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

FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported) October 18, 2012

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

Maryland	1-34073	31-0724920
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

Huntington Center **41 South High Street** **Columbus, Ohio**	**43287**
(Address of principal executive offices)	(Zip Code)

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

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

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))

Item 2.02. Results of Operations and Financial Condition.

On October 18, 2012, Huntington Bancshares Incorporated ("Huntington") issued a news release announcing its earnings for the quarter ended September 30, 2012. Also on October 18, 2012, Huntington made a Quarterly Performance Discussion and Financial Review available on its web site, www.huntington-ir.com.

Huntington's senior management will host an earnings conference call October 18, 2012, at 10:00 a.m. (Eastern Time). The call may be accessed via a live Internet webcast at www.huntington-ir.com or through a dial-in telephone number at 877-684-3807, conference ID 29910390. Slides will be available atwww.huntington-ir.com just prior to the call. A replay of the web cast will be archived in the Investor Relations section of Huntington's web site at www.huntington.com. A telephone replay will be available two hours after the completion of the call through October 31, 2012, at (855) 859-2056 or (404) 537-3406; conference call ID 29910390.

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: (1) worsening of credit quality performance due to a number of factors such as the underlying value of collateral that could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) changes in economic conditions, including impacts from the implementation of the Budget Control Act of 2011 as well as the continuing economic uncertainty in the US, the European Union, and other areas; (3) movements in interest rates; (4) competitive pressures on product pricing and services; (5) success, impact, and timing of our business strategies, including market acceptance of any new products or services introduced to implement our "Fair Play" banking philosophy; (6) changes in accounting policies and principles and the accuracy of our assumptions and estimates used to prepare our financial statements; (7) extended disruption of vital infrastructure; (8) the final outcome of significant litigation; (9) the nature, extent, timing and results of governmental actions, examinations, reviews, reforms, and regulations including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act; and (10) the outcome of judicial and regulatory decisions regarding practices in the residential mortgage industry, including among other things the processes followed for foreclosing residential mortgages. Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2011 Annual Report on Form 10-K, and documents subsequently filed by Huntington with the Securities and Exchange Commission. All forward-looking statements included in this document are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

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 October 18, 2012.

Exhibit 99.2 – Quarterly Performance Discussion, September 2012.

Exhibit 99.3 – Quarterly Financial Review, September 2012.

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: October 18, 2012

By: /s/ Donald R. Kimble

Donald R. Kimble
Senior Executive Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	News release of Huntington Bancshares Incorporated, October 18, 2012.
Exhibit 99.2	Quarterly Performance Discussion, September 2012.
Exhibit 99.3	Quarterly Financial Review, September 2012.

Exhibit 99.1

NEWS

Date: October 18, 2012
FOR IMMEDIATE RELEASE –

Contact:

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**HUNTINGTON BANCSHARES INCORPORATED
REPORTS RECORD NET INCOME OF $167.8 MILLION, OR $0.19 PER COMMON
SHARE, FOR THE 2012 THIRD QUARTER, UP 10% FROM THE PRIOR QUARTER AND
UP 17% FROM THE YEAR-AGO QUARTER**

DECLARES QUARTERLY DIVIDEND ON COMMON STOCK OF $0.04 PER SHARE

Other specific highlights compared with 2012 Second Quarter:

- **$8.1 million, or 5% annualized, increase in total revenue**
- **$7.2 million, or 3%, increase in noninterest income, including a $6.3 million increase in mortgage banking income**
- **3.38% fully taxable equivalent net interest margin, down 4 basis points**
- **3% annualized growth in end of period total loans**
- **9% annualized growth in average core deposits**
- **$14.0 million, or 3%, increase in noninterest expense, including a $4.4 million increase in cost associated with early extinguishment of debt**
- **$19.5 million state deferred tax valuation allowance benefit**
- **$33.0 million of net charge-offs due to regulatory guidance related to Chapter 7 bankruptcy loans**
- **6% decline in nonaccrual loans to 1.11% of total loans and leases, down from 1.19%**
- **1.19% return on average assets, up from 1.10%**
- **$0.22, or 16% annualized, increase in tangible book value per common share to $5.71**
- **3.7 million shares repurchased at an average price of $6.68 per share**

COLUMBUS, Ohio – Huntington Bancshares Incorporated (NASDAQ: HBAN;www.huntington.com) reported 2012 third quarter net income of $167.8 million, up $15.1 million, or 10%, from $152.7 million in the prior quarter. Earnings per common share in the current quarter were $0.19, up $0.02 from the prior quarter. Net income in the year-ago quarter was $143.4 million, or $0.16 per common share.

Huntington today also announced that the board of directors declared a quarterly cash dividend on its common stock of $0.04 per common share. The dividend is payable January 2, 2013, to shareholders of record on December 18, 2012.

Summary Performance Discussion

"We are pleased with the quarter's financial results which reflect steady growth in a number of key strategic areas including loans, deposits, and customer relationships. This demonstrates the continued benefits from successfully executing our strategic plan. This quarter was negatively impacted by an increase in healthcare and regulatory costs," said Stephen D. Steinour, chairman, president and chief executive officer. "At the core of our strategic plan remains a differentiated approach to banking, coupled with investing in products and services that are driving growth and improvement in the stability of our long-term profitability."

Net income in the third quarter was $167.8 million, up $15.1 million, or 10%, from $152.7 million in the prior quarter. The primary drivers of the increase were a $21.0 million, or 43%, decrease in provision for income taxes and a $7.2 million, or 3%, increase in noninterest income that were partially offset by a $14.0 million, or 3%, increase in noninterest expense. The decrease in provision for income taxes reflected the only significant item for the quarter, a $19.5 million state deferred tax valuation allowance benefit.

Net interest income increased $0.8 million, or less than 1%, from the prior quarter. This reflected a $0.3 billion, or 1% (2% annualized), increase in average earning assets and a 4 basis point decrease in the fully-taxable equivalent net interest margin (NIM) to 3.38%. The linked-quarter decrease in the NIM reflected the negative impact of a 10 basis point decline of the yield on earnings assets, 6 basis points of which were related to the yield on loans. This was partially offset by the benefit of a 6 basis point reduction in total funding costs. Average noninterest bearing deposits increased $0.3 billion, or 8% annualized, and represented 27% of total deposits.

The $0.3 billion increase in average earning assets was driven by the $1.4 billion increase in average loans held for sale and a $0.2 billon, 6% annualized, increase in average commercial and industrial loans (C&I). That was partially offset by the $0.9 billion decrease in average automobile loans, reflecting the prior quarter's reclassification of $1.3 billion of automobile loans into held for sale, and a $0.4 billion decrease in commercial real estate loans.

Average total core deposits increased $1.0 billion, or 9% annualized, reflecting a $1.3 billion, or 40% annualized, increase in money market deposits and a $0.3 billion, or 9% annualized, increase in noninterest bearing demand deposits. These were partially offset by the $0.5 billion, or 29% annualized, decrease in core certificates of deposit (CDs) as customers were actively transitioned from CDs into more flexible money market accounts or other investment based solutions. Through our strategic focus on growing consumer households and commercial relationships by earning their primary checking (demand deposit) accounts, we continue to improve our overall funding mix. As previously disclosed, there remains over $1.0 billion of demand deposits from several larger relationships that are considered nonpermanent in nature.

Total noninterest income increased $7.2 million, or 3%, from the prior quarter. This included a $6.3 million, or 16%, increase in mortgage banking income and a $3.8 million increase in securities gains. Gain on sale of loans increased $2.5 million, or 60%, due to the sale of $0.2 billion of automobile loans that we classified as held for sale at the end of the prior quarter. These positive impacts were partially offset by a $4.4 million, or 16%, decrease in other income as the prior quarter included a gain on the sale of affordable housing investments.

Commenting on revenue trends, Steinour said, “The third quarter results clearly showed the continued benefit of the investment we have made over the preceding three years. Adding over 250,000 consumer households, a 27% increase, and 26,000 commercial relationships, or 21% increase, since the first quarter of 2010 has allowed Huntington to grow quarterly total revenue by more than $59 million even with the negative impacts from the low absolute level of interest rates, the flat shape of the yield curve, and the reduction of over $25 million of revenue per quarter due to the Durbin amendment and implementation of changes to Regulation E. Not only are we gaining customers, we are selling deeper with 76% of consumer checking account households and 33% of commercial relationships now with 4 or more products or services. Strategic investments have a maximum of two years to break even with many reaching that level in the first year. A portion of our strategic investments remain in the early stages, such as our strategy to build over 180 in-store full service branches. The in-store branches are on target with the estimated aggregate impact to operating income negligible next year and positive in 2014.”

Noninterest expense increased $14.0 million, or 3%, from the prior quarter. This included a $4.7 million, or 2%, increase in personnel costs primarily reflecting higher healthcare costs and a $4.4 million increase in the cost associated with early extinguishment of debt including the trust preferred securities (TruPS) that were redeemed during the quarter. Noninterest expense included $4.5 million of expense related to the development of infrastructure and systems to support the Federal Reserve CCAR process.

The provision for credit losses increased $0.5 million, or 1%, from the prior quarter. This reflected a $20.9 million, or 25%, increase in net charge-offs (NCOs) to $105.1 million, or an annualized 1.05% of average total loans and leases, from $84.2 million, or an annualized 0.82%, in the prior quarter. Of this quarter’s NCOs, $33.0 million related to regulatory guidance requiring consumer loans discharged under Chapter 7 bankruptcy to be charged down to collateral value. Approximately 90% continue to make payments as scheduled. Partially offsetting the increase in NCOs were significant improvement in asset quality trends, resulting in lower calculated reserves. Criticized commercial loans declined by $223 million, or 11%, in the quarter, and specific reserves associated with impaired commercial loans also declined.

The period-end allowance for credit losses (ACL) as a percentage of total loans and leases decreased to 2.09% from 2.28% in the prior quarter. The ACL as a percentage of period end total nonaccrual loans (NALs) was essentially unchanged, decreasing 3 percentage points to 189%. NALs declined by $29.1 million, or 6%, to $445.0 million, or 1.11% of total loans, during the quarter despite a $63 million increase associated with the revised treatment of Chapter 7 bankruptcy consumer loans.

Capital, our Tier 1 common risk-based capital ratio at September 30, 2012, was 10.28%, up from 10.08% at June 30, 2012, and our tangible common equity ratio increased to 8.74% from 8.41% over this same period. The regulatory Tier 1 risk-based capital ratio at September 30, 2012, was 11.88%, down from 11.93%, at June 30, 2012. This decline reflected the capital actions taken throughout the quarter, which are discussed below.

Over the quarter, and consistent with planned capital actions, redemption of $150 million of trust preferred securities (TruPS) was announced and 3.7 million common shares were repurchased at an average price of $6.68 per share. The weighted average coupon of the remaining $300 million of TruPS is LIBOR + 1.02%. Commenting on capital, Steinour said, “Reinvesting excess capital to grow the business organically remains our first priority. Importantly, through dividends and share repurchases, we have the flexibility, subject to market conditions, to return a meaningful amount of our earnings to the owners of the company.”

Expectations

"We continue to see positive trends within our Midwest markets relative to the broader United States. Nevertheless, broad based customer sentiment began to change late in the quarter. Customers have increased concerns, in the near term, regarding the US economy as we approach the election and scheduled impacts of the Budget Control Act of 2011. We are optimistic that once permanent solutions are in place, the strength of the Midwest and the soundness of our strategy will continue to drive growth and improved profitability," said Steinour.

For the next several quarters, average net interest income is expected to be relatively stable from the third quarter's level as we anticipate an increase in total loans, excluding the impacts of any future loan securitizations. Those benefits to net interest income are expected to be mostly offset, however, by downward NIM pressure due to the anticipated competitive pressures on loan pricing, as well as lower rate securities through reinvestment, and declining positive impacts from deposit repricing. The C&I portfolio is expected to continue to show growth. Although, given the most recent trend, we are expecting near-term growth to be slower than the strong growth we experienced earlier this year. Our C&I sales pipeline remains robust with much of this reflecting the positive impact from our strategic initiatives, focused OCR sales process, and continued support of middle market and small business lending in the Midwest. We will continue to evaluate the use of automobile loan securitizations to limit total on-balance sheet exposure due to our expectation of continued strong levels of originations. On October 11, a $1.0 billion automobile loan securitization, with an approximate $17 million gain, was completed. Residential mortgages and home equity loan balances are expected to be relatively stable in response to the proposed capital rules recently released by our regulators. CRE loans likely will experience declines from current levels.

Excluding potential future automobile loan securitizations, we anticipate the increase in total loans will modestly outpace growth in total deposits. This reflects our continued focus on our overall cost of funds and the continued shift towards low- and no-cost demand deposits and money market deposit accounts.

Noninterest income, excluding the impact of any automobile loan sale or security gains and any net MSR impact, is expected to be relatively stable at current levels. Continued growth in new customers and increased contribution from higher cross-sell are expected to be offset by a slowdown in mortgage banking activity.

Noninterest expense is expected to modestly increase above the 2012 third quarter level. For the full year, we continue to anticipate positive operating leverage and modest improvement in our expense efficiency ratio. Additional regulatory costs and expenses associated with strategic actions, including the planned opening of over 80 in-store branches this year, are expected to be partially offset by our focus on improving expense efficiencies throughout the company.

Credit quality is expected to experience improvement. The level of provision for credit losses in the first three quarters of the year was at the low end of our long-term expectation, and we expect some quarterly volatility given the absolute low level of the provision for credit losses and the uncertain and uneven nature of the economic recovery.

We anticipate the effective tax rate for the 2012 fourth quarter to approximate 24% to 26%, which includes permanent tax benefits primarily related to tax-exempt income, tax-advantaged investments, and general business credits.

Please see the 2012 Third Quarter Performance Discussion for an additional detailed review of this quarter's performance. This document can be found at: http://www.investquest.com/iq/h/hban/ne/news/index.htm

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on Thursday, October 18, 2012, at 10:00 a.m. (Eastern Time). The call may be accessed via a live Internet webcast at www.huntington-ir.com or through a dial-in telephone number at (877) 684-3807; Conference ID 29910390. Slides will be available at 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.com. A telephone replay will be available two hours after the completion of the call through October 31, 2012 at (855) 859-2056; Conference ID 29910390.

Forward-looking Statement

This document 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: (1) worsening of credit quality performance due to a number of factors such as the underlying value of collateral that could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) changes in economic conditions, including impacts from the implementation of the Budget Control Act of 2011 as well as the continuing economic uncertainty in the US, the European Union, and other areas; (3) movements in interest rates; (4) competitive pressures on product pricing and services; (5) success, impact, and timing of our business strategies, including market acceptance of any new products or services introduced to implement our "Fair Play" banking philosophy; (6) changes in accounting policies and principles and the accuracy of our assumptions and estimates used to prepare our financial statements; (7) extended disruption of vital infrastructure; (8) the final outcome of significant litigation; (9) the nature, extent, timing and results of governmental actions, examinations, reviews, reforms, and regulations including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act; and (10) the outcome of judicial and regulatory decisions regarding practices in the residential mortgage industry, including among other things the processes followed for foreclosing residential mortgages. Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2011 Annual Report on Form 10-K, and documents subsequently filed by Huntington with the Securities and Exchange Commission. All forward-looking statements included in this document are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

Basis of Presentation

Use of Non-GAAP Financial Measures

This document may contain 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, the 2012 Third Quarter Performance Discussion and Quarterly Financial Review supplements to this document, the third quarter earnings conference call slides, or the Form 8-K related to this document, all of which can be found on Huntington's website at www.huntington-ir.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 a 35% 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.

About Huntington

Huntington Bancshares Incorporated is a $56 billion regional bank holding company headquartered in Columbus, Ohio. The Huntington National Bank, founded in 1866, provides full-service commercial, small business, and consumer banking services; mortgage banking services; treasury management and foreign exchange services; equipment leasing; wealth and investment management services; trust services; brokerage services; customized insurance brokerage and service programs; and other financial products and services. The principal markets for these services are Huntington's six-state banking franchise: Ohio, Michigan, Pennsylvania, Indiana, West Virginia, and Kentucky. The primary distribution channels include a banking network of more than 690 traditional branches and convenience branches located in grocery stores and retirement centers, and through an array of alternative distribution channels including internet and mobile banking, telephone banking, and more than 1,380 ATMs. Through automotive dealership relationships within its six-state banking franchise area and selected other Midwest and New England states, Huntington also provides commercial banking services to the automotive dealers and retail automobile financing for dealer customers.

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HUNTINGTON BANCSHARES
2012 THIRD QUARTER PERFORMANCE DISCUSSION

Date: October 18, 2012

The following provides detailed earnings performance discussion that complements the summary review contained in Huntington Bancshares Incorporated's (NASDAQ: HBAN) 2012 Third Quarter Earnings Press Release, which can be found at:
http://www.investquest.com/iq/h/hban/ne/news/

Table 1 – Earnings Performance Summary

	2012			2011			
(in millions)	**Third Quarter**	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Change % LQ	Change % YOY
Net interest income	**$430.3**	$429.0	$417.2	$415.0	$406.5	0%	6%
Provision for credit losses	**37.0**	36.5	34.4	45.3	43.6	1	(15)
Noninterest income	**261.1**	253.8	285.3	229.4	258.6	3	1
Noninterest expense	**458.3**	444.3	462.7	430.3	439.1	3	4
Income before income taxes	**196.1**	202.0	205.4	168.8	182.3	(3)	8
Provison for income taxes	**28.3**	49.3	52.2	42.0	38.9	(43)	(27)
Net income	**167.8**	152.7	153.3	126.9	143.4	10	17
Dividends on preferred shares	**8.0**	8.0	8.0	7.7	7.7	(0)	4
Net income applicable to common shares	**$159.8**	$144.7	$145.2	$119.2	$135.7	10%	18%
Net income per common share-diluted	**$ 0.19**	$ 0.17	$ 0.17	$ 0.14	$ 0.16	12%	19%
Revenue—fully-taxable equivalent (FTE)							
Net interest income	**$430.3**	$429.0	$417.2	$415.0	$406.5	0%	6%
FTE adjustment	**5.3**	5.7	3.9	3.5	3.7	(9)	44
Net interest income—FTE	**435.6**	434.7	421.1	418.5	410.1	0	6
Noninterest income	**261.1**	253.8	285.3	229.4	258.6	3	1
Total revenue—FTE	**$696.6**	$688.5	$706.5	$647.9	$668.7	1%	4%

Significant Items Influencing Financial Performance Comparisons

From time-to-time, revenue, expenses, or taxes are impacted by items we judge 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 we believe their outsized impact at that time to be infrequent or short term in nature. We believe the disclosure of such "Significant Items", when appropriate, aids analysts/investors in better understanding corporate performance trends. *(See Significant Items under the Basis of Presentation for a full discussion.)*

Table 2 highlights the Significant Items impacting reported results for the current quarter, as there were no significant items in the prior and year ago quarters:

Table 2 – Significant Items Influencing Earnings Performance Comparisons

Three Months Ended	Impact	
(in millions, except per share)	Amount [(1)]	**EPS** [(2)]
September 30, 2012 – net income	**$ 167.8**	**$0.19**
• State deferred tax valuation allowance benefit	19.5	0.02
June 30, 2012 – net income	**$ 152.7**	**$0.17**
September 30, 2011 – net income	**$ 143.4**	**$0.16**

(1) *Favorable (unfavorable) impact on net income; after-tax unless otherwise noted*
(2) *After-tax; EPS reflected on a fully diluted basis*

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

Fully-taxable equivalent net interest income increased $0.8 million, or less than 1%, from the 2012 second quarter. This reflected the benefit of a $0.3 billion, or 1% (2% annualized), increase in average earning assets partially offset by a 4 basis point decrease in the fully-taxable equivalent net interest margin (NIM) to 3.38%. The increase in average earnings assets reflected a $1.4 billion increase in average loans held for sale and a $0.2 billon, 6% annualized, increase in average commercial and industrial loans partially offset by the $0.9 billion decrease in average automobile loans, reflecting the prior quarter's reclassification of $1.3 billion of automobile loans into held for sale, and a $0.4 billion decrease in commercial real estate loans. The primary items impacting the decrease in the NIM were:

- 6 basis point negative impact from the mix and yield of loans.
- 4 basis point negative impact from other earning assets and asset/liability management.

Partially offset by:

- 6 basis point positive impact from the reduction in total funding costs.

Table 3 – Average Loans and Leases

(in billions)	2012 Third Quarter	2012 Second Quarter	2012 First Quarter	2011 Fourth Quarter	2011 Third Quarter	Change % LQ	Change % YOY
Average Loans and Leases							
Commercial and industrial	**$ 16.3**	$16.1	$14.8	$14.2	$13.7	2%	20%
Commercial real estate	**5.7**	6.1	5.9	6.0	6.1	(6)	(6)
Total commercial	**22.1**	22.2	20.7	20.2	19.8	(0)	12
Automobile	**4.1**	5.0	4.6	5.6	6.2	(18)	(35)
Home equity	**8.4**	8.3	8.2	8.1	8.0	1	5
Residential mortgage	**5.2**	5.3	5.2	5.0	4.8	(1)	8
Other consumer	**0.4**	0.5	0.5	0.5	0.5	(4)	(15)
Total consumer	**18.1**	19.0	18.5	19.3	19.5	(5)	(8)
Total loans and leases	**$ 40.1**	$41.2	$39.1	$39.5	$39.3	(3)%	2%

Average total loans and leases decreased $1.1 billion, or 3% (10% annualized), from the 2012 second quarter, primarily reflecting:

- $0.9 billion, or 18% (74% annualized), decrease in average automobile loans. The decline reflected the reclassification of $1.3 billion of automobile loans to loans held for sale at the end of the prior quarter in anticipation of another securitization and sale in the second half of 2012. Automobile loan originations remained strong during the third quarter, exceeding $1.0 billion for the second consecutive quarter.
- $0.4 billion, or 6% (23% annualized), decrease in average Commercial Real Estate (CRE) loans. This reflected continued runoff of the noncore portfolio as well as a reduction in the core portfolio due to lower levels of new loan production.

Partially offset by:

- $0.2 billion, or 2% (6% annualized), growth in average total Commercial and Industrial (C&I) loans. This reflected the continued growth across multiple business lines including middle market and equipment finance, although there was a relative slowing of growth late in the quarter as customers expressed increased concerns, in the near term, around the US economy as we approach the election and scheduled impacts of the Budget Control Act of 2011.

Compared to the year ago quarter, growth in average loans primarily reflected $2.6 billion of C&I loan growth, and two strategic decisions: the resumption of securitization activity and the acquisition of Fidelity Bank.

Table 4 – Average Deposits

(in billions)	2012 Third Quarter	2012 Second Quarter	2012 First Quarter	2011 Fourth Quarter	2011 Third Quarter	Change % LQ	Change % YOY
Average Deposits							
Demand deposits—noninterest bearing	**$ 12.3**	$ 12.1	$ 11.3	$ 10.7	$ 8.7	2%	41%
Demand deposits—interest bearing	**5.8**	5.9	5.6	5.6	5.6	(2)	4
Total demand deposits	**18.1**	18.0	16.9	16.3	14.3	1	27
Money market deposits	**14.5**	13.2	13.1	13.6	13.3	10	9
Savings and other domestic deposits	**5.0**	5.0	4.8	4.7	4.8	(0)	5
Core certificates of deposit	**6.1**	6.6	6.5	6.8	7.6	(7)	(19)
Total core deposits	**43.8**	42.8	41.4	41.4	40.0	2	10
Other domestic deposits of $ 250,000 or more	**0.3**	0.3	0.3	0.4	0.4	1	(22)
Brokered deposits and negotiable CDs	**1.9**	1.4	1.3	1.4	1.5	32	23
Other deposits	**0.4**	0.4	0.4	0.4	0.4	(0)	(11)
Total deposits	**$ 46.3**	$ 44.9	$ 43.5	$ 43.6	$ 42.3	3%	10%

Average total core deposits increased $1.0 billion, or 2% (9% annualized), from the 2012 second quarter primarily reflecting:

- $1.3 billion, or 10% (40% annualized), increase in money market deposits.
- $0.3 billion, or 2% (9% annualized), increase in average noninterest bearing demand deposits.

Partially offset by:

- $0.5 billion, or 7% (29% annualized), decrease in average core certificates of deposit.

Compared to the year ago quarter, growth in average total core deposits primarily reflected $3.6 billion of noninterest bearing deposit growth, of which $0.1 billion related to the Fidelity Bank transaction.

Non-core funding sources displayed significant mix shift due to the decision to replace maturing Federal Home Loan Bank advances with brokered deposits, reflecting the following changes from the prior quarter:

- $0.5 billion, or 32%, increase in average brokered deposits and negotiable CDs.
- $0.5 billion, or 83%, decrease in Federal Home Loan Bank advances.

Provision for Credit Losses

The provision for credit losses increased $0.5 million, or 1%, from the prior quarter. Net charge-offs (NCO) were $105.1 million, up 25% from $84.2 million in the prior quarter. NCOs were an annualized 1.05% of average loans and leases in the current quarter, up from 0.82% in the 2012 second quarter. Of this quarter’s NCOs, $33.0 million, or an annualized 33 bp of average loans and leases, relate to Chapter 7 bankruptcy consumer loans. The period end allowance for credit losses (ACL) as a percentage of total loans and leases decreased to 2.09% from 2.28%, while the ACL as a percentage of period end total nonaccrual loans (NALs) decreased slightly to 189% from 192% *(see Credit Quality discussion)*.

Noninterest Income

Table 5 – Noninterest Income

(in millions)	2012 Third Quarter	2012 Second Quarter	2012 First Quarter	2011 Fourth Quarter	2011 Third Quarter	Change LQ	Change YOY
Noninterest Income							
Service charges on deposit accounts	**$ 67.8**	$ 66.0	$ 60.3	$ 63.3	$ 65.2	3%	4%
Trust services	**29.7**	29.9	30.9	28.8	29.5	(1)	1
Electronic banking income	**22.1**	20.5	18.6	18.3	32.9	8	(33)
Mortgage banking income	**44.6**	38.3	46.4	24.1	12.8	16	249
Brokerage income	**16.5**	19.0	19.3	18.7	20.3	(13)	(19)
Insurance income	**17.8**	17.4	18.9	17.9	17.2	2	3
Bank ow ned life insurance income	**14.4**	14.0	13.9	14.3	15.6	3	(8)
Capital markets fees	**11.8**	13.5	10.0	9.8	11.3	(12)	5
Gain on sale of loans	**6.6**	4.1	26.8	2.9	19.1	60	(65)
Automobile operating lease income	**2.1**	2.9	3.8	4.7	5.9	(25)	(64)
Securities (losses) gains	**4.2**	0.4	(0.6)	(3.9)	(1.4)	1091	NR
Other income	**23.4**	27.9	37.1	30.5	30.1	(16)	(22)
Total noninterest income	**$261.1**	$253.8	$285.3	$229.4	$258.6	3%	1%

Noninterest income increased $7.2 million, or 3%, from the prior quarter primarily reflecting:

- $6.3 million, or 16%, increase in mortgage banking income. This primarily reflected a $10.7 million increase in origination and secondary marketing income and a $4.5 million decline in the net trading gains (losses) related to mortgage servicing rights (MSR) hedging.
- $3.8 million increase in securities gains. Agency debt and asset-backed securities were sold, and the proceeds were reinvested in the Held-to-Maturity (HTM) portfolio. At quarter end, $1.6 billion, or 17%, of the investment portfolio was in HTM.
- $2.5 million, or 60%, increase in gain on sale of loans, which included a $1.9 million gain on the sale of automobile loans.

Partially offset by:

- $4.4 million decrease in other income, as the prior quarter included a gain on the sale of affordable housing investments.

Noninterest income increased $2.5 million, or 1%, from the year ago quarter, primarily reflecting:

- $31.8 million, or 249%, increase in mortgage banking income. This primarily reflected a $25.2 million increase in origination and secondary marketing income. Also impacting the year-over-year comparison was a $4.1 million net MSR related loss in the current quarter compared to a net MSR related loss of $9.2 million in the year-ago quarter.
- $5.5 million increase in securities gains.
- $2.6 million, or 4%, increase in service charges on deposits, primarily reflecting continued strong customer growth.

Mostly offset by:

- $12.5 million, or 65%, decrease in gain on sale of loans, as the year ago quarter included a $15.5 million automobile loan securitization gain.
- $10.8 million, or 33%, decline in electronic banking income related to implementing the lower debit card interchange fee structure mandated in the Durbin Amendment of the "Dodd-Frank Act".
- $6.7 million, or 22%, decrease in other income, primarily related to the reimbursement of third party costs in the year ago quarter.
- $3.8 million, or 19%, decline in brokerage income primarily related to reduced sales of market-linked CDs given lower market interest rates.
- $3.7 million, or 64%, decline in automobile operating lease income, reflecting the impact of a declining portfolio as a result of having exited that business in 2008.

Noninterest Expense

Table 6 – Noninterest Expense

	2012			2011			
(in millions)	**Third Quarter**	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Change % LQ	Change % YOY
Noninterest Expense							
Personnel costs	**$247.7**	$243.0	$243.5	$228.1	$226.8	2%	9%
Outside data processing and other services	**49.9**	48.1	42.1	53.4	49.6	4	1
Net occupancy	**27.6**	25.5	29.1	26.8	27.0	8	2
Equipment	**26.0**	24.9	25.5	25.9	22.3	4	17
Deposit and other insurance expense	**15.5**	15.7	20.7	18.5	17.5	(1)	(11)
Marketing	**20.2**	21.4	16.8	16.4	22.3	(6)	(9)
Professional services	**18.0**	15.5	11.2	16.8	20.3	17	(11)
Amortization of intangibles	**11.4**	11.9	11.5	13.2	13.4	(4)	(15)
Automobile operating lease expense	**1.6**	2.2	2.9	3.4	4.4	(26)	(63)
OREO and foreclosure expense	**5.0**	4.1	5.0	5.0	4.7	21	7
Loss (Gain) on early extinguishment of debt	**1.8**	(2.6)	—	(9.7)	—	(31)	NR
Other expense	**33.6**	34.5	54.4	32.5	31.0	(3)	8
Total noninterest expense	**$458.3**	$444.3	$462.7	$430.3	$439.1	3%	4%
(in thousands)							
Number of employees (full-time equivalent)	**11.7**	11.4	11.4	11.2	11.2	3%	4%

Noninterest expense increased $14.0 million, or 3%, from the prior quarter. This primarily reflected:

- $4.4 million, or 200%, increase in the costs associated with early extinguishment of debt including the trust preferred securities (TruPS) that were redeemed during the quarter.
- $4.7 million, or 2%, increase in personnel costs, primarily reflecting higher healthcare costs.

Noninterest expense included $4.5 million of expense related to the development of infrastructure and systems to support the Federal Reserve CCAR process.

Noninterest expense increased $19.2 million, or 4%, from the year ago quarter, primarily reflecting:

- $20.9 million, or 9%, increase in personnel costs reflecting an increase in the number of full-time equivalent employees as well as increased salaries and benefits.
- $3.7 million, or 17%, increase in equipment expense reflecting the implementation of strategic initiatives including the company's in-store branch expansion.

Partially offset by:

- $2.8 million, or 63%, decline in automobile operating lease expense as the portfolio continued its planned runoff as we exited that business in 2008.

Income Taxes

The provision for income taxes in the 2012 third quarter was $28.3 million. This compared with a provision for income taxes of $49.3 million in the 2012 second quarter. The effective tax rates for the 2012 third and second quarter were 14.4% and 24.4%, respectively. At September 30, 2012, we had a net deferred tax asset of $201.5 million. Based on both positive and negative evidence and our level of forecasted future taxable income, there was no impairment to the deferred tax asset at September 30, 2012. As of September 30, 2012 and June 30, 2012, there was no disallowed deferred tax asset for regulatory capital purposes.

Credit Quality Performance Discussion

Credit quality performance in the 2012 third quarter reflected continued improvement. NALs declined 6% to $445.0 million, or 1.11% of total loans, compared to $474.2 million, or 1.19% of total loans, in the prior quarter. NALs increased due to $63 million of Chapter 7 bankruptcy consumer loans. Net charge-offs (NCOs) increased compared to the prior quarter solely as a result of the $33.0 million impact to charge-offs related to Chapter 7 bankruptcy consumer loans. NPAs declined $13.5 million, or 3%, compared to the prior quarter as the improvement in NALs was partially offset by an increase in commercial OREO.

Net Charge-Offs (NCOs)

Table 7 – Net Charge-Offs

(in millions)	2012 Third Quarter	2012 Second Quarter	2012 First Quarter	2011 Fourth Quarter	2011 Third Quarter
Net Charge-offs					
Commercial and industrial	**$ 13.0**	$ 15.7	$ 28.5	$ 10.9	$ 17.9
Commercial real estate	**17.4**	29.2	10.5	28.4	24.4
Total commercial	**30.4**	44.9	39.0	39.3	42.3
Automobile	**4.0**	0.4	3.1	4.2	3.9
Home equity	**46.6**	21.0	23.7	23.4	26.2
Residential mortgage	**16.9**	10.8	10.6	9.7	11.6
Other consumer	**7.2**	7.1	6.6	7.2	6.6
Total consumer	74.7	39.4	44.0	44.6	48.2
Total net charge-offs	**$105.1**	$ 84.2	$ 83.0	$ 83.9	$ 90.6
Net Charge-offs—annualized percentages					
Commercial and industrial	**0.32%**	0.39%	0.77%	0.31%	0.52%
Commercial real estate	**1.21**	1.92	0.72	1.91	1.60
Total commercial	**0.55**	0.81	0.75	0.78	0.86
Automobile	**0.40**	0.04	0.27	0.30	0.25
Home equity	**2.23**	1.01	1.15	1.15	1.31
Residential mortgage	**1.30**	0.82	0.82	0.77	0.97
Other consumer	**6.49**	6.15	5.45	5.66	5.05
Total consumer	**1.65**	0.83	0.95	0.92	0.99
Total net charge-offs	**1.05%**	0.82%	0.85%	0.85%	0.92%

Total NCOs for the 2012 third quarter were $105.1 million, or an annualized 1.05% of average total loans and leases. This was up $20.9 million, or 25%, from $84.2 million, or an annualized 0.82%, in the prior quarter. Of the current quarter’s NCOs, $33.0 million were related to Chapter 7 bankruptcy consumer loans.

Total C&I NCOs for the 2012 third quarter were $13.0 million, or an annualized 0.32%, down 17% from $15.7 million, or an annualized 0.39% of related loans, in the prior quarter.

Current quarter CRE net charge-offs were $17.4 million, or an annualized 1.21% of average CRE loans. This was down $11.8 million, or 40%, from $29.2 million, or an annualized 1.92%, in the prior quarter.

Automobile loan and lease net charge-offs were $4.0 million, or an annualized 0.40% of related average balances, up from $0.4 million, or an annualized 0.04%, in the prior quarter. Of the current quarter’s NCOs, $2.0 million were related to Chapter 7 bankruptcy consumer loans.

Residential mortgage net charge-offs in the third quarter were $16.9 million, up from $10.8 million in the prior quarter. On an annualized basis, residential mortgage net charge-offs represented 1.30% of related loans, up from 0.82% of related loans in the prior quarter. Of the current quarter’s NCOs, $8.0 million were related to Chapter 7 bankruptcy consumer loans.

Home equity net charge-offs were $46.6 million, or an annualized 2.23% of related average balances, up 121% from $21.0 million, or an annualized 1.01%, in the prior quarter. Of the current quarter’s NCOs, $23.1 million were related to Chapter 7 bankruptcy consumer loans.

Nonaccrual Loans (NALs) and Nonperforming Assets (NPAs)

Table 8 – Nonaccrual Loans and Nonperforming Assets

(in millions)	2012 Sep. 30	2012 Jun. 30	2012 Mar. 31	2011 Dec. 31	2011 Sep. 30
Nonaccrual loans and leases (NALs):					—
Commercial and industrial	**$109.5**	$133.7	$142.5	$201.8	$209.6
Commercial real estate	**149.0**	219.4	205.1	229.9	257.1
Automobile	**11.8**	—	—	—	—
Residential mortgage	**123.1**	75.0	74.1	68.7	61.1
Home equity	**51.7**	46.0	45.8	40.7	37.2
Total nonaccrual loans and leases (NALs) *(1)*	**445.0**	474.2	467.6	541.1	565.0
Other real estate, net:			—	—	—
Residential *(2)*	**23.6**	21.5	31.9	20.3	18.6
Commercial	**30.6**	17.1	16.9	18.1	19.4
Total other real estate, net	**54.2**	38.6	48.7	38.4	38.0
Other NPAs (3)	**10.5**	10.5	10.8	10.8	11.0
Total nonperforming assets (NPAs) *(2)*	**$509.7**	$523.3	$527.1	$590.3	$614.0
NAL ratio *(4)*	**1.11%**	1.19%	1.15%	1.39%	1.45%
NPA ratio *(5)*	**1.26**	1.31	1.29	1.51	1.57

(1) All loans acquired as part of the FDIC-assisted Fidelity Bank acquisition accrue interest as performing loans or as purchased impaired loans in accordance with ASC 310-30; therefore, none of the acquired loans were reported nonaccrual on March 31, 2012, June 30, 2012, and September 30, 2012.

(2) Residential real estate owned acquired in the FDIC-assisted Fidelity Bank acquisition is reflected in the above table effective March 31, 2012.

(3) Other nonperforming assets represent an investment security backed by a municipal bond.

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

(5) Total NPAs as a % of sum of loans and leases, impaired loans held for sale, and net other real estate

Total nonaccrual loans and leases (NALs) were $445.0 million at September 30, 2012 and represented 1.11% of total loans and leases. This was down $29.1 million, or 6%, from $474.2 million, or 1.19% of total loans and leases, at the end of the prior quarter. Total NALs included $63.0 million of Chapter 7 bankruptcy consumer loans.

C&I NALs decreased $24.2 million, or 18%, from the end of the prior quarter, with almost half of the decline associated with loans returned to accrual status, reflecting a continuation of successful workout strategies.

CRE NALs decreased $70.4 million, or 32%, from the end of the prior quarter, reflecting continued improvement in the underlying asset quality of the portfolio.

Automobile NALs increased from zero at the end of the prior quarter to $11.8 million, solely reflecting the Chapter 7 bankruptcy consumer loans.

Residential mortgage NALs increased $48.1 million, or 64%, from the end of the prior quarter, reflecting $46.3 million of Chapter 7 bankruptcy consumer loans.

Home equity NALs increased $5.6 million, or 12%, from the end of the prior quarter, reflecting $4.9 million of Chapter 7 bankruptcy consumer loans.

Total other real estate owned increased $15.6 million, or 40%, primarily reflecting the inclusion of one commercial property.

Nonperforming assets (NPAs), which include NALs, were $509.7 million at September 30, 2012 and represented 1.26% of related assets. This was a $13.5 million, or 3%, decrease from $523.3 million, or 1.31% of related assets, at the end of the prior quarter. NPAs included $63.0 million of Chapter 7 bankruptcy consumer loans.

Table 9 – Accruing Loans 90 Days Past Due and Troubled Debt Restructured Loans

	2012			2011	
(in millions)	**Sep. 30**	Jun. 30	Mar. 31	Dec. 31	Sep. 30
Accruing loans and leases past due 90 days or more:					
Total excluding loans guaranteed by the U.S. Government	**$108.2**	$ 95.6	$ 60.6	$ 73.6	$ 61.0
Loans guaranteed by the U.S. Government	**87.5**	85.7	94.6	96.7	84.4
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S.	**$195.7**	$181.2	$155.1	$170.4	$145.4
Ratios [(1)]					
Excluding loans guaranteed by the U.S. government	**0.27%**	0.24%	0.15%	0.19%	0.16
Guaranteed by U.S. government	**0.22**	0.21	0.23	0.25	0.21
Including loans guaranteed by the U.S. government	**0.49**	0.45	0.38	0.44	0.37
Accruing troubled debt restructured loans:					
Commercial and industrial	**$ 55.8**	$ 57.0	$ 53.8	$ 54.0	$ 77.5
Commercial real estate	**222.2**	202.2	231.9	250.0	244.1
Automobile	**33.7**	34.5	35.5	36.6	37.4
Home equity	**92.8**	67.0	59.3	52.2	47.7
Residential mortgage	**280.9**	299.0	294.8	309.7	304.4
Other Consumer	**2.6**	3.0	4.2	6.1	4.5
Total accruing troubled debt restructured loans	**$688.0**	$662.7	$679.6	$708.6	$715.6
Nonaccruing troubled debt restructured loans:					
Commercial and industrial	**28.9**	35.5	26.9	48.6	27.4
Commercial real estate	**20.3**	55.0	39.6	22.0	46.9
Automobile	**11.8**	—	—	—	—
Home equity	**7.8**	0.4	0.3	0.4	0.2
Residential mortgages	**83.2**	28.3	29.5	26.1	20.9
Other Consumer	**0.1**	0.1	0.1	0.1	0.1
Total nonaccruing troubled debt restructured loans	**152.0**	119.4	96.5	97.1	95.4
Total troubled debt restructured loans	**$840.0**	$782.0	$776.1	$805.7	$811.0

(1) *Percent of related loans and leases*

Total accruing loans and leases over 90 days past due, excluding loans guaranteed by the U.S. Government, were $108.2 million at September 30, 2012, up $12.7 million, or 13%, from the end of the prior quarter, and up $47.2 million, or 77%, from the end of the year-ago period. On this same basis, the over 90-day delinquency ratio was 0.27% at September 30, 2012, up 3 basis points from the end of the prior quarter and up 11 basis points from the end of the year-ago quarter.

Total troubled debt restructured loans were $840.0 million at September 30, 2012, up $57.9 million, or 7%, from June 30, 2012 and included $71.0 million of Chapter 7 bankruptcy consumer loans. Huntington continues to be proactive in the identification and treatment of troubled debts in both the commercial and retail portfolios.

Allowance for Credit Losses

We maintain two reserves, both of which are available to absorb inherent credit losses: the allowance for loan and lease losses (ALLL) and the allowance for unfunded loan commitments and letters of credit (AULC). When summed together, these reserves constitute the total ACL.

Table 10 – Allowance for Credit Losses

(in millions)	2012 Sep. 30	2012 Jun. 30	2012 Mar. 31,	2011 Dec. 31	2011 Sep. 30
Allow ance for loan and lease losses (ALLL)	**$789.1**	$859.6	$913.1	$ 964.8	$1,019.7
Allow ance for unfunded loan commitments and letters of credit	**53.6**	51.0	50.9	48.5	38.8
Allowance for credit losses (ACL)	**$842.7**	$910.6	$964.0	$1,013.3	$1,058.5
ALLL as a % of:					
Total loans and leases	**1.96%**	2.15%	2.24%	2.48%	2.61%
Nonaccrual loans and leases (NALs)	**177**	181	195	178	180
Nonperforming assets (NPAs)	**155**	164	173	163	166
ACL as a % of:					
Total loans and leases	**2.09%**	2.28%	2.37%	2.60%	2.71%
Nonaccrual loans and leases (NALs)	**189**	192	206	187	187
Nonperforming assets (NPAs)	**165**	174	183	172	172

At September 30, 2012, the ALLL was $789.1 million, down $70.5 million, or 8%, from $859.6 million at the end of the prior quarter. Expressed as a percent of period-end loans and leases, the ALLL ratio at September 30, 2012, was 1.96%, down from 2.15% at June 30, 2012. The ALLL as a percent of NALs decreased to 177% at September 30, 2012, from 181% at June 30, 2012.

At September 30, 2012, the AULC was $53.6 million, up $2.6 million, or 5%, from the end of the prior quarter.

On a combined basis, the ACL as a percent of total loans and leases at September 30, 2012, was 2.09%, down from 2.28% at the end of the prior quarter. The ACL at the end of the 2012 third quarter as a percent of NALs decreased to 189% from 192% at the end of the prior quarter.

Capital

Table 11 – Capital Ratios

(in millions)	2012 Sep. 30	2012 Jun. 30	2012 Mar. 31	2011 Dec. 31,	2011 Sep. 30
Tangible common equity / tangible assets ratio	**8.74%**	8.41%	8.33%	8.30%	8.22%
Tier 1 common risk-based capital ratio	**10.28%**	10.08%	10.15%	10.00%	10.17%
Regulatory Tier 1 risk-based capital ratio	**11.88%**	11.93%	12.22%	12.11%	12.37%
Excess over 6.0% *(1)*	**$ 2,831**	$ 2,840	$ 2,906	$ 2,804	$ 2,827
Regulatory Total risk-based capital ratio	**14.36%**	14.42%	14.76%	14.77%	15.11%
Excess over 10.0% *(1)*	**$ 2,100**	$ 2,117	$ 2,224	$ 2,189	$ 2,268
Total risk-w eighted assets	**$48,154**	$47,890	$46,716	$45,891	$44,376

(1) "Well-capitalized" regulatory threshold

The tangible common equity to tangible asset ratio at September 30, 2012 was 8.74%, up 33 basis points from the prior quarter. Our Tier 1 common risk-based capital ratio at quarter end was 10.28%, up from 10.08% at the end of the prior quarter. The regulatory Tier 1 risk-based capital ratio at September 30, 2012 was 11.88%, down from 11.93%, at June 30, 2012. This decline primarily reflected the redemption of $114.3 million in trust preferred securities and the repurchasing of 3.7 million shares.

Forward-looking Statement

This document 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: (1) worsening of credit quality performance due to a number of factors such as the underlying value of collateral that could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) changes in economic conditions, including impacts from the implementation of the Budget Control Act of 2011 as well as the continuing economic uncertainty in the US, the European Union, and other areas; (3) movements in interest rates; (4) competitive pressures on product pricing and services; (5) success, impact, and timing of our business strategies, including market acceptance of any new products or services introduced to implement our "Fair Play" banking philosophy; (6) changes in accounting policies and principles and the accuracy of our assumptions and estimates used to prepare our financial statements; (7) extended disruption of vital infrastructure; (8) the final outcome of significant litigation; (9) the nature, extent, timing and results of governmental actions, examinations, reviews, reforms, and regulations including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act; and (10) the outcome of judicial and regulatory decisions regarding practices in the residential mortgage industry, including among other things the processes followed for foreclosing residential mortgages. Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2011 Annual Report on Form 10-K, and documents subsequently filed by Huntington with the Securities and Exchange Commission. All forward-looking statements included in this document are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

Basis of Presentation

Use of Non-GAAP Financial Measures

This document may contain 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 third quarter earnings conference call slides, or the Form 8-K related to this document, all of which can be found on Huntington's website at www.huntington-ir.com.

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 2011 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.

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 a 35% 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.

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Exhibit 99.3

HUNTINGTON BANCSHARES INCORPORATED

Quarterly Financial Review

September 2012

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Notes:

The preparation of financial statement data in conformity with accounting principles generally accepted in the United States 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.

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,
- Tier 1 common equity to risk-weighted assets using Basel I definition, and
- Tangible common equity to risk-weighted assets using Basel I 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 Generally Accepted Accounting Principles ("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 this press release in their entirety, and not to rely on any single financial measure.

HUNTINGTON BANCSHARES INCORPORATED
Quarterly Key Statistics[1]
(Unaudited)

(dollar amounts in thousands, except per share amounts)	2012 Third	2012 Second	2011 Third	Percent Changes vs. 2Q12	Percent Changes vs. 3Q11
Net interest income	**$ 430,298**	$ 428,962	$ 406,478	— %	6%
Provision for credit losses	**37,004**	36,520	43,586	1	(15)
Noninterest income	**261,067**	253,819	258,559	3	1
Noninterest expense	**458,303**	444,269	439,118	3	4
Income before income taxes	**196,058**	201,992	182,333	(3)	8
Provision for income taxes	**28,291**	49,286	38,942	(43)	(27)
Net income	**$ 167,767**	$ 152,706	$ 143,391	10%	17%
Dividends on preferred shares	**7,983**	7,984	7,703	—	4
Net income applicable to common shares	**$ 159,784**	$ 144,722	$ 135,688	10%	18%
Net income per common share - diluted	**$ 0.19**	$ 0.17	$ 0.16	12%	19%
Cash dividends declared per common share	**0.04**	0.04	0.04	—	—
Book value per common share at end of period	**6.34**	6.13	5.83	3	9
Tangible book value per common share at end of period	**5.71**	5.49	5.17	4	10
Average common shares - basic	**857,871**	862,261	863,911	(1)	(1)
Average common shares - diluted	**863,588**	867,551	867,633	—	—
Return on average assets	**1.19%**	1.10%	1.05%		
Return on average common shareholders' equity	**11.9**	11.1	10.8		
Return on average tangible common shareholders' equity[2]	**13.9**	13.1	13.0		
Net interest margin[3]	**3.38**	3.42	3.34		
Efficiency ratio[4]	**64.5**	62.8	63.5		
Effective tax rate	**14.4**	24.4	21.4		
Average loans and leases	**$40,119,938**	$41,178,520	$39,297,235	(3)	2
Average loans and leases - linked quarter annualized growth rate	**(10.3)%**	20.8%	7.9%		
Average earning assets	**$51,330,241**	$51,050,479	$48,777,430	1	5
Average total assets	**56,138,175**	55,837,396	54,192,913	1	4
Average core deposits[5]	**43,763,695**	42,780,749	39,957,440	2	10
Average core deposits - linked quarter annualized growth rate	**9.2%**	13.5%	8.7%		
Average shareholders' equity	**$ 5,730,951**	$ 5,617,615	$ 5,332,493	2	7
Total assets at end of period	**56,443,000**	56,622,959	54,978,707	—	3
Total shareholders' equity at end of period	**5,807,604**	5,649,231	5,400,479	3	8
Net charge-offs (NCOs)	**105,095**	84,245	90,555	25	16
NCOs as a % of average loans and leases	**1.05%**	0.82%	0.92%		
Nonaccrual loans and leases (NALs)	**$ 445,046**	$ 474,166	$ 565,003	(6)	(21)
NAL ratio	**1.11%**	1.19%	1.45%		
Nonperforming assets (NPAs)[6]	**$ 509,728**	$ 523,250	$ 613,981	(3)	(17)
NPA ratio[6]	**1.26%**	1.31%	1.57%		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	**1.96**	2.15	2.61		
ALLL plus allowance for unfunded loan commitments and letters of credit (ACL) as a % of total loans and leases at the end of period	**2.09**	2.28	2.71		
ACL as a % of NALs	**189**	192	187		
ACL as a % of NPAs	**165**	174	172		
Tier 1 leverage ratio[7]	**10.29**	10.34	10.24		
Tier 1 common risk-based capital ratio[7]	**10.28**	10.08	10.17		
Tier 1 risk-based capital ratio[7]	**11.88**	11.93	12.37		
Total risk-based capital ratio[7]	**14.36**	14.42	15.11		
Tangible common equity / risk-weighted assets ratio[7]	**10.14**	9.85	10.08		
Tangible equity / tangible assets ratio[8]	**9.43**	9.10	8.88		
Tangible common equity / tangible assets ratio[9]	**8.74**	8.41	8.22		

See Notes to the Year to Date and Quarterly Key Statistics.

HUNTINGTON BANCSHARES INCORPORATED
Year to Date Key Statistics(1)
(Unaudited)

(dollar amounts in thousands, except per share amounts)	Nine Months Ended September 30, 2012	Nine Months Ended September 30, 2011	Change Amount	Change Percent
Net interest income	**$ 1,276,469**	$ 1,214,145	$ 62,324	5%
Provision for credit losses	**107,930**	128,768	(20,838)	(16)
Noninterest income	**800,206**	751,271	48,935	7
Noninterest expense	**1,365,248**	1,298,226	67,022	5
Income before income taxes	**603,497**	538,422	65,075	12
Provision for income taxes	**129,754**	122,667	7,087	6
Net Income	**$ 473,743**	$ 415,755	$ 57,988	14%
Dividends on preferred shares	**24,016**	23,110	906	4
Net income applicable to common shares	**$ 449,727**	$ 392,645	$ 57,082	15%
Net income per common share - diluted	**$ 0.52**	$ 0.45	$ 0.07	16%
Cash dividends declared per common share	**0.12**	0.06	0.06	100
Average common shares - basic	**861,543**	863,542	(1,999)	—
Average common shares - diluted	**866,768**	867,446	(678)	—
Return on average assets	**1.14%**	1.04%		
Return on average common shareholders' equity	**11.5**	10.9		
Return on average tangible common shareholders' equity(2)	**13.5**	13.2		
Net interest margin(3)	**3.40**	3.39		
Efficiency ratio(4)	**63.7**	63.6		
Effective tax rate	**21.5**	22.8		
Average loans and leases	**$40,147,614**	$38,647,550	$1,500,063	4
Average earning assets	**50,717,991**	48,381,447	2,336,544	5
Average total assets	**55,546,026**	53,446,679	2,099,348	4
Average core deposits(5)	**42,647,918**	39,448,587	3,199,331	8
Average shareholders' equity	**5,614,026**	5,167,607	446,420	9
Net charge-offs (NCOs)	**272,332**	353,172	(80,840)	(23)
NCOs as a % of average loans and leases	**0.90%**	1.22%		

See Notes to the Year to Date and Quarterly Key Statistics.

Notes to the Year to Date and Quarterly Key Statistics

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

(2) Net income 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 and goodwill impairment 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 residential real estate owned acquired as part of the FDIC-assisted Fidelity Bank acquisition.

(7) September 30, 2012, figures are estimated.

(8) Tangible equity (total 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, and calculated assuming a 35% tax rate.

(9) 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, and calculated assuming a 35% tax rate.

Huntington Bancshares Incorporated
Consolidated Balance Sheets

(dollar amounts in thousands, except number of shares)	2012 September 30, (Unaudited)	2011 December 31,	2011 September 30, (Unaudited)	Change September '12 vs '11 Amount	Change September '12 vs '11 Percent
Assets					
Cash and due from banks	$ 797,601	$ 1,115,968	$ 2,190,276	$(1,392,675)	(64)%
Interest-bearing deposits in banks	65,635	90,943	105,454	(39,819)	(38)
Trading account securities	91,970	45,899	85,711	6,259	7
Loans held for sale	1,852,919	1,618,391	334,606	1,518,313	454
Available-for-sale and other securities	7,778,568	8,078,014	8,713,530	(934,962)	(11)
Held-to-maturity securities	1,582,150	640,551	658,250	923,900	140
Loans and leases(1)	40,260,417	38,923,783	39,011,894	1,248,523	3
Allowance for loan and lease losses	(789,142)	(964,828)	(1,019,710)	230,568	(23)
Net loans and leases	39,471,275	37,958,955	37,992,184	1,479,091	4
Bank owned life insurance	1,586,902	1,549,783	1,537,923	48,979	3
Premises and equipment	590,750	564,429	543,324	47,426	9
Goodwill	444,268	444,268	444,268	—	—
Other intangible assets	143,804	175,302	188,477	(44,673)	(24)
Accrued income and other assets	2,037,158	2,168,149	2,184,704	(147,546)	(7)
Total assets	$ 56,443,000	$ 54,450,652	$ 54,978,707	$ 1,464,293	3%
Liabilities and shareholders' equity					
Liabilities					
Deposits(2)	$ 46,741,286	$ 43,279,625	$ 43,219,727	$ 3,521,559	8%
Short-term borrowings	1,259,771	1,441,092	2,224,986	(965,215)	(43)
Federal Home Loan Bank advances	9,406	362,972	14,157	(4,751)	(34)
Other long-term debt	185,613	1,231,517	1,421,518	(1,235,905)	(87)
Subordinated notes	1,306,273	1,503,368	1,537,293	(231,020)	(15)
Accrued expenses and other liabilities	1,133,047	1,213,978	1,160,547	(27,500)	(2)
Total liabilities	50,635,396	49,032,552	49,578,228	1,057,168	2
Shareholder's equity					
Preferred stock - authorized 6,617,808 shares- Series A, 8.50% fixed rate, non-cumulative perpetual convertible preferred stock, par value of $0.01, and liquidation value per share of $1,000	362,507	362,507	362,507	—	—
Series B, floating rate, non-voting, non-cumulative perpetual preferred stock, par value of $0.01, and liquidation value per share of $1,000	23,785	23,785	—	23,785	100
Common stock - Par value of $0.01	8,567	8,656	8,652	(85)	(1)
Capital surplus	7,551,509	7,596,809	7,594,090	(42,581)	(1)
Less treasury shares, at cost	(10,817)	(10,255)	(10,161)	(656)	6
Accumulated other comprehensive loss	(84,542)	(173,763)	(80,404)		
Retained earnings	(2,043,405)	(2,389,639)	(2,474,205)	430,800	(17)
Total shareholders' equity	5,807,604	5,418,100	5,400,479	407,125	8
Total liabilities and shareholders' equity	$ 56,443,000	$ 54,450,652	$ 54,978,707	$ 1,464,293	3%
Common shares authorized (par value of $0.01)	1,500,000,000	1,500,000,000	1,500,000,000		
Common shares issued	856,748,584	865,584,517	865,204,511		
Common shares outstanding	855,485,376	864,406,152	864,074,883		
Treasury shares outstanding	1,263,208	1,178,365	1,129,628		
Preferred shares issued	1,967,071	1,967,071	1,967,071		
Preferred shares outstanding	398,007	398,007	362,507		

(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

(dollar amounts in millions)	2012						2011			
	September 30,		June 30,		March 31,		December 31,		September 30,	
	(Unaudited)		*(Unaudited)*		*(Unaudited)*				*(Unaudited)*	
Ending Balances by Type:										
Commercial:(1)										
Commercial and industrial	**$16,478**	**41%**	$16,322	41%	$15,838	39%	$14,699	38%	$13,939	36%
Commercial real estate:										
Construction	**541**	**1**	591	1	597	1	580	1	520	1
Commercial	**4,956**	**12**	5,317	13	5,443	13	5,246	13	5,414	14
Commercial real estate	**5,497**	**13**	5,908	14	6,040	14	5,826	14	5,934	15
Total commercial	**21,975**	**54**	22,230	55	21,878	53	20,525	52	19,873	51
Consumer:										
Automobile	**4,276**	**11**	3,808	10	4,787	12	4,458	11	5,558	14
Home equity	**8,381**	**21**	8,344	21	8,261	20	8,215	21	8,079	21
Residential mortgage	**5,192**	**13**	5,123	13	5,284	13	5,228	13	4,986	13
Other consumer	**436**	**1**	454	1	469	2	498	3	516	1
Total consumer	**18,285**	**46**	17,729	45	18,801	47	18,399	48	19,139	49
Total loans and leases	**$40,260**	**100%**	$39,959	100%	$40,679	100%	$38,924	100%	$39,012	100%
Ending Balances by Business Segment:										
Retail and Business Banking	**$12,656**	**31%**	$12,714	32%	$12,432	31%	$12,361	32%	$12,183	31%
Regional and Commercial Banking	**10,463**	**26**	10,420	26	9,936	24	9,134	23	8,723	22
AFCRE	**11,019**	**27**	10,892	27	11,698	29	11,375	29	12,318	32
WGH	**6,053**	**16**	5,904	15	5,968	14	5,952	16	5,713	15
Treasury / Other	**69**	**—**	29	—	645	2	102	—	75	—
Total loans and leases	**$40,260**	**100%**	$39,959	100%	$40,679	100%	$38,924	100%	$39,012	100%

	2012						2011			
	Third		Second		First		Fourth		Third	
Average Balances by Business Segment:										
Retail and Business Banking	**$12,703**	**32 %**	$12,977	32 %	$12,420	32 %	$12,302	31 %	$12,126	31 %
Regional and Commercial Banking	**10,427**	**26**	10,229	25	9,250	24	8,902	23	8,495	22
AFCRE	**10,949**	**27**	11,891	29	11,468	29	12,496	32	13,101	33
WGH	**5,993**	**15**	6,007	14	5,920	15	5,731	14	5,522	14
Treasury / Other	**48**	**—**	75	—	87	—	87	—	53	—
Total loans and leases	**$40,120**	**100%**	$41,179	100%	$39,145	100%	$39,518	100%	$39,297	100%

(1) As defined by regulatory guidance, there were no commercial loans outstanding that would be considered a concentration of lending to a particular industry or group of industries.

Huntington Bancshares Incorporated
Deposits Composition

(dollar amounts in millions)	2012						2011			
	September 30,		June 30,		March 31,		December 31,		September 30,	
	(Unaudited)		*(Unaudited)*		*(Unaudited)*				*(Unaudited)*	
Ending Balances by Type:										
Demand deposits - noninterest-bearing	**$12,680**	**27%**	$12,324	27%	$11,797	26%	$11,158	26%	$ 9,502	22%
Demand deposits - interest-bearing	**5,909**	**13**	6,060	13	6,126	14	5,722	13	5,763	13
Money market deposits	**14,926**	**32**	13,756	30	13,169	29	13,117	30	13,759	32
Savings and other domestic deposits	**4,949**	**11**	4,961	11	4,954	11	4,698	11	4,711	11
Core certificates of deposit	**5,817**	**12**	6,508	14	6,920	15	6,513	15	7,084	16
Total core deposits	**44,281**	**95**	43,609	95	42,966	95	41,208	95	40,819	94
Other domestic deposits of $250,000 or more	**352**	**1**	260	1	325	1	390	1	421	1
Brokered deposits and negotiable CDs	**1,795**	**4**	1,888	4	1,276	3	1,321	3	1,535	4
Deposits in foreign offices	**313**	**—**	319	—	442	1	361	1	445	1
Total deposits	**$46,741**	**100%**	$46,076	100%	$45,009	100%	$43,280	100%	$43,220	100%
Total core deposits:										
Commercial	**$19,207**	**43%**	$18,324	42%	$17,101	40%	$16,366	40%	$15,526	38%
Consumer	**25,074**	**57**	25,285	58	25,865	60	24,842	60	25,293	62
Total core deposits	**$44,281**	**100%**	$43,609	100%	$42,966	100%	$41,208	100%	$40,819	100%
Ending Balances by Business Segment:										
Retail and Business Banking	**$28,220**	**60%**	$28,348	62%	$27,935	62%	$27,536	64%	$28,095	65%
Regional and Commercial Banking	**6,205**	**13**	5,333	12	4,748	11	4,683	11	4,173	10
AFCRE	**922**	**2**	907	2	914	2	881	2	817	2
WGH	**9,816**	**22**	9,782	20	9,632	21	9,115	21	9,013	21
Treasury / Other[1]	**1,578**	**3**	1,706	4	1,780	4	1,065	2	1,122	2
Total deposits	**$46,741**	**100%**	$46,076	100%	$45,009	100%	$43,280	100%	$43,220	100%

	2012						2011			
	Third		Second		First		Fourth		Third	
Average Balances by Business Segment:										
Retail and Business Banking	**$28,248**	**61%**	$28,260	63%	$27,452	63%	$27,835	64%	$28,290	67 %
Regional and Commercial Banking	**5,715**	**12**	4,762	11	4,680	11	4,467	10	3,902	9
AFCRE	**942**	**2**	855	2	811	2	802	2	796	2
WGH	**9,735**	**21**	9,783	21	9,450	22	9,406	21	8,243	20
Treasury / Other[1]	**1,658**	**4**	1,197	3	1,072	2	1,093	3	1,047	2
Total deposits	**$46,298**	**100%**	$44,857	100%	$43,465	100%	$43,603	100%	$42,278	100%

(1) Comprised primarily of national market deposits.

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

(dollar amounts in millions)	Average Balances 2012 Third	2012 Second	2012 First	2011 Fourth	2011 Third	Change 3Q12 vs 3Q11 Amount	Change 3Q12 vs 3Q11 Percent
Assets							
Interest-bearing deposits in banks	**$ 82**	$ 124	$ 100	$ 107	$ 164	$ (82)	(50)%
Trading account securities	**66**	54	50	81	92	(26)	(28)
Loans held for sale	**1,829**	410	1,265	316	237	1,592	672
Available-for-sale and other securities:							
Taxable	**8,014**	8,285	8,171	8,065	7,902	112	1
Tax-exempt	**423**	387	404	409	421	2	—
Total available-for-sale and other securities	**8,437**	8,672	8,575	8,474	8,323	114	1
Held-to-maturity securities - taxable	**796**	611	632	650	665	131	20
Loans and leases:(1)							
Commercial:							
Commercial and industrial	**16,343**	16,094	14,824	14,219	13,664	2,679	20
Commercial real estate:							
Construction	**569**	584	598	533	670	(101)	(15)
Commercial	**5,153**	5,491	5,254	5,425	5,441	(288)	(5)
Commercial real estate	**5,722**	6,075	5,852	5,958	6,111	(389)	(6)
Total commercial	**22,065**	22,169	20,676	20,177	19,775	2,290	12
Consumer:							
Automobile	**4,065**	4,985	4,576	5,639	6,211	(2,146)	(35)
Home equity	**8,369**	8,310	8,234	8,149	8,002	367	5
Residential mortgage	**5,177**	5,253	5,174	5,043	4,788	389	8
Other consumer	**444**	462	485	511	521	(77)	(15)
Total consumer	**18,055**	19,010	18,469	19,342	19,522	(1,467)	(8)
Total loans and leases	**40,120**	41,179	39,145	39,519	39,297	823	2
Allowance for loan and lease losses	**(855)**	(908)	(961)	(1,014)	(1,066)	211	(20)
Net loans and leases	**39,265**	40,271	38,184	38,505	38,231	1,034	3
Total earning assets	**51,330**	51,050	49,767	49,147	48,778	2,552	5
Cash and due from banks	**960**	928	1,012	1,671	1,700	(740)	(44)
Intangible assets	**597**	609	613	625	639	(42)	(7)
All other assets	**4,106**	4,158	4,225	4,221	4,142	(36)	(1)
Total assets	**$56,138**	$55,837	$54,656	$54,650	$54,193	$ 1,945	4%
Liabilities and shareholders' equity							
Deposits:							
Demand deposits - noninterest-bearing	**$12,329**	$12,064	$11,273	$10,716	$ 8,719	$ 3,610	41%
Demand deposits - interest-bearing	**5,814**	5,939	5,646	5,570	5,573	241	4
Money market deposits	**14,515**	13,182	13,141	13,594	13,321	1,194	9
Savings and other domestic deposits	**4,975**	4,978	4,817	4,706	4,752	223	5
Core certificates of deposit	**6,131**	6,618	6,510	6,769	7,592	(1,461)	(19)
Total core deposits	**43,764**	42,781	41,387	41,355	39,957	3,807	10
Other domestic deposits of $250,000 or more	**300**	298	347	405	387	(87)	(22)
Brokered deposits and negotiable CDs	**1,878**	1,421	1,301	1,410	1,533	345	23
Deposits in foreign offices	**356**	357	430	434	401	(45)	(11)
Total deposits	**46,298**	44,857	43,465	43,604	42,278	4,020	10
Short-term borrowings	**1,329**	1,391	1,512	1,728	2,251	(922)	(41)
Federal Home Loan Bank advances	**107**	626	419	29	285	(178)	(62)
Subordinated notes and other long-term debt	**1,638**	2,251	2,652	2,866	3,030	(1,392)	(46)
Total interest-bearing liabilities	**37,043**	37,061	36,775	37,511	39,125	(2,082)	(5)
All other liabilities	**1,035**	1,094	1,116	978	1,017	18	2
Shareholders' equity	**5,731**	5,618	5,492	5,445	5,332	399	7
Total liabilities and shareholders' equity	**$56,138**	$55,837	$54,656	$54,650	$54,193	$ 1,945	4%

(1) Includes nonaccrual loans.

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

	Interest Income / Expense				
	2012			2011	
(dollar amounts in thousands)	**Third**	Second	First	Fourth	Third
Assets					
Interest-bearing deposits in banks	**$ 42**	$ 97	$ 12	$ 15	$ 17
Trading account securities	**178**	223	207	197	325
Federal funds sold and securities purchased under resale agreements	**—**	—	—	—	—
Loans held for sale	**14,548**	3,541	12,005	3,124	2,643
Available-for-sale and other securities:					
Taxable	**44,191**	48,245	48,824	47,784	47,946
Tax-exempt	**4,383**	4,099	4,209	4,313	4,392
Total available-for-sale and other securities	**48,574**	52,344	53,033	52,097	52,338
Held-to-maturity securities - taxable	**7,336**	4,539	4,714	4,867	5,059
Loans and leases:					
Commercial:					
Commercial and industrial	**162,998**	162,419	150,397	145,825	144,151
Commercial real estate:					
Construction	**5,583**	5,397	5,831	6,513	6,620
Commercial	**50,704**	54,554	50,750	54,220	54,429
Commercial real estate	**56,287**	59,951	56,581	60,733	61,049
Total commercial	**219,285**	222,370	206,978	206,558	205,200
Consumer:					
Automobile	**49,718**	57,971	55,435	68,283	76,488
Home equity	**89,388**	89,358	88,582	89,876	89,112
Residential mortgage	**51,981**	54,326	53,914	54,263	53,521
Other consumer	**7,991**	8,522	8,992	9,416	9,951
Total consumer	**199,078**	210,177	206,923	221,838	229,072
Total loans and leases	**418,363**	432,547	413,901	428,396	434,272
Total earning assets	**$489,041**	$493,291	$483,872	$488,696	$494,654
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	**$ —**	$ —	$ —	$ —	$ —
Demand deposits - interest-bearing	**1,013**	987	845	1,182	1,458
Money market deposits	**12,025**	9,954	8,343	10,994	13,845
Savings and other domestic deposits	**4,576**	4,858	5,345	6,213	8,231
Core certificates of deposit	**19,237**	22,682	25,919	28,851	37,323
Total core deposits	**36,851**	38,481	40,452	47,240	60,857
Other domestic deposits of $250,000 or more	**511**	493	583	794	907
Brokered deposits and negotiable CDs	**3,356**	2,650	2,547	2,727	2,963
Deposits in foreign offices	**164**	165	197	206	258
Total deposits	**40,882**	41,789	43,779	50,967	64,985
Short-term borrowings	**544**	558	583	764	931
Federal Home Loan Bank advances	**135**	333	222	156	233
Subordinated notes and other long-term debt	**11,928**	15,902	18,144	18,305	18,369
Total interest bearing liabilities	**53,489**	58,582	62,728	70,192	84,518
Net interest income	**$435,552**	$434,709	$421,144	$418,504	$410,136

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 35% tax rate. See page 10 for the FTE adjustment.

Huntington Bancshares Incorporated
Consolidated Quarterly Net Interest Margin Analysis
(Unaudited)

Fully-taxable equivalent basis (1)	Average Rates (2) 2012 Third	2012 Second	2012 First	2011 Fourth	2011 Third
Assets					
Interest-bearing deposits in banks	**0.21%**	0.31%	0.05%	0.06%	0.04%
Trading account securities	**1.07**	1.64	1.65	0.97	1.41
Loans held for sale	**3.18**	3.46	3.80	3.96	4.46
Available-for-sale and other securities:					
Taxable	**2.21**	2.33	2.39	2.37	2.43
Tax-exempt	**4.15**	4.23	4.17	4.22	4.17
Total available-for-sale and other securities	**2.30**	2.41	2.47	2.46	2.52
Held-to-maturity securities - taxable	**3.69**	2.97	2.98	2.99	3.04
Loans and leases: (2)(3)					
Commercial:					
Commercial and industrial	**3.90**	3.99	4.01	4.01	4.13
Commercial real estate:					
Construction	**3.84**	3.66	3.85	4.78	3.87
Commercial	**3.85**	3.93	3.82	3.91	3.91
Commercial real estate	**3.85**	3.89	3.82	3.99	3.91
Total commercial	**3.89**	3.97	3.96	4.01	4.06
Consumer:					
Automobile	**4.87**	4.68	4.87	4.80	4.89
Home equity	**4.27**	4.30	4.30	4.41	4.45
Residential mortgage	**4.02**	4.14	4.17	4.30	4.47
Other consumer	**7.16**	7.42	7.47	7.32	7.57
Total consumer	**4.40**	4.43	4.49	4.57	4.68
Total loans and leases	**4.12**	4.18	4.21	4.28	4.37
Total earning assets	**3.79%**	3.89%	3.91%	3.95%	4.02%
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	**— %**	— %	— %	— %	— %
Demand deposits - interest-bearing	**0.07**	0.07	0.06	0.08	0.10
Money market deposits	**0.33**	0.30	0.26	0.32	0.41
Savings and other domestic deposits	**0.37**	0.39	0.45	0.52	0.69
Core certificates of deposit	**1.25**	1.38	1.60	1.69	1.95
Total core deposits	**0.47**	0.50	0.54	0.61	0.77
Other domestic deposits of $250,000 or more	**0.68**	0.66	0.68	0.78	0.93
Brokered deposits and negotiable CDs	**0.71**	0.75	0.79	0.77	0.77
Deposits in foreign offices	**0.18**	0.19	0.18	0.19	0.26
Total deposits	**0.48**	0.51	0.55	0.61	0.77
Short-term borrowings	**0.16**	0.16	0.16	0.18	0.16
Federal Home Loan Bank advances	**0.50**	0.21	0.21	2.09	0.32
Subordinated notes and other long-term debt	**2.91**	2.83	2.74	2.56	2.43
Total interest-bearing liabilities	**0.58**	0.63	0.68	0.74	0.86
Net interest rate spread	**3.14**	3.18	3.15	3.15	3.11
Impact of noninterest-bearing funds on margin	**0.24**	0.25	0.25	0.23	0.22
Net interest margin	**3.38%**	3.42%	3.40%	3.38%	3.34%

Commercial Loan Derivative Impact
(Unaudited)

Fully-taxable equivalent basis (1)	Average Rates (2) 2012 Third	2012 Second	2012 First	2011 Fourth	2011 Third
Commercial loans (2)(3)	**3.61%**	3.67%	3.69%	3.79%	3.79%
Impact of commercial loan derivatives	**0.28**	0.30	0.27	0.22	0.27
Total commercial - as reported	**3.89%**	3.97%	3.96%	4.01%	4.06%
Average 30 day LIBOR	**0.24%**	0.24%	0.26%	0.26%	0.21%

(1) Fully-taxable equivalent (FTE) yields are calculated assuming a 35% tax rate. See page 10 for the FTE adjustment.
(2) Loan, lease, and deposit average rates include impact of applicable derivatives, non-deferrable fees, and amortized fees.
(3) Includes the impact of nonaccrual loans.

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

(dollar amounts in thousands, except per share amounts)	2012 Third	2012 Second	2012 First	2011 Fourth	2011 Third	3Q12 vs 3Q11 Amount	3Q12 vs 3Q11 Percent
Interest income	**$483,787**	$487,544	$479,937	$485,216	$490,996	$ (9,487)	(2)%
Interest expense	**53,489**	58,582	62,728	70,191	84,518	(31,029)	(37)
Net interest income	**430,298**	428,962	417,209	415,025	406,478	23,820	6
Provision for credit losses	**37,004**	36,520	34,406	45,291	43,586	(6,582)	(15)
Net interest income after provision for credit losses	**393,294**	392,442	382,803	369,734	362,892	30,402	8
Service charges on deposit accounts	**67,806**	65,998	60,292	63,324	65,184	2,622	4
Trust services	**29,689**	29,914	30,906	28,775	29,473	216	1
Electronic banking	**22,135**	20,514	18,630	18,282	32,901	(10,766)	(33)
Mortgage banking income	**44,614**	38,349	46,418	24,098	12,791	31,823	249
Brokerage income	**16,526**	19,025	19,260	18,688	20,349	(3,823)	(19)
Insurance income	**17,792**	17,384	18,875	17,906	17,220	572	3
Bank owned life insurance income	**14,371**	13,967	13,937	14,271	15,644	(1,273)	(8)
Capital markets fees	**11,805**	13,455	9,982	9,811	11,256	549	5
Gain on sale of loans	**6,591**	4,131	26,770	2,884	19,097	(12,506)	(65)
Automobile operating lease income	**2,146**	2,877	3,775	4,727	5,890	(3,744)	(64)
Securities gains (losses)	**4,169**	350	(613)	(3,878)	(1,350)	5,519	N.R.
Other income	**23,423**	27,855	37,088	30,464	30,104	(6,681)	(22)
Total noninterest income	**261,067**	253,819	285,320	229,352	258,559	2,508	1
Personnel costs	**247,709**	243,034	243,498	228,101	226,835	20,874	9
Outside data processing and other services	**49,880**	48,149	42,058	53,422	49,602	278	1
Net occupancy	**27,599**	25,474	29,079	26,841	26,967	632	2
Equipment	**25,950**	24,872	25,545	25,884	22,262	3,688	17
Deposit and other insurance expense	**15,534**	15,731	20,738	18,481	17,492	(1,958)	(11)
Marketing	**20,178**	21,365	16,776	16,379	22,251	(2,073)	(9)
Professional services	**18,024**	15,458	11,230	16,769	20,281	(2,257)	(11)
Amortization of intangibles	**11,431**	11,940	11,531	13,175	13,387	(1,956)	(15)
Automobile operating lease expense	**1,619**	2,183	2,854	3,362	4,386	(2,767)	(63)
OREO and foreclosure expense	**4,982**	4,106	4,950	5,009	4,668	314	7
Loss (Gain) on early extinguishment of debt	**1,782**	(2,580)	—	(9,697)	—	1,782	—
Other expense	**33,615**	34,537	54,417	32,548	30,987	2,628	8
Total noninterest expense	**458,303**	444,269	462,676	430,274	439,118	19,185	4
Income before income taxes	**196,058**	201,992	205,447	168,812	182,333	13,725	8
Provision for income taxes	**28,291**	49,286	52,177	41,954	38,942	(10,651)	(27)
Net income	**$167,767**	$152,706	$153,270	$126,858	$143,391	$ 24,376	17%
Dividends on preferred shares	**7,983**	7,984	8,049	7,703	7,703	280	4
Net income applicable to common shares	**$159,784**	$144,722	$145,221	$119,155	$135,688	$ 24,096	18%
Average common shares - basic	**857,871**	862,261	864,499	864,136	863,911	(6,040)	(1)%
Average common shares - diluted	**863,588**	867,551	869,164	868,156	867,633	(4,045)	(0)
Per common share							
Net income - basic	**$ 0.19**	$ 0.17	$ 0.17	$ 0.14	$ 0.16	$ 0.03	19%
Net income - diluted	**0.19**	0.17	0.17	0.14	0.16	0.03	19
Cash dividends declared	**0.04**	0.04	0.04	0.04	0.04	—	—
Return on average total assets	**1.19 %**	1.10 %	1.13 %	0.92 %	1.05 %	0.14	13%
Return on average common shareholders' equity	**11.9**	11.1	11.4	9.3	10.8	1.1	10
Return on average tangible common shareholders' equity[(2)]	**13.9**	13.1	13.5	11.2	13.0	0.9	7
Net interest margin[(3)]	**3.38**	3.42	3.40	3.38	3.34	0.04	1
Efficiency ratio[(4)]	**64.5**	62.8	63.8	64.0	63.5	1.0	2
Effective tax rate	**14.4**	24.4	25.4	24.9	21.4	(7.0)	(33)
Revenue - fully-taxable equivalent (FTE)							
Net interest income	**$430,298**	$428,962	$417,209	$415,025	$406,478	$ 23,820	6%
FTE adjustment	**5,254**	5,747	3,935	3,479	3,658	1,596	44
Net interest income[(3)]	**435,552**	434,709	421,144	418,504	410,136	25,416	6
Noninterest income	**261,067**	253,819	285,320	229,352	258,559	2,508	1
Total revenue[(3)]	**$696,619**	$688,528	$706,464	$647,856	$668,695	$ 27,924	4%

N.R. - Not relevant, as denominator of calculation is a loss in prior period compared with income in current period.

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

(2) Net income 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 and goodwill impairment divided by the sum of FTE net interest income and noninterest income excluding securities gains (losses).

Huntington Bancshares Incorporated
Quarterly Mortgage Banking Income
(Unaudited)

(dollar amounts in thousands, except as noted)	2012 Third	2012 Second	2012 First	2011 Fourth	2011 Third	3Q12 vs 3Q11 Amount	3Q12 vs 3Q11 Percent
Mortgage banking income							
Origination and secondary marketing	**$ 40,860**	$ 30,184	$ 31,304	$ 21,248	$ 15,648	$ 25,212	161%
Servicing fees	**11,308**	11,618	11,760	11,993	12,140	(832)	(7)
Amortization of capitalized servicing	**(8,405)**	(9,108)	(9,279)	(8,813)	(9,641)	1,236	(13)
Other mortgage banking income	**4,999**	4,814	4,966	3,652	3,826	1,173	31
Subtotal	**48,762**	37,508	38,751	28,080	21,973	26,789	122
MSR valuation adjustment (1)	**(19,543)**	(19,013)	9,907	(6,985)	(39,394)	19,851	(50)
Net trading gains (losses) related to MSR hedging	**15,395**	19,854	(2,240)	3,003	30,212	(14,817)	(49)
Total mortgage banking income	**$ 44,614**	$ 38,349	$ 46,418	$ 24,098	$ 12,791	$ 31,823	249%
Mortgage originations *(in millions)*	**$ 1,224**	$ 1,291	$ 1,157	$ 1,123	$ 953	$ 271	28%
Average trading account securities used to hedge MSRs *(in millions)*	**4**	4	5	6	7	(3)	(43)
Capitalized mortgage servicing rights (2)	**108,074**	128,297	148,349	137,435	145,277	(37,203)	(26)
Total mortgages serviced for others *(in millions)* (2)	**15,571**	15,724	15,902	15,886	16,061	(490)	(3)
MSR % of investor servicing portfolio (2)	**0.69%**	0.82%	0.93%	0.87%	0.90%	(0.21)%	(2,333)
Net impact of MSR hedging							
MSR valuation adjustment (1)	**$ (19,543)**	$ (19,013)	$ 9,907	$ (6,985)	$ (39,394)	$ 19,851	(50)%
Net trading gains (losses) related to MSR hedging	**15,395**	19,854	(2,240)	3,003	30,212	(14,817)	(49)
Net interest income (loss) related to MSR hedging	**4**	(21)	(9)	(34)	17	(13)	(76)
Net gain (loss) of MSR hedging	$ (4,144)	$ 820	$ 7,658	$ (4,016)	$ (9,165)	$ 5,021	(55)%

(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)

(dollar amounts in thousands)	2012 Third	2012 Second	2012 First	2011 Fourth	2011 Third
Allowance for loan and lease losses, beginning of period	**$ 859,646**	$ 913,069	$ 964,828	$1,019,710	$1,071,126
Loan and lease losses	**(132,186)**	(108,092)	(107,960)	(114,146)	(115,899)
Recoveries of loans previously charged off	**27,091**	23,847	24,968	30,229	25,344
Net loan and lease losses	**(105,095)**	(84,245)	(82,992)	(83,917)	(90,555)
Provision for loan and lease losses	**34,419**	36,476	31,928	35,614	45,867
Allowance of assets sold or transferred to loans held for sale	**172**	(5,654)	(695)	(6,579)	(6,728)
Allowance for loan and lease losses, end of period	**$ 789,142**	$ 859,646	$ 913,069	$ 964,828	$1,019,710
Allowance for unfunded loan commitments and letters of credit, beginning of period	**$ 50,978**	$ 50,934	$ 48,456	$ 38,779	$ 41,060
Provision for (reduction in) unfunded loan commitments and letters of credit losses	**2,585**	44	2,478	9,677	(2,281)
Allowance for unfunded loan commitments and letters of credit, end of period	**$ 53,563**	$ 50,978	$ 50,934	$ 48,456	$ 38,779
Total allowance for credit losses, end of period	**$ 842,705**	$ 910,624	$ 964,003	$1,013,284	$1,058,489
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	**1.96%**	2.15%	2.24%	2.48%	2.61%
Nonaccrual loans and leases (NALs)	**177**	181	195	178	180
Nonperforming assets (NPAs)	**155**	164	173	163	166
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	**2.09%**	2.28%	2.37%	2.60%	2.71%
Nonaccrual loans and leases	**189**	192	206	187	187
Nonperforming assets	**165**	174	183	172	172

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

(dollar amounts in thousands)	2012			2011	
	Third	Second	First	Fourth	Third
Net charge-offs by loan and lease type:					
Commercial:					
Commercial and industrial	**$ 13,023**	$15,678	$28,495	$10,913	$17,891
Commercial real estate:					
Construction	**(280)**	(1,531)	(1,186)	(2,471)	1,450
Commercial	**17,654**	30,709	11,692	30,854	22,990
Commercial real estate	**17,374**	29,178	10,506	28,383	24,440
Total commercial	**30,397**	44,856	39,001	39,296	42,331
Consumer:					
Automobile	**4,019**	449	3,078	4,237	3,863
Home equity	**46,596**	21,045	23,729	23,419	26,222
Residential mortgage	**16,880**	10,786	10,570	9,732	11,562
Other consumer	**7,203**	7,109	6,614	7,233	6,577
Total consumer	**74,698**	39,389	43,991	44,621	48,224
Total net charge-offs	**$105,095**	$84,245	$82,992	$83,917	$90,555
Net charge-offs - annualized percentages:					
Commercial:					
Commercial and industrial	**0.32%**	0.39%	0.77%	0.31%	0.52%
Commercial real estate:					
Construction	**(0.20)**	(1.05)	(0.79)	(1.85)	0.87
Commercial	**1.37**	2.24	0.89	2.27	1.69
Commercial real estate	**1.21**	1.92	0.72	1.91	1.60
Total commercial	**0.55**	0.81	0.75	0.78	0.86
Consumer:					
Automobile	**0.40**	0.04	0.27	0.30	0.25
Home equity	**2.23**	1.01	1.15	1.15	1.31
Residential mortgage	**1.30**	0.82	0.82	0.77	0.97
Other consumer	**6.49**	6.15	5.45	5.66	5.05
Total consumer	**1.65**	0.83	0.95	0.92	0.99
Net charge-offs as a % of average loans	**1.05%**	0.82%	0.85%	0.85%	0.92%

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

(dollar amounts in thousands)	2012			2011	
	September 30,	June 30,	March 31,	December 31,	September 30,
Nonaccrual loans and leases (NALs):					
Commercial and industrial	**$ 109,452**	$133,678	$142,492	$ 201,846	$ 209,632
Commercial real estate	**148,986**	219,417	205,105	229,889	257,086
Automobile	**11,814**	—	—	—	—
Residential mortgage	**123,140**	75,048	74,114	68,658	61,129
Home equity	**51,654**	46,023	45,847	40,687	37,156
Total nonaccrual loans and leases	**445,046**	474,166	467,558	541,080	565,003
Other real estate, net:					
Residential[1]	**23,640**	21,499	31,850	20,330	18,588
Commercial	**30,566**	17,109	16,897	18,094	19,418
Total other real estate, net	**54,206**	38,608	48,747	38,424	38,006
Other NPAs [2]	**10,476**	10,476	10,772	10,772	10,972
Total nonperforming assets[1]	**$ 509,728**	$523,250	$527,077	$ 590,276	$ 613,981
Nonaccrual loans and leases as a % of total loans and leases	**1.11%**	1.19%	1.15%	1.39%	1.45%
NPA ratio[3]	**1.26**	1.31	1.29	1.51	1.57

	2012			2011	
	Third	Second	First	Fourth	Third
Nonperforming assets, beginning of period	**$ 523,250**	$527,077	$590,276	$ 613,981	$ 652,937
New nonperforming assets[1]	**210,995** [4]	221,010	134,636	189,138	153,626
Franklin impact, net	**—**	—	—	(534)	(349)
Returns to accruing status	**(45,729)**	(39,376)	(32,056)	(30,677)	(25,794)
Loan and lease losses	**(78,308)**	(74,546)	(75,366)	(79,117)	(79,992)
OREO losses (gains)	**73**	(459)	(295)	(867)	(242)
Payments	**(90,535)**	(63,530)	(66,609)	(91,734)	(76,510)
Sales	**(10,018)**	(46,926)	(23,509)	(9,914)	(9,695)
Nonperforming assets, end of period	**$ 509,728**	$523,250	$527,077	$ 590,276	$ 613,981

(1) Residential real estate owned properties acquired in the FDIC-assisted Fidelity Bank acquisition are reflected in the above table.
(2) Other nonperforming assets represent an investment security backed by a municipal bond.
(3) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
(4) Includes $63.0 million related to Chapter 7 bankruptcy loans.

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

	2012			2011	
(dollar amounts in thousands)	**September 30,**	June 30,	March 31,	December 31,	September 30,
Accruing loans and leases past due 90 days or more:					
Commercial and industrial (1)	**$ 26,117**	$ 19,258	$ —	$ —	$ —
Commercial real estate (1)	**45,131**	38,125	—	—	—
Residential mortgage (excluding loans guaranteed by the U.S. Government)	**10,688**	15,457	35,604	45,198	32,850
Home equity	**21,343**	18,176	19,862	20,198	20,420
Other consumer	**4,940**	4,539	5,091	8,253	7,755
Total, excl. loans guaranteed by the U.S. Government	**108,219**	95,555	60,557	73,649	61,025
Add: loans guaranteed by U.S. Government	**87,463**	85,678	94,560	96,703	84,413
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	**$ 195,682**	$181,233	$155,117	$ 170,352	$ 145,438
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.27%**	0.24%	0.15%	0.19%	0.16%
Guaranteed by U.S. Government, as a percent of total loans and leases	**0.22**	0.21	0.23	0.25	0.21
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.49**	0.45	0.38	0.44	0.37
Accruing troubled debt restructured loans: (2)					
Commercial and industrial	**$ 55,809**	$ 57,008	$ 53,795	$ 54,007	$ 77,509
Commercial real estate	**222,155**	202,190	231,923	249,968	244,089
Automobile	**33,719**	34,460	35,521	36,573	37,371
Home equity	**92,763**	66,997	59,270	52,224	47,712
Residential mortgage	**280,890**	298,967	294,836	309,678	304,365
Other consumer	**2,644**	3,038	4,233	6,108	4,513
Total accruing troubled debt restructured loans	**$ 687,980**	$662,660	$679,578	$ 708,558	$ 715,559
Nonaccruing troubled debt restructured loans: (2)					
Commercial and industrial	**$ 28,859**	$ 35,535	$ 26,886	$ 48,553	$ 27,410
Commercial real estate	**20,284**	55,022	39,606	21,968	46,854
Automobile	**11,814**	—	—	—	—
Home equity	**7,756**	374	334	369	166
Residential mortgage	**83,163**	28,332	29,549	26,089	20,877
Other consumer	**113**	113	113	113	113
Total nonaccruing troubled debt restructured loans	**$ 151,989**	$119,376	$ 96,488	$ 97,092	$ 95,420

(1) All amounts represent accruing purchased impaired loans related to the FDIC-assisted Fidelity Bank acquisition. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.

(2) No loans related to the FDIC-assisted Fidelity Bank acquisition were considered troubled debt restructured loans at March 31, 2012.

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

Quarterly common stock summary

(dollar amounts in thousands, except per share amounts)	2012 Third	2012 Second	2012 First	2011 Fourth	2011 Third
Common stock price, per share					
High[1]	**$ 7.200**	$ 6.770	$ 6.580	$ 5.650	$ 6.740
Low[1]	**6.160**	5.840	5.490	4.670	4.460
Close	**6.895**	6.400	6.445	5.490	4.800
Average closing price	**6.561**	6.367	5.974	5.178	5.370
Dividends, per share					
Cash dividends declared per common share	**$ 0.04**	$ 0.04	$ 0.04	$ 0.04	$ 0.04
Common shares outstanding					
Average - basic	**857,871**	862,261	864,499	864,136	863,911
Average - diluted	**863,588**	867,551	869,164	868,156	867,633
Ending	**855,485**	858,401	864,675	864,406	864,075
Book value per common share	**$ 6.34**	$ 6.13	$ 5.97	$ 5.82	$ 5.83
Tangible book value per common share[2]	**5.71**	5.49	5.33	5.18	5.17
Common share repurchases					
Number of shares repurchased	**3,742**	6,426	—	—	—

(dollar amounts in millions)	2012 September 30,	2012 June 30,	2012 March 31,	2011 December 31,	2011 September 30,
Calculation of tangible equity / asset ratio:					
Total shareholders' equity	**$ 5,808**	$ 5,649	$ 5,550	$ 5,418	$ 5,400
Less: goodwill	**(444)**	(444)	(444)	(444)	(444)
Less: other intangible assets	**(144)**	(159)	(171)	(175)	(188)
Add: related deferred tax liability[2]	**50**	56	60	61	66
Total tangible equity	**5,270**	5,102	4,995	4,860	4,834
Less: preferred equity	**(386)**	(386)	(386)	(386)	(363)
Total tangible common equity	**$ 4,884**	$ 4,716	$ 4,609	$ 4,474	$ 4,471
Total assets	**$ 56,443**	$ 56,623	$ 55,877	$ 54,451	$ 54,979
Less: goodwill	**(444)**	(444)	(444)	(444)	(444)
Less: other intangible assets	**(144)**	(159)	(171)	(175)	(188)
Add: related deferred tax liability[2]	**50**	56	60	61	66
Total tangible assets	**$ 55,905**	$ 56,076	$ 55,322	$ 53,893	$ 54,413
Tangible equity / tangible asset ratio	**9.43%**	9.10%	9.03%	9.02%	8.88%
Tangible common equity / tangible asset ratio	**8.74**	8.41	8.33	8.30	8.22
Tier 1 common risk-based capital ratio:[4]					
Tier 1 capital	**$ 5,720**	$ 5,714	$ 5,709	$ 5,557	$ 5,488
Shareholders' preferred equity	**(386)**	(386)	(386)	(386)	(363)
Trust preferred securities	**(335)**	(449)	(532)	(532)	(565)
REIT preferred stock	**(50)**	(50)	(50)	(50)	(50)
Tier 1 common	**$ 4,949**	$ 4,829	$ 4,741	$ 4,589	$ 4,510
Total risk-weighted assets[4]	**$ 48,154**	$ 47,890	$ 46,716	$ 45,891	$ 44,376
Tier 1 common risk-based capital ratio[4]	**10.28%**	10.08%	10.15%	10.00%	10.17%
Other capital data:					
Tier 1 leverage ratio[4]	**10.29**	10.34	10.55	10.28	10.24
Tier 1 risk-based capital ratio[4]	**11.88**	11.93	12.22	12.11	12.37
Total risk-based capital ratio[4]	**14.36**	14.42	14.76	14.77	15.11
Tangible common equity / risk-weighted assets ratio[4]	**10.14**	9.85	9.86	9.75	10.08
Other data:					
Number of employees (full-time equivalent)	**11,731**	11,417	11,166	11,245	11,473
Number of domestic full-service branches[3]	**699**	682	669	668	650

(1) High and low stock prices are intra-day quotes obtained from NASDAQ.
(2) Other intangible assets are net of deferred tax liability, and calculated assuming a 35% tax rate.
(3) Includes WGH offices.
(4) September 30, 2012, figures are estimated.

Huntington Bancshares Incorporated
Consolidated Year To Date Average Balance Sheets
(Unaudited)

	YTD Average Balances			
	Nine Months Ended September 30,		Change	
(dollar amounts in millions)	**2012**	2011	Amount	Percent
Assets				
Interest bearing deposits in banks	**$ 102**	$ 141	$ (39)	(28)%
Trading account securities	**57**	116	(59)	(51)
Federal funds sold and securities purchased under resale agreements	**—**	7	(7)	(100)
Loans held for sale	**1,170**	279	891	319
Available-for-sale and other securities:				
Taxable	**8,156**	8,475	(319)	(4)
Tax-exempt	**405**	434	(29)	(7)
Total available-for-sale and other securities	**8,561**	8,909	(348)	(4)
Held-to-maturity securities - taxable	**680**	282	398	141
Loans and leases:(1)				
Commercial:				
Commercial and industrial	**15,756**	13,387	2,369	18
Commercial real estate:				
Construction	**584**	612	(28)	(5)
Commercial	**5,299**	5,676	(377)	(7)
Commercial real estate	**5,883**	6,288	(405)	(6)
Total commercial	**21,639**	19,675	1,964	10
Consumer:				
Automobile	**4,540**	5,958	(1,418)	(24)
Home equity	**8,305**	7,869	436	6
Residential mortgage	**5,201**	4,607	594	13
Other consumer	**463**	539	(76)	(14)
Total consumer	**18,509**	18,973	(464)	(2)
Total loans and leases	**40,148**	38,648	1,500	4
Allowance for loan and lease losses	**(908)**	(1,141)	233	(20)
Net loans and leases	**39,240**	37,507	1,733	5
Total earning assets	**50,718**	48,382	2,336	5
Cash and due from banks	**967**	1,358	(391)	(29)
Intangible assets	**606**	652	(46)	(7)
All other assets	**4,163**	4,196	(33)	(1)
Total assets	**$ 55,546**	$ 53,447	$ 2,099	4%
Liabilities and shareholders’ equity				
Deposits:				
Demand deposits - noninterest-bearing	**$ 11,890**	$ 7,958	$ 3,932	49%
Demand deposits - interest-bearing	**5,800**	5,499	301	5
Money market deposits	**13,616**	13,230	386	3
Savings and other domestic deposits	**4,924**	4,744	180	4
Core certificates of deposit	**6,418**	8,017	(1,599)	(20)
Total core deposits	**42,648**	39,448	3,200	8
Other domestic deposits of $250,000 or more	**315**	486	(171)	(35)
Brokered deposits and negotiable CDs	**1,535**	1,426	109	8
Deposits in foreign offices	**381**	374	7	2
Total deposits	**44,879**	41,734	3,145	8
Short-term borrowings	**1,410**	2,166	(756)	(35)
Federal Home Loan Bank advances	**383**	138	245	178
Subordinated notes and other long-term debt	**2,179**	3,266	(1,087)	(33)
Total interest-bearing liabilities	**36,961**	39,346	(2,385)	(6)
All other liabilities	**1,081**	975	106	11
Shareholders’ equity	**5,614**	5,168	446	9
Total liabilities and shareholders’ equity	**$ 55,546**	$ 53,447	$ 2,099	4%

(1) Includes nonaccrual loans.

Huntington Bancshares Incorporated

Consolidated Year To Date Net Interest Margin Analysis - Interest Income / Expense (1)

(Unaudited)

(dollar amounts in thousands)	YTD Interest Income /Expense Nine Months Ended September 30, 2012	2011
Assets		
Interest bearing deposits in banks	**$ 151**	$ 128
Trading account securities	**608**	1,265
Federal funds sold and securities purchased under resale agreements	**—**	5
Loans held for sale	**30,094**	9,174
Available-for-sale and other securities:		
Taxable	**141,260**	160,201
Tax-exempt	**12,691**	14,013
Total available-for-sale and other securities	**153,951**	174,214
Held-to-maturity securities - taxable	**16,589**	6,346
Loans and leases:		
Commercial:		
Commercial and industrial	**475,814**	439,790
Commercial real estate:		
Construction	**16,811**	16,476
Commercial	**156,008**	168,472
Commercial real estate	**172,819**	184,948
Total commercial	**648,633**	624,738
Consumer:		
Automobile	**163,124**	224,928
Home equity	**267,328**	265,129
Residential mortgage	**160,221**	159,349
Other consumer	**25,505**	31,171
Total consumer	**616,178**	680,577
Total loans and leases	**1,264,811**	1,305,315
Total earning assets	**$ 1,466,204**	$ 1,496,447
Liabilities		
Deposits:		
Demand deposits - noninterest-bearing	**$ —**	$ —
Demand deposits - interest-bearing	**2,845**	3,915
Money market deposits	**30,322**	43,350
Savings and other domestic deposits	**14,779**	26,510
Core certificates of deposit	**67,838**	121,179
Total core deposits	**115,784**	194,954
Other domestic deposits of $250,000 or more	**1,587**	3,698
Brokered deposits and negotiable CDs	**8,553**	9,761
Deposits in foreign offices	**526**	672
Total deposits	**126,450**	209,085
Short-term borrowings	**1,685**	2,737
Federal Home Loan Bank advances	**690**	669
Subordinated notes and other long-term debt	**45,974**	58,374
Total interest-bearing liabilities	**174,799**	270,865
Net interest income	**$ 1,291,405**	$ 1,225,582

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 35% tax rate. See page 21 for the FTE adjustment.

Huntington Bancshares Incorporated
Consolidated Year To Date Net Interest Margin Analysis
(Unaudited)

	YTD Average Rates (2)	
	Nine Months Ended September 30,	
	2012	2011
Fully-taxable equivalent basis(1)		
Assets		
Interest bearing deposits in banks	**0.20%**	0.12%
Trading account securities	**1.42**	1.46
Federal funds sold and securities purchased under resale agreements	**0.29**	0.09
Loans held for sale	**3.43**	4.39
Available-for-sale and other securities:		
Taxable	**2.31**	2.52
Tax-exempt	**4.18**	4.30
Total available-for-sale and other securities	**2.40**	2.61
Held-to-maturity securities - taxable	**3.25**	3.00
Loans and leases:(3)		
Commercial:		
Commercial and industrial	**3.97**	4.33
Commercial real estate:		
Construction	**3.78**	3.55
Commercial	**3.87**	3.91
Commercial real estate	**3.86**	3.88
Total commercial	**3.94**	4.19
Consumer:		
Automobile	**4.80**	5.05
Home equity	**4.29**	4.49
Residential mortgage	**4.11**	4.61
Other consumer	**7.35**	7.73
Total consumer	**4.44**	4.79
Total loans and leases	**4.17**	4.48
Total earning assets	**3.86%**	4.14%
Liabilities		
Deposits:		
Demand deposits - noninterest-bearing	**— %**	— %
Demand deposits - interest-bearing	**0.07**	0.10
Money market deposits	**0.30**	0.44
Savings and other domestic deposits	**0.40**	0.75
Core certificates of deposit	**1.41**	2.02
Total core deposits	**0.50**	0.83
Other domestic deposits of $250,000 or more	**0.67**	1.02
Brokered deposits and negotiable CDs	**0.74**	0.92
Deposits in foreign offices	**0.18**	0.24
Total deposits	**0.51**	0.83
Short-term borrowings	**0.16**	0.17
Federal Home Loan Bank advances	**0.24**	0.64
Subordinated notes and other long-term debt	**2.81**	2.38
Total interest bearing liabilities	**0.63**	0.92
Net interest rate spread	**3.16**	3.17
Impact of noninterest-bearing funds on margin	**0.25**	0.22
Net interest margin	**3.40%**	3.39 %

Commercial Loan Derivative Impact
(Unaudited)

	YTD Average Rates (2) Nine Months Ended September 30,	
	2012	2011
Fully-taxable equivalent basis(1)		
Commercial loans(2)(3)	**3.65%**	3.82%
Impact of commercial loan derivatives	**0.28**	0.37
Total commercial - as reported	**3.94%**	4.19%
Average 30 day LIBOR	**0.22%**	0.23%

(1) Fully-taxable equivalent (FTE) yields are calculated assuming a 35% tax rate. See page 21 for the FTE adjustment.
(2) Loan and lease and deposit average rates include impact of applicable derivatives, non-deferrable fees, and amortized fees.
(3) Includes the impact of nonaccrual loans.

Huntington Bancshares Incorporated
Selected Year To Date Income Statement Data(1)
(Unaudited)

(dollar amounts in thousands, except per share amounts)	Nine Months Ended September 30, 2012	2011	Change Amount	Percent
Interest income	**$1,451,268**	$ 1,485,010	$ (33,742)	(2)%
Interest expense	**174,799**	270,865	(96,066)	(35)
Net interest income	**1,276,469**	1,214,145	62,324	5
Provision for credit losses	**107,930**	128,768	(20,838)	(16)
Net interest income after provision for credit losses	**1,168,539**	1,085,377	83,162	8
Service charges on deposit accounts	**194,096**	180,183	13,913	8
Trust services	**90,509**	90,607	(98)	—
Electronic banking	**61,279**	93,415	(32,136)	(34)
Mortgage banking income	**129,381**	59,310	70,071	118
Brokerage income	**54,811**	61,679	(6,868)	(11)
Insurance income	**54,051**	51,564	2,487	5
Bank owned life insurance income	**42,275**	48,065	(5,790)	(12)
Capital markets fees	**35,242**	26,729	8,513	32
Gain on sale of loans	**37,492**	29,060	8,432	29
Automobile operating lease income	**8,798**	22,044	(13,246)	(60)
Securities gains (losses)	**3,906**	197	3,709	1,883
Other income	**88,366**	88,418	(52)	—
Total noninterest income	**800,206**	751,271	48,935	7
Personnel costs	**734,241**	664,433	69,808	11
Outside data processing and other services	**140,087**	133,773	6,314	5
Net occupancy	**82,152**	82,288	(136)	—
Equipment	**76,367**	66,660	9,707	15
Deposit and other insurance expense	**52,003**	59,211	(7,208)	(12)
Marketing	**58,319**	59,248	(929)	(2)
Professional services	**44,712**	53,826	(9,114)	(17)
Amortization of intangibles	**34,902**	40,143	(5,241)	(13)
Automobile operating lease expense	**6,656**	16,656	(10,000)	(60)
OREO and foreclosure expense	**14,038**	12,997	1,041	8
Gain on early extinguishment of debt	**(798)**	—	(798)	—
Other expense	**122,569**	108,991	13,578	12
Total noninterest expense	**1,365,248**	1,298,226	67,022	5
Income before income taxes	**603,497**	538,422	65,075	12
Provision for income taxes	**129,754**	122,667	7,087	6
Net income	**$ 473,743**	$ 415,755	$ 57,988	14%
Dividends on preferred shares	**24,016**	23,110	906	4
Net income applicable to common shares	**$ 449,727**	$ 392,645	$ 57,082	15%
Average common shares - basic	**861,543**	863,542	(1,999)	— %
Average common shares - diluted(2)	**866,768**	867,446	(678)	—
Per common share				
Net income - basic	**$ 0.52**	$ 0.45	$ 0.07	16%
Net income - diluted	**0.52**	0.45	0.07	16
Cash dividends declared	**0.12**	0.06	0.06	100
Return on average total assets	**1.14%**	1.04%	0.10	10%
Return on average common shareholders' equity	**11.5**	10.9	0.6	6
Return on average tangible common shareholders' equity(3)	**13.5**	13.2	0.3	2
Net interest margin(4)	**3.40**	3.39	0.01	—
Efficiency ratio(5)	**63.7**	63.6	0.1	—
Effective tax rate	**21.5**	22.8	(1.3)	(6)
Revenue - fully taxable equivalent (FTE)				
Net interest income	**$1,276,469**	$ 1,214,145	$ 62,324	5%
FTE adjustment(4)	**14,936**	11,437	3,499	31
Net interest income	**1,291,405**	1,225,582	65,823	5
Noninterest income	**800,206**	751,271	48,935	7
Total revenue	**$2,091,611**	$ 1,976,853	$114,758	6%

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

(2) For all periods presented, the impact of the preferred stock issued in 2008 and the warrants issued to the U.S. Department of the Treasury in 2008 related to Huntington's participation in the voluntary Capital Purchase Program was excluded from the diluted share calculation because the result was more than basic earnings per common share (anti-dilutive) for the periods. The preferred stock and warrants were repurchased in December 2010 and January 2011, respectively.

(3) Net income 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.

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

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

Huntington Bancshares Incorporated
Year To Date Mortgage Banking Income
(Unaudited)

(dollar amounts in thousands, except as noted)	Nine Months Ended September 30, 2012	2011	Change Amount	Percent
Mortgage banking income				
Origination and secondary marketing	**$ 102,348**	$ 46,969	$ 55,379	118%
Servicing fees	**34,686**	37,103	(2,417)	(7)
Amortization of capitalized servicing	**(26,792)**	(28,556)	1,764	(6)
Other mortgage banking income	**14,779**	11,854	2,925	25
Subtotal	**125,021**	67,370	57,651	86
MSR valuation adjustment(1)	**(28,649)**	(46,912)	18,263	(39)
Net trading gains (losses) related to MSR hedging	**33,009**	38,852	(5,843)	(15)
Total mortgage banking income	**$ 129,381**	$ 59,310	$ 70,071	118%
Mortgage originations *(in millions)*	**$ 3,672**	$ 2,798	$ 874	31%
Average trading account securities used to hedge MSRs *(in millions)*	**4**	25	(21)	(84)
Capitalized mortgage servicing rights(2)	**108,074**	145,277	(37,203)	(26)
Total mortgages serviced for others *(in millions)*(2)	**15,571**	16,061	(490)	(3)
MSR % of investor servicing portfolio	**0.69%**	0.90%	(0.21)%	(23)
Net impact of MSR hedging				
MSR valuation adjustment(1)	**$ (28,649)**	$ (46,912)	$ 18,263	(39)%
Net trading gains (losses) related to MSR hedging	**33,009**	38,852	(5,843)	(15)
Net interest income related to MSR hedging	**(26)**	200	(226)	(113)
Net gain (loss) on MSR hedging	**$ 4,334**	$ (7,860)	$ 12,194	(155)%

(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
Year to Date Credit Reserves Analysis
(Unaudited)

(dollar amounts in thousands)	Nine Months Ended September 30, 2012	2011
Allowance for loan and lease losses, beginning of period	**$ 964,828**	$ 1,249,008
Loan and lease losses	**(348,238)**	(443,607)
Recoveries of loans previously charged off	**75,906**	90,435
Net loan and lease losses	**(272,332)**	(353,172)
Provision for loan and lease losses	**102,823**	132,116
Allowance of assets sold or transferred to loan held for sale	**(6,177)**	(8,242)
Allowance for loan and lease losses, end of period	**$ 789,142**	$ 1,019,710
Allowance for unfunded loan commitments and letters of credit, beginning of period	**$ 48,456**	$ 42,127
Provision for (reduction in) unfunded loan commitments and letters of credit losses	**5,107**	(3,348)
Allowance for unfunded loan commitments and letters of credit, end of period	**$ 53,563**	$ 38,779
Total allowance for credit losses	**$ 842,705**	$ 1,058,489
Allowance for loan and lease losses (ALLL) as % of:		
Total loans and leases	**1.96%**	2.61%
Nonaccrual loans and leases (NALs)	**177**	180
Nonperforming assets (NPAs)	**155**	166
Total allowance for credit losses (ACL) as % of:		
Total loans and leases	**2.09%**	2.71%
Nonaccrual loans and leases (NALs)	**189**	187
Nonperforming assets (NPAs)	**165**	172

Huntington Bancshares Incorporated
Year to Date Net Charge-Off Analysis
(Unaudited)

(dollar amounts in thousands)	Nine Months Ended September 30, 2012	2011
Net charge-offs by loan and lease type:		
Commercial:		
Commercial and industrial	**$ 57,196**	$ 78,786
Commercial real estate:		
Construction	**(2,997)**	33,995
Commercial	**60,055**	85,723
Commercial real estate	**57,058**	119,718
Total commercial	**114,254**	198,504
Consumer:		
Automobile	**7,546**	10,830
Home equity	**91,370**	78,378
Residential mortgage	**38,236**	46,949
Other consumer	**20,926**	18,511
Total consumer	**158,078**	154,668
Total net charge-offs	**$ 272,332**	$ 353,172
Net charge-offs - annualized percentages:		
Commercial:		
Commercial and industrial	**0.48%**	0.78%
Commercial real estate:		
Construction	**(0.68)**	7.41
Commercial	**1.51**	2.01
Commercial real estate	**1.29**	2.54
Total commercial	**0.70**	1.35
Consumer:		
Automobile	**0.22**	0.24
Home equity	**1.47**	1.33
Residential mortgage	**0.98**	1.36
Other consumer	**6.03**	4.58
Total consumer	**1.14**	1.09
Net charge-offs as a % of average loans	**0.90%**	1.22%

Huntington Bancshares Incorporated
Year to Date Nonaccrual Loans and Leases (NALs) and Nonperforming Assets (NPAs)
(Unaudited)

(dollar amounts in thousands)	September 30, 2012	2011
Nonaccrual loans and leases (NALs):		
Commercial and industrial	**$ 109,452**	$ 209,632
Commercial real estate	**148,986**	257,086
Automobile	**11,814**	—
Residential mortgage	**123,140**	61,129
Home equity	**51,654**	37,156
Total nonaccrual loans and leases	**445,046**	565,003
Other real estate, net:		
Residential (1)	**23,640**	18,588
Commercial	**30,566**	19,418
Total other real estate, net	**54,206**	38,006
Other NPAs (2)	**10,476**	10,972
Total nonperforming assets (1)	**$ 509,728**	$ 613,981
Nonaccrual loans and leases as a % of total loans and leases	**1.11%**	1.45%
NPA ratio (3)	**1.26**	1.57

(dollar amounts in thousands)	Nine Months Ended September 30, 2012	2011
Nonperforming assets, beginning of period	**$ 590,276**	$ 844,752
New nonperforming assets (1)	**566,641**[(4)]	555,925
Franklin impact, net	—	(8,943)
Returns to accruing status	**(117,161)**	(165,109)
Loan and lease losses	**(228,220)**	(283,667)
OREO losses (gains)	**(681)**	1,638
Payments	**(220,674)**	(236,560)
Sales	**(80,453)**	(94,055)
Nonperforming assets, end of period	**$ 509,728**	$ 613,981

(1) Residential real estate owned properties acquired in the FDIC-assisted Fidelity Bank acquisition are reflected in the above table.
(2) Other nonperforming assets represent an investment security backed by a municipal bond.
(3) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
(4) Includes $63.0 million related to Chapter 7 bankruptcy loans.

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

(dollar amounts in thousands)	September 30, 2012	2011
Accruing loans and leases past due 90 days or more:		
Commercial and industrial (1)	**$ 26,117**	$ —
Commercial real estate (1)	**45,131**	—
Residential mortgage (excluding loans guaranteed by the U.S. Government)	**10,688**	32,850
Home equity	**21,343**	20,420
Other consumer	**4,940**	7,755
Total, excl. loans guaranteed by the U.S. Government	**108,219**	61,025
Add: loans guaranteed by U.S. Government	**87,463**	84,413
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	**$195,682**	$145,438
Ratios:		
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.27%**	0.16%
Guaranteed by U.S. Government, as a percent of total loans and leases	**0.22%**	0.21%
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.49%**	0.37%
Accruing troubled debt restructured loans: (2)		
Commercial and industrial	**$ 55,809**	$ 77,509
Commercial real estate	**222,155**	244,089
Automobile	**33,719**	37,371
Home equity	**92,763**	47,712
Residential mortgage	**280,890**	304,365
Other consumer	**2,644**	4,513
Total accruing troubled debt restructured loans	**$687,980**	$715,559
Nonaccruing troubled debt restructured loans: (2)		
Commercial and industrial	**$ 28,859**	$ 27,410
Commercial real estate	**20,284**	46,854
Automobile	**11,814**	—
Home equity	**7,756**	166
Residential mortgage	**83,163**	20,877
Other consumer	**113**	113
Total nonaccruing troubled debt restructured loans	**$151,989**	$ 95,420

(1) All amounts represent accruing purchased impaired loans related to the FDIC-assisted Fidelity Bank acquisition. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.

(2) No loans related to the FDIC-assisted Fidelity Bank acquisition were considered troubled debt restructured loans at March 31, 2012.