
UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) May 02, 2007

HUNTINGTON BANCSHARES INCORPORATED

(Exact name of registrant as specified in its charter)

Maryland	0-2525	31-0724920
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)
Huntington Center 41 South High Street Columbus, Ohio		43287
(Address of principal executive offices)		(Zip Code)

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

Not Applicable

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-
-

Item 7.01 Regulation FD Disclosure.

The attached Analyst Handout contains information that members of the Huntington Bancshares Incorporated (“Huntington”) management will use from time to time through June 30, 2007, during visits with investors, analysts, and other interested parties to assist their understanding Huntington. This handout is available in the Investor Relations section of Huntington’s website at www.huntington-ir.com.

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

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

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

The following exhibit is being furnished herewith:

Exhibit 99.1 — Analyst Handout

SIGNATURES

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

HUNTINGTON BANCSHARES INCORPORATED

Date: May 4, 2007

By: /s/ Richard A. Cheap
Richard A. Cheap, Secretary

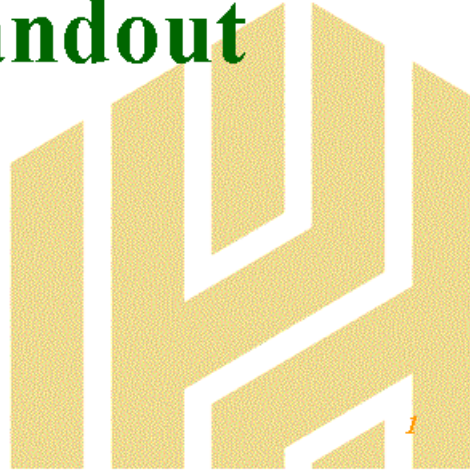
EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
Exhibit 99.1	— Analyst Handout



Analyst Handout

May 2, 2007



1



Basis of Presentation

Use of non-GAAP financial measures

This presentation contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in the current quarter earnings press release, this presentation, or in the Quarterly Financial Review supplement to the current Earnings Press Release, which can be found on Huntington's website at huntington-ir.com.

Significant items

Certain components of the Income Statement are naturally subject to more volatility than others. As a result, analysts/investors may view such items differently in their assessment of performance compared with their expectations and/or any implications resulting from them on their assessment of future performance trends. It is a general practice of analysts/investors to try and determine their perception of what "underlying" or "core" earnings performance is in any given reporting period, as this typically forms the basis for their estimation of performance in future periods. Therefore, Management believes the disclosure of certain "Significant Items" in current and prior period results aids analysts/investors in better understanding corporate performance so that they can ascertain for themselves what, if any, items they may wish to include/exclude from their analysis of performance, i.e., within the context of determining how that performance differed from their expectations, as well as how, if at all, to adjust their estimates of future performance accordingly.

Use of Huntington and Sky Financial Merger pro forma data

This presentation contains Pro Forma financial measures where management believes it to be helpful in understanding how the proposed merger with Sky Financial Group will impact Huntington's results of operations or financial position. The data represent actual reported information as of September 30, 2006 for both organizations, combined arithmetically, with no adjustments for purchase accounting made, unless otherwise noted. The data for Sky Financial Group also include Union Federal Bank reported information on a similar pro forma basis, as this transaction was completed by Sky Financial Group subsequent to September 30, 2006.

Annualized data

Certain returns, yields, performance ratios, or growth rates for a quarter are "annualized" in this presentation to represent an annual time period. This is done for analytical and decision-making purposes to better discern underlying performance trends when compared to full-year or year-over-year amounts. For example, loan growth rates are most often expressed in terms of an annual rate like 8%. As such, a 2% growth rate for a quarter would represent an annualized 8% growth rate.

Fully taxable equivalent interest income and net interest margin

Income from tax-exempt earnings assets is increased by an amount equivalent to the taxes that would have been paid if this income had been taxable at statutory rates. This adjustment puts all earning assets, most notably tax-exempt municipal securities and certain lease assets, on a common basis that facilitates comparison of results to results of competitors.

Rounding

Please note that columns of data in the following slides may not add due to rounding.



Basis of Presentation

Estimating the Impact on Balance Sheet and Income Statement Results Due to the Unizan Merger

The merger with Unizan Financial Corp. (Unizan) was completed on March 1, 2006. At the time of acquisition, Unizan had assets of \$2.5 billion, including \$1.6 billion of loans, and core deposits of \$1.5 billion. When comparing post-merger period results to pre-merger periods, the term "merger-adjusted" refers to amounts and percentage changes that represent reported results adjusted to exclude the impact of the merger. The term "merger-related" refers to amounts and percentage changes representing the impact attributable to the merger. "Merger costs" represent expenses associated with merger integration activities. Management believes these distinctions are helpful in better discerning underlying growth rates and in analyzing performance trends compared to prior periods. The following methodology has been implemented to estimate the approximate effect of the Unizan merger used to determine "merger-adjusted" and "merger-related" impacts.

Balance Sheet Items: For loans and leases, as well as core deposits, balances as of the acquisition date are pro-rated to the post-merger period being used in the comparison. For example, to estimate the impact on 2006 first quarter average balances, one-third of the closing date balance was used as those balances were in reported results for only one month of the quarter. Full quarter and year-to-date estimated impacts were developed using this same pro-rata methodology. This methodology assumes acquired balances will remain constant over time.

Income Statement Items: For income statement line items, Unizan's actual full year results for 2005 were used for pro-rating the impact on post-merger periods. For example, to estimate the 2006 first quarter impact of the merger on personnel costs, one-twelfth of Unizan's full-year 2005 personnel costs was used. Full quarter and year-to-date estimated impacts were developed using this same pro-rata methodology. This results in an approximate impact since the methodology does not adjust for any unusual items or seasonal factors in Unizan 2005 reported results or synergies realized since the merger date. The one exception to this methodology relates to the amortization of intangibles expense where the actual post-merger amount was used.

Earnings per share equivalent data

Significant and/or one-time income or expense items may be expressed on a per common share basis. This is done for analytical and decision-making purposes to better discern underlying trends in total corporate earnings per share performance excluding the impact of such items. Investors may also find this information helpful in their evaluation of the company's financial performance against published earnings per share consensus amounts, which typically exclude the impact of significant and/or one-time items. Earnings per share equivalents are usually calculated by applying a 35% effective tax rate to a pre-tax amount to derive an after-tax amount which is divided by the average shares outstanding during the respective reporting period. Occasionally, when the item involves special tax treatment, the after-tax amount is separately disclosed, with this then being the amount used to calculate the earnings per share equivalent.

NM or NM

Percent changes of 100% or more are shown as "nm" or "not meaningful". Such large percent changes typically reflect the impact of one-time items within the measured periods. Since the primary purpose of showing a percent change is for discerning underlying performance trends, such large percent changes are "not meaningful" for this purpose.

Forward Looking Statements



This presentation contains certain forward-looking statements, including certain plans, expectations, goals, and projections, and including statements about the benefits of the merger between Huntington and Sky Financial, 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: the businesses of Huntington and Sky Financial may not be integrated successfully or such integration may take longer to accomplish than expected; the expected cost savings and any revenue synergies from the merger may not be fully realized within the expected timeframes; disruption from the merger may make it more difficult to maintain relationships with clients, associates, or suppliers; the required governmental approvals of the merger may not be obtained on the proposed terms and schedule; Huntington and/or Sky Financial's stockholders may not approve the merger; changes in economic conditions; movements in interest rates; competitive pressures on product pricing and services; success and timing of other business strategies; the nature, extent, and timing of governmental actions and reforms; and extended disruption of vital infrastructure; and other factors described in Huntington's 2006 Annual Report on Form 10-K, Sky Financial's 2006 Annual Report on Form 10-K, and documents subsequently filed by Huntington and Sky Financial with the Securities and Exchange Commission.

All forward-looking statements are based on information available at the time of the release.

Neither Huntington nor Sky Financial assumes any obligation to update any forward-looking statement.

Additional Information About the Huntington and Sky Financial Group Merger and Where to Find It



In connection with the proposed merger of Huntington Bancshares Incorporated and Sky Financial Group, Huntington and Sky Financial will be filing relevant documents concerning the transaction with the Securities and Exchange Commission. On April 19, 2007, Huntington filed Amendment No. 2 to the registration statement on Form S-4 with the Securities and Exchange Commission, which includes a proxy statement/prospectus. Stockholders will be able to obtain a free copy of the proxy statement/prospectus, as well as other filings containing information about Huntington and Sky Financial, at the Securities and Exchange Commission's internet site (<http://www.sec.gov>). Copies of the proxy statement/prospectus and the filings with the Securities and Exchange Commission that will be incorporated by reference in the proxy statement/prospectus can also be obtained, without charge, by directing a request to Huntington, Huntington Center, 41 South High Street, Columbus, Ohio 43287, Attention: Investor Relations, 614-480-4060, or Sky Financial, 221 South Church Street, Bowling Green, Ohio, 43402. The final proxy statement/prospectus will be mailed to stockholders of Huntington and Sky Financial.

Stockholders are urged to read the proxy statement/prospectus, and other relevant documents filed with the Securities and Exchange Commission regarding the proposed transaction when they become available, because they will contain important information.

The directors and executive officers of Huntington and Sky Financial and other persons may be deemed to be participants in the solicitation of proxies in respect of the proposed merger. Information regarding Huntington's directors and executive officers is available in its proxy statement included in the registration statement filed with the SEC by Huntington on April 19, 2007. Information regarding Sky Financial's directors and executive officers is available in its proxy statement filed with the SEC by Sky Financial on February 23, 2006. Other information regarding the participants in the proxy solicitation and a description of their direct and indirect interests, by security holdings or otherwise, will be contained in the proxy statement/prospectus and other relevant materials to be filed with the SEC when they become available.



- ◆ **2007 First quarter highlights**
- ◆ **2007 First quarter financial review**
- ◆ **Credit quality review**
- ◆ **Appendix**



First Quarter Highlights



2007 First Quarter Highlights



- ◆ **Reported earnings were \$0.40 per common share**
- ◆ **Negatives included:**
 - Equity investment and litigation losses
 - MSR mark-to-market valuation net loss
 - Declines in residential real estate and home equity loans
- ◆ **Underlying earnings were consistent with our expectations**
- ◆ **Positives included:**
 - Higher net interest margin
 - Strong growth in middle market C&I loans and small business loans
 - Growth in core deposits
 - Strong growth in mortgage banking, trust, and brokerage and insurance income
 - Decline in expenses
 - Lower net charge-offs
 - Good growth in automobile loans

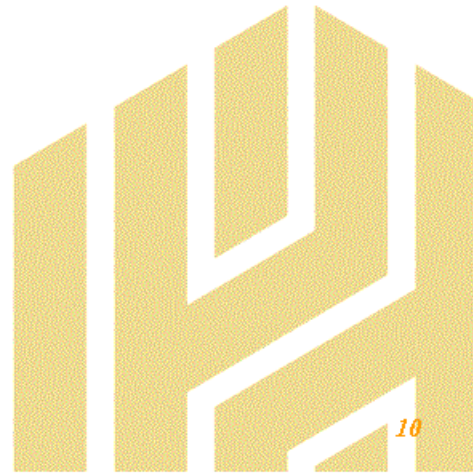
2007 First Quarter Highlights



- ◆ **Credit quality performance was mixed:**
 - Higher NPAs
 - Higher provision for credit losses which exceeded net charge-offs by \$11.3 million
 - Lower net charge-offs
- ◆ **Sky Financial Group merger integration preparation proceeding as planned**



Financial Review



1Q07 Earnings Summary



	<u>After-tax</u>	<u>EPS</u>
Net income	\$95.7 MM	\$0.40

Significant Items

	<u>Favorable/(Unfavorable)</u>	
	<u>Earnings</u> ⁽¹⁾	<u>EPS</u> ⁽²⁾
Equity investment losses	\$ (8.5) MM	\$ (0.02)
MSR mark-to-market net of hedge-related trading activity	(2.0)	(0.01)
Litigation losses	(1.9)	(0.01)

(1) Pre-tax
(2) After tax

2007 First Quarter Overview



Financial Performance vs. 4Q06

- ♦ **\$0.40 EPS...** includes negative impacts from loss on equity investments (\$0.02), negative net MSR mark-to-market net of hedge-related trading activity (\$0.01), and litigation losses (\$0.01)
- ♦ **3.36% net interest margin, up 8 basis points**
- ♦ **5% annualized growth in average total commercial loans**
- ♦ **7% annualized decline in average total consumer loans**
 - 12% annualized decline in average residential mortgages
 - 5% annualized decline in average home equity loans
 - 4% annualized decline in average total automobile loans and leases
- ♦ **2% annualized growth in average total core deposits**
- ♦ **0.28% net charge-off ratio, down 7 basis points**
- ♦ **1.08% allowance for loan and lease losses, up 4 basis points**
- ♦ **7% increase in NPAs with 56% of total NPAs representing residential real estate assets and assets guaranteed by the US Government**
- ♦ **0.79% period end non-performing asset ratio, up 5 basis points**
- ♦ **7.06% period-end tangible common equity ratio, up from 6.87%**

Quarterly Performance Highlights



	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>	<u>1Q06</u>
EPS	\$0.40	\$0.37	\$0.65	\$0.46	\$0.45
ROA	1.11%	0.98%	1.75%	1.25%	1.26%
ROE	12.9%	11.3%	21.0%	14.9%	15.5%
Return on tangible equity ⁽¹⁾	16.5%	14.5%	27.1%	19.3%	18.0%
ICG ⁽²⁾	4.4%	3.7%	12.9%	6.8%	6.9%
Net interest margin	3.36%	3.28%	3.22%	3.34%	3.32%
Efficiency ratio	59.2%	63.3%	57.8%	58.1%	58.3%
Loan & lease growth ⁽³⁾	(1)%	--%	2%	20%	8%
Core deposit growth ⁽⁴⁾	2%	(1)%	1%	23%	15%
Net charge-offs annualized	0.28%	0.35%	0.32%	0.21%	0.39%
NPA ratio ⁽⁵⁾	0.79%	0.74%	0.65%	0.65%	0.59%
ALLL/loans & leases ⁽⁵⁾	1.08%	1.04%	1.06%	1.09%	1.09%
ACL/loans & leases ⁽⁵⁾	1.23%	1.19%	1.21%	1.24%	1.24%
Tang. equity/assets ⁽⁵⁾	7.06%	6.87%	7.13%	6.46%	6.97%
Tang. com. equity/risk weighted assets ⁽⁵⁾	7.69%^e	7.65%	7.97%	7.29%	7.80%

(1) = Net Income less expense for amortization of intangibles divided by average tangible shareholder equity (shareholder equity - intangible assets)

(2) = ROE x (1-(dividend declared per share/earnings per share))

(3) Average linked quarter growth rate annualized; impacted by loan sales

(4) Average linked quarter growth rate annualized

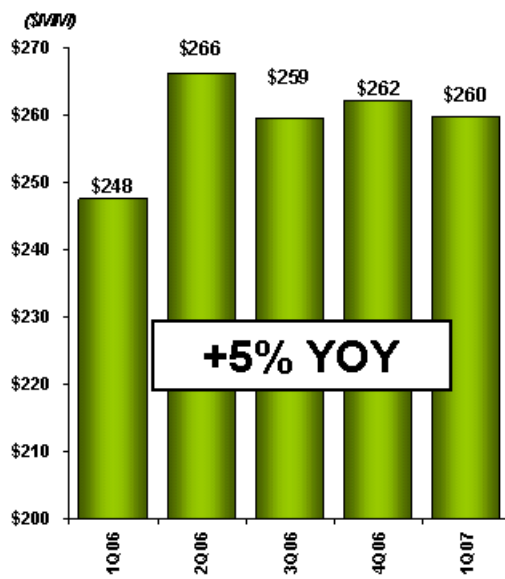
(5) Period end

e = estimate

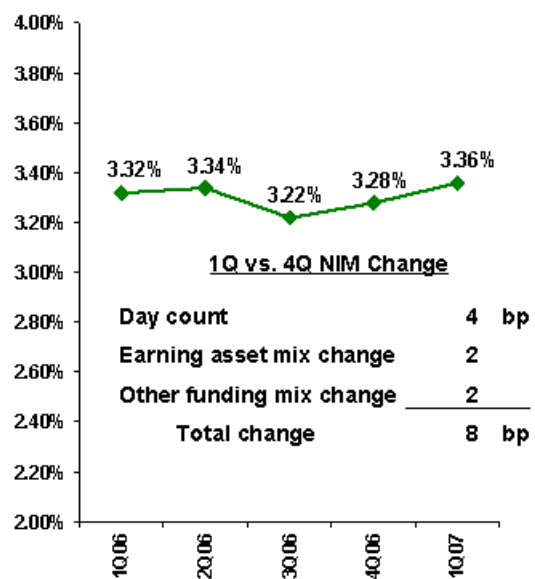
Net Interest Income & Margin Trends ⁽¹⁾



Net Interest Income (FTE)



Net Interest Margin (FTE)



(1) Fully taxable equivalent basis

Loan & Lease Asset Trends



Average (\$B)	1Q07	Annualized Growth ⁽¹⁾		1Q07 v 1Q06
		1Q07 v 4Q06	4Q06 v 3Q06	
Total commercial	\$12.5	5	9	12 %
Auto loans ⁽²⁾	2.2	20	6	11
Auto direct financing leases	1.7	(30)	(28)	(24)
Home equity	4.9	(5)	(5)	2
Residential real estate ⁽²⁾	4.5	(12)	(10)	4
Other consumer	0.4	(7)	--	(6)
Total consumer	13.7	(7)	(8)	--
Total loans and leases	\$26.2	(1) %	-- %	5 %
Total earning assets	\$31.3	(5) %	(4) %	4 %

(1) Linked quarter percent change annualized
 (2) Impacted by loan sales

Core Deposit Trends



Average (\$B)	1Q07	Annualized Growth ⁽¹⁾		1Q07 v 1Q06
		1Q07 v 4Q06	4Q06 v 3Q06	
Commercial				
Demand deposits – non-int. bearing	\$ 2.7	(14)%	9 %	1 %
Demand deposits – int. bearing	0.5	59	(1)	39
Other core deposits ⁽²⁾	3.7	2	(4)	17
Total	6.9	(1)	1	11
Consumer				
Demand deposits – non-int. bearing	0.8	24	4	9
Demand deposits – int. bearing	1.9	15	11	15
Other core deposits ⁽²⁾	10.0	(1)	(5)	2
Total	12.7	3	(2)	4
Total				
Demand deposits – non-int. bearing	3.5	(6)	8	3
Demand deposits – int. bearing	2.3	24	9	19
Other core deposits ⁽²⁾	13.8	--	(5)	5
Total	\$19.7	2 %	(1) %	6 %

- (1) Linked quarter percent change annualized
 (2) Includes core CDs, savings, and other deposits

Non-interest Income



(\$MM)	1Q07	Better or (Worse) vs.		1Q06
		4Q06 ⁽¹⁾		
Deposit service charges	\$ 44.8	\$ (3.8)	(8) %	9 %
Other service charges	13.2	(0.6)	(4)	15
Total service charges	58.0	(4.4)	(7)	10
Trust services	25.9	2.4	10	22
Brokerage / insurance	16.1	1.5	10	6
Bank owned life insurance	10.9	0.0	0	6
Mortgage banking	9.4	3.2	52	(29)
Gain on sale of auto loans	1.1	(0.1)	(9)	nm
Other ⁽²⁾	23.8	(14.0)	(37)	(49)
Sub-total	145.1	(11.3)	(7)	(9)
Securities gains (losses)	0.1	15.9	nm	nm
Total reported	\$145.2	\$ 4.6	3 %	(9) %

(1) Linked quarter percentage growth is not annualized

(2) Other income includes primarily other commercial fees, investment banking fees, automobile and other lease-related fee income, and equity investment income/losses

Non-interest Expense

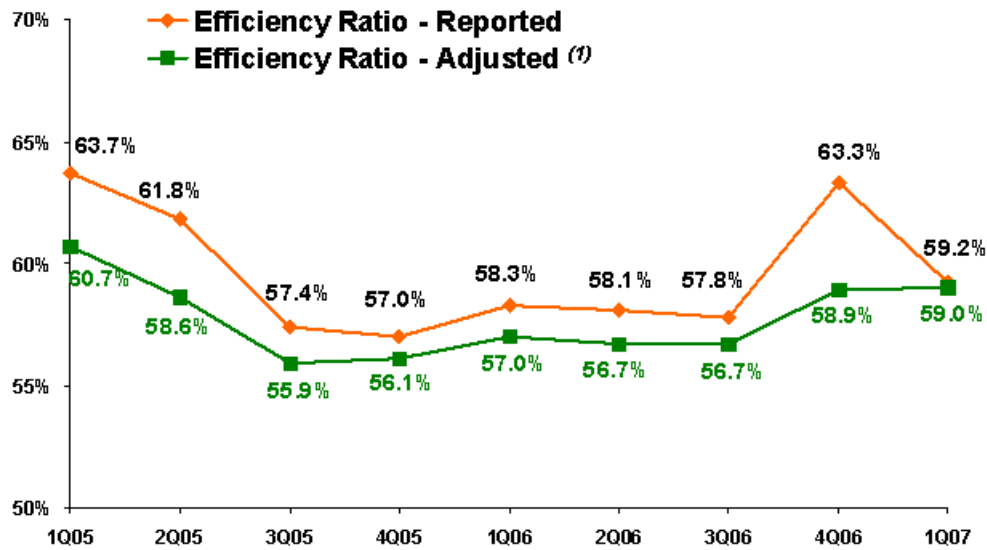


(\$MM)	1Q07	Better or (Worse) vs.		1Q06
		4Q06 ⁽¹⁾		
Personnel costs	\$134.6	\$ 3.3	2 %	(2) %
Net occupancy	19.9	(2.6)	(15)	(11)
Outside services	21.8	(1.1)	(5)	(10)
Equipment	18.2	(0.1)	--	(10)
Professional services	6.5	2.5	28	(21)
Marketing	7.7	(1.5)	(24)	(5)
Telecommunications	4.1	0.5	11	15
Printing and supplies	3.2	0.4	10	(6)
Amortization of intangibles	2.5	0.5	16	nm
Other ⁽²⁾	23.4	23.9	51	24
Total reported	\$242.1	\$ 25.7	10 %	(2) %

(1) Linked quarter percentage growth is not annualized

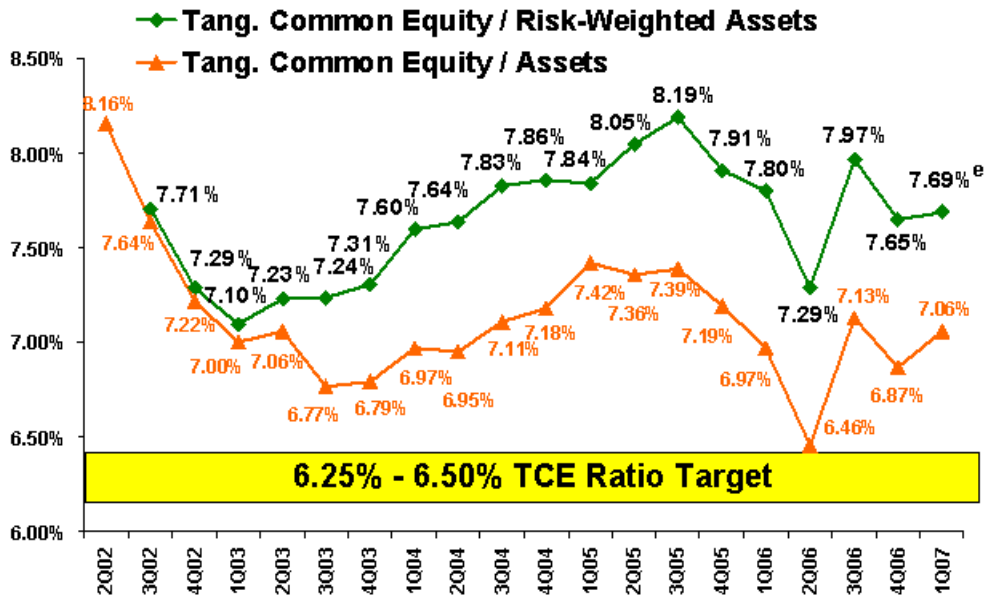
(2) Other expense includes insurance, travel, postage, operational losses, contributions, operating lease & misc. fees and commissions

Efficiency Ratio Trends



(1) Reported revenue and expenses adjusted for automobile operating lease expense and other items affecting comparability. See Operating Leverage & Efficiency Trend slide in the Appendix for a complete reconciliation between GAAP and adjusted revenue and expenses.

Capital Trends ⁽¹⁾



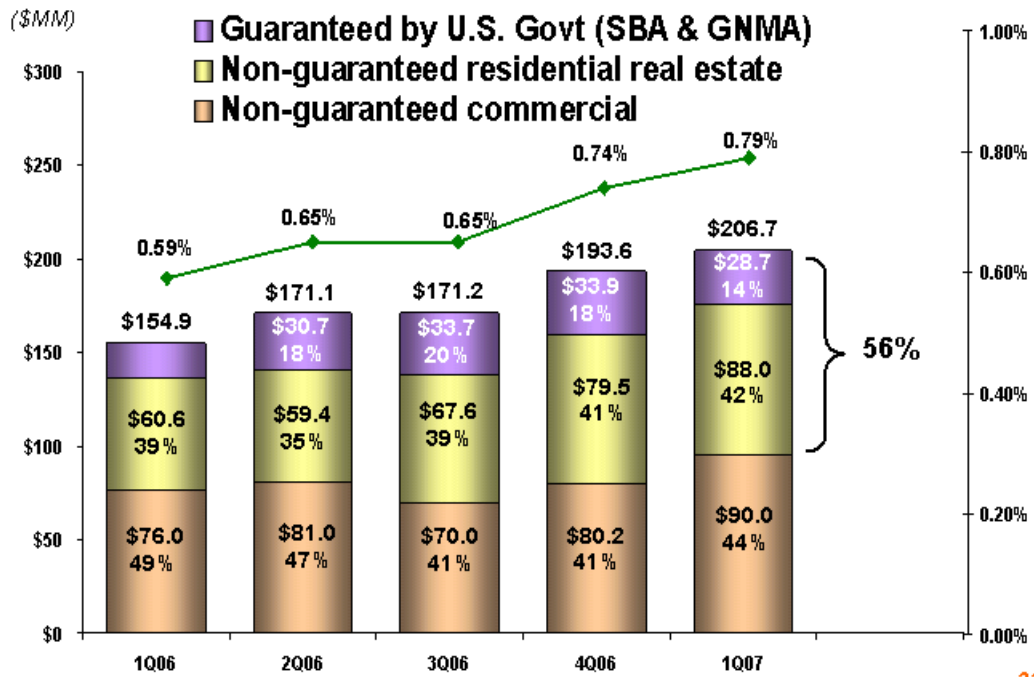
(1) End of period
e = estimate

Credit Quality Trends Overview



	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>	<u>1Q06</u>
NPA ratio	0.79%	0.74%	0.65%	0.65%	0.59%
Net charge-off ratio	0.28	0.35	0.32	0.21	0.39
90+ days past due	0.27	0.23	0.24	0.19	0.20
Consumer	0.44	0.40	0.41	0.30	0.36
Middle-market C&I	0.01	--	0.01	--	0.02
Middle-market CRE	0.23	0.04	0.06	0.12	--
Small bus. C&I & CRE	0.03	0.06	0.04	0.03	--
ALLL ratio	1.08	1.04	1.06	1.09	1.09
NPA coverage ratio	137	141	164	168	183
NPL coverage ratio	180	189	217	213	209

Non-performing Assets Trends



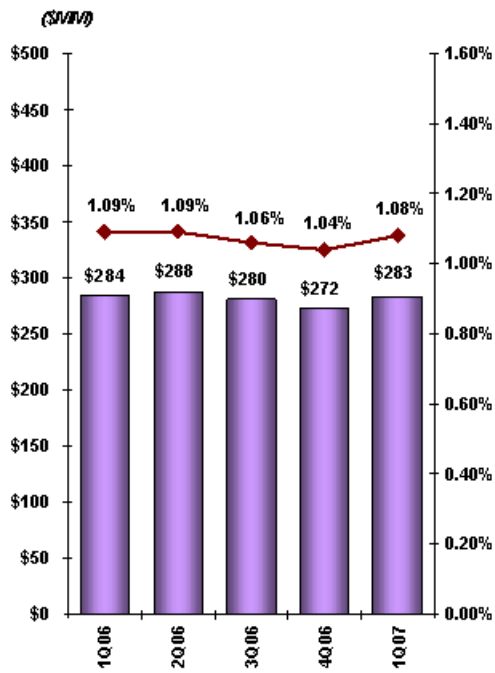
Net Charge-off Ratios ⁽¹⁾



	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>	<u>1Q06</u>
Middle-market C&I	--%	(0.12)%	0.12%	(0.04)%	0.53%
Middle-market CRE	0.04	0.41	0.06	0.14	--
Small business C&I & CRE	0.34	<u>0.75</u>	<u>0.74</u>	<u>0.43</u>	<u>0.73</u>
Total commercial	0.08	<u>0.22</u>	<u>0.23</u>	<u>0.12</u>	<u>0.38</u>
Auto loans	0.52	0.46	0.34	0.23	0.60
Auto leases	0.52	0.62	0.47	0.34	0.63
Home equity	0.49	0.47	0.53	0.38	0.37
Residential RE	0.17	0.19	0.07	0.06	0.07
Other direct	2.56	<u>2.63</u>	<u>2.54</u>	<u>1.89</u>	<u>1.72</u>
Total consumer	0.46	<u>0.46</u>	<u>0.40</u>	<u>0.30</u>	<u>0.40</u>
Total	0.28%	0.35%	0.32%	0.21%	0.39%

(1) Annualized

Allowance for Loan & Lease Losses (ALLL)



ALLL Reserve Components

	1Q07	4Q06	3Q06	2Q06	1Q06
Transaction	0.89%	0.86%	0.86%	0.89%	0.88%
Economic	0.19	0.18	0.20	0.20	0.21
Total	1.08%	1.04%	1.06%	1.09%	1.09%

Allowances for Credit Losses (ACL) ⁽¹⁾



(\$MM)	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>	<u>1Q06</u>
Allowance for loan and lease losses (ALLL)	\$283.0	\$272.1	\$280.2	\$287.5	\$283.8
Allowance for unfunded loan commitments and LOCs (AULC)	40.5	40.2	39.3	38.9	39.3
Total allowance for credit losses (ACL)	<u>\$323.5</u>	<u>\$312.2</u>	<u>\$319.5</u>	<u>\$326.4</u>	<u>\$323.1</u>
ALLL as % of total loans and leases	1.08%	1.04%	1.06%	1.09%	1.09%
total NPAs	137	141	164	168	183
total NPLs	180	189	217	213	209
ACL as % of total loans and leases	1.23%	1.19%	1.21%	1.24%	1.24%
total NPAs	157	161	187	191	209
total NPLs	206	217	247	241	238
non-guaranteed commercial NPAs	360	389	456	403	425

(1) End of period

CRE - Single Family Builders ⁽¹⁾



Current portfolio ⁽²⁾ - \$945 Million

Vertical construction	\$643 MM	68 %
Land under development	122	13
Land held for development	180	19

- ◆ **No geographic concentration within footprint markets**
- ◆ **NCO ratio: 1Q07: 0.08% 12 month trailing: 0.62%**
- ◆ **NPA ratio of 1.41% ⁽²⁾**
- ◆ **Risk of loss reduced due to specific review of underwriting standards and client selection in 2005**
- ◆ **Market observations**
 - General slowdown in the market reflecting declining prices and excess inventory
 - Smaller developers showing signs of deterioration, manifested in higher monitored credit balances
 - Spring and summer sales season will determine potential losses

(1) Includes middle-market CRE and small business CRE loans

(2) 3/31/07



First Mortgages

Current portfolio ⁽¹⁾ - \$4.5 Billion

- ◆ **Focused on prime borrowers**
 - No sub-prime lending
 - No option ARM structures
 - No negative amortization loans
 - Focused Alt-A program... \$660 MM outstanding / 13% of residential portfolio / 11% of 2006 production
 - Limited interest only exposure... \$800 MM outstanding / 17% of residential portfolio / 10% of 2006 production
- ◆ **Portfolio management and underwriting consistent with regulatory expectations**
 - All applications centrally underwritten
 - Reduced broker origination channel volume beginning early 2005
 - Significantly reduced interest only volume beginning 2006, with specific credit requirements
 - Implemented more conservative underwriting for Alt-A in late 2005

(1) 1Q07 average balances



Home Equity Lending

Current portfolio ⁽¹⁾ - \$4.9 Billion

- ♦ **Focused on prime borrowers**
 - Since 2004 increased average FICO at origination from 720 to 740 and percentage of originations below 640 decreased from 10% to 3%
- ♦ **Three origination channels (prior 12 months)**
 - Banking offices 80%
 - Huntington Call Center 13%
 - Broker relationships 7%
- ♦ **All applications centrally underwritten**
 - Broker applications decisioned separately with higher property valuation requirements and more conservative credit criteria
- ♦ **Cross sold with first mortgage originations**
- ♦ **Primary product offers up to 89.9% loan to value (LTV)**
- ♦ **Portfolio LTV of 80%**
- ♦ **No product offering in excess of 100% LTV**
- ♦ **Debt/Income (D/I) policy of 45%**

(1) 1Q07 average balances

Residential Lending Origination Trends



<i>(\$ in millions)</i>	<u>1Q07</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
<u>First Mortgages</u>					
Originations ⁽¹⁾	\$180	\$1,075	\$1,278	\$1,752	\$1,464
Alt-A % of originations	8%	16%	20%	22%	8%
Avg. FICO ⁽²⁾	720	732	720	723	710
Avg. LTV ⁽²⁾	73%	72%	74%	73%	72%
<u>Home Equity Lines</u>					
Originations ⁽¹⁾	\$351	\$1,137	\$1,330	\$1,741	\$1,577
Avg. FICO ⁽²⁾	748	738	730	721	723
Avg. LTV ⁽²⁾	75%	76%	80%	81%	80%
<u>Home Equity Loans</u>					
Originations ⁽¹⁾	\$211	\$547	\$571	\$511	\$410
Avg. FICO ⁽²⁾	742	731	718	710	702
Avg. LTV ⁽²⁾	66%	66%	65%	65%	68%

(1) Originated loans still outstanding
 (2) At origination



Earnings per share ⁽¹⁾

\$1.84 - \$1.89

Assumptions ⁽²⁾

- ♦ **Revenue growth ⁽³⁾**
 - Net interest margin ⁽⁴⁾
 - Average loan growth
 - Average core deposit growth
 - Non-interest income growth
- ♦ **Expense growth ⁽³⁾**
- ♦ **Operating leverage**
 - Improvement in the efficiency ratio
- ♦ **Credit quality**
 - Net charge-off ratio
 - NPA ratio ⁽⁴⁾
 - ALLL ratio ⁽⁴⁾

low-/mid-single digit
relatively stable
mid-single digit
low-/mid-single digit
mid-/high-single digit
low-single digit
low-single digit
1% +/-

low end of 35-45 bp range
continued pressure
trending upward modestly

+ Slight EPS accretion from Sky Financial Group acquisition

(1) Includes estimated 6-month net positive earnings impact from acquisition of Sky Financial Group, excluding merger charges

(2) Excludes estimated 6-month impact from Sky Financial Group merger

(3) Excludes automobile operating lease accounting impact

(4) Compared with 1Q07 level

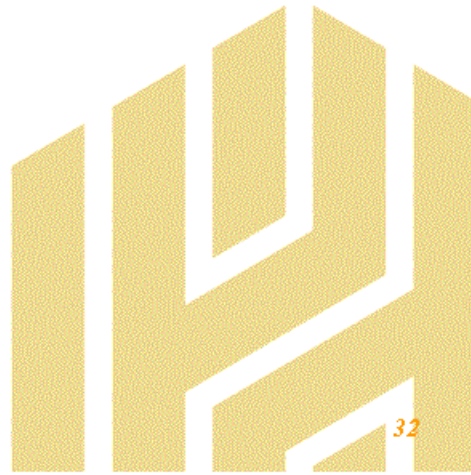


*The Local Bank
With
National Resources*





Appendix



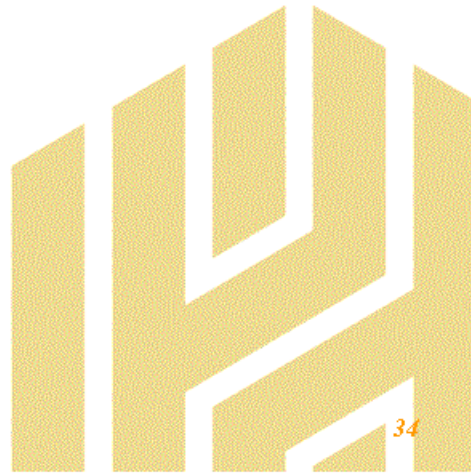
Appendix



1. Franchise	34	8. Loans and leases (cont'd)	
2. Strategy, organization & history	40	Consumer loans	101
3. Financial overview	54	Auto loans and leases	103
2006 Highlights	55	Non-auto consumer trends	106
4. Significant items impacting earnings performance comparisons	59	Home equity and residential mortgages	107
5. Income statement	62	Other consumer	112
Net income & EPS	63	9. Deposits & other funding	113
Net interest income & margin	65	Total deposit trends	114
Non-interest income	73	Core deposit trends	117
Non-interest expense	78	Other funding	121
Operating leverage	79	10. Capital	122
ROA, ROE, ICG	81	11. Credit quality review	128
6. Investment securities	82	Nonperforming assets	129
7. Loans and leases	85	Charge-offs	131
Credit composition	87	Delinquencies	133
Commercial & industrial	89	ALLL, AULC, ACL	134
Commercial real estate	97	12. Estimated impact of Unizan merger	137
		13. Lines of Business	142
		14. Regional Banking	145
		15. Dealer Sales	175
		16. Private Financial & Capital Markets Group	190



Franchise





Midwest financial services holding company

Founded - 1866
Headquarters - Columbus, Ohio
Total assets - \$35 billion
Employees ⁽¹⁾ - 7,863

Franchise:

Regional Banking
- Retail & Commercial Banking

5 States / 8 Regions
371 Offices / 1,004 ATMs

Dealer Sales

5 States + AZ, FL, GA, NC, NJ,
PA, SC, TN

Private Financial Group

5 States / 6 offices ⁽²⁾
FL / 4 offices ⁽³⁾

Mortgage Banking ⁽⁴⁾

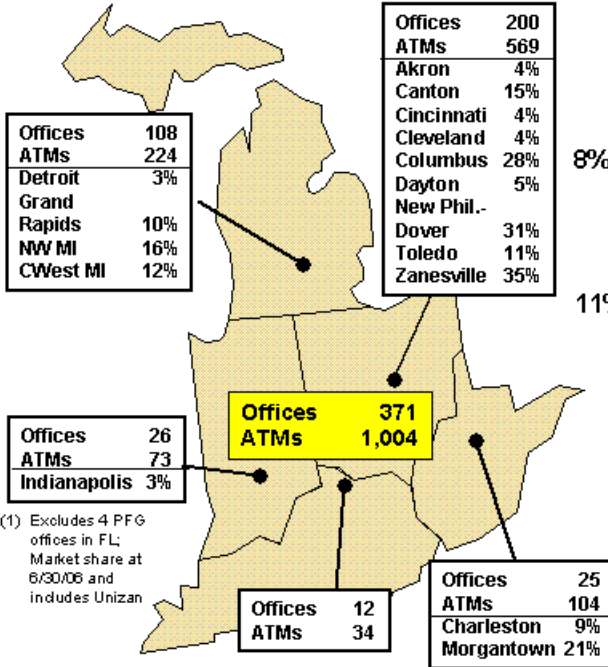
5 States + MD, NJ

- (1) Full-time equivalent (FTE)
- (2) Dedicated shared office with Regional Banking
- (3) Includes 2 full-service offices + 2 trust offices
- (4) Part of Regional Banking

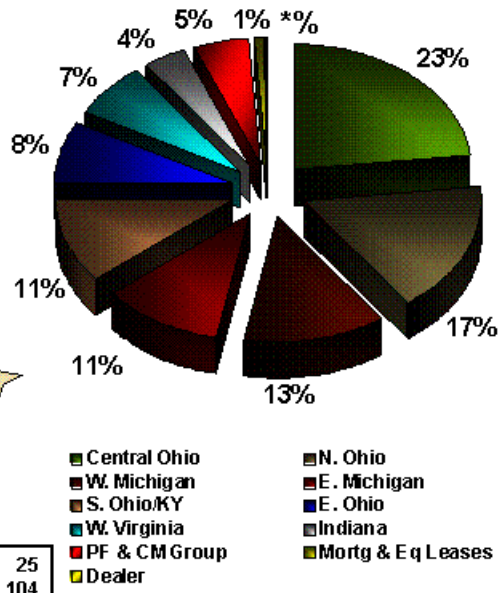
The Huntington Franchise – 3/31/07



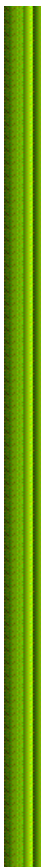
Focus on the Midwest ⁽¹⁾



Total Deposits \$21.9 B ⁽²⁾



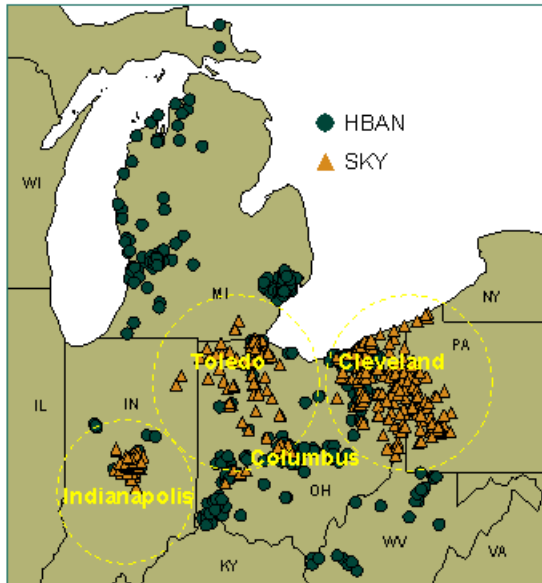
(2) Excluding Treasury
* Less than 1%



***Franchise
Pro-forma Including
Impact of Pending
Merger of
Sky Financial Group***



A Stronger Regional Presence



Pro Forma Deposits - Top 11 MSAs

<u>MSA</u>	<u>Rank</u>	<u>BOs</u>	<u>Deposits</u>	<u>Share</u>
Columbus	1	81	\$8,625	28.1%
Cleveland	5	78	3,330	5.2
Indianapolis	3	63	2,624	10.6
Detroit	8	42	2,297	2.6
Toledo	1	56	2,258	24.9
Pittsburgh	7	46	1,845	3.0
Youngstown	1	40	1,777	21.5
Cincinnati	5	37	1,546	3.8
E. Liverpool-Salem	1	15	1,261	57.9
Canton-Massillon	1	28	1,238	24.3
Grand Rapids	3	23	1,216	10.3

BOs = Banking offices

Source: SNL Financial, company presentations and filings. FDIC deposit data as of June 30, 2006; excludes the impact of any banking office closings

Pro Forma Deposit Market Share ⁽¹⁾



(\$MM)	Huntington				Sky Financial				Pro Forma			
	Rank	BOs	Deposits	Share	Rank	BOs	Deposits	Share	Rank	BOs	Deposits	Share
Ohio	4	228	\$16,278	7.8%	7	221	\$8,620	4.1%	3	449	\$24,898	11.9%
Michigan	9	119	5,143	3.4	93	5	125	0.1	9	124	5,268	3.5
Indiana	23	25	798	0.9	9	44	2,016	2.3	5	69	2,815	3.2
Pennsylvania	--	--	--	--	17	66	2,552	1.1	17	66	2,552	1.1
West Virginia	6	31	1,549	6.2	61	3	76	0.3	6	34	1,625	6.6
Kentucky	28	14	444	0.7	--	--	--	--	28	14	444	0.7
Columbus	1	67	\$8,302	27.0%	15	14	\$ 323	1.1%	1	81	\$8,625	28.1%
Cleveland	8	47	2,370	3.7	13	31	960	1.5	5	78	3,330	5.2
Indianapolis	9	19	617	2.5	4	44	2,007	8.0	3	63	2,624	10.6
Detroit	8	42	2,297	2.6	--	--	--	--	8	42	2,297	2.6
Toledo	4	20	969	10.7	3	36	1,289	14.2	1	56	2,258	24.9
Pittsburgh	--	--	--	--	7	46	1,845	3.0	7	46	1,845	3.0
Youngstown	--	--	--	--	1	40	1,777	21.5	1	40	1,777	21.5
Cincinnati	5	36	1,532	3.8	75	1	14	0.0	5	37	1,546	3.8
E. Liverpool-Salem	--	--	--	--	1	15	1,261	57.9	1	15	1,261	57.9
Canton-Massillon	2	16	783	15.4	6	12	455	8.9	1	28	1,238	24.3
Grand Rapids	3	23	1,216	10.3	--	--	--	--	3	23	1,216	10.3
Akron	8	13	447	4.2	9	15	427	4.0	6	28	874	8.2
Dayton	6	11	468	4.6	11	4	129	1.3	6	15	597	5.9

(1) June 2006 FDIC data; excludes impact of any banking office closings
BOs = Banking offices

*Strategy, Organization
and History*





◆ Market Positioning

- Local Bank with National Resources
- Local execution within corporate standards
- Local discretion with performance accountability
- Focus on Ohio, Michigan, West Virginia, Indiana and neighboring markets
- Focus on middle-market commercial, small business, consumer, high-wealth, and auto dealership clients

◆ Value Proposition

- “Simply the Best” service

Our Formula for Growing Earnings



- ◆ **Formula:**
 - Stable net interest margin
 - + Modest loan growth
 - + Modest deposit growth
 - + Good growth in selected fee income activities
 - + Controlled expense growth
 - + Stable credit quality

= Reasonable earnings growth

- ◆ **Augmented by:**
 - Market consolidation benefits
 - Disciplined capital management

“A well-conceived, well-executed plan in a low growth market... is better than an ill-conceived, poorly executed plan in a high growth market”

Growth Opportunities



- ◆ **Affinity Banking...** Buckeye / Blue Jackets banking
- ◆ **Huntington for Schools**
- ◆ **Leverage online banking capabilities**
- ◆ **New offices in growth markets...** 8 in 2006
- ◆ **Improve customer loyalty through improved service experience**
- ◆ **Micro marketing...** 3 mile radius focus
- ◆ **Exploit growing business segments...** Healthcare in West Michigan
- ◆ **Centers of Expertise...** equipment leasing and SBA lending
- ◆ **Wealth management**



- ◆ **Huntington is positioned to participate in further Midwest consolidation**
- ◆ **Considerations**
 - Build market share in existing markets
 - Enter new markets with high market shares
 - Enrich our deposit mix... higher relative DDA
 - Similar business model / focus on service excellence
 - Retain local management
 - Similar core values / culture
 - Revenue opportunities... new / leveraging product and service capabilities
 - Leverage technology expertise
 - Adds to shareholder value from the start



- ◆ **The value of synergies must exceed the premium paid to the seller**
- ◆ **First year GAAP accretion for Huntington**
 - Excludes one time merger charges
 - Includes impact of intangible amortization
- ◆ **Significant GAAP accretion for second year and beyond**
 - Long-term incremental accretion of 10%+
 - Must have significant long-term benefit
- ◆ **Use of Realistic Cost Savings**
 - Targets within footprint
 - Ability to leverage existing Huntington infrastructure

Organization



The Local Bank

REGIONS

Central Ohio

Northern Ohio

Eastern Ohio

Southern Ohio/KY

East Michigan

West Michigan

Indiana

West Virginia

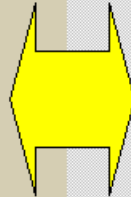
National Resources

BUSINESSES

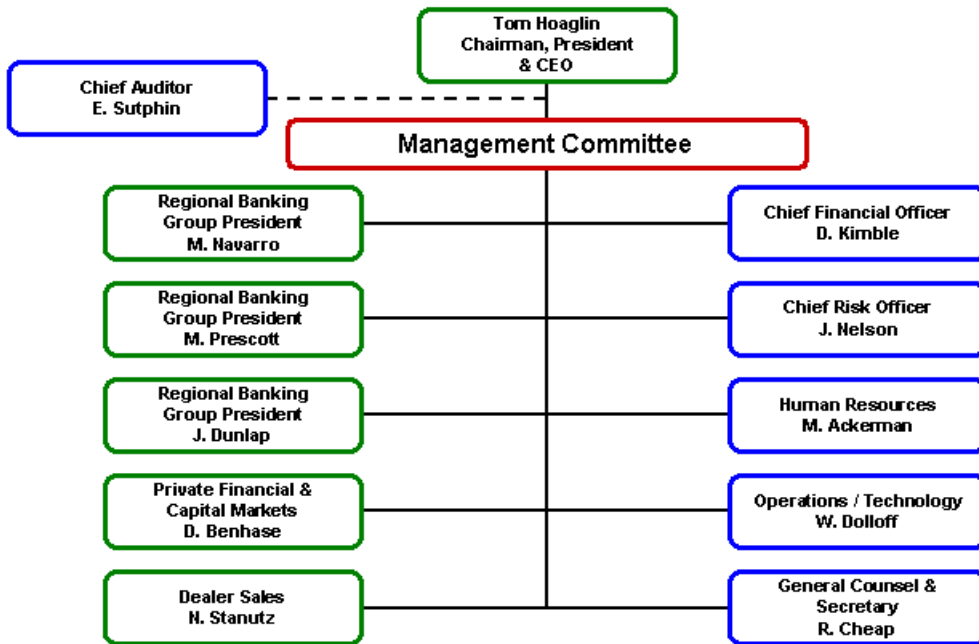
- Commercial
- Retail
- Private Financial
- Dealer Sales
- Mortgage
- Capital Markets
- Huntington Investment Co.

CORPORATE SUPPORT

- Legal
- Finance
- Operations and Technology
- Human Resources
- Risk Management
- Credit Administration



Organization



Senior Leadership Team



	Position	Appointed	Experience-Yrs	
			Banking	HBAN
Tom Hoaglin	Chairman, President and CEO	1Q01	33	5
Dick Cheap	General Counsel and Secretary	2Q98	8	8
Dan Benhase	SEVP-Pvt. Fin'l & Cap.Mkts.	2Q00	25	6
Mary Navarro	SEVP-Regional Banking Group Pres.	2Q06	30	4
Nick Stanutz	SEVP-Dealer Sales	2Q99	28	20
Melinda Ackerman	EVP-Human Resources	1Q05	31 ⁽¹⁾	1
Willie Dolloff	EVP-Operations/Technology	2Q00	33	32
Dick Witherow	EVP-Chief Credit Officer	4Q06	32	5
Don Kimble	EVP-CFO	3Q04	19	2
Jim Nelson	EVP-Chief Risk Officer	4Q04	20	1
Eric Sutphin	EVP-Chief Auditor	3Q04	18	2
Mike Prescott	Regional Banking Group President	2Q06	19	11
Jim Dunlap	Regional Banking Group President	2Q06	27	27

(1) Outside of banking

Brief History



- 1866 – P. W. Huntington & Company opened – Pelatiah Webster Huntington, President**
- 1878 – Bank moved headquarters to 17 S. High Street**
- 1905 – Incorporated as The Huntington National Bank of Columbus**
- 1923 – Construction of the main branch at 17 S. High Street begun**
- 1966 – Huntington Bancshares Incorporated bank holding company formed as a Maryland corporation... The parent of The Huntington National Bank**
- 1983 – Huntington shares listed on NASDAQ**
- 2001 – Strategic restructuring launched**
- 2004 – Record EPS**
- 2005 – Record EPS**
- 2006 – Record EPS**
 - Announced proposed acquisition of Sky Financial Group**

Major Milestones – 2001 - 2003



2001

- 1Q - Hoaglin appointed CEO
- 2Q - Completed strategic review
 - Launched major restructuring initiative
- 3Q - 400 share employee option grant
 - Announced SunTrust to purchase Florida banking operations
 - Announced 20% dividend decrease

2002

- 1Q - Launched CSS/ARGO banking office teller technology upgrade
 - Closed Florida sale to SunTrust
 - Initiated 22 million share repurchase program
 - Acquired Haberer Investment Advisor
 - Launched online banking upgrade
- 3Q - Sold J. Rolfe Davis Insurance Agency
 - Restructured Huntington Merchant Services LLC
 - Acquired LeaseNet Group Inc.
 - 300 share employee option grant
- 4Q - Completed CSS/ARGO teller system installation
 - Sold \$47 mm of NPAs

2003

- 1Q - Initiated 8 million share repurchase program
 - Sold \$556 mm of auto loans
- 2Q - Announced formal SEC investigation and DFL/OL restatement
 - Increased dividend 9.4%
 - Sold \$570 mm of auto loans
- 3Q - Adopt FIN 46
 - Restatement for prospective adoption of deferral accounting and other changes
 - Sold Martinsburg, WV banking offices
- 4Q - Restatement for retroactive application of deferral accounting
 - Sold \$1,020 mm of auto loans
 - Sold \$43 mm of NPAs
 - Extinguished \$250 mm of L-T debt
 - Launched ESS platform system technology release #1

Major Milestones – 2004



2004

- 1Q - Announced merger with Unizan Financial Corp.
 - Sold \$868 mm of auto loans
- 2Q - Announced 14.3% increase in the common stock dividend
 - Federal Reserve extends review period for Unizan merger
 - Sold \$512 mm of auto loans
 - Transferred \$102 mm of auto loans to held for sale
 - Initiated 7.5 million share repurchase program
- 3Q - Announced negotiations with SEC to resolve formal investigation
 - Kimble appointed Chief Financial Officer
 - Sutphin appointed Chief Auditor
 - Sold \$153 mm of auto loans
- 4Q - Nelson appointed Chief Risk Officer
 - Announced expected Federal Reserve Bank of Cleveland (FRBC) and OCC formal supervisory agreements
 - Announced withdrawal of pending Unizan Financial Corp. merger application with the Federal Reserve and negotiations for a one-year extension of the Unizan merger agreement
 - Rating agency actions (see Capital Issues slide)
 - Announced extension to Unizan merger agreement
 - Completed ESS platform system technology release #1 installation

Major Milestones – 2005



2005

- 1Q - Announced Federal Reserve (FRB) and OCC formal written supervisory agreements**
 - Ackeman appointed Human Resources
 - Kelsheimer appointed President of Northern Ohio region
- 2Q - Announced resolution of SEC formal investigation**
 - Reactivated 7.5 million share repurchase program
 - Launched business banking on-line
 - Announced agreement to add 99 ATMs in Walgreen stores
- 3Q - Received national excellence awards from Greenwich Associates**
- 4Q - Announced termination of OCC formal written supervisory agreement**
 - Announced 15 million share repurchase program
 - Re-filed Unizan application
 - Agreements for additional ATMs; Walgreen (33) and Cardtronics (77)

Major Milestones – 2006



2006

- 1Q - Announced 16.3% increase in common stock dividend**
 - Completed merger with Unizan Financial Corp.
 - James Dunlap, Mary Navarro, and Michael Prescott named Regional Banking Group Presidents

- 2Q - Successfully completed Unizan conversion on April 24, 2006... converted 110,000 consumer and business accounts**
 - Announced termination of FRB formal written supervisory agreement

- 4Q - Acquired Unified Fund Services, Inc.**
 - Witherow appointed Chief Credit Officer
 - Cross appointed Senior Lender
 - Smith appointed President of Eastern Michigan region
 - Announced merger of Sky Financial Group

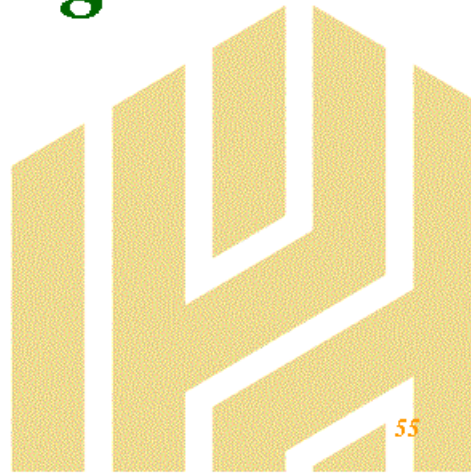


Financial Overview





2006 Highlights



2006 Earnings Summary



	<u>After-tax</u>	<u>EPS</u>
Net income	\$461.2 MM	\$1.92
<u>Significant Items</u>	<u>Favorable/(Unfavorable)</u>	<u>Earnings</u>
	<u>Earnings</u>	<u>EPS</u>
Reduction to federal income tax expense ⁽²⁾	\$84.5 MM	\$ 0.35
Equity investment gains	7.4	0.02
MSR FAS 156 accounting change	5.1	0.01
Gain on sale of MasterCard® stock	3.3	0.01
Balance sheet restructuring	(77.7)	(0.21)
Huntington Foundation contribution	(10.0)	(0.03)
Automobile lease residual value losses	(5.5)	(0.01)
Severance and consolidation expenses	(4.8)	(0.01)
Unizan merger costs	(3.7)	(0.01)
Adjustment for equity method investments	(3.2)	(0.01)
Adjustment to defer home equity annual fees	(2.3)	(0.01)

(1) Pre-tax unless otherwise noted

(2) After tax

Performance Highlights



	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>
EPS	\$1.92	\$1.77	\$1.71	\$1.61	\$1.33
ROA	1.31%	1.26%	1.27%	1.29%	1.24%
ROE	15.7%	16.0%	16.8%	17.0%	14.5%
ICG ⁽¹⁾	7.5%	8.4%	9.4%	9.9%	7.5%
Net interest margin	3.29%	3.33%	3.33%	3.49%	3.62%
Efficiency ratio	59.4%	60.0%	65.0%	63.9%	65.6%
Loan & lease growth ⁽²⁾	7%	10%	11%	15%	(4)%
Core deposit growth ⁽³⁾	10%	6%	4%	1%	(14)%
Net charge-offs annualized	0.32%	0.33%	0.35%	0.81%	1.13%
NPA ratio ⁽⁴⁾	0.74%	0.48%	0.46%	0.41%	0.74%
ALLL/loans & leases ⁽⁴⁾	1.04%	1.10%	1.15%	1.42%	1.62%
ACL/loans & leases ⁽⁴⁾	1.19%	1.25%	1.29%	1.59%	1.81%
Tang. equity/assets ⁽⁴⁾	6.87%	7.19%	7.18%	6.79%	7.22%
Tang. com. equity/risk weighted assets ⁽⁴⁾	7.65%	7.91%	7.86%	7.31%	7.29%

(1) = ROE x (1-(dividend declared per share/earnings per share))

(2) Average; impacted by automobile loans sales and 2002 by sale of Florida banking operations

(3) Average; impacted in 2002 by sale of Florida banking operations; 2002 does not reflect the 3Q06 reclass of certain consumer CDs to core deposits

(4) Period end

Operating Leverage – 2006 vs. 2005



(\$MM)	<u>2006</u>	<u>2005</u>	<u>Better or (Worse)</u>	
<u>Reported / GAAP</u>				
Total revenue – FTE	\$1,596.3	\$1,608.1	\$(11.8)	(1)%
Non-interest expense	1,001.0	969.8	(31.2)	(3)
Operating leverage				(4)%
Efficiency ratio ⁽¹⁾	59.4%	60.0%		
<u>Adjusted ⁽²⁾</u>				
Total revenue – FTE	\$1,636.0	\$1,512.3	\$123.7	8%
Non-interest expense	937.7	873.9	(63.8)	(7)
Operating leverage				1%
Efficiency ratio ⁽¹⁾	57.3%	57.8%		

(1) Non-interest expense less amortization of intangibles divided by adjusted total FTE revenue

(2) Revenue and expenses adjusted for automobile operating lease expense and other items affecting comparability. See Operating Leverage & Efficiency Trend slide in the Appendix for a complete reconciliation between GAAP and adjusted revenue and expenses



*Significant Items
Impacting Earnings
Performance
Comparisons*



Significant Items Impacting Financial Performance Comparisons



Quarterly: 2007 & 2006

(in millions, except per share amounts)

Net income - reported earnings

1Q07	
After-tax	EPS
\$ 95.7	\$ 0.40

Significant items - for orable (unfavorable) impact:

Equity investment gains (losses)
 MSR in sale-to-market net of hedge-related trading activity (3)
 Litigation losses

Earnings (1)	EPS
(8.5)	(0.02)
(2.0)	(0.01)
(1.9)	(0.01)

(1) Pre-tax losses otherwise noted

(2) After-tax

(3) Prior to 2006 MSR valuation changes were reflected as revenue (impairment) net of hedge-related trading activity with certain's gain (loss) stated as a net change to such valuation change.

(in millions, except per share amounts)

Net income - reported earnings

4Q06		3Q06		2Q06		1Q06	
After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
\$ 87.7	\$ 0.37	\$ 157.4	\$ 0.65	\$ 111.6	\$ 0.46	\$ 104.5	\$ 0.45

Significant items - favorable (unfavorable) impact:

	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS
Reduction to Federal income tax expense (2)	-	-	84.5	0.33	-	-	-	-
Equity investment gains	3.3	0.01	0.4	-	2.3	0.01	1.5	-
Gain on sale of Master Card stock	2.6	0.01	-	-	0.8	-	-	-
MSR FAS 156 accounting change	(2.5)	(0.01)	-	-	1.5	-	5.1	0.01
MSR in sale-to-market net of hedge-related trading activity (3)	(20.2)	(0.05)	(7.5)	(0.16)	-	-	(0.6)	-
Balance sheet restructuring	(10.0)	(0.03)	-	-	-	-	-	-
Huntington Foundation contribution	(5.2)	(0.01)	(0.3)	-	-	-	-	-
Automobile lease residual value losses	(4.5)	(0.01)	(0.1)	-	(0.1)	-	(0.0)	-
Severance and consolidation expenses	0.4	-	(0.5)	-	(2.6)	(0.01)	(1.0)	-
Unlaminated costs	-	-	-	-	-	-	(2.3)	(0.01)
Adjustment to defer home equity annual fees	-	-	(2.1)	(0.01)	-	-	(1.2)	-
Adjustment for equity method investments	-	-	-	-	-	-	-	-

Significant Items Impacting Financial Performance Comparisons



Full Year: 2005 & 2006

(in millions, except per share amounts)

Net income - reported earnings	2006		2005	
	After-tax	EPS	After-tax	EPS
	461.2	\$ 1.92	412.1	\$ 1.77
Significant items - favorable (unfavorable) impact:				
Reduction to Federal income tax expense (2)	84.5	0.35	-	-
Equity investment gains	7.4	0.02	-	-
Gain on sale of Master Card stock	3.3	0.01	-	-
MSR FAS 156 accounting change	5.1	0.01	-	-
MSR mark-to-market net of hedge-related trading activity (3)	(1.5)	-	(7.3)	(0.02)
Balance sheet restructuring	(77.7)	(0.21)	(8.8)	(0.02)
Huntingdon Foundation contribution	(10.0)	(0.03)	-	-
Automobile lease residual value losses	(5.5)	(0.01)	-	-
Severance and consolidation expenses	(4.8)	(0.01)	(5.1)	(0.01)
Trizan merger costs	(3.7)	(0.01)	(0.7)	-
Adjustment to defer home equity annual fees	(2.3)	(0.01)	-	-
Adjustment for equity method investments	(3.2)	(0.01)	-	-
Net impact of federal tax loss carry back (2)	-	-	26.9	0.12
Net impact of repatriating foreign earnings (2)	-	-	5.0	(0.02)
Single C&I charge-off, net of allocated reserves	-	-	(6.5)	(0.02)
MSR hedging-related securities gains (losses) (3)	-	-	0.7	-
Write-off of equity investment	-	-	(2.6)	(0.01)
SEC and regulatory-related expenses	-	-	(3.7)	(0.01)

+ Items impacting quarterly EPS by \$0.01 or greater

N/A, not a meaningful value

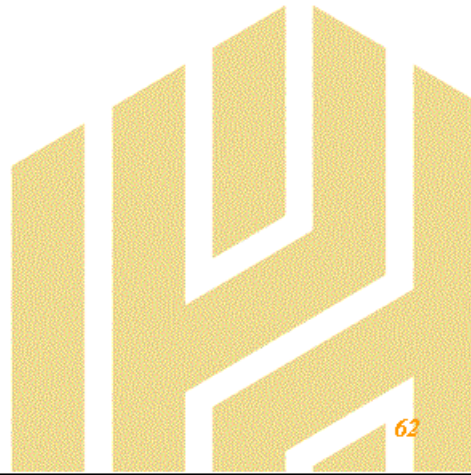
N/A, not applicable

(1) Pre-tax unless otherwise noted

(2) After-tax

(3) Prior to 2006 MSR valuation changes were reflected as recoveries (impairment) net of hedge-related trading activity with securities gains (losses)

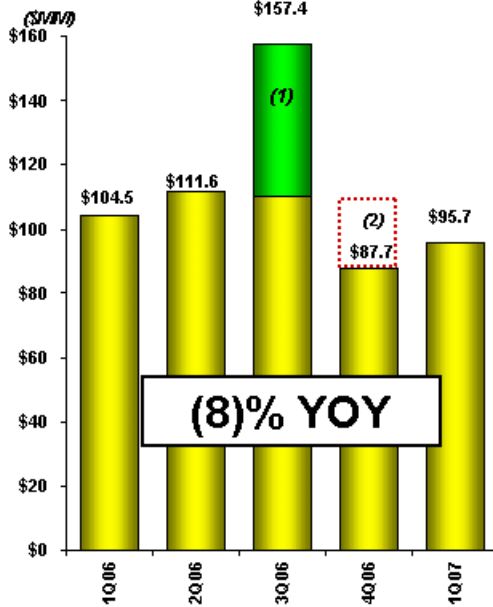
Income Statement



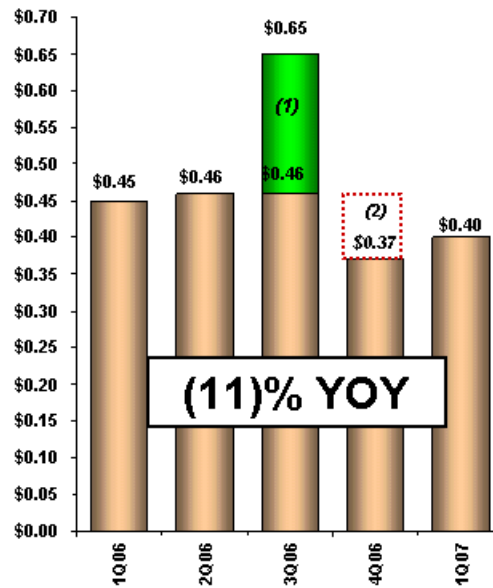
Net Income and EPS Trends



Net Income



Earnings Per Share



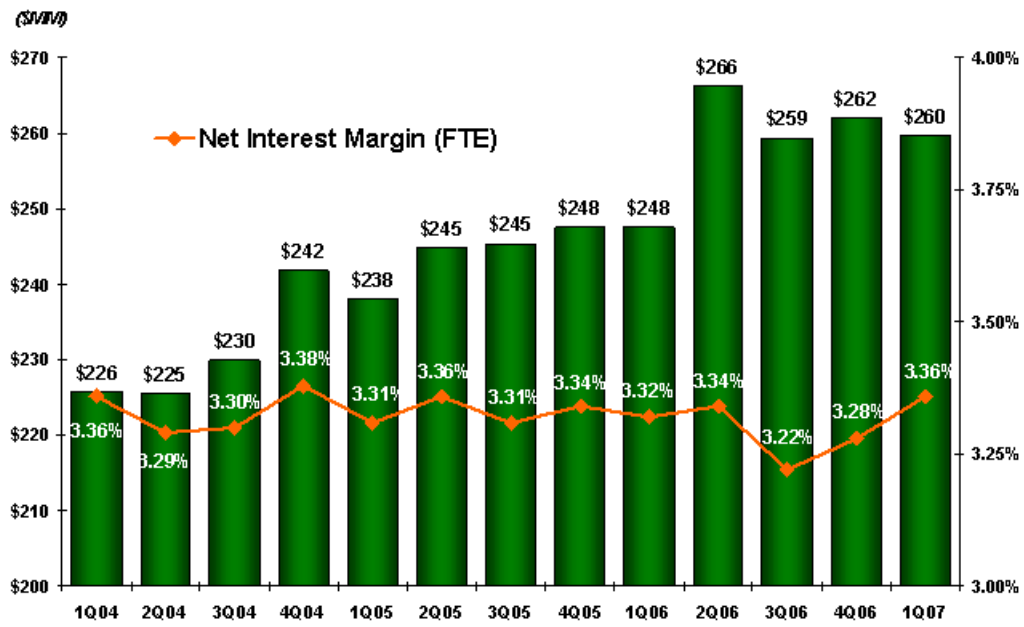
- (1) Includes \$47.1 million after tax (\$0.19 per share) net positive impact due to reduction of federal income tax expense, partially offset by investment securities impairment.
- (2) Includes \$23.8 million after tax (\$0.09 per share) net negative impact due to completing the balance sheet restructuring begun after the end of 3Q06, a contribution to the Huntington Foundation, and other significant items.

Quarterly Earnings



(\$MM)	1Q07	4Q06	1Q06	Change B (W) vs.		
				4Q06 Amt.	1Q06 Amt. Pct.	
Net interest income	\$255.6	\$258.0	\$243.7	\$(2.4)	\$11.9	5%
Provision	(29.4)	(15.7)	(19.5)	(13.7)	(9.9)	(51)
Non-interest income	145.2	140.6	159.5	4.6	(14.4)	(9)
Non-interest expense	(242.1)	(267.8)	(238.4)	25.7	(3.7)	(2)
Pretax income	129.3	115.1	145.3	14.2	(16.0)	(11)
Net income	<u>\$95.7</u>	<u>\$87.7</u>	<u>\$104.5</u>	<u>\$8.0</u>	<u>\$(8.7)</u>	<u>(8)%</u>
EPS	<u>\$0.40</u>	<u>\$0.37</u>	<u>\$0.45</u>	<u>\$0.03</u>	<u>\$(0.05)</u>	<u>(11)%</u>

Net Interest Income & Margin Trends ⁽¹⁾

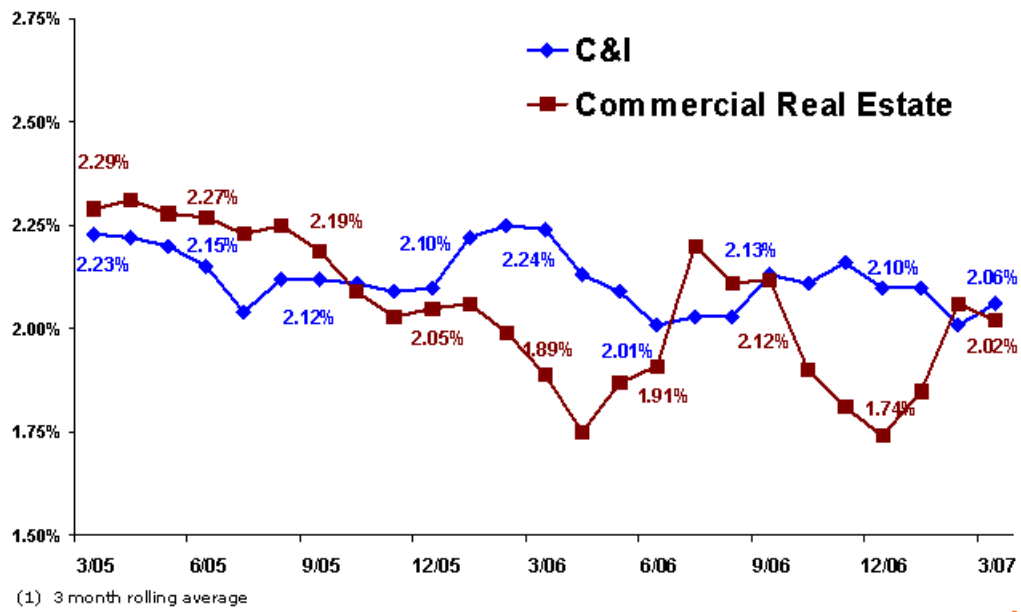


(1) Fully taxable equivalent basis

Commercial Loan Spread Trends ⁽¹⁾



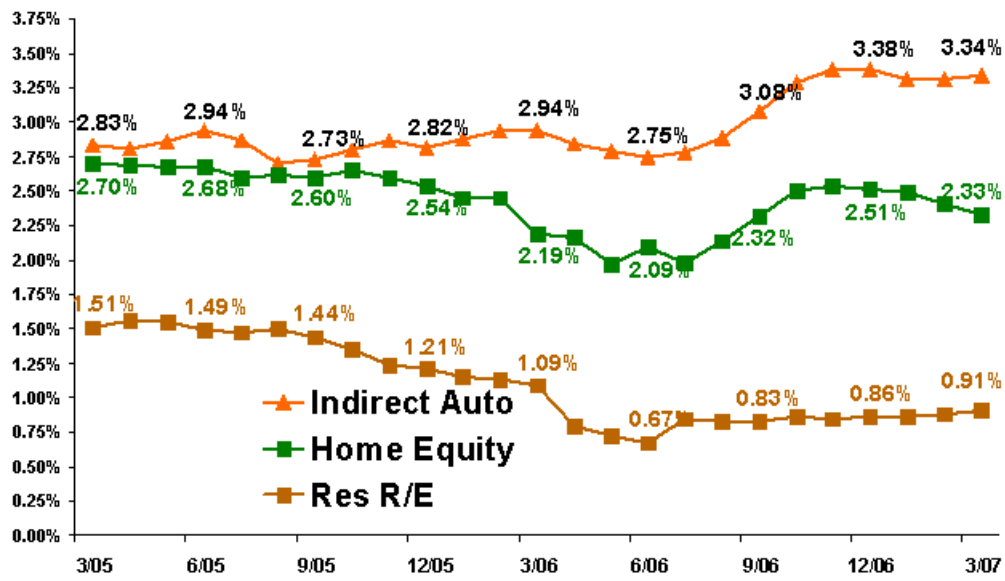
New Volume - Last 24 Months



Consumer Loan Spread Trends ⁽¹⁾



New Volume - Last 24 Months

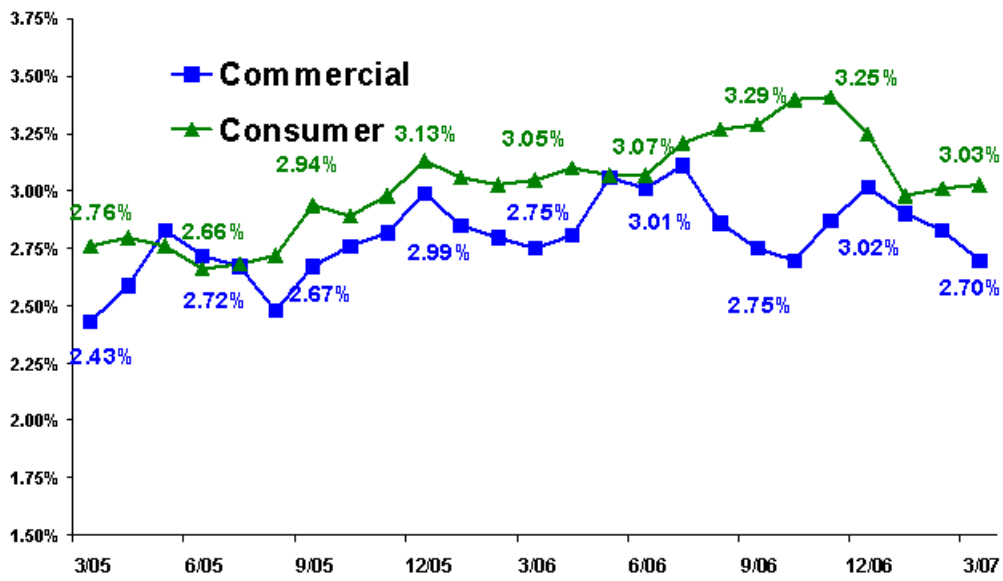


(1) 3 month rolling average

Deposit Spread Trends ⁽¹⁾



New Volume - Last 24 Months



Managing Interest Rate Risk



Net Interest Income at Risk = Interest Rate Risk + Business Risk

Interest Rate Risk

- ◆ **The exposure of income (short-term interest rate risk) and economic values (long-term interest rate risk) to changes in market interest rates**

Business Risk

- ◆ **Examples:**
 - Loan volumes fall below expectations
 - Deposit pricing competition that shrinks margins
- ◆ **These examples cause net interest income volatility and should not be confused as hedgable interest rate risk**

Managing Interest Rate Risk



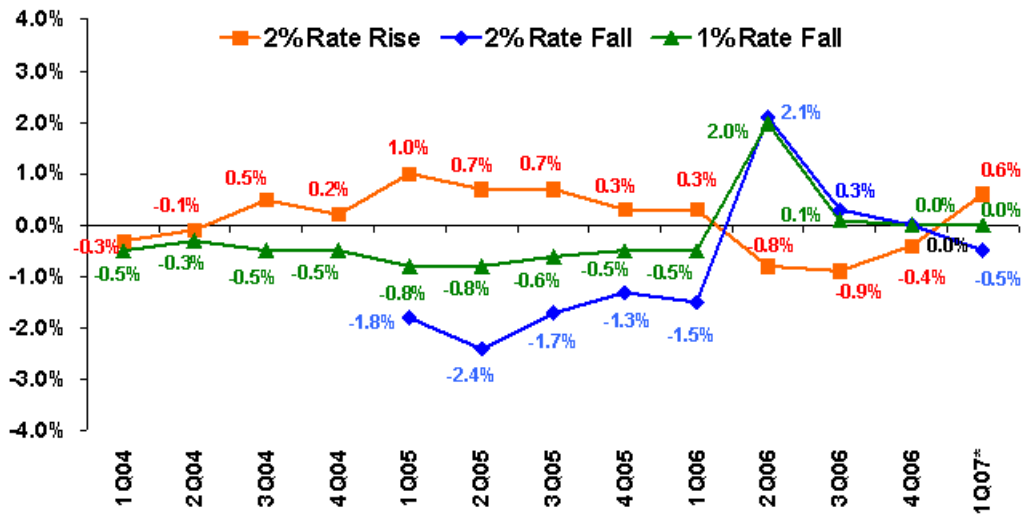
Philosophy

- ♦ **Strong and relatively stable net interest margin**
- ♦ **Maintain long-term perspective... avoid speculating on the short-term movement in interest rates**
- ♦ **Policy metrics to manage interest rate risk include:**
 - Net interest income at risk simulation model – S-T interest rate risk
 - Economic Value of Equity at risk (EVE) – L-T interest rate risk
- ♦ **Operate within established guidelines**
 - Net interest income at risk over 12-month horizon limited to (4)%
 - EVE risk limited to (12)%
- ♦ **L-T bias to be modestly liability sensitive**
 - Natural business flows typically asset sensitive
 - Current positioning to be relatively insensitive to declining interest rates

Managing Interest Rate Risk ⁽¹⁾



Net Interest Income at Risk Forward Curve +2%, -2%, & -1% Gradual Change in Rates



(1) All leases treated on direct financing lease basis
* 1Q07 data as of 2/28/07

Managing Interest Rate Risk



Modeled Exposure

bp change	Net Interest Income at Risk (S-T measure) ⁽¹⁾			
	(200) bp	(100) bp	+100 bp	+200 bp
2/28/07	(0.5)%	0.0%	0.4%	0.6%
12/31/06	0.0	0.0	(0.2)	(0.4)
9/30/06	0.3	0.1	(0.3)	(0.9)
6/30/06	2.1	2.0	(0.5)	(0.8)
3/31/06	(1.5)	(0.5)	0.2	0.3

bp change	Economic Value of Equity at Risk (L-T measure) ⁽²⁾			
	(200) bp	(100) bp	+100 bp	+200 bp
2/28/07	(0.4)%	0.9%	(4.5)%	(10.6)%
12/31/06	0.5	1.4	(4.7)	(11.3)
9/30/06	0.9	1.5	(4.4)	(9.9)
6/30/06	2.9	3.1	(5.4)	(11.1)
3/31/06	0.6	1.3	(3.2)	(7.4)

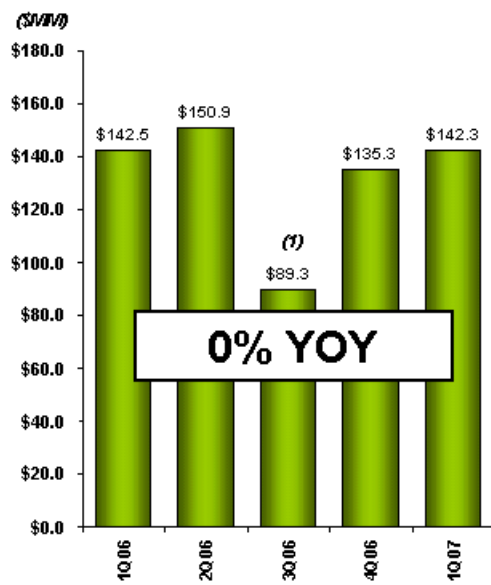
(1) Estimated impact on annualized net interest income over the next 12-month period assuming a gradual change in rates over the next 12-month period above and beyond any rate change already implied in the current yield curve.

(2) Estimated impact on the value of assets and liabilities assuming an immediate and parallel shift in the current yield curve.

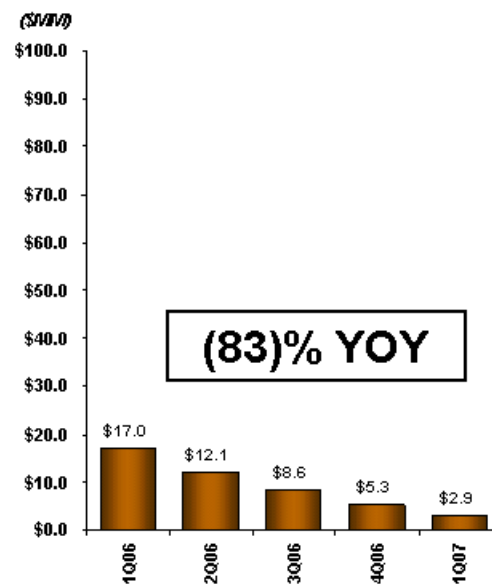
Non-interest Income Trends



NII xcl'd. Auto Oper. Lease. Inc.



Auto Operating Lease Income



(1) Includes \$57.5 million pre-tax negative impact due to investment securities impairment

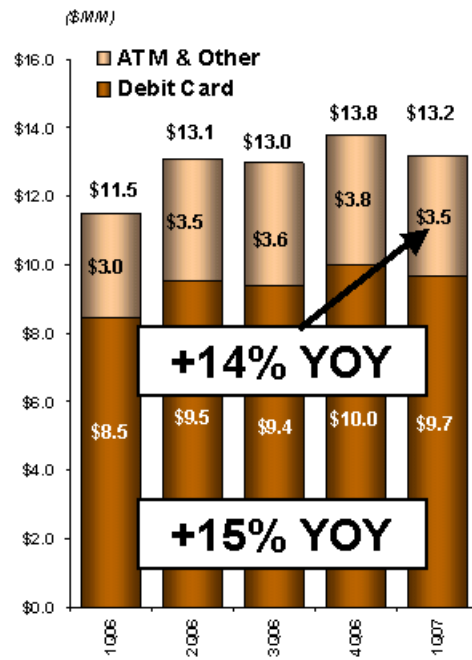
Deposit and Other Service Charges



Deposit Service Charges



Other Service Charges ⁽¹⁾

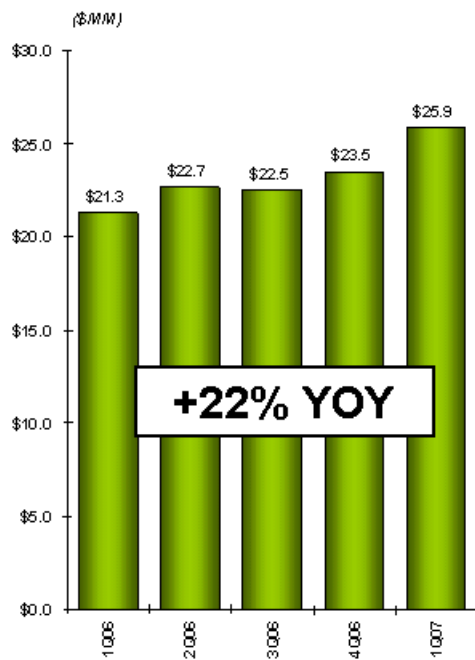


(1) Includes check card and ATM fees

Trust and Brokerage / Insurance Income



Trust Services



Brokerage/Insurance



Mortgage Banking Income



(\$MM)	1Q07	4Q06	3Q06	2Q06	1Q06
Origination & secondary marketing	\$4.9	\$ 4.1	\$ 3.1	\$ 7.1	\$ 4.0
Servicing fees	6.8	6.7	6.1	6.0	5.9
Amortz. capitalized servicing	(3.6)	(3.8)	(4.5)	(3.3)	(3.5)
Other mtg. banking income	3.2	1.8	3.9	2.3	2.2
Sub-total	11.4	8.7	8.6	12.1	8.6
MSR recovery ⁽¹⁾	(1.1)	(1.9)	(10.7)	8.3	9.2
Net trading gains (losses) ⁽²⁾	(0.9)	(0.6)	10.7	(6.7)	(4.6)
Total	\$ 9.4	\$ 6.2	\$ 8.5	\$ 13.6	\$ 13.2
Investor servicing portfolio ⁽³⁾	\$ 8.5 B	\$ 8.3 B	\$ 8.0 B	\$ 7.7 B	\$ 7.6 B
Weighted average coupon	5.88%	5.85%	5.83%	5.76%	5.71%
Originations	\$ 0.6 B	\$ 0.7 B	\$ 0.7 B	\$ 0.8 B	\$ 0.6 B
Mortgage servicing rights	\$134.8 MM	\$131.1 MM	\$129.3 MM	\$136.2 MM	\$123.3 MM
MSR % of investor servicing portfolio	1.59%	1.59%	1.62%	1.76%	1.63%

(1) Reflects the adoption of SFAS No. 156 effective 1Q06, which records MSRs at fair value. Prior periods reflect temporary impairment or recovery, based on accounting for MSRs at lower of cost or market.

(2) Related to MSR hedging and included in other non-interest income

(3) End of period

Auto Loan Sales



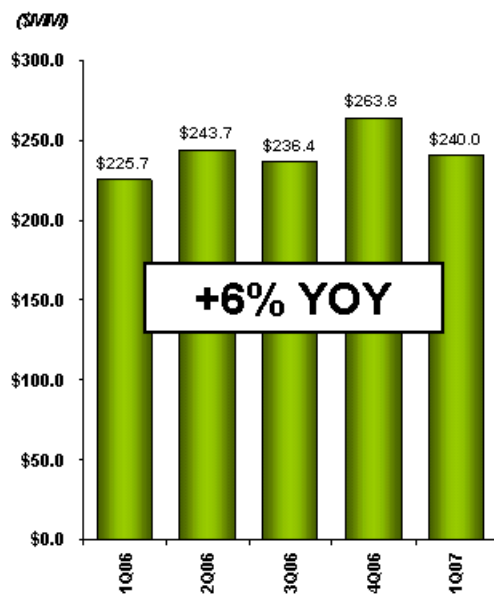
<u>2007</u>	<u>1Q07</u>	<u>2Q07</u>	<u>3Q07</u>	<u>4Q07</u>
Amount	\$141 MM			
Gain on sale	\$1.1 MM			
Total auto exposure ⁽¹⁾	14.8 %			
<u>2006</u>	<u>1Q06</u>	<u>2Q06</u>	<u>3Q06</u>	<u>4Q06</u>
Amount	\$170 MM	\$218 MM	\$185 MM	\$137 MM
Gain on sale	\$0.4 MM	\$0.5 MM	\$0.9 MM	\$1.3 MM
Total auto exposure ⁽¹⁾	16.5 %	15.8 %	15.4 %	15.0 %

(1) End of period; Auto loans and leases + operating lease assets + securitized auto loans / total loans and leases + operating lease assets + securitized auto loans

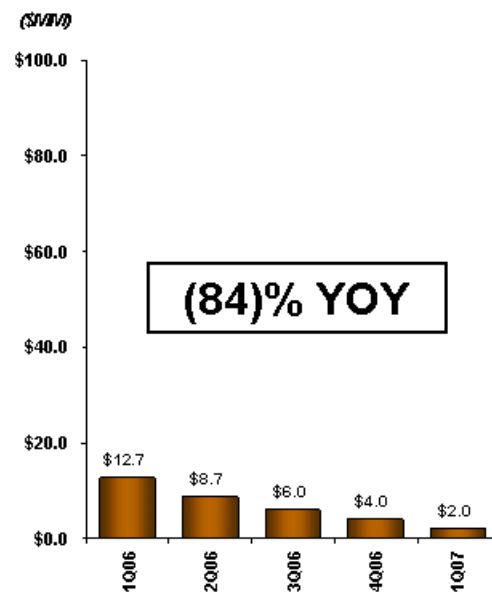
Non-interest Expense Trends



NIE xcl. Auto Op. Lse. Exp.



Auto Operating Lease Expense



Operating Leverage & Efficiency Ratio Trends



2006 – 2007 Quarterly

Efficiency Ratio and Operating Leverage Reconciliation

	1Q07	4Q06	3Q06	2Q06	1Q06
Total non-IT E - reported	\$ 404,719	\$ 402,710	\$ 377,313	\$ 429,198	\$ 407,050
Auto operating lease expense	(2,031)	(3,969)	(3,988)	(8,628)	(12,671)
Securities (Gains) losses - other	(0,104)	-	(0,173)	0,035	0,020
Adjustment items (1):					
Balance sheet restructuring - securities (Gains) losses	-	15,804	57,305	-	-
Gain on sale of MasterCard's book	-	(2,530)	-	(0,791)	2,254
Adjustment to deferred equity annual fee	-	-	-	-	(5,143)
MSR, FAS 156 accounting change	-	-	2,089	-	1,131
Adjustment for equity method investments	-	-	-	-	-
B/S restructuring - loss on sale of mortgage loan	-	0,839	-	-	-
Total non-IT E - adjusted	\$ 402,644	\$ 412,854	\$ 410,746	\$ 419,784	\$ 392,661
Change % - YOF - adjusted	2.5%	6.8%	6.9%	12.4%	6.7%
Change % - LQ - adjusted	-2.5%	0.5%	-2.2%	6.9%	1.6%
Total non-interest expense - reported	\$ 242,072	\$ 267,790	\$ 242,400	\$ 252,389	\$ 238,415
Auto operating lease expense	(2,031)	(3,969)	(3,988)	(8,628)	(12,671)
Amortization of intangibles	(2,520)	(2,993)	(2,902)	(2,992)	(1,075)
Adjustment items (1):					
B/S restructuring FHLB funding/other losses	-	(3,330)	-	-	-
Huntington Foundation contribution	-	(10,000)	-	-	-
Underwriting costs	-	0,429	(0,528)	(2,637)	(1,013)
Severance and consolidated share expenses	-	(4,333)	(0,134)	(0,076)	(0,007)
Total non-interest expense - adjusted	\$ 237,521	\$ 241,194	\$ 232,878	\$ 237,995	\$ 223,649
Change % - YOF - adjusted	6.2%	12.2%	8.5%	8.7%	0.1%
Change % - LQ - adjusted	-2.3%	4.4%	-2.2%	6.4%	3.1%
Operating leverage - YOF - adjusted	-3.7%	-5.3%	-1.6%	3.7%	6.6%
Operating leverage - LQ - adjusted	-0.1%	-3.9%	0.0%	0.5%	-1.5%
Efficiency ratio - reported (2)	69.2%	63.3%	67.8%	68.1%	68.3%
Efficiency ratio - adjusted (3)	69.0%	68.9%	66.7%	66.7%	67.0%

(1) Items related to net part of regular business activities; see Booklet of Presentation B-10 Damage Payer Balance for full discussion

(2) Non int. exp. - more of intangible / IT program - securities gain (losses)

(3) Based on adj. / IT program adj.

Operating Leverage & Efficiency Ratio Trends



2005 – 2006 Annual

Efficiency Ratio and Operating Leverage Reconciliation

	2006		2005		2004	
	(\$MM)		(\$MM)		(\$MM)	
Total revenue - FTE - reported	\$ 1,596.3	\$ 1,698.1	\$ 1,698.1	\$ 1,741.6	\$ 1,741.6	\$ 1,741.6
Auto operating lease expense	(31.3)	(103.9)	(103.9)	(225.1)	(225.1)	(225.1)
Securities (gains) losses - other	(0.1)	(0.7)	(0.7)	(12.8)	(12.8)	(12.8)
Adjustment items (1)	-	-	-	-	-	-
Balance sheet restructuring - securities (gains) losses	73.3	88	88	-	-	-
Gain on sale of MasterCard's stock	(3.3)	-	-	-	-	-
Adjustment to after home equity annual fee	2.3	-	-	-	-	-
Securitization adjustment	-	-	-	-	3.7	3.7
2005 FAS 136 accounting change	(3.1)	-	-	-	-	-
Auto loan sale gains - pre flow sales	-	-	-	-	(14.2)	(14.2)
Adjustment for equity method investments	3.2	-	-	-	-	-
Big restructuring - loss on sale of mortgage loans	0.9	-	-	-	-	-
Total revenue - FTE - adjusted	\$ 1,626.0	\$ 1,612.3	\$ 1,612.3	\$ 1,499.3	\$ 1,499.3	\$ 1,499.3
Change % - YOY - adjusted	8.2%	-	-	2.2%	-	0.3%

	2006		2005		2004	
Total non interest expense - reported	\$ 1,101.0	\$ 969.8	\$ 969.8	\$ 1,123.2	\$ 1,123.2	\$ 1,123.2
Auto operating lease expense	(31.3)	(103.9)	(103.9)	(225.1)	(225.1)	(225.1)
Amortization of intangibles	(10.0)	(0.8)	(0.8)	(0.8)	(0.8)	(0.8)

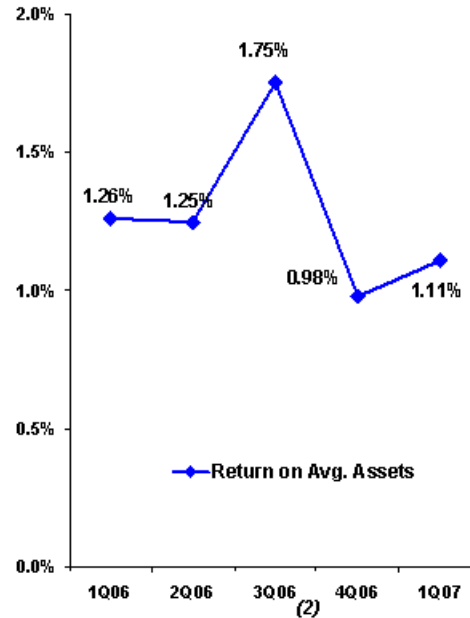
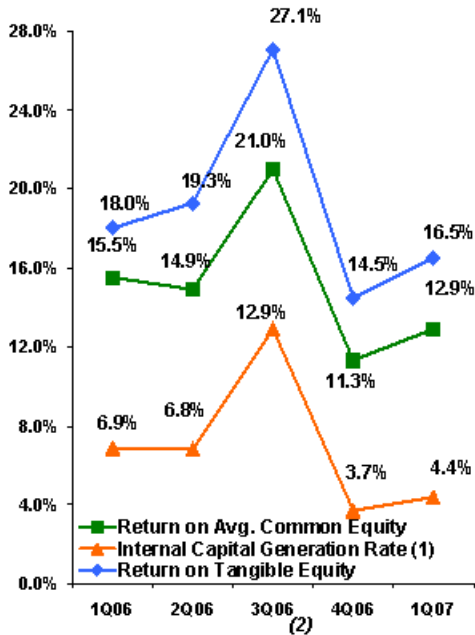
Adjustment items (1)

Big restructuring - HLB funding/loan losses	(3.5)	-	-	-	-	-
Hamilton Foundation contribution	(10.0)	-	-	-	-	-
SEC and regulatory-related expenses	-	(3.7)	(3.7)	(13.6)	(13.6)	(13.6)
Uniform merger costs	(3.7)	(0.7)	(0.7)	(3.6)	(3.6)	(3.6)
Software and consolidated ad expenses	(4.8)	(5.1)	(5.1)	-	-	-
Share-based compensation (2)	-	18.3	-	-	-	-
Property/lease impairment	-	-	-	(7.8)	(7.8)	(7.8)
Restructuring (charges) releases	-	-	-	1.2	1.2	1.2
Total non interest expense - adjusted	\$ 977.7	\$ 873.9	\$ 873.9	\$ 862.4	\$ 862.4	\$ 862.4
Change % - YOY - adjusted	7.3%	-	-	0.8%	-	5.1%

	2006		2005		2004	
Efficiency ratio - reported (3)	69.4%	61.0%	61.0%	65.0%	65.0%	65.0%
Efficiency ratio - adjusted (4)	67.3%	67.8%	64.6%	59.3%	59.3%	59.3%

(1) Items related to impact of regular business activities; see Book of Presentation in (4) Rating Peer Tables for full discussion.
 (2) For 2005 to 2006 comparability, certain amounts added for 2005; for 2005 to 2004 comparability, amounts are zero.
 (3) Ratio in csp - ratio of FTE revenue - securities (gains) losses.
 (4) Ratio in csp adj / FTE revenue adj.

ROE, ROA & ICG Trends

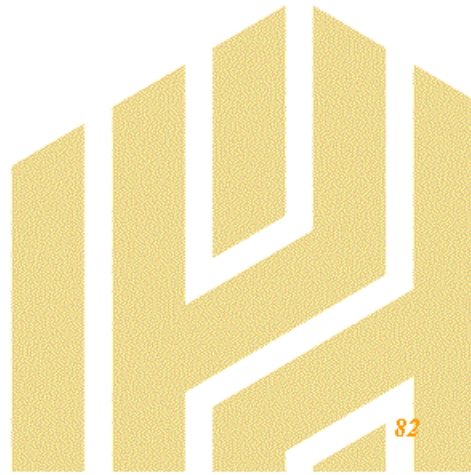


(1) $ICG = ROE \times (1 - (\text{dividend declared per share} / \text{earnings per share}))$

(2) Includes net positive impact due to reduction of federal income tax expense, partially offset by investment securities impairment



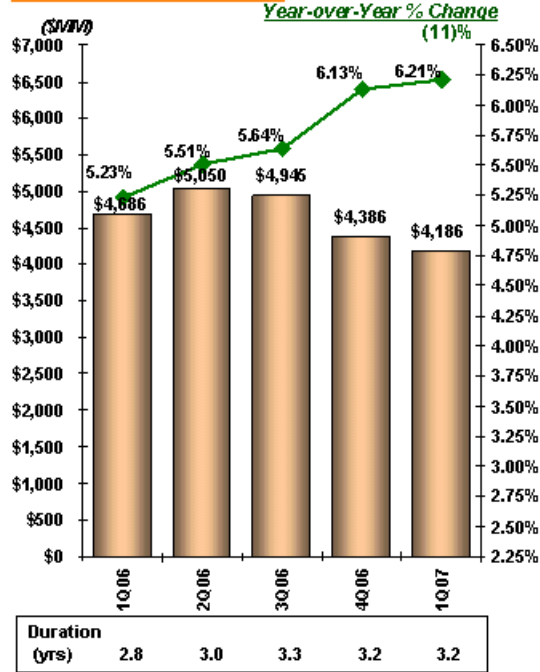
Investment Securities



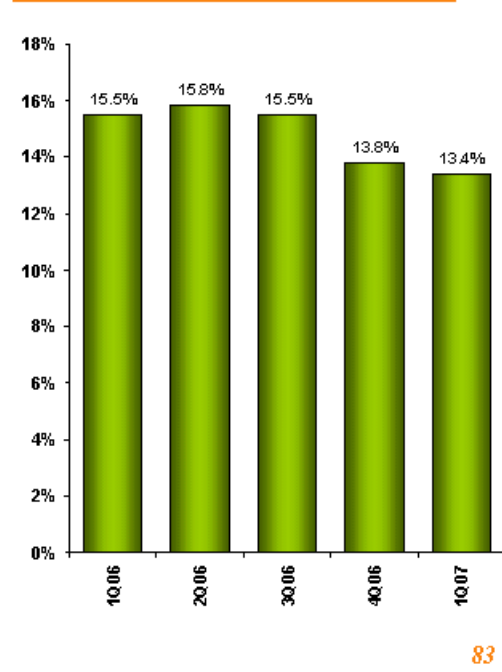
Investment Securities



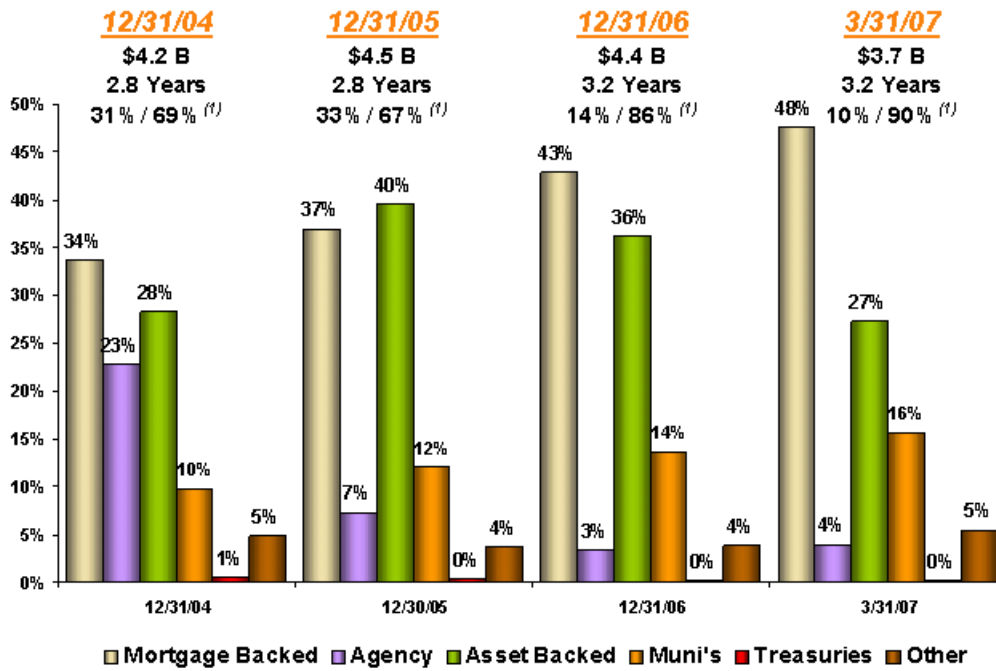
Average Balances



% of Average Earning Assets



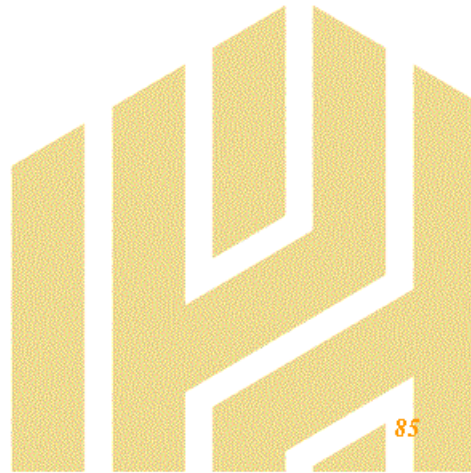
Available for Sale Securities Mix



(1) Variable rate / Fixed rate; ARMs > 1 year classified as fixed rate



Loans and Leases



Loans and Leases by Business Segment



<i>Average</i> (\$B)	1Q07	Annualized Growth ⁽¹⁾		1Q07 v 1Q06
		1Q07 v 4Q06	4Q06 v 3Q06	
Central Ohio	\$ 3.6	(4) %	(1) %	14 %
No. Ohio	2.6	3	(3)	6
So. Ohio / Kentucky	2.2	2	(4)	4
E. Ohio	1.3	(9)	(21)	47
W. Michigan	2.4	--	5	3
E. Michigan	1.6	4	6	5
West Virginia	1.1	(3)	11	15
Indiana	1.0	(13)	19	(6)
Mortgage & equip. leasing group	3.6	(6)	--	3
Regional Banking	19.4	(2)	--	8
Dealer Sales ⁽²⁾	4.9	--	(5)	(5)
Pvt. Fin'l & Cap. Mkts. Group	1.8	2	6	7
Total	\$26.2	(1) %	-- %	5 %

(1) Linked quarter percent change annualized

(2) Impacted by automobile loans sales

Credit Composition - 3/31/07

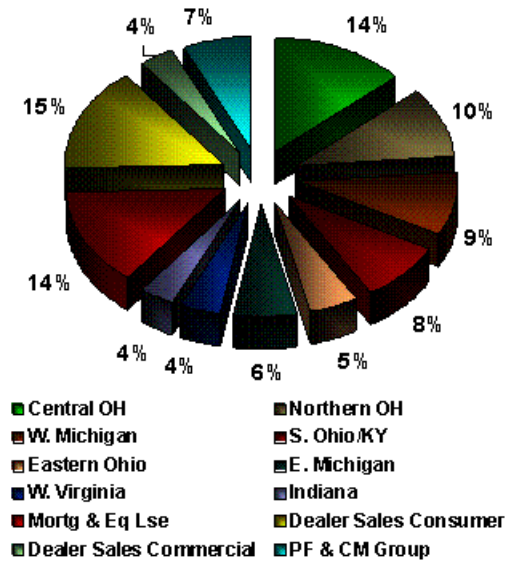


By Type

(\$B)	Amt	Pct
Middle-market C&I	\$ 6.2	24 %
Middle-market CRE	4.0	15
Small business C&I/CRE	2.5	9
Total commercial	12.6	48
Auto loans	2.3	9
Auto direct fin. leases	1.6	6
Home equity	4.9	19
Residential real estate	4.4	17
Other consumer	0.4	2
Total consumer	13.6	52
Total loans & leases	\$ 26.3	100 %

Total auto exposure \$3.9 15 %

By Region or LOB



Credit Exposure Composition



(\$B)	12/31/06		12/31/05		12/31/04		12/31/03		12/31/02	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Middle-market C&I	\$ 6.0	23%	\$ 5.1	21%	\$ 4.7	19%	\$ 4.4	20%	\$ 4.8	22%
Middle-market CRE	4.0	15	3.5	14	3.5	14	3.2	14	2.9	13
Small business C&I & CRE	2.4	9	2.2	9	2.1	9	1.9	8	1.7	8
Total commercial	12.4	47	10.8	44	10.3	43	9.5	42	9.3	43
Auto loans ⁽¹⁾	2.1	8	2.0	8	1.9	8	3.0	13	3.0	14
Auto direct fin. leases	1.8	7	2.3	9	2.4	10	1.9	9	0.9	4
Home equity	4.9	19	4.8	19	4.6	19	3.7	17	3.2	15
Residential real estate	4.5	17	4.2	17	3.8	16	2.5	11	1.7	8
Other consumer	0.4	2	0.4	1	0.5	2	0.4	2	0.4	2
Total consumer	13.8	53	13.6	55	13.3	55	11.6	52	9.3	42
Total loans & leases	26.2	100	24.5	99	23.6	98	21.1	94	18.6	85
Auto operating leases	--	--	0.2	1	0.6	2	1.3	6	2.2	10
Auto loans securitized ⁽¹⁾	--	--	--	--	--	--	0.0	--	1.1	5
Total credit exp.	26.2	100%	24.7	100%	24.1	100%	22.4	100%	21.9	100%
Total auto exposure ⁽²⁾	\$ 3.9	15%	\$ 4.5	18%	\$ 5.0	21%	\$ 6.2	28%	\$ 7.2	33%

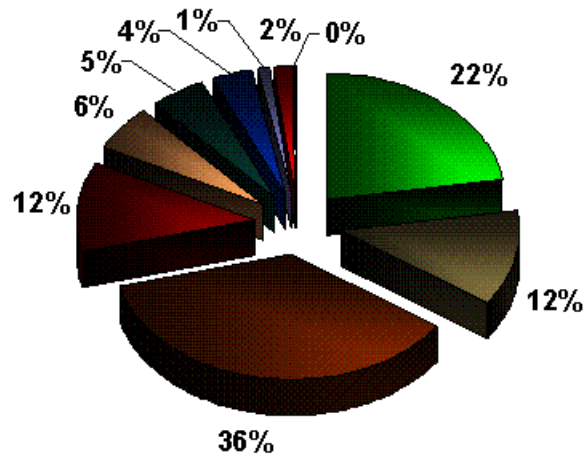
(1) Reflects 7/1/03 adoption of FIN 46; \$1.0 billion of securitized auto loans added back to balance sheet in 3Q03

(2) As % of total loans and leases+auto operating leases+auto loans securitized

Total Commercial Loans - 3/31/07



\$12.6 B By Industry Sector



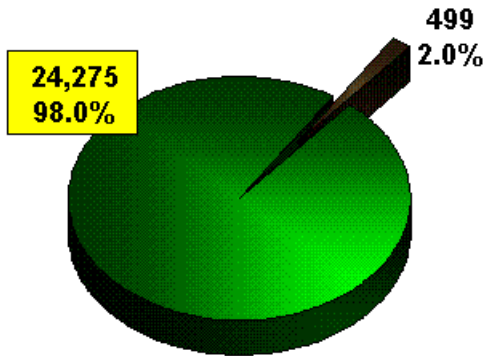
- Services
- Manufacturing
- F.I.R.E.
- Retail Trade
- Construction
- Wholesale Trade
- Trans./Comm.
- Agriculture
- Energy
- Public Admin & other

Total Commercial Loans - 3/31/07



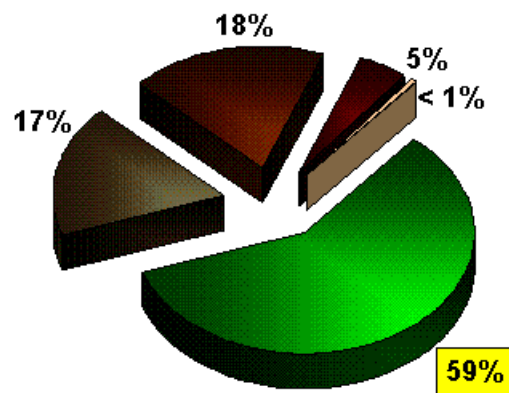
\$12.6 Billion

of Loans By Size



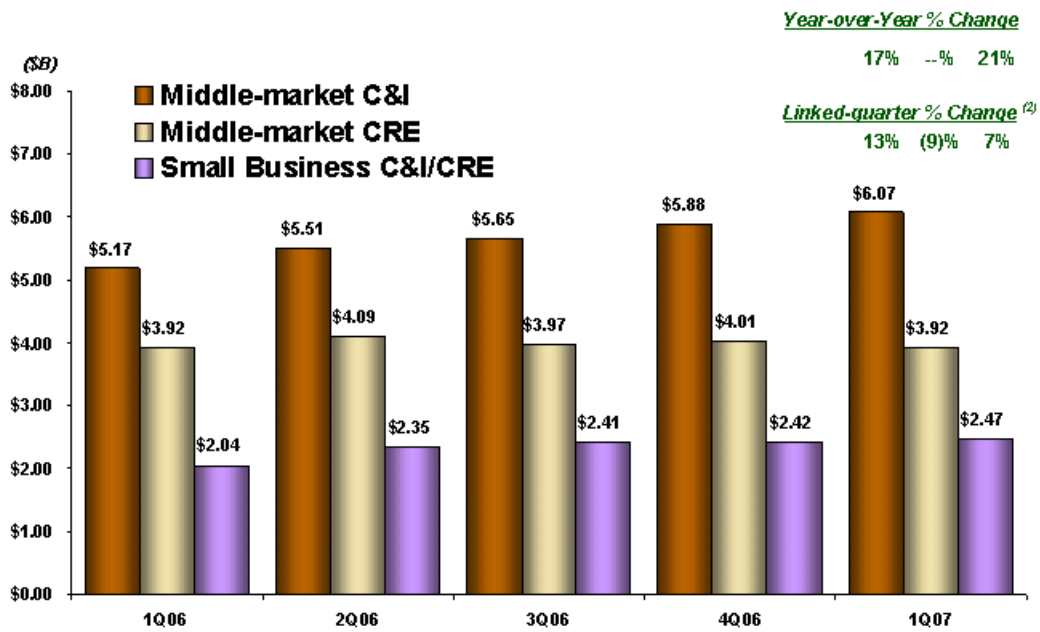
■ < \$5 MM	■ \$5+ MM
\$5 MM - < \$10 MM	323
\$10 MM - < \$25 MM	155
\$25 MM - < \$50 MM	20
> \$50 MM	1
Total	499

Loans By \$ Size



■ < \$5 MM
■ \$5 MM - < \$10 MM
■ \$10 MM - < \$25 MM
■ \$25 MM - < \$50 MM
■ \$50 MM +

Commercial Loans ⁽¹⁾



(1) Quarterly averages
(2) Annualized

Total Commercial Loans by Business Segment ⁽¹⁾



<i>Average</i> (\$B)	1Q07	Annualized Growth ⁽²⁾		1Q07 v
		1Q07 v 4Q06	4Q06 v 3Q06	1Q06
Central Ohio	\$ 2.4	(2) %	5 %	20 %
No. Ohio	1.7	9	1	12
So. Ohio / Kentucky	1.4	8	(1)	5
E. Ohio	0.7	(9)	(12)	41
W. Michigan	1.4	6	11	7
E. Michigan	1.2	9	10	7
West Virginia	0.8	(2)	15	20
Indiana	0.6	(15)	39	(6)
Mortgage & equip. leasing group	0.6	<u>32</u>	<u>48</u>	<u>29</u>
Regional Banking	10.7	4	8	13
Dealer Sales	0.9	15	22	2
Pvt. Fin'l & Cap. Mkts. Group	0.8	7	7	8
Total	<u>\$12.5</u>	<u>5 %</u>	<u>9 %</u>	<u>12 %</u>

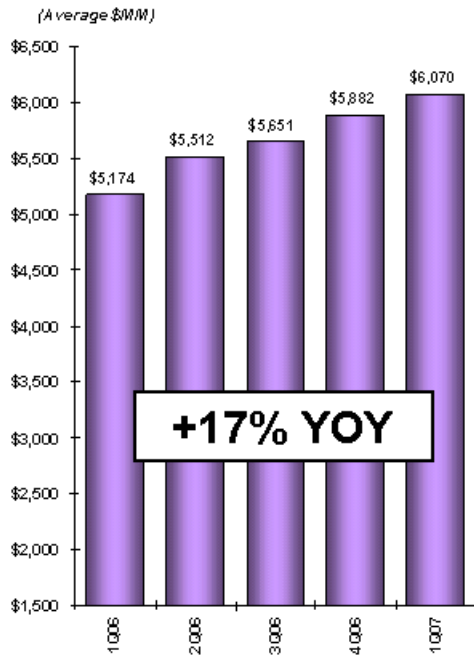
(1) Includes middle market C&I, middle market CRE and small business C&I and CRE

(2) Linked quarter percent change annualized

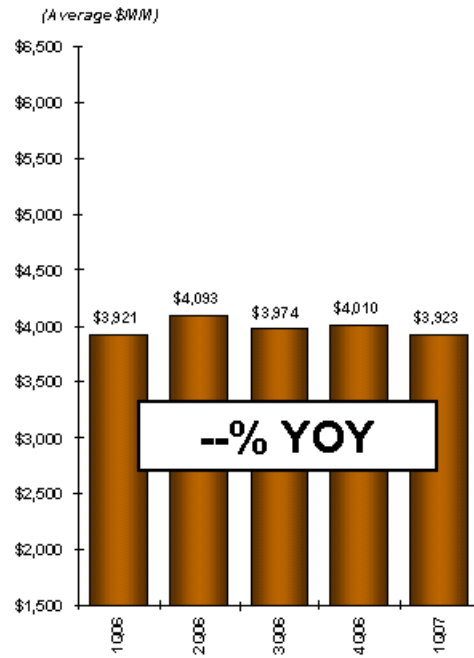
Middle-market Loans



Middle-market C&I



Middle-market CRE





Current portfolio ⁽¹⁾ - \$6.1 Billion

- ◆ Highly competitive, but growth opportunities exist in the marketplace.

Huntington differentiates itself by:

- ◆ Seeking measured growth - we will not sacrifice credit quality and profitability for rapid short-term growth.
- ◆ Understanding the markets in which we operate
- ◆ Identifying high potential relationships, and then leveraging our value proposition.

(1) 1Q07 average balances; Middle-market C&I, excludes small business

C&I Loans to Auto Industry ⁽¹⁾



Outstandings ⁽²⁾

(\$MM)	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>	<u>1Q06</u>
Loans to suppliers	\$184	\$180	\$209	\$207	\$216
Dealer floorplan	661	631	568	623	648
Dealer non-floorplan	<u>229</u>	<u>250</u>	<u>246</u>	<u>233</u>	<u>241</u>
Total	\$1,074	\$1,061	\$1,023	\$1,064	\$1,105

NPLs

Amount	\$5.1	\$2.1	\$4.7	\$14.7	\$16.8
Percent	0.48 %	0.20 %	0.46 %	1.38 %	1.52 %

Net charge-offs

Amount	\$0.1	\$--	\$0.4	\$0.1	\$0.0
Percent ⁽³⁾	.05 %	-- %	0.14 %	0.02 %	NA

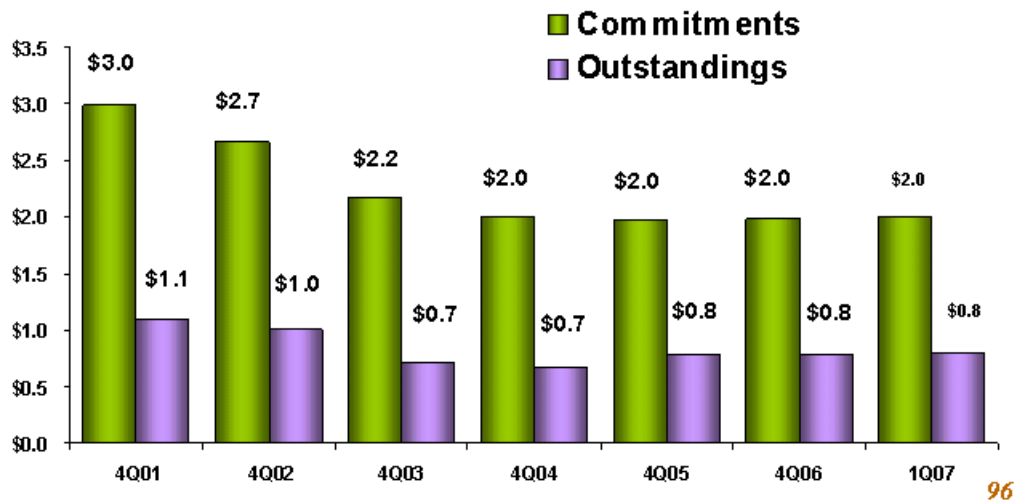
- (1) Period end
 (2) Companies with >25% of their revenue from the auto industry
 (3) Annualized

Shared National Credits



Reduced Shared National Credit Exposure

– 40% reduction in outstandings from peak

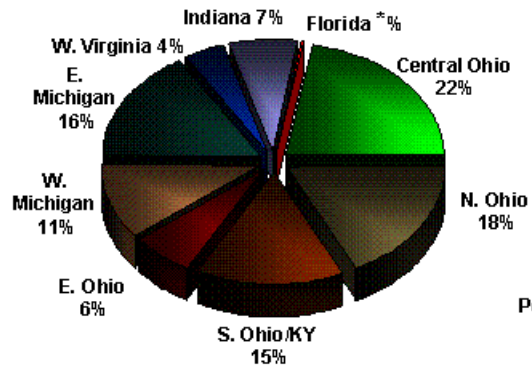


Commercial Real Estate Loans - 3/31/07

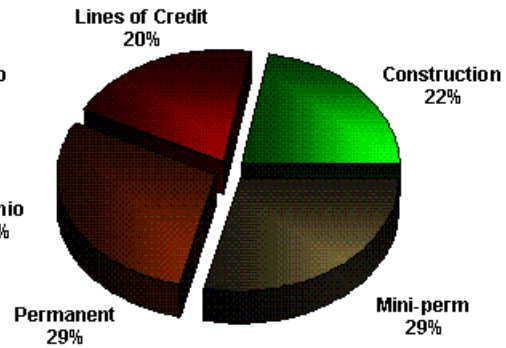


\$4.5 Billion ⁽¹⁾

By Region



By Loan Type

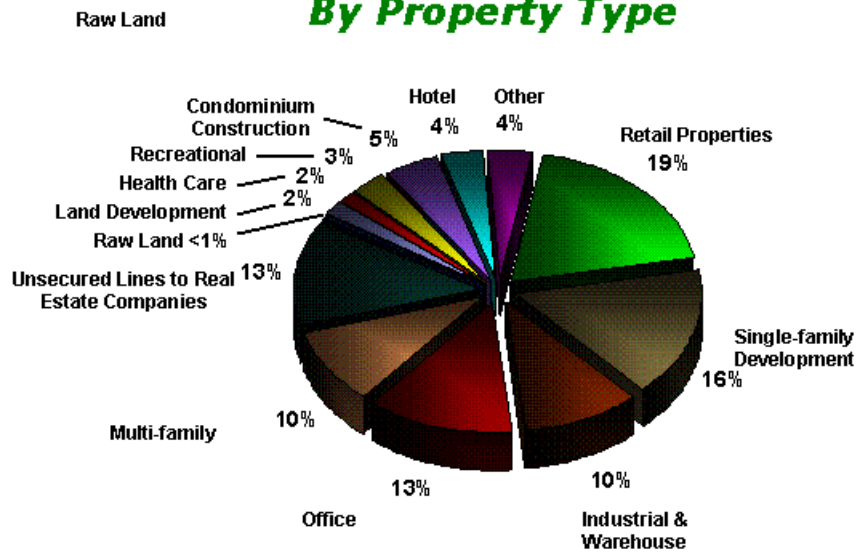


* = less than 1%

(1) Includes \$0.6 B small business CRE



\$4.5 Billion ⁽¹⁾ **By Property Type**



(1) Includes \$0.6 B small business CRE



Current portfolio ⁽¹⁾ - \$2.8 Billion

- ◆ Currently viewed by many in the industry as the next credit 'pressure point'
- ◆ Some residential developers, particularly small to mid-sized entities will be at risk given the current market dynamics

Huntington differentiates itself by:

- ◆ CRE lending groups in the Metro Markets (80% of A&D lending is located in metro markets)
- ◆ Focusing on top tier developers in each market we 'know our customers' via our CRE dedicated teams
- ◆ Underwriting construction projects to secondary market standards
- ◆ Granular portfolio

(1) 1Q07 average balances; Middle-market CRE, excludes small business



Current portfolio ⁽¹⁾ - \$1.2 Billion

A Good Business

- ◆ Short-term portfolio – 2-4 year average life
- ◆ More favorable risk-reward than permanent commercial real estate loans
- ◆ Recurring fee income given revolving nature of the portfolio
- ◆ Originated and managed by dedicated, experienced teams
- ◆ Approval through separate, specialized credit officers and dedicated process

Conservative Underwriting Standards

- ◆ Secured, recourse, guaranteed debt provides three repayment sources
- ◆ LTV, debt service coverage, property types, and locations all underwritten to secondary market standards to enhance loan repayment
- ◆ Projects concentrated in major metro markets to enhance repayment through secondary loan market
- ◆ Customers within Huntington's footprint
- ◆ Enforced standard pre-leasing requirements for office, retail and industrial property types to reduce market risk exposure
- ◆ Primary customer is 1st and 2nd tier developers

(1) 1Q07 average balances; Middle-market, excludes small business

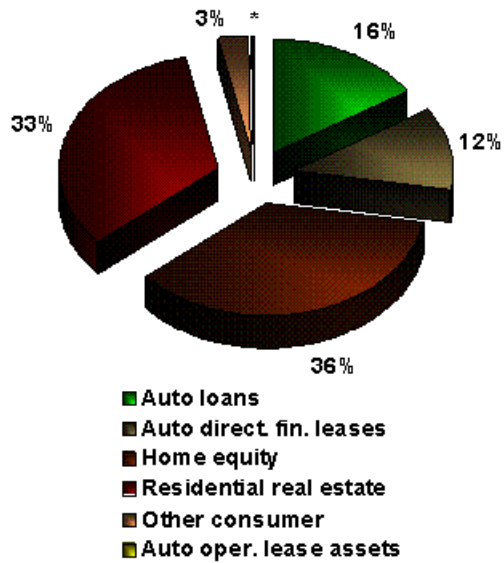
Consumer Loans & Leases - 3/31/07



By Type

(\$B)	Amt	Pct
Auto loans	\$2.3	17 %
Auto direct fin. leases	1.8	12
Home equity *	4.9	36
Residential real estate	4.4	32
Other consumer	0.4	3
Total consumer	\$13.6	100
Auto operating leases	--	<1
Total	\$13.6	100 %

* Home equity lines	\$3.1
Home equity loans	1.8



* = <1 %

Total Consumer Loans by Business Segment ⁽¹⁾



<i>Average</i> (\$B)	1Q07	Annualized Growth ⁽²⁾		1Q07 v
		1Q07 v	4Q06 v	1Q06
		4Q06	3Q06	1Q06
Central Ohio	\$ 1.2	(7) %	(11) %	4 %
No. Ohio	0.9	(8)	(8)	(5)
So. Ohio / Kentucky	0.8	(8)	(8)	3
E. Ohio	0.6	(9)	(10)	55
W. Michigan	1.0	(8)	(2)	(2)
E. Michigan	0.5	(7)	(3)	(1)
West Virginia	0.3	(3)	3	5
Indiana	0.3	(8)	(10)	(6)
Mortgage & equip. leasing group	3.0	(13)	(8)	(2)
Regional Banking	8.7	(9)	(9)	2
Dealer Sales ⁽³⁾	4.0	(3)	(9)	(6)
Pvt. Fin'l & Cap. Mkts. Group	1.0	(3)	5	7
Total	<u>\$13.7</u>	<u>(7) %</u>	<u>(8) %</u>	<u>0 %</u>

(1) Includes residential mortgages, home equity loans/lines, auto loans/leases, and other consumer

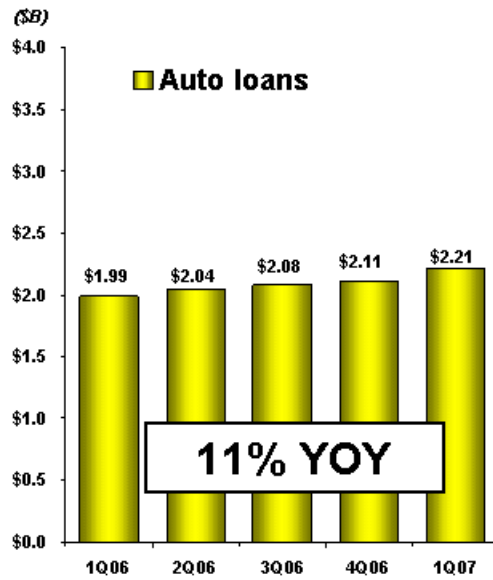
(2) Linked quarter percent change annualized

(3) Impacted by automobile loans sales

Auto Loans & Leases ⁽¹⁾

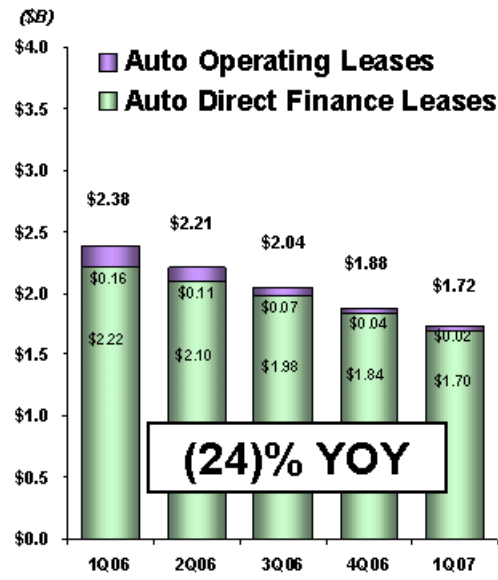


Auto Loans



(1) Quarterly averages

Auto Leases



Indirect Auto Lending



Current portfolio ⁽¹⁾ - \$3.9 Billion

- ◆ Highly competitive with relatively low barriers to entry

Huntington differentiates itself by:

- ◆ Consistency of strategy and commitment to service
- ◆ Commitment to service quality for the full dealer relationship
- ◆ Fully automated origination and booking system
- ◆ Robust data modeling capabilities

(1) 1Q07 average balances; Includes retail automobile loans and leases

Indirect Auto Loan Production

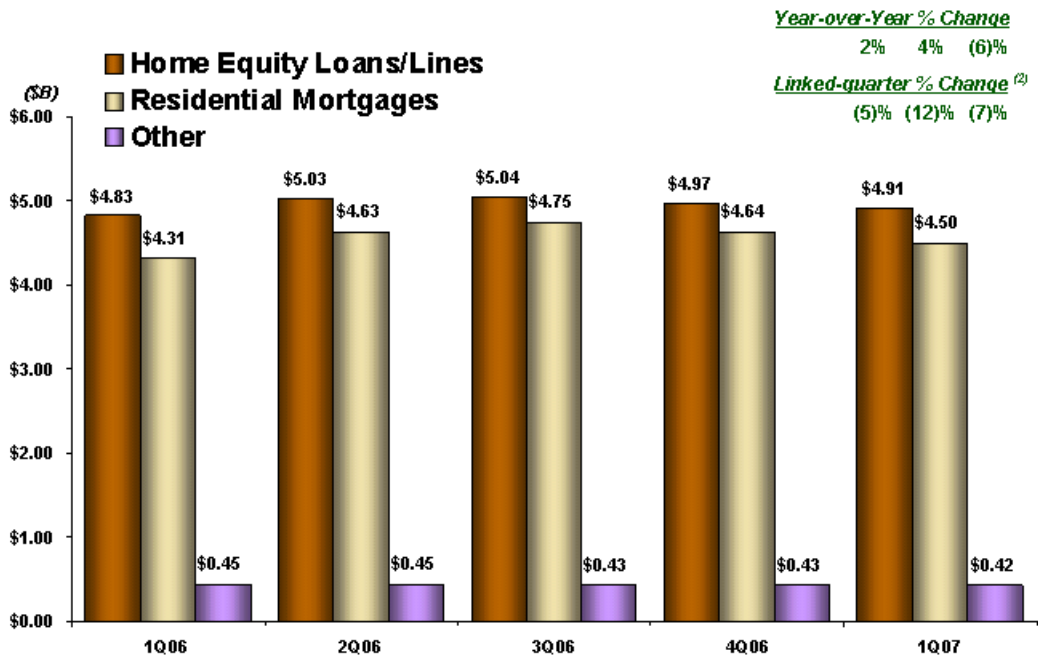


<i>(\$MM)</i>	<u>3Q04</u>	<u>4Q04</u>	<u>1Q05</u>	<u>2Q05</u>	<u>3Q05</u>	<u>4Q05</u>	<u>1Q06</u>	<u>2Q06</u>	<u>3Q06</u>	<u>4Q06</u>	<u>1Q07</u>
<u>Auto Loans</u>											
Production	\$361	\$306	\$367	\$356	\$469	\$301	\$416	\$467	\$458	\$379	\$447
% new vehicles	47%	44%	48%	57%	65%	53%	47%	49%	50%	48%	47%
Avg. LTV	94%	92%	93%	92%	88%	92%	94%	96%	96%	96%	97%

Auto Direct Finance Leases

Production	\$268	\$270	\$191	\$158	\$119	\$95	\$74	\$109	\$92	\$70	\$68
% new vehicles	99%	99%	99%	98%	99%	99%	97%	97%	96%	97%	97%
Avg. residual	42%	44%	43%	42%	40%	43%	42%	41%	41%	42%	42%
Avg. LTV	101%	101%	103%	103%	103%	103%	103%	101%	101%	102%	101%

Non-auto Consumer Loans ⁽¹⁾

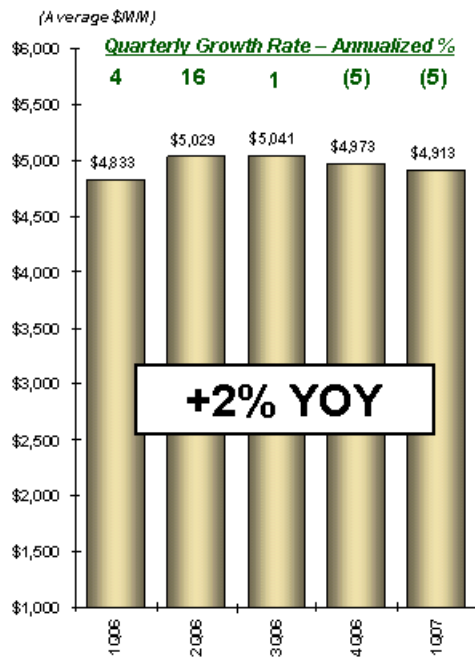


(1) Quarterly averages
(2) Annualized

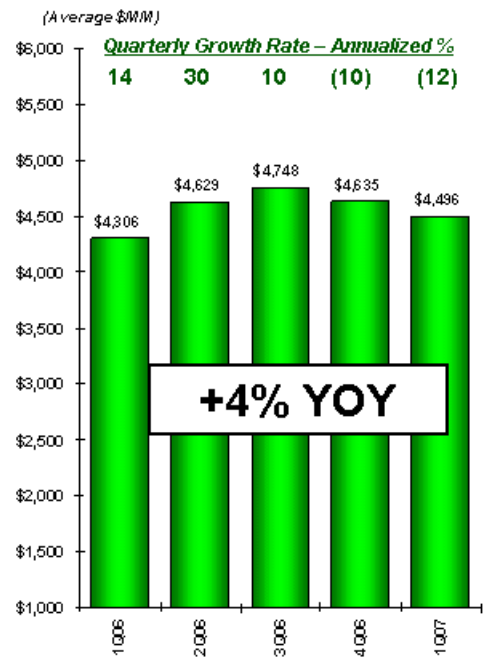
Residential Real Estate Loans



Home Equity Loans/Lines



Residential Mortgages



Home Equity Production

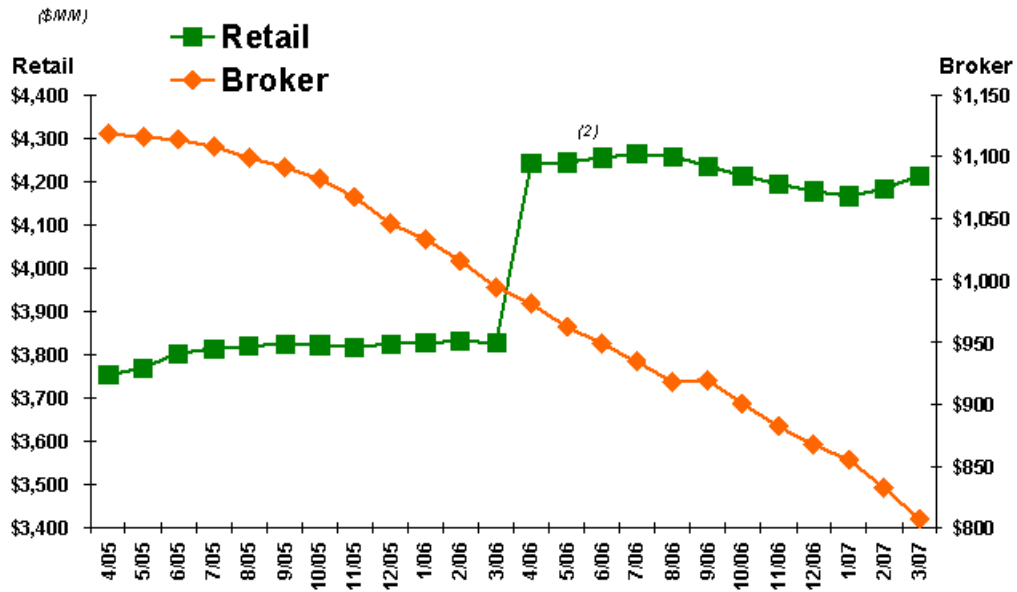


<i>(\$MM)</i>	<u>3Q04</u>	<u>4Q04</u>	<u>1Q05</u>	<u>2Q05</u>	<u>3Q05</u>	<u>4Q05</u>	<u>1Q06</u>	<u>2Q06</u>	<u>3Q06</u>	<u>4Q06</u>	<u>1Q07</u>
<i>Loans</i> ⁽¹⁾											
Production	\$81	\$74	\$88	\$148	\$125	\$140	\$154	\$186	\$164	\$114	\$211
Avg. LTV	66%	63%	61%	60%	60%	58%	59%	64%	65%	68%	66%
<i>Lines</i> ⁽²⁾											
Production	\$534	\$472	\$406	\$467	\$422	\$337	\$329	\$435	\$321	\$254	\$351
Avg. LTV	80%	81%	80%	79%	79%	78%	75%	75%	75%	76%	75%

(1) Primarily fixed rate

(2) Primarily variable rate

Home Equity Loans & Lines by Channel ⁽¹⁾



(1) Period end
 (2) Includes Unizan



- ◆ **Housing appreciation, low interest rates, and new product structures fueled significant lending opportunities through 2004**
 - OFHEO national annual appreciation rates of 13%+ and in excess of 25% on the coasts
 - Significantly more modest growth in Huntington's core markets of approximately 3.5% through 2005
 - The impact to credit of the initial rate increases was partially masked by the new structures
 - Significant speculative purchase activity on the coasts and certain other markets

Residential Lending Environment



- ◆ **The last 18 months have been substantially more difficult**
 - National appreciation rate of 10% as of 2Q06
 - 3.5% for Huntington markets
 - Home equity line run-off as a result of rising rates
 - Movement to fixed rate home equity loans
 - General slowdown in the housing market with home inventory at record levels
 - New home sales specifically impacting the builders
 - Increasing delinquencies across the industry
 - Bankruptcies and foreclosures have shown significant increases, particularly in the Midwest markets, though Huntington's performance is significantly better
 - Ohio foreclosure rate... FDIC = 3.5% / **HBAN** = <1%



Current portfolio ⁽¹⁾ - \$0.4 billion

- ◆ **96% collateralized**
 - autos, untitled vehicles, small boats, mobile homes and other miscellaneous
- ◆ **Primarily for existing customers**
- ◆ **Performed within expectations over the past year though varies by collateral type**

(1) 1Q07 average balances



Deposits and Other Funding



Deposit Trends

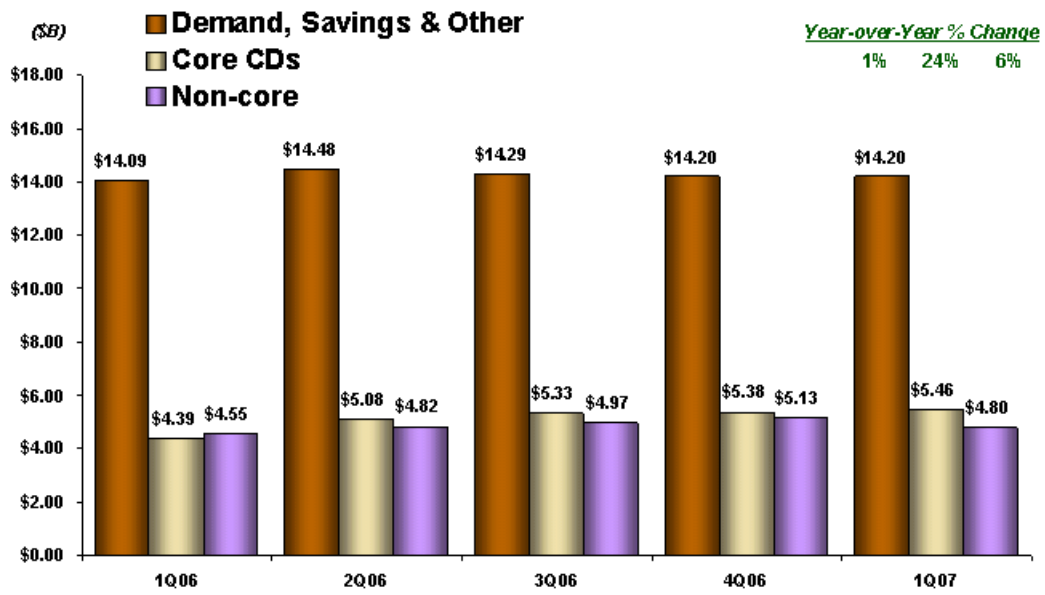


Average (\$B)	Annualized Growth ⁽¹⁾			1Q07 v 1Q06
	1Q07	1Q07 v 4Q06	4Q06 v 3Q06	
Demand – non-interest bearing	\$ 3.5	(6) %	8 %	3 %
Demand – interest bearing	2.3	23	2	19
Money market deposits	5.5	(4)	(10)	(7)
Savings & other domestic	2.8	(3)	(10)	(9)
Core CDs	5.5	6	3	24
Total core deposits	19.7	2	(1)	6
Other deposits ⁽²⁾	4.8	(26)	13	6
Total deposits	\$24.5	(4) %	2 %	6 %

(1) Linked quarter percent change annualized

(2) Includes other domestic time >\$100K, brokered deposits and negotiated CDs, and deposits in foreign offices

Total Deposits



(1) Quarterly averages

Deposits by Business Segment



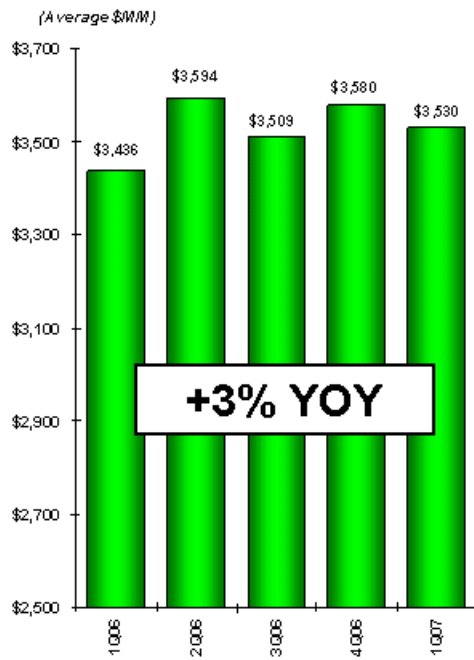
Average (\$B)	1Q07	Annualized Growth ⁽¹⁾		1Q07 v 1Q06
		1Q07 v 4Q06	4Q06 v 3Q06	
		Central Ohio	\$ 4.8	
No. Ohio	3.6	4	(2)	1
So. Ohio / Kentucky	2.3	10	7	11
E. Ohio	1.7	(11)	(4)	70
W. Michigan	2.8	(4)	(11)	--
E. Michigan	2.4	10	10	8
West Virginia	1.5	3	6	4
Indiana	0.9	(22)	47	17
Mortgage & equip. leasing group	0.2	(43)	28	8
Regional Banking	20.2	1	3	8
Dealer Sales	0.1	(36)	(20)	(12)
Pvt. Fin'l & Cap. Mkts. Group	1.1	(9)	9	--
Treasury / Other	3.0	(32)	(5)	(4)
Total	\$24.5	(4) %	2 %	6 %

(1) Linked quarter percent change annualized

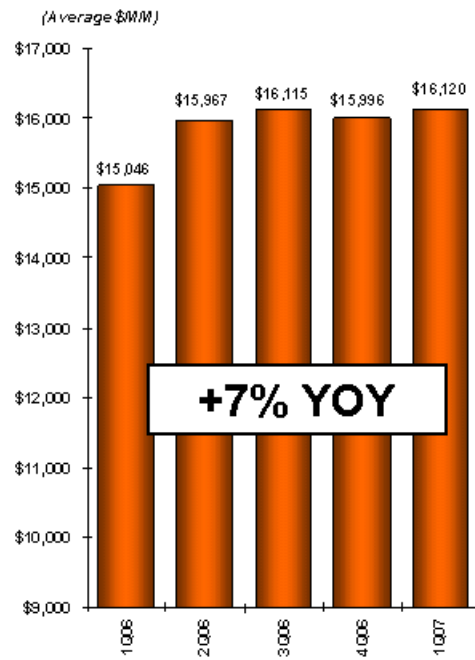
Core Deposits



Non-interest Bearing



Other Core Deposits



Core Deposits by Business Segment



Average (\$B)	1Q07	Annualized Growth ⁽¹⁾		
		1Q07 v 4Q06	4Q06 v 3Q06	1Q07 v 1Q06
		Central Ohio	\$ 4.6	3 %
No. Ohio	3.4	5	(4)	--
So. Ohio / Kentucky	2.2	10	5	11
E. Ohio	1.6	(8)	(1)	71
W. Michigan	2.4	(6)	(11)	--
E. Michigan	1.9	4	--	--
West Virginia	1.5	4	2	3
Indiana	0.7	22	(7)	8
Mortgage & equip. leasing group	0.2	(41)	26	9
Regional Banking	18.5	2	(1)	7
Dealer Sales	0.0	(33)	(18)	(13)
Pvt. Fin'l & Cap. Mkts. Group	1.1	(11)	3	(3)
Total	\$19.6	2 %	(1) %	6 %

(1) Linked quarter percent change annualized

Commercial Core Deposits by Business Segment



Average (\$B)	1Q07	Annualized Growth ⁽¹⁾		
		1Q07 v 4Q06	4Q06 v 3Q06	1Q07 v 1Q06
		Central Ohio	\$ 1.9	4 %
No. Ohio	1.2	7	(9)	--
So. Ohio / Kentucky	0.7	26	28	22
E. Ohio	0.5	(35)	(10)	nm
W. Michigan	0.9	(18)	(21)	3
E. Michigan	0.5	13	10	9
West Virginia	0.3	2	15	8
Indiana	0.2	63	(6)	6
Mortgage & equip. leasing group	0.2	(41)	26	9
Regional Banking	6.5	2	1	12
Dealer Sales	0.0	(34)	(19)	(13)
Pvt. Fin'l & Cap. Mkts. Group	0.4	(30)	6	6
Total	\$6.9	(1) %	1 %	11 %

(1) Linked quarter percent change annualized

Consumer Core Deposits by Business Segment



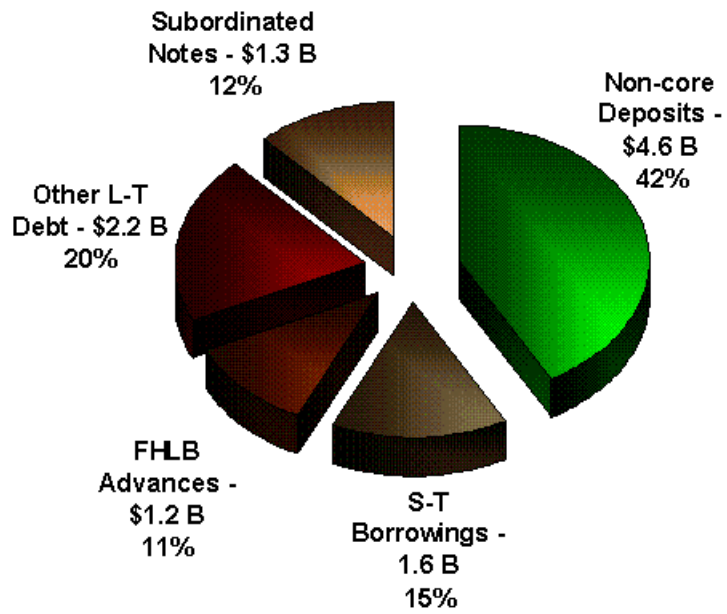
Average (\$B)	1Q07	Annualized Growth ⁽¹⁾		
		1Q07 v 4Q06	4Q06 v 3Q06	1Q07 v 1Q06
		Central Ohio	\$ 2.8	2 %
No. Ohio	2.3	4	(1)	--
So. Ohio / Kentucky	1.5	2	(5)	6
E. Ohio	1.1	4	3	59
W. Michigan	1.5	1	(5)	(1)
E. Michigan	1.3	1	(4)	(3)
West Virginia	1.2	4	(2)	2
Indiana	0.5	5	(7)	--
Mortgage & equip. leasing group	--	27	5	(88)
Regional Banking	12.1	3	(2)	5
Dealer Sales	--	(14)	nm	32
Pvt. Fin'l & Cap. Mkts. Group	0.6	3	1	(9)
Total	<u>\$12.7</u>	<u>3 %</u>	<u>(2) %</u>	<u>4 %</u>

(1) Linked quarter percent change annualized

Other Funding - 3/31/07

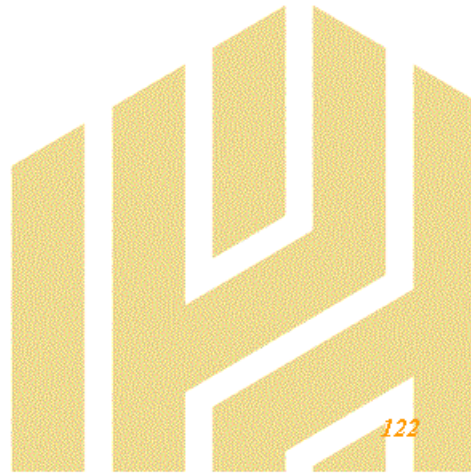


\$10.9 Billion





Capital



Capital



(\$B)	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>	<u>1Q06</u>
Total risk-weighted assets	\$31.5e	\$31.2	\$31.3	\$31.6	\$31.3
Tier 1 leverage	8.24%e	8.00%	7.99%	7.62%	8.53%
Tier 1 risk-based capital	8.97e	8.93	8.95	8.45	8.94
Total risk-based capital	12.80e	12.79	12.81	12.29	12.91
Tangible equity/assets	7.06	6.87	7.13	6.46	6.97
Tangible equity/risk wghtd assets	7.69e	7.65	7.97	7.29	7.80
Double leverage ⁽²⁾	93	92	96	95	93

(1) Period end

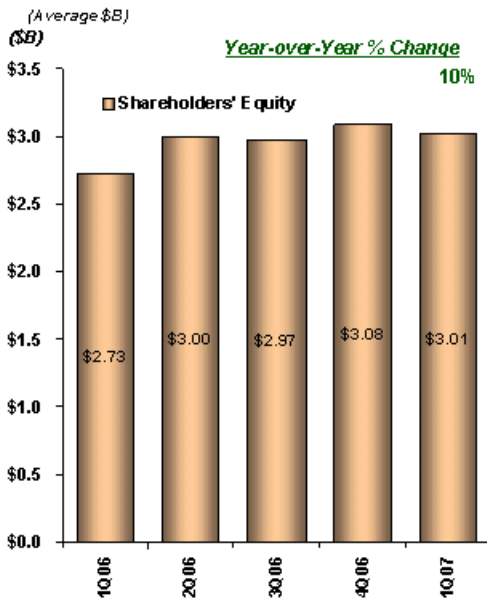
(2) (Parent company investments in subsidiaries + goodwill) / equity

e = estimated as of 3/31/07

Capital Trends

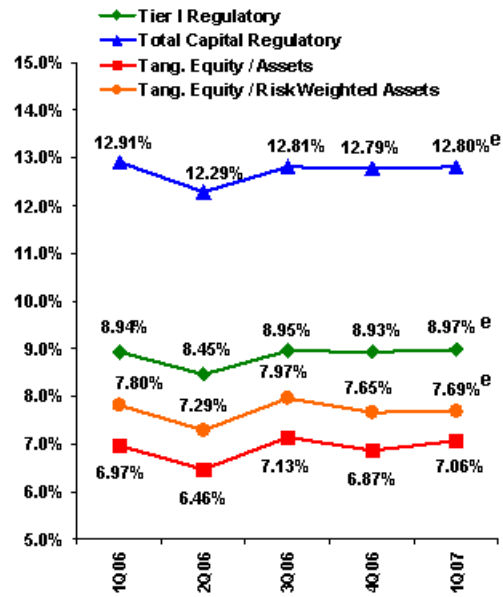


Shareholders' Equity ⁽¹⁾



(1) Quarterly averages
 (2) End of period
 e = estimated as of 3/31/07

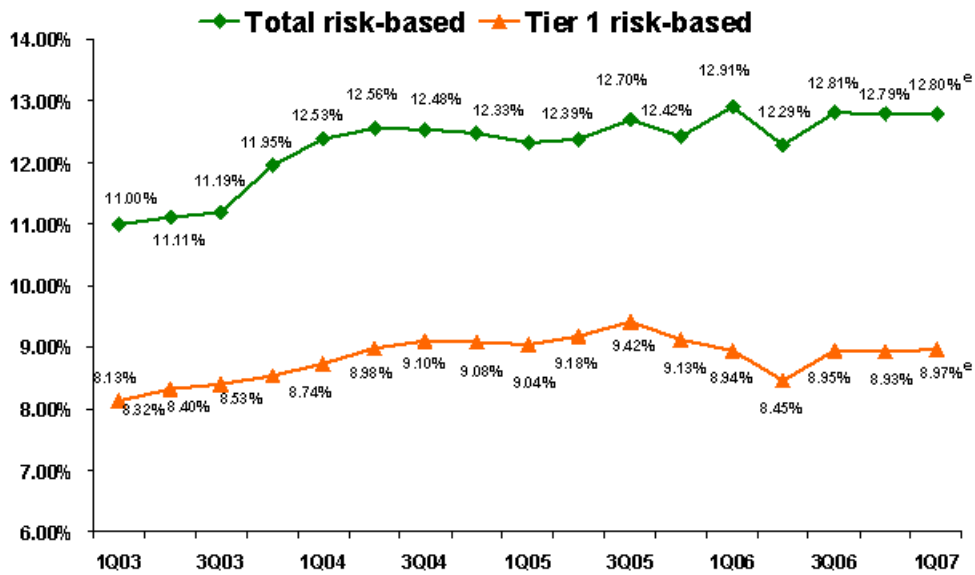
Key Equity Ratios ⁽²⁾



Regulatory Capital Trends ⁽¹⁾



Huntington Bancshares Incorporated



(1) End of period
e = estimated as of 3/31/07

Share Repurchases



Authorization		Repurchased			Cumulative	
Date	Shares	Quarter	Shares	Value	Shares	Value
2/2002	22.0 MM		19.4 MM	\$374 MM	19.4 MM	\$374 MM
1/2003	8.0		4.1	77	23.5	451
4/2004	7.5		4.4	109	27.9	560
		1Q05	--			
		2Q05	1.8			
		3Q05	2.6			
10/2005	15.0		10.0	236	37.9	796
		4Q05	5.2			
		1Q06	4.8			
4/2006	15.0		11.2	265	49.1	1,061
		2Q06	8.1			
		3Q06	--			
		4Q06	3.1			
		1Q07	--			

Includes 6.0 MM accelerated shares repurchased on 5/24/06

Current Ratings



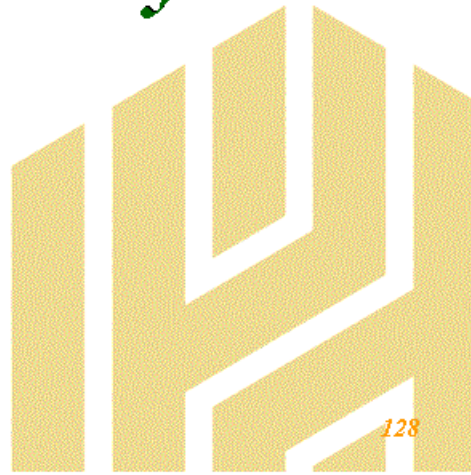
		<u>Senior Notes</u>	<u>Subordinated Notes</u>	<u>Com'l Paper / Short-term</u>	<u>Outlook</u>
<u>Huntington Bancshares</u>					
Moody's	2/8/05	A3	Baa1	P-2	Stable
S&P	4/6/05	BBB+	BBB	A-2	Stable
Fitch	10/3/05	A	A-	F1	Stable

The Huntington National Bank

Moody's	2/8/05	A2	A3	P-1	Stable
S&P	4/6/05	A-	BBB+	A-2	Stable
Fitch	10/3/05	A	A-	F1	Stable



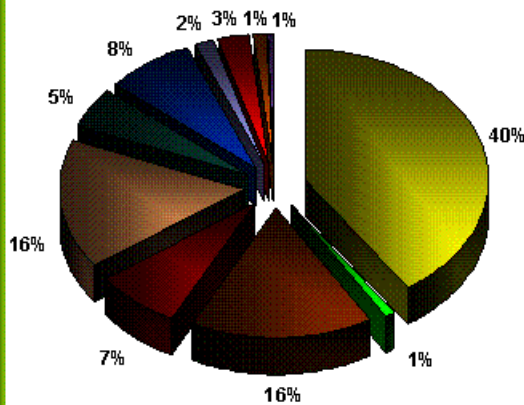
Credit Quality



Non-performing Assets by Sector



\$206.7 MM @ 3/31/07



- Res. RE + Res. OREO
- Commercial OREO
- Services
- Manufacturing
- F.I.R.E.
- Retail
- Home Equity
- Transportation
- Construction
- Wholesale Trade
- Agriculture/Other

(\$MM)

	3/31/07		3/31/06	
	\$	#	\$	#
Commercial				
NPL Size				
>\$5	\$ --	0	\$ 8.1	1
\$2-<\$5	23.8	9	10.6	3
<\$2	81.6		73.5	
Total NPL	\$105.4		\$92.5	
OREO	3.1		1.9	

Residential RE and Home Equity

NPL	51.9	43.2
OREO	46.3	17.5
Total NPAs	\$206.7	\$154.9

Non-performing Asset Flow Analysis



<i>Period End</i>	<i>\$(MM)</i>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>	<u>1Q06</u>
NPA beginning of period		\$193.6	\$171.2	\$171.1	\$154.9	\$117.2
New		51.6	60.3	55.5	52.5	53.8
Acquired		--	--	--	--	33.8
Return to accruing status		(6.2)	(5.7)	(11.9)	(12.1)	(14.3)
Loan and lease losses		(9.1)	(11.9)	(14.1)	(6.8)	(13.3)
Payments		(18.1)	(16.7)	(16.7)	(12.9)	(13.2)
Sales		(5.2)	(3.6)	(12.6)	(4.5)	(9.1)
NPA end of period		<u>\$206.7</u>	<u>\$193.6</u>	<u>\$171.2</u>	<u>\$171.1</u>	<u>\$154.9</u>

Long-term Net Charge-off Targets



Middle market C&I	20 – 30 bp
Middle market CRE	15 – 25 bp
Small business C&I / CRE	50 – 60 bp
Auto loans	65 – 75 bp
Auto direct finance leases	50 – 60 bp
Home equity loans/lines	40 – 50 bp
Residential loans	15 +/- bp
Total portfolio ⁽¹⁾	35 – 45 bp

(1) Established 4Q04

131

Net Charge-offs

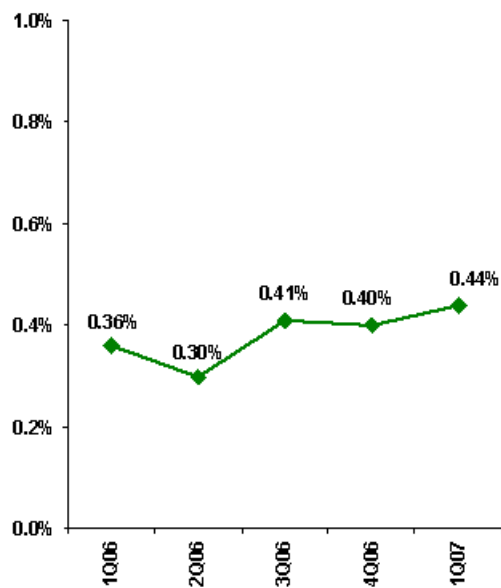


<i>(\$MM)</i>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>	<u>1Q06</u>
Middle-market C&I	\$ --	\$(1.8)	\$1.7	\$(0.5)	\$8.9
Middle-market CRE	0.4	4.1	0.6	1.4	--
Small business C&I & CRE	<u>2.1</u>	<u>4.5</u>	<u>4.5</u>	<u>2.5</u>	<u>3.7</u>
Total commercial	<u>2.5</u>	<u>6.8</u>	<u>6.8</u>	<u>3.4</u>	<u>10.6</u>
Auto loans	2.9	2.4	1.8	1.2	3.0
Auto leases	2.2	2.9	2.3	1.8	3.5
Home equity	6.0	5.8	6.7	4.8	4.5
Residential RE	1.9	2.2	0.9	0.7	0.7
Other direct	<u>2.7</u>	<u>2.8</u>	<u>2.7</u>	<u>2.1</u>	<u>1.9</u>
Total consumer	<u>15.6</u>	<u>16.2</u>	<u>14.4</u>	<u>10.5</u>	<u>13.7</u>
Total	\$18.1	\$23.0	\$21.2	\$ 14.0	\$ 24.2

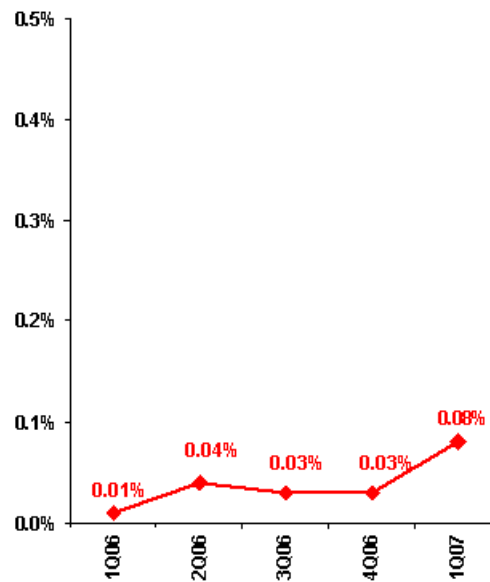
90+ Days Delinquencies



Consumer



Commercial



(1) Delinquent but accruing as a % of related outstandings at EOP



Methodology

- ◆ **Allowance for loan and lease losses (ALLL) has two components:**
 - Transaction reserve which includes:
 - An estimate of loss based on characteristics of each commercial and consumer loan, lease, or loan commitment, and
 - An estimate of loss based on a review of each impaired loan >\$500,000
 - Economic reserve – quantitatively reflects expected changes in credit losses due to changes in economic environment and is determined based on a variety of economic factors and indices correlated to the historic performance of the loan portfolio
 - Current economic factors and indices
 - Real Consumer Spending
 - Consumer Confidence
 - ISM Manufacturing Index
 - Non-Agriculture Job Creation in our core states (OH, MI, WV and IN)
- ◆ **Allowance for unfunded loan commitments and letters of credit (AULC)**
 - Reported as a liability
 - Determined using the same ALLL transactions and economic reserve methodology
 - AULC is reduced and the ALLL is are funded
- ◆ **Allowances for credit losses (ACL)**
 - Sum of ALLL and AULC with both available to absorb credit losses

Allowance for Loan & Lease Losses (ALLL)



Reconciliation of Change in ALLL

(\$MM)	1Q07	4Q06	3Q06
ALLL beginning of period	<u>\$272.1</u>	<u>\$280.2</u>	<u>\$287.5</u>
Transaction reserve increase (decrease)			
Commercial loans	8.2	(3.0)	(5.6)
Consumer loans	<u>1.2</u>	<u>(0.7)</u>	<u>(0.7)</u>
Total transaction reserve	<u>9.4</u>	<u>(3.7)</u>	<u>(6.3)</u>
Economic reserve increase (decrease)	1.5	(4.4)	(1.1)
ALLL ending of period	<u>\$283.0</u>	<u>\$272.1</u>	<u>\$280.2</u>

Allowance for Credit Losses (ACL)



Reconciliation of Change in Provision for Credit Losses

<i>(\$MM)</i>	<u>1Q07</u>	<u>4Q06</u>	<u>Change B(W)</u>
Gross charge-offs	\$27.8	\$32.8	\$ 5.0
Recoveries	(9.7)	(9.9)	(0.2)
Net charge-offs	18.1	23.0	4.9
Transaction reserve increase (decrease)	9.4	(3.7)	(-.)
Economic reserve increase (decrease)	1.5	(4.4)	-.)
Loan and lease loss provision	29.0	14.9	(14.1)
AULC provision	0.4	0.9	0.5
Total provision for credit losses	\$29.4	\$15.7	\$(13.7)

*Estimated Impact
of
Unizan Merger*



Estimated Impact of Unizan Merger



1Q07 vs. 1Q06

Average Loans and Deposits (in millions)	First Quarter		Change		Unizan Merger Related	Other	
	2007	2006	Amount	Percent		Amount	Percent
Loans							
Middle-market C&E	\$ 6,070	\$ 5,174	\$ 896	17.3 %	\$ 47	16.4 %	
Middle-market CRE	3,929	3,921	2	0.1	(480)	(12.2)	
Small business	2,466	2,035	431	21.2	431	21.2	
Total commercial	12,459	11,130	1,329	11.9	800	7.2	
Automobile loans and leases	3,913	4,215	(302)	(7.2)	(349)	(8.3)	
Home equity	4,913	4,833	80	1.7	(69)	(1.4)	
Residential mortgage	4,496	4,306	190	4.4	(82)	(1.9)	
Other consumer	422	447	(25)	(5.6)	(137)	(30.6)	
Total loans	\$ 13,744	\$ 13,801	\$ (57)	(0.4) %	\$ (637)	(4.6) %	
Total loans	\$ 26,203	\$ 24,931	\$ 1,272	5.1 %	\$ 168	0.7 %	
Deposits							
Demand deposits - non-interest-bearing	\$ 3,530	\$ 3,436	\$ 94	2.7 %	\$ (21)	(0.6) %	
Demand deposits - interest-bearing	2,349	1,974	375	19.0	314	15.9	
Money market deposits	5,489	5,588	(99)	(1.8)	(378)	(6.8)	
Savings and other domestic deposits	2,827	3,095	(268)	(8.7)	(430)	(13.9)	
Core certificates of deposit	5,455	4,389	1,066	24.3	652	14.9	
Total core deposits	19,650	18,482	1,168	6.3	137	0.7	
Other deposits	4,801	4,546	255	5.6	135	3.0	
Total deposits	\$ 24,451	\$ 23,028	\$ 1,423	6.2 %	\$ 272	1.2 %	

Estimated Impact of Unizan Merger



1Q07 vs. 1Q06

Selected Income Statement Categories (in thousand)	First Quarter		Change	Unizan		Other		
	2007	2006		Merger Related	Merger Costs	Amount	Percent	
Net interest income - FTE	\$ 259,602	\$ 267,516	\$ 12,086	4.9 %	\$ 11,796	\$ -	\$ 290	0.1 %
\$ service charges on deposit accounts	\$ 44,793	\$ 41,222	\$ 3,571	8.7 %	\$ 1,052	\$ -	\$ 2,519	6.1 %
Trust services	25,894	21,278	4,616	21.7	1,102	-	3,514	16.5
Brokerage and insurance income	16,082	15,193	889	5.9	304	-	585	3.9
Bank owned life insurance income	10,831	10,242	609	5.9	324	-	85	0.8
Other service charges and fees	13,208	11,509	1,699	14.8	206	-	1,493	13.0
Merger related banking income (Loss)	9,351	13,194	(3,843)	(29.1)	172	-	(4,015)	(30.4)
\$ securities (earn (losses))	104	(20)	124	N.M.	-	-	124	N.M.
Gains on sale of automobile loan	1,144	448	696	N.M.	-	-	696	N.M.
Other income	23,750	46,468	(22,718)	(48.9)	1,424	-	(24,142)	(52.0)
Total non-interest income	\$ 145,177	\$ 159,534	\$ (14,357)	(9.0)	\$ 4,784	\$ -	\$ (19,141)	(12.0)
Purchased costs	\$ 134,639	\$ 131,557	\$ 3,082	2.3 %	\$ 5,150	\$ -	\$ (2,068)	(1.6) %
Net occupancy	19,908	17,966	1,942	10.8	860	-	1,082	6.0
Outside data processing and other services	21,814	19,851	1,963	9.9	304	-	1,659	8.2
Equipment	18,219	16,503	1,716	10.4	344	-	1,372	8.3
Professional services	6,482	5,365	1,117	20.8	982	-	135	2.5
Marketing	7,696	7,301	395	5.4	178	-	217	3.0
Telecommunications	4,126	4,825	(699)	(14.5)	244	-	(943)	(19.5)
Printing and supplies	3,242	3,074	168	5.5	-	-	168	5.5
Amortization of intangibles	2,320	1,075	1,445	N.M.	1,379	-	66	6.1
Other expense	23,426	30,898	(7,472)	(24.2)	2,018	-	(9,490)	(30.7)
Total non-interest expense	\$ 242,072	\$ 238,415	\$ 3,657	1.5	\$ 11,489	\$ -	\$ (7,832)	(3.3)

Estimated Impact of Unizan Merger



1Q07 vs. 4Q06

Average Loans and Deposits (in millions)	First Quarter 2007		Fourth Quarter 2006		Change		Unizan Merger Related	Other	
	Amount	Percent	Amount	Percent	Amount	Percent		Amount	Percent
Loans									
Middle-market C&I	\$ 6,070	\$ 5,882	\$ 188	3.2 %	\$ -	-	\$ 188	3.2 %	
Middle-market CRE	3,923	4,009	(86)	(2.1)	-	-	(86)	(2.1)	
Small businesses	2,466	2,421	45	1.9	-	-	45	1.9	
Total commercial	12,459	12,312	147	1.2	-	-	147	1.2	
Automobile loans and leases	3,913	3,948	(36)	(0.9)	-	-	(36)	(0.9)	
Home equity	4,913	4,975	(62)	(1.2)	-	-	(62)	(1.2)	
Residential mortgage	4,496	4,635	(139)	(3.0)	-	-	(139)	(3.0)	
Other consumer	422	430	(8)	(1.9)	-	-	(8)	(1.9)	
Total consumer	13,744	13,987	(243)	(1.7)	-	-	(243)	(1.7)	
Total loans	\$ 26,203	\$ 26,299	\$ (96)	(0.4) %	\$ -	-	\$ (96)	(0.4) %	
Deposits									
Demand deposits - non-interest bearing	\$ 3,530	\$ 3,580	\$ (50)	(1.4) %	\$ -	-	\$ (50)	(1.4) %	
Demand deposits - interest bearing	2,369	2,219	130	5.9	-	-	130	5.9	
Money market deposits	5,489	5,548	(59)	(1.1)	-	-	(59)	(1.1)	
Savings and other domestic deposits	2,827	2,849	(22)	(0.8)	-	-	(22)	(0.8)	
Core certificates of deposit	5,435	5,380	75	1.4	-	-	75	1.4	
Total core deposits	19,630	19,576	74	0.4	-	-	74	0.4	
Other deposits	4,801	5,132	(331)	(6.4)	-	-	(331)	(6.4)	
Total deposits	\$ 24,431	\$ 24,708	\$ (257)	(1.0) %	\$ -	-	\$ (257)	(1.0) %	

Estimated Impact of Unizan Merger

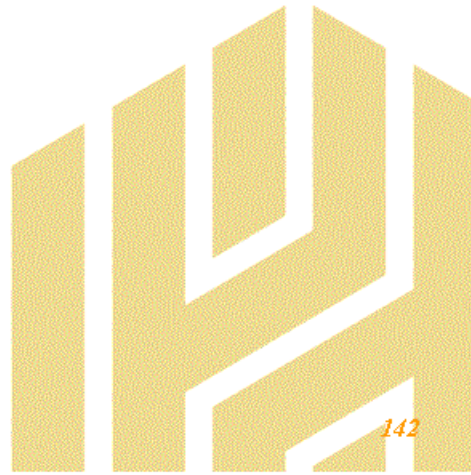


1Q07 vs. 4Q06

Selected Income Statement Categories (in thousands)	First Quarter 2007		Fourth Quarter 2006		Change		Unizan Merger Related Costs		Other	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Net interest income - FTE	\$ 259,602		\$ 262,104		\$ (2,502)	(1.0) %	\$ -		\$ (2,502)	(1.0) %
Service charges on deposit accounts	\$ 44,793		\$ 48,248		\$ (3,455)	(7.7) %	\$ -		\$ (3,455)	(7.7) %
Trust services	25,894		23,511		2,383	10.1	-		2,383	10.1
Brokerage and insurance income	16,082		14,600		1,482	10.2	-		1,482	10.2
Bank owned life insurance income	10,831		10,804		47	0.4	-		47	0.4
Other service charges and fees	13,208		13,784		(576)	(4.2)	-		(576)	(4.2)
Mortgage banking income (Loss)	9,351		6,169		3,182	51.6	-		3,182	51.6
Securities gains (losses)	104		(15,804)		15,908	N.M.	-		15,908	N.M.
Other on sale of automatable loans	1,144		1,232		(88)	(8.6)	-		(88)	(8.6)
Other income	23,730		37,742		(13,992)	(37.1)	-		(13,992)	(37.1)
Total non-interest income	\$ 145,177		\$ 140,606		\$ 4,571	3.3	\$ -		\$ 4,571	3.3
Personal costs	\$ 134,639		\$ 137,944		\$ (3,305)	(2.4) %	\$ -		\$ (3,305)	(2.4) %
Net occupancy	19,908		17,279		2,629	15.2	-		2,629	15.2
Outside data processing and other services	21,814		20,695		1,119	5.4	-		1,119	5.4
Equipment	18,219		18,151		68	0.4	-		68	0.4
Professional services	6,482		8,938		(2,476)	(27.6)	-		(2,476)	(27.6)
Marketing	7,696		6,207		1,489	24.0	-		1,489	24.0
Telecommunications	4,136		4,619		(493)	(10.7)	-		(493)	(10.7)
Parking and supplies	3,242		3,610		(368)	(10.2)	-		(368)	(10.2)
Amortization of intangibles	2,530		2,999		(473)	(15.8)	-		(473)	(15.8)
Other expense	23,426		47,334		(23,908)	(50.5)	-		(23,908)	(50.5)
Total non-interest expense	\$ 242,072		\$ 267,790		\$ (25,718)	(9.6)	\$ -		\$ (25,718)	(9.6)



Lines of Business

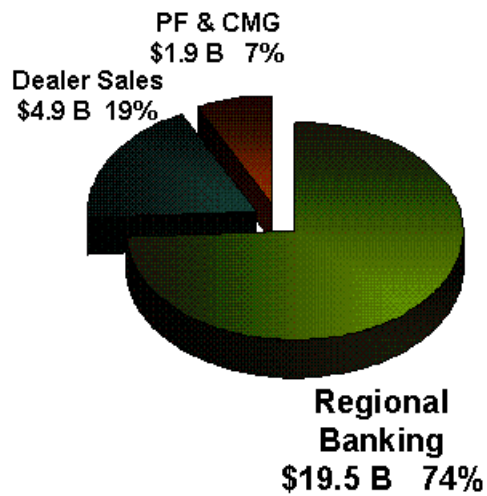


Line of Business Assets & Deposits – 3/31/07



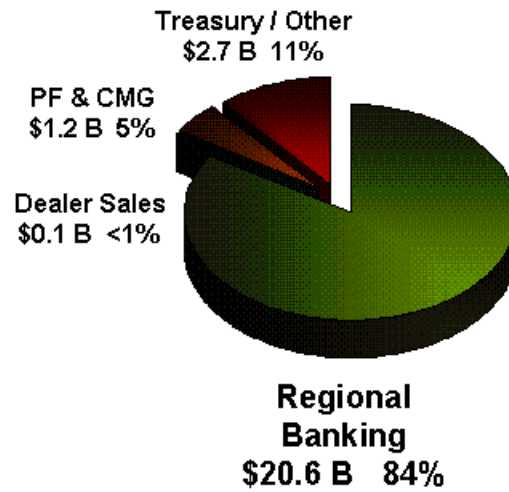
Total Credit Exposure

\$26.3 B



Total Deposits

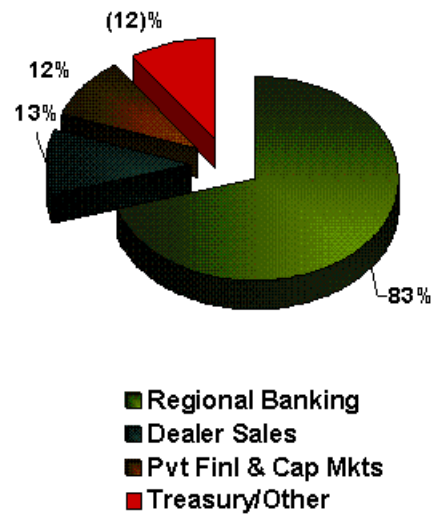
\$24.6 B



Line of Business Earnings Contribution – 1Q07



<i>(\$MM)</i>	1Q07 Amt	Pct Chg	1Q06 Amt
Regional Banking	\$ 83.0	(2)%	\$84.8
Dealer Sales	12.5	(14)	14.5
Private Financial and Capital Markets Group	11.8	(37)	18.6
Treasury/Other	(11.5)	14	(13.4)
Total	\$95.7	(8)%	\$104.5



*Regional
Banking*

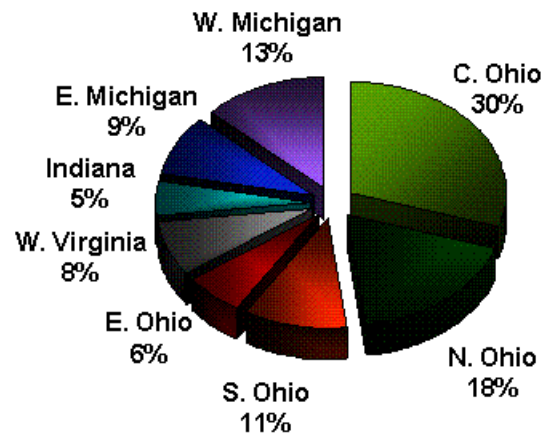
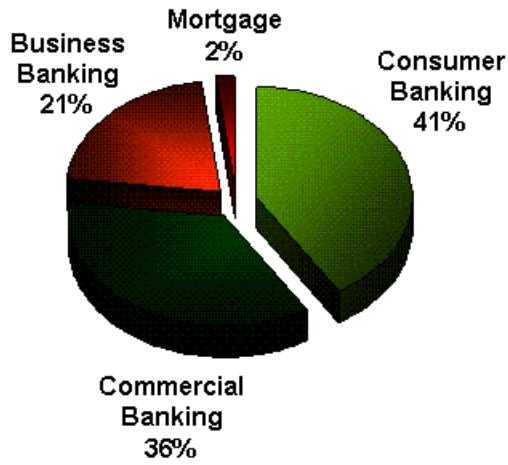


145

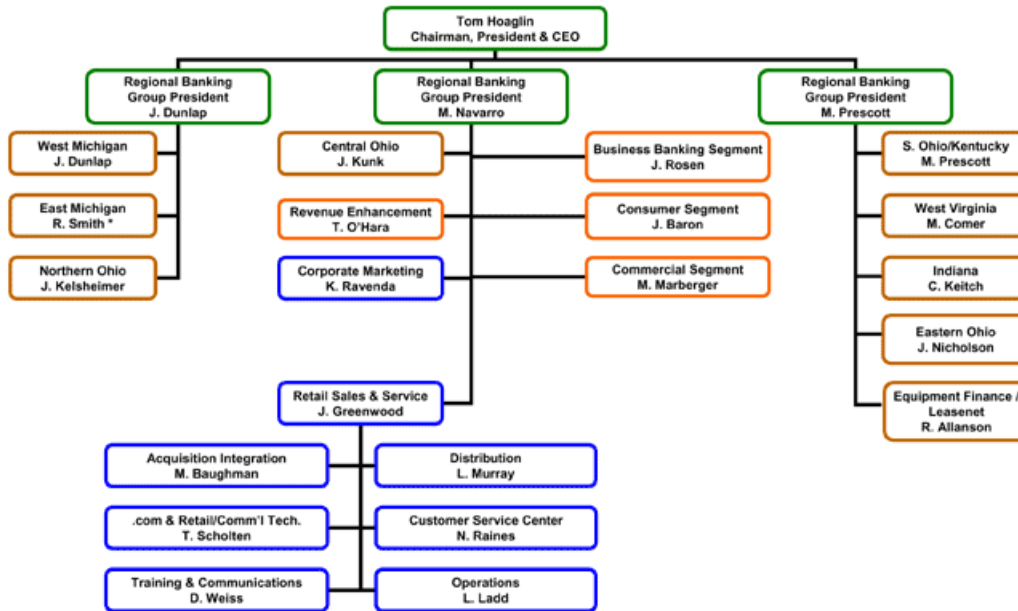
Regional Banking – Operating Income



1Q07



Regional Banking Organization



* Replaces B. Nyberg who retires 3/07

Regional Banking Presidents



	<u>Region</u>	<u>Experience - Yrs</u>		
		<u>Appointed</u>	<u>Banking</u>	<u>HBAN</u>
Jim Kunk ⁽¹⁾	Central Ohio	1Q94	25	25
Jim Dunlap ⁽²⁾	West Michigan	3Q01	27	27
Rebecca Smith	East Michigan	1Q07	30	<1
Jerry Kelsheimer	Northern Ohio	1Q05	18	10
Michael Prescott ⁽¹⁾	Southern Ohio / KY	2Q01	19	11
Cindy Keitch	Indiana	3Q03	32	12
Michael Comer	West Virginia	1Q04	25	3
Jim Nicholson	Eastern Ohio	1Q06	17	1

(1) Reports to Mary Navarro

(2) Regional Banking Group President; reports to Tom Hoaglin



- ◆ “Simply the Best” service culture is working
- ◆ De novo office results are very good... performing better than expected on operating income
- ◆ New technology enhancement and expansion is improving sales & service execution
- ◆ Households are continuing to grow and product penetration is improving
- ◆ People continue to be focused and accountable for results
 - Incentive plans aligned with financial results
 - Training aligned with Retail Partners
 - Commitment to coaching has improved sales execution
 - Q1 year-over-year sales have improved 17.1% in DDA and 18.3% in Consumer Loans
- ◆ Improvement in online banking penetration
 - Launched on-line account opening process late in 4Q06
- ◆ Expenses have been managed lower



Service Score Improvement

	<u>2003</u>	<u>2004</u>	<u>2005</u>
Banking offices			
♦ Teller	83.8%	84.9%	86.0%
♦ Platform	89.7	89.9	91.1
Mortgage	83.3	86.3	88.0
Telephone banking	77.9	74.8	81.8

Recent Service Ranking



Small Business Banking

- ◆ Winner of three Greenwich excellence awards
 - National award – Overall Customer Satisfaction
 - National award – Branch Service Performance
 - Midwest Regional award – Overall Customer Satisfaction
- ◆ Ranked above major competitors by Greenwich ⁽¹⁾ in overall customer satisfaction... branch service... in-person solicitations... client loyalty... business internet

Middle Market Banking

- ◆ “Above average” by Greenwich ⁽²⁾ in overall satisfaction... relationship manager performance... cross-sell solicitation... credit services performance... cash management products & services... internet & telephone service

(1) June 2005 syndicated research study

(2) June 2005 proprietary research study compared with normative averages from other surveys



Growth Office Results

- ◆ **19 offices opened since 12/31/04**
 - 15 de novo
 - 4 relocations
 - 86% of planned deposits achieved (de novo)
 - 62% of planned loans achieved (de novo)
 - 139% of planned operating income achieved (de novo)

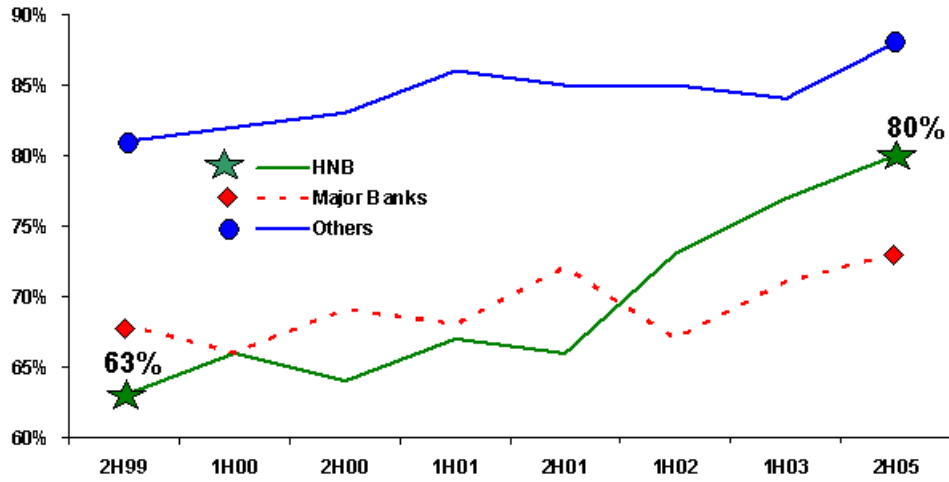
- ◆ **First 12-month performance**
 - \$11 MM in average deposits
 - \$2.4 MM in average loans

Satisfaction is Good



Improved customer satisfaction ⁽¹⁾

% Rating a 8, 9, or 10



(1) GfK NOP 2005 customer satisfaction study of consumer banking customers

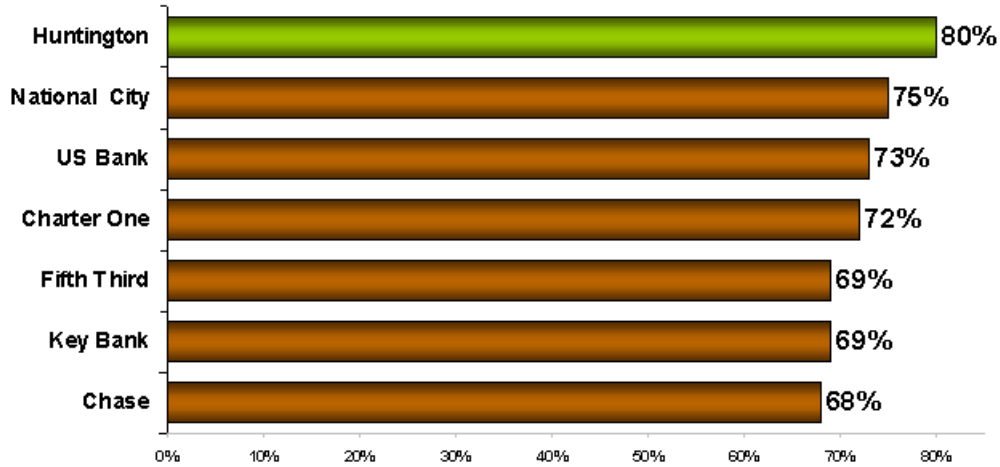
(2) Overall, how satisfied are you with [Primary Bank]? Please use a scale of "1" to "10" where "1" means "extremely dissatisfied" and "10" means "extremely satisfied".

In Fact... Best in Class



Best in class customer satisfaction ⁽¹⁾

% Rating a 8, 9, or 10



(1) GfK NOP 2005 customer satisfaction study of consumer banking customers

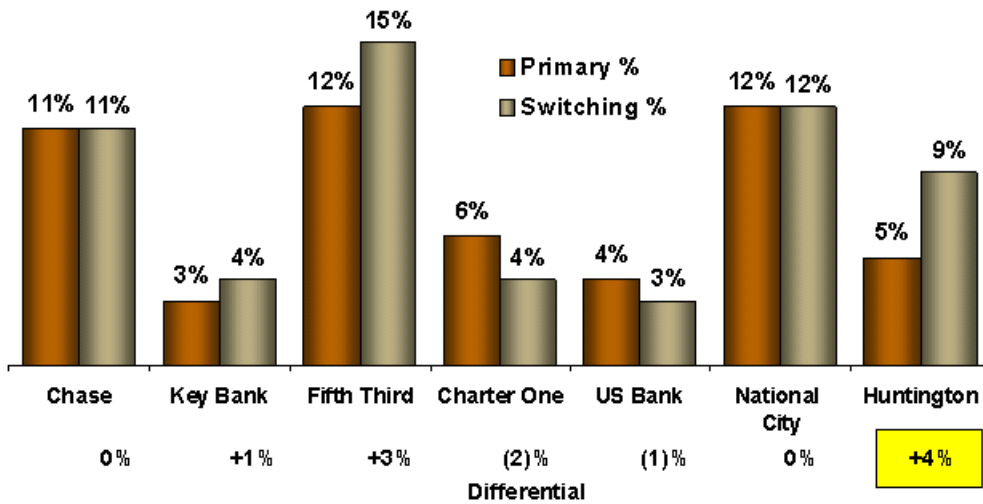
(2) Overall, how satisfied are you with [Primary Bank]? Please use a scale of "1" to "10" where "1" means "extremely dissatisfied" and "10" means "extremely satisfied".

Retail Banking



◆ Improving reputation ⁽¹⁾

Switching preference share vs. primary share



(1) GfK NOP 2005 customer satisfaction study of consumer banking customers

(2) Primary = Which institution (bank, credit union, S&L, insurance co., brokerage firm) do you consider to be your main or primary financial institution? % = % that named this institution.

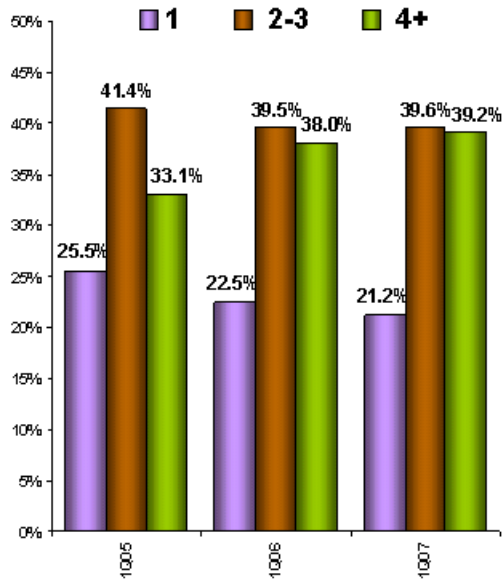
Switching = If you had to change primary institutions, to which financial institution would you be most likely to move? % = % that named this institution.

Retail Banking

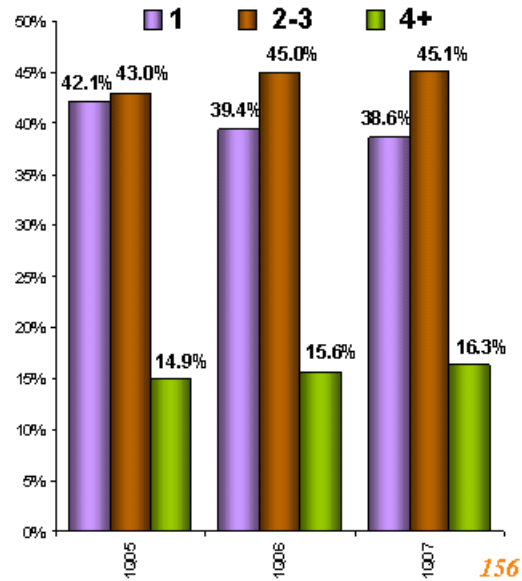


◆ Increased product penetration ^①

of Consumer Services



of Small Business Services



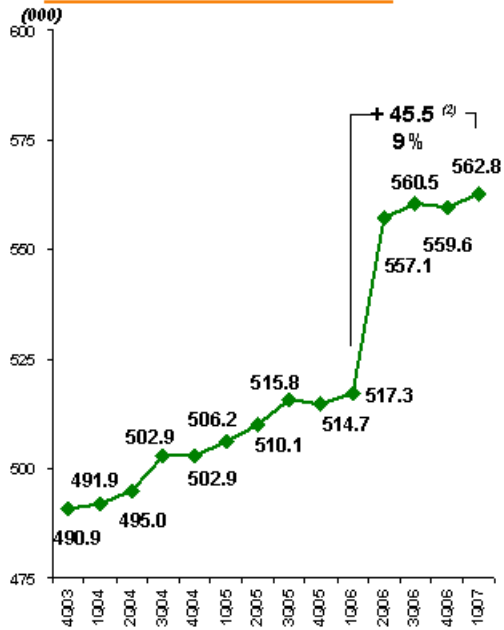
(1) Periods prior to 2006 exclude Unizan

Retail Banking



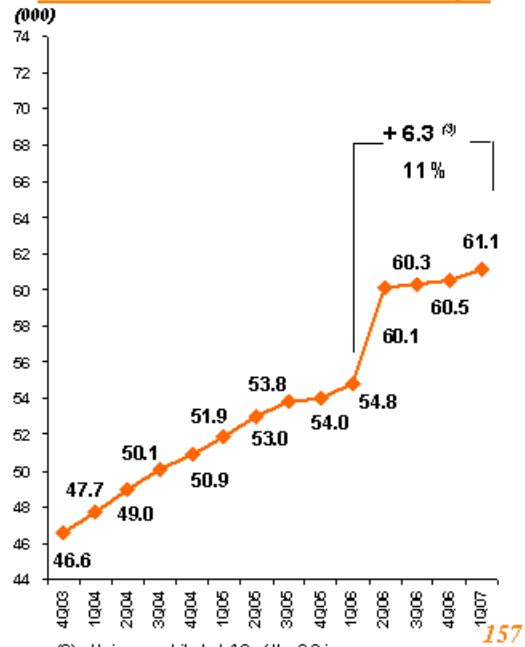
◆ Growing DDA relationships

Consumer Households



(2) Unizan contributed 34.8 of the 45.5 increase

Small Business Relationships



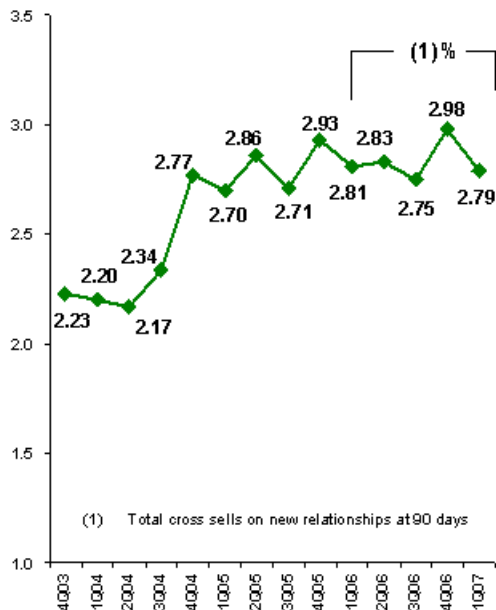
(3) Unizan contributed 4.2 of the 6.3 increase

Retail Banking

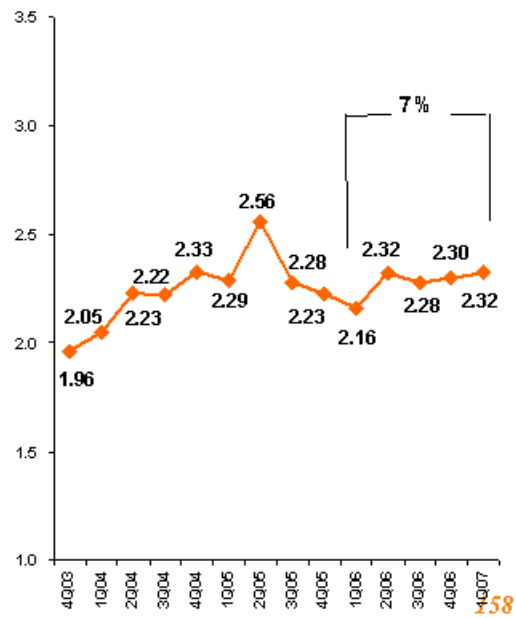


◆ 90-day cross sell

Consumers ⁽¹⁾



Small Business ⁽¹⁾





“Simply the Best” Customer Experience

- ◆ **People – Associates**
 - Hiring the right people, training, leadership accountability, new recognition for top Personal Bankers and Banking Office Managers
- ◆ **People – Customers**
 - Voice of customer research, marketing online capability
- ◆ **Process Improvement & Quality**
 - Product simplification, process improvement to make sales easier, continuous improvement in service
- ◆ **Sales & Service Execution**
 - Prioritize and clarify expectations, hold associates accountable, shared goals, improve sales and service training including outbound calling and cross-sell and better aligned incentive plans that include more accountability with a service component

The General Manager Program



Objective

- ◆ Retain the best banking office managers and accelerate business growth

Qualifying Criteria

- ◆ 2 years at banking office manager position
- ◆ Balance scorecard approach and leadership

What Changes

- ◆ Incentive pay based on office balance growth and year-over-year profit growth
- ◆ New title and more authority
- ◆ Bank and community leadership
- ◆ Executive education opportunities
- ◆ Requires HBAN stock ownership

Our Commitment

- ◆ 3 year program
- ◆ Stay at the same office



The General Manager Program

	<u>GM</u>	<u>Other ⁽¹⁾</u>
# of offices	50	274
Avg. net oper. inc. ⁽²⁾		
2006	\$2.3MM	\$1.7MM
2 Year CAGR	18.4%	16.6%
Avg. balances ⁽³⁾		
2006	\$39MM	\$28MM
2 Year CAGR	5.2%	3.1%

(1) Excludes new offices + Unizan offices

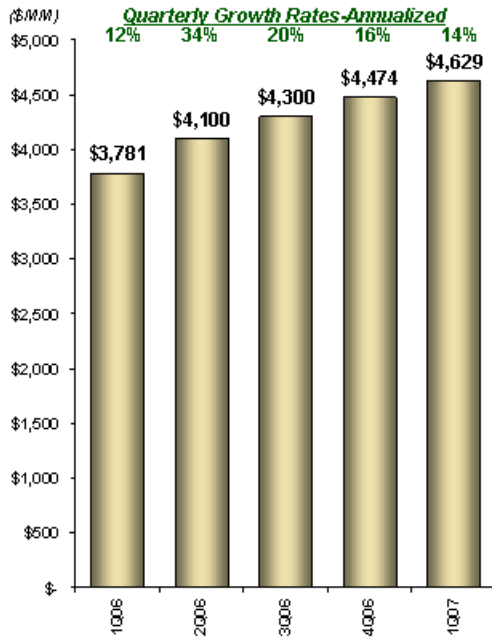
(2) Before provision expense

(3) Consumer & business checking + loans

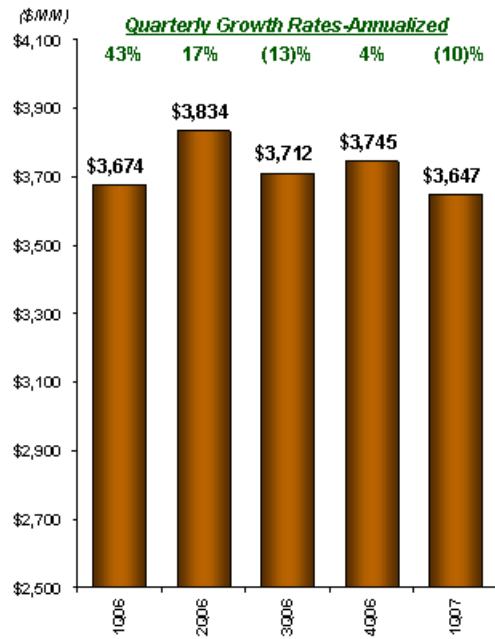
Regional Banking Loan Growth ⁽¹⁾



Middle Market C&I



Middle Market CRE

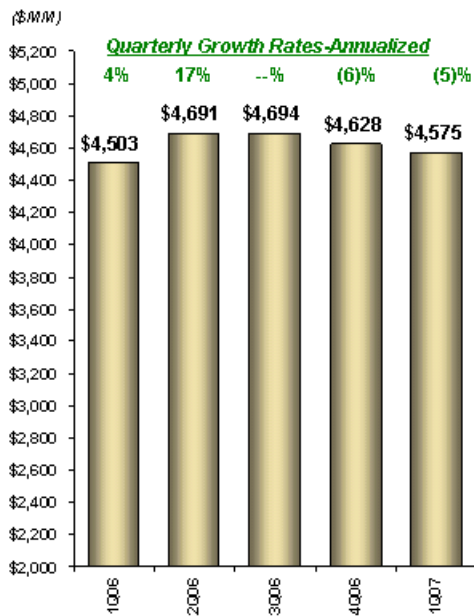


(1) Quarterly averages; Includes Retail Banking, Small Business, Corporate Banking and Mortgage Banking

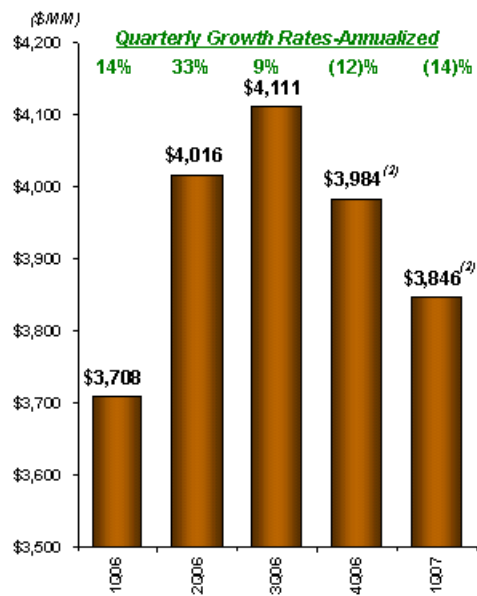
Regional Banking Loan Growth ⁽¹⁾



Home Equity Loans / Lines



Residential Mortgages

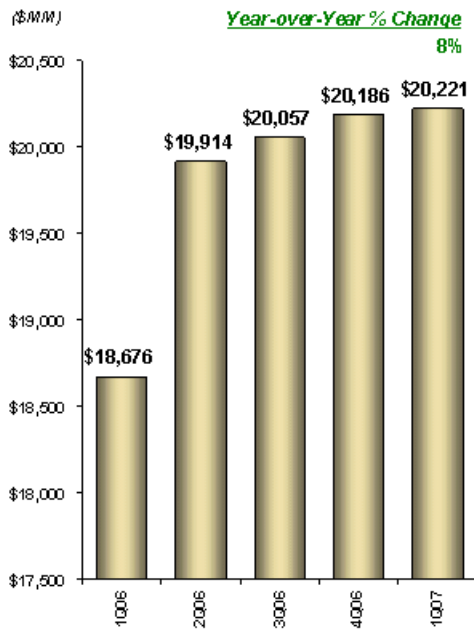


- (1) Quarterly averages; Includes Retail Banking, Small Business, Corporate Banking and Mortgage Banking
 (2) Quarterly average reflects pro-rata impact of loan sales: 9Q06-\$144MM; 12Q06-\$103MM; 3Q07-\$110MM

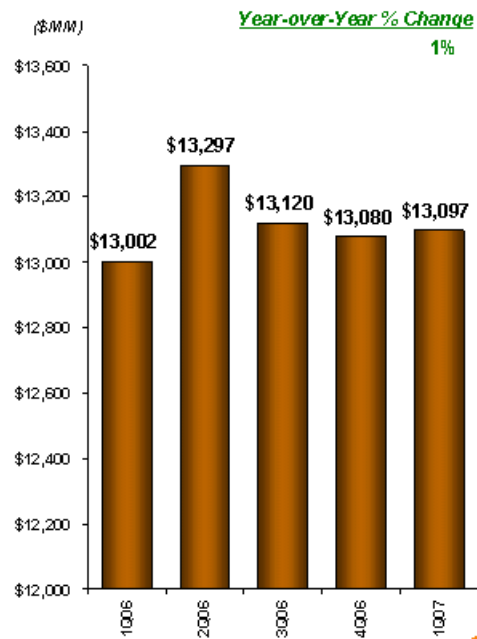
Regional Banking Deposit Growth ⁽¹⁾



Total Deposits



Total Deposits Xcl'd CDs

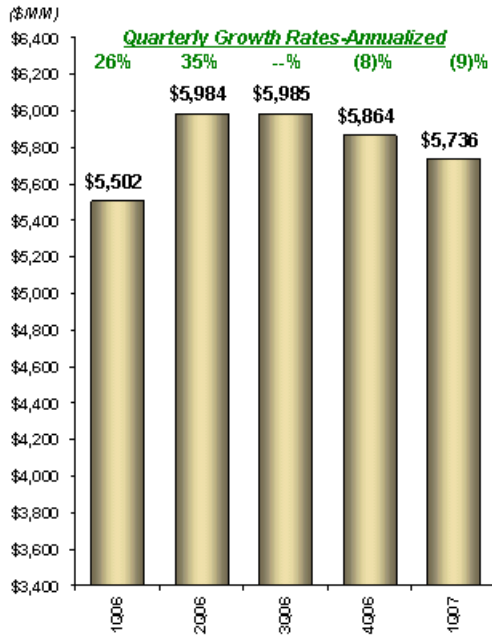


(1) Quarterly averages; Includes Retail Banking, Small Business, Corporate Banking and Mortgage Banking

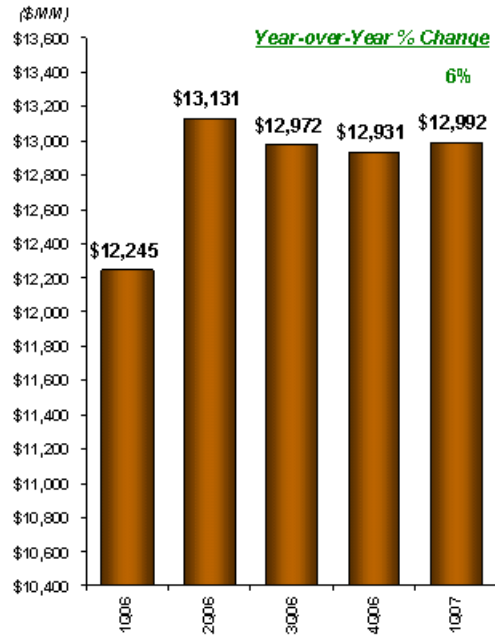
Retail Banking ⁽¹⁾



Total Loans



Total Deposits



High Ranking of "huntington.com"



3/31/07

- ◆ Active users 303,096
- ◆ Retail household penetration 51%

Monthly Activity

- ◆ New users 10,000+
- ◆ Bills paid on-line 921,000+
 - 35% of active users
 - 18% of retail household penetration
- ◆ Check/deposit images viewed 676,000+

Industry Leadership

- ◆ Keynote rankings - overall #6
- ◆ Customer Respect Group - overall #8
 - regional banks #5
 - site usability #2

Continued Online Investment



Launched competitive, high-rate online account with streamlined opening process in late December.

3/31/07

- ◆ **New Accounts** **1,700**
- ◆ **Average Balance** **\$20,000**
- ◆ **Growth of new product is exceeding plans**

Debit Card Usage and Trends



3/31/07

Consumer debit card penetration	75%
Active users ⁽¹⁾	79%
Average transactions per month	16

(1) 1+ signature transaction per month



- ◆ **Income growth**
 - Increased DDA households
 - Strong commercial services fees and fee sharing
 - Disciplined NIE spending patterns
- ◆ **Enhanced regional delivery model**
 - Local decision-making and pricing flexibility
 - SBA network of loan production offices
 - BLC – Business Loan Center regional underwriting teams
 - BRC – Business Resource Center dedicated answer-line for bankers
- ◆ **Product and process management focus**
 - Strong core deposit product – Business Premier Checking
 - Comprehensive cash management products and services
 - OCP – On-site Check Processing services
 - Business Economy “free” checking product enhancements
 - Centralized pre-doc, doc prep and portfolio monitoring services
 - Velocity System – integrated loan origination and underwriting
 - Loan production and balance growth momentum

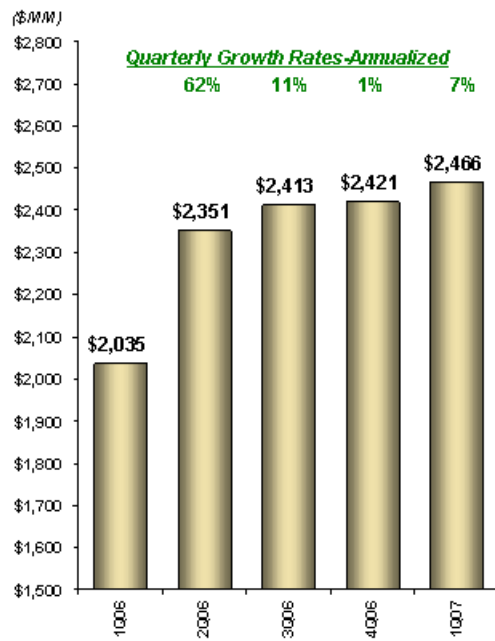


- ♦ **Key strategic goals**
 - Increased DDA households and retention
 - Improved business banker and office sales productivity and cross sell
 - Increased treasury management products penetration
- ♦ **Enhanced marketing plan and execution**
 - "Always On" continuous flow local advertising and direct mail programs
 - Retention system that manages new customer contact stream
 - Enhanced market intelligence systems and segmentation capabilities
- ♦ **Sales tools and resource investments**
 - Business banker training academy and coaching program development
 - Enhanced sales performance reporting system and dashboards
 - Aligned productivity and revenue goals with incentive pay programs
 - Business call center bankers and outbound calling programs
 - Out of market SBA specialists and centralized underwriting
- ♦ **Product and process enhancements**
 - Streamlined loan document preparation, underwriting and decision processes
 - Competitive investment real estate pricing and promotion
 - Simplified customer agreement for treasury management product set ups
 - Business on-line payroll services offering

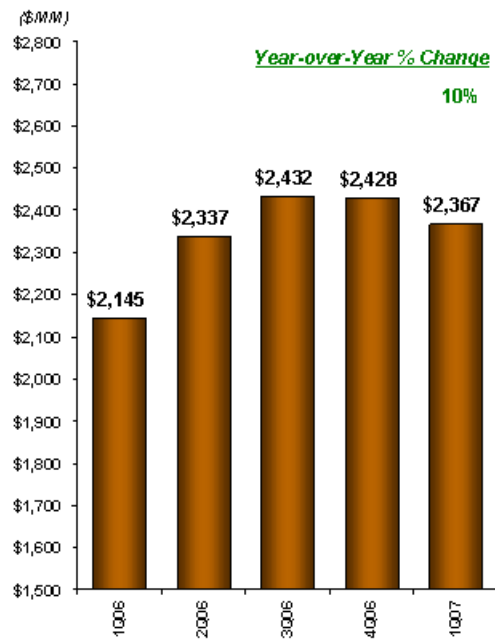
Small Business Banking ⁽¹⁾



Total Loans



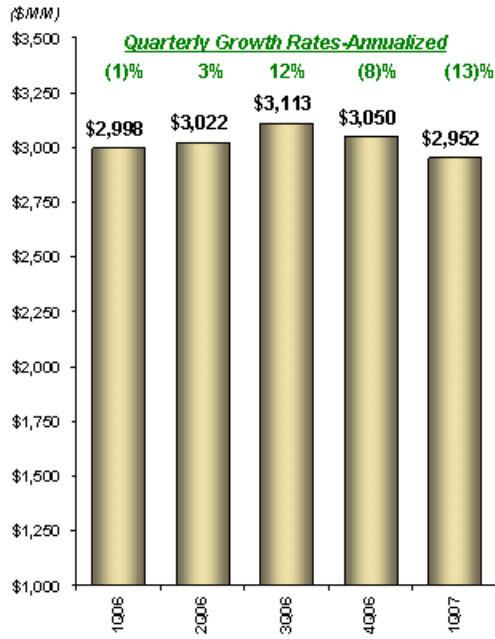
Total Deposits



Mortgage Banking ⁽¹⁾

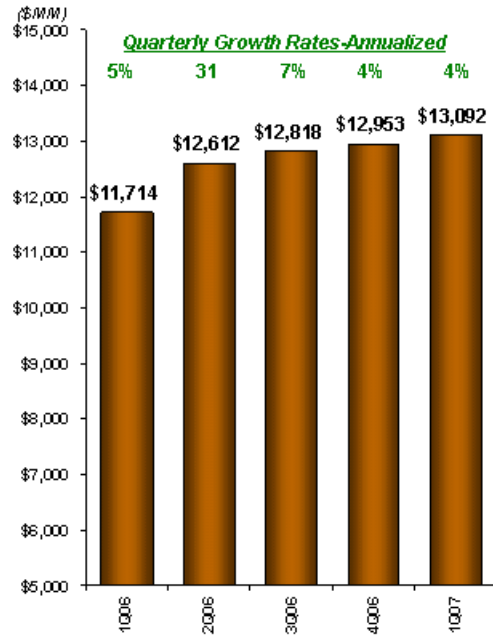


Total Loans ⁽²⁾



- (1) Quarterly averages
- (2) Unizan mortgage loans in Retail Banking

Servicing Portfolio ⁽³⁾



- (3) Total servicing portfolio including loans serviced for others; Periods prior to 2Q06 exclude Unizan

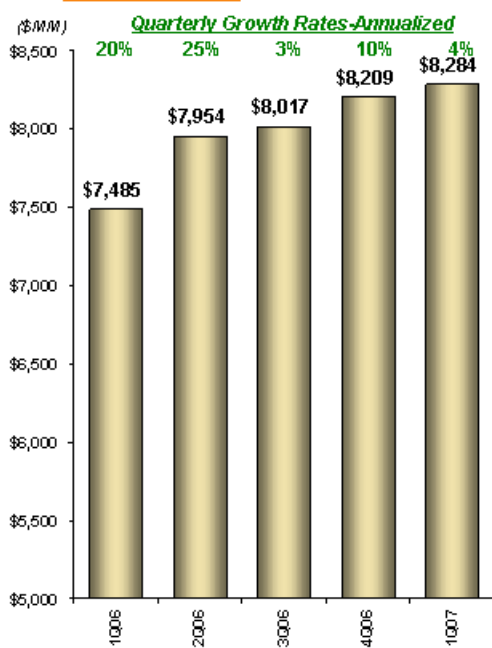


- ♦ **Relationship growth**
 - Growth of Ideal Huntington Customers
 - New Customer relationships continue to grow
- ♦ **Revenue growth**
 - Commercial loans and deposits
 - Cash management fees
 - Capital markets products
- ♦ **Service initiatives**
 - Greenwich results and new survey Spring 2007
 - Process improvements underway will have positive service impacts
- ♦ **Investment in business**
 - New leadership
 - Process Improvement team
 - Technology
 - Training
- ♦ **Risk management**
 - Credit
 - Non-credit
 - Compliance

Momentum: Commercial Banking (1)

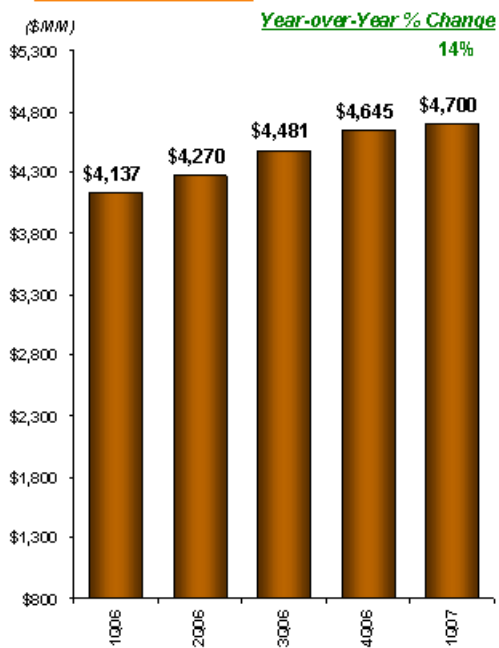


Total Loans



(1) Quarterly averages; 2Q06 impacted by Unizan merger

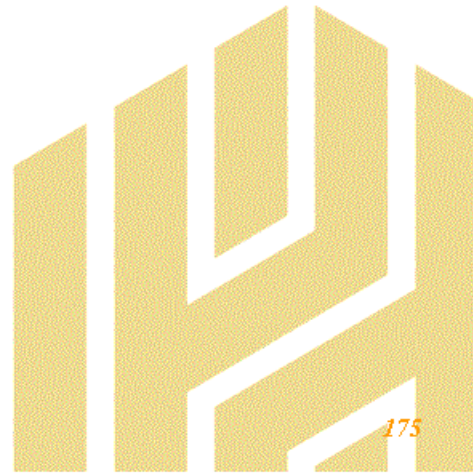
Total Deposits



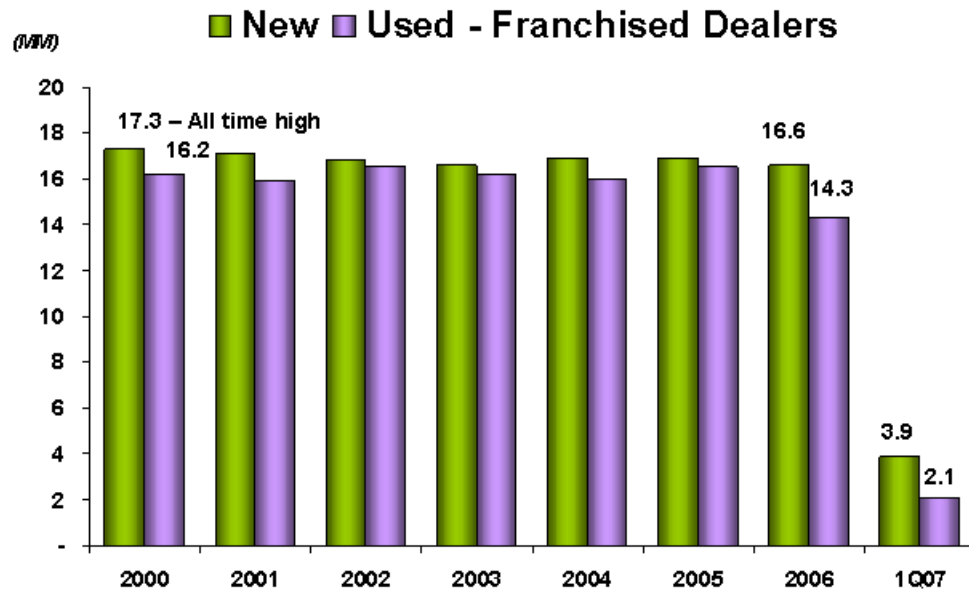
174



Dealer Sales



Automobile Sales - # of Units



Source: CNW Marketing / Research

Dealer Sales - A Significant Business



- ◆ **A Huntington core business since the early 1950's**
- ◆ **Strong industry reputation**
 - Innovative
 - Dependable
- ◆ **15% of total managed loans and operating leases ⁽¹⁾**
- ◆ **500 associates**
 - 130 origination / sales
 - 120 operations
 - 40 customer service
 - 210 collections
- ◆ **3,500 dealer relationships**
- ◆ **13 states of origination**
- ◆ **7 regional sales and underwriting centers**

(1) @ 3/31/07; excludes commercial floor plan loans

Dealer Sales Performance



Consistent Returns and Profitability

<i>(\$MM)</i>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>1Q07</u>
Operating earnings	\$61.8	\$64.6	\$66.3	\$59.9	\$12.5
ROE ⁽¹⁾	14.0%	15.8%	18.7%	22.9%	26.4%

(1) Based on allocation of capital existing in that reported period; e.g. 2006 = 4.9%



- ◆ **Tenure of staff / local market knowledge**
- ◆ **Local market presence – sales and underwriting**
- ◆ **Provider of core products – loan, lease, floor plan**
- ◆ **Focus on cross selling ancillary products and services – treasury, cash management, investments**
- ◆ **“Simply the Best” customer service**

Dealer Sales - “Ideal” Dealership



Full Relationship

- ◆ 30%+ retail penetration
- ◆ Commercial lending
- ◆ Treasury management / merchant services
- ◆ PFG and/or Retail Banking relationship(s)

-or-

Retail Primary Relationship

- ◆ 60%+ retail penetration
- ◆ High book to approval ratio
- ◆ May/may not have other banking relationships

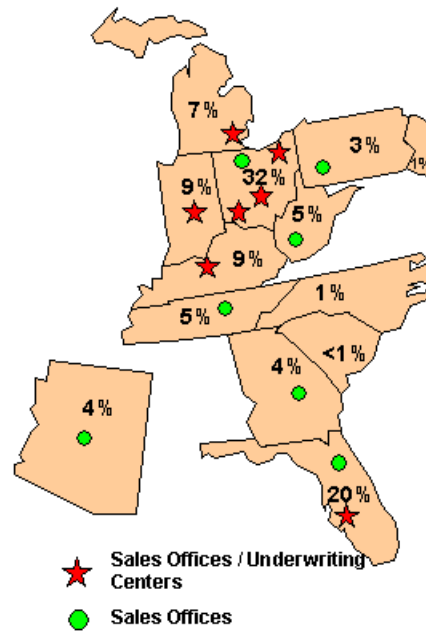
Dealer Sales – Geographic Profile



Loan & Lease Production

(\$MM)	1Q07		1Q06		% Chg
Ohio	\$163	32%	\$158	32%	3%
Florida	101	20	103	21	(2)
Indiana	46	9	46	9	--
Kentucky	45	9	62	13	(27)
Michigan	37	7	27	6	37
W.Virginia	25	5	31	6	(19)
	<u>\$417</u>	<u>82%</u>	<u>\$427</u>	<u>87%</u>	(2)
Tennessee	25	5	29	6	(14)
Arizona	22	4	8	2	nm
Georgia	19	4	16	3	19
Pennsylvania	17	3	9	2	nm
N. Carolina	7	1	1	--	nm
New Jersey	7	1	--	--	nm
S. Carolina	1	*	--	--	nm
Total	<u>\$515</u>	<u>100%</u>	<u>\$490</u>	<u>100%</u>	5%

* = less than 1%



Dealer Sales – Market Share vs. Captives ⁽¹⁾



	<u>2004</u>	<u>2005</u>	<u>2006</u> ⁽²⁾
<u>HNB MARKETS</u>			
GMAC	13.1 %	10.7 %	11.3 %
Ford Motor Credit	9.0	8.6	10.0
Chrysler Financial	<u>8.0</u>	<u>7.3</u>	<u>7.8</u>
Total "Big 3"	<u>30.1</u>	<u>26.6</u>	<u>29.1</u>
American Honda	3.6	4.0	3.9
Toyota Financial	2.7	3.1	3.1
Nissan/ Infiniti	2.1	2.6	2.7
BMW North America	0.9	0.9	1.1
Volkswagen Credit	<u>0.7</u>	<u>0.9</u>	<u>1.0</u>
Sub-total imports	<u>10.0</u>	<u>11.5</u>	<u>11.8</u>
Total captives	40.1 %	38.1 %	40.9 %
Huntington	2.6 %	2.1 %	2.2 %

(1) Source: AutoCount

(2) Information as of 12/31/06 except for Indiana which is as of 6/30/06

182

Dealer Sales – Market Share in Major Markets ⁽¹⁾



	<u>2005</u>	<u>2006⁽¹⁾</u>	<u>2007⁽²⁾</u>	<u>Rank ⁽²⁾</u>
<u>KENTUCKY</u>				
Huntington	6.2 %	6.1 %	N/A	N/A
Fifth Third	8.3	5.3		
Chase	4.8	4.9		
Wells Fargo	2.6	4.2		
<u>OHIO</u>				
Chase	7.5	7.1	9.2	
Huntington	3.9	4.5	5.7	#2
Fifth Third	6.3	3.9	4.0	
Wells Fargo	1.9	3.6	2.4	
<u>WEST VIRGINIA</u>				
BB&T	10.3	10.4	10.2	
Huntington	6.8	6.2	7.2	#2
United Bank	5.8	5.3	6.6	
Fifth Third	5.7	4.7	6.0	

(1) Information for Indiana as of 6/30/06

(2) Excluding captives and non-banks; source: AutoCount; Information as of 3/31/07, except for Ohio, which is as of 2/28/07. Information for Kentucky and Indiana is not available.

Dealer Sales – Market Share in Major Markets ⁽¹⁾



	2005	2006⁽¹⁾	2007⁽²⁾	Rank ⁽²⁾
<u>INDIANA</u>				
Wells Fargo	2.6 %	4.7 %		
Fifth Third	4.0	3.5		
Chase	3.8	3.5		
Huntington	2.2	3.0	N/A	N/A
HNB Central IN	3.2	4.3		
<u>MICHIGAN</u>				
Fifth Third	5.3	3.1	3.9	
Chase	3.0	2.9	3.4	
Wells Fargo	1.5	2.1	1.6	
Huntington	1.3	1.3	1.6	#4
Harris Bank	1.3	1.2	1.3	
<u>FLORIDA</u>				
SunTrust	5.0	4.5	4.7	
Bank of America	4.2	2.7	3.1	
Wells Fargo	2.1	3.7	2.4	
Chase	2.1	2.3	2.6	
Huntington	1.2	1.3	1.4	#7

(1) Information for Indiana as of 6/30/06

(2) Excluding captives and non-banks; source: AutoCount; Information as of 3/31/07, except for Ohio, which is as of 2/28/07. Information for Kentucky and Indiana is not available.

Loan Production – Held vs. Sold



<i>(\$MM)</i>	<u>Loans Originated</u>	<u>Loans Sold</u> ⁽¹⁾	<u>Loans Held</u>	<u>Auto Exposure</u> ⁽²⁾
2002	\$2,308	\$-0-	\$2,308	33 %
2003	2,757	2,093	664	28
2004	1,587	1,500	87	21
2005	1,503	414	1,089	18
2006	1,717	691	1,026	15
1Q/07	<u>447</u>	<u>138</u>	<u>309</u>	15
	\$10,319	\$4,836	\$5,483	

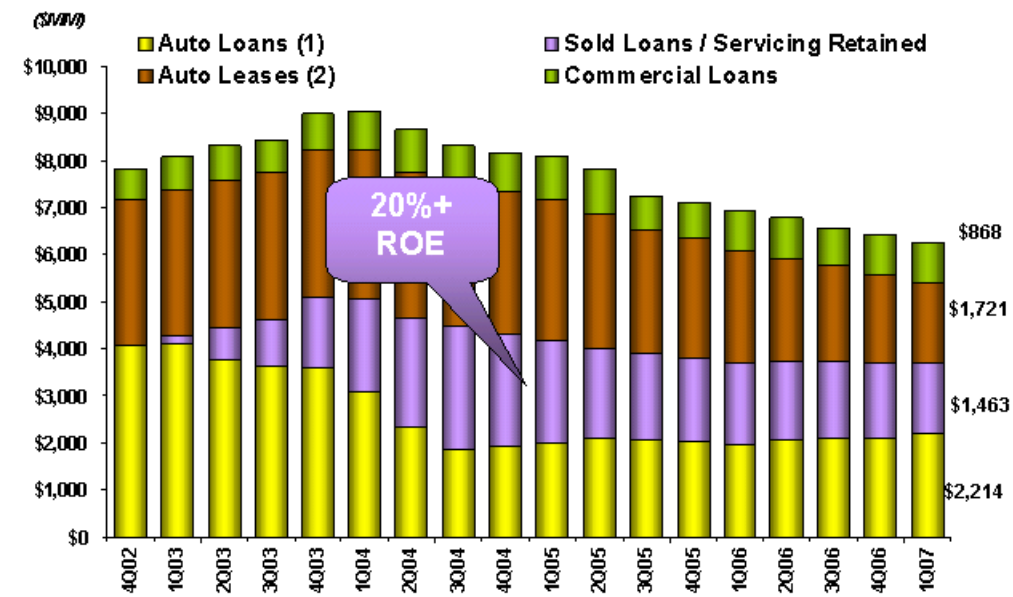
(1) All sales in 2005, 2006 and 2007 were under the flow sale arrangement which commenced 5/05 and ends 4/07

(2) Indirect auto loans and leases (including operating leases) as a % of total loans and leases

Dealer Sales – A Higher Return Mix

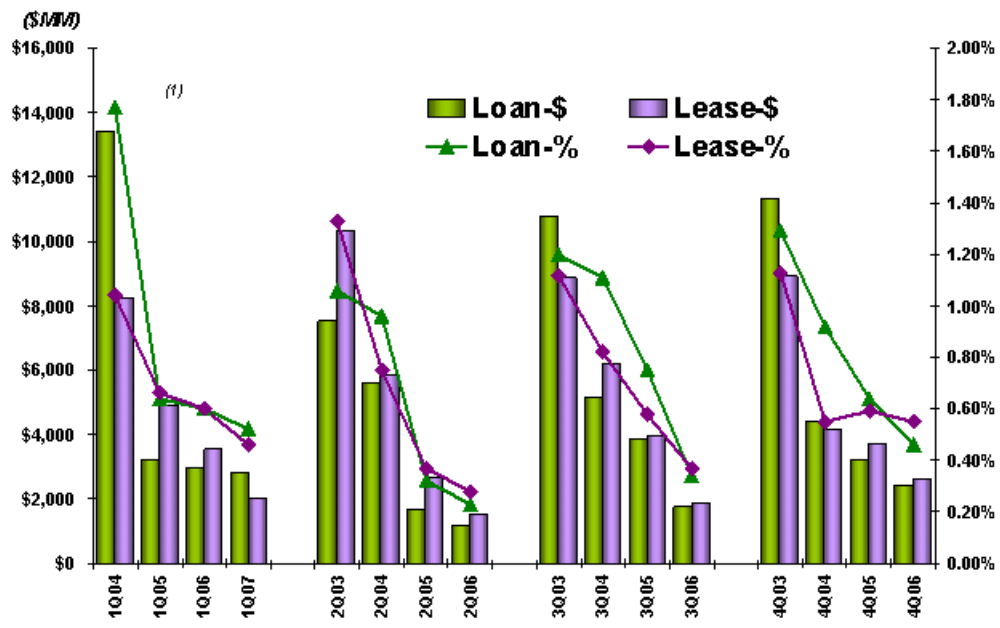


Average Balances



- (1) Loans includes securitized loans
- (2) Leases includes direct financing and operating leases

Credit Quality - Net Charge-offs



Note: Lease includes direct financing leases and operating lease assets

(1) 1Q04 included \$4.7 MM one time cumulative adjustment for treatment of repossessed vehicle damage insurance claims; \$3.8 MM in loans and \$0.9 MM in leases

Dealer Sales - Industry Issues



- ◆ Domestic captives use interest rate subvention programs reducing available bank share
- ◆ Domestic captives higher focus on leasing programs with aggressive residual setting
- ◆ Lengthening of financing terms and the effect on negative equity in existing vehicles
- ◆ Increased competition... technology accelerates entry speed / operating efficiencies

Dealer Sales – Priorities



- ◆ **Maximize product profitability**
- ◆ **Maintain pricing discipline at the expense of market share**
- ◆ **Maintain credit quality**
- ◆ **Market expansion within core footprint and increased penetration of existing low/median market share competitors**
- ◆ **Selected market expansion outside of core footprint**
- ◆ **Increased penetration of Huntington products and services at “high market share” dealerships**
- ◆ **Leverage existing infrastructure and recent investment in technological capabilities**
- ◆ **Evaluate emerging workflow technology to determine viability**

*Private Financial
and
Capital Markets Group*



190

PFCMG – Profile



3/31/07

Assets under custody	\$ 41.4 Billion
Assets under management ⁽¹⁾	<u>12.6</u>
Trust assets ⁽¹⁾	\$ 54.0
Huntington Funds assets	\$ 4.1
Brokerage assets	\$ 5.6
Corporate trust debt under administration	\$ 27.6
Total deposits	\$ 1.2
Total loans	\$ 1.9
Total revenue – YTD ⁽²⁾	\$69.5 Million

(1) Includes Huntington Funds and Haberer

(2) Prior to fee sharing revenues; excludes corporate equity investment gains/(losses)

191



	<u>1Q07</u>	<u>1Q06</u>	<u>% Chg</u>
Total revenue ⁽¹⁾	\$69.5 MM	\$64.6 MM	8 %
Assets under management ⁽²⁾	\$ 12.6 B	\$ 10.9 B	16
Huntington Funds	4.1	3.6	14
Trust assets	54.0	46.9	15
Retail brokerage assets	5.6	5.1	10
Total deposits – avg.	1.1	1.1	--
Total loans – avg.	1.8	1.7	7

(1) Prior to fee sharing revenues; excludes corporate equity investment gains/(losses): 1Q07: (\$8.5MM); 1Q06: \$1.4MM

(2) Includes Huntington Funds and Haberer



Asset Management / Investment Advisory Assets

(\$B)	<u>3/31/07</u>		<u>12/31/06</u>		<u>3/31/06</u>	
	<u>Mngd</u>	<u>Total</u>	<u>Mngd</u>	<u>Total</u>	<u>Mngd</u>	<u>Total</u>
Personal trust	\$6.7	\$10.9	\$6.6	\$10.8	\$5.6	\$9.4
Huntington Funds	4.1	4.1	3.9	3.9	3.6	3.6
Institutional trust	0.9	32.0	0.9	31.0	1.1	28.7
Corporate trust	--	6.2	--	6.0	--	4.6
Haberer	<u>0.8</u>	<u>0.8</u>	<u>0.8</u>	<u>0.8</u>	<u>0.7</u>	<u>0.7</u>
	\$12.6	\$54.0	\$12.2	\$52.4	\$10.9	\$46.8

Private Financial - Business Overview



(\$MM)

Brokerage

	<u>1Q07</u>	<u>4Q06</u>	<u>1Q06</u>	1Q07 v <u>4Q06</u> ⁽¹⁾	1Q07v <u>1Q06</u>
Mutual fund sales	\$ 61.5	\$ 61.7	\$ 38.8	-- %	58 %
Annuity sales	<u>127.2</u>	<u>113.0</u>	<u>147.2</u>	<u>13</u>	<u>(14)</u>
	\$188.7	\$174.7	\$186.0	8 %	1 %

Private Banking ⁽²⁾

Deposits	\$1,094	\$1,113	\$1,114	(2) %	(2) %
Loans	\$1,622	\$1,628	\$1,570	-- %	3 %

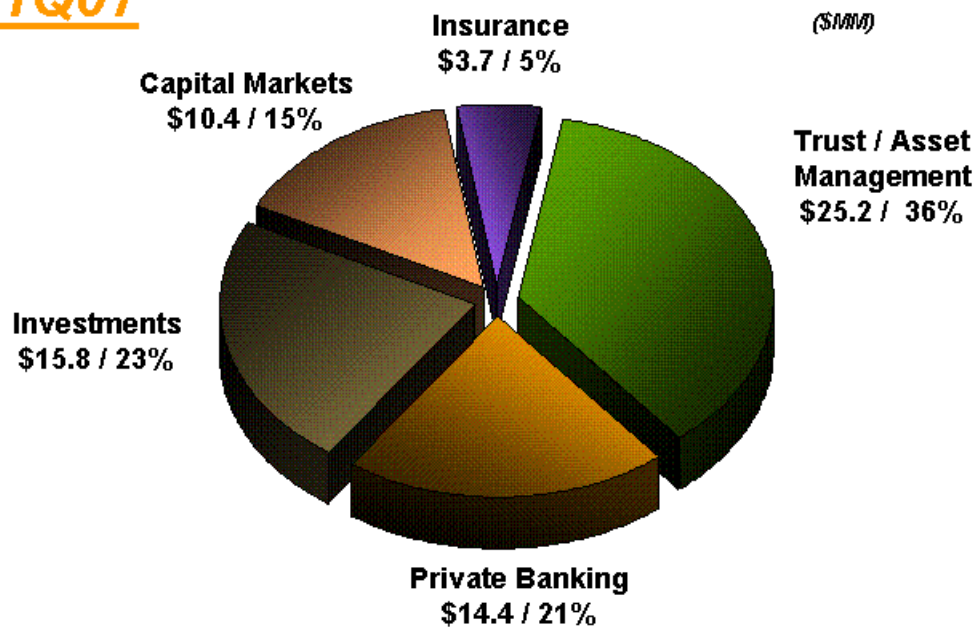
(1) Linked quarter percentage growth is not annualized

(2) Average balances; excludes certain trust loan & deposit settlement account balances and Capital Markets Group

PFCMG – Revenue Contribution ⁽¹⁾

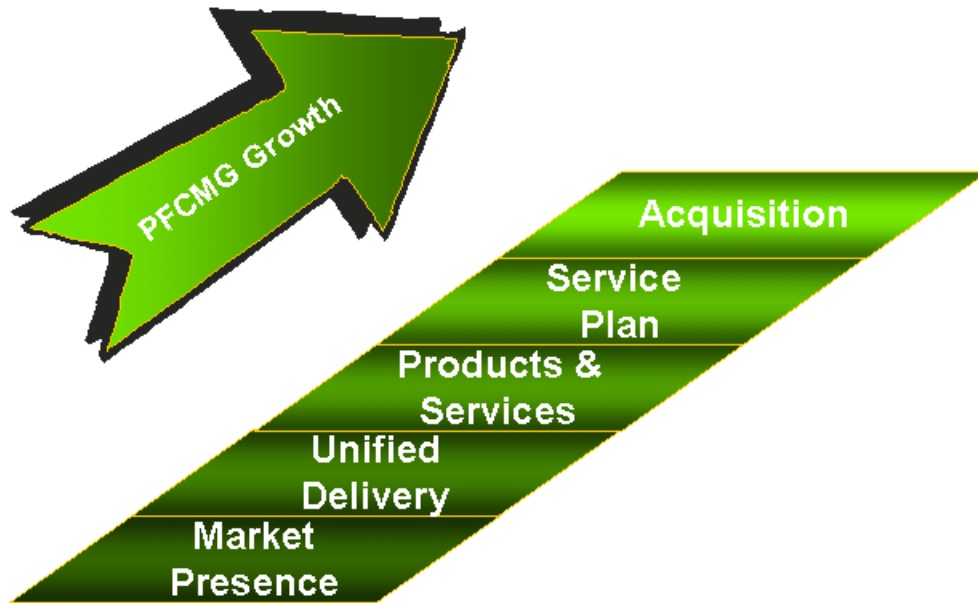


1Q07



1) Prior to fee sharing revenues; excludes corporate equity investment gains/(losses)

195





Growing "In Market"...



Indianapolis



Dayton

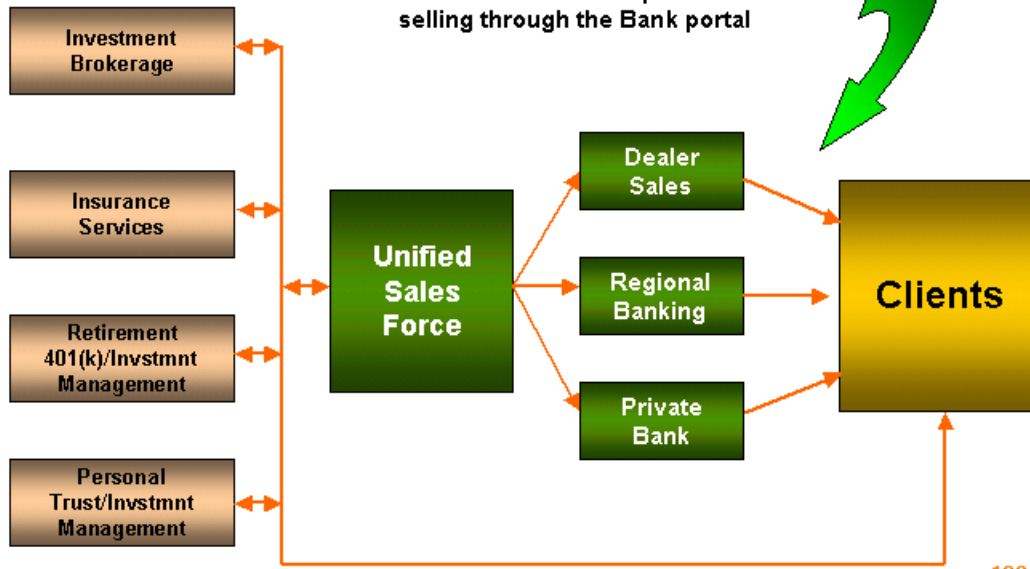
Adding Growth Markets...



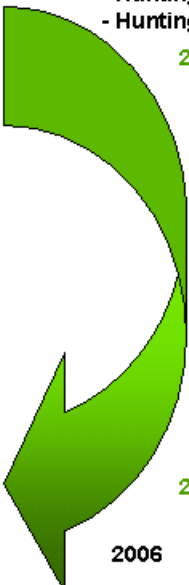
PFCMG – Unique Delivery



Business Line



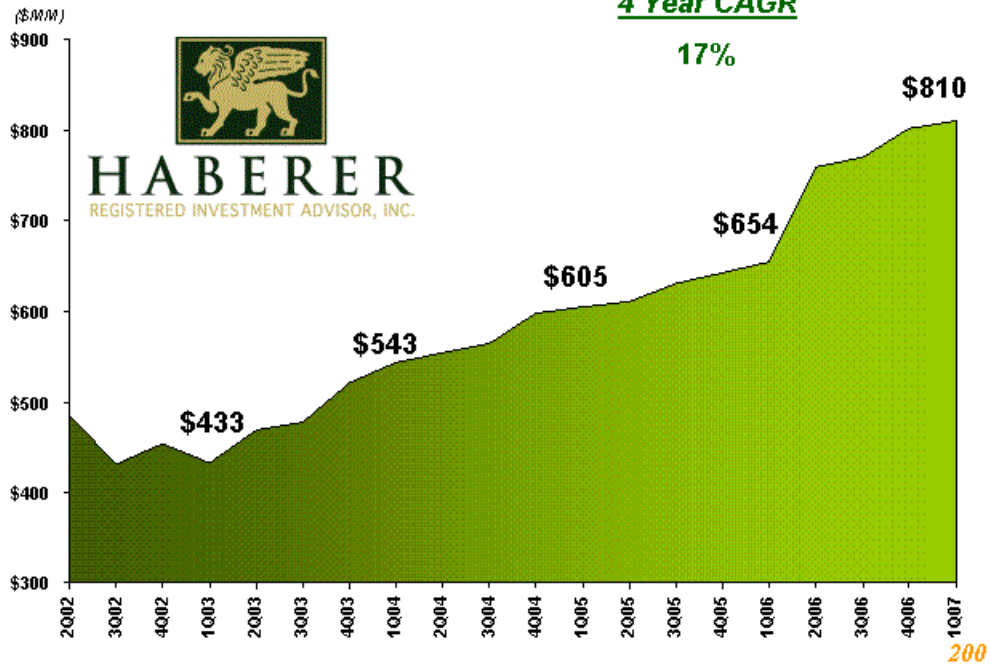


- 
- 2000
 - Huntington Investment Advisor
 - Huntington Asset Management Account
 - Huntington Director
 - Huntington Access Annuity
 - 2001
 - Dividend Capture Fund
 - International Equity Fund
 - Mid Corp America Fund
 - New Economy Fund
 - Rotating Markets Fund
 - 2002
 - Huntington 401 (K)
 - Situs Fund
 - Huntington Director Outlook
 - Huntington Hartford Leaders Outlook
 - Haberer Registered Investment Advisor
 - 2003
 - Property and Casualty Insurance
 - 2004
 - Huntington All Star Select
 - Huntington Consulting Services
 - Macro 100 Fund
 - 2005
 - Options Return Portfolio
 - 2006
 - Portfolio Select
 - Unified Fund Services

PFCMG – Growing Through Acquisition



Assets Under Management



PFCMG - Fee Based Revenue ⁽¹⁾

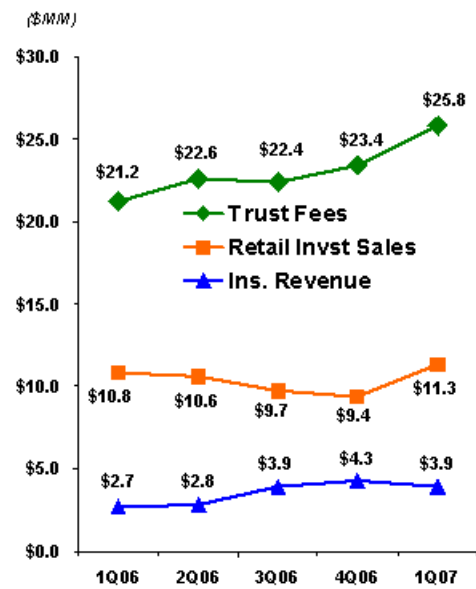


Revenue

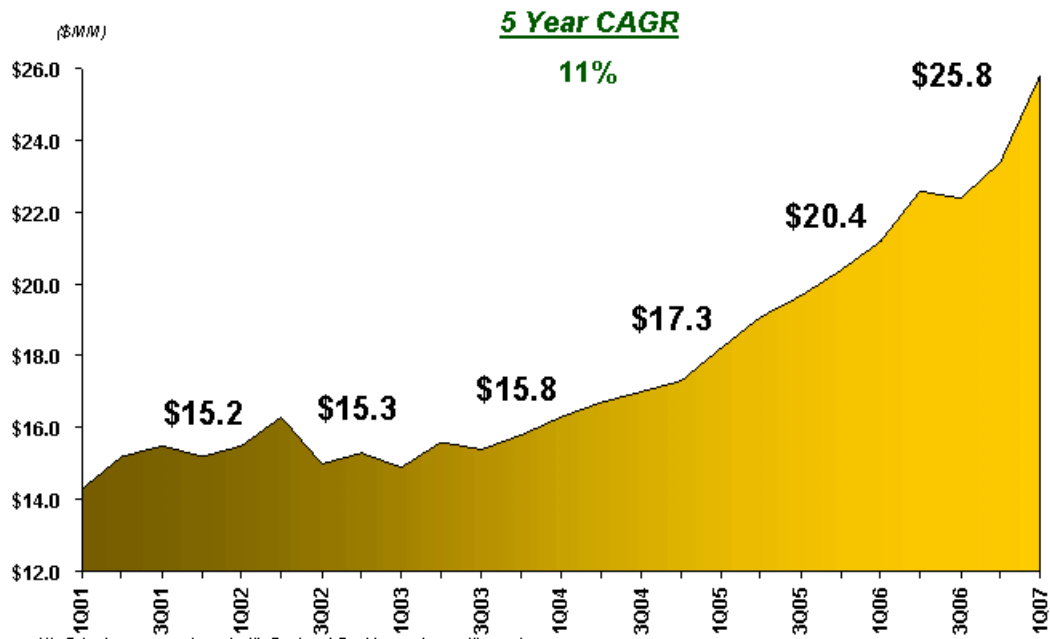
(\$MM)	1Q07	1Q07 v	
		4Q06	1Q06
Trust fees	\$ 25.8	10 %	22%
Retail investment sales	11.3	20	5
Inst. investment sales ⁽²⁾	0.5	(15)	nm
Insurance revenue	3.9	(9)	44
Brokerage & insurance	\$ 15.7	10 %	16%

- (1) Prior to revenue shared with Regional Banking and securities gains
 (2) Includes fixed income commissions of \$0.5 MM in 1Q07 and \$0.6 MM recorded as other income in 1Q06

Trends



PFCMG – Trust Income Growth ⁽¹⁾



(1) Prior to revenue shared with Regional Banking and securities gains

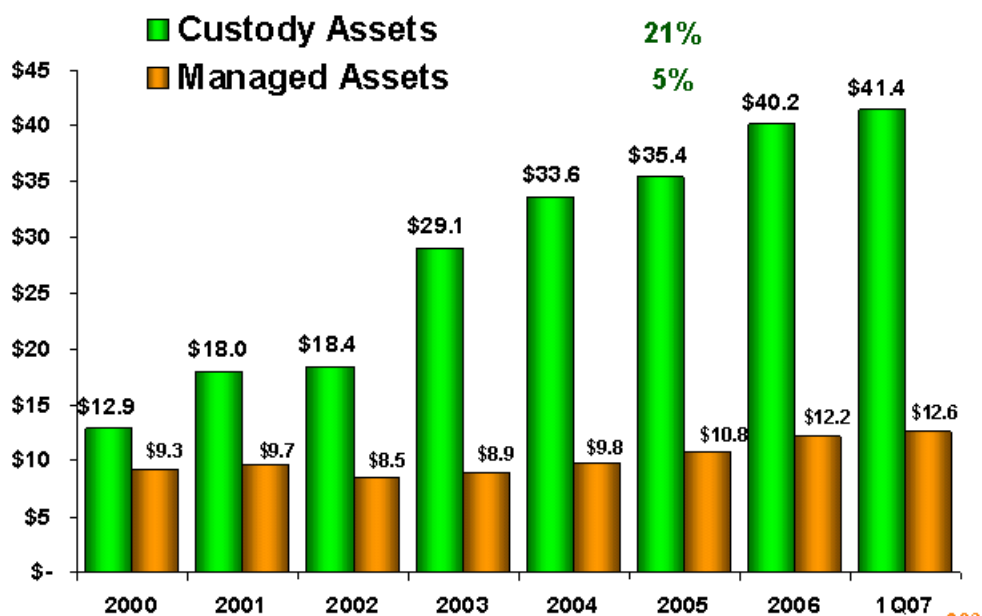
PFCMG – Trust Asset Growth ⁽¹⁾



End of Period

(\$B)

6 Year CAGR ⁽²⁾

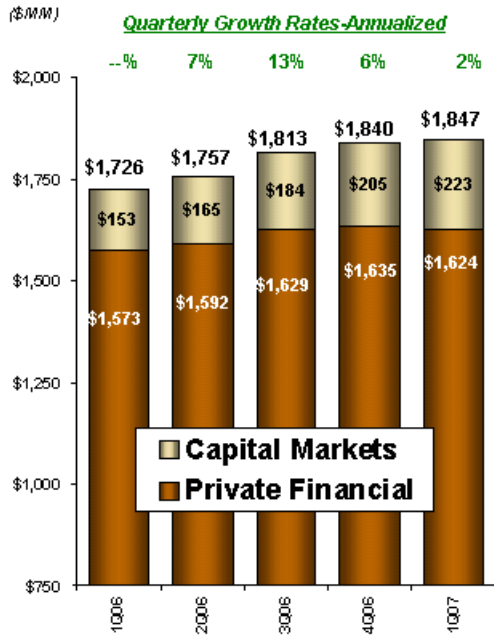


(1) Includes Haberer
(2) As of 12/31/2006

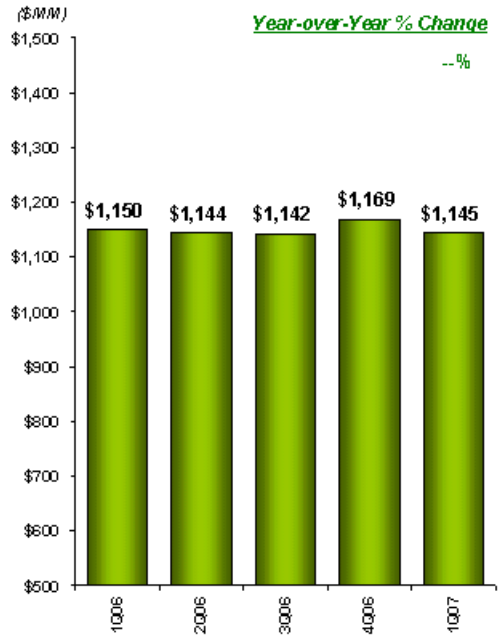
203



Total Loans



Total Deposits





Assets Under Management



Trust Assets ⁽²⁾



Private Financial - Investment Sales Success



(\$MM)

	<u>1Q07</u>	<u>1Q06</u>	1Q07 v <u>1Q06</u>
Mutual fund & annuity sales	\$188.7	\$186.0	1%

	Annualized		<u>2005 Industry ⁽¹⁾</u>	
	1Q07	2006		Top
	<u>HBAN</u>	<u>HBAN</u>	<u>Average</u>	<u>Quartile</u>
Sales penetration ⁽²⁾	4.9%	4.8%	3.2%	3.9%
Revenue penetration ⁽³⁾	\$3,475	\$3,518	\$1,651	\$2,271
Profit penetration ⁽⁴⁾	\$847	\$1,146	\$ 429	\$ 615

(1) Ken Kehrer & Associates survey

(2) Sales (dollars invested) of mutual funds and annuities (annualized) divided by bank's retail deposits

(3) Investment program revenue (annualized) per million of the bank's retail deposits

(4) Contribution of investment program to pretax profit(annualized) per million of the bank's retail deposits. Contribution difference between program revenue and program expenses

is
206



- ♦ **Lipper 3 Year rankings**
 - New Economy (trust class) Top 12%
 - Situs Small Cap Fund (trust class) Top 6%
 - Rotating Markets (trust class) Top 8%
 - Mortgage Fund (trust class) Top 14%
- ♦ **Morningstar overall “5 Star” rating**
 - Mortgage Fund (F/I)
 - New Economy Fund (Equity)
 - Situs Small Cap Fund (Equity)
- ♦ **Morningstar “4 Star” rating**
 - International Equity Fund (Equity)
- ♦ **Barron’s 2006 Top 100 Fund Managers / Best in Class**
 - Randy Bateman – Situs fund

Mutual Fund Performance – Returns



<i>(YOY % Change)</i>	<u>1Q06</u>	<u>2Q06</u>	<u>3Q06</u>	<u>4Q06</u>	<u>1Q07</u>
S&P 500	+12	+9	+11	+16	+12
Dow Jones	+8	+11	+11	+19	+11
<i>“5 Star” Rating ⁽¹⁾</i>					
Situs Small Cap (Equity)	+26	+16	+2	+11	+9
New Economy (Equity)	+22	+14	+4	+9	+6
Mortgage Fund (F/I)	+4	+1	+5	+6	+7
<i>“4 Star” Rating ⁽¹⁾</i>					
International Equity (Equity)	+28	+27	+19	+27	+16
<i>Other</i>					
Rotating Markets (Equity)	+18	+13	+13	+20	+12
Dividend Capture (Equity)	+10	+6	+11	+16	+12
Income Equity (Equity)	+7	+4	+9	+11	+9
Growth (Equity)	+7	+2	+5	+8	+6
Mid Corp America (Equity)	+17	+7	+3	+8	+8

(1) At March 31, 2007