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

FORM 8-K

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

Date of Report (Date of earliest event reported) November 13, 2013

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

Maryland
(State or other jurisdiction
of incorporation)

1-34073
(Commission
File Number)

31-0724920
(IRS Employer
Identification No.)

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

43287
(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))
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Item 7.01 Regulation FD Disclosure.

Huntington Bancshares Incorporated will be participating at the Bank of America Merrill Lynch 2013 Banking & Financial Services Conference on November 13, 2013. A copy of the slides forming the basis of the presentation is attached hereto as Exhibit 99.1 and will be available in the Investor Relations section of Huntington's web site at www.huntington-ir.com.

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

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

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

The following exhibit is being furnished herewith:

Exhibit 99.1 - Analyst Handout

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HUNTINGTON BANCSHARES INCORPORATED

Date: November 13, 2013

By: /s/ Richard A. Cheap
Richard A. Cheap
General Counsel and Secretary

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	Analyst Handout



**Bank of America
Merrill Lynch
Banking & Financial
Services Conference**

**Steve Steinour
November 13, 2013**

Forward Looking Statements

This document contains certain forward-looking statements, including certain plans, expectations, goals, projections, and statements, which are subject to numerous assumptions, risks, and uncertainties. Forward-looking statements may be identified by words such as expect, anticipate, believe, intend, estimate, plan, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: (1) worsening of credit quality performance due to a number of factors such as the underlying value of collateral that could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) changes in 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.

Participants

Presenter

Steve Steinour

- Chairman, President, & Chief Executive Officer

Also Present

Todd Beekman

- Senior Vice President – Investor Relations

Mark Muth

- Vice President – Investor Relations

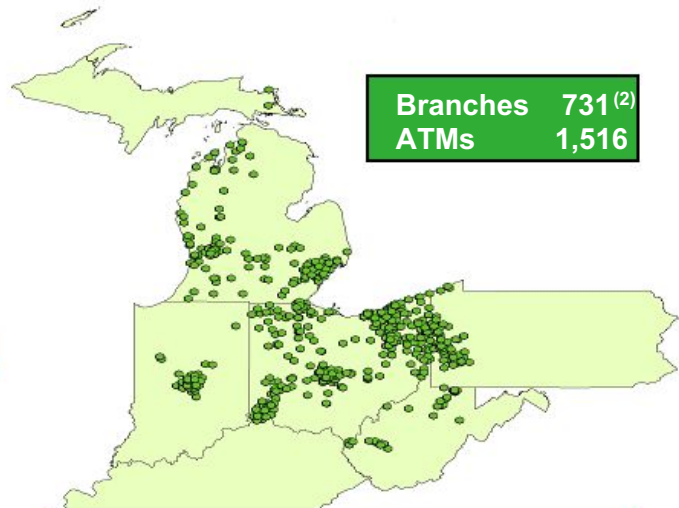
Discussion Topics

- **Who is Huntington**
- **2010 Strategy and Investments**
 - **Visible Results: Customers, Fee Income, Lending Discipline**
- **2014 - Continued Positive Operating Leverage**
- **Performance vs. Top 100 Banks & Regional Peers**

Who is Huntington (HBAN)

Midwest financial services holding company

- Founded - 1866
- Headquarters - Columbus, Ohio
- Total assets - \$57 Billion
- Total loans - \$43 Billion,
90% in footprint
- Employees ⁽¹⁾ - 11,956



Deposits - Top 12 MSAs

MSA	Rank	Branches	Deposits	Share
Columbus, OH	1	95	\$14,436	28.3%
Cleveland, OH	4	90	4,261	8.2
Detroit, MI	7	65	4,478	4.5
Toledo, OH	2	40	2,045	22.4
Pittsburgh, PA	8	40	2,512	2.7
Cincinnati, OH	4	40	2,109	2.8
Youngstown, OH	1	45	2,082	23.0
Indianapolis, IN	4	45	2,859	7.8
Canton, OH	2	28	1,494	25.1
Grand Rapids, MI	3	28	1,855	10.7

	% Deposits
#1 Share markets	38%
#1-#4 Share markets	63%

State	Branches	ATMs
Ohio	408	941
Michigan	163	230
Pennsylvania	54	108
Indiana	48	69
West Virginia	31	145
Kentucky	12	23

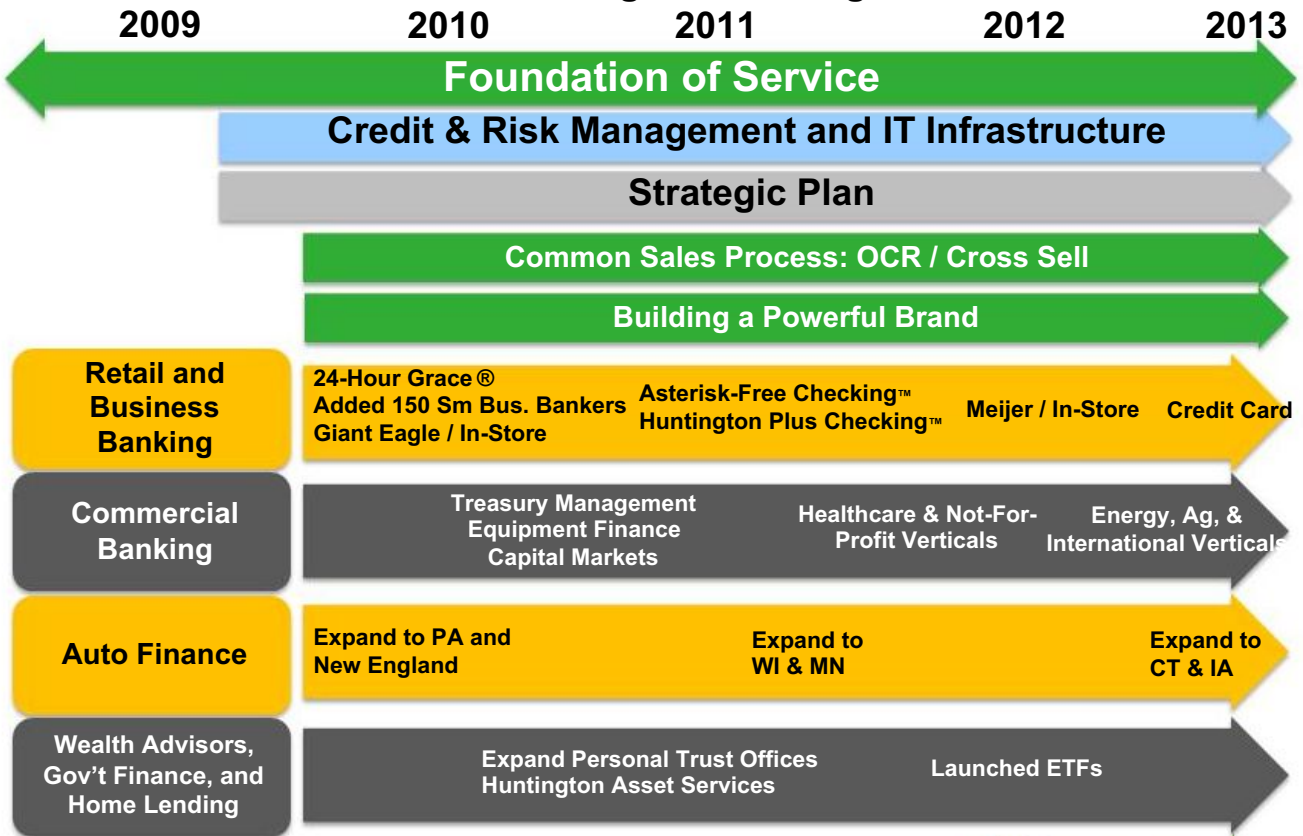
Source: SNL Financial, company presentations and filings
FDIC deposit data as of June 30, 2013

(1) Full-time equivalent (FTE) (2) Includes 15 Private Financial Group Offices



Continuing To Invest But At a Moderated Pace

Investing for the Long Term



Huntington's Strategy Since 2010

Grow market share and share of wallet

- **How**

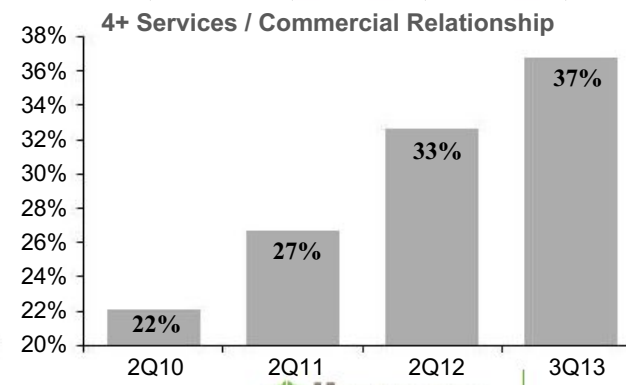
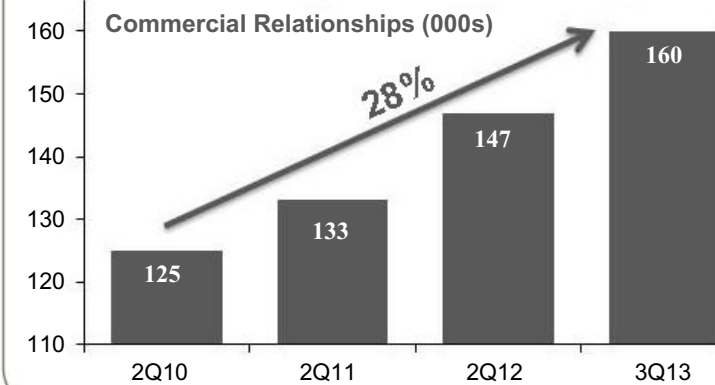
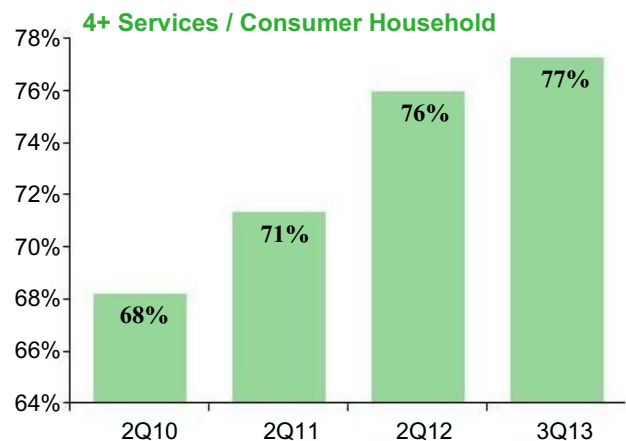
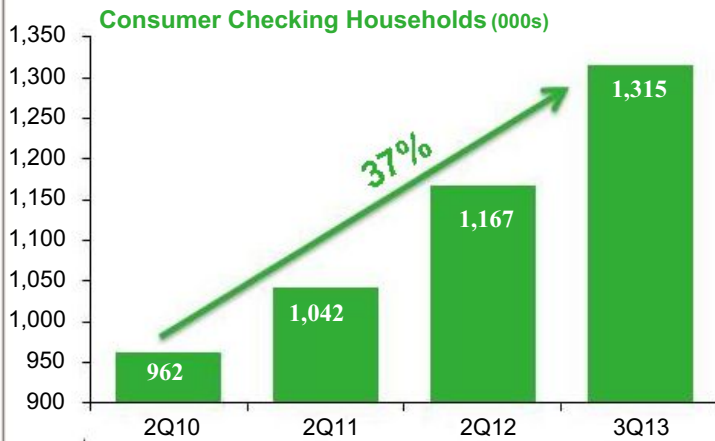
- Best in class consumer products
- Commercial focus on Small & Middle Market and select Specialty Verticals
- Best in class customer service with increased marketing & branding
- Deep community involvement
- Alignment of employees and shareholders through long-term ownerships of equity

- **Outcome**

- Extending life of relationship... “stickier” customers
- Relationship-based customer selection... reduced impact of irrational competition
- Improved funding mix... higher percentage of low- and no-cost deposits
- Higher mix of fee income... higher ROE revenue stream
- Disciplined growth and capital deployment

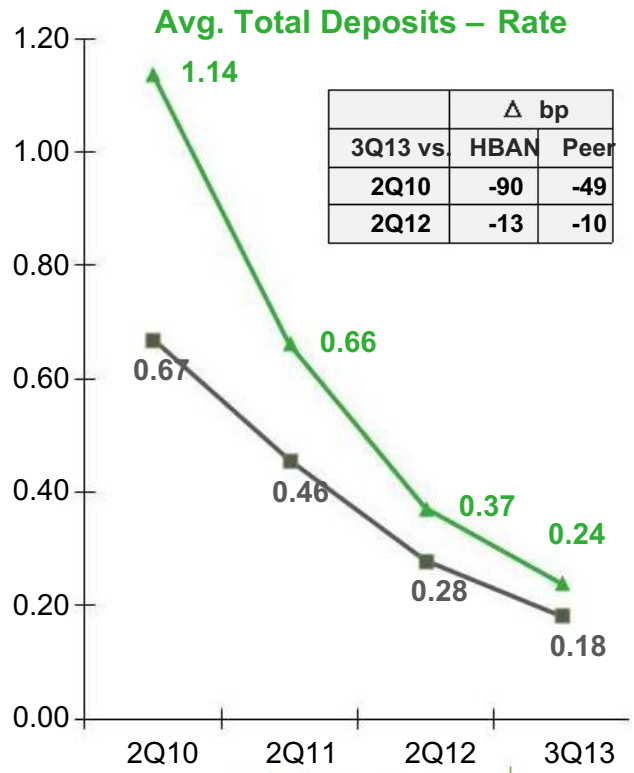
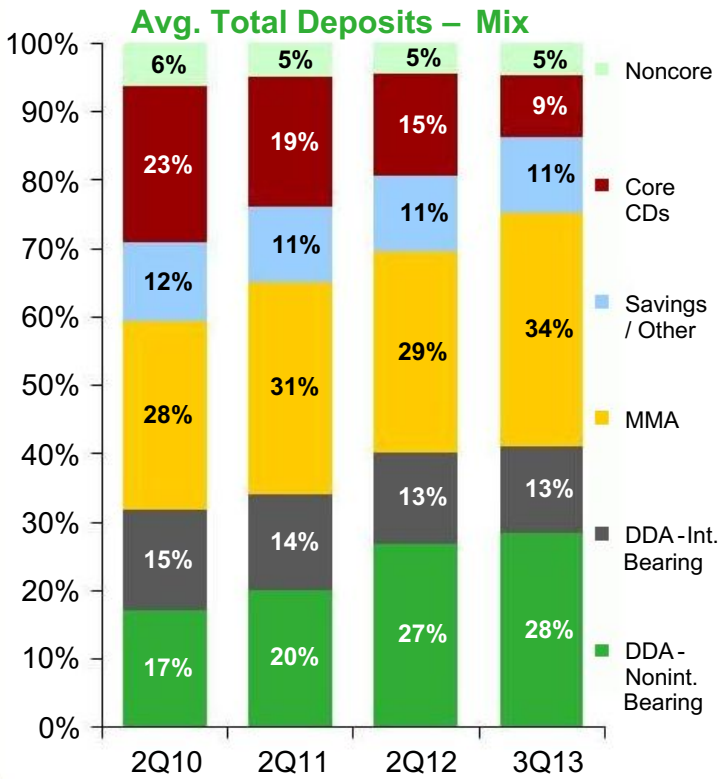
Outcome... Growing “Stickier” Customers With Increased Share of Wallet

- Average expected length of consumer relationship is up over 10%



Outcome... Better Deposit Mix at Lower Costs

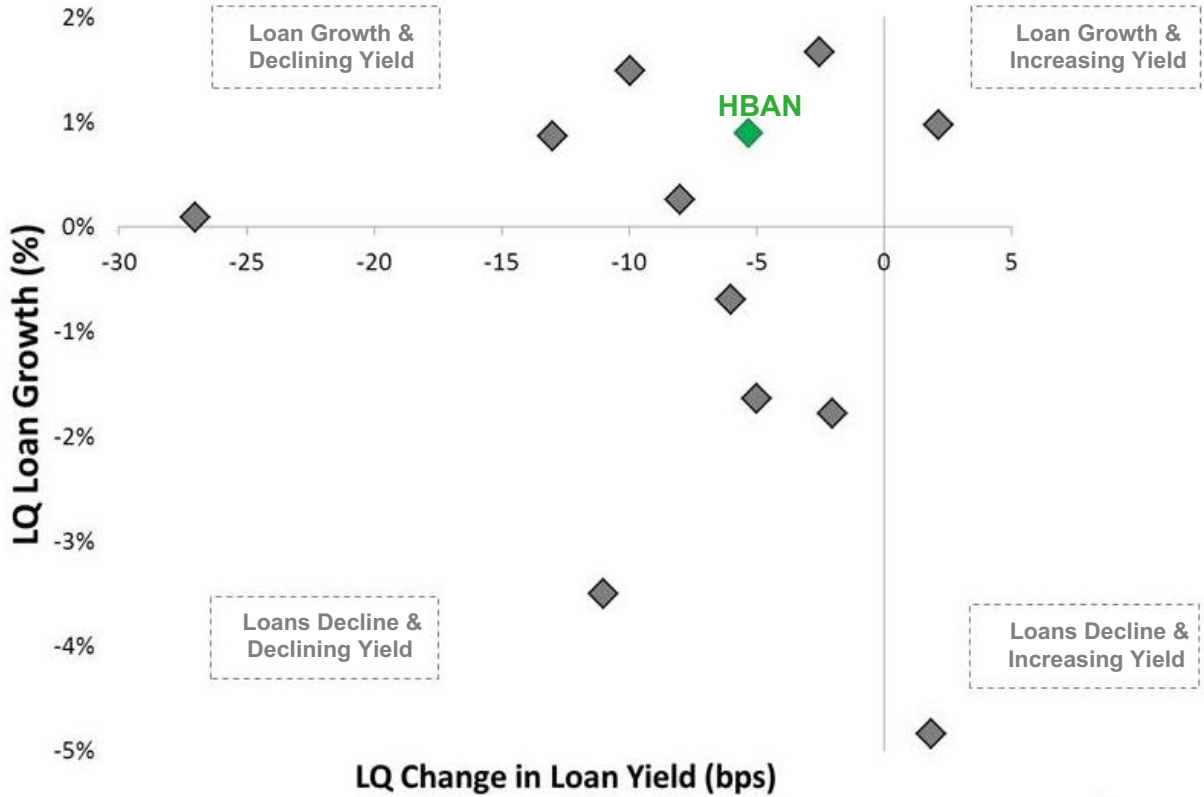
- Targeted mix of noninterest bearing of low to mid 30%'s
- Deposit cost, in a higher interest rate environment, should be below peers



Source: SNL Peers include ASBC, BBT, CMA, FHN, FITB, FNFG, KEY, MTB, PNC, RF, STI, & ZION.



Outcome... Disciplined Loan Growth With More Stable Asset Yields

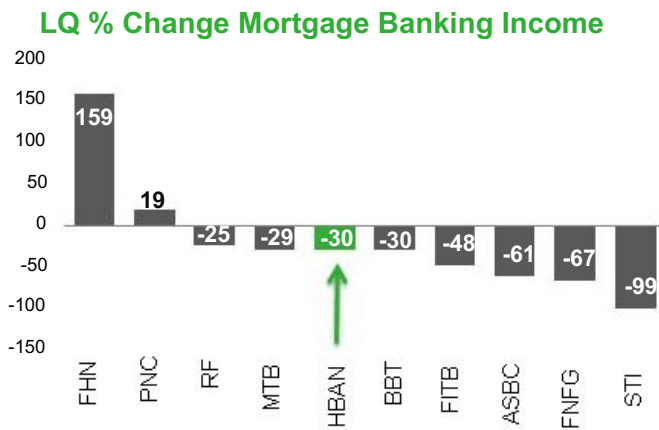
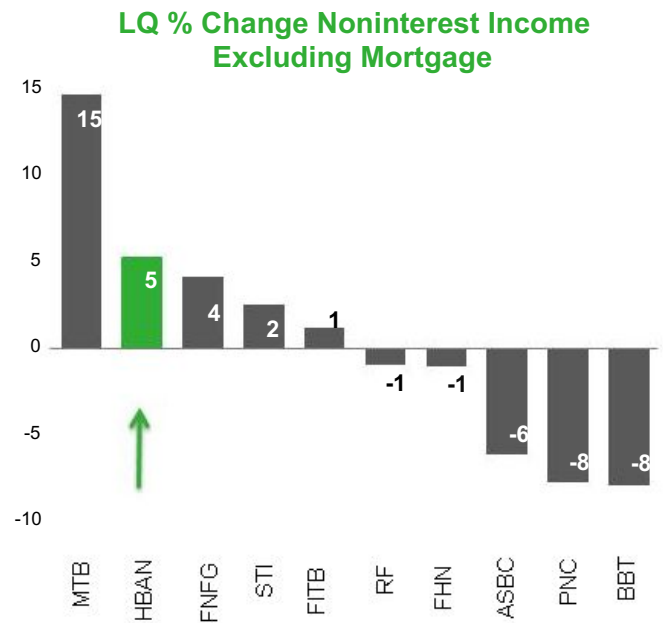
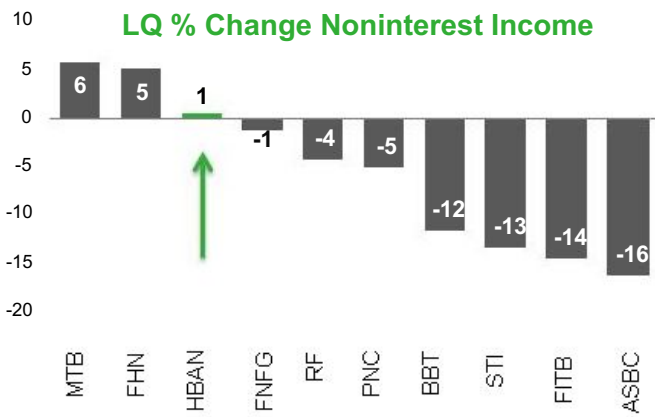


Source: SNL Financial

Peers include ASBC, BBT, CMA, FHN, FITB, FNFG, KEY, MTB, PNC, RF, STI, & ZION

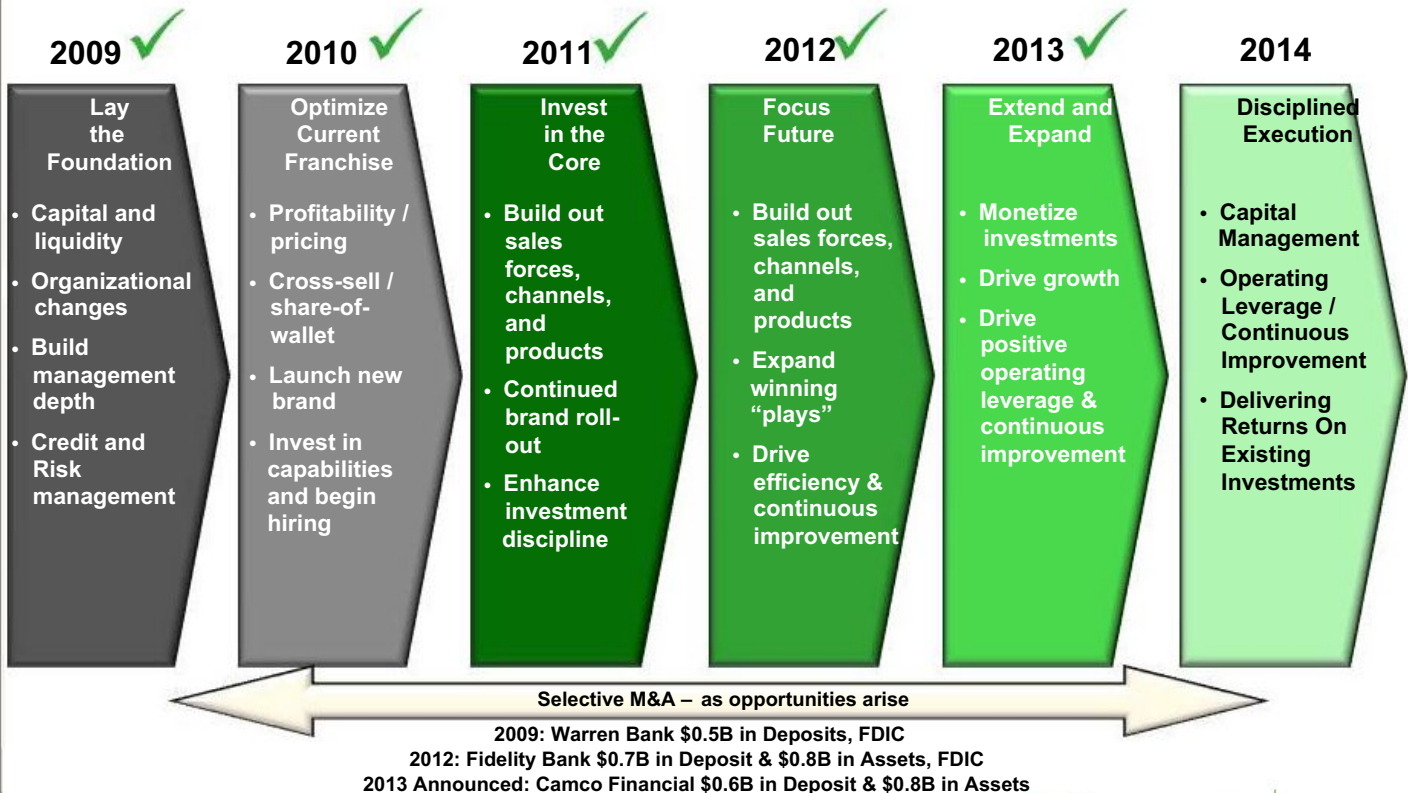


Outcome... Relationship Growth and Product Penetration are Offsetting Fee Income Headwinds



Source: SNL Financial, see GAAP to Non-GAAP Reconciliation slide

Execution of Long Term Strategic Plan Driving Differentiated Results



Continued Execution is Driving Results

2014

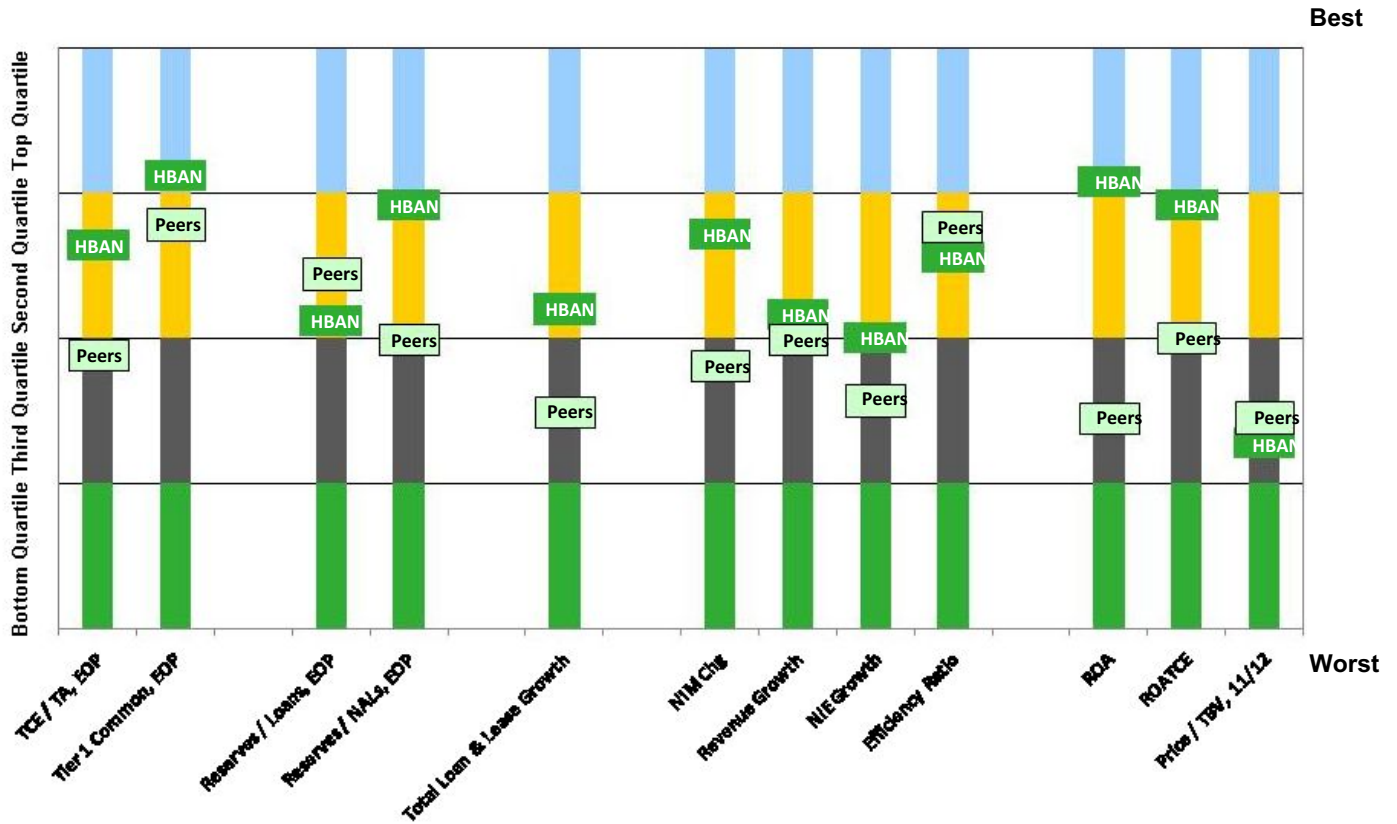
Disciplined Execution

- **Capital Management**
- **Operating Leverage / Continuous Improvement**
- **Delivering Returns On Existing Investments**

- **Disciplined Capital Management**
 - Grow the core business
 - Support the dividend
 - All other - Repurchase, M&A, TruPS, ...
- **Operating Leverage / Continuous Improvement**
 - Deliver full-year positive operating leverage
 - Continue to invest - At a slower pace but have increased depreciation of recent investments
 - CI - customer-centric, process-focused, data-driven decision making to grow revenue, reduce expenses, cost/loss avoidance, and improve customer and employee experience.
- **Delivering Returns On Existing Investments**
 - Continue to deliver household & commercial relationship growth
 - In-store branches expected to have \$15MM-\$18MM pretax improvement
 - Commercial verticals expected to add \$0.5B to \$1B of loans
 - Treasury Management & Capital Markets continue to mature
 - Credit card ramping... few million loss in 2013 to a slight benefit in 2014

Strategy & Execution Differentiate Results

Comparison of Selected Performance Metrics Among Top 100 Bank Holding Companies ⁽¹⁾



(1) 100 largest BHCs, ranked by assets; data reflects 3Q13. Source: SNL Financial, as of 11/12/13
Peer average includes ASBC, BBT, CMA, FHN, FITB, FNFG, KEY, MTB, PNC, RF, STI, and ZION.

Expectations... Next Several Quarters

	Challenge / Opportunity	HBAN
Economy	Customer uncertainty from uneven U.S. economic recovery	Midwestern strength (e.g., manufacturing and housing recovery) and soundness of HBAN strategy will drive growth.
Disciplined Loan Growth	Economic uncertainty remains a hurdle to solid loan growth and competitiveness of the market is intense	<ul style="list-style-type: none"> • C&I growth to increase due to customer activity and maturing of recently launched specialty lending verticals. • Indirect Automobile: On balance sheet exposure is expected to increase. • Residential Mortgages, Home Equity, and CRE are expected to grow modestly.
Interest Rates	Prolonged low interest rate environment & recent long-end volatility	<ul style="list-style-type: none"> • Net interest income expected to modestly grow. • Full Year NIM is not expected to fall below the mid 3.30%'s and will experience continued downward pressure due to competitive loan pricing and growth in investment securities (\$1B to \$1.5B).
Noninterest Income	Anticipated continued reduction in mortgage banking activity	Relatively stable as the continued benefits from growth in new customers, increased contribution from higher cross-sell, and the continued maturation of strategic investments should offset lower mortgage banking income.
Noninterest Expense	Modest continued investment and continued cost saving opportunities	<ul style="list-style-type: none"> • Expenses, excluding the significant items, are expected to modestly increase due to higher depreciation, personnel, occupancy, and equipment expense related to our continued modest pace of investments. • \$6 million of branch consolidation expense is expected in 4Q13. • We remain committed to posting positive operating leverage in 2013.
Credit Quality	Continued improvement in NPAs / credit costs at low end of normalized range	<ul style="list-style-type: none"> • NPAs: expected to continue to improve. • NCOs: continued performance in our long-term expected range of 35 to 55 bps. • LLP: below long-term expectation in 3Q13; expect moderate quarterly volatility.

Important Messages

- Driving revenue with a continued focus on expense and rate of investment
 - + Multi-year process of executing our long-term strategic plan
 - + Prior investments are not mature should continue to drive growth
 - + Moderating level of investment given economic uncertainty
 - + Continuous improvement focused on generating efficiencies
- Managing to a lower risk profile and consistent performance
- High level of employee and shareholder alignment
- Expectations of positive operating leverage in 2014

Basis of Presentation

Use of non-GAAP financial measures

This document may contain GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document, the 2013 third quarter earnings press release, or the Form 8-K related to this document, all of which can be found on Huntington's website at www.huntington-ir.com.

Annualized data

Certain returns, yields, performance ratios, or quarterly growth rates are presented on an "annualized" basis. This is done for analytical and decision-making purposes to better discern underlying performance trends when compared to full year or year-over-year amounts. For example, loan and deposit growth rates, as well as net charge-off percentages, are most often expressed in terms of an annual rate like 8%. As such, a 2% growth rate for a quarter would represent an annualized 8% growth rate.

Fully-taxable equivalent interest income and net interest margin

Income from tax-exempt earning assets is increased by an amount equivalent to the taxes that would have been paid if this income had been taxable at statutory rates. This adjustment puts all earning assets, most notably tax-exempt municipal securities and certain lease assets, on a common basis that facilitates comparison of results to results of competitors.

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 the presentation may not add due to rounding.



Basis of Presentation

Significant Items

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

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

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

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

GAAP to Non-GAAP Reconciliation

(\$000)	Total Noninterest Income			Mortgage Banking Income			Noninterest Income Excluding Mortgage		
	3Q 2013	2Q 2013	Change	3Q 2013	2Q 2013	Change	3Q 2013	2Q 2013	Change
HBAN	250,405	249,065	1%	33,659	23,621	-30%	215,406	226,784	5%
ASBC	70,668	84,276	-16%	15,399	6,015	-61%	68,877	64,653	-6%
BBT	905,000	1,023,000	-12%	168,000	117,000	-30%	855,000	788,000	-8%
FHN	150,456	142,983	5%	5,589	14,460	159%	137,394	135,996	-1%
FITB	630,000	736,000	-14%	233,000	121,000	-48%	503,000	509,000	1%
FNFG	91,422	92,516	-1%	6,882	2,268	-67%	85,634	89,154	4%
MTB	481,269	454,685	6%	91,262	64,731	-29%	363,423	416,538	15%
PNC	1,582,000	1,666,000	-5%	167,000	199,000	19%	1,499,000	1,383,000	-8%
RF	468,000	489,000	-4%	69,000	52,000	-25%	420,000	416,000	-1%
STI	743,000	858,000	-13%	134,000	1,000	-99%	724,000	742,000	2%

Source: SNL Financial





Huntington

Welcome.TM