UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported) May 14, 2012

HUNTINGTON BANCSHARES INCORPORATED
(Exact name of registrant as specified in its charter)

Maryland	**1-34073**	**31-0724920**
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

Huntington Center **41 South High Street** **Columbus, Ohio**	**43287**
(Address of principal executive offices)	(Zip Code)

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

Not Applicable
(Former name or former address, if changed since last report.)

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

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01 Regulation FD Disclosure.

The attached Analyst Handout contains information that members of Huntington Bancshares Incorporated ("Huntington") management will use from time to time through June 30, 2012, either all or in part, during visits with investors, analysts, and other interested parties to assist their understanding of Huntington. This handout is available in the Investor Relations section of Huntington's web site at www.huntington-ir.com.

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

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

Item 9.01Financial Statements and Exhibits.

(d) Exhibits.

The following exhibit is being furnished herewith:

Exhibit 99.1—Analyst Handout

SIGNATURES

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

HUNTINGTON BANCSHARES INCORPORATED

Date: May 14, 2012

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

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	Analyst Handout

Huntington

2012 Second Quarter Investor Handout

May 14, 2012

Table of Contents

Current Topics

Our "Break Away" Strategic Plan

2009 ✓ — Lay the Foundation
- Capital and liquidity
- Organiza-tional changes
- Build management depth
- Credit and Risk management

2010 ✓ — Optimize Current Franchise
- Profitability / pricing
- Cross-sell / share-of-wallet
- Launch new brand
- Invest in capabilities and begin hiring

2011 ✓ — Invest in the Core
- Build out sales forces, channels, and products
- Continued brand roll-out
- Enhance investment discipline

2012 — Focus Future
- Build out sales forces, channels, and products
- Expand winning "plays"
- Drive efficiency and continuous improve-ment

2013 — Extend and Expand
- Monetize investments
- Drive growth
- Drive efficiency and continuous improve-ment

Selective M&A – as opportunities arise

Our "Break Away" Strategic Plan

2011

Invest in the Core

- Build out sales forces, channels, and products
- Continued brand roll-out
- Enhance investment discipline

- Opened 28 Giant Eagle in-store branches
- Third largest Small Business Administration (7a loans) lender in the country
- Launched Asterisk-Free Checking™ and Huntington Plus Checking™
- 10.3% YoY growth in Consumer Checking Households, >35% higher than initial plan
  - 73.5% with 4+ products or services, up from 69.4% in 4Q10
- 8.4% YoY growth in Commercial Relationships
  - 31.4% with 4+ products or services, up from 24.2% in 4Q10
- Expanded Auto Finance into Wisconsin & Minnesota with no net new hires and securitized $1 billion of indirect auto loans
- Raised the dividend to $0.04/ quarter (20-30% payout)

- 1.01% ROAA, up from 0.59% in 2010
- 12.7% ROATCE, up from 5.6% in 2010

Our "Break Away" Strategic Plan

2012

Focus Future

- Build out sales forces, channels, and products
- Expand winning "plays"
- Drive efficiency and continuous improvement

- Build out of the capital market teams
- Launching healthcare and not-for- profit verticals within the commercial segment
- Opening >40 Giant Eagle in-store branches
- Rationalizing the branch network, closing or combining 29 branches (on a base of 650)
- Implementing branch image capture & processing along with other technology driven efficiency improvements

The Midwest, Rust Belt to Recovery

- **Resurgence in manufacturing**
  - Auto companies except 14 million units in 2012, up from 10 million last year
  - Honda – new factory to globally manufacture a new Acura model line in Ohio
  - Rolls-Royce is investing $42 million in a new advanced manufacturing facility in Indianapolis
- **Natural resources boom**
  - Shell Oil – Marcellus and Utica shale oil/gas processing sites in OH, PA, & WV
  - Shell to build new HQ outside of Pittsburgh with ~10k jobs during construction
  - Baker Hughes recently announced a $64 MM investment
  - Timken spending $225MM to expand its Canton OH steel plant
- **Job numbers are improving**
  - Unemployment – Trend
    - Nation (2/12) 8.3% ↓
    - Ohio (2/12) 7.6% ↓
    - Pennsylvania 7.6% ↓
    - West Virginia 7.2% ↓
    - Indiana 8.4% ↓
    - Michigan 8.8% ↓ lowest since 12/08
  - Non-farm payroll growth – 2/11 vs. 2/12
    - Nation +1.55% ↑
    - 6-state region +1.34% ↑ fasted since 2006
    - Michigan 1.76% ↑
- **Real estate is improving**
  - Housing starts growth 2/12 vs. 2/11
    - HNB 6-state region 25.9%
    - Nation 24.1%

Important Messages

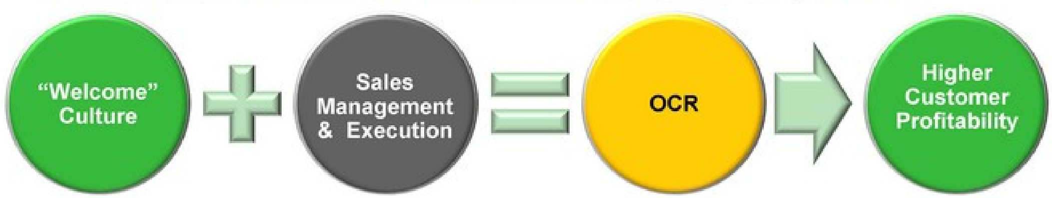
- Executing our long-term strategic plan
- Strategic initiatives are increasingly adding to revenue
- "Fair Play" is working… accelerated growth in consumer checking households and increasing cross sell
- OCR is working… accelerated growth in commercial relationships and revenue contribution
- Outlook for credit performance is for improvement - manageable should the economy weaken
- Continuously looking for improving efficiencies / effectiveness of expense spend
- Relative earnings opportunities exist in a low rate environment given current funding / deposit costs
- Strong capital position and liquidity

Managing Our Break Away Strategy

OCR Performance Review

OCR Drives Higher Customer Profitability

The Optimal Customer Relationship (OCR) Model



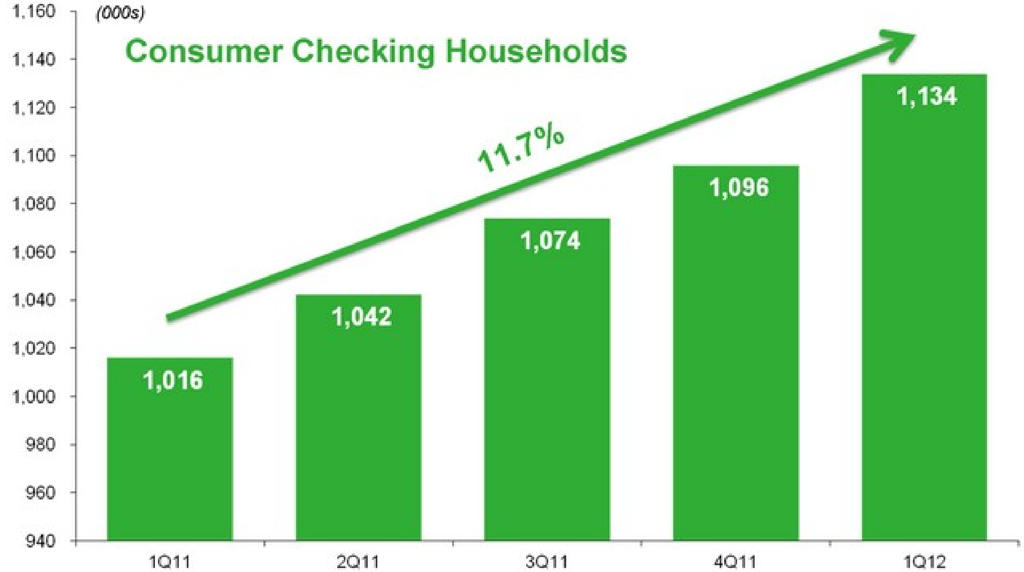
- Clearly outlined activities by segment
- Defined accountability for relationships, by segment
- Aligned goals and incentives at all levels and in all business segments
- One relationship management system – MAX
- Weekly executive results tracking, accountability, and action meetings

Competitive Advantage

One Bank / One Team for the Customer

Consumer Checking Account Household Growth

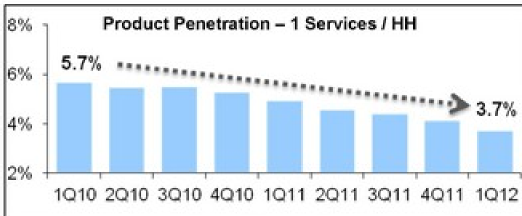
- 14.2% annualized linked quarter growth, 11.7% full year growth
- 75.1% with 4+ products or services penetration
- 1Q12 revenue of $237 MM, up from $231 MM in 4Q11

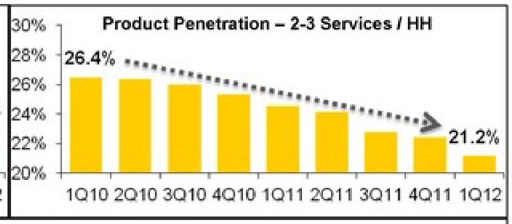


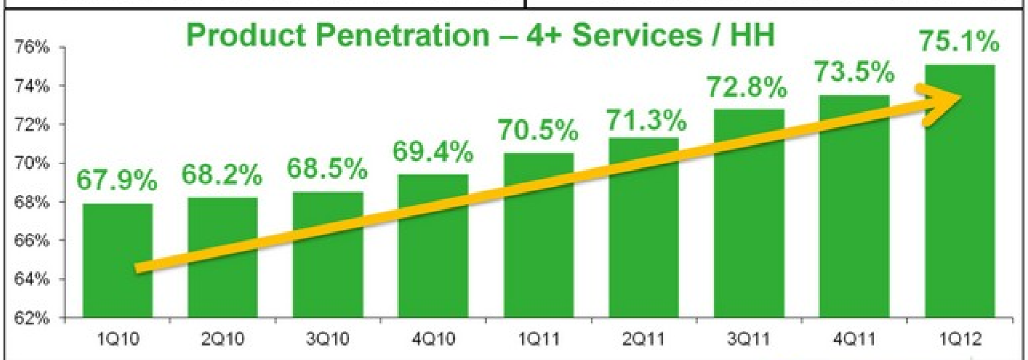
Consumer Checking Household Revenue

Not Just More Households… But More Products and Services to Drive Total Revenue

- 25 potential products or services counted: checking, savings, online bill pay, mortgage, brokerage account, insurance, etc.

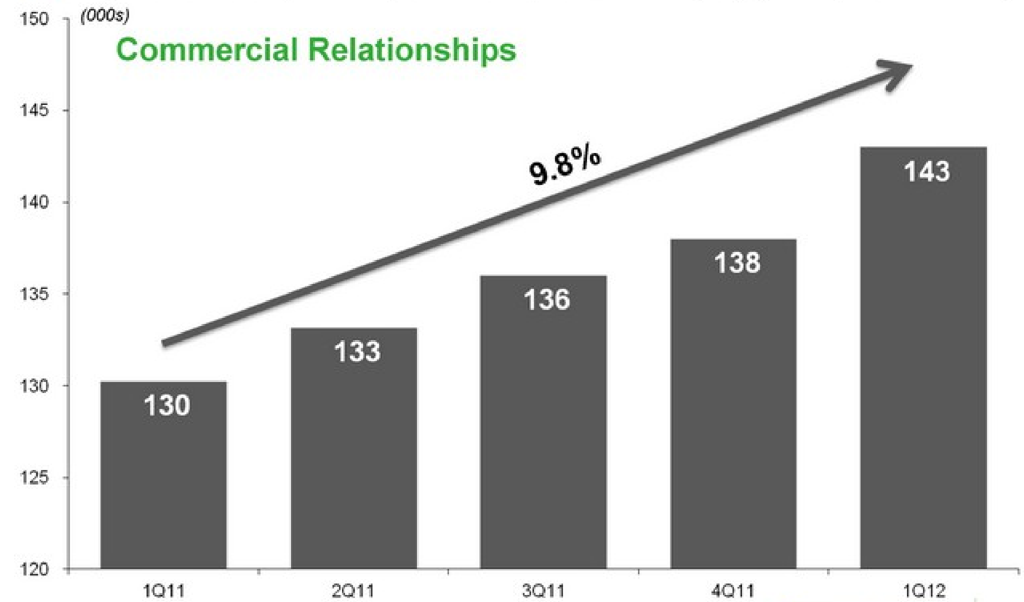






Commercial Relationship (1) Growth

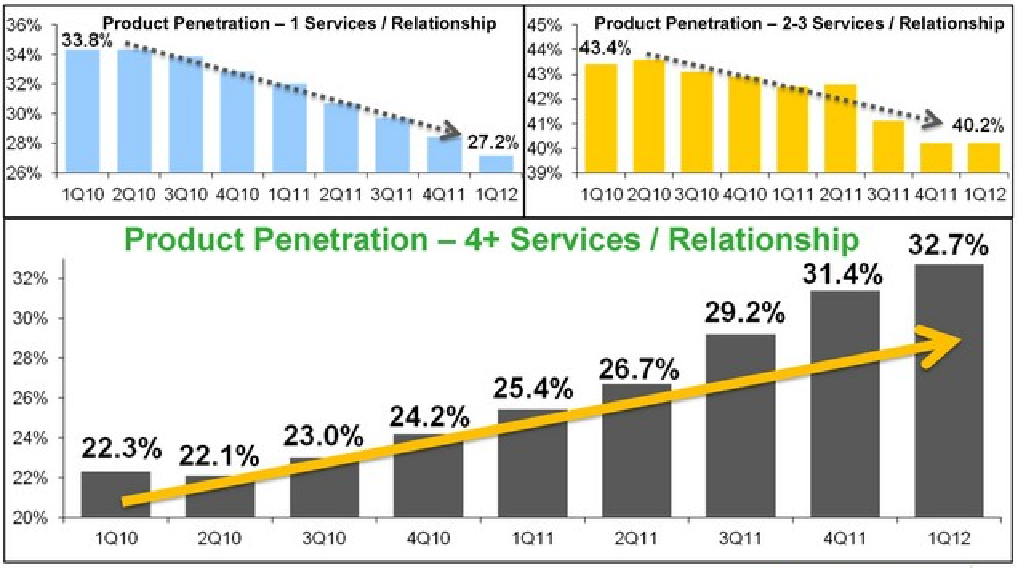
- 13.3% annualized linked quarter growth, 9.8% full year growth
- 32.7% with 4+ products or services penetration
- 1Q12 revenue of $170 MM, down from $175 MM in 4Q11, up from $158 MM in 1Q11



(1) Checking account

Commercial Relationship (1) Product Penetration

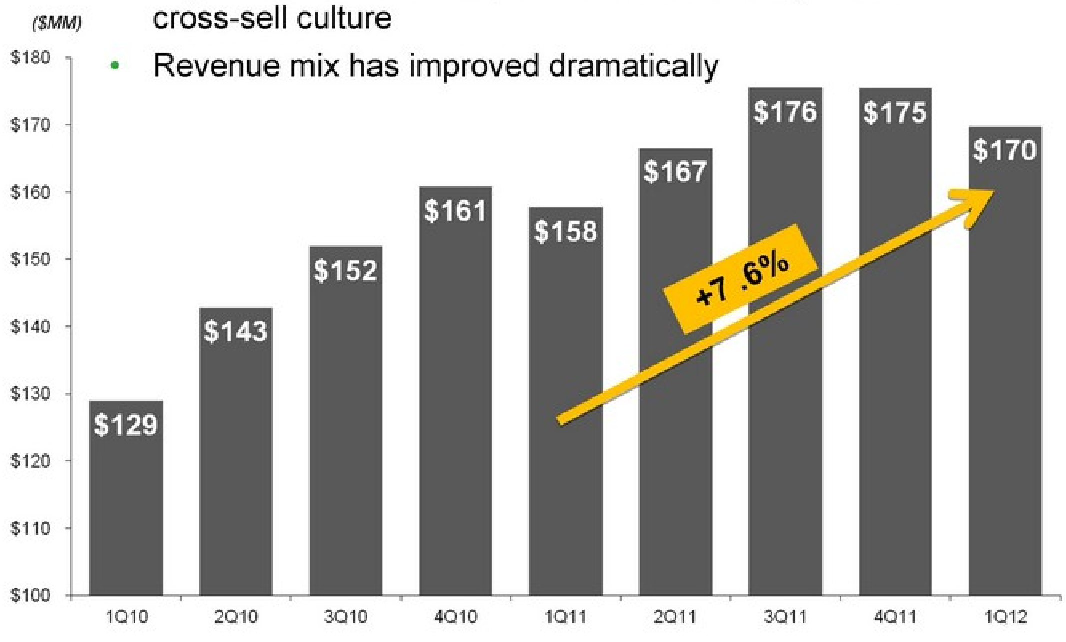
- Deepening relationships and accelerating product or service cross-sell



(1) Checking account

Commercial Relationship (1) Revenue

- Migration from credit dependent to relationship based / cross-sell culture
- Revenue mix has improved dramatically



(1) Checking account

Financial Review

2012 First Quarter Highlights

- **$153.3 MM reported net income, or $0.17 EPS**
- **1.13% return on average assets**
- **13.5% return on average tangible common equity**
- **$58.6 MM, or 9%, increase in fully-taxable equivalent revenue**
  - $56.0 MM, or 24%, increase in noninterest income
    - $23.0 million related to a $1.3 billion automobile loan securitization and sale
    - $11.4 MM gain on bargain purchase price
    - $22.3 MM increase in mortgage banking income
  - $2.6 MM, or 1%, increase in fully-taxable equivalent net interest income
    - 3.40% net interest margin, up 2 bps
    - 4% annualized decline in average total loans…
      - 17% annualized growth of average commercial & industrial loans
      - Strong originations in automobile loans impacted by December 31st reclassification of $1.3 B in loans to held for sale
    - 16% annualized growth in average total demand deposits
- **$32.4 MM, or 8%, noninterest expense increase**
  - $23.5 million related to additions to litigation reserves
  - $9.7 million gain on early extinguishment of debt in prior quarter

2012 First Quarter Highlights (cont.)

- **Continued customer growth and OCR [1] success**
  - Consumer checking account households
    - 14.2% annualized growth and 11.7% growth since 1Q 2011
    - 75.1% with 4+ products or services penetration, up from 70.5% in 1Q11
  - Commercial relationships
    - 13.3% annualized growth and 9.8% growth since 1Q 2011
    - 32.7% with 4+ products or services penetration, up from 25.4% in 1Q11
- **Continued improvement in credit quality trends and strong reserves**
  - 1% decrease in NCOs to an annualized rate of 0.85%
  - 14% decline in total NALs
  - 206% ACL coverage of NALs, up from 187% in 4Q11
- **Solid capital**
  - 8.33% tangible common equity ratio, up 3 bps
  - 10.15% Tier 1 common risk-based capital ratio up 15 bps
  - 12.22% and 14.76% Tier 1 and Total risk-based capital ratios, up 11 and down 1 bps respectively

(1) Optimal Customer Relationship

Other Highlights

- **$1.3 B auto loan securitization**
- **FDIC-assisted purchase of Fidelity Bank in Michigan**
  - $0.8B in assets acquired and $0.8B in liabilities assumed
- **$0.4 B equipment finance purchase**
- **Branch Repositioning**
  - 29 traditional branches consolidated
  - 49 Giant Eagle in-store branches… 14 opened in 2012 with 27 more targeted by year end
- **$100 million Huntington affordable housing commitment to Michigan**
- **Partnership with The Ohio State University**
- **APECS® 2011 Top Advocacy Award for Outstanding Customer Service**

Quarterly Performance Highlights

	1Q12	4Q11	3Q11	2Q11	1Q11
EPS	$0.17	$0.14	$0.16	$0.16	$0.14
Net interest margin	3.40%	3.38%	3.34%	3.40%	3.42%
Efficiency ratio (1)	63.8%	64.0%	63.5%	62.7%	64.7%
Return on average assets	1.13%	0.92%	1.05%	1.11%	0.96%
Return on average tangible common equity	13.5%	11.2%	13.0%	13.3%	12.7%
Loan and lease growth (2)	(4)%	2%	8%	5%	3%
Core deposit growth (2)	0%	14%	9%	(2)%	3%
Net charge-off ratio (3)	0.85%	0.85%	0.92%	1.01%	1.73%
90-day delinquency ratio xld. US govt. guaranteed loans (4,8)	0.15%	0.19%	0.16%	0.15%	0.19%
Nonaccrual loans ratio (4,5)	1.15%	1.39%	1.45%	1.57%	1.66%
Nonperforming assets ratio (4,6)	1.29%	1.51%	1.57%	1.67%	1.80%
Nonaccrual loans coverage ratio (4,7)	195%	178%	180%	174%	178%
Tangible common equity ratio (4)	8.33%	8.30%	8.22%	8.22%	7.81%
Tier 1 common risk-based capital ratio (4)	10.15%	10.00%	10.17%	9.92%	9.75%
Tier 1 risk-based capital ratio (4)	12.22%	12.11%	12.37%	12.14%	12.04%
Total risk-based capital ratio (4)	14.76%	14.77%	15.11%	14.89%	14.85%

(1) Noninterest expense less amortization of intangibles / FTE net interest income + noninterest income excluding securities (losses) gains
(2) Linked-quarter annualized average balance growth rate
(3) Annualized
(4) Period end
(5) Nonaccrual loans / total loans and leases
(6) Nonperforming assets / (total loans and leases + impaired loans held for sale + net other real estate owned)
(7) Allowance for loan and lease losses / nonaccrual loans
(8) Excludes $0.5 billion of loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012

Quarterly Earnings Analysis – Adjusted for Significant Items (1)

($MM)				Change vs. 4Q11		Change vs. 1Q11	
	1Q12	4Q11	1Q11	Amt.	Pct.	Amt.	Pct.
Net interest income	$ 417.2	$ 415.0	$ 404.3	$ 2.2	1 %	$ 12.9	3 %
Provision for credit losses	34.4	45.3	49.4	(10.9)	(24)	(15.0)	(30)
Noninterest income	285.3	229.4	236.9	56.0	24	48.4	20
Noninterest expense	462.7	430.3	430.7	32.4	8	32.0	7
Pre-tax income	205.4	168.8	161.2	36.6	22	44.3	27
Net Income	$ 153.3	$ 126.9	$ 126.4	$ 26.4	21 %	$ 26.8	21 %
EPS	$ 0.17	$ 0.14	$ 0.14	$ 0.03	21	$ 0.03	21
Total revenue	$ 702.5	$ 644.4	$ 641.3	$ 58.2	9 %	$ 61.3	10 %
Adjusted for significant items (1)	(11.4)	6.4	-				
Revenue adjusted	$ 691.1	$ 650.8	$ 641.3	$ 40.4	6 %	$ 49.9	8 %
Total noninterest expense	$ 462.7	$ 430.3	$ 430.7	$ 32.4	8 %	$ 32.0	7 %
Adjusted for significant items (1)	(23.5)	9.7	(17.0)				
Expense adjusted	$ 439.2	$ 440.0	$ 413.7	$ (0.8)	(0) %	$ 25.5	6 %
EPS	$ 0.17	$ 0.14	$ 0.14	$ 0.03	21 %	$ 0.03	21 %
Adjusted for significant items (1)	0.01	(0.01)	0.01				
EPS adjusted	$ 0.18	$ 0.13	$ 0.15	$ 0.05	38 %	$ 0.03	20 %

(1) Refer to appendix slide "Significant Items Impacting Financial Performance Comparisons – Reconciliation

Significant Items Impacting Financial Performance Comparisons – Reconciliation

2012 – 2011 Quarterly

(in millions, except per share amounts)	1Q12 After-tax	1Q12 EPS
Net income - reported earnings	$ 153.3	
Net income applicable to common shares	$ 145.2	$ 0.17
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS
Litigation reserve addition	$ (23.5)	$ (0.02)
Gain on bargain purchase price	11.4	0.01

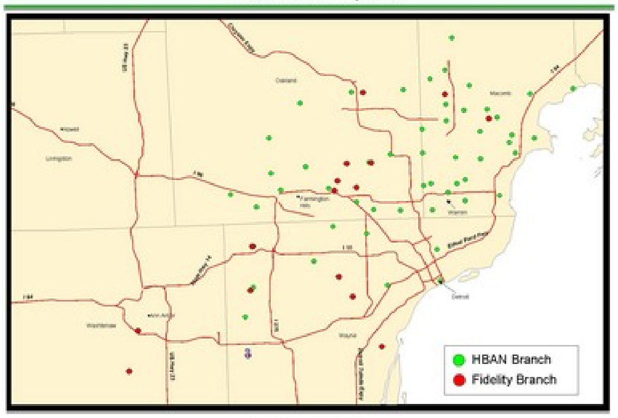
(in millions, except per share amounts)	4Q11 After-tax	4Q11 EPS	3Q11 After-tax	3Q11 EPS	2Q11 After-tax	2Q11 EPS	1Q11 After-tax	1Q11 EPS
Net income - reported earnings	$ 126.9		$ 143.4		$ 145.9		$ 126.4	
Net income applicable to common shares	$ 119.2	$ 0.14	$ 135.7	$ 0.16	$ 138.2	$ 0.16	$ 118.7	$ 0.14
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS
Litigation reserve addition	$ -	$ -	$ -	$ -	$ -	$ -	$ (17.0)	$ (0.01)
Gain on early extinguishment of debt	9.7	0.01	-	-	-	-	-	-
Visa® related derivative loss	6.4	(0.00)	-	-	-	-	-	-

(1) Pre-tax unless otherwise noted
(2) After-tax

Fidelity Bank FDIC-Assisted Acquisition

- **Accretive to TBV and EPS in 2012, in footprint, and reviewed a majority of the loan portfolio**
- **Targeted conversion by June 2012, 15 branches (net 9),**
- **$0.8B in assets acquired, $0.8B in liabilities assumed, -12bps to Tier 1 Common ratio**

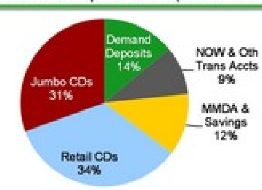
Branch Footprint



Market Share

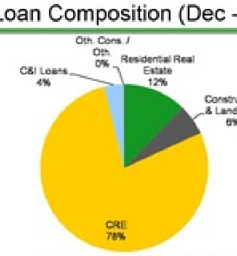
$ MM	Fidelity Bank Deposits	Fidelity Bank Market Share	Fidelity Bank Market Rank	Huntington Deposits	Huntington Market Share	Huntington Market Rank	Pro Forma Deposits	Pro Forma Market Share	Pro Forma Market Rank
Wayne, MI	$373	1.06%	8	$272	0.77%	9	$644	1.84%	7
Oakland, MI	236	0.63	17	1,680	4.50	7	1,916	5.13	7
Macomb, MI	108	0.82	13	1,953	14.93	2	2,061	15.76	2
Washtenaw, MI	57	0.92	16	-	-	-	57	0.92	16
Other Counties	-	-	-	37,488	-	-	37,488	-	-
Total	$774			$41,393			$42,167		

Deposit Composition (Dec - 11)



Deposits: $748MM/Cost: 0.93% (1)

Loan Composition (Dec - 11)



Loans: $666MM/Yield: 5.61% (2)

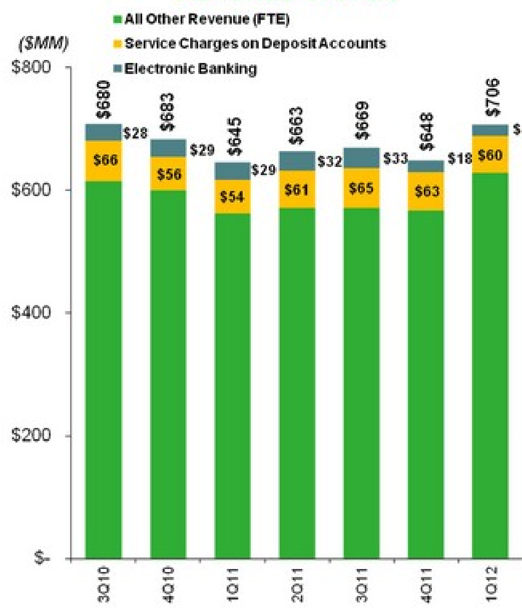
- **Acquisition asset discount of approximately $150MM**

Source: SNL Financial. Regulatory information as of 31-Dec-11. Branch and market share information as of 30-Jun-11.
Notes: 1. Cost of interest bearing deposits.
2. Excludes loans held for sale.

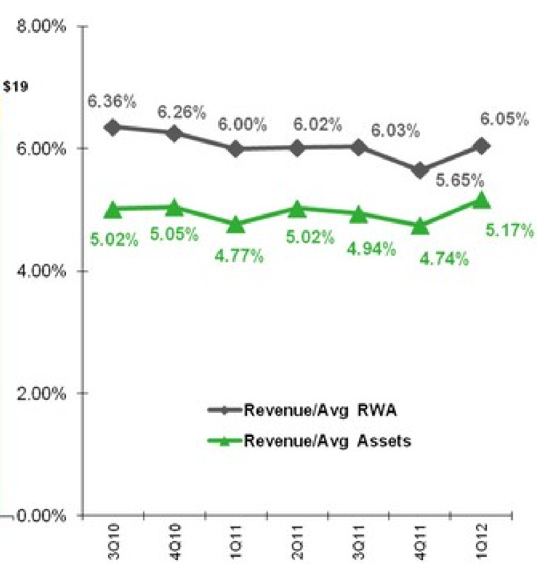
Income Statement

Revenue Growth (1)

Revenue Trends

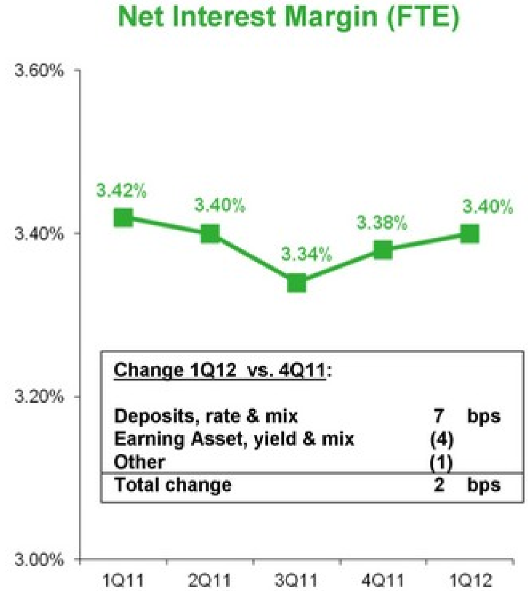


Revenue Earnings Power (2)



(1) Revenue is FTE (2) Annualized

Net Interest Income and Margin (1)

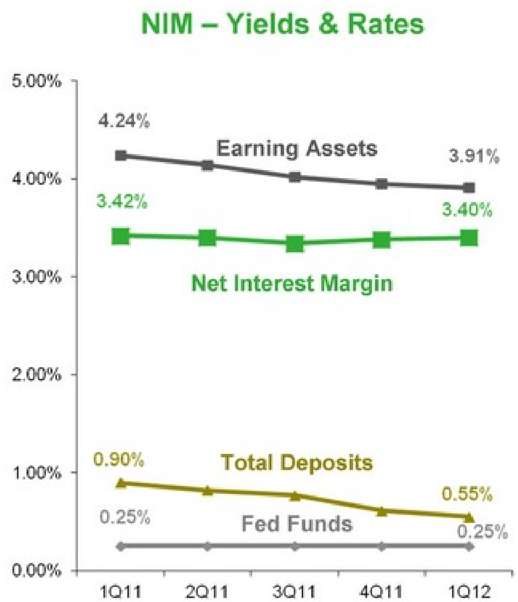


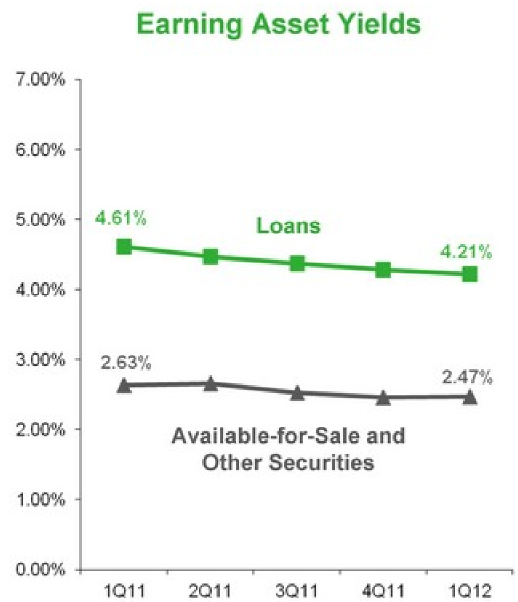
Change 1Q12 vs. 4Q11:

Deposits, rate & mix	7	bps
Earning Asset, yield & mix	(4)	
Other	(1)	
Total change	2	bps

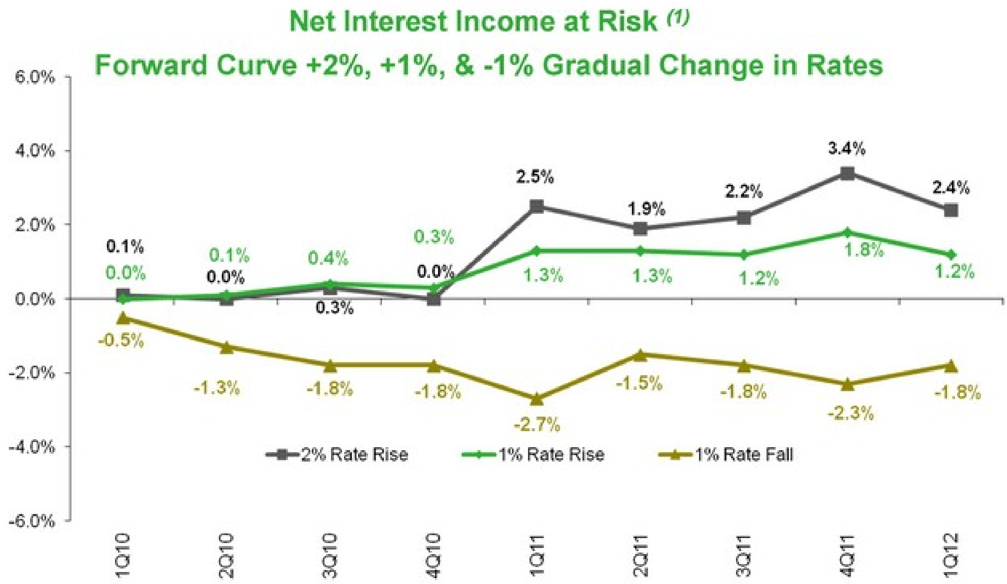
(1) Fully-taxable equivalent basis

Net Interest Margin – Yields and Rates





Managing Interest Rate Risk



(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.

Noninterest Income Trends

Linked Quarter

(in millions)	2012 First Quarter	2011 Fourth Quarter	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	$ 60.3	$ 63.3	$ (3.0)	(5) %
Trust services	30.9	28.8	2.1	7
Electronic banking income	18.6	18.3	0.3	2
Mortgage banking income	46.4	24.1	22.3	93
Brokerage income	19.3	18.7	0.6	3
Insurance income	18.9	17.9	1.0	5
Bank owned life insurance income	13.9	14.3	(0.3)	(2)
Capital markets fees	10.0	9.8	0.2	2
Gain on sale of loans	26.8	2.9	23.9	828
Automobile operating lease income	3.8	4.7	(1.0)	(20)
Securities (losses) gains	(0.6)	(3.9)	3.3	84
Other income	37.1	30.5	6.6	22
Total noninterest income	$ 285.3	$ 229.4	$ 56.0	24 %

Noninterest Income Trends

Prior-Year Quarter

(in millions)	First Quarter 2012	First Quarter 2011	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	$ 60.3	$ 54.3	$ 6.0	11 %
Trust services	30.9	30.7	0.2	1
Electronic banking income	18.6	28.8	(10.2)	(35)
Mortgage banking income	46.4	22.7	23.7	105
Brokerage Income	19.3	20.5	(1.3)	(6)
Insurance income	18.9	17.9	0.9	5
Bank owned life insurance income	13.9	14.8	(0.9)	(6)
Capital markets fees	10.0	6.9	3.0	44
Gain on sale of loans	26.8	7.2	19.6	271
Automobile operating lease income	3.8	8.8	(5.1)	(57)
Securities (losses) gains	(0.6)	0.0	(0.7)	(1633)
Other income	37.1	24.1	13.0	54
Total noninterest income	$ 285.3	$ 236.9	$ 48.4	20 %

Mortgage Banking Income

($MM)	1Q12	4Q11	3Q11	2Q11	1Q11
Origination and secondary marketing	$31.3	$21.2	$15.6	$11.5	$19.8
Servicing fees	11.8	12.0	12.1	12.4	12.5
Amortization of capitalized servicing	(9.3)	(8.8)	(9.6)	(9.1)	(9.9)
Other mortgage banking income	5.0	3.7	3.8	4.3	3.8
Sub-total	38.8	28.1	22.0	19.1	26.2
MSR recovery (impairment)	9.9	(7.0)	(39.4)	(8.3)	0.8
Net trading gains (losses)	(2.2)	3.0	30.2	13.0	(4.3)
Total	$46.4	$24.1	$12.8	$23.8	$22.7
Investor servicing portfolio (1) *($B)*	$15.9	$15.9	$16.1	$16.3	$16.5
Weighted average coupon	5.04%	5.13%	5.20%	5.23%	5.27%
Originations *($B)*	$1.2	$1.1	$1.0	$0.9	$0.9
Mortgage servicing rights (1)	$148.3	$137.4	$145.3	$189.7	$202.6
MSR % of investor servicing portfolio (1)	0.93%	0.87%	0.90%	1.16%	1.23%

(1) End-of-period

Noninterest Expense Trends

Linked Quarter

(in millions)	2012 First Quarter	2011 Fourth Quarter	Change Amount	Change %
Noninterest Expense				
Personnel costs	$ 243.5	$ 228.1	$ 15.4	7 %
Outside data processing and other services	42.1	53.4	(11.4)	(21)
Net occupancy	29.1	26.8	2.2	8
Equipment	25.5	25.9	(0.3)	(1)
Deposit and other insurance expense	20.7	18.5	2.3	12
Marketing	16.8	16.4	0.4	2
Professional services	11.2	16.8	(5.5)	(33)
Amortization of intangibles	11.5	13.2	(1.6)	(12)
Automobile operating lease expense	2.9	3.4	(0.5)	(15)
OREO and foreclosure expense	5.0	5.0	(0.1)	(1)
Gain on early extinguishment of debt	-	(9.7)	9.7	NR
Other expense	54.4	32.5	21.9	67
Total noninterest expense	$ 462.7	$ 430.3	$ 32.4	8 %
(in thousands)				
Number of employees (full-time equivalent)	11.2	11.2	(0.1)	(1) %

NR-Not relevant

Noninterest Expense Trends

Prior-Year Quarter

(in millions)	First Quarter 2012	First Quarter 2011	Change Amount	Change %
Noninterest Expense				
Personnel costs	$ 243.5	$ 219.0	$ 24.5	11 %
Outside data processing and other services	42.1	40.3	1.8	4
Net occupancy	29.1	28.4	0.6	2
Equipment	25.5	22.5	3.1	14
Deposit and other insurance expense	20.7	17.9	2.8	16
Marketing	16.8	16.9	(0.1)	(1)
Professional services	11.2	13.5	(2.2)	(17)
Amortization of intangibles	11.5	13.4	(1.8)	(14)
Automobile operating lease expense	2.9	6.8	(4.0)	(58)
OREO and foreclosure expense	5.0	3.9	1.0	26
Other expense	54.4	48.1	6.3	13
Total noninterest expense	$ 462.7	$ 430.7	$ 32.0	7 %
(in thousands)				
Number of employees (full-time equivalent)	11.2	11.3	(0.2)	(1) %

Balance Sheet

Balance Sheet – Assets

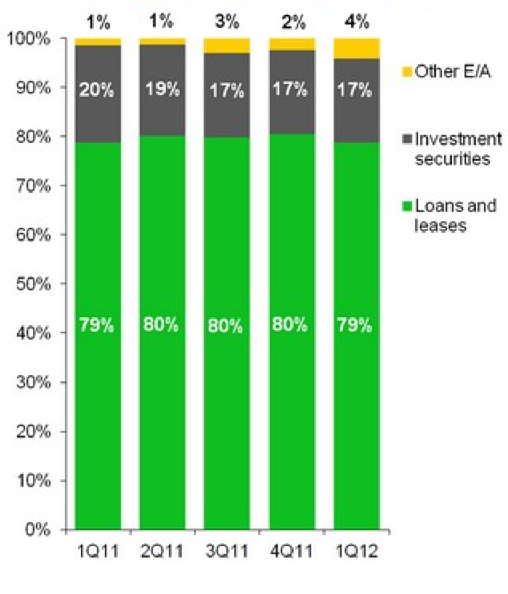
(in millions)	2012 Mar. 31,	2011 Dec. 31,	2011 Mar. 31,	Mar. '12 vs. '11 Amount	Mar. '12 vs. '11 Percent
Assets					
Cash and due from banks	$ 1,111	$ 1,116	$ 1,209	$ (98)	-8.1%
Federal funds sold and securities purchased under resale agreements	---	0	0	---	NR
Interest bearing deposits in banks	152	91	130	22	16.9%
Trading account securities	60	46	164	(105)	-63.7%
Loans held for sale	310	1,618	164	146	88.9%
Available-for-sale securities	8,910	8,078	9,322	(413)	-4.4%
Held-to-maturity securities	622	641	---	622	NR
Loans and leases:					
Commercial and industrial loans and leases	15,838	14,699	13,299	2,539	19.1%
Commercial real estate loans	6,040	5,826	6,298	(258)	-4.1%
Total commercial	21,878	20,525	19,597	2,281	11.6%
Automobile	4,787	4,458	5,802	(1,015)	-17.5%
Home equity loans	8,261	8,215	7,784	477	6.1%
Residential mortgage loans	5,284	5,228	4,517	767	17.0%
Other consumer loans	469	498	546	(77)	-14.1%
Total consumer	18,801	18,399	18,649	152	0.8%
Loans and leases	40,679	38,924	38,246	2,433	6.4%
Allowance for loan and lease losses	(913)	(965)	(1,133)	220	-19.4%
Net loans and leases	39,765	37,959	37,113	2,653	7.1%
Bank owned life insurance	1,562	1,550	1,514	49	3.2%
Premises and equipment	578	564	501	77	15.3%
Goodwill	444	444	444	---	0.0%
Other intangible assets	171	175	215	(44)	-20.5%
Accrued income and other assets	2,191	2,168	2,172	19	0.9%
Total assets	$ 55,877	$ 54,451	$ 52,949	$ 2,928	5.5%

Balance Sheet – Liabilities and Shareholders' Equity

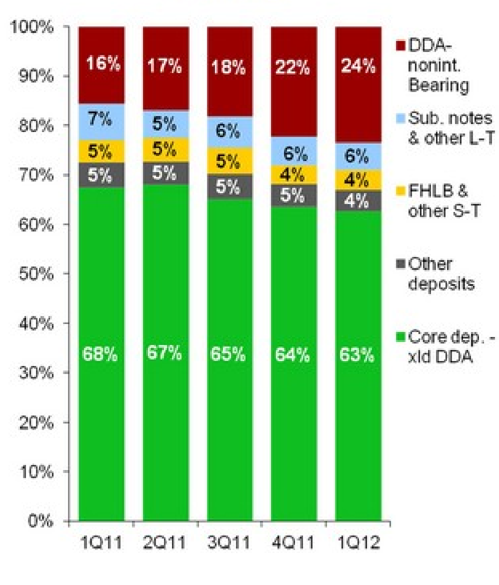
(in millions)	2012 Mar. 31,	2011 Dec. 31,	2011 Mar. 31,	Mar. '12 vs. '11 Amount	Mar. '12 vs. '11 Percent
Liabilities					
Demand deposits - non-interest bearing	$ 11,797	$ 11,158	$ 7,597	$ 4,200	55.3%
Demand deposits - interest bearing	6,126	5,722	5,532	594	10.7%
Money market deposits	13,169	13,117	13,105	64	0.5%
Savings and other domestic deposits	4,954	4,698	4,762	192	4.0%
Core certificates of deposit	6,920	6,513	8,208	(1,288)	-15.7%
Total core deposits	42,966	41,208	39,204	3,762	9.6%
Other domestic deposits of $250,000 or more	325	390	531	(206)	-38.8%
Brokered deposits and negotiable CDs	1,276	1,321	1,253	23	1.8%
Deposits in foreign offices	442	361	378	64	16.9%
Total deposits	45,009	43,280	41,366	3,643	8.8%
Short-term borrowings	1,504	1,441	2,051	(547)	-26.7%
Federal Home Loan Bank advances	57	363	21	36	NR
Other long-term debt	1,058	1,232	1,901	(842)	-44.3%
Subordinated notes	1,494	1,503	1,488	7	0.5%
Accrued expenses and other liabilities	1,204	1,214	1,083	122	11.2%
Total liabilities	50,327	49,033	47,910	2,417	5.0%
Shareholders' equity					
Preferred stock	386	386	363	24	6.6%
Common stock	9	9	9	0	0.2%
Capital surplus	7,602	7,597	7,584	18	0.2%
Less treasury shares, at cost	(10)	(10)	(9)	(2)	18.4%
Accumulated other comprehensive loss	(158)	(174)	(204)	46	-22.6%
Retained earnings	(2,279)	(2,390)	(2,704)	425	-15.7%
Total shareholders' equity	5,550	5,418	5,039	511	10.1%
Total liabilities and shareholders' equity	$ 55,877	$ 54,451	$ 52,949	$ 2,928	5.5%

Earning Assets and Funding Composition (1)

Earning Asset Composition



Funding (2)



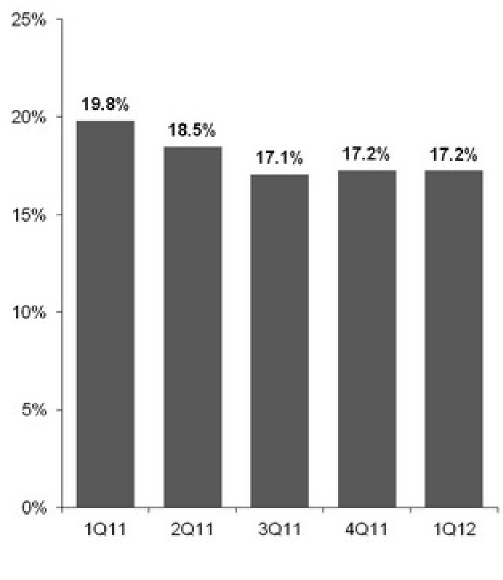
(1) Average balances (2) Interest bearing liabilities + DDA noninterest bearing

Investment Securities

Available-For-Sale and Other Securities

Average Balance & Yield

% of Average Earning Assets



Securities Overview (1) – 3/31/12

March 31, 2012 ($MM)	Fair Value	Average Credit Rating of Fair Value Amount					
		AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
US Treasury	$ 65	$ ---	$ 65	$ ---	$ ---	$ ---	$ ---
Agency (Debt, P/T, & CMO's)[3]	6,570	---	6,570	---	---	---	---
Asset Backed							
Alt-A mortgage-backed securities	49	---	24	6	---	18	0
Auto/Fleet Lease backed securities	347	347	---	---	---	---	---
Pooled-trust-preferred securities[4]	77	---	---	22	---	55	---
Floorplan backed securities	580	580	---	---	---	---	---
Credit Card backed securities	70	70	---	---	---	---	---
Private label CMO securities	70	---	---	22	6	43	---
Municipal securities[5]	317	195	106	---	4	---	11
FHLB/FRB Stock	291	---	---	---	---	---	291
Other	1,021	402	344	9	202	10	55
Total	**$ 9,457**	**$ 1,593**	**$ 7,109**	**$ 58**	**$ 212**	**$ 126**	**$ 358**
Variable rate demand notes[5]	$ 75						
Total available-for-sale, held-to-maturity and other securities	**$ 9,532**						

(1) Held-to-maturity, available for sale, and other

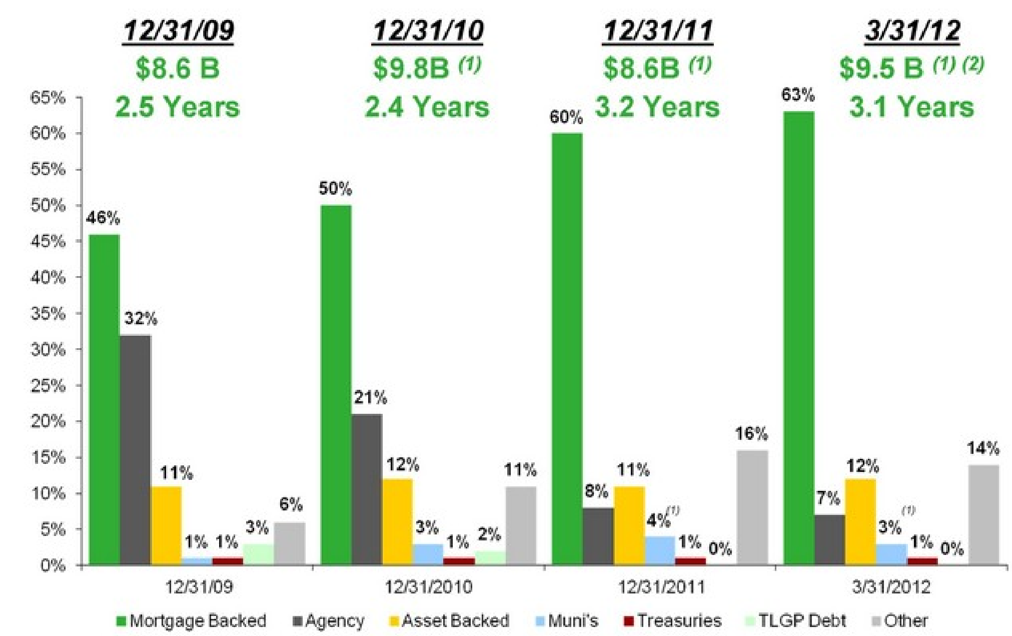
(2) Credit ratings reflect the lowest current rating assigned by a nationally recognized credit rating agency.

(3) $622MM of Agency CMO/MBS classified as HTM included at amortized cost

(4) Primarily trust preferred for banks/insurance companies

(5) Variable rate demand notes included in municipal securities in external reporting.

Securities Mix Analysis



(1) Excludes variable rate demand notes: $139 million at 12/31/10, $84 million at 12/31/11, and $75 million at 3/31/12.

(2) $622 MM of Agency CMO / MBS classified as HTM included at amortized cost

Selected Securities – Assessment (1)

	Par Value	Book Value	Market Value	MTM
Alt-A mortgage backed	$58 MM	$55 MM	$49 MM	$(7) MM
- Purchased 2006		% to Par Value	83%	
- 3 securities – senior tranche				
- 10/1 ARMs or 30 year fixed; no option ARMs				
- Cash flow analysis performed monthly to test for OTTI with third-party validation				
Trust preferred	268	199	77	(122)
- Purchased 2003-2005		% to Par Value	29%	
- 12 pools with 429 separate issuers				
- Cash flow analysis performed quarterly to test for OTTI with third-party validation				
Prime CMOs	86	78	70	(8)
- Purchased 4Q03-2Q07		% to Par Value	81%	
- 13 securities				
- Cash flow analysis performed monthly to test for OTTI with third-party validation				
Total	$413 MM	$333 MM	$196 MM	$(137) MM

(1) 3/31/12
MTM – Mark to Market
OTTI – other-than-temporary impairment

Loan Portfolio Overview

Credit Exposure Composition

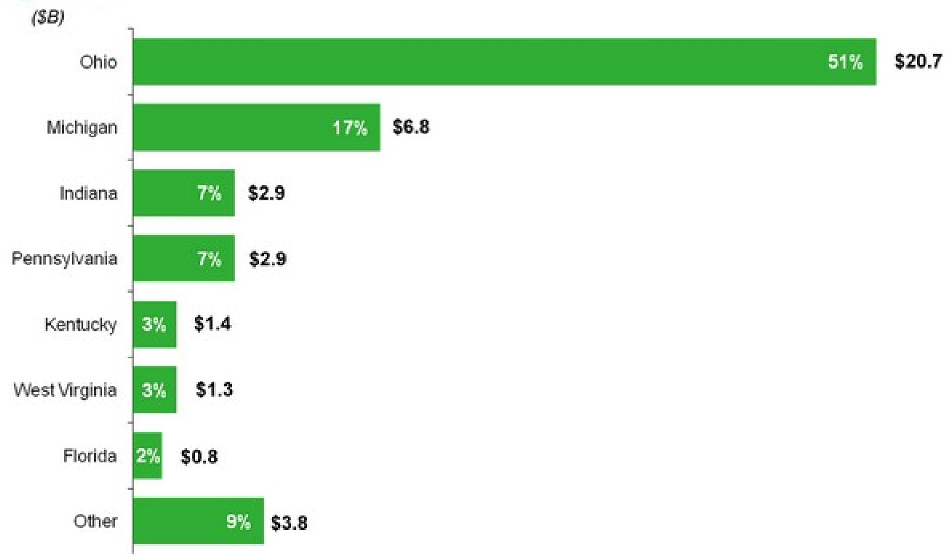
($B)	3/31/12		12/31/11		12/31/10		12/31/09		12/31/08	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Commercial & industrial	$15.8	39 %	$14.7	38 %	$13.1	34 %	$12.9	35 % (1)	$13.5	33 %
Commercial real estate	6.0	14	5.8	14	6.7	18	7.7	21	10.1	24
Total commercial	21.9	53	20.5	52	19.7	52	20.6	56	23.6	58
Automobile	4.8	12	4.5	11	5.6	15	3.4	11	4.7	12
Home equity	8.3	20	8.2	21	7.7	20	7.6	20	7.6	18
Residential real estate	5.3	13	5.2	13	4.5	12	4.5	12	4.8	12
Other consumer	0.5	2	0.5	3	0.6	1	0.8	2	0.7	2
Total consumer	18.8	47	18.4	48	18.4	48	16.2	44	17.5	42
Total loans & leases	$40.7	100 %	$38.9	100 %	$38.1	100 %	$36.8	100 %	$41.3	100 %

(1) Decline reflects a net reclass from CRE to C&I of $1.5 B

Total Loans and Leases Portfolio Overview

EOP Outstandings – $40.7Billion (1)

By State



(1) 3/31/12

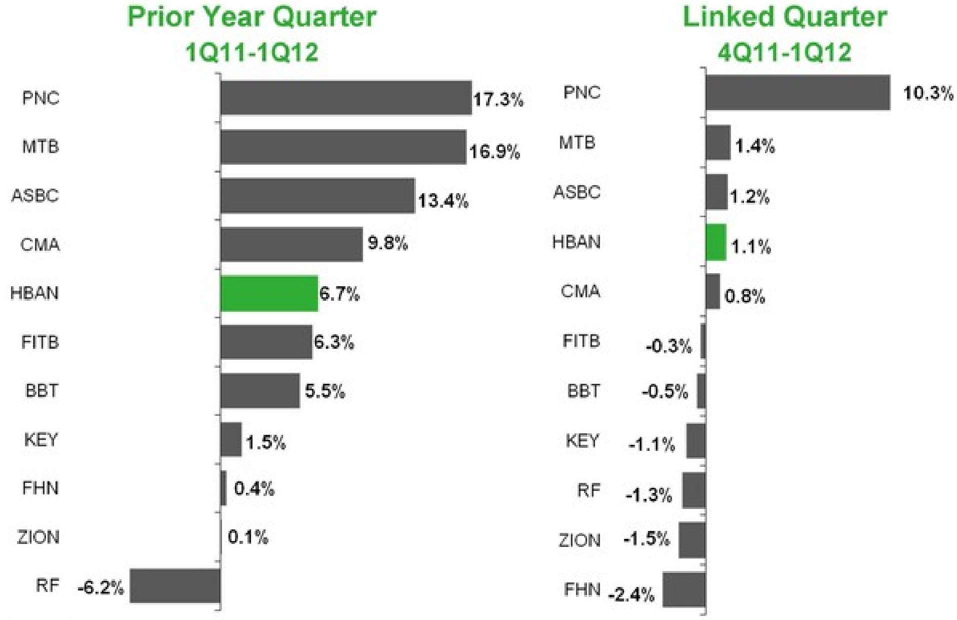
Loan and Lease Trends

Linked Quarter	2012	2011		
	First	Fourth	Change	
(in billions)	Quarter	Quarter	Amount	%
Average Loans and Leases				
Commercial and industrial	$ 14.8	$ 14.2	$ 0.6	4 %
Commercial real estate	5.9	6.0	(0.1)	(2)
Total commercial	20.7	20.2	0.5	2
Automobile	4.6	5.6	(1.1)	(19)
Home equity	8.2	8.1	0.1	1
Residential mortgage	5.2	5.0	0.1	3
Other consumer	0.5	0.5	(0.0)	(5)
Total consumer	18.5	19.3	(0.9)	(5)
Total loans and leases	$ 39.1	$ 39.5	$ (0.4)	(1) %

Loan and Lease Trends

Prior-Year Quarter	First Quarter		Change	
(in billions)	2012	2011	Amount	%
Average Loans and Leases				
Commercial and industrial	$ 14.8	$ 13.1	$ 1.7	13 %
Commercial real estate	5.9	6.5	(0.7)	(10)
Total commercial	20.7	19.6	1.0	5
Automobile	4.6	5.7	(1.1)	(20)
Home equity	8.2	7.7	0.5	7
Residential mortgage	5.2	4.5	0.7	16
Other consumer	0.5	0.6	(0.1)	(13)
Total consumer	18.5	18.5	0.0	0
Total loans and leases	$ 39.1	$ 38.1	$ 1.0	3 %

Gross Loan Growth



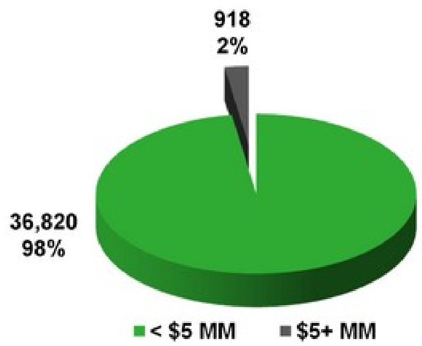
Source: SNL; company reports
MTB's growth includes acquisition of Wilmington Trust's Loan Portfolio
CMA's growth includes acquisition of Sterling Bank's Loan Portfolio
PNC's growth includes acquisition of RBC USA

Total Commercial Loans

Total Commercial Loans – Granularity

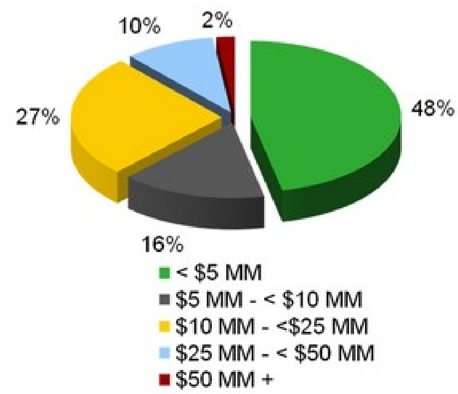
EOP Outstandings – $21.9 Billion (1)

of Loans by Size



$5 MM - < $10 MM	481
$10 MM - < $25 MM	365
$25 MM - < $50 MM	65
> $50 MM	7
Total	841

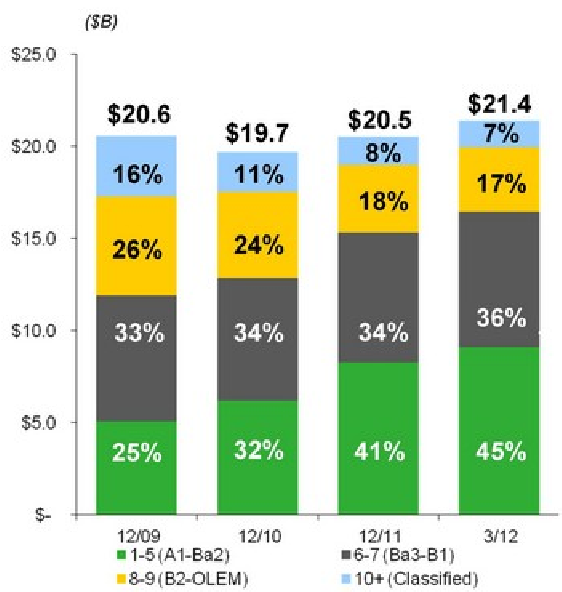
Loans by Dollar Size



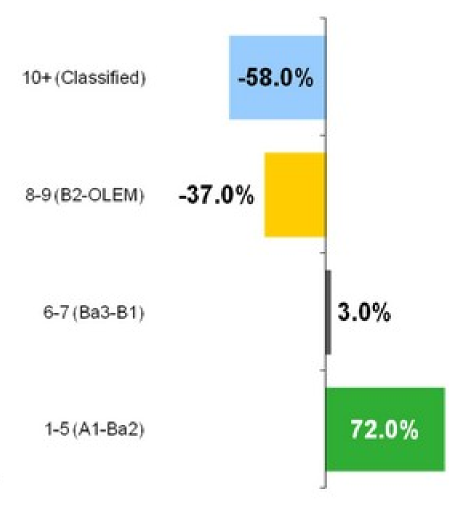
(1) 3/31/12

Commercial Loans – Risk Grade Distribution

Percent of End of Period Balances(1)



Change 3/12 vs. 3/09



PD Risk Grades (Moody's or Regulatory Definition)

(1) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012

Commercial and Industrial: $15.8 Billion (1)

- Diversified by sector and geographically within our Midwest footprint
- Focus on middle market companies with $25-$500 million in sales
- Lend to defined relationship oriented clients where we understand our client's market / industry and their durable competitive advantage
- Underwrite to historical cash flows with collateral as a secondary repayment source while stress testing for lower earnings / higher interest rates
- Follow disciplined credit policies and processes with monthly review of criticized and classified loans

Credit Quality Trends

	1Q12	4Q11	3Q11	2Q11	1Q11
30+ days PD & accruing (1)(2)	0.18%	0.25%	0.27%	0.27%	0.37%
90+ days PD & accruing (1)(2)	--	--	--	--	--
NCOs (3)	0.77%	0.31%	0.52%	0.56%	1.29%
NALs (1)	0.90%	1.37%	1.50%	1.69%	1.96%
ACL (1) (2)	1.83%	2.14%	2.26%	2.31%	2.48%

(1) 3/31/12 (2) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012 (3) Annualized

C&I – Trends

Period-End Balance

Change Analysis

($MM)	1Q12 vs. 4Q11	1Q12 vs. 1Q11
New	$1,378	$4,294
Net payments / payoffs / takedowns	(205)	(1,715)
Net reclassifications	0	73
Charge-offs	(34)	(114)
Net change	**$1,139**	**$2,539**
	7.7%	**19.1%**

C&I – Auto Industry (1)(4)

Outstandings (2)

	1Q12	4Q11	3Q11	2Q11	1Q11
Suppliers					
Domestic	$ 178	**$ 145**	$ 153	$ 127	$ 135
Foreign	19	**18**	20	20	23
Total suppliers	197	**163**	173	146	157
Dealers					
Floorplan-domestic	831	**781**	625	651	620
Floorplan-foreign	478	**388**	289	329	463
Total floorplan	1,309	**1,169**	913	980	1083
Other	482	**404**	389	395	391
Total dealers	1,792	**1,573**	1,302	1,375	1,474
Total auto industry	$1,989	**$1,736**	$1,475	$1,521	$1,631
NALs					
Suppliers	0.70%	**1.47%**	1.67%	2.16%	3.90%
Dealers	0.05	**0.05**	0.06	0.07	0.06
Net charge-offs (3)					
Suppliers	2.17%	**0.57%**	0.17%	0.63%	0.25%
Dealers	0.0	**0.0**	0.0	0.0	0.0

(1) End of period (2) Companies with > 25% of their revenue from the auto industry (3) Annualized
(4) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012

Commercial Real Estate: $5.7 Billion (1)(2)

CRE – Core ($3.9 Billion)

- Long-term meaningful relationships… many have been customers for 20+ years with opportunities for additional cross-sell
- Primarily Midwest footprint projects generating adequate return on capital
- Proven CRE participants… 28+ years average CRE experience
- 95+% of the loans have personal guarantees
- The portfolio continues to perform well with 0.61% nonaccrual loans

CRE – Noncore ($1.7 Billion)

- Limited opportunity to gain overall banking relationship
- 99+% is secured debt and 95+% have guarantors
- 89% is within our geographic footprint
- $694 million of "Special Assets" with a 44% average credit mark

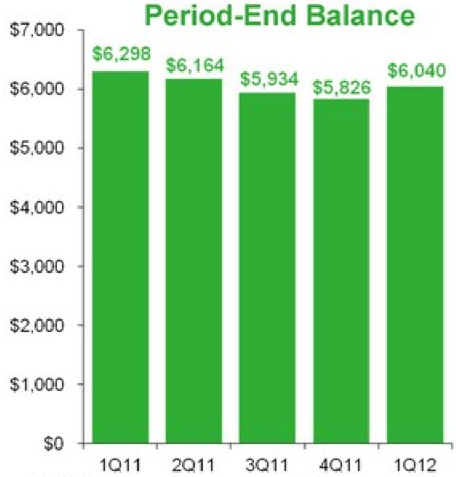
Credit Quality Trends

	1Q12	4Q11	3Q11	2Q11	1Q11
30+ days PD & accruing (1)	0.89%	0.34%	0.83%	0.45%	1.49
90+ days PD & accruing (1)	--	--	--	--	--
NCOs – construction (3)	(0.79)%	(1.85)%	0.87%	2.99%	18.6%
NCOs – nonconstruction (3)	0.89%	2.27%	1.69%	1.65%	2.66%
NALs (1)	3.40%	3.95%	4.33%	4.73%	4.86%
ACL (1)	5.72%	6.77%	7.15%	7.63%	8.25%

(1) 3/31/12 (2) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012 (3) Annualized

CRE – Portfolio Composition

Period-End Balance



($MM)	1Q12 vs. 1Q11	1Q12 vs. 4Q11
New	$ 1,044	$ 525
Takedowns	879	230
Net payments / payoffs / other	(2,061)	(520)
Charge-offs	(120)	(21)
Net change	**$(258)**	**$214**
	(4.1)%	**3.7%**

By Loan Type

Mini-perm Traditional – Typically 2- to 5-year term loans to allow properties to reach stabilized operating levels after construction, rehab, or repositioning.

Permanent Qualified – Loans with 5 years or less term with properties that have reached a stabilized physical occupancy and exhibit an operational cash flow which would qualify for permanent financing during normalized market conditions.

Permanent – Amortizing loans with terms of 10 to 25 years.

CRE (1) – Core vs. Noncore

($MM)	O/S	ACL	Criticized	NALs	Prior Charge-offs(2)	ACL	Credit Mark (3)
12/31/11							
Core Total	**$3,978**	**$125**	**$563**	**$26**	**$ 25**	**3.13%**	**3.75%**
Noncore SAD	735	182	460	195	253	24.76	44.03
Noncore Other	1,113	88	151	9	17	7.91	9.29
Noncore Total	**1,848**	**270**	**611**	**204**	**270**	**14.61**	**25.50**
CRE Total	**$5,826**	**$395**	**$1,174**	**$230**	**$295**	**6.78%**	**11.27%**
3/31/12							
Core Total	**$3,947**	**$110**	**$495**	**$24**	**$ 14**	**2.79%**	**3.13%**
Noncore SAD	694	168	428	173	237	24.21	43.50
Noncore Other	1,020	67	111	8	17	6.57	8.10
Noncore Total	**1,714**	**235**	**539**	**181**	**254**	**13.71**	**24.85**
CRE Total	**$5,661**	**$345**	**$1,034**	**$205**	**$268**	**6.09%**	**10.34%**

(1) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012
(2) Prior charge-offs represent activity on existing accounts as of date shown, not cumulative for the portfolio
(3) Credit mark = (ACL + prior charge-offs) / (outstandings + prior charge-offs)

CRE (1) – Maturity Schedule

By Loan Type – 3/31/12

($MM)	Within 12 Mos.	1 – 2 Years	2 – 5 Years	5+ Years	Total
Construction	$ 270	$ 194	$ 114	$20	$ 597
Lines / letters of credit	31	4	41	8	84
Non project loans	134	48	174	108	465
Mini-perm traditional	1,194	616	715	31	2,556
Permanent qualified	172	129	158	69	528
Permanent	333	324	376	398	1,431
Total CRE	**2,134**	**$1,315**	**$1,577**	**$ 635**	**$5,661**

Core	**$1,291**	**$980**	**$1,251**	**$425**	**$3,947**
Noncore SAD	**451**	**130**	**57**	**56**	**694**
Noncore Other	**392**	**205**	**269**	**154**	**1,020**

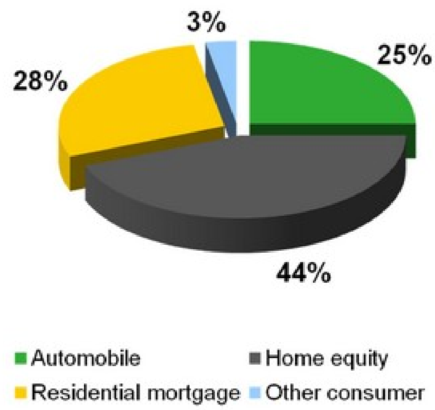
(1) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012

Total Consumer Loans and Leases

Total Consumer Loans and Leases – 3/31/12

By Loan Type

($B)	Amt.	Pct.
Home equity	$ 8.3	44%
Residential RE	5.3	28
Automobile	4.8	25
Other consumer	0.5	3
Total consumer	**$18.8**	**100%**



Indirect Auto: $4.8 Billion *(1)*

- **Deep local relationships with high quality Dealers**
  - Consistently in the market for over 50 years
  - #1 Bank in the U.S. in Dealer Satisfaction, with dominant market position in the Midwest with over 2,700 dealers
  - Floorplan and dealership real estate lending, core deposit relationship, full Treasury Management, Private Banking, etc
  - That deep relationship adds value…buy rates are "20 to 50 basis points higher compared with other banks competing in the prime space"
- **Relationships create the flow of auto loans**
  - Super-prime customers, average FICO 757
  - Low LTVs, averaging <90%
  - Custom Score, utilized to further segment FICO eligible to enhance predictive modeling
- **Operational efficiency and scale leverages expertise**
  - Highly scalable decisions engine evaluates >75% of applications - over 1,000 point pricing matrix based on FICO and custom score
  - Underwriters directly compensated on credit performance by vintage

Credit Quality Trends	1Q12	4Q11	3Q11	2Q11	1Q11
30+ days PD & accruing (1) (2)	0.71%	1.28%	0.98%	0.85%	0.89%
90+ days PD & accruing (1) (2)	0.08%	0.14%	0.10%	0.07%	0.09%
NCOs (3)	0.27%	0.30%	0.25%	0.15%	0.33%
NALs (1)	--	--	--	--	--

(1) 3/31/12
(2) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012
(3) Annualized

Auto Loans – Production and Credit Quality Overview

	1Q12	4Q11	3Q11	2Q11	1Q11	4Q10	3Q10	2Q10
Originations								
Amount *($MM)*	$962	$ 782	$ 980	$ 1,018	$ 795	$ 796	$ 1,010	$ 944
% new vehicles	47%	57%	56%	52%	44%	48%	50%	49%
Avg. LTV	88%	87%	88%	89%	88%	88%	89%	88%
Avg. FICO	756	761	762	760	758	764	767	770
Expected cumulative loss	1.02%	0.83%	0.83%	0.88%	0.88%	0.78%	0.77%	0.72%
Portfolio Performance								
30+ days PD & accruing %	0.71%	1.27%	0.96%	0.83%	0.87%	1.18%	1.12%	1.20%
NCO %	0.27%	0.30%	0.25%	0.16%	0.33%	0.51%	0.50%	0.61%
Vintage Performance (1)								
6-month losses			0.04%	0.05%	0.03%	0.03%	0.04%	0.03%
9-month losses				0.11%	0.07%	0.08%	0.09%	0.07%
12-month losses					0.15%	0.15%	0.15%	0.11%

(1) Annualized

Home Equity: $8.3 Billion (1)

- Focused on geographies within our Midwest footprint with relationship customers
  - US Federal Housing Finance Agency (FHFA): only an 8% average decline in Ohio home values since 2005
- Focused on high quality borrowers… 1Q12 originations:
  - Average FICO scores of >750+
  - Average LTVs of <85% for 2nd-liens and <75% for 1st-liens
  - > 71% are 1st-liens
  - > 70% of borrowers consistently make more than required payment
- Portfolio: average FICOs >730 with >45% 1st-liens
- Began exit of broker channel in 2005… <5% of outstandings today
- Conservative underwriting – manage the probability of default while stress testing rates

Credit Quality Trends	1Q12	4Q11	3Q11	2Q11	1Q11
30+ days PD & accruing (1) (2)	1.03%	1.18%	1.17%	1.09%	1.21%
90+ days PD & accruing (1) (2)	0.24%	0.25%	0.25%	0.22%	0.31%
NCOs (3)	1.15%	1.15%	1.31%	1.29%	1.38%
NALs (1)	0.55%	0.50%	0.46%	0.42%	0.32%

(1) 3/31/12
(2) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012
(3) Annualized

Residential Mortgages: $5.3 Billion (1)

- Focused on geographies within our Midwest footprint
- Traditional product mix… very limited nontraditional exposure as we never originated sub-prime, payment option ARMs, or negative amortization loans
- $481 MM of Interest Only loans… targeted within executive relocation activities
- $267 MM of Alt-A mortgages… exited in 2007
- Early identification of loss mitigation. "Home Savers" program, 25%–30% recidivism

Credit Quality Trends (2)	1Q12	4Q11	3Q11	2Q11	1Q11
30+ days PD & accruing (1) (3)	4.28 %	4.08 %	4.30%	4.32%	4.13%
90+ days PD & accruing (1) (3)	0.68%	0.86%	0.66%	0.72%	0.93%
NCOs (4)	0.82%	0.77%	0.97%	1.44%	1.70%
NALs (1)	1.40%	1.31%	1.23%	1.26%	0.99%

(1) 3/31/12 (2) Excludes GNMA loans – no additional risk as they are approved for repurchase
(3) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012 (4) Annualized

Residential Mortgages – LTV, FICO, Originations

	1Q12	4Q11	3Q11	2Q11	1Q11
Ending balance ($B)	$5.3	$5.2	$5.0	$4.8	$4.5
Average LTV (2)	77%	77%	78%	78%	78%
Average FICO (1)(2)	733	731	731	729	723
Originations (2)(3) ($MM)	$202	$406	$351	$447	$304
Average LTV (2)(4)	78%	75%	83%	86%	82%
Average FICO (2)(4)	755	761	760	759	755

(1) Weighted average FICOs reflect currently updated customer credit scores
(2) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012
(3) Only owned-portfolio originations
(4) Weighted average at origination

Other Consumer loans

EOP Outstandings – $0.5 Billion [1]

- 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) 3/31/12

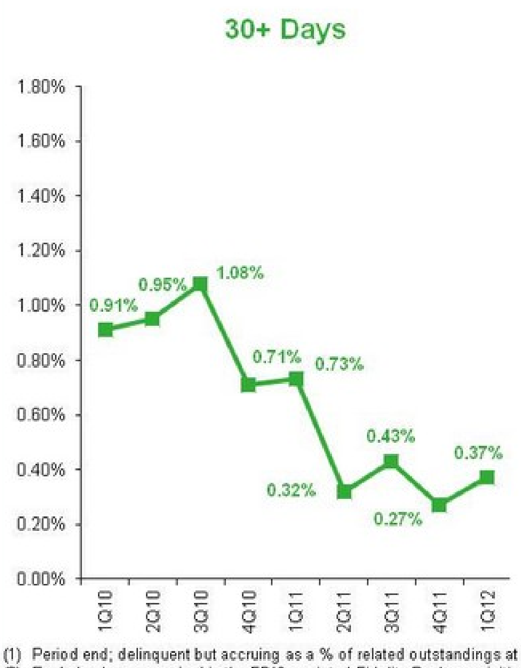
Credit Quality Review

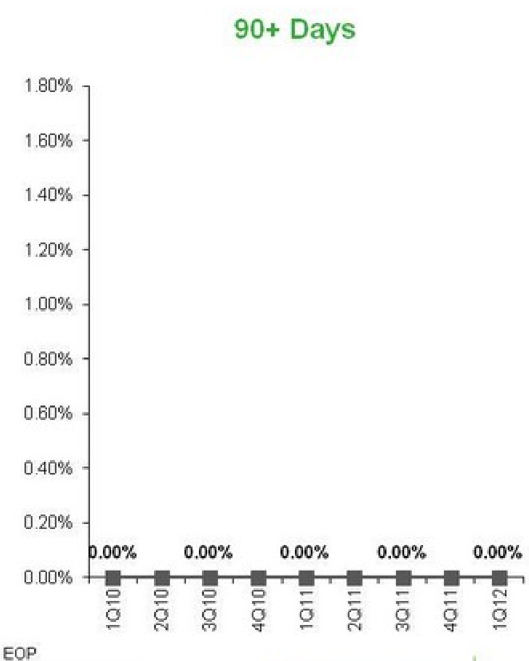
Credit Quality Trends Overview

	1Q12	4Q11	3Q11	2Q11	1Q11	1Q10
Net charge-off ratio	0.85%	0.85%	0.92%	1.01%	1.73%	2.58%
90+ days PD and accruing (1,2)	0.15	0.19	0.16	0.15	0.19	0.31
NAL ratio (3)	1.15	1.39	1.45	1.57	1.66	4.78
NPA ratio (4)	1.29	1.51	1.57	1.67	1.80	5.17
Criticized asset ratio (5)	5.80	6.53	6.78	6.93	7.90	14.80
ALLL ratio	2.24	2.48	2.61	2.74	2.96	4.00
ALLL / NAL coverage	195	178	180	174	178	84
ALLL / NPA coverage	173	163	166	164	164	77
ACL ratio	2.37	2.60	2.71	2.84	3.07	4.14
ACL/ Criticized assets (5)	40.78	39.86	39.95	41.00	38.85	27.83
ACL / NAL coverage	206	187	187	181	185	87
ACL / NPA coverage	183	172	172	170	170	80

(1) Excludes loans guaranteed by the U.S. Government
(2) Excludes $0.5 billion of loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012
(3) NALs divided by total loans and leases
(4) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs
(5) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs

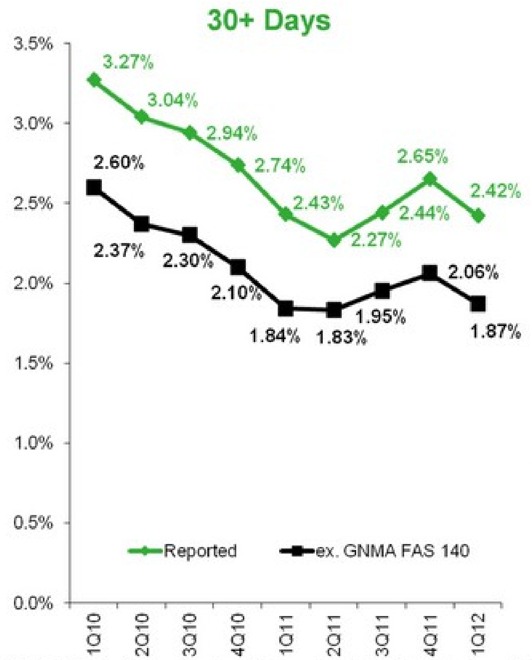
Total Commercial Loan – Delinquencies (1) (2)

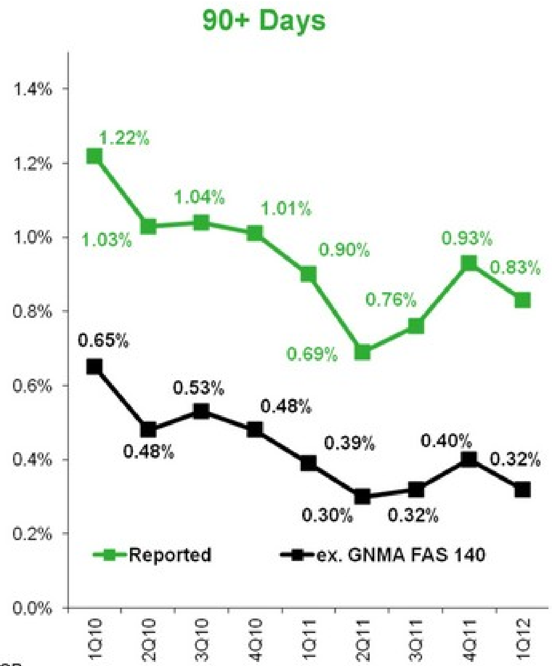




(1) Period end; delinquent but accruing as a % of related outstandings at EOP
(2) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012

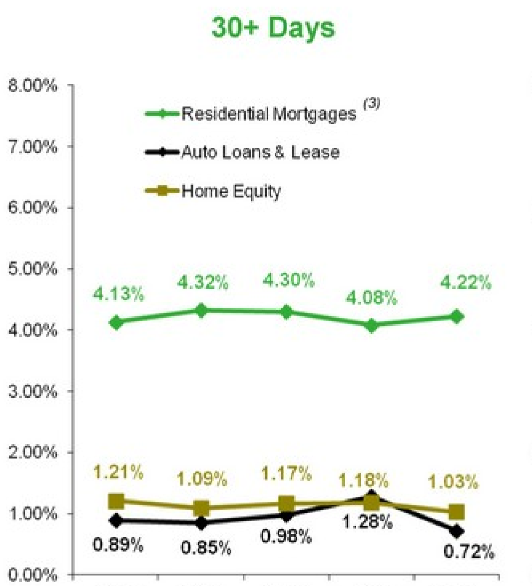
Total Consumer Loan Delinquencies (1) (2)

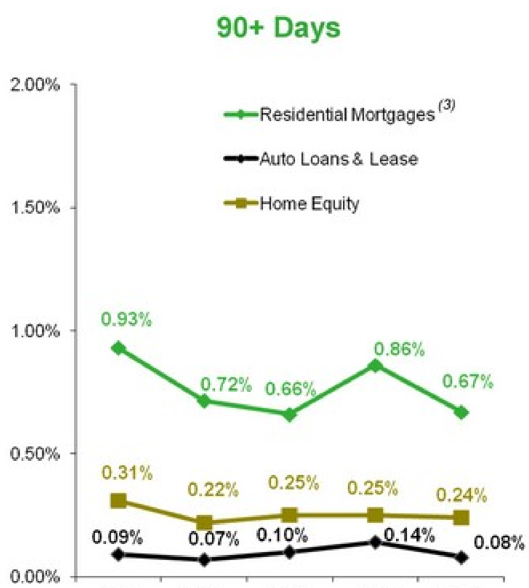




(1) Period end; delinquent but accruing as a % of related outstandings at EOP
(2) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012

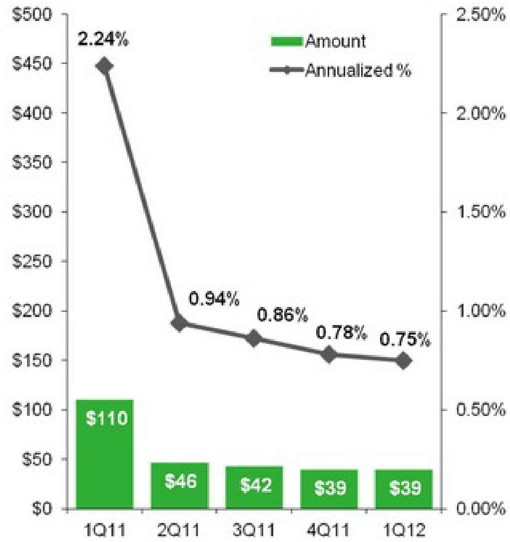
Consumer Loan Delinquencies (1) (2)

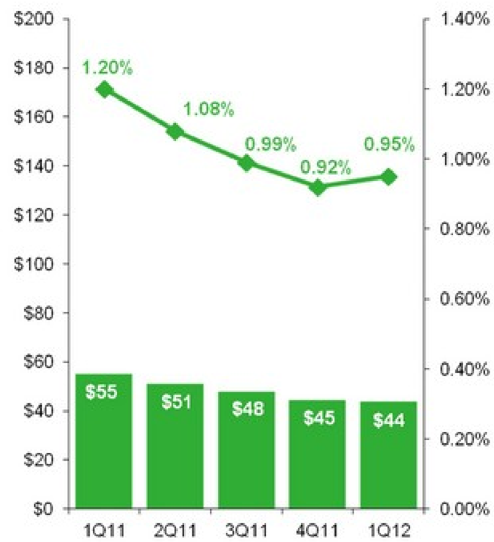




(1) Period end; delinquent but accruing as a % of related outstandings at EOP
(2) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012
(3) Excludes GNMA FAS 140 government guaranteed

Net Charge-Offs

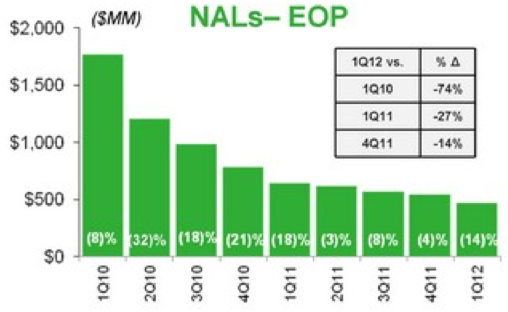


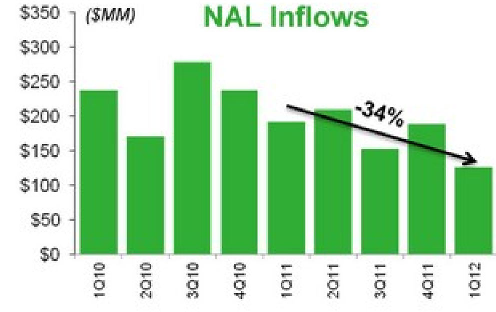


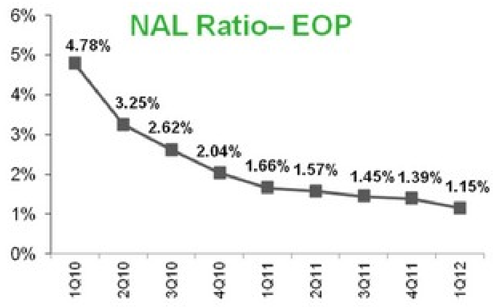
Net Charge-Offs

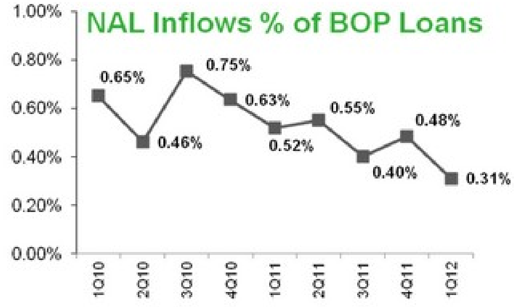
($MM)	1Q12	4Q11	3Q11	2Q11	1Q11
Commercial and industrial	$28.5	$10.9	$17.9	$18.7	$42.2
Commercial real estate	10.5	28.4	24.4	27.6	67.7
Total commercial	39.0	39.3	42.3	46.3	109.9
Automobile	3.1	4.2	3.9	2.3	4.7
Home equity	23.7	23.4	26.2	25.4	26.7
Residential mortgages	10.6	9.7	11.6	16.5	18.9
Other	6.6	7.2	6.6	7.1	4.9
Total consumer	44.0	44.6	48.2	51.2	55.2
Total	$83.0	$83.9	$90.6	$97.5	$165.1
Commercial and industrial	0.77%	0.31%	0.52%	0.56%	1.29%
Commercial real estate	0.72	1.91	1.60	1.77	4.15
Total commercial	0.75	0.78	0.86	0.94	2.24
Automobile	0.27	0.30	0.25	0.15	0.33
Home equity	1.15	1.15	1.31	1.29	1.38
Residential mortgages	0.82	0.77	0.97	1.44	1.70
Other	5.45	5.67	5.05	5.27	3.47
Total consumer	0.95	0.92	0.99	1.08	1.20
Total	0.85%	0.85%	0.92%	1.01%	1.73%

Continued Decline in Nonaccrual Loans









Nonaccrual Loans (NALs) and Nonperforming Assets (NPAs)

	2012	2011			
(in thousands)	Mar. 31	Dec. 31	Sep. 30	Jun. 30	Mar. 31
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 142.5	$ 201.8	$ 209.6	$ 229.3	$ 260.4
Commercial real estate	205.1	229.9	257.1	291.5	305.8
Residential mortgage	74.1	68.7	61.1	59.9	44.8
Home equity	45.8	40.7	37.2	33.5	25.3
Total nonaccrual loans and leases (NALs) (1)	467.6	541.1	565.0	614.2	636.3
Other real estate, net:					
Residential (2)	31.9	20.3	18.6	20.8	28.7
Commercial	16.9	18.1	19.4	17.9	26.0
Total other real estate, net	48.7	38.4	38.0	38.7	54.6
Other NPAs (3)	10.8	10.8	11.0	-	-
Total nonperforming assets (NPAs) (2)	$ 527.1	$ 590.3	$ 614.0	$ 652.9	$ 690.9
NAL ratio (4)	1.15 %	1.39 %	1.45 %	1.57 %	1.66 %
NPA ratio (5)	1.29	1.51	1.57	1.67	1.80

(1) All loans acquired as part of the FDIC-assisted Fidelity Bank transaction accrue interest as performing loans or as purchased impaired loans under ASC 310-30, therefore none of the acquired loans were reported as nonaccrual as of March 31, 2012.
(2) NPAs include $8.0 million of residential real estate owned acquired as part of the FDIC-assisted Fidelity Bank transaction.
(3) Other nonperforming assets represent an investment security backed by a municipal bond
(4) Total NALs as a % of total loans and leases
(5) Total NPAs as a % of sum of loans and leases, impaired loans held for sale, and net other real estate

Nonperforming Asset Flow Analysis

($MM)	1Q12	4Q11	3Q11	2Q11	1Q11
NPA beginning-of-period	$590.3	$614.0	$652.9	$690.9	$844.8
Additions / increases	134.6[(1)]	189.1	153.6	210.3	192.0
Return to accruing status	(32.1)	(30.7)	(25.8)	(68.4)	(70.9)
Loan and lease losses	(75.4)	(79.1)	(80.0)	(74.9)	(128.7)
OREO gains (losses)	(0.3)	(0.9)	(0.2)	0.4	1.5
Payments	(66.6)	(91.7)	(76.5)	(73.0)	(87.0)
Sales & other	(23.5)	(10.4)	(10.0)	(32.2)	(60.7)
NPA end-of-period	$527.1	$590.3	$614.0	$652.9	$690.9
Percent change	(11)%	(4)%	(6)%	(5)%	(18)%

(1) Includes $8.0 MM of OREO relating to the 3/30/12 FDIC-assisted Fidelity Bank acquisition

Total Commercial Loans – Criticized Loan Flow Analysis [(1)]

Period End

($MM)	1Q12	4Q11	3Q11	2Q11	1Q11
Criticized beginning-of-period	$2,147	$2,291	$2,379	$2,661	$3,074
Additions / increases	210	291	357	250	170
Advances	25	42	46	44	62
Upgrades to "Pass"	(137)	(139)	(252)	(272)	(239)
Paydowns	(217)	(280)	(181)	(232)	(295)
Charge-offs	(51)	(58)	(58)	(73)	(112)
Criticized end-of-period	$1,977	$2,147	$2,291	$2,379	$2,661
Percent change	(8)%	(6)%	(4)%	(11)%	(13)%

(1) Excludes loans acquired in the FDIC-assisted Fidelity Bank acquisition on March 30,2012

Accruing Loans 90 Days Past Due and Troubled Debt Restructured Loans

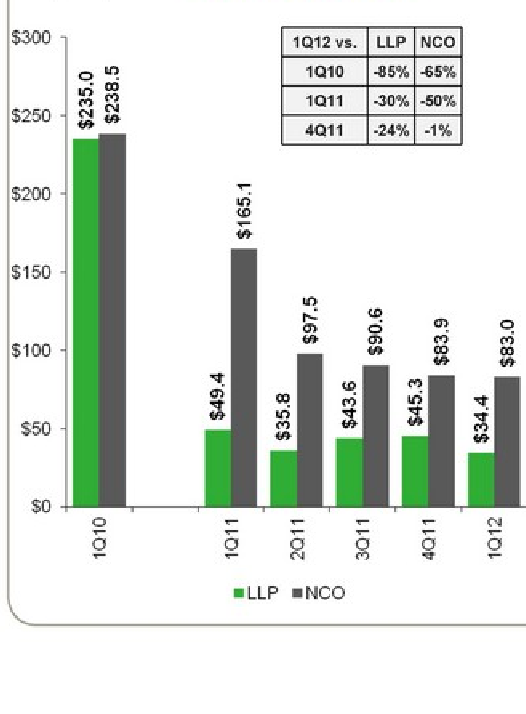
(in thousands)	2012 Mar. 31	2011 Dec. 31	2011 Sep. 30	2011 Jun. 30	2011 Mar. 31
Accruing loans and leases past due 90 days or more:					
Total excluding loans guaranteed by the U.S. Government	$ 60.6	$ 73.6	$ 61.0	$ 57.7	$ 73.6
Loans guaranteed by the U.S. Government	94.6	96.7	84.4	77.0	94.4
Total accruing loans and leases past due 90 days or more, including loans guaranteed by the U.S. government	$ 155.1	$ 170.4	$ 145.4	$ 134.6	$ 168.0
Ratios (1)					
Excluding loans guaranteed by the U.S. government	0.15 %	0.19 %	0.16 %	0.15 %	0.19 %
Guaranteed by U.S. government	0.23	0.25	0.21	0.19	0.25
Including loans guaranteed by the U.S. government	0.38	0.44	0.37	0.34	0.44
Accruing troubled debt restructured loans:					
Commercial and industrial	$ 53.8	$ 54.0	$ 77.5	$ 62.3	$ 65.2
Commercial real estate	231.9	250.0	244.1	177.9	141.3
Automobile	35.5	36.6	37.4	29.1	29.6
Home equity	59.3	52.2	47.7	37.1	39.7
Residential mortgage	294.8	309.7	304.4	313.8	333.5
Other consumer	4.2	6.1	4.5	8.9	9.2
Total accruing troubled debt restructured loans	679.6	708.6	715.6	628.9	618.4
Nonaccruing troubled debt restructured loans:					
Commercial and industrial	26.9	48.6	27.4	29.1	19.5
Commercial real estate	39.6	22.0	46.9	48.7	18.3
Home equity	0.3	0.4	0.2	0.0	0.0
Residential mortgage	29.5	26.1	20.9	14.4	8.5
Other consumer	0.1	0.1	0.1	0.1	-
Total nonaccruing troubled debt restructured loans	96.5	97.1	95.4	92.3	46.4
Total troubled debt restructured loans	$ 776.1	$ 805.7	$ 811.0	$ 721.2	$ 664.8

(1) Percent of related loans and leases

Provision, NCO, and ACL

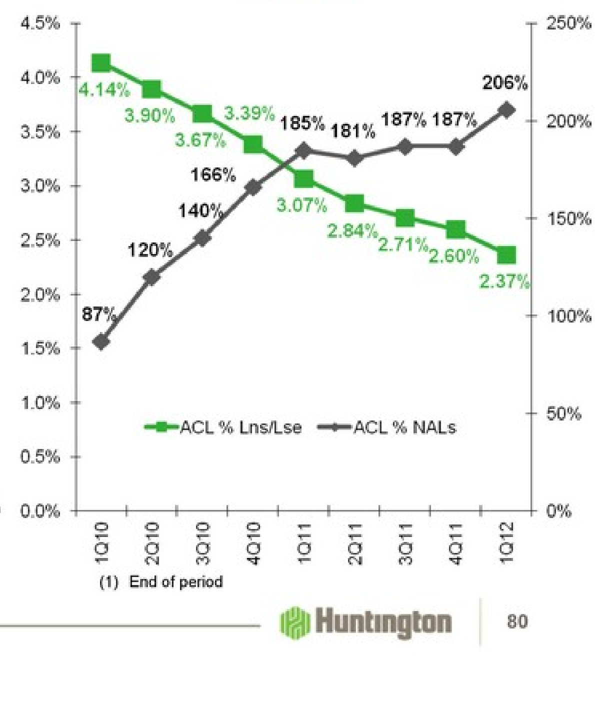
Loan Loss Provision vs. Net Charge-offs

($MM)



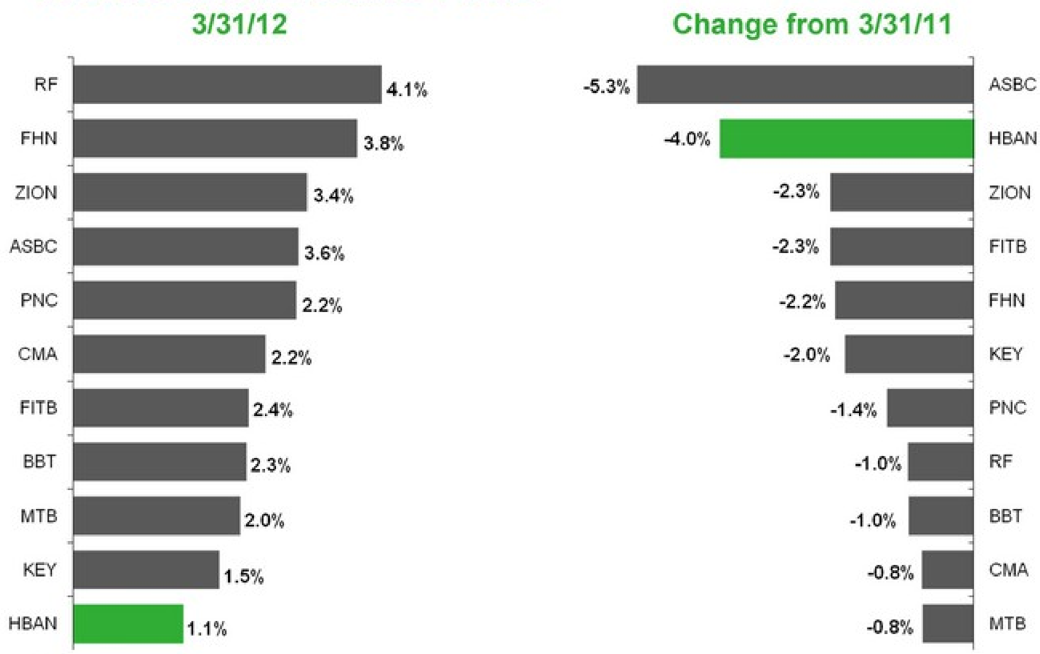
1Q12 vs.	LLP	NCO
1Q10	-85%	-65%
1Q11	-30%	-50%
4Q11	-24%	-1%

Allowance for Credit Losses vs. NALs (1)



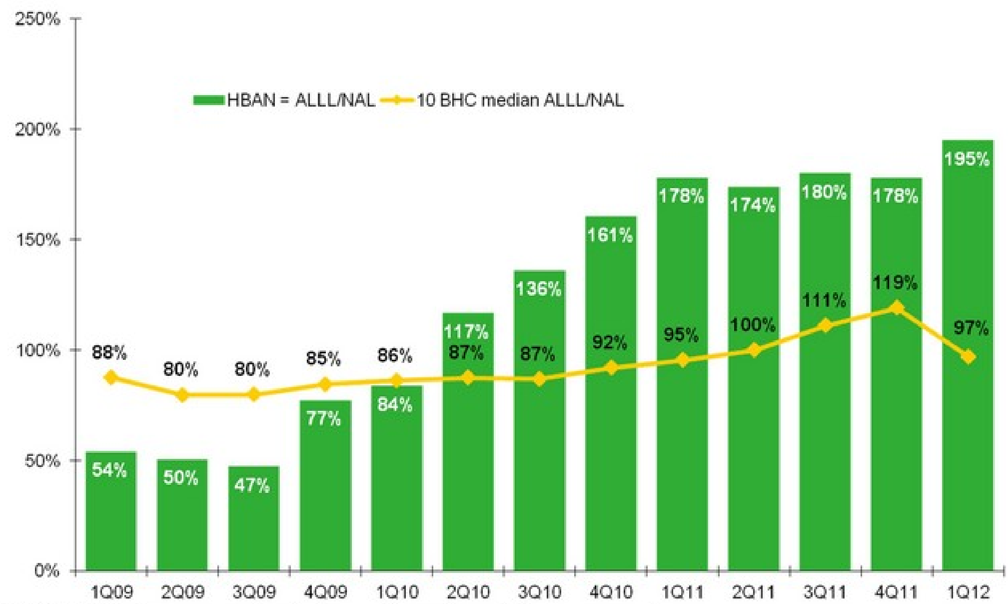
(1) End of period

Rapid Improvement in Credit Quality – Nonaccrual Loans Ratio



Source: SNL and company reports

Relative Performance – LLR / NAL Coverage



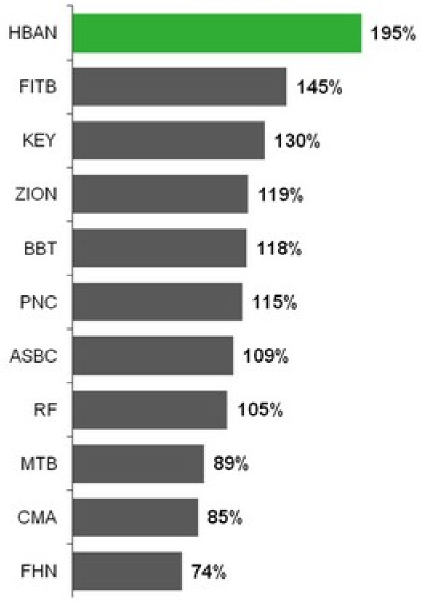
LLR / NAL: Defined as reserves on loses for loans and finance leases divided by nonaccrual loans

Source: SNL and company reports

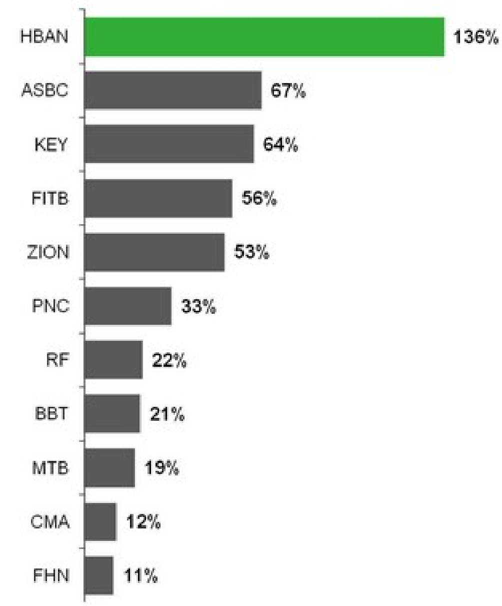
Peers: ASBC, BBT, CMA, FHN, FITB, KEY, ZION, MTB, PNC, RF

Rapid Improvement in Credit Quality – Loan Loss Reserves / Nonaccrual Loans

3/31/12

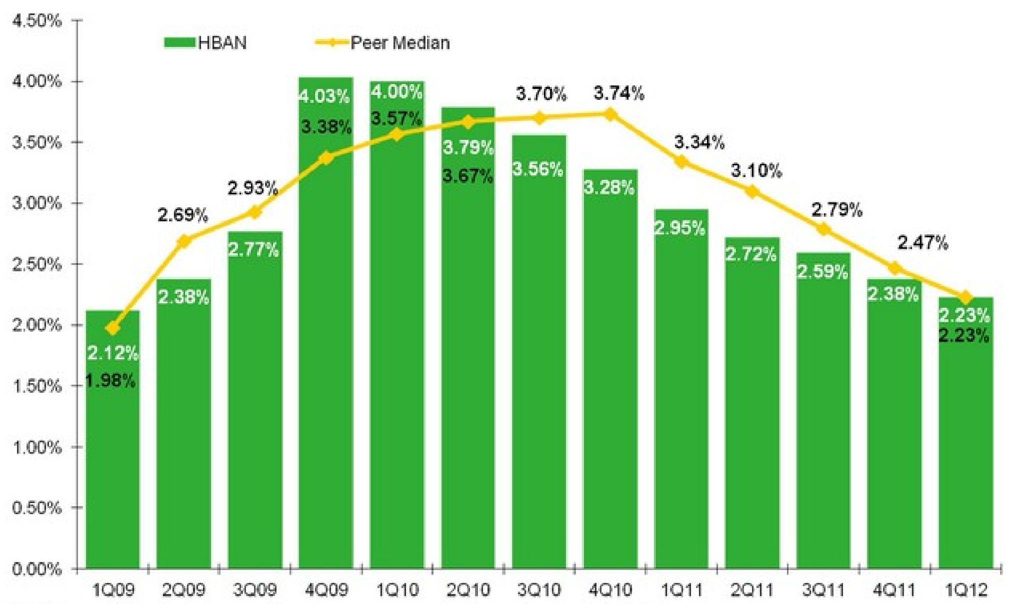


Change from 3/31/11



Source: SNL and company reports

Relative Performance – LLR/Loans Ratios



LLR / Loans: Defined as Reserves for loan losses as a percent of gross loans including held-for-sale

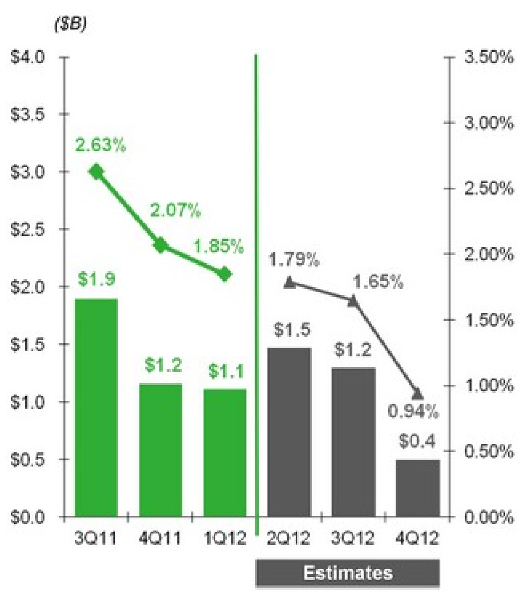
Source: SNL and company reports

Peers: ASBC, BBT, CMA, FHN, FITB, KEY, ZION, MTB, PNC, RF

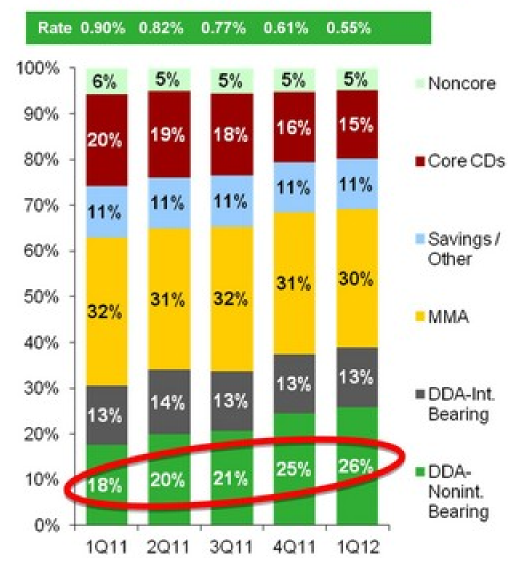
Deposits

Deposits

Core CD Maturities & Avg. Maturity Rate



Avg. Total Deposits – Rate / Mix



Deposit Trends

Linked Quarter

(in billions)	2012 First Quarter	2011 Fourth Quarter	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	$ 11.3	$ 10.7	$ 0.6	5 %
Demand deposits - interest bearing	5.6	5.6	0.1	1
Total demand deposits	16.9	16.3	0.6	4
Money market deposits	13.1	13.6	(0.5)	(3)
Savings and other domestic deposits	4.8	4.7	0.1	2
Core certificates of deposit	6.5	6.8	(0.3)	(4)
Total core deposits	41.4	41.4	0.0	0
Other domestic deposits of $250,000 or more	0.3	0.4	(0.1)	(14)
Brokered deposits and negotiable CDs	1.3	1.4	(0.1)	(8)
Other deposits	0.4	0.4	(0.0)	(1)
Total deposits	$ 43.5	$ 43.6	$ (0.1)	(0) %

Deposit Trends

Prior-Year Quarter

(in billions)	First Quarter 2012	First Quarter 2011	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	$ 11.3	$ 7.3	$ 3.9	54 %
Demand deposits - interest bearing	5.6	5.4	0.3	5
Total demand deposits	16.9	12.7	4.2	33
Money market deposits	13.1	13.5	(0.4)	(3)
Savings and other domestic deposits	4.8	4.7	0.1	2
Core certificates of deposit	6.5	8.4	(1.9)	(22)
Total core deposits	41.4	39.3	2.1	5
Other domestic deposits of $250,000 or more	0.3	0.6	(0.3)	(43)
Brokered deposits and negotiable CDs	1.3	1.4	(0.1)	(8)
Other deposits	0.4	0.4	0.1	15
Total deposits	$ 43.5	$ 41.7	$ 1.8	4 %

Total Core Deposit Trends

Average ($B)	1Q12	Annualized Growth (1) 1Q12 v 4Q11	4Q11 v 3Q11	1Q12 v 1Q11
Commercial				
Demand deposits - non-interest bearing	$ 9.7	16 %	102 %	56 %
Demand deposits - interest bearing	1.0	(16)	(17)	14
Other core deposits (2)	5.9	(10)	6	6
Total	16.6	4	54	31
Consumer				
Demand deposits - non-interest bearing	1.6	51	31	41
Demand deposits - interest bearing	4.7	10	4	4
Other core deposits (2)	18.5	(9)	(14)	(12)
Total	24.8	(2)	(9)	(7)
Total				
Demand deposits - non-interest bearing	11.3	21	92	54
Demand deposits - interest bearing	5.6	5	-	5
Other core deposits (2)	24.5	(10)	(9)	(8)
Total	$ 41.4	- %	14 %	5 %

(1) Linked-quarter percent change annualized

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

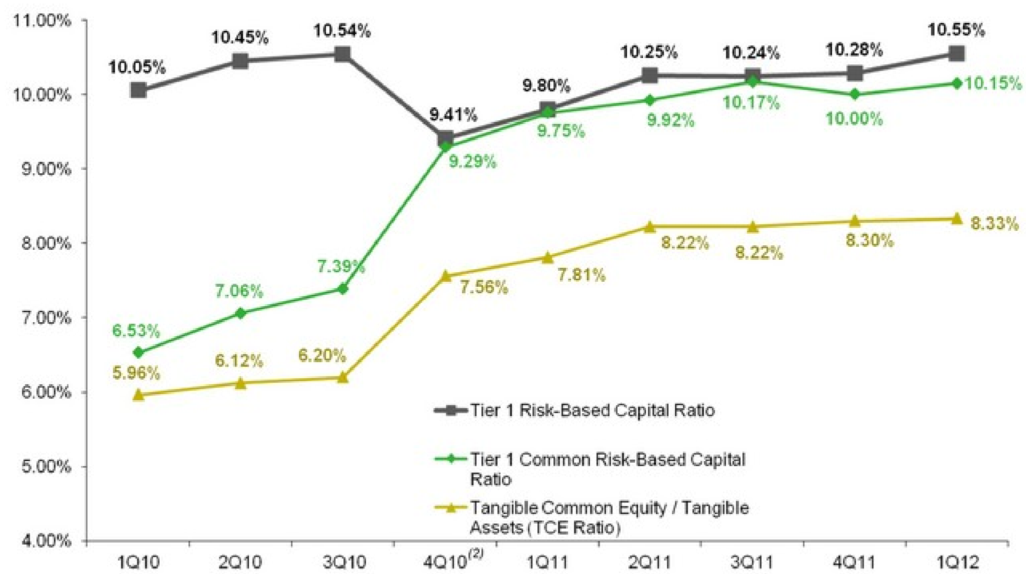
Capital

Capital (1)

	1Q12	4Q11	3Q11	2Q11	1Q11
Tang. common equity/ tang. assets	8.33%	8.30%	8.22%	8.22%	7.81%
Tang. equity/tang. assets	9.03	9.02	8.88	8.91	8.51
Tier 1 common risk-based capital	10.15	10.00	10.17	9.92	9.75
Tier 1 leverage	10.55	10.28	10.24	10.25	9.80
Tier 1 risk-based capital	12.22	12.11	12.37	12.14	12.04
Total risk-based capital	14.76	14.77	15.11	14.89	14.85
Total risk-weighted assets *($B)*	$46.7	$45.9	$44.4	$44.1	$43.0
Double leverage (2)	90	89	90	88	88

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

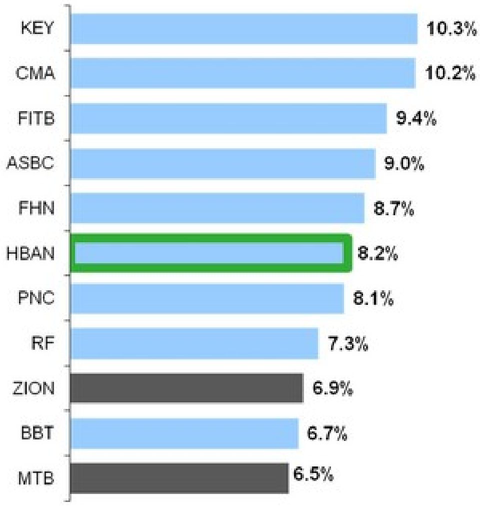
Capital Ratios (1)



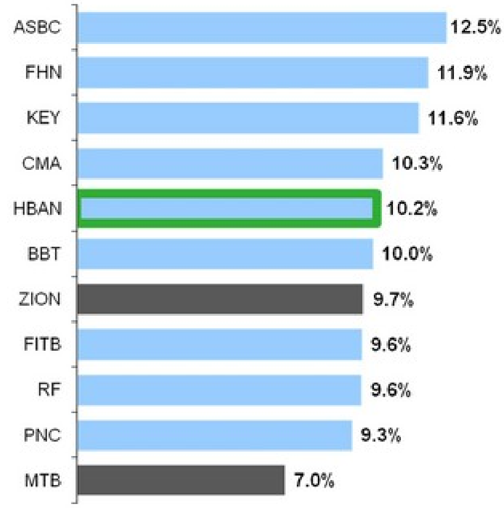
(1) End-of-period
(2) 4Q10 - Raised $920 MM of common equity and repurchased $1.4 B of TARP related preferred shares

Capital Analysis – 3/31/12

Tangible Common Equity



Tier 1 Common Risk-Based



TARP- fully repaid

Source: SNL, Company reports.

Franchise and Leadership

Huntington Bancshares Overview

Midwest financial services holding company

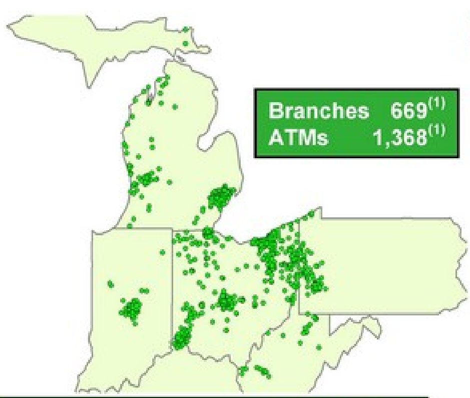
Founded	- 1866
Headquarters	- Columbus, Ohio
Total assets	- $56 Billion
Employees (1)	- 11,166

Franchise:

Footprint	6 states: OH, MI, PA, IN, WV, KY 669 branches / 1,368 ATMs
Retail and Business Banking	5 Areas
- Mortgage banking	+ MD, NJ
Commercial Banking	11 Regions
Commercial Real Estate	
Auto Finance & Dealer Services	+ MA, RI, VT, NH, ME, TN, NJ, WI, MN
Private Financial Group	+ FL

(1) Full-time equivalent (FTE)

A Strong Regional Presence



	% Deposits
#1 Share markets	39%
#1- #3 Share markets	42%

State	BBs	ATMs
Ohio	379	875
Michigan	136	179
Pennsylvania	57	102
Indiana	49	71
Kentucky	13	27
West Virginia	32	114

Deposits - Top 12 MSAs

MSA	Rank	BBs(2)	Deposits	Share
Columbus, OH	1	77	$10,318	24.1%
Cleveland, OH	5	78	4,056	8.0
Detroit, MI	8	52	3,239	4.3
Toledo, OH	1	42	2,350	24.0
Pittsburgh, PA	8	42	2,342	2.9
Cincinnati, OH	5	42	1,508	3.4
Youngstown, OH	1	40	1,915	21.1
Indianapolis, IN	4	45	2,061	6.5
Canton, OH	1	24	1,557	27.5
Grand Rapids, MI	3	23	1,353	10.5
Akron, OH	5	18	896	7.7
Charleston, WV	4	8	594	10.3

Source: SNL Financial, company presentations and filings
FDIC deposit data as of June 30, 2011

(1) Includes 15 PFG offices (2 in FL). Market share at 6/30/11 (2) BBs = Banking Branches

Increase Convenience – Ohio

Giant Eagle / Huntington Partnership

● Huntington ■ GIANT EAGLE

381 Branches
+ 104 In-Store = 485 Branches Over Time

#1 in Ohio Branches

	% of Branches		
MSA	6/10	Pro Forma [1]	
Akron	8.6%	13%	#2
Canton	18.0%	22%	#1
Cleveland	10.3%	15%	#1
Columbus	13.7%	15%	#1
Youngstown	19.8%	23%	#1

Planned Rollout

- 12% the cost of a traditional branch
- >40 opened
- >70 by end of 2012
- >100 by end of 2015
- Cash flow breakeven in < 2 years

(1) Branch share source, SNL Financial, 6/30/2010

In-Store: A More Efficient Alternative

- **Giant Eagle – A great partner with high quality customers**
  - On average, customer traffic is 5-6 times more than a traditional branch with an average supermarket customers visiting 2-2.5 times per week
  - A targeted customer base with very attractive demographics

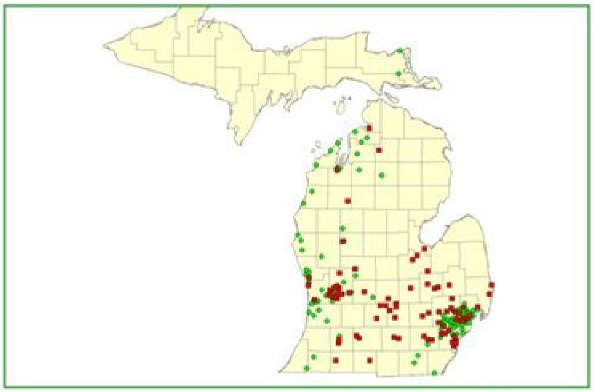
Demographics, Approximate Average	Giant Eagle Customer	HBAN Customer	State of Ohio [1]
Income % <$50k / >$50k	30/70%	45/55%	55/45%
% Renter / Home Owner	5/95%	25/75%	30/70%
Education: % with college degree	50%	35%	25%

- **Platform to drive household acquisition and sales**
  - Nearly 10% of new consumer households with only ~40 branches opened (out of >660)
  - 7 day a week banking with more than 1.3x the transactions of a traditional new branch… counters LT industry trend away from branches
  - Huntington employees are in the aisles helping customers with shopping and establishing relationships.
- **Lower capital and operating expense**
  - Roughly 1/8th the startup cost of a large traditional branch
  - Less overhead costs; personnel, occupancy, building & equipment
- **Targeted breakeven in less than 24 months**
  - Of the first three branches opened 18 months, average within $15k of breakeven

(1) Source: U.S. Census Bureau

Increase Convenience – Michigan

Meijer & Huntington Partnership



Huntington ■ meijer

136 Branches
+ 80 In-Store = 216 Branches Over Time

Michigan Branches

	% of Branches			
MSA	6/11 (1)		Pro Forma (1)	
Grand Rapids	9%	#3	14%	#2
Detroit	6%	#7	8%	#6
Lansing	--	--	7%	#6
Ann Arbor	2%	#10	5%	#6

#6 in FDIC Deposit Market Share

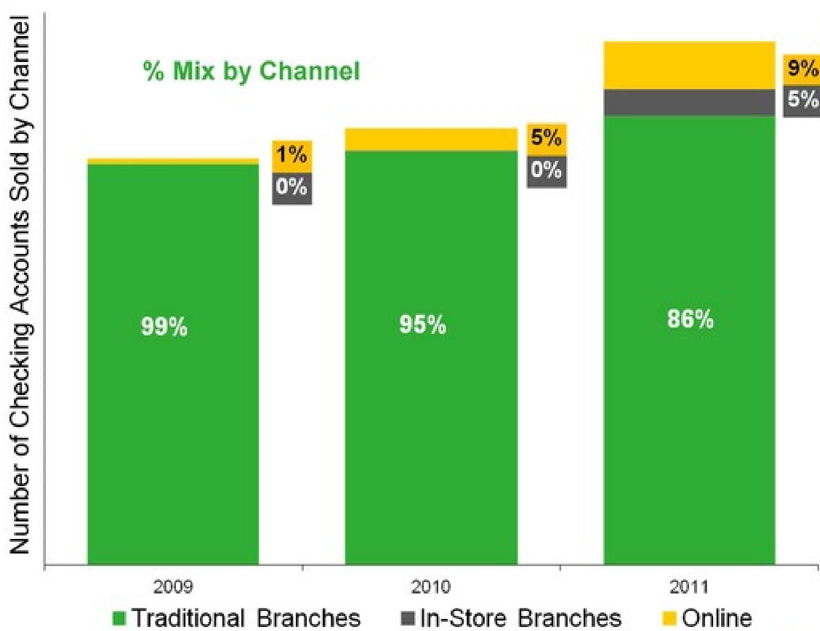
Planned Rollout

- 1 opening in May 2012
- >20 by end of 2012
- >35 by end of 2013

(1) Branch share source, SNL Financial, 6/30/2011

Sales Transactions Shifting to Lower Cost Channels

- >25% growth in sales activity since '09
- >10% decline in cost of services since '09



>140k downloads of our mobile app since 6/11 launch

Doubling # of In-Store Branches in 2012

Leadership Team

Stephen Steinour
Chairman, President and CEO

- **Retail and Business Banking** – Mary Navarro
- **Regional and Commercial Banking** – Jim Dunlap
- **Wealth Advisors, Government Finance, and Home Lending** – Dan Benhase
- **Automobile Finance and Commercial Real Estate** – Nick Stanutz
- **Operations, Insurance, Corporate Services** – Mark Thompson
- **Finance, Strategy, Mergers & Acquisitions** – Don Kimble – Chief Financial Officer
- **Risk and Legal** – Helga Houston– Chief Risk Officer
- **Credit, Collections, Special Assets** – Daniel Neumeyer – Chief Credit Officer
- **Technology & Conversions** – Zahid Afzal
- **Human Resources & Diversity** – Keith Sanders
- **Audit** – Stephen Brown

Business Segments

Senior Leadership Team

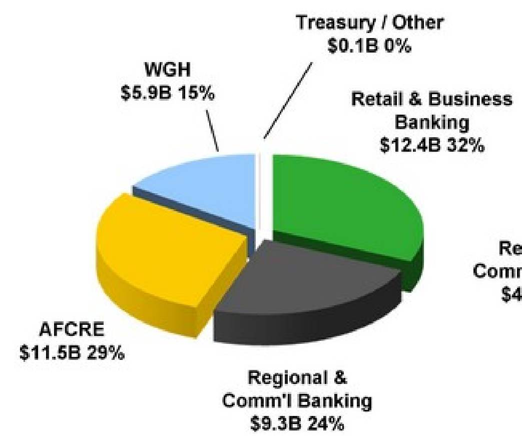
			Experience - Yrs	
		Appointed	Banking	HBAN
Stephen Steinour	Chairman, President and CEO	1Q09	30	3
Zahid Afzal	SEVP – Chief Information Officer	1Q06	27 (1)	6
Dan Benhase	SEVP – Wealth Advisors, Government Finance, and Home Lending	2Q06	29	11
Jim Dunlap	SEVP – Regional & Commercial Banking	1Q06	32	32
Helga Houston	SEVP - Chief Risk Officer	3Q11	30 (1)	<1
Don Kimble	SEVP – Chief Financial Officer – Finance, Strategy, M & A	3Q04	29	7
Mary Navarro	SEVP - Retail and Business Banking	1Q06	34	9
Daniel Neumeyer	SEVP – Chief Credit Officer – Credit, Collections, Special Assets	3Q09	28	2
Keith Sanders	SEVP – Human Resources & Diversity	1Q10	8 (1)	2
Nick Stanutz	SEVP – Automobile Finance and Commercial Real Estate	2Q06	33	25
Mark Thompson	SEVP – Operations, Insurance, Corporate Services	2Q09	31	2
Stephen Brown	EVP-Chief Auditor	2Q11	15	1
Dick Cheap	EVP – General Counsel & Secretary – Legal	2Q98	34 (1)	13

(1) Includes related experience outside of banking

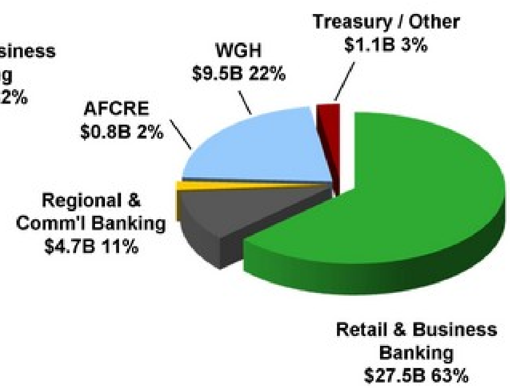
Business Segment Overview

Business Segment Loans & Deposits – 1Q12

Average Total Loans – $39.1 B



Average Total Deposits – $43.5 B



Total Loans and Leases – By Business Segment

1Q12

Avg. Outstandings – $39.1 Billion

($B)	Retail & Business Banking	Regional & Comm'l Banking	AFCRE	WGH	Treas. / Other	Total
C&I	$3.2	$8.8	$2.0	$0.8	$0.1	$14.8
CRE	0.4	0.4	4.8	0.2	0.0	5.9
Total commercial	3.6	9.2	6.8	1.0	0.1	20.7
Automobile loans & leases	0.0	0.0	4.6	0.0	0.0	4.6
Home equity	7.4	0.0	0.0	0.8	0.0	8.2
Residential mortgage	1.0	0.0	0.0	4.1	0.0	5.2
Other consumer	0.4	0.0	0.1	0.0	(0.0)	0.5
Total consumer	8.8	0.0	4.7	5.0	(0.0)	18.5
Total loans	**$12.4**	**$9.3**	**$11.5**	**$5.9**	**$0.1**	**$39.1**

Total Deposits – By Business Segment

4Q11

Avg. Balances – $43.6 Billion

($B)	Retail & Business Banking	Regional & Comm'l Banking	AFCRE	WGH	Treas. / Other	Total
DDA-noninterest bearing	$4.4	$2.7	$0.5	$ 3.5	$0.2	$11.3
DDA-interest bearing	4.5	0.1	0.0	0.9	0.0	5.6
Money market deposits	7.4	1.6	0.2	3.9	0.0	13.1
Savings and other domestic time deposit	4.6	0.0	0.0	0.2	0.0	4.8
Core certificates of deposit	6.3	0.0	0.0	0.1	0.0	6.5
Total core deposits	**27.3**	**4.4**	**0.8**	**8.7**	**0.2**	41.4
Other deposits	0.2	0.3	0.0	0.8	0.8	2.1
Total deposits	**$27.5**	**$4.7**	**$0.8**	**$9.4**	**$1.1**	**$43.5**

Business Segment Contribution

($MM)	1Q12	2011	2010	2009
Retail & Business Banking	$17.5	$175.4	$131.0	$(26.5)
Regional & Comm'l Banking	24.0	109.9	38.5	(158.7)
AFCRE	83.5	186.2	46.5	(588.2)
WGH	18.9	25.9	34.8	1.8
Treas. / Other	9.3	45.3	61.6	(251.3)
Goodwill Impairment (1)		--	--	(2,573.8)(1)
Total Net Income	**$153.3**	$542.6	$312.3	($3,094.2)

(1) Represents the 2009 first quarter impairment charge, net of tax, associated with the former Regional Banking business segment.

Business Segment Overview

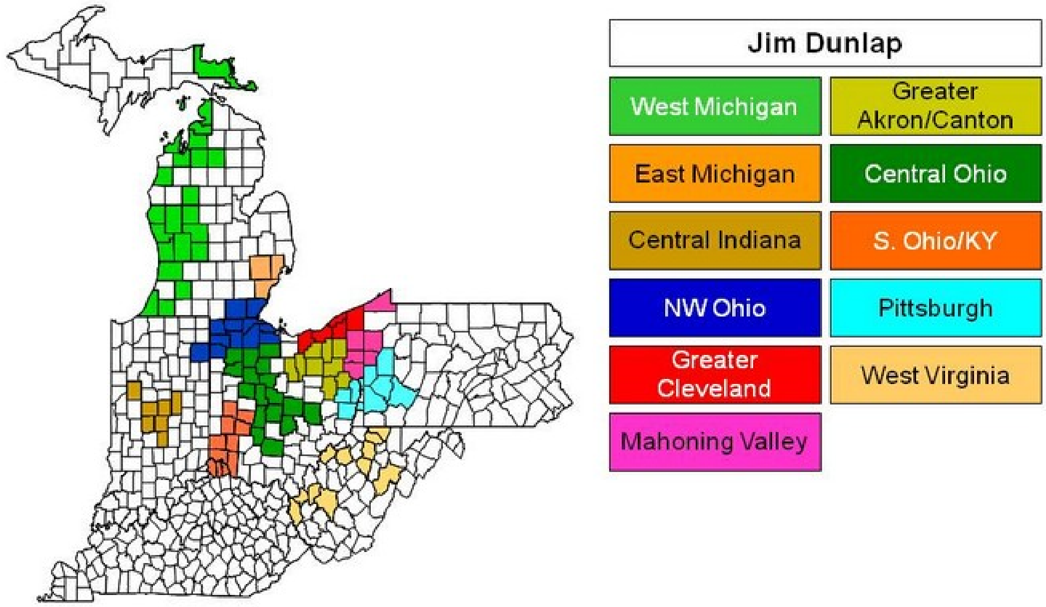
Commercial Banking
Executive – Jim Dunlap

- 11 Region Presidents
- Middle Market Commercial Banking
- Specialty Banking
  - Large Corporate
  - Health-care
  - Not-for-Profit
- Equipment Finance
- International Services
- Treasury Management
- Capital Markets
  - Derivatives
  - Foreign Exchange
  - Securities Trading

Retail & Business Banking
Executive – Mary Navarro

- Branch Sales and Service
  - 5 Retail Banking Areas
  - Consumer Banking
  - Business Banking
- In-Store Branches
- Deposit Product Pricing and Fees
- Marketing and Customer Experience
- Payments and Channels

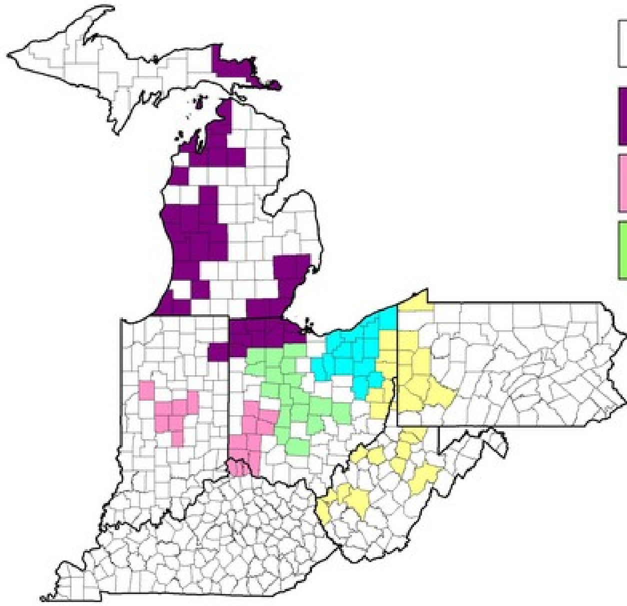
11 Commercial Banking Regions



Regional Banking Presidents

	Region	Appointed	Experience - Yrs Banking	HBAN
Jim Dunlap	West Michigan	1Q06	32	32
Mike Fezzey	East Michigan	4Q10	1	1
David Hammer	Pittsburgh	3Q09	24	2
Frank Hierro	Mahoning Valley	1Q00	33	28
Jim Kunk	Central Ohio	1Q94	30	30
Mike Newbold	Central Indiana	4Q06	34	7
Mark Reitzes	Southern Ohio / Kentucky	1Q08	25	19
Clayton Rice	West Virginia	3Q07	24	7
William Shivers	Greater Akron / Canton	3Q09	20	4
Sharon Speyer	Northwest Ohio	1Q01	23	19
Daniel Walsh, Jr.	Greater Cleveland	2Q10	15	1

5 Retail and Business Banking Areas



Mary Navarro	
Northwest	East
West	Northeast
Central	

Retail & Business Banking Experiences

			Experience - Yrs	
	Area	Appointed	Banking	HBAN
Jim Baron	Branch Sales & Service	4Q10	32	7
Jonathan Greenwood	Central Retail Area	2Q11	26	18
Kevin Grose	West Retail Area	1Q12	22	20
Loretta Stanton	Northeast Retail Area	2Q10	21	21
Robert Soroka	East Retail Area	2Q09	26	8
Tracey Bailey	Northwest Retail Area	1Q12	16	16
Brian Bromley	In-Store Channel Director - Michigan	1Q12	28	26
Bryan Carson	Deposit Products Pricing & Fees Director	2Q11	20	2
David Clifton	Chief Customer & Marketing Officer	4Q09	26	2
Cindy Keitch	In-Store Channel Director	2Q10	36	16
Steve Rhodes	Business Banking Director	4Q10	23	<1
Mark Sheehan	Payments & Channel Director	4Q09	23	2
Deborah Stein	Phone Bank Director	2Q11	28	8

Business Segment Overview

Wealth Advisors, Government Finance, and Home Lending

Executive – Dan Benhase

- Wealth Advisors
  - Trust / Portfolio Management
  - Private Banking
  - Retail Brokerage
- Government Finance
  - Public Funds – Treasury Services and Lending
  - Corporate Trust
  - National Settlement
- Home Lending
  - Mortgage Banking
  - Consumer Lending
- Other
  - Retirement Plan Services
  - Huntington Asset Services
  - Huntington Asset Advisors – Huntington Funds

Automobile Finance and Commercial Real Estate

Executive – Nick Stanutz

- Auto Dealer Finance
  - 9 Region Managers
  - Consumer Indirect Auto Loans
  - Dealer Commercial Loans
- Commercial Real Estate
- Asset Based Lending
- Mezzanine Lending

Safe Harbor Disclosures

Basis of Presentation

Use of non-GAAP financial measures

This document may contain 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 this document, the 2012 First Quarter Performance Discussion and Quarterly Financial Review supplements, the 2012 first quarter earnings press release, or the Form 8-K related to this document, all of which can be found on Huntington's website at www.huntington-ir.com.

Annualized data

Certain returns, yields, performance ratios, or quarterly growth rates are presented on an "annualized" basis. 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 and deposit growth rates, as well as net charge-off percentages, 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 earning 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 presentation may not add due to rounding.

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 mean estimate 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 disclosed separately, with this then being the amount used to calculate the earnings per share equivalent.

Basis of Presentation

Significant Items

From time to time, revenue, expenses, or taxes are impacted by items judged by Management to be outside of ordinary banking activities and/or by items that, while they may be associated with ordinary banking activities, are so unusually large that their outsized impact is believed by Management at that time to be infrequent or short term in nature. We refer to such items as "Significant Items". Most often, these Significant Items result from factors originating outside the company – e.g., regulatory actions/assessments, windfall gains, changes in accounting principles, one-time tax assessments/refunds, litigation actions, etc. In other cases they may result from Management decisions associated with significant corporate actions out of the ordinary course of business – e.g., merger/restructuring charges, recapitalization actions, goodwill impairment, etc.

Even though certain revenue and expense items are naturally subject to more volatility than others due to changes in market and economic environment conditions, as a general rule volatility alone does not define a Significant Item. For example, changes in the provision for credit losses, gains/losses from investment activities, asset valuation write downs, etc., reflect ordinary banking activities and are, therefore, typically excluded from consideration as a Significant Item.

Management believes the disclosure of "Significant Items" in current and prior period results aids analysts/investors in better understanding corporate performance and trends so that they can ascertain which of such items, if any, they may wish to include/exclude from their analysis of the company's 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. To this end, Management has adopted a practice of listing "Significant Items" in its external disclosure documents (e.g., earnings press releases, quarterly performance discussions, investor presentations, Forms 10-Q and 10 K).

"Significant Items" for any particular period are not intended to be a complete list of items that may materially impact current or future period performance. A number of items could materially impact these periods, including those described in Huntington's 2011 Annual Report on Form 10-K and other factors described from time to time in Huntington's other filings with the Securities and Exchange Commission.

Forward Looking Statements

This document contains certain forward-looking statements, including certain plans, expectations, goals, projections, and statements, which are subject to numerous assumptions, risks, and uncertainties. Forward-looking statements may be identified by words such as expect, anticipate, believe, intend, estimate, plan, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: (1) worsening of credit quality performance due to a number of factors such as the underlying value of collateral that could prove less valuable than otherwise assumed and assumed cash flows may be worse than expected; (2) changes in economic conditions, including impacts from the continuing economic uncertainty in the US, the European Union, and other areas; (3) movements in interest rates; (4) competitive pressures on product pricing and services; (5) success, impact, and timing of our business strategies, including market acceptance of any new products or services introduced to implement our "Fair Play" banking philosophy; (6) changes in accounting policies and principles and the accuracy of our assumptions and estimates used to prepare our financial statements; (7) extended disruption of vital infrastructure; (8) the final outcome of significant litigation; (9) the nature, extent, timing and results of governmental actions, examinations, reviews, reforms, and regulations including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act; and (10) the outcome of judicial and regulatory decisions regarding practices in the residential mortgage industry, including among other things the processes followed for foreclosing residential mortgages. Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2011 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 document are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.