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) November 16, 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 7.01 Regulation FD Disclosure.

The attached Analyst Handout contains information that members of Huntington Bancshares Incorporated ("Huntington") management will use from time to time through December 31, 2012, either all or in part, during visits with investors, analysts, and other interested parties to assist their understanding of Huntington. This handout is available in the Investor Relations section of Huntington's web site at www.huntington-ir.com.

The Analyst Handout is attached as Exhibit 99.1 to this report and is incorporated herein by reference.

The Analyst Handout is attached as Exhibit 99.1 and is being furnished, not filed, under item 7.01 of this Form 8-K.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

The following exhibit is being furnished herewith:

Exhibit 99.1 - Analyst Handout

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: November 16, 2012

By: */s/ Donald R. Kimble*
Donald R. Kimble,
Sr. Executive Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	Analyst Handout

Huntington

2012 Fourth Quarter Investor Handout

November 16, 2012

Table of Contents

Long Term Strategy

Our "Break Away" Strategic Plan

2009 ✓	2010 ✓	2011 ✓	2012	2013
Lay the Foundation	**Optimize Current Franchise**	**Invest in the Core**	**Focus Future**	**Extend and Expand**
• Capital and liquidity • Organiza-tional changes • Build management depth • Credit and Risk management	• Profitability / pricing • Cross-sell / share-of-wallet • Launch new brand • Invest in capabilities and begin hiring	• Build out sales forces, channels, and products • Continued brand roll-out • Enhance investment discipline	• Build out sales forces, channels, and products • Expand winning "plays" • Drive efficiency and continuous improve-ment	• Monetize investments • Drive growth • Drive efficiency and continuous improve-ment

⟷ Selective M&A – as opportunities arise (2011–2013)

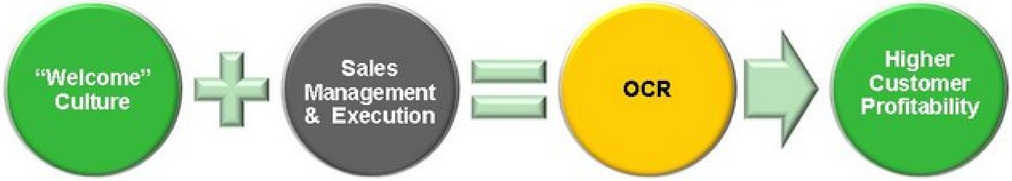
Important Messages

- Executing our long-term strategic plan:
  - Growth of meaningful consumer and commercial relationships
  - Continued increased cross sell, 4+ products & services
  - Strategic initiatives are increasingly adding to revenue
  - Continuously looking for improving efficiencies / effectiveness of expenses
- Adjusting originations to reflect proposed Basel III rules… contingent responses to final rules being planned
- Managing to a lower risk profile and consistent performance
- Relative opportunities exist in a low rate environment given current funding / deposit costs & relatively lower securities yield
- Outlook for credit performance is for improvement - manageable should the economy weaken
- Commercial has and will continue to be our balance sheet growth engine. Customers have increased concerns, in the near term, around the "fiscal cliff." Permanent solutions are needed.

OCR Performance Review

OCR Drives Higher Customer Profitability

The Optimal Customer Relationship (OCR) Model



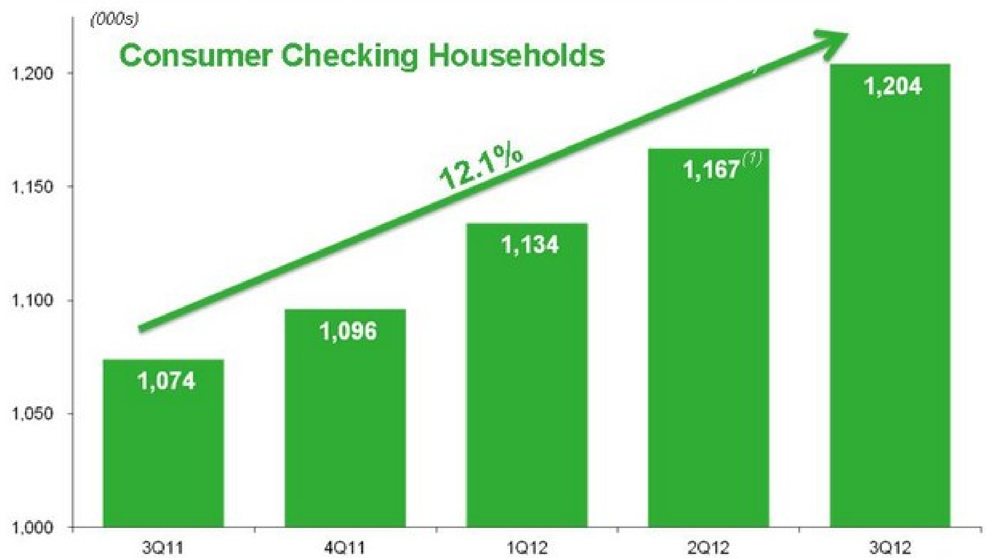
- Clearly outlined activities by segment
- Defined accountability for relationships, by segment
- Aligned goals and incentives at all levels and in all business segments
- One relationship management system – MAX
- Weekly executive results tracking, accountability, and action meetings

Competitive Advantage

One Bank / One Team for the Customer

Consumer Checking Account Household Growth

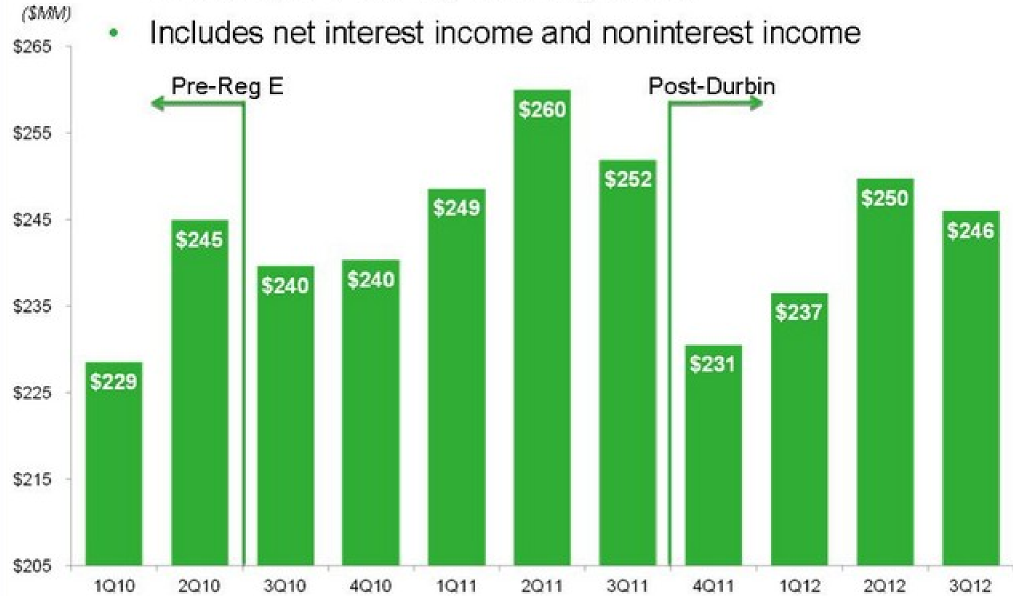
- 12.7% annualized linked quarter growth, 12.1% full year growth
- 75.9% with 4+ products or services penetration
- 3Q12 revenue of $246 MM, down $4 MM LQ, down $6 MM YoY



(1) Includes 3,034 new consumer checking account households related to the Fidelity Bank transaction

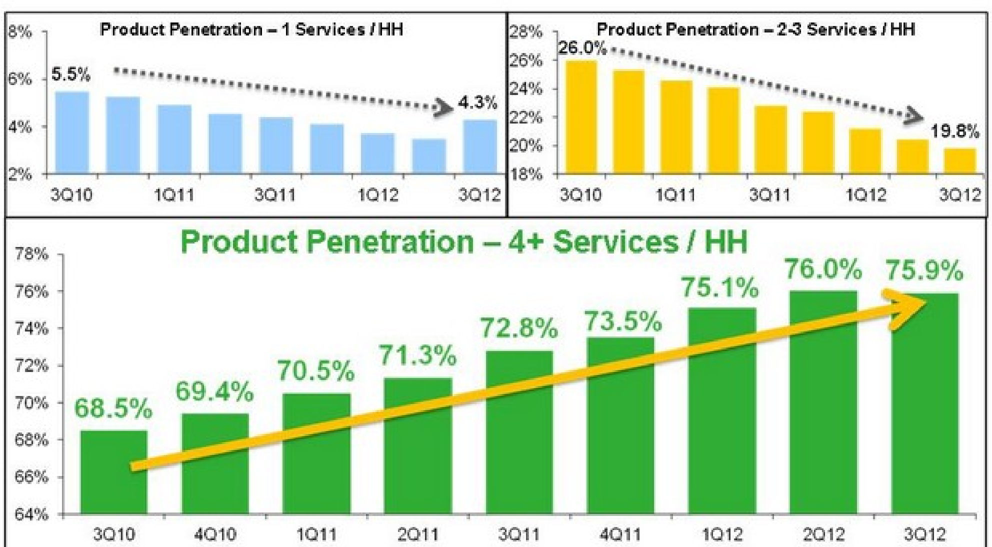
Consumer Checking Household Revenue

- 3Q12 adjusted for debit card interchange fee impact exceeds pre-"Fair Play" and Reg E level
- Includes net interest income and noninterest income



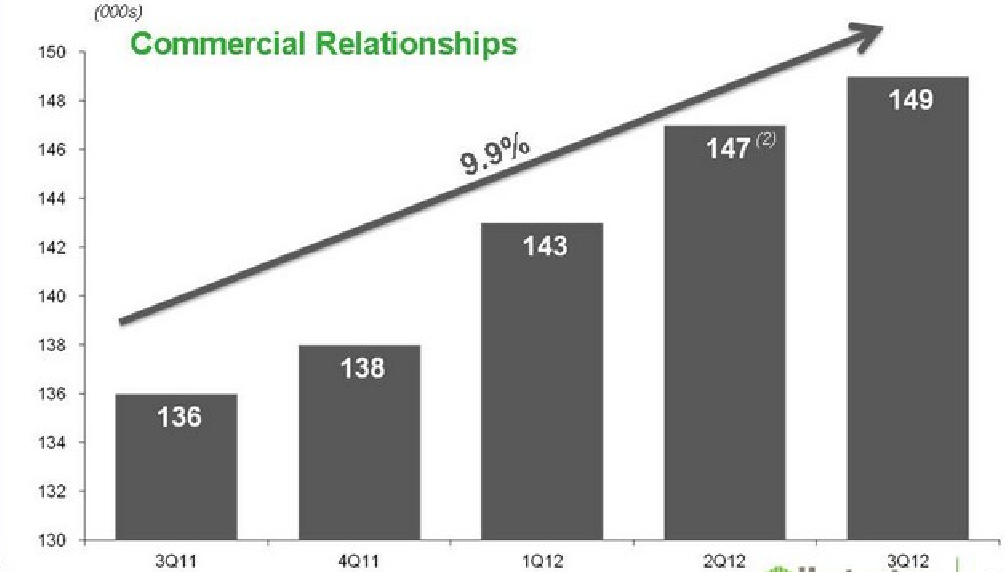
Not Just More Households… But More Products and Services to Drive Total Revenue

- 25 potential products or services counted: checking, savings, online bill pay, mortgage, brokerage account, insurance, etc.



Commercial Relationship(1) Growth

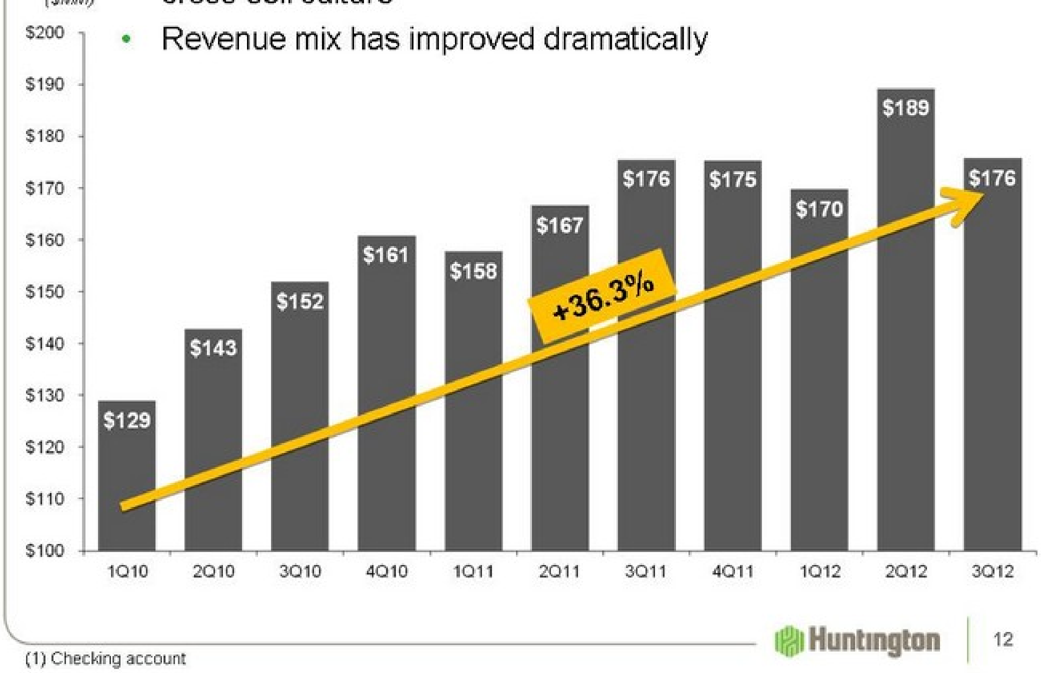
- 7.9% annualized linked quarter growth, 9.9% full year growth
- 33.5% with 4+ products or services penetration
- 3Q12 revenue of $176 MM, down $13 MM LQ, up $0.2 MM YoY



(1) Checking account required
(2) Includes 1,262 new commercial relationships related to the Fidelity Bank transaction

Commercial Relationship(1) Revenue

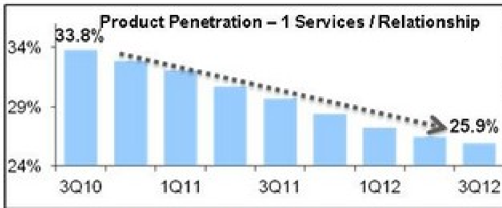
- Migration from credit dependent to relationship based / cross-sell culture
- Revenue mix has improved dramatically

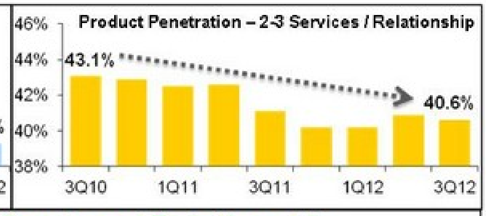


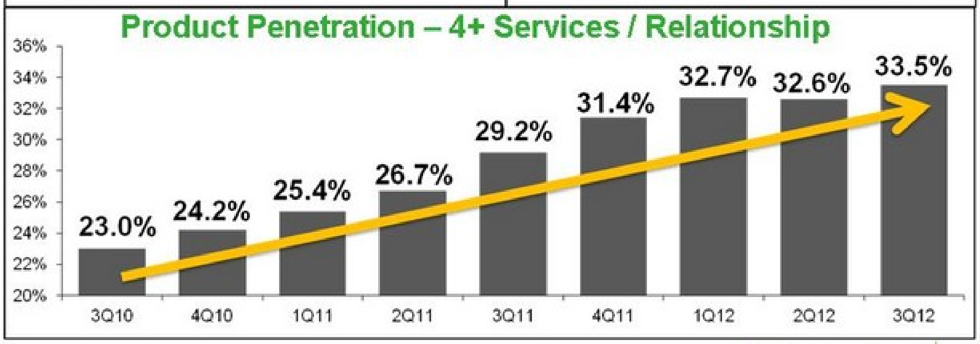
(1) Checking account

Commercial Relationship (1) Product Penetration

- Deepening relationships and accelerating product or service cross-sell







Huntington

(1) Checking account

Financial Review

2012 YTD Highlights

- 1.14% return on average assets… at low end of LT target of 1.1-1.35%
- 13.5% return on average tangible common equity
- $474 MM reported net income, or $0.52 EPS, up from $0.45 YTD 3Q11
- $65 MM, or 12%, increase in pretax income vs. YTD 3Q11
  - + $49 MM, or 7%, increase in noninterest income
  - + $66 MM, or 5%, increase in fully-taxable equivalent net interest income
    - 3.38% net interest margin in 3Q12, up 4 bp YoY
    - 4% YoY average loan growth, impacted by $2.2 B of auto loans moved to HFS
    - 8% YoY average total deposit and 49% average noninterest bearing DDA growth
  - + $21 MM, or 16%, decline in provision for credit losses
  - - $67 MM, or 5%, increase in noninterest expense
- Credit quality
  - 0.90% of NCOs, down from 1.22% in YTD 3Q11
  - 21% YoY decrease in total NALs
  - Allowance for loan and lease losses to NALs increased to 189% from 187% at 3Q11
- Capital
  - + 10.28% Tier 1 Common ratio, up 28 bp YTD
  - + 8.74% TCE ratio, up 44 bp YTD

2012 YTD Highlights (cont.)

- Continued customer growth and OCR success
  - – Consumer: 13% annualized growth in 3Q12 and 12% growth since 3Q11
    - 75.9% with 4+ products or services penetration, up from 72.8% in 3Q11
  - – Commercial: 8% annualized growth in 3Q12 and 10% growth since 3Q11
    - 33.5% with 4+ products or services penetration, up from 29.2% in 3Q11
- Integration and conversion of Fidelity Bank successfully completed
  - – $0.8 B in assets acquired and $0.8 B in liabilities assumed
  - – Achieved targeted cost reductions, expecting >60%
- Branch repositioning to drive efficient convenience
  - – 1Q12: 29 traditional branches consolidated… approximately 5% of traditional branches
  - – 83 In-store branches open, 92 targeted by year end
- Repurchase of 10.2 MM common shares YTD for $65.2 MM
- Redemption of $230 MM of TruPS, average rate of >7%
  - – $300 MM of TruPS remain, average coupon of LIBOR + 1.02%
- Appointment of Peter J. Kight to the board of directors
  - – Founder and former chairman and chief executive officer of CheckFree

2012 Third Quarter Highlights (cont.)

- **Continued customer growth and OCR (1) success**
  - Consumer checking account households
    - 12.7% linked quarter annualized growth and 12.1% growth since 3Q 2011
    - 75.9% with 4+ products or services penetration, up from 72.8% in 3Q11
  - Commercial relationships
    - 7.9% linked quarter annualized growth and 9.9% growth since 3Q 2011
    - 33.5% with 4+ products or services penetration, up from 29.2% in 3Q11
- **Credit quality**
  - $20.9 MM, or 25%, increase in net charge-offs (NCOs)… $33.0 MM of NCOs 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.
  - 6% decrease in total nonaccrual loans (NALs)
  - 189% ACL coverage of NALs, down from 192% in 2Q12
- **Capital**
  - 8.74% tangible common equity ratio, up 33 bps
  - 10.28% Tier 1 common risk-based capital ratio up 20 bps
  - 11.88% and 14.36% Tier 1 and Total risk-based capital ratios, down 5 and 6 bps, respectively

(1) Optimal Customer Relationship

Quarterly Performance Highlights

	3Q12	2Q12	1Q12	4Q11	3Q11
EPS	$0.19	$0.17	$0.17	$0.14	$0.16
Cash dividends declared per common share	$0.04	$0.04	$0.04	$0.04	$0.04
Book value per common share at end of period	$6.34	$6.13	$5.97	$5.82	$5.83
Tangible book value per common share at end of period	$5.71	$5.49	$5.33	$5.18	$5.17
Net interest margin	3.38%	3.42%	3.40%	3.38%	3.34%
Efficiency ratio (1)	64.5%	62.8%	63.8%	64.0%	63.5%
Return on average assets	1.19%	1.10%	1.13%	0.92%	1.05%
Return on average tangible common equity	13.9%	13.1%	13.5%	11.2%	13.0%
Loan and lease growth (2)	(10)%	21%	(4)%	2%	8%
Core deposit growth (2)	9%	13%	0%	14%	9%
Net charge-off ratio (3)	1.05% (8)	0.82%	0.85%	0.85%	0.92%
90-day delinquency ratio xld. US govt. guaranteed loans (4)	0.27%	0.24%	0.15%	0.19%	0.16%
Nonaccrual loans ratio (4,5)	1.11%	1.19%	1.15%	1.39%	1.45%
Nonperforming assets ratio (4,6)	1.26%	1.31%	1.29%	1.51%	1.57%
Nonaccrual loans coverage ratio (4,7)	177%	181%	195%	178%	180%
Tangible common equity ratio (4)	8.74%	8.41%	8.33%	8.30%	8.22%
Tier 1 common risk-based capital ratio (4)	10.28%	10.08%	10.15%	10.00%	10.17%
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%	14.41%	14.76%	14.77%	15.11%

(1) Noninterest expense less amortization of intangibles / FTE net interest income + noninterest income excluding securities (losses) gains
(2) Linked-quarter annualized average balance growth rate
(3) Annualized,
(4) End of period
(5) Nonaccrual loans / total loans and leases
(6) Nonperforming assets / (total loans and leases + impaired loans held for sale + net other real estate owned)
(7) Allowance for loan and lease losses / nonaccrual loans
(8) Includes $33.0 MM related to Chapter 7 bankruptcy loans

Quarterly Earnings Analysis

($MM)	3Q12	3Q11	3Q12 ytd	3Q11ytd	Change vs. 3Q11 Pct.	Change vs. 3Q11ytd Pct.
Net interest income	$ 430.3	$ 406.5	$1,276.5	$1,214.1	5.9 %	5.1 %
Provision for credit losses	37.0	43.6	107.9	128.8	(15.1)	(16.2)
Noninterest income	261.1	258.6	800.2	751.3	1.0	6.5
Noninterest expense	458.3	439.1	1,365.2	1,298.2	4.4	5.2
Pre-tax income	196.1	182.3	603.5	538.4	7.5	12.1
Net Income	$ 167.8	$ 143.4	$ 473.7	$ 415.8	17.0	13.9
EPS	$ 0.19	$ 0.16	$ 0.52	$ 0.45	18.8 %	15.6 %
Total revenue	$ 691.4	$ 665.0	$2,076.7	$1,965.4	4.0 %	5.7 %
Adjusted for significant items (1)	-	-	(11.4)	-		
Revenue adjusted	$ 691.4	$ 665.0	$2,065.3	$1,965.4	4.0 %	5.1 %
Total noninterest expense	$ 458.3	$ 439.1	$1,365.2	$1,298.2	4.4 %	5.2 %
Adjusted for significant items (1)	-	-	(23.5)	(17.0)		
Expense adjusted	$ 458.3	$ 439.1	$1,341.7	$1,281.2	4.4 %	4.7 %
Total tax provision	$ 28.3	$ 52.2	$ 129.8	$ 122.7	(45.8) %	5.8 %
Adjusted for significant items	19.5	-	19.5	-		
Tax Provision adjusted	$ 47.8	$ 52.2	$ 149.3	$ 122.7	(8.4) %	21.7 %
EPS	$ 0.19	$ 0.16	$ 0.52	$ 0.45	18.8 %	15.6 %
Adjusted for significant items	(0.02)	-	0.01	(0.01)		
EPS adjusted	$ 0.17	$ 0.16	$ 0.53	$ 0.44	6.3 %	20.5 %

Refer to appendix slide "Significant Items Impacting Financial Performance Comparisons – Reconciliation

Significant Items Impacting Financial Performance Comparisons – Reconciliation

2012 – 2011 Quarterly

(in millions, except per share amounts)	3Q12 After-tax	3Q12 EPS	2Q12 After-tax	2Q12 EPS	1Q12 After-tax	1Q12 EPS
Net income - reported earnings	$ 167.8		$ 152.7		$ 153.3	
Net income applicable to common shares	$ 159.8	$ 0.19	$ 144.7	$ 0.17	$ 145.2	$ 0.17
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (2)	EPS	Earnings (2)	EPS
State deferred tax valuation allowance adjustment	$ 19.5	$ 0.02	$ -	$ -	$ -	$ -
Litigation reserves additions	-	-	-	-	(23.5)	(0.02)
Bargain purchase gain - FDIC assisted acquisition	-	-	-	-	11.4	0.01

(1) After-tax
(2) Pre-tax

(in millions, except per share amounts)	4Q11 After-tax	4Q11 EPS	3Q11 After-tax	3Q11 EPS	2Q11 After-tax	2Q11 EPS	1Q11 After-tax	1Q11 EPS
Net income - reported earnings	$ 126.9		$ 143.4		$ 145.9		$ 126.4	
Net income applicable to common shares	$ 119.2	$ 0.14	$ 135.7	$ 0.16	$ 138.2	$ 0.16	$ 118.7	$ 0.14
Significant items - favorable (unfavorable) impact:	Earnings (2)	EPS	Earnings (2)	EPS	Earnings (2)	EPS	Earnings (2)	EPS
Litigation reserves additions	$ -	$ -	$ -	$ -	$ -	$ -	$ (17.0)	$ (0.01)
Gain on early extinguishment of debt	9.7	0.01	-	-	-	-	-	-
Visa® related derivative loss	(6.4)	(0.00)	-	-	-	-	-	-

(1) After-tax
(2) Pre-tax

Income Statement

3Q Summary Income Statement & Notables

	2012			2011			
	Third	Second	First	Fourth	Third	Change	
(in millions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Net interest income	**$ 430.3**	$ 429.0	$ 417.2	$ 415.0	$ 406.5	0 %	6 %
Total noninterest income	**261.1**	253.8	285.3	229.4	258.6	3	1
Total Revenue	**$ 691.4**	$ 682.8	$ 702.5	$ 644.4	$ 665.0	1	4
Total noninterest expense	**458.3**	444.3	462.7	430.3	439.1	3	4
Provision for credit losses	**37.0**	36.5	34.4	45.3	43.6	1	(15)
Pre-tax income	**196.1**	202.0	205.4	168.8	182.3	(3)	8
Net Income	**$ 167.8**	$ 152.7	$ 153.3	$ 126.9	$ 143.4	10 %	17 %

Noninterest Income

- $6.3 MM, or 16% LQ, increase in mortgage banking income
- $3.8 MM increase in securities gains. Agency debt and asset-backed securities were sold, and the proceeds were reinvested in the Held-to-Maturity (HTM) portfolio… End of period HTM of $1.6 billion.

Noninterest Expense

- $4.7 MM, or 2% LQ, increase in personnel costs, primarily reflecting higher healthcare costs.
- $4.4 MM increase in the cost associated with early extinguishment of debt… $114 MM of TruPS redeemed during the quarter
- Noninterest expense included $4.5 MM of expense related to the development of infrastructure and systems related to the Federal Reserve CCAR.

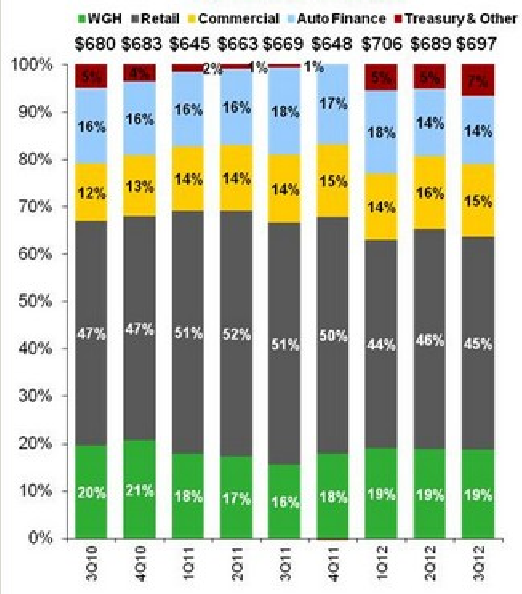
Mortgage Banking Income Summary

($MM)	3Q12	2Q12	1Q12	4Q11	3Q11
Origination and secondary marketing	$40.9	$30.2	$31.3	$21.2	$15.6
Servicing fees	11.3	11.6	11.8	12.0	12.1
Amortization of capitalized servicing	(8.4)	(9.1)	(9.3)	(8.8)	(9.6)
Other mortgage banking income	5.0	4.8	5.0	3.7	3.8
Sub-total	48.8	37.5	38.8	28.1	22.0
MSR recovery (impairment)	(19.5)	(19.0)	9.9	(7.0)	(39.4)
Net trading gains (losses)	15.4	19.9	(2.2)	3.0	30.2
Total	$44.6	$38.3	$46.4	$24.1	$12.8
Investor servicing portfolio (1) ($B)	$15.6	$15.7	$15.9	$15.9	$16.1
Weighted average coupon	4.87%	4.95%	5.04%	5.13%	5.20%
Originations ($B)	$1.2	$1.3	$1.2	$1.1	$1.0
Mortgage servicing rights (1)	$108.1	$128.3	$148.3	$137.4	$145.3
MSR % of investor servicing portfolio (1)	0.69%	0.82%	0.93%	0.87%	0.90%

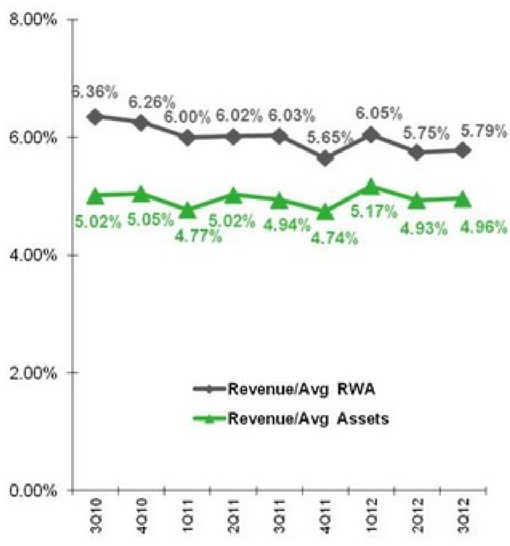
(1) End-of-period

Revenue Growth (1)

Revenue Trends



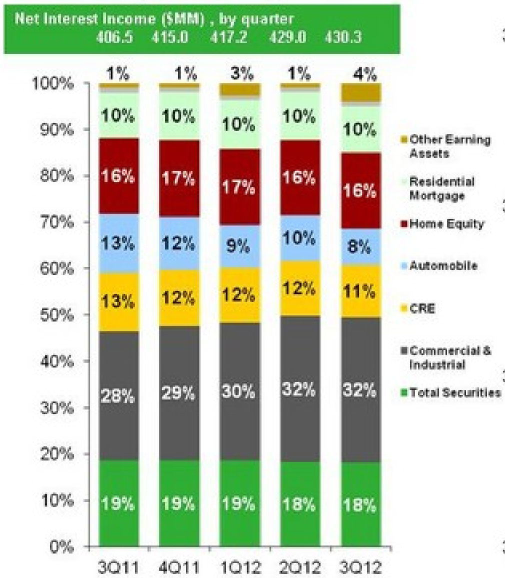
Revenue Earnings Power (2)



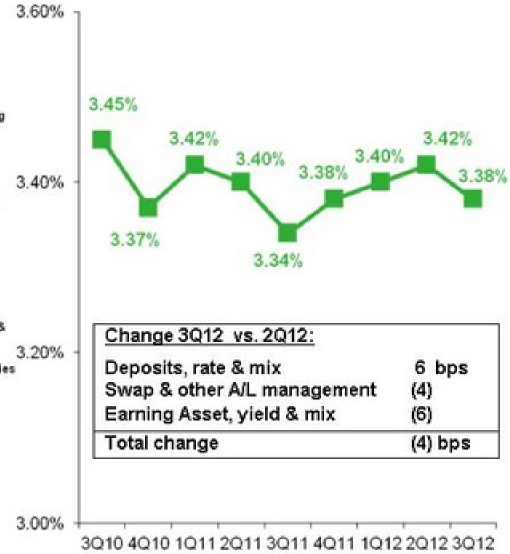
(1) Revenue is FTE (2) Annualized

Net Interest Income and Margin (1)

Average Earning Asset Mix



Net Interest Margin (FTE)



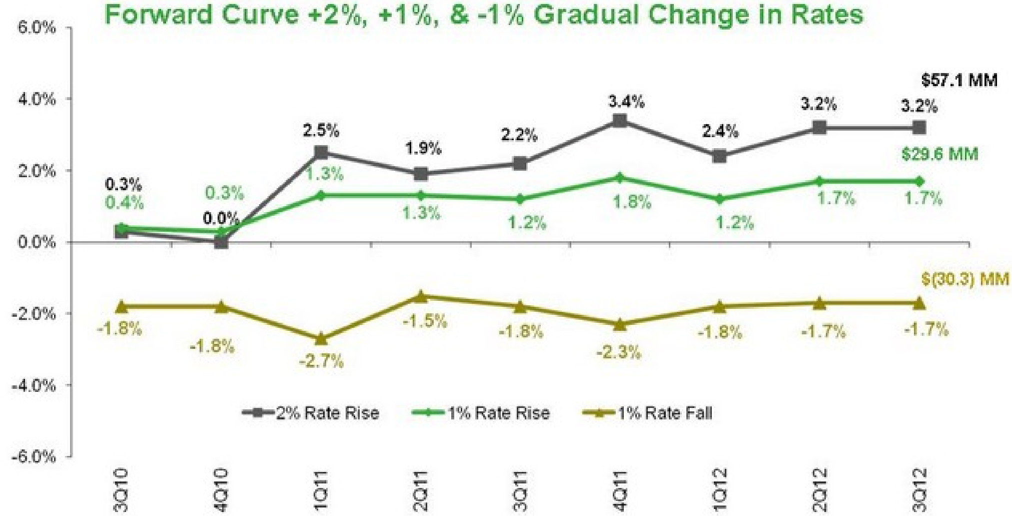
Change 3Q12 vs. 2Q12:	
Deposits, rate & mix	6 bps
Swap & other A/L management	(4)
Earning Asset, yield & mix	(6)
Total change	(4) bps

(1) Fully-taxable equivalent basis

Managing Interest Rate Risk

Net Interest Income at Risk (1)

Forward Curve +2%, +1%, & -1% Gradual Change in Rates



(1) Estimated impact on annualized net interest income over the next 12-month period assuming a gradual change in rates over the next 12-month period above and beyond any rate change already implied in the current yield curve.

Balance Sheet

Investment Securities

Securities Mix & Yield

Securities Portfolio Mix

Securities Portfolio Yield

Securities Overview (1) – 9/30/12

- Portfolio Duration of 2.5 years

Available-for-sale, and other

($MM)	Fair Value	Credit Rating of Fair Value Amount[1] AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
US Treasury	$ 53	$ ---	$ 53	$ ---	$ ---	$ ---	$ ---
Agency (Debt, P/T, & CMO's)	4,933	---	4,933	---	---	---	---
Asset Backed							
Alt-A mortgage-backed securities	27	---	27	---	---	---	---
Auto/Fleet Lease backed securities	160	160	---	---	---	---	---
Pooled-trust-preferred securities[2]	79	---	---	21	---	58	---
Floorplan backed securities	588	588	---	---	---	---	---
Credit Card backed securities	119	119	---	---	---	---	---
Private label CMO securities	76	24	---	20	5	27	---
Municipal securities[3]	420	244	161	---	4	---	11
FHLB/FRB Stock	301	---	---	---	---	---	301
Other	967	292	271	83	292	11	18
Total	**$ 7,723**	**$ 1,427**	**$ 5,445**	**$ 124**	**$ 300**	**$ 96**	**$ 330**
Variable rate demand notes[3]	$ 56						
Total available-for-sale, and other	**$ 7,779**						

Held-to-maturity

	Amortized Cost	Credit Rating of Amortized Cost Amount[1] AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
Agency (Debt, P/T, & CMO's)	$ 1,582	---	$ 1,582	---	---	---	---
Total held-to-maturity securities	**$ 1,582**	**$ ---**	**$ 1,582**	**$ ---**	**$ ---**	**$ ---**	**$ ---**

(1) Credit ratings reflect the lowest current rating assigned by a nationally recognized credit rating agency.
(2) Primarily trust preferred for banks/insurance companies
(3) Variable rate demand notes included in municipal securities in external reporting.

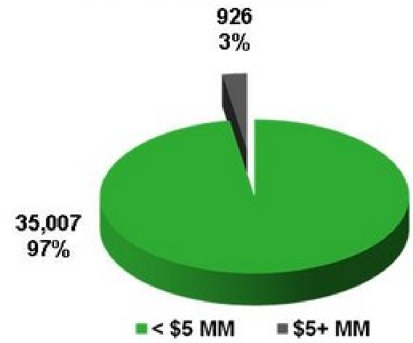
Loan Portfolio Overview

Total Commercial Loans

Total Commercial Loans – Granularity

EOP Outstandings – $22.0 Billion [(1)]

of Loans by Size



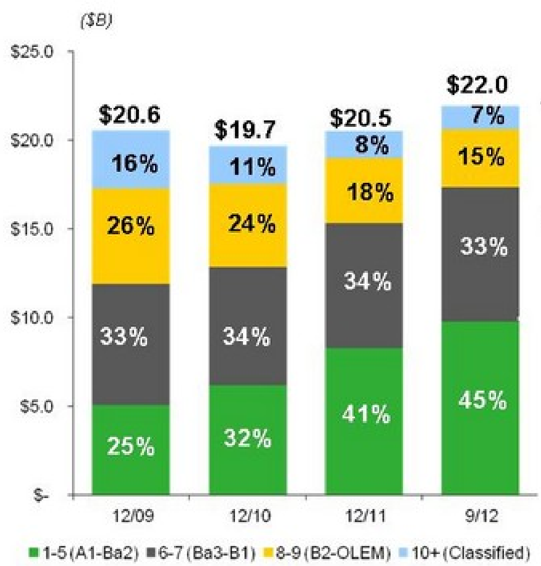
$5 MM - < $10 MM	469
$10 MM - < $25 MM	381
$25 MM - < $50 MM	69
> $50 MM	7
Total	926

Loans by Dollar Size

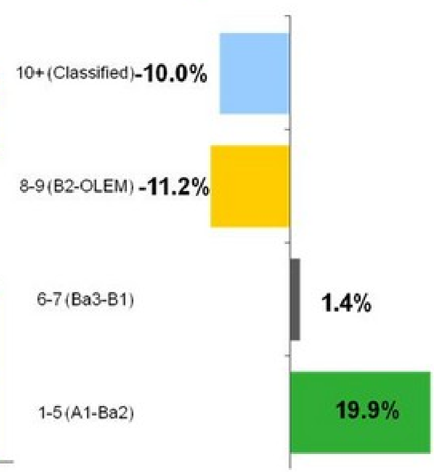
(1) 9/30/12

Commercial Loans – Risk Grade Distribution

Percent of End of Period Balances



Change 9/12 vs. 12/09



PD Risk Grades (Moody's or Regulatory Definition)

Commercial and Industrial: $16.5 Billion (1)

- Diversified by sector and geographically within our Midwest footprint
- Focus on middle market companies with $25-$500 MM in sales
- Lend to defined relationship oriented clients where we understand our client's market / industry and their durable competitive advantage
- Underwrite to historical cash flows with collateral as a secondary repayment source while stress testing for lower earnings / higher interest rates
- Follow disciplined credit policies and processes with monthly review of criticized and classified loans

	3Q12 (2)	2Q12 (2)	1Q12	4Q11	3Q11
Period end balance ($MM)	$16,478	$16,322	$15,838	$14,699	$13,939
30+ days PD & accruing	0.39%	0.36%	0.18%	0.25%	0.27%
90+ days PD & accruing (3)	0.16%	0.12%	--	--	--
NCOs (4)	0.32%	0.39%	0.77%	0.31%	0.52%
NALs	0.66%	0.82%	0.90%	1.37%	1.50%
ACL	1.84%	1.98%	1.83%	2.14%	2.26%

(1) End of period (2) Includes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 31, 2012
(3) All amounts represent accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.
(4) Annualized

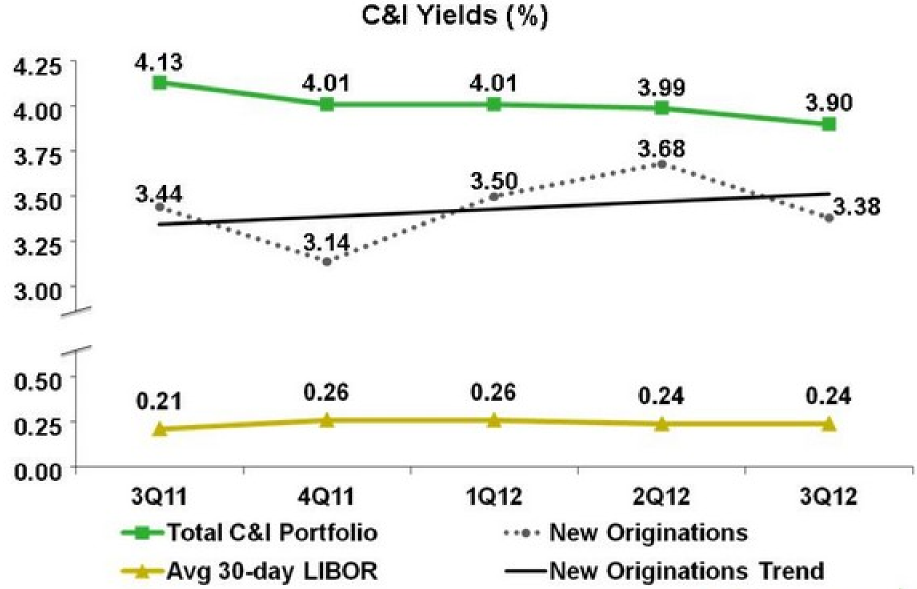
C&I – Auto Industry (1)

Outstandings

($MM)	3Q12 (4)	2Q12 (4)	1Q12	4Q11	3Q11
Suppliers (2)					
Domestic	$ 180	$ 178	$ 178	$ 145	$ 153
Foreign	18	18	19	18	20
Total suppliers	199	198	$ 197	163	173
Dealers					
Floorplan-domestic	839	846	831	781	625
Floorplan-foreign	474	485	478	388	289
Total floorplan	1,312	1,332	1,309	1,169	913
Other	480	480	482	404	389
Total dealers	1,800	1,812	1,792	1,573	1,302
Total auto industry	$1,999	$2,009	$1,989	$1,736	$1,475
NALs					
Suppliers	0.21%	0.27%	0.70%	1.47%	1.67%
Dealers	0.04	0.04	0.05	0.05	0.06
Net charge-offs (3)					
Suppliers	0.00%	2.09%	2.17%	0.57%	0.17%
Dealers	0.0	0.0	0.0	0.0	0.0

(1) End of period (2) Companies with > 25% of their revenue from the auto industry (3) Annualized
(4) Includes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 31, 2012

Not Leading with Rate: New Loan Rates Stable



Commercial Real Estate: $5.8 Billion (1)

CRE – Core ($3.9 Billion)

- Long-term meaningful relationships… many have been customers for 20+ years with opportunities for additional cross-sell
- Primarily Midwest footprint projects generating adequate return on capital
- Proven CRE participants… 28+ years average CRE experience
- >95% of the loans have personal guarantees
- The portfolio continues to perform well with 0.99% nonaccrual loans

CRE – Noncore ($1.6 Billion)

- Limited opportunity to gain overall banking relationship
- >99% is secured debt and >95% have guarantors
- 92% is within our geographic footprint
- $694 MM of "Special Assets" with a 34% average credit mark

Credit Quality Trends	3Q12 (2)	2Q12 (2)	1Q12	4Q11	3Q11
Period end balance ($MM)	$5,497	$5,908	$6,040	$5,826	$5,934
30+ days PD & accruing	1.62%	1.39%	0.89%	0.34%	0.83%
90+ days PD & accruing (3)	0.82%	0.65%	--	--	--
NCOs (4)	1.21%	1.92%	0.72%	1.91%	1.60%
NALs	2.71%	3.71%	3.40%	3.95%	4.33%
ACL	5.19%	5.26%	5.72%	6.77%	7.15%

(1) End of period (2) Includes loans acquired in the FDIC-assisted Fidelity Bank acquisition
(3) All amounts represent accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.
(4) Annualized

CRE – Portfolio Composition

($MM)	3Q12 vs 3Q11	3Q12 vs. 2Q12
New	$ 788	$ 146
Takedowns	881	222
Net payments / payoffs / other	(1,979)	(743)
Charge-offs	(126)	(36)
Net change	**$(437)**	**$(411)**
	(7.9)%	**(7.0)%**

Mini-perm Traditional – Typically 2- to 5-year term loans to allow properties to reach stabilized operating levels after construction, rehab, or repositioning.

Permanent Qualified – Loans with 5 years or less term with properties that have reached a stabilized physical occupancy and exhibit an operational cash flow which would qualify for permanent financing during normalized market conditions.

Permanent – Amortizing loans with terms of 10 to 25 years.

CRE – Core vs. Noncore

($MM)	O/S	ACL	Criticized	NALs	Prior Charge-offs[1]	ACL	Credit Mark [2]
6/30/12							
Core Total	**$4,207**	**$108**	**$491**	**$42**	**$ 16**	**2.57%**	**2.94%**
Noncore SAD	694	142	418	169	191	20.46	37.63
Noncore Other	1,007	61	124	9	34	6.02	9.10
Noncore Total	**1,701**	**203**	**542**	**178**	**225**	**11.91**	**22.21**
CRE Total	**$5,908**	**$311**	**$1,033**	**$219**	**$241**	**5.26%**	**8.97%**
9/30/12							
Core Total	**$3,891**	**$95**	**$370**	**$39**	**$ 18**	**2.44%**	**2.89%**
Noncore SAD	694	129	375	108	163	18.66	34.07
Noncore Other	912	61	92	2	20	6.69	8.69
Noncore Total	**1,606**	**190**	**467**	**110**	**183**	**11.86**	**20.85**
CRE Total	**$5,497**	**$285**	**$837**	**$149**	**$201**	**5.19%**	**8.53%**

(1) Prior charge-offs represent activity on existing accounts as of date shown, not cumulative for the portfolio

(2) Credit mark = (ACL + prior charge-offs) / (outstandings + prior charge-offs)

CRE – Maturity Schedule

By Loan Type – 9/30/12

($MM)	Within 12 Mos.	1 – 2 Years	2 – 5 Years	5+ Years	Total
Construction	$ 212	$ 161	$ 118	$51	$ 541
Lines / letters of credit	68	6	10	7	91
Non project loans	102	44	183	110	439
Mini-perm traditional	1,176	478	902	103	2,659
Permanent qualified	139	93	151	37	421
Permanent	406	175	405	361	1,346
Total CRE	**$2,103**	**$956**	**$1,769**	**$ 668**	**$5,497**
Core	**$1,265**	**$737**	**$1,384**	**$506**	**$3,891**
Noncore SAD	**467**	**84**	**100**	**43**	**694**
Noncore Other	**371**	**135**	**286**	**119**	**912**

Total Consumer Loans and Leases

Indirect Auto: $4.3 Billion (1)

- **Deep local relationships with high quality Dealers**
  - Consistently in the market for over 50 years
  - #1 Bank in the U.S. in Dealer Satisfaction, with dominant market position in the Midwest with over 2,700 dealers
  - Floorplan and dealership real estate lending, core deposit relationship, full Treasury Management, Private Banking, etc.
  - That deep relationship adds value… buy rates are 20 to 50 basis points higher compared with other banks competing in the prime space
- **Relationships create the flow of auto loans**
  - Super-prime customers, average FICO 758
  - Low LTVs, averaging <90%
  - Custom Score, utilized to further segment FICO eligible to enhance predictive modeling
- **Operational efficiency and scale leverages expertise**
  - Highly scalable decisions engine evaluates >75% of applications - over 1,000 point pricing matrix based on FICO and custom score
  - Underwriters directly compensated on credit performance by vintage
- **$2.0 MM in NCOs were related to Chapter 7 bankruptcy consumer loans**

Credit Quality Trends	3Q12 (2)	2Q12 (2)	1Q12	4Q11	3Q11
Period end balance ($MM)	$4,276	$3,808	$4,787	$4,458	$5,558
30+ days PD & accruing	0.98%	1.03%	0.71%	1.28%	0.98%
90+ days PD & accruing	0.09%	0.09%	0.08%	0.14%	0.10%
NCOs (3)	0.40%	0.04%	0.27%	0.30%	0.25%
NALs	0.28%	--	--	--	--

(1) End of period (2) Includes loans acquired in the FDIC-assisted Fidelity Bank acquisition
(3) Annualized, 20 bps related to Chapter 7 bankruptcy loans

Auto Loans – Production and Credit Quality Overview

	3Q12	2Q12	1Q12	4Q11	3Q11	2Q11	1Q11	4Q10
Originations								
Amount ($MM)	$1,055	$1,126	$962	$ 782	$ 980	$ 1,018	$ 795	$ 796
% new vehicles	45%	43%	47%	57%	56%	52%	44%	48%
Avg. LTV	89%	88%	88%	87%	88%	89%	88%	88%
Avg. FICO	759	758	756	761	762	760	758	764
Expected cumulative loss	0.97%	0.95%	1.02%	0.83%	0.83%	0.88%	0.88%	0.78%
Portfolio Performance								
30+ days PD & accruing %	0.97%	1.02%	0.71%	1.27%	0.96%	0.83%	0.87%	1.18%
NCO %	0.40%	0.04%	0.27%	0.30%	0.25%	0.16%	0.33%	0.51%

- $2.0 MM in NCOs were related to the revised treatment of Chapter 7 bankruptcy consumer loans.

Vintage Performance (1)	3Q12	2Q12	1Q12	4Q11	3Q11	2Q11	1Q11	4Q10
6-month losses			0.06%	0.03%	0.04%	0.05%	0.03%	0.03%
9-month losses				0.09%	0.10%	0.11%	0.07%	0.08%
12-month losses					0.14%	0.17%	0.15%	0.15%

(1) Annualized

Home Equity: $8.4 Billion (1)

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers… 3Q12 originations:
  - Average FICO scores of >750+
  - Average LTVs of <85% for junior liens and <75% for 1st-liens
  - >70% are 1st-liens
  - Eliminated all high LTV originations in 2Q12
- Portfolio: average FICOs >730 with >50% 1st-liens
- Began exit of broker channel in 2005… <5% of outstandings today
- Conservative underwriting – manage the probability of default while stress testing rates
- $23.1 MM in NCOs were related to Chapter 7 bankruptcy consumer loans

Credit Quality Trends	3Q12 (2)	2Q12 (2)	1Q12	4Q11	3Q11
Period end balance ($MM)	$8,380	$8,344	$8,261	$8,215	$8,079
30+ days PD & accruing	1.10%	1.02%	1.03%	1.18%	1.17%
90+ days PD & accruing	0.25%	0.22%	0.24%	0.25%	0.25%
NCOs (3)	2.23%	1.01%	1.15%	1.15%	1.31%
NALs	0.62%	0.55%	0.55%	0.50%	0.46%

(1) End of Period (2) Includes loans acquired in the FDIC-assisted Fidelity Bank acquisition
(3) Annualized, 110 bps related to Chapter 7 bankruptcy loans

Residential Mortgages: $5.2 Billion (2)

- Focused on geographies within our Midwest footprint
- Traditional product mix... very limited nontraditional exposure as we never originated sub-prime, payment option ARMs, or negative amortization loans
- $452 MM of Interest Only loans... targeted within executive relocation activities
- $252 MM of Alt-A mortgages... exited in 2007
- Early identification of loss mitigation. "Home Savers" program, 25%–30% recidivism
- $8.0 MM in NCOs were related to Chapter 7 bankruptcy consumer loans
- Average origination FICO of 749 for 3Q12

Credit Quality Trends (1)	3Q12 (3)	2Q12 (3)	1Q12	4Q11	3Q11
Period end balance ($MM)	$5,192	$5,123	$5,284	$5,228	$4,986
Originations ($MM)	$1,224	$1,291	$1,157	$1,123	$953
30+ days PD & accruing	3.54%	3.94%	4.28%	4.08%	4.30%
90+ days PD & accruing	0.21%	0.30%	0.68%	0.86%	0.66%
NCOs (4)	1.30%	0.82%	0.82%	0.77%	0.97%
NALs	2.37%	1.46%	1.40%	1.31%	1.23%

(1) Excludes GNMA loans – no additional risk as they are approved for repurchase (2) End of Period
(3) Includes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 31, 2012
(4) Annualized, 61 bps related to Chapter 7 bankruptcy loans

Credit Quality Review

Credit Quality Trends Overview

	3Q12	2Q12	1Q12	4Q11	3Q11	3Q10
Net charge-off ratio	1.05%	0.82%	0.85%	0.85%	0.92%	1.98%
90+ days PD and accruing(1)	0.27	0.24	0.15	0.19	0.16	0.25
NAL ratio (2)	1.11	1.19	1.15	1.39	1.45	2.62
NPA ratio (3)	1.26	1.31	1.29	1.51	1.57	2.94
Criticized asset ratio (4)	5.45	6.01	5.80	6.53	6.78	11.02
ALLL ratio	1.96	2.15	2.24	2.48	2.61	3.56
ALLL / NAL coverage	177	181	195	178	180	136
ALLL / NPA coverage	155	164	173	163	166	121
ACL ratio	2.09	2.28	2.37	2.60	2.71	3.67
ACL/ Criticized assets (4)	38.38	37.89	40.78	39.86	39.95	33.20
ACL / NAL coverage	189	192	206	187	187	140
ACL / NPA coverage	165	174	183	172	172	125

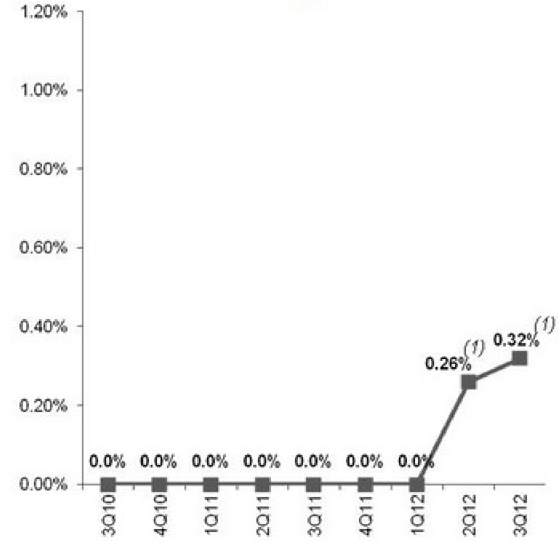
(1) Excludes loans guaranteed by the U.S. Government
(2) NALs divided by total loans and leases
(3) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs
(4) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total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

Huntington

Total Commercial Loan – Delinquencies

30+ Days

90+ Days



(1) All delinquencies represent accruing purchased impaired loans acquired in the Fidelity transaction. Under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status.

Consumer Loan Delinquencies (1,2)

30+ Days

90+ Days

(1) End of period; delinquent but accruing as a % of related outstandings at EOP
(2) 2Q12 includes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 31, 2012
(3) Excludes GNMA FAS 140 government guaranteed

Net Charge-Offs

Commercial Loans

Consumer Loans

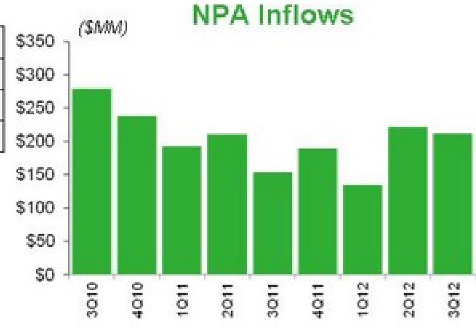
(1) Includes $33.0 MM related to Chapter 7 bankruptcy loans

Nonperforming Asset Trends

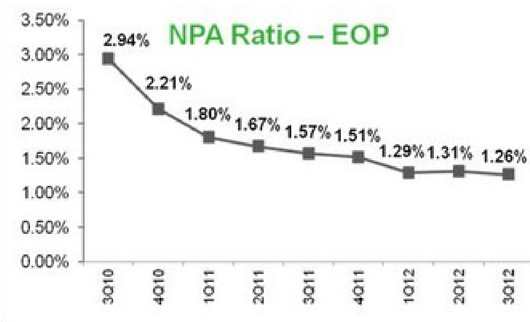
NPAs – EOP

3Q12 vs.	% Chg
3Q10	-54%
3Q11	-17%
2Q12	-3%

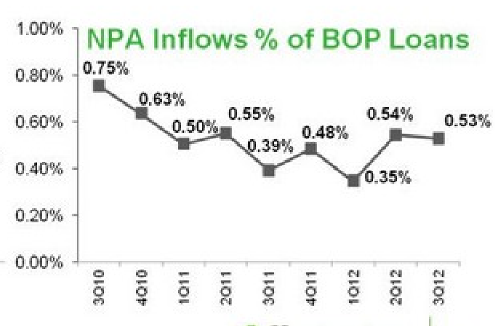
NPA Inflows



NPA Ratio – EOP



NPA Inflows % of BOP Loans



Nonperforming Asset Flow Analysis

($MM)	3Q12	2Q12	1Q12	4Q11	3Q11
NPA beginning-of-period	$523.3	$527.1	$590.3	$614.0	$652.9
Additions / increases	211.0 (1)	221.0	134.6 (2)	189.1	153.6
Return to accruing status	(46.0)	(39.4)	(32.1)	(30.7)	(25.8)
Loan and lease losses	(78.3)	(74.5)	(75.4)	(79.1)	(80.0)
OREO gains (losses)	(0.7)	(0.5)	(0.3)	(0.9)	(0.2)
Payments	(90.5)	(63.5)	(66.6)	(91.7)	(76.5)
Sales & other	(10.0)	(46.9)	(23.5)	(10.4)	(10.0)
NPA end-of-period	$509.7	$523.3	$527.1	$590.3	$614.0
Percent change	(3)%	(1)%	(11)%	(4)%	(6)%

(1) Includes $63.0 MM related to Chapter 7 bankruptcy loans
(2) Includes $8.0 MM of OREO relating to the 3/31/12 FDIC-assisted Fidelity Bank acquisition

Total Commercial Loans – Criticized Loan Flow Analysis

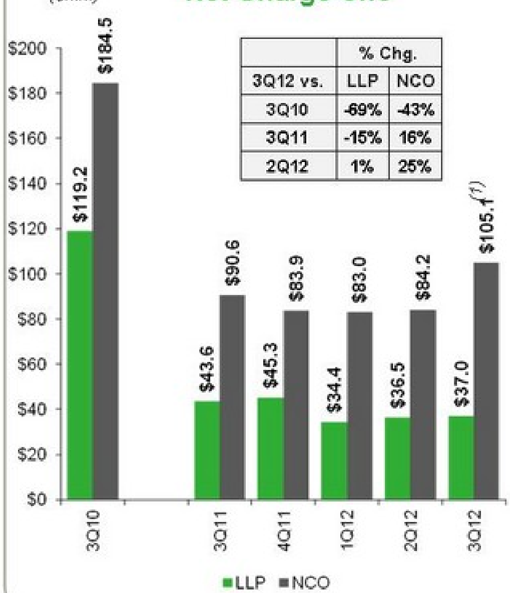
End of Period

($MM)	3Q12	2Q12	1Q12	4Q11	3Q11
Criticized beginning-of-period	$2,054	$1,977	$2,147	$2,291	$2,379
Additions / increases	218	526 (1)	210	291	357
Advances	35	31	25	42	46
Upgrades to "Pass"	(177)	(202)	(137)	(139)	(252)
Paydowns	(242)	(227)	(217)	(280)	(181)
Charge-offs	(57)	(50)	(51)	(58)	(58)
Criticized end-of-period	$1,830	$2,054	$1,977	$2,147	$2,291
Percent change	(11)%	4%	(8)%	(6)%	(4)%

(1) Includes $212.9 MM related to the FDIC-assisted Fidelity Bank acquisition

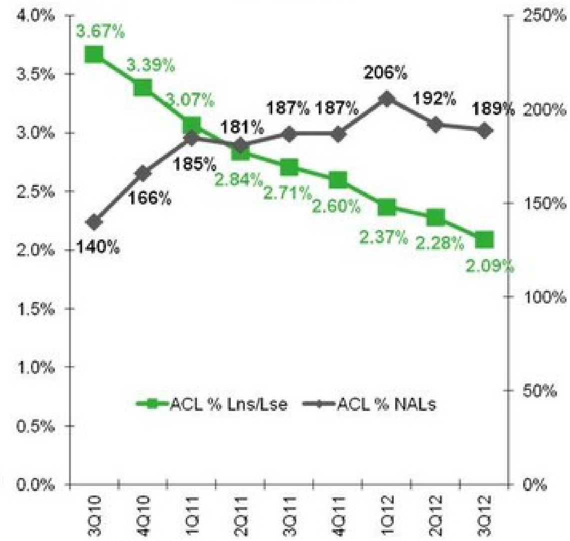
Provision, NCO, and ACL

Loan Loss Provision vs. Net Charge-offs



	% Chg.	
3Q12 vs.	LLP	NCO
3Q10	-69%	-43%
3Q11	-15%	16%
2Q12	1%	25%

Allowance for Credit Losses vs. NALs (1)



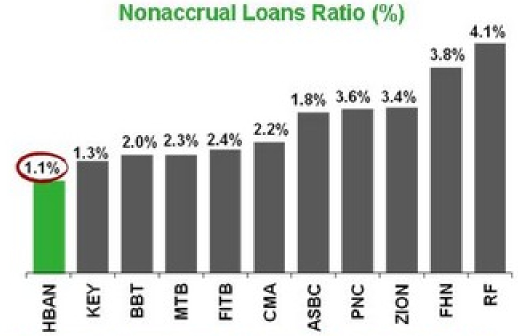
(1) End of period

(1) Includes $33.0 MM related to Chapter 7 bankruptcy loans

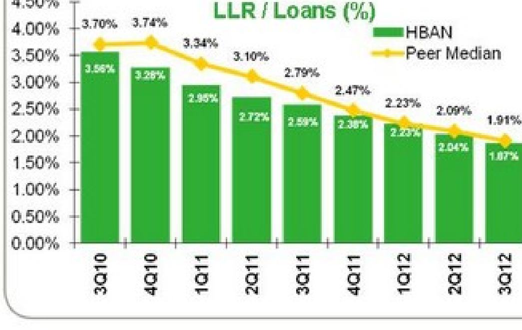
Continued Improvement in Credit Quality

LLR / NAL Coverage (%)

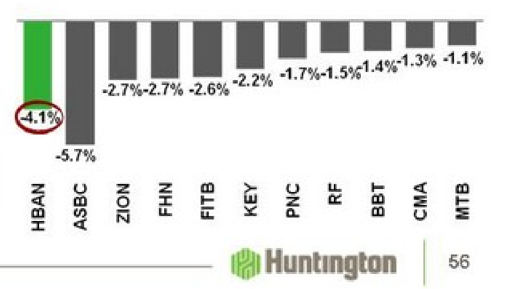
Nonaccrual Loans Ratio (%)



LLR / Loans (%)



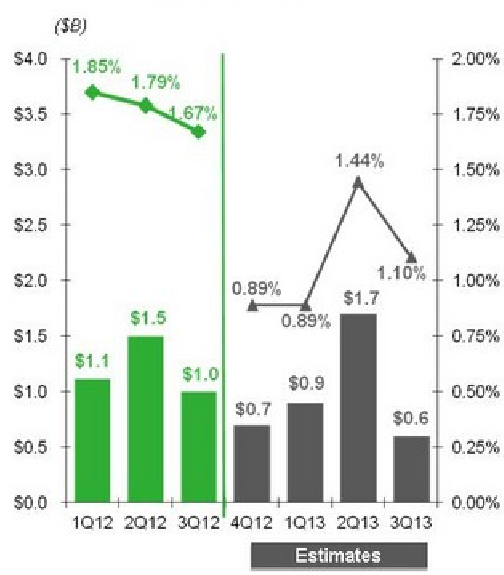
Change in Nonaccrual Loans Ratio from 9/30/11



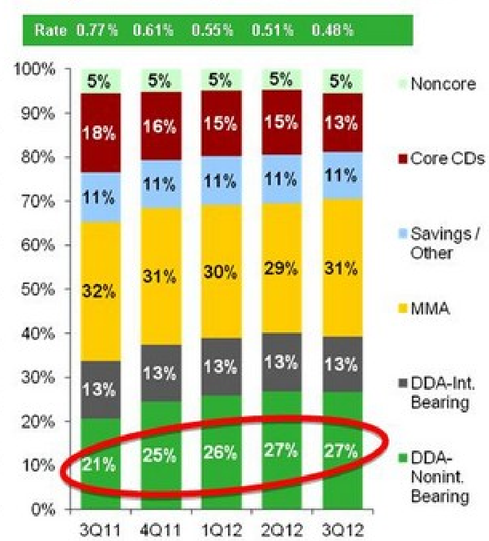
Deposits

Deposits

Core CD Maturities & Avg. Maturity Rate



Avg. Total Deposits – Rate / Mix



Total Core Deposit Trends

Average ($B)	3Q12	Annualized Growth (1) 3Q12 v 2Q12	4Q11 v 3Q11	3Q12 v 3Q11
Commercial				
Demand deposits - non-interest bearing	$10.6	12 %	25 %	43 %
Demand deposits - interest bearing	1.1	2	58	6
Other core deposits (2)	7.0	64	5	16
Total	18.7	29	19	29
Consumer				
Demand deposits - non-interest bearing	1.7	(10)	49	33
Demand deposits - interest bearing	4.7	(11)	13	4
Other core deposits (2)	18.6	(2)	5	(5)
Total	25.1	(5)	9	(2)
Total				
Demand deposits - non-interest bearing	12.3	9	28	41
Demand deposits - interest bearing	5.8	(8)	21	4
Other core deposits (2)	25.6	14	5	-
Total	$43.8	9 %	13 %	10 %

(1) Linked-quarter percent change annualized
(2) Includes core CDs, savings, and other deposits

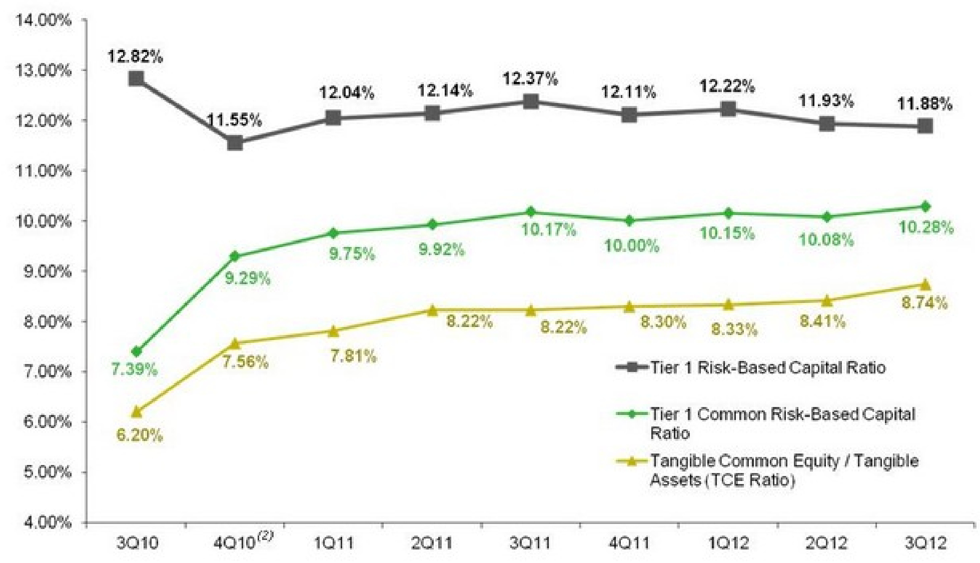
Capital

Capital (1)

	3Q12	2Q12	1Q12	4Q11	3Q11
Tang. common equity/ tang. assets	8.74%	8.41%	8.33%	8.30%	8.22%
Tang. equity/tang. assets	9.43	9.10	9.03	9.02	8.88
Tier 1 common risk-based capital	10.28	10.08	10.15	10.00	10.17
Tier 1 leverage	10.29	10.34	10.55	10.28	10.24
Tier 1 risk-based capital	11.88	11.93	12.22	12.11	12.37
Total risk-based capital	14.36	14.42	14.76	14.77	15.11
Total risk-weighted assets *($B)*	$48.2	$47.9	$46.7	$45.9	$44.4
Double leverage (2)	93%	92%	90%	89%	90%

(1) End of period (2) (Parent company investments in subsidiaries + goodwill) / equity

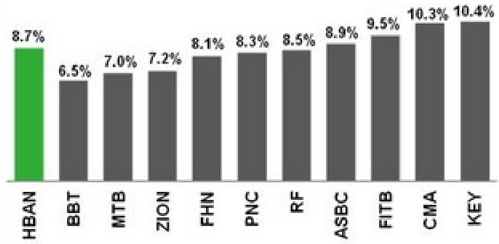
Capital Ratios (1)



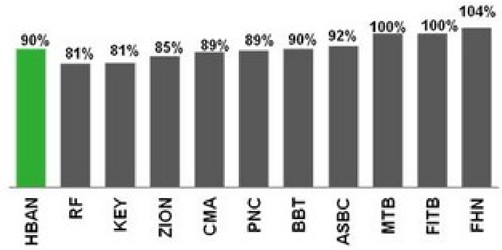
(1) End-of-period
(2) 4Q10 - Raised $920 MM of common equity and repurchased $1.4 B of TARP related preferred shares

Strong Capital and Liquidity Profile

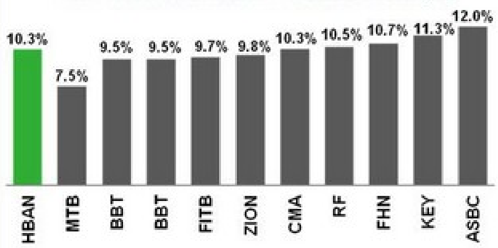
Tangible Common Equity Ratio (%)



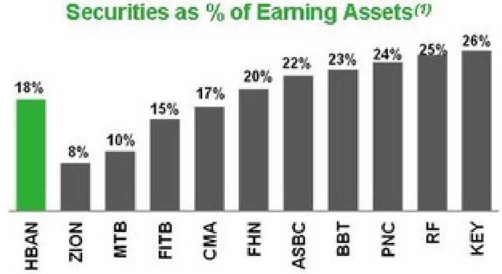
Loans / Deposits (%)



Tier 1 Common Risk – Based Ratio (%)



Securities as % of Earning Assets[1]



(1) Average Balances

Franchise and Leadership

Huntington Bancshares Overview

Midwest financial services holding company

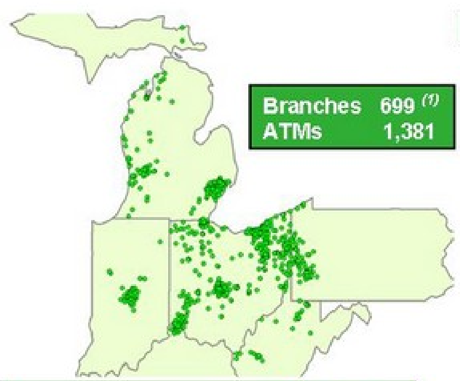
Founded	- 1866
Headquarters	- Columbus, Ohio
Total assets	- $56 Billion
Employees (1)	- 11,731

Franchise:

Footprint	6 states: OH, MI, PA, IN, WV, KY 699 branches / 1,381 ATMs
Retail and Business Banking	5 Areas
- Mortgage banking	+ MD, NJ
Commercial Banking	11 Regions
Commercial Real Estate	
Auto Finance & Dealer Services	+ MA, RI, VT, NH, ME, TN, NJ, WI, MN
Private Financial Group	+ FL

(1) Full-time equivalent (FTE)

A Strong Regional Presence



	% Deposits
#1 Share markets	41%
#1- #4 Share markets	55%

State	BBs (2)	ATMs
Ohio	395	914
Michigan	144	212
Pennsylvania	55	103
Indiana	49	70
West Virginia	30	59
Kentucky	12	23

Deposits - Top 12 MSAs

MSA	Rank	BBs(2)	Deposits	Share
Columbus, OH	1	89	$13,171	27.8%
Cleveland, OH	5	86	4,212	8.4
Detroit, MI	7	64	4,538	4.7
Toledo, OH	1	40	2,409	24.2
Pittsburgh, PA	7	40	2,526	2.6
Cincinnati, OH	4	41	2,237	3.4
Youngstown, OH	1	43	2,021	21.9
Indianapolis, IN	4	46	2,508	7.5
Canton, OH	1	29	1,568	26.3
Grand Rapids, MI	4	24	1,369	9.9
Akron, OH	5	26	884	7.5
Charleston, WV	4	8	612	10.1

Source: SNL Financial, company presentations and filings
FDIC deposit data as of June 30, 2012

(1) Includes 14 PFG offices (2) BBs = Banking Branches

Combined Giant Eagle / Meijer In-Store Strategy

- 83 branches open: 4 in 4Q10, 28 in 2011, 51 YTD
- Targeted breakeven = 24 months, oldest branch = 22 months, 3 branches currently breakeven or better
- Total in-store strategy ~$20 MM negative PTPPI in 2012 and 2013, including ~$25 MM of increased expense in 2013
- Total in-store strategy expected to be breakeven in 2014

	Current	4Q12	1H13	2H13	1H14	2H14	1H15
Giant Eagle		3	14	4	0	0	0
Meijer		6	17	0	3	0	2
New Openings		9	31	4	3	0	2
Total Opened	83	92	123	127	130	130	132
Total Opened>2 Yrs	**0**	**4**	**23**	**32**	**65**	**92**	**123**

Leadership Team

Stephen Steinour
Chairman, President and CEO

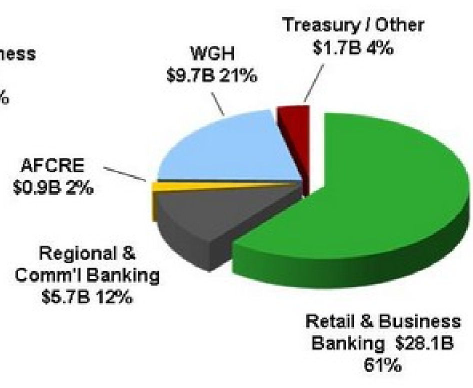
Retail and Business Banking **Mary Navarro**	**Regional and Commercial Banking** **Jim Dunlap**
Wealth Advisors, Government Finance, and Home Lending **Dan Benhase**	**Automobile Finance and Commercial Real Estate** **Nick Stanutz**
Technology and Operations Paul Heller – Chief Technology and Operations Officer	Finance, Strategy, Mergers & Acquisitions Don Kimble – Chief Financial Officer
Risk and Legal Helga Houston– Chief Risk Officer	Credit, Collections, Special Assets Daniel Neumeyer – Chief Credit Officer
Human Resources & Diversity Keith Sanders	Audit Stephen Brown

Business Segment Overview

Business Segment Loans & Deposits – 3Q12

Average Total Loans – $40.1B

Average Total Deposits – $46.3 B



Total Loans and Leases – By Business Segment

Avg. Outstandings – $40.1 Billion

3Q12

($B)	Retail & Business Banking	Regional & Comm'l Banking	AFCRE	WGH	Treas. / Other	Total
C&I	$3.4	$10.0	$2.1	$0.8	$0.1	$16.3
CRE	0.4	0.4	4.7	0.2	0.0	5.7
Total commercial	3.8	10.4	6.8	1.0	0.1	22.1
Automobile loans & leases	0.0	0.0	4.1	0.0	(0.0)	4.1
Home equity	7.5	0.0	0.0	0.8	0.0	8.4
Residential mortgage	1.0	0.0	0.0	4.1	0.0	5.2
Other consumer	0.3	0.0	0.1	0.0	(0.0)	0.4
Total consumer	8.9	0.0	4.1	5.0	(0.0)	18.1
Total loans	$12.7	$10.4	$10.9	$6.0	$0.0	$40.1

Total Deposits – By Business Segment

Avg. Balances – $46.3 Billion

3Q12

($B)	Retail & Business Banking	Regional & Comm'l Banking	AFCRE	WGH	Treas. / Other	Total
DDA-noninterest bearing	$4.9	$3.3	$0.5	$ 3.4	$0.2	$12.3
DDA-interest bearing	4.6	0.1	0.0	1.1	0.0	5.8
Money market deposits	7.8	2.1	0.3	4.3	0.0	14.5
Savings and other domestic time deposit	4.8	0.0	0.0	0.2	0.0	5.0
Core certificates of deposit	6.0	0.0	0.0	0.1	0.0	6.1
Total core deposits	**28.1**	**5.5**	**0.9**	**9.1**	**0.2**	43.8
Other deposits	0.2	0.2	0.1	0.7	1.4	2.5
Total deposits	$28.2	$5.7	$0.9	$9.8	$1.7	$46.3

Business Segment Contribution

($MM)	9 Mo. 2012	2011	2010
Retail & Business Banking	$73.0	$175.4	$131.0
Regional & Commercial Banking	72.9	109.9	38.5
AFCRE	173.6	186.2	46.5
WGH	58.9	25.9	34.8
Treasury / Other	95.5	45.3	61.6
Total Net Income	$473.7	$542.6	$312.3

Business Segment Overview

Commercial Banking
Executive – Jim Dunlap

- 11 Region Presidents
- Middle Market Commercial Banking
- Specialty Banking
    - Large Corporate
    - Health-care
    - Not-for-Profit
- Equipment Finance
- International Services
- Treasury Management
- Capital Markets
    - Derivatives
    - Foreign Exchange
    - Securities Trading

Retail & Business Banking
Executive – Mary Navarro

- Branch Sales and Service
    - 5 Retail Banking Areas
    - Consumer Banking
    - Business Banking
- In-Store Branches
- Deposit Product Pricing and Fees
- Marketing and Customer Experience
- Payments and Channels

Business Segment Overview

Wealth Advisors, Government Finance, and Home Lending

Executive – Dan Benhase

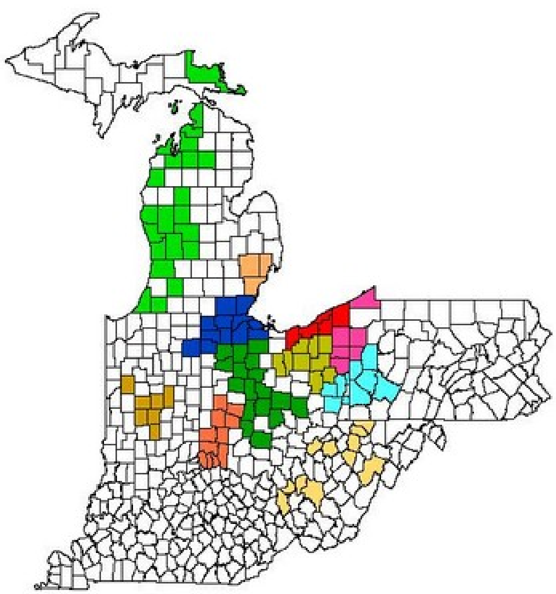
- Wealth Advisors
  - Trust / Portfolio Management
  - Private Banking
  - Retail Brokerage
- Government Finance
  - Public Funds – Treasury Services and Lending
  - Corporate Trust
  - National Settlement
- Home Lending
  - Mortgage Banking
  - Consumer Lending
- Other
  - Retirement Plan Services
  - Huntington Asset Services
  - Huntington Asset Advisors – Huntington Funds

Automobile Finance and Commercial Real Estate

Executive – Nick Stanutz

- Auto Dealer Finance
  - 9 Region Managers
  - Consumer Indirect Auto Loans
  - Dealer Commercial Loans
- Commercial Real Estate
- Asset Based Lending
- Mezzanine Lending

11 Commercial Banking Regions



Jim Dunlap

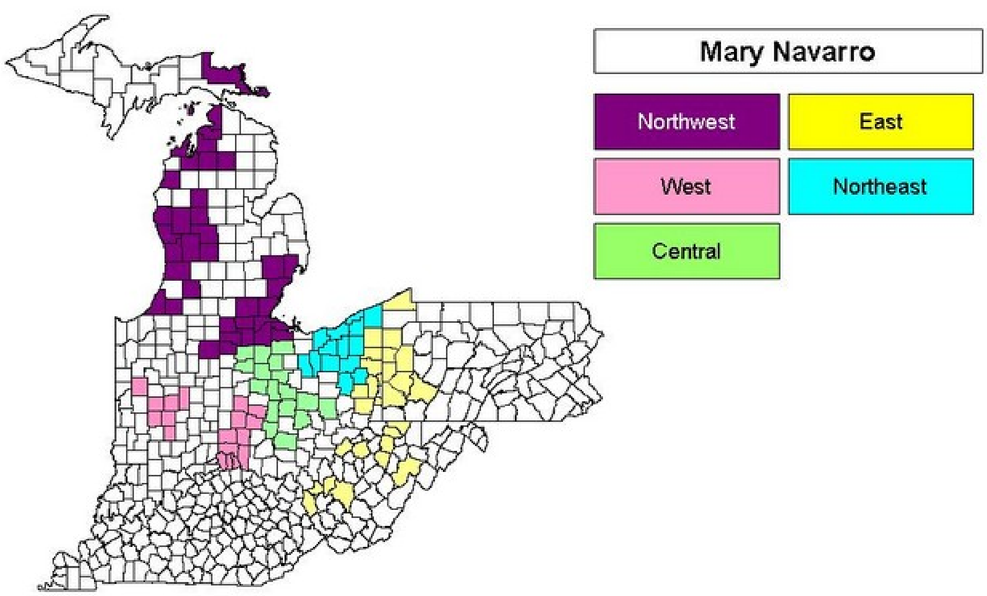
- West Michigan
- Greater Akron/Canton
- East Michigan
- Central Ohio
- Central Indiana
- S. Ohio/KY
- NW Ohio
- Pittsburgh
- Greater Cleveland
- West Virginia
- Mahoning Valley

Regional Banking Presidents

	Region	Appointed	Experience - Yrs Banking	Experience - Yrs HBAN
Jim Dunlap	West Michigan	1Q06	32	32
Mike Fezzey	East Michigan	4Q10	2	2
Susie Shipley	Pittsburgh	4Q12	24	<1
Frank Hierro	Mahoning Valley	1Q00	33	28
Jim Kunk	Central Ohio	1Q94	30	30
Mike Newbold	Central Indiana	4Q06	34	7
Mark Reitzes	Southern Ohio / Kentucky	1Q08	25	19
Andy Paterno	West Virginia	2Q12	34 (1)	<1
William Shivers	Greater Akron / Canton	3Q09	20	4
Sharon Speyer	Northwest Ohio	1Q01	23	19
Daniel Walsh, Jr.	Greater Cleveland	2Q10	15	2

(1) Includes related experience outside of banking

5 Retail and Business Banking Areas



Retail & Business Banking Executives

	Area	Appointed	Experience - Yrs	
			Banking	HBAN
Jim Baron	Branch Sales & Service	4Q10	32	7
Jonathan Greenwood	Central Retail Area	2Q11	26	18
Kevin Grose	West Retail Area	1Q12	22	20
Loretta Stanton	Northeast Retail Area	2Q10	21	21
Robert Soroka	East Retail Area	2Q09	26	8
Tracey Bailey	Northwest Retail Area	1Q12	16	16
Brian Bromley	In-Store Channel Director - Michigan	1Q12	28	26
Bryan Carson	Deposit Products Pricing & Fees Director	2Q11	20	1
David Clifton	Chief Customer & Marketing Officer	4Q09	26	3
Cindy Keitch	In-Store Channel Director	2Q10	36	16
Steve Rhodes	Business Banking Director	4Q10	24	2
Mark Sheehan	Payments & Channel Director	4Q09	24	3

Safe Harbor Disclosures

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, the 2012 third quarter earnings press release, 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.

Rounding

Please note that columns of data in the presentation may not add due to rounding.

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.

Basis of Presentation

Significant Items

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

Forward Looking Statements

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.

Huntington

Welcome.™