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: OCTOBER 17, 2000

HUNTINGTON BANCSHARES INCORPORATED
(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS CHARTER)

Maryland	0-2525	31-0724920
(STATE OR OTHER JURISDICTION OF INCORPORATION OR ORGANIZATION)	(COMMISSION FILE NO.)	(IRS EMPLOYER IDENTIFICATION NUMBER)

Huntington Center
41 South High Street
Columbus, Ohio 43287
(614) 480-8300
(ADDRESS, INCLUDING ZIP CODE, AND TELEPHONE NUMBER
INCLUDING AREA CODE OF REGISTRANT'S
PRINCIPAL EXECUTIVE OFFICES)

ITEM 5. OTHER EVENTS.

On October 17, 2000, Huntington Bancshares Incorporated ("Huntington") issued a news release announcing its earnings for the third quarter and nine months ended September 30, 2000. The information contained in the news release, which is attached as Exhibit 99.1 to this report, is incorporated herein by reference. Huntington also presented this information during a conference call which was available via Internet Webcast. The presentation materials are attached at Exhibits 99.2 and 99.3 to this report, and are incorporated herein by reference.

The information contained or incorporated by reference in this Current Report on Form 8-K may contain forward-looking statements, including certain plans, expectations, goals, and projections, 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: changes in economic conditions; movements in interest rates; competitive pressures on product pricing and services; success and timing of business strategies; the successful integration of acquired businesses; the nature, extent, and timing of governmental actions and reforms; and extended disruption of vital infrastructure.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits.

Exhibit 99.1 News release of Huntington Bancshares Incorporated, dated October 17, 2000.

Exhibit 99.2 Presentation of October 17, 2000.

Exhibit 99.3 Presentation Slides, dated October 17, 2000.

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: October 19, 2000 By: /s/ Michael J. McMennamin

Michael J. McMennamin, Chief Financial Officer and Treasurer

EXHIBIT INDEX

Exhibit No.		Description
Exhibit 99.1	*	News release of Huntington Bancshares Incorporated, dated October 17, 2000.
Exhibit 99.2	*	Presentation of October 17, 2000.
Exhibit 99.3	*	Presentation Slides, dated October 17, 2000.

* Filed with this report.

Exhibit 99.1

FOR IMMEDIATE RELEASE
SUBMITTED: OCTOBER 17, 2000

FOR FURTHER INFORMATION, CONTACT:

MEDIA		ANALYSTS	
DOROTHY BROWNLEY	(614) 480-4531	LAURIE COUNSEL	(614) 480-3878
		CHERI GRAY	(614) 480-3803

HUNTINGTON BANCSHARES REPORTS
THIRD QUARTER 2000 EARNINGS

COLUMBUS, Ohio - Huntington Bancshares Incorporated (NASDAQ: HBAN; www.huntington.com) today reported third quarter earnings of $83.0 million, or $.33 per share, excluding a special charge, and corresponding year-to-date earnings of $284.7 million, or $1.14 per share. The third quarter results include $11.4 million, or $.03 per share, of securities gains, but exclude a previously announced after-tax charge of $32.5 million, or $.13 per share, to write-down residual values associated with Huntington's $3.0 billion auto lease portfolio. On this same basis, Huntington's return on average assets (ROA) was 1.15% in the three months just ended and its return on average equity (ROE) was 14.04%. ROA and ROE were 1.45% and 19.07%, respectively, in the third quarter one year ago. On a year-to-date basis for 2000, ROA was 1.32% and ROE was 16.87%, compared with a ROA of 1.43% and a ROE of 19.01% for the same nine months of the prior year.

Including the special charge, net income was $50.5 million for the quarter and $252.2 million for the first nine months of the year; earnings per share were $.20 and $1.01, respectively. In the same periods last year, net income totaled $105.6 million, or $.41 per share, and $307.1 million, or $1.20 per share.

"This quarter's net income and earnings per share levels, while reductions from previous quarters, represent a base of core earnings from which Huntington will grow," said Frank Wobst, chairman and chief executive officer of Huntington Bancshares Incorporated. "We have a

(more)

strengthened management team recently organized into a line of business structure, expanded product lines and a disciplined sales focus across all lines of business. These factors, together with strategic technology investments we have made, should increase top-line revenue and shareholder value."

For comparative purposes versus prior periods, all subsequent growth rates in this release exclude the current period's special charge and are adjusted for the impact of the recent Empire Banc Corporation and J. Rolfe Davis Insurance Agency acquisitions, securitization activities, and the fourth quarter 1999 credit card sale.

Total managed loans increased at an annualized rate of 9% from the second quarter and were up 10% versus the third quarter of 1999. Growth rates in the consumer portfolio were 22% linked quarter annualized and 17% on a year-over-year basis, driven by home equity credit lines and automobile loans. Commercial loans declined from the previous quarter, but were up 4% from a year ago.

Customer demand for the new Premier deposit accounts, which are variable rate accounts designed to attract larger deposit relationships, has been strong, with $2.0 billion in balances at September 30 and an attractive average balance per customer account of $14,000. In addition, Huntington further refined its deposit product set in the third quarter by adding free checking and introducing money manager relationship products, which reward customers with tailored deposit pricing, product options and fee waivers based on the customer's total banking and investment relationship with Huntington. Third quarter total core deposits were consistent with second quarter and last year's third quarter levels.

The net interest margin increased two basis points to 3.74% for the third quarter following three consecutive quarters of decline. Net interest income totaled $235.9 million in the recent three months, compared with $232.8 million in the second quarter of 2000, representing an annualized increase of 7%, indicative of solid loan growth and improved core funding.

Non-interest income for the quarter was $121.7 million, including securities gains. Non-interest income (before securities gains) increased 3% from the third quarter of last year, excluding mortgage banking revenues, which declined because of higher interest rates.

(more)

Huntington continues to see strength in both electronic banking and insurance income, two areas of particular focus. Electronic banking was up 15% from the 1999 third quarter, while insurance income was up 13% for the same period.

Non-interest expense totaled $213.6 million in the third quarter, compared with $198.1 million in the second quarter and $206.2 million one year ago. Excluding the impact of acquisitions, expenses increased 2% versus one year ago, driven primarily by higher facility and equipment costs related to the new operations center opened in the fall of 1999 and other expansion-related activities.

Credit quality, as measured by non-performing assets, improved slightly during the quarter, but charge-offs increased. Non-performing assets declined $6.6 million to $88.5 million in the recent three months, representing .44% of total loans plus other real estate at September 30 versus .46% in the second quarter 2000 and .47% in the third quarter 1999. At quarter-end, the allowance for loan losses remained at 1.45% of total loans, consistent with the prior quarter and only slightly lower than 1.48% at September 30, 1999. Coverage of non-performing assets increased slightly to 327% versus 307% in the previous quarter and 316% for the third quarter a year ago.

Net charge-offs on a managed basis for the third quarter totaled .45% of average loans, up from .30% in the previous quarter. Consumer charge-offs increased from .46% in the prior quarter to .68% in the current quarter. Credit losses in the commercial portfolio were .24% in the current quarter, an increase from .15% in the previous quarter and .18% a year ago. Consumer and commercial loss experience in the quarter is within management's range of acceptable parameters given the portfolio mix. These increases should be viewed in the context of the unusually low charge-offs reported in the second quarter.

Huntington's capital position continued to be strong, with average equity equal to 8.20% of average assets in the quarter just ended versus 7.63% a year earlier. In addition, Huntington's capital ratios continue to exceed regulatory requirements for a "well-capitalized" institution.

(more)

A conference call to discuss third quarter results will be held today at 2:00 p.m. Eastern and will be available via a live Internet Webcast at www.vcall.com. The slides for the conference call, along with management's comments, will be filed with the Securities and Exchange Commission on Form 8-K.

A version of this press release containing supplemental tables is available via PR Newswire's Fax-on-Demand system. Please call (800) 753-0352 and enter extension 756. The financial tables are also included in the 8-K mentioned above. For faxed copies of all other news releases, please call (800) 758-5804 extension 423276.

Huntington Bancshares Incorporated is a $29 billion regional bank holding company headquartered in Columbus, Ohio. Through its affiliated companies, Huntington has over 134 years of serving the financial needs of its customers. Huntington provides innovative products and services through over 600 offices in Florida, Indiana, Kentucky, Maryland, Michigan, New Jersey, Ohio and West Virginia. International banking services are made available through the headquarters office in Columbus and additional offices located in the Cayman Islands and Hong Kong. Huntington also offers products and services online at www.huntington.com; through its technologically advanced, 24-hour telephone bank, and through its network of more than 1,400 ATMs.

FORWARD-LOOKING STATEMENT DISCLOSURE:

This press release contains certain forward-looking statements, including certain plans, expectations, goals, and projections, 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: changes in economic conditions; movements in interest rates; competitive pressures on product pricing and services; success and timing of business strategies; the successful integration of acquired businesses; the nature, extent, and timing of governmental actions and reforms; and extended disruption of vital infrastructure.

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HUNTINGTON BANCSHARES INCORPORATED
CONSOLIDATED COMPARATIVE SUMMARY
(in thousands, except per share amounts)

<TABLE>
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CONSOLIDATED RESULTS OF OPERATIONS

	THREE MONTHS ENDED SEPTEMBER 30,		CHANGE	NINE MONTHS ENDED SEPTEMBER 30,		CHANGE
	2000	1999	%	2000	1999	%

<S> <C> <C> <C> <C> <C> <C>

Interest Income	$535,791	$516,294	3.8 %	$1,570,844	$1,510,486	4.0 %
Interest Expense	299,922	247,863	21.0	861,478	721,386	19.4
Net Interest Income	235,869	268,431	(12.1)	709,366	789,100	(10.1)
Provision for Loan Losses	26,396	22,076	19.6	57,931	68,407	(15.3)
Securities and Securitization Gains	11,379	537	N.M.	32,127	5,067	N.M.
Non-Interest Income	110,273	115,117	(4.2)	330,883	337,735	(2.0)
Non-Interest Expense	213,585	206,189	3.6	611,767	610,433	0.2
Special Charge	50,000	--	N.M.	50,000	--	N.M.
Provision for Income Taxes	17,010	50,233	(66.1)	100,454	145,928	(31.2)
NET INCOME	$ 50,530	$105,587	(52.1)%	$ 252,224	$ 307,134	(17.9)%
OPERATING EARNINGS (1)						
Net Income	$ 83,030	$105,587	(21.4)%	$ 284,724	$ 307,134	(7.3)%
Net Income per Common Share (2)						
Diluted	$0.33	$0.41	(19.5)%	$1.14	$1.20	(5.0)%
Diluted--Cash Basis (3)	$0.36	$0.44	(18.2)%	$1.24	$1.29	(3.9)%
Return On:						
Average Total Assets	1.15 %	1.45 %		1.32 %	1.43 %	
Average Shareholders' Equity	14.04 %	19.07 %		16.87 %	19.01 %	
PER COMMON SHARE AMOUNTS - REPORTED (2)						
Net Income per Common Share--Diluted	$0.20	$0.41	(51.2)%	$1.01	$1.20	(15.8)%
Cash Dividends Declared	$0.20	$0.18	11.1 %	$0.56	$0.50	12.0 %
Shareholders' Equity (period end)	$9.10	$8.54	6.6 %	$9.10	$8.54	6.6 %
AVERAGE COMMON SHARES - DILUTED (2)	252,033	255,216	(1.2)%	248,909	256,138	(2.8)%

</TABLE>
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KEY PERFORMANCE RATIOS

	THREE MONTHS ENDED SEPTEMBER 30,		NINE MONTHS ENDED SEPTEMBER 30,	
	2000	1999	2000	1999
<S>	<C>	<C>	<C>	<C>
Return On:				
Average Total Assets	0.70 %	1.45 %	1.17 %	1.43 %
Average Shareholders' Equity	8.55 %	19.07 %	14.94 %	19.01 %
Efficiency Ratio	58.38 %	51.02 %	55.71 %	51.36 %
Net Interest Margin	3.74 %	4.22 %	3.74 %	4.18 %
Average Equity/Average Assets	8.20 %	7.63 %	7.84 %	7.54 %

</TABLE>
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CONSOLIDATED STATEMENT OF CONDITION DATA

	THREE MONTHS ENDED SEPTEMBER 30,		CHANGE	NINE MONTHS ENDED SEPTEMBER 30,		CHANGE
	2000	1999	%	2000	1999	

%

<S>	<C>	<C>	<C>	<C>	<C>	<C>
Average Total Loans	$20,623,133	$20,263,344	1.8 %	$20,728,548	$19,945,422	3.9 %
Average Total Deposits	$19,782,512	$19,199,254	3.0	$19,749,348	$19,134,744	3.2
Average Total Assets	$28,697,506	$28,800,585	(0.4)	$28,742,341	$28,652,586	0.3
Average Shareholders' Equity	$ 2,351,914	$ 2,196,977	7.1	$ 2,254,590	$ 2,159,948	4.4

</TABLE>
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<CAPTION>

REGULATORY CAPITAL RATIOS (4) AND ASSET QUALITY

	AT SEPTEMBER 30,			AT SEPTEMBER 30,	
	2000	1999		2000	1999
<S>	<C>	<C>	<C>	<C>	<C>
Tier I Risk-Based Capital	7.19%	7.32%	Non-performing loans (NPLs)	$ 76,512	$ 78,250
			Total non-performing assets (NPAs)	$ 88,494	$ 93,322
Total Risk-Based Capital	10.62%	10.62%	Allowance for loan losses/total loans	1.45 %	1.48 %
			Allowance for loan losses/NPLs	385.15 %	377.78 %
Tier I Leverage	6.80%	6.58%	Allowance for loan losses and other real estate/NPAs	326.77 %	315.82 %

(1) Reported results, as adjusted, exclude the impact of the 3Q 2000 special charge, net of related taxes.
(2) Adjusted for the ten percent stock dividend distributed July 2000.
(3) Tangible or "Cash Basis" net income excludes amortization of goodwill and other intangibles, net of income taxes.
(4) Estimated.
N.M. - Not Meaningful.
</TABLE>

Exhibit 99.2

HUNTINGTON BANCSHARES INCORPORATED
Third Quarter Earnings Analysis
October 17, 2000

Laurie Counsel, Director of Investor Relations

- Good afternoon to our conference call participants. Thanks for taking the time to join us.

- Here today to discuss third quarter 2000 earnings are:
  Pete Geier, President and Chief Operating Officer, and
  Mike McMennamin, Chief Financial Officer and Treasurer

- This call is being recorded and will be available as a rebroadcast starting today at 5 p.m. through October 27 at 8 p.m. and is also available on the Internet for 90 days. Please call the Investor Relations department at 614-480-5676 for more information to access these replays. Please also call if you have not yet received the news release and presentation for today's call and we will ensure you receive the materials.

SLIDE 2

- Today's conference call and discussion, including related questions and answers, may contain forward-looking statements, including certain plans, expectations, goals, and projections, 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: changes in economic conditions; movements in interest rates; competitive pressures on product pricing and services; success and timing of business strategies; the successful integration of acquired businesses; the nature, extent, and timing of governmental actions and reforms; and extended disruption of vital infrastructure.

SLIDE 3

- Slide 3 shows the outline for our presentation today.

- Let me now introduce Huntington's President and Chief Operating Officer, Pete Geier, who will give us a brief overview of the quarter.

SLIDE 4

- Thanks, Laurie.. I will now review some of the key developments in the third quarter.
- Managed loans continue to be a good story, growing at an annualized rate of 9% from the second quarter and 10% versus third quarter 1999.

- As we indicated in our conference call on September 29, Huntington took a special charge to earnings of $32.5 million after-tax, or $.13 per share, to write-down residual values in our $3.0 billion auto lease portfolio.

- This charge covers 100% of the embedded losses in the entire portfolio based on today's used car market conditions. We have also taken two actions to further reduce residual value risk. Huntington no longer capitalizes the value of customer-added options in our leasing programs. Also, beginning in January of this year, we established a reserve for residual losses on all new leases in the amount equal to the cost of purchasing residual insurance from a third party.

- We are encouraged by the sales we have seen in our targeted deposit products, the Premier accounts, which now include checking, savings, money market and money manager relationship accounts, the latter of which was just added in August.

- Insurance revenue for the quarter was up 13% from a year ago, and we anticipate the recent acquisition of the J. Rolfe Davis Insurance Agency, based in Maitland, Florida, will contribute to the momentum of that business. J. Rolfe Davis has served the Orlando area for nearly 60 years and has grown to be the largest independent property and casualty agency in Orlando and the third largest in the state of Florida. The purchase is Huntington's first acquisition of a property and casualty insurance agency.

SLIDE 5

- As we indicated several weeks ago, earnings per share for the quarter were $.33, excluding the special charge, and $.30 per share excluding the $11.4 million of securities gains for the quarter. The ROA was 1.15% for the quarter and the Return on Equity was 14.04%

- I'd now like to introduce Mike McMennamin, who was recently named chief financial officer and treasurer for Huntington. Mike joined the Huntington in June of this year as president of Huntington Capital Corp. and brings to us more than 30 years of banking experience. Mike was executive vice president and Chief Financial Officer with Bank One Corporation from 1995 to 1998, where he directed all financial functions including finance, funds management, risk management, treasury, capital management and accounting. Most recently, he was executive vice president and chief financial officer of Citizens Financial Group. He will continue to have responsibility for Huntington Capital Corp and the asset liability committee in addition to his new role.

SLIDE 6

- Thanks, Pete. All the growth statistics that I'll review today exclude the current period's special charge and have been adjusted for the impact of the recent Empire Banc and J. Rolfe Davis Insurance Agency acquisitions, securitization activities, and the fourth quarter 1999 credit card sale.

- Managed loans totaled $22.0 billion in the third quarter, up 9% on an annualized basis from the second quarter and up 10% from the year earlier quarter.

- This growth was driven primarily by the $12.0 billion consumer portfolio, which increased 22% versus the prior quarter and 17% from the same quarter last year. Home equity and automobile loans each grew more than 20% during these periods.

- Commercial loans declined 8% on an annualized linked quarter basis but were up 4% compared with the same period a year ago. The reduction from second quarter was due in part to a seasonal drop in automobile floor plan financing. Excluding floor plan loans, the commercial total was down 3% versus the prior quarter.

- Total core deposits were relatively unchanged on both a linked-quarter and year over year basis. Customer demand for the new Premier deposit accounts continues to be very strong, with $2 billion in account balances at September 30 and an attractive average balance per account. Huntington further refined its deposit product set in the third quarter by adding free checking and introducing money manager relationship products.

SLIDE 7

- The net interest margin improved two basis points in the third quarter to 3.74%, following three consecutive quarters of decline. Net interest income totaled $235.9 million, an annualized increase from the second quarter of 7%. The higher revenue is indicative of solid loan growth and improved core funding.

- The company is currently positioned to benefit only modestly from a decline in interest rates. If rates declined 100 basis points over the next 12 months, net interest income would increase 0.7 percent. Conversely, if rates rise 100 basis points, net interest income would decline 0.9 percent.

SLIDE 8

- Non-interest income for the quarter totaled $110.3 million, excluding securities gains. The total declined 3% year over year, primarily due to a reduction in mortgage banking revenues in the prevailing higher interest rate environment. Excluding mortgage banking, non-interest income was up 3% with electronic banking and insurance income posting double-digit increases versus last year's third quarter.

SLIDE 9

- Non-interest expense increased 2% year over year, to $213.6 million. Higher facility and equipment costs related to the new operations center opened in the fall of 1999 and other expansion-related activities drove the increase. While Huntington expects to maintain the improved cost discipline that has developed in the past year, management is committed to accelerating top-line revenue growth, which will entail spending more money. In fact, Huntington has already begun to add key members to its management team and continues to make strategic investments in technology.

SLIDE 10

- Credit quality, as measured by non-performing assets, improved slightly but charge-offs increased during the quarter. Non-performing assets declined $6.6 million in the quarter to $88.5 million. The non-performing asset ratio of .44% continues the trend over the past four years in which Huntington's non-performing ratio has remained under .50%. Huntington believes its emphasis on in-market, secured lending makes the company less susceptible to large increases in non-performing assets. In particular, management has limited the company's participation in national loan syndications.

- At September 30, the allowance for loan losses remained at 1.45% of total loans, unchanged from the previous quarter and only slightly lower than 1.48% one year ago. Coverage of non-performing assets increased slightly to

327% versus 307% in the second quarter and 316% in the same period of 1999.

SLIDES 11 AND 12

- Net charge-offs on a managed basis for the quarter totaled 45 basis points of average loans, up from 30 basis points in the prior quarter. Consumer charge-offs increased from 46 basis points in the second quarter to 68 basis points in the recent three months. Commercial portfolio losses were 24 basis points in the third quarter, an increase from 15 basis points in the previous quarter. The overall loss experience in the quarter is within management's range of acceptable parameters given the portfolio mix. These increases from the second quarter should be viewed in the context of the unusually low absolute level of charge-offs reported in the second quarter.

EQUITY

- The average equity to asset ratio increased from 7.72% in the second quarter to 8.20% in the third quarter, indicative of a larger capital base coupled with a more efficient balance sheet following the auto loan securitization transactions and investment security sales. Huntington's regulatory capital ratios continue to exceed requirements for a "well-capitalized" institution.

I will now turn the call back to Pete for some closing thoughts.

SUMMARY

This has obviously been a challenging quarter. Let me just make a few comments here. First of all, today's earnings report is consistent with the guidance given September 29 announcement.

There are three items in today's report that bear further comment:

(1) Increase in charge-offs

(2) Managed loan growth

(3) Net Interest Margin stabilization

- Number one, while charge-offs, on a managed basis, increased from 30 basis points to 45 basis from the second quarter, we believe the absolute level is within acceptable risk management parameters given the composition of our portfolio. The increase was from a very low absolute level in the second quarter.

- I would also note that the growth in the portfolio in the last year has been in consumer loans, which in general have higher charge-offs than commercial loans.
- Number two, while we feel good about the 10% growth in managed loans during the last year, we realize we have some work to do in growing our commercial loan portfolio, while maintaining our stringent credit standards that have served us well in that business over a longer period of time.

- And number three, we also are encouraged by the stabilization in the net interest margin this quarter, after three quarters of decline. The margin has been negatively impacted by a number of events in the last year: the balance sheet restructuring, sale of the credit card portfolio, and the movement of our consumer deposits to the more expensive deposit product set initiated earlier this year. In the case of the new deposit product set, we are convinced this will create longer-term, deeper, and ultimately more profitable household relationships. While these actions have adversely impacted our margin this year, we are convinced they will reduce the earnings volatility going forward.

- This is a challenging time for Huntington. We believe we have developed the strategies necessary to position the company for long-term growth. The key to our success will be the implementation of these strategies.

- We provided guidance for fourth quarter and 2001 in our September 29th conference call, and we remain comfortable with those estimates.

- That concludes our presentation, and at this time, we would be happy to take any questions you might have.

Exhibit 99.3

HUNTINGTON BANCSHARES
INCORPORATED

[LOGO]

THIRD QUARTER 2000
EARNINGS REVIEW
OCTOBER 17, 2000

PRIVATE SECURITIES LITIGATION REFORM ACT OF 1995
FORWARD LOOKING STATEMENT DISCLOSURE

==

Today's conference call and discussion, including related questions and answers, may contain forward-looking statements, including certain plans, expectations, goals, and projections 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:

- Changes in economic conditions
- Movements in interest rates
- Competitive pressures on product pricing and services
- Success and timing of business strategies
- The successful integration of acquired businesses
- The nature, extent and timing of governmental actions and reforms
- Extended disruption of vital infrastructure

[LOGO]

THIRD QUARTER REVIEW OUTLINE [LOGO]

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PETER GEIER, PRESIDENT AND COO

MICHAEL MCMENNAMIN, CHIEF FINANCIAL OFFICER

- OVERVIEW AND FINANCIAL REVIEW
- Q & A

THIRD QUARTER OVERVIEW [LOGO]

==

- MANAGED LOAN GROWTH OF 9%
- AUTO LEASING CHARGE
- GROWTH IN TARGETED DEPOSIT PRODUCTS
- INSURANCE REVENUE UP 13%
  - J. ROLFE DAVIS INSURANCE AGENCY ACQUISITION

KEY PERFORMANCE INDICATORS* [LOGO]

	3Q00	3Q99
EPS	$ 0.33	$ 0.41
ROA	1.15%	1.45%
ROE	14.04%	19.07%

* EXCLUDES AUTO LEASE SPECIAL CHARGE IN 3Q00

MANAGED LOAN GROWTH* [LOGO]

AVERAGE BALANCE ($ BILLIONS)

		ANNUALIZED GROWTH	
	3Q00	2Q00	3Q99
COMMERCIAL	$ 6.5	(8)%	4%
REAL ESTATE	3.5	4	4
AUTO LOAN / LEASE	6.8	22	20
HOME EQUITY	2.0	22	24
DIRECT CONSUMER	3.2	18	9
TOTAL MANAGED LOANS	$22.0	9%	10%

* ADJUSTED FOR THE IMPACT OF CREDIT CARD SALE, SECURITIZATIONS IN 2Q AND 3Q 2000 AND EMPIRE ACQUISITION

NET INTEREST INCOME [LOGO]

($ IN MILLIONS)

KEY DRIVERS OF IMPROVEMENT	CHANGE VS. 2Q00
SECURITIZATIONS	$(4.5)

ACQUISITIONS	3.4
LOAN GROWTH	2.9
OTHER	1.2

CHANGE	$ 3.0
	=====

</TABLE>

NON-INTEREST INCOME [LOGO]

($ IN MILLIONS)

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<TABLE>
<CAPTION>

<S>	3Q00 <C>	YEAR OVER YEAR* <C>
SERVICE CHARGES	$ 39.7	(6)%
BROKERAGE/INSURANCE/TRUST	28.8	(1)
ELECTRONIC BANKING	11.2	15
MORTGAGE BANKING	9.4	(36)
OTHER	21.2	22
	------	---
TOTAL NON-INTEREST INCOME	$110.3	(3)%
	======	===

</TABLE>

* ADJUSTED FOR THE IMPACT OF CREDIT CARD SALE, SECURITIZATIONS IN 2Q AND 3Q 2000 AND EMPIRE AND JRD ACQUISITIONS

NON-INTEREST EXPENSE [LOGO]

($ IN MILLIONS)

==

<TABLE>
<CAPTION>

<S>	3Q00 <C>	YEAR OVER YEAR* <C>
PERSONNEL & RELATED COSTS	$109.5	3%
OCCUPANCY/EQUIPMENT	38.5	16
OUTSIDE SERVICES/SUPPLIES	20.4	5
AMORTIZATION OF INTANGIBLES	10.3	(1)
MARKETING	8.6	(6)

OTHER	26.3	(13)
TOTAL NON-INTEREST EXPENSE	$213.6	2%

</TABLE>

* ADJUSTED FOR THE IMPACT OF CREDIT CARD SALE, SECURITIZATIONS IN 2Q AND 3Q 2000 AND EMPIRE AND JRD ACQUISITIONS

Graph entitled "Credit Quality" indicates:

* coverage of non-performing assets moving from 316% in the third quarter of 1999, to 307% in the second quarter of 2000, to 327% in the third quarter of 2000, and

*decreasing non-performing asset ratio (percent of non-performing assets to total loans plus other real estate) decreasing from .47% in the third quarter of 1999, to .46% in the second quarter of 2000, to .44% in the third quarter of 2000.

NET CHARGE-OFFS SUMMARY [LOGO]

ON A MANAGED BASIS

<TABLE>
<CAPTION>

	3Q00	2Q00	3Q99
COMMERCIAL	0.24%	0.15%	0.18%
CONSUMER*	0.68	0.46	0.44
REAL ESTATE	0.07	0.03	0.09
TOTAL	0.45	0.30	0.30

</TABLE>

* RE-STATED FOR CREDIT CARD SALE

CONSUMER CHARGE-OFFS [LOGO]

ON A MANAGED BASIS

<TABLE>
<CAPTION>

<S>	3Q00	2Q00	3Q99
INDIRECT	1.09%	.68%	.68%
INSTALLMENT	.54	.46	.53
PCL	.33	.25	.24
VEHICLE LEASE	.80	.57	.36
RESIDENTIAL R/E	.05	.03	.09

</TABLE>

[LOGO]

==

[LOGO] HUNTINGTON

BANKING. INVESTMENTS. INSURANCE.