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) April 16, 2014

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 April 16, 2014, Huntington Bancshares Incorporated ("Huntington") issued a news release announcing its earnings for the quarter ended March 31, 2014. Also on April 16, 2014, 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 April 16, 2014, 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 17270512. 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 April 30, 2014, at (855) 859-2056 or (404) 537-3406; conference call ID 17270512.

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 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, FDIC, 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 2013 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 April 16, 2014.
Exhibit 99.2	–	Quarterly Financial Supplement, March 2014.

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: April 16, 2014

By: /s/ Richard A. Cheap
Richard A. Cheap
Secretary

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	News release of Huntington Bancshares Incorporated, April 16, 2014.
Exhibit 99.2	Quarterly Financial Supplement, March 2014.

Exhibit 99.1

NEWS

FOR IMMEDIATE RELEASE
April 16, 2014

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 2014 FIRST QUARTER NET INCOME OF $149 MILLION AND EARNINGS PER COMMON SHARE OF $0.17

AVERAGE LOANS GROW MORE THAN 6% FROM THE PRIOR YEAR

Specific highlights compared with the 2013 First Quarter:

- Earnings per common share stable at $0.17, net income down 3% to $149 million
- $0.41, or 7%, increase in tangible book value per common share to $6.31
- $5 million, or 1%, increase in fully-taxable equivalent revenue
- $13 million, or 3%, increase in fully-taxable equivalent net interest income to $443 million, reflecting:
  - 8% average earning asset growth, and
  - 3.27% fully-taxable equivalent net interest margin (NIM), down 15 basis points
- $8 million, or 3%, decrease in noninterest income, reflecting:
  - $22 million, or 49%, decrease in mortgage banking income, and
  - $17 million increase in securities gains, related to repositioning the portfolio for Liquidity Coverage Ratio
- $17 million, or 4%, increase in noninterest expense, including $13 million of one-time merger-related expenses and a $9 million increase in litigation reserves
- 1.01% return on average assets, down from 1.12%
- Nonaccrual loans declined to 0.74% of total loans and leases, down from 0.92%
- Tier 1 Common Ratio of 10.63%, up from 10.62%

Specific highlights compared with the 2013 Fourth Quarter:

- $9 million, or 6%, decrease in net income and $0.01 decrease in earnings per common share
- $5 million, or 1%, increase in fully-taxable equivalent net interest income, reflecting:
  - 4% average earning asset growth, and
  - 3.27% fully-taxable equivalent net interest margin (NIM), down 1 basis point
- $1 million, or less than 1%, decrease in noninterest income
- $14 million, or 3%, increase in noninterest expense
- 14.6 million common shares repurchased at an average price of $9.32 per share

COLUMBUS, Ohio – Huntington Bancshares Incorporated (NASDAQ: HBAN;www.huntington.com) reported 2014 first quarter net income of $149 million, a decrease of $4 million, or 3%, from the 2013 first quarter and a decrease of $9 million, or 6%, from the 2013 fourth quarter. Earnings per common share were $0.17, unchanged from the year-ago quarter and a $0.01 decrease from the prior quarter.

Huntington today announced two capital actions approved by the Board of Directors. First, the Board declared a quarterly cash dividend on the company's common stock of $0.05 per common share. The dividend is payable July 1, 2014, to shareholders of record on June 17, 2014. Second, the Board approved the repurchase of up to $250 million of common stock through the first quarter of 2015. The new repurchase authorization represents a $23 million, or 10%, increase from the recently completed common stock repurchase authorization. Both actions were proposed in the January 2014 capital plan, which received no objections from the Federal Reserve. Purchases of common stock may include open market purchases, privately negotiated transactions, and accelerated repurchase programs.

Strategies Continue to Drive Business Performance

"Huntington continued to deliver solid financial performance in the first quarter with strong balance sheet growth that drove increased net interest income year over year," said Stephen D. Steinour, chairman, president and CEO of Huntington Bancshares. "We also invested in key businesses and our distribution network for future growth. We are particularly pleased that we have been able to proceed with our ongoing investments, while controlling expenses across the enterprise and achieving positive operating leverage."

"During the quarter, we saw significant increases in C&I and auto lending," added Steinour. "Our customer base once again expanded, and we completed the acquisition and conversion of one bank. Last week, we announced the acquisition of 11 additional branches in Michigan, one of our key markets. Also during the quarter, we moved up to become the largest SBA lender in the country by number of loans, and introduced mobile deposit for consumers. Huntington was also named one of the best commercial and business banks in the country by Greenwich Associates."

"We also announced the hiring of Howell D. "Mac" McCullough III as our CFO," added Steinour. "During his 30-year banking career, Mac has extensive experience in strategic planning, driving organic revenue, disciplined expense management, online and mobile banking, investor relations and mergers and acquisitions. He also shares Huntington's belief in customer advocacy and the creation of innovative products, where he has a proven track record."

Table 1 – Earnings Performance Summary

($ in millions, except per share data)	2014 First Quarter	2013 Fourth Quarter	2013 Third Quarter	2013 Second Quarter	2013 First Quarter
Net Income	**$ 149.1**	$ 158.2	$ 178.8	$ 151.0	$ 153.3
Diluted earnings per common share	**0.17**	0.18	0.20	0.17	0.17
Return on average assets	**1.01%**	1.09%	1.27%	1.08%	1.12%
Return on average common equity	**9.9**	10.5	12.3	10.4	10.7
Return on average tangible common equity	**11.3**	12.1	14.2	12.1	12.4
Net interest margin	**3.27**	3.28	3.34	3.38	3.42
Efficiency ratio	**66.4**	63.4	60.3	63.7	62.9
Tangible book value per common share	**$ 6.31**	$ 6.26	$ 6.09	$ 5.87	$ 5.90
Cash dividends declared per common share	**0.05**	0.05	0.05	0.05	0.04
Average diluted shares outstanding (000's)	**842,677**	842,324	841,025	843,840	848,708
Average earning assets	**$ 54,961**	$ 53,012	$ 51,247	$ 51,156	$ 50,960
Average loans	**43,423**	43,139	41,994	41,279	40,864
Average core deposits	**45,195**	44,747	43,773	43,768	43,616
Tangible common equity / tangible assets ratio	**8.63%**	8.82%	9.01%	8.76%	8.91%
Tier 1 common risk-based capital ratio	**10.63**	10.90	10.85	10.71	10.62
NCOs as a % of average loans and leases	**0.40%**	0.43%	0.53%	0.34%	0.51%
NAL ratio	**0.74**	0.75	0.78	0.87	0.92
ACL as a % of total loans and leases	**1.56**	1.65	1.72	1.86	1.91

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: $12 million net pre-tax negative impact related to the Camco Financial acquisition and related branch divestiture and a $9 million addition to litigation reserves. There were no significant events during the quarters ended June 30, 2013 and March 31, 2013.

Table 2 – Significant Items Influencing Earnings Performance Comparisons

Three Months Ended (in millions, except per share)	Pre-Tax Impact Amount	After-Tax Impact Amount (1)	After-Tax Impact EPS (2)
March 31, 2014 – net income		**$ 149**	**$ 0.17**
• Camco Financial acquisition, net	$ (12)	(8)	(0.01)
• Addition to litigation reserves	$ (9)	(6)	(0.01)
December 31, 2013 – net income		**$ 158**	**$ 0.18**
• Franchise repositioning related expense	$ (7)	(5)	(0.01)

(in millions, except per share)	Pre-Tax Impact Amount	After-Tax Impact Amount (1)	After-Tax Impact EPS (2)
September 30, 2013 – net income		**$ 179**	**$ 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		**$ 153**	**$ 0.17**

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

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

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

	2014	2013				Change	
($ in millions)	**First Quarter**	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	LQ	YOY
Net interest income	**$ 437.5**	$430.6	$424.9	$424.9	$424.2	2%	3%
FTE adjustment	**5.9**	8.2	6.6	6.6	5.9	(28)	(0)
Net interest income - FTE	**443.4**	438.8	431.5	431.5	430.1	1	3
Noninterest income	**248.5**	249.9	253.8	251.9	256.6	(1)	(3)
Total revenue - FTE	**$ 691.9**	$688.7	$685.3	$683.4	$686.7	0%	1%

Yield / Cost						Change bp LQ	Change bp YOY
Total earning assets	**3.53%**	3.58%	3.64%	3.68%	3.75%	(5)	(22)
Total loans and leases	**3.75**	3.77	3.87	3.95	4.03	(2)	(28)
Total securities	**2.52**	2.60	2.41	2.38	2.39	(9)	13
Total interest-bearing liabilities	**0.36**	0.42	0.42	0.42	0.45	(6)	(9)
Total interest-bearing deposits	**0.28**	0.32	0.33	0.36	0.38	(4)	(10)
Net interest rate spread	**3.17**	3.15	3.20	3.26	3.30	2	(13)
Impact of noninterest-bearing funds on margin	**0.10**	0.13	0.14	0.12	0.12	(2)	(2)
Net interest margin	**3.27%**	3.28%	3.34%	3.38%	3.42%	(1)	(15)

See Page 8 of Quarterly Financial Supplement for additional rate detail.

Fully-taxable equivalent (FTE) net interest income increased $13 million, or 3%, from the 2013 first quarter. This reflected the benefit from the $2.6 billion, or 6%, of average loan growth and a $1.4 billion, or 14%, increase in other earnings assets, the majority of which were investment securities that meet the requirements for high quality liquid assets (HQLA) as proposed in the Liquidity Coverage Ratio (LCR) rules issued by the regulators last October. This was partially offset by the 15 basis point decrease in the FTE net interest margin (NIM) to 3.27%. The 22 basis point negative impact on NIM from the mix and yield of earning assets was partially offset by the 7 basis point reduction in funding costs.

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

(in billions)	2014 First Quarter	2013 Fourth Quarter	2013 Third Quarter	2013 Second Quarter	2013 First Quarter	Change (%) LQ	Change (%) YOY
Average Loans and Leases							
Commercial and industrial	**$ 17.6**	$ 17.7	$ 17.0	$ 17.0	$ 17.0	(0)%	4%
Commercial real estate	**4.9**	4.9	4.9	5.0	5.3	(0)	(7)
Total commercial	**22.5**	22.6	21.9	22.0	22.2	(0)	1
Automobile	**6.8**	6.5	6.1	5.3	4.8	4	40
Home equity	**8.3**	8.3	8.3	8.3	8.4	(0)	(1)
Residential mortgage	**5.4**	5.3	5.3	5.2	5.0	1	8
Other consumer	**0.4**	0.4	0.4	0.5	0.4	0	(6)
Total consumer	**20.9**	20.6	20.1	19.2	18.6	2	12
Total loans and leases	**43.4**	43.1	42.0	41.3	40.9	1	6
Total securities	**11.2**	9.5	8.8	9.1	9.3	18	20
Held-for-sale and other earning assets	**0.4**	0.4	0.4	0.8	0.8	(8)	(54)
Total earning assets	**$ 55.0**	$ 53.0	$ 51.2	$ 51.2	$ 51.0	4%	8%

See Page 6 of Quarterly Financial Supplement for additional detail.

Average loans and leases increased $2.6 billion, or 6%, from the prior year, driven by:

- $2.0 billion, or 40%, increase in average Automobile loans, as originations remained strong and our investments throughout 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 international specialty vertical, Business Banking, and dealer floorplan.

Partially offset by:

- $0.4 billion, or 7%, decrease in average Commercial Real Estate (CRE) loans. This decrease reflected continued runoff of the noncore portfolio, while originations in core portfolio outpaced runoffs in the most recent quarter.

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

	2014	2013					
(in billions)	**First Quarter**	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	Change (%) LQ	YOY
Average Deposits							
Demand deposits - noninterest bearing	**$ 13.2**	$ 13.3	$ 13.1	$ 12.9	$ 12.2	(1)%	8%
Demand deposits - interest bearing	**5.8**	5.8	5.8	5.9	6.0	0	(3)
Total demand deposits	**19.0**	19.1	18.9	18.8	18.1	(1)	5
Money market deposits	**17.6**	16.8	15.7	15.1	15.0	5	17
Savings and other domestic deposits	**5.0**	4.9	5.0	5.1	5.1	1	(2)
Core certificates of deposit	**3.6**	3.9	4.2	4.8	5.3	(8)	(32)
Total core deposits	**45.2**	44.7	43.8	43.8	43.6	1	4
Other domestic deposits of $250,000 or more	**0.3**	0.3	0.3	0.3	0.4	3	(21)
Brokered deposits and negotiable CDs	**1.8**	1.4	1.6	1.8	1.7	27	5
Other deposits	**0.3**	0.4	0.4	0.3	0.3	(7)	(3)
Total deposits	**47.6**	46.8	46.0	46.2	46.0	2	3
Short and long-term borrowings	**4.9**	3.7	3.0	2.7	2.8	31	75
Total Interest-bearing liabilities	**$ 39.3**	$ 37.2	$ 35.9	$ 36.1	$ 36.6	6%	7%

See Page 6 of Quarterly Financial Supplement for additional detail.

Average noninterest bearing deposits increased $1.0 billion, or 8%, while average interest-bearing liabilities increased $2.6 billion, or 7%, from the 2013 first quarter, primarily reflecting:

- $2.6 billion, or 17%, increase in money market deposits reflecting the strategic focus on customer growth and increased share of wallet among both consumer and commercial customers.
- $2.1 billion, or 75%, increase in short- and long-term borrowings, which were used to efficiently finance growth in loans and HQLA securities while continuing to lower the overall cost of funds.

Partially offset by:

- $1.7 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 lower cost money market deposits.

Noninterest Income

Table 6 – Noninterest Income – Mortgage Banking Drove Declines

(in millions)	2014 First Quarter	2013 Fourth Quarter	Third Quarter	Second Quarter	First Quarter	Change (%) LQ	YOY
Noninterest Income							
Service charges on deposit accounts	**$ 64.6**	$ 70.0	$ 72.9	$ 68.0	$ 60.9	(8)%	6%
Mortgage banking income	**23.1**	24.3	23.6	33.7	45.2	(5)	(49)
Trust services	**29.6**	30.7	30.5	30.7	31.2	(4)	(5)
Electronic Banking	**23.6**	24.3	24.3	23.3	20.7	(3)	14
Insurance income	**16.5**	15.6	17.3	17.2	19.3	6	(14)
Brokerage Income	**17.1**	15.1	16.5	19.5	18.0	13	(5)
Bank owned life insurance income	**13.3**	13.8	13.7	15.4	13.4	(4)	(1)
Capital markets fees	**9.2**	12.3	12.8	12.2	7.8	(25)	17
Gain on sale of loans	**3.6**	7.1	5.1	3.3	2.6	(50)	36
Securities (losses) gains	**17.0**	1.2	0.1	(0.4)	(0.5)	1270	NR
Other income	**31.0**	35.4	37.0	28.9	38.0	(12)	(18)
Total noninterest income	**$ 248.5**	$249.9	$253.8	$251.9	$256.6	(1)%	(3)%

NR-Not relevant

In the 2014 first quarter, noninterest income decreased $8 million, or 3%, from the year-ago quarter, primarily reflecting:

- $22 million, or 49%, decrease in mortgage banking income primarily driven by 41% reduction in volume, lower gain on sale margin, and a higher percentage of originations held on the balance sheet.
- $7 million, or 18%, decrease in other income as the year-ago quarter included a $9 million gain on the sale of Low Income Housing Tax Credit (LIHTC) investments.

Partially offset by:

- $17 million increase in securities gains as we adjusted the mix of our securities portfolio to prepare for the LCR.
- $4 million, or 6%, increase in service charges on deposit accounts reflecting 7% consumer household and 3% commercial relationship growth and changing customer usage patterns. This more than offset the negative impact of the February 2013 implementation of a new posting order for consumer transaction accounts.
- $3 million, or 14%, increase in electronic banking due to continued consumer household growth.

Compared to the 2013 fourth quarter, noninterest income decreased $1 million, or 1%, reflecting typical seasonality within service charges on deposit accounts, which decreased $5 million. Other linked quarter changes were a $4 million decrease in gain on sale of loans from reduced SBA loan sales, a $4 million decrease in other income, and a $3 million decrease in capital market fees related to customer derivatives. These were partially offset by a $16 million increase in securities gains.

Huntington early adopted ASU 2014-01 Accounting for Investments in Qualified Affordable Housing Projects during the first quarter. This changed the method of recognition for eligible investments from an effective yield approach to a proportional amortization approach. The guidance was applied on a full retrospective basis to all prior periods. The current quarter impact was a $5 million increase in noninterest income, a $3 million increase to income tax expense, and a $1 million increase to net income. The year-ago quarter impact was a $4 million increase in noninterest income, a $3 million increase to income tax expense, and a $1 million increase to net income.

Noninterest Expense

Table 7 – Noninterest Expense – Decreases When Considering Significant Items

	2014	2013					
	First	Fourth	Third	Second	First	Change (%)	
(in millions)	**Quarter**	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Noninterest Expense							
Personnel costs	**$ 249.5**	$249.6	$229.3	$263.9	$258.9	(0)%	(4)%
Outside data processing and other services	**51.5**	51.1	49.3	49.9	49.3	1	5
Net occupancy	**33.4**	32.0	35.6	27.7	30.1	5	11
Equipment	**28.8**	28.8	28.2	24.9	24.9	(0)	16
Marketing	**10.7**	13.7	12.3	14.2	11.0	(22)	(3)
Deposit and other insurance expense	**13.7**	10.1	11.2	13.5	15.5	36	(11)
Amortization of intangibles	**9.3**	10.3	10.4	10.4	10.3	(10)	(10)
Professional services	**12.2**	11.6	12.5	9.3	7.2	6	70
Other expense	**51.0**	39.0	34.6	32.1	35.7	31	43
Total noninterest expense	**$ 460.1**	$446.0	$423.3	$445.9	$442.8	3%	4%
(in thousands)							
Number of employees (Average full-time equivalent)	**11.8**	11.9	11.7	11.4	11.2	(1)%	6%

In the 2014 first quarter, noninterest expense increased $17 million, or 4%, from the year-ago quarter. When adjusting for the $22 million of Significant Items, noninterest expense decreased $4 million. The $17 million increase in the reported noninterest expenses primarily reflects:

- $15 million, or 43%, increase in other expense, reflecting a $9 million addition to litigation reserves and a $3 million goodwill impairment.
- $5 million, or 70%, increase in professional services, including $2 million of one-time merger related expenses.
- $4 million, or 16%, increase in equipment expense, reflecting increased depreciation on technology investments.
- $3 million, or 11%, increase in net occupancy, reflecting $2 million of one-time merger related expenses.
- $2 million, or 5%, increase in outside data processing and other services, reflecting $4 million of one-time merger related expenses.

Partially offset by:

- $9 million, or 4%, decrease in personnel costs, primarily reflecting the curtailment of the pension as of the end of 2013 that was partially offset by $2 million of one-time merger related expenses.

Noninterest expense of $460 million for the 2014 first quarter included $22 million of Significant Items and was up $14 million, or 3%, from the 2013 fourth quarter noninterest expense of $446 million, which included a $7 million Significant Item. After excluding the impact of Significant Items from both quarters, noninterest expense was essentially unchanged as the remaining $4 million increase in deposit and other insurance was largely offset by the remaining $3 million decline in marketing.

Credit Quality

Table 8 – Summary Credit Quality Metrics – Addition of Camco Offsets Positive Trends

	2014	2013			
($ in thousands)	**Mar. 31**	Dec. 31	Sep. 30	Jun. 30	Mar. 31
Total nonaccrual loans and leases	**$327,158**	$322,056	$333,106	$363,547	$380,312
Total other real estate, net	**35,691**	27,664	29,154	21,066	25,139
Other NPAs *(1)*	**2,440**	2,440	12,000	12,087	10,045
Total nonperforming assets*(2)*	**$365,289**	$352,160	$374,259	$396,699	$415,496
Accruing loans and leases past due 90 days or more	**98,412**	76,209	94,966	94,123	108,423
NPAs + accruing loans and lease past due 90 days or more	**$463,701**	$428,369	$469,225	$490,822	$523,919
NAL ratio *(3)*	**0.74%**	0.75%	0.78%	0.87%	0.92%
NPA ratio *(4)*	**0.82**	0.82	0.88	0.95	1.01
(NPAs+90 days)/(Loans+OREO)	**1.17**	1.20	1.29	1.38	1.48
Provision for credit losses	**$ 24,630**	$ 24,331	$ 11,400	$ 24,722	$ 29,592
Net charge-offs	**42,986**	46,447	55,742	34,790	51,687
Net charge-offs / Average total loans	**0.40%**	0.43%	0.53%	0.34%	0.51%
Allowance for loans and lease losses	**$631,918**	$647,870	$666,030	$733,076	$746,769
Allowance for unfunded loan commitments and letters of credit	**59,368**	62,899	66,857	44,223	40,855
Allowance for credit losses (ACL)	**$691,286**	$710,769	$732,887	$777,299	$787,624
ACL as a % of:					
Total loans and leases	**1.56%**	1.65%	1.72%	1.86%	1.91%
NALs	**211**	221	220	214	207
NPAs	**191**	202	196	196	190

(1) Other nonperforming assets represent an investment security backed by a municipal bond.
(2) Includes $76.8 million at March 31, 2014; $75.5 at December 31, 2013; $57.9 at September 30, 2013; $59.6 million at June 30, 2013; $59.9 million at March 31, 2013; related to Chapter 7 bankruptcy loans
(3) Total NALs as a % of total loans and leases
(4) Total NPAs as a % of sum of loans and leases, impaired loans held for sale, and net other real estate.

See Pages 11-14 of Quarterly Financial Supplement for additional detail.

Most credit quality-related metrics in the 2014 first quarter reflected continued improvement that were partially offset by the addition of the Camco portfolio. Nonaccrual loans and leases (NALs) decreased $53 million, or 14%, compared to a year ago to $327 million, or 0.74%, of total loans and leases. Nonperforming assets (NPAs) decreased $50 million, or 12%, to $365 million, or 0.82%, of total loans and leases, OREO, and other NPAs and included $12 million of Camco related NPAs.

The provision for credit losses decreased $5 million, or 17%, compared to the year ago quarter due to the continued decline in classified, criticized, and nonaccrual loans. Net charge-offs (NCOs) decreased $9 million, or 17%, to $43 million primarily related to the continued improvement of the CRE portfolio. NCOs were an annualized 0.40% of average loans and leases in the current quarter compared to 0.51% in the year-ago quarter.

The period-end allowance for credit losses (ACL) as a percentage of total loans and leases decreased to 1.56% from 1.91% a year ago, while the ACL as a percentage of period-end total NALs increased to 211% from 207%. The decrease in the ACL as a percent of total loans is consistent with the improved credit quality metrics and the impact of the CAMCO portfolio.

Capital

Table 9 – Capital Ratios – Tier 1 Common Stable

	2014	2013			
(in millions)	**Mar. 31**	Dec. 31,	Sep. 30	Jun. 30	Mar. 31
Tangible common equity / tangible assets ratio	**8.63%**	8.82%	9.01%	8.76%	8.91%
Tier 1 common risk-based capital ratio	**10.63%**	10.90%	10.85%	10.71%	10.62%
Regulatory Tier 1 risk-based capital ratio	**11.99%**	12.28%	12.36%	12.24%	12.16%
Excess over 6.0% *(1)*	**$ 3,051**	$ 3,121	$ 3,096	$ 3,000	$ 2,953
Regulatory Total risk-based capital ratio	**14.19%**	14.57%	14.67%	14.57%	14.55%
Excess over 10.0% *(1)*	**$ 2,134**	$ 2,271	$ 2,274	$ 2,197	$ 2,181
Total risk-weighted assets	**$50,931**	$49,690	$48,687	$48,080	$47,937

(1) "Well-capitalized" regulatory threshold

See Page 15 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio at March 31, 2014, was 8.63%, down 28 basis points from a year ago. Our Tier 1 common risk-based capital ratio was 10.63%, up from 10.62% a year ago. Huntington estimates the negative impact to Tier 1 common risk-based capital from the 2015 first quarter implementation of the Federal Reserve's revised Basel III capital rules will be no greater than the previously communicated 60 bp estimate. The company continues to work to mitigate this potential impact.

The regulatory Tier 1 risk-based capital ratio at March 31, 2014, was 11.99%, down slightly from 12.16% a year ago. The decrease in the regulatory Tier 1 risk-based capital ratio reflected the redemption of $50 million of qualifying preferred securities on December 31, 2013 and an increase in risk-weighted assets caused by organic balance sheet growth as well as assets acquired from Camco. These declines were offset by the increase in retained earnings. All capital ratios were impacted by the repurchase of 27 million common shares over the last four quarters, 15 million of which were repurchased during the 2014 first quarter, as well as the issuance of 9 million common shares in the Camco acquisition.

Income Taxes

The provision for income taxes in the 2014 first quarter was $52 million and $55 million in the 2013 first quarter. The effective tax rates for the 2014 first quarter and 2013 first quarter were 25.9% and 26.5%, respectively. At March 31, 2014, we had a net federal deferred tax asset of $124 million and a net state deferred tax asset of $42 million. Based on both positive and negative evidence and our level of forecasted future taxable income, there was no impairment to the net federal and net state deferred tax assets at March 31, 2014. As of March 31, 2014 and March 31, 2013, there was no disallowed deferred tax asset for regulatory capital purposes.

2014 Expectations

"Our loan pipelines are strong, and we see signs that our customers are more confident in the economy," said Steinour. "Our Midwestern markets are recovering with downward unemployment trends and ongoing investments by manufacturers and other businesses. Notwithstanding these tailwinds, we continue to face a challenging regulatory and competitive environment."

Net interest income is expected to increase moderately. We anticipate an increase in earning assets as total loans moderately grow and investment securities remain near current levels. However, those benefits to net interest income are expected to be mostly offset by continued downward pressure on NIM. While we are maintaining a disciplined approach to loan pricing, asset yields remain under pressure but the continued opportunity of deposit repricing remains, albeit closer to current levels.

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, automotive dealer relationships, focused OCR sales process, and continued support of middle market and small business lending. Automobile loan originations remain strong and portfolio balances are expected to continue to grow. 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 modestly. This reflects our continued focus on the overall cost of funds, through the issuance of long-term debt as well as the continued shift towards low- and no-cost demand deposits and money market deposit accounts.

Noninterest income, excluding the impact of any net MSR activity and securities gains, is expected to be slightly higher than current seasonally low levels. Beginning in July, we anticipate a change in our consumer checking accounts that is estimated to impact service charges on deposits negatively by $6 million per quarter.

Noninterest expense is expected to be slightly higher than current levels, excluding the net $22 million of negative impact from Significant Items we experienced in the 2014 first quarter. The 2014 second quarter is expected to be negatively impacted by annual peak marketing expenses, a full quarter's inclusion of Camco, and annual merit increases to personnel expense. We are committed to delivering positive operating leverage for the 2014 full year.

NPAs are expected to show continued improvement. NCOs are within 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 the remainder of 2014 is expected to be in the range of 25% to 28%, primarily reflecting the impacts of tax-exempt income, tax-advantaged investments, and general business credits.

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on April 16, 2014, 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# 17270512. 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 April 31, 2014 at (855) 859-2056 or (404) 537-3406; conference ID# 17270512.

Please see the 2014 First 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, FDIC, 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 2013 Annual Report on Form 10-K, and documents subsequently filed by Huntington with the Securities and Exchange Commission. All forward-looking statements included in this document are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

Basis of Presentation

Use of Non-GAAP Financial Measures

This document may contain GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this fourth quarter earnings release, 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 2013 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 $60 billion asset regional bank holding company headquartered in Columbus, Ohio. The Huntington National Bank, founded in 1866, and its affiliates provide 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.

###

Exhibit 99.2

HUNTINGTON BANCSHARES INCORPORATED
Quarterly Financial Supplement
March 2014

Table of Contents

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, 2013.

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

(dollar amounts in thousands, except per share amounts)	2014 First	2013 Fourth	2013 First	Percent Changes vs. 4Q13	Percent Changes vs. 1Q13
Net interest income	**$ 437,506**	$ 430,649	$ 424,170	2%	3%
Provision for credit losses	**24,630**	24,331	29,592	1	(17)
Noninterest income	**248,485**	249,892	256,616	(1)	(3)
Noninterest expense	**460,121**	446,010	442,791	3	4
Income before income taxes	**201,240**	210,200	208,403	(4)	(3)
Provision for income taxes	**52,097**	52,029	55,129	—	(6)
Net income	**$ 149,143**	$ 158,171	$ 153,274	(6)%	(3)%
Dividends on preferred shares	**7,964**	7,965	7,970	—	(0)
Net income applicable to common shares	**$ 141,179**	$ 150,206	$ 145,304	(6)%	(3)%
Net income per common share—diluted	**$ 0.17**	$ 0.18	$ 0.17	(6)%	— %
Cash dividends declared per common share	**0.05**	0.05	0.04	—	25
Book value per common share at end of period	**6.99**	6.86	6.52	2	7
Tangible book value per common share at end of period	**6.31**	6.26	5.90	1	7
Average common shares—basic	**829,659**	830,590	841,103	—	(1)
Average common shares—diluted	**842,677**	842,324	848,708	—	(1)
Return on average assets	**1.01%**	1.09%	1.12%		
Return on average common shareholders' equity	**9.9**	10.5	10.7		
Return on average tangible common shareholders' equity(2)	**11.3**	12.1	12.4		
Net interest margin(3)	**3.27**	3.28	3.42		
Efficiency ratio(4)	**66.4**	63.4	62.9		
Noninterest Income/Total Revenue	**35.9**	36.3	36.9		
Effective tax rate	**25.9**	24.8	26.5		
Average loans and leases	**$43,423,355**	$43,138,336	$40,863,921	1	6
Average loans and leases—linked quarter annualized growth rate	**2.6%**	10.9%	4.6%		
Average earning assets	**$54,961,237**	$53,011,850	$50,959,966	4	8
Average total assets	**59,692,484**	57,648,191	55,728,126	4	7
Average core deposits(5)	**45,194,597**	44,747,659	43,615,639	1	4
Average core deposits—linked quarter annualized growth rate	**4.0%**	8.9%	(6.3)%		
Average shareholders' equity	**$ 6,182,891**	$ 6,055,738	$ 5,834,190	2	6
Total assets at end of period	**61,145,753**	59,467,175	56,044,750	3	9
Total shareholders' equity at end of period	**6,176,234**	6,090,153	5,856,921	—	6
Net charge-offs (NCOs)	**42,986**	46,447	51,687	(8)	(17)
NCOs as a % of average loans and leases	**0.40%**	0.43%	0.51%		
Nonaccrual loans and leases (NALs)	**$ 327,158**	$ 322,056	$ 380,311	2	(14)
NAL ratio	**0.74%**	0.75%	0.92%		
Nonperforming assets (NPAs)(6)	**$ 365,289**	$ 352,160	$ 415,495	4	(12)
NPA ratio(6)	**0.82%**	0.82%	1.01%	—	(19)
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	**1.42**	1.50	1.81		
ALLL plus allowance for unfunded loan commitments and letters of credit (ACL) as a % of total loans and leases at the end of period	**1.56**	1.65	1.91		
ACL as a % of NALs	**211**	221	207		
ACL as a % of NPAs	**191**	202	190		
Tier 1 leverage ratio (7)	**10.32**	10.67	10.57		
Tier 1 common risk-based capital ratio(7)	**10.63**	10.90	10.62		
Tier 1 risk-based capital ratio (7)	**11.99**	12.28	12.16		
Total risk-based capital ratio (7)	**14.19**	14.57	14.55		
Tangible common equity / tangible assets ratio(8)	**8.63**	8.82	8.91		

See Notes to the 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) March 31, 2014, 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)	2014 March 31, (Unaudited)	2013 December 31,	2013 March 31, (Unaudited)	Percent Changes vs. 4Q13	Percent Changes vs. 1Q13
Assets					
Cash and due from banks	**$ 973,264**	$ 1,001,132	$ 828,688	(3)%	17%
Interest-bearing deposits in banks	**71,231**	57,043	71,317	25	—
Trading account securities	**40,439**	35,573	86,520	14	(53)
Loans held for sale	**295,312**	326,212	729,707	(9)	(60)
Available-for-sale and other securities	**7,754,790**	7,308,753	7,504,639	6	3
Held-to-maturity securities	**3,734,723**	3,836,667	1,693,074	(3)	121
Loans and leases(1)	**44,353,908**	43,120,500	41,283,524	3	7
Allowance for loan and lease losses	**(631,918)**	(647,870)	(746,769)	(2)	(15)
Net loans and leases	**43,721,990**	42,472,630	40,536,755	3	8
Bank owned life insurance	**1,681,898**	1,647,170	1,609,610	2	4
Premises and equipment	**628,966**	634,657	620,833	(1)	1
Goodwill	**505,448**	444,268	444,268	14	14
Other intangible assets	**90,757**	93,193	124,236	(3)	(27)
Accrued income and other assets	**1,646,935**	1,609,877	1,795,103	2	(8)
Total assets	**$ 61,145,753**	$ 59,467,175	$ 56,044,750	3%	9%
Liabilities and shareholders' equity					
Liabilities					
Deposits(2)	**$ 49,348,753**	$ 47,506,718	$ 46,867,141	4%	5%
Short-term borrowings	**1,398,393**	552,143	732,705	153	91
Federal Home Loan Bank advances	**333,233**	1,808,293	183,491	(82)	82
Other long-term debt	**1,842,684**	1,349,119	156,301	37	1,079
Subordinated notes	**980,735**	1,100,860	1,188,674	(11)	(17)
Accrued expenses and other liabilities	**1,065,721**	1,059,888	1,059,517	1	1
Total liabilities	**54,969,519**	53,377,021	50,187,829	3	10
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 $0.01	**8,290**	8,322	8,401	—	(1)
Capital surplus	**7,372,024**	7,398,515	7,451,287	—	(1)
Less treasury shares, at cost	**(8,793)**	(9,643)	(11,141)	(9)	(21)
Accumulated other comprehensive loss	**(201,747)**	(214,009)	(159,955)	(6)	26
Retained earnings	**(1,379,832)**	(1,479,323)	(1,817,963)	(7)	(24)
Total shareholders' equity	**6,176,234**	6,090,154	5,856,921	1	5
Total liabilities and shareholders' equity	**$ 61,145,753**	$ 59,467,175	$ 56,044,750	3%	9%
Common shares authorized (par value of $0.01)	**1,500,000,000**	1,500,000,000	1,500,000,000		
Common shares issued	**828,989,905**	832,217,098	840,087,217		
Common shares outstanding	**827,771,805**	830,963,427	838,757,987		
Treasury shares outstanding	**1,218,100**	1,253,671	1,329,230		
Preferred shares issued	**1,967,071**	1,967,071	1,967,071		
Preferred shares outstanding	**398,007**	398,007	398,007		

(1) See page 4 for detail of loans and leases.
(2) See page 5 for detail of deposits.

Huntington Bancshares Incorporated
Loans and Leases Composition

(dollar amounts in millions)	**2014 March 31,**		2013 December 31,		September 30,		June 30,		March 31,	
Ending Balances by Type:										
Commercial:(1)										
Commercial and industrial	**$18,046**	**41%**	$17,594	41%	$17,335	41%	$17,113	41%	$17,267	42%
Commercial real estate:										
Construction	**692**	**2**	557	1	544	1	607	1	574	1
Commercial	**4,339**	**10**	4,293	10	4,328	10	4,286	10	4,485	11
Commercial real estate	**5,031**	**12**	4,850	11	4,872	11	4,893	11	5,059	12
Total commercial	**23,077**	**53**	22,444	52	22,207	52	22,006	52	22,326	54
Consumer:										
Automobile	**6,999**	**16**	6,639	15	6,317	15	5,810	14	5,036	12
Home equity	**8,373**	**19**	8,336	19	8,347	20	8,369	20	8,474	21
Residential mortgage	**5,542**	**12**	5,321	12	5,307	12	5,168	12	5,051	12
Other consumer	**363**	**—**	380	2	378	1	387	2	397	1
Total consumer	**21,277**	**47**	20,676	48	20,349	48	19,734	48	18,958	46
Total loans and leases	**$44,354**	**100%**	$43,120	100%	$42,556	100%	$41,740	100%	$41,284	100%
Ending Balances by Business Segment:(2)										
Retail and Business Banking	**$13,027**	**29%**	$12,710	30%	$12,639	30%	$12,605	30%	$12,711	31%
Commercial Banking	**10,962**	**25**	10,735	25	10,988	26	10,755	26	10,791	26
AFCRE	**14,125**	**32**	13,568	31	12,841	30	12,433	30	11,848	29
RBPCG	**2,875**	**7**	2,850	7	2,833	7	2,830	7	2,830	7
Home Lending	**3,229**	**7**	3,206	7	3,214	8	3,127	7	3,028	7
Treasury / Other	**136**	**—**	51	—	41	—	(10)	—	76	—
Total loans and leases	**$44,354**	**100%**	$43,120	100%	$42,556	100%	$41,740	100%	$41,284	100%

	First		2013 Fourth		Third		Second		First	
Average Balances by Business Segment:(2)										
Retail and Business Banking	**$12,807**	**29%**	$12,675	29%	$12,589	30%	$12,643	31%	$12,646	31%
Commercial Banking	**10,861**	**25**	11,122	26	10,780	26	10,690	26	10,625	26
AFCRE	**13,679**	**32**	13,216	31	12,558	30	11,999	29	11,769	29
RBPCG	**2,840**	**7**	2,835	7	2,825	7	2,826	7	2,840	7
Home Lending	**3,198**	**7**	3,223	7	3,184	8	3,099	8	2,953	7
Treasury / Other	**38**	**—**	68	—	58	—	22	—	31	—
Total loans and leases	**$43,423**	**100%**	$43,139	100%	$41,994	100%	$41,279	100%	$40,864	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.
(2) During the first quarter of 2014, we reorganized our business segments.

Huntington Bancshares Incorporated
Deposits Composition

(dollar amounts in millions)	**2014**		2013							
	March 31,		December 31,		September 30,		June 30,		March 31,	
Ending Balances by Type:										
Demand deposits—noninterest-bearing	**$14,314**	**29%**	$13,650	29%	$13,421	29%	$13,491	29%	$12,757	27
Demand deposits—interest-bearing	**5,970**	**12**	5,880	12	5,856	13	5,977	13	6,135	13
Money market deposits	**17,693**	**36**	17,213	36	16,212	34	15,131	33	15,165	32
Savings and other domestic deposits	**5,115**	**10**	4,871	10	4,946	11	5,054	11	5,174	11
Core certificates of deposit	**3,557**	**7**	3,723	8	4,108	9	4,353	9	5,170	11
Total core deposits	**46,649**	**94**	45,337	95	44,543	96	44,006	95	44,401	94
Other domestic deposits of $250,000 or more	**289**	**1**	274	1	268	1	283	1	355	1
Brokered deposits and negotiable CDs	**2,074**	**4**	1,580	3	1,366	3	1,695	4	1,807	4
Deposits in foreign offices	**337**	**1**	316	1	387	—	347	—	304	1
Total deposits	**$49,349**	**100%**	$47,507	100%	$46,564	100%	$46,331	100%	$46,867	100
Total core deposits:										
Commercial	**$20,507**	**44%**	$19,982	44%	$19,526	44%	$18,922	43%	$18,502	42
Consumer	**26,142**	**56**	25,355	56	25,017	56	25,084	57	25,899	58
Total core deposits	**$46,649**	**100%**	$45,337	100%	$44,543	100%	$44,006	100%	$44,401	100
Ending Balances by Business Segment:(2)										
Retail and Business Banking	**$29,370**	**62%**	$28,294	60%	$28,163	61%	$28,209	61%	$28,718	61
Commercial Banking	**10,217**	**22**	10,188	21	9,969	21	9,079	20	9,210	20
AFCRE	**1,203**	**3**	1,171	2	1,125	2	1,068	2	1,019	2
RBPCG	**6,267**	**9**	6,094	13	5,876	13	6,195	13	5,983	13
Home Lending	**281**	**1**	330	1	278	1	388	1	400	1
Treasury / Other	**2,011**	**4**	1,430	3	1,153	2	1,392	3	1,537	3
Total deposits	**$49,349**	**100%**	$47,507	100%	$46,564	100%	$46,331	100%	$46,867	100

	2014		**2013**						2013	
	First		Fourth		Third		Second		First	
Average Balances by Business Segment:(2)										
Retail and Business Banking	**$28,633**	**60%**	$28,424	61%	$28,156	61%	$28,339	61%	$28,324	62
Commercial Banking	**10,060**	**21**	9,861	21	9,604	21	9,017	20	9,221	20
AFCRE	**1,142**	**2**	1,114	2	1,064	2	1,002	2	975	2
RBPCG	**5,906**	**12**	5,937	13	5,535	12	5,954	13	5,638	12
Home Lending	**257**	**1**	293	1	335	1	412	1	385	1
Treasury / Other	**1,591**	**3**	1,145	2	1,276	3	1,463	3	1,470	3
Total deposits	**$47,589**	**100%**	$46,774	100%	$45,970	100%	$46,187	100%	$46,013	100

(1) Comprised primarily of national market deposits.
(2) During the first quarter of 2014, we reorganized our business segments.

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

	Average Balances					Percent Changes vs.	
	2014	2013					
(dollar amounts in millions)	**First**	Fourth	Third	Second	First	4Q13	1Q13
Assets							
Interest-bearing deposits in banks	**$ 83**	$ 71	$ 54	$ 84	$ 72	17 %	15%
Loans held for sale	**279**	322	379	678	709	(13)	(61)
Taxable	**6,240**	5,818	6,040	6,729	6,964	7	(10)
Tax-exempt	**1,115**	548	565	591	549	103	103
Total available-for-sale and other securities	**7,355**	6,366	6,605	7,320	7,513	16	(2)
Trading account securities	**38**	76	76	84	85	(50)	(55)
Held-to-maturity securities—taxable	**3,783**	3,038	2,139	1,711	1,717	25	120
Securities	**11,176**	9,480	8,820	9,115	9,315	18	20
Loans and leases:(1)							
Commercial and industrial	**17,631**	17,671	17,032	17,033	16,954	—	4
Commercial real estate:							
Construction	**612**	573	565	586	598	7	2
Commercial	**4,289**	4,331	4,345	4,429	4,694	(1)	(9)
Commercial real estate	**4,901**	4,904	4,910	5,015	5,292	—	(7)
Total commercial	**22,532**	22,575	21,942	22,048	22,246	—	1
Automobile	**6,786**	6,502	6,075	5,283	4,833	4	40
Home equity	**8,340**	8,346	8,341	8,263	8,395	—	(1)
Residential mortgage	**5,379**	5,331	5,256	5,225	4,978	1	8
Other consumer	**386**	385	380	460	412	—	(6)
Total consumer	**20,891**	20,564	20,052	19,231	18,618	2	12
Total loans and leases	**43,423**	43,139	41,994	41,279	40,864	1	6
Allowance for loan and lease losses	**(649)**	(668)	(717)	(746)	(772)	(3)	(16)
Net loans and leases	**42,774**	42,471	41,277	40,533	40,092	1	7
Total earning assets	**54,961**	53,012	51,247	51,156	50,960	4	8
Cash and due from banks	**904**	846	944	940	904	7	—
Intangible assets	**535**	542	552	563	571	(1)	(6)
All other assets	**3,941**	3,917	3,889	3,976	4,065	1	(3)
Total assets	**$59,692**	$57,649	$55,915	$55,889	$55,728	4 %	7%
Liabilities and shareholders' equity							
Deposits:							
Demand deposits—noninterest-bearing	**$13,192**	$13,337	$13,088	$12,879	$12,165	(1)%	8%
Demand deposits—interest-bearing	**5,775**	5,755	5,763	5,927	5,977	—	(3)
Total demand deposits	**18,967**	19,092	18,851	18,806	18,142	(1)	5
Money market deposits	**17,648**	16,827	15,739	15,069	15,045	5	17
Savings and other domestic deposits	**4,967**	4,912	5,007	5,115	5,083	1	(2)
Core certificates of deposit	**3,613**	3,916	4,176	4,778	5,346	(8)	(32)
Total core deposits	**45,195**	44,747	43,773	43,768	43,616	1	4
Other domestic deposits of $250,000 or more	**284**	275	268	324	360	3	(21)
Brokered deposits and negotiable CDs	**1,782**	1,398	1,553	1,779	1,697	27	5
Deposits in foreign offices	**328**	354	376	316	340	(7)	(4)
Total deposits	**47,589**	46,774	45,970	46,187	46,013	2	3
Short-term borrowings	**883**	629	710	701	762	40	16
Federal Home Loan Bank advances	**1,499**	851	549	757	686	76	119
Subordinated notes and other long-term debt	**2,503**	2,244	1,753	1,292	1,348	12	86
Total interest-bearing liabilities	**39,282**	37,161	35,894	36,058	36,644	6	7
All other liabilities	**1,035**	1,095	1,054	1,064	1,085	(5)	(5)
Shareholders' equity	**6,183**	6,056	5,879	5,888	5,834	2	6
Total liabilities and shareholders' equity	**$59,692**	$57,649	$55,915	$55,889	$55,728	4 %	7%

(1) Includes nonaccrual loans.

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

(dollar amounts in thousands)	Interest Income / Expense				
	2014	2013			
	First	Fourth	Third	Second	First
Assets					
Interest-bearing deposits in banks	**$ 6**	$ 7	$ 9	$ 57	$ 29
Loans held for sale	**2,603**	3,586	3,699	5,739	5,702
Securities:					
Available-for-sale and other securities:					
Taxable	**38,456**	34,554	35,280	38,538	40,185
Tax-exempt	**8,439**	8,696	5,700	5,829	5,438
Total available-for-sale and other securities	**46,895**	43,250	40,980	44,367	45,623
Trading account securities	**107**	79	43	126	106
Held-to-maturity securities—taxable	**23,320**	18,378	12,220	9,778	9,838
Total securities	**70,322**	61,708	53,243	54,272	55,567
Loans and leases:					
Commercial:					
Commercial and industrial	**157,016**	159,686	160,285	161,543	162,396
Commercial real estate:					
Construction	**6,108**	5,916	5,650	5,829	6,045
Commercial	**41,171**	43,906	45,525	46,214	46,978
Commercial real estate	**47,278**	49,822	51,175	52,043	53,023
Total commercial	**204,294**	209,508	211,460	213,586	215,419
Consumer:					
Automobile	**59,153**	60,080	58,216	52,159	51,013
Home equity	**84,634**	86,460	86,131	85,796	86,991
Residential mortgage	**50,834**	50,225	50,111	49,912	49,353
Other consumer	**6,514**	6,447	6,677	7,649	7,168
Total consumer	**201,136**	203,212	201,135	195,516	194,525
Total loans and leases	**405,430**	412,720	412,595	409,102	409,944
Total earning assets	**$478,361**	$478,020	$469,546	$469,169	$471,242
Liabilities					
Deposits:					
Demand deposits—noninterest-bearing	**$ —**	$ —	$ —	$ —	$ —
Demand deposits—interest-bearing	**512**	630	636	617	642
Total demand deposits	**512**	630	636	617	642
Money market deposits	**10,940**	11,296	10,211	8,886	8,438
Savings and other domestic deposits	**2,459**	2,925	3,134	3,416	3,818
Core certificates of deposit	**8,387**	10,330	11,094	13,410	15,710
Total core deposits	**22,299**	25,181	25,075	26,329	28,608
Other domestic deposits of $250,000 or more	**289**	271	300	406	465
Brokered deposits and negotiable CDs	**1,246**	1,385	2,145	2,746	2,823
Deposits in foreign offices	**104**	122	136	110	140
Total deposits	**23,938**	26,959	27,656	29,591	32,036
Short-term borrowings	**150**	129	158	179	234
Federal Home Loan Bank advances	**453**	306	197	272	301
Subordinated notes and other long-term debt	**10,408**	11,781	10,049	7,603	8,578
Total interest bearing liabilities	**34,949**	39,175	38,060	37,645	41,149
Net interest income	**$443,391**	$438,845	$431,486	$431,524	$430,093

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 35% tax rate. See page 9 for the FTE adjustment.

Huntington Bancshares Incorporated
Consolidated Quarterly Net Interest Margin—Yield
(Unaudited)

	Average Rates (2)				
	2014	2013			
Fully-taxable equivalent basis(1)	**First**	Fourth	Third	Second	First
Assets					
Interest-bearing deposits in banks	**0.03%**	0.04%	0.07%	0.27%	0.16%
Loans held for sale	**3.74**	4.46	3.89	3.39	3.22
Securities:					
Available-for-sale and other securities:					
Taxable	**2.47**	2.38	2.34	2.29	2.31
Tax-exempt	**3.03**	6.34	4.04	3.94	3.96
Total available-for-sale and other securities	**2.55**	2.72	2.48	2.42	2.43
Trading account securities	**1.12**	0.42	0.23	0.60	0.50
Held-to-maturity securities—taxable	**2.47**	2.42	2.29	2.29	2.29
Total securities	**2.52**	2.60	2.41	2.38	2.39
Loans and leases:(2)(3)					
Commercial:					
Commercial and industrial	**3.56**	3.54	3.68	3.75	3.83
Commercial real estate:					
Construction	**3.99**	4.04	3.91	3.93	4.05
Commercial	**3.84**	3.97	4.10	4.13	4.00
Commercial real estate	**3.86**	3.98	4.08	4.09	4.01
Total commercial	**3.63**	3.63	3.77	3.83	3.87
Consumer:					
Automobile	**3.54**	3.67	3.80	3.96	4.28
Home equity	**4.12**	4.11	4.10	4.16	4.20
Residential mortgage	**3.78**	3.77	3.81	3.82	3.97
Other consumer	**6.84**	6.64	6.98	6.66	7.05
Total consumer	**3.89**	3.93	3.99	4.07	4.22
Total loans and leases	**3.75**	3.77	3.87	3.95	4.03
Total earning assets	**3.53%**	3.58%	3.64%	3.68%	3.75%
Liabilities					
Deposits:					
Demand deposits—noninterest-bearing	**— %**	— %	— %	— %	— %
Demand deposits—interest-bearing	**0.04**	0.04	0.04	0.04	0.04
Total demand deposits	**0.01**	0.01	0.01	0.01	0.01
Money market deposits	**0.25**	0.27	0.26	0.24	0.23
Savings and other domestic deposits	**0.20**	0.24	0.25	0.27	0.30
Core certificates of deposit	**0.94**	1.05	1.05	1.13	1.19
Total core deposits	**0.28**	0.32	0.32	0.34	0.37
Other domestic deposits of $250,000 or more	**0.41**	0.39	0.44	0.50	0.52
Brokered deposits and negotiable CDs	**0.28**	0.39	0.55	0.62	0.67
Deposits in foreign offices	**0.13**	0.14	0.14	0.14	0.17
Total deposits	**0.28**	0.32	0.33	0.36	0.38
Short-term borrowings	**0.07**	0.08	0.09	0.10	0.12
Federal Home Loan Bank advances	**0.12**	0.14	0.14	0.14	0.18
Subordinated notes and other long-term debt	**1.66**	2.10	2.29	2.35	2.54
Total interest-bearing liabilities	**0.36**	0.42	0.42	0.42	0.45
Net interest rate spread	**3.17**	3.15	3.20	3.26	3.30
Impact of noninterest-bearing funds on margin	**0.10**	0.13	0.14	0.12	0.12
Net interest margin	**3.27%**	3.28%	3.34%	3.38%	3.42%

Commercial Loan Derivative Impact
(Unaudited)

	Average Rates (2)				
	2014	2013			
Fully-taxable equivalent basis(1)	**First**	Fourth	Third	Second	First
Commercial loans(2)(3)	**3.37%**	3.47%	3.58%	3.57%	3.58%
Impact of commercial loan derivatives	**0.25**	0.17	0.19	0.26	0.29
Total commercial—as reported	**3.63%**	3.63%	3.77%	3.83%	3.87%
Average 30 day LIBOR	**0.16%**	0.17%	0.19%	0.20%	0.20%

(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)	2014 First	2013 Fourth	2013 Third	2013 Second	2013 First
Interest income	**$472,455**	$469,824	$462,911	$462,582	$465,319
Interest expense	**34,949**	39,175	38,060	37,645	41,149
Net interest income	**437,506**	430,649	424,851	424,937	424,170
Provision for credit losses	**24,630**	24,331	11,400	24,722	29,592
Net interest income after provision for credit losses	**412,876**	406,318	413,451	400,215	394,578
Service charges on deposit accounts	**64,582**	69,992	72,918	68,009	60,883
Mortgage banking income	**23,089**	24,327	23,622	33,659	45,248
Trust services	**29,565**	30,711	30,470	30,666	31,160
Electronic banking	**23,642**	24,251	24,281	23,346	20,713
Insurance income	**16,496**	15,556	17,269	17,187	19,252
Brokerage income	**17,071**	15,116	16,532	19,545	17,995
Bank owned life insurance income	**13,307**	13,817	13,740	15,421	13,442
Capital markets fees	**9,194**	12,332	12,825	12,229	7,834
Gain on sale of loans	**3,570**	7,144	5,063	3,348	2,616
Securities gains (losses)	**16,970**	1,239	98	(409)	(509)
Other income	**30,999**	35,406	36,951	28,918	37,984
Total noninterest income	**248,485**	249,891	253,769	251,919	256,618
Personnel costs	**249,477**	249,554	229,326	263,862	258,895
Outside data processing and other services	**51,490**	51,071	49,313	49,897	49,265
Net occupancy	**33,433**	31,984	35,591	27,656	30,114
Equipment	**28,750**	28,774	28,192	24,947	24,880
Marketing	**10,686**	13,704	12,270	14,239	10,971
Deposit and other insurance expense	**13,718**	10,056	11,155	13,461	15,490
Amortization of intangibles	**9,291**	10,320	10,362	10,362	10,320
Professional services	**12,231**	11,567	12,487	9,341	7,192
Other expense	**51,045**	38,979	34,640	32,100	35,666
Total noninterest expense	**460,121**	446,009	423,336	445,865	442,793
Income before income taxes	**201,240**	210,200	243,884	206,269	208,403
Provision for income taxes	**52,097**	52,029	65,047	55,269	55,129
Net income	**$149,143**	$158,171	$178,837	$151,000	$153,274
Dividends on preferred shares	**7,964**	7,965	7,967	7,967	7,970
Net income applicable to common shares	**$141,179**	$150,206	$170,870	$143,033	$145,304
Average common shares—basic	**829,659**	830,590	830,398	834,730	841,103
Average common shares—diluted	**842,677**	842,324	841,025	843,840	848,708
Per common share					
Net income—basic	**$ 0.17**	$ 0.18	$ 0.21	$ 0.17	$ 0.17
Net income—diluted	**0.17**	0.18	0.20	0.17	0.17
Cash dividends declared	**0.05**	0.05	0.05	0.05	0.04
Revenue—fully-taxable equivalent (FTE)					
Net interest income	**$437,506**	$430,649	$424,851	$424,937	$424,170
FTE adjustment	**5,885**	8,196	6,634	6,587	5,923
Net interest income(2)	**443,391**	438,845	431,485	431,524	430,093
Noninterest income	**248,485**	249,891	253,769	251,919	256,618
Total revenue(2)	**$691,876**	$688,736	$685,254	$683,443	$686,711

(1) Comparisons for presented periods are impacted by a number of factors. Refer to Significant Items.
(2) On a fully-taxable equivalent (FTE) basis assuming a 35% tax rate.

Huntington Bancshares Incorporated
Quarterly Mortgage Banking Income
(Unaudited)

(dollar amounts in thousands, except as noted)	**2014**	2013				Percent Changes vs.	
	First	Fourth	Third	Second	First	4Q13	1Q13
Mortgage banking income							
Origination and secondary marketing	**$ 14,497**	$ 14,201	$ 15,568	$ 27,917	$ 27,330	2%	(47)%
Servicing fees	**10,939**	10,809	10,868	10,898	11,241	1	(3)
Amortization of capitalized servicing	**(5,982)**	(6,062)	(6,783)	(7,998)	(7,903)	(1)	(24)
Other mortgage banking income	**3,535**	3,397	3,685	4,470	4,654	4	(24)
Subtotal	**22,989**	22,345	23,338	35,287	35,322	3	(35)
MSR valuation adjustment(1)	**(1,597)**	3,458	173	14,127	17,798	(146)	(109)
Net trading gains (losses) related to MSR hedging	**1,697**	(1,476)	110	(15,755)	(7,872)	(215)	(122)
Total mortgage banking income	**$ 23,089**	$ 24,327	$ 23,621	$ 33,659	$ 45,248	(5)%	(49)%
Mortgage originations *(in millions)*	**$ 657**	$ 841	$ 1,176	$ 1,282	$ 1,119	(22)%	(41)%
Capitalized mortgage servicing rights(2)	**163,279**	162,301	158,776	155,522	139,927	1	17
Total mortgages serviced for others *(in millions)*(2)	**15,614**	15,239	15,231	15,213	15,367	2	2
MSR % of investor servicing portfolio(2)	**1.05%**	1.07%	1.04%	1.02%	0.91%	(2)	15
Net impact of MSR hedging							
MSR valuation adjustment(1)	**$ (1,597)**	$ 3,458	$ 173	$ 14,127	$ 17,798	(146)%	(109)%
Net trading gains (losses) related to MSR hedging	**1,697**	(1,476)	110	(15,755)	(7,872)	(215)	(122)
Net gain (loss) of MSR hedging	**$ 100**	$ 1,982	$ 283	$ (1,628)	$ 9,926	(95)%	(99)%

(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)

	2014	2013			
(dollar amounts in thousands)	**First**	Fourth	Third	Second	First
Allowance for loan and lease losses, beginning of period	**$647,870**	$666,030	$733,076	$746,769	$769,075
Loan and lease losses	**(73,011)**	(73,684)	(85,252)	(63,238)	(84,142)
Recoveries of loans previously charged off	**30,025**	27,237	29,510	28,448	32,455
Net loan and lease losses	**(42,986)**	(46,447)	(55,742)	(34,790)	(51,687)
Provision for loan and lease losses	**28,161**	28,289	(11,234)	21,354	29,388
Allowance of assets sold or transferred to loans held for sale	**(1,127)**	(2)	(70)	(257)	(7)
Allowance for loan and lease losses, end of period	**$631,918**	$647,870	$666,030	$733,076	$746,769
Allowance for unfunded loan commitments and letters of credit, beginning of period	**$ 62,899**	$ 66,857	$ 44,223	$ 40,855	$ 40,651
Provision for (reduction in) unfunded loan commitments and letters of credit losses	**(3,531)**	(3,958)	22,634	3,368	204
Allowance for unfunded loan commitments and letters of credit, end of period	**$ 59,368**	$ 62,899	$ 66,857	$ 44,223	$ 40,855
Total allowance for credit losses, end of period	**$691,286**	$710,769	$732,887	$777,299	$787,624
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	**1.42%**	1.50%	1.57%	1.76%	1.81%
Nonaccrual loans and leases (NALs)	**193**	201	200	202	196
Nonperforming assets (NPAs)	**174**	184	178	185	180
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	**1.56%**	1.65%	1.72%	1.86%	1.91%
Nonaccrual loans and leases	**211**	221	220	214	207
Nonperforming assets	**191**	202	196	196	190

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

(dollar amounts in thousands)	2014 First	2013 Fourth	2013 Third	2013 Second	2013 First
Net charge-offs by loan and lease type:					
Commercial:					
Commercial and industrial	**$ 8,606**	$ 9,826	$ 1,661	$ 1,586	$ 3,317
Commercial real estate:					
Construction	**918**	(88)	6,165	1,079	(798)
Commercial	**(1,905)**	(2,783)	6,398	1,305	13,575
Commercial real estate	**(987)**	(2,871)	12,563	2,384	12,777
Total commercial	**7,619**	6,955	14,224	3,970	16,094
Consumer:					
Automobile	**4,642**	3,759	2,721	1,463	2,594
Home equity	**15,687**	20,451	27,175	14,654	19,983
Residential mortgage	**7,859**	7,605	4,789	8,620	6,148
Other consumer	**7,179**	7,677	6,833	6,083	6,868
Total consumer	**35,367**	39,492	41,518	30,820	35,593
Total net charge-offs	**$42,986**	$46,447	$55,742	$34,790	$51,687
Net charge-offs—annualized percentages:					
Commercial:					
Commercial and industrial	**0.20%**	0.22%	0.04%	0.04%	0.08%
Commercial real estate:					
Construction	**0.60**	(0.06)	4.36	0.74	(0.53)
Commercial	**(0.18)**	(0.26)	0.59	0.12	1.16
Commercial real estate	**(0.08)**	(0.23)	1.02	0.19	0.97
Total commercial	**0.14**	0.12	0.26	0.07	0.29
Consumer:					
Automobile	**0.27**	0.23	0.18	0.11	0.21
Home equity	**0.75**	0.98	1.30	0.71	0.95
Residential mortgage	**0.58**	0.57	0.36	0.66	0.49
Other consumer	**7.44**	7.98	7.19	5.28	6.67
Total consumer	**0.68**	0.77	0.83	0.64	0.76
Net charge-offs as a % of average loans	**0.40%**	0.43%	0.53%	0.34%	0.51%

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

(dollar amounts in thousands)	2014 March 31,	2013 December 31,	September 30,	June 30,	March 31,
Nonaccrual loans and leases (NALs):					
Commercial and industrial	**$ 57,053**	$ 56,615	$ 68,034	$ 80,037	$ 80,928
Commercial real estate	**71,344**	73,417	80,295	93,643	110,803
Automobile	**6,218**	6,303	5,972	7,743	6,770
Residential mortgage	**121,681**	119,532	116,260	122,040	118,405
Home equity	**70,862**	66,189	62,545	60,083	63,405
Total nonaccrual loans and leases	**327,158**	322,056	333,106	363,547	380,312
Other real estate, net:					
Residential	**30,581**	23,447	16,610	17,353	19,538
Commercial	**5,110**	4,217	12,544	3,713	5,601
Total other real estate, net	**35,691**	27,664	29,154	21,066	25,139
Other NPAs (1)	**2,440**	2,440	12,000	12,087	10,045
Total nonperforming assets(4)	**$365,289**	$ 352,160	$ 374,259	$396,699	$415,496
Nonaccrual loans and leases as a % of total loans and leases	**0.74%**	0.75%	0.78%	0.87%	0.92%
NPA ratio(2)	**0.82**	0.82	0.88	0.95	1.01
(NPA+90days)/(Loan+OREO)(3)	**1.17**	1.20	1.29	1.38	1.48

	2014 First	2013 Fourth	Third	Second	First
Nonperforming assets, beginning of period	**$352,160**	$ 374,260	$ 396,699	$415,495	$445,775
New nonperforming assets(4)	**117,804**	109,454	139,767	101,840	115,061
Returns to accruing status	**(9,333)**	(12,367)	(31,293)	(18,915)	(19,537)
Loan and lease losses	**(47,596)**	(55,750)	(65,823)	(40,546)	(51,019)
OREO (losses) gains	**353**	535	1,053	1,874	840
Payments	**(39,233)**	(51,323)	(61,116)	(54,242)	(64,045)
Sales	**(8,866)**	(12,649)	(5,027)	(8,807)	(11,580)
Nonperforming assets, end of period	**$365,289**	$ 352,160	$ 374,260	$396,699	$415,495

(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 $76.8 million at March 31, 2014; $75.5 at December 31, 2013; $57.9 at September 30, 2013; $59.6 million at June 30, 2013; $59.9 million at March 31, 2013; 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)

	2014	2013			
(dollar amounts in thousands)	**March 31,**	December 31,	September 30,	June 30,	March 31,
Accruing loans and leases past due 90 days or more:					
Commercial and industrial	**$ 11,554**	$ 14,562	$ 19,217	$ 24,851	$ 26,547
Commercial real estate	**36,711**	39,142	44,026	45,051	56,007
Automobile	**4,252**	5,055	3,599	3,392	3,531
Residential mortgage (excluding loans guaranteed by the U.S. Government)	**29,534**	2,469	13,978	5,217	6,187
Home equity	**15,494**	13,983	13,044	14,245	15,044
Other consumer	**867**	998	1,102	1,367	1,107
Total, excl. loans guaranteed by the U.S. Government	**98,412**	76,209	94,966	94,123	108,423
Add: loans guaranteed by U.S. Government	**56,484**	87,985	81,770	87,135	88,596
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. Government	**$154,896**	$ 164,194	$ 176,736	$181,258	$197,019
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.22%**	0.18%	0.22%	0.23%	0.26%
Guaranteed by U.S. Government, as a percent of total loans and leases	**0.13**	0.20	0.20	0.21	0.21
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	**0.35**	0.38	0.42	0.43	0.48
Accruing troubled debt restructured loans:					
Commercial and industrial	**$102,970**	$ 83,857	$ 85,687	$ 94,583	$ 90,642
Commercial real estate	**210,876**	204,668	204,597	184,372	192,167
Automobile	**27,393**	30,781	30,981	32,768	34,379
Home equity (1)	**202,044**	188,266	153,591	135,759	162,087
Residential mortgage	**284,194**	305,059	300,809	293,933	288,041
Other consumer	**1,727**	1,041	959	3,383	2,514
Total accruing troubled debt restructured loans	**$829,204**	$ 813,672	$ 776,624	$744,798	$769,830
Nonaccruing troubled debt restructured loans:					
Commercial and industrial	**$ 7,197**	$ 7,291	$ 8,643	$ 14,541	$ 14,970
Commercial real estate	**27,972**	23,981	22,695	26,118	26,588
Automobile	**5,676**	6,303	5,972	7,743	6,770
Home equity	**20,992**	20,715	11,434	10,227	11,235
Residential mortgage	**84,441**	82,879	77,525	80,563	84,317
Other consumer	**120**	—	—	—	—
Total nonaccruing troubled debt restructured loans	**$146,398**	$ 141,169	$ 126,269	$139,192	$143,880

(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)	**2014**	2013			
	First	Fourth	Third	Second	First
Common stock price, per share					
High[1]	**$ 10.010**	$ 9.730	$ 8.780	$ 7.960	$ 7.550
Low[1]	**8.720**	8.040	7.900	6.820	6.480
Close	**9.970**	9.650	8.260	7.870	7.370
Average closing price	**9.499**	8.982	8.445	7.457	7.073
Dividends, per share					
Cash dividends declared per common share	**$ 0.05**	$ 0.05	$ 0.05	$ 0.05	$ 0.04
Common shares outstanding					
Average—basic	**829,659**	830,590	830,398	834,730	841,103
Average—diluted	**842,677**	842,324	841,025	843,840	848,708
Ending	**827,772**	830,963	830,145	829,675	838,758
Book value per common share	**$ 6.99**	$ 6.86	$ 6.70	$ 6.49	$ 6.52
Tangible book value per common share[2]	**6.31**	6.26	6.09	5.87	5.90
Common share repurchases					
Number of shares repurchased	**14,571**	—	1,974	9,996	4,738

(dollar amounts in millions)	**2014**	2013			
	March 31,	December 31,	September 30,	June 30,	March 31,
Calculation of tangible equity / asset ratio:					
Total shareholders' equity	**$ 6,176**	$ 6,090	$ 5,952	$ 5,774	$ 5,857
Less: goodwill	**(505)**	(444)	(444)	$ (444)	(444)
Less: other intangible assets	**(91)**	(93)	(104)	$ (114)	(124)
Add: related deferred tax liability[2]	**32**	33	36	40	43
Total tangible equity	**5,612**	5,586	5,440	5,256	5,332
Less: preferred equity	**(386)**	(386)	(386)	(386)	(386)
Total tangible common equity	**$ 5,226**	$ 5,200	$ 5,054	$ 4,870	$ 4,946
Total assets	**$ 61,146**	$ 59,467	$ 56,639	$ 56,104	$ 56,045
Less: goodwill	**(505)**	(444)	(444)	(444)	(444)
Less: other intangible assets	**(91)**	(93)	(104)	(114)	(124)
Add: related deferred tax liability[2]	**32**	33	36	40	43
Total tangible assets	**$ 60,582**	$ 58,963	$ 56,127	$ 55,586	$ 55,520
Tangible equity / tangible asset ratio	**9.26%**	9.47%	9.69%	9.46%	9.60%
Tangible common equity / tangible asset ratio	**8.63**	8.82	9.01	8.76	8.91
Tier 1 common risk-based capital ratio:[4]					
Tier 1 capital	**$ 6,107**	$ 6,100	$ 6,018	$ 5,885	$ 5,829
Shareholders' preferred equity	**(386)**	(386)	(386)	(386)	(386)
Trust preferred securities	**(304)**	(299)	(299)	(299)	(299)
REIT preferred stock	**—**	—	(50)	(50)	(50)
Tier 1 common	**$ 5,417**	$ 5,415	$ 5,283	$ 5,150	$ 5,094
Total risk-weighted assets[4]	**$ 50,931**	$ 49,690	$ 48,687	$ 48,080	$ 47,937
Tier 1 common risk-based capital ratio[4]	**10.63%**	10.90%	10.85%	10.71%	10.62%
Other capital data:					
Tier 1 leverage ratio[4]	**10.32**	10.67	10.85	10.64	10.57
Tier 1 risk-based capital ratio[4]	**11.99**	12.28	12.36	12.24	12.16
Total risk-based capital ratio[4]	**14.19**	14.57	14.67	14.57	14.55
Tangible common equity / risk-weighted assets ratio[4]	**10.26**	10.48	10.40	10.15	10.34
Other data:					
Number of employees (Average full-time equivalent)	**11,848**	11,765	12,080	12,063	11,949
Number of domestic full-service branches[3]	**727**	711	731	727	717

(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 RBPCG offices.
(4) March 31, 2014, figures are estimated and are presented on a basel 1 basis.