480.4720

**Media:** Matt Samson (matt.b.samson@huntington.com), 312.263.0203  
Michael Sherman (michael.sherman@huntington.com), 614.480.6114

**HUNTINGTON BANCSHARES INCORPORATED REPORTS RECORD QUARTERLY AND ANNUAL EARNINGS**

***2017 Fourth Quarter EPS Increased 85%, and 2017 Full Year EPS Increased 43%***

COLUMBUS, Ohio – Huntington Bancshares Incorporated (NASDAQ: HBAN; www.huntington.com) reported 2017 full-year net income of \$1.2 billion, an increase of 67% from the prior year. Earnings per common share for the year were \$1.00, up 43% from the prior year. Excluding approximately \$152 million pretax of FirstMerit acquisition-related expenses, or \$0.09 per common share after tax, and an estimated tax benefit of \$123 million, or \$0.11 per common share, related to the Tax Cuts and Jobs Act ("federal tax reform") enacted in the fourth quarter, adjusted earnings per common share were \$0.98. Return on average assets for the 2017 full year was 1.17%, while return on average tangible common equity was 15.7%. Total revenue increased 22% over the prior year.

Net income for the 2017 fourth quarter was \$432 million, or an 81% increase from the year-ago quarter. Earnings per common share for the 2017 fourth quarter were \$0.37, up 85% from the year-ago quarter. Excluding approximately \$123 million of federal tax reform-related estimated tax benefit, or \$0.11 per common share, adjusted earnings per common share were \$0.26. Return on average assets was 1.67% for the 2017 fourth quarter, while return on average tangible common equity was 22.7%. Total revenue increased 4% over the year-ago quarter.

"The 2017 fourth quarter caps off another year of record performance and significant achievements for Huntington," said Steve Steinour, chairman, president, and CEO. "When we announced the transformational FirstMerit acquisition two years ago, we expected it would help drive material improvement in our profitability, accelerating the achievement of our long-term financial goals. With the FirstMerit integration complete, our fourth quarter results illustrate the performance improvements realized over the past two years. We achieved our long-term financial goals for Return on Tangible Common Equity and Efficiency Ratio on a GAAP basis for the first time. In fact, during the fourth quarter, we achieved all five of our long-term financial goals. In addition, we recently began the strategic planning process that later this year will yield new long-term financial goals for the company."

"We have momentum in our businesses, with our brand, and throughout our expanded footprint. We executed well in the fourth quarter and continue to deliver on our consistent, long-term strategy to gain market share and share of wallet by providing superior customer service with expanded product and industry expertise. As expected, the fourth quarter reflected seasonally strong commercial loan production, particularly from our middle market, corporate, and dealer floorplan customers at the end of December, along with steady consumer loan production. We also took advantage of volatility in the debt capital markets during the quarter to more efficiently reposition our securities portfolio," Steinour said. "Finally, credit metrics remain in very good condition."

**Full-year 2017 highlights compared with 2016:**

- Completed the integration of the FirstMerit acquisition
- Increased cash dividends for the seventh consecutive year; end-of-year dividend yield of 3.0%
- \$10.4 billion, or 18%, increase in average loans and leases, including a \$4.1 billion, or 17%, increase in commercial and industrial loans and a \$1.0 billion, or 9%, increase in automobile loans

- \$13.5 billion, or 23%, increase in average total core deposits, including a \$9.2 billion, or 31%, increase in average demand deposits and a \$3.7 billion, or 47%, increase in average savings and other domestic deposits
- \$797 million, or 22%, increase in fully-taxable equivalent revenue, including a \$640 million, or 27%, increase in fully-taxable equivalent net interest income
- Net interest margin of 3.30%, an increase of 14 basis points
- \$157 million, or 14%, increase in noninterest income, including a \$37 million, or 22%, increase in cards and payment processing income, a \$33 million, or 27%, increase in trust and investment management services, and a \$29 million, or 9%, increase in service charges on deposit accounts
- \$123 million, or \$0.11 per share, estimated tax benefit related to federal tax reform
- Net charge-offs (NCOs) of 0.23% of average loans and leases, up from 0.19%. 2017 represents the fourth consecutive year with NCOs below our long-term financial goal of 0.35% to 0.55%
- \$0.54, or 8%, increase in tangible book value per common share (TBVPS) to \$6.97

**2017 Fourth Quarter highlights compared with 2016 Fourth Quarter:**

- \$2.5 billion, or 4%, increase in average loans and leases, including a \$1.1 billion, or 15%, increase in average residential mortgage loans and a \$1.1 billion, or 10%, increase in average automobile loans
- \$1.9 billion, or 8%, increase in average securities
- \$1.9 billion, or 3%, increase in average total core deposits, driven by a \$2.1 billion, or 11%, increase in average money market deposits; average total demand deposits increased \$1.4 billion, or 4%
- \$40 million, or 4%, increase in fully-taxable equivalent revenue, including a \$34 million, or 5%, increase in fully-taxable equivalent net interest income and a \$6 million, or 2%, increase in noninterest income
- Net interest margin of 3.30%, an increase of 5 basis points
- \$48 million, or 7%, decrease in noninterest expense, driven by a \$53 million reduction in Significant Item-related expenses
- \$123 million, or \$0.11 per share, estimated tax benefit related to federal tax reform
- Net charge-offs represented 0.24% of average loans and leases, down from 0.26%
- \$92 million, or 19%, decrease in nonperforming assets; NPA ratio decreased to 0.55%, down from 0.72%

**Table 1 – Earnings Performance Summary**

(\$ in millions, except per share data)	Full Year		2017		2016
	2017	2016	Fourth Quarter	Third Quarter	Fourth Quarter
Net income	\$ 1,186	\$ 712	\$ 432	\$ 275	\$ 239
Diluted earnings per common share	1.00	0.70	0.37	0.23	0.20
Return on average assets	1.17 %	0.86 %	1.67 %	1.08 %	0.95 %
Return on average common equity	11.6	8.6	17.0	10.5	9.4
Return on average tangible common equity	15.7	10.7	22.7	14.1	12.9
Net interest margin	3.30	3.16	3.30	3.29	3.25
Efficiency ratio	60.9	66.8	54.9	60.5	61.6
Tangible book value per common share	\$ 6.97	\$ 6.43	\$ 6.97	\$ 6.85	\$ 6.43
Cash dividends declared per common share	0.35	0.29	0.11	0.08	0.08
Average diluted shares outstanding (000's)	1,136,186	918,790	1,130,117	1,106,491	1,104,358
Average earning assets	\$ 92,423	\$ 76,362	\$ 93,937	\$ 92,849	\$ 91,463
Average loans and leases	67,891	57,454	68,940	68,276	66,405
Average core deposits	72,830	59,380	73,946	73,549	72,070
Tangible common equity / tangible assets ratio	7.34 %	7.16 %	7.34 %	7.42 %	7.16 %
Common equity Tier 1 risk-based capital ratio	9.89	9.56	9.89	9.94	9.56
NCOs as a % of average loans and leases	0.23 %	0.19 %	0.24 %	0.25 %	0.26 %
NAL ratio	0.50	0.63	0.50	0.49	0.63
ALLL as a % of total loans and leases	0.99	0.95	0.99	0.98	0.95
ACL as a % of total loans and leases	1.11	1.10	1.11	1.10	1.10

Table 2 lists certain items that management believes are significant in understanding corporate performance and trends (see Basis of Presentation on page 14). There was one Significant Item in the 2017 fourth quarter: \$123 million of federal tax reform-related tax benefit.

**Table 2 – Significant Items Influencing Earnings**

	Pre-Tax Impact	After-Tax Impact	
	Amount	Amount (1)	EPS (2)
<i>(\$ in millions, except per share)</i>			
<b>Twelve Months Ended</b>			
<b>December 31, 2017 – net income</b>		<b>\$ 1,186</b>	<b>\$ 1.00</b>
• Federal tax reform-related estimated tax benefit (3)	N/A	123	0.11
• Merger and acquisition-related net expenses	\$ (152)	(99)	(0.09)
<b>December 31, 2016 – net income</b>		<b>\$ 712</b>	<b>\$ 0.70</b>
• Merger and acquisition-related net expenses	\$ (282)	(187)	(0.20)
• Reduction to litigation reserves	\$ 42	27	0.03
<b>Three Months Ended</b>			
<b>December 31, 2017 – net income</b>		<b>\$ 432</b>	<b>\$ 0.37</b>
• Federal tax reform-related estimated tax benefit (3)	N/A	123	0.11
<b>September 30, 2017 – net income</b>		<b>\$ 275</b>	<b>\$ 0.23</b>
• Merger and acquisition-related net expenses	\$ (31)	(20)	(0.02)
<b>December 31, 2016 – net income</b>		<b>\$ 239</b>	<b>\$ 0.20</b>
• Merger and acquisition-related net expenses	\$ (96)	(63)	(0.06)
• Reduction to litigation reserves	\$ 42	27	0.02

(1) Favorable (unfavorable) impact on net income

(2) EPS reflected on a fully diluted basis

(3) Represents the reasonable estimated impact of tax reform as of December 31, 2017. The estimate could be adjusted in future periods during the measurement period ending December 22, 2018.



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

Table 3 – Net Interest Income and Net Interest Margin Performance Summary – Rising Short-Term Interest Rates Drive NIM Expansion

(\$ in millions)	2017		2016		Change YOY	2017		2016		Change (%)	
	Full Year	Full Year	Full Year	Full Year		Fourth Quarter	Third Quarter	Fourth Quarter	Fourth Quarter	LQ	YOY
Net interest income	\$ 3,002	\$ 2,369	27%		\$ 770	\$ 758	\$ 735		2%	5%	
FTE adjustment	50	43	16		12	13	13		8	8	
Net interest income - FTE	3,052	2,412	27		782	771	748		1	5	
Noninterest income	1,307	1,150	14		340	330	334		3	2	
Total revenue - FTE	\$ 4,359	\$ 3,562	22%		\$ 1,122	\$ 1,101	\$ 1,082		2%	4%	

  

Yield / Cost	2017		2016		Change YOY	2017		2016		Change bp	
	Full Year	Full Year	Full Year	Full Year		Fourth Quarter	Third Quarter	Fourth Quarter	Fourth Quarter	LQ	YOY
Total earning assets	3.77%	3.50%	27 bp		3.83%	3.78%	3.60%		5	23bp	
Total loans and leases	4.19	3.81	38		4.23	4.20	3.95		3	28	
Total securities	2.57	2.54	3		2.64	2.55	2.58		9	6	
Total interest-bearing liabilities	0.64	0.48	16		0.73	0.68	0.48		5	25	
Total interest-bearing deposits	0.33	0.23	10		0.37	0.35	0.23		2	14	
Net interest rate spread	3.13	3.02	11		3.10	3.10	3.12		—	(2)	
Impact of noninterest-bearing funds on margin	0.17	0.14	3		0.20	0.19	0.13		1	7	
Net interest margin	3.30%	3.16%	14 bp		3.30%	3.29%	3.25%		1	5bp	

See Pages 7-9 and 18-20 of Quarterly Financial Supplement for additional detail.

Note: 2016 results reflect inclusion of FirstMerit since August 16, 2016.

Fully-taxable equivalent (FTE) net interest income for the 2017 fourth quarter increased \$34 million, or 5%, from the 2016 fourth quarter. This reflected the benefit from the \$2.5 billion, or 3%, increase in average earning assets partially coupled with a 5 basis point improvement in the FTE net interest margin (NIM) to 3.30%. Average earning asset growth included a \$2.5 billion, or 4%, increase in average loans and leases and a \$1.9 billion, or 8%, increase in average securities, partially offset by a \$1.9 billion, or 76%, decrease in average loans held for sale related to the balance sheet optimization activities executed in the year-ago quarter. The NIM expansion reflected a 23 basis point increase in earning asset yields and a 7 basis point increase in the benefit from noninterest-bearing funds, partially offset by a 25 basis point increase in funding costs. The cost of interest-bearing deposits increased 14 basis points from the year-ago quarter. FTE net interest income during the 2017 fourth quarter included \$24 million, or approximately 10 basis points, of purchase accounting impact compared to \$42 million, or approximately 18 basis points, in the year-ago quarter.

Compared to the 2017 third quarter, FTE net interest income increased \$11 million, or 1%. Average earning assets increased \$1.1 billion, or 1%, sequentially, while the NIM increased 1 basis point. The increase in the NIM reflected a 5 basis point increase in earning asset yields and a 1 basis point increase in the benefit from noninterest-bearing funds, partially offset by a 5 basis point increase in the cost of interest-bearing liabilities. The cost of interest-bearing deposits increased 2 basis points from the prior quarter. The purchase accounting impact on the net interest margin was approximately 10 basis points in the 2017 fourth quarter compared to approximately 12 basis points in the prior quarter.

**Table 4 – Average Earning Assets – Consumer Lending Continues to Drive Average Loan Growth**

(\$ in billions)	2017		2016	YOY Change	2017		2016	Change (%)	
	Full	Full	Full		Fourth	Third	Fourth	LQ	YOY
	Year	Year	Year		Quarter	Quarter	Quarter		
Commercial and industrial	\$ 27.7	\$ 23.7		17 %	\$ 27.4	\$ 27.6	27.7	(1)%	(1)%
Commercial real estate	7.2	6.0		20	7.2	7.2	7.2	—	—
Total commercial	35.0	29.7		18	34.6	34.9	34.9	(1)	(1)
Automobile	11.5	10.5		9	12.0	11.7	10.9	2	10
Home equity	10.0	9.1		10	10.0	10.0	10.1	1	(1)
Residential mortgage	8.2	6.7		23	8.8	8.4	7.7	5	15
RV and marine finance	2.2	0.7		211	2.4	2.3	1.8	5	30
Other consumer	1.0	0.7		38	1.1	1.0	1.0	5	14
Total consumer	32.9	27.8		19	34.3	33.4	31.5	3	9
Total loans and leases	67.9	57.5		18	68.9	68.3	66.4	1	4
Total securities	23.9	17.8		34	24.3	23.8	22.4	2	8
Held-for-sale and other earning assets	0.7	1.2		(43)	0.7	0.8	2.6	(12)	(74)
Total earning assets	\$ 92.4	\$ 76.4		21 %	\$ 93.9	\$ 92.8	\$ 91.5	1 %	3 %

See Pages 7 and 18 of Quarterly Financial Supplement for additional detail.

Note: 2016 results reflect inclusion of FirstMerit since August 16, 2016.

Average earning assets for the 2017 fourth quarter increased \$2.5 billion, or 3%, from the year-ago quarter. Average securities increased \$1.9 billion, or 8%, primarily reflecting the reinvestment of proceeds of the \$1.5 billion auto loan securitization completed in the year-ago quarter. Average total loans and leases increased \$2.5 billion, or 4%. Average residential mortgage loans increased \$1.1 billion, or 15%, reflecting the benefit of the ongoing expansion of the home lending business. Average automobile loans increased \$1.1 billion, or 10%, reflecting continued strength in new and used automobile originations across our 23-state auto finance lending footprint. Average RV and marine finance loans increased \$0.6 billion, or 30%, reflecting the success of the well-managed expansion of the acquired business into 17 new states over the past year. Partially offsetting these increases, average loans held for sale decreased \$1.9 billion, or 76%, reflecting the balance sheet optimization strategy executed in the year-ago quarter.

Compared to the 2017 third quarter, average earning assets increased \$1.1 billion, or 1%. Average total loans and leases increased \$0.7 billion, or 1%, primarily reflecting growth in residential mortgage, automobile, and RV and marine loans partially offset by a decline in average commercial and industrial loans. Average commercial and industrial loans were negatively impacted by reductions in the specialty lending verticals and dealer floorplan portfolios, partially offset by growth in the corporate banking, equipment finance, and middle market portfolios.

**Table 5 – Average Deposits and Average Debt – Growth in Money Market and Demand Deposits Drive Year-over-Year Core Deposit Growth**

(\$ in billions)	2017		2016		YOY Change	2017		2016		Change (%)	
	Full	Full	Full	Fourth		Third	Fourth	Change (%)			
	Year	Year	Change	Quarter		Quarter	Quarter	LQ	YOY		
Demand deposits - noninterest bearing	\$ 21.7	\$ 19.0	14 %	\$ 21.7	\$ 21.7	\$ 23.3	— %	(6)%			
Demand deposits - interest bearing	17.6	11.0	60	18.2	17.9	15.3	2	19			
<b>Total demand deposits</b>	<b>39.3</b>	<b>30.0</b>	<b>31</b>	<b>39.9</b>	<b>39.6</b>	<b>38.6</b>	<b>1</b>	<b>4</b>			
Money market deposits	19.7	19.1	3	20.7	20.3	18.6	2	11			
Savings and other domestic deposits	11.7	8.0	47	11.3	11.6	12.3	(2)	(8)			
Core certificates of deposit	2.1	2.3	(8)	1.9	2.0	2.6	(5)	(26)			
<b>Total core deposits</b>	<b>72.8</b>	<b>59.4</b>	<b>23</b>	<b>73.9</b>	<b>73.5</b>	<b>72.1</b>	<b>1</b>	<b>3</b>			
Other domestic deposits of \$250,000 or more	0.4	0.4	9	0.4	0.4	0.4	(7)	2			
Brokered deposits and negotiable CDs	3.7	3.5	5	3.4	3.6	4.3	(5)	(21)			
Deposits in foreign offices	—	0.2	(100)	—	—	0.2	—	(100)			
<b>Total deposits</b>	<b>\$ 77.0</b>	<b>\$ 63.5</b>	<b>21 %</b>	<b>\$ 77.7</b>	<b>\$ 77.5</b>	<b>\$ 76.9</b>	<b>— %</b>	<b>1 %</b>			
Short-term borrowings	\$ 2.9	\$ 1.5	91 %	\$ 2.8	\$ 2.4	\$ 2.6	19 %	8 %			
Long-term debt	8.9	8.0	10	9.2	8.9	8.6	3	7			
<b>Total debt</b>	<b>\$ 11.8</b>	<b>\$ 9.5</b>	<b>24 %</b>	<b>\$ 12.0</b>	<b>\$ 11.3</b>	<b>\$ 11.2</b>	<b>6 %</b>	<b>7 %</b>			
<b>Total interest-bearing liabilities</b>	<b>\$ 67.0</b>	<b>\$ 54.0</b>	<b>24 %</b>	<b>\$ 68.1</b>	<b>\$ 67.2</b>	<b>\$ 64.9</b>	<b>1 %</b>	<b>5 %</b>			

See Pages 7 and 18 of Quarterly Financial Supplement for additional detail.

Note: 2016 results reflect inclusion of FirstMerit since August 16, 2016.

Average total deposits for the 2017 fourth quarter increased \$0.9 billion, or 1%, from the year-ago quarter, while average total core deposits increased \$1.9 billion, or 3%. Average total interest-bearing liabilities increased \$3.2 billion, or 5%, from the year-ago quarter. Average money market deposits increased \$2.1 billion, or 11%, reflecting certain specialty banking relationships with expected deposit fluctuations and continued deepening of consumer relationships. Average demand deposits increased \$1.4 billion, or 4%, comprised of a \$1.3 billion, or 5%, increase in average commercial demand deposits and a \$0.1 billion, or 1%, increase in average consumer demand deposits. The growth in commercial demand deposits reflected growth within interest bearing demand deposits. Average long-term debt increased \$0.6 billion, or 7%, reflecting the issuance of \$1.7 billion and maturity of \$1.2 billion of senior debt over the past five quarters. On the other hand, average savings deposits decreased \$0.9 billion, or 8%, primarily reflecting the deposit and branch divestiture completed during the year-ago quarter and runoff in acquired FirstMerit deposits. Average brokered deposits and negotiable CDs decreased \$0.9 billion, or 21%.

Compared to the 2017 third quarter, average total interest-bearing liabilities increased \$0.9 billion, or 1%, primarily reflecting a \$0.4 billion, or 19%, increase in average short-term borrowings and a \$0.4 billion, or 1%, increase in average total core deposits. Average core deposit growth during the 2017 fourth quarter reflected continued new customer acquisition and deepening, partially offset by seasonal decreases in government banking and certain specialty banking deposit relationships.

**Noninterest Income** (see Basis of Presentation on page 14)

**Table 6 - Noninterest Income (GAAP) - Capital Markets Posts Second Consecutive Record Quarter**

(\$ in millions)	2017		YOY Change	2017		2016	Change (%)	
	Full	Full		Fourth	Third	Fourth	LQ	YOY
	Year	Year		Quarter	Quarter	Quarter		
Service charges on deposit accounts	\$ 353	\$ 324	9 %	\$ 91	\$ 91	\$ 92	— %	(1)%
Cards and payment processing income	206	169	22	53	54	49	(2)	8
Trust and investment management services	156	123	27	41	39	39	5	5
Mortgage banking income	131	128	2	33	34	38	(3)	(13)
Insurance income	81	84	(4)	21	18	21	17	—
Capital markets fees	76	60	27	23	22	19	5	21
Bank owned life insurance income	67	58	16	18	16	17	13	6
Gain on sale of loans	56	47	19	17	14	25	21	(32)
Securities (losses) gains	(4)	—	(100)	(4)	—	(2)	(100)	(100)
Other income	185	157	18	47	42	36	12	31
<b>Total noninterest income</b>	<b>\$ 1,307</b>	<b>\$ 1,150</b>	<b>14 %</b>	<b>\$ 340</b>	<b>\$ 330</b>	<b>\$ 334</b>	<b>3 %</b>	<b>2 %</b>

**Table 7 - Impact of Significant Items**

(\$ in millions)	2017		2017	2016		
	Full	Full		Fourth	Third	Fourth
	Year	Year		Quarter	Quarter	Quarter
Service charges on deposit accounts	\$ —	\$ —	\$ —	\$ —	\$ —	
Cards and payment processing income	—	—	—	—	—	
Trust and investment management services	—	—	—	—	—	
Mortgage banking income	—	—	—	—	—	
Insurance income	—	—	—	—	—	
Brokerage income	—	—	—	—	—	
Capital markets fees	—	—	—	—	—	
Bank owned life insurance income	—	—	—	—	—	
Gain on sale of loans	—	—	—	—	—	
Securities (losses) gains	—	—	—	—	—	
Other income	2	(1)	—	—	(1)	
<b>Total noninterest income</b>	<b>\$ 2</b>	<b>\$ (1)</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ (1)</b>	

**Table 8 - Adjusted Noninterest Income (Non-GAAP)**

(\$ in millions)	2017	2016	YOY Change	2017		2016	Change (%)	
	Full	Full		Fourth	Third	Fourth	Change (%)	
	Year	Year		Quarter	Quarter	Quarter	LQ	YOY
Service charges on deposit accounts	\$ 353	\$ 324	9 %	\$ 91	\$ 91	\$ 92	— %	(1)%
Cards and payment processing income	206	169	22	53	54	49	(2)	8
Trust and investment management services	156	123	27	41	39	39	5	5
Mortgage banking income	131	128	2	33	34	38	(3)	(13)
Insurance income	81	84	(4)	21	18	21	17	—
Capital markets fees	76	60	27	23	22	19	5	21
Bank owned life insurance income	67	58	16	18	16	17	13	6
Gain on sale of loans	56	47	19	17	14	25	21	(32)
Securities (losses) gains	(4)	—	(100)	(4)	—	(2)	(100)%	(100)%
Other income	183	158	16	47	42	37	12	27
<b>Total adjusted noninterest income</b>	<b>\$ 1,305</b>	<b>\$ 1,151</b>	<b>13 %</b>	<b>\$ 340</b>	<b>\$ 330</b>	<b>\$ 335</b>	<b>3 %</b>	<b>1 %</b>

See Pages 10-11 and 21-22 of Quarterly Financial Supplement for additional detail.

Note: 2016 results reflect inclusion of FirstMerit since August 16, 2016.

Noninterest income for the 2017 fourth quarter increased \$6 million, or 2%, from the year-ago quarter. Other income increased \$11 million, or 31%, primarily reflecting a \$10 million benefit related to elevated derivative ineffectiveness recognized in the year-ago quarter and a \$5 million increase in servicing income. Gain on sale of loans decreased \$8 million, or 32%, primarily reflecting the \$11 million of gains related to the balance sheet optimization strategy completed in the 2016 fourth quarter. Mortgage banking income decreased \$5 million, or 13%, primarily reflecting a \$6 million decrease from net mortgage servicing rights (MSR) risk management-related activities.

Compared to the 2017 third quarter, total noninterest income increased \$10 million, or 3%. This increase primarily resulted from modest increases in trust and investment management services, bank owned life insurance, SBA loan sale gains, and lease sale gains, partially offset by \$4 million of securities losses related to the portfolio repositioning completed during the 2017 fourth quarter.

**Noninterest Expense** (see Basis of Presentation on page 14)

**Table 9 – Noninterest Expense (GAAP) – Continued Expense Discipline and Realization of FirstMerit-Related Cost Savings Highlight Fourth Quarter Expenses**

(\$ in millions)	2017	2016	YOY Change	2017		2016	Change (%)	
	Full	Full		Fourth	Third	Fourth	LQ	YOY
	Year	Year		Quarter	Quarter	Quarter		
Personnel costs	\$ 1,524	\$ 1,349	13 %	\$ 373	\$ 377	\$ 360	(1)%	4 %
Outside data processing and other services	313	305	3	71	80	89	(11)	(20)
Net occupancy	212	153	39	36	55	49	(35)	(27)
Equipment	171	165	4	36	45	60	(20)	(40)
Deposit and other insurance expense	78	54	44	19	19	16	—	19
Professional services	69	105	(34)	18	15	23	20	(22)
Marketing	60	63	(5)	10	17	21	(41)	(52)
Amortization of intangibles	56	30	87	14	14	14	—	—
Other expense	231	184	26	56	58	49	(3)	14
Total noninterest expense	\$ 2,714	\$ 2,408	13 %	\$ 633	\$ 680	\$ 681	(7)%	(7)%
<i>(in thousands)</i>								
Number of employees (Average full-time equivalent)	15.4	16.0	(4)%	15.4	15.5	16.0	(1)%	(4)%

**Table 10 - Impacts of Significant Items**

(\$ in millions)	2017	2016	2017		2016
	Full	Full	Fourth	Third	Fourth
	Year	Year	Quarter	Quarter	Quarter
Personnel costs	\$ 42	\$ 76	\$ —	\$ 4	\$ (5)
Outside data processing and other services	24	46	—	4	15
Net occupancy	52	15	—	14	7
Equipment	16	25	—	6	20
Professional services	10	58	—	2	9
Marketing	1	5	—	—	4
Other expense	9	14	—	—	3
Total noninterest expense	\$ 154	\$ 239	\$ —	\$ 30	\$ 53

**Table 11 - Adjusted Noninterest Expense (Non-GAAP)**

(\$ in millions)	2017	2016	YOY Change	2017		2016	Change (%)	
	Full	Full		Fourth	Third	Fourth	LQ	YOY
	Year	Year		Quarter	Quarter	Quarter		
Personnel costs	\$ 1,482	\$ 1,273	16%	\$ 373	\$ 373	\$ 365	— %	2 %
Outside data processing and other services	289	259	12	71	76	74	(7)	(4)
Net occupancy	160	138	16	36	41	42	(12)	(14)
Equipment	155	140	11	36	39	40	(8)	(10)
Deposit and other insurance expense	78	54	44	19	19	16	—	19
Professional services	59	47	26	18	13	14	38	29
Marketing	59	58	2	10	17	17	(41)	(41)
Amortization of intangibles	56	30	87	14	14	14	—	—
Other expense	222	170	31	56	58	46	(3)	22
Total adjusted noninterest expense	\$ 2,560	\$ 2,169	18%	\$ 633	\$ 650	\$ 628	(3)%	1 %

See Pages 10 and 21 of Quarterly Financial Supplement for additional detail.

Note: 2016 results reflect inclusion of FirstMerit since August 16, 2016.

Reported noninterest expense for the 2017 fourth quarter decreased \$48 million, or 7%, from the year-ago quarter, primarily reflecting the impact of Significant Items in the year-ago quarter. Net occupancy costs decreased \$13 million, or 27%, primarily reflecting \$7 million of acquisition-related Significant Items in the 2016 fourth quarter and the benefit of branch and corporate office consolidations completed during the past year. Marketing decreased \$11 million, or 52%, primarily reflecting elevated marketing activities in the year-ago quarter related to the FirstMerit acquisition and timing of marketing campaigns within the 2017 calendar year. Personnel costs increased \$13 million, or 4%, reflecting annual merit increases, higher medical claims, and \$5 million of acquisition-related expense reversals in the year ago quarter. Other expense increased \$7 million, or 14%, primarily reflecting the \$6 million benefit related to the extinguishment of trust preferred securities in the 2016 fourth quarter.

Reported noninterest expense decreased \$47 million, or 7%, from the 2017 third quarter, primarily reflecting the impact of Significant Items in the prior quarter. Net occupancy expense decreased \$19 million, or 35%, including the benefit of branch and corporate office consolidations completed during the prior quarter. Outside data processing and other services expense decreased \$9 million, or 11%, primarily reflecting the benefit of a debit card-related vendor migration completed during the prior quarter. Marketing decreased \$7 million, or 41%, reflecting normal seasonality in marketing spend.

## Credit Quality

**Table 12 – Credit Quality Metrics – NPAs and NCOs Remain Stable Sequentially**

(\$ in millions)	2017				2016
	December 31,	September 30,	June 30,	March 31,	December 31,
Total nonaccrual loans and leases	\$ 349	\$ 338	\$ 364	\$ 401	\$ 423
Total other real estate, net	33	42	44	50	51
Other NPAs (1)	7	7	7	7	7
Total nonperforming assets	389	387	415	458	481
Accruing loans and leases past due 90 days or more	115	119	136	128	129
NPAs + accruing loans and lease past due 90 days or more	\$ 504	\$ 506	\$ 551	\$ 586	\$ 610
NAL ratio (2)	0.50%	0.49%	0.54%	0.60%	0.63%
NPA ratio (3)	0.55	0.56	0.61	0.68	0.72
(NPAs+90 days)/(Loans+OREO)	0.72	0.74	0.81	0.87	0.91
Provision for credit losses	\$ 65	\$ 43	\$ 25	\$ 68	\$ 75
Net charge-offs	41	43	36	39	44
Net charge-offs / Average total loans	0.24%	0.25%	0.21%	0.24%	0.26%
Allowance for loans and lease losses	\$ 691	\$ 675	\$ 668	\$ 673	\$ 638
Allowance for unfunded loan commitments and letters of credit	87	79	85	92	98
Allowance for credit losses (ACL)	\$ 778	\$ 754	\$ 753	\$ 765	\$ 736
ALLL as % of:					
Total loans and leases	0.99%	0.98%	0.98%	1.00%	0.95%
NALs	198	200	183	168	151
NPAs	178	175	161	147	133
ACL as a % of:					
Total loans and leases	1.11%	1.10%	1.11%	1.14%	1.10%
NALs	223	223	207	190	174
NPAs	200	195	181	167	153

(1) Other nonperforming assets includes certain impaired investment securities.

(2) Total NALs as a % of total loans and leases.

(3) Total NPAs as a % of sum of loans and leases and net other real estate.

See Pages 12-15 and 23-26 of Quarterly Financial Supplement for additional detail.

Overall asset quality remains strong. The overall consumer credit metrics continue to perform as expected, with a modest seasonal impact evident across the portfolios. The commercial portfolios have performed consistently, with some quarter-to-quarter volatility as a result of the absolute low level of problem loans.

Nonaccrual loans and leases (NALs) of \$349 million represented 0.50% of total loans and leases, down from 0.63% a year ago. The decrease in the NAL ratio reflected a 17% year-over-year decrease in NALs centered in the commercial portfolio coupled with the impact of the 5% year-over-year increase in total loans and leases. Nonperforming assets (NPAs) of \$389 million represented 0.55% of total loans and leases and OREO, down from 0.72% a year ago. These ratios remained stable sequentially as the NAL ratio increased 1 basis point from the prior quarter, while the NPA ratio decreased 1 basis point.

The provision for credit losses decreased to \$65 million in the 2017 fourth quarter compared to \$75 million in the 2016 fourth quarter. Net charge-offs (NCOs) decreased \$3 million, or 7%, to \$41 million. NCOs represented an annualized 0.24% of average loans and leases in the current quarter, down 1 basis point from the prior quarter and down 2 basis points from the year-ago quarter. Commercial charge-offs continued to be positively impacted by recoveries in the CRE portfolio and broader continued successful workout strategies, while consumer charge-offs remained within our expected range. We continue to be pleased with the net charge-off performance across the entire portfolio, as NCOs remain below our targeted range of 0.35% to 0.55%.

The period-end allowance for credit losses (ACL) as a percentage of total loans and leases increased to 1.11% from 1.10% a year ago, while the ACL as a percentage of period-end total NALs increased to 223% from 174%. We believe the level of the ACL is appropriate given the consistent improvement in the credit quality metrics and the current composition of the overall loan and lease portfolio.

## Capital

**Table 13 – Capital Ratios – Share Repurchases Continuing to Return Capital**

(\$ in billions)	2017				2016
	December 31,	September 30,	June 30,	March 31,	December 31,
Tangible common equity / tangible assets ratio	7.34%	7.42%	7.41%	7.28%	7.16%
Regulatory common equity tier 1 risk-based capital ratio (1)	9.89%	9.94%	9.88%	9.74%	9.56%
Regulatory Tier 1 risk-based capital ratio (1)	11.22%	11.30%	11.24%	11.11%	10.92%
Regulatory Total risk-based capital ratio (1)	13.21%	13.39%	13.33%	13.26%	13.05%
Total risk-weighted assets (1)	\$ 80.4	\$ 78.6	\$ 78.4	\$ 77.6	\$ 78.3

(1) December 31, 2017 figures are estimated and are presented on a Basel III standardized approach basis for calculating risk-weighted assets.

See Pages 16-17 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio was 7.34% at December 31, 2017, up 18 basis points from a year ago. The regulatory Common Equity Tier 1 (CET1) risk-based capital ratio was 9.89% at December 31, 2017, up from 9.56% at December 31, 2016. The regulatory Tier 1 risk-based capital ratio was 11.22% compared to 10.92% at December 31, 2016. All capital ratios were impacted by the repurchase of \$260 million of common stock at an average cost of \$13.38 per share during 2017, including \$137 million of common stock at an average cost of \$14.00 per share during the 2017 fourth quarter.

## Income Taxes

On December 22, 2017, the Tax Cuts & Jobs Act was signed into law. The 2017 fourth quarter and full-year results reflect a reasonable estimate of the tax benefit associated with this tax legislation. A \$123 million tax benefit related to federal tax reform was recorded in the 2017 fourth quarter and full-year results. The 2017 fourth quarter tax benefit was primarily attributable to the revaluation of net deferred tax liabilities at the lower statutory tax rate.

The provision for income taxes in the 2017 fourth quarter was a \$20 million benefit compared to expense of \$74 million in the 2016 fourth quarter. The effective tax rates for the 2017 fourth quarter and 2016 fourth quarter were (4.8)% and 23.6%, respectively.

At December 31, 2017, the Company had a net federal deferred tax liability of \$57 million and a net state deferred tax asset of \$25 million.



## **Expectations – 2018**

“Fourth quarter results clearly demonstrated the improvement in the underlying earnings power of the company we have achieved over the past several years. Going forward, we have tasked ourselves with further improving this level of performance to distinguish ourselves with peer-leading profitability, operating efficiency, and shareholder value creation,” Steinour said. “We expect to achieve all of our long-term financial goals on an annual basis in 2018, two years ahead of our original expectations. We also expect to deliver our sixth consecutive year of annual positive operating leverage.”

“We enter 2018 with optimism, fueled by both the improving macroeconomic environment and the continued execution of our core strategies to drive organic growth. The operating environment appears poised for further improvement given strong labor markets, the enactment of federal tax reform, and outlook for additional interest rate hikes by the Federal Reserve. Sentiment remains healthy among both our consumer and business customers. Commercial loan growth was particularly encouraging during the final few weeks of the year, and our commercial pipelines remain good as we start the new year. Consumer loan growth remained steady all year,” Steinour said.

Full-year revenues are expected to increase approximately 4% to 6%, while full-year noninterest expense is expected to decrease approximately 2% to 4%. The full-year NIM is expected to remain relatively flat on a GAAP basis versus 2017 as core NIM expansion offsets the anticipated reduction in the benefit of purchase accounting. The 2018 efficiency ratio is expected to approximate 55% to 57%.

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

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

The effective tax rate for 2018 is expected to be in the range of 16% to 17%.

## **Conference Call / Webcast Information**

Huntington's senior management will host an earnings conference call on January 23, 2018, at 9:00 a.m. (Eastern Standard Time). The call may be accessed via a live Internet webcast at the Investor Relations section of Huntington's website, [www.huntington.com](http://www.huntington.com), or through a dial-in telephone number at (877) 407-8029; Conference ID# 13674942. Slides will be available in the Investor Relations section of Huntington's website about an hour prior to the call. A replay of the webcast will be archived in the Investor Relations section of Huntington's website. A telephone replay will be available approximately two hours after the completion of the call through February 2, 2018 at (877) 660-6853 or (201) 612-7415; conference ID# 13674942.

*Please see the 2017 Fourth Quarter Quarterly Financial Supplement for additional detailed financial performance metrics. This document can be found on the Investor Relations section of Huntington's website, [www.huntington.com](http://www.huntington.com).*

## **Caution regarding Forward-Looking Statements**

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

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board; volatility and disruptions in global capital and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our “Fair Play” banking philosophy; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall

Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; and other factors that may affect our future results. Additional factors that could cause results to differ materially from those described above can be found in our Annual Report on Form 10-K for the year ended December 31, 2016, and Quarterly Reports on Form 10-Q for the quarters ended March 31, 2017, June 30, 2017 and September 30, 2017, which are on file with the Securities and Exchange Commission (the "SEC") and available in the "Investor Relations" section of our website, <http://www.huntington.com>, under the heading "Publications and Filings" and in other documents we file with the SEC.

All forward-looking statements speak only as of the date they are made and are based on information available at that time. We do not assume any obligation to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements.

## **Basis of Presentation**

### **Use of Non-GAAP Financial Measures**

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document, conference call slides, or the Form 8-K related to this document, all of which can be found in the Investor Relations section of Huntington's website (<http://www.huntington.com>).

### **Annualized Data**

Certain returns, yields, performance ratios, or quarterly growth rates are presented on an "annualized" basis. This is done for analytical and decision-making purposes to better discern underlying performance trends when compared to full-year or year-over-year amounts. For example, loan and deposit growth rates, as well as net charge-off percentages, are most often expressed in terms of an annual rate like 8%. As such, a 2% growth rate for a quarter would represent an annualized 8% growth rate.

### **Fully-Taxable Equivalent Interest Income and Net Interest Margin**

Income from tax-exempt earning assets is increased by an amount equivalent to the taxes that would have been paid if this income had been taxable at statutory rates. This adjustment puts all earning assets, most notably tax-exempt municipal securities and certain lease assets, on a common basis that facilitates comparison of results to results of competitors.

### **Earnings per Share Equivalent Data**

Significant income or expense items may be expressed on a per common share basis. This is done for analytical and decision-making purposes to better discern underlying trends in total corporate earnings per share performance excluding the impact of such items. Investors may also find this information helpful in their evaluation of the company's financial performance against published earnings per share mean estimate amounts, which typically exclude the impact of Significant Items. Earnings per share equivalents are usually calculated by applying an effective tax rate to a pre-tax amount to derive an after-tax amount, which is divided by the average shares outstanding during the respective reporting period. Occasionally, when the item involves special tax treatment, the after-tax amount is disclosed separately, with this then being the amount used to calculate the earnings per share equivalent.

### **Rounding**

Please note that columns of data in this document may not add due to rounding.

### **Significant Items**

From time to time, revenue, expenses, or taxes are impacted by items judged by management to be outside of ordinary banking activities and/or by items that, while they may be associated with ordinary banking activities, are so unusually large that their outsized impact is believed by management at that time to be infrequent or short term in nature. We refer to such items as "Significant Items". Most often, these Significant Items result from factors originating outside the company – e.g., regulatory actions/assessments, windfall gains, changes in accounting principles, one-time tax assessments/refunds, litigation actions, etc. In other cases they may result from

management decisions associated with significant corporate actions out of the ordinary course of business – e.g., merger/restructuring charges, recapitalization actions, goodwill impairment, etc.

Even though certain revenue and expense items are naturally subject to more volatility than others due to changes in market and economic environment conditions, as a general rule volatility alone does not define a Significant Item. For example, changes in the provision for credit losses, gains/losses from investment activities, asset valuation write-downs, etc., reflect ordinary banking activities and are, therefore, typically excluded from consideration as a Significant Item.

Management believes the disclosure of “Significant Items”, when appropriate, aids analysts/investors in better understanding corporate performance and trends so that they can ascertain which of such items, if any, they may wish to include/exclude from their analysis of the company’s performance - i.e., within the context of determining how that performance differed from their expectations, as well as how, if at all, to adjust their estimates of future performance accordingly. To this end, management has adopted a practice of listing “Significant Items” in its external disclosure documents (e.g., earnings press releases, quarterly performance discussions, investor presentations, Forms 10-Q and 10-K).

“Significant Items” for any particular period are not intended to be a complete list of items that may materially impact current or future period performance. A number of items could materially impact these periods, including those described in Huntington’s 2016 Annual Report on Form 10-K and other factors described from time to time in Huntington’s other filings with the Securities and Exchange Commission.

### **About Huntington**

Huntington Bancshares Incorporated is a regional bank holding company headquartered in Columbus, Ohio, with \$104 billion of assets and a network of 966 branches and 1,848 ATMs across eight Midwestern states. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, wealth management, brokerage, trust, and insurance services. Huntington also provides auto dealer, equipment finance, national settlement and capital market services that extend beyond its core states. Visit [huntington.com](http://huntington.com) for more information.

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**HUNTINGTON BANCSHARES INCORPORATED**  
**Quarterly Financial Supplement**  
**December 31, 2017**

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**Notes:**

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

**Fully-Taxable Equivalent Basis**

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

**Non-Regulatory Capital Ratios**

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

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

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

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

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

	Three Months Ended			Percent Changes vs.	
	December 31,	September 30,	December 31,	3Q17	4Q16
	2017	2017	2016		
<i>(amounts in millions, except per share amounts)</i>					
Net interest income(3)	\$ 782	\$ 771	\$ 748	1 %	5 %
FTE adjustment	(12)	(13)	(13)	8	8
Net interest income	770	758	735	2	5
Provision for credit losses	65	43	75	51	(13)
Noninterest income	340	330	334	3	2
Noninterest expense	633	680	681	(7)	(7)
Income before income taxes	412	365	313	13	32
Provision for income taxes	(20)	90	74	(122)	(127)
Net income	432	275	239	57	81
Dividends on preferred shares	19	19	19	—	—
Net income applicable to common shares	\$ 413	\$ 256	\$ 220	61 %	88 %
Net income per common share - diluted	\$ 0.37	\$ 0.23	\$ 0.20	61 %	85 %
Cash dividends declared per common share	0.11	0.08	0.08	38	38
Tangible book value per common share at end of period	6.97	6.85	6.43	2	8
Number of common shares repurchased (000)	9,785	9,645	—	1	100
Average common shares - basic	1,077,397	1,086,038	1,085,253	(1)	(1)
Average common shares - diluted	1,130,117	1,106,491	1,104,358	2	2
Ending common shares outstanding	1,072,027	1,080,946	1,085,689	(1)	(1)
Return on average assets	1.67 %	1.08 %	0.95 %		
Return on average common shareholders' equity	17.0	10.5	9.4		
Return on average tangible common shareholders' equity(2)	22.7	14.1	12.9		
Net interest margin(3)	3.30	3.29	3.25		
Efficiency ratio(4)	54.9	60.5	61.6		
Effective tax rate	(4.8)	24.7	23.6		
Average total assets	\$ 102,302	\$ 101,290	\$ 100,367	1	2
Average earning assets	93,937	92,849	91,463	1	3
Average loans and leases	68,940	68,276	66,405	1	4
Average loans and leases - linked quarter annualized growth rate	3.9 %	5.5 %	37.4 %		
Average total deposits	\$ 77,737	\$ 77,544	\$ 76,886	—	1
Average core deposits(5)	73,946	73,549	72,070	1	3
Average core deposits - linked quarter annualized growth rate	2.2 %	7.0 %	64.8 %		
Average shareholders' equity	\$ 10,677	\$ 10,745	\$ 10,426	(1)	2
Average common total shareholders' equity	9,606	9,674	9,355	(1)	3
Average tangible common shareholders' equity	7,383	7,443	7,080	(1)	4
Total assets at end of period	104,185	101,988	99,714	2	4
Total shareholders' equity at end of period	10,814	10,699	10,308	1	5
NCOs as a % of average loans and leases	0.24 %	0.25 %	0.26 %		
NAL ratio	0.50	0.49	0.63		
NPA ratio(6)	0.55	0.56	0.72		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	0.99	0.98	0.95		
ALLL plus allowance for unfunded loan commitments and letters of credit (ACL) as a % of total loans and leases at the end of period	1.11	1.10	1.10		
ACL as a % of NALs	223	223	174		
ACL as a % of NPAs	200	195	153		
Common equity tier 1 risk-based capital ratio(7)	9.89	9.94	9.56		
Tangible common equity / tangible asset ratio(8)	7.34	7.42	7.16		

See Notes to the Annual and Quarterly Key Statistics.

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

	Year Ended December 31,		Change	
	2017	2016	Amount	Percent
<i>(amounts in millions, except per share amounts)</i>				
Net interest income(3)	\$ 3,052	\$ 2,412	\$ 640	27 %
FTE adjustment	(50)	(43)	(7)	(16)
Net interest income	3,002	2,369	633	27
Provision for credit losses	201	191	10	5
Noninterest income	1,307	1,150	157	14
Noninterest expense	2,714	2,408	306	13
Income before income taxes	1,394	920	474	52
Provision for income taxes	208	208	—	—
Net Income	1,186	712	474	67
Dividends on preferred shares	76	65	11	17
Net income applicable to common shares	\$ 1,110	\$ 647	\$ 463	72 %
Net income per common share - diluted	\$ 1.00	\$ 0.70	\$ 0.30	43 %
Cash dividends declared per common share	0.35	0.29	0.06	21
Average common shares - basic (000)	1,084,686	904,438	180,248	20
Average common shares - diluted	1,136,186	918,790	217,396	24
Return on average assets	1.17 %	0.86 %		
Return on average common shareholders' equity	11.6	8.6		
Return on average tangible common shareholders' equity(2)	15.7	10.7		
Net interest margin(3)	3.30	3.16		
Efficiency ratio(4)	60.9	66.8		
Effective tax rate	14.9	22.6		
Average total assets	\$ 101,021	\$ 83,054	\$ 17,967	22
Average earning assets	92,423	76,362	16,061	21
Average loans and leases	67,891	57,454	10,437	18
Average total deposits	76,950	63,491	13,459	21
Average core deposits(5)	72,830	59,380	13,450	23
Average shareholders' equity	10,611	8,391	2,220	26
Average common total shareholders' equity	9,539	7,535	2,004	27
Average tangible common shareholders' equity	7,304	6,242	1,062	17
NCOs as a % of average loans and leases	0.23 %	0.19 %		
NAL ratio	0.50	0.63		
NPA ratio(6)	0.55	0.72		

See Notes to the Annual and Quarterly Key Statistics.

**Key Statistics Footnotes**

- (1) Comparisons for all presented periods are impacted by a number of factors. Refer to Significant Items.
- (2) Net income applicable to common shares excluding expense for amortization of intangibles for the period divided by average tangible common shareholders' equity. Average tangible common shareholders' equity equals average total common shareholders' equity less average intangible assets and goodwill. Expense for amortization of intangibles and average intangible assets are net of deferred tax liability, and calculated assuming a 35% tax rate.
- (3) On a fully-taxable equivalent (FTE) basis assuming a 35% tax rate.
- (4) Noninterest expense less amortization of intangibles divided by the sum of FTE net interest income and noninterest income excluding securities gains (losses).
- (5) Includes noninterest-bearing and interest-bearing demand deposits, money market deposits, savings and other domestic deposits, and core certificates of deposit.
- (6) NPAs include other real estate owned.
- (7) December 31, 2017, figures are estimated.
- (8) Tangible common equity (total common equity less goodwill and other intangible assets) divided by tangible assets (total assets less goodwill and other intangible assets). Other intangible assets are net of deferred tax liability, calculated at a 21% tax rate at December 31, 2017 and a 35% tax rate for periods prior to December 31, 2017.



Huntington Bancshares Incorporated  
Consolidated Balance Sheets

	December 31, 2017	December 31, 2016	Percent Changes
	<i>(Unaudited)</i>		
<b>Assets</b>			
Cash and due from banks	\$ 1,520	\$ 1,385	10 %
Interest-bearing deposits in banks	47	58	(19)
Trading account securities	86	133	(35)
Available-for-sale and other securities	15,469	15,563	(1)
Held-to-maturity securities	9,091	7,807	16
Loans held for sale	488	513	(5)
Loans and leases(1)	70,117	66,962	5
Allowance for loan and lease losses	(691)	(638)	(8)
Net loans and leases	69,426	66,324	5
Bank owned life insurance	2,466	2,432	1
Premises and equipment	864	816	6
Goodwill	1,993	1,993	—
Other intangible assets	346	402	(14)
Servicing rights	238	226	5
Accrued income and other assets	2,151	2,062	4
<b>Total assets</b>	<b>\$ 104,185</b>	<b>\$ 99,714</b>	<b>4 %</b>
<b>Liabilities and shareholders' equity</b>			
<b>Liabilities</b>			
Deposits(2)	\$ 77,041	\$ 75,608	2 %
Short-term borrowings	5,056	3,693	37
Long-term debt	9,206	8,309	11
Accrued expenses and other liabilities	2,068	1,796	15
<b>Total liabilities</b>	<b>93,371</b>	<b>89,406</b>	<b>4</b>
<b>Shareholders' equity</b>			
Preferred stock	1,071	1,071	—
Common stock	11	11	—
Capital surplus	9,707	9,881	(2)
Less treasury shares, at cost	(35)	(27)	(30)
Accumulated other comprehensive loss	(435)	(401)	(8)
Retained (deficit) earnings	495	(227)	318
<b>Total shareholders' equity</b>	<b>10,814</b>	<b>10,308</b>	<b>5</b>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 104,185</b>	<b>\$ 99,714</b>	<b>4 %</b>
Common shares authorized (par value of \$0.01)	1,500,000,000	1,500,000,000	
Common shares issued	1,075,294,946	1,088,641,251	
Common shares outstanding	1,072,026,681	1,085,688,538	
Treasury shares outstanding	3,268,265	2,952,713	
Preferred stock, authorized shares	6,617,808	6,617,808	
Preferred shares issued	2,702,571	2,702,571	
Preferred shares outstanding	1,098,006	1,098,006	

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

(2) See page 6 for detail of deposits.

Huntington Bancshares Incorporated  
Loans and Leases Composition  
(Unaudited)

	December 31, 2017		September 30, 2017		June 30, 2017		March 31, 2017		December 31, 2016	
<i>(dollar amounts in millions)</i>										
Ending Balances by Type:										
Total loans										
Commercial:										
Commercial and industrial	\$ 28,107	40%	\$ 27,469	40%	\$ 27,969	41%	\$ 28,176	42%	\$ 28,059	42%
Commercial real estate:										
Construction	1,217	2	1,182	2	1,145	2	1,107	2	1,446	2
Commercial	6,008	9	6,024	9	6,000	9	5,986	9	5,855	9
Commercial real estate	7,225	11	7,206	11	7,145	11	7,093	11	7,301	11
Total commercial	35,332	51	34,675	51	35,114	52	35,269	53	35,360	53
Consumer:										
Automobile	12,100	17	11,876	17	11,555	17	11,155	17	10,969	16
Home equity	10,099	14	9,985	15	9,966	15	9,974	15	10,106	15
Residential mortgage	9,026	13	8,616	13	8,237	12	7,829	12	7,725	12
RV and marine finance	2,438	3	2,371	3	2,178	3	1,935	2	1,846	3
Other consumer	1,122	2	1,064	1	1,009	1	936	1	956	1
Total consumer	34,785	49	33,912	49	32,945	48	31,829	47	31,602	47
Total loans and leases	\$ 70,117	100%	\$ 68,587	100%	\$ 68,059	100%	\$ 67,098	100%	\$ 66,962	100%

	December 31, 2017		September 30, 2017		June 30, 2017		March 31, 2017		December 31, 2016	
<i>(dollar amounts in millions)</i>										
Ending Balances by Business Segment:										
Consumer and Business Banking	\$ 21,379	31%	\$ 20,921	31%	\$ 20,663	31%	\$ 20,378	30%	\$ 20,433	31%
Commercial Banking and Commercial Real Estate (1)	25,767	37	25,297	37	25,400	37	25,384	38	25,706	38
Vehicle Finance	17,818	25	17,363	25	17,040	25	16,512	25	16,109	24
RBHPCG	5,145	7	5,012	7	4,888	7	4,690	7	4,610	7
Treasury / Other	8	—	(6)	—	68	—	134	—	104	—
Total loans and leases	\$ 70,117	100%	\$ 68,587	100%	\$ 68,059	100%	\$ 67,098	100%	\$ 66,962	100%

Average Balances by Business Segment:										
Consumer and Business Banking	\$ 21,096	31%	\$ 20,769	31%	\$ 20,525	31%	\$ 20,433	31%	\$ 20,420	31%
Commercial Banking and Commercial Real Estate (1)	25,208	37	25,209	37	25,198	37	25,585	38	25,373	38
Vehicle Finance	17,497	25	17,242	25	16,751	25	16,237	24	15,916	24
RBHPCG	5,071	7	4,937	7	4,758	7	4,640	7	4,572	7
Treasury / Other	68	—	119	—	113	—	86	—	124	—
Total loans and leases	\$ 68,940	100%	\$ 68,276	100%	\$ 67,345	100%	\$ 66,981	100%	\$ 66,405	100%

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

Huntington Bancshares Incorporated  
Deposits Composition  
(Unaudited)

	December 31,		September 30,		June 30,		March 31,		December 31,	
<i>(dollar amounts in millions)</i>	2017		2017		2017		2017		2016	
Ending Balances by Type:										
Demand deposits - noninterest-bearing	\$ 21,546	28%	\$ 22,225	28%	\$ 21,420	28%	\$ 21,489	28%	\$ 22,836	30%
Demand deposits - interest-bearing	18,001	23	18,343	23	17,113	23	18,618	24	15,676	21
Money market deposits	20,690	27	20,553	26	19,423	26	18,664	24	18,407	24
Savings and other domestic deposits	11,270	15	11,441	15	11,758	15	12,043	16	11,975	16
Core certificates of deposit	1,934	3	2,009	3	2,088	3	2,188	3	2,535	3
Total core deposits	73,441	96	74,571	95	71,802	95	73,002	95	71,429	94
Other domestic deposits of \$250,000 or more	239	—	418	1	441	1	524	1	395	1
Brokered deposits and negotiable CDs	3,361	4	3,456	4	3,690	4	3,897	4	3,784	5
Deposits in foreign offices	—	—	—	—	—	—	—	—	—	—
Total deposits	\$ 77,041	100%	\$ 78,445	100%	\$ 75,933	100%	\$ 77,423	100%	\$ 75,608	100%
Total core deposits:										
Commercial	\$ 34,273	47%	\$ 35,516	48%	\$ 32,201	45%	\$ 32,963	45%	\$ 31,887	45%
Consumer	39,168	53	39,055	52	39,601	55	40,039	55	39,542	55
Total core deposits	\$ 73,441	100%	\$ 74,571	100%	\$ 71,802	100%	\$ 73,002	100%	\$ 71,429	100%

Ending Balances by Business Segment:										
Consumer and Business Banking	\$ 45,643	59%	\$ 45,694	58%	\$ 45,972	61%	\$ 46,153	60%	\$ 45,356	60%
Commercial Banking and Commercial Real Estate (1)	21,235	28	22,529	29	19,481	26	20,613	27	19,597	26
Vehicle Finance	358	—	319	—	330	—	319	—	349	—
RBHPCG	6,057	8	5,944	8	5,883	8	5,982	8	6,214	8
Treasury / Other(2)	3,748	5	3,959	5	4,267	5	4,356	5	4,092	6
Total deposits	\$ 77,041	100%	\$ 78,445	100%	\$ 75,933	100%	\$ 77,423	100%	\$ 75,608	100%

	December 31,		September 30,		June 30,		March 31,		December 31,	
<i>(dollar amounts in millions)</i>	2017		2017		2017		2017		2016	
Average Balances by Business Segment:										
Consumer and Business Banking	\$ 45,625	59%	\$ 45,511	59%	\$ 45,704	60%	\$ 45,215	59%	\$ 45,564	60%
Commercial Banking and Commercial Real Estate (1)	22,118	28	21,834	28	20,267	26	20,215	27	20,250	26
Vehicle Finance	323	—	300	—	301	—	317	—	315	—
RBHPCG	5,851	8	5,826	8	5,937	8	5,918	8	6,084	8
Treasury / Other(2)	3,820	5	4,073	5	4,344	6	4,274	6	4,673	6
Total deposits	\$ 77,737	100%	\$ 77,544	100%	\$ 76,553	100%	\$ 75,939	100%	\$ 76,886	100%

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

(2) Comprised primarily of national market deposits.

Huntington Bancshares Incorporated  
Consolidated Quarterly Average Balance Sheets  
(Unaudited)

(dollar amounts in millions)	Quarterly Average Balances (2)					Percent Changes vs.	
	December 31,	September 30,	June 30,	March 31,	December 31,	3Q17	4Q16
	2017	2017	2017	2017	2016		
<b>Assets</b>							
Interest-bearing deposits in banks	\$ 90	\$ 102	\$ 102	\$ 100	\$ 110	(12)	(18)
<b>Securities:</b>							
Trading account securities	87	92	91	137	139	(5)	(37)
<b>Available-for-sale and other securities:</b>							
Taxable	11,751	12,276	13,135	12,801	13,734	(4)	(14)
Tax-exempt	3,405	3,161	3,104	3,049	3,136	8	9
Total available-for-sale and other securities	15,156	15,437	16,239	15,850	16,870	(2)	(10)
Held-to-maturity securities - taxable	9,066	8,264	7,426	7,656	5,432	10	67
Total securities	24,309	23,793	23,756	23,643	22,441	2	8
Loans held for sale	598	678	525	415	2,507	(12)	(76)
<b>Loans and leases:(1)</b>							
<b>Commercial:</b>							
Commercial and industrial	27,445	27,643	27,992	27,923	27,727	(1)	(1)
<b>Commercial real estate:</b>							
Construction	1,199	1,152	1,130	1,314	1,413	4	(15)
Commercial	5,997	6,064	5,940	6,039	5,805	(1)	3
Commercial real estate	7,196	7,216	7,070	7,353	7,218	—	—
Total commercial	34,641	34,859	35,062	35,276	34,945	(1)	(1)
<b>Consumer:</b>							
Automobile	11,963	11,713	11,324	11,063	10,866	2	10
Home equity	10,027	9,960	9,958	10,072	10,101	1	(1)
Residential mortgage	8,809	8,402	7,979	7,777	7,690	5	15
RV and marine finance	2,405	2,296	2,039	1,874	1,844	5	30
Other consumer	1,095	1,046	983	919	959	5	14
Total consumer	34,299	33,417	32,283	31,705	31,460	3	9
Total loans and leases	68,940	68,276	67,345	66,981	66,405	1	4
Allowance for loan and lease losses	(688)	(672)	(672)	(636)	(614)	2	12
Net loans and leases	68,252	67,604	66,673	66,345	65,791	1	4
Total earning assets	93,937	92,849	91,728	91,139	91,463	1	3
Cash and due from banks	1,226	1,299	1,287	2,011	1,538	(6)	(20)
Intangible assets	2,346	2,359	2,373	2,387	2,421	(1)	(3)
All other assets	5,481	5,455	5,405	5,442	5,559	—	(1)
Total assets	\$ 102,302	\$ 101,290	\$ 100,121	\$ 100,343	\$ 100,367	1 %	2 %
<b>Liabilities and shareholders' equity</b>							
<b>Deposits:</b>							
Demand deposits - noninterest-bearing	\$ 21,745	\$ 21,723	\$ 21,599	\$ 21,730	\$ 23,250	— %	(6)%
Demand deposits - interest-bearing	18,175	17,878	17,445	16,805	15,294	2	19
Total demand deposits	39,920	39,601	39,044	38,535	38,544	1	4
Money market deposits	20,731	20,314	19,212	18,653	18,618	2	11
Savings and other domestic deposits	11,348	11,590	11,889	11,970	12,272	(2)	(8)
Core certificates of deposit	1,947	2,044	2,146	2,342	2,636	(5)	(26)
Total core deposits	73,946	73,549	72,291	71,500	72,070	1	3
Other domestic deposits of \$250,000 or more	400	432	479	470	391	(7)	2
Brokered deposits and negotiable CDs	3,391	3,563	3,783	3,969	4,273	(5)	(21)
Deposits in foreign offices	—	—	—	—	152	—	(100)
Total deposits	77,737	77,544	76,553	75,939	76,886	—	1
Short-term borrowings	2,837	2,391	2,687	3,792	2,628	19	8
Long-term debt	9,232	8,949	8,730	8,529	8,594	3	7
Total interest-bearing liabilities	68,061	67,161	66,371	66,530	64,858	1	5
All other liabilities	1,819	1,661	1,557	1,661	1,833	10	(1)
Shareholders' equity	10,677	10,745	10,594	10,422	10,426	(1)	2
Total liabilities and shareholders' equity	\$ 102,302	\$ 101,290	\$ 100,121	\$ 100,343	\$ 100,367	1 %	2 %

(1) Includes nonaccrual loans.

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



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

(dollar amounts in millions)	Quarterly Interest Income / Expense				
	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<b>Assets</b>					
Interest-bearing deposits in banks	\$ 1	\$ —	\$ 1	\$ —	\$ —
<b>Securities:</b>					
Trading account securities	—	—	—	—	—
<b>Available-for-sale and other securities:</b>					
Taxable	75	74	78	76	84
Tax-exempt	31	29	29	29	28
Total available-for-sale and other securities	106	103	107	105	112
Held-to-maturity securities - taxable	55	49	44	45	33
Total securities	161	152	151	150	145
Loans held for sale	5	7	5	4	19
<b>Loans and leases:</b>					
<b>Commercial:</b>					
Commercial and industrial	292	286	286	278	272
<b>Commercial real estate:</b>					
Construction	14	13	12	13	13
Commercial	61	63	60	56	53
Commercial real estate	75	76	72	69	66
Total commercial	367	362	358	347	338
<b>Consumer:</b>					
Automobile	109	106	100	97	97
Home equity	119	119	114	111	108
Residential mortgage	80	77	73	71	69
RV and marine finance	32	32	28	26	26
Other consumer	32	31	28	27	26
Total consumer	372	365	343	332	326
Total loans and leases	739	727	701	679	664
Total earning assets	\$ 906	\$ 886	\$ 858	\$ 833	\$ 828
<b>Liabilities</b>					
<b>Deposits:</b>					
Demand deposits - noninterest-bearing	\$ —	\$ —	\$ —	\$ —	\$ —
Demand deposits - interest-bearing	13	10	9	6	4
Total demand deposits	13	10	9	6	4
Money market deposits	20	19	15	12	11
Savings and other domestic deposits	5	6	6	7	8
Core certificates of deposit	4	4	3	2	2
Total core deposits	42	39	33	27	25
Other domestic deposits of \$250,000 or more	—	1	—	1	—
Brokered deposits and negotiable CDs	11	10	9	7	5
Deposits in foreign offices	—	—	—	—	—
Total deposits	53	50	42	35	30
Short-term borrowings	8	6	5	6	3
Long-term debt	63	59	54	50	47
Total interest bearing liabilities	124	115	101	91	80
Net interest income	\$ 782	\$ 771	\$ 757	\$ 742	\$ 748

- (1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 35% tax rate. See page 10 for the FTE adjustment.
- (2) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

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

Fully-taxable equivalent basis(1)	Quarterly Average Rates(2)				
	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<b>Assets</b>					
Interest-bearing deposits in banks	1.92%	1.77%	1.53%	1.09%	0.64%
<b>Securities:</b>					
Trading account securities	0.21	0.16	0.25	0.11	0.18
<b>Available-for-sale and other securities:</b>					
Taxable	2.52	2.42	2.38	2.38	2.43
Tax-exempt	3.76	3.62	3.71	3.77	3.60
Total available-for-sale and other securities	2.80	2.67	2.64	2.65	2.65
Held-to-maturity securities - taxable	2.41	2.36	2.38	2.36	2.43
Total securities	2.64	2.55	2.55	2.54	2.58
Loans held for sale	3.68	3.83	3.73	3.82	2.95
<b>Loans and leases:(3)</b>					
<b>Commercial:</b>					
Commercial and industrial	4.17	4.05	4.04	3.98	3.83
<b>Commercial real estate:</b>					
Construction	4.47	4.55	4.26	3.95	3.65
Commercial	4.03	4.08	3.97	3.69	3.54
Commercial real estate	4.10	4.16	4.02	3.74	3.56
Total commercial	4.15	4.07	4.04	3.93	3.78
<b>Consumer:</b>					
Automobile	3.61	3.60	3.55	3.55	3.57
Home equity	4.71	4.72	4.61	4.45	4.24
Residential mortgage	3.66	3.65	3.66	3.63	3.58
RV and marine finance	5.25	5.43	5.57	5.63	5.64
Other consumer	11.53	11.59	11.47	12.05	10.91
Total consumer	4.31	4.32	4.27	4.23	4.13
Total loans and leases	4.23	4.20	4.15	4.07	3.95
Total earning assets	3.83	3.78	3.75	3.70	3.60
<b>Liabilities</b>					
<b>Deposits:</b>					
Demand deposits - noninterest-bearing	—	—	—	—	—
Demand deposits - interest-bearing	0.26	0.23	0.20	0.15	0.11
Total demand deposits	0.12	0.10	0.09	0.07	0.04
Money market deposits	0.40	0.36	0.31	0.26	0.24
Savings and other domestic deposits	0.20	0.20	0.21	0.22	0.25
Core certificates of deposit	0.75	0.73	0.56	0.39	0.29
Total interest-bearing core deposits	0.32	0.30	0.26	0.22	0.20
Other domestic deposits of \$250,000 or more	0.54	0.61	0.49	0.45	0.39
Brokered deposits and negotiable CDs	1.21	1.16	0.95	0.72	0.48
Deposits in foreign offices	—	—	—	—	0.13
Total interest-bearing deposits	0.37	0.35	0.31	0.26	0.23
Short-term borrowings	1.15	0.95	0.78	0.63	0.36
Long-term debt	2.73	2.65	2.49	2.33	2.19
Total interest-bearing liabilities	0.73	0.68	0.61	0.54	0.48
Net interest rate spread	3.10	3.10	3.14	3.16	3.12
Impact of noninterest-bearing funds on margin	0.20	0.19	0.17	0.14	0.13
Net interest margin	3.30%	3.29%	3.31%	3.30%	3.25%

Commercial Loan Derivative Impact  
(Unaudited)

Fully-taxable equivalent basis(1)	Average Rates				
	2017 Fourth	2017 Third	2017 Second	2017 First	2016 Fourth
Commercial loans(2)(3)	4.16 %	4.10 %	4.06 %	3.93%	3.76%
Impact of commercial loan derivatives	(0.01)	(0.03)	(0.02)	—	0.02
Total commercial - as reported	4.15 %	4.07 %	4.04 %	3.93%	3.78%
Average 30 day LIBOR	1.33 %	1.23 %	1.06 %	0.80%	0.59%

- (1) Fully-taxable equivalent (FTE) yields are calculated assuming a 35% tax rate. See page 10 for the FTE adjustment.
- (2) Yield/rates include the effects of hedge and risk management activities associated with the respective asset and liability categories.
- (3) Includes nonaccrual loans.



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

	Three Months Ended				
	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<i>(dollar amounts in millions, except share amounts)</i>					
Interest income	\$ 894	\$ 873	\$ 846	\$ 820	\$ 815
Interest expense	124	115	101	91	80
Net interest income	770	758	745	729	735
Provision for credit losses	65	43	25	68	75
Net interest income after provision for credit losses	705	715	720	661	660
Service charges on deposit accounts	91	91	88	83	92
Cards and payment processing income	53	54	52	47	49
Trust and investment management services	41	39	37	39	39
Mortgage banking income	33	34	32	32	38
Insurance income	21	18	22	20	21
Capital markets fees	23	22	17	14	19
Bank owned life insurance income	18	16	15	18	17
Gain on sale of loans	17	14	12	13	25
Securities gains (losses)	(4)	—	—	—	(2)
Other income	47	42	50	46	36
Total noninterest income	340	330	325	312	334
Personnel costs	373	377	392	382	360
Outside data processing and other services	71	80	75	87	89
Net occupancy	36	55	53	68	49
Equipment	36	45	43	47	60
Deposit and other insurance expense	19	19	20	20	16
Professional services	18	15	18	18	23
Marketing	10	17	19	14	21
Amortization of intangibles	14	14	14	14	14
Other expense	56	58	60	57	49
Total noninterest expense	633	680	694	707	681
Income before income taxes	412	365	351	266	313
Provision for income taxes	(20)	90	79	59	74
Net income	432	275	272	207	239
Dividends on preferred shares	19	19	19	19	19
Net income applicable to common shares	\$ 413	\$ 256	\$ 253	\$ 188	\$ 220
Average common shares - basic (000)	1,077,397	1,086,038	1,088,934	1,086,374	1,085,253
Average common shares - diluted	1,130,117	1,106,491	1,108,527	1,108,617	1,104,358
Per common share					
Net income - basic	\$ 0.38	\$ 0.24	\$ 0.23	\$ 0.17	\$ 0.20
Net income - diluted	0.37	0.23	0.23	0.17	0.20
Cash dividends declared	0.11	0.08	0.08	0.08	0.08
Revenue - fully-taxable equivalent (FTE)					
Net interest income	\$ 770	\$ 758	\$ 745	\$ 729	\$ 735
FTE adjustment	12	13	12	13	13
Net interest income(2)	782	771	757	742	748
Noninterest income	340	330	325	312	334
Total revenue(2)	\$ 1,122	\$ 1,101	\$ 1,082	\$ 1,054	\$ 1,082

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

(2) On a fully-taxable equivalent (FTE) basis assuming a 35% tax rate.

Huntington Bancshares Incorporated  
Quarterly Mortgage Banking Noninterest Income  
(Unaudited)

	Three Months Ended					Percent Changes vs.	
	December 31,	September 30,	June 30,	March 31,	December 31,	3Q17	4Q16
	2017	2017	2017	2017	2016		
<i>(dollar amounts in millions)</i>							
Net origination and secondary marketing income	\$ 24	\$ 25	\$ 24	\$ 22	\$ 22	(4)%	9 %
Net mortgage servicing income							
Loan servicing income	13	13	13	13	13	—	—
Amortization of capitalized servicing	(8)	(7)	(7)	(7)	(8)	14	—
Operating income	5	6	6	6	5	(17)	—
MSR valuation adjustment (1)	2	—	(3)	2	25	100	(92)
Gains (losses) due to MSR hedging	(1)	—	2	(1)	(17)	100	(94)
Net MSR risk management	1	—	(1)	1	8	100	(88)
Total net mortgage servicing income	\$ 6	\$ 6	\$ 5	\$ 7	\$ 13	— %	(54)%
All other	3	3	3	3	3	—	—
Mortgage banking income	\$ 33	\$ 34	\$ 32	\$ 32	\$ 38	(3)%	(13)%
Mortgage origination volume	\$ 1,784	\$ 1,828	\$ 1,756	\$ 1,266	\$ 1,542	(2)%	16 %
Mortgage origination volume for sale	1,006	1,095	1,018	793	1,064	(8)	(5)
Third party mortgage loans serviced (2)	19,989	19,552	19,111	19,051	18,852	2	6
Mortgage servicing rights (2)	202	195	189	191	186	4	9
MSR % of investor servicing portfolio (2)	1.01%	1.00%	0.99%	1.00%	0.99%	1 %	2 %

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

(2) At period end.

Huntington Bancshares Incorporated  
Quarterly Credit Reserves Analysis  
(Unaudited)

	Three Months Ended				
	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<i>(dollar amounts in millions)</i>					
Allowance for loan and lease losses, beginning of period	\$ 675	\$ 668	\$ 673	\$ 638	\$ 617
Loan and lease losses	(60)	(65)	(57)	(70)	(65)
Recoveries of loans previously charged off	19	22	21	31	21
Net loan and lease losses	(41)	(43)	(36)	(39)	(44)
Provision for loan and lease losses	57	50	31	74	65
Allowance of assets sold or transferred to loans held for sale	—	—	—	—	—
Allowance for loan and lease losses, end of period	691	675	668	673	638
Allowance for unfunded loan commitments and letters of credit, beginning of period	79	85	92	98	88
Provision for (reduction in) unfunded loan commitments and letters of credit losses	8	(6)	(7)	(6)	10
Fair value of acquired AULC	—	—	—	—	—
Allowance for unfunded loan commitments and letters of credit, end of period	87	79	85	92	98
Total allowance for credit losses, end of period	\$ 778	\$ 754	\$ 753	\$ 765	\$ 736
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	0.99%	0.98%	0.98%	1.00%	0.95%
Nonaccrual loans and leases (NALs)	198	200	183	168	151
Nonperforming assets (NPAs)	178	175	161	147	133
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	1.11%	1.10%	1.11%	1.14%	1.10%
Nonaccrual loans and leases	223	223	207	190	174
Nonperforming assets	200	195	181	167	153

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

	Three Months Ended				
	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<i>(dollar amounts in millions)</i>					
Net charge-offs (recoveries) by loan and lease type:					
Total loans					
Commercial:					
Commercial and industrial	\$ 8	\$ 13	\$ 13	\$ 8	\$ 16
Commercial real estate:					
Construction	(1)	(1)	—	(3)	(2)
Commercial	—	(3)	(4)	1	(4)
Commercial real estate	(1)	(4)	(4)	(2)	(6)
Total commercial	7	9	9	6	10
Consumer:					
Automobile	12	9	9	12	13
Home equity	1	1	1	2	2
Residential mortgage	—	2	1	3	2
RV and marine finance	2	4	2	2	2
Other consumer	19	18	14	14	15
Total consumer	34	34	27	33	34
Total net charge-offs	\$ 41	\$ 43	\$ 36	\$ 39	\$ 44

	Three Months Ended				
	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
Net charge-offs (recoveries)—annualized percentages:					
Commercial:					
Commercial and industrial	0.10 %	0.19 %	0.18 %	0.12 %	0.23 %
Commercial real estate:					
Construction	(0.14)	(0.30)	0.03	(0.96)	(0.38)
Commercial	(0.02)	(0.21)	(0.24)	0.06	(0.29)
Commercial real estate	(0.04)	(0.22)	(0.20)	(0.12)	(0.30)
Total commercial	0.07	0.11	0.11	0.07	0.12
Consumer:					
Automobile	0.39	0.33	0.29	0.45	0.48
Home equity	0.01	0.06	0.05	0.07	0.06
Residential mortgage	0.04	0.10	0.05	0.13	0.09
RV and marine finance	0.46	0.59	0.37	0.50	0.47
Other consumer	6.99	6.51	5.81	6.33	6.14
Total consumer	0.40	0.40	0.33	0.42	0.42
Net charge-offs as a % of average loans	0.24 %	0.25 %	0.21 %	0.24 %	0.26 %

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

	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<i>(dollar amounts in millions)</i>					
Nonaccrual loans and leases (NALs):					
Commercial and industrial	\$ 161	\$ 170	\$ 195	\$ 232	\$ 234
Commercial real estate	29	18	17	14	20
Automobile	6	4	4	5	6
Residential mortgage	84	75	80	81	91
RV and marine finance	1	—	—	—	—
Home equity	68	71	68	69	72
Other consumer	—	—	—	—	—
Total nonaccrual loans and leases	349	338	364	401	423
Other real estate:					
Residential	24	26	27	32	31
Commercial	9	16	17	18	20
Total other real estate	33	42	44	50	51
Other NPAs (1)	7	7	7	7	7
Total nonperforming assets	\$ 389	\$ 387	\$ 415	\$ 458	\$ 481
Nonaccrual loans and leases as a % of total loans and leases	0.50%	0.49%	0.54%	0.60%	0.63%
NPA ratio (2)	0.55	0.56	0.61	0.68	0.72
(NPA+90days)/(Loan+OREO) (3)	0.72	0.74	0.81	0.87	0.91

	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<i>(dollar amounts in millions)</i>					
Nonperforming assets, beginning of period	\$ 387	\$ 415	\$ 458	\$ 481	\$ 476
New nonperforming assets	116	85	89	125	150
Returns to accruing status	(25)	(38)	(33)	(22)	(13)
Loan and lease losses	(21)	(23)	(17)	(34)	(37)
Payments	(54)	(44)	(71)	(83)	(33)
Sales and held-for-sale transfers	(14)	(8)	(11)	(9)	(62)
Nonperforming assets, end of period	\$ 389	\$ 387	\$ 415	\$ 458	\$ 481

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

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

<i>(dollar amounts in millions)</i>	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<b>Accruing loans and leases past due 90 days or more:</b>					
Commercial and industrial	\$ 9	\$ 14	\$ 22	\$ 15	\$ 18
Commercial real estate	3	10	17	15	17
Automobile	7	10	9	8	10
Residential mortgage (excluding loans guaranteed by the U.S. Government)	21	14	17	16	15
RV and marine finance	1	2	2	2	1
Home equity	18	16	18	15	12
Other consumer	5	4	3	4	4
Total, excl. loans guaranteed by the U.S. Government	64	70	88	75	77
Add: loans guaranteed by U.S. Government	51	49	48	53	52
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	<u>\$ 115</u>	<u>\$ 119</u>	<u>\$ 136</u>	<u>\$ 128</u>	<u>\$ 129</u>
<b>Ratios:</b>					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.09%	0.10%	0.13%	0.11%	0.12%
Guaranteed by U.S. Government, as a percent of total loans and leases	0.07	0.07	0.07	0.08	0.08
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.16	0.17	0.20	0.19	0.19
<b>Accruing troubled debt restructured loans:</b>					
Commercial and industrial	\$ 300	\$ 268	\$ 270	\$ 223	\$ 210
Commercial real estate	78	80	75	81	77
Automobile	30	29	28	28	26
Home equity	265	265	269	271	270
Residential mortgage	224	235	238	239	243
RV and marine finance	1	1	1	1	—
Other consumer	8	7	4	4	4
Total accruing troubled debt restructured loans	<u>\$ 906</u>	<u>\$ 885</u>	<u>\$ 885</u>	<u>\$ 847</u>	<u>\$ 830</u>
<b>Nonaccruing troubled debt restructured loans:</b>					
Commercial and industrial	\$ 82	\$ 96	\$ 90	\$ 89	\$ 107
Commercial real estate	15	4	4	4	5
Automobile	4	4	4	5	5
Home equity	28	31	29	29	28
Residential mortgage	55	51	56	60	59
RV and marine finance	—	—	—	—	—
Other consumer	—	—	—	—	—
Total nonaccruing troubled debt restructured loans	<u>\$ 184</u>	<u>\$ 186</u>	<u>\$ 183</u>	<u>\$ 187</u>	<u>\$ 204</u>

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

	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<i>(dollar amounts in millions)</i>					
Common equity tier 1 risk-based capital ratio:(1)					
Total shareholders' equity	\$ 10,814	\$ 10,699	\$ 10,654	\$ 10,437	\$ 10,308
Regulatory capital adjustments:					
Shareholders' preferred equity	(1,076)	(1,076)	(1,076)	(1,076)	(1,076)
Accumulated other comprehensive income offset	435	370	350	391	401
Goodwill and other intangibles, net of related taxes	(2,200)	(2,150)	(2,161)	(2,174)	(2,126)
Deferred tax assets that arise from tax loss and credit carryforwards	(26)	(26)	(27)	(28)	(21)
Common equity tier 1 capital	7,947	7,817	7,740	7,550	7,486
Additional tier 1 capital					
Shareholders' preferred equity	1,076	1,076	1,076	1,076	1,076
Other	(7)	(7)	(7)	(7)	(15)
Tier 1 capital	9,016	8,886	8,809	8,619	8,547
Long-term debt and other tier 2 qualifying instruments	824	885	887	899	932
Qualifying allowance for loan and lease losses	778	754	753	764	736
Tier 2 capital	1,602	1,639	1,640	1,663	1,668
Total risk-based capital	\$ 10,618	\$ 10,525	\$ 10,449	\$ 10,282	\$ 10,215
Risk-weighted assets (RWA)(1)	\$ 80,382	\$ 78,631	\$ 78,366	\$ 77,559	\$ 78,263
Common equity tier 1 risk-based capital ratio(1)	9.89%	9.94%	9.88%	9.74%	9.56%
Other regulatory capital data:					
Tier 1 leverage ratio(1)	8.99	8.96	8.98	8.76	8.70
Tier 1 risk-based capital ratio(1)	11.22	11.30	11.24	11.11	10.92
Total risk-based capital ratio(1)	13.21	13.39	13.33	13.26	13.05
Non-regulatory capital data:					
Tangible common equity / RWA ratio(1)	9.30	9.41	9.37	9.18	8.92

(1) December 31, 2017, figures are estimated.

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

Quarterly common stock summary

	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<b>Common stock price, per share</b>					
High(1)	\$ 14.930	\$ 14.050	\$ 13.785	\$ 14.740	\$ 13.640
Low(1)	13.040	12.140	12.225	12.370	9.570
Close	14.560	13.960	13.520	13.390	13.220
Average closing price	13.470	13.152	12.949	13.663	11.627
<b>Dividends, per share</b>					
Cash dividends declared per common share	\$ 0.11	\$ 0.08	\$ 0.08	\$ 0.08	\$ 0.08
<b>Common shares outstanding (000)</b>					
Average - basic	1,077,397	1,086,038	1,088,934	1,086,374	1,085,253
Average - diluted	1,130,117	1,106,491	1,108,527	1,108,617	1,104,358
Ending	1,072,027	1,080,946	1,090,016	1,087,120	1,085,689
Tangible book value per common share(2)	\$ 6.97	\$ 6.85	\$ 6.74	\$ 6.55	\$ 6.43
<b>Common share repurchases (000)</b>					
Number of shares repurchased	9,785	9,645	—	—	—

Non-regulatory capital

	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016
<i>(dollar amounts in millions)</i>					
<b>Calculation of tangible equity / asset ratio:</b>					
Total shareholders' equity	\$ 10,814	\$ 10,699	\$ 10,654	\$ 10,437	\$ 10,308
Less: goodwill	(1,993)	(1,993)	(1,993)	(1,993)	(1,993)
Less: other intangible assets	(346)	(360)	(374)	(388)	(402)
Add: related deferred tax liability(2)	73	126	131	136	141
Total tangible equity	8,548	8,472	8,418	8,192	8,054
Less: preferred equity	(1,071)	(1,071)	(1,071)	(1,071)	(1,071)
Total tangible common equity	\$ 7,477	\$ 7,401	\$ 7,347	\$ 7,121	\$ 6,983
Total assets	\$ 104,185	\$ 101,988	\$ 101,407	\$ 100,046	\$ 99,714
Less: goodwill	(1,993)	(1,993)	(1,993)	(1,993)	(1,993)
Less: other intangible assets	(346)	(360)	(374)	(388)	(402)
Add: related deferred tax liability(2)	73	126	131	136	141
Total tangible assets	\$ 101,919	\$ 99,761	\$ 99,171	\$ 97,801	\$ 97,460
Tangible equity / tangible asset ratio	8.39%	8.49%	8.49%	8.38%	8.26%
Tangible common equity / tangible asset ratio	7.34	7.42	7.41	7.28	7.16
<b>Other data:</b>					
Number of employees (Average full-time equivalent)	15,375	15,508	15,877	16,331	15,993
Number of domestic full-service branches(3)	966	958	996	996	1,115
ATM Count	1,848	1,860	1,860	1,855	1,891

(1) High and low stock prices are intra-day quotes obtained from Bloomberg.

(2) Other intangible assets are net of deferred tax liability, calculated at a 21% tax rate at December 31, 2017 and a 35% tax rate for periods prior to December 31, 2017.

(3) Includes Regional Banking and The Huntington Private Client Group offices.



Huntington Bancshares Incorporated  
Consolidated Annual Average Balance Sheets  
(Unaudited)

	Annual Average Balances (2)						
	2017	Change from 2016		2016	Change from 2015		2015
		Amount	Percent		Amount	Percent	
<i>(dollar amounts in millions)</i>							
<b>Assets</b>							
Interest-bearing deposits in banks	\$ 99	\$ (1)	(1)%	\$ 100	\$ 10	11 %	\$ 90
<b>Securities:</b>							
Trading account securities	102	35	52	67	21	46	46
Available-for-sale and other securities:							
Taxable	12,487	3,209	35	9,278	1,279	16	7,999
Tax-exempt	3,181	465	17	2,716	641	31	2,075
Total available-for-sale and other securities	15,668	3,674	31	11,994	1,920	19	10,074
Held-to-maturity securities - taxable	8,108	2,415	42	5,693	2,180	62	3,513
Total securities	23,878	6,124	34	17,754	4,121	30	13,633
Loans held for sale	555	(499)	(47)	1,054	400	61	654
<b>Loans and leases:(1)</b>							
<b>Commercial:</b>							
Commercial and industrial	27,749	4,065	17	23,684	3,950	20	19,734
<b>Commercial real estate:</b>							
Construction	1,198	110	10	1,088	71	7	1,017
Commercial	6,010	1,091	22	4,919	709	17	4,210
Commercial real estate	7,208	1,201	20	6,007	780	15	5,227
Total commercial	34,957	5,266	18	29,691	4,730	19	24,961
<b>Consumer:</b>							
Automobile	11,519	979	9	10,540	1,780	20	8,760
Home equity	9,994	936	10	9,058	564	7	8,494
Residential mortgage	8,245	1,515	23	6,730	780	13	5,950
RV and marine finance	2,155	1,462	211	693	693	100	—
Other consumer	1,021	279	38	742	261	54	481
Total consumer	32,934	5,171	19	27,763	4,078	17	23,685
Total loans and leases	67,891	10,437	18	57,454	8,808	18	48,646
Allowance for loan and lease losses	(667)	(53)	(9)	(614)	(8)	(1)	(606)
Net loans and leases	67,224	10,384	18	56,840	8,800	18	48,040
Total earning assets	92,423	16,061	21	76,362	13,339	21	63,023
Cash and due from banks	1,453	233	19	1,220	(3)	—	1,223
Intangible assets	2,366	1,007	74	1,359	656	93	703
All other assets	5,446	719	15	4,727	510	12	4,217
Total assets	\$ 101,021	\$ 17,967	22 %	\$ 83,054	\$ 14,494	21 %	\$ 68,560
<b>Liabilities and shareholders' equity</b>							
<b>Deposits:</b>							
Demand deposits - noninterest-bearing	\$ 21,699	\$ 2,654	14 %	\$ 19,045	\$ 2,703	17 %	\$ 16,342
Demand deposits - interest-bearing	17,580	6,595	60	10,985	4,412	67	6,573
Total demand deposits	39,279	9,249	31	30,030	7,115	31	22,915
Money market deposits	19,735	666	3	19,069	(314)	(2)	19,383
Savings and other domestic deposits	11,697	3,716	47	7,981	2,761	53	5,220
Core certificates of deposit	2,119	(181)	(8)	2,300	(303)	(12)	2,603
Total core deposits	72,830	13,450	23	59,380	9,259	18	50,121
Other domestic deposits of \$250,000 or more	445	37	9	408	152	59	256
Brokered deposits and negotiable CDs	3,675	176	5	3,499	746	27	2,753
Deposits in foreign offices	—	(204)	(100)	204	(298)	(59)	502
Total deposits	76,950	13,459	21	63,491	9,859	18	53,632
Short-term borrowings	2,923	1,393	91	1,530	184	14	1,346
Long-term debt	8,862	814	10	8,048	2,463	44	5,585
Total interest-bearing liabilities	67,036	13,012	24	54,024	9,803	22	44,221
All other liabilities	1,675	81	5	1,594	133	9	1,461
Shareholders' equity	10,611	2,220	26	8,391	1,855	28	6,536
Total liabilities and shareholders' equity	\$ 101,021	\$ 17,967	22 %	\$ 83,054	\$ 14,494	21 %	\$ 68,560

(1) Includes nonaccrual loans

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



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

<i>(dollar amounts in millions)</i>	Annual Interest Income / Expense		
	2017	2016	2015
<b>Assets</b>			
Interest-bearing deposits in banks	\$ 2	\$ —	\$ —
<b>Securities:</b>			
Trading account securities	—	—	—
<b>Available-for-sale and other securities:</b>			
Taxable	303	222	202
Tax-exempt	118	91	65
Total available-for-sale and other securities	421	313	267
Held-to-maturity securities - taxable	193	138	87
Total securities	614	451	354
Loans held for sale	21	35	24
<b>Loans and leases:</b>			
<b>Commercial:</b>			
Commercial and industrial	1,142	879	700
<b>Commercial real estate:</b>			
Construction	52	40	37
Commercial	240	176	147
Commercial real estate	292	216	184
Total commercial	1,434	1,095	884
<b>Consumer:</b>			
Automobile	412	351	282
Home equity	463	381	340
Residential mortgage	301	244	221
RV and marine finance	118	39	—
Other consumer	118	79	42
Total consumer	1,412	1,094	885
Total loans and leases	2,846	2,189	1,769
Total earning assets	\$ 3,483	\$ 2,675	\$ 2,147
<b>Liabilities</b>			
<b>Deposits:</b>			
Demand deposits - noninterest-bearing	\$ —	\$ —	\$ —
Demand deposits - interest-bearing	38	11	4
Total demand deposits	38	11	4
Money market deposits	66	46	43
Savings and other domestic deposits	24	15	7
Core certificates of deposit	13	13	21
Total core deposits	141	85	75
Other domestic deposits of \$250,000 or more	2	2	1
Brokered deposits and negotiable CDs	37	15	5
Deposits in foreign offices	—	—	1
Total deposits	180	102	82
Short-term borrowings	25	5	2
Long-term debt	226	156	80
Total interest-bearing liabilities	431	263	164
Net interest income	\$ 3,052	\$ 2,412	\$ 1,983

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 35% tax rate. See page 24 for the FTE adjustment.

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

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

Fully-taxable equivalent basis(1)	Annual Average Rates(2)		
	2017	2016	2015
<b>Assets</b>			
Interest-bearing deposits in banks	1.56%	0.44%	0.10%
<b>Securities:</b>			
Trading account securities	0.18	0.42	1.06
Available-for-sale and other securities:			
Taxable	2.43	2.39	2.53
Tax-exempt	3.71	3.35	3.11
Total available-for-sale and other securities	2.69	2.61	2.65
Held-to-maturity securities - taxable	2.38	2.43	2.47
Total securities	2.57	2.54	2.60
Loans held for sale	3.75	3.27	3.64
Loans and leases:(3)			
<b>Commercial:</b>			
Commercial and industrial	4.12	3.71	3.55
<b>Commercial real estate:</b>			
Construction	4.36	3.72	3.63
Commercial	4.00	3.57	3.48
Commercial real estate	4.06	3.60	3.51
Total commercial	4.11	3.69	3.54
<b>Consumer:</b>			
Automobile	3.58	3.32	3.22
Home equity	4.63	4.21	4.01
Residential mortgage	3.65	3.63	3.71
RV and marine finance	5.46	5.67	—
Other consumer	11.53	10.62	8.71
Total consumer	4.28	3.94	3.74
Total loans and leases	4.19	3.81	3.64
Total earning assets	3.77	3.50	3.41
<b>Liabilities</b>			
Deposits:			
Demand deposits - noninterest-bearing	—	—	—
Demand deposits - interest-bearing	0.21	0.10	0.07
Total demand deposit	0.10	0.04	0.02
Money market deposits	0.33	0.24	0.22
Savings and other domestic deposits	0.21	0.19	0.14
Core certificates of deposit	0.60	0.56	0.79
Total core deposits	0.27	0.21	0.22
Other domestic deposits of \$250,000 or more	0.52	0.40	0.42
Brokered deposits and negotiable CDs	1.00	0.43	0.17
Deposits in foreign offices	—	0.13	0.13
Total deposits	0.33	0.23	0.22
Short-term borrowings	0.86	0.34	0.12
Long-term debt	2.56	1.93	1.43
Total interest bearing liabilities	0.64	0.48	0.37
Net interest rate spread	3.13	3.02	3.04
Impact of noninterest-bearing funds on margin	0.17	0.14	0.11
Net interest margin	3.30%	3.16%	3.15%

Commercial Loan Derivative Impact  
(Unaudited)

Fully-taxable equivalent basis(1)	Annual Average Rates		
	2017	2016	2015
Commercial loans(2)(3)	4.06%	3.63%	3.34%
Impact of commercial loan derivatives	0.05	0.06	0.20
Total commercial - as reported	4.11%	3.69%	3.54%
Average 30 day LIBOR	1.11%	0.49%	0.20%

(1) Fully-taxable equivalent (FTE) yields are calculated assuming a 35% tax rate. See page 24 for the FTE adjustment.

(2) Yield/rates include the effects of hedge and risk management activities associated with the respective asset and liability categories.

- (3) Includes the impact of nonaccrual loans.

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

	Year Ended December 31,						
	2017	Change		2016	Change		2015
		Amount	Percent		Amount	Percent	
<i>(dollar amounts in millions, except per share amounts)</i>							
Interest income	\$ 3,433	\$ 801	30 %	\$ 2,632	\$ 517	24 %	\$ 2,115
Interest expense	431	168	64	263	99	60	164
Net interest income	3,002	633	27	2,369	418	21	1,951
Provision for credit losses	201	10	5	191	91	91	100
Net interest income after provision for credit losses	2,801	623	29	2,178	327	18	1,851
Service charges on deposit accounts	353	29	9	324	44	16	280
Cards and payment processing income	206	37	22	169	26	18	143
Trust and investment management services	156	33	27	123	7	6	116
Mortgage banking income	131	3	2	128	16	14	112
Insurance income	81	(3)	(4)	84	3	4	81
Capital markets fees	76	16	27	60	6	11	54
Bank owned life insurance income	67	9	16	58	6	12	52
Gain on sale of loans	56	9	19	47	14	42	33
Securities gains (losses)	(4)	(4)	(100)	—	(1)	(100)	1
Other income	185	28	18	157	(10)	(6)	167
Total noninterest income	1,307	157	14	1,150	111	11	1,039
Personnel costs	1,524	175	13	1,349	227	20	1,122
Outside data processing and other services	313	8	3	305	74	32	231
Net occupancy	212	59	39	153	31	25	122
Equipment	171	6	4	165	40	32	125
Deposit and other insurance expense	78	24	44	54	9	20	45
Professional services	69	(36)	(34)	105	55	110	50
Marketing	60	(3)	(5)	63	11	21	52
Amortization of intangibles	56	26	87	30	2	7	28
Other expense	231	47	26	184	(17)	(8)	201
Total noninterest expense	2,714	306	13	2,408	432	22	1,976
Income before income taxes	1,394	474	52	920	6	1	914
Provision for income taxes	208	—	—	208	(13)	(6)	221
Net income	1,186	474	67	712	19	3	693
Dividends on preferred shares	76	11	17	65	33	103	32
Net income applicable to common shares	\$ 1,110	\$ 463	72 %	\$ 647	\$ (14)	(2)%	\$ 661
Average common shares - basic (000)	1,084,686	180,248	20 %	904,438	101,026	13 %	803,412
Average common shares - diluted	1,136,186	217,396	24	918,790	101,661	12	817,129
Per common share							
Net income - basic	\$ 1.02	\$ 0.30	42	\$ 0.72	\$ (0.10)	(12)	\$ 0.82
Net income - diluted	1.00	0.30	43	0.70	(0.11)	(14)	0.81
Cash dividends declared	0.35	0.06	21	0.29	0.04	16	0.25
Revenue - fully taxable equivalent (FTE)							
Net interest income	\$ 3,002	\$ 633	27	\$ 2,369	\$ 418	21	\$ 1,951
FTE adjustment	50	7	16	43	11	34	32
Net interest income (2)	3,052	640	27	2,412	429	22	1,983
Noninterest income	1,307	157	14	1,150	111	11	1,039
Total revenue (2)	\$ 4,359	\$ 797	22 %	\$ 3,562	\$ 540	18 %	\$ 3,022

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

Huntington Bancshares Incorporated  
Annual Mortgage Banking Income  
(Unaudited)

<i>(dollar amounts in millions)</i>	Year Ended December 31,				
	2017	2016	2015	2014	2013
Net origination and secondary marketing income	\$ 95	\$ 100	\$ 91	\$ 57	\$ 85
Net mortgage servicing income					
Loan servicing income	52	46	43	41	44
Amortization of capitalized servicing	(29)	(28)	(27)	(24)	(29)
Operating income	23	18	16	17	15
MSR valuation adjustment (1)	1	1	(4)	(11)	36
Gains (losses) due to MSR hedging	—	(1)	(2)	7	(25)
Net MSR risk management	1	—	(6)	(4)	11
Total net mortgage servicing income	\$ 24	\$ 18	\$ 10	\$ 13	\$ 26
All other	12	10	11	15	16
Mortgage banking income	\$ 131	\$ 128	\$ 112	\$ 85	\$ 127
Mortgage origination volume	\$ 6,634	\$ 5,822	\$ 4,705	\$ 3,558	\$ 4,418
Mortgage origination volume for sale	3,912	3,822	3,237	2,366	2,793
Third party mortgage loans serviced (2)	19,989	18,852	16,168	15,637	15,239
Mortgage servicing rights (2)	202	186	161	156	162
MSR % of investor servicing portfolio	1.01%	0.99%	0.99%	1.00%	1.07%

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

(2) At period end.

Huntington Bancshares Incorporated  
Annual Credit Reserves Analysis  
(Unaudited)

	Year Ended December 31,				
<i>(dollar amounts in millions)</i>	2017	2016	2015	2014	2013
Allowance for loan and lease losses, beginning of period	\$ 638	\$ 598	\$ 605	\$ 648	\$ 769
Loan and lease losses	(252)	(227)	(218)	(247)	(307)
Recoveries of loans previously charged off	93	118	130	122	118
Net loan and lease losses	(159)	(109)	(88)	(125)	(189)
Provision for loan and lease losses	212	169	89	83	68
Allowance of assets sold or transferred to loans held for sale	—	(20)	(8)	(1)	—
Allowance for loan and lease losses, end of period	691	638	598	605	648
Allowance for unfunded loan commitments and letters of credit, beginning of period	98	72	61	63	41
Provision for (reduction in) unfunded loan commitments and letters of credit losses	(11)	22	11	(2)	22
Fair value of acquired AULC	—	4	—	—	—
Allowance for unfunded loan commitments and letters of credit, end of period	87	98	72	61	63
Total allowance for credit losses	\$ 778	\$ 736	\$ 670	\$ 666	\$ 711
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	0.99%	0.95%	1.19%	1.27%	1.50%
Nonaccrual loans and leases (NALs)	198	151	161	202	201
Nonperforming assets (NPAs)	178	133	150	179	184
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	1.11%	1.10%	1.33%	1.40%	1.65%
Nonaccrual loans and leases (NALs)	223	174	180	222	221
Nonperforming assets (NPAs)	200	153	168	197	202



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

<i>(dollar amounts in millions)</i>	Year Ended December 31,				
	2017	2016	2015	2014	2013
Total Loans					
Commercial:					
Commercial and industrial	\$ 42	\$ 45	\$ 28	\$ 32	\$ 16
Commercial real estate:					
Construction	(5)	(2)	(1)	2	7
Commercial	(6)	(24)	(15)	(11)	19
Commercial real estate	(11)	(26)	(16)	(9)	26
Total commercial	31	19	12	23	42
Consumer:					
Automobile	42	32	20	17	11
Home equity	5	9	20	37	82
Residential mortgage	6	6	10	20	27
RV and marine finance	10	2	—	—	—
Other consumer	65	41	26	28	27
Total consumer	128	90	76	102	147
Total net charge-offs	\$ 159	\$ 109	\$ 88	\$ 125	\$ 189
Net charge-offs - annualized percentages:					
Commercial:					
Commercial and industrial	0.15 %	0.19 %	0.14 %	0.18 %	0.10%
Commercial real estate:					
Construction	(0.36)	(0.19)	(0.08)	0.16	1.10
Commercial	(0.10)	(0.49)	(0.37)	(0.25)	0.42
Commercial real estate	(0.15)	(0.44)	(0.32)	(0.19)	0.49
Total commercial	0.09	0.06	0.05	0.10	0.19
Consumer:					
Automobile	0.36	0.30	0.23	0.23	0.19
Home equity	0.05	0.10	0.23	0.44	0.99
Residential mortgage	0.08	0.09	0.17	0.35	0.52
RV and marine finance	0.48	0.33	—	—	—
Other consumer	6.36	5.53	5.44	6.99	6.30
Total consumer	0.39	0.32	0.32	0.46	0.75
Net charge-offs as a % of average loans	0.23 %	0.19 %	0.18 %	0.27 %	0.45%

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

<i>(dollar amounts in millions)</i>	December 31,				
	2017	2016	2015	2014	2013
<b>Nonaccrual loans and leases (NALs):</b>					
Commercial and industrial	\$ 161	\$ 234	\$ 175	\$ 72	\$ 57
Commercial real estate	29	20	29	48	73
Automobile	6	6	7	5	6
Residential mortgage	84	91	95	96	120
RV and marine	1				
Home equity	68	72	66	79	66
Other consumer	—	—	—	—	—
<b>Total nonaccrual loans and leases</b>	<b>349</b>	<b>423</b>	<b>372</b>	<b>300</b>	<b>322</b>
<b>Other real estate, net:</b>					
Residential	24	31	24	29	23
Commercial	9	20	3	6	4
<b>Total other real estate, net</b>	<b>33</b>	<b>51</b>	<b>27</b>	<b>35</b>	<b>27</b>
Other NPAs (1)	7	7	—	3	3
<b>Total nonperforming assets</b>	<b>\$ 389</b>	<b>\$ 481</b>	<b>\$ 399</b>	<b>\$ 338</b>	<b>\$ 352</b>
Nonaccrual loans and leases as a % of total loans and leases	0.50%	0.63%	0.74%	0.63%	0.75%
NPA ratio (2)	0.55	0.72	0.79	0.71	0.82

<i>(dollar amounts in millions)</i>	December 31,				
	2017	2016	2015	2014	2013
<b>Nonperforming assets, beginning of period</b>	<b>\$ 481</b>	<b>\$ 399</b>	<b>\$ 338</b>	<b>\$ 352</b>	<b>\$ 446</b>
New nonperforming assets	415	633	569	431	466
Returns to accruing status	(118)	(127)	(101)	(77)	(82)
Loan and lease losses	(95)	(135)	(150)	(175)	(213)
Payments	(252)	(211)	(212)	(159)	(231)
Sales and transfers to held-for-sale	(42)	(79)	(45)	(34)	(34)
Other	—	—	—	—	—
<b>Nonperforming assets, end of period</b>	<b>\$ 389</b>	<b>\$ 481</b>	<b>\$ 399</b>	<b>\$ 338</b>	<b>\$ 352</b>

- (1) Other nonperforming assets represent an investment security backed by a municipal bond.
- (2) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.

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

<i>(dollar amounts in millions)</i>	December 31,				
	2017	2016	2015	2014	2013
<b>Accruing loans and leases past due 90 days or more:</b>					
Commercial and industrial	\$ 9	\$ 18	\$ 9	\$ 5	\$ 15
Commercial real estate	3	17	10	19	39
Automobile	7	10	7	5	5
Residential mortgage (excluding loans guaranteed by the U.S. Government)	21	15	14	33	2
RV and marine finance	1	1	—	—	—
Home equity	18	12	9	12	14
Other consumer	5	4	1	1	1
<b>Total, excl. loans guaranteed by the U.S. Government</b>	<b>64</b>	<b>77</b>	<b>50</b>	<b>75</b>	<b>76</b>
<b>Add: loans guaranteed by U.S. Government</b>	<b>51</b>	<b>52</b>	<b>56</b>	<b>55</b>	<b>88</b>
<b>Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government</b>	<b>\$ 115</b>	<b>\$ 129</b>	<b>\$ 106</b>	<b>\$ 130</b>	<b>\$ 164</b>
<b>Ratios:</b>					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.09%	0.12%	0.10%	0.16%	0.18%
Guaranteed by U.S. Government, as a percent of total loans and leases	0.07	0.08	0.11	0.12	0.20
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.16	0.19	0.21	0.27	0.38
<b>Accruing troubled debt restructured loans:</b>					
Commercial and industrial	\$ 300	\$ 210	\$ 236	\$ 117	\$ 84
Commercial real estate	78	77	115	177	205
Automobile	30	26	25	26	31
Home equity	265	270	199	252	188
Residential mortgage	224	243	265	265	305
RV and marine finance	1	—	—	—	—
Other consumer	8	4	4	4	1
<b>Total accruing troubled debt restructured loans</b>	<b>\$ 906</b>	<b>\$ 830</b>	<b>\$ 844</b>	<b>\$ 841</b>	<b>\$ 814</b>
<b>Nonaccruing troubled debt restructured loans:</b>					
Commercial and industrial	\$ 82	\$ 107	\$ 57	\$ 21	\$ 7
Commercial real estate	15	5	17	25	24
Automobile	4	5	6	5	6
Home equity	28	28	21	27	21
Residential mortgage	55	59	72	69	83
RV and marine finance	—	—	—	—	—
Other consumer	—	—	—	—	—
<b>Total nonaccruing troubled debt restructured loans</b>	<b>\$ 184</b>	<b>\$ 204</b>	<b>\$ 173</b>	<b>\$ 147</b>	<b>\$ 141</b>