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): February 25, 2011

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 March 31, 2011, 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: February 25, 2011	By: */s/ Donald R. Kimble*
	Donald R. Kimble,
	Sr. Executive Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	Analyst Handout

Exhibit 99.1

Huntington

2011 First Quarter Investor Handout

February 24, 2011

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Current Topics

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
- Gaining share-of-wallet
- Taking 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

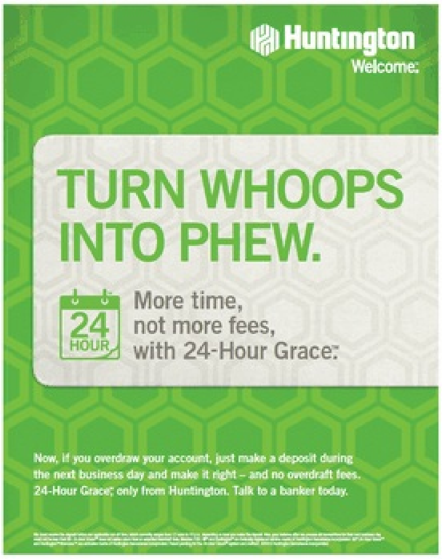
2. **Grow customer base and take market share**
   – **"Fair Play"** – a compelling banking philosophy

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 – 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

- $10.1 MM Linked quarter decline in service charges on deposit accounts. Included the impact from:
  - 3Q10 implementation of changes to Regulation E
  - 3Q10 introduction of our "Fair Play" banking philosophy
  - Continued change in customer behavior
- 6.6%, 2010 household growth…1% higher than estimated
- Opt-in rates have continued to improve and are higher than initial estimates

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

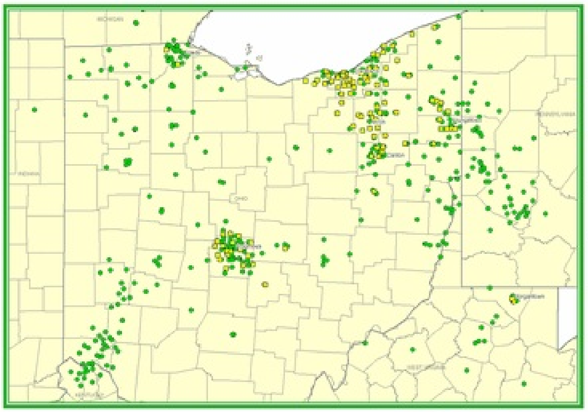
- Checking sales 28% higher
- Balance growth
- Higher service charge income
- Majority of new accounts from largest competitors

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

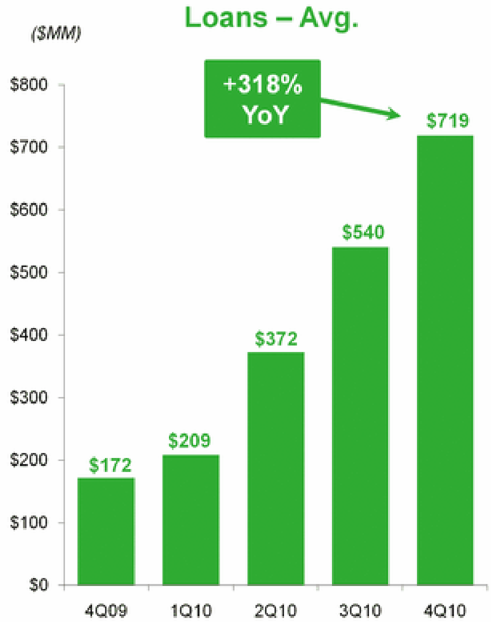
Branch share source, SNL Financial, 6/30/2010

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

Building Revenue Streams – Auto Pennsylvania Expansion

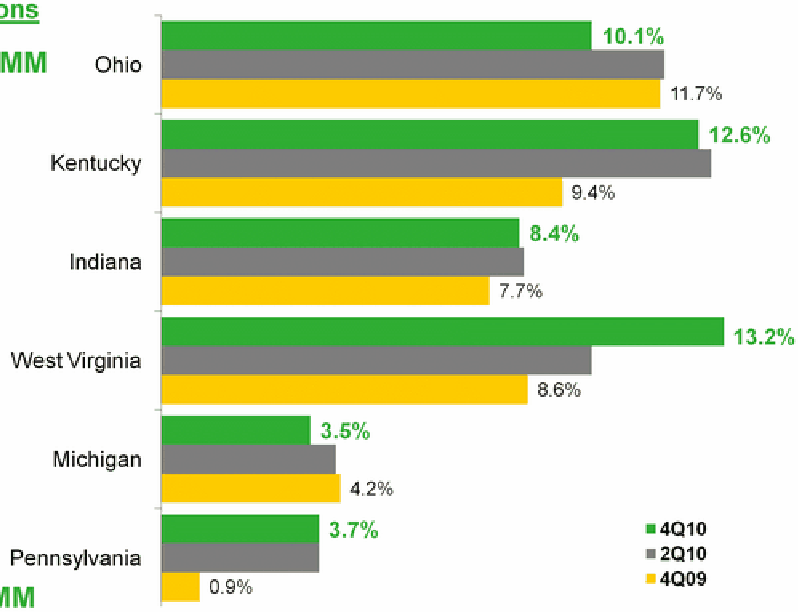


Auto Lending – Deep Relationships Drive Value

- **Deep relationships with high quality Dealers**
  - Consistently in the market for over 50 years
  - Floorplan and dealership real estate lending, core deposit relationship, full Treasury Management and private banking etc
  - That deep relationship adds value …buy rates are "20 to 50 basis points higher compared with other banks competing in the prime space"
- **Relationships creates the flow of auto loans**
  - Super-prime customers, average FICO 760-770
  - Low LTVs, averaging <90%
  - Custom Score, utilized to further segment FICO eligible applications and continues to enhance predictive modeling
- **Operational efficiency and scale leverages expertise**
  - Highly scalable decisions engine evaluates >75% of applications
  - Over 1,000 point pricing matrix based on FICO and custom score
  - Underwriters directly compensated on credit performance by vintage
  - Indirect auto segment has less than 140 full time equivalent employees

Market Leader (1)

	2010 Originations	4Q10 Rank (2)
Ohio	$1,426 MM	#1
Kentucky	466	#1
Indiana	417	#1
West Virginia	174	#1
Michigan	365	#4
Pennsylvania	572	#4
	$3,420 MM	



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

Huntington

Driving Customer and Revenue Growth

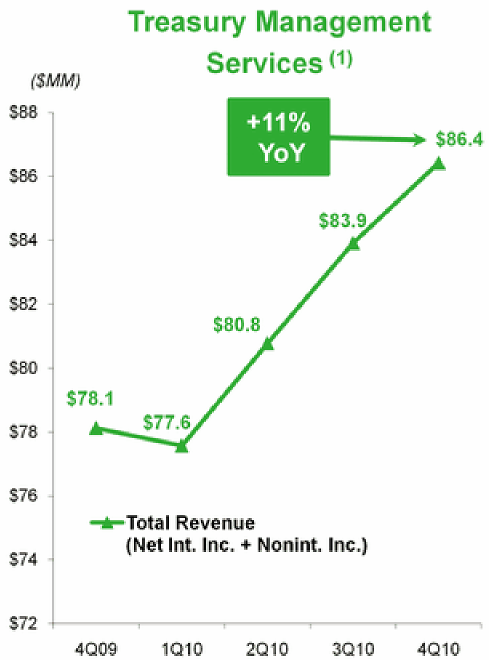
3. Build a powerful brand

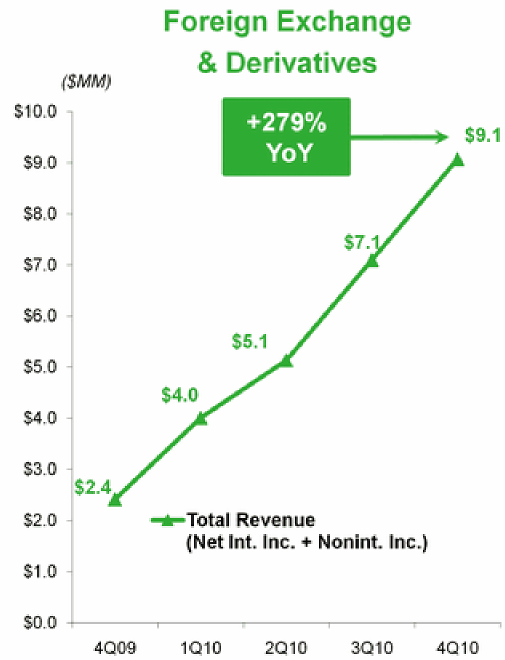
- **The Bank committed to the Midwest**
  - Full commitment
  - Making investments
  - Sourcing locally
  - Big enough to make an impact on our communities

Driving Customer and Revenue Growth

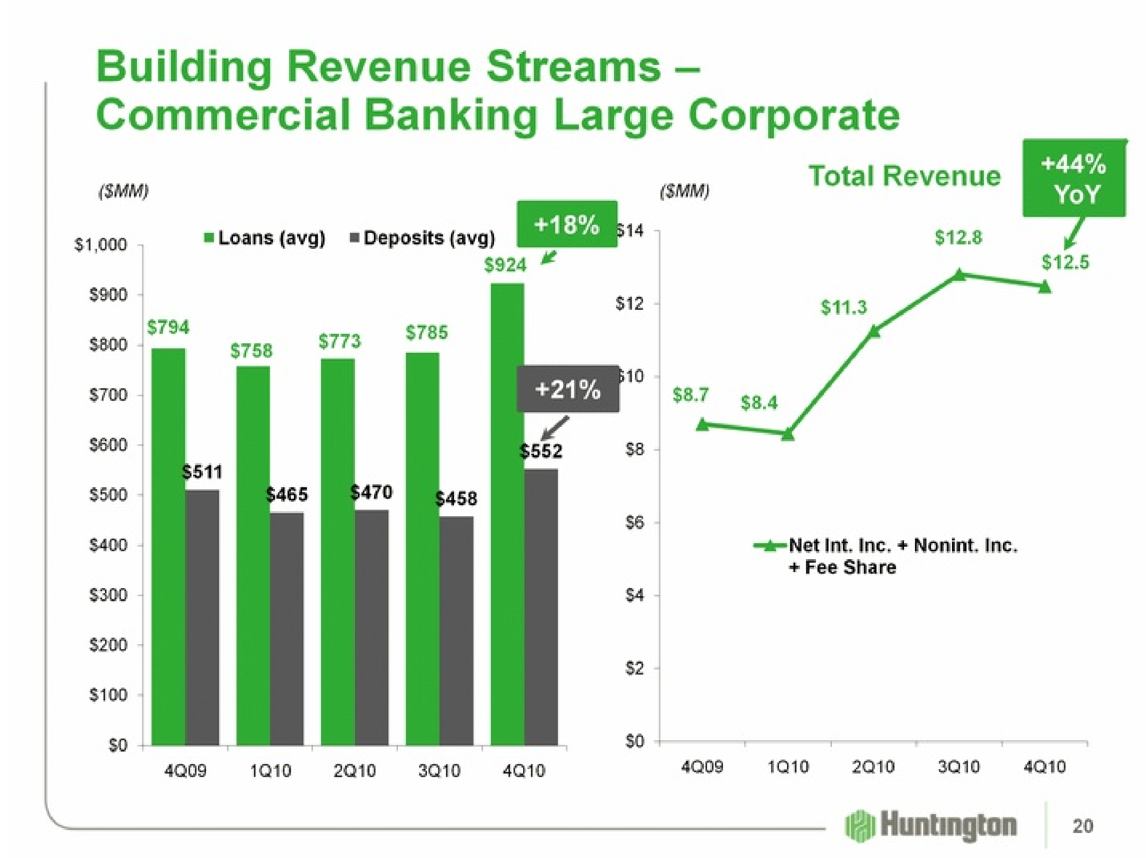
4. **Invest in revenue-generating businesses like…**
   - Treasury management services
   - Foreign exchange and derivatives
   - Commercial large corporate

Building Revenue Streams –





(1) Historical data restated due to change in internal reporting


Building Revenue Streams –
Commercial Banking Large Corporate
($MM)
Loans (avg)
Deposits (avg)
+18%
+21%
$1,000
$900
$800
$700
$600
$500
$400
$300
$200
$100
$0
$794
$758
$773
$785
$924
$511
$465
$470
$458
$552
4Q09
1Q10
2Q10
3Q10
4Q10
($MM)
Total Revenue
+44% YoY
$14
$12
$10
$8
$6
$4
$2
$0
$8.7
$8.4
$11.3
$12.8
$12.5
Net Int. Inc. + Nonint. Inc. + Fee Share
4Q09
1Q10
2Q10
3Q10
4Q10
Huntington
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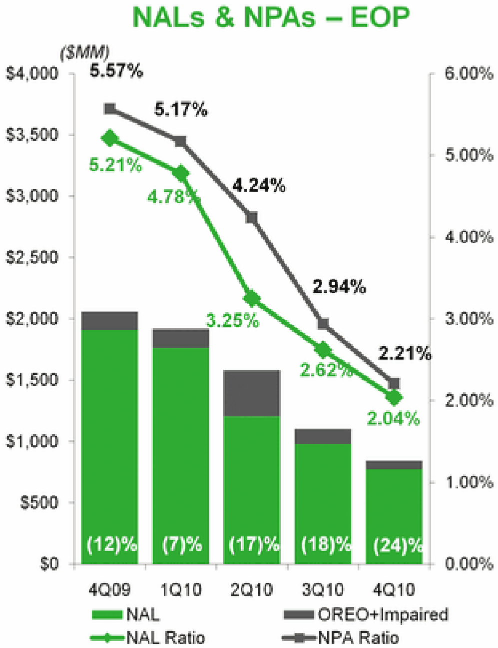
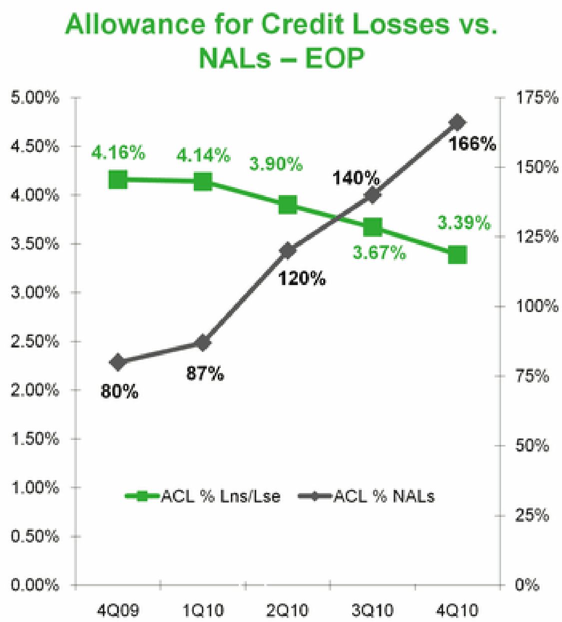
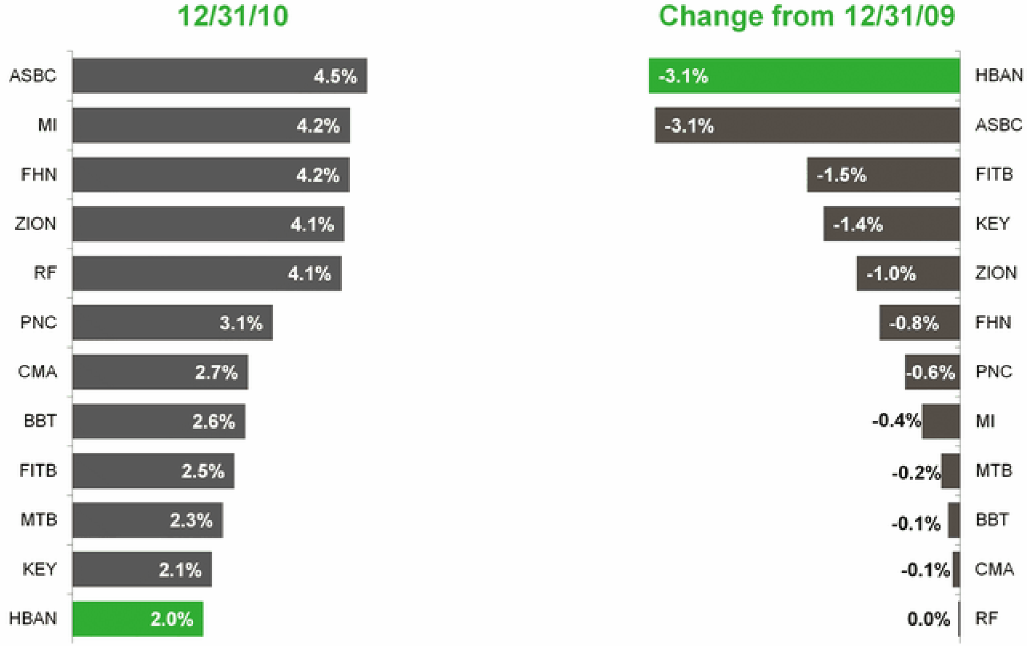
Rapid Improvement in Credit Quality



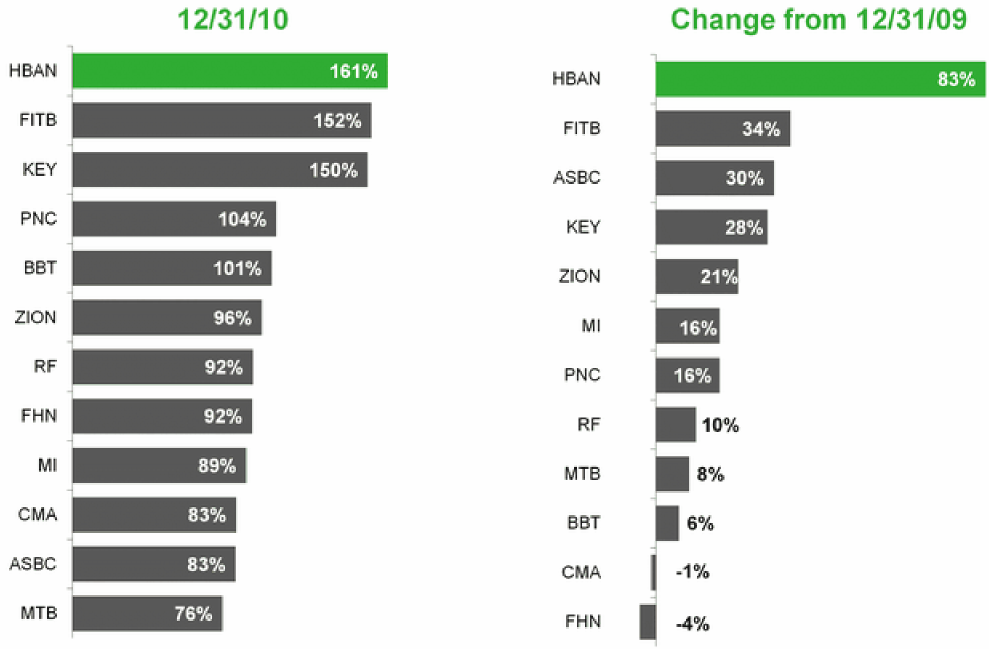


Rapid Improvement in Credit Quality – Nonaccrual Loans Ratio



Source: SNL; company reports

Rapid Improvement in Credit Quality – Loan Loss Reserves / Nonaccrual Loans



Source: SNL; company reports

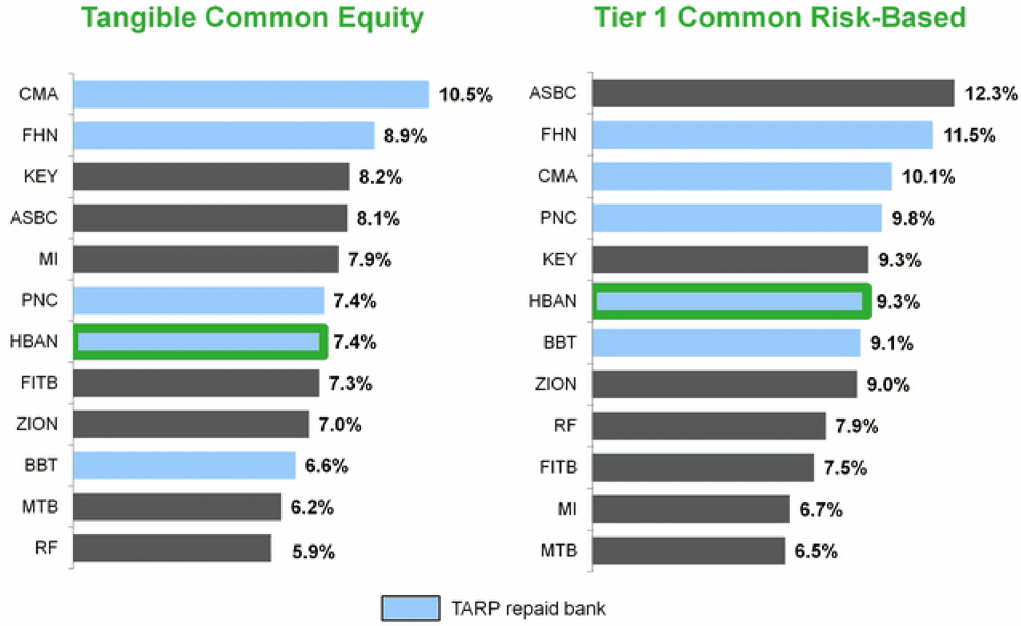
Capital (1)

	4Q10	3Q10	2Q10	1Q10	4Q09
Total risk-weighted assets *($B)*	**$43.5**	$42.7	$42.5	$42.5	$43.2
Tier 1 leverage	**9.41%**	10.54%	10.45%	10.05%	10.09%
Tier 1 risk-based capital	**11.55**	12.82	12.51	12.00	12.15
Total risk-based capital	**14.46**	15.08	14.79	14.31	14.55
Tang. common equity/ tang. assets	**7.56**	6.20	6.12	5.96	5.92
Tang. equity/tang. assets	**8.24**	9.43	9.43	9.26	9.24
Tier 1 common risk-based capital	**9.29**	7.39	7.06	6.55	6.76
Double leverage (2)	**87**	78	76	75	68

(1) Period end

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

Capital Analysis – 12/31/10



Source: SNL, Company reports.

ROA Opportunity

Sensitivity Analysis on $260MM – 4Q10

($ MM)

				Net Charge-off Assumption [1]			
			0.35%	*0.40%*	*0.45%*	*0.50%*	*0.55%*
PTPP	$	**260**					
Less: Intangible amortization		15					
	$	**245**	**$ 245**	$ 245	$ 245	$ 245	**$ 245**
Less: Net charge-offs			**33**	38	43	47	**52**
Pre-tax income			**212**	207	203	198	**193**
Less: Taxes		30%	**64**	62	61	59	**58**
Net income			**$ 148**	$ 145	$ 142	$ 138	**$ 135**
ROA			**1.10%**	1.07%	1.05%	1.02%	**1.00%**

Average loans/leases	$ 37,801
Average total assets	54,146

[1] Annualized

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

1.10%-1.35% Long-Term Goal

2011 Expectations (1)

- Economy remains relatively stable with the potential for improvement
- Continued growth in earnings, initially driven by improvement in credit and reductions in provisions for credit losses
- Pre-tax, pre-provision income in line with reported 2H10 performance
  - Net interest margin… flat to up slightly, reflecting the impact of continued deposit repricing and deposit growth to be more in line with loan growth
  - Modest loan growth… strong automobile loan growth, growth in C&I, and modest growth in home equity and residential mortgages partially offset by CRE decline.
  - Demand deposit and savings account balance growth continuing
  - Fee income mixed… reductions due to lower interchange fees and declines in mortgage banking. Other fee categories driven by increased cross-sell and the impact of strategic initiatives
  - Noninterest expense … in line with 4Q10 performance, with small increases due to continued investments to grow the core business

(1) Per 1/20/11 earnings conference call.

Important Messages

- Strong balance sheet
- Capital
  - Generating capital internally
  - Capacity to consider capital management activities
- Substantially improved credit quality performance… the timeframe of returning to "normal" is shortening
- Strategic initiatives continue to gain traction though revenue growth will continue to lag investments
- Earnings growth driven by continued improvement in credit quality

Making Progress on Break Away Strategy

Quarterly Financial Review

2010 Fourth Quarter, Seeing Results

- **$122.9 MM reported net income $0.05 EPS**
  - Including $0.07 impact for the TARP related deemed dividend
- **$260.1 MM pre-tax, pre-provision income (1), down $5.2 MM, or 1.9%**
- **$3.5 MM, or 0.5%, increase in fully-taxable equivalent revenue**
  - $6.4 MM, or 1.6%, increase in fully-taxable equivalent net interest income
    - 6% annualized growth in loans
    - 10% annualized growth in core deposits
    - 3.37% net interest margin, down from 3.45%
  - $2.9 MM, or 1%, decrease in noninterest income
- **$7.3 MM, or 1.7%, increase in noninterest expense**
- **Continued significant improvement in credit quality trends**
  - 21% decline in total NALs
  - 7% decrease in NCOs
  - $87.0 MM provision for credit losses, down $32.2 MM

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

2010 Fourth Quarter, Seeing Results (continued)

- **Strong reserves**
  - 3.39% period-end allowance for credit losses to total loans and leases, down from 3.67%.
  - 166% ACL coverage of NALs, up from 140%
- **Solid capital**
  - Repurchased $1.4 B of TARP related preferred capital
  - 7.56% tangible common equity ratio, up 136 bps
  - 9.29% Tier 1 common risk-based capital ratio, up 190 bps
  - 11.55% and 14.46% Tier 1 and Total risk-based capital ratios, respectively… $2.4 B and $1.9 B above the "well-capitalized" thresholds
  - Subsequently repurchased TARP related warrant (23.6 MM shares) for $49.1 MM on 1/19/11

2010 Fourth Quarter, Significant Capital Impacts

- 12/14 – $920.0 MM of common stock,146.0 MM shares @ $6.30/share
- 12/17 – $300.0 MM of 10-year, 7.0% fixed-rate subordinated debt
- 12/22 – Completed repurchase of $1.4 B of TARP capital

Selected Impacts

• Tangible common equity ratio 7.56%,	+136 bp
– Common equity issuance ($883.9 MM net proceeds)	+168
– Net income less dividends	+16
– $169.1 MM reduction in OCI primarily reflecting the impact of changing interest rates	(32)
– $56.3 MM deemed dividend impacted	(11)
– Asset growth and other	(5)

- Regulatory capital
  - $538.3 MM deferred tax asset with $161.3 disallowed

Quarterly Performance Highlights

	4Q10	3Q10	2Q10	1Q10	4Q09
EPS	$0.05	$0.10	$0.03	$0.01	$(0.56)
Pre-tax pre-provision income *($MM)* (1)	$260.1	$265.2	$270.5	$251.8	$242.1
Net interest margin	3.37%	3.45%	3.46%	3.47%	3.19%
Efficiency ratio (2)	61.4%	60.6%	59.4%	60.1%	49.0%
Loan & lease growth (3)	6%	1%	1%	(1)%	(8)%
Core deposit growth (4)	10%	1%	6%	5%	16%
Net charge-off ratio	1.82%	1.98%	3.01%	2.58%	4.80%
Net charge-off ratio: non-Franklin (5)	1.87%	1.98%	2.17%	2.48%	4.84%
Period End Ratios					
NPA ratio	2.21%	2.94%	4.24%	5.17%	5.57%
ALLL/loans & leases	3.28%	3.56%	3.79%	4.00%	4.03%
ACL/loans & leases	3.39%	3.67%	3.90%	4.14%	4.16%
Tier 1 risk-based capital ratio	11.55%	12.82%	12.51%	12.00%	12.15%
Total risk-based capital ratio	14.46%	15.08%	14.79%	14.31%	14.55%
Tangible common equity/tangible assets	7.56%	6.20%	6.12%	5.96%	5.92%

(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

4Q10 Earnings Summary

	After-tax	EPS
Net income	$122.9 MM	
Net income applicable to common shares	$39.1 MM	$0.05 (1)

Significant Items

	Favorable/(Unfavorable)	
	Earnings (2)	EPS
• Deemed dividend	NA	$(0.07)

(1) EPS reflected on a fully diluted basis
(2) Impact on pre-tax GAAP earnings
NA Not applicable

Quarterly Earnings

($MM)	4Q10	3Q10	4Q09	Change vs. 3Q10 Amt.	Change vs. 3Q10 Pct.	Change vs. 4Q09 Amt.	Change vs. 4Q09 Pct.
Net interest income	$ 415.3	$ 410.0	$ 374.1	$ 5.3	1 %	$ 41.2	11 %
Provision	87.0	119.2	894.0	32.2	(27)	807.0	90
Noninterest income	264.2	267.1	244.5	(2.9)	(1)	19.7	8
Noninterest expense	434.6	427.3	322.6	(7.3)	2	(112.0)	(35) %
Pre-tax income/(loss)	157.9	130.6	(598.0)	27.3	21	755.9	NR
Net Income/(loss)	$ 122.9	$ 100.9	$ (369.7)	$ 22.0	22	$ 492.6	NR
EPS	$ 0.05	$ 0.10	$ (0.56)	$ (0.05)	(50) %	$ 0.61	NR

NR - Not relevant, as denominator of calculation is a loss in prior period compared with income in current period

Significant Items Impacting Financial Performance Comparisons – Reconciliation

2010 – 2009 Quarterly

(in millions, except per share amounts)	4Q10		3Q10		2Q10		1Q10	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	$ 122.900		$ 100.946		$ 48.764		$ 39.737	
Net income applicable to common shares	$ 39.146	$ 0.05	$ 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	Earnings (1)	EPS
Deemed dividend (2)	$ -	$ (0.07)	$ -	$ -	$ -	$ -	$ -	$ -
Franklin-related	-	-	-	-	(75.5)	(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 (2)	-	-	-	-	-	(0.06)	-	(0.08)
Franklin relationship restructuring (2)	-	-	-	-	-	-	159.895	0.44
Gain related to Visa stock	-	-	-	-	31.362	0.04	-	-
Deferred tax valuation allowance benefit (2)	11.341	0.02	-	-	-	-	-	-
Gain on early extinguishment of debt	73.615	0.07	-	-	73.038	0.10	-	-
FDIC special assessment	-	-	-	-	(23.555)	(0.03)	-	-

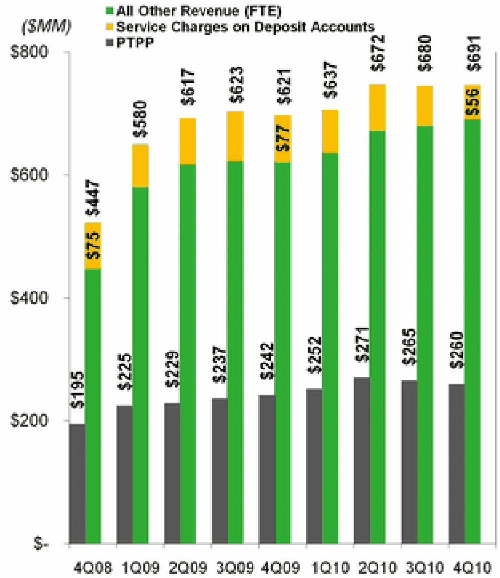
(1) Pre-tax unless otherwise noted

(2) After-tax

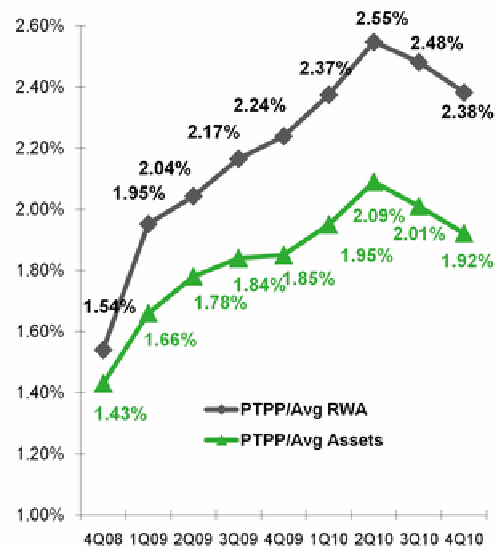
Income Statement

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

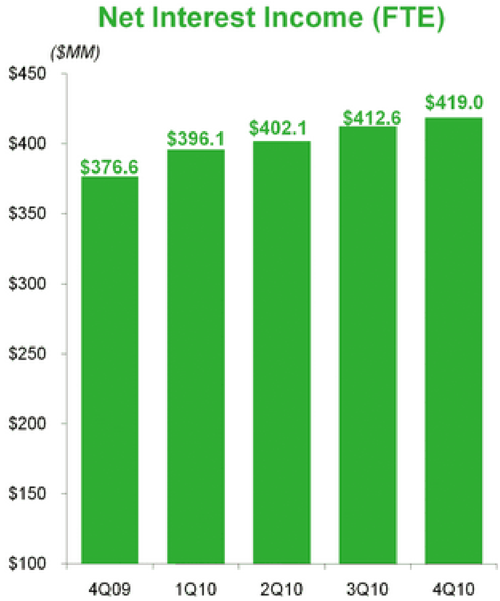
Pre-Tax, Pre-Provision Income (1)

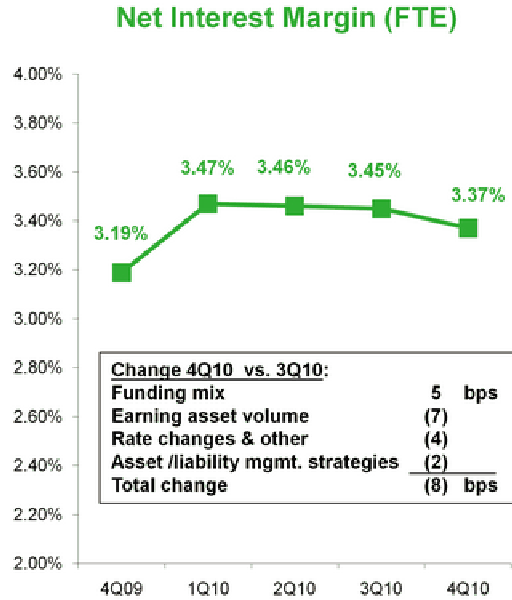
(in millions)	2010 Fourth Quarter	2010 Third Quarter	2010 Second Quarter	2010 First Quarter	2009 Fourth Quarter	2009 Third Quarter	2009 Second Quarter	2009 First Quarter	2008 Fourth Quarter
Income (Loss) Before Income Taxes	$ 157.9	$ 130.6	$ 62.1	$ 1.6	$ (598.0)	$ (257.4)	$ (137.8)	$ (2,685.0)	$ (669.2)
Add: Provision for credit losses	87.0	119.2	193.4	235.0	894.0	475.1	413.7	291.8	722.6
Less: Securities (losses) gains	(0.1)	(0.3)	0.2	(0.0)	(2.6)	(2.4)	(7.3)	2.1	(127.1)
Add: Amortization of intangibles	15.0	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)	$ 260.1	$ 265.2	$ 270.5	$ 251.8	$ 242.1	$ 237.1	$ 229.3	$ 224.6	$ 195.1
Linked-quarter change - amount	$ (5.2)	$ (5.2)	$ 18.6	$ 9.8	$ 4.9	$ 7.8	$ 4.7	$ 29.5	$ (94.3)
Linked-quarter change - percent	-1.9%	-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*

Net Interest Income & Margin (1)

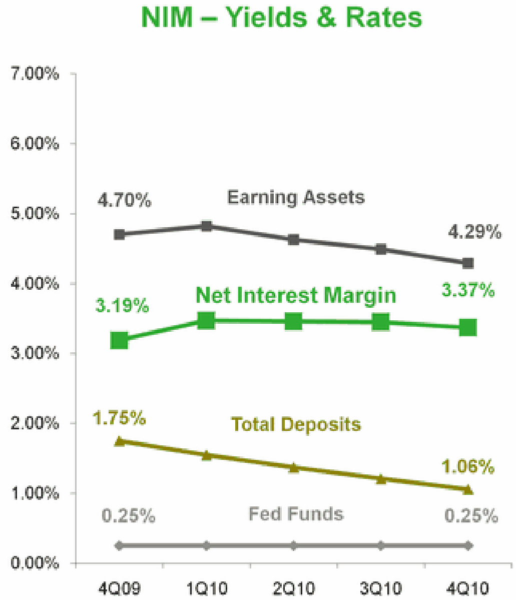


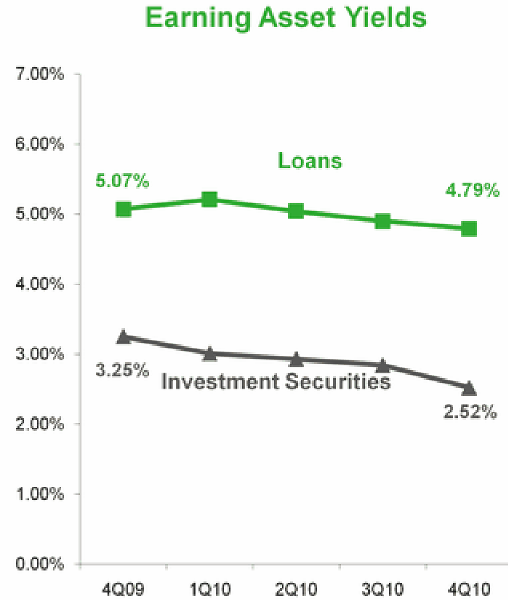


Change 4Q10 vs. 3Q10:		
Funding mix	5	bps
Earning asset volume	(7)	
Rate changes & other	(4)	
Asset /liability mgmt. strategies	(2)	
Total change	(8)	bps

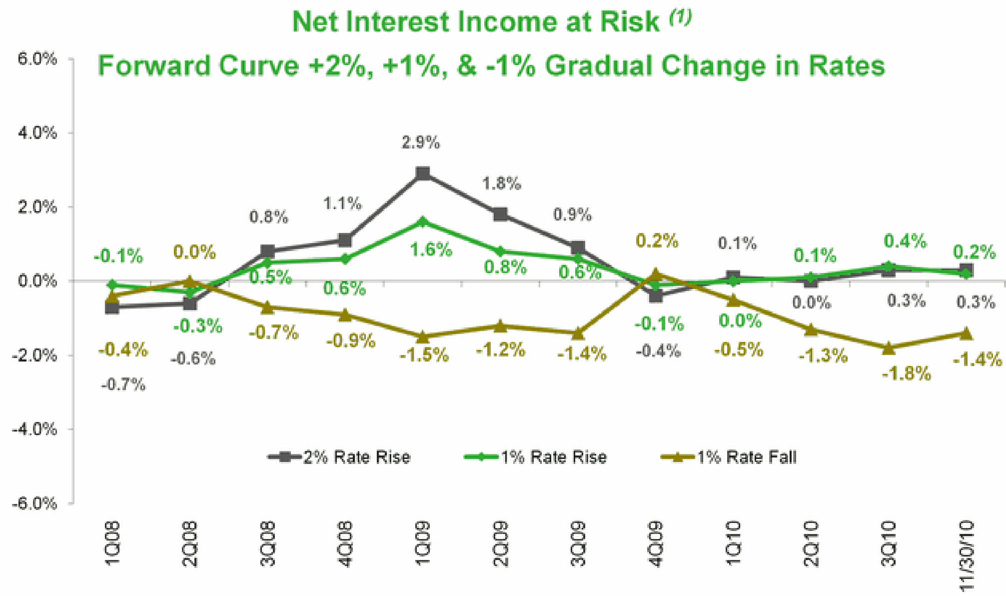
(1) Fully-taxable equivalent basis

Net Interest Margin – Yields & Rates





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			
	Fourth	Third	Change	
(in millions)	Quarter	Quarter	Amount	%
Noninterest Income				
Service charges on deposit accounts	$ 55.8	$ 65.9	$ (10.1)	(15) %
Mortgage banking income	53.2	52.0	1.1	2
Trust services	29.4	27.0	2.4	9
Electronic banking income	28.9	28.1	0.8	3
Insurance income	19.7	19.8	(0.1)	(1)
Brokerage income	17.0	16.6	0.4	2
Bank owned life insurance income	16.1	14.1	2.0	14
Automobile operating lease income	10.5	11.4	(0.9)	(8)
Securities (losses) gains	(0.1)	(0.3)	0.2	(65)
Other income	33.8	32.6	1.3	4
Total noninterest income	$ 264.2	$ 267.1	$ (2.9)	(1) %

Noninterest Income Trends

Prior-Year Quarter

(in millions)	Fourth Quarter 2010	Fourth Quarter 2009	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	$ 55.8	$ 76.8	$ (20.9)	(27) %
Mortgage banking income	53.2	24.6	28.6	116
Trust services	29.4	27.3	2.1	8
Electronic banking income	28.9	25.2	3.7	15
Insurance income	19.7	16.1	3.6	22
Brokerage income	17.0	16.0	0.9	6
Bank owned life insurance income	16.1	14.1	2.1	15
Automobile operating lease income	10.5	12.7	(2.2)	(17)
Securities (losses) gains	(0.1)	(2.6)	2.5	(96)
Other income	33.8	34.4	(0.6)	(2)
Total noninterest income	$ 264.2	$ 244.5	$ 19.7	8 %

Interchange Update

- Estimate in September
  - Signature rate goes to pin rate

Annual revenue at risk	~ $90 MM
Estimated annual reduction	~ $54 MM
	60%

- Estimate based on Federal Reserve 12/16/10 proposal
  - $0.07 would be an ~85% reduction
  - $0.12 would be a ~75% reduction

Mortgage Banking Income

($MM)	4Q10	3Q10	2Q10	1Q10	4Q09
Origination & secondary marketing	$48.2	$35.8	$19.8	$13.6	$16.5
Servicing fees	11.5	12.1	12.2	12.4	12.3
Amortization of capitalized servicing	(14.0)	(13.0)	(10.1)	(10.1)	(10.8)
Other mortgage banking income	4.8	5.0	3.7	3.2	4.5
Sub-total	50.5	39.9	25.5	19.1	22.4
MSR recovery (impairment)	31.3	(12.0)	(26.2)	(5.8)	15.5
Net trading gains (losses)	(28.7)	24.2	46.2	11.7	(13.3)
Total	$53.2	$52.0	$45.5	$25.0	$24.6
Investor servicing portfolio (1) ($B)	$15.9	$15.7	$16.0	$16.0	$16.0
Weighted average coupon	5.35%	5.48%	5.55%	5.61%	5.68%
Originations ($B)	$1.8	$1.6	$1.2	$0.9	$1.1
Mortgage servicing rights (1)	$196.2	$161.6	$179.1	$207.6	$214.6
MSR % of investor servicing portfolio (1)	1.23%	1.03%	1.12%	1.30%	1.34%

(1) End-of-period

Noninterest Expense Trends

Linked Quarter

(in millions)	2010 Fourth Quarter	2010 Third Quarter	Change Amount	Change %
Noninterest Expense				
Personnel costs	$ 212.2	$ 208.3	$ 3.9	2 %
Outside data processing and other services	40.9	38.6	2.4	6
Net occupancy	26.7	26.7	(0.0)	(0)
Deposit and other insurance expense	23.3	23.4	(0.1)	(0)
Professional services	21.0	20.7	0.3	2
Equipment	22.1	21.7	0.4	2
Marketing	16.2	20.9	(4.8)	(23)
Amortization of intangibles	15.0	15.1	(0.1)	(1)
OREO and foreclosure expense	10.5	12.0	(1.5)	(13)
Automobile operating lease expense	8.1	9.2	(1.0)	(11)
Other expense	38.5	30.8	7.8	25
Total noninterest expense	$ 434.6	$ 427.3	$ 7.3	2 %
(in thousands)				
Number of employees (full-time equivalent)	11.3	11.3	0.1	1 %

Noninterest Expense Trends

Prior-Year Quarter

(in millions)	Fourth Quarter 2010	Fourth Quarter 2009	Change Amount	Change %
Noninterest Expense				
Personnel costs	$ 212.2	$ 180.7	$ 31.5	17 %
Outside data processing and other services	40.9	36.8	4.1	11
Net occupancy	26.7	26.3	0.4	2
Deposit and other insurance expense	23.3	24.4	(1.1)	(5)
Professional services	21.0	25.1	(4.1)	(16)
Equipment	22.1	20.5	1.6	8
Marketing	16.2	9.1	7.1	78
Amortization of intangibles	15.0	17.1	(2.0)	(12)
OREO and foreclosure expense	10.5	18.5	(8.0)	(43)
Automobile operating lease expense	8.1	10.4	(2.3)	(22)
Gain on early extinguishment of debt	-	(73.6)	73.6	(100)
Other expense	38.5	27.3	11.2	41
Total noninterest expense	$ 434.6	$ 322.6	$ 112.0	35 %

(in thousands)				
Number of employees (full-time equivalent)	11.3	10.3	1.1	10 %

Huntington

Balance Sheet

Balance Sheet – Assets

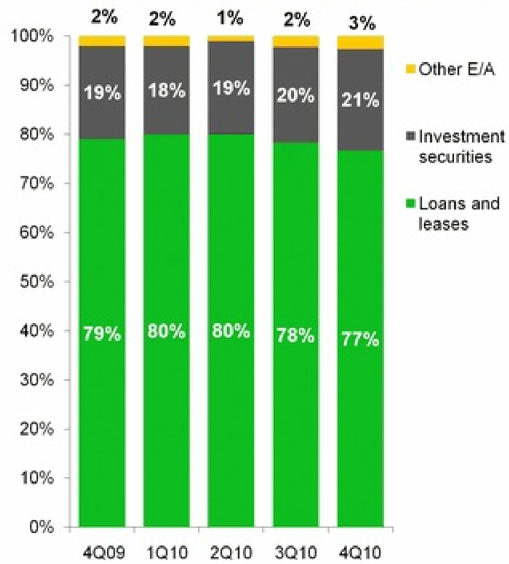
(in millions)	2010 Dec. 31,	2010 Sep. 30,	2009 Dec. 30,	Dec. '10 vs. '09 Amount	Dec. '10 vs. '09 Percent
Assets					
Cash and due from banks	$ 848	$ 1,139	$ 1,521	$ (673)	-44.3%
Interest bearing deposits in banks	135	274	319	(184)	-57.7%
Trading account securities	185	139	84	102	121.6%
Loans held for sale	793	744	462	332	71.8%
Investment securities	9,895	9,724	8,588	1,307	15.2%
Loans and leases:					
Commercial and industrial loans and leases	13,063	12,425	12,888	175	1.4%
Commercial real estate loans	6,651	6,912	7,689	(1,038)	-13.5%
Total Commercial	19,714	19,337	20,577	(863)	-4.2%
Automobile loans and leases	5,614	5,385	3,390	2,224	65.6%
Home equity loans	7,713	7,690	7,563	150	2.0%
Residential mortgage loans	4,500	4,511	4,510	(10)	-0.2%
Other consumer loans	566	578	751	(185)	-24.6%
Total Consumer	18,393	18,164	16,214	2,179	13.4%
Loans and leases	38,107	37,501	36,791	1,316	3.6%
Allow ance for loan and lease losses	(1,249)	(1,336)	(1,482)	233	-15.7%
Net loans and leases	36,857	36,164	35,309	1,549	4.4%
Bank ow ned life insurance	1,458	1,450	1,412	46	3.2%
Premises and equipment	492	489	496	(4)	-0.9%
Goodw ill	444	444	444	0	0.1%
Other intangible assets	229	244	289	(60)	-20.9%
Accrued income and other assets	2,483	2,435	2,631	(148)	-5.6%
Total assets	$ 53,820	$53,247	$ 51,555	$ 2,265	4.4%

Balance Sheet – Liabilities & Shareholders' Equity

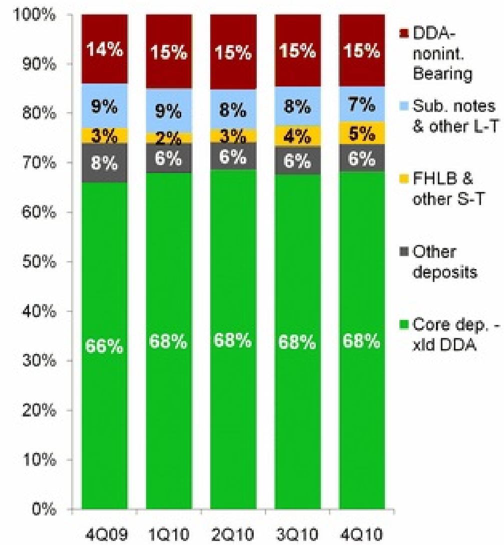
(in millions)	2010 Dec. 31,	2010 Sep. 30,	2009 Dec. 30,	Dec. '10 vs. '09 Amount	Dec. '10 vs. '09 Percent
Liabilities					
Demand deposits - non-interest bearing	$ 7,217	$ 6,926	$ 6,907	$ 310	4.5%
Demand deposits - interest bearing	5,469	5,347	5,890	(421)	-7.1%
Money market deposits	13,410	12,679	9,485	3,925	41.4%
Savings and other domestic deposits	4,643	4,613	4,652	(9)	-0.2%
Core certificates of deposit	8,525	8,765	10,453	(1,928)	-18.4%
Total core deposits	39,264	38,330	37,387	1,877	5.0%
Other domestic deposits of $250,000 or more	675	730	652	23	3.5%
Brokered deposits and negotiable CDs	1,532	1,576	2,098	(566)	-27.0%
Deposits in foreign offices	383	436	357	26	7.3%
Total deposits	41,854	41,072	40,494	1,360	3.4%
Short-term borrowings	2,041	1,859	876	1,164	132.9%
Federal Home Loan Bank advances	173	24	169	4	2.1%
Other long-term debt	2,144	2,393	2,369	(225)	-9.5%
Subordinated notes	1,497	1,203	1,264	233	18.4%
Accrued expenses and other liabilities	1,131	1,129	1,046	85	8.1%
Total liabilities	48,839	47,679	46,219	2,620	5.7%
Shareholders' equity					
Preferred stock	363	1,700	1,688	(1,325)	-78.5%
Common stock	9	7	7	1	20.6%
Capital surplus	7,630	6,744	6,732	898	13.3%
Less treasury shares, at cost	(9)	(9)	(11)	3	-23.5%
Accumulated other comprehensive loss	(197)	(28)	(157)	(41)	25.8%
Retained earnings	(2,814)	(2,846)	(2,922)	108	-3.7%
Total shareholders' equity	4,981	5,567	5,336	(355)	-6.7%
Total liabilities and shareholders' equity	$ 53,820	$53,247	$ 51,555	$ 2,265	4.4%

Earning Assets and Funding Composition (1)

Earning Asset Composition



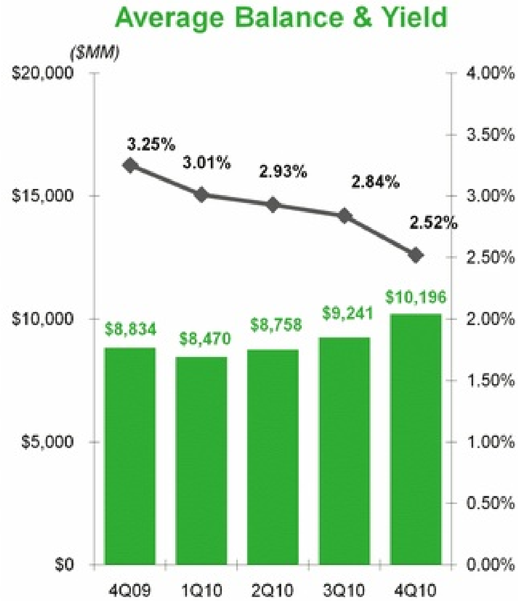
Funding (2)

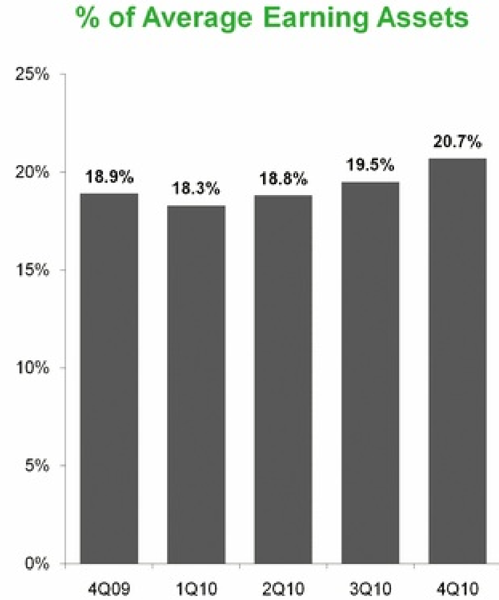


(1) Average balances (2) Interest bearing liabilities + DDA noninterest bearing

Investment Securities

Investment Securities





Investment Securities Trends (1)

Linked Quarter - Average

	2010			
	Fourth	Third	Change	
(in millions)	Quarter	Quarter	Amount	%
U.S. Treasury & agency debt	$ 2,649	$ 2,446	$ 203	8.3 %
Agency CMOs	3,773	3,506	267	7.6
Agency MBS	968	1,085	(117)	(10.8)
Auto loan ABS	1,030	873	157	18.0
Non agency MBS	272	467	(195)	(41.8)
Munis (1)	249	127	122	96.1
Pooled trust preferred	100	107	(7)	(6.5)
Other	957	394	563	142.9
Sub-total	$ 9,997	$ 9,004	$ 993	11.0 %
Variable rate demand notes (1)	199	237	(38)	(16.0)
Total securities available for sale	$ 10,196	$ 9,241	$ 955	10.3 %

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

- Treasury/Agency debt with weighted average life of approximately 2.5 years
- Agency CMOs with weighted average life of approximately 3.2 years
- Cash from asset sales and deposit growth was invested in comparable duration securities
- Sold $188 MM of lower rated Non Agency MBS to improve portfolio credit quality
- Purchased high rated covered bond and corporate debt securities to diversify portfolio

AFS Securities Overview (1) – 12/31/10

($MM)	Fair Value	Average Credit Rating of Fair Value Amount [3] AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
US Treasury	$ 52	$ 52	$ ---	$ ---	$ ---	$ ---	$ ---
Agency (Debt, P/T, & CMO's)	6,813	6,760	53	---	---	---	---
TLGP Debt	183	183	---	---	---	---	---
Asset Backed							
Alt-A mortgage-backed securities	60	16	27	---	---	17	0
Auto loan backed securities	817	817	---	---	---	---	---
Pooled-trust-preferred securities [2]	102	---	---	25	---	78	---
Floorplan backed securities	228	228	---	---	---	---	---
Private label CMO securities	122	25	7	5	15	70	---
Municipal securities [1]	317	199	103	---	4	---	11
FHLB/FRB stock	309	---	---	---	---	---	309
Other	754	397	295	5	---	---	57
Total	**$ 9,757**	**$ 8,677**	**$ 484**	**$ 34**	**$ 19**	**$ 165**	**$ 377**
Variable rate demand notes [1]	139						
Total Investment Securities	**$ 9,895**						

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

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

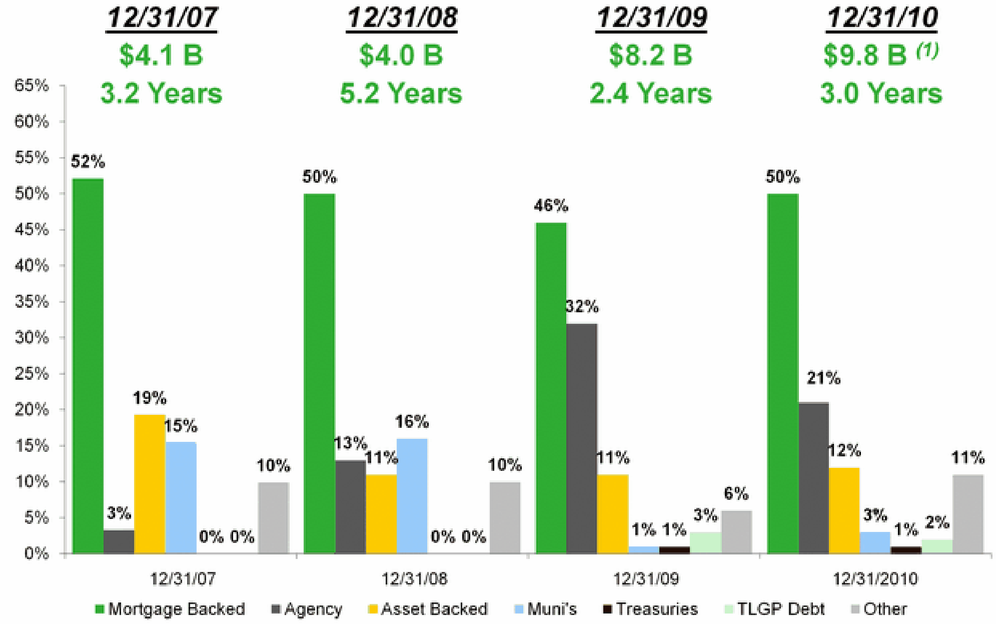
(3) *Credit ratings reflect the lowest current rating assigned by a nationally recognized credit rating agency.*

Investment Securities – Assessment (1)

	Par Value	Book Value	Market Value	OCI
Alt-A mortgage backed	**$72 MM**	**$69 MM**	**$60 MM**	**$(9) MM**
- Purchased 2006		**% to Par Value**	**84%**	
- 3 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	**295**	**232**	**102**	**(130)**
- Purchased 2003-2005		**% to Par Value**	**35%**	
- 16 pools with 410 separate issuers				
- Cash flow analysis performed quarterly to test for OTTI with third-party validation				
Prime CMOs	**144**	**135**	**122**	**(13)**
- Purchased 4Q03-2Q07		**% to Par Value**	**85%**	
- 16 securities				
- Cash flow analysis performed monthly to test for OTTI with third-party validation				
Total	**$512MM**	**$436 MM**	**$285 MM**	**$(151) MM**

(1) 12/31/10
OCI – accumulated other comprehensive income; pre-tax
OTTI – other-than-temporary impairment

Available for Sale Securities Mix



(1) Excludes $139 million of variable rate demand notes

Loan Portfolio Overview

Credit Exposure Composition

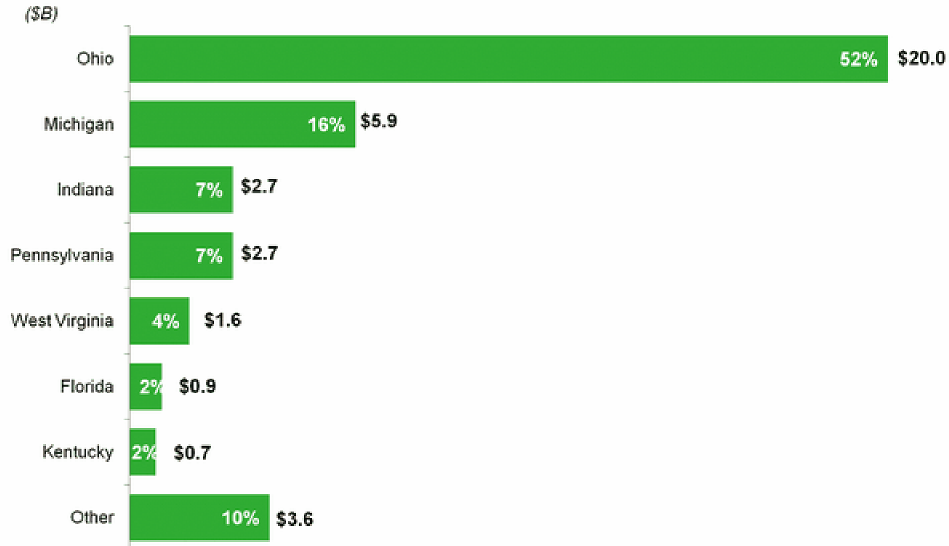
($B)	12/31/10		12/31/09		12/31/08		12/31/07		12/31/06	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Commercial & industrial	$13.1	34 %	$12.9	35 %	$13.5	33 %	$13.1	33 %	$7.8	30 %
Commercial real estate	6.7	18	7.7	21(1)	10.1	24	9.2	23	4.5	17
Total commercial	19.7	52	20.6	56	23.6	58	22.3	56	12.4	47
Auto loans & leases	5.6	15	3.5	11	4.7	12	4.4	11	3.9	15
Home equity	7.7	20	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	1	0.8	2	0.7	2	0.7	2	0.4	2
Total consumer	18.4	48	16.2	44	17.5	42	17.7	44	13.8	53
Total loans & leases	$38.1	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 Portfolio Overview

EOP Outstandings – $38.1 Billion (1)

By State



(1) 12/31/10

Loan and Lease Trends

Linked Quarter

	2010		Change	
(in billions)	Fourth Quarter	Third Quarter	Amount	%
Average Loans and Leases				
Commercial and industrial	$ 12.8	$ 12.4	$ 0.4	3 %
Commercial real estate	6.8	7.1	(0.3)	(4)
Total commercial	19.6	19.5	0.1	1
Automobile loans and leases	5.5	5.1	0.4	7
Home equity	7.7	7.6	0.1	2
Residential mortgage	4.4	4.4	0.0	1
Other consumer	0.6	0.7	(0.1)	(12)
Total consumer	18.2	17.7	0.5	3
Total loans and leases	$ 37.8	$ 37.2	$ 0.6	2 %

Loan and Lease Trends

Prior-Year Quarter

(in billions)	Fourth Quarter 2010	Fourth Quarter 2009	Change Amount	Change %
Average Loans and Leases				
Commercial and industrial	$ 12.8	$ 12.6	$ 0.2	2 %
Commercial real estate	6.8	8.5	(1.7)	(20)
Total commercial	19.6	21.0	(1.5)	(7)
Automobile loans and leases (1)	5.5	3.3	2.2	66
Home equity	7.7	7.6	0.1	2
Residential mortgage	4.4	4.4	0.0	0
Other consumer	0.6	0.8	(0.2)	(24)
Total consumer	18.2	16.1	2.2	14
Total loans and leases	$ 37.8	$ 37.1	$ 0.7	2 %

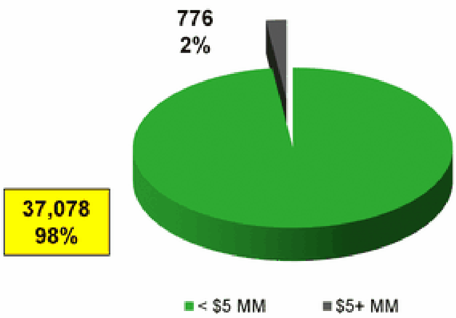
(1) Reflects 1Q10 impact of bringing back on the balance sheet a $0.7 B automobile loan securitization, $0.5 B remaining as of 12/31/2010

Total Commercial Loans

Total Commercial Loans – Granularity

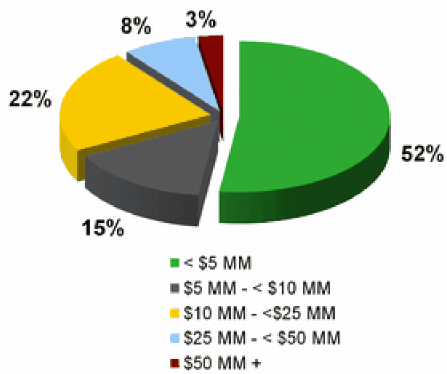
EOP Outstandings – $19.7 Billion (1)

of Loans by Size



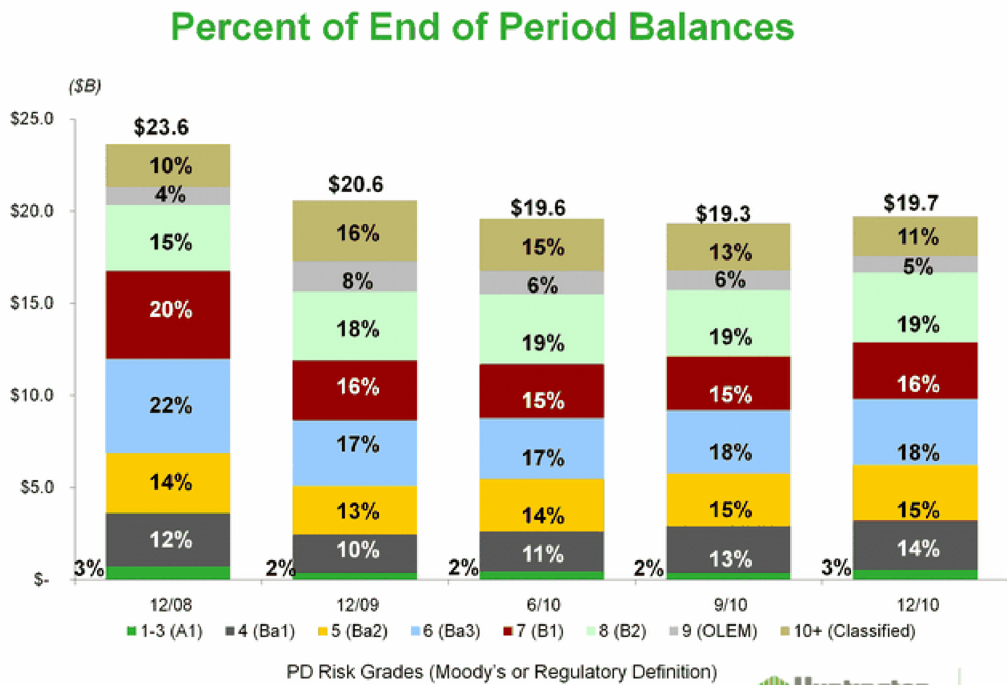
$5 MM - < $10 MM	428
$10 MM - < $25 MM	292
$25 MM - < $50 MM	48
> $50 MM	8
Total	776

Loans by Dollar Size



(1) 12/31/10

Commercial Loans – Risk Grade Distribution



Commercial and Industrial Loans (C&I)

C&I – Overview

EOP Outstandings – $13.1 Billion (1)

- Diversified by sector and geographically within our Midwest footprint
- Granular
  - 7 loans >$50 million… 4% of portfolio
  - 52 loans $20-$50 million… 11% of the portfolio
- Focus on middle market companies with $15-$100 million in sales

Credit Quality Trends	4Q10	3Q10	2Q10	1Q10	4Q09
30+ days PD & accruing (2)	0.33%	0.97%	0.74%	0.63%	0.65%
90+ days PD & accruing (2)	--	--	--	--	--
NCOs (3)	1.85%	2.01%	1.90%	2.45%	3.49%
NALs (2)	2.65%	3.21%	3.47%	4.18%	4.49%
ACL (2)	2.86%	3.07%	3.67%	4.02%	4.09%

(1) 12/31/10 (2) End of period (3) Annualized

C&I – Credit Risk Management Strategies

What We Do

- Lend to defined relationship oriented clients
- Follow disciplined credit policies and processes
- Understand our client's market / industry and their durable competitive advantage
- Underwrite to historical cash flows with collateral as a secondary repayment source
- Emphasize risk / return structure and pricing
- Stress testing for lower earnings / higher interest rates
- Monthly review of criticized and classified loans

C&I Loan Portfolio Composition

(1) 12/31/10

C&I – Trends

Period-End Balance

Change Analysis

($MM)	4Q10 vs. 3Q10	4Q10 vs. 4Q09
Originations	$1,074	$2301
Net payments / payoffs / takedowns	(232)	(1,693)
Net reclassifications	(133)	(133)
Charge-offs	(72)	(300)
Net change	**$638**	**$175**
	5.1%	**1.4%**

C&I – Auto Industry (1)

Outstandings (2)

($MM)	4Q10	3Q10	2Q10	1Q10	4Q09
Suppliers					
Domestic	$ 127	$ 135	$ 136	$ 147	$ 163
Foreign	22	22	24	24	24
Total suppliers	149	157	160	171	187
Dealers					
Floorplan-domestic	599	470	411	363	388
Floorplan-foreign	457	302	292	296	283
Total floorplan	1056	772	703	659	671
Other	373	363	360	354	373
Total dealers	1,429	1,135	1,063	1,012	1,044
Total auto industry	$1,578	$1,292	$1,223	$1,183	$1,231
NALs					
Suppliers	5.31%	5.82%	6.24%	12.75%	16.27%
Dealers	0.07	0.09	0.09	0.18	--
Net charge-offs (3)					
Suppliers	2.54%	1.19%	5.13%	1.56%	18.83%
Dealers	0.0	0.0	0.37	0.0	0.0

(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 – $6.7 Billion [(1)]

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

CRE – Retail ($1.8 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 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

	4Q10	3Q10	2Q10	1Q10	4Q09
30+ days PD & accruing [(2)]	1.45%	1.26%	1.30%	1.36%	1.57%
90+ days PD & accruing [(2)]	--	--	--	--	--
NCOs – construction [(3)]	6.19%	7.25%	14.25%	9.77%	20.68%
NCOs – nonconstruction [(3)]	2.22%	3.01%	2.38%	3.25%	10.15%
NALs [(2)]	5.47%	6.93%	9.23%	11.09%	12.17%
ACL [(2)]	8.94%	9.58%	9.81%	10.12%	9.94%

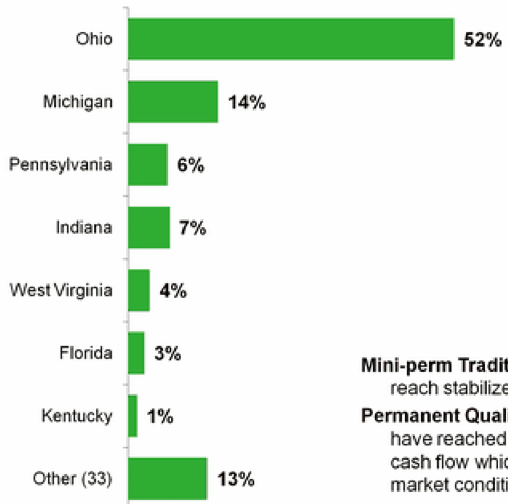
- Higher 2009 NCOs consistent with ACL build

(1) 12/31/2010 (2) End of period (3) Annualized

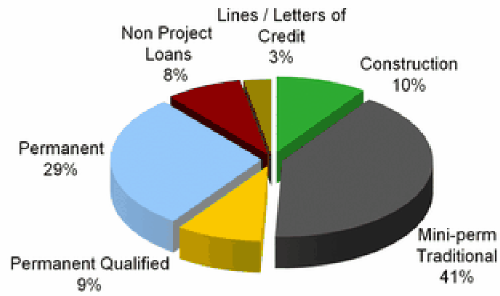
CRE – Portfolio Composition

EOP Outstandings – $6.7 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.

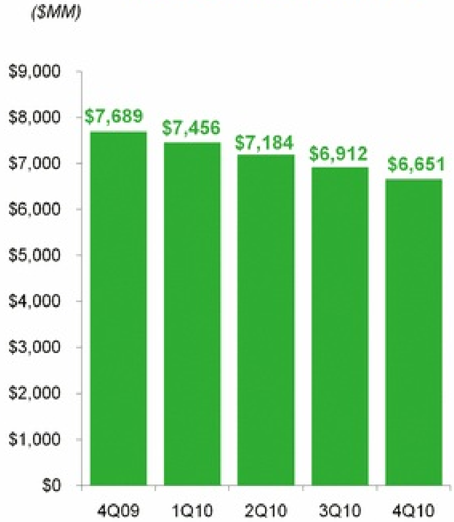
Permanent Qualified – Loans with 5 years or less term with properties that have reached a stabilized physical occupancy and exhibit an operational cash flow which would qualify for permanent financing during normalized market conditions.

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

(1) 12/31/10

CRE – Trends

Period-End Balance



Change Analysis

($MM)	4Q10 vs. 3Q10	4Q10 vs. 4Q09
Originations	$ 55	$ 167
Takedowns	169	738
Net payments / payoffs / other	(570)	(1,794)
Net reclassifications	138	(161)
Charge-offs	(53)	(309)
Net change	**$(261)**	**$(1,038)**
	(3.8)%	**(13.5)%**

CRE – Change Analysis

3Q10	Retail	Other	Total CRE
June 30, 2010	**$1,960**	**$5224**	**$7,184**
New originations	30	76	106
Net pay-offs / takedowns / other	(106)	(195)	(301)
Charge-offs	(18)	(59)	(77)
September 30, 2010	**$1,867**	**$5,044**	**$6,912**
Net change	**$(93)**	**$(178)**	**$(272)**

4Q10	Retail	Other	Total CRE
September 30, 2010	**$1,867**	**$5,044**	**$6,912**
New originations	7	48	55
Net pay-offs / takedowns / other	(97)	(166)	(263)
Charge-offs	(16)	(38)	(53)
December 31, 2010	**$1,762**	**$4,888**	**$6,651**
Net change	**$(105)**	**$(156)**	**$(261)**

CRE – Credit Quality – By Property Type

NCOs (1)

($MM)	4Q10	3Q10	2Q10	1Q10	4Q09
Retail properties	$ 14.4	$ 17.1	$ 41.7	$ 26.0	$ 118.7
Multi family	15.3	8.3	8.2	9.0	20.5
Office	5.4	5.7	6.8	3.1	17.5
Industrial and warehouse	(3.6)	(0.3)	6.6	19.3	20.0
Other	13.4	32.8	18.4	27.8	79.6
Total	$ 44.9	$ 63.7	$ 81.7	$ 85.3	$ 288.1
Retail properties	3.17 %	3.55 %	8.29 %	4.94 %	21.70 %
Multi family	5.16	2.63	2.55	2.69	6.24
Office	1.92	1.97	2.39	1.08	3.31
Industrial and warehouse	(1.69)	(0.13)	2.99	8.48	8.10
Other	2.97	7.10	3.71	5.10	11.97
Total	2.64 %	3.60 %	4.44 %	4.44 %	12.21 %

NALs (2)

($MM)	4Q10	3Q10	2Q10	1Q10	4Q09
Retail properties	$ 96.6	$ 124.7	$ 184.6	$ 250.8	$ 253.6
Multi family	44.8	67.9	105.5	104.4	129.0
Office	48.0	38.7	62.6	75.1	87.3
Industrial and warehouse	39.8	61.4	93.1	99.0	120.8
Other	134.5	186.1	217.3	297.5	344.9
Total	$ 363.7	$ 478.8	$ 663.1	$ 826.8	$ 935.6
Retail properties	5.48 %	6.68 %	9.42 %	12.15 %	11.99 %
Multi family	4.00	5.53	8.06	7.91	9.43
Office	4.27	3.36	5.39	6.56	7.82
Industrial and warehouse	4.66	7.13	10.60	11.40	12.96
Other	7.51	10.30	10.94	14.44	15.98
Total	5.47 %	6.93 %	9.00 %	11.09 %	12.17 %

(1) Annualized %
(2) % of related EOP outstandings

CRE – Credit Quality

By Loan Type – 12/31/10

($MM)	O/S	30+ PD Accruing	Class.	NAL's	ACL
Construction	$651	0.37%	33.22%	18.84%	23.33%
Lines / letters of credit	196	8.86	28.07	8.20	10.55
Non project loans	544	0.23	7.98	2.50	5.30
Mini-perm traditional	2,725	0.95	18.34	4.35	7.78
Permanent qualified	609	6.12	19.50	2.47	9.03
Permanent	1927	0.65	15.01	4.04	6.55
Total CRE	**$6,651**	**1.45%**	**18.37%**	**5.47%**	**8.94%**

CRE – Retail

EOP Outstanding – $1.8 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)	4Q10	3Q10	2Q10	1Q10	4Q09
Community centers	$870	$932	$979	$1,011	$1,037
Mixed / lifestyle	216	219	239	255	253
Regional centers	168	177	172	175	174
Credit / freestanding	203	230	246	252	266
Other	307	309	325	371	385
Retail exposure trends	$1,762	$1,867	$1,960	$2,064	$2,115

(1) 12/31/10

CRE – Retail – Credit Quality

EOP Outstandings – $1.8 Billion (1)

($MM)		4Q10	3Q10	2Q10	1Q10	4Q09
30+ days PD (2)	- $	97	101	139	190	197
	- %	5.52	5.43	7.08	9.20	9.32
30+ days PD & accruing (2)	- $	22	15	14	22	42
	- %	1.24	0.83	0.72	1.06	1.98
Classified (2)	- $	351	414	458	525	461
	- %	19.89	22.2	23.4	25.4	21.8
NALs *(included in Classified)* (2)	- $	97	125	185	251	254
	- %	5.5	6.7	9.4	12.2	12.0
ACL (2)	- $	195	210	210	235	245
	- %	11.1	11.3	10.7	11.4	11.6
Net charge-offs	- $	14.4	17.1	41.7	26.0	118.7
(annualized)	- %	3.27	3.55	8.50	4.94	22.44

(1) 12/31/10 (2) End of period

CRE – Portfolio Positioning

Segmented Into "Core" and "Noncore" Portfolios

Core

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

Noncore

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

CRE – Core 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) 12/31/10

CRE – Noncore Characteristics

EOP Outstandings – $2.6 Billion (1)

Overall

- 27% aggressive credit mark
  - Updated values to incorporate current market conditions
- Limited future funding requirements… ~$75 MM
- 95+% have guarantors
- 99% is secured debt
- 93% is within our geographic footprint
- 49% are "pass" grade or better

(1) 12/31/10

CRE – Noncore Characteristics

Special Assets Department (SAD) ($1.4 Billion)

- 40% 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 ($1.2 Billion)

- 9% credit mark represents… 2.6X coverage of NALs
- 30+ days past due of only $66 MM (5.44%)
- Includes $551 MM 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

CRE – Core vs. Noncore

($MM)	O/S	ACL	Criticized	NAL's	Prior Charge-offs[1]	ACL	Credit Mark [2]
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%**
12/31/10							
Core Total	**$4,042**	**$160**	**$379**	**$16**	**$ 5**	**3.96%**	**4.08%**
Noncore SAD	$1,400	$329	$1,033	$307	$379	23.53%	39.81%
Noncore Other	1,209	105	299	41	5	8.68%	9.09%
Noncore Total	**$2,609**	**$434**	**$1,332**	**$348**	**$384**	**16.65%**	**27.34%**
CRE Total	**$6,651**	**$594**	**$1,711**	**$364**	**$389**	**8.93%**	**13.96%**

(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 – Portfolio Composition – 12/31/10

By Property Type and Property Location

($MM)	OH	MI	PA	IN	WV	FL	KY	Other	Total	%
Retail properties	$ 458	$ 90	$ 72	$ 75	$ 30	$ 38	$ 8	$ 364	**$1,135**	17 %
Multi family	277	87	40	33	42	0	29	58	**566**	9
Office	347	151	83	22	39	1	12	53	**708**	11
Industrial & w arehouse	257	81	23	44	6	3	3	82	**499**	8
Other	715	138	35	45	54	21	8	118	**1,134**	17
Total CRE - Core	**$2,054**	**$ 547**	**$ 253**	**$ 219**	**$ 171**	**$ 63**	**$ 60**	**$ 675**	**$4,042**	61
	50.8%	13.5%	6.3%	5.4%	4.2%	1.5%	1.5%	16.7%	100.0%	
Total CRE - Noncore	**1,424**	**412**	**168**	**226**	**64**	**110**	**36**	**169**	**2,609**	39
	56.3%	15.8%	6.4%	8.6%	2.4%	4.2%	1.4%	6.5%	100.0%	
Total CRE	**$3,478**	**$ 959**	**$ 421**	**$ 445**	**$ 235**	**$ 173**	**$ 96**	**$ 844**	**$6,651**	100 %
	52.3%	14.4%	6.3%	6.7%	3.5%	2.6%	1.4%	12.7%	100.0%	

CRE – Core vs. Noncore Change Analysis

3Q10 ($MM)	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)**

4Q10	Core	Noncore	Total CRE
September 30, 2010	**$3,989**	**$2,923**	**$6,912**
Originations	55	--	55
Net payments / takedowns / other	3	(266)	(263)
Charge-offs	(5)	(48)	(53)
December 31, 2010	**$4,042**	**$2,609**	**$6,651**
Net change	**$53**	**$(314)**	**$(261)**

CRE – Maturity Schedule

By Loan Type – 12/31/10

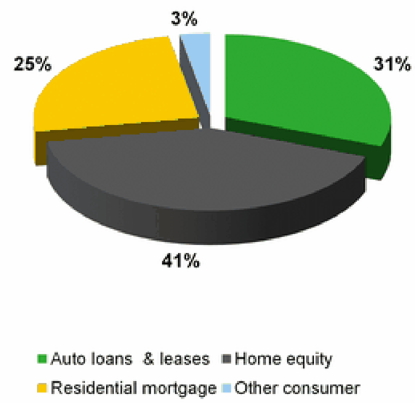
($MM)	Within 12 Mos.	1 – 2 Years	2 – 5 Years	5+ Years	Total
Construction	$ 421	$ 146	$ 77	$ 6	$ 651
Lines / letters of credit	141	33	11	11	196
Non project loans	262	104	118	60	544
Mini-perm traditional	1,603	539	583	--	2,725
Permanent qualified	--	95	344	171	609
Permanent	408	271	672	576	1,927
Total CRE	**$2,835**	**$1,188**	**$1,804**	**$ 824**	**$6,651**
Core	**$1,534**	**$804**	**$1,223**	**$480**	**$4,042**
Noncore SAD	**909**	**234**	**170**	**87**	**1,400**
Noncore Other	**392**	**150**	**411**	**257**	**1,209**

Total Consumer Loans and Leases

Consumer Loans and Leases – 12/31/10

By Loan Type

($B)	Amt.	Pct.
Auto loans & leases	$5.6	31%
Home equity	7.7	42
Residential RE	4.5	25
Other consumer	0.6	3
Total consumer	**$18.4**	**100%**



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 – $5.6 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	4Q10	3Q10	2Q10	1Q10	4Q09
30+ days PD & accruing (2)	1.21%	1.17%	1.25%	1.36%	2.06%
90+ days PD & accruing (2)	0.14%	0.17%	0.15%	0.18%	0.31%
NCOs (3)	0.51%	0.43%	0.47%	0.76%	1.49%
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) 12/31/10 (2) End of period (3) Annualized

Auto Lending – Credit Risk Management Strategies

Performance Drivers

- **Borrower quality** – as measured at origination by:
  - FICO score – Super Prime with consistent increasing trend
  - FICO score distribution – consistent decline in <670 levels
  - Custom Score – utilized to further segment FICO eligible applications – continues to enhance predictive modeling
- **Loan to value** – Significantly reduced LTV across all origination segments
- **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

	4Q10	3Q10	2Q10	1Q10	4Q09	3Q09	2Q09	1Q09
Originations								
Amount *($MM)*	$ 796	$ 1,010	$ 944	$ 678	$ 516	$ 394	$ 277	$ 399
% new vehicles	48%	50%	49%	42%	41%	44%	30%	31%
Avg. LTV (1)	88%	89%	88%	87%	89%	91%	95%	93%
Avg. FICO (1)	764	767	770	769	771	763	759	756
Expected cumulative loss	0.78%	0.77%	0.72%	0.70%	0.65%	0.74%	0.92%	1.00%
Portfolio Performance								
30+ days PD & accruing %	1.18%	1.12%	1.20%	1.30%	1.98%	2.02%	2.06%	2.20%
Year-to-Date NCO %	0.53%	0.53%	0.61%	0.76%	1.51%	1.52%	1.63%	1.56%
Vintage Performance								
6-month losses (1)			0.03%	0.03%	0.04%	0.03%	0.02%	0.08%
9-month losses (1)				0.08%	0.08%	0.10%	0.10%	0.19%
12-month losses (1)					0.15%	0.18%	0.16%	0.32%

(1) Annualized

Home Equity

Home Equity – 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
- High risk borrower actions
  - Updated collateral values
  - Proactive contact via servicing group
  - Capped lines

Credit Quality Trends

	4Q10	3Q10	2Q10	1Q10	4Q09
30+ days PD & accruing (2)	1.29%	1.39%	1.28%	1.41%	1.76%
90+ days PD & accruing (2)	0.30%	0.35%	0.36%	0.40%	0.71%
NCOs (3)	1.51%	1.47%	2.36%	2.01%	1.89%
NALs (2)	0.29%	0.28%	0.30%	0.73%	0.53%

- Credit quality continues to perform within expectations

(1) 12/31/10; prior to 2Q10 includes Franklin loans (2) End of period (3) Annualized; 2Q10 including $15.9 MM Franklin-related

Home Equity – 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
- **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

Risk Recognition

- Major focus on loss mitigation in 2008-2010 – 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

Originations

- Average FICO scores of 750+ with average LTVs of <80% for 2nd-liens and <70% for 1st-liens.

Outlook

- Expect losses to be elevated compared to historical norms throughout 2011
  - Consistent to improved borrower quality based on updated FICO scores

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
- $527 MM of Interest Only loans… targeted within executive relocation activities
- $307 MM of Alt-A mortgages… exited in 2007

Credit Quality Trends (2)	4Q10	3Q10	2Q10	1Q10	4Q09
30+ days PD & accruing (3)	4.6%	5.24%	5.55%	5.81%	5.40%
90+ days PD & accruing (3)	1.20%	1.26%	1.08%	1.58%	1.75%
NCOs (4)	2.42%	1.73%	7.19%	2.17%	1.61%
NALs (3)	1.00%	1.84%	1.99%	1.76%	1.52%

- Credit quality continues to perform within expectations

(1) End of period
(2) 12/31/10; periods prior to 2Q10 include Franklin loans
(3) End of period; excludes GNMA loans – no additional risk as they are approved for repurchase
(4) 4Q10 includes $16.4 MM related to loans sold and $4.6 MM Franklin-related recovery; 2Q10 including $64.2 MM Franklin-related

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**
  - $527 MM of Interest Only loans… targeted within executive relocation activities… continues to perform well
  - $307 MM 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

	4Q10	3Q10	2Q10	1Q10	4Q09
Ending balance *($B)*	**$4.5**	$4.5	$4.4	$4.6	$4.5
Average LTV	**77%**	77%	77%	76%	77%
Average FICO (1)	**721**	719	717	716	698
Originations (2) *($MM)*	**$427**	$485	$452	$242	$244
Average LTV (3)	**81%**	83%	83%	73%	71%
Average FICO (3)	**759**	758	760	764	757

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

Other Consumer Loans

Other Consumer loans

EOP Outstandings – $0.6 Billion (1)

- 60% 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

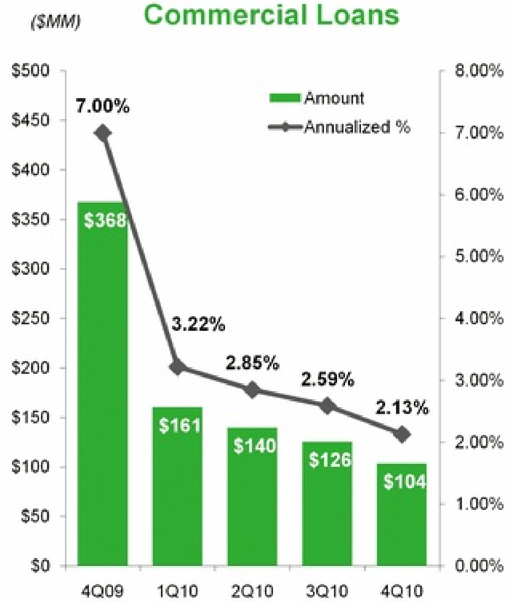
Credit Quality Trends Overview

	4Q10	3Q10	2Q10	1Q10	4Q09
Net charge-off ratio	1.82%	1.98%	3.01%	2.58%	4.80%
90+ days PD & accruing (1)	0.23	0.25	0.23	0.31	0.40
NAL ratio (2)	2.04%	2.62	3.25	4.78	5.21
NPA ratio (3)	2.21	2.94	4.24	5.17	5.57
Criticized asset ratio (4)	9.15	11.02	13.09	14.80	15.86
ALLL ratio	3.28	3.56	3.79	4.00	4.03
ALLL / NAL coverage	161	136	117	84	77
ALLL / NPA coverage	148	121	89	77	72
ACL ratio	3.39	3.67	3.90	4.14	4.16
ACL/ Criticized assets(4)	37.70	33.20	29.70	27.83	26.14
ACL / NAL coverage	166	140	120	87	80
ACL / NPA coverage	153	125	91	80	74

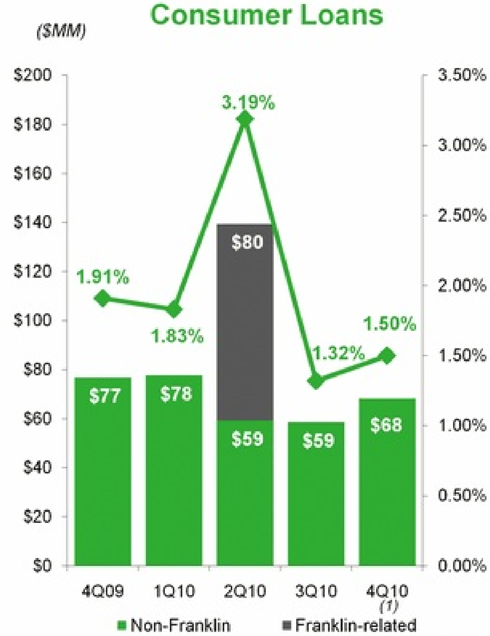
(1) Excludes loans guaranteed by the U.S. Government
(2) NALs divided by total loans and leases
(3) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs
(4) Criticized assets = commercial criticized loans + consumer loans >60 DPD + classified investment securities + OREO; Total criticized assets divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs

Net Charge-offs

Commercial Loans



Consumer Loans



(1) Includes $16.4 MM related to $39.8 million of residential mortgages sold and a $4.4 MM Franklin-related recovery

Huntington

Net Charge-offs

($MM)	4Q10	3Q10	2Q10	1Q10	4Q09
Commercial and industrial	$59.1	$62.2	$58.1	$75.4	$109.8
Commercial real estate	44.9	63.7	81.7	85.3	258.1
Total commercial	**104.0**	125.9	139.9	160.7	367.9
Auto loans & leases	7.0	5.6	5.4	8.5	12.9
Home equity	29.2	27.8	44.5	37.9	35.7
Residential mortgages (1)	26.8	19.0	82.8	24.3	17.8
Other	5.3	6.3	6.6	7.0	10.3
Total consumer	**68.3**	58.6	139.4	77.7	76.7
Total	**$172.3**	$184.5	$279.2	$238.5	$444.7
Memo: Excluding Franklin-related NCOs (2)					
Commercial and industrial	*$104.1*	*$66.8*	*$58.3*	*$75.8*	*$109.7*
Home equity	*29.2*	*26.7*	*28.5*	*34.2*	*35.7*
Residential mortgages (1)	*31.2*	*15.6*	*18.6*	*16.2*	*16.7*
Total	*176.8*	*184.5*	*199.2*	*227.0*	*443.5*

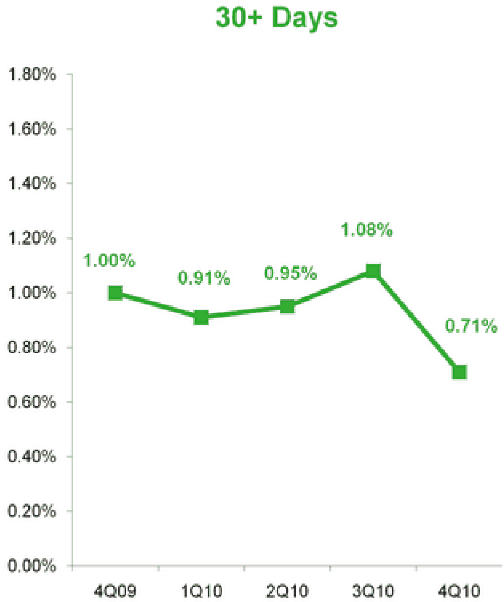
(1) 4Q10 Includes $16.4 million related to the sale of $39.8 million of residential mortgages
(2) See non-Franklin credit metrics reconciliation

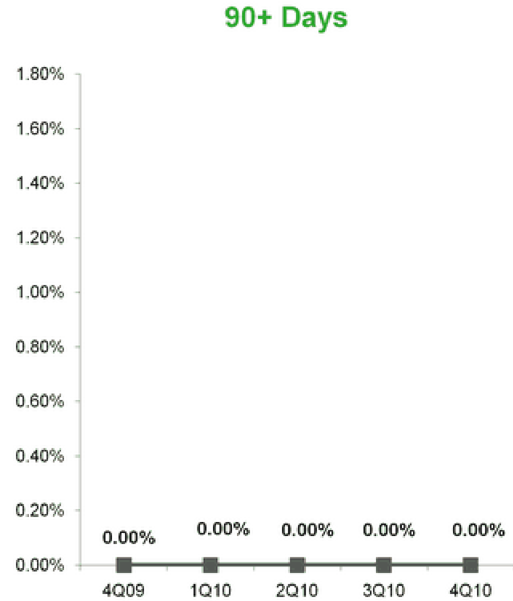
Net Charge-off Ratios (1)

	4Q10	3Q10	2Q10	1Q10	4Q09
Commercial and industrial	1.85%	2.01%	1.90%	2.45%	3.49%
Commercial real estate	2.64	3.60	4.44	4.44	12.21
Total commercial	2.13	2.59	2.85	3.22	7.00
Auto loans & leases	0.51	0.43	0.47	0.80	1.55
Home equity	1.51	1.47	2.36	2.01	1.89
Residential mortgages (2)	2.42	1.73	7.19	2.17	1.61
Other	3.66	3.83	3.81	3.87	5.47
Total consumer	1.50	1.32	3.19	1.83	1.91
Total	1.82%	1.98%	3.01%	2.58%	4.80%
Memo: Excluding Franklin-related NCOs (3)					
Commercial and industrial	*1.86%*	*2.15%*	*1.90%*	*2.46%*	*3.49%*
Home equity	*1.51*	*1.41*	*1.53*	*1.83*	*1.91*
Residential mortgages (2)	*2.82*	*1.42*	*1.74*	*1.57*	*1.66*
Total	*1.87*	*1.98*	*2.17*	*2.48*	*4.84*

(1) Annualized
(2) 4Q10 Includes $16.4 million, related to the sale of $39.8 million of residential mortgages
(3) See non-Franklin credit metrics reconciliation

Total Commercial Loan – Delinquencies (1)

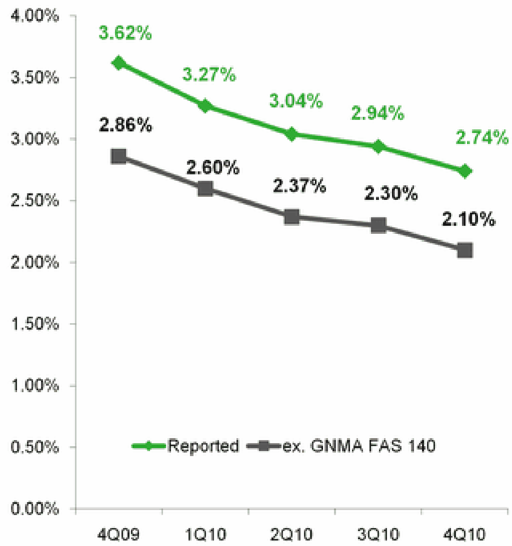




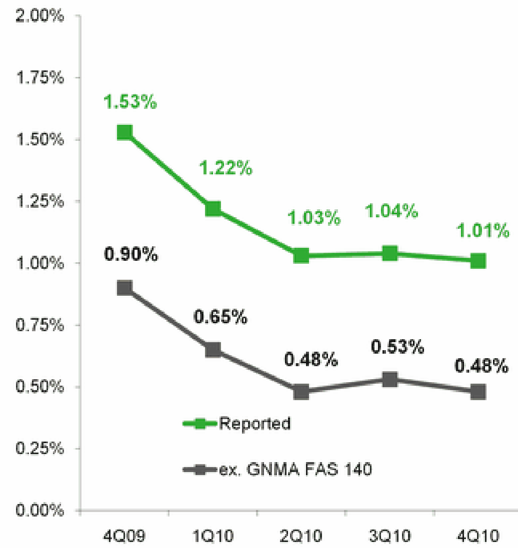
(1) Period end; delinquent but accruing as a % of related outstandings at EOP

Total Consumer Loan Delinquencies (1)

30+ Days

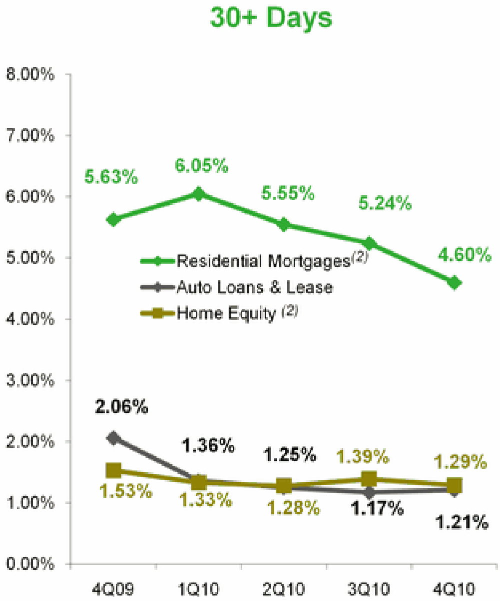


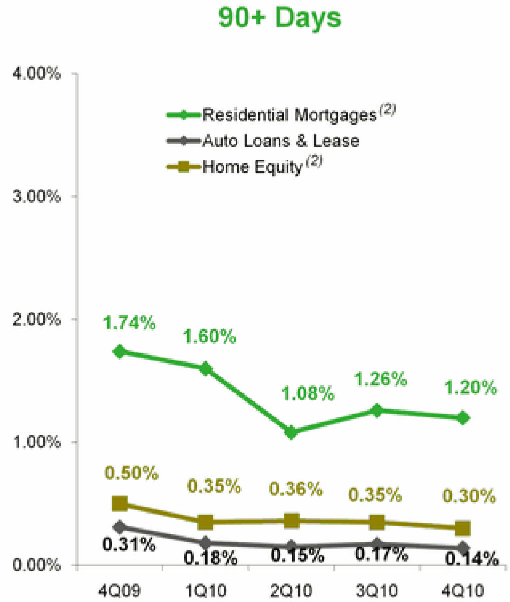
90+ Days



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

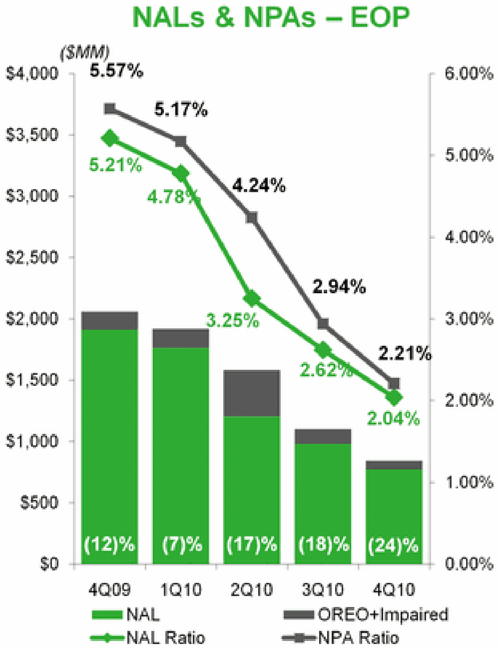
Consumer Loan Delinquencies (1)

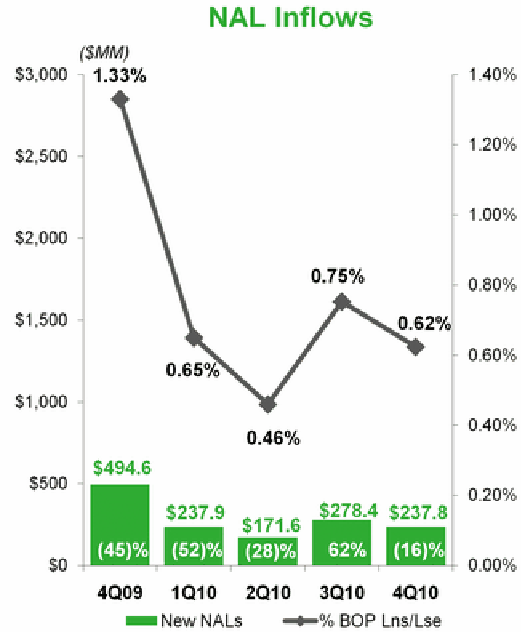




(1) Period end; delinquent but accruing as a % of related outstandings at EOP
(2) Excludes GNMA FAS 140 government guaranteed and Franklin in periods prior to 2Q10

Nonaccrual Loans & Nonperforming Assets





Nonaccrual Loans (NALs) and Nonperforming Assets (NPAs)

(in millions)	2010 Dec. 31	2010 Sep. 30	2010 Jun. 30	2010 Mar. 31	2009 Dec. 31
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 346.7	$ 398.4	$ 429.6	$ 511.6	$ 578.4
Commercial real estate	363.7	478.8	663.1	826.8	935.8
Residential mortgage	45.0	83.0	86.5	373.0	362.6
Home equity	22.5	21.7	22.2	54.8	40.1
Total nonaccrual loans and leases (NALs)	777.9	981.8	1,201.3	1,766.1	1,917.0
Other real estate, net:					
Residential	31.6	65.8	71.9	68.3	71.4
Commercial	35.2	57.3	67.2	84.0	68.7
Total other real estate, net	66.8	123.1	139.1	152.3	140.1
Impaired loans held for sale (1)	-	-	242.2	-	1.0
Total nonperforming assets (NPAs)	$ 844.8	$ 1,104.9	$ 1,582.7	$ 1,918.4	$ 2,058.1
NAL ratio (2)	2.04 %	2.62 %	3.25 %	4.78 %	5.21 %
NPA ratio (3)	2.21	2.94	4.24	5.17	5.57
Nonperforming Frankin assets					
Residential mortgage	$ -	$ -	$ -	$ 298.0	$ 299.7
Home equity	-	-	-	31.1	15.0
OREO	9.5	15.3	24.5	24.4	23.8
Impaired loans held for sale (1)	-	-	242.2	-	-
Total nonperforming Franklin assets	$ 9.5	$ 15.3	$ 266.7	$ 353.5	$ 338.5

(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. December 31, 2009 figure represents 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

Nonperforming Asset Flow Analysis

($MM)	4Q10	3Q10	2Q10	1Q10	4Q09
NPA beginning of period	$1,104.9	$1,582.7	$1,918.4	$2,058.1	$2,344.0
Additions / increases	237.8	278.4	171.6	237.9	494.6
Franklin – net impact	(5.9)	(244.4)	(86.7)	15.0	(31.0)
Return to accruing status	(100.1)	(111.2)	(78.7)	(80.8)	(85.9)
Loan and lease losses	(126.1)	(155.6)	(173.2)	(185.4)	(391.6)
OREO gains (losses)	(5.1)	(5.3)	2.5	(4.2)	(7.4)
Payments	(191.3)	(213.1)	(140.9)	(107.6)	(222.8)
Sales	(69.6)	(26.7)	(30.2)	(14.6)	(41.9)
NPA end-of-period	$844.8	$1,104.9	$1,582.7	$1,918.4	$2,058.1
Percent change	(24)%	(30)%	(17)%	(7)%	(12)%

Total Commercial Loans – Criticized Loan Flow Analysis

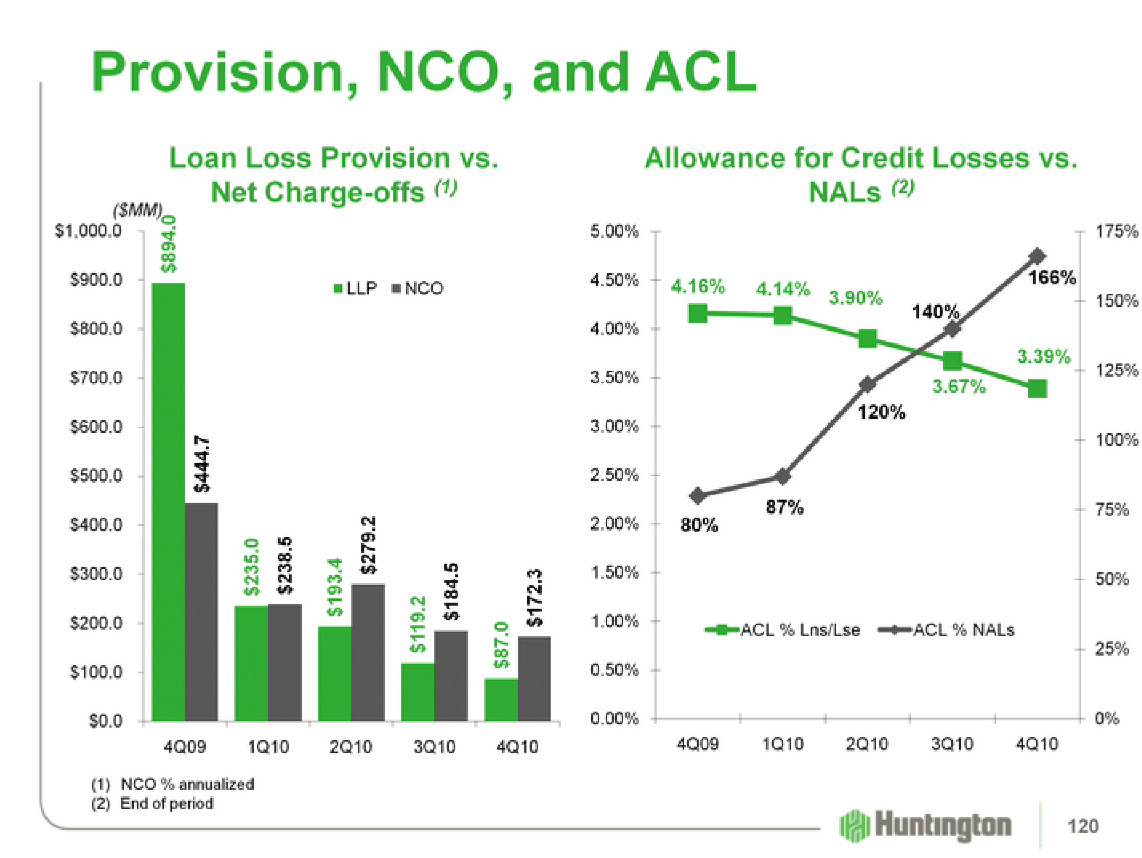
Period End

($MM)	4Q10	3Q10	2Q10	1Q10	4Q09
Criticized beginning-of-period	$3,638	$4,106	$4,608	$4,972	$4,855
Additions / increases	290	408	280	306	950
Advances	52	75	79	91	110
Upgrades to "Pass"	(383)	(391)	(409)	(273)	(134)
Paydowns	(401)	(409)	(331)	(324)	(428)
Charge-offs	(121)	(152)	(121)	(164)	(381)
Criticized end-of-period	$3,074	$3,638	$4,106	$4,608	$4,972
Percent change	(15)%	(11)%	(11)%	(7)%	2%

Accruing Trouble Debt Restructured Loans

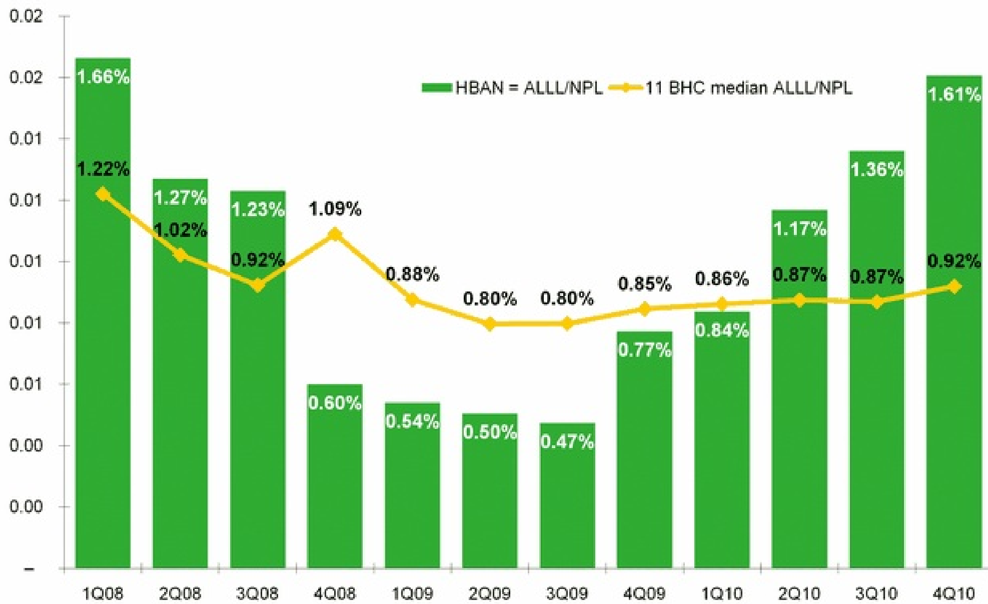
	2010				2009
(in thousands)	**Dec. 31**	Sep. 30	Jun. 30	Mar. 31	Dec. 31
Accruing loans and leases past due 90 days or more:					
Total excluding loans guaranteed by the U.S. Government	**$ 87,657**	$ 95,386	$ 83,366	$ 113,213	$ 145,658
Loans guaranteed by the U.S. Government	**98,288**	94,249	95,421	96,814	101,616
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. government	**$ 185,945**	$ 189,635	$ 178,787	$ 210,027	$ 247,274
Ratios [(1)]					
Excluding loans guaranteed by the U.S. government	**0.23 %**	0.25 %	0.23 %	0.31 %	0.40
Guaranteed by U.S. government	**0.26**	0.26	0.26	0.26	0.28
Including loans guaranteed by the U.S. government	**0.49**	0.51	0.49	0.57	0.68
Accruing troubled debt restructured loans:					
Commercial	**$ 171,830**	$ 157,971	$ 141,353	$ 117,667	$ 157,049
Residential mortgages	**313,020**	287,481	269,570	242,870	219,639
Other	**76,586**	73,210	65,061	62,148	52,871
Total accruing troubled debt restructured loans	**$ 561,436**	$ 518,662	$ 475,984	$ 422,685	$ 429,559

(1) *Percent of related loans and leases*



Provision, NCO, and ACL
Loan Loss Provision vs. Net Charge-offs (1)
($MM)
LLP NCO
$1,000.0
$900.0
$800.0
$700.0
$600.0
$500.0
$400.0
$300.0
$200.0
$100.0
$0.0
$894.0
$444.7
$235.0
$238.5
$193.4
$279.2
$119.2
$184.5
$87.0
$172.3
4Q09
1Q10
2Q10
3Q10
4Q10
Allowance for Credit Losses vs. NALs (2)
5.00%
4.50%
4.00%
3.50%
3.00%
2.50%
2.00%
1.50%
1.00%
0.50%
0.00%
175%
150%
125%
100%
75%
50%
25%
0%
4.16%
4.14%
3.90%
3.67%
3.39%
80%
87%
120%
140%
166%
ACL % Lns/Lse
ACL % NALs
4Q09
1Q10
2Q10
3Q10
4Q10
(1) NCO % annualized
(2) End of period
Huntington
120

Relative Performance – ALLL / NAL Coverage



(1) Period end

Non-Franklin Credit Metrics Reconciliations

Non-Franklin Credit Metrics Reconciliation

(in millions)	Fourth Quarter 2010			Third Quarter 2010		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Loan loss provision	$ 87.0	$ (4.6)	$ 91.5	$ 119.2	$ 0.0	$ 119.1
Total net charge-offs -$	$ 172.3	$ (4.6)	$ 176.8	$ 184.5	$ 0.0	$ 184.5
Total net charge-offs - %	1.82 %		1.87 %	1.98 %		1.98 %
Provision > net charge offs	$ (85.3)	$ -	$ (85.3)	$ (65.4)	$ 0.0	$ (65.4)
ALLL - $	$ 1,249.0	$ -	$1,249.0	$ 1,336.4	$ -	$1,336.4
ALLL - % loans/leases	3.28 %		3.28 %	3.56 %		3.56 %
NAL coverage ratio	161 %		161 %	136 %		136 %
NPA coverage ratio	148 %		150 %	121 %		123 %
ACL - $	$ 1,291.1	$ -	$1,291.1	$ 1,376.4	$ -	$1,376.4
ACL - % loans/leases	3.39 %		3.39 %	3.67 %		3.67 %
NAL coverage ratio	166 %		166 %	140 %		140 %
NPA coverage ratio	153 %		155 %	125 %		126 %
Total loans and leases - EOP	$ 38,107	$ -	$ 38,107	$ 37,501	$ -	$ 37,501
Total loans and leases - Avg	$ 37,800	$ -	$ 37,800	$ 37,215	$ -	$ 37,215
Nonaccrual loans (NAL) - EOP	$ 777.9	$ -	$ 777.9	$ 981.8	$ -	$ 981.8
OREO	66.8	9.5	57.3	123.1	15.3	107.8
Impaired loans held for sale	-	-	-	-	-	-
Other NPAs	-	-	-	-	-	-
Nonperforming assets (NPA)	$ 844.8	$ 9.5	$ 835.3	$ 1,104.9	$ 15.3	$1,089.5
NAL ratio (1)	2.04 %		2.04 %	2.62 %		2.62 %
NPA ratio (2)	2.21 %		2.19 %	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 Reported	Second Quarter 2010 Franklin	Second Quarter 2010 Non-Franklin	First Quarter 2010 Reported	First Quarter 2010 Franklin	First Quarter 2010 Non-Franklin
Loan loss provision	$ 193.4	$ 80.0	$ 113.4	$ 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	$ (85.8)	$ -	$ (85.8)	$ (3.5)	$ -	$ (3.5)
ALLL - $	$ 1,402.2	$ -	$1,402.2	$ 1,478.0	$ -	$1,478.0
ALLL - % loans/leases	3.79 %		3.79 %	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	$ 36,970	$ -	$ 36,970	$ 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		
	Reported	Franklin	Non-Franklin
Loan loss provision	$ 894.0	$ 1.2	$ 892.8
Total net charge-offs -$	$ 444.7	$ 1.2	$ 443.5
Total net charge-offs - %	4.80 %		4.84 %
Provision > net charge offs	$ 449.3	$ -	$ 449.3
ALLL - $	$ 1,482.5	$ -	$1,482.5
ALLL - % loans/leases	4.03 %		4.08 %
NAL coverage ratio	77 %		93 %
NPA coverage ratio	72 %		86 %
ACL - $	$ 1,531.4	$ -	$1,531.4
ACL - % loans/leases	4.16 %		4.21 %
NAL coverage ratio	80 %		96 %
NPA coverage ratio	74 %		89 %
Total loans and leases - EOP	$ 36,791	$ 444	$ 36,347
Total loans and leases - Avg	$ 37,089	$ 455	$ 36,634
Nonaccrual loans (NAL) - EOP	$ 1,917.0	$ 314.7	$1,602.3
OREO	140.1	23.3	116.9
Impaired loans held for sale	1.0	-	1.0
Other NPAs	-	-	-
Nonperforming assets (NPA)	$ 2,058.1	$ 338.0	$1,720.1
NAL ratio (1)	5.21 %		4.41 %
NPA ratio (2)	5.57 %		4.72 %

(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)	Fourth Quarter 2010			Third Quarter 2010		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Net charge-offs (recoveries):						
Commercial and industrial	$ 59.1	$ (0.1)	$ 59.3	$ 62.2	$ (4.5)	$ 66.8
Commercial real estate	44.9	-	44.9	63.7	-	63.7
Total commercial	104.0	(0.1)	104.1	125.9	(4.5)	130.4
Automobile loans and leases	7.0	-	7.0	5.6	-	5.6
Home equity	29.2	-	29.2	27.8	1.2	26.7
Residential mortgage	26.8	(4.4)	31.2	19.0	3.4	15.6
Other consumer	5.3	-	5.3	6.3	-	6.3
Total consumer	68.3	(4.4)	72.7	58.6	$ 4.5	54.1
Total net charge-offs	$ 172.3	$ (4.6)	$ 176.8	$ 184.5	$ 0.0	$ 184.5
Net charge-offs (recoveries) - annualized percentages:						
Commercial & industrial	1.85 %	- %	1.86 %	2.01 %	- %	2.15 %
Commercial real estate	2.64	-	2.64	3.60	-	3.60
Total commercial	2.13	-	2.13	2.59	-	2.68
Automobile loans and leases	0.51	-	0.51	0.43	-	0.43
Home equity	1.51	-	1.51	1.47	-	1.41
Residential mortgage	2.42	-	2.82	1.73	-	1.42
Other consumer	3.66	-	3.66	3.83	-	3.83
Total consumer	1.50	-	1.59	1.32	-	1.22
Total net charge-offs	1.82 %	- %	1.87 %	1.98 %	- %	1.98 %
Average Loans and Leases						
Commercial & industrial	$ 12,767	$ -	$ 12,767	$ 12,393	$ -	$ 12,393
Commercial real estate	6,798	-	6,798	7,073	-	7,073
Total commercial	19,565	-	19,565	19,466	-	19,466
Automobile loans and leases	5,520	-	5,520	5,140	-	5,140
Home equity	7,709	-	7,709	7,567	-	7,567
Residential mortgage	4,430	-	4,430	4,389	-	4,389
Other consumer	576	-	576	653	-	653
Total consumer	18,235	-	18,235	17,749	-	17,749
Total loans and leases	$ 37,800	$ -	$ 37,800	$ 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		
	Reported	Franklin	Non-Franklin
Net charge-offs (recoveries):			
Commercial and industrial	$ 109.8	$ 0.1	$ 109.7
Commercial real estate	258.1	-	258.1
Total commercial	$ 367.9	$ 0.1	$ 367.8
Automobile loans and leases	12.9	-	12.9
Home equity	35.7	-	35.7
Residential mortgage	17.8	1.1	16.7
Other consumer	10.3	-	10.3
Total consumer	76.7	1.1	75.7
Total net charge-offs	$ 444.7	$ 1.2	$ 443.5
Net charge-offs (recoveries) - annualized percentages:			
Commercial & industrial	3.49 %	- %	3.49 %
Commercial real estate	12.21	-	12.21
Total commercial	7.00	-	7.00
Automobile loans and leases	1.55	-	1.55
Home equity	1.89	-	1.91
Residential mortgage	1.61	1.13	1.66
Other consumer	5.47	-	5.47
Total consumer	1.91	0.95	1.94
Total net charge-offs	4.80 %	1.03 %	4.84 %
Average Loans and Leases			
Commercial & industrial	$ 12,570	$ -	$ 12,570
Commercial real estate	8,458	-	8,458
Total commercial	$ 21,028	$ -	$ 21,028
Automobile loans and leases	3,326	-	3,326
Home equity	7,561	72	7,489
Residential mortgage	4,417	383	4,034
Other consumer	757	-	757
Total consumer	16,061	455	15,606
Total loans and leases	$ 37,089	$ 455	$ 36,634

(1) Annualized

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

(in thousands)	December 31, 2010			September 30, 2010		
	Total	FCMC	Non-FCMC	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)						
Commercial and industrial	$ 346,720	$ -	$ 346,720	$ 398,353	$ -	$ 398,353
Commercial real estate	363,692	-	363,692	478,754	-	478,754
Residential mortgage	45,010	-	45,010	82,984	-	82,984
Home equity	22,526	-	22,526	21,689	-	21,689
Total NALs	777,948	-	777,948	981,780	-	981,780
Other real estate, net						
Residential	31,649	9,477	22,172	65,775	15,330	50,445
Commercial	35,155	-	35,155	57,309	-	57,309
Total other real estate, net	66,804	9,477	57,327	123,084	15,330	107,754
Impaired loans held for sale	-	-	-	-	-	-
Other NPAs	-	-	-	-	-	-
Total nonperforming assets (NPAs)	$ 844,752	$ 9,477	$ 835,275	$ 1,104,864	$ 15,330	$ 1,089,534
NAL ratio (1)	2.04%		2.04%	2.62%		2.62%
NPA ratio (2)	2.21%		2.19%	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)

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
NAL ratio (1)	3.25%		3.25%	4.78%		3.94%
NPA ratio (2)	4.24%		3.55%	5.17%		4.27%

(1) NAL / total loans and leases

(2) NPA / (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)

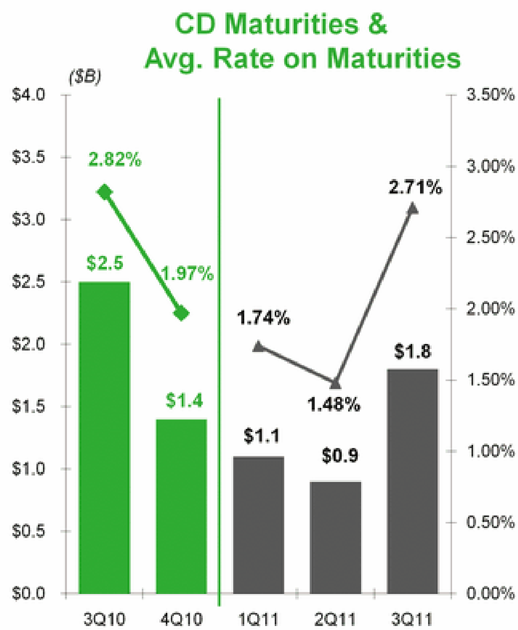
(in thousands)	December 31, 2009		
	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)			
Commercial and industrial	**$ 578,414**	$ -	$ 578,414
Commercial real estate	**935,812**	-	935,812
Residential mortgage	**362,630**	299,671	62,959
Home equity	**40,122**	15,004	25,118
Total NALs	**1,916,978**	314,675	1,602,303
Other real estate, net			
Residential	**71,427**	23,286	48,141
Commercial	**68,717**	-	68,717
Total other real estate, net	**140,144**	23,286	116,858
Impaired loans held for sale	**969**	-	969
Other NPAs	**-**	-	-
Total nonperforming assets (NPAs)	**$ 2,058,091**	$ 337,961	$ 1,720,130
NAL ratio [1]	**5.21%**		4.41%
NPA ratio [2]	**5.57%**		4.72%

[1] NAL / total loans and leases

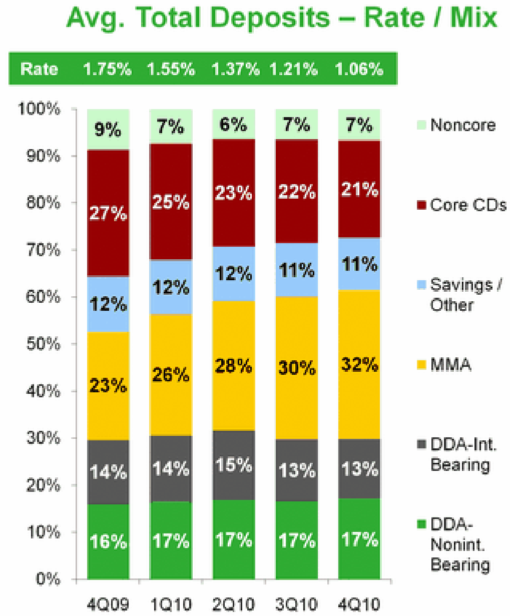
[2] NPA / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

Deposits and Other Funding

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%
1.97%
1.74%
1.48%
2.71%
$2.5
$1.4
$1.1
$0.9
$1.8
3Q10
4Q10
1Q11
2Q11
3Q11



Avg. Total Deposits – Rate / Mix
Rate 1.75% 1.55% 1.37% 1.21% 1.06%
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
9% 7% 6% 7% 7%
27% 25% 23% 22% 21%
12% 12% 12% 11% 11%
23% 26% 28% 30% 32%
14% 14% 15% 13% 13%
16% 17% 17% 17% 17%
4Q09
1Q10
2Q10
3Q10
4Q10
Noncore
Core CDs
Savings / Other
MMA
DDA-Int. Bearing
DDA-Nonint. Bearing

Deposit Trends

Linked Quarter

(in billions)	2010 Fourth Quarter	2010 Third Quarter	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	$ 7.2	$ 6.8	$ 0.4	6 %
Demand deposits - interest bearing	5.3	5.3	(0.0)	(0)
Money market deposits	13.2	12.3	0.8	7
Savings and other domestic deposits	4.6	4.6	0.0	0
Core certificates of deposit	8.6	8.9	(0.3)	(3)
Total core deposits	38.9	38.0	0.9	2
Other domestic deposits of $250,000 or more	0.7	0.7	0.0	7
Brokered deposits and negotiable CDs	1.6	1.5	0.1	5
Other deposits	0.4	0.5	(0.0)	(2)
Total deposits	$ 41.7	$ 40.6	$ 1.1	3 %

Deposit Trends

Prior-Year Quarter

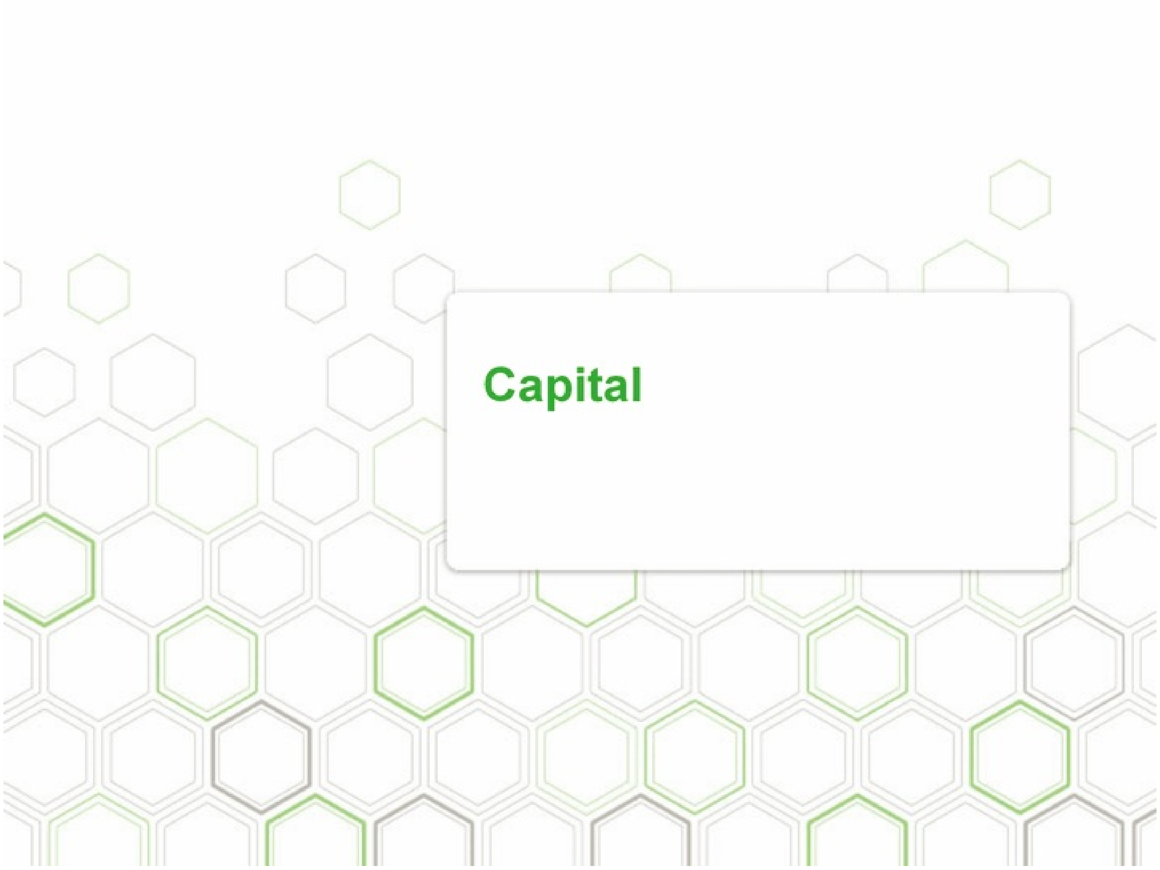
(in billions)	Fourth Quarter 2010	Fourth Quarter 2009	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	$ 7.2	$ 6.5	$ 0.7	11 %
Demand deposits - interest bearing	5.3	5.5	(0.2)	(3)
Money market deposits	13.2	9.3	3.9	42
Savings and other domestic deposits	4.6	4.7	(0.0)	(1)
Core certificates of deposit	8.6	10.9	(2.2)	(20)
Total core deposits	38.9	36.8	2.2	6
Other domestic deposits of $250,000 or more	0.7	0.7	0.1	10
Brokered deposits and negotiable CDs	1.6	2.4	(0.8)	(33)
Other deposits	0.4	0.4	0.0	5
Total deposits	$ 41.7	$ 40.2	$ 1.5	4 %

Total Core Deposit Trends

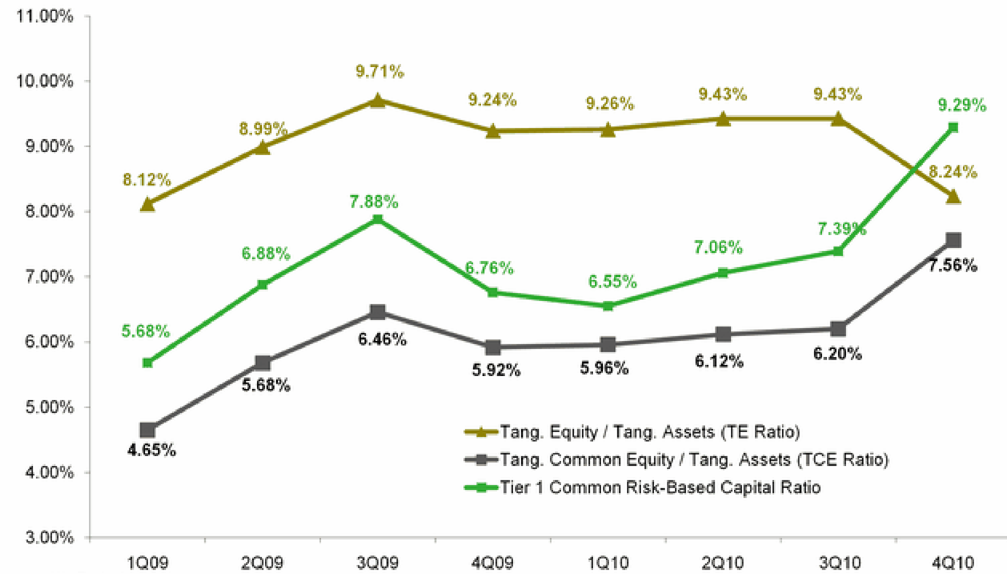
Average ($B)	4Q10	Annualized Growth 4Q10 v 3Q10 (1)	Annualized Growth 4Q10 v 4Q09
Commercial			
Demand deposits - non-int. bearing	$ 6.1	29 %	12 %
Demand deposits - int. bearing	1.0	(36)	(35)
Other core deposits (2)	5.4	28	34
Total	12.6	23	14
Consumer			
Demand deposits - non-int. bearing	1.1	-	7
Demand deposits - int. bearing	4.3	9	9
Other core deposits (2)	21.0	3	1
Total	26.4	4	3
Total			
Demand deposits - non-int. bearing	7.2	25	11
Demand deposits - int. bearing	5.3	-	(3)
Other core deposits (2)	26.4	8	7
Total	$ 38.9	10 %	7 %

(1) Linked-quarter percent change annualized

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


Capital

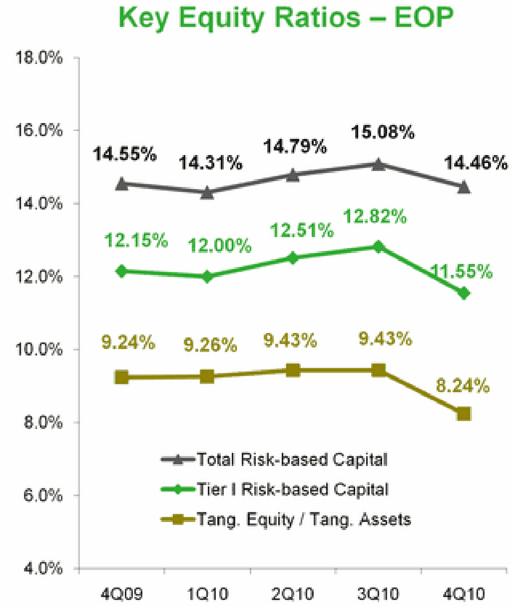
Capital Ratios (1)



(1) End-of-period

- 4Q10 - Raised $920 MM of common equity and repurchased $1.4 billion of TARP related preferred shares

Capital



- 4Q10 - Raised $920 MM of common equity and repurchased $1.4 billion of TARP related preferred shares

Franchise

Huntington Bancshares Overview

Midwest financial services holding company

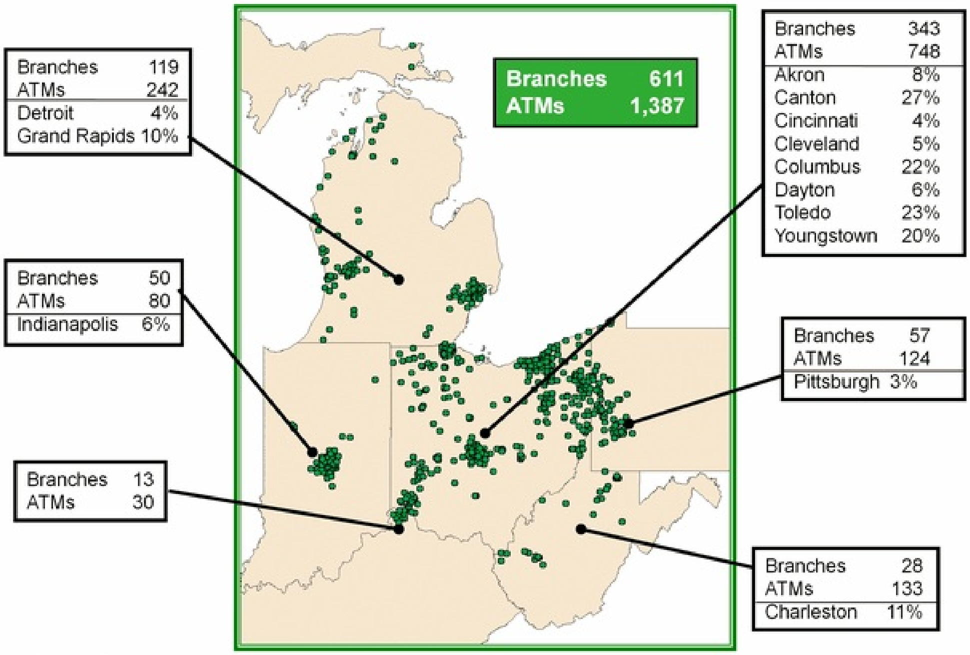
Founded	- 1866
Headquarters	- Columbus, Ohio
Total assets	- $54 Billion
Employees (1)	- 11,341

Franchise:

Footprint	6 states: OH, MI, PA, IN, WV, KY
	611 branches / 1,387 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

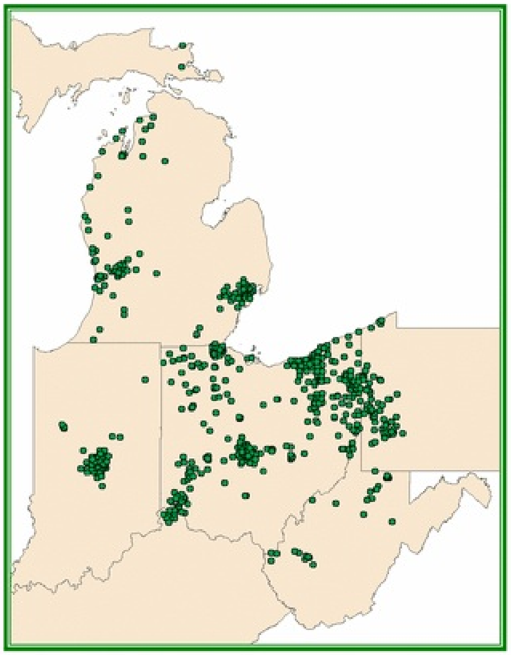
(1) Full-time equivalent (FTE)

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



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%**

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

Leadership Team

Stephen Steinour
Chairman, President, & CEO

Retail and Business Banking
Mary Navarro

Commercial Banking
Jim Dunlap

Wealth Advisors, Government Finance, and Home Lending
Dan Benhase

Automobile Finance and Commercial Real Estate
Nick Stanutz

Operations, Insurance, Corporate Services
Mark Thompson

Finance, Strategy, Mergers & Acquisitions
Don Kimble – Chief Financial Officer

Risk, Legal, Audit
Kevin Blakely – Chief Risk Officer

Credit, Collections, Special Assets
Daniel Neumeyer – Chief Credit Officer

Technology & Conversions
Zahid Afzal

Communications, Public & Government Relations
Elizabeth Allen

Human Resources & Diversity
Keith Sanders

Business Segments

Senior Leadership Team

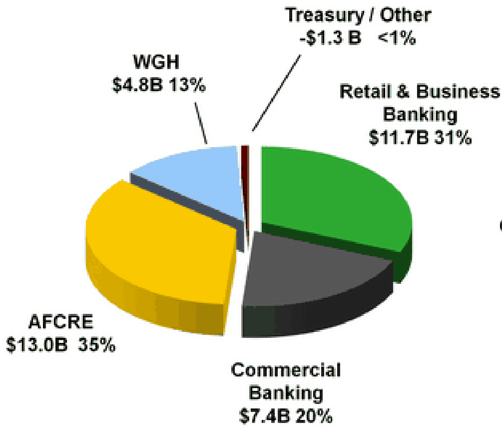
			Experience - Yrs	
		Appointed	Banking	HBAN
Stephen Steinour	Chairman, President and CEO	1Q09	30	2
Dan Benhase	SEVP – Wealth Advisors, Government Finance, and Home Lending	2Q06	28	10
Kevin Blakely	SEVP – Chief Risk Officer – Risk, Legal, Audit	3Q09	35	1
Jim Dunlap	SEVP – Commercial Banking	1Q06	31	31
Don Kimble	SEVP – Chief Financial Officer – Finance, Strategy, M & A	3Q04	27	6
Mary Navarro	SEVP – Retail and Business Banking	1Q06	33	8
Daniel Neumeyer	SEVP – Chief Credit Officer – Credit, Collections, Special Assets	3Q09	26	1
Nick Stanutz	SEVP – Automobile Finance and Commercial Real Estate	2Q06	31	24
Randy Stickler	SEVP – Commercial Real Estate	1Q09	29	1
Mark Thompson	SEVP – Operations, Insurance, Corporate Services	2Q09	26	1
Zahid Afzal	EVP – Technology & Conversions	1Q06	26 (1)	4
Elizabeth Allen	EVP – Communications, Public & Government Relations	3Q09	30 (1)	1
Dick Cheap	EVP – General Counsel & Secretary – Legal	2Q98	33 (1)	12
Keith Sanders	EVP – Human Resources & Diversity	1Q10	28 (1)	1

(1) Includes related experience outside of banking

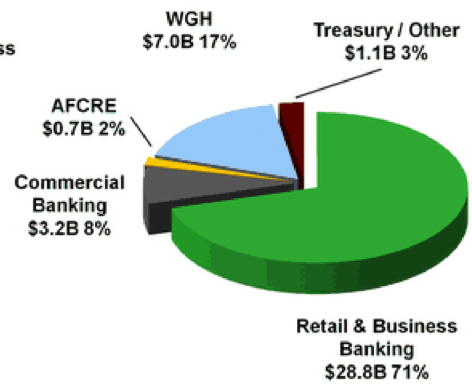
Business Segment Summary

Business Segment Loans & Deposits – 4Q10

Total Loans – $37.3 B



Total Deposits – $40.7 B



Total Loans and Leases – By Business Segment

4Q10

Avg. Outstandings – $37.3 Billion

($B)	Retail & Business Banking	Comm'l Banking	AFCRE	WGH	Treas. / Other	Total
C&I	$2.9	$7.1	$1.7	$0.7	$--	$12.4
CRE	0.5	0.3	6.2	0.2	--	7.2
Total commercial	3.4	7.4	8.0	0.9	--	19.7
Automobile loans & leases	--	--	4.9	--	--	4.9
Home equity	6.7	0.0	--	0.7	0.1	7.6
Residential mortgage	1.2	0.0	--	3.2	0.2	4.5
Other consumer	0.3	0.0	0.2	0.0	0.1	0.7
Total consumer	8.2	0.0	5.0	4.0	0.3	17.6
Total loans	**$11.7**	**$7.4**	**$13.0**	**$4.8**	**$0.3**	**$37.3**

Total Deposits – By Business Segment

4Q10

Avg. Balances – $40.7 Billion

($B)	Retail & Business Banking	Comm'l Banking	AFCRE	WGH	Treas. / Other	Total
DDA-noninterest bearing	$3.3	$1.8	$0.4	$ 1.2	$0.1	$6.9
DDA-interest bearing	4.2	0.1	0.0	1.2	0.0	5.6
Money market deposits	7.6	0.9	0.2	3.0	--	11.7
Savings and other domestic time deposit	4.5	0.1	0.0	0.1	--	4.6
Core certificates of deposit	9.0	0.1	0.0	0.2	0.0	9.2
Total core deposits	**28.5**	**2.9**	**0.7**	**5.8**	**0.1**	**38.0**
Other deposits	0.2	0.3	0.0	1.2	1.0	2.7
Total deposits	**$28.8**	**$3.2**	**$0.7**	**$7.0**	**$1.1**	**$40.7**

Business Segment Contribution

($MM)	2010	2009	2008
Retail & Business Banking	$131.0	$(26.5)	$257.8
Commercial Banking	38.5	(158.7)	80.3
AFCRE	46.5	(5.88.2)	(14.2)
WGH	34.8	1.8	43.0
Treas. / Other	61.6	(251.3)	(480.8)
Unallocated goodwill impairment(1)		(2,573.8)	
Total Net Income	$312.3	$3,094.2	$(113.8)

(1) Represents the 2009 first quarter impairment charge, net of tax, associated with the former Regional Banking business segment.

Business Segment Overview

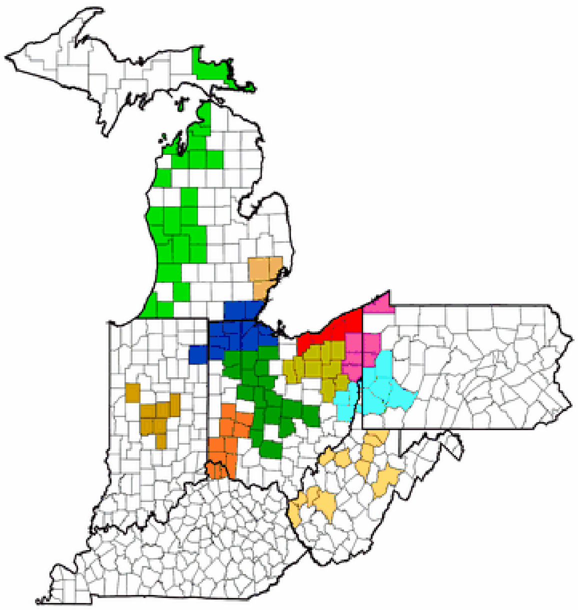
Commercial Banking
Executive – Jim Dunlap

- 11 Region Presidents
- Middle Market Commercial Banking
- Specialty Banking
  - Large Corporate
  - Health-care
  - Not-for-Profit
- Equipment / Technology Leasing
- International Services
- Treasury Management
- Capital Markets
  - Derivatives
  - Foreign Exchange
  - Securities Trading

Retail & Business Banking
Executive – Mary Navarro

- Branch Sales and Service
  - 5 Retail Banking Areas
  - Consumer Banking
  - Business Banking
- In-Store Branches
- Deposit Product Pricing and Fees
- Marketing and Customer Experience
- Payments and Channels

11 Commercial Banking Regions



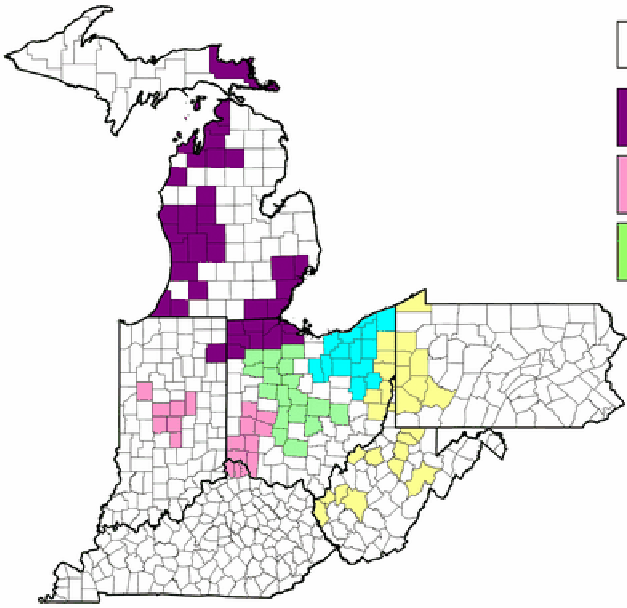
Jim Dunlap

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

Regional Banking Presidents

	Region	Appointed	Experience - Yrs Banking	HBAN
Jim Dunlap	West Michigan	1Q06	32	32
Mike Fezzey	East Michigan	4Q10	<1	<1
Mike Newbold	Central Indiana	4Q06	34	7
Sharon Speyer	Northwest Ohio	1Q01	23	19
Daniel Walsh, Jr.	Greater Cleveland	2Q10	15	1
Frank Hierro	Mahoning Valley	1Q00	33	28
William Shivers	Greater Akron / Canton	3Q09	20	4
Jim Kunk	Central Ohio	1Q94	30	30
Mark Reitzes	Southern Ohio / Kentucky	1Q08	25	19
David Hammer	Pittsburgh	3Q09	24	2
Clayton Rice	West Virginia	3Q07	24	7

5 Retail and Business Banking Areas



Mary Navarro

Northwest	East
West	Northeast
Central	

Retail & Business Banking Executives

	Area	Appointed	Experience - Yrs Banking	Experience - Yrs HBAN
Jim Baron	Branch Sales & Service	4Q10	32	7
Loretta Stanton	Northeast Retail Area	2Q10	20	20
Deborah Stein	Central Retail Area	2Q09	26	6
Robert Soroka	East Retail Area	2Q09	26	8
Brian Bromley	Northwest Retail Area	2Q09	26	24
Jonathan Greenwood	West Retail Area	2Q09	25	17
Steve Rhodes	Business Banking Director	4Q10	23	<1
Cindy Keitch	In-Store Channel Director	2Q10	36	16
David Schamer	Deposit Products Pricing & Fees Director	2Q09	16	1
David Clifton	Chief Customer & Marketing Officer	4Q09	26	1
Mark Sheehan	Payments & Channel Director	4Q09	23	1

Business Segment Overview

Wealth Advisors, Government Finance, and Home Lending

Executive – Dan Benhase

- Wealth Advisors
  - Trust / Portfolio Management
  - Private Banking
  - Retail Brokerage
- Government Finance
  - Public Funds – Treasury Services and Lending
  - Corporate Trust
  - National Settlement
- Home Lending
  - Mortgage Banking
  - Consumer Lending
- Other
  - Retirement Plan Services
  - Huntington Asset Services
  - Huntington Asset Advisors – Huntington Funds

Automobile Finance and Commercial Real Estate

Executive – Nick Stanutz

- Auto Dealer Finance
  - 8 Region Managers
  - Consumer Indirect Auto Loans
  - Dealer Commercial Loans
- Commercial Real Estate
- Asset Based Lending
- Mezzanine Lending

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.

Forward Looking Statements

This press release 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) worsening of credit quality performance 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, impact, and timing of our business strategies, including market acceptance of any new products or services introduced to implement our 'Fair Play' banking philosophy; (6) changes in accounting policies and principles and the accuracy of our assumptions and estimates used to prepare our financial statements;(7) extended disruption of vital infrastructure; and (8) 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 release are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

Huntington

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