

Huntington Bank

Consumer Research in Midwest Markets

December 11, 2012



Research Purpose

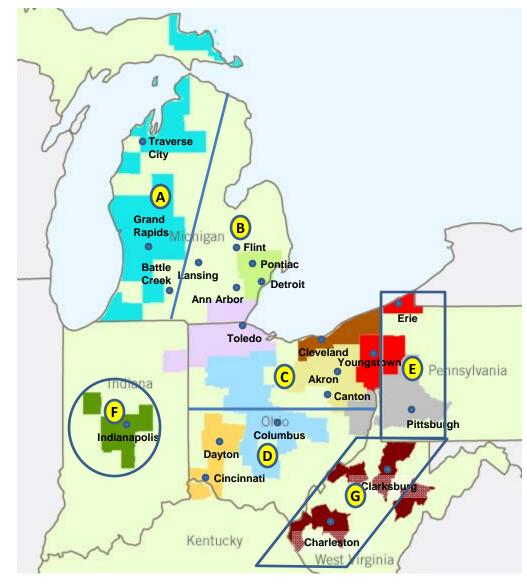
A research survey was conducted to support a PR campaign on consumer sentiment regarding the state of the economy within the five primary regions of the Huntington Bank community.





Huntington Bank Community

Regions Surveyed
Michigan
W. Michigan
E. Michigan
Ohio
N. Ohio
S. Ohio
W. Pennsylvania
Indianapolis F
West Virginia G





Research Method

Echo Research conducted 2,133 online interviews among adult consumers within the five primary Midwestern regions of the Huntington Bank community – Michigan, Ohio, Western PA, Indianapolis, and West Virginia.

Respondents participated from November 12 through November 20, 2012.

The margin of error associated with the findings in this report is +/- 2.1% at a 95% confidence level.

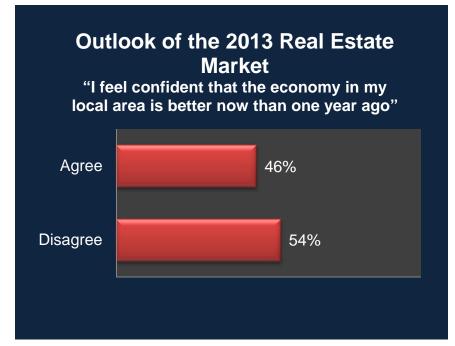




Consumers are Cautiously Optimistic about the Real Estate Market, Yet Most are Not Holding Back on Vacations and Holiday Purchases

As much as 70% of consumers will spend more or the same on holiday purchases as they did last year – and this won't hinder 2013 vacation plans, as three in four have 2013 vacation plans (75%). More than half (52%) have plans for home improvements as well.







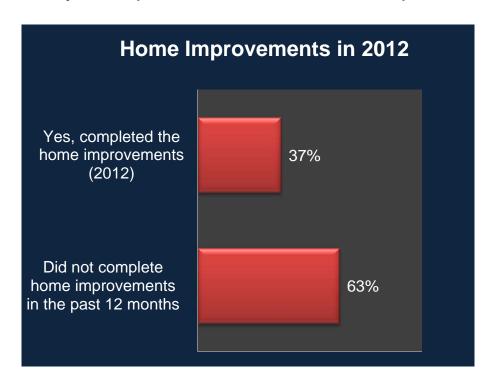
Will you, or not, make home improvements in 2013?
Will you, or not, take a vacation away from home in 2013?
Will you spending more less or the same on holiday purcha

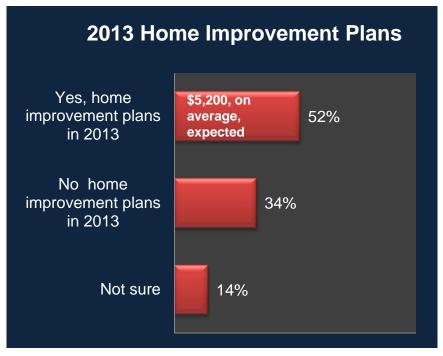
Will you spending more, less, or the same on holiday purchases this year versus holiday purchases last year?



More Consumers are Planning Home Improvements in 2013 than in 2012

More than one half (52%) will plan for home improvements in 2013 – up from 37% who completed home improvements in 2012. On average consumers say they will spend \$5,200 on home improvement plans in 2013.







Will you, or not, make home improvements in 2013? Did you make any home improvements in the past 12 months, even if you did not actually proceed with the improvements?



Consumer Vacation Expected to be on the Rise in 2013

Three in four consumers plan to take a vacation away from home in 2013, up from 63 percent in 2012. On average consumers say they will spend \$3,200 on vacations in 2013.









Most Consumers will Continue to Spend the Same as Last Holiday Season or Increase their Spending

As much as 70% plan to spend the same (56%) or more (14%) on holiday purchases as they did last year. On average consumers say they will spend \$959 on holiday purchases this year.

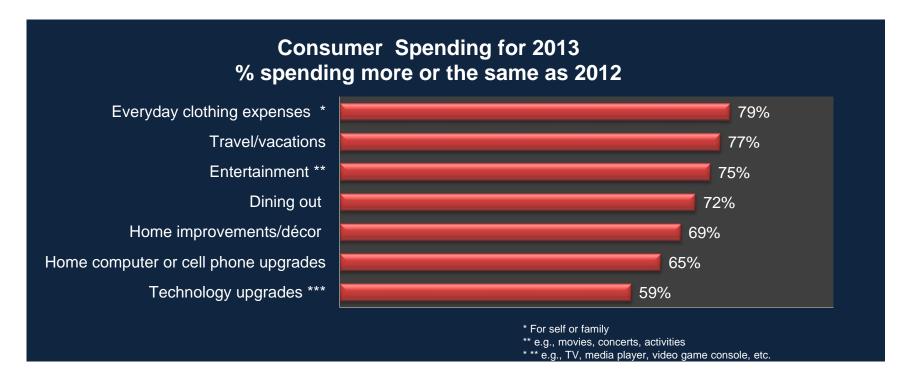






Consumers Indicate Similarly High Spending Patterns for Clothing, Travel, Entertainment, and Dining Out

More than seven in ten have plans to spend more or the same in 2013 as they did in 2012 on such items as clothing (79%), travel/vacations (77%), entertainment (75%), and dining out (72%).

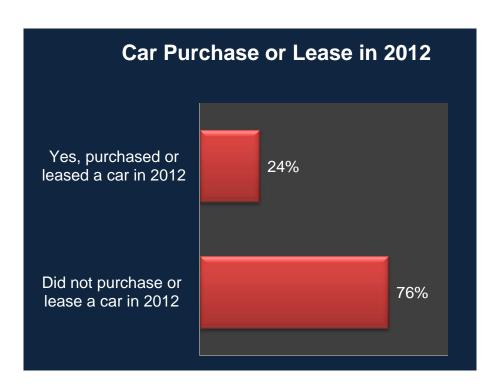






The Majority of Consumers Will Not Purchase/Lease a New Car in 2013

Two-thirds of consumers will not purchase or lease a car in 2013 – down from 76% in 2012.



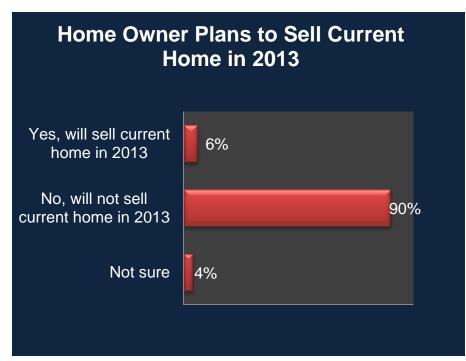


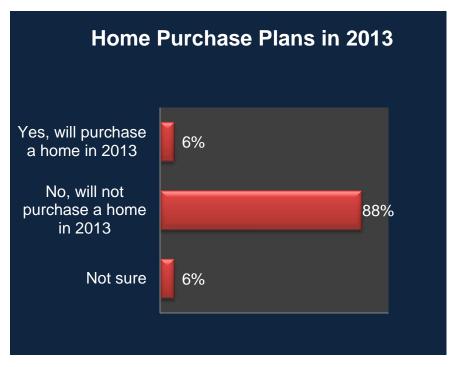




The Majority of Consumers Will Not Buy or Sell a Home In 2013

Similar proportions of consumers have no plans to purchase or sell their home in 2013. Eighty-eight percent of homeowners have no intentions of selling their home in 2013 and nine in ten (90%) of all consumers have no plans to purchase a home next year.











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