

Huntington Bancshares Incorporated
2.625% Senior Notes Due August 6, 2024 (the “Notes”)

SUMMARY OF TERMS DATED JULY 30, 2019

Issuer	Huntington Bancshares Incorporated
Security	2.625% Senior Notes Due 2024
Note Type	Senior Notes
Legal Format	SEC Registered (Registration Statement No. 333-232886)
Aggregate Principal Amount Offered	\$800,000,000
Minimum Denominations	\$2,000
Minimum Increments	\$1,000
Trade Date	July 30, 2019
Settlement Date	August 6, 2019 (T+5)
Maturity Date	August 6, 2024
Interest Payment Dates	Each February 6 and August 6, commencing on February 6, 2020
Reference Benchmark	UST 1.750% Notes, due July 31, 2024
Benchmark Yield	1.842%
Spread to Benchmark	T + 83 basis points
Reoffer Yield	2.672%
Coupon	2.625%
Redemption Provision	The Issuer may redeem the Notes, in whole or in part, on or after July 6, 2024, the date that is one month prior to the maturity date, at a redemption price equal to 100% of the principal amount of the Notes redeemed, plus accrued and unpaid interest thereon to the redemption date.
Price to Investors	99.781% of the face amount
Underwriting Discount	0.350% of the face amount
Listing	None
Joint Book-Running Managers	Goldman Sachs & Co. LLC BofA Securities, Inc. Citigroup Global Markets Inc. The Huntington Investment Company
Co-Managers	Credit Suisse Securities (USA) LLC MUFG Securities Americas Inc.
CUSIP Number	446150 AQ7
ISIN Number	US446150AQ78

The Issuer has filed a registration statement (File Number 333-232886) (including a prospectus) and a preliminary prospectus supplement with the Securities and Exchange Commission for the offering to which this communication relates. Before you invest, you should read the prospectus and the preliminary prospectus supplement related to that registration statement and other documents that the Issuer has filed with the Securities and Exchange Commission for more complete information about the Issuer and this offering. You may get these documents for free by visiting EDGAR on the website of the Securities and Exchange Commission at www.sec.gov. Copies of the prospectus, preliminary prospectus supplement and any subsequently filed prospectus supplement relating to the offering may be obtained from Goldman Sachs & Co. LLC, Attn: Prospectus Department, 200 West Street, New York, NY 10282, telephone: 866-471-2526, facsimile: 212-902-9316, email: prospectus-ny@ny.email.gs.com, BofA Securities, Inc., telephone: 800-294-1322, Citigroup Global Markets Inc., telephone: 800-831-9146.

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