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) January 17, 2013

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 January 17, 2013, Huntington Bancshares Incorporated ("Huntington") issued a news release announcing its earnings for the quarter ended December 31, 2012. Also on January 17, 2013, 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 January 17, 2013, 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 80675132. 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 January 31, 2013, at (855) 859-2056 or (404) 537-3406; conference call ID 80675132.

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 and the American Taxpayer Relief Act of 2012 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 implementing 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 January 17, 2013.
Exhibit 99.2 – Quarterly Performance Discussion, December 2012.
Exhibit 99.3 – Quarterly Financial Review, December 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: January 17, 2013

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, January 17, 2013.
Exhibit 99.2	Quarterly Performance Discussion, December 2012.
Exhibit 99.3	Quarterly Financial Review, December 2012.

Exhibit 99.1

NEWS

Date: January 17, 2013

FOR IMMEDIATE RELEASE –

Contact:

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HUNTINGTON BANCSHARES INCORPORATED
REPORTS RECORD NET INCOME OF $641.0 MILLION, OR $0.71 PER COMMON SHARE, FOR 2012, UP 18% FROM THE PRIOR YEAR

DECLARES QUARTERLY DIVIDEND ON COMMON STOCK OF $0.04 PER SHARE

Other specific highlights compared with 2011:

- 1.15% return on average assets, up from 1.01%
- $0.60, or 12%, increase in tangible book value per common share to $5.78
- 23.3 million shares, or 2.7% of average outstandings, repurchased at an average price of $6.36 per share
- $0.16 dividend paid per common share, a 2.5% dividend yield as of December 31, 2012
- $204.1 million, or 8%, increase in fully-taxable equivalent revenue
- $86.8 million, or 5%, increase in net interest income, reflecting:
    - 3.41% fully-taxable equivalent net interest margin, up 3 basis points
    - 3% growth in average total loans
    - 8% growth in average core deposits
- $117.2 million, or 12%, increase in noninterest income
- $107.4 million, or 6%, increase in noninterest expense
- Delivered positive operating leverage and a modest improvement in efficiency ratio
- 25% decline in nonaccrual loans to 1.00% of total loans and leases, down from 1.39%

2012 Fourth Quarter specific highlights compared with 2012 Third Quarter:

- Net income and earnings per share essentially unchanged at $167.3 million and $0.19, respectively
- 1.19% return on average assets, unchanged from the prior quarter
- $40.6 million, or 6%, increase in fully-taxable equivalent revenue, reflecting:
    - 3.45% fully-taxable equivalent net interest margin, up 7 basis points
    - 3% annualized growth in average total loans
    - $17.1 million increase in mortgage banking income
    - $14.1 million increase in gain on sale of loans
- $12.3 million, or 3%, increase in noninterest expense
- 13.2 million shares repurchased at an average price of $6.33 per share

COLUMBUS, Ohio – Huntington Bancshares Incorporated (NASDAQ: HBAN; www.huntington.com) reported 2012 full-year net income of $641.0 million, an increase of $98.4 million, or 18%, from the prior year. 2012 fourth quarter net income of $167.3 million was essentially unchanged from the prior quarter. Earnings per common share for the year and current quarter were $0.71 and $0.19, respectively, up $0.12 and unchanged from the prior periods.

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 April 1, 2013, to shareholders of record on March 18, 2013.

Summary Performance Discussion

“We are pleased with the year’s financial results, which reflect steady growth in a number of key areas including loans, deposits, and customer relationships as well as improved profitability. This growth has occurred in a challenging economic and regulatory environment. It demonstrates the continued benefits from successfully executing our long-term strategic plan, including the investments we have made during the previous three years. Those investments added over $50 million of pre-tax income during 2012 and we expect that benefit to grow as those investments continue to mature,” said Stephen D. Steinour, chairman, president and chief executive officer. “While some businesses are hesitant to invest in light of the current uncertainty in the economy, we believe our differentiated approach to banking, coupled with investing in our franchise through enhanced products and services, will drive growth and improvement of our long-term profitability.”

Net income for the full year was $641.0 million, up $98.4 million, or 18%, from the prior year. The primary drivers of the increase were a $117.2 million, or 12%, increase in noninterest income and an $81.4 million, or 5%, increase in net interest income, partially offset by a $107.4 million, or 6%, increase in noninterest expense.

Net income in the 2012 fourth quarter was essentially unchanged from the prior quarter as a $40.6 million, or 6%, increase in revenue was offset by a $12.3 million, or 3%, increase in noninterest expense and $26.1 million, or 92%, increase in the provision for income taxes.

Net interest income increased $86.8 million, or 5%, from the prior year. This reflected a $2.1 billion, or 4%, increase in average earning assets and a 3 basis point increase in the net interest margin (NIM) to 3.41%. The increase in the NIM reflected the positive impact of a 29 basis point decline in total deposit costs that were partially offset by a 24 basis point decline in the yield on earnings assets and a 2 basis point decrease related to non-deposit funding and other items. Average noninterest bearing deposits increased $3.5 billion, or 41%, and represented 27% of total deposits.

The $2.1 billion, or 4%, increase in average earning assets was driven by the $1.9 billion, or 10%, increase in average total commercial loans and $0.8 billion, or 277%, increase in average loans held for sale. Those were partially offset by a $0.6 billion, or 3%, decrease in average consumer loans including a $1.4 billion, or 23%, decrease in automobile loans, reflecting $2.5 billion of automobile loans sold throughout the year.

For the year, average total core deposits increased $3.1 billion, or 8%, reflecting a $3.8 billion, or 27%, increase in total demand deposits and a $0.6 billion, or 4%, increase in money market deposits. These were partially offset by the $1.5 billion, or 19%, decrease in core certificates of deposit. 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 are deposits from several large relationships that are considered nonpermanent in nature. In the 2012 fourth quarter, these deposits were reduced by approximately $0.4 billion and less than $1 billion remains.

In the 2012 fourth quarter, net interest income increased $4.0 million, or less than 1%, reflecting a 7 basis point increase in NIM, primarily offset by a $0.6 billion decrease in average earnings assets. The average earning asset decline primarily reflected the $1.0 billion reduction in loans held for sale, which was partially offset by $0.4 billion of automobile loan growth. While average commercial and industrial (C&I) loans did grow by slightly less than $0.2 billion, growth continued to be moderated by the current economic pause and the continued decline of C&I line utilization rates, which decreased another 1.4% over the quarter and down over 3% from the year-ago quarter. Of the 7 basis point increase in NIM, 5 basis points were temporary benefits with the vast majority related to an increase in the purchase accounting accretion on the Fidelity Bank acquired loan portfolio.

Noninterest income increased $117.2 million, or 12%, from the prior year. This included a $107.7 million, or 129%, increase in mortgage banking income, a $26.2 million, or 82%, increase in gain on sale of loans, an $18.7 million, or 8%, increase in service charges on deposit accounts, and an $11.6 million, or 32%, increase in capital market fees. These positive impacts were partially offset by a $29.4 million, or 26%, decrease in electronic banking income, which was negatively impacted by over $55 million from the Durbin amendment, and a $16.0 million, or 11%, decrease in other income reflecting a $16.5 million, or 62%, decrease in automobile operating lease income.

In the 2012 fourth quarter, noninterest income increased $36.6 million, or 14%, from the prior quarter, reflecting a $17.1 million, or 38%, increase in mortgage banking income, which included a $10.0 million net MSR hedging related benefit, a $14.1 million increase in gain on sale of loans related to the October automobile loan securitization, and a $7.0 million increase in other income primarily due to an increase in loan and lease related fees. These benefits were partially offset by a $3.3 million reduction in securities gains.

“This year’s results clearly showed the continued benefit of our investments and our differentiated strategy,” added Steinour. “These investments, coupled with adding over 133,000 consumer households, a 12% increase, and 12,700 commercial relationships, a 9% increase, has allowed Huntington to grow revenue and pretax income by more than $200 million and $117 million, respectively.”

Noninterest expense increased $107.4 million, or 6%, from the prior year. This included a $95.7 million, or 11%, increase in personnel costs primarily reflecting an increase in the number of full-time equivalent employees as well as higher incentive based compensation and a $10.4 million, or 11%, increase in equipment primarily reflecting the implementation of strategic initiatives including opening 37, or 6%, net new branches. These increases were offset partially by a $9.3 million, or 12%, decrease in deposit and other insurance expense.

The full year 2012 included $14 million of noninterest expense related to the Fidelity acquisition, which closed on March 30, 2012.

In the 2012 fourth quarter, noninterest expense increased $12.3 million, or 3%, from the prior quarter reflecting a $6.2 million increase in personnel, which included an increase in the number of full-time equivalent employees as well as higher incentive-based compensation, and a $5.0 million increase in professional services including temporary regulatory related expenses.

The provision for credit losses decreased $26.7 million, or 15%, from the prior year. This reflected a $94.6 million, or 22%, decrease in net charge-offs (NCOs) to $342.5 million, or 0.85% of average total loans and leases, from $437.1 million, or 1.12% of average total loans and leases, in the prior year. Of this year's NCOs, $34.6 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. Criticized commercial loans declined by $537 million, or 25%, resulting in lower reserves.

Reflecting the overall improvement in credit quality, the period-end allowance for credit losses (ACL) as a percentage of total loans and leases decreased to 1.99% from 2.60% in the prior year. The ACL as a percentage of period-end total nonaccrual loans (NALs) increased 12 percentage points to 199% as NALs declined by $133.5 million, or 25%, to $407.6 million, or 1.00% of total loans.

Tier 1 common risk-based capital ratio at December 31, 2012, was 10.47%, up from 10.00% at December 31, 2011, and our tangible common equity ratio increased to 8.76% from 8.30% over this same period. The regulatory Tier 1 risk-based capital ratio at December 31, 2012, was 12.01%, down from 12.11%, at December 31, 2011. This decline reflected capital actions taken throughout the year, which are discussed below.

Over the year and consistent with planned capital actions, we redeemed $230 million of trust preferred securities (TruPS) and repurchased 23.3 million common shares at an average price of $6.36 per share. These actions included the redemption of $36 million of TruPS and the repurchase of 13.2 million common shares in the fourth quarter. 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 and regulatory approval, to return a meaningful amount of our earnings to the owners of the company. We continue to evaluate other capital actions. As we have shown over the last several years, we will maintain a high level of discipline when considering M&A."

2013 Expectations

"We expect to continue seeing the strong growth of the Midwest economy relative to the broader United States. However, business sentiment continues to be negatively influenced by the uncertainty in Washington and its direct impact on the U.S. economy. We remain optimistic that when solutions are in place, the strength of the Midwest and the soundness of our strategy will continue to drive growth," said Steinour.

Net interest income is expected to modestly grow over the course of 2013, after experiencing its usual first quarter seasonal decline, as we anticipate an increase in total loans, excluding the impact of any future loan securitizations. However, those benefits to net interest income are expected to be mostly offset by downward NIM pressure. NIM is not expected to fall below the mid 3.30%'s due to continued deposit repricing and mix shift opportunities while maintaining a disciplined approach to loan pricing.

The C&I portfolio is expected to continue to see growth in 2013, although we expect growth will be more heavily weighted to the back half of the year when we expect economic uncertainty driven by Washington to be resolved. 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. While on-balance sheet exposure is expected to increase, we will continue to evaluate the use of automobile loan securitizations due to our expectation of continued strong levels of originations and anticipate two securitizations in 2013. Residential mortgages and home equity loan balances are expected to increase modestly. CRE loans likely will experience declines from current levels but are expected to remain in the $5.0 to $5.5 billion range.

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 the overall cost of funds, the continued shift towards low- and no-cost demand deposits and money market deposit accounts, and the previously discussed reduction in balances from several larger relationships.

Noninterest income over the course of the year, excluding the impact of any automobile loan sales, any net MSR impact, and typical first quarter seasonality, is expected to be relatively stable at current levels. The anticipated slowdown in mortgage banking activity is expected to be offset by continued growth in new customers, increased contribution from higher cross-sell, and the continued maturation of our previous strategic investments.

Noninterest expense continued to run at levels above our long-term expectations relative to revenue. In response to changes in our economic outlook, we have moderated the pace and size of our planned investments in order to drive positive operating leverage in 2013.

Credit quality is expected to experience improvement, and NCOs should approach normalized levels by the end of 2013. The level of provision for credit losses in 2012 was at the low end of our long-term expectation, and we expect some quarterly volatility within each of the loan categories given the absolute low level of the provision for credit losses and the uncertain and uneven nature of the economic recovery.

We anticipate an effective tax rate for 2013 to approximate 35% of income before income taxes less approximately $75 to $90 million of permanent differences primarily related to tax-exempt income, tax advantaged investments, and general business credits.

Please see the 2012 Fourth 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, January 17, 2013, 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 80675132. 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 January 31, 2013 at (855) 859-2056; Conference ID 80675132.

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 and the American Taxpayer Relief Act of 2012 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 implementing 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 Fourth Quarter Performance Discussion and Quarterly Financial Review supplements to this document, the fourth 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 revenue, 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. Within this document, revenue, interest income, and net interest margin data is presented as fully-taxable equivalent unless otherwise noted.

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 700 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 1,300 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 FOURTH QUARTER PERFORMANCE DISCUSSION

Date: January 17, 2013

The following provides detailed earnings performance discussion that complements the summary review contained in Huntington Bancshares Incorporated's (NASDAQ: HBAN) 2012 Fourth 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)	**Fourth Quarter**	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Change % LQ	Change % YOY
Net interest income	**$434.1**	$430.3	$429.0	$417.2	$415.0	1%	5%
Provision for credit losses	**39.5**	37.0	36.5	34.4	45.3	7	(13)
Noninterest income	**297.7**	261.1	253.8	285.3	229.4	14	30
Noninterest expense	**470.6**	458.3	444.3	462.7	430.3	3	9
Income before income taxes	**221.6**	196.1	202.0	205.4	168.8	13	31
Provision for income taxes	**54.3**	28.3	49.3	52.2	42.0	92	30
Net income	**167.3**	167.8	152.7	153.3	126.9	(0)	32
Dividends on preferred shares	**8.0**	8.0	8.0	8.0	7.7	(0)	4
Net income applicable to common shares	**$159.3**	$159.8	$144.7	$145.2	$119.2	(0)%	34%
Net income per common share-diluted	**$ 0.19**	$ 0.19	$ 0.17	$ 0.17	$ 0.14	0%	36%
Revenue - fully-taxable equivalent (FTE)							
Net interest income	**$434.1**	$430.3	$429.0	$417.2	$415.0	1%	5%
FTE adjustment	**5.5**	5.3	5.7	3.9	3.5	4	57
Net interest income - FTE	**439.5**	435.6	434.7	421.1	418.5	1	5
Noninterest income	**297.7**	261.1	253.8	285.3	229.4	14	30
Total revenue - FTE	**$737.2**	$696.6	$688.5	$706.5	$647.9	6%	14%

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 prior and year ago quarters, as there were no significant items in the current quarter:

Table 2 – Significant Items Influencing Earnings Performance Comparisons

Three Months Ended	Impact	
(in millions, except per share)	Amount (1)	EPS (2)
December 31, 2012 – net income	**$167.3**	**$ 0.19**
September 30, 2012 – net income	**$167.8**	**$ 0.19**
• State deferred tax valuation allowance benefit	19.5	0.02
December 31, 2011 – net income	**$126.9**	**$ 0.14**
• Gain on early extinguishment of debt, pre-tax	9.7	0.01
• Visa® related derivative loss, pre-tax	(6.4)	(0.00)

(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 $21.0 million, or 5%, from the 2011 fourth quarter. This reflected the benefit of a $1.5 billion, or 3%, increase in average earning assets coupled with a 7 basis point increase in the fully-taxable equivalent net interest margin (NIM) to 3.45%. The increase in average earnings assets reflected a $2.3 billion, or 16%, increase in commercial and industrial loans and a $0.5 billion, or 166%, increase in loans held for sale partially offset by a $1.2 billion, or 20%, decrease in automobile loans and a $0.5 billion, or 8%, decrease in commercial real estate loans. The primary items impacting the increase in the NIM were:

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

Partially offset by:

- 15 basis point negative impact from the mix and yield of loans.
- 2 basis point negative impact from other asset/liability management.

Compared to the 2012 third quarter, the NIM increased 7 bp to 3.45%. The primary items impacting the increase in the NIM were an 8 basis point positive impact from the reduction in total funding costs and a 1 basis point positive impact from the mix and yield of earning assets, partially offset by a 2 basis point negative impact from other asset/liability management. Of the 7 basis point increase in NIM, 5 basis points were temporary benefits with the vast majority related to an increase of the purchase accounting accretion on the Fidelity Bank acquired loan portfolio.

Table 3 – Average Loans and Leases

(in billions)	2012 Fourth Quarter	2012 Third Quarter	2012 Second Quarter	2012 First Quarter	2011 Fourth Quarter	Change % LQ	Change % YOY
Average Loans and Leases							
Commercial and industrial	**$ 16.5**	$ 16.3	$ 16.1	$ 14.8	$ 14.2	1%	16%
Commercial real estate	**5.5**	5.7	6.1	5.9	6.0	(4)	(8)
Total commercial	**22.0**	22.1	22.2	20.7	20.2	(0)	9
Automobile	**4.5**	4.1	5.0	4.6	5.6	10	(20)
Home equity	**8.3**	8.4	8.3	8.2	8.1	(0)	2
Residential mortgage	**5.2**	5.2	5.3	5.2	5.0	(0)	2
Other consumer	**0.4**	0.4	0.5	0.5	0.5	(3)	(15)
Total consumer	**18.4**	18.1	19.0	18.5	19.3	2	(5)
Total loans and leases	**$ 40.4**	$40.1	$41.2	$39.1	$39.5	1%	2%

Average total loans and leases increased $0.9 billion, or 2%, from the 2011 fourth quarter, primarily reflecting:

- $2.3 billion, or 16%, growth in average Commercial and Industrial (C&I) loans. This reflected the continued growth across most business lines including equipment finance, dealer floorplan, large corporate, and middle market.

Partially offset by:

- $1.2 billion, or 20%, decrease in average automobile loans. The decrease reflected the impact of our continued program of securitization and sale of such loans. Specifically, $1.3 billion of such loans in the 2012 first quarter and $1.0 billion in the 2012 fourth quarter were securitized and sold. Automobile loan originations remained strong during the 2012 fourth quarter, and 2012 was a record year with over $4.0 billion of originations.
- $0.5 billion, or 8%, decrease in average Commercial Real Estate (CRE) loans. This reflected continued runoff of the noncore and core portfolios as we balance new core origination opportunities against internal concentration limits and underwriting standards.

Table 4 – Average Deposits

(in billions)	2012 Fourth Quarter	2012 Third Quarter	2012 Second Quarter	2012 First Quarter	2011 Fourth Quarter	Change % LQ	Change % YOY
Average Deposits							
Demand deposits - noninterest bearing	**$ 13.1**	$ 12.3	$ 12.1	$ 11.3	$ 10.7	6%	22%
Demand deposits - interest bearing	**5.8**	5.8	5.9	5.6	5.6	0	5
Total demand deposits	**19.0**	18.1	18.0	16.9	16.3	5	16
Money market deposits	**14.7**	14.5	13.2	13.1	13.6	2	8
Savings and other domestic deposits	**5.0**	5.0	5.0	4.8	4.7	(0)	5
Core certificates of deposit	**5.6**	6.1	6.6	6.5	6.8	(8)	(17)
Total core deposits	**44.3**	43.8	42.8	41.4	41.4	1	7
Other domestic deposits of $ 250,000 or more	**0.4**	0.3	0.3	0.3	0.4	20	(11)
Brokered deposits and negotiable CDs	**1.8**	1.9	1.4	1.3	1.4	(6)	25
Deposits in foreign offices	**0.3**	0.4	0.4	0.4	0.4	(4)	(21)
Total deposits	**$ 46.8**	$46.3	$44.9	$43.5	$43.6	1%	7%

Average total core deposits increased $3.0 billion, or 7%, from the 2011 fourth quarter, primarily reflecting:

- $2.4 billion, or 22%, increase in average noninterest bearing demand deposits.
- $1.2 billion, or 8%, increase in money market deposits.

Partially offset by:

- $1.1 billion, or 17%, decrease in average core certificates of deposit.

Compared to the 2012 third quarter, growth in average total core deposits primarily reflected $0.8 billion, or 6% (26% annualized), of noninterest bearing deposit growth partially offset by a $0.5 billion, or 8% (32% annualized), decrease in average core certificates of deposit.

Provision for Credit Losses

The provision for credit losses decreased $5.8 million, or 13%, from the 2011 fourth quarter. Net charge-offs (NCO) were $70.1 million, down 16% from $83.9 million in the year ago quarter. NCOs were an annualized 0.69% of average loans and leases in the current quarter, down from 0.85% in the 2011 fourth quarter. The period-end allowance for credit losses (ACL) as a percentage of total loans and leases decreased to 1.99% from 2.60% a year ago, while the ACL as a percentage of period-end total nonaccrual loans (NALs) increased to 199% from 187% *(see Credit Quality discussion).*

Noninterest Income

Table 5 – Noninterest Income

	2012				2011		
(in millions)	**Fourth Quarter**	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Change % LQ	Change % YOY
Noninterest Income							
Service charges on deposit accounts	**$ 68.1**	$ 67.8	$ 66.0	$ 60.3	$ 63.3	0%	8%
Mortgage banking income	**61.7**	44.6	38.3	46.4	24.1	38	156
Trust services	**31.4**	29.7	29.9	30.9	28.8	6	9
Electronic banking income	**21.0**	22.1	20.5	18.6	18.3	(5)	15
Brokerage Income	**17.4**	16.5	19.0	19.3	18.7	5	(7)
Insurance income	**17.3**	17.8	17.4	18.9	17.9	(3)	(4)
Gain on sale of loans	**20.7**	6.6	4.1	26.8	2.9	214	617
Bank ow ned life insurance income	**13.8**	14.4	14.0	13.9	14.3	(4)	(4)
Capital markets fees	**12.9**	11.8	13.5	10.0	9.8	9	32
Securities (losses) gains	**0.9**	4.2	0.4	(0.6)	(3.9)	(79)	(78)
Other income	**32.5**	25.6	30.7	40.9	35.2	27	(8)
Total noninterest income	**$297.7**	$261.1	$253.8	$285.3	$229.4	14%	30%

Noninterest income increased $68.3 million, or 30%, from the year ago quarter, primarily reflecting:

- $37.6 million, or 156%, increase in mortgage banking income. This primarily reflected a $23.2 million, or 109%, increase in origination and secondary marketing income and a $10.0 million net mortgage servicing rights (MSR) hedging related gain in the current quarter compared to a net MSR hedging related loss of $4.0 million in the year ago quarter.
- $17.8 million, or 617%, increase in gain on sale of loans, which included a $17.3 million automobile loan securitization gain.

- $4.8 million, or 8%, increase in service charges on deposit accounts.
- $4.7 million increase in securities gains.
- $3.1 million, or 32%, increase in capital markets fees.

Noninterest income increased $36.6 million, or 14%, from the 2012 third quarter, primarily reflecting:

- $17.1 million, or 38%, increase in mortgage banking income. This primarily reflected a $10.0 million net MSR hedging related gain in the current quarter compared to a net MSR hedging related loss of $4.1 million in the prior quarter. Also impacting the linked quarter comparison was a $3.6 million, or 9%, increase in origination and secondary marketing income.
- $14.1 million, or 214%, increase in gain on sale of loans, primarily reflecting the $17.3 million securitization gain in the fourth quarter.
- $7.0 million, or 27%, increase in other income, primarily reflecting an increase in loan and lease related fees.

Partially offset by:

- $3.3 million, or 79%, decrease in securities gains as the prior quarter included $4.2 million of gains related to portfolio repositioning.

Noninterest Expense

Table 6 – Noninterest Expense

	2012				2011	Change %	
(in millions)	**Fourth Quarter**	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	LQ	YOY
Noninterest Expense							
Personnel costs	**$254.0**	$247.7	$243.0	$243.5	$228.1	3%	11%
Outside data processing and other services	**48.7**	50.4	48.6	42.6	53.9	(3)	(10)
Net occupancy	**29.0**	27.6	25.5	29.1	26.8	5	8
Equipment	**26.6**	26.0	24.9	25.5	25.9	2	3
Deposit and other insurance expense	**16.3**	15.5	15.7	20.7	18.5	5	(12)
Professional services	**22.5**	17.5	15.0	10.7	16.3	29	38
Marketing	**16.5**	16.8	17.4	13.6	13.9	(2)	18
Amortization of intangibles	**11.6**	11.4	11.9	11.5	13.2	2	(12)
OREO and foreclosure expense	**4.2**	5.0	4.1	5.0	5.0	(15)	(15)
Loss (Gain) on early extinguishment of debt	**—**	1.8	(2.6)	—	(9.7)	NM	NM
Other expense	**41.2**	38.6	40.7	60.5	38.4	7	7
Total noninterest expense	**$470.6**	$458.3	$444.3	$462.7	$430.3	3%	9%
(in thousands)							
Number of employees (full-time equivalent)	**11.8**	11.7	11.4	11.2	11.2	1%	5%

Noninterest expense increased $40.4 million, or 9%, from the year ago quarter, primarily reflecting:

- $25.9 million, or 11%, increase in personnel costs, reflecting an increase in the number of full-time equivalent employees as well as increased salaries and benefits.

- $9.7 million decrease in gain on the early extinguishment of debt related to the exchange of certain trust preferred securities in the year ago quarter.
- $6.3 million, or 38%, increase in professional services, reflecting increased temporary regulatory related expenses.

Partially offset by:

- $5.2 million, or 10%, decrease in outside data processing and other services as the year ago quarter included costs associated with the conversion to a new debit card processor.

Noninterest expense increased $12.3 million, or 3%, from the prior quarter. This primarily reflected:

- $6.2 million, or 3%, increase in personnel costs, primarily reflecting an increase in the number of full-time equivalent employees as well as increased salaries and benefits.
- $5.0 million, or 29%, increase in professional services expense, reflecting increased temporary regulatory related expenses.

Income Taxes

The provision for income taxes in the 2012 fourth quarter was $54.3 million. This compared with a provision for income taxes of $28.3 million in the 2012 third quarter. The effective tax rates for the 2012 fourth and third quarter were 24.5% and 14.4%, respectively. At December 31, 2012, we had a net deferred tax asset of $203.9 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 December 31, 2012. As of December 31, 2012 and September 30, 2012, there was no disallowed deferred tax asset for regulatory capital purposes.

Credit Quality Performance Discussion

Credit quality performance in the 2012 fourth quarter reflected continued improvement. NALs declined 25% to $407.6 million, or 1.00% of total loans, compared to $541.1 million, or 1.39% of total loans, in the year ago quarter. NPAs declined $144.5 million, or 24%, compared to the 2011 fourth quarter primarily related to the improvement in commercial NALs. This improvement is the result of continued active engagement in the loan workout process. Commercial OREO balances declined to less than $10 million at December 31, 2012.

Net Charge-Offs (NCOs)

Table 7 – Net Charge-Offs

	2012				2011
(in millions)	**Fourth Quarter**	Third Quarter	Second Quarter	First Quarter	Fourth Quarter
Net Charge-offs					
Commercial and industrial	**$ 7.1**	$ 13.0	$ 15.7	$ 28.5	$ 10.9
Commercial real estate	**21.4**	17.4	29.2	10.5	28.4
Total commercial	**28.4**	30.4	44.9	39.0	39.3
Automobile	**1.9**	4.0	0.4	3.1	4.2
Home equity	**25.0**	46.6	21.0	23.7	23.4
Residential mortgage	**9.7**	16.9	10.8	10.6	9.7
Other consumer	**5.1**	7.2	7.1	6.6	7.2
Total consumer	**41.7**	74.7	39.4	44.0	44.6
Total net charge-offs	**$ 70.1**	$105.1	$ 84.2	$ 83.0	$ 83.9
Net Charge-offs - annualized percentages					
Commercial and industrial	**0.17%**	0.32%	0.39%	0.77%	0.31%
Commercial real estate	**1.56**	1.21	1.92	0.72	1.91
Total commercial	**0.52**	0.55	0.81	0.75	0.78
Automobile	**0.17**	0.40	0.04	0.27	0.30
Home equity	**1.20**	2.23	1.01	1.15	1.15
Residential mortgage	**0.75**	1.30	0.82	0.82	0.77
Other consumer	**4.73**	6.49	6.15	5.45	5.66
Total consumer	**0.91**	1.65	0.83	0.95	0.92
Total net charge-offs	**0.69%**	1.05%	0.82%	0.85%	0.85%

Total NCOs for the 2012 fourth quarter were $70.1 million, or an annualized 0.69% of average total loans and leases. This was down $13.8 million, or 16%, from $83.9 million, or an annualized 0.85%, in the year ago quarter.

Total C&I NCOs for the 2012 fourth quarter were $7.1 million, or an annualized 0.17% of average C&I loans, down $3.9 million, or 35%, from $10.9 million, or an annualized 0.31% of related loans, in the 2011 fourth quarter.

Current quarter CRE net charge-offs were $21.4 million, or an annualized 1.56% of average CRE loans. This was down $7.0 million, or 25%, from $28.4 million, or an annualized 1.91%, in the year ago quarter.

Automobile loan and lease net charge-offs for the 2012 fourth quarter were $1.9 million, or an annualized 0.17% of related average balances, down from $4.2 million, or an annualized 0.30%, in the year ago quarter.

Residential mortgage net charge-offs for the 2012 fourth quarter were $9.7 million, relatively unchanged from the year ago quarter. On an annualized basis, residential mortgage net charge-offs represented 0.75% of related loans, down from 0.77% of related loans in the year ago quarter.

Home equity net charge-offs for the 2012 fourth quarter were $25.0 million, or an annualized 1.20% of related average balances, up 8% from $23.4 million, or an annualized 1.15%, in the 2011 fourth quarter.

Nonaccrual Loans (NALs) and Nonperforming Assets (NPAs)

Table 8 – Nonaccrual Loans and Nonperforming Assets

	2012				2011
(in millions)	**Dec. 31**	Sep. 30	Jun. 30	Mar. 31	Dec. 31
Nonaccrual loans and leases (NALs):					
Commercial and industrial	**$ 90.7**	$109.5	$133.7	$142.5	$201.8
Commercial real estate	**127.1**	149.0	219.4	205.1	229.9
Automobile	**7.8**				
Residential mortgage	**122.5**	123.1	75.0	74.1	68.7
Home equity	**59.5**	51.7	46.0	45.8	40.7
Total nonaccrual loans and leases (NALs)	**407.6**	445.0	474.2	467.6	541.1
Other real estate, net:					
Residential	**21.4**	23.6	21.5	31.9	20.3
Commercial	**6.7**	30.6	17.1	16.9	18.1
Total other real estate, net	**28.1**	54.2	38.6	48.7	38.4
Other NPAs (1)	**10.0**	10.5	10.5	10.8	10.8
Total nonperforming assets (NPAs)	**$445.8**	$509.7	$523.3	$527.1	$590.3
NAL ratio (2)	**1.00%**	1.11%	1.19%	1.15%	1.39%
NPA ratio (3)	**1.09**	1.26	1.31	1.29	1.51

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

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

(3) 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 $407.6 million at December 31, 2012 and represented 1.00% of total loans and leases. This was down $133.4 million, or 25%, from $541.1 million, or 1.39% of total loans and leases, at the end of the year ago quarter. The decrease resulted from substantial improvement in the C&I and CRE portfolios partially offset by an increase in consumer NALs resulting from Chapter 7 bankruptcy consumer loans.

C&I NALs decreased $111.1 million, or 55%, from the end of the year ago quarter, reflecting the resolution of several large relationships over the year and continued proactive management.

CRE NALs decreased $102.8 million, or 45%, from the end of the year ago quarter, reflecting the resolution of several large relationships over the year and continued proactive management.

Automobile NALs increased from zero at the end of the 2011 fourth quarter to $7.8 million, solely reflecting Chapter 7 bankruptcy consumer loans.

Residential mortgage NALs increased $53.8 million, or 78%, from the end of the year ago quarter, primarily reflecting Chapter 7 bankruptcy consumer loans.

Home equity NALs increased $18.8 million, or 46%, from the end of the year ago quarter, reflecting the inclusion of performing junior liens that are subordinate to nonaccrual senior liens as nonaccrual loans and Chapter 7 bankruptcy consumer loans.

Total other real estate owned decreased $10.3 million, or 27%, reflecting sales and write-downs of commercial OREO properties and continued declines in residential OREO via reduced inflows and focused sales efforts.

Nonperforming assets (NPAs), which include NALs, were $445.8 million at December 31, 2012 and represented 1.09% of related assets. This was a $144.5 million, or 24%, decrease from $590.3 million, or 1.51% of related assets, at the end of the year ago quarter.

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

	2012				2011
(in millions)	Dec. 31	Sep. 30	Jun. 30	Mar. 31	Dec. 31
Accruing loans and leases past due 90 days or more:					
Total excluding loans guaranteed by the U.S. Government	**$110.3**	$108.2	$ 95.6	$ 60.6	$ 73.6
Loans guaranteed by the U.S. Government	**90.8**	87.5	85.7	94.6	96.7
Total accruing loans and leases past due 90 days or more,including loans guaranteed by the U.S. government	**$201.1**	$195.7	$181.2	$155.1	$170.4
Ratios *(1)*					
Excluding loans guaranteed by the U.S. government	**0.27%**	0.27%	0.24%	0.15%	0.19%
Guaranteed by U.S. government	**0.22**	0.22	0.21	0.23	0.25
Including loans guaranteed by the U.S. government	**0.49**	0.49	0.45	0.38	0.44
Accruing troubled debt restructured loans:					
Commercial and industrial	**$ 76.6**	$ 55.8	$ 57.0	$ 53.8	$ 54.0
Commercial real estate	208.9	222.2	202.2	231.9	250.0
Automobile	35.8	33.7	34.5	35.5	36.6
Home equity	110.6	92.8	67.0	59.3	52.2
Residential mortgage	290.0	280.9	299.0	294.8	309.7
Other Consumer	2.5	2.6	3.0	4.2	6.1
Total accruing troubled debt restructured loans	**$724.4**	$688.0	$662.7	$679.6	$708.6
Nonaccruing troubled debt restructured loans:					
Commercial and industrial	**19.3**	28.9	35.5	26.9	48.6
Commercial real estate	**32.5**	20.3	55.0	39.6	22.0
Automobile	**7.8**	11.8	—	—	—
Home equity	**7.0**	7.8	0.4	0.3	0.4
Residential mortgages	**84.5**	83.2	28.3	29.5	26.1
Other Consumer	**0.1**	0.1	0.1	0.1	0.1
Total nonaccruing troubled debt restructured loans	**151.2**	152.0	119.4	96.5	97.1
Total troubled debt restructured loans	**$875.6**	$840.0	$782.0	$776.1	$805.7

(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 $110.3 million at December 31, 2012, up $2.1 million, or 2%, from the end of the prior quarter, and up $36.7 million, or 50%, from the end of the year-ago period. On this same basis, the over 90-day delinquency ratio was 0.27% at December 31, 2012, unchanged from the end of the prior quarter and up 8 basis points from the end of the year-ago quarter.

Total troubled debt restructured loans were $875.6 million at December 31, 2012, up $70.0 million, or 9%, from December 31, 2011 and included $79.5 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** Dec. 31	Sep. 30	Jun. 30,	Mar. 31	2011 Dec. 31
Allowance for loan and lease losses (ALLL)	**$769.1**	$789.1	$859.6	$913.1	$ 964.8
Allowance for unfunded loan commitments and letters of credit	**40.7**	53.6	51.0	50.9	48.5
Allowance for credit losses (ACL)	**$809.7**	$842.7	$910.6	$964.0	$1,013.3
ALLL as a % of:					
Total loans and leases	**1.89%**	1.96%	2.15%	2.24%	2.48%
Nonaccrual loans and leases (NALs)	**189**	177	181	195	178
Nonperforming assets (NPAs)	**173**	155	164	173	163
ACL as a % of:					
Total loans and leases	**1.99%**	2.09%	2.28%	2.37%	2.60%
Nonaccrual loans and leases (NALs)	**199**	189	192	206	187
Nonperforming assets (NPAs)	**182**	165	174	183	172

At December 31, 2012, the ALLL was $769.1 million, down $195.8 million, or 20%, from $964.8 million at the end of the year ago quarter. Expressed as a percent of period-end loans and leases, the ALLL ratio at December 31, 2012, was 1.89%, down from 2.48% at December 31, 2011. The ALLL as a percent of NALs increased to 189% at December 31, 2012, from 178% at December 31, 2011.

At December 31, 2012, the AULC was $40.7 million, down $7.8 million, or 16%, from the end of the year ago quarter.

On a combined basis, the ACL as a percent of total loans and leases at December 31, 2012, was 1.99%, down from 2.60% at the end of the 2011 fourth quarter. The ACL at the end of the 2012 fourth quarter as a percent of NALs increased to 199% from 187% at the end of the year ago quarter.

Capital

Table 11 – Capital Ratios

(in millions)	**2012** Dec 31.	Sep. 30	Jun. 30	Mar. 31	2011 Dec. 31,
Tangible common equity / tangible assets ratio	**8.76%**	8.74%	8.41%	8.33%	8.30%
Tier 1 common risk-based capital ratio	**10.47%**	10.28%	10.08%	10.15%	10.00%
Regulatory Tier 1 risk-based capital ratio	**12.01%**	11.88%	11.93%	12.22%	12.11%
Excess over 6.0% *(1)*	$ 2,872	$ 2,831	$ 2,840	$ 2,906	$ 2,804
Regulatory Total risk-based capital ratio	**14.51%**	14.36%	14.42%	14.76%	14.77%
Excess over 10.0% *(1)*	$ 2,155	$ 2,100	$ 2,117	$ 2,224	$ 2,189
Total risk-w eighted assets	**$47,790**	$48,154	$47,890	$46,716	$45,891

(1) "Well-capitalized" regulatory threshold

The tangible common equity to tangible asset ratio at December 31, 2012 was 8.76%, up 46 basis points from the year ago quarter. Our Tier 1 common risk-based capital ratio at quarter end was 10.47%, up from 10.00% at the end of the 2011 fourth quarter. The regulatory Tier 1 risk-based capital ratio at December 31, 2012 was 12.01%, down from 12.11%, at December 31, 2011. The decline in the regulatory Tier 1 risk-based capital ratio primarily reflected the redemption of $230 million in trust preferred securities during 2012. All capital ratios also were impacted by the repurchase of 23.3 million common shares during 2012.

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 and the American Taxpayer Relief Act of 2012 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 implementing 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 fourth 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
December 2012

Table of Contents

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.

Quarterly Key Statistics(1)
(Unaudited)

(dollar amounts in thousands, except per share amounts)	2012 Fourth	2012 Third	2011 Fourth	Percent Changes vs. 3Q12	Percent Changes vs. 4Q11
Net interest income	**$ 434,055**	$ 430,298	$ 415,025	1%	5%
Provision for credit losses	**39,458**	37,004	45,291	7	(13)
Noninterest income	**297,651**	261,067	229,352	14	30
Noninterest expense	**470,628**	458,303	430,274	3	9
Income before income taxes	**221,620**	196,058	168,812	13	31
Provision for income taxes	**54,341**	28,291	41,954	92	30
Net income	**$ 167,279**	$ 167,767	$ 126,858	(0)%	32%
Dividends on preferred shares	**7,973**	7,983	7,703	(0)	4
Net income applicable to common shares	**$ 159,306**	$ 159,784	$ 119,155	(0)%	34%
Net income per common share - diluted	**$ 0.19**	$ 0.19	$ 0.14	— %	36%
Cash dividends declared per common share	**0.04**	0.04	0.04	—	—
Book value per common share at end of period	**6.41**	6.34	5.82	1	10
Tangible book value per common share at end of period	**5.78**	5.71	5.18	1	12
Average common shares - basic	**847,220**	857,871	864,136	(1)	(2)
Average common shares - diluted	**853,306**	863,588	868,156	—	(2)
Return on average assets	**1.19%**	1.19%	0.92%		
Return on average common shareholders' equity	**11.6**	11.9	9.3		
Return on average tangible common shareholders' equity(2)	**13.5**	13.9	11.2		
Net interest margin(3)	**3.45**	3.38	3.38		
Efficiency ratio(4)	**62.3**	64.5	64.0		
Noninterest Income/Total Revenue	**40.4**	37.5	35.4		
Effective tax rate	**24.5**	14.4	24.9		
Average loans and leases	**$40,396,541**	$40,119,938	$39,519,184	1	2
Average loans and leases - linked quarter annualized growth rate	**2.8%**	(10.3)%	2.3%		
Average earning assets	**$50,682,461**	$51,330,241	$49,146,561	(1)	3
Average total assets	**56,053,542**	56,138,175	54,650,287	(0)	3
Average core deposits(5)	**44,309,913**	43,763,695	41,354,956	1	7
Average core deposits - linked quarter annualized growth rate	**5.0%**	9.2%	14.0%		
Average shareholders' equity	**$ 5,842,493**	$ 5,730,951	$ 5,445,064	2	7
Total assets at end of period	**56,153,185**	56,443,000	54,450,652	(1)	3
Total shareholders' equity at end of period	**5,790,211**	5,807,604	5,418,100	—	7
Net charge-offs (NCOs)	**70,130**	105,095	83,917	(33)	(16)
NCOs as a % of average loans and leases	**0.69%**	1.05%	0.85%		
Nonaccrual loans and leases (NALs)	**$ 407,633**	$ 445,046	$ 541,080	(8)	(25)
NAL ratio	**1.00%**	1.11%	1.39%		
Nonperforming assets (NPAs)(6)	**$ 445,775**	$ 509,728	$ 590,276	(13)	(25)
NPA ratio(6)	**1.09%**	1.26%	1.51%	(14)	(28)
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	**1.89**	1.96	2.48		
ALLL plus allowance for unfunded loan commitments and letters of credit (ACL) as a % of total loans and leases at the end of period	**1.99**	2.09	2.60		
ACL as a % of NALs	**199**	189	187		
ACL as a % of NPAs	**182**	165	172		
Tier 1 leverage ratio (7)	**10.34**	10.29	10.28		
Tier 1 common risk-based capital ratio(7)	**10.47**	10.28	10.00		
Tier 1 risk-based capital ratio (7)	**12.01**	11.88	12.11		
Total risk-based capital ratio (7)	**14.51**	14.36	14.77		
Tangible common equity / tangible assets ratio(8)	**8.76**	8.74	8.30		

See Notes to the Annual and Quarterly Key Statistics.

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

(dollar amounts in thousands, except per share amounts)	Year Ended December 31, 2012	2011	Change Amount	Percent
Net interest income	**$ 1,710,524**	$ 1,629,170	$ 81,354	5%
Provision for credit losses	**147,388**	174,059	(26,671)	(15)
Noninterest income	**1,097,857**	980,623	117,234	12
Noninterest expense	**1,835,876**	1,728,500	107,376	6
Income before income taxes	**825,117**	707,234	117,883	17
Provision for income taxes	**184,095**	164,621	19,474	12
Net Income	**$ 641,022**	$ 542,613	$ 98,409	18%
Dividends on preferred shares	**31,989**	30,813	1,176	4
Net income applicable to common shares	**$ 609,033**	$ 511,800	$ 97,233	19%
Net income per common share - diluted	**$ 0.71**	$ 0.59	$ 0.12	20%
Cash dividends declared per common share	**0.16**	0.10	0.06	60
Average common shares - basic	**857,962**	863,691	(5,729)	(1)
Average common shares - diluted	**863,402**	867,624	(4,222)	—
Return on average assets	**1.15%**	1.01%		
Return on average common shareholders' equity	**11.5**	10.5		
Return on average tangible common shareholders' equity[(2)]	**13.5**	12.7		
Net interest margin[(3)]	**3.41**	3.38		
Efficiency ratio[(4)]	**63.4**	63.7		
Noninterest Income/Total Revenue	**38.8**	37.4		
Effective tax rate	**22.3**	23.3		
Average loans and leases	**$40,210,186**	$38,867,250	$1,342,936	3%
Average earning assets	**50,709,060**	48,574,298	2,134,762	4
Average total assets	**55,673,599**	53,750,054	1,923,545	4
Average core deposits[(5)]	**43,065,687**	39,929,097	3,136,590	8
Average shareholders' equity	**5,671,455**	5,237,541	433,914	8
Net charge-offs (NCOs)	**342,462**	437,089	(94,627)	(22)
NCOs as a% of average loans and leases	**0.85%**	1.12%	(0.27)	(24)

See Notes to the Annual and Quarterly Key Statistics.

Notes to the Annual 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 other real estate owned.

(7) December 31, 2012, figures are estimated.

(8) Tangible common equity (total common equity less goodwill and other intangible assets) divided by tangible assets (total assets less goodwill and other intangible assets). Other intangible assets are net of deferred tax liability, and calculated assuming a 35% tax rate.

Huntington Bancshares Incorporated
Consolidated Balance Sheets

(dollar amounts in thousands, except number of shares)	2012 December 31, (Unaudited)	2012 September 30, (Unaudited)	2011 December 31,	Percent Changes vs. 3Q12	Percent Changes vs. 4Q11
Assets					
Cash and due from banks	**$ 1,262,806**	$ 797,601	$ 1,115,968	58%	13%
Interest-bearing deposits in banks	**70,921**	65,635	90,943	8	(22)
Trading account securities	**91,205**	91,970	45,899	(1)	99
Loans held for sale	**764,309**	1,852,919	1,618,391	(59)	(53)
Available-for-sale and other securities	**7,566,175**	7,778,568	8,078,014	(3)	(6)
Held-to-maturity securities	**1,743,876**	1,582,150	640,551	10	172
Loans and leases(1)	**40,728,425**	40,260,417	38,923,783	1	5
Allowance for loan and lease losses	**(769,075)**	(789,142)	(964,828)	(3)	(20)
Net loans and leases	**39,959,350**	39,471,275	37,958,955	1	5
Bank owned life insurance	**1,596,056**	1,586,902	1,549,783	1	3
Premises and equipment	**617,257**	590,750	564,429	4	9
Goodwill	**444,268**	444,268	444,268	—	—
Other intangible assets	**132,157**	143,804	175,302	(8)	(25)
Accrued income and other assets	**1,904,805**	2,037,158	2,168,149	(6)	(12)
Total assets	**$ 56,153,185**	$ 56,443,000	$ 54,450,652	(1)%	3%
Liabilities and shareholders' equity					
Liabilities					
Deposits(2)	**$ 46,252,683**	$ 46,741,286	$ 43,279,625	(1)%	7%
Short-term borrowings	**589,814**	1,259,771	1,441,092	(53)	(59)
Federal Home Loan Bank advances	**1,008,959**	9,406	362,972	10,627	178
Other long-term debt	**158,784**	185,613	1,231,517	(14)	(87)
Subordinated notes	**1,197,091**	1,306,273	1,503,368	(8)	(20)
Accrued expenses and other liabilities	**1,155,643**	1,133,047	1,213,978	2	(5)
Total liabilities	**50,362,974**	50,635,396	49,032,552	(1)	3
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	—	—
Common stock - Par value of $0.01	**8,441**	8,567	8,656	(1)	(2)
Capital surplus	**7,475,149**	7,551,509	7,596,809	(1)	(2)
Less treasury shares, at cost	**(10,921)**	(10,817)	(10,255)	1	6
Accumulated other comprehensive loss	**(150,817)**	(84,542)	(173,763)	78	—
Retained earnings	**(1,917,933)**	(2,043,405)	(2,389,639)	(6)	(20)
Total shareholders' equity	**5,790,211**	5,807,604	5,418,100	—	7
Total liabilities and shareholders' equity	**$ 56,153,185**	$ 56,443,000	$ 54,450,652	(1)%	3%
Common shares authorized (par value of $0.01)	**1,500,000,000**	1,500,000,000	1,500,000,000		
Common shares issued	**844,105,349**	856,748,584	865,584,517		
Common shares outstanding	**842,812,709**	855,485,376	864,406,152		
Treasury shares outstanding	**1,292,640**	1,263,208	1,178,365		
Preferred shares issued	**1,967,071**	1,967,071	1,967,071		
Preferred shares outstanding	**398,007**	398,007	398,007		

(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	
	December 31,		September 30,		June 30,		March 31,		December 31,	
	(Unaudited)		*(Unaudited)*		*(Unaudited)*		*(Unaudited)*			
Ending Balances by Type:										
Commercial:[1]										
Commercial and industrial	**$16,971**	**42%**	$16,478	41%	$16,322	41%	$15,838	39%	$14,699	38%
Commercial real estate:										
Construction	**648**	**2**	541	1	591	1	597	1	580	1
Commercial	**4,751**	**12**	4,956	12	5,317	13	5,443	13	5,246	13
Commercial real estate	**5,399**	**14**	5,497	13	5,908	14	6,040	14	5,826	14
Total commercial	**22,370**	**56**	21,975	54	22,230	55	21,878	53	20,525	52
Consumer:										
Automobile	**4,634**	**11**	4,276	11	3,808	10	4,787	12	4,458	11
Home equity	**8,335**	**20**	8,381	21	8,344	21	8,261	20	8,215	21
Residential mortgage	**4,970**	**12**	5,192	13	5,123	13	5,284	13	5,228	13
Other consumer	**419**	**1**	436	1	454	1	469	2	498	3
Total consumer	**18,358**	**44**	18,285	46	17,729	45	18,801	47	18,399	48
Total loans and leases	**$40,728**	**100%**	$40,260	100%	$39,959	100%	$40,679	100%	$38,924	100%
Ending Balances by Business Segment:										
Retail and Business Banking	**$12,644**	**31%**	$12,656	31%	$12,714	32%	$12,432	31%	$12,361	32%
Regional and Commercial Banking	**10,679**	**26**	10,463	26	10,420	26	9,936	24	9,134	23
AFCRE	**11,396**	**28**	11,019	27	10,892	27	11,698	29	11,375	29
WGH	**5,887**	**15**	6,053	16	5,904	15	5,968	14	5,952	16
Treasury / Other	**122**	**—**	69	—	29	—	645	2	102	—
Total loans and leases	**$40,728**	**100%**	$40,260	100%	$39,959	100%	$40,679	100%	$38,924	100%

	2012								2011	
	Fourth		Third		Second		First		Fourth	
Average Balances by Business Segment:										
Retail and Business Banking	**$12,677**	**31%**	$12,703	32%	$12,977	32%	$12,420	32%	$12,302	31%
Regional and Commercial Banking	**10,390**	**26**	10,427	26	10,229	25	9,250	24	8,902	23
AFCRE	**11,221**	**28**	10,949	27	11,891	29	11,468	29	12,496	32
WGH	**6,054**	**15**	5,993	15	6,007	14	5,920	15	5,731	14
Treasury / Other	**55**	**—**	48	—	75	—	87	—	87	—
Total loans and leases	**$40,397**	**100%**	$40,120	100%	$41,179	100%	$39,145	100%	$39,518	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	
	December 31,		September 30,		June 30,		March 31,		December 31,	
	(Unaudited)		*(Unaudited)*		*(Unaudited)*		*(Unaudited)*			
Ending Balances by Type:										
Demand deposits - noninterest-bearing	**$12,600**	**27%**	$12,680	27%	$12,324	27%	$11,797	26%	$11,158	26%
Demand deposits - interest-bearing	**6,218**	**13**	5,909	13	6,060	13	6,126	14	5,722	13
Money market deposits	**14,691**	**32**	14,926	32	13,756	30	13,169	29	13,117	30
Savings and other domestic deposits	**5,002**	**11**	4,949	11	4,961	11	4,954	11	4,698	11
Core certificates of deposit	**5,516**	**12**	5,817	12	6,508	14	6,920	15	6,513	15
Total core deposits	**44,027**	**95**	44,281	95	43,609	95	42,966	95	41,208	95
Other domestic deposits of $250,000 or more	**354**	**1**	352	1	260	1	325	1	390	1
Brokered deposits and negotiable CDs	**1,594**	**3**	1,795	4	1,888	4	1,276	3	1,321	3
Deposits in foreign offices	**278**	**1**	313	—	319	—	442	1	361	1
Total deposits	**$46,253**	**100%**	$46,741	100%	$46,076	100%	$45,009	100%	$43,280	100%
Total core deposits:										
Commercial	**$18,358**	**42%**	$19,207	43%	$18,324	42%	$17,101	40%	$16,366	40%
Consumer	**25,669**	**58**	25,074	57	25,285	58	25,865	60	24,842	60
Total core deposits	**$44,027**	**100%**	$44,281	100%	$43,609	100%	$42,966	100%	$41,208	100%
Ending Balances by Business Segment:										
Retail and Business Banking	**$28,367**	**61%**	$28,220	60%	$28,348	62%	$27,935	62%	$27,536	64%
Regional and Commercial Banking	**5,863**	**13**	6,205	13	5,333	12	4,748	11	4,683	11
AFCRE	**995**	**2**	922	2	907	2	914	2	881	2
WGH	**9,508**	**21**	9,816	22	9,782	20	9,632	21	9,115	21
Treasury / Other(1)	**1,520**	**3**	1,578	3	1,706	4	1,780	4	1,065	2
Total deposits	**$46,253**	**100%**	$46,741	100%	$46,076	100%	$45,009	100%	$43,280	100%

	2012								2011	
	Fourth		Third		Second		First		Fourth	
Average Balances by Business Segment:										
Retail and Business Banking	**$28,301**	**61%**	$28,248	61%	$28,260	63%	$27,452	63%	$27,835	64%
Regional and Commercial Banking	**6,120**	**13**	5,715	12	4,762	11	4,680	11	4,467	10
AFCRE	**949**	**2**	942	2	855	2	811	2	802	2
WGH	**9,873**	**21**	9,735	21	9,783	21	9,450	22	9,406	21
Treasury / Other(1)	**1,524**	**3**	1,658	4	1,197	3	1,072	2	1,093	3
Total deposits	**$46,767**	**100%**	$46,298	100%	$44,857	100%	$43,465	100%	$43,603	100%

(1) Comprised primarily of national market deposits.

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

	Average Balances					Percent Changes vs.	
	2012				2011		
(dollar amounts in millions)	**Fourth**	Third	Second	First	Fourth	3Q12	4Q11
Assets							
Interest-bearing deposits in banks	**$ 73**	$ 82	$ 124	$ 100	$ 107	(11)%	(32)%
Trading account securities	**97**	66	54	50	81	47	20
Loans held for sale	**840**	1,829	410	1,265	316	(54)	166
Available-for-sale and other securities:						—	
Taxable	**7,131**	8,014	8,285	8,171	8,065	(11)	(12)
Tax-exempt	**492**	423	387	404	409	16	20
Total available-for-sale and other securities	**7,623**	8,437	8,672	8,575	8,474	(10)	(10)
Held-to-maturity securities - taxable	**1,652**	796	611	632	650	108	154
Loans and leases:(1)							
Commercial:							
Commercial and industrial	**16,507**	16,343	16,094	14,824	14,219	1	16
Commercial real estate:						—	
Construction	**576**	569	584	598	533	1	8
Commercial	**4,897**	5,153	5,491	5,254	5,425	(5)	(10)
Commercial real estate	**5,473**	5,722	6,075	5,852	5,958	(4)	(8)
Total commercial	**21,980**	22,065	22,169	20,676	20,177	—	9
Consumer:							
Automobile	**4,486**	4,065	4,985	4,576	5,639	10	(20)
Home equity	**8,345**	8,369	8,310	8,234	8,149	—	2
Residential mortgage	**5,155**	5,177	5,253	5,174	5,043	—	2
Other consumer	**431**	444	462	485	511	(3)	(16)
Total consumer	**18,417**	18,055	19,010	18,469	19,342	2	(5)
Total loans and leases	**40,397**	40,120	41,179	39,145	39,519	1	2
Allowance for loan and lease losses	**(783)**	(855)	(908)	(961)	(1,014)	(8)	(23)
Net loans and leases	**39,614**	39,265	40,271	38,184	38,505	1	3
Total earning assets	**50,682**	51,330	51,050	49,767	49,147	(1)	3
Cash and due from banks	**1,459**	960	928	1,012	1,671	52	(13)
Intangible assets	**581**	597	609	613	625	(3)	(7)
All other assets	**4,115**	4,106	4,158	4,225	4,221	—	(3)
Total assets	**$56,054**	$56,138	$55,837	$54,656	$54,650	— %	3%
Liabilities and shareholders' equity							
Deposits:							
Demand deposits - noninterest-bearing	**$13,121**	$12,329	$12,064	$11,273	$10,716	6%	22%
Demand deposits - interest-bearing	**5,843**	5,814	5,939	5,646	5,570	—	5
Total demand deposits	**18,964**	18,143	18,003	16,919	16,286	5	16
Money market deposits	**14,749**	14,515	13,182	13,141	13,594	2	8
Savings and other domestic deposits	**4,960**	4,975	4,978	4,817	4,706	—	5
Core certificates of deposit	**5,637**	6,131	6,618	6,510	6,769	(8)	(17)
Total core deposits	**44,310**	43,764	42,781	41,387	41,355	1	7
Other domestic deposits of $250,000 or more	**359**	300	298	347	405	20	(11)
Brokered deposits and negotiable CDs	**1,756**	1,878	1,421	1,301	1,410	(6)	25
Deposits in foreign offices	**342**	356	357	430	434	(4)	(21)
Total deposits	**46,767**	46,298	44,857	43,465	43,604	1	7
Short-term borrowings	**1,012**	1,329	1,391	1,512	1,728	(24)	(41)
Federal Home Loan Bank advances	**42**	107	626	419	29	(61)	45
Subordinated notes and other long-term debt	**1,374**	1,638	2,251	2,652	2,866	(16)	(52)
Total interest-bearing liabilities	**36,074**	37,043	37,061	36,775	37,511	(3)	(4)
All other liabilities	**1,017**	1,035	1,094	1,116	978	(2)	4
Shareholders' equity	**5,842**	5,731	5,618	5,492	5,445	2	7
Total liabilities and shareholders' equity	**$56,054**	$56,138	$55,837	$54,656	$54,650	— %	3%

(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)	**Fourth**	Third	Second	First	Fourth
Assets					
Interest-bearing deposits in banks	**$ 51**	$ 42	$ 97	$ 12	$ 15
Trading account securities	**245**	178	223	207	197
Loans held for sale	**6,675**	14,548	3,541	12,005	3,124
Available-for-sale and other securities:					
Taxable	**41,335**	45,936	48,245	48,824	47,784
Tax-exempt	**4,968**	4,383	4,099	4,209	4,313
Total available-for-sale and other securities	**46,303**	50,319	52,344	53,033	52,097
Held-to-maturity securities - taxable	**9,244**	5,591	4,539	4,714	4,867
Loans and leases:					
Commercial:					
Commercial and industrial	**163,644**	162,998	162,419	150,397	145,825
Commercial real estate:					
Construction	**6,075**	5,583	5,397	5,831	6,513
Commercial	**52,543**	50,704	54,554	50,750	54,220
Commercial real estate	**58,618**	56,287	59,951	56,581	60,733
Total commercial	**222,262**	219,285	222,370	206,978	206,558
Consumer:					
Automobile	**50,930**	49,718	57,971	55,435	68,283
Home equity	**88,541**	89,388	89,358	88,582	89,876
Residential mortgage	**52,440**	51,981	54,326	53,914	54,263
Other consumer	**7,774**	7,991	8,522	8,992	9,416
Total consumer	**199,685**	199,078	210,177	206,923	221,838
Total loans and leases	**421,947**	418,363	432,547	413,901	428,396
Total earning assets	**$484,465**	$489,041	$493,291	$483,872	$488,696
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	**$ —**	$ —	$ —	$ —	$ —
Demand deposits - interest-bearing	**734**	1,013	987	845	1,182
Total demand deposits	**734**	1,013	987	845	1,182
Money market deposits	**9,843**	12,025	9,954	8,343	10,994
Savings and other domestic deposits	**4,150**	4,576	4,858	5,345	6,213
Core certificates of deposit	**17,144**	19,237	22,682	25,919	28,851
Total core deposits	**31,871**	36,851	38,481	40,452	47,240
Other domestic deposits of $250,000 or more	**553**	511	493	583	794
Brokered deposits and negotiable CDs	**3,141**	3,356	2,650	2,547	2,727
Deposits in foreign offices	**152**	164	165	197	206
Total deposits	**35,717**	40,882	41,789	43,779	50,967
Short-term borrowings	**363**	544	558	583	764
Federal Home Loan Bank advances	**129**	135	333	222	156
Subordinated notes and other long-term debt	**8,731**	11,928	15,902	18,144	18,305
Total interest bearing liabilities	**44,940**	53,489	58,582	62,728	70,192
Net interest income	**$439,525**	$435,552	$434,709	$421,144	$418,504

(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 Fourth	Third	Second	First	2011 Fourth
Assets					
Interest-bearing deposits in banks	**0.28%**	0.21%	0.31%	0.05%	0.06%
Trading account securities	**1.01**	1.07	1.64	1.65	0.97
Loans held for sale	**3.18**	3.18	3.46	3.80	3.96
Available-for-sale and other securities:					
Taxable	**2.32**	2.29	2.33	2.39	2.37
Tax-exempt	**4.03**	4.15	4.23	4.17	4.22
Total available-for-sale and other securities	**2.43**	2.39	2.41	2.47	2.46
Held-to-maturity securities - taxable	**2.24**	2.81	2.97	2.98	2.99
Loans and leases:[2][3]					
Commercial:					
Commercial and industrial	**3.88**	3.90	3.99	4.01	4.01
Commercial real estate:					
Construction	**4.13**	3.84	3.66	3.85	4.78
Commercial	**4.20**	3.85	3.93	3.82	3.91
Commercial real estate	**4.19**	3.85	3.89	3.82	3.99
Total commercial	**3.96**	3.89	3.97	3.96	4.01
Consumer:					
Automobile	**4.52**	4.87	4.68	4.87	4.80
Home equity	**4.24**	4.27	4.30	4.30	4.41
Residential mortgage	**4.07**	4.02	4.14	4.17	4.30
Other consumer	**7.16**	7.16	7.42	7.47	7.32
Total consumer	**4.33**	4.40	4.43	4.49	4.57
Total loans and leases	**4.13**	4.12	4.18	4.21	4.28
Total earning assets	**3.80%**	3.79%	3.89%	3.91%	3.95%
Liabilities					
Deposits:					
Demand deposits - noninterest-bearing	**— %**	— %	— %	— %	— %
Demand deposits - interest-bearing	**0.05**	0.07	0.07	0.06	0.08
Total demand deposits	**0.02**	0.02	0.02	0.02	0.03
Money market deposits	**0.27**	0.33	0.30	0.26	0.32
Savings and other domestic deposits	**0.33**	0.37	0.39	0.45	0.52
Core certificates of deposit	**1.21**	1.25	1.38	1.60	1.69
Total core deposits	**0.41**	0.47	0.50	0.54	0.61
Other domestic deposits of $250,000 or more	**0.61**	0.68	0.66	0.68	0.78
Brokered deposits and negotiable CDs	**0.71**	0.71	0.75	0.79	0.77
Deposits in foreign offices	**0.18**	0.18	0.19	0.18	0.19
Total deposits	**0.42**	0.48	0.51	0.55	0.61
Short-term borrowings	**0.14**	0.16	0.16	0.16	0.18
Federal Home Loan Bank advances	**1.20**	0.50	0.21	0.21	2.09
Subordinated notes and other long-term debt	**2.55**	2.91	2.83	2.74	2.56
Total interest-bearing liabilities	**0.50**	0.58	0.63	0.68	0.74
Net interest rate spread	**3.30**	3.21	3.26	3.23	3.21
Impact of noninterest-bearing funds on margin	**0.15**	0.17	0.16	0.17	0.17
Net interest margin	**3.45%**	3.38%	3.42%	3.40%	3.38%

Commercial Loan Derivative Impact
(Unaudited)

Fully-taxable equivalent basis[1]	Average Rates (2) 2012 Fourth	Third	Second	First	2011 Fourth
Commercial loans[2][3]	**3.72%**	3.61%	3.67%	3.69%	3.79%
Impact of commercial loan derivatives	**0.24**	0.28	0.30	0.27	0.22
Total commercial - as reported	**3.96%**	3.89%	3.97%	3.96%	4.01%
Average 30 day LIBOR	**0.21%**	0.24%	0.24%	0.26%	0.26%

(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)

	2012				2011	Percent Changes vs.	
(dollar amounts in thousands, except per share amounts)	**Fourth**	Third	Second	First	Fourth	3Q12	4Q11
Interest income	**$478,995**	$483,787	$487,544	$479,937	$485,216	(2)%	(2)%
Interest expense	**44,940**	53,489	58,582	62,728	70,191	(16)	(36)
Net interest income	**434,055**	430,298	428,962	417,209	415,025	1	5
Provision for credit losses	**39,458**	37,004	36,520	34,406	45,291	7	(13)
Net interest income after provision for credit losses	**394,597**	393,294	392,442	382,803	369,734	—	7
Service charges on deposit accounts	**68,083**	67,806	65,998	60,292	63,324	—	8
Mortgage banking income	**61,711**	44,614	38,349	46,418	24,098	38	156
Trust services	**31,388**	29,689	29,914	30,906	28,775	6	9
Electronic banking	**21,011**	22,135	20,514	18,630	18,282	(5)	15
Brokerage income	**17,415**	16,526	19,025	19,260	18,688	5	(7)
Insurance income	**17,268**	17,792	17,384	18,875	17,906	(3)	(4)
Gain on sale of loans	**20,690**	6,591	4,131	26,770	2,884	214	617
Bank owned life insurance income	**13,767**	14,371	13,967	13,937	14,271	(4)	(4)
Capital markets fees	**12,918**	11,805	13,455	9,982	9,811	9	32
Securities gains (losses)	**863**	4,169	350	(613)	(3,878)	(79)	N.R.
Other income	**32,537**	25,569	30,732	40,863	35,191	27	(8)
Total noninterest income	**297,651**	261,067	253,819	285,320	229,352	14	30
Personnel costs	**253,952**	247,709	243,034	243,498	228,101	3	11
Outside data processing and other services	**48,699**	50,396	48,568	42,592	53,934	(3)	(10)
Net occupancy	**29,008**	27,599	25,474	29,079	26,841	5	8
Equipment	**26,580**	25,950	24,872	25,545	25,884	2	3
Deposit and other insurance expense	**16,327**	15,534	15,731	20,738	18,481	5	(12)
Professional services	**22,514**	17,510	15,037	10,697	16,257	29	38
Marketing	**16,456**	16,842	17,396	13,569	13,920	(2)	18
Amortization of intangibles	**11,647**	11,431	11,940	11,531	13,175	2	(12)
OREO and foreclosure expense	**4,233**	4,982	4,106	4,950	5,009	(15)	(15)
Loss (Gain) on early extinguishment of debt	**—**	1,782	(2,580)	—	(9,697)	(100)	N.R.
Other expense	**41,212**	38,568	40,691	60,477	38,369	7	7
Total noninterest expense	**470,628**	458,303	444,269	462,676	430,274	3	9
Income before income taxes	**221,620**	196,058	201,992	205,447	168,812	13	31
Provision for income taxes	**54,341**	28,291	49,286	52,177	41,954	92	30
Net income	**$167,279**	$167,767	$152,706	$153,270	$126,858	(0)%	32 %
Dividends on preferred shares	**7,973**	7,983	7,984	8,049	7,703	(0)	4
Net income applicable to common shares	**$159,306**	$159,784	$144,722	$145,221	$119,155	(0)%	34 %
Average common shares - basic	**847,220**	857,871	862,261	864,499	864,136	— %	(2)%
Average common shares - diluted	**853,306**	863,588	867,551	869,164	868,156	(1)	(2)
Per common share							
Net income - basic	**$ 0.19**	$ 0.19	$ 0.17	$ 0.17	$ 0.14	— %	36 %
Net income - diluted	**0.19**	0.19	0.17	0.17	0.14	—	36
Cash dividends declared	**0.04**	0.04	0.04	0.04	0.04	—	—
Revenue - fully-taxable equivalent (FTE)							
Net interest income	**$434,055**	$430,298	$428,962	$417,209	$415,025	1	5
FTE adjustment	**5,470**	5,254	5,747	3,935	3,479	4	57
Net interest income(2)	**439,525**	435,552	434,709	421,144	418,504	1	5
Noninterest income	**297,651**	261,067	253,819	285,320	229,352	14	30
Total revenue(2)	**$737,176**	$696,619	$688,528	$706,464	$647,856	6 %	14 %

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

Huntington Bancshares Incorporated
Quarterly Mortgage Banking Income
(Unaudited)

(dollar amounts in thousands, except as noted)	2012 Fourth	2012 Third	2012 Second	2012 First	2011 Fourth	Percent Changes vs. 3Q12	Percent Changes vs. 4Q11
Mortgage banking income							
Origination and secondary marketing	**$ 44,497**	$ 40,860	$ 30,184	$ 31,304	$ 21,248	9%	109%
Servicing fees	**11,491**	11,308	11,618	11,760	11,993	2	(4)
Amortization of capitalized servicing	**(9,116)**	(8,405)	(9,108)	(9,279)	(8,813)	8	3
Other mortgage banking income	**4,828**	4,999	4,814	4,966	3,652	(3)	32
Subtotal	**51,700**	48,762	37,508	38,751	28,080	6	84
MSR valuation adjustment[1]	**11,747**	(19,543)	(19,013)	9,907	(6,985)	N.R.	N.R.
Net trading gains (losses) related to MSR hedging	**(1,736)**	15,395	19,854	(2,240)	3,003	(111)	(158)
Total mortgage banking income	**$ 61,711**	$ 44,614	$ 38,349	$ 46,418	$ 24,098	38%	156%
Mortgage originations *(in millions)*	**$ 1,161**	$ 1,224	$ 1,291	$ 1,157	$ 1,123	(5)%	3%
Average trading account securities used to hedge MSRs *(in millions)*	**1**	4	4	5	6	(75)	(83)
Capitalized mortgage servicing rights[2]	**120,747**	108,074	128,297	148,349	137,435	12	(12)
Total mortgages serviced for others *(in millions)*[2]	**15,623**	15,571	15,724	15,902	15,886	—	(2)
MSR% of investor servicing portfolio[2]	**0.77%**	0.69%	0.82%	0.93%	0.87%	12	(11)
Net impact of MSR hedging							
MSR valuation adjustment[1]	**$ 11,747**	$ (19,543)	$ (19,013)	$ 9,907	$ (6,985)	N.R.%	N.R.%
Net trading gains (losses) related to MSR hedging	**(1,736)**	15,395	19,854	(2,240)	3,003	(111)	(158)
Net interest income (loss) related to MSR hedging	**—**	4	(21)	(9)	(34)	N.R.	N.R.
Net gain (loss) of MSR hedging	**$ 10,011**	$ (4,144)	$ 820	$ 7,658	$ (4,016)	N.R.%	N.R.%

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

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

Huntington Bancshares Incorporated
Quarterly Credit Reserves Analysis
(Unaudited)

(dollar amounts in thousands)	2012 Fourth	2012 Third	2012 Second	2012 First	2011 Fourth
Allowance for loan and lease losses, beginning of period	**$ 789,142**	$ 859,646	$ 913,069	$ 964,828	$1,019,710
Loan and lease losses	**(106,962)**	(132,186)	(108,092)	(107,960)	(114,146)
Recoveries of loans previously charged off	**36,832**	27,091	23,847	24,968	30,229
Net loan and lease losses	**(70,130)**	(105,095)	(84,245)	(82,992)	(83,917)
Provision for loan and lease losses	**52,370**	34,419	36,476	31,928	35,614
Allowance of assets sold or transferred to loans held for sale	**(2,307)**	172	(5,654)	(695)	(6,579)
Allowance for loan and lease losses, end of period	**$ 769,075**	$ 789,142	$ 859,646	$ 913,069	$ 964,828
Allowance for unfunded loan commitments and letters of credit, beginning of period	**$ 53,563**	$ 50,978	$ 50,934	$ 48,456	$ 38,779
Provision for (reduction in) unfunded loan commitments and letters of credit losses	**(12,912)**	2,585	44	2,478	9,677
Allowance for unfunded loan commitments and letters of credit, end of period	**$ 40,651**	$ 53,563	$ 50,978	$ 50,934	$ 48,456
Total allowance for credit losses, end of period	**$ 809,726**	$ 842,705	$ 910,624	$ 964,003	$1,013,284
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	**1.89%**	1.96%	2.15%	2.24%	2.48%
Nonaccrual loans and leases (NALs)	**189**	177	181	195	178
Nonperforming assets (NPAs)	**173**	155	164	173	163
Total allowance for credit losses (ACL) as% of:					
Total loans and leases	**1.99%**	2.09%	2.28%	2.37%	2.60%
Nonaccrual loans and leases	**199**	189	192	206	187
Nonperforming assets	**182**	165	174	183	172

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

(dollar amounts in thousands)	2012				2011
	Fourth	Third	Second	First	Fourth
Net charge-offs by loan and lease type:					
Commercial:					
Commercial and industrial	$ 7,052	$ 13,023	$15,678	$28,495	$10,913
Commercial real estate:					
Construction	11,038	(280)	(1,531)	(1,186)	(2,471)
Commercial	10,333	17,654	30,709	11,692	30,854
Commercial real estate	21,371	17,374	29,178	10,506	28,383
Total commercial	**28,423**	30,397	44,856	39,001	39,296
Consumer:					
Automobile	**1,896**	4,019	449	3,078	4,237
Home equity	**25,013**	46,592	21,045	23,729	23,419
Residential mortgage	**9,687**	16,880	10,786	10,570	9,732
Other consumer	**5,111**	7,207	7,109	6,614	7,233
Total consumer	**41,707**	74,698	39,389	43,991	44,621
Total net charge-offs	**$70,130**	$105,095	$84,245	$82,992	$83,917
Net charge-offs—annualized percentages:					
Commercial:					
Commercial and industrial	**0.17%**	0.32%	0.39%	0.77%	0.31%
Commercial real estate:					
Construction	**7.67**	(0.20)	(1.05)	(0.79)	(1.85)
Commercial	**0.84**	1.37	2.24	0.89	2.27
Commercial real estate	**1.56**	1.21	1.92	0.72	1.91
Total commercial	**0.52**	0.55	0.81	0.75	0.78
Consumer:					
Automobile	**0.17**	0.40	0.04	0.27	0.30
Home equity	**1.20**	2.23	1.01	1.15	1.15
Residential mortgage	**0.75**	1.30	0.82	0.82	0.77
Other consumer	**4.74**	6.49	6.15	5.45	5.66
Total consumer	**0.91**	1.65	0.83	0.95	0.92
Net charge-offs as a% of average loans	**0.69%**	1.05%	0.82%	0.85%	0.85%

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

(dollar amounts in thousands)	2012 December 31,	2012 September 30,	2012 June 30,	2012 March 31,	2011 December 31,
Nonaccrual loans and leases (NALs):					
Commercial and industrial	**$ 90,705**	$ 109,452	$133,678	$142,492	$ 201,846
Commercial real estate	**127,128**	148,986	219,417	205,105	229,889
Automobile	**7,823**	11,814	—	—	—
Residential mortgage	**122,452**	123,140	75,048	74,114	68,658
Home equity	**59,525**	51,654	46,023	45,847	40,687
Total nonaccrual loans and leases	**407,633**	445,046	474,166	467,558	541,080
Other real estate, net:					
Residential(1)	**21,378**	23,640	21,499	31,850	20,330
Commercial	**6,719**	30,566	17,109	16,897	18,094
Total other real estate, net	**28,097**	54,206	38,608	48,747	38,424
Other NPAs (2)	**10,045**	10,476	10,476	10,772	10,772
Total nonperforming assets(1)	**$ 445,775**	$ 509,728	$523,250	$527,077	$ 590,276
Nonaccrual loans and leases as a% of total loans and leases	**1.00%**	1.11%	1.19%	1.15%	1.39%
NPA ratio(3)	**1.09**	1.26	1.31	1.29	1.51

	2012 Fourth	2012 Third	2012 Second	2012 First	2011 Fourth
Nonperforming assets, beginning of period	**$ 509,728**	$ 523,250	$527,077	$590,276	$ 613,981
New nonperforming assets(1)	**175,083**(4)	210,995	221,010	134,636	189,138
Franklin impact, net	**—**	—	—	—	(534)
Returns to accruing status	**(23,553)**	(45,729)	(39,376)	(32,056)	(30,677)
Loan and lease losses	**(82,759)**	(78,308)	(74,546)	(75,366)	(79,117)
OREO (losses) gains	**283**	73	(459)	(295)	(867)
Payments	**(81,940)**	(90,535)	(63,530)	(66,609)	(91,734)
Sales	**(51,067)**	(10,018)	(46,926)	(23,509)	(9,914)
Nonperforming assets, end of period	**$ 445,775**	$ 509,728	$523,250	$527,077	$ 590,276

(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 $60.1 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)

(dollar amounts in thousands)	2012 December 31,	2012 September 30,	2012 June 30,	2012 March 31,	2011 December 31,
Accruing loans and leases past due 90 days or more:					
Commercial and industrial (1)	**$ 26,648**	$ 26,117	$ 19,258	$ —	$ —
Commercial real estate (1)	**56,660**	45,131	38,125	—	—
Automobile	**4,418**	3,857	3,338	3,873	6,265
Residential mortgage (excluding loans guaranteed by the U.S. Government)	**2,718**	10,687	15,457	35,604	45,198
Home equity	**18,200**	21,343	18,176	19,862	20,198
Other consumer	**1,672**	1,084	1,201	1,218	1,988
Total, excl. loans guaranteed by the U.S. Government	**110,316**	108,219	95,555	60,557	73,649
Add: loans guaranteed by U.S. Government	**90,816**	87,463	85,678	94,560	96,703
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	**$ 201,132**	$ 195,682	$181,233	$155,117	$ 170,352
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.27%**	0.27%	0.24%	0.15%	0.19%
Guaranteed by U.S. Government, as a percent of total loans and leases	**0.22**	0.22	0.21	0.23	0.25
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.49**	0.49	0.45	0.38	0.44
Accruing troubled debt restructured loans: (2)					
Commercial and industrial	**$ 76,586**	$ 55,809	$ 57,008	$ 53,795	$ 54,007
Commercial real estate	**208,901**	222,155	202,190	231,923	249,968
Automobile	**35,784**	33,719	34,460	35,521	36,573
Home equity	**110,581**	92,763	66,997	59,270	52,224
Residential mortgage	**290,011**	280,890	298,967	294,836	309,678
Other consumer	**2,544**	2,644	3,038	4,233	6,108
Total accruing troubled debt restructured loans	**$ 724,407**	$ 687,980	$662,660	$679,578	$ 708,558
Nonaccruing troubled debt restructured loans: (2)					
Commercial and industrial	**$ 19,268**	$ 28,859	$ 35,535	$ 26,886	$ 48,553
Commercial real estate	**32,548**	20,284	55,022	39,606	21,968
Automobile	**7,823**	11,814	—	—	—
Home equity	**6,951**	7,756	374	334	369
Residential mortgage	**84,515**	83,163	28,332	29,549	26,089
Other consumer	**113**	113	113	113	113
Total nonaccruing troubled debt restructured loans	**$ 151,218**	$ 151,989	$119,376	$ 96,488	$ 97,092

(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 Fourth	2012 Third	2012 Second	2012 First	2011 Fourth
Common stock price, per share					
High[1]	**$ 7.200**	$ 7.200	$ 6.770	$ 6.580	$ 5.650
Low[1]	**5.900**	6.160	5.840	5.490	4.670
Close	**6.390**	6.895	6.400	6.445	5.490
Average closing price	**6.416**	6.561	6.367	5.974	5.178
Dividends, per share					
Cash dividends declared per common share	**$ 0.04**	$ 0.04	$ 0.04	$ 0.04	$ 0.04
Common shares outstanding					
Average - basic	**847,220**	857,871	862,261	864,499	864,136
Average - diluted	**853,306**	863,588	867,551	869,164	868,156
Ending	**842,813**	855,485	858,401	864,675	864,406
Book value per common share	**$ 6.41**	$ 6.34	$ 6.13	$ 5.97	$ 5.82
Tangible book value per common share[2]	**5.78**	5.71	5.49	5.33	5.18
Common share repurchases					
Number of shares repurchased	**13,160**	3,742	6,426	—	—

(dollar amounts in millions)	2012 December 31,	2012 September 30,	2012 June 30,	2012 March 31,	2011 December 31,
Calculation of tangible equity / asset ratio:					
Total shareholders' equity	**$ 5,790**	$ 5,808	$ 5,649	$ 5,550	$ 5,418
Less: goodwill	**(444)**	(444)	(444)	(444)	(444)
Less: other intangible assets	**(132)**	(144)	(159)	(171)	(175)
Add: related deferred tax liability[2]	**46**	50	56	60	61
Total tangible equity	**5,260**	5,270	5,102	4,995	4,860
Less: preferred equity	**(386)**	(386)	(386)	(386)	(386)
Total tangible common equity	**$ 4,874**	$ 4,884	$ 4,716	$ 4,609	$ 4,474
Total assets	**$ 56,153**	$ 56,443	$ 56,623	$ 55,877	$ 54,451
Less: goodwill	**(444)**	(444)	(444)	(444)	(444)
Less: other intangible assets	**(132)**	(144)	(159)	(171)	(175)
Add: related deferred tax liability[2]	**46**	50	56	60	61
Total tangible assets	**$ 55,623**	$ 55,905	$ 56,076	$ 55,322	$ 53,893
Tangible equity / tangible asset ratio	**9.46%**	9.43%	9.10%	9.03%	9.02%
Tangible common equity / tangible asset ratio	**8.76**	8.74	8.41	8.33	8.30
Tier 1 common risk-based capital ratio:[4]					
Tier 1 capital	**$ 5,741**	$ 5,720	$ 5,714	$ 5,709	$ 5,557
Shareholders' preferred equity	**(386)**	(386)	(386)	(386)	(386)
Trust preferred securities	**(299)**	(335)	(449)	(532)	(532)
REIT preferred stock	**(50)**	(50)	(50)	(50)	(50)
Tier 1 common	**$ 5,006**	$ 4,949	$ 4,829	$ 4,741	$ 4,589
Total risk-weighted assets[4]	**$ 47,790**	$ 48,154	$ 47,890	$ 46,716	$ 45,891
Tier 1 common risk-based capital ratio[4]	**10.47%**	10.28%	10.08%	10.15%	10.00%
Other capital data:					
Tier 1 leverage ratio[4]	**10.34**	10.29	10.34	10.55	10.28
Tier 1 risk-based capital ratio[4]	**12.01**	11.88	11.93	12.22	12.11
Total risk-based capital ratio[4]	**14.51**	14.36	14.42	14.76	14.77
Tangible common equity / risk-weighted assets ratio[4]	**10.20**	10.14	9.85	9.86	9.75
Other data:					
Number of employees (full-time equivalent)	**11,805**	11,731	11,417	11,166	11,245
Number of domestic full-service branches[3]	**705**	699	682	669	668

(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) December 31, 2012, figures are estimated.

Huntington Bancshares Incorporated
Consolidated Annual Average Balance Sheets
(Unaudited)

	Annual Average Balances						
		Change from 2011			Change from 2010		
(dollar amounts in millions)	**2012**	Amount	%	2011	Amount	%	2010
Assets							
Interest bearing deposits in banks	**$ 95**	$ (38)	(29)%	$ 133	$ (156)	(54)%	$ 289
Trading account securities	**67**	(40)	(37)	107	(51)	(32)	158
Federal funds sold and securities purchased under resale agreements	**—**	(5)	N.R.	5	5	—	—
Loans held for sale	**1,087**	799	277	288	(241)	(46)	529
Available-for-sale and other securities:							
Taxable	**7,898**	(473)	(6)	8,371	(389)	(4)	8,760
Tax-exempt	**427**	(1)	—	428	17	4	411
Total available-for-sale and other securities	**8,325**	(474)	(5)	8,799	(372)	(4)	9,171
Held-to-maturity securities - taxable	**925**	550	147	375	375	—	—
Loans and leases:(1)							
Commercial:							
Commercial and industrial	**15,944**	2,347	17	13,597	1,166	9	12,431
Commercial real estate:							
Construction	**582**	(10)	(2)	592	(504)	(46)	1,096
Commercial	**5,198**	(415)	(7)	5,613	(516)	(8)	6,129
Commercial real estate	**5,780**	(425)	(7)	6,205	(1,020)	(14)	7,225
Total commercial	**21,724**	1,922	10	19,802	146	1	19,656
Consumer:							
Automobile	**4,526**	(1,351)	(23)	5,877	987	20	4,890
Home equity	**8,315**	375	5	7,940	350	5	7,590
Residential mortgage	**5,190**	473	10	4,717	241	5	4,476
Other consumer	**455**	(76)	(14)	531	(130)	(20)	661
Total consumer	**18,486**	(579)	(3)	19,065	1,448	8	17,617
Total loans and leases	**40,210**	1,343	3	38,867	1,594	4	37,273
Allowance for loan and lease losses	**(876)**	233	(21)	(1,109)	321	(22)	(1,430)
Net loans and leases	**39,334**	1,576	4	37,758	1,915	5	35,843
Total earning assets	**50,709**	2,135	4	48,574	1,154	2	47,420
Cash and due from banks	**1,090**	(346)	(24)	1,436	(82)	(5)	1,518
Intangible assets	**600**	(45)	(7)	645	(57)	(8)	702
All other assets	**4,151**	(53)	(1)	4,204	(160)	(4)	4,364
Total assets	**$55,674**	$ 1,924	4 %	$53,750	$ 1,176	2 %	$52,574
Liabilities and shareholders' equity							
Deposits:							
Demand deposits - noninterest-bearing	**$12,200**	$ 3,547	41 %	$ 8,653	$ 1,794	26 %	$ 6,859
Demand deposits - interest-bearing	**5,811**	294	5	5,517	(62)	(1)	5,579
Total demand deposits	**18,011**	3,841	27	14,170	1,732	14	12,438
Money market deposits	**13,901**	579	4	13,322	1,579	13	11,743
Savings and other domestic deposits	**4,933**	198	4	4,735	93	2	4,642
Core certificates of deposit	**6,221**	(1,481)	(19)	7,702	(1,486)	(16)	9,188
Total core deposits	**43,066**	3,137	8	39,929	1,918	5	38,011
Other domestic deposits of $250,000 or more	**326**	(139)	(30)	465	(232)	(33)	697
Brokered deposits and negotiable CDs	**1,590**	168	12	1,422	(181)	(11)	1,603
Deposits in foreign offices	**372**	(17)	(4)	389	(38)	(9)	427
Total deposits	**45,354**	3,149	7	42,205	1,467	4	40,738
Short-term borrowings	**1,310**	(745)	(36)	2,055	609	42	1,446
Federal Home Loan Bank advances	**298**	187	168	111	(62)	(36)	173
Subordinated notes and other long-term debt	**1,976**	(1,189)	(38)	3,165	(615)	(16)	3,780
Total interest-bearing liabilities	**36,738**	(2,145)	(6)	38,883	(395)	(1)	39,278
All other liabilities	**1,065**	89	9	976	20	2	956
Shareholders' equity	**5,671**	433	8	5,238	(243)	(4)	5,481
Total liabilities and shareholders' equity	**$55,674**	$ 1,924	4 %	$53,750	$ 1,176	2 %	$52,574

N.R.—Not relevant, as numerator of calculation is zero in the current period.
(1) Includes nonaccrual loans.

Huntington Bancshares Incorporated
Consolidated Annual Net Interest Margin Analysis—Interest Income / Expense (1)
(Unaudited)

(dollar amounts in thousands)	Interest Income / Expense 2012	2011	2010
Assets			
Interest bearing deposits in banks	**$ 202**	$ 143	$ 804
Trading account securities	**853**	1,463	2,875
Federal funds sold and securities purchased under resale agreements	**—**	5	—
Loans held for sale	**36,769**	12,298	25,687
Available-for-sale and other securities:			
Taxable	**184,340**	207,984	239,065
Tax-exempt	**17,659**	18,326	18,767
Total available-for-sale and other securities	**201,999**	226,310	257,832
Held-to-maturity securities - taxable	**24,088**	11,213	—
Loans and leases:			
Commercial:			
Commercial and industrial	**639,458**	585,615	660,598
Commercial real estate:			
Construction	**22,886**	22,988	30,595
Commercial	**208,552**	222,692	234,858
Commercial real estate	**231,438**	245,680	265,453
Total commercial	**870,896**	831,295	926,051
Consumer:			
Automobile	**214,053**	293,211	295,201
Home equity	**355,869**	355,005	383,732
Residential mortgage	**212,661**	213,612	216,805
Other consumer	**33,279**	40,586	47,481
Total consumer	**815,862**	902,414	943,219
Total loans and leases	**1,686,758**	1,733,709	1,869,270
Total earning assets	**$1,950,669**	$1,985,141	$2,156,468
Liabilities			
Deposits:			
Demand deposits - noninterest-bearing	**$ —**	$ —	$ —
Demand deposits - interest-bearing	**3,579**	5,096	10,393
Total demand deposits	**3,579**	5,096	10,393
Money market deposits	**40,164**	54,344	103,468
Savings and other domestic deposits	**18,928**	32,723	48,203
Core certificates of deposit	**84,983**	150,030	231,594
Total core deposits	**147,654**	242,193	393,658
Other domestic deposits of $250,000 or more	**2,140**	4,492	9,207
Brokered deposits and negotiable CDs	**11,694**	12,488	35,353
Deposits in foreign offices	**679**	878	831
Total deposits	**162,167**	260,051	439,049
Short-term borrowings	**2,048**	3,500	3,007
Federal Home Loan Bank advances	**819**	824	3,121
Subordinated notes and other long-term debt	**54,705**	76,680	81,409
Total interest-bearing liabilities	**219,739**	341,055	526,586
Net interest income	**$1,730,930**	$1,644,086	$1,629,882

(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 Annual Net Interest Margin Analysis
(Unaudited)

Fully-taxable equivalent basis (1)	Annual Average Rates(2) 2012	2011	2010
Assets			
Interest bearing deposits in banks	**0.21 %**	0.11 %	0.28 %
Trading account securities	**1.27**	1.37	1.82
Federal funds sold and securities purchased under resale agreements	**0.29**	0.09	—
Loans held for sale	**3.38**	4.27	4.85
Available-for-sale and other securities:			
Taxable	**2.33**	2.48	2.73
Tax-exempt	**4.14**	4.28	4.56
Total available-for-sale and other securities	**2.43**	2.57	2.81
Held-to-maturity securities - taxable	**2.60**	2.99	—
Loans and leases:(3)			
Commercial:			
Commercial and industrial	**4.01**	4.31	5.31
Commercial real estate:			
Construction	**3.93**	3.88	2.79
Commercial	**4.01**	3.97	3.83
Commercial real estate	**4.00**	3.96	3.67
Total commercial	**4.01**	4.20	4.71
Consumer:			
Automobile	**4.73**	4.99	6.04
Home equity	**4.28**	4.47	5.06
Residential mortgage	**4.10**	4.53	4.84
Other consumer	**7.31**	7.63	7.18
Total consumer	**4.41**	4.73	5.35
Total loans and leases	**4.19**	4.46	5.02
Total earning assets	**3.85 %**	4.09 %	4.55 %
Liabilities			
Deposits:			
Demand deposits - noninterest-bearing	**— %**	— %	— %
Demand deposits - interest-bearing	**0.06**	0.09	0.19
Total demand deposit	**0.02**	0.04	0.08
Money market deposits	**0.29**	0.41	0.88
Savings and other domestic deposits	**0.38**	0.69	1.04
Core certificates of deposit	**1.37**	1.95	2.52
Total core deposits	**0.48**	0.77	1.26
Other domestic deposits of $250,000 or more	**0.66**	0.97	1.32
Brokered deposits and negotiable CDs	**0.74**	0.88	2.21
Deposits in foreign offices	**0.18**	0.23	0.20
Total deposits	**0.49**	0.78	1.30
Short-term borrowings	**0.16**	0.17	0.21
Federal Home Loan Bank advances	**0.28**	0.74	1.80
Subordinated notes and other long-term debt	**2.77**	2.42	2.15
Total interest bearing liabilities	**0.60**	0.88	1.34
Net interest rate spread	**3.25**	3.21	3.21
Impact of noninterest-bearing funds on margin	**0.16**	0.17	0.23
Net interest margin	**3.41 %**	3.38 %	3.44 %

Commercial Loan Derivative Impact
(Unaudited)

Fully-taxable equivalent basis (1)	Annual Average Rates(2) 2012	2011	2010
Commercial loans(2)(3)	**3.67 %**	3.81 %	3.85 %
Impact of commercial loan derivatives	**0.34**	0.39	0.86
Total commercial—as reported	**4.01 %**	4.20 %	4.71 %
Average 30 day LIBOR	**0.24 %**	0.23 %	0.27 %

(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 Annual Income Statement Data(1)
(Unaudited)

(dollar amounts in thousands, except per share amounts)	2012	Change from 2011 Amount	Change from 2011 %	2011	Change from 2010 Amount	Change from 2010 %	2010
Interest income	**$1,930,263**	$ (39,963)	(2)%	$1,970,226	$(175,166)	(8)%	$2,145,392
Interest expense	**219,739**	(121,317)	(36)	341,056	(185,531)	(35)	526,587
Net interest income	**1,710,524**	81,354	5	1,629,170	10,365	1	1,618,805
Provision for credit losses	**147,388**	(26,671)	(15)	174,059	(460,488)	(73)	634,547
Net interest income after provision for credit losses	**1,563,136**	108,025	7	1,455,111	470,853	48	984,258
Service charges on deposit accounts	**262,179**	18,672	8	243,507	(23,508)	(9)	267,015
Mortgage banking income	**191,092**	107,684	129	83,408	(92,374)	(53)	175,782
Trust services	**121,897**	2,515	2	119,382	6,827	6	112,555
Electronic banking	**82,290**	(29,407)	(26)	111,697	1,463	1	110,234
Brokerage income	**72,226**	(8,141)	(10)	80,367	11,512	17	68,855
Insurance income	**71,319**	1,849	3	69,470	(6,943)	(9)	76,413
Gain on sale of loans	**58,182**	26,238	82	31,944	25,669	409	6,275
Bank owned life insurance income	**56,042**	(6,294)	(10)	62,336	1,270	2	61,066
Capital markets fees	**48,160**	11,620	32	36,540	12,654	53	23,886
Securities gains (losses)	**4,769**	8,450	(230)	(3,681)	(3,407)	1,243	(274)
Other income	**129,701**	(15,952)	(11)	145,653	5,602	4	140,051
Total noninterest income	**1,097,857**	117,234	12	980,623	(61,235)	(6)	1,041,858
Personnel costs	**988,193**	95,659	11	892,534	93,561	12	798,973
Outside data processing and other services	**190,255**	1,081	1	189,174	27,360	17	161,814
Net occupancy	**111,160**	2,031	2	109,129	1,267	1	107,862
Equipment	**102,947**	10,403	11	92,544	6,624	8	85,920
Deposit and other insurance expense	**68,330**	(9,362)	(12)	77,692	(19,856)	(20)	97,548
Professional services	**65,758**	(2,858)	(4)	68,616	(17,595)	(20)	86,211
Marketing	**64,263**	(1,297)	(2)	65,560	9,213	16	56,347
Amortization of intangibles	**46,549**	(6,769)	(13)	53,318	(7,160)	(12)	60,478
OREO and foreclosure expense	**18,271**	265	1	18,006	(21,043)	(54)	39,049
Gain on early extinguishment of debt	**(798)**	8,899	(92)	(9,697)	(9,697)	—	—
Other expense	**180,948**	9,324	5	171,624	(7,979)	(4)	179,603
Total noninterest expense	**1,835,876**	107,376	6	1,728,500	54,695	3	1,673,805
Income before income taxes	**825,117**	117,883	17	707,234	354,923	101	352,311
Provision for income taxes	**184,095**	19,474	12	164,621	124,657	312	39,964
Net income	**$ 641,022**	$ 98,409	18	$ 542,613	$ 230,266	74	$ 312,347
Dividends on preferred shares	**31,989**	1,176	4	30,813	(141,219)	(82)	172,032
Net income applicable to common shares	**$ 609,033**	$ 97,233	19%	$ 511,800	$ 371,485	265%	$ 140,315
Average common shares - basic	**857,962**	(5,729)	(1)%	863,691	136,757	19%	726,934
Average common shares - diluted(2)	**863,402**	(4,222)	(0)	867,624	138,092	19	729,532
Per common share							
Net income - basic	**$ 0.71**	$ 0.12	20	$ 0.59	$ 0.40	211	$ 0.19
Net income - diluted	**0.71**	0.12	20	0.59	0.40	211	0.19
Cash dividends declared	**0.16**	0.06	60	0.10	0.06	150	0.04
Revenue - fully taxable equivalent (FTE)							
Net interest income	**$1,710,524**	$ 81,354	5	$1,629,170	$ 10,365	1	$1,618,805
FTE adjustment(3)	**20,406**	5,490	37	14,916	3,839	35	11,077
Net interest income	**1,730,930**	86,844	5	1,644,086	14,204	1	1,629,882
Noninterest income	**1,097,857**	117,234	12	980,623	(61,235)	(6)	1,041,858
Total revenue	**$2,828,787**	$ 204,078	8%	$2,624,709	$ (47,031)	(2)%	$2,671,740

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

Huntington Bancshares Incorporated
Annual Mortgage Banking Income
(Unaudited)

(dollar amounts in thousands, except as noted)	Year Ended December 31, 2012	2011	2010	2009	2008
Mortgage banking income					
Origination and secondary marketing	**$146,845**	$ 68,217	$117,440	$ 94,711	$ 37,257
Servicing fees	**46,177**	49,096	48,123	48,494	45,558
Amortization of capitalized servicing	**(35,908)**	(37,369)	(47,165)	(47,571)	(26,634)
Other mortgage banking income	**19,607**	15,506	16,629	23,360	16,768
Subtotal	**176,721**	95,450	135,027	118,994	72,949
MSR valuation adjustment[(1)]	**(16,902)**	(53,897)	(12,721)	34,305	(52,668)
Net trading gains (losses) related to MSR hedging	**31,273**	41,855	53,476	(41,001)	(11,287)
Total mortgage banking income	**$191,092**	$ 83,408	$175,782	$112,298	$ 8,994
Mortgage originations *(in millions)*	**$ 4,833**	$ 3,921	$ 5,476	$ 5,262	$ 3,773
Average trading account securities used to hedge MSRs *(in millions)*	**3**	20	64	70	1,031
Capitalized mortgage servicing rights[(2)]	**120,747**	137,435	196,194	214,592	167,438
Total mortgages serviced for others *(in millions)*[(2)]	**15,623**	15,886	15,933	16,010	15,754
MSR % of investor servicing portfolio	**0.77%**	0.87%	1.23%	1.34%	1.06%
Net impact of MSR hedging					
MSR valuation adjustment[(1)]	**$ (16,902)**	$ (53,897)	$ (12,721)	$ 34,305	$ (52,668)
Net trading gains (losses) related to MSR hedging	**31,273**	41,855	53,476	(41,001)	(11,287)
Net interest income related to MSR hedging	**(26)**	166	972	2,999	33,139
Net gain (loss) on MSR hedging	**$ 14,345**	$ (11,876)	$ 41,727	$ (3,697)	$ (30,816)

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

Huntington Bancshares Incorporated
Annual Credit Reserves Analysis
(Unaudited)

(dollar amounts in thousands)	Year Ended December 31, 2012	2011	2010	2009	2008
Allowance for loan and lease losses, beginning of period	**$ 964,828**	$1,249,008	$ 1,482,479	$ 900,227	$ 578,442
Loan and lease losses	**(455,200)**	(557,753)	(1,003,907)	(1,561,378)	(806,330)
Recoveries of loans previously charged off	**112,738**	120,664	129,433	84,791	48,263
Net loan and lease losses	**(342,462)**	(437,089)	(874,474)	(1,476,587)	(758,067)
Provision for loan and lease losses	**155,193**	167,730	641,299	2,069,931	1,067,789
Economic reserve transfer	**—**	—	—	—	12,063
Allowance of assets sold or transferred to loans held for sale	**(8,484)**	(14,821)	(296)	(11,092)	—
Allowance for loan and lease losses, end of period	**$ 769,075**	$ 964,828	$ 1,249,008	$ 1,482,479	$ 900,227
Allowance for unfunded loan commitments and letters of credit, beginning of period	**$ 48,456**	$ 42,127	$ 48,879	$ 44,139	$ 66,528
Provision for (reduction in) unfunded loan commitments and letters of credit losses	**(7,805)**	6,329	(6,752)	4,740	(10,326)
Economic reserve transfer	**—**	—	—	—	(12,063)
Allowance for unfunded loan commitments and letters of credit, end of period	**$ 40,651**	$ 48,456	$ 42,127	$ 48,879	$ 44,139
Total allowance for credit losses	**$ 809,726**	$1,013,284	$ 1,291,135	$ 1,531,358	$ 944,366
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	**1.89 %**	2.48 %	3.28 %	4.03 %	2.19 %
Nonaccrual loans and leases (NALs)	**189**	178	161	77	60
Nonperforming assets (NPAs)	**173**	163	148	72	55
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	**1.99 %**	2.60 %	3.39 %	4.16 %	2.30 %
Nonaccrual loans and leases (NALs)	**199**	187	166	80	63
Nonperforming assets (NPAs)	**182**	172	153	74	58

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

(dollar amounts in thousands)	Year Ended December 31, **2012**	2011	2010	2009	2008
Net charge-offs by loan and lease type:					
Commercial:					
Commercial and industrial	**$ 64,248**	$ 89,699	$254,932	$ 487,606	$526,165
Commercial real estate:					
Construction	**8,041**	31,524	109,008	192,706	6,626
Commercial	**70,388**	116,577	166,554	490,025	62,114
Commercial real estate	**78,429**	148,101	275,562	682,731	68,740
Total commercial	**142,677**	237,800	530,494	1,170,337	594,905
Consumer:					
Automobile	**9,442**	15,067	26,572	56,332	54,565
Home equity(1)	**116,379**	101,797	139,373	106,176	67,556
Residential mortgage(2)	**47,923**	56,681	152,895	110,202	21,247
Other consumer	**26,041**	25,744	25,140	33,540	19,794
Total consumer	**199,785**	199,289	343,980	306,250	163,162
Total net charge-offs	**$342,462**	$437,089	$874,474	$1,476,587	$758,067
Net charge-offs—annualized percentages:					
Commercial:					
Commercial and industrial	**0.40%**	0.66%	2.05%	3.71%	3.87%
Commercial real estate:					
Construction	**1.38**	5.33	9.95	10.37	0.32
Commercial	**1.35**	2.08	2.72	6.71	0.81
Commercial real estate	**1.36**	2.39	3.81	7.46	0.71
Total commercial	**0.66**	1.20	2.70	5.25	2.55
Consumer:					
Automobile	**0.21**	0.26	0.54	1.59	1.21
Home equity(1)	**1.40**	1.28	1.84	1.40	0.91
Residential mortgage(2)	**0.92**	1.20	3.42	2.43	0.42
Other consumer	**5.72**	4.85	3.80	4.65	2.86
Total consumer	**1.08**	1.05	1.95	1.87	0.92
Net charge-offs as a% of average loans	**0.85%**	1.12%	2.35%	3.82%	1.85%

(1) 2010 included net charge-offs of $14,678 thousand associated with the transfer of Franklin-related loans to loans held for sale and $6,143 thousand of other Franklin-related net charge-offs.

(2) 2010 included net charge-offs of $60,882 thousand associated with the transfer of Franklin-related loans to loans held for sale and $10,424 thousand of other Franklin-related net charge-offs.

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

(dollar amounts in thousands)	December 31, 2012	2011	2010	2009	2008
Nonaccrual loans and leases (NALs):					
Commercial and industrial	**$ 90,705**	$ 201,846	$ 346,720	$ 578,414	$ 932,648
Commercial real estate	**127,128**	229,889	363,692	935,812	445,717
Automobile	**7,823**	—	—	—	—
Residential mortgage	**122,452**	68,658	45,010	362,630	98,951
Home equity	**59,525**	40,687	22,526	40,122	24,831
Total nonaccrual loans and leases	**407,633**	541,080	777,948	1,916,978	1,502,147
Other real estate, net:					
Residential (1)	**21,378**	20,330	31,649	71,427	63,058
Commercial	**6,719**	18,094	35,155	68,717	59,440
Total other real estate, net	**28,097**	38,424	66,804	140,144	122,498
Impaired loans held for sale	**—**	—	—	969	12,001
Other NPAs (2)	**10,045**	10,772	—	—	—
Total nonperforming assets (1)	**$ 445,775**	$ 590,276	$ 844,752	$ 2,058,091	$1,636,646
Nonperforming Franklin assets:					
Commercial	**$ —**	$ —	$ —	$ —	$ 650,225
Residential mortgage	**—**	—	—	299,670	—
Home Equity	**—**	—	—	15,004	—
OREO	**—**	—	9,477	23,826	—
Total nonperforming Franklin assets	**$ —**	$ —	$ 9,477	$ 338,500	$ 650,225
Nonaccrual loans and leases as a % of total loans and leases	**1.00%**	1.39 %	2.04 %	5.21 %	3.66 %
NPA ratio (3)	**1.09**	1.51	2.21	5.57	3.97

(dollar amounts in thousands)	December 31, 2012	2011	2010	2009	2008
Nonperforming assets, beginning of period	**$ 590,276**	$ 844,752	$2,058,091	$ 1,636,646	$ 472,902
New nonperforming assets (1)	**741,724**(4)	745,063	925,699	2,767,295	1,082,063
Franklin impact, net	**—**	(9,477)	(329,023)	(311,726)	650,225
Returns to accruing status	**(140,714)**	(195,786)	(370,798)	(215,336)	(42,161)
Loan and lease losses	**(310,979)**	(362,784)	(635,606)	(1,148,135)	(202,249)
OREO losses (gains)	**(398)**	771	(12,096)	(62,665)	(19,582)
Payments	**(302,614)**	(328,294)	(650,429)	(497,076)	(194,692)
Sales	**(131,520)**	(103,969)	(141,086)	(110,912)	(109,860)
Nonperforming assets, end of period	**$ 445,775**	$ 590,276	$ 844,752	$ 2,058,091	$1,636,646

(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 $60.1 million related to Chapter 7 bankruptcy loans.

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

(dollar amounts in thousands)	December 31, 2012	2011	2010	2009	2008
Accruing loans and leases past due 90 days or more:					
Commercial and industrial (1)	**$ 26,648**	$ —	$ —	$ —	$ 10,889
Commercial real estate (1)	**56,660**	—	—	—	59,425
Automobile	**4,418**	6,265	7,721	10,586	15,647
Residential mortgage (excluding loans guaranteed by the U.S. Government)	**2,718**	45,198	53,983	78,915	71,553
Home equity	**18,200**	20,198	23,497	53,343	29,039
Other consumer	**1,672**	1,988	2,456	2,814	2,392
Total, excl. loans guaranteed by the U.S. Government	**110,316**	73,649	87,657	145,658	188,945
Add: loans guaranteed by U.S. Government	**90,816**	96,703	98,288	101,616	82,576
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	**$201,132**	$170,352	$185,945	$247,274	$271,521
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.27%**	0.19%	0.23%	0.40%	0.46%
Guaranteed by U.S. Government, as a percent of total loans and leases	**0.22**	0.25	0.26	0.28	0.20
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.49**	0.44	0.49	0.49	0.66
Accruing troubled debt restructured loans: (2)					
Commercial and industrial	**$ 76,586**	$ 54,007	$ 70,136	$ 59,215	
Commercial real estate	**208,901**	249,968	152,496	97,834	
Automobile	**35,784**	36,573	29,764	24,704	
Home equity	**110,581**	52,224	37,257	25,357	
Residential mortgage	**290,011**	309,678	328,411	229,470	
Other consumer	**2,544**	6,108	9,565	2,810	
Total accruing troubled debt restructured loans	**$724,407**	$708,558	$627,629	$439,390	
Nonaccruing troubled debt restructured loans: (2)					
Commercial and industrial	**$ 19,268**	$ 48,553	$ 15,275	$ 37,849	
Commercial real estate	**32,548**	21,968	18,187	70,609	
Automobile	**7,823**	—	—	—	
Home equity	**6,951**	369	—	—	
Residential mortgage	**84,515**	26,089	5,789	4,988	
Other consumer	**113**	113	—	—	
Total nonaccruing troubled debt restructured loans	**$151,218**	$ 97,092	$ 39,251	$113,446	

(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) 2008 data is not available.