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): August 16, 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 September 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: August 17, 2010

By: *<u>/s/ Richard A.Cheap</u>*
Richard A. Cheap,
Executive Vice President and Secretary

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	Analyst Handout

Exhibit 99.1

Huntington

2010 Third Quarter Investor Handout

August 16, 2010

Table of Contents

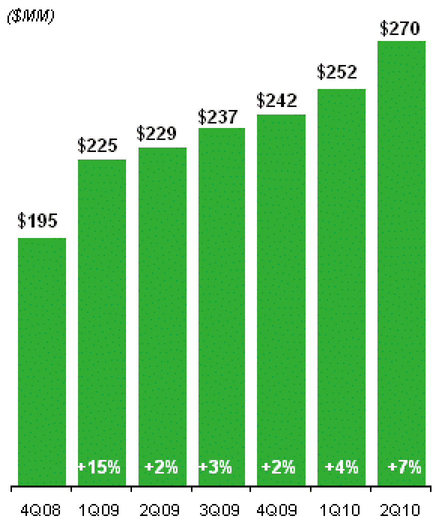
Overview Discussion

Earnings Performance Assessment

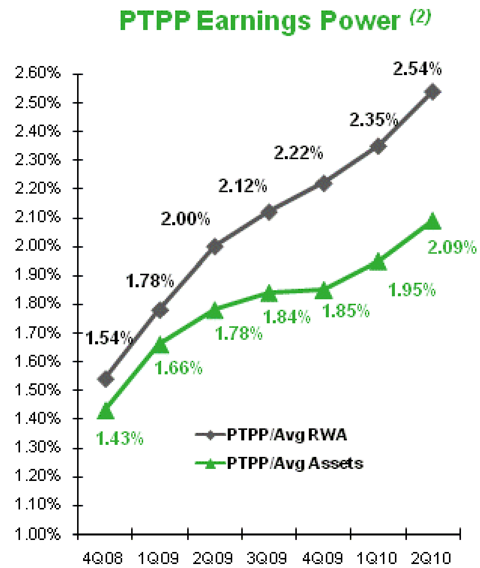
- **Return to profitability**
  - 1Q10 – $39.7 MM reported net income $0.01 EPS
    - Included $38.2 MM, or $0.05 EPS, net tax benefit
  - 2Q10 – $48.8 MM reported net income $0.03 EPS
    - Included $(75.5) MM, or $0.07 EPS, negative impact from Franklin loans transferred to held for sale
- **Pre-tax, pre-provision income growing**
  - 6 consecutive quarterly improvements
  - 2Q10 – $270.5 MM, up 7% LQ and 18% YOY
  - PTPP earnings power is expanding; i.e., more return per dollar assets deployed
  - Implies 1.10%-1.20% ROA in normalized credit environment

(1) See *Basis of Presentation* for definition, as well as reconciliation on slide #39

Pre-Tax, Pre-Provision Income (1)



PTPP Earnings Power (2)



(1) See *Basis of Presentation* for definition, as well as reconciliation on slide #39
(2) Annualized

Pre-Tax, Pre-Provision Earnings Power

Sensitivity Analysis on $270 MM

($ MM)		Net Charge-off Assumption [1]				
PTPP	**$ 270**					
Less: Intangible amortization	15	***0.35%***	*0.40%*	*0.45%*	*0.50%*	***0.55%***
	$ 255	**$ 255**	$ 255	$ 255	$ 255	**$ 255**
Less: Net charge-offs		**32**	37	42	46	**51**
Pre-tax income		**223**	218	213	209	**204**
Less: Taxes	30%	**67**	65	64	63	**61**
Net income		**$ 156**	$ 153	$ 149	$ 146	**$ 143**
ROA		**1.20%**	1.17%	1.15%	1.12%	**1.10%**

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%

Balance Sheet Assessment

- **Liquidity position is strong**
  - $9.9 billion in cash and investment securities
- **Loan growth is emerging**
  - Auto loan growth is strong
  - Residential mortgages up slightly
  - Core C&I up slightly
- **Funding is balanced**
  - Strong growth of low-cost core deposits
  - 93% loan-to-deposit ratio

Loan and Lease Trends

Linked Quarter

	2010					
	Second Quarter	First Quarter	Change			
(in billions)			Amount	%		
Average Loans and Leases						
Commercial and industrial	**$ 12.2**	$ 12.3	$ (0.1)	(1) %		
Commercial real estate	**7.4**	7.7	(0.3)	(4)		
Total commercial	**19.6**	20.0	(0.4)	(2)		
Automobile loans and leases	**4.6**	4.3	0.4	9		
Home equity	**7.5**	7.5	0.0	0		
Residential mortgage	**4.6**	4.5	0.1	3		
Other consumer	**0.7**	0.7	(0.0)	(4)		
Total consumer	**17.5**	17.0	0.5	3		
Total loans and leases	**$ 37.1**	$ 37.0	$ 0.1	0 %		

Total Core Deposit Trends

Average ($B)	2Q10	Annualized Growth (1) 2Q10 v 1Q10	1Q10 v 4Q09	2Q10 v 2Q09
Commercial				
Demand deposits - non-int. bearing	$ 5.8	13 %	7 %	16 %
Demand deposits - int. bearing	1.7	21	22	70
Other core deposits (2)	4.4	14	20	29
Total	11.9	15	14	26
Consumer				
Demand deposits - non-int. bearing	1.1	13	24	3
Demand deposits - int. bearing	4.3	17	15	21
Other core deposits (2)	20.6	(2)	(2)	-
Total	25.9	2	2	3
Total				
Demand deposits - non-int. bearing	6.8	13	10	14
Demand deposits - int. bearing	6.0	18	17	31
Other core deposits (2)	25.0	1	2	5
Total (3)	$37.8	6 %	5 %	10 %

(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

Net Interest Income Trends

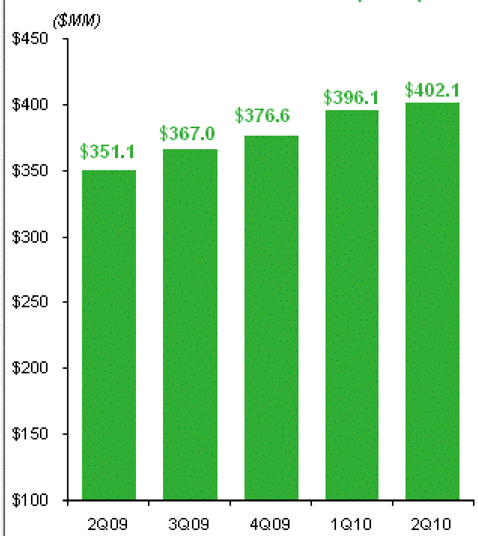
Net Interest Margin

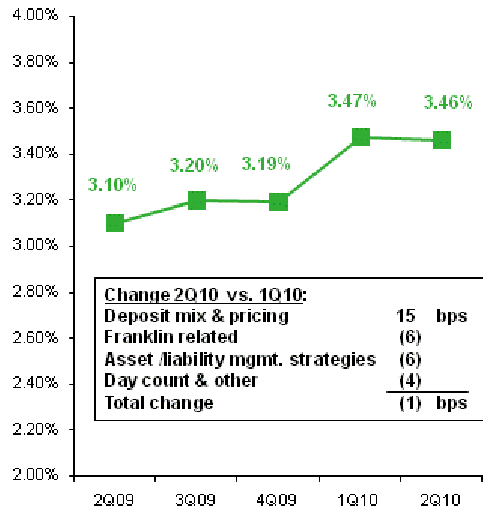
- Positives
  - Roll-off of higher priced CDs
  - Mix shift to lower cost deposits
  - Loan pricing opportunities
  - Positioning for higher interest rates
- Negatives
  - Growth in low-margin investments securities vs. loans as excess deposit cash flows are redeployed
  - Flattening yield curve

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

Net Interest Income & Margin (1)

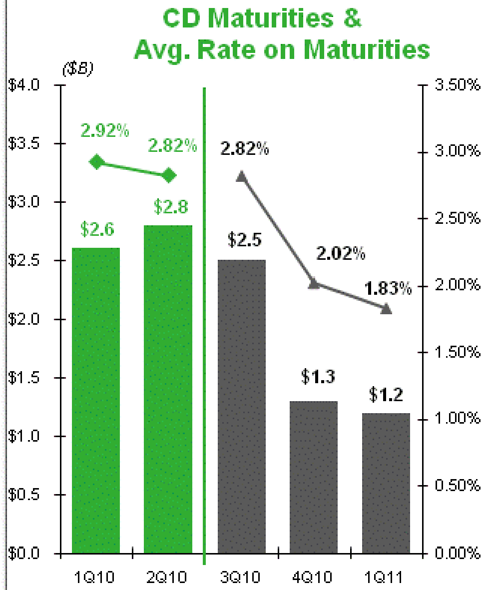


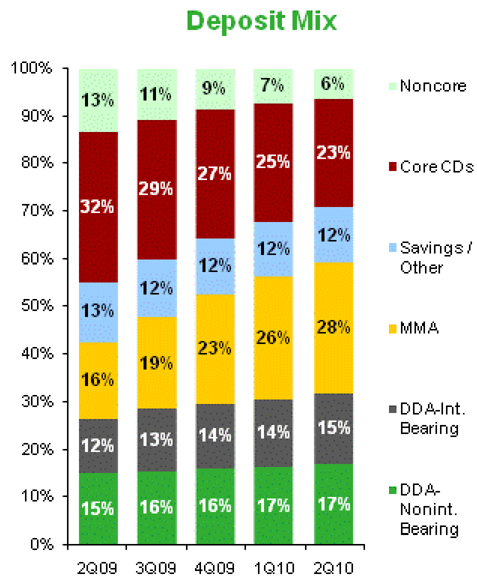


Change 2Q10 vs. 1Q10:		
Deposit mix & pricing	15	bps
Franklin related	(6)	
Asset /liability mgmt. strategies	(6)	
Day count & other	(4)	
Total change	(1)	bps

(1) Fully-taxable equivalent basis

Deposits


CD Maturities &
Avg. Rate on Maturities
($B)
$4.0
$3.5
$3.0
$2.5
$2.0
$1.5
$1.0
$0.5
$0.0
3.50%
3.00%
2.50%
2.00%
1.50%
1.00%
0.50%
0.00%
2.92%
2.82%
2.82%
2.02%
1.83%
$2.6
$2.8
$2.5
$1.3
$1.2
1Q10
2Q10
3Q10
4Q10
1Q11


Deposit Mix
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
13%
11%
9%
7%
6%
32%
29%
27%
25%
23%
13%
12%
12%
12%
12%
16%
19%
23%
26%
28%
12%
13%
14%
14%
15%
15%
16%
16%
17%
17%
2Q09
3Q09
4Q09
1Q10
2Q10
Noncore
Core CDs
Savings / Other
MMA
DDA-Int. Bearing
DDA-Nonint. Bearing

Fee Income Trends

Drivers of Growth

- Trust income
- Brokerage income
- Treasury management

Challenges

- Mortgage banking income
- Deposit service charge outlook (Reg E)
- Electronic service charges (Interchange fee income)

Noninterest Income Trends

Linked Quarter

(in millions)	2010 Second Quarter	2010 First Quarter	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	$ 75.9	$ 69.3	$ 6.6	10 %
Brokerage and insurance income	36.5	35.8	0.7	2
Mortgage banking income	45.5	25.0	20.5	82
Trust services	28.4	27.8	0.6	2
Electronic banking income	28.1	25.1	3.0	12
Bank owned life insurance income	14.4	16.5	(2.1)	(13)
Automobile operating lease income	11.8	12.3	(0.5)	(4)
Securities gains (losses)	0.2	(0.0)	0.2	NM
Other income	28.8	29.1	(0.3)	(1)
Total noninterest income	$ 269.6	$ 240.9	$ 28.8	12 %

Impact of Regulatory Changes

Implementation of Reg E

- ~$90 MM of annual personal NSF/OD service charges impacted
- Mitigate impact via opt-in outreach and other strategies
  - Very proactive outreach efforts began in early April
  - Opt-in results to date are surpassing expectations and are higher than most peers
  - 20% opt-in to date for all customers, with a nearly 50% opt-in rate for those customers that use this service most often

Dodd-Frank Act

- Interchange Fee Legislation
  - ~$90 MM of annual debit card transaction fee income could be impacted
  - Most of our transactions are "signature" based
  - Timing of final specific regulation is uncertain so it's too early to estimate any impact

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

Noninterest Expense Trends

Linked Quarter

	2010			
	Second	First	Change	
(in millions)	Quarter	Quarter	Amount	%
Noninterest Expense				
Personnel costs	**$ 194.9**	$ 183.6	$ 11.2	6 %
Outside data processing and other services	**40.7**	39.1	1.6	4
Deposit and other insurance expense	**26.1**	24.8	1.3	5
Net occupancy	**25.4**	29.1	(3.7)	(13)
OREO and foreclosure expense	**5.0**	11.5	(6.6)	(57)
Equipment	**21.6**	20.6	1.0	5
Professional services	**24.4**	22.7	1.7	7
Amortization of intangibles	**15.1**	15.1	(0.0)	(0)
Automobile operating lease expense	**9.7**	10.1	(0.4)	(4)
Marketing	**17.7**	11.2	6.5	59
Telecommunications	**6.2**	6.2	0.0	1
Printing and supplies	**3.9**	3.7	0.2	6
Other expense	**23.3**	20.5	2.8	14
Total noninterest expense	**$ 413.8**	$ 398.1	$ 15.7	4 %

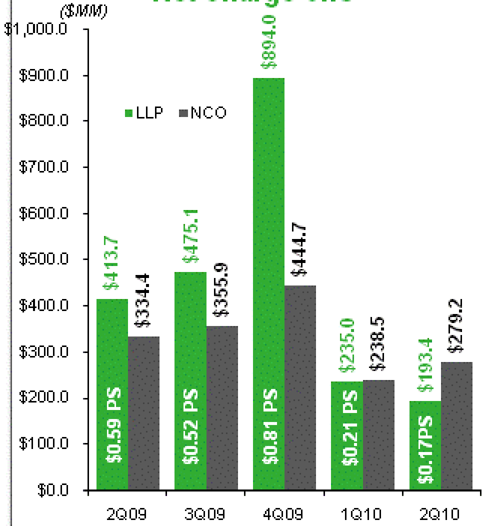
Credit Quality Assessment

Loan Portfolio Significantly De-Risked

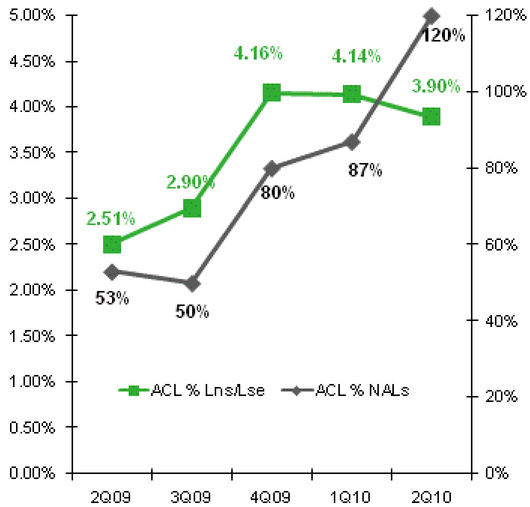
- **Commercial "criticized" loans trending down**
  - Total criticized 2Q10 (11)% 1Q10 (7)%
  - New criticized 2Q10 (8)% 1Q10 (68)%
- **Delinquencies trending down**
  - Total commercial 30+ DPD 2Q10 0.95% +4 bp 1Q10 0.91% (9) bp
  - Total consumer 30+ DPD 2Q10 3.04% (23) bp 1Q10 3.27% (35) bp
- **Charge-offs peaked in 2009**
  - Commercial NCOs trending down 2Q10 2.85% (37) bp 1Q10 3.22% (378) bp
  - Consumer NCOs are stabilized excluding 2Q10 Franklin-related with run rates well below industry averages and consistent with expectations
- **Nonperforming assets trending down**
  - Total NPAs 2Q10 (17)% 1Q10 (7)%
  - New NPAs 2Q10 (28)% 1Q10 (52)%
- **Reserves remain strong**
  - 3.90% period-end allowance for credit losses (ACL)
  - 120% ACL coverage of NALs

Provision, NCO, and ACL

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

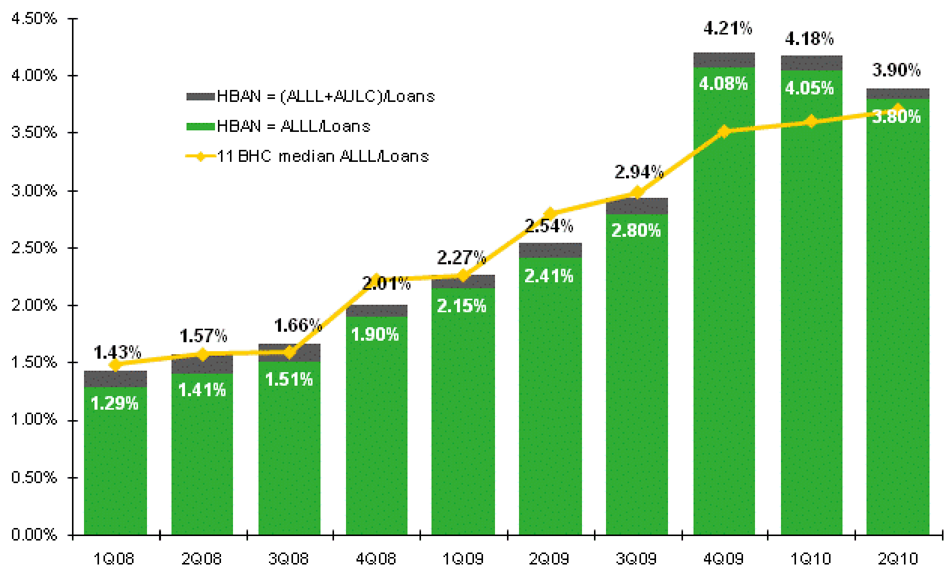


Allowance for Credit Losses vs. NALs (2)



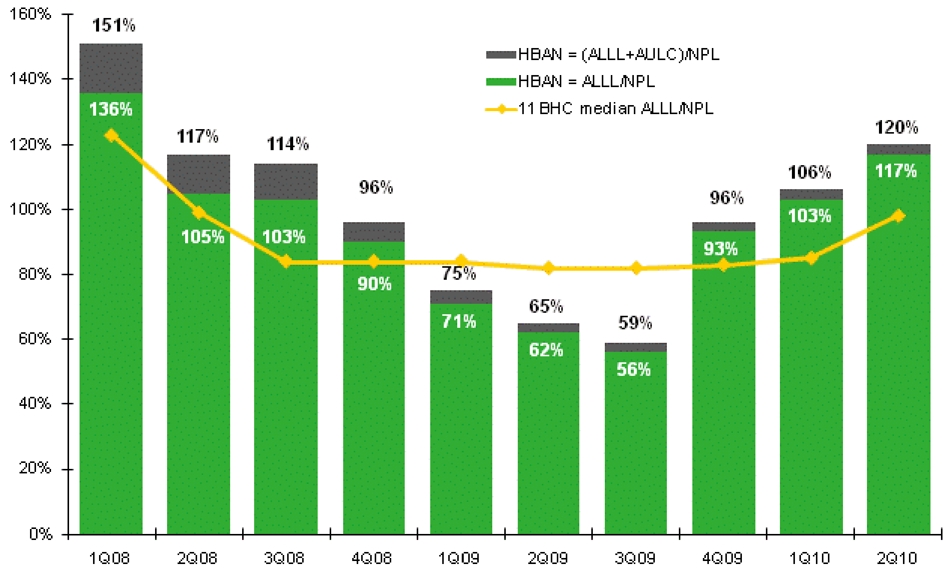
(1) NCO % annualized
(2) End of period

Relative Performance – LLR Ratios (1)



(1) Period end; Exclude Franklin

Relative Performance – NAL/NPL Coverage (1)



(1) Period end; Exclude Franklin

Capital Assessment

- **Solid capital**
  - 12.51% and 14.79% Tier 1 and Total risk-based capital ratios, respectively… $2.8 billion and $2.0 billion, respectively, above "well capitalized" thresholds
  - 6.12% tangible common equity ratio, up 16 bps
  - 7.06% Tier 1 common risk-based capital ratio, up 51 bps
  - Generating capital organically
  - $362.5 MM of contingent capital in convertible preferred stock

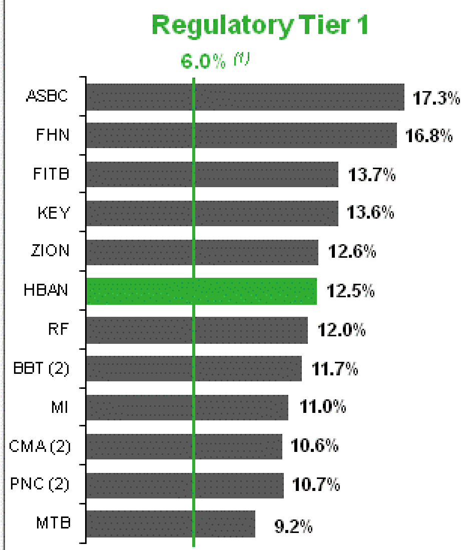
Capital (1)

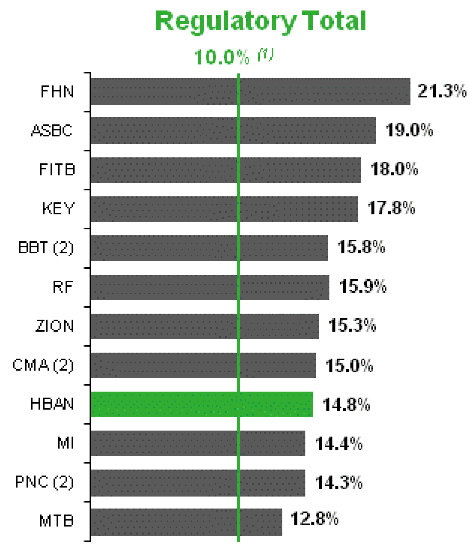
	2Q10	1Q10	4Q09	3Q09	2Q09
Total risk-weighted assets *($B)*	**$42.5**	$42.5	$43.2	$44.1	$45.5
Tier 1 leverage	**10.45%**	10.05%	10.09%	11.30%	10.62%
Tier 1 risk-based capital	**12.51**	11.97	12.03	13.04	11.85
Total risk-based capital	**14.79**	14.28	14.41	16.23	14.94
Tangible common equity/assets	**6.12**	5.96	5.92	6.46	5.68
Tangible equity/assets	**9.43**	9.26	9.24	9.71	8.99
Tier 1 common risk-based capital ratio	**7.06**	6.53	6.69	7.82	6.80
Double leverage (2)	**76**	75	68	71	74

(1) Period end

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

Capital Analysis – 6/30/10

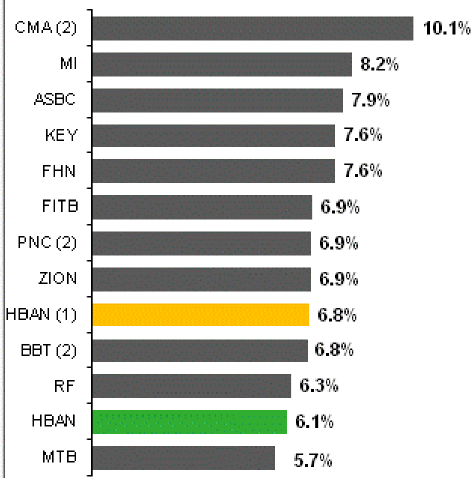




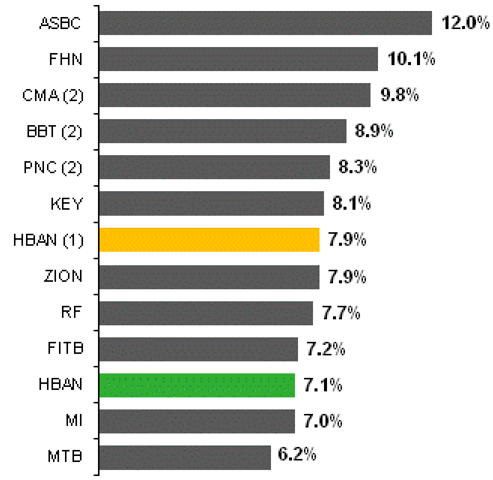
Source: SNL, Company reports.
(1) Regulatory "well-capitalized" threshold (2) Repaid TARP

Capital Analysis – 6/30/10

Tangible Common Equity



Tier 1 Common Risk-Based



Source: SNL, Company reports.
(1) Includes impact of convertible preferred (2) Repaid TARP

TARP Repayment

Better positioned for repayment

- Strong balance sheet liquidity
- Current regulatory capital in excess of existing "well capitalized" thresholds
- Returned to generating capital internally

Factors for consideration before repayment

- Consistent demonstrated profitable performance with growth in earnings
- Evidence of a sustained economic recovery
- Clarity regarding new regulatory capital thresholds

Impact of Regulatory Changes

Dodd-Frank Act

- Trust Preferred Capital Legislation
  - $570 MM of trust preferred securities
  - ~1.34% potential impact to regulatory Tier 1 capital
  - 3-year phase in period beginning on 1/1/13 provides time to strategize around new legislation

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

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

Positioning for Growth

2Q10 Highlights

- Hired / appointed new key executives in revenue generating businesses
  - Commercial Banking – Central Ohio, Cleveland, Equipment Finance
  - PFG – Huntington Asset Services, Huntington Insurance, Dayton trust and private banking team
- Expanded / upgraded distribution
  - Retail and Business Banking – Launched Huntington rebranding and office refurbishment and initiated in-store and retirement center expansion
  - PFG – New offices – Wheeling (WV), Columbus Family office
- Launched sales force referral automation – MAX
- Kicked-off strategic plan refresh for 2011 – 2013

2Q10 Transfer of Franklin Loans to Held for Sale

Description

- Transferred $397.7 MM of loans to held for sale
- Established value at $323.4 MM
  - $75.5 MM of charge-offs
  - $75.5 MM of provision expense ($0.07 per share)
- On July 20, we sold $274 MM of the residential mortgages

Rationale

- Moves our credit metrics toward top quartile performance
- Renewed buyer interest in distressed debt
- Economic outlook today is more uncertain than 3 months ago
- Concerns that the expiration of the home purchase tax credit and that increased GSE foreclosures could further dampen residential real estate values
- Earnings accretive based on reinvestment of sales proceeds and elimination of portfolio servicing and other related costs

Transfer of Franklin Loans to Held for Sale

(in millions)		Franklin-related Impact		Excluding
2010 Second Quarter	**Reported**	Held for Sale Transfer [1]	Other	Franklin-related Impact
Total loans and leases - 6/30/10	**$ 36,970**	**$ (398)**		**$ 37,368**
Home equity loans	**7,510**	(65)		7,575
Residential mortgages	**4,354**	(333)		4,687
Total net charge-offs [2]	**$ 279.2**	**$ 75.5**	**$ 4.5**	**$ 199.2**
	3.01%			2.17%
Home equity loans	**$ 44.5**	$ 14.7	$ 1.2	$ 28.6
	2.36%			1.53%
Residential mortgages	**$ 82.8**	$ 60.8	$ 3.4	$ 18.6
	7.19%			1.74%
Commercial and industrial	**$ 58.1**		$ (0.1)	$ 58.2
	1.90%			1.90%
Transfer to loans held for sale - 6/30/10	**$ 778**	**$ 323**		**$ 455**
Home equity loans	**48**	48		-
Residential mortgages	**730**	275		455
Provision for credit losses	**$ 193.4**	**$ 75.5**		**$ 117.9**
Nonaccrual loans - 6/30/10	**$ 1,201**	**$ (317)**		**$ 1,518**

(1) Impact associated with the transfer of Franklin-related loans to held for sale
(2) Charge-off percentages annualized

2010 Second Half Expectations

- Economy remains relatively unchanged / borrower confidence remains low
- No significant change in interest rates
- Pre-tax, pre-provision income in-line with reported 2Q performance
  - Net interest margin that approximates 1H10 performance
  - Modest loan growth… modest C&I loan growth and strong automobile loan growth, partially offset by CRE decline… home equity and residential mortgages flattish
  - Strong demand deposit and savings account balance growth
  - Fee income mixed… growth from strategic initiatives mitigated by lower mortgage banking and implementation of Reg E
  - Noninterest expense stable… growth from strategic initiatives mitigated by lower credit-related expenses, including Franklin-related servicing and other
- Credit quality trends remain positive
  - NPAs and NCOs continue to decline
  - Provision for credit losses consistent with 2Q10 performance excluding Franklin impact

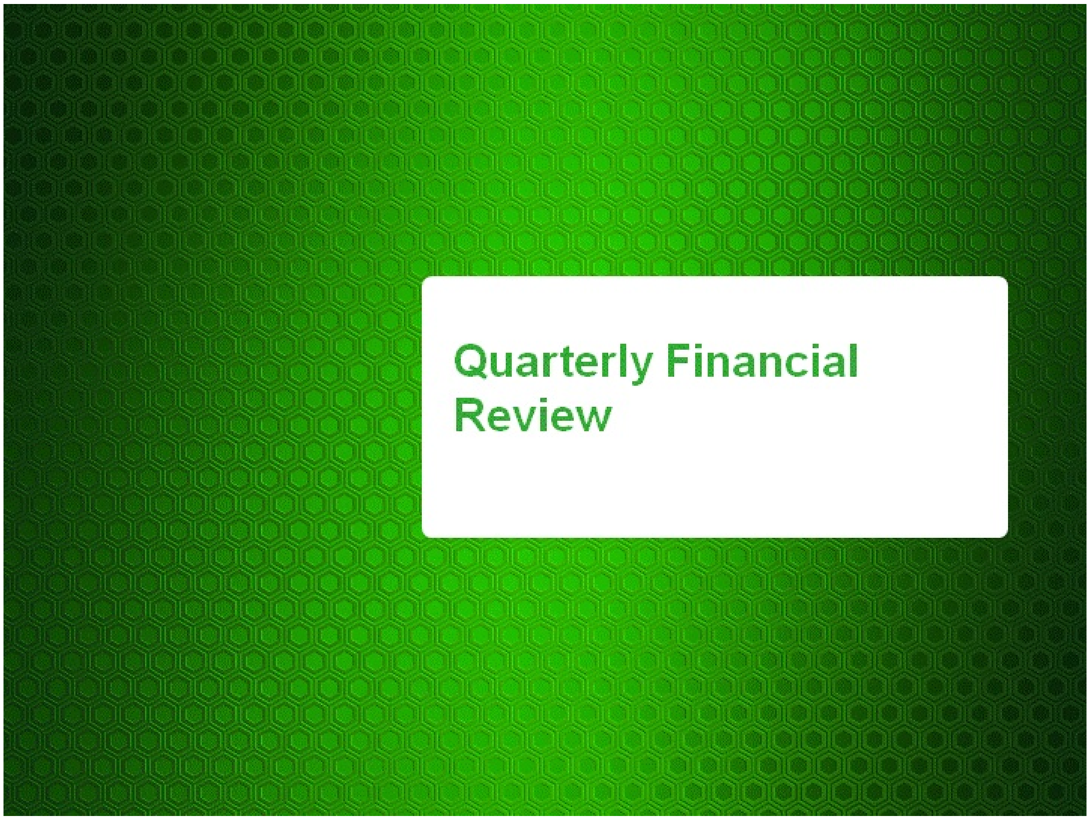
2010 Objectives

- Grow revenue and profitability
- 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
- Continue to explore opportunities to further de-risk the balance sheet

Important Messages

- Balance sheet is strong
- Sufficient capital with expectation for sustained internal capital generation
- Substantially improved credit quality performance is positioning us towards top quartile performance
- Underlying earnings and profitability are growing
- Increased opportunities and attention on growing revenue
- Making investments to grow key fee businesses

Moving to a Higher Performance / Execution Level


Quarterly Financial Review

Quarterly Performance Highlights

	2Q10	1Q10	4Q09	3Q09	2Q09
EPS	**$0.03**	$0.01	$(0.56)	$(0.33)	$(0.40)
Pre-tax pre-provision income *($MM)* (1)	**$270.5**	$251.8	$242.1	$237.1	$229.3
Net interest margin	**3.46%**	3.47%	3.19%	3.20%	3.10%
Efficiency ratio (2)	**59.4%**	60.1%	49.0%	61.4%	51.0%
Loan & lease growth (3)	**1%**	(1)%	(8)%	(12)%	(18)%
Core deposit growth (4)	**6%**	5%	16%	10%	17%
Net charge-off ratio	**3.01%**	2.58%	4.80%	3.76%	3.43%
Net charge-off ratio: non-Franklin (5)	**2.17%**	2.48%	4.84%	3.85%	3.58%
Period End Ratios					
NPA ratio	**4.24%**	5.17%	5.57%	6.26%	5.18%
ALLL/loans & leases	**3.79%**	4.00%	4.03%	2.77%	2.38%
ACL/loans & leases	**3.90%**	4.14%	4.16%	2.90%	2.51%
Tier 1 risk-based capital ratio	**12.51%**	11.97%	12.03%	13.04%	11.85%
Total risk-based capital ratio	**14.79%**	14.28%	14.41%	16.23%	14.94%
Tangible common equity/assets	**6.12%**	5.96%	5.92%	6.46%	5.68%

(1) See pre-tax pre-provision reconciliation slide #40
(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

Quarterly Earnings

($MM)	2Q10	1Q10	2Q09	Change Better (Worse) vs. 1Q10 Amt.	2Q09 Amt.	2Q09 Pct.
Net interest income	$ 399.7	$ 393.9	$ 349.9	$ 5.8	$ 49.8	14 %
Provision	(193.4) (1)	(235.0)	(413.7)	41.6	220.3	53
Noninterest income	269.6	240.9	265.9	28.8	3.7	1
Noninterest expense	(413.8)	(398.1)	(340.0)	(15.7)	(73.8)	(22)
Pre-tax income/(loss)	62.1	1.6	(137.8)	60.4	199.9	NM
Net Income/(loss)	$ 48.8	$ 39.7	$ (125.1)	$ 9.0	$ 173.9	NM
EPS	$ 0.03	$ 0.01	$ (0.40)	$ 0.02	$ 0.43	NM %

(1) Includes $75.5 MM related to transfer of Franklin loans to held for sale and $4.5 of other Franklin-related

NM - not meaningful

Pre-Tax, Pre-Provision Income (1)

(in millions)	2010 Second Quarter	2010 First Quarter	2009 Fourth Quarter	2009 Third Quarter	2009 Second Quarter	2009 First Quarter	2008 Fourth Quarter
Income (Loss) Before Income Taxes	$ 62.1	$ 1.6	$ (598.0)	$ (257.4)	$ (137.8)	$ (2,685.0)	$ (669.2)
Add: Provision for credit losses	193.4	235.0	894.0	475.1	413.7	291.8	722.6
Less: Securities (losses) gains	0.2	(0.0)	(2.6)	(2.4)	(7.3)	2.1	(127.1)
Add: Amortization of intangibles	15.1	15.1	17.1	17.0	17.1	17.1	19.2
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)	-	-
Visa® anti-trust indemnification	-	-	-	-	-	-	4.6
Pre-Tax, Pre-Provision Income (1)	$ 270.5	$ 251.8	$ 242.1	$ 237.1	$ 229.3	$ 224.6	$ 195.1
Linked-quarter change - amount	$ 18.6	$ 9.8	$ 4.9	$ 7.8	$ 4.7	$ 29.5	$ (94.3)
Linked-quarter change - percent	7.4%	4.0%	2.1%	3.4%	2.1%	15.1%	-32.6%

(1) *See Basis of Presentation for definition*

(2) *Only includes transactions deemed significant*

Significant Items (1) Impacting Financial Performance Comparisons – Reconciliation

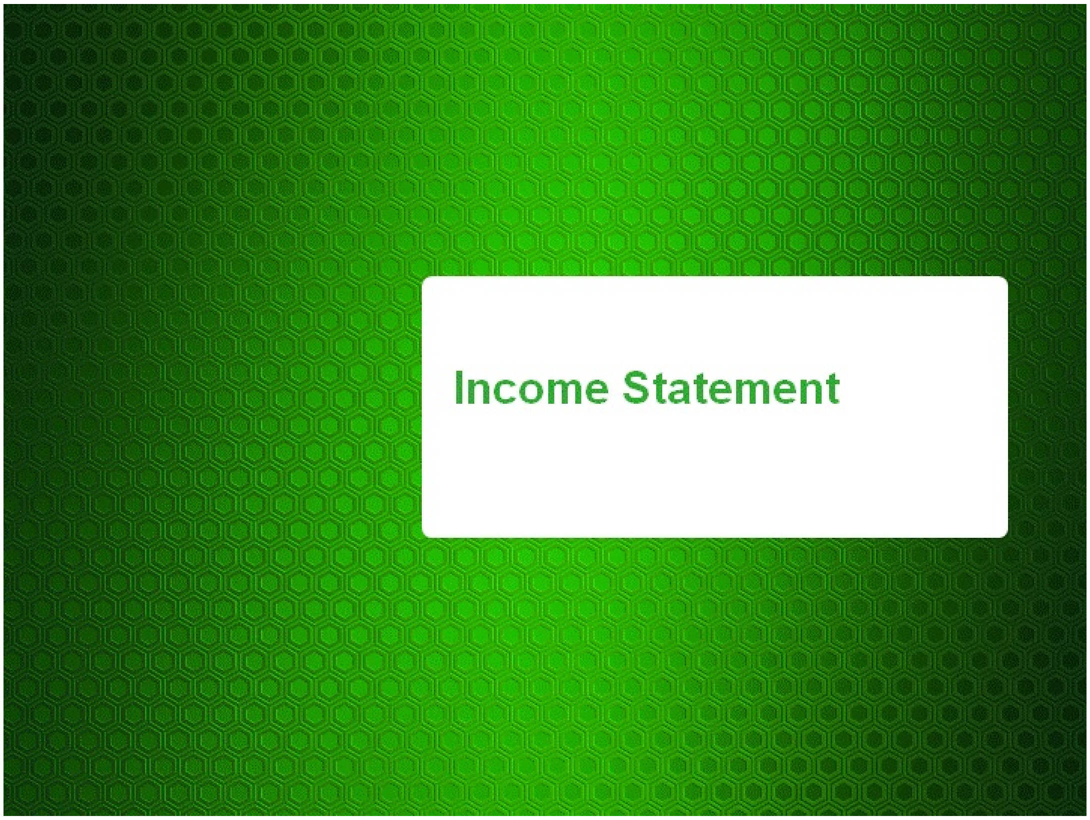
2010 – 2009 Quarterly

(In millions, except per share amounts)	2Q10		1Q10	
	After-tax	EPS	After-tax	EPS
Net income - reported earnings	$ 48.762		$ 39.737	
Net income applicable to common shares	$ 19.336	$ 0.03	$ 10.380	$ 0.01
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS
Franklin-related	$ (75.500)	$ (0.07)	$ -	$ -
Net tax benefit recognized (2)	-	-	38.2	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/MasterCard 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)	-	-

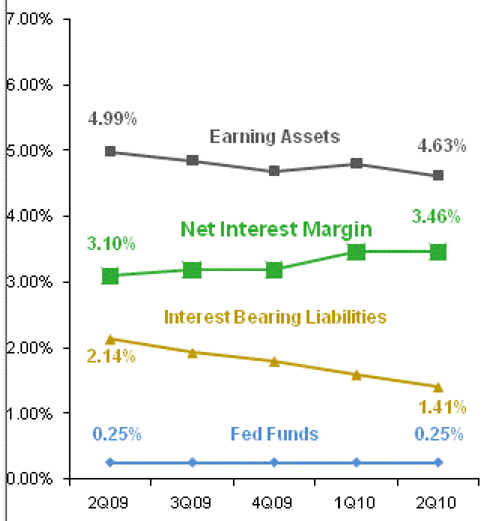
(1) Pre-tax unless otherwise noted

(2) After-tax

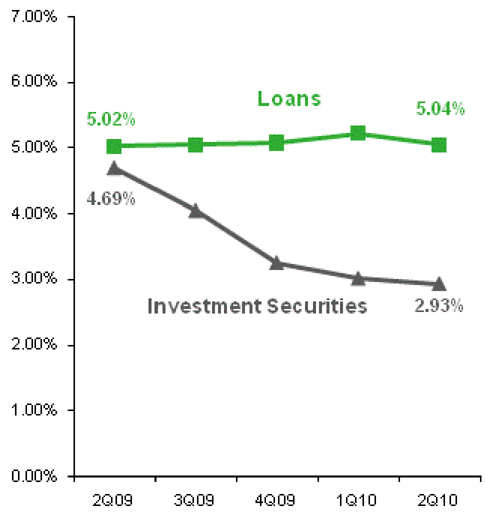

Income Statement

Net Interest Margin – Yields & Rates

NIM – Yields & Rates

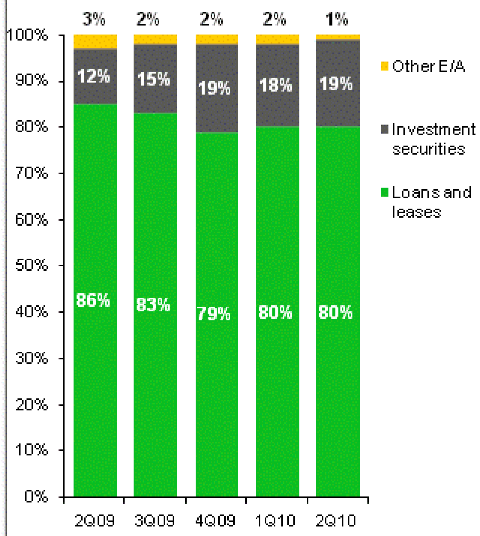


Earning Asset Yields

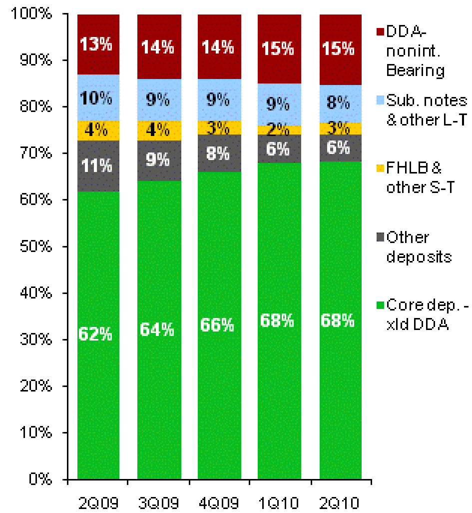


Earning Assets and Funding Composition (1)

Earning Asset Composition

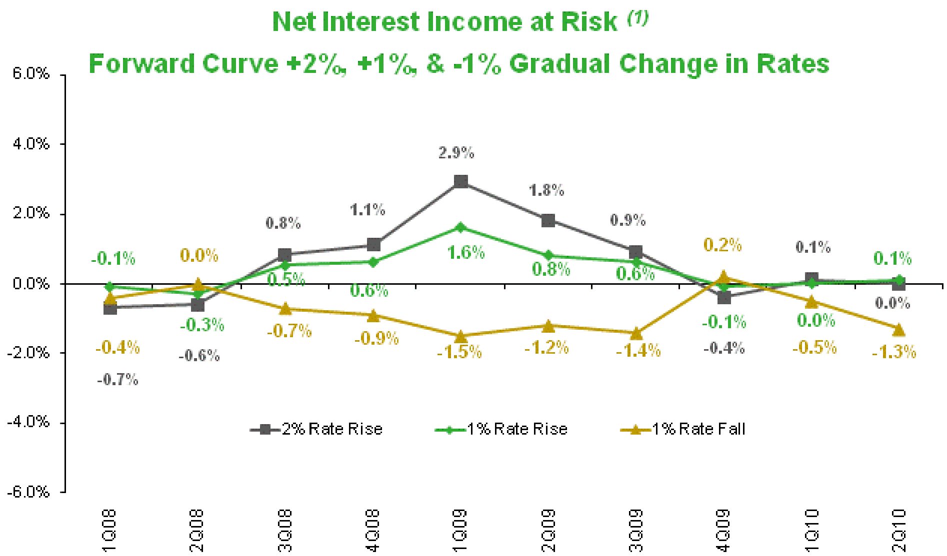


Funding (2)



(1) Average balances (2) Interest bearing liabilities + DDA noninterest bearing

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.

Noninterest Income Trends

Prior-Year Quarter

(in millions)	Second Quarter 2010	Second Quarter 2009	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	**$ 75.9**	$ 75.4	$ 0.6	1 %
Brokerage and insurance income	**36.5**	32.1	4.4	14
Mortgage banking income (loss)	**45.5**	30.8	14.7	48
Trust services	**28.4**	25.7	2.7	10
Electronic banking income	**28.1**	24.5	3.6	15
Bank owned life insurance income	**14.4**	14.3	0.1	1
Automobile operating lease income	**11.8**	13.1	(1.3)	(10)
Securities gains (losses)	**0.2**	(7.3)	7.5	NM
Other income	**28.8**	57.5	(28.7)	(50)
Total noninterest income	**$ 269.6**	$ 265.9	$ 3.7	1 %

Mortgage Banking Income

($MM)	2Q10	1Q10	4Q09	3Q09	2Q09
Origination & secondary marketing	**$19.8**	$13.6	$16.5	$16.5	$31.8
Servicing fees	**12.1**	12.4	12.3	12.3	12.0
Amortization of capitalized servicing	**(10.1)**	(10.1)	(10.8)	(10.1)	(14.4)
Other mortgage banking income	**3.7**	3.2	4.5	4.1	5.4
Sub-total	**25.5**	19.1	22.4	22.9	34.8
MSR recovery (impairment)	**(26.2)**	(5.8)	15.5	(17.3)	46.6
Net trading gains (losses)	**46.2**	11.7	(13.3)	15.9	(50.5)
Total	**$45.5**	$25.0	$24.6	$21.4	$30.8
Investor servicing portfolio (1) *($B)*	**$16.0**	$16.0	$16.0	$16.1	$16.2
Weighted average coupon	**5.55%**	5.61%	5.68%	5.73%	5.78%
Originations *($B)*	**$1.2**	$0.9	$1.1	$1.0	$1.6
Mortgage servicing rights (1)	**$179.1**	$207.6	$214.6	$201.0	$219.3
MSR % of investor servicing portfolio (1)	**1.12%**	1.30%	1.34%	1.24%	1.35%

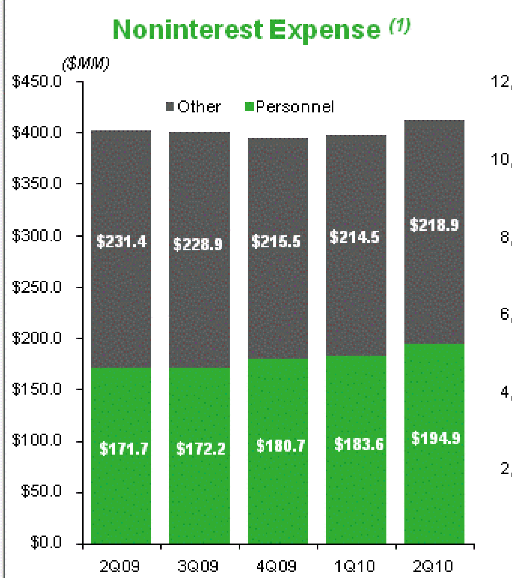
(1) End-of-period

Noninterest Expense Trends

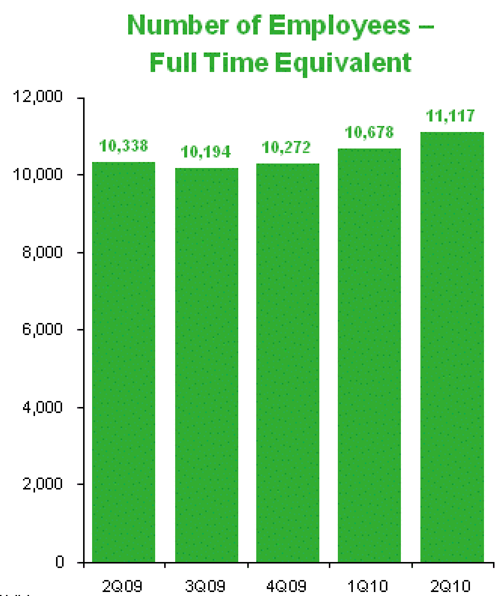
Prior-Year Quarter

(in millions)	Second Quarter 2010	Second Quarter 2009	Change Amount	Change %
Noninterest Expense				
Personnel costs	$ 194.9	$ 171.7	$ 23.1	13 %
Outside data processing and other services	40.7	40.0	0.7	2
Deposit and other insurance expense	26.1	48.1	(22.1)	(46)
Net occupancy	25.4	24.4	1.0	4
OREO and foreclosure expense	5.0	26.5	(21.6)	(81)
Equipment	21.6	21.3	0.3	1
Professional services	24.4	16.7	7.7	46
Amortization of intangibles	15.1	17.1	(2.0)	(12)
Automobile operating lease expense	9.7	11.4	(1.7)	(15)
Marketing	17.7	7.5	10.2	NM
Telecommunications	6.2	6.1	0.1	2
Printing and supplies	3.9	4.2	(0.3)	(6)
Goodwill impairment	-	4.2	(4.2)	NM
Gain on early extinguishment of debt	-	(73.0)	73.0	NM
Other expense	23.3	13.8	9.5	69
Total noninterest expense	$ 413.8	$ 340.0	$ 73.8	22 %

Noninterest Expense



(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



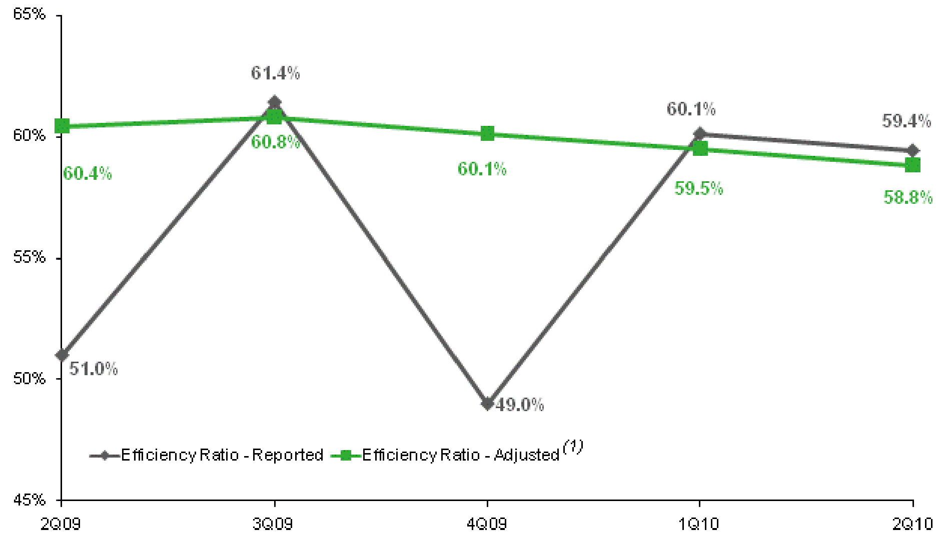
Operating Leverage & Efficiency Ratio Trends

($ MM)	2Q10	1Q10	4Q09	3Q09	2Q09
Total revenue - FTE - reported	$ 671.789	$ 636.993	$ 621.107	$ 623.048	$ 617.060
Change % - YOY - reported	15.8%	42.5%	38.9%	-1.4%	-0.2%
Change % - LQ - reported	8.2%	2.2%	-0.3%	7.4%	38.0%
Auto operating lease expense	(9.667)	(10.066)	(10.440)	(10.589)	(11.400)
Securities (gains) losses - other	(0.156)	0.031	2.602	2.374	7.340
Adjustment items (1):					
Gain on sale of Visa® / MasterCard® stock	-	-	-	-	(31.362)
Total revenue - FTE - adjusted	$ 661.966	$ 626.958	$ 613.269	$ 614.833	$ 581.638
Change % - YOY - adjusted	16.7%	43.6%	40.5%	-1.3%	-0.4%
Change % - LQ - adjusted	7.9%	2.0%	-0.3%	8.4%	33.2%
Total noninterest expense - reported	$ 413.812	$ 398.093	$ 322.596	$ 401.097	$ 339.982
Change % - YOY - reported	-86.1%	2.1%	-17.3%	6.2%	-8.2%
Change % - LQ - reported	28.3%	-0.7%	-19.6%	-86.5%	-12.8%
Auto operating lease expense	(9.667)	(10.066)	(10.440)	(10.589)	(11.400)
Amortization of intangibles and goodwill impairment	(15.141)	(15.146)	(17.060)	(16.995)	(21.348)
Adjustment items (1):					
Gain on sale of junior subordinated debt	-	-	73.615	-	67.409
FDIC special assessment	-	-	-	-	(23.555)
Total noninterest expense - adjusted	$ 389.004	$ 372.881	$ 368.711	$ 373.513	$ 351.088
Change % - YOY - adjusted	14.8%	2.2%	1.0%	10.9%	-0.4%
Change % - LQ - adjusted	5.5%	-0.2%	-1.3%	10.2%	-3.8%
Operating leverage - YOY - reported	101.9%	40.4%	56.2%	-7.6%	8.1%
Operating leverage - LQ - reported	-20.1%	3.0%	19.3%	93.9%	50.9%
Operating leverage - YOY - adjusted	2.0%	41.4%	39.4%	-12.2%	0.0%
Operating leverage - LQ - adjusted	2.4%	2.1%	1.0%	-1.8%	37.0%
Efficiency ratio - reported (2)	59.4%	60.1%	49.0%	61.4%	51.0%
Efficiency ratio - adjusted (3)	58.8%	59.5%	60.1%	60.8%	60.4%

(1) Items viewed as not part of regular business activities; 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.

Huntington

Efficiency Ratio



(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.

Balance Sheet

Balance Sheet – Assets

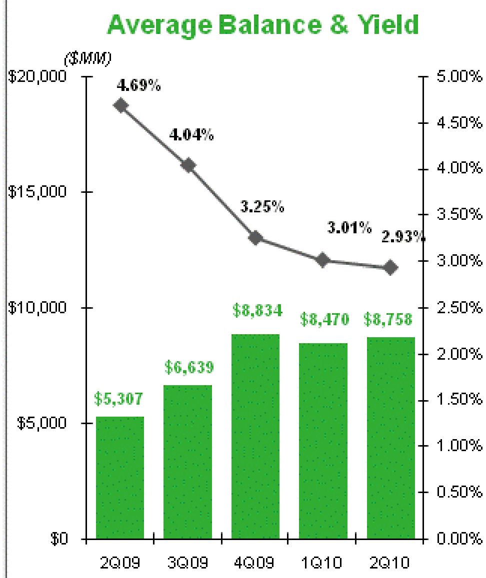
(in millions)	2010 June 30,	2010 March 31,	2009 June 30,	June '10 vs. '09 Amount	June '10 vs. '09 Percent
Assets					
Cash and due from banks	$ 1,126	$ 1,311	$ 2,093	$ (967)	-46.2%
Interest bearing deposits in banks	289	364	383	(94)	-24.4%
Trading account securities	107	150	96	11	11.4%
Loans held for sale	778	327	559	219	39.1%
Investment securities	8,804	8,946	5,935	2,869	48.3%
Loans and leases:					
Commercial and industrial loans and leases	12,392	12,245	13,320	(928)	-7.0%
Commercial real estate loans	7,184	7,456	8,946	(1,762)	-19.7%
Total Commercial	19,576	19,701	22,266	(2,690)	-12.1%
Automobile loans	4,712	4,212	2,855	1,857	65.0%
Automobile leases	135	191	383	(248)	-64.8%
Home equity loans	7,510	7,514	7,631	(121)	-1.6%
Residential mortgage loans	4,354	4,614	4,646	(292)	-6.3%
Other consumer loans	683	700	714	(31)	-4.3%
Total Consumer	17,394	17,231	16,229	1,165	7.2%
Loans and leases	36,970	36,932	38,495	(1,525)	-4.0%
Allowance for loan and lease losses	(1,402)	(1,478)	(918)	(484)	52.8%
Net loans and leases	35,568	35,454	37,577	(2,010)	-5.3%
Bank owned life insurance	1,436	1,423	1,391	45	3.3%
Premises and equipment	493	492	504	(11)	-2.2%
Goodwill	444	444	448	(4)	-0.8%
Other intangible assets	259	274	322	(64)	-19.7%
Accrued income and other assets	2,467	2,681	2,089	378	18.1%
Total assets	$ 51,771	$ 51,867	$ 51,397	$ 374	0.7%

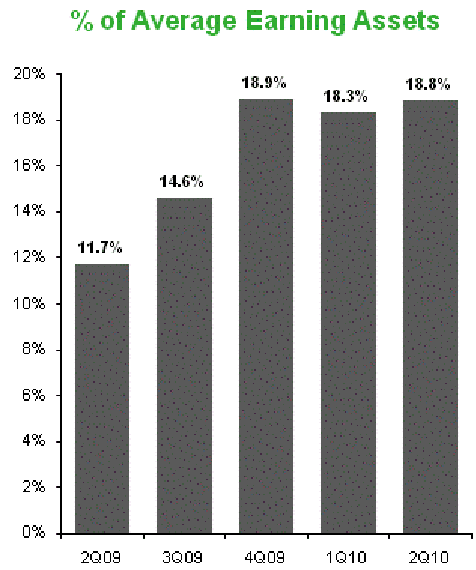
Balance Sheet – Liabilities & Shareholders' Equity

	2010		2009	June '10 vs. '09	
(in millions)	June 30,	March 31,	June 30,	Amount	Percent
Liabilities					
Demand deposits - non-interest bearing	$ 6,463	$ 6,938	$ 6,169	$ 294	4.8%
Demand deposits - interest bearing	5,850	5,948	4,842	1,008	20.8%
Money market deposits	11,437	10,644	6,622	4,815	72.7%
Savings and other domestic deposits	4,652	4,666	4,859	(207)	-4.3%
Core certificates of deposit	8,974	9,441	12,197	(3,223)	-26.4%
Total core deposits	37,376	37,637	34,689	2,687	7.7%
Other domestic deposits of $250,000 or more	678	684	846	(168)	-19.9%
Brokered deposits and negotiable CDs	1,373	1,605	3,229	(1,856)	-57.5%
Deposits in foreign offices	422	377	401	21	5.2%
Total deposits	39,849	40,303	39,165	683	1.7%
Short-term borrowings	1,093	981	862	231	26.8%
Federal Home Loan Bank advances	600	158	927	(327)	-35.3%
Other long-term debt	2,570	2,728	2,508	62	2.5%
Subordinated notes	1,195	1,267	1,673	(478)	-28.6%
Accrued expenses and other liabilities	1,026	1,060	1,042	(16)	-1.5%
Total liabilities	46,332	46,497	46,177	156	0.3%
Shareholders' equity					
Preferred stock	1,696	1,692	1,679	17	1.0%
Common stock	7	7	6	1	26.0%
Capital surplus	6,739	6,735	6,135	604	9.9%
Less treasury shares, at cost	(9)	(9)	(12)	3	-24.4%
Accumulated other comprehensive loss	(84)	(133)	(274)	189	-69.1%
Retained earnings	(2,910)	(2,922)	(2,313)	(597)	25.8%
Total shareholders' equity	5,438	5,370	5,221	218	4.2%
Total liabilities and shareholders' equity	$ 51,771	$ 51,867	$ 51,397	$ 374	0.7%

Investment Securities

Investment Securities





Investment Securities Trends (1)

Linked Quarter - Average

(in millions)	2010 Second Quarter	2010 First Quarter	Change Amount	Change %
U.S. Treasury & agency debt	$ 2,889	$ 2,952	$ (63)	(2.1) %
Agency CMOs	2,795	2,513	282	11.2
Agency MBS	920	913	7	0.8
Auto loan ABS	718	568	150	26.4
Non agency MBS	574	586	(12)	(2.0)
Munis (1)	125	125	-	0.0
Pooled trust preferred	105	106	(1)	(0.9)
Other	369	390	(21)	(5.4)
Sub-total	$ 8,495	$ 8,153	$ 342	4.2 %
Variable rate demand notes (1)	263	317	(54)	NM
Total securities available for sale	$ 8,758	$ 8,470	$ 288	3.4 %

(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

AFS Securities Overview [1] – 6/30/10

($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)	6,409	6,356	54	---	---	---	---
TLGP Debt	185	185	---	---	---	---	---
Asset Backed							
Alt-A mortgage-backed securities	112	20	28	---	---	63	---
Auto loan backed securities	655	655	---	---	---	---	---
Pooled-trust-preferred securities [2]	107	---	24	---	12	70	---
Floorplan backed securities	146	146	---	---	---	---	---
Private label CMO securities	395	31	22	6	21	315	---
Municipal securities [1]	125	77	31	4	---	---	12
FHLB/FRB Stock	305	---	---	---	---	---	305
Other	63	---	---	---	---	---	63
Total	**$ 8,553**	**$ 7,521**	**$ 160**	**$ 10**	**$ 33**	**$ 448**	**$ 381**
Variable rate demand notes [1]	251						
Total Investment Securities	**$ 8,804**						

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

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

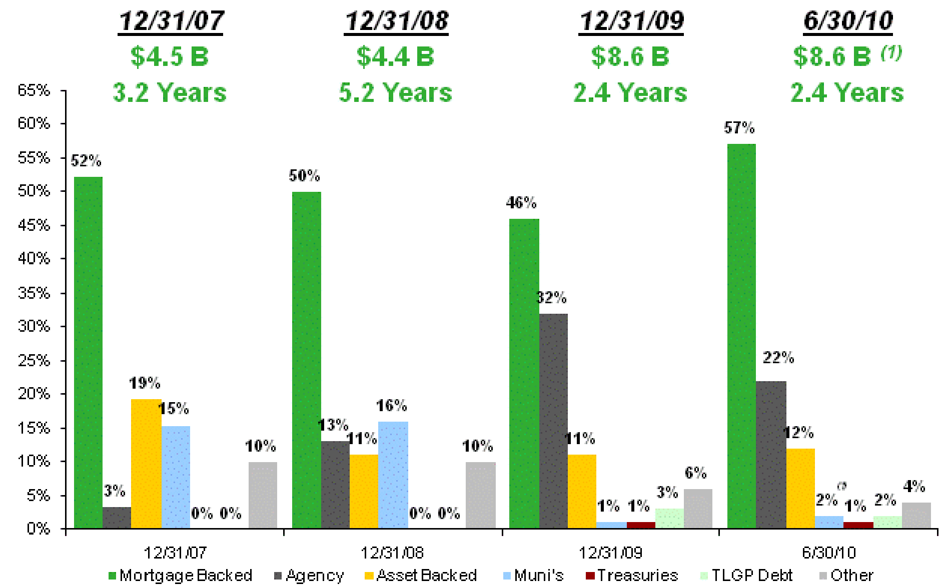
(3) *Credit ratings reflect the lowest current rating assigned by a nationally recognized credit rating agency.*

Investment Securities – Assessment (1)

	Par Value	Book Value	Market Value	OCI
Alt-A mortgage backed	$135 MM	$127 MM	$112 MM	$(15) MM
- Purchased 2006		% to Par Value	83%	
- 6 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	107	(131)
- Purchased 2003-2005		% to Par Value	36%	
- 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	442	427	395	(32)
- Purchased 4Q03-4Q07		% to Par Value	89%	
- 30 securities				
- Cash flow analysis performed monthly to test for OTTI with third-party validation				
Total	$875 MM	$792 MM	$614 MM	$(178) MM

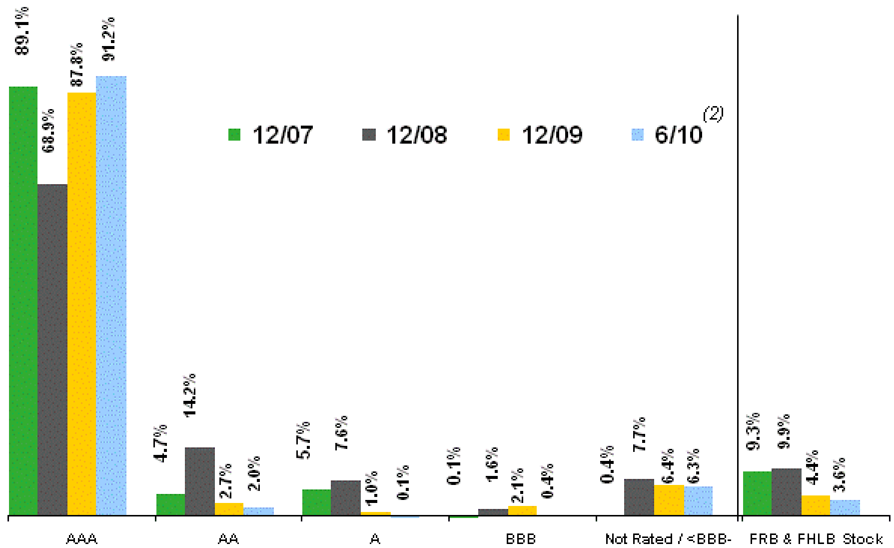
(1) 6/30/10
OCI – accumulated other comprehensive income; pre-tax
OTTI – other-than-temporary impairment

Available for Sale Securities Mix



(1) Excludes $251 million of variable rate demand notes

Investment Securities – Credit Quality (1)



(1) Percent calculation excludes FRB/FHLB stock required to be held by regulation
(2) Excludes $251 MM of variable rate demand notes

Total Loan Portfolio Overview

Credit Exposure Composition

($B)	6/30/10		12/31/09		12/31/08		12/31/07		12/31/06	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Commercial & industrial	$12.4	34 %	$12.9	35 %	$13.5	33 %	$13.1	33 %	$7.8	30 %
Commercial real estate	7.2	19	7.7 (1)	21	10.1	24	9.2	23	4.5	17
Total commercial	19.6	53	20.6	56	23.6	58	22.3	56	12.4	47
Auto loans	4.7	13	3.1	9	3.9	10	3.1	8	2.1	8
Auto direct finance leases	0.1	--	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	4.4	12	4.5	12	4.8	12	5.4	14	4.5	17
Other consumer	0.7	2	0.8	2	0.7	2	0.7	2	0.4	2
Total consumer	17.4	47	16.2	44	17.5	42	17.7	44	13.8	53
Total loans & leases	37.1	100	36.8	99	41.1	100	40.1	100	26.2	100
Auto operating leases	0.2	--	0.2	1	0.2	--	0.1	-	--	-
Total credit exposure	$37.3	100 %	$37.0	100 %	$41.3	100 %	$40.1	100 %	$26.2	100 %

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

Total Loans and Leases – By Business Segment

2Q10

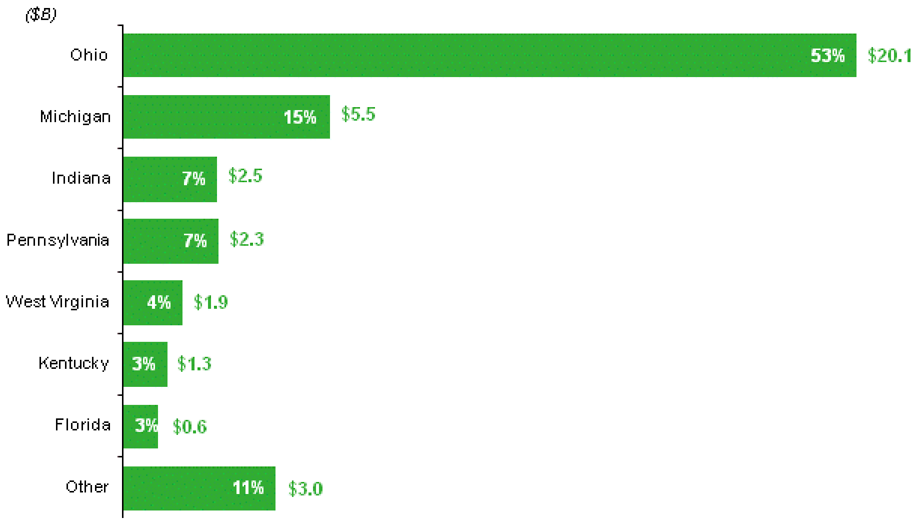
Avg. Outstandings – $37.1 Billion

($B)	Retail & Business Banking	Comm'l Banking	Comm'l Real Estate	AFDS	PFG	Treas. / Other	**Total**
C&I	$2.9	$7.1	$0.6	$1.0	$0.6	$--	**$12.2**
CRE	0.6	0.2	6.4	0.1	0.1	--	**7.4**
Total commercial	3.5	7.3	7.0	1.1	0.7	--	**19.6**
Automobile loans / leases	--	--	--	4.7	--	--	**4.7**
Home equity loans/lines	6.8	--	--	--	0.7	--	**7.5**
Residential mortgage	3.6	--	--	--	0.6	0.4	**4.6**
Other	0.5	--	--	0.2	--	--	**0.7**
Total consumer	10.9	--	--	4.9	1.3	0.4	**17.5**
Total loans	**$14.4**	**$7.3**	**$7.0**	**$6.0**	**$2.0**	**$0.4**	**$37.1**

Total Loans and Leases Portfolio Overview

EOP Outstandings – $37.0 Billion (1)

By State



(1) 6/30/10

Loan and Lease Trends

Prior-Year Quarter

(in billions)	Second Quarter 2010	2009	Change Amount	%
Average Loans and Leases				
Commercial and industrial	**$ 12.2**	$ 13.5	$ (1.3)	(9) %
Commercial real estate	**7.4**	9.2	(1.8)	(20)
Total commercial	**19.6**	22.7	(3.1)	(14)
Automobile loans and leases	**4.6**	3.3	1.3 (1)	41
Home equity	**7.5**	7.6	(0.1)	(1)
Residential mortgage	**4.6**	4.7	(0.0)	(1)
Other consumer	**0.7**	0.7	(0.0)	(0)
Total consumer	**17.5**	16.3	1.2	7
Total loans and leases	**$ 37.1**	$ 39.0	$ (1.9)	(5) %

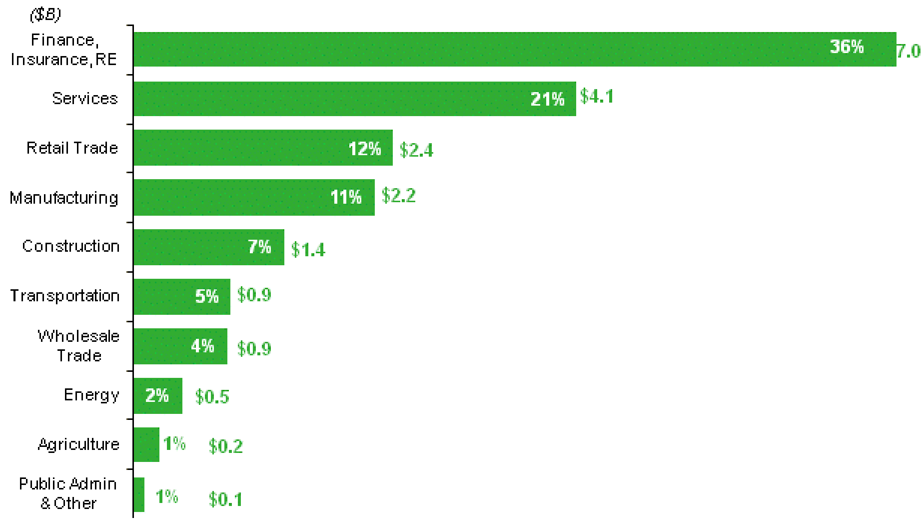
(1) Reflects 1Q10 impact of bringing back on the balance sheet a $0.7 B automobile loan securitization

Total Commercial Loans

Total Commercial Loans

EOP Outstandings – $19.6 Billion (1)

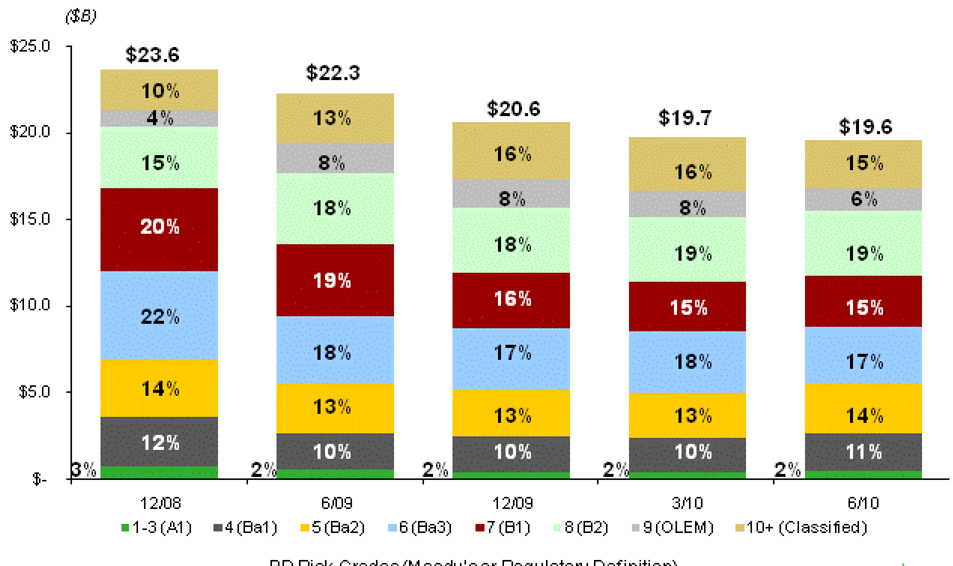
By Industry



(1) 6/30/10

Commercial Loans – Risk Grade Distribution

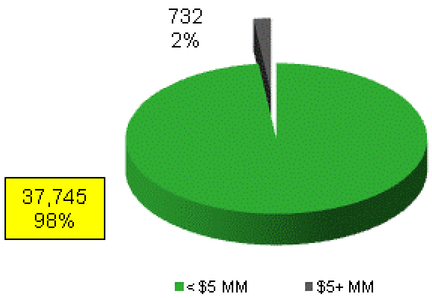
Percent of End of Period Balances



Total Commercial Loans

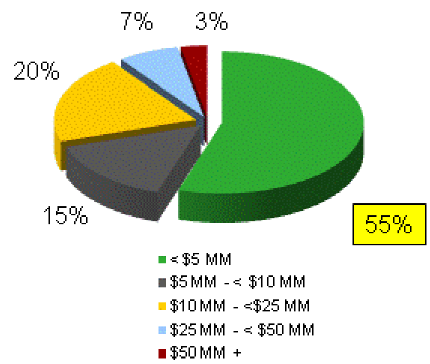
EOP Outstandings – $19.6 Billion (1)

of Loans by Size



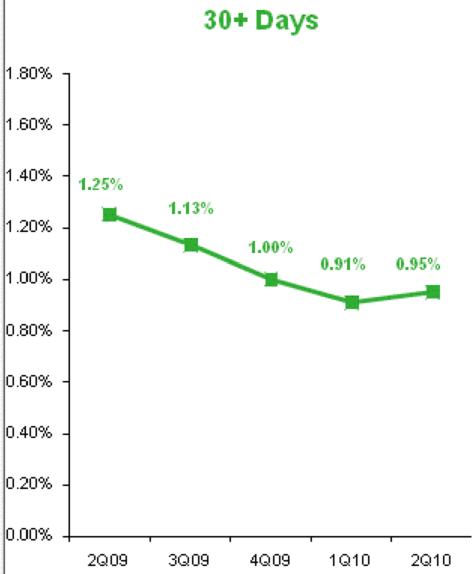
$5 MM - < $10 MM	412
$10 MM - < $25 MM	270
$25 MM - < $50 MM	41
> $50 MM	9
Total	732

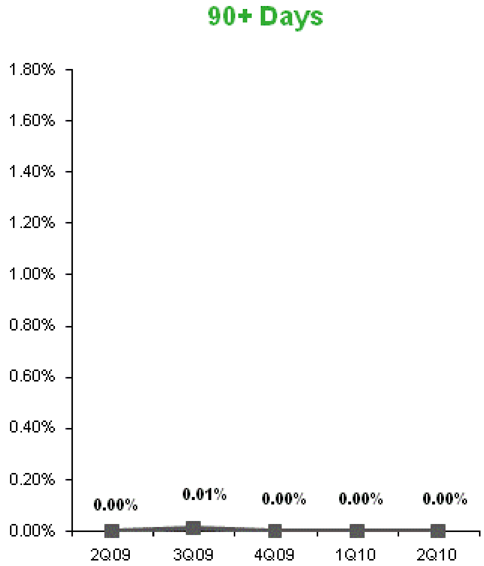
Loans by Dollar Size



(1) 6/30/10

Total Commercial Loan – Delinquencies (1)





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

Total Commercial Loans – Criticized Loan Flow Analysis

Period End

($MM)	2Q10	1Q10	4Q09	3Q09	2Q09
Criticized beginning-of-period	$4,608	$4,972	$4,855	$4,679	$3,174
Additions / increases	280	306	950	795	2,086
Advances	79	91	110	71	73
Upgrades to "Pass"	(409)	(273)	(134)	(136)	(151)
Paydowns	(331)	(324)	(428)	(298)	(223)
Charge-offs	(121)	(164)	(381)	(256)	(277)
Criticized end-of-period	$4,106	$4,608	$4,972	$4,855	$4,679
Percent change	(11)%	(7)%	2%	4%	48%

Commercial and Industrial Loans (C&I)

C&I – Overview

EOP Outstandings – $12.4 Billion (1)

- Diversified by sector and geographically within our Midwest footprint
- Granular
  - 7 loans >$50 million … 4% of portfolio
  - 40 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

	2Q10	1Q10	4Q09	3Q09	2Q09
30+ days PD & accruing (2)	0.74%	0.63%	0.65%	0.90%	0.88%
90+ days PD & accruing (2)	--	--	--	--	--
NCOs (3)	1.90%	2.45%	3.49%	2.13%	2.91%
NALs (2)	3.47%	4.18%	4.49%	4.88%	3.43%
ACL (2)	3.67%	4.02%	4.09%	3.31%	2.86%

- Higher 2009 NCOs consistent with 2008 ACL build

(1) 6/30/10 (2) End of period (3) Annualized

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

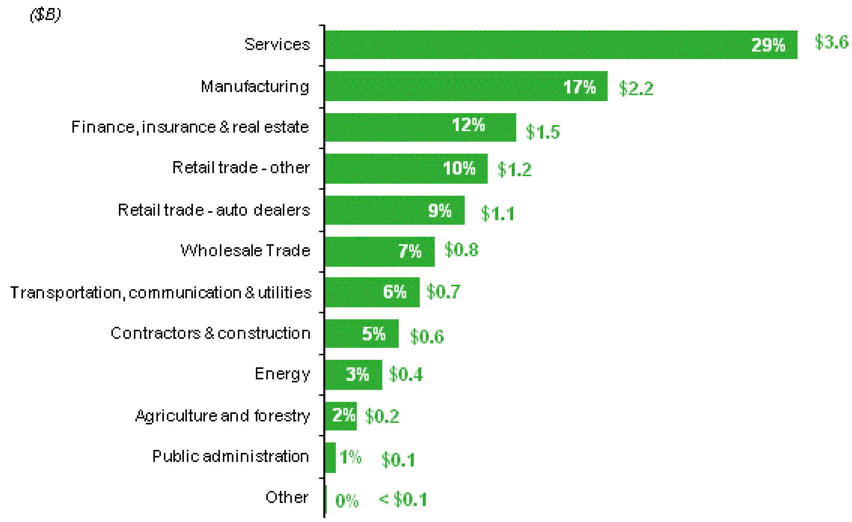
Outlook

- 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

C & I – Portfolio Composition

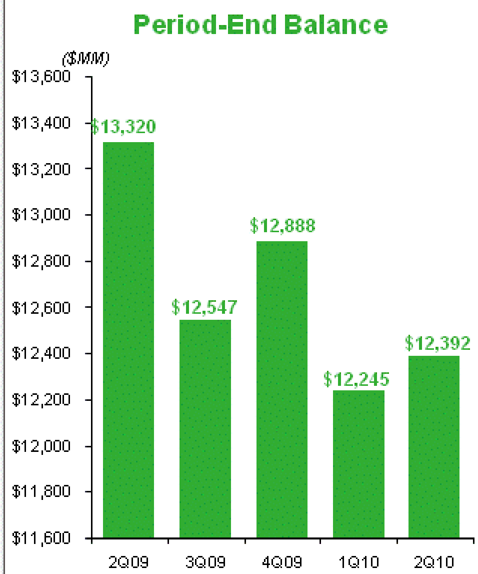
EOP Outstandings – $12.4 Billion (1)

By Industry



(1) 6/30/10

C&I – Trends



Change Analysis – 2Q10 vs. 2Q09

($MM)

Originations	$1,462
Net payments / payoffs / takedowns	(2,736)
Net reclassifications	687
Charge-offs	(341)
Net change	**$(928)**

Total C & I Loan Portfolio Composition

EOP Outstandings – $12.4 Billion (1)

By Industry - % of Total C&I

($ MM)	No.	O/S	% of Total	Delinquent	Classified	NAL
Services	11,971	$3,600	29.1%	2.9%	7.3%	3.0%
Manufacturing	4,170	2,162	17.5	4.1	18.5	6.1
Finance, insurance & real estate	3,038	1,455	11.7	4.1	11.4	3.7
Retail trade – other	4,800	1,238	10.0	4.6	11.3	4.4
Retail trade – auto dealers	531	1,063	8.6	0.3	0.7	0.3
Wholesale trade	1,501	839	6.8	2.4	10.7	2.5
Transport., comm. & utilities	1,736	720	5.8	2.1	11.1	2.5
Contractors & construction	2,187	561	4.5	4.6	12.1	4.1
Energy	203	433	3.5	0.9	3.6	2.3
Agriculture & forestry	1,485	235	1.9	1.3	5.1	1.7
Public administration & other	402	86	0.7	0.2	2.2	0.2
Total	**32,024**	**$12,392**	**100.0%**	**3.5%**	**10.0%**	**3.5%**

(1) 6/30/10

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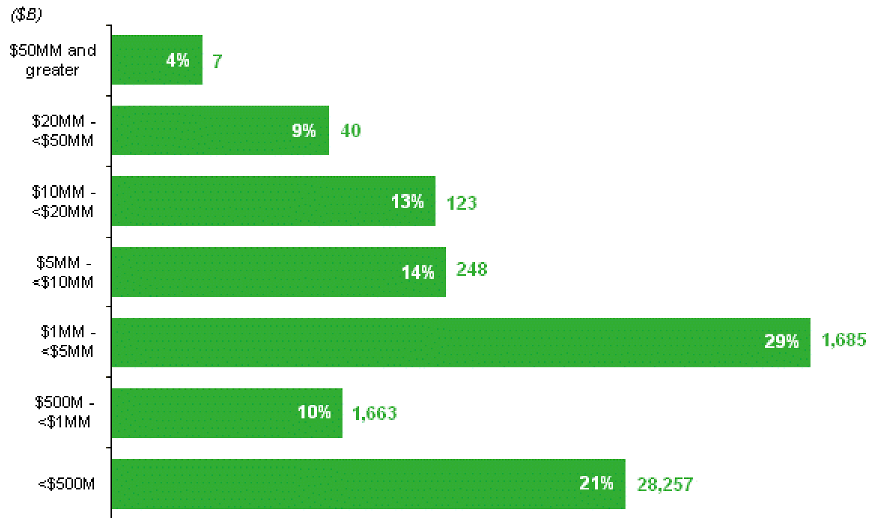
C & I – Portfolio Composition

EOP Outstandings – $12.4 Billion (1)

By Loan Outstanding Obligor Size & Number of Obligors

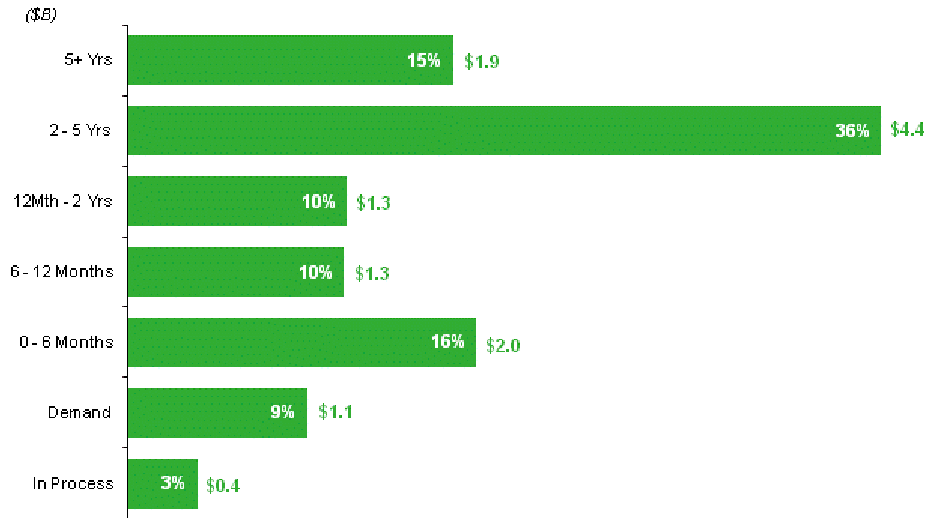


(1) 6/30/10

C & I Loan Portfolio Composition

EOP Outstandings – $12.4 Billion (1)

By Maturity



(1) 6/30/10

Total C & I Loan Portfolio Composition

Industry By Collateral Quality Assessment – 6/30/10

($ MM)	O/S	Strong	Average	Below Average	Limited (1)
Services	$3,600	9.3%	61.5%	14.8%	14.4%
Manufacturing	2,162	1.5	73.6	13.9	11.0
Finance, insurance & real estate	1,455	13.5	54.5	20.4	11.6
Retail trade – other	1,238	5.2	82.2	17.1	12.7
Retail trade – auto dealers	1,063	45.2	37.5	1.9	0.7
Wholesale trade	839	1.1	77.8	7.1	13.9
Transport., comm. & utilities	720	1.2	60.8	25.7	12.4
Contractors & construction	561	3.3	72.4	5.3	19.0
Energy	433	4.2	57.1	36.3	2.3
Agriculture & forestry	235	1.2	81.9	7.6	9.3
Public administration & other	86	5.8	47.5	6.5	40.3
Total	**$12,392**	**10.0%**	**63.9%**	**14.5%**	**11.7%**

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

* 1/3 of Limited is associated with unsecured loans

C&I – Change Analysis

($MM)	**2Q10**	1Q10
Beginning of period	**$12,245**	$12,888
Originations	**331**	287
Net payments / payoffs / takedowns	**(130)**	(547)
Net reclassifications	**14**	(300)
Charge-offs	**(68)**	(83)
End of period	**$12,392**	$12,245

C & I – Credit Quality

By Industry – 2Q10 (1)

($ MM)	Net Charge-offs Amount	Net Charge-offs Pct. (2)	Net Charge-offs % of Total	Nonaccrual Loans Amount	Nonaccrual Loans Pct. (3)
Services	$22.8	2.47%	39.2%	$109.5	3.0%
Manufacturing	10.5	2.04	18.0	132.9	6.1
Finance, insurance & real estate	8.2	1.74	14.2	54.0	3.7
Retail trade – other	7.8	3.01	13.5	53.8	4.4
Retail trade – auto dealers	0.9	0.37	1.6	3.0	0.3
Wholesale trade	0.9	0.46	1.5	21.3	2.5
Transport., comm. & utilities	4.6	2.73	7.9	18.3	2.5
Contractors & construction	2.0	1.70	3.5	22.8	4.1
Energy	0.1	0.07	0.1	9.9	2.3
Agriculture & forestry	0.1	0.21	0.2	3.9	1.7
Public administration & other	0.2	0.84	0.3	0.2	0.1
Total	**$58.1**	**1.90%**	**100.0%**	**$429.6**	**3.5%**

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

C & I – Credit Quality

By Segment – 6/30/10

($MM)	O/S	30+ PD Accruing	Class.	NAL's	ACL
C & I (Excluding segments below)	$11,121	0.72%	9.07%	3.30%	3.61%
Residential homebuilder related	555	0.38	21.74	5.27	4.84
Construction & contractors	557	1.35	12.18	4.10	3.24
Auto industry suppliers	160	0.64	27.32	6.24	5.23
Total C & I	**$12,392**	**0.63%**	**10.72%**	**3.47%**	**4.02%**

C & I – Auto Industry (1)

Outstandings (2)

($MM)	2Q10	1Q10	4Q09	3Q09	2Q09
Suppliers					
Domestic	$ 136	$ 147	$ 163	$ 184	$ 196
Foreign	24	24	24	31	33
Total suppliers	160	171	187	215	229
Dealers					
Floorplan-domestic	411	363	388	298	444
Floorplan-foreign	292	296	283	252	339
Total floorplan	703	659	671	550	783
Other	360	354	373	351	354
Total dealers	1,063	1,012	1,044	901	1,137
Total auto industry	$1,223	$1,183	$1,231	$1,115	$1,366
NALs					
Suppliers	6.24 %	12.75 %	16.27 %	15.97 %	11.00 %
Dealers	0.09	0.18	--	--	0.10
Net charge-offs (3)					
Suppliers	5.13 %	1.56 %	18.83 %	2.97 %	4.19 %
Dealers	0.37	--	--	--	--

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


Commercial Real Estate Loans (CRE)

CRE – Overview

EOP Outstandings – $7.2 Billion (1)

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

CRE – Retail ($2.0 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 ($0.7 Billion)

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

Credit Quality Trends

	2Q10	1Q10	4Q09	3Q09	2Q09
30+ days PD & accruing (2)	1.30%	1.36%	1.57%	1.47%	1.81%
90+ days PD & accruing (2)	--	--	--	0.03%	--
NCOs – construction (3)	14.25%	9.77%	20.68%	11.14%	6.45%
NCOs – nonconstruction (3)	2.38%	3.25%	10.15%	6.72%	7.79%
NALs (2)	9.23%	11.09%	12.17%	13.01%	9.51%
ACL (2)	9.81%	10.12%	9.94%	5.17%	4.25%

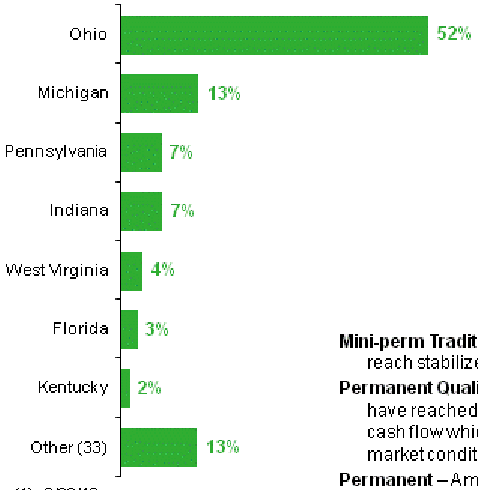
- Higher 2009 NCOs consistent with ACL build

(1) 6/30/10 (2) End of period (3) Annualized

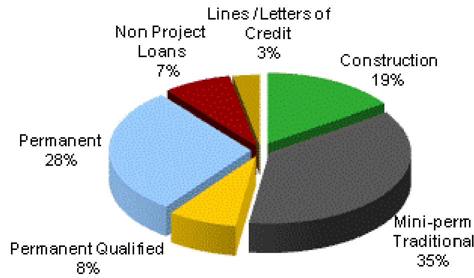
CRE – Portfolio Composition

EOP Outstandings – $7.2 Billion (1)

By Property Locations



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.

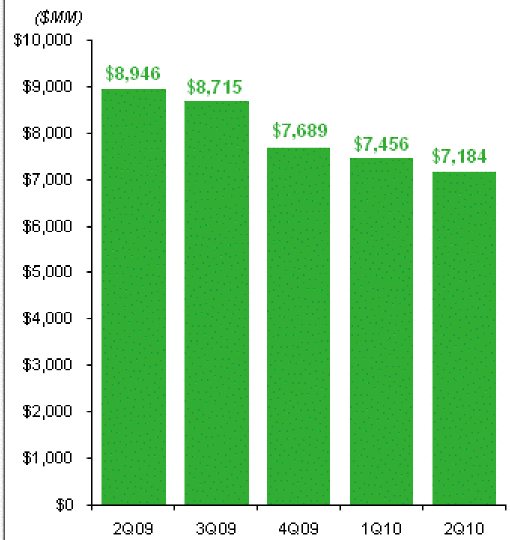
Permanent Qualified – Loans with 5 years or less term with properties that have reached a stabilized physical occupancy and exhibit an operational cash flow which would qualify for permanent financing during normalized market conditions.

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

(1) 6/30/10

CRE – Trends

Period-End Balance



Change Analysis – 2Q10 vs. 2Q09

($MM)

Originations	$ 119
Takedowns	925
Net payments / payoffs	(1,623)
Net reclassifications	(568)
Charge-offs	(614)
Net change	**$(1,762)**

CRE – Change Analysis

1Q10 *($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**	**$7,456**
Net change	**$(52)**	**$(51)**	**$(130)**	**$(233)**

2Q10	SFHB	Retail	Other	**Total CRE**
March 31, 2010	**$805**	**$2,064**	**$4,587**	**$7,456**
New originations	--	3	3	6-
Net pay-offs / takedowns	(74)	(49)	(51)	(175)
Charge-offs	(17)	(42)	(30)	(89)
Net reclass	(29) (1)	(15) (1)	31 (1)	(14) (2)
June 30, 2010	**$684**	**$1,960**	**$4,539**	**$7,184**
Net change	**$(121)**	**$(104)**	**$(48)**	**$(272)**

(1) Represents intra-CRE portfolio changes (2) Represents net reclass of CRE loans to C&I

Huntington

CRE – Credit Quality Overview

By Segment – 6/30/10

($MM)	O/S	30+ PD Accruing	Class.	NAL's	Current Coverage ACL	Current Coverage Write-downs (1)	Current Coverage Credit Mark (2)
CRE (Exc. SFHB & Retail)	$4,539	1.39%	16.36%	7.24%	8.21%	3.65%	11.4%
SFHB	684	2.43	57.90	21.92	17.83	20.39	31.7
Retail	1,960	0.72	23.36	9.42	10.71	13.68	21.5
Total CRE	**$7,184**	**1.30%**	**22.23%**	**9.23%**	**9.81%**	**7.98%**	**16.5%**

(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)

CRE – Credit Quality – NCOs

By Property Type (1)

($MM)	2Q10	1Q10	4Q09	3Q09	2Q09
Retail properties	$ 41.7	$ 26.0	$ 118.7	$ 52.5	$ 53.8
Multi family	8.2	9.0	20.5	27.2	17.4
Single family home builder	14.5	18.4	68.5	62.0	52.2
Office	6.8	3.1	17.5	2.5	6.5
Industrial and warehouse	6.6	19.3	20.0	18.6	14.0
Lines to real estate companies	(0.2)	5.5	7.7	3.3	24.2
Hotel	(0.1)	1.9	2.1	0.6	-
Health care	-	0.2	-	-	-
Raw land and other land uses	4.2	1.8	2.7	2.4	4.5
Other	-	0.1	0.4	0.1	-
Total	$ 81.7	$ 85.3	$ 258.1	$ 169.2	$ 172.6
Retail properties	8.29 %	4.94 %	21.70 %	9.22 %	9.35 %
Multi family	2.55	2.69	6.24	7.67	4.72
Single family home builder	7.84	8.78	29.05	22.67	17.98
Office	2.39	1.08	3.31	0.86	2.19
Industrial and warehouse	2.99	8.48	8.10	7.03	5.04
Lines to real estate companies	(0.16)	3.35	2.50	1.26	9.28
Hotel	(0.10)	2.00	2.19	0.64	-
Health care	-	0.73	-	-	-
Raw land and other land uses	12.83	5.18	9.78	8.09	9.82
Other	0.30	0.64	3.00	1.05	-
Total	4.44 %	4.44 %	12.21 %	7.62 %	7.51 %

(1) Listed by portfolio size ; Annualized %

CRE – Credit Quality – NALs

By Property Type (1)

($MM)	2Q10	1Q10	4Q09	3Q09	2Q09
Retail properties	$ 184.6	$ 250.8	$ 253.6	$ 331.1	$ 263.9
Multi family	105.5	104.4	129.0	98.8	104.5
Single family home builder	150.0	218.4	262.4	340.0	290.0
Office	62.6	75.1	87.3	110.4	53.3
Industrial and warehouse	93.1	99.0	120.8	138.8	76.0
Lines to real estate companies	18.5	21.7	22.7	64.6	29.9
Hotel	18.0	8.4	10.9	14.7	6.3
Health care	0.5	0.4	0.7	0.9	0.7
Raw land and other land uses	23.6	42.7	42.4	27.6	20.2
Other	6.7	5.9	6.0	6.8	6.0
Total	$ 663.1	$ 826.8	$ 935.8	$ 1,133.7	$ 850.8
Retail properties	9.42 %	12.15 %	11.99 %	14.80 %	11.47 %
Multi family	8.06	7.91	9.43	7.05	7.39
Single family home builder	21.92	27.13	30.62	32.74	24.97
Office	5.39	6.56	7.82	9.77	4.68
Industrial and warehouse	10.60	11.40	12.96	13.33	7.15
Lines to real estate companies	3.24	3.47	3.56	6.32	3.01
Hotel	4.69	2.18	2.91	4.03	1.79
Health care	0.67	0.64	0.58	0.30	0.24
Raw land and other land uses	19.50	30.70	32.12	23.17	11.65
Other	16.71	17.39	15.79	13.06	11.32
Total	9.23 %	11.09 %	12.17 %	13.01 %	9.51 %

(1) Listed by portfolio size ; % of related outstandings

CRE – Credit Quality

By Loan Type – 6/30/10

($MM)	O/S	30+ PD Accruing	Class.	NAL's	ACL
Construction	$1,107	0.06%	35.35%	22.60%	28.59%
Lines / letters of credit	222	3.04	40.61	6.64	4.41
Non project loans	559	0.93	6.49	2.90	4.22
Mini-perm traditional	2,650	2.31	26.10	9.69	37.43
Permanent qualified	568	1.25	16.08	3.57	6.12
Permanent	2,077	0.62	14.26	5.05	19.22
Total CRE	**$7,184**	**1.30%**	**22.23%**	**9.23%**	**9.81%**

CRE – Maturity Schedule

By Loan Type – 6/30/10

($MM)	Within 12 Mos.	1 – 2 Years	2 – 5 Years	5+ Years	Total
Construction	$ 752	$ 223	$ 121	$ 11	$1,106
Lines / letters of credit	162	37	8	15	222
Non project loans	233	122	130	73	559
Mini-perm traditional	1,798	505	347	--	2,650
Permanent qualified	--	78	311	179	568
Permanent	335	268	692	783	2,077
Total CRE	**$3,280**	**$1,232**	**$1,610**	**$1,061**	**$7,184**
Core	**$1,707**	**$726**	**$1,010**	**$521**	**$3,965**
Noncore SAD	**956**	**264**	**208**	**189**	**1,618**
Noncore Other	**618**	**243**	**391**	**350**	**1,601**

CRE – Retail

EOP Outstanding – $2.0 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)	2Q10	1Q10	4Q09	3Q09	2Q09
Community centers (2)	$979	$1,011	$1,037	$1,127	$1,180
Mixed / lifestyle (2)	239	255	253	274	262
Regional centers (2)	172	175	174	181	191
Credit / freestanding (2)	246	252	266	278	294
Other (2)	325	371	385	376	374
Retail exposure trends (2)	$1,960	$2,064	$2,115	$2,237	$2,301

(1) 6/30/10 (2) End of period

CRE – Retail – Credit Quality

EOP Outstandings – $2.0 Billion (1)

($MM)		2Q10	1Q10	4Q09	3Q09	2Q09
30+ days PD (2)	- $	**$139**	$190	$197	$220	$217
	- %	**7.08%**	9.20%	9.32%	9.84%	9.43%
30+ days PD & accruing (2)	- $	**$14**	$22	$42	$20	$48
	- %	**0.72**	1.06	1.98%	0.90%	2.10%
Classified (2)	- $	**$458**	$525	$461	$498	$410
	- %	**23.4%**	25.4%	21.8%	22.3%	17.8%
NALs *(included in Classified)* (2)	- $	**$185**	$251	$254	$331	$264
	- %	**9.4%**	12.2%	12.0%	14.8%	11.5%
ACL (2)	- $	**$210**	$235	$245	$130	$110
	- %	**10.7%**	11.4%	11.6%	5.8%	4.8%
Net charge-offs	- $	**41.7**	26.0	$118.7	$52.5	$53.8
(annualized)	- %	**8.50%**	4.94%	22.44%	9.22%	9.35%

(1) 6/30/10 (2) End of period

CRE – Single Family Homebuilders

EOP Outstandings – $0.7 Billion (1)

Portfolio Characteristics

- Granular portfolio – only 9 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)	2Q10	1Q10	4Q09	3Q09	2Q09
Vertical construction (2)	$451	$553	$577	$718	$802
Land under development (2)	105	117	130	155	180
Land held for development (2)	128	135	151	166	180
Total	$684	$805	$857	$1,039	$1,162

(1) 6/30/10 (2) End of period

CRE – Single Family Homebuilder – Credit Quality

EOP Outstandings – $0.7 Billion (1)

($MM)		2Q10	1Q10	4Q09	3Q09	2Q09
30+ days PD (2)	- $	**$143**	$209	$201	$296	$263
	- %	**20.8%**	26.0%	23.5%	28.5%	22.6%
30+ days PD & accruing (2)	- $	**$17**	$28	$22	$29	$42
	- %	**2.43%**	3.47%	2.57%	2.81%	3.65%
Classified (2)	- $	**$396**	$476	$513	$577	$539
	- %	**57.9%**	59.1%	59.9%	55.6%	46.4%
NALs *(included in Classified)* (2)	- $	**$150**	$218	$262	$340	$290
	- %	**21.9%**	27.1%	30.6%	32.7%	25.0%
ACL (2)	- $	**$122**	$150	$171	$110	$102
	- %	**17.8%**	18.6%	19.9%	10.6%	8.8%
Net charge-offs	- $	**14.5**	18.4	$68.4	$62.0	$52.2
(annualized)	- %	**8.48%**	8.78%	31.93%	22.67%	17.98%

(1) 6/30/10 (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)
3/31/10							
Core Total	**$3,970**	**$165**	**$535**	**$16**	**$ --**	**4.16%**	**4.16%**
Noncore SAD	$1,702	413	$1,413	$733	519	24.47%	42.12%
Noncore Other	1,784	176	638	78	29	9.87%	11.31%
Noncore Total	**$3,487**	**$589**	**$2,051**	**$811**	**$548**	**16.90%**	**28.27%**
CRE Total	**$7,456**	**$754**	**$2,586**	**$827**	**$548**	**10.12%**	**16.31%**
6/30/10							
Core Total	**$3,965**	**$165**	**$519**	**$39**	**$ --**	**4.16%**	**4.16%**
Noncore SAD	$1,618	$390	$1,390	$564	$549	24.09%	43.33%
Noncore Other	1,601	150	363	60	24	9.37%	10.71%
Noncore Total	**$3,219**	**$540**	**$1,753**	**$624**	**$573**	**16.78%**	**29.35%**
CRE Total	**$7,184**	**$705**	**$2,272**	**$663**	**$573**	**9.81%**	**16.48%**

(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)

CRE – Core vs. Noncore Change Analysis

1Q10 ($MM)	Core	Noncore	Total CRE
December 31, 2009	**$4,038**	**$3,651**	**$7,689**
Originations	--	--	--
Net payments / pay-offs / takedowns	(68)	(67)	(135)
Charge-offs	--	(90)	(90)
Net reclassifications	--	(8)	(8)
March 31, 2010	**$3,970**	**$3,487**	**$7,456**
Net change	**$(68)**	**$(164)**	**$(232)**

2Q10	Core	Noncore	Total CRE
March 31, 2010	**$3,970**	**$3,487**	**$7,456**
Originations	6	--	6
Net payments / pay-offs / takedowns	(52)	(125)	(176)
Charge-offs	(1)	(89)	(89)
Net reclassifications	41	(54)	(13)
June 30, 2010	**$3,965**	**$3,219**	**$7,184**
Net change	**$(6)**	**$(268)**	**$(272)**

CRE – Portfolio Composition – 6/30/10

By Property Type and Property Location

($MM)	OH	MI	PA	IN	WV	FL	KY	Other	Total	%
Retail properties	$ 462	$ 108	$ 83	$ 84	$ 39	$ 42	$ 3	$ 369	**$1,190**	16 %
Multi family	269	87	62	32	44	-	8	64	**566**	8
Single family homebuilders	127	32	7	3	10	21	-	1	**201**	3
Office	338	149	74	37	40	9	11	43	**700**	10
Industrial & warehouse	287	64	19	45	9	3	1	84	**512**	7
Lines to R.E. companies	346	19	9	19	6	1	-	2	**402**	6
Hotel	75	35	8	25	37	-	-	82	**262**	4
Health care	13	7	13	2	-	-	-	-	**35**	-
Raw land & other land uses	22	29	1	2	4	2	2	10	**72**	1
Other	11	2	2	1	-	-	8	1	**25**	-
Total CRE - Core	**$ 1,950**	**$ 532**	**$ 278**	**$ 249**	**$ 189**	**$ 78**	**$ 33**	**$ 656**	**$3,965**	55
	49.2%	13.4%	7.0%	6.3%	4.8%	2.0%	0.8%	16.5%	100.0%	
Total CRE - Noncore	**1,808**	**404**	**219**	**255**	**75**	**118**	**75**	**265**	**3,219**	45
	56.2%	12.6%	6.8%	7.9%	2.3%	3.7%	2.3%	8.2%	100.0%	
Total CRE	**$ 3,758**	**$ 936**	**$ 497**	**$ 504**	**$ 264**	**$ 196**	**$ 108**	**$ 921**	**$7,184**	100 %
	52.3%	13.0%	6.9%	7.0%	3.7%	2.7%	1.5%	12.8%	100.0%	

	OH	MI	PA	IN	WV	FL	KY	Other	Total
NCOs - $ [1]	**$ 45**	**$ 4**	**$ 1**	**$ -**	**$ -**	**$ 5**	**$ 1**	**$ 25**	**$ 82**
NCOs – Annualized %	4.81%	1.75%	0.48%	-0.10%	0.69%	70.70%	4.04%	10.91%	4.44%
NALs - $	**$ 358**	**$ 55**	**$ 39**	**$ 28**	**$ 20**	**$ 28**	**$ 8**	**$ 128**	**$ 663**
NALs - %	9.53%	5.85%	7.87%	5.51%	7.41%	14.29%	7.37%	13.89%	9.23%

[1] 2Q10

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

(1) 6/30/10

CRE – Noncore Portfolio Composition – 6/30/10

By Property Type and Property Location

($MM)	OH	MI	PA	IN	WV	FL	KY	Other	Total	%
Retail properties	$ 324	$ 82	$ 67	$ 117	$ 7	$ 24	$ 5	$ 144	**$ 770**	11 %
Multi family	522	31	42	39	31	1	29	48	**743**	10
Single family homebuilders	302	32	32	15	8	42	16	36	**483**	7
Office	258	85	39	21	19	16	9	15	**462**	6
Industrial & warehouse	139	123	18	40	2	32	13	-	**366**	5
Lines to R.E. companies	143	9	8	5	1	-	1	1	**169**	2
Hotel	64	17	10	11	7	-	-	13	**122**	2
Health care	14	23	2	-	-	-	-	-	**39**	1
Raw land & other land uses	27	2	2	5	-	3	3	7	**49**	1
Other	14	1	-	-	-	-	-	-	**15**	0
Total CRE - Noncore	**$ 1,808**	**$ 404**	**$ 219**	**$ 255**	**$ 75**	**$ 118**	**$ 75**	**$ 265**	**$3,219**	45 %
	56.2%	12.6%	6.8%	7.9%	2.3%	3.7%	2.3%	8.2%	100.0%	

CRE – Noncore Characteristics

EOP Outstandings – $3.2 Billion (1)

Noncore-Overall

- 29% aggressive credit mark
  - Updated values to incorporate current market conditions
- Limited future funding requirements… ~$150 million
- 95%+ have guarantors
- 99% is secured debt
- 89% is within our geographic footprint
- 46% are "pass" grade or better

(1) 6/30/10

CRE – Noncore Segment Characteristics

Special Assets Division (SAD) ($1.6 billion)

- 43% 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 ($1.6 billion)

- 11% credit mark represents… 3X coverage of NALs
- 30+ days past due of only $60 million (3.77%)
- Includes $609 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

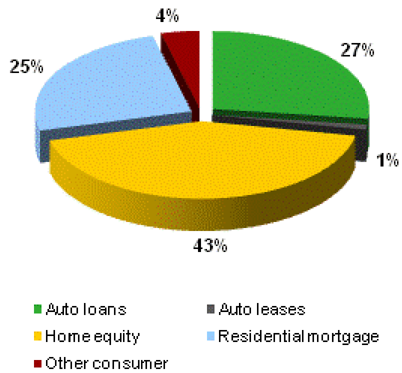
Total Consumer Loans & Leases

Consumer Loans and Leases – 6/30/10

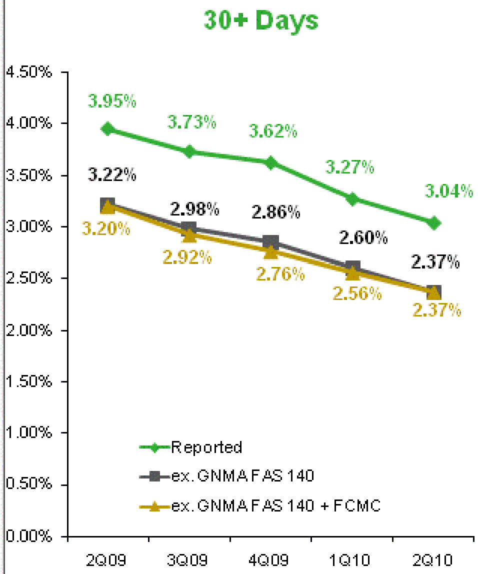
By Loan Type

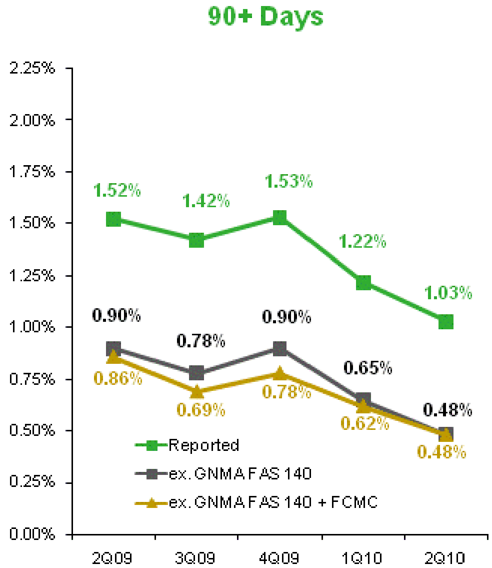
($B)	Amt.	Pct.
Auto loans	$4.7	27%
Auto leases	0.1	1
Home equity *	7.5	43
Residential RE	4.4	25
Other consumer	0.7	4
Total consumer	**$17.4**	**100%**

* Home equity lines	$5.1	
Home equity loans	2.4	



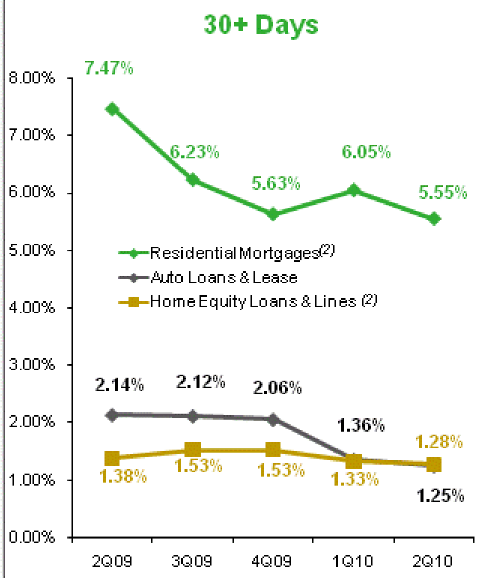
Total Consumer Loan Delinquencies (1)

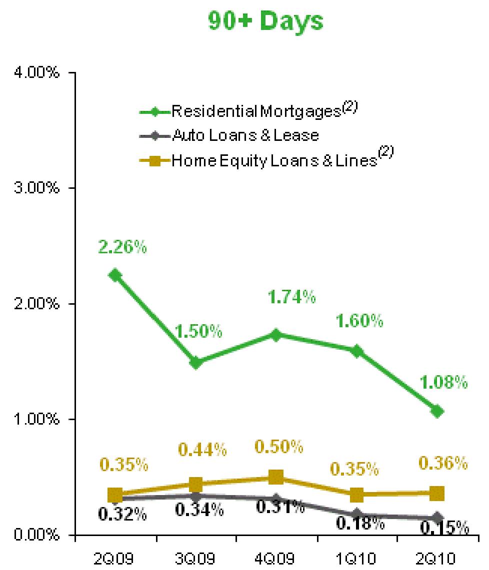




(1) Period end; delinquent but accruing as a % of related outstandings at EOP

Consumer Loan Delinquencies (1)



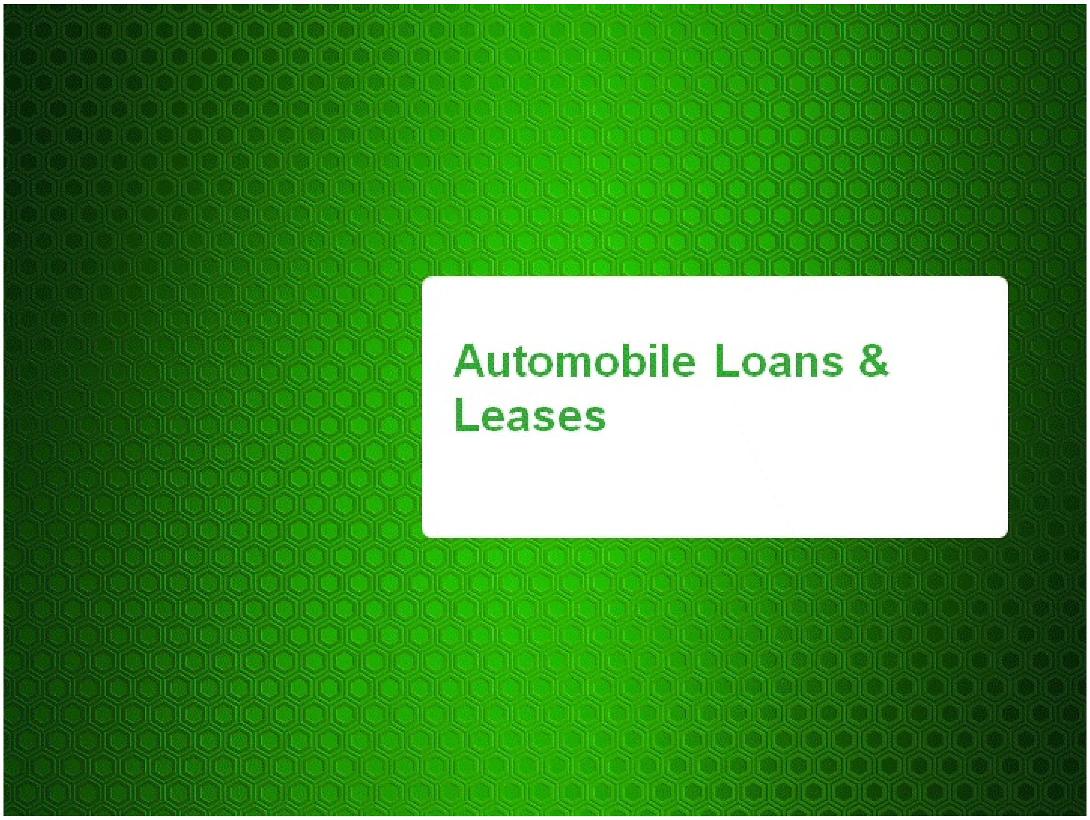


(1) Period end; delinquent but accruing as a % of related outstandings at EOP
(2) Excludes GNMA FAS 140 government guaranteed and Franklin in periods prior to 2Q10

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


Automobile Loans &
Leases

Auto Loans / Leases – Overview

EOP Outstandings – $4.8 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

	2Q10	1Q10	4Q09	3Q09	2Q09
30+ days PD & accruing (2)	**1.25%**	1.36%	2.06%	2.12%	2.14%
90+ days PD & accruing (2)	**0.15%**	0.18%	0.31%	0.34%	0.32%
NCOs – loans (3)	**0.47%**	0.76%	1.49%	1.25%	1.73%
NCOs – leases (3)	**0.54%**	1.58%	2.25%	2.04%	2.11%
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

(1) 6/30/10 (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

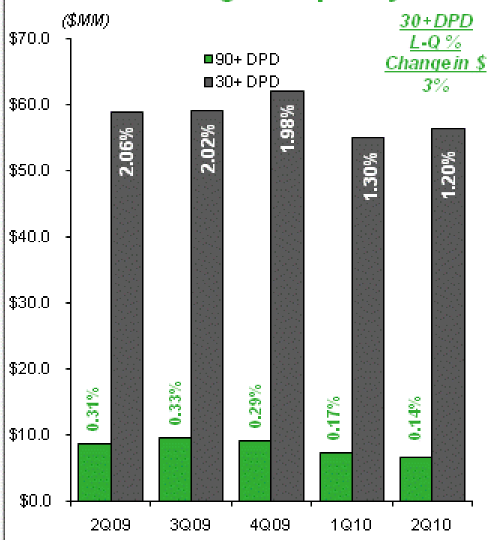
- Active portfolio management and policy development over the past 5 years
- Origination quality has moderated losses even in the face of more difficult economic conditions
- Expect to see continued decline in losses

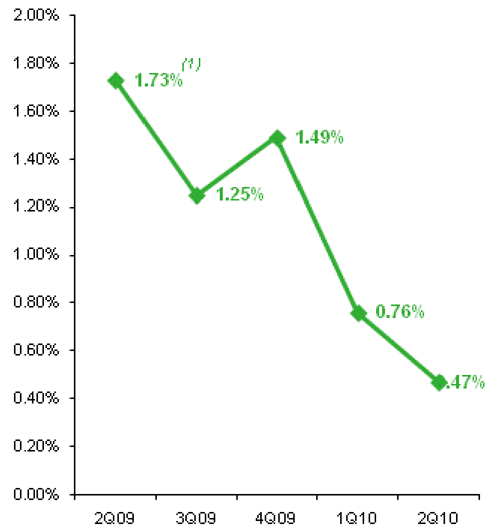
Auto Loans – Production and Credit Quality Overview

	2Q10	1Q10	4Q09	3Q09	2Q09	1Q09	4Q08	3Q08
Originations								
Amount *($MM)*	$ 944	$ 678	$ 516	$ 394	$ 277	$ 399	$ 360	$ 501
% new vehicles	49%	42%	41%	44%	30%	31%	41%	41%
Avg. LTV (1)	88%	87%	89%	91%	95%	93%	93%	96%
Avg. FICO (1)	770	769	771	763	759	756	751	751
Expected cumulative loss	0.72%	0.70%	0.65%	0.74%	0.92%	1.00%	1.01%	1.19%
Portfolio Performance								
30+ days PD & accruing %	1.20%	1.30%	1.98%	2.02%	2.06%	2.20%	2.09%	1.68%
Year-to-Date NCO %	0.61%	0.76%	1.51%	1.52%	1.63%	1.56%	1.12%	0.98%
Vintage Performance								
6-month losses (1)			0.03%	0.02%	0.02%	0.07%	0.16%	0.13%
9-month losses (1)				0.10%	0.17%	0.16%	0.36%	0.31%
12-month losses (1)					0.35%	0.40%	0.60%	0.59%

(1) Annualized

Auto Loans

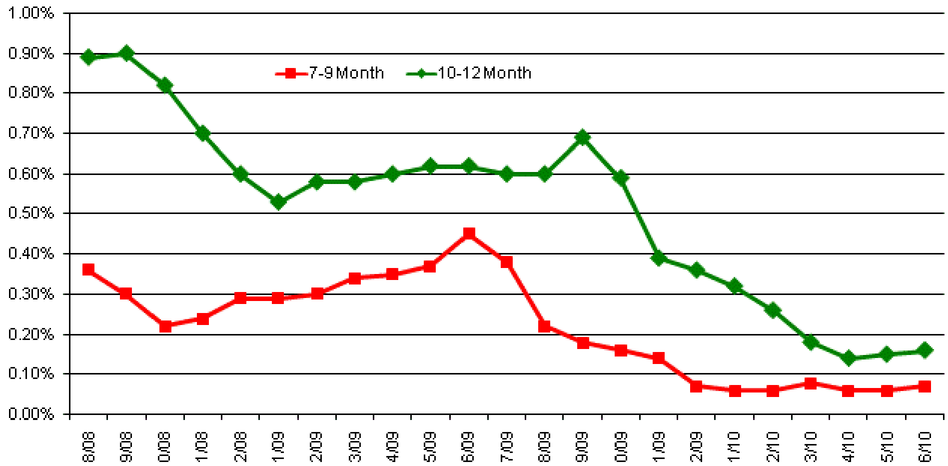




(1) 2Q09 reflects impact of $1.0 B 1Q09 securitization

Auto Loans – Loss Rates

- Early stage delinquency and loss performance of 2009 and 2010 vintages are best performing in the last decade
- 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



Home Equity Loans & 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

	2Q10	1Q10	4Q09	3Q09	2Q09
30+ days PD & accruing (2)	**1.28%**	1.41%	1.76%	1.73%	1.54%
90+ days PD & accruing (2)	**0.36%**	0.40%	0.71%	0.60%	0.46%
NCOs (3)	**2.36%**	2.01%	1.89%	1.48%	1.29%
NALs (2)	**0.30%**	0.73%	0.53%	0.58%	0.46%

- Credit quality continues to perform within expectations

(1) 6/30/10; prior to 2Q10 includes Franklin loans (2) End of period (3) Annualized; 1.53% in 2Q10 excluding $15.9 MM Franklin-related

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

Home Equity Loans & Lines –
Credit Risk Management Strategies

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

Outlook

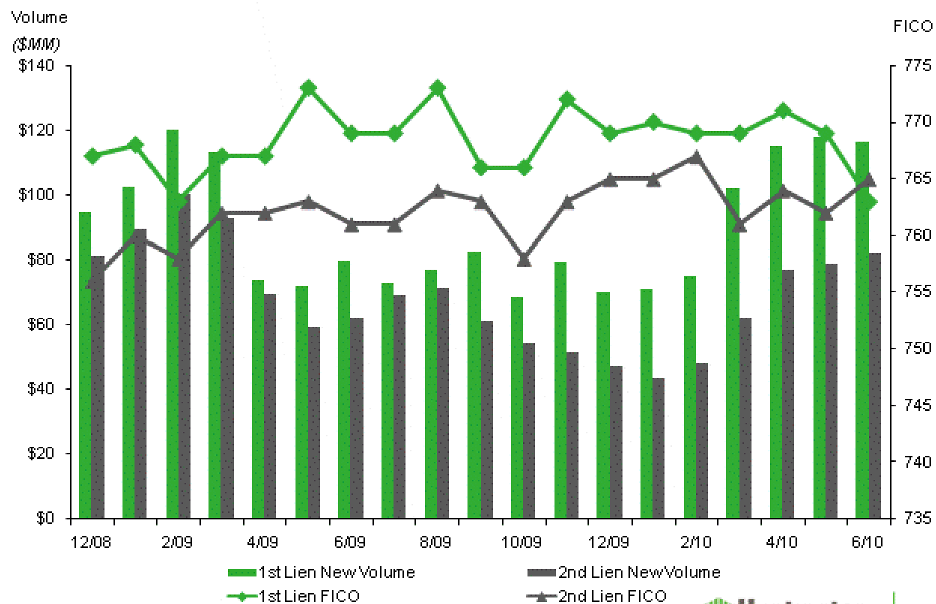
- Expect losses to be consistent to slightly lower throughout 2010
  - Consistent to improved borrower quality based on updated FICO scores
  - Significant focus on loss mitigation in 2008-2009 – 75% of loan modifications are paying as agreed

Home Equity Loans & Lines – LTV, FICO, Originations

	2Q10	1Q10	4Q09	3Q09	2Q09
Loans (1)					
Ending balance *($B)*	**$2.4**	$2.5	$2.6	$2.7	$2.8
Average LTV (2)	**71%**	71%	71%	71%	71%
Average FICO (3)	**726**	726	716	718	720
Originations *($MM)*	**$119**	$100	$80	$54	$28
Average LTV (4)	**63%**	59%	60%	63%	61%
Average FICO (4)	**762**	763	761	753	749
Lines (5)					
Ending balance *($B)*	**$5.1**	$5.0	$4.9	$4.9	$4.8
Average LTV (2)	**77%**	77%	77%	78%	78%
Average FICO (3)	**739**	737	723	724	723
Originations *($MM)*	**$399**	$262	$251	$338	$357
Average LTV (4)	**74%**	72%	71%	73%	74%
Average FICO (4)	**765**	766	767	766	766

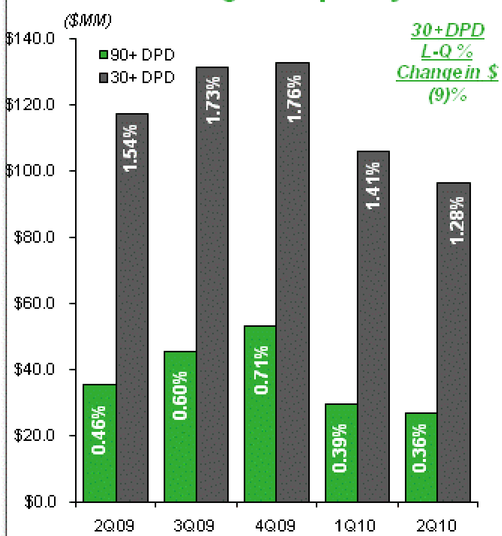
(1) Primarily fixed-rate
(2) Weighted average LTVs are cumulative LTVs reflecting the balance of any senior loans
(3) Weighted average FICOs reflect currently updated customer credit scores
(4) Weighted average at origination
(5) Primarily variable-rate

Home Equity Loans & Lines – Originations

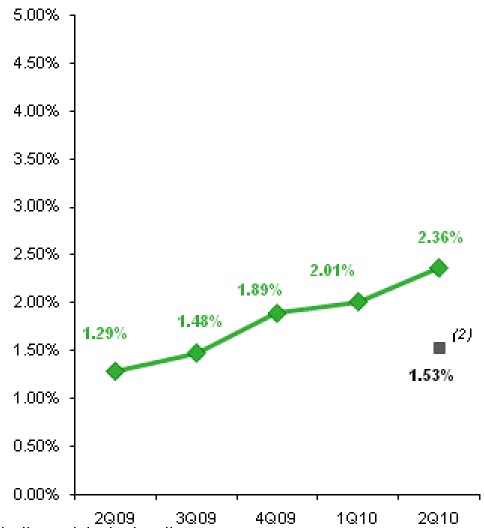


Home Equity Loans & Lines

Accruing Delinquency

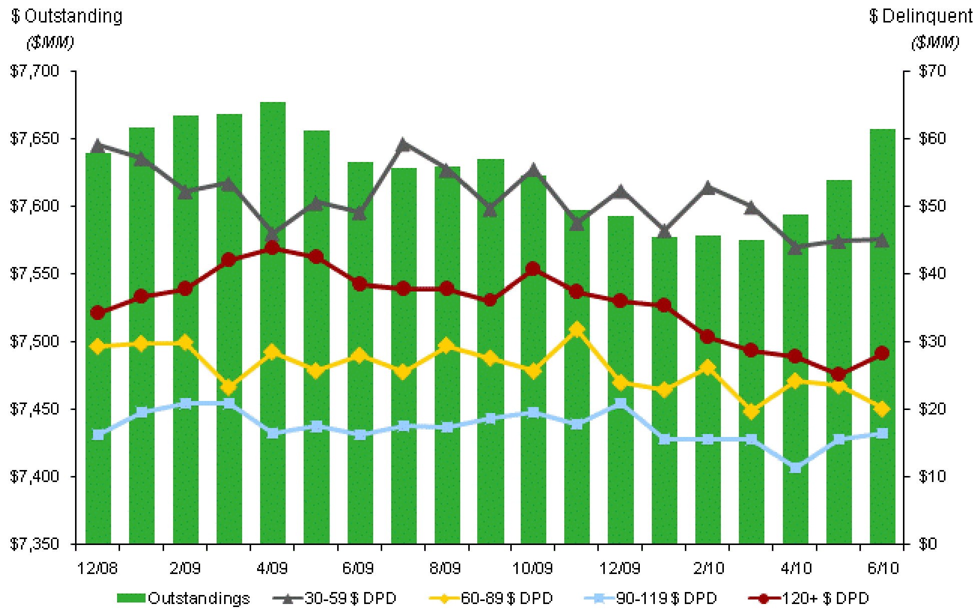


Net Charge-offs (1)

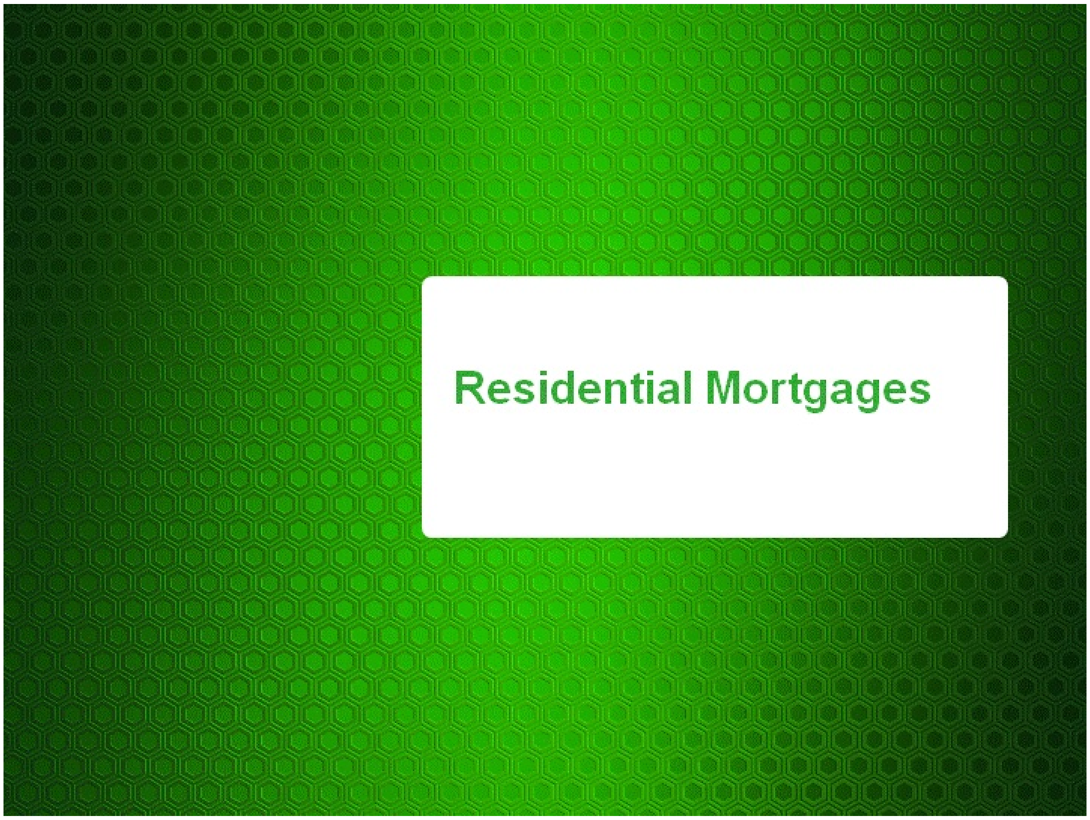


(1) Reflects more active treatment decisions associated with loss mitigation and short sale actions
(2) Excluding $15.9 MM Franklin-related

Home Equity Loans & Lines – Delinquencies (1)



(1) Includes NPAs; excludes Franklin


Residential Mortgages

Residential Mortgages – Overview

EOP Outstandings – $4.4 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
- $577 million of Interest Only loans… targeted within executive relocation activities
- $337 million of Alt-A mortgages… exited in 2007

Credit Quality Trends

	2Q10	1Q10	4Q09	3Q09	2Q09
30+ days PD & accruing (2)	**5.55%**	5.81%	5.40%	5.84%	6.92%
90+ days PD & accruing (2)	**1.08%**	1.58%	1.75%	1.47%	2.11%
NCOs (3)	**7.19%**	2.17%	1.61%	6.15%	1.47%
NALs (2)	**1.99%**	1.76%	1.52%	1.66%	3.15%

- Credit quality continues to perform within expectations

(1) 6/30/10; periods prior to 2Q10 include Franklin loans
(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; 1.74% in 2Q10 excluding $64.2 MM Franklin-related
(4) End of period

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**
  - $577 million of Interest Only loans… targeted within executive relocation activities… continues to perform well
  - $337 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

Residential Mortgages –
Credit Risk Management Strategies

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

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

Residential Mortgages – Credit Risk Management Strategies

Account Management

- Proactive contact six months prior to ARM resets

Outlook

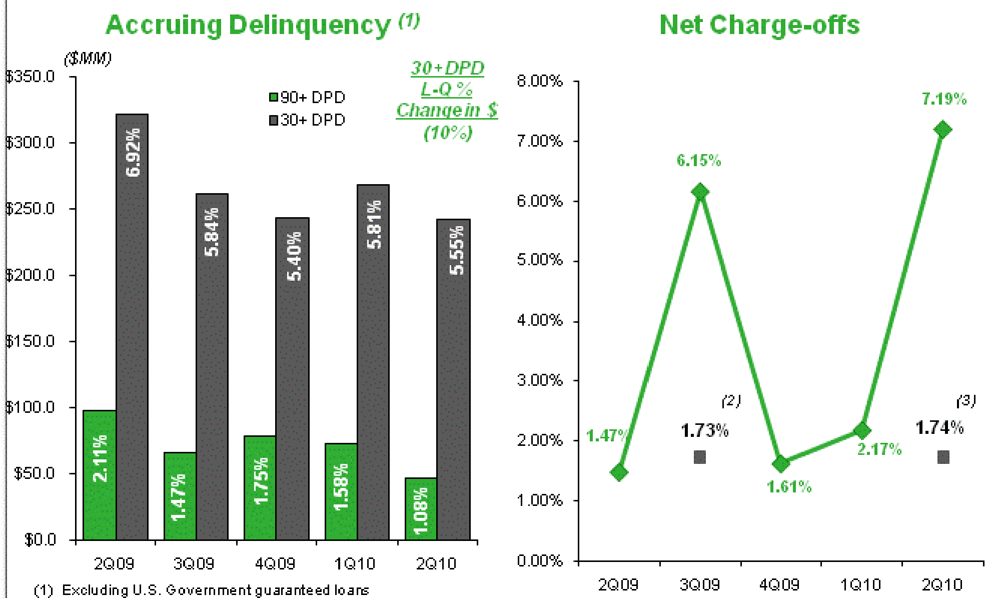
- Foreclosure process
  - We are reviewing all foreclosure situations under the revised loss mitigation strategies to minimize actual foreclosures
  - Foreclosure process is slow in our markets, with an average time frame of 18 months
- Expect delinquency and overall performance to remain under stress 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

	2Q10	1Q10	4Q09	3Q09	2Q09
Ending balance *($B)*	$4.4	$4.6	$4.5	$4.5	$4.6
Average LTV	77%	76%	77%	77%	77%
Average FICO (1)	717	716	698	699	700
Originations (2) *($MM)*	$452	$242	$244	$127	$94
Average LTV (3)	83%	73%	71%	84%	92%
Average FICO (3)	760	764	757	749	717

(1) Weighted average FICOs reflect currently updated customer credit scores
(2) Only owned-portfolio originations
(3) Weighted average at origination

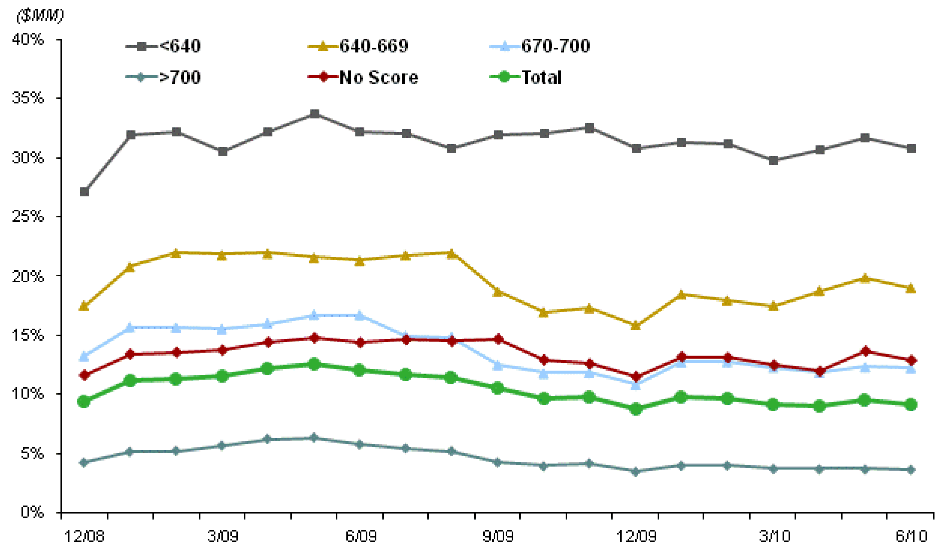
Residential Mortgages

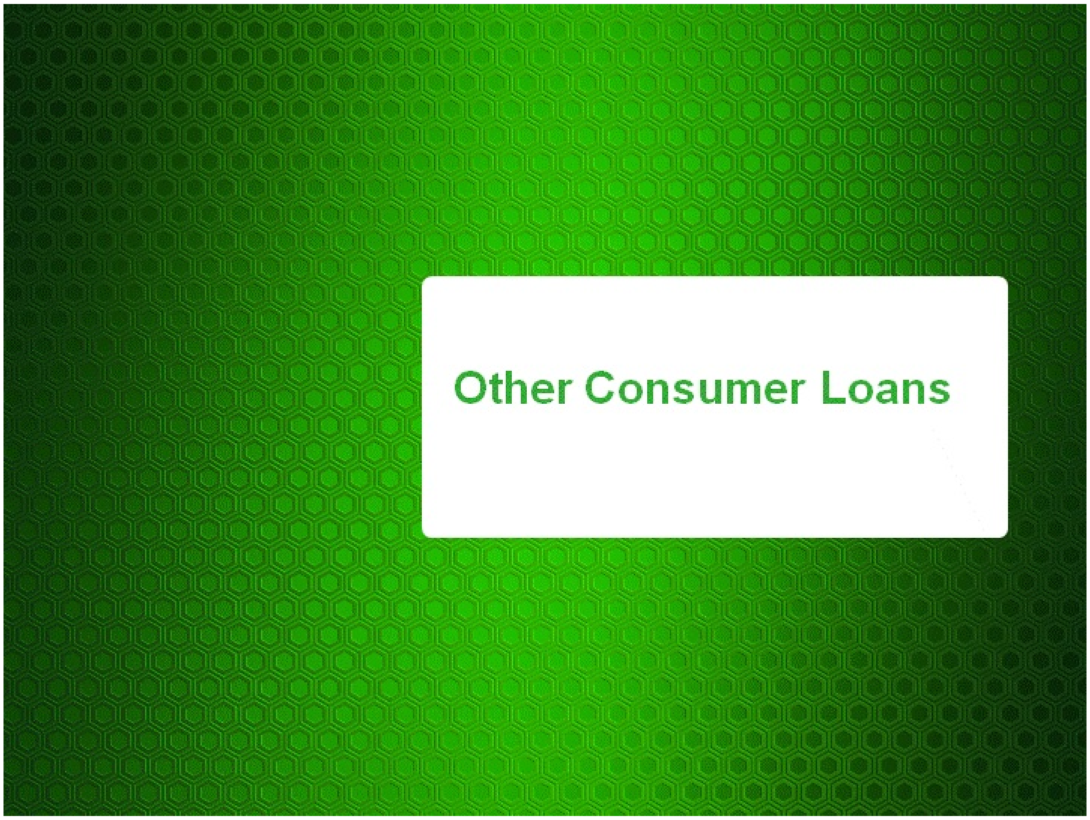


(1) Excluding U.S. Government guaranteed loans
(2) 1.73%, excluding impact due to implementation of more conservative loss recognition and loan sale
(3) 1.74% excluding $64.2 MM Franklin-related

Residential Mortgages – Delinquencies

By Original FICO Range



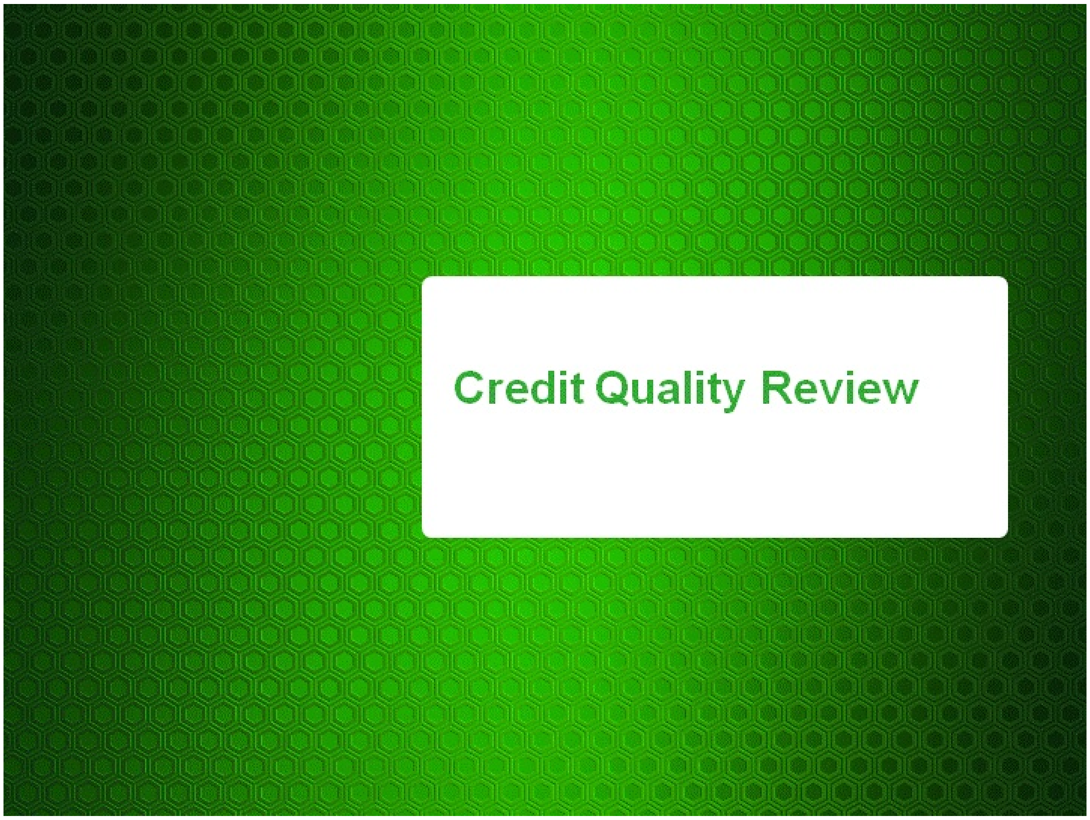

Other Consumer Loans

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

(1) 6/30/10

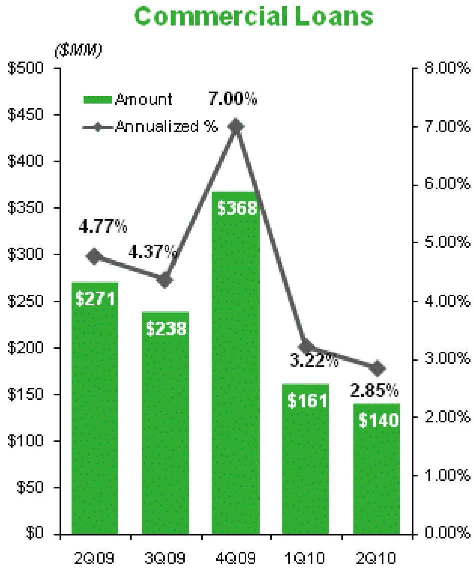

Credit Quality Review

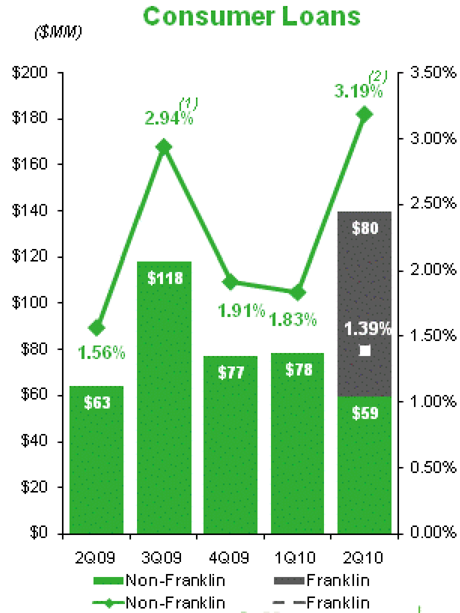
Credit Quality Trends Overview

	2Q10	1Q10	4Q09	3Q09	2Q09
NAL ratio (1)	3.25%	4.78%	5.21%	5.85%	4.72%
NPA ratio (2)	4.24	5.17	5.57	6.26	5.18
Criticized asset ratio (3)	13.09	14.80	15.86	15.41	14.79
Net charge-off ratio	3.01	2.58	4.80	3.76	3.43
Net charge-off ratio excld. Franklin	2.17	2.48	4.84	3.85	3.58
90+ days PD & accruing (4)	0.23	0.31	0.40	0.34	0.38
ALLL ratio	3.79	4.00	4.03	2.77	2.38
ALLL / NAL coverage	117	84	77	47	50
ALLL / NAL coverage excld. Franklin	117	103	93	56	62
ALLL / NPA coverage	89	77	72	44	46
ALLL / NPA coverage excld. Franklin	107	94	86	52	57
ACL ratio	3.90	4.14	4.16	2.90	2.51
ACL/ Criticized assets	29.70	27.83	26.14	18.75	16.87
ACL / NAL coverage	120	87	80	50	53
ACL / NAL coverage excld. Franklin	120	106	96	59	65
ACL / NPA coverage	91	80	74	46	48
ACL / NPA coverage excld. Franklin	110	98	89	55	60

(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) Criticized assets = commercial criticized loans+consumer loans >60 DPD+OREO; Total criticized assets divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs
(4) Excludes government guaranteed loans

Net Charge-offs





(1) $32.0 MM from change in loss recognition policy
(2) $59.2 MM / 1.39% excluding $80.0 MM Franklin-related

Net Charge-offs

($MM)	2Q10	1Q10	4Q09	3Q09	2Q09
Commercial and industrial	**$58.1**	$75.4	$109.8	$68.8	$98.3
Commercial real estate	**81.7**	85.3	258.1	169.2	172.6
Total commercial	**139.9**	160.7	367.9	238.1	270.9
Auto loans	**5.2**	7.7	11.4	9.0	12.4
Auto leases	**0.2**	0.9	1.6	1.8	2.2
Home equity loans / lines	**44.5** (3)	37.9	35.8	28.0	24.7
Residential mortgages	**82.8** (4)	24.3	17.8	69.0 (1)	17.2
Other	**6.6**	7.0	10.3	10.1	7.0
Total consumer	**139.4**	77.7	76.8	117.9	63.5
Total	**$279.2** (5)	$238.5	$444.7	$355.9 (2)	$334.4

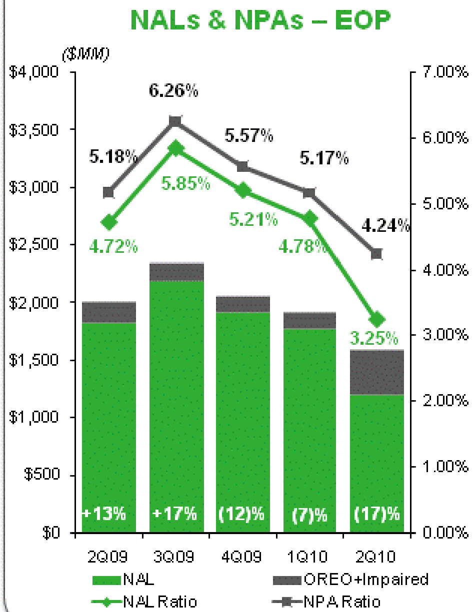
(1) $19.4 MM excluding $32.0 MM impact due to implementation of more conservative loss recognition and $17.6 MM impact due to loan sale
(2) $306.3 MM excluding residential mortgage impacts
(3) $28.5 MM excluding $15.9 MM Franklin-related
(4) $18.6 MM excluding $64.2 MM Franklin-related
(5) $199.2 MM excluding $80.0 MM Franklin-related

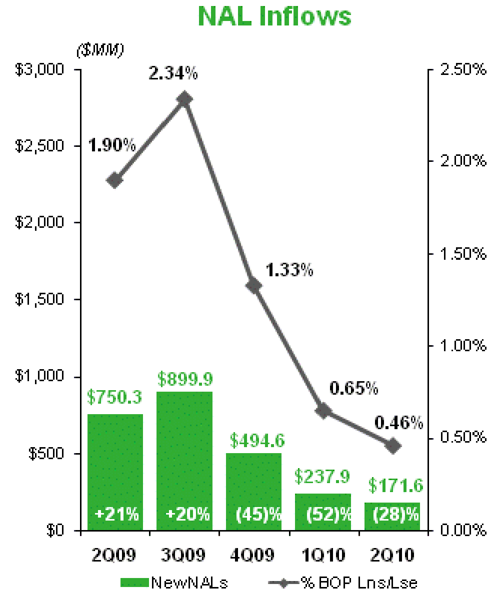
Net Charge-off Ratios (1)

	2Q10	1Q10	4Q09	3Q09	2Q09
Commercial and industrial	**1.90%**	2.45%	3.49%	2.13%	2.91%
Commercial real estate	**4.44**	4.44	12.21	7.62	7.51
Total commercial	**2.85**	3.22	7.00	4.37	4.77
Auto loans	**0.47**	0.76	1.49	1.25	1.73
Auto leases	**0.54**	1.58	2.25	2.04	2.11
Home equity loans / lines	**2.36** (4)	2.01	1.89	1.48	1.29
Residential mortgages	**7.19** (5)	2.17	1.61	6.15 (2)	1.47
Other	**3.81**	3.87	5.47	5.36	4.03
Total consumer	**3.19**	1.83	1.91	2.94	1.56
Total	**3.01%** (6)	2.58%	4.80%	3.76% (3)	3.43%

(1) Annualized
(2) 1.73%, excluding impact due to implementation of more conservative loss recognition and loan sale
(3) 3.24%, excluding residential mortgage impacts
(4) 1.53% excluding Franklin-related
(5) 1.74% excluding Franklin-related
(6) 2.17% excluding Franklin-related

Nonaccrual Loans & Nonperforming Assets





Nonperforming Asset Flow Analysis

($MM)	2Q10	1Q10	4Q09	3Q09	2Q09
NPA beginning of period	$1,918.4	$2,058.1	$2,344.0	$2,002.6	$1,775.7
Additions / increases	171.6	237.9	494.6	899.9	750.3
Franklin – net impact	(86.7)	15.0	(31.0)	(18.8)	(57.4)
Return to accruing status	(78.7)	(80.8)	(85.9)	(52.5)	(40.9)
Loan and lease losses	(173.2)	(185.4)	(391.6)	(305.4)	(282.7)
OREO gains (losses)	2.5	(4.2)	(7.4)	(30.6)	(20.6)
Payments	(140.9)	(107.6)	(222.8)	(117.7)	(95.1)
Sales	(30.2)	(14.6)	(41.9)	(33.4)	(26.7)
NPA end-of-period	$1,582.7	$1,918.4	$2,058.1	$2,344.0	$2,002.6

Nonaccrual Loans (NALs) and Nonperforming Assets (NPAs)

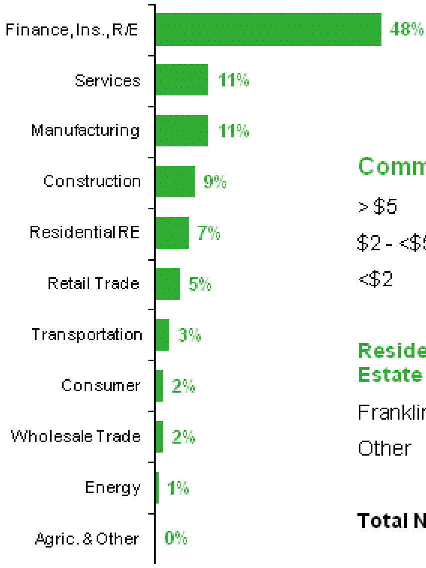
(in millions)	2010 Jun. 30	2010 Mar. 31	2009 Dec. 31	2009 Sep. 30	2009 Jun. 30
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 429.6	$ 511.6	$ 578.4	$ 612.7	$ 456.7
Commercial real estate	663.1	826.8	935.8	1,133.7	850.8
Residential mortgage	86.5	373.0	362.6	390.5	475.5
Home equity	22.2	54.8	40.1	44.2	35.3
Total nonaccrual loans and leases (NALs)	1,201.3	1,766.1	1,917.0	2,181.1	1,818.4
Other real estate, net:					
Residential	71.9	68.3	71.4	81.8	108.0
Commercial	67.2	84.0	68.7	60.8	65.0
Total other real estate, net	139.1	152.3	140.1	142.6	172.9
Impaired loans held for sale [1]	242.2	-	1.0	20.4	11.3
Total nonperforming assets (NPAs)	$ 1,582.7	$ 1,918.4	$ 2,058.1	$ 2,344.0	$ 2,002.6
NAL ratio [2]	3.25 %	4.78 %	5.21 %	5.85 %	4.72 %
NPA ratio [3]	4.24	5.17	5.57	6.26	5.18
Nonperforming Franklin assets					
Residential mortgage	$ -	$ 298.0	$ 299.7	$ 322.8	$ 342.2
Home equity	-	31.1	15.0	15.7	2.4
OREO	24.5	24.4	23.8	31.0	43.6
Impaired loans held for sale	242.2	-	-	-	-
Total nonperforming Franklin assets	$ 266.7	$ 353.5	$ 338.5	$ 369.5	$ 388.3

[1] June 30, 2010, figure represents NALs associated with the transfer of Franklin-related residential mortgage and home equity loans to loans held for sale. The September 30, 2009, figure primarily represents impaired residential mortgage loans held for sale. All other presented figures represent impaired loans obtained in the Sky Financial acquisition. Held for sale loans are carried at the lower of cost or fair value less costs to sell.

[2] Total NALs as a % of total loans and leases

[3] Total NPAs as a % of sum of loans and leases, impaired loans held for sale, and net other real estate

Nonaccrual Loans (NAL) – by Sector



$(MM)	6/30/10 Amt.	6/30/10 No.	3/31/10 Amt.	3/31/10 No.
Commercial				
> $5	$339.9	39	$420.5	46
$2 - <$5	228.7	81	340.7	113
<$2	524.1		577.2	
Subtotal	1,092.7		1,338.4	
Residential Real Estate & Home Equity				
Franklin	--		329.0	
Other	108.7		98.7	
Subtotal	108.7		427.7	
Total NALs	$1,201.3		$1,766.1	

Accruing Restructured Loans

(in millions)	2010 Jun. 30	Mar. 31	2009 Dec. 31	Sep. 30	Jun. 30
Accruing loans and leases past due 90 days or more:					
Total excluding loans guaranteed by the U.S. Government	$ 83.4	$ 113.2	$ 145.7	$ 127.8	$ 146.7
Loans guaranteed by the U.S. Government	95.4	96.8	101.6	102.9	99.4
Total loans and leases	$ 178.8	$ 210.0	$ 247.3	$ 230.7	$ 246.1
Ratios [1]					
Excluding government guaranteed	0.23 %	0.31 %	0.40 %	0.34 %	0.38 %
Government guaranteed	0.26	0.26	0.28	0.28	0.26
Total loans and leases	0.49	0.57	0.68	0.62	0.64
Accruing restructured loans (ARLs):					
Commercial	$ 141.4	$ 117.7	$ 157.0	$ 153.0	$ 268.0
Residential mortgages	269.6	242.9	219.6	204.5	158.6
Other	65.1	62.1	52.9	42.4	35.7
Total accruing restructured loans	$ 476.0	$ 422.7	$ 429.6	$ 399.9	$ 462.3

[1] *Percent of related loans and leases*

Allowances for Credit Losses (ACL) (1)

($MM)	2Q10	1Q10	4Q09	3Q09	2Q09
Allowance for loan and lease losses (ALLL)	$1,402.2	$1,478.0	$1,482.5	$1,032.0	$917.7
Allowance for unfunded loan commitments and LOCs (AULC)	39.7	49.9	48.9	50.1	47.1
Total allowance for credit losses (ACL)	$1,441.8	$1,527.9	$1,531.4	$1,082.1	$964.8
ALLL as % of					
Total loans and leases	3.79 %	4.00 %	4.03 %	2.77 %	2.38 %
Total NALs	117	84	77	47	50
Total NALs exld. Franklin-related	117	103	93	56	62
ACL as % of					
Total loans and leases	3.90 %	4.14 %	4.16 %	2.90 %	2.51 %
Total NALs	120	87	80	50	53
Total NALs excld. Franklin-related	120	106	96	59	60

(1) Period end

Non-Franklin Credit Metrics Reconciliations

Non-Franklin Credit Metrics Reconciliation

(in millions)	Second Quarter 2010			First Quarter 2010		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Loan loss provision	$ 170.9	$ 80.0	$ 90.9	$ 235.0	$ 11.5	$ 223.5
Total net charge-offs -$	$ 279.2	$ 80.0	$ 199.2	$ 238.5	$ 11.5	$ 227.0
Total net charge-offs - %	3.01 %		2.17 %	2.58 %		2.48 %
Provision > net charge offs	$ (108.3)	$ -	$ (108.3)	$ (3.5)	$ -	$ (3.5)
ALLL - $	$ 1,402.2	$ -	$1,402.2	$ 1,478.0	$ -	$1,478.0
ALLL - % loans/leases	3.80 %		3.80 %	4.00 %		4.05 %
NAL coverage ratio	117 %		117 %	84 %		103 %
NPA coverage ratio	89 %		107 %	77 %		94 %
ACL - $	$ 1,441.8	$ -	$1,441.8	$ 1,527.9	$ -	$1,527.9
ACL - % loans/leases	3.90 %		3.90 %	4.14 %		4.18 %
NAL coverage ratio	120 %		120 %	87 %		106 %
NPA coverage ratio	91 %		110 %	80 %		98 %
Total loans and leases - EOP	$ 36,932	$ -	$ 36,932	$ 36,932	$ 419	$ 36,513
Total loans and leases - Avg	$ 37,089	$ 404	$ 36,685	$ 36,980	$ 431	$ 36,549
Nonaccrual loans (NAL) - EOP	$ 1,201.3	$ -	$1,201.3	$ 1,766.1	$ 329.0	$1,437.1
OREO	139.1	24.5	114.6	152.3	24.4	127.8
Impaired loans held for sale	242.2	242.2	-	-	-	-
Other NPAs	-	-	-	-	-	-
Nonperforming assets (NPA)	$ 1,582.7	$ 266.7	$1,316.0	$ 1,918.4	$ 353.5	$1,564.9
NAL ratio (1)	3.25 %		3.25 %	4.78 %		3.94 %
NPA ratio (2)	4.24 %		3.55 %	5.17 %		4.27 %

(1) NALs / total loans and leases

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

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

Huntington

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

Quarterly Net Charge-off Reconciliation (1)

(in millions)	Second Quarter 2010			First Quarter 2010		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Net charge-offs (recoveries):						
Commercial and industrial	$ 58.1	$ (0.2)	$ 58.3	$ 75.4	$ (0.3)	$ 75.8
Commercial real estate	81.7	-	81.7	85.3	-	85.3
Total commercial	139.9	(0.2)	140.0	160.7	(0.3)	161.1
Automobile loans and leases	5.4	-	5.4	8.5	-	8.5
Home equity	44.5	15.9	28.5	37.9	3.7	34.2
Residential mortgage	82.8	64.2	18.6	24.3	8.1	16.2
Other consumer	6.6	-	6.6	7.0	-	7.0
Total consumer	139.4	80.2	59.2	77.7	11.9	65.9
Total net charge-offs	$ 279.2	$ 80.0	$ 199.2	$ 238.5	$ 11.5	$ 227.0
Net charge-offs (recoveries) - annualized percentages:						
Commercial & industrial	1.90 %	- %	1.90 %	2.45 %	- %	2.46 %
Commercial real estate	4.44	-	4.44	4.44	-	4.44
Total commercial	2.85	-	2.86	3.22	-	3.22
Automobile loans and leases	0.47	-	0.47	0.80	-	0.80
Home equity	2.36	95.98	1.53	2.01	21.26	1.83
Residential mortgage	7.19	76.12	1.74	2.17	8.99	1.57
Other consumer	3.81	-	3.81	3.87	-	3.87
Total consumer	3.19	79.38	1.39	1.83	10.99	1.59
Total net charge-offs	3.01 %	79.22 %	2.17 %	2.58 %	10.68 %	2.48 %
Average Loans and Leases						
Commercial & industrial	$ 12,244	$ -	$ 12,244	$ 12,314	$ -	$ 12,314
Commercial real estate	7,364	-	7,364	7,677	-	7,677
Total commercial	19,608	-	19,608	19,991	-	19,991
Automobile loans and leases	4,634	-	4,634	4,250	-	4,250
Home equity	7,544	66	7,478	7,539	70	7,469
Residential mortgage	4,608	338	4,270	4,477	361	4,116
Other consumer	695	-	695	723	-	723
Total consumer	17,481	404	17,077	16,989	431	16,558
Total loans and leases	$ 37,089	$ 404	$ 36,685	$ 36,980	$ 431	$ 36,549

(1) Annualized

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)	June 30, 2010			March 31, 2010		
	Total	FCMC	Non-FCMC	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)						
Commercial and industrial	$ 429,561	$ -	$ 429,561	$ 511,588	$ -	$ 511,588
Commercial real estate	663,103	-	663,103	826,781	-	826,781
Residential mortgage	86,486	-	86,486	372,950	297,967	74,983
Home equity	22,199	-	22,199	54,789	31,067	23,722
Total NALs	1,201,349	-	1,201,349	1,766,108	329,034	1,437,074
Other real estate, net						
Residential	71,937	24,515	47,422	68,289	24,423	43,866
Commercial	67,189	-	67,189	83,971	-	83,971
Total other real estate, net	139,126	24,515	114,611	152,260	24,423	127,837
Impaired loans held for sale	242,227	242,227	-	-	-	-
Other NPAs	-	-	-	-	-	-
Total nonperforming assets (NPAs)	$ 1,582,702	$ 266,742	$ 1,315,960	$ 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	$ 1,582,702	$ 266,742	$ 1,315,960	$ 2,341,053	$ 353,457	$ 1,987,596
NAL ratio [1]	3.25%		3.25%	4.78%		3.94%
NPA ratio [2]	4.24%		3.55%	5.17%		4.27%
NPA + ARL ratio [3]	4.24%		3.55%	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)

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)

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)

Deposits &
Other Funding

Total Deposits – By Business Segment

2Q10

Avg. Balances – $40.4 Billion

($B)	Retail & Business Banking	Comm'l Banking	Comm'l Real Estate	AFDS	PFG	Treas. / Other	**Total**
DDA-noninterest bearing	$3.6	$2.2	$0.3	$ 0.1	$0.6	$0.1	**$6.8**
DDA-interest bearing	4.2	1.0	--	--	0.7	--	**6.0**
Money market deposits	7.3	1.9	0.2	--	1.7	--	**11.1**
Savings and other domestic time deposit	4.5	0.1	--	--	0.1	--	**4.7**
Core certificates of deposit	9.0	--	--	--	0.2	--	**9.2**
Total core deposits	**28.6**	**5.2**	**0.5**	**0.1**	**3.3**	**0.1**	**37.8**
Other deposits	0.2	1.2	--	--	0.1	1.1	**2.6**
Total deposits	**$28.8**	**$6.4**	**$0.5**	**$0.1**	**$3.4**	**$1.2**	**$40.4**

Deposit Trends

Linked Quarter

(in billions)	2010 Second Quarter	2010 First Quarter	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	**$ 6.8**	$ 6.6	$ 0.2	3 %
Demand deposits - interest bearing	**6.0**	5.7	0.3	4
Money market deposits	**11.1**	10.3	0.8	7
Savings and other domestic deposits	**4.7**	4.6	0.1	1
Core certificates of deposit	**9.2**	10.0	(0.8)	(8)
Total core deposits	**37.8**	37.3	0.5	1
Other domestic deposits of $250,000 or more	**0.7**	0.7	(0.0)	(5)
Brokered deposits and negotiable CDs	**1.5**	1.8	(0.3)	(18)
Other deposits	**0.4**	0.4	(0.0)	(2)
Total deposits	**$ 40.4**	$ 40.2	$ 0.1	0 %

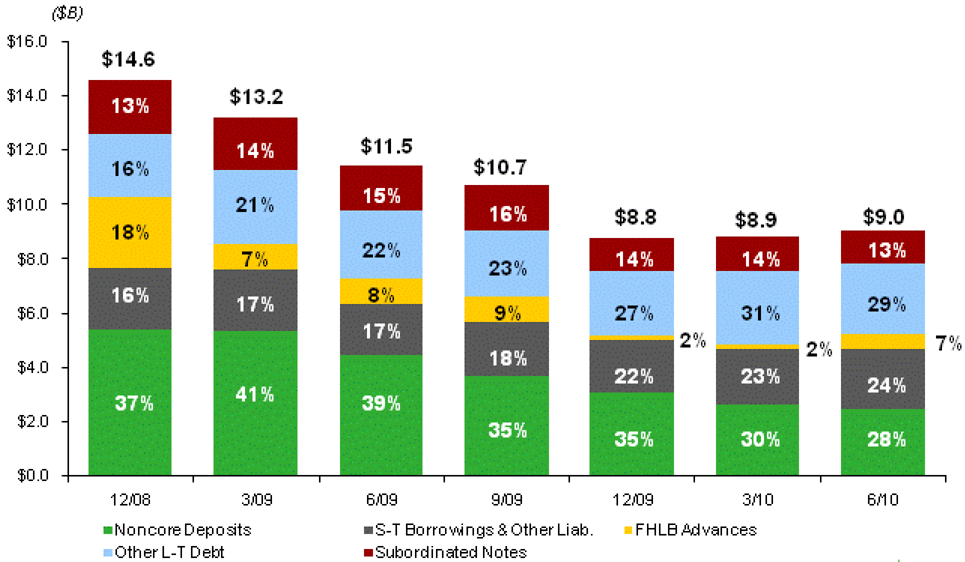
Deposit Trends

Prior-Year Quarter

(in billions)	Second Quarter 2010	Second Quarter 2009	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	$ 6.8	$ 6.0	$ 0.8	14 %
Demand deposits - interest bearing	6.0	4.5	1.4	31
Money market deposits	11.1	6.4	4.7	75
Savings and other domestic deposits	4.7	5.0	(0.4)	(7)
Core certificates of deposit	9.2	12.5	(3.3)	(26)
Total core deposits	37.8	34.5	3.3	10
Other domestic deposits of $250,000 or more	0.7	0.9	(0.2)	(25)
Brokered deposits and negotiable CDs	1.5	3.7	(2.2)	(60)
Other deposits	0.4	0.5	(0.1)	(11)
Total deposits	$ 40.4	$ 39.5	$ 0.8	2 %

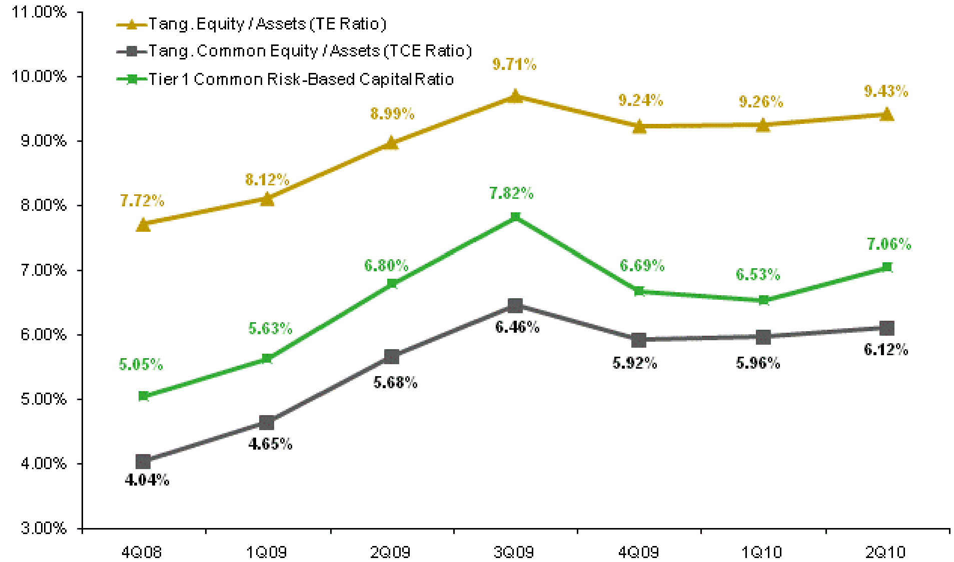
Other Funding

End of Period Balances



Capital

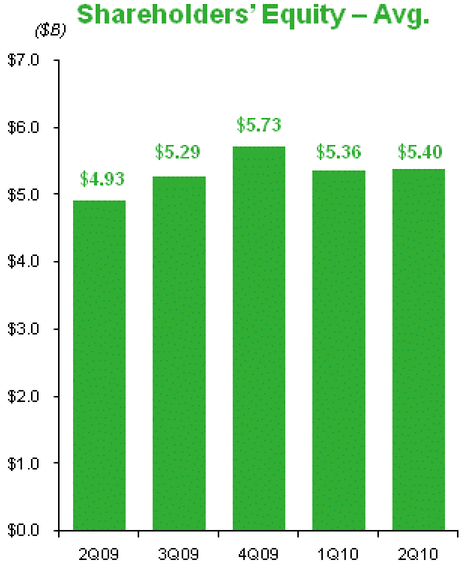
Capital Ratios (1)



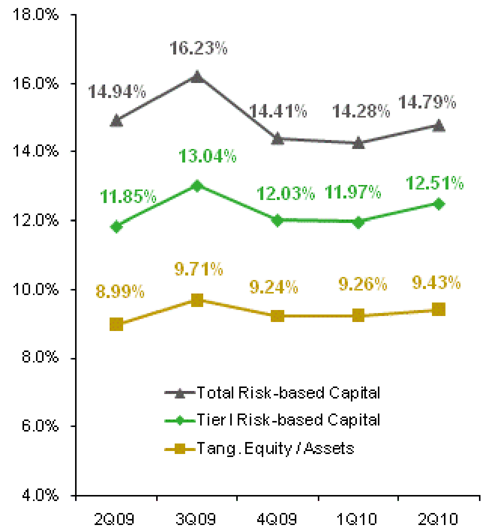
(1) End-of-period

Capital

Shareholders' Equity – Avg.



Key Equity Ratios – EOP



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	7/1/10	BB+	BB	WR	Positive
Fitch	9/14/09	BBB	BBB-	F2	Negative
The Huntington National Bank					
Moody's	4/7/09	Baa1	Baa2	P-2	Negative
S&P	7/1/10	BBB-	BB+	WR	Positive
Fitch	9/14/09	BBB+	BBB	F2	Negative

WR = Withdrawn rating at Huntington's request; Moody's on 11/20/09 , S&P on 3/15/10


Franchise

Huntington Bancshares Overview

Midwest financial services holding company

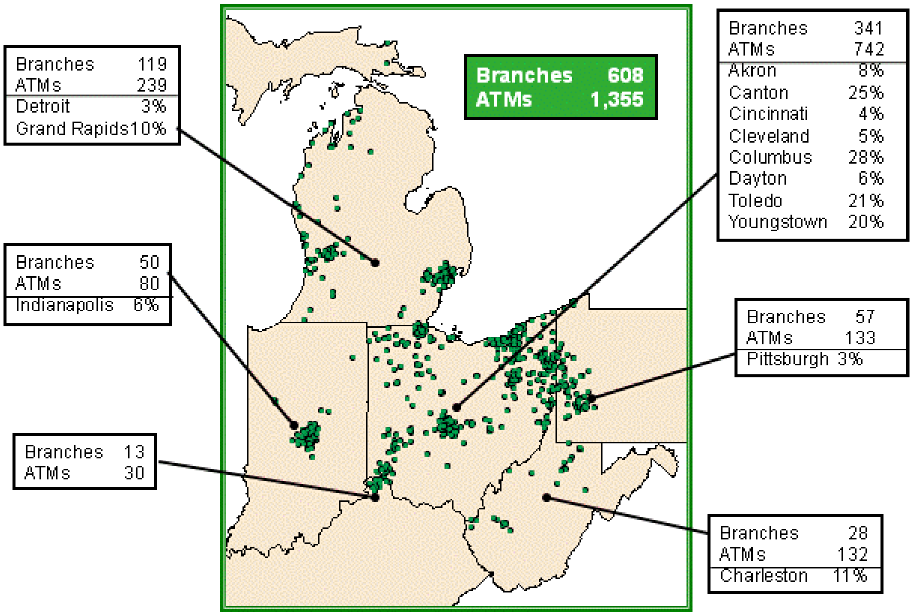
Founded	- 1866
Headquarters	- Columbus, Ohio
Total assets	- $52 billion
Employees (1)	- 11,117

Franchise:

Footprint	6 states: OH, MI, PA, IN, WV, KY
	608 branches / 1,357 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

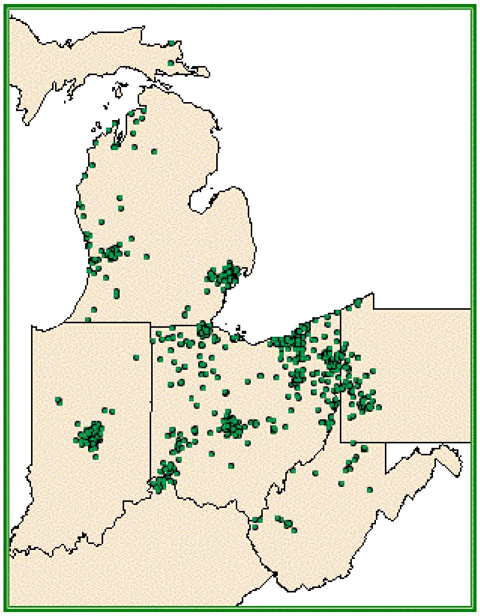
(1) Full-time equivalent (FTE)

The Huntington Franchise – 6/30/10



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

A Strong Regional Presence



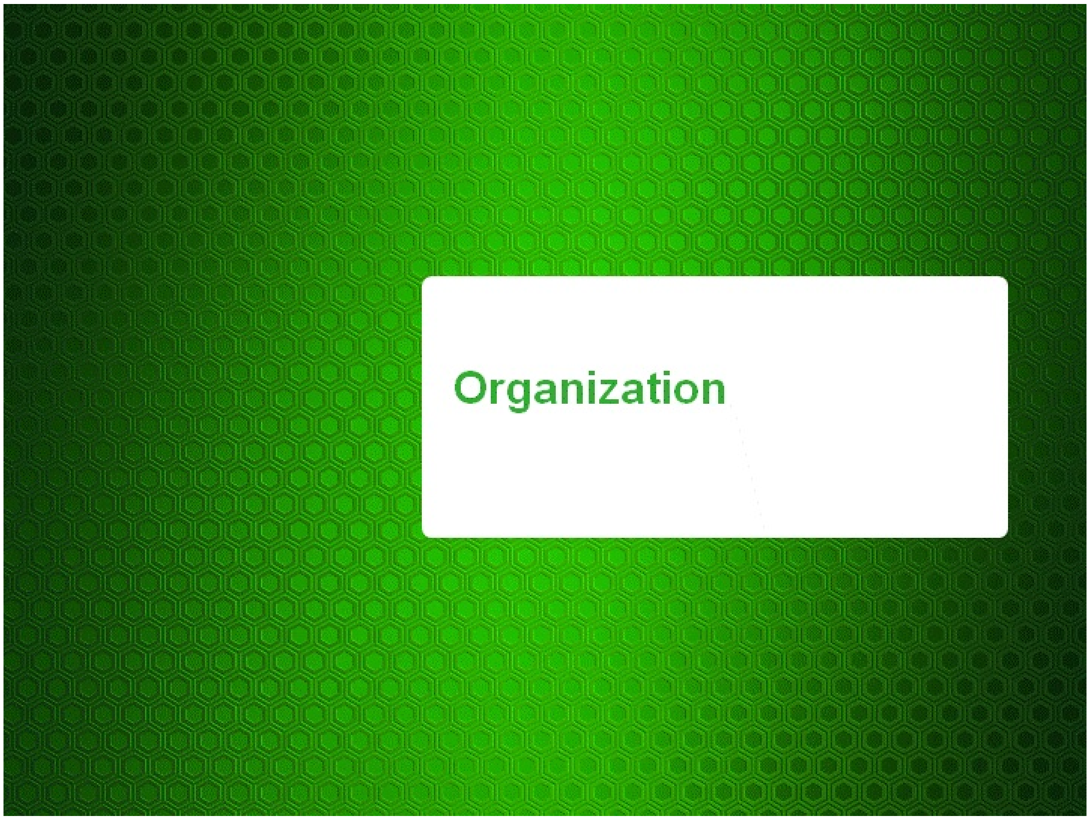
Source: SNL Financial, company presentations and filings
FDIC deposit data as of June 30, 2009

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

BBs = Banking Branches

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


Organization

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

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	28	10
Kevin Blakely	SEVP-Chief Risk Officer	3Q09	35	<1
Jim Dunlap	SEVP-Regional & Commercial Banking Director	1Q06	31	31
Don Kimble	SEVP-Chief Financial Officer	3Q04	27	6
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	31	24
Randy Stickler	SEVP-Commercial Real Estate Director	1Q09	29	1
Mark Thompson	SEVP-Strategy & Segment Performance Director	2Q09	26	1
Zahid Afzal	EVP-Chief Information Officer	1Q06	26 (1)	4
Elizabeth Allen	EVP-Corporate PR & Communications Director	3Q09	30 (1)	<1
Dick Cheap	EVP-General Counsel and Secretary	2Q98	33 (1)	12
Keith Sanders	EVP-Human Resources Director	1Q10	28 (1)	<1
Eric Sutphin	EVP-Chief Auditor	3Q04	21	5
Tim Barber	SVP-Credit Administration & Policy Director	1Q99	21	12

(1) Includes outside of banking

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 – 1Q10

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	130
1Q10	Commercial Banking	Hired East Michigan commercial banking team	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

Positioning to Grow Revenues – 2Q10

Timing	Segment	Description	# Staff
2Q10	Retail Banking	Launched Huntington rebranding and office refurbishment	
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 president	
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	
2Q10	Retail Banking	Initiated distribution expansion: in-store & retirement centers	
2Q10	PFG	Hired Dayton trust and private banker team	4
2Q10	PFG	Huntington Insurance hires Chief Operating Officer	1

Business Segment Summary

Banking Business Segments

Commercial Banking

Executive – Jim Dunlap

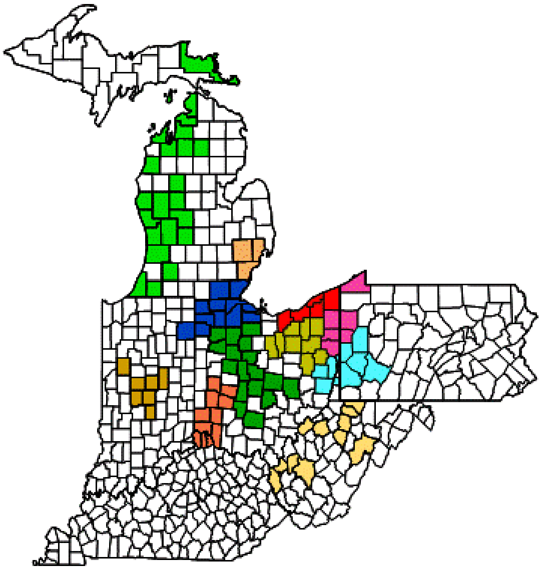
- 11 Region Presidents
- Direct reporting responsibility for:
  1. Commercial banking
  2. Treasury management sales
  3. Regional marketing / community affairs
- Increased responsibility around:
  1. New business rainmaker
  2. Portfolio and risk management
  3. Community and political influence
- Shared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



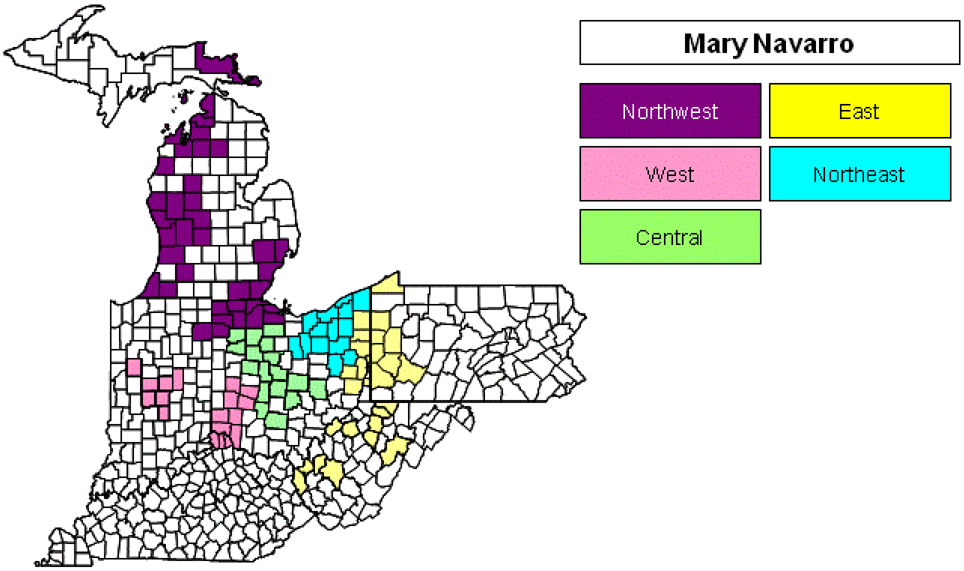
Jim Dunlap	
West Michigan	Greater Akron/Canton
East Michigan	Central Ohio
Central Indiana	S. Ohio/KY
NW Ohio	Pittsburgh
Greater Cleveland	West Virginia
Mahoning Valley	

Regional Banking Presidents

	Region	Appointed	Experience - Yrs Banking	Experience - Yrs HBAN
Jim Dunlap*	**West Michigan**	**1Q06**	**31**	**31**
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

5 Retail and Business Banking Areas



Retail and Business Banking Executives

	Area	Appointed	Experience - Yrs Banking	HBAN
Loretta Stanton	Northeast Area	2Q10	20	20
Deborah Stein	Central Area	2Q09	26	6
Robert Soroka	East Area	2Q09	25	7
Brian Bromley	Northwest Area	2Q09	25	23
Jonathan Greenwood	West Area	2Q09	24	16
Jeff Rosen	Business Banking	2Q09	23	4

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

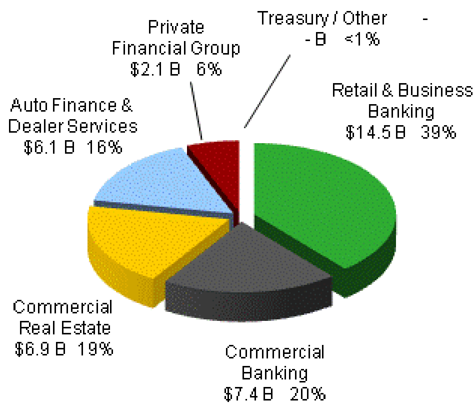
Private Financial Group
Executive – Dan Benhase

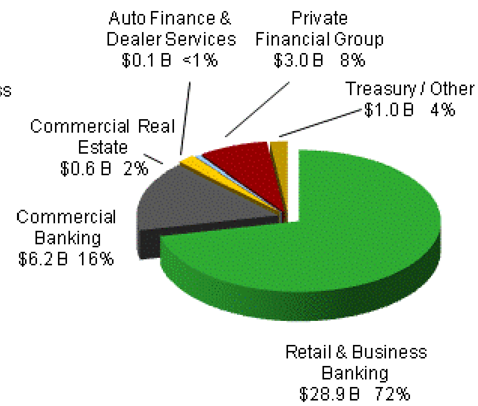
- Trust - $53.2 B in assets
- Asset management
- Brokerage
- Insurance
- National settlements
- Private banking
- Corporate / institutional
  - Investment banking
  - Securities sales/trading
  - Interest rate risk management
  - Foreign exchange
  - Corporate trust / retirement plans
  - Huntington Asset Services
- Huntington funds
  - 24 Proprietary mutual funds
  - 12 Variable annuity funds
- $12.6 B Assets under Mgmt.
- 6 Franchise states + FL, NY, MA

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 – 6/30/10





Business Segment Contribution

($MM)	2010	2009		
Total Revenue FTE [1]	**6 Mo.**	6 Mo.	Better (Worse)	
Retail & Business Banking	**$ 707.9**	$ 710.4	$ (2.5)	0%
Commercial Banking	**163.2**	150.8	12.4	8%
Commercial Real Estate	**83.8**	68.8	15.0	22%
AFDS	**116.4**	98.8	17.6	18%
PFG	**177.4**	162.7	14.7	9%
Treasury/Other	**60.2**	5.8	54.4	NM
Total	**$ 1,308.8**	$ 1,197.2	$ 111.5	9%
Net Income (Loss)				
Retail & Business Banking	**$ 58.5**	$ 51.7	$ 6.8	
Commercial Banking	**19.1**	(21.2)	40.4	
Commercial Real Estate	**(75.3)**	(181.5)	106.2	
AFDS	**49.0**	(11.0)	60.1	
PFG	**26.4**	0.1	26.3	
Treasury/Other	**10.7**	177.5	(166.7)	
Unallocated goodwill impairment	**-**	(2,573.8)	2,573.8	
Total	**$ 88.5**	$ (2,558.3)	$ 2,646.8	

(1) Fully-taxable equivalent

Safe Harbor Disclosures

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 this presentation and/or in the most recent quarterly earnings press release and related Quarterly Financial Review supplement filed on Form 8-K. This information 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.*

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, and 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) credit quality performance could worsen 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, including the Dodd-Frank Wall Street Reform and Consumer Protection Act and future regulations which will be adopted by the relevant regulatory agencies to implement the Act's provisions.

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.