

HUNTINGTON BANCSHARES INCORPORATED

Date: January 19, 2001

By: /s/ Michael J. McMennamin

Michael J. McMennamin, Vice Chairman,
Chief Financial Officer and Treasurer

EXHIBIT INDEX

Exhibit No.		Description
Exhibit 99.1	*	News release of Huntington Bancshares Incorporated, January 18, 2001.
Exhibit 99.2	*	Presentation of January 18, 2001.
Exhibit 99.3	*	Presentation Materials, dated January 18, 2001.

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* Filed with this report.

FOR IMMEDIATE RELEASE
 SUBMITTED: JANUARY 18, 2001

FOR FURTHER INFORMATION, CONTACT:

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HUNTINGTON BANCSHARES ANNOUNCES 2000
 FOURTH QUARTER AND FULL YEAR EARNINGS

COLUMBUS, Ohio - Huntington Bancshares Incorporated (NASDAQ: HBAN; www.huntington.com) today reported fourth quarter earnings of \$76.2 million, or \$.30 per share, compared with earnings of \$107.3 million, or \$.42 per share a year ago (excluding the fourth quarter 1999 gain from the sale of its credit card portfolio and special charges). Return on average assets (ROA) was 1.06% and return on average equity (ROE) was 12.89% for the quarter versus 1.47% and 20.20% on an operating basis in the year-ago quarter.

Net income for the year ended December 31, 2000, totaled \$328.4 million, or \$1.32 per share, compared with \$422.1 million, or \$1.65 per share, in 1999. Excluding the impact of the third quarter \$32.5 million after-tax leasing charge and the two non-recurring items in the prior year, operating earnings were \$360.9 million, or \$1.45 per share, in 2000 and \$414.4 million, or \$1.62 per share, in 1999. On this basis, ROA and ROE were 1.26% and 15.84% versus 1.44% and 19.31% in the prior year.

"The past year was a difficult one for Huntington, particularly following the record earnings in 1999," said Frank Wobst, chairman and chief executive officer of Huntington Bancshares Incorporated. "The company's net interest margin was under significant pressure from rising market interest rates, a flat yield curve, and a fiercely competitive market for customer deposits. The higher interest rate environment also contributed to a softening in our mortgage banking business."

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For comparative purposes versus prior periods, all loan growth information in the following paragraph has been adjusted for the impact of the Empire Bank acquisition as well as securitization activities, asset sales, and the vehicle lease residual write-downs.

Total managed loans increased at an annualized rate of 11% on a linked quarter basis and 9% versus the fourth quarter of 1999. Growth in the consumer portfolio was particularly strong at 16% from the third quarter and 14% compared with the same period last year, with the largest increases in home equity lending and automobile financing. Commercial loans were up 6% on a linked quarter annualized basis and up 3% from a year ago.

Net interest income totaled \$233.1 million for the quarter, down slightly from \$235.9 million in the third quarter, reflecting a decline in the net interest margin from 3.74% to 3.70% and flat earning assets. Net interest income for the year was \$942.4 million, down from \$1,041.8 million in 1999, reflecting a decline in the net interest margin from 4.11% to 3.73%. The decline was caused by a 67 basis point increase in core deposit costs versus a 34 basis point increase in earning asset yields. Earning assets were flat in 2000, reflecting \$1.4 billion of loan securitization activity during the year.

Non-interest income for the quarter was \$130.5 million, up from \$121.7 million in the preceding three months. Excluding securities gains of \$.8 million in the fourth quarter and \$11.4 million in the third quarter, non-interest income increased \$19.4 million, reflecting income from securitizations and broad-based increases from other areas.

Non-interest expense totaled \$223.9 million in the fourth quarter, an increase of \$10.3 million from the previous three months, excluding the aforementioned auto leasing charge. There were three major components of the increase: a \$5.4 million increase in operational losses, a \$2.0 million seasonal increase in marketing expenses, and a \$2.1 million year-end increase in professional services costs. Increases in other operating expense categories were offset by reduced incentive compensation expenses.

Regarding credit quality, reported net charge-offs, as a percent of average loans, totaled .50% in the recent three months, versus .46% in the previous quarter. For the full year, net charge-offs were .40%, unchanged from 1999. Non-performing assets increased \$16.9 million from the third quarter to \$105.4 million, representing .51% of total loans and other real estate at

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year-end. At year-end, the allowance for loan losses was 1.45% of total loans, unchanged from the prior quarter and year.

Capital ratios remain healthy. The equity to assets ratio increased from 7.52% at the end of 1999 to 8.27% at the end of 2000. This improvement was driven by a more efficient balance sheet, reflecting loan securitizations and sales of lower-yielding investment securities during the year. Huntington's capital ratios continue to exceed regulatory requirements for a "well-capitalized" institution.

A conference call to discuss fourth quarter and full year results will be held today at 2:00 p.m. Eastern and will be available via a live Internet Webcast at www.streetfusion.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 as well as at www.huntington-ir.com. 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 more than 135 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

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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. All forward-looking statements included in this news release are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

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<TABLE>

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

CONSOLIDATED RESULTS OF OPERATIONS

<CAPTION>

CHANGE	THREE MONTHS ENDED DECEMBER 31,			TWELVE MONTHS ENDED DECEMBER 31,		
	2000	1999	CHANGE %	2000	1999	%
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Interest Income 4.1%	\$537,661	\$515,516	4.3%	\$2,108,505	\$2,026,002	
Interest Expense 18.5	304,595	262,854	15.9	1,166,073	984,240	
Net Interest Income (9.5)	233,066	252,662	(7.8)	942,432	1,041,762	
Provision for Loan Losses 2.3	32,548	20,040	62.4	90,479	88,447	
Non-Interest Income 1.0	129,704	114,338	13.4	456,458	452,073	
Securities Gains	845	7,905	N.M.	37,101	12,972	

N.M.					
Gains on Sales of Credit Cards	--	108,530	N.M.	--	108,530
N.M.					
Non-Interest Expense	223,850	204,895	9.3	835,617	815,328
2.5					
Special Charges	--	96,791	N.M.	50,000	96,791
(48.3)					
Provision for Income Taxes	30,995	46,769	(33.7)	131,449	192,697
(31.8)					
	-----	-----		-----	-----
NET INCOME	\$ 76,222	\$114,940	(33.7)%	\$ 328,446	\$ 422,074
(22.2)%					
	=====	=====		=====	=====
OPERATING EARNINGS (1)					

Net Income	\$ 76,222	\$107,310	(29.0)%	\$ 360,946	\$ 414,444
(12.9)%					
	=====	=====		=====	=====
Net Income per Common Share (2)					
Diluted	\$ 0.30	\$ 0.42	(28.6)%	\$ 1.45	\$ 1.62
(10.5)%					
Diluted--Cash Basis (3)	\$ 0.34	\$ 0.45	(24.4)%	\$ 1.57	\$ 1.74
(9.8)%					
Return On:					
Average Total Assets	1.06%	1.47%		1.26%	1.44%
Average Shareholders' Equity	12.89%	20.20%		15.84%	19.31%
PER COMMON SHARE AMOUNTS - REPORTED (2)					

Net Income per Common Share--Diluted	\$ 0.30	\$ 0.45	(33.3)%	\$ 1.32	\$ 1.65
(20.3)%					
Cash Dividends Declared	\$ 0.20	\$ 0.18	11.1%	\$ 0.76	\$ 0.68
11.8%					
Shareholders' Equity (period end)	\$ 9.43	\$ 8.67	8.8%	\$ 9.43	\$ 8.67
8.8%					
AVERAGE COMMON SHARES - DILUTED (2)	251,401	254,183	(1.1)%	249,570	255,647
(2.4)%					

<TABLE>

KEY PERFORMANCE RATIOS

<CAPTION>

	THREE MONTHS ENDED DECEMBER 31,		TWELVE MONTHS ENDED DECEMBER 31,	
	2000	1999	2000	1999
	<C>	<C>	<C>	<C>
Return On:				
Average Total Assets	1.06%	1.57%	1.14%	1.47%
Average Shareholders' Equity	12.89%	21.64%	14.41%	19.66%
Efficiency Ratio	58.48%	52.97%	56.19%	51.76%
Net Interest Margin	3.70%	3.94%	3.73%	4.11%
Average Equity/Average Assets	8.21%	7.27%	7.94%	7.47%

<TABLE>

CONSOLIDATED STATEMENT OF CONDITION DATA

<CAPTION>

CHANGE	THREE MONTHS ENDED DECEMBER 31,		CHANGE	TWELVE MONTHS ENDED DECEMBER 31,		%
	2000	1999		2000	1999	
	<C>	<C>	<C>	<C>	<C>	<C>
Average Total Loans	\$20,489,983	\$20,513,235	(0.1)%	\$20,668,581	\$20,088,542	
2.9%						
Average Total Deposits	\$19,511,274	\$19,422,791	0.5	\$19,689,504	\$19,207,347	
2.5						
Average Total Assets	\$28,654,483	\$28,997,211	(1.2)	\$28,720,508	\$28,739,450	
(0.1)						
Average Shareholders' Equity	\$ 2,352,612	\$ 2,107,526	11.6	\$ 2,279,230	\$ 2,146,735	

6.2
</TABLE>

<TABLE>

REGULATORY CAPITAL RATIOS (4) AND ASSET QUALITY

<CAPTION>

	AT DECEMBER 31,			AT DECEMBER 31,	
	2000	1999		2000	1999
Tier I Risk-Based Capital	7.20%	7.52%	Non-performing loans (NPLs)	\$93,984	\$83,070
Total Risk-Based Capital	10.46%	10.72%	Total non-performing assets (NPAs)	\$105,397	\$98,241
360.31%			Allowance for loan losses/total loans	1.45%	1.45%
Tier I Leverage	6.93%	6.72%	Allowance for loan losses/NPLs	316.95%	
299.85%			Allowance for loan losses and other real estate/NPAs	279.16%	

</TABLE>

(1) Reported results, as adjusted, exclude the impact of gains from sale of credit card portfolios and special charges, net of related taxes.

(2) Adjusted for stock splits and stock dividends, as applicable.

(3) Tangible or "Cash Basis" net income excludes amortization of goodwill and other intangibles, net of income taxes.

(4) Estimated.

N.M. - Not Meaningful

HUNTINGTON BANCSHARES INCORPORATED
Fourth Quarter 2000 Earnings Analysis
January 18, 2001

Laurie Counsel, Director of Investor Relations

- o Good afternoon to our conference call participants. Thanks for taking the time today to join us.
- o Here to discuss today's earlier management announcement as well as fourth quarter 2000 earnings are:

Frank Wobst, Chairman and Chief Executive Officer
Tom Hoaglin, Chief Executive Officer and President Elect, and
Mike McMennamin, Vice Chairman and Chief Financial Officer
- o This call is being recorded and will be available as a rebroadcast starting today at 5 p.m. through January 25th at 5 p.m. and is also available on the Internet for two weeks. Please call the Investor Relations department at 614-480-5676 for more information to access these recordings or if you have not yet received the news release and presentation for today's call.

SLIDE 2

- o 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. All forward-looking statements included in this conference call and discussion, including related questions and answers, are

based on information available at the time of the call. Huntington assumes no obligation to update any forward-looking statement.

SLIDE 3

- o Slide 3 shows the speakers for today's presentation
- o Let me now introduce Huntington's Chairman and Chief Executive Officer, Frank Wobst.

FRANK WOBST

- o Good afternoon, I am Frank Wobst, Chairman & Chief Executive Officer of Huntington Bancshares Incorporated. In a couple of minutes, Mike McMennamin is going to walk you through the fourth quarter financials. First, however, I will share with you today what we think is a very exciting development at Huntington.
- o Yesterday, Tom Hoaglin was elected as President & Chief Executive Officer of both Huntington Bancshares Incorporated and The Huntington National Bank. Tom also was elected to both Boards. Tom has accepted these positions effective February 15, 2001.
- o When Tom assumes his new duties in February, I will continue as Chairman of the Board of Huntington Bancshares Incorporated and The Huntington National Bank. Pete Geier, who previously was President and Chief Operating Officer and a member of both Boards, will remain with the Huntington until the end of February to assist us in the transition and will then leave the Huntington to pursue other opportunities.
- o Tom has 27 years of banking experience. He started his career with Bank One as a banking officer in Columbus in 1973 and was responsible for a number of staff and line functions at that company, including president and chief operating officer of Bank One Texas; and, chairman and chief executive officer of Bank One Ohio Corporation which included affiliated banks in Ohio, West Virginia, and Michigan. Tom served as chairman of Project One, transforming Bank One into a standardized consolidated environment and was a co-leader of the implementation team for the First Chicago and Banc One Corporation merger. He served as chairman and chief executive officer of Bank One Services Corporation as well as executive vice president, Private Banking, for Banc One Corporation in Chicago. Tom left Banc One Corporation in 1999 and became vice chairman of AmSouth Bancorporation, Birmingham, Alabama in February 2000.
- o We are delighted Tom has decided to join the Huntington. He brings us a wealth of experience and is already familiar with our markets, products and

many of our customers. We are looking forward to his leadership.

- o Tom, with that introduction, we would like to have you make a few comments regarding your background and observations about the Huntington.

TOM HOAGLIN

- o Thanks very much. It is wonderful to have this opportunity and it is nice to be with all of you today. I am sure that I have met some of you in prior days from Bank One and AmSouth; others I'll be meeting for the first time.
- o I would like to say a further word about my background. I do think that both Bank One and AmSouth have prepared me well for this challenge. As Frank indicated, I went to AmSouth in February of this past year. You would know that AmSouth is a similar institution to Huntington in the sense of dealing with the same kind of issues and challenges, just a different geography. I would like to say a word about why I left AmSouth. My tenure there was only a bit more than six months. Let me just say that I have a very high regard for Dowd Ritter and his management team there. I enjoyed my experience there, but Dowd and I simply agreed the fit was not as we had originally envisioned or hoped, and that's the circumstance under which I left last summer.
- o Obviously I haven't started yet but you can expect that I will begin immediately to review thoroughly and intensively our business plans, strategies, geographic coverage, financials, and the leadership team to make sure that I know where we

stand and that we have the right plans in place and the right team to implement them. I think that Mike McMennamin can attest to my style of focusing intensely on the financials and I expect to bring that orientation to the Huntington.

- o I have no doubt that we will make some changes. It is premature, as you can appreciate, to specify what they will be. I can say, however, that I have been impressed with some of the leadership team I have met and the energy they are bringing to the task of improving our performance. I have met with many of the team members a couple of times already and suffice to say that I am fully aware and fully understand that we must focus on revenue growth first and foremost and also on controlling noninterest expenses and maintaining strong credit quality. I am looking forward to getting started.

FRANK WOBST

- o Thanks Tom. We are delighted to have you here and look forward to working with you.
- o Now let me turn the program over to Mike McMennamin, our Vice Chairman and Chief Financial Officer, who is going to talk about the fourth quarter and 2000 full year financial results. Mike...

MIKE MCMENNAMIN

Thanks, Frank.

- o As you recall, we previously provided earnings guidance for the 4th quarter of .31 - .33 per share.
- o Our earnings for the quarter came in @ 30 cents per share, one penny below the low end of this range. The primary reasons for the shortfall were:
 1. The net interest margin, which had expanded by 2 bp in the third quarter declined from 3.74% to 3.70% in the 4th Q. We had expected the margin to be flat.
 2. Stronger loan growth during the quarter than had been forecasted resulted in higher loan loss provision expense.
 3. Non-interest expense increased \$10.3 million for the quarter, a larger increase than had been forecasted and included unusually high operational losses, seasonally high marketing expenses and higher than expected year-end professional services costs.
 4. Higher securitization income during the quarter, resulting from the decline in short term interest rates, partially offset the above variances.
- o The sum of these factors reduced earnings per share by 2 cents for the quarter.

SLIDE 4

- o Significant drivers of performance versus the third quarter were:
 1. 11% loan growth
 2. 4% retail deposit growth

3. 4 bp decline in net interest margin
4. 4 bp increase in reported charge-offs
5. \$10.3MM increase in non-interest expenses

SLIDE 5

- o As I mentioned, earnings per share were 30 for the quarter, vs. 33 in the third quarter, which included 3 cents of security gains.
- o The tangible equity to assets ratio increased during the quarter to 5.87%, reflecting a more efficient balance sheet, following the sale of lower-yielding investment securities and additional loans securitized during the quarter. Significant progress has been made in the last two years in strengthening the company's capital structure. The tangible equity to assets ratio has improved from 5.15% in December 1998, following the acquisition of the Barnett branches in Florida, to the current level of 5.87%.

SLIDE 6

- o The following managed loan growth information has been adjusted for the impact of acquisitions, securitization activity and asset sales.
- o Managed loan growth continues to be a good story, with growth accelerating slightly during the quarter to an 11% growth rate vs. 7% in the 3rd quarter.
- o Commercial loan activity picked up during the quarter, growing at a 6% rate vs. an 8% decline in the 3rd quarter. Recent growth in this area has been split evenly between growth with existing and new customers.
- o Commercial real estate volumes also were stronger in the 4th quarter, growing at a 7% rate vs. a 2% rate in the previous quarter. Our activity here continues to be with leading developers within our footprint. We have recently put real estate lending teams in Florida, Michigan, and Indiana - which is starting to drive incremental business.
- o Home equity loans continued to exhibit a strong growth pattern, growing at a 24% rate for the 3rd and 4th quarters and also vs. the year ago quarter. We do expect to see lower growth rates in 2001, reflecting the expectations of strong demand for 1st mortgage refinancing.
- o Indirect auto lending and lease activity slowed to a 17% growth rate from 19% in the 3rd quarter, reflecting both seasonal patterns and a significant slowdown in auto sales late in the quarter. Based on current industry projections and our recent loan application volume, we expect the slower growth to continue in the 1st quarter.

SLIDE 7

- o Earnings for the quarter totaled \$76.2 million, vs. \$83 million in the 3rd quarter.
- o Net interest income declined \$2.8 million to \$233.1 million for the quarter. The net interest margin declined 4 bps to 3.70% while earning assets were flat. The margin decline resulted from two factors: (1) a reduction in demand deposits for the quarter; and (2) customer movement of lower cost deposits to the new retail deposit products.
- o Interest rates have declined sharply over the last three months, with intermediate rates down over 100 bp from October. We have been and are currently positioned to benefit from declining rates. A 100 bp gradual decline in interest rates over the next year from mid-December interest rate levels would benefit net interest income by 1.3%. Since mid-December, rates have already declined 25 - 50 bp. Our interest rate risk position is basically unchanged from +1.4% at the end of the 3rd quarter.
- o As you may recall, the primary reason we developed the new retail deposit products in the second quarter of 2000 was because we did not have a competitive offering for customers. The new products were developed to provide a better value proposition to the customer while still providing an attractive return to Huntington. While this internal disintermediation of retail deposits continues to negatively impact the net interest margin, we are encouraged by the reduced volume of deposits being impacted by this activity. In addition, recent declines in market interest rates will reduce the impact of further disintermediation.
- o Total retail deposits increased during the 4th quarter at an annual 4% rate, the best quarter of the year. To put that growth in perspective, the increase from the 4th quarter of last year was only 1.3%. Huntington and the banking industry have been struggling to increase retail deposits in the face of intense market competition from banks and other financial

service institutions.

- o One of the challenges in growing retail deposits is stemming the attrition rate of existing customers. The monthly attrition rate nationally for households is estimated to be approximately 1% per month. Huntington's attrition rate was running in excess of 1% per month in 1999 and through the 1st quarter of last year. In the last six months of the year, that attrition rate has improved, averaging .56% per month. While better management of customer and household attrition is only one element of a successful deposit growth strategy, we are encouraged by the recent trend.
- o Loan loss provision expense increased \$6.1 million for the quarter, of which \$4.4 million is related to loan growth. The remaining \$1.7 million resulted from higher charge-offs of 50 bp vs. 46 bp in the prior quarter. Though higher than earlier periods, charge-offs were in line with management's expectations.

SLIDE 8

- o Non-interest income, excluding security gains, increased \$19.4 million from the prior quarter. Income from securitization activity (included in Other Non-Interest Income) was \$9.4 million higher, reflecting (1) the increased capitalized value of the excess spread resulting from the decline in short-term interest rates and (2) higher servicing income from the larger volume of securitized loans.
- o The increase in Brokerage and insurance income was entirely related to the acquisition of the J. Rolfe Davis property & casualty insurance agency in Florida in September. Reflecting the volatility of the financial markets in the fourth quarter, sales of mutual funds and annuities declined 8% from the prior quarter.
- o Service charge revenue on deposit accounts declined \$0.5 million in the quarter, reflecting lower demand deposit volumes.
- o The growth in trust income resulted from price increases implemented in the investment management business.

SLIDE 9

- o Non-interest expense increased \$10.3 million from the prior quarter. Personnel costs declined \$3.6 million as a result of year-end adjustments to incentive accruals.
- o The \$2.0 million increase in marketing expense was primarily seasonal in nature as the more significant advertising campaigns were in the latter part of the year. Professional service costs were also up in large part due to timing.
- o Operational losses were unusually high during the quarter, increasing \$5.4 million. The losses were primarily related to a cleanup of account reconciliations.
- o The magnitude of the recent quarter's increase in expenses is unacceptable to management and we do not expect this growth rate to continue.

SLIDE 10

- o Turning to credit quality.
- o Non-performing assets increased 19% during the quarter to \$105 million, representing .51% of loans and other real estate owned versus .44% at the end of the third quarter.
- o This chart compares our NPA performance with a group of peer banks we track our results against. The banks in the peer group are AmSouth, BBT, Comerica, Fifth Third, Firststar, Key Corp., National City, Old Kent, Regions, and US Bancorp. Our numbers track very well versus this group of banks through the 3rd quarter, with our 3rd quarter NPA ratio at .44% vs. the group at .61%. We expect further increases in NPA over the first half of 2001 as the softening economic picture unfolds and takes its toll on our corporate customers. We feel we will weather this storm at least as well as if not better than the industry, however.

SLIDE 11

- o Charge-offs on total reported loans increased from .46% to .50% during the quarter. This chart compares our charge-offs with those of the same peer group. It also highlights Huntington's comparatively low charge-offs from the 4th quarter of 1999 through the 2nd quarter of 2000.

SLIDE 12

- o This slide breaks out our total reported loan charge-off number. Though commercial losses did increase 5 bps, they remain at very modest levels from a historical perspective. Consumer losses increased 7 bp to 79 bp, detail of which will be provided on the next chart. Commercial real estate losses were almost non-existent.

SLIDE 13

- o Charge-offs increased during the quarter on all consumer loan products, with the exception of home equity credit lines. Charge-offs in the on-books indirect auto portfolio increased from 1.33% to 1.46% during the quarter. On the total managed portfolio, i.e., including the \$1.4 billion of securitized auto loans, losses increased from 1.09% to 1.23%. A significant portion of the higher charge-offs we are experiencing are from the loans originated during the 4th quarter of 1999 and the 1st quarter of 2000. Loss rates on more recent vintages are more in line with historical norms.
- o This concludes our comments on the 4th quarter.

GUIDANCE FOR 1ST Q 2001

- o At this time, our estimate of earnings per share for the first quarter of 2001 is 26 - 28 cents, based on our current assumptions for the key earnings drivers.
- o We are withdrawing the earnings guidance for 2001 that was provided in September last year and confirmed during our 3rd quarter conference call on October 17. That guidance that was provided included estimates based on the information available to us at that time.
- o Subsequently, a number of changes have occurred, both in the economy and banking system, in general, and at Huntington, specifically. Clearly the most significant change is yesterday's election of Tom Hoaglin as President and Chief Executive Officer.
- o As Tom indicated, he will be devoting his early weeks at the Huntington to reviewing business strategies, plans, and budgets as he familiarizes himself with the organization. We think it is imperative that Tom has sufficient time to develop perspective and provide his input on the future strategic direction of the Huntington before we release further earnings guidance.
- o As such, we will provide earnings guidance when we release first quarter earnings results in April.

Thank you.

Frank, Tom, or I would be happy to take any questions now.

HUNTINGTON BANCSHARES INCORPORATED

[LOGO]

FOURTH QUARTER 2000
EARNINGS REVIEW
JANUARY 18, 2001

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]

ALL FORWARD-LOOKING STATEMENTS INCLUDED IN THIS CONFERENCE CALL AND DISCUSSION, INCLUDED RELATED QUESTIONS AND ANSWERS, ARE BASED ON INFORMATION AVAILABLE AT THE TIME OF THE CALL. HUNTINGTON ASSUMES NO OBLIGATION TO UPDATE ANY FORWARD-LOOKING STATEMENT.

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TODAY'S SPEAKERS

FRANK WOBST
CHAIRMAN AND CHIEF EXECUTIVE OFFICER
TOM HOAGLIN
CHIEF EXECUTIVE OFFICER AND PRESIDENT ELECT
MICHAEL MCMENNAMIN
VICE CHAIRMAN AND CHIEF FINANCIAL OFFICER

3

FOURTH QUARTER OVERVIEW

-
- - 11% LOAN GROWTH
 - - 4% RETAIL DEPOSIT GROWTH
 - - NIM 3.74% (yield) 3.70%
 - - CHARGEOFFS 46 b.p. (yield) 50 b.p.
 - - NIE + \$10.3MM

4

KEY PERFORMANCE INDICATORS

	4Q00 ----	3Q00* -----
EPS	\$ 0.30	\$ 0.33
ROA	1.06%	1.15%
ROE	12.89%	14.04%
NIM %	3.70%	3.74%
EFFICIENCY RATIO	58.48%	58.38%
TANGIBLE EQUITY/ASSETS	5.87%	5.73%

*EXCLUDES SPECIAL CHARGE

5

MANAGED LOAN GROWTH
AVERAGE BALANCE (\$ BILLIONS)

ANNUALIZED GROWTH

FROM

	4Q00	3Q00	4Q99
	----	----	----
COMMERCIAL	\$ 6.5	6%	3%
COMMERCIAL REAL ESTATE	3.5	7	4
AUTO LOAN / LEASE	7.0	17	14
CONSUMER	3.9	18	15
RESIDENTIAL REAL ESTATE	.9	10	9

TOTAL MANAGED LOANS	\$21.8	11%	9%
	=====		

6

INCOME STATEMENT
(\$ IN MILLIONS)

	4Q00	3Q00*
	----	----
NET INTEREST INCOME	\$233.1	\$235.9
PROVISION	32.5	26.4
NON-INTEREST INCOME	129.7	110.3
SECURITY GAINS	0.8	11.3
NON-INTEREST EXPENSE	223.9	213.6
	----	----
PRE-TAX INCOME	\$107.2	\$117.5
	----	----
NET INCOME	\$ 76.2	\$ 83.0
	=====	=====

*EXCLUDES SPECIAL CHARGE

7

NON-INTEREST INCOME
(\$ IN MILLIONS)

	4Q00	BETTER OR (WORSE) ----- VS. 3Q00 -----

SERVICE CHARGES	\$ 39.2	\$ (0.5)
BROKERAGE/INSURANCE	17.1	1.5
TRUST INCOME	14.4	1.2
ELECTRONIC BANKING	11.5	0.3
MORTGAGE BANKING	12.0	2.6
OTHER	35.5	14.3
	----	----
TOTAL NON-INTEREST INCOME	\$129.7	\$ 19.4
	=====	=====

8

NON-INTEREST EXPENSE
(\$ IN MILLIONS)

	4Q00	BETTER OR (WORSE) ----- VS. 3Q00 -----

PERSONNEL & RELATED COSTS	\$105.8	\$ 3.6
OCCUPANCY/EQUIPMENT	39.4	(0.9)
OUTSIDE SERVICES/SUPPLIES	21.4	(1.0)
AMORTIZATION OF INTANGIBLES	10.5	(0.2)
MARKETING	10.6	(2.0)
OTHER	36.2	(9.8)
	----	----
TOTAL NON-INTEREST EXPENSE	\$223.9	\$ (10.3)
	=====	=====

9

NPA's/TOTAL LOANS + OREO

<TABLE>
<CAPTION>

	1Q99	2Q99	3Q99	4Q99	1Q00	2Q00	3Q00	4Q00
	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
HUNTINGTON	0.48	0.46	0.47	0.47	0.45	0.46	0.44	0.51
PEER AVERAGE	0.55	0.52	0.54	0.55	0.55	0.59	0.61	

</TABLE>

10

NCO/AVERAGE LOANS

<TABLE>
<CAPTION>

	1Q99	2Q99	3Q99	4Q99	1Q00	2Q00	3Q00	4Q00
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
HUNTINGTON	0.51	0.38	0.39	0.32	0.35	0.3	0.46	0.5
PEER AVERAGE	0.4	0.4	0.39	0.47	0.42	0.37	0.45	

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NET CHARGE-OFFS SUMMARY

	4Q00	3Q00	4Q99
COMMERCIAL	0.29%	0.24%	0.10%
CONSUMER	0.79	0.72	0.52
COMMERCIAL R/E	0.01	0.07	0.07
TOTAL	0.50	0.46	0.32

12

CONSUMER CHARGE-OFFS

	4Q00	3Q00	4Q99
INDIRECT	1.46%	1.33%	.93%
VEHICLE LEASE	.87	.80	.46
INSTALLMENT	.62	.54	.49
HOME EQUITY LINES	.28	.33	.17
RESIDENTIAL R/E	.15	.05	.09

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[LOGO] HUNTINGTON

BANKING. INVESTMENTS. INSURANCE.

14

<TABLE>

HUNTINGTON BANCSHARES INCORPORATED
CONSOLIDATED COMPARATIVE SUMMARY
(IN THOUSANDS, EXCEPT PER SHARE AMOUNTS)

CONSOLIDATED RESULTS OF OPERATIONS

<CAPTION>

CHANGE	THREE MONTHS ENDED DECEMBER 31,		CHANGE %	TWELVE MONTHS ENDED DECEMBER 31,		%
	2000	1999		2000	1999	
<S>	<C>	<C>	<C>	<C>	<C>	
Interest Income	\$ 537,661	\$ 515,516	4.3%	\$2,108,505	\$2,026,002	4.1
Interest Expense	304,595	262,854	15.9	1,166,073	984,240	
Net Interest Income	233,066	252,662	(7.8)	942,432	1,041,762	
Provision for Loan Losses	32,548	20,040	62.4	90,479	88,447	

2.3	Non-Interest Income	129,704	114,338	13.4	456,458	452,073
1.0	Securities Gains	845	7,905	N.M.	37,101	12,972
N.M.	Gains on Sales of Credit Cards	--	108,530	N.M.	--	108,530
N.M.	Non-Interest Expense	223,850	204,895	9.3	835,617	815,328
2.5	Special Charges	--	96,791	N.M.	50,000	96,791
(48.3)	Provision for Income Taxes	30,995	46,769	(33.7)	131,449	192,697
(31.8)						
	NET INCOME	\$ 76,222	\$ 114,940	(33.7)	\$ 328,446	\$ 422,074
(22.2)%						

OPERATING EARNINGS (1)

	Net Income	\$ 76,222	\$ 107,310	(29.0)	\$ 360,946	\$ 414,444
(12.9)%						
	Net Income per Common Share (2)					
	Diluted	\$ 0.30	\$ 0.42	(28.6)	\$ 1.45	\$ 1.62
(10.5)%						
	Diluted--Cash Basis (3)	\$ 0.34	\$ 0.45	(24.4)	\$ 1.57	\$ 1.74
(9.8)%						
	Return On:					
	Average Total Assets	1.06%	1.47%		1.26%	1.44%
	Average Shareholders' Equity	12.89%	20.20%		15.84%	19.31%

PER COMMON SHARE AMOUNTS - REPORTED (2)

	Net Income per Common Share--Diluted	\$ 0.30	\$ 0.45	(33.3)	\$ 1.32	\$ 1.65
(20.3)%						
	Cash Dividends Declared	\$ 0.20	\$ 0.18	11.1%	\$ 0.76	\$ 0.68
11.8%						
	Shareholders' Equity (period end)	\$ 9.43	\$ 8.67	8.8%	\$ 9.43	\$ 8.67
8.8%						
	AVERAGE COMMON SHARES - DILUTED (2)	251,401	254,183	(1.1)	249,570	255,647
(2.4)%						

<TABLE>

KEY PERFORMANCE RATIOS

<CAPTION>

	THREE MONTHS ENDED DECEMBER 31,		TWELVE MONTHS ENDED DECEMBER 31,	
	2000	1999	2000	1999
Return On:	<C>	<C>	<C>	<C>
Average Total Assets	1.06%	1.57%	1.14%	1.47%
Average Shareholders' Equity	12.89%	21.64%	14.41%	19.66%
Efficiency Ratio	58.48%	52.97%	56.19%	51.76%
Net Interest Margin	3.70%	3.94%	3.73%	4.11%
Average Equity/Average Assets	8.21%	7.27%	7.94%	7.47%

<TABLE>

CONSOLIDATED STATEMENT OF CONDITION DATA

<CAPTION>

	THREE MONTHS ENDED DECEMBER 31,			TWELVE MONTHS ENDED DECEMBER 31,		
	2000	1999	CHANGE %	2000	1999	CHANGE %
Average Total Loans	\$20,489,983	\$20,513,235	(0.1)%	\$20,668,581	\$20,088,542	2.9%

Average Total Deposits	\$19,511,274	\$19,422,791	0.5	\$19,689,504	\$19,207,347	2.5
Average Total Assets	\$28,654,483	\$28,997,211	(1.2)	\$28,720,508	\$28,739,450	(0.1)
Average Shareholders' Equity	\$ 2,352,612	\$ 2,107,526	11.6	\$ 2,279,230	\$ 2,146,735	6.2

<TABLE>

REGULATORY CAPITAL RATIOS (4) AND ASSET QUALITY

<CAPTION>

	AT DECEMBER 31,			AT DECEMBER	
31,	-----			-----	
	2000	1999		2000	
1999	-----	-----		-----	---
<S>	<C>	<C>	<C>	<C>	<C>
Tier I Risk-Based Capital	7.20%	7.52%	Non-performing loans (NPLs)	\$ 93,984	
\$83,070			Total non-performing assets (NPAs)	\$105,397	
\$98,241			Allowance for loan losses/total loans	1.45%	
Total Risk-Based Capital	10.46%	10.72%	Allowance for loan losses/NPLs	316.95%	
1.45%			Allowance for loan losses and other		
360.31%			real estate/NPAs	279.16%	
Tier I Leverage	6.93%	6.72%			
299.85%					

</TABLE>

- Reported results, as adjusted, exclude the impact of gains from sale of credit card portfolios and special charges, net of related taxes.
- Adjusted for stock splits and stock dividends, as applicable.
- Tangible or "Cash Basis" net income excludes amortization of goodwill and other intangibles, net of income taxes. N.M. - Not Meaningful
- Estimated.

HUNTINGTON BANCSHARES INCORPORATED
QUARTERLY FINANCIAL REVIEW
DECEMBER, 2000

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HUNTINGTON BANCSHARES INCORPORATED

CONSOLIDATED FINANCIAL HIGHLIGHTS

(IN THOUSANDS, EXCEPT PER SHARE AMOUNTS)

<TABLE> <CAPTION>			
THREE MONTHS ENDED DECEMBER 31,	2000	1999	% CHANGE

<S>	<C>	<C>	<C>
NET INCOME (1)	\$ 76,222	\$ 107,310	(29.0) %
PER COMMON SHARE AMOUNTS (2)			
Net income -- Diluted	\$ 0.30	\$ 0.42	(28.6)
Cash dividends declared	\$ 0.20	\$ 0.18	11.1
AVERAGE COMMON SHARES OUTSTANDING--DILUTED (2)	251,401	254,183	(1.1)
KEY RATIOS			
Return on:			
Average total assets	1.06%	1.47%	(27.9)
Average shareholders' equity	12.89%	20.20%	(36.2)
Efficiency ratio	58.48%	52.97%	10.4
Average equity/average assets	8.21%	7.27%	12.9
Net interest margin	3.70%	3.94%	(6.1)
TANGIBLE OR "CASH BASIS" RESULTS (3)			
Net income per share -- Diluted (2)	\$ 0.34	\$ 0.45	(24.4)
Return on:			
Average total assets	1.21%	1.61%	(24.8)
Average shareholders' equity	21.14%	31.59%	(33.1) %
TWELVE MONTHS ENDED DECEMBER 31,			

NET INCOME (1)	\$ 360,946	\$ 414,444	(12.9) %
PER COMMON SHARE AMOUNTS (2)			
Net income -- Diluted	\$ 1.45	\$ 1.62	(10.5)
Cash dividends declared	\$ 0.76	\$ 0.68	11.8
AVERAGE COMMON SHARES OUTSTANDING--DILUTED (2)	249,570	255,647	(2.4)
KEY RATIOS			
Return on:			
Average total assets	1.26%	1.44%	(12.5)
Average shareholders' equity	15.84%	19.31%	(18.0)
Efficiency ratio	56.19%	51.76%	8.6
Average equity/average assets	7.94%	7.47%	6.3
Net interest margin	3.73%	4.11%	(9.2)
TANGIBLE OR "CASH BASIS" RESULTS (3)			
Net income per share -- Diluted (2)	\$ 1.57	\$ 1.74	(9.8)
Return on:			
Average total assets	1.40%	1.58%	(11.4)
Average shareholders' equity	24.97%	30.30%	(17.6) %

- (1) Presented on an "operating" basis (excludes gains from sale of credit card portfolios and special charges, net of related taxes).
- (2) Adjusted for stock splits and stock dividends, as applicable.
- (3) Tangible or "Cash Basis" net income excludes amortization of goodwill and other intangibles, net of taxes. Related asset amounts are also excluded from total assets and shareholders' equity.

HUNTINGTON BANCSHARES INCORPORATED
 CONSOLIDATED BALANCE SHEETS

(IN THOUSANDS OF DOLLARS)

<TABLE>
 <CAPTION>

DECEMBER 31,
 2000

DECEMBER 31,
 1999

<u><S></u>	<u><C></u>	<u><C></u>
ASSETS		
Cash and due from banks	\$ 1,322,700	\$ 1,208,004
Interest bearing deposits in banks	4,970	6,558
Trading account securities	4,723	7,975
Federal funds sold and securities purchased under resale agreements	133,183	20,877
Mortgages held for sale	155,104	141,723
Securities available for sale - at fair value	4,090,525	4,870,203
Investment securities - fair value \$16,414 and \$18,662, respectively	16,336	18,765
Total loans (1)	20,610,191	20,668,437
Less allowance for loan losses	297,880	299,309
Net loans	----- 20,312,311	----- 20,369,128
Bank owned life insurance	804,941	765,399
Premises and equipment	454,844	438,871
Customers' acceptance liability	17,366	17,167
Accrued income and other assets	1,282,374	1,172,283
	-----	-----
TOTAL ASSETS	\$ 28,599,377	\$ 29,036,953
	=====	=====
LIABILITIES AND SHAREHOLDERS' EQUITY		
Total deposits (1)	\$ 19,777,245	\$ 19,792,603
Short-term borrowings	1,987,759	2,121,989
Bank acceptances outstanding	17,366	17,167
Medium-term notes	2,467,150	3,254,150
Subordinated notes and other long-term debt	870,976	697,677
Company obligated mandatorily redeemable preferred capital securities of subsidiary trusts holding solely the junior subordinated debentures of the parent company	300,000	300,000
Accrued expenses and other liabilities	812,834	671,011
	-----	-----
Total Liabilities	26,233,330	26,854,597
	-----	-----
Shareholders' equity		
Preferred stock - authorized 6,617,808 shares; none issued or outstanding	--	--
Common stock - without par value; authorized 500,000,000 shares; issued 257,866,255 and 233,844,820 shares, respectively; outstanding 250,859,470 and 228,888,221 shares, respectively	2,493,645	2,284,956
Less 7,006,765 and 4,956,599 treasury shares, respectively	(129,432)	(137,268)
Accumulated other comprehensive income	(24,520)	(94,093)
Retained earnings	26,354	128,761
	-----	-----
Total Shareholders' Equity	2,366,047	2,182,356
	-----	-----
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$ 28,599,377	\$ 29,036,953
	=====	=====

</TABLE>

(1) See page 4 for detail of total loans and total deposits.

P.3

HUNTINGTON BANCSHARES INCORPORATED
CONSOLIDATED STATEMENTS OF INCOME

(IN THOUSANDS OF DOLLARS, EXCEPT PER SHARE AMOUNTS)

<TABLE>
<CAPTION>

	TWELVE MONTHS ENDED DECEMBER 31,		
---	2000	1999	1998
---	-----	-----	-----
<u><S></u>	<u><C></u>	<u><C></u>	<u><C></u>
Interest and fee income			
Loans	\$ 1,808,254	\$ 1,693,379	\$
1,641,081			
Securities	284,719	314,061	
323,595			
Other	15,532	18,562	

34,688			

	TOTAL INTEREST INCOME	2,108,505	2,026,002
1,999,364			

Interest expense			
Deposits	782,076	639,605	
672,433			
Short-term borrowings	113,134	114,289	
97,656			
Medium-term notes	189,311	170,061	
164,590			
Subordinated notes and other long-term debt ..	81,552	60,285	
43,592			

	TOTAL INTEREST EXPENSE	1,166,073	984,240
978,271			

	NET INTEREST INCOME	942,432	1,041,762
1,021,093			
Provision for loan losses	90,479	88,447	
105,242			

	NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	851,953	953,315
915,851			

Total non-interest income (1)	493,559	573,575	
438,200			
Total non-interest expense (1)	885,617	912,119	913,929

	INCOME BEFORE INCOME TAXES	459,895	614,771
440,122			
Provision for income taxes	131,449	192,697	
138,354			

	NET INCOME	\$ 328,446	\$ 422,074
301,768			\$
=====			
PER COMMON SHARE (2)			
Net income			
Basic	\$ 1.32	\$ 1.66	\$
1.18			
Diluted	\$ 1.32	\$ 1.65	\$
1.17			
Cash dividends declared	\$ 0.76	\$ 0.68	\$
0.62			
AVERAGE COMMON SHARES (2)			
Basic	248,708,965	253,559,501	
255,825,970			
Diluted	249,570,098	255,646,520	
258,279,601			

</TABLE>

(1) See page 5 for detail of non-interest income and non-interest expense.

(2) Adjusted for stock splits and stock dividends, as applicable.

LOAN PORTFOLIO COMPOSITION

<TABLE>
<CAPTION>

	DECEMBER 31, 2000	DECEMBER 31, 1999
<S>	<C>	<C>
Commercial (unearned income \$1,538 and \$2,550)	\$ 6,633,985	\$ 6,300,414
Real Estate		
Construction	1,318,899	1,236,776
Commercial	2,253,477	2,151,673
Consumer		
Loans (unearned income \$4,150 and \$5,974)	6,388,036	6,793,295
Leases (unearned income \$515,445 and \$410,239)	3,069,210	2,741,735
Residential Mortgage	946,584	1,444,544
	-----	-----
TOTAL LOANS	\$20,610,191	\$20,668,437
	=====	=====

</TABLE>

DEPOSIT COMPOSITION

<TABLE>
<CAPTION>

	DECEMBER 31, 2000	DECEMBER 31, 1999
<S>	<C>	<C>
Demand deposits		
Non-interest bearing	\$ 3,480,876	\$ 3,418,100
Interest bearing	4,645,127	4,046,472
Savings deposits	3,527,796	3,793,423
Certificates of deposit		
Less than \$100,000	5,938,486	5,547,266
\$100,000 or more	1,520,547	1,591,092
	-----	-----
TOTAL CORE DEPOSITS	19,112,832	18,396,353
	-----	-----
Other domestic time deposits	256,106	530,035
Foreign time deposits	408,307	866,215
	-----	-----
TOTAL DEPOSITS	\$19,777,245	\$19,792,603
	=====	=====

</TABLE>

P.5

HUNTINGTON BANCSHARES INCORPORATED
NONINTEREST INCOME AND NONINTEREST EXPENSE
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2000, 1999 AND 1998
(IN THOUSANDS OF DOLLARS)

ANALYSIS OF NON-INTEREST INCOME

<TABLE>
<CAPTION>

	TWELVE MONTHS ENDED DECEMBER 31,			PERCENT INCREASE (DECREASE)	
	2000	1999	1998	2000/99	1999/98
-	-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>	<C>
Service charges on deposit accounts	\$160,727	\$156,315	\$126,403	2.8 %	23.7 %
Brokerage and insurance income	61,871	52,076	36,710	18.8	41.9
Trust services	53,613	52,030	50,754	3.0	2.5
Electronic banking fees	43,883	37,301	29,202	17.6	27.7
Bank Owned Life Insurance income	39,544	37,560	28,712	5.3	30.8
Mortgage banking	38,025	56,890	60,006	(33.2)	(5.2)
Credit card fees	6,985	23,314	21,909	(70.0)	6.4
Other	51,810	36,587	45,181	41.6	(19.0)
	-----	-----	-----		
TOTAL NON-INTEREST INCOME BEFORE SECURITIES AND CREDIT CARD PORTFOLIO SALE GAINS ...	456,458	452,073	398,877	1.0	13.3
	-----	-----	-----		
Securities gains	37,101	12,972	29,793	N.M.	(56.5)
Gains on sale of credit card portfolios ...	--	108,530	9,530	N.M.	N.M.
	-----	-----	-----		
TOTAL NON-INTEREST INCOME	\$493,559	\$573,575	\$438,200	(14.0)%	30.9 %

</TABLE>

ANALYSIS OF NON-INTEREST EXPENSE

<TABLE>
<CAPTION>

	TWELVE MONTHS ENDED DECEMBER 31,			PERCENT INCREASE (DECREASE)	
	2000	1999	1998	2000/99	1999/98
-					
<S>	<C>	<C>	<C>	<C>	<C>
Personnel and related costs	\$421,750	\$419,901	\$428,539	0.4 %	(2.0) %
Equipment	78,069	66,666	62,040	17.1	7.5
Net occupancy	75,882	62,169	54,123	22.1	14.9
Outside data processing and other services	62,011	62,886	74,795	(1.4)	(15.9)
Amortization of intangible assets	39,207	37,297	25,689	5.1	45.2
Marketing	34,884	32,506	32,260	7.3	0.8
Telecommunications	26,225	28,519	29,429	(8.0)	(3.1)
Legal and other professional services	20,819	21,169	25,160	(1.7)	(15.9)
Printing and supplies	19,634	20,227	23,673	(2.9)	(14.6)
Franchise and other taxes	11,077	14,674	22,103	(24.5)	(33.6)
Other	46,059	49,314	46,118	(6.6)	6.9
TOTAL NON-INTEREST EXPENSE BEFORE SPECIAL CHARGES	835,617	815,328	823,929	2.5	(1.0)
Special charges	50,000	96,791	90,000	N.M.	N.M.
TOTAL NON-INTEREST EXPENSE	\$885,617	\$912,119	\$913,929	(2.9) %	(0.2) %

</TABLE>

N.M. - Not Meaningful.

HUNTINGTON BANCSHARES INCORPORATED

P.6

NET INTEREST MARGIN ANALYSIS (ANNUAL DATA)

(IN MILLIONS OF DOLLARS)

<TABLE>
<CAPTION>

FULLY TAX EQUIVALENT BASIS (1)
1999

	1999		2000		2000	
	AVERAGE BALANCE	YIELD/ RATE	AVERAGE BALANCE	INTEREST INCOME/ EXPENSE	YIELD/ RATE	AVERAGE BALANCE
INTEREST						
INCOME/						
EXPENSE						
<S>	<C>	<C>	<C>	<C>	<C>	<C>
<C>						
ASSETS						
Interest bearing deposits in banks.....	\$ 6	0.4	\$ 9	0.3	5.03%	\$ 13
Trading account securities.....	15	5.89	15	1.1	7.11	13
Federal funds sold and securities purchased under resale agreements.....	87	5.58	87	5.5	6.33	22
Mortgages held for sale.....	109	7.03	109	8.7	7.96	232
Securities:						
Taxable.....	4,316	6.08	4,316	269.5	6.24	4,885
Tax exempt.....	273	7.90	273	20.8	7.61	297
Total Securities.....	4,589	6.18	4,589	290.3	6.33	5,182
Loans:						
Commercial.....	6,446		6,446	553.2	8.58	6,128

483.4	7.89				
	Real Estate				
	Construction.....	1,270	110.7	8.72	1,064
86.1	8.09				
	Commercial.....	2,187	185.7	8.49	2,235
181.6	8.13				
	Consumer				
	Loans.....	6,546	562.4	8.59	6,938
575.7	8.30				
	Leases.....	2,924	197.9	6.77	2,299
154.5	6.72				
	Residential Mortgage.....	1,296	99.6	7.69	1,425
107.0	7.51				
-----		-----	-----	-----	-----
	Total Consumer.....	10,766	859.9	7.97	10,662
837.2	7.85				
-----		-----	-----	-----	-----
	Total Loans.....	20,669	1,709.5	8.27	20,089
1,588.3	7.91				
-----		-----	-----	-----	-----
	Allowance for loan losses/loan fees.....	303	101.4		301
107.9					
-----		-----	-----	-----	-----
	Net loans (2).....	20,366	1,810.9	8.76	19,788
1,696.2	8.44				
-----		-----	-----	-----	-----
	Total earning assets.....	25,475	2,116.8	8.31%	25,547
2,035.4	7.97%				
-----		-----	-----	-----	-----
	Cash and due from banks.....	1,008			1,039
	All other assets.....	2,541			2,454
	TOTAL ASSETS.....	\$ 28,721			\$ 28,739
		=====			=====

LIABILITIES AND SHAREHOLDERS' EQUITY

Core deposits					
	Non-interest bearing deposits.....	\$ 3,421			\$ 3,497
	Interest bearing demand deposits.....	4,291	144.0	3.36%	4,097
106.5	2.60%				
	Savings deposits.....	3,563	146.4	4.11	3,740
126.0	3.37				
	Certificates of deposit.....	7,374	425.8	5.78	7,272
375.7	5.17				
-----		-----	-----	-----	-----
	Total core deposits.....	18,649	716.2	4.70	18,606
608.2	4.03				
-----		-----	-----	-----	-----
	Other domestic time deposits.....	502	31.9	6.35	238
12.8	5.40				
	Foreign time deposits.....	539	34.0	6.31	363
18.6	5.14				
-----		-----	-----	-----	-----
	Total deposits.....	19,690	782.1	4.81	19,207
639.6	4.07				
-----		-----	-----	-----	-----
	Short-term borrowings.....	1,966	113.1	5.75	2,549
114.3	4.48				
	Medium-term notes.....	2,894	189.3	6.54	3,122
170.0	5.45				
	Subordinated notes and other long-term debt, including capital securities.....	1,124	81.6	7.26	1,003
60.3	6.01				
-----		-----	-----	-----	-----
	Total interest bearing liabilities.....	22,253	1,166.1	5.24%	22,384
984.2	4.40%				
-----		-----	-----	-----	-----
	All other liabilities.....	768			711
	Shareholders' equity.....	2,279			2,147
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY...	\$ 28,721			\$ 28,739
		=====			=====
	Net interest rate spread.....			3.07%	

3.57%			
Impact of non-interest bearing funds			
on margin.....		0.66%	
0.54%			
NET INTEREST MARGIN.....	\$ 950.7	3.73%	\$
1,051.2 4.11%			

=====

</TABLE>

- (1) Fully tax equivalent yields are calculated assuming a 35% tax rate.
- (2) Net loan rate includes loan fees, whereas individual loan components above are shown exclusive of fees.

HUNTINGTON BANCSHARES INCORPORATED P.7

NET INTEREST MARGIN ANALYSIS (ANNUAL DATA)

<TABLE>

<CAPTION>

1998			1997		
AVERAGE YIELD/ BALANCE RATE	INTEREST INCOME/ EXPENSE	YIELD/ RATE	AVERAGE BALANCE	INTEREST INCOME/ EXPENSE	
<S> <C>	<C>	<C>	<C>	<C>	
\$ 10	\$ 1.0	5.22%	\$ 9	\$ 0.5	
5.47%	0.6	5.71	10	0.6	
5.70					
229	12.9	5.64	44	2.4	
5.50	20.2	6.99	131	10.1	
7.75					
4,896	308.8	6.31	5,351	339.8	
6.35	21.9	8.83	264	25.3	
9.55					
5,143	330.7	6.43	5,615	365.1	
6.50					
5,629	469.0	8.33	5,302	456.6	
8.61					
829	71.7	8.65	813	73.8	
8.85	199.6	8.66	2,251	200.6	
8.91					
6,679	593.9	8.89	6,299	574.8	
9.12	120.1	7.09	1,406	106.7	
7.59	104.6	8.04	1,510	126.3	
8.28					
9,672	818.6	8.46	9,215	807.8	
8.77					
18,434	1,558.9	8.46	17,581	1,538.8	
8.75					
280	85.4		252	75.8	
18,154	1,644.3	8.92	17,329	1,614.6	
9.18					
24,116	2,009.7	8.33%	23,390	1,993.3	
8.52%					
975			910		
2,081			1,103		
\$ 26,892			\$ 25,151		

\$ 3,287				\$ 2,774	
3,585	96.4	2.69%		3,204	84.4
2.64%					
3,277	114.0	3.48		3,056	100.4
3.28					
7,979	445.6	5.58		7,414	417.3
5.63					
18,128	656.0	4.42		16,448	602.1
4.40					
182	10.5	5.82		365	21.8
5.97					
103	5.9	5.66		382	22.2
5.81					
18,413	672.4	4.44		17,195	646.1
4.48					
2,084	97.7	4.69		2,826	146.4
5.18					
2,903	164.6	5.67		1,983	116.2
5.86					
876	43.6	4.98		739	45.5
6.16					
20,989	978.3	4.66%		19,969	954.2
4.78%					
552				514	
2,064				1,894	
\$ 26,892				\$ 25,151	
		3.67%			
3.74%					
		0.61%			
0.70%					
	\$ 1,031.4	4.28%		\$ 1,039.1	
4.44%					

</TABLE>

HUNTINGTON BANCSHARES INCORPORATED

P.8

NET INTEREST MARGIN ANALYSIS (ANNUAL DATA)

<TABLE>
<CAPTION>

1996			1995		
AVERAGE YIELD/ BALANCE RATE	INTEREST INCOME/ EXPENSE	YIELD/ RATE	AVERAGE BALANCE	INTEREST INCOME/ EXPENSE	
<S>	<C>	<C>	<C>	<C>	
<C>					
\$ 14	\$ 0.8	5.85%	\$ 26	\$ 1.6	
5.99%					
16	0.9	5.66	23	1.6	
7.29					
67	3.8	6.03	93	5.6	
6.10					
113	8.7	7.74	133	10.0	
7.58					
5,194	333.7	6.42	4,679	310.7	
6.64					
291	27.9	9.59	342	33.2	
9.73					
5,485	361.6	6.59	5,021	343.9	
6.85					

8.58	4,955	396.9	8.01	4,703	403.3
8.79	580	50.7	8.75	473	41.6
8.82	2,129	189.3	8.89	1,646	145.1
8.97	5,880	528.4	8.99	5,508	494.2
7.76	950	74.8	7.87	657	51.0
8.36	1,485	123.0	8.28	2,188	183.0
8.72	8,315	726.2	8.73	8,353	728.2
8.69	15,979	1,363.1	8.53	15,175	1,318.2
8.97	231	49.2	8.84	227	43.4
8.97	15,748	1,412.3	8.84	14,948	1,361.6
8.43%	21,674	1,788.1	8.26%	20,471	1,724.3
	901			883	
	1,031			972	
	\$ 23,375			\$ 22,099	

2.44%	\$ 2,664	80.2	2.61%	\$ 2,477	68.6
2.92	3,068	86.3	3.04	2,815	77.9
5.64	2,836	394.3	5.67	2,666	374.0
4.30	6,959	560.8	4.36	6,635	520.5
6.88	15,527	1.5	5.36	14,593	1.1
6.50	28	18.4	6.03	262	17.0
4.34	305	580.7	4.40	14,871	538.6
5.70	2,883	149.1	5.17	2,422	138.1
6.96	1,835	120.2	6.55	2,103	146.4
6.38	516	30.7	5.96	529	33.8
4.91%	18,430	880.7	4.78%	17,448	856.9
	505			432	
	1,776			1,742	
	\$ 23,375			\$ 22,099	

3.52%			3.48%		
0.72%			0.71%		
4.24%	\$ 907.4		4.19%	\$ 867.4	

</TABLE>

SELECTED ANNUAL INCOME STATEMENT DATA
(IN THOUSANDS OF DOLLARS, EXCEPT PER SHARE AMOUNTS)

<TABLE>
<CAPTION>

1998	2000	1999	

<S>	<C>	<C>	<C>
TOTAL INTEREST INCOME	\$ 2,108,505	\$ 2,026,002	\$
1,999,364			
TOTAL INTEREST EXPENSE	1,166,073	984,240	
978,271			

NET INTEREST INCOME	942,432	1,041,762	
1,021,093			
Provision for loan losses	90,479	88,447	
105,242			

NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	851,953	953,315	
915,851			

Service charges on deposit accounts	160,727	156,315	
126,403			
Brokerage and insurance income	61,871	52,076	
36,710			
Trust services	53,613	52,030	
50,754			
Electronic banking fees	43,883	37,301	
29,202			
Bank Owned Life Insurance income	39,544	37,560	
28,712			
Mortgage banking	38,025	56,890	
60,006			
Credit card fees	6,985	23,314	
21,909			
Other	51,810	36,587	
45,181			

TOTAL NON-INTEREST INCOME BEFORE SECURITIES AND CREDIT CARD PORTFOLIO SALE GAINS	456,458	452,073	
398,877			

Securities gains	37,101	12,972	
29,793			
Gains on sale of credit card portfolios	---	108,530	
9,530			

TOTAL NON-INTEREST INCOME	493,559	573,575	
438,200			

Personnel and related costs	421,750	419,901	
428,539			
Equipment	78,069	66,666	
62,040			
Net occupancy	75,882	62,169	
54,123			
Outside data processing and other services	62,011	62,886	
74,795			
Amortization of intangible assets	39,207	37,297	
25,689			
Marketing	34,884	32,506	
32,260			
Telecommunications	26,225	28,519	
29,429			
Legal and other professional services	20,819	21,169	
25,160			
Printing and supplies	19,634	20,227	
23,673			
Franchise and other taxes	11,077	14,674	
22,103			
Other	46,059	49,314	
46,118			

-----	-----	-----	-----
TOTAL NON-INTEREST EXPENSE BEFORE SPECIAL CHARGES	835,617	815,328	
823,929			
Special charges	50,000	96,791	
90,000			
-----	-----	-----	-----
TOTAL NON-INTEREST EXPENSE	885,617	912,119	
913,929			
-----	-----	-----	-----
Income Before Income Taxes	459,895	614,771	
440,122			
Provision for income taxes	131,449	192,697	
138,354			
-----	-----	-----	-----
NET INCOME	\$ 328,446	\$ 422,074	\$
301,768			
=====	=====	=====	
PER COMMON SHARE (1)			
Net Income			
Basic	\$1.32	\$1.66	
\$1.18			
Diluted	\$1.32	\$1.65	
\$1.17			
Cash Dividends Declared	\$0.76	\$0.68	
\$0.62			
FULLY TAX EQUIVALENT MARGIN:			
Net Interest Income	\$ 942,432	\$ 1,041,762	\$
1,021,093			
Tax Equivalent Adjustment (2)	8,310	9,423	
10,307			
-----	-----	-----	-----
Tax Equivalent Net Interest Income	\$ 950,742	\$ 1,051,185	\$
1,031,400			
=====	=====	=====	

</TABLE>

<TABLE>
<CAPTION>

1995	1997	1996	
-----	-----	-----	-----
<S>	<C>	<C>	<C>
TOTAL INTEREST INCOME	\$ 1,981,473	\$ 1,775,734	\$
1,709,627			
TOTAL INTEREST EXPENSE	954,243	880,648	
856,860			
-----	-----	-----	-----
NET INTEREST INCOME	1,027,230	895,086	
852,767			
Provision for Loan Losses	107,797	76,371	
36,712			
-----	-----	-----	-----
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	919,433	818,715	
816,055			
-----	-----	-----	-----
Service charges on deposit accounts	117,852	107,669	
97,505			
Brokerage and insurance income	27,084	20,856	
17,979			
Trust services	48,102	42,237	
37,627			
Electronic banking fees	22,705	12,013	
6,190			
Bank Owned Life Insurance income	---	---	

Mortgage banking	55,715	43,942	
39,309			

Credit card fees	20,467	23,086	
18,757			
Other	42,936	46,640	
48,343			
-----	-----	-----	-----
TOTAL NON-INTEREST INCOME BEFORE SECURITIES AND CREDIT CARD PORTFOLIO SALE GAINS	334,861	296,443	
265,710			
-----	-----	-----	-----
Securities gains	7,978	17,620	
9,380			
Gains on sale of credit card portfolios	---	---	

-----	-----	-----	-----
TOTAL NON-INTEREST INCOME	342,839	314,063	
275,090			
-----	-----	-----	-----
Personnel and Related Costs	392,793	360,865	
344,905			
Equipment	57,867	50,887	
44,646			
Net Occupancy	49,509	49,676	
47,824			
Outside Data Processing and Other Services	66,683	58,367	
53,582			
Amortization of Intangible Assets	13,019	10,220	
9,471			
Marketing	32,782	20,331	
17,598			
Telecommunications	21,527	16,567	
13,946			
Legal and Other Professional Services	24,931	20,313	
18,656			
Printing and Supplies	21,584	19,602	
18,103			
Franchise and Other Taxes	19,836	20,359	
17,083			
Other	51,414	48,323	
76,247			
-----	-----	-----	-----
TOTAL NON-INTEREST EXPENSE BEFORE SPECIAL CHARGES	751,945	675,510	
662,061			
Special Charges	51,163	---	

-----	-----	-----	-----
TOTAL NON-INTEREST EXPENSE	803,108	675,510	
662,061			
-----	-----	-----	-----
Income Before Income Taxes	459,164	457,268	
429,084			
Provision for Income Taxes	166,501	152,999	
147,283			
-----	-----	-----	-----
NET INCOME	\$ 292,663	\$ 304,269	\$
281,801			
=====	=====	=====	
PER COMMON SHARE (1)			
Net Income			
Basic	\$1.15	\$1.19	
\$1.07			
Diluted	\$1.14	\$1.18	
\$1.06			
Cash Dividends Declared	\$0.56	\$0.51	
\$0.46			
FULLY TAX EQUIVALENT MARGIN:			
Net Interest Income	\$ 1,027,230	\$ 895,086	\$
852,767			
Tax Equivalent Adjustment (2)	11,864	12,363	
14,602			
-----	-----	-----	-----
Tax Equivalent Net Interest Income	\$ 1,039,094	\$ 907,449	\$

</TABLE>

(1) Adjusted for stock splits and stock dividends, as applicable.

(2) Calculated assuming a 35% tax rate.

HUNTINGTON BANCSHARES INCORPORATED

P.10

NET INTEREST MARGIN ANALYSIS (QUARTERLY DATA)
(IN MILLIONS OF DOLLARS)

<TABLE>
<CAPTION>

Fully Tax Equivalent Basis (1) QUARTER 2000	4TH QUARTER 2000		3RD
	AVERAGE BALANCE	YIELD/ RATE	AVERAGE BALANCE
----- -----	-----	-----	-----
YIELD/ RATE			
----- <S> <C>	<C>	<C>	<C>
ASSETS			
Interest Bearing Deposits in Banks 6.13 %	\$ 5	5.50 %	\$ 5
Trading Account Securities 6.54	17	6.56	11
Federal Funds Sold and Securities Purchased under Resale Agreements 6.43	85	6.53	136
Mortgages Held for Sale 8.51	129	7.74	99
Securities:			
Taxable 6.33	4,410	6.31	4,273
Tax Exempt 7.57	264	7.53	270
-----	-----	-----	-----
Total Securities 6.40	4,674	6.38	4,543
-----	-----	-----	-----
Loans:			
Commercial 8.74	6,543	8.65	6,454
Real Estate			
Construction 8.88	1,306	8.87	1,283
Commercial 8.60	2,227	8.64	2,193
Consumer			
Loans 8.82	6,425	8.90	6,392
Leases 6.79	3,049	6.92	2,976
Residential Mortgage 7.64	940	7.94	1,325
-----	-----	-----	-----
Total Consumer 8.11	10,414	8.24	10,693
-----	-----	-----	-----
Total Loans 8.41	20,490	8.45	20,623
-----	-----	-----	-----
Allowance for Loan Losses/loan Fees -	302		302
-----	-----	-----	-----
Net Loans (2) 8.90	20,188	8.96	20,321

-			
Total Earning Assets	25,400	8.47 %	25,417
8.43 %			
-			
Cash and Due From Banks	960		968
All Other Assets	2,597		2,615
-			
Total Assets	\$ 28,655		\$ 28,698
	=====		=====
LIABILITIES AND SHAREHOLDERS' EQUITY			
Core Deposits			
Non-interest Bearing Deposits	\$ 3,308		\$ 3,425
Interest Bearing Demand Deposits	4,496	3.62 %	4,385
3.47 %			
Savings Deposits	3,498	4.28	3,528
4.14			
Certificates of Deposit	7,522	6.07	7,450
5.94			
-			
Total Core Deposits	18,824	4.96	18,788
4.82			
-			
Other Domestic Time Deposits	365	6.68	433
6.55			
Foreign Time Deposits	322	6.37	561
6.63			
-			
Total Deposits	19,511	5.02	19,782
4.93			
-			
Short-term Borrowings	2,133	6.00	2,014
6.12			
Medium-term Notes	2,665	6.85	2,592
6.81			
Subordinated Notes and Other Long-term Debt, Including Capital Securities	1,171	7.42	1,171
7.39			
-			
Interest Bearing Liabilities	22,172	5.46 %	22,134
5.39 %			
-			
All Other Liabilities	822		787
Shareholders' Equity	2,353		2,352
-			
Total Liabilities and Shareholders' Equity	\$ 28,655		\$ 28,698
	=====		=====
Net Interest Rate Spread		3.01 %	
3.04 %			
Impact of Non-interest Bearing Funds On Margin		0.69 %	
0.70 %			
Net Interest Margin		3.70 %	
3.74 %			

<TABLE>
<CAPTION>

Fully Tax Equivalent Basis (1)

	2ND QUARTER 2000	
	AVERAGE BALANCE	YIELD/ RATE
	<C>	<C>
<S>		
ASSETS		
Interest Bearing Deposits in Banks	\$ 6	5.13 %
Trading Account Securities	18	8.67
Federal Funds Sold and Securities Purchased		
Under Resale Agreements	105	6.10
Mortgages Held for Sale	99	8.11
Securities:		
Taxable	4,067	6.20
Tax Exempt	276	7.63

Total Securities	4,343	6.29
Loans:		
Commercial	6,439	8.65
Real Estate		
Construction	1,254	8.72
Commercial	2,172	8.51
Consumer		
Loans	6,530	8.38
Leases	2,895	6.71
Residential Mortgage	1,473	7.62
Total Consumer	10,898	7.83
Total Loans	20,763	8.21
Allowance for Loan Losses/loan Fees	302	
Net Loans (2)	20,461	8.69
Total Earning Assets	25,334	8.27 %
Cash and Due From Banks	1,046	
All Other Assets	2,496	
Total Assets	\$ 28,574	
LIABILITIES AND SHAREHOLDERS' EQUITY		
Core Deposits		
Non-interest Bearing Deposits	\$ 3,485	
Interest Bearing Demand Deposits	4,228	3.32 %
Savings Deposits	3,583	4.21
Certificates of Deposit	7,247	5.64
Total Core Deposits	18,543	4.65
Other Domestic Time Deposits	506	6.28
Foreign Time Deposits	626	6.66
Total Deposits	19,675	4.78
Short-term Borrowings	1,761	5.77
Medium-term Notes	3,042	6.46
Subordinated Notes and Other Long-term Debt, Including Capital Securities	1,148	7.08
Interest Bearing Liabilities	22,141	5.21 %
All Other Liabilities	743	
Shareholders' Equity	2,205	
Total Liabilities and Shareholders' Equity	\$ 28,574	
Net Interest Rate Spread		3.06 %
Impact of Non-interest Bearing Funds On Margin		0.66 %
Net Interest Margin		3.72 %

</TABLE>

- (1) Fully tax equivalent yields are calculated assuming a 35% tax rate.
- (2) Net loan rate includes loan fees, whereas individual loan components above are shown exclusive of fees.

HUNTINGTON BANCSHARES INCORPORATED

P.11

NET INTEREST MARGIN ANALYSIS (QUARTERLY DATA)

<TABLE>
<CAPTION>

	1ST QUARTER 2000		4TH QUARTER 1999		3RD QUARTER 1999	
	AVERAGE BALANCE	YIELD/ RATE	AVERAGE BALANCE	YIELD/ RATE	AVERAGE BALANCE	YIELD/ RATE
<S>	<C>	<C>	<C>	<C>	<C>	<C>
	\$ 6	3.69 %	\$ 13	3.94 %	\$ 8	3.64 %

14	6.26	14	6.35	7	5.64
23	6.11	31	6.10	20	5.39
109	7.59	135	7.45	169	7.27
4,515	6.14	4,854	6.15	4,846	6.14
282	7.68	288	7.73	295	7.76
-----		-----		-----	
4,797	6.23	5,142	6.23	5,141	6.24
-----		-----		-----	
6,345	8.31	6,194	8.06	6,066	7.90
1,238	8.38	1,182	8.19	1,103	8.13
2,156	8.35	2,185	8.18	2,215	8.14
6,837	8.29	6,876	8.27	7,093	8.29
2,773	6.65	2,633	6.55	2,365	6.75
1,449	7.54	1,443	7.45	1,421	7.47
-----		-----		-----	
11,059	7.78	10,952	7.75	10,879	7.85
-----		-----		-----	
20,798	8.04	20,513	7.91	20,263	7.91
-----		-----		-----	
306		309		301	
-----		-----		-----	
20,492	8.52	20,204	8.43	19,962	8.54
-----		-----		-----	
25,747	8.08 %	25,848	7.98 %	25,608	8.07 %
-----		-----		-----	
1,058		1,024		1,026	
2,454		2,434		2,468	
-----		-----		-----	
\$ 28,953		\$ 28,997		\$ 28,801	
=====		=====		=====	
\$ 3,466		\$ 3,460		\$ 3,509	
4,053	2.97 %	4,077	2.76 %	4,139	2.66 %
3,645	3.80	3,768	3.61	3,792	3.43
7,271	5.44	7,185	5.23	7,066	5.05
-----		-----		-----	
18,435	4.37	18,490	4.16	18,506	3.98
-----		-----		-----	
707	6.10	416	5.90	228	5.11
649	5.65	517	5.40	465	5.17
-----		-----		-----	
19,791	4.50	19,423	4.24	19,199	4.03
-----		-----		-----	
1,954	5.10	2,226	4.74	2,331	4.54
3,283	6.18	3,347	5.88	3,415	5.44
-----		-----		-----	
1,004	6.82	1,000	6.51	1,001	6.03
-----		-----		-----	
22,566	4.90 %	22,536	4.64 %	22,437	4.39 %
-----		-----		-----	
715		893		658	
2,206		2,108		2,197	
-----		-----		-----	
\$ 28,953		\$ 28,997		\$ 28,801	
=====		=====		=====	
	3.18 %		3.34 %		3.68 %
	0.60 %		0.60 %		0.54 %
	3.78 %		3.94 %		4.22 %

</TABLE>

<TABLE>
<CAPTION>

	2ND QUARTER 1999		1ST QUARTER 1999	
	AVERAGE BALANCE	YIELD/ RATE	AVERAGE BALANCE	YIELD/ RATE
<S>	<C>	<C>	<C>	<C>
	\$ 8	3.75 %	\$ 8	4.93 %
	15	5.41	18	5.20

19	4.86	18	5.64
269	6.96	359	6.75
4,914	5.99	4,926	6.05
303	7.90	304	8.17
-----		-----	
5,217	6.10	5,230	6.17
-----		-----	
6,182	7.73	6,067	7.90
1,012	7.92	957	8.14
2,306	8.15	2,236	8.21
6,907	8.25	6,873	8.38
2,175	6.72	2,015	6.94
1,420	7.54	1,415	7.58
-----		-----	
10,502	7.84	10,303	7.99
-----		-----	
20,002	7.84	19,563	7.99
-----		-----	
297		299	
-----		-----	
19,705	8.35	19,264	8.49
-----		-----	
25,530	7.87 %	25,196	7.98 %
-----		-----	
1,044		1,064	
2,454		2,461	
-----		-----	
\$ 28,731		\$ 28,422	
=====		=====	

\$ 3,511		\$ 3,505	
4,109	2.50 %	4,061	2.46 %
3,769	3.25	3,627	3.17
7,194	5.08	7,655	5.29
-----		-----	
18,583	3.92	18,848	4.04
-----		-----	
183	4.93	122	4.92
307	4.82	161	4.80
-----		-----	
19,073	3.95	19,131	4.06
-----		-----	
2,793	4.38	2,853	4.33
3,047	5.19	2,666	5.29
1,004	5.70	1,007	5.81
-----		-----	
22,406	4.25 %	22,152	4.32 %
-----		-----	
653		644	
2,161		2,121	
-----		-----	
\$ 28,731		\$ 28,422	
=====		=====	

3.62 %	3.66 %
0.52 %	0.52 %
4.14 %	4.18 %

</TABLE>

<TABLE>
<CAPTION>

	IV Q	III Q	II Q
I Q			
<S>	<C>	<C>	<C>
<C>			
TOTAL INTEREST INCOME	\$ 537,661	\$ 535,791	\$ 519,496
\$ 515,557			
TOTAL INTEREST EXPENSE	304,595	299,922	286,690
274,866			
NET INTEREST INCOME	233,066	235,869	232,806
240,691			
Provision for Loan Losses	32,548	26,396	15,834
15,701			
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	200,518	209,473	216,972
224,990			
Service Charges On Deposit Accounts	39,248	39,722	40,097
41,660			
Brokerage and Insurance Income	17,078	15,564	13,945
15,284			
Trust Services	14,404	13,181	13,165
12,863			
Mortgage Banking	11,976	9,412	8,122
8,515			
Electronic Banking Fees	11,546	11,238	11,250
9,849			
Bank Owned Life Insurance Income	11,086	9,786	9,486
9,186			
Credit Card Fees	2,108	1,744	1,340
1,793			
Other	22,258	9,626	18,145
1,781			
TOTAL NON-INTEREST INCOME BEFORE SECURITIES AND CREDIT CARD PORTFOLIO SALE GAINS	129,704	110,273	115,550
100,931			
Securities Gains	845	11,379	114
24,763			
Gains On Sale of Credit Card Portfolios	---	---	---

TOTAL NON-INTEREST INCOME	130,549	121,652	115,664
125,694			
Personnel and Related Costs	105,810	109,463	104,133
102,344			
Equipment	20,811	18,983	18,863
19,412			
Net Occupancy	18,614	19,520	18,613
19,135			
Outside Data Processing and Other Services	16,142	15,531	15,336
15,002			
Marketing	10,592	8,557	7,742
7,993			
Amortization of Intangible Assets	10,494	10,311	9,206
9,196			
Legal and Other Professional Services	6,785	4,719	4,815
4,500			
Telecommunications	6,524	6,480	6,472
6,749			
Printing and Supplies	5,212	4,849	4,956
4,617			
Franchise and Other Taxes	3,163	2,841	2,635
2,438			
Other	19,703	12,331	5,305
8,720			
TOTAL NON-INTEREST EXPENSE BEFORE SPECIAL CHARGES	223,850	213,585	198,076

200,106			
Special Charges	---	50,000	---
TOTAL NON-INTEREST EXPENSE	223,850	263,585	198,076
200,106			
INCOME BEFORE INCOME TAXES	107,217	67,540	134,560
150,578			
Provision for Income Taxes	30,995	17,010	37,039
46,405			
NET INCOME	\$ 76,222	\$ 50,530	\$ 97,521
\$ 104,173			

PER COMMON SHARE (1)			
Net Income			
Diluted	\$0.30	\$0.20	\$0.40
\$0.42			
Diluted - Cash Basis	\$0.34	\$0.23	\$0.43
\$0.45			
Cash Dividends Declared	\$0.20	\$0.20	\$0.18
\$0.18			

FULLY TAX EQUIVALENT MARGIN:			
Net Interest Income	\$ 233,066	\$ 235,869	\$ 232,806
\$ 240,691			
Tax Equivalent Adjustment (2)	2,057	2,022	2,074
2,157			
Tax Equivalent Net Interest Income	\$ 235,123	\$ 237,891	\$ 234,880
\$ 242,848			

</TABLE>

<TABLE>
<CAPTION>

1999

	IV Q	III Q	II Q
I Q			
TOTAL INTEREST INCOME	\$ 515,516	\$ 516,294	\$ 498,500
\$ 495,692			
TOTAL INTEREST EXPENSE	262,854	247,863	237,352
236,171			
NET INTEREST INCOME	252,662	268,431	261,148
259,521			
Provision for Loan Losses	20,040	22,076	21,026
25,305			
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	232,622	246,355	240,122
234,216			
Service Charges On Deposit Accounts	42,774	41,700	36,065
35,776			
Brokerage and Insurance Income	13,373	14,620	12,540
11,543			
Trust Services	12,828	12,625	13,143
13,434			
Mortgage Banking	9,426	14,282	17,224
15,958			
Electronic Banking Fees	10,082	9,771	9,410

8,038			
Bank Owned Life Insurance Income	9,390	9,390	9,390
9,390			
Credit Card Fees	5,091	6,626	6,255
5,342			
Other	11,374	6,103	11,029
8,081			
-----	-----	-----	-----
TOTAL NON-INTEREST INCOME BEFORE SECURITIES AND CREDIT CARD PORTFOLIO SALE GAINS	114,338	115,117	115,056
107,562			
-----	-----	-----	-----
Securities Gains	7,905	537	2,220
2,310			
Gains On Sale of Credit Card Portfolios	108,530	---	---

-----	-----	-----	-----
TOTAL NON-INTEREST INCOME	230,773	115,654	117,276
109,872			
-----	-----	-----	-----
Personnel and Related Costs	100,654	104,730	107,263
107,254			
Equipment	18,161	16,059	15,573
16,873			
Net Occupancy	17,890	16,799	13,563
13,917			
Outside Data Processing and Other Services	15,642	15,929	15,923
15,392			
Marketing	9,642	9,049	7,319
6,496			
Amortization of Intangible Assets	9,307	9,326	9,336
9,328			
Legal and Other Professional Services	5,868	4,754	5,803
4,744			
Telecommunications	7,108	7,412	6,935
7,064			
Printing and Supplies	5,483	5,254	4,734
4,756			
Franchise and Other Taxes	2,708	3,598	3,981
4,387			
Other	12,432	13,279	11,708
11,895			
-----	-----	-----	-----
TOTAL NON-INTEREST EXPENSE BEFORE SPECIAL CHARGES	204,895	206,189	202,138
202,106			
-----	-----	-----	-----
Special Charges	96,791	---	---

-----	-----	-----	-----
TOTAL NON-INTEREST EXPENSE	301,686	206,189	202,138
202,106			
-----	-----	-----	-----
INCOME BEFORE INCOME TAXES	161,709	155,820	155,260
141,982			
Provision for Income Taxes	46,769	50,233	50,285
45,410			
-----	-----	-----	-----
NET INCOME	\$ 114,940	\$ 105,587	\$ 104,975
\$ 96,572			
=====	=====	=====	=====
=====			
PER COMMON SHARE (1)			
Net Income			
Diluted	\$0.45	\$0.41	\$0.41
\$0.38			
Diluted - Cash Basis	\$0.48	\$0.44	\$0.44
\$0.41			
Cash Dividends Declared	\$0.18	\$0.18	\$0.16
\$0.16			
FULLY TAX EQUIVALENT MARGIN:			
Net Interest Income	\$ 252,662	\$ 268,431	\$ 261,148

\$ 259,521			
Tax Equivalent Adjustment (2)	2,249	2,280	2,390
2,504			
-----	-----	-----	-----
Tax Equivalent Net Interest Income	\$ 254,911	\$ 270,711	\$ 263,538
\$ 262,025			
=====	=====	=====	=====

</TABLE>

(1) Adjusted for stock splits and stock dividends, as applicable.

(2) Calculated assuming a 35% tax rate.

P.13

HUNTINGTON BANCSHARES INCORPORATED
NONINTEREST INCOME AND NONINTEREST EXPENSE
FOR THE THREE AND TWELVE MONTHS ENDED DECEMBER 31, 2000 AND 1999
(IN THOUSANDS OF DOLLARS)

ANALYSIS OF NON-INTEREST INCOME

<TABLE>
<CAPTION>

PERCENT CHANGE	THREE MONTHS ENDED DECEMBER 31,	
	2000	1999
-----	-----	-----
<S>	<C>	<C>
<C>		
Service charges on deposit accounts..... (8.2)%	\$ 39,248	\$ 42,774
Brokerage and insurance income..... 27.7	17,078	13,373
Trust services..... 12.3	14,404	12,828
Mortgage banking..... 27.1	11,976	9,426
Electronic banking fees..... 14.5	11,546	10,082
Bank Owned Life Insurance income..... 18.1	11,086	9,390
Credit card fees..... (58.6)	2,108	5,091
Other..... 95.7	22,258	11,374
TOTAL NON-INTEREST INCOME BEFORE SECURITIES AND CREDIT CARD PORTFOLIO SALE GAINS..... 13.4	129,704	114,338
Securities gains..... (89.3)	845	7,905
Gains on sale of credit card portfolios..... N.M.	---	108,530
TOTAL NON-INTEREST INCOME..... (43.4)%	\$ 130,549	\$ 230,773
=====	=====	=====

</TABLE>

<TABLE>
<CAPTION>

PERCENT CHANGE	TWELVE MONTHS ENDED DECEMBER 31,	
	2000	1999
-----	-----	-----

	<C>	<C>
<S>		
<C>		
Service charges on deposit accounts.....	\$ 160,727	\$ 156,315
2.8 %		
Brokerage and insurance income.....	61,871	52,076
18.8		
Trust services.....	53,613	52,030
3.0		
Mortgage banking.....	38,025	56,890
(33.2)		
Electronic banking fees.....	43,883	37,301
17.6		
Bank Owned Life Insurance income.....	39,544	37,560
5.3		
Credit card fees.....	6,985	23,314
(70.0)		
Other.....	51,810	36,587
41.6		
	-----	-----
TOTAL NON-INTEREST INCOME BEFORE SECURITIES AND CREDIT CARD PORTFOLIO SALE GAINS.....	456,458	452,073
1.0		
	-----	-----
Securities gains.....	37,101	12,972
N.M.		
Gains on sale of credit card portfolios.....	---	108,530
N.M.		
	-----	-----
TOTAL NON-INTEREST INCOME.....	\$ 493,559	\$ 573,575
(14.0) %		
	=====	=====

</TABLE>

ANALYSIS OF NON-INTEREST EXPENSE

<TABLE>
<CAPTION>

PERCENT CHANGE	THREE MONTHS ENDED DECEMBER 31,	
	2000	1999
	-----	-----
<S>		
<C>		
Personnel and related costs.....	\$ 105,810	\$ 100,654
5.1 %		
Equipment.....	20,811	18,161
14.6		
Net occupancy.....	18,614	17,890
4.0		
Outside data processing and other services.....	16,142	15,642
3.2		
Marketing.....	10,592	9,642
9.9		
Amortization of intangible assets.....	10,494	9,307
12.8		
Legal and other professional services.....	6,785	5,868
15.6		
Telecommunications.....	6,524	7,108
(8.2)		
Printing and supplies.....	5,212	5,483
(4.9)		
Franchise and other taxes.....	3,163	2,708
16.8		
Other.....	19,703	12,432
58.5		
	-----	-----
TOTAL NON-INTEREST EXPENSE BEFORE SPECIAL CHARGES.....	223,850	204,895
9.3		
	-----	-----
Special charges.....	---	96,791
N.M.		
	-----	-----

TOTAL NON-INTEREST EXPENSE.....	\$ 223,850	\$ 301,686
(25.8) %		
=====		
TWELVE MONTHS ENDED DECEMBER 31,		

PERCENT	2000	1999
CHANGE		

<S>	<C>	<C>
<C>		
Personnel and related costs.....	\$ 421,750	\$ 419,901
0.4 %		
Equipment.....	78,069	66,666
17.1		
Net occupancy.....	75,882	62,169
22.1		
Outside data processing and other services.....	62,011	62,886
(1.4)		
Marketing.....	34,884	32,506
7.3		
Amortization of intangible assets.....	39,207	37,297
5.1		
Legal and other professional services.....	20,819	21,169
(1.7)		
Telecommunications.....	26,225	28,519
(8.0)		
Printing and supplies.....	19,634	20,227
(2.9)		
Franchise and other taxes.....	11,077	14,674
(24.5)		
Other.....	46,059	49,314
(6.6)		

TOTAL NON-INTEREST EXPENSE BEFORE SPECIAL		
CHARGES.....	835,617	815,328
2.5		

Special charges.....	50,000	96,791
N.M.		

TOTAL NON-INTEREST EXPENSE.....	\$ 885,617	\$ 912,119
(2.9) %		
=====		

</TABLE>

N.M. - Not Meaningful

P.14

HUNTINGTON BANCSHARES INCORPORATED
STOCK SUMMARY, KEY RATIOS AND STATISTICS

QUARTERLY COMMON STOCK SUMMARY (1)

2000				

	IV Q	III Q	II Q	I Q

<S>	<C>	<C>	<C>	<C>
High.....	\$16 3/8	\$18 3/4	\$20 13/16	\$21
13/16				
Low.....	12 1/2	14 11/16	14 3/8	16
1/8				
Close.....	16 3/16	14 11/16	14 3/8	20

5/16				
Cash dividends declared.....	\$0.20	\$0.20	\$0.18	\$0.18

<TABLE>
<CAPTION>

	1999			
	IV Q	III Q	II Q	I Q
<S>	<C>	<C>	<C>	<C>
High.....	\$27 15/16	\$30 13/16	\$30 15/16	\$27
Low.....	19 1/2	22 7/16	25 3/16	24
Close.....	21 11/16	24 1/8	28 15/16	25
Cash dividends declared.....	\$0.18	\$0.18	\$0.16	\$0.16

Note: Stock price quotations were obtained from NASDAQ

KEY RATIOS AND STATISTICS

<TABLE>
<CAPTION>

	2000			
	IV Q	III Q	II Q	I Q
<S>	<C>	<C>	<C>	
<C>				
MARGIN ANALYSIS - AS A % OF AVERAGE EARNING ASSETS (2)				
Interest Income.....	8.47%	8.43%	8.27%	
8.08%				
Interest Expense.....	4.77%	4.69%	4.55%	
4.30%				
Net Interest Margin.....	3.70%	3.74%	3.72%	
3.78%				

RETURN ON (3)

Average total assets.....	1.06%	1.15%	1.37%
1.45%			
Average total assets - cash basis.....	1.21%	1.30%	1.51%
1.58%			
Average shareholders' equity.....	12.89%	14.04%	17.79%
18.99%			
Average shareholders' equity - cash basis.....	21.14%	22.74%	27.26%
29.01%			
Efficiency ratio (3).....	58.48%	58.38%	53.90%
53.93%			

REGULATORY CAPITAL DATA

	2000			
(in millions of dollars)	IV Q (4)	III Q	II Q	I Q

Total Risk-Adjusted Assets..... 25,251	\$26,883	\$ 26,370	\$ 25,900	\$
Tier 1 Risk-Based Capital Ratio..... 7.23%	7.20%	7.20%	7.40%	
Total Risk-Based Capital Ratio..... 10.90%	10.46%	10.64%	10.90%	
Tier 1 Leverage Ratio..... 6.45%	6.93%	6.80%	6.89%	

<TABLE>
<CAPTION>

	1999			
	IV Q	III Q	IIQ	IQ
<S>	<C>	<C>	<C>	
<C>				
MARGIN ANALYSIS - AS A % OF AVERAGE EARNING ASSETS (2)				
Interest Income..... 7.98%	7.98%	8.07%	7.87%	
Interest Expense..... 3.80%	4.04%	3.85%	3.73%	
Net Interest Margin..... 4.18%	3.94%	4.22%	4.14%	

RETURN ON (3)
-

Average total assets..... 1.38%	1.47%	1.45%	1.47%	
Average total assets - cash basis..... 1.52%	1.61%	1.59%	1.61%	
Average shareholders' equity..... 18.47%	20.20%	19.07%	19.48%	
Average shareholders' equity - cash basis..... 29.58%	31.59%	29.54%	30.61%	
Efficiency ratio (3)..... 52.16%	52.97%	51.02%	50.93%	

REGULATORY CAPITAL DATA

	1999			
(in millions of dollars)	IV Q	III Q	II Q	I Q
Total Risk-Adjusted Assets..... \$24,345	\$25,298	\$25,309	\$24,829	
Tier 1 Risk-Based Capital Ratio..... 7.20%	7.52%	7.32%	7.29%	
Total Risk-Based Capital Ratio..... 10.70%	10.72%	10.62%	10.65%	
Tier 1 Leverage Ratio..... 6.32%	6.72%	6.58%	6.45%	

(1) Adjusted for stock splits and stock dividends, as applicable.

- (2) Presented on a fully tax equivalent basis assuming a 35% tax rate.
- (3) Presented on an "operating" basis (excludes gains from sale of credit card portfolios and special charges, net of related taxes).
- (4) Estimated.

P.15

HUNTINGTON BANCSHARES INCORPORATED
 LOAN LOSS RESERVES AND ASSET QUALITY
 (IN THOUSANDS OF DOLLARS)

ALLOWANCE FOR LOAN LOSSES AND SELECTED STATISTICS

<TABLE>
 <CAPTION>

	2000	1999	
1998			
<S>	<C>	<C>	
<C>			
Allowance for loan losses, beginning of year.....	\$ 299,309	\$ 290,948	
\$ 258,171			
Loan losses			
Commercial.....	(18,013)	(16,203)	
(24,512)			
Real Estate			
Construction.....	(238)	(638)	
(80)			
Commercial.....	(1,522)	(2,399)	
(2,115)			
Consumer			
Loans.....	(65,211)	(78,688)	
(84,961)			
Leases.....	(24,721)	(12,959)	
(13,444)			
Residential Mortgage.....	(1,140)	(1,404)	
(1,243)			
Total loan losses.....	(110,845)	(112,291)	
(126,355)			
Recoveries of loans previously charged off			
Commercial.....	4,201	5,303	
4,546			
Real Estate			
Construction.....	165	192	
441			
Commercial.....	268	1,260	
1,800			
Consumer			
Loans.....	19,486	22,650	
23,140			
Leases.....	3,503	2,532	
1,554			
Residential Mortgage.....	133	268	
367			
Total recoveries of loans previously charged off...	27,756	32,205	
31,848			
Net Loan Losses.....	(83,089)	(80,086)	
(94,507)			
Allowance of securitized loans.....	(16,719)	---	

Provision for loan losses.....	90,479	88,447	
105,242			
Allowance of assets acquired and other.....	7,900	---	
22,042			
Allowance for loan losses, end of year.....	\$ 297,880	\$ 299,309	
\$ 290,948			

	=====	=====
As a % of average total loans		
Net loan losses.....	0.40 %	0.40 %
0.51 %		
Provision for loan losses.....	0.44 %	0.44 %
0.57 %		
Allowance for loan losses as a % of total loans....	1.45 %	1.45 %
1.50 %		
Net loan loss coverage (1).....	7.23 x	8.63 x
6.72 x		

<TABLE>
<CAPTION>

-----	-----	-----	-----
1995	1997	1996	
-----	-----	-----	-----
<S>	<C>	<C>	
<C>			
Allowance for loan losses, beginning of year.....	\$ 230,778	\$ 222,487	\$
225,225			
Loan losses			
Commercial.....	(23,276)	(23,904)	
(15,947)			
Real Estate			
Construction.....	(375)	---	
(392)			
Commercial.....	(728)	(1,476)	
(3,729)			
Consumer			
Loans.....	(74,761)	(59,843)	
(39,000)			
Leases.....	(9,648)	(4,492)	
(1,989)			
Residential Mortgage.....	(1,935)	(1,292)	
(1,357)			
-----	-----	-----	-----
Total loan losses.....	(110,723)	(91,007)	
(62,414)			
-----	-----	-----	-----
Recoveries of loans previously charged off			
Commercial.....	4,373	4,884	
3,696			
Real Estate			
Construction.....	111	556	
5			
Commercial.....	315	1,124	
752			
Consumer			
Loans.....	16,382	13,457	
11,156			
Leases.....	1,057	721	
303			
Residential Mortgage.....	304	278	
225			
-----	-----	-----	-----
Total recoveries of loans previously charged off...	22,542	21,020	
16,137			
-----	-----	-----	-----
Net Loan Losses.....	(88,181)	(69,987)	
(46,277)			
-----	-----	-----	-----
Allowance of securitized loans.....	---	---	

Provision for loan losses.....	107,797	76,371	
36,712			
Allowance of assets acquired and other.....	7,777	1,907	
6,827			
-----	-----	-----	-----
Allowance for loan losses, end of year.....	\$ 258,171	\$ 230,778	\$

222,487

	=====	=====
As a % of average total loans		
Net loan losses.....	0.50 %	0.44 %
0.30 %		
Provision for loan losses.....	0.61 %	0.48 %
0.24 %		
Allowance for loan losses as a % of total loans....	1.46 %	1.38 %
1.44 %		
Net loan loss coverage (1).....	7.01 x	7.62 x
10.07 x		

</TABLE>

(1) Income before taxes (excluding gains from sale of credit card portfolios and special charges) and the provision for loan losses to net loan losses.

NON-PERFORMING ASSETS AND PAST DUE LOANS

<TABLE>
<CAPTION>

	-----	-----	-----
	2000	1999	
1998			
<S>	<C>	<C>	
<C>			
Non-accrual loans:			
Commercial.....	\$ 55,804	\$ 42,958	
\$ 34,586			
Real Estate			
Construction.....	8,687	10,785	
10,181			
Commercial.....	18,015	16,131	
13,243			
Residential.....	10,174	11,866	
14,419			
Total Nonaccrual Loans.....	92,680	81,740	
72,429			
Renegotiated loans.....	1,304	1,330	
4,706			
Total Non-Performing Loans.....	93,984	83,070	
77,135			
Other real estate, net.....	11,413	15,171	
18,964			
Total Non-Performing Assets.....	\$ 105,397	\$ 98,241	
\$ 96,099			

=====

Non-performing loans as a % of total loans.....	0.46 %	0.40 %
0.40 %		
Non-performing assets as a % of total loans and other real estate.....	0.51 %	0.47 %
0.49 %		
Allowance for loan losses as a % of non-performing loans.....	316.95 %	360.31 %
377.19 %		
Allowance for loan losses and other real estate as a % of non-performing assets.....	279.16 %	299.85 %
301.00 %		
Accruing loans past due 90 days or more.....	80,306	61,287
51,037		

=====

Accruing loans past due 90 days or more as a % of total loans.....	0.39 %	0.30 %
0.26 %		

=====

=====
</TABLE>

<TABLE>
<CAPTION>

	1997	1996	
1995			
<S>	<C>	<C>	
<C>			
Non-accrual loans:			
Commercial.....	\$ 36,459	\$ 25,621	
\$ 28,282			
Real Estate			
Construction.....	5,916	1,741	
1,894			
Commercial.....	10,212	14,843	
13,276			
Residential.....	13,394	12,835	
11,971			
-----	-----	-----	---
Total Nonaccrual Loans.....	65,981	55,040	
55,423			
Renegotiated loans.....	5,822	4,422	
5,320			
-----	-----	-----	---
Total Non-Performing Loans.....	71,803	59,462	
60,743			
-----	-----	-----	---
Other real estate, net.....	15,343	17,208	
23,598			
-----	-----	-----	---
Total Non-Performing Assets.....	\$ 87,146	\$ 76,670	
\$ 84,341			
=====	=====	=====	
Non-performing loans as a			
% of total loans.....	0.40 %	0.35 %	
0.39 %			
Non-performing assets as a			
% of total loans and other real estate.....	0.49 %	0.46 %	
0.54 %			
Allowance for loan losses as a % of			
non-performing loans.....	359.55 %	388.11 %	
366.28 %			
Allowance for loan losses and other real			
estate as a % of non-performing assets.....	294.32 %	297.12 %	
250.06 %			
Accruing loans past due 90 days or more.....	49,608	39,267	
30,937			
=====	=====	=====	
Accruing loans past due 90 days or more			
as a % of total loans.....	0.28 %	0.23 %	
0.20 %			
=====	=====	=====	

</TABLE>

HUNTINGTON BANCSHARES INCORPORATED
LOAN LOSS RESERVES AND ASSET QUALITY
(IN THOUSANDS OF DOLLARS)

P.16

LOAN LOSS EXPERIENCE

<TABLE>
<CAPTION>

2000

	IV Q	III Q	II Q
I Q			
<S>	<C>	<C>	<C>
<C>			
Allowance for loan losses, beginning of period.....	\$ 294,686	\$ 296,891	\$ 296,743
\$ 299,309			
Allowance of assets acquired/other.....	---	---	7,900

Loan losses.....	(32,929)	(29,499)	(22,810)
(25,607)			
Recoveries of loans previously charged off.....	7,431	5,705	7,280
7,340			
Allowance of securitized loans.....	(3,856)	(4,807)	(8,056)

Provision for loan losses.....	32,548	26,396	15,834
15,701			
-----	-----	-----	-----
Allowance for loan losses, end of period.....	\$ 297,880	\$ 294,686	\$ 296,891
\$ 296,743			
=====	=====	=====	=====
As a % of average total loans			
Net loan losses--annualized.....	0.50 %	0.46 %	0.30 %
0.35 %			
Provision for loan losses--annualized..	0.63 %	0.51 %	0.31 %
0.30 %			
Allowance for loan losses as a % of total loans.....	1.45 %	1.45 %	1.45 %
1.45 %			
Net loan loss coverage (1).....	5.48 x	6.05 x	9.68 x
9.10 x			

<TABLE>
<CAPTION>

	1999		
	IV Q	III Q	II Q
I Q			
<S>	<C>	<C>	<C>
<C>			
Allowance for loan losses, beginning of period.....	\$ 295,612	\$ 293,274	\$ 291,066
\$ 290,948			
Allowance of assets acquired/other.....	---	---	---

Loan losses.....	(24,855)	(27,782)	(27,123)
(32,531)			
Recoveries of loans previously charged off.....	8,512	8,044	8,305
7,344			
Allowance of securitized loans.....	---	---	---

Provision for loan losses.....	20,040	22,076	21,026
25,305			
-----	-----	-----	-----
Allowance for loan losses, end of period.....	\$ 299,309	\$ 295,612	\$ 293,274
\$ 291,066			
=====	=====	=====	=====
As a % of average total loans			
Net loan losses--annualized.....	0.32 %	0.39 %	0.38 %
0.52 %			
Provision for loan losses--annualized..	0.39 %	0.43 %	0.42 %
0.52 %			
Allowance for loan losses as a % of total loans.....	1.45 %	1.48 %	1.46 %
1.48 %			
Net loan loss coverage (1).....	10.40 x	9.01 x	9.37 x

(1) Income before taxes (excluding gains from sale of credit card portfolios and special charges) and the provision for loan losses to net loan losses.

NON-PERFORMING ASSETS AND PAST DUE LOANS

<TABLE>
<CAPTION>

	2000		
	IV Q	III Q	II Q
I Q			
<S>	<C>	<C>	<C>
<C>			
Non-accrual loans:			
Commercial.....	\$ 55,804	\$ 44,918	\$ 45,138
\$ 44,404			
Real Estate			
Construction.....	8,687	7,973	8,736
7,696			
Commercial.....	18,015	13,722	12,714
13,991			
Residential.....	10,174	8,588	11,548
10,892			
Total Nonaccrual Loans.....	92,680	75,201	78,136
76,983			
Renegotiated loans.....	1,304	1,311	1,317
1,324			
Total Non-Performing Loans.....	93,984	76,512	79,453
78,307			
Other real estate, net.....	11,413	11,982	15,670
13,904			
Total Non-Performing Assets.....	\$ 105,397	\$ 88,494	\$ 95,123
\$ 92,211			
Non-performing loans as a			
% of total loans.....	0.46 %	0.38 %	0.39 %
0.38 %			
Non-performing assets as a % of			
total loans and other real estate.....	0.51 %	0.44 %	0.46 %
0.45 %			
Allowance for loan losses as a % of			
non-performing loans.....	316.95 %	385.15 %	373.67 %
378.95 %			
Allowance for loan losses and			
other real estate as a % of			
non-performing assets.....	279.16 %	326.77 %	306.89 %
316.30 %			
Accruing loans past due 90			
days or more.....	\$ 80,306	\$ 80,290	\$ 62,775
\$ 60,156			

</TABLE>

<TABLE>
<CAPTION>

	1999		
	IV Q	III Q	IIQ
1Q			

<S>	<C>	<C>	<C>
Non-accrual loans:			
Commercial.....	\$42,958	\$41,374	\$37,840
\$37,594			
Real Estate			
Construction.....	10,785	6,154	7,877
7,540			
Commercial.....	16,131	15,751	13,028
14,133			
Residential.....	11,866	13,094	15,192
14,849			

Total Nonaccrual Loans.....	81,740	76,373	73,937
74,116			
Renegotiated loans.....	1,330	1,877	2,827
2,764			

Total Non-Performing Loans.....	83,070	78,250	76,764
76,880			
Other real estate, net.....	15,171	15,072	16,839
17,853			

Total Non-Performing Assets.....	\$98,241	\$93,322	\$93,603
\$94,733			
=====			
Non-performing loans as a			
% of total loans.....	0.40 %	0.39 %	0.38 %
0.39 %			
Non-performing assets as a % of			
total loans and other real estate.....	0.47 %	0.47 %	0.46 %
0.48 %			
Allowance for loan losses as a % of			
non-performing loans.....	378.60 %	377.78 %	382.05 %
378.60 %			
Allowance for loan losses and			
other real estate as a % of			
non-performing assets.....	299.85 %	315.82 %	311.32 %
305.33 %			
Accruing loans past due 90			
days or more.....	\$61,287	\$64,788	\$54,305
\$51,039			
=====			

</TABLE>