
**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) July 30, 2008

HUNTINGTON BANCSHARES INCORPORATED

(Exact name of registrant as specified in its charter)

Maryland (State or other jurisdiction of incorporation)	1-34073 (Commission File Number)	31-0724920 (IRS Employer Identification No.)
Huntington Center 41 South High Street Columbus, Ohio (Address of principal executive offices)		43287 (Zip Code)

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

Not Applicable

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

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

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

Item 8.01 Other Events.

The attached Analyst Handout contains information that members of Huntington Bancshares Incorporated (“Huntington”) management will use from time to time through September 30, 2008, 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.

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 1, 2008

By: /s/ Donald R. Kimble

Donald R. Kimble

Executive Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	— Analyst Handout

2008 Third Quarter Investor Handout

August 2008

Updated 7/31/08

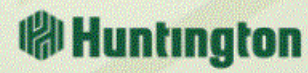


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Single family home builder	69	Regional Banking	155
Total consumer loans	73	Dealer Sales	173
		PFCMG	188



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 current quarter earnings release, this presentation, or in the Quarterly Financial Review supplement to the current quarter earnings release, and the Form 8-K filed today, 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 included/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.

Rounding

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



Basis of Presentation

Earnings per share equivalent data

Significant income or expense items may be expressed on a per common share basis. This is done for analytical and decision-making purposes to better discern underlying trends in total corporate earnings per share performance excluding the impact of such items. Investors may also find this information helpful in their evaluation of the company's financial performance against published earnings per share consensus amounts, which typically exclude the impact of significant items. Earnings per share equivalents are usually calculated by applying a 35% effective tax rate to a pre-tax amount to derive an after-tax amount which is divided by the average shares outstanding during the respective reporting period. Occasionally, when the item involves special tax treatment, the after-tax amount is 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 typically shown as "nm" or "not meaningful" unless required. Such large percent changes typically reflect the impact of unusual or particularly volatile 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 typically "not meaningful" for trend analysis purposes.

Estimating the Impact on Balance Sheet and Income Statement Results Due to the Sky Financial Group Inc. Merger

Given the significant impact of the Sky Financial merger effective July 1, 2007, on reported 2008 and 2007 results, Management believes that an understanding of the impacts of the merger is necessary to understand better underlying performance trends. When comparing post-merger period results to pre-merger periods, the following terms are used when discussing financial performance:

- "Merger related" refers to amounts and percentage changes representing the impact attributable to the merger.
- "Merger costs" represent non-interest expenses primarily associated with merger integration activities.
- "Non-merger related" refers to performance not attributable to the merger and include "merger efficiencies", which represent non-interest expense reductions realized as a result of the merger.

The methodology used to estimate the impacts are described in the current quarter earnings press release.

Forward Looking Statements

This presentation contains certain forward-looking statements, including certain plans, expectations, goals, and projections, and statements, which are subject to numerous assumptions, risks, and uncertainties.

Actual results could differ materially from those contained or implied by such statements for a variety of factors including: (1) deterioration in the loan portfolio could be worse than expected due to a number of factors such as the underlying value of the collateral could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) merger revenue synergies may not be fully realized and/or within the expected timeframes; (3) changes in economic conditions; (4) movements in interest rates; (5) competitive pressures on product pricing and services; (6) success and timing of other business strategies; (7) the nature, extent, and timing of governmental actions and reforms; and (8) extended disruption of vital infrastructure.

Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2007 Annual Report on Form 10-K, and documents subsequently filed by Huntington with the Securities and Exchange Commission.

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



2008 Second Quarter Overview & Outlook



2Q08 Earnings Summary

	<u>After-tax</u>	<u>EPS</u>
Net income	\$101.4 MM	
Net income applicable to common shares	\$90.2 MM	\$0.25

Significant Items

	<u>Favorable/(Unfavorable)</u>	
	<u>Earnings</u> ⁽¹⁾	<u>EPS</u> ⁽²⁾
Deferred tax valuation allowance benefit	\$3.4 ⁽²⁾	\$0.01
Merger / restructuring costs	(14.6)	(0.03)
Net market-related losses ⁽³⁾	(6.8)	(0.01)

(1) Pre-tax

(2) After tax

(3) Loss on sale of held-for-sale loans

Equity investment losses

Net impact of MSR hedging

Gain on extinguishment of debt

Investment securities gains

Gain on sale of mortgage loans

\$(7.2)

(4.6)

(1.3)

2.2

2.1

2.1

2008 Second Quarter Overview

Financial Performance vs. 1Q08

- \$0.25 EPS reported, \$0.28 EPS excluding significant items ⁽¹⁾
- 0.64% net charge-off ratio, up from 0.48%
- 1.80% ACL ratio, up from 1.67%
- 1.30% NAL ratio, up from 0.92%
- 8.82% and 12.04% period-end Tier 1 and Total risk-based capital ratios, up from 7.56% and 10.87%, respectively, at 3/31/08
- 3.29% NIM, up 6 bps
- 11% annualized growth in average total commercial loans
- 1% annualized growth in average total consumer loans
- 1% annualized decline in average core deposits
- Strong fee income performance in key activities
 - 10% growth in service charges on deposit accounts
 - 12% growth in other service charges
 - 20% growth in mortgage banking income, excluding net MSR hedging impact and mortgage sale gain
 - 3% decline in trust services income
 - 2% seasonal decline in brokerage and insurance income
- 4% decline in underlying expenses and 54.4% adjusted efficiency ratio ⁽²⁾



(1) See slide 27 for reconciliation (2) See slide 84 in the appendix for reconciliation

Quarterly Performance Highlights

	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
EPS	\$0.25	\$0.35	\$(0.65)	\$0.38	\$0.34
ROA	0.73%	0.93%	(1.74)%	1.02%	0.92%
ROE	6.4%	8.7%	(15.3)%	8.8%	10.6%
Return on tangible equity ⁽¹⁾	15.0%	22.0%	(30.7)%	19.7%	13.5%
Net interest margin	3.29%	3.23%	3.26%	3.52%	3.26%
Efficiency ratio	56.9%	57.0%	73.5%	57.7%	57.8%
Loan & lease growth ⁽²⁾	7%	3%	3%	6%	4%
Core deposit growth ⁽³⁾	(1)%	(2)%	1%	2%	5%
Net charge-offs annualized	0.64%	0.48%	3.77%	0.47%	0.52%
ALLL/loans & leases ⁽⁴⁾	1.66%	1.53%	1.44%	1.14%	1.15%
ACL/loans & leases ⁽⁴⁾	1.80%	1.67%	1.61%	1.28%	1.30%
Tier 1 risk-based capital ⁽⁴⁾	8.82%	7.56%	7.51%	8.35%	9.74%
Total risk-based capital ⁽⁴⁾	12.04%	10.87%	10.85%	11.58%	13.49%

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

(2) Average linked quarter growth rate annualized; impacted by loan sales; 3Q07 represents the non-merger related impact

(3) Average linked quarter growth rate annualized; 3Q07 represents the non-merger related impact

(4) Period end



Credit, Capital, & Earnings Outlook

Credit

- Expect economic environment will continue to be weak well into 2009
- Growth in non-accrual loans is expected to continue
- The allowance for credit losses is expected to increase to 1.90%-2.00% by the end of the year
- Expected 2008 full year net charge-off performance of 65-70 bp

Capital Discussion

- The \$569 million of capital raised in April was the right amount at the right time
- Period end regulatory capital ratios are very strong and should continue to increase through retained earnings
- No additional capital actions are contemplated

Earnings Outlook⁽¹⁾

- Reduced 2008 full-year earnings estimate to \$1.25-\$1.35 per common share reflects continued reserve building, as other financial performance metrics remain in line with prior expectations

(1) As of 7/17/08



Net Charge-offs

	<u>1Q08</u>	<u>2Q08</u>	<u>2008 Outlook ⁽¹⁾</u>
Commercial & industrial	32 bp	36 bp	55 – 65 bp
<ul style="list-style-type: none"> • Migration to problem loan status indicates 2H08 results marginally higher than 1H08 • General economic stress in our core markets – particularly to housing related borrowers • Continued growth in Ideal Huntington Clients in our footprint 			
Commercial real estate	18 bp	63 bp	70 – 90 bp
<ul style="list-style-type: none"> • Softness concentrated in single family builder sector, particularly borrowers in eastern Michigan and northern Ohio • Retail segment being monitored closely • Other segments continue to perform well – growth is centered in tier 1 & tier 2 developers 			
Auto loans and leases	102 bp	101 bp	95 – 105 bp
<ul style="list-style-type: none"> • 2Q level reflected higher lease NCOs as that portfolio declines vs. a slight decline in loan NCOs • Both loan & lease losses were affected by softer than usual used-car market. • 2H08 expectations consistent with 1H08 			

(1) As of 7/17/08; Full-year



Net Charge-offs

	<u>1Q08</u>	<u>2Q08</u>	<u>2008 Outlook ⁽¹⁾</u>
Home equity loans/lines	80 bp	76 bp	75 – 85 bp
<ul style="list-style-type: none"> • Early exit of broker originations beginning in 2005: 2005 = 25%, 2006 = 15%, 2007 = <3% • No exposure to CA, AZ, NV, with only minimal exposure to FL • Underwritten based on cash flow and FICO scores – allows us to manage the Probability of Default. Loss Given Default assumption at underwriting is 95%. • Declining trend in overall and seriously delinquent balances indicate consistent performance in second half 2008, supported by enhanced loss mitigation strategies • Our 2006 and 2007 vintages are performing substantially better than 2004 and 2005 			
Residential loans	22 bp	33 bp	30 – 40 bp
<ul style="list-style-type: none"> • No sub-prime mortgages • Minimal Alt-A exposure – 10% of residential mortgages run-off portfolio • Modest interest only exposure – 15% of residential mortgages, higher income and FICO borrowers • Low ARM reset risk – high quality borrower can refinance / absorb reset 			
Total portfolio	48 bp	64 bp	65 – 70 bp
Amount (\$MM)	\$48.4	\$65.2	\$265 – \$285

(1) As of 7/17/08; Full-year



2008 Outlook ⁽¹⁾

Earnings per share ⁽²⁾

\$1.25-\$1.35

Assumptions

- Net interest margin ⁽³⁾ flat to up slightly
- Annualized average loan growth ⁽⁴⁾
 - Commercial loans low-single digit
 - Consumer loans ⁽⁴⁾ mid-single digit
- Annualized average core deposit growth ⁽⁵⁾ flat
- Annualized non-interest income growth ⁽⁶⁾ low- / mid-single digit
- Annualized expense growth ⁽⁶⁾ low single digit
- Debt extinguishment gain of \$21 million pre-tax down slightly
- No significant market-related gains/losses \$0.03 per share
- Credit quality ⁽⁷⁾
 - Net charge-off ratio – full year 65-70 bp
 - ACL ratio at year end 10-20 bp increase
- No stock repurchase activity
- Effective tax rate for 2H08 24%-26%

(1) As of 7/17/08

(2) Full year, reflects 1H08 reported earnings and outlook assumptions listed below

(3) Compared with 3.29% in 2Q08

(4) Annualized growth rates from the 2Q08 level, adjusted for 2Q08 mortgage loan sale

(5) Annualized growth rate from 2Q08 level

(6) Annualized growth rates from the 2Q08 level, adjusted for seasonal items and Significant Items

(7) NCO = full-year; ACL from 6/30/08 position

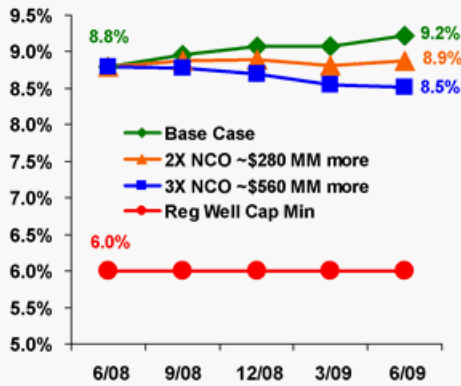


Regulatory Capital Stress Test ⁽¹⁾

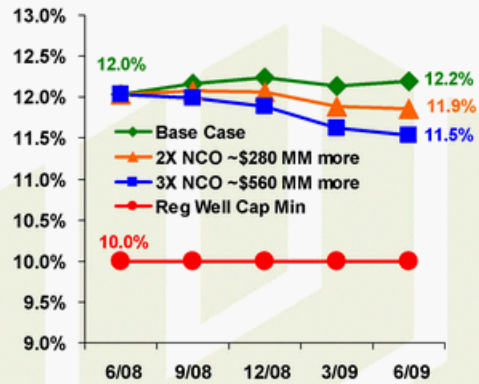
Next 12-Month Assumptions ⁽¹⁾

- 3% annualized asset growth
- \$1.30 EPS base case
- 0.70% annualized NCO rate or approximately \$70 million / quarter or \$280 million / year
- Dividend held constant
- No new capital issuances

Tier 1 Capital Ratio



Total Capital Ratio



(1) For analytical purposes only, not to be interpreted as projected or targeted performance

Investor Takeaways

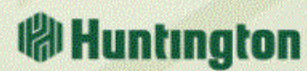
Second Quarter Performance

- Reported results of \$0.25 EPS... included a net 3 cents negative impact
- Credit quality performance was consistent with expectations
- Franklin performance consistent with expectations and terms of the restructuring
- Good loan / deposit performance with strong growth in selected key fee income activities and increased focus on delivering expense efficiencies
- Capital levels that are strong on both an absolute and relative basis

Prospects

- The economic environment is expected to remain tough with no relief until well into 2009
- The reduced 2008 full year earnings target of \$1.25-\$1.35 EPS primarily reflects a higher level of reserve building with full-year net charge-offs of 65-70 bp
- Capital levels should continue to improve and we believe are strong enough to handle credit quality performance significantly worse than expected
- Focus on delivering results and creating long-term value for shareholders

2008 – 2007 Quarterly Financial Review



Quarterly Earnings

(\$MM)	2Q08	1Q08	2Q07	Change Better (Worse) vs.		
				1Q08 Amt.	2Q07 Amt. Pct.	
Net interest income	\$ 389.9	\$ 376.8	\$ 253.4	\$ 13.0	\$ 136.5	54 %
Provision	(120.8)	(88.7)	(60.1)	(32.2)	(60.7)	NM
Non-interest income	236.4	235.8	156.2	0.7	80.2	51
Non-interest expense	(377.8)	(370.5)	(244.7)	(7.3)	(133.1)	(54)
Pre-tax income/(loss)	127.7	153.4	104.8	(25.8)	22.9	22
Net Income/(loss)	\$ 101.4	\$ 127.1	\$ 80.5	\$ (25.7)	\$ 20.8	26
EPS	\$ 0.25	\$ 0.35	\$ 0.34	\$ (0.10)	\$ (0.09)	(26) %

NM - not meaningful



1Q08 Earnings Summary

	<u>After-tax</u>	<u>EPS</u>
Net income	\$127.1 MM	\$0.35

Significant Items

	<u>Favorable/(Unfavorable)</u>	
	<u>Earnings</u> ⁽¹⁾	<u>EPS</u> ⁽²⁾
Aggregate impact of Visa ® IPO ⁽³⁾	\$37.5	\$0.07
Deferred tax valuation allowance benefit	11.1 ⁽²⁾	0.03
Net market-related losses ⁽⁴⁾	(20.0)	(0.04)
Asset impairment	(11.0)	(0.02)
Merger costs	(7.3)	(0.01)

(1) Pre-tax

(2) After tax

(3) Gain from IPO

Partial reversal of 4Q07 indemnification

(4) Net impact of MSR hedging

Equity investment losses

Investment securities gains

\$25.1

12.4

\$(18.8)

(2.7)

1.4



4Q07 Earnings Summary

	<u>After-tax</u>	<u>EPS</u>
Net loss	\$(239.3) MM	\$(0.65)

Significant Items

	<u>Favorable/(Unfavorable)</u>	
	<u>Earnings</u> ⁽¹⁾	<u>EPS</u> ⁽²⁾
Franklin relationship	\$(423.6)	\$(0.75)
Net market-related losses ⁽³⁾	(63.5)	(0.11)
Merger costs	(44.4)	(0.08)
VISA® indemnification	(24.9)	(0.04)
Additions to litigation reserves on existing cases	(8.9)	(0.02)

(1) Pre-tax

(2) After tax

(3) Loss on loans held for sale	\$(34.0)
Investment securities impairment losses	(11.6)
Equity investment losses	(9.4)
Net impact of MSR hedging	(8.6)



3Q07 Earnings Summary

Net income	<u>After-tax</u> \$138.2 MM	<u>EPS</u> \$0.38
-------------------	----------------------------------------------	------------------------------------

Significant Items

	<u>Favorable/(Unfavorable)</u>	
	<u>Earnings</u> ⁽¹⁾	<u>EPS</u> ⁽²⁾
Sky Financial merger-related integration costs	\$(32.3)	\$(0.06)
Net market-related losses ⁽³⁾	(18.0)	(0.03)

(1) Pre-tax

(2) After tax

(3) Investment securities impairment losses

Equity investment losses

Net impact of MSR hedging

Investment securities gains

Gain on debt extinguishment

\$ (23.3)

(4.4)

(3.6)

10.2

3.2



2Q07 Earnings Summary

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

Significant Items

	<u>Favorable/(Unfavorable)</u>	
	<u>Earnings ⁽¹⁾</u>	<u>EPS ⁽²⁾</u>
Sky Financial merger-related integration costs	\$(7.6) MM	\$(0.02)
Net market-related losses ⁽³⁾	(3.5)	(0.01)

(1) Pre-tax

(2) After tax

(3) Investment securities impairment

MSR mark-to-market net of hedge-related trading activity

Gain on debt extinguishment

Equity investment gains



1Q07 Earnings Summary

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

Significant Items

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

(1) Pre-tax
(2) After tax

Significant Items Impacting Financial Performance Comparisons – Reconciliation

2008 – 2007 Quarterly

(in millions, except per share amounts)

	2Q08		1Q08	
	After-tax	EPS	After-tax	EPS
Net income applicable to common - reported earnings	\$ 90.201	\$ 0.25	\$ 127.068	\$ 0.35
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS
Debt extinguishment gain (loss) - NIE	2,177	0.00	-	-
Loss on loans held for sale	(7,200)	(0.01)	-	-
Gain on sale of mortgage loans	2,069	0.00	-	-
Gain on sale of Visa/Master Card stock	-	-	25,087	0.04
Visa anti-trust indemnification	-	-	12,435	0.02
Merger costs	(14,552)	(0.03)	(7,278)	(0.01)
MSR hedging	(1,338)	(0.00)	(18,768)	(0.03)
Equity investment gains (losses)	(4,621)	(0.01)	(2,680)	(0.00)
Securities impairment	-	-	(3,104)	(0.01)
Other securities gains	2,073	0.00	4,533	0.01
Asset impairment	-	-	(11,000)	(0.02)
Deferred tax valuation allowance (2)	3,435	0.01	11,092	0.03

(in millions, except per share amounts)

	4Q07		3Q07		2Q07		1Q07	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income - reported earnings	\$ (239.280)	\$ (0.65)	\$ 138.202	\$ 0.38	\$ 80.521	\$ 0.34	\$ 95.726	\$ 0.40
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS
Debt extinguishment gain (loss) - NIE	-	-	3,220	0.01	4,090	0.01	-	-
Debt extinguishment gain - non-int income	-	-	0,748	-	-	-	-	-
Franklin relationship	(423,645)	(0.75)	-	-	-	-	-	-
Loss on loans held for sale	(34,003)	(0.06)	-	-	-	-	-	-
VISA anti-trust indemnification	(24,870)	(0.04)	-	-	-	-	-	-
Merger costs	(44,416)	(0.08)	(32,260)	(0.06)	(7,577)	(0.02)	(0,831)	-
MSR hedging	(8,574)	(0.02)	(3,645)	(0.01)	(4,750)	(0.01)	(2,018)	(0.01)
Equity investment gains (losses)	(9,393)	(0.02)	(4,387)	(0.01)	2,301	0.01	(8,530)	(0.02)
Securities impairment	(11,551)	(0.02)	(23,335)	(0.02)	(5,139)	(0.01)	-	-
Other securities gains	-	-	9,435	-	-	-	0,104	-
Additions to litigation reserves on existing cases	(8,900)	(0.02)	-	-	-	-	(1,867)	(0.01)

(1) Pre-tax unless otherwise noted

(2) After-tax



Significant Items Impacting Financial Performance Comparisons – Reconciliation

2007 – 2006 Full Year

(in millions, except per share amounts)

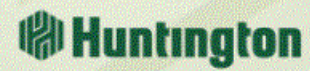
	2007		2006	
	After-tax	EPS	After-tax	EPS
Net income - reported earnings	\$ 75,169	\$ 0.25	\$ 461,220	\$ 1.92
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS
Debt extinguishment gain (loss) - NIE	7,310	0.02	-	-
Debt extinguishment gain - non-int income	0,748	-	-	-
Franklin relationship	(423,645)	(0.91)	-	-
Loss on loans held for sale	(34,003)	(0.07)	-	-
VISA anti-trust indemnification	(24,870)	(0.05)	-	-
Merger costs	(85,084)	(0.18)	(3,749)	(0.01)
MSR FAS 156 accounting change	-	-	5,143	0.01
MSR hedging	(18,987)	(0.04)	(1,521)	-
Equity investment gains (losses)	(20,009)	(0.04)	7,436	0.02
Securities impairment	(40,025)	(0.09)	-	-
Other securities gains	9,539	0.02	(0,055)	-
Additions to litigation reserves on existing cases	(10,767)	(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	-	-	(77,525)	(0.21)
Huntington Foundation contribution	-	-	(10,000)	(0.03)
Automobile lease residual value losses	-	-	(5,549)	(0.01)
Severance and consolidation expenses	-	-	(4,750)	(0.01)
Adjustment for equity method investments	-	-	(3,240)	(0.01)
Adjustment to defer home equity annual fees	-	-	(2,254)	(0.01)

(1) Pre-tax unless otherwise noted

(2) After-tax

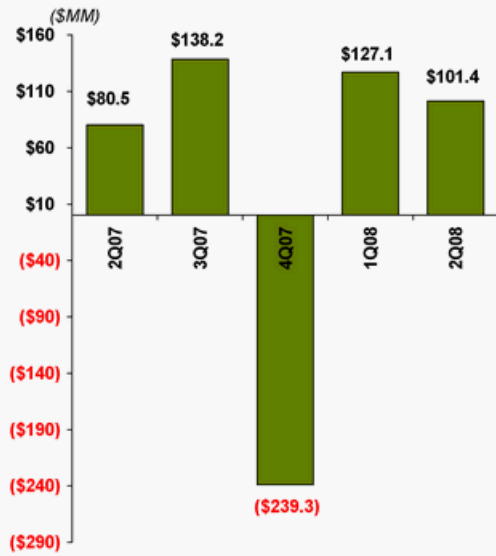


Income Statement



Net Income and EPS Trends

Net Income



Earnings Per Share



Revenue Trends

Prior Year Quarter

(in millions)	Second Quarter		Change		Merger Related	Non-merger Related	
	2008	2007	Amount	%		Amount	% (1)
Net interest income - FTE	\$ 395.5	\$ 257.5	\$ 138.0	54 %	\$ 151.6	\$ (13.6)	(3) %
Non-Interest Income							
Service charges on deposit accounts	\$ 79.6	\$ 50.0	\$ 29.6	59 %	\$ 24.1	\$ 5.5	7 %
Trust services	33.1	26.8	6.3	24	7.0	(0.7)	(2)
Brokerage and insurance income	35.7	17.2	18.5	NM	17.1	1.4	4
Other service charges and fees	23.2	14.9	8.3	56	5.8	2.5	12
Bank owned life insurance income	14.1	10.9	3.2	30	1.8	1.4	11
Mortgage banking income (loss)	12.5	7.1	5.4	76	6.3	(0.9)	(7)
Securities gains (losses)	2.1	(5.1)	7.2	NM	0.3	6.9	NM
Other income	36.1	34.4	1.7	5	6.4	(4.7)	(12)
Total non-interest income	\$ 236.4	\$ 156.2	\$ 80.2	51 %	\$ 68.7	\$ 11.5	5 %

(1) = non-merger related / (prior period + merger-related)

Linked Quarter

(in millions)	Second	First	Change	
	Quarter	Quarter	Amount	%
2008	2008	2008		
Net interest income - FTE	\$ 395.5	\$ 382.3	\$ 13.2	3 %
Non-Interest Income				
Service charges on deposit accounts	\$ 79.6	\$ 72.7	\$ 7.0	10 %
Trust services	33.1	34.1	(1.0)	(3)
Brokerage and insurance income	35.7	36.6	(0.9)	(2)
Other service charges and fees	23.2	20.7	2.5	12
Bank owned life insurance income	14.1	13.8	0.4	3
Mortgage banking income (loss)	12.5	(7.1)	19.6	NM
Securities gains (losses)	2.1	1.4	0.6	45
Other income	36.1	63.5	(27.5)	(43)
Total non-interest income	\$ 236.4	\$ 235.8	\$ 0.7	0 %

(1) = non-merger related / (prior period + merger-related)

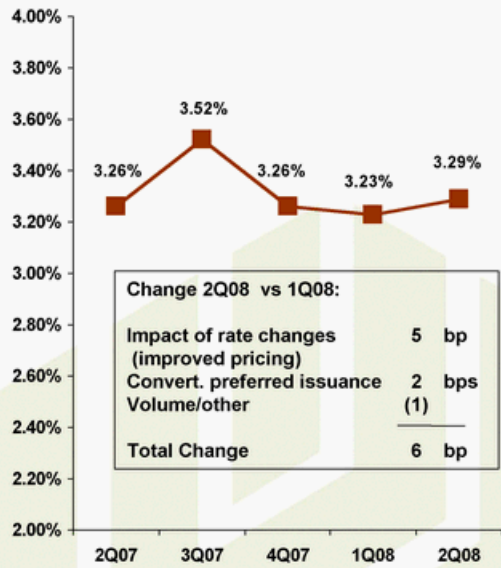


Net Interest Income & Margin Trends ⁽¹⁾

Net Interest Income (FTE)



Net Interest Margin (FTE)

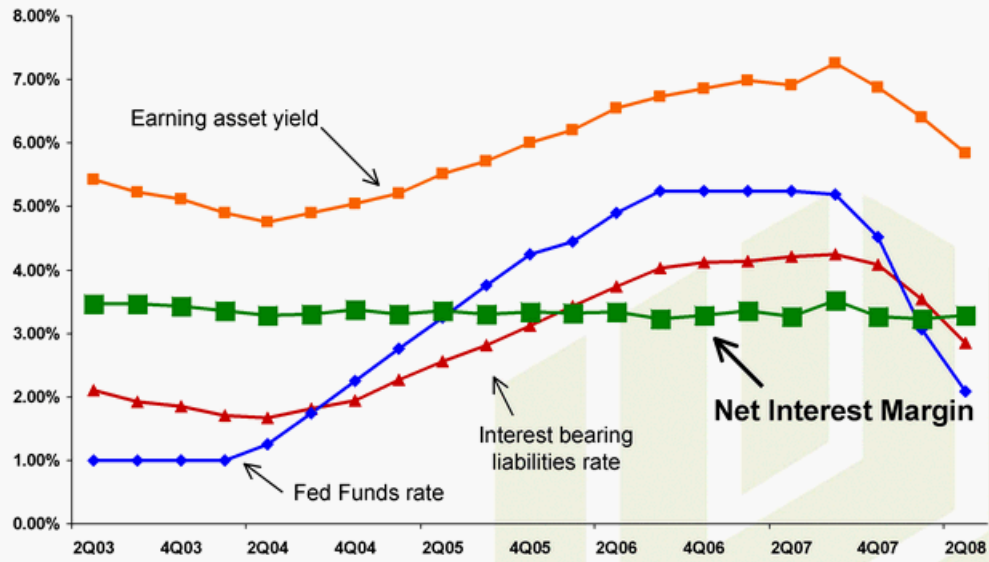


Change 2Q08 vs 1Q08:	
Impact of rate changes (improved pricing)	5 bp
Convert. preferred issuance	2 bps
Volume/other	(1)
Total Change	6 bp



(1) Fully taxable equivalent basis

Net Interest Margin – Yields & Rate Trends



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

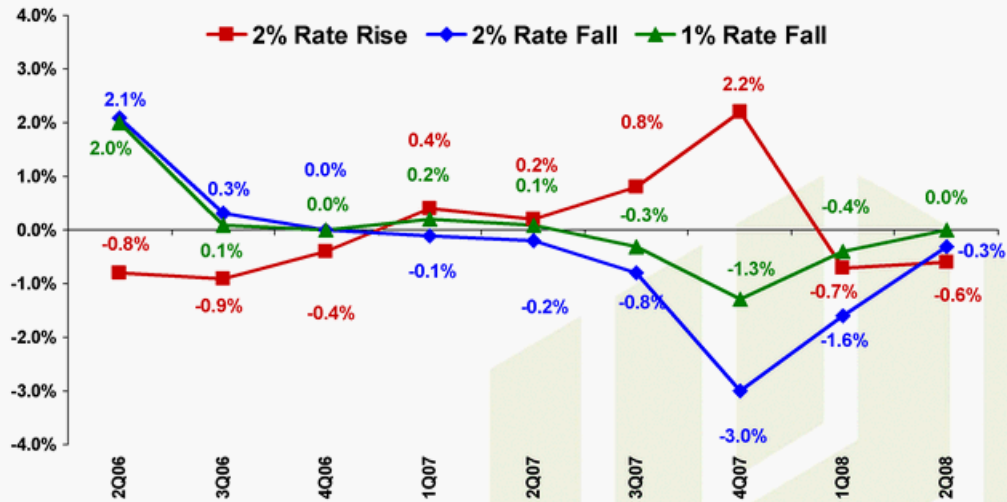
Philosophy

- **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 guideline limited to (4)%
 - EVE at risk guideline limited to (12)%
- **L-T bias to be modestly liability sensitive**
 - Natural business flows typically asset sensitive
 - Current positioning indicates sensitivity to increasing 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

Net Interest Income at Risk (S-T measure) ⁽¹⁾

bp change	(200) bp	(100) bp	+100 bp	+200 bp
6/30/08	(0.3)%⁽³⁾	0.0%	(0.3)%	(0.6)%
3/31/08	(1.6)	(0.4)	(0.1)	(0.7)
12/31/07	(3.0)	(1.3)	1.4	2.2
9/30/07	(0.8)	(0.3)	0.5	0.8
6/30/07	(0.2)	0.1	0.2	0.2

Economic Value of Equity at Risk (L-T measure) ⁽²⁾

bp change	(200) bp	(100) bp	+100 bp	+200 bp
6/30/08	1.6%	3.5%	(5.5)%	(11.7)%
3/31/08	1.6	2.3	(5.0)	(11.3%)
12/31/07	(0.3)	1.1	(4.4)	(10.8)
9/30/07 ⁽⁴⁾	(1.0)	0.9	(4.6)	(9.8)
6/30/07	1.4	2.4	(5.9)	(12.1)

(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.

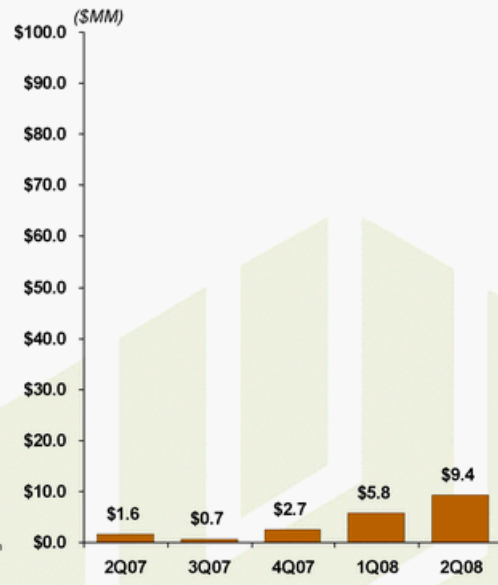
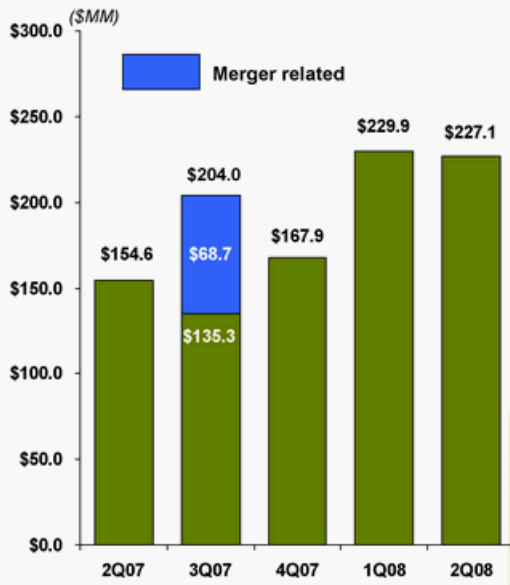
(3) Includes assumption that market rates do not decline below 0.50% over the next twelve month period.

(4) Beginning 7/01/07, following the acquisition of Sky Financial, economic value of equity is measured on the basis of net equity. Prior periods were measured on the basis of total equity.

Non-interest Income Trends

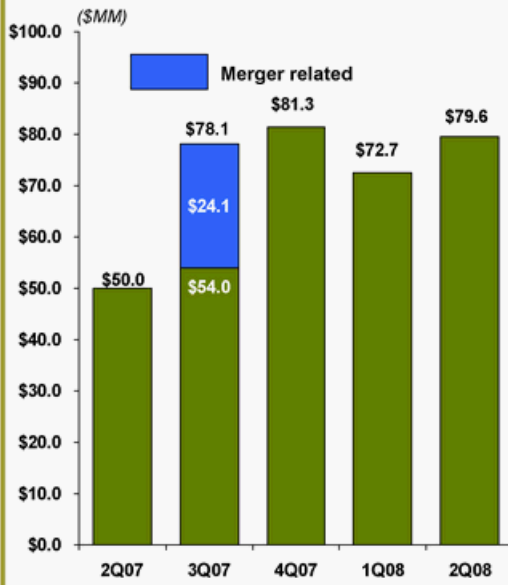
Nil xcl'd. Auto Oper. Lease. Inc.

Auto Operating Lease Income

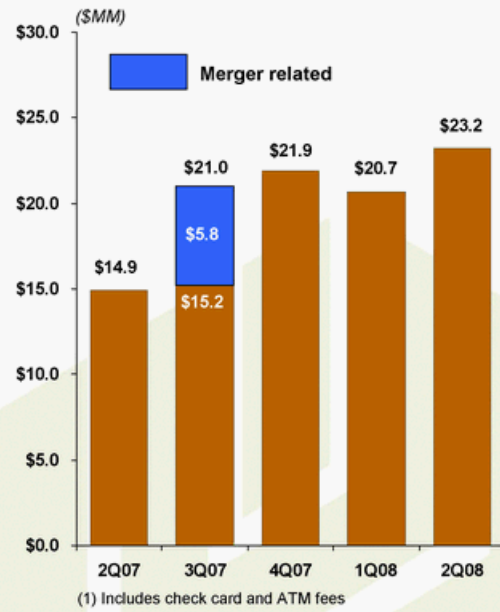


Deposit and Other Service Charges

Deposit Service Charges

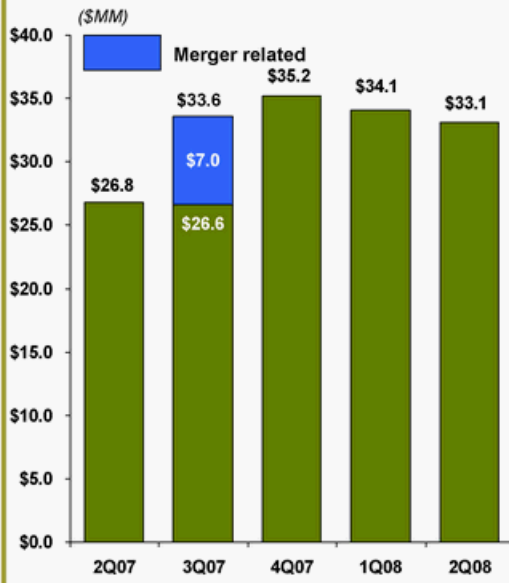


Other Service Charges ⁽¹⁾

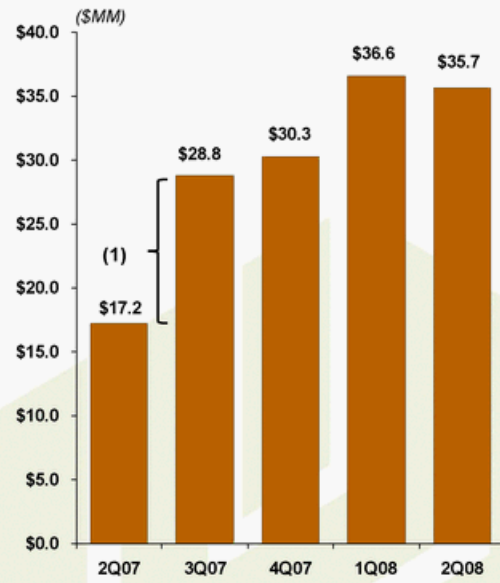


Trust and Brokerage / Insurance Income

Trust Services



Brokerage / Insurance



(1) Merger related NM due to seasonality

Mortgage Banking Income

(\$MM)	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
Origination & secondary marketing	\$13.1	\$9.3	\$5.9	\$8.4	\$6.8
Servicing fees	11.2	10.9	11.4	10.8	7.0
Amortz. capitalized servicing	(7.0)	(6.9)	(5.9)	(6.6)	(4.4)
Other mtg. banking income	6.0	4.3	4.1	3.0	2.8
Sub-total	23.2	17.6	15.5	15.6	12.1
MSR recovery	39.0	(18.1)	(21.2)	(9.9)	16.0
Net trading gains (losses) ⁽¹⁾	(49.7)	(6.6)	9.5	3.9	(21.0)
Total	\$12.5	\$(7.1)	\$3.7	\$9.6	7.1
Investor servicing portfolio ⁽²⁾	\$15.8 B	\$15.1 B	\$15.1 B	\$15.1 B	\$8.7 B
Weighted average coupon	5.94 %	5.97 %	5.98 %	5.96 %	5.90 %
Originations	\$1.1 B	\$1.2 B	\$1.0 B	\$1.0 B	\$0.9 B
Mortgage servicing rights ⁽²⁾	\$240.0 MM	\$191.8 MM	\$207.9 MM	\$228.9 MM	\$155.4 MM
MSR % of investor servicing portfolio ⁽²⁾	1.52 %	1.27 %	1.38 %	1.52 %	1.79 %

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

(2) End of period



Expense Trends

Prior Year Quarter

(in millions)	Second Quarter		Change		Merger Related	Merger / Restruct. Costs		Non-merger Related	
	2008	2007	Amount	%		Amount	% (1)		
Non-Interest Expense									
Personnel costs	\$ 200.0	\$ 135.2	\$ 64.8	48 %	\$ 68.3	\$ 10.0	\$ (13.5)	(6) %	
Outside data processing and other services	30.2	25.7	4.5	17	12.3	(5.0)	(2.8)	(9)	
Net occupancy	27.0	19.4	7.6	39	10.2	1.7	(4.3)	(14)	
Equipment	25.7	17.2	8.6	50	4.8	2.8	1.0	4	
Amortization of intangibles	19.3	2.5	16.8	NM	16.5	-	0.3	2	
Marketing	7.3	9.0	(1.6)	(18)	4.4	(1.6)	(4.5)	(38)	
Professional services	13.8	8.1	5.7	70	2.7	(1.0)	3.9	40	
Telecommunications	6.9	4.6	2.3	50	2.2	0.0	0.1	1	
Printing and supplies	4.8	3.7	1.1	30	1.4	0.0	(0.3)	(6)	
Other expense	42.9	19.3	23.5	NM	13.0	(0.1)	10.5	33	
Total non-interest expense	\$ 377.8	\$ 244.7	\$ 133.1	54 %	\$ 135.7	\$ 7.0	\$ (9.5)	(2) %	

(1) = non-merger related / (prior period + merger-related)

Linked Quarter

(in millions)	Second	First	Change		Merger / Restruct. Costs	Non-merger Related	
	Quarter 2008	Quarter 2008	Amount	%		Amount	% (1)
Non-Interest Expense							
Personnel costs	\$ 200.0	\$ 201.9	\$ (2.0)	(1) %	\$ 7.8	\$ (9.7)	(5) %
Outside data processing and other services	30.2	34.4	(4.2)	(12)	(4.3)	0.1	0
Net occupancy	27.0	33.2	(6.3)	(19)	1.4	(7.6)	(22)
Equipment	25.7	23.8	1.9	8	2.7	(0.8)	(3)
Amortization of intangibles	19.3	18.9	0.4	2	-	0.4	2
Marketing	7.3	8.9	(1.6)	(18)	(0.1)	(1.5)	(17)
Professional services	13.8	9.1	4.7	51	0.4	4.3	45
Telecommunications	6.9	6.2	0.6	10	(0.6)	1.2	21
Printing and supplies	4.8	5.6	(0.9)	(15)	(0.0)	(0.8)	(15)
Other expense	42.9	28.3	14.5	51	0.0	14.5	51
Total non-interest expense	\$ 377.8	\$ 370.5	\$ 7.3	2 %	\$ 7.3	\$ 0.0	0 %

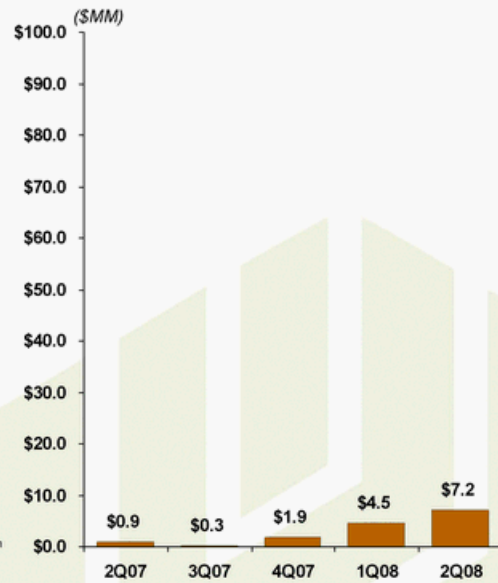
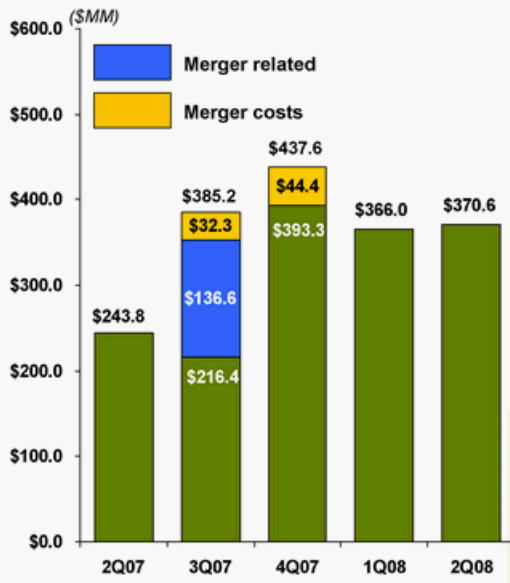
(1) = non-merger related / (prior period + merger-related)



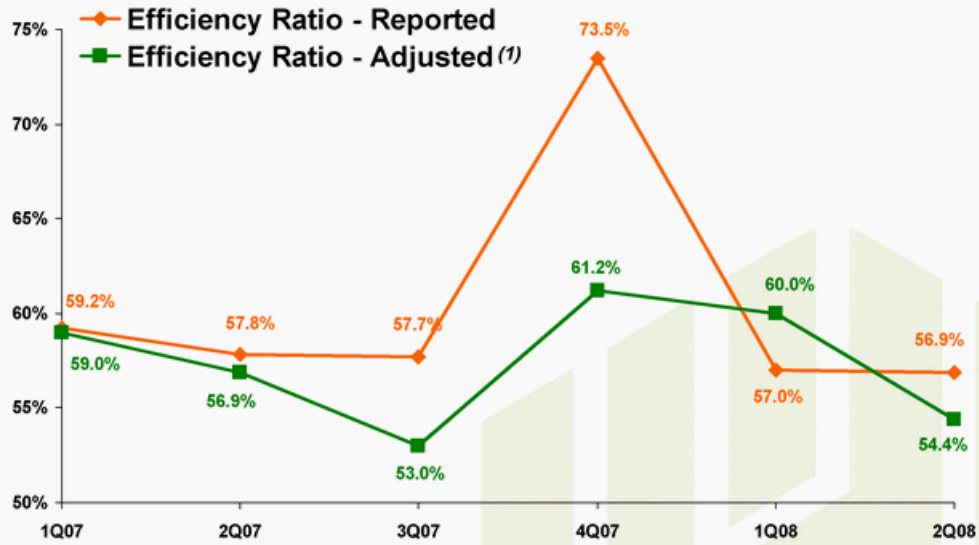
Non-interest Expense Trends

NIE xcl'd. Auto Oper. Lease Exp.

Auto Operating Lease Expense



Efficiency Ratio Trends



(1) Reported revenue and expenses adjusted for automobile operating lease expense and other items affecting comparability including merger costs. 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

Efficiency Ratio and Operating Leverage Reconciliation						
(\$ MM)						
	2Q08	1Q08	4Q07	3Q07	2Q07	1Q07
Total revenue - FTE - reported	\$ 631,920	\$ 618,078	\$ 558,853	\$ 620,018	\$ 413,711	\$ 404,779
Change % - YOY - reported	52.7%	52.7%	38.8%	73.5%	-3.6%	-0.6%
Change % - LQ - reported	2.2%	10.6%	-9.9%	49.9%	2.2%	0.9%
Auto operating lease expense	(7,200)	(4,508)	(1,918)	(0,337)	(0,875)	(2,031)
Securities (gains) losses - other	-	-	-	-	0,029	(0,104)
Adjustment items (1)	-	-	-	-	-	-
Gain on sale of Visa® / MasterCard® stock	-	(25,087)	-	-	-	-
Securities impairment	(2,073)	(1,429)	11,551	23,335	5,139	-
Material securities (gains) losses	-	-	-	(9,435)	-	-
Debt extinguishment (gain)	-	-	-	(0,745)	-	-
Total revenue - FTE - adjusted	\$ 623,197	\$ 597,669	\$ 568,775	\$ 634,067	\$ 417,960	\$ 402,644
Change % - YOY - adjusted	49.1%	46.0%	37.7%	54.5%	-0.5%	2.5%
Change % - LQ - adjusted	0.0%	3.3%	-10.3%	51.7%	3.8%	-2.5%
Total non-interest expense - reported	\$ 377,803	\$ 370,481	\$ 439,552	\$ 385,563	\$ 244,655	\$ 242,072
Change % - YOY - reported	54.4%	53.0%	64.1%	59.0%	-3.1%	1.5%
Change % - LQ - reported	2.0%	-15.7%	14.0%	57.6%	1.1%	-9.6%
Auto operating lease expense	(7,200)	(4,508)	(1,918)	(0,337)	(0,875)	(2,031)
Amortization of intangibles	(19,327)	(18,917)	(20,163)	(19,949)	(2,519)	(2,520)
Adjustment items (1)	-	-	-	-	-	-
Merger-related integration costs	(14,552)	(7,067)	(44,416)	(32,280)	(7,577)	-
Visa indemnification	-	12,435	(24,870)	-	-	-
Debt repayment gain	2,177	-	-	3,220	4,090	-
Total non-interest expense - adjusted	\$ 358,901	\$ 352,426	\$ 348,185	\$ 336,237	\$ 237,774	\$ 237,521
Change % - YOY - adjusted	42.5%	46.4%	43.2%	44.4%	-0.1%	6.2%
Change % - LQ - adjusted	-3.8%	1.2%	3.6%	41.4%	0.1%	-2.3%
Operating leverage - YOY - reported	-1.7%	-0.4%	0.0%	0.0%	-0.6%	-2.1%
Operating leverage - LQ - reported	0.3%	26.3%	0.0%	-322.0%	1.1%	10.1%
Operating leverage - YOY - adjusted	6.6%	-2.4%	-5.5%	10.2%	-0.4%	-3.7%
Operating leverage - LQ - adjusted	9.9%	2.1%	-13.9%	10.3%	3.7%	-0.2%
Efficiency ratio - reported (2)	56.9%	57.0%	73.5%	57.7%	57.8%	59.2%
Efficiency ratio - adjusted (3)	54.4%	60.0%	61.2%	53.0%	56.9%	59.0%

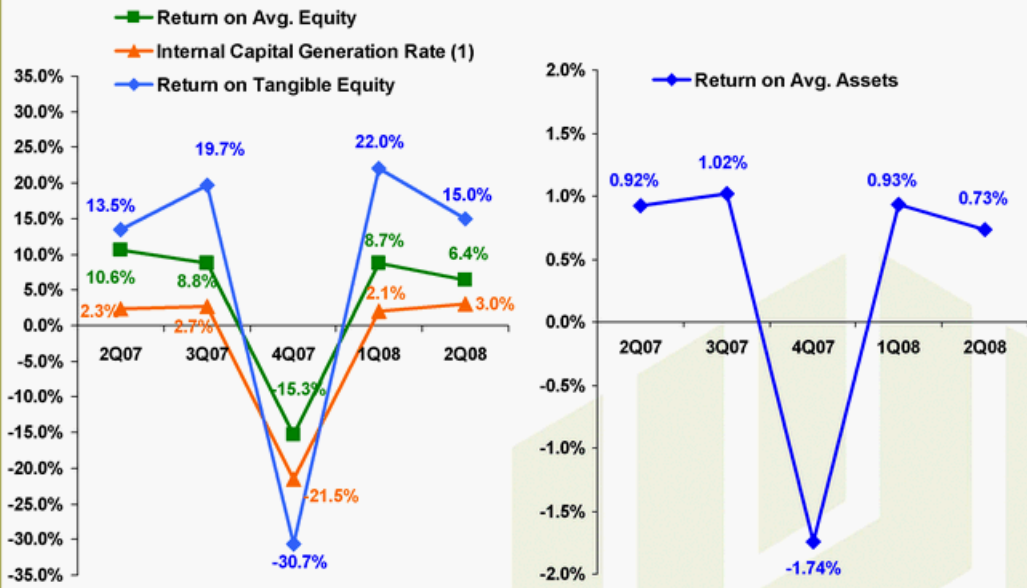
(1) Items viewed as not part of regular business activities, see Basis of Presentation in 2Q Earnings Press Release for a full discussion

(2) Non-int. exp. - amort. of intangibles / FTE revenue - securities gains (losses)

(3) Non-int. exp adj. / FTE revenue adj.

(4) For 2005 vs. 2005 comparability estimated amounts added for 2005, For 2005 vs. 2004 comparability amounts are zero.

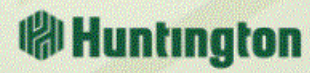
ROE, ROA & ICG Trends



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

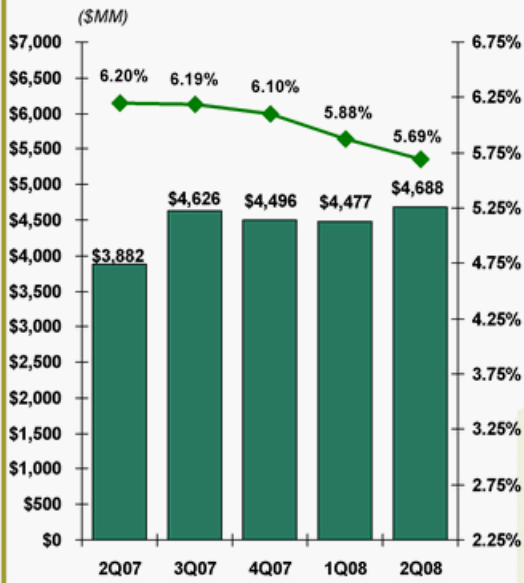


Investment Securities

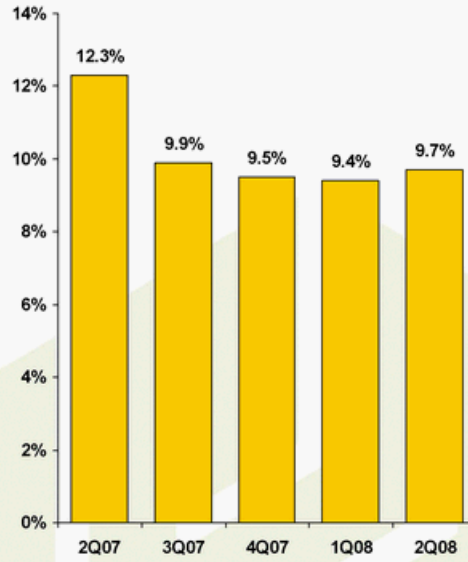


Investment Securities

Average Balances

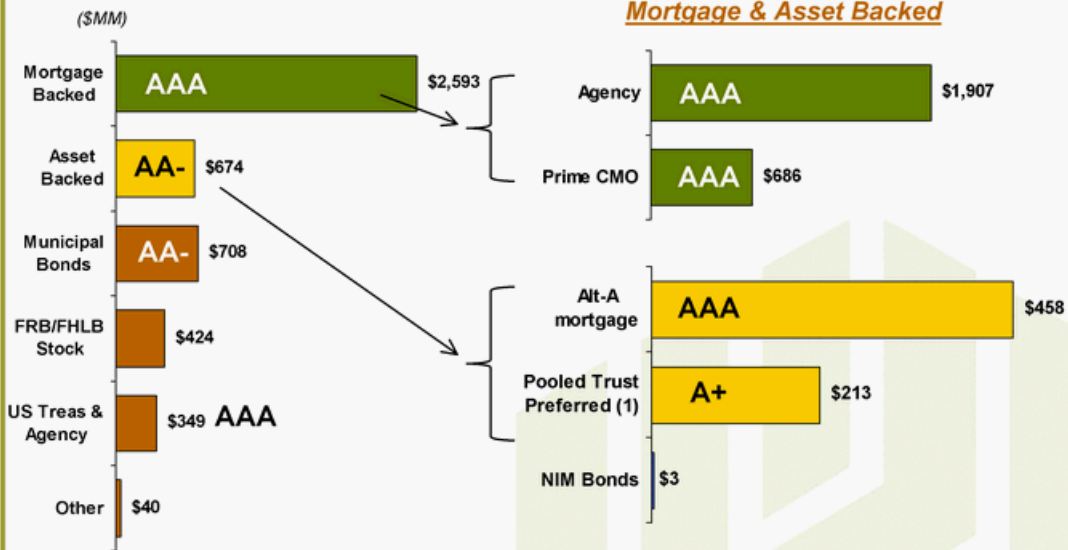


% of Average Earning Assets



AFS Securities Overview – 6/30/08

\$4.8 Billion

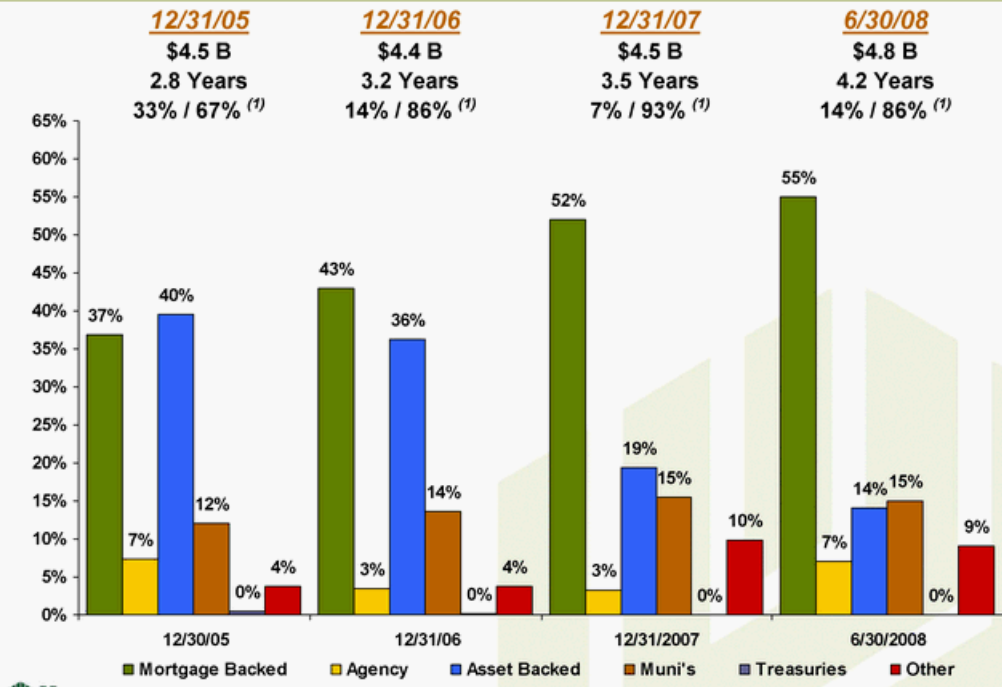


Note: Ratings are averages within the category

(1) Primarily trust preferreds for banks/insurance companies

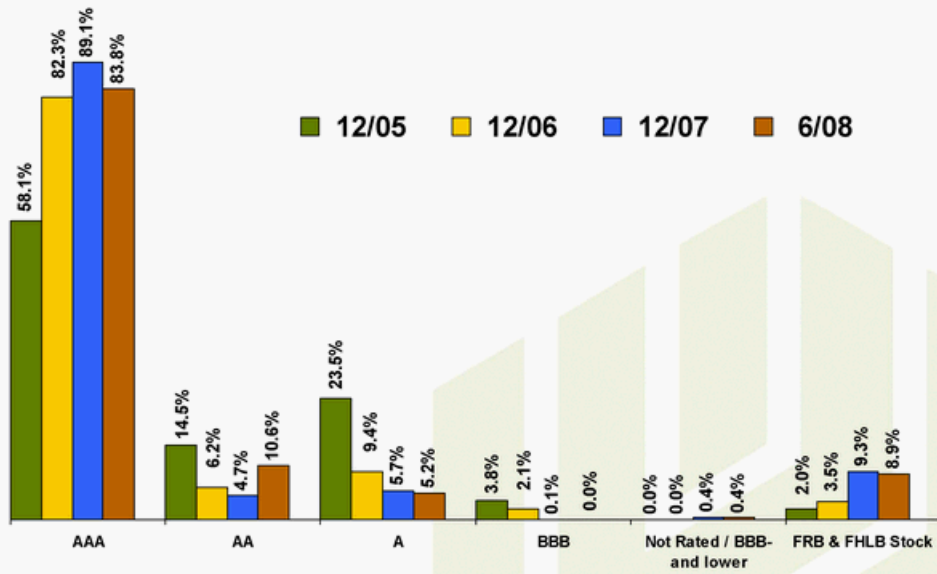


Available for Sale Securities Mix



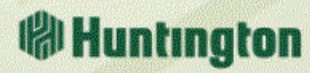
(1) Variable rate / fixed rate; ARM's > 1 year classified as fixed rate

Investment Securities – Credit Quality ⁽¹⁾



(1) Percent calculation excludes FRB/FHLB stock required to be held by regulation

Loans and Leases



Loan Trends

Average (\$B)	Annualized Growth ⁽¹⁾			
	2Q08	2Q08 v 1Q08	1Q08 v 4Q07	2Q08 v 2Q07
Commercial & industrial	\$ 13.6	9 %	2 %	67 %
Commercial real estate	9.6	14	10	NM
Total commercial	23.2	11	6	81
Automobile loans ⁽²⁾	3.6	40	34	57
Automobile leases	0.9	(64)	(57)	(41)
Home equity	7.4	5	(1)	48
Residential mortgages ⁽²⁾	5.2	(13)	(6)	19
Other loans	0.7	(8)	(8)	65
Total consumer	17.8	1	(1)	31
Total loans and leases	\$ 41.0	7 %	3 %	55 %
Total earning assets	\$ 48.3	5 %	3 %	52 %

(1) Linked quarter percent change annualized

(2) Impacted by loan sales

Loan Trends – 2Q08

Prior Year Quarter

<i>(in billions)</i>	Second Quarter		Change		Merger Related	Non-merger Related	
	2008	2007	Amount	%		Amount	% (1)
Average Loans and Leases							
Commercial and industrial	\$ 13.6	\$ 8.2	\$ 5.5	67 %	\$ 4.8	\$ 0.7	5 %
Commercial real estate	9.6	4.7	5.0	NM	4.0	1.0	11
Total commercial	\$ 23.2	\$ 12.8	\$ 10.4	81 %	\$ 8.7	\$ 1.7	8 %
Automobile loans and leases	4.6	3.9	0.7	18	0.4	0.2	6
Home equity	7.4	5.0	2.4	48	2.4	0.0	0
Residential mortgage	5.2	4.4	0.8	19	1.1	(0.3)	(5)
Other consumer	0.7	0.4	0.3	65	0.1	0.1	23
Total consumer	17.8	13.6	4.2	31	4.1	0.1	1
Total loans and leases	\$ 41.0	\$ 26.4	\$ 14.6	55 %	\$ 12.8	\$ 1.8	5 %

(1) = non-merger related / (prior period + merger-related)

Linked Quarter

<i>(in billions)</i>	Second Quarter	First Quarter	Change	
	2008	2008	Amount	%
Average Loans and Leases				
Commercial and industrial	\$ 13.6	\$ 13.3	\$ 0.3	2 %
Commercial real estate	9.6	9.3	0.3	3
Total commercial	\$ 23.2	\$ 22.6	\$ 0.6	3 %
Automobile loans and leases	4.6	4.4	0.2	3
Home equity	7.4	7.3	0.1	1
Residential mortgage	5.2	5.4	(0.2)	(3)
Other consumer	0.7	0.7	(0.0)	(2)
Total consumer	17.8	17.7	0.1	0
Total loans and leases	\$ 41.0	\$ 40.4	\$ 0.7	2 %

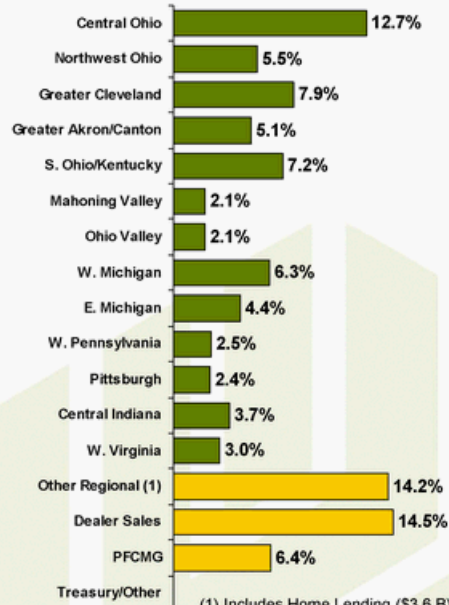


Credit Composition – 6/30/08

By Type

(\$B)	Amt	Pct
Commercial & industrial	\$ 13.7	33 %
Commercial real estate	<u>9.7</u>	<u>24</u>
Total commercial	<u>23.4</u>	<u>57</u>
Auto loans	3.8	9
Auto direct fin. leases	0.8	2
Home equity	7.4	18
Residential real estate	4.9	12
Other consumer	<u>0.7</u>	<u>2</u>
Total consumer	<u>17.6</u>	<u>43</u>
Total loans & leases	<u>\$ 41.0</u>	<u>100 %</u>
Total auto exposure	\$4.6	11 %

By Business Segment

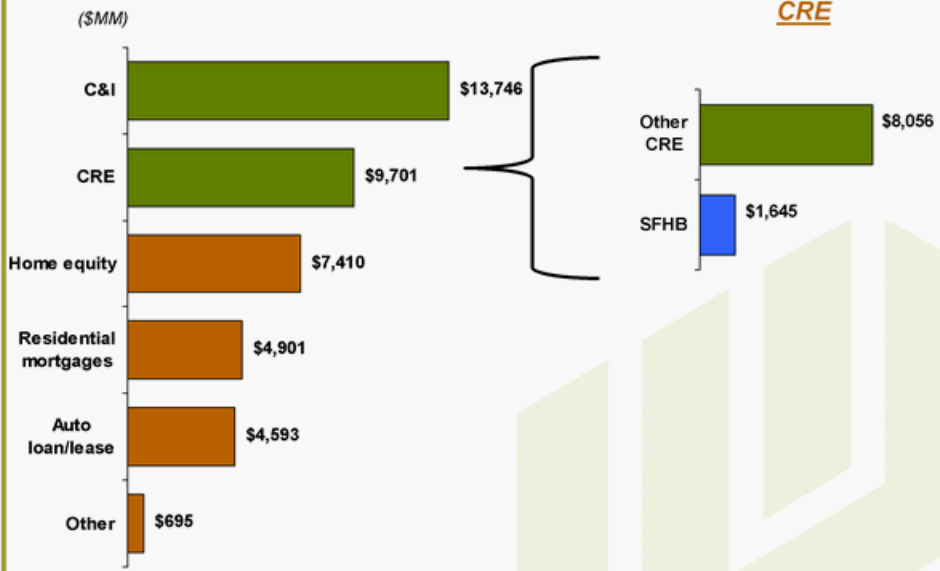


(1) Includes Home Lending (\$3.6 B), Franklin Credit Management (\$1.1 B), and Equipment Leasing (\$1.0 B)



Credit Portfolio Overview – 6/30/08

\$41.0 Billion



Credit Exposure Composition

(\$MM)	12/31/07		12/31/06		12/31/05		12/31/04		12/31/03	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Commercial & industrial	\$13.1	33 %	\$7.8	30 %	\$6.8	28 %	\$5.8	24 %	\$5.3	24 %
Commercial real estate	9.2	23	4.5	17	4.0	16	4.5	19	4.2	19
Total commercial	22.3	56	12.4	47	10.8	44	10.3	43	9.5	48
Auto loans	3.1	8	2.1	8	2.0	8	1.9	8	3.0	13
Auto direct fin. leases	1.2	3	1.8	7	2.3	9	2.4	10	1.9	9
Home equity	7.3	18	4.9	19	4.8	19	4.6	19	3.7	17
Residential real estate	5.4	14	4.5	17	4.2	17	3.8	16	2.5	11
Other consumer	0.7	2	0.4	2	0.4	1	0.5	2	0.4	2
Total consumer	17.7	44	13.8	53	13.6	55	13.3	55	11.6	52
Total loans & leases	40.1	100	26.2	100	24.5	99	23.6	98	21.1	94
Auto operating leases	--	-	--	-	0.2	1	0.6	2	1.3	6
Total credit exposure	\$40.1	100 %	\$26.2	100 %	\$24.7	100 %	\$24.1	100 %	\$22.4	100 %
Total auto exposure ⁽¹⁾	\$4.3	11 %	\$3.9	15 %	\$4.5	18 %	\$5.0	21 %	\$6.2	28 %

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

Loans and Leases by Business Segment

Average (\$B)	2Q08	Annualized Growth ⁽¹⁾		2Q08 v 2Q07
		2Q08 v 1Q08	1Q08 v 4Q07	
Central Ohio	\$ 5.2	8 %	7 %	43 %
Northwest Ohio	2.3	(8)	(4)	NM
Greater Cleveland	3.2	12	9	57
Greater Akron/Canton	2.1	13	(3)	57
Southern Ohio/Kentucky	2.9	21	32	33
Mahoning Valley	0.9	(2)	(16)	-
Ohio Valley	0.9	1	1	-
West Michigan	2.6	10	6	5
East Michigan	1.8	13	(7)	9
Western Pennsylvania	1.0	(7)	(22)	-
Pittsburgh	0.9	10	6	-
Central Indiana	1.5	17	19	55
West Virginia	1.2	13	9	6
Other Regional	6.1	(8)	(19)	61
Regional Banking	32.6	6	-	66
Dealer Sales ⁽²⁾	5.9	11	15	20
Pvt Fin'l & Cap. Mkts Group	2.6	6	5	37
Treasury/Other	-	-	-	-
Total	\$ 41.0	7	3	55

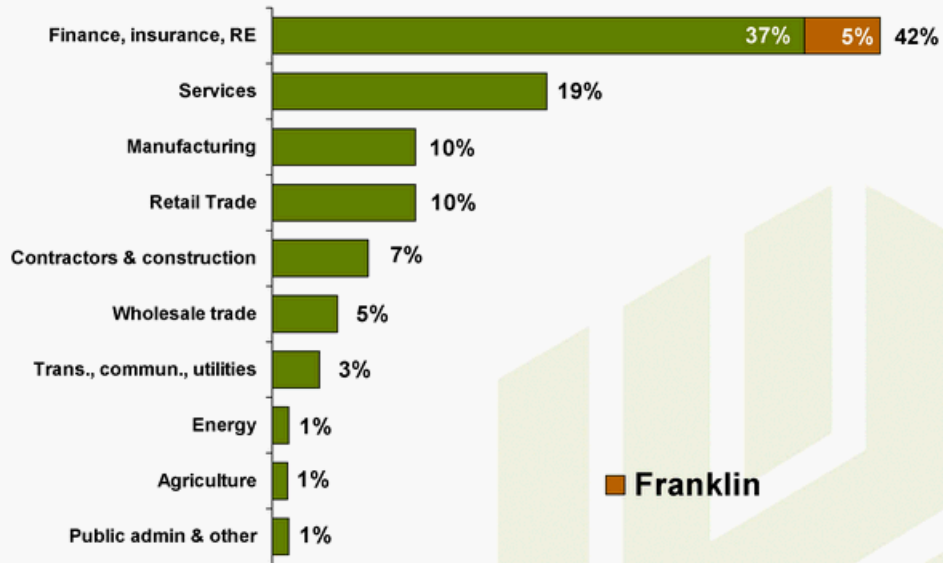
(1) Linked quarter percent change annualized

(2) Impacted by automobile loan sales

Total Commercial Loans – 6/30/08

By Industry Sector

\$23.4 Billion

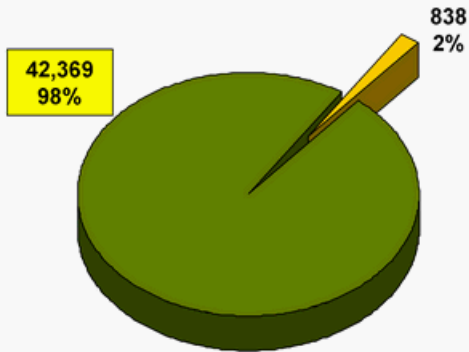


Franklin

Total Commercial Loans – 6/30/08

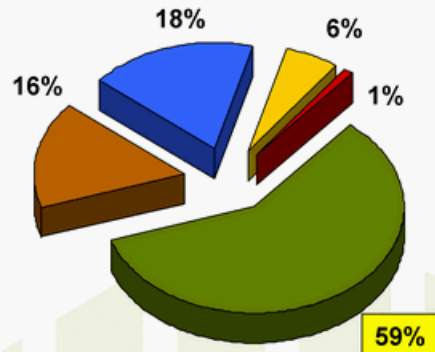
\$23.4 Billion

of Loans by Size ⁽¹⁾



Size	Count
< \$5 MM	42,369
\$5 MM - < \$10 MM	517
\$10 MM - < \$25 MM	273
\$25 MM - < \$50 MM	44
> \$50 MM	4
Total	838

Loans by Dollar Size ⁽¹⁾



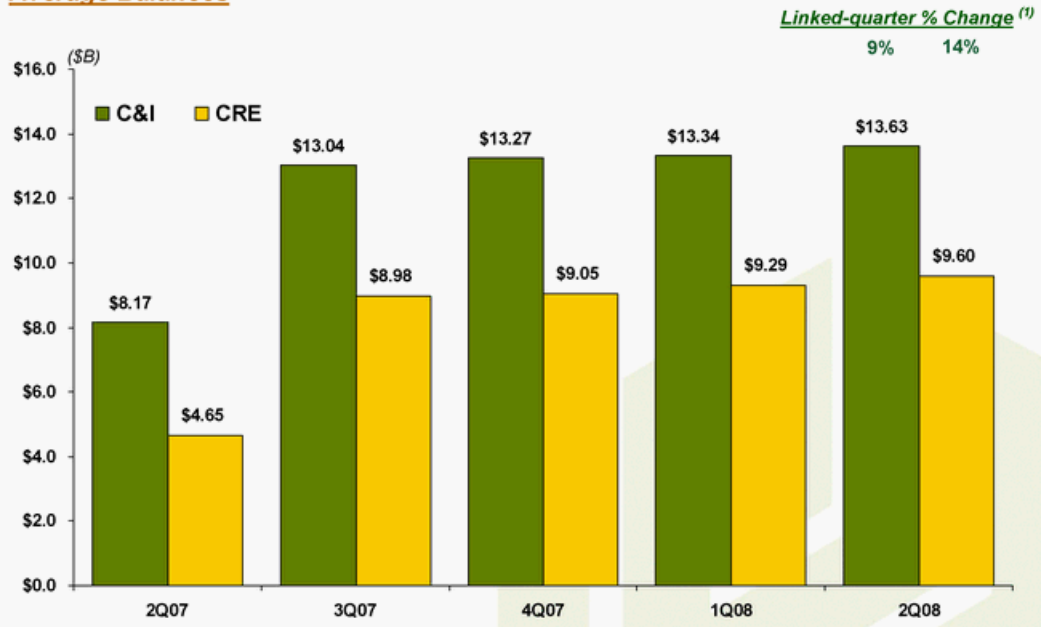
Size	Percentage
< \$5 MM	59%
\$5 MM - < \$10 MM	16%
\$10 MM - < \$25 MM	18%
\$25 MM - < \$50 MM	6%
\$50 MM +	1%



(1) Excludes Franklin - \$1.1 B

Commercial Loans

Average Balances



(1) Annualized



Total Commercial Loans by Business Segment

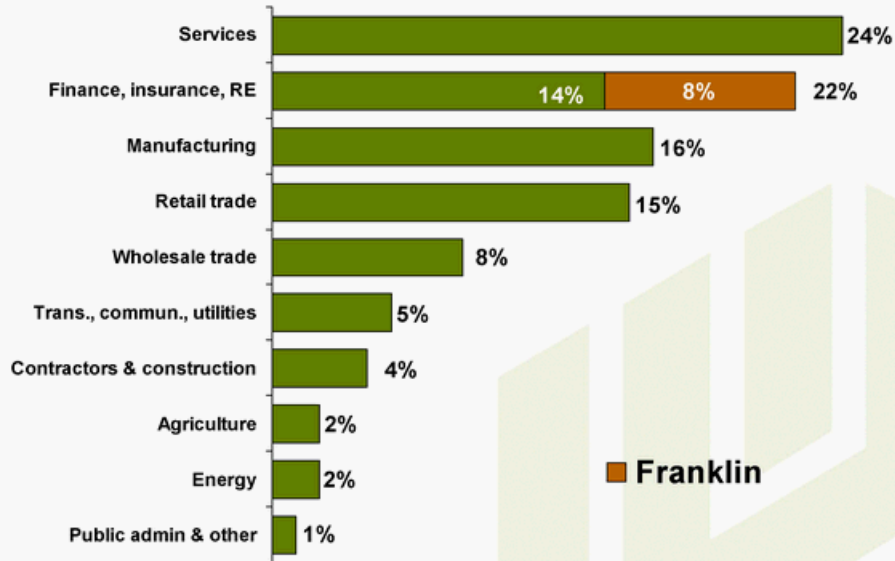
Average (\$B)	2Q08	Annualized Growth ⁽¹⁾		
		2Q08 v 1Q08	1Q08 v 4Q07	2Q08 v 2Q07
Central Ohio	\$ 3.7	11 %	14 %	53 %
Northwest Ohio	1.7	(9)	(2)	NM
Greater Cleveland	2.4	16	14	64
Greater Akron/Canton	1.3	22	(1)	77
Southern Ohio/Kentucky	2.1	29	50	49
Mahoning Valley	0.6	(1)	(20)	-
Ohio Valley	0.5	8	12	-
West Michigan	1.6	15	13	9
East Michigan	1.3	16	(11)	12
Western Pennsylvania	0.7	(6)	(27)	-
Pittsburgh	0.8	11	8	-
Central Indiana	1.0	20	27	64
West Virginia	0.8	18	12	7
Other Regional	2.3	(1)	(45)	NM
Regional Banking	20.9	11	3	88
Dealer Sales	1.1	1	53	30
Pvt Fin'l & Cap. Mkts Group	1.2	9	11	43
Treasury/Other	-	-	-	-
Total	\$ 23.2	11	6	81

(1) Linked quarter percent change annualized

Commercial & Industrial Loans – 6/30/08

By Industry Sector

\$13.7 Billion



 **Huntington**

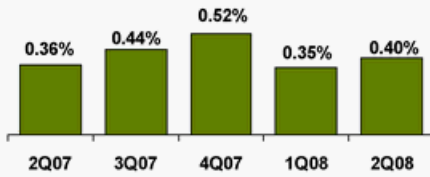
Commercial & Industrial Lending

Current portfolio – \$13.7 Billion ⁽¹⁾

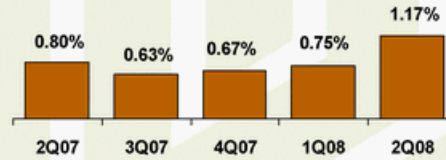
Risk Mitigation

- Focus on Ideal Huntington Client within our footprint
- Granular portfolio with geographic and sector diversification
- Seeking measured growth – have not sacrificed credit quality and profitability for short-term growth
- **80% of 2008 portfolio growth has been concentrated in new loans to existing customers**

NCOs / Average Loans ⁽²⁾



NALs / Loans ⁽³⁾



(1) 6/30/08 (2) Annualized, excluding FCMC (3) Period end

Franklin Credit (FCMC) – 6/30/08

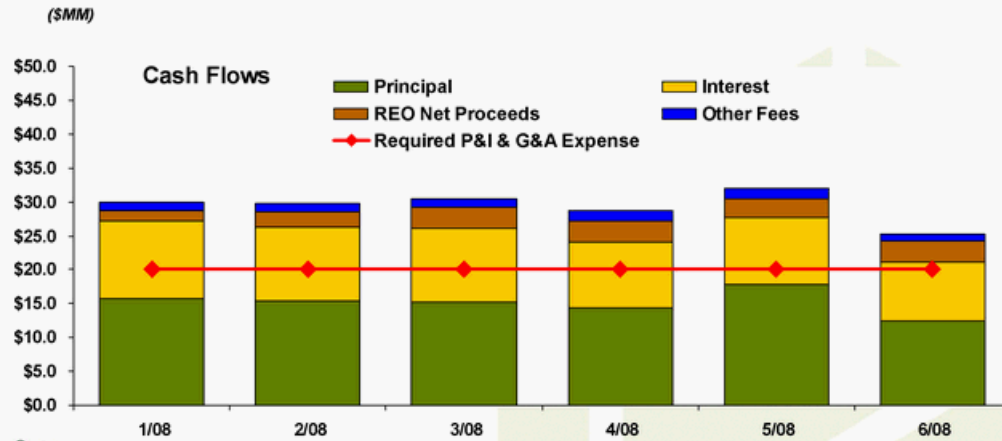
Total bank group debt	\$1,247 MM	
HBAN debt	1,130	<u>Estimated Repayment</u>
Tranche A ⁽¹⁾	762	4-5 Yrs.
Tranche B ⁽¹⁾	347	6-7 Yrs.
Other	21	
Specific reserve	\$115 MM / 10% of \$1.1 B	
Unpaid principal of mortgage collateral supporting total bank debt	\$1.9 B	
Purchased 2 nd mortgages	\$0.9 B	
Purchased 1 st mortgages	\$0.5 B	
Tribeca originated 1 st mortgages	\$0.5 B	

- HBAN is the primary bank lender... \$265 MM participated to other financial institutions, all on a non recourse basis, including \$21MM outside of the restructuring
- Collateral: 30,000+ underlying individual 1-4 family residential mortgages
- All loans are cross-collateralized
- Regulatory classification: Substandard and performing
- Active ongoing performance assessment in conjunction with the company
- Formal quarterly impairment testing process in place
- HNB lockbox utilized for all payments... including loans participated to other banks
- Back-up servicer in place

(1) Includes both Franklin purchased 1st/2nd lien and Tribeca originated 1st lien loans

Franklin Credit – Cash Flow Review (1)

- All required payments made as agreed with additional principal reductions
- Six-month cash flow performance as expected based on Huntington credit assumptions
- Huntington's position remains conservative relative to loss content in the receivables
- Franklin servicing capabilities continue to be sound as measured by recency payments, loss mitigation strategies and OREO processes
- May vs. June cash flow reflected timing differences in payoffs



Huntington

(1) Total FCMC relationship including other participants

Franklin Credit – 6/30/08

Cash Flow Sources

- Scheduled principal & interest payments from underlying mortgages
- Payoffs
 - Reduction in 2Q08 primarily a function of payoffs with 1Q08 higher than expected and 2Q08 lower
- Sales of foreclosed property
 - Significant source of future cash flow, particularly for the Tribeca portfolio
 - Majority of Tribeca properties in the New York, New Jersey, and Philadelphia areas where home prices have been more stable
- Fees
- LIBOR reductions since the restructuring have significantly improved FCMC's contractual cash flow and interest rate swaps have locked in a majority of this benefit

Total cash flow continues to exceed the required minimum P&I payment plus G&A expenses



Franklin Credit – Reserve Analysis @ 3/31/08

(\$ MMs)	Franklin ⁽¹⁾	Investor Group	Huntington
Cash and other assets	\$ 62.9		
Mortgage collateral	1,807.2		
Allowance & purchase discounts	(262.0)		
Net other assets / liabilities	(0.6)		
Net assets available for debt service	\$1,607.5	\$1,607.5	
Bank debt	\$1,579.8	\$1,579.8	\$1,274.1
Less:			
Tranche C debt ⁽²⁾		(125.0)	(116.8)
Allowance for loan and lease losses		(142.6)	(115.3)
Total reserves		<u>(267.6)</u>	<u>(232.0)</u>
Net bank group debt		\$1,312.2	\$1,042.4
Shareholders' equity – Franklin	\$27.8		
Estimated excess net assets available over bank debt		\$295.4	



(1) Franklin Form 10-Q

(2) Assumes all bank group participants have charged off the Tranche C and reserved at the same level as Huntington

C&I Loans to Auto Industry ⁽¹⁾

Outstandings ⁽²⁾

(\$MM)	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
Loans to suppliers	\$ 177	\$ 205	\$ 202	\$ 160	\$ 76
Dealer floorplan	839	846	795	664	638
Dealer non-floorplan	<u>339</u>	<u>336</u>	<u>286</u>	<u>269</u>	<u>254</u>
Total	\$1,355	\$1,387	\$1,282	\$1,093	\$1,068

NPLs

Amount	\$5.3	\$4.2	\$4.3	\$8.6	\$15.0
Percent	0.31%	0.30%	0.34%	0.78%	1.41%

Net charge-offs ⁽³⁾

Amount	\$14.0	\$16.0	\$16.1	\$6.1	\$1.7
Percent	1.06%	1.15%	1.26%	0.56%	0.16%

(1) Period end

(2) Companies with > 25% of their revenue from the auto industry; data prior to 4Q07 excludes Sky Financial

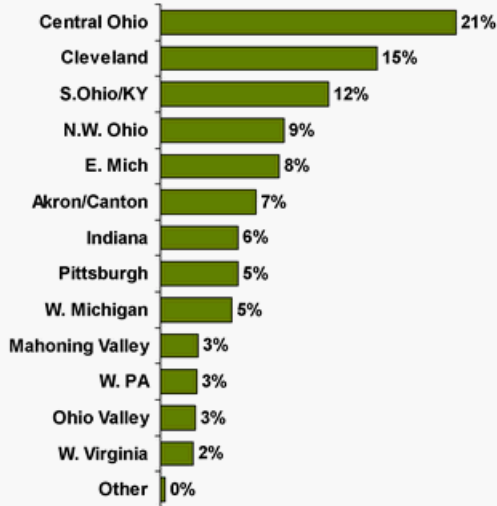
(3) Trailing 12-month; % annualized



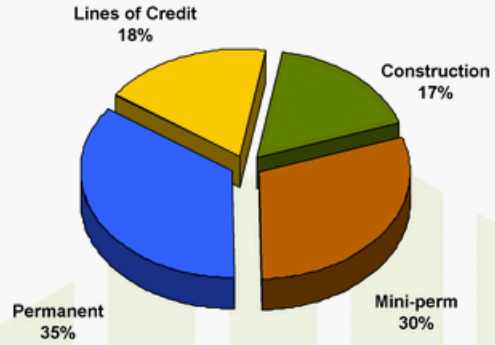
Commercial Real Estate Loans – 6/30/08

\$9.7 Billion

By Region



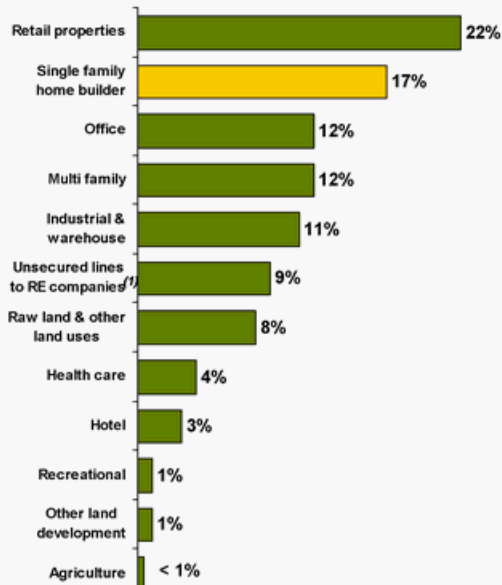
By Loan Type



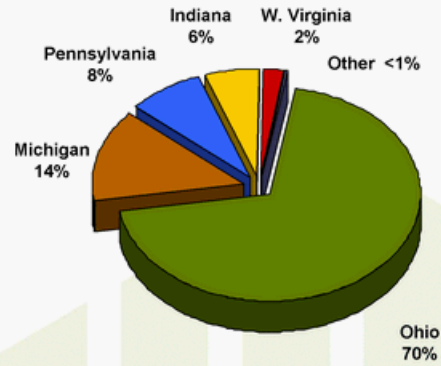
Commercial Real Estate Loans – 6/30/08

\$9.7 Billion

By Property Type



By Borrower Location



(1) Primarily represents working capital lines to top tier CRE companies

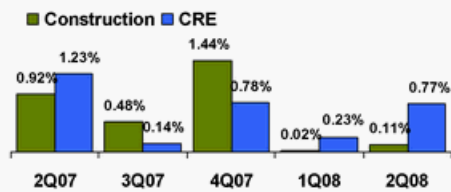
Commercial Real Estate Lending

Current portfolio – \$9.7 Billion ⁽¹⁾

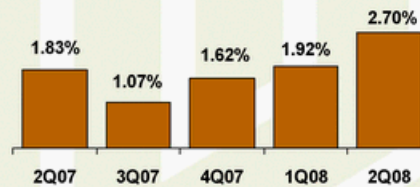
Risk Mitigation

- Granular portfolio with geographic and sector diversification throughout our footprint
- LTV, debt service coverage, property types, and locations all underwritten to secondary market standards
- Concentrated in major metro markets to enhance repayment through secondary loan market
- Enforced standard pre-leasing requirements for office, retail and industrial property types to reduce market risk exposure
- **67% of 2008 production centered in additional loans to existing borrowers with a focus on traditional income producing property types**

NCOs / Average Loans ⁽²⁾



NALs / Loans ⁽³⁾



(1) 6/30/08; \$2.1 B Construction + \$7.6 B Non-construction (2) Annualized (3) Period end

Huntington Single Family Home Builder Exposure

Current portfolio – \$1,645 Million ⁽¹⁾

Portfolio Characteristics

- Granular portfolio – only 15 projects over \$10 million
- Geographic and sector diversification throughout our footprint
- Primary customers are 1st and 2nd tier developers
- Continuous monitoring
- Increased reserves based on ongoing process of proactive risk identification given industry-wide trends

(\$MM)	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>
Vertical construction	\$1,135	\$1,148	\$1,080	\$1,115
Land under development	278	313	325	319
Land held for development	230	<u>234</u>	<u>221</u>	<u>223</u>
Total	\$1,645	\$1,695	\$1,626	\$1,658



(1) Period end

Huntington Single Family Home Builder Exposure

Current portfolio – \$1,645 Million ⁽¹⁾

Portfolio Performance

		<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>
	(\$MM)				
30+ days past due	- \$	\$159	\$143	\$105	\$99
	- %	9.7%	8.4%	6.4%	6.0%
Classified	- \$	\$245	\$210	\$167	\$107
	- %	14.9%	12.4%	10.3%	6.4%
NPAs <i>(included in Classified)</i>	- \$	\$118	\$78	\$65	\$48
	- %	7.2%	4.6%	4.0%	2.9%
ACL	- \$	\$61	\$55	\$49	\$39
	- %	3.7%	3.3%	3.0%	2.3%
Net charge-offs	- \$	\$3.2	\$1.3	\$12.9	\$0.2
	<i>(annualized)</i> - %	0.78%	0.31%	3.17%	0.05%



(1) Period end

CRE – Retail Exposure

Current portfolio – \$2,515 Million ⁽¹⁾

Portfolio Characteristics

- Granular portfolio
- Geographic and sector diversification throughout our footprint
- Continued focus on proactive management

	<i>(\$MM)</i>	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>
Retail centers		\$2,064	\$2,007	\$1,797	\$1,691
Owner occupied		451	474	431	439
Total		\$2,515	\$2,481	\$2,228	\$2,131



(1) Period end

CRE – Retail Exposure

Current portfolio – \$2,515 Million ⁽¹⁾

Portfolio Performance

		<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>
	(\$MM)				
30+ days past due	- \$	\$78	\$43	\$38	\$32
	- %	3.1%	1.7%	1.7%	1.5%
Classified	- \$	\$98	\$87	\$38	\$28
	- %	3.9%	3.5%	1.7%	1.3%
NPAs <i>(included in Classified)</i>	- \$	\$55	\$16	\$13	\$15
	- %	2.2%	0.6%	0.6%	0.7%
ACL	- \$	\$46	\$44	\$33	\$30
	- %	1.8%	1.8%	1.5%	1.4%
Net charge-offs	- \$	\$0.5	\$1.1	\$2.6	\$2.0
	<i>(annualized)</i> - %	0.08%	0.18%	0.46%	0.38%



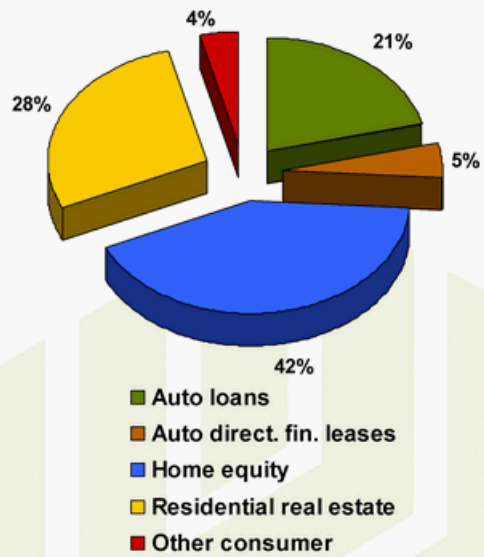
(1) Period end

Consumer Loans and Leases – 6/30/08

By Type

(\$MM)	Amt	Pct
Auto loans	\$3.8	21 %
Auto direct fin. leases	0.8	5
Home equity *	7.4	42
Residential real estate	4.9	28
Other consumer	<u>0.7</u>	<u>4</u>
Total consumer	\$17.6	100 %

* Home equity lines	\$ 4.1
Home equity loans	3.3



Total Consumer Loans by Business Segment

(Includes Residential Mtg, Home Equity, Auto Loans/Leases & Other)

Average (\$B)	2Q08	Annualized Growth ⁽¹⁾		
		2Q08 v 1Q08	1Q08 v 4Q07	2Q08 v 2Q07
Central Ohio	\$ 1.5	(1) %	(9) %	23 %
Northwest Ohio	0.6	(3)	(9)	NM
Greater Cleveland	0.8	-	(4)	38
Greater Akron/Canton	0.8	(2)	(6)	32
Southern Ohio/Kentucky	0.9	1	(4)	5
Mahoning Valley	0.3	(5)	(8)	-
Ohio Valley	0.4	(8)	(11)	-
West Michigan	1.0	3	(3)	(1)
East Michigan	0.5	7	1	4
Western Pennsylvania	0.3	(8)	(10)	-
Pittsburgh	0.1	-	(9)	-
Central Indiana	0.5	11	3	40
West Virginia	0.4	3	1	5
Other Regional	3.7	(12)	(2)	24
Regional Banking	11.7	(4)	(4)	36
Dealer Sales ⁽²⁾	4.7	13	6	18
Pvt Fin'l & Cap. Mkts Group	1.4	4	(1)	33
Treasury/Other	-	-	-	-
Total	\$ 17.8	1	(1)	31

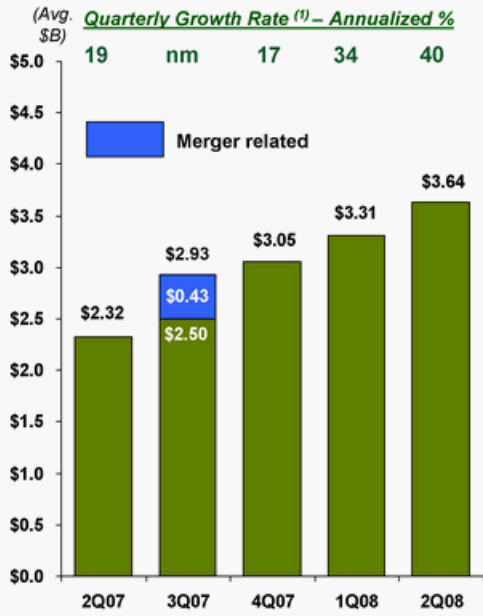
(1) Linked quarter percent change annualized

(2) Impacted by automobile loan sales

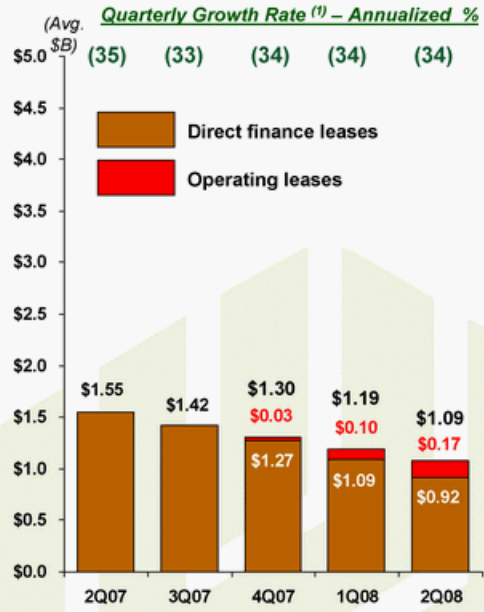


Auto Loans & Leases

Auto Loans



Auto Leases



(1) Annualized
 (2) Operating leases originated since 10/1/07, included in Other Assets

Indirect Auto Lending

Current portfolio – \$4.6 Billion ⁽¹⁾

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

Comfortable with current risk profile:

- Lease portfolio is declining due to captives focus and HBAN maintaining return requirements. The declining portfolio balance creates a higher loss rate with more volatility.
- 1H08 loan production was strong on both volume and quality

Loss Outlook

FY2008 assumptions

Frequency of Default

1.9%

Severity of Loss

55%



(1) Period end

Indirect Auto Loan Portfolio Performance

	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>
<i>Portfolio Performance</i>							
30+ days past due %	1.43%	1.45%	1.94%	1.55%	1.27%	1.09%	1.26%
YTD NCO %	0.95%	0.97%	0.65%	0.53%	0.40%	0.52%	0.40%
<i>Origination Quality</i>							
Avg FICO	752	752	745	743	744	740	741
%<670	4%	4%	6%	6%	5%	7%	8%
Avg. LTV	96%	93%	95%	98%	98%	97%	96%
Expected cumulative loss	1.24%	1.26%	1.58%	1.66%	1.66%	1.72%	1.74%
Orig. (\$MM)	\$673	\$679	\$487	\$474	\$503	\$447	\$379
<i>Vintage Performance</i>							
6 month losses			0.22%	0.23%	0.20%	0.13%	0.13%
9 month losses				0.64%	0.47%	0.35%	0.28%
12 month losses					0.76%	0.67%	0.50%
30+ days past due % for loans booked < 6 months	0.40%	0.53%	0.74%	0.52%	0.48%	0.38%	0.43%



Indirect Auto Loan Production

(\$MM)	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>	<u>1Q07</u>	<u>4Q06</u>	<u>3Q06</u>	<u>2Q06</u>	<u>1Q06</u>	<u>4Q05</u>	<u>3Q05</u>
<u>Loans</u>												
Production	\$ 673	\$ 679	\$ 487	\$ 474	\$ 502	\$ 447	\$ 379	\$ 458	\$ 467	\$ 416	\$ 301	\$ 469
% new vehicles	44%	44%	44%	47%	49%	47%	48%	50%	49%	47%	53%	65%
Avg. LTV ⁽¹⁾	96%	93%	95%	98%	98%	97%	96%	96%	96%	94%	92%	88%
Avg. FICO ⁽¹⁾	752	752	745	743	744	740	741	743	741	741	746	750
<u>Leases ⁽²⁾</u>												
Production	\$ 74	\$ 68	\$ 77	\$ 82	\$ 90	\$ 68	\$ 70	\$ 92	\$ 109	\$ 74	\$ 95	\$ 119
% new vehicles	97%	98%	97%	95%	96%	97%	97%	96%	97%	97%	99%	99%
Avg. residual	43%	44%	44%	46%	45%	42%	42%	41%	41%	42%	43%	40%
Avg. LTV ⁽¹⁾	102%	102%	102%	95%	96%	101%	102%	101%	101%	103%	103%	103%
Avg. FICO ⁽¹⁾	765	764	761	759	755	747	746	748	747	745	749	747

(1) At origination

(2) Originated as operating leases since 10/1/07; previously originated as direct financing leases



Non-auto Consumer Loans

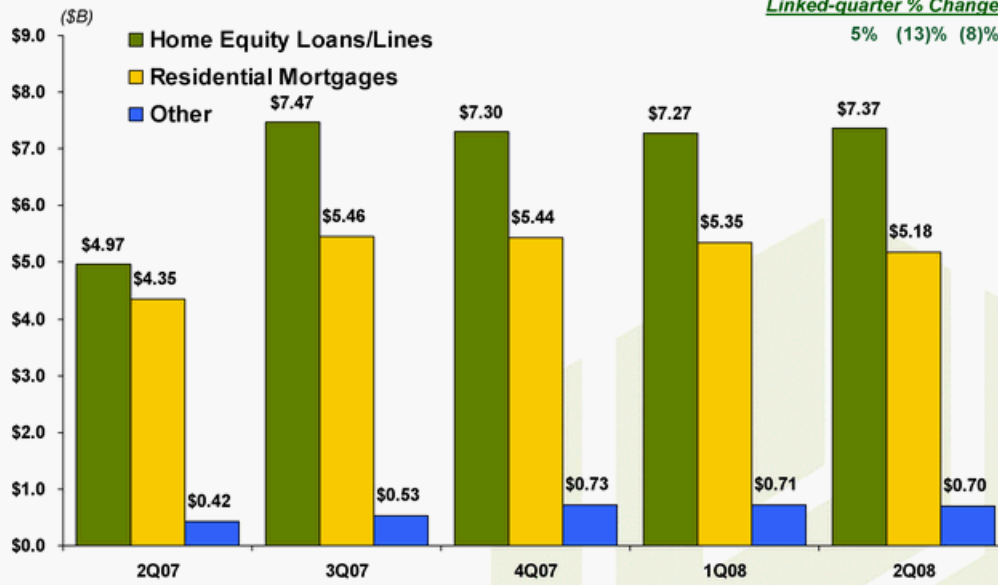
Average Balances

Year-over-Year % Change ⁽¹⁾

--% (5)% 23%

Linked-quarter % Change ⁽²⁾

5% (13)% (8)%



(1) Non-merger related (2) Annualized

Residential Collateral Lending at Huntington

Origination Strategies

- Focused on the Huntington core markets
- Utilize the Huntington office network as the primary source
- Traditional product mix - very limited non-traditional mortgage exposure
 - **Never originated sub-prime loans... payment option ARM structures... or negative amortization loans**
- Policies and procedures designed to generate high quality borrowers
- Huntington maintains servicing on owned portfolios

Benefits

- Clear understanding of market dynamics and economic impacts
- Direct contact with most of our borrowers
- Significant percentage of borrowers have another Huntington banking relationship
- Provided our customers with appropriate products for their circumstances
- The Interest-Only product is performing well
- Huntington has always been a cash flow lender, utilizing an interest rate stress on ARM loans and utilizing the D/I ratio as a material portion of the underwriting process
- Our servicing capabilities allow for appropriate risk mitigation activities across our real estate secured portfolios

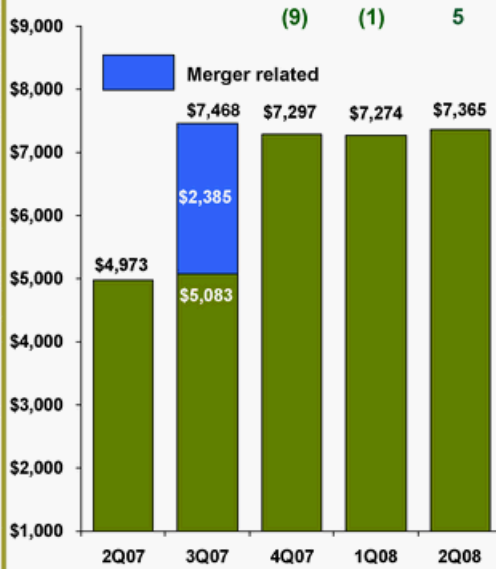


Residential Real Estate Loans

Home Equity Loans / Lines

(Avg. \$MM)

Quarterly Growth Rate – Annualized %



Residential Mortgages

(Avg. \$MM)

Quarterly Growth Rate – Annualized %



Residential Real Estate Trends

Outstandings

(Average \$MM)	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
Home equity loans / lines	\$7,365	\$7,274	\$7,297	\$7,468	\$4,973
Residential mortgage	5,178	5,351	5,437	5,456	4,351
<i>Interest only</i>	702	799	818	817	816
<i>Alt-A</i>	484	532	531	564	596
Total	<u>\$12,543</u>	<u>\$12,625</u>	<u>\$12,734</u>	<u>\$12,924</u>	<u>\$9,324</u>

Home Equity Lending

Current portfolio – \$7.4 Billion ⁽¹⁾

Loss Outlook

FY2008 assumptions

Frequency of Default
0.9%

Severity of Loss
90%

Production

(\$MM)

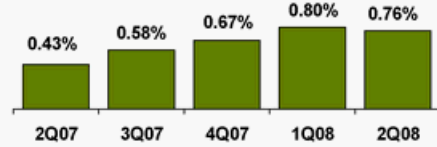
Loans ⁽²⁾

	2Q08	1Q08	4Q07	3Q07	2Q07	1Q07	4Q06	3Q06	2Q06	1Q06	4Q05	3Q05
Production	\$159	\$ 204	\$ 144	\$ 248	\$ 357	\$295	\$190	\$ 250	\$ 293	\$ 221	\$ 210	\$ 170
Avg. FICO ⁽³⁾	744	739	737	743	743	742	735	738	737	729	729	726
Avg. LTV ⁽³⁾	65%	67%	69%	69%	67%	66%	68%	65%	64%	59%	58%	60%

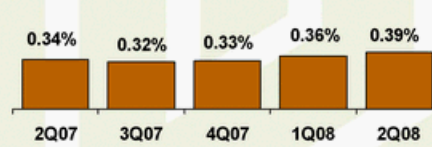
Lines ⁽⁴⁾

	2Q08	1Q08	4Q07	3Q07	2Q07	1Q07	4Q06	3Q06	2Q06	1Q06	4Q05	3Q05
Production	\$647	\$ 440	\$ 433	\$ 358	\$ 364	\$ 378	\$ 267	\$ 336	\$ 443	\$ 325	\$ 325	\$ 411
Avg. FICO ⁽³⁾	755	751	748	748	748	746	742	739	741	736	730	732
Avg. LTV ⁽³⁾	74%	76%	75%	77%	76%	75%	76%	75%	75%	75%	78%	79%

NCOs / Average Loans ⁽⁵⁾



NALs / Loans ⁽⁵⁾

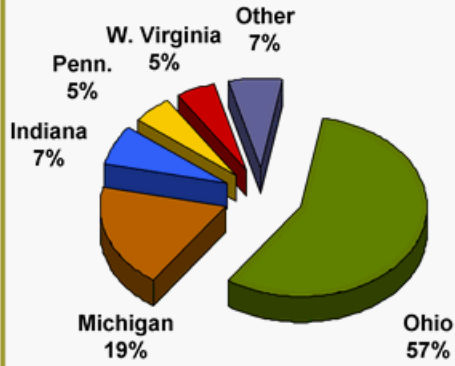


(1) 6/30/08 (2) Primarily fixed rate (3) At origination (4) Primarily variable rate (5) Period end loans / lines

Home Equity – Geographic Trends

Current portfolio – \$7.4 Billion ⁽¹⁾

Outstandings



Performance

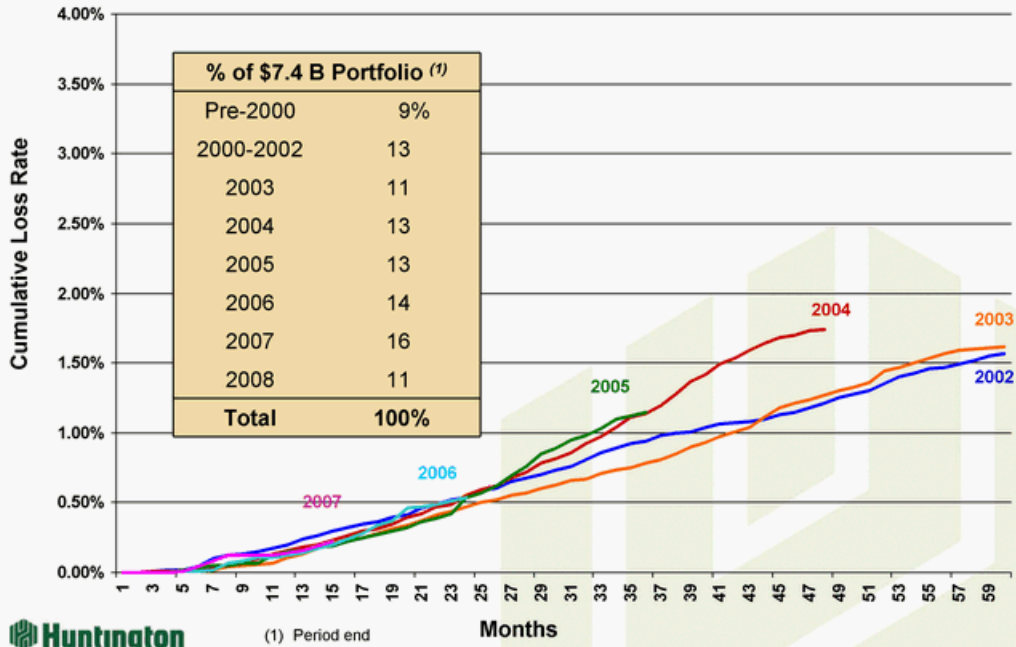
	1H08 NCOs	
	% of NCOs	NCO % ⁽²⁾
Ohio	47%	0.63%
Michigan	27	1.13
Indiana	10	1.34
Pennsylvania	2	0.23
W. Virginia	1	0.33
Other	13	1.39
	100%	0.76%



(1) 6/30/08 (2) Annualized

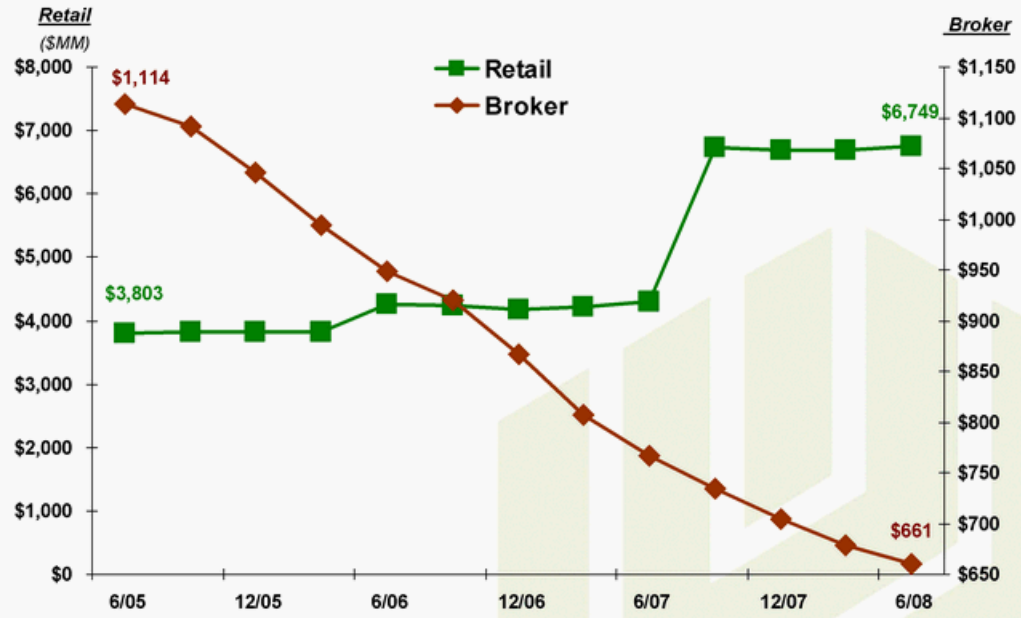
Home Equity Vintage Performance

Maximum cumulative losses on any vintage not likely to exceed 2.0%



Home Equity – Channel Trends

Outstandings



Residential Mortgage Lending

Current portfolio – \$4.9 Billion ⁽¹⁾

Loss Outlook

FY2008 assumptions

Frequency of Default

0.75%

Severity of Loss

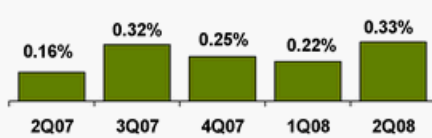
50%

(\$MM)

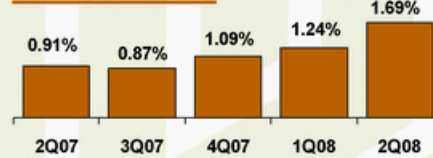
Production

	1H08	2007	2006	2005	2004	2003
Originations ⁽²⁾	\$581	\$1,001	\$1,075	\$1,278	\$1,752	\$1,464
Alt-A % of originations ⁽³⁾	--	3%	16%	20%	22%	8%
Avg. FICO ⁽⁴⁾	735	740	732	720	723	710
Avg. LTV ⁽⁴⁾	71%	74%	72%	74%	73%	72%

NCOs / Average Loans ⁽⁵⁾



NALs / Loans ⁽⁶⁾



(1) 6/30/08 (2) Originations retained (3) Average FICO scores 695-700
 (4) At origination (5) Annualized (6) Period end

Residential Adjustable Rate Mortgages

Current portfolio – \$3.1 Billion ⁽¹⁾

ARMs

- | | |
|------------------------------|----------|
| • 2008 resets ⁽²⁾ | \$309 MM |
| • 2009 resets | \$708 MM |
| • FICO distribution > 670 | 75% |

Risk Mitigation

- Proactive customer contact at least 6 months prior to rate reset.
- Given the high quality borrower, this is a customer retention as well as risk mitigation exercise.
- Have had success in converting ARMs to fixed rate products in our owned portfolio.
- Borrowers experiencing payment issues due to rate increases are re-underwritten or restructured based on willingness and ability to pay.



(1) 6/30/08 (2) Remainder of year

Residential Alt-A Mortgages

Current portfolio – \$484 Million ⁽¹⁾

2007 production	\$ 33 MM
1H08 production	none
Portfolio growth (2Q08 vs. 2Q07)	< 1%
2007 Net charge-offs – \$	\$5.0 MM
– %	0.75%
1H08 Net charge-offs – \$	\$3.2 MM
– %	1.32%

(1) 6/30/08



Other Consumer

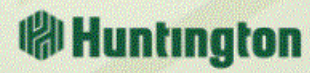
Current portfolio – \$0.7 Billion ⁽¹⁾

- 80% 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) 6/30/08



Credit Quality



Credit Quality Trends Overview

	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
NPA ratio ⁽¹⁾	2.41 %	4.08 %	4.13 %	1.08 %	0.97 %
NAL ratio ⁽²⁾	1.30	0.92	0.80	0.62	0.79
Net charge-off ratio	0.64	0.48	3.77	0.47	0.52
90+ days past due	0.33	0.37	0.35	0.29	0.25
Consumer	0.59	0.62	0.59	0.45	0.39
Commercial & industrial	0.07	0.11	0.08	0.10	0.04
Commercial real estate	0.25	0.29	0.27	0.24	0.20
ALLL ratio	1.66	1.53	1.44	1.14	1.15
ALLL / NAL coverage ratio	127	166	181	182	145
ACL ratio	1.80	1.67	1.61	1.28	1.30
ACL / NAL coverage ratio	138	182	202	206	165

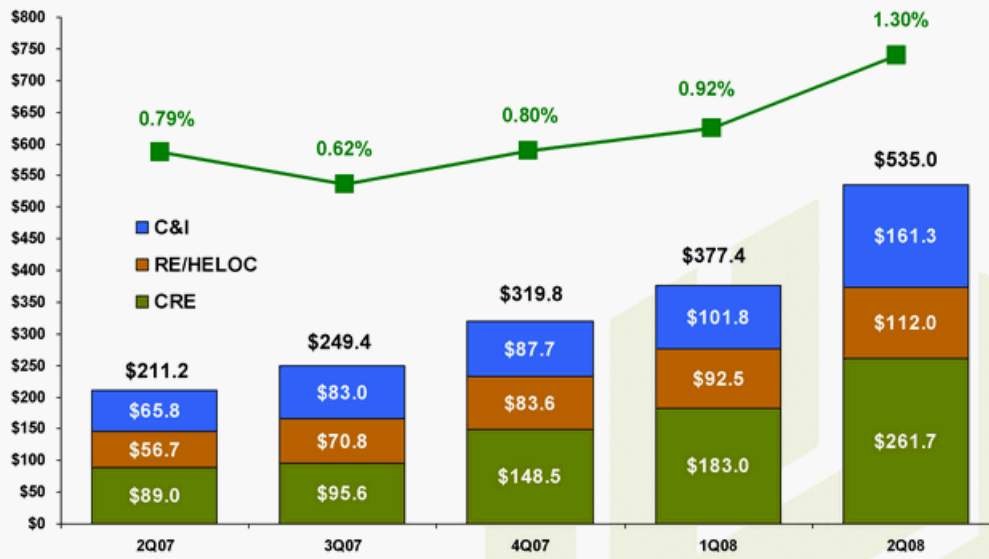
(1) NPA ratio is non-performing assets (NPAs) divided by the sum of loans and leases, restructured loans, impaired loans held for sale, net other real estate and other NPAs

(2) NAL ratio is non-accruing loans (NALs) divided by total loans and leases

Non-performing Assets (NPA)

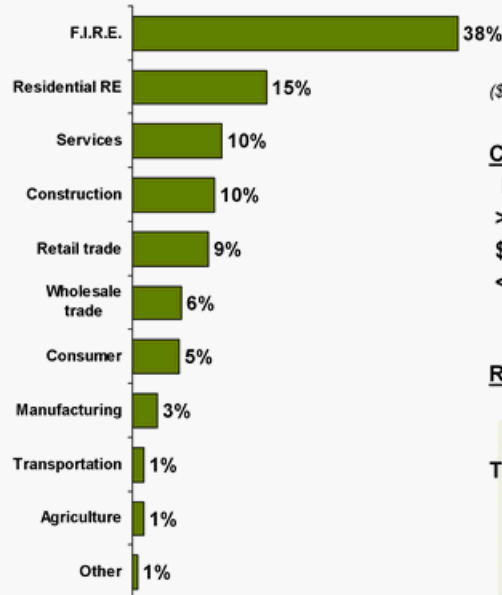
(\$MM)	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
Non-accrual loans & leases					
Commercial & industrial	\$161.3	\$101.8	\$87.7	\$83.0	\$65.8
Commercial real estate	261.7	183.0	148.5	95.6	89.0
Residential mortgage	82.9	66.5	59.6	47.7	39.9
Home equity	29.1	26.1	24.1	23.1	16.8
Total NAL	535.0	377.4	319.8	\$249.4	211.5
NAL ratio	1.30%	0.92%	0.80%	0.62%	0.79%
Restructured loans (Franklin)	368.4	1,157.4	1,187.4	--	--
OREO	72.4	73.9	75.3	68.9	49.7
Impaired loans held for sale	14.8	66.4	73.5	100.5	--
Other NPAs	2.6	2.8	4.4	16.3	--
Total NPA	\$993.1	\$1,677.8	\$1,660.3	\$435.0	\$261.2
NPA ratio	2.41%	4.08%	4.13%	1.08%	0.97%

Non-accrual Loan Trends



Non-accrual Loans (NAL) by Sector

\$535.0 MM @ 6/30/08



(\$MM)

	6/30/08		3/31/08	
	\$	#	\$	#
Commercial				
NAL Size				
>\$5	\$ 129.7	15	\$51.0	6
\$2-<\$5	87.1	29	62.9	20
<\$2	<u>206.2</u>		<u>171.0</u>	
Total NAL	\$423.1		\$284.9	
Residential RE and Home Equity				
NAL	<u>112.0</u>		<u>92.5</u>	
Total NALs	\$535.0		\$377.4	



Non-performing Asset Flow Analysis

<i>(\$MM)</i>	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
<i>Period End</i>					
NPA beginning of period	\$1,677.8	\$ 1,660.3	\$ 435.0	\$ 261.2	\$ 206.7
New	256.3	141.1	211.1	93.0	112.3
Restructured loans	(762.0)	--	1,187.4	--	--
Acquired	--	--	--	144.5	--
Return to accruing status	(5.8)	(13.5)	(5.3)	(8.8)	(4.7)
Loan and lease losses	(40.8)	(27.9)	(62.5)	(28.0)	(27.1)
Payments	(73.0)	(68.8)	(30.8)	(17.6)	(19.7)
Sales	(59.3)	(13.5)	(74.7)	(9.2)	(6.4)
NPA end of period	\$993.1	\$1,677.8	\$1,660.3	\$ 435.0	\$ 261.2

Net Charge-offs

<i>(\$MM)</i>	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
Commercial & industrial	\$12.4	\$10.7	\$323.9	\$12.6	\$7.3
Commercial real estate	<u>15.1</u>	<u>4.3</u>	<u>20.7</u>	<u>4.7</u>	<u>13.3</u>
Total commercial	<u>27.5</u>	<u>15.0</u>	<u>344.6</u>	<u>17.3</u>	<u>20.5</u>
Auto loans	8.5	8.0	7.3	5.4	1.6
Auto leases	2.9	3.2	3.0	2.6	2.7
Home equity	14.0	14.5	12.2	10.8	5.4
Residential RE	4.3	2.9	3.3	4.4	1.7
Other direct	<u>8.1</u>	<u>4.8</u>	<u>7.3</u>	<u>6.6</u>	<u>2.5</u>
Total consumer	<u>37.8</u>	<u>33.4</u>	<u>33.3</u>	<u>29.8</u>	<u>14.0</u>
Total	\$65.2	\$48.4	\$377.9	\$47.1	\$34.5

Net Charge-off Ratios ⁽¹⁾

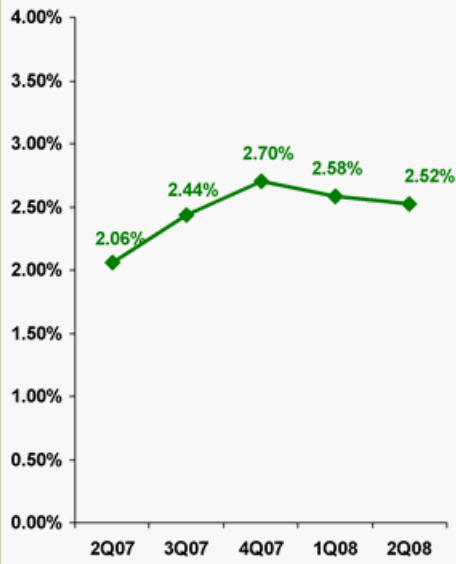
	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
Commercial & industrial	0.36 %	0.32 %	9.76 %	0.39 %	0.36 %
Commercial real estate	<u>0.63</u>	<u>0.18</u>	<u>0.92</u>	<u>0.21</u>	<u>1.14</u>
Total commercial	0.47	0.27	6.18	0.31	0.64
Auto loans	0.94	0.97	0.96	0.73	0.28
Auto leases	1.28	1.18	0.96	0.72	0.70
Home equity	0.76	0.80	0.67	0.58	0.43
Residential RE	0.33	0.22	0.25	0.32	0.16
Other direct	<u>4.62</u>	<u>2.68</u>	<u>4.02</u>	<u>4.97</u>	<u>2.39</u>
Total consumer	0.85	0.75	0.75	0.67	0.41
Total	0.64 %	0.48 %	3.77 %	0.47 %	0.52 %

(1) Annualized

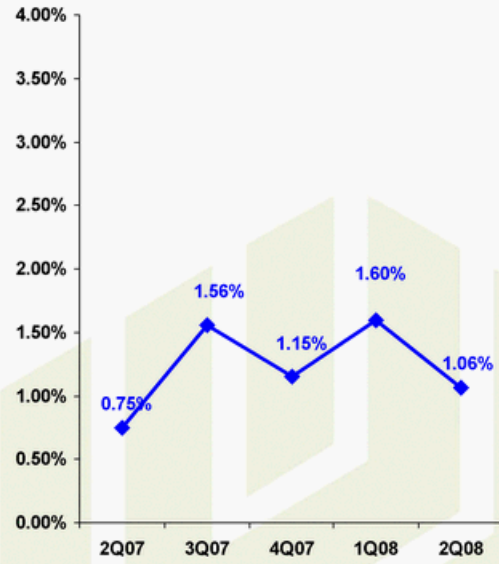


30+ Days Delinquencies ⁽¹⁾

Consumer Loans



Commercial Loans



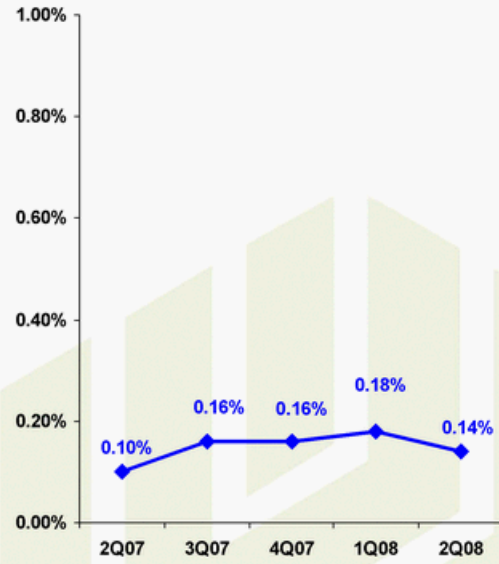
(1) Period end; delinquent but accruing as a % of related outstandings at EOP

90+ Days Delinquencies ⁽¹⁾

Consumer Loans



Commercial Loans



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

Allowance for Credit Losses Methodology

Allowance for loan and lease losses (ALLL)

- 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)

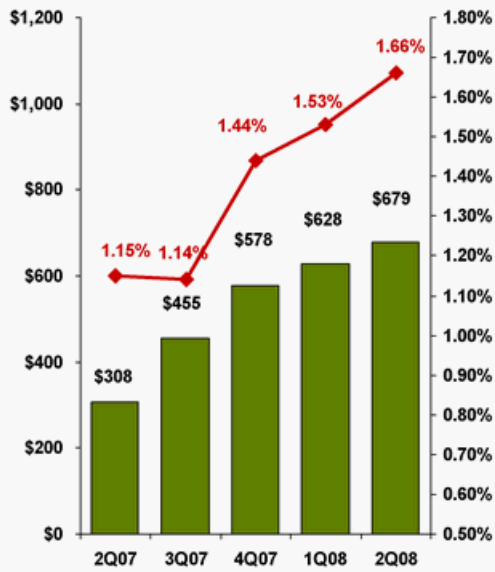
Allowance for unfunded loan commitments and letters of credit (AULC)

- 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

Allowances for Loan & Lease Losses (ALLL) ⁽¹⁾



ALLL Reserve Components

	<u>Transaction</u>	<u>Economic</u>	<u>Total</u>
2Q08	1.45%	0.21%	1.66%
1Q08	1.34	0.19	1.53
4Q07	1.27	0.17	1.44
3Q07	0.97	0.17	1.14
2Q07	0.94	0.21	1.15
1Q07	0.89	0.19	1.08



(1) Period end

Allowances for Credit Losses (ACL) ⁽¹⁾

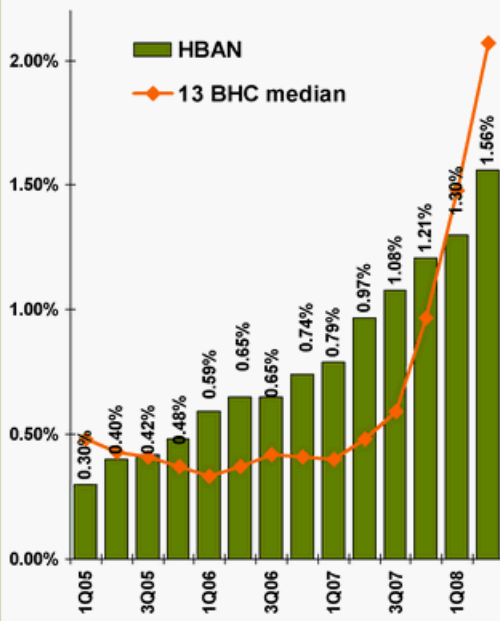
(\$MM)	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
Allowance for loan and lease losses (ALLL)	\$679.4	\$627.6	\$578.4	\$454.8	\$307.5
Allowance for unfunded loan commitments and LOCs (AULC)	<u>61.3</u>	<u>57.6</u>	<u>66.5</u>	<u>58.2</u>	<u>41.6</u>
Total allowance for credit losses (ACL)	\$740.7	\$685.2	\$645.0	\$513.0	\$349.2
ALLL as % of total loans and leases	1.66 %	1.53 %	1.44 %	1.14 %	1.15 %
total NALs	127	166	181	182	145
ACL as % of total loans and leases	1.80 %	1.67 %	1.61 %	1.28 %	1.30 %
total NALs	138	182	202	206	165

(1) Period end

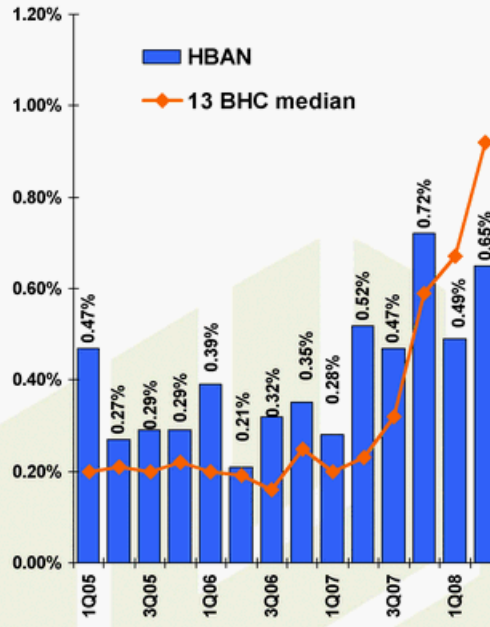


Relative Performance – NPAs & NCOs ⁽¹⁾

NPA Ratio ⁽²⁾



NCO Ratio ⁽³⁾



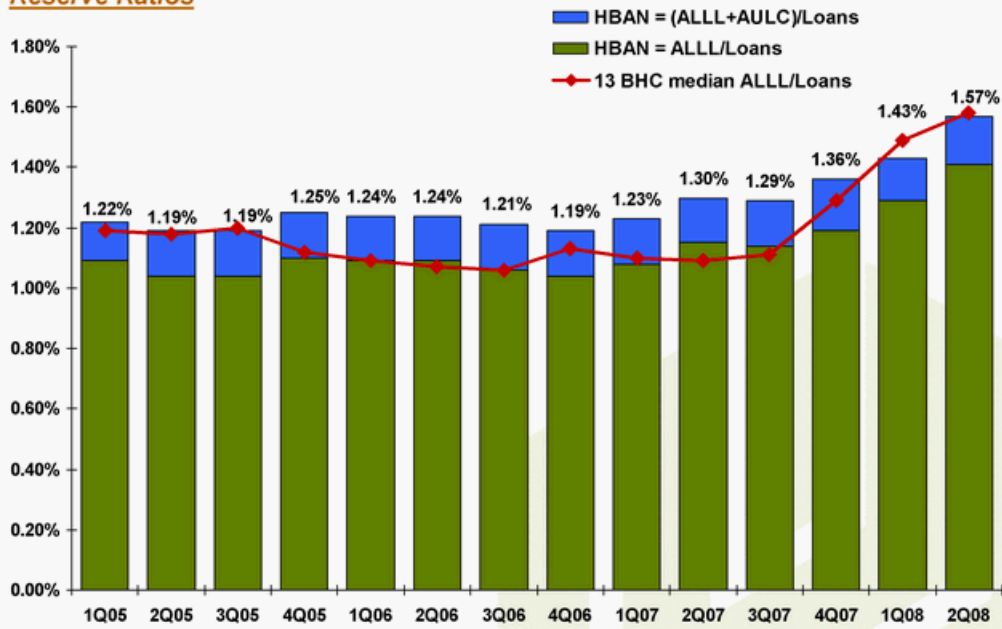
(1) Data 4Q07+ excludes Franklin

(2) Period end

(3) Annualized

Relative Performance – LLR Ratios

Reserve Ratios ⁽¹⁾



(1) Period end; 4Q07+ exclude Franklin

Relative Performance – ALLL Adequacy – 6/30/08

ALLL / Loans

National City	3.03%
First Horizon	2.59
Marshall & Ilsley Corp.	2.05
KeyCorp	1.87
Fifth Third	1.85
Colonial BancGroup	1.60
M&T Bank	1.58
Regions Financial	1.50
Associated Banc-Corp	1.42
Huntington	1.41
PNC Financial Services	1.35
BB&T	1.31
Zions Bancorporation	1.31
Comerica	1.28
13 BHC Median X HBAN	1.58

ALLL / NPL

KeyCorp	175%
PNC Financial Services	142 %
National City	133
M&T Bank	132
BB&T	124
Huntington	105
Regions Financial	104
Marshall & Ilsley Corp.	99
Zions Bancorporation	96
Comerica	91
Colonial BancGroup	84
Associated Ban-Corp	79
Fifth Third Bancorp	79
First Horizon	75
13 BHC Median X HBAN	99

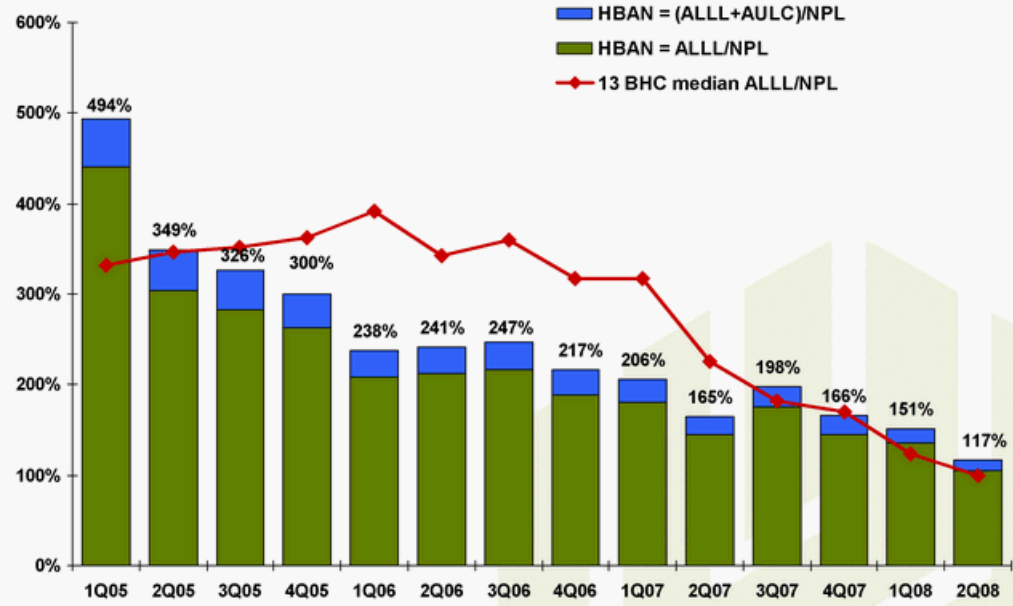
ALLL = Allowance for Loan and Lease Losses



(1) Excludes Franklin

Relative Performance – NAL/NPL Coverage

NAL / NPL Coverage Ratios ⁽¹⁾



(1) Period end; 4Q07+ exclude Franklin

Non-Franklin Credit Metrics Reconciliation

(in millions)	Second Quarter 2008			First Quarter 2008		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Loan loss provision	\$ 120.8	\$ -	\$ 120.8	\$ 88.7	\$ -	\$ 88.7
Total net charge-offs - \$	\$ 65.2	\$ -	\$ 65.2	\$ 48.4		\$ 48.4
Total net charge-offs - %	0.64 %		0.65 %	0.48 %		0.49 %
Provision > net charge offs	\$ 55.6	\$ -	\$ 55.6	\$ 40.2	\$ -	\$ 40.2
ALLL - \$	\$ 679.4	\$ 115.3	\$ 564.1	\$ 627.6	\$ 115.3	\$ 512.3
ALLL - % loans/leases	1.66 %		1.41 %	1.53 %		1.29 %
NAL coverage ratio	127 %		105 %	166 %		136 %
ACL - \$	\$ 740.7	\$ 115.3	\$ 625.5	\$ 685.2	\$ 115.3	\$ 569.9
ACL - % loans/leases	1.80 %		1.57 %	1.67 %		1.43 %
NAL coverage ratio	138 %		117 %	182 %		151 %
Total loans and leases - EOP (\$ billions)	\$ 41,047	\$ 1,130	\$ 39,917	\$ 41,014	\$ 1,157	\$ 39,857
Total loans and leases - Avg (\$ billions)	\$ 41,025	\$ 1,144	\$ 39,195	\$ 40,109	\$ 1,522	\$ 38,587
Non-accrual loans - EOP	\$ 535.0	\$ -	\$ 535.0	\$ 377.4	\$ -	\$ 377.4
Restructured loans	368.4	368.4	-	1,157.4	1,157.4	-
OREO	72.4	-	72.4	73.9	-	73.9
Impaired loans held for sale	14.8	-	14.8	66.4	-	66.4
Other NPAs	2.6	-	2.6	2.8	-	2.8
Non-performing assets - EOP	\$ 993.1	\$ 368.4	\$ 624.7	\$ 1,677.8	\$ 1,157.4	\$ 520.4
NAL ratio ⁽¹⁾	1.30 %		1.34 %	0.92 %		0.95 %
NPA ratio ⁽²⁾	2.41 %		1.56 %	4.08 %		1.30 %

(1) NALs / total loans and leases

(2) NPAs / total loans and leases + impaired loans held for sale + OREO + other NPAs



Quarterly Net Charge-off Reconciliation ⁽¹⁾

(in millions)	Second Quarter 2008			First Quarter 2008		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Net charge-offs (recoveries):						
Commercial and industrial	\$ 12.4	\$ -	\$ 12.4	\$ 10.7	\$ -	\$ 10.7
Commercial real estate	15.1	-	15.1	4.3	-	4.3
Total commercial	\$ 27.5	\$ -	\$ 27.5	\$ 15.0	\$ -	\$ 15.0
Automobile loans and leases	11.5	-	11.5	11.2	-	11.2
Home equity	14.0	-	14.0	14.5	-	14.5
Residential mortgage	4.3	-	4.3	2.9	-	2.9
Other consumer	8.1	-	8.1	4.8	-	4.8
Total consumer	37.8	-	37.8	33.4	-	33.4
Total net charge-offs	\$ 65.2	\$ -	\$ 65.2	\$ 48.4	\$ -	\$ 48.4
Net charge-offs (recoveries) - annualized percentages:						
Commercial & industrial	0.36 %	- %	0.40 %	0.32 %	- %	0.35 %
Commercial real estate	0.63	-	0.63	0.18	-	0.18
Total commercial	0.47	-	0.50	0.27	-	0.28
Automobile loans and leases	1.01	-	1.01	1.02	-	1.02
Home equity	0.76	-	0.76	0.80	-	0.80
Residential mortgage	0.33	-	0.33	0.22	-	0.22
Other consumer	4.62	-	4.62	2.68	-	2.68
Total consumer	0.85	-	0.85	0.75	-	0.75
Total net charge-offs	0.64 %	- %	0.65 %	0.48 %	- %	0.49 %
Average Loans and Leases						
Commercial & industrial	\$ 13,631	\$ 1,144	\$ 12,487	\$ 13,343	\$ 1,172	\$ 12,171
Commercial real estate	9,601	-	9,601	9,287	-	9,287
Total commercial	\$ 23,232	\$ 1,144	\$ 22,088	\$ 22,630	\$ 1,172	\$ 21,458
Automobile loans and leases	4,551	-	4,551	4,399	-	4,399
Home equity	7,365	-	7,365	7,274	-	7,274
Residential mortgage	5,178	-	5,178	5,351	-	5,351
Other consumer	699	-	699	713	-	713
Total consumer	17,793	-	17,793	17,737	-	17,737
Total loans and leases	\$ 41,025	\$ 1,144	\$ 39,881	\$ 40,367	\$ 1,172	\$ 39,195



(1) Annualized

Non-Franklin Credit Metrics Reconciliation

(in millions)	Fourth Quarter 2007			Third Quarter 2007		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Loan loss provision	\$ 512.1	\$ 405.8	\$ 106.3	\$ 42.0	\$ 5.0	\$ 37.0
Total net charge-offs - \$	\$ 377.9	\$ 308.5	\$ 69.4	\$ 47.1	\$ -	\$ 47.1
Total net charge-offs - %	3.77 %		0.72 %	0.47 %		0.49 %
Provision > net charge offs	\$ 134.2	\$ 97.3	\$ 36.9	\$ (5.1)	\$ 5.0	\$ (10.1)
ALLL - \$	\$ 578.4	\$ 115.3	\$ 463.2	\$ 454.8	\$ 17.7	\$ 437.1
ALLL - % loans/leases	1.44 %		1.19 %	1.14 %		1.14 %
NAL coverage ratio	181 %		145 %	182 %		175 %
ACL - \$	\$ 645.0	\$ 115.3	\$ 529.7	\$ 513.0	\$ 18.0	\$ 495.0
ACL - % loans/leases	1.61 %		1.36 %	1.28 %		1.29 %
NAL coverage ratio	202 %		166 %	206 %		198 %
Total loans and leases - EOP (\$ billions)	\$ 40,054	\$ 1,187	\$ 38,867	\$ 39,987	\$ 1,509	\$ 38,478
Total loans and leases - Avg (\$ billions)	\$ 40,109	\$ 1,522	\$ 38,587	\$ 39,828	\$ 1,520	\$ 38,308
Non-accrual loans - EOP	\$ 319.8	\$ -	\$ 319.8	\$ 249.4	\$ -	\$ 249.4
Restructured loans	1,187.4	1,187.4	-	-	-	-
OREO	75.3	-	75.3	68.9	-	68.9
Impaired loans held for sale	73.5	-	73.5	100.5	-	100.5
Other NPAs	4.4	-	4.4	16.3	-	16.3
Non-performing assets - EOP	\$ 1,660.3	\$ 1,187.4	\$ 472.9	\$ 435.0	\$ -	\$ 435.0
NAL ratio ⁽¹⁾	0.80 %		0.82 %	0.62 %		0.65 %
NPA ratio ⁽²⁾	4.13 %		1.21 %	1.08 %		1.13 %

(1) NALs / total loans and leases

(2) NPAs / total loans and leases + impaired loans held for sale + OREO + other NPAs



Quarterly Net Charge-off Reconciliation ⁽¹⁾

(in millions)	Fourth Quarter 2007			Third Quarter 2007		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Net charge-offs (recoveries):						
Commercial and industrial	\$ 323.9	\$ 308.5	\$ 15.4	\$ 12.6	\$ -	\$ 12.6
Commercial real estate	20.7	-	20.7	4.7	-	4.7
Total commercial	\$ 344.6	\$ 308.5	\$ 36.1	\$ 17.3	\$ -	\$ 17.3
Automobile loans and leases	10.4	-	10.4	7.9	-	7.9
Home equity	12.2	-	12.2	10.8	-	10.8
Residential mortgage	3.3	-	3.3	4.4	-	4.4
Other consumer	7.3	-	7.3	6.6	-	6.6
Total consumer	33.3	-	33.3	29.8	-	29.8
Total net charge-offs	\$ 377.9	\$ 308.5	\$ 69.4	\$ 47.1	\$ -	\$ 47.1
Net charge-offs (recoveries) - annualized percentages:						
Commercial & industrial	9.76 %	81.08 %	0.52 %	0.39 %	- %	0.44 %
Commercial real estate	0.92	-	0.92	0.21	-	0.21
Total commercial	6.18	81.08	0.70	0.31	-	0.34
Automobile loans and leases	0.96	-	0.96	0.73	-	0.73
Home equity	0.67	-	0.67	0.58	-	0.58
Residential mortgage	0.25	-	0.25	0.32	-	0.32
Other consumer	4.02	-	4.02	4.97	-	4.97
Total consumer	0.75	-	0.75	0.67	-	0.67
Total net charge-offs	3.77 %	81.08 %	0.72 %	0.47 %	- %	0.49 %
Average Loans and Leases						
Commercial & industrial	\$ 13,270	\$ 1,522	\$ 11,748	\$ 13,036	\$ 1,520	\$ 11,516
Commercial real estate	9,053	-	9,053	8,980	-	8,980
Total commercial	\$ 22,323	\$ 1,522	\$ 20,801	\$ 22,016	\$ 1,520	\$ 20,496
Automobile loans and leases	4,324	-	4,324	4,354	-	4,354
Home equity	7,297	-	7,297	7,468	-	7,468
Residential mortgage	5,437	-	5,437	5,456	-	5,456
Other consumer	728	-	728	534	-	534
Total consumer	17,786	-	17,786	17,812	-	17,812
Total loans and leases	\$ 40,109	\$ 1,522	\$ 38,587	\$ 39,828	\$ 1,520	\$ 38,308



(1) Annualized

Deposits and Other Funding



Deposit Trends

Average (\$B)	Annualized Growth ⁽¹⁾			
	2Q08	2Q08 v 1Q08	1Q08 v 4Q07	2Q08 v 2Q07
Demand deposits - non-int. bearing	\$ 5.1	2 %	(14) %	41 %
Demand deposits - int. bearing	4.1	15	1	70
Money market deposits	6.3	(29)	(5)	15
Savings & other domestic	5.0	3	(1)	72
Core CDs	11.0	6	5	96
Total core deosits	31.4	(1)	(2)	57
Other deposits ⁽²⁾	6.6	13	28	54
Total deposits	\$ 38.0	1 %	3 %	57 %

(1) Linked quarter percent change annualized

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

Deposit Trends –2Q08

Prior Year Quarter

(in billions)	Second Quarter		Change		Merger Related	Non-merger Related	
	2008	2007	Amount	%		Amount	% (1)
Average Deposits							
Demand deposits - non-interest bearing	\$ 5.1	\$ 3.6	\$ 1.5	41 %	\$ 1.8	\$ (0.4)	(7) %
Demand deposits - interest bearing	4.1	2.4	1.7	70	1.5	0.2	6
Money market deposits	6.3	5.5	0.8	15	1.0	(0.2)	(3)
Savings and other domestic deposits	5.0	2.9	2.1	72	2.6	(0.5)	(9)
Core certificates of deposit	11.0	5.6	5.4	96	4.6	0.7	7
Total core deposits	31.4	20.0	11.4	57	11.5	(0.1)	(0)
Other deposits	6.6	4.3	2.3	54	1.3	1.0	17
Total deposits	\$ 38.0	\$ 24.3	\$ 13.8	57 %	\$ 12.9	\$ 0.9	2 %

(1) = non-merger related / (prior period + merger-related)

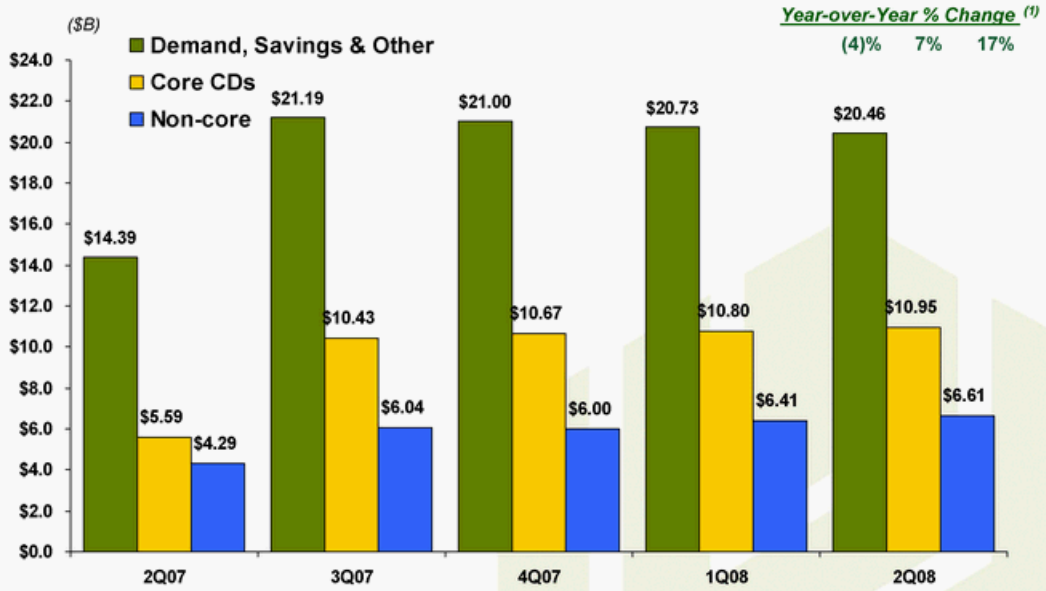
Linked Quarter

(in billions)	Second Quarter	First Quarter	Change	
	2008	2008	Amount	%
Average Deposits				
Demand deposits - non-interest bearing	\$ 5.1	\$ 5.0	\$ 0.0	1 %
Demand deposits - interest bearing	4.1	3.9	0.2	4
Money market deposits	6.3	6.8	(0.5)	(7)
Savings and other domestic deposits	5.0	5.0	0.0	1
Core certificates of deposit	11.0	10.8	0.2	1
Total core deposits	31.4	31.5	(0.1)	(0)
Other deposits	6.6	6.4	0.2	3
Total deposits	\$ 38.0	\$ 37.9	\$ 0.1	0 %



Total Deposits

Average Balances



(1) Non-merger related

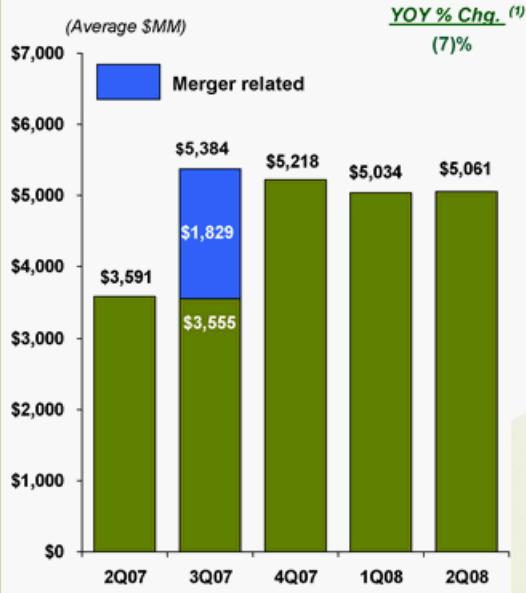
Total Deposits by Business Segment

Average (\$B)	2Q08	Annualized Growth ⁽¹⁾		
		2Q08 v 1Q08	1Q08 v 4Q07	2Q08 v 2Q07
Central Ohio	\$ 6.6	15 %	12 %	33 %
Northwest Ohio	2.8	(9)	-	NM
Greater Cleveland	3.3	16	13	64
Greater Akron/Canton	2.7	(3)	5	40
Southern Ohio/Kentucky	2.6	(9)	2	11
Mahoning Valley	1.5	(6)	(2)	-
Ohio Valley	1.3	(1)	(18)	-
West Michigan	2.9	-	(3)	4
East Michigan	2.5	6	3	3
Western Pennsylvania	1.6	(2)	(6)	-
Pittsburgh	1.0	4	7	-
Central Indiana	1.9	12	(11)	NM
West Virginia	1.6	4	7	5
Other Regional	0.9	14	34	58
Regional Banking	33.1	4	4	62
Dealer Sales	0.1	-	(34)	(2)
Pvt Fin'l & Cap. Mkts Group	1.5	(16)	(11)	33
Treasury/Other	3.4	(21)	1	25
Total	\$ 38.0	1	3	57

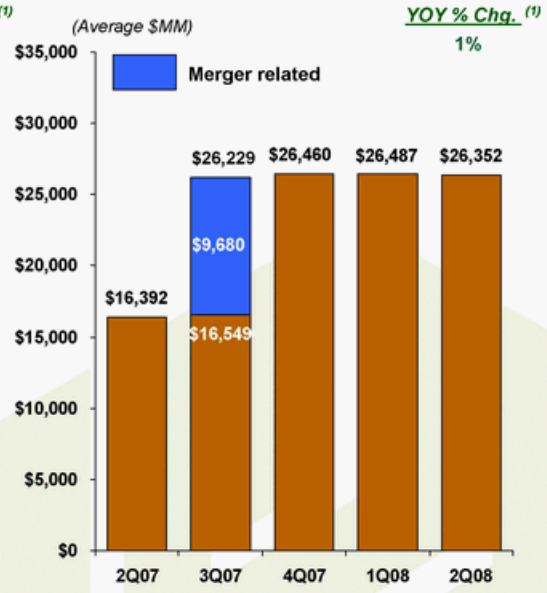
(1) Linked quarter percent change annualized

Core Deposits

Non-interest Bearing



Other Core Deposits



(1) Non-merger related

Core Deposits by Business Segment

Average (\$B)	2Q08	Annualized Growth ⁽¹⁾		2Q08 v 2Q07
		2Q08 v 1Q08	1Q08 v 4Q07	
Central Ohio	\$ 5.8	(3) %	1 %	20 %
Northwest Ohio	2.6	(10)	1	NM
Greater Cleveland	2.9	6	(14)	47
Greater Akron/Canton	2.5	(5)	5	38
Southern Ohio/Kentucky	2.3	(11)	(9)	5
Mahoning Valley	1.5	(8)	(4)	-
Ohio Valley	1.2	-	(18)	-
West Michigan	2.4	4	(2)	2
East Michigan	2.1	13	9	8
Western Pennsylvania	1.6	1	(6)	-
Pittsburgh	0.9	4	8	-
Central Indiana	1.7	(3)	7	NM
West Virginia	1.6	4	6	4
Other Regional	0.8	24	17	57
Regional Banking	29.9	(1)	(1)	59
Dealer Sales	0.1	16	(50)	(4)
Pvt Fin'l & Cap. Mkts Group	1.4	(18)	(19)	31
Treasury/Other	-	-	-	-
Total	\$ 31.4	(1)	(2)	57

(1) Linked quarter percent change annualized



Total Core Deposits Trends

- Sales execution driving strong growth in highest spread demand deposits
- Strategic reduction of non-relationship collateralized public funds

Average (\$B)	Annualized Growth ⁽¹⁾		
	2Q08	2Q08 v 1Q08	1Q08 v 4Q07
Demand deposits - non-int. bearing	5.1	2 %	(14) %
Demand deposits - int. bearing	4.1	15	1
Collateralized public funds	1.6	(36)	(31)
Other core deposits ⁽²⁾	20.7	(2)	3
Total	<u>\$ 31.4</u>	<u>(1) %</u>	<u>(2) %</u>

(1) Linked quarter percent change annualized

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

Total Core Deposits Trends

Average (\$B)	2Q08	Annualized Growth ⁽¹⁾		2Q08 v 2Q07
		2Q08 v 1Q08	1Q08 v 4Q07	
Commercial				
Demand deposits - non-int. bearing	\$ 4.0	2 %	(19) %	44 %
Demand deposits - int. bearing	0.9	22	(33)	83
Collateralized public funds	1.6	(36)	(31)	40
Other core deposits ⁽²⁾	2.0	(37)	(23)	-
Total	8.4	(14)	(24)	32
Consumer				
Demand deposits - non-int. bearing	1.1	3	4	30
Demand deposits - int. bearing	3.2	14	11	67
Other core deposits ⁽²⁾	18.6	-	6	71
Total	23.0	3	7	69
Total				
Demand deposits - non-int. bearing	5.1	2	(14)	41
Demand deposits - int. bearing	4.1	15	1	70
Collateralized public funds	1.6	(36)	(31)	40
Other core deposits ⁽²⁾	20.7	(2)	3	61
Total	\$ 31.4	(1) %	(2) %	57 %

(1) Linked quarter percent change annualized

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



Commercial Core Deposits by Business Segment

Average (\$B)	2Q08	Annualized Growth ⁽¹⁾		2Q08 v 2Q07
		2Q08 v 1Q08	1Q08 v 4Q07	
Central Ohio	\$ 1.8	(17) %	(12) %	4 %
Northwest Ohio	0.6	(42)	(7)	NM
Greater Cleveland	0.8	(6)	(64)	15
Greater Akron/Canton	0.5	(36)	3	20
Southern Ohio/Kentucky	0.5	(46)	(55)	(19)
Mahoning Valley	0.4	(30)	(7)	-
Ohio Valley	0.2	8	(87)	-
West Michigan	0.7	(10)	(30)	(13)
East Michigan	0.4	-	(22)	(7)
Western Pennsylvania	0.3	35	(24)	-
Pittsburgh	0.3	(4)	(14)	-
Central Indiana	0.4	(5)	7	NM
West Virginia	0.3	(1)	(9)	1
Other Regional	0.7	13	11	46
Regional Banking	7.9	(14)	(22)	33
Dealer Sales	0.1	26	(58)	(4)
Pvt Fin'l & Cap. Mkts Group	0.5	(7)	(50)	29
Treasury/Other	-	-	-	-
Total	\$ 8.4	(14)	(24)	32

(1) Linked quarter percent change annualized



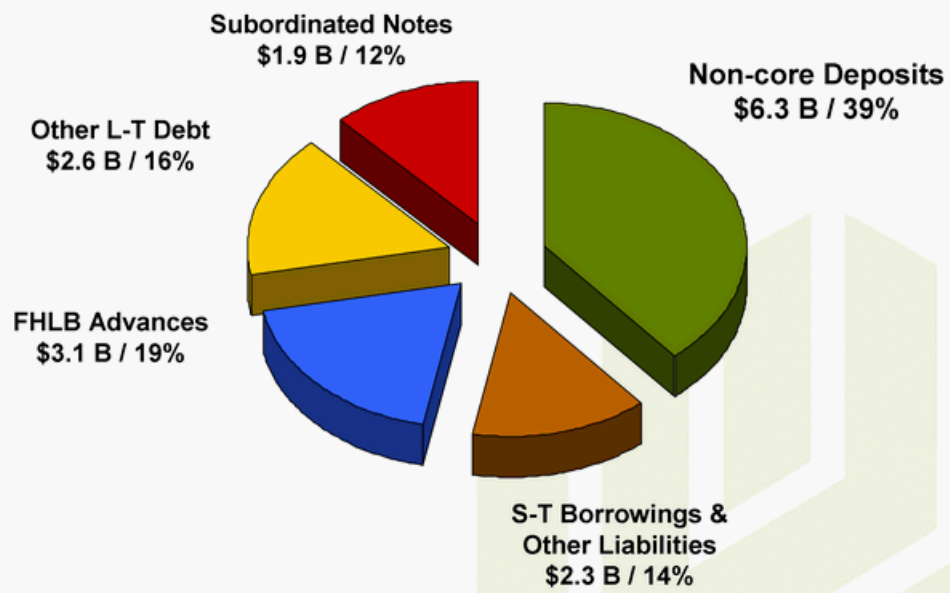
Consumer Core Deposits by Business Segment

Average (\$B)	2Q08	Annualized Growth ⁽¹⁾		2Q08 v 2Q07
		2Q08 v 1Q08	1Q08 v 4Q07	
Central Ohio	\$ 4.0	4 %	7 %	30 %
Northwest Ohio	2.0	-	4	NM
Greater Cleveland	2.0	11	10	66
Greater Akron/Canton	2.0	4	6	43
Southern Ohio/Kentucky	1.8	2	10	16
Mahoning Valley	1.1	-	(2)	-
Ohio Valley	1.0	(1)	-	-
West Michigan	1.8	10	11	10
East Michigan	1.7	16	17	12
Western Pennsylvania	1.3	(6)	(3)	-
Pittsburgh	0.6	9	19	-
Central Indiana	1.3	(3)	7	NM
West Virginia	1.3	5	10	5
Other Regional	0.1	86	57	NM
Regional Banking	22.0	5	8	71
Dealer Sales	-	NM	NM	-
Pvt Fin'l & Cap. Mkts Group	1.0	(23)	(3)	33
Treasury/Other	-	-	-	-
Total	\$ 23.0	3	7	69

(1) Linked quarter percent change annualized

Other Funding – 6/30/08

\$16.2 Billion



Capital



Capital ⁽¹⁾

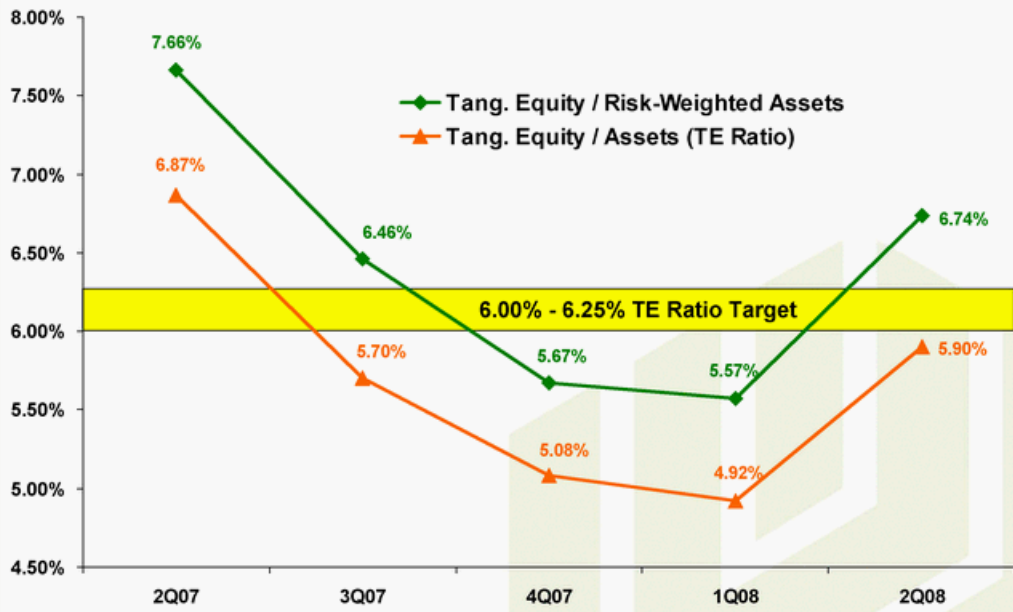
(\$B)	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
Total risk-weighted assets	\$46.6	\$46.5	\$46.0	\$45.9	\$32.1
Tier 1 leverage	7.88 %	6.83 %	6.77 %	7.57 %	9.07 %
Tier 1 risk-based capital	8.82	7.56	7.51	8.35	9.74
Total risk-based capital	12.04	10.87	10.85	11.58	13.49
Tangible equity/assets	5.90	4.92	5.08	5.70	6.87
Tangible common equity/assets	4.80	4.92	5.08	5.70	6.87
Tangible equity/risk weighted assets	6.74	5.57	5.67	6.46	7.66
Double leverage ⁽²⁾	103	110	109	106	92

(1) Period end

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



Capital Trends ⁽¹⁾

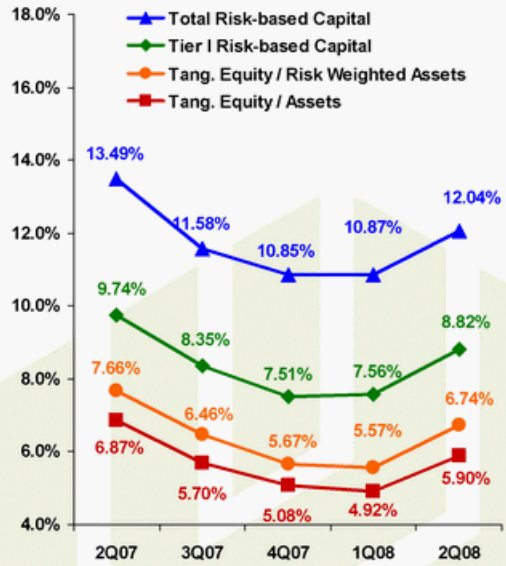


Capital Trends

Shareholders' Equity



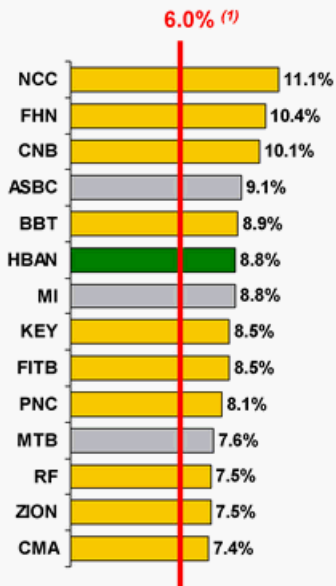
Key Equity Ratios ⁽¹⁾



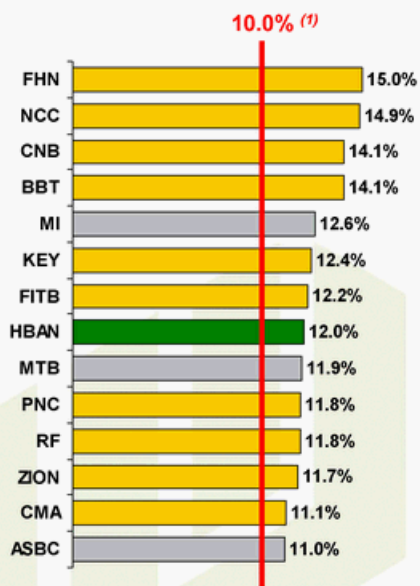
(1) End of period

Regulatory Capital – 6/30/08

Tier 1 Capital



Total Capital



6/30/08 amounts not yet reported. Amount shown, represents 3/31/08 estimated pro forma ratios for announced 2Q capital issuances per UBS Securities report



(1) Regulatory "well capitalized" threshold

Share Repurchases

<i>Authorization</i>		<i>Repurchased</i>			<i>Cumulative</i>	
<u>Date</u>	<u>Shares</u>	<u>Quarter</u>	<u>Shares</u>	<u>Value</u>	<u>Shares</u>	<u>Value</u>
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
		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			
		1Q07-2Q08	--			

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

Credit Ratings

		Senior <u>Notes</u>	Subordinated <u>Notes</u>	Com'l Paper / <u>Short-term</u>	<u>Outlook</u>
<u>Huntington Bancshares</u>					
Moody's	5/13/08	A3	Baa1	P-2	Stable
S&P	11/16/07	BBB+	BBB	A-2	Negative
Fitch	6/27/08	A-	BBB+	F1	Stable

The Huntington National Bank

Moody's	5/13/08	A2	A3	P-1	Stable
S&P	11/16/07	A-	BBB+	A-2	Negative
Fitch	6/27/08	A-	BBB+	F1	Stable



Franchise



Huntington Bancshares Overview

Midwest financial services holding company

Founded - 1866

Headquarters - Columbus, Ohio

Total assets - \$55 billion

Employees ⁽¹⁾ - 11,258

Franchise:

Regional Banking 6 States / 11 Regions

- Retail & Commercial Banking

615 Offices / 1,405 ATMs

- Mortgage Banking

6 States + MD, NJ

Dealer Sales

6 States + AZ, FL, NV, NJ,
NY, TN, TX

Private Financial Group

6 States / 6 offices ⁽²⁾

FL / 4 offices ⁽³⁾

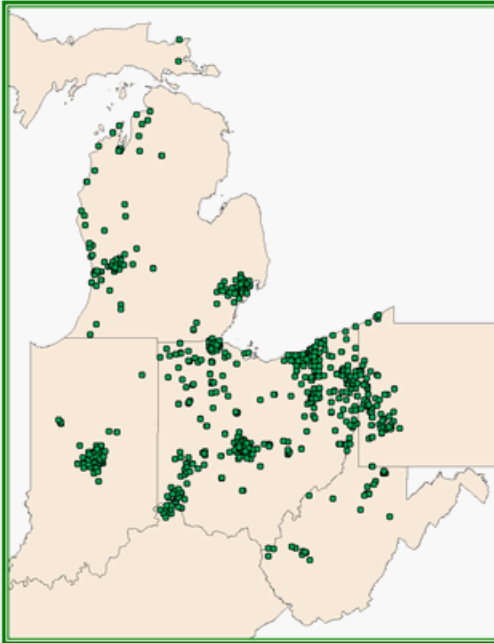
(1) Full-time equivalent (FTE)

(2) Dedicated shared office with Regional Banking

(3) Includes 2 full-service offices + 2 trust offices



A Strong Regional Presence



Source: SNL Financial, company presentations and filings FDIC deposit data as of June 30, 2007



Deposits - Top 12 MSAs

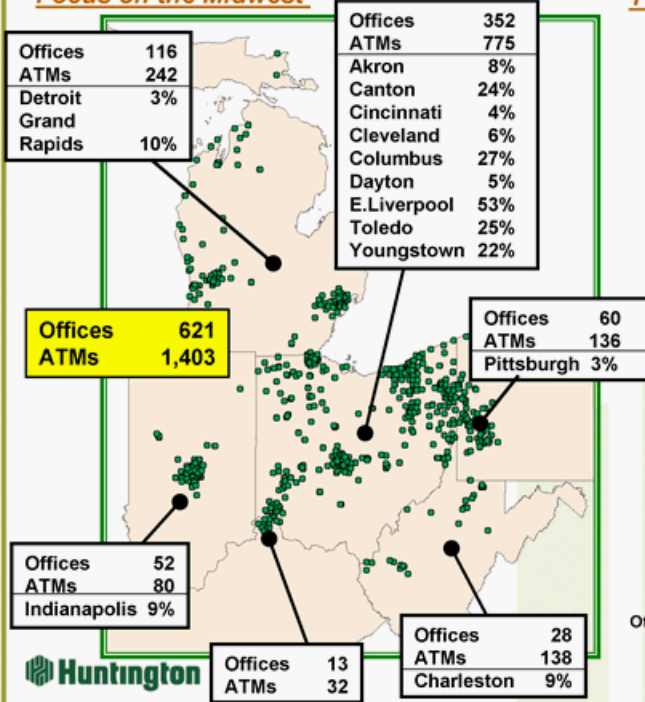
MSA	Rank	BOs	Deposits	Share
Columbus, OH	1	60	\$8,154	26.5%
Cleveland, OH	6	52	3,299	5.5
Detroit, MI	8	41	2,471	2.8
Toledo, OH	1	40	2,343	25.0
Indianapolis, IN	4	46	2,315	9.1
Pittsburgh, PA	7	41	1,903	3.0
Youngstown, OH	1	38	1,861	21.8
Cincinnati, OH	5	34	1,671	3.9
Canton, OH	1	23	1,249	24.1
Grand Rapids, MI	3	19	1,180	9.9
E. Liverpool, OH	1	10	1,056	53.2
Akron, OH	5	17	883	8.1

BOs = Banking offices

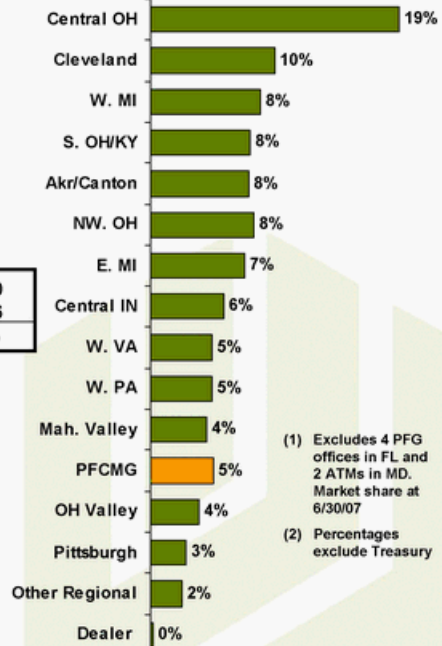
% Deposits	
#1 Share markets	40%
#1- #3 Share markets	65%

The Huntington Franchise – 6/30/08

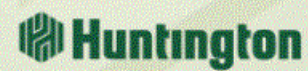
Focus on the Midwest ⁽¹⁾



Total Deposits \$38.1 B ⁽²⁾



Strategy, Organization and History



The Huntington Template

- **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**
 - + “Simply the Best” value proposition
 - + Market consolidation benefits
 - + Disciplined capital management

 - = Higher earnings growth**

*“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... **Buckeyes / Blue Jackets / Colts**
- 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
- Sky Financial merger synergies

M&A Philosophy

- **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

M&A Discipline

- **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

"The Local Bank with National Resources"

The Local Bank

REGIONS

Central Ohio

West Michigan

NW Ohio

East Michigan

Greater Cleveland

Pittsburgh

Greater Akron/Canton

West Virginia

Mahoning Valley

Central Indiana

S. Ohio/KY

National Resources

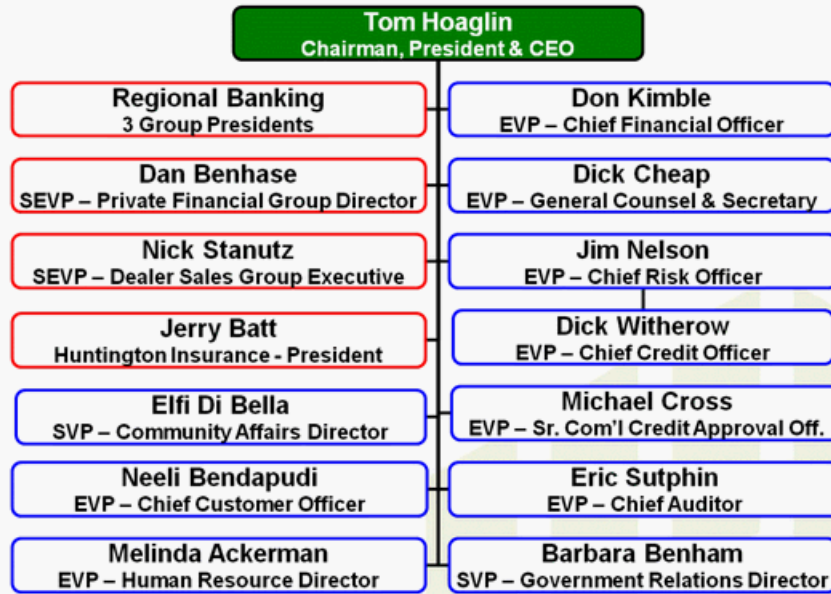
BUSINESSES

- Commercial
- Small Business
- Mortgage
- Capital Markets
- Insurance
- Dealer Sales
- Consumer
- Private Financial
- Huntington Investment Co.
- Trust

CORPORATE SUPPORT

- Customer Service Center
- Operations and Technology
- .com
- Marketing
- Human Resources
- Training and Communication
- Channels and Distribution
- Risk Management
- Finance
- Legal

Organization



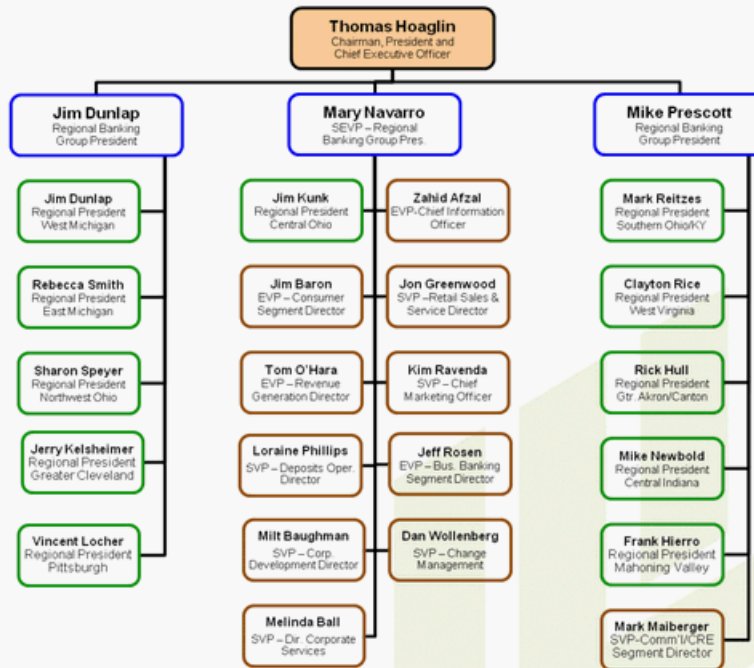
Senior Leadership Team

	Position	Appointed	Experience-Yrs	
			Banking	HBAN/SKYF
Tom Hoaglin	Chairman, President and CEO	1Q01	35	7
Dick Cheap	General Counsel and Secretary	2Q98	10	10
Jerry Batt	President-Huntington Insurance	2Q01	20 ⁽¹⁾	16
Dan Benhase	SEVP-Pvt. Fin'l & Cap.Mkts.	2Q06	26	7
Mary Navarro	SEVP-Regional Banking Group Pres.	2Q06	32	6
Nick Stanutz	SEVP-Dealer Sales	2Q06	30	22
Jim Dunlap	Regional Banking Group President	2Q06	29	29
Mike Prescott	Regional Banking Group President	2Q06	21	12
Melinda Ackerman	EVP-Human Resources	1Q05	39 ⁽¹⁾	3
Jim Baron	EVP-Consumer Segment Director	1Q07	30	5
Neeli Bendapudi	EVP-Chief Customer Officer	2Q07	13 ⁽¹⁾	1
Michael Cross	EVP-Sr. Com'l Credit Approval Officer	4Q06	29	6
Zahid Afzal	EVP-Chief Information Officer	1Q06	25 ⁽¹⁾	2
Don Kimble	EVP-CFO	3Q04	22	4
Jim Nelson	EVP-Chief Risk Officer	4Q04	22	3
Eric Sutphin	EVP-Chief Auditor	3Q04	20	3
Dick Witherow	EVP-Chief Credit Officer	4Q06	34	7
Tim Barber	SVP-Credit Risk Management	1Q99	20	10

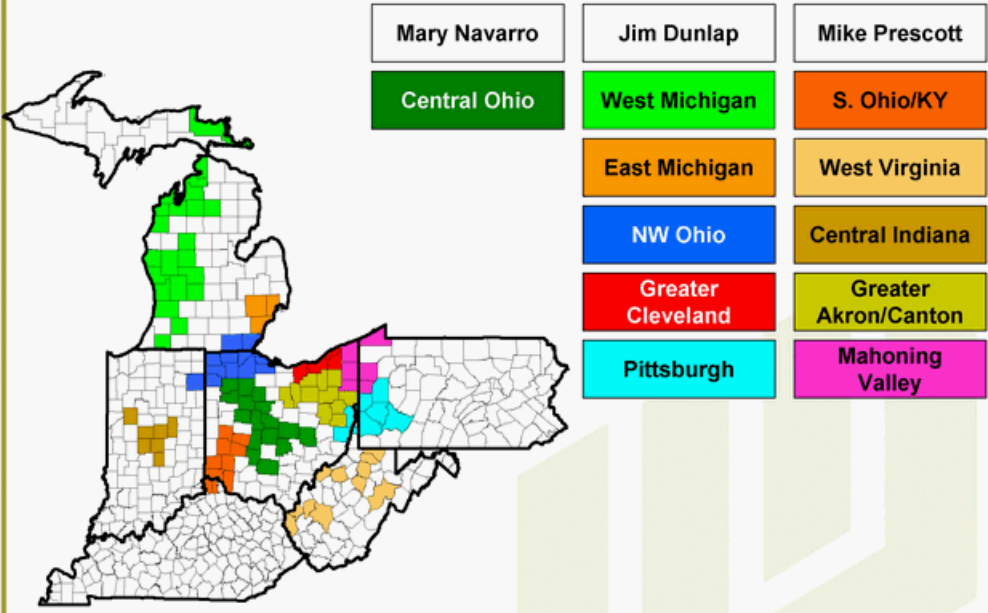


(1) Includes outside of banking

Regional Banking Organization



Regional Banking



Regional Banking Presidents

	<u>Region</u>	<u>Appointed</u>	<u>Experience - Yrs</u>	
			<u>Banking</u>	<u>HBAN/SKYF</u>
Mary Navarro		2Q06	32	6
Jim Kunk	Central Ohio	1Q94	26	26
Jim Dunlap	West Michigan	2Q06	29	29
Rebecca Smith	East Michigan	1Q07	31	1
Sharon Speyer	Northwest Ohio	1Q01	20	19
Jerry Kelsheimer	Greater Cleveland	1Q05	20	12
Vincent Locher	Pittsburgh	3Q02	21	6
Michael Prescott		2Q06	21	12
Mark Reitzes	Southern Ohio / KY	1Q08	21	15
Clayton Rice	West Virginia	3Q07	21	4
Rick Hull	Greater Akron/Canton	1Q06	26	26
Mike Newbold	Central Indiana	4Q06	31	4
Frank Hierro	Mahoning Valley	1Q00	29	22



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



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

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

2005

- 1Q - Announced FRBC and OCC formal written supervisory agreements
- 2Q - Increased dividend 7.5%
 - Announced resolution of SEC formal investigation
- 4Q - Announced termination of OCC formal written supervisory agreement
 - Re-filed Unizan application

Milestones

2006

- 1Q - Announced 16.3% increase in common stock dividend
- Completed merger with \$3 B 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... converted 110,000 consumer and business accounts
- Announced termination of FRB formal written supervisory agreement
- 4Q - Acquired Unified Fund Services, Inc.
- Witherow appointed Chief Credit Officer
- Cross appointed Senior Lender
- Announced proposed merger of Sky Financial Group

2007

- 2Q - Increased dividend 6.0%
- 3Q - Completed merger with \$18 B Sky Financial Group, Inc.
- Successfully completed Sky Financial Group conversion on September 22... converted 400,000+ consumer households and 50,000+ business relationships
- 4Q - Restructured Franklin Credit Management Corporation credit relationship

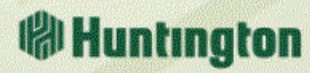


Milestones

2008

- 2Q - Decreased dividend 50.0%
- Raised \$569 million additional capital via convertible preferred issuance

Lines of Business



Lines of Business Loans & Deposits – 6/30/08

Total Credit Exposure - \$41.0 B

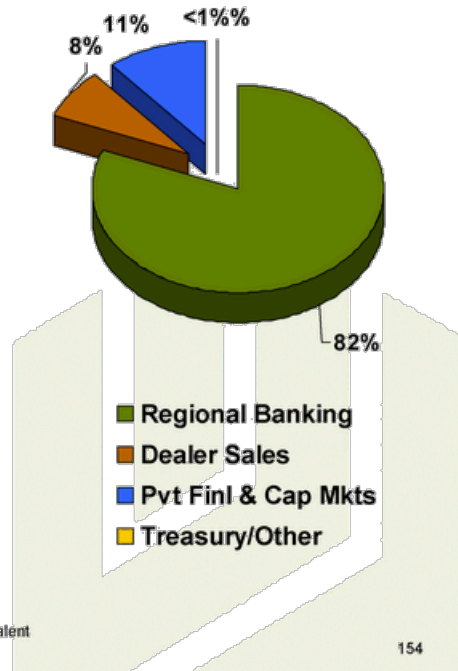
Total Deposits - \$38.1 B



Lines of Business Revenue⁽¹⁾ Contribution

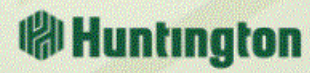
(\$MM)

	<u>2Q08</u>	<u>Pct Chg</u>	<u>1Q08</u>
Regional Banking	\$515.2	8%	\$477.3
Dealer Sales	50.3	3	49.0
Private Financial and Capital Markets Group	69.2	--	69.3
Treasury/Other	<u>(2.7)</u>	<u>NM</u>	<u>22.5</u>
Total	\$631.9	2%	\$618.1



(1) Revenue – Fully Taxable Equivalent

Regional Banking



Leading a multi-dimensional organization

	Regions	Customer Segments/ and Support
Mary Navarro 32 years experience	Central Ohio	Consumer Banking Business Banking Operations & IT Channels Marketing Sales & Service Support
Mike Prescott 21 years experience	Southern Ohio/ Northern KY Akron / Canton West Virginia Indiana Mahoning Valley	Commercial Banking Treasury Management Equipment Finance International
Jim Dunlap 29 years experience	West Michigan East Michigan Pittsburgh Cleveland NW Ohio	

24th Largest USA Bank

6 Contiguous States:

Ohio, Michigan, Indiana, Pennsylvania, West Virginia and Kentucky

615 Neighborhood Banking Offices:

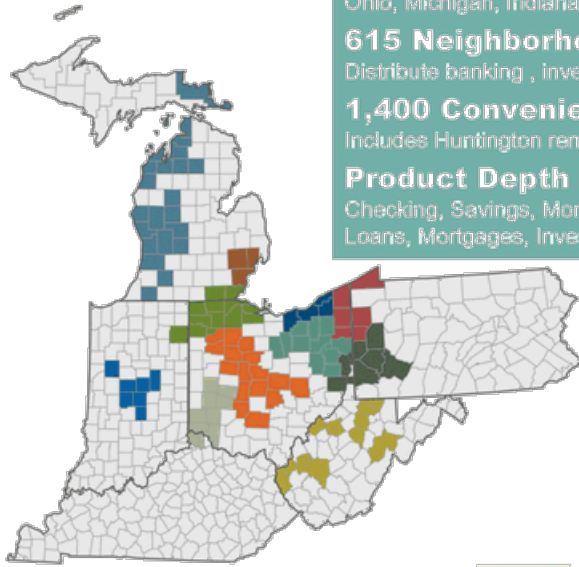
Distribute banking, investment, and insurance services

1,400 Convenient ATMs:

Includes Huntington remote ATMs at airports, stadiums, etc.

Product Depth Delivered Locally

Checking, Savings, Money Market, CDs, Home Equity Lines and Loans, Mortgages, Investments, SBA Loans



The Local Bank...Creates market preference and clout with 65% of deposits in markets where Huntington has a Top 3 share position.





Fact Sheet ⁽¹⁾

**1.2 million +
Consumer HH**

**140,000 +
Business HH**

**\$33.3 Billion
Total Deposits**

**\$32.6 Billion
Total Loans**

**6,937
Associates ⁽²⁾**

...with National Resources



(1) As of 6/30/08

(2) FTE = full time equivalent staff and exclude 1,772 FTE associates in operations & technology

2008 Plan for Success

- Manage credit in a challenging environment
- Grow our organic revenue stream, as well as leverage the Sky opportunity
 - Net interest income
 - Balance sheet growth
 - Fee income growth
- Increase sales and service performance
- Increase operating efficiencies

The path to success is defined. But, we remain fluid and nimble to manage through new challenges and opportunities.



Credit Management

Huntington's "local bank with national resources" business model provides:

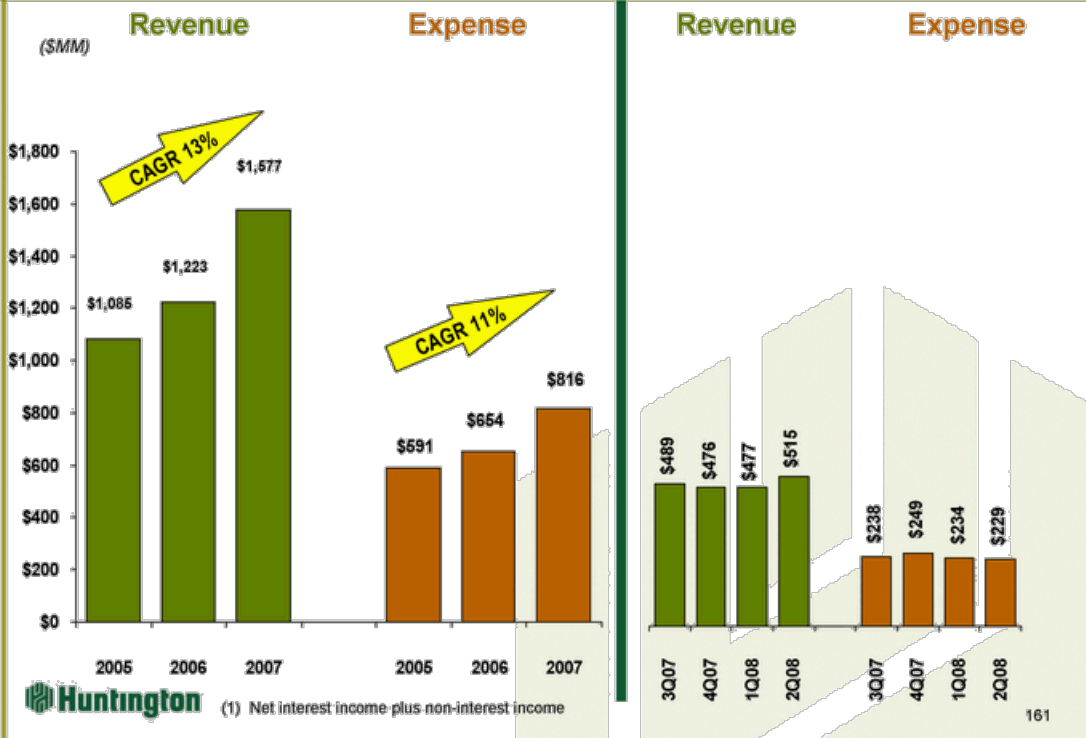
- Better geographic knowledge of best customers for building deep relationships
- A disciplined approach with a strong centralized credit review and oversight team

Huntington Differentiators

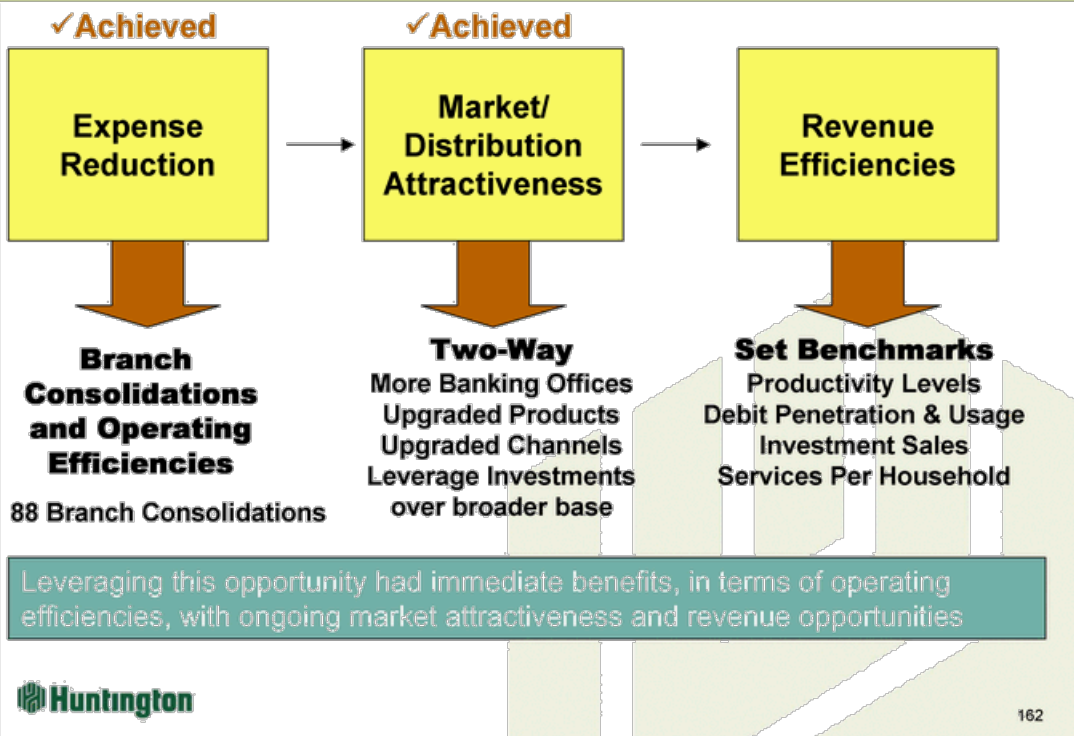
Consumer / Mortgage Lending	Business and Commercial Banking
Began to de-emphasize the brokered home equity channel in 2005 with a full exit 2007	Granular portfolio from both a product and market level
Strong discipline around verifying income and assessing borrower's ability to service debt	CRE includes Tier 1 and 2 developers and managed by CRE professionals
No exotic mortgages or payment option ARMS	C&I business targets clients that are relationship vs. transactional
Footprint Lender	



Revenue ⁽¹⁾ & Expense Growth



The Sky Opportunity



Sky Progress – Revenue Synergies

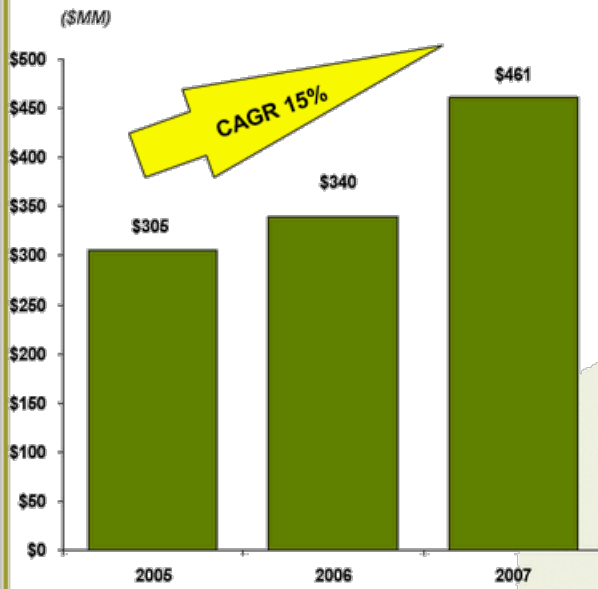
Consumer Household Penetration	Huntington		SKY	
	June '08		Dec '07	June '08
	65%	Check Card	51%	52%
	43%	Savings / MM	34%	35%
	8%	Investments	1%	2%
	13%	Line of Credit	14%	15%

Business Household Penetration	Huntington		SKY	
	June '08		Dec '07	June '08
	41%	Check Card	20%	21%
	13%	Loans	7%	8%
	18%	Line of Credit	12%	13%

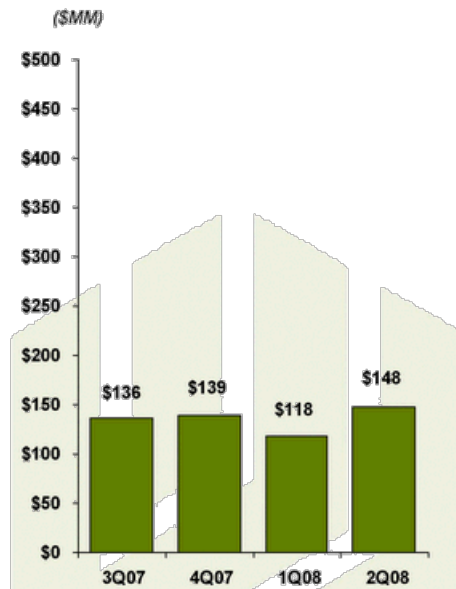
Commitment and loyalty are strengthening in key product and services areas with newly acquired Sky customers



Fee Income Growth



 **Huntington**



Stronger Same Store Sales Performance

Checking Accounts

+8.6%

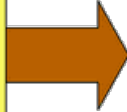
**Huntington
Same Store Sales**
(June YTD Actuals vs. 2007)

Key Drivers

National sales process
executed locally with
robust observation
coaching tools

Next Steps

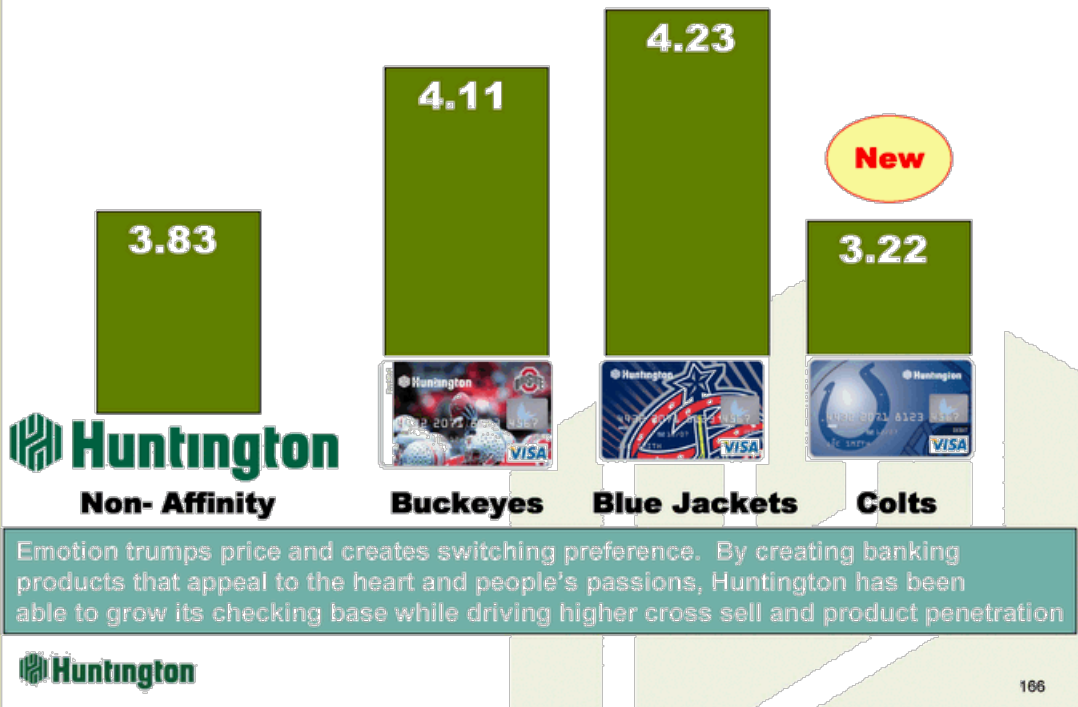
Comprehensive plan and
Huntington leadership
oversight to bring all
markets to Huntington
standards



Region	% Change
E. Michigan	15.5%
Cleveland	24.4%
Akron/Canton	18.2%
S. Ohio/Kentucky	14.2%
W. Michigan	0.9%
Indiana	11.4%
Central Ohio	4.2%
NW Ohio	8.9%
West Virginia	(4.6)%
Mahoning Valley	5.1%
Pittsburgh	4.8%



Affinity Banking drives higher cross-sell



An emotional connection that trumps price and drives increased revenue for Huntington...**Affinity Banking**

129,867

Number of Buckeye Banking Customers



Ohio State Buckeyes

24,069

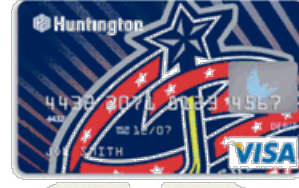
Number of Colts Banking Customers



Indianapolis Colts

11,799

Number of Blue Jackets Banking Customers



Columbus Blue Jackets

19%

Percentage of Huntington checking households with Affinity Checking

25%

The percentage of Huntington's check card volume that is linked to one of Huntington's affinity programs



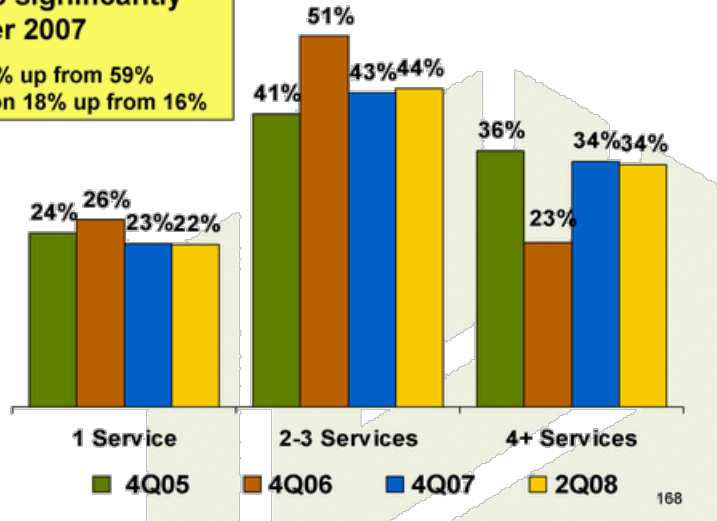
Consumer Banking – Number of Services

Deepening Relationships and Loyalty

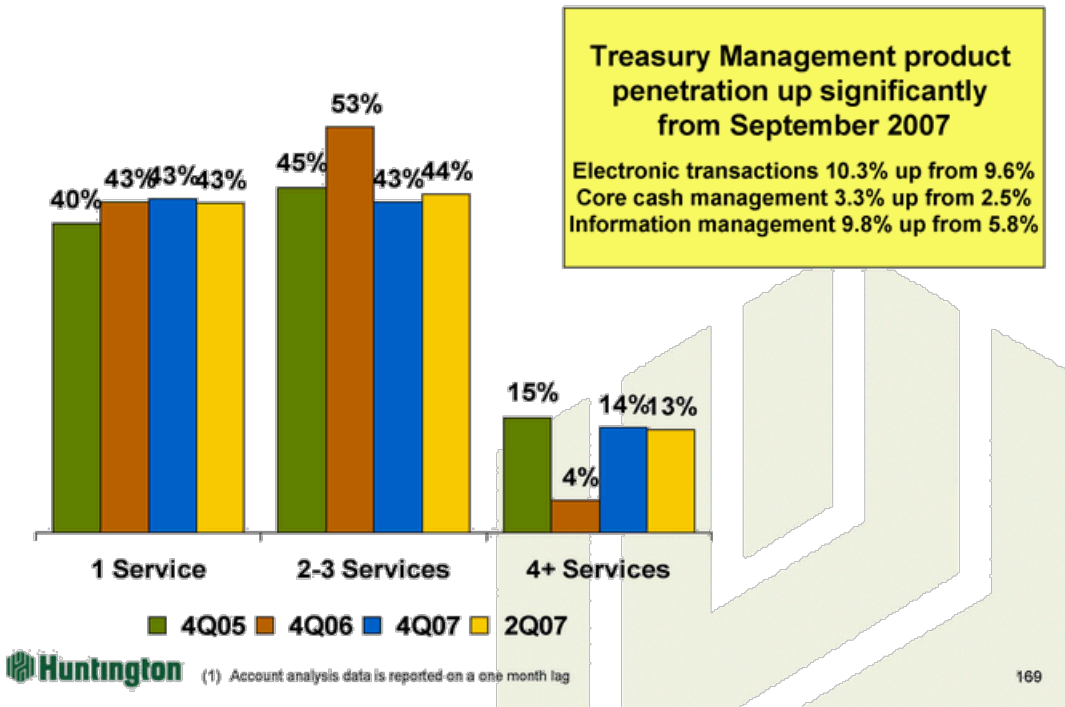
New customer cross sell: 2.39
New checking customer cross cell: 2.92

Product penetration up significantly from September 2007

Debit card penetration 61% up from 59%
Overdraft protection penetration 18% up from 16%



Business Banking – Number of Services ⁽¹⁾

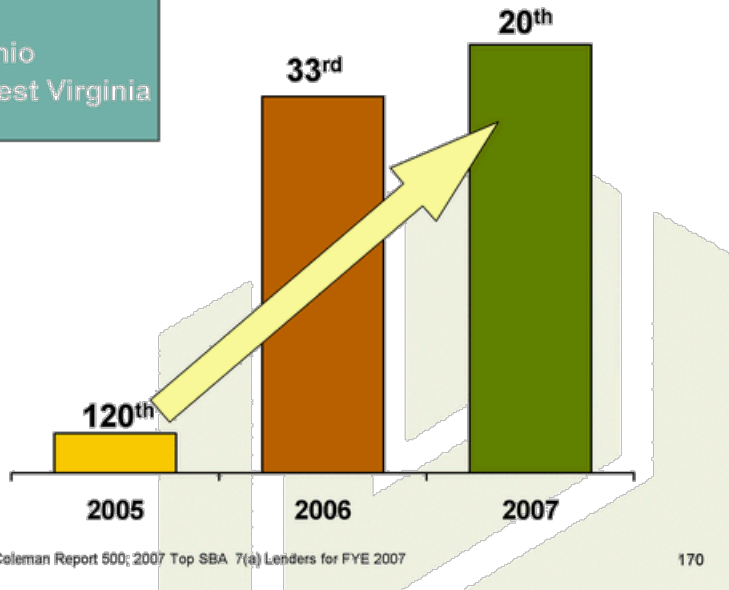


Excellence in SBA Lending – Ranking US Banks

Invested in SBA expertise, and
its paying off

In 2007

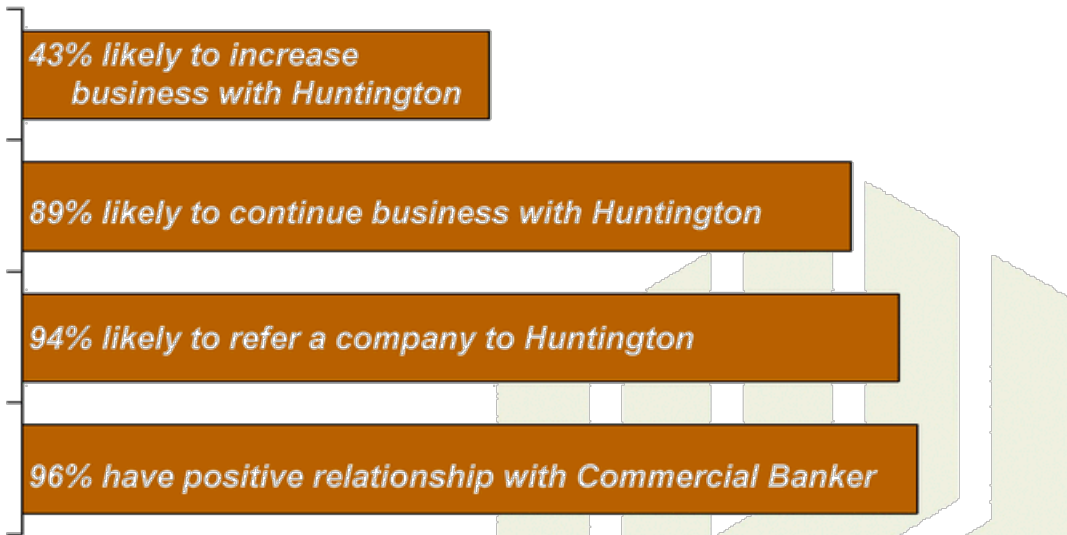
- ♦ #1 SBA Lender in Ohio
- ♦ #1 SBA Lender in West Virginia



Source: The 2007 Coleman Report 500; 2007 Top SBA 7(a) Lenders for FYE 2007

Strong Commercial Banking Customer Loyalty

Strong leading indicators for future business



Source: 2007 Huntington National Bank Customer Satisfaction Study, Greenwich Associates.

Greenwich Business Banking Awards

2007



EXCELLENT
Branch Services
Huntington
National Bank

2007



EXCELLENT
Online Services
Huntington
National Bank

2007



EXCELLENT
Cash Management Services
Huntington
National Bank

2007



EXCELLENT
Overall Customer Satisfaction
Huntington
National Bank

2007

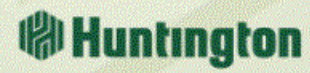


EXCELLENT
Cash Management Services
Midwest
Huntington
National Bank

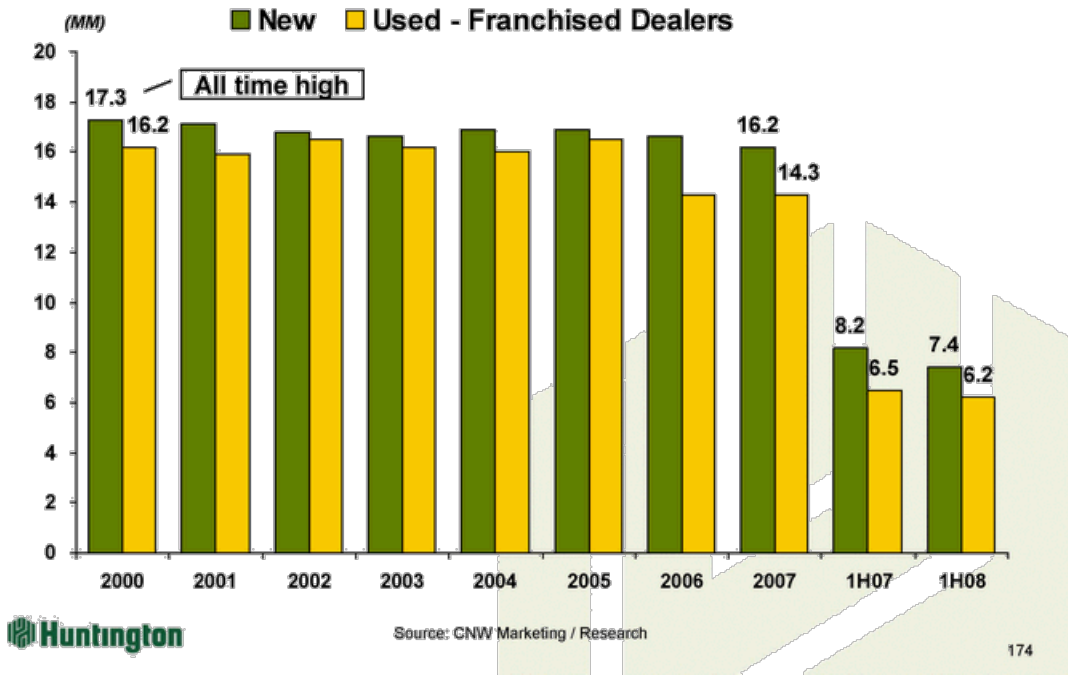
5 Awards
More than any of our
competitors



Dealer Sales



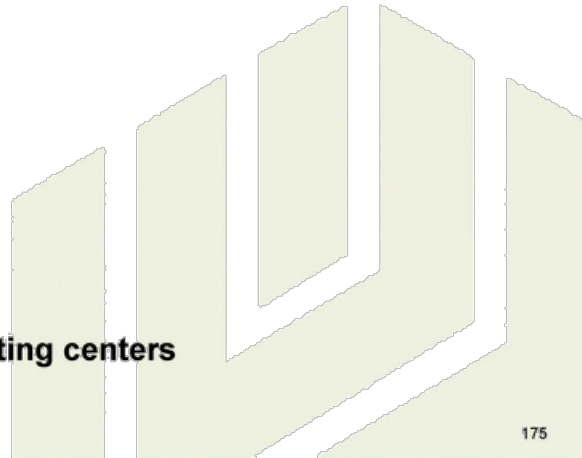
Automobile Sales - # of Units



Dealer Sales - A Significant Business

- **A Huntington core business since the early 1950's**
- **Strong industry reputation**
 - Innovative
 - Dependable
- **11% of total managed loans and operating leases ⁽¹⁾**
- **400 associates**
 - 130 origination / sales
 - 120 operations
 - 40 customer service
 - 110 collections
- **3,900 dealer relationships**
- **13 states of origination**
- **7 regional sales and underwriting centers**

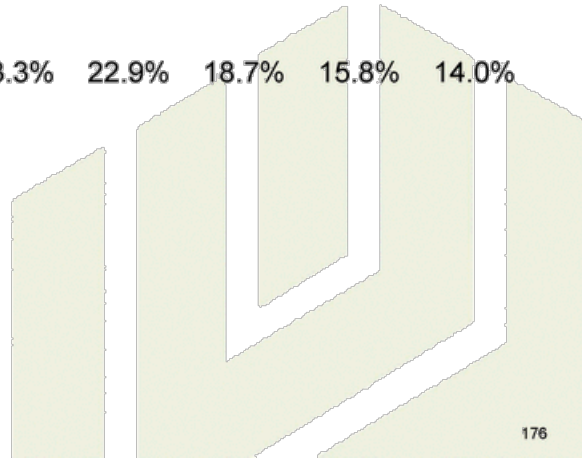
(1) @ 6/30/08; excludes commercial floor plan loans



Dealer Sales Performance

Consistent Returns and Profitability

(\$MM)	<u>1H08</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Operating earnings	\$11.6	\$42.4	\$59.9	\$66.3	\$64.6	\$61.8
ROE ⁽¹⁾	12.0%	23.3%	22.9%	18.7%	15.8%	14.0%



(1) Based on allocation of capital existing in that reported period



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

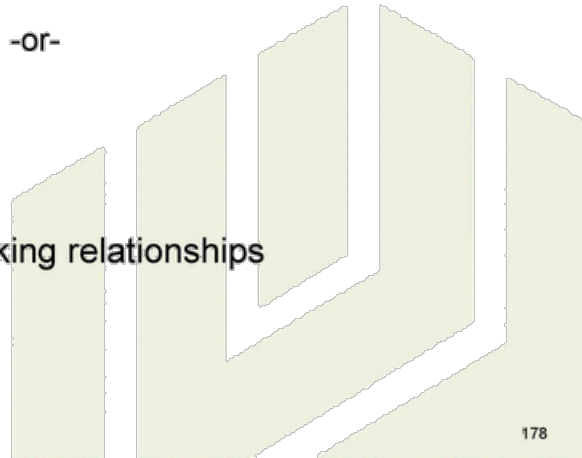
Full Relationship

- 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

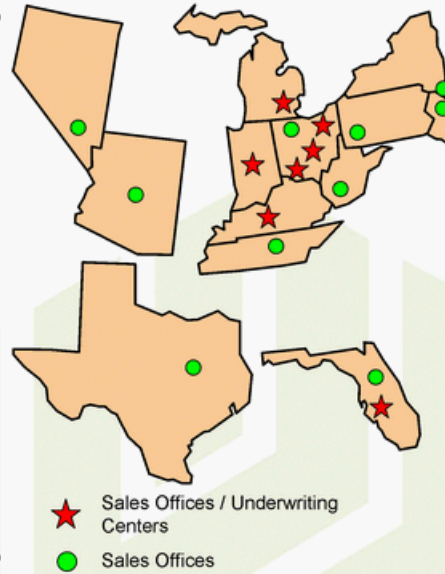


Dealer Sales – Geographic Profile

Loan & Lease Production ⁽¹⁾

(\$MM)	YTD 6/30/08		YTD 6/30/07		% Chg
Ohio	\$468	28%	\$426	32%	10%
Florida	225	13	212	16	6
Indiana	144	9	135	10	7
Kentucky	130	8	119	9	9
Michigan	115	7	88	7	31
W. Virginia	103	6	68	4	51
Pennsylvania	93	6	51	5	82
	<u>\$1,278</u>	<u>76%</u>	<u>\$1,099</u>	<u>82%</u>	<u>16</u>
Arizona	104	6	56	4	86
Tennessee	88	5	81	6	9
Nevada	74	4	4	--	nm
New York	63	4	14	1	nm
Georgia	28	2	48	4	(42)
New Jersey	26	2	25	2	4
N. & S. Carolina	16	1	15	1	7
Texas	7	nm	--	--	nm
Total	<u>\$1,684</u>	<u>100%</u>	<u>\$1,342</u>	<u>100%</u>	<u>25%</u>

* = less than 1%



(1) Includes Huntington Plus production

Dealer Sales – Market Share vs. Captives ⁽¹⁾

	<u>YTD 08</u> ⁽³⁾	<u>2007</u>	<u>2006</u> ⁽²⁾	<u>2005</u>	<u>2004</u>
<u>Huntington Markets</u>					
GMAC	11.6%	10.5%	11.3%	10.7%	13.1%
Ford Motor Credit	8.0	8.2	10.0	8.6	9.0
Chrysler Financial	<u>6.8</u>	<u>7.2</u>	<u>7.8</u>	<u>7.3</u>	<u>8.0</u>
Total "Big 3"	<u>26.4</u>	<u>25.8</u>	<u>29.1</u>	<u>26.6</u>	<u>30.1</u>
American Honda	4.9	4.2	3.9	4.0	3.6
Toyota Financial	4.0	3.3	3.1	3.1	2.7
Nissan/ Infiniti	2.6	2.5	2.7	2.6	2.1
BMW North America	1.4	1.3	1.1	0.9	0.9
Volkswagen Credit	<u>1.4</u>	<u>1.0</u>	<u>1.0</u>	0.9	<u>0.7</u>
Sub-total imports	<u>14.3</u>	<u>12.5</u>	<u>11.8</u>	<u>11.5</u>	<u>10.0</u>
Total captives	40.6%	38.3%	40.9%	38.1%	40.1%
Huntington	3.4%	2.6%	2.2%	2.1%	2.6%



(1) Source: AutoCount

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

(3) YTD through May 2008

Dealer Sales – Market Share in Major Markets ⁽¹⁾

	<u>YTD 08</u> ⁽²⁾	<u>Rank</u>	<u>2007</u>	<u>2006</u> ⁽³⁾	<u>2005</u>
<u>Ohio</u>					
Chase	12.5 %		8.7 %	7.1 %	7.5 %
Huntington	6.6	#2	5.4	4.5	3.9
U.S.Bank	3.3		2.7	2.8	2.7
Fifth Third	3.2		4.3	3.9	6.3
<u>Kentucky</u>					
Huntington	11.0 %	#1	6.4 %	6.1 %	6.2 %
Chase	6.9		5.3	4.9	4.8
Fifth Third	5.5		6.6	5.3	8.3
Community Trust	3.0		2.9	2.6	2.6
<u>West Virginia</u>					
Huntington	11.0 %	#1	7.0 %	6.2 %	6.8 %
BB&T	8.8		9.3	10.4	10.3
Chase	5.7		3.9	4.2	4.5
United Bank	4.8		6.4	5.3	5.8

(1) Excluding captives and non-banks; source: Autocount

(2) YTD through May 2008.

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



Dealer Sales – Market Share in Major Markets ⁽¹⁾

	<u>YTD 08</u> ⁽²⁾	<u>Rank</u>	<u>2007</u>	<u>2006</u> ⁽³⁾	<u>2005</u>
<u>Indiana</u>					
Chase	7.3 %		4.8 %	3.5 %	3.8 %
Fifth Third	4.4		4.5	3.5	4.0
Huntington	4.3	#3	3.8	3.0	2.2
Wells Fargo	2.1		3.1	4.7 %	2.6 %
<u>Michigan</u>					
Chase	6.6 %		4.1 %	2.9 %	3.0 %
Fifth Third	3.1		3.6	3.1	5.3
Huntington	2.1	#3	1.5	1.3	1.3
Harris Bank	1.4		1.1	1.2	1.3
<u>Florida</u>					
SunTrust	3.8 %		4.5 %	4.5 %	5.0 %
Chase	3.6		2.3	2.3	2.1
Bank of America	3.1		2.4	2.7	4.2
Huntington	1.7	#7	1.2	1.3	1.2



(1) Excluding captives and non-banks; source: Autocount
 (2) YTD through May 2008
 (3) Information for Indiana as of 6/30/06

Loan Production – Held vs. Sold

	<u>Prime Loans Originated</u>	<u>Prime Loans Sold⁽¹⁾</u>	<u>Huntington Plus Originated & Sold⁽²⁾</u>	<u>Auto Exposure⁽³⁾</u>
2002	\$ 2,308	\$ --	\$ --	33%
2003	2,757	2,093	--	28
2004	1,587	1,500	--	21
2005	1,503	414	--	18
2006	1,717	691	20	15
2007	1,911	253	472	11
2008 YTD	<u>1,352</u>	<u>--</u>	<u>190</u>	11
Total	\$13,135	\$4,951	\$682	

(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.

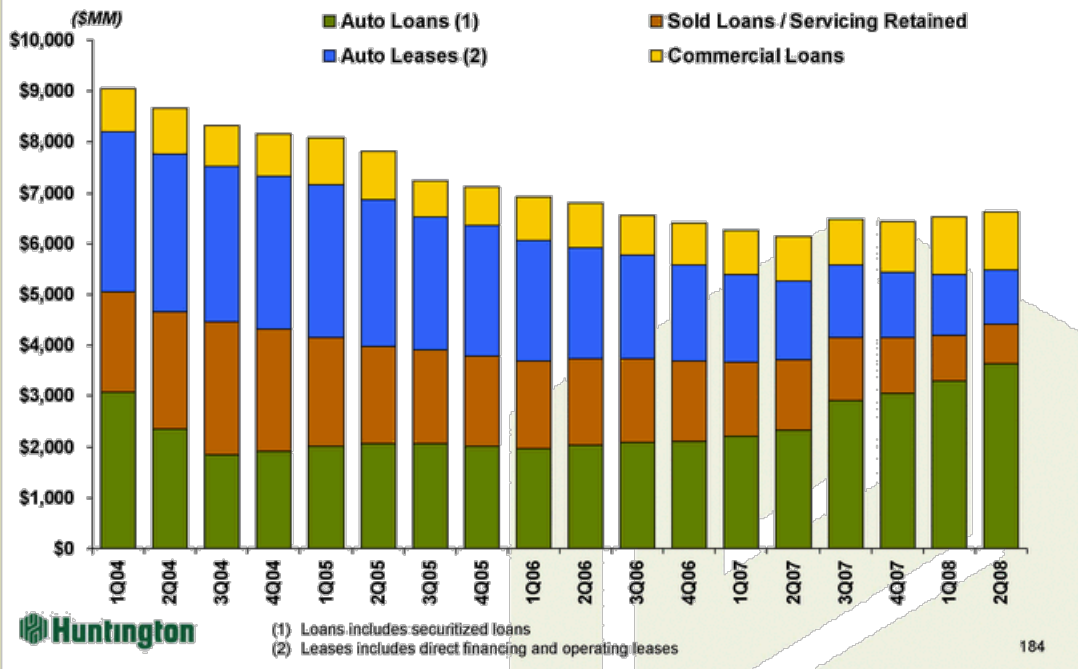
(2) Sold with servicing released to purchaser.

(3) Period end indirect auto loans and leases (including operating leases) as a % of total loans and leases

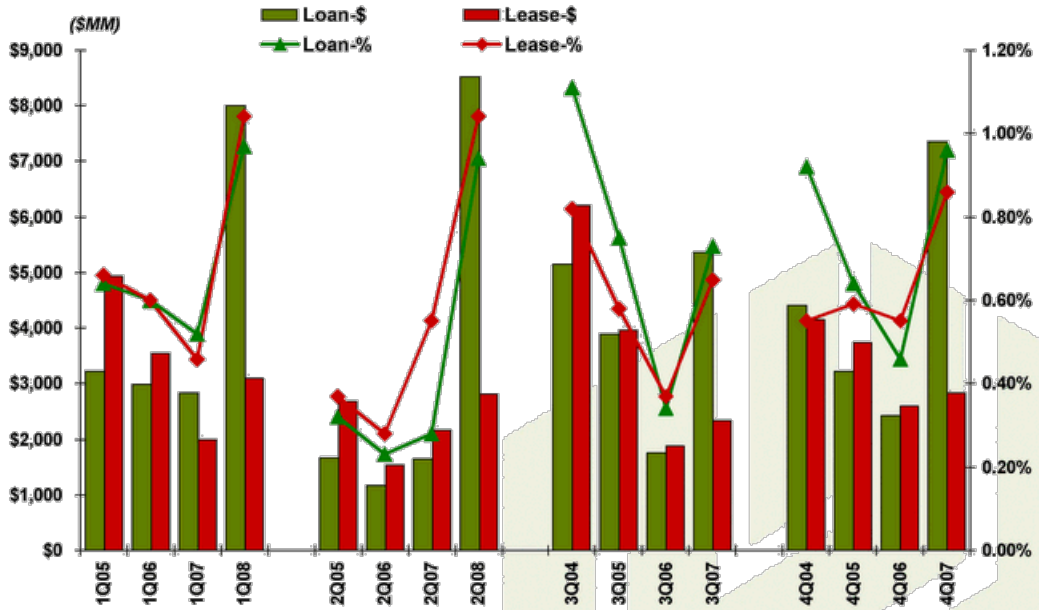


Dealer Sales – Mix

Average Balances



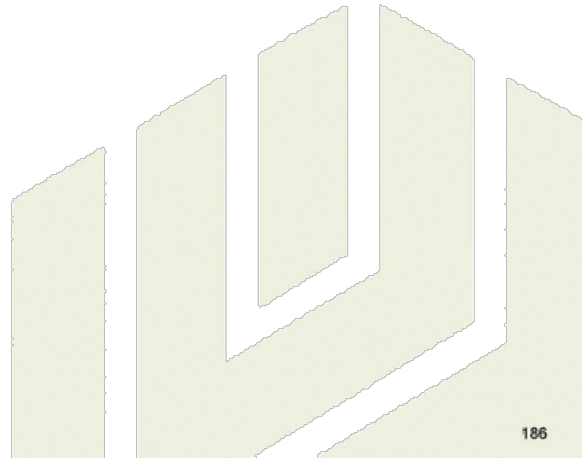
Credit Quality – Net Charge-offs



Note: Lease includes direct financing leases and operating lease assets

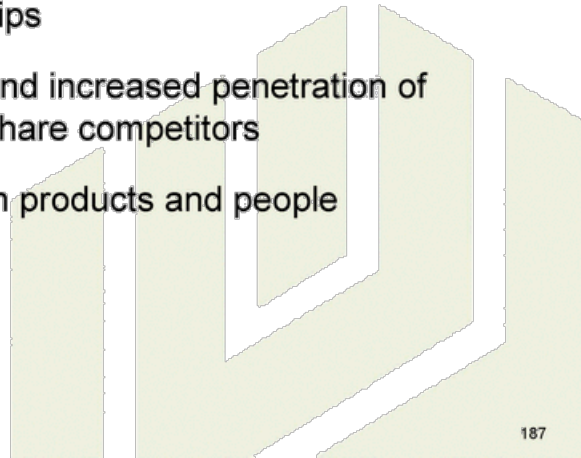
Dealer Sales - Industry Issues

- Declining vehicle sales reducing revenue efficiencies of lender origination platforms
- Weakening economy causing higher rates of default
- Lower year-over-year resale values at auction contributing to increasing loss severity



Dealer Sales – Priorities

- Modify / adjust credit risk assessment to account for weak economy and declining used vehicle re-sale values
- Emphasize improved margins to compensate for higher frequency and severity of losses
- Increased penetration of Huntington products and services at "high market share" dealerships
- Selected market expansion and increased penetration of existing low/median market share competitors
- Make it easy, provide value in products and people



Private Financial and Capital Markets Group



We are pleased that through June...

- Compared to 2007 ⁽¹⁾, fee based revenue was up 12% to \$128 million ⁽²⁾, largely on the strength of our Delivery Model. We have had nice growth in sales of both Huntington Funds and other asset management products. Swap sales and processing businesses also performed well.
- Loan and deposit growth was consistent with expectations
- Net income before allocations and taxes grew to \$92 million ⁽²⁾
- We experienced limited direct impact from the credit crises due to operating strategy and good risk management: No CDOs, SIVs, subprime mortgages, auction-rate securities, no money market bailouts
- We retained a sharp focus on efficiency
- We launched the Technical Opportunities Fund, increasing our Huntington Funds Family to 22 funds
- We continued to strengthen our credibility as an investment manager at the national level

(1) Including Sky Financial history

(2) Excluding corporate equity investment losses



PFCMG – Profile

6/30/08

Assets under custody	\$ 38.7 Billion
Assets under management ⁽¹⁾	<u>14.6</u>
Trust assets ⁽¹⁾	\$ 53.3
Huntington Funds assets	\$ 4.2
Brokerage assets	\$ 6.5
Corporate trust debt under administration	\$ 29.7
Total deposits	\$ 1.5
Total loans	\$ 2.6
Total revenue – YTD ⁽²⁾	\$ 179.4 Million

(1) Includes Huntington Funds and Haberer

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



PFCMG – Results

	<u>1H08</u>	<u>1H07</u>	<u>% Chg</u>
Total revenue ⁽¹⁾	\$179.4 MM	\$133.0 MM	35 %
Assets under management ⁽²⁾	\$ 14.6 B	\$ 12.6 B	16
Huntington Funds	4.2	4.1	2
Trust assets	52.7	53.4	(1)
Retail brokerage assets	6.5	5.6	16
Total deposits – avg.	1.6	1.2	33
Total loans – avg.	2.6	1.8	44

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

(2) Includes Huntington Funds and Haberer



Private Financial - Business Overview

Asset Management / Investment Advisory Assets

(\$B)	<u>6/30/08</u>		<u>12/31/07</u>		<u>6/30/07</u>	
	<u>Mngd</u>	<u>Total</u>	<u>Mngd</u>	<u>Total</u>	<u>Mngd</u>	<u>Total</u>
Personal trust and investment management agency	\$7.5	\$9.5	\$8.5	\$10.7	\$5.8	\$7.9
Huntington Funds	4.2	4.2	4.6	4.6	4.1	4.1
Employee benefit and other retirement	1.7	5.3	1.8	6.1	1.4	5.0
Corporate trust	0.1	6.2	0.0	6.7	0.0	6.3
Haberer	0.6	0.6	0.8	0.8	0.8	0.8
Other fiduciary	0.5	0.5	0.5	0.6	0.4	0.4
Custody & safekeeping	<u>0.0</u>	<u>27.0</u>	<u>0.0</u>	<u>31.3</u>	<u>0.0</u>	<u>29.6</u>
Total	\$14.6	\$53.3	\$16.3	\$60.9	\$12.6	\$54.1



Private Financial - Business Overview

	(\$MM)			2Q08	2Q08
	<u>2Q08</u>	<u>1Q08</u>	<u>2Q07</u>	<u>1Q08</u> ⁽¹⁾	<u>2Q07</u>
Brokerage					
Mutual fund sales	\$ 71.7	\$65.0	\$61.5	10 %	17 %
Annuity sales	\$213.6	195.3	127.2	9	68
	\$285.3	\$260.3	\$188.7	10	51

Private Banking ⁽²⁾

Deposits	\$1,448	\$1,532	\$1,096	(5)	32
Loans	\$2,351	2,304	1,625	2	45

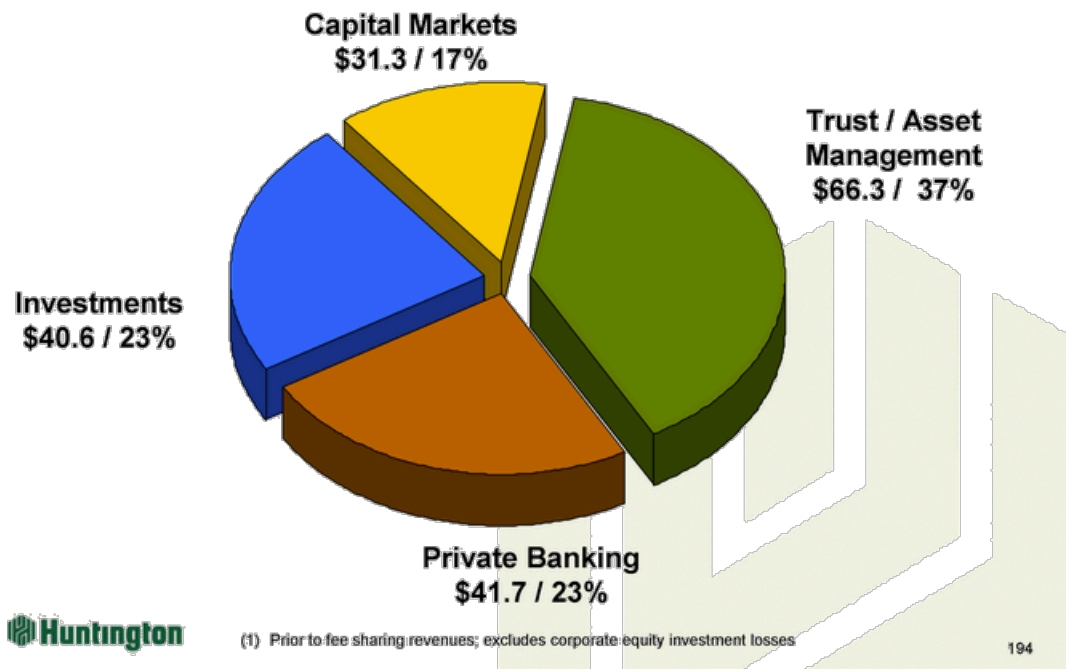
(1) Linked quarter percentage growth is not annualized

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

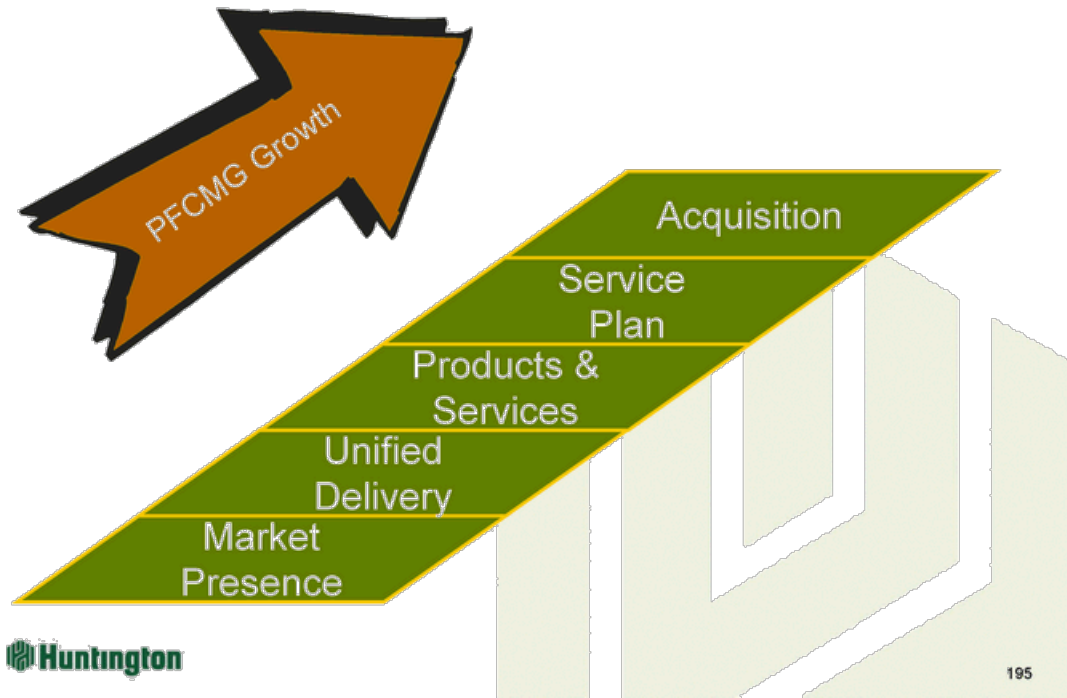


PFCMG – Revenue Contribution ⁽¹⁾

1H08

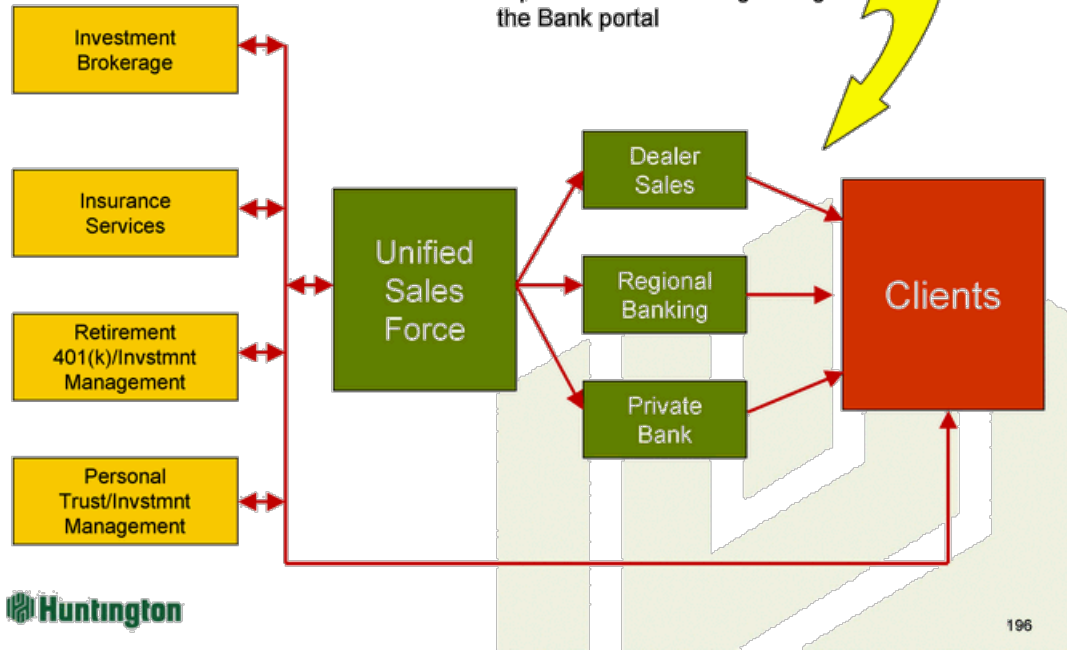


PFCMG – Formula for Willing



PFCMG – Unique Delivery

Business Line



PFCMG – Expanding Distinctive Product / Services

- 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 Small Cap 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

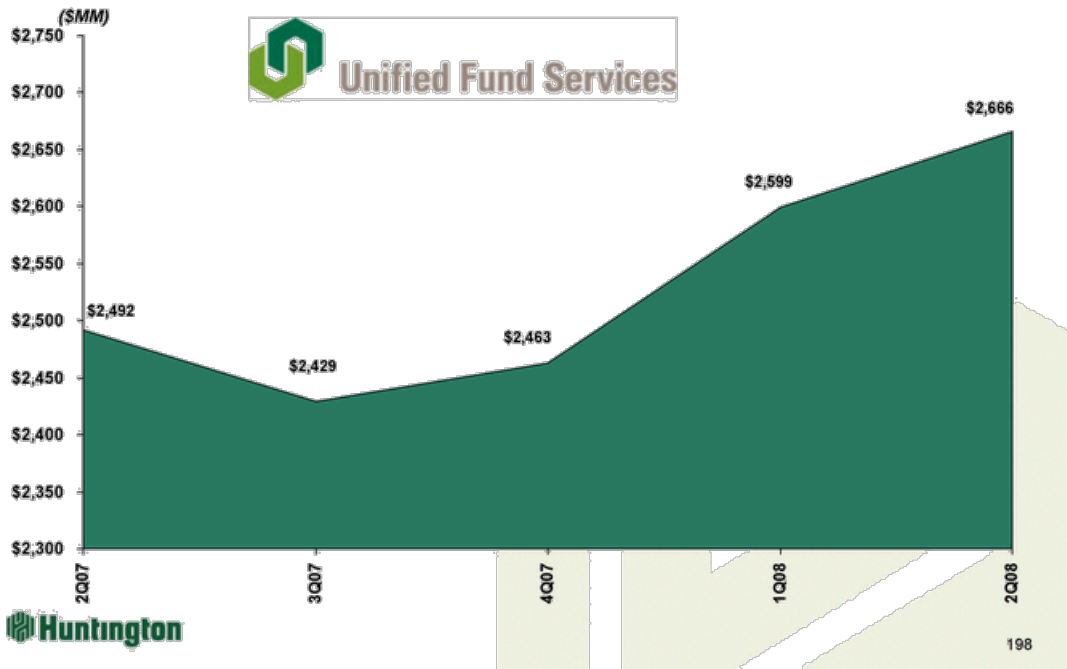
- 2007 - **Real Strategies Fund**

- 2008 - **Technical Opportunities Fund**



PFCMG – Growing Through Acquisitions

Revenue



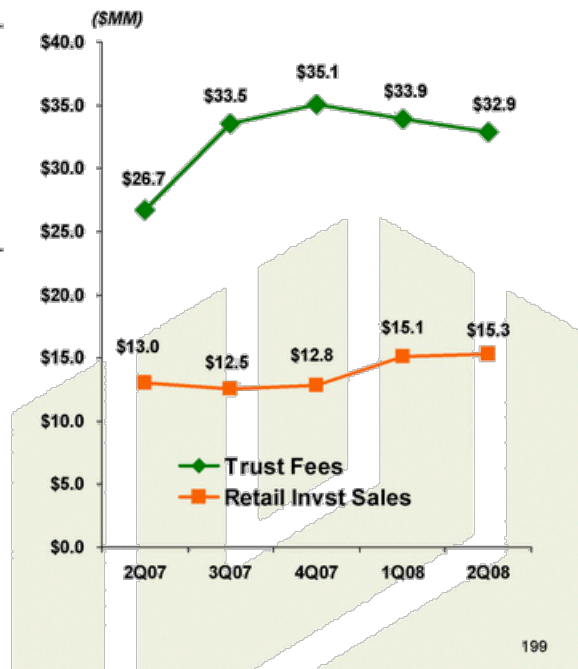
PFCMG – Fee Based Revenue ⁽¹⁾

Revenue

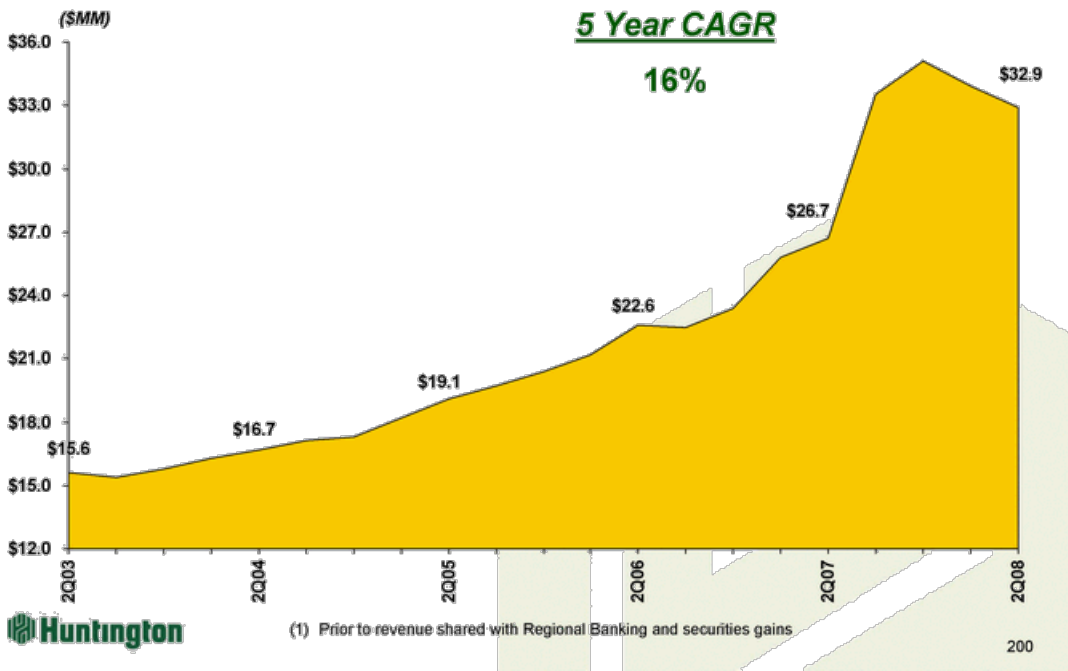
	<u>2Q08</u>	1Q08 vs.	
		<u>1Q08</u>	<u>2Q07</u>
Trust fees	\$32.9	(3)%	23%
Retail investment sales	15.3	1	18
Inst. investment sales	1.2	25	94
Total brokerage	\$16.5	3%	21%

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

Trends



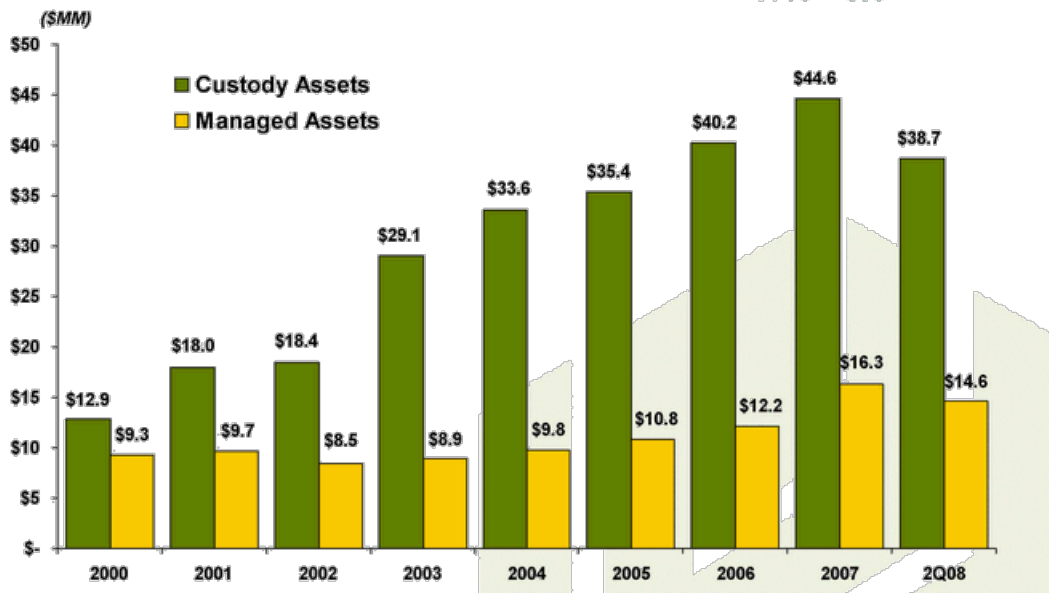
PFCMG – Trust Revenue Growth ⁽¹⁾



PFCMG – Trust Asset Growth ⁽¹⁾

Period End

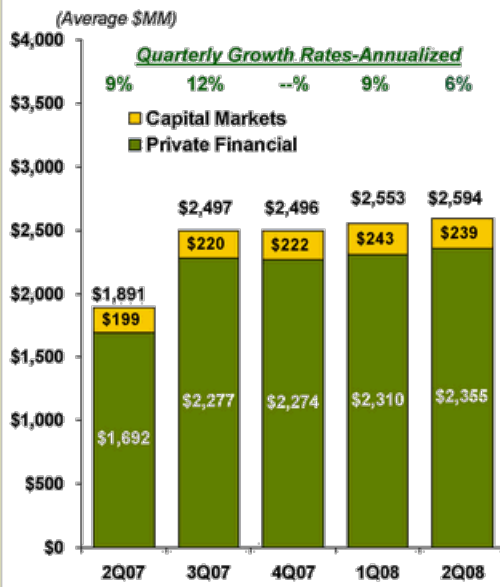
7 Year CAGR ⁽²⁾
17% 6%



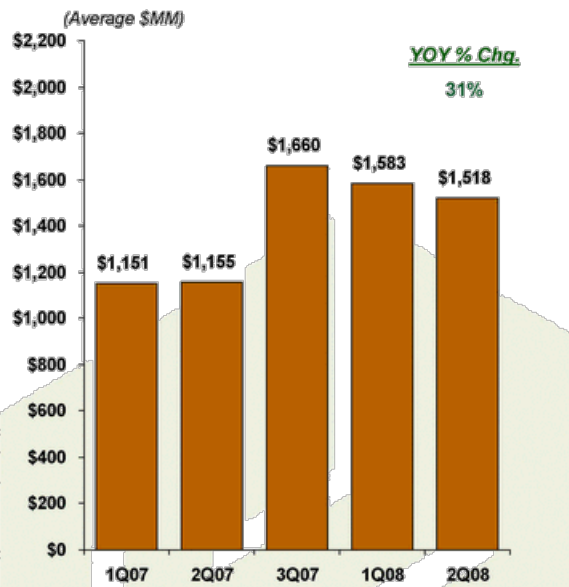
(1) Includes Haberer
(2) As of 6/30/08

PFCMG

Total Loans

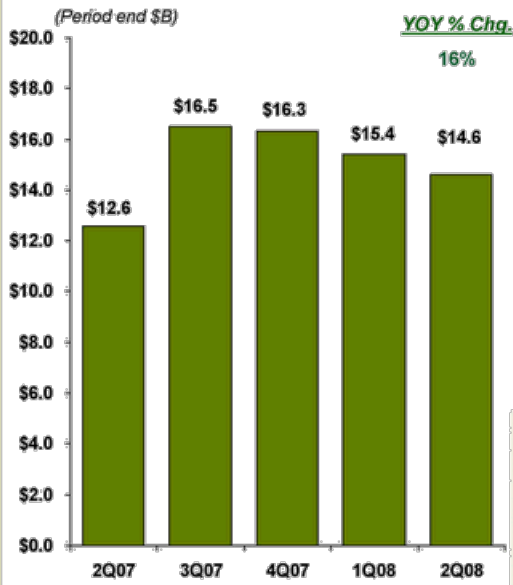


Total Deposits

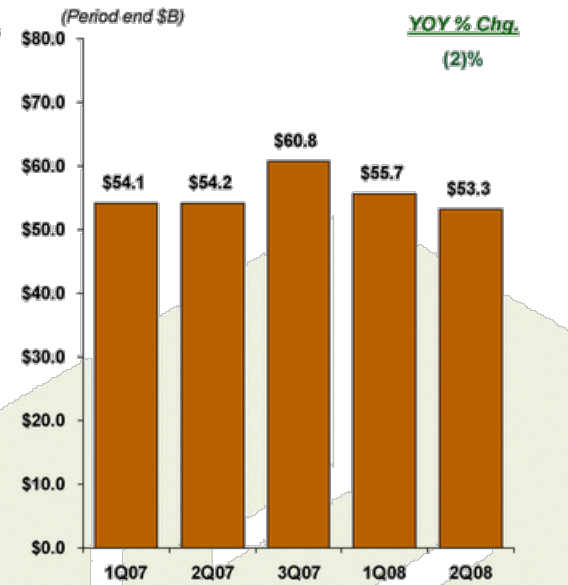


Private Financial

Assets Under Management



Trust Assets ⁽¹⁾



(1) Includes Haberer assets

Private Financial – Investment Sales Success

(\$MM)

	<u>2007</u>	<u>2006</u>	<u>2007 vs</u> <u>2006</u>
Mutual fund & annuity sales	\$850.7	\$736.8	15%

	<u>1H08</u>	<u>2007</u>	<u>2006 Industry ⁽¹⁾</u>	
	<u>HBAN</u>	<u>HBAN</u>	<u>Average</u>	<u>Top</u> <u>Quartile</u>
Sales penetration ⁽²⁾	4.3%	4.2%	2.9%	3.9%
Revenue penetration ⁽³⁾	\$2,927	\$3,040	\$1,674	\$2,168
Profit penetration ⁽⁴⁾	\$988	\$951	\$ 439	\$ 611

(1) Ken Kehrler & 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

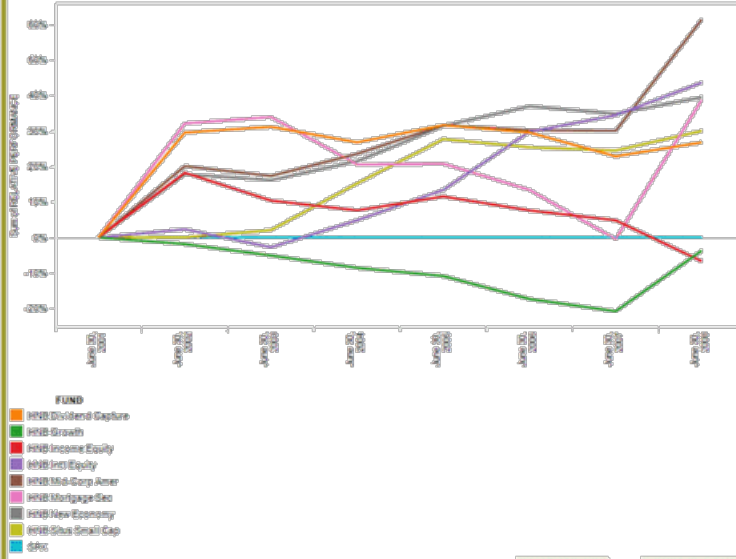
(4) Contribution of investment program to pretax profit (annualized) per million of the bank's retail deposits. Contribution is the difference between program revenue and program expenses



We are making solid progress in the banking industry's challenge to be recognized as a credible money manager

We have demonstrated our ability to achieve outstanding performance.....

HF vs SPX Benchmark



Huntington

...and regularly contribute to the pool of commentary used by investors around the world

THE WALL STREET JOURNAL



BusinessWeek



Forbes.com

Dow Jones Newswires

TheStreet.com

FOX BUSINESS

IGNITES

Mutual Fund Performance – Returns

(YOY % Change)	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
S&P 500	(13)	(5)	+ 5	+16	+21
Dow Jones	(15)	(7)	+ 6	+22	+20
<u>"5 Star" Rating (1)</u>					
Situs Small Cap (Equity)	(11)	(7)	+10	+24	+19
<u>"4 Star" Rating (1)</u>					
Dividend Capture (Equity)	(16)	(9)	(7)	+ 6	+13
International Equity (Equity)	(2)	+ 8	+17	+28	+26
New Economy (Equity)	(11)	(9)	+12	+18	+18
Mortgage Fund (F/I)	+5	+ 4	+ 3	+ 4	+ 5
<u>Other</u>					
Rotating Markets (Equity)	(13)	(6)	+ 9	+20	+22
Income Equity (Equity)	(24)	(10)	+ 2	+13	+17
Growth (Equity)	+1	+ 3	+16	+17	+17
Mid Corp America (Equity)	(8)	(6)	+ 8	+17	+20

Huntington Funds – 6/30/08

Lipper 3 Year Rankings

	<u>3 Year</u>	<u>5 Year</u>
Situs Small Cap Fund (trust class)	Top 16%	Top 9%
Rotating Markets (trust class)	Top 16%	Top 23%
Mortgage Fund (trust class)	Top 28%	Top 5%
International Equity Fund (trust class)	Top 14%	Top 18%

Morningstar Overall "5 Star" Rating

Situs Small Cap Fund (Equity)

Morningstar "4 Star" Rating

International Equity Fund (Equity)

Mortgage Fund (F/I)

Barron's 2006 Top 100 Fund Managers / Best in Class

Randy Bateman – Situs Small Cap Fund



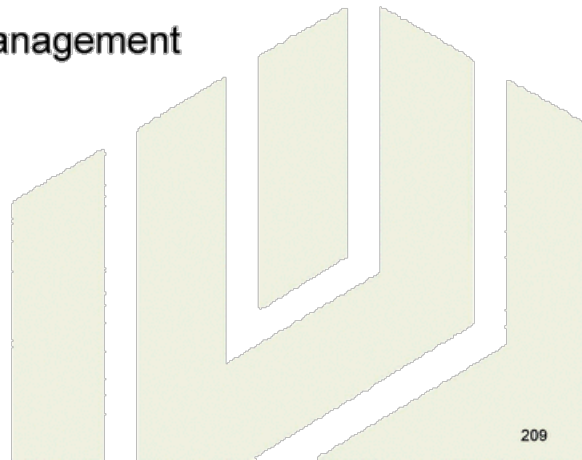
We are confident that we can continue on our path of consistent growth

- Our sales model and products can be exported to new markets. They have been well received in our new “Sky markets”
- Our flat organization chart facilitates good communications, responsiveness and decision-making
- We have a producing management team and associates who multi-task’s well to drive efficiency (regarding efficiency, we ranked in the top decile in the most recent study by Robert E. Nolan Company)
- We have a strong credit approval process supporting our private banking mezzanine lending businesses
- Utilizing managers who are experts in their line of business contributes to good control of overall risks
- We know that we can complete line-of-business acquisitions that produce immediate value for the Corporation (e.g., Unified Fund Services, Haberer and acquisitions within Corporate Trust)
- Our strategies have been consistent, our team has been consistent, our results have been consistently good



**This has given us confidence to challenge
"convention" in order to exploit opportunities**

- Retirement plan services
- Corporate trust
- Institutional custody
- Mutual fund servicing
- Proprietary mutual fund management



PFCMG – Action Plan

Our growth is focused on creating value from:

- Consistent execution of our proven methods
- Transferring expertise into new markets
- Continuing to build scale in asset servicing business
- Continuing to expand our investment reputation as an investment manager
- Completing opportunistic acquisitions
- Employee retention

