

**Huntington Bancshares Incorporated**  
**2.60% Senior Notes Due August 2, 2018 (the "Notes")**

**SUMMARY OF TERMS DATED JULY 30, 2013**

Issuer	Huntington Bancshares Incorporated
Security	2.60% Senior Notes Due 2018
Expected Ratings*	Baa1/BBB/BBB+ (Stable/Positive/Positive) (Moody's/S&P/Fitch)
Note Type	Senior Notes
Legal Format:	SEC Registered (Registration Statement No. 333-190078)
Aggregate Principal Amount Offered	\$400,000,000
Minimum Denominations	\$2,000
Minimum Increments	\$1,000
Trade Date	July 30, 2013
Settlement Date	August 2, 2013 (T+3)
Maturity Date	August 2, 2018
Interest Payment Dates	Each February 2 and August 2, commencing on February 2, 2014
Reference Benchmark	1.375% due July 31, 2018
Benchmark Yield	1.393%
Spread to Benchmark	T+125 basis points
Reoffer Yield	2.643%
Coupon	2.600%
Redemption Provision	The Issuer may redeem the Notes, in whole or in part, on or after July 2, 2018, the date that is one month prior to the maturity date, at a redemption price equal to 100% of the principal amount of the Notes redeemed, plus accrued and unpaid interest thereon to the redemption date.
Price to Investors	99.800% of the face amount
Listing	None
Joint Book-Running Managers	Goldman, Sachs & Co. Merrill Lynch, Pierce, Fenner & Smith Incorporated
Passive Book-Running Manager	The Huntington Investment Company
CUSIP Number	446150AH7
ISIN Number	US446150AH79

\* Note: A securities rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time.

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The Issuer has filed a registration statement (including a prospectus and a preliminary prospectus supplement) with the Securities and Exchange Commission for the offering to which this communication relates. Before you invest, you should read the prospectus and the preliminary prospectus supplement related to that registration statement and other documents that the Issuer has filed with the Securities and Exchange Commission for more complete information about the Issuer and this offering. You may get these documents for free by visiting EDGAR on the website of the Securities and Exchange Commission at [www.sec.gov](http://www.sec.gov). Copies of the prospectus, preliminary prospectus supplement and any subsequently filed prospectus supplement relating to the offering may be obtained from Merrill Lynch, Pierce, Fenner & Smith Incorporated, at (800) 294-1322 or [dg.prospectus\\_requests@baml.com](mailto:dg.prospectus_requests@baml.com) or Goldman, Sachs & Co., at (866) 471-2526 or [prospectus-ny@gs.com](mailto:prospectus-ny@gs.com).

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