
**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) August 17, 2007

HUNTINGTON BANCSHARES INCORPORATED

(Exact name of registrant as specified in its charter)

Maryland (State or other jurisdiction of incorporation)	0-2525 (Commission File Number)	31-0724920 (IRS Employer Identification No.)
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Huntington Center 41 South High Street Columbus, Ohio (Address of principal executive offices)	43287 (Zip Code)
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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))
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Item 7.01 Regulation FD Disclosure.

The attached Analyst Handout contains information that members of Huntington Bancshares Incorporated (“Huntington”) management will use from time to time through September 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 web site 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: August 17, 2007

By: /s/ Donald R. Kimble

Donald R. Kimble, Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	— Analyst Handout



Third Quarter Analyst Handout

**Note: Data in this handout generally represents
Huntington (HBAN) only and excludes Sky
Financial (SKYF) data unless otherwise noted**

August 2007



Contents



- ◆ 2007 Second quarter financial highlights
- ◆ Credit quality review
- ◆ Loan portfolio highlights
- ◆ The new Huntington
- ◆ Sky Financial integration
- ◆ 2007 Outlook
- ◆ Appendix



***2007 Second Quarter
Financial Highlights***



2Q07 Earnings Summary



	<u>After-tax</u>	<u>EPS</u>
Net income	\$80.5 MM	\$0.34

Significant Items

	<u>Favorable/(Unfavorable)</u>	
	<u>Earnings</u> ⁽¹⁾	<u>EPS</u> ⁽²⁾
Provision expense related to three commercial credits	\$ (24.8) MM	\$ (0.07)
Sky Financial merger-related integration costs	(7.6)	(0.02)
Net market-related losses ⁽³⁾	(3.5)	(0.01)

(1) Pre-tax

(2) After tax

(3) Investment securities impairment	(5.1)
MSR mark-to-market net of hedge-related trading activity	(4.8)
Gain on debt extinguishment	4.1
Equity investment gains	2.3

2007 Second Quarter Overview



Financial Performance vs. 1Q07

- ◆ **\$0.34 EPS**
- ◆ **3.26% net interest margin, down 10 basis points**
- ◆ **12% annualized growth in average total commercial loans**
- ◆ **4% annualized decline in average total consumer loans**
 - 35% annualized decline in average automobile leases
 - 13% annualized decline in average residential mortgages
 - 19% annualized growth in average automobile loans
 - 5% annualized growth in average home equity loans
- ◆ **5% annualized growth in average total core deposits**
- ◆ **Strong fee income growth**
 - 12% growth in service charges on deposit accounts
 - 13% growth in other service charges
 - 7% growth in brokerage and insurance income
 - 3% growth in trust services income
- ◆ **0.52% net charge-off ratio, up 24 basis points**
- ◆ **1.15% ALLL ratio, up 7 basis points**
- ◆ **26% increase in NPAs**
- ◆ **0.97% period end NPA ratio, up 18 basis points**
- ◆ **Issued \$250 million of enhanced trust preferred securities**
- ◆ **6.82% period-end tangible common equity ratio, down from 7.06%**

Quarterly Performance Highlights



	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>
EPS	\$0.34	\$0.40	\$0.37	\$0.65	\$0.46
ROA	0.92%	1.11%	0.98%	1.75%	1.25%
ROE	10.6%	12.9%	11.3%	21.0%	14.9%
Return on tangible equity ⁽¹⁾	13.6%	16.5%	14.5%	27.1%	19.3%
ICG ⁽²⁾	2.3%	4.4%	3.7%	12.9%	6.8%
Net interest margin	3.26%	3.36%	3.28%	3.22%	3.34%
Efficiency ratio	57.8%	59.2%	63.3%	57.8%	58.1%
Loan & lease growth ⁽³⁾	4 %	(1)%	--%	2%	20%
Core deposit growth ⁽⁴⁾	5 %	2 %	(1)%	1%	23%
Net charge-offs annualized	0.52%	0.28%	0.35%	0.32%	0.21%
NPA ratio ⁽⁵⁾	0.97%	0.79%	0.74%	0.65%	0.65%
ALLL/loans & leases ⁽⁵⁾	1.15%	1.08%	1.04%	1.06%	1.09%
ACL/loans & leases ⁽⁵⁾	1.30%	1.23%	1.19%	1.21%	1.24%
Tang. equity/assets ⁽⁵⁾	6.82%	7.06%	6.87%	7.13%	6.46%
Tang. com. equity/risk weighted assets ⁽⁵⁾	7.60%	7.70%	7.65%	7.97%	7.29%

(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))

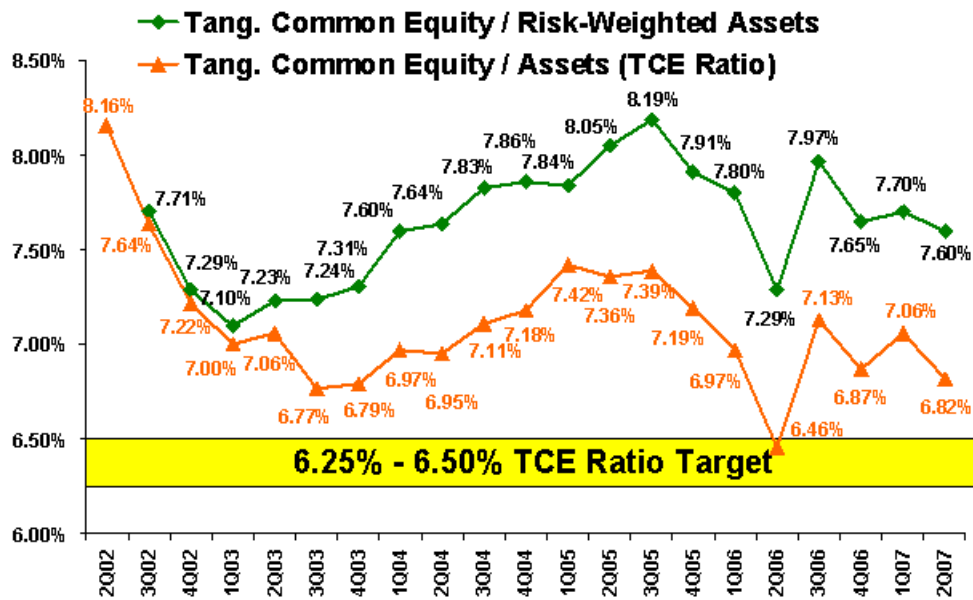
(3) Average linked quarter growth rate annualized; impacted by loan sales

(4) Average linked quarter growth rate annualized

(5) Period end

e = estimate

Capital Trends ⁽¹⁾



(1) End of period
e = estimate

Sky - 2007 Second Quarter Overview



Financial Performance vs. 1Q07

- ◆ **3.70% net interest margin, up 6 basis points... net interest income of \$146 million**
- ◆ **11% annualized growth in average total commercial loans to \$8.6 B**
- ◆ **6% annualized decline in average total consumer loans to \$4.4 B**
 - 11% annualized decline in average residential mortgages
 - 1% annualized decline in average home equity loans
- ◆ **4% annualized decline in average total core deposits to \$12.3 B**
- ◆ **Fee income underlying run rate of approximately \$69 MM**
 - 10% growth in service charges on deposit accounts
 - 10% growth in other service charges
 - 11% increase in non-contingent brokerage and insurance income
- ◆ **Expenses underlying run rate of approximately \$123 MM**
- ◆ **Credit quality**
 - 0.33% net charge-off ratio, down 3 basis points; \$11 MM of net charge-offs
 - 2% increase in NPAs to \$174 MM
 - 1.31% period end NPA ratio, down 1 basis point



Credit Quality Overview



Credit Quality Trends Overview



	SKYF	HBAN				
	<u>2Q07</u>	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>
NPA ratio	1.31%	0.97%	0.79%	0.74%	0.65%	0.65%
Net charge-off ratio	0.34	0.52	0.28	0.35	0.32	0.21
90+ days past due	0.28	0.25	0.27	0.23	0.24	0.19
Consumer	n/a	0.39	0.44	0.40	0.41	0.30
Middle-market C&I	n/a	0.03	0.01	--	0.01	--
Middle-market CRE	n/a	0.22	0.23	0.04	0.06	0.12
Small bus. C&I & CRE	n/a	0.06	0.03	0.06	0.04	0.03
ALLL ratio	1.42	1.15	1.08	1.04	1.06	1.09
NPL coverage ratio	125	145	180	189	217	213
NPA coverage ratio	109	118	137	141	164	168

Second Quarter Activity



HBAN

Non-performing assets

Change from 3/31/07	\$54.5 MM
3 commercial credit relationships	43.5
Other	11.0

Net charge-offs

Total	\$34.5 MM	0.52%
2 commercial credit relationships	12.2	0.18
Other	22.3	0.34

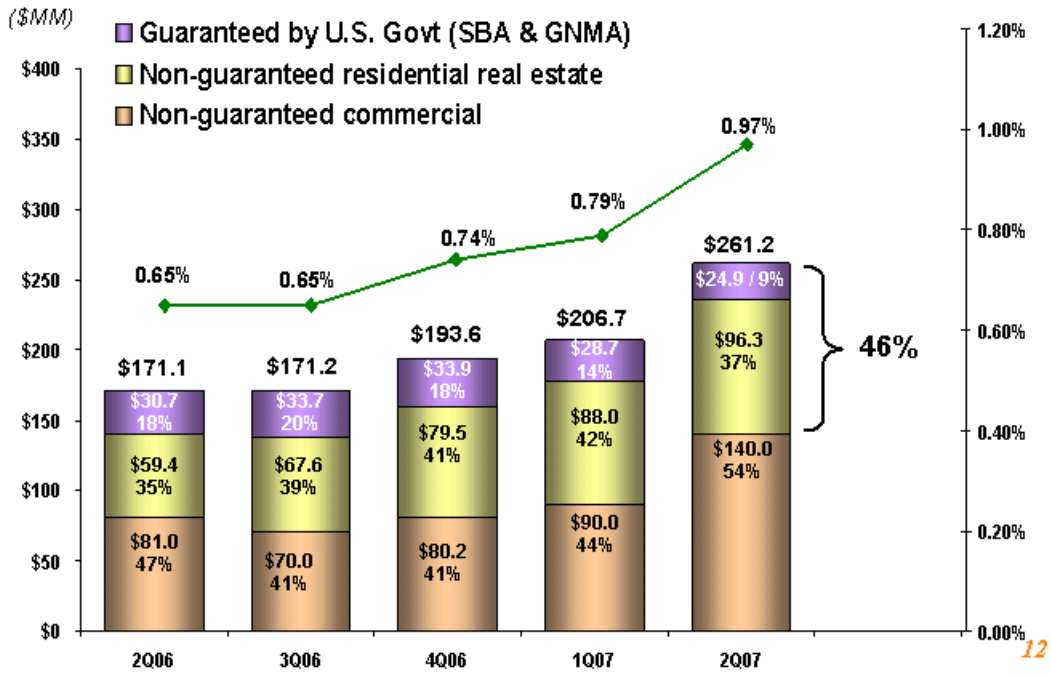
Loan loss provision expense

Change from 1Q07	\$30.7 MM
3 commercial credit relationships	24.8
Other	5.9

Non-performing Assets Trends



HBAN

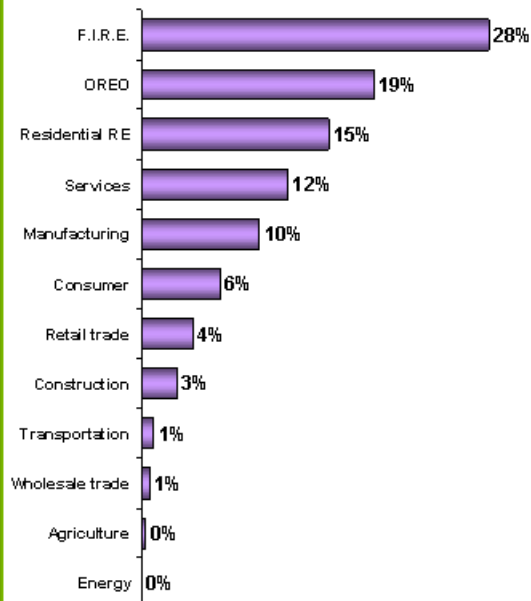


Non-performing Assets by Sector



HBAN

\$261.2 MM @ 6/30/07



(\$MM)

	6/30/07		6/30/06	
	\$	#	\$	#
Commercial				
NPL Size				
>\$5	\$ 37.1	4	\$ 7.7	1
\$2-<\$5	28.6	11	20.9	7
<\$2	89.1		69.4	
Total NPL	\$154.8		\$98.0	
OREO	3.7		2.1	
Residential RE and Home Equity				
NPL	56.7		33.7	
OREO	45.9		37.3	
Total NPAs	\$261.2		\$171.1	

Net Charge-off Ratios ⁽¹⁾



	SKYF		HBAN			
	<u>2Q07</u>	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>
Middle-market C&I	0.32%	0.23 %	--%	(0.12)%	0.12%	(0.04)%
Middle-market CRE	0.09	1.29	0.04	0.41	0.06	0.14
Small business C&I & CRE	n/a	0.58	<u>0.34</u>	<u>0.75</u>	<u>0.74</u>	<u>0.43</u>
Total commercial	0.20	0.64	0.08	0.22	0.23	0.12
Auto loans	0.93	0.28	0.52	0.46	0.34	0.23
Auto leases	n/a	0.70	0.52	0.62	0.47	0.34
Home equity	0.66	0.43	0.49	0.47	0.53	0.38
Residential RE	0.24	0.16	0.17	0.19	0.07	0.06
Other direct	1.04	2.39	<u>2.56</u>	<u>2.63</u>	<u>2.54</u>	<u>1.89</u>
Total consumer	0.65	0.41	0.46	0.46	0.40	0.30
Total	0.34%	0.52%	0.28%	0.35%	0.32%	0.21%

(1) Annualized

Net Charge-offs



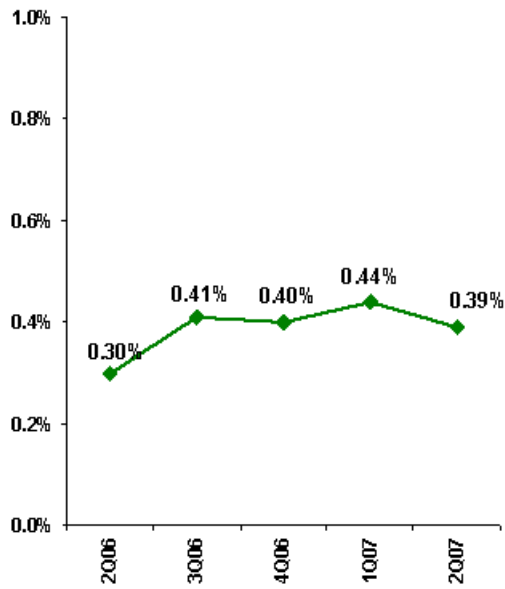
(\$MM)	SKYF	HBAN				
	<u>2Q07</u>	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>
Middle-market C&I	\$3.5	\$3.6	\$ --	\$(1.8)	\$1.7	\$(0.5)
Middle-market CRE	1.0	13.3	0.4	4.1	0.6	1.4
Small business C&I & CRE	n/a	3.6	<u>2.1</u>	<u>4.5</u>	<u>4.5</u>	<u>2.5</u>
Total commercial	4.5	20.5	2.5	6.8	6.8	3.4
Auto loans	0.9	1.6	2.9	2.4	1.8	1.2
Auto leases	n/a	2.7	2.2	2.9	2.3	1.8
Home equity	3.6	5.4	6.0	5.8	6.7	4.8
Residential RE	0.6	1.7	1.9	2.2	0.9	0.7
Other direct	<u>0.5</u>	<u>2.5</u>	<u>2.7</u>	<u>2.8</u>	<u>2.7</u>	<u>2.1</u>
Total consumer	5.6	14.0	15.6	16.2	14.4	10.5
Total	\$10.1	\$34.5	\$18.1	\$23.0	\$ 21.2	\$ 14.0

90+ Days Delinquencies

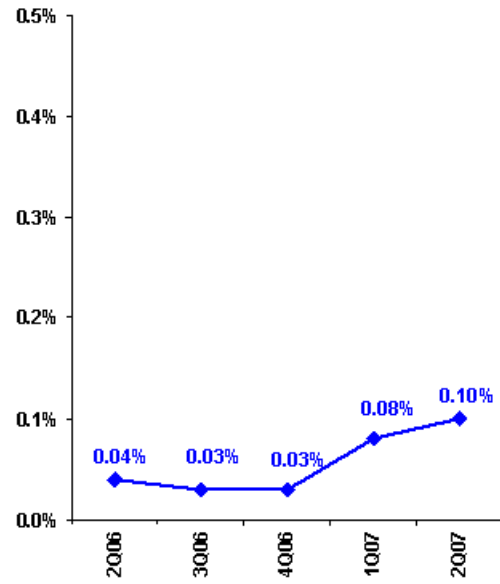


HBAN

Consumer



Commercial



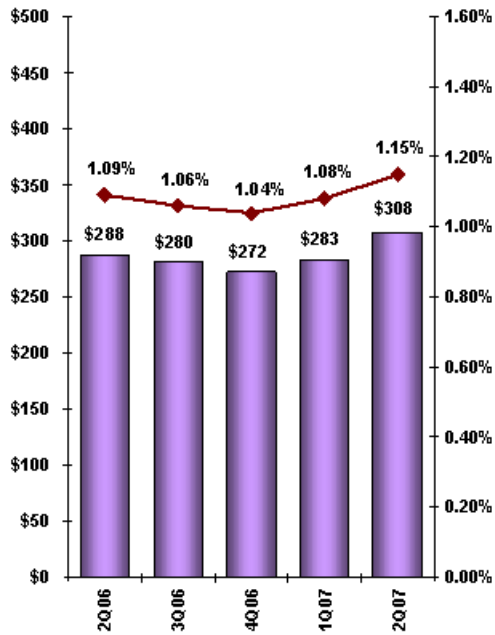
(1) Delinquent but accruing as a % of related outstandings at EOP

Allowance for Loan & Lease Losses (ALLL)



HBAN

(\$MM)



ALLL Reserve Components

	2Q07	1Q07	4Q06	3Q06	2Q06
Transaction	0.94%	0.89%	0.86%	0.86%	0.89%
Economic	0.21	0.19	0.18	0.20	0.20
Total	1.15%	1.08%	1.04%	1.06%	1.09%

Allowances for Credit Losses (ACL) ⁽¹⁾



HBAN

(\$MM)	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>
Allowance for loan and lease losses (ALLL)	\$307.5	\$283.0	\$272.1	\$280.2	\$287.5
Allowance for unfunded loan commitments and LOCs (AULC)	41.6	40.5	40.2	39.3	38.9
Total allowance for credit losses (ACL)	<u>\$349.2</u>	<u>\$323.5</u>	<u>\$312.2</u>	<u>\$319.5</u>	<u>\$326.4</u>
ALLL as % of total loans and leases	1.15%	1.08%	1.04%	1.06%	1.09%
total NPLs	145	180	189	217	213
total NPAs	118	137	141	164	168
ACL as % of total loans and leases	1.30%	1.23%	1.19%	1.21%	1.24%
total NPLs	165	206	217	247	241
total NPAs	134	157	161	187	191
non-guaranteed commercial NPAs	249	360	389	456	403

(1) End of period



Loan Portfolio Highlights



Credit Composition - 6/30/07



HBAN

(\$B)	<u>Amt</u>	<u>Pct</u>
Middle-market C&I	\$ 6.2	23 %
Middle-market CRE	4.3	16
Small business C&I/CRE	<u>2.5</u>	<u>9</u>
Total commercial	<u>13.1</u>	<u>49</u>
Auto loans	2.4	9
Auto direct fin. leases	1.5	6
Home equity	5.0	19
Residential real estate	4.4	16
Other consumer	<u>0.4</u>	<u>2</u>
Total consumer	<u>13.8</u>	<u>51</u>
Total loans & leases	<u>\$ 26.8</u>	<u>100 %</u>
Total auto exposure	\$3.9	15 %

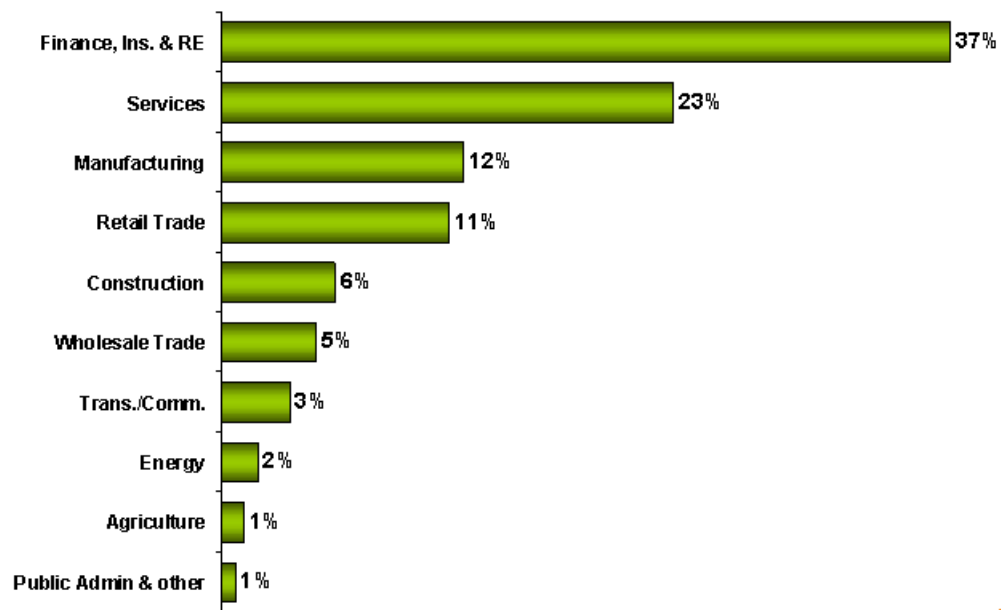
SKYF

(\$B)	<u>Amt</u>	<u>Pct</u>
Middle-market C&I	\$ 4.4	34 %
Middle-market CRE	4.7	35
Small business C&I/CRE	n/a	--
Total commercial	<u>9.1</u>	<u>69</u>
Auto loans	0.4	3
Auto direct fin. leases	n/a	--
Home equity	2.3	17
Residential real estate	1.1	8
Other consumer	<u>0.3</u>	<u>3</u>
Total consumer	<u>4.2</u>	<u>31</u>
Total loans & leases	<u>\$ 13.2</u>	<u>100 %</u>
Total auto exposure	\$0.4	3 %

Total Commercial Loans - 6/30/07



HBAN - \$13.1 B By Industry Sector

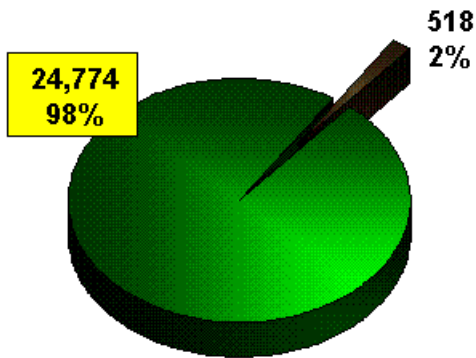


Total Commercial Loans - 6/30/07



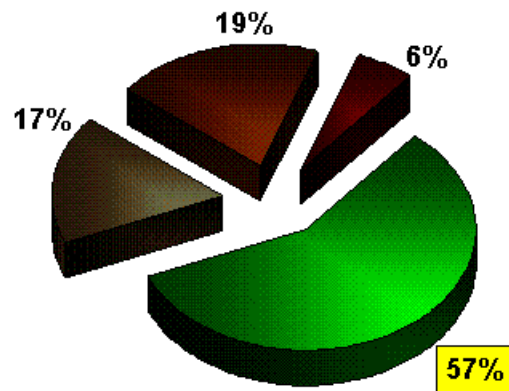
HBAN - \$13.1 Billion

of Loans By Size



Size	Count
< \$5 MM	24,774
\$5 MM - < \$10 MM	323
\$10 MM - < \$25 MM	172
\$25 MM - < \$50 MM	23
Total	518

Loans By \$ Size



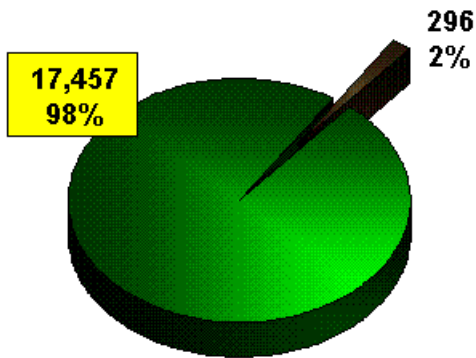
Size	Percentage
< \$5 MM	57%
\$5 MM - < \$10 MM	17%
\$10 MM - < \$25 MM	19%
\$25 MM - < \$50 MM	6%

Total Commercial Loans - 6/30/07



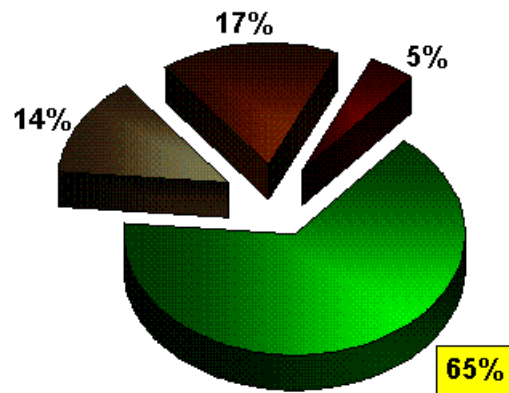
SKYF - \$9.1 Billion

of Loans By Size



Size	Count
< \$5 MM	17,457
\$5 MM - < \$10 MM	181
\$10 MM - < \$25 MM	102
\$25 MM - < \$50 MM	13
Total	296

Loans By \$ Size



Size	Percentage
< \$5 MM	65%
\$5 MM - < \$10 MM	14%
\$10 MM - < \$25 MM	17%
\$25 MM - < \$50 MM	5%

Middle-market C & I Lending



Current portfolio ⁽¹⁾ – HBAN - \$6.2 Billion SKYF \$4.4 Billion

- ◆ Highly competitive, but growth opportunities exist in the marketplace
- ◆ Growth has occurred in all regions as a result of new credit activity
- ◆ Generally similar strategies and portfolio composition with SKYF

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) 2Q07 average balances; Middle-market C&I, excludes small business

C&I Loans to Auto Industry ⁽¹⁾



HBAN

Outstandings ⁽²⁾

<i>(\$MM)</i>	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>
Loans to suppliers	\$176	\$184	\$180	\$209	\$207
Dealer floorplan	638	661	631	568	623
Dealer non-floorplan	<u>254</u>	<u>229</u>	<u>250</u>	<u>246</u>	<u>233</u>
Total	\$1,068	\$1,074	\$1,061	\$1,023	\$1,064

NPLs

Amount	\$15.0	\$5.1	\$2.1	\$4.7	\$14.7
Percent	1.41 %	0.48 %	0.20 %	0.46 %	1.38 %

Net charge-offs

Amount	\$1.7	\$0.1	\$ --	\$0.4	\$0.1
Percent ⁽³⁾	0.16 %	0.05 %	-- %	0.14 %	0.02 %

- (1) Period end with no obvious auto industry concentration identified in the SKYF portfolio
 (2) Companies with >25% of their revenue from the auto industry
 (3) Annualized



Current portfolio ⁽¹⁾ – HBAN \$1.2 billion

- ◆ **Market conditions continue to impact all credit extensions**
- ◆ **Home builder outstandings**

\$133 MM	Vertical construction
14	Land under development
<u>28</u>	Land held for development
\$175 MM	Total outstandings
- ◆ **No SKYF impact in this region**

(1) 6/30/07

Franklin Credit (FCMC) Relationship



FCMC's business

- ◆ Acquires and services “scratch and dent” mortgage loan pools, including Alt-A first and second mortgages
- ◆ Through wholly-owned subsidiary Tribeca, originates sub-prime mortgages
- ◆ Assets are put into pools, each of which is separately funded

Relationship

- ◆ Exposure is less than 5% of total loans and leases
- ◆ A relationship for over 15 years and one to which we remain committed
- ◆ Exposure is in the form of commercial loans and warehouse lines of credit secured by the underlying 30,000 individual mortgage loans
- ◆ Loans have 3 year term designed to match the average life of the collateral
- ◆ FCMC is seeking to augment their bank funding with alternative financing vehicles

Strong credit quality performance

- ◆ Never experienced a delinquency... an NPL... or a loss

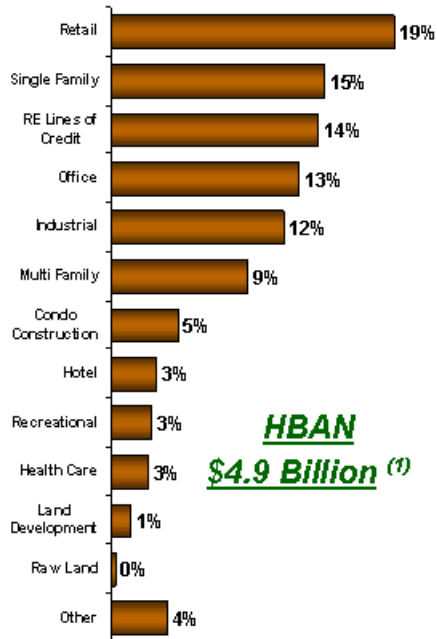
Risk mitigation

- ◆ Mortgages assigned directly to Huntington in the event of default by FCMC
- ◆ Lockbox utilized for all payments... allows close monitoring and control of all cash flows
- ◆ Cross-collateralization of the commercial loans
- ◆ Excess cash flow generated for FCMC given they purchase pools at a discount
- ◆ High relative spread/margin for FCMC given non-conforming nature of the loans

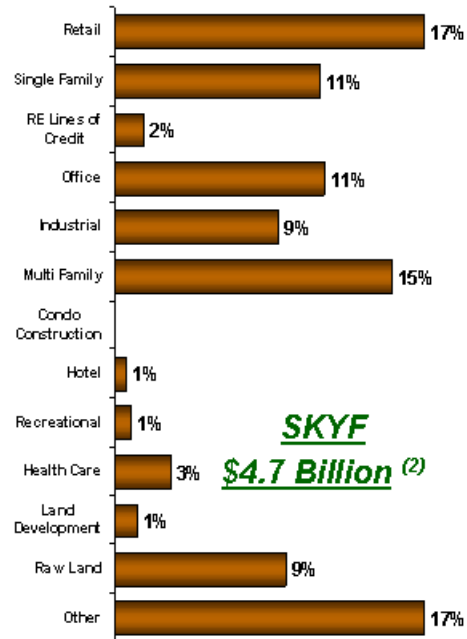
Commercial Real Estate Loans - 6/30/07



By Property Type



(1) Includes \$0.6 B small business CRE



(2) Classifications subject to change following systems conversion



Current portfolio ⁽¹⁾ – HBAN \$3.0 Billion SKYF \$3.9 Billion

- ◆ The current 'pressure point' in credit
- ◆ Residential developers, particularly small to mid-sized entities will be at risk given the current market dynamics
- ◆ Larger concentration in CRE at SKYF, particularly in smaller markets

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) 6/30/07 balances; Middle-market CRE, excludes small business

Construction Real Estate Lending



Current portfolio ⁽¹⁾ - HBAN \$1.4 Billion SKYF - \$0.8 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) 6/30/07 balances; Middle-market, excludes small business

Huntington Single Family Builder Exposure ⁽¹⁾



Current portfolio ⁽²⁾ – HBAN \$936 Million SKYF \$950 Million ⁽³⁾

Vertical construction	\$645 MM	69 %	\$660 MM	69 %
Land under development	144	15	150	16
Land held for development	147	16	140	15

- ◆ **No geographic concentration within footprint markets**
- ◆ **Credit adjustments have been made across the entire portfolio based on the current condition of each relationship and view of future outlook**
- ◆ **Market observations**
 - General slowdown in the market reflecting declining prices and excess inventory
 - Developers showing signs of deterioration
 - Aggressively reviewing the higher level of monitored credit balances
 - Early spring and summer sales season results did not exhibit positive trends
 - Increased reserves for this segment over 2007 based on proactive risk identification given current industry-wide trends

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

(2) 6/30/07

(3) Subject to change following systems conversions

Consumer Loans & Leases - 6/30/07



HBAN

<u>(\$B)</u>	<u>Amt</u>	<u>Pct</u>	
Auto loans	\$2.4	18	%
Auto direct fin. leases	1.5	11	
Home equity *	5.0	36	
Residential real estate	4.4	32	
Other consumer	<u>0.4</u>	<u>3</u>	
Total consumer	<u>\$13.8</u>	<u>100</u>	%

SKYF

<u>(\$B)</u>	<u>Amt</u>	<u>Pct</u>	
Auto loans	\$0.4	10	%
Auto direct fin. leases	n/a	--	
Home equity *	2.3	55	
Residential real estate	1.1	27	
Other consumer	<u>0.3</u>	<u>8</u>	
Total consumer	<u>\$4.2</u>	<u>100</u>	%

* Home equity lines	\$ 3.0
Home equity loans	2.0

* Home equity lines	\$ 1.2
Home equity loans	1.1

Home Equity Lending



Current portfolio ⁽¹⁾ – HBAN \$5.0 Billion SKYF \$2.3 Billion

- ♦ **Focused on prime borrowers**
 - Since 2004 HBAN increased average FICO at origination from 720 to 740 and percentage of originations below 640 decreased from 10% to 3%
 - Similar high FICO score focus for SKYF
- ♦ **Primary origination channel focus is through banking offices and call centers**
- ♦ **Broker originated channel de-emphasized in early 2005... totally eliminated in 2Q07**
- ♦ **All applications centrally underwritten with HBAN underwriting center utilized going forward**
- ♦ **Cross sold with first mortgage originations**
- ♦ **Primary product offers up to 89.9% loan to value (LTV) ⁽²⁾**
- ♦ **Portfolio LTV of 80% ⁽²⁾**
- ♦ **No product offering in excess of 100% LTV ⁽²⁾**
- ♦ **Debt/Income (D/I) policy of 45% ⁽²⁾**

(1) 6/30/07 balances

(2) Generally similar portfolio metrics for SKYF

First Mortgage Lending



Current portfolio ⁽¹⁾ – HBAN \$4.4 Billion SKYF \$1.1 Billion

- ◆ **Focused on prime borrowers**
 - No sub-prime lending
 - No option ARM structures
 - No negative amortization loans
 - Focused Alt-A program
 - HBAN - \$640 MM outstanding / 13% of residential portfolio / 6% of '07 production
 - SKYF - minimal
 - Limited interest only exposure
 - HBAN - \$785 MM outstanding / 18% of residential portfolio / 8% of '07 production
 - SKYF - minimal
- ◆ **SKYF historically originated to sell in the secondary market**
- ◆ **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) 6/30/07 balances

First Mortgage Lending Performance



HBAN

		<u>Trend</u>
Prime mortgages	\$3.0 B ⁽¹⁾	Declining
– 30-day delinquencies	2.53% ⁽²⁾	
– Net charge offs	0.16% ⁽³⁾	
Alt-A mortgages	\$0.6 B ⁽¹⁾	Declining
– 30-day delinquencies	8.41% ⁽²⁾	
– Net charge offs	0.65% ⁽³⁾	
Interest only mortgages	\$0.8 B ⁽¹⁾	Flat
– 30-day delinquencies	2.96% ⁽²⁾	
– Net charge offs	0.04% ⁽³⁾	

(1) 2Q07 average

(2) At 6/30/07

(3) 1H07 annualized percent of average balance

Residential Lending Origination Trends



HBAN

(\$ in millions)

First Mortgages

	<u>1H07</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Originations ⁽¹⁾	\$398	\$1,075	\$1,278	\$1,752	\$1,464
Alt-A % of originations	6%	16%	20%	22%	8%
Avg. FICO ⁽²⁾	720	732	720	723	710
Avg. LTV ⁽²⁾	73%	72%	74%	73%	72%

Home Equity Lines

Originations ⁽¹⁾	\$716	\$1,137	\$1,330	\$1,741	\$1,577
Avg. FICO ⁽²⁾	749	738	730	721	723
Avg. LTV ⁽²⁾	76%	76%	80%	81%	80%

Home Equity Loans

Originations ⁽¹⁾	\$438	\$547	\$571	\$511	\$410
Avg. FICO ⁽²⁾	742	731	718	710	702
Avg. LTV ⁽²⁾	67%	66%	65%	65%	68%

(1) Originated loans still outstanding for retained portfolio

(2) At origination

Residential Lending Environment

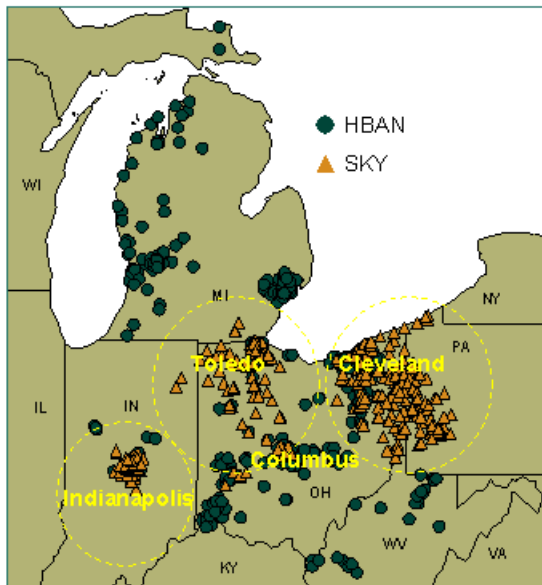


- ◆ **Home equity line run-off as a result of rising rates**
 - Movement to fixed rate home equity loans
- ◆ **General slowdown in the housing market with home inventory at record levels**
 - New home sales specifically impacting the builders
- ◆ **Increasing delinquencies across the industry**
- ◆ **Bankruptcies and foreclosures have shown significant increases, particularly in the Midwest markets, though Huntington's performance is significantly better**

*The New
Huntington*



A Strong 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

Pro forma Balance Sheet Highlights ⁽¹⁾



6/30/07

Total loans	\$ 39.9 B
Total earning assets	46.6
Goodwill and other intangible assets	3.3
Total assets	53.9
Core deposits	32.0
Total deposits	37.5
Borrowings	9.0
Shareholders' equity	6.2

(1) Refer to detailed pro forma statements that follow

Pro Forma Balance Sheet ⁽¹⁾



6/30/07

(in millions)

	Huntington	Sky	Adj.	Pro Forma
Assets				
Loans held for sale	\$ 348	\$ 20	\$ 61	\$ 429
Securities and other earning assets	5,433	1,875	(1,046)	6,262
Loans and leases	26,812	13,239	(195)	39,856
Goodwill and other intangible assets	624	797	1,842	3,263
Accrued income and other assets	3,204	780	59	4,043
Total Assets	\$ 36,421	\$ 16,712	\$ 721	\$ 53,853
Liabilities and Shareholders' Equity				
Liabilities				
Deposits	\$ 24,600	\$ 12,864	\$ (11)	\$ 37,452
Borrowings	7,769	1,885	(663)	8,991
Accrued expenses and other liabilities	988	54	141	1,183
Total Liabilities	33,357	14,803	(533)	47,627
Shareholders' Equity	3,064	1,908	1,254	6,226
Total Liabilities and Shareholders' Equity	\$ 36,421	\$ 16,712	\$ 721	\$ 53,853
Tangible equity to assets	6.82%	6.98%		5.86%
Total earning assets	\$ 32,592	\$ 15,134	\$ (1,180)	\$ 46,547

(1) Closing adjustments are current estimates which are under review and subject to change

42

Pro Forma Loans ⁽¹⁾



6/30/07

<i>(in millions)</i>	Huntington	Sky	Adj.	Pro Forma
Commercial:				
Middle market commercial and industrial	\$ 6,211	\$ 4,426	\$ (14)	\$ 10,623
Middle market commercial real estate:				
Construction	1,383	818	2	2,202
Commercial ⁽²⁾	2,951	3,827	(80)	6,698
Middle market commercial real estate	4,334	4,645	(78)	8,900
Small business	2,508	-	-	2,508
Total commercial	13,052	9,071	(92)	22,031
Consumer:				
Automobile loans	2,424	431	(13)	2,842
Automobile leases	1,489	-	-	1,489
Home equity	4,994	2,297	(75)	7,216
Residential mortgage	4,399	1,107	(15)	5,491
Other loans	454	333	-	787
Total consumer	13,759	4,168	(103)	17,825
Total loans and leases	\$ 26,812	\$ 13,239	\$ (195)	\$ 39,856
Auto Exposure	14.6%	3.3%		10.9%

(1) Closing adjustments are current estimates which are under review and subject to change

(2) Adjustments includes transfer of impaired loans to loans held for sale, net of FAS 114 reserves

Pro Forma Deposits ⁽¹⁾



6/30/07

<i>(in millions)</i>	Huntington	Sky	Adj.	Pro Forma
Demand deposits - non-interest bearing	\$ 3,626	\$ 1,830	\$ -	\$ 5,455
Demand deposits - interest bearing	2,496	1,155	-	3,651
Money market deposits	5,324	1,302	-	6,626
Savings and other domestic deposits	2,846	2,598	(4)	5,440
Core certificates of deposit	5,739	5,104	(12)	10,830
Total core deposits	20,030	11,988	(15)	32,002
Other domestic deposits of \$100,000 or more	1,053	189	-	1,242
Brokered deposits and negotiable CDs	2,921	687	4	3,612
Deposits in foreign offices	597	-	-	597
Total deposits	\$ 24,600	\$ 12,864	\$ (11)	\$ 37,452

(1) Closing adjustments are current estimates which are under review and subject to change

*Sky Financial
Integration*





- ◆ **Systems conversions targeted for late September**
- ◆ **On track to meet \$115 million of expense saves**
 - 30% operations & technology
 - 25% branch consolidation-related
 - 20% line of business
 - 15% support staff
 - 10% other
- ◆ **On track to meet \$200 million of merger costs**
 - \$120 million estimated accrued as part of purchase price
 - \$8 million expenses incurred 1H07
 - \$50-60 million expenses estimated to be incurred 2H07
- ◆ **On target to achieve 4.5% 2008 earnings accretion**
- ◆ **Adjusted efficiency ratio forecasted to achieve long term targeted range of 50-52% in 4Q07**



2007 Outlook



2007 Outlook as of 7/19/07 ⁽¹⁾



Full-year earnings per share ⁽²⁾

\$1.68 - \$1.72

Assumptions

♦ Revenue growth ⁽³⁾

- Net interest margin ⁽⁴⁾
- Average loan growth
- Average core deposit growth
- Non-interest income growth

low-/mid-single digit

relatively stable
mid-single digit
low-/mid-single digit
mid-/high-single digit

♦ Expense growth ^{(3) (5)}

- Merger-related integration costs for 2H07

low-single digit

\$50-\$60 MM ⁽⁵⁾

♦ Credit quality ⁽³⁾

- Net charge-off ratio (full year)
- NPA ratio ⁽⁷⁾
- ALLL ratio ⁽⁷⁾

mid-to-upper half of 35-45 bp range
continued pressure
trending upward moderately

♦ No sizable stock repurchase activity

(1) As discussed in 7/19/07 earnings conference call. Inclusion in this handout does not represent an updated reaffirmation.

(2) Full year including estimated 2H07 impact from acquisition of Sky Financial Group, excluding merger-related integration costs.

(3) 2H07 targeted performance based on assumed pro forma consolidated levels at time of merger close, except for net charge-off assumption which is for the full year.

(4) Compared with 2Q07 pro forma level of approximately 3.50%.

(5) Excludes merger-related integration costs and impact of annualized targeted cost saves of \$115 million, most of which are expected to be realized in 4Q07.

(6) Approximately \$0.12 per common share based on full-year estimated shares outstanding.

(7) Compared with 6/30/07 pro forma levels of 1.11% for the NPA ratio and 1.20% for the ALLL ratio.

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.

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.

Basis of Presentation



Merger-related integration costs

In certain analyses costs associated with integrating a merger are excluded so as to better ascertain the underlying run-rate of expenses. Such costs typically impact expenses for only a few quarters during the period of transition: e.g., restructuring charges, asset valuation adjustments, systems conversion costs, customer integration costs, etc.

Rounding

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

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.

Use of Huntington and Sky Financial Merger pro forma data

This presentation contains pro forma financial measures where noted when management believes it to be helpful in understanding how the merger with Sky Financial Group on July 1, 2007, will impact Huntington's consolidated results of operations or financial position. The data represent actual June 30, 2007 amounts for Huntington and Sky Financial Group, with estimated transaction closing adjustments. Such adjustments are estimates, which are under review and subject to change.

Sky Financial loan data

This presentation contains selected Sky Financial data for the 2Q07 or at June 30, 2007. The classifications of loans by type represent estimates and amounts are subject to change following conversion of the Sky Financial data to the Huntington systems.

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 approval of the bank merger may not be obtained on the proposed terms and schedule; 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, and documents subsequently filed by Huntington with the Securities and Exchange Commission.

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

Huntington assumes no obligation to update any forward-looking statement.



Appendix



Appendix



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Franchise



Huntington Bancshares Overview ⁽¹⁾



Midwest financial services holding company

Founded - 1866
Headquarters - Columbus, Ohio
Total assets - \$54 billion
Employees ⁽²⁾ - 12,249

Franchise:

Regional Banking	6 States / 13 Regions
- Retail & Commercial Banking	756 Offices / 1,384 ATMs
Dealer Sales	6 States + AZ, FL, GA, NV, NC, NJ, NY, SC, TN
Private Financial Group	6 States / 6 offices ⁽³⁾ FL / 4 offices ⁽⁴⁾
Mortgage Banking ⁽⁵⁾	6 States + MD, NJ

- (1) Estimate pro-forma at close on 7/1/07 and before adjustments
- (2) Full-time equivalent (FTE)
- (3) Dedicated shared office with Regional Banking
- (4) Includes 2 full-service offices + 2 trust offices
- (5) Part of Regional Banking

*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, western Pennsylvania, 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**
- ◆ **Improve customer loyalty through improved service experience**
- ◆ **Micro marketing...** 3 mile radius focus
- ◆ **Exploit growing business segments...** Healthcare in west Michigan
- ◆ **Centers of Expertise...** Brokerage, insurance, 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	West Michigan
NW Ohio	East Michigan
Greater Cleveland	Pittsburgh
Greater Akron/Canton	W. Pennsylvania
Ohio Valley	West Virginia
Mahoning Valley	Central Indiana
S. Ohio/KY	

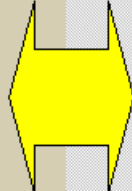
National Resources

BUSINESSES

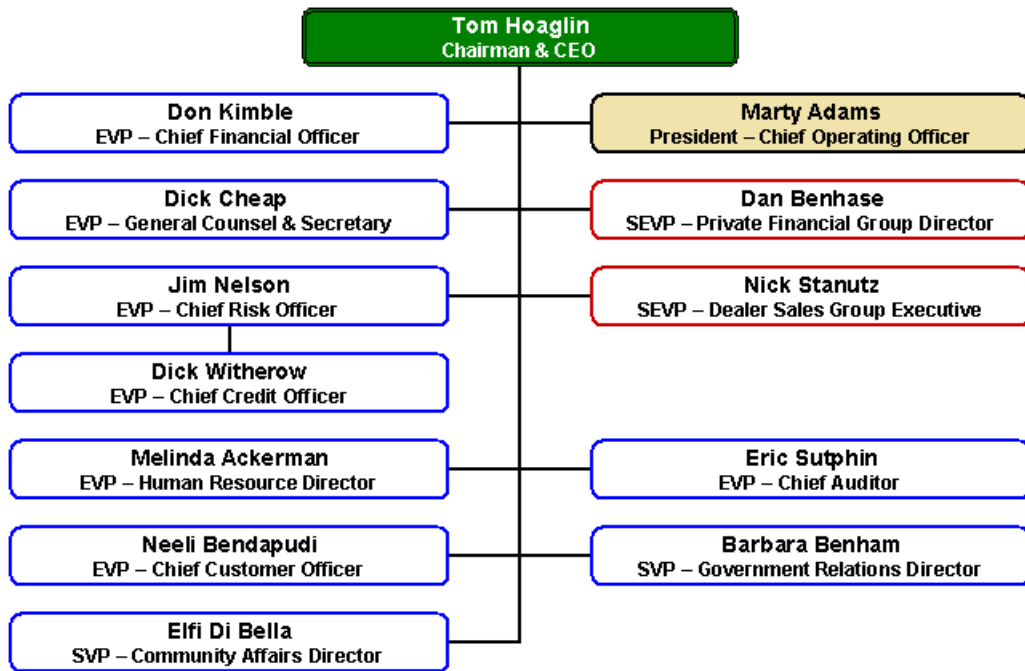
- Commercial
- Retail
- Private Financial
- Dealer Sales
- Mortgage
- Capital Markets
- Huntington Investment Co.

CORPORATE SUPPORT

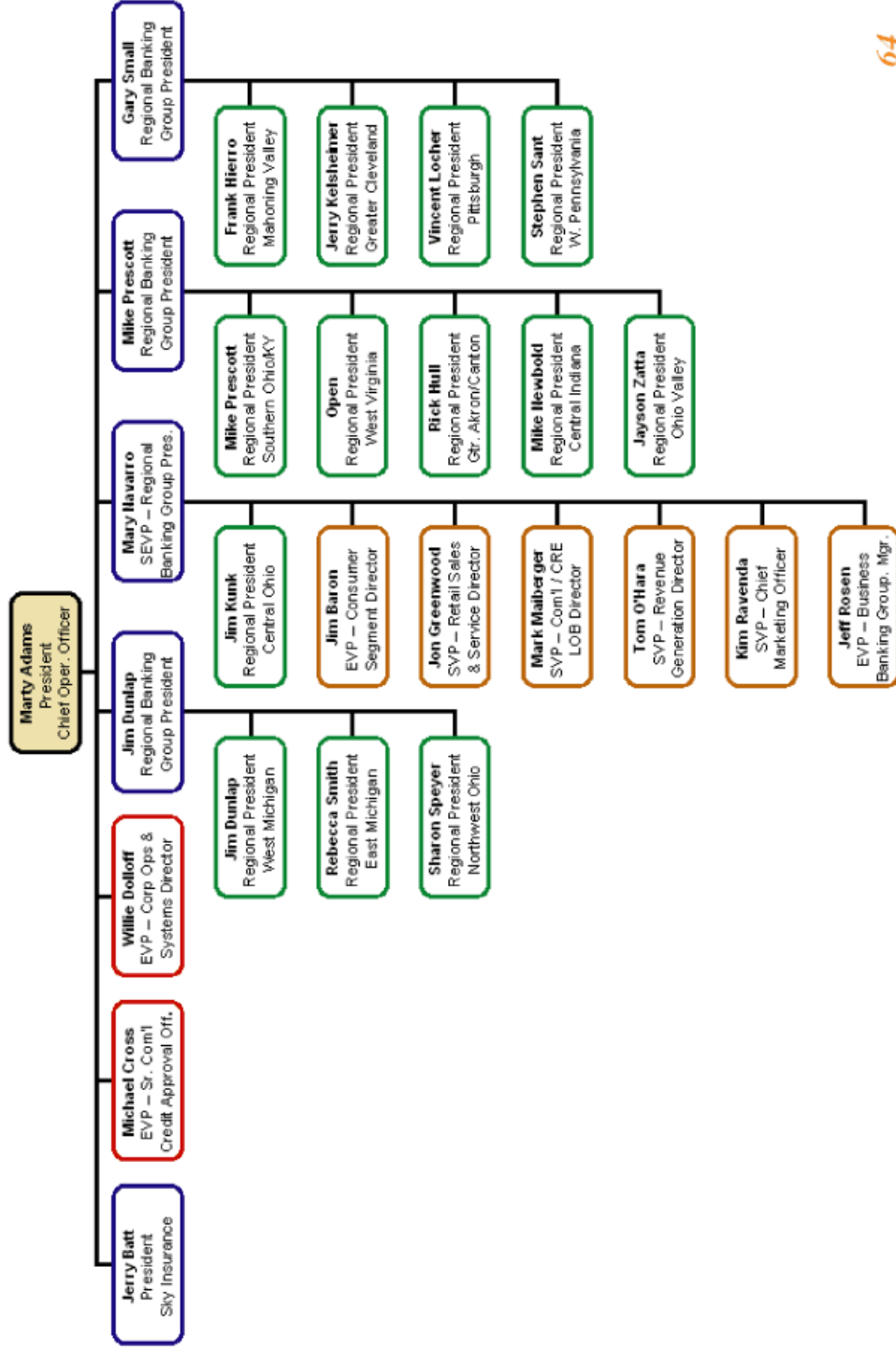
- Legal
- Finance
- Operations and Technology
- Human Resources
- Risk Management
- Credit Administration



Organization



Organization



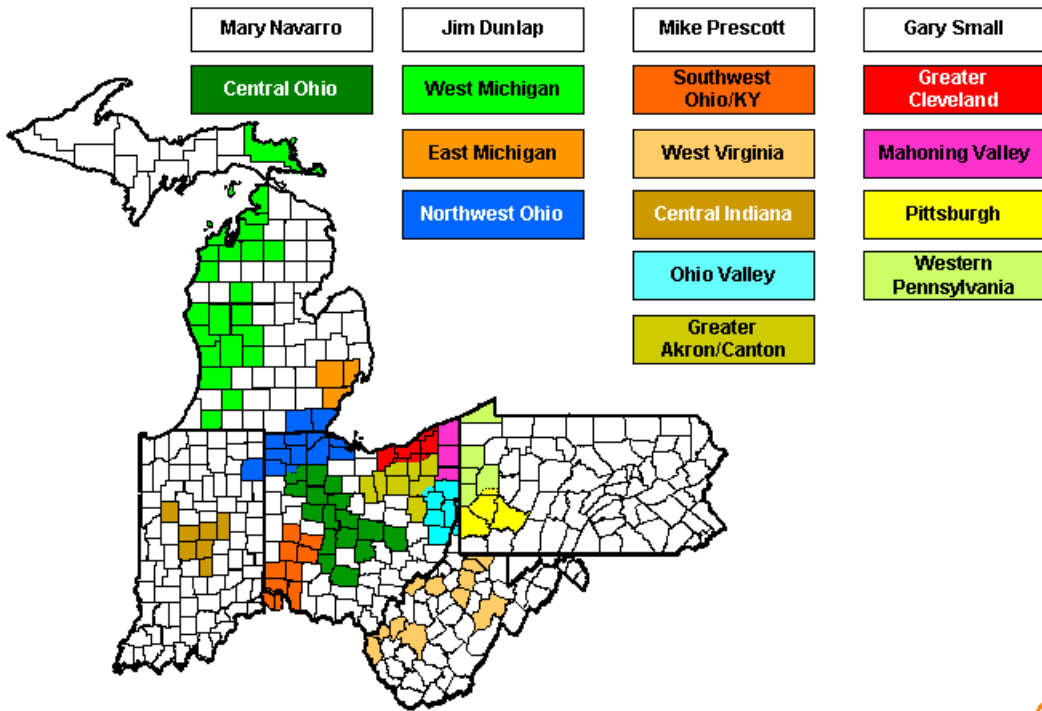
Senior Leadership Team



	Position	Appointed	Experience-Yrs	
			Banking	HBAN/SKYE
Tom Hoaglin	Chairman and CEO	1Q01	34	6
Marty Adams	President and COO	3Q07	30	30
Dick Cheap	General Counsel and Secretary	2Q98	9	9
Jerry Batt	President-Sky Insurance	1Q02	20 ⁽¹⁾	6
Dan Benhase	SEVP-Pvt. Fin'l & Cap.Mkts.	2Q00	26	7
Mary Navarro	SEVP-Regional Banking Group Pres.	2Q06	31	5
Nick Stanutz	SEVP-Dealer Sales	2Q99	29	21
Jim Dunlap	Regional Banking Group President	2Q06	28	28
Mike Prescott	Regional Banking Group President	2Q06	20	12
Gary Small	Regional Banking Group President	1Q06	22	1+
Melinda Ackerman	EVP-Human Resources	1Q05	32 ⁽¹⁾	2
Neeli Bendapudi	EVP-Chief Customer Officer	2Q07	13 ⁽¹⁾	<1
Michael Cross	EVP-Sr. Com'l Credit Approval Officer	4Q06	28	5
Willie Dolloff	EVP-Operations/Technology	2Q00	34	33
Don Kimble	EVP-CFO	3Q04	20	3
Jim Nelson	EVP-Chief Risk Officer	4Q04	21	2
Eric Sutphin	EVP-Chief Auditor	3Q04	19	3
Dick Witherow	EVP-Chief Credit Officer	4Q06	33	6

(1) Outside of banking

Regional Banking



Regional Banking Presidents



	<u>Region</u>	<u>Appointed</u>	<u>Experience - Yrs</u>	
			<u>Banking</u>	<u>HBAN/SKYE</u>
Mary Navarro				
Jim Kunk	Central Ohio	1Q94	26	26
Jim Dunlap	West Michigan	3Q01	28	28
Rebecca Smith	East Michigan	1Q07	31	1
Sharon Speyer	Northwest Ohio	1Q01	19	15
Michael Prescott	Southern Ohio / KY	2Q01	20	12
Open	West Virginia			
Rick Hull	Greater Akron/Canton	1Q06	25	18
Mike Newbold	Central Indiana	4Q06	31	4
Jayson Zatta	Ohio Valley	1Q06	20	20
Gary Small		1Q06	22	1+
Frank Hierro	Mahoning Valley	1Q06	29	22
Jerry Kelsheimer	Greater Cleveland	1Q05	19	11
Vincent Locher	Pittsburgh	3Q02	21	5
Stephen Sant	Western Pennsylvania	1Q00	38	17

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 – Acquired Unizan Financial
 - Record EPS
- 2007 – Acquired Sky Financial Group

Major Milestones



2001

- 1Q - Hoaglin appointed CEO
- 2Q - Launched major restructuring initiative
- 3Q - Announced SunTrust to purchase Florida banking operations
 - Decreased dividend 20%

2002

- 1Q - Acquired Haberer Investment Advisor
- 3Q - Acquired LeaseNet Group Inc.

2003

- 2Q - Announced formal SEC investigation and restatement of automobile lease accounting
 - Increased dividend 9.4%
- 3Q - Restatement for prospective adoption of deferral accounting and other changes
- 4Q - Restatement for retroactive application of deferral accounting

Major Milestones



2004

- 1Q - Announced merger with Unizan Financial Corp.
- 2Q - Increased dividend 14.3%
 - Federal Reserve extends review period for Unizan merger
- 3Q - Announced negotiations with SEC to resolve formal investigation
 - Kimble appointed Chief Financial Officer
 - Sutphin appointed Chief Auditor
- 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
 - Announced extension to Unizan merger agreement

Major Milestones



2005

- 1Q - Announced FRBC and OCC formal written supervisory agreements
 - Ackerman appointed Human Resources
 - Kelsheimer appointed President of Northern Ohio region
- 2Q - Increased dividend 7.5%
 - Announced resolution of SEC formal investigation
- 3Q - Received national excellence awards from Greenwich Associates
- 4Q - Announced termination of OCC formal written supervisory agreement
 - Re-filed Unizan application

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 - Increased dividend 16.3%
 - Successfully completed Unizan Financial Corp. conversion on April 24, 2006... converted 110,000 consumer and business accounts
 - Announced termination of FRB formal written supervisory agreement

Major Milestones



2006

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

2007

- 2Q - Increased dividend 6.0%
- 3Q - Completed merger with Sky Financial Group, Inc.



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)	2006	2005	Better or (Worse)	
Reported / GAAP				
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%		
Adjusted ⁽²⁾				
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

2006 – 2007 Quarterly

(In millions, except per share amounts)

	2007		1Q07	
	After-tax	EPS	After-tax	EPS
Net income - reported earnings	\$ 80,521	\$ 0.34	\$ 95,726	\$ 0.40
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS
Debt repayment gain (loss)	4,090	0.01	-	-
Significant commercial loan provision	(24,767)	(0.07)	-	-
Merger costs	(7,577)	(0.02)	(0,831)	-
MSR mark-to-market net of hedge-related trading activity	(4,750)	(0.01)	(2,019)	(0.01)
Equity investment gains (losses)	2,301	0.01	(8,530)	(0.02)
Securities impairment	(5,110)	(0.01)	-	-
Litigation losses	-	-	(1,867)	(0.01)

(1) Pre-tax unless otherwise noted

(2) After-tax

(In millions, except per share amounts)

	4Q06		3Q06		2Q06		1Q06	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	\$ 87,715	\$ 0.37	\$ 157,446	\$ 0.65	\$ 111,604	\$ 0.46	\$ 104,456	\$ 0.45
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS
Merger costs	0,429	-	(0,528)	-	(2,637)	(0.01)	(1,013)	-
MSR FAS 156 accounting change	-	-	-	-	-	-	5,143	0.01
MSR mark-to-market net of hedge-related trading activity	(2,493)	(0.01)	(0,038)	-	1,542	-	(0,568)	-
Equity investment gains (losses)	3,257	0.01	0,352	-	2,322	0.01	1,305	-
Reduction to federal income tax expense (2)	-	-	84,541	0.35	-	-	-	-
Gain on sale of Master Card stock	2,530	0.01	-	-	0,791	-	-	-
Balance sheet restructuring	(20,193)	(0.05)	(37,505)	(0.16)	-	-	-	-
Huntington Foundation contribution	(10,000)	(0.03)	-	-	-	-	-	-
Automobile lease residual value losses	(5,239)	(0.01)	(0,310)	-	-	-	-	-
Severance and consolidation expenses	(4,533)	(0.01)	(0,134)	-	(0,076)	-	(0,007)	-
Adjustment for equity method investments	-	-	(2,089)	(0.01)	-	-	(1,151)	-
Adjustment to defer home equity annual fees	-	-	-	-	-	-	(2,254)	(0.01)

(1) Pre-tax unless otherwise noted

(2) After-tax

Significant Items Impacting Financial Performance Comparisons



2006 – 2007 Year-to-Date

(in millions, except per share amounts)

	6 Mo. 2007		6 Mo. 2006	
	After-tax	EPS	After-tax	EPS
Net income - reported earnings	\$ 421.408	\$ 1.92	\$ 216.060	\$ 0.90
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS
Debt repayment gain (loss)	4.090	0.01	-	-
Significant commercial loan provision	(24.767)	(0.07)	-	-
Merger costs	(8.408)	(0.02)	(3.650)	(0.01)
MSR FAS 156 accounting change	-	-	5.143	0.01
MSR mark-to-market net of hedge-related trading activity	(6.769)	(0.02)	0.974	-
Equity investment gains (losses)	(6.229)	(0.02)	3.827	0.01
Securities impairment	(5.110)	(0.01)	-	-
Litigation losses	(1.867)	(0.01)	-	-
Gain on sale of Master Card stock	-	-	0.791	-
Severance and consolidation expenses	-	-	(0.083)	-
Adjustment for equity method investments	-	-	(1.151)	-
Adjustment to defer home equity annual fees	-	-	(2.254)	(0.01)

(1) Pre-tax unless otherwise noted

(2) After-tax

Significant Items Impacting Financial Performance Comparisons



2005 & 2006 Full Year

(in millions, except per share amounts)

	2006		2005	
	After-tax	EPS	After-tax	EPS
Net income - reported earnings	\$ 461.221	\$ 1.92	\$ 412.091	\$ 1.77
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS
Significant commercial loan provision	-	-	(6.464)	(0.02)
Merger costs	(3.749)	(0.01)	(0.689)	-
MSR FAS 156 accounting change	5.143	0.01	-	-
MSR mark-to-market net of hedge-related trading activity	(1.557)	-	(7.318)	(0.02)
Equity investment gains (losses)	7.436	0.02	-	-
Reduction to federal income tax expense (2)	84.541	0.35	-	-
Gain on sale of Master Card stock	3.341	0.01	-	-
Balance sheet restructuring	(77.698)	(0.21)	(8.770)	(0.02)
Huntington Foundation contribution	(10.000)	(0.03)	-	-
Automobile lease residual value losses	(5.549)	(0.01)	-	-
Severance and consolidation expenses	(4.750)	(0.01)	(5.064)	(0.01)
Adjustment for equity method investments	(3.240)	(0.01)	-	-
Adjustment to defer home equity annual fees	(2.254)	(0.01)	-	-
Net impact of federal tax loss carryback (2)	-	-	26.936	0.12
MSR hedging-related securities gains (losses) (3)	-	-	0.715	-
Net impact of repatriating foreign earnings (2)	-	-	5.040	(0.02)
SEC and regulatory-related expenses	-	-	(3.715)	(0.01)
Write-off of equity investment	-	-	(2.598)	(0.01)

(1) Pre-tax unless otherwise noted

(2) After-tax

(3) Prior to 2006 MSR valuation changes were reflected as recoveries



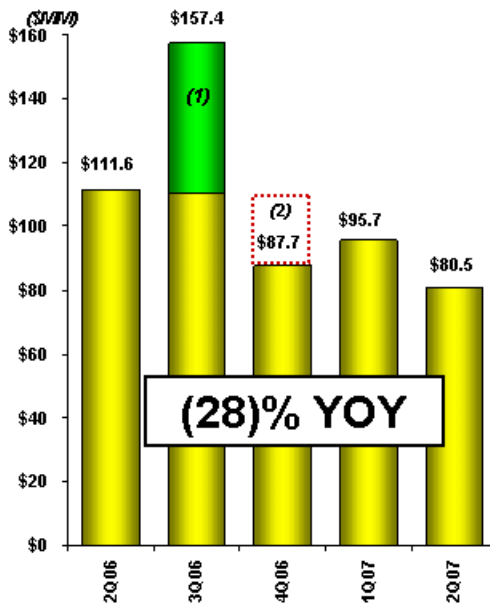
Income Statement



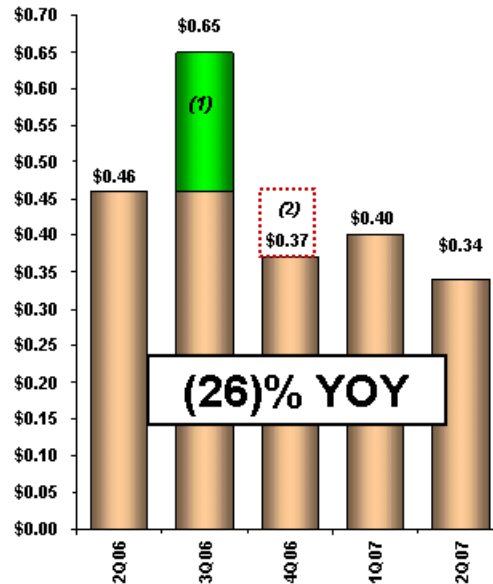
Net Income and EPS Trends



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)	2Q07	1Q07	2Q06	Change Better (Worse) vs.		
				1Q07 Amt.	2Q06 Amt. Pct.	
Net interest income	\$ 253.4	\$ 255.6	\$ 262.2	\$ (2.2)	\$ (8.8)	(3) %
Provision	(60.1)	(29.4)	(15.7)	(30.7)	(44.4)	nm
Non-interest income	156.2	145.2	163.0	11.0	(6.8)	(4)
Non-interest expense	(244.7)	(242.1)	(252.4)	(2.6)	7.7	3
Pre-tax income	104.8	129.3	157.1	(24.5)	(52.3)	(33)
Net income	\$ 80.5	\$ 95.7	\$ 111.6	\$ (15.2)	\$ (31.1)	(28)
EPS	\$ 0.34	\$ 0.40	\$ 0.46	\$ (0.06)	\$ (0.12)	(26)

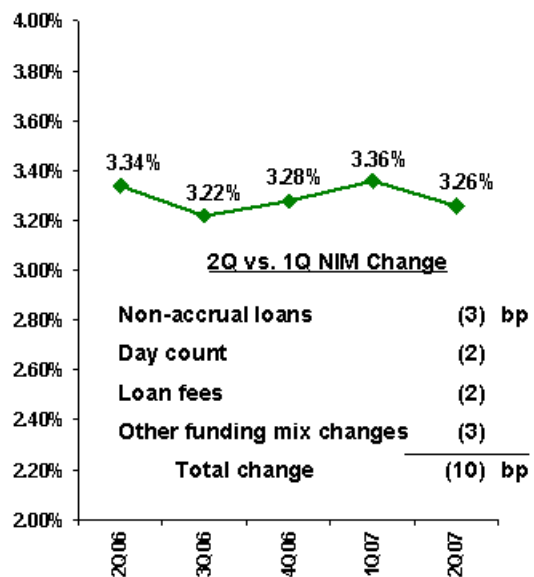
Net Interest Income & Margin Trends ⁽¹⁾



Net Interest Income (FTE)



Net Interest Margin (FTE)

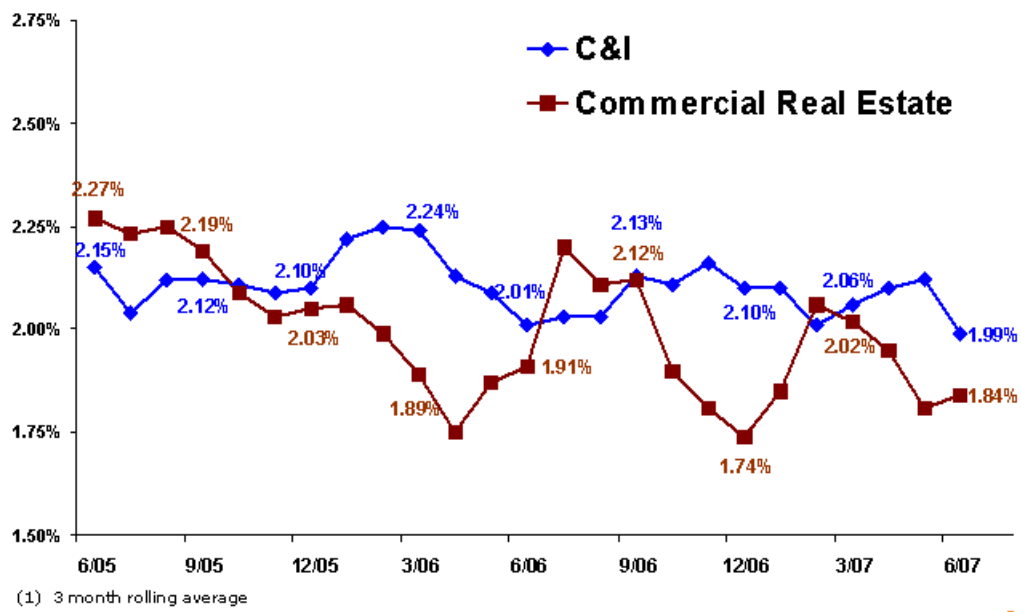


(1) Fully taxable equivalent basis

Commercial Loan Spread Trends ⁽¹⁾



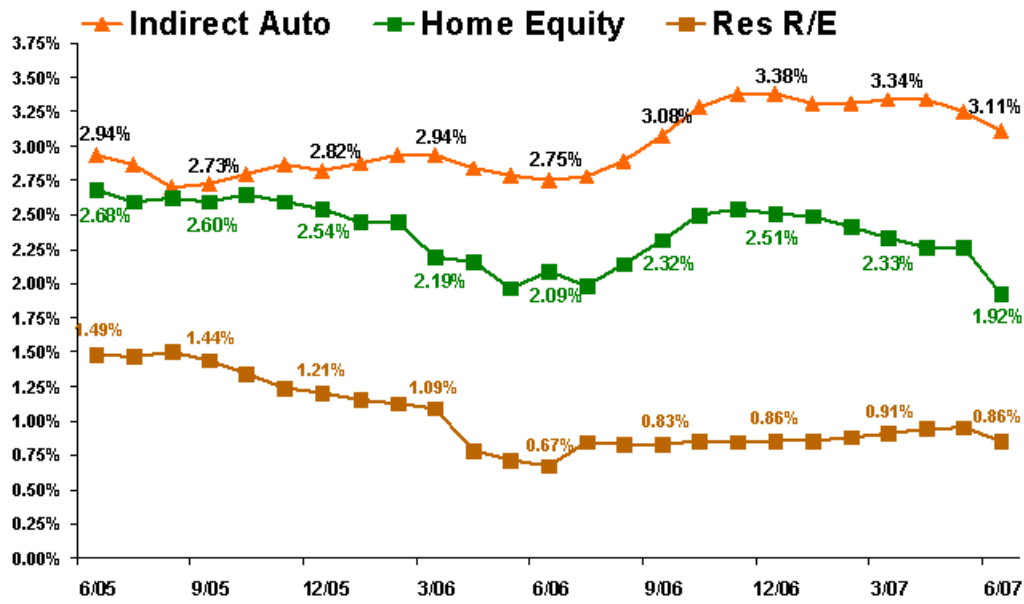
New Volume - Last 24 Months



Consumer Loan Spread Trends ⁽¹⁾



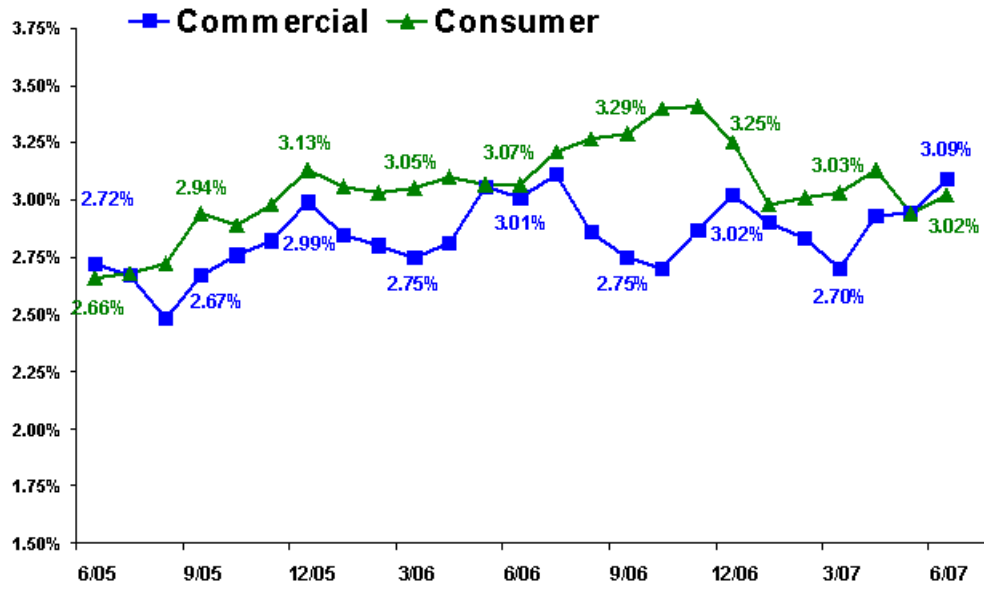
New Volume - Last 24 Months



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



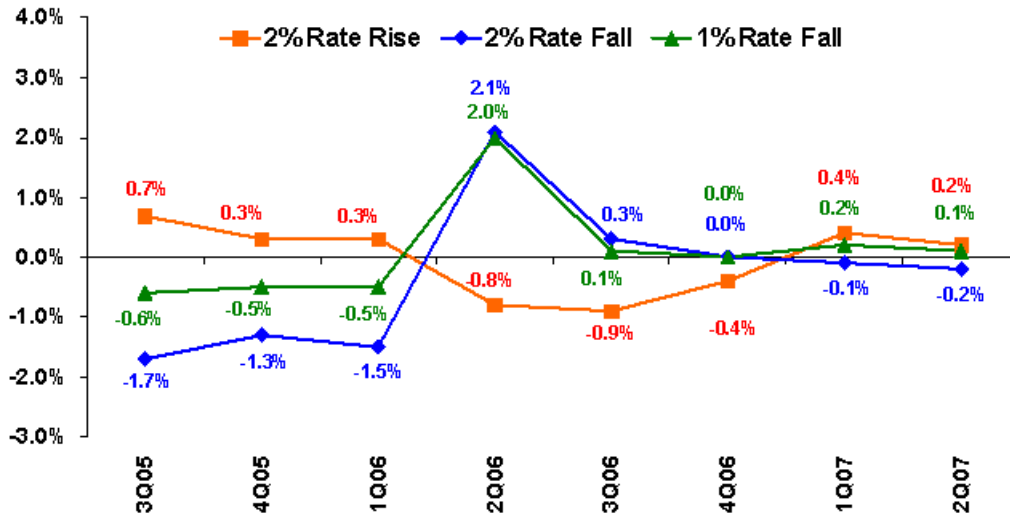
Philosophy

- ♦ **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

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
6/30/07	(0.2)%	0.1%	0.2%	0.2%
3/31/07	(0.1)	0.2	0.4	0.4
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)

bp change	Economic Value of Equity at Risk (L-T measure) ⁽²⁾			
	(200) bp	(100) bp	+100 bp	+200 bp
6/30/07	1.4%	2.4%	(5.9)%	(12.1)%
3/31/07	(0.3)	1.1	(4.5)	(10.5)
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)

(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



(\$MM)	2Q07	Better (Worse) vs.		
		1Q07 ⁽¹⁾	2Q06	
Deposit service charges	\$ 50.0	\$ 5.2	12 %	6 %
Other service charges and fees	14.9	1.7	13	14
Total service charges	64.9	6.9	12	8
Trust services	26.8	0.9	3	18
Brokerage & insurance	17.2	1.1	7	20
Bank owned life insurance	10.9	0.1	0	3
Mortgage banking	7.1	(2.2)	(24)	(48)
Gain on sale of auto loans	0.9	(0.2)	(20)	72
Other ⁽²⁾	33.5	9.7	41	(18)
Sub-total	161.3	16.3	11	(1)
Securities gains (losses)	(5.1)	(5.2)	nm	nm
Total reported	\$ 156.2	\$ 11.0	8 %	(4) %

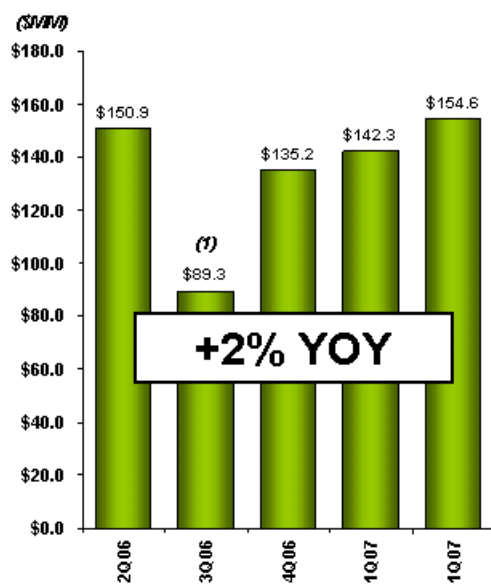
(1) Linked quarter percentage growth is not annualized

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

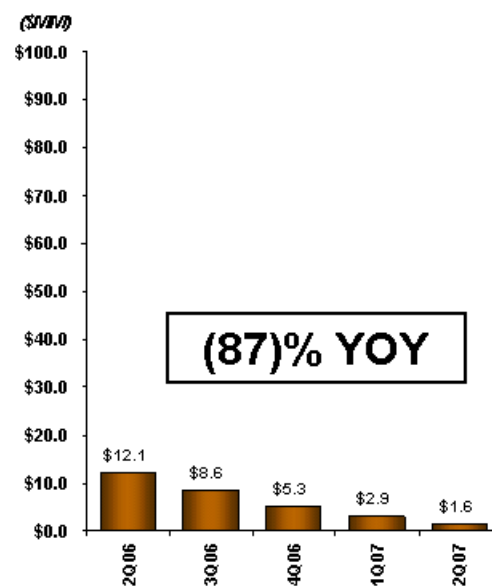
Non-interest Income Trends



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

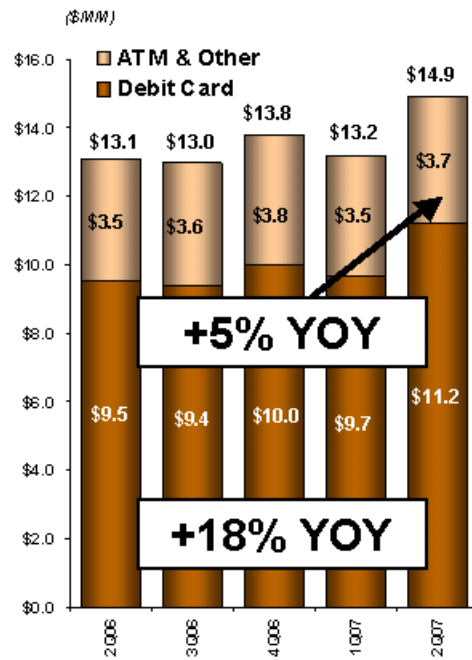
Deposit and Other Service Charges



Deposit Service Charges



Other Service Charges ⁽¹⁾



Trust and Brokerage / Insurance Income



Trust Services



Brokerage/Insurance



Mortgage Banking Income



<i>(\$MM)</i>	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>
Origination & secondary marketing	\$6.8	\$ 4.9	\$ 4.1	\$ 3.1	\$ 7.1
Servicing fees	7.0	6.8	6.7	6.1	6.0
Amortz. capitalized servicing	(4.4)	(3.6)	(3.8)	(4.5)	(3.3)
Other mtg. banking income	2.8	3.2	1.8	3.9	2.3
Sub-total	12.1	11.4	8.7	8.6	12.1
MSR recovery	16.0	(1.1)	(1.9)	(10.7)	8.3
Net trading gains (losses) ⁽¹⁾	(21.0)	(1.0)	(0.6)	10.7	(6.7)
Total	\$ 7.1	\$ 9.4	\$ 6.2	\$ 8.5	\$ 13.6
Investor servicing portfolio ⁽²⁾	\$ 8.7 B	\$ 8.5 B	\$ 8.3 B	\$ 8.0 B	\$ 7.7 B
Weighted average coupon	5.90%	5.88%	5.85%	5.83%	5.76%
Originations	\$ 0.9 B	\$ 0.6 B	\$ 0.7 B	\$ 0.7 B	\$ 0.8 B
Mortgage servicing rights	\$155.4 MM	\$134.8 MM	\$131.1 MM	\$129.3 MM	\$136.2 MM
MSR % of investor servicing portfolio	1.79%	1.59%	1.59%	1.62%	1.76%

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

(2) End of period

Auto Loan Sales



<u>2007</u>	<u>1Q07</u>	<u>2Q07</u> ⁽¹⁾
Amount	\$141 MM	\$118 MM
Gain on sale	\$1.1 MM	\$0.9 MM
Total auto exposure ⁽²⁾	14.8 %	14.6 %

<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 ⁽²⁾	16.5 %	15.8 %	15.4 %	15.0 %

(1) Flow sale program expired 6/07

(2) 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



(\$MM)	2Q07	Better (Worse) vs.	
		1Q07 ⁽¹⁾	2Q06
Personnel costs	\$ 135.2	\$ (0.6)	(0) %
Outside data processing and other services	25.7	(3.9)	(18)
Net occupancy	19.4	0.5	2
Equipment	17.2	1.1	6
Marketing	9.0	(1.3)	(17)
Professional services	8.1	(1.6)	(25)
Telecommunications	4.6	(0.5)	(11)
Printing and supplies	3.7	(0.4)	(13)
Amortization of intangibles	2.5	-	0
Other ⁽²⁾	19.3	4.1	17
Total reported	\$ 244.7	\$ (2.6)	(1) %

(1) Linked quarter percentage growth is not annualized

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

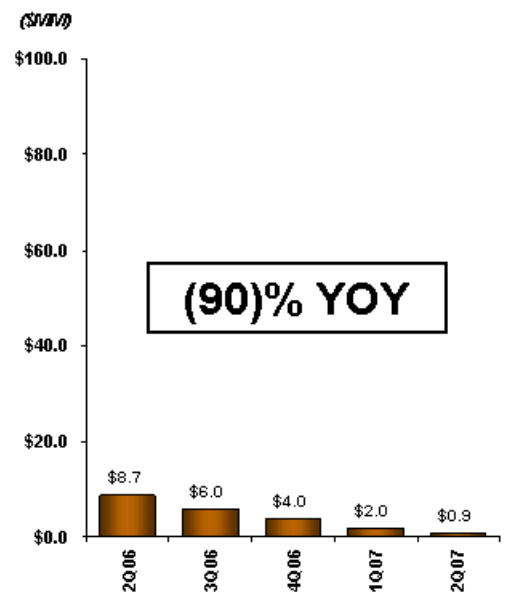
Non-interest Expense Trends



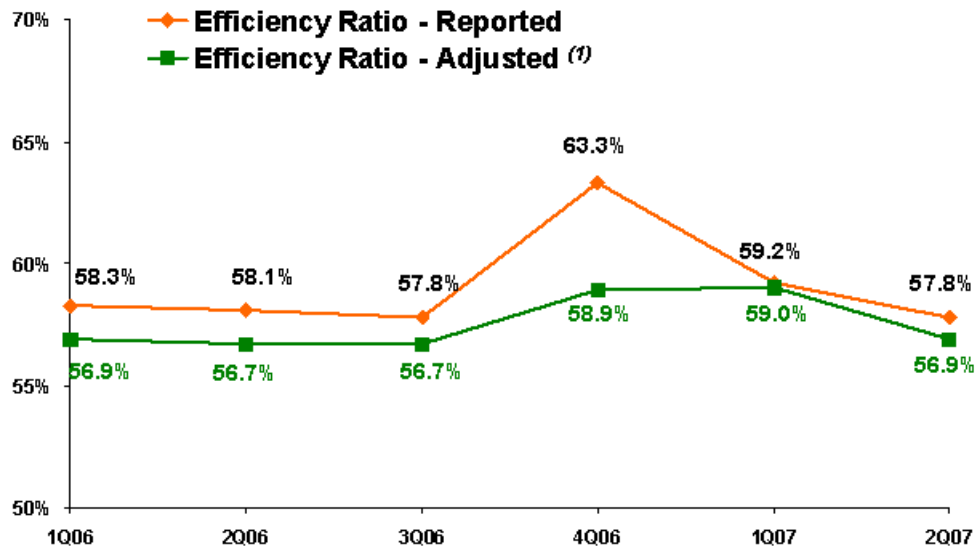
NIE xcl. Auto Op. Lse. Exp.



Auto Operating Lease Expense



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.

Operating Leverage – 6 Mo. 2007



(\$MM)	1H07	1H06	Better or (Worse)	
Reported / GAAP				
Total revenue – FTE	\$818.5	\$836.2	\$(17.8)	(2)%
Non-interest expense	486.7	490.8	4.0	1
Operating leverage				(1)%
Efficiency ratio ⁽¹⁾	58.5%	58.2%		
Adjusted ⁽²⁾				
Total revenue – FTE	\$820.6	\$812.6	\$8.0	1%
Non-interest expense	475.2	461.7	13.5	(3)
Operating leverage				(2)%
Efficiency ratio ⁽¹⁾	57.9%	56.8%		

(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

Operating Leverage & Efficiency Ratio Trends



2006 – 2007 Quarterly & YTD

	(\$ Mo)					
	2007	1007	4006	3006	2006	1006
Total revenue - FTE - reported	\$ 413,711	\$ 404,779	\$ 402,710	\$ 357,313	\$ 429,136	\$ 407,050
Change % - YOY - reported	-3.6%	-6.6%	2.6%	-12.6%	7.0%	6.2%
Change % - LQ - reported	2.3%	0.5%	12.7%	-16.7%	5.4%	3.1%
Auto operating lease expense	(0.875)	(2,031)	(3,969)	(5,988)	(8,658)	(12,671)
Securities (gains) losses - other	0.029	(0.104)	-	(0.173)	0.035	0.020
Adjustment items (1):						
Balance sheet restructuring - securities (gains) losses	-	-	15,804	57,505	-	-
Gain on sale of Master Card® stock	-	-	(2,550)	-	(0,791)	-
Adjustment to defer home equity annual fees	-	-	-	-	-	2,254
Securities impairment	5,110	-	-	-	-	5,110
MSR FAS 156 accounting change	-	-	-	-	-	(5,143)
Adjustment for equity method investments	-	-	-	2,089	-	1,151
E/S restructuring - loss on sale of mortgage loans	-	-	0,859	-	-	-
Total revenue - FTE - adjusted	\$ 417,961	\$ 402,644	\$ 413,001	\$ 410,458	\$ 419,909	\$ 392,694
Change % - YOY - adjusted	-0.5%	2.5%	6.9%	6.8%	12.5%	6.8%
Change % - LQ - adjusted	3.8%	-2.5%	0.6%	-2.3%	6.9%	1.6%
Total non-interest expense - reported	\$ 244,655	\$ 242,872	\$ 267,790	\$ 242,430	\$ 252,359	\$ 238,415
Change % - YOY - reported	-3.1%	1.5%	16.3%	4.8%	1.7%	-7.7%
Change % - LQ - reported	1.1%	-9.6%	10.5%	-3.9%	5.8%	3.5%
Auto operating lease expense	(0.875)	(2,031)	(3,969)	(5,988)	(8,658)	(12,671)
Amortization of intangibles	(2,519)	(2,520)	(2,993)	(2,902)	(2,992)	(1,075)
Adjustment items (1):						
E/S restructuring - FHLB funding/other losses	-	-	(3,330)	-	-	-
Washington Foundation contribution	-	-	(10,000)	-	-	-
Merge-related intangible costs	(7,577)	-	0,429	(0,528)	(2,637)	(1,013)
Severance and consolidation expenses	-	-	(4,533)	(0,134)	(0,076)	(0,007)
Debt extinguishment	4,090	-	-	-	-	4,090
Total non-interest expense - adjusted	\$ 237,754	\$ 237,440	\$ 249,461	\$ 232,879	\$ 238,872	\$ 223,607
Change % - YOY - adjusted	-0.1%	6.2%	12.4%	8.6%	8.8%	0.2%
Change % - LQ - adjusted	0.1%	-2.5%	4.5%	-2.2%	6.5%	3.2%
Operating leverage - YOY - reported	-0.6%	-2.1%	-1.4%	-16.6%	6.3%	7.9%
Operating leverage - LQ - reported	1.1%	10.1%	2.2%	-12.8%	-0.4%	-0.4%
Operating leverage - YOY - adjusted	-0.3%	-3.7%	-5.5%	-1.8%	3.7%	6.6%
Operating leverage - LQ - adjusted	3.7%	0.0%	-3.9%	-0.1%	0.5%	-1.6%
Efficiency ratio - reported (2)	57.8%	69.2%	63.3%	57.8%	58.1%	58.3%
Efficiency ratio - adjusted (2)	56.9%	69.0%	59.9%	56.7%	56.7%	56.9%

(1) Items related to net portfolio gain/losses, net loss on sale of investments, (2) Earnings Per Share and other efficiency ratios.
 (2) $(\text{Total exp.} - \text{sum of intangibles} / \text{FTE revenue} - \text{severance} - \text{gain} - \text{losses})$
 (3) $(\text{Total exp. adj.} / \text{FTE revenue adj.})$

Operating Leverage & Efficiency Ratio Trends

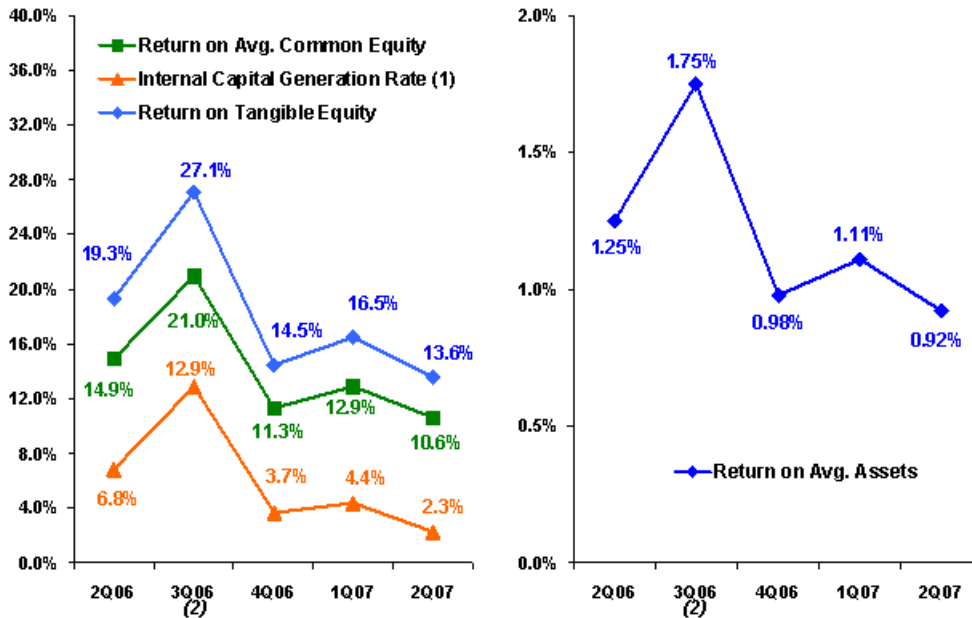


2005 – 2006 Annual

	2006	2005	2004	2003
Total revenue - FTE - reported	\$1,896,271	\$1,608,066	\$1,740,625	\$1,977,823
Change % - YOY - reported	-4.7%	-7.7%	-9.7%	
Change % - LQ - reported				
Auto operating lease expense	(31,286)	(103,890)	(235,080)	(393,270)
Securities (gain) losses - other	(0,138)	(0,715)	(15,763)	(5,258)
Adjustment items (1):				
Balance restructuring securities (gains) losses	73,309	8,770	-	-
Gain on sale of MasterCard stock	(3,341)	-	-	-
Adjustment to derivatives equity annual fees	2,254	-	3,892	-
Securities adjustment	-	-	-	-
MSR FAS 156 accounting change	(5,143)	-	-	-
Auto loan sale gains - pre flow sales	3,240	-	(14,206)	(40,039)
Adjustment for equity method investments	0,839	-	-	-
ES restructuring loss on sale of mortgage loans	-	-	-	-
Charitable contributions	-	-	-	(13,112)
Total revenue - FTE - adjusted	\$1,616,638	\$1,517,291	\$1,460,161	\$1,676,144
Change % - YOY - adjusted	8.2%	2.2%	0.3%	
Change % - LQ - adjusted				
Total non-interest expense - reported	\$1,000,994	\$ 969,890	\$1,172,244	\$1,290,167
Change % - YOY - reported	3.2%	-13.6%	-4.8%	
Change % - LQ - reported				
Auto operating lease expense	(31,286)	(103,890)	(235,080)	(393,270)
Amortization of intangibles	(9,562)	(0,829)	(0,817)	(0,816)
Adjustment items (1):				
ES restructuring - FHLB funding/other losses	(3,530)	-	-	-
Banking Foundation contribution	(10,000)	-	-	-
SEC and regulatory related expenses	-	(3,715)	(13,597)	(6,838)
Marginal tax adjustment costs	(3,749)	(0,689)	(3,610)	-
Service and consolidation expenses	(4,330)	(5,064)	-	-
Share-based compensation (4)	-	18,272	-	-
Property lease impairment	-	-	(7,846)	-
Restructuring (charge) releases	-	-	1,151	6,666
Debt extinguishment	-	-	-	(15,230)
Total non-interest expense - adjusted	\$ 937,740	\$ 873,945	\$ 882,357	\$ 820,631
Change % - YOY - adjusted	7.3%	-0.8%	-5.1%	
Change % - LQ - adjusted				
Op. cost leverage - YOY - reported	-3.9%	0.0%	-115.10%	
Operating leverage - LQ - reported				
Op. cost leverage - YOY - adjusted	0.9%	3.0%	-4.8%	
Operating leverage - LQ - adjusted				
Efficiency ratio - reported (2)	59.4%	60.0%	65.0%	63.9%
Efficiency ratio - adjusted (2)	57.9%	57.8%	56.6%	55.6%

(1) Items listed in and part of regular business activities, net Basis of Presentation in Q1 Earnings Per Share for a full disclosure.
 (2) Non-int. exp. - amount of intangibles / FTE revenue - securities gain (losses)
 (3) Non-int. exp. adj. / FTE revenue only
 (4) For 2005 vs. 2004 comparability adjusted amounts added for 2005. For 2005 vs. 2004 comparability amounts in all items.

ROE, ROA & ICG Trends



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

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



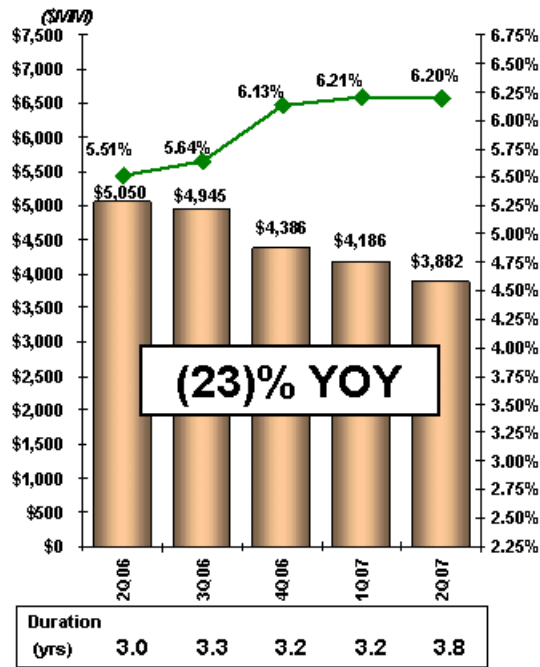
Investment Securities



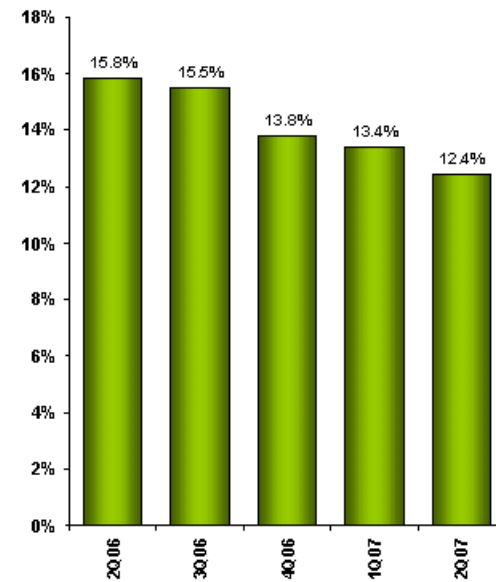
Investment Securities



Average Balances

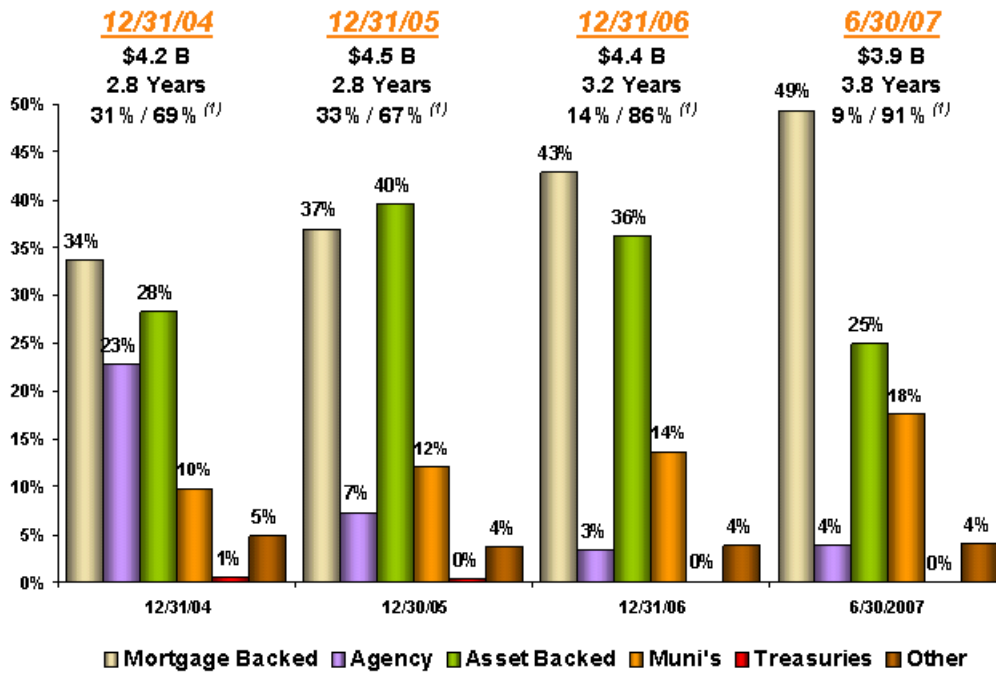


% of Average Earning Assets



Duration (yrs)	2006	3Q06	4Q06	1Q07	2Q07
Duration (yrs)	3.0	3.3	3.2	3.2	3.8

Available for Sale Securities Mix



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



Loans and Leases



Loan/Lease and Earnings Asset Trends



Average (\$B)	2Q07	Annualized Growth ⁽¹⁾		
		2Q07 v 1Q07	1Q07 v 4Q06	2Q07 v 2Q06
Middle market C&I	\$ 6.2	9 %	13 %	13 %
Middle market CRE	4.1	19	(9)	-
Small business	2.5	5	7	6
Total commercial	12.8	12	5	7
Automobile loans ⁽²⁾	2.3	19	20	14
Automobile leases	1.6	(35)	(30)	(26)
Home equity	5.0	5	(5)	(1)
Residential mortgages ⁽²⁾	4.4	(13)	(12)	(6)
Other loans	0.4	2	(7)	(5)
Total consumer	13.6	(4)	(7)	(4)
Total loans and leases	\$ 26.4	4 %	(1) %	1 %
Total earning assets	\$ 31.6	4 %	(5) %	(1) %

(1) Linked quarter percent change annualized

(2) Impacted by loan sales

Loans and Leases by Business Segment ⁽¹⁾



Average (\$B)	2Q07	Annualized Growth ⁽²⁾		
		2Q07 v 1Q07	1Q07 v 4Q06	2Q07 v 2Q06
Central Ohio	\$ 3.9	5 %	(3) %	2 %
Northwest Ohio	0.5	(3)	(12)	2
Greater Cleveland	2.1	20	5	7
Greater Akron/Canton	1.3	1	(3)	(12)
Southern Ohio/Kentucky	2.2	4	2	1
Mahoning Valley	-	na	na	na
Ohio Valley	-	na	na	na
West Michigan	2.4	1	-	3
East Michigan	1.6	3	4	5
Western Pennsylvania	-	na	na	na
Pittsburgh	-	na	na	na
Central Indiana	1.0	10	(13)	1
West Virginia	1.1	8	(3)	10
Mortg & Equip. Leasing	3.5	(1)	(6)	2
Regional Banking	19.7	5	(2)	2
Dealer Sales ⁽³⁾	4.9	(2)	-	(5)
Pvt Fin'l & Cap. Mkts Group	1.9	9	-	7
Treasury/Other	-	na	na	na
Total	\$ 26.4	4	(1)	1

(1) Reflects post Sky merger organization by only Huntington data until 3Q07 reporting given 7/1/07 effective date

(2) Linked quarter percent change annualized

(3) Impacted by automobile loan sales

Credit Exposure Composition

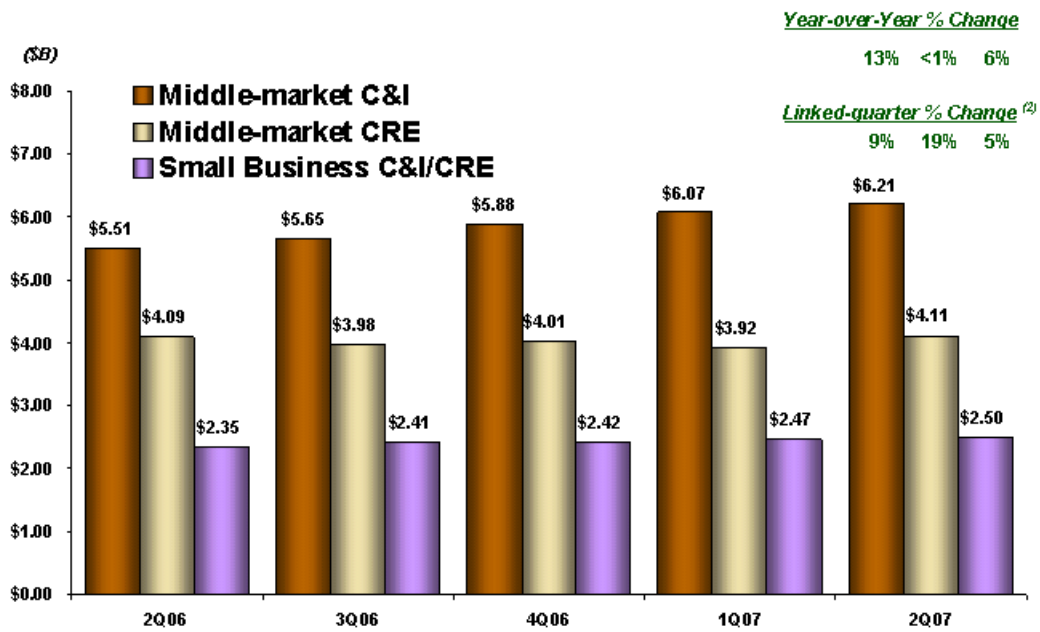


(\$B)	12/31/06		12/31/05		12/31/04		12/31/03		12/31/02	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Middle-market C&I	\$ 6.0	23%	\$ 5.1	21%	\$ 4.7	19%	\$ 4.4	20%	\$ 4.8	22%
Middle-market CRE	4.0	15	3.5	14	3.5	14	3.2	14	2.9	13
Small business C&I & CRE	2.4	9	2.2	9	2.1	9	1.9	8	1.7	8
Total commercial	12.4	47	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

Commercial Loans ⁽¹⁾



(1) Quarterly averages
(2) Annualized

Total Commercial Loans by Business Segment ⁽¹⁾

(Includes MM C&I, MM CRE and Small Business C&I and CRE)



Average (\$B)	2Q07	Annualized Growth ⁽²⁾		
		2Q07 v 1Q07	1Q07 v 4Q06	2Q07 v 2Q06
Central Ohio	\$ 2.5	7 %	(1) %	6 %
Northwest Ohio	0.3	(4)	(14)	7
Greater Cleveland	1.5	34	10	13
Greater Akron/Canton	0.7	18	1	(8)
Southern Ohio/Kentucky	1.4	8	8	4
Mahoning Valley	-	na	na	na
Ohio Valley	-	na	na	na
West Michigan	1.4	4	6	6
East Michigan	1.2	2	9	7
Western Pennsylvania	-	na	na	na
Pittsburgh	-	na	na	na
Central Indiana	0.6	18	(15)	5
West Virginia	0.8	10	(3)	14
Mortg & Equip. Leasing	0.7	35	32	39
Regional Banking	11.1	12	4	8
Dealer Sales	0.9	3	14	-
Pvt Fin'l & Cap. Mkts Group	0.9	8	2	9
Treasury/Other	-	na	na	na
Total	\$ 12.8	12	5	7

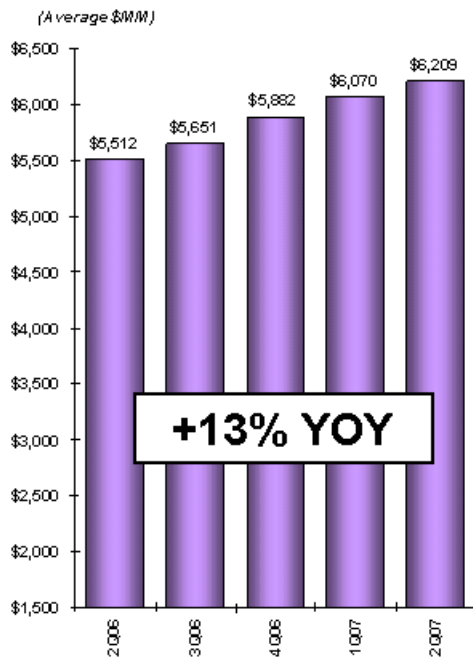
(1) Reflects post Sky merger organization by only Huntington data until 3Q07 reporting given 7/1/07 effective date

(2) Linked quarter percent change annualized

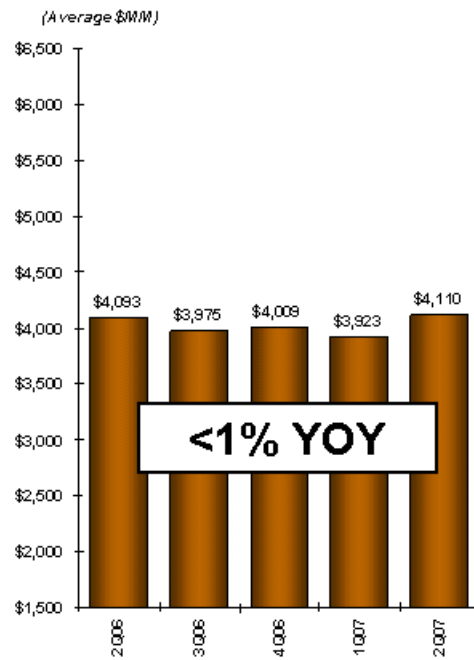
Middle-market Loans



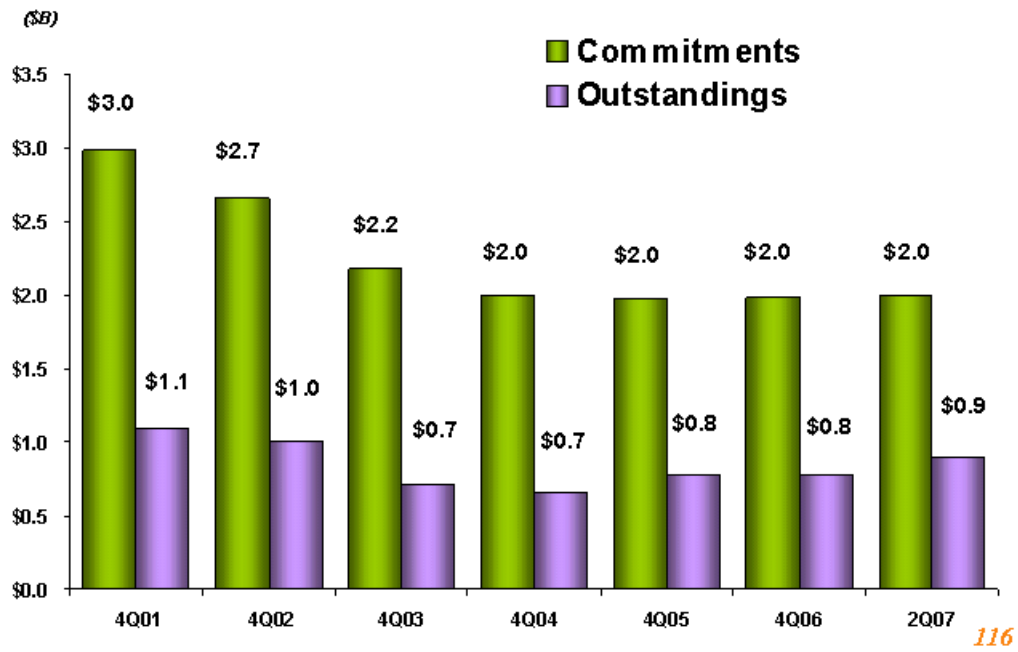
Middle-market C&I



Middle-market CRE



Shared National Credits



Total Consumer Loans by Business Segment ⁽¹⁾

(Includes residential mortgages, home equity loans, auto loans/leases & other consumer)



Average (\$B)	2Q07	Annualized Growth ⁽²⁾		
		2Q07 v 1Q07	1Q07 v 4Q06	2Q07 v 2Q06
Central Ohio	\$ 1.3	- %	(7) %	(5) %
Northwest Ohio	0.2	-	(8)	(4)
Greater Cleveland	0.6	(10)	(8)	(7)
Greater Akron/Canton	0.6	(19)	(8)	(17)
Southern Ohio/Kentucky	0.8	(2)	(8)	(5)
Mahoning Valley	-	na	na	na
Ohio Valley	-	na	na	na
West Michigan	1.0	(3)	(7)	(2)
East Michigan	0.5	5	(7)	1
Western Pennsylvania	-	na	na	na
Pittsburgh	-	na	na	na
Central Indiana	0.3	(5)	(9)	(7)
West Virginia	0.3	4	(3)	4
Mortg & Equip. Leasing	2.9	(8)	(13)	(4)
Regional Banking	8.6	(5)	(9)	(5)
Dealer Sales ⁽³⁾	4.0	(3)	(3)	(6)
Pvt Fin'l & Cap. Mkts Group	1.0	9	(3)	6
Treasury/Other	-	na	na	na
Total	\$ 13.6	(4)	(7)	(4)

(1) Reflects post Sky merger organization by only Huntington data until 3Q07 reporting given 7/1/07 effective date

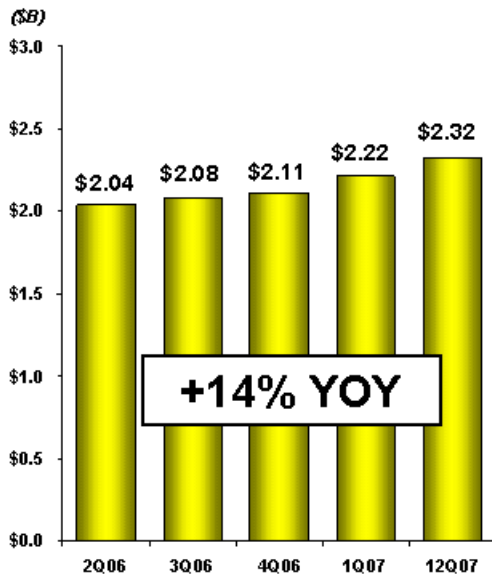
(2) Linked quarter percent change annualized

(3) Impacted by automobile loan sales

Auto Loans & Leases ⁽¹⁾

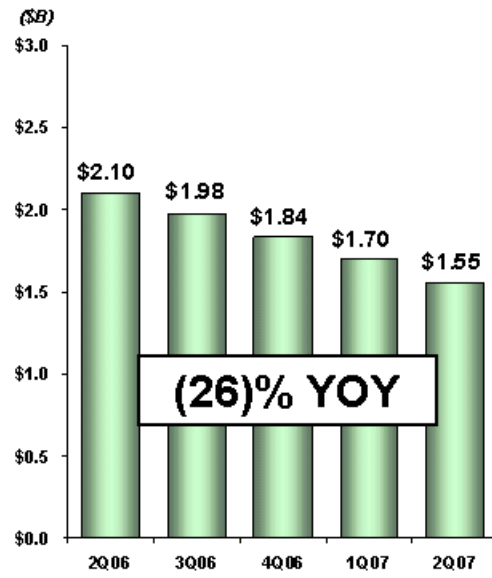


Auto Loans



(1) Quarterly averages

Auto Direct Financing 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) 2Q07 average balances; Includes retail automobile loans and leases

Indirect Auto Loan Production

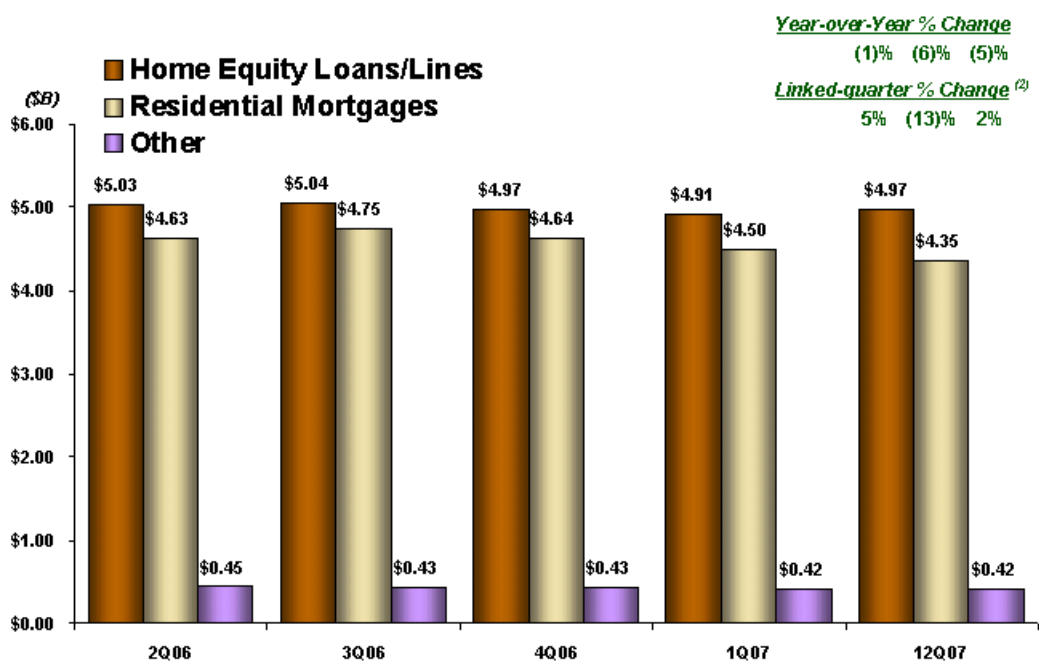


<i>(\$MM)</i>	<u>4Q04</u>	<u>1Q05</u>	<u>2Q05</u>	<u>3Q05</u>	<u>4Q05</u>	<u>1Q06</u>	<u>2Q06</u>	<u>3Q06</u>	<u>4Q06</u>	<u>1Q07</u>	<u>2Q07</u>
<i>Auto Loans</i>											
Production	\$306	\$367	\$356	\$469	\$301	\$416	\$467	\$458	\$379	\$447	\$502
% new vehicles	44 %	48 %	57 %	65 %	53 %	47 %	49 %	50 %	48 %	47 %	49 %
Avg. LTV	92 %	93 %	92 %	88 %	92 %	94 %	96 %	96 %	96 %	97 %	98 %

Auto Direct Finance Leases

Production	\$270	\$191	\$158	\$119	\$95	\$74	\$109	\$92	\$70	\$68	\$90
% new vehicles	99 %	99 %	98 %	99 %	99 %	97 %	97 %	96 %	97 %	97 %	96 %
Avg. residual	44 %	43 %	42 %	40 %	43 %	42 %	41 %	41 %	42 %	42 %	45 %
Avg. LTV	101 %	103 %	103 %	103 %	103 %	103 %	101 %	101 %	102 %	101 %	96 %

Non-auto Consumer Loans ⁽¹⁾

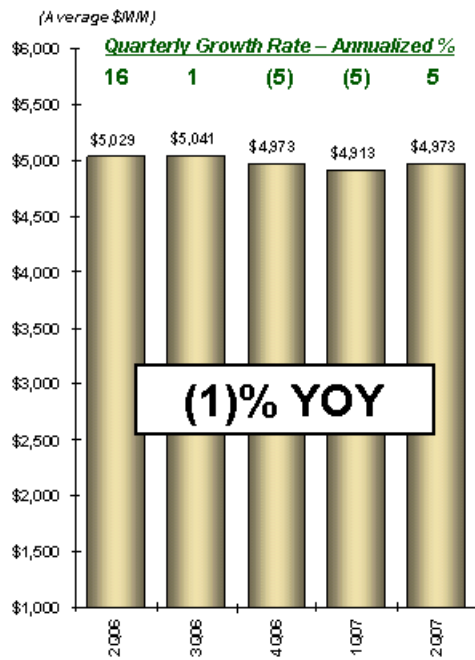


(1) Quarterly averages
 (2) Annualized

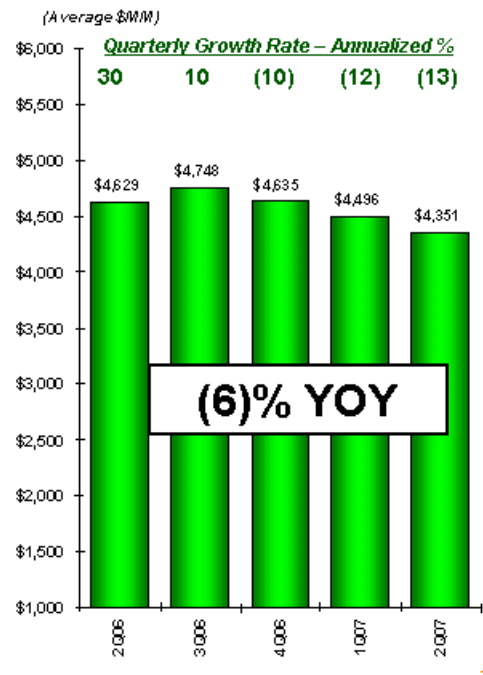
Residential Real Estate Loans



Home Equity Loans/Lines



Residential Mortgages



Home Equity Production

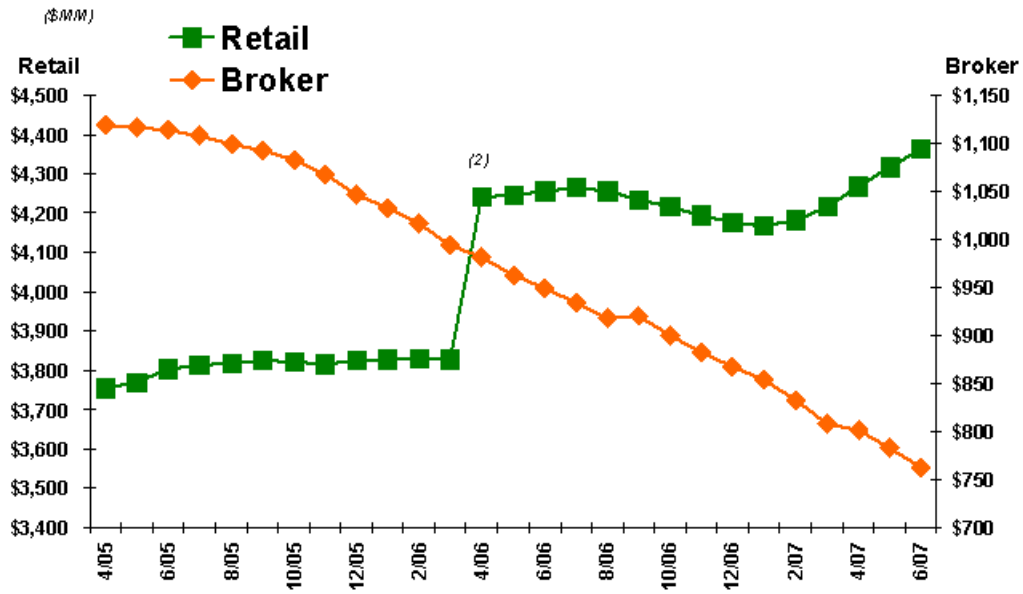


<i>(\$MM)</i>	<u>4Q04</u>	<u>1Q05</u>	<u>2Q05</u>	<u>3Q05</u>	<u>4Q05</u>	<u>1Q06</u>	<u>2Q06</u>	<u>3Q06</u>	<u>4Q06</u>	<u>1Q07</u>	<u>2Q07</u>
<i>Loans</i> ⁽¹⁾											
Production	\$74	\$88	\$148	\$125	\$140	\$154	\$186	\$164	\$114	\$211	\$227
Avg. LTV	63%	61%	60%	60%	58%	59%	64%	65%	68%	66%	67%
<i>Lines</i> ⁽²⁾											
Production	\$472	\$406	\$467	\$422	\$337	\$329	\$435	\$321	\$254	\$351	\$365
Avg. LTV	81%	80%	79%	79%	78%	75%	75%	75%	76%	75%	76%

(1) Primarily fixed rate

(2) Primarily variable rate

Home Equity Loans & Lines by Channel ⁽¹⁾



- (1) Period end
- (2) Includes Unizan



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) 2007 average balances



Deposits and Other Funding



Deposit Trends

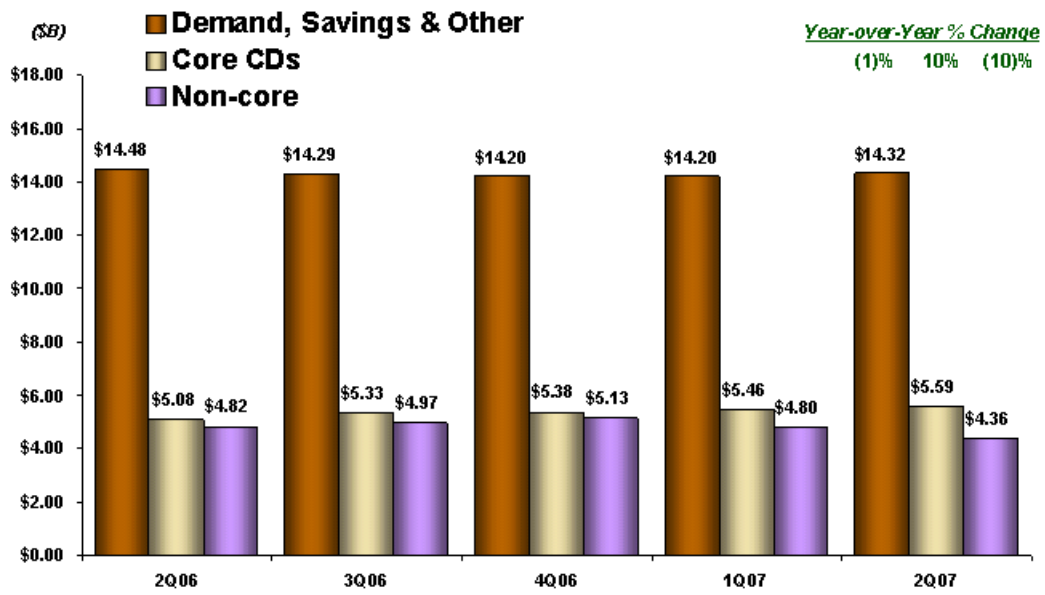


Average (\$B)	2Q07	Annualized Growth ⁽¹⁾		
		2Q07 v 1Q07	1Q07 v 4Q06	2Q07 v 2Q06
Demand deposits - non-int. bearing	\$ 3.6	7 %	(6) %	- %
Demand deposits - int. bearing	2.4	9	23	10
Money market deposits	5.5	(2)	(4)	(2)
Savings & other domestic	2.9	5	(3)	(8)
Core CDs	5.6	10	6	10
Total core deosits	19.9	5	2	2
Other deposits ⁽²⁾	4.4	(37)	(26)	(10)
Total deposits	\$ 24.3	(3) %	(4) %	- %

(1) Linked quarter percent change annualized

(2) Includes other domestic time >\$1100K, brokered deposits and negotiated CDs, and deposits in foreign offices

Total Deposits



(1) Quarterly averages

Deposits by Business Segment ⁽¹⁾



Average (\$B)	2Q07	Annualized Growth ⁽²⁾		
		2Q07 v 1Q07	1Q07 v 4Q06	2Q07 v 2Q06
Central Ohio	\$ 5.3	10 %	- %	3 %
Northwest Ohio	1.1	3	20	9
Greater Cleveland	2.0	4	(12)	(1)
Greater Akron/Canton	1.9	(1)	3	(1)
Southern Ohio/Kentucky	2.3	8	10	4
Mahoning Valley	-	na	na	na
Ohio Valley	-	na	na	na
West Michigan	2.8	(1)	(4)	(1)
East Michigan	2.4	(6)	10	6
Western Pennsylvania	-	na	na	na
Pittsburgh	-	na	na	na
Central Indiana	0.9	(7)	(23)	4
West Virginia	1.5	1	3	2
Mortg & Equip. Leasing	0.2	59	(43)	6
Regional Banking	20.4	3	1	2
Dealer Sales	0.1	23	(29)	(2)
Pvt Fin'l & Cap. Mkts Group	1.1	(2)	(8)	-
Treasury/Other	2.7	(46)	(32)	(18)
Total	\$ 24.3	(3)	(4)	-

(1) Reflects post Sky merger organization by only Huntington data until 3Q07 reporting given 7/1/07 effective date
 (2) Linked quarter percent change annualized

Core Deposit Trends



Average (\$B)	2Q07	Annualized Growth ⁽¹⁾		
		2Q07 v 1Q07	1Q07 v 4Q06	2Q07 v 2Q06
<u>Commercial</u>				
Demand deposits - non-int. bearing	\$ 2.8	6 %	(14) %	(2) %
Demand deposits - int. bearing	0.5	(4)	59	22
Other core deposits ⁽²⁾	3.9	12	2	12
Total	7.1	8	(1)	7
<u>Consumer</u>				
Demand deposits - non-int. bearing	0.8	11	24	7
Demand deposits - int. bearing	1.9	13	15	7
Other core deposits ⁽²⁾	10.1	1	(1)	(3)
Total	12.8	4	3	(1)
<u>Total</u>				
Demand deposits - non-int. bearing	3.6	7	(6)	-
Demand deposits - int. bearing	2.4	9	23	10
Other core deposits ⁽²⁾	13.9	4	-	1
Total	\$ 19.9	5 %	2 %	2 %

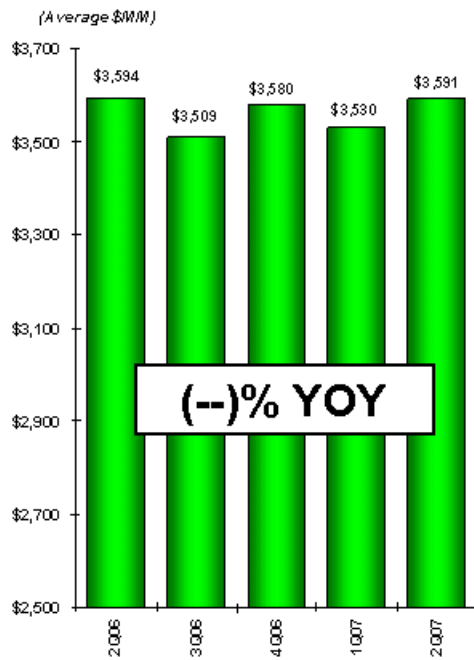
(1) Linked quarter percent change annualized

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

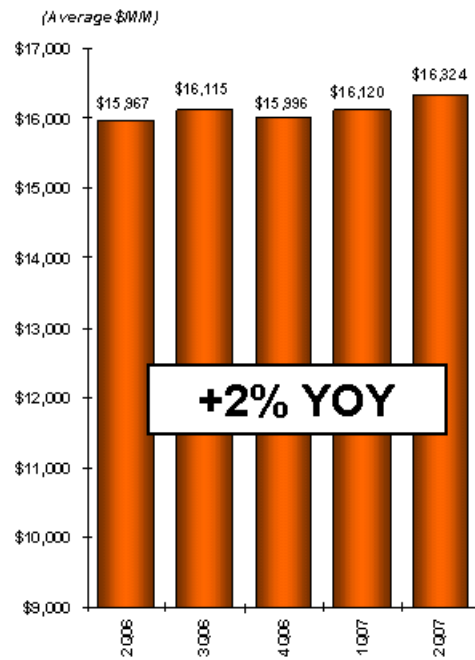
Core Deposits



Non-interest Bearing



Other Core Deposits



Core Deposits by Business Segment ⁽¹⁾



Average (\$B)	2Q07	Annualized Growth ⁽²⁾		
		2Q07 v 1Q07	1Q07 v 4Q06	2Q07 v 2Q06
Central Ohio	\$ 5.1	9 %	2 %	3 %
Northwest Ohio	1.0	3	16	6
Greater Cleveland	1.9	4	(8)	(1)
Greater Akron/Canton	1.8	1	4	-
Southern Ohio/Kentucky	2.2	6	10	3
Mahoning Valley	-	na	na	na
Ohio Valley	-	na	na	na
West Michigan	2.4	1	(6)	-
East Michigan	1.9	8	4	3
Western Pennsylvania	-	na	na	na
Pittsburgh	-	na	na	na
Central Indiana	0.7	1	23	4
West Virginia	1.5	3	4	2
Mortg & Equip. Leasing	0.2	59	(41)	7
Regional Banking	18.8	6	2	2
Dealer Sales	0.1	25	(31)	(9)
Pvt Fin'l & Cap. Mkts Group	1.1	(3)	(10)	(4)
Treasury/Other	-	na	na	na
Total	\$ 19.9	5	2	2

(1) Reflects post Sky merger organization by only Huntington data until 3Q07 reporting given 7/1/07 effective date
 (2) Linked quarter percent change annualized

Commercial Core Deposits by Business Segment ⁽¹⁾



Average (\$B)	2Q07	Annualized Growth ⁽²⁾		
		2Q07 v 1Q07	1Q07 v 4Q06	2Q07 v 2Q06
Central Ohio	\$ 2.1	16 %	2 %	9 %
Northwest Ohio	0.3	(17)	50	20
Greater Cleveland	0.8	10	(23)	-
Greater Akron/Canton	0.5	(2)	-	-
Southern Ohio/Kentucky	0.8	11	27	13
Mahoning Valley	-	na	na	na
Ohio Valley	-	na	na	na
West Michigan	0.9	(1)	(18)	2
East Michigan	0.6	12	13	13
Western Pennsylvania	-	na	na	na
Pittsburgh	-	na	na	na
Central Indiana	0.2	(12)	63	14
West Virginia	0.3	10	2	8
Mortg & Equip. Leasing	0.2	59	(41)	7
Regional Banking	6.6	9	2	7
Dealer Sales	0.1	26	(31)	(9)
Pvt Fin'l & Cap. Mkts Group	0.4	(9)	(29)	(3)
Treasury/Other	-	na	na	na
Total	\$ 7.1	8	(1)	6

(1) Reflects post Sky merger organization by only Huntington data until 3Q07 reporting given 7/1/07 effective date

(2) Linked quarter percent change annualized

Consumer Core Deposits by Business Segment ⁽¹⁾



Average (\$B)	2Q07	Annualized Growth ⁽²⁾		
		2Q07 v 1Q07	1Q07 v 4Q06	2Q07 v 2Q06
Central Ohio	\$ 3.0	4 %	2 %	(1) %
Northwest Ohio	0.7	10	6	2
Greater Cleveland	1.2	-	2	(1)
Greater Akron/Canton	1.3	2	6	-
Southern Ohio/Kentucky	1.5	3	2	(1)
Mahoning Valley	-	na	na	na
Ohio Valley	-	na	na	na
West Michigan	1.5	3	2	(1)
East Michigan	1.3	6	1	(1)
Western Pennsylvania	-	na	na	na
Pittsburgh	-	na	na	na
Central Indiana	0.5	7	5	-
West Virginia	1.2	2	4	1
Mortg & Equip. Leasing	-	na	na	na
Regional Banking	12.2	4	3	-
Dealer Sales	-	-	-	-
Pvt Fin'l & Cap. Mkts Group	0.7	2	3	(4)
Treasury/Other	-	na	na	na
Total	\$ 12.8	4	3	(1)

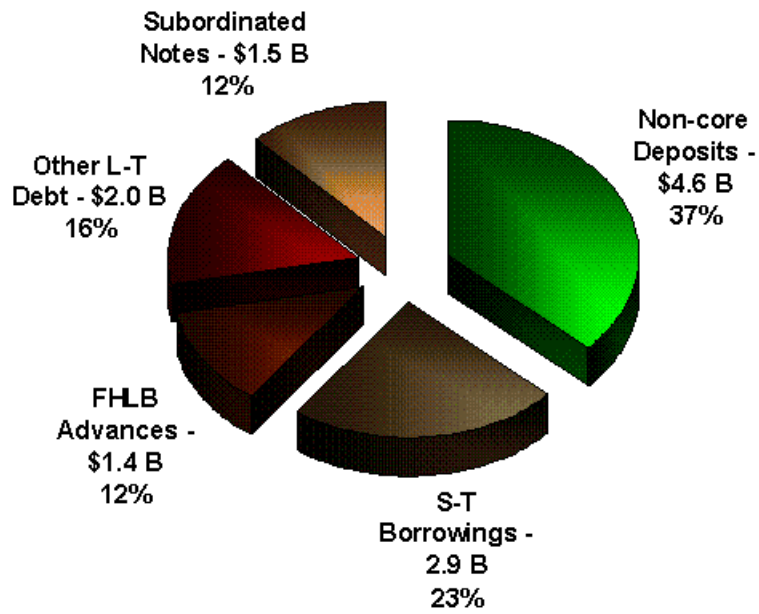
(1) Reflects post Sky merger organization by only Huntington data until 3Q07 reporting given 7/1/07 effective date

(2) Linked quarter percent change annualized

Other Funding - 6/30/07



\$12.3 Billion





Capital



Capital



(\$B)	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>
Total risk-weighted assets	\$32.1	\$31.5	\$31.2	\$31.3	\$31.6
Tier 1 leverage	9.07%	8.24%	8.00%	7.99%	7.62%
Tier 1 risk-based capital	9.74	8.98	8.93	8.95	8.45
Total risk-based capital	13.49	12.82	12.79	12.81	12.29
Tangible equity/assets	6.82	7.06	6.87	7.13	6.46
Tangible equity/risk wghtd assets	7.60	7.70	7.65	7.97	7.29
Double leverage ⁽²⁾	92	93	92	96	95

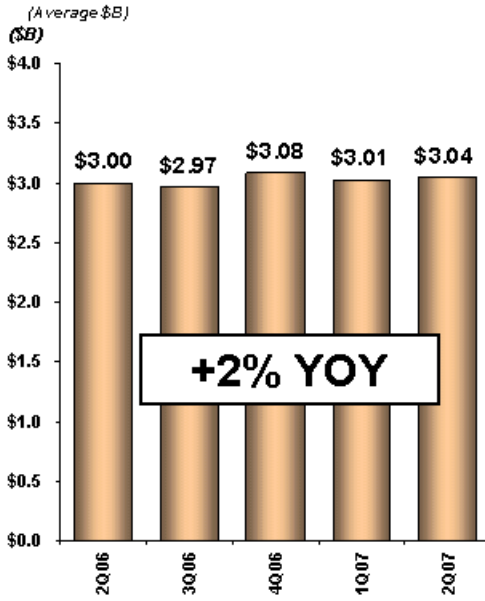
(1) Period end

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

Capital Trends

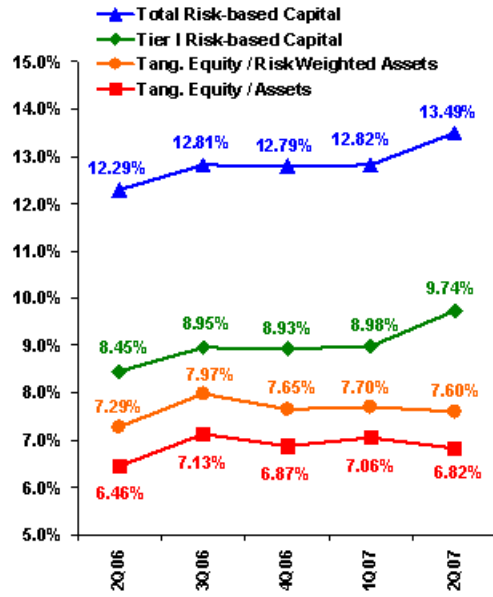


Shareholders' Equity ⁽¹⁾



(1) Quarterly averages
 (2) End of period

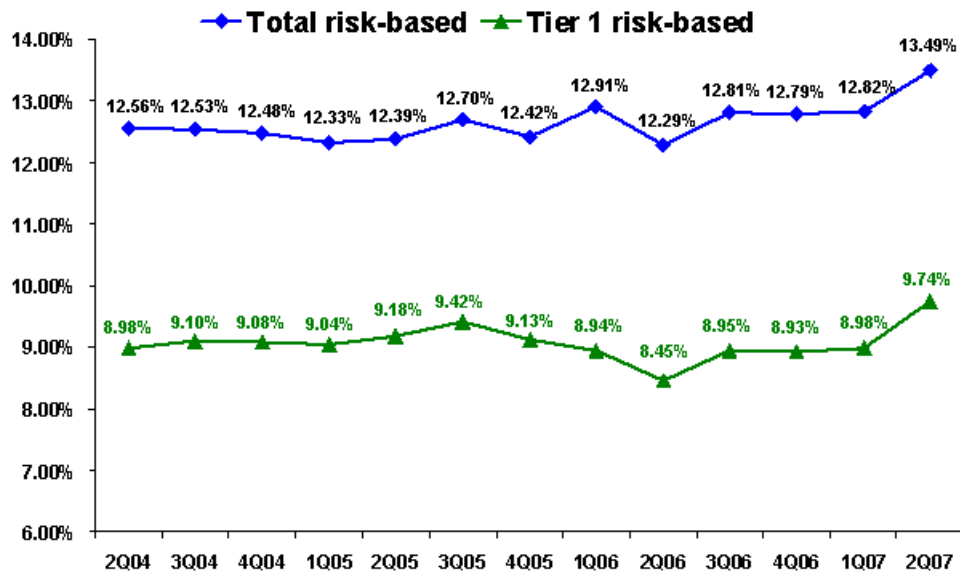
Key Equity Ratios ⁽²⁾



Regulatory Capital Trends ⁽¹⁾



Huntington Bancshares Incorporated



(1) End of period

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	--			
		2Q07	--			

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 Asset Flow Analysis



<i>Period End</i> \$(MM)	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>
NPA beginning of period	\$206.7	\$193.6	\$171.2	\$171.1	\$154.9
New	112.3	51.6	60.3	55.5	52.5
Acquired	--	--	--	--	--
Return to accruing status	(4.7)	(6.2)	(5.7)	(11.9)	(12.1)
Loan and lease losses	(27.1)	(9.1)	(11.9)	(14.1)	(6.8)
Payments	(19.7)	(18.1)	(16.7)	(16.7)	(12.9)
Sales	(6.4)	(5.2)	(3.6)	(12.6)	(4.5)
NPA end of period	<u>\$261.2</u>	<u>\$206.7</u>	<u>\$193.6</u>	<u>\$171.2</u>	<u>\$171.1</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



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 increased as loans 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)	2Q07	1Q07	4Q06
ALLL beginning of period	<u>\$283.0</u>	<u>\$272.1</u>	<u>\$280.2</u>
Transaction reserve increase (decrease)			
Commercial loans	20.6	8.2	(3.0)
Consumer loans	<u>(1.1)</u>	<u>1.2</u>	<u>(0.7)</u>
Total transaction reserve	<u>19.5</u>	<u>9.4</u>	<u>(3.7)</u>
Economic reserve increase (decrease)	5.0	1.5	(4.4)
ALLL ending of period	<u>\$307.5</u>	<u>\$283.0</u>	<u>\$272.1</u>

Allowance for Credit Losses (ACL)



Reconciliation of Change in Provision for Credit Losses

<i>(\$MM)</i>	<u>2Q07</u>	<u>1Q07</u>	<u>Change B(W)</u>
Gross charge-offs	\$44.2	\$27.8	\$ (16.4)
Recoveries	(9.7)	(9.7)	(-.-)
Net charge-offs	34.5	18.1	(16.4)
Transaction reserve increase (decrease)	19.5	9.4	(10.1)
Economic reserve increase (decrease)	5.0	1.5	(3.5)
Loan and lease loss provision	59.0	29.0	(30.0)
AULC provision	1.1	0.4	(0.7)
Total provision for credit losses	\$60.1	\$29.4	\$(30.7)



Lines of Business

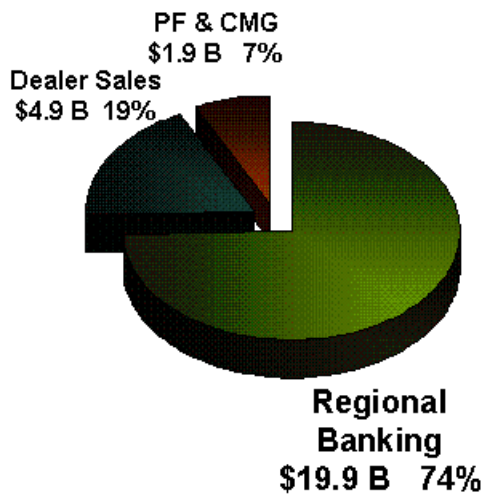


Line of Business Assets & Deposits – 6/30/07



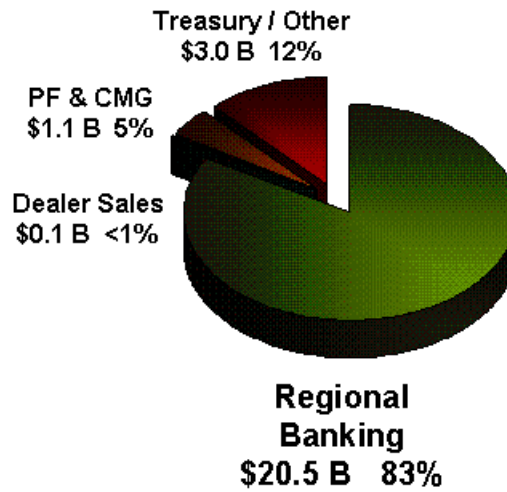
Total Credit Exposure

\$26.8 B



Total Deposits

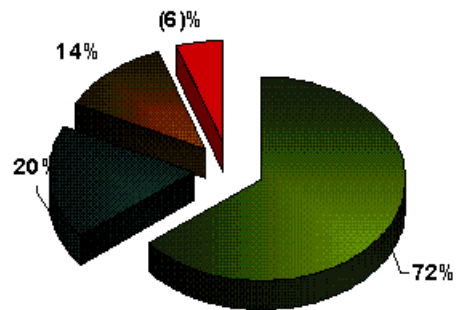
\$24.6 B



Line of Business Earnings Contribution – 2Q07



<i>(\$MM)</i>	2Q07 Amt	Pct Chg	2Q06 Amt
Regional Banking	\$ 57.8	(31)%	\$83.3
Dealer Sales	15.9	(16)	18.9
Private Financial and Capital Markets Group	11.8	5	11.2
Treasury/Other	(4.9)	nm	(1.8)
Total	\$80.5	(28)%	\$111.6



- Regional Banking
- Dealer Sales
- Pvt Finl & Cap Mkts
- Treasury/Other

***Regional
Banking***

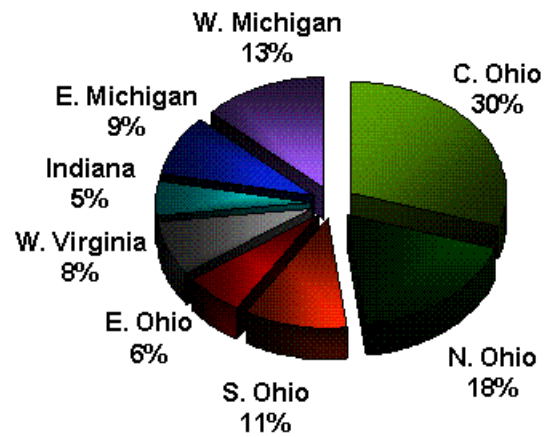
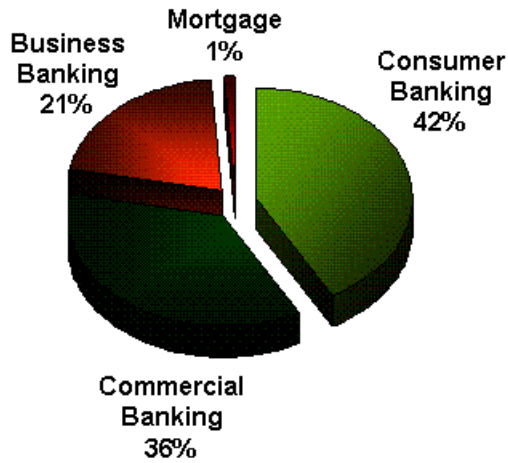


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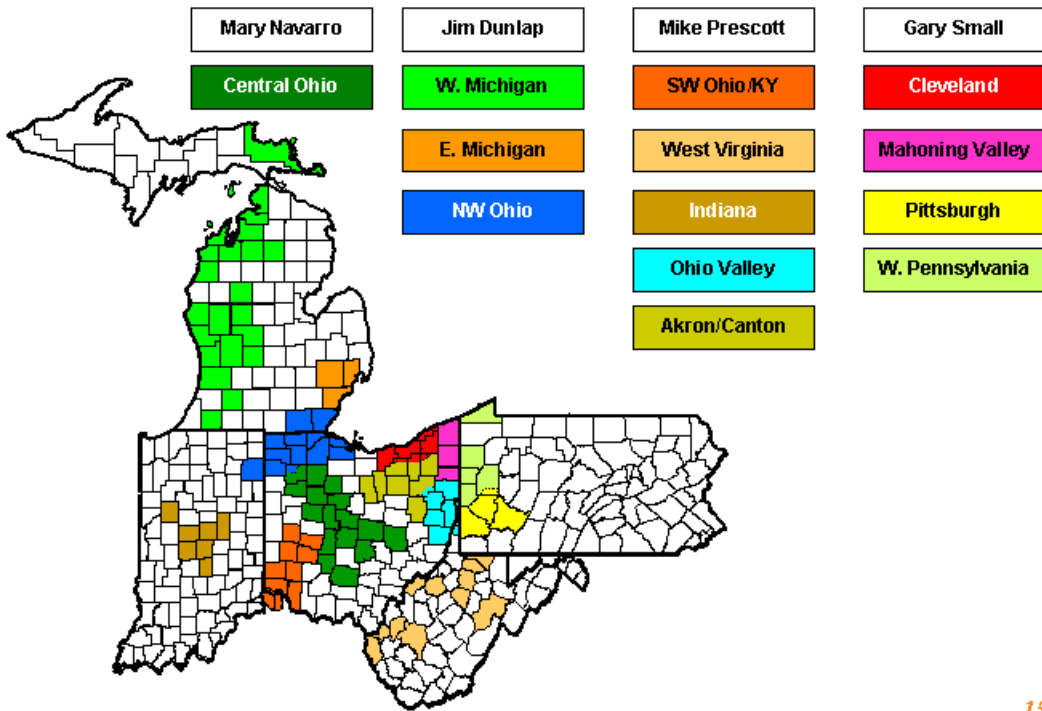
Regional Banking – Operating Income



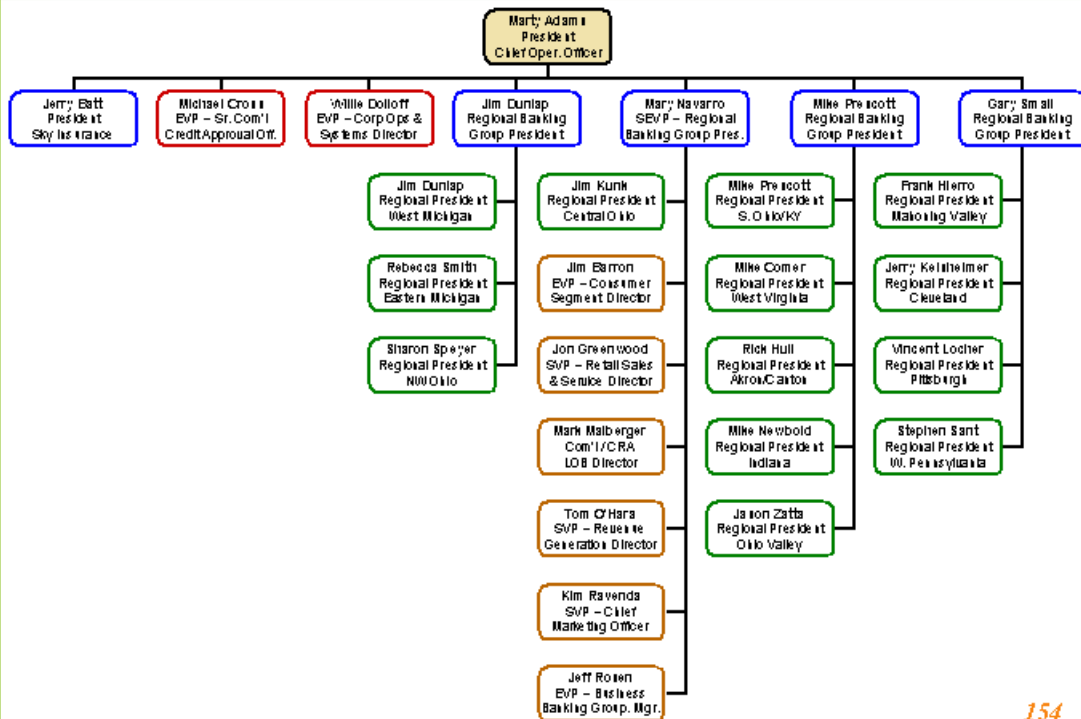
2007 – June YTD



Regional Banking



Organization ⁽¹⁾



(1) Post 7/1/07 close of Sky merger

Regional Banking Presidents



	<u>Region</u>	<u>Appointed</u>	<u>Experience - Yrs</u>	
			<u>Banking</u>	<u>HBAN/SKYE</u>
Mary Navarro				
Jim Kunk	Central Ohio	1Q94	26	26
Jim Dunlap	West Michigan	3Q01	28	28
Rebecca Smith	East Michigan	1Q07	31	1
Sharon Speyer	Northwest Ohio	1Q01	19	15
Michael Prescott	Southern Ohio / KY	2Q01	20	12
Michael Comer	West Virginia	1Q04	26	4
Rick Hull	Akron/Canton	1Q06	25	18
Mike Newbold	Indiana			
Jason Zatta	Ohio Valley	1Q06	20	20
Gary Small		1Q06	22	1+
Frank Hierro	Mahoning Valley	1Q06	29	22
Jerry Kelsheimer	Cleveland	1Q05	19	11
Vincent Locher	Pittsburgh	3Q02	21	5
Stephen Sant	W. Pennsylvania	1Q00	38	17



- ◆ “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
 - June year-to-date sales increased 16.3% in DDA and 7.4% in Consumer Loans vs 2006
- ◆ Improvement in online banking penetration
 - Launched on-line account opening process late in 4Q06
- ◆ Expenses have been managed lower

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

- ◆ **26 offices opened since 12/31/04**
 - 20 de novo
 - 6 relocations
 - 88% of planned deposits achieved (de novo)
 - 63% of planned loans achieved (de novo)
 - 123% of planned operating income achieved (de novo)

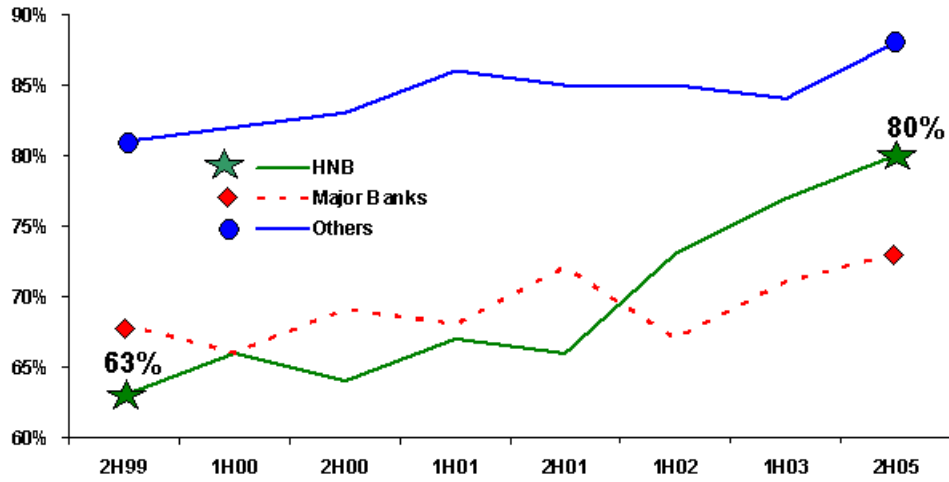
- ◆ **First 12-month performance**
 - \$10 MM in average deposits
 - \$2.8 MM in average loans

Satisfaction is Good



Improved customer satisfaction ⁽¹⁾

% Rating a 8, 9, or 10



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

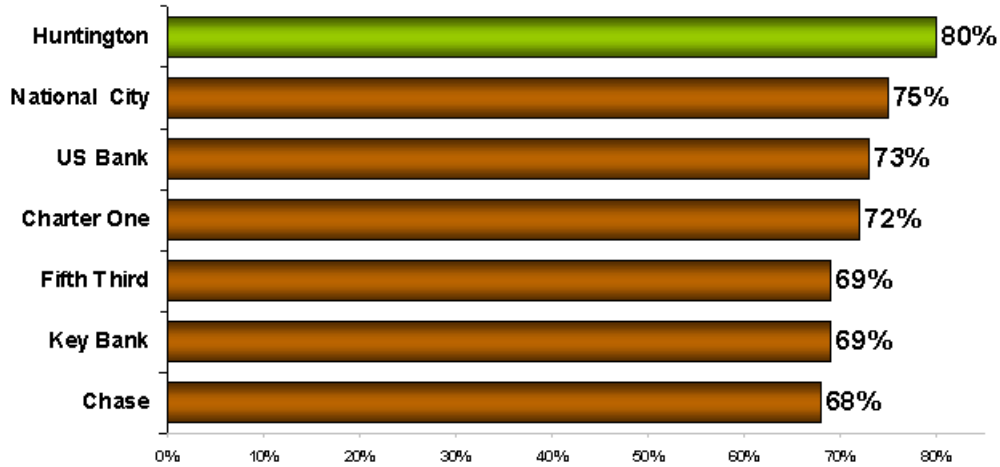
(2) Overall, how satisfied are you with [Primary Bank]? Please use a scale of "1" to "10" where "1" means "extremely dissatisfied" and "10" means "extremely satisfied".

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

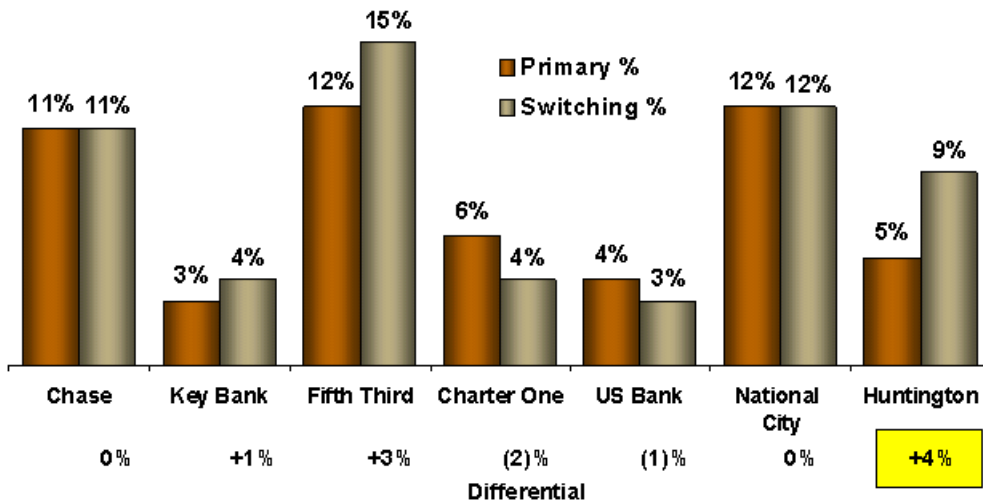
(2) Overall, how satisfied are you with [Primary Bank]? Please use a scale of "1" to "10" where "1" means "extremely dissatisfied" and "10" means "extremely satisfied".

Retail Banking



◆ Improving reputation ⁽¹⁾

Switching preference share vs. primary share



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

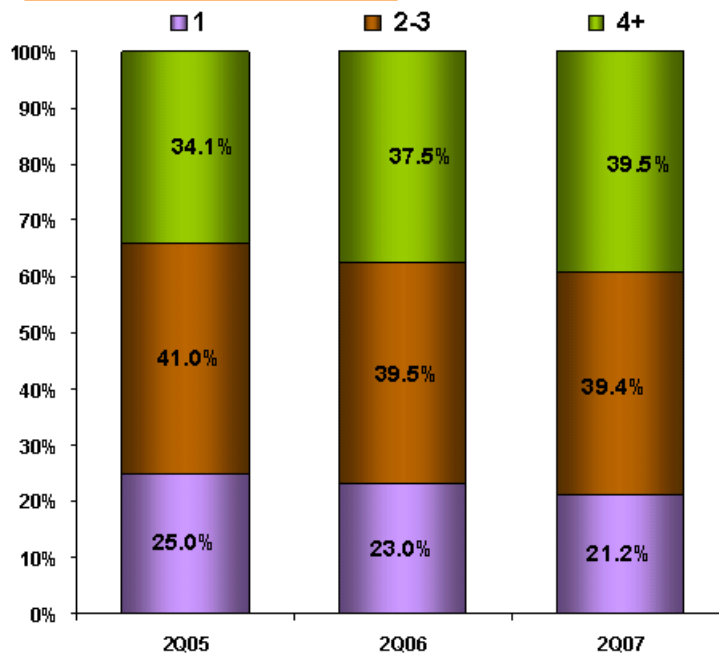
(2) Primary = Which institution (bank, credit union, S&L, insurance co., brokerage firm) do you consider to be your main or primary financial institution? % = % that named this institution.

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



of Consumer Services ⁽¹⁾



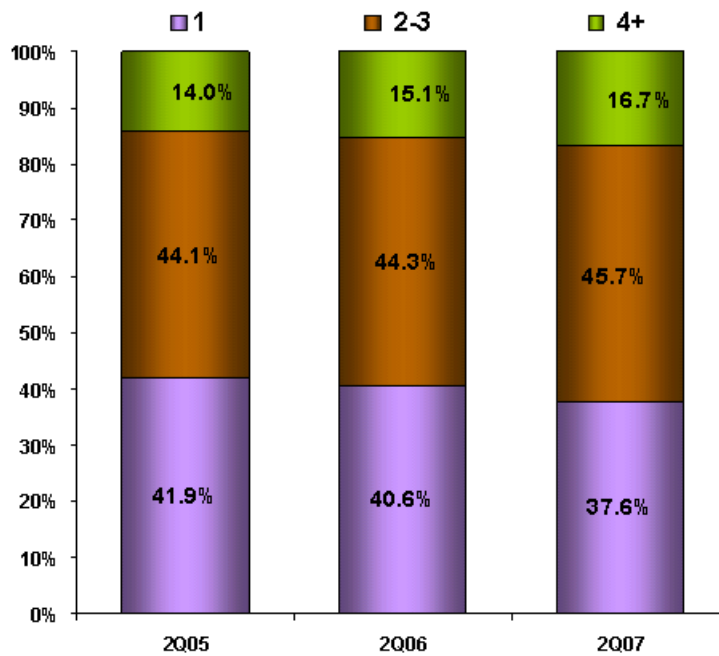
- ◆ Notable reduction in the percentage of single service Consumer Households over time

(1) Periods prior to 2006 exclude Unizan

Retail Banking



of Small Business Services ⁽¹⁾



- ◆ Downward trend in the percentage of single service Business Relationships
- ◆ Improvement in the Business Relationships that hold four or more services

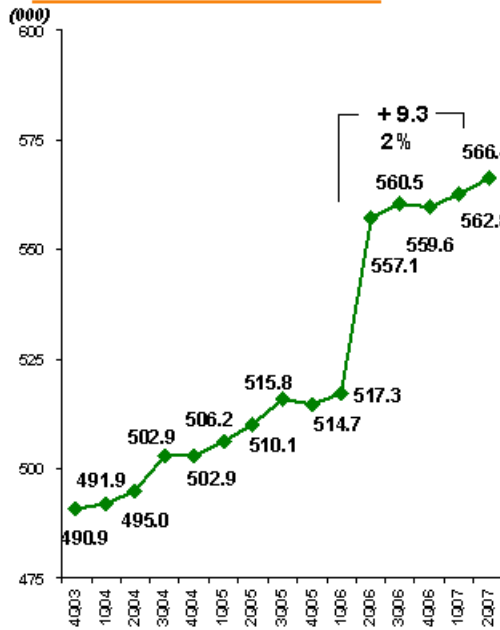
(1) Periods prior to 2006 exclude Unizan

Retail Banking

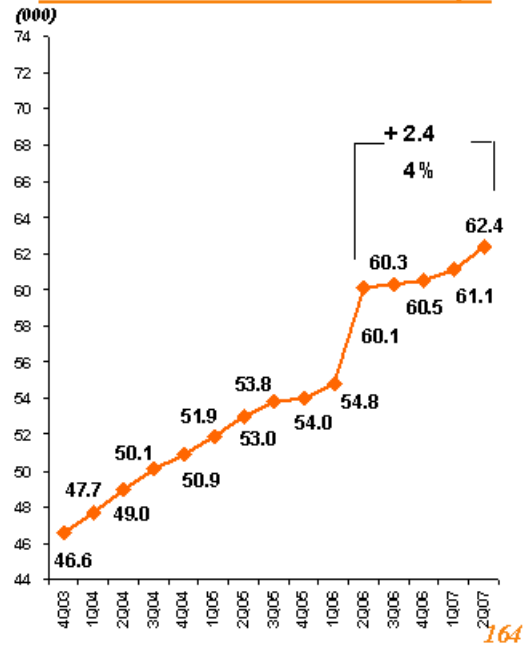


◆ Growing DDA relationships

Consumer Households



Small Business Relationships

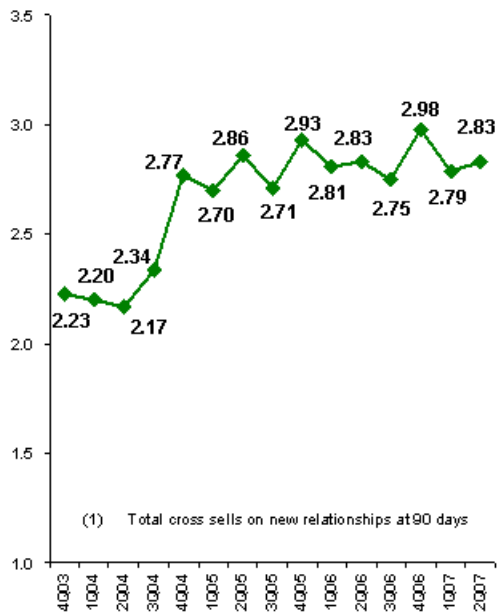


Retail Banking

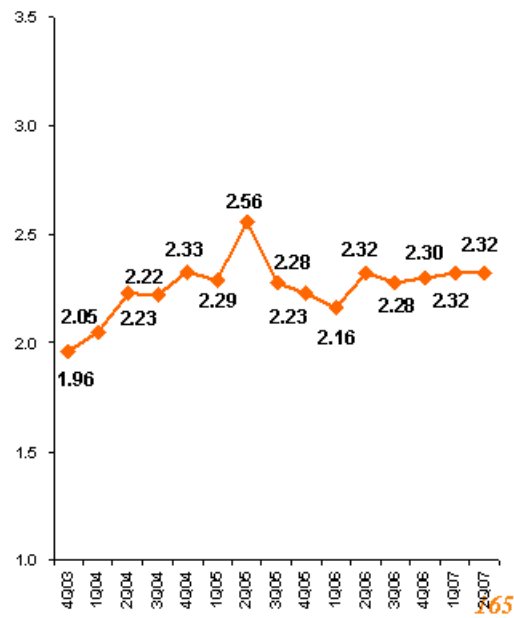


◆ 90-day cross sell

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</u> ⁽¹⁾
# 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

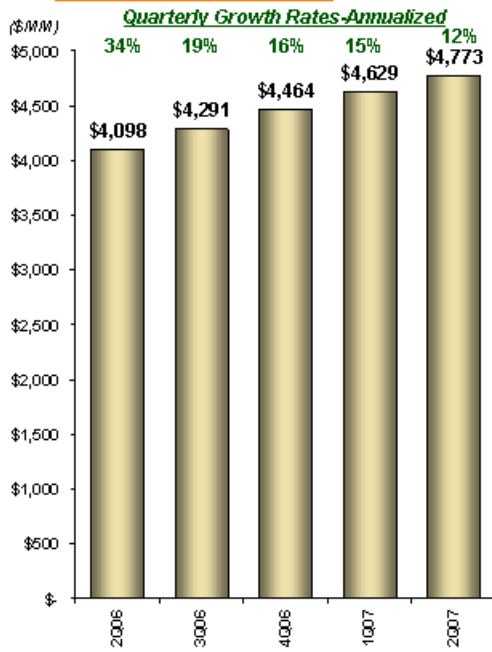
(2) Before provision expense

(3) Consumer & business checking + loans

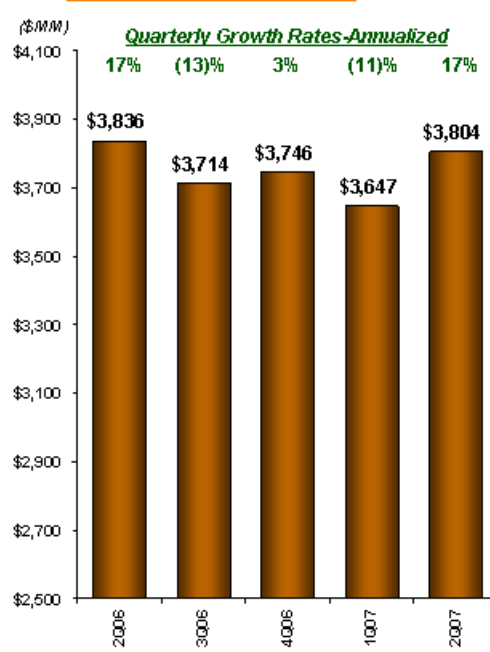
Regional Banking Loan Growth ⁽¹⁾



Middle Market C&I



Middle Market CRE

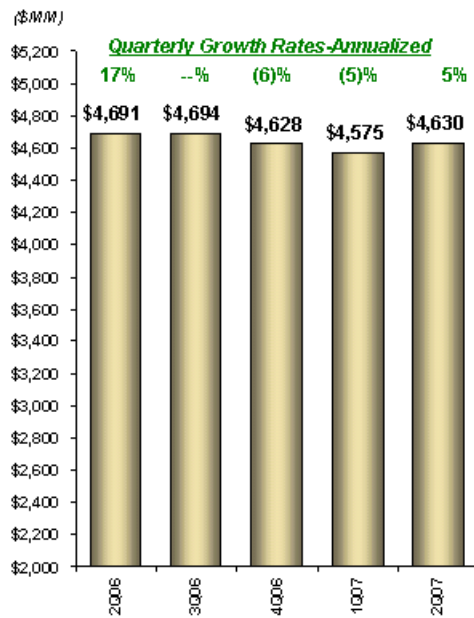


(1) Quarterly averages; Includes Retail Banking, Small Business, Corporate Banking and Mortgage Banking

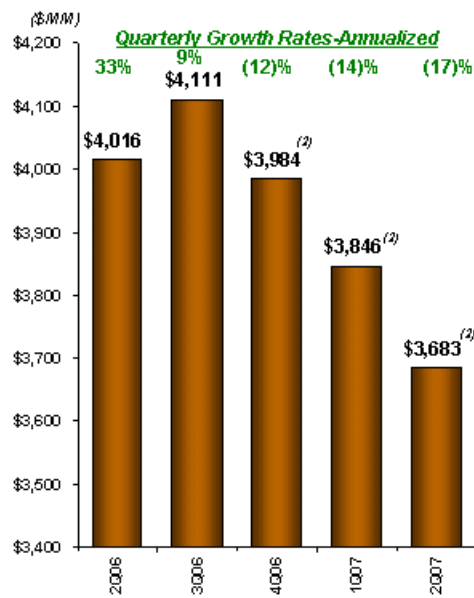
Regional Banking Loan Growth ⁽¹⁾



Home Equity Loans / Lines



Residential Mortgages

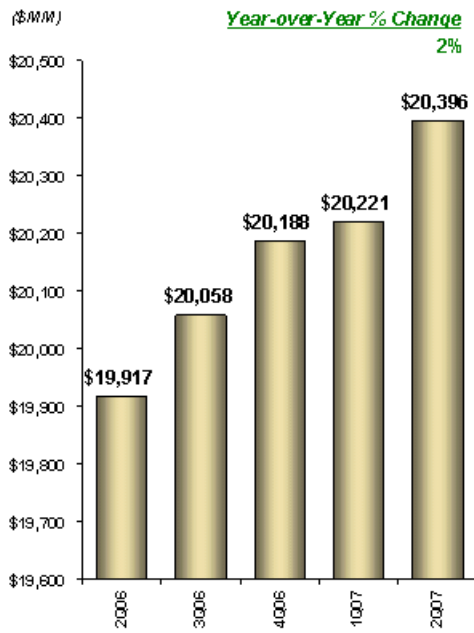


- (1) Quarterly averages; Includes Retail Banking, Small Business, Corporate Banking and Mortgage Banking
 (2) Quarterly average reflects pro-rata impact of loan sales: 9/06-\$144MM; 12/06-\$103MM; 3/07-\$110MM

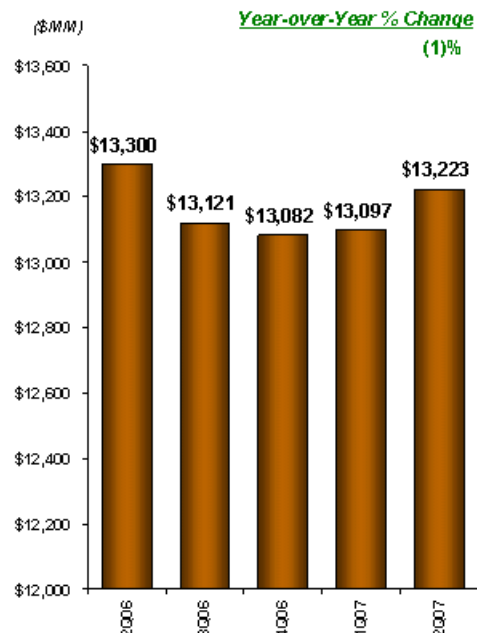
Regional Banking Deposit Growth ⁽¹⁾



Total Deposits



Total Deposits Xcld CDs

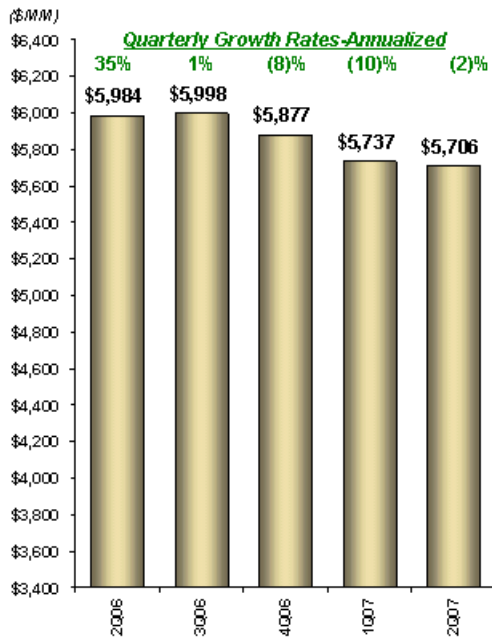


(1) Quarterly averages; Includes Retail Banking, Small Business, Corporate Banking and Mortgage Banking

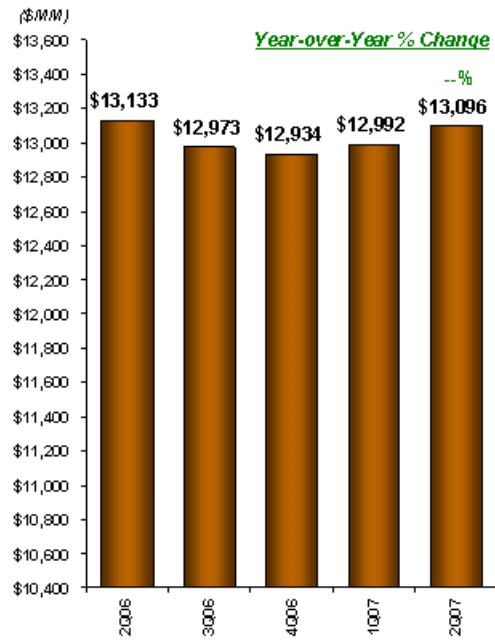
Retail Banking ⁽¹⁾



Total Loans



Total Deposits



High Ranking of "huntington.com"



6/30/07

- ◆ Active users 306,400
- ◆ Retail household penetration 51%

Monthly Activity

- ◆ New users 9,700+
- ◆ Bills paid on-line 895,000+
 - 35% of active users
 - 18% of retail household penetration
- ◆ Check/deposit images viewed 708,000+

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.

6/30/07

- ◆ **New Accounts** **2,700**
- ◆ **Average Balance** **\$25,000**
- ◆ **Offering additional online products later in Q3**

Debit Card Usage and Trends



5/31/07

Consumer debit card penetration	75%
Active users ⁽¹⁾	84%
Average transactions per month	14

(1) 1+ signature transaction per month

175



- ◆ **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

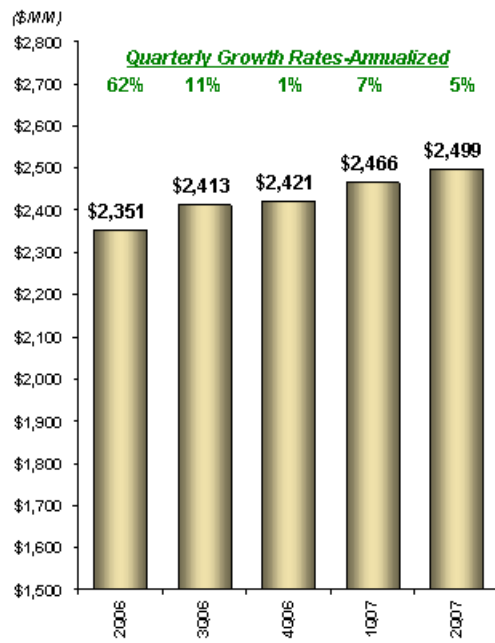


- ♦ **Key strategic goals**
 - Increased DDA households and retention
 - Improved business banker and office sales productivity and cross sell
 - Increased treasury management products penetration
- ♦ **Enhanced marketing plan and execution**
 - "Always On" continuous flow local advertising and direct 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

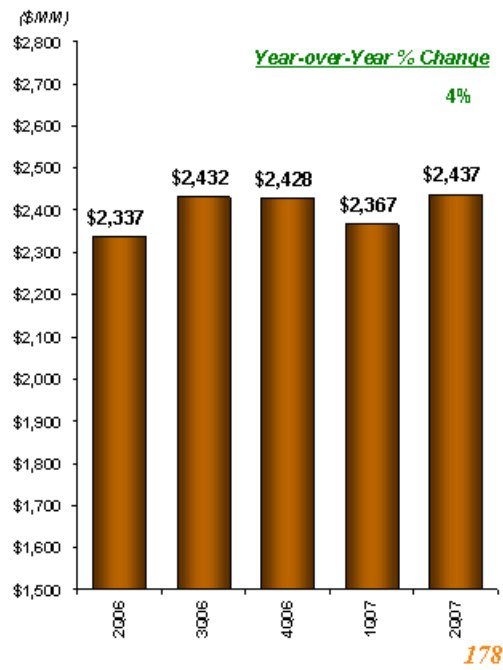
Small Business Banking ⁽¹⁾



Total Loans



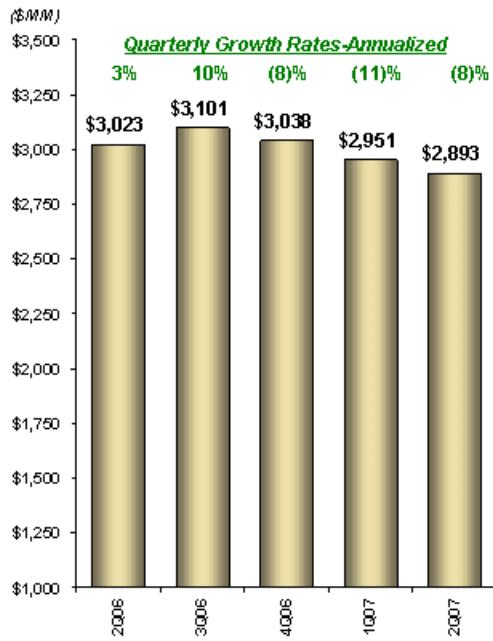
Total Deposits



Mortgage Banking ⁽¹⁾

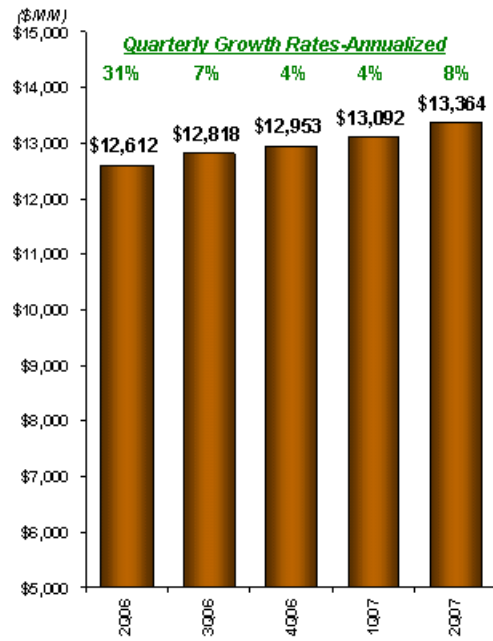


Total Loans ⁽²⁾



- (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

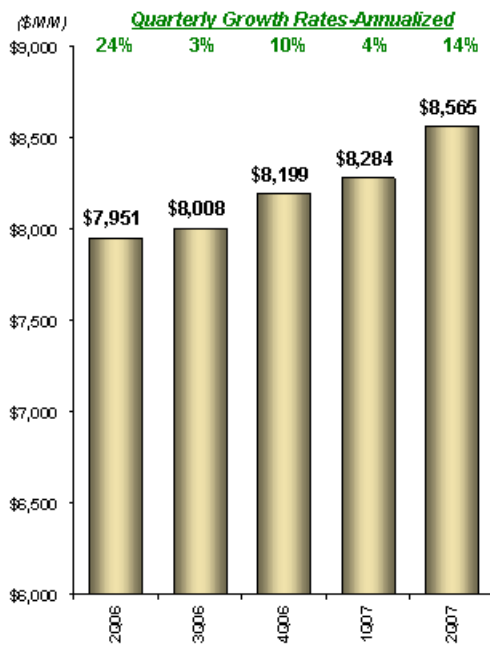


- ♦ **Relationship growth**
 - Growth of Ideal Huntington Customers
 - New Customer relationships continue to grow
- ♦ **Revenue growth**
 - Commercial loans and deposits
 - Equipment leasing
 - Service charge income
 - Capital markets products
- ♦ **Service initiatives**
 - Greenwich results and new survey Summer 2007
 - Process improvements underway will have positive service impacts
- ♦ **Investment in business**
 - New leadership
 - Process Improvement team
 - Technology
 - Training
- ♦ **Risk management**
 - Maintaining credit discipline
 - Managing non-credit risk

Momentum: Commercial Banking (1)

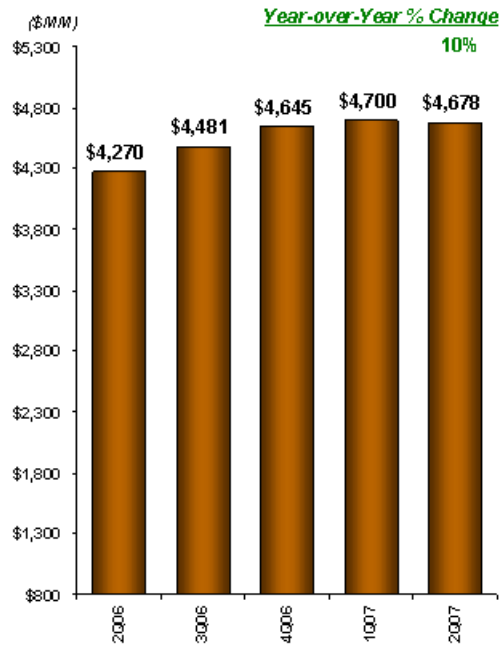


Total Loans



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

Total Deposits



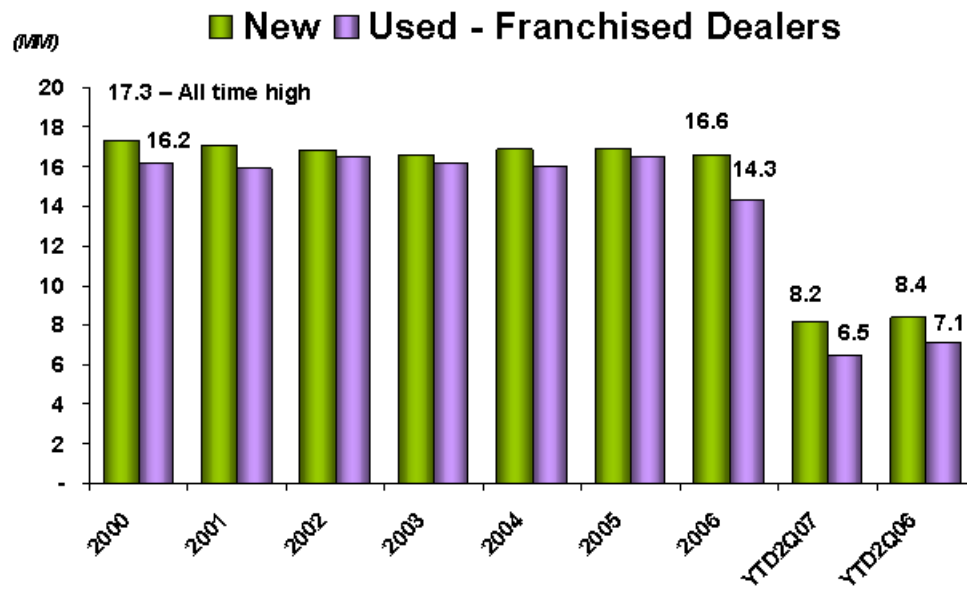
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Dealer Sales



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**
- ◆ **15 states of origination**
- ◆ **7 regional sales and underwriting centers**

(1) @ 6/30/07; 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>YTD 2Q07</u>
Operating earnings	\$61.8	\$64.6	\$66.3	\$59.9	\$27.2
ROE ⁽¹⁾	14.0%	15.8%	18.7%	22.9%	29.4%

(1) Based on allocation of capital existing in that reported period; e.g. 2007 = 3.8%

Dealer Sales – Business Model



- ◆ **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

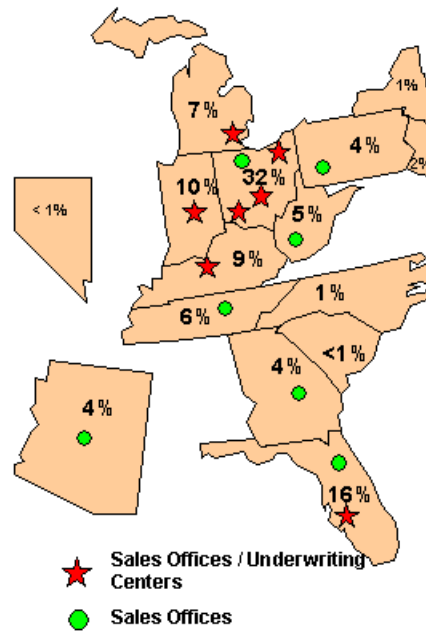
Dealer Sales – Geographic Profile



Loan & Lease Production

(\$MM)	YTD '07 ⁽¹⁾		YTD '06		% Chg
Ohio	\$426	32%	\$369	35%	15%
Florida	212	16	233	22	(9)
Indiana	135	10	95	9	42
Kentucky	119	9	118	11	52
Michigan	88	7	58	5	3
W.Virginia	68	5	66	6	3
	<u>\$1,048</u>	<u>78%</u>	<u>\$939</u>	<u>88%</u>	12
Tennessee	81	6	53	6	53
Arizona	56	4	17	2	nm
Pennsylvania	51	4	22	2	nm
Georgia	48	3	33	3	45
New Jersey	25	2	--	--	nm
N. & S. Carolina	15	1	3	--	nm
New York	14	1	--	--	nm
Nevada	4	*	--	--	nm
Total	<u>\$1,342</u>	<u>100%</u>	<u>\$1,067</u>	<u>100%</u>	26%

* = less than 1%



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(1) YTD 2007 includes Huntington Plus production

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

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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 %	6.5 %	#1
Chase	4.8	4.9	6.2	
Fifth Third	8.3	5.3	6.1	
BB&T	2.2	2.8	3.0	
<u>OHIO</u>				
Chase	7.5	7.1	8.6	
Huntington	3.9	4.5	5.6	#2
Fifth Third	6.3	3.9	4.2	
U.S.Bank	2.7	2.8	3.5	
<u>WEST VIRGINIA</u>				
BB&T	10.3	10.4	9.5	
Huntington	6.8	6.2	7.1	#2
United Bank	5.8	5.3	6.6	
Fifth Third	5.7	4.7	5.9	

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

(2) Excluding captives and non-banks; source: AutoCount Information as of 5/31/07, except for Kentucky, which is as of 3/31/07 and Michigan, which is as of 6/30/07; Information for Indiana is not available.

Dealer Sales – Market Share in Major Markets ⁽¹⁾



	<u>2005</u>	<u>2006⁽¹⁾</u>	<u>2007⁽²⁾</u>	<u>Rank ⁽²⁾</u>
<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>				
Chase	3.0	2.9	3.6	
Fifth Third	5.3	3.1	3.4	
Wells Fargo	1.5	2.1	1.5	
Harris Bank	1.3	1.2	1.3	
Huntington	1.3	1.3	1.3	#5
<u>FLORIDA</u>				
SunTrust	5.0	4.5	4.7	
Sovereign	--	0.6	4.3	
Bank of America	4.2	2.7	2.7	
Chase	2.1	2.3	2.5	
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 5/31/07, except for Kentucky, which is as of 3/31/07 and Michigan, which is as of 6/30/07; Information for Indiana is not available.

Loan Production – Held vs. Sold



(\$MM)	Prime Loans <u>Originated</u>	Prime Loans <u>Sold</u> ⁽¹⁾	Huntington Plus Loans <u>Originated & Sold</u> ⁽²⁾	Auto <u>Exposure</u> ⁽³⁾
2002	\$2,308	\$-0-	\$-0-	33 %
2003	2,757	2,093	-0-	28
2004	1,587	1,500	-0-	21
2005	1,503	414	-0-	18
2006	1,717	691	20	15
YTD 2Q07	<u>950</u>	<u>253</u>	<u>235</u>	15
	\$10,822	\$4,951	\$255	

(1) Sold with servicing retained by Huntington. All sales in 2005, 2006 and 2007 were under a flow sale arrangement which commenced 5/05 and ended 4/07.

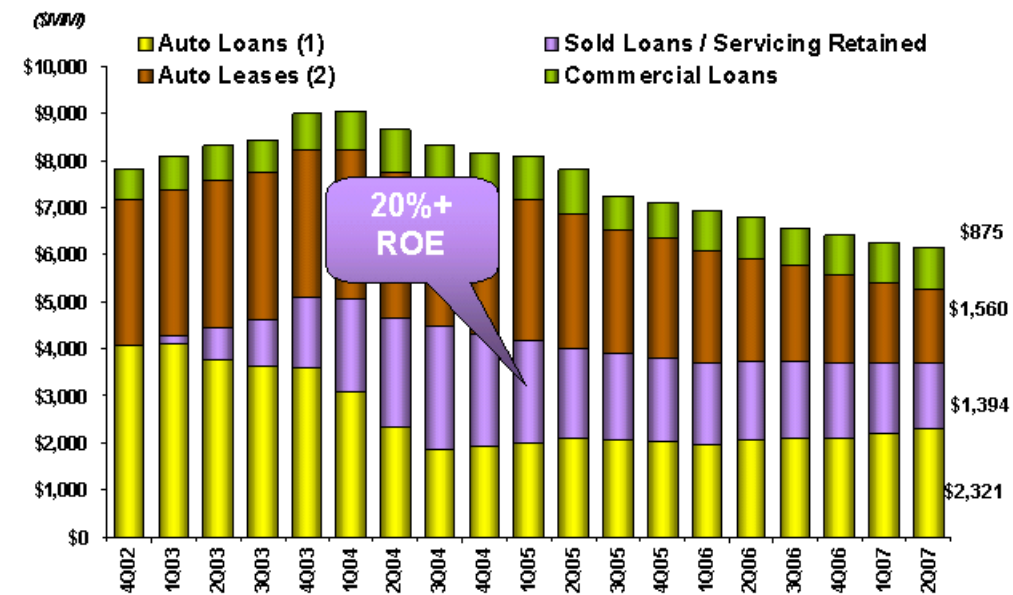
(2) Sold with servicing released to purchaser.

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

Dealer Sales – A Higher Return Mix

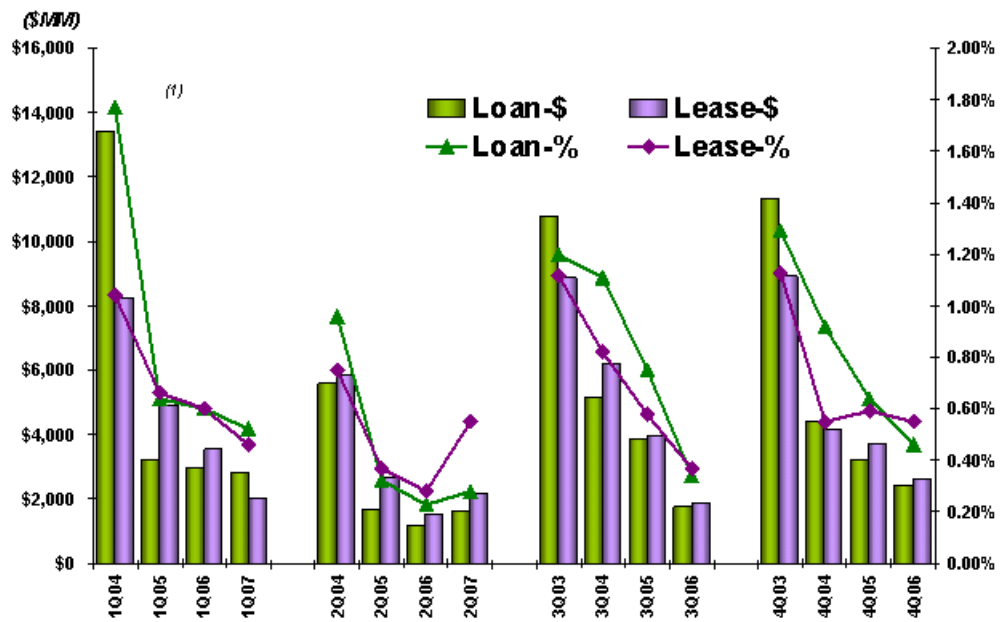


Average Balances



- (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***



PFCMG – Profile



6/30/07

Assets under custody	\$ 41.5 Billion
Assets under management ⁽¹⁾	<u>12.6</u>
Trust assets ⁽¹⁾	\$ 54.1
Huntington Funds assets	\$ 4.1
Brokerage assets	\$ 6.1
Corporate trust debt under administration	\$ 27.8
Total deposits	\$ 1.1
Total loans	\$ 1.9
Total revenue – YTD ⁽²⁾	\$140.6 Million

(1) Includes Huntington Funds and Haberer

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

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PFCMG – Results



	<u>2007- YTD</u>	<u>2006 - YTD</u>	<u>% Chg</u>	
Total revenue ⁽¹⁾	\$140.6 MM	\$126.0 MM	12	%
Assets under management ⁽²⁾	\$ 12.6 B	\$ 12.0 B	5	
Huntington Funds	4.1	3.7	13	
Trust assets	54.1	49.2	10	
Retail brokerage assets	6.1	5.2	17	
Total deposits – avg.	1.1	1.1	--	
Total loans – avg.	1.9	1.7	7	

(1) Prior to fee sharing revenues; excludes corporate equity investment gains/(losses): 2007 YTD: (\$6.2MM); 2006 YTD: \$3.7MM

(2) Includes Huntington Funds and Haberer

Private Financial - Business Overview



Asset Management / Investment Advisory Assets

(\$B)	<u>6/30/07</u>		<u>3/31/07</u>		<u>6/30/06</u>	
	<u>Mngd</u>	<u>Total</u>	<u>Mngd</u>	<u>Total</u>	<u>Mngd</u>	<u>Total</u>
Personal trust	\$6.7	\$10.8	\$6.7	\$10.9	\$6.4	\$10.2
Huntington Funds	4.1	4.1	4.1	4.1	3.7	3.7
Institutional trust	0.9	32.1	0.9	32.0	1.2	29.9
Corporate trust	--	6.3	--	6.2	--	4.7
Haberer	<u>0.8</u>	<u>0.8</u>	<u>0.8</u>	<u>0.8</u>	<u>0.8</u>	<u>0.8</u>
	\$12.6	\$54.1	\$12.6	\$54.0	\$12.0	\$49.2

Private Financial - Business Overview



(\$MM)

Brokerage

	<u>2Q07</u>	<u>1Q07</u>	<u>2Q06</u>	2Q07 v <u>1Q07</u> ⁽¹⁾	2Q07v <u>2Q06</u>
Mutual fund sales	\$ 78.8	\$ 61.5	\$ 50.1	28 %	57 %
Annuity sales	<u>153.0</u>	<u>127.2</u>	<u>140.3</u>	<u>20</u>	<u>9</u>
	\$231.8	\$188.7	\$190.4	23 %	22 %

Private Banking ⁽²⁾

Deposits	\$1,091	\$1,094	\$1,094	-- %	--%
Loans	\$1,686	\$1,622	\$1,590	4 %	6 %

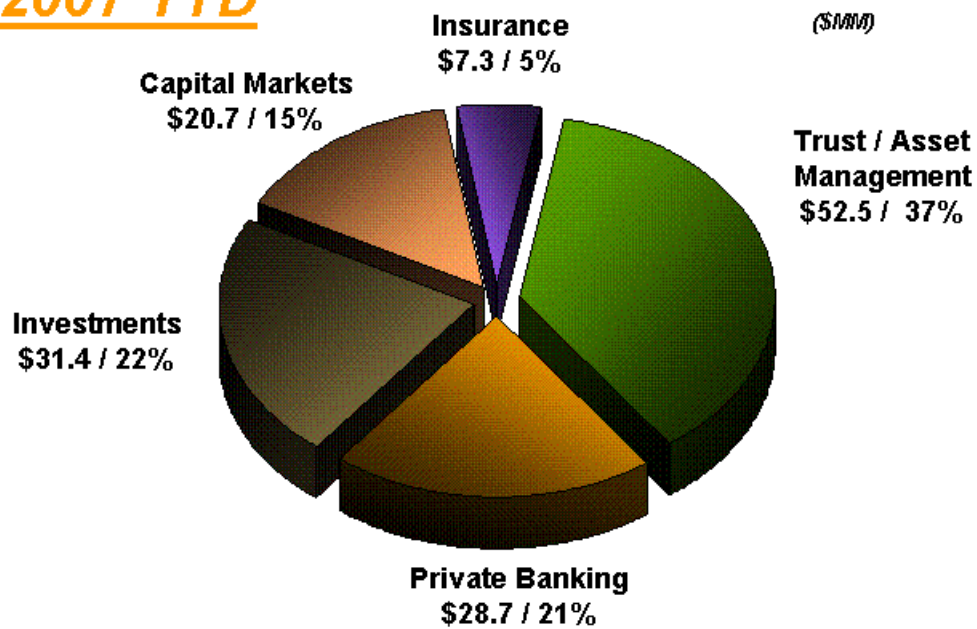
(1) Linked quarter percentage growth is not annualized

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

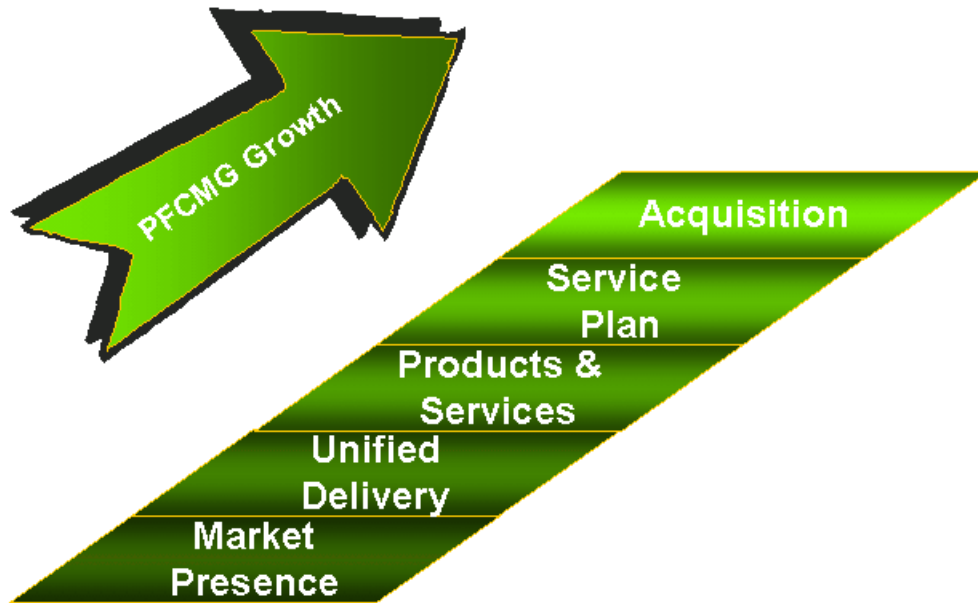
PFCMG – Revenue Contribution ⁽¹⁾



2007 YTD



1) Prior to fee sharing revenues; excludes corporate equity investment losses of \$6.2MM





Growing "In Market"...



Indianapolis



Dayton

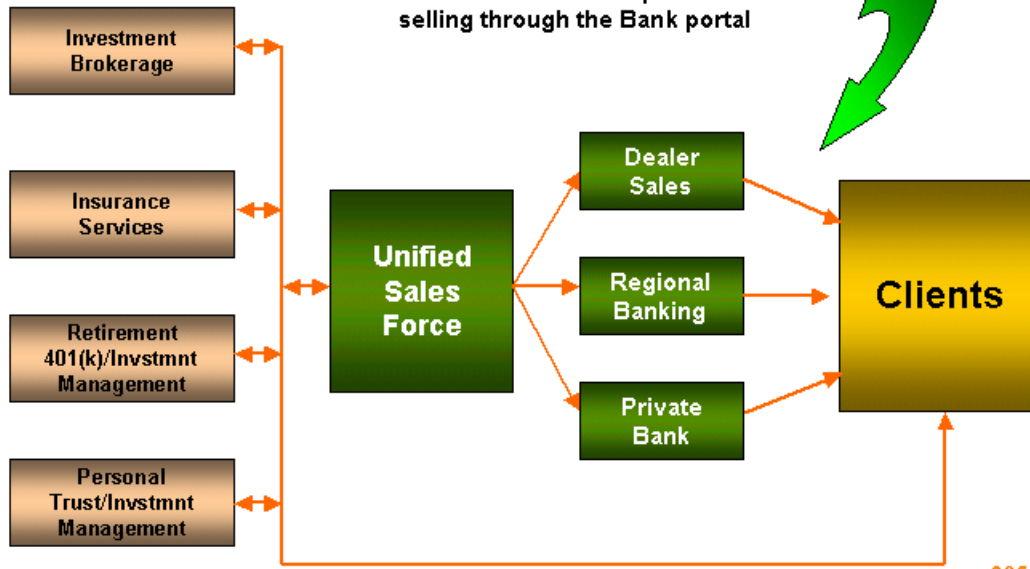
Adding Growth Markets...




PFCMG – Unique Delivery



Business Line



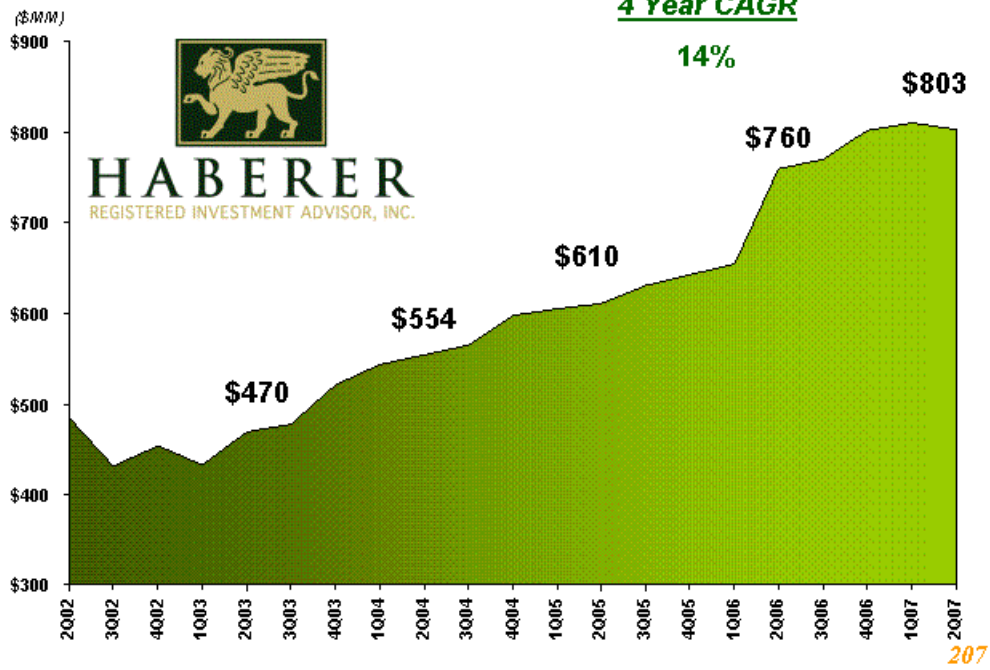


- 
- 2000** - Huntington Investment Advisor
 - Huntington Asset Management Account
 - Huntington Director
 - Huntington Access Annuity
 - 2001** - Dividend Capture Fund
 - International Equity Fund
 - Mid Corp America Fund
 - New Economy Fund
 - Rotating Markets Fund
 - 2002** - Huntington 401 (K)
 - 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
 - 2007** - Real Strategies Fund

PFCMG – Growing Through Acquisition



Assets Under Management



PFCMG - Fee Based Revenue ⁽¹⁾

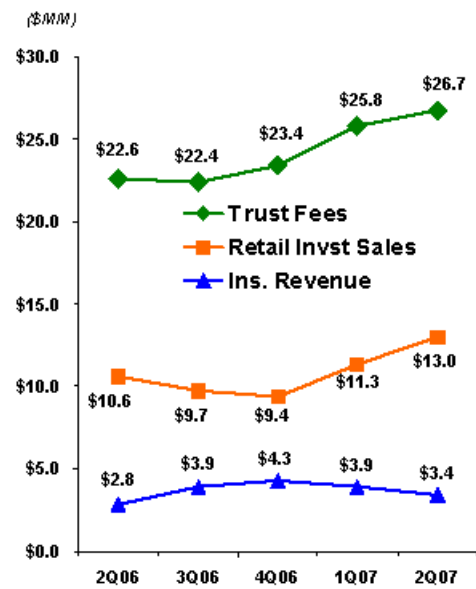


Revenue

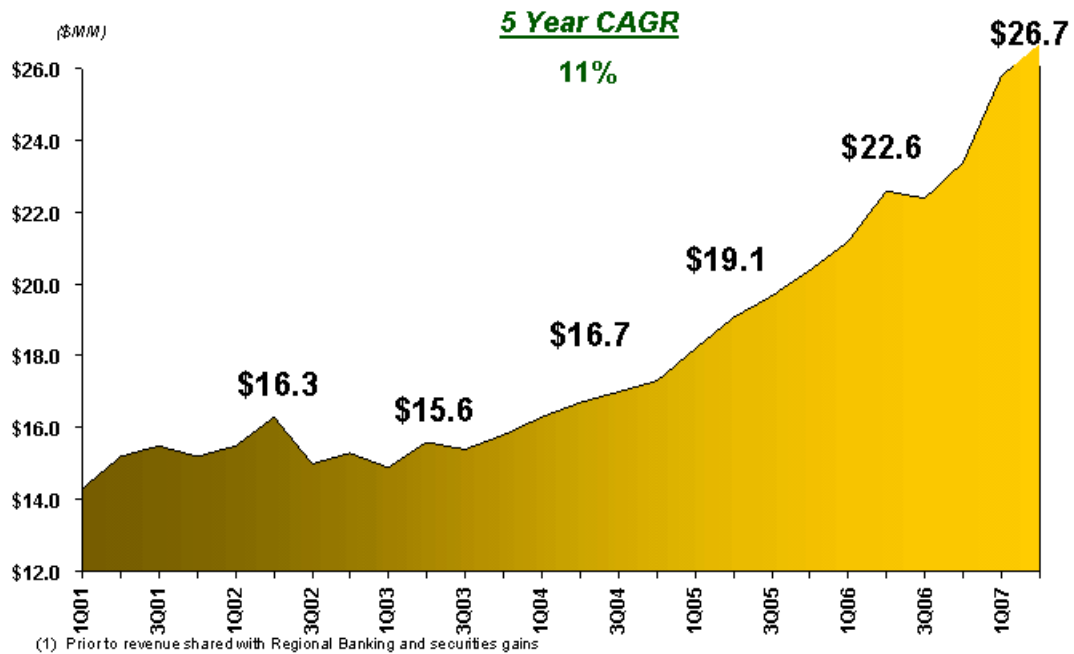
(\$MM)	2Q07	2Q07 v	
		1Q07	2Q06
Trust fees	\$ 26.7	3 %	18%
Retail investment sales	13.0	15	23
Inst. investment sales ⁽²⁾	0.6	12	nm
Insurance revenue	3.4	(14)	21
Brokerage & insurance	\$ 17.0	8 %	27%

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

Trends



PFCMG – Trust Income Growth ⁽¹⁾



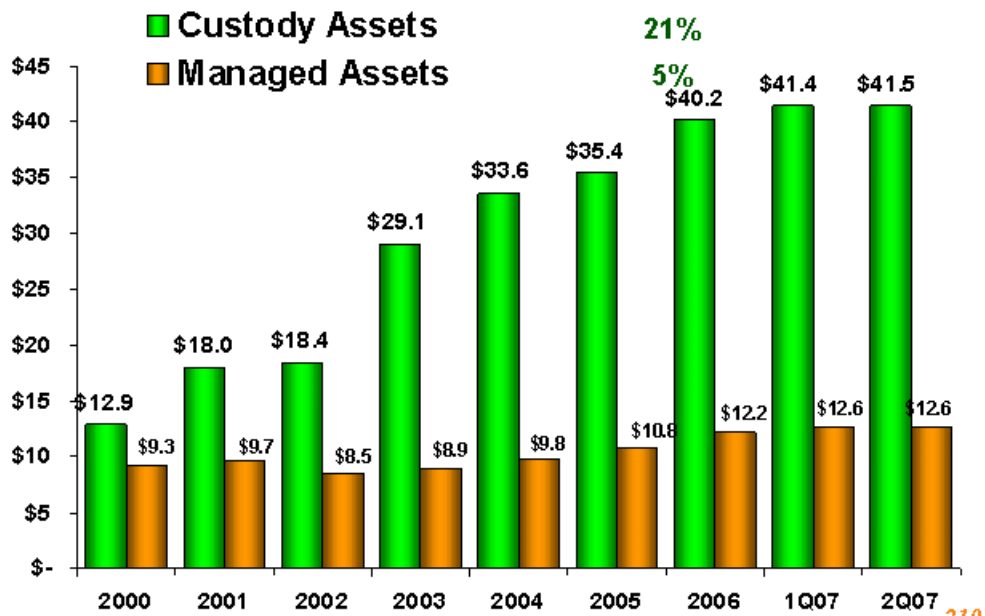
PFCMG – Trust Asset Growth ⁽¹⁾



End of Period

(\$B)

6 Year CAGR ⁽²⁾

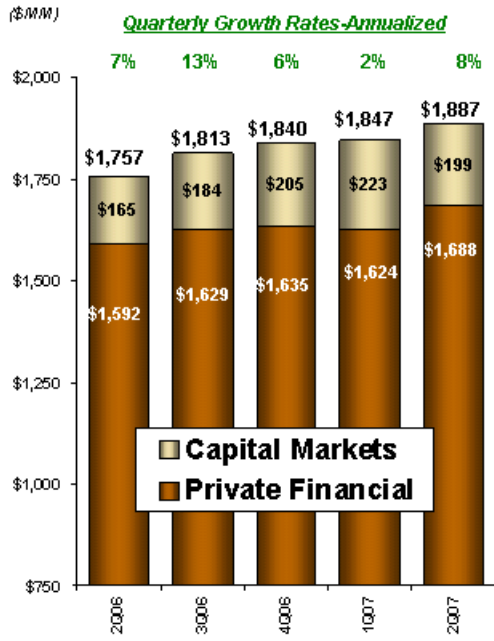


(1) Includes Haberer
(2) As of 12/31/2006

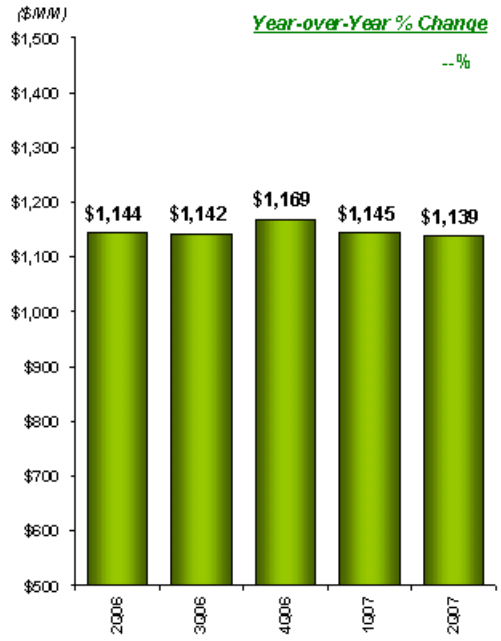
210



Total Loans

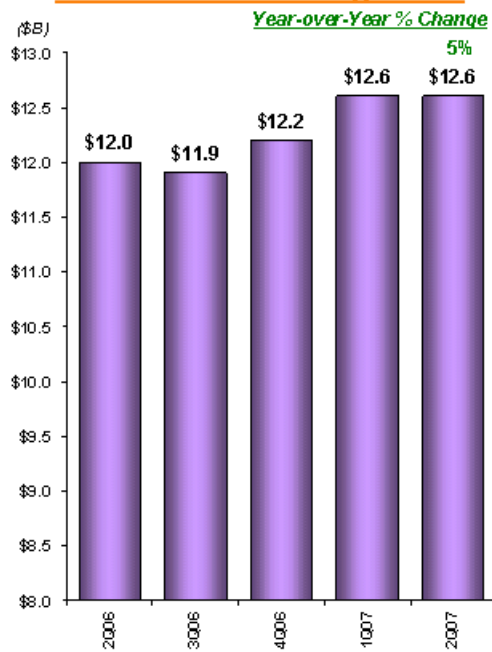


Total Deposits





Assets Under Management



Trust Assets ⁽²⁾



Private Financial - Investment Sales Success



(\$MM)

	<u>2007 YTD</u>	<u>2006 YTD</u>	2007 v <u>2006</u>
Mutual fund & annuity sales	\$420.5	\$376.4	12%

	Annualized		<u>2005 Industry ⁽¹⁾</u>	
	2Q07	2006		Top
	<u>HBAN</u>	<u>HBAN</u>	<u>Average</u>	<u>Quartile</u>
Sales penetration ⁽²⁾	6.1%	5.0%	3.2%	3.9%
Revenue penetration ⁽³⁾	\$4,060	\$3,402	\$1,651	\$2,271
Profit penetration ⁽⁴⁾	\$1,420	\$1,091	\$ 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 is the difference between program revenue and program expenses

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- ♦ **Lipper 3 Year rankings**
 - New Economy (trust class) Top 17%
 - Situs Small Cap Fund (trust class) Top 7%
 - Rotating Markets (trust class) Top 8%
 - Mortgage Fund (trust class) Top 7%

- ♦ **Morningstar overall “5 Star” rating**
 - Mortgage Fund (F/I)
 - Situs Small Cap Fund (Equity)

- ♦ **Morningstar “4 Star” rating**
 - International Equity Fund (Equity)
 - New Economy 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>2Q06</u>	<u>3Q06</u>	<u>4Q06</u>	<u>1Q07</u>	<u>2Q07</u>
S&P 500	+9	+11	+16	+12	+21
Dow Jones	+11	+11	+19	+11	+20
<i>“5 Star” Rating ⁽¹⁾</i>					
Situs Small Cap (Equity)	+16	+2	+11	+9	+19
Mortgage Fund (F/I)	+1	+5	+6	+7	+5
<i>“4 Star” Rating ⁽¹⁾</i>					
International Equity (Equity)	+27	+19	+27	+16	+26
New Economy (Equity)	+14	+4	+9	+6	+18
<i>Other</i>					
Rotating Markets (Equity)	+13	+13	+20	+12	+22
Dividend Capture (Equity)	+6	+11	+16	+12	+13
Income Equity (Equity)	+4	+9	+11	+9	+17
Growth (Equity)	+2	+5	+8	+6	+17
Mid Corp America (Equity)	+7	+3	+8	+8	+20

(1) At June 30, 2007



*The Local Bank
With
National Resources*

