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) July 18, 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 July 18, 2013, Huntington Bancshares Incorporated ("Huntington") issued a news release announcing its earnings for the quarter ended June 30, 2013. Also on July 18, 2013, Huntington made a Quarterly Financial Supplement available on its web site, www.huntington-ir.com.

Huntington's senior management will host an earnings conference call July 18, 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 96993401. 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 July 31, 2013, at (855) 859-2056 or (404) 537-3406; conference call ID 96993401.

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, the American Taxpayer Relief Act of 2012, the Consolidated and Further Continuing Appropriations Act of 2013, 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, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, and CFPB; 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 2012 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 July 18, 2013.

Exhibit 99.2 – Quarterly Financial Supplement, June 2013.

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: July 18, 2013

By: /s/ David S. Anderson
David S. Anderson
Interim Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	News release of Huntington Bancshares Incorporated, July 18, 2013.
Exhibit 99.2	Quarterly Financial Supplement, June 2013.

Exhibit 99.1

NEWS

FOR IMMEDIATE RELEASE
Jul. 18, 2013

Analysts: Todd Beekman (todd.beekman@huntington.com), 614.480.3878
Mark Muth (mark.muth@huntington.com), 614.480.4720

Media: Maureen Brown (maureen.brown@huntington.com), 614.480.5512

HUNTINGTON BANCSHARES INCORPORATED
REPORTS NET INCOME OF $150.7 MILLION, OR $0.17 PER COMMON SHARE, FOR THE 2013 SECOND QUARTER, RELATIVELY UNCHANGED FROM THE PRIOR AND YEAR-AGO QUARTERS

Specific highlights compared with 2012 Second Quarter:

- $0.39, or 7%, increase in tangible book value per common share to $5.88
- 1.08% return on average assets, down from 1.10%
- $680.2 million of fully-taxable equivalent revenue, a 1% decrease
- $3.2 million, or 1%, decrease in fully-taxable equivalent net interest income, reflecting a 3.38% fully-taxable equivalent net interest margin, down 4 basis points
- $5.2 million, or 2%, decrease in noninterest income, reflecting a $4.7 million, or 12%, decrease in mortgage banking income
- $1.6 million, or less than 1%, increase in noninterest expense
- NCOs declined 59% and were an annualized 0.34% of total loans and leases
- 23% decline in nonaccrual loans to 0.87% of total loans and leases, down from 1.19%
- Estimated Basel III negative impact to Tier 1 common risk-based capital of 60 basis points

Specific highlights compared with 2013 First Quarter:

- $2.1 million, or less than 1%, decrease in fully-taxable equivalent revenue, reflecting:
  - 4% annualized growth in average total loans and leases partially offset by a 4 basis point reduction to net interest margin
  - $3.6 million decrease in noninterest income as the prior quarter included a $7.6 million gain on the sale of Low Income Housing Tax Credit (LIHTC) investments and a $11.6 million, or 26%, decrease in mortgage banking income
- $3.1 million, 1%, increase in noninterest expense
- 10.0 million shares repurchased at an average price of $7.50 per share

COLUMBUS, Ohio – Huntington Bancshares Incorporated (NASDAQ: HBAN;www.huntington.com) reported 2013 second quarter net income of $150.7 million, a decrease of $2.1 million, or 1%, from the 2012 second quarter and a decrease of $1.1 million, or 1%, from the 2013 first quarter. Earnings per common share were $0.17, unchanged from the prior and year ago quarters.

The board of directors declared a quarterly cash dividend on its common stock of $0.05 per common share. The dividend is payable October 1, 2013, to shareholders of record on September 17, 2013.

Strategies Continue to Drive Business Performance

"Huntington had a good quarter that demonstrates progress in our strategic priorities," said Stephen D. Steinour, chairman, president and CEO of Huntington Bank. "I am extremely pleased that we have returned to pre-recession, normal credit levels ahead of our prior expectations. This reflects our disciplined and prudent lending approach. We also continue to experience double-digit household growth. Expenses were managed slightly below our expectations. Revenue was relatively unchanged as strategic growth overcame multiple environmental headwinds and the prior quarters' Low Income Housing Tax Credit related gains. Consumer lending and deposits have increased over the same quarter last year as consumer confidence in the recovery rises. Our commercial pipeline continues to be strong as business owners are seeing more signs of economic growth. Employment across our Midwest markets continues to improve with Ohio creating the largest month-to-month employment increase in the nation in May and Michigan coming in third."

"We remain on track to deliver sustainable levels of long-term profitability," added Steinour. "Our estimate for the negative impact from Basel III is approximately 90 basis points better than last year's estimate. Our existing strategic investments continue to mature. We are focused on expense management and a more robust continuous improvement effort across the enterprise."

Table 1 – Earnings Performance Summary

	2013		2012		
($ in millions, except per share data)	**Second Quarter**	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
Net Income	**$ 150.7**	$ 151.8	$ 167.3	$ 167.8	$ 152.7
Diluted earnings per common share	**0.17**	0.17	0.19	0.19	0.17
Return on average assets	**1.08%**	1.10%	1.19%	1.19%	1.10%
Return on average common equity	**10.4**	10.7	11.6	11.9	11.1
Return on average tangible common equity	**12.0**	12.4	13.5	13.9	13.1
Net interest margin	**3.38**	3.42	3.45	3.38	3.42
Efficiency ratio	**64.0**	63.3	62.3	64.5	62.8
Tangible book value per common share	**$ 5.88**	$ 5.91	$ 5.78	$ 5.71	$ 5.49
Cash dividends declared per common share	**0.05**	0.04	0.04	0.04	0.04
Average diluted shares outstanding (000's)	**843,840**	848,708	853,306	863,588	867,551
Average earning assets	**$ 51,156**	$ 50,960	$ 50,682	$ 51,330	$ 51,050
Average loans	**41,280**	40,864	40,397	40,120	41,179
Average core deposits	**43,768**	43,616	44,310	43,764	42,781
Tangible common equity / tangible assets ratio	**8.78%**	8.92%	8.76%	8.74%	8.41%
Tier 1 common risk-based capital ratio	**10.71**	10.62	10.48	10.28	10.08
NCOs as a % of average loans and leases	**0.34%**	0.51%	0.69%	1.05%	0.82%
NAL ratio	**0.87**	0.92	1.00	1.11	1.19
ACL as a % of total loans and leases	**1.86**	1.91	1.99	2.09	2.28

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 five quarters. 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)
June 30, 2013 – net income	**$ 150.7**	**$ 0.17**
March 31, 2013 – net income	**$ 151.8**	**$ 0.17**
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
June 30, 2012 – net income	**$ 152.7**	**$ 0.17**

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

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

Table 3 – Net Interest Income and Net Interest Margin Performance Summary

	2013		2012			Change (%)	
($ in millions)	**Second Quarter**	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Net interest income	**$424.9**	$424.2	$434.1	$430.3	$429.0	0%	(1)%
FTE adjustment	**6.6**	5.9	5.5	5.3	5.7	11	15
Net interest income—FTE	**431.5**	430.1	439.5	435.6	434.7	0	(1)
Noninterest income	**248.7**	252.2	297.7	261.1	253.8	(1)	(2)
Total revenue—FTE	**$680.2**	$682.3	$737.2	$696.6	$688.5	(0)%	(1)%

Yield / Cost						Change bps LQ	YOY
Total earning assets	**3.68%**	3.75%	3.80%	3.79%	3.89%	(7)	(21)
Total loans and leases	**3.95**	4.03	4.13	4.12	4.18	(9)	(24)
Total securities	**2.38**	2.39	2.38	2.41	2.45	(0)	(6)
Total interest-bearing liabilities	**0.42**	0.45	0.50	0.58	0.63	(4)	(22)
Total interest-bearing deposits	**0.36**	0.38	0.42	0.48	0.51	(3)	(16)
Net interest rate spread	**3.26**	3.30	3.30	3.21	3.26	(4)	0
Impact of noninterest-bearing funds on margin	**0.12**	0.12	0.15	0.17	0.16	0	(4)
Net interest margin	**3.38%**	3.42%	3.45%	3.38%	3.42%	(4)	(4)

See Page 9 of Quarterly Financial Supplement for additional rate detail.

Fully-taxable equivalent net interest income decreased $3.2 million, or 1%, from the 2012 second quarter. This reflected the impact of a 4 basis point decrease in the fully-taxable equivalent net interest margin (NIM) to 3.38% as average earning assets were essentially unchanged. The primary items impacting the decrease in the NIM were:

- 21 basis point negative impact from the mix and yield of earning assets primarily reflecting a decrease in consumer loan yields.

Partially offset by:

- 16 basis point positive impact from the mix and yield of deposits reflecting the strategic focus on changing the funding sources to no-cost demand deposits and low cost money markets deposits.

Compared to the 2013 first quarter, fully-taxable equivalent net interest income increased $1.4 million, or less than 1%, reflecting a $0.2 billion increase in average earnings assets as well as an additional day in the quarter, partially offset by a 4 basis point decrease in NIM. The primary items affecting the NIM were a 7 basis point negative impact from the mix and yield of earning assets, which was partially offset by a 3 basis point positive impact from the mix and yield of deposits.

Table 4 – Average Earning Assets – C&I and Automobile Continue To Drive Growth

	2013		2012				
	Second	First	Fourth	Third	Second	Change (%)	
(in billions)	**Quarter**	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Average Loans and Leases							
Commercial and industrial	**$ 17.0**	$17.0	$16.5	$16.3	$16.1	0%	6%
Commercial real estate	**5.0**	5.3	5.5	5.7	6.1	(5)	(17)
Total commercial	**22.0**	22.2	22.0	22.1	22.2	(1)	(1)
Automobile	**5.3**	4.8	4.5	4.1	5.0	9	6
Home equity	**8.3**	8.4	8.3	8.4	8.3	(2)	(1)
Residential mortgage	**5.2**	5.0	5.2	5.2	5.3	5	(1)
Other consumer	**0.5**	0.4	0.4	0.4	0.5	12	(0)
Total consumer	**19.2**	18.6	18.4	18.1	19.0	3	1
Total loans and leases	**41.3**	40.9	40.4	40.1	41.2	1	0
Total securities	**9.1**	9.3	9.4	9.3	9.3	(2)	(2)
Held-for-sale and other earning assets	**0.8**	0.8	0.9	1.9	0.5	(2)	43
Total earning assets	**$ 51.2**	$51.0	$50.7	$51.3	$51.1	0%	0%

See Page 7 of Quarterly Financial Supplement for additional detail.

Average earning assets increased $0.1 billion, or less than 1%, from the year-ago quarter, driven by:

- $0.9 billion, or 6%, growth in average Commercial and Industrial (C&I) loans. This reflected the continued growth across most business lines, with particularly strong growth in the healthcare vertical, dealer floorplan, and equipment finance.
- $0.3 billion, or 6%, increase in average Automobile loans. In addition, $0.3 billion of automobile loans were transferred from loans held for sale to automobile loans and leases on June 30, as there are no securitizations expected for the remainder of 2013. This transfer had a minimal impact on average balances.

Partially offset by:

- $1.1 billion, or 17%, decrease in average Commercial Real Estate (CRE) loans. This reflected continued runoff of the noncore portfolio and managed reduction of the core portfolios as acceptable returns for new core originations were balanced against internal concentration limits and increased competition for projects sponsored by high quality developers.

The 2013 second quarter exhibited similar trends in automotive and CRE when compared with the 2013 first quarter. Specifically, the $0.2 billion, or less than 1%, increase in average earning assets reflected a $0.5 billion, or 37% annualized, increase in automobile loans partially offset by a $0.3 billion, or 21% annualized, decrease in CRE.

Table 5 – Average Liabilities – Core Deposit Growth Offsets Reduction in Borrowings

	2013		2012			Change (%)	
(in billions)	**Second Quarter**	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Average Deposits							
Demand deposits—noninterest bearing	**$ 12.9**	$ 12.2	$ 13.1	$ 12.3	$ 12.1	6%	7%
Demand deposits—interest bearing	**5.9**	6.0	5.8	5.8	5.9	(1)	(0)
Total demand deposits	**18.8**	18.1	19.0	18.1	18.0	4	4
Money market deposits	**15.1**	15.0	14.7	14.5	13.2	0	14
Savings and other domestic deposits	**5.1**	5.1	5.0	5.0	5.0	1	3
Core certificates of deposit	**4.8**	5.3	5.6	6.1	6.6	(11)	(28)
Total core deposits	**43.8**	43.6	44.3	43.8	42.8	0	2
Other domestic deposits of $250,000 or more	**0.3**	0.4	0.4	0.3	0.3	(10)	9
Brokered deposits and negotiable CDs	**1.8**	1.7	1.8	1.9	1.4	5	25
Other deposits	**0.3**	0.3	0.3	0.4	0.4	(7)	(11)
Total deposits	**46.2**	46.0	46.8	46.3	44.9	0	3
Short and long-term borrow ings	**2.8**	2.8	2.4	3.1	4.3	(2)	(36)
Total Interest-bearing liabilities	**$ 36.1**	$ 36.6	$ 36.1	$ 37.0	$ 37.1	(2)%	(3)%

See Page 7 of Quarterly Financial Supplement for additional detail.

Average interest-bearing liabilities decreased $1.0 billion, or 3%, from the 2012 second quarter, primarily reflecting:

- $1.5 billion, or 36%, decrease in subordinated notes and other short- and long-term debt reflecting the repayment of $0.6 billion of TLGP related debt in June of 2012 and the redemption of $0.2 billion of trust preferred securities in 2012 second half.
- $1.8 billion, or 28%, decrease in average core certificates of deposit due to the strategic focus on changing the funding sources to no-cost demand deposits and low cost money markets deposits.

Partially offset by:

- $1.9 billion, or 14%, increase in money market deposits reflecting the strategic focus on increased share of wallet and customer preference for increased liquidity.

Compared to the 2013 first quarter, average interest-bearing liabilities declined $0.6 billion, or 6% annualized. A $0.2 billion, or 1% annualized, increase in average total core deposits primarily reflected a $0.7 billion, or 23% annualized, increase in average noninterest bearing deposits that were partially offset by a $0.6 billion, or 42% annualized, decrease in core certificates of deposits.

Noninterest Income

Table 6 – Noninterest Income – Service Charges and Electronic Banking Mostly Offset Lack of LIHTC Sale and Decline in MSR Hedge

	2013		2012				
(in millions)	**Second Quarter**	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	Change (%) LQ	YOY
Noninterest Income							
Service charges on deposit accounts	**$ 68.0**	$ 60.9	$ 68.1	$ 67.8	$ 66.0	12%	3%
Mortgage banking income	**33.7**	45.2	61.7	44.6	38.3	(26)	(12)
Trust services	**30.7**	31.2	31.4	29.7	29.9	(2)	3
Electronic Banking	**23.3**	20.7	21.0	22.1	20.5	13	14
Brokerage income	**19.5**	18.0	17.4	16.5	19.0	9	3
Insurance income	**17.2**	19.3	17.3	17.8	17.4	(11)	(1)
Gain on sale of loans	**3.3**	2.6	20.7	6.6	4.1	28	(19)
Bank ow ned life insurance income	**15.4**	13.4	13.8	14.4	14.0	15	10
Capital markets fees	**12.2**	7.8	12.7	11.6	13.3	56	(8)
Securities (losses) gains	**(0.4)**	(0.5)	0.9	4.2	0.4	(19)	(217)
Other income	**25.7**	33.6	32.8	25.8	30.9	(24)	(17)
Total noninterest income	**$248.7**	$252.2	$297.7	$261.1	$253.8	(1)%	(2)%

In the 2013 second quarter, noninterest income decreased $5.2 million, or 2%, from the year-ago quarter, primarily reflecting:

- $5.3 million, or 17%, decrease in other noninterest income including a $4.3 million reduction in the gain on the sale of LIHTC investments.
- $4.7 million, or 12%, decrease in mortgage banking income as the benefit of net mortgage servicing rights (MSR) decreased by $2.5 million while origination and secondary marketing income declined $2.3 million primarily due to lower spreads.

Partially offset by a number of smaller items, the largest of which was less than $3 million.

Compared to the 2013 first quarter, the $3.6 million, or 1%, decrease in noninterest income reflected the $11.6 million, or 26%, decrease in mortgage banking income as the benefit of net mortgage servicing rights (MSR) decreased by $11.6 million. Other income decreased $7.9 million, or 24%, as the prior quarter included a $7.6 million gain on the sale of LIHTC investments. These were partially offset by a $7.1 million, or 12%, increase in service charges on deposit accounts that follow yearly seasonal trends in customer activity and 8% annualized growth in consumer checking households, and a $4.4 million, or 56%, increase in capital markets activity.

Noninterest Expense

Table 7 – Noninterest Expense – Essentially Flat as Pace of Investment Slows

(in millions)	2013 Second Quarter	2013 First Quarter	2012 Fourth Quarter	2012 Third Quarter	2012 Second Quarter	Change (%) LQ	Change (%) YOY
Noninterest Expense							
Personnel costs	**$263.9**	$258.9	$254.0	$247.7	$243.0	2%	9%
Outside data processing and other services	**49.9**	49.3	48.7	50.4	48.6	1	3
Net occupancy	**27.7**	30.1	29.0	27.6	25.5	(8)	9
Equipment	**24.9**	24.9	26.6	26.0	24.9	0	0
Deposit and other insurance expense	**13.5**	15.5	16.3	15.5	15.7	(13)	(14)
Professional services	**9.3**	7.2	22.5	17.5	15.0	30	(38)
Marketing	**14.2**	11.0	16.5	16.8	17.4	30	(18)
Amortization of intangibles	**10.4**	10.3	11.6	11.4	11.9	0	(13)
OREO and foreclosure expense	**(0.3)**	2.7	4.2	5.0	4.1	(110)	(107)
Gain on early extinguishment of debt	**—**	—	—	1.8	(2.6)	NR	(100)
Other expense	**32.4**	33.0	41.2	38.6	40.7	(2)	(20)
Total noninterest expense	**$445.9**	$442.8	$470.6	$458.3	$444.3	1%	0%
(in thousands)							
Number of employees (full-time equivalent)	**12.2**	12.1	11.8	11.7	11.4	1%	6%

In the 2013 second quarter, noninterest expense increased $1.6 million, or less than 1%, from the year-ago quarter, primarily reflecting:

- $20.8 million, or 9%, increase in personnel costs, reflecting a increased salaries and benefits and a 6% increase in the number of full-time equivalent employees, primarily reflecting growth in the in-store initiative and mortgage business.

Partially offset by:

- $8.3 million, or 20%, decline in other expense, reflecting lower representations and warranties related expenses and lower litigation expense.
- $5.7 million, or 38%, decrease in professional services, reflecting a decrease in legal and outside consultant expenses.
- $4.4 million decline in OREO and foreclosure expense as there were net gains of $0.3 million during the 2013 second quarter.
- $3.2 million, or 18%, decrease in marketing, primarily reflecting the refinement of targeted marketing programs and reduced promotional offers.

Noninterest expense increased $3.1 million, or 1%, from the prior quarter due to a $5.0 million, or 2%, increase in personnel costs reflecting higher commission expense and a $3.3 million, or 30%, seasonal increase in marketing that were partially offset by $2.9 million decline in OREO and foreclosure expense.

Credit Quality

Table 8 – Summary Credit Quality Metrics – Continued Improvement

($ in thousands)	2013 Jun. 30	2013 Mar. 31	2012 Dec. 31	2012 Sep. 30	2012 Jun. 30
Total nonaccrual loans and leases	**$363,546**	$380,311	$407,633	$445,046	$474,166
Total other real estate, net	**21,066**	25,139	28,097	54,206	38,608
Other NPAs (1)	**12,087**	10,045	10,045	10,476	10,476
Total nonperforming assets(2)	**$396,699**	$415,495	$445,775	$509,728	$523,250
Accruing loans and leases past due 90 days or more	**94,123**	108,423	110,316	108,219	95,555
NPAs + accruing loans and lease past due 90 days or more	**$490,822**	$523,918	$556,091	$617,947	$618,805
NAL ratio (2)	**0.87%**	0.92%	1.00%	1.11%	1.19%
NPA ratio (3)	**0.95**	1.01	1.09	1.26	1.31
(NPAs+90 days)/(Loans+OREO)	**1.38**	1.48	1.59	1.75	1.76
Provision for credit losses	**$ 24,722**	$ 29,592	$ 39,458	$ 37,004	$ 36,520
Net charge-offs	**34,790**	51,687	70,130	105,095	84,245
Net charge-offs / Average total loans	**0.34%**	0.51%	0.69%	1.05%	0.82%
Allowance for loans and lease losses	**$733,076**	$746,769	$769,075	$789,142	$859,646
Allowance for unfunded loan commitments and letters of credit	**44,223**	40,855	40,651	53,563	50,978
Allowance for credit losses (ACL)	**$777,299**	$787,624	$809,726	$842,705	$910,624
ACL as a % of:					
Total loans and leases	**1.86%**	1.91%	1.99%	2.09%	2.28%
NALs	**214**	207	199	189	192
NPAs	**196**	190	182	165	174

(1) Other nonperforming assets includes certain impaired investment securities.
(2) NPA's related to Chapter 7 bankruptcy: 2Q13- $59.6 MM, 1Q13- $ 59.9 MM, 4Q12—$60.1 MM, and 3Q12—$63.0 MM
(3) Total NALs as a % of total loans and leases
(4) Total NPAs as a % of sum of loans and leases, impaired loans held for sale, and net other real estate.

See Pages 12 through 15 of Quarterly Financial Supplement for additional detail.

Credit quality performance in the 2013 second quarter reflected continued improvement. Nonaccrual loans (NALs) declined $110.6 million, or 23%, from the 2012 second quarter and $16.8 million, or 4%, from the 2013 first quarter to $363.5 million, or 0.87% of total loans and leases. Nonperforming assets (NPAs) declined $126.6 million, or 24%, compared to the year-ago quarter and $18.8 million, or 5%, from the 2013 first quarter to $396.7 million, or 0.95% of total loans and leases, OREO, and other NPAs. The decreases primarily reflected meaningful improvement in CRE NALs.

The provision for credit losses decreased $11.8 million, or 32%, from the 2012 second quarter. Net charge-offs (NCOs) benefited from higher levels of recoveries than experienced over the last year and were $34.8 million, down 59% from $84.2 million in the year-ago quarter. NCOs were an annualized 0.34% of average loans and leases in the current quarter, down from 0.82% in the 2012 second quarter. The period-end allowance for credit losses (ACL) as a percentage of total loans and leases decreased to 1.86% from 2.28% a year ago, while the ACL as a percentage of period-end total NALs increased to 214% from 192%.

Capital

Table 9 – Capital Ratios – Tier 1 Common Continues to Increase

(in millions)	**2013**		2012		
	Jun. 30	Mar. 31	Dec. 31,	Sep. 30	Jun. 30
Tangible common equity / tangible assets ratio	**8.78%**	8.92%	8.76%	8.74%	8.41%
Tier 1 common risk-based capital ratio	**10.71%**	10.62%	10.48%	10.28%	10.08%
Regulatory Tier 1 risk-based capital ratio	**12.24%**	12.16%	12.02%	11.88%	11.93%
Excess over 6.0% *(1)*	**$ 3,000**	$ 2,953	$ 2,876	$ 2,831	$ 2,840
Regulatory Total risk-based capital ratio	**14.57%**	14.55%	14.50%	14.37%	14.42%
Excess over 10.0% *(1)*	**$ 2,197**	$ 2,181	$ 2,150	$ 2,104	$ 2,117
Total risk-w eighted assets	**$48,077**	$47,937	$47,773	$48,147	$47,890

See Page 16 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio at June 30, 2013 was 8.78%, up 37 basis points from the year ago quarter. Our Tier 1 common risk-based capital ratio at quarter end was 10.71%, up from 10.08% at the end of the 2012 second quarter. Based on the Federal Reserve's revised Basel III rules, the estimate for the negative impact on Tier 1 common risk-based capital at June 30, 2013 is approximately 60 basis points. This estimate includes the assumption of opting out of the inclusion of accumulated other comprehensive income, an approximate 40 basis point positive impact, and is meaningfully lower than the previous estimate of approximately 150 basis points.

The regulatory Tier 1 risk-based capital ratio at June 30, 2013 was 12.24%, up from 11.93% at June 30, 2012. The increase in the regulatory Tier 1 risk-based capital ratio reflected the increase in retained earnings, partially offset by redemption of $150 million of qualifying trust preferred securities since June 30, 2012. All capital ratios were impacted by the repurchase of 31.6 million common shares over the last four quarters, of which 10.0 million were repurchased in the 2013 second quarter at an average price per share of $7.50.

Income Taxes

The provision for income taxes in the 2013 second quarter was $52.4 million, $52.2 million in the 2013 first quarter, and $49.3 million in the 2012 second quarter. The effective tax rates for the 2013 second quarter, 2013 first quarter, and 2012 second quarter were 25.8%, 25.6%, and 24.4%, respectively. At June 30, 2013, the net federal deferred tax asset was $159.0 million and the net state deferred tax asset was $39.7 million. Based on both positive and negative evidence and the level of forecasted future taxable income, there was no impairment to the net federal and net state deferred tax assets at June 30, 2013. As of June 30, 2013 and March 31, 2013, there was no disallowed deferred tax asset for regulatory capital purposes.

2013 Expectations

"Huntington is seeing an uptick in manufacturing across our markets led by the auto industry along with continued investments in the fledgling oil and gas exploration industry," said Steinour. "We believe these developments, along with recent upward revisions to economic growth forecasts in 2014, will trigger further business investment. We also are seeing a stronger than expected housing recovery across much of our region, which we believe will lead to more consumer spending. We will remain disciplined as we manage our returns on an aggregate moderate-to-low risk profile."

Net interest income is expected to modestly grow over the remainder of 2013. We anticipate an increase in total loans will be partially offset by a reduction in total securities as the portfolio's cash flow is not reinvested into additional securities. However, those benefits to net interest income are expected to be mostly offset by continued downward NIM pressure. 2013 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 see growth consistent with the anticipated increase in customer activity. Our C&I loan pipeline remains robust with much of this reflecting the positive impact from our investments in specialized commercial verticals, focused OCR sales process, and continued support of middle market and small business lending. Given automobile loan yields are relatively more attractive than similar duration securities and the recent decline in estimated securitization gains, we currently do not anticipate any automobile securitizations in the second half of 2013. Residential mortgages and home equity loan balances are expected to increase modestly. CRE loans are expected to remain in the current $5 billion range.

We anticipate the increase in total loans will outpace growth in total deposits. This reflects our continued focus on the overall cost of funds as well as the continued shift towards low- and no-cost demand deposits and money market deposit accounts.

Yesterday, the board of directors approved and management communicated a curtailment of the Company's pension plan effective December 31, 2013. As a result of the accounting treatment for the unamortized prior service pension cost and the change in the projected benefit obligation, a one-time non-cash gain is expected to be recognized in the 2013 third quarter.

Noninterest income, when compared to 2012 levels, is expected to be flat to slightly down, excluding the impact of any automobile loan sales, any net MSR impact, and the aforementioned one-time gain. The anticipated slowdown in mortgage banking activity is expected to be mostly offset by continued growth in new customers, increased contribution from higher cross-sell, and the continued maturation of our previous strategic investments.

Third quarter expenses are expected to modestly increase due to higher commission expense and higher occupancy and equipment expense related to our continued in-store expansion. Expenses will be consistent with previous expectations, with a modest downward bias related to the pension related expense. We continue to evaluate additional cost saving opportunities. We remain committed to posting positive operating leverage in 2013.

NPAs are expected to experience continued improvement. This quarter, NCOs were slightly below our expected normalized range of 35 to 55 basis points. The level of provision for credit losses was below our long-term expectation, and we continue to expect moderate quarterly volatility.

The effective tax rate for 2013 is expected to be in the range of 25% to 28%, primarily reflecting the impacts of tax-exempt income, tax advantaged investments, and general business credits.

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on Thursday, July 18, 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 96993401. 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 approximately two hours after the completion of the call through July 31, 2013 at (855) 859-2056 or (404) 537-3406; conference ID #96993401.

Please see the 2013 Second Quarter Quarterly Financial Supplement for additional detailed financial performance metrics. This document can be found at: http://www.investquest.com/iq/h/hban/ne/news/index.htm

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, the American Taxpayer Relief Act of 2012, the Consolidated and Further Continuing Appropriations Act of 2013, 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, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, and CFPB;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 2012 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 2012 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.

Basel III Estimates

Basel III Tier I common capital ratio estimates are based on management's current interpretation, expectations, and understanding of the final U.S. Basel III rules adopted by the Federal Reserve Board and released on July 2, 2013.

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 retail banking franchise: Ohio, Michigan, Pennsylvania, Indiana, West Virginia, and Kentucky. The primary distribution channels include a banking network of more than 725 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 1,400 ATMs. Through automotive dealership relationships within its six-state retail 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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Exhibit 99.2

HUNTINGTON BANCSHARES INCORPORATED
Quarterly Financial Supplement
June 2013

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Notes:

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

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 and Basel III definitions, 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 GAAP or federal banking regulations. As a result, these non-regulatory capital ratios disclosed by the Company may be considered non-GAAP financial measures.

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

Quarterly Key Statistics[1]
(Unaudited)

(dollar amounts in thousands, except per share amounts)	2013 Second	2013 First	2012 Second	Percent Changes vs. 1Q13	Percent Changes vs. 2Q12
Net interest income	**$ 424,937**	$ 424,170	$ 428,962	— %	(1)%
Provision for credit losses	**24,722**	29,592	36,520	(16)	(32)
Noninterest income	**248,655**	252,209	253,819	(1)	(2)
Noninterest expense	**445,865**	442,793	444,269	1	—
Income before income taxes	**203,005**	203,994	201,992	—	1
Provision for income taxes	**52,354**	52,214	49,286	—	6
Net income	**$ 150,651**	$ 151,780	$ 152,706	(1)%	(1)%
Dividends on preferred shares	**7,967**	7,970	7,984	—	—
Net income applicable to common shares	**$ 142,684**	$ 143,810	$ 144,722	(1)%	(1)%
Net income per common share—diluted	**$ 0.17**	$ 0.17	$ 0.17	— %	— %
Cash dividends declared per common share	**0.05**	0.04	0.04	25	25
Book value per common share at end of period	**6.51**	6.53	6.13	—	6
Tangible book value per common share at end of period	**5.88**	5.91	5.49	(1)	7
Average common shares—basic	**834,730**	841,103	862,261	(1)	(3)
Average common shares—diluted	**843,840**	848,708	867,551	(1)	(3)
Return on average assets	**1.08%**	1.10%	1.10%		
Return on average common shareholders' equity	**10.4**	10.7	11.1		
Return on average tangible common shareholders' equity[2]	**12.0**	12.4	13.1		
Net interest margin[3]	**3.38**	3.42	3.42		
Efficiency ratio[4]	**64.0**	63.3	62.8		
Noninterest Income/Total Revenue	**36.6**	37.0	36.9		
Effective tax rate	**25.8**	25.6	24.4		
Average loans and leases	**$41,280,065**	$40,863,921	$41,178,520	1	—
Average loans and leases—linked quarter annualized growth rate	**4.1%**	4.6%	20.8%		
Average earning assets	**$51,156,168**	$50,959,966	$51,050,479	—	—
Average total assets	**55,889,271**	55,728,126	55,837,396	—	—
Average core deposits[5]	**43,768,948**	43,615,639	42,780,749	—	2
Average core deposits—linked quarter annualized growth rate	**1.4%**	(6.3)%	13.5%		
Average shareholders' equity	**$ 5,888,206**	$ 5,834,190	$ 5,617,615	1	5
Total assets at end of period	**56,113,687**	56,054,966	56,622,959	—	(1)
Total shareholders' equity at end of period	**5,783,515**	5,867,138	5,649,231	(1)	2
Net charge-offs (NCOs)	**34,790**	51,687	84,245	(33)	(59)
NCOs as a % of average loans and leases	**0.34%**	0.51%	0.82%		
Nonaccrual loans and leases (NALs)	**$ 363,546**	$ 380,311	$ 474,166	(4)	(23)
NAL ratio	**0.87%**	0.92%	1.19%		
Nonperforming assets (NPAs)[6]	**$ 396,699**	$ 415,495	$ 523,250	(5)	(24)
NPA ratio[6]	**0.95%**	1.01%	1.31%		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	**1.76**	1.81	2.15		
ALLL plus allowance for unfunded loan commitments and letters of credit (ACL) as a % of total loans and leases at the end of period	**1.86**	1.91	2.28		
ACL as a % of NALs	**214**	207	192		
ACL as a % of NPAs	**196**	190	174		
Tier 1 leverage ratio [7]	**10.64**	10.57	10.34		
Tier 1 common risk-based capital ratio[7]	**10.71**	10.62	10.08		
Tier 1 risk-based capital ratio [7]	**12.24**	12.16	11.93		
Total risk-based capital ratio [7]	**14.57**	14.55	14.42		
Tangible common equity / tangible assets ratio[8]	**8.78**	8.92	8.41		

See Notes to the Quarterly Key Statistics.

HUNTINGTON BANCSHARES INCORPORATED
Year To Date Key Statistics[1]
(Unaudited)

(dollar amounts in thousands, except per share amounts)	Six Months Ended June 30, 2013	Six Months Ended June 30, 2012	Change Amount	Change Percent
Net interest income	**$ 849,107**	$ 846,171	$ 2,936	— %
Provision for credit losses	**54,314**	70,926	(16,612)	(23)
Noninterest income	**500,864**	539,139	(38,275)	(7)
Noninterest expense	**888,658**	906,945	(18,287)	(2)
Income before income taxes	**406,999**	407,439	(440)	—
Provision for income taxes	**104,568**	101,463	3,105	3
Net Income	**$ 302,431**	$ 305,976	$ (3,545)	(1)%
Dividends on preferred shares	**15,937**	16,033	(96)	(1)
Net income applicable to common shares	**$ 286,494**	$ 289,943	$ (3,449)	(1)%
Net income per common share—diluted	**$ 0.34**	$ 0.33	$ —	3%
Cash dividends declared per common share	**0.09**	0.08	0.01	13
Average common shares—basic	**837,917**	863,380	(25,463)	(3)
Average common shares—diluted	**846,274**	868,357	(22,083)	(3)
Return on average assets	**1.09%**	1.11%		
Return on average common shareholders' equity	**10.6**	11.3		
Return on average tangible common shareholders' equity[2]	**12.2**	13.3		
Net interest margin[3]	**3.40**	3.41		
Efficiency ratio[4]	**63.7**	63.3		
Noninterest Income/Total Revenue	**36.8**	38.6		
Effective tax rate	**25.7**	24.9		
Average loans and leases	**$41,073,143**	$40,161,604	$ 911,539	2
Average earning assets	**51,058,609**	50,408,502	650,107	1
Average total assets	**55,809,144**	55,246,698	562,445	1
Average core deposits[5]	**43,692,717**	42,083,899	1,608,818	4
Average shareholders' equity	**5,861,347**	5,554,922	306,426	6
Net charge-offs (NCOs)	**86,477**	167,237	(80,760)	(48)
NCOs as a % of average loans and leases	**0.42%**	0.83%		

See Notes to the Annual and Quarterly Key Statistics.

Notes to the 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) June 30, 2013, 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

	2013	2012		Percent Changes vs.	
(dollar amounts in thousands, except number of shares)	June 30, *(Unaudited)*	December 31,	June 30, *(Unaudited)*	4Q12	2Q12
Assets					
Cash and due from banks	**$ 993,906**	$ 1,262,806	$ 1,218,588	(21)%	(18)%
Federal funds sold and securities purchased under resale agreements	**—**	—	—		
Interest-bearing deposits in banks	**76,715**	70,921	88,825	8	(14)
Trading account securities	**80,927**	91,205	53,837	(11)	50
Loans held for sale	**458,275**	764,309	2,123,371	(40)	(78)
Available-for-sale and other securities	**6,815,658**	7,566,175	8,666,778	(10)	(21)
Held-to-maturity securities	**2,172,229**	1,743,876	598,385	25	263
Loans and leases(1)	**41,739,847**	40,728,425	39,959,180	2	4
Allowance for loan and lease losses	**(733,076)**	(769,075)	(859,646)	(5)	(15)
Net loans and leases	**41,006,771**	39,959,350	39,099,534	3	5
Bank owned life insurance	**1,620,604**	1,596,056	1,573,891	2	3
Premises and equipment	**626,745**	617,257	583,057	2	7
Goodwill	**444,268**	444,268	444,268	—	—
Other intangible assets	**113,874**	132,157	159,195	(14)	(28)
Accrued income and other assets	**1,703,715**	1,904,805	2,013,230	(11)	(15)
Total assets	**$ 56,113,687**	$ 56,153,185	$ 56,622,959	— %	(1)%
Liabilities and shareholders' equity					
Liabilities					
Deposits(2)	**$ 46,331,434**	$ 46,252,683	$ 46,076,075	— %	1%
Short-term borrowings	**630,405**	589,814	1,205,995	7	(48)
Federal Home Loan Bank advances	**983,420**	1,008,959	835,653	(3)	18
Other long-term debt	**155,126**	158,784	310,043	(2)	(50)
Subordinated notes	**1,114,368**	1,197,091	1,418,216	(7)	(21)
Accrued expenses and other liabilities	**1,115,419**	1,155,643	1,127,746	(3)	(1)
Total liabilities	**50,330,172**	50,362,974	50,973,728	—	(1)
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 $0.01	**8,310**	8,441	8,596	(2)	(3)
Capital surplus	**7,390,041**	7,475,149	7,569,481	(1)	(2)
Less treasury shares, at cost	**(10,719)**	(10,921)	(10,393)	(2)	3
Accumulated other comprehensive loss	**(283,736)**	(150,817)	(135,977)	88	109
Retained earnings	**(1,706,673)**	(1,917,933)	(2,168,768)	(11)	(21)
Total shareholders' equity	**5,783,515**	5,790,211	5,649,231	—	2
Total liabilities and shareholders' equity	**$ 56,113,687**	$ 56,153,185	$ 56,622,959	—	(1)
Common shares authorized (par value of $0.01)	**1,500,000,000**	1,500,000,000	1,500,000,000		
Common shares issued	**831,030,258**	844,105,349	859,597,015		
Common shares outstanding	**829,674,914**	842,812,709	858,401,176		
Treasury shares outstanding	**1,355,344**	1,292,640	1,195,839		
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.

N.R- Not relevant, as denominator of calculation is a negative in prior period compared with a positive in current period, or as numberator of caculation is zero in the current period

Huntington Bancshares Incorporated
Loans and Leases Composition

(dollar amounts in millions)	2013 June 30, (Unaudited)		2013 March 31, (Unaudited)		2012 December 31,		2012 September 30, (Unaudited)		2012 June 30, (Unaudited)	
Ending Balances by Type:										
Commercial:[1]										
Commercial and industrial	**$17,113**	**41%**	$17,267	42%	$16,971	42%	$16,478	41%	$16,322	41%
Commercial real estate:										
Construction	**607**	**1**	574	1	648	2	541	1	591	1
Commercial	**4,286**	**10**	4,485	11	4,751	12	4,956	12	5,317	13
Commercial real estate	**4,893**	**11**	5,059	12	5,399	14	5,497	13	5,908	14
Total commercial	**22,006**	**52**	22,326	54	22,370	56	21,975	54	22,230	55
Consumer:										
Automobile	**5,810**	**14**	5,036	12	4,634	11	4,276	11	3,808	10
Home equity	**8,369**	**20**	8,474	21	8,335	20	8,381	21	8,344	21
Residential mortgage	**5,168**	**12**	5,051	12	4,970	12	5,192	13	5,123	13
Other consumer	**387**	**2**	397	1	419	1	436	1	454	1
Total consumer	**19,734**	**48**	18,958	46	18,358	44	18,285	46	17,729	45
Total loans and leases	**$41,740**	**100%**	$41,284	100%	$40,728	100%	$40,260	100%	$39,959	100%
Ending Balances by Business Segment:										
Retail and Business Banking	**$12,642**	**30%**	$12,749	31%	$12,644	31%	$12,656	31%	$12,714	32%
Regional and Commercial Banking	**11,119**	**27**	11,166	27	10,679	26	10,463	26	10,420	26
AFCRE	**12,119**	**29**	11,526	28	11,396	28	11,019	27	10,892	27
WGH	**5,868**	**14**	5,767	14	5,887	15	6,053	16	5,904	15
Treasury / Other	**(8)**	**—**	76	—	122	—	69	—	29	—
Total loans and leases	**$41,740**	**100%**	$41,284	100%	$40,728	100%	$40,260	100%	$39,959	100%

	2013 Second		2013 First		2012 Fourth		2012 Third		2012 Second	
Average Balances by Business Segment:										
Retail and Business Banking	**$12,688**	**31%**	$12,693	31%	$12,677	31%	$12,703	32%	$12,977	32%
Regional and Commercial Banking	**11,058**	**27**	10,987	27	10,390	26	10,427	26	10,229	25
AFCRE	**11,683**	**28**	11,454	28	11,221	28	10,949	27	11,891	29
WGH	**5,837**	**14**	5,711	14	6,054	15	5,993	15	6,007	14
Treasury / Other	**14**	**—**	19	—	55	—	48	—	75	—
Total loans and leases	**$41,280**	**100%**	$40,864	100%	$40,397	100%	$40,120	100%	$41,179	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)	2013 June 30, (Unaudited)		2013 March 31, (Unaudited)		2012 December 31,		2012 September 30, (Unaudited)		2012 June 30, (Unaudited)	
Ending Balances by Type:										
Demand deposits—noninterest-bearing	**$ 13,491**	**29%**	$ 12,757	27%	$12,600	27%	$12,680	27%	$12,324	27%
Demand deposits—interest-bearing	**5,977**	**13**	6,135	13	6,218	13	5,909	13	6,060	13
Money market deposits	**15,131**	**33**	15,165	32	14,691	32	14,926	32	13,756	30
Savings and other domestic deposits	**5,054**	**11**	5,174	11	5,002	11	4,949	11	4,961	11
Core certificates of deposit	**4,353**	**9**	5,170	11	5,516	12	5,817	12	6,508	14
Total core deposits	**44,006**	**95**	44,401	94	44,027	95	44,281	95	43,609	95
Other domestic deposits of $250,000 or more	**283**	**1**	355	1	354	1	352	1	260	1
Brokered deposits and negotiable CDs	**1,695**	**4**	1,807	4	1,594	3	1,795	4	1,888	4
Deposits in foreign offices	**347**	**—**	304	1	278	1	313	—	319	—
Total deposits	**$ 46,331**	**100%**	$ 46,867	100%	$46,253	100%	$46,741	100%	$46,076	100%
Total core deposits:										
Commercial	**$ 18,922**	**43%**	$ 18,502	42%	$18,358	42%	$19,207	43%	$18,324	42%
Consumer	**25,084**	**57**	25,899	58	25,669	58	25,074	57	25,285	58
Total core deposits	**$ 44,006**	**100%**	$ 44,401	100%	$44,027	100%	$44,281	100%	$43,609	100%
Ending Balances by Business Segment:										
Retail and Business Banking	**$ 28,209**	**61%**	$ 28,719	61%	$28,367	61%	$28,220	60%	$28,348	62%
Regional and Commercial Banking	**5,639**	**12**	5,627	12	5,863	13	6,205	13	5,333	12
AFCRE	**1,021**	**2**	970	2	995	2	922	2	907	2
WGH	**10,069**	**22**	10,015	22	9,508	21	9,816	22	9,782	20
Treasury / Other[(1)]	**1,393**	**3**	1,536	3	1,520	3	1,578	3	1,706	4
Total deposits	**$ 46,331**	**100%**	$ 46,867	100%	$46,253	100%	$46,741	100%	$46,076	100%

	2013 Second		2013 First		2012 Fourth		2012 Third		2012 Second	
Average Balances by Business Segment:										
Retail and Business Banking	**$ 28,345**	**61%**	$ 28,331	62%	$28,301	61%	$28,248	61%	$28,260	63%
Regional and Commercial Banking	**5,506**	**12**	5,668	12	6,120	13	5,715	12	4,762	11
AFCRE	**954**	**2**	922	2	949	2	942	2	855	2
WGH	**9,919**	**22**	9,623	21	9,873	21	9,735	21	9,783	21
Treasury / Other[(1)]	**1,463**	**3**	1,469	3	1,524	3	1,658	4	1,197	3
Total deposits	**$ 46,187**	**100%**	$ 46,013	100%	$46,767	100%	$46,298	100%	$44,857	100%

(1) Comprised primarily of national market deposits.

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

(dollar amounts in millions)	Average Balances 2013 Second	2013 First	2012 Fourth	2012 Third	2012 Second	Percent Changes vs. 1Q13	Percent Changes vs. 2Q12
Assets							
Interest-bearing deposits in banks	**$ 84**	$ 72	$ 73	$ 82	$ 124	17%	(32)%
Loans held for sale	**678**	709	840	1,829	410	(4)	65
Securities:							
Available-for-sale and other securities:							
Taxable	**6,728**	6,964	7,131	8,014	8,285	(3)	(19)
Tax-exempt	**591**	549	492	423	387	8	53
Total available-for-sale and other securities	**7,319**	7,513	7,623	8,437	8,672	(3)	(16)
Trading account securities	**84**	85	97	66	54	(1)	56
Held-to-maturity securities—taxable	**1,711**	1,717	1,652	796	611	(0)	180
Securities	**9,114**	9,315	9,372	9,299	9,337	(2)	(2)
Loans and leases:[1]							
Commercial:							
Commercial and industrial	**17,033**	16,954	16,507	16,343	16,094	—	6
Commercial real estate:							
Construction	**586**	598	576	569	584	(2)	—
Commercial	**4,429**	4,694	4,897	5,153	5,491	(6)	(19)
Commercial real estate	**5,015**	5,292	5,473	5,722	6,075	(5)	(17)
Total commercial	**22,048**	22,246	21,980	22,065	22,169	(1)	(1)
Consumer:							
Automobile	**5,283**	4,833	4,486	4,065	4,985	9	6
Home equity	**8,263**	8,395	8,345	8,369	8,310	(2)	(1)
Residential mortgage	**5,225**	4,978	5,155	5,177	5,253	5	(1)
Other consumer	**461**	412	431	444	462	12	(0)
Total consumer	**19,232**	18,618	18,417	18,055	19,010	3	1
Total loans and leases	**41,280**	40,864	40,397	40,120	41,179	1	—
Allowance for loan and lease losses	**(746)**	(772)	(783)	(855)	(908)	(3)	(18)
Net loans and leases	**40,534**	40,092	39,614	39,265	40,271	1	1
Total earning assets	**51,156**	50,960	50,682	51,330	51,050	—	—
Cash and due from banks	**940**	904	1,459	960	928	4	1
Intangible assets	**563**	571	581	597	609	(1)	(8)
All other assets	**3,976**	4,065	4,115	4,106	4,158	(2)	(4)
Total assets	**$55,889**	$55,728	$56,054	$56,138	$55,837	— %	— %
Liabilities and shareholders' equity							
Deposits:							
Demand deposits—noninterest-bearing	**$12,879**	$12,165	$13,121	$12,329	$12,064	6%	7%
Demand deposits—interest-bearing	**5,927**	5,977	5,843	5,814	5,939	(1)	(0)
Total demand deposits	**18,806**	18,142	18,964	18,143	18,003	4	4
Money market deposits	**15,069**	15,045	14,749	14,515	13,182	—	14
Savings and other domestic deposits	**5,115**	5,083	4,960	4,975	4,978	1	3
Core certificates of deposit	**4,778**	5,346	5,637	6,131	6,618	(11)	(28)
Total core deposits	**43,768**	43,616	44,310	43,764	42,781	—	2
Other domestic deposits of $250,000 or more	**324**	360	359	300	298	(10)	9
Brokered deposits and negotiable CDs	**1,779**	1,697	1,756	1,878	1,421	5	25
Deposits in foreign offices	**316**	340	342	356	357	(7)	(11)
Total deposits	**46,187**	46,013	46,767	46,298	44,857	—	3
Short-term borrowings	**701**	762	1,012	1,329	1,391	(8)	(50)
Federal Home Loan Bank advances	**757**	686	42	107	626	10	21
Subordinated notes and other long-term debt	**1,292**	1,348	1,374	1,638	2,251	(4)	(43)
Total interest-bearing liabilities	**36,058**	36,644	36,074	37,043	37,061	(2)	(3)
All other liabilities	**1,064**	1,085	1,017	1,035	1,094	(2)	(3)
Shareholders' equity	**5,888**	5,834	5,842	5,731	5,618	1	5
Total liabilities and shareholders' equity	**$55,889**	$55,728	$56,054	$56,138	$55,837	— %	— %

(1) Includes nonaccrual loans.

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

	Interest Income / Expense				
	2013		2012		
(dollar amounts in thousands)	**Second**	First	Fourth	Third	Second
Assets					
Interest-bearing deposits in banks	**$ 57**	$ 29	$ 51	$ 42	$ 97
Loans held for sale	**5,739**	5,702	6,675	14,548	3,541
Securities:					
Available-for-sale and other securities:					
Taxable	**38,538**	40,185	41,335	45,936	48,245
Tax-exempt	**5,829**	5,438	4,968	4,383	4,099
Total available-for-sale and other securities	**44,367**	45,623	46,303	50,319	52,344
Trading account securities	**126**	106	245	178	223
Held-to-maturity securities—taxable	**9,778**	9,838	9,244	5,591	4,539
Total securities	**54,272**	55,567	55,792	56,088	57,106
Loans and leases:					
Commercial:					
Commercial and industrial	**161,543**	162,396	163,644	162,998	162,419
Commercial real estate:					
Construction	**5,829**	6,045	6,075	5,583	5,397
Commercial	**46,214**	46,978	52,543	50,704	54,554
Commercial real estate	**52,043**	53,023	58,618	56,287	59,951
Total commercial	**213,586**	215,419	222,262	219,285	222,370
Consumer:					
Automobile	**52,159**	51,013	50,930	49,718	57,971
Home equity	**85,796**	86,991	88,541	89,388	89,358
Residential mortgage	**49,912**	49,353	52,440	51,981	54,326
Other consumer	**7,649**	7,168	7,774	7,991	8,522
Total consumer	**195,516**	194,525	199,685	199,078	210,177
Total loans and leases	**409,102**	409,944	421,947	418,363	432,547
Total earning assets	**$469,169**	$471,242	$484,465	$489,041	$493,291
Liabilities					
Deposits:					
Demand deposits—noninterest-bearing	**$ —**	$ —	$ —	$ —	$ —
Demand deposits—interest-bearing	**617**	642	734	1,013	987
Total demand deposits	**617**	642	734	1,013	987
Money market deposits	**8,886**	8,438	9,843	12,025	9,954
Savings and other domestic deposits	**3,416**	3,818	4,150	4,576	4,858
Core certificates of deposit	**13,410**	15,710	17,144	19,237	22,682
Total core deposits	**26,329**	28,608	31,871	36,851	38,481
Other domestic deposits of $250,000 or more	**406**	465	553	511	493
Brokered deposits and negotiable CDs	**2,746**	2,823	3,141	3,356	2,650
Deposits in foreign offices	**110**	140	152	164	165
Total deposits	**29,591**	32,036	35,717	40,882	41,789
Short-term borrowings	**179**	234	363	544	558
Federal Home Loan Bank advances	**272**	301	129	135	333
Subordinated notes and other long-term debt	**7,603**	8,578	8,731	11,928	15,902
Total interest bearing liabilities	**37,645**	41,149	44,940	53,489	58,582
Net interest income	**$431,524**	$430,093	$439,525	$435,552	$434,709

(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)

	Average Rates (2)				
	2013		2012		
Fully-taxable equivalent basis (1)	Second	First	Fourth	Third	Second
Assets					
Interest-bearing deposits in banks	**0.27%**	0.16%	0.28%	0.21%	0.31%
Loans held for sale	**3.39**	3.22	3.18	3.18	3.46
Securities:					
Available-for-sale and other securities:					
Taxable	**2.29**	2.31	2.32	2.29	2.33
Tax-exempt	**3.94**	3.96	4.03	4.15	4.23
Total available-for-sale and other securities	**2.42**	2.43	2.43	2.39	2.41
Trading account securities	**0.60**	0.50	1.01	1.07	1.64
Held-to-maturity securities—taxable	**2.29**	2.29	2.24	2.81	2.97
Total securities	**2.38**	2.39	2.38	2.41	2.45
Loans and leases:(2)(3)					
Commercial:					
Commercial and industrial	**3.75**	3.83	3.88	3.90	3.99
Commercial real estate:					
Construction	**3.93**	4.05	4.13	3.84	3.66
Commercial	**4.13**	4.00	4.20	3.85	3.93
Commercial real estate	**4.09**	4.01	4.19	3.85	3.89
Total commercial	**3.83**	3.87	3.96	3.89	3.97
Consumer:					
Automobile	**3.96**	4.28	4.52	4.87	4.68
Home equity	**4.16**	4.20	4.24	4.27	4.30
Residential mortgage	**3.82**	3.97	4.07	4.02	4.14
Other consumer	**6.66**	7.05	7.16	7.16	7.42
Total consumer	**4.07**	4.22	4.33	4.40	4.43
Total loans and leases	**3.95**	4.03	4.13	4.12	4.18
Total earning assets	**3.68%**	3.75%	3.80%	3.79%	3.89%
Liabilities					
Deposits:					
Demand deposits—noninterest-bearing	**— %**	— %	— %	— %	— %
Demand deposits—interest-bearing	**0.04**	0.04	0.05	0.07	0.07
Total demand deposits	**0.01**	0.01	0.02	0.02	0.02
Money market deposits	**0.24**	0.23	0.27	0.33	0.30
Savings and other domestic deposits	**0.27**	0.30	0.33	0.37	0.39
Core certificates of deposit	**1.13**	1.19	1.21	1.25	1.38
Total core deposits	**0.34**	0.37	0.41	0.47	0.50
Other domestic deposits of $250,000 or more	**0.50**	0.52	0.61	0.68	0.66
Brokered deposits and negotiable CDs	**0.62**	0.67	0.71	0.71	0.75
Deposits in foreign offices	**0.14**	0.17	0.18	0.18	0.19
Total deposits	**0.36**	0.38	0.42	0.48	0.51
Short-term borrowings	**0.10**	0.12	0.14	0.16	0.16
Federal Home Loan Bank advances	**0.14**	0.18	1.20	0.50	0.21
Subordinated notes and other long-term debt	**2.35**	2.54	2.55	2.91	2.83
Total interest-bearing liabilities	**0.42**	0.45	0.50	0.58	0.63
Net interest rate spread	**3.26**	3.30	3.30	3.21	3.26
Impact of noninterest-bearing funds on margin	**0.12**	0.12	0.15	0.17	0.16
Net interest margin	**3.38%**	3.42%	3.45%	3.38%	3.42%

Commercial Loan Derivative Impact
(Unaudited)

	Average Rates (2)				
	2013		2012		
Fully-taxable equivalent basis (1)	Second	First	Fourth	Third	Second
Commercial loans(2)(3)	**3.57%**	3.58%	3.72%	3.61%	3.67%
Impact of commercial loan derivatives	**0.26**	0.29	0.24	0.28	0.30
Total commercial—as reported	**3.83%**	3.87%	3.96%	3.89%	3.97%
Average 30 day LIBOR	**0.20%**	0.20%	0.21%	0.24%	0.24%

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

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

(dollar amounts in thousands, except per share amounts)	**2013**		2012			Percent Changes vs.	
	Second	First	Fourth	Third	Second	1Q13	2Q12
Interest income	**$462,582**	$465,319	$478,995	$483,787	$487,544	(1)%	(6)%
Interest expense	**37,645**	41,149	44,940	53,489	58,582	(9)	(36)
Net interest income	**424,937**	424,170	434,055	430,298	428,962	—	(1)
Provision for credit losses	**24,722**	29,592	39,458	37,004	36,520	(16)	(32)
Net interest income after provision for credit losses	**400,215**	394,578	394,597	393,294	392,442	1	2
Service charges on deposit accounts	**68,009**	60,883	68,083	67,806	65,998	12	3
Mortgage banking income	**33,659**	45,248	61,711	44,614	38,349	(26)	(12)
Trust services	**30,666**	31,160	31,388	29,689	29,914	(2)	3
Electronic banking	**23,345**	20,713	21,011	22,135	20,514	13	14
Brokerage income	**19,546**	17,995	17,415	16,526	19,025	9	3
Insurance income	**17,187**	19,252	17,268	17,792	17,384	(11)	(1)
Gain on sale of loans	**3,348**	2,616	20,690	6,591	4,131	28	(19)
Bank owned life insurance income	**15,421**	13,442	13,767	14,371	13,967	15	10
Capital markets fees	**12,229**	7,834	12,694	11,596	13,260	56	(8)
Securities gains (losses)	**(410)**	(509)	863	4,169	350	(19)	(217)
Other income	**25,655**	33,575	32,761	25,778	30,927	(24)	(17)
Total noninterest income	**248,655**	252,209	297,651	261,067	253,819	(1)	(2)
Personnel costs	**263,862**	258,895	253,952	247,709	243,034	2	9
Outside data processing and other services	**49,898**	49,265	48,699	50,396	48,568	1	3
Net occupancy	**27,656**	30,114	29,008	27,599	25,474	(8)	9
Equipment	**24,947**	24,880	26,580	25,950	24,872	—	—
Deposit and other insurance expense	**13,460**	15,490	16,327	15,534	15,731	(13)	(14)
Professional services	**9,341**	7,192	22,514	17,510	15,037	30	(38)
Marketing	**14,239**	10,971	16,456	16,842	17,396	30	(18)
Amortization of intangibles	**10,362**	10,320	11,647	11,431	11,940	—	(13)
OREO and foreclosure expense	**(271)**	2,666	4,233	4,982	4,106	(110)	(107)
Loss (Gain) on early extinguishment of debt	**—**	—	—	1,782	(2,580)	—	(100)
Other expense	**32,371**	33,000	41,212	38,568	40,691	(2)	(20)
Total noninterest expense	**445,865**	442,793	470,628	458,303	444,269	1	—
Income before income taxes	**203,005**	203,994	221,620	196,058	201,992	(0)	1
Provision for income taxes	**52,354**	52,214	54,341	28,291	49,286	—	6
Net income	**$150,651**	$151,780	$167,279	$167,767	$152,706	(1)%	(1)%
Dividends on preferred shares	**7,967**	7,970	7,973	7,983	7,984	(0)	(0)
Net income applicable to common shares	**$142,684**	$143,810	$159,306	$159,784	$144,722	(1)%	(1)%
Average common shares—basic	**834,730**	841,103	847,220	857,871	862,261	(1)%	(3)%
Average common shares—diluted	**843,840**	848,708	853,306	863,588	867,551	(1)	(3)%
Per common share							
Net income—basic	**$ 0.17**	$ 0.17	$ 0.19	$ 0.19	$ 0.17	— %	— %
Net income—diluted	**0.17**	0.17	0.19	0.19	0.17	—	—
Cash dividends declared	**0.05**	0.04	0.04	0.04	0.04	25	25
Revenue—fully-taxable equivalent (FTE)							
Net interest income	**$424,937**	$424,170	$434,055	$430,298	$428,962	—	(1)
FTE adjustment	**6,587**	5,923	5,470	5,254	5,747	11	15
Net interest income(2)	**431,524**	430,093	439,525	435,552	434,709	—	(1)
Noninterest income	**248,655**	252,209	297,651	261,067	253,819	(1)	(2)
Total revenue(2)	**$680,179**	$682,302	$737,176	$696,619	$688,528	(0)%	(1)%

(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)	2013		2012			Percent Changes vs.	
	Second	First	Fourth	Third	Second	1Q13	2Q13
Mortgage banking income							
Origination and secondary marketing	**$ 27,915**	$ 27,330	$ 44,497	$ 40,860	$ 30,184	2%	(8)%
Servicing fees	**10,898**	11,241	11,491	11,308	11,618	(3)	(6)
Amortization of capitalized servicing	**(7,998)**	(7,903)	(9,116)	(8,405)	(9,108)	1	(12)
Other mortgage banking income	**4,471**	4,654	4,828	4,999	4,814	(4)	(7)
Subtotal	**35,286**	35,322	51,700	48,762	37,508	(0)	(6)
MSR valuation adjustment(1)	**14,128**	17,798	11,747	(19,543)	(19,013)	(21)	(174)
Net trading gains (losses) related to MSR hedging	**(15,755)**	(7,872)	(1,736)	15,395	19,854	100	(179)
Total mortgage banking income	**$ 33,659**	$ 45,248	$ 61,711	$ 44,614	$ 38,349	(26)%	(12)%
Mortgage originations *(in millions)*	**$ 1,282**	$ 1,119	$ 1,161	$ 1,224	$ 1,291	15	(1)
Average trading account securities used to hedge MSRs *(in millions)*	**—**	—	1	4	4	— %	(100)%
Capitalized mortgage servicing rights(2)	**155,522**	139,927	120,747	108,074	128,297	11	21
Total mortgages serviced for others *(in millions)*(2)	**15,213**	15,367	15,623	15,571	15,724	(1)	(3)
MSR % of investor servicing portfolio(2)	**1.02%**	0.91%	0.77%	0.69%	0.82%	12	2,439
Net impact of MSR hedging							
MSR valuation adjustment(1)	**$ 14,128**	$ 17,798	$ 11,747	$ (19,543)	$ (19,013)	(21)%	(174)%
Net trading gains (losses) related to MSR hedging	**(15,755)**	(7,872)	(1,736)	15,395	19,854	100	(179)
Net interest income (loss) related to MSR hedging	**—**	—	—	4	(21)	—	N.R.
Net gain (loss) of MSR hedging	**$ (1,627)**	$ 9,926	$ 10,011	$ (4,144)	$ 820	(116)%	(298)%

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

Huntington Bancshares Incorporated
Quarterly Credit Reserves Analysis
(Unaudited)

(dollar amounts in thousands)	2013 Second	2013 First	2012 Fourth	2012 Third	2012 Second
Allowance for loan and lease losses, beginning of period	**$746,769**	$769,075	$ 789,142	$ 859,646	$ 913,069
Loan and lease losses	**(63,238)**	(84,142)	(106,962)	(132,186)	(108,092)
Recoveries of loans previously charged off	**28,448**	32,455	36,832	27,091	23,847
Net loan and lease losses	**(34,790)**	(51,687)	(70,130)	(105,095)	(84,245)
Provision for loan and lease losses	**21,354**	29,388	52,370	34,419	36,476
Allowance of assets sold or transferred to loans held for sale	**(257)**	(7)	(2,307)	172	(5,654)
Allowance for loan and lease losses, end of period	**$733,076**	$746,769	$ 769,075	$ 789,142	$ 859,646
Allowance for unfunded loan commitments and letters of credit, beginning of period	**$ 40,855**	$ 40,651	$ 53,563	$ 50,978	$ 50,934
Provision for (reduction in) unfunded loan commitments and letters of credit losses	**3,368**	204	(12,912)	2,585	44
Allowance for unfunded loan commitments and letters of credit, end of period	**$ 44,223**	$ 40,855	$ 40,651	$ 53,563	$ 50,978
Total allowance for credit losses, end of period	**$777,299**	$787,624	$ 809,726	$ 842,705	$ 910,624
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	**1.76%**	1.81%	1.89%	1.96%	2.15%
Nonaccrual loans and leases (NALs)	**202**	196	189	177	181
Nonperforming assets (NPAs)	**185**	180	173	155	164
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	**1.86%**	1.91%	1.99%	2.09%	2.28%
Nonaccrual loans and leases	**214**	207	199	189	192
Nonperforming assets	**196**	190	182	165	174

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

(dollar amounts in thousands)	2013		2012		
	Second	First	Fourth	Third	Second
Net charge-offs by loan and lease type:					
Commercial:					
Commercial and industrial	**$ 1,586**	$ 3,317	$ 7,052	$ 13,023	$15,678
Commercial real estate:					
Construction	**1,079**	(798)	11,038	(280)	(1,531)
Commercial	**1,305**	13,575	10,333	17,654	30,709
Commercial real estate	**2,384**	12,777	21,371	17,374	29,178
Total commercial	**3,970**	16,094	28,423	30,397	44,856
Consumer:					
Automobile	**1,463**	2,594	1,896	4,019	449
Home equity	**14,654**	19,983	25,013	46,592	21,045
Residential mortgage	**8,620**	6,148	9,687	16,880	10,786
Other consumer	**6,083**	6,868	5,111	7,207	7,109
Total consumer	**30,820**	35,593	41,707	74,698	39,389
Total net charge-offs	**$34,790**	$51,687	$70,130	$105,095	$84,245
Net charge-offs—annualized percentages:					
Commercial:					
Commercial and industrial	**0.04%**	0.08%	0.17%	0.32%	0.39%
Commercial real estate:					
Construction	**0.74**	(0.53)	7.67	(0.20)	(1.05)
Commercial	**0.12**	1.16	0.84	1.37	2.24
Commercial real estate	**0.19**	0.97	1.56	1.21	1.92
Total commercial	**0.07**	0.29	0.52	0.55	0.81
Consumer:					
Automobile	**0.11**	0.21	0.17	0.40	0.04
Home equity	**0.71**	0.95	1.20	2.23	1.01
Residential mortgage	**0.66**	0.49	0.75	1.30	0.82
Other consumer	**5.28**	6.67	4.74	6.49	6.15
Total consumer	**0.64**	0.76	0.91	1.65	0.83
Net charge-offs as a % of average loans	**0.34%**	0.51%	0.69%	1.05%	0.82%

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

(dollar amounts in thousands)	2013 June 30,	2013 March 31,	2012 December 31,	2012 September 30,	2012 June 30,
Nonaccrual loans and leases (NALs):					
Commercial and industrial	**$ 80,037**	$ 80,928	$ 90,705	$ 109,452	$133,678
Commercial real estate	**93,643**	110,803	127,128	148,986	219,417
Automobile	**7,743**	6,770	7,823	11,814	—
Residential mortgage	**122,040**	118,405	122,452	123,140	75,048
Home equity	**60,083**	63,405	59,525	51,654	46,023
Total nonaccrual loans and leases	**363,546**	380,311	407,633	445,046	474,166
Other real estate, net:					
Residential	**17,353**	19,538	21,378	23,640	21,499
Commercial	**3,713**	5,601	6,719	30,566	17,109
Total other real estate, net	**21,066**	25,139	28,097	54,206	38,608
Other NPAs (1)	**12,087**	10,045	10,045	10,476	10,476
Total nonperforming assets(4)	**$396,699**	$415,495	$ 445,775	$ 509,728	$523,250
Nonaccrual loans and leases as a % of total loans and leases	**0.87%**	0.92%	1.00%	1.11%	1.19%
NPA ratio(2)	**0.95**	1.01	1.09	1.26	1.31
(NPA+90days)/(Loan+OREO)(3)	**1.38**	1.48	1.59	1.75	1.76

	2013 Second	2013 First	2012 Fourth	2012 Third	2012 Second
Nonperforming assets, beginning of period	**$415,495**	$445,775	$ 509,728	$ 523,250	$527,077
New nonperforming assets(4)	**101,840**	115,061	175,083	210,995	221,010
Returns to accruing status	**(18,915)**	(19,537)	(23,553)	(45,729)	(39,376)
Loan and lease losses	**(40,546)**	(51,019)	(82,759)	(78,308)	(74,546)
OREO (losses) gains	**1,874**	840	283	73	(459)
Payments	**(54,242)**	(64,045)	(81,940)	(90,535)	(63,530)
Sales	**(8,807)**	(11,580)	(51,067)	(10,018)	(46,926)
Nonperforming assets, end of period	**$396,699**	$415,495	$ 445,775	$ 509,728	$523,250

(1) Other nonperforming assets includes certain impaired investment securities.
(2) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
(3) The sum of nonperforming assets and total accruing loans and leases past due 90 days or more divided by the sum of loans and leases and other real estate.
(4) Includes $59.6 million at June 30, 2013; $59.9 million at March 31, 2013; $60.1 million at December 31, 2012; $63.0 million at September 30, 2012; 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)

	2013		2012		
(dollar amounts in thousands)	**June 30,**	March 31,	December 31,	September 30,	June 30,
Accruing loans and leases past due 90 days or more:					
Commercial and industrial	**$ 24,851**	$ 26,547	$ 26,648	$ 26,117	$ 19,258
Commercial real estate	**45,051**	56,007	56,660	45,131	38,125
Automobile	**3,392**	3,531	4,418	3,857	3,338
Residential mortgage (excluding loans guaranteed by the U.S. Government)	**5,217**	6,187	2,718	10,687	15,457
Home equity	**14,245**	15,044	18,200	21,343	18,176
Other consumer	**1,367**	1,107	1,672	1,084	1,201
Total, excl. loans guaranteed by the U.S. Government	**94,123**	108,423	110,316	108,219	95,555
Add: loans guaranteed by U.S. Government	**87,135**	88,596	90,816	87,463	85,678
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	**$181,258**	$197,019	$ 201,132	$ 195,682	$181,233
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.23%**	0.26%	0.27%	0.27%	0.24%
Guaranteed by U.S. Government, as a percent of total loans and leases	**0.21**	0.21	0.22	0.22	0.21
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.43**	0.48	0.49	0.49	0.45
Accruing troubled debt restructured loans:					
Commercial and industrial	**$ 94,583**	$ 90,642	$ 76,586	$ 55,809	$ 57,008
Commercial real estate	**184,372**	192,167	208,901	222,155	202,190
Automobile	**32,768**	34,379	35,784	33,719	34,460
Home equity (1)	**135,759**	162,087	110,581	92,763	66,997
Residential mortgage	**293,933**	288,041	290,011	280,890	298,967
Other consumer	**3,383**	2,514	2,544	2,644	3,038
Total accruing troubled debt restructured loans	**$744,798**	$769,830	$ 724,407	$ 687,980	$662,660
Nonaccruing troubled debt restructured loans:					
Commercial and industrial	**$ 14,541**	$ 14,970	$ 19,268	$ 28,859	$ 35,535
Commercial real estate	**26,118**	26,588	32,548	20,284	55,022
Automobile	**7,743**	6,770	7,823	11,814	—
Home equity	**10,227**	11,235	6,951	7,756	374
Residential mortgage	**80,563**	84,317	84,515	83,163	28,332
Other consumer	**—**	—	113	113	113
Total nonaccruing troubled debt restructured loans	**$139,192**	$143,880	$ 151,218	$ 151,989	$119,376

(1) The 2013 second quarter includes a $43.1 million reduction of home equity TDRs incorrectly reflected as new TDRs in the 2013 first quarter.

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

(dollar amounts in thousands, except per share amounts)	2013 Second	2013 First	2012 Fourth	2012 Third	2012 Second
Common stock price, per share					
High[1]	**$ 7.960**	$ 7.550	$ 7.200	$ 7.200	$ 6.770
Low[1]	**6.820**	6.480	5.900	6.160	5.840
Close	**7.870**	7.370	6.390	6.895	6.400
Average closing price	**7.457**	7.073	6.416	6.561	6.367
Dividends, per share					
Cash dividends declared per common share	**$ 0.05**	$ 0.04	$ 0.04	$ 0.04	$ 0.04
Common shares outstanding					
Average—basic	**834,730**	841,103	847,220	857,871	862,261
Average—diluted	**843,840**	848,708	853,306	863,588	867,551
Ending	**829,675**	838,758	842,813	855,485	858,401
Book value per common share	**$ 6.51**	$ 6.53	$ 6.41	$ 6.34	$ 6.13
Tangible book value per common share[2]	**5.88**	5.91	5.78	5.71	5.49
Common share repurchases					
Number of shares repurchased	**9,996**	4,738	13,160	3,742	6,426

(dollar amounts in millions)	2013 June 30,	2013 March 31,	2012 December 31,	2012 September 30,	2012 June 30,
Calculation of tangible equity / asset ratio:					
Total shareholders' equity	**$ 5,784**	$ 5,867	$ 5,790	$ 5,808	$ 5,649
Less: goodwill	**(444)**	(444)	(444)	(444)	(444)
Less: other intangible assets	**(114)**	(124)	(132)	(144)	(159)
Add: related deferred tax liability[2]	**40**	43	46	50	56
Total tangible equity	**5,266**	5,342	5,260	5,270	5,102
Less: preferred equity	**(386)**	(386)	(386)	(386)	(386)
Total tangible common equity	**$ 4,880**	$ 4,956	$ 4,874	$ 4,884	$ 4,716
Total assets	**$ 56,114**	$ 56,055	$ 56,153	$ 56,443	$ 56,623
Less: goodwill	**(444)**	(444)	(444)	(444)	(444)
Less: other intangible assets	**(114)**	(124)	(132)	(144)	(159)
Add: related deferred tax liability[2]	**40**	43	46	50	56
Total tangible assets	**$ 55,596**	$ 55,530	$ 55,623	$ 55,905	$ 56,076
Tangible equity / tangible asset ratio	**9.47%**	9.62%	9.46%	9.43%	9.10%
Tangible common equity / tangible asset ratio	**8.78**	8.92	8.76	8.74	8.41
Tier 1 common risk-based capital ratio:[4]					
Tier 1 capital	**$ 5,882**	$ 5,829	$ 5,741	$ 5,720	$ 5,714
Shareholders' preferred equity	**(386)**	(386)	(386)	(386)	(386)
Trust preferred securities	**(299)**	(299)	(299)	(335)	(449)
REIT preferred stock	**(50)**	(50)	(50)	(50)	(50)
Tier 1 common	**$ 5,147**	$ 5,094	$ 5,006	$ 4,949	$ 4,829
Total risk-weighted assets[4]	**$ 48,077**	$ 47,937	$ 47,773	$ 48,147	$ 47,890
Tier 1 common risk-based capital ratio[4]	**10.71%**	10.62%	10.48%	10.28%	10.08%
Other capital data:					
Tier 1 leverage ratio[4]	**10.64**	10.57	10.36	10.29	10.34
Tier 1 risk-based capital ratio[4]	**12.24**	12.16	12.02	11.88	11.93
Total risk-based capital ratio[4]	**14.57**	14.55	14.50	14.37	14.42
Tangible common equity / risk-weighted assets ratio[4]	**10.15**	10.34	10.20	10.14	9.85
Other data:					
Number of employees (full-time equivalent)	**12,155**	12,052	11,806	11,731	11,417
Number of domestic full-service branches[3]	**727**	717	705	699	682

(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) June 30, 2013, figures are estimated and are presented on a basel 1 basis.

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

(dollar amounts in millions)	YTD Average Balances			
	Six Months Ended June 30,		Change	
	2013	2012	Amount	Percent
Assets				
Interest bearing deposits in banks	**$ 78**	$ 112	$ (34)	(30)%
Federal funds sold and securities purchased under resale agreements	**—**	—	—	—
Loans held for sale	**694**	837	(143)	(17)
Securities:				
Available-for-sale and other securities:				
Taxable	**6,845**	8,228	(1,383)	(17)
Tax-exempt	**570**	396	174	44
Total available-for-sale and other securities	**7,415**	8,624	(1,209)	(14)
Trading account securities	**85**	52	33	63
Held-to-maturity securities—taxable	**1,714**	622	1,092	176
Total Securities	**9,214**	9,298	(84)	(1)
Loans and leases:(1)				
Commercial:				
Commercial and industrial	**16,994**	15,458	1,536	10
Commercial real estate:				
Construction	**592**	591	1	—
Commercial	**4,561**	5,373	(812)	(15)
Commercial real estate	**5,153**	5,964	(811)	(14)
Total commercial	**22,147**	21,422	725	3
Consumer:				
Automobile	**5,058**	4,781	277	6
Home equity	**8,277**	8,272	5	—
Residential mortgage	**5,102**	5,214	(112)	(2)
Other consumer	**488**	473	15	3
Total consumer	**18,925**	18,740	185	1
Total loans and leases	**41,072**	40,162	910	2
Allowance for loan and lease losses	**(758)**	(934)	176	(19)
Net loans and leases	**40,314**	39,228	1,086	3
Total earning assets	**51,058**	50,409	649	1
Cash and due from banks	**922**	970	(48)	(5)
Intangible assets	**567**	611	(44)	(7)
All other assets	**4,020**	4,191	(171)	(4)
Total assets	**$ 55,809**	$ 55,247	$ 562	1%
Liabilities and shareholders' equity				
Deposits:				
Demand deposits—noninterest-bearing	**$ 12,524**	$ 11,668	$ 856	7%
Demand deposits—interest-bearing	**5,952**	5,792	160	3
Total demand deposits	**18,476**	17,460	1,016	6
Money market deposits	**15,057**	13,162	1,895	14
Savings and other domestic deposits	**5,099**	4,898	201	4
Core certificates of deposit	**5,060**	6,564	(1,504)	(23)
Total core deposits	**43,692**	42,084	1,608	4
Other domestic deposits of $250,000 or more	**342**	323	19	6
Brokered deposits and negotiable CDs	**1,738**	1,361	377	28
Deposits in foreign offices	**328**	393	(65)	(17)
Total deposits	**46,100**	44,161	1,939	4
Short-term borrowings	**732**	1,451	(719)	(50)
Federal Home Loan Bank advances	**722**	523	199	38
Subordinated notes and other long-term debt	**1,320**	2,452	(1,132)	(46)
Total interest-bearing liabilities	**36,350**	36,919	(569)	(2)
All other liabilities	**1,074**	1,105	(31)	(3)
Shareholders' equity	**5,861**	5,555	306	6
Total liabilities and shareholders' equity	**$ 55,809**	$ 55,247	$ 562	1%

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

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

(dollar amounts in thousands)	YTD Interest Income / Expense Six Months Ended June 30, 2013	 2012
Assets		
Interest bearing deposits in banks	**$ 85**	$ 109
Federal funds sold and securities purchased under resale agreements	**—**	—
Loans held for sale	**11,620**	15,547
Securities:		
Available-for-sale and other securities:		
Taxable	**78,724**	97,069
Tax-exempt	**11,267**	8,308
Total available-for-sale and other securities	**89,991**	105,377
Trading account securities	**233**	429
Held-to-maturity securities—taxable	**19,616**	9,252
Total Securities	**109,840**	115,058
Loans and leases:		
Commercial:		
Commercial and industrial	**323,760**	312,816
Commercial real estate:		
Construction	**11,874**	11,229
Commercial	**93,192**	105,304
Commercial real estate	**105,066**	116,533
Total commercial	**428,826**	429,349
Consumer:		
Automobile	**103,173**	113,406
Home equity	**171,244**	177,940
Residential mortgage	**99,265**	108,240
Other consumer	**16,358**	17,515
Total consumer	**390,040**	417,101
Total loans and leases	**818,866**	846,450
Total earning assets	**$ 940,411**	$ 977,164
Liabilities		
Deposits:		
Demand deposits—noninterest-bearing	**$ —**	$ —
Demand deposits—interest-bearing	**1,258**	1,832
Total demand deposits	**1,258**	1,832
Money market deposits	**17,323**	18,297
Savings and other domestic deposits	**7,234**	10,204
Core certificates of deposit	**29,120**	48,601
Total core deposits	**54,935**	78,934
Other domestic deposits of $250,000 or more	**871**	1,076
Brokered deposits and negotiable CDs	**5,569**	5,198
Deposits in foreign offices	**250**	363
Total deposits	**61,625**	85,571
Short-term borrowings	**413**	1,141
Federal Home Loan Bank advances	**574**	555
Subordinated notes and other long-term debt	**16,182**	34,044
Total interest-bearing liabilities	**78,794**	121,311
Net interest income	**$ 861,617**	$ 855,853

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 35% tax rate. See page 20 for the FTE adjustment.

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

Fully-taxable equivalent basis[1]	YTD Average Rates (2) Six Months Ended June 30, 2013	2012
Assets		
Interest bearing deposits in banks	**0.22%**	0.19%
Federal funds sold and securities purchased under resale agreements	**—**	—
Loans held for sale	**3.35**	3.71
Securities:		
Available-for-sale and other securities:		
Taxable	**2.30**	2.36
Tax-exempt	**3.95**	4.20
Total available-for-sale and other securities	**2.43**	2.44
Trading account securities	**0.55**	1.65
Held-to-maturity securities—taxable	**2.29**	2.98
Total Securities	**2.38**	2.47
Loans and leases:[3]		
Commercial:		
Commercial and industrial	**3.79**	4.00
Commercial real estate:		
Construction	**3.99**	3.76
Commercial	**4.06**	3.88
Commercial real estate	**4.06**	3.87
Total commercial	**3.85**	3.96
Consumer:		
Automobile	**4.11**	4.77
Home equity	**4.17**	4.30
Residential mortgage	**3.89**	4.15
Other consumer	**6.76**	7.44
Total consumer	**4.15**	4.46
Total loans and leases	**3.99**	4.20
Total earning assets	**3.71%**	3.90%
Liabilities		
Deposits:		
Demand deposits—noninterest-bearing	**— %**	— %
Demand deposits—interest-bearing	**0.04**	0.06
Total demand deposit	**0.01**	0.02
Money market deposits	**0.23**	0.28
Savings and other domestic deposits	**0.29**	0.42
Core certificates of deposit	**1.16**	1.49
Total core deposits	**0.36**	0.52
Other domestic deposits of $250,000 or more	**0.51**	0.67
Brokered deposits and negotiable CDs	**0.65**	0.77
Deposits in foreign offices	**0.15**	0.19
Total deposits	**0.37**	0.53
Short-term borrowings	**0.11**	0.16
Federal Home Loan Bank advances	**0.16**	0.21
Subordinated notes and other long-term debt	**2.45**	2.78
Total interest bearing liabilities	**0.44**	0.66
Net interest rate spread	**3.28**	3.24
Impact of noninterest-bearing funds on margin	**0.12**	0.17
Net interest margin	**3.40%**	3.41%

Commercial Loan Derivative Impact
(Unaudited)

Fully-taxable equivalent basis[1]	YTD Average Rates Six Months Ended June 30, 2013	2012
Commercial loans[2][3]	**3.57%**	3.68%
Impact of commercial loan derivatives	**0.28**	0.29
Total commercial—as reported	**3.85%**	3.96%
Average 30 day LIBOR	**0.20%**	0.24%

(1) Fully-taxable equivalent (FTE) yields are calculated assuming a 35% tax rate. See page 20 for the FTE adjustment.
(2) Loan and lease and deposit average rates include impact of applicable derivatives, non-deferrable fees, and amortized fees.
(3) Includes the impact of nonaccrual loans.

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

(dollar amounts in thousands, except per share amounts)	Six Months Ended June 30, 2013	2012	Change Amount	Percent
Interest income	**$ 927,901**	$ 967,481	$ (4,069)	— %
Interest expense	**78,794**	121,310	(42,516)	(35)
Net interest income	**849,107**	846,171	2,936	—
Provision for credit losses	**54,314**	70,926	(16,612)	(23)
Net interest income after provision for credit losses	**794,793**	775,245	19,548	3
Service charges on deposit accounts	**128,892**	126,290	2,602	2
Mortgage banking income	**78,907**	84,767	(5,860)	(7)
Trust services	**61,826**	60,820	1,006	2
Electronic banking	**44,058**	39,144	4,914	13
Brokerage income	**37,541**	38,285	(744)	(2)
Insurance income	**36,439**	36,259	180	—
Gain on sale of loans	**5,964**	30,901	(24,937)	(81)
Bank owned life insurance income	**28,863**	27,904	959	3
Capital markets fees	**20,063**	23,056	(2,993)	(13)
Securities gains (losses)	**(919)**	(263)	(656)	249
Other income	**59,230**	71,976	(12,746)	(18)
Total noninterest income	**500,864**	539,139	(38,275)	(7)
Personnel costs	**522,757**	486,532	36,225	7
Outside data processing and other services	**99,163**	91,160	8,003	9
Net occupancy	**57,770**	54,553	3,217	6
Equipment	**49,827**	50,417	(590)	(1)
Deposit and other insurance expense	**28,950**	36,469	(7,519)	(21)
Professional services	**16,533**	25,734	(9,201)	(36)
Marketing	**25,210**	30,965	(5,755)	(19)
Amortization of intangibles	**20,682**	23,471	(2,789)	(12)
OREO and foreclosure expense	**2,395**	9,056	(6,661)	(74)
Gain on early extinguishment of debt	**—**	(2,580)	2,580	(100)
Other expense	**65,371**	101,168	(35,797)	(35)
Total noninterest expense	**888,658**	906,945	(18,287)	(2)
Income before income taxes	**406,999**	407,439	(440)	—
Provision for income taxes	**104,568**	101,463	3,105	3
Net income	**$ 302,431**	$ 305,976	$ (3,545)	(1)%
Dividends on preferred shares	**15,937**	16,033	(96)	(1)
Net income applicable to common shares	**$ 286,494**	$ 289,943	$ (3,449)	(1)%
Average common shares—basic	**837,917**	863,380	(25,463)	(3)%
Average common shares—diluted	**846,274**	868,357	(22,083)	(3)
Per common share				
Net income—basic	**$ 0.34**	$ 0.34	$ —	—
Net income—diluted	**0.34**	0.33	0.01	3
Cash dividends declared	**0.09**	0.08	0.01	13
Revenue—fully taxable equivalent (FTE)				
Net interest income	**$ 849,107**	$ 846,171	$ 2,936	—
FTE adjustment[2]	**12,510**	9,682	2,828	29
Net interest income	**861,617**	855,853	5,764	1
Noninterest income	**500,864**	539,139	(38,275)	(7)
Total revenue	**$1,362,481**	$1,394,992	$(32,511)	(2)%

(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
Year To Date Mortgage Banking Income
(Unaudited)

(dollar amounts in thousands, except as noted)	Six Months Ended June 30, 2013	2012	Change Amount	Percent
Mortgage banking income				
Origination and secondary marketing	**$ 55,246**	$ 61,488	$ (6,242)	(10)%
Servicing fees	**22,139**	23,378	(1,239)	(5)
Amortization of capitalized servicing	**(15,901)**	(18,387)	2,486	(14)
Other mortgage banking income	**9,125**	9,780	(655)	(7)
Subtotal	**70,609**	76,259	(5,650)	(7)
MSR valuation adjustment(1)	**31,925**	(9,106)	41,031	(451)
Net trading gains (losses) related to MSR hedging	**(23,627)**	17,614	(41,241)	(234)
Total mortgage banking income	**$ 78,907**	$ 84,767	$ (5,860)	(7)%
Mortgage originations *(in millions)*	**$ 2,401**	$ 2,448	$ (47)	(2)%
Average trading account securities used to hedge MSRs *(in millions)*	**—**	5	(5)	(100)
Capitalized mortgage servicing rights(2)	**155,522**	128,297	27,225	21
Total mortgages serviced for others *(in millions)*(2)	**15,213**	15,724	(511)	(3)
MSR % of investor servicing portfolio	**1.02%**	0.82%	0.20%	24
Net impact of MSR hedging				
MSR valuation adjustment(1)	**$ 31,925**	$ (9,106)	$ 41,031	(451)%
Net trading gains (losses) related to MSR hedging	**(23,627)**	17,614	(41,241)	(234)
Net interest income related to MSR hedging	**—**	(30)	30	(100)
Net gain (loss) on MSR hedging	**$ 8,298**	$ 8,478	$ (180)	(2)%

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

Huntington Bancshares Incorporated
Year To Date Credit Reserves Analysis
(Unaudited)

(dollar amounts in thousands)	Six Months Ended June 30, 2013	2012
Allowance for loan and lease losses, beginning of period	**$ 769,075**	$ 964,828
Loan and lease losses	**(147,380)**	(216,052)
Recoveries of loans previously charged off	**60,903**	48,815
Net loan and lease losses	**(86,477)**	(167,237)
Provision for loan and lease losses	**50,742**	68,404
Economic reserve transfer	**—**	—
Allowance of assets sold or transferred to loans held for sale	**(264)**	(6,349)
Allowance for loan and lease losses, end of period	**$ 733,076**	$ 859,646
Allowance for unfunded loan commitments and letters of credit, beginning of period	**$ 40,651**	$ 48,456
Provision for (reduction in) unfunded loan commitments and letters of credit losses	**3,572**	2,522
Economic reserve transfer	**—**	—
Allowance for unfunded loan commitments and letters of credit, end of period	**$ 44,223**	$ 50,978
Total allowance for credit losses	**$ 777,299**	$ 910,624
Allowance for loan and lease losses (ALLL) as % of:		
Total loans and leases	**1.76%**	2.15%
Nonaccrual loans and leases (NALs)	**202**	181
Nonperforming assets (NPAs)	**185**	164
Total allowance for credit losses (ACL) as % of:		
Total loans and leases	**1.86%**	2.28%
Nonaccrual loans and leases (NALs)	**214**	192
Nonperforming assets (NPAs)	**196**	174

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

(dollar amounts in thousands)	Six Months Ended June 30, 2013	2012
Net charge-offs by loan and lease type:		
Commercial:		
Commercial and industrial	**$ 4,903**	$ 44,173
Commercial real estate:		
Construction	**281**	(2,717)
Commercial	**14,880**	42,401
Commercial real estate	**15,161**	39,684
Total commercial	**20,064**	83,857
Consumer:		
Automobile	**4,057**	3,527
Home equity	**34,637**	44,774
Residential mortgage	**14,768**	21,356
Other consumer	**12,951**	13,723
Total consumer	**66,413**	83,380
Total net charge-offs	**$86,477**	$167,237
Net charge-offs—annualized percentages:		
Commercial:		
Commercial and industrial	**0.06%**	0.57%
Commercial real estate:		
Construction	**0.09**	(0.92)
Commercial	**0.65**	1.58
Commercial real estate	**0.59**	1.33
Total commercial	**0.18**	0.78
Consumer:		
Automobile	**0.16**	0.15
Home equity	**0.84**	1.08
Residential mortgage	**0.58**	0.82
Other consumer	**5.31**	5.80
Total consumer	**0.70**	0.89
Net charge-offs as a % of average loans	**0.42%**	0.83%

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

(dollar amounts in thousands)	June 30, 2013	June 30, 2012
Nonaccrual loans and leases (NALs):		
Commercial and industrial	**$ 80,037**	$ 133,678
Commercial real estate	**93,643**	219,417
Automobile	**7,743**	—
Residential mortgage	**122,040**	75,048
Home equity	**60,083**	46,023
Total nonaccrual loans and leases	**363,546**	474,166
Other real estate, net:		
Residential	**17,353**	21,499
Commercial	**3,713**	17,109
Total other real estate, net	**21,066**	38,608
Impaired loans held for sale	**—**	—
Other NPAs (1)	**12,087**	10,476
Total nonperforming assets (3)	**$ 396,699**	$ 523,250
Nonaccrual loans and leases as a % of total loans and leases	**0.87%**	1.19%
NPA ratio (2)	**0.95**	1.31

(dollar amounts in thousands)	Six Months Ended June 30, 2013	Six Months Ended June 30, 2012
Nonperforming assets, beginning of period	**$ 445,775**	$ 590,276
New nonperforming assets	**216,901**	355,646
Franklin impact, net	**—**	—
Returns to accruing status	**(38,452)**	(71,432)
Loan and lease losses	**(91,565)**	(149,912)
OREO losses (gains)	**2,714**	(754)
Payments	**(118,287)**	(130,139)
Sales	**(20,387)**	(70,435)
Nonperforming assets, end of period	**$ 396,699**	$ 523,250

(1) Other nonperforming assets represent an investment security backed by a municipal bond.
(2) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
(3) Includes $59.6 million related to Chapter 7 bankruptcy loans in 2013.

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

(dollar amounts in thousands)	June 30, 2013	June 30, 2012
Accruing loans and leases past due 90 days or more:		
Commercial and industrial	**$ 24,851**	$ 19,258
Commercial real estate	**45,051**	38,125
Automobile	**3,392**	3,338
Residential mortgage (excluding loans guaranteed by the U.S. Government)	**5,217**	15,457
Home equity	**14,245**	18,176
Other consumer	**1,367**	1,201
Total, excl. loans guaranteed by the U.S. Government	**94,123**	95,555
Add: loans guaranteed by U.S. Government	**87,135**	85,678
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	**$181,258**	$181,233
Ratios:		
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.23%**	0.24%
Guaranteed by U.S. Government, as a percent of total loans and leases	**0.21**	0.21
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.43**	0.45
Accruing troubled debt restructured loans:		
Commercial and industrial	**$ 94,583**	$ 57,008
Commercial real estate	**184,372**	202,190
Automobile	**32,768**	34,460
Home equity	**135,759**	66,997
Residential mortgage	**293,933**	298,967
Other consumer	**3,383**	3,038
Total accruing troubled debt restructured loans	**$744,798**	$662,660
Nonaccruing troubled debt restructured loans:		
Commercial and industrial	**$ 14,541**	$ 35,535
Commercial real estate	**26,118**	55,022
Automobile	**7,743**	—
Home equity	**10,227**	374
Residential mortgage	**80,563**	28,332
Other consumer	**—**	113
Total nonaccruing troubled debt restructured loans	**$139,192**	$119,376