
**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): September 16, 2010

**HUNTINGTON BANCSHARES
INCORPORATED**

(Exact name of registrant as specified in its charter)

Maryland (State or other Jurisdiction of Incorporation)	1-34073 (Commission File Number)	31-0724920 (IRS Employer Identification No.)
Huntington Center 41 South High Street Columbus, Ohio (Address of Principal Executive Offices)		43287 (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))
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Item 7.01 Regulation FD Disclosure.

Huntington Bancshares Incorporated will host a presentation for investors and analysts in New York City on Thursday, September 16, 2010. Presentations will include a general corporate review, as well as detailed business segment discussions. Management will discuss business and financial performance and strategies, and presentations may include forward-looking statements.

The attached Analyst Handout contains information that will be distributed during the presentation. This handout is available in the Investor Relations section of Huntington's web site at www.huntington-ir.com.

The Analyst Handout attached as Exhibit 99.1 to this report and is incorporated herein by reference, 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: September 16, 2010

By: /s/ Richard A. Cheap
Richard A. Cheap,
Executive Vice President and Secretary

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
Exhibit 99.1	Analyst Handout



“Breaking Away”

Huntington Bancshares Incorporated

Investor Day

New York City

September 16, 2010



Basis of Presentation ⁽¹⁾

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.*

(1) See additional Basis of Presentation discussion in the Appendix

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.



Opening Remarks

Steve Steinour
Chairman, President, & CEO

An Industry Redefined

- Protracted economic weakness
 - Slow and choppy growth
- A dramatic change in customer psychology
 - Consumer and business deleveraging
 - Defensive savings and cash accumulation
 - Businesses reluctant to invest
 - Convenience more important than ever
 - Intense focus on value and lowering absolute cash outlays
- Regulation will decrease revenue, increase costs, and require higher capital
 - Dodd-Frank's hundreds of regulations
 - Consumer Finance Protection Bureau

Some Banks Will...

- Replace lost fees with new fees
- Cut expenses
- Take risks
- Jettison businesses
- Throw in the towel

Huntington – A Break Away Opportunity

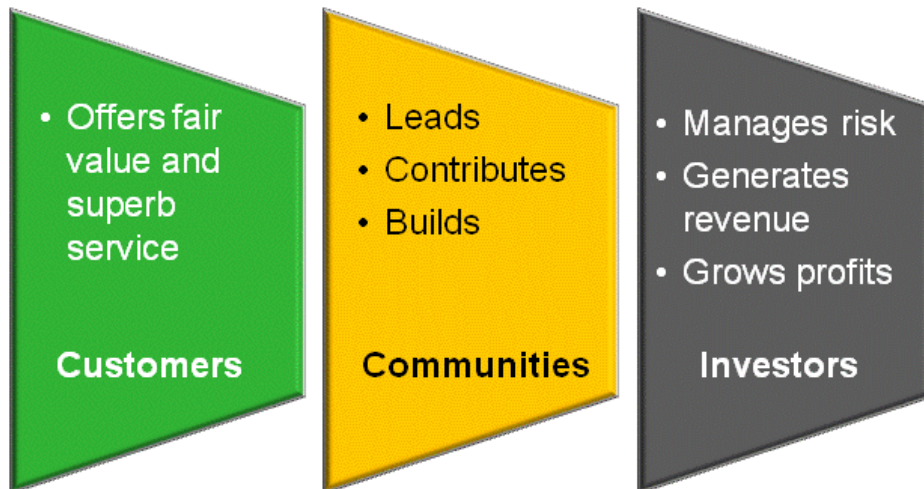
We are...

- Going beyond the expected overdraft revenue decline to offer transparency and fair value to our customers
- Investing in revenue-generating businesses

We will...

- Dramatically gain share-of-wallet
- Take market share

Huntington Will Be Known As the Midwest Bank That...



Achieving Momentum

Our team has been...

- Working on delivering core growth for over a year
- Will continue to invest in capacity to drive revenue growth
- Has the...

Leadership

Focus

Tools

Alignment

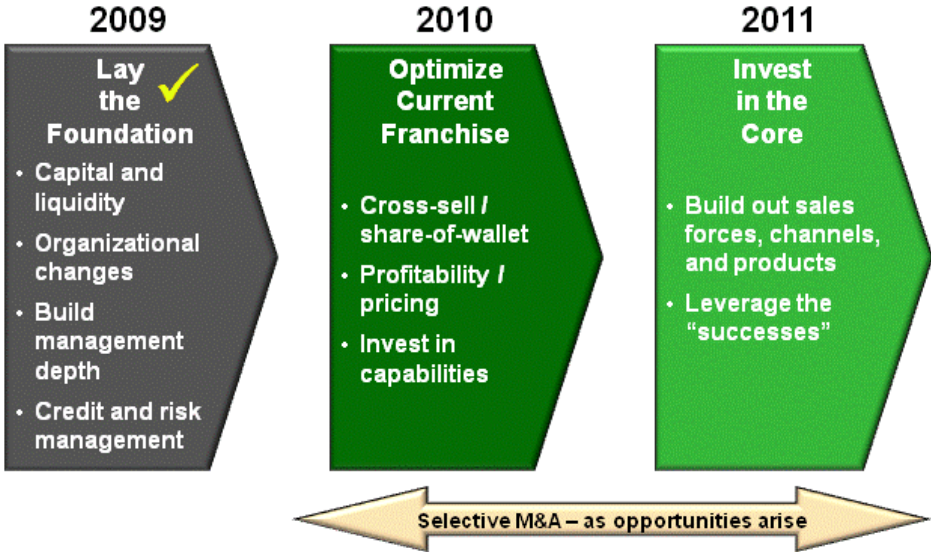
Energy

Huntington – A Break Away Story

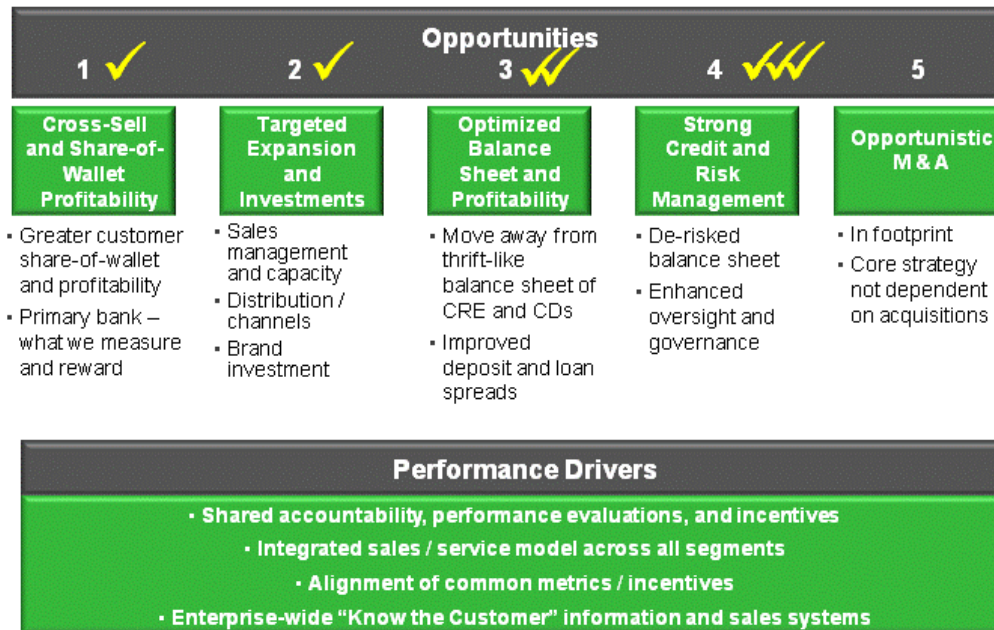
Today We Will Review...

- Progress on our strategic plan
- Our positioning to exploit this moment in time advantage
- Initiatives that will drive growth
- Our long-term vision and performance expectations

Staged Strategic Plan Implementation



Strategic Plan Scope

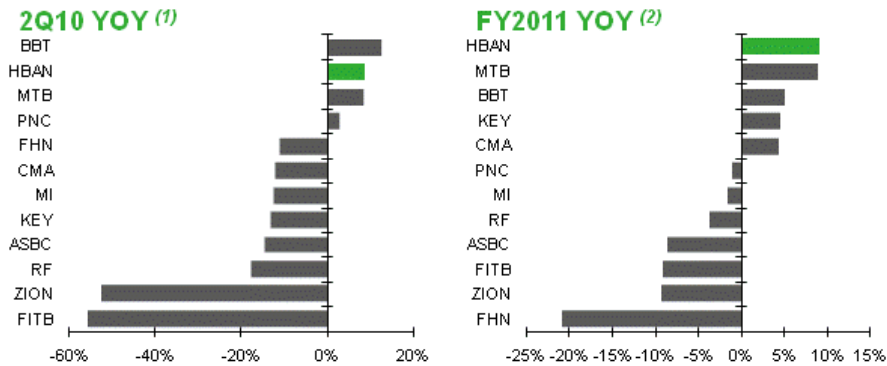


Huntington's Advantage

- More customer friendly and attractive
- A broader business mix that drives organic growth
 - Broader-than-peer menu of products and services
 - Underpenetrated traditional retail and commercial banking
 - Demonstrated money management stewardship
 - A “best-in-class” auto finance and dealer services business
- A high performance and process driven company
 - Relentless focus on increasing share-of-wallet
 - Delivery of consistent growth and higher profitability
 - Disciplined centralized oversight of risk
 - Disciplined capital management
- A powerful brand that drives high customer acquisition and retention
- A culture of enthusiasm, commitment, hustle and expectation
- Higher level of community commitment and involvement

Already Breaking Away

- Great companies grow in difficult markets and challenging environments
- Huntington is transitioning to a “great” company
 - 6 consecutive quarterly increases in PTPP
 - Break away revenue story...



(1) Acquisitions > \$1 B in total assets: MTB/Provident (\$6.6 B), BBT/Colonial (\$20 B), and ZION/Mneyard (\$1.8 B)
 (2) SNL securities as of 8/18/10

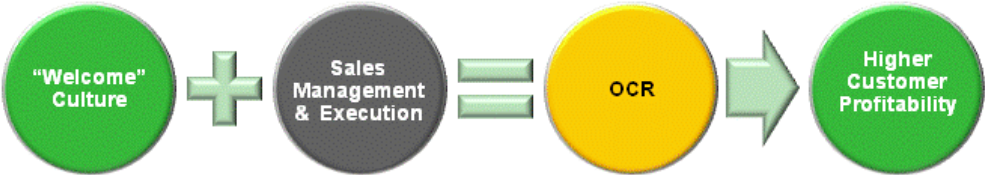
Driving Customer and Revenue Growth

1. Deeper service and product penetration of existing customers

- Broader array of services and products
- Rigorous and disciplined sales management and sales process
- Robust sales/ cross-referral technology – MAX

Driving Higher Customer Profitability

The Optimal Customer Relationship (OCR) Model



- Clearly outlined activities by segment
- Defined accountability for relationships, by segment
- Aligned goals and incentives at all levels and in all business segments
- One relationship management system – MAX
- Weekly executive results tracking, accountability, and action meetings

Competitive Advantage

One Bank / One Team for the Customer

Driving Customer and Revenue Growth

2. Grow customer base and take market share

- A compelling banking philosophy – “Fair Play” banking
- Increase convenience and multiply the effective size of our existing footprint
- Selective out-of-footprint expansion
- Opportunistic acquisitions

Our “Fair Play” Banking Philosophy

- Deliver a Category of One customer experience that drives higher relative customer satisfaction and acquisition
 1. No nuisance fees... our version of Southwest Airline’s successful “The Bags Fly Free”® market positioning
 2. Simple / compelling products
 3. Most convenient bank in Ohio
 4. Best customer service
 5. Relationship driven

Driving Customer and Revenue Growth

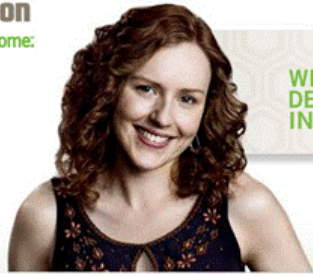
3. A powerful brand

Building a Powerful Brand



[Huntington.com](#) | [Branch Locator](#) | [Contact Us](#) | [Privacy Policy](#)

[Join Us](#) ▶



**WE INVEST YOUR
DEPOSITS RIGHT BACK
INTO THE COMMUNITY.**

At Huntington, we know how important and far reaching that is for people around here. It helps them get the money they need to buy a home, a car, or start a business. All of which creates more jobs and opportunities for our neighbors and helps our local economy grow.

Why is our strong brand important?

- Creates awareness and “likeability”
- Builds customer loyalty and influences preferences
- Motivates consumers, businesses, communities and colleagues
- Drives higher share and profitability

Building a Powerful Brand

The Bank Committed to the Midwest

- Full commitment
- Making investments
- Sourcing locally
- Big enough to make an impact on our communities

Value Proposition

- **Value** – Deliver superior customer value through exceptional products and services that meet our customers' needs
- **Values** – Shared values with our customers – honest, fair, speak a common language, and share common goals for our families, neighborhoods, and communities
- **Invaluable** – An invaluable partner with our customers and an invaluable community partner

Building a Powerful Customer Brand

HOW MAKING A DEPOSIT RAISES THE VALUE OF AN ENTIRE COMMUNITY.

At Huntington, we do things a little differently. Our 4,118 offices, for example, are designed to give you the right face and the community. Having someone who can help you with your business is a key part of our service. We know you need a place to do business, and we want to be there for you.

IMAGINE. A BANK THAT ACTUALLY LENDS MONEY.

#1 SBA LENDER.

WE OUTSOURCE YOUR CALLS TO PLACES LIKE HOLLAND, MICHIGAN.

When you call Huntington, you're talking to a real person. We have over 4,000 employees in 4,118 offices across the country. We know our customers, and we know our communities. We're here to help you succeed.

HOW DO YOU BECOME THE #1 SMALL BUSINESS LENDER THESE DAYS? YOU ACTUALLY LEND MONEY.

At Huntington, we're not just a bank. We're a community. We know our customers, and we know our communities. We're here to help you succeed.

Building a Powerful Community Brand



**1,100+ Colleagues
Raised More Than \$1.3MM
for Local Cancer Research!**



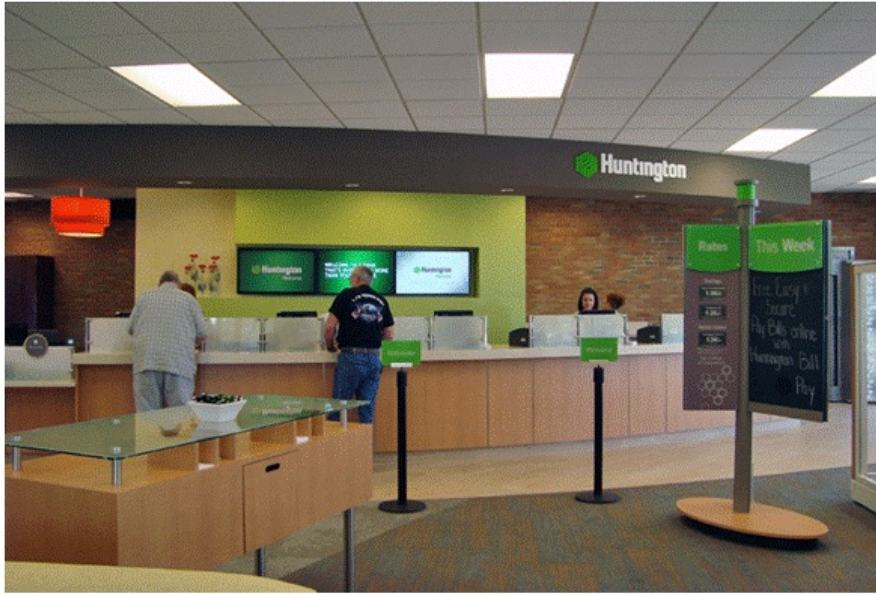
Creating Inviting Branches

2 Year, \$70MM Capital Investment

- Different investment levels applied based on branch profitability, transactions, traffic count and new checking production
- Refurbish all 608 Branches inside and out
- Refurbish 1,355 ATMs



Improving Our Branches ... Inside



Improving Our Branches ... & Out



Improving Our Branches ... & Out



Break Out Thinking

- We took actions so credit problems peaked last year...
when others thought it could not
- We love the Midwest...
when others do not
- We are investing in growth...
when others cannot
- We are going beyond regulatory requirements to make banking simple, easy, and fair...
when others will not
- We are growing and taking market share...
when others are not

Long-Term Vision

- Top quartile performing regional bank
 - Reputation as the most customer friendly bank
 - Better than community banks in sales, service and product offerings
 - Better than larger regional and multinational banks in sales, service and local community involvement
- A reputation as a growth and high performing company
- A reputation as a disciplined risk manager
- A track record of generating more consistent and higher relative returns for our shareholders
- Acquisitions that build revenue, not just take out expense

Today's Agenda

Selected Business Segment Reviews

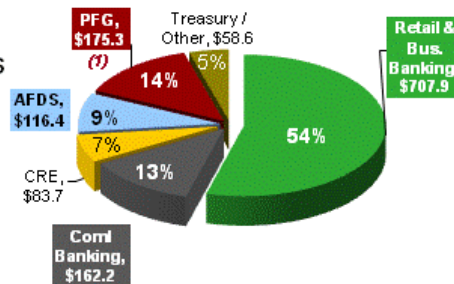
- Retail and Business Banking
- Commercial Banking
- Private Financial Group
- Auto Finance and Dealer Services

Specialized Topics

Closing Comments

- Measures of success
- Why we will succeed

Total Revenue – 1H10



(1) Net of revenue sharing



Retail & Business Banking

Mary Navarro
SEVP – Retail and Business
Banking Director

Retail and Business Banking – Breaking Away

- Solid foundation that is generating revenue growth
- “Fair Play” banking philosophy that responds to the shift in consumer psychology
 - Supported by a powerful brand that will accelerate market share growth
- Investments that will create significant additional sustaining revenue growth

Combined, these represent an opportunity to earn back foregone fees and provide additional long-term revenue growth

Break Away Growth

	Revenue (\$MM)	Loans (Avg. \$B)	Deposits (Avg. \$B)	Branches (EOP)	FTE (EOP)
1H10 – Annualized	\$1,415.8	\$14.3	\$28.8	608	6,497
2009	1,393.3	14.7	27.9	602	5,927
2008	1,347.5	15.7	26.3	603	6,276

- Revenue, deposits, households and cross-sell are growing
- Loans are starting to grow
- Solid foundation on which to build
 - 608 Branches and 1,355 ATMs across 21 MSAs
 - 1.2 MM Consumer and 130 K Business households
 - #1 SBA lender in our markets
 - #5 SBA lender nationally

Solid Base

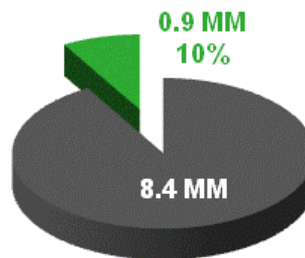
Value Prop

Investments

Returns

Significant Local Opportunity

- **9.4 million** households are within **5 miles** of a Huntington branch
- **10%** bank with Huntington



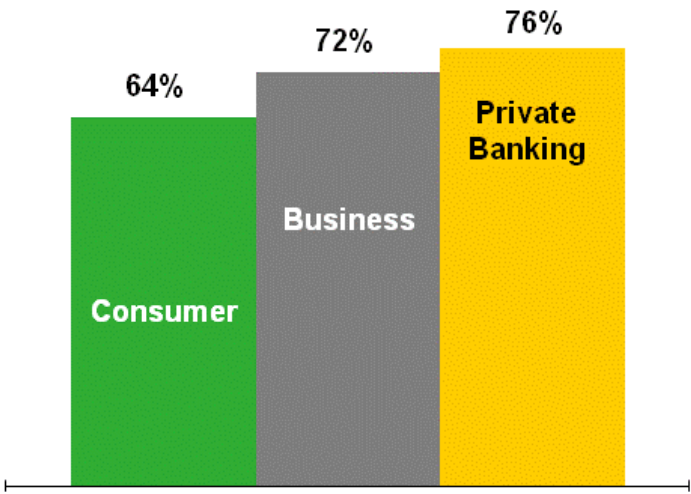
Life Events Provide Reasons to Change Banks ⁽¹⁾

- **1.7 million** full-time college and university students are enrolled
- **1.4 million** households move
- **650,000** births
- **331,000** marriages
- **163,000** divorces

(1) # of events per year

Branches Still Matter

% of Customers Visiting Branches ⁽¹⁾



- Solid Base
- Value Prop
- Investments
- Returns

(1) Within last 30 days – 6/10

Being Local Matters

Local Expertise on Expanded Offerings

- Insurance
- Foreign exchange
- Interest rate swaps
- 401K
- Mortgage
- SBA lending
- Investment representatives
- Business bankers

We have all of these products and expertise available locally

Competitors do not

Solid Base

Value Prop

Investments

Returns

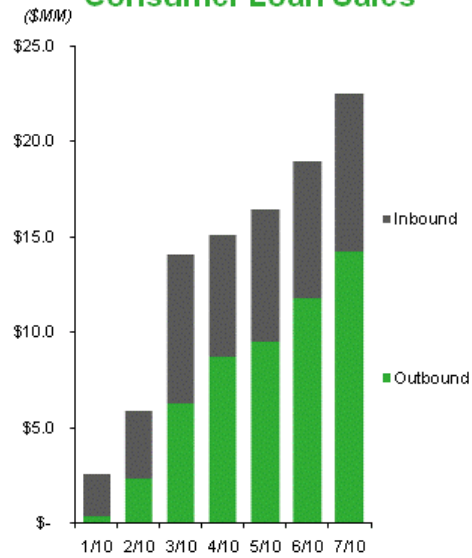
Call Centers Are Now Sales Centers

On Call, And Calling

- Investing in call centers to extend convenience and increase sales
- 24x7 began February 1, 2010
- Call centers are now more sales focused... both inbound and outbound

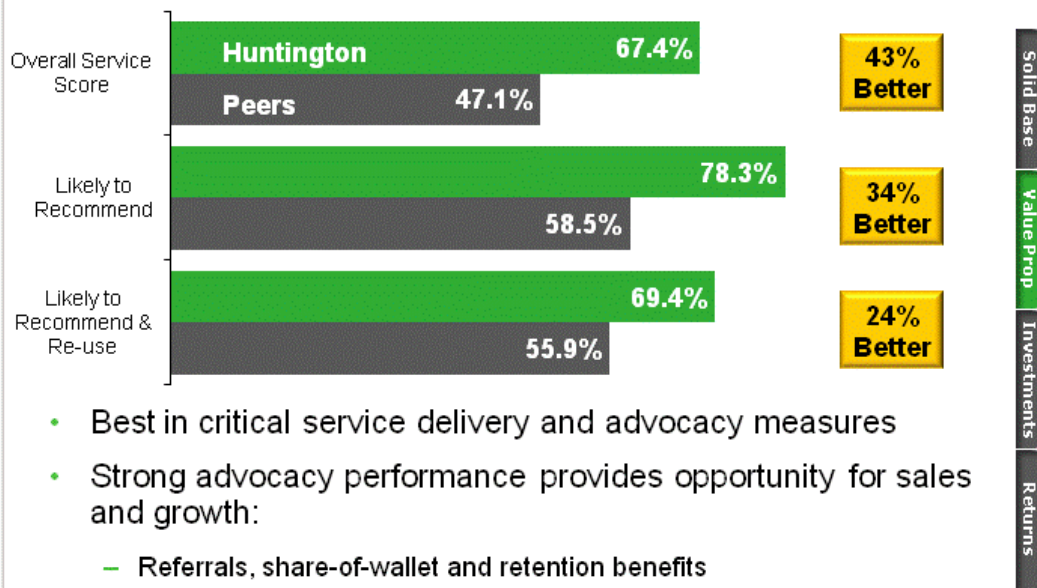
Percent of overall loan volume
6% in January 2010
16% in July 2010

Consumer Loan Sales



Solid Base
Value Prop
Investments
Returns

Great Service Drives Referral & Loyalty



Source: MSR Group Syndicated Study 2010 (Peer Group: Fifth Third, Chase, PNC, US Bank)

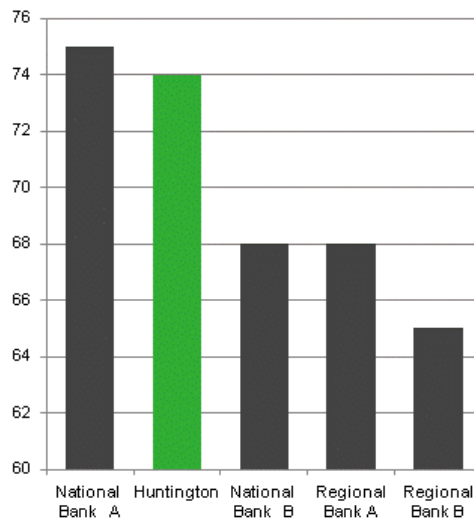


Huntington Wins National Small Business Award ⁽¹⁾



Huntington is a Greenwich Excellence Award winner for overall customer satisfaction in small business banking

Net Satisfaction Performance



Solid Base
Value Prop
Investments
Returns

(1) According to the Greenwich Associates 2009 Small Business Satisfaction Study

Exceptional Electronic Channels

Award-Winning On-Line Banking

- Top 10 – Keynote ranking for last 8 years
- 60% penetration of deposit customers enrolled
- 84% Bill pay customer satisfaction ⁽¹⁾
- 32% of consumers receive electronic statements

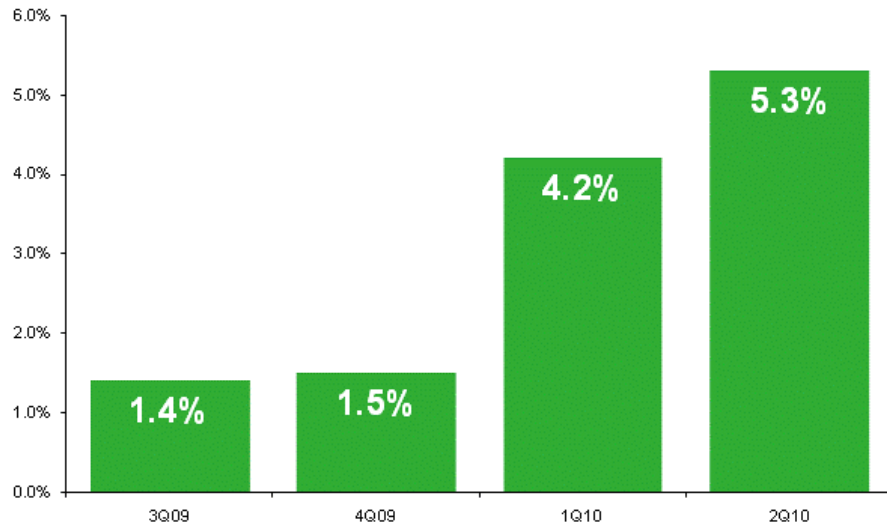
Mobile and Text Banking

- 43,000 active Mobile users
- 67,000 active Text users
- Continuing to invest in expanded functionality

Source: MSR APECS Performance Monitor Report

Fast-Growing On-Line Sales

% of All New Checking Accounts Opened On-Line



\$285 MM in checking, savings, MMA and CDs

- Solid Base
- Value Prop
- Investments
- Returns

Increasing Convenience – More Hours Mean More Revenue

67 hrs/week –
More than Other Banks

Leverages Existing Distribution

- 53 Cleveland branches
- M-F, 8a-7p; Sat, 8a-4p; Sun, 12-4p

Creates Revenue Lift

- Checking sales 28% higher
- Balance growth
- Higher service charge income
- Majority of new accounts from largest competitors



**Current sales results are
equivalent to 15 more
branches.**

Solid Base

Value Prop

Investments

Returns

“Fair Play” Banking Growth Strategy

Objective

- Position Huntington as THE bank that...
 - Listens to consumers’ needs and concerns
 - Offers products and services that are simple, easy-to-understand, and offer fair value
 - Delivers service excellence and convenience
 - Can be trusted

Actions

- 2Q09 - Began developing the strategic plan
- 2Q10 - Began implementation

Expected Result

- Reinforces our “Welcome” brand, deepens existing customer loyalty, and increases cross-sell
- Take market share

Solid Base

Value Prop

Investments

Returns

“Fair Play” Banking – Step One Reduced 3 Bothersome Overdraft Fees

- In June 2010, initiated new overdraft fee policies on 3 overdraft-related fees to make them fairer and easier to understand
 1. No OD fee for OD amounts <\$5.00
 2. Reduced daily OD cap to 4 items from 8
 3. No additional OD fees until day 6

Solid Base

Value Prop

Investments

Returns

Introducing – 24-Hour Grace™



Huntington
Welcome.

**TURN "OH, NO"
INTO "OH, COOL!"**

24 HOUR More time,
not more fees,
with 24-Hour Grace:

Now, if you overdraw your account, just make a deposit during the next business day and make it right – and no overdraft fees. 24-Hour Grace® only from Huntington. Talk to a banker today.

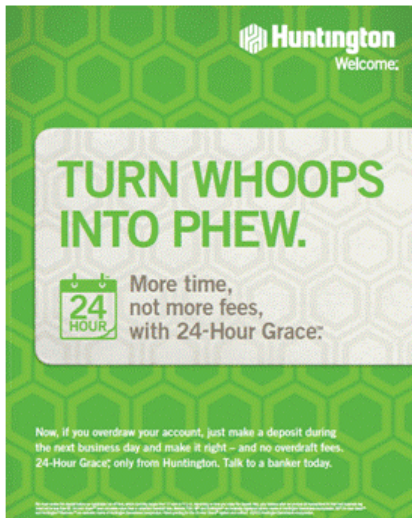
Solid Base

Value Prop

Investments

Returns

“Fair Play” Banking – Step Two 24-Hour Grace™



- Trademark Registration and Patent Pending – **A Huntington exclusive**
- Customers just need to make a deposit during the next business day to make it right
- Automatically provided to all Huntington consumer and private banking customers
- Research showed broad and strong appeal to all customer segments

Solid Base

Value Prop

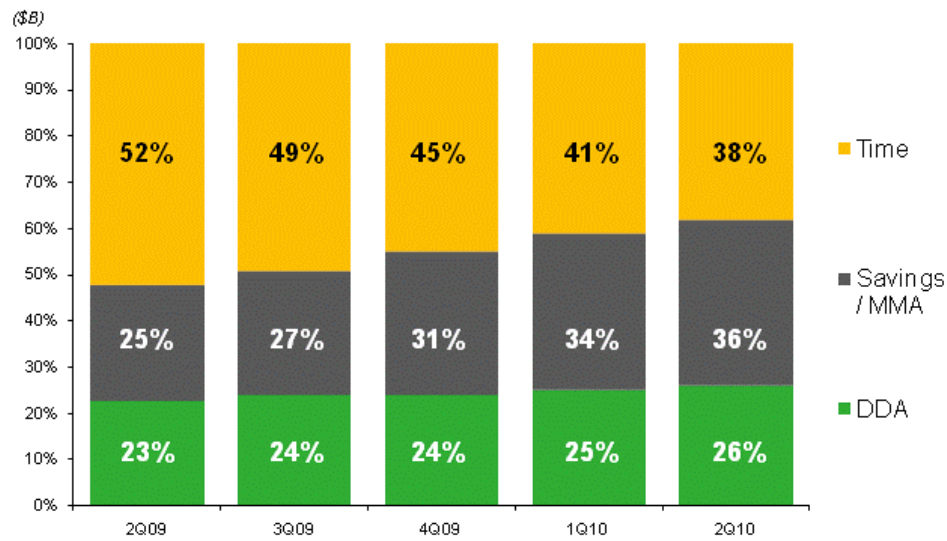
Investments

Returns

Enriching Our Deposit Mix

Deposit Mix

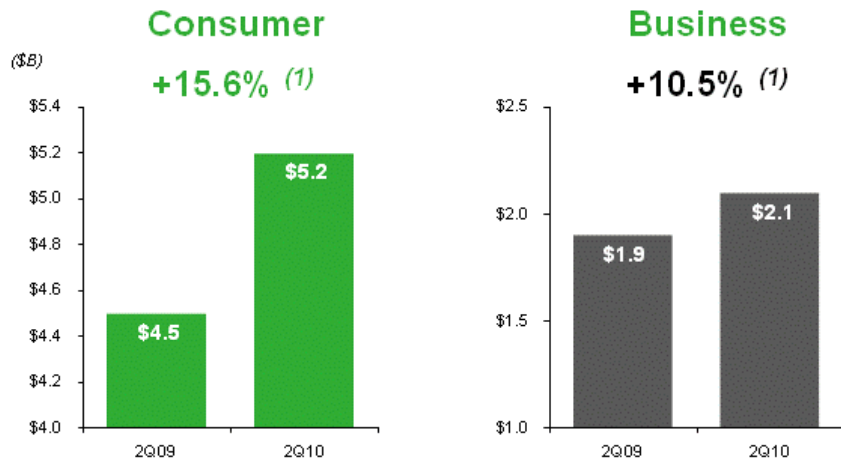
COF ⁽¹⁾	1.96%	1.83%	1.66%	1.49%	1.31%	(65) bp
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(1) Cost of funds

Solid Base
Value Prop
Investments
Returns

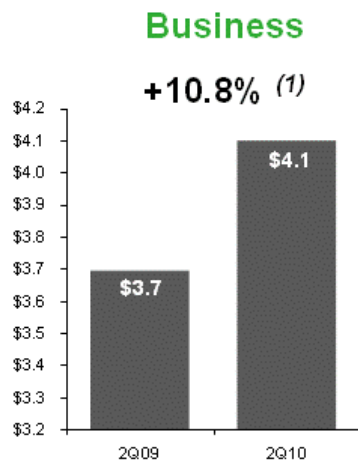
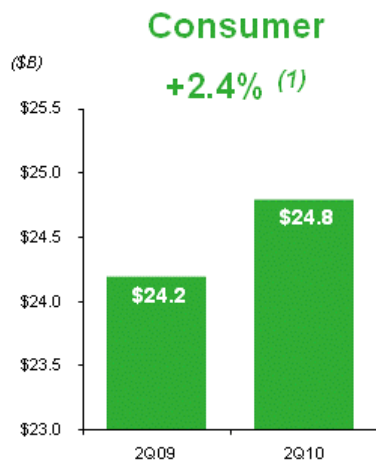
Strong Checking Deposit Growth ⁽¹⁾



Solid Base
Value Prop
Investments
Returns

(1) Average

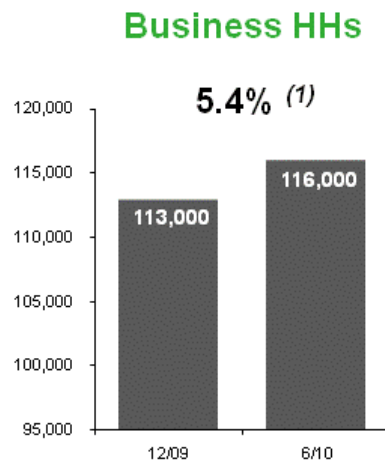
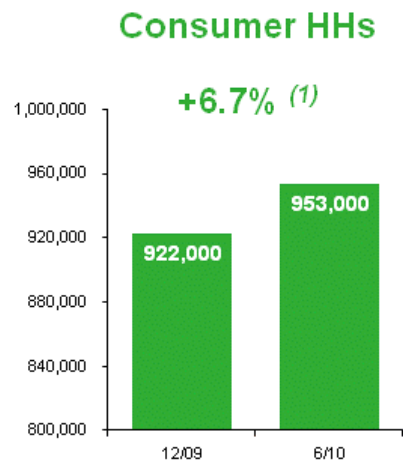
Strong Sales: Deposit Growth



Solid Base
Value Prop
Investments
Returns

(1) Average

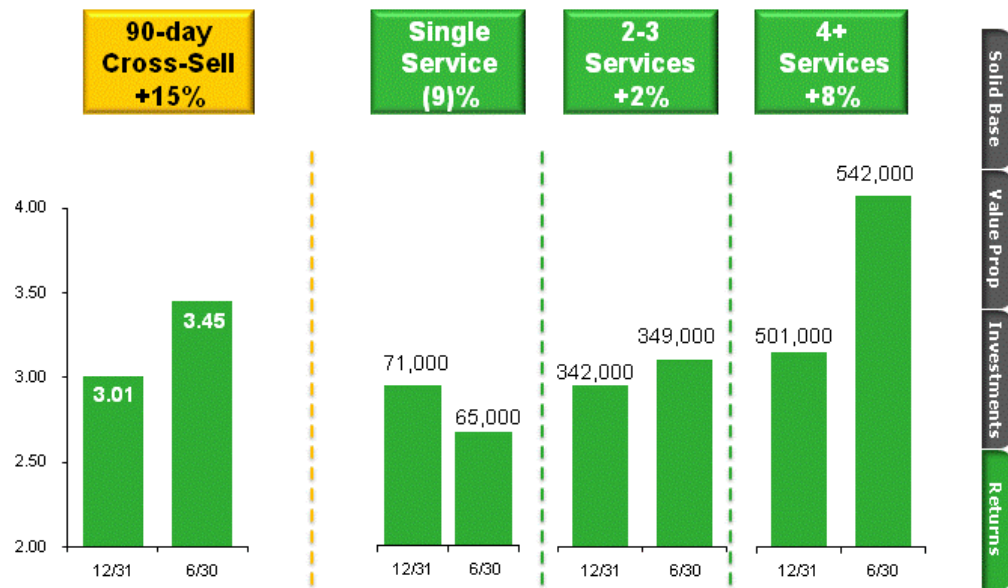
Growing Net Checking Households (HHs)



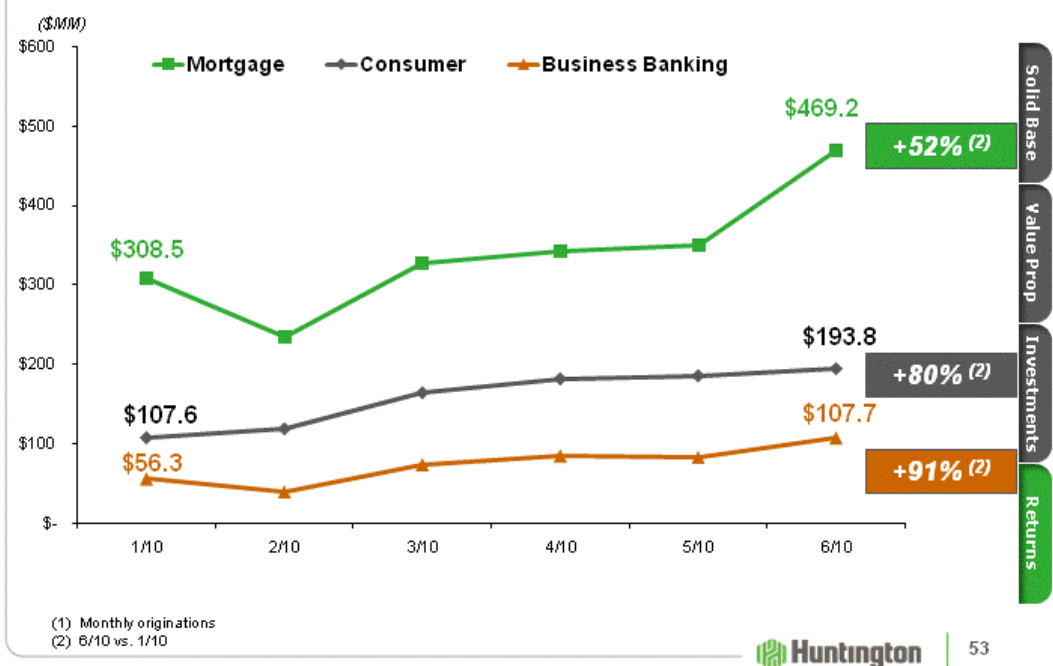
Solid Base
Value Prop
Investments
Returns

(1) Annualized

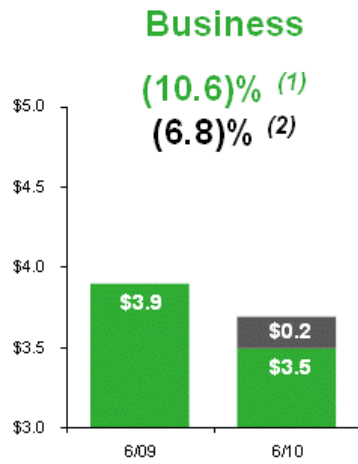
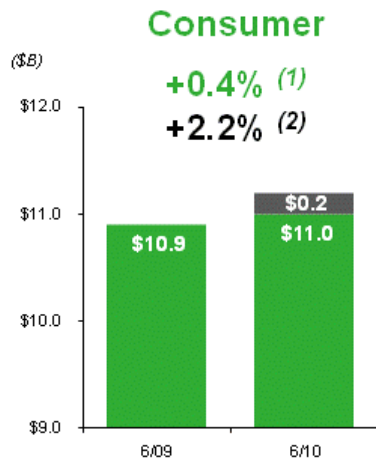
Creating Multi-Service Consumer Households



Loan Production Growing ⁽¹⁾



Turning the Corner – Growing Loans ⁽¹⁾



(1) Average
(2) Excluding impact of loan sales

Solid Base
Value Prop
Investments
Returns

Building on Small Business Success

- Investment in people to grow the business – doubled from 2009
- 11% Total deposit growth ⁽¹⁾
 - 14% checking growth ⁽¹⁾
- 6% Checking customer growth ⁽²⁾
- 63% Loan production increase since January 2010
 - Helping the economies in our communities
 - #1 SBA lender in our markets
 - #5 SBA lender nationally

(1) 2Q10 YOY
(2) 1H10 annualized

Solid Base

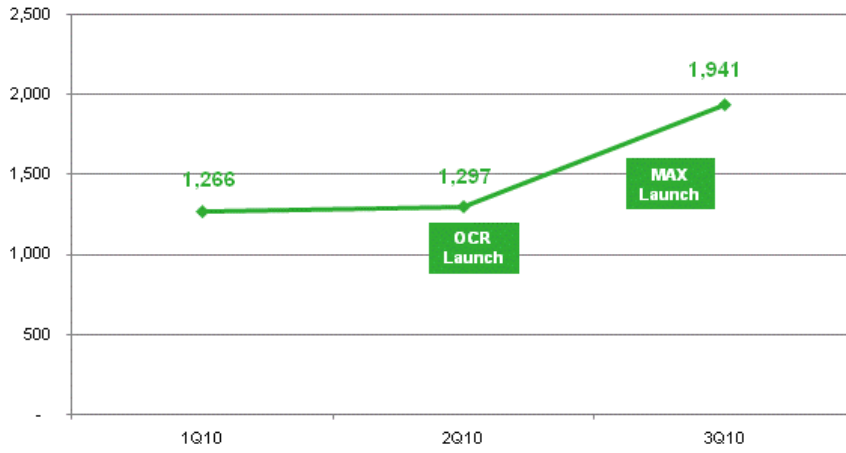
Value Prop

Investments

Returns

Business Banking Referrals

Continued Improvement in Outgoing Cross-Segment Referrals



Solid Base

Value Prop

Investments

Returns

Regulatory Impacts

Reg E – Debit Card Overdraft Fees

- Early-to-market response has placed us on the **leading edge of the industry**
- Retention strategies are designed to **minimize customer disruption**
- Highly effective customer outreach
 - 26% Opt-in rate on total customer base
 - 54% Opt-in rate on customers who use the services most
 - More than 425,000 customers have opted-in
- Annual revenue at risk ~ \$90 MM
- Estimated annual reduction ~ \$45 MM

Interchange Fees

- Annual revenue at risk ~ \$90 MM
- Estimated annual reduction ~ \$54 MM

- Solid Base
- Value Prop
- Investments
- Returns

The 2011 Incremental Revenue Equation

Incremental 2011 vs. 2010			
Reductions		Increases	
Reg E ⁽¹⁾	\$(24) MM	Enriched deposit mix ⁽⁴⁾	\$55 MM
Interchange fees ⁽²⁾	(28)	Revenue growth from incremental households ⁽⁵⁾	31
24-hour Grace TM + other overdraft fees ⁽³⁾	(24)		
Total	\$(76) MM	Total	\$86 MM

(1) 2011 full year estimated impact of \$45 MM less 2010 partial year estimated impact of \$21 MM

(2) 2011 full year estimated impact of \$54 MM pro-rata for impact beginning 8/11

(3) 2011 full year estimated impact of \$36 MM less 2010 partial year estimated impact of \$12 MM

(4) Benefit of continued reduction in CD funding

(5) 2011 growth rate 2% higher than in 2010

A Winning Formula

- Leaping ahead of the paradigm shift in consumer psychology and preferences
- Repositioning Huntington as THE bank that listens to its customers and offers simple, easy-to-understand, and “Fair Play” banking
- Increasing the profitability of the existing core business by generating higher revenue growth and more effective cross-sell
- Making investments to take market share, creating additional significant sustainable revenue growth, and expanding our competitive advantage
- Supporting with a powerful brand

Built to Break Away!!

- **Mary Navarro**

- SEVP – Retail and Business Banking Director

- **David Clifton**

- EVP – Chief Customer and Marketing Officer

- **Mark Sheehan**

- EVP – Payments and Channel Director



Commercial Banking

Jim Dunlap
SEVP – Regional and Commercial
Banking Director

Commercial Banking – Breaking Away

Distinctive Capabilities

- Solid loan portfolio with ample growth potential
- Unleashing the significant power of cross-sell
- Superior customer experience
- Expanded prowess in Treasury Management, Equipment Finance, and targeted segments

Distinctive Performance

- Impressive pipeline and close rates
- Loan growth not seen by peers
- Spread and fees providing revenue increase
- Higher liquidity self-funded balance sheet growth

Business Model: Unique, Delivering Results

	Revenue (\$MM)	Loans / Leases (Avg. \$B)	Deposits (Avg. \$B)	FTE (EOP)
1H10 – Annualized	\$324.4	\$7.4	\$6.4	487
2009	302.4	7.9	6.0	445

2008 not included as comparable data is not available due to reorganization.

The Model

- 11 Regional Presidents
- Local execution supported by expertise

<u>Segments</u>	<u>Capabilities</u>	<u>Verticals</u>
Middle Market	Treasury Management	Government
Large Corporate	Equipment Finance	Not-for-Profit

Solid Base

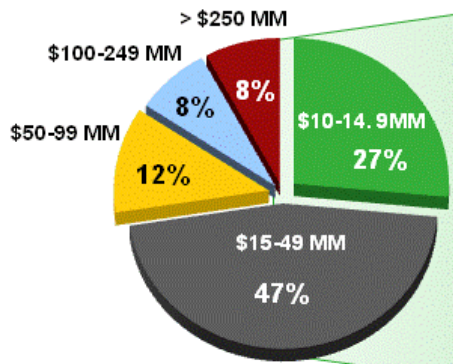
Value Prop

Investments

Returns

Portfolio: Balanced, Diversified, Competitive

Sales by Segment



Industry	HBAN	Market ⁽¹⁾
Manufacturing	16%	23%
Not-for-Profit	4%	7%
Health Care	6%	7%
Transportation / Communications	2%	3%
Wholesale Trade	14%	14%
Utilities	1%	1%
Professional Services	6%	5%
Retail Trade	14%	13%
Personal, Business Services	4%	2%
Construction	11%	7%
Other	23%	17%
Total	100%	100%

Under Indexed

Solid Base
Value Prop
Investments
Returns

- Healthy distribution across industries and segments; resembles the market mix
- Attacking under-indexed opportunities... Not-for-Profit and Healthcare with targeted strategies

(1) Footprint data includes all counties with a Huntington branch presence

Customer Experience: Recognized Excellence

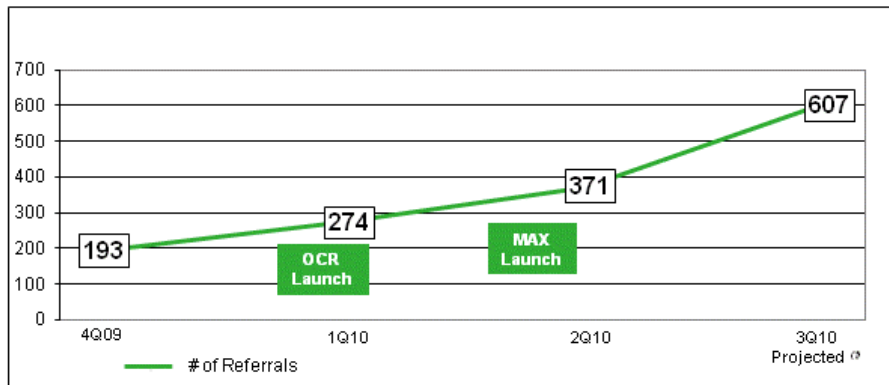
		HBAN	PNC	FITB	CMA
Expected net change in amount of business conducted with the Bank	#1	23	16	12	10

Likeliness to recommend	#1	68	59	58	59
Likelihood to continue using for future banking needs	#1	84	77	74	72
Customer satisfaction	#1	84	79	73	79

- Outperforming regional banking competitors in all categories
- Positive, consistent customer experience creates a stable portfolio
- Exceptional loyalty provides confidence to expand wallet share

Source: Greenwich Associates 2009 Middle Market Banking Study

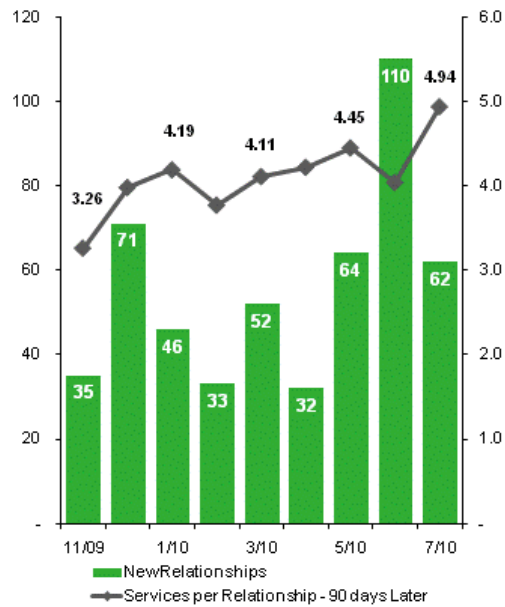
OCR: Unsurpassed Referral Volume



- OCR increases sales velocity
- Since adoption of MAX system
 - 16% of referrals from Commercial to other segments resulted in closed sales
 - 23% of referrals received by Commercial resulted in closed sales

(1) = (July + August) + (July/August average)

Cross-Selling: Substantial Revenue Creation



Average Middle Market Penetration Services per Relationship 2010 = 4.25

An average 1X service addition across the Middle Market portfolio increases revenue by \$17 MM

Solid Base
Value Prop
Investments
Returns

Talent: Attracting Industry's Best

New Executives

- Regional President, Cleveland
- Regional President, Pittsburgh
- Commercial Regional Manager, East Michigan
- Commercial Regional Manager, Columbus
- President, Huntington Equipment Finance
- Treasury Management Director
- Commercial Strategy Director
- Large Corporate Banking Director

Investing Their Future in Huntington

- Proven track records at competitor banks
 - JPM Chase; RBS-Citizens; PNC/NCC; Comerica; Fifth-Third; Key
- Recruiting and hiring continues at executive level
 - 32 new customer facing bankers

Solid Base

Value Prop

Investments

Returns

Equipment Finance: \$2 B Asset Growth

	6/30/10	2-3 Year Target
Asset base	\$0.9 B	\$2.5 B to \$3.0B
Annual loan / lease production	>\$482 MM ⁽¹⁾	\$1.5 B to \$2.0 B
Bank client penetration	2.78%	7.50%
Bank leasing rank ⁽²⁾	Top 20	Top 10
Overall market rank ⁽³⁾	Top 50	Top 25

Solid Base

Value Prop

Investments

Returns

Building for Growth

- Investment in asset-specific vertical markets (business aircraft, marine transportation, rail)
- Large corporate focus enables entry to new customer segment
- Capital markets capabilities to manage portfolio diversification
- Investment in technology leasing platform

Differentiating for Results

- Local service delivery
- Strategically aligned with Bank partners – driving market share gains
- Aggressive business development culture fueling pipeline expansion

(1) 1H10 annualized

(2) Source: Monitor, July/August 2010

(3) Source: Monitor, June 2010 (overall market includes independents and captive finance companies)



Treasury Management: \$100 MM Revenue Opportunity

	6/30/10	2-3 Year Target
TM product penetration	39%	90%+
TM fee revenue as % of total C&I loans	0.76%	1.50%
Customer service	Award-winning	Award-winning
Product and capabilities	Generally competitive	Fully competitive, differentiated
	Transactions-focused	Information-focused
New service implementation	Days or weeks	Less than 24 hours
Total annual revenue (fee + spread) ⁽¹⁾	\$327 MM ⁽²⁾	\$425 MM

Solid Base

Value Prop

Investments

Returns

Building for Growth

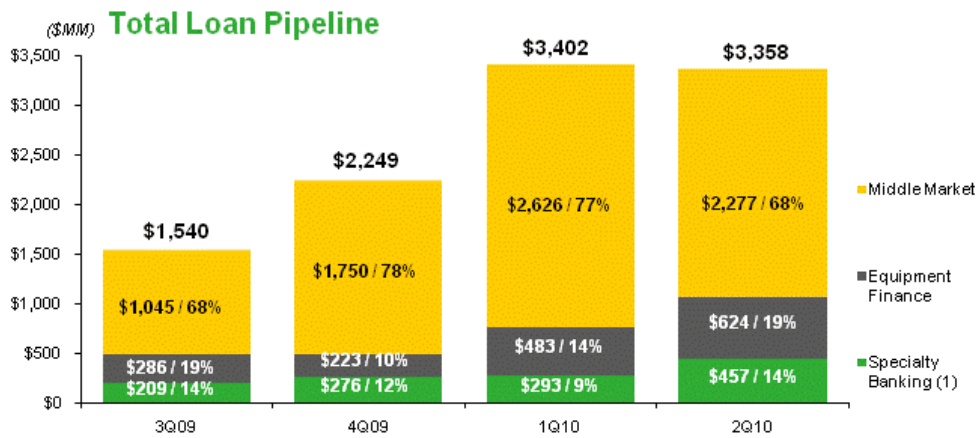
- Strong new leadership team
- Closing capability gaps in 2011
- Scaling products and processes
- Adding sales structure, discipline, alternative channels

Differentiating for Results

- Buy it today, use it today – fast and seamless implementation
- Minimize new customer switching costs
- Leading with Treasury Management

(1) = Sum of Commercial Banking, Business Banking, Commercial Real Estate, PFG and AFDS
 (2) 1H10 annualized

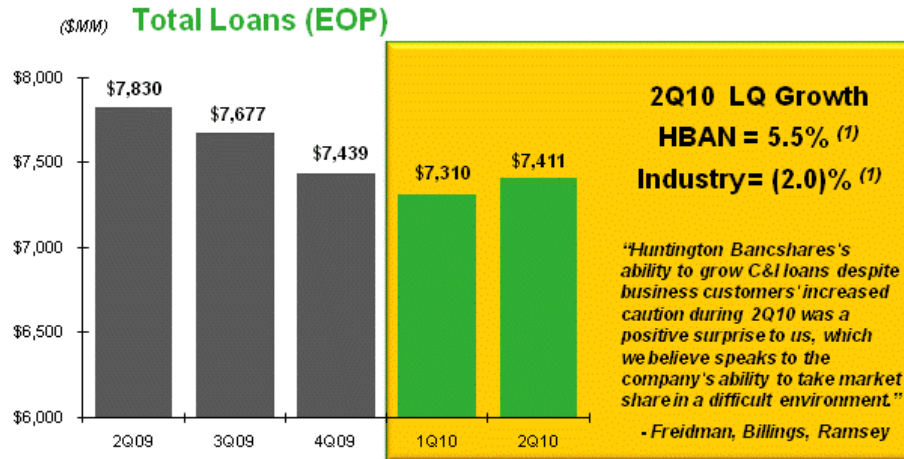
Pipeline: Record Levels, Maintaining Strong Close Rates



- Diversified pipeline with growth momentum - 119% increase since 3Q09
- Specialty Banking ⁽¹⁾ and Equipment Finance pipelines increased 118% since 3Q09
- Sustainable close rates with significantly higher pipeline

(1) Includes large corporate, government, and not-for-profit

2Q10 Loan Growth: Huntington Grows, Industry Declines

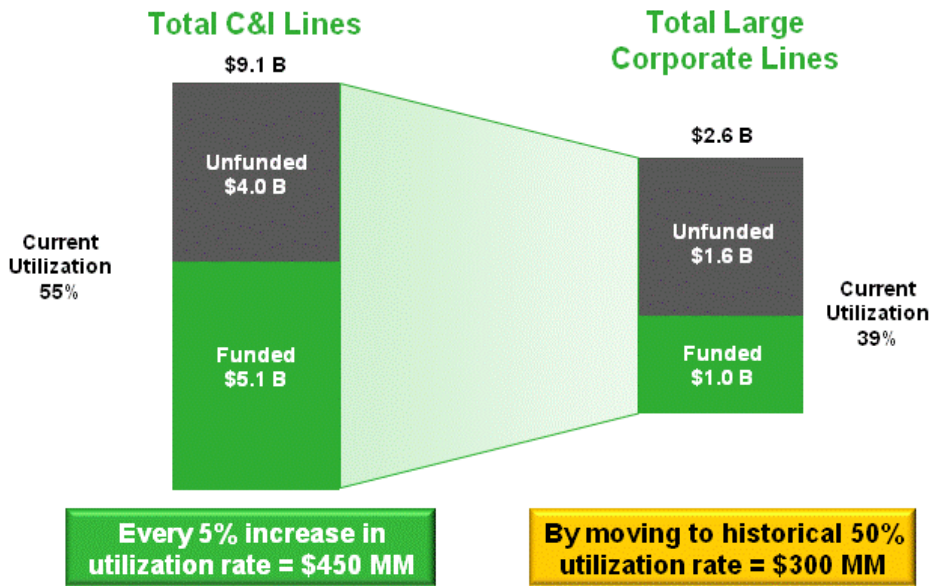


- June 2010 YOY decline: HBAN = 5.3%, Industry = 16.4% ⁽¹⁾
- Sustainable pipeline with diversification of risk
- Moderate to low risk balance sheet alignment

(1) Annualized percentages, ending period balances; Industry source: Federal Reserve Board



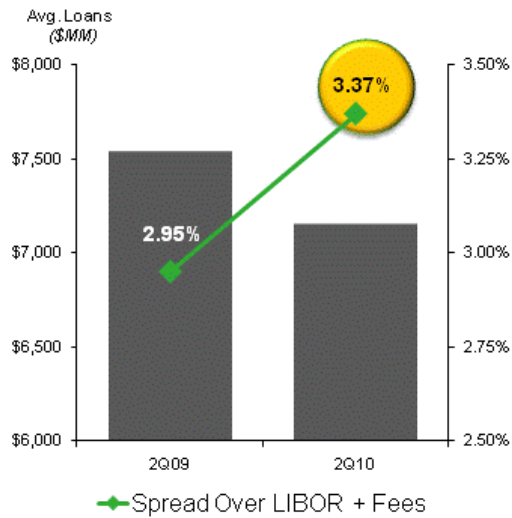
Unfunded Loan Commitments: Growth Opportunity ⁽¹⁾



Solid Base
Value Prop
Investments
Returns

(1) 6/30/10

Pricing: Optimizing the Portfolio



- Better spread and higher loan fees
- Spread Over LIBOR + Loan Fees in 2Q10 loan portfolio were \$26.6 MM, up 4.3% from 2Q09
- Higher profitability on optimized portfolio

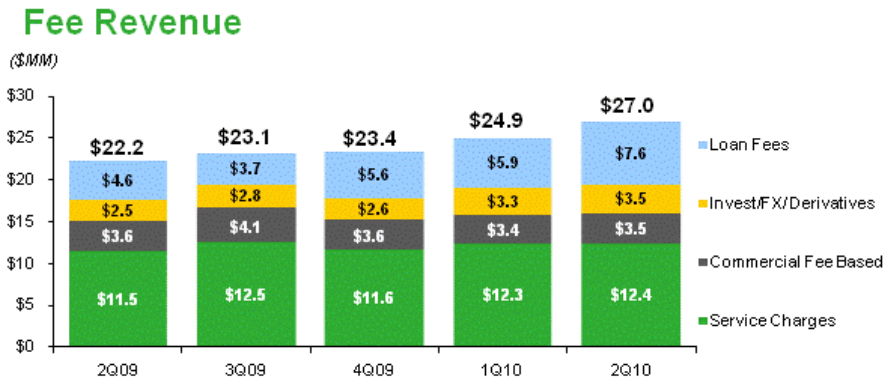
Solid Base

Value Prop

Investments

Returns

Fee Revenue: 23% Increase YOY ⁽¹⁾

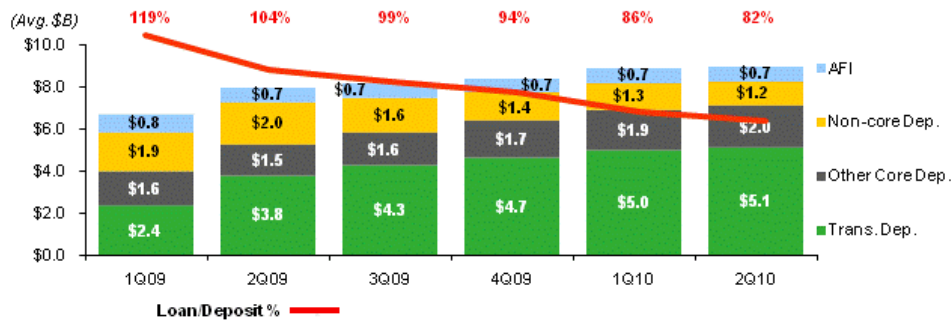


- Deeper relationships driving higher revenue
- Smaller book of *higher quality* business
- Shift from credit focus to total customer solution to increase share-of-wallet

(1) 2Q10 vs. 2Q09

Deposits: Now Self-Funded

COF ⁽¹⁾ 1.02% 0.87% 0.69% 0.57% 0.45% 0.41% (61) bp



- 30% decline in non-core funding since 1Q09
- Liquidity is up:
 - Net new customer and customer type
 - Move to primary bank status among existing customers

(1) Total deposit cost of funds

Commercial Banking – Breaking Away

Distinctive Capabilities

- Solid loan portfolio with ample growth potential
- Unleashing the significant power of cross-sell
- Superior customer experience
- Expanded prowess in Treasury Management, Equipment Finance, and targeted segments

Distinctive Performance

- Impressive pipeline and close rates
- Loan growth not seen by peers
- Spread and fees providing revenue increase
- Higher liquidity self-funded balance sheet growth

- **Jim Dunlap**
 - SEVP – Regional and Commercial Banking Director
- **Jim Barron**
 - SVP – Foreign Exchange Corporate Sales
- **Doug Hartsema**
 - SVP – Treasury Management Director
- **Rick Remiker**
 - EVP – President, Huntington Equipment Finance



Private Financial Group

Dan Benhase
SEVP – Private Financial Group
Director

Private Financial Group – Breaking Away

- A solid base to leverage
- Taking market share
- Growing share-of-wallet
- Investing to grow trust assets

Private Financial Group – Overview

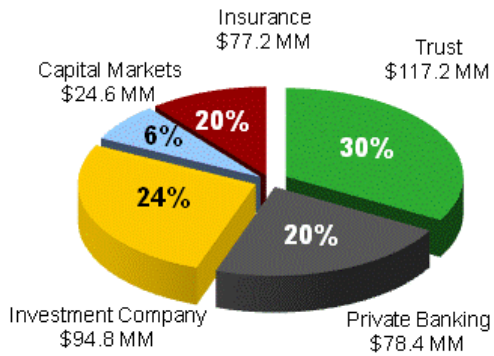
	Revenue ⁽¹⁾ (\$MM)	Deposits (Avg. \$B)	Trust Assets (EOP \$B)	AUM (EOP \$B)	FTE (EOP)
1H10 – Annualized	\$392.2	\$3.2	\$50.9	\$12.7	1,467
2009	357.1	2.5	49.4	13.0	1,395
2008	379.7	1.6	44.0	13.3	1,401

- 1H10 Annualized revenue exceeds 2008 level
- Trust assets growing
- Assets Under Management near record highs despite difficult environment

(1) Before fee sharing

Balanced Revenue Mix

1H10 Revenue ⁽¹⁾



Manufacturing

- Huntington Funds
- Huntington Asset Services
- Retirement Services

Distribution – Local Delivery

- Investment Company
- Insurance
- Private Banking
- Trust Officers
- Personal Bankers
- Capital Markets

Solid Base

Value Prop

Investments

Returns

(1) Annualized and before fee sharing

Competitive Advantage – Breadth of Services

Trust Income

- Personal trust
- Retirement plan services
- Huntington Funds
- Corporate trust
- Huntington Asset Services

Broker/Dealer

- Retail
- Wealth management/
independent channel
- Institutional fixed income
- Underwriting

Private Banking

- “Total Service” banking
- National settlements

Insurance

- Commercial P & C
- Benefits
- Title agency
- Personal lines
- Specialty

Capital Markets

- Interest rate derivatives
- Equity derivatives
- Foreign exchange

Solid Base

Value Prop

Investments

Returns

Significant Footprint Wealth

Client

- **Average age:** 54 years old
- **Annual income:** \$250,000+
- **Net worth:** \$500,000+ excluding primary residence
- **Loyal:** Three quarters of our private banking clients with us more than six years
- **Connected:** Cross-sell of 5.73 products per client

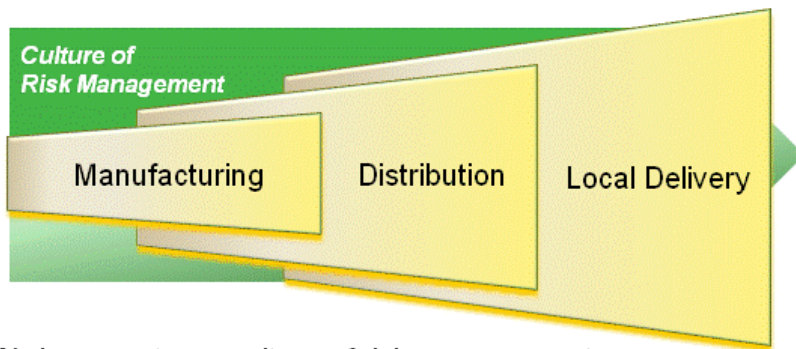
Market

Within 5 miles of a Huntington branch

	PFG Target HHs	Huntington PFG HHs	Share of Target
OH	50,367	8,811	17.5%
MI	24,595	1,227	5.0%
PA	8,945	245	2.7%
IND	6,682	599	9.0%
WV	1,789	610	34.1%
KY	1,014	182	18.0%
Total	93,392	11,674	12.5%

Solid Base
Value Prop
Investments
Returns

Competitive Advantage – Business Model



- We have a strong culture of risk management
 - Avoided CDOs, SIVs, Auction Rate Securities
 - Investment approach performed well during difficult cycle
 - Well-prepared to thrive in new regulatory environment
- We don't outsource solutions, we manufacture them
 - Creative proprietary products to entice investor interest

Solid Base

Value Prop

Investments

Returns

Huntington Funds Performing, Growing

Morningstar Four Star Funds

as of 6/30/10



Huntington International Equity Fund, Class A
 Huntington Dividend Capture Fund, Class A

Top Lipper Quartile (1)

as of 6/30/10

Huntington Dividend Capture Fund, Class A

Multi-Cap Value Funds Category

Huntington Income Equity Fund, Class A

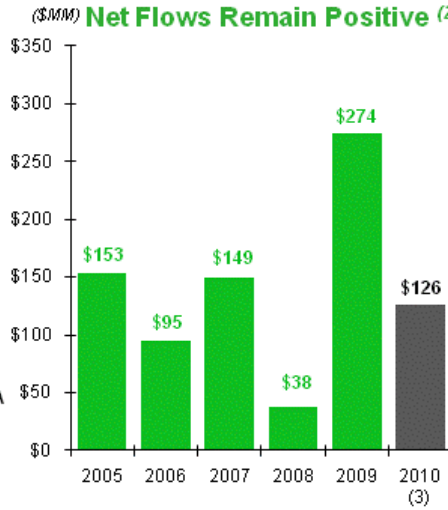
Equity Income Funds Category

Huntington Macro 100 Fund, Class A

Multi-Cap Core Funds Category

Through Turbulent Markets

Net Flows Remain Positive (2)



Solid Base
 Value Prop
 Investments
 Returns

(1) Lipper Rankings are based on Total Return and do not take sales charge into account (see slide in Appendix for additional information)
 (2) Excludes Money Market Funds
 (3) 1H10 annualized

Win the Share Battle

-- *Market Share – Share-of-Wallet*

1. Taking market share

- Opening new and expanding existing offices
- Adding revenue-generating positions... Huntington now a magnet for top market talent

Solid Base

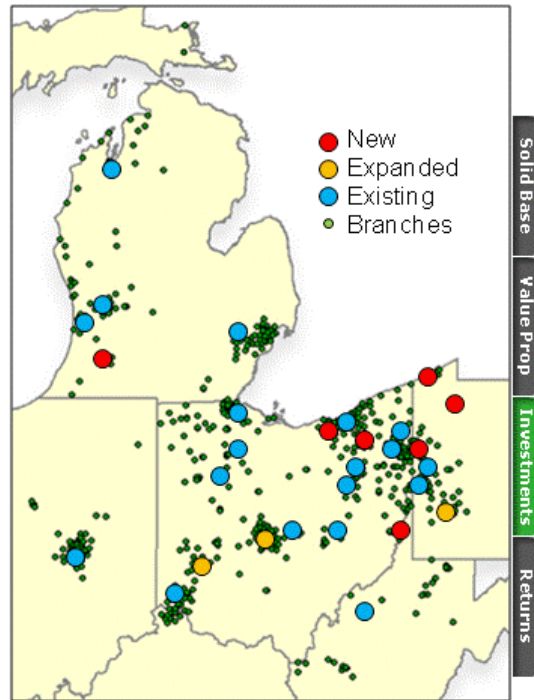
Value Prop

Investments

Returns

Grow Market Share Expanding Reach

- Capitalize on competitor retrenchment with expansion
 - 7 new offices
 - 3 expanded offices
 - 96 new revenue generators – 10% increase



Win the Share Battle

-- *Market Share – Share-of-Wallet*

2. Growing share-of-wallet

- Relentless pursuit of cross-sell
 - Deeper penetration of our commercial client base
 - Gaining more business from existing clients
- Aggressive management of cross-sell activity with new technology

Solid Base

Value Prop

Investments

Returns

Sell Deeper With Relentless Cross-Sell

- **Unified sales model puts focus on client**

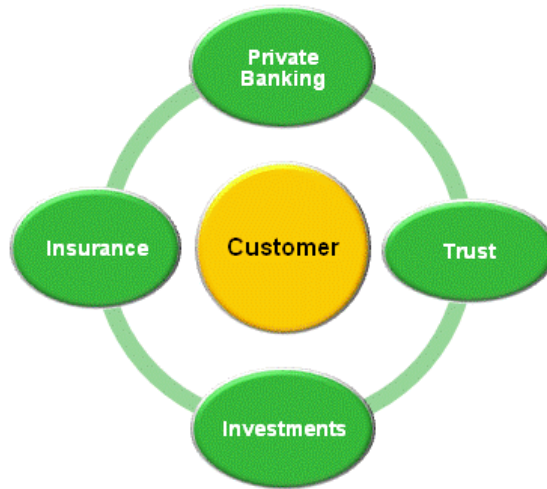
- Bringing best solutions
- Winning more

- **Substantive, quality products and services available for cross-sell**

- **8th** nationally in bank broker annuity sales
- **5th** largest bank insurance agency
- **9th** largest corporate trustee

- **Focus on commercial segment for:**

- Insurance
- Retirement plans
- Interest rate derivatives
- Foreign exchange



Solid Base

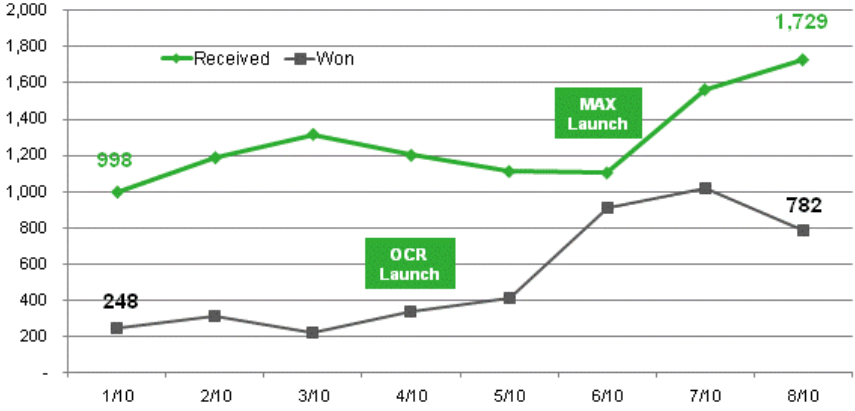
Value Prop

Investments

Returns

OCR: Driving Improvement in Cross-Sell Referrals and Wins

PFG Wins 21.7% of referrals



Solid Base
Value Prop
Investments
Returns

Win the Share Battle

-- *Market Share – Share-of-Wallet*

3. Investing to grow trust assets

- Manufacturing unique product and service offerings to capture investor interest
- Build third-party distribution

Solid Base

Value Prop

Investments

Returns

Trust Assets Are Growing

- \$5 B, or 12%, YTD ⁽¹⁾ growth in assets under custody through Huntington Asset Services
- Huntington Funds distribution channels
 - Wealth management
 - Retirement plans
 - Broker / dealer
 - Building third-party distribution
- Will launch three actively managed Exchange Traded Funds (ETF) in 1Q 2011
- 7 new + 3 expanded wealth management offices

(1) Through July 31, 2010

Significant Three-Year Revenue Growth Potential

Historical Revenue Growth

	2000-2009 CAGR
Trust revenue	+8%
S&P 500	(3)%

Cumulative Percent Change Opportunity ⁽¹⁾

Productivity of existing bank customer base	20%
Initiatives to grow assets under management	17
Initiatives to increase cross-sell	<u>15</u>
Total	52%

(1) 3-year cumulative percent change from 1H10 revenue

Formula for Winning

- Increased market share
 - New offices
 - New top talent, more revenue generators
- Cross-sell
 - Build on 5.73 products per client
- Investments
 - Assets under custody +\$5 B this year
 - Assets under management
 - New products and performance
 - Third-party platforms

- **Dan Benhase**
 - SEVP – Private Financial Group Director
- **Randy Bateman**
 - Chief Investment Officer – President, Huntington Asset Advisors
- **Rob Comfort**
 - President – Huntington Investment Company
- **Peter Dunlap**
 - President – Huntington Insurance Incorporated



**Auto Finance & Dealer
Services**

Nick Stanutz
SEVP – Auto Finance Group
Director

Auto Finance and Dealer Services – Breaking Away

- Managed well for over a decade
- Tremendous operating leverage
- #1 recognized bank auto finance lender in the nation
- Dominant in our Midwestern markets
- Extremely loyal dealer base
- Sustainable profitability

Differentiated Business Model and Execution

	Revenue (\$MM)	Loans / Leases (Avg. \$B)	Deposits (Avg. \$B)	Dealers (EOP)	FTE (EOP)
1H10 – annualized	\$232.8	\$6.1 ⁽¹⁾	\$0.1	2,300	112
2009	203.0	4.9	0.1	2,200 ⁽²⁾	96 ⁽²⁾
2008	208.7	5.9	0.1	3,500	126

- A Huntington core business since the early 1950s
- Strong industry reputation
 - Leverageable
 - Consistent
 - Execution capabilities
- 11 states of origination

(1) Reflects consolidation of \$0.8B of securitized loans

(2) Reflects withdrawal from Southwest and Southeast markets

Market Leader ⁽¹⁾

2Q10
Originations

Rank ⁽²⁾

\$396 MM

130

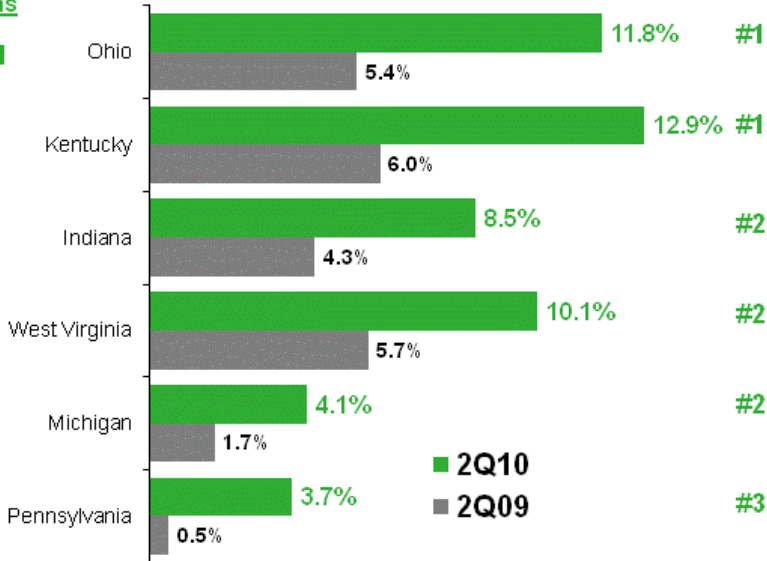
106

41

98

173

\$944 MM



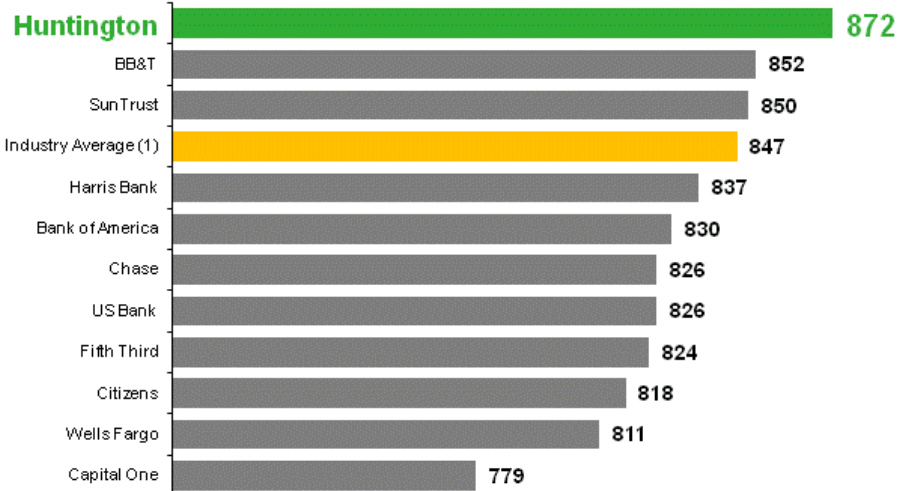
Solid Base
Value Prop
Investments
Returns

■ 2Q10
■ 2Q09

(1) Source: AutoCount
(2) % of total financed vehicles excluding captive finance companies

#1 Bank in the U.S. in Dealer Satisfaction

Prime Retail Credit (1000 point scale – Bank Participants)



Solid Base
Value Prop
Investments
Returns

(1) All bank and non-bank participants

Earning Premium Pricing in a Commodity Business

- “Lenders who are successful in satisfying automotive dealers by meeting key performance expectations are more likely to capture a greater share of preferred loan applications... which can drive higher levels of revenue and profitability.”
- “Key performance indicators...proactive lines of communication; improving speed of approval and funding; satisfying interactions.”
- “...deals booked with Huntington National Bank in 2009 with similar credit scores, loan percent to collateral value, term and down payments **have buy rates that are 20 to 50 basis points higher** compared with other banks competing in the prime space.”

Solid Base

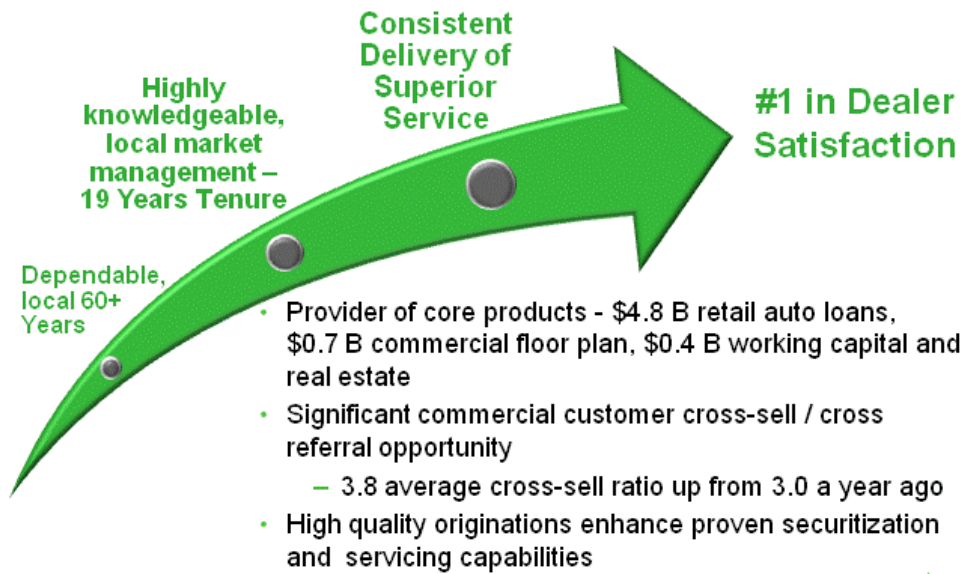
Value Prop

Investments

Returns

Proven Model Drives Enhanced Profitability

“Best-in-Class” Business Model



Solid Base

Value Prop

Investments

Returns

Growing Revenue

(\$ B)	YTD 2010	2009	2008
Retail Loans			
Average outstandings	\$ 4.3 ⁽¹⁾	\$ 3.2	\$ 3.7
Net spread ⁽²⁾	2.69%	2.77%	2.39%
Commercial Floor Plan Loans			
Average outstandings	\$ 0.7	\$ 0.7	\$ 0.8
Net spread ⁽²⁾	2.98%	2.08%	1.45%

Solid Base

Value Prop

Investments

Returns

(1) Reflects consolidation of \$0.8 B of securitized loans

(2) Loan rate net of dealer premium amortization, origination and other fees and funding costs



Strong Credit Discipline

(\$ B)	YTD 2010	2009	2008
Retail Loans			
Net charge-offs	\$12.9	\$47.5	\$41.2
Net charge-off % ⁽¹⁾	0.61%	1.51%	1.21%
Commercial Floor Plan Loans			
Net charge-offs	None	None	None

(1) Annualized

Solid Base

Value Prop

Investments

Returns

Strong Performance Metrics

Originations

	2Q10	1Q10	4Q09	3Q09	2Q09
Amount (\$MM)	\$ 944	\$ 678	\$ 516	\$ 394	\$ 277
Avg. LTV	88%	87%	89%	91%	95%
Avg. FICO	770	769	771	763	759
Expected cumulative loss	0.72%	0.70%	0.65%	0.74%	0.92%

Portfolio Performance

30+ days PD & accruing %	1.20%	1.30%	1.98%	2.02%	2.06%
Year-to-Date NCO %	0.61%	0.76%	1.51%	1.52%	1.63%

Solid Base

Value Prop

Investments

Returns

(1) Annualized

Being Opportunistic – Breaking Away

Market Expansion Criteria

- Quality management available
- Market familiarity

New Markets

- Eastern Pennsylvania – March 2010
- New England – September 2010

Solid Base

Value Prop

Investments

Returns

Growing Share – Building on the Foundation

Retail Auto Loans

Existing markets

Industry growth in vehicle sales of 10% per year

Improved market share – 1% increase equals:

Newly entered / expanded markets

Commercial Dealer Loans

Consistent 20% in growth potential in outstandings

	Annual Revenue Opportunity
Industry growth in vehicle sales of 10% per year	\$8.0 MM
Improved market share – 1% increase equals:	7.0
Newly entered / expanded markets	6.0
Total	\$26.7 MM

Solid Base

Value Prop

Investments

Returns

Continued “Best-in-Class” Reputation

- Increase market share in core /new markets
- Higher cashing ratio
- Improved product penetration of dealer customers

	<u>Today</u>	<u>Target</u>
– Indirect loans funded to Huntington DDA	15%	25%
– Cross-selling to commercial dealers	3.8	5.0

- Improved indirect loan customer cross-sell
 - Deposit account acquisition penetration 10% 15%
- Strong credit metrics

Solid Base

Value Prop

Investments

Returns

Competitive Advantage Drives Profitable Growth

- Business we know... and know well
- Business we can profitably grow
- “Best-in-Class” in our markets
- Long-term dependability drives strong dealer loyalty

Solid Base

Value Prop

Investments

Returns

- **Nick Stanutz**

- SEVP – Auto Finance Group Director

Q & A



Specialized Topics

Don Kimble
SEVP – CFO

Closing Remarks

Steve Steinour
Chairman, President & CEO

Specialized Topics

Reg E – Debit Card Overdraft Fees

- Annual revenue at risk ~\$90 MM
- Estimated annualized reduction based on opt-in ~\$45 MM

Debit Interchange

- Annual revenue at risk ~\$90 MM
- Estimated annualized reduction ~\$54 MM

**Success of our “Fair Play”
banking philosophy is expected to
eventually offset these impacts**

Specialized Topics

Trust Preferred Capital

- \$594 MM outstanding
- 2Q10 Tier 1 qualifying of \$570 MM (134 bp)
- 3.29% 2Q10 average weighted coupons
- Most trade on a limited basis and they trade below par
- No current interest in calling the securities

Deferred Tax Assets

- Total DTA of \$390 MM
- Limitation of \$191 MM for regulatory purpose
- Full recapture in 2011

TARP Repayment

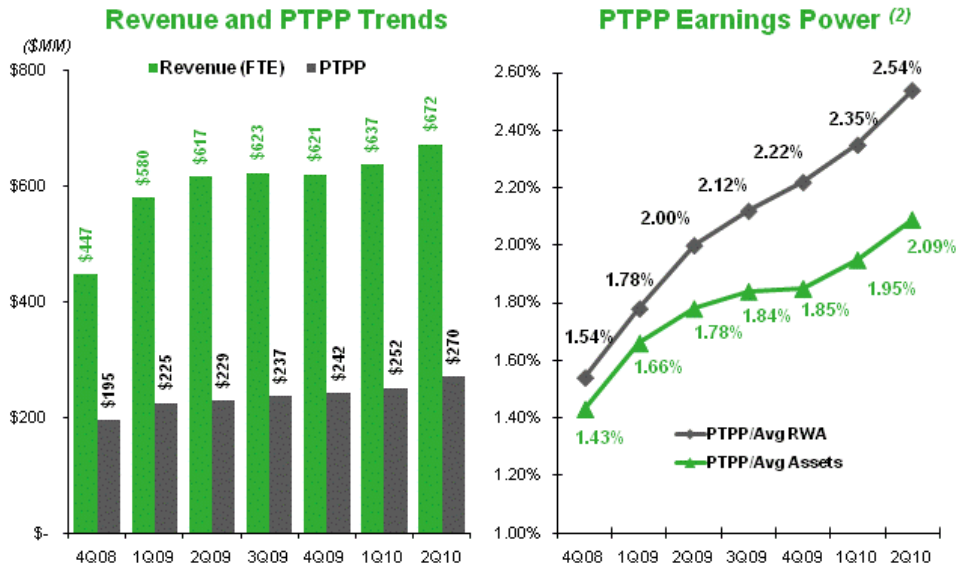
- Will repay when it is prudent to do so
- Economy is still fragile
- Equity markets are challenging to predict
- Clarity may be coming on capital requirements shortly

Specialized Topics

M & A

- Perspective
 - #5 on our strategic plan priority list
 - Currently building a team and playbook with emphasis on strong due diligence (credit... operations... technology) and effective integration
 - Will be a disciplined buyer
- A strategic opportunity and potentially a positive competitive advantage
 - Midwest is ripe for consolidation
 - Winners will offer a revenue opportunity in addition to expense takeouts
 - A strong cross-sell capability and broader array of services and products positions us to offer a profitable revenue opportunity

Revenue and PTPP Growth (1)



(1) Revenue is FTE; See *Basis of Presentation* for definition of PTPP, as well as reconciliation in the Appendix

(2) Annualized

Normalized ROA – 1.10%-1.20%

(\$ 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%

Long-Term Financial Performance Targets

	2Q10	2H10	Long-term ⁽¹⁾
Return on average assets	0.38%	NF	1.10%-1.35%
EPS growth	NM	NF	6%-8%
Net interest margin	3.46%	3.46%+/-	3.30%-3.75%
Noninterest income / Total revenue	40%	<40%	40%-50%
Efficiency ratio	59%	59%+/-	50%-55%
Net charge-offs	3.01%	<2.17% ⁽²⁾	0.35%-0.55%
Tier 1 Common risk-based capital	7.06%	NF	TBD ⁽³⁾
Tangible common equity	6.12%	NF	TBD ⁽³⁾

NM = Not meaningful NF = Not forecasted

(1) Through the cycle

(2) 2Q10 rate excluding impact of Franklin

(3) Subject to the establishment of new regulatory guidelines

Driving Customer and Revenue Growth

1. Deeper service and product penetration of existing customers

- Broader array of services and products
- Rigorous and disciplined sales management and sales process
- Robust sales/ cross-referral technology – MAX

2. Grow customer base and take market share

- A compelling banking philosophy – “Fair Play” banking
- Increase convenience and multiply the effective size of our existing footprint
- Selected out of footprint expansion
- Selective acquisitions

3. A powerful brand

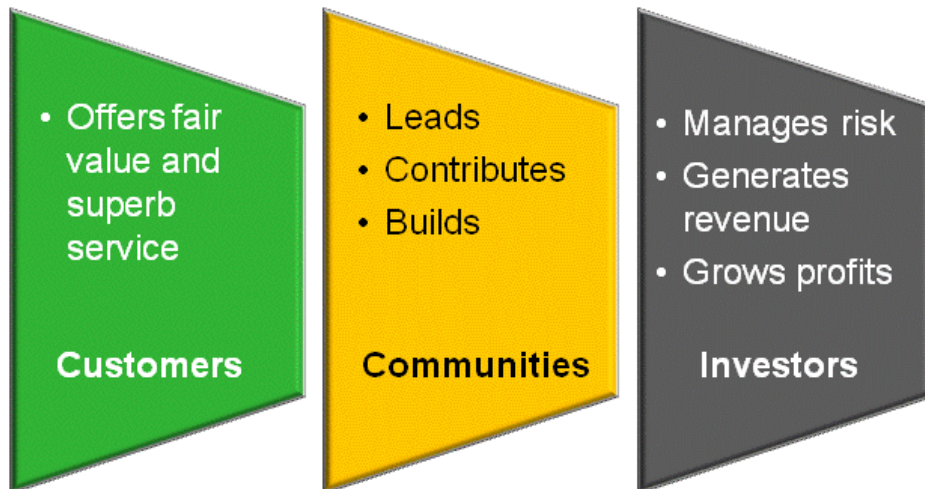
Become a Category of One

A Break Away Opportunity

- The environment and customer psychology has changed dramatically
- To win big requires finding a value proposition that delivers a strong competitive advantage
- Some banks will try old formulas to compensate, or throw in the towel
- Huntington is taking a bold, customer friendly, “Fair Play” banking contrarian approach
- Providing greater value to customers, supported by a powerful brand, will drive both new customers to us and dramatic gains in share-of-wallet

Huntington Is Becoming a Category of One

Huntington Will Be Known As the Midwest Bank That...



Why Will Huntington Win?

Because We Have...

- Been working at this for over a year with evidence of results
- Invested, and will continue to invest, in capacity to drive sustainable revenue growth
- **The leadership**
 - Attracting some of the industry’s “best and brightest”
 - Rigorous goal setting with frequent, methodical, face-to-face follow-up
 - Teamwork and “buy-in” across all segments
- **The focus**
 - Disciplined focus on key financial prerequisites... risk, capital, pricing, and expense

Why Will Huntington Win?

Because We Have...

- **The tools**
 - Enhanced relationship management technology and upgraded MIS / performance tracking mechanisms
- **The alignment**
 - Incentive plans requiring cross-sell / share-of-wallet improvement and delivery of our financial plans at all levels
- **The energy**
 - Highly engaged and re-energized colleagues with a sense of “shared future”
 - Relentless pursuit of “Best-in-Class” performance

Focus and Execution

- **Stephen D. Steinour**
 - Chairman, President, and Chief Executive Officer
- **Don Kimble**
 - SEVP – Chief Financial Officer
- **Dan Neumeyer**
 - SEVP – Chief Credit Officer



Appendix

Lipper Quartile Ranking

* For the 3-, 5- and 10-year time periods ended 6/30/10 the Huntington Income Equity Fund Class A ranked 211 out of 238 funds, 182 out of 192 funds and 88 out of 110 funds, respectively. For the 3- and 5-year time periods ended 6/30/10 the Huntington Macro 100 Fund Class A ranked 376 out of 714 funds and 444 out of 572 funds, respectively. For the 5-year time period ended 6/30/10 the Huntington Dividend Capture Fund Class A ranked 74 out of 202 funds.

AFDS – Market Share Change ⁽¹⁾

	2009	YTD 2010	Change
Ohio			
Huntington	7.3%	11.9%	+4.6%
GMAC	5.4	8.5	+3.1
Chase	12.4	9.7	(2.6)
First Merit	3.3	2.6	(0.7)

	2009	YTD 2010	Change
Kentucky			
Huntington	6.9	12.1	+5.3
GMAC	4.8	7.3	+2.5
Chase	11.4	8.5	(3.0)
Fifth Third	3.8	3.4	(0.4)

	2009	YTD 2010	Change
Indiana			
Huntington	5.4	8.5	+3.1
GMAC	5.9	8.0	+2.2
Chase	11.4	9.9	(1.4)
Harris Bank	1.9	1.3	(0.6)

	2009	YTD 2010	Change
West Virginia			
GMAC	7.3%	13.1%	+5.9%
Huntington	7.0	10.1	+3.1
United Bank	7.7	2.2	(5.5)
Fifth Third	3.3	2.1	(1.2)

	2009	YTD 2010	Change
Michigan			
GMAC	12.1	21.4	+9.3
Huntington	2.5	4.4	+1.9
Chase	13.7	11.5	(2.2)
US Bank	4.5	3.8	(0.7)

	2009	YTD 2010	Change
Pennsylvania			
GMAC	3.5	6.1	+2.6
Huntington	0.7	2.8	+2.2
Chase	8.7	6.8	(1.8)
B of A	2.4	2.3	(0.1)

(1) % of total financed vehicles

Pre-Tax, Pre-Provision Income ⁽¹⁾

(in millions)	2010			2009			2008
	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	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

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.