UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): May 12, 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 June 30, 2011, either all or in part, during visits with investors, analysts, and other interested parties to assist their understanding of Huntington. This handout is available in the Investor Relations section of Huntington's web site at www.huntington-ir.com.

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

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

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

The following exhibit is being furnished herewith:

Exhibit 99.1 — Analyst Handout

SIGNATURES

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

HUNTINGTON BANCSHARES INCORPORATED

Date: May 12, 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 Second Quarter Investor Handout

May 11, 2011

Table of Contents

Current Topics

Our "Break Away" Strategic Plan

2009 ✓ — Lay the Foundation
- Capital and liquidity
- Organizational changes
- Build management depth
- Credit and Risk management

2010 ✓ — Optimize Current Franchise
- Profitability / pricing
- Cross-sell / share-of-wallet
- Launch new brand
- Invest in capabilities and begin hiring

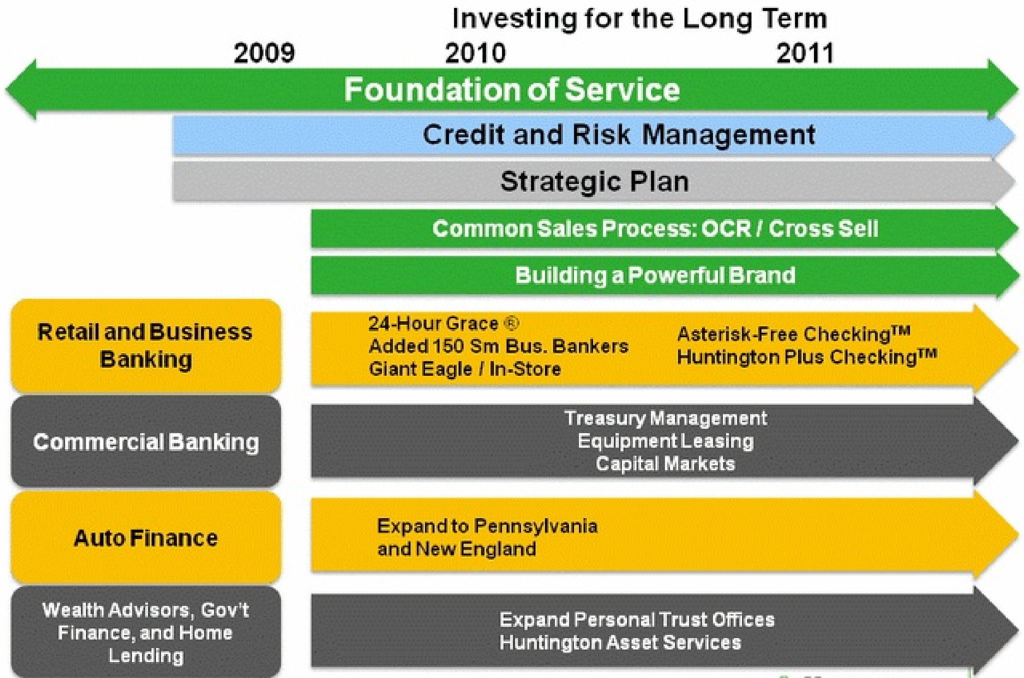
2011 — Invest in the Core
- Build out sales forces, channels, and products
- Continued brand roll-out
- Enhance investment discipline

2012 — Focus Future
- Build out sales forces, channels, and products
- Expand winning "plays"
- Drive efficiency and continuous improvement

2013 — Extend and Expand
- Monetize investments
- Drive growth
- Drive efficiency and continuous improvement

Selective M&A – as opportunities arise

The Strategic Plan: Positioned for Profitability and Growth



" Fair Play" Leverages a Distinct Moment in Time

- Market share is up for grabs
  - Consumer sentiment towards banks is negative
  - Moebs Services forecasts large banks will lose 22% of their 45% market share by year end.
- Regulation is mandating fee income reductions
- Banks are reacting by <u>penalizing</u> customers [(1)]
  - 81% will cut debit card rewards
  - 81% will increase checking account maintenance fees
  - 77% will impose / increase fees on other programs
  - 66% will abolish free checking
  - 46% will impose debit card transaction fees
  - 41% will cut costs (closing branches, reduce services)
- Our "Fair Play" Banking Philosophy is designed to <u>reward</u> customers and take market share and share of wallet

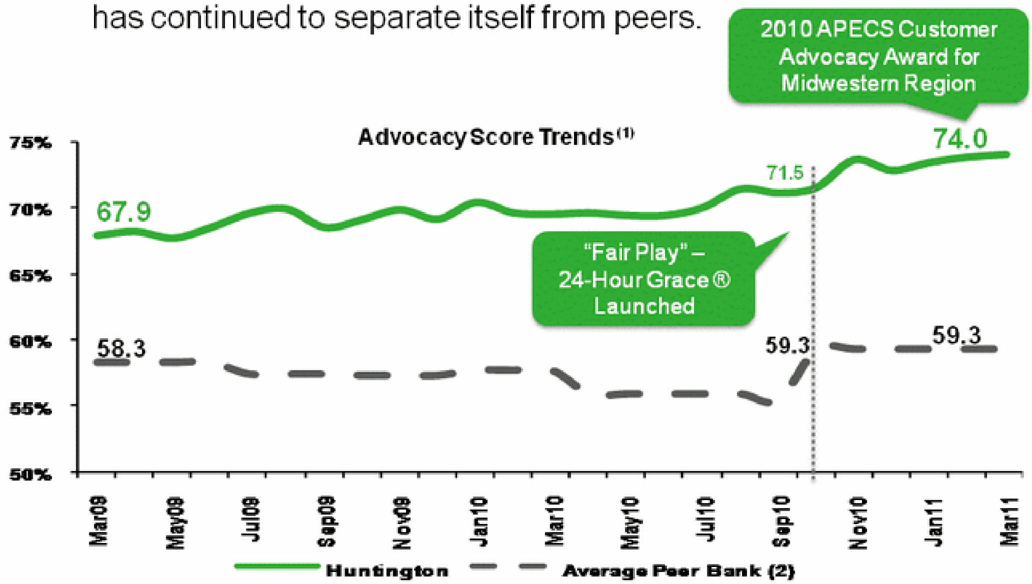
[1] 2011 ABA Debit Interchange Survey in reaction to Fed's proposal to cap fees

"Fair Play": Builds Trust, Deepens Relationships, Drives Growth

1. A foundation of service
2. Accelerate new customer acquisition and increase existing customer satisfaction / retention
   - Increase convenience
     - 2/10 - Extended hours in Cleveland
     - 9/10 - Giant Eagle in-store exclusive agreement
   - Implement "Fair Play" banking philosophy
     - 6/10 - Removed nuisance overdraft fees
     - 9/10 - Launched 24-Hour Grace ®
3. Sell more and increase share of wallet
4. Drive growth through products that are straight forward and add differentiated customer value
   - Asterisk-Free Checking™
   - Huntington Plus Checking™

"Fair Play" Progress Report:
1. Foundation of Service

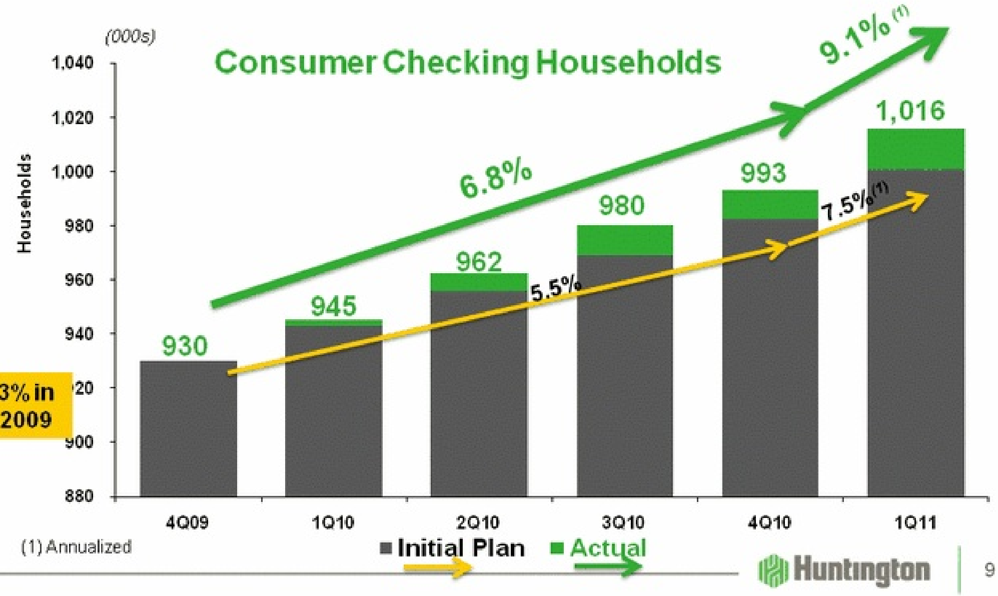
- Huntington started with the highest level of customer advocacy and has continued to separate itself from peers.



(1) MSR Group Branch Survey. Advocacy = customers who will repeat and recommend
(2) Peers: CMA, FITB, FMER, JPM, KEY, NCC/PNC, RBS/Charter One, USB

"Fair Play" Progress Report:
2. Accelerate New Customer Acquisition

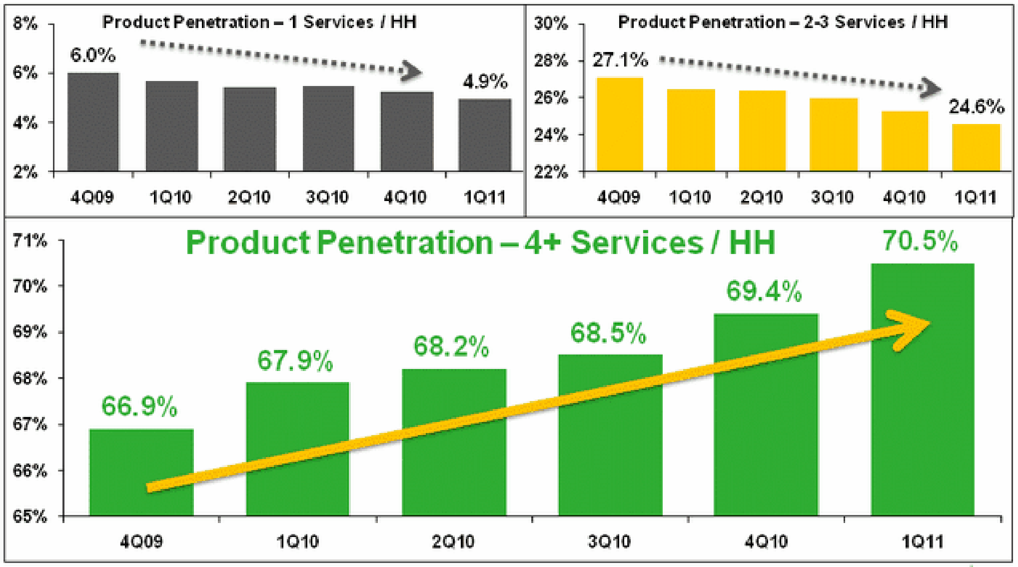
- A household starts with a checking account
- Consumer accounts across all segments: Retail, WGH, and Auto.



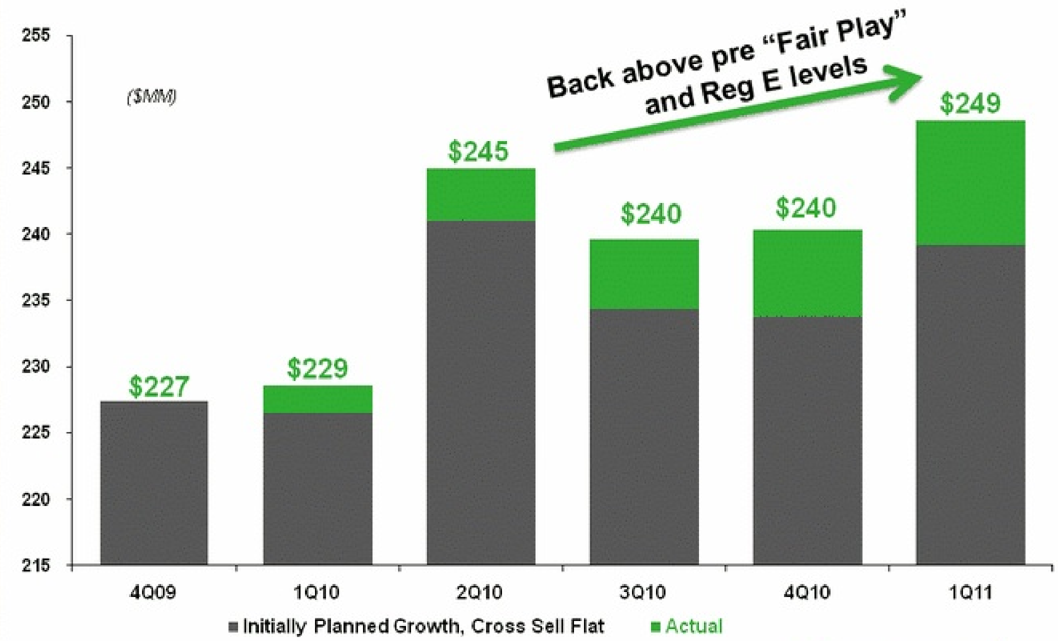
(1) Annualized

"Fair Play" Progress Report:
3. Sell More and Increase Share of Wallet

- 25 potential products or services counted: checking, savings, online bill pay, mortgage, brokerage account, insurance,...



"Fair Play" Progress Report: Consumer Checking Household Revenue



"Fair Play" Progress Report:
4. Launching Two New Consumer Checking Products

- Making free checking better

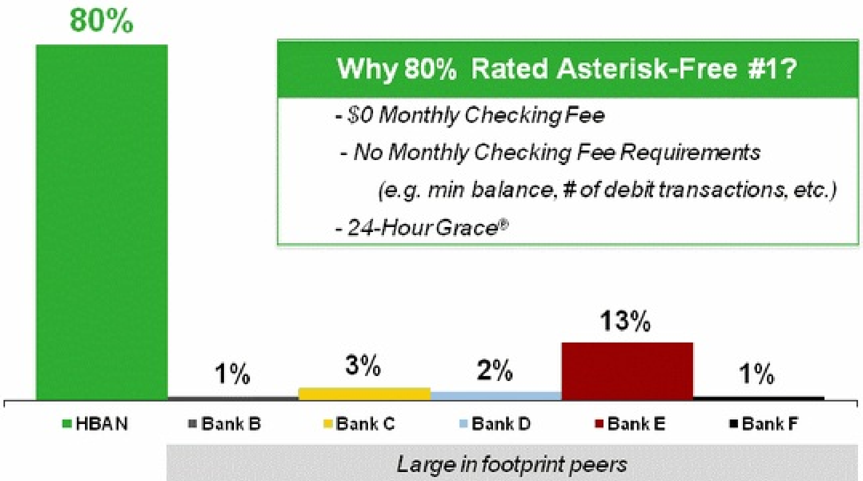
Asterisk-Free Checking™
No hooks and adding benefits

Most Appealing Features:
- Free - No Monthly Maintenance Fee
- Free debit card usage
- Free ID Theft Resolution Service
- Free linked Savings Accounts
- No ODP transfer fee from Savings or Money Market
- 24-Hour Grace ®

Huntington Plus Checking™
Best in class premium product

Additional features to Asterisk-Free:
- Free with >$15k total core deposits, otherwise $15/month
- Earns Interest
- Relationship based loan discounts
- Free anywhere ATM usage (up to 5 per month)
- Free Huntington style checks
- Free safe deposit box

Asterisk-Free Checking™: A Differentiated Entry Product



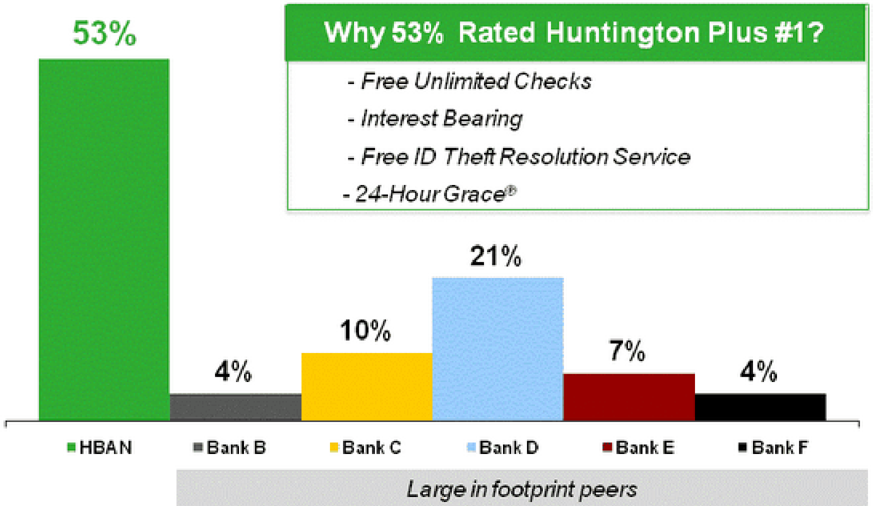
Why 80% Rated Asterisk-Free #1?

- *$0 Monthly Checking Fee*
- *No Monthly Checking Fee Requirements (e.g. min balance, # of debit transactions, etc.)*
- *24-Hour Grace®*

- Asterisk-Free Checking™ significantly outperforms peer's products in consumer preference
- In a recent blind study(1), nearly 8 out of 10 ranked it "most appealing" among basic checking accounts

(1) Huntington Primary research, consumers in the Midwest states that have a checking account

Huntington Plus Checking™: Best In Class Premium Product



Why 53% Rated Huntington Plus #1?

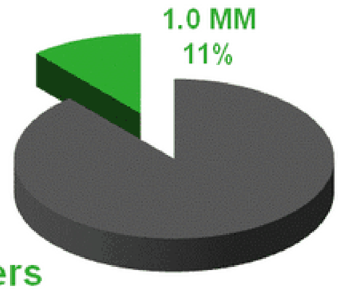
- *Free Unlimited Checks*
- *Interest Bearing*
- *Free ID Theft Resolution Service*
- *24-Hour Grace®*

- Huntington Plus Checking™ significantly outperforms peer's products in consumer preference
- In a recent blind study(1), more than 5 out of 10 ranked it "most appealing" among premium checking accounts

(1) Huntington Primary research, consumers in the Midwest states that have a checking account

"Fair Play" Next Steps: Continue to Drive Growth

- **9.4** million households are within 5 miles of a Huntington branch
- **1.0** million Huntington households



Opportunities to gain new customers

- **0.1** million [(1)] new household creation per year
- **1.9** million [(1)] households experience a life event per year:
  move, marriage, divorce,..
- Largest 3 banks in footprint average 34% [(1)] market share

76,000 New Households = 7.5% Growth

(1) US Census Bureau
(2) FDIC

“Fair Play” sets Huntington apart

- **Huntington is resonating with consumers**

  Why do you rate Huntington >98% in service compared to any other company:

  - *“The 24 hour grace period is absolutely excellent. I brag about it all the time. The people who I interact with at the branch – they’re just the kindest – most thoughtful people. When I go in there they say – “”Hi, how are you?” I mean they really engage you in a way that makes you feel welcomed.”*
  - *“I love the hours and their twenty-four hour grace period. I think they have become heads and shoulders over all the banks. I like the fact that you can come in on Sunday as well as having extended hours.”*
  - *“The free checking and 24 hour grace period if you overdraw. Everyone is really friendly – nice – and lots of times they know me by name. They are always there when we need something.”*

- **“Fair Play” is driving revenue growth**
  - Checking household growing multiple times that of the market
  - Cross sell is driving share of wallet gains
- **Asterisk-Free Checking™ and Huntington Plus Checking™ further sets us apart**
- **There are other significant opportunities we plan to pursue**

Important Messages

- Executing the 2009 strategic plan
- This is a new Huntington
  - Stronger management and increased accountability
  - Improved credit, risk and financial discipline
  - Improving performance
- Our strategic initiatives continue to gain traction
- Our "Fair Play" banking philosophy is working

Making Progress on Our Break Away Strategy

Quarterly Financial Review

2011 First Quarter Highlights

- **$126.4 MM reported net income $0.14 EPS**
  - Includes $17.0 MM or $0.01 of additions to litigation reserves
- **$240.9 MM pre-tax, pre-provision income (1), down $19.1 MM, or 7.4%**
- **$38.0 MM, or 5.6%, decrease in fully-taxable equivalent revenue**
  - $10.7 MM, or 2.6%, decrease in fully-taxable equivalent net interest income
    - 3% annualized growth in loans
    - 3% annualized growth in core deposits
    - 9% annualized growth of consumer checking account households
    - 25% annualized decline in available-for-sale and other securities
    - 3.42% net interest margin, up from 3.37%
  - $27.3 MM, or 10.3%, decrease in noninterest income
    - $30.5 MM decline in mortgage banking income
- **$3.9 MM, or 0.9%, decrease in noninterest expense**
- **Continued significant improvement in credit quality trends**
  - 18% decline in total NALs
  - 4% decrease in NCOs
  - $49.4 MM provision for credit losses, down $37.6 MM

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

2011 First Quarter Highlights (continued)

- **Strong reserves**
  - 185% ACL coverage of NALs, up from 166%
  - 3.07% period-end allowance for credit losses to total loans and leases, down from 3.39%
- **Solid capital**
  - 7.81% tangible common equity ratio, up 25 bps
  - 9.75% Tier 1 common risk-based capital ratio, up 46 bps
  - 12.07% and 14.85% Tier 1 and Total risk-based capital ratios, respectively… $2.6 B and $2.1 B above the "well-capitalized" thresholds
  - Repurchased TARP related warrant (23.6 MM shares) for $49.1 MM on 1/19/11

Quarterly Performance Highlights

	1Q11	4Q10	3Q10	2Q10	1Q10
EPS	$0.14	$0.05	$0.10	$0.03	$0.01
Pre-tax pre-provision income *($MM)* (1)	$240.9	$260.1	$265.2	$270.5	$251.8
Net interest margin	3.42%	3.37%	3.45%	3.46%	3.47%
Efficiency ratio (2)	64.7%	61.4%	60.6%	59.4%	60.1%
Return on average assets	0.96%	0.90%	0.76%	0.38%	0.31%
Return on average tangible equity	12.69%	5.56%	10.03%	3.79%	2.69%
Loan & lease growth (3)	3%	6%	1%	1%	(1)%
Core deposit growth (4)	3%	10%	1%	6%	5%
Net charge-off ratio	1.73%	1.82%	1.98%	3.01%	2.58%
Net charge-off ratio: non-Franklin (5)	1.77%	1.87%	1.98%	2.17%	2.48%
Period End Ratios					
NPA ratio	1.80%	2.21%	2.94%	4.24%	5.17%
ALLL/loans & leases	2.96%	3.28%	3.56%	3.79%	4.00%
ACL/loans & leases	3.07%	3.39%	3.67%	3.90%	4.14%
Tier 1 risk-based capital ratio	12.04%	11.55%	12.82%	12.51%	11.97%
Total risk-based capital ratio	14.85%	14.46%	15.08%	14.79%	14.28%
Tangible common equity/tangible assets	7.81%	7.56%	6.20%	6.12%	5.96%

(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

1Q11 Earnings Summary

	After-tax	EPS [1]
Net income	$126.4 MM	
Net income applicable to common shares	$118.7 MM	$0.14

Significant Items	Favorable/(Unfavorable)	
	Earnings [2]	EPS
• Additions to litigation reserves	(17.0)	$(0.01)

(1) EPS reflected on a fully diluted basis
(2) Impact on pre-tax GAAP earnings

Quarterly Earnings

($MM)	1Q11	4Q10	1Q10	Change vs. 4Q10 Amt.	Change vs. 4Q10 Pct.	Change vs. 1Q10 Amt.	Change vs. 1Q10 Pct.
Net interest income	$ 404.3	$ 415.3	$ 393.9	$ (11.0)	(3) %	$ 10.4	3 %
Provision	49.4	87.0	235.0	(37.6)	(43)	(185.6)	(79)
Noninterest income	236.9	264.2	240.9	(27.3)	(10)	(3.9)	(2)
Noninterest expense	430.7	434.6	398.1	(3.9)	(1)	32.6	8 %
Pre-tax income	161.2	157.9	1.6	3.2	2	159.5	NR
Net Income	$ 126.4	$ 122.9	$ 39.7	$ 3.5	3	$ 86.7	NR
EPS	$ 0.14	$ 0.05	$ 0.01	$ 0.09	180 %	$ 0.13	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

2011 – 2010 Quarterly

(in millions, except per share amounts)	1Q11	
	After-tax	EPS
Net income - reported earnings	$ 126.4	
Net income applicable to common shares	$ 118.7	$ 0.14
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS
Litigation reserves additions	$ (17.0)	$ (0.01)

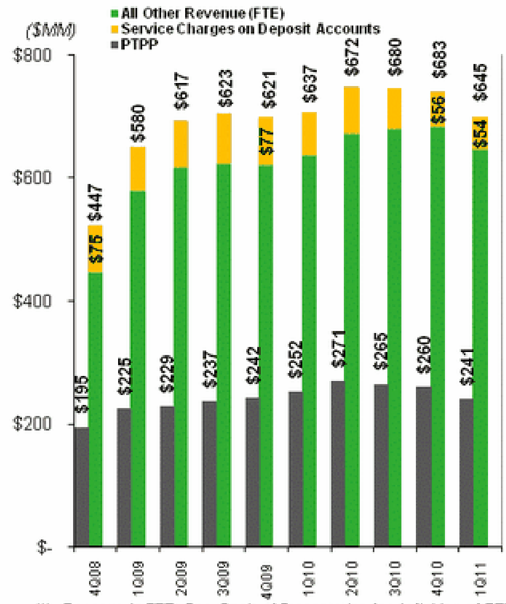
(in millions, except per share amounts)	4Q10		3Q10		2Q10		1Q10	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	$ 122.9		$ 100.9		$ 48.8		$ 39.7	
Net income applicable to common shares	$ 39.1	$ 0.05	$ 71.5	$ 0.10	$ 19.3	$ 0.03	$ 10.4	$ 0.01
Significant items - 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

(1) Pre-tax unless otherwise noted
(2) After-tax

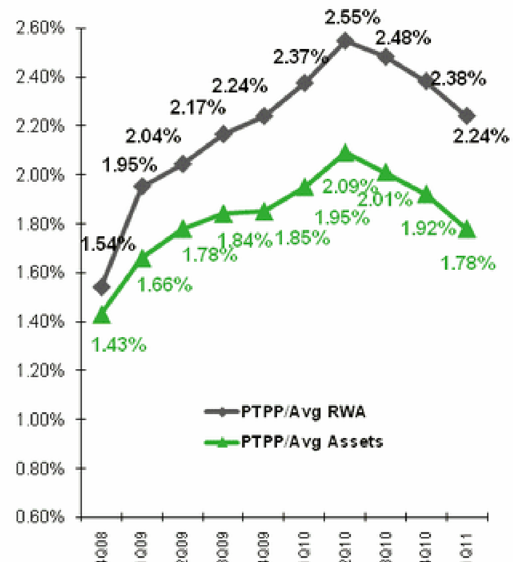
Income Statement

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)]

	2011	2010				2009			
(in millions)	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter
Income (Loss) Before Income Taxes	$ 161.2	$ 157.9	$ 130.6	$ 62.1	$ 1.6	$ (598.0)	$ (257.4)	$ (137.8)	$ (2,685.0)
Add: Provision for credit losses	49.4	87.0	119.2	193.4	235.0	894.0	475.1	413.7	291.8
Less: Securities (losses) gains	0.0	(0.1)	(0.3)	0.2	(0.0)	(2.6)	(2.4)	(7.3)	2.1
Add: Amortization of intangibles	13.4	15.0	15.1	15.1	15.1	17.1	17.0	17.1	17.1
Less: Significant items [(1)]	-								
Additions to litigation reserves	(17.0)	-	-	-	-	-	-	-	-
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)]	$ 240.9	$ 260.1	$ 265.2	$ 270.5	$ 251.8	$ 242.1	$ 237.1	$ 205.8	$ 224.6
Linked-quarter change - amount	$ (19.1)	$ (5.2)	$ (5.2)	$ 18.6	$ 9.8	$ 4.9	$ 31.4	$ (18.8)	$ 29.5
Linked-quarter change - percent	-7.4%	-1.9%	-1.9%	7.4%	4.0%	2.1%	15.2%	-8.4%	15.1%

[(1)] See Basis of Presentation for definition

[(2)] Only includes transactions deemed significant

ROA Opportunity

Sensitivity Analysis on $241MM – 1Q11

($ MM)		Net Charge-off Assumption [1]				
		0.35%	*0.40%*	*0.45%*	*0.50%*	***0.55%***
PTPP	**$ 241**					
Less: Intangible amortization	13					
	$ 228	**$ 228**	$ 228	$ 228	$ 228	**$ 228**
Less: Net charge-offs		**33**	38	43	48	**52**
Pre-tax income		**194**	189	185	180	**175**
Less: Taxes	30%	**58**	57	55	54	**53**
Net income		**$ 136**	$ 133	$ 129	$ 126	**$ 123**
ROA		**1.02%**	0.99%	0.97%	0.94%	**0.92%**

Average loans/leases	$ 38,097
Average total assets	53,369

[1] Annualized

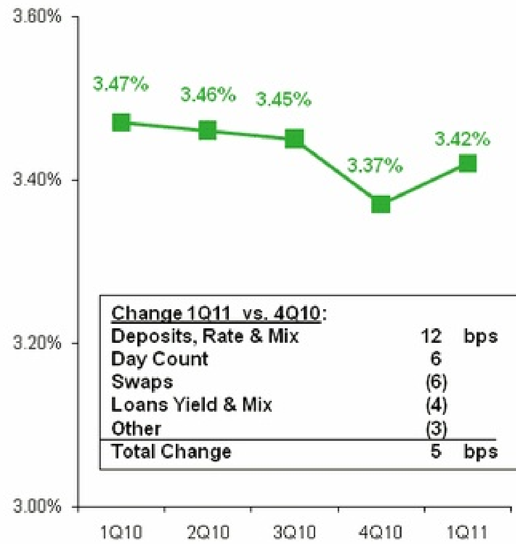
10 year average (1997-2006)	0.55%
3 year average (2004-2006)	0.33%

1.10%-1.35% Long-Term Goal

Net Interest Income & Margin (1)

Net Interest Income (FTE)

Net Interest Margin (FTE)

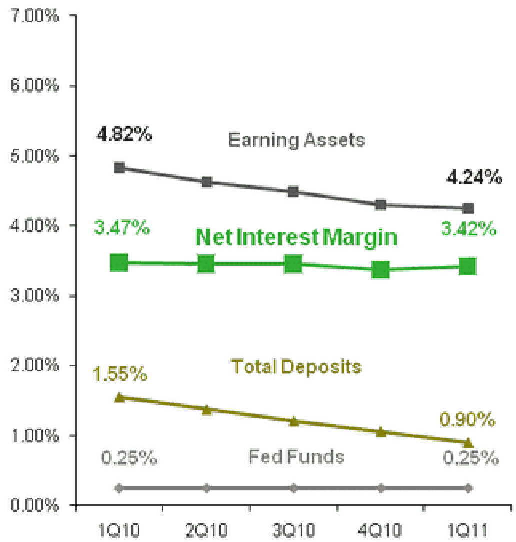


Change 1Q11 vs. 4Q10:		
Deposits, Rate & Mix	12	bps
Day Count	6	
Swaps	(6)	
Loans Yield & Mix	(4)	
Other	(3)	
Total Change	5	bps

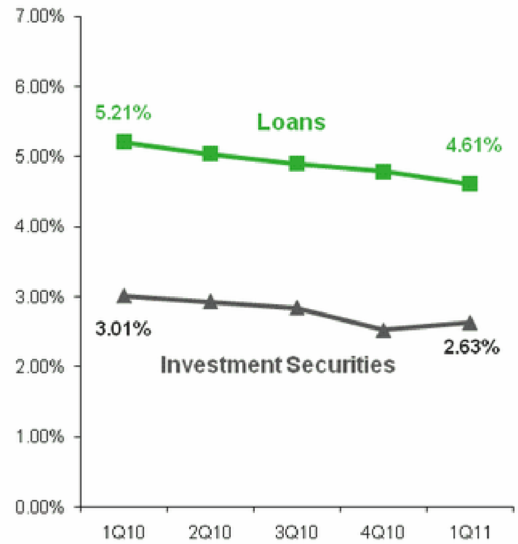
(1) Fully-taxable equivalent basis

Net Interest Margin – Yields & Rates

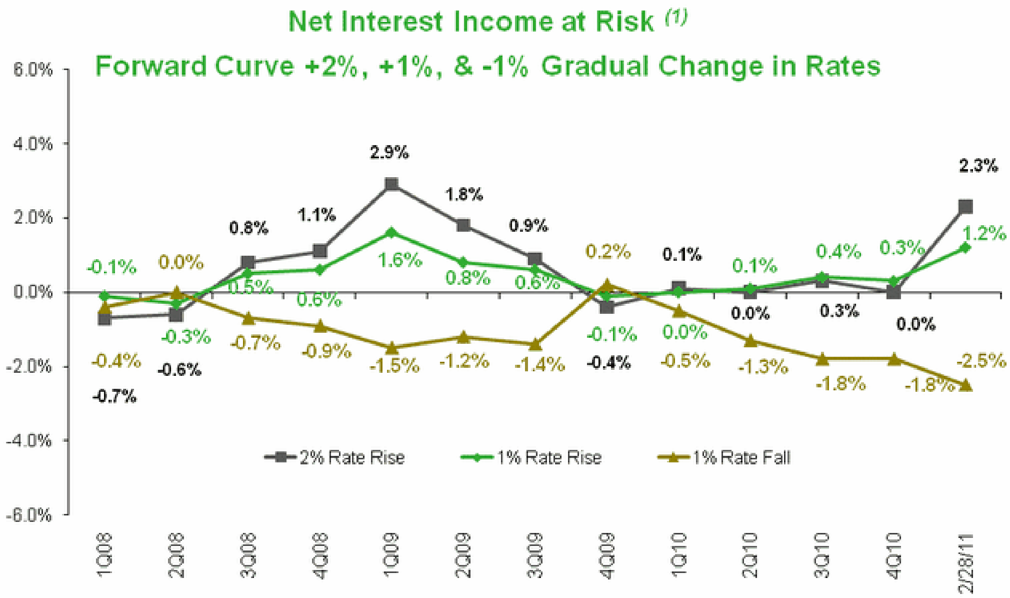
NIM – Yields & Rates



Earning Asset Yields



Managing Interest Rate Risk



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

Noninterest Income Trends

Linked Quarter

(in millions)	2011 First Quarter	2010 Fourth Quarter	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	$ 54.3	$ 55.8	$ (1.5)	(3) %
Mortgage banking income	22.7	53.2	(30.5)	(57)
Trust services	30.7	29.4	1.3	5
Electronic banking income	28.8	28.9	(0.1)	(0)
Insurance income	17.9	19.7	(1.7)	(9)
Brokerage income	20.5	17.0	3.6	21
Bank owned life insurance income	14.8	16.1	(1.3)	(8)
Automobile operating lease income	8.8	10.5	(1.6)	(15)
Securities (losses) gains	0.0	(0.1)	0.1	139
Other income	38.2	33.8	4.4	13
Total noninterest income	$ 236.9	$ 264.2	$ (27.3)	(10) %

Noninterest Income Trends

Prior-Year Quarter

(in millions)	First Quarter 2011	First Quarter 2010	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	$ 54.3	$ 69.3	$ (15.0)	(22) %
Mortgage banking income	22.7	25.0	(2.4)	(9)
Trust services	30.7	27.8	3.0	11
Electronic banking income	28.8	25.1	3.6	15
Insurance income	17.9	18.9	(0.9)	(5)
Brokerage income	20.5	16.9	3.6	21
Bank owned life insurance income	14.8	16.5	(1.7)	(10)
Automobile operating lease income	8.8	12.3	(3.5)	(28)
Securities (losses) gains	0.0	(0.0)	0.1	229
Other income	38.2	29.1	9.2	32
Total noninterest income	$ 236.9	$ 240.9	$ (3.9)	(2) %

Mortgage Banking Income

($MM)	1Q11	4Q10	3Q10	2Q10	1Q10
Origination & secondary marketing	**$19.8**	$48.2	$35.8	$19.8	$13.6
Servicing fees	**12.5**	11.5	12.1	12.2	12.4
Amortization of capitalized servicing	**(9.9)**	(14.0)	(13.0)	(10.1)	(10.1)
Other mortgage banking income	**3.8**	4.8	5.0	3.7	3.2
Sub-total	**26.2**	50.5	39.9	25.5	19.1
MSR recovery (impairment)	**0.8**	31.3	(12.0)	(26.2)	(5.8)
Net trading gains (losses)	**(4.3)**	(28.7)	24.2	46.2	11.7
Total	**$22.7**	$53.2	$52.0	$45.5	$25.0
Investor servicing portfolio (1) *($B)*	**$16.5**	$15.9	$15.7	$16.0	$16.0
Weighted average coupon	**5.27%**	5.35%	5.48%	5.55%	5.61%
Originations *($B)*	**$0.9**	$1.8	$1.6	$1.2	$0.9
Mortgage servicing rights (1)	**$202.6**	$196.2	$161.6	$179.1	$207.6
MSR % of investor servicing portfolio (1)	**1.23%**	1.23%	1.03%	1.12%	1.30%

(1) End-of-period

Noninterest Expense Trends

Linked Quarter

	2011	2010		
	First	Fourth	Change	
(in millions)	Quarter	Quarter	Amount	%
Noninterest Expense				
Personnel costs	$ 219.0	$ 212.2	$ 6.8	3 %
Outside data processing and other services	40.3	40.9	(0.7)	(2)
Net occupancy	28.4	26.7	1.8	7
Deposit and other insurance expense	17.9	23.3	(5.4)	(23)
Professional services	13.5	21.0	(7.6)	(36)
Equipment	22.5	22.1	0.4	2
Marketing	16.9	16.2	0.7	4
Amortization of intangibles	13.4	15.0	(1.7)	(11)
OREO and foreclosure expense	3.9	10.5	(6.6)	(63)
Automobile operating lease expense	6.8	8.1	(1.3)	(16)
Other expense	48.1	38.5	9.5	25
Total noninterest expense	$ 430.7	$ 434.6	$ (3.9)	(1) %
(in thousands)				
Number of employees (full-time equivalent)	11.3	11.3	(0.0)	(0) %

Huntington

Noninterest Expense Trends

Prior-Year Quarter

(in millions)	First Quarter 2011	First Quarter 2010	Change Amount	Change %
Noninterest Expense				
Personnel costs	$ 219.0	$ 183.6	$ 35.4	19 %
Outside data processing and other services	40.3	39.1	1.2	3
Net occupancy	28.4	29.1	(0.7)	(2)
Deposit and other insurance expense	17.9	24.8	(6.9)	(28)
Professional services	13.5	22.7	(9.2)	(41)
Equipment	22.5	20.6	1.9	9
Marketing	16.9	11.2	5.7	51
Amortization of intangibles	13.4	15.1	(1.8)	(12)
OREO and foreclosure expense	3.9	11.5	(7.6)	(66)
Automobile operating lease expense	6.8	10.1	(3.2)	(32)
Other expense	48.1	30.3	17.8	59
Total noninterest expense	$ 430.7	$ 398.1	$ 32.6	8 %
(in thousands)				
Number of employees (full-time equivalent)	11.3	10.7	0.6	6 %

Balance Sheet

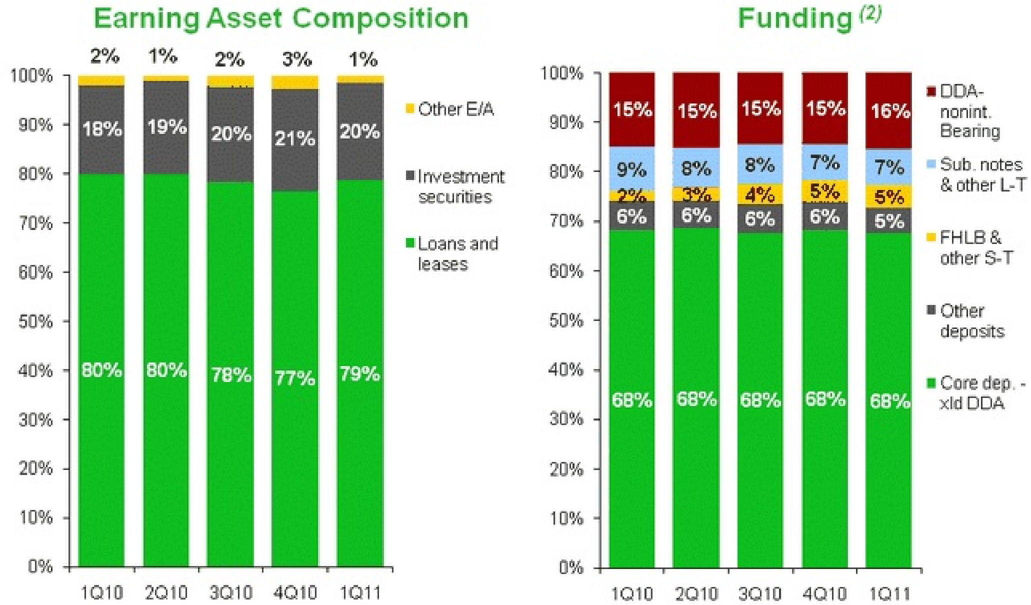
Balance Sheet – Assets

(in millions)	2011 March 31,	2010 Dec. 31,	2010 March 31,	Mar. '11 vs. '10 Amount	Mar. '11 vs. '10 Percent
Assets					
Cash and due from banks	$ 1,209	$ 848	$ 1,311	$ (102)	-7.8%
Interest bearing deposits in banks	130	135	364	(234)	-64.3%
Trading account securities	164	185	150	14	9.3%
Loans held for sale	164	793	327	(163)	-49.8%
Available-for-sale and other securities	9,322	9,895	8,946	376	4.2%
Loans and leases:					
Commercial and industrial loans and leases	13,299	13,063	12,245	1,054	8.6%
Commercial real estate loans	6,298	6,651	7,456	(1,158)	-15.5%
Total Commercial	19,597	19,714	19,701	(104)	-0.5%
Automobile	5,802	5,614	4,403	1,399	31.8%
Home equity loans	7,784	7,713	7,514	270	3.6%
Residential mortgage loans	4,517	4,500	4,614	(97)	-2.1%
Other consumer loans	546	566	700	(154)	-22.0%
Total Consumer	18,649	18,393	17,231	1,418	8.2%
Loans and leases	38,246	38,107	36,932	1,314	3.6%
Allowance for loan and lease losses	(1,133)	(1,249)	(1,478)	345	-23.3%
Net loans and leases	37,113	36,857	35,454	1,659	4.7%
Bank owned life insurance	1,471	1,458	1,423	48	3.4%
Premises and equipment	501	492	492	9	1.9%
Goodwill	444	444	444	---	0.0%
Other intangible assets	215	229	274	(59)	-21.4%
Accrued income and other assets	2,215	2,483	2,681	(467)	-17.4%
Total assets	$ 52,949	$53,820	$ 51,867	$ 1,082	2.1%

Balance Sheet – Liabilities & Shareholders' Equity

	2011	2010		Mar. '11 vs. '10	
(in millions)	March 31,	Dec. 31,	March 31,	Amount	Percent
Liabilities					
Demand deposits - non-interest bearing	$ 7,597	$ 7,217	$ 6,938	$ 659	9.5%
Demand deposits - interest bearing	5,532	5,469	5,948	(416)	-7.0%
Money market deposits	13,105	13,410	10,644	2,461	23.1%
Savings and other domestic deposits	4,762	4,643	4,666	96	2.1%
Core certificates of deposit	8,208	8,525	9,441	(1,233)	-13.1%
Total core deposits	39,204	39,264	37,637	1,567	4.2%
Other domestic deposits of $250,000 or more	531	675	684	(153)	-22.4%
Brokered deposits and negotiable CDs	1,253	1,532	1,605	(352)	-21.9%
Deposits in foreign offices	378	383	377	1	0.1%
Total deposits	41,366	41,854	40,303	1,063	2.6%
Short-term borrowings	2,051	2,041	981	1,070	109.1%
Federal Home Loan Bank advances	21	173	158	(137)	-86.5%
Other long-term debt	1,901	2,144	2,728	(827)	-30.3%
Subordinated notes	1,488	1,497	1,267	221	17.4%
Accrued expenses and other liabilities	1,083	1,131	1,060	22	2.1%
Total liabilities	47,909	48,839	46,497	1,412	3.0%
Shareholders' equity					
Preferred stock	363	363	1,692	(1,329)	-78.6%
Common stock	9	9	7	1	20.5%
Capital surplus	7,584	7,630	6,735	849	12.6%
Less treasury shares, at cost	(9)	(9)	(9)	0	-4.1%
Accumulated other comprehensive loss	(204)	(197)	(133)	(70)	52.8%
Retained earnings	(2,704)	(2,814)	(2,922)	218	-7.5%
Total shareholders' equity	5,039	4,981	5,370	(331)	-6.2%
Total liabilities and shareholders' equity	$ 52,949	$53,820	$ 51,867	$ 1,082	2.1%

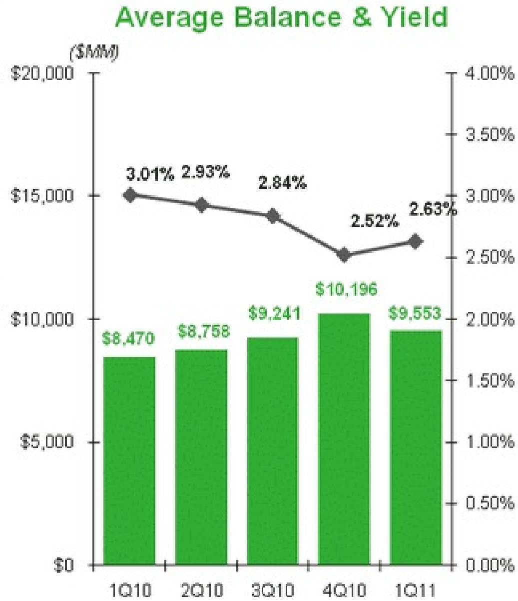
Earning Assets and Funding Composition (1)

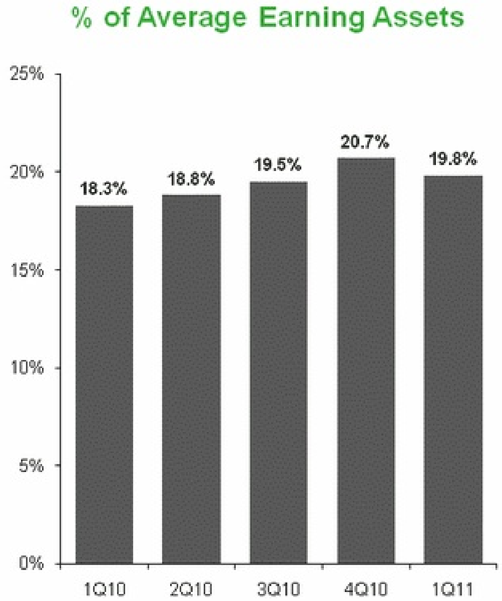


(1) Average balances (2) Interest bearing liabilities + DDA noninterest bearing

Available-For-Sale (AFS) and Other Securities

AFS and Other Securities





AFS and Other Securities Trends (1)

Linked Quarter - Average

(in millions)	2011 First Quarter	2010 Fourth Quarter	Change Amount	Change %
U.S. Treasury & agency debt	$ 1,972	$ 2,649	$ (677)	(25.6) %
Agency CMOs	3,721	3,773	(52)	(1.4)
Agency MBS	984	968	16	1.7
Auto loan ABS	1,050	1,030	20	1.9
Non agency MBS	179	272	(93)	(34.2)
Munis (1)	316	249	67	26.9
Pooled trust preferred	102	100	2	2.0
Other	1,100	957	143	14.9
Sub-total	$ 9,424	$ 9,998	$ (574)	(5.7) %
Variable rate demand notes (1)	129	199	(70)	(35.2)
Total securities available for sale	$ 9,553	$ 10,197	$ (644)	(6.3) %

(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 3.9 years
- Security portfolio reduction due to timing of re-investment opportunities
- Purchased high rated covered bond and corporate debt securities to diversify portfolio

AFS and Other Securities Overview [1] – 3/31/11

($MM)	Fair Value	AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
		Average Credit Rating of Fair Value Amount [3]					
US Treasury	$ 51	$ 51	$ ---	$ ---	$ ---	$ ---	$ ---
Agency (Debt, P/T, & CMO's)	6,255	6,203	52	---	---	---	---
TLGP Debt	157	157	---	---	---	---	---
Asset Backed							
Alt-A mortgage-backed securities	58	13	27	---	---	18	0
Auto loan backed securities	570	570	---	---	---	---	---
Pooled-trust-preferred securities [2]	107	---	---	25	---	82	---
Floorplan backed securities	244	244	---	---	---	---	---
Private label CMO securities	116	21	7	5	13	69	---
Municipal securities [1]	316	198	102	---	4	---	12
FHLB/FRB stock	308	---	---	---	---	---	308
Other	1,016	614	341	8	0	---	52
Total	**$ 9,198**	**$ 8,071**	**$ 529**	**$ 39**	**$ 18**	**$ 169**	**$ 373**
Variable rate demand notes [1]	124						
Total Investment Securities	**$ 9,322**						

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

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

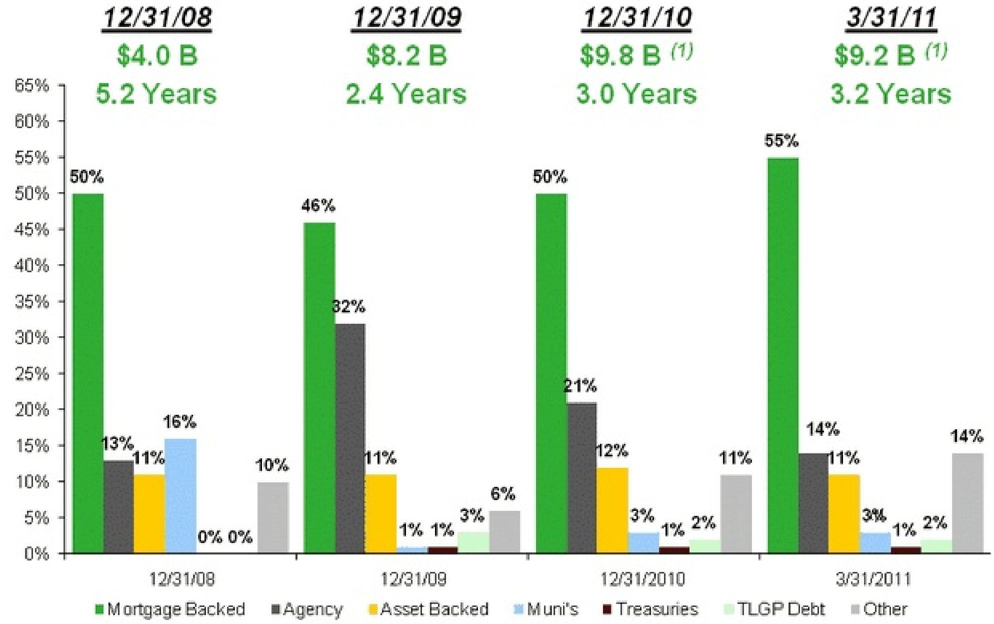
(3) *Credit ratings reflect the lowest current rating assigned by a nationally recognized credit rating agency.*

Selected Securities – Assessment (1)

	Par Value	Book Value	Market Value	OCI
Alt-A mortgage backed	**$68 MM**	**$65 MM**	**$58 MM**	**$(7) MM**
- Purchased 2006		% to Par Value	86%	
- 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	**296**	**229**	**107**	**(122)**
- Purchased 2003-2005		% to Par Value	36%	
- 16 pools with 410 separate issuers				
- Cash flow analysis performed quarterly to test for OTTI with third-party validation				
Prime CMOs	**135**	**124**	**116**	**(9)**
- Purchased 4Q03-2Q07		% to Par Value	86%	
- 16 securities				
- Cash flow analysis performed monthly to test for OTTI with third-party validation				
Total	**$498MM**	**$418 MM**	**$281 MM**	**$(137) MM**

(1) 3/31/11
OCI – accumulated other comprehensive income; pre-tax
OTTI – other-than-temporary impairment

AFS and Other Securities Mix Analysis



(1) Excludes variable rate demand notes: $139 million at 12/31/10 and $124 million at 3/31/31

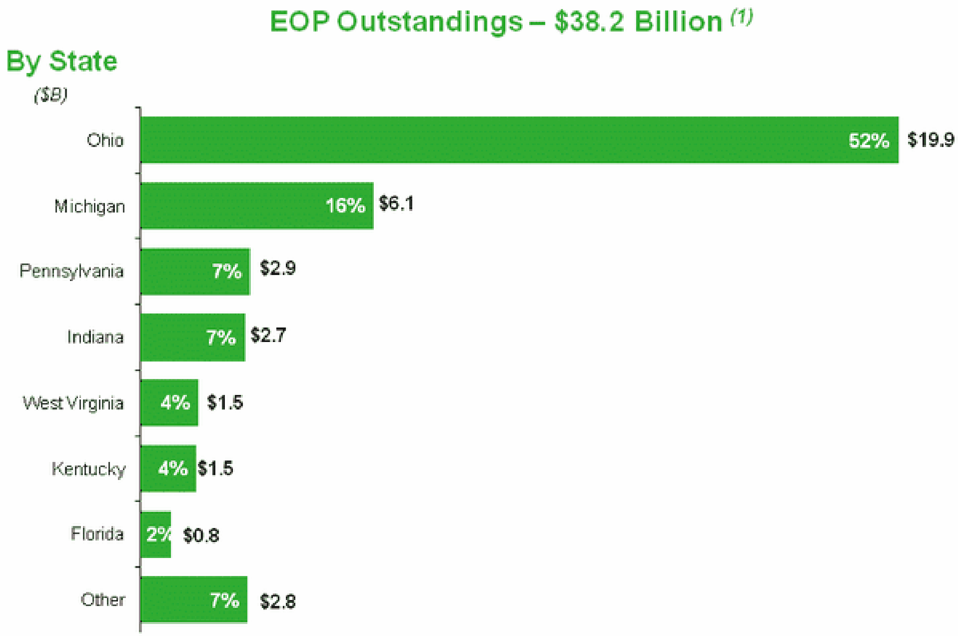
Loan Portfolio Overview

Credit Exposure Composition

($B)	3/31/11		12/31/10		12/31/09		12/31/08		12/31/07	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Commercial & industrial	$13.3	35 %	$13.1	34 %	$12.9	35 %	$13.5	33 %	$13.1	33 %
Commercial real estate	6.3	17	6.7	18	7.7[1]	21	10.1	24	9.2	23
Total commercial	19.6	52	19.7	52	20.6	56	23.6	58	22.3	56
Automobile	5.8	15	5.6	15	3.4	11	4.7	12	4.4	11
Home equity	7.8	20	7.7	20	7.6	20	7.6	18	7.3	18
Residential real estate	4.5	12	4.5	12	4.5	12	4.8	12	5.4	14
Other consumer	0.5	1	0.6	1	0.8	2	0.7	2	0.7	2
Total consumer	18.6	48	18.4	48	16.2	44	17.5	42	17.7	44
Total loans & leases	$38.2	100 %	$38.1	100 %	$36.8	100 %	$41.3	100 %	$40.1	100 %

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

Total Loans and Leases Portfolio Overview



(1) 3/31/11

Loan and Lease Trends

Linked Quarter

(in billions)	2011 First Quarter	2010 Fourth Quarter	Change Amount	Change %
Average Loans and Leases				
Commercial and industrial	$ 13.1	$ 12.8	$ 0.4	3 %
Commercial real estate	6.5	6.8	(0.3)	(4)
Total commercial	19.6	19.6	0.1	0
Automobile	5.7	5.5	0.2	3
Home equity	7.7	7.7	0.0	0
Residential mortgage	4.5	4.4	0.0	1
Other consumer	0.6	0.6	(0.0)	(3)
Total consumer	18.5	18.2	0.2	1
Total loans and leases	$ 38.1	$ 37.8	$ 0.3	1 %

Loan and Lease Trends

Prior-Year Quarter

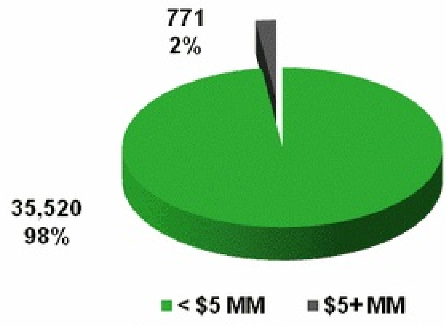
	First Quarter		Change	
(in billions)	2011	2010	Amount	%
Average Loans and Leases				
Commercial and industrial	$ 13.1	$ 12.3	$ 0.8	7 %
Commercial real estate	6.5	7.7	(1.2)	(15)
Total commercial	19.6	20.0	(0.3)	(2)
Automobile	5.7	4.3	1.5	34
Home equity	7.7	7.5	0.2	3
Residential mortgage	4.5	4.5	(0.0)	(0)
Other consumer	0.6	0.7	(0.2)	(23)
Total consumer	18.5	17.0	1.5	9
Total loans and leases	$ 38.1	$ 37.0	$ 1.1	3 %

Total Commercial Loans

Total Commercial Loans – Granularity

EOP Outstandings – $19.6 Billion (1)

of Loans by Size



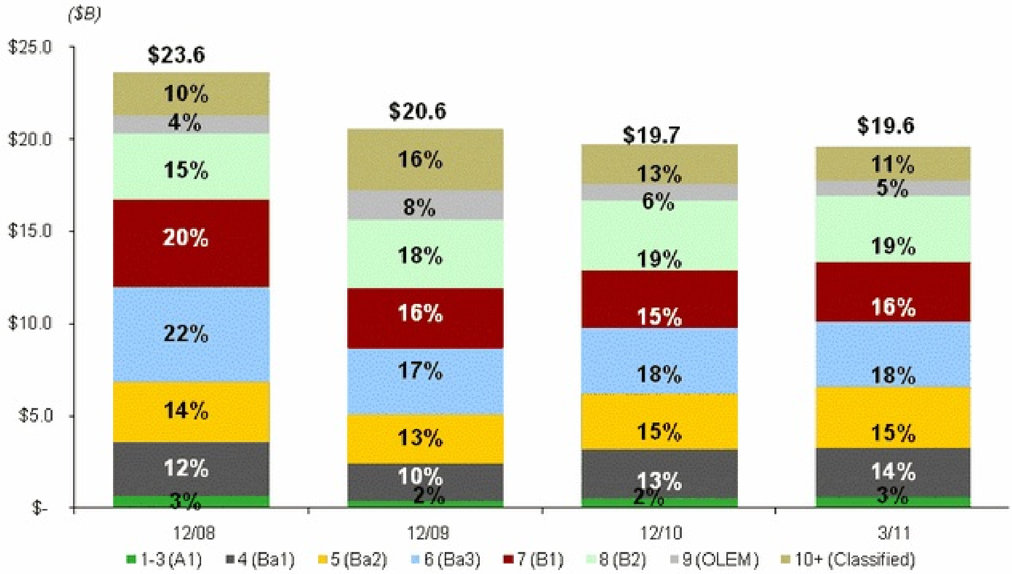
$5 MM - < $10 MM	420
$10 MM - < $25 MM	297
$25 MM - < $50 MM	46
> $50 MM	8
Total	771

Loans by Dollar Size

(1) 3/31/11

Commercial Loans – Risk Grade Distribution

Percent of End of Period Balances



PD Risk Grades (Moody's or Regulatory Definition)

Commercial and Industrial Loans (C&I)

C&I – Overview

EOP Outstandings – $13.3 Billion (1)

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

Credit Quality Trends	1Q11	4Q10	3Q10	2Q10	1Q10
30+ days PD & accruing (1)	0.37%	0.33%	0.97%	0.74%	0.63%
90+ days PD & accruing (1)	--	--	--	--	--
NCOs (2)	1.29%	1.85%	2.01%	1.90%	2.45%
NALs (1)	1.96%	2.65%	3.21%	3.47%	4.18%
ACL (1)	2.48%	2.86%	3.07%	3.67%	4.02%

(1) 3/31/11 (2) Annualized

C&I – Credit Risk Management Strategies

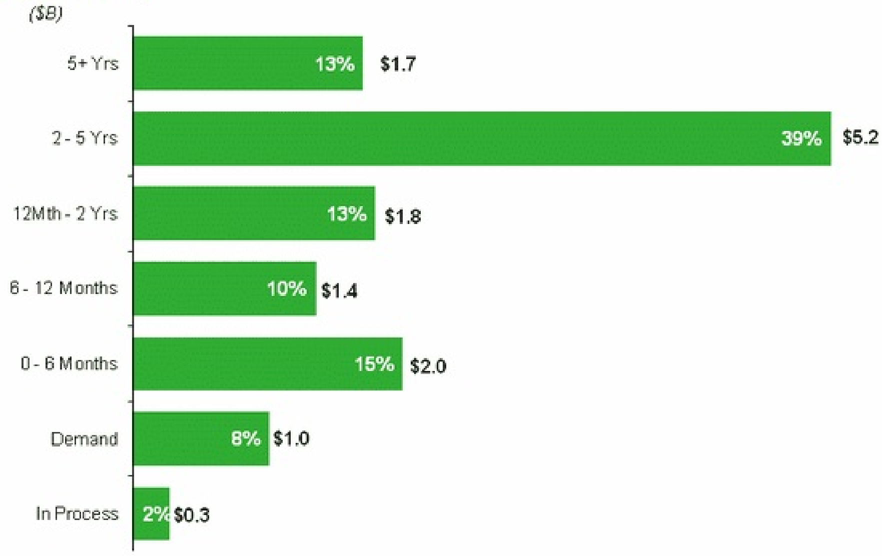
What We Do

- 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

EOP Outstandings – $13.3 Billion (1)

By Maturity



(1) 3/31/11

C&I – Trends

Period-End Balance

Change Analysis

($MM)	1Q11 vs. 4Q10	1Q11 vs. 1Q10
Originations	$748	$2,762
Net payments / payoffs / takedowns	(506)	(1,324)
Net reclassifications	30	(254)
Charge-offs	(36)	(131)
Net change	**$236**	**$1,054**
	1.8%	**8.6%**

C&I – Auto Industry (1)

Outstandings (2)

($MM)	1Q11	4Q10	3Q10	2Q10	1Q10
Suppliers					
Domestic	$ 135	$ 127	$ 135	$ 136	$ 147
Foreign	23	22	22	24	24
Total suppliers	157	149	157	160	171
Dealers					
Floorplan-domestic	620	599	470	411	363
Floorplan-foreign	463	457	302	292	296
Total floorplan	1083	1056	772	703	659
Other	391	373	363	360	354
Total dealers	1,474	1,429	1,135	1,063	1,012
Total auto industry	$1,631	$1,578	$1,292	$1,223	$1,183
NALs					
Suppliers	3.90%	5.31%	5.82%	6.24%	12.75%
Dealers	0.06	0.07	0.09	0.09	0.18
Net charge-offs (3)					
Suppliers	0.25%	2.54%	1.19%	5.13%	1.56%
Dealers	0.0	0.0	0.0	0.37	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 – $6.3 Billion (1)

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

CRE – Construction ($0.6 Billion)

- 59% reduction in balances since 3/31/10
- 67% of current balances to "Core" CRE relationships
- Centralized construction portfolio management within CRE segment

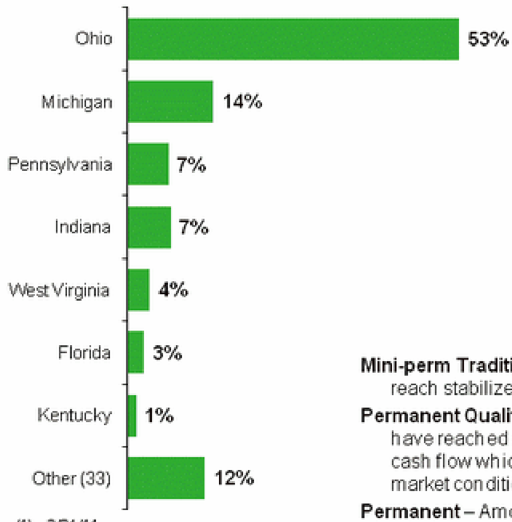
Credit Quality Trends	1Q11	4Q10	3Q10	2Q10	1Q10
30+ days PD & accruing (1)	1.49	1.45%	1.26%	1.30%	1.36%
90+ days PD & accruing (1)	--	--	--	--	--
NCOs – construction (2)	18.6%	6.19%	7.25%	14.25%	9.77%
NCOs – nonconstruction (2)	2.66%	2.22%	3.01%	2.38%	3.25%
NALs (1)	4.86%	5.47%	6.93%	9.23%	11.09%
ACL (1)	8.25%	8.94%	9.58%	9.81%	10.12%

(1) 3/31/11 (2) Annualized

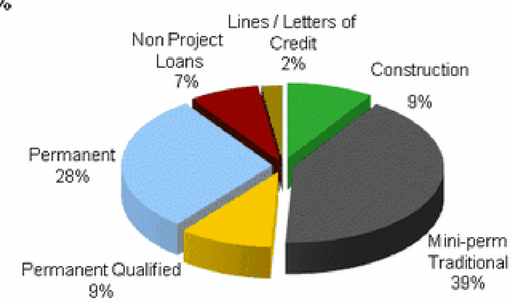
CRE – Portfolio Composition

EOP Outstandings – $6.3 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.

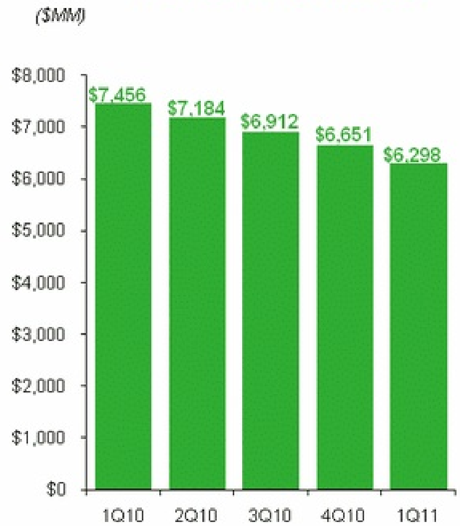
Permanent Qualified – Loans with 5 years or less term with properties that have reached a stabilized physical occupancy and exhibit an operational cash flow which would qualify for permanent financing during normalized market conditions.

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

(1) 3/31/11

CRE – Trends

Period-End Balance



Change Analysis

($MM)	1Q11 vs. 4Q10	1Q11 vs. 1Q10
Originations	$ 93	$ 260
Takedowns	124	617
Net payments / payoffs / other	(458)	(1,873)
Net reclassifications	(36)	133
Charge-offs	(76)	(295)
Net change	**$(353)**	**$(1,158)**
	(5.3)%	**(15.5)%**

CRE – Change Analysis

4Q10	Construction	Commercial	Total CRE
September 30, 2010	**$738**	**$6,174**	**$6,912**
New originations	0	55	55
Net pay-offs / takedowns / other	(78)	(185)	(263)
Charge-offs	(10)	(43)	(53)
December 31, 2010	**$650**	**$6,001**	**$6,651**
Net change	**$(88)**	**$(173)**	**$(261)**

1Q11	Construction	Commercial	Total CRE
December 31, 2010	**$650**	**$6,001**	**$6,651**
New originations	0	93	93
Net pay-offs / takedowns / other	(33)	(337)	(370)
Charge-offs	(30)	(46)	(76)
March 31, 2011	**$587**	**$5,711**	**$6,298**
Net change	**$(63)**	**$(290)**	**$(353)**

CRE – Core Characteristics

EOP Outstandings – $3.9 Billion (1)

- Long-term Meaningful relationships… many have been customers for 20+ years with opportunities for additional cross-sell
- Well-seasoned regional or institutional owners, developers, and organizations
- Primarily Midwest footprint projects generating adequate return on capital
- Proven CRE participants… 28+ years average CRE experience
- 95+% of the loans have personal guarantees
- The portfolio continues to perform well with <0.80% nonaccrual loans

(1) 3/31/11

CRE – Noncore Characteristics

EOP Outstandings – $2.4 Billion (1)

- 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
- 27% aggressive credit mark
  - Updated values to incorporate current market conditions
- Limited future funding requirements… ~$75 MM
- 95+% have guarantors
- 99% is secured debt
- 92% is within our geographic footprint
- 53% are "pass" grade or better

(1) 3/31/11

CRE – Noncore Characteristics

Special Assets Department (SAD) ($1.2 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 ($1.1 Billion)

- 9% credit mark represents… 3.0X coverage of NALs
- 30+ days past due of only $66 MM (4.83%)
- Includes $531 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)
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%**
3/31/11							
Core Total	**$3,912**	**$140**	**$354**	**$31**	**$ 12**	**3.58%**	**3.88%**
Noncore SAD	1,249	285	819	239	353	22.78	39.79
Noncore Other	1,138	95	305	36	14	8.35	9.50
Noncore Total	**2,387**	**380**	**1,124**	**275**	**367**	**15.90**	**27.12**
CRE Total	**$6,298**	**$520**	**$1,478**	**$306**	**$379**	**8.25%**	**13.46%**

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

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

CRE – Core vs. Noncore Change Analysis

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)**

1Q11	Core	Noncore	Total CRE
December 31, 2010	**$4,042**	**$2,609**	**$6,651**
Originations	92	1	93
Net payments / takedowns / other	(213)	(157)	(370)
Charge-offs	(9)	(67)	(76)
March 31, 2011	**$3,912**	**$2,387**	**$6,298**
Net change	**$(130)**	**$(222)**	**$(353)**

CRE – Maturity Schedule

By Loan Type – 3/31/11

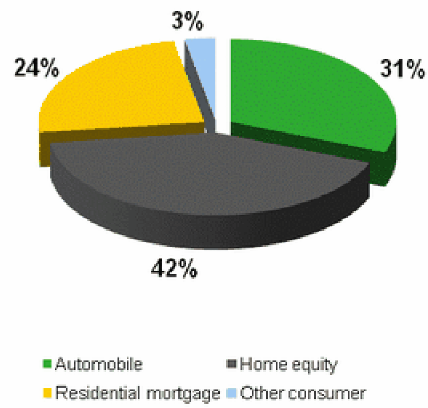
($MM)	Within 12 Mos.	1 – 2 Years	2 – 5 Years	5+ Years	Total
Construction	$ 421	$ 108	$ 52	$ 6	$ 587
Lines / letters of credit	75	41	16	11	142
Non project loans	233	83	105	50	471
Mini-perm traditional	1,498	614	493	6	2,612
Permanent qualified	143	115	271	101	630
Permanent	458	260	652	485	1,856
Total CRE	**$2,829**	**$1,222**	**$1,588**	**$ 657**	**$6,298**
Core	**$1,692**	**$784**	**$1,090**	**$345**	**$3,912**
Noncore SAD	**805**	**228**	**139**	**75**	**1,249**
Noncore Other	**331**	**210**	**358**	**237**	**1,138**

Total Consumer Loans and Leases

Consumer Loans and Leases – 3/31/11

By Loan Type

($B)	Amt.	Pct.
Automobile	$5.8	31%
Home equity	7.8	42
Residential RE	4.5	24
Other consumer	0.5	3
Total consumer	**$18.6**	**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

Automobile – Overview

EOP Outstandings – $5.8 Billion (1)

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

Credit Quality Trends	1Q11	4Q10	3Q10	2Q10	1Q10
30+ days PD & accruing (1)	0.89%	1.21%	1.17%	1.25%	1.36%
90+ days PD & accruing (1)	0.09%	0.14%	0.17%	0.15%	0.18%
NCOs (2)	0.33%	0.51%	0.43%	0.47%	0.80%
NALs (1)	--	--	--	--	--

- 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) 3/31/11 (2) 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

	1Q11	4Q10	3Q10	2Q10	1Q10	4Q09	3Q09	2Q09	1Q09
Originations									
Amount *($MM)*	$ 795	$ 796	$ 1,010	$ 944	$ 678	$ 516	$ 394	$ 277	$ 399
% new vehicles	44%	48%	50%	49%	42%	41%	44%	30%	31%
Avg. LTV (1)	88%	88%	89%	88%	87%	89%	91%	95%	93%
Avg. FICO (1)	758	764	767	770	769	771	763	759	756
Expected cumulative loss	0.88%	0.78%	0.77%	0.72%	0.70%	0.65%	0.74%	0.92%	1.00%
Portfolio Performance									
30+ days PD & accruing %	0.87%	1.18%	1.12%	1.20%	1.30%	1.98%	2.02%	2.06%	2.20%
Year-to-Date NCO %	0.33%	0.53%	0.53%	0.61%	0.76%	1.51%	1.52%	1.63%	1.56%
Vintage Performance									
6-month losses (1)			0.04%	0.03%	0.03%	0.04%	0.03%	0.02%	0.08%
9-month losses (1)				0.07%	0.08%	0.08%	0.10%	0.10%	0.19%
12-month losses (1)					0.12%	0.15%	0.18%	0.16%	0.32%

(1) Annualized

Home Equity

Home Equity – Overview

EOP Outstandings – $7.8 Billion (1)

- Focused on geographies within our Midwest footprint
- Focused on high quality borrowers… >730 FICOs
- Began exit of broker channel in 2005… <7% 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

	1Q11	4Q10	3Q10	2Q10	1Q10
30+ days PD & accruing (1)	**1.21%**	1.29%	1.39%	1.28%	1.41%
90+ days PD & accruing (1)	**0.31%**	0.30%	0.35%	0.36%	0.40%
NCOs (2)	**1.38%**	1.51%	1.47%	2.36%	2.01%
NALs (1)	**0.32%**	0.29%	0.28%	0.30%	0.73%

- Credit quality continues to perform within expectations

(1) 3/31/11; prior to 2Q10 includes Franklin loans (2) 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 since 2008 – 70% of loan modifications continue to pay according to the modified terms
- 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 <85% for 2nd-liens and <75% 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
- $513 MM of Interest Only loans… targeted within executive relocation activities
- $297 MM of Alt-A mortgages… exited in 2007

Credit Quality Trends (1)	1Q11	4Q10	3Q10	2Q10	1Q10
30+ days PD & accruing (2)	4.1%	4.6%	5.24%	5.55%	5.81%
90+ days PD & accruing (2)	0.93%	1.20%	1.26%	1.08%	1.58%
NCOs (3)	1.70%	2.42%	1.73%	7.19%	2.17%
NALs (2)	0.99%	1.00%	1.84%	1.99%	1.76%

- Credit quality continues to perform within expectations

(1) End of period; periods prior to 2Q10 include Franklin loans
(2) End of period; excludes GNMA loans – no additional risk as they are approved for repurchase
(3) Annualized; 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**
  - $513 MM of Interest Only loans… targeted within executive relocation activities… continues to perform well
  - $297 MM of Alt-A mortgages… exited in 2007… represents <7% 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 150 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

Loss Mitigation
- Home Savers program – 20% recidivism
  - 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

	1Q11	4Q10	3Q10	2Q10	1Q10
Ending balance *($B)*	$4.5	$4.5	$4.5	$4.4	$4.6
Average LTV	78%	77%	77%	77%	76%
Average FICO *(1)*	723	721	719	717	716
Originations *(2)* *($MM)*	$304	$427	$485	$452	$242
Average LTV *(3)*	82%	81%	83%	83%	73%
Average FICO *(3)*	759	759	758	760	764

(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 – $0.5 Billion (1)

- Over 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) 3/31/11

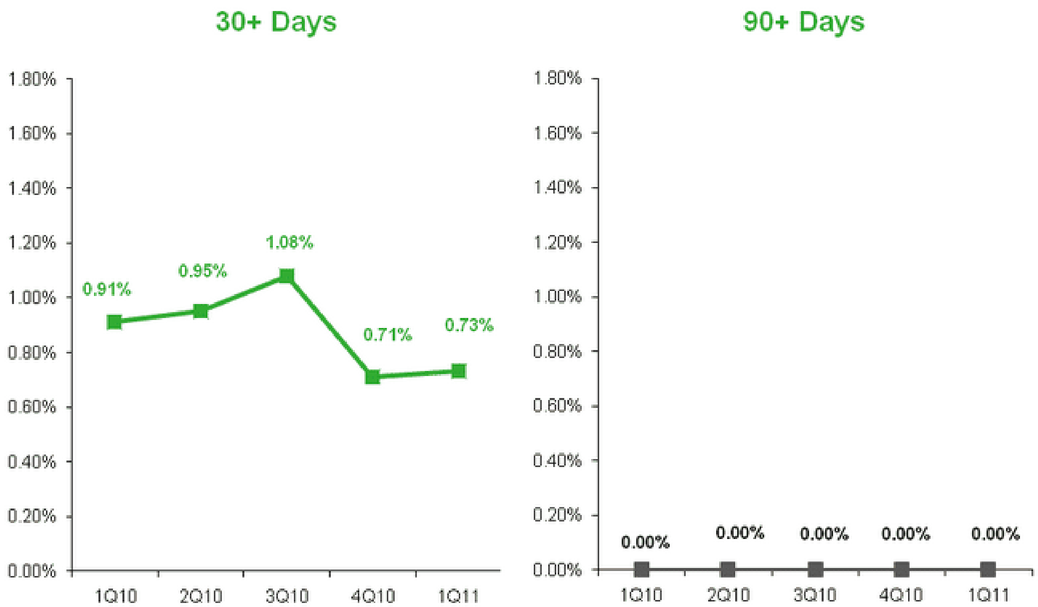
Credit Quality Review

Credit Quality Trends Overview

	1Q11	4Q10	3Q10	2Q10	1Q10
Net charge-off ratio	1.73%	1.82%	1.98%	3.01%	2.58%
90+ days PD & accruing (1)	0.19	0.23	0.25	0.23	0.31
NAL ratio (2)	1.66%	2.04%	2.62	3.25	4.78
NPA ratio (3)	1.80	2.21	2.94	4.24	5.17
Criticized asset ratio (4)	7.90	9.15	11.02	13.00	14.80
ALLL ratio	2.96	3.28	3.56	3.79	4.00
ALLL / NAL coverage	178	161	136	117	84
ALLL / NPA coverage	164	148	121	89	77
ACL ratio	3.07	3.39	3.67	3.90	4.14
ACL/ Criticized assets(4)	38.85	36.98	33.20	29.70	27.83
ACL / NAL coverage	185	166	140	120	87
ACL / NPA coverage	170	153	125	91	80

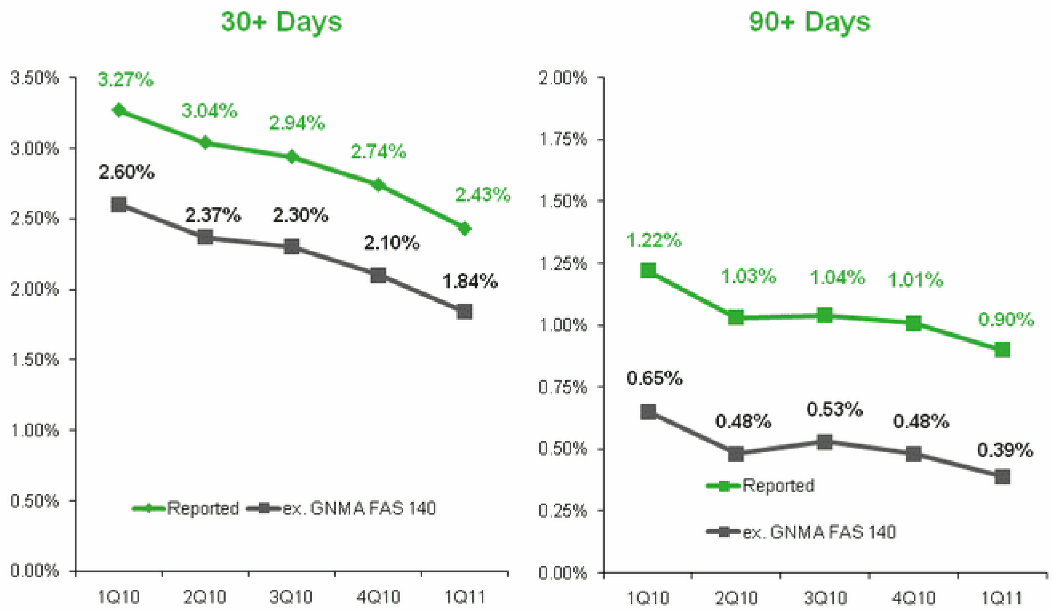
(1) Excludes loans guaranteed by the U.S. Government
(2) NALs divided by total loans and leases
(3) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs
(4) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total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

Total Commercial Loan – Delinquencies (1)



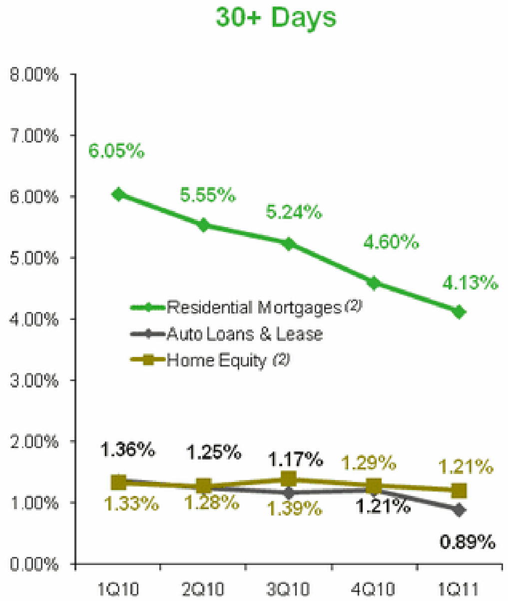
(1) Period end; delinquent but accruing as a % of related outstandings at EOP

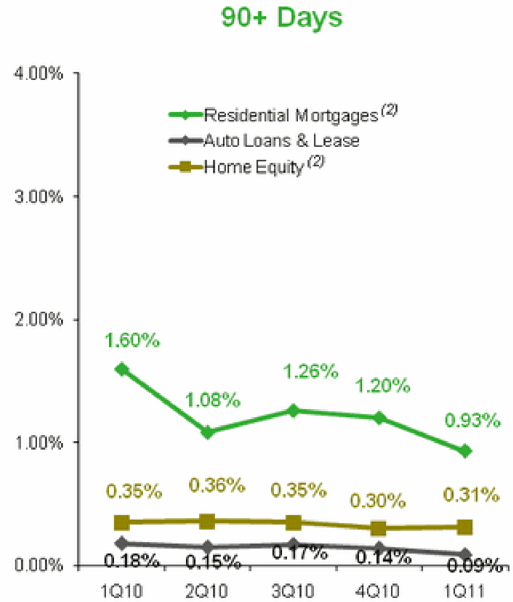
Total Consumer Loan Delinquencies (1)



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

Consumer Loan Delinquencies (1)

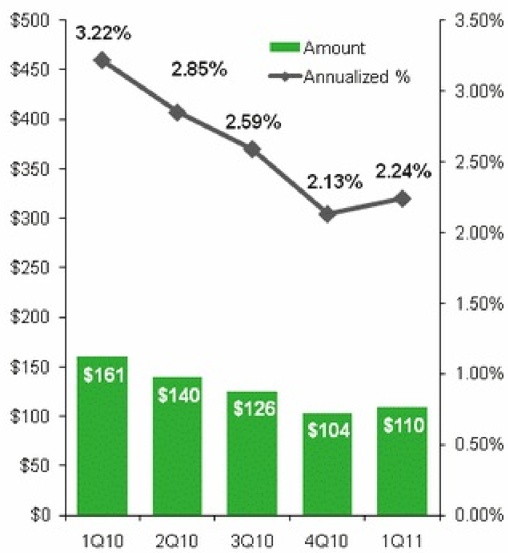


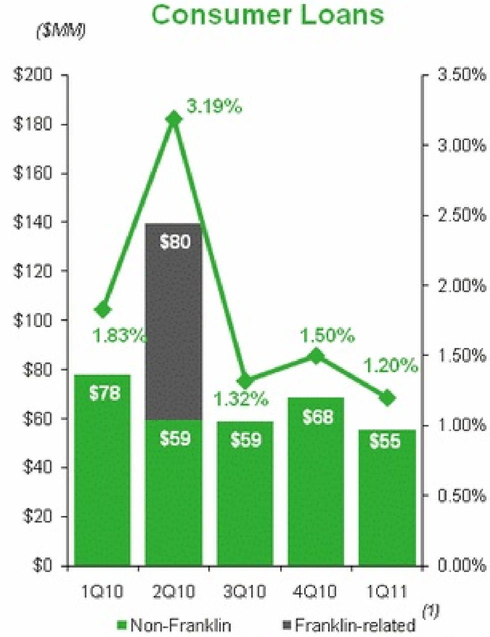


(1) Period end; delinquent but accruing as a % of related outstandings at EOP
(2) Excludes GNMA FAS 140 government guaranteed and Franklin in periods prior to 2Q10

Huntington

Net Charge-offs





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

Net Charge-offs

($MM)	1Q11	4Q10	3Q10	2Q10	1Q10
Commercial and industrial	$42.2	$59.1	$62.2	$58.1	$75.4
Commercial real estate	67.7	44.9	63.7	81.7	85.3
Total commercial	109.9	104.0	125.9	139.9	160.7
Automobile	4.7	7.0	5.6	5.4	8.5
Home equity	26.7	29.2	27.8	44.5	37.9
Residential mortgages (1)	18.9	26.8	19.0	82.8	24.3
Other	4.9	5.3	6.3	6.6	7.0
Total consumer	55.2	68.3	58.6	139.4	77.7
Total	$165.1	$172.3	$184.5	$279.2	$238.5
Memo: Excluding Franklin-related NCOs (2)					
Commercial and industrial	*$42.2*	*$59.2*	*$66.8*	*$58.3*	*$75.8*
Home equity	*26.7*	*29.2*	*26.7*	*28.5*	*34.2*
Residential mortgages (1)	*22.0*	*31.2*	*15.6*	*18.6*	*16.2*
Total	*168.1*	*176.8*	*184.5*	*199.2*	*227.0*

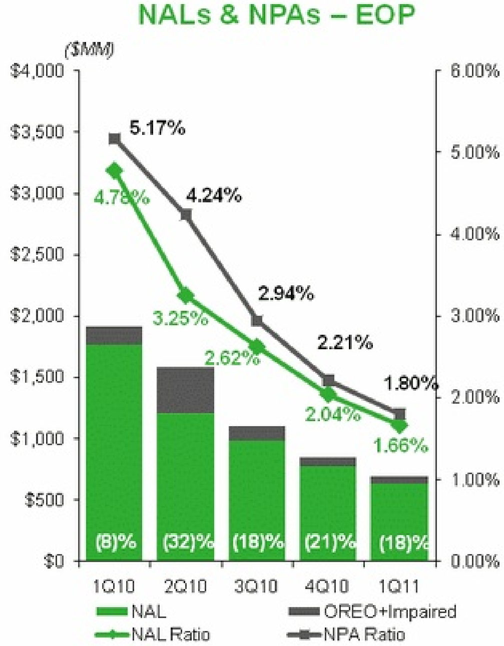
(1) 4Q10 Includes $16.4 million related to the sale of $39.8 million of residential mortgages
(2) See non-Franklin credit metrics reconciliation

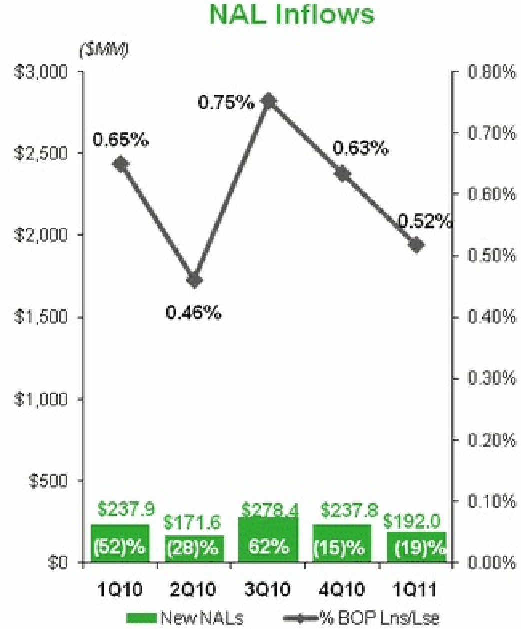
Net Charge-off Ratios (1)

	1Q11	4Q10	3Q10	2Q10	1Q10
Commercial and industrial	1.29%	1.85%	2.01%	1.90%	2.45%
Commercial real estate	4.15	2.64	3.60	4.44	4.44
Total commercial	2.24	2.13	2.59	2.85	3.22
Automobile	0.33	0.51	0.43	0.47	0.80
Home equity	1.38	1.51	1.47	2.36	2.01
Residential mortgages (2)	1.70	2.42	1.73	7.19	2.17
Other	3.47	3.66	3.83	3.81	3.87
Total consumer	1.20	1.50	1.32	3.19	1.83
Total	1.73%	1.82%	1.98%	3.01%	2.58%
Memo: Excluding Franklin-related NCOs (3)					
Commercial and industrial	*1.29%*	*1.86%*	*2.15%*	*1.90%*	*2.46%*
Home equity	*1.38*	*1.51*	*1.41*	*1.53*	*1.83*
Residential mortgages (2)	*1.97*	*2.82*	*1.42*	*1.74*	*1.57*
Total	*1.77*	*1.87*	*1.98*	*2.17*	*2.48*

(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

Nonaccrual Loans & Nonperforming Assets





Nonaccrual Loans (NALs) and Nonperforming Assets (NPAs)

	2011	2010			
(in millions)	Mar. 31	Dec. 31	Sep. 30	Jun. 30	Mar. 31
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 260.4	$ 346.7	$ 398.4	$ 429.6	$ 511.6
Commercial real estate	305.8	363.7	478.8	663.1	826.8
Residential mortgage	44.8	45.0	83.0	86.5	373.0
Home equity	25.3	22.5	21.7	22.2	54.8
Total nonaccrual loans and leases (NALs)	636.3	777.9	981.8	1,201.3	1,766.1
Other real estate, net:					
Residential	28.7	31.6	65.8	71.9	68.3
Commercial	26.0	35.2	57.3	67.2	84.0
Total other real estate, net	54.6	66.8	123.1	139.1	152.3
Impaired loans held for sale (1)	-	-	-	242.2	-
Total nonperforming assets (NPAs)	$ 690.9	$ 844.8	$ 1,104.9	$ 1,582.7	$ 1,918.4
NAL ratio (2)	1.66 %	2.04 %	2.62 %	3.25 %	4.78 %
NPA ratio (3)	1.80	2.21	2.94	4.24	5.17
Nonperforming Frankin assets					
Residential mortgage	$ -	$ -	$ -	$ -	$ 298.0
Home equity	-	-	-	-	31.1
OREO	6.0	9.5	15.3	24.5	24.4
Impaired loans held for sale (1)	-	-	-	242.2	-
Total nonperforming Franklin assets	$ 6.0	$ 9.5	$ 15.3	$ 266.7	$ 353.5

(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.*
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)	1Q11	4Q10	3Q10	2Q10	1Q10
NPA beginning-of-period	$844.8	$1,104.9	$1,582.7	$1,918.4	$2,058.1
Additions / increases	192.0	237.8	278.4	171.6	237.9
Franklin – net impact	(3.5)	(5.9)	(251.4)	(86.7)	15.0
Return to accruing status	(70.9)	(100.1)	(111.2)	(78.7)	(80.8)
Loan and lease losses	(128.7)	(126.1)	(151.0)	(173.2)	(185.4)
OREO gains (losses)	1.5	(5.1)	(5.3)	2.5	(4.2)
Payments	(87.0)	(191.3)	(210.6)	(140.9)	(107.6)
Sales	(57.2)	(69.6)	(26.7)	(30.2)	(14.6)
NPA end-of-period	$690.9	$844.8	$1,104.9	$1,582.7	$1,918.4
Percent change	(18)%	(24)%	(30)%	(17)%	(7)%

Total Commercial Loans – Criticized Loan Flow Analysis

Period End

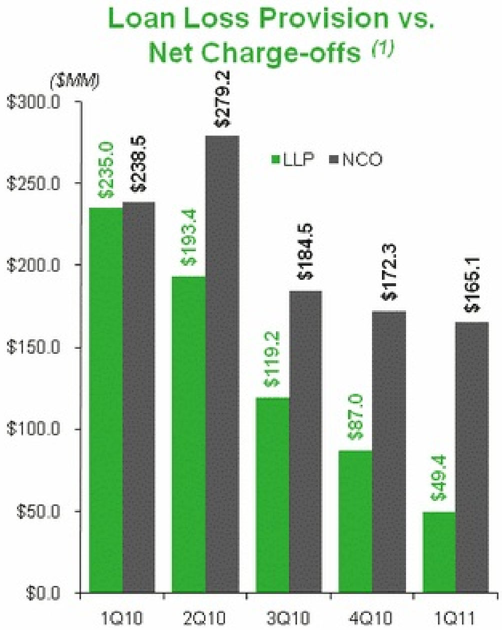
($MM)	1Q11	4Q10	3Q10	2Q10	1Q10
Criticized beginning-of-period	$3,074	$3,638	$4,106	$4,608	$4,972
Additions / increases	170	290	408	280	306
Advances	62	52	75	79	91
Upgrades to "Pass"	(239)	(383)	(391)	(409)	(273)
Paydowns	(295)	(401)	(409)	(331)	(324)
Charge-offs	(112)	(121)	(152)	(121)	(164)
Criticized end-of-period	$2,661	$3,074	$3,638	$4,106	$4,608
Percent change	(13)%	(15)%	(11)%	(11)%	(7)%

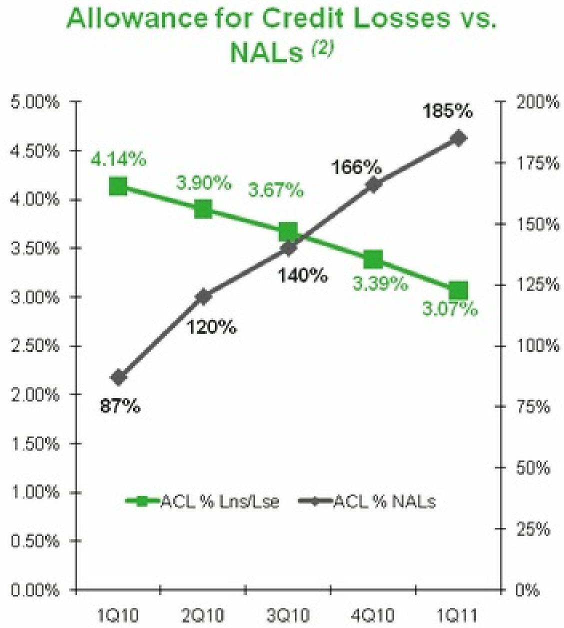
Accruing Trouble Debt Restructured Loans

(in millions)	2011 Mar. 31	2010 Dec. 31	Sep. 30	Jun. 30	Mar. 31
Accruing loans and leases past due 90 days or more:					
Total excluding loans guaranteed by the U.S. Government	$ 73.6	$ 87.7	$ 95.4	$ 83.4	$ 113.2
Loans guaranteed by the U.S. Government	94.4	98.3	94.2	95.4	96.8
Total loans and leases	$ 168.0	$ 185.9	$ 189.6	$ 178.8	$ 210.0
Ratios [1]					
Excluding loans guaranteed by the U.S. government	0.19 %	0.23 %	0.25 %	0.23 %	0.31 %
Guaranteed by U.S. government	0.25	0.26	0.26	0.26	0.26
Including loans guaranteed by the U.S. government	0.44	0.49	0.51	0.49	0.57
Accruing restructured loans (ARLs):					
Commercial	$ 206.5	$ 222.6	$ 158.0	$ 141.4	$ 117.7
Residential mortgages	333.5	328.4	287.5	269.6	242.9
Other	78.5	76.6	73.2	65.1	62.1
Total accruing restructured loans	$ 618.4	$ 627.6	$ 518.7	$ 476.0	$ 422.7

[1] *Percent of related loans and leases*

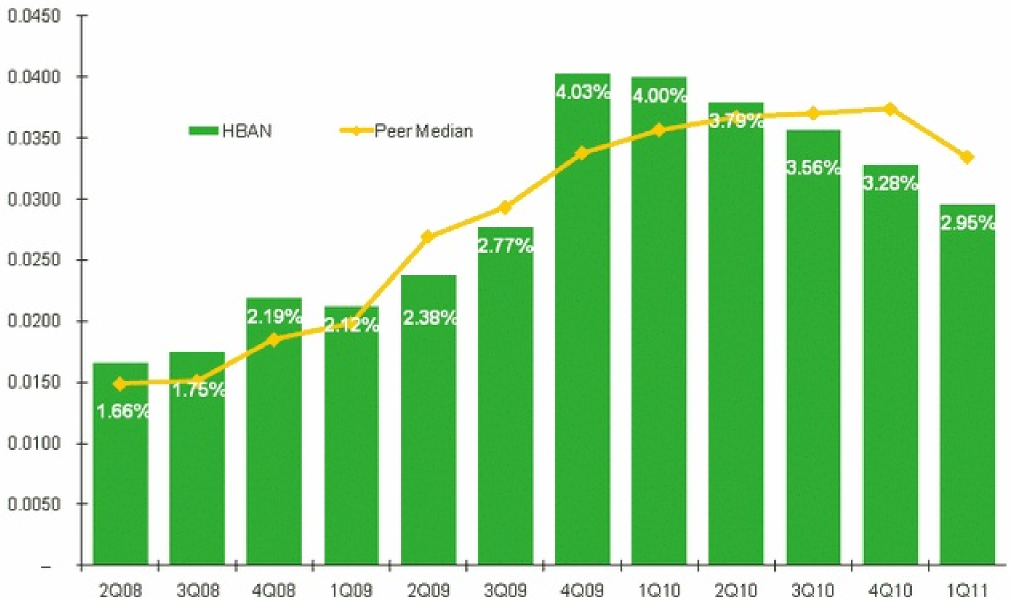
Provision, NCO, and ACL





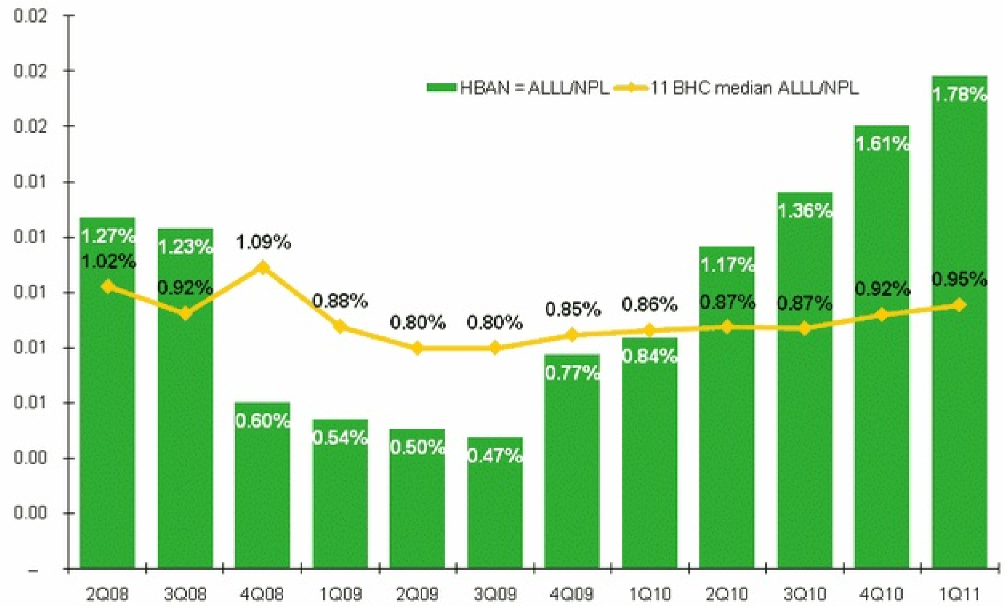
(1) NCO % annualized
(2) End of period

Relative Performance – LLR/Loans Ratios



Source: SNL; company reports

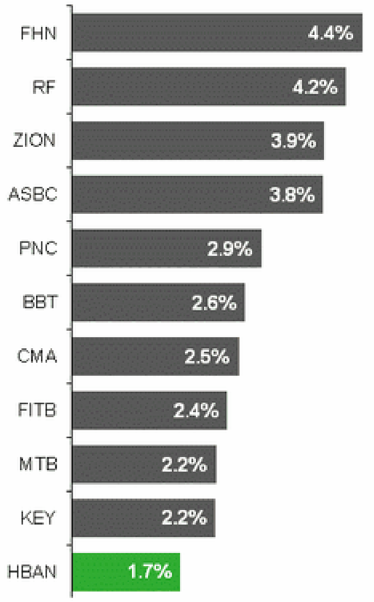
Relative Performance – ALLL / NAL Coverage



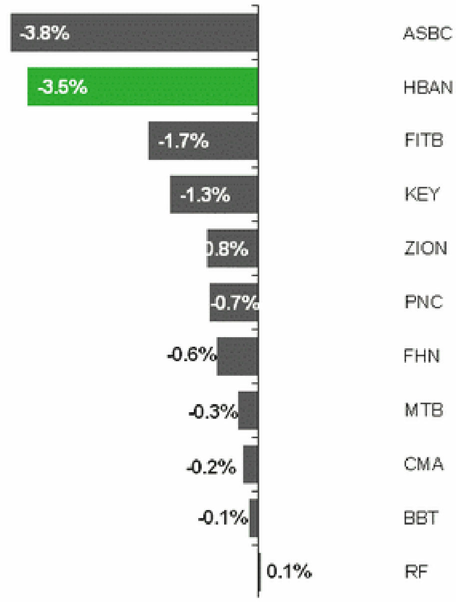
Source: SNL; company reports

Rapid Improvement in Credit Quality – Nonaccrual Loans Ratio

3/31/11

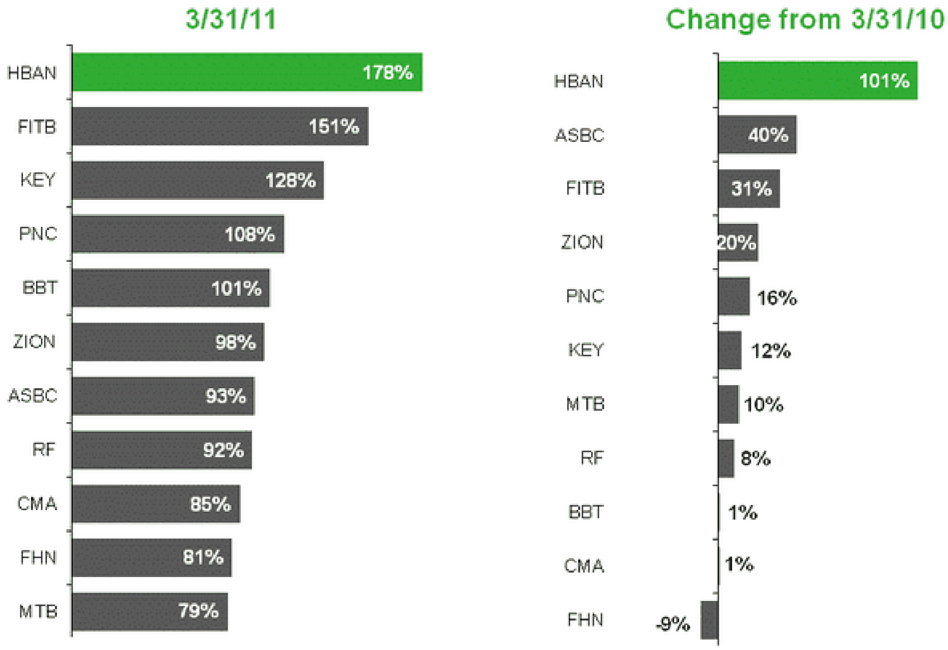


Change from 3/31/10



Source: SNL; company reports

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



Source: SNL; company reports

Non-Franklin Credit Metrics Reconciliations

Non-Franklin Credit Metrics Reconciliation

(in millions)	First Quarter 2011		
	Reported	Franklin	Non-Franklin
Loan loss provision	$ 49.4	$ (3.1)	$ 52.4
Total net charge-offs -$	$ 165.1	$ (3.1)	$ 168.1
Total net charge-offs - %	1.73 %		1.77 %
Provision > net charge offs	$ (115.7)	$ -	$ (115.7)
ALLL - $	$ 1,133.2	$ -	$ 1,133.2
ALLL - % loans/leases	2.96 %		2.96 %
NAL coverage ratio	178 %		178 %
NPA coverage ratio	164 %		165 %
ACL - $	$ 1,175.4	$ -	$ 1,175.4
ACL - % loans/leases	3.07 %		3.07 %
NAL coverage ratio	185 %		185 %
NPA coverage ratio	170 %		172 %
Total loans and leases - EOP	$ 38,246	$ -	$ 38,246
Total loans and leases - Avg	$ 38,098	$ -	$ 38,098
Nonaccrual loans (NAL) - EOP	$ 636.3	$ -	$ 636.3
OREO	54.6	6.0	48.7
Impaired loans held for sale	-	-	-
Other NPAs	-	-	-
Nonperforming assets (NPA) - E	$ 690.9	$ 6.0	$ 684.9
NAL ratio (1)	1.66 %		1.66 %
NPA ratio (2)	1.80 %		1.79 %

(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 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			First Quarter 2010		
	Reported	Franklin	Non-Franklin	Reported	Franklin	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

Quarterly Net Charge-off Reconciliation (1)

(in millions)	First Quarter 2011		
	Reported	Franklin	Non-Franklin
Net charge-offs (recoveries):			
Commercial and industrial	$ 42.2	-	$ 42.2
Commercial real estate	67.7	-	67.7
Total commercial	109.9	-	109.9
Automobile	4.7	-	4.7
Home equity	26.7	-	26.7
Residential mortgage	18.9	(3.1)	22.0
Other consumer	4.9	-	4.9
Total consumer	55.2	(3.1)	58.3
Total net charge-offs	$ 165.1	$ (3.1)	$ 168.1
Net charge-offs (recoveries) - annualized percentages:			
Commercial & industrial	1.29 %	- %	1.29 %
Commercial real estate	4.15	-	4.15
Total commercial	2.24	-	2.24
Automobile	0.33	-	0.33
Home equity	1.38	-	1.38
Residential mortgage	1.70	-	1.97
Other consumer	3.47	-	3.47
Total consumer	1.20	-	1.26
Total net charge-offs	1.73 %	- %	1.77 %
Average Loans and Leases			
Commercial & industrial	$ 13,121	$ -	$ 13,121
Commercial real estate	6,524	-	6,524
Total commercial	19,645	-	19,645
Automobile	5,701	-	5,701
Home equity	7,728	-	7,728
Residential mortgage	4,465	-	4,465
Other consumer	559	-	559
Total consumer	18,453	-	18,453
Total loans and leases	$ 38,098	$ -	$ 38,098

(1) Annualized

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	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	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	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	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	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	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

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

(in thousands)	March 31, 2011		
	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)			
Commercial and industrial	$ 260,397	$ -	$ 260,397
Commercial real estate	305,793	-	305,793
Residential mortgage	44,812	-	44,812
Home equity	25,255	-	25,255
Total NALs	636,257	-	636,257
Other real estate, net			
Residential	28,668	5,971	22,697
Commercial	25,961	-	25,961
Total other real estate, net	54,629	5,971	48,658
Impaired loans held for sale	-	-	-
Other NPAs	-	-	-
Total nonperforming assets (NPAs)	$ 690,886	$ 5,971	$ 684,915
NAL ratio [1]	1.66%		1.66%
NPA ratio [2]	1.80%		1.79%

[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, 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)

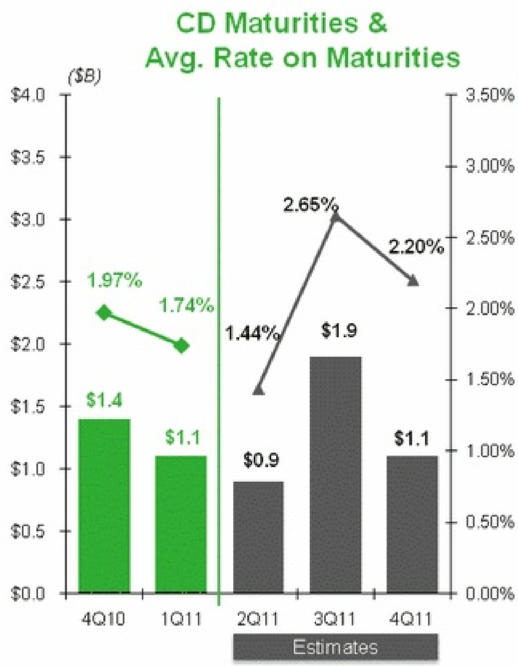
(in thousands)	June 30, 2010			March 31, 2010		
	Total	FCMC	Non-FCMC	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)						
Commercial and industrial	$ 429,561	$ -	$ 429,561	$ 511,588	$ -	$ 511,588
Commercial real estate	663,103	-	663,103	826,781	-	826,781
Residential mortgage	86,486	-	86,486	372,950	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%

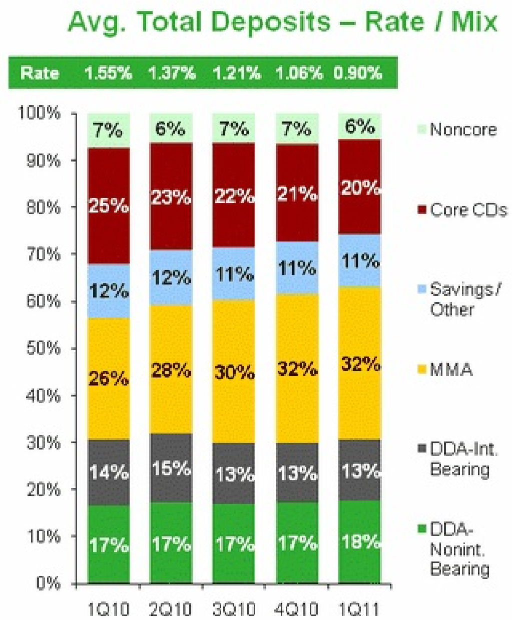
[1] NAL / total loans and leases

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

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%
1.97%
1.74%
1.44%
2.65%
2.20%
$1.4
$1.1
$0.9
$1.9
$1.1
4Q10
1Q11
2Q11
3Q11
4Q11
Estimates


Avg. Total Deposits – Rate / Mix
Rate 1.55% 1.37% 1.21% 1.06% 0.90%
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
7% 6% 7% 7% 6%
25% 23% 22% 21% 20%
12% 12% 11% 11% 11%
26% 28% 30% 32% 32%
14% 15% 13% 13% 13%
17% 17% 17% 17% 18%
1Q10
2Q10
3Q10
4Q10
1Q11
Noncore
Core CDs
Savings / Other
MMA
DDA-Int. Bearing
DDA-Nonint. Bearing

Deposit Trends

Linked Quarter

(in billions)	2011 First Quarter	2010 Fourth Quarter	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	$ 7.3	$ 7.2	$ 0.1	2 %
Demand deposits - interest bearing	5.4	5.3	0.0	1
Money market deposits	13.5	13.2	0.3	3
Savings and other domestic deposits	4.7	4.6	0.1	1
Core certificates of deposit	8.4	8.6	(0.3)	(3)
Total core deposits	39.3	38.9	0.3	1
Other domestic deposits of $250,000 or more	0.6	0.7	(0.1)	(18)
Brokered deposits and negotiable CDs	1.4	1.6	(0.2)	(10)
Other deposits	0.4	0.4	(0.1)	(16)
Total deposits	$ 41.7	$ 41.7	$ (0.0)	(0) %

Deposit Trends

Prior-Year Quarter

(in billions)	First Quarter 2011	First Quarter 2010	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	$ 7.3	$ 6.6	$ 0.7	11 %
Demand deposits - interest bearing	5.4	5.7	(0.4)	(6)
Money market deposits	13.5	10.3	3.2	30
Savings and other domestic deposits	4.7	4.6	0.1	2
Core certificates of deposit	8.4	10.0	(1.6)	(16)
Total core deposits	39.3	37.3	2.0	5
Other domestic deposits of $250,000 or more	0.6	0.7	(0.1)	(13)
Brokered deposits and negotiable CDs	1.4	1.8	(0.4)	(23)
Other deposits	0.4	0.4	(0.0)	(9)
Total deposits	$ 41.7	$ 40.2	$ 1.4	4 %

Total Core Deposit Trends

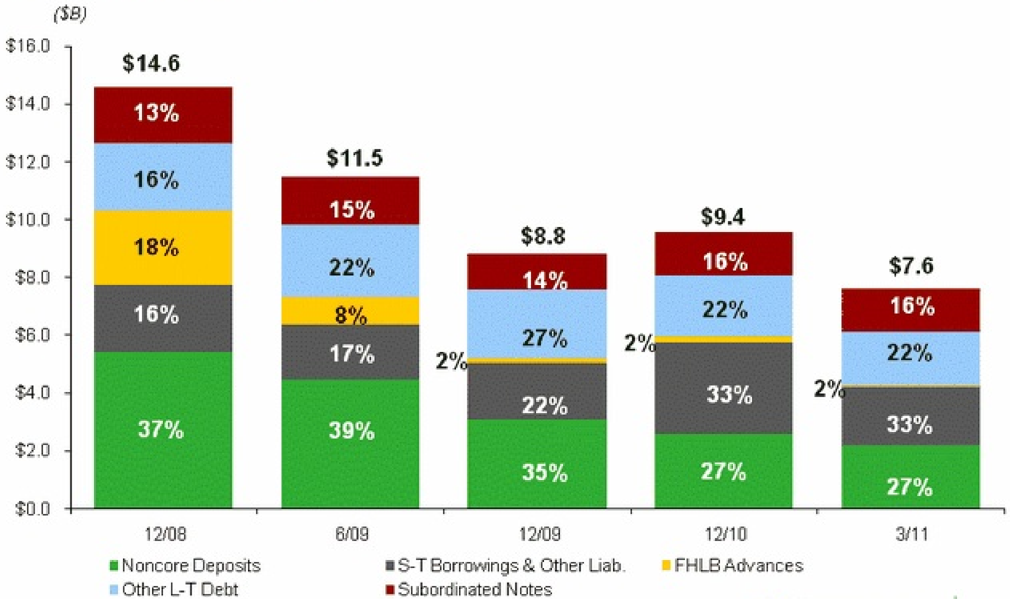
Average ($B)	1Q11	Annualized Growth 1Q11 v 4Q10 (1)	Annualized Growth 1Q11 v 1Q10
Commercial			
Demand deposits - non-int. bearing	$ 6.2	4 %	11 %
Demand deposits - int. bearing	0.9	(47)	(46)
Other core deposits (2)	5.6	11	31
Total	12.7	3	11
Consumer			
Demand deposits - non-int. bearing	1.1	33	9
Demand deposits - int. bearing	4.5	15	9
Other core deposits (2)	21.0	-	2
Total	26.6	3	3
Total			
Demand deposits - non-int. bearing	7.3	8	11
Demand deposits - int. bearing	5.4	3	(6)
Other core deposits (2)	26.6	2	7
Total	$ 39.3	3 %	5 %

(1) Linked-quarter percent change annualized

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

Other Funding

End of Period Balances



Huntington

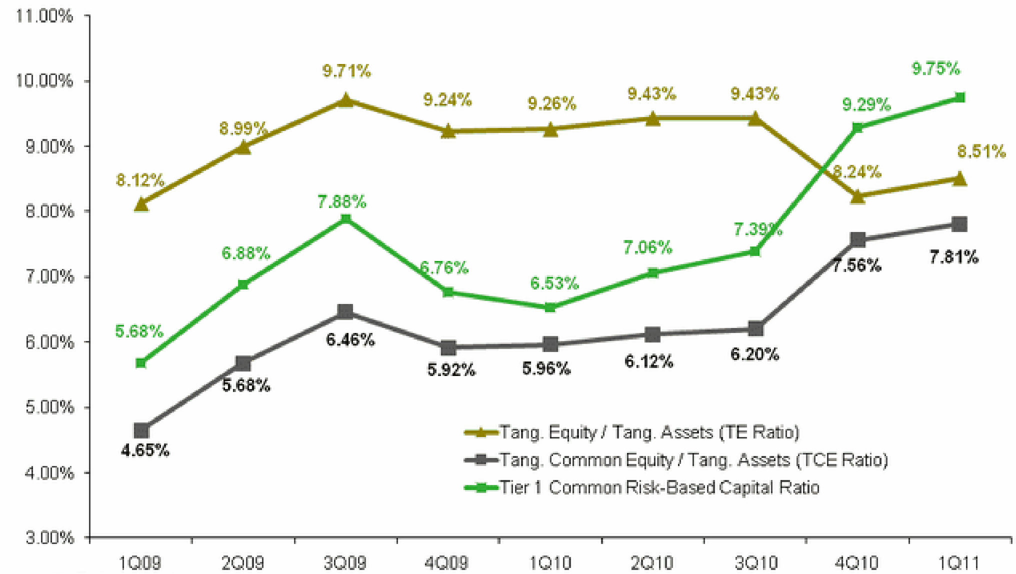
Capital

Capital (1)

	1Q11	4Q10	3Q10	2Q10	1Q10
Total risk-weighted assets *($B)*	$43.0	$43.5	$42.7	$42.5	$42.5
Tier 1 leverage	9.80%	9.41%	10.54%	10.45%	10.05%
Tier 1 risk-based capital	12.04	11.55	12.82	12.51	11.97
Total risk-based capital	14.85	14.46	15.08	14.79	14.28
Tang. common equity/ tang. assets	7.81	7.56	6.20	6.12	5.96
Tang. equity/tang. assets	8.51	8.24	9.43	9.43	9.26
Tier 1 common risk-based capital	9.75	9.29	7.39	7.06	6.53
Double leverage (2)	88	87	78	76	75

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

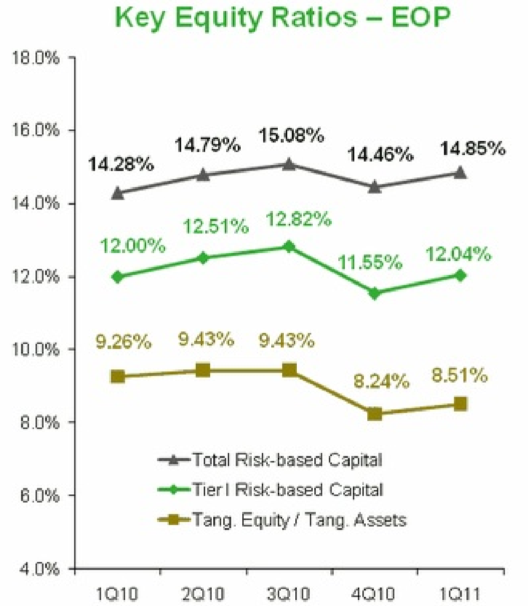
Capital Ratios (1)



(1) End-of-period

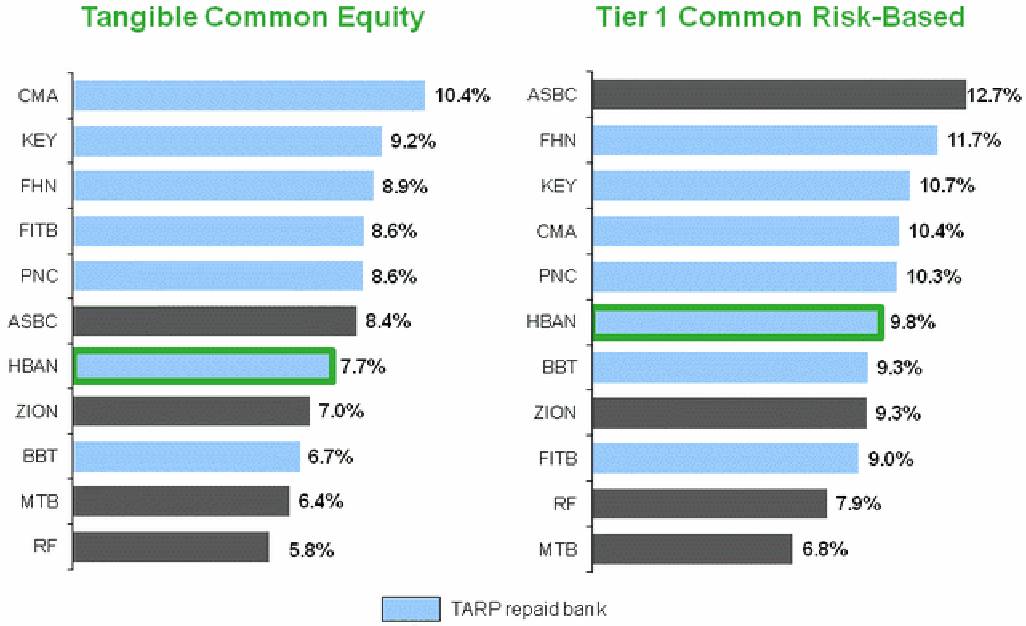
- 4Q10 - Raised $920 MM of common equity and repurchased $1.4 billion of TARP related preferred shares

Capital



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

Capital Analysis – 3/31/11



Source: SNL, Company reports.

Franchise

Huntington Bancshares Overview

Midwest financial services holding company

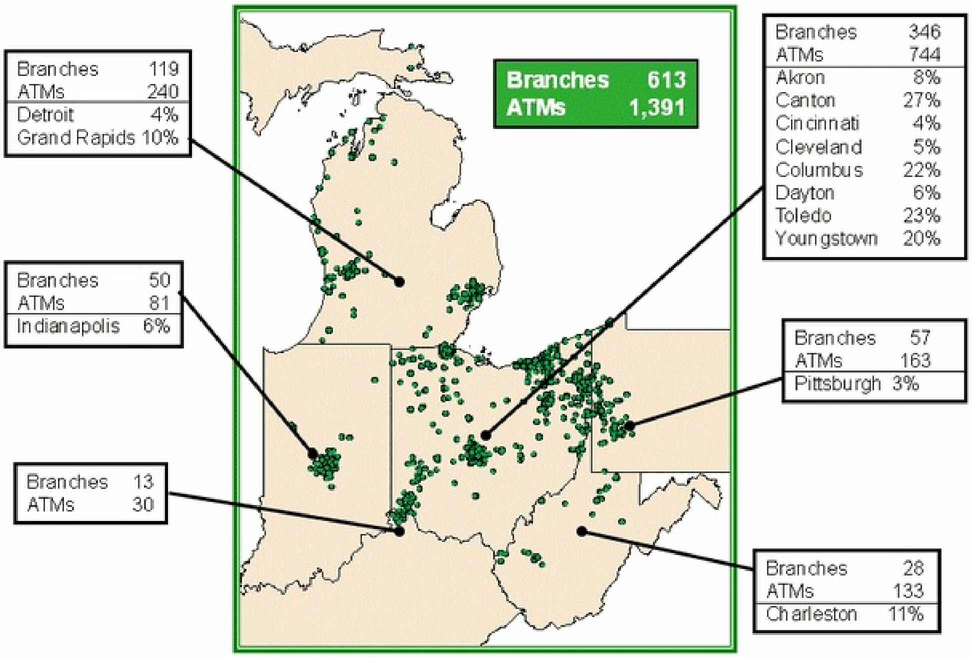
Founded	- 1866
Headquarters	- Columbus, Ohio
Total assets	- $53 Billion
Employees (1)	- 11,319

Franchise:

Footprint	6 states: OH, MI, PA, IN, WV, KY
	613 branches / 1,391 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

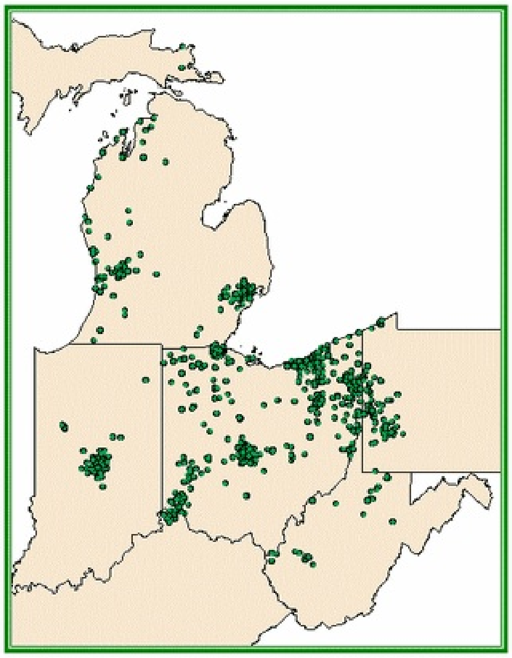
(1) Full-time equivalent (FTE)

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
- Regional and 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

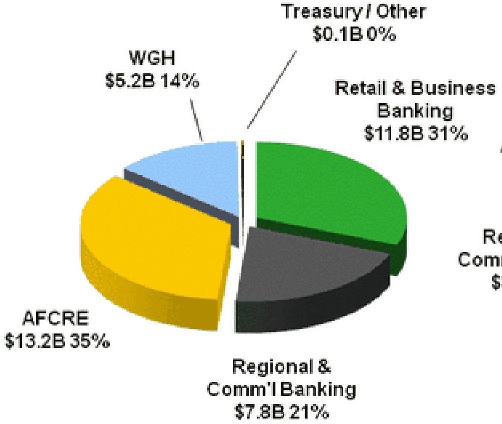
			Experience - Yrs	
		Appointed	Banking	HBAN
Stephen Steinour	Chairman, President and CEO	1Q09	30	2
Dan Benhase	SEVP – Wealth Advisors, Government Finance, and Home Lending	2Q06	28	10
Kevin Blakely	SEVP – Chief Risk Officer – Risk, Legal, Audit	3Q09	35	1
Jim Dunlap	SEVP – Commercial Banking	1Q06	31	31
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
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

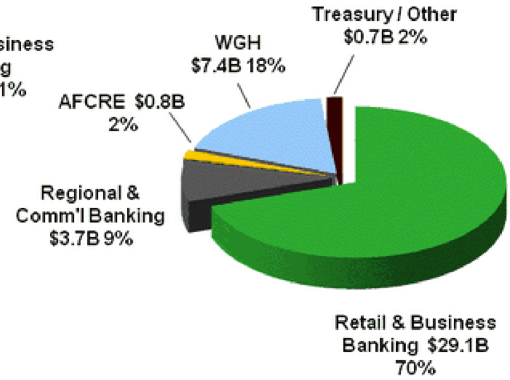
Business Segment Overview

Business Segment Loans & Deposits – 1Q11

Average Total Loans – $38.1 B



Average Total Deposits – $41.7 B



Total Loans and Leases – By Business Segment

1Q11

Avg. Outstandings – $38.1 Billion

($B)	Retail & Business Banking	Regional & Comm'l Banking	AFCRE	WGH	Treas./ Other	Total
C&I	$3.0	$7.5	$1.8	$0.8	$0.1	$13.1
CRE	0.5	0.3	5.6	0.2	--	6.5
Total commercial	3.4	7.8	7.4	1.0	--	19.6
Automobile loans & leases	--	--	5.7	--	--	5.7
Home equity	6.9	0.0	--	0.8	0.0	7.7
Residential mortgage	1.0	0.0	--	3.4	0.0	4.5
Other consumer	0.4	0.0	0.1	0.0	0.0	0.6
Total consumer	8.4	0.0	5.8	4.2	0.0	18.5
Total loans	**$11.8**	**$7.8**	**$13.2**	**$5.2**	**$0.1**	**$38.1**

Total Deposits – By Business Segment

1Q11

Avg. Balances – $40.7 Billion

($B)	Retail & Business Banking	Regional & Comm'l Banking	AFCRE	WGH	Treas. / Other	Total
DDA-noninterest bearing	$3.5	$2.0	$0.4	$1.3	$0.1	$7.3
DDA-interest bearing	4.4	0.1	0.0	0.8	0.0	5.4
Money market deposits	8.3	1.3	0.3	3.7	--	13.5
Savings and other domestic time deposit	4.5	0.0	0.0	0.1	--	4.7
Core certificates of deposit	8..2	0.0	0.0	0.2	0.0	8.4
Total core deposits	**28.9**	**3.5**	**0.7**	**6.0**	**0.1**	**39.3**
Other deposits	0.2	0.2	0.1	1.4	0.6	2.4
Total deposits	**$29.1**	**$3.7**	**$0.8**	**$7.4**	**$0.7**	**$41.7**

Business Segment Contribution

($MM)	1Q11	2010	2009	2008
Retail & Business Banking	$54.9	$131.0	$(26.5)	$257.8
Regional & Comm'l Banking	24.1	38.5	(158.7)	80.3
AFCRE	34.7	46.5	(588.2)	(14.2)
WGH	9.5	34.8	1.8	43.0
Treas. / Other	3.4	61.6	(251.3)	(480.8)
Unallocated goodwill impairment (1)		--	(2,573.8)	--
Total Net Income	**$126.4**	$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

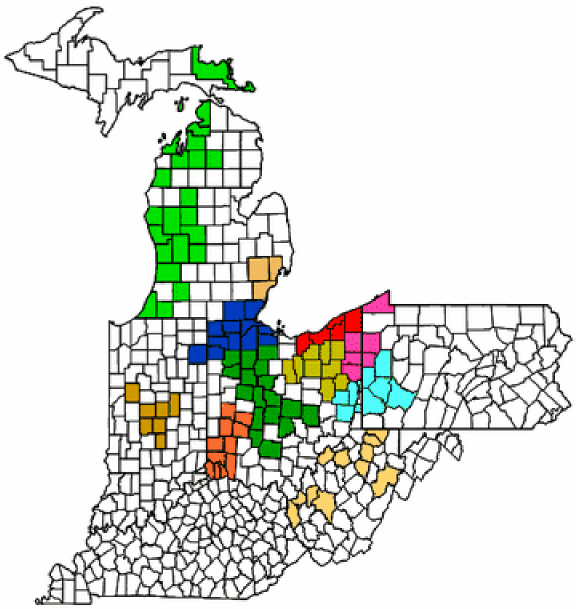
Commercial Banking
Executive – Jim Dunlap

- 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



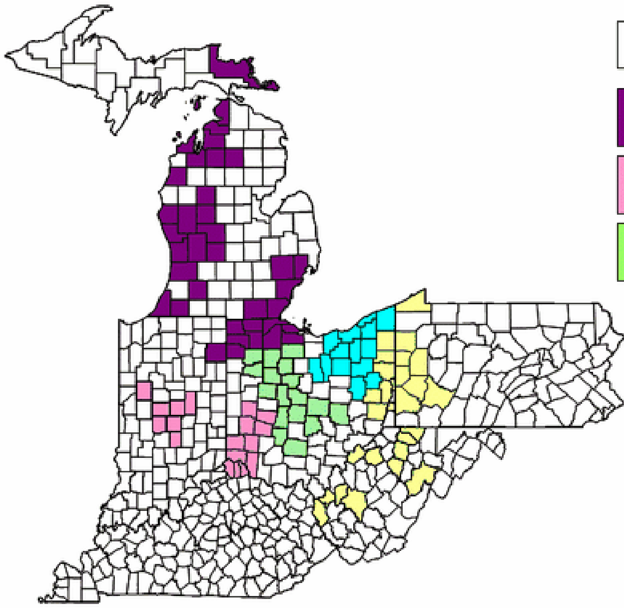
Jim Dunlap

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

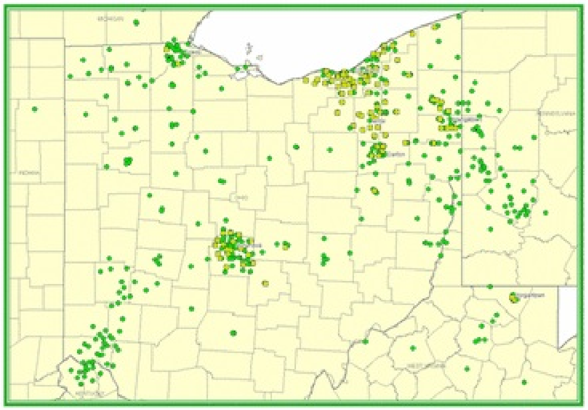
5 Retail and Business Banking Areas



Mary Navarro	
Northwest	East
West	Northeast
Central	

Increase Convenience – Ohio

Giant Eagle / Huntington Partnership



Huntington ■ GIANT EAGLE

346 Branches

+ 101 In-Store = 447 Branches Over Time

#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**

Planned Rollout

- 12% the cost of a traditional branch
- 16 opened
- 30 by end of 2011
- 101 by end of 2015
- Cash flow breakeven in < 2 years

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

Retail & Business Banking Executives

	Area	Appointed	Experience - Yrs Banking	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

Forward Looking Statements

This document 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; (8) the final outcome of significant litigation; and (9) 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 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 2010 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 document are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

Basis of Presentation

Use of non-GAAP financial measures

This document may contain 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 document, the 2011 first quarter Quarterly Performance Discussion and Quarterly Financial Review supplements, the 2011 first quarter earnings press release, or the Form 8 K related to this document, all of which can be found on Huntington's website at www.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;*
- *available-for-sale and other 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 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 the time to be infrequent or short-term in nature, 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, litigation actions, 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, quarterly performance discussions, investor presentations, Forms 10-Q and 10 K).

"Significant Items" for any particular period are not intended to be a complete list of items that may materially impact current or future period performance. A number of items could materially impact these periods, including those described in Huntington's 2010 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 mean estimate 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 disclosed separately, with this then being the amount used to calculate the earnings per share equivalent.