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

FORM 8-K

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

Date of Report (Date of earliest event reported) October 17, 2013

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

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

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

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

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operations and Financial Condition.

On October 17, 2013, Huntington Bancshares Incorporated ("Huntington") issued a news release announcing its earnings for the quarter ended September 30, 2013. Also on October 17, 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 October 17, 2013, at 10:00 a.m. (Eastern Time). The call may be accessed via a live Internet webcast at www.huntington-ir.com or through a dial-in telephone number at 877-684-3807, conference ID 51293395. 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-ir.com. A telephone replay will be available two hours after the completion of the call through October 31, 2013, at (855) 859-2056 or (404) 537-3406; conference call ID 51293395.

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 October 17, 2013.

Exhibit 99.2 – Quarterly Financial Supplement, September 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: October 17, 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, October 17, 2013.
Exhibit 99.2	Quarterly Financial Supplement, September 2013.

Exhibit 99.1

NEWS

FOR IMMEDIATE RELEASE
Oct. 17, 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 $178 MILLION, OR $0.20 PER COMMON SHARE, FOR THE 2013 THIRD QUARTER, UP 6% FROM THE YEAR-AGO QUARTER AND UP 18% FROM THE PRIOR QUARTER

Specific highlights compared with 2012 Third Quarter:

- $0.39, or 7%, increase in tangible book value per common share to $6.10
- 1.27% return on average assets, up from 1.19%
- $682 million of fully-taxable equivalent revenue, a 2% decrease reflecting:
  - $4 million, or 1%, decrease in fully-taxable equivalent net interest income, reflecting a 3.34% fully-taxable equivalent net interest margin (NIM), down 4 basis points, and 5% average loan growth
  - $11 million, or 4%, decrease in noninterest income
- $35 million, or 8%, decrease in noninterest expense due to reductions in all categories except net occupancy and equipment. The quarter included:
  - A previously announced, $34 million one-time, non-cash gain related to pension curtailment, and
  - $17 million of charges related to branch consolidations, severance, and facility optimization
- 25% decline in nonaccrual loans to 0.78% of total loans and leases, down from 1.11%
- Tier 1 Common Ratio of 10.85%, up from 10.28%

Specific highlights compared with 2013 Second Quarter:

- $2 million, or less than 1%, increase in fully-taxable equivalent revenue, reflecting:
  - 7% annualized growth in average total loans and leases offset by 4 basis point reduction in NIM resulted in unchanged net interest income
  - $2 million increase in noninterest income as broad fee income growth was partially offset by the $10 million, or 30%, decrease in mortgage banking income
- $23 million, or 5%, decrease in noninterest expense included $17 million of Significant Items
- NCOs increased to 0.53% of average total loans and leases from 0.34%, and remained in our long-term expected range
- 2.0 million shares repurchased at an average price of $8.18 per share

COLUMBUS, Ohio – Huntington Bancshares Incorporated (NASDAQ: HBAN;www.huntington.com) reported 2013 third quarter net income of $178 million, an increase of $11 million, or 6%, from the 2012 third quarter and an increase of $28 million, or 18%, from the 2013 second quarter. Earnings per common share were $0.20, an increase of $0.01 and $0.03 from the year-ago and prior quarters, respectively.

The board of directors declared a quarterly cash dividend on its common stock of $0.05 per common share. The dividend is payable January 2, 2014, to shareholders of record on December 19, 2013.

Strategies Continue to Drive Business Performance

"Huntington's third-quarter results continue to demonstrate that our uniquely positioned products and services are driving robust organic customer acquisition across our commercial and consumer customer base while delivering stable returns to shareholders," said Stephen D. Steinour, chairman, president and CEO of Huntington Bank. "Through our disciplined investments in fee-income businesses in conjunction with prudent expense management, we have been able to deliver modest positive operating leverage for the first nine months of the year."

"There is much to recognize in the quarter, not the least of which was our successful consumer credit card launch. The third quarter was a time of continuing household growth, particularly within our in-store branches, and marked a return to stability of our commercial real estate loan portfolio," said Steinour. "Our performance has benefited from ongoing improvement within our core Midwestern economies. We also made progress in managing expenses, including one-time savings attributable to pension curtailment, rightsizing of some investments, and the consolidation of 22 branch locations. Overall, it was a solid quarter positioning Huntington for a good finish for 2013."

Table 1 – Earnings Performance Summary

	2013			2012	
($ in millions, except per share data)	**Third Quarter**	Second Quarter	First Quarter	Fourth Quarter	Third Quarter
Net Income	**$ 178.5**	$ 150.7	$ 151.8	$ 167.3	$ 167.8
Diluted earnings per common share	**0.20**	0.17	0.17	0.19	0.19
Return on average assets	**1.27%**	1.08%	1.10%	1.19%	1.19%
Return on average common equity	**12.3**	10.4	10.7	11.6	11.9
Return on average tangible common equity	**14.1**	12.0	12.4	13.5	13.9
Net interest margin	**3.34**	3.38	3.42	3.45	3.38
Efficiency ratio	**60.6**	64.0	63.3	62.3	64.5
Tangible book value per common share	**$ 6.10**	$ 5.88	$ 5.91	$ 5.78	$ 5.71
Cash dividends declared per common share	**0.05**	0.05	0.04	0.04	0.04
Average diluted shares outstanding (000's)	**841,015**	843,840	848,708	853,306	863,588
Average earning assets	**$ 51,247**	$ 51,156	$ 50,960	$ 50,682	$ 51,330
Average loans	**41,994**	41,280	40,864	40,397	40,120
Average core deposits	**43,773**	43,768	43,616	44,310	43,764
Tangible common equity / tangible assets ratio	**9.02%**	8.78%	8.92%	8.76%	8.74%
Tier 1 common risk-based capital ratio	**10.85**	10.71	10.62	10.48	10.28
NCOs as a % of average loans and leases	**0.53%**	0.34%	0.51%	0.69%	1.05%
NAL ratio	**0.78**	0.87	0.92	1.00	1.11
ACL as a % of total loans and leases	**1.72**	1.86	1.91	1.99	2.09

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 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. This quarter contained two significant items relating to the pension curtailment and expense related to consolidation of 22 branches, severance, and facilities optimization.

Table 2 – Significant Items Influencing Earnings Performance Comparisons

Three Months Ended	Pre-Tax Impact	After-Tax Impact	
(in millions, except per share)	Amount	Amount *(1)*	EPS *(2)*
September 30, 2013 – net income		**$ 178**	**$ 0.20**
• Pension curtailment gain	$ 34	22	0.03
• Franchise repositioning related expense	(17)	(11)	(0.01)
June 30, 2013 – net income		**$ 151**	**$ 0.17**
March 31, 2013 – net income		**$ 152**	**$ 0.17**
December 31, 2012 – net income		**$ 167**	**$ 0.19**
September 30, 2012 – net income		**$ 168**	**$ 0.19**
• State deferred tax valuation allowance adjustment	N.A.	20	0.02

(1) *Favorable (unfavorable) impact on net income; 35% tax rate*
(2) *EPS reflected on a fully diluted basis*

N.A. = Not applicable

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

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

	2013			2012			
	Third	Second	First	Fourth	Third	Change (%)	
($ in millions)	**Quarter**	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Net interest income	**$424.9**	$424.9	$424.2	$434.1	$430.3	(0)%	(1)%
FTE adjustment	**6.6**	6.6	5.9	5.5	5.3	1	26
Net interest income—FTE	**431.5**	431.5	430.1	439.5	435.6	(0)	(1)
Noninterest income	**250.5**	248.7	252.2	297.7	261.1	1	(4)
Total revenue—FTE	**$682.0**	$680.2	$682.3	$737.2	$696.6	0%	(2)%

						Change bps	
Yield / Cost						LQ	YOY
Total earning assets	**3.64%**	3.68%	3.75%	3.80%	3.79%	(4)	(16)
Total loans and leases	**3.87**	3.95	4.03	4.13	4.12	(7)	(25)
Total securities	**2.41**	2.38	2.39	2.38	2.41	3	0
Total interest-bearing liabilities	**0.42**	0.42	0.45	0.50	0.58	0	(15)
Total interest-bearing deposits	**0.33**	0.36	0.38	0.42	0.48	(2)	(15)
Net interest rate spread	**3.20**	3.26	3.30	3.30	3.21	(6)	(1)
Impact of noninterest-bearing funds on margin	**0.14**	0.12	0.12	0.15	0.17	2	(3)
Net interest margin	**3.34%**	3.38%	3.42%	3.45%	3.38%	(4)	(4)

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

Fully-taxable equivalent net interest income decreased $4 million, or 1%, from the 2012 third quarter. This reflected the impact of a 4 basis point decrease in the fully-taxable equivalent net interest margin (NIM) to 3.34%, as average earning assets were essentially unchanged with 5% loan growth offset by the planned reduction in investment securities. The primary items impacting the decrease in the NIM were:

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

Partially offset by:

- 15 basis point positive impact from the mix and yield of deposits reflecting the strategic focus on changing the funding sources from higher rate time deposits to no-cost demand deposits and low cost money market deposits.

Compared to the 2013 second quarter, fully-taxable equivalent net interest income was unchanged, reflecting a $0.1 billion increase in average earnings assets as well as an additional day in the quarter, primarily offset by a 4 basis point decrease in NIM. The primary items affecting the NIM were a 4 basis point negative impact from the mix and yield of earning assets and the 3 basis point negative impact of the $750 million of debt issued during the quarter, partially offset by the 3 basis point benefit from lower cost deposits and increased equity.

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

	2013			2012			
	Third	Second	First	Fourth	Third	Change (%)	
(in billions)	**Quarter**	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Average Loans and Leases							
Commercial and industrial	**$ 17.0**	$17.0	$17.0	$16.5	$16.3	(0)%	4%
Commercial real estate	**4.9**	5.0	5.3	5.5	5.7	(2)	(14)
Total commercial	**21.9**	22.0	22.2	22.0	22.1	(0)	(1)
Automobile	**6.1**	5.3	4.8	4.5	4.1	15	49
Home equity	**8.3**	8.3	8.4	8.3	8.4	1	(0)
Residential mortgage	**5.3**	5.2	5.0	5.2	5.2	1	2
Other consumer	**0.4**	0.5	0.4	0.4	0.4	(18)	(14)
Total consumer	**20.1**	19.2	18.6	18.4	18.1	4	11
Total loans and leases	**42.0**	41.3	40.9	40.4	40.1	2	5
Total securities	**8.8**	9.1	9.3	9.4	9.3	(3)	(5)
Held-for-sale and other earning assets	**0.4**	0.8	0.8	0.9	1.9	(43)	(77)
Total earning assets	**$ 51.2**	$51.2	$51.0	$50.7	$51.3	0%	(0)%

See Page 7 of Quarterly Financial Supplement for additional detail.

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

- $1.5 billion, or 77%, decrease in Held-for-sale and other earning assets reflecting the impact of the Automobile loan securitization completed in 2012 fourth quarter.
- $0.8 billion, or 14%, decrease in average Commercial Real Estate (CRE) loans. This decrease reflected continued runoff of the noncore portfolio and a slight reduction of the core portfolio, as acceptable returns for new core originations were balanced against internal concentration limits and increased competition for projects sponsored by high quality developers.

Partially offset by:

- $2.0 billion, or 49%, increase in average on balance sheet Automobile loans, as originations, while below industry levels, remained strong and our investments in the Northeast and upper Midwest continued to grow as planned.
- $0.7 billion, or 4%, increase in average Commercial and Industrial (C&I) loans and leases. This reflected the continued growth within the middle market healthcare vertical, equipment finance, and dealer floorplan.

Compared to the 2013 second quarter, the $0.1 billion, or less than 1%, increase in average earning assets reflected a $0.8 billion, or 15%, increase in automobile loans partially offset by a $0.3 billion decrease in both loans held for sale and total securities.

Table 5 – Average Liabilities – Noninterest Bearing Deposit Growth Continues and Customers Move from CDs to Money Market Deposits

	2013			2012		Change (%)	
(in billions)	**Third Quarter**	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	LQ	YOY
Average Deposits							
Demand deposits—noninterest bearing	**$ 13.1**	$12.9	$12.2	$13.1	$12.3	2%	6%
Demand deposits—interest bearing	**5.8**	5.9	6.0	5.8	5.8	(3)	(1)
Total demand deposits	**18.9**	18.8	18.1	19.0	18.1	0	4
Money market deposits	**15.7**	15.1	15.0	14.7	14.5	4	8
Savings and other domestic deposits	**5.0**	5.1	5.1	5.0	5.0	(2)	1
Core certificates of deposit	**4.2**	4.8	5.3	5.6	6.1	(13)	(32)
Total core deposits	**43.8**	43.8	43.6	44.3	43.8	0	0
Other domestic deposits of $250,000 or more	**0.3**	0.3	0.4	0.4	0.3	(17)	(11)
Brokered deposits and negotiable CDs	**1.6**	1.8	1.7	1.8	1.9	(13)	(17)
Other deposits	**0.4**	0.3	0.3	0.3	0.4	19	6
Total deposits	**46.0**	46.2	46.0	46.8	46.3	(0)	(1)
Short and long-term borrowings	**3.0**	2.8	2.8	2.4	3.1	10	(2)
Total Interest-bearing liabilities	**$ 35.9**	$36.1	$36.6	$36.1	$37.0	(0)%	(3)%

See Page 7 of Quarterly Financial Supplement for additional detail.

Average noninterest bearing deposits increased $0.8 billion, or 6%, while average interest-bearing liabilities decreased $1.1 billion, or 3%, from the 2012 third quarter, primarily reflecting:

- $2.0 billion, or 32%, 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 market deposits.

Partially offset by:

- $1.2 billion, or 8%, increase in money market deposits reflecting the strategic focus on customer growth, increased share of wallet and the customer's, both consumer and commercial, preference for increased liquidity.

Compared to the 2013 second quarter, average interest-bearing liabilities declined $0.2 billion, or less than 1%. Average total core deposits were relatively unchanged as the $0.7 billion, or 4%, increase in money market deposits was nearly offset by the $0.6 billion, or 13%, decrease in core certificates of deposit.

Noninterest Income

Table 6 – Noninterest Income – Broad-Based Growth Offsets More than Half of the Decline in Mortgage Banking Income

(in millions)	**2013 Third Quarter**	2013 Second Quarter	2013 First Quarter	2012 Fourth Quarter	2012 Third Quarter	Change (%) LQ	Change (%) YOY
Noninterest Income							
Service charges on deposit accounts	**$ 72.9**	$ 68.0	$ 60.9	$ 68.1	$ 67.8	7%	8%
Mortgage banking income	**23.6**	33.7	45.2	61.7	44.6	(30)	(47)
Trust services	**30.5**	30.7	31.2	31.4	29.7	(1)	3
Electronic Banking	**24.3**	23.3	20.7	21.0	22.1	4	10
Brokerage income	**16.5**	19.5	18.0	17.4	16.5	(15)	0
Insurance income	**17.3**	17.2	19.3	17.3	17.8	0	(3)
Gain on sale of loans	**5.1**	3.3	2.6	20.7	6.6	51	(23)
Bank owned life insurance income	**13.7**	15.4	13.4	13.8	14.4	(11)	(4)
Capital markets fees	**12.8**	12.2	7.8	12.7	11.6	5	11
Securities (losses) gains	**0.1**	(0.4)	(0.5)	0.9	4.2	(124)	(98)
Other income	**33.7**	25.7	33.6	32.8	25.8	31	31
Total noninterest income	**$250.5**	$248.7	$252.2	$297.7	$261.1	1%	(4)%

In the 2013 third quarter, noninterest income decreased $11 million, or 4%, from the year-ago quarter, primarily reflecting:

- $21 million, or 47%, decrease in mortgage banking income primarily driven by a lower gain on sale margin and a higher percentage of originations held on balance sheet.
- $4 million, or 98%, decrease in security gains as the year-ago quarter had certain securities designated as available-for-sale that were sold and the proceeds from those sales were reinvested into the held-to-maturity portfolio.

Partially offset by:

- $8 million, or 31%, increase in other noninterest income primarily related to fees associated with commercial loan activity.
- $5 million, or 8%, increase in service charges on deposit accounts reflecting 9% consumer household and 7% commercial relationship growth and changing customer usage patterns.

Compared to the 2013 second quarter, noninterest income increased $2 million, or 1%, reflecting similar activity within other noninterest income and service charges on deposit accounts, which increased $8 million and $5 million, respectively. These were partially offset by the $10 million, or 30%, decrease in mortgage banking income on 5% lower origination volume with a tighter gain on sale margin and a $3 million, or 15%, decrease in brokerage income due to typical seasonal trends.

Noninterest Expense

Table 7 – Noninterest Expense – Decreases Even When Considering Significant Items

	2013			2012			
(in millions)	**Third Quarter**	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Change % LQ	Change % YOY
Noninterest Expense							
Personnel costs	**$229.3**	$263.9	$258.9	$254.0	$247.7	(13)%	(7)%
Outside data processing and other services	**49.3**	49.9	49.3	48.7	50.4	(1)	(2)
Net occupancy	**35.6**	27.7	30.1	29.0	27.6	29	29
Equipment	**28.2**	24.9	24.9	26.6	26.0	13	9
Deposit and other insurance expense	**11.2**	13.5	15.5	16.3	15.5	(17)	(28)
Professional services	**12.5**	9.3	7.2	22.5	17.5	34	(29)
Marketing	**12.3**	14.2	11.0	16.5	16.8	(14)	(27)
Amortization of intangibles	**10.4**	10.4	10.3	11.6	11.4	0	(9)
OREO and foreclosure expense	**2.1**	(0.3)	2.7	4.2	5.0	658	(59)
Loss (Gain) on early extinguishment of debt	**—**	—	—	—	1.8	NR	(100)
Other expense	**32.6**	32.4	33.0	41.2	38.6	1	(16)
Total noninterest expense	**$423.3**	$445.9	$442.8	$470.6	$458.3	(5)%	(8)%
(in thousands)							
Number of employees (full-time equivalent)	**12.0**	12.2	12.1	11.8	11.7	(2)%	2%

NR-Not relevant

In the 2013 third quarter, noninterest expense decreased $35 million, or 8%, from the year-ago quarter. When adjusting for the $17 million of Significant Items, noninterest expense decreased $18 million. The decrease in the reported noninterest expenses primarily reflects:

- $18 million, or 7%, decrease in personnel costs primarily reflecting the $34 million one-time, non-cash gain related to the pension curtailment. This was partially offset by $7 million of branch consolidation and severance expenses and an $8 million increase in salaries due to a 2% increase in the number of full-time equivalent employees as external information technology contractors were transitioned to full-time employees.
- $6 million, or 16%, decline in other expense, reflecting lower representations and warranties related expenses and lower operating lease expense.
- $5 million, or 29%, decrease in professional services, reflecting a decrease in legal and outside consultant expenses.
- $5 million, or 27%, decrease in marketing, primarily reflecting the refinement of targeted marketing programs and reduced promotional offers.
- $4 million, or 28%, decrease in deposit and other insurance expense due to lower insurance premiums.
- $3 million, or 59%, decrease in OREO and foreclosure expense as OREO properties have declined 46%.

Partially offset by:

- $8 million, or 29%, increase in net occupancy reflecting $8 million related to branch consolidation and facilities optimization.

Noninterest expense decreased $23 million, or 5%, from the prior quarter. When adjusting for the $17 million of Significant Items, noninterest expense decreased $5 million. Personnel costs decreased $35 million, or 13%, as it included $27 million of net benefit from the aforementioned Significant Items. Net occupancy and equipment increased $8 million and $3 million, respectively, and included $8 million and $2 million, respectively, of branch consolidation and facilities optimization related expenses.

Credit Quality

Table 8 – Summary Credit Quality Metrics – Nonaccrual Loans Continue Their Steady Decline

	2013			2012	
($ in thousands)	**Sep. 30**	Jun. 30	Mar. 31	Dec. 31	Sep. 30
Total nonaccrual loans and leases	**$333,106**	$363,546	$380,311	$407,633	$445,046
Total other real estate, net	**29,154**	21,066	25,139	28,097	54,206
Other NPAs *(1)*	**12,000**	12,087	10,045	10,045	10,476
Total nonperforming assets *(2)*	**$374,260**	$396,699	$415,495	$445,775	$509,728
Accruing loans and leases past due 90 days or more	**94,966**	94,123	108,423	110,316	108,219
NPAs + accruing loans and lease past due 90 days or more	**$469,226**	$490,822	$523,918	$556,091	$617,947
NAL ratio *(3)*	**0.78%**	0.87%	0.92%	1.00%	1.11%
NPA ratio (2) (4)	**0.88**	0.95	1.01	1.09	1.26
(NPAs+90 days)/(Loans+OREO) *(5)*	**0.93**	1.38	1.48	1.59	1.75
Provision for credit losses	**$ 11,400**	$ 24,722	$ 29,592	$ 39,458	$ 37,004
Net charge-offs	**55,742**	34,790	51,687	70,130	105,095
Net charge-offs / Average total loans	**0.53%**	0.34%	0.51%	0.69%	1.05%
Allowance for loans and lease losses	**$666,030**	$733,076	$746,769	$769,075	$789,142
Allowance for unfunded loan commitments and letters of credit	**66,857**	44,223	40,855	40,651	53,563
Allowance for credit losses (ACL)	**$732,887**	$777,299	$787,624	$809,726	$842,705
ACL as a % of:					
Total loans and leases	**1.72%**	1.86%	1.91%	1.99%	2.09%
NALs	**220**	214	207	199	189
NPAs	**196**	196	190	182	165

(1) Other nonperforming assets includes certain impaired investment securities.
(2) NPA's related to Chapter 7 bankruptcy: 3Q13 - $57.9 MM, 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.
(5) 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.

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

Most credit quality related metrics in the 2013 third quarter reflected continued improvement. Nonaccrual loans and leases (NALs) declined $112 million, or 25%, from the 2012 third quarter and $30 million, or 8%, from the 2013 second quarter to $333 million, or 0.78% of total loans and leases. Nonperforming assets (NPAs) declined $135 million, or 27%, compared to the year-ago quarter and $22 million, or 6%, from the 2013 second quarter to $374 million, or 0.88% of total loans and leases, OREO, and other NPAs. The decreases primarily reflected meaningful improvement in both C&I and CRE NALs.

The provision for credit losses decreased $26 million, or 69%, from the 2012 third quarter due to the continued decline in classified, criticized, and nonaccrual loans and included the implementation of enhancements to our allowance for loan and lease losses (ALLL) model. Net charge-offs (NCOs) decreased $49 million from the year-ago quarter to $56 million as the year-ago quarter included $33 million of Chapter 7 bankruptcy related loans. As part of a review of our consumer portfolio, the current quarter includes $13 million of Chapter 7 home equity related charge-offs that were not identified in the 2012 third quarter implementation of the OCC's regulatory guidance. NCOs were an annualized 0.53% of average loans and leases in the current quarter compared to 0.34% in the 2013 second quarter and 1.05% in the year-ago quarter.

The period-end allowance for credit losses (ACL) as a percentage of total loans and leases decreased to 1.72% from 2.09% a year ago, while the ACL as a percentage of period-end total NALs increased to 220% from 189%.

Capital

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

	2013			2012	
(in millions)	**Sep. 30**	Jun. 30	Mar. 31	Dec. 31,	Sep. 30
Tangible common equity / tangible assets ratio	**9.02%**	8.78%	8.92%	8.76%	8.74%
Tier 1 common risk-based capital ratio	**10.85%**	10.71%	10.62%	10.48%	10.28%
Regulatory Tier 1 risk-based capital ratio	**12.36%**	12.24%	12.16%	12.02%	11.88%
Excess over 6.0% *(1)*	**$ 3,096**	$ 3,000	$ 2,953	$ 2,876	$ 2,831
Regulatory Total risk-based capital ratio	**14.67%**	14.57%	14.55%	14.50%	14.36%
Excess over 10.0% *(1)*	**$ 2,274**	$ 2,197	$ 2,181	$ 2,150	$ 2,099
Total risk-weighted assets	**$48,687**	$48,080	$47,937	$47,773	$48,147

(1) "Well-capitalized" regulatory threshold

See Page 16 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio at September 30, 2013, was 9.02%, up 28 basis points from the year-ago quarter. Our Tier 1 common risk-based capital ratio at quarter end was 10.85%, up from 10.28% at the end of the 2012 third quarter.

The regulatory Tier 1 risk-based capital ratio at September 30, 2013, was 12.36%, up from 11.88% at September 30, 2012. The increase in the regulatory Tier 1 risk-based capital ratio reflected the increase in retained earnings, partially offset by redemption of $36 million of qualifying trust preferred securities since September 30, 2012. All capital ratios were impacted by the repurchase of 29.9 million common shares over the last four quarters, of which 2.0 million were repurchased in the 2013 third quarter at an average price per share of $8.18. Although Huntington has the ability to repurchase up to $136 million additional shares of common stock through the first quarter of 2014, we intend to continue disciplined repurchase activity consistent with our annual capital plan, our capital return objectives, and market conditions especially as those conditions impact the trading price of our common stock. We do not anticipate that the pending transaction with Camco will materially impact our repurchase activities except during the relatively limited time we will be required to be out of the market under the SEC's Regulation M.

Income Taxes

The provision for income taxes in the 2013 third quarter was $62 million, $52 million in the 2013 second quarter, and $28 million in the 2012 third quarter. The effective tax rates for the 2013 third quarter, 2013 second quarter, and 2012 third quarter were 25.8%, 25.8%, and 14.4%, respectively. At September 30, 2013, the net federal deferred tax asset was $152 million, and the net state deferred tax asset was $37 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 September 30, 2013. As of September 30, 2013 and June 30, 2013, there was no disallowed deferred tax asset for regulatory capital purposes.

Expectations

"While we are optimistic about continuing indicators of economic improvement supporting Huntington's performance for the next several quarters, we must face the headwinds related to the yield curve, regulatory environment, and ongoing uncertainty in Washington," said Steinour. "We look to our federal elected officials to take the appropriate steps to support economic stability and continue to advocate for sound and sustainable fiscal policies."

Net interest income is expected to modestly grow over the next several quarters. We anticipate an increase in earning assets as total loans modestly grow and investment securities increase in preparation for the new liquidity rules. However, those benefits to net interest income are expected to be mostly offset by continued modest downward pressure on NIM until the short end of the yield curve begins to move higher. Full-year 2013 NIM is not expected to fall below the mid 3.30%'s. While we are maintaining a disciplined approach to loan pricing, asset yields remain under pressure, and that is partially offset by the continued opportunity of deposit repricing and mix shift.

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. Automobile loan originations remain strong, and we currently do not anticipate any automobile securitizations in the near future. Residential mortgages, home equity, and CRE loan balances are expected to increase modestly.

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.

Noninterest income, when compared to recent levels, is expected to be relatively flat, excluding the impact of any automobile loan sales, any net MSR activity, and typical first quarter seasonality.

Expenses, excluding the $17 million of Significant Items, are expected to modestly increase due to higher depreciation, personnel, occupancy, and equipment expense related to our continued modest pace of investments. We continue to evaluate additional cost saving opportunities, and an additional $6 million of branch consolidation expense is expected in the 2013 fourth quarter from previously announced actions. We remain committed to posting positive operating leverage for the 2013 full year.

NPAs are expected to show continued improvement. This quarter, NCOs were at the high end of 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 27%, primarily reflecting the impacts of tax-exempt income, tax-advantaged investments, and general business credits.

Given its relative small size and structure, the acquisition of Camco Financial, which was announced on October 10, is not expected to have a meaningful impact on current expectations.

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on Thursday, October 17, 2013, at 10:00 a.m. (Eastern Time). The call may be accessed via a live Internet webcast at www.huntington-ir.com or through a dial-in telephone number at (877) 684-3807; Conference ID# 51293395. 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 October 31, 2013 at (855) 859-2056 or (404) 537-3406; conference ID# 51293395.

Please see the 2013 Third Quarter Quarterly Financial Supplement for additional detailed financial performance metrics. This document can be found at: http://www.huntington-ir.com

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 general economic, political, or industry conditions; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board; volatility and disruptions in global capital and credit markets; (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 third quarter earnings conference call slides or the Form 8-K related to this document, all of which can be found on Huntington's website at www.huntington-ir.com.

Significant Items

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

Even though certain revenue and expense items are naturally subject to more volatility than others due to changes in market and economic environment conditions, as a general rule volatility alone does not define a Significant Item. For example, changes in the provision for credit losses, gains/losses from investment activities, asset valuation write-downs, etc., reflect ordinary banking activities and are, therefore, typically excluded from consideration as a Significant Item.

Management believes the disclosure of “Significant Items”, when appropriate, aids analysts/investors in better understanding corporate performance and trends so that they can ascertain which of such items, if any, they may wish to include/exclude from their analysis of the company’s performance—i.e., within the context of determining how that performance differed from their expectations, as well as how, if at all, to adjust their estimates of future performance accordingly. To this end, Management has adopted a practice of listing “Significant Items” in its external disclosure documents (e.g., earnings press releases, quarterly performance discussions, investor presentations, Forms 10-Q and 10-K).

“Significant Items” for any particular period are not intended to be a complete list of items that may materially impact current or future period performance. A number of items could materially impact these periods, including those described in Huntington’s 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.

About Huntington

Huntington Bancshares Incorporated is a $57 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 700 traditional branches and convenience branches located in grocery stores and retirement centers, and through an array of alternative distribution channels including internet and mobile banking, telephone banking, and more than 1,500 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
September 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. Basel III Tier 1 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, 2012.

Huntington Bancshares Incorporated
Quarterly Key Statistics(1)
(Unaudited)

(dollar amounts in thousands, except per share amounts)	2013 Third	2013 Second	2012 Third	Percent Changes vs. 2Q13	Percent Changes vs. 3Q12
Net interest income	**$ 424,852**	$ 424,937	$ 430,298	— %	(1)%
Provision for credit losses	**11,400**	24,722	37,004	(54)	(69)
Noninterest income	**250,503**	248,655	261,067	1	(4)
Noninterest expense	**423,336**	445,865	458,303	(5)	(8)
Income before income taxes	**240,619**	203,005	196,058	19	23
Provision for income taxes	**62,132**	52,354	28,291	19	120
Net income	**$ 178,487**	$ 150,651	$ 167,767	18%	6%
Dividends on preferred shares	**7,967**	7,967	7,983	—	—
Net income applicable to common shares	**$ 170,520**	$ 142,684	$ 159,784	20%	7%
Net income per common share—diluted	**$ 0.20**	$ 0.17	$ 0.19	18%	5%
Cash dividends declared per common share	**0.05**	0.05	0.04	—	25
Book value per common share at end of period	**6.72**	6.51	6.34	3	6
Tangible book value per common share at end of period	**6.10**	5.88	5.71	4	7
Average common shares—basic	**830,398**	834,730	857,871	(1)	(3)
Average common shares—diluted	**841,015**	843,840	863,588	—	(3)
Return on average assets	**1.27%**	1.08%	1.19%		
Return on average common shareholders' equity	**12.3**	10.4	11.9		
Return on average tangible common shareholders' equity(2)	**14.1**	12.0	13.9		
Net interest margin(3)	**3.34**	3.38	3.38		
Efficiency ratio(4)	**60.6**	64.0	64.5		
Noninterest Income/Total Revenue	**36.7**	36.6	37.5		
Effective tax rate	**25.8**	25.8	14.4		
Average loans and leases	**$41,994,204**	$41,280,065	$40,119,938	2	5
Average loans and leases—linked quarter annualized growth rate	**6.9%**	4.1%	(10.3)%		
Average earning assets	**$51,247,215**	$51,156,168	$51,330,241	—	—
Average total assets	**55,914,791**	55,889,271	56,138,175	—	—
Average core deposits(5)	**43,773,153**	43,768,948	43,763,695	—	—
Average core deposits—linked quarter annualized growth rate	**— %**	1.4%	9.2%		
Average shareholders' equity	**$ 5,879,479**	$ 5,888,206	$ 5,730,951	—	3
Total assets at end of period	**56,648,251**	56,113,687	56,443,000	1	—
Total shareholders' equity at end of period	**5,961,579**	5,783,515	5,807,604	3	3
Net charge-offs (NCOs)	**55,742**	34,790	105,095	60	(47)
NCOs as a % of average loans and leases	**0.53%**	0.34%	1.05%		
Nonaccrual loans and leases (NALs)	**$ 333,106**	$ 363,546	$ 445,046	(8)	(25)
NAL ratio	**0.78%**	0.87%	1.11%		
Nonperforming assets (NPAs)(6)	**$ 374,260**	$ 396,699	$ 509,728	(6)	(27)
NPA ratio(6)	**0.88%**	0.95%	1.26%		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	**1.57**	1.76	1.96		
ALLL plus allowance for unfunded loan commitments and letters of credit (ACL) as a % of total loans and leases at the end of period	**1.72**	1.86	2.09		
ACL as a % of NALs	**220**	214	189		
ACL as a % of NPAs	**196**	196	165		
Tier 1 leverage ratio(7)	**10.85**	10.64	10.29		
Tier 1 common risk-based capital ratio(7)	**10.85**	10.71	10.28		
Tier 1 risk-based capital ratio(7)	**12.36**	12.24	11.88		
Total risk-based capital ratio(7)	**14.67**	14.57	14.36		
Tangible common equity / tangible assets ratio(8)	**9.02**	8.78	8.74		

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)	Nine Months Ended September 30, 2013	2012	Change Amount	Percent
Net interest income	**$ 1,273,959**	$ 1,276,469	$ (2,510)	— %
Provision for credit losses	**65,714**	107,930	(42,216)	(39)
Noninterest income	**751,367**	800,206	(48,839)	(6)
Noninterest expense	**1,311,994**	1,365,248	(53,254)	(4)
Income before income taxes	**647,618**	603,497	44,121	7
Provision for income taxes	**166,700**	129,754	36,946	28
Net Income	**$ 480,918**	$ 473,743	$ 7,175	2%
Dividends on preferred shares	**23,904**	24,016	(112)	—
Net income applicable to common shares	**$ 457,014**	$ 449,727	$ 7,287	2%
Net income per common share—diluted	**$ 0.54**	$ 0.52	$ 0	4%
Cash dividends declared per common share	**0.14**	0.12	0.02	17
Average common shares—basic	**835,410**	861,543	(26,133)	(3)
Average common shares—diluted	**844,521**	866,768	(22,247)	(3)
Return on average assets	**1.15%**	1.14%		
Return on average common shareholders' equity	**11.1**	11.5		
Return on average tangible common shareholders' equity[2]	**12.9**	13.5		
Net interest margin[3]	**3.38**	3.40		
Efficiency ratio[4]	**62.6**	63.7		
Noninterest Income/Total Revenue	**36.8**	38.3		
Effective tax rate	**25.7**	21.5		
Average loans and leases	**$41,383,537**	$40,147,614	$1,235,923	3
Average earning assets	**51,122,168**	50,717,991	404,177	1
Average total assets	**55,844,746**	55,546,026	298,720	1
Average core deposits[5]	**43,719,823**	42,647,918	1,071,905	3
Average shareholders' equity	**5,867,457**	5,614,026	253,431	5
Net charge-offs (NCOs)	**142,219**	272,332	(130,113)	(48)%
NCOs as a % of average loans and leases	**0.46%**	0.90%		

See Notes to the Annual and Quarterly Key Statistics.

Key Statistics Footnotes

(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) September 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

(dollar amounts in thousands, except number of shares)	2013 September 30, *(Unaudited)*	2012 December 31,	2012 September 30, *(Unaudited)*	Percent Changes vs. 4Q12	Percent Changes vs. 3Q12
Assets					
Cash and due from banks	**$ 1,107,658**	$ 1,262,806	$ 797,601	(12)%	39%
Interest-bearing deposits in banks	**63,100**	70,921	65,635	(11)	(4)
Trading account securities	**74,167**	91,205	91,970	(19)	(19)
Loans held for sale	**345,621**	764,309	1,852,919	(55)	(81)
Available-for-sale and other securities	**6,446,681**	7,566,175	7,778,568	(15)	(17)
Held-to-maturity securities	**2,236,121**	1,743,876	1,582,150	28	41
Loans and leases[1]	**42,555,833**	40,728,425	40,260,417	4	6
Allowance for loan and lease losses	**(666,030)**	(769,075)	(789,142)	(13)	(16)
Net loans and leases	**41,889,803**	39,959,350	39,471,275	5	6
Bank owned life insurance	**1,633,247**	1,596,056	1,586,902	2	3
Premises and equipment	**639,632**	617,257	590,750	4	8
Goodwill	**444,268**	444,268	444,268	—	—
Other intangible assets	**103,512**	132,157	143,804	(22)	(28)
Accrued income and other assets	**1,664,441**	1,904,805	2,037,158	(13)	(18)
Total assets	**$ 56,648,251**	$ 56,153,185	$ 56,443,000	1%	— %
Liabilities and shareholders' equity					
Liabilities					
Deposits[2]	**$ 46,564,046**	$ 46,252,683	$ 46,741,286	1%	— %
Short-term borrowings	**660,932**	589,814	1,259,771	12	(48)
Federal Home Loan Bank advances	**333,352**	1,008,959	9,406	(67)	3,444
Other long-term debt	**904,668**	158,784	185,613	470	387
Subordinated notes	**1,111,598**	1,197,091	1,306,273	(7)	(15)
Accrued expenses and other liabilities	**1,112,076**	1,155,643	1,133,047	(4)	(2)
Total liabilities	**50,686,672**	50,362,974	50,635,396	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 $0.01	**8,315**	8,441	8,567	(1)	(3)
Capital surplus	**7,387,033**	7,475,149	7,551,509	(1)	(2)
Less treasury shares, at cost	**(10,893)**	(10,921)	(10,817)	—	1
Accumulated other comprehensive loss	**(230,767)**	(150,817)	(84,542)	53	173
Retained earnings	**(1,578,401)**	(1,917,933)	(2,043,405)	(18)	(23)
Total shareholders' equity	**5,961,579**	5,790,211	5,807,604	3	3
Total liabilities and shareholders' equity	**$ 56,648,251**	$ 56,153,185	$ 56,443,000	1%	— %
Common shares authorized (par value of $0.01)	**1,500,000,000**	1,500,000,000	1,500,000,000		
Common shares issued	**831,516,546**	844,105,349	856,748,584		
Common shares outstanding	**830,144,646**	842,812,709	855,485,376		
Treasury shares outstanding	**1,371,900**	1,292,640	1,263,208		
Preferred shares issued	**1,967,071**	1,967,071	1,967,071		
Preferred shares outstanding	**398,007**	398,007	398,007		

(1) See page 5 for detail of loans and leases.
(2) See page 6 for detail of deposits.

Huntington Bancshares Incorporated
Loans and Leases Composition

	2013						2012			
	September 30,		June 30,		March 31,		December 31,		September 30,	
(dollar amounts in millions)	***(Unaudited)***		*(Unaudited)*		*(Unaudited)*				*(Unaudited)*	
Ending Balances by Type:										
Commercial:[1]										
Commercial and industrial	**$17,335**	**41%**	$17,113	41%	$17,267	42%	$16,971	42%	$16,478	41%
Commercial real estate:										
Construction	**544**	**1**	607	1	574	1	648	2	541	1
Commercial	**4,328**	**10**	4,286	10	4,485	11	4,751	12	4,956	12
Commercial real estate	**4,872**	**11**	4,893	11	5,059	12	5,399	14	5,497	13
Total commercial	**22,207**	**52**	22,006	52	22,326	54	22,370	56	21,975	54
Consumer:										
Automobile	**6,317**	**15**	5,810	14	5,036	12	4,634	11	4,276	11
Home equity	**8,347**	**20**	8,369	20	8,474	21	8,335	20	8,381	21
Residential mortgage	**5,307**	**12**	5,168	12	5,051	12	4,970	12	5,192	13
Other consumer	**378**	**1**	387	2	397	1	419	1	436	1
Total consumer	**20,349**	**48**	19,734	48	18,958	46	18,358	44	18,285	46
Total loans and leases	**$42,556**	**100%**	$41,740	100%	$41,284	100%	$40,728	100%	$40,260	100%
Ending Balances by Business Segment:										
Retail and Business Banking	**$12,673**	**30%**	$12,642	30%	$12,749	31%	$12,644	31%	$12,656	31%
Regional and Commercial Banking	**11,397**	**27**	11,119	27	11,166	27	10,679	26	10,463	26
AFCRE	**12,484**	**29**	12,119	29	11,526	28	11,396	28	11,019	27
WGH	**5,961**	**14**	5,868	14	5,767	14	5,887	15	6,053	16
Treasury / Other	**41**	**—**	(8)	—	76	—	122	—	69	—
Total loans and leases	**$42,556**	**100%**	$41,740	100%	$41,284	100%	$40,728	100%	$40,260	100%

	2013						2012			
	Third		Second		First		Fourth		Third	
Average Balances by Business Segment:										
Retail and Business Banking	**$12,633**	**30%**	$12,688	31%	$12,693	31%	$12,677	31%	$12,703	32%
Regional and Commercial Banking	**11,150**	**27**	11,058	27	10,987	27	10,390	26	10,427	26
AFCRE	**12,239**	**29**	11,683	28	11,454	28	11,221	28	10,949	27
WGH	**5,923**	**14**	5,837	14	5,711	14	6,054	15	5,993	15
Treasury / Other	**49**	**—**	14	—	19	—	55	—	48	—
Total loans and leases	**$41,994**	**100%**	$41,280	100%	$40,864	100%	$40,397	100%	$40,120	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						2012			
	September 30,		June 30,		March 31,		December 31,		September 30,	
	(Unaudited)		*(Unaudited)*		*(Unaudited)*				*(Unaudited)*	
Ending Balances by Type:										
Demand deposits—noninterest-bearing	**$13,421**	**29%**	$13,491	29%	$12,757	27%	$12,600	27%	$12,680	27%
Demand deposits—interest-bearing	**5,856**	**13**	5,977	13	6,135	13	6,218	13	5,909	13
Money market deposits	**16,212**	**34**	15,131	33	15,165	32	14,691	32	14,926	32
Savings and other domestic deposits	**4,946**	**11**	5,054	11	5,174	11	5,002	11	4,949	11
Core certificates of deposit	**4,108**	**9**	4,353	9	5,170	11	5,516	12	5,817	12
Total core deposits	**44,543**	**96**	44,006	95	44,401	94	44,027	95	44,281	95
Other domestic deposits of $250,000 or more	**268**	**1**	283	1	355	1	354	1	352	1
Brokered deposits and negotiable CDs	**1,366**	**3**	1,695	4	1,807	4	1,594	3	1,795	4
Deposits in foreign offices	**387**	**—**	347	—	304	1	278	1	313	—
Total deposits	**$46,564**	**100%**	$46,331	100%	$46,867	100%	$46,253	100%	$46,741	100%
Total core deposits:										
Commercial	**$19,526**	**44%**	$18,922	43%	$18,502	42%	$18,358	42%	$19,207	43%
Consumer	**25,017**	**56**	25,084	57	25,899	58	25,669	58	25,074	57
Total core deposits	**$44,543**	**100%**	$44,006	100%	$44,401	100%	$44,027	100%	$44,281	100%
Ending Balances by Business Segment:										
Retail and Business Banking	**$28,200**	**61%**	$28,209	61%	$28,719	61%	$28,367	61%	$28,220	60%
Regional and Commercial Banking	**6,191**	**13**	5,639	12	5,627	12	5,863	13	6,205	13
AFCRE	**1,084**	**2**	1,021	2	970	2	995	2	922	2
WGH	**9,935**	**22**	10,069	22	10,015	22	9,508	21	9,816	22
Treasury / Other[1]	**1,154**	**2**	1,393	3	1,536	3	1,520	3	1,578	3
Total deposits	**$46,564**	**100%**	$46,331	100%	$46,867	100%	$46,253	100%	$46,741	100%

	2013						2012			
	Third		Second		First		Fourth		Third	
Average Balances by Business Segment:										
Retail and Business Banking	**$28,172**	**61%**	$28,345	61%	$28,331	62%	$28,301	61%	$28,248	61%
Regional and Commercial Banking	**5,912**	**13**	5,506	12	5,668	12	6,120	13	5,715	12
AFCRE	**1,018**	**2**	954	2	922	2	949	2	942	2
WGH	**9,593**	**21**	9,919	22	9,623	21	9,873	21	9,735	21
Treasury / Other[1]	**1,275**	**3**	1,463	3	1,469	3	1,524	3	1,658	4
Total deposits	**$45,970**	**100%**	$46,187	100%	$46,013	100%	$46,767	100%	$46,298	100%

(1) Comprised primarily of national market deposits.

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

	Average Balances						
	2013			2012		Percent Changes vs.	
(dollar amounts in millions)	**Third**	Second	First	Fourth	Third	2Q13	3Q12
Assets							
Interest-bearing deposits in banks	**$ 54**	$ 84	$ 72	$ 73	$ 82	(36)%	(34)%
Loans held for sale	**379**	678	709	840	1,829	(44)	(79)
Securities:							
Available-for-sale and other securities:							
Taxable	**6,040**	6,728	6,964	7,131	8,014	(10)	(25)
Tax-exempt	**565**	591	549	492	423	(4)	34
Total available-for-sale and other securities	**6,605**	7,319	7,513	7,623	8,437	(10)	(22)
Trading account securities	**76**	84	85	97	66	(10)	15
Held-to-maturity securities—taxable	**2,139**	1,711	1,717	1,652	796	25	169
Securities	**8,820**	9,114	9,315	9,372	9,299	(3)	(5)
Loans and leases:(1)							
Commercial:							
Commercial and industrial	**17,032**	17,033	16,954	16,507	16,343	—	4
Commercial real estate:							
Construction	**565**	586	598	576	569	(4)	(1)
Commercial	**4,345**	4,429	4,694	4,897	5,153	(2)	(16)
Commercial real estate	**4,910**	5,015	5,292	5,473	5,722	(2)	(14)
Total commercial	**21,942**	22,048	22,246	21,980	22,065	—	(1)
Consumer:							
Automobile	**6,075**	5,283	4,833	4,486	4,065	15	49
Home equity	**8,341**	8,263	8,395	8,345	8,369	1	—
Residential mortgage	**5,256**	5,225	4,978	5,155	5,177	1	2
Other consumer	**380**	461	412	431	444	(18)	(14)
Total consumer	**20,052**	19,232	18,618	18,417	18,055	4	11
Total loans and leases	**41,994**	41,280	40,864	40,397	40,120	2	5
Allowance for loan and lease losses	**(717)**	(746)	(772)	(783)	(855)	(4)	(16)
Net loans and leases	**41,277**	40,534	40,092	39,614	39,265	2	5
Total earning assets	**51,247**	51,156	50,960	50,682	51,330	—	—
Cash and due from banks	**944**	940	904	1,459	960	—	(2)
Intangible assets	**552**	563	571	581	597	(2)	(8)
All other assets	**3,889**	3,976	4,065	4,115	4,106	(2)	(5)
Total assets	**$55,915**	$55,889	$55,728	$56,054	$56,138	— %	— %
Liabilities and shareholders' equity							
Deposits:							
Demand deposits—noninterest-bearing	**$13,088**	$12,879	$12,165	$13,121	$12,329	2%	6%
Demand deposits—interest-bearing	**5,763**	5,927	5,977	5,843	5,814	(3)	(1)
Total demand deposits	**18,851**	18,806	18,142	18,964	18,143	—	4
Money market deposits	**15,739**	15,069	15,045	14,749	14,515	4	8
Savings and other domestic deposits	**5,007**	5,115	5,083	4,960	4,975	(2)	1
Core certificates of deposit	**4,176**	4,778	5,346	5,637	6,131	(13)	(32)
Total core deposits	**43,773**	43,768	43,616	44,310	43,764	—	—
Other domestic deposits of $250,000 or more	**268**	324	360	359	300	(17)	(11)
Brokered deposits and negotiable CDs	**1,553**	1,779	1,697	1,756	1,878	(13)	(17)
Deposits in foreign offices	**376**	316	340	342	356	19	6
Total deposits	**45,970**	46,187	46,013	46,767	46,298	—	(1)
Short-term borrowings	**710**	701	762	1,012	1,329	1	(47)
Federal Home Loan Bank advances	**549**	757	686	42	107	(27)	413
Subordinated notes and other long-term debt	**1,753**	1,292	1,348	1,374	1,638	36	7
Total interest-bearing liabilities	**35,894**	36,058	36,644	36,074	37,043	—	(3)
All other liabilities	**1,054**	1,064	1,085	1,017	1,035	(1)	2
Shareholders' equity	**5,879**	5,888	5,834	5,842	5,731	—	3
Total liabilities and shareholders' equity	**$55,915**	$55,889	$55,728	$56,054	$56,138	— %	— %

(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)	**Third**	Second	First	Fourth	Third
Assets					
Interest-bearing deposits in banks	**$ 9**	$ 57	$ 29	$ 51	$ 42
Loans held for sale	**3,699**	5,739	5,702	6,675	14,548
Securities:					
Available-for-sale and other securities:					
Taxable	**35,280**	38,538	40,185	41,335	45,936
Tax-exempt	**5,700**	5,829	5,438	4,968	4,383
Total available-for-sale and other securities	**40,980**	44,367	45,623	46,303	50,319
Trading account securities	**43**	126	106	245	178
Held-to-maturity securities—taxable	**12,220**	9,778	9,838	9,244	5,591
Total securities	**53,243**	54,272	55,567	55,792	56,088
Loans and leases:					
Commercial:					
Commercial and industrial	**160,285**	161,543	162,396	163,644	162,998
Commercial real estate:					
Construction	**5,650**	5,829	6,045	6,075	5,583
Commercial	**45,525**	46,214	46,978	52,543	50,704
Commercial real estate	**51,175**	52,043	53,023	58,618	56,287
Total commercial	**211,460**	213,586	215,419	222,262	219,285
Consumer:					
Automobile	**58,216**	52,159	51,013	50,930	49,718
Home equity	**86,131**	85,796	86,991	88,541	89,388
Residential mortgage	**50,111**	49,912	49,353	52,440	51,981
Other consumer	**6,677**	7,650	7,169	7,775	7,991
Total consumer	**201,135**	195,517	194,526	199,686	199,078
Total loans and leases	**412,595**	409,103	409,945	421,948	418,363
Total earning assets	**$469,546**	$469,170	$471,243	$484,466	$489,041
Liabilities					
Deposits:					
Demand deposits—noninterest-bearing	**$ —**	$ —	$ —	$ —	$ —
Demand deposits—interest-bearing	**636**	617	642	734	1,013
Total demand deposits	**636**	617	642	734	1,013
Money market deposits	**10,211**	8,886	8,438	9,843	12,025
Savings and other domestic deposits	**3,134**	3,416	3,818	4,150	4,576
Core certificates of deposit	**11,094**	13,410	15,710	17,144	19,237
Total core deposits	**25,075**	26,329	28,608	31,871	36,851
Other domestic deposits of $250,000 or more	**300**	406	465	553	511
Brokered deposits and negotiable CDs	**2,145**	2,746	2,823	3,141	3,356
Deposits in foreign offices	**136**	110	140	152	164
Total deposits	**27,656**	29,591	32,036	35,717	40,882
Short-term borrowings	**158**	179	234	363	544
Federal Home Loan Bank advances	**197**	272	301	129	135
Subordinated notes and other long-term debt	**10,049**	7,603	8,578	8,731	11,928
Total interest bearing liabilities	**38,060**	37,645	41,149	44,940	53,489
Net interest income	**$431,486**	$431,525	$430,094	$439,526	$435,552

(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—Yield
(Unaudited)

Fully-taxable equivalent basis[1]	Average Rates (2)				
	2013			2012	
	Third	Second	First	Fourth	Third
Assets					
Interest-bearing deposits in banks	**0.07%**	0.27%	0.16%	0.28%	0.21%
Loans held for sale	**3.89**	3.39	3.22	3.18	3.18
Securities:					
Available-for-sale and other securities:					
Taxable	**2.34**	2.29	2.31	2.32	2.29
Tax-exempt	**4.04**	3.94	3.96	4.03	4.15
Total available-for-sale and other securities	**2.48**	2.42	2.43	2.43	2.39
Trading account securities	**0.23**	0.60	0.50	1.01	1.07
Held-to-maturity securities—taxable	**2.29**	2.29	2.29	2.24	2.81
Total securities	**2.41**	2.38	2.39	2.38	2.41
Loans and leases:[2][3]					
Commercial:					
Commercial and industrial	**3.68**	3.75	3.83	3.88	3.90
Commercial real estate:					
Construction	**3.91**	3.93	4.05	4.13	3.84
Commercial	**4.10**	4.13	4.00	4.20	3.85
Commercial real estate	**4.08**	4.09	4.01	4.19	3.85
Total commercial	**3.77**	3.83	3.87	3.96	3.89
Consumer:					
Automobile	**3.80**	3.96	4.28	4.52	4.87
Home equity	**4.10**	4.16	4.20	4.24	4.27
Residential mortgage	**3.81**	3.82	3.97	4.07	4.02
Other consumer	**6.98**	6.66	7.05	7.16	7.16
Total consumer	**3.99**	4.07	4.22	4.33	4.40
Total loans and leases	**3.87**	3.95	4.03	4.13	4.12
Total earning assets	**3.64%**	3.68%	3.75%	3.80%	3.79%
Liabilities					
Deposits:					
Demand deposits—noninterest-bearing	**— %**	— %	— %	— %	— %
Demand deposits—interest-bearing	**0.04**	0.04	0.04	0.05	0.07
Total demand deposits	**0.01**	0.01	0.01	0.02	0.02
Money market deposits	**0.26**	0.24	0.23	0.27	0.33
Savings and other domestic deposits	**0.25**	0.27	0.30	0.33	0.37
Core certificates of deposit	**1.05**	1.13	1.19	1.21	1.25
Total core deposits	**0.32**	0.34	0.37	0.41	0.47
Other domestic deposits of $250,000 or more	**0.44**	0.50	0.52	0.61	0.68
Brokered deposits and negotiable CDs	**0.55**	0.62	0.67	0.71	0.71
Deposits in foreign offices	**0.14**	0.14	0.17	0.18	0.18
Total deposits	**0.33**	0.36	0.38	0.42	0.48
Short-term borrowings	**0.09**	0.10	0.12	0.14	0.16
Federal Home Loan Bank advances	**0.14**	0.14	0.18	1.20	0.50
Subordinated notes and other long-term debt	**2.29**	2.35	2.54	2.55	2.91
Total interest-bearing liabilities	**0.42**	0.42	0.45	0.50	0.58
Net interest rate spread	**3.20**	3.26	3.30	3.30	3.21
Impact of noninterest-bearing funds on margin	**0.14**	0.12	0.12	0.15	0.17
Net interest margin	**3.34%**	3.38%	3.42%	3.45%	3.38%

Commercial Loan Derivative Impact
(Unaudited)

Fully-taxable equivalent basis[1]	Average Rates (2)				
	2013			2012	
	Third	Second	First	Fourth	Third
Commercial loans[2][3]	**3.58%**	3.57%	3.58%	3.72%	3.61%
Impact of commercial loan derivatives	**0.19**	0.26	0.29	0.24	0.28
Total commercial—as reported	**3.77%**	3.83%	3.87%	3.96%	3.89%
Average 30 day LIBOR	**0.19%**	0.20%	0.20%	0.21%	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.	
	Third	Second	First	Fourth	Third	2Q13	3Q12
Interest income	**$462,912**	$462,582	$465,319	$478,995	$483,787	0 %	(4)%
Interest expense	**38,060**	37,645	41,149	44,940	53,489	1	(29)
Net interest income	**424,852**	424,937	424,170	434,055	430,298	(0)	(1)
Provision for credit losses	**11,400**	24,722	29,592	39,458	37,004	(54)	(69)
Net interest income after provision for credit losses	**413,452**	400,215	394,578	394,597	393,294	3	5
Service charges on deposit accounts	**72,918**	68,009	60,883	68,083	67,806	7	8
Mortgage banking income	**23,621**	33,659	45,248	61,711	44,614	(30)	(47)
Trust services	**30,470**	30,666	31,160	31,388	29,689	(1)	3
Electronic banking	**24,282**	23,345	20,713	21,011	22,135	4	10
Brokerage income	**16,532**	19,546	17,995	17,415	16,526	(15)	0
Insurance income	**17,269**	17,187	19,252	17,268	17,792	0	(3)
Gain on sale of loans	**5,063**	3,348	2,616	20,690	6,591	51	(23)
Bank owned life insurance income	**13,740**	15,421	13,442	13,767	14,371	(11)	(4)
Capital markets fees	**12,825**	12,229	7,834	12,694	11,596	5	11
Securities gains (losses)	**98**	(410)	(509)	863	4,169	(124)	N.R.
Other income	**33,685**	25,655	33,575	32,761	25,778	31	31
Total noninterest income	**250,503**	248,655	252,209	297,651	261,067	1	(4)
Personnel costs	**229,326**	263,862	258,895	253,952	247,709	(13)	(7)
Outside data processing and other services	**49,313**	49,898	49,265	48,699	50,396	(1)	(2)
Net occupancy	**35,591**	27,656	30,114	29,008	27,599	29	29
Equipment	**28,191**	24,947	24,880	26,580	25,950	13	9
Deposit and other insurance expense	**11,155**	13,460	15,490	16,327	15,534	(17)	(28)
Professional services	**12,487**	9,341	7,192	22,514	17,510	34	(29)
Marketing	**12,271**	14,239	10,971	16,456	16,842	(14)	(27)
Amortization of intangibles	**10,362**	10,362	10,320	11,647	11,431	—	(9)
OREO and foreclosure expense	**2,053**	(271)	2,666	4,233	4,982	(858)	(59)
Loss (Gain) on early extinguishment of debt	**—**	—	—	—	1,782	—	(100)
Other expense	**32,587**	32,371	33,000	41,212	38,568	1	(16)
Total noninterest expense	**423,336**	445,865	442,793	470,628	458,303	(5)	(8)
Income before income taxes	**240,619**	203,005	203,994	221,620	196,058	19	23
Provision for income taxes	**62,132**	52,354	52,214	54,341	28,291	19	120
Net income	**$178,487**	$150,651	$151,780	$167,279	$167,767	18 %	6%
Dividends on preferred shares	**7,967**	7,967	7,970	7,973	7,983	—	(0)
Net income applicable to common shares	**$170,520**	$142,684	$143,810	$159,306	$159,784	—	7%
Average common shares—basic	**830,398**	834,730	841,103	847,220	857,871	—	(3)%
Average common shares—diluted	**841,015**	843,840	848,708	853,306	863,588	(0)%	(3)
Per common share							
Net income—basic	**$ 0.21**	$ 0.17	$ 0.17	$ 0.19	$ 0.19	24 %	11%
Net income—diluted	**0.20**	0.17	0.17	0.19	0.19	18	5
Cash dividends declared	**0.05**	0.05	0.04	0.04	0.04	—	25
Revenue—fully-taxable equivalent (FTE)							
Net interest income	**$424,852**	$424,937	$424,170	$434,055	$430,298	(0)	(1)%
FTE adjustment	**6,634**	6,587	5,923	5,470	5,254	1	26
Net interest income[(2)]	**431,486**	431,524	430,093	439,525	435,552	(0)	(1)
Noninterest income	**250,503**	248,655	252,209	297,651	261,067	1	(4)
Total revenue[(2)]	**$681,989**	$680,179	$682,302	$737,176	$696,619	0 %	(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
Quarterly Mortgage Banking Income
(Unaudited)

	2013			2012		Percent Changes vs.	
(dollar amounts in thousands, except as noted)	**Third**	Second	First	Fourth	Third	2Q13	3Q12
Mortgage banking income							
Origination and secondary marketing	**$ 15,568**	$ 27,915	$ 27,330	$ 44,497	$ 40,860	(44)%	(62)%
Servicing fees	**10,868**	10,898	11,241	11,491	11,308	—	(4)
Amortization of capitalized servicing	**(6,783)**	(7,998)	(7,903)	(9,116)	(8,405)	(15)	(19)
Other mortgage banking income	**3,685**	4,470	4,654	4,828	5,000	(18)	(26)
Subtotal	**23,338**	35,285	35,322	51,700	48,763	(34)	(52)
MSR valuation adjustment[1]	**173**	14,128	17,798	11,747	(19,543)	(99)	(101)
Net trading gains (losses) related to MSR hedging	**110**	(15,755)	(7,872)	(1,736)	15,395	(101)	(99)
Total mortgage banking income	**$ 23,621**	$ 33,658	$ 45,248	$ 61,711	$ 44,615	(30)%	(47)%
Mortgage originations *(in millions)*	**$ 1,176**	$ 1,282	$ 1,119	$ 1,161	$ 1,224	(8)%	(4)%
Average trading account securities used to hedge MSRs *(in millions)*	**—**	—	—	1	4	—	(100)
Capitalized mortgage servicing rights[2]	**158,776**	155,522	139,927	120,747	108,074	2	47
Total mortgages serviced for others *(in millions)*[2]	**15,231**	15,213	15,367	15,623	15,571	—	(2)
MSR % of investor servicing portfolio[2]	**1.04%**	1.02%	0.91%	0.77%	0.69%	2	5,072
Net impact of MSR hedging						—	
MSR valuation adjustment[1]	**$ 173**	$ 14,128	$ 17,798	$ 11,747	$ (19,543)	(99)%	(101)%
Net trading gains (losses) related to MSR hedging	**110**	(15,755)	(7,872)	(1,736)	15,395	(101)	(99)
Net interest income (loss) related to MSR hedging	**—**	—	—	—	4	—	(100)
Net gain (loss) of MSR hedging	**$ 283**	$ (1,627)	$ 9,926	$ 10,011	$ (4,144)	(117)%	(107)%

(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)

	2013			2012	
(dollar amounts in thousands)	**Third**	Second	First	Fourth	Third
Allowance for loan and lease losses, beginning of period	**$733,076**	$746,769	$769,075	$ 789,142	$ 859,646
Loan and lease losses	**(85,252)**	(63,238)	(84,142)	(106,962)	(132,186)
Recoveries of loans previously charged off	**29,510**	28,448	32,455	36,832	27,091
Net loan and lease losses	**(55,742)**	(34,790)	(51,687)	(70,130)	(105,095)
Provision for loan and lease losses	**(11,234)**	21,354	29,388	52,370	34,419
Allowance of assets sold or transferred to loans held for sale	**(70)**	(257)	(7)	(2,307)	172
Allowance for loan and lease losses, end of period	**$666,030**	$733,076	$746,769	$ 769,075	$ 789,142
Allowance for unfunded loan commitments and letters of credit, beginning of period	**$ 44,223**	$ 40,855	$ 40,651	$ 53,563	$ 50,978
Provision for (reduction in) unfunded loan commitments and letters of credit losses	**22,634**	3,368	204	(12,912)	2,585
Allowance for unfunded loan commitments and letters of credit, end of period	**$ 66,857**	$ 44,223	$ 40,855	$ 40,651	$ 53,563
Total allowance for credit losses, end of period	**$732,887**	$777,299	$787,624	$ 809,726	$ 842,705
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	**1.57%**	1.76%	1.81%	1.89%	1.96%
Nonaccrual loans and leases (NALs)	**200**	202	196	189	177
Nonperforming assets (NPAs)	**178**	185	180	173	155
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	**1.72%**	1.86%	1.91%	1.99%	2.09%
Nonaccrual loans and leases	**220**	214	207	199	189
Nonperforming assets	**196**	196	190	182	165

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

(dollar amounts in thousands)	2013 Third	2013 Second	2013 First	2012 Fourth	2012 Third
Net charge-offs by loan and lease type:					
Commercial:					
Commercial and industrial	**$ 1,661**	$ 1,586	$ 3,317	$ 7,052	$ 13,023
Commercial real estate:					
Construction	**6,165**	1,079	(798)	11,038	(280)
Commercial	**6,398**	1,305	13,575	10,333	17,654
Commercial real estate	**12,563**	2,384	12,777	21,371	17,374
Total commercial	**14,224**	3,970	16,094	28,423	30,397
Consumer:					
Automobile	**2,721**	1,463	2,594	1,896	4,019
Home equity	**27,175**	14,654	19,983	25,013	46,592
Residential mortgage	**4,789**	8,620	6,148	9,687	16,880
Other consumer	**6,833**	6,083	6,868	5,111	7,207
Total consumer	**41,518**	30,820	35,593	41,707	74,698
Total net charge-offs	**$55,742**	$34,790	$51,687	$70,130	$105,095
Net charge-offs—annualized percentages:					
Commercial:					
Commercial and industrial	**0.04%**	0.04%	0.08%	0.17%	0.32%
Commercial real estate:					
Construction	**4.36**	0.74	(0.53)	7.67	(0.20)
Commercial	**0.59**	0.12	1.16	0.84	1.37
Commercial real estate	**1.02**	0.19	0.97	1.56	1.21
Total commercial	**0.26**	0.07	0.29	0.52	0.55
Consumer:					
Automobile	**0.18**	0.11	0.21	0.17	0.40
Home equity	**1.30**	0.71	0.95	1.20	2.23
Residential mortgage	**0.36**	0.66	0.49	0.75	1.30
Other consumer	**7.19**	5.28	6.67	4.74	6.49
Total consumer	**0.83**	0.64	0.76	0.91	1.65
Net charge-offs as a % of average loans	**0.53%**	0.34%	0.51%	0.69%	1.05%

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

	2013			2012	
(dollar amounts in thousands)	**September 30,**	June 30,	March 31,	December 31,	September 30,
Nonaccrual loans and leases (NALs):					
Commercial and industrial	**$ 68,034**	$ 80,037	$ 80,928	$ 90,705	$ 109,452
Commercial real estate	**80,295**	93,643	110,803	127,128	148,986
Automobile	**5,972**	7,743	6,770	7,823	11,814
Residential mortgage	**116,260**	122,040	118,405	122,452	123,140
Home equity	**62,545**	60,083	63,405	59,525	51,654
Total nonaccrual loans and leases	**333,106**	363,546	380,311	407,633	445,046
Other real estate, net:					
Residential	**16,610**	17,353	19,538	21,378	23,640
Commercial	**12,544**	3,713	5,601	6,719	30,566
Total other real estate, net	**29,154**	21,066	25,139	28,097	54,206
Other NPAs(1)	**12,000**	12,087	10,045	10,045	10,476
Total nonperforming assets(4)	**$ 374,260**	$396,699	$415,495	$ 445,775	$ 509,728
Nonaccrual loans and leases as a % of total loans and leases	**0.78%**	0.87%	0.92%	1.00%	1.11%
NPA ratio(2)	**0.88**	0.95	1.01	1.09	1.26
(NPA+90days)/(Loan+OREO)(3)	**0.93**	1.38	1.48	1.59	1.75

	2013			2012	
	Third	Second	First	Fourth	Third
Nonperforming assets, beginning of period	**$ 396,699**	$415,495	$445,775	$ 509,728	$ 523,250
New nonperforming assets(4)	**139,767**	101,840	115,061	175,083	210,995
Returns to accruing status	**(31,293)**	(18,915)	(19,537)	(23,553)	(45,729)
Loan and lease losses	**(65,823)**	(40,546)	(51,019)	(82,759)	(78,308)
OREO (losses) gains	**1,053**	1,874	840	283	73
Payments	**(61,116)**	(54,242)	(64,045)	(81,940)	(90,535)
Sales	**(5,027)**	(8,807)	(11,580)	(51,067)	(10,018)
Nonperforming assets, end of period	**$ 374,260**	$396,699	$415,495	$ 445,775	$ 509,728

(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 $57.9 at September 30, 2013; $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)	**September 30,**	June 30,	March 31,	December 31,	September 30,
Accruing loans and leases past due 90 days or more:					
Commercial and industrial	**$ 19,217**	$ 24,851	$ 26,547	$ 26,648	$ 26,117
Commercial real estate	**44,026**	45,051	56,007	56,660	45,131
Automobile	**3,599**	3,392	3,531	4,418	3,857
Residential mortgage (excluding loans guaranteed by the U.S. Government)	**13,978**	5,217	6,187	2,718	10,687
Home equity	**13,044**	14,245	15,044	18,200	21,343
Other consumer	**1,102**	1,367	1,107	1,672	1,084
Total, excl. loans guaranteed by the U.S. Government	**94,966**	94,123	108,423	110,316	108,219
Add: loans guaranteed by U.S. Government	**81,770**	87,135	88,596	90,816	87,463
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	**$ 176,736**	$181,258	$197,019	$ 201,132	$ 195,682
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.22%**	0.23%	0.26%	0.27%	0.27%
Guaranteed by U.S. Government, as a percent of total loans and leases	**0.20**	0.21	0.21	0.22	0.22
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.42**	0.43	0.48	0.49	0.49
Accruing troubled debt restructured loans:					
Commercial and industrial	**$ 85,687**	$ 94,583	$ 90,642	$ 76,586	$ 55,809
Commercial real estate	**204,597**	184,372	192,167	208,901	222,155
Automobile	**30,981**	32,768	34,379	35,784	33,719
Home equity (1)	**153,591**	135,759	162,087	110,581	92,763
Residential mortgage	**300,809**	293,933	288,041	290,011	280,890
Other consumer	**959**	3,383	2,514	2,544	2,644
Total accruing troubled debt restructured loans	**$ 776,624**	$744,798	$769,830	$ 724,407	$ 687,980
Nonaccruing troubled debt restructured loans:					
Commercial and industrial	**$ 8,643**	$ 14,541	$ 14,970	$ 19,268	$ 28,859
Commercial real estate	**22,695**	26,118	26,588	32,548	20,284
Automobile	**5,972**	7,743	6,770	7,823	11,814
Home equity	**11,434**	10,227	11,235	6,951	7,756
Residential mortgage	**77,525**	80,563	84,317	84,515	83,163
Other consumer	**—**	—	—	113	113
Total nonaccruing troubled debt restructured loans	**$ 126,269**	$139,192	$143,880	$ 151,218	$ 151,989

(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 Third	2013 Second	2013 First	2012 Fourth	2012 Third
Common stock price, per share					
High[1]	**$ 8.780**	$ 7.960	$ 7.550	$ 7.200	$ 7.200
Low[1]	**7.900**	6.820	6.480	5.900	6.160
Close	**8.260**	7.870	7.370	6.390	6.895
Average closing price	**8.445**	7.457	7.073	6.416	6.561
Dividends, per share					
Cash dividends declared per common share	**$ 0.05**	$ 0.05	$ 0.04	$ 0.04	$ 0.04
Common shares outstanding					
Average—basic	**830,398**	834,730	841,103	847,220	857,871
Average—diluted	**841,015**	843,840	848,708	853,306	863,588
Ending	**830,145**	829,675	838,758	842,813	855,485
Book value per common share	**$ 6.72**	$ 6.51	$ 6.53	$ 6.41	$ 6.34
Tangible book value per common share[2]	**6.10**	5.88	5.91	5.78	5.71
Common share repurchases					
Number of shares repurchased	**1,974**	9,996	4,738	13,160	3,742

(dollar amounts in millions)	2013 September 30,	2013 June 30,	2013 March 31,	2012 December 31,	2012 September 30,
Calculation of tangible equity / asset ratio:					
Total shareholders' equity	**$ 5,962**	$ 5,784	$ 5,867	$ 5,790	$ 5,808
Less: goodwill	**(444)**	(444)	(444)	(444)	(444)
Less: other intangible assets	**(104)**	(114)	(124)	(132)	(144)
Add: related deferred tax liability[2]	**36**	40	43	46	50
Total tangible equity	**5,450**	5,266	5,342	5,260	5,270
Less: preferred equity	**(386)**	(386)	(386)	(386)	(386)
Total tangible common equity	**$ 5,064**	$ 4,880	$ 4,956	$ 4,874	$ 4,884
Total assets	**$ 56,648**	$ 56,114	$ 56,055	$ 56,153	$ 56,443
Less: goodwill	**(444)**	(444)	(444)	(444)	(444)
Less: other intangible assets	**(104)**	(114)	(124)	(132)	(144)
Add: related deferred tax liability[2]	**36**	40	43	46	50
Total tangible assets	**$ 56,136**	$ 55,596	$ 55,530	$ 55,623	$ 55,905
Tangible equity / tangible asset ratio	**9.71%**	9.47%	9.62%	9.46%	9.43%
Tangible common equity / tangible asset ratio	**9.02**	8.78	8.92	8.76	8.74
Tier 1 common risk-based capital ratio:[4]					
Tier 1 capital	**$ 6,018**	$ 5,885	$ 5,829	$ 5,741	$ 5,720
Shareholders' preferred equity	**(386)**	(386)	(386)	(386)	(386)
Trust preferred securities	**(299)**	(299)	(299)	(299)	(335)
REIT preferred stock	**(50)**	(50)	(50)	(50)	(50)
Tier 1 common	**$ 5,283**	$ 5,150	$ 5,094	$ 5,006	$ 4,949
Total risk-weighted assets[4]	**$ 48,687**	$ 48,080	$ 47,937	$ 47,773	$ 48,147
Tier 1 common risk-based capital ratio[4]	**10.85%**	10.71%	10.62%	10.48%	10.28%
Other capital data:					
Tier 1 leverage ratio[4]	**10.85**	10.64	10.57	10.36	10.29
Tier 1 risk-based capital ratio[4]	**12.36**	12.24	12.16	12.02	11.88
Total risk-based capital ratio[4]	**14.67**	14.57	14.55	14.50	14.36
Tangible common equity / risk-weighted assets ratio[4]	**10.40**	10.15	10.34	10.20	10.14
Other data:					
Number of employees (full-time equivalent)	**11,956**	12,155	12,052	11,806	11,731
Number of domestic full-service branches[3]	**731**	727	717	705	699

(1) High and low stock prices are intra-day quotes obtained from NASDAQ.
(2) Other intangible assets are net of deferred tax liability, and calculated assuming a 35% tax rate.
(3) Includes WGH offices.
(4) September 30, 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 Nine Months Ended September 30, 2013	2012	Change Amount	Percent
Assets				
Interest bearing deposits in banks	**$ 70**	$ 102	$ (32)	(31)%
Loans held for sale	**588**	1,170	(582)	(50)
Securities:				
Available-for-sale and other securities:				
Taxable	**6,574**	8,156	(1,582)	(19)
Tax-exempt	**568**	405	163	40
Total available-for-sale and other securities	**7,142**	8,561	(1,419)	(17)
Trading account securities	**82**	57	25	44
Held-to-maturity securities—taxable	**1,857**	680	1,177	173
Total Securities	**9,081**	9,298	(217)	(2)
Loans and leases:[(1)]				
Commercial:				
Commercial and industrial	**17,007**	15,756	1,251	8
Commercial real estate:				
Construction	**583**	584	(1)	—
Commercial	**4,488**	5,299	(811)	(15)
Commercial real estate	**5,071**	5,883	(812)	(14)
Total commercial	**22,078**	21,639	439	2
Consumer:				
Automobile	**5,402**	4,540	862	19
Home equity	**8,299**	8,305	(6)	—
Residential mortgage	**5,154**	5,201	(47)	(1)
Other consumer	**451**	463	(12)	(3)
Total consumer	**19,306**	18,509	797	4
Total loans and leases	**41,384**	40,148	1,236	3
Allowance for loan and lease losses	**(745)**	(908)	163	(18)
Net loans and leases	**40,639**	39,240	1,399	4
Total earning assets	**51,123**	50,718	405	1
Cash and due from banks	**930**	967	(37)	(4)
Intangible assets	**562**	606	(44)	(7)
All other assets	**3,974**	4,163	(189)	(5)
Total assets	**$ 55,844**	$ 55,546	$ 298	1%
Liabilities and shareholders' equity				
Deposits:				
Demand deposits—noninterest-bearing	**$ 12,714**	$ 11,890	$ 824	7%
Demand deposits—interest-bearing	**5,888**	5,800	88	2
Total demand deposits	**18,602**	17,690	912	5
Money market deposits	**15,287**	13,616	1,671	12
Savings and other domestic deposits	**5,068**	4,924	144	3
Core certificates of deposit	**4,761**	6,419	(1,658)	(26)
Total core deposits	**43,718**	42,649	1,069	3
Other domestic deposits of $250,000 or more	**317**	315	2	1
Brokered deposits and negotiable CDs	**1,676**	1,535	141	9
Deposits in foreign offices	**344**	381	(37)	(10)
Total deposits	**46,055**	44,880	1,175	3
Short-term borrowings	**724**	1,410	(686)	(49)
Federal Home Loan Bank advances	**663**	383	280	73
Subordinated notes and other long-term debt	**1,467**	2,178	(711)	(33)
Total interest-bearing liabilities	**36,195**	36,961	(766)	(2)
All other liabilities	**1,068**	1,081	(13)	(1)
Shareholders' equity	**5,867**	5,614	253	5
Total liabilities and shareholders' equity	**$ 55,844**	$ 55,546	$ 298	1%

(1) Includes nonaccrual loans.

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

(dollar amounts in thousands)	YTD Interest Income / Expense Nine Months Ended September 30, 2013	2012
Assets		
Interest bearing deposits in banks	**$ 94**	$ 151
Loans held for sale	**15,319**	30,094
Securities:		
Available-for-sale and other securities:		
Taxable	**114,004**	143,005
Tax-exempt	**16,967**	12,691
Total available-for-sale and other securities	**130,971**	155,696
Trading account securities	**275**	608
Held-to-maturity securities—taxable	**31,835**	14,844
Total Securities	**163,081**	171,148
Loans and leases:		
Commercial:		
Commercial and industrial	**484,045**	475,814
Commercial real estate:		
Construction	**17,524**	16,811
Commercial	**138,717**	156,008
Commercial real estate	**156,241**	172,819
Total commercial	**640,286**	648,633
Consumer:		
Automobile	**161,389**	163,124
Home equity	**257,375**	267,328
Residential mortgage	**149,376**	160,221
Other consumer	**23,037**	25,505
Total consumer	**591,177**	616,178
Total loans and leases	**1,231,463**	1,264,811
Total earning assets	**$ 1,409,957**	$ 1,466,204
Liabilities		
Deposits:		
Demand deposits—noninterest-bearing	**$ —**	$ —
Demand deposits—interest-bearing	**1,894**	2,845
Total demand deposits	**1,894**	2,845
Money market deposits	**27,534**	30,322
Savings and other domestic deposits	**10,367**	14,779
Core certificates of deposit	**40,214**	67,838
Total core deposits	**80,009**	115,784
Other domestic deposits of $250,000 or more	**1,171**	1,587
Brokered deposits and negotiable CDs	**7,715**	8,553
Deposits in foreign offices	**386**	526
Total deposits	**89,281**	126,450
Short-term borrowings	**571**	1,685
Federal Home Loan Bank advances	**771**	690
Subordinated notes and other long-term debt	**26,231**	45,974
Total interest-bearing liabilities	**116,854**	174,799
Net interest income	**$ 1,293,103**	$ 1,291,405

(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—Yield
(Unaudited)

Fully-taxable equivalent basis[1]	YTD Average Rates (2) Nine Months Ended September 30, 2013	2012
Assets		
Interest bearing deposits in banks	**0.18%**	0.20%
Loans held for sale	**3.47**	3.43
Securities:		
Available-for-sale and other securities:		
Taxable	**2.31**	2.34
Tax-exempt	**3.98**	4.18
Total available-for-sale and other securities	**2.45**	2.42
Trading account securities	**0.45**	1.42
Held-to-maturity securities—taxable	**2.29**	2.91
Total Securities	**2.39**	2.45
Loans and leases:[3]		
Commercial:		
Commercial and industrial	**3.75**	3.97
Commercial real estate:		
Construction	**3.96**	3.78
Commercial	**4.08**	3.87
Commercial real estate	**4.06**	3.86
Total commercial	**3.82**	3.94
Consumer:		
Automobile	**3.99**	4.80
Home equity	**4.15**	4.29
Residential mortgage	**3.86**	4.11
Other consumer	**6.82**	7.35
Total consumer	**4.09**	4.44
Total loans and leases	**3.95**	4.17
Total earning assets	**3.69%**	3.86%
Liabilities		
Deposits:		
Demand deposits—noninterest-bearing	**— %**	— %
Demand deposits—interest-bearing	**0.04**	0.07
Total demand deposit	**0.01**	0.02
Money market deposits	**0.24**	0.30
Savings and other domestic deposits	**0.27**	0.40
Core certificates of deposit	**1.13**	1.41
Total core deposits	**0.35**	0.50
Other domestic deposits of $250,000 or more	**0.49**	0.67
Brokered deposits and negotiable CDs	**0.62**	0.74
Deposits in foreign offices	**0.15**	0.18
Total deposits	**0.36**	0.51
Short-term borrowings	**0.11**	0.16
Federal Home Loan Bank advances	**0.15**	0.24
Subordinated notes and other long-term debt	**2.39**	2.81
Total interest bearing liabilities	**0.43**	0.63
Net interest rate spread	**3.26**	3.23
Impact of noninterest-bearing funds on margin	**0.12**	0.17
Net interest margin	**3.38%**	3.40%

Commercial Loan Derivative Impact
(Unaudited)

Fully-taxable equivalent basis (1)	YTD Average Rates (2) Nine Months Ended September 30, 2013	2012
Commercial loans (2)(3)	**3.57%**	3.65%
Impact of commercial loan derivatives	**0.25**	0.29
Total commercial—as reported	**3.82%**	3.94%
Average 30 day LIBOR	**0.20%**	0.22%

(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
(Unaudited)

(dollar amounts in thousands, except per share amounts)	Nine Months Ended September 30, 2013	2012	Change Amount	Percent
Interest income	**$ 1,390,813**	$ 1,451,268	$(60,455)	(4)%
Interest expense	**116,854**	174,799	(57,945)	(33)
Net interest income	**1,273,959**	1,276,469	(2,510)	—
Provision for credit losses	**65,714**	107,930	(42,216)	(39)
Net interest income after provision for credit losses	**1,208,245**	1,168,539	39,706	3
Service charges on deposit accounts	**201,810**	194,096	7,714	4
Mortgage banking income	**102,528**	129,381	(26,853)	(21)
Trust services	**92,296**	90,509	1,787	2
Electronic banking	**68,340**	61,279	7,061	12
Brokerage income	**54,073**	54,811	(738)	(1)
Insurance income	**53,708**	54,051	(343)	(1)
Gain on sale of loans	**11,027**	37,492	(26,465)	(71)
Bank owned life insurance income	**42,603**	42,275	328	1
Capital markets fees	**32,888**	34,652	(1,764)	(5)
Securities gains (losses)	**(821)**	3,906	(4,727)	(121)
Other income	**92,915**	97,754	(4,839)	(5)
Total noninterest income	**751,367**	800,206	(48,839)	(6)
Personnel costs	**752,083**	734,241	17,842	2
Outside data processing and other services	**148,476**	141,556	6,920	5
Net occupancy	**93,361**	82,152	11,209	14
Equipment	**78,018**	76,367	1,651	2
Deposit and other insurance expense	**40,105**	52,003	(11,898)	(23)
Professional services	**29,020**	43,244	(14,224)	(33)
Marketing	**37,481**	47,807	(10,326)	(22)
Amortization of intangibles	**31,044**	34,902	(3,858)	(11)
OREO and foreclosure expense	**4,448**	14,038	(9,590)	(68)
Gain on early extinguishment of debt	**—**	(798)	798	(100)
Other expense	**97,958**	139,736	(41,778)	(30)
Total noninterest expense	**1,311,994**	1,365,248	(53,254)	(4)
Income before income taxes	**647,618**	603,497	44,121	7
Provision for income taxes	**166,700**	129,754	36,946	28
Net income	**$ 480,918**	$ 473,743	$ 7,175	2%
Dividends on preferred shares	**23,904**	24,016	(112)	—
Net income applicable to common shares	**$ 457,014**	$ 449,727	$ 7,287	2%
Average common shares—basic	**835,410**	861,543	(26,133)	(3)%
Average common shares—diluted	**844,521**	866,768	(22,247)	(3)
Per common share				
Net income—basic	**$ 0.55**	$ 0.52	$ 0.03	6%
Net income—diluted	**0.54**	0.52	0.02	4
Cash dividends declared	**0.14**	0.12	0.02	17
Revenue—fully taxable equivalent (FTE)				
Net interest income	**$ 1,273,959**	$ 1,276,469	$ (2,510)	— %
FTE adjustment(2)	**19,144**	14,936	4,208	28
Net interest income	**1,293,103**	1,291,405	1,698	—
Noninterest income	**751,367**	800,206	(48,839)	(6)
Total revenue	**$ 2,044,470**	$ 2,091,611	$(47,141)	(2)%

Comparisons for presented periods are impacted by a number of factors. Refer to Significant Items.
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)	Nine Months Ended September 30, 2013	2012	Change Amount	Percent
Mortgage banking income				
Origination and secondary marketing	**$ 70,815**	$ 102,348	$(31,533)	(31)%
Servicing fees	**33,007**	34,686	(1,679)	(5)
Amortization of capitalized servicing	**(22,684)**	(26,792)	4,108	(15)
Other mortgage banking income	**12,809**	14,779	(1,970)	(13)
Subtotal	**93,947**	125,021	(31,074)	(25)
MSR valuation adjustment[1]	**32,098**	(28,649)	60,747	(212)
Net trading gains (losses) related to MSR hedging	**(23,517)**	33,009	(56,526)	(171)
Total mortgage banking income	**$ 102,528**	$ 129,381	$(26,853)	(21)%
Mortgage originations *(in millions)*	**$ 3,577**	$ 3,672	$ (95)	(3)%
Average trading account securities used to hedge MSRs *(in millions)*	**—**	4	(4)	(100)
Capitalized mortgage servicing rights[2]	**158,776**	108,074	50,702	47
Total mortgages serviced for others *(in millions)*[2]	**15,231**	15,571	(340)	(2)
MSR % of investor servicing portfolio	**1.04%**	0.69%	0.35%	51
Net impact of MSR hedging				
MSR valuation adjustment[1]	**$ 32,098**	$ (28,649)	$ 60,747	(212)%
Net trading gains (losses) related to MSR hedging	**(23,517)**	33,009	(56,526)	(171)
Net interest income related to MSR hedging	**—**	(26)	26	(100)
Net gain (loss) on MSR hedging	**$ 8,581**	$ 4,334	$ 4,247	98%

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

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

(dollar amounts in thousands)	Nine Months Ended September 30, 2013	2012
Allowance for loan and lease losses, beginning of period	**$ 769,075**	$ 964,828
Loan and lease losses	**(232,632)**	(348,238)
Recoveries of loans previously charged off	**90,413**	75,906
Net loan and lease losses	**(142,219)**	(272,332)
Provision for loan and lease losses	**39,508**	102,823
Allowance of assets sold or transferred to loans held for sale	**(334)**	(6,177)
Allowance for loan and lease losses, end of period	**$ 666,030**	$ 789,142
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	**26,206**	5,107
Allowance for unfunded loan commitments and letters of credit, end of period	**$ 66,857**	$ 53,563
Total allowance for credit losses	**$ 732,887**	$ 842,705
Allowance for loan and lease losses (ALLL) as % of:		
Total loans and leases	**1.57%**	1.96%
Nonaccrual loans and leases (NALs)	**200**	177
Nonperforming assets (NPAs)	**178**	155
Total allowance for credit losses (ACL) as % of:		
Total loans and leases	**1.72%**	2.09%
Nonaccrual loans and leases (NALs)	**220**	189
Nonperforming assets (NPAs)	**196**	165

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

(dollar amounts in thousands)	Nine Months Ended September 30, 2013	2012
Net charge-offs by loan and lease type:		
Commercial:		
Commercial and industrial	**$ 6,564**	$ 57,196
Commercial real estate:		
Construction	**6,446**	(2,997)
Commercial	**21,278**	60,055
Commercial real estate	**27,724**	57,058
Total commercial	**34,288**	114,254
Consumer:		
Automobile	**6,778**	7,546
Home equity	**61,812**	91,370
Residential mortgage	**19,557**	38,236
Other consumer	**19,784**	20,926
Total consumer	**107,931**	158,078
Total net charge-offs	**$ 142,219**	$ 272,332
Net charge-offs—annualized percentages:		
Commercial:		
Commercial and industrial	**0.05%**	0.48%
Commercial real estate:		
Construction	**1.47**	(0.68)
Commercial	**0.63**	1.51
Commercial real estate	**0.73**	1.29
Total commercial	**0.21**	0.70
Consumer:		
Automobile	**0.17**	0.22
Home equity	**0.99**	1.47
Residential mortgage	**0.51**	0.98
Other consumer	**5.85**	6.03
Total consumer	**0.75**	1.14
Net charge-offs as a % of average loans	**0.46%**	0.90%

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

(dollar amounts in thousands)	September 30, 2013	September 30, 2012
Nonaccrual loans and leases (NALs):		
Commercial and industrial	**$ 68,034**	$ 109,452
Commercial real estate	**80,295**	148,986
Automobile	**5,972**	11,814
Residential mortgage	**116,260**	123,140
Home equity	**62,545**	51,654
Total nonaccrual loans and leases	**333,106**	445,046
Other real estate, net:		
Residential	**16,610**	23,640
Commercial	**12,544**	30,566
Total other real estate, net	**29,154**	54,206
Other NPAs (1)	**12,000**	10,476
Total nonperforming assets (3)	**$ 374,260**	$ 509,728
Nonaccrual loans and leases as a % of total loans and leases	**0.78%**	1.11%
NPA ratio (2)	**0.88**	1.26

(dollar amounts in thousands)	Nine Months Ended September 30, 2013	Nine Months Ended September 30, 2012
Nonperforming assets, beginning of period	**$ 445,775**	$ 590,276
New nonperforming assets	**356,668**(4)	566,641
Returns to accruing status	**(69,745)**	(117,161)
Loan and lease losses	**(157,388)**	(228,220)
OREO losses (gains)	**3,767**	(681)
Payments	**(179,403)**	(220,674)
Sales	**(25,414)**	(80,453)
Nonperforming assets, end of period	**$ 374,260**	$ 509,728

(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 $57.9 million at September 30, 2013 and $63.0 million at September 30, 2012, related to chapter 7 bankruptcy loans.

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

(dollar amounts in thousands)	September 30, 2013	2012
Accruing loans and leases past due 90 days or more:		
Commercial and industrial	**$ 19,217**	$ 26,117
Commercial real estate	**44,026**	45,131
Automobile	**3,599**	3,857
Residential mortgage (excluding loans guaranteed by the U.S. Government)	**13,978**	10,687
Home equity	**13,044**	21,343
Other consumer	**1,102**	1,084
Total, excl. loans guaranteed by the U.S. Government	**94,966**	108,219
Add: loans guaranteed by U.S. Government	**81,770**	87,463
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	**$176,736**	$195,682
Ratios:		
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.22%**	0.27%
Guaranteed by U.S. Government, as a percent of total loans and leases	**0.20%**	0.22%
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.42%**	0.49%
Accruing troubled debt restructured loans:		
Commercial and industrial	**$ 85,687**	$ 55,809
Commercial real estate	**204,597**	222,155
Automobile	**30,981**	33,719
Home equity	**153,591**	92,763
Residential mortgage	**300,809**	280,890
Other consumer	**959**	2,644
Total accruing troubled debt restructured loans	**$776,624**	$687,980
Nonaccruing troubled debt restructured loans:		
Commercial and industrial	**$ 8,643**	$ 28,859
Commercial real estate	**22,695**	20,284
Automobile	**5,972**	11,814
Home equity	**11,434**	7,756
Residential mortgage	**77,525**	83,163
Other consumer	**—**	113
Total nonaccruing troubled debt restructured loans	**$126,269**	$151,989