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): November 15, 2010

HUNTINGTON BANCSHARES INCORPORATED

(Exact name of registrant as specified in its charter)

Maryland	**1-34073**	**31-0724920**
(State or other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

Huntington Center **41 South High Street** **Columbus, Ohio**	**43287**
(Address of Principal Executive Offices)	(Zip Code)

Registrant's telephone number, including area code: **(614) 480-8300**

Not Applicable
(Former name or former address if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01 Regulation FD Disclosure.

The attached Analyst Handout contains information that members of Huntington Bancshares Incorporated (“Huntington”) management will use from time to time through December 31, 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: November 16, 2010

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

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	Analyst Handout

Exhibit 99.1

Huntington

2010 Fourth Quarter Investor Handout

November 15, 2010

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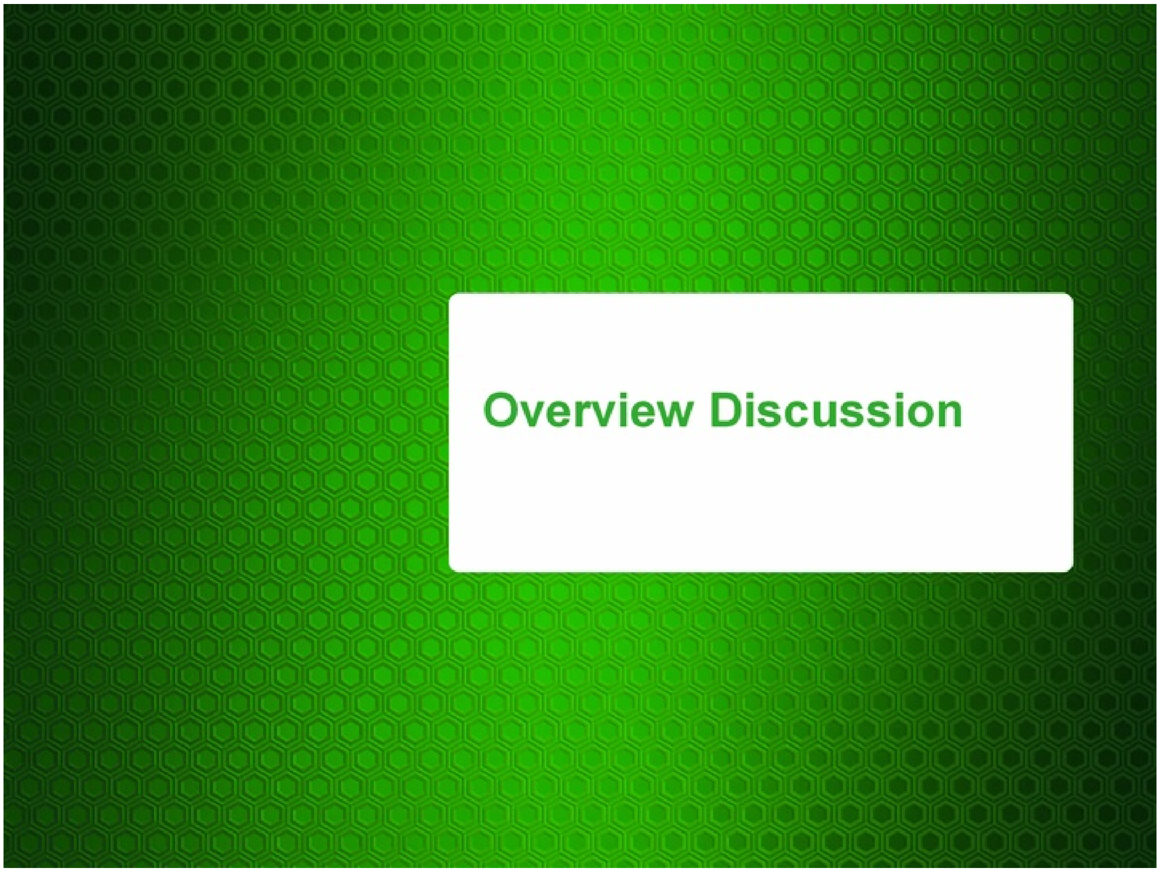

Overview Discussion

Breaking Away

- Driving Customer and Revenue Growth
- Building Revenue Streams
- Rapid Improvement in Credit Quality
- Earnings Drivers and ROA
- Near-Term Priorities

Huntington – A Break Away Opportunity

We are…

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

We will…

- Gain share-of-wallet
- Take market share

Driving Customer and Revenue Growth

1. **Deeper service and product penetration of existing customers**
   - Rigorous and disciplined sales management and sales process
   - Robust sales/ cross-referral technology – MAX
   - Broad array of services and products

Driving Customer and Revenue Growth

2. **Grow customer base and take market share**
   - **"Fair Play"** – a compelling banking philosophy

Our "Fair Play" Banking Philosophy

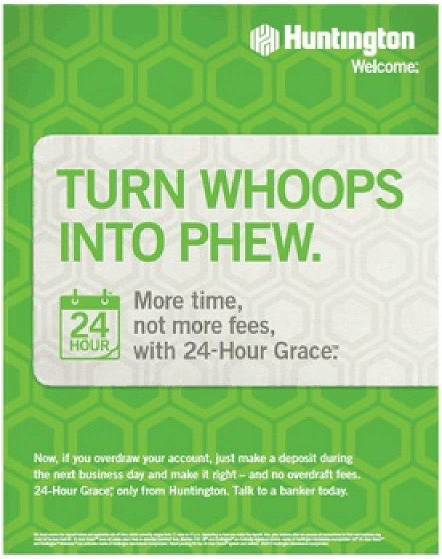
- Deliver a Category of One customer experience that drives higher relative customer satisfaction and acquisition and retention

  1. Simple / compelling products priced fairly and transparently… our version of Southwest Airline's successful "The Bags Fly Free"® market positioning
  2. Best customer service
  3. Relationship driven

"Fair Play" Banking – Step #1
Reduced Bothersome Overdraft Fees

- In June 2010, initiated new overdraft fee policies on three 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

“Fair Play” Banking – Step #2
Roll Out 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 for free on all consumer accounts
- Research showed broad and strong appeal to all customer segments

“Fair Play” Philosophy – Early Stage Observations

• Colleague excitement and engagement	
• Household growth	Better
– New account growth	Higher
– Retention	Higher
• OD fee refunds	Down
• Service charge revenue decline	In Line
• “Halo” affect for businesses	

Driving Customer and Revenue Growth

2. **Grow customer base and take market share**
   - **"Fair Play"** – a compelling banking philosophy
   - Increase convenience and multiply the effective size of our existing footprint

Increase Convenience – Cleveland

67 hrs/week –
More than Other Banks
More Hours = More Revenue

Leverages Existing Distribution

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

Creates Revenue Lift

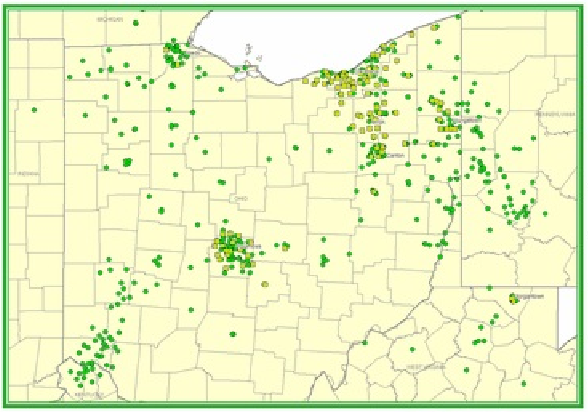
- Checking sales 28% higher
- Balance growth
- Higher service charge income
- Majority of new accounts from largest competitors

Current sales results are equivalent to 15 more branches.

Increase Convenience – Ohio

Giant Eagle / Huntington Partnership

#1 in Ohio Branches



	% of Branches		
MSA	6/10	Pro Forma (1)	
Akron	7.8%	**14.1%**	**#2**
Canton	18.0%	**23.1%**	**#1**
Cleveland	8.8%	**15.0%**	**#1**
Columbus	12.2%	**15.6%**	**#1**
Youngstown	18.1%	**22.9%**	**#1**

● Huntington ■ GIANT EAGLE

372 Branches + 101 In-Store = 473 Branches Over Time

Branch share source, SNL Financial, 6/30/2010

Driving Customer and Revenue Growth

2. Grow customer base and take market share

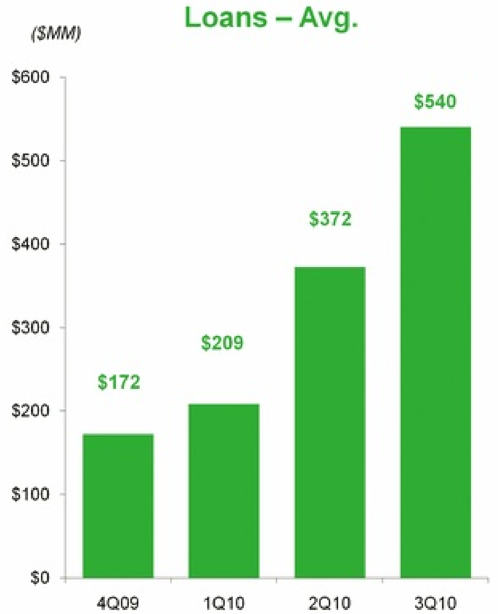
- **"Fair Play"** – a compelling banking philosophy
- Increase convenience and multiply the effective size of our existing footprint
- Selective out-of-footprint expansion
  - Auto Finance and Dealer Service
    - Central and Eastern Pennsylvania
    - New England states – MA, ME, VT, NH, RI

Driving Customer and Revenue Growth

3. Build a powerful brand

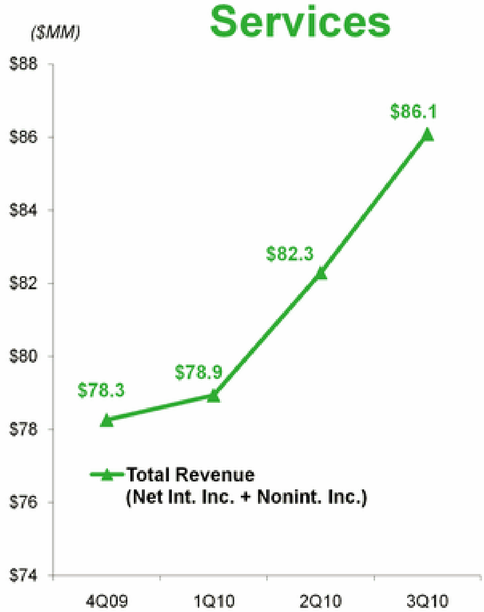
- **The Bank committed to the Midwest**
  - Full commitment
  - Making investments
  - Sourcing locally
  - Big enough to make an impact on our communities
- **Compelling value proposition**
  - Deliver superior customer value through exceptional products and services
  - Shared values with our customers – honest, fair, and common goals for our families, neighborhoods, and communities
  - Invaluable partner with our customers and communities

Building Revenue Streams – Auto Pennsylvania Expansion

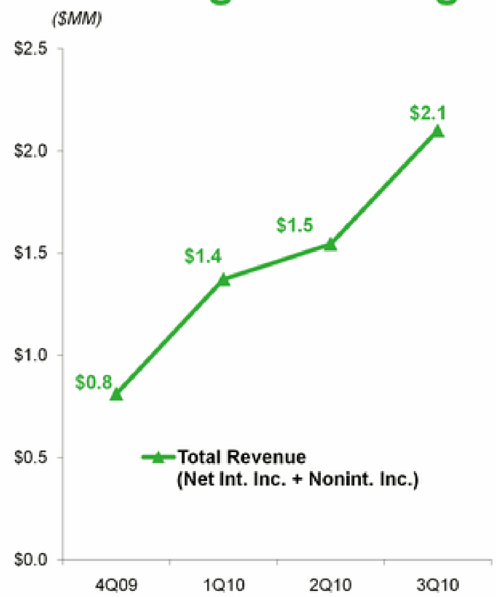


Building Revenue Streams –

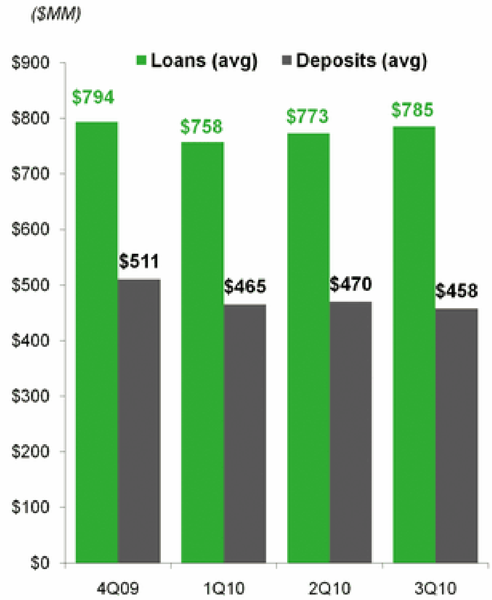
Treasury Management Services



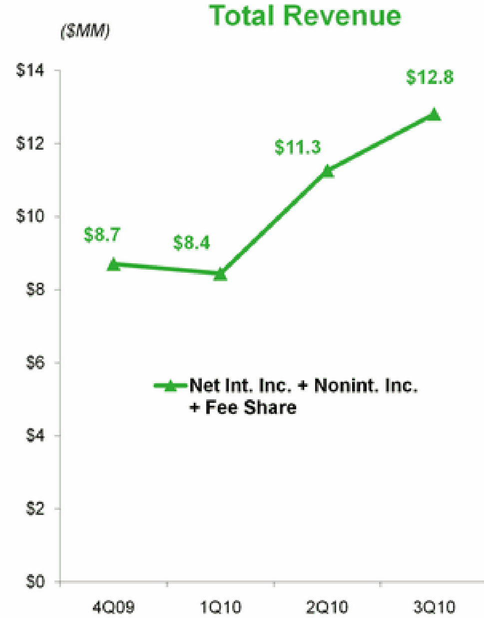
Foreign Exchange



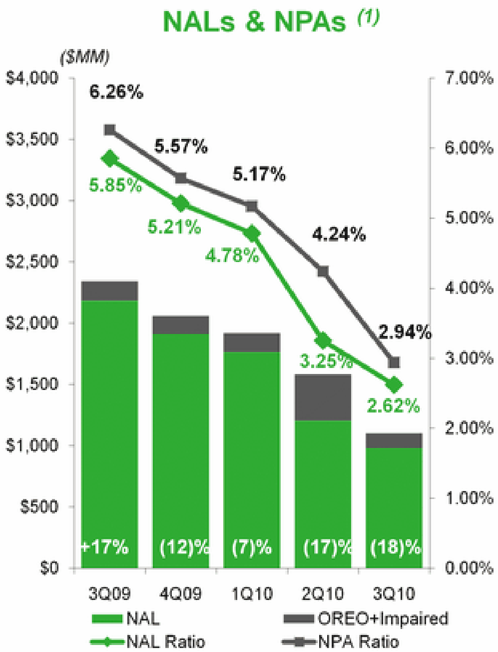
Building Revenue Streams – Commercial Banking Large Corporate

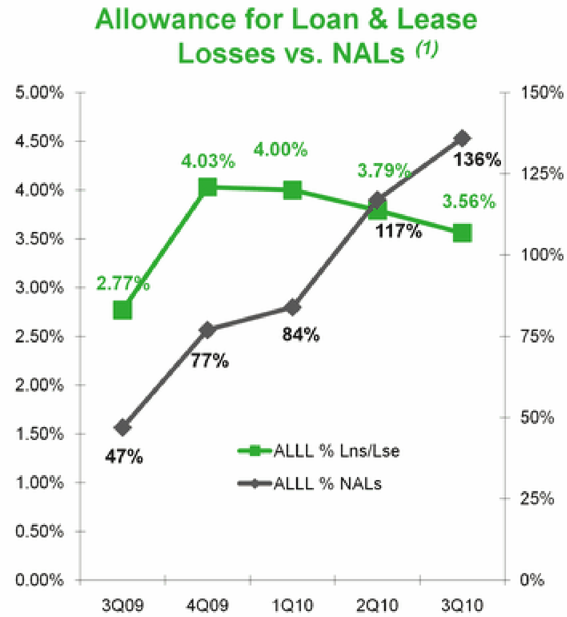


Total Revenue



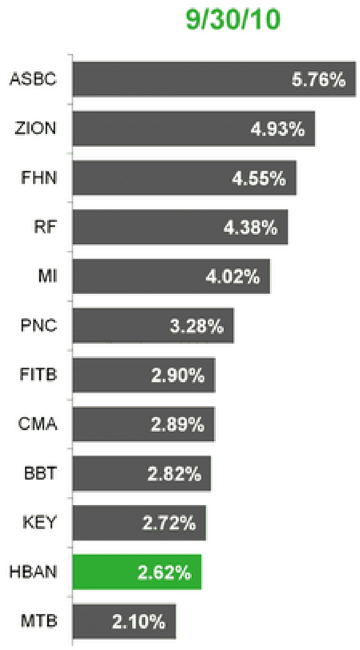
Rapid Improvement in Credit Quality

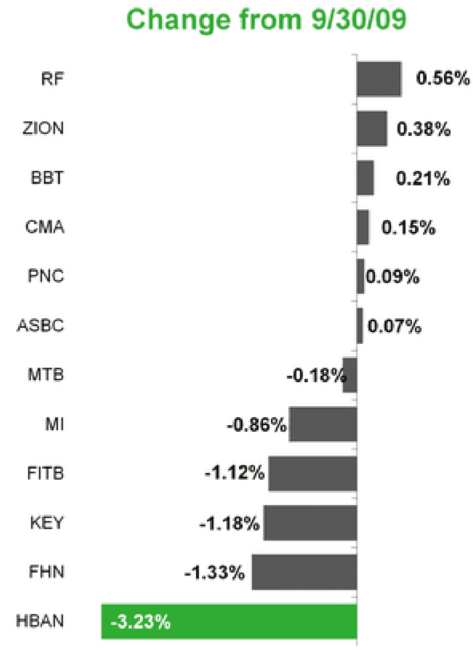




(1) End of period

Rapid Improvement in Credit Quality – Nonaccrual Loans Ratio

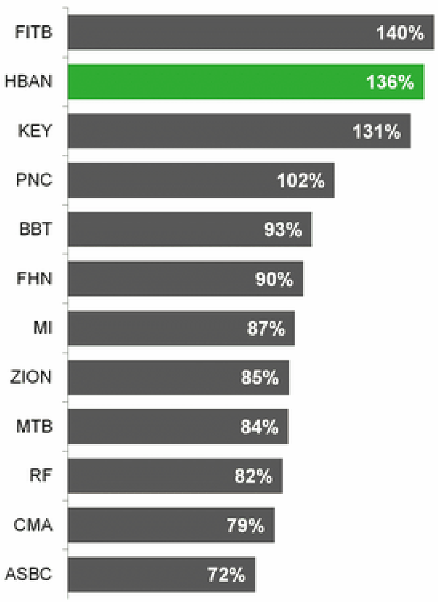




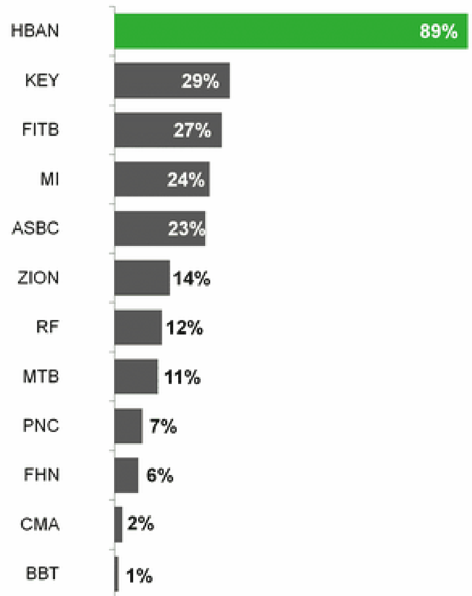
Source: SNL; company reports

Rapid Improvement in Credit Quality – ALLL / Nonaccrual Loans

9/30/10



Change from 9/30/09



Source: SNL; company reports

ROA Opportunity

Sensitivity Analysis on $265 MM – 3Q10

($ MM)

		Net Charge-off Assumption (1)				
		0.35%	*0.40%*	*0.45%*	*0.50%*	*0.55%*
PTPP	**$ 265**					
Less: Intangible amortization	15					
	$ 250	**$ 250**	$ 250	$ 250	$ 250	**$ 250**
Less: Net charge-offs		**33**	37	42	47	**51**
Pre-tax income		**217**	213	208	203	**199**
Less: Taxes	30%	**65**	64	62	61	**60**
Net income		**$ 152**	$ 149	$ 146	$ 142	**$ 139**
ROA		**1.15%**	1.13%	1.11%	1.08%	**1.06%**

Average loans/leases	$ 37,215
Average total assets	52,717

(1) Annualized

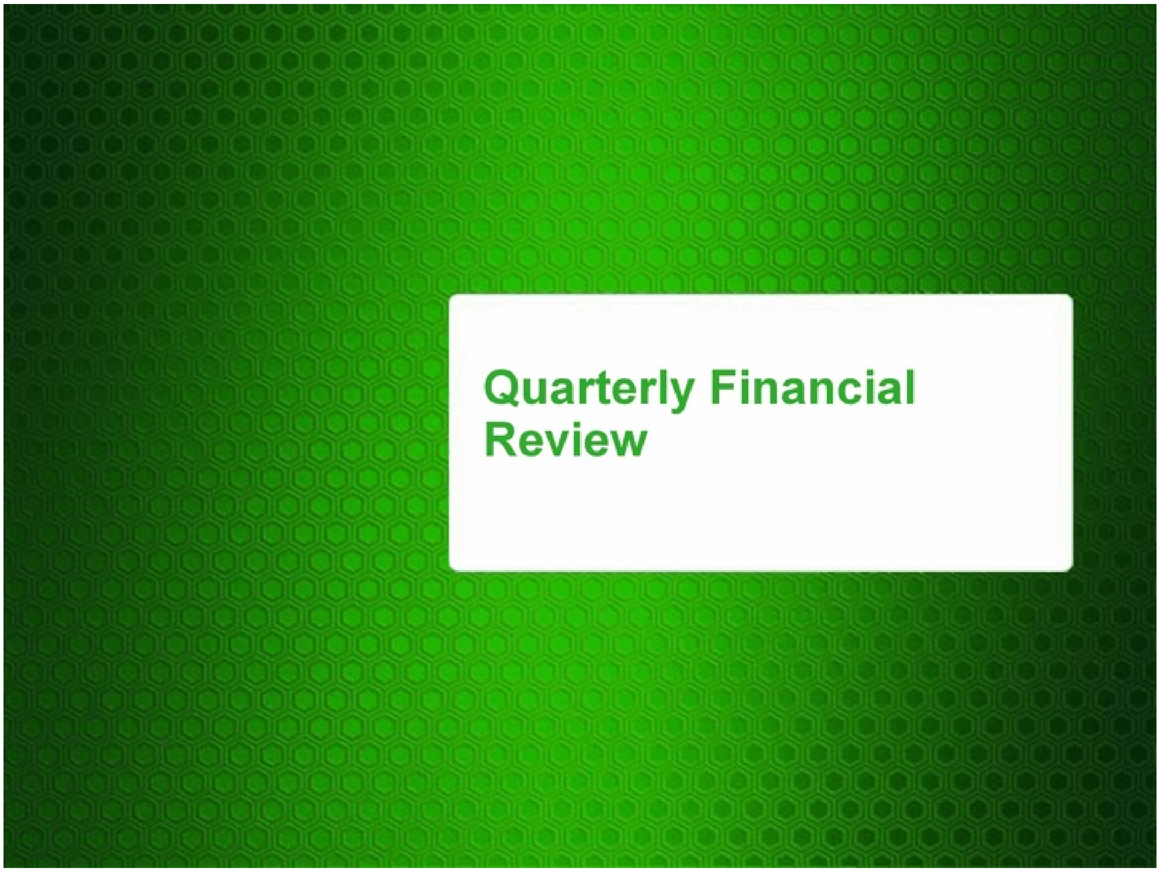
10 year average (1997-2006)	0.55%
3 year average (2004-2006)	0.33%

1.10%-1.35% Long-Term Goal

Near-Term Priorities

- Grow revenues
  - Relentless focus on cross-sell / cross-referrals
  - Increase customer acquisition and retention
  - Feed / grow new revenue streams
  - Grow loans while reducing commercial real estate exposure
  - Continue to improve deposit mix
  - Maintain conservative interest rate risk position
- Drive continued credit quality improvement
- Invest in the brand

Grow Net Income


Quarterly Financial
Review

2010 Third Quarter Performance Highlights

- **$100.9 MM reported net income $0.10 EPS**
- **$265.2 MM pre-tax, pre-provision income [(1)], down $5.2 MM, or 2%**
  - $7.9 MM, or 1%, increase in fully-taxable equivalent revenue
    - $10.4 MM, or 3%, increase in fully-taxable equivalent net interest income
      - 1% annualized growth in loans
      - 3.45% net interest margin, down from 3.46%
    - $2.5 MM, or 1%, decrease in noninterest income
  - $13.5 MM, or 3%, increase in noninterest expense
- **Continued improvement in credit quality trends**
  - 18% decline in total NALs
  - 34% decrease in NCOs… down 7% excluding $80.0 MM Franklin-related [(2)]
  - $119.2 MM provision for credit losses, down $74.2 MM
- **Reserves remain strong**
  - 3.67% period-end allowance for credit losses to total loans and leases, down from 3.90%.
  - 140% ACL coverage of NALs, up from 120%

(1) See *Basis of Presentation* for definition, as well as PTPP Income slide for reconciliation
(2) See Non-Franklin Credit Metrics Reconciliation in Appendix

2010 Third Quarter Performance Highlights (continued)

- **Solid capital**
  - 12.82% and 15.08% Tier 1 and Total risk-based capital ratios, respectively… $2.9 billion and $2.2 billion, respectively, above "well capitalized" thresholds
  - 6.20% tangible common equity ratio, up 8 bps
  - 7.39% Tier 1 common risk-based capital ratio, up 33 bps
- **Liquidity position strengthened**
  - 2% annualized linked-quarter growth in average total core deposits
  - 91% period-end loan-to-deposit ratio

Positioning for Growth

3Q10 Highlights

- Increased Brand Investment
- Retail and Business Banking
  - Introduced "Fair Play" banking philosophy
    - Launched 24-Hour Grace™
  - Signed 15-year agreement with Giant Eagle to rollout 103 full service in-store branches… making Huntington the most convenient bank in Ohio (1)
- Auto Finance and Dealer Services
  - Expanded into 5 New England states… MA, RI, VT, NH, ME

(1) Pro-forma based on existing data

Quarterly Performance Highlights

	3Q10	2Q10	1Q10	4Q09	3Q09
EPS	$0.10	$0.03	$0.01	$(0.56)	$(0.33)
Pre-tax pre-provision income *($MM)* (1)	$265.2	$270.5	$251.8	$242.1	$237.1
Net interest margin	3.45%	3.46%	3.47%	3.19%	3.20%
Efficiency ratio (2)	60.6%	59.4%	60.1%	49.0%	61.4%
Loan & lease growth (3)	1%	1%	(1)%	(8)%	(12)%
Core deposit growth (4)	1%	6%	5%	16%	10%
Net charge-off ratio	1.98%	3.01%	2.58%	4.80%	3.76%
Net charge-off ratio: non-Franklin (5)	1.98%	2.17%	2.48%	4.84%	3.85%
Period End Ratios					
NPA ratio	2.94%	4.24%	5.17%	5.57%	6.26%
ALLL/loans & leases	3.56%	3.79%	4.00%	4.03%	2.77%
ACL/loans & leases	3.67%	3.90%	4.14%	4.16%	2.90%
Tier 1 risk-based capital ratio	12.82%	12.51%	11.97%	12.03%	13.04%
Total risk-based capital ratio	15.08%	14.79%	14.28%	14.41%	16.23%
Tangible common equity/tangible assets	6.20%	6.12%	5.96%	5.92%	6.46%

(1) See PTPP Income slide for reconciliation
(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

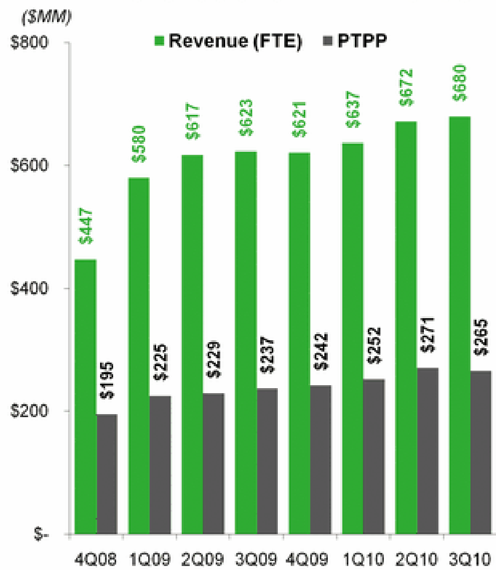
($MM)				Change Better (Worse) vs.		
				2Q10	3Q09	
	3Q10	2Q10	3Q09	Amt.	Amt.	Pct.
Net interest income	$ 410.0	$ 399.7	$ 362.8	$ 10.3	$ 47.1	13 %
Provision	(119.2)	(193.4) [1]	(475.1)	74.2	356.0	75
Noninterest income	267.1	269.6	256.1	(2.5)	11.1	4
Noninterest expense	(427.3)	(413.8)	(401.1)	(13.5)	(26.2)	(7)
Pre-tax income/(loss)	130.6	62.1	(257.4)	68.6	388.0	NM
Net Income/(loss)	$ 100.9	$ 48.8	$ (166.2)	$ 52.2	$ 267.1	NM
EPS	$ 0.10	$ 0.03	$ (0.33)	$ 0.07	$ 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

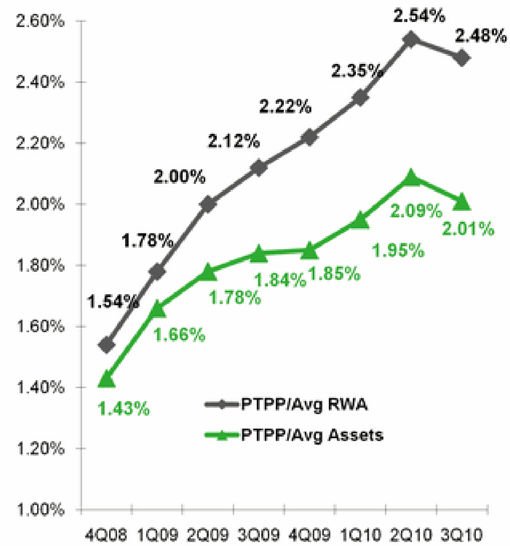
NM - not meaningful

Revenue and PTPP Growth (1)

Revenue and PTPP Trends



PTPP Earnings Power (2)



(1) Revenue is FTE; See *Basis of Presentation* for definition of PTPP, as well as PTPP Income reconciliation slide

(2) Annualized

Pre-Tax, Pre-Provision Income (1)

(in millions)	2010 Third Quarter	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	$ 130.6	$ 62.1	$ 1.6	$ (598.0)	$ (257.4)	$ (137.8)	$ (2,685.0)	$ (669.2)
Add: Provision for credit losses	119.2	193.4	235.0	894.0	475.1	413.7	291.8	722.6
Less: Securities (losses) gains	(0.3)	0.2	(0.0)	(2.6)	(2.4)	(7.3)	2.1	(127.1)
Add: Amortization of intangibles	15.1	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)	-	-
Pre-Tax, Pre-Provision Income [1]	$ 265.2	$ 270.5	$ 251.8	$ 242.1	$ 237.1	$ 229.3	$ 224.6	$ 195.1
Linked-quarter change - amount	$ (5.2)	$ 18.6	$ 9.8	$ 4.9	$ 7.8	$ 4.7	$ 29.5	$ (94.3)
Linked-quarter change - percent	-1.9%	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

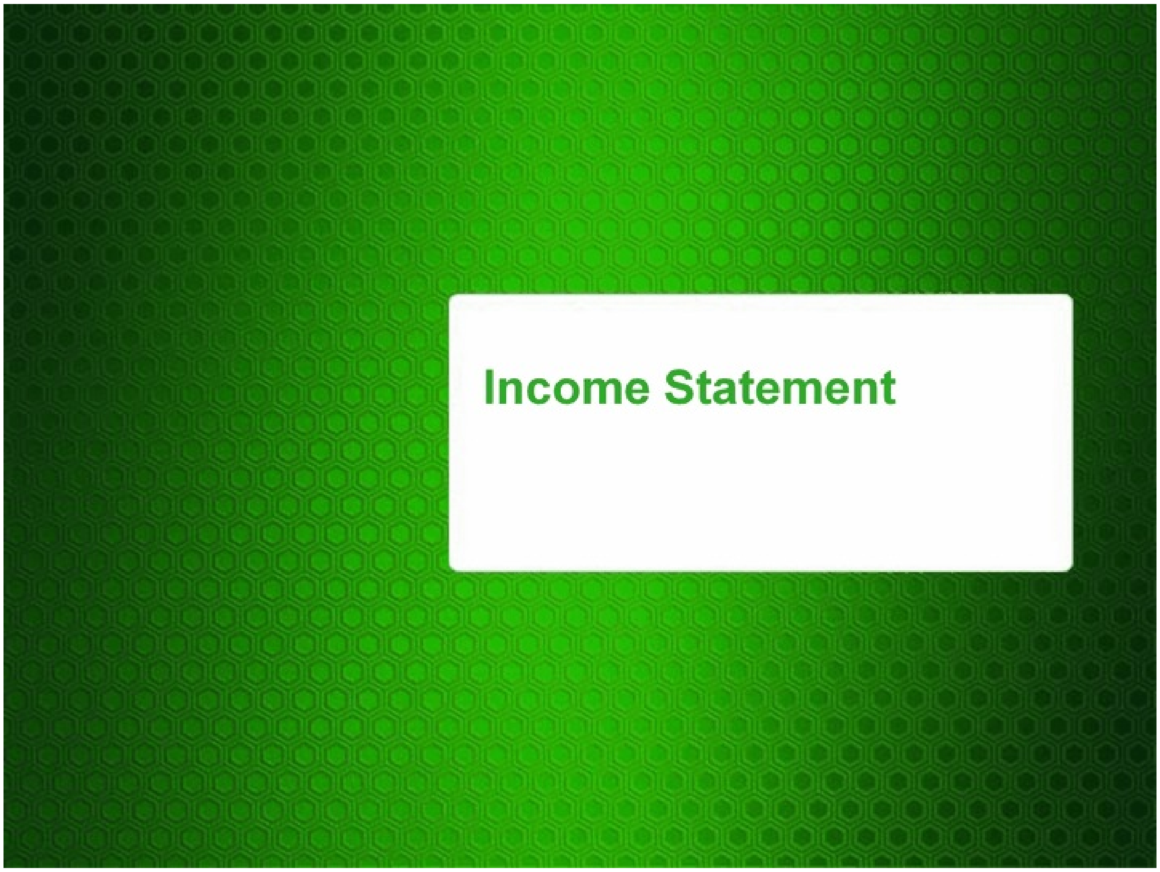
2010 – 2009 Quarterly

(in millions, except per share amounts)	3Q10		2Q10		1Q10	
	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	**$ 100.946**		**$ 48.764**		**$ 39.737**	
Net income applicable to common shares	**$ 71.451**	**$ 0.10**	**$ 19.338**	**$ 0.03**	**$ 10.380**	**$ 0.01**
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	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/Master Card stock	-	-	-	-	31.362	0.04	-	-
Deferred tax valuation allowance benefit (2)	11.341	0.02	(2.206)	(0.00)	2.388	0.01	1.323	0.00
Gain on early extinguishment of debt	73.615	0.07	0.060	0.00	73.038	0.10	0.729	0.00
FDIC special assessment	-	-	-	-	(23.555)	(0.03)	-	-

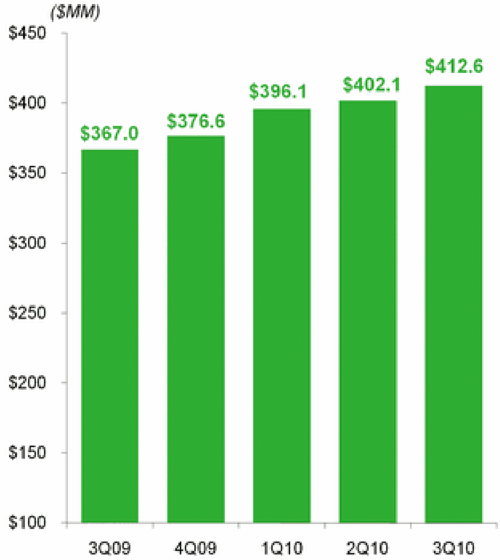
(1) Pre-tax unless otherwise noted

(2) After-tax

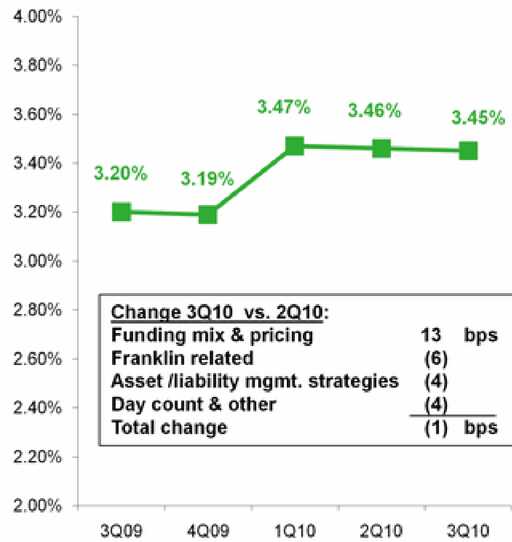

Income Statement

Net Interest Income & Margin (1)

Net Interest Income (FTE)



Net Interest Margin (FTE)

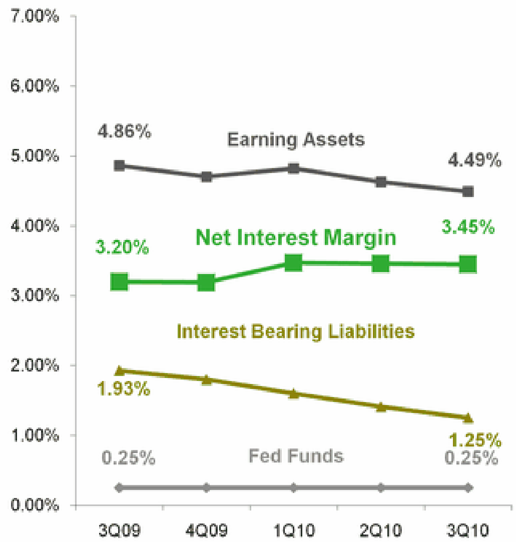


Change 3Q10 vs. 2Q10:		
Funding mix & pricing	13	bps
Franklin related	(6)	
Asset /liability mgmt. strategies	(4)	
Day count & other	(4)	
Total change	(1)	bps

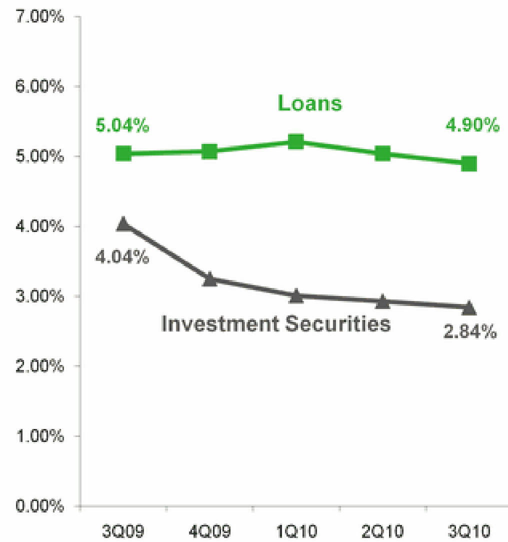
(1) Fully-taxable equivalent basis

Net Interest Margin – Yields & Rates

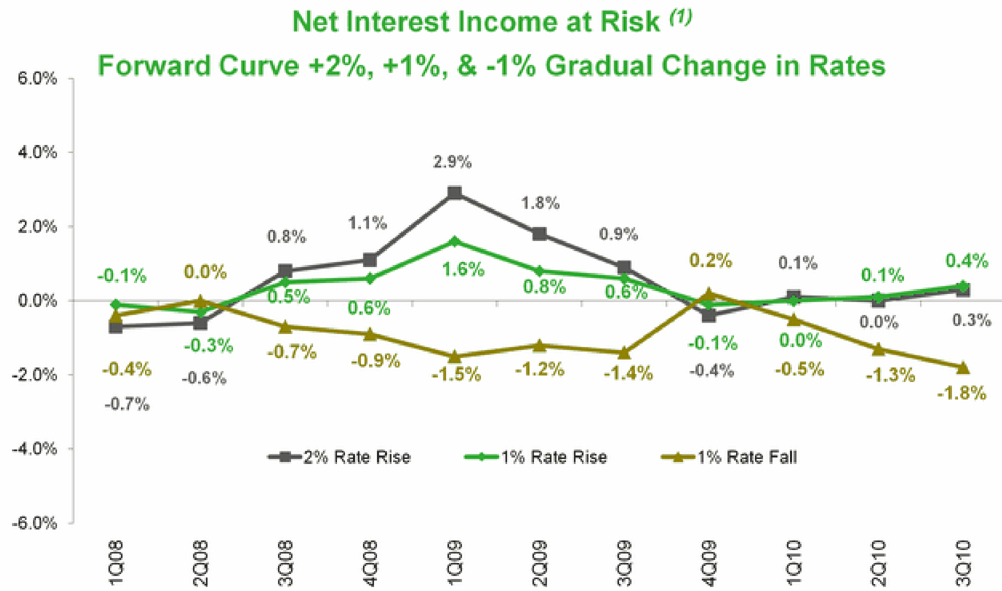
NIM – Yields & Rates



Earning Asset Yields



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

Linked Quarter

	2010			
	Third	Second	Change	
(in millions)	Quarter	Quarter	Amount	%
Noninterest Income				
Service charges on deposit accounts	$ 65.9	$ 75.9	$ (10.0)	(13) %
Brokerage and insurance income	36.4	36.5	(0.1)	(0)
Mortgage banking income	52.0	45.5	6.5	14
Trust services	27.0	28.4	(1.4)	(5)
Electronic banking income	28.1	28.1	(0.0)	(0)
Bank owned life insurance income	14.1	14.4	(0.3)	(2)
Automobile operating lease income	11.4	11.8	(0.5)	(4)
Securities gains (losses)	(0.3)	0.2	(0.5)	NM
Other income	32.6	28.8	3.8	13
Total noninterest income	$ 267.1	$ 269.6	$ (2.5)	(1) %

Noninterest Income Trends

Prior-Year Quarter

(in millions)	Third Quarter 2010	Third Quarter 2009	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	$ 65.9	$ 80.8	$ (14.9)	(18) %
Brokerage and insurance income	36.4	34.0	2.4	7
Mortgage banking income (loss)	52.0	21.4	30.6	NM
Trust services	27.0	25.8	1.2	5
Electronic banking income	28.1	28.0	0.1	0
Bank owned life insurance income	14.1	13.6	0.5	3
Automobile operating lease income	11.4	12.8	(1.4)	(11)
Securities gains (losses)	(0.3)	(2.4)	2.1	88
Other income	32.6	41.9	(9.3)	(22)
Total noninterest income	$ 267.1	$ 256.1	$ 11.1	4 %

Mortgage Banking Income

($MM)	3Q10	2Q10	1Q10	4Q09	3Q09
Origination & secondary marketing	$35.8	$19.8	$13.6	$16.5	$16.5
Servicing fees	12.1	12.2	12.4	12.3	12.3
Amortization of capitalized servicing	(13.0)	(10.1)	(10.1)	(10.8)	(10.1)
Other mortgage banking income	5.0	3.7	3.2	4.5	4.1
Sub-total	39.9	25.5	19.1	22.4	22.9
MSR recovery (impairment)	(12.0)	(26.2)	(5.8)	15.5	(17.3)
Net trading gains (losses)	24.2	46.2	11.7	(13.3)	15.9
Total	$52.0	$45.5	$25.0	$24.6	$21.4
Investor servicing portfolio (1) *($B)*	$15.7	$16.0	$16.0	$16.0	$16.1
Weighted average coupon	5.48%	5.55%	5.61%	5.68%	5.73%
Originations *($B)*	$1.6	$1.2	$0.9	$1.1	$1.0
Mortgage servicing rights (1)	$161.6	$179.1	$207.6	$214.6	$201.0
MSR % of investor servicing portfolio (1)	1.03%	1.12%	1.30%	1.34%	1.24%

(1) End-of-period

Noninterest Expense Trends

Linked Quarter

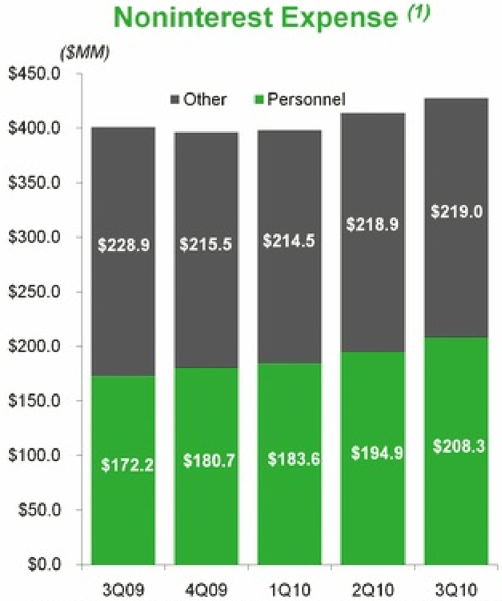
	2010		Change	
	Third	Second		
(in millions)	Quarter	Quarter	Amount	%
Noninterest Expense				
Personnel costs	$ 208.3	$ 194.9	$ 13.4	7 %
Outside data processing and other services	38.6	40.7	(2.1)	(5)
Deposit and other insurance expense	23.4	26.1	(2.7)	(10)
Net occupancy	26.7	25.4	1.3	5
OREO and foreclosure expense	12.0	5.0	7.1	NM
Equipment	21.7	21.6	0.1	0
Professional services	20.7	24.4	(3.7)	(15)
Amortization of intangibles	15.1	15.1	0.0	0
Automobile operating lease expense	9.2	9.7	(0.5)	(5)
Marketing	20.9	17.7	3.2	18
Telecommunications	5.7	6.2	(0.5)	(8)
Printing and supplies	4.1	3.9	0.2	4
Other expense	21.0	23.3	(2.3)	(10)
Total noninterest expense	$ 427.3	$ 413.8	$ 13.5	3 %

Noninterest Expense Trends

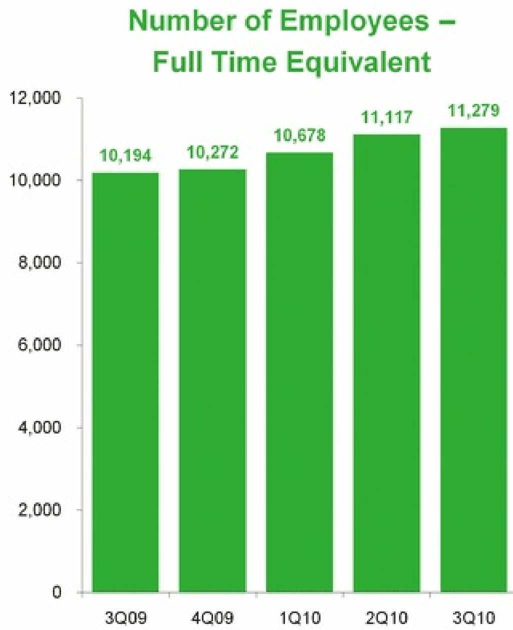
Prior-Year Quarter

	Third Quarter		Change	
(in millions)	2010	2009	Amount	%
Noninterest Expense				
Personnel costs	$ 208.3	$ 172.2	$ 36.1	21 %
Outside data processing and other services	38.6	38.3	0.3	1
Deposit and other insurance expense	23.4	23.9	(0.4)	(2)
Net occupancy	26.7	25.4	1.3	5
OREO and foreclosure expense	12.0	39.0	(26.9)	(69)
Equipment	21.7	21.0	0.7	3
Professional services	20.7	18.1	2.6	14
Amortization of intangibles	15.1	17.0	(1.9)	(11)
Automobile operating lease expense	9.2	10.6	(1.4)	(14)
Marketing	20.9	8.3	12.7	NM
Telecommunications	5.7	5.9	(0.2)	(4)
Printing and supplies	4.1	4.0	0.1	3
Other expense	21.0	17.7	3.3	18
Total noninterest expense	$ 427.3	$ 401.1	$ 26.2	7 %

Noninterest Expense



(1) Excluding 4Q09 gains on the redemption of debt of $73.6 MM



Operating Leverage & Efficiency Ratio Trends

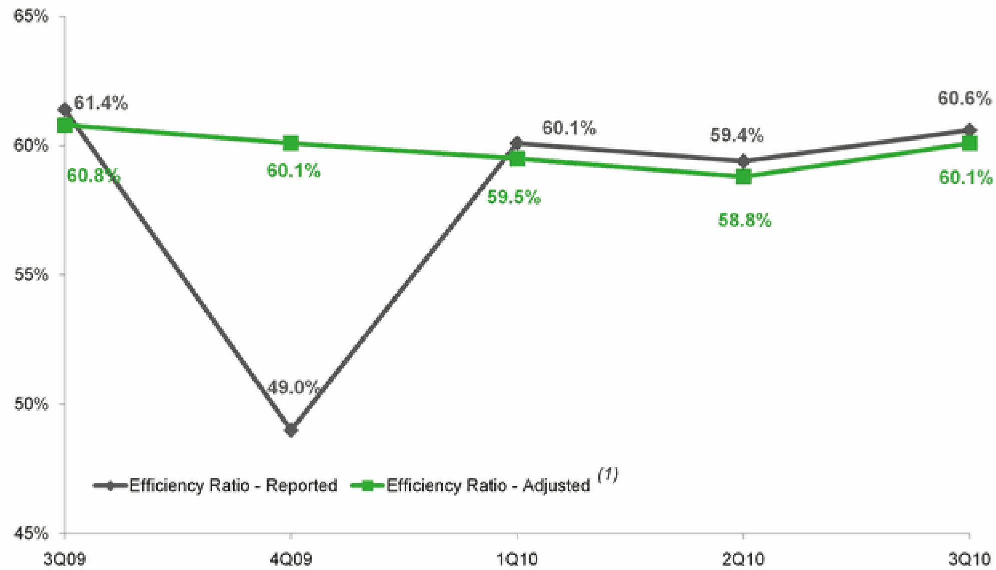
($ MM)	3Q10	2Q10	1Q10	4Q09	3Q09
Total revenue - FTE - reported	$ 679.736	$ 671.789	$ 636.993	$ 621.107	$ 623.048
Change % - YOY- reported	10.2%	15.8%	42.5%	38.9%	-1.4%
Change % - LQ - reported	6.7%	8.2%	2.2%	-0.3%	7.4%
Auto operating lease expense	(9.159)	(9.667)	(10.066)	(10.440)	(10.589)
Securities (gains) losses - other	0.296	(0.156)	0.031	2.602	2.374
Total revenue - FTE - adjusted	$ 670.873	$ 661.966	$ 626.958	$ 613.269	$ 614.833
Change % - YOY- adjusted	15.3%	16.7%	43.6%	40.5%	-1.3%
Change % - LQ - adjusted	7.0%	7.9%	2.0%	-0.3%	8.4%
Total noninterest expense - reported	$ 427.310	$ 413.812	$ 398.093	$ 322.596	$ 401.097
Change % - YOY- reported	25.7%	-86.1%	2.1%	-17.3%	6.2%
Change % - LQ - reported	7.3%	28.3%	-0.7%	-19.6%	-86.5%
Auto operating lease expense	(9.159)	(9.667)	(10.066)	(10.440)	(10.589)
Amortization of intangibles and goodwill impairment	(15.145)	(15.141)	(15.146)	(17.060)	(16.995)
Adjustment items (1):					
Gain on sale of junior subordinated debt	-	-	-	73.615	-
Total noninterest expense - adjusted	$ 403.006	$ 389.004	$ 372.881	$ 368.711	$ 373.513
Change % - YOY- adjusted	14.8%	14.8%	2.2%	1.0%	10.9%
Change % - LQ - adjusted	8.1%	5.5%	-0.2%	-1.3%	10.2%
Operating leverage - YOY - reported	-15.5%	101.9%	40.4%	56.2%	-7.6%
Operating leverage - LQ - reported	-0.6%	-20.1%	3.0%	19.3%	93.9%
Operating leverage - YOY - adjusted	0.6%	2.0%	41.4%	39.4%	-12.2%
Operating leverage - LQ - adjusted	-1.1%	2.4%	2.1%	1.0%	-1.8%
Efficiency ratio - reported (2)	60.6%	59.4%	60.1%	49.0%	61.4%
Efficiency ratio - adjusted (3)	60.1%	58.8%	59.5%	60.1%	60.8%

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

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

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

Efficiency Ratio



(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

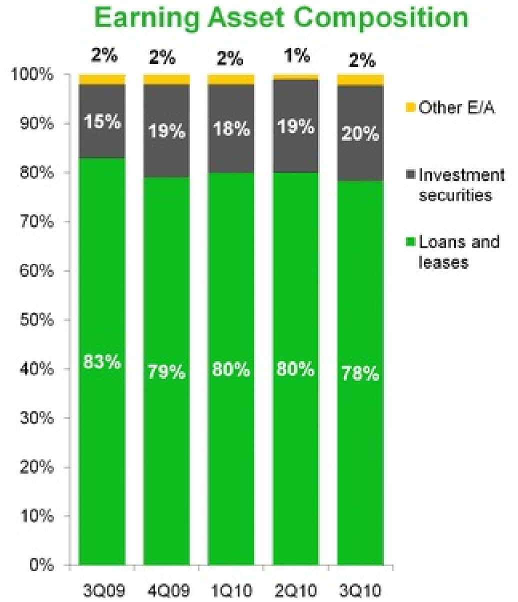
Balance Sheet – Assets

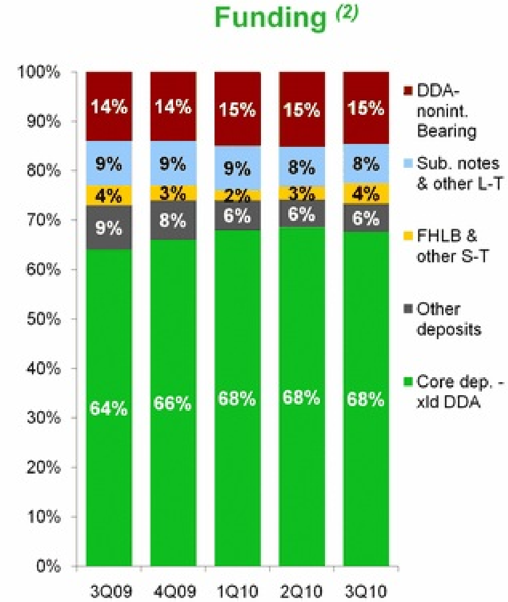
(in millions)	2010 Sep. 30,	2010 Jun. 30,	2009 Sep. 30,	Sep. '10 vs. '09 Amount	Sep. '10 vs. '09 Percent
Assets					
Cash and due from banks	$ 1,139	$ 1,126	$ 1,882	$ (743)	-39.5%
Interest bearing deposits in banks	274	289	398	(124)	-31.1%
Trading account securities	139	107	121	17	14.3%
Loans held for sale	744	778	531	214	40.2%
Investment securities	9,724	8,804	8,503	1,220	14.4%
Loans and leases:					
Commercial and industrial loans and leases	12,425	12,392	12,547	(122)	-1.0%
Commercial real estate loans	6,912	7,184	8,715	(1,803)	-20.7%
Total Commercial	19,337	19,576	21,262	(1,925)	-9.1%
Automobile loans	5,296	4,712	2,939	2,357	80.2%
Automobile leases	89	135	309	(220)	-71.2%
Home equity loans	7,690	7,510	7,576	114	1.5%
Residential mortgage loans	4,511	4,354	4,468	43	1.0%
Other consumer loans	578	683	750	(172)	-22.9%
Total Consumer	18,164	17,394	16,042	2,122	13.2%
Loans and leases	37,501	36,970	37,304	196	0.5%
Allowance for loan and lease losses	(1,336)	(1,402)	(1,032)	(304)	29.5%
Net loans and leases	36,164	35,568	36,272	(108)	-0.3%
Bank owned life insurance	1,450	1,436	1,402	48	3.4%
Premises and equipment	489	493	496	(7)	-1.4%
Goodwill	444	444	444	1	0.1%
Other intangible assets	244	259	303	(59)	-19.5%
Accrued income and other assets	2,435	2,467	2,160	274	12.7%
Total assets	$ 53,247	$51,771	$ 52,513	$ 734	1.4%

Balance Sheet – Liabilities & Shareholders' Equity

(in millions)	2010 Sep. 30,	2010 June 30,	2009 June 30,	Sep. '10 vs. '09 Amount	Sep. '10 vs. '09 Percent
Liabilities					
Demand deposits - non-interest bearing	$ 6,926	$ 6,463	$ 6,306	$ 620	9.8%
Demand deposits - interest bearing	5,347	5,850	5,401	(54)	-1.0%
Money market deposits	12,679	11,437	8,548	4,131	48.3%
Savings and other domestic deposits	4,613	4,652	4,631	(18)	-0.4%
Core certificates of deposit	8,765	8,974	11,205	(2,440)	-21.8%
Total core deposits	38,330	37,376	36,091	2,239	6.2%
Other domestic deposits of $250,000 or more	730	678	689	41	5.9%
Brokered deposits and negotiable CDs	1,576	1,373	2,630	(1,054)	-40.1%
Deposits in foreign offices	436	422	419	17	4.0%
Total deposits	41,072	39,849	39,829	1,243	3.1%
Short-term borrowings	1,859	1,093	852	1,007	NM
Federal Home Loan Bank advances	24	600	920	(896)	-97.4%
Other long-term debt	2,393	2,570	2,435	(42)	-1.7%
Subordinated notes	1,203	1,195	1,674	(471)	-28.2%
Accrued expenses and other liabilities	1,129	1,026	1,127	1	0.1%
Total liabilities	47,679	46,332	46,838	842	1.8%
Shareholders' equity					
Preferred stock	1,700	1,696	1,683	17	1.0%
Common stock	7	7	7	0	0.4%
Capital surplus	6,744	6,739	6,724	20	0.3%
Less treasury shares, at cost	(9)	(9)	(12)	3	-24.2%
Accumulated other comprehensive loss	(28)	(84)	(212)	183	-86.6%
Retained earnings	(2,846)	(2,910)	(2,516)	(331)	13.1%
Total shareholders' equity	5,567	5,438	5,675	(108)	-1.9%
Total liabilities and shareholders' equity	$ 53,247	$51,771	$ 52,513	$ 734	1.4%

Earning Assets and Funding Composition (1)

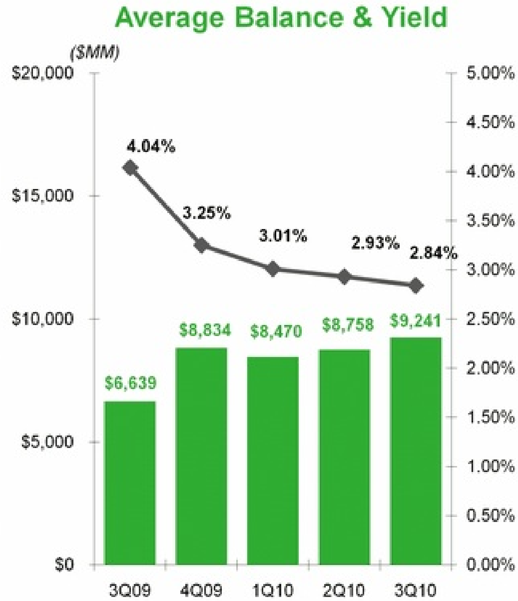


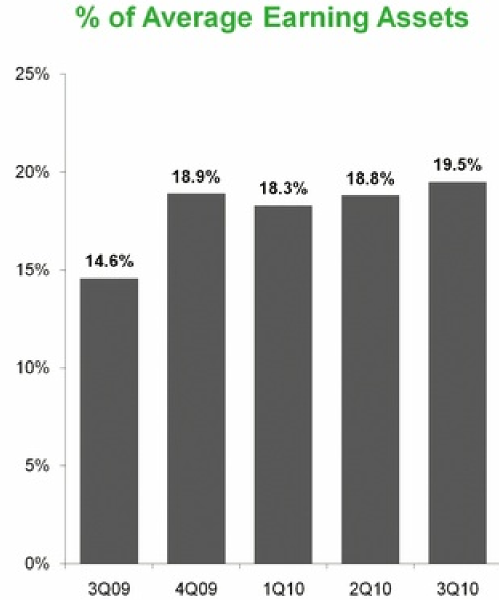


(1) Average balances (2) Interest bearing liabilities + DDA noninterest bearing

Investment Securities

Investment Securities





Investment Securities Trends (1)

Linked Quarter - Average

(in millions)	2010 Third Quarter	2010 Second Quarter	Change Amount	Change %
U.S. Treasury & agency debt	$ 2,446	$ 2,889	$ (443)	(15.3) %
Agency CMOs	3,506	2,795	711	25.4
Agency MBS	1,085	920	165	17.9
Auto loan ABS	873	718	155	21.6
Non agency MBS	467	574	(107)	(18.6)
Munis (1)	127	125	2	1.6
Pooled trust preferred	107	105	2	1.9
Other	394	369	25	6.8
Sub-total	$ 9,004	$ 8,495	$ 509	6.0 %
Variable rate demand notes (1)	237	263	(26)	NM
Total securities available for sale	$ 9,241	$ 8,758	$ 483	5.5 %

(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 2.3 years
- Cash from asset sales and seasonal deposit growth was invested in short- to intermediate-term securities
- Sold $123 MM of lower rated Non Agency MBS to improve portfolio credit quality
- Purchased high rated covered bond securities to diversify portfolio

AFS Securities Overview (1) – 9/30/10

($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)	6,716	6,662	53	---	---	---	---
TLGP Debt	581	581	---	---	---	---	---
Asset Backed							
Alt-A mortgage-backed securities	98	18	27	---	---	52	---
Auto loan backed securities	752	752	---	---	---	---	---
Pooled-trust-preferred securities (2)	100	---	23	---	12	65	---
Floorplan backed securities	227	227	---	---	---	---	---
Private label CMO securities	276	28	6	20	17	205	---
Municipal securities (1)	146	79	51	4	---	---	12
FHLB/FRB Stock	310	---	---	---	---	---	310
Other	245	151	30	---	---	---	63
Total	**$ 9,502**	**$ 8,550**	**$ 192**	**$ 24**	**$ 30**	**$ 322**	**$ 385**
Variable rate demand notes (1)	222						
Total Investment Securities	**$ 9,724**						

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

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

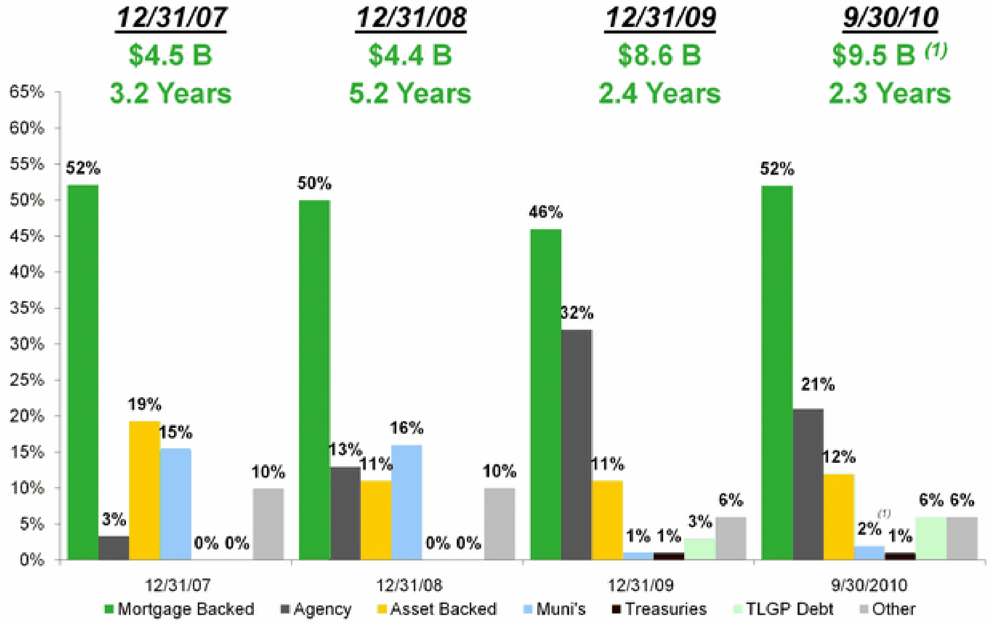
(3) *Credit ratings reflect the lowest current rating assigned by a nationally recognized credit rating agency.*

Investment Securities – Assessment (1)

	Par Value	Book Value	Market Value	OCI
Alt-A mortgage backed	**$116 MM**	**$112 MM**	**$98 MM**	**$(14) MM**
- Purchased 2006	**% to Par Value**		**84%**	
- 5 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**	**237**	**100**	**(137)**
- Purchased 2003-2005	**% to Par Value**		**34%**	
- 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	**308**	**296**	**276**	**(19)**
- Purchased 4Q03-4Q07	**% to Par Value**		**90%**	
- 22 securities				
- Cash flow analysis performed monthly to test for OTTI with third-party validation				
Total	**$722 MM**	**$645 MM**	**$474 MM**	**$(171) MM**

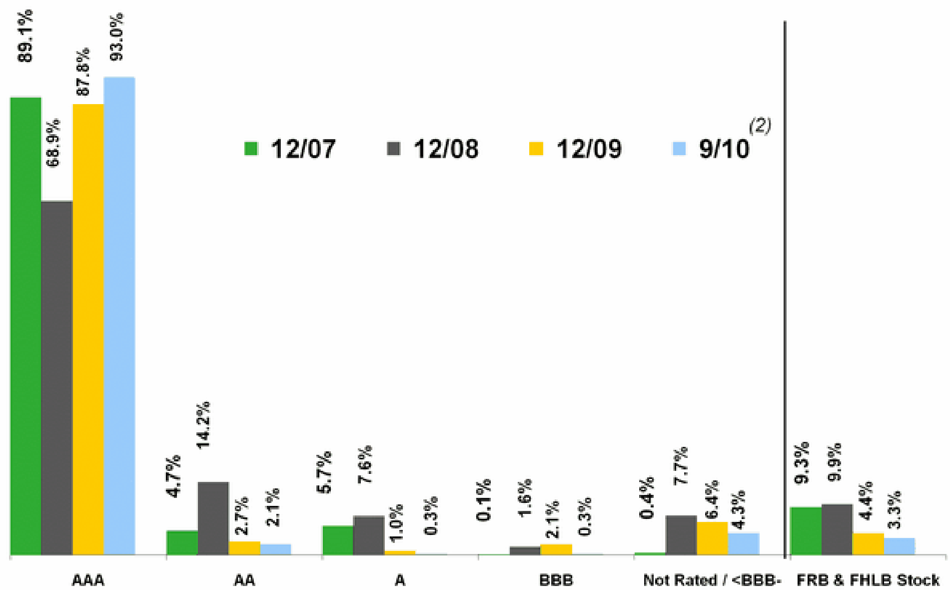
(1) 9/30/10
OCI – accumulated other comprehensive income; pre-tax
OTTI – other-than-temporary impairment

Available for Sale Securities Mix



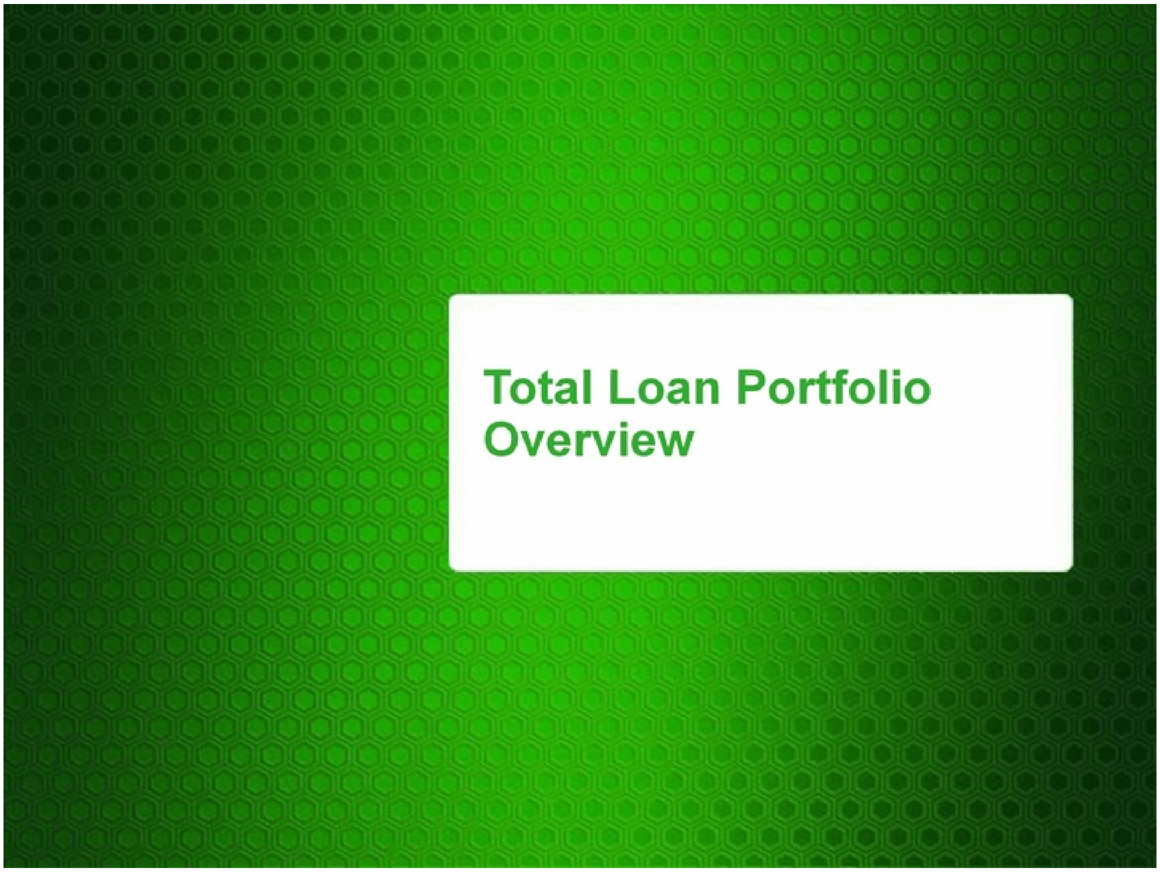
(1) Excludes $222 million of variable rate demand notes

Investment Securities – Credit Quality (1)



(1) Percent calculation excludes FRB/FHLB stock required to be held by regulation

(2) Excludes $222 MM of variable rate demand notes


Total Loan Portfolio
Overview

Credit Exposure Composition

($B)	9/30/10		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	33 %	$12.9	35 %	$13.5	33 %	$13.1	33 %	$7.8	30 %
Commercial real estate	6.9	18	7.7 (1)	21	10.1	24	9.2	23	4.5	17
Total commercial	19.3	51	20.6	56	23.6	58	22.3	56	12.4	47
Auto loans	5.3	14	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	7.7	21	7.6	20	7.6	18	7.3	18	4.9	19
Residential real estate	4.5	12	4.5	12	4.8	12	5.4	14	4.5	17
Other consumer	0.6	2	0.8	2	0.7	2	0.7	2	0.4	2
Total consumer	18.2	49	16.2	44	17.5	42	17.7	44	13.8	53
Total loans & leases	37.5	100	36.8	99	41.1	100	40.1	100	26.2	100
Auto operating leases	0.1	--	0.2	1	0.2	--	0.1	-	- -	-
Total credit exposure	$37.5	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

3Q10

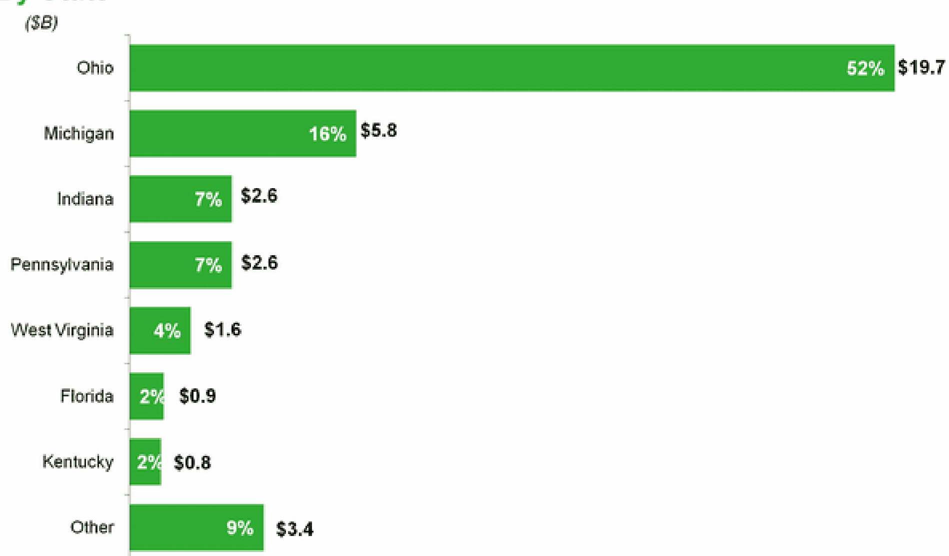
Avg. Outstandings – $37.2 Billion

($B)	Retail & Business Banking	Comm'l Banking	Comm'l Real Estate	AFDS	PFG	Treas. / Other	Total
C&I	$2.9	$7.2	$0.6	$1.1	$0.6	$--	**$12.4**
CRE	0.5	0.3	6.1	--	0.2	--	**7.1**
Total commercial	3.4	7.5	6.7	1.1	0.8	--	**19.5**
Automobile loans / leases	--	--	--	5.1	--	--	**5.1**
Home equity loans/lines	6.9	--	--	--	0.7	--	**7.6**
Residential mortgage	3.7	--	--	--	0.7	--	**4.4**
Other	0.5	--	--	0.2	--	--	**0.6**
Total consumer	11.0	--	--	5.3	1.4	--	**17.7**
Total loans	**$14.5**	**$7.5**	**$6.7**	**$6.4**	**$2.1**	**$--**	**$37.2**

Total Loans and Leases Portfolio Overview

EOP Outstandings – $37.5 Billion (1)

By State



(1) 9/30/10

Loan and Lease Trends

Linked Quarter

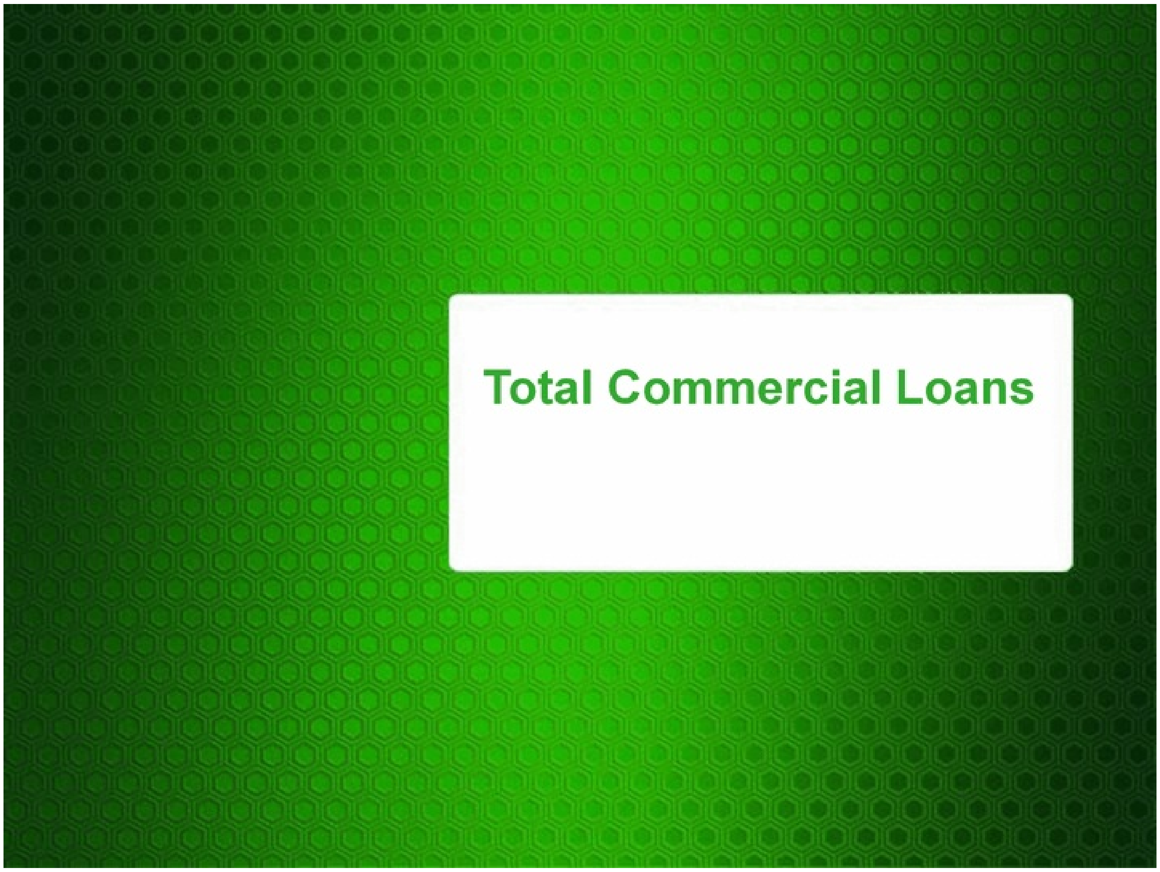
(in billions)	2010 Third Quarter	2010 Second Quarter	Change Amount	Change %
Average Loans and Leases				
Commercial and industrial	$ 12.4	$ 12.2	$ 0.1	1 %
Commercial real estate	7.1	7.4	(0.3)	(4)
Total commercial	19.5	19.6	(0.1)	(1)
Automobile loans and leases	5.1	4.6	0.5	11
Home equity	7.6	7.5	0.0	0
Residential mortgage	4.4	4.6	(0.2)	(5)
Other consumer	0.7	0.7	(0.0)	(6)
Total consumer	17.7	17.5	0.3	2
Total loans and leases	$ 37.2	$ 37.1	$ 0.1	0 %

Loan and Lease Trends

Prior-Year Quarter

(in billions)	Third Quarter 2010	Third Quarter 2009	Change Amount	Change %
Average Loans and Leases				
Commercial and industrial	$ 12.4	$ 12.9	$ (0.5)	(4) %
Commercial real estate	7.1	8.9	(1.8)	(20)
Total commercial	19.5	21.8	(2.3)	(11)
Automobile loans and leases	5.1	3.2	1.9 [(1)]	59
Home equity	7.6	7.6	(0.0)	(0)
Residential mortgage	4.4	4.5	(0.1)	(2)
Other consumer	0.7	0.8	(0.1)	(14)
Total consumer	17.7	16.1	1.7	11
Total loans and leases	$ 37.2	$ 37.9	$ (0.6)	(2) %

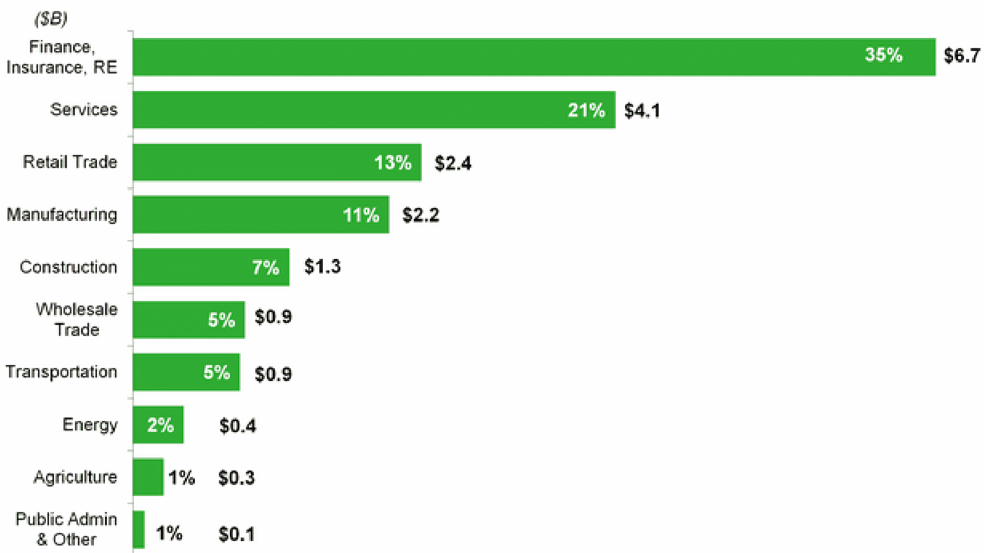
(1) Reflects 1Q10 impact of bringing back on the balance sheet a $0.7 B automobile loan securitization


Total Commercial Loans

Total Commercial Loans

EOP Outstandings – $19.3 Billion [(1)]

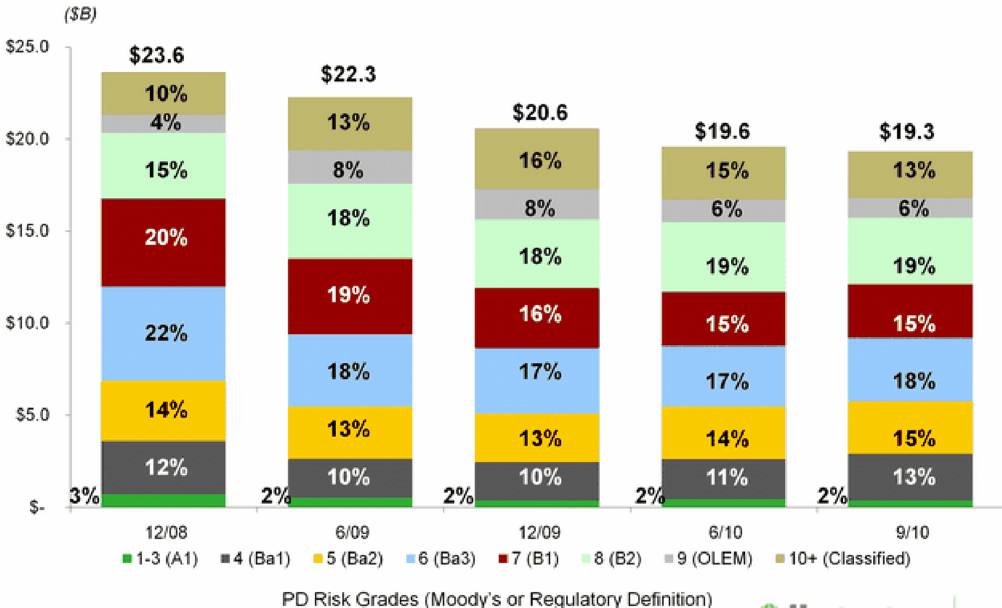
By Industry



(1) 9/30/10

Commercial Loans – Risk Grade Distribution

Percent of End of Period Balances

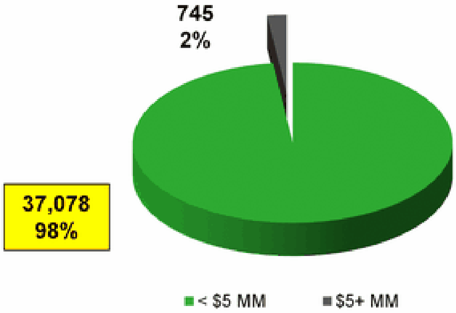


Huntington

Total Commercial Loans

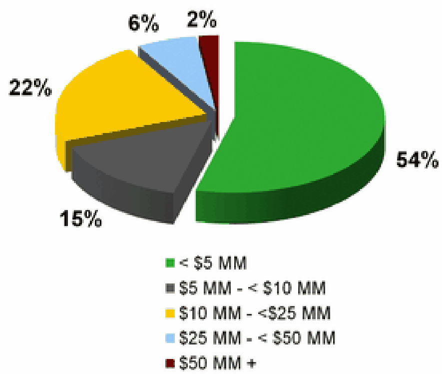
EOP Outstandings – $19.3 Billion [(1)]

of Loans by Size



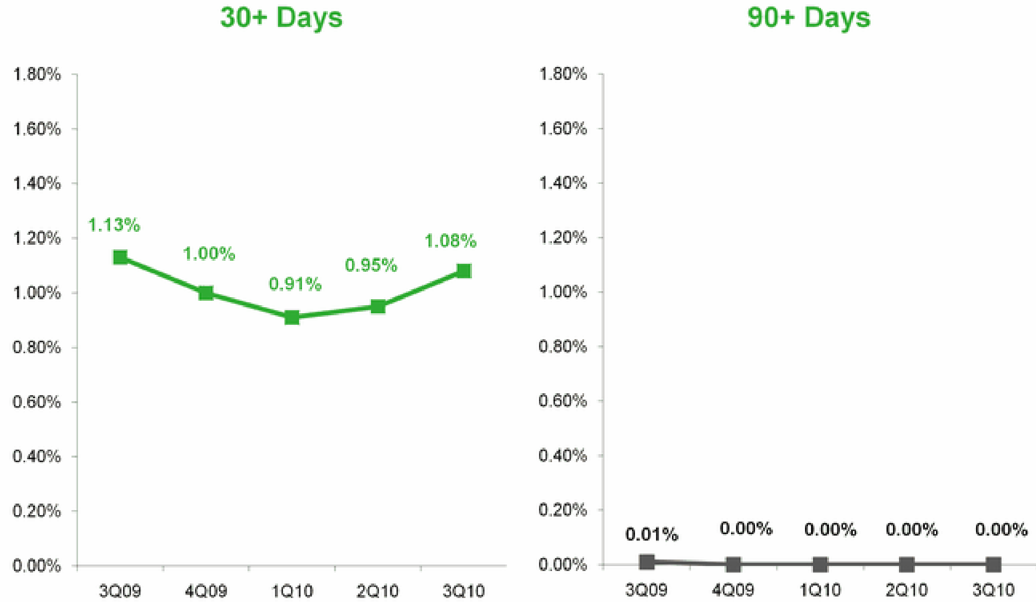
$5 MM - < $10 MM	417
$10 MM - < $25 MM	285
$25 MM - < $50 MM	37
> $50 MM	6
Total	745

Loans by Dollar Size



(1) 9/30/10

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)	3Q10	2Q10	1Q10	4Q09	3Q09
Criticized beginning-of-period	$4,106	$4,608	$4,972	$4,855	$4,679
Additions / increases	408	280	306	950	795
Advances	75	79	91	110	71
Upgrades to "Pass"	(391)	(409)	(273)	(134)	(136)
Paydowns	(409)	(331)	(324)	(428)	(298)
Charge-offs	(152)	(121)	(164)	(381)	(256)
Criticized end-of-period	$3,638	$4,106	$4,608	$4,972	$4,855
Percent change	(11)%	(11)%	(7)%	2%	4%

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
  - 5 loans >$50 million… 3% of portfolio
  - 47 loans $20-$50 million… 10% of the portfolio
- Focus on middle market companies with $15-$100 million in sales

Credit Quality Trends	3Q10	2Q10	1Q10	4Q09	3Q09
30+ days PD & accruing (2)	0.97%	0.74%	0.63%	0.65%	0.90%
90+ days PD & accruing (2)	--	--	--	--	--
NCOs (3)	2.01%	1.90%	2.45%	3.49%	2.13%
NALs (2)	3.21%	3.47%	4.18%	4.49%	4.88%
ACL (2)	3.07%	3.67%	4.02%	4.09%	3.31%

(1) 9/30/10 (2) End of period (3) Annualized

C&I – Credit Risk Management Strategies

What We Do

- Lending to defined relationship oriented clients
- Follow 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
- Obtain recourse to owners of closely held businesses
- Emphasize risk / return structure and pricing

What We Don't Do

- Participate in loan syndications for borrowers outside of our targeted geographies or for those within our footprint where we do not have opportunities to obtain non-credit revenue
- Generate Significant exposures to high risk industries and highly leveraged transactions
- Lend to relationships overly reliant on speculative cash flows or start-up operations

C&I – Credit Risk Management Strategies

Outlook

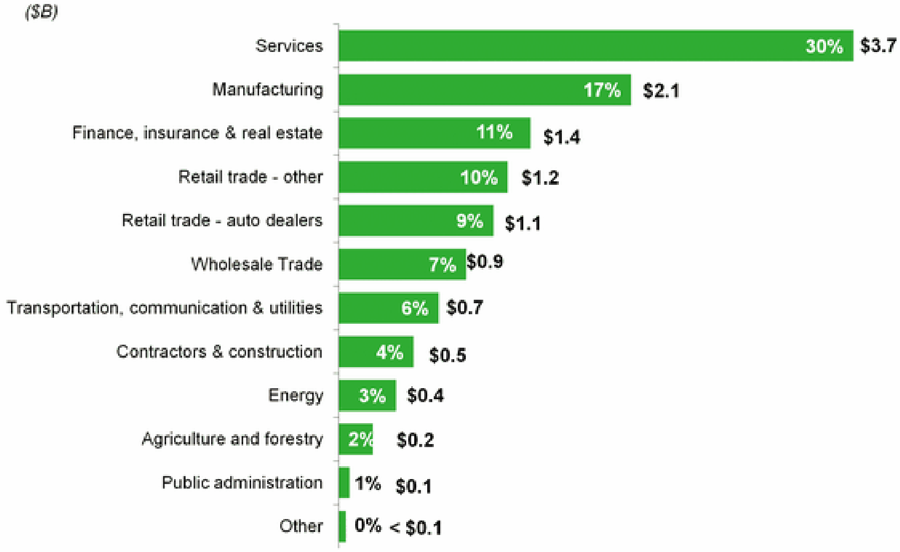
- Continued focus on higher risk segments
  - Homebuilder-related entities – moderating stress based on improving economic conditions
  - Construction and specialty contractors – continued higher risk
  - Manufacturing – opportunity for measured growth including automotive supply
- Enhanced focus on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

C&I – Portfolio Composition

EOP Outstandings – $12.4 Billion (1)

By Industry

($B)



(1) 9/30/10

Total C&I Loan Portfolio Composition

EOP Outstandings – $12.4 Billion (1)

By Industry - % of Total C&I

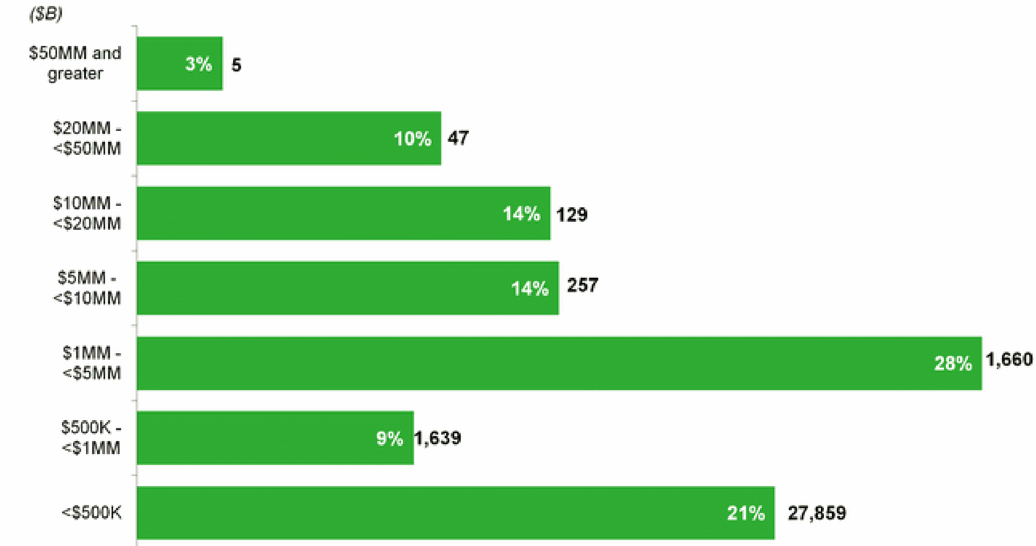
($ MM)	No.	O/S	% of Total	30+ days PD & accruing	Classified	NAL
Services	11,712	$3,697	29.8%	0.54%	6.6%	3.1%
Manufacturing	4,077	2,100	16.9	1.61	16.3	4.9
Finance, insurance & real estate	2,958	1,378	11.1	2.44	9.2	3.7
Retail trade – other	4,899	1,215	9.8	0.94	11.3	3.6
Retail trade – auto dealers	533	1,115	9.0	0.12	0.6	0.2
Wholesale trade	1,503	917	7.4	1.10	7.7	2.2
Transport., comm. & utilities	1,716	719	5.8	0.59	9.6	3.5
Contractors & construction	2,124	539	4.3	1.01	15.0	4.3
Energy	208	413	3.3	0.10	8.7	2.3
Agriculture & forestry	1,497	246	2.0	0.10	5.8	2.7
Public administration & other	369	86	0.7	0.16	2.1	0.7
Total	**31,596**	**$12,425**	**100.0%**	**0.97%**	**9.1%**	**3.2%**

(1) 9/30/10

C&I – Portfolio Composition

EOP Outstandings – $12.4 Billion (1)

By Loan Outstanding Obligor Size & Number of Obligors

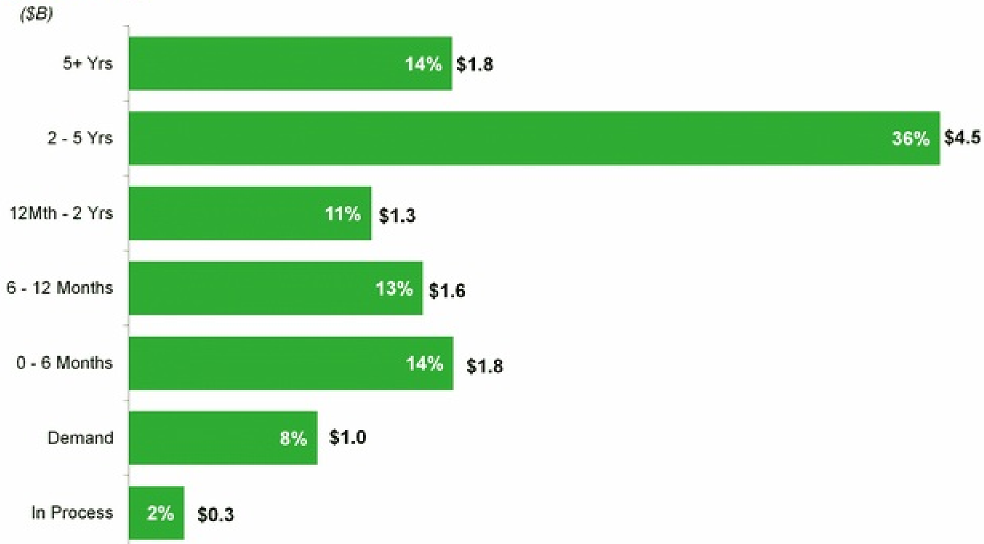


(1) 9/30/10

C&I Loan Portfolio Composition

EOP Outstandings – $12.4 Billion (1)

By Maturity



(1) 9/30/10

Total C&I Loan Portfolio Composition

Industry By Collateral Quality Assessment – 9/30/10

($ MM)	O/S	Strong	Average	Below Average	Limited (1)
Services	$3,697	7.36%	66.1%	12.9%	13.6%
Manufacturing	2,100	2.1	75.0	12.4	10.5
Finance, insurance & real estate	1,378	21.9	50.6	18.9	8.6
Retail trade – other	1,215	4.7	70.3	14.2	10.8
Retail trade – auto dealers	1,115	52.1	45.1	2.0	0.9
Wholesale trade	917	1.3	74.5	11.4	12.9
Transport., comm. & utilities	719	0.9	62.2	22.6	14.3
Contractors & construction	539	2.7	67.9	9.1	20.4
Energy	413	3.4	72.7	21.8	2.2
Agriculture & forestry	246	1.7	81.3	8.7	8.4
Public administration & other	86	5.7	64.2	3.9	26.2
Total	**$12,425**	**10.6%**	**65.4%**	**13.1%**	**11.0%**

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

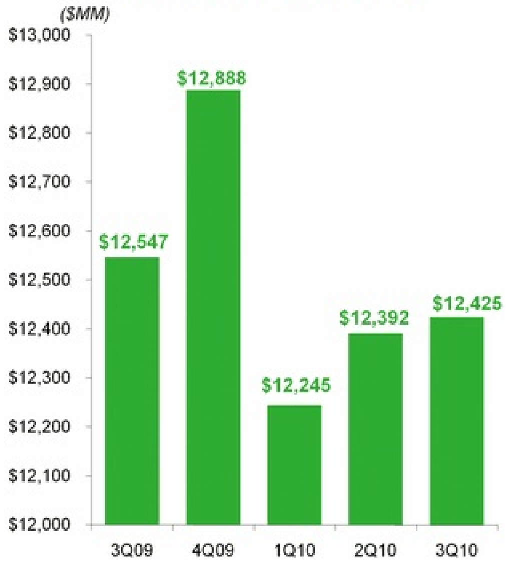
(1) 1/3 of Limited is associated with unsecured loans

C&I – Change Analysis

($MM)	3Q10	2Q10
Beginning of period	**$12,392**	$12,245
Originations	**609**	331
Net payments / payoffs / takedowns	**(455)**	(130)
Net reclassifications	**(44)**	14
Charge-offs	**(78)**	(68)
End of period	**$12,425**	$12,392

C&I – Trends

Period-End Balance



Change Analysis – 3Q10 vs. 3Q09

($MM)

Originations	$1,720
Net payments / payoffs / takedowns	(1,764)
Net reclassifications	260
Charge-offs	(338)
Net change	**$(122)**

C&I – Credit Quality

By Industry – 3Q10 (1)

($ MM)	Net Charge-offs Amount	Net Charge-offs Pct. (2)	Net Charge-offs % of Total	Nonaccrual Loans Amount	Nonaccrual Loans Pct. (3)
Services	$32.6	3.54%	52.5%	$113.1	3.1%
Manufacturing	17.6	3.32	28.2	102.8	4.9
Finance, insurance & real estate	6.2	1.73	10.0	51.3	3.7
Retail trade – other	3.8	1.26	6.1	43.4	3.6
Retail trade – auto dealers	0.4	0.14	0.6	2.6	0.2
Wholesale trade	(0.2)	(0.09)	(0.3)	20.5	2.2
Transport., comm. & utilities	(1.5)	(0.86)	(2.5)	25.2	3.5
Contractors & construction	2.9	2.14	4.6	23.3	4.3
Energy	0.1	0.06	0.1	9.3	2.3
Agriculture & forestry	0.3	0.52	0.5	6.6	2.7
Public administration & other	0.1	0.51	0.2	0.1	0.7
Total	**$62.2**	**2.01%**	**100.0%**	**$398.4**	**3.2%**

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

C&I – Credit Quality

By Segment – 9/30/10

($MM)	O/S	30+ PD Accruing	Class.	NAL's	ACL
C & I (Excluding segments below)	**$11,178**	0.97%	8.12%	3.01%	2.94%
Residential homebuilder related	**550**	1.14	21.23	5.39	4.72
Construction & contractors	**539**	1.01	14.96	4.32	3.89
Auto industry suppliers	**157**	0.46	15.33	5.82	3.90
Total C & I	**$12,425**	**0.97%**	**9.09%**	**3.21%**	**3.67%**

C&I – Auto Industry (1)

Outstandings (2)

($MM)	3Q10	2Q10	1Q10	4Q09	3Q09
Suppliers					
Domestic	**$ 135**	$ 136	$ 147	$ 163	$ 184
Foreign	**22**	24	24	24	31
Total suppliers	**157**	160	171	187	215
Dealers					
Floorplan-domestic	**470**	411	363	388	298
Floorplan-foreign	**302**	292	296	283	252
Total floorplan	**772**	703	659	671	550
Other	**363**	360	354	373	351
Total dealers	**1,135**	1,063	1,012	1,044	901
Total auto industry	**$1,292**	$1,223	$1,183	$1,231	$1,115
NALs					
Suppliers	**5.82%**	6.24%	12.75%	16.27%	15.97%
Dealers	**0.09**	0.09	0.18	--	--
Net charge-offs (3)					
Suppliers	**1.19%**	5.13%	1.56%	18.83%	2.97%
Dealers	**0.0**	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 – $6.9 Billion (1)

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

CRE – Retail ($1.9 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 ($0.6 Billion)

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

Credit Quality Trends

	3Q10	2Q10	1Q10	4Q09	3Q09
30+ days PD & accruing (2)	1.26%	1.30%	1.36%	1.57%	1.47%
90+ days PD & accruing (2)	--	--	--	--	0.03%
NCOs – construction (3)	7.25%	14.25%	9.77%	20.68%	11.14%
NCOs – nonconstruction (3)	3.01%	2.38%	3.25%	10.15%	6.72%
NALs (2)	6.93%	9.23%	11.09%	12.17%	13.01%
ACL (2)	9.58%	9.81%	10.12%	9.94%	5.17%

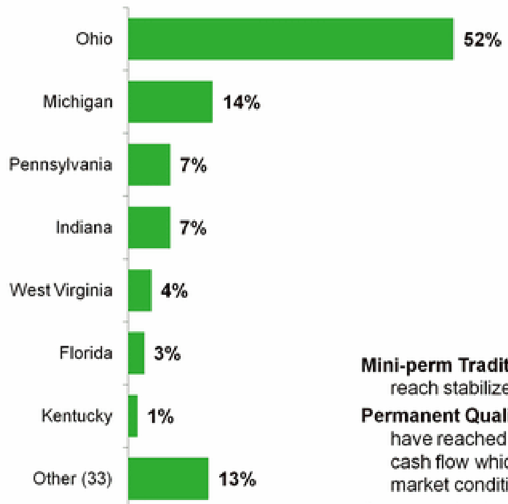
- Higher 2009 NCOs consistent with ACL build

(1) 9/30/10 (2) End of period (3) Annualized

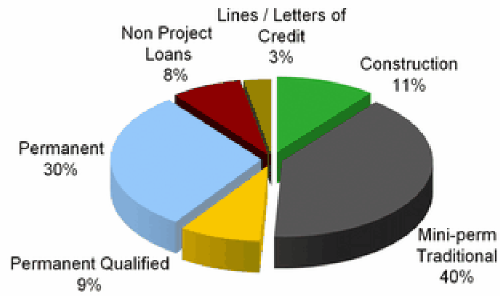
CRE – Portfolio Composition

EOP Outstandings – $6.9 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.

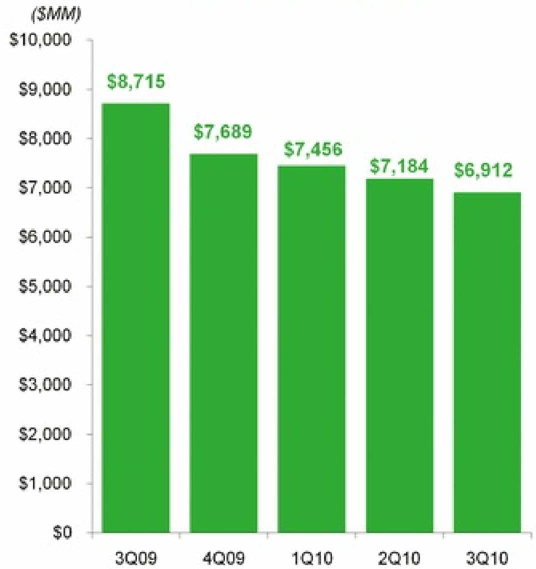
Permanent Qualified – Loans with 5 years or less term with properties that have reached a stabilized physical occupancy and exhibit an operational cash flow which would qualify for permanent financing during normalized market conditions.

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

(1) 9/30/10

CRE – Trends

Period-End Balance



Change Analysis – 3Q10 vs. 3Q09

($MM)

Originations	$ 108
Takedowns	641
Net payments / payoffs	(1,788)
Net reclassifications	(280)
Charge-offs	(482)
Net change	**$(1,803)**

CRE – Change Analysis

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 / other	(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)**

3Q10	SFHB	Retail	Other	Total CRE
June 30, 2010	**$684**	**$1,960**	**$4,539**	**$7,184**
New originations	--	30	79	106
Net pay-offs / takedowns / other	(28)	(106)	(167)	(301)
Charge-offs	(23)	(18)	(36)	(77)
September 30, 2010	**$634**	**$1,867**	**$4,412**	**$6,912**
Net change	**$(50)**	**$(93)**	**$(127)**	**$(272)**

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

CRE – Credit Quality Overview

By Segment – 9/30/10

($MM)	O/S	30+ PD Accruing	Class.	NAL's	Current Coverage: ACL	Write-downs (1)	Credit Mark (2)
CRE (Exc. SFHB & Retail)	$4,411	1.43%	15.07%	5.08%	7.63%	3.52%	10.77%
SFHB	634	1.23	52.63	20.52	18.29	20.49	32.19
Retail	1,867	0.83	22.15	6.68	11.25	11.71	20.55
Total CRE	**$6,912**	**1.26%**	**20.43%**	**6.93%**	**9.59%**	**7.29%**	**15.71%**

(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)	3Q10	2Q10	1Q10	4Q09	3Q09
Retail properties	$ 17.1	$ 41.7	$ 26.0	$ 118.7	$ 52.5
Multi family	8.3	8.2	9.0	20.5	27.2
Single family home builder	19.4	14.5	18.4	68.5	62.0
Office	5.7	6.8	3.1	17.5	2.5
Industrial and w arehouse	(0.3)	6.6	19.3	20.0	18.6
Lines to real estate companies	3.9	(0.2)	5.5	7.7	3.3
Hotel	0.2	(0.1)	1.9	2.1	0.6
Health care	(0.1)	-	0.2	-	-
Raw land and other land uses	8.9	4.2	1.8	2.7	2.4
Other	0.6	-	0.1	0.4	0.1
Total	$ 63.7	$ 81.7	$ 85.3	$ 258.1	$ 169.2
Retail properties	3.55 %	8.29 %	4.94 %	21.70 %	9.22 %
Multi family	2.63	2.55	2.69	6.24	7.67
Single family home builder	11.71	7.84	8.78	29.05	22.67
Office	1.97	2.39	1.08	3.31	0.86
Industrial and w arehouse	(0.13)	2.99	8.48	8.10	7.03
Lines to real estate companies	2.78	(0.16)	3.35	2.50	1.26
Hotel	0.16	(0.10)	2.00	2.19	0.64
Health care	(0.72)	-	0.73	-	-
Raw land and other land uses	28.33	12.83	5.18	9.78	8.09
Other	6.35	0.30	0.64	3.00	1.05
Total	3.60 %	4.44 %	4.44 %	12.21 %	7.62 %

(1) Listed by portfolio size ; Annualized %

CRE – Credit Quality – NALs

By Property Type (1)

($MM)	3Q10	2Q10	1Q10	4Q09	3Q09
Retail properties	$ 124.7	$ 184.6	$ 250.8	$ 253.6	$ 331.1
Multi family	67.9	105.5	104.4	129.0	98.8
Single family home builder	130.1	150.0	218.4	262.4	340.0
Office	38.7	62.6	75.1	87.3	110.4
Industrial and w arehouse	61.4	93.1	99.0	120.8	138.8
Lines to real estate companies	17.3	18.5	21.7	22.7	64.6
Hotel	17.2	18.0	8.4	10.9	14.7
Health care	0.5	0.5	0.4	0.7	0.9
Raw land and other land uses	15.6	23.6	42.7	42.4	27.6
Other	5.3	6.7	5.9	6.0	6.8
Total	$ 478.8	$ 663.1	$ 826.8	$ 935.8	$ 1,133.7
Retail properties	6.68 %	9.42 %	12.15 %	11.99 %	14.80 %
Multi family	5.53	8.06	7.91	9.43	7.05
Single family home builder	20.52	21.92	27.13	30.62	32.74
Office	3.36	5.39	6.56	7.82	9.77
Industrial and w arehouse	7.13	10.60	11.40	12.96	13.33
Lines to real estate companies	3.15	3.24	3.47	3.56	6.32
Hotel	4.47	4.69	2.18	2.91	4.03
Health care	0.69	0.67	0.64	0.58	0.30
Raw land and other land uses	12.62	19.50	30.70	32.12	23.17
Other	14.43	16.71	17.39	15.79	13.06
Total	6.93 %	9.23 %	11.09 %	12.17 %	13.01 %

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

CRE – Credit Quality

By Loan Type – 9/30/10

($MM)	O/S	30+ PD Accruing	Class.	NAL's	ACL
Construction	$738	0.07%	42.01%	20.45%	20.44%
Lines / letters of credit	203	0.41	31.00	13.11	18.39
Non project loans	524	0.50	8.56	2.68	5.65
Mini-perm traditional	2,775	1.89	20.23	6.30	9.24
Permanent qualified	604	0.67	14.02	2.59	6.02
Permanent	2,066	1.28	16.83	4.66	7.34
Total CRE	**$6,912**	**1.26%**	**20.43%**	**6.93%**	**9.58%**

CRE – Retail

EOP Outstanding – $1.9 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)	3Q10	2Q10	1Q10	4Q09	3Q09
Community centers [2]	$932	$979	$1,011	$1,037	$1,127
Mixed / lifestyle [2]	219	239	255	253	274
Regional centers [2]	177	172	175	174	181
Credit / freestanding [2]	230	246	252	266	278
Other [2]	309	325	371	385	376
Retail exposure trends [2]	$1,867	$1,960	$2,064	$2,115	$2,237

(1) 9/30/10 (2) End of period

CRE – Retail – Credit Quality

EOP Outstandings – $1.9 Billion (1)

($MM)		3Q10	2Q10	1Q10	4Q09	3Q09
30+ days PD (2)	- $	101	139	190	197	220
	- %	5.43	7.08	9.20	9.32	9.84
30+ days PD & accruing (2)	- $	15	14	22	42	20
	- %	0.83	0.72	1.06	1.98	0.90
Classified (2)	- $	414	458	525	461	498
	- %	22.2	23.4	25.4	21.8	22.3
NALs *(included in Classified)* (2)	- $	125	185	251	254	331
	- %	6.7	9.4	12.2	12.0	14.8
ACL (2)	- $	210	210	235	245	130
	- %	11.3	10.7	11.4	11.6	5.8
Net charge-offs	- $	17.1	41.7	26.0	118.7	52.5
(annualized)	- %	3.55	8.50	4.94	22.44	9.22

(1) 9/30/10 (2) End of period

CRE – Single Family Homebuilders

EOP Outstandings – $0.6 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)	3Q10	2Q10	1Q10	4Q09	3Q09
Vertical construction (2)	$413	$451	$553	$577	$718
Land under development (2)	102	105	117	130	155
Land held for development (2)	119	128	135	151	166
Total	$634	$684	$805	$857	$1,039

(1) 9/30/10 (2) End of period

CRE – Single Family Homebuilder – Credit Quality

EOP Outstandings – $0.6 Billion (1)

($MM)		3Q10	2Q10	1Q10	4Q09	3Q09
30+ days PD (2)	- $	100	143	209	201	296
	- %	15.85	20.84	25.95	23.46	28.50
30+ days PD & accruing (2)	- $	8	17	28	22	29
	- %	1.32	2.43	3.47	2.57	2.81
Classified (2)	- $	334	396	476	513	577
	- %	52.6	57.9	59.1	59.9	55.6
NALs *(included in Classified)* (2)	- $	130	150	218	262	340
	- %	20.5	21.9	27.1	30.6	32.7
ACL (2)	- $	116	122	150	171	110
	- %	18.3	17.8	18.6	19.9	10.6
Net charge-offs	- $	19.4	14.5	18.4	68.4	62.0
(annualized)	- %	11.71	8.48	8.78	31.93	22.67

(1) 9/30/10 (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)
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%**
9/30/10							
Core Total	**$3,989**	**$165**	**$532**	**$51**	**$ 2**	**4.14%**	**4.18%**
Noncore SAD	$1,394	$360	$1,084	$353	$469	25.80%	44.50%
Noncore Other	1,529	138	359	75	33	9.02%	10.95%
Noncore Total	**$2,923**	**$498**	**$1,443**	**$427**	**$502**	**17.04%**	**29.20%**
CRE Total	**$6,912**	**$663**	**$1,975**	**$479**	**$504**	**9.59%**	**15.74%**

(1) Prior charge-offs represent activity on existing accounts as of date shown, not cumulative for the portfolio

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

CRE – Core vs. Noncore Change Analysis

2Q10 ($MM)	Core	Noncore	Total CRE
March 31, 2010	**$3,970**	**$3,487**	**$7,456**
Originations	6	--	6
Net payments / takedowns / other	(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)**

3Q10	Core	Noncore	Total CRE
June 30, 2010	**$3,965**	**$3,219**	**$7,184**
Originations	106	--	106
Net payments / takedowns / other	(80)	(221)	(301)
Charge-offs	(2)	(75)	(77)
September 30, 2010	**$3,989**	**$2,923**	**$6,912**
Net change	**$25**	**$(296)**	**$(271)**

CRE – Portfolio Composition – 9/30/10

By Property Type and Property Location

($MM)	OH	MI	PA	IN	WV	FL	KY	Other	Total	%
Retail properties	$ 475	$ 106	$ 80	$ 89	$ 38	$ 41	$ 3	$ 372	**$ 1,204**	16 %
Multi family	267	89	51	32	43	0	8	64	**554**	8
Single family homebuilders	123	31	7	2	9	21	-	15	**208**	3
Office	337	160	72	22	41	8	11	53	**705**	10
Industrial & w arehouse	290	64	25	43	8	4	4	82	**519**	7
Lines to R.E. companies	343	26	8	4	5	1	0	4	**388**	6
Hotel	75	34	8	25	41	-	-	84	**267**	4
Health care	13	7	13	3	-	-	-	-	**36**	-
Raw land & other land uses	32	30	3	2	3	2	-	10	**82**	1
Other	9	1	2	1	0	-	8	1	**24**	-
Total CRE - Core	**$ 1,965**	**$ 549**	**$ 269**	**$ 223**	**$ 189**	**$ 76**	**$ 33**	**$ 685**	**$ 3,989**	55
	49.3%	13.8%	6.7%	5.6%	4.7%	1.9%	0.8%	17.2%	100.0%	
Total CRE - Noncore	**1,649**	**388**	**201**	**245**	**70**	**102**	**69**	**204**	**2,923**	45
	56.3%	13.3%	6.9%	8.4%	2.4%	3.5%	2.4%	7.0%	100.0%	
Total CRE	**$ 3,609**	**$ 938**	**$ 470**	**$ 467**	**$ 259**	**$ 178**	**$ 102**	**$ 889**	**$ 6,912**	100 %
	52.2%	13.6%	6.8%	6.8%	3.7%	2.6%	1.5%	12.9%	100.0%	

	OH	MI	PA	IN	WV	FL	KY	Other	Total
NCOs - $ (1)	**$36**	**$ 7**	**$ (1)**	**$ 2**	**$ 2**	**$ 2**	**$ 0**	**$ 15**	**$64**
NCOs – Annualized %	4.01%	3.00%	-0.92%	1.37%	3.27%	5.52%	0.72%	6.82%	3.60%
NALs - $	**$274**	**$ 43**	**$ 13**	**$ 11**	**$ 26**	**$ 12**	**$ 5**	**$ 94**	**$479**
NALs - %	7.58%	4.62%	2.68%	2.46%	10.23%	6.63%	5.00%	10.61%	6.93%

(1) 3Q10

CRE – Maturity Schedule

By Loan Type – 9/30/10

($MM)	Within 12 Mos.	1 – 2 Years	2 – 5 Years	5+ Years	Total
Construction	$ 537	$ 136	$ 60	$ 5	$ 738
Lines / letters of credit	155	32	8	8	203
Non project loans	209	162	87	67	525
Mini-perm traditional	1,689	608	478	--	2,775
Permanent qualified	--	94	334	176	604
Permanent	373	253	734	706	2,066
Total CRE	**$2,963**	**$1,285**	**$1,702**	**$ 961**	**$6,912**
Core	**$1,620**	**$812**	**$1,067**	**$491**	**$3,990**
Noncore SAD	**807**	**235**	**190**	**161**	**1,394**
Noncore Other	**535**	**239**	**446**	**308**	**1,529**

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) 9/30/10

CRE – Noncore Portfolio Composition – 9/30/10

By Property Type and Property Location

CRE - Noncore *($MM)*	OH	MI	PA	IN	WV	FL	KY	Other	Total	%
Retail properties	$286	$ 76	$ 62	$ 108	$ 7	$ 12	$ 3	$ 110	$ 664	10 %
Multi family	461	31	40	39	28	2	27	48	675	10
Single family homebuilders	261	31	27	15	8	39	15	30	425	6
Office	253	84	31	35	19	16	8	-	446	6
Industrial & w arehouse	131	119	18	30	1	32	11	1	343	5
Lines to R.E. companies	139	9	8	3	1	0	0	1	162	2
Hotel	65	15	10	11	7	-	-	13	120	2
Health care	14	20	2	-	-	-	-	-	36	1
Raw land & other land uses	24	2	2	5	-	1	5	2	40	1
Other	13	2	0	0	-	-	-	-	15	0
Total CRE - Noncore	**$ 1,647**	**$ 388**	**$ 201**	**$ 245**	**$ 70**	**$ 102**	**$ 69**	**$ 204**	**$ 2,923**	42 %
	56.3%	13.3%	6.9%	8.4%	2.4%	3.5%	2.4%	7.0%	100.0%	

CRE – Noncore Characteristics

EOP Outstandings – $2.9 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
- 90% is within our geographic footprint
- 51% are “pass” grade or better

(1) 9/30/10

CRE – Noncore Segment Characteristics

Special Assets Division (SAD) ($1.4 billion)

- 45% 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 ($1.5 billion)

- 11% credit mark represents… 2.5X coverage of NALs
- 30+ days past due of only $69 million (4.54%)
- Includes $576 million of small dollar Investment Real Estate loans
  - Not a strategic focus going forward
  - Very granular risk assessment
  - Actively managing within the context of an exit orientation… though may have opportunities to develop some into fuller, more profitable relationships

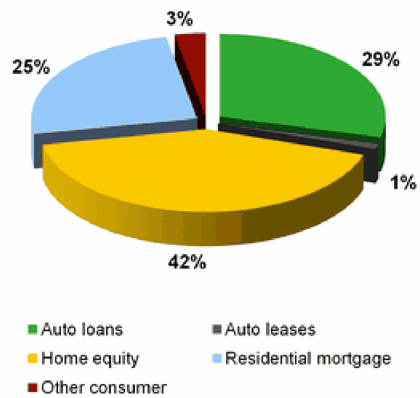
Total Consumer Loans and Leases

Consumer Loans and Leases – 9/30/10

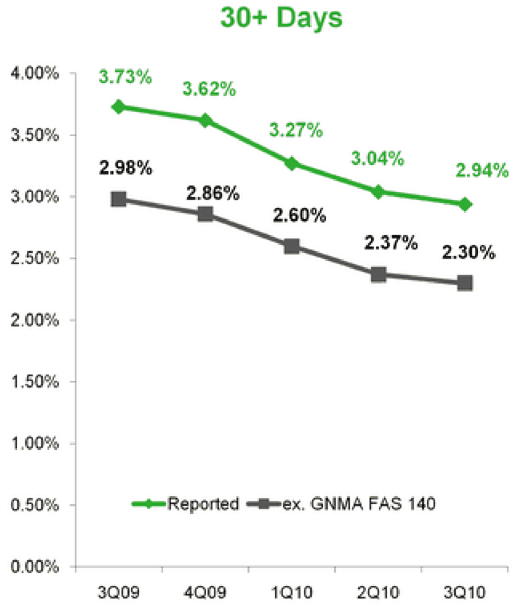
By Loan Type

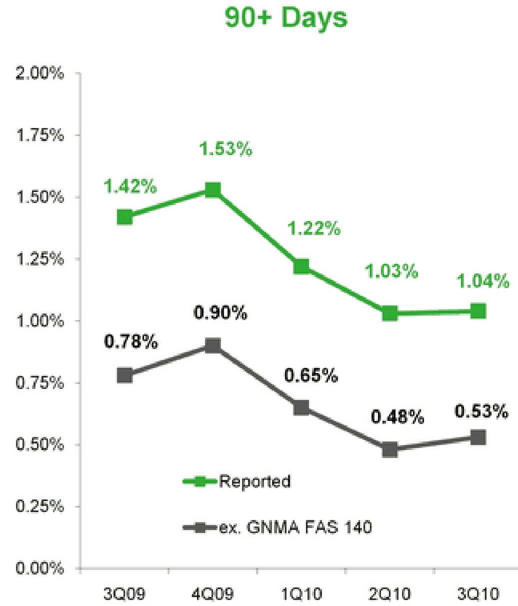
($B)	Amt.	Pct.
Auto loans	$5.3	29%
Auto leases	0.1	1
Home equity *	7.7	42
Residential RE	4.5	25
Other consumer	0.6	3
Total consumer	**$18.2**	**100%**

* Home equity lines	$5.2	
Home equity loans	2.5	



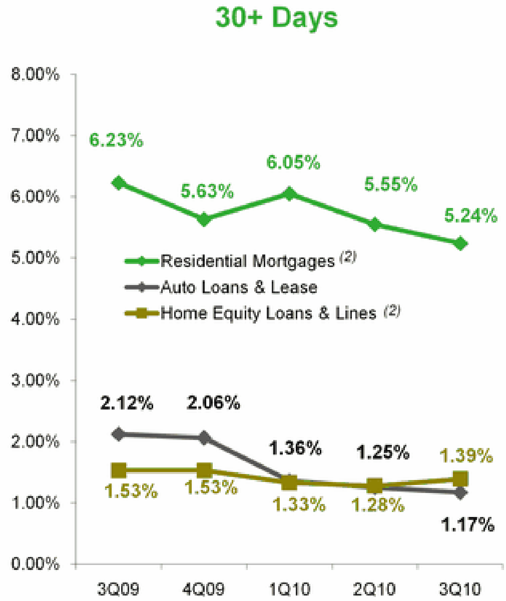
Total Consumer Loan Delinquencies (1)

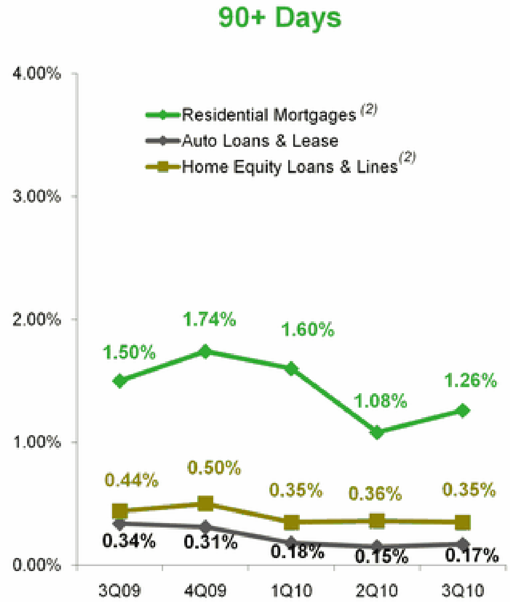




(1) Period end; delinquent but accruing as a % of related outstandings at EOP

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 and Leases

Auto Loans / Leases – Overview

EOP Outstandings – $5.4 Billion (1)

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

Credit Quality Trends	3Q10	2Q10	1Q10	4Q09	3Q09
30+ days PD & accruing (2)	**1.17%**	1.25%	1.36%	2.06%	2.12%
90+ days PD & accruing (2)	**0.17%**	0.15%	0.18%	0.31%	0.34%
NCOs – loans (3)	**0.41%**	0.47%	0.76%	1.49%	1.25%
NCOs – leases (3)	**1.32%**	0.54%	1.58%	2.25%	2.04%
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) 9/30/10 (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
- **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

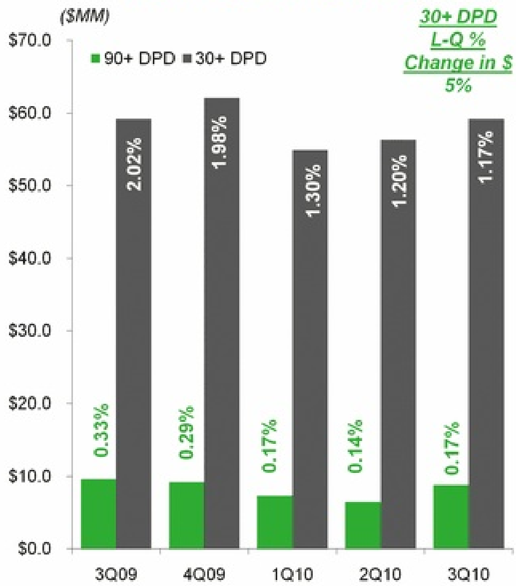
Auto Loans – Production and Credit Quality Overview

	3Q10	2Q10	1Q10	4Q09	3Q09	2Q09	1Q09	4Q08
Originations								
Amount *($MM)*	**$ 1,010**	$ 944	$ 678	$ 516	$ 394	$ 277	$ 399	$ 360
% new vehicles	**50%**	49%	42%	41%	44%	30%	31%	41%
Avg. LTV (1)	**89%**	88%	87%	89%	91%	95%	93%	93%
Avg. FICO (1)	**767**	770	769	771	763	759	756	751
Expected cumulative loss	**0.77%**	0.72%	0.70%	0.65%	0.74%	0.92%	1.00%	1.01%
Portfolio Performance								
30+ days PD & accruing %	**1.12%**	1.20%	1.30%	1.98%	2.02%	2.06%	2.20%	2.09%
Year-to-Date NCO %	**0.53%**	0.61%	0.76%	1.51%	1.52%	1.63%	1.56%	1.12%
Vintage Performance								
6-month losses (1)			0.03%	0.03%	0.02%	0.02%	0.07%	0.16%
9-month losses (1)				0.08%	0.10%	0.17%	0.16%	0.36%
12-month losses (1)					0.17%	0.35%	0.40%	0.60%

(1) Annualized

Auto Loans / Leases

Accruing Delinquency



Net Charge-offs

Home Equity Loans and Lines

Home Equity Loans & Lines – Overview

EOP Outstandings – $7.7 Billion (1)

- Focused on geographies within our Midwest footprint
- Focused on high quality borrowers… >730 FICOs
- Began exit of broker channel in 2005… <8% 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	3Q10	2Q10	1Q10	4Q09	3Q09
30+ days PD & accruing (2)	**1.39%**	1.28%	1.41%	1.76%	1.73%
90+ days PD & accruing (2)	**0.35%**	0.36%	0.40%	0.71%	0.60%
NCOs (3)	**1.47%**	2.36%	2.01%	1.89%	1.48%
NALs (2)	**0.28%**	0.30%	0.73%	0.53%	0.58%

- Credit quality continues to perform within expectations

(1) 9/30/10; 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 1^{st} mortgage
- **Payments –** 70% of borrowers consistently make more than required payment
- **Geography** – Footprint lender with limited investor property exposure
- **Broker Channel** – Eliminated 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 – 75% of loan modifications are paying as agreed
- 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

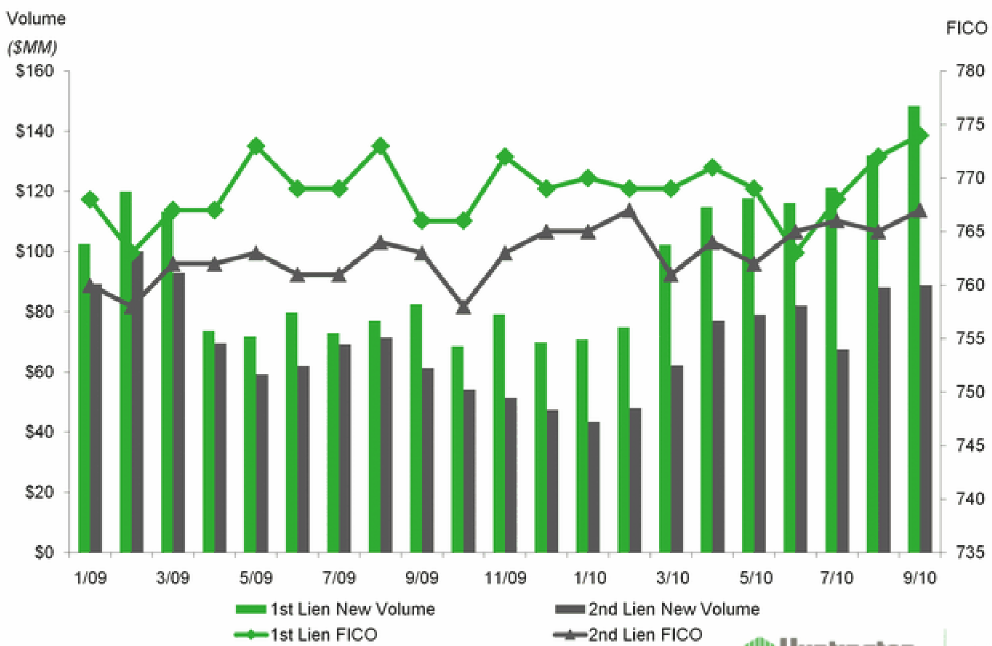
- Expect losses to be consistent throughout 2010
  - Consistent to improved borrower quality based on updated FICO scores

Home Equity Loans & Lines – LTV, FICO, Originations

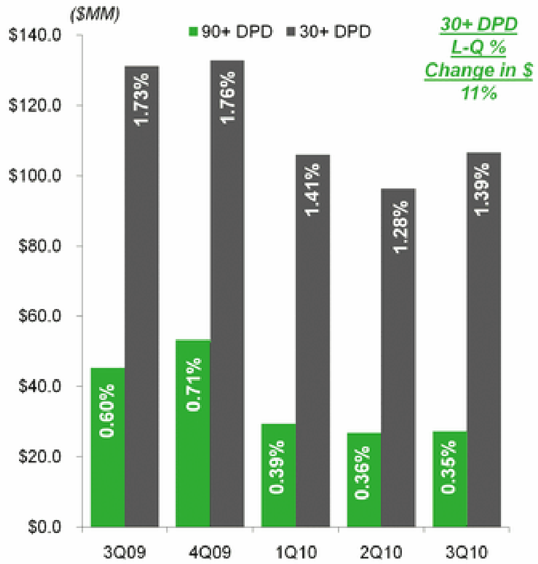
	3Q10	2Q10	1Q10	4Q09	3Q09
Loans (1)					
Ending balance *($B)*	**$2.5**	$2.4	$2.5	$2.6	$2.7
Average LTV (2)	**70%**	71%	71%	71%	71%
Average FICO (3)	**730**	726	726	716	718
Originations *($MM)*	**$151**	$119	$100	$80	$54
Average LTV (4)	**61%**	63%	59%	60%	63%
Average FICO (4)	**769**	762	763	761	753
Lines (5)					
Ending balance *($B)*	**$5.2**	$5.1	$5.0	$4.9	$4.9
Average LTV (2)	**77%**	77%	77%	77%	78%
Average FICO (3)	**740**	739	737	723	724
Originations *($MM)*	**$413**	$399	$262	$251	$338
Average LTV (4)	**74%**	74%	72%	71%	73%
Average FICO (4)	**768**	765	766	767	766

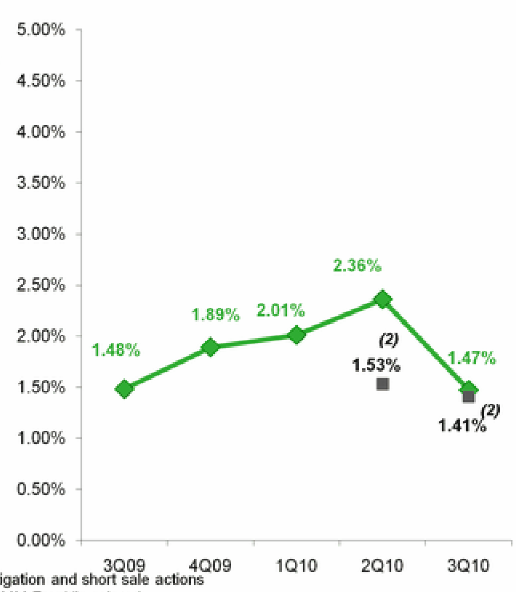
(1) Primarily fixed-rate
(2) Weighted average LTVs are cumulative LTVs reflecting the balance of any senior loans
(3) Weighted average FICOs reflect currently updated customer credit scores
(4) Weighted average at origination
(5) Primarily variable-rate

Home Equity Loans & Lines – Originations



Home Equity Loans & Lines





(1) Reflects more active treatment decisions associated with loss mitigation and short sale actions
(2) 2Q10 excluding $15.9 MM Franklin-related; 3Q10 excluding $1.2 MM Franklin-related

Residential Mortgages

Residential Mortgages – Overview

EOP Outstandings – $4.5 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
- $553 million of Interest Only loans… targeted within executive relocation activities
- $324 million of Alt-A mortgages… exited in 2007

Credit Quality Trends

	3Q10	2Q10	1Q10	4Q09	3Q09
30+ days PD & accruing (2)	**5.24%**	5.55%	5.81%	5.40%	5.84%
90+ days PD & accruing (2)	**1.26%**	1.08%	1.58%	1.75%	1.47%
NCOs (3)	**1.73%**	7.19%	2.17%	1.61%	6.15%
NALs (2)	**1.84%**	1.99%	1.76%	1.52%	1.66%

- Credit quality continues to perform within expectations

(1) 9/30/10; 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**
  - $553 million of Interest Only loans… targeted within executive relocation activities… continues to perform well
  - $324 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 (Home Savers program)
  - Early identification of Loss Mitigation candidates – i.e., pre-delinquency via predictive modeling
  - Decrease foreclosure activity in favor of Loan Modifications and short sales
  - Rewrite / modify customers with a focus on reducing principal quickly
  - Create saleable structures where possible
  - Income verification in all cases to maximize re-performance probability

Account Management

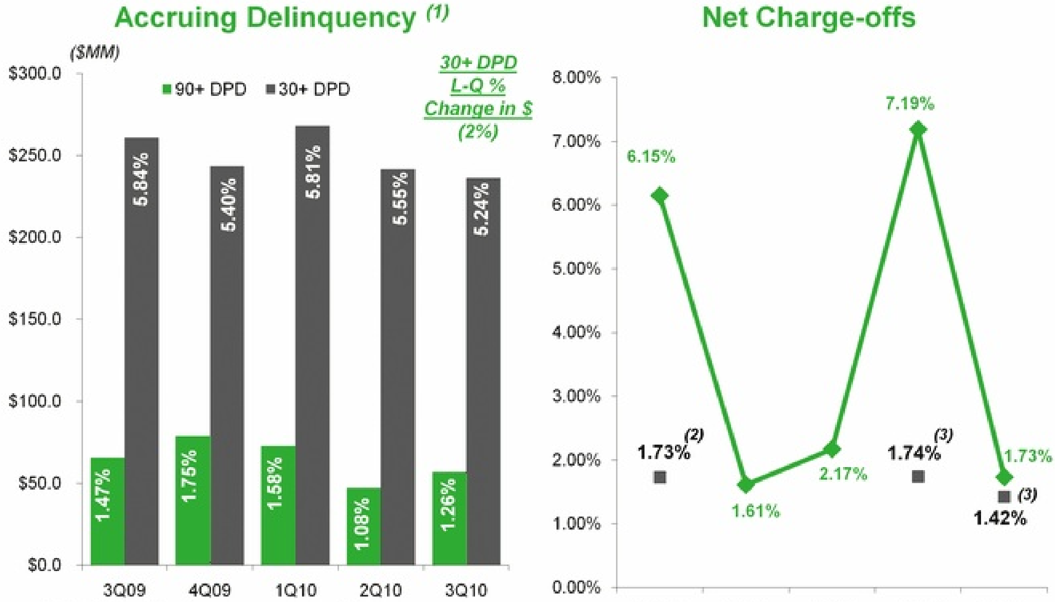
- Proactive contact six months prior to ARM resets

Residential Mortgages – LTV, FICO, Originations

	3Q10	2Q10	1Q10	4Q09	3Q09
Ending balance *($B)*	**$4.5**	$4.4	$4.6	$4.5	$4.5
Average LTV	**77%**	77%	76%	77%	77%
Average FICO (1)	**719**	717	716	698	699
Originations (2) *($MM)*	**$485**	$452	$242	$244	$127
Average LTV (3)	**83%**	83%	73%	71%	84%
Average FICO (3)	**758**	760	764	757	749

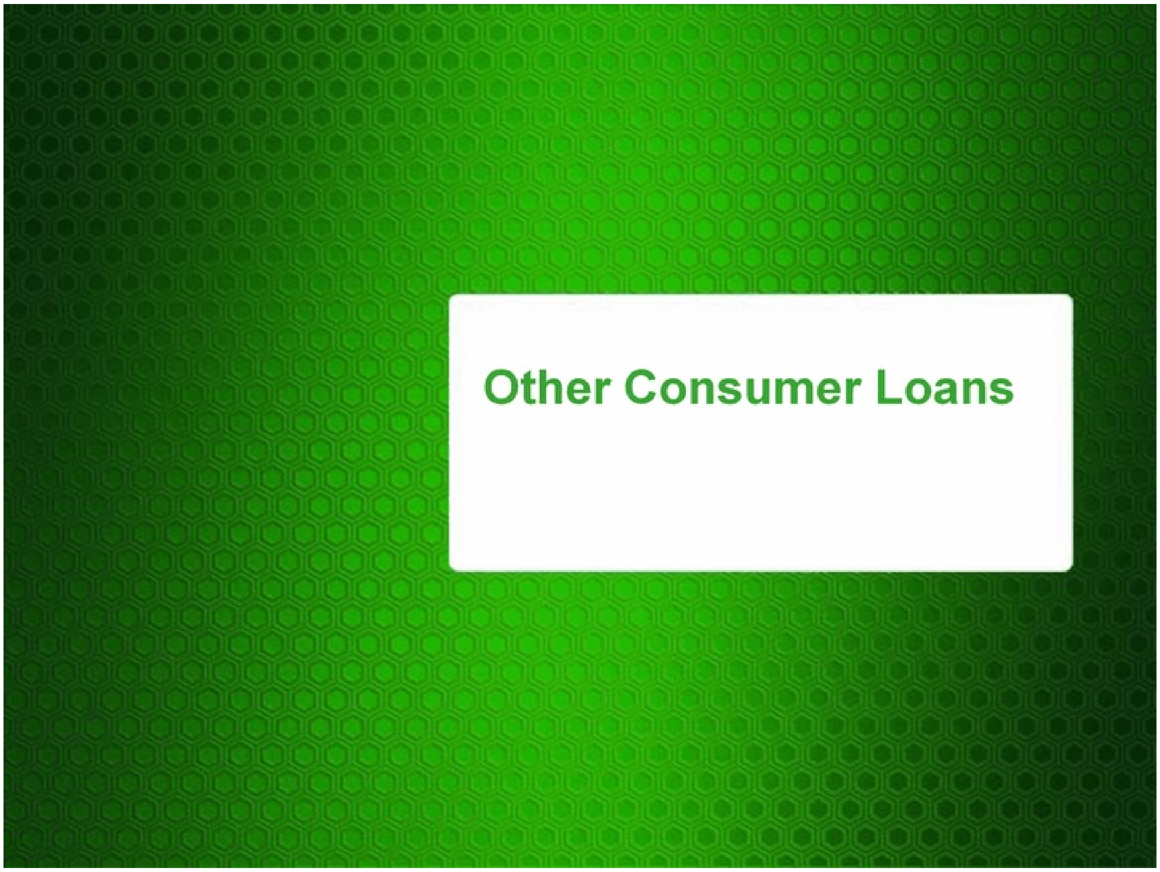
(1) Weighted average FICOs reflect currently updated customer credit scores
(2) Only owned-portfolio originations
(3) Weighted average at origination

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) 2Q10 excluding $64.2 MM Franklin-related; 3Q10 excluding $3.4 MM Franklin-related

Huntington


Other Consumer Loans

Other Consumer loans

EOP Outstandings – $0.6 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) 9/30/10

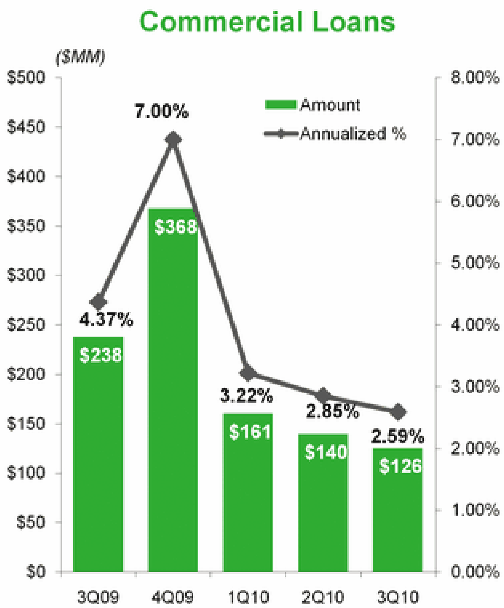
Credit Quality Review

Credit Quality Trends Overview

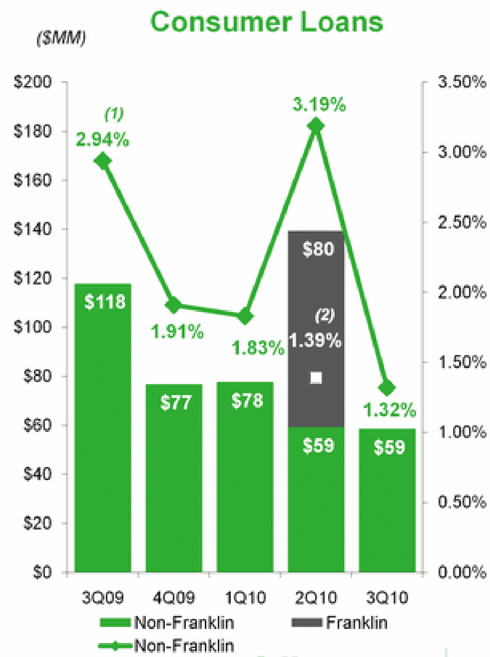
	3Q10	2Q10	1Q10	4Q09	3Q09
NAL ratio (1)	2.62%	3.25%	4.78%	5.21%	5.85%
NPA ratio (2)	2.94	4.24	5.17	5.57	6.26
Criticized asset ratio (3)	11.02	13.09	14.80	15.86	15.41
Net charge-off ratio	1.98	3.01	2.58	4.80	3.76
Net charge-off ratio excld. Franklin	1.98	2.17	2.48	4.84	3.85
90+ days PD & accruing (4)	0.25	0.23	0.31	0.40	0.34
ALLL ratio	3.56	3.79	4.00	4.03	2.77
ALLL / NAL coverage	136	117	84	77	47
ALLL / NAL coverage excld. Franklin	136	117	103	93	56
ALLL / NPA coverage	121	89	77	72	44
ALLL / NPA coverage excld. Franklin	123	107	94	86	52
ACL ratio	3.67	3.90	4.14	4.16	2.90
ACL/ Criticized assets(3)	33.20	29.70	27.83	26.14	18.75
ACL / NAL coverage	140	120	87	80	50
ACL / NAL coverage excld. Franklin	140	120	106	96	59
ACL / NPA coverage	125	91	80	74	46
ACL / NPA coverage excld. Franklin	126	110	98	89	55

(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) $1.39% excluding $80.0 MM Franklin-related



Net Charge-offs

($MM)	3Q10	2Q10	1Q10	4Q09	3Q09
Commercial and industrial	$62.2	$58.1	$75.4	$109.8	$68.8
Commercial real estate	63.7	81.7	85.3	258.1	169.2
Total commercial	125.9	139.9	160.7	367.9	238.1
Auto loans	5.2	5.2	7.7	11.4	9.0
Auto leases	0.4	0.2	0.9	1.6	1.8
Home equity loans / lines	27.8	44.5	37.9	35.8	28.0
Residential mortgages	19.0	82.8	24.3	17.8	69.0 (1)
Other	6.3	6.6	7.0	10.3	10.1
Total consumer	58.6	139.4	77.7	76.8	117.9
Total	$184.5	$279.2	$238.5	$444.7	$355.9
Memo: Excluding Franklin-related NCOs (2)					
Commercial and industrial	*$66.8*	*$58.3*	*$75.8*	*$109.7*	*$72.9*
Home equity loans / lines	*26.7*	*28.5*	*34.2*	*35.8*	*28.1*
Residential mortgages	*15.6*	*18.6*	*16.2*	*16.7*	*68.3 (1)*
Total	*184.5*	*199.2*	*227.0*	*443.5*	*359.5*

(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) See non-Franklin credit metrics reconciliation

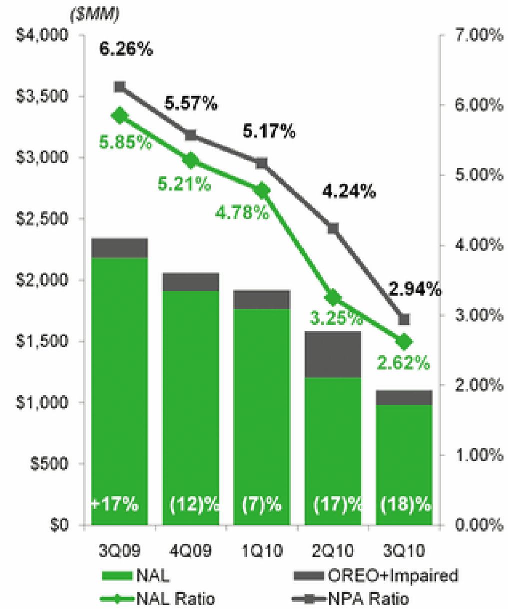
Net Charge-off Ratios (1)

	3Q10	2Q10	1Q10	4Q09	3Q09
Commercial and industrial	**2.01%**	1.90%	2.45%	3.49%	2.13%
Commercial real estate	**3.60**	4.44	4.44	12.21	7.62
Total commercial	**2.59**	2.85	3.22	7.00	4.37
Auto loans	**0.41**	0.47	0.76	1.49	1.25
Auto leases	**1.32**	0.54	1.58	2.25	2.04
Home equity loans / lines	**1.47**	2.36	2.01	1.89	1.48
Residential mortgages	**1.73**	7.19	2.17	1.61	6.15 (2)
Other	**3.83**	3.81	3.87	5.47	5.36
Total consumer	**1.32**	3.19	1.83	1.91	2.94
Total	**1.98%**	3.01%	2.58%	4.80%	3.76%
Memo: Excluding Franklin-related NCOs (3)					
Commercial and industrial	***2.15%***	*1.90%*	*2.46%*	*3.49%*	*2.26%*
Home equity loans / lines	***1.41***	*1.53*	*1.83*	*1.91*	*1.50*
Residential mortgages	***1.42***	*1.74*	*1.57*	*1.66*	*6.71* (2)
Total	***1.98***	*2.17*	*2.48*	*4.84*	*3.85*

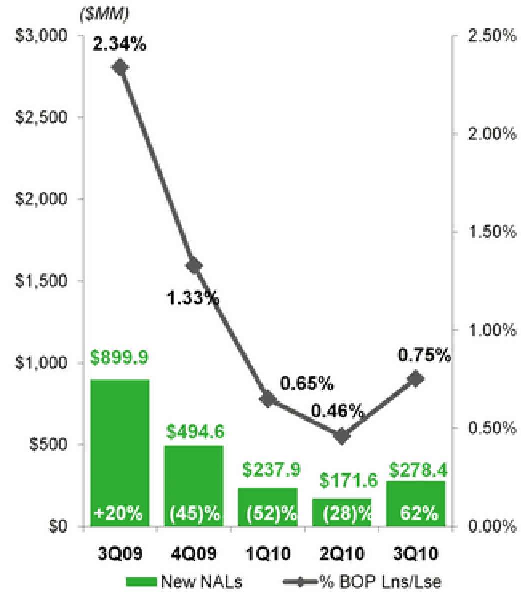
(1) Annualized
(2) 1.73%, excluding impact due to implementation of more conservative loss recognition and loan sale
(3) See non-Franklin credit metrics reconciliation

Nonaccrual Loans & Nonperforming Assets

NALs & NPAs – EOP



NAL Inflows



Nonperforming Asset Flow Analysis

($MM)	3Q10	2Q10	1Q10	4Q09	3Q09
NPA beginning of period	$1,582.7	$1,918.4	$2,058.1	$2,344.0	$2,002.6
Additions / increases	278.4	171.6	237.9	494.6	899.9
Franklin – net impact	(244.4)	(86.7)	15.0	(31.0)	(18.8)
Return to accruing status	(111.2)	(78.7)	(80.8)	(85.9)	(52.5)
Loan and lease losses	(155.6)	(173.2)	(185.4)	(391.6)	(305.4)
OREO gains (losses)	(5.3)	2.5	(4.2)	(7.4)	(30.6)
Payments	(213.1)	(140.9)	(107.6)	(222.8)	(117.7)
Sales	(26.7)	(30.2)	(14.6)	(41.9)	(33.4)
NPA end-of-period	$1,104.9	$1,582.7	$1,918.4	$2,058.1	$2,344.0

Nonaccrual Loans (NALs) and Nonperforming Assets (NPAs)

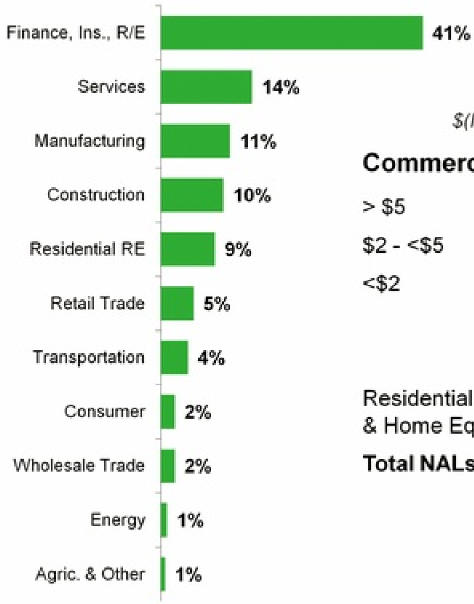
(in millions)	2010 Sep. 30	2010 Jun. 30	2010 Mar. 31	2009 Dec. 31	2009 Sep. 30
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 398.4	$ 429.6	$ 511.6	$ 578.4	$ 612.7
Commercial real estate	478.8	663.1	826.8	935.8	1,133.7
Residential mortgage	83.0	86.5	373.0	362.6	390.5
Home equity	21.7	22.2	54.8	40.1	44.2
Total nonaccrual loans and leases (NALs)	981.8	1,201.3	1,766.1	1,917.0	2,181.1
Other real estate, net:					
Residential	65.8	71.9	68.3	71.4	81.8
Commercial	57.3	67.2	84.0	68.7	60.8
Total other real estate, net	123.1	139.1	152.3	140.1	142.6
Impaired loans held for sale [1]	-	242.2	-	1.0	20.4
Total nonperforming assets (NPAs)	$ 1,104.9	$ 1,582.7	$ 1,918.4	$ 2,058.1	$ 2,344.0
NAL ratio [2]	2.62 %	3.25 %	4.78 %	5.21 %	5.85 %
NPA ratio [3]	2.94	4.24	5.17	5.57	6.26
Nonperforming Frankin assets					
Residential mortgage	$ -	$ -	$ 298.0	$ 299.7	$ 322.8
Home equity	-	-	31.1	15.0	15.7
OREO	15.3	24.5	24.4	23.8	31.0
Impaired loans held for sale	-	242.2	-	-	-
Total nonperforming Franklin assets	$ 15.3	$ 266.7	$ 353.5	$ 338.5	$ 369.5

[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



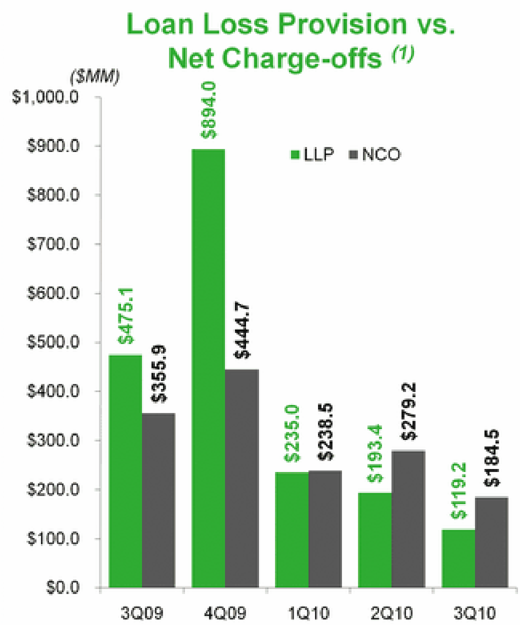
$(MM)	9/30/10 Amt.	9/30/10 No.	6/30/10 Amt.	6/30/10 No.
Commercial				
> $5	$242.0	29	$339.9	39
$2 - <$5	172.3	63	228.7	81
<$2	462.8		524.1	
Subtotal	877.1		1,092.7	
Residential Real Estate & Home Equity	104.7		108.7	
Total NALs	$981.8		$1,201.3	

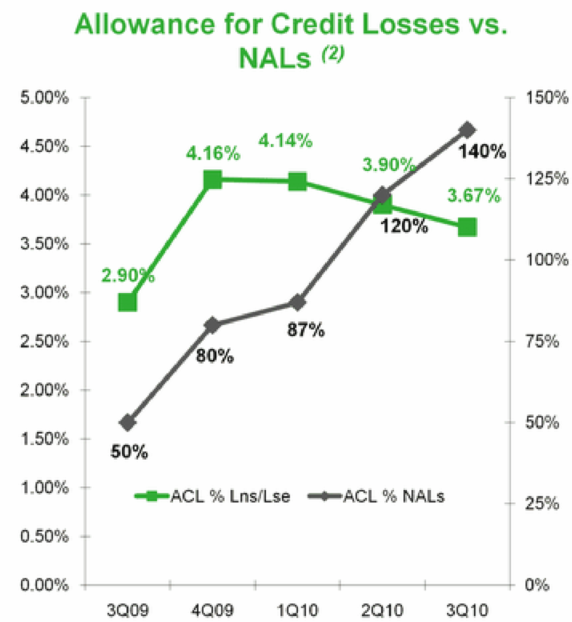
Accruing Restructured Loans

(in millions)	2010 Sep. 30	2010 Jun. 30	2010 Mar. 31	2009 Dec. 31	2009 Sep. 30
Accruing loans and leases past due 90 days or more:					
Total excluding loans guaranteed by the U.S. Government	$ 95.4	$ 83.4	$ 113.2	$ 145.7	$ 127.8
Loans guaranteed by the U.S. Government	94.2	95.4	96.8	101.6	102.9
Total loans and leases	$ 189.6	$ 178.8	$ 210.0	$ 247.3	$ 230.7
Ratios [(1)]					
Excluding government guaranteed	0.25 %	0.23 %	0.31 %	0.40 %	0.34 %
Government guaranteed	0.26	0.26	0.26	0.28	0.28
Total loans and leases	0.51	0.49	0.57	0.68	0.62
Accruing restructured loans (ARLs):					
Commercial	$ 158.0	$ 141.4	$ 117.7	$ 157.0	$ 153.0
Residential mortgages	287.5	269.6	242.9	219.6	204.5
Other	73.2	65.1	62.1	52.9	42.4
Total accruing restructured loans	$ 518.7	$ 476.0	$ 422.7	$ 429.6	$ 399.9

(1) *Percent of related loans and leases*

Provision, NCO, and ACL





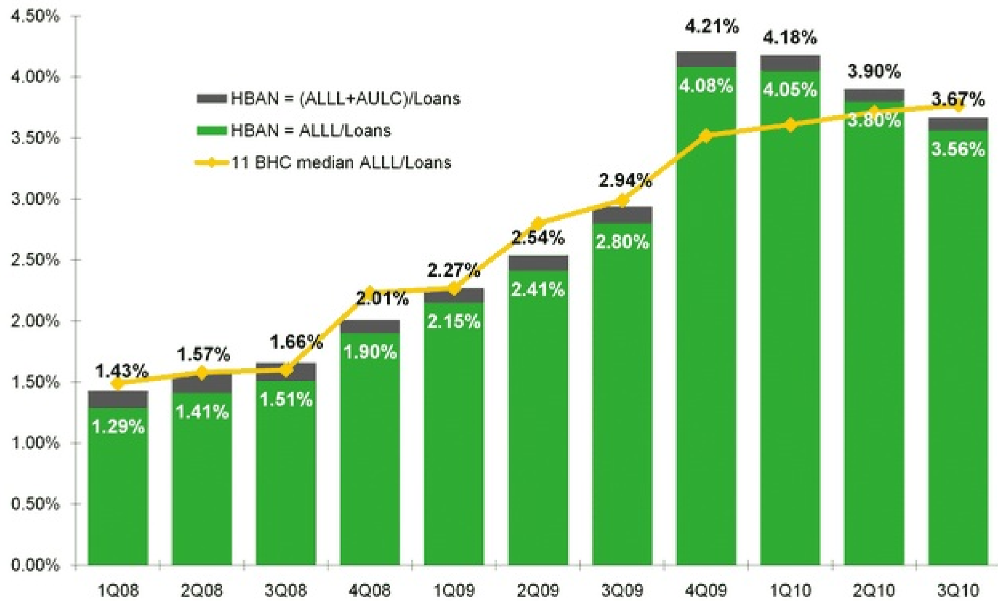
(1) NCO % annualized
(2) End of period

Allowances for Credit Losses (ACL) (1)

($MM)	3Q10	2Q10	1Q10	4Q09	3Q09
Allowance for loan and lease losses (ALLL)	$1,336.4	$1,402.2	$1,478.0	$1,482.5	$1,032.0
Allowance for unfunded loan commitments and LOCs (AULC)	40.1	39.7	49.9	48.9	50.1
Total allowance for credit losses (ACL)	$1,376.4	$1,441.8	$1,527.9	$1,531.4	$1,082.1
ALLL as % of					
Total loans and leases	3.56 %	3.79 %	4.00 %	4.03 %	2.77 %
Total NALs	136	117	84	77	47
Total NALs exld. Franklin-related	136	117	103	93	56
ACL as % of					
Total loans and leases	3.67 %	3.90 %	4.14 %	4.16 %	2.90 %
Total NALs	140	120	87	80	50
Total NALs excld. Franklin-related	140	120	106	96	59

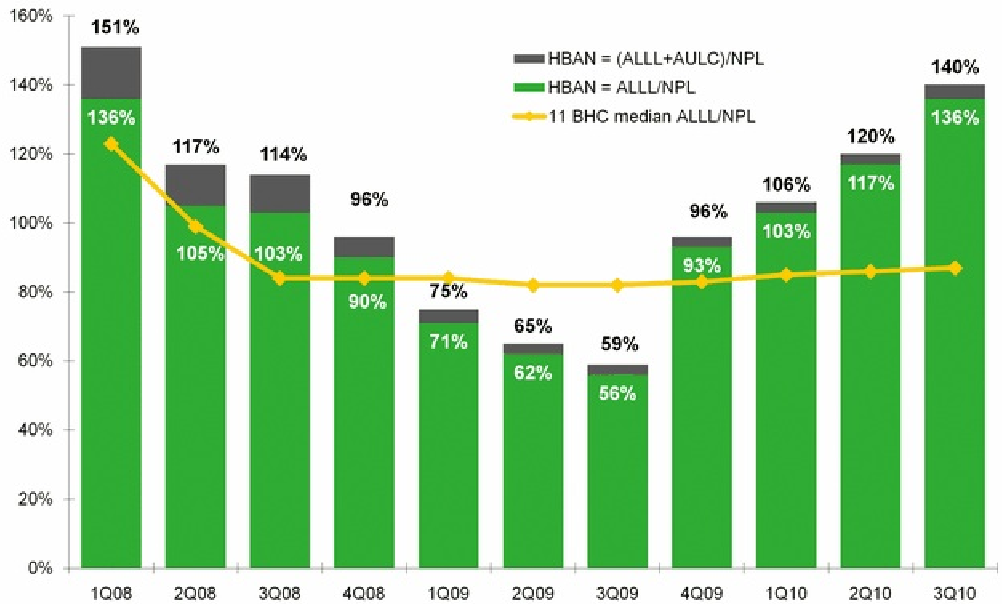
(1) Period end

Relative Performance – LLR Ratios (1)



(1) Period end; Exclude Franklin

Relative Performance – NAL/NPL Coverage (1)



(1) Period end; Exclude Franklin

Non-Franklin Credit Metrics Reconciliations

Non-Franklin Credit Metrics Reconciliation

(in millions)	Third Quarter 2010		
	Reported	Franklin	Non-Franklin
Loan loss provision	$ 119.2	$ 0.0	$ 119.1
Total net charge-offs -$	$ 184.5	$ 0.0	$ 184.5
Total net charge-offs - %	1.98 %		1.98 %
Provision > net charge offs	$ (65.4)	$ 0.0	$ (65.4)
ALLL - $	$ 1,336.4	$ -	$1,336.4
ALLL - % loans/leases	3.56 %		3.56 %
NAL coverage ratio	136 %		136 %
NPA coverage ratio	121 %		123 %
ACL - $	$ 1,376.4	$ -	$1,376.4
ACL - % loans/leases	3.67 %		3.67 %
NAL coverage ratio	140 %		140 %
NPA coverage ratio	125 %		126 %
Total loans and leases - EOP	$ 37,501	$ -	$ 37,501
Total loans and leases - Avg	$ 37,215	$ -	$ 37,215
Nonaccrual loans (NAL) - EOP	$ 981.8	$ -	$ 981.8
OREO	123.1	15.3	107.8
Impaired loans held for sale	-	-	-
Other NPAs	-	-	-
Nonperforming assets (NPA)	$ 1,104.9	$ 15.3	$1,089.5
NAL ratio (1)	2.62 %		2.62 %
NPA ratio (2)	2.94 %		2.90 %

(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)	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

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)	Third Quarter 2010		
	Reported	Franklin	Non-Franklin
Net charge-offs (recoveries):			
Commercial and industrial	$ 62.2	$ (4.5)	$ 66.8
Commercial real estate	63.7	-	63.7
Total commercial	125.9	(4.5)	130.4
Automobile loans and leases	5.6	-	5.6
Home equity	27.8	1.2	26.7
Residential mortgage	19.0	3.4	15.6
Other consumer	6.3	-	6.3
Total consumer	58.6	$ 4.5	54.1
Total net charge-offs	$ 184.5	$ 0.0	$ 184.5
Net charge-offs (recoveries) - annualized percentages:			
Commercial & industrial	2.01 %	- %	2.15 %
Commercial real estate	3.60	-	3.60
Total commercial	2.59	-	2.68
Automobile loans and leases	0.43	-	0.43
Home equity	1.47	-	1.41
Residential mortgage	1.73	-	1.42
Other consumer	3.83	-	3.83
Total consumer	1.32	-	1.22
Total net charge-offs	1.98 %	- %	1.98 %
Average Loans and Leases			
Commercial & industrial	$ 12,393	$ -	$ 12,393
Commercial real estate	7,073	-	7,073
Total commercial	19,466	-	19,466
Automobile loans and leases	5,140	-	5,140
Home equity	7,567	-	7,567
Residential mortgage	4,389	-	4,389
Other consumer	653	-	653
Total consumer	17,749	-	17,749
Total loans and leases	$ 37,215	$ -	$ 37,215

(1) Annualized

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)	September 30, 2010		
	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)			
Commercial and industrial	$ 398,353	$ -	$ 398,353
Commercial real estate	478,754	-	478,754
Residential mortgage	82,984	-	82,984
Home equity	21,689	-	21,689
Total NALs	981,780	-	981,780
Other real estate, net			
Residential	65,775	15,330	50,445
Commercial	57,309	-	57,309
Total other real estate, net	123,084	15,330	107,754
Impaired loans held for sale	-	-	-
Other NPAs	-	-	-
Total nonperforming assets (NPAs)	$ 1,104,864	$ 15,330	$ 1,089,534
Accruing restructured loans (ARLs)			
Commercial	$ -	$ -	$ -
Residential mortgage	-	-	-
Other	-	-	-
Total ARLs	-	-	-
Total NPAs and ARLs	$ 1,104,864	$ 15,330	$ 1,089,534
NAL ratio [1]	2.62%		2.62%
NPA ratio [2]	2.94%		2.90%
NPA + ARL ratio [3]	2.94%		2.90%

[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, 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 and Other Funding

Total Deposits – By Business Segment

Avg. Balances – $40.6 Billion

3Q10

($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	$0.4	$0.2	**$6.8**
DDA-interest bearing	4.2	0.9	--	--	0.2	--	**5.3**
Money market deposits	7.9	2.2	0.2	--	2.0	--	**12.3**
Savings and other domestic time deposit	4.5	0.1	--	--	0.1	--	**4.6**
Core certificates of deposit	8.8	--	--	--	0.2	--	**8.9**
Total core deposits	**29.0**	**5.4**	**0.6**	**0.1**	**2.9**	**0.2**	**38.0**
Other deposits	0.3	1.2	--	--	0.1	0.9	**2.6**
Total deposits	**$29.2**	**$6.7**	**$0.6**	**$0.1**	**$3.0**	**$1.1**	**$40.6**

Deposit Trends

Linked Quarter

(in billions)	2010 Third Quarter	2010 Second Quarter	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	$ 6.8	$ 6.8	$ (0.1)	(1) %
Demand deposits - interest bearing	5.3	6.0	(0.7)	(11)
Money market deposits	12.3	11.1	1.2	11
Savings and other domestic deposits	4.6	4.7	(0.0)	(1)
Core certificates of deposit	8.9	9.2	(0.3)	(3)
Total core deposits	38.0	37.8	0.2	1
Other domestic deposits of $250,000 or more	0.7	0.7	0.0	4
Brokered deposits and negotiable CDs	1.5	1.5	(0.0)	(1)
Other deposits	0.5	0.4	0.0	12
Total deposits	$ 40.6	$ 40.4	$ 0.3	1 %

Deposit Trends

Prior-Year Quarter

	Third Quarter		Change	
(in billions)	2010	2009	Amount	%
Average Deposits				
Demand deposits - noninterest bearing	$ 6.8	$ 6.2	$ 0.6	9 %
Demand deposits - interest bearing	5.3	5.1	0.2	3
Money market deposits	12.3	7.6	4.7	62
Savings and other domestic deposits	4.6	4.8	(0.1)	(3)
Core certificates of deposit	8.9	11.6	(2.7)	(23)
Total core deposits	38.0	35.3	2.7	8
Other domestic deposits of $250,000 or more	0.7	0.7	(0.1)	(8)
Brokered deposits and negotiable CDs	1.5	3.1	(1.6)	(51)
Other deposits	0.5	0.4	0.0	2
Total deposits	$ 40.6	$ 39.6	$ 1.1	3 %

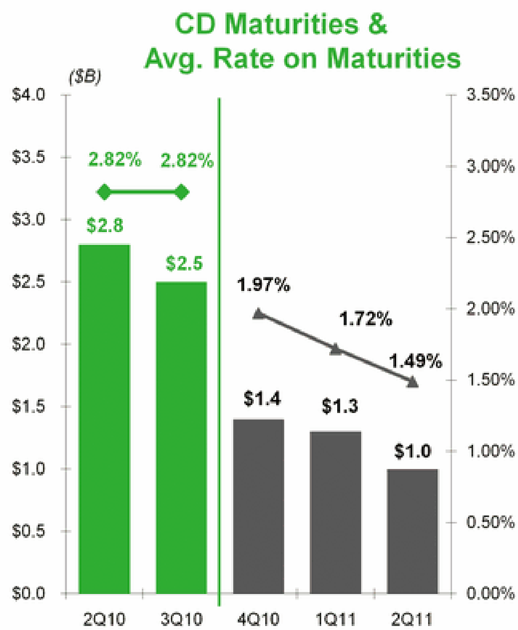
Total Core Deposit Trends

Average ($B)	3Q10	Annualized Growth (1) 3Q10 v 2Q10	2Q10 v 1Q10	3Q10 v 3Q09
Commercial				
Demand deposits - non-int. bearing	$ 5.7	(4) %	13 %	10 %
Demand deposits - int. bearing	1.1	NM	21	(21)
Other core deposits (2)	5.1	60	14	36
Total	11.9	1	15	15
Consumer				
Demand deposits - non-int. bearing	1.1	(10)	13	5
Demand deposits - int. bearing	4.2	(5)	17	12
Other core deposits (2)	20.8	5	(2)	3
Total	26.1	3	2	4
Total				
Demand deposits - non-int. bearing	6.8	(5)	13	9
Demand deposits - int. bearing	5.3	(44)	18	3
Other core deposits (2)	25.9	15	1	8
Total	$ 38.0	2 %	6 %	8 %

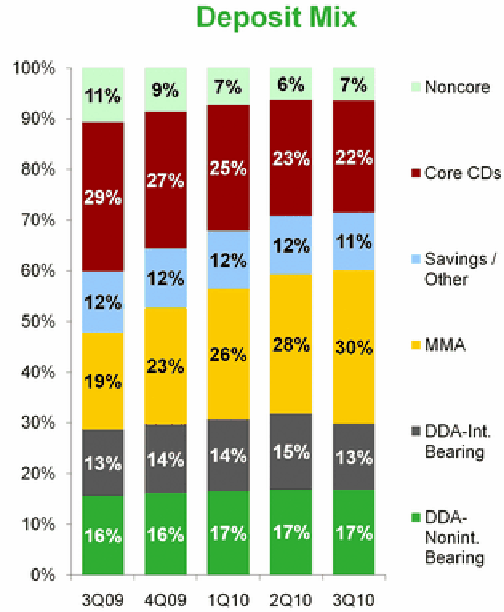
(1) Linked-quarter percent change annualized

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

Deposits



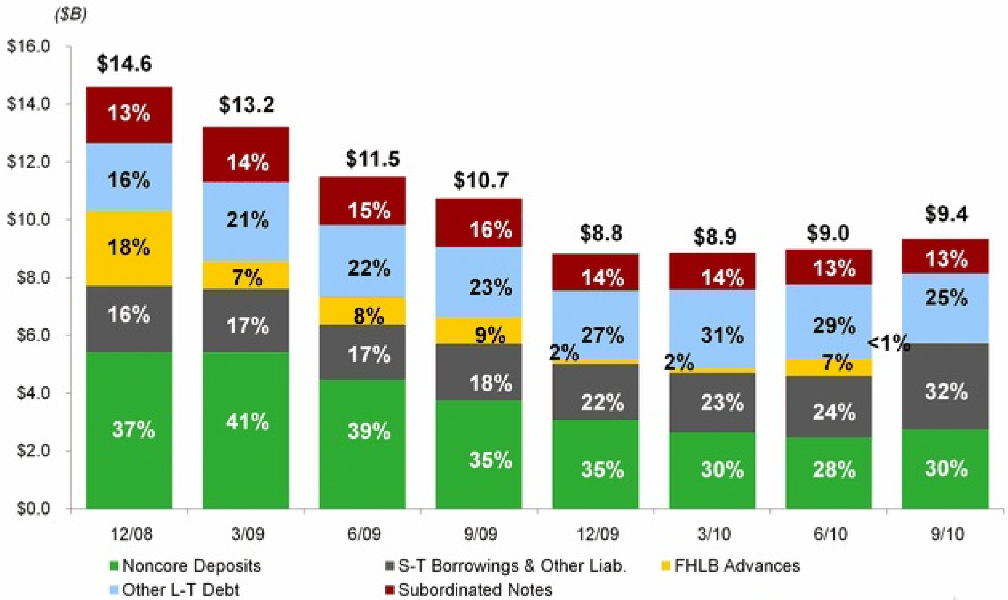
CD Maturities &
Avg. Rate on Maturities
($B)
$4.0
$3.5
$3.0
$2.5
$2.0
$1.5
$1.0
$0.5
$0.0
3.50%
3.00%
2.50%
2.00%
1.50%
1.00%
0.50%
0.00%
2.82%
2.82%
$2.8
$2.5
1.97%
1.72%
1.49%
$1.4
$1.3
$1.0
2Q10
3Q10
4Q10
1Q11
2Q11



Deposit Mix
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
11%
9%
7%
6%
7%
29%
27%
25%
23%
22%
12%
12%
12%
12%
11%
19%
23%
26%
28%
30%
13%
14%
14%
15%
13%
16%
16%
17%
17%
17%
3Q09
4Q09
1Q10
2Q10
3Q10
Noncore
Core CDs
Savings / Other
MMA
DDA-Int. Bearing
DDA-Nonint. Bearing

Other Funding

End of Period Balances



Capital

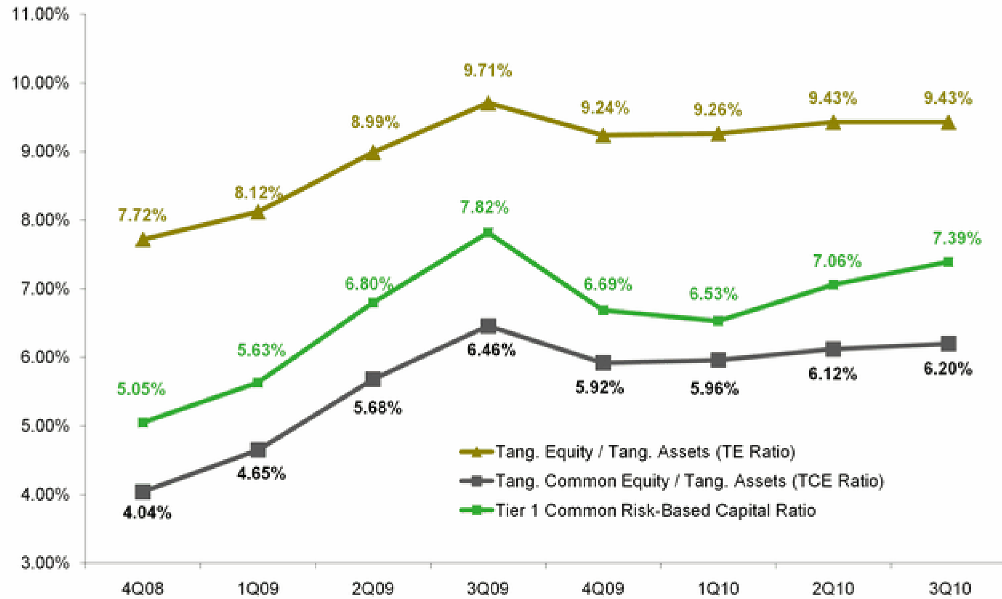
Capital (1)

	3Q10	2Q10	1Q10	4Q09	3Q09
Total risk-weighted assets *($B)*	$42.7	$42.5	$42.5	$43.2	$44.1
Tier 1 leverage	10.54%	10.45%	10.05%	10.09%	11.30%
Tier 1 risk-based capital	12.82	12.51	11.97	12.03	13.04
Total risk-based capital	15.08	14.79	14.28	14.41	16.23
Tang. common equity/ tang. assets	6.20	6.12	5.96	5.92	6.46
Tang. equity/tang. assets	9.43	9.43	9.26	9.24	9.71
Tier 1 common risk-based capital	7.39	7.06	6.53	6.69	7.82
Double leverage (2)	78	76	75	68	71

(1) Period end

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

Capital Ratios (1)

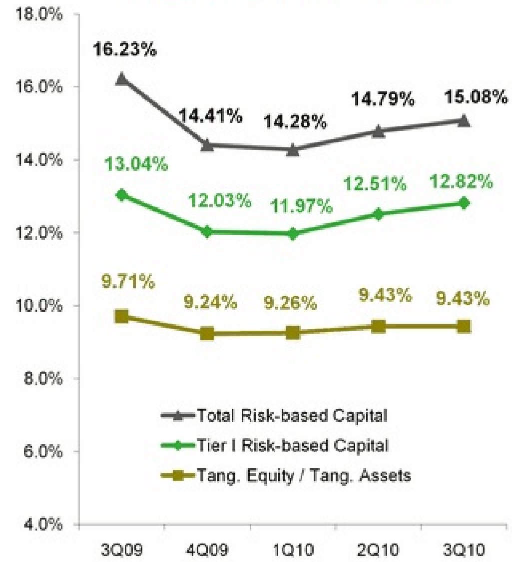


(1) End-of-period

Capital

Shareholders' Equity – Avg.

Key Equity Ratios – EOP



Capital Discussion

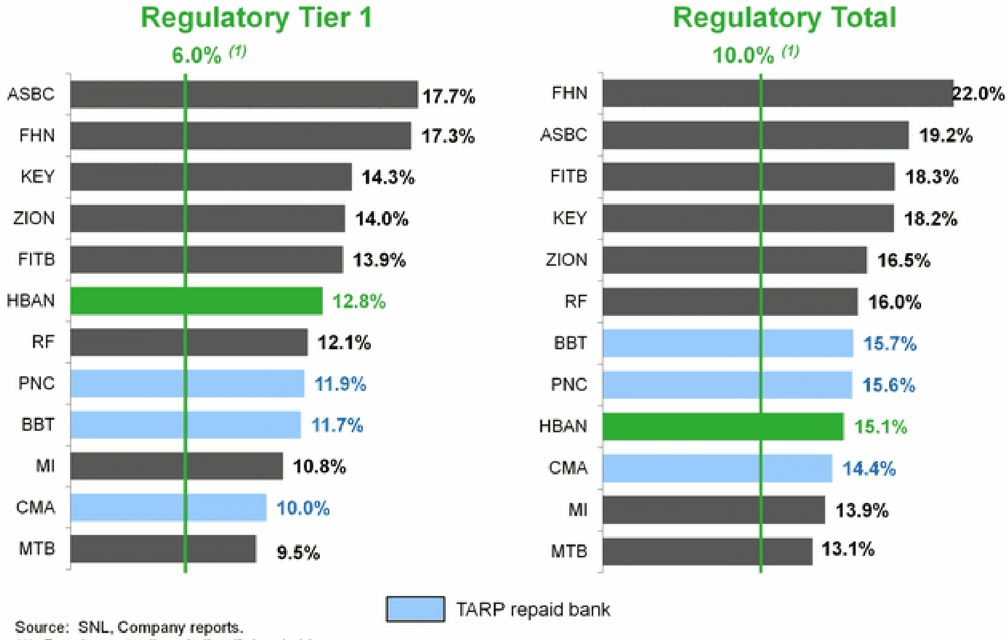
Basel III Guidelines

- Still need clarity on US Regulator interpretations and any expected "cushion" above the regulatory thresholds
- New standards are projected to have little impact on our capital ratios after adjustment for trust preferred securities (133 bp of Tier 1 capital)

TARP Repayment

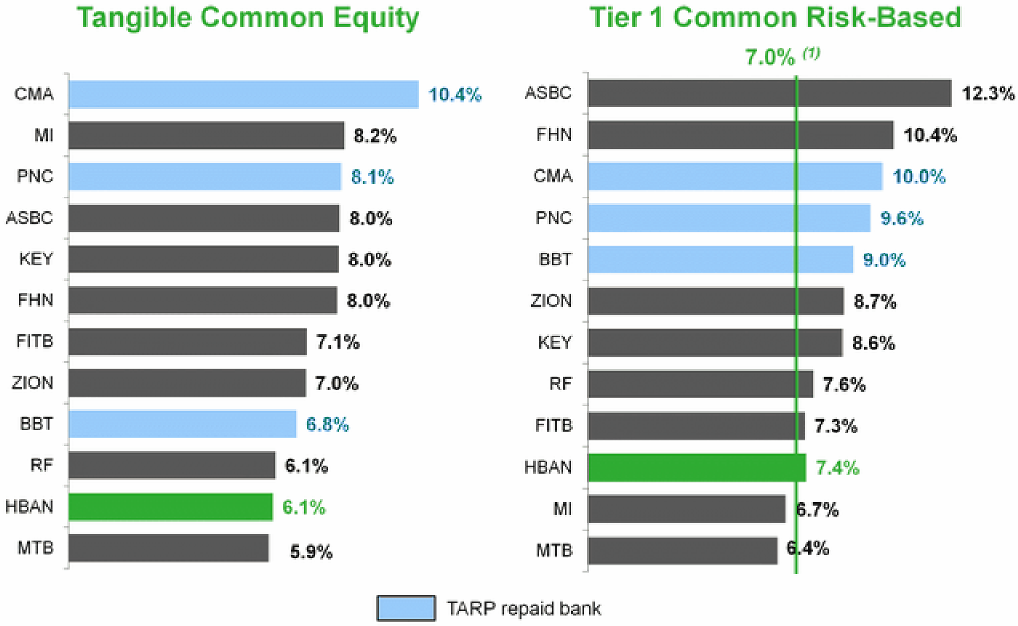
- Will repay when it is prudent to do so
- Economy is still fragile
- Equity markets are challenging to predict
- Clarity may be coming on capital requirements shortly

Capital Analysis – 9/30/10



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

Capital Analysis – 9/30/10



Source: SNL, Company reports.
(1) Basel III threshold

Huntington

Franchise

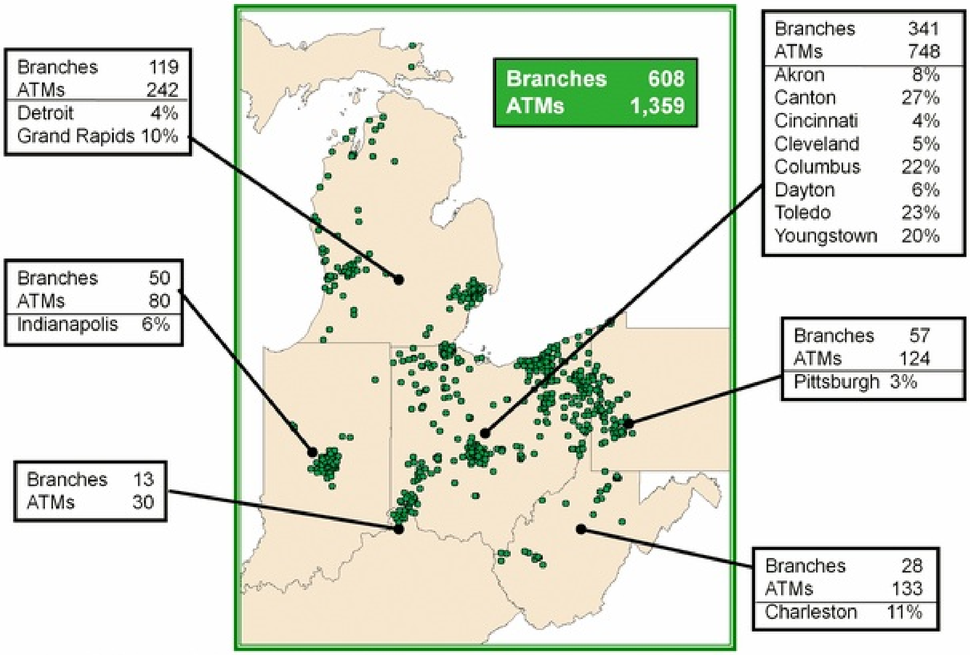
Huntington Bancshares Overview

Midwest financial services holding company

Founded	- 1866	
Headquarters	- Columbus, Ohio	
Total assets	- $53 billion	
Employees (1)	- 11,279	
Franchise:		
Footprint		6 states: OH, MI, PA, IN, WV, KY
		608 branches / 1,359 ATMs
Retail and Business Banking		5 Areas
- Mortgage banking		+ MD, NJ
Commercial Banking		11 Regions
Commercial Real Estate		
Auto Finance & Dealer Services		+ MA, RI, VT, NH, ME
Private Financial Group		+ FL

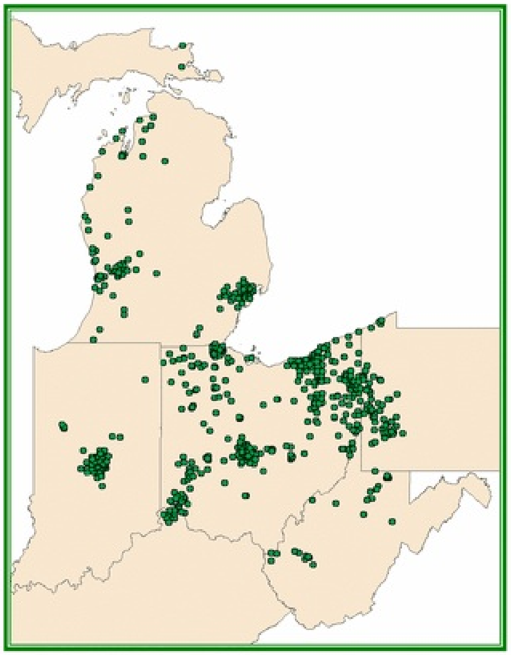
(1) Full-time equivalent (FTE)

The Huntington Franchise



(1) Excludes 9 PFG offices (3 in FL) and 2 ATMs in MD. Market share at 6/30/10

A Strong Regional Presence



Source: SNL Financial, company presentations and filings
FDIC deposit data as of June 30, 2010

Deposits - Top 12 MSAs

MSA	Rank	BBs	Deposits	Share
Columbus, OH	1	69	$9,124	22.2%
Cleveland, OH	5	62	3,941	7.8
Detroit, MI	8	50	3,607	4.2
Toledo, OH	1	42	2,306	22.9
Pittsburgh, PA	7	41	2,270	3.0
Cincinnati, OH	5	40	1,999	3.5
Youngstown, OH	1	36	1,877	20.4
Indianapolis, IN	4	45	1,902	6.2
Canton, OH	1	23	1,485	27.3
Grand Rapids, MI	3	21	1,280	9.5
Akron, OH	5	17	886	7.7
Charleston, WV	3	8	604	10.6

BBs = Banking Branches

	% Deposits
#1 Share markets	**42%**
#1- #3 Share markets	**56%**

Huntington

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

Positioning to Grow Revenues – 3Q10

Timing	Segment	Description	# Staff
3Q10	Auto Finance	Launch New England (MA, RI, VT, NH, ME)	5
3Q10	Retail Banking	Introduced "Fair Play" banking philosophy and launched 24 Hour Grace ™	
3Q10	Retail Banking	Signed 15-year agreement with Giant Eagle to rollout 103 full service in-store branches	
3Q10	Retail Banking	Hired Director of Online and Mobile Services	1

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.

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.*

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.

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 presentation 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, as well as future regulations which will be adopted by the relevant regulatory agencies , including the newly created Consumer Financial Protection Bureau (CFPB), 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.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