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Standard & Poor's Raises Huntington Auto Finance Trust Ratings

Ratings service raises ratings on class B, C, and D notes and affirms AAA rating on class A-4 series 2009-1 and all 14 classes of 2011-1 and 2012-1 series

COLUMBUS, Ohio--(BUSINESS WIRE)-- Huntington (NASDAQ: HBAN; www.huntington.com) announces that Standard & Poor's (S&P) has raised the ratings of the class B, C, and D notes issued by Huntington Auto Trust 2009-1. The ratings have been raised from AA to AA+, A to AA, and BBB to AA-, respectively. In addition, S&P affirmed the AAA rating on class A-4 notes issued by Huntington Auto Trust 2009-1, 7 classes issued by Huntington Auto Trust 2011-1 and all 7 classes issued by Huntington Auto Trust 2012-1. The AAA rating is the highest that Standard & Poor's issues.

"Because of our deep understanding of the auto lending business, our auto dealer customers continue to rely on us to provide them with consistent underwriting and service practices needed to drive results," said Nick Stanutz, Huntington's senior executive vice president of auto finance. "These ratings increases underscore our focus in only doing business with dealers who have effective business models and sound management strategies."

S&P stated, in part, in a recent press release that "the series 2009-1, with 37 months of performance... has performed better than we initially expected, and we expect it to continue to do so."

To read S&P's press release on Huntington's Auto Finance Trust ratings, [click here](#).

"S&P's upgrade of these ratings shows that these bonds provide strong credit and collateral performance," Stanutz added. "These ratings also emphasize the confidence that investors can have when investing in these bonds in a volatile market."

Huntington has provided new and used automobile financing and dealer services throughout the Midwest for more than 60 years, and currently serves customers in Ohio, Kentucky, Indiana, Michigan, West Virginia, Pennsylvania, Massachusetts, Rhode Island, Vermont, New Hampshire, Maine, Minnesota and Wisconsin. The company also delivers comprehensive banking services to many of its auto dealer customers.

About Huntington

Huntington Bancshares Incorporated is a \$56 billion regional bank holding company headquartered in Columbus, Ohio. The Huntington National Bank, founded in 1866, provides full-service commercial, small business, and consumer banking services; mortgage banking services; treasury management and foreign exchange services; equipment leasing; wealth and investment management services; trust services; brokerage services; customized insurance brokerage and service programs; and other financial products and services. The

principal markets for these services are Huntington's six-state banking franchise: Ohio, Michigan, Pennsylvania, Indiana, West Virginia, and Kentucky. The primary distribution channels include a banking network of over 660 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 over 1,300 ATMs. Through automotive dealership relationships within its six-state banking franchise area and selected other Midwest and New England states, Huntington also provides commercial banking services to the automotive dealers and retail automobile financing for dealer customers.

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