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): May 15, 2010

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:

☐ 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 7.01 Regulation FD Disclosure.

The attached Analyst Handout contains information that members of Huntington Bancshares Incorporated ("Huntington") management will use from time to time through June 30, 2010, during visits with investors, analysts, and other interested parties to assist their understanding of Huntington. This handout is available in the Investor Relations section of Huntington's web site at www.huntington-ir.com.

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

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

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

The following exhibit is being furnished herewith:

Exhibit 99.1 — Analyst Handout

SIGNATURES

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

HUNTINGTON BANCSHARES INCORPORATED

Date: May 17, 2010

By: */s/ Donald R. Kimble*
Donald R. Kimble,
Sr. Executive Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	Analyst Handout

Exhibit 99.1

2010 Second Quarter Investor Handout

May 15, 2010

Huntington

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Huntington

Overview Discussion

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Earnings Performance Assessment

- **Return to profitability**
  - $39.7 MM reported net income $0.01 EPS
    - Includes $38.2 MM, or $0.05 EPS, net tax benefit
  - One year ahead of analysts consensus expectations
  - Anticipate full-year profitability in 2010
- **Pre-tax, pre-provision income growing**
  - $251.8 MM pre-tax, pre-provision income [(1)], up $9.8 MM, or 4%
  - 5 consecutive quarterly improvements
  - 9% growth targeted by 3Q10
  - PTPP earnings power is expanding; i.e., more return per dollar assets deployed

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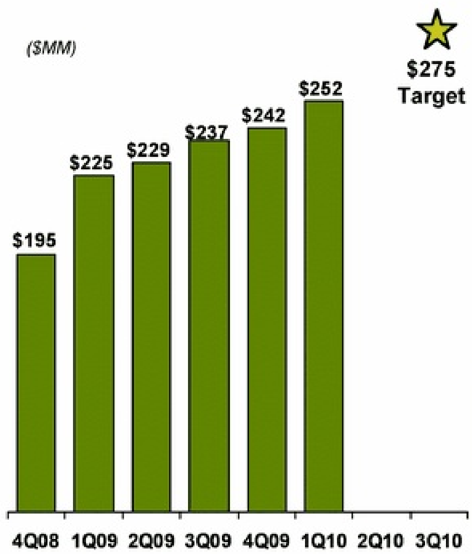
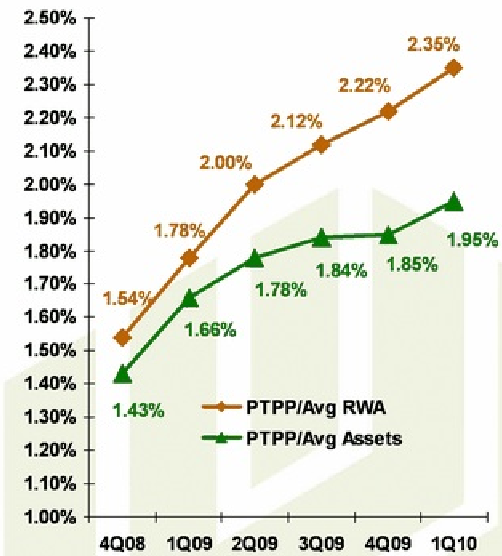
(1) See *Basis of Presentation* for definition, as well as reconciliation on slide #35

Pre-Tax, Pre-Provision Income (1)



PTPP Earnings Power (2)



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(1) See *Basis of Presentation* for definition, as well as reconciliation on slide #35
(2) Annualized

Pre-Tax, Pre-Provision Earnings Power

Sensitivity Analysis on $275 MM

($ MM)		Net Charge-off Assumption [1]				
		0.35%	*0.40%*	*0.45%*	*0.50%*	***0.55%***
PTPP	**$ 275**					
Less: Intangible amortization	15					
	$ 260	**$ 260**	$ 260	$ 260	$ 260	**$ 260**
Less: Net charge-offs		**32**	37	42	46	**51**
Pre-tax income		**228**	223	218	214	**209**
Less: Taxes	30%	**68**	67	66	64	**63**
Net income		**$ 159**	$ 156	$ 153	$ 150	**$ 146**
ROA		**1.23%**	1.20%	1.18%	1.15%	**1.13%**

Average loans/leases	$ 37,000
Average total assets	52,000

[1] Annualized

10 year average (1997-2006)	0.55%
3 year average (2004-2006)	0.33%

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Balance Sheet Assessment

- **Liquidity position has never been stronger**
  - $10.3 billion in cash and investment securities
- **Funding has never been more balanced**
  - 92% loan-to-deposit ratio
  - Growth of low-cost core deposits
- **Capital levels are adequate**
  - Raised $1.7 billion of regulatory capital in 2009… $1.3 billion in common equity
  - Tier 1 and Total regulatory capital exceed “well-capitalized” thresholds by $2.5 billion and $1.8 billion, respectively
  - Generating capital internally

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Credit Quality Assessment

Loan Portfolio Significantly De-Risked

- **Delinquencies are trending down**
  - Commercial "criticized" loan migration slowing
  - Overall "criticized" loans declining
  - Decline in 30 days past due and accruing loans… down 13% for total commercial loans and 4% for total consumer loans
- **Charge-offs peaked in 2009**
  - Commercial NCOs trending down
  - Consumer NCOs are stabilized with run rates well below industry averages and consistent with expectations
  - 46% linked-quarter decline in total NCOs in 1Q10
- **Nonperforming assets are trending down**
  - Total NPAs 1Q10 down 7% 4Q09 down 12%
  - New NPAs 1Q10 down 52% 4Q09 down 45%
  - 28% of total commercial NALs are less than 30 days past due
- **Reserves remain strong**
  - 4.14% period-end allowance for credit losses (4.19% excluding Franklin)
  - 87% ACL coverage of nonaccrual loans (106% excluding Franklin)

Net Interest Income Trends

Net Interest Margin

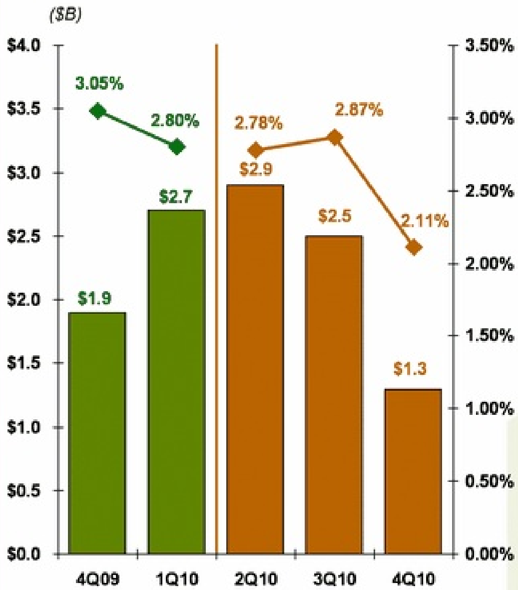
- Roll-off of higher priced CDs
- Mix shift to lower cost deposits
- Loan pricing opportunities
- Positioning for higher interest rates

Earning Assets

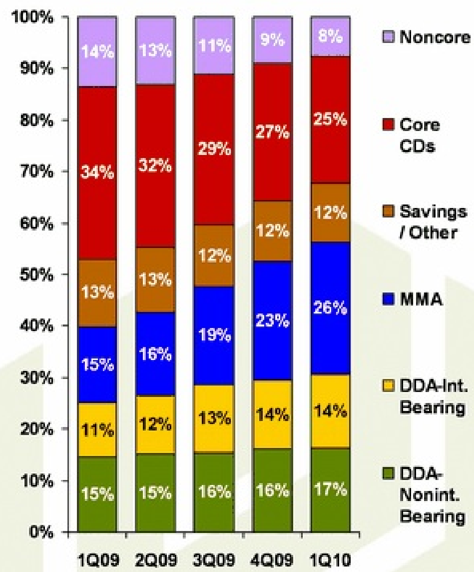
- Loans
  - Opportunities: C&I, small business, and auto
  - Challenges: CRE, home equity, residential mortgage
- Investment securities
  - Expected to increase until loan demand is stronger

Deposit Trends

CD Maturities & Avg. Rate on Maturities



Deposit Mix



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Fee Income Trends

Drivers of Growth

- Trust income
- Brokerage income
- Treasury management

Challenges

- Mortgage banking income
- Deposit service charge outlook / Reg. E impact
- Insurance income
- Electronic service charges

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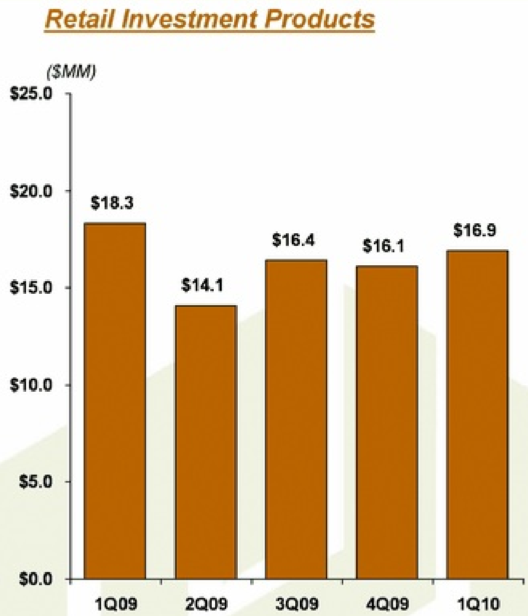
Fee Income Trends



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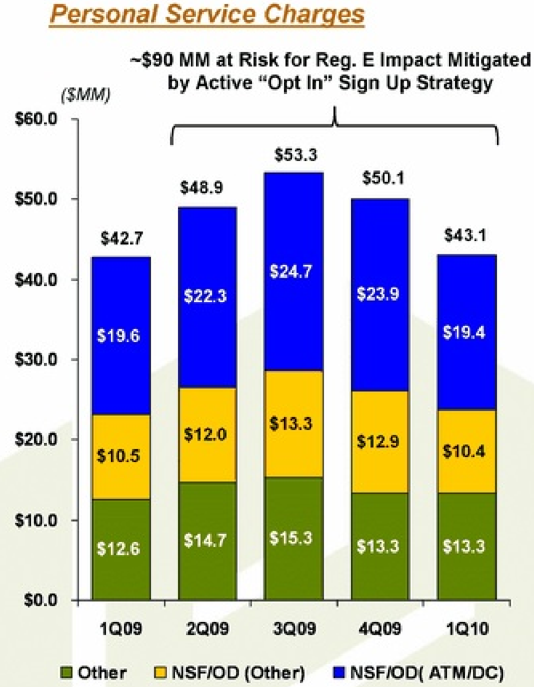
Deposit Service Charges Trends



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Positioning to Grow Revenues – 2009

Timing	Segment	Description	# Staff
3Q09	PFG	Columbus investment staff expansion	4
3Q09	PFG	HIC new independent advisor channel launched	
3Q09	PFG	Three new mutual funds launched	
3Q09	PFG	National Settlements Service launched	4
3Q09	Corporate/Marketing	Chief marketing officer	1
3Q09-4Q09	PFG	Brokerage sales	14
4Q09	Retail Banking	Warren Bank, MI FDIC-related acquisition	
4Q09	Retail Banking	Citizens State Bank, MI FDIC-related liquidation	
4Q09	Commercial Banking	Asset-based lending	10
4Q09	Commercial Banking	Foreign exchange / currency risk management expansion	5
4Q09	Auto Finance	Expand Western Pennsylvania presence	4
4Q09	PFG	Trust business development	7
4Q09	Commercial Banking	Treasury management director hired	1
4Q09	Commercial Banking	Large corporate director hired	1

Positioning to Grow Revenues – 2010

Timing	Segment	Description	# Staff
1Q10	Corporate/Technology	Initiated development of cross-sell system (MAX)	1
1Q10	Retail Banking	Cleveland expanded hours / 7 days a week banking service initiated	150
1Q10	Commercial Banking	East Michigan commercial banking team acquired	8
1Q10	Retail Banking	$4 billion, 3-year small business banking initiative	150
1Q10	Auto Finance	Launch Central and Eastern PA	10
1Q10	PFG	Opened new offices – Central Ohio (2); Kalamazoo, MI (1); West Cleveland (1)	12
1Q10	PFG	Wholesaler to distribute Huntington Funds through third-party distribution channels	1
1Q10	Corporate/Marketing	Engaged Arnold Worldwide to develop corporate brand strategy	
2Q10	Commercial Banking	Director of Commercial Banking – Central Ohio hired	1
2Q10	PFG	Opened new office – Wheeling, WV	3
2Q10	PFG	Unified Fund Services – appoints new lead relationship manager	
2Q10	Commercial Banking	Greater Cleveland Region – appoints new president	1
2Q10	Commercial Banking	Huntington National Bank becomes member of NACHA	
2Q10	PFG	Family office opened - Columbus	2
2Q10	Commercial Banking	Equipment Finance Group president appointed	

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Noninterest Expense Trends

Investments in Growth

- Retail and Business Banking
- Commercial Banking
- Private Financial Group
- Technology
- Marketing

Opportunities for Reductions

- Collection expense
- ORE and foreclosure expense
- Sourcing initiatives

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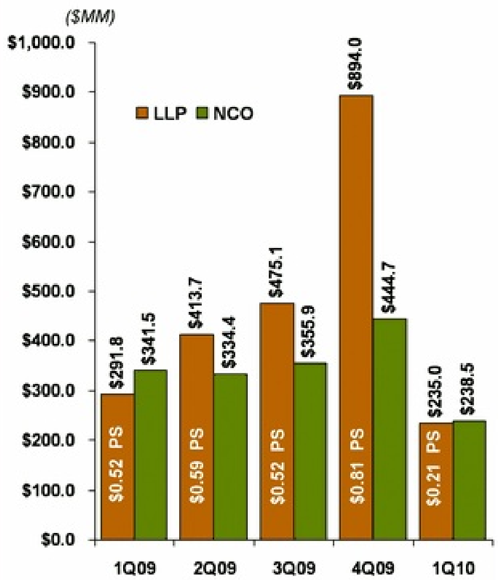
Provision, NCO, and ACL Trends

Loan Loss Provision vs. Net Charge-offs (1)



Allowance for Credit Losses vs. NALs (2)

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(1) NCO % annualized
(2) End of period

Capital Outlook

- Current levels are adequate

• TCE opportunities	TCE	Tier 1 Common
• Internal generation of capital		
• DTA recapture	-- bp	92 bp
• Conversion of convertible preferred	71 bp	85 bp

- No current plans to raise new capital

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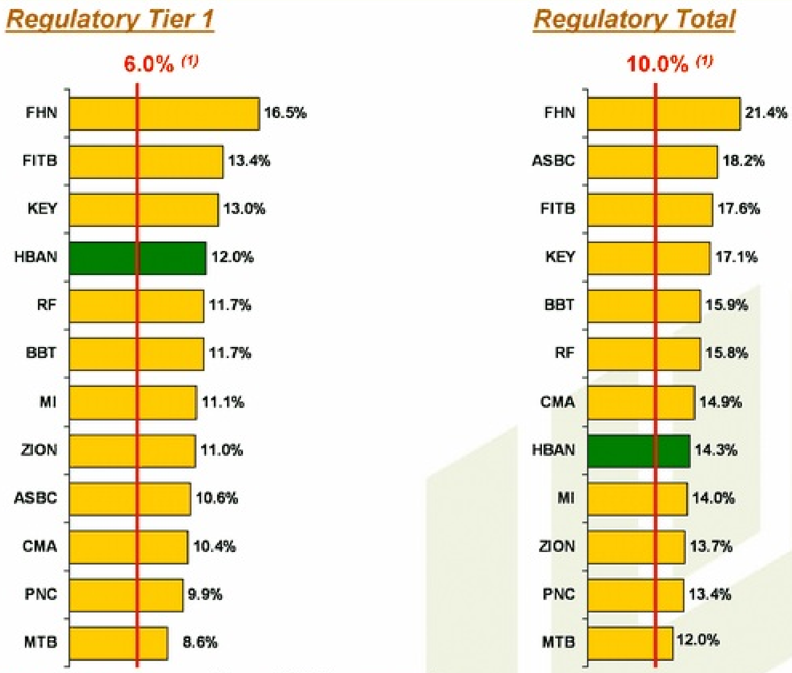
Capital Analysis – 3/31/10



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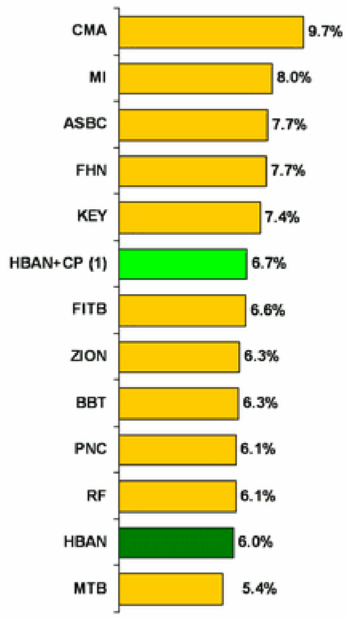
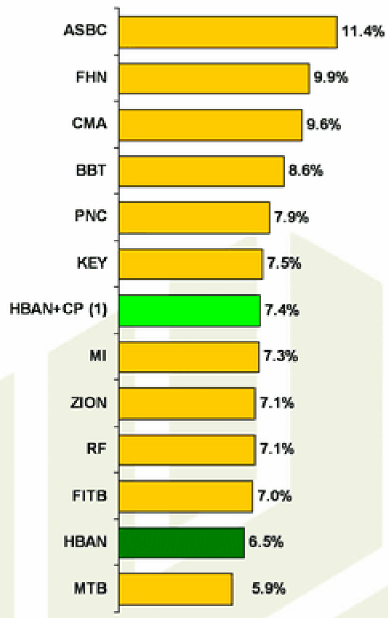
Source: SNL, Company reports.
(1) Regulatory "well-capitalized" threshold

Capital Analysis – 3/31/10

Tangible Common Equity



Tier 1 Common Risk-Based



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Source: SNL, Company reports
(1) . Includes impact of convertible preferred

TARP Repayment

- Positioned for repayment
  - Strong balance sheet liquidity
  - Current regulatory capital in excess "well capitalized" thresholds
- Standard guidelines for repayment not defined
- New regulatory capital thresholds not known
- Want repayment to be as shareholder friendly as possible
  - Internally generated capital may lessen any capital needed
  - A higher stock price means lower potential dilution

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2010 Objectives

- Grow revenue
- Improve cross sell and share-of-wallet profitability across all business segments
- Grow key fee businesses… existing and new
- Lower NCOs and NPAs
- Reduce CRE “noncore” exposure
- Report full-year profitability

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Staged Strategic Plan Implementation

The strategic plan will be executed in logical stages

2009 — Lay the Foundation

- Capital and liquidity
- Organizational changes
- Build management depth
- Credit and risk management

2010 — Optimize Current Franchise

- Cross-sell / share of wallet
- Profitability / pricing
- Invest in capabilities

2011 — Invest in the Core

- Build out sales forces, channels, and products
- Leverage the "successes"

Selective M&A – as opportunities arise

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A Comprehensive, Integrated Strategy

Opportunities 1	2	3	4	5
Cross-Sell and Share of Wallet Profitability	**Targeted Expansion and Investments**	**Optimized Balance Sheet and Profitability**	**Strong Credit and Risk Management**	**Opportunistic M & A**
• Greater customer share-of-wallet and profitability • Primary bank – what we measure and reward	• Sales management and capacity • Distribution / channels • Brand investment	• Move away from thrift-like balance sheet of CRE and CDs • Improved deposit and loan spreads	• De-risked balance sheet • Enhanced oversight and governance	• In footprint • Core strategy not dependent on acquisitions

Performance Drivers

- Shared accountability, performance evaluations, and incentives
- Integrated sales / service model across all segments
- Alignment of common metrics / incentives
- Enterprise-wide "Know the Customer" information and sales systems

Why We Will Succeed

- Right-sized our risk appetite
- Incentive plans requiring cross-sell / share of wallet improvement
- Enhanced relationship management technology and upgraded MIS / performance tracking mechanisms
- Rigorous goal setting with frequent, methodical, face-to-face follow-up
- Improved colleague accountability
- Highly engaged and re-energized colleagues with a sense of "shared fate"

It's All About Focus and Execution

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Important Messages

- Balance sheet is strong
- Sufficient capital… returning to generating capital internally… no current plans to raise new capital
- Credit performance continues to improve
- Underlying earnings and earning power are growing
- Increased opportunities / attention on growing revenue
- Making investments to grow key fee businesses
- Anticipate reporting a profit for full year 2010

Moving to a Higher Performance / Execution Level

Quarterly Financial Review

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Quarterly Performance Highlights

	1Q10	4Q09	3Q09	2Q09	1Q09
EPS	**$0.01**	$(0.56)	$(0.33)	$(0.40)	$(6.79)
Pre-tax pre-provision income *($MM)* (1)	**$251.8**	$242.1	$237.1	$229.3	$224.6
Net interest margin	**3.47%**	3.19%	3.20%	3.10%	2.97%
Efficiency ratio (2)	**60.1%**	49.0%	61.4%	51.0%	60.5%
Loan & lease growth (3)	**(1)%**	(8)%	(12)%	(18)%	(6)%
Core deposit growth (4)	**5%**	16%	10%	17%	9%
Net charge-off ratio	**2.58%**	4.80%	3.76%	3.43%	3.34%
Net charge-off ratio: non-Franklin (5)	**2.48%**	4.84%	3.85%	3.58%	2.12%
Period End Ratios					
NPA ratio	**5.17%**	5.57%	6.26%	5.18%	4.46%
ALLL/loans & leases	**4.00%**	4.03%	2.77%	2.38%	2.12%
ACL/loans & leases	**4.14%**	4.16%	2.90%	2.51%	2.24%
Tier 1 risk-based capital ratio	**11.97%**	12.03%	13.04%	11.85%	11.14%
Total risk-based capital ratio	**14.28%**	14.41%	16.23%	14.94%	14.26%
Tangible common equity/assets	**5.96%**	5.92%	6.46%	5.68%	4.65%

(1) See pre-tax pre-provision reconciliation slide
(2) Noninterest expense less amortization of intangibles divided by the sum of FTE net interest income and noninterest income excluding securities (losses) gains
(3) Linked-quarter annualized average balance growth rate; impacted by loan sales
(4) Linked-quarter annualized average balance growth rates
(5) See non-Franklin credit metrics reconciliation

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Quarterly Earnings

($MM)	**1Q10**	4Q09	1Q09	Change Better (Worse) vs. 4Q09 Amt.	1Q09 Amt.	1Q09 Pct.
Net interest income	**$ 393.9**	$ 374.1	$ 337.5	$ 19.8	$ 56.4	17 %
Provision	**(235.0)**	(894.0)	(291.8)	659.0	56.8	19
Noninterest income	**240.9**	244.5	239.1	(3.7)	1.8	1
Noninterest expense	**(398.1)**	(322.6)	(2,969.8)	(75.5)	2,571.7	87
Pre-tax income/(loss)	**1.6**	(598.0)	(2,685.0)	599.6	2,686.6	NM
Net Income/(loss)	**$ 39.7**	$ (369.7)	$ (2,433.2)	$ 409.4	$ 2,472.9	NM
EPS	**$ 0.01**	$ (0.56)	$ (6.79)	$ 0.57	$ 6.80	NM %

NM - not meaningful

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Pre-Tax, Pre-Provision Income (1)

	2010	2009			
	First	Fourth	Third	Second	First
(in millions)	**Quarter**	Quarter	Quarter	Quarter	Quarter
Income (Loss) Before Income Taxes	**$ 1.6**	$ (598.0)	$ (257.4)	$ (137.8)	$ (2,685.0)
Add: Provision for credit losses	**235.0**	894.0	475.1	413.7	291.8
Less: Securities (losses) gains	**(0.0)**	(2.6)	(2.4)	(7.3)	2.1
Add: Amortization of intangibles	**15.1**	17.1	17.0	17.1	17.1
Less: Significant items (1)					
Gain on early extinguishment of debt (2)	**-**	73.6	-	67.4	-
Goodwill impairment	**-**	-	-	(4.2)	(2,602.7)
Gain related to Visa® stock	**-**	-	-	31.4	-
FDIC special assessment	**-**	-	-	(23.6)	-
Pre-Tax, Pre-Provision Income (1)	**$ 251.8**	$ 242.1	$ 237.1	$ 229.3	$ 224.6
Linked-quarter change - amount	**$ 9.8**	$ 4.9	$ 7.8	$ 4.7	$ 29.5
Linked-quarter change - percent	**4.0%**	2.1%	3.4%	2.1%	15.1%

(1) *See Basis of Presentation for definition*

(2) *Only includes transactions deemed significant*

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Significant Items (1) Impacting Financial Performance Comparisons – Reconciliation

2010 – 2009 Quarterly

(in millions, except per share amounts)	1Q10	
	After-tax	EPS
Net income - reported earnings	**$ 39.737**	
Net income applicable to common shares	**$ 10.380**	**$ 0.01**
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS
Net tax benefit recognized (2)	38.222	0.05

(in millions, except per share amounts)	4Q09		3Q09		2Q09		1Q09	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	**$ (369.687)**		**$ (166.190)**		**$ (125.095)**		**$ (2,433.207)**	
Net income applicable to common shares	**$ (398.976)**	**$ (0.56)**	**$ (195.413)**	**$ (0.33)**	**$ 182.546**	**$ (0.40)**	**$ (2,492.000)**	**$ (6.79)**
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS
Goodwill impairment	-	-	-	-	(4.231)	(0.01)	(2,602.713)	(7.09)
Deemed dividend	-	-	-	-	-	(0.06)	-	(0.08)
Franklin relationship restructuring (2)	-	-	-	-	-	-	159.895	0.44
Gain related to Visa/Master Card stock	-	-	-	-	31.362	0.04	-	-
Deferred tax valuation allowance benefit (2)	11.341	0.02	(2.206)	(0.00)	2.388	0.01	1.323	0.00
Gain on early extinguishment of debt	73.615	0.07	0.060	0.00	73.038	0.10	0.729	0.00
FDIC special assessment	-	-	-	-	(23.555)	(0.03)	-	-

(1) Pre-tax unless otherwise noted

(2) After-tax

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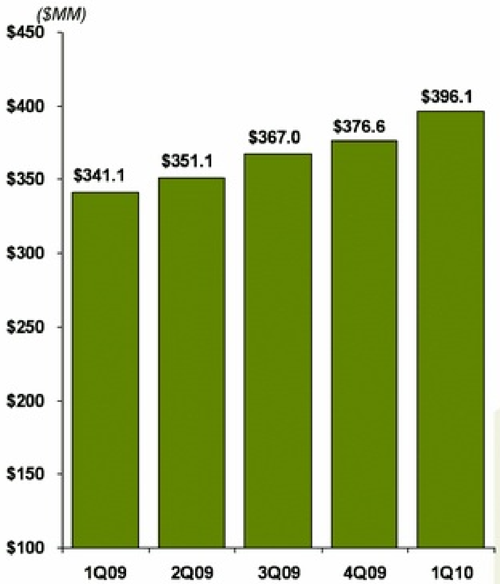
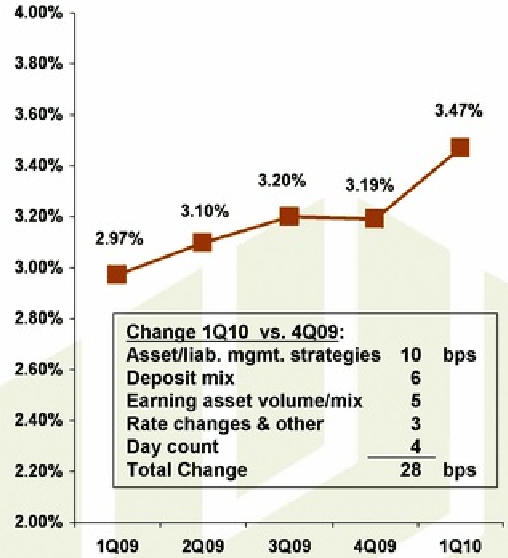
Income Statement

Net Interest Income & Margin Trends (1)

Net Interest Income (FTE)



Net Interest Margin (FTE)



Change 1Q10 vs. 4Q09:		
Asset/liab. mgmt. strategies	10	bps
Deposit mix	6	
Earning asset volume/mix	5	
Rate changes & other	3	
Day count	4	
Total Change	28	bps

(1) Fully-taxable equivalent basis

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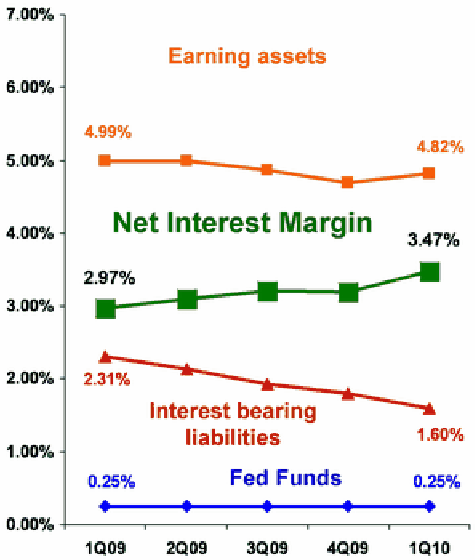
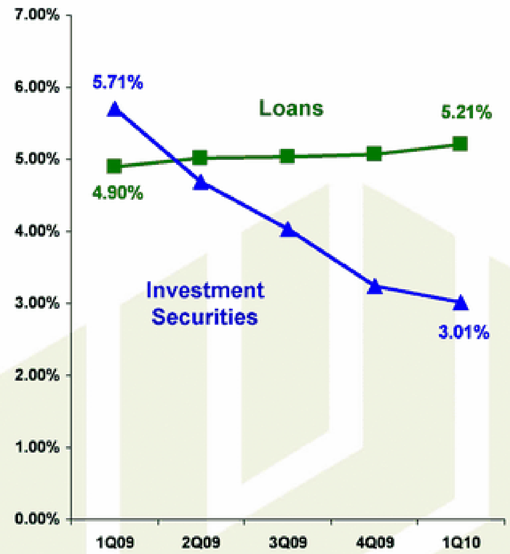
Net Interest Margin – Yields & Rate Trends

NIM – Yields & Rates



Earning Assets Yield



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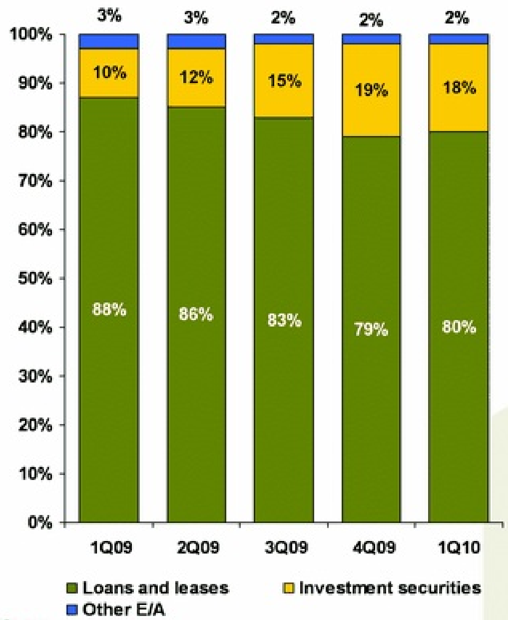
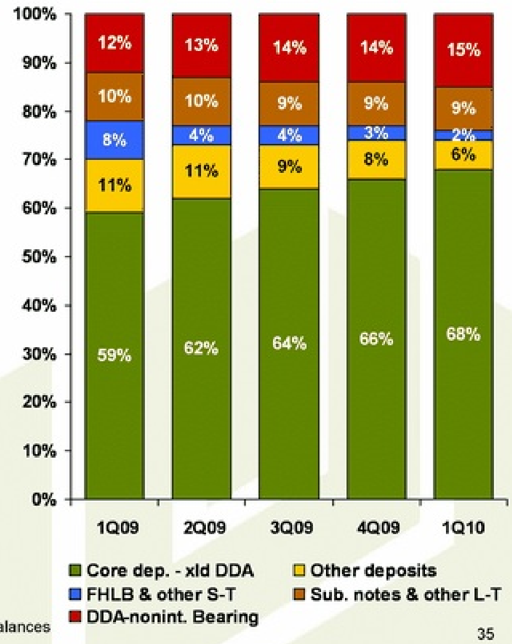
Earning Assets and Funding Composition Trends

Earning Asset Composition



Funding



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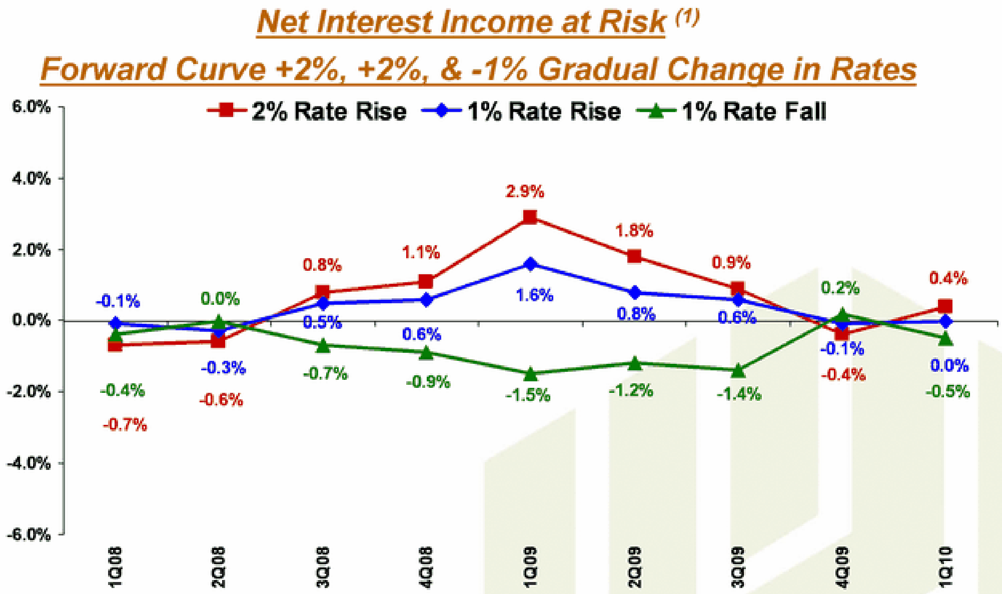
(1) Average balances

Managing Interest Rate Risk



(1) Estimated impact on annualized net interest income over the next 12-month period assuming a gradual change in rates over the next 12-month period above and beyond any rate change already implied in the current yield curve.

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Noninterest Income Trends

Linked Quarter

(in millions)	First Quarter 2010	Fourth Quarter 2009	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	**$ 69.3**	$ 76.8	$ (7.4)	(10) %
Brokerage and insurance income	**35.8**	32.2	3.6	11
Mortgage banking income	**25.0**	24.6	0.4	2
Trust services	**27.8**	27.3	0.5	2
Electronic banking income	**25.1**	25.2	(0.0)	(0)
Bank owned life insurance income	**16.5**	14.1	2.4	17
Automobile operating lease income	**12.3**	12.7	(0.4)	(3)
Securities losses	**(0.0)**	(2.6)	2.6	99
Other income	**29.1**	34.4	(5.4)	(16)
Total noninterest income	**$ 240.9**	$ 244.5	$ (3.7)	(2) %

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Noninterest Income Trends

Prior-Year Quarter

(in millions)	First Quarter 2010	First Quarter 2009	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	**$ 69.3**	$ 69.9	$ (0.5)	(1) %
Brokerage and insurance income	**35.8**	39.9	(4.2)	(10)
Mortgage banking income (loss)	**25.0**	35.4	(10.4)	(29)
Trust services	**27.8**	24.8	3.0	12
Electronic banking income	**25.1**	22.5	2.7	12
Bank owned life insurance income	**16.5**	12.9	3.6	28
Automobile operating lease income	**12.3**	13.2	(0.9)	(7)
Securities losses	**(0.0)**	2.1	(2.1)	NM
Other income	**29.1**	18.4	10.7	58
Total noninterest income	**$ 240.9**	$ 239.1	$ 1.8	1 %

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Mortgage Banking Income

($MM)	**1Q10**	4Q09	3Q09	2Q09	1Q09
Origination & secondary marketing	**$13.6**	$16.5	$16.5	$31.8	$30.0
Servicing fees	**12.4**	12.3	12.3	12.0	11.8
Amortization of capitalized servicing	**(10.1)**	(10.8)	(10.1)	(14.4)	(12.3)
Other mortgage banking income	**3.2**	4.5	4.1	5.4	9.4
Sub-total	**19.1**	22.4	22.9	34.8	38.9
MSR recovery (impairment)	**(5.8)**	15.5	(17.3)	46.6	(10.4)
Net trading gains (losses)	**11.7**	(13.3)	15.9	(50.5)	6.9
Total	**$25.0**	$24.6	$21.4	$30.8	$35.4
Investor servicing portfolio [(1)] *($B)*	**$16.0**	$16.0	$16.1	$16.2	$16.3
Weighted average coupon	**5.61%**	5.68%	5.73%	5.78%	5.86%
Originations *($B)*	**$0.9**	$1.1	$1.0	$1.6	$1.5
Mortgage servicing rights [(1)]	**$207.6**	$214.6	$201.0	$219.3	$167.8
MSR % of investor servicing portfolio [(1)]	**1.30%**	1.34%	1.24%	1.35%	1.03%

(1) End-of-period

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Noninterest Expense Trends

Linked Quarter

(in millions)	First Quarter 2010	Fourth Quarter 2009	Change Amount	Change %
Noninterest Expense				
Personnel costs	**$ 183.6**	$ 180.7	$ 3.0	2 %
Outside data processing and other services	**39.1**	36.8	2.3	6
Deposit and other insurance expense	**24.8**	24.4	0.3	1
Net occupancy	**29.1**	26.3	2.8	11
OREO and foreclosure expense	**11.5**	18.5	(7.0)	(38)
Equipment	**20.6**	20.5	0.2	1
Professional services	**22.7**	25.1	(2.4)	(10)
Amortization of intangibles	**15.1**	17.1	(1.9)	(11)
Automobile operating lease expense	**10.1**	10.4	(0.4)	(4)
Marketing	**11.2**	9.1	2.1	23
Telecommunications	**6.2**	6.1	0.1	1
Printing and supplies	**3.7**	3.8	(0.1)	(4)
Gain on early extinguishment of debt (1)	**-**	(73.6)	73.6	NM
Other expense	**20.5**	17.4	3.0	17
Total noninterest expense	**$ 398.1**	$ 322.6	$ 75.5	23 %

(1) The 2009 fourth quarter gain related to the purchase of certain subordinated bank notes.

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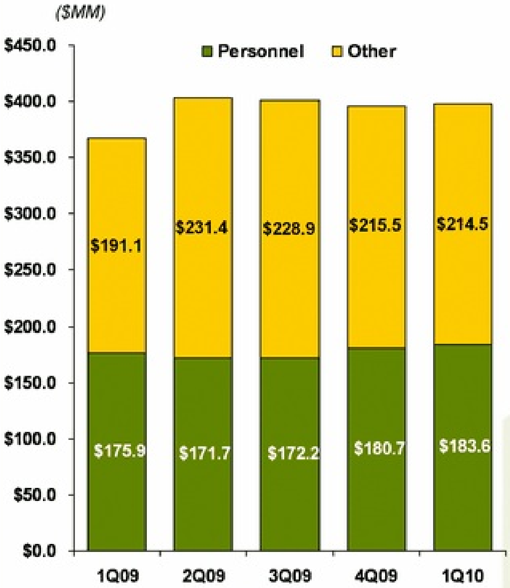
Noninterest Expense Trends

Prior-Year Quarter

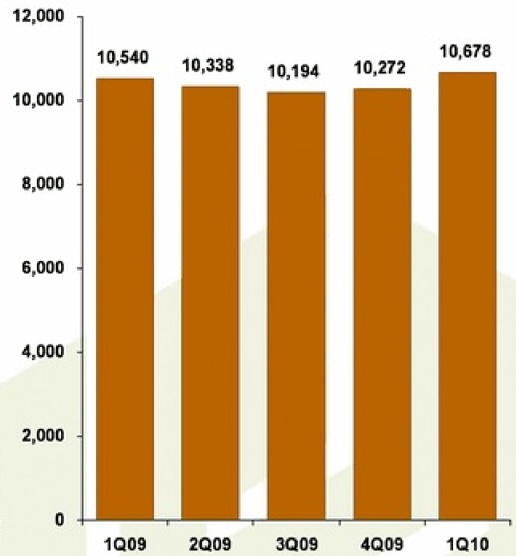
	First Quarter		Change	
(in millions)	**2010**	2009	Amount	%
Noninterest Expense				
Personnel costs	**$ 183.6**	$ 175.9	$ 7.7	4 %
Outside data processing and other services	**39.1**	33.0	6.1	18
Deposit and other insurance expense	**24.8**	17.4	7.3	42
Net occupancy	**29.1**	29.2	(0.1)	(0)
OREO and foreclosure expense	**11.5**	9.9	1.6	17
Equipment	**20.6**	20.4	0.2	1
Professional services	**22.7**	16.5	6.2	38
Amortization of intangibles	**15.1**	17.1	(2.0)	(12)
Automobile operating lease expense	**10.1**	10.9	(0.9)	(8)
Marketing	**11.2**	8.2	2.9	36
Telecommunications	**6.2**	5.9	0.3	5
Printing and supplies	**3.7**	3.6	0.1	3
Goodwill impairment	**-**	2,602.7	(2,602.7)	NM
Gain on early extinguishment of debt	**-**	(0.7)	0.7	NM
Other expense	**20.5**	19.7	0.7	4
Total noninterest expense	**$ 398.1**	$ 2,969.8	$ (2,571.7)	(87) %

Noninterest Expense Trends

Noninterest Expense (1)



Number of Employees – FTE (2)



(1) Excluding goodwill impairment in 1Q09 and 2Q09 of $2,602.7 MM and $4.2 MM, respectively; and 2Q09 and 4Q09 gains on the redemption of debt of $67.4 MM and $73.6 MM, respectively

(2) Full-time equivalent

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Operating Leverage & Efficiency Ratio Trends

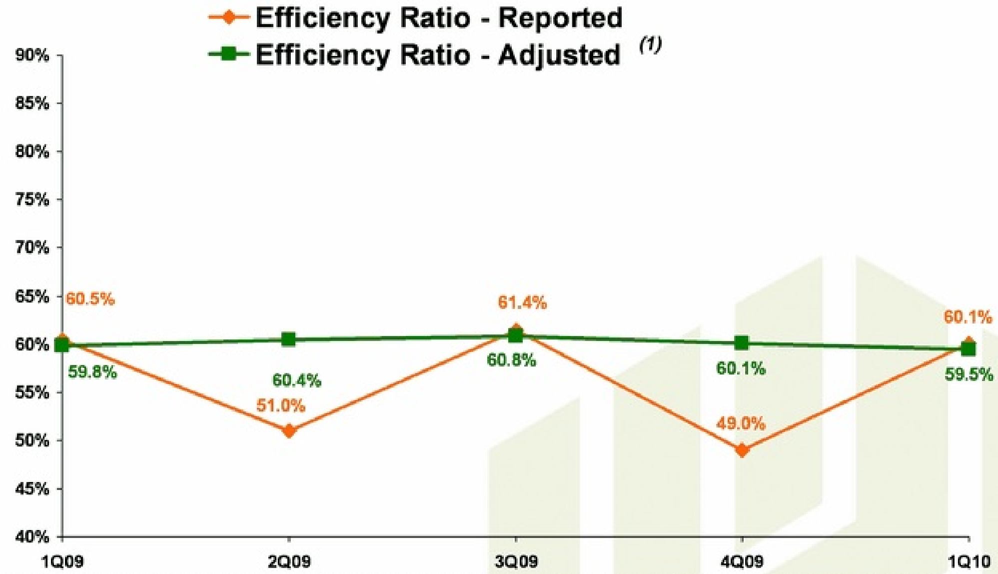
($ MM)	1Q10	4Q09	3Q09	2Q09	1Q09
Total revenue - FTE - reported	$ 636.993	$ 621.107	$ 623.048	$ 617.060	$ 580.189
Change % - YOY- reported	42.5%	38.9%	-1.4%	-0.2%	3.8%
Change % - LQ - reported	2.2%	-0.3%	7.4%	38.0%	3.2%
Auto operating lease expense	(10.066)	(10.440)	(10.589)	(11.400)	(10.931)
Securities (gains) losses - other	0.031	2.602	2.374	7.340	(2.067)
Adjustment items (1):					
Gain on sale of Visa® / MasterCard® stock	-	-	-	(31.362)	-
Total revenue - FTE - adjusted	$ 626.958	$ 613.269	$ 614.833	$ 581.638	$ 567.191
Change % - YOY- adjusted	43.6%	40.5%	-1.3%	-0.4%	1.8%
Change % - LQ - adjusted	2.0%	-0.3%	8.4%	33.2%	-9.5%
Total noninterest expense - reported	$ 398.093	$ 322.596	$ 401.097	$ 339.982	$2,969.769
Change % - YOY- reported	2.1%	-17.3%	6.2%	-8.2%	575.6%
Change % - LQ - reported	-0.7%	-19.6%	-86.5%	-12.8%	776.0%
Auto operating lease expense	(10.066)	(10.440)	(10.589)	(11.400)	(10.931)
Amortization of intangibles and goodwill impairment	(15.146)	(17.060)	(16.995)	(21.348)	(2,619.848)
Adjustment items (1):					
Gain on sale of junior subordinated debt	-	73.615	-	67.409	-
FDIC special assessment	-	-	-	(23.555)	-
Total noninterest expense - adjusted	$ 372.881	$ 368.711	$ 373.513	$ 351.088	$ 338.990
Change % - YOY- adjusted	2.2%	1.0%	10.9%	-0.4%	-2.6%
Change % - LQ - adjusted	-0.2%	-1.3%	10.2%	-3.8%	9.2%
Operating leverage - YOY - reported	40.4%	56.2%	-7.6%	8.1%	-571.8%
Operating leverage - LQ - reported	3.0%	19.3%	93.9%	50.9%	-772.8%
Operating leverage - YOY - adjusted	41.4%	39.4%	-12.2%	0.0%	4.5%
Operating leverage - LQ - adjusted	2.1%	1.0%	-1.8%	37.0%	-18.7%
Efficiency ratio - reported (2)	60.1%	49.0%	61.4%	51.0%	60.5%
Efficiency ratio - adjusted (3)	59.5%	60.1%	60.8%	60.4%	59.8%

(1) Items viewed as not part of regular business activites; see Basis of Presentation in Earnings Press Release for a full discussion

(2) Nonint. exp. - amort. of intangibles / FTE revenue - securities gains (losses)

(3) Nonint. exp adj. / FTE revenue adj.

Efficiency Ratio Trends



(1) Reported revenue and expenses adjusted for automobile operating lease expense and other items affecting comparability including merger costs. See Operating Leverage & Efficiency Ratio Trend slide for a reconciliation between GAAP and adjusted revenue and expenses.

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Balance Sheet

Balance Sheet – Assets

(in millions)	2010 March 31,	2009 December 31,	2009 March 31,	Mar. '10 vs. '09 Amount	Mar. '10 vs. '09 Percent
Assets					
Cash and due from banks	**$ 1,311**	$ 1,521	$ 2,273	$ (962)	-42.3%
Federal funds sold and securities purchased under resale agreement	**---**	---	---	---	NM
Interest bearing deposits in banks	**364**	319	383	(19)	-4.9%
Trading account securities	**150**	84	84	67	80.1%
Loans held for sale	**327**	462	481	(154)	-32.0%
Investment securities	**8,946**	8,588	4,908	4,038	82.3%
Loans and leases:					
Commercial and industrial loans and leases	**12,245**	12,888	13,768	(1,523)	-11.1%
Commercial real estate loans	**7,456**	7,689	9,261	(1,805)	-19.5%
Total Commercial	**19,701**	20,577	23,029	(3,328)	-14.5%
Automobile loans	**4,212**	3,144	2,894	1,318	45.5%
Automobile leases	**191**	246	468	(277)	-59.2%
Home equity loans	**7,514**	7,563	7,663	(149)	-1.9%
Residential mortgage loans	**4,614**	4,510	4,837	(223)	-4.6%
Other consumer loans	**700**	751	657	42	6.4%
Total Consumer	**17,231**	16,214	16,519	711	4.3%
Loans and leases	**36,932**	36,791	39,548	(2,617)	-6.6%
Allowance for loan and lease losses	**(1,478)**	(1,482)	(839)	(639)	76.3%
Net loans and leases	**35,454**	35,309	38,710	(3,256)	-8.4%
Bank owned life insurance	**1,423**	1,412	1,377	46	3.3%
Premises and equipment	**492**	496	517	(26)	-4.9%
Goodwill	**444**	444	452	(8)	-1.7%
Other intangible assets	**274**	289	340	(66)	-19.3%
Accrued income and other assets	**2,681**	2,631	2,178	504	23.1%
Total assets	**$ 51,867**	$ 51,555	$ 51,702	$ 165	0.3%

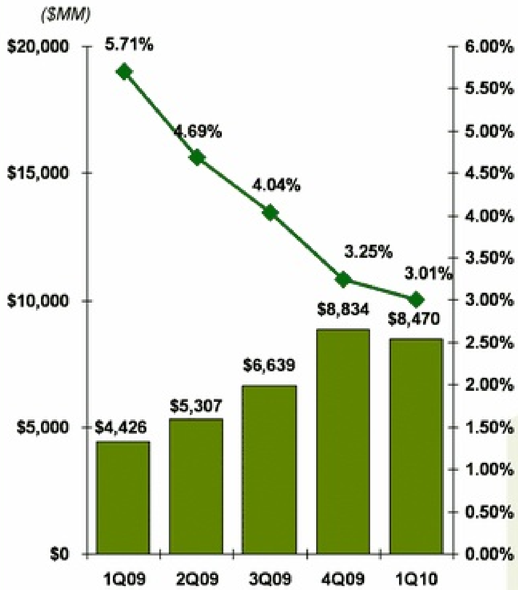
Balance Sheet – Liabilities & Shareholders' Equity

(in millions)	2010 March 31,	2009 December 31,	2009 March 31,	Mar. '10 vs. '09 Amount	Mar. '10 vs. '09 Percent
Liabilities and shareholders' equity					
Liabilities					
Deposits:					
Demand deposits - non-interest bearing	**$ 6,938**	$ 6,907	$ 5,887	$ 1,051	17.9%
Demand deposits - interest bearing	**5,948**	5,890	4,306	1,642	38.1%
Money market deposits	**10,644**	9,485	5,857	4,787	81.7%
Savings and other domestic deposits	**4,666**	4,652	5,007	(341)	-6.8%
Core certificates of deposit	**9,441**	10,453	12,616	(3,175)	-25.2%
Total core deposits	**37,637**	37,387	33,673	3,964	11.8%
Other domestic deposits of $250,000 or more	**684**	652	1,041	(357)	-34.3%
Brokered deposits and negotiable CDs	**1,605**	2,098	3,848	(2,243)	-58.3%
Deposits in foreign offices	**377**	357	508	(131)	-25.7%
Deposits	**40,303**	40,494	39,070	1,233	3.2%
Short-term borrowings	**981**	876	959	22	2.3%
Federal Home Loan Bank advances	**158**	169	958	(800)	-83.5%
Other long-term debt	**2,728**	2,369	2,830	(102)	-3.6%
Subordinated notes	**1,267**	1,264	1,905	(638)	-33.5%
Accrued expenses and other liabilities	**1,060**	1,046	1,164	(104)	-8.9%
Total liabilities	**46,497**	46,219	46,887	(390)	-0.8%
Shareholders' equity					
Preferred stock	**1,692**	1,688	1,768	(76)	-4.3%
Common stock	**7**	7	4	3	83.2%
Capital surplus	**6,735**	6,732	5,465	1,270	23.2%
Less treasury shares, at cost	**(9)**	(11)	(14)	5	-36.6%
Accumulated other comprehensive loss	**(133)**	(157)	(280)	146	-52.3%
Retained earnings	**(2,922)**	(2,922)	(2,129)	(794)	37.3%
Total shareholders' equity	**5,370**	5,336	4,815	555	11.5%
Total liabilities and shareholders' equity	**$ 51,867**	$ 51,555	$ 51,701	$ 165	0.3%

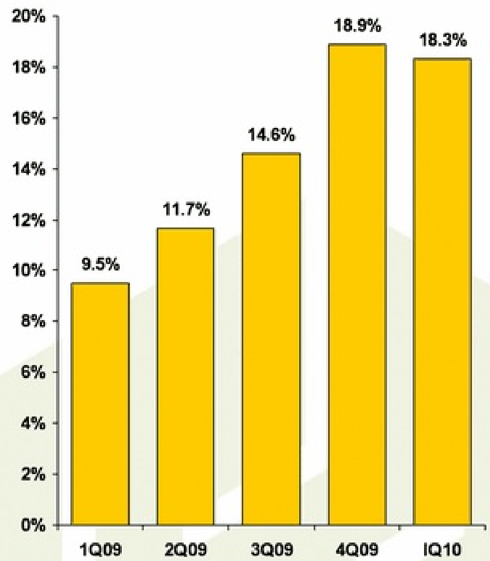
Investment Securities

Investment Securities

Average Balances & Yield



% of Average Earning Assets



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Investment Securities Trends (1)

Linked Quarter - Average

(in millions)	First Quarter 2010	Fourth Quarter 2009	Change Amount	Change %
U.S. Treasury & agency debt	$ 2,952	$ 3,183	$ (231)	(7.3) %
Agency CMOs	2,513	2,572	(59)	(2.3)
Agency MBS	913	1,085	(172)	(15.9)
Auto and student loan ABS	568	635	(67)	(10.6)
Non agency MBS	586	617	(31)	(5.0)
Munis (1)	125	137	(12)	(8.8)
Pooled trust preferred	106	118	(12)	(10.2)
Other	389	487	(98)	(20.1)
Sub-total	$ 8,152	$ 8,834	$ (682)	(7.7) %
Variable rate demand notes (1)	317	-	317	NM
Total securities available for sale	$ 8,470	$ 8,834	$ (364)	(4.1) %

(1) Variable rate demand notes included in municipal securities in external reporting

- Treasury/Agency debt with weighted average life of < 2 years
- Agency CMOs with weighted average life of 3.5 years

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AFS Securities Overview (1) – 3/31/10

($MM)	Fair Value	Average Credit Rating of Fair Value Amount (3) AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
US Treasury	$ 50	$ 50	$ ---	$ ---	$ ---	$ ---	$ ---
Agency (Debt, P/T, & CMO's)	6,135	6,081	54	---	---	---	---
TLGP Debt	665	665	---	---	---	---	---
Asset Backed							
Alt-A mortgage-backed securities	114	22	28	---	---	64	---
Auto loan backed securities	534	534	---	---	---	---	---
Pooled-trust-preferred securities (2)	105	---	25	---	12	69	---
Floorplan backed securities	80	80	---	---	---	---	---
Private label CMO securities	463	35	22	33	94	279	---
Municipal securities (1)	124	61	51	---	---	---	12
FHLB/FRB Stock	305	---	---	---	---	---	305
Other	65	---	---	---	---	---	65
Total	**$ 8,639**	**$ 7,528**	**$ 179**	**$ 33**	**$ 106**	**$ 411**	**$ 382**
Variable rate demand notes (1)	307						
Total Investment Securities	**$ 8,946**						

(1) *Variable rate demand notes included in municipal securities in external reporting*

(2) *Primarily trust preferred for banks/insurance companies*

(3) *Credit ratings reflect the lowest current rating assigned by a nationally recognized credit rating agency.*

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Investment Securities – Assessment (1)

	Par Value	Book Value	Market Value	OCI
Alt-A mortgage backed	**$145 MM**	**$131 MM**	**$114 MM**	**$(17) MM**
- Purchased 2006			**% to Par Value**	**78%**
- 7 securities – senior tranche				
- 10/1 ARMs or 30 year fixed; no option ARMs				
- Cash flow analysis performed monthly to test for OTTI with third-party validation				
Trust preferred	**298**	**238**	**105**	**(133)**
- Purchased 2003-2005		**% to Par Value**	**35%**	
- 16 pools with 480 separate issues				
- 87% = 1st / 2nd tier bank trust preferred securities with no REIT trust preferreds				
- Cash flow analysis performed quarterly to test for OTTI with third-party validation				
Prime CMOs	**523**	**509**	**463**	**(46)**
- Purchased 4Q03-4Q07		**% to Par Value**	**88%**	
- 31 securities				
- Cash flow analysis performed monthly to test for OTTI with third-party validation				
Total	**$966 MM**	**$878 MM**	**$682 MM**	**$(196) MM**

(1) 3/31/10
OCI – accumulated other comprehensive income; pre-tax
OTTI – other-than-temporary impairment

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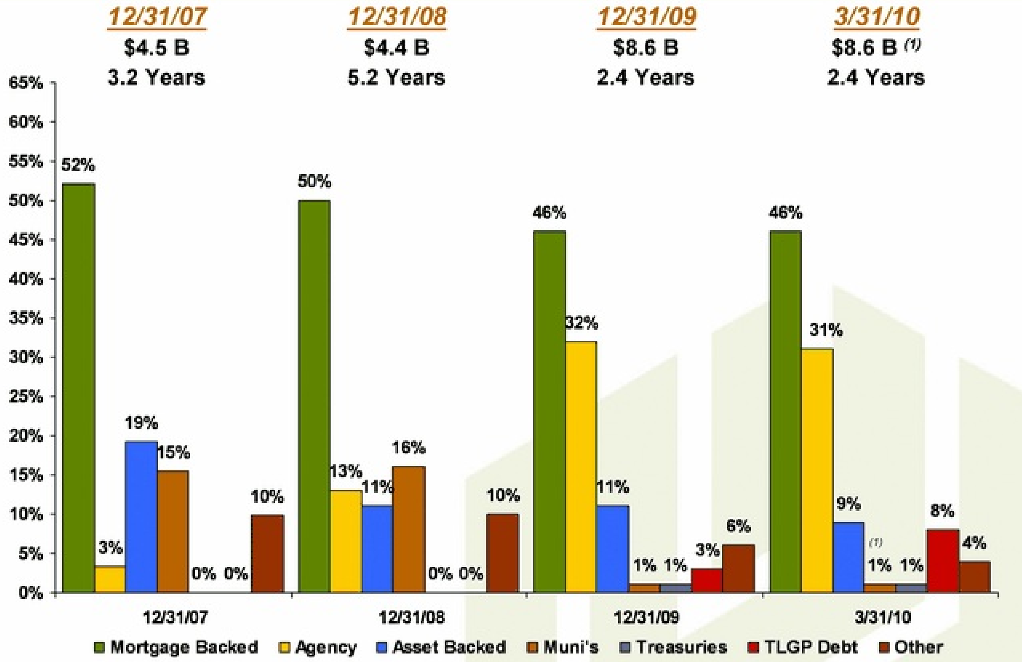
Available for Sale Securities Mix



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(1) Excludes $307 million of variable rate demand notes

Total Loan Portfolio Overview

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Credit Exposure Composition

($B)	3/31/10		12/31/09		12/31/08		12/31/07		12/31/06	
	Amt	**Pct**	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Commercial & industrial	**$12.2**	**33 %**	**$12.9**	**35 %**	$13.5	33 %	$13.1	33 %	$7.8	30 %
Commercial real estate	**7.5**	**20**	***(1)*** **7.7**	**21**	10.1	24	9.2	23	4.5	17
Total commercial	**19.7**	**53**	**20.6**	**56**	23.6	58	22.3	56	12.4	47
Auto loans	**4.2**	**11**	**3.1**	**9**	3.9	10	3.1	8	2.1	8
Auto direct finance leases	**0.2**	**1**	**0.2**	**1**	0.6	1	1.2	3	1.8	7
Home equity	**7.5**	**20**	**7.6**	**20**	7.6	18	7.3	18	4.9	19
Residential real estate	**4.6**	**12**	**4.5**	**12**	4.8	12	5.4	14	4.5	17
Other consumer	**0.7**	**3**	**0.8**	**2**	0.7	2	0.7	2	0.4	2
Total consumer	**17.2**	**46**	**16.2**	**44**	17.5	42	17.7	44	13.8	53
Total loans & leases	**36.9**	**99**	**36.8**	**99**	41.1	100	40.1	100	26.2	100
Auto operating leases	**0.2**	**1**	**0.2**	**1**	0.2	--	0.1	-	- -	-
Total credit exposure	**$37.1**	**100 %**	**$37.0**	**100 %**	$41.3	100 %	$40.1	100 %	$26.2	100 %

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(1) Decline reflects a net reclass from CRE to C&I of $1.5 billion

Total Loans and Leases – By Business Segment

Avg. Outstandings – $37.0 Billion

1Q10

($B)	Retail & Business Banking	Comm'l Banking	Comm'l Real Estate	AFDS	PFG	Treas. / Other	**Total**
C&I	$2.9	$7.0	$0.8	$1.0	$0.6	$--	**$12.3**
CRE	0.6	0.4	6.6	--	0.2	--	**7.7**
Total commercial	3.5	7.4	7.4	1.0	0.8	--	**20.0**
Automobile loans / leases	--	--	--	4.3	--	--	**4.3**
Home equity loans/lines	6.8	--	--	--	0.7	0.1	**7.5**
Residential mortgage	3.4	--	--	--	0.6	0.4	**4.5**
Other	0.5	--	--	0.2	--	--	**0.7**
Total consumer	10.8	0.1	--	4.4	1.3	0.4	**17.0**
Total loans	**$14.3**	**$7.4**	**$7.4**	**$5.5**	**$2.1**	**$0.4**	**$37.0**

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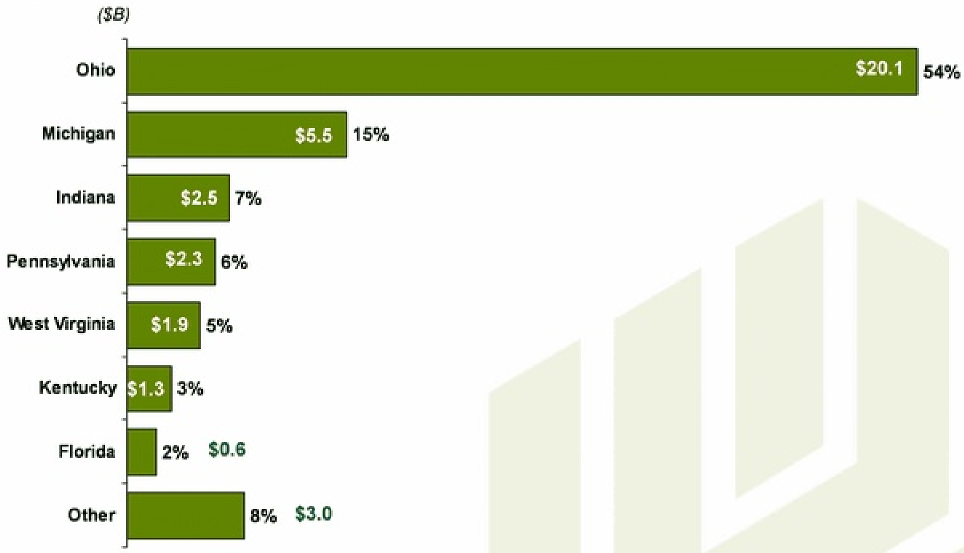
Total Loans and Leases Portfolio Overview

EOP Outstandings – $36.9 Billion (1)

By State



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(1) 3/31/10

Loan and Lease Trends

Linked Quarter - Average

(in billions)	First Quarter 2010	Fourth Quarter 2009	Change Amount	Change %
Average Loans and Leases				
Commercial and industrial	**$ 12.3**	$ 12.6	$ (0.3)	(2) %
Commercial real estate	**7.7**	8.5	(0.8)	(9)
Total commercial	**20.0**	21.0	(1.0)	(5)
Automobile loans and leases	**4.3**	3.3	0.9	28
Home equity	**7.5**	7.6	(0.0)	(0)
Residential mortgage	**4.5**	4.4	0.1	1
Other consumer	**0.7**	0.8	(0.0)	(4)
Total consumer	**17.0**	16.1	0.9	6
Total loans and leases	**$ 37.0**	$ 37.1	$ (0.1)	(0) %

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Loan and Lease Trends

Prior-Year Quarter - Average

(in billions)	First Quarter 2010	First Quarter 2009	Change Amount	Change %
Average Loans and Leases				
Commercial and industrial	**$ 12.3**	$ 13.5	$ (1.2)	(9) %
Commercial real estate	**7.7**	10.1	(2.4)	(24)
Total commercial	**20.0**	23.7	(3.7)	(15)
Automobile loans and leases	**4.3**	4.4	(0.1)	(2)
Home equity	**7.5**	7.6	(0.0)	(1)
Residential mortgage	**4.5**	4.6	(0.1)	(3)
Other consumer	**0.7**	0.7	0.1	8
Total consumer	**17.0**	17.2	(0.2)	(1)
Total loans and leases	**$ 37.0**	$ 40.9	$ (3.9)	(10) %

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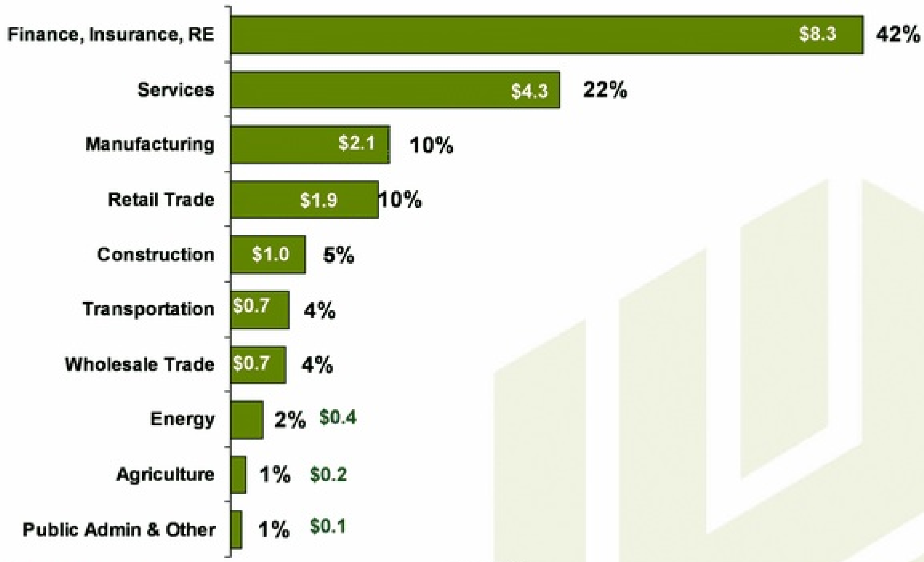
Total Commercial Loans

Total Commercial Loans

EOP Outstandings – $19.7 Billion (1)

By Industry Sector



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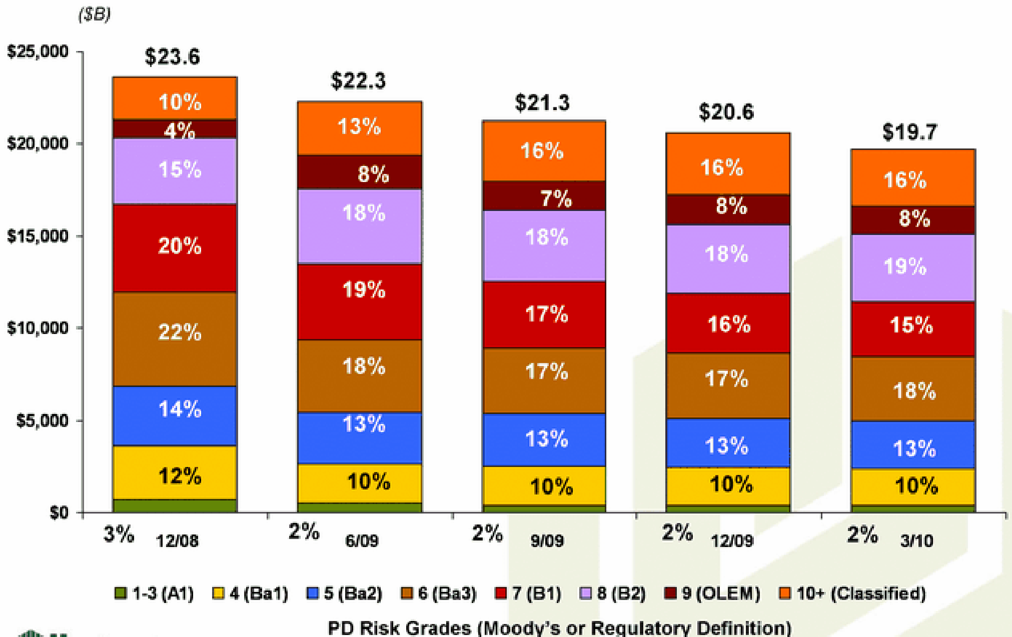
(1) 3/31/10

Commercial Loans – Risk Grade Distribution by %

End of Period Balances



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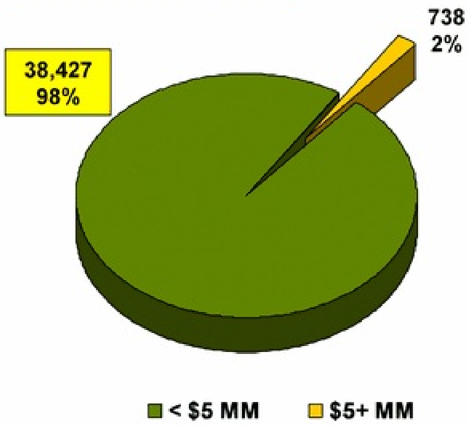
Total Commercial Loans

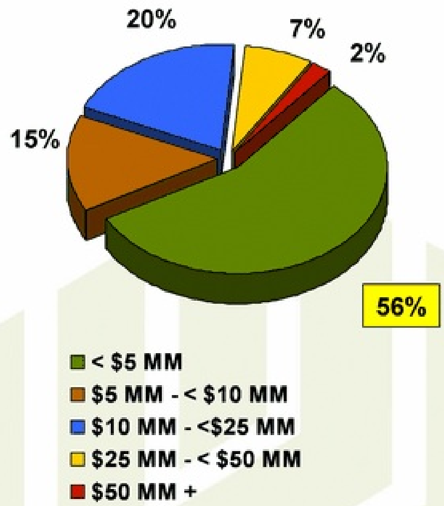
EOP Outstandings – $19.7 Billion (1)

of Loans by Size



$5 MM - < $10 MM	421
$10 MM - < $25 MM	265
$25 MM - < $50 MM	45
> $50 MM	7
Total	738

Loans by Dollar Size (1)



(1) 3/31/10

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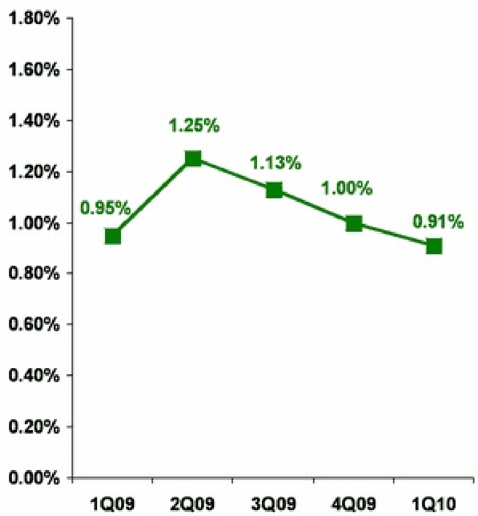
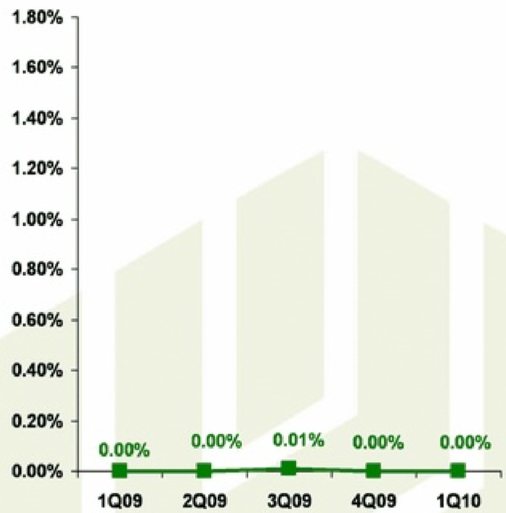
Total Commercial Loan Delinquencies (1)

30+ Days



90+ Days



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(1) Period end; delinquent but accruing as a % of related outstandings at EOP

Commercial Loans – Criticized Loan Flow Analysis

Period End

($MM)	**1Q10**	4Q09	3Q09	2Q09	1Q09
Criticized beginning-of-period	**$4,972**	$4,855	$4,679	$3,174	$3,330
Additions / increases	**306**	950	795	2,086	877
Advances	**91**	110	71	73	137
Upgrades to "Pass"	**(266)**	(134)	(136)	(151)	(100)
Paydowns	**(331)**	(428)	(298)	(226)	(912) (1)
Charge-offs	**(164)**	(381)	(256)	(277)	(158)
Criticized end-of-period	**$4,608**	$4,972	$4,855	$4,679	$3,174
Percent change	**(7)%**	2%	4%	48%	

(1) Reflects Franklin restructure impact

Commercial and Industrial Loans (C&I)

C&I – Overview (1)

EOP Outstandings – $12.2 Billion (2)

- Diversified by sector and geographically within our Midwest footprint
- Granular
- 6 loans >$50 million… 3% of portfolio
- 39 loans $20-$50 million… 9% of the portfolio
- Focus on middle market companies with $10-$100 million in sales
- 4Q09 portfolio originations associated with new loans to existing customers

Credit Quality Trends

	1Q10	4Q09	3Q09	2Q09	1Q09
• 30+ days PD & accruing (3)	**0.63%**	0.65%	0.90%	0.88%	0.67%
• 90+ days PD & accruing (3)	--	--	--	--	--
• NCOs (4)	**2.45%**	3.49%	2.13%	2.91%	2.55%
• NALs (3)	**4.18%**	4.49%	4.88%	3.43%	2.89%
• ACL (3)	**4.02%**	4.09%	3.31%	2.86%	2.49%

- Higher 2009 NCOs consistent with 2008 ACL build

(1) 1Q09 and earlier excludes Franklin Credit
(2) 3/31/10
(3) End of period
(4) Annualized

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C&I – Credit Risk Management Strategies

What We Do

- Lend within our footprint
- Lending to defined relationship oriented clients
- Disciplined credit policies and processes
- Understanding our client's market / industry and their durable competitive advantage
- Underwriting to historical cash flows with collateral as a secondary repayment source
- Recourse to owners of closely held businesses
- Emphasis on risk / return structure and pricing

What We Don't Do

- Out-of-market or transactional-based opportunities
- Participate in loan syndications for borrowers outside of our footprint or for those within our footprint where we do not have opportunities to obtain significant non-credit revenue
- High risk industries and highly leveraged transactions (HLTs)
- Lend to relationships overly reliant on speculative cash flows or start-up operations

C&I – Credit Risk Management Strategies

Outlook

- Target segments include
  - Homebuilder-related entities – moderating stress based on improving economic conditions
  - Construction and specialty contractors – continued higher risk
  - Manufacturing – could be opportunity for measured growth
- Enhanced focus on portfolio management and development of action plans in the problem and emerging problem portfolios
  - Continued monthly review of all criticized and classified loans
  - Stress testing for lower earnings / higher interest rates
  - Increased focus on concentration management
  - Significant risk assessment project focused on the higher risk segments

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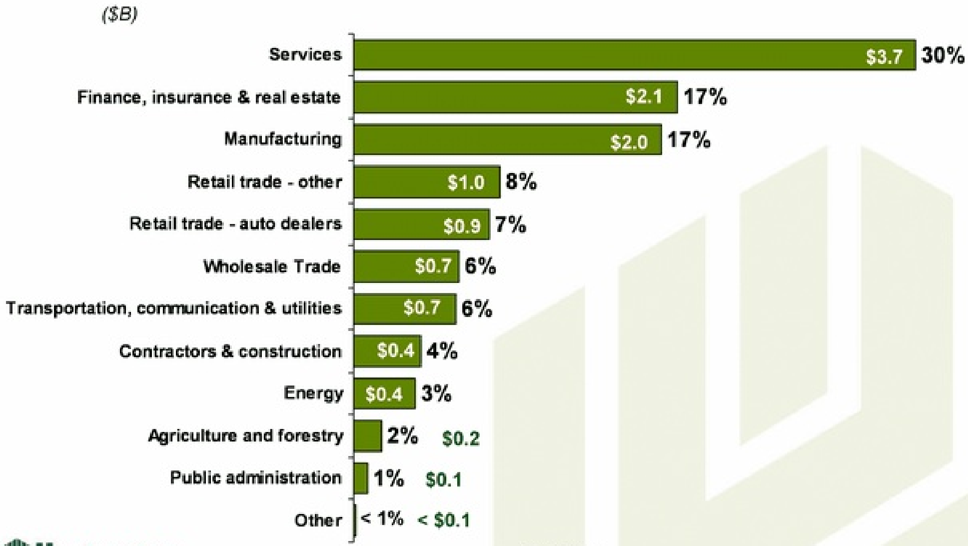
C & I – Portfolio Composition

EOP Outstandings – $12.2 Billion (1)

By Industry - % of Total C&I



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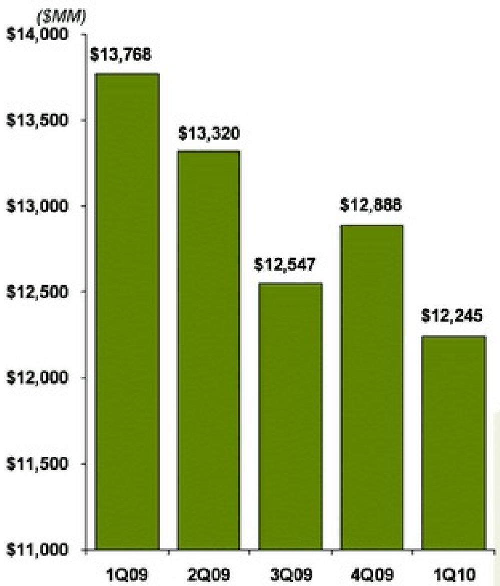
(1) 3/31/10

C&I – Trends

Period-End Balances



Change Analysis – 1Q10 vs. 1Q09

($MM)

Originations	$1,055
Net reclassifications	654
Net payments, payoffs, takedowns	(2,860)
Charge-offs	(372)
Net change	**$(1,523)**

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Total C & I Loan Portfolio Composition

EOP Outstandings – $12.2 Billion (1)

By Industry - % of Total C&I

($ MM)	No.	O/S	% of Total	Delinquent	Classified	NPA
Services	12,324	$3,706	30.2%	3.3%	7.9%	3.6%
Finance, insurance & real estate	4,165	2,134	17.4	2.9	10.4	3.8
Manufacturing	3,891	2,029	16.6	5.1	18.6	6.6
Retail trade	4,851	1,862	15.2	3.0	7.6	3.1
Wholesale trade	1,408	698	5.7	2.8	11.9	3.9
Transport., comm. & utilities	1,728	677	5.5	4.3	13.7	5.0
Contractors & construction	2,069	442	3.6	7.4	15.7	6.1
Energy	192	404	3.3	1.0	4.5	2.7
Agriculture & forestry	1,438	188	1.5	1.7	6.2	2.7
Public administration & other	459	105	0.9	1.7	4.1	1.6
Total	**32,525**	**$12,245**	**100.0%**	**3.5%**	**10.7%**	**4.2%**

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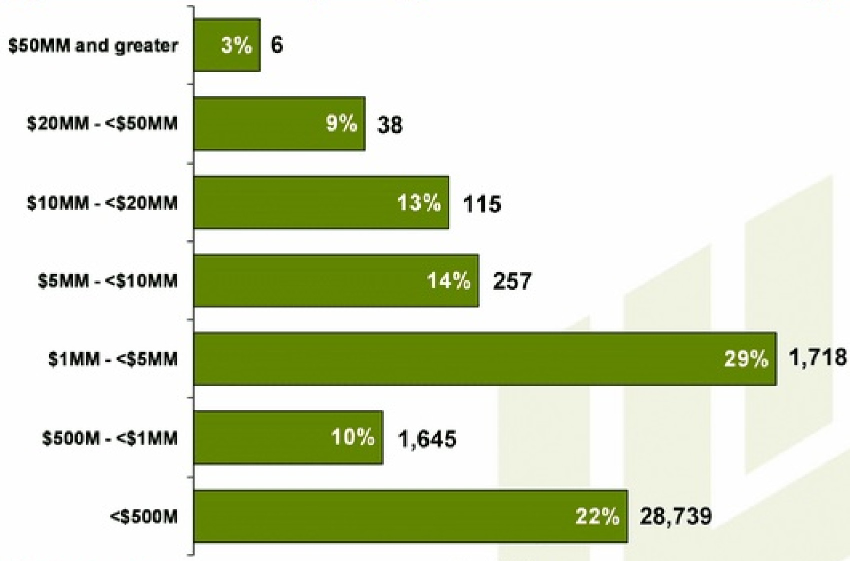
(1) 3/31/10

C & I – Portfolio Composition

EOP Outstandings – $12.2 Billion (1)

By Loan Outstanding Obligor Size & Number of Obligors



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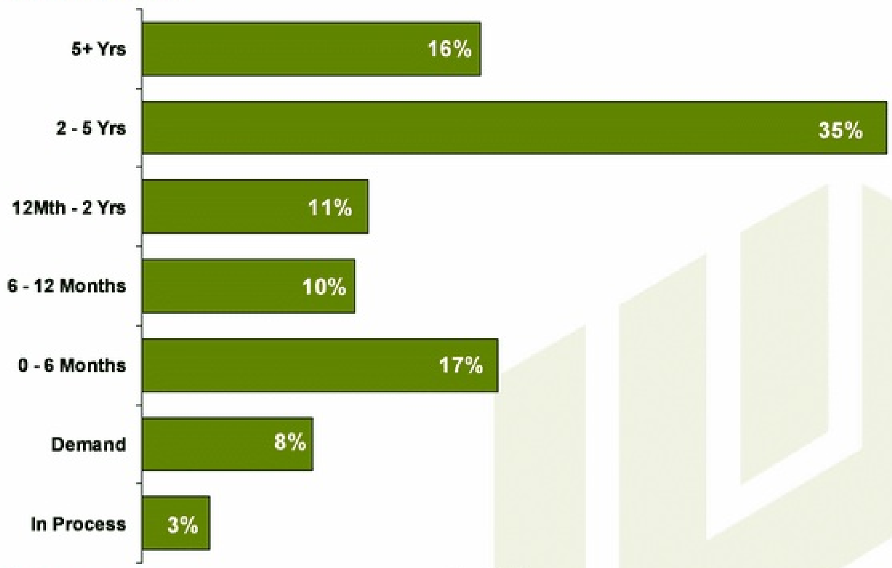
(1) 3/31/10

Total C & I Loan Portfolio Composition

EOP Outstandings – $12.2 Billion (1)

By Maturity



(1) 3/31/10

Total C & I Loan Portfolio Composition

Industry By Collateral Quality Assessment – 3/31/10

($ MM)	O/S	Strong	Average	Below Average	Limited (1)
Services	$3,706	9.2%	56.6%	16.9%	17.3%
Finance, insurance & real estate	2,134	4.1	79.7	13.7	5.6
Manufacturing	2,029	5.6	69.3	13.3	11.9
Retail trade	1,862	30.0	52.5	10.2	7.3
Wholesale trade	698	0.8	76.7	9.6	12.9
Transport., comm. & utilities	677	1.1	64.8	21.5	12.6
Contractors & construction	442	1.7	69.4	7.6	21.3
Energy	404	4.4	58.9	34.7	2.0
Agriculture & forestry	188	1.2	82.1	6.6	10.1
Public administration & other	105	1.0	55.3	8.3	35.4
Total	**$12,245**	**9.3%**	**64.1%**	**14.6%**	**12.0%**

Strong:	LGD 15% or less	Average:	LGD 16-35%
Below Avg:	LGD 36-55%	Limited:	LGD >55%

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* 1/3 of Limited is associated with unsecured loans

C&I – Change Analysis

By Activity

($MM)	Total C&I
December 31, 2009	**$12,888**
New originations	287
Net pay-offs / takedowns	(547)
Charge-offs	(83)
Classification changes	(300)
March 31, 2010	**$12,245**

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C & I – Credit Quality

By Industry – 1Q10 (1)

($ MM)	Net Charge-offs Amount	Net Charge-offs Pct. (2)	Net Charge-offs % of Total	Nonaccrual Loans Amount	Nonaccrual Loans Pct. (3)
Services	$26.1	2.85%	35.1%	$135.0	3.6%
Manufacturing	26.6	5.16	35.8	133.4	6.6
Finance, insurance & real estate	4.6	0.84	6.2	80.2	3.8
Retail trade-auto dealers	0.2	0.11	0.3	1.5	0.2
Retail trade-other	3.2	1.34	4.3	55.9	5.8
Contractors & construction	8.1	7.30	10.9	27.0	6.1
Transport., comm. & utilities	4.0	2.36	5.4	33.5	5.0
Wholesale trade	--	--	--	27.3	3.9
Agriculture & forestry	0.1	0.23	0.1	5.0	2.7
Energy	1.2	1.17	1.6	11.0	2.7
Public administration	0.1	0.63	0.2	0.1	0.1
Other	1.0	28.18	0.0	1.6	11.7
Total	**$75.4**	**2.45%**	**100.0%**	**$511.6**	**4.2%**

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(1) Listed by portfolio size
(2) Annualized
(3) % of related outstandings

C & I – Credit Quality

By Segment – 3/31/10

($MM)	**O/S**	30+ PD Accruing	Class.	NAL's	ACL
C & I (Excluding segments below)	**$11,196**	0.53%	9.50%	3.74%	3.91%
Residential homebuilder related	**439**	0.28	26.75	9.98	6.32
Construction & contractors	**439**	2.87	15.74	6.14	3.92
Auto industry suppliers	**171**	2.46	36.62	12.75	5.81
Total C & I	**$12,245**	**0.63%**	**10.72%**	**4.18%**	**4.02%**

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C & I – Auto Industry (1)

Outstandings (2)

($MM)	1Q10	4Q09	3Q09	2Q09	1Q09
Suppliers					
Domestic	**$ 147**	**$ 163**	$ 184	$ 196	$ 209
Foreign	**24**	**24**	31	33	33
Total suppliers	**171**	**187**	215	229	242
Dealers					
Floorplan-domestic	**363**	**388**	298	444	549
Floorplan-foreign	**296**	**283**	252	339	395
Total floorplan	**659**	**671**	550	783	944
Other	**354**	**373**	351	354	347
Total dealers	**1,012**	**1,044**	901	1,137	1,291
Total auto industry	**$1,183**	**$1,231**	$1,115	$1,366	$1,533

NALs

	1Q10	4Q09	3Q09	2Q09	1Q09
Suppliers	**12.99%**	**16.27%**	15.97%	11.00%	6.44%
Dealers	**0.18**	**--**	--	0.10	0.56

Net charge-offs (3)

	1Q10	4Q09	3Q09	2Q09	1Q09
Suppliers	**2.18%**	**18.83%**	2.97%	4.19%	5.78%
Dealers	**--**	**--**	--	--	0.08

(1) End of period
(2) Companies with > 25% of their revenue from the auto industry
(3) Annualized

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Commercial Real Estate Loans (CRE)

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CRE – Overview

EOP Outstandings – $7.5 Billion [1]

- Granular portfolio with geographic and project diversification throughout our footprint
- Construction lending targeted to major metro markets

CRE – Retail **($2.1 billion)**

- Loans originated with quality developers that have experience and financial capacity to support projects underwritten to appropriate standards regarding LTV, DSC, and equity requirements
- Enforced standard pre-leasing requirements for office and retail property types

Single Family Homebuilder **($0.8 Billion)**

- No longer a significant concern as the issues have been substantially addressed
- Diversified geographically within our Midwest footprint

Credit Quality Trends

	1Q10	4Q09	3Q09	2Q09	1Q09
• 30+ days PD & accruing [2]	**1.36%**	1.57%	1.47%	1.81%	1.36%
• 90+ days PD & accruing [2]	**--**	--	0.03%	--	--
• NCOs – construction [3]	**9.77%**	20.68%	11.14%	6.45%	5.05%
• NCOs – nonconstruction [3]	**3.25%**	10.15%	6.72%	7.79%	2.83%
• NALs [2]	**11.09%**	12.17%	13.01%	9.51%	6.80%
• ACL [2]	**10.12%**	9.94%	5.17%	4.25%	3.90%

- Higher 2009 NCOs consistent with ACL build

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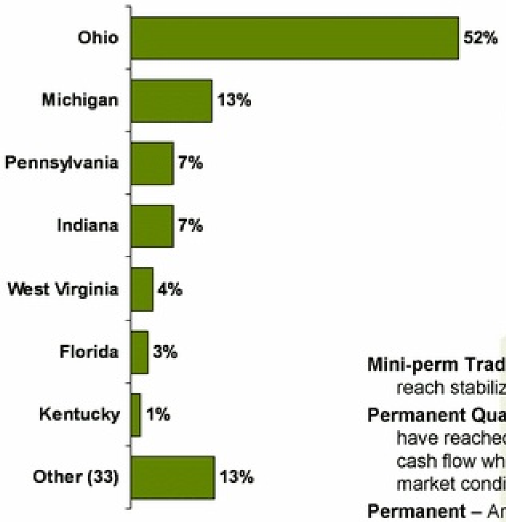
(1) 3/31/10 (2) End of period (3) Annualized

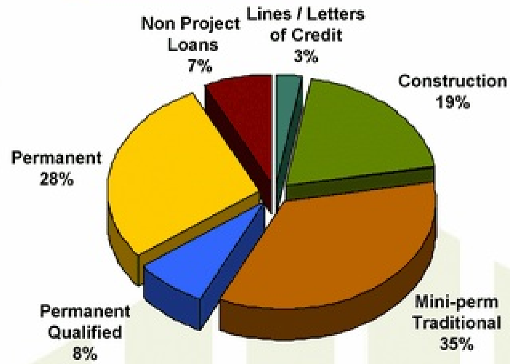
CRE – Portfolio Composition

EOP Outstandings – $7.5 Billion (1)

By Property Location



By Loan Type



Mini-perm Traditional – Typically 2- to 5-year term loans to allow properties to reach stabilized operating levels after construction, rehab, or repositioning.

Permanent Qualified – Loans with 5 years or less term with properties that have reached a stabilized physical occupancy and exhibit an operational cash flow which would qualify for permanent financing during normalized market conditions.

Permanent – Amortizing loans with terms of 10 to 25 years.

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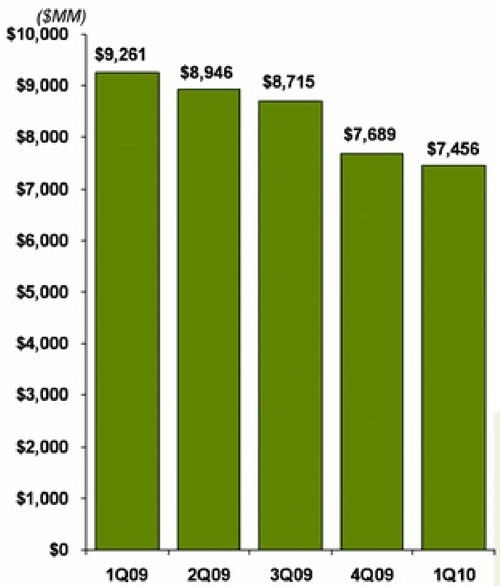
(1) 3/31/10

CRE – Trends

Period-End Balances



Change Analysis – 1Q10 vs. 1Q09

($MM)

Originations	$ 163
Takedowns	963
Payments	(1,612)
Reclassifications	(624)
Charge-offs	(695)
Net change	**$(1,805)**

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CRE – Change Analysis

By Activity

($MM)	SFHB	Retail	Other	**Total CRE**
December 31, 2009	**$857**	**$2,115**	**$4,717**	**$7,689**
New originations	--	--	--	--
Net pay-offs / takedowns	(36)	(45)	(55)	(135)
Charge-offs	(23)	(24)	(43)	(90)
Net reclass	6 *(1)*	19 *(1)*	(32) *(1)*	(8) *(2)*
March 31, 2010	**$805**	**$2,064**	**$4,587**	**$7,456**

By Type

($MM)	**Total CRE**
December 31, 2009	**$7,689**
Single family homebuilder	(52)
Retail projects	(51)
Multi family	(50)
Office	29
Warehouse / industrial	(64)
Other	(44)
March 31, 2010	**$7,456**

(1) Represents intra-CRE portfolio changes

(2) Represents net reclass of CRE loans to C&I

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CRE – Credit Quality Overview

By Segment – 3/31/10

($MM)	O/S	30+ PD Accruing	Class.	NAL's	Current Coverage: ACL	Write-downs (1)	Credit Mark (2)
CRE (Exc. SFHB & Retail)	$4,587	1.12%	16.87%	7.80%	8.12%	3.70%	11.3%
SFHB	805	3.47	59.08	27.13	18.63	17.55	30.8
Retail	2,064	1.06	25.44	12.15	11.38	11.49	20.5
Total CRE	**$7,456**	**1.36%**	**23.80%**	**11.09%**	**10.12%**	**7.35%**	**16.3%**

(1) Writedowns represent prior charge-offs associated with loans in the portfolio as of 12/31/09
(2) Credit mark = (ACL + prior charge-offs) / (outstandings + prior charge-offs)

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CRE – Credit Quality

By Property Type – 1Q10 (1)

($ MM)	Net Charge-offs			Nonaccrual Loans	
	Amount	Pct. (2)	% of Total	Amount	Pct. (3)
Retail properties	$26.0	4.94%	31.3%	$250.8	11.9%
Multi-family	9.0	2.69	10.9	104.3	7.8
Single family homebuilders	18.4	8.78	22.1	218.4	26.1
Office	3.1	1.08	3.7	75.1	6.6
Industrial & warehouse	19.4	8.48	23.4	99.0	10.8
Lines to real estate companies	5.5	3.35	3.8	21.7	3.3
Hotel	1.9	2.00	2.3	8.4	2.2
Healthcare	0.2	0.73	0.3	0.4	0.3
Raw land and other land uses	1.8	5.18	2.1	42.7	31.4
Other	0.1	0.64	0.1	5.9	15.9
Total	**$85.3**	**4.44%**	**100.0%**	**$826.8**	**11.1%**

(1) Listed by portfolio size
(2) Annualized
(3) % of related outstandings

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CRE – Credit Quality

By Loan Type – 3/31/10

($MM)	O/S	30+ PD Accruing	Class.	NAL's	ACL
Construction	$1,443	0.64%	36.81%	21.04%	25.66%
Lines / letters of credit	213	4.06	32.41	10.03	3.49
Non project loans	543	0.59	6.93	1.93	4.87
Mini-perm traditional	2,591	1.55	25.10	12.80	35.37
Permanent qualified	582	1.95	29.49	8.37	9.27
Permanent	2,085	1.38	15.10	5.34	21.32
Total CRE	**$7,456**	**1.36%**	**23.80%**	**11.09%**	**10.12%**

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CRE – Maturity Schedule

By Loan Type – 3/31/10

($MM)	Within 12 Mos.	1 – 2 Years	2 – 5 Years	5+ Years	Total
Construction	$ 861	$ 379	$ 188	$ 15	$1,443
Lines / letters of credit	98	52	32	30	213
Non project loans	203	157	134	48	543
Mini-perm traditional	1,550	491	549	1	2,591
Permanent qualified	329	99	82	72	582
Permanent	308	226	761	790	2,085
Total CRE	**$3,349**	**$1,404**	**$1,746**	**$956**	**$7,456**
Core	**$1,593**	**$828**	**$1,081**	**$468**	**$3,970**
Noncore SAD	**1,047**	**305**	**199**	**151**	**1,702**
Noncore Other	**709**	**271**	**466**	**337**	**1,784**

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CRE – Retail

EOP Outstanding – $2.1 Billion (1)

Portfolio Characteristics

- Pre-leasing requirements with construction loans generate adequate NOI to cover interest expense at full funded project loan
- Intensive monitoring with loan rebalancing if new appraisals indicate LTV exceeds policy requirements

($MM)	**1Q10**	4Q09	3Q09	2Q09	1Q09
Community centers (2)	**$1,011**	$1,037	$1,127	$1,180	$1,222
Mixed / lifestyle (2)	**255**	253	274	262	259
Regional centers (2)	**175**	174	181	191	194
Credit / freestanding (2)	**252**	266	278	294	304
Other (2)	**371**	385	376	374	388
Retail exposure trends (2)	**$2,064**	$2,115	$2,237	$2,301	$2,367

(1) 3/31/10
(2) End of period

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CRE – Retail – Credit Quality

EOP Outstandings – $2.1 Billion [(1)]

Portfolio Performance

($MM)		**1Q10**	4Q09	3Q09	2Q09	1Q09
30+ days PD [(2)]	- $	**$190**	$197	$220	$217	$121
	- %	**9.20%**	9.32%	9.84%	9.43%	5.11%
30+ days PD & accruing [(2)]	- $	**$22**	$42	$20	$48	$39
	- %	**1.06**	1.98%	0.90%	2.10%	1.63%
Classified [(2)]	- $	**$525**	$461	$498	$410	$289
	- %	**25.4%**	21.8%	22.3%	17.8%	12.2%
NALs *(included in Classified)* [(2)]	- $	**$251**	$254	$331	$264	$103
	- %	**12.2%**	12.0%	14.8%	11.5%	4.3%
ACL [(2)]	- $	**$235**	$245	$130	$110	$108
	- %	**11.4%**	11.6%	5.8%	4.8%	4.6%
Net charge-offs	- $	**26.0**	$118.7	$52.5	$53.8	$25.3
(annualized)	- %	**4.94%**	22.44%	9.22%	9.35%	5.00%

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(1) 3/31/10
(2) End of period

CRE – Single Family Homebuilders

EOP Outstandings – $0.8 Billion (1)

Portfolio Characteristics

- Granular portfolio – only 11 projects over $10 million
- Geographic diversification
- Primary customers are middle market builders building 50-100 homes per year, limited production builder exposure
- Continuous monitoring
- Increased reserves based on increasing risks in the portfolio

($MM)	**1Q10**	4Q09	3Q09	2Q09	1Q09
Vertical construction (2)	**$553**	$577	$718	$802	$847
Land under development (2)	**117**	130	155	180	198
Land held for development (2)	**135**	151	166	180	194
Total	**$805**	$857	$1,039	$1,162	$1,240

(1) 3/31/10
(2) End of period

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CRE – Single Family Homebuilder – Credit Quality

EOP Outstandings – $0.8 Billion (1)

Portfolio Performance

($MM)		**1Q10**	4Q09	3Q09	2Q09	1Q09
30+ days PD (2)	- $	**$209**	$201	$296	$263	$267
	- %	**26.0%**	23.5%	28.5%	22.6%	21.5%
30+ days PD & accruing (2)	- $	**$28**	$22	$29	$42	$27
	- %	**3.47%**	2.57%	2.81%	3.65%	2.20%
Classified (2)	- $	**$476**	$513	$577	$539	$480
	- %	**59.1%**	59.9%	55.6%	46.4%	38.7%
NALs *(included in Classified)* (2)	- $	**$218**	$262	$340	$290	$289
	- %	**27.1%**	30.6%	32.7%	25.0%	23.3%
ACL (2)	- $	**$150**	$171	$110	$102	$108
	- %	**18.6%**	19.9%	10.6%	8.8%	8.7%
Net charge-offs	- $	**18.4**	$68.4	$62.0	$52.2	$29.6
(annualized)	- %	**8.78%**	31.93%	22.67%	17.98%	8.16%

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(1) 3/31/10
(2) End of period

CRE – Portfolio Positioning

Segmented Into "Core" and "Noncore" Portfolios

Core

- Well-seasoned regional or institutional owners, developers, and organizations
- Meaningful relationship in place – opportunities for additional cross-sell
- Primarily Midwest footprint projects generating adequate return on capital

Noncore

- Limited opportunity to gain overall banking relationship
- Includes numerous performing, pass-rated loans not meeting desired return on capital
- Includes most "criticized" loans from the overall CRE portfolio

CRE – Core vs. Noncore

($MM)	O/S	ACL	Criticized	NAL's	Prior Charge-offs (1)	ACL	Credit Mark (2)
9/30/09							
CRE Total	**$8,715**	**$451**	**$1,942**	**$1,134**	**$343**	**5.17%**	**8.77%**
12/31/09							
Core Total	**$4,038**	**$168**	**$530**	**$4**	**$ --**	**4.16%**	**4.16%**
Noncore SAD	$1,809	$410	$1,547	$861	$511	22.66%	39.70%
Noncore Other	1,842	186	722	71	26	10.10%	11.35%
Noncore Total	**$3,651**	**$596**	**$2,269**	**$932**	**$537**	**16.32%**	**27.05%**
CRE Total	**$7,689**	**$764**	**$2,799**	**$936**	**$537**	**9.94%**	**15.82%**
3/31/10							
Core Total	**$3,970**	**$165**	**$535**	**$16**	**$ --**	**4.16%**	**4.16%**
Noncore SAD	$1,702	417	$1,413	$733	519	24.47%	42.12%
Noncore Other	1,784	176	638	78	29	9.87%	11.31%
Noncore Total	**$3,487**	**$593**	**$2,051**	**$811**	**$548**	**17.00%**	**28.28%**
CRE Total	**$7,456**	**$758**	**$2,586**	**$827**	**$548**	**10.16%**	**16.31%**

(1) Prior charge-offs represent activity on existing accounts as of 12/31/09, not cumulative for the portfolio

(2) Credit mark = (ACL + prior charge-offs) / (outstandings + prior charge-offs)

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CRE – Core vs. Noncore Change Analysis

By Activity

($MM)	Core	Noncore	Total CRE
December 31, 2009	**$4,038**	**$3,651**	**$7,689**
New originations	--	--	--
Net pay-offs / takedowns	(68)	(67)	(135)
Charge-offs	--	(90)	(90)
Classification changes	--	(8)	(8)
March 31, 2010	**$3,970**	**$3,487**	**$7,456**

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CRE – Portfolio Composition – 3/31/10

By Property Type and Property Location

($MM)	OH	MI	PA	IN	WV	FL	KY	Other	Total	%
Retail properties	$471	$93	$89	$91	$40	$42	$3	$375	**$1,206**	16.2 %
Multi family	275	86	38	33	43	0	8	64	**548**	7.3
Single family homebuilders	133	41	8	4	10	22	0	4	**223**	3.0
Office	348	109	75	37	40	8	13	43	**672**	8.0
Industrial & warehouse	268	62	17	35	7	3	3	84	**480**	6.4
Lines to R.E. companies	343	58	20	22	6	1	3	2	**455**	6.1
Hotel	80	36	13	21	36	0	0	82	**268**	3.6
Health care	12	7	12	0	0	0	0	0	**32**	0.4
Raw land & other land uses	21	29	4	1	2	3	0	11	**70**	0.9
Other	12	2	2	0	0	0	1	1	**18**	0.2
Total CRE - Core	**$ 1,962**	**$ 525**	**$ 277**	**$ 245**	**$ 186**	**$ 79**	**$ 29**	**$ 666**	**$3,970**	53.2
	49.4%	13.2%	7.0%	6.2%	4.7%	2.0%	0.7%	16.8%	100.0%	
Total CRE - Noncore	**$1,933**	**$446**	**$227**	**$260**	**$78**	**$127**	**$81**	**$335**	**$3,487**	46.8
	55.4%	12.8%	6.5%	7.5%	2.2%	3.6%	2.3%	9.6%	100.0%	
Total CRE	**$ 3,895**	**$ 971**	**$ 504**	**$ 505**	**$ 264**	**$ 206**	**$ 110**	**$ 1,001**	**$7,456**	100.0 %
	52.2%	13.0%	6.8%	6.8%	3.5%	2.8%	1.5%	13.4%	100.0%	

	OH	MI	PA	IN	WV	FL	KY	Other	Total
NCOs - $ (1)	**$34**	**$19**	**$4**	**$2**	**$0**	**$6**	**1**	**$19**	**$85**
NCOs – Annualized %	3.44%	7.57%	2.99%	1.49%	0.00%	10.38%	5.19%	7.41%	4.44%
NALs - $	**$424**	**$98**	**$40**	**$30**	**$18**	**$35**	**$9**	**$172**	**$827**
NALs - %	10.90%	10.05%	7.88%	5.96%	6.89%	17.07%	8.47%	17.20%	11.09%

(1) 1Q10

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CRE – Core Characteristics

EOP Outstandings – $4.0 Billion (1)

- Long-term relationships… many have been customers for 20+ years.
- Proven CRE participants… 28+ years average CRE experience
- 95% of the loans have personal guarantees
- Income producing loans have weighted average debt service coverage of
- 1.30X… based on 7% rate and 25-year amortization
- 1.52X… based on average contractual rate and 20-year amortization
- < 5% of these projects have negative cash flow

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(1) 3/31/10

CRE – Noncore Portfolio Composition – 3/31/10

By Property Type and Property Location

($MM)	OH	MI	PA	IN	WV	FL	KY	Other	Total	%
Retail properties	$363	$106	$68	$118	$7	$28	$5	$165	**$858**	11.5 %
Multi family	519	33	44	39	32	5	29	70	**770**	10.3
Single family homebuilders	382	36	35	17	10	45	20	38	**582**	7.8
Office	259	93	39	22	19	16	10	15	**473**	6.3
Industrial & warehouse	142	125	18	42	2	32	11	18	**389**	5.2
Lines to R.E. companies	142	10	10	5	2	0	1	2	**172**	2.3
Hotel	67	17	10	11	7	0	0	4	**116**	1.6
Health care	13	23	2	0	0	0	0	0	**38**	0.5
Raw land & other land uses	29	3	1	6	0	2	5	23	**69**	0.9
Other	16	2	0	1	0	0	0	0	**18**	0.2
Total CRE - Noncore	**$1,933**	**$446**	**$227**	**$260**	**$78**	**$127**	**$81**	**$335**	**$3,487**	46.8 %
	55.4%	12.8%	6.5%	7.5%	2.2%	3.6%	2.3%	9.6%	100.0%	

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CRE – Noncore Characteristics

EOP Outstandings – $3.5 Billion (1)

Noncore-Overall

- 28% aggressive credit mark
- Updated values to incorporate current market conditions
- Limited future funding requirements… ~$150 million
- 95%+ have guarantors
- 98% is secured debt
- 89% is within our geographic footprint
- 73% are "pass" grade or better

Huntington

(1) 3/31/10

CRE – Noncore Segment Characteristics

Special Assets Division (SAD) ($1.7 billion)

- 42% aggressive credit mark
  - Actively working to exit… more aggressive terms – e.g., higher pricing, shorter amortization, sale, etc.
  - The majority of “criticized” loans are managed within SAD

Other ($1.8 billion)

- 11% credit mark represents… 3X coverage of NALs… 81% coverage of “criticized” loans
- 30+ days past due of only $71 million (3.96%)
- Includes $712 million of small dollar Investment Real Estate loans
  - Not a strategic focus going forward
  - Very granular risk assessment
  - Actively managing within a context of an exit orientation… though may have opportunities to develop some into fuller, more profitable relationships

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Total Consumer Loans and Leases

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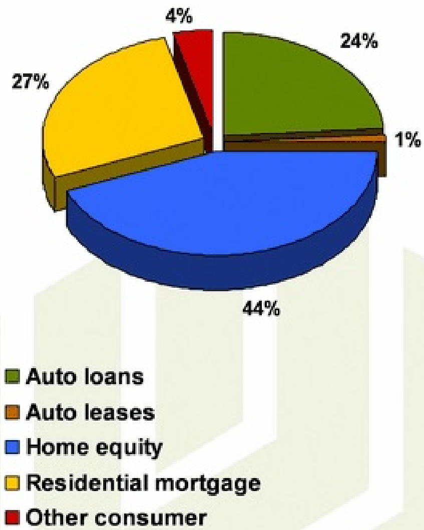
Consumer Loans and Leases – 3/31/10

By Type

	Amt.	Pct.
Auto loans	$4.2	24%
Auto leases	0.2	1
Home equity *	7.5	44
Residential RE	4.6	27
Other consumer	0.7	4
Total consumer	**$17.2**	**100%**

Home equity lines	$5.0
Home equity loans	2.5



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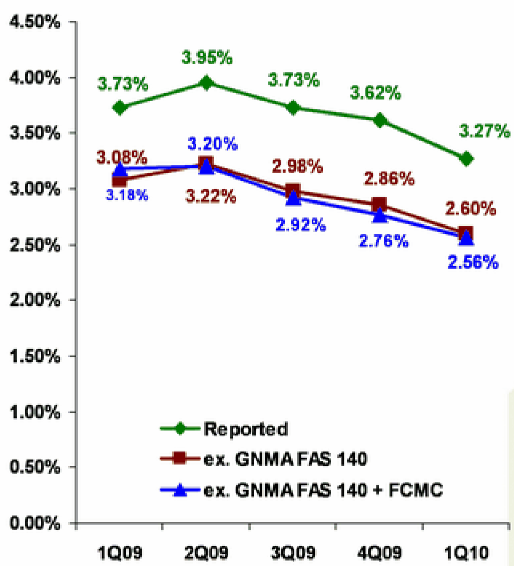
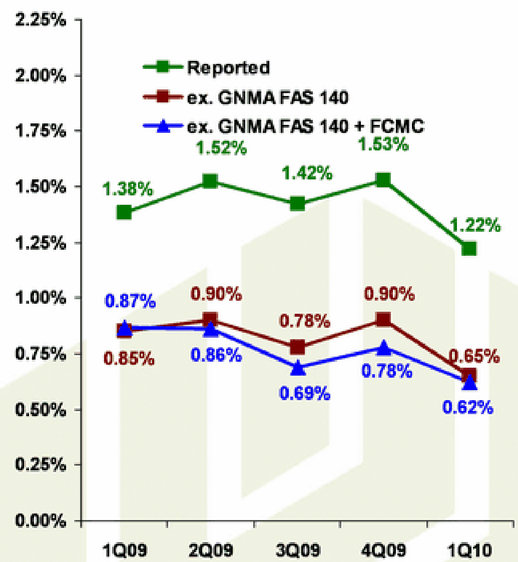
Total Consumer Loan Delinquencies (1)

30+ Days



90+ Days



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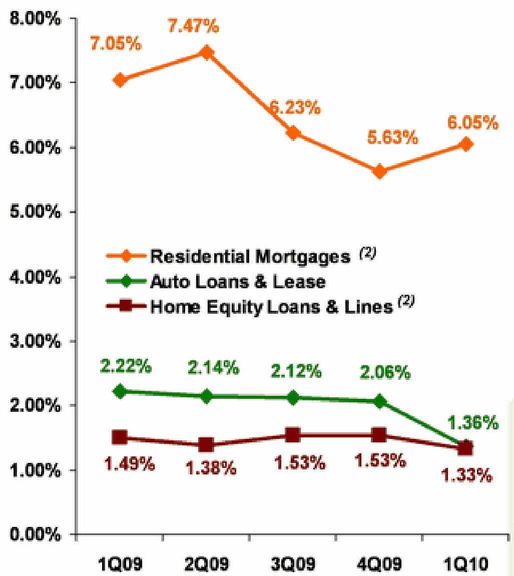
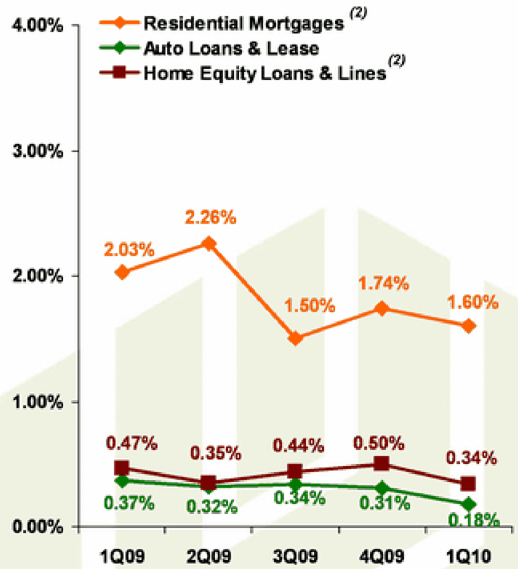
(1) Period end; delinquent but accruing as a % of related outstandings at EOP

Consumer Loan Delinquencies (1)

30+ Days



90+ Days



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(1) Period end; delinquent but accruing as a % of related outstandings at EOP

(2) Excludes GNMA FAS 140 government guaranteed and Franklin

Consumer Loan Credit Risk Management Objective

Manage the Probability of Default

1. **Footprint Portfolio…** markets we know and understand
2. **Client Selection...** bias for high quality customers and relationship lending vs. third-party originations
3. **Disciplined Underwriting…** borrower ability to repay, collateral value, and stress testing when appropriate

Huntington

Automobile Loans & Leases

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Auto Loans / Leases – Overview

EOP Outstandings – $4.4 Billion (1)

- Consistency of strategy and commitment to dealers
- Focus on high service quality and high quality full dealer relationships
- Since 2001 focused on super-prime customers>750 FICOs in 2009
- Fully automated origination and booking system

Credit Quality Trends

	1Q10	4Q09	3Q09	2Q09	1Q09
• 30+ days PD & accruing (2)	**1.36%**	2.06%	2.12%	2.14%	2.22%
• 90+ day PD & accruing (2)	**0.18%**	0.31%	0.34%	0.32%	0.37%
• NCOs – loans (3)	**0.76%**	1.49%	1.25%	1.73%	1.56%
• NCOs – leases (3)	**1.58%**	2.25%	2.04%	2.11%	2.39%
• NALs (2)	**--**	--	--	--	--

- Credit quality continues to perform within expectations
- Lease portfolio is declining due to the strategic exit of the business in 4Q08; the declining portfolio balance creates a higher loss rate with more volatility

Huntington

(1) 3/31/10
(2) End of period
(3) Annualized

Auto Lending – Credit Risk Management Strategies

Performance Drivers

- **Borrower quality** – as measured at origination by
  - FICO score – Super Prime with consistent increasing trend
  - FICO score distribution – consistent decline in <670 levels
  - Custom Score – utilized to further segment FICO eligible applications – continues to enhance predictive modeling
- **Loan to value –** Significantly reduced LTV across all origination segments
- **Geography** – Eliminated national markets, focusing on footprint
- **Decision type** – Significantly reduced the level of underwriter overrule decisions
- **Used car values** – Stabilization in the Manheim Market Index

Risk Recognition

- 80% of losses recognized in first 24 months on books
- Shape of cumulative loss curves has remained steady
- Loss trends are predictable

Outlook

- Active portfolio management and policy development over the past 5 years
- Origination quality has moderated losses even in the face of more difficult economic conditions
- Expect to see continued decline in losses

Auto Loans – Production and Credit Quality Overview

	1Q10	4Q09	3Q09	2Q09	1Q09	4Q08	3Q08	2Q08
Originations								
Amount *($MM)*	**$ 678**	$ 516	$ 394	$ 277	$ 399	$ 360	$ 501	$ 673
% new vehicles	**42%**	41%	44%	30%	31%	41%	41%	44%
Avg. LTV (1)	**87%**	89%	91%	95%	93%	93%	96%	96%
Avg. FICO (1)	**769**	771	763	759	756	751	751	752
Expected cumulative loss	**0.70%**	0.65%	0.74%	0.92%	1.00%	1.01%	1.19%	1.24%
Portfolio Performance								
30+ days PD & accruing %	**1.30%**	1.98%	2.02%	2.06%	2.20%	2.09%	1.68%	1.43%
Year-to-Date NCO %	**0.76%**	1.51%	1.52%	1.63%	1.56%	1.12%	0.98%	0.95%
Vintage Performance								
6-month losses (1)			0.02%	0.02%	0.07%	0.16%	0.13%	0.14%
9-month losses (1)				0.17%	0.16%	0.36%	0.31%	0.30%
12-month losses (1)					0.40%	0.60%	0.59%	0.49%

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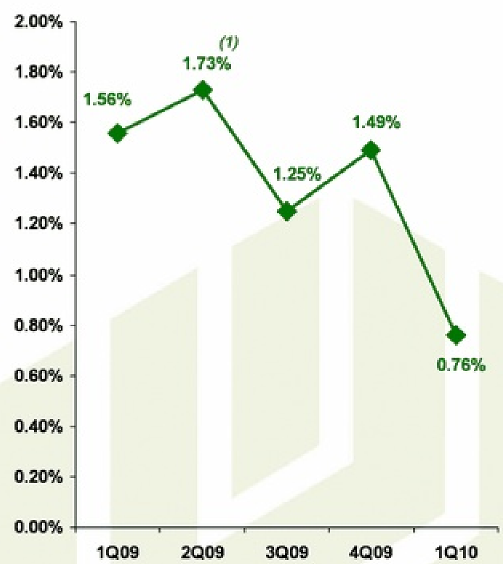
(1) Annualized

Auto Loans

Accruing Delinquency

Net Charge-offs



(1) 2Q09 reflects impact of $1.0 B 1Q09 securitization

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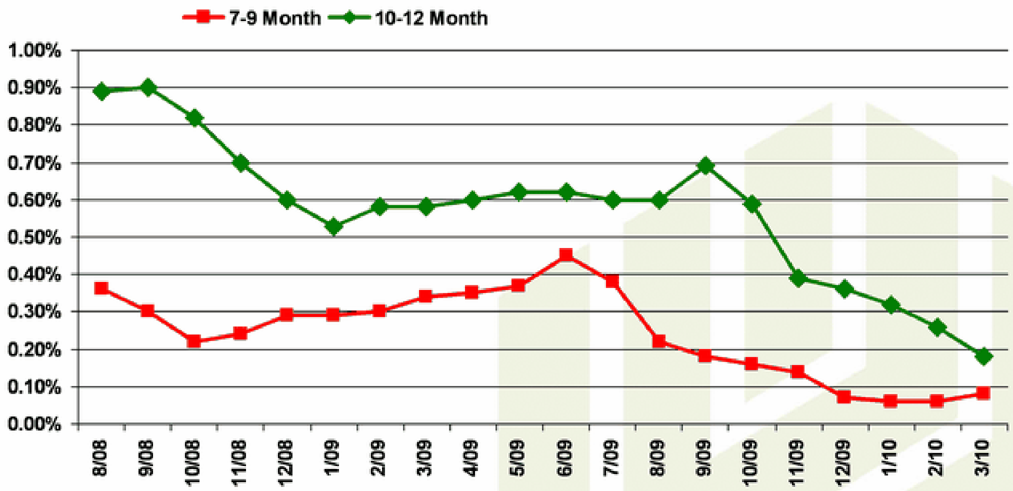
Auto Loans – Loss Rate Trends

- Continued improvement in the early stage loss performance for the 2009 vintage
- Losses peak in the 18-24 month range, and as the 2009 vintage make up a greater portion of the portfolio and reach their peak loss months, portfolio losses should decline



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Home Equity Loans and Lines

Home Equity Loans / Lines – Overview

EOP Outstandings – $7.5 Billion (1)

- Focused on geographies within our Midwest footprint
- Focused on high quality borrowers… >730 FICOs
- Began exit of broker channel in 2005… <10% of outstandings today
- Conservative underwriting – manage the probability of default
- 70%+ of HELOC borrowers consistently make monthly principal payments
- High risk borrower actions
  - Updated collateral values
  - Proactive contact via servicing group
  - Capped lines

Credit Quality Trends

	1Q10	4Q09	3Q09	2Q09	1Q09
• 30+ days PD & accruing (2)	**1.41%**	1.76%	1.73%	1.54%	1.49%
• 90+ day PD & accruing (2)	**0.39%**	0.71%	0.60%	0.46%	0.47%
• NCOs (3)	**2.01%**	1.89%	1.48%	1.29%	0.93%
• NALs (2)	**0.73%**	0.53%	0.58%	0.46%	0.50%

- Credit quality continues to perform within expectations

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(1) 3/31/10; includes Franklin loans beginning in 1Q09
(2) End of period
(3) Annualized

Home Equity Loans / Lines – Credit Risk Management Strategies

Performance Drivers

- **Borrower quality** – as measured at origination by
  - Custom Score – utilized to further segment FICO eligible applications – continues to enhance predictive modeling
  - FICO score – consistent increasing trend, with very limited under 670 production
  - Updated borrower quality based on quarterly re-score is consistent
- **Lien Position** – 40% of the portfolio is secured by a 1st mortgage
- **Payments –** 70% of borrowers consistently make more than required payment
- **Geography** – Footprint lender with limited investor property exposure
- **Broker Channel** – Eliminated beginning in 2006 based on risk profile
- **Customer relationship orientation** – not one-off transactions
- **Estimated collateral value model –** identifies higher potential risk customers
- **Utilization %** – Consistent with expectations, limited increase in utilization rate over 2008

Risk Recognition

- Major focus on loss mitigation in 2008-2009 – rewrites performance < 25% 30+ DPD
- Write-down to discounted current value less selling costs at 120 days past due
- Non-accrual balances represent the realizable value estimate in future periods

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Home Equity Loans and Lines –
Credit Risk Management Strategies

Outlook

- Expect losses to be consistent to slightly lower throughout 2010
  - Consistent to improved borrower quality based on updated FICO scores
  - Significant focus on loss mitigation in 2008-2009 – 75% of loan modifications are paying as agreed

Home Equity Loans / Lines – LTV, FICO, Originations

	1Q10	4Q09	3Q09	2Q09	1Q09
Loans (1)					
Ending balance *($B)*	**$2.5**	$2.6	$2.7	$2.8	$3.0
Average LTV (2)	**71%**	71%	71%	71%	71%
Average FICO (3)	**726**	716	718	720	721
Originations *($MM)*	**$100**	$80	$54	$28	$39
Average LTV (4)	**59%**	60%	63%	61%	59%
Average FICO (4)	**763**	761	753	749	743
Lines (5)					
Ending balance *($B)*	**$5.0**	$4.9	$4.9	$4.8	$4.7
Average LTV (2)	**77%**	77%	78%	78%	78%
Average FICO (3)	**737**	723	724	723	720
Originations *($MM)*	**$262**	$251	$338	$357	$522
Average LTV (4)	**72%**	71%	73%	74%	75%
Average FICO (4)	**766**	767	766	766	763

(1) Primarily fixed-rate
(2) Weighted average LTVs are cumulative LTVs reflecting the balance of any senior loans
(3) Weighted average FICOs reflect currently updated customer credit scores
(4) Weighted average at origination
(5) Primarily variable-rate

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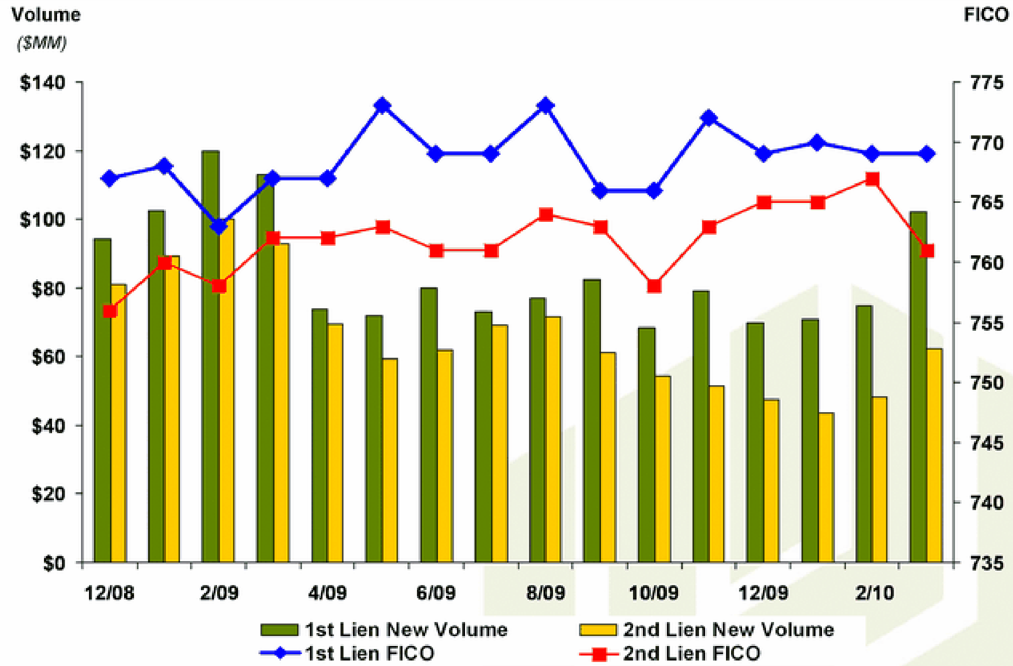
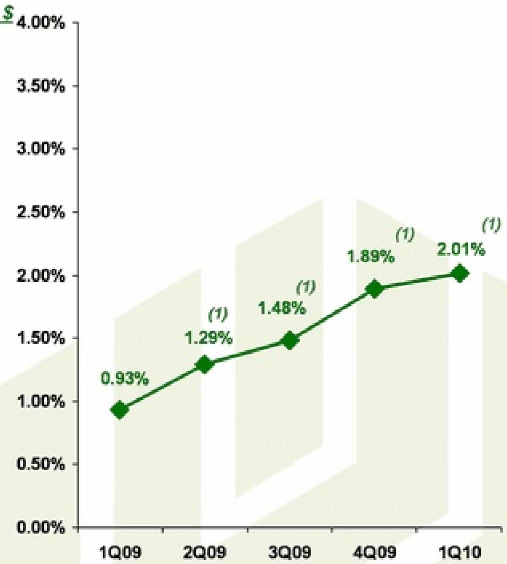
Home Equity Loans & Lines – Originations



Home Equity Loans and Lines

Accruing Delinquency

Net Charge-offs



(1) Reflects more active treatment decisions associated with loss mitigation and short sale actions.

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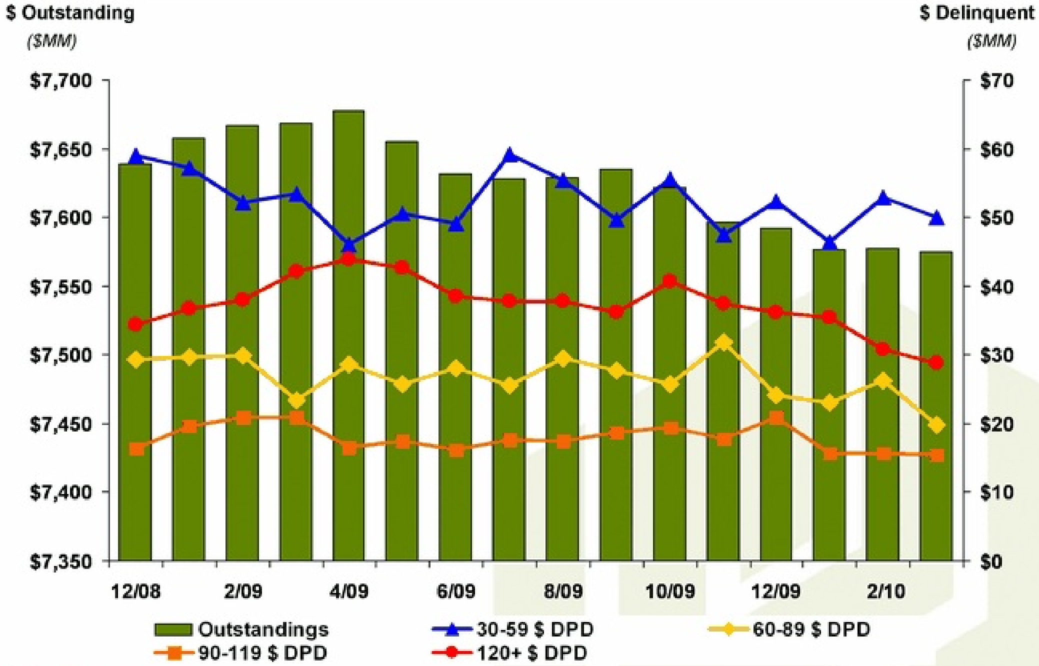
Home Equity Loans & Lines – Delinquencies (1)



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(1) Includes NPAs; excludes Franklin

Residential Mortgages

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Residential Mortgages – Overview

EOP Outstandings – $4.6 Billion (1)

- Focused on geographies within our Midwest footprint
- Traditional product mix… very limited nontraditional exposure as we never originated sub-prime, payment option ARMs, or negative amortization loans
- $568 million of Interest Only loans… targeted within executive relocation activities
- $353 million of Alt-A mortgages… exited in 2007

Credit Quality Trends

	1Q10	4Q09	3Q09	2Q09	1Q09
• 30+ days PD & accruing (2)	**5.81%**	5.40%	5.84%	6.92%	6.33%
• 90+ days PD & accruing (2)	**1.58%**	1.75%	1.47%	2.11%	1.83%
• NCOs (3)	**2.17%**	1.61%	6.15%	1.47%	0.55%
• NALs (4)	**1.76%**	1.52%	1.66%	3.15%	2.83%

- Credit quality continues to perform within expectations

(1) 3/31/10; includes Franklin loans beginning in 1Q09
(2) End of period; excludes GNMA loans – no additional risk as they are approved for repurchase
(3) Annualized; 3Q09 would have been 1.73%, excluding impact due to implementation of more conservative loss recognition and loan sale
(4) End of period; excludes Franklin

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Residential Mortgages – Credit Risk Management Strategies

Performance Drivers

- **Standard products and borrower quality –** as measured at origination by
  - Secondary market underwriting
  - FICO score – consistent increasing trend
  - FICO score distribution – consistent decline in low score levels
- **Non-standard product structures**
  - $568 million of Interest Only loans… targeted within executive relocation activities… continues to perform well
  - $353 million of Alt-A mortgages… exited in 2007… represents <10% of total residential portfolio with majority of cumulative losses likely recognized within 24 months.
- **Decision type** – Significantly reduced the level of underwriter overrule decisions
- **Geography –** Primarily a footprint lender

Risk Recognition

- Write down to discounted current value less selling costs at 180 days past due
- Nonaccrual balances represent the realizable value estimate in future periods

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Residential Mortgages – Credit Risk Management Strategies

Continued Focus on Borrower's Ability to Pay for New Originations

- All loans are fully documented
- Underwritten to Secondary Market standards

Enhanced Loss Mitigation

- Changed the reporting structure to take advantage of our successful home equity loss mitigation program
  - Early identification of Loss Mitigation candidates – i.e., pre-delinquency via predictive modeling
  - Decrease foreclosure activity in favor of Loan Modifications and short sales
  - Rewrite / modify customers with a focus on reducing principal quickly
  - Create saleable structures where possible
  - Income verification in all cases to maximize re-performance probability

Account Management

- Proactive contact six months prior to ARM resets

Residential Mortgages – Credit Risk Management Strategies

Outlook

- Foreclosure process
  - We are reviewing all foreclosure situations under the revised loss mitigation strategies to minimize actual foreclosures
  - Foreclosure process is slow in our markets, with an average time frame of 18 months
- Expect delinquency and overall performance to remain under stress through 2010
  - Loan sales of high quality paper has increased the ratio
  - Dollar level in 90+ DPD continues to increase

Residential Mortgages – LTV, FICO, Originations

	1Q10	4Q09	3Q09	2Q09	1Q09
Ending balance *($B)*	**$4.6**	$4.5	$4.5	$4.6	$4.4 *(4)*
Average LTV	**76%**	77%	77%	77%	77% *(4)*
Average FICO *(1)*	**716**	698	699	700	701 *(4)*
Originations *(2)* *($MM)*	**$242**	$244	$127	$94	$56
Average LTV *(3)*	**73%**	71%	84%	92%	79%
Average FICO *(3)*	**764**	757	749	717	730

(1) Weighted average FICOs reflect currently updated customer credit scores
(2) Only owned-portfolio originations
(3) Weighted average at origination
(4) Excludes Franklin – data NA

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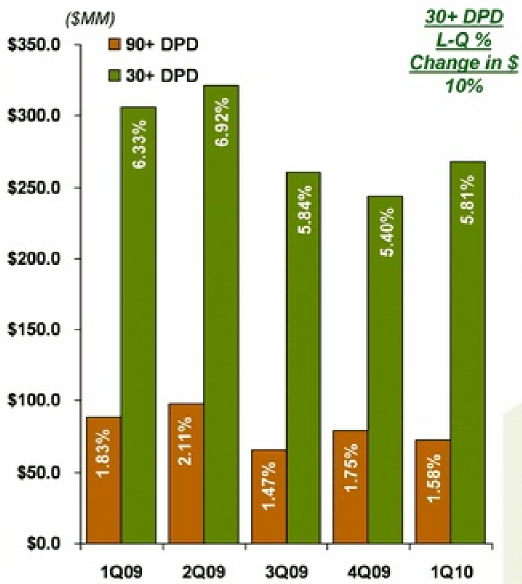
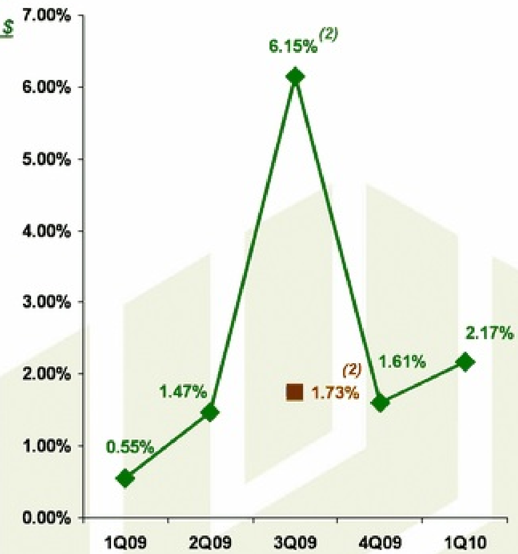
Residential Mortgages

Accruing Delinquency (1)



Net Charge-offs



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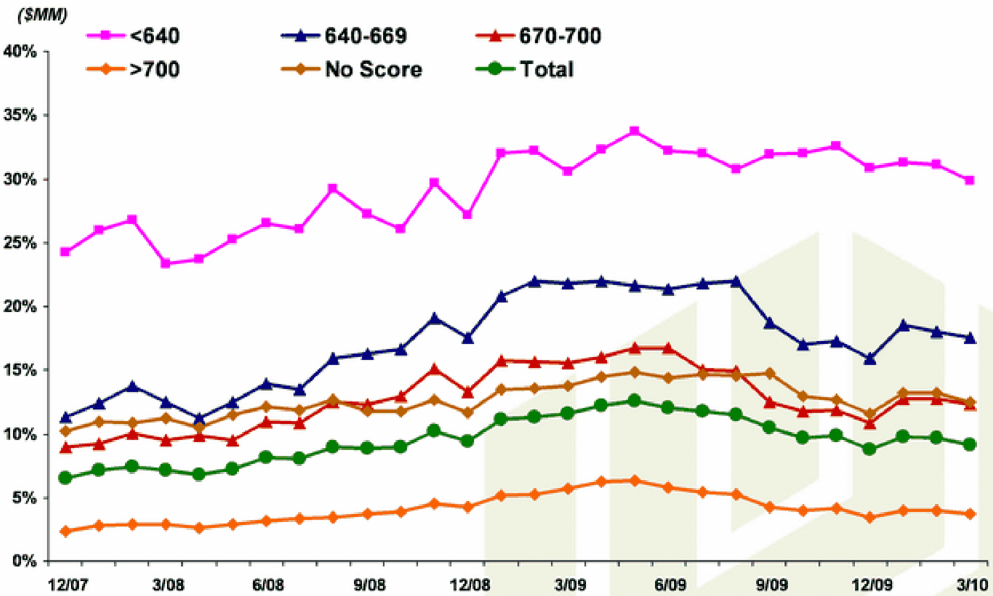
(1) Excluding U.S. Government guaranteed loans
(2) 1.73%, excluding impact due to implementation of more conservative loss recognition and loan sale

Residential Mortgages – Delinquencies

By Original FICO Range



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Other Consumer Loans

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Other Consumer Loans

EOP Outstandings – $0.7 Billion [1]

- 80% collateralized
  - Autos, untitled vehicles, small boats, mobile homes and other miscellaneous
- Primarily for existing customers
- Performed within expectations over the past year though varies by collateral type

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(1) 3/31/10

Credit Quality Review

Credit Quality Trends Overview

	1Q10	4Q09	3Q09	2Q09	1Q09
NAL ratio (1)	**4.78%**	5.21%	5.85%	4.72%	3.93%
NPA ratio (2)	**5.17**	5.57	6.26	5.18	4.46
Net charge-off ratio	**2.58**	4.80	3.76	3.43	3.34
90+ days PD & accruing (3)	**0.31**	0.40	0.34	0.38	0.35
ALLL ratio	**4.00**	4.03	2.77	2.38	2.12
ALLL / NAL coverage	**84**	77	47	50	54
ALLL / NAL coverage excld. FCMC	**103**	93	56	62	71
ALLL / NPA coverage	**77**	72	44	46	47
ALLL / NPA coverage excld. FCMC	**94**	86	52	57	63
ACL ratio	**4.14**	4.16	2.90	2.51	2.24
ACL / NAL coverage	**87**	80	50	53	57
ACL / NAL coverage excld. FCMC	**106**	96	59	65	75
ACL / NPA coverage	**80**	74	46	48	50
ACL / NPA coverage excld. FCMC	**98**	89	55	60	67

(1) NALs divided by total loans and leases
(2) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs
(3) Excludes government guaranteed loans

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Key Loan Portfolio Credit Quality Metrics

		Delinquencies 30+ Days		Delinquencies 90+ Days		NCO		NAL		ACL	
C&I	**1Q10**	**0.63 %**		**- %**		**2.45 %**	(1)	**4.18 %**		**4.02**	**%**
	4Q09	0.65		-		3.49	(1)	4.49		4.09	
	3Q09	0.90		-		2.26	(1)	4.88		3.31	
	2Q09	0.88		-		3.20	(1)	3.43		2.86	
CRE	**1Q10**	**1.36 %**		**- %**		**4.44 %**		**11.09 %**		**10.12**	**%**
	4Q09	1.57		-		12.21		12.17		9.94	
	3Q09	1.47		0.03		7.62		13.01		5.17	
	2Q09	1.81		-		7.51		9.51		4.25	
Auto Loans	**1Q10**	**1.30 %**		**0.17 %**		**0.76 %**		**- %**		**1.22**	**%**
	4Q09	1.98		0.29		1.49		-		1.66	
	3Q09	2.02		0.33		1.25		-		1.76	
	2Q09	2.06		0.31		1.73		-		1.84	
Home Equity	**1Q10**	**1.41 %**		**0.39 %**		**2.01 %**		**0.73 %**	(4)	**1.74**	**%**
	4Q09	1.76		0.71		1.89		0.53	(4)	1.36	
	3Q09	1.73		0.60		1.48		0.58	(4)	1.16	
	2Q09	1.54		0.46		1.29		0.46	(4)	1.02	
Res. Mortgage	**1Q10**	**5.81 %**	(2)	**1.58**	(2)	**2.17 %**		**8.08 %**	(4)	**1.31**	**%**
	4Q09	5.40	(2)	1.75	(2)	1.61		8.04	(4)	1.24	
	3Q09	5.84	(2)	1.47	(2)	6.15	(3)	8.74	(4)	1.12	
	2Q09	6.92	(2)	2.11	(2)	1.47		10.23	(4)	1.04	

(1) *Non-Franklin*

(2) *Excludes GNMA loans - no additional risk as they are approved for repurchase*

(3) *Would have been 173% excluding impact due to implementation of more conservative loss recognition and loan sale*

(4) *Includes Franklin*

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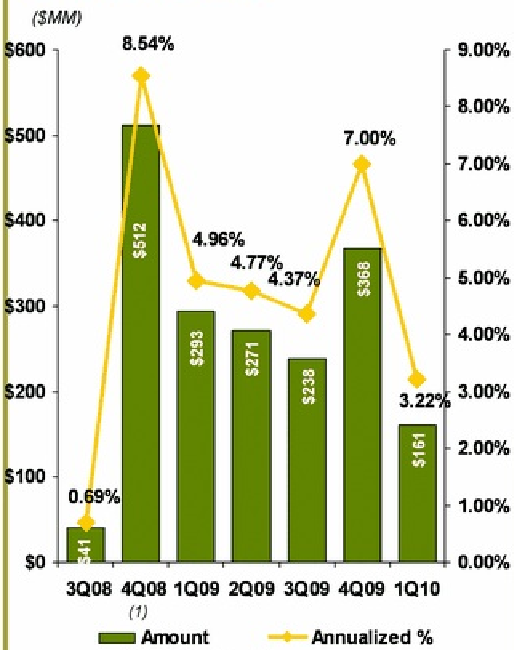
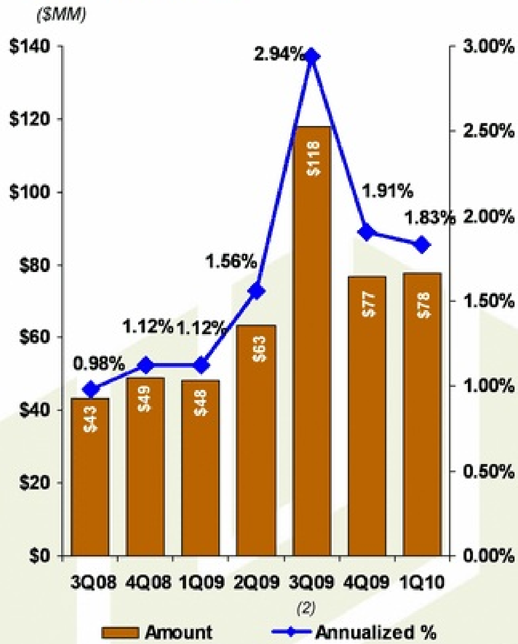
Net Charge-off Trends

Commercial Loans



(1) $128.3 MM of Franklin

Consumer Loans



(2) $32.0 MM from change in loss recognition policy

Net Charge-offs

($MM)	1Q10	4Q09	3Q09	2Q09	1Q09
Commercial and industrial	**$75.4**	$109.8	$68.8	$98.3	$210.6 (1)
Commercial real estate	**85.3**	258.1	169.2	172.6	82.8
Total commercial	**160.7**	367.9	238.1	270.9	293.4
Auto loans	**7.7**	11.4	9.0	12.4	15.0
Auto leases	**0.9**	1.6	1.8	2.2	3.1
Home equity loans / lines	**37.9**	35.8	28.0	24.7	17.7
Residential mortgages	**24.3**	17.8	69.0 (2)	17.2	6.3
Other	**7.0**	10.3	10.1	7.0	6.0
Total consumer	**77.7**	76.8	117.9	63.5	48.1
Total	**$238.5**	$444.7	$355.9 (3)	$334.4	$341.5

(1) Included $128.3 MM of Franklin
(2) $19.4 MM excluding $32.0 MM impact due to implementation of more conservative loss recognition and $17.6 MM impact due to loan sale
(3) $306.3 MM excluding residential mortgage impacts

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Net Charge-off Ratios (1)

	1Q10	4Q09	3Q09	2Q09	1Q09
Commercial and industrial	**2.45%**	3.49%	2.13%	2.91%	6.22% (2)
Commercial real estate	**4.44**	12.21	7.62	7.51	3.27
Total commercial	**3.22**	7.00	4.37	4.77	4.96
Auto loans	**0.76**	1.49	1.25	1.73	1.56
Auto leases	**1.58**	2.25	2.04	2.11	2.39
Home equity loans / lines	**2.01**	1.89	1.48	1.29	0.93
Residential mortgages	**2.17**	1.61	6.15 (3)	1.47	0.55
Other	**3.87**	5.47	5.36	4.03	3.59
Total consumer	**1.83**	1.91	2.94	1.56	1.12
Total	**2.58%**	4.80%	3.76% (4)	3.43%	3.34%

(1) Annualized
(2) 2.55% excluding impact of Franklin
(3) 1.73%, excluding impact due to implementation of more conservative loss recognition and loan sale
(4) 3.24%, excluding residential mortgage impacts

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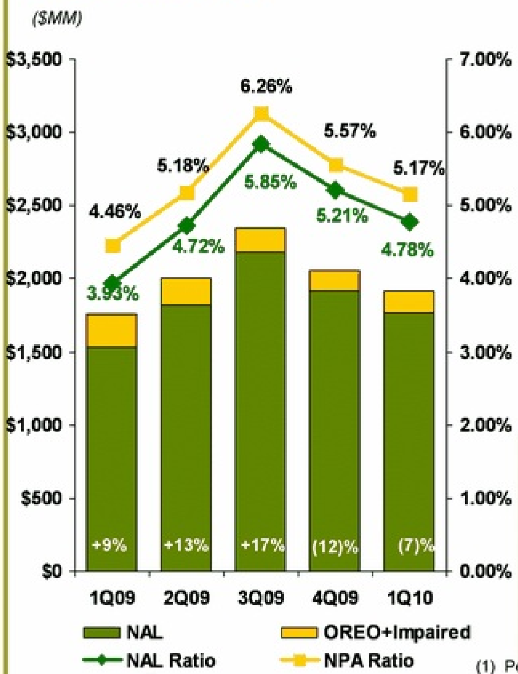
Nonaccrual Loans & Nonperforming Assets Trends

NAL & NPA Trends (1)



NAL Inflows

(1) Period end

Nonperforming Asset Flow Analysis

Period End

($MM)	**1Q10**	4Q09	3Q09	2Q09	1Q09
NPA beginning of period	**$2,058.1**	$2,344.0	$2,002.6	$1,775.7	$1,636.6
Additions / increases	**237.9**	494.6	899.9 *(1)*	750.3	622.5
Franklin – net impact	**15.0**	(31.0)	(18.8)	(57.4)	(204.5)
Return to accruing status	**(80.8)**	(85.9)	(52.5)	(40.9)	(36.1)
Loan and lease losses	**(185.4)**	(391.6)	(305.4)	(282.7)	(168.4)
OREO losses	**(4.2)**	(7.4)	(30.6)	(20.6)	(4.0)
Payments	**(107.6)**	(222.8)	(117.7)	(95.1)	(61.5)
Sales	**(14.6)**	(41.9)	(33.4)	(26.7)	(9.0)
NPA end-of-period	**$1,918.4**	$2,058.1	$2,344.0	$2,002.6	$1,775.7

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(1) Over 55% of newly identified nonaccrual commercial loans less than 30 days past due

Nonaccrual Loans (NALs) and Nonperforming Assets (NPAs)

(in thousands)	2010 Mar. 31	2009 Dec. 31	2009 Sep. 30	2009 Jun. 30	2009 Mar. 31
Nonaccrual loans and leases (NALs):					
Commercial and industrial	**$ 511.6**	$ 578.4	$ 612.7	$ 456.7	$ 398.3
Commercial real estate	**826.8**	935.8	1,133.7	850.8	629.9
Residential mortgage	**373.0**	362.6	390.5	475.5	487.0
Home equity	**54.8**	40.1	44.2	35.3	38.0
Total nonaccrual loans and leases (NALs)	**1,766.1**	1,917.0	2,181.1	1,818.4	1,553.1
Other real estate, net:					
Residential	**68.3**	71.4	81.8	108.0	143.9
Commercial	**84.0**	68.7	60.8	65.0	66.9
Total other real estate, net	**152.3**	140.1	142.6	172.9	210.8
Impaired loans held for sale	**-**	1.0	20.4	11.3	11.9
Total nonperforming assets (NPAs)	**$ 1,918.4**	$ 2,058.1	$ 2,344.0	$ 2,002.6	$ 1,775.7
NAL ratio (1)	**4.78 %**	5.21 %	5.85 %	4.72 %	3.93 %
NPA ratio (2)	**5.17**	5.57	6.26	5.18	4.46

(1) Total NALs as a % of total loans and leases

(2) Total NPAs as a % of sum of loans and leases, impaired loans held for sale, and net other real estate

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Nonaccrual Loans (NAL) – by Sector

$1,766 MM – 3/31/10

$(MM)	3/31/10 Amt.	3/31/10 No.	12/31/09 Amt.	12/31/09 No.
Commercial				
> $5	**$420.5**	**46**	$475.1	49
$2 - <$5	**340.7**	**113**	434.8	141
<$2	**577.2**		604.3	
Subtotal	**1,338.4**		1,514.2	
Res. RE & Home Equity				
Franklin	**329.0**		314.7	
Other	**98.7**		88.1	
Subtotal	**427.7**		402.8	
Total NALs	**$1,766.1**		$1,917.0	

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Accruing Restructured Loans

(in thousands)	2010 Mar. 31	2009 Dec. 31	Sep. 30	Jun. 30	Mar. 31
Accruing loans and leases past due 90 days or more:					
Total excluding loans guaranteed by the U.S. Government	**$ 113.2**	$ 145.7	$ 127.8	$ 146.7	$ 139.7
Loans guaranteed by the U.S. Government	**96.8**	101.6	102.9	99.4	88.6
Total loans and leases	**$ 210.0**	$ 247.3	$ 230.7	$ 246.1	$ 228.3
Ratios [1]					
Excluding government guaranteed	**0.31 %**	0.40 %	0.34 %	0.38 %	0.35 %
Government guaranteed	**0.26**	0.28	0.28	0.26	0.22
Total loans and leases	**0.57**	0.68	0.62	0.64	0.58
Accruing restructured loans (ARLs):					
Commercial	**$ 117.7**	$ 157.0	$ 153.0	$ 268.0	$ 201.5
Residential mortgages	**242.9**	219.6	204.5	158.6	108.0
Other	**62.1**	52.9	42.4	35.7	27.0
Total accruing restructured loans	**$ 422.7**	$ 429.6	$ 399.9	$ 462.3	$ 336.5

(1) *Percent of related loans and leases*

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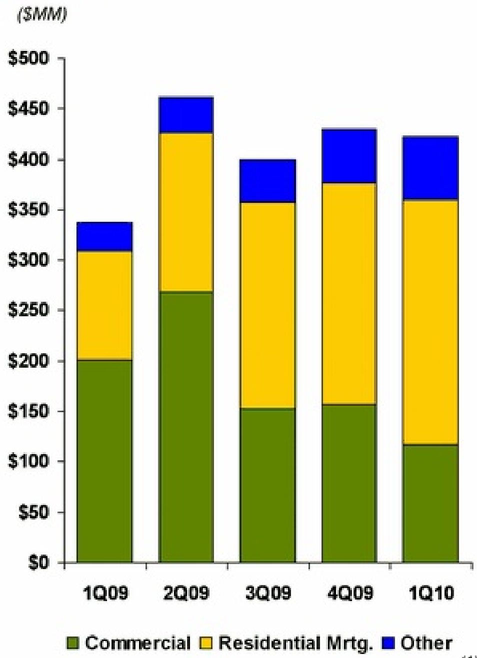
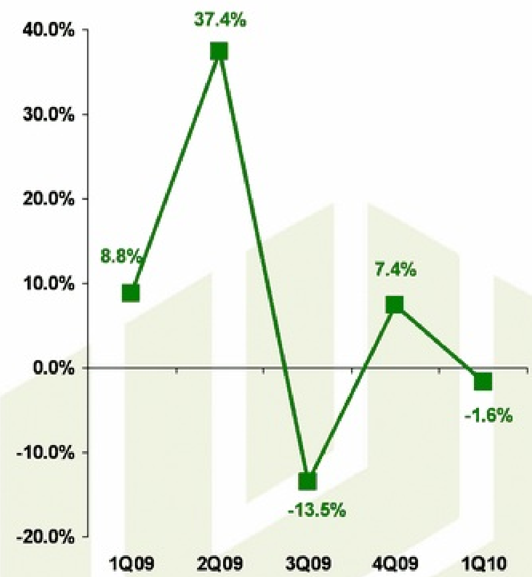
Accruing Restructured Loan Trends (1)

Amount



Linked Quarter Percent Change



(1) Period end

Allowances for Credit Losses (ACL) (1)

($MM)	1Q10	4Q09	3Q09	2Q09	1Q09
Allowance for loan and lease losses (ALLL)	**$1,478.0**	$1,482.5	$1,032.0	$917.7	$838.5
Allowance for unfunded loan commitments and LOCs (AULC)	**49.9**	48.9	50.1	47.1	47.0
Total allowance for credit losses (ACL)	**$1,527.9**	$1,531.4	$1,082.1	$964.8	$885.5
ALLL as % of					
Total loans and leases	**4.00 %**	4.03 %	2.77 %	2.38 %	2.12 %
Total NALs	**84**	77	47	50	54
Total NALs exld. FCMC	**103**	93	56	62	71
ACL as % of					
Total loans and leases	**4.14 %**	4.16 %	2.90 %	2.51 %	2.24 %
Total NALs	**87**	80	50	53	57
Total NALs excld. FCMC	**106**	96	59	60	67

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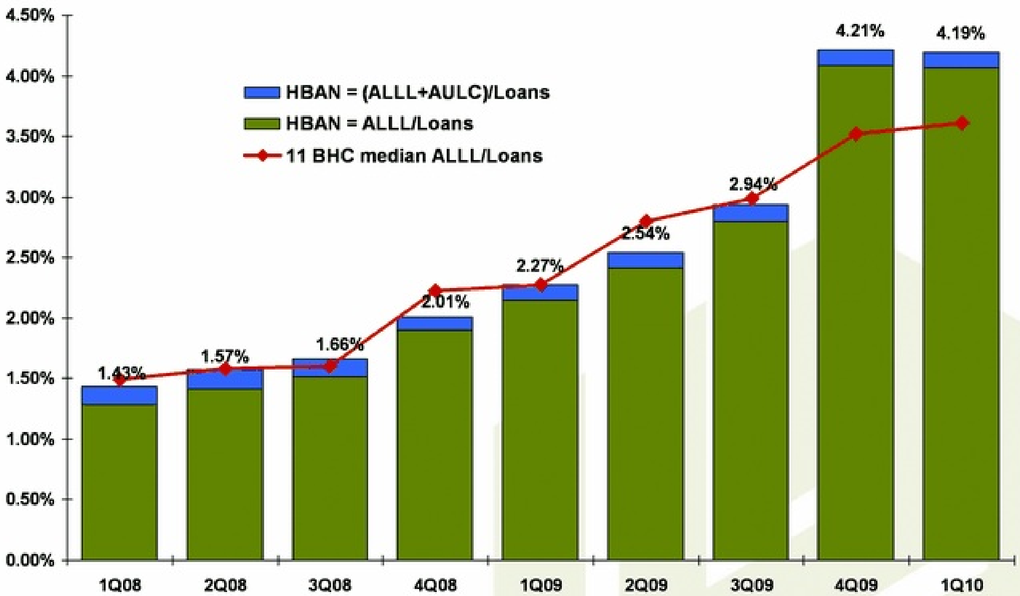
(1) Period end

Relative Performance – LLR Ratios

Reserve Ratios [(1)]



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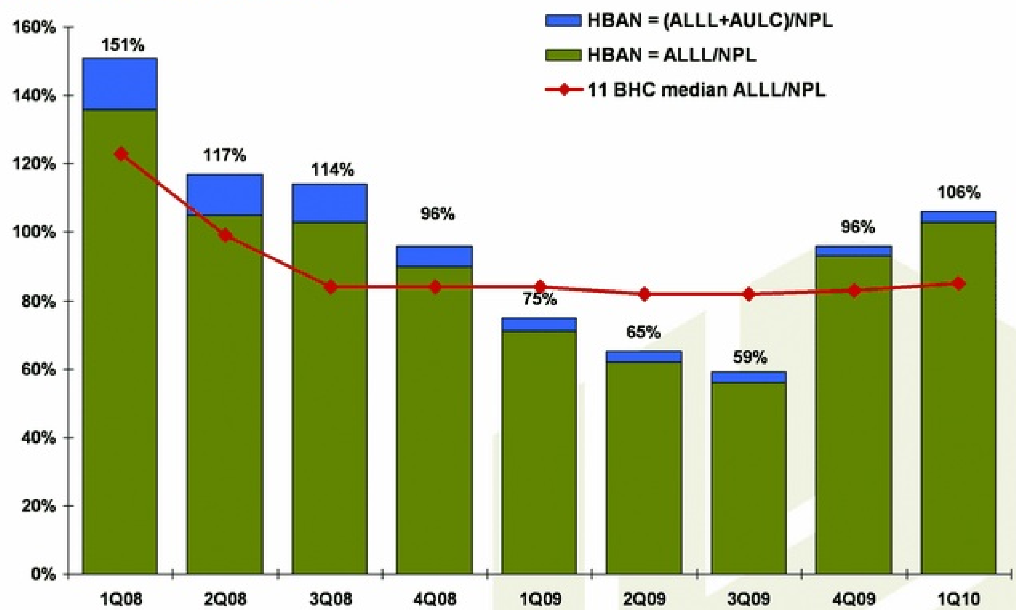
(1) Period end; 4Q07+ exclude Franklin

Relative Performance – NAL/NPL Coverage

NAL / NPL Coverage Ratios (1)



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(1) Period end; 4Q07+ exclude Franklin

Non-Franklin Credit Metrics Reconciliations

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Non-Franklin Credit Metrics Reconciliation

(in millions)	First Quarter 2010		
	Reported	Franklin	Non-Franklin
Loan loss provision	$ 235.0	$ 11.5	$ 223.5
Total net charge-offs -$	$ 238.5	$ 11.5	$ 227.0
Total net charge-offs - %	2.58 %		2.48 %
Provision > net charge offs	$ (3.5)	$ -	$ (3.5)
ALLL - $	$ 1,478.0	$ -	$1,478.0
ALLL - % loans/leases	4.00 %		4.05 %
NAL coverage ratio	84 %		103 %
NPA coverage ratio	77 %		94 %
ACL - $	$ 1,527.9	$ -	$1,527.9
ACL - % loans/leases	4.14 %		4.18 %
NAL coverage ratio	87 %		106 %
NPA coverage ratio	80 %		98 %
Total loans and leases - EOP	$ 36,932	$ 419	$ 36,513
Total loans and leases - Avg	$ 36,980	$ 431	$ 36,549
Nonaccrual loans (NAL) - EOP	$ 1,766.1	$ 329.0	$1,437.1
OREO	152.3	24.4	127.8
Impaired loans held for sale	-	-	-
Other NPAs	-	-	-
Nonperforming assets (NPA)	$ 1,918.4	$ 353.5	$1,564.9
NAL ratio [1]	4.78 %		3.94 %
NPA ratio [2]	5.17 %		4.27 %

(1) NALs / total loans and leases

(2) NPAs / total loans and leases + impaired loans held for sale + OREO + other NPAs

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Non-Franklin Credit Metrics Reconciliation

(in millions)	Fourth Quarter 2009			Third Quarter 2009		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Loan loss provision	$ 894.0	$ 1.2	$ 892.8	$ 475.1	$ (3.5)	$ 478.7
Total net charge-offs -$	$ 444.7	$ 1.2	$ 443.5	$ 355.9	$ (3.5)	$ 359.5
Total net charge-offs - %	4.80 %		4.84 %	3.76 %		3.85 %
Provision > net charge offs	$ 449.3	$ -	$ 449.3	$ 119.2	$ -	$ 119.2
ALLL - $	$ 1,482.5	$ -	$1,482.5	$ 1,032.0	$ -	$1,032.0
ALLL - % loans/leases	4.03 %		4.08 %	2.77 %		2.80 %
NAL coverage ratio	77 %		93 %	47 %		56 %
NPA coverage ratio	72 %		86 %	44 %		52 %
ACL - $	$ 1,531.4	$ -	$1,531.4	$ 1,082.1	$ -	$1,082.1
ACL - % loans/leases	4.16 %		4.21 %	2.90 %		2.94 %
NAL coverage ratio	80 %		96 %	50 %		59 %
NPA coverage ratio	74 %		89 %	46 %		55 %
Total loans and leases - EOP	$ 36,791	$ 444	$ 36,347	$ 37,304	$ 465	$ 36,839
Total loans and leases - Avg	$ 37,089	$ 455	$ 36,634	$ 37,855	$ 470	$ 37,385
Nonaccrual loans (NAL) - EOP	$ 1,917.0	$ 314.7	$1,602.3	$ 2,181.1	$ 338.5	$1,842.6
OREO	140.1	23.3	116.9	142.6	31.0	111.6
Impaired loans held for sale	1.0	-	1.0	20.4	-	20.4
Other NPAs	-	-	-	-	-	-
Nonperforming assets (NPA)	$ 2,058.1	$ 338.0	$1,720.1	$ 2,344.0	$ 369.5	$1,974.5
NAL ratio [1]	5.21 %		4.41 %	5.85 %		5.00 %
NPA ratio [2]	5.57 %		4.72 %	6.26 %		5.34 %

(1) NALs / total loans and leases

(2) NPAs / total loans and leases + impaired loans held for sale + OREO + other NPAs

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Non-Franklin Credit Metrics Reconciliation

(in millions)	Second Quarter 2009			First Quarter 2009		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Loan loss provision	$ 413.7	$ (10.1)	$ 423.8	$ 291.8	$ (1.7)	$ 293.5
Total net charge-offs -$	$ 334.4	$ (10.1)	$ 344.5	$ 341.5	$ 128.3	$ 213.2
Total net charge-offs - %	3.43 %		3.58 %	3.34 %		2.12 %
Provision > net charge offs	$ 79.3	$ -	$ 79.3	$ (49.7)	$ (130.0)	$ 80.3
ALLL - $	$ 917.7	$ -	$ 917.7	$ 838.5	$ -	$ 838.5
ALLL - % loans/leases	2.38 %		2.41 %	2.12 %		2.15 %
NAL coverage ratio	50 %		62 %	54 %		71 %
NPA coverage ratio	46 %		57 %	47 %		63 %
ACL - $	$ 964.8	$ -	$ 964.8	$ 885.5	$ -	$ 885.5
ACL - % loans/leases	2.51 %		2.54 %	2.24 %		2.27 %
NAL coverage ratio	53 %		65 %	57 %		75 %
NPA coverage ratio	48 %		60 %	50 %		67 %
Total loans and leases - EOP	$ 38,495	$ 472	$ 38,023	$ 39,548	$ 494	$ 39,055
Total loans and leases - Avg	$ 39,007	$ 489	$ 38,518	$ 40,866	$ 630	$ 40,236
Nonaccrual loans (NAL) - EOP	$ 1,818.4	$ 344.6	$1,473.7	$ 1,553.1	$ 366.1	$1,187.0
OREO	172.9	43.6	129.3	210.8	79.6	131.2
Impaired loans held for sale	11.3	-	11.3	11.9	-	11.9
Other NPAs	-	-	-	-	-	-
Nonperforming assets (NPA)	$ 2,002.6	$ 388.3	$1,614.3	$ 1,775.7	$ 445.7	$1,330.0
NAL ratio (1)	4.72 %		3.88 %	3.93 %		3.04 %
NPA ratio (2)	5.18 %		4.23 %	4.46 %		3.39 %

(1) NALs / total loans and leases

(2) NPAs / total loans and leases + impaired loans held for sale + OREO + other NPAs

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Quarterly Net Charge-off Reconciliation (1)

(in millions)	First Quarter 2010		
	Reported	Franklin	Non-Franklin
Net charge-offs (recoveries):			
Commercial and industrial	$ 75.4	$ (0.3)	$ 75.8
Commercial real estate	85.3	-	85.3
Total commercial	160.7	(0.3)	161.1
Automobile loans and leases	8.5	-	8.5
Home equity	37.9	3.7	34.2
Residential mortgage	24.3	8.1	16.2
Other consumer	7.0	-	7.0
Total consumer	77.7	11.9	65.9
Total net charge-offs	$ 238.5	$ 11.5	$ 227.0
Net charge-offs (recoveries) - annualized percentages:			
Commercial & industrial	2.45 %	- %	2.46 %
Commercial real estate	4.44	-	4.44
Total commercial	3.22	-	3.22
Automobile loans and leases	0.80	-	0.80
Home equity	2.01	21.26	1.83
Residential mortgage	2.17	8.99	1.57
Other consumer	3.87	-	3.87
Total consumer	1.83	10.99	1.59
Total net charge-offs	2.58 %	10.68 %	2.48 %
Average Loans and Leases			
Commercial & industrial	$ 12,314	$ -	$ 12,314
Commercial real estate	7,677	-	7,677
Total commercial	19,991	-	19,991
Automobile loans and leases	4,250	-	4,250
Home equity	7,539	70	7,469
Residential mortgage	4,477	361	4,116
Other consumer	723	-	723
Total consumer	16,989	431	16,558
Total loans and leases	$ 36,980	$ 431	$ 36,549

(1) Annualized

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Quarterly Net Charge-off Reconciliation (1)

(in millions)	Fourth Quarter 2009			Third Quarter 2009		
	Reported	Franklin	Non-Franklin	**Reported**	Franklin	Non-Franklin
Net charge-offs (recoveries):						
Commercial and industrial	**$ 109.8**	$ 0.1	$ 109.7	**$ 68.8**	$ (4.1)	$ 72.9
Commercial real estate	**258.1**	-	258.1	**169.2**	-	169.2
Total commercial	**$ 367.9**	$ 0.1	$ 367.8	**$ 238.1**	$ (4.1)	$ 242.1
Automobile loans and leases	**12.9**	-	12.9	**10.7**	-	10.7
Home equity	**35.7**	-	35.7	**28.0**	(0.1)	28.1
Residential mortgage	**17.8**	1.1	16.7	**69.0**	0.6	68.3
Other consumer	**10.3**	-	10.3	**10.1**	-	10.1
Total consumer	**76.7**	1.1	75.7	**117.9**	0.6	117.3
Total net charge-offs	**$ 444.7**	$ 1.2	$ 443.5	**$ 355.9**	$ (3.5)	$ 359.5
Net charge-offs (recoveries) - annualized percentages:						
Commercial & industrial	**3.49 %**	- %	3.49 %	**2.13 %**	- %	2.26 %
Commercial real estate	**12.21**	-	12.21	**7.62**	-	7.62
Total commercial	**7.00**	-	7.00	**4.37**	-	4.44
Automobile loans and leases	**1.55**	-	1.55	**1.33**	-	1.33
Home equity	**1.89**	-	1.91	**1.48**	(0.48)	1.50
Residential mortgage	**1.61**	1.13	1.66	**6.15**	0.62	6.70
Other consumer	**5.47**	-	5.47	**5.36**	-	5.36
Total consumer	**1.91**	0.95	1.94	**2.94**	0.47	3.01
Total net charge-offs	**4.80 %**	1.03 %	4.84 %	**3.76 %**	(3.00) %	3.85 %
Average Loans and Leases						
Commercial & industrial	**$ 12,570**	$ -	$ 12,570	**$ 12,922**	$ -	$ 12,922
Commercial real estate	**8,458**	-	8,458	**8,879**	-	8,879
Total commercial	**$ 21,028**	$ -	$ 21,028	**$ 21,801**	$ -	$ 21,801
Automobile loans and leases	**3,326**	-	3,326	**3,230**	-	3,230
Home equity	**7,561**	72	7,489	**7,581**	63	7,518
Residential mortgage	**4,417**	383	4,034	**4,487**	408	4,079
Other consumer	**757**	-	757	**756**	-	756
Total consumer	**16,061**	455	15,606	**16,054**	470	15,584
Total loans and leases	**$ 37,089**	$ 455	$ 36,634	**$ 37,855**	$ 470	$ 37,385

(1) Annualized

Quarterly Net Charge-off Reconciliation [1]

(in millions)	Second Quarter 2009			First Quarter 2009		
	Reported	Franklin	Non-Franklin	**Reported**	Franklin	Non-Franklin
Net charge-offs (recoveries):						
Commercial and industrial	**$ 98.3**	$ (9.9)	$ 108.2	**$ 210.6**	$ 128.3	$ 82.3
Commercial real estate	**172.6**	-	172.6	**82.8**	-	82.8
Total commercial	**$ 270.9**	$ (9.9)	$ 280.8	**$ 293.4**	$ 128.3	$ 165.1
Automobile loans and leases	**14.6**	-	14.6	**18.1**	-	18.1
Home equity	**24.7**	(0.1)	24.7	**17.7**	-	17.7
Residential mortgage	**17.2**	(0.1)	17.3	**6.3**	-	6.3
Other consumer	**7.0**	-	7.0	**6.0**	-	6.0
Total consumer	**63.5**	(0.2)	63.7	**48.1**	-	48.1
Total net charge-offs	**$ 334.4**	$ (10.1)	$ 344.5	**$ 341.5**	$ 128.3	$ 213.2
Net charge-offs (recoveries) - annualized percentages:						
Commercial & industrial	**2.91 %**	- %	3.20 %	**6.22 %**	81.71 %	2.55 %
Commercial real estate	**7.51**	-	7.51	**3.27**	-	3.27
Total commercial	**4.77**	-	4.94	**4.96**	81.71	2.87
Automobile loans and leases	**1.78**	-	1.78	**1.66**	-	1.66
Home equity	**1.29**	(0.38)	1.31	**0.93**	-	0.93
Residential mortgage	**1.47**	(0.13)	1.64	**0.55**	-	0.55
Other consumer	**4.03**	-	4.03	**3.59**	-	3.59
Total consumer	**1.56**	(0.16)	1.61	**1.12**	-	1.12
Total net charge-offs	**3.43 %**	(8.25) %	3.58 %	**3.34 %**	81.54 %	2.12 %
Average Loans and Leases						
Commercial & industrial	**$ 13,523**	$ -	$ 13,523	**$ 13,541**	$ 628	$ 12,913
Commercial real estate	**9,199**	-	9,199	**10,112**	-	10,112
Total commercial	**$ 22,722**	$ -	$ 22,722	**$ 23,653**	$ 628	$ 23,025
Automobile loans and leases	**3,290**	-	3,290	**4,354**	-	4,354
Home equity	**7,640**	63	7,577	**7,577**	-	7,577
Residential mortgage	**4,657**	426	4,231	**4,611**	1	4,610
Other consumer	**698**	-	698	**671**	-	671
Total consumer	**16,285**	489	15,796	**17,213**	1	17,212
Total loans and leases	**$ 39,007**	$ 489	$ 38,518	**$ 40,866**	$ 630	$ 40,236

(1) Annualized

Nonaccrual Loans (NALs), Nonperforming Assets (NPA) & Accruing Restructured Loans (ARLs)

(in thousands)	March 31, 2010		
	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)			
Commercial and industrial	$ 511,588	$ -	$ 511,588
Commercial real estate	826,781	-	826,781
Residential mortgage	372,950	297,967	74,983
Home equity	54,789	31,067	23,722
Total NALs	1,766,108	329,034	1,437,074
Other real estate, net			
Residential	68,289	24,423	43,866
Commercial	83,971	-	83,971
Total other real estate, net	152,260	24,423	127,837
Impaired loans held for sale	-	-	-
Other NPAs	-	-	-
Total nonperforming assets (NPAs)	$ 1,918,368	$ 353,457	$ 1,564,911
Accruing restructured loans (ARLs)			
Commercial	$ 117,667	$ -	$ 117,667
Residential mortgage	242,870	-	242,870
Other	62,148	-	62,148
Total ARLs	422,685	-	422,685
Total NPAs and ARLs	$ 2,341,053	$ 353,457	$ 1,987,596
NAL ratio [1]	4.78%		3.94%
NPA ratio [2]	5.17%		4.27%
NPA + ARL ratio [3]	6.31%		5.42%

[1] NAL / total loans and leases

[2] NPA / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

[3] (NPA + ARL) / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

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Nonaccrual Loans (NALs), Nonperforming Assets (NPA) & Accruing Restructured Loans (ARLs)

(in thousands)	December 31, 2009			September 30, 2009		
	Total	FCMC	Non-FCMC	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)						
Commercial and industrial	$ 578,414	$ -	$ 578,414	$ 612,701	$ -	$ 612,701
Commercial real estate	935,812	-	935,812	1,133,661	-	1,133,661
Residential mortgage	362,630	299,671	62,959	390,521	322,796	67,725
Home equity	40,122	15,004	25,118	44,182	15,704	28,478
Total NALs	1,916,978	314,675	1,602,303	2,181,065	338,500	1,842,565
Other real estate, net						
Residential	71,427	23,826	47,601	81,807	30,996	50,811
Commercial	68,717	-	68,717	60,784	-	60,784
Total other real estate, net	140,144	23,826	116,318	142,591	30,996	111,595
Impaired loans held for sale	969	-	969	20,386	-	20,386
Other NPAs	-	-	-	-	-	-
Total nonperforming assets (NPAs)	$ 2,058,091	$ 338,501	$ 1,719,590	$ 2,344,042	$ 369,496	$ 1,974,546
Accruing restructured loans (ARLs)						
Commercial	$ 157,049	$ -	$ 157,049	$ 153,010	$ -	$ 153,010
Residential mortgage	219,639	-	219,639	204,463	-	204,463
Other	52,871	-	52,871	42,406	-	42,406
Total ARLs	429,559	-	429,559	399,879	-	399,879
Total NPAs and ARLs	$ 2,487,650	$ 338,501	$ 2,149,149	$ 2,743,921	$ 369,496	$ 2,374,425
NAL ratio (1)	5.21%		4.41%	5.85%		5.00%
NPA ratio (2)	5.57%		4.72%	6.26%		5.34%
NPA + ARL ratio (3)	6.74%		5.89%	7.32%		6.42%

(1) NAL / total loans and leases

(2) NPA / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

(3) (NPA + ARL) / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

Huntington

Nonaccrual Loans (NALs), Nonperforming Assets (NPA) & Accruing Restructured Loans (ARLs)

(in thousands)	June 30, 2009			March 31, 2009		
	Total	FCMC	Non-FCMC	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)						
Commercial and industrial	$ 456,734	$ -	$ 456,734	$ 398,286	$ -	$ 398,286
Commercial real estate	850,846	-	850,846	629,886	-	629,886
Residential mortgage	475,488	342,207	133,281	486,955	360,106	126,849
Home equity	35,299	2,437	32,862	37,967	6,000	31,967
Total NALs	1,818,367	344,644	1,473,723	1,553,094	366,106	1,186,988
Other real estate, net						
Residential	107,954	43,623	64,331	143,856	79,596	64,260
Commercial	64,976	-	64,976	66,906	-	66,906
Total other real estate, net	172,930	43,623	129,307	210,762	79,596	131,166
Impaired loans held for sale	11,287	-	11,287	11,887	-	11,887
Other NPAs	-	-	-	-	-	-
Total nonperforming assets (NPAs)	$ 2,002,584	$ 388,267	$ 1,614,317	$ 1,775,743	$ 445,702	$ 1,330,041
Accruing restructured loans (ARLs)						
Commercial	$ 267,975	$ -	$ 267,975	$ 201,508	$ -	$ 201,508
Residential mortgage	158,568	-	158,568	108,011	-	108,011
Other	35,720	-	35,720	27,014	-	27,014
Total ARLs	462,263	-	462,263	336,533	-	336,533
Total NPAs and ARLs	$ 2,464,847	$ 388,267	$ 2,076,580	$ 2,112,276	$ 445,702	$ 1,666,574
NAL ratio [1]	4.72%		3.88%	3.93%		3.04%
NPA ratio [2]	5.18%		4.23%	4.46%		3.39%
NPA + ARL ratio [3]	6.37%		5.44%	5.31%		4.25%

[1] NAL / total loans and leases

[2] NPA / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

[3] (NPA + ARL) / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

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Deposits and Other Funding

Total Deposits – By Business Segment

Avg. Balances – $40.2 Billion

1Q10

($B)	Retail & Business Banking	Comm'l Banking	Comm'l Real Estate	AFDS	PFG	Treas. / Other	Total
DDA-noninterest bearing	$3.4	$2.3	$0.3	$ 0.1	$0.5	$0.1	**$6.6**
DDA-interest bearing	4.1	0.9	--	--	0.7	--	**5.7**
Money market deposits	6.7	1.8	0.2	--	1.6	--	**10.3**
Savings and other domestic time deposit	4.4	0.1	--	--	0.1	--	**4.6**
Core certificates of deposit	9.7	--	--	--	0.2	--	**10.0**
Total core deposits	**28.4**	**5.1**	**0.6**	**0.1**	**3.0**	**0.1**	**37.3**
Other deposits	0.2	1.3	--	--	0.1	1.7	**3.0**
Total deposits	**$28.6**	**$6.4**	**$0.6**	**$0.1**	**$3.2**	**$1.8**	**$40.2**

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Deposit Trends

Linked Quarter - Average

(in billions)	**First Quarter 2010**	Fourth Quarter 2009	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	**$ 6.6**	$ 6.5	$ 0.2	2 %
Demand deposits - interest bearing	**5.7**	5.5	0.2	4
Money market deposits	**10.3**	9.3	1.1	12
Savings and other domestic deposits	**4.6**	4.7	(0.1)	(2)
Core certificates of deposit	**10.0**	10.9	(0.9)	(8)
Total core deposits	**37.3**	36.8	0.5	1
Other domestic deposits of $250,000 or more	**0.7**	0.7	0.0	5
Brokered deposits and negotiable CDs	**1.8**	2.4	(0.5)	(22)
Other deposits	**0.4**	0.4	(0.0)	(3)
Total deposits	**$ 40.2**	$ 40.2	$ 0.0	0 %

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Deposit Trends

Prior-Year Quarter

(in billions)	First Quarter 2010	First Quarter 2009	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	**$ 6.6**	$ 5.5	$ 1.1	20 %
Demand deposits - interest bearing	**5.7**	4.1	1.6	40
Money market deposits	**10.3**	5.6	4.7	85
Savings and other domestic deposits	**4.6**	5.0	(0.4)	(8)
Core certificates of deposit	**10.0**	12.8	(2.8)	(22)
Total core deposits	**37.3**	33.0	4.2	13
Other domestic deposits of $250,000 or more	**0.7**	1.1	(0.4)	(35)
Brokered deposits and negotiable CDs	**1.8**	3.4	(1.6)	(47)
Other deposits	**0.4**	0.6	(0.2)	(35)
Total deposits	**$ 40.2**	$ 38.2	$ 2.0	5 %

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Total Core Deposit Trends

Average ($B)	1Q10	Annualized Growth [1] 1Q10 v 4Q09	4Q09 v 3Q09	1Q10 v 1Q09
Commercial				
Demand deposits - non-int. bearing	**$ 5.6**	7 %	23 %	24 %
Demand deposits - int. bearing	**1.6**	22	43	NM
Other core deposits [2]	**4.3**	20	35	35
Total	**11.4**	14	30	36
Consumer				
Demand deposits - non-int. bearing	**1.0**	24	(5)	-
Demand deposits - int. bearing	**4.1**	15	21	25
Other core deposits [2]	**20.7**	(2)	9	2
Total	**25.8**	2	11	5
Total				
Demand deposits - non-int. bearing	**6.6**	10	18	20
Demand deposits - int. bearing	**5.7**	17	27	40
Other core deposits [2]	**24.9**	2	13	6
Total [3]	**$ 37.3**	5 %	16 %	13 %

(1) Linked-quarter percent change annualized

(2) Includes core CDs, savings, and other deposits

(3) 4Q09 v 3Q09 = 13% growth excluding 4Q09 average total deposits of $261MM from Warren Bank acquisition

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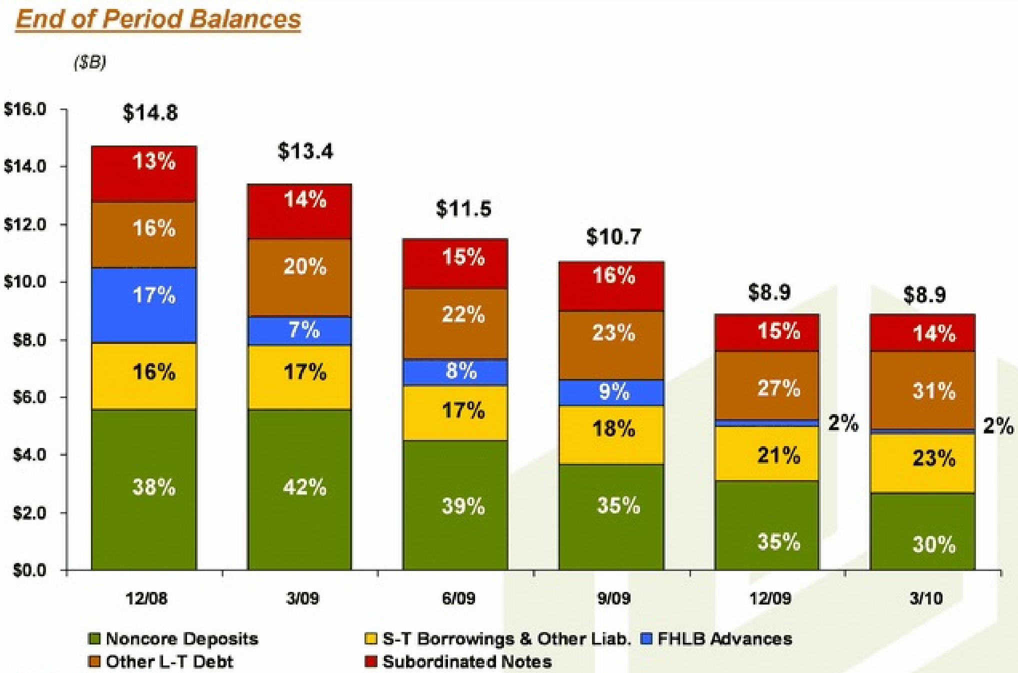
Other Funding



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Capital

Capital (1)

	1Q10	4Q09	3Q09	2Q09	1Q09
Total risk-weighted assets *($B)*	**$42.5**	$43.2	$44.1	$45.5	$46.4
Tier 1 leverage	**10.05%**	10.09%	11.30%	10.62%	9.67%
Tier 1 risk-based capital	**11.97**	12.03	13.04	11.85	11.14
Total risk-based capital	**14.28**	14.41	16.23	14.94	14.26
Tangible common equity/assets	**5.96**	5.92	6.46	5.68	4.65
Tangible equity/assets	**9.26**	9.24	9.71	8.99	8.12
Tier 1 common risk-based capital ratio	**6.53**	6.69	7.82	6.80	5.63
Double leverage (2)	**75**	68	71	74	78

(1) Period end

(2) (Parent company investments in subsidiaries + goodwill) / equity

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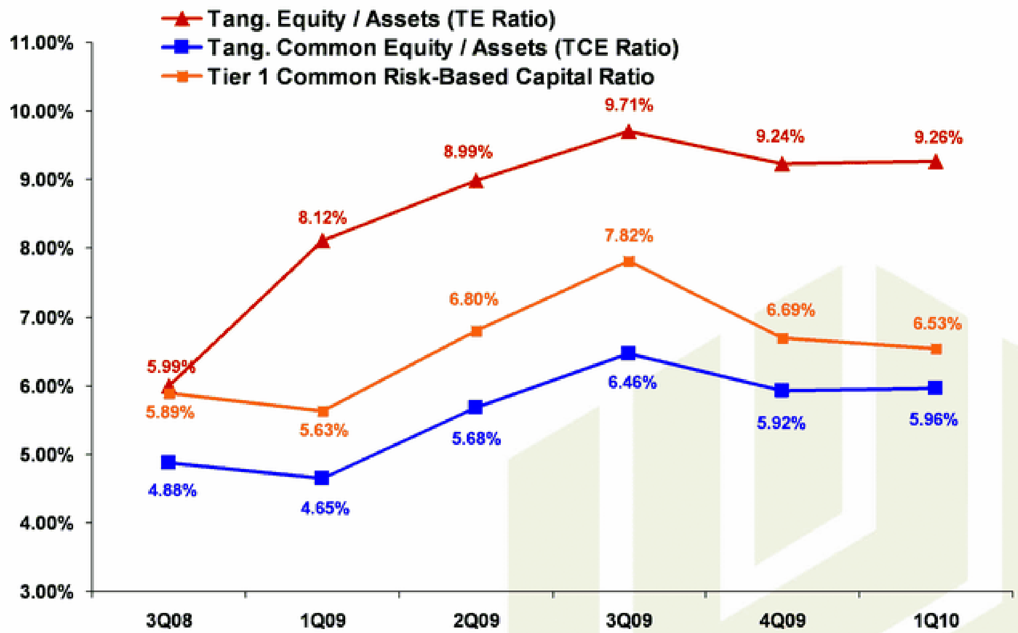
Capital Trends (1)



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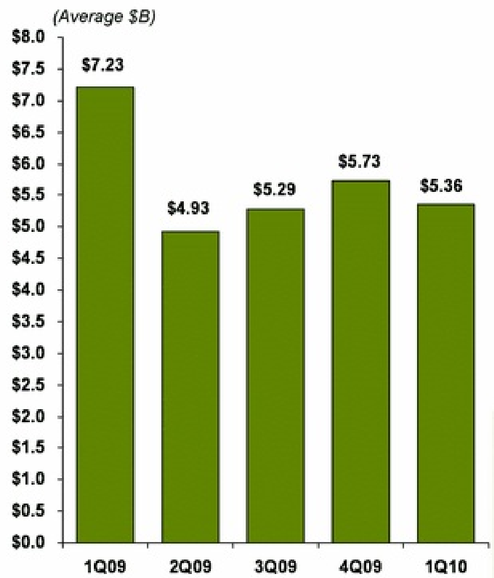
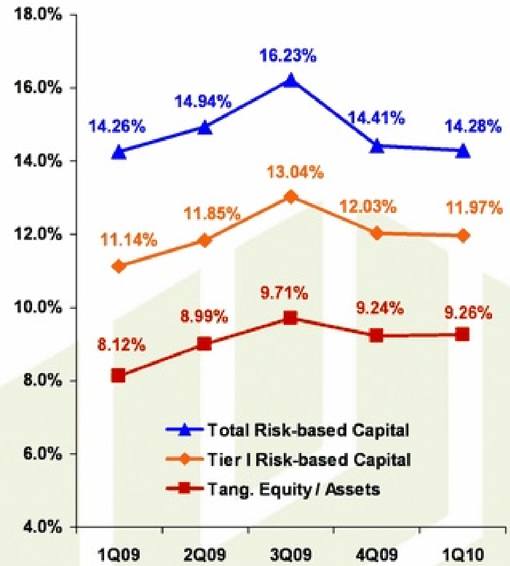
(1) End-of-period

Capital Trends

Shareholders' Equity



Key Equity Ratios (1)



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(1) End-of-period

Credit Ratings

		Senior Notes	Subordinated Notes	Comm'l. Paper / Short-Term	Outlook
Huntington Bancshares					
Moody's	4/7/09	Baa2	Baa3	WR	Negative
S&P	6/17/09	BB+	BB	WR	Negative
Fitch	9/14/09	BBB	BBB-	F2	Negative
The Huntington National Bank					
Moody's	4/7/09	Baa1	Baa2	P-2	Negative
S&P	6/17/09	BBB-	BB+	WR	Negative
Fitch	9/14/09	BBB+	BBB	F2	Negative

WR = Withdrawn ratings; Moody's on 11/20/09 , S&P on 3/15/10

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Franchise

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Huntington Bancshares Overview

Midwest financial services holding company

Founded	- 1866	
Headquarters	- Columbus, Ohio	
Total assets	- $52 billion	
Employees [(1)]	- 10,678	
Franchise:		
Footprint		6 states: OH, MI, PA, IN, WV, KY
		608 branches / 1,352 ATMs
Retail and Business Banking		5 Areas
- Mortgage banking		+ MD, NJ
Commercial Banking		11 Regions
Commercial Real Estate		
Auto Finance & Dealer Services		
Private Financial Group		+ FL

(1) Full-time equivalent (FTE)

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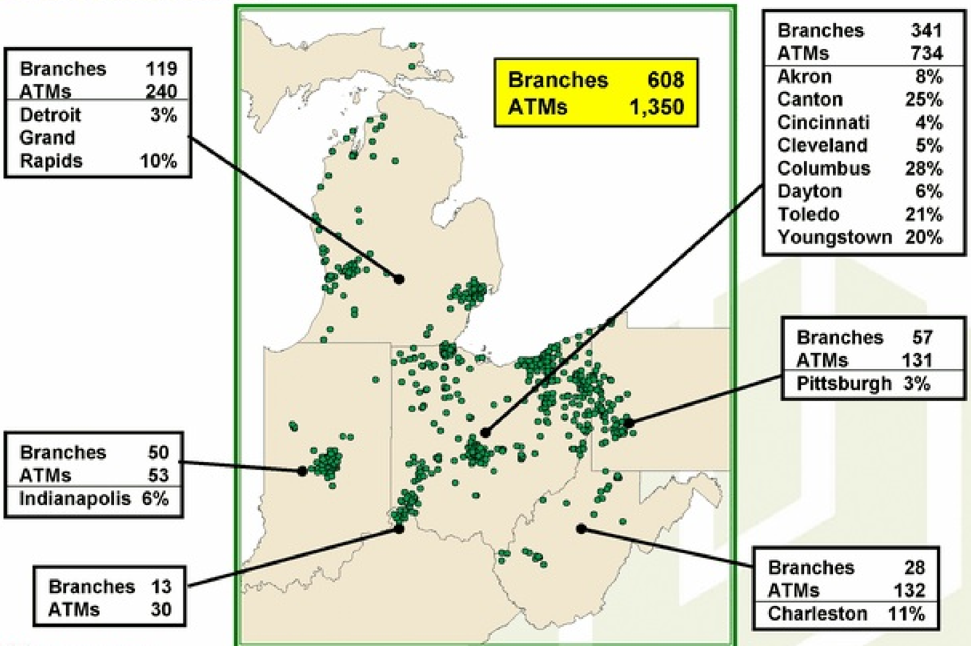
The Huntington Franchise – 3/31/10

Focus on the Midwest [1]



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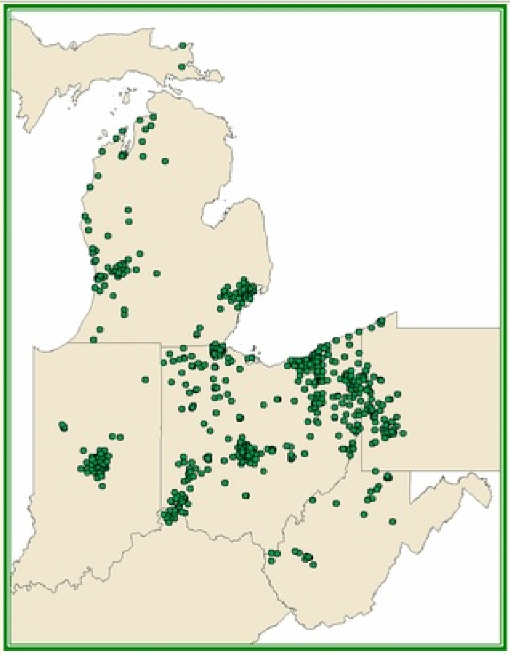
(1) Excludes 9 PFG offices (3 in FL) and 2 ATMs in MD. Market share at 6/30/09

A Strong Regional Presence



Deposits - Top 12 MSAs

MSA	Rank	BBs	Deposits	Share
Columbus, OH	1	68	$10,231	27.6%
Cleveland, OH	5	60	3,613	5.5
Detroit, MI	8	45	2,874	3.1
Toledo, OH	2	42	2,186	20.6
Pittsburgh, PA	6	40	2,041	2.8
Cincinnati, OH	4	40	1,934	3.6
Youngstown, OH	1	36	1,843	19.9
Indianapolis, IN	4	45	1,705	6.1
Canton, OH	1	23	1,381	24.9
Grand Rapids, MI	3	21	1,223	10.0
Akron, OH	5	17	843	7.5
Charleston, WV	3	8	600	10.8

BOs = Banking Branches

	% Deposits
#1 Share markets	**36%**
#1- #3 Share markets	**50%**

Source: SNL Financial, company presentations and filings
FDIC deposit data as of June 30, 2009

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Organization

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Leadership Team

Stephen Steinour
Chairman, President, & CEO

Retail and Business Banking
Mary Navarro

Regional and Commercial Banking
Jim Dunlap

Private Financial Group
Dan Benhase

Auto Finance and Dealer Services
Nick Stanutz

Commercial Real Estate
Randy Stickler

Technology & Operations
Zahid Afzal

Chief Financial Officer
Don Kimble

Chief Risk Officer
Kevin Blakely

Chief Credit Officer
Daniel Neumeyer

Strategy & Segment Performance
Mark Thompson

General Counsel
Dick Cheap

Corporate Public Relations & Communications
Elizabeth Allen

Chief Auditor
Eric Sutphin

Human Resources Director
Keith Sanders

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Business Segments

Senior Leadership Team

	Position	Appointed	Experience-Yrs Banking	HBAN
Stephen Steinour	Chairman, President and CEO	1Q09	29	1
Dan Benhase	SEVP-Private Financial Group Director	2Q06	27	9
Kevin Blakely	SEVP-Chief Risk Officer	3Q09	35	<1
Jim Dunlap	SEVP-Regional & Commercial Banking Director	1Q06	30	30
Don Kimble	SEVP-Chief Financial Officer	3Q04	22	5
Mary Navarro	SEVP-Retail & Business Banking Director	1Q06	33	8
Daniel Neumeyer	SEVP-Chief Credit Officer	3Q09	26	<1
Nick Stanutz	SEVP-Dealer Sales Group Director	2Q06	30	23
Randy Stickler	SEVP-Commercial Real Estate Director	1Q09	28	<1
Mark Thompson	SEVP-Strategy & Segment Performance Director	2Q09	25	<1
Zahid Afzal	EVP-Chief Information Officer	1Q06	25 (1)	3
Elizabeth Allen	EVP-Corporate PR & Communications Director	3Q09	30 (1)	<1
Dick Cheap	EVP-General Counsel and Secretary	2Q98	11	11
Keith Sanders	EVP-Human Resources Director	1Q10	28	<1
Eric Sutphin	EVP-Chief Auditor	3Q04	20	4
Tim Barber	SVP-Credit Administration & Policy Director	1Q99	20	11

(1) Includes outside of banking

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Business Segment Summary

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Regional Banking Structure

Commercial Banking

Executive – Jim Dunlap

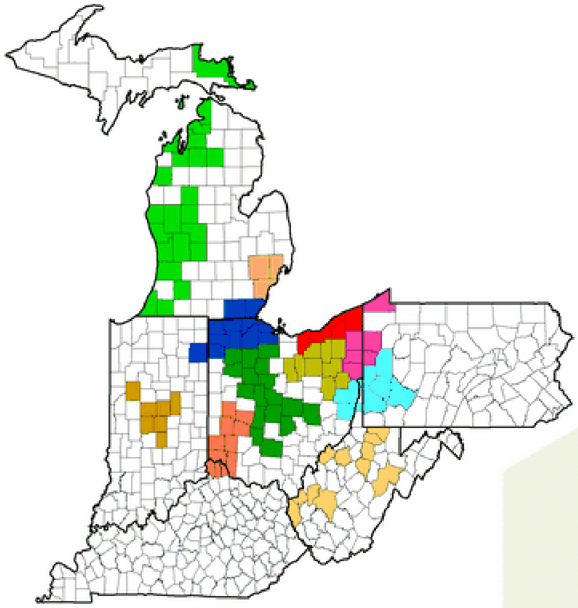
- 11 Region Presidents
- Direct reporting responsibility for:
  1. Commercial banking
  2. Treasury management sales
  3. Regional marketing / community affairs
- Increased responsibility around:
  1. New business rainmaker
  2. Portfolio and risk management
  3. Community and political influence
- Shared fate for overall region results

Retail and Business Banking

Executive – Mary Navarro

- 5 Areas
- Area retail sales and business banking managers report to Mary Navarro
- Area business banking sales managers report to Jeff Rosen
- Key support / center positions
  1. Business Banking
  2. Mortgage / Consumer
  3. Administration
  4. Deposit Pricing, Product and Fees
  5. Payments & Channel Delivery
  6. Corporate Marketing / Customer Experience

11 Commercial Banking Regions



Jim Dunlap

West Michigan	Greater Akron/Canton
East Michigan	Central Ohio
Central Indiana	S. Ohio/KY
NW Ohio	Pittsburgh
Greater Cleveland	West Virginia
Mahoning Valley	

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Regional Banking Presidents

	Region	Appointed	Experience - Yrs Banking	HBAN
Jim Dunlap*	**West Michigan**	**1Q06**	**30**	**30**
Jim Dunlap (interim)	East Michigan			
Mike Newbold	Central Indiana	4Q06	33	6
Sharon Speyer	Northwest Ohio	1Q01	21	17
Daniel Walsh, Jr.	Greater Cleveland	2Q10	14	< 1
Frank Hierro	Mahoning Valley	1Q00	30	23
William Shivers	Greater Akron/Canton	3Q09	17	2
Jim Kunk	Central Ohio	1Q94	27	27
Mark Reitzes	Southern Ohio / KY	1Q08	23	16
David Hammer	Pittsburgh	3Q09	20	1
Clayton Rice	West Virginia	3Q07	22	5

*** Regional / Commercial Banking Executive**

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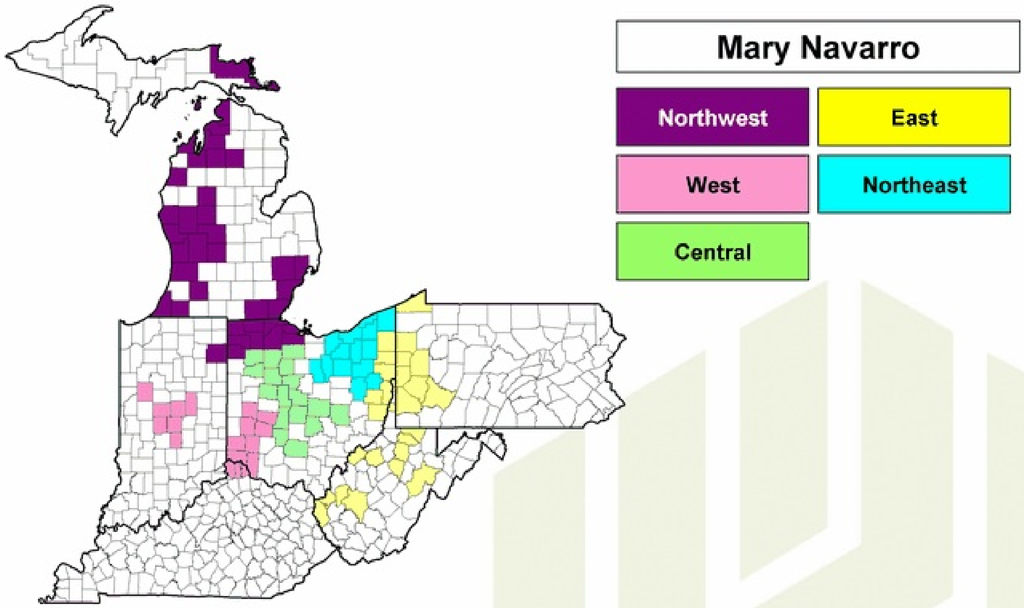
5 Retail and Business Banking Areas



Retail and Business Banking Executives

	Area	Appointed	Experience - Yrs Banking	HBAN
Robert Soroka	Northeast Area	2Q09	25	7
Deborah Stein	Central Area	2Q09	26	6
Cindy Keitch	East Area	2Q09	36	15
Brian Bromley	Northwest Area	2Q09	25	23
Jonathan Greenwood	West Area	2Q09	24	16
Jeff Rosen	Business Banking	2Q09	23	4

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Other Business Segments

Commercial Real Estate
Executive – Randy Stickler

- Financing needs of professional real estate developers and other customers with project financing
  - CRE loans
  - Cash management
  - Interest rate risk management
  - Capital markets alternatives
- Focus on Top Tier customers
  - Most experienced
  - Well-managed
  - Well-capitalized
  - Capable of operating in all phases of the real estate cycle
  - 6 Franchise state focused

Private Financial Group
Executive – Dan Benhase

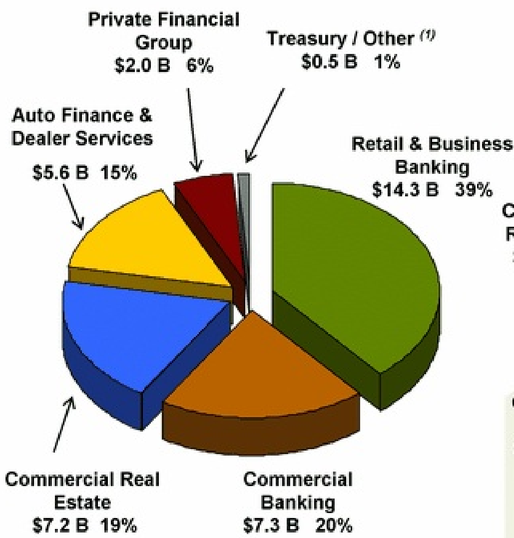
- Trust - $52.5 B in assets
- Asset management
- Investment advisory
- Brokerage
- Insurance
- National settlements
- Private banking
- Corporate / institutional
  - Investment banking
  - Securities sales/trading
  - Interest rate risk management
  - Foreign exchange
- Huntington funds
  - 36 Proprietary mutual funds
  - 12 Variable annuity funds
- $13.0 B Assets under Mgmt.
- 6 Franchise states + FL, NY, NJ

Auto Finance & Dealer Services
Executive – Nick Stanutz

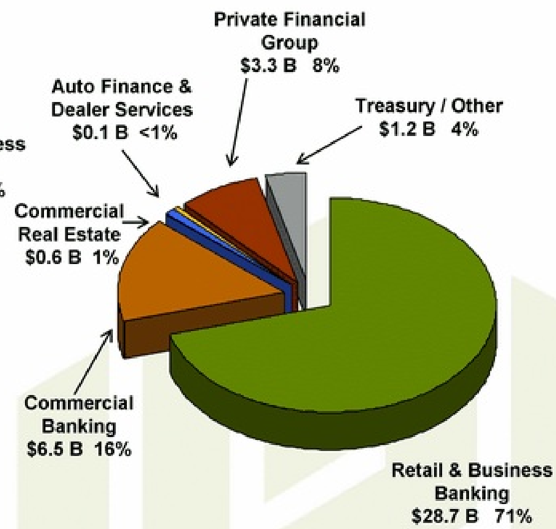
- Retail indirect auto loan/lease financing
- Dealer services lending
  - Floorplan
  - Land & buildings
  - Working capital
- 2,200 automotive dealerships
- 6 Franchise states
- Asset-based lending
- Consumer collections

Business Segment Loans & Deposits – 3/31/10

Total Loans - $36.9 B



Total Deposits - $40.3 B



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(1) Includes Franklin

Business Segment Contribution

($MM)	2010	2009		
Total Revenue FTE [(1)]	**3 Mo.**	3 Mo.	Better (Worse)	
Retail & Business Banking	**$ 334.4**	$ 358.9	$ (24.5)	-7%
Commercial Banking	**80.3**	78.2	2.1	3%
Commercial Real Estate	**38.5**	34.6	3.9	11%
AFDS	**56.0**	49.4	6.6	13%
PFG	**89.4**	81.9	7.5	9%
Treasury/Other [(2)]	**38.4**	(22.7)	61.1	NM
Total	**$ 637.0**	$ 580.3	$ 56.7	10%
Net Income (Loss)				
Retail & Business Banking	**$ 19.1**	$ 36.9	$ (17.8)	
Commercial Banking	**(0.8)**	(3.5)	2.7	
Commercial Real Estate	**(64.8)**	(48.6)	(16.2)	
AFDS	**20.2**	(16.8)	37.0	
PFG	**16.8**	(10.3)	27.1	
Treasury/Other [(2)]	**49.3**	182.9	(133.6)	
Unallocated goodwill impairment	**-**	(2,573.8)	2,573.8	
Total	**$ 39.7**	$ (2,433.2)	$ 2,472.9	

(1) Fully-taxable equivalent

(2) Includes Franklin

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Business Segment Contribution

($MM)				
Total Revenue FTE [(1)]	**2009**	2008	Better (Worse)	
Retail & Business Banking	**$ 1,393.4**	$ 1,348.0	$ 45.4	3%
Commercial Banking	**303.6**	410.2	(106.5)	-26%
Commercial Real Estate	**135.9**	216.0	(80.1)	-37%
AFDS	**203.0**	208.7	(5.7)	-3%
PFG	**326.2**	333.6	(7.4)	-2%
Treasury/Other [(2)]	**79.2**	(257.5)	336.7	NM
Total	**$ 2,441.4**	$ 2,259.0	$ 182.4	8%
Net Income (Loss)				
Retail & Business Banking	**$ (22.9)**	$ 226.9	$ (249.8)	
Commercial Banking	**(130.2)**	104.4	(234.6)	
Commercial Real Estate	**(618.2)**	(20.6)	(597.7)	
AFDS	**(1.0)**	10.7	(11.6)	
PFG	**(5.5)**	46.2	(51.7)	
Treasury/Other [(2)]	**257.4**	(481.4)	738.8	
Unallocated goodwill impairment	**(2,573.8)**	-	(2,573.8)	
Total	**$ (3,094.2)**	$ (113.8)	$ (2,980.4)	

(1) Fully-taxable equivalent

(2) Includes Franklin

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Safe Harbor Disclosures

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Basis of Presentation

Use of non-GAAP financial measures

This presentation contains 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 the current quarter earnings release, this presentation, in the Quarterly Financial Review supplement to the current quarter earnings release, or the Form 8-K related to the filed 01/22/10 earnings press release, which can be found on Huntington's website at huntington-ir.com

Annualized data

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

Pre-Tax, Pre-Provision Income

One non-GAAP performance metric that Management believes is useful in analyzing underlying performance trends, is pre-tax, pre-provision income. This is the level of earnings adjusted to exclude the impact of:

- *provision expense, which is excluded because its absolute level is elevated and volatile in times of economic stress;*
- *investment securities gains/losses, which are excluded because in times of economic stress securities market valuations may also become particularly volatile;*
- *amortization of intangibles expense, which is excluded because return on tangible common equity is a key metric used by Management to gauge performance trends; and*
- *certain items identified by Management (see Significant Items slide) which Management believes may distort the company's underlying performance trends.*

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Basis of Presentation

Significant Items

From time to time, revenue, expenses, or taxes are impacted by items judged by Management to be outside of ordinary banking activities and/or by items that, while they may be associated with ordinary banking activities, are so unusually large that their outsized impact is believed by Management at that time to be infrequent or short-term in nature. We refer to such items as "Significant Items". Most often, these Significant Items result from factors originating outside the company – e.g., regulatory actions/assessments, windfall gains, changes in accounting principles, one-time tax assessments/refunds, 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 writedowns, etc., reflect ordinary banking activities and are, therefore, typically excluded from consideration as a Significant Item.

Management believes the disclosure of "Significant Items" in current and prior period results 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, 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 factors could significantly impact these periods, including those described in Huntington's 2009 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.

Basis of Presentation

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.

Rounding

Please note that columns of data in the following slides may not add due to rounding.

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 consensus 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 separately disclosed, with this then being the amount used to calculate the earnings per share equivalent.

NM or nm

Percent changes of 100% or more are typically shown as "nm" or "not meaningful" unless required. Such large percent changes typically reflect the impact of unusual or particularly volatile items within the measured periods. Since the primary purpose of showing a percent change is to discern underlying performance trends, such large percent changes are typically "not meaningful" for such trend analysis purposes.

Forward Looking Statements

This presentation contains certain forward-looking statements, including certain plans, expectations, goals, projections, and statements, which are subject to numerous assumptions, risks, and uncertainties.

Actual results could differ materially from those contained or implied by such statements for a variety of factors including: (1) deterioration in the loan portfolio could be worse than expected due to a number of factors such as the underlying value of the collateral could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) changes in economic conditions; (3) movements in interest rates; (4) competitive pressures on product pricing and services; (5) success and timing of other business strategies; (6) extended disruption of vital infrastructure; and (7) the nature, extent, and timing of governmental actions and reforms.

Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2009 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 presentation are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.