
**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 15, 2009

HUNTINGTON BANCSHARES INCORPORATED

(Exact name of registrant as specified in its charter)

Maryland <small>(State or other Jurisdiction of Incorporation)</small>	001-34073 <small>(Commission File Number)</small>	31-0724920 <small>(IRS Employer Identification No.)</small>
Huntington Center 41 South High Street Columbus, Ohio <small>(Address of Principal Executive Offices)</small>		43287 <small>(Zip Code)</small>

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:

- 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, 2009, during visits with investors, analysts, and other interested parties to assist their understanding Huntington. This handout is available in the Investor Relations section of Huntington’s web site at www.huntington-ir.com.

The Analyst Handout is attached as Exhibit 99.1 to this report and 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 9.01 Financial Statements and Exhibits.

(d) Exhibits.

The following exhibit is being furnished herewith:

Exhibit 99.1 — Analyst Handout

SIGNATURES

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

HUNTINGTON BANCSHARES INCORPORATED

Date: May 15, 2009

By: /s/ Donald R. Kimble
Donald R. Kimble,
Sr. Executive Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	Analyst Handout

2009 Second Quarter Investor Handout

May 12, 2009



Basis of Presentation

Use of non-GAAP financial measures

This presentation contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in the current quarter earnings release, this presentation, in the Quarterly Financial Review supplement to the current quarter earnings release, or 8-K related to the filed 4/21/09 earnings press release, which can be found on Huntington's website at huntington-ir.com

Significant Items

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

Annualized data

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

Fully taxable equivalent interest income and net interest margin

Income from tax-exempt 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.



Basis of Presentation

Rounding

Please note that columns of data in the following slides 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 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.

Discretionary Equity Issuance

Comments in this presentation do not constitute an offer to sell or a solicitation of an offer to buy any securities of the company, nor shall there be any sale of securities of the company in any state or jurisdiction in which such an offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. Unless an exemption from the securities laws is available, any offering may be made only by means of a prospectus supplement and related base prospectus.

Forward Looking Statements

This presentation contains certain forward-looking statements, including certain plans, expectations, goals, 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) changes in economic conditions; (3) movements in interest rates; (4) competitive pressures on product pricing and services; (5) success and timing of other business strategies; (6) the nature, extent, and timing of governmental actions and reforms, including existing and potential future restrictions and limitations imposed in connection with the Troubled Asset Relief Program's voluntary Capital Purchase Plan or otherwise under the Emergency Economic Stabilization Act of 2008; and (7) extended disruption of vital infrastructure.

Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2008 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.



Steinour Overview Discussion



2009 First Quarter Achievements

- **Successfully restructured Franklin Credit relationship**
- **Increased capital ratios**
 - Cut the common stock dividend
 - Converted a portion of Series A preferred stock to common
 - Increased balance sheet efficiency... automobile loan securitization, mortgage loan sale, and municipal securities sale
- **Improved liquidity - \$2.3 B of cash on hand, up \$1.5 B**
 - \$1,160 MM core deposit growth
 - \$600 MM TLGP borrowing
 - \$600 MM municipal securities sold
 - \$1.0 B automobile loan securitization – TALF eligible
 - \$200 MM mortgage loan sale
 - \$1,631 MM pay down of FHLB borrowings... increases future borrowing capacity
 - \$150 MM of debt repurchased
- **Completed Management team restructure**
- **Implemented \$100 million cost cutting initiative**
- **Continued to expand our external disclosure**



2009 First Quarter Achievements - Risk Management Enhancements

Objective / Strategy

- More centralized view of portfolio management and risk appetite
- Establish common risk criteria and approval process
- Strengthen accountability

Actions

- Adjusted consumer and commercial credit policies
- Created commercial real estate line of business... hired new executive
- Took derisking actions including:
 - Closed out-of-region automobile finance operations
 - Placed hard cap on CRE lending exposure
 - No longer support out-of-market projects for in-market commercial developers
- Enhanced credit MIS and reporting
- Third parties engaged to assist process
- Hired new Special Assets managing director and doubled staffing
- Instituted a detailed monthly review of all "watch" credits
- Adjusted management responsibility for consumer loss mitigation
- Implemented loan committee approval process for all exposures >\$5 MM

90-Day Report Card

Objectives

- ✓ Intensively manage the Franklin relationship and address this as an investor concern while creating opportunities to build shareholder value
- ✓ Review the 2009 budget in light of the expense initiative and current economic conditions
- ✓ By March 31st announce organizational changes to better align and focus management resources to ensure we are organized to drive results with accountability
- ✓ Intensively review and assess our lending and credit management areas
- ✓ Visit each region, meet associates and customers

The Next 90-Days

Objectives

- Optimize total balance sheet for maximum net interest income
- Drive fee income results through cross-sell
- Implement recently announced reorganization
- Launch strategic plan for select business segment growth and investment
- Aggressively manage expenses... exceed targeted saves
- Actively position Huntington with external campaigns that elevate awareness, strengths, and continuity

Important Messages

- **Franklin... addressed credit exposure... positioned to capture value in servicing platform... opportunity for recovery**
- **With the economy weak, levels of problem loans, net charge-offs, and provision expense are expected to remain elevated... no “blow outs” expected**
 - Auto, home equity and residential mortgages stable
 - SFHB and CRE-Retail commercial portfolios... two highest risk portfolios... .. analysis of portfolios with actions in process
 - C&I loans... continue to improve MIS and portfolio management
- **Capital ratios positively impacted by balance sheet strategies... continue to look for ways to increase balance sheet efficiency and internally strengthen capital**
- **Industry is going through a period of heightened stress and uncertainty but Huntington's core businesses are strong**
 - Retail banking... high customer loyalty and deepening relationships and growing relationships and deposits
 - Commercial banking... relationship approach a competitive advantage
 - Investment management... strong revenue potential and fund performance... needs to be larger
 - Automobile finance... recognized leader... positions us to capture the eventual industry rebound

2009 Outlook ⁽¹⁾

- No significant economic turnaround will occur this year
- Elevated charge-offs throughout the year
- Continue to expect that provisioning will remain elevated
- Net interest margin under modest pressure from 1Q09 level of 2.97%
- Continue to expect core deposit growth
- Low interest rate environment is expected to support loan originations
- Fee income will remain mixed... mortgage banking and brokerage and insurance are expected to perform well... deposit service charges and trust income are expected to remain under pressure
- Expenses will remain well-controlled as we expect to exceed the targeted net \$100 million of expense saves
- May issue up to \$100 million of common equity under the recently approved Discretionary Equity Issuance program



(1) As of 4/21/09 quarterly earnings conference call

Huntington Review



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2009 First Quarter Overview



1Q09 Earnings Summary

	<u>After-tax</u>	<u>EPS</u>
Net loss	\$(2,433.2) MM	
Net loss applicable to common shares	\$(2,492.0) MM	\$(6.79)

Significant Items

	<u>Favorable/(Unfavorable)</u> <u>Earnings ⁽¹⁾</u>	<u>EPS ⁽²⁾</u>
Goodwill impairment charge	\$(2,602.7)	\$(7.09)
Preferred stock conversion	NA	(0.08)
Franklin restructuring	159.9 ⁽²⁾	0.44

(1) Favorable (unfavorable) impact on GAAP earnings; pre-tax unless otherwise noted

(2) After tax; EPS reflected on a fully diluted basis

Quarterly Earnings

(SMM)	Change Better (Worse) vs.					
	1Q09	4Q08	1Q08	4Q08 Amt.	1Q08	
					Amt.	Pct.
Net interest income	\$ 337.5	\$ 376.4	\$ 376.8	\$ (38.9)	\$ (39.3)	(10) %
Provision	(291.8)	(722.6)	(88.7)	430.8	(203.2)	NM
Noninterest income	239.1	67.1	235.8	172.0	3.4	1
Noninterest expense	(2,969.8)	(390.1)	(370.5)	(2,579.7)	(2,599.3)	NM
Pre-tax income/(loss)	(2,685.0)	(669.2)	153.4	(2,015.8)	(2,838.4)	NM
Net Income/(loss)	<u>\$ (2,433.2)</u>	<u>\$ (417.3)</u>	<u>\$ 127.1</u>	<u>\$ (2,015.9)</u>	<u>\$ (2,560.3)</u>	<u>NM</u>
EPS	<u>\$ (6.79)</u>	<u>\$ (1.20)</u>	<u>\$ 0.35</u>	<u>\$ (5.59)</u>	<u>\$ (7.14)</u>	<u>NM %</u>

NM - not meaningful



2009 First Quarter Performance Highlights

- **\$(6.79) EPS; \$(0.06) EPS excluding impact of Significant Items**
 - Goodwill impairment charge \$(7.09)
 - Franklin restructuring 0.44
 - Preferred stock conversion (0.08)
- **\$225 million pre-tax pre-provision income, up \$25 million, or 13%, linked-quarter**
- **4.65% TCE ratio, up 61 bp linked-quarter**
- **5.13% TCE/risk-weighted assets ratio**
- **8% linked-quarter increase in NPAs**
- **3.34% net charge-off ratio... 2.12% non-Franklin related**
- **2.24% allowance for credit losses**
- **2.97% net interest margin**
- **\$4.4 billion of loans originated or renewed... \$2.0 billion commercial... \$2.4 billion consumer**
- **9% annualized linked-quarter growth in average total core deposits**
- **Strong linked-quarter growth in mortgage banking and brokerage and insurance income**
- **6% linked-quarter decline in expenses, excluding goodwill impairment charge**

Pre-tax, Pre-provision Income Trends

<i>(in millions)</i>	2009	2008			
	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter
(Loss) Income Before Income Taxes	\$ (2,685.0)	\$ (669.2)	\$ 92.1	\$ 127.7	\$ 153.4
Add: Provision for credit losses	291.8	722.6	125.4	120.8	88.7
Less: Securities gains (losses)	2.1	(127.1)	(73.8)	2.1	1.4
Add: Amortization of intangibles	2,619.8	19.2	19.5	19.3	18.9
Pre-tax, Pre-provision Income	\$ 224.6	\$ 199.6	\$ 310.8	\$ 265.7	\$ 259.6

\$25.0 MM Linked-Quarter Increase Reflected:

- Higher mortgage banking income
- Lower expenses, excluding goodwill impairment
- Higher brokerage and insurance income
- Lower net interest income
- All other

Better/(Worse)

\$42.2 MM
21.0
8.7
(38.9)
(8.0)

Quarterly Performance Highlights

	1Q09	4Q08	3Q08	2Q08	1Q08
EPS	\$(6.79)	\$(1.20)	\$0.17	\$0.25	\$0.35
Pre-tax pre-provision income (\$MM) ⁽¹⁾	\$224.6	\$199.6	\$310.8	\$265.7	\$259.6
Net interest margin	2.97%	3.18%	3.29%	3.29%	3.23%
Efficiency ratio ⁽²⁾	60.5%	64.6%	50.3%	56.9%	57.0%
Loan & lease growth ⁽³⁾	(6)%	4%	- %	7%	3%
Core deposit growth ⁽⁴⁾	9%	3%	4%	(1)%	(2)%
Net charge-off ratio	3.34%	5.41%	0.82%	0.64%	0.48%
Net charge-off ratio: non-Franklin ⁽⁵⁾	2.12%	1.36%	0.84%	0.65%	0.49%
Period End Ratios					
NPA ratio	4.46%	3.97%	1.64%	1.52%	1.26%
ALLL/loans & leases	2.12%	2.19%	1.75%	1.66%	1.53%
ACL/loans & leases	2.24%	2.30%	1.90%	1.80%	1.67%
Tier 1 risk-based capital ratio ⁽⁶⁾	11.16%	10.72%	8.80%	8.82%	7.56%
Total risk-based capital ratio ⁽⁶⁾	14.28%	13.91%	12.03%	12.05%	10.87%
Tangible common equity/assets ⁽⁶⁾	4.65%	4.04%	4.88%	4.81%	4.92%
Tangible common equity/risk-weighted assets ⁽⁶⁾	5.13%	4.39%	5.38%	5.37%	5.58%
Tangible equity/risk-weighted assets ⁽⁶⁾	8.94%	8.39%	6.60%	6.59%	5.58%

(1) See pre-tax pre-provision reconciliation slide

(2) Net income less expense for amortization of intangibles divided by average tangible shareholder equity (shareholder equity - intangible assets)

(3) Linked-quarter annualized average balance growth rate; impacted by loan sales

(4) Linked-quarter annualized average balance growth rates

(5) See non-Franklin credit metrics reconciliation

(6) See slide 157 for 3/31/09 pro forma ratios reflecting completion of 1Q09 Series A Preferred Stock conversions and DEIP

2009 – 2008 Quarterly Financial Review



4Q08 Earnings Summary

	<u>After-tax</u>	<u>EPS</u>
Net loss	\$(417.3) MM	
Net loss applicable to common shares	\$(440.4) MM	\$(1.20)

Significant Items

	<u>Favorable/(Unfavorable)</u> <u>Earnings ⁽¹⁾</u>	<u>EPS ⁽²⁾</u>
Franklin relationship	\$(454.3)	\$(0.81)
Net market-related loss ⁽³⁾	(141.7)	(0.25)
VISA® indemnification	4.6	0.01
VISA®-related deferred tax valuation allowance provision	(2.9) ⁽²⁾	(0.01)

- (1) Pre-tax
 (2) After tax
 (3) Investment securities losses
 Net impact of MSR hedging
 Equity investment losses

\$(127.1)
 (12.6)
 (2.0)



3Q08 Earnings Summary

	<u>After-tax</u>	<u>EPS</u>
Net income	\$75.1 MM	
Net income applicable to common shares	\$63.0 MM	\$0.17

Significant Items

	<u>Favorable/(Unfavorable)</u>	
	<u>Earnings</u> ⁽¹⁾	<u>EPS</u> ⁽²⁾
Net market-related losses ⁽³⁾	\$(47.1)	\$(0.08)
VISA®-related deferred tax valuation allowance provision	(3.7) ⁽²⁾	(0.01)

- (1) Pre-tax
 (2) After tax
 (3) Gain on extinguishment of debt
 Equity investment gains
 Net impact of MSR hedging
 Investment securities losses

\$21.4
 3.4
 1.9
 (73.8)

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 ⁽¹⁾</u>	<u>EPS ⁽²⁾</u>
VISA [®] -related 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



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
VISA®-related 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



Significant Items * Impacting Financial Performance Comparisons – Reconciliation

2009 – 2008 Quarterly

(In millions, except per share amounts)

	1Q09	
	After-tax	EPS
Net income applicable to common - reported earnings	\$ (2,492,000)	\$ (6.79)
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS
Goodwill impairment	(2,662,713)	(7.09)
Preferred stock conversion	NA	(0.08)
Franklin restructuring	159,895	0.44

(In millions, except per share amounts)

	4Q08		3Q08		2Q08		1Q08	
	After-tax	EPS	After-tax	EPS	After-tax	EPS	After-tax	EPS
Net income applicable to common - reported earnings	\$ (440,447)	\$ (1.20)	\$ 62,972	\$ 0.17	\$ 90,201	\$ 0.25	\$ 127,068	\$ 0.35
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS
Debt extinguishment gain (loss) - NIE	-	-	21,364	0.04	2,177	0.00	-	-
Franklin relationship	(454,278)	(0.81)	-	-	-	-	-	-
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	4,560	0.01	-	-	-	-	12,435	0.02
Merger costs	-	-	-	-	(14,552)	(0.03)	(7,278)	(0.01)
MSR hedging	(12,611)	(0.02)	1,900	0.00	(1,333)	(0.00)	(18,772)	(0.03)
Equity investment gains (losses)	(2,014)	(0.00)	3,399	0.01	(4,609)	(0.01)	(2,668)	(0.00)
Securities impairment	(127,081)	(0.23)	(76,557)	(0.14)	-	-	(3,104)	(0.01)
Other securities gains (losses)	-	-	2,767	0.00	-	-	4,533	0.01
Asset impairment	-	-	-	-	2,073	0.00	(11,000)	(0.02)
Visa-related deferred tax valuation allowance benefit (expense) (2)	(2,893)	(0.01)	(3,742)	(0.01)	3,435	0.01	11,092	0.03

* Items impacting quarterly EPS by \$0.01 or greater

(1) Pre-tax unless otherwise noted

(2) After-tax

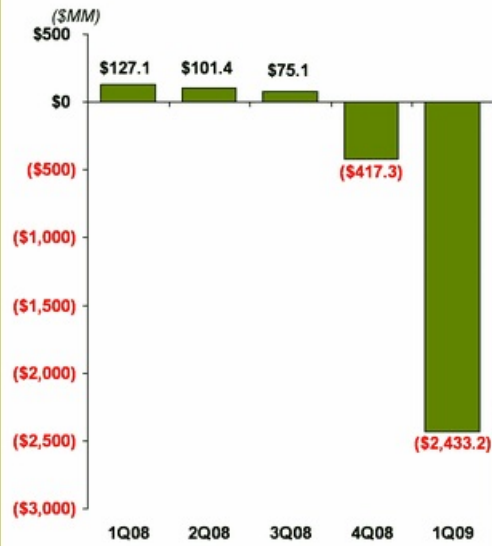


Income Statement



Net Income and EPS Trends

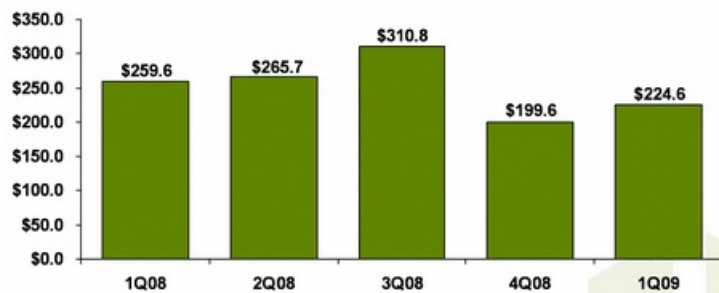
Net Income



Earnings Per Share



Pre-tax, Pre-provision Income ⁽¹⁾



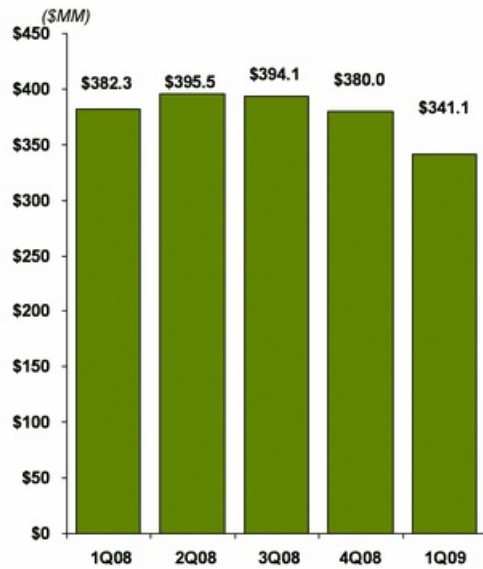
	2009		2008		
	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter
<i>(in millions)</i>					
(Loss) Income Before Income Taxes	\$ (2,685.0)	\$ (669.2)	\$ 92.1	\$ 127.7	\$ 153.4
Add: Provision for credit losses	291.8	722.6	125.4	120.8	88.7
Less: Securities gains (losses)	2.1	(127.1)	(73.8)	2.1	1.4
Add: Amortization of intangibles	2,619.8	19.2	19.5	19.3	18.9
Pre-tax, Pre-provision Income	\$ 224.6	\$ 199.6	\$ 310.8	\$ 265.7	\$ 259.6



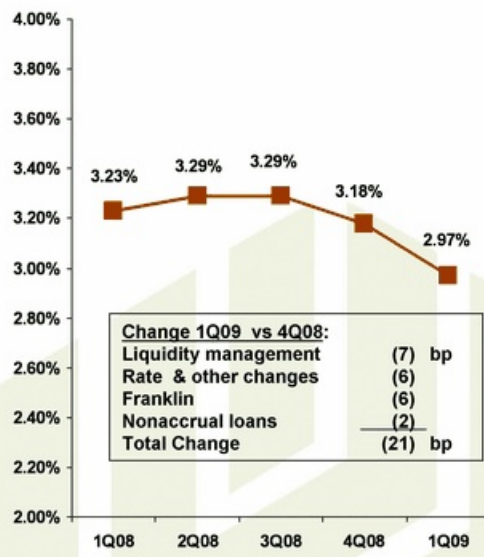
(1) Excluding securities gains (losses) and amortization of intangibles

Net Interest Income & Margin Trends ⁽¹⁾

Net Interest Income (FTE)



Net Interest Margin (FTE)

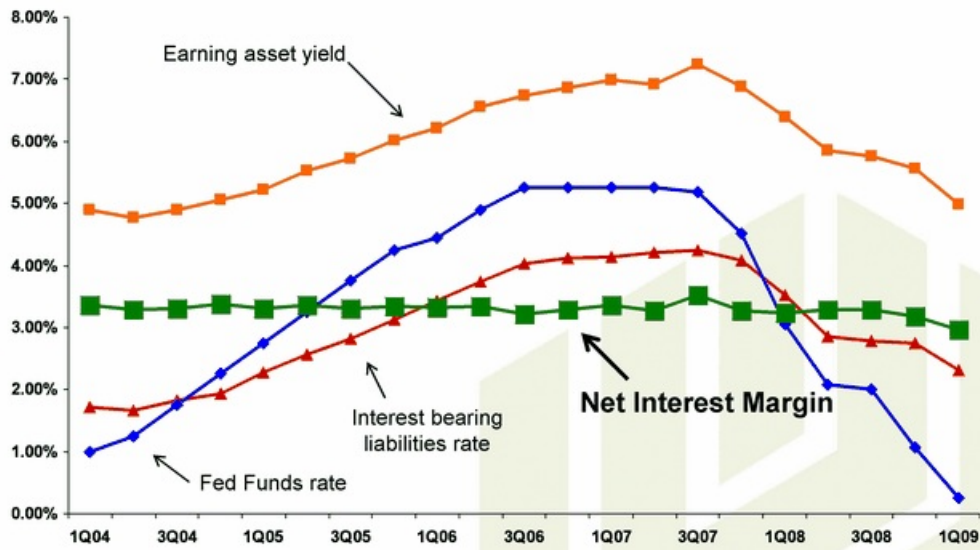


Change 1Q09 vs 4Q08:	
Liquidity management	(7) bp
Rate & other changes	(6)
Franklin	(6)
Nonaccrual loans	(2)
Total Change	(21) bp



(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:**
 - Credit and liquidity risk that change loan and deposit pricing and volumes versus 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

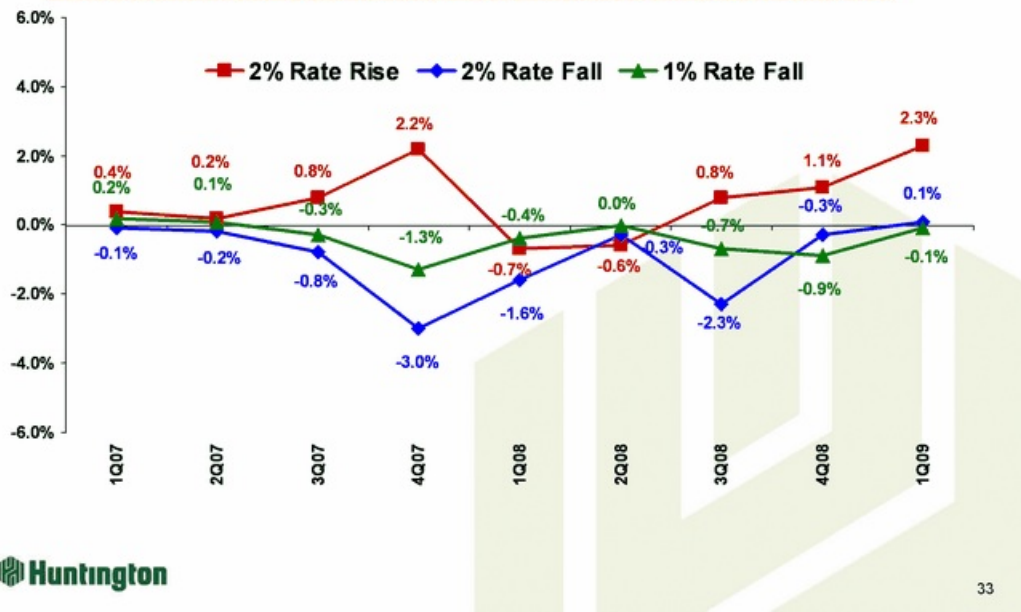
Philosophy

- **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 – short-term interest rate risk
 - Economic Value of Equity at risk (EVE) – long-term interest rate risk
- **Operate within established guidelines**
 - Net interest income at risk guideline limited to (4)%
 - EVE at risk guideline limited to (12)%
- **Long-term bias to be modestly liability sensitive**
 - Natural business flows typically asset sensitive
 - Current positioning indicates a benefit to rising interest rates

Managing Interest Rate Risk

Net Interest Income at Risk

Forward Curve +2%, -2%, & -1% Gradual Change in Rates



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
3/31/09	0.1% ⁽³⁾	(0.1)% ⁽³⁾	1.3 %	2.3 %
12/31/08	(0.3)% ⁽³⁾	(0.9)% ⁽³⁾	0.6 %	1.1 %
9/30/08	(2.3)	(0.7)	0.5	0.8
6/30/08	(0.3)	0.0	(0.3)	(0.6)
3/31/08	(1.6)	(0.4)	(0.1)	(0.7)

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

bp change	(200) bp	(100) bp	+100 bp	+200 bp
3/31/09	1.8%	1.2%	(1.5)%	(3.8)%
12/31/08	(3.4)%	(1.0)%	(2.6)%	(7.2)%
9/30/08	0.4	1.5	(4.1)	(8.9)
6/30/08	1.6	3.5	(5.5)	(11.7)
3/31/08	1.6	2.3	(5.0)	(11.3)

(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% over the next twelve month period.

Noninterest Income Trends

Linked Quarter

<i>(in millions)</i>	First Quarter 2009	Fourth Quarter 2008	Change	
			Amount	%
Noninterest Income				
Service charges on deposit accounts	\$ 69.9	\$ 75.2	\$ (5.4) ←	(7) %
Brokerage and insurance income	39.9	31.2	8.7 ←	28
Trust services	24.8	27.8	(3.0) ←	(11)
Electronic banking	22.5	22.8	(0.4)	(2)
Bank owned life insurance income	12.9	13.6	(0.7)	(5)
Automobile operating lease income	13.2	13.2	0.1	0
Mortgage banking income (loss)	35.4	(6.7)	42.2 ←	NM
Securities gains (losses)	2.1	(127.1)	129.1	NM
Other income	18.4	17.1	1.3	8
Total noninterest income	\$ 239.1	\$ 67.1	\$ 172.0	NM %

Noninterest Income Trends

Prior-year Quarter

<i>(in millions)</i>	First Quarter		Change	
	2009	2008	Amount	%
Noninterest Income				
Service charges on deposit accounts	\$ 69.9	\$ 72.7	\$ (2.8)	(4) %
Brokerage and insurance income	39.9	36.6	3.4	9
Trust services	24.8	34.1	(9.3)	(27)
Electronic banking	22.5	20.7	1.7	8
Bank owned life insurance income	12.9	13.8	(0.8)	(6)
Automobile operating lease income	13.2	5.8	7.4	NM
Mortgage banking income (loss)	35.4	(7.1)	42.5	NM
Securities gains (losses)	2.1	1.4	0.6	45
Other income	18.4	57.7	(39.3)	(68)
Total noninterest income	\$ 239.1	\$ 235.8	\$ 3.4	1 %

Mortgage Banking Income

(\$MM)	1Q09	4Q08	3Q08	2Q08	1Q08
Origination & secondary marketing	\$30.0	\$7.2	\$7.6	\$13.1	\$9.3
Servicing fees	11.8	11.7	11.8	11.2	10.9
Amortz. capitalized servicing	(12.3)	(6.5)	(6.2)	(7.0)	(6.9)
Other mortgage banking income	9.4	3.0	3.5	6.0	4.3
Sub-total	38.9	15.3	16.8	23.2	17.6
MSR recovery	(10.4)	(63.4)	(10.3)	39.0	(18.1)
Net trading gains (losses)	6.9	41.3	3.8	(49.7)	(6.6)
Total	\$35.4	\$(6.7)	\$10.3	\$12.5	\$(7.1)
Investor servicing portfolio ⁽¹⁾	\$16.3B	\$15.8B	\$15.7B	\$15.8B	\$15.1B
Weighted average coupon	5.86 %	5.95 %	5.95 %	5.94 %	5.97 %
Originations	\$1.55B	\$0.7B	\$0.7B	\$1.1B	\$1.2B
Mortgage servicing rights ⁽¹⁾	\$167.8 MM	\$167.4 MM	\$230.4 MM	\$240.0 MM	\$191.8 MM
MSR % of investor servicing portfolio ⁽¹⁾	1.03 %	1.06 %	1.46 %	1.52 %	1.27 %

(1) End-of-period

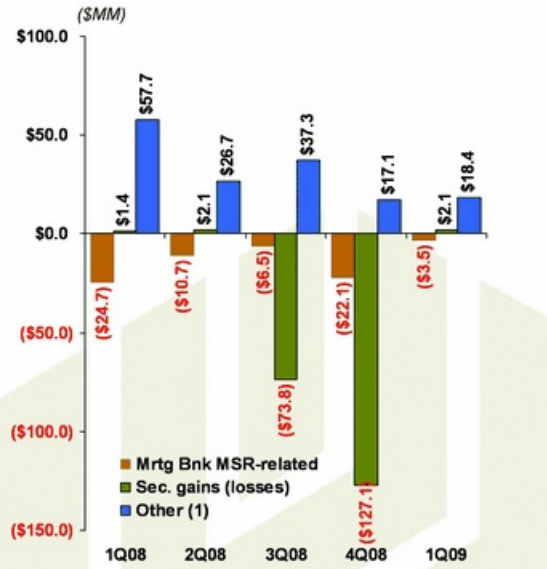


Noninterest Income Trends

Primary Fee Income Activities



Other Activities



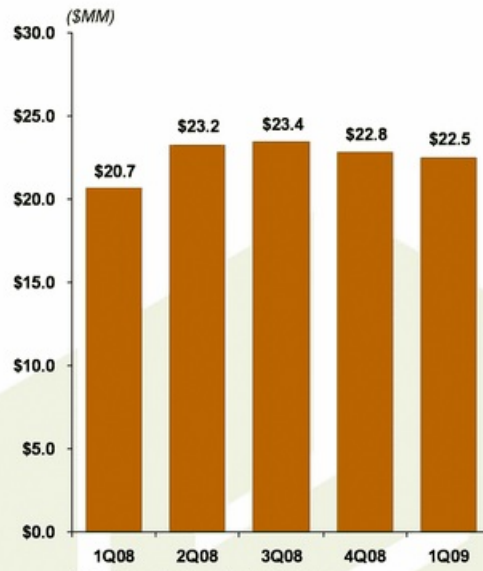
(1) Other income includes primarily other commercial fees, investment banking fees, automobile and other lease-related income and equity investment income (losses)

Service Charge Income

Deposit Service Charges



Electronic Banking ⁽¹⁾



(1) Includes check card and ATM fees

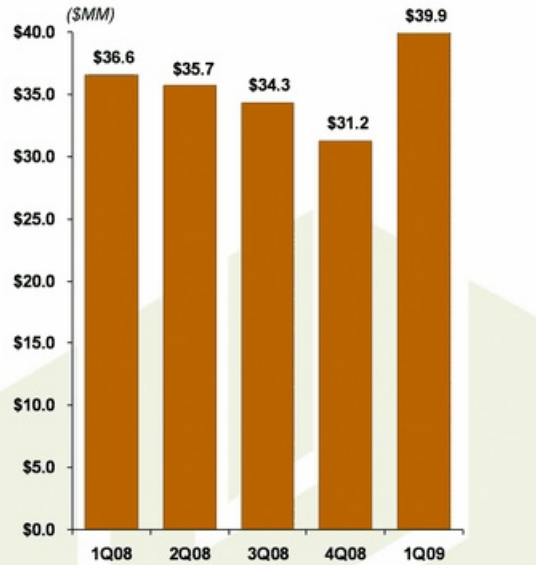


Trust and Brokerage / Insurance Income

Trust Services



Brokerage / Insurance



Expense Trends

Linked Quarter

<i>(in millions)</i>	First	Fourth	Change	
	Quarter	Quarter	Amount	%
	2009	2008		
Noninterest Expense				
Personnel costs	\$ 175.9	\$ 196.8	\$ (20.9)	(11) %
Outside data processing and other service	32.4	31.2	1.2	4
Net occupancy	29.2	23.0	6.2	27
Equipment	20.4	22.3	(1.9)	(9)
Amortization of intangibles	2,619.8	19.2	2,600.7	NM
Professional services	18.3	17.4	0.8	5
Marketing	8.2	9.4	(1.1)	(12)
Automobile operating lease expense	10.9	10.5	0.4	4
Telecommunications	5.9	5.9	(0.0)	(0)
Printing and supplies	3.6	4.2	(0.6)	(14)
Other expense	45.1	50.2	(5.1)	(10)
Total noninterest expense	\$ 2,969.8	\$ 390.1	\$ 2,579.7	NM %
Less: Goodwill impairment	(2,602.7)	-	(2,602.7)	NM
Total noninterest expense excluding goodwill impairment	\$ 367.1	\$ 390.1	\$ (23.0)	(6) %

Expense Trends

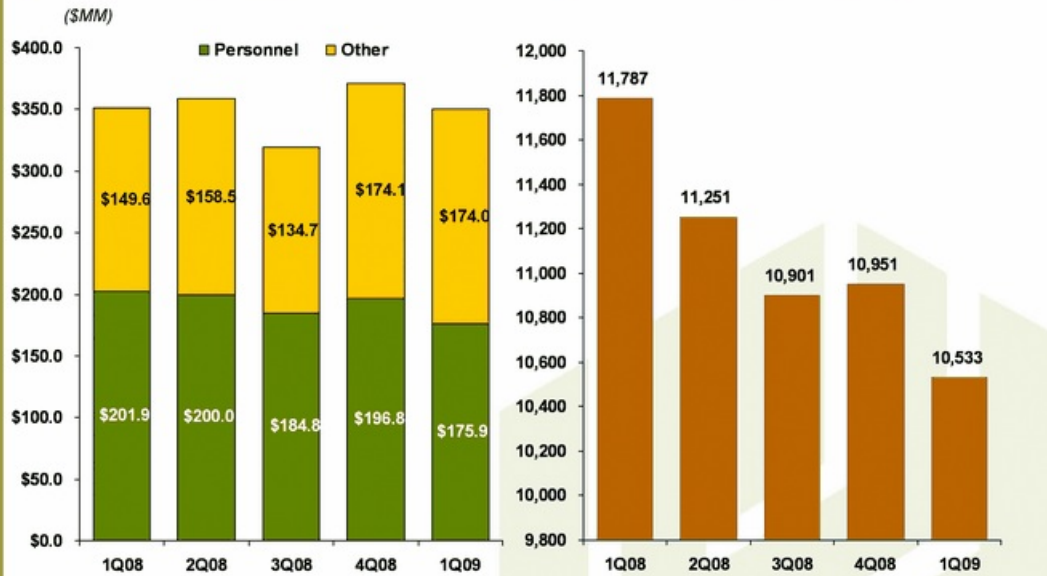
Prior-year Quarter

<i>(in millions)</i>	First Quarter		Change	
	2009	2008	Amount	%
Noninterest Expense				
Personnel costs	\$ 175.9	\$ 201.9	\$ (26.0)	(13) %
Outside data processing and other services	32.4	34.4	(1.9)	(6)
Net occupancy	29.2	33.2	(4.1)	(12)
Equipment	20.4	23.8	(3.4)	(14)
Amortization of intangibles	2,619.8	18.9	2,600.9	NM
Professional services	18.3	9.1	9.2	NM
Marketing	8.2	8.9	(0.7)	(8)
Automobile operating lease expense	10.9	4.5	6.4	NM
Telecommunications	5.9	6.2	(0.4)	(6)
Printing and supplies	3.6	5.6	(2.1)	(36)
Other expense	45.1	23.8	21.2	89
Total noninterest expense	\$ 2,969.8	\$ 370.5	\$ 2,599.3	NM %
Less: Goodwill impairment	(2,602.7)	-	(2,602.7)	NM
Total noninterest expense excluding goodwill impairment	\$ 367.1	\$ 370.5	\$ (3.4)	(1) %

Noninterest Expense Trends

Noninterest Expense ⁽¹⁾

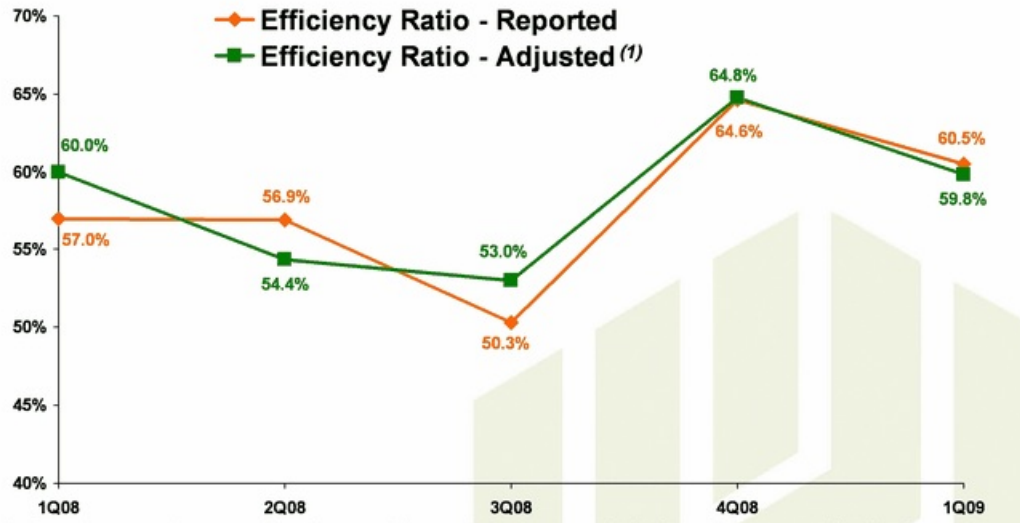
Number of Employees (FTE)



(1) Excluding amortization of intangibles



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 Ratio Trend slide for a reconciliation between GAAP and adjusted revenue and expenses.

Operating Leverage & Efficiency Ratio Trends

Efficiency Ratio and Operating Leverage Reconciliation (\$ MM)					
	1Q09	4Q08	3Q08	2Q08	1Q08
Total revenue - FTE - reported	\$ 580,191	\$ 447,105	\$ 561,944	\$ 631,920	\$ 618,078
Change % - YOY - reported	3.8%	-27.9%	-9.4%	52.7%	52.7%
Change % - LQ - reported	3.2%	-29.2%	-11.1%	2.2%	10.6%
Auto operating lease expense	(10,931)	(10,483)	(9,003)	(7,200)	(4,506)
Securities (gains) losses - other	(2,067)	-	73,790	(2,073)	(4,533)
Adjustment items (1)					
Gain on sale of Visa® / MasterCard® stock	-	-	-	-	(25,087)
Securities impairment	-	127,081	-	-	3,104
Total revenue - FTE - adjusted	\$ 567,264	\$ 563,132	\$ 626,437	\$ 623,197	\$ 587,689
Change % - YOY - adjusted	-0.3%	-11.2%	-1.2%	49.1%	46.0%
Change % - LQ - adjusted	-0.4%	-9.6%	0.5%	6.0%	3.3%
Total noninterest expense - reported	\$ 2,969,843	\$ 390,094	\$ 338,996	\$ 377,903	\$ 370,481
Change % - YOY - reported	575.7%	1.2%	-42.1%	54.4%	53.0%
Change % - LQ - reported	776.1%	3.3%	-40.3%	2.6%	-15.7%
Auto operating lease expense	(10,931)	(10,483)	(9,003)	(7,200)	(4,506)
Amortization of intangibles	(2,619,848)	(19,187)	(19,463)	(19,327)	(18,917)
Adjustment items (1)					
Merger-related integration costs	-	-	-	(14,552)	(7,067)
Visa indemnification	-	4,560	-	-	12,435
Debt repayment gain	-	-	21,364	2,177	-
Total noninterest expense - adjusted	\$ 339,064	\$ 364,984	\$ 331,804	\$ 338,901	\$ 352,426
Change % - YOY - adjusted	-2.6%	8.5%	-1.3%	42.5%	48.4%
Change % - LQ - adjusted	2.2%	7.7%	-2.1%	-3.8%	1.2%
Operating leverage - YOY - reported	-571.8%	-29.1%	2.7%	-1.7%	-0.4%
Operating leverage - LQ - reported	-772.8%	-32.5%	-0.8%	0.3%	26.3%
Operating leverage - YOY - adjusted	2.4%	-19.7%	0.1%	6.6%	-2.4%
Operating leverage - LQ - adjusted	-11.6%	-17.3%	2.6%	9.9%	2.1%
Efficiency ratio - reported (2)	60.5%	64.6%	50.3%	56.9%	57.6%
Efficiency ratio - adjusted (3)	59.8%	64.8%	53.0%	54.4%	60.0%

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

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

(3) Nonint. exp. adj. / FTE revenue adj.

MEMO: Investment securities gains (losses) reconciliation:					
Securities impairment	-	(127,081)	-	-	(3,104)
Other	2,067	-	(73,790)	2,073	4,533
Total investment securities gains (losses)	2,067	(127,081)	(73,790)	2,073	1,429

Balance Sheet



Balance Sheet – Assets

<i>(in millions)</i>	2009		2008		Change	
	March 31,	December 31,	March 31,	March '09 vs. '08	Amount	Percent
Assets						
Cash and due from banks	\$ 2,273	\$ 807	\$ 1,242	\$ 1,030	82.9%	
Federal funds sold and securities purchased under resale agreements	—	38	1,039	(1,039)	-100.0%	
Interest bearing deposits in banks	383	293	253	130	51.2%	
Trading account securities	84	89	1,247	(1,163)	-93.3%	
Loans held for sale	481	390	632	(151)	-23.9%	
Investment securities	4,908	4,384	4,313	595	13.8%	
Loans and leases:						
Commercial and industrial loans and leases	13,768	13,541	13,646	122	0.9%	
Commercial real estate loans	9,261	10,098	9,516	(255)	-2.7%	
Total Commercial	23,029	23,639	23,162	(133)	-0.6%	
Automobile loans	2,894	3,901	3,491	(597)	-17.1%	
Automobile leases	468	563	1,000	(532)	-53.2%	
Home equity loans	7,731	7,556	7,296	435	6.0%	
Residential mortgage loans	4,769	4,761	5,366	(597)	-11.1%	
Other consumer loans	657	672	699	(42)	-6.0%	
Total Consumer	16,519	17,453	17,852	(1,333)	-7.5%	
Loans and leases	39,548	41,092	41,014	(1,466)	-3.6%	
Allowance for loan and lease losses	(839)	(900)	(628)	(211)	33.6%	
Net loans and leases	38,709	40,192	40,386	(1,677)	-4.2%	
Bank owned life insurance	1,377	1,364	1,327	50	3.8%	
Premises and equipment	517	520	545	(28)	-5.1%	
Goodwill	452	3,055	3,047	(2,595)	-85.2%	
Other intangible assets	340	357	409	(69)	-17.0%	
Accrued income and other assets	2,178	2,864	1,611	567	35.2%	
Total assets	\$ 51,702	\$ 54,353	\$ 56,052	\$ (4,350)	-7.8%	

Balance Sheet – Liabilities & Shareholders' Equity

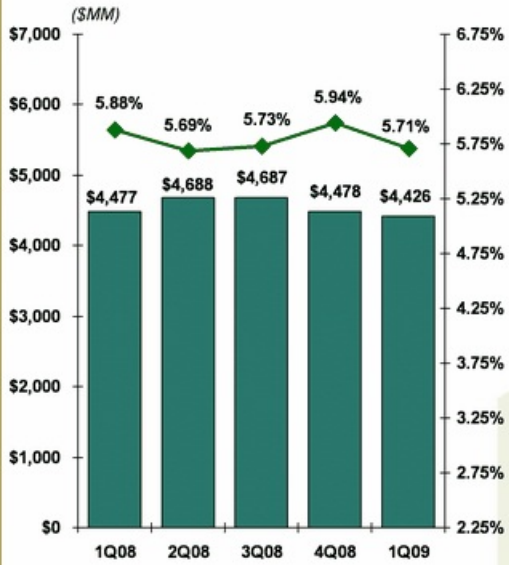
(in millions)	2009		2008		Change	
	March 31,	December 31,	March 31,	March '09 vs. '08	Amount	Percent
Liabilities and shareholders' equity						
Liabilities						
Deposits:						
Demand deposits - non-interest bearing	\$ 5,887	\$ 5,477	\$ 5,160	\$ 727	14.1%	
Demand deposits - interest bearing	4,306	4,083	4,041	265	6.6%	
Money market deposits	5,857	5,182	6,681	(824)	-12.3%	
Savings and other domestic deposits	4,929	4,846	5,083	(154)	-3.0%	
Core certificates of deposit	12,496	12,727	10,583	1,913	18.1%	
Total core deposits	33,475	32,315	31,548	1,927	6.1%	
Other domestic deposits of \$100,000 or more	1,239	1,541	2,160	(921)	-42.6%	
Brokered deposits and negotiable CDs	3,848	3,355	3,362	486	14.5%	
Deposits in foreign offices	508	732	1,046	(538)	-51.4%	
Deposits	39,070	37,943	38,116	954	2.5%	
Short-term borrowings	1,055	1,309	3,337	(2,281)	-68.4%	
Federal Home Loan Bank advances	958	2,589	3,684	(2,726)	-74.0%	
Other long-term debt	2,734	2,332	1,908	827	43.3%	
Subordinated notes	1,905	1,950	1,930	(25)	-1.3%	
Accrued expenses and other liabilities	1,164	1,001	1,168	(4)	-0.3%	
Total liabilities	46,887	47,123	50,143	(3,256)	-6.5%	
Shareholders' equity						
Preferred stock	1,768	1,878	—	1,768	NA	
Common stock	4	4	4	0	6.7%	
Capital surplus	5,465	5,322	5,241	224	4.3%	
Less 914,581 and 739,139 treasury shares, at cost	(14)	(16)	(15)	1	-4.1%	
Accumulated other comprehensive loss	(280)	(327)	(122)	(157)	128.8%	
Retained earnings	(2,129)	367	801	(2,930)	-365.8%	
Total shareholders' equity	4,815	7,229	5,909	(1,094)	-18.5%	
Total liabilities and shareholders' equity	\$ 51,702	\$ 54,352	\$ 56,052	\$ (4,350)	-7.8%	

Investment Securities

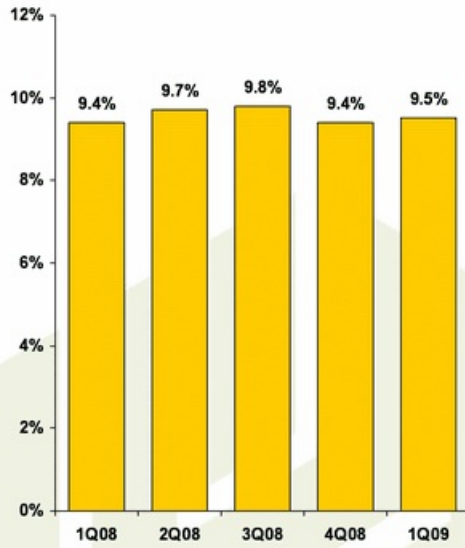


Investment Securities

Average Balances

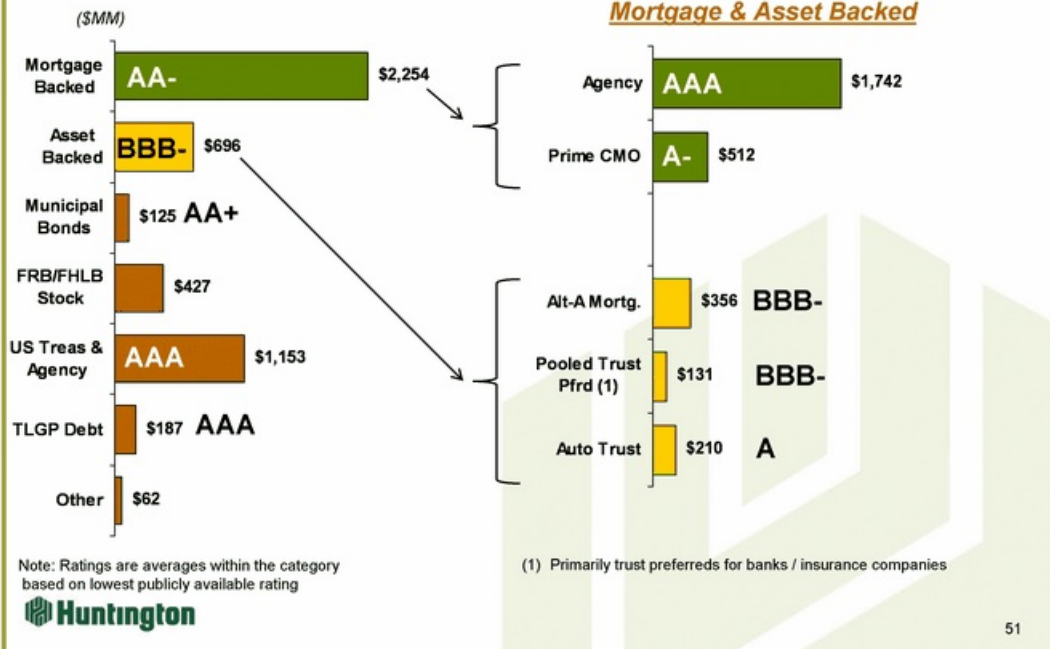


% of Average Earning Assets



AFS Securities Overview – 3/31/09

Total Fair Value – \$4.9 Billion



Investment Securities – Assessment ⁽¹⁾

	<u>Par Value</u>	<u>Book Value</u>	<u>Market Value</u>	<u>OCI</u>
Alt-A mortgage backed	\$543 MM	\$365 MM	\$356 MM	\$(6) MM
- Purchased 2006			% to Par Value	66%
- 25 securities – senior tranche				
- 10/1 ARMs or 15 / 30 year fixed; no option ARMs				
- Cash flow analysis performed monthly to test for OTTI with third-party validation				
Trust preferred	299	282	131	(98)
- Purchased 2003-2005		% to Par Value	44%	
- 16 pools with 480 separate issues				
- 87% = 1 st / 2 nd tier bank trust preferred securities with no REIT trust preferreds				
- Cash flow analysis performed quarterly to test for OTTI with third-party validation				
Prime CMOs	663	650	512	(90)
- Purchased 4Q03-4Q07		% to Par Value	77%	
- 32 securities				
- Cash flow analysis performed monthly to test for OTTI with quarterly third-party validation				
Total	\$1,505 MM	\$1,297 MM	\$999 MM	\$(194) MM

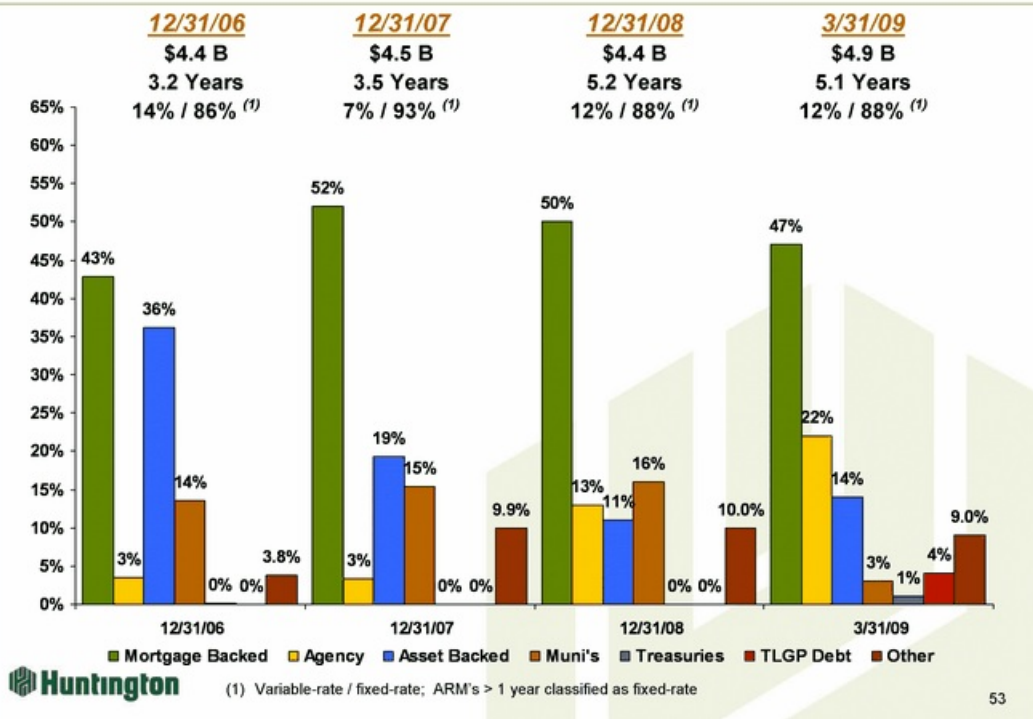
(1) 3/31/09

OCI – accumulated other comprehensive income; tax adjusted

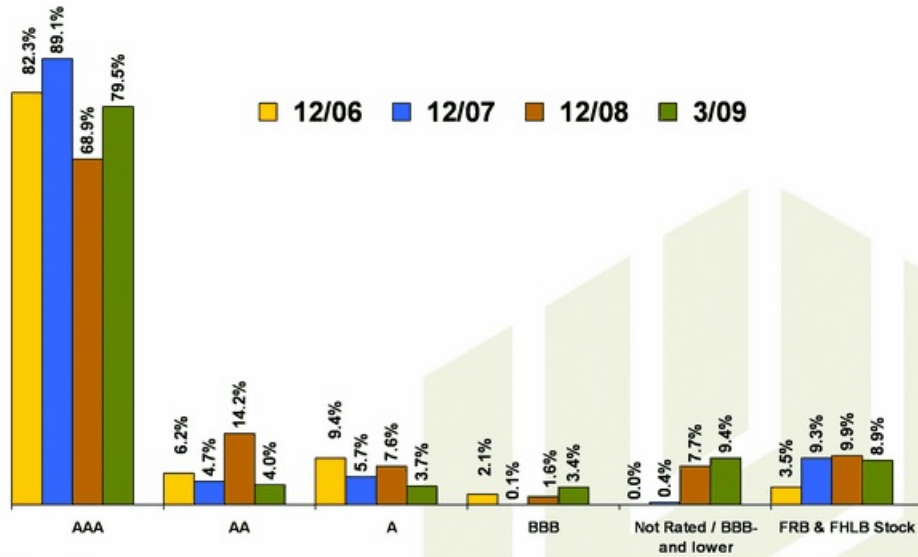
OTTI – other-than-temporary impairment



Available for Sale Securities Mix



Investment Securities – Credit Quality ⁽¹⁾



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

Loan Portfolio Overview



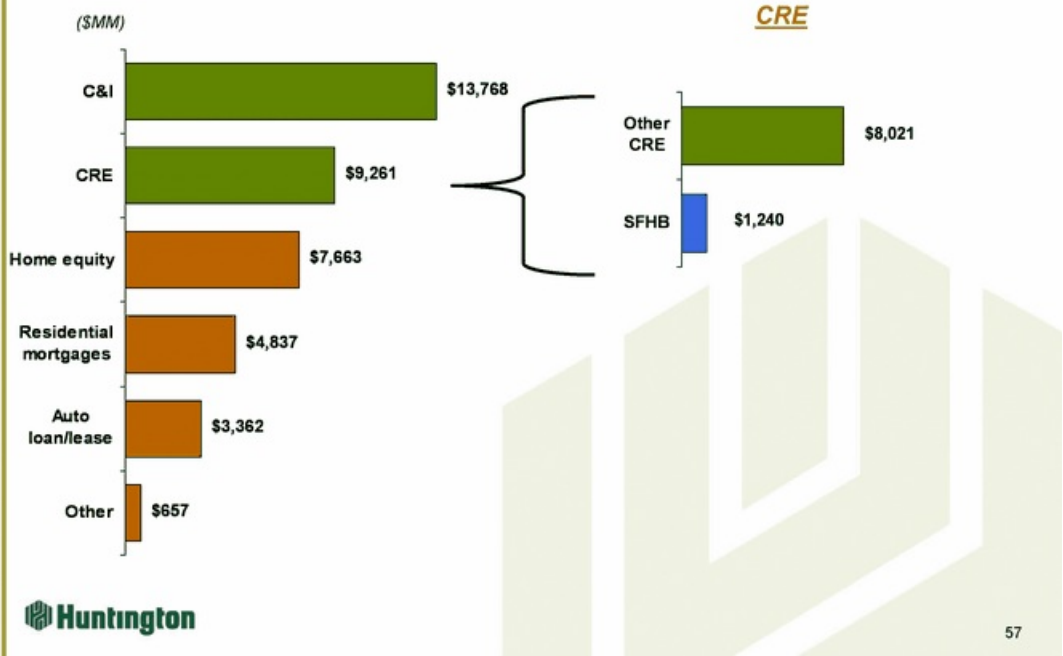
Credit Exposure Composition

(SMM)	3/31/09		12/31/08		12/31/07		12/31/06		12/31/05	
	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Commercial & industrial	\$13.8	35 %	\$13.5	33 %	\$13.1	33 %	\$7.8	30 %	\$6.8	28 %
Commercial real estate	9.3	23	10.1	24	9.2	23	4.5	17	4.0	16
Total commercial	23.0	58	23.6	58	22.3	56	12.4	47	10.8	44
Auto loans	2.9	7	3.9	10	3.1	8	2.1	8	2.0	8
Auto direct fin. leases	0.5	1	0.6	1	1.2	3	1.8	7	2.3	9
Home equity	7.7	19	7.6	18	7.3	18	4.9	19	4.8	19
Residential real estate	4.8	12	4.8	12	5.4	14	4.5	17	4.2	17
Other consumer	0.7	2	0.7	2	0.7	2	0.4	2	0.4	1
Total consumer	16.5	42	17.5	42	17.7	44	13.8	53	13.6	55
Total loans & leases	39.5	100	41.1	100	40.1	100	26.2	100	24.5	99
Auto operating leases	0.2	--	0.2	--	0.1	-	--	-	0.2	1
Total credit exposure	\$39.7	100 %	\$41.3	100 %	\$40.1	100 %	\$26.2	100 %	\$24.7	100 %
Total auto exposure ⁽¹⁾	\$3.6	9 %	\$4.7	11 %	\$4.3	11 %	\$3.9	15 %	\$4.5	18 %

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

Credit Portfolio Overview – 3/31/09

\$39.5 Billion



Loan and Lease Trends

Linked Quarter

<i>(in billions)</i>	First	Fourth	Change	
	Quarter	Quarter	Amount	%
	2009	2008		
Average Loans and Leases				
Commercial and industrial	\$ 13.5	\$ 13.7	\$ (0.2)	(1) %
Commercial real estate	10.1	10.2	(0.1)	(1)
Total commercial	\$ 23.7	\$ 24.0	\$ (0.3)	(1) %
Automobile loans and leases	4.4	4.5	(0.2)	(4)
Home equity	7.6	7.5	0.1	1
Residential mortgage	4.6	4.7	(0.1)	(3)
Other consumer	0.7	0.7	(0.0)	(1)
Total consumer	17.2	17.5	(0.3)	(1)
Total loans and leases	\$ 40.9	\$ 41.4	\$ (0.6)	(1) %

Loan and Lease Trends

Prior-year Quarter

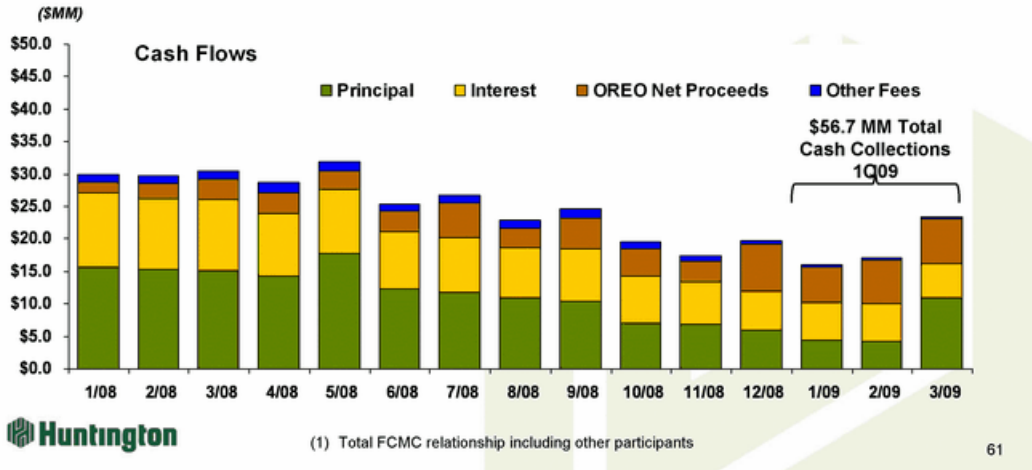
<i>(in billions)</i>	First Quarter		Change	
	2009	2008	Amount	%
Average Loans and Leases				
Commercial and industrial	\$ 13.5	\$ 13.3	\$ 0.2	1 %
Commercial real estate	10.1	9.3	0.8	9
Total commercial	\$ 23.7	\$ 22.6	\$ 1.0	5 %
Automobile loans and leases	4.4	4.4	(0.0)	(1)
Home equity	7.6	7.3	0.3	4
Residential mortgage	4.6	5.4	(0.7)	(14)
Other consumer	0.7	0.7	(0.0)	(6)
Total consumer	17.2	17.7	(0.5)	(3)
Total loans and leases	\$ 40.9	\$ 40.4	\$ 0.5	1 %

Franklin Credit Relationship



Franklin Credit – Cash Flow Review ⁽¹⁾

- Improved alignment of interest beginning in 12/08 as evidenced by:
 - \$22.4 million in collections in March
 - Material increase in OREO sales proceeds evident over the last 4 months
 - \$8.5 million in incremental payoffs from refinance efforts
 - Expected April results slightly higher than March
- Interest collections remained consistent over the past 4 months
- Positions us to leverage the FCMC platform to more rapidly reduce exposure to this portfolio
 - Huntington will provide refinancing process for secondary market eligible borrowers
 - FCMC will manage collections, short-term deferrals, loan modifications, and short sale activities



Franklin Impact

Change 3/31/09 vs. 12/31/08

(\$MM)	<u>Assets</u>	<u>NALs</u>	<u>OREO</u>	<u>Total NPAs</u>
<u>Loans and Leases</u>				
C&I	\$(650.2)	\$(650.2)		\$(650.2)
Residential mortgage	427.9	360.1		360.1
Home equity	65.6	6.0		6.0
Total	(156.7)	(284.1)		(284.1)
OREO assets	<u>79.6</u>	<u>--</u>	<u>\$79.6</u>	<u>79.6</u>
Total	<u>\$(77.1)</u>	<u>\$(284.1)</u>	<u>\$79.6</u>	<u>\$(204.5)</u>

Change in Total Franklin Exposure

	<u>3/31/09</u>	<u>12/31/08</u>	<u>Change</u>
Loans outstanding	\$493.6	\$650.2	
Less: Allowance for loan and lease losses	--	(130.0)	
OREO	79.6	--	
Less: Participant interest liability	<u>(95.8)</u>	<u>--</u>	
	\$477.3	\$520.2	\$(42.9)

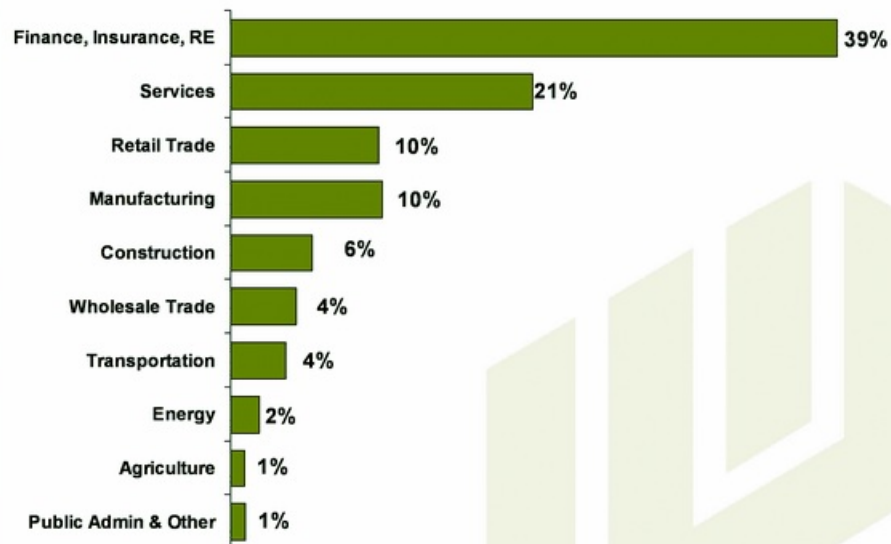


Commercial Loans and Leases



Total Commercial Loans – 3/31/09

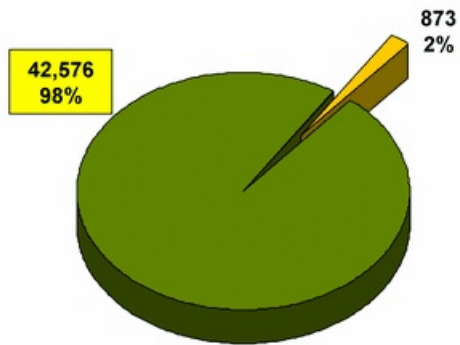
By Industry Sector Loans Outstanding - \$23.0 Billion



Total Commercial Loans – 3/31/09

Loans Outstanding - \$23.0 Billion

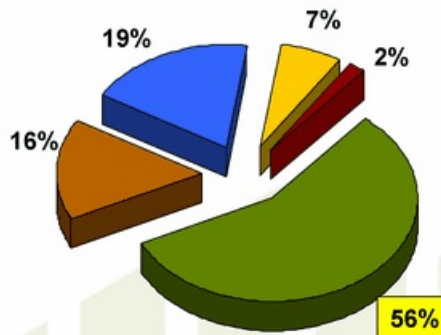
of Loans by Size



Size	Count
< \$5 MM	42,576
\$5 MM - < \$10 MM	526
\$10 MM - < \$25 MM	288
\$25 MM - < \$50 MM	53
> \$50 MM	6
Total	873



Loans by Dollar Size ⁽¹⁾



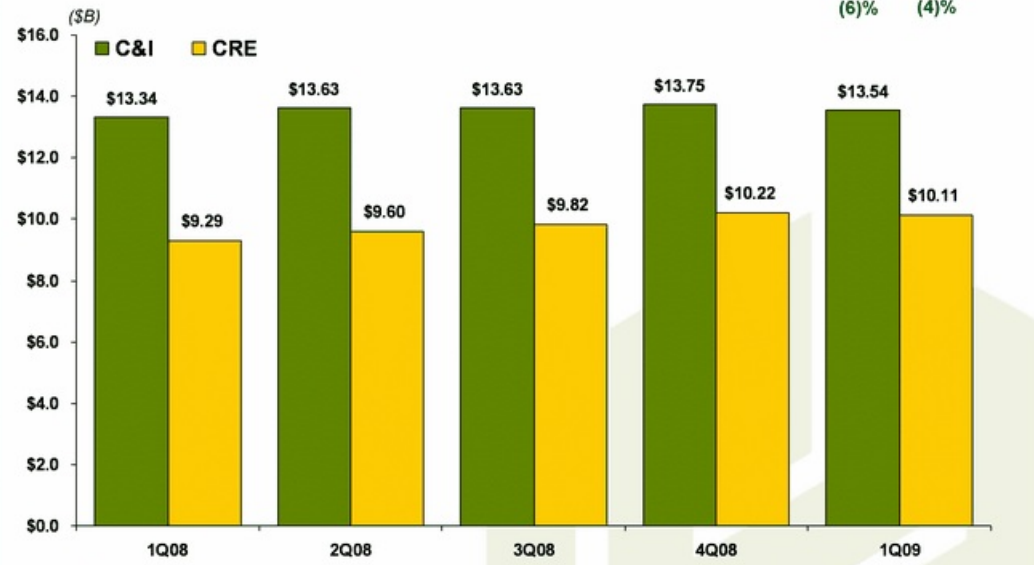
Size	Percentage
< \$5 MM	56%
\$5 MM - < \$10 MM	16%
\$10 MM - < \$25 MM	19%
\$25 MM - < \$50 MM	7%
\$50 MM +	2%

Commercial Loans

Average Balances

\$23.7 Billion

Linked-quarter % Change ⁽¹⁾
 (6)% (4)%

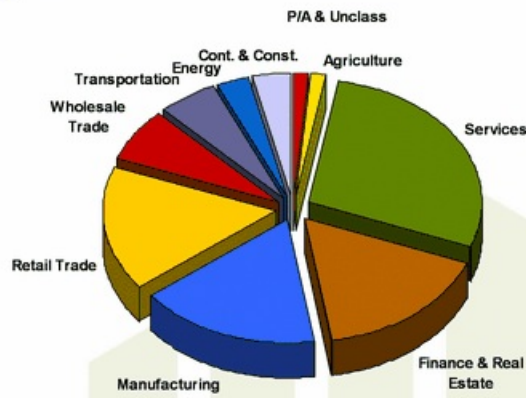


(1) Annualized



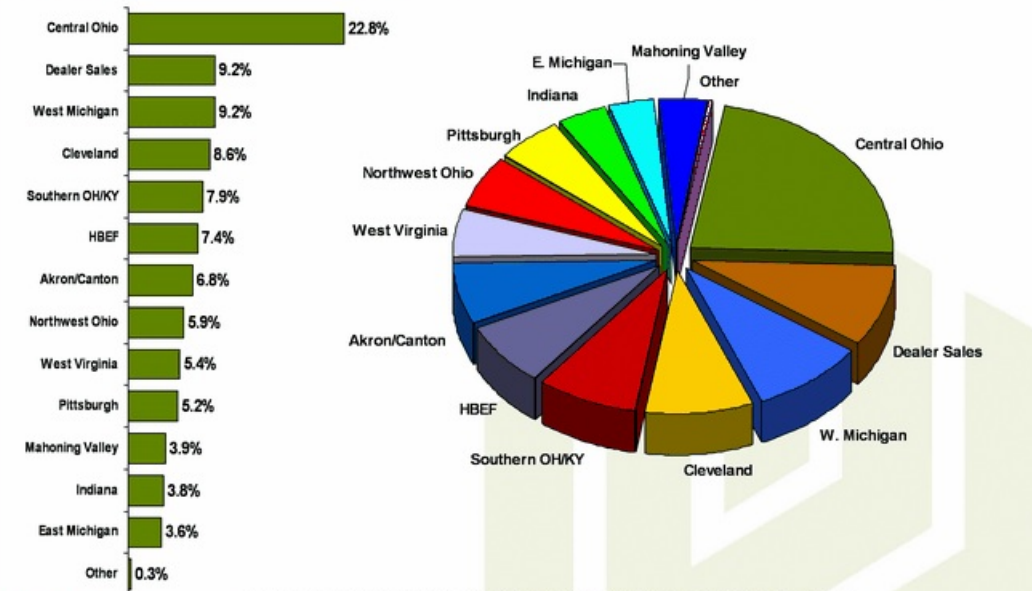
Total C & I Loan Portfolio Composition – 3/31/09

By Industry As % of Outstandings **Loans Outstanding - \$13.8 Billion**



Total C & I Loan Portfolio Composition – 3/31/09

By Region As % of Outstandings ⁽¹⁾ Loans Outstanding - \$13.8 Billion



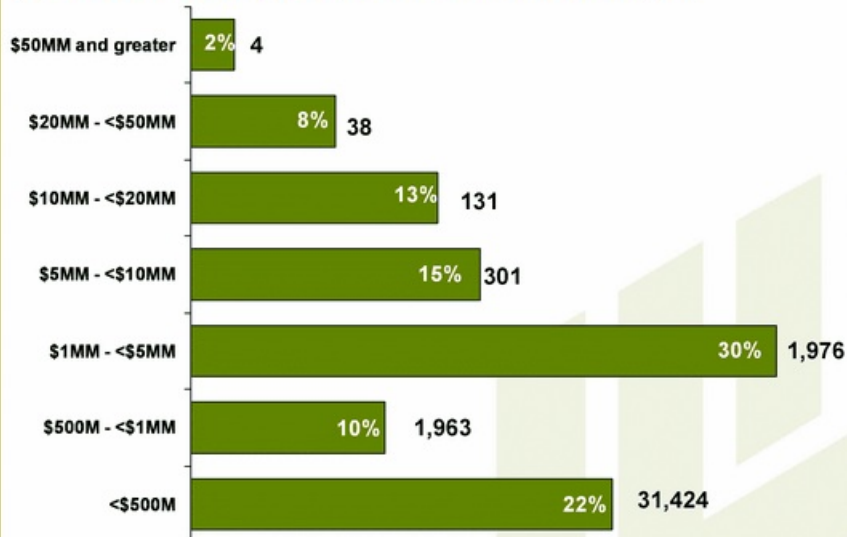
(1) Regional data does not reflect most recent reorganization to 5 Areas from 11 Regions



Total C & I Loan Portfolio Composition – 3/31/09

Loans Outstanding - \$13.8 Billion

By Loan Outstanding Obligor Size & Number of Obligors



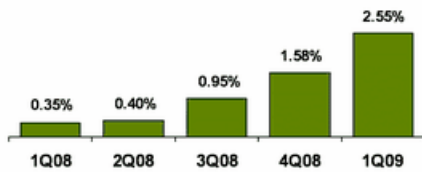
Commercial & Industrial Lending ⁽¹⁾

Loans Outstanding – \$13.8 Billion

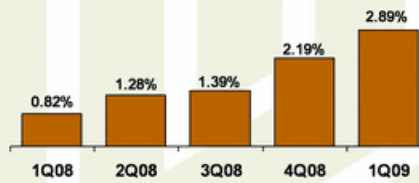
Risk Mitigation

- 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
- 1Q09 portfolio growth was associated with new loans to existing customers

NCOs / Average Loans ⁽²⁾



NALs / Loans ⁽³⁾



(1) 3/31/09; excluding Franklin Credit (2) Annualized (3) Period end

Portfolio Overview – Commercial & Industrial ⁽¹⁾

Loans Outstanding: \$13.8 Billion ⁽²⁾

Net charge-offs **1Q09: 255 bp** **2008: 83 bp**

- Diversified by sector and geographically within our Midwest footprint
- Granular
 - 3 loans >\$50 million... 1% of portfolio
 - 51 loans \$25-\$50 million... 7% of the portfolio
- Focus on middle market companies with \$10-\$100 MM in sales
- Experiencing an increasing trend in NALs and losses

	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>
• 30+ days past due & accruing	0.67%	1.08%	0.90%	0.72%
• 90+ days past due & accruing	0.00%	0.08%	0.18%	0.07%
• Nonaccrual loans	2.89%	2.19%	1.39%	1.28%
• ACL	2.49%	2.44%	2.19%	2.10%

- Higher 2009 NCOs consistent with 2008 ACL build



(1) Excluding Franklin Credit
(2) 3/31/09

Total C & I Loan Portfolio Asset Quality

Portfolio Performance by Segment – as of 3/31/09

<i>(\$MM)</i>	<u>O/S</u>	<u>30+ PD Accruing</u>	<u>Class.</u>	<u>NAL's</u>	<u>ACL</u>
C & I (Exc. Below Segments)	\$12,498	0.69%	6.40%	2.76%	2.45%
Res. Homebuilder Related	516	0.74	15.44	5.90	4.24
Const & Contractors	512	0.77	9.57	3.44	2.84
Auto Industry Suppliers	242	1.26	23.45	6.44	4.12
Total C & I	\$13,768	0.67%	7.18%	2.89%	2.49%

C&I Loans to Auto Industry ⁽¹⁾

Outstandings ⁽²⁾

(\$MM)	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
Loans to suppliers	\$ 242	\$ 215	\$ 226	\$ 237	\$ 264
Dealer floorplan	944	961	745	839	846
Dealer non-floorplan	<u>347</u>	<u>346</u>	<u>352</u>	<u>339</u>	<u>336</u>
Total	\$1,533	\$1,521	\$1,323	\$1,414	\$1,446

NPLs

Suppliers	6.44%	6.71%	2.36%	2.23%	1.58%
Dealers	0.56	--	--		0.16

Net charge-offs ⁽³⁾

Suppliers	1.90%	0.54%	1.37%	4.22%	3.77%
Dealers	0.07	0.05	0.06	0.06	--

(1) Period end

(2) Companies with > 25% of their revenue from the auto industry

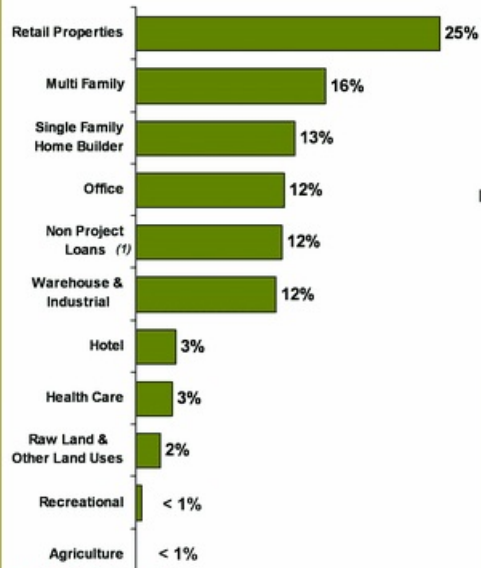
(3) Trailing 12-month; % annualized



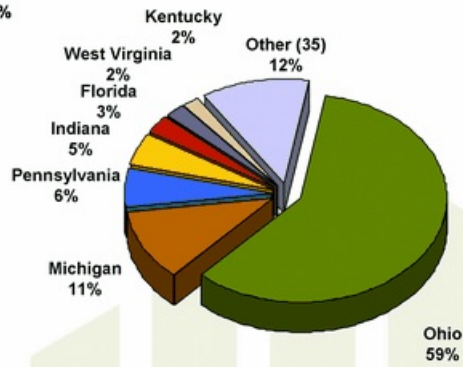
Commercial Real Estate Loans – 3/31/09

Loans Outstanding - \$9.3 Billion

By Property Type



By Borrower Location

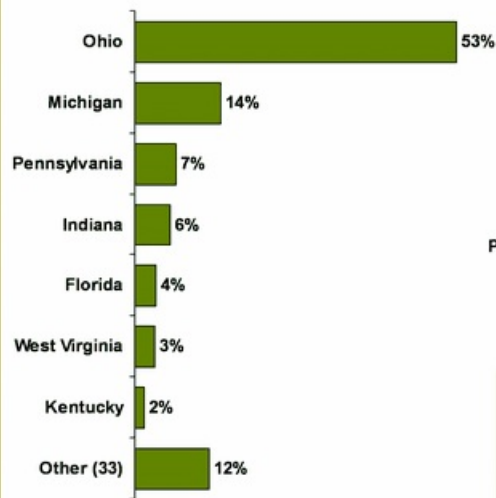


(1) Primarily represents working capital lines to top tier CRE companies

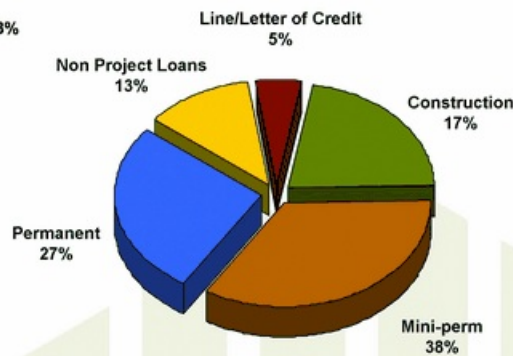
Total CRE Loan Portfolio Composition – 3/31/09

\$9.3 Billion – (\$10.1 billion at 12/31/08) ⁽¹⁾

By Property Location



By Loan Type

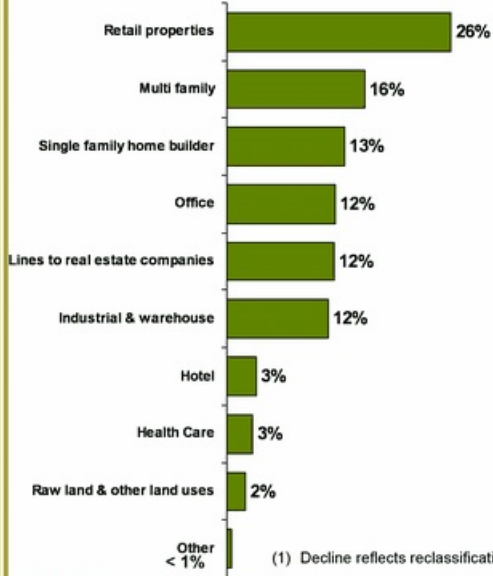


(1) Decline reflects reclassification of \$800 MM owner-occupied to C&I

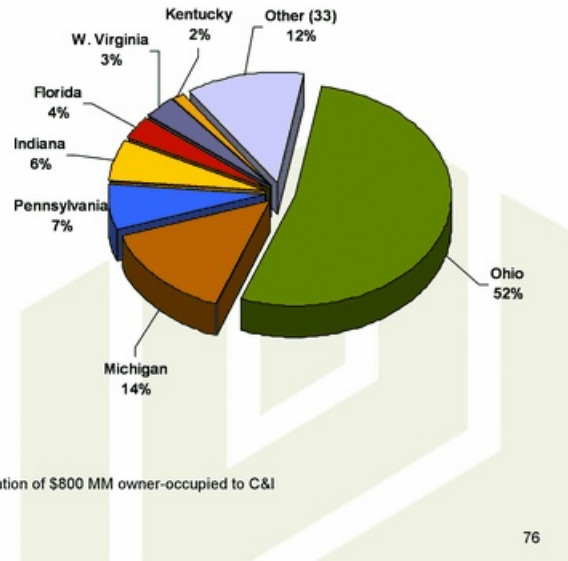
Total CRE Loan Portfolio Composition – 3/31/09

\$9.3 Billion – (\$10.1 billion at 12/31/08) ⁽¹⁾

By Property Type



By Property Location



(1) Decline reflects reclassification of \$800 MM owner-occupied to C&I



Portfolio Overview- Commercial Real Estate

Loans Outstanding: \$9.3 Billion ⁽¹⁾

Net charge-offs 1Q09: 327 bp 2008: 71 bp

Single Family Homebuilder (\$1.2 Billion; \$1.6 million average loan size)

- Weakest commercial loan segment
- Diversified geographically within our Midwest footprint

CRE – Retail (\$2.4 billion; \$2.1 million average loan size)

- Elevated level of problem credit with increased deterioration in 4Q08
- Loans originated with quality developers that have experience and financial capacity to support projects underwritten to appropriate standards regarding LTV, DSC, and equity requirements

Total CRE

- Industrial, multifamily, and office portfolios performing to expectations

	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>
• 30+ days past due & accruing	1.36%	2.44%	2.22%	1.55%
• 90+ days past due & accruing	0.00%	0.59%	0.59%	0.25%
• Nonaccrual loans	6.80%	4.41%	3.02%	2.70%
• ACL	3.90%	3.30%	2.56%	2.32%

- Higher 2009 NCOs consistent with 2008 ACL build



(1) 3/31/09

77

Total CRE Loan Portfolio Asset Quality

Portfolio Performance by Segment – as of 3/31/09

<i>(\$MM)</i>	<u>O/S</u>	<u>30+ PD Accruing</u>	<u>Class.</u>	<u>NAL's</u>	<u>ACL</u>
CRE (Exc. SFHB & Retail)	\$5,654	1.07%	8.91%	4.69%	2.54%
Single Family Homebuilder	1,240	2.20	38.72	23.33	8.71
Retail	2,367	1.63	12.19	4.34	4.56
Total CRE	\$9,261	1.36%	13.71%	6.80%	3.90%

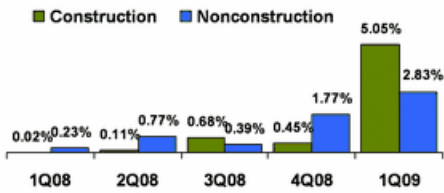
Commercial Real Estate Lending

Loans Outstanding – \$9.3 Billion ⁽¹⁾

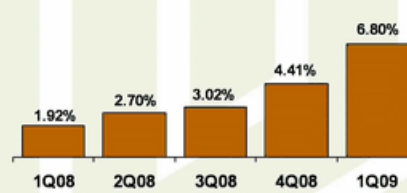
Risk Mitigation

- Granular portfolio with geographic and project diversification throughout our footprint
- LTV, debt service coverage, and equity requirements underwritten to appropriate standards
- Construction lending targeted to major metro markets
- Enforced standard pre-leasing requirements for office and retail property types
- 1Q09 production centered in additional loans to existing borrowers

NCOs / Average Loans ⁽²⁾



NALs / Loans ⁽³⁾



(1) 3/31/09; \$2.1 B Construction + \$7.2 B Nonconstruction (2) Annualized (3) Period end

Total CRE Loan Portfolio Credit Quality Data

By Property Type

(\$MM)	Net Charge-offs Quarter Ended March 31, 2009			Nonaccrual Loans At March 31, 2009	
	Amount	Annualized %	% of Total	Amount	% of Total
Single family home builders	\$29.6	8.16%	35.8%	\$289.2	45.9%
Retail properties	25.3	5.00	30.6	102.7	16.3
Multi family	12.0	2.85	14.5	65.6	10.4
Lines to real estate companies	8.0	2.45	9.6	38.3	6.1
Office	3.5	1.05	4.2	36.1	5.7
Raw land & other land uses	3.0	5.32	3.6	25.5	4.0
Industrial and warehouse	1.2	0.39	1.5	50.6	8.0
Other	0.3	0.16	0.3	21.8	3.5
Total CRE	\$82.8	3.27%	100.0%	\$629.9	100.0%



Single Family Home Builder Portfolio Reconciliation

12/31/08 Balance	\$1,589 MM
Less: Mobile Home Parks	(93)
Less: 1-4 Family Rentals	(206)
Less: Other net changes	<u>(50)</u>
3/31/09 Balance	\$1,240 MM

- The elimination of Mobile Home Parks and 1-4 Family Rental Properties is consistent with industry practices in the definition of this segment
- Significant additional project level information now available for portfolio analysis
- Outstandings will decline over 2009
 - No new originations
 - Limited future fundings associated with cost to complete

Single Family Home Builder Exposure

Loans Outstanding – \$1.2 Billion ⁽¹⁾

Portfolio Characteristics

- Granular portfolio – only 15 projects over \$10 million
- Geographic diversification
- Primary customers are middle market builders building 50-100 homes per year, limited production builder exposure
- Continuous monitoring
- Increased reserves based on increasing risks in the portfolio

(\$MM)	<u>1Q09</u> ⁽²⁾	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
Vertical construction	\$847	\$1,096	\$1,103	\$1,135	\$1,148
Land under development	198	236	267	278	313
Land held for development	194	257	225	230	234
Total	\$1,240	\$1,589	\$1,596	\$1,645	\$1,695

(1) Period end

(2) 1Q09 decline from 4Q08 reflects reclassification of certain loans to owner-occupied C&I

Single Family Home Builder Exposure

Loans Outstanding – \$1.2 Billion ⁽¹⁾

Portfolio Performance

(\$MM)		<u>1Q09</u> ⁽³⁾	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
30+ days PD & accruing ⁽²⁾	- \$	\$267	\$228	\$229	\$159	\$143
	- %	21.5%	14.4%	14.4%	9.7%	8.4%
Classified	- \$	\$480	\$369	\$287	\$245	\$210
	- %	38.7%	23.2%	18.0%	14.9%	12.4%
NALs (included in Classified)	- \$	\$289	\$200	\$144	\$118	\$78
	- %	23.3%	12.6%	9.0%	7.2%	4.6%
ACL	- \$	\$108	\$102	\$76	\$70	\$59
	- %	8.7%	6.4%	4.7%	4.3%	3.5%
Net charge-offs	- \$	\$29.6	\$23.3	\$8.7	\$3.2	\$1.4
(annualized)	- %	8.16%	5.86%	2.19%	0.78%	0.33%

(1) Period end

(2) Includes NALs

(3) 1Q09 reflects reclassification of certain loans to owner-occupied C&I



CRE – Retail Exposure

Loans Outstanding – \$2.4 Billion ⁽¹⁾

Portfolio Characteristics

- Pre-leasing requirements with construction loans generate adequate NOI to cover interest expense at full funded project loan
- Intensive monitoring with loan rebalancing if new appraisals indicate LTV exceeds policy requirements

(\$MM)	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
Retail exposure trends	\$2,367	\$2,241	\$2,173	\$2,064	\$2,007

(1) Period end



CRE – Retail Exposure

Loans Outstanding – \$2.4 Billion ⁽¹⁾

Portfolio Performance

<i>(\$MM)</i>		<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
30+ days PD & accruing ⁽²⁾	- \$	\$121	\$137	\$95	\$78	\$43
	- %	5.11%	5.1%	3.6%	3.1%	1.7%
Classified	- \$	\$289	\$165	\$131	\$98	\$87
	- %	12.2%	6.1%	4.9%	3.9%	3.5%
NALs <i>(included in Classified)</i>	- \$	\$103	\$95	\$56	\$55	\$16
	- %	4.3%	3.5%	2.1%	2.2%	0.6%
ACL	- \$	\$108	\$59	\$53	\$46	\$44
	- %	4.6%	2.2%	2.0%	1.8%	1.8%
Net charge-offs	- \$	\$25.3	\$7.8	\$6.5	\$0.5	\$1.1
<i>(annualized)</i>	- %	5.00%	1.16%	0.97%	0.08%	0.18%



(1) Period end
(2) Includes NALs

Consumer Loans and Leases

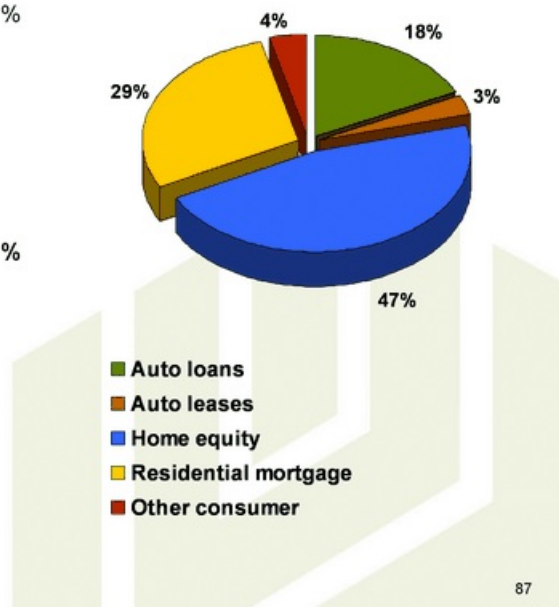


Consumer Loans and Leases – 3/31/09

By Type

(\$MM)	Amt	Pct
Auto loans	\$2.9	18 %
Auto leases	0.5	3
Home equity *	7.7	46
Residential real estate	4.8	29
Other consumer	0.7	4
Total consumer	\$16.5	100 %

* Home equity lines	\$ 4.7
Home equity loans	3.0

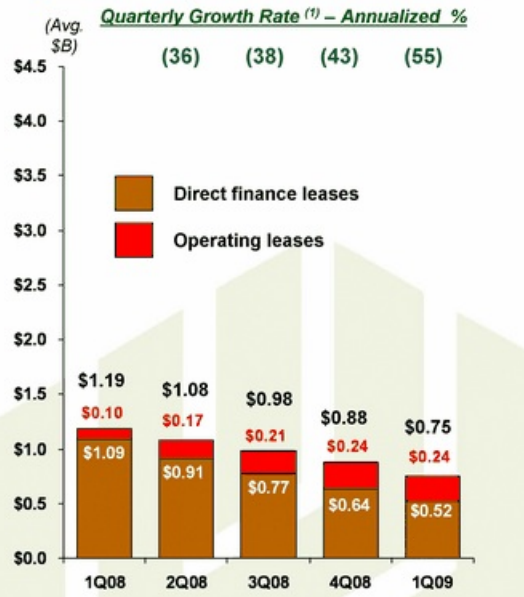


Auto Loans & Leases

Auto Loans



Auto Leases



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

Portfolio Overview – Indirect Automobile Loans / Leases

Loans / Leases Outstanding: \$3.4 Billion ⁽¹⁾

Net charge-offs 1Q09: 166 bp FY08: 121 bp

- Consistency of strategy and commitment to dealers
- Focus on high service quality and high quality full dealer relationships
- Since 2001 focused on super-prime customers... >740 FICOs and >750 FICOs in 1H08
- Credit quality continues to perform within expectations

	<u>1Q09</u> ⁽²⁾	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>
• 30+ days PD & accruing	2.22%	2.12%	1.74%	
	1.48%			
• 90+ day PD & accruing	0.37%	0.35%	0.26%	
	0.24%			

(1) 3/31/09

(2) Increase in 1Q09 was a function of the \$1 billion securitization.

Indirect Auto Lending

Loans Outstanding – \$3.4 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 the strategic exit of the business in 4Q08. The declining portfolio balance creates a higher loss rate with more volatility.
- 2008 loan production was strong on both volume and quality
- Securitization structure closed in 1Q09



(1) Period end; includes auto loans and leases

Indirect Auto Loan Portfolio Performance

	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
<i>Portfolio Performance</i>								
30+ days PD & accruing %	2.20%	2.09%	1.68%	1.43%	1.45%	1.94%	1.55%	1.27%
Year-to-Date NCO %	1.56%	1.12%	0.98%	0.95%	0.97%	0.65%	0.53%	0.40%
<i>Origination Quality</i>								
Avg FICO	756	751	751	752	752	745	743	744
Avg. LTV	93%	93%	96%	96%	93%	95%	98%	98%
Expected cumulative loss	1.00%	1.01%	1.19%	1.24%	1.26%	1.58%	1.66%	1.66%
Orig. (\$MM)	\$399	\$360	\$501	\$673	\$679	\$487	\$474	\$503
<i>Vintage Performance</i>								
6 month losses			0.21%	0.18%	0.12%	0.22%	0.23%	0.20%
9 month losses				0.42%	0.38%	0.63%	0.63%	0.47%
12 month losses					0.67%	0.99%	0.95%	0.76%

Indirect Auto Loan & Lease Production

(\$MM)	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>	<u>4Q07</u>	<u>3Q07</u>	<u>2Q07</u>
Loans								
Production	\$ 399	\$ 360	\$ 501	\$ 673	\$ 679	\$ 487	\$ 474	\$ 503
% new vehicles	31%	41%	41%	44%	44%	44%	47%	49%
Avg. LTV ⁽¹⁾	93%	93%	96%	96%	93%	95%	98%	98%
Avg. FICO ⁽¹⁾	756	751	751	752	752	745	743	744
Leases ⁽²⁾								
Production	\$ --	\$ 24	\$ 44	\$ 74	\$ 68	\$ 77	\$ 82	\$ 90
% new vehicles	--	98%	98%	97%	98%	97%	95%	96%
Avg. residual	--	43%	43%	43%	44%	44%	46%	45%
Avg. LTV ⁽¹⁾	--	88%	96%	102%	102%	102%	95%	96%
Avg. FICO ⁽¹⁾	--	769	770	765	764	761	759	755

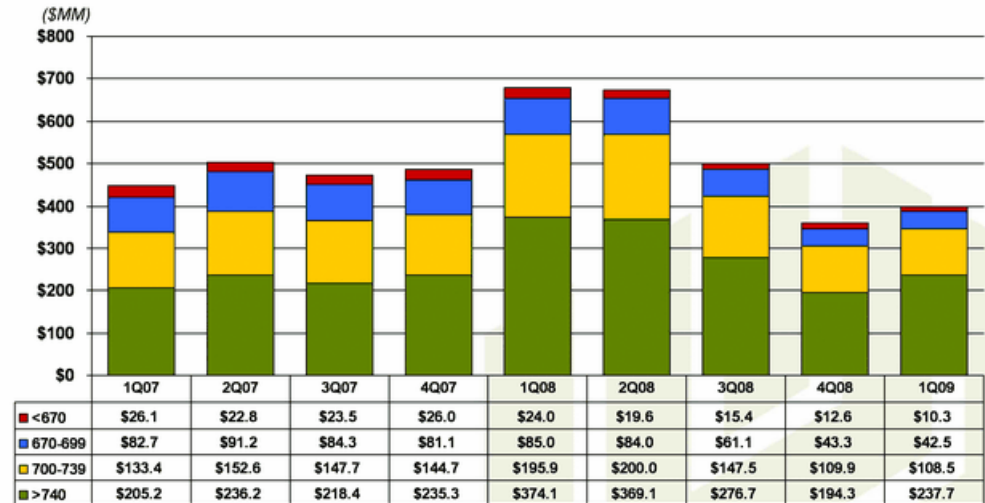
(1) At origination

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



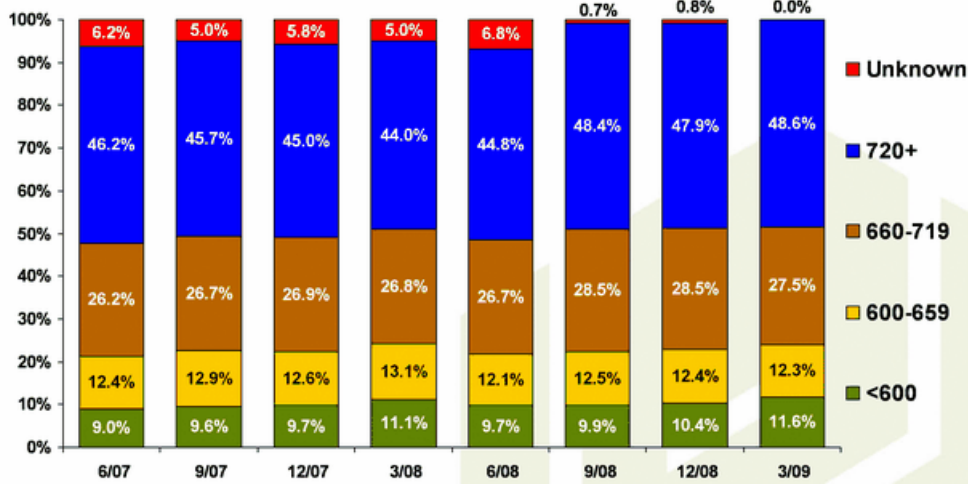
Indirect Auto Loans – Bookings by FICO Score Range

- Beginning in 4Q07 there was a concerted effort to decrease the number of borrowers with an origination score below 670
- The under 700 originations are significantly lower in the more recent origination periods



Indirect Auto Loans – Portfolio Composition by Rescored FICO

- Accounts with updated FICO scores <600 have remained constant over time, and showed a slight decline with the November 2008 re-score results
- The bulk of the portfolio losses in a 12-month period come from the <600 re-score segment



Indirect Auto Lending – Credit Risk Management Strategies

Performance Drivers

- **Borrower quality** – as measured at origination by
 - FICO score – Super Prime with consistent increasing trend
 - FICO score distribution – consistent decline in <670 levels
 - Custom Score – utilized to further segment FICO eligible applications – continues to enhance predictive modeling
- **Loan to value** – Significantly reduced LTV across all origination segments
- **Geography** – Eliminated some under-performing national markets
- **Decision type** – Significantly reduced the level of underwriter overrule decisions
- **Used car values** – Signs of stabilization in the Manheim Market Index in December and January after significant decline from 2007 levels

Risk Recognition

- 80% of losses recognized in first 24 months on books
- Shape of cumulative loss curves has remained steady
- Loss trends are predictive

Residential Real Estate Loans

Average Balances

Year-over-Year % Change

4% (14)%

Linked-quarter % Change ⁽¹⁾

3% (11)%



(1) Annualized

Residential Real Estate Trends

Outstandings

(Average \$MM)

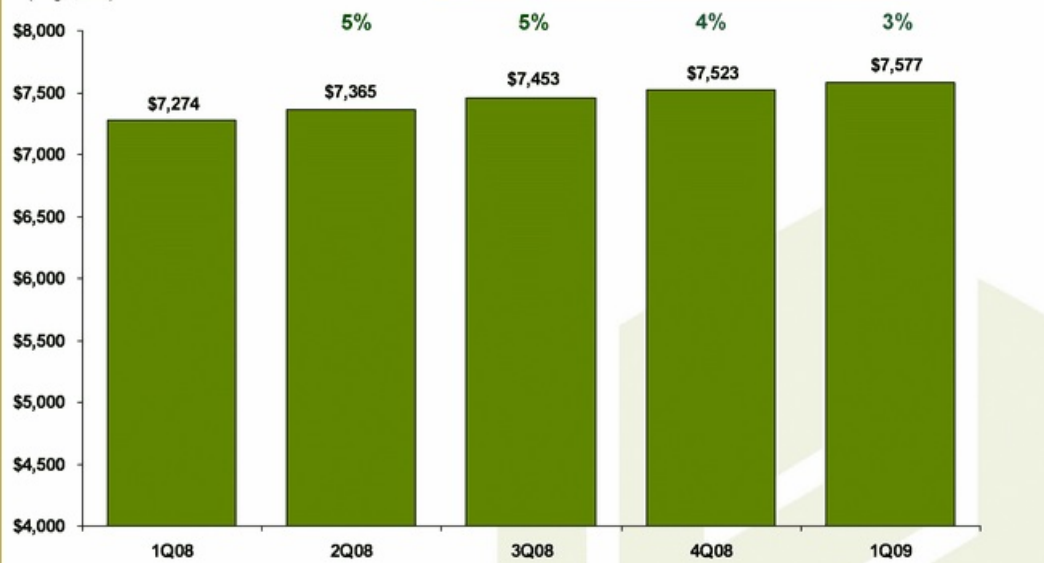
	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
Home equity loans / lines	\$7,577	\$7,523	\$7,453	\$7,365	\$7,274
Residential mortgage	4,611	4,737	4,812	5,178	5,351
<i>Interest only</i>	678	697	699	702	799
<i>Alt-A</i>	436	450	468	484	532
Total	<u>\$12,188</u>	<u>\$12,260</u>	<u>\$12,265</u>	<u>\$12,543</u>	<u>\$12,625</u>

Home Equity Loans / Lines

Home Equity Loans / Lines

(Avg. \$MM)

Quarterly Growth Rate – Annualized %



Portfolio Overview – Home Equity Loans / Lines

Loans / Lines Outstanding: \$7.7 Billion ⁽¹⁾

Net charge-offs 1Q09: 93 bp 2008: 91 bp

- Focused on geographies within our Midwest footprint
- Focused on high quality borrowers... >730 FICOs
- Began exit of broker channel in 2005... <10% of outstandings today
- Conservative underwriting – manage the probability of default
- 70%+ of HELOC borrowers consistently make monthly principal payments
- High risk borrower actions
 - Updated collateral values
 - Increased proactive contact via servicing group
 - Capped lines
- Credit quality continues to perform within expectations

	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>
• 30+ days PD & accruing	1.49%	1.61%	1.18%	
	1.18%			
• 90+ day PD & accruing	0.47%	0.38%	0.31%	
	(1) 0.36%			



Home Equity Lending

Loans Outstanding – \$7.7 Billion ⁽¹⁾

Production

(\$MM)

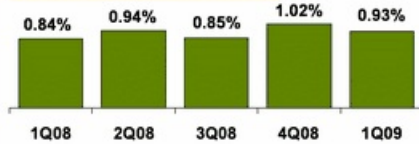
Loans ⁽²⁾

	1Q09	4Q08	3Q08	2Q08	1Q08	4Q07	3Q07	2Q07	1Q07	4Q06	3Q06	2Q06
Production	\$39	\$41	\$97	\$159	\$ 204	\$ 144	\$ 248	\$ 357	\$295	\$190	\$ 250	\$ 293
Avg. FICO ⁽³⁾	743	736	740	744	739	737	743	743	742	735	738	737
Avg. LTV ⁽³⁾	59%	64%	65%	65%	67%	69%	69%	67%	66%	68%	65%	64%

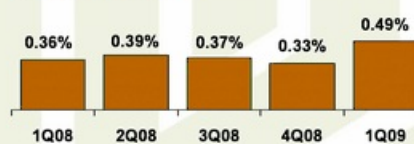
Lines ⁽⁴⁾

	1Q09	4Q08	3Q08	2Q08	1Q08	4Q07	3Q07	2Q07	1Q07	4Q06	3Q06	2Q06
Production	\$522	\$410	\$442	\$647	\$ 440	\$ 433	\$ 358	\$ 364	\$ 378	\$ 267	\$ 336	\$ 443
Avg. FICO ⁽³⁾	763	758	756	755	751	748	748	748	746	742	739	741
Avg. LTV ⁽³⁾	75%	73%	73%	74%	76%	75%	77%	76%	75%	76%	75%	75%

NCOs / Average Loans ⁽⁵⁾



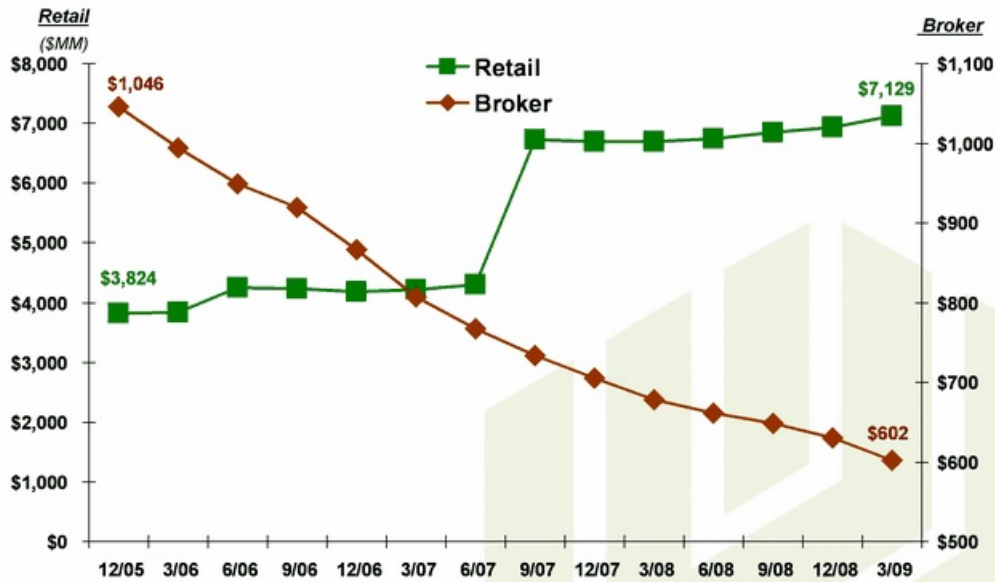
NALs / Loans ⁽⁵⁾



(1) 3/31/09 (2) Primarily fixed-rate (3) At origination (4) Primarily variable-rate (5) Period end loans / lines

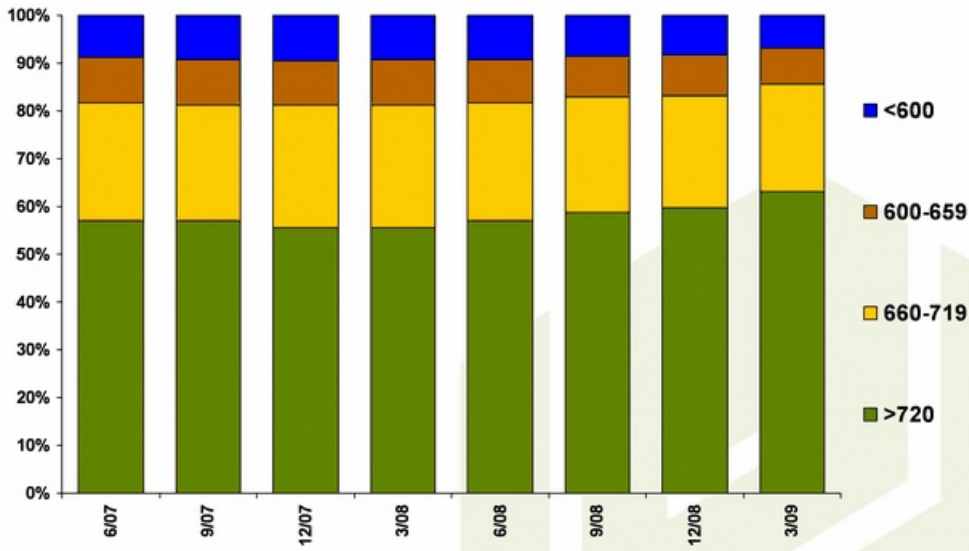
Home Equity Loans and Lines – Channel Trends

Outstandings



Home Equity Loans and Lines – Updated FICO Distribution

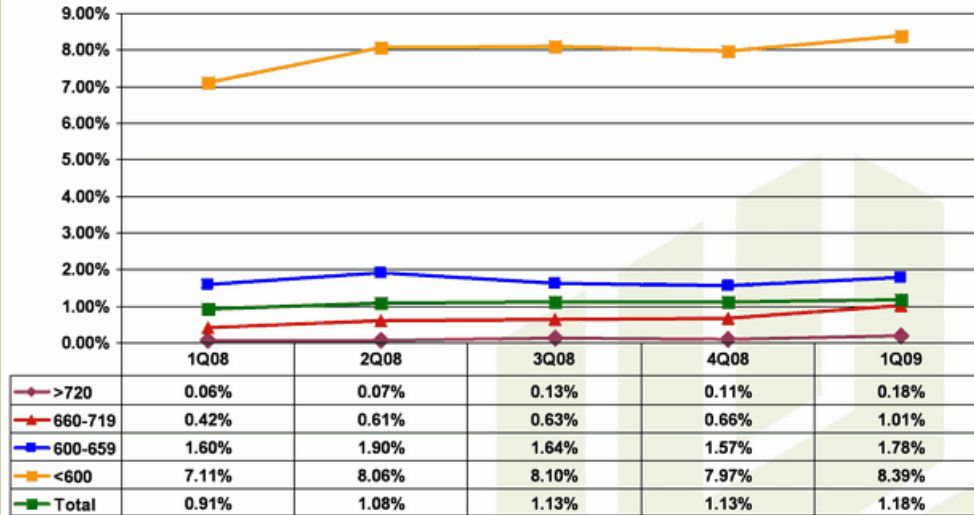
- Lowest score segments have declined as a percent of the portfolio in 2008
- This trend is significantly better than the industry level information available



Home Equity Loans and Lines – Performance by Updated FICO

- The rank ordering of risk by updated FICO is clear in the performance metrics
- Lower concentrations in the <600 segment will result in lower loss rates in the future.

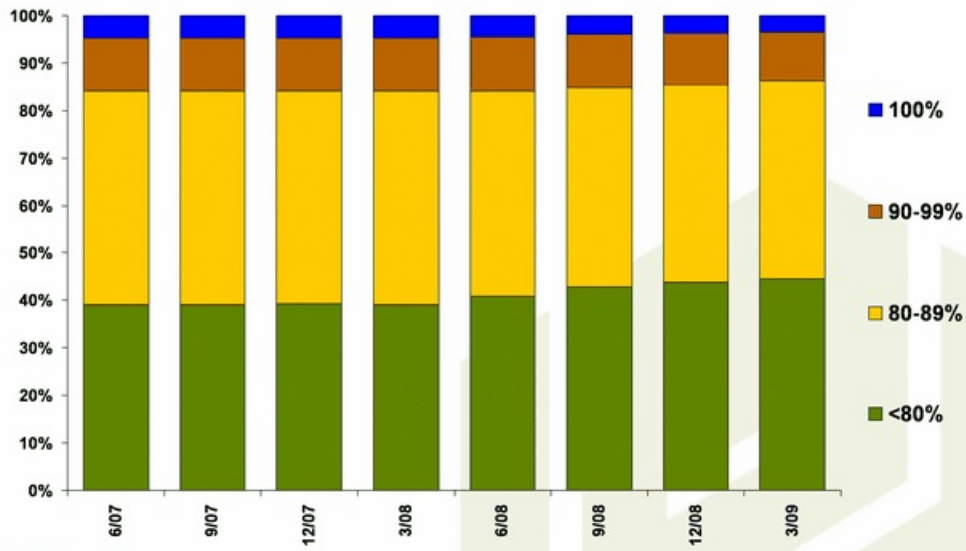
Loss Rate



(1) Period end

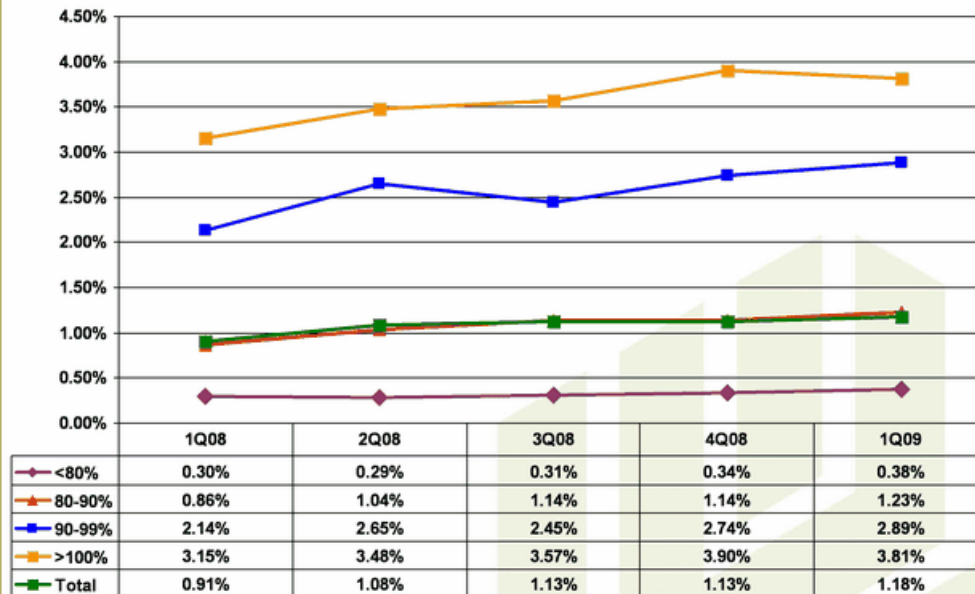
Home Equity Loans and Lines – Vintage Performance

Original CLTV Distribution Trends - Updated FICO



(1) Period end

Home Equity Loans and Lines – CLTV Loss Rates



(1) End-of-period

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 nontraditional 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 debt/income ratio as a material portion of the underwriting process
- Our servicing capabilities allow for appropriate risk mitigation activities across our real estate secured portfolios



Home Equity Loans and Lines – Credit Risk Management Strategies

Performance Drivers

- **Lien Position** – 40%, or \$2.8 B, of the portfolio is secured by a 1st mortgage
- **Payments** – 70% of borrowers consistently make more than required payment
- **Borrower quality** – as measured at origination by
 - FICO score – consistent increasing trend
 - FICO score distribution – consistent decline in low score levels
 - Custom Score – utilized to further segment FICO eligible applications – continues to enhance predictive modeling
- **Utilization %** – Consistent with expectations, limited increase in utilization rate over 2008
- **Broker Channel** – Eliminated beginning in 2006 based on risk profile
- **Customer relationship orientation** – not one-off transactions
- **CLTV** – Continue to reduce the level of 90%+ financing
- **Geography** – Footprint lender with limited investor property exposure

Risk Recognition

- Write-down to 80% of appraised value at 120 days past due
- Non-accrual balances represent the realizable value estimate in future periods



Residential Real Estate Loans

Residential Mortgages

(Avg. \$MM)

Quarterly Growth Rate – Annualized %



Portfolio Overview – Residential Mortgages

Loans Outstanding: \$4.8 Billion ⁽¹⁾

Net charge-offs **1Q09: 55 bp** **2008: 42 bp**

- 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
- 77% current LTV for total portfolio
 - 37% of portfolio at 90%+ LTV, with updated FICO of 696
 - 16% of portfolio at 80%-90% LTV, with updated FICO of 702
 - 47% of portfolio below 80% LTV, with updated FICO of 715
- \$664 million of Interest Only loans... targeted within executive relocation activities
- \$428 million of Alt-A mortgages... exited in 2007
 - Represents 20% of the total high LTV mortgages
- Credit quality continues to perform within expectations

	<u>1Q09 ⁽²⁾</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>
• 30+ days PD & accruing	6.33%	5.74%	5.79%	5.08%
• 90+ days PD & accruing	1.83%	1.50%	1.20%	1.06%

(1) 3/31/09

(2) Excludes GNMA loans – no additional risk as they are approved for repurchase

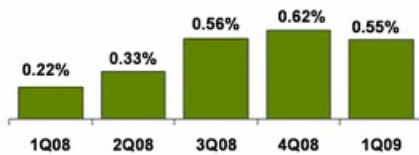


Residential Mortgage Lending – Excluding Franklin

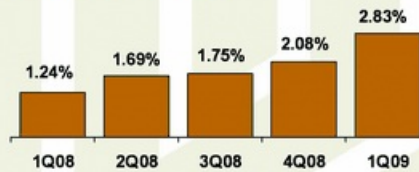
Loans Outstanding – \$4.4 Billion ⁽¹⁾

(\$MM)	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
<u>Production</u>					
Originations ⁽²⁾	\$56	\$82	\$172	\$344	\$237
Alt-A % of originations ⁽³⁾	--	--	--	--	--
Avg. FICO ⁽⁴⁾	730	741	734	736	732
Avg. LTV ⁽⁴⁾	79%	76%	74%	76%	72%

NCOs / Average Loans ⁽⁵⁾



NALs / Loans ⁽⁶⁾



(1) 3/31/09 reported \$4,769MM less \$360 MM of Franklin (2) Originations retained
 (3) Average FICO scores 695-700 (4) At origination (5) Annualized (6) Period end excluding Franklin

Residential Adjustable Rate Mortgages

Loans Outstanding – \$2.8 Billion ⁽¹⁾

ARMs

- 2009 resets \$673 MM
- 2010 resets \$564 MM
- FICO distribution > 670 70%

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.

Residential Alt-A Mortgages

Loans Outstanding – \$428 Million ⁽¹⁾

- 2008 Production none
- 1Q09 Production none
- 1Q09 Net charge-offs 2.51%
- Current LTV (1Q09 values) 103%
 - 70% greater than 90%
- Updated FICO score (1Q09) 666

Portfolio Information

- The original strategy was centered around stated income and higher LTVs associated with 700+ FICO borrowers
- Highest risk segment in the residential mortgage portfolio
 - If default rate is 100%, the 3-year cumulative loss estimate is \$100 MM
 - Expected default rate is 20% with a 3-year cumulative loss estimate of \$30 MM



(1) 3/31/09

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Interest Only Mortgages

Loans Outstanding – \$664 Million ⁽¹⁾

• 2008 Production	\$121 MM
• 1Q09 Production	\$6 MM
• 1Q09 Net charge-offs	0.06%
• Current LTV (1Q09 values)	78%
• Updated FICO score (1Q09)	720

Portfolio Information

- High FICO, standard LTV structure primarily sourced via Huntington's executive relocation program
- 20%+ consistently make monthly principal payments
- No material losses expected



(1) 3/31/09

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Residential Mortgage – Credit Risk Management Strategies

Performance Drivers

- **Standard products and borrower quality** – as measured at origination by
 - Secondary market underwriting
 - FICO score – consistent increasing trend
 - FICO score distribution – consistent decline in low score levels
- **Non-standard product structures**
 - \$664 million of Interest Only loans... targeted within executive relocation activities... continues to perform well
 - \$428 million of Alt-A mortgages... exited in 2007... represents <10% of total residential portfolio with majority of cumulative losses likely recognized within 24 months.
- **Decision type** – Significantly reduced the level of underwriter overrule decisions
- **Geography** – Primarily a footprint lender

Risk Recognition

- Updated appraisals at regular intervals
- Loss mitigation focus

Other Consumer

Loans Outstanding – \$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) 3/31/09

115

Credit Quality Review



Credit Risk Management Objective

Manage the Probability of Default

- 1. Footprint Portfolio...** markets we know and understand
- 2. Client Selection...** bias for high quality customers and relationship lending vs. third party originations
- 3. Disciplined Underwriting...** borrower ability to repay, collateral value, and stress testing when appropriate

Credit Quality Trends Overview

	1Q09 ⁽¹⁾		4Q08 ⁽¹⁾		3Q08	2Q08	1Q08
	Rptd	Non-FCMC	Rptd	Non-FCMC			
NAL ratio ⁽²⁾	3.93 %	3.04 %	3.66 %	2.11 %	1.42 %	1.30 %	0.92 %
NPA ratio ⁽³⁾	4.46	3.38	3.97	2.43	1.64	1.52	1.26
Net charge-off ratio	3.34	2.12	5.41	1.36	0.82	0.64	0.48
90+ days PD & accruing ⁽⁴⁾	0.35	0.35	0.46	0.46	0.44	0.31	0.35

ALLL ratio	2.12	2.15	2.19	1.90	1.75	1.66	1.53
ALLL / NAL coverage ratio	54	71	60	90	123	127	166
ALLL / NPA coverage ratio	47	63	55	78	107	109	121

ACL ratio	2.24	2.27	2.30	2.01	1.90	1.80	1.67
ACL / NAL coverage ratio	57	75	63	96	134	138	182
ACL / NPA coverage ratio	50	67	58	83	116	119	132

(1) See non-Franklin credit metrics reconciliation

(2) NALs divided by total loans and leases

(3) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs

(4) Excludes government guaranteed loans

Key Loan Portfolio Credit Quality Metrics

		Delinquencies		NCO	NAL	ACL
		30+ Days	90+ Days			
C&I	1Q09	0.67 %	- %	2.55 %⁽¹⁾	2.89 %⁽¹⁾	2.49⁽¹⁾ %
	4Q08	1.08	0.08	1.58 ⁽¹⁾	2.19 ⁽¹⁾	2.44 ⁽¹⁾
	3Q08	0.90	0.18	0.95 ⁽¹⁾	1.28 ⁽¹⁾	2.19 ⁽¹⁾
	2Q08	0.72	0.07	0.40 ⁽¹⁾	1.17 ⁽¹⁾	2.10 ⁽¹⁾
CRE	1Q09	1.36 %	- %	3.27 %	6.80 %	3.90 %
	4Q08	2.44	0.59	1.50	4.41	3.30
	3Q08	2.22	0.59	0.45	3.02	2.56
	2Q08	1.55	0.25	0.63	2.70	2.32
Indirect Auto Loans	1Q09	2.20 %	0.36 %	1.56 %	- %	1.51 %
	4Q08	2.09	0.33	1.53	-	1.01
	3Q08	1.68	0.26	1.02	-	0.91
	2Q08	1.43	0.23	0.94	-	0.84
Home Equity	1Q09	1.49 %	0.47 %	0.93 %	0.55 %⁽³⁾	0.90 %
	4Q08	1.61	0.38	1.02	0.33	0.85
	3Q08	1.18	0.31	0.85	0.37	0.86
	2Q08	1.18	0.36	0.94	0.39	0.84
Res. Mortgage	1Q09	6.33 %⁽²⁾	1.83 %⁽²⁾	0.55 %	10.10 %⁽³⁾	0.93 %
	4Q08	5.74 ⁽²⁾	1.50 ⁽²⁾	0.62	2.08	0.93
	3Q08	5.79 ⁽²⁾	1.20 ⁽²⁾	0.56	1.75	0.41
	2Q08	5.08 ⁽²⁾	1.06 ⁽²⁾	0.33	1.69	0.41

⁽¹⁾ Non-Franklin

⁽²⁾ Excludes GNMA loans - no additional risk as they are approved for repurchase

⁽³⁾ Includes Franklin



Net Charge-offs

(\$MM)	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
Franklin	\$128.3	\$423.3	\$ --	\$ --	\$ --
Non-Franklin C&I	➔ <u>82.3</u>	<u>50.1</u>	<u>29.6</u>	<u>12.4</u>	<u>10.7</u>
Total C&I	210.6	473.4	29.6	12.4	10.7
Commercial real estate	➔ <u>82.8</u>	<u>38.4</u>	<u>11.0</u>	<u>15.1</u>	<u>4.3</u>
Total commercial	<u>293.4</u>	<u>511.8</u>	<u>40.6</u>	<u>27.5</u>	<u>15.0</u>
Auto loans	15.0	14.9	9.8	8.5	8.0
Auto leases	3.1	3.7	3.5	2.9	3.2
Home equity	17.7	19.2	15.8	17.3	15.2
Residential RE	6.3	7.3	6.7	4.3	2.9
Other direct	<u>6.0</u>	<u>3.8</u>	<u>7.2</u>	<u>4.7</u>	<u>4.1</u>
Total consumer	➔ <u>48.1</u>	<u>48.8</u>	<u>43.1</u>	<u>37.8</u>	<u>33.4</u>
Total	\$341.5	\$560.6	\$83.8	\$65.2	\$48.4
Non-Franklin	\$213.2	\$137.3	\$83.8	\$65.2	\$48.4

Net Charge-off Ratios ⁽¹⁾

	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
Franklin	nmv %	nmv %	-- %	-- %	-- %
Non-Franklin C&I	➔ 2.55	1.58	0.95	0.40	0.35
Total C&I	➔ 6.22	13.78	0.87	0.36	0.32
Commercial real estate	➔ 3.27	1.50	0.45	0.63	0.18
Total commercial	4.96	8.54	0.69	0.47	0.27
Auto loans	1.56	1.53	1.02	0.94	0.97
Auto leases	2.39	2.31	1.84	1.28	1.18
Home equity	0.93	1.02	0.85	0.94	0.84
Residential RE	0.55	0.62	0.56	0.33	0.22
Other direct	3.59	2.22	4.32	2.69	2.29
Total consumer	➔ 1.12	1.12	0.98	0.85	0.75
Total	3.34 %	5.41 %	0.82 %	0.64 %	0.48 %
Non-Franklin	2.12 %	1.36 %	0.84 %	0.65 %	0.49 %



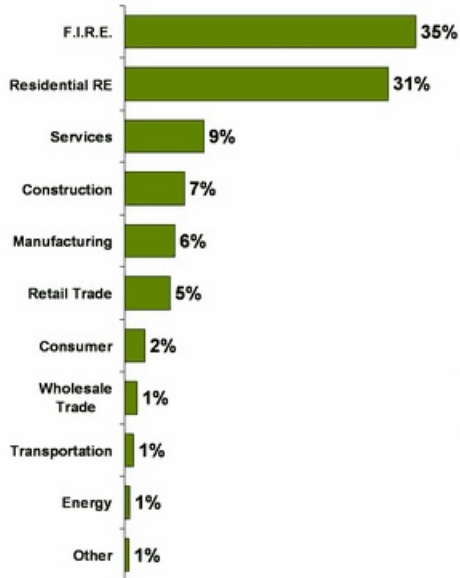
(1) Annualized

Nonaccrual Loans and Nonperforming Assets

<i>(in millions)</i>	First Quarter 2009	Fourth Quarter 2008	Change		Change Attributable to		
			Amount	%	Franklin Restructuring	Other	
Nonaccrual loans and leases (NALs):							
Commercial and industrial	\$ 398.3	\$ 932.6	\$ (534.4)	(57) %	\$ (650.2)	\$ 115.9	
Commercial real estate	629.9	445.7	184.2	41	-	184.2	
Residential mortgage	487.0	99.0	388.0	NM	360.1	27.9	
Home equity	38.0	24.8	13.1	53	6.0	7.1	
Total nonaccrual loans and leases	1,553.1	1,502.1	50.9	3	(284.1)	335.1	←
Other real estate, net:							
Residential	143.9	63.1	80.8	NM	79.6	1.2	
Commercial	66.9	59.4	7.5	13	-	7.5	
Total other real estate, net	210.8	122.5	88.3	72	79.6	8.7	←
Impaired loans held for sale	11.9	12.0	(0.1)	(1)	-	(0.1)	
Other NPAs	-	-	-	-	-	-	
Total nonperforming assets	\$ 1,775.7	\$ 1,636.6	\$ 139.1	8 %	\$ (204.5)	\$ 343.6	←

Nonaccrual Loans (NAL) by Sector

\$1,553.1 MM @ 3/31/09



(\$MM)

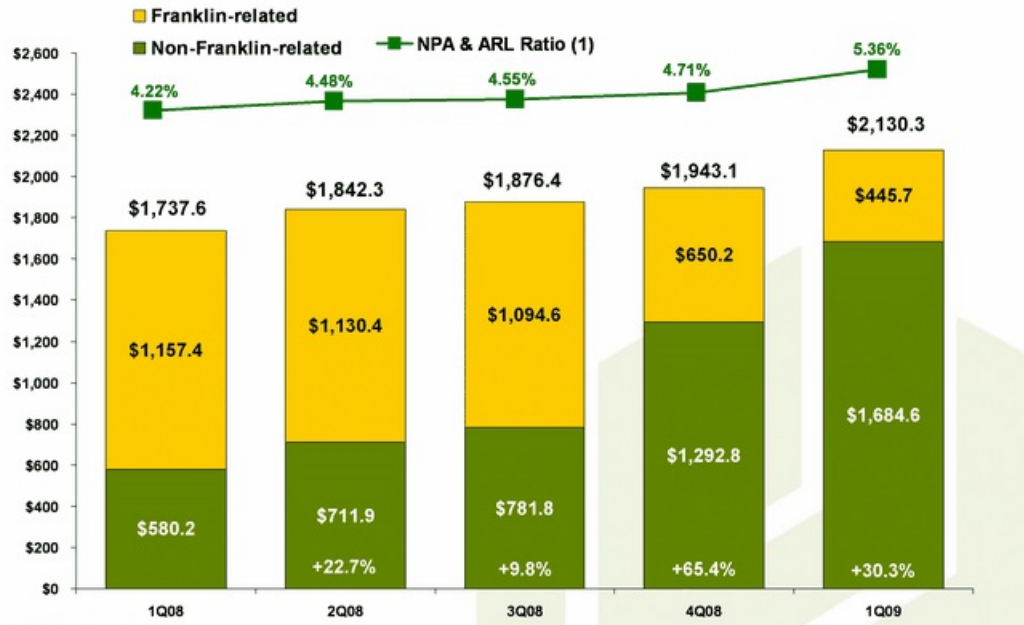
	3/31/09		12/31/08	
	\$	#	\$	#
Commercial				
Franklin	\$0.0	0	\$650.2	1
>\$5	330.8	37	242.3	24
\$2-<\$5	260.8	85	155.6	50
<\$2	<u>436.6</u>		<u>330.2</u>	
Subtotal	<u>\$1,028.2</u>		<u>\$1,378.3</u>	
Residential RE and Home Equity				
Franklin	366.1		0.0	
Other	<u>158.8</u>		<u>123.8</u>	
Subtotal	<u>524.9</u>		<u>123.8</u>	
Total NALs	\$1,553.1		\$1,502.1	



Nonperforming Asset Flow Analysis

(\$MM)	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
<i>Period End</i>					
NPA beginning of period	\$1,636.6	\$675.3	\$624.7	\$520.4	\$ 472.9
New	622.5	509.3	175.3	256.3	141.1
Franklin – net impact	(204.5)	650.2	--	--	--
Returns to accruing status	(36.1)	(13.8)	(9.1)	(5.8)	(13.5)
Loan and lease losses	(172.4)	(100.3)	(52.8)	(40.8)	(27.9)
Payments	(61.5)	(66.5)	(43.3)	(46.1)	(38.7)
Sales	(9.0)	(17.6)	(19.5)	(59.3)	(13.5)
NPA end-of-period	\$1,775.7	\$1,636.6	\$675.3	\$624.7	\$520.4

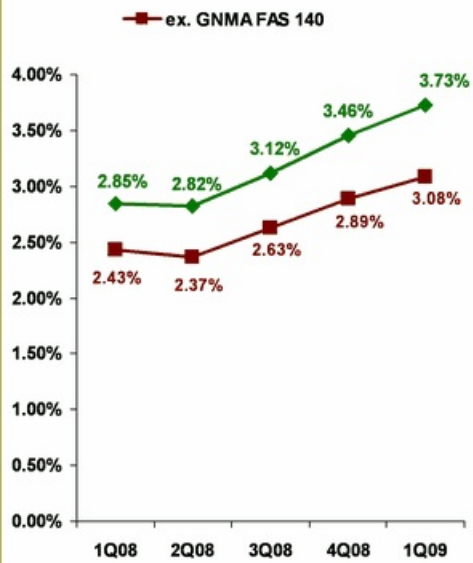
Nonperforming Assets (NPA) & Accruing Restructured Loans (ARLs)



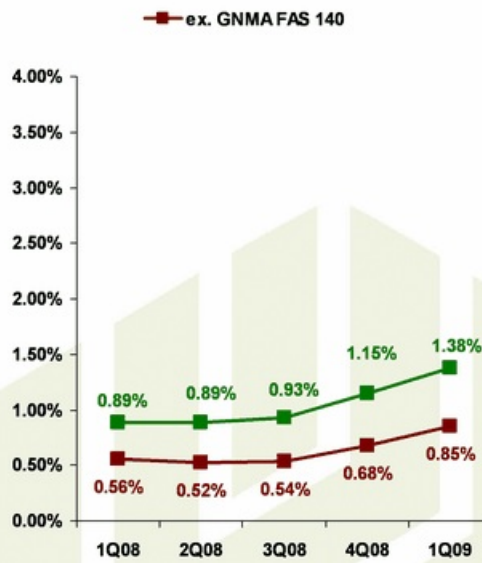
(1) Total ARLs / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

Consumer Loan Delinquencies ⁽¹⁾

30+ Days



90+ Days



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

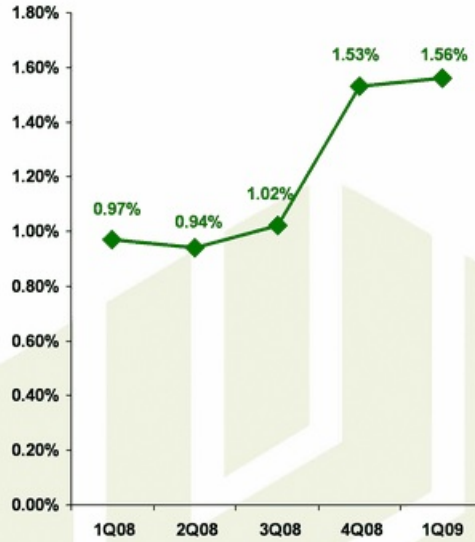
Indirect Auto Loans

Accruing Delinquency



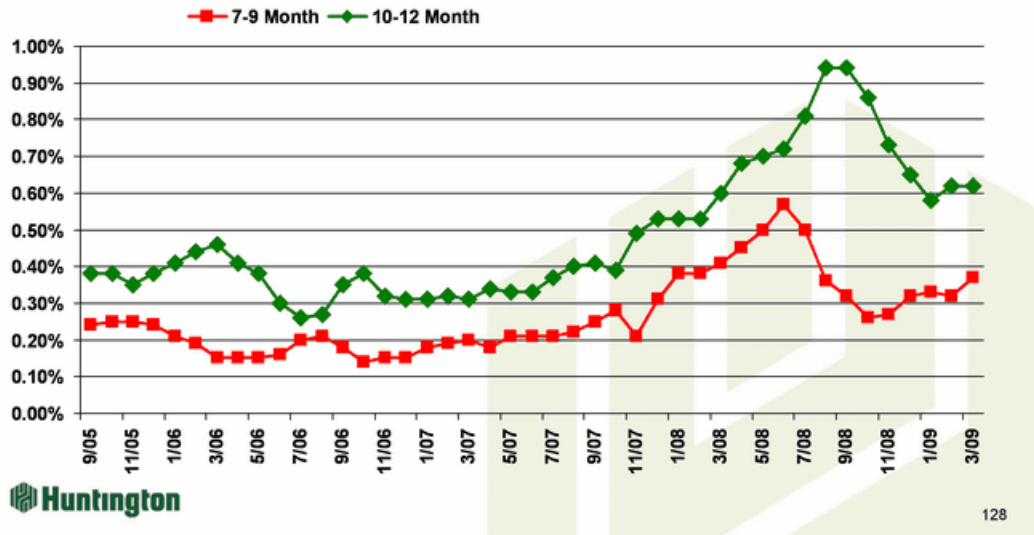
L-Q %
Change in \$
(22)%

Net Charge-offs



Indirect Auto Loans – Loss Rate Trends

- Dramatic improvement in the early stage loss performance for the late 2007 and early 2008 vintages
- Losses peak in the 18-24 month range, and as 2008-2009 vintages make up a greater portion of the portfolio and reach their peak loss months, portfolio losses should decline



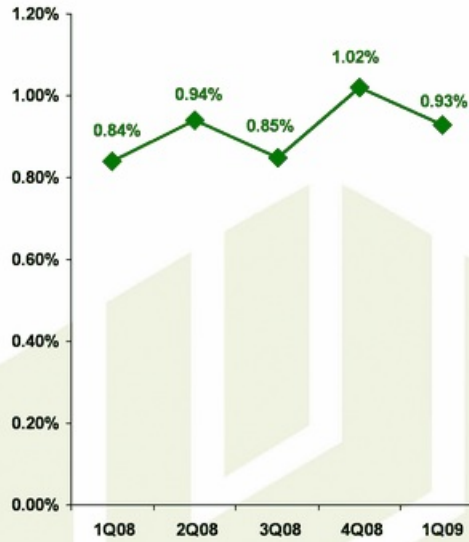
Home Equity Loans and Lines

Accruing Delinquency



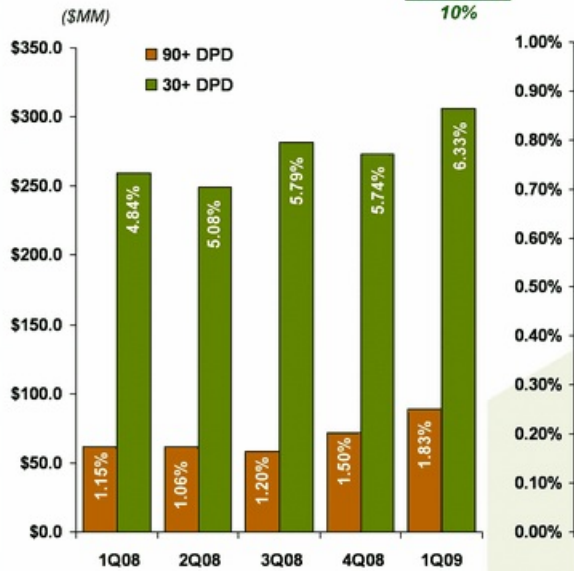
L-Q %
Change in \$
(6)%

Net Charge-offs

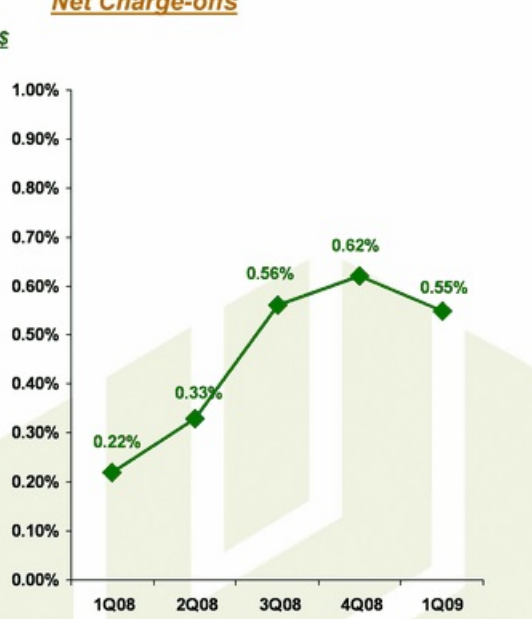


Residential Mortgage Loans

Accruing Delinquency ⁽¹⁾



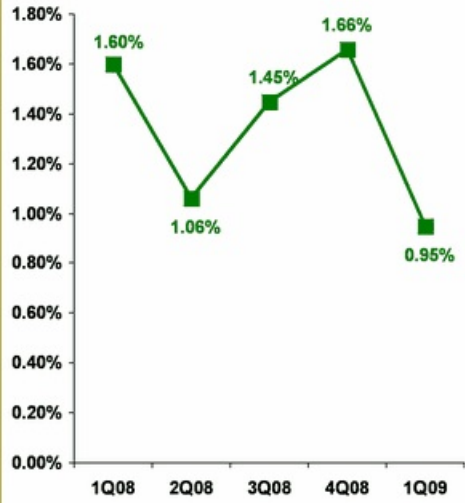
Net Charge-offs



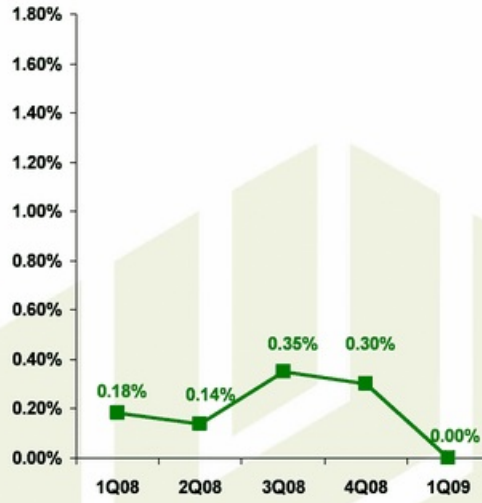
(1) Excluding U.S. Government guaranteed loans

Commercial Loan Delinquencies ⁽¹⁾

30+ Days



90+ Days



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

Allowances for Credit Losses (ACL) ⁽¹⁾

(\$MM)	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
Allowance for loan and lease losses (ALLL)	\$838.5	\$900.2	\$720.7	\$679.4	\$627.6
Allowance for unfunded loan commitments and LOCs (AULC)	<u>47.0</u>	<u>44.1</u>	<u>61.6</u>	<u>61.3</u>	<u>57.6</u>
Total allowance for credit losses (ACL)	\$885.5	\$944.4	\$782.4	\$740.7	\$685.2
ALLL as % of total loans and leases	2.12 %	2.19 %	1.75 %	1.66 %	1.53 %
total NALs	54	60	123	127	166
ACL as % of total loans and leases	2.24 %	2.30 %	1.90 %	1.80 %	1.67 %
total NALs	57	63	134	138	182

(1) Period end



Allowance for Credit Losses Methodology

Allowance for loan and lease losses (ALLL)

- 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
- Generally developed to cover a defined percentage of 12-month future losses
- Includes a general reserve to cover significant charges or economic shocks

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

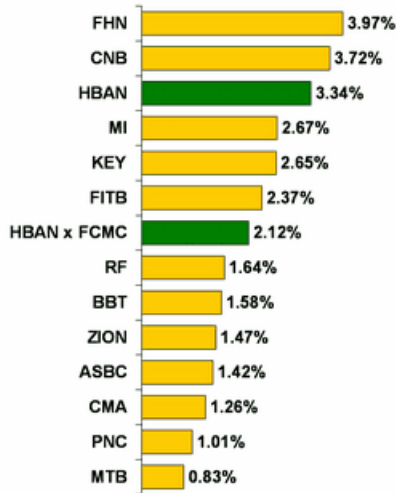
- Reported as a liability
- Determined using the same ALLL transaction and economic reserve methodology
- AULC is reduced and the ALLL is increased as loans are funded

Allowances for credit losses (ACL)

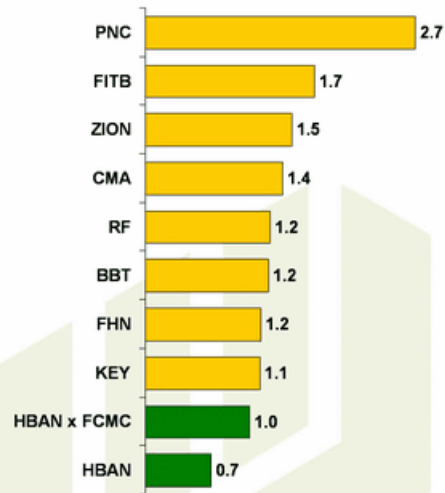
- Sum of ALLL and AULC with both available to absorb credit losses

Relative Performance – NCO's & ACL Coverage – 1Q09

Net Charge-off ratio ⁽¹⁾



ACL / NCO ⁽²⁾



(1) 1Q09 annualized

(2) ACL = ALLL + AULC; data for ASBC, MTB, MI & CNB not yet disclosed

Source: SNL, Company reports



Relative Performance – ALLL – 3/31/09

ALLL / Loans

First Horizon	4.57 %
Fifth Third	3.71
Colonial	3.19
KeyCorp	2.97
Marshall & Ilsley Corp.	2.75
PNC Financial Services	2.51
Huntington ⁽¹⁾	2.15
Zions Bancorporation	2.03
Associated Banc-Corp	1.97
Regions Financial	1.94
BB&T	1.94
M&T Bank	1.73
Comerica	1.68
12 BHC Median X HBAN	2.27

ALLL / NPL

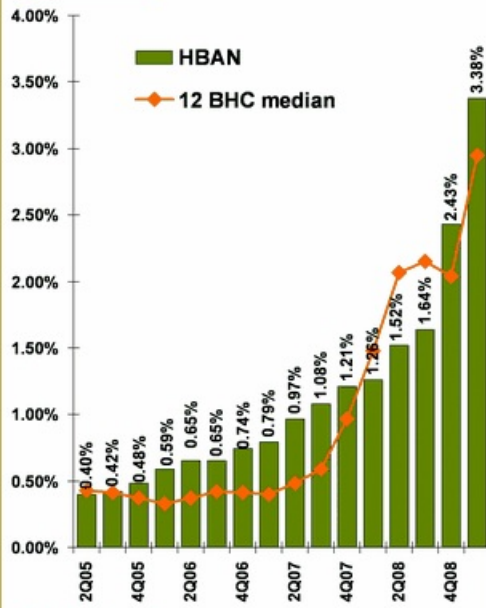
PNC Financial Services	145%
KeyCorp	126
Regions Financial	113
Fifth Third	110
BB&T	108
M&T Bank	85
Comerica	83
First Horizon	83
Huntington ⁽¹⁾	71
Associated Ban-Corp	69
Marshall & Ilsley Corp.	65
Zions Bancorporation	58
Colonial	50
12 BHC Median X HBAN	84

ALLL = Allowance for Loan and Lease Losses
 (1) Excludes Franklin

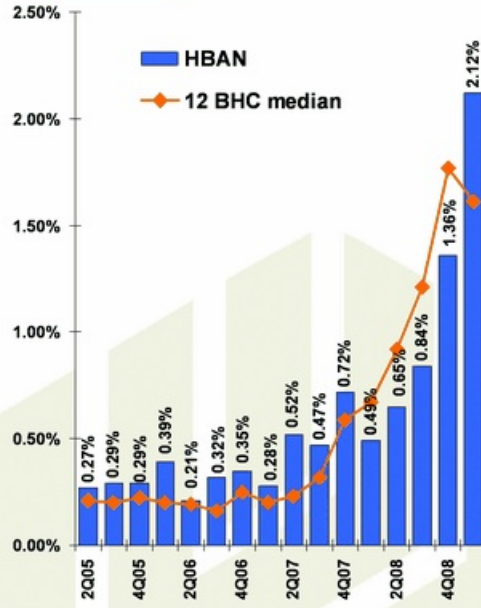


Relative Performance – NPAs & NCOs ⁽¹⁾

NPA Ratio ⁽²⁾



NCO Ratio ⁽³⁾



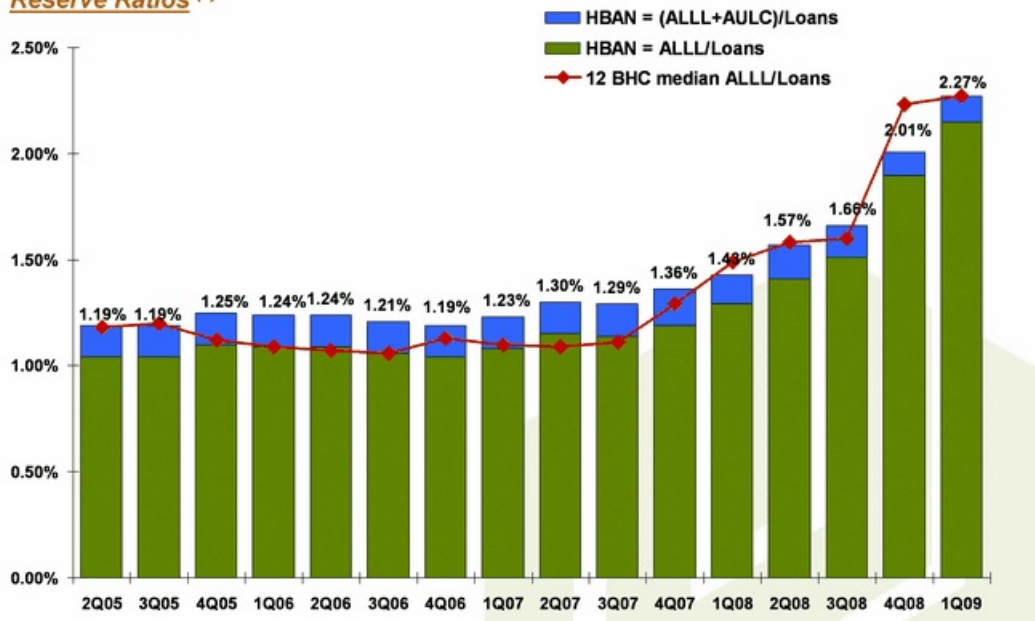
(1) Data 4Q07+ excludes Franklin

(2) Period end

(3) Annualized

Relative Performance – LLR Ratios

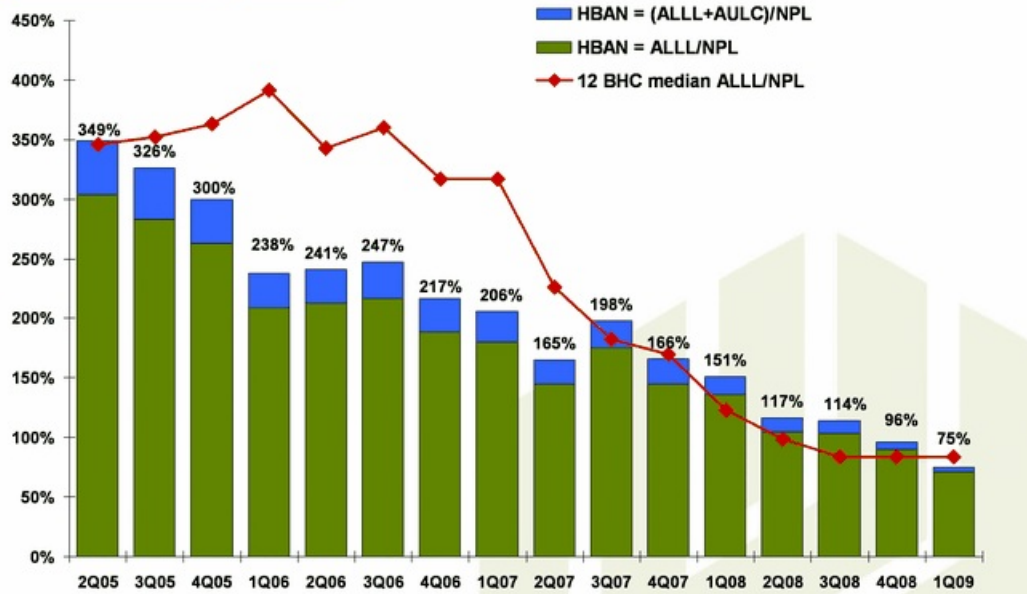
Reserve Ratios ⁽¹⁾



(1) Period end; 4Q07+ exclude Franklin

Relative Performance – NAL/NPL Coverage

NAL / NPL Coverage Ratios ⁽¹⁾



(1) Period end: 4Q07+ exclude Franklin

Non-Franklin Credit Metric Reconciliations



Non-Franklin Credit Metrics Reconciliation

(in millions)	First Quarter 2009		
	Reported	Franklin	Non-Franklin
Loan loss provision	\$ 291.8	\$ -	\$ 291.8
Total net charge-offs - \$	\$ 341.5	\$ 128.3	\$ 213.2
Total net charge-offs - %	3.34 %		2.12 %
Provision > net charge offs	\$ (49.7)	\$ (128.3)	\$ 78.7
ALLL - \$	\$ 838.5	\$ -	\$ 838.5
ALLL - % loans/leases	2.12 %		2.15 %
NAL coverage ratio	54 %		71 %
NPA coverage ratio	47 %		63 %
ACL - \$	\$ 885.5	\$ -	\$ 885.5
ACL - % loans/leases	2.24 %		2.27 %
NAL coverage ratio	57 %		75 %
NPA coverage ratio	50 %		67 %
Total loans and leases - EOP (\$ billions)	\$ 39,548	\$ 494	\$ 39,055
Total loans and leases - Avg (\$ billions)	\$ 40,866	\$ 630	\$ 40,236
Nonaccrual loans (NAL) - EOP	\$ 1,553.1	\$ 366.1	\$ 1,187.0
OREO	210.8	79.6	131.2
Impaired loans held for sale	11.9	-	11.9
Other NPAs	-	-	-
Nonperforming assets (NPA) - EOP	\$ 1,775.7	\$ 445.7	\$ 1,330.0
NAL ratio ⁽¹⁾	3.93 %		3.04 %
NPA ratio ⁽²⁾	4.46 %		3.39 %

(1) NALs / total loans and leases

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

Non-Franklin Credit Metrics Reconciliation

(in millions)	Fourth Quarter 2008			Third Quarter 2008		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Loan loss provision	\$ 722.6	\$ 438.0	\$ 284.6	\$ 125.4	\$ -	\$ 125.4
Total net charge-offs - \$	\$ 560.6	\$ 423.3	\$ 137.4	\$ 83.8	\$ -	\$ 83.8
Total net charge-offs - %	5.41 %		1.36 %	0.82 %		0.84 %
Provision > net charge offs	\$ 162.0	\$ 14.7	\$ 147.2	\$ 41.6	\$ -	\$ 41.6
ALLL - \$	\$ 900.2	\$ 130.0	\$ 770.2	\$ 720.7	\$ 115.3	\$ 605.5
ALLL - % loans/leases	2.19 %		1.90 %	1.75 %		1.51 %
NAL coverage ratio	60 %		90 %	123 %		103 %
NPA coverage ratio	55 %		78 %	107 %		90 %
ACL - \$	\$ 944.4	\$ 130.0	\$ 814.4	\$ 782.4	\$ 115.3	\$ 667.1
ACL - % loans/leases	2.30 %		2.01 %	1.90 %		1.66 %
NAL coverage ratio	63 %		96 %	134 %		114 %
NPA coverage ratio	58 %		83 %	116 %		99 %
Total loans and leases - EOP (\$ billions)	\$ 41,092	\$ 650	\$ 40,442	\$ 41,192	\$ 1,095	\$ 40,097
Total loans and leases - Avg (\$ billions)	\$ 41,437	\$ 1,085	\$ 40,352	\$ 41,004	\$ 1,114	\$ 39,890
Nonaccrual loans (NAL) - EOP	\$ 1,502.1	\$ 650.2	\$ 851.9	\$ 585.9	\$ -	\$ 585.9
OREO	122.5	-	122.5	73.5	-	73.5
Impaired loans held for sale	12.0	-	12.0	13.5	-	13.5
Other NPAs	-	-	-	2.4	-	2.4
Nonperforming assets (NPA) - EOP	\$ 1,636.6	\$ 650.2	\$ 986.4	\$ 675.3	\$ -	\$ 675.3
NAL ratio ⁽¹⁾	3.66 %		2.11 %	1.42 %		1.46 %
NPA ratio ⁽²⁾	3.97 %		2.43 %	1.64 %		1.68 %

(1) NALs / total loans and leases

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



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 %
NPA coverage ratio	109 %		90 %	121 %		98 %
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 %
NPA coverage ratio	119 %		100 %	132 %		110 %
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	\$ 39,881	\$ 40,109	\$ 1,522	\$ 38,587
Nonaccrual loans (NAL) - EOP	\$ 535.0	\$ -	\$ 535.0	\$ 377.4	\$ -	\$ 377.4
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
Nonperforming assets (NPA) - EOP	\$ 624.7	\$ -	\$ 624.7	\$ 520.4	\$ -	\$ 520.4
NAL ratio ⁽¹⁾	1.30 %		1.34 %	0.92 %		0.95 %
NPA ratio ⁽²⁾	1.52 %		1.56 %	1.26 %		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)	First Quarter 2009		
	Reported	Franklin	Non-Franklin
Net charge-offs (recoveries):			
Commercial and industrial	\$ 210.6	\$ 128.3	\$ 82.3
Commercial real estate	82.8	-	82.8
Total commercial	\$ 293.4	\$ 128.3	\$ 165.1
Automobile loans and leases	18.1	-	18.1
Home equity	17.7	-	17.7
Residential mortgage	6.3	-	6.3
Other consumer	6.0	-	6.0
Total consumer	48.1	-	48.1
Total net charge-offs	\$ 341.5	\$ 128.3	\$ 213.2
Net charge-offs (recoveries) - annualized percentages:			
Commercial & industrial	6.22 %	81.71 %	2.55 %
Commercial real estate	3.27	-	3.27
Total commercial	4.96	81.71	2.87
Automobile loans and leases	1.66	-	1.66
Home equity	0.93	-	0.93
Residential mortgage	0.55	-	0.55
Other consumer	3.59	-	3.59
Total consumer	1.12	-	1.12
Total net charge-offs	3.34 %	81.54 %	2.12 %
Average Loans and Leases			
Commercial & industrial	\$ 13,541	\$ 628	\$ 12,913
Commercial real estate	10,112	-	10,112
Total commercial	\$ 23,653	\$ 628	\$ 23,025
Automobile loans and leases	4,354	-	4,354
Home equity	7,577	-	7,577
Residential mortgage	4,611	1	4,610
Other consumer	671	-	671
Total consumer	17,213	1	17,212
Total loans and leases	\$ 40,866	\$ 630	\$ 40,236



(1) Annualized

Quarterly Net Charge-off Reconciliation ⁽¹⁾

(in millions)	Fourth Quarter 2008			Third Quarter 2008		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Net charge-offs (recoveries):						
Commercial and industrial	\$ 473.4	\$ 423.3	\$ 50.2	\$ 29.6	\$ -	\$ 29.6
Commercial real estate	38.4	-	38.4	11.0	-	11.0
Total commercial	\$ 511.8	\$ 423.3	\$ 88.5	\$ 40.6	\$ -	\$ 40.6
Automobile loans and leases	18.6	-	18.6	13.3	-	13.3
Home equity	19.2	-	19.2	15.8	-	15.8
Residential mortgage	7.3	-	7.3	6.7	-	6.7
Other consumer	3.8	-	3.8	7.2	-	7.2
Total consumer	48.8	-	48.8	43.1	-	43.1
Total net charge-offs	\$ 560.6	\$ 423.3	\$ 137.4	\$ 83.8	\$ -	\$ 83.8
Net charge-offs (recoveries) - annualized percentages:						
Commercial & industrial	13.78 %	156.04 %	1.58 %	0.87 %	- %	0.95 %
Commercial real estate	1.50	-	1.50	0.45	-	0.45
Total commercial	8.54	156.04	1.55	0.69	-	0.73
Automobile loans and leases	1.64	-	1.64	1.15	-	1.15
Home equity	1.02	-	1.02	0.85	-	0.85
Residential mortgage	0.62	-	0.62	0.56	-	0.56
Other consumer	2.22	-	2.22	4.32	-	4.32
Total consumer	1.12	-	1.12	0.98	-	0.98
Total net charge-offs	6.41 %	156.04 %	1.36 %	0.82 %	- %	0.84 %
Average Loans and Leases						
Commercial & industrial	\$ 13,746	\$ 1,085	\$ 12,661	\$ 13,629	\$ 1,114	\$ 12,515
Commercial real estate	10,218	-	10,218	9,816	-	9,816
Total commercial	\$ 23,964	\$ 1,085	\$ 22,879	\$ 23,445	\$ 1,114	\$ 22,331
Automobile loans and leases	4,535	-	4,535	4,624	-	4,624
Home equity	7,523	-	7,523	7,453	-	7,453
Residential mortgage	4,737	-	4,737	4,812	-	4,812
Other consumer	678	-	678	670	-	670
Total consumer	17,473	-	17,473	17,559	-	17,559
Total loans and leases	\$ 41,437	\$ 1,085	\$ 40,352	\$ 41,004	\$ 1,114	\$ 39,890



(1) Annualized

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	17.3	-	17.3	15.2	-	15.2
Residential mortgage	4.3	-	4.3	2.9	-	2.9
Other consumer	4.7	-	4.7	4.1	-	4.1
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	0.94	-	0.94	0.84	-	0.84
Residential mortgage	0.33	-	0.33	0.22	-	0.22
Other consumer	2.69	-	2.69	2.29	-	2.29
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	\$ 1,143	\$ 12,488	\$ 13,343	\$ 1,166	\$ 12,177
Commercial real estate	9,601	-	9,601	9,287	-	9,287
Total commercial	\$ 23,232	\$ 1,143	\$ 22,089	\$ 22,630	\$ 1,166	\$ 21,464
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	\$ 1,143	\$ 39,882	\$ 40,367	\$ 1,166	\$ 39,201



(1) Annualized

Nonaccrual Loans (NALs), Nonperforming Assets (NPA) & Accruing Restructured Loans (ARLs)

(in millions)	2009			2008		
	March 31,			December 31,		
	Total	FCMC	Non-FCMC	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)						
Commercial and industrial	\$ 398.3	\$ -	\$ 398.3	\$ 932.6	\$ 650.2	\$ 282.4
Commercial real estate	629.9	-	629.9	445.7	-	445.7
Residential mortgage	487.0	360.1	126.8	99.0	-	99.0
Home equity	38.0	6.0	32.0	24.8	-	24.8
Total NALs	1,553.1	366.1	1,187.0	1,502.1	650.2	851.9
Other real estate, net						
Residential	143.9	79.6	64.3	63.1	-	63.1
Commercial	66.9	-	66.9	59.4	-	59.4
Total other real estate, net	210.8	79.6	131.2	122.5	-	122.5
Impaired loans held for sale	11.9	-	11.9	12.0	-	12.0
Other NPAs	-	-	-	-	-	-
Total nonperforming assets	\$ 1,775.7	\$ 445.7	\$ 1,330.0	\$ 1,636.6	\$ 650.2	\$ 986.4
Accruing restructured loans (ARLs)						
Commercial	\$ 201.5	\$ -	\$ 201.5	\$ 185.3	\$ -	\$ 185.3
Residential mortgage	108.0	-	108.0	82.9	-	82.9
Other	45.1	-	45.1	38.2	-	38.2
Total ARLs	354.6	-	354.6	306.4	-	306.4
Total NPAs and ARLs	\$ 2,130.3	\$ 445.7	\$ 1,684.6	\$ 1,943.1	\$ 650.2	\$ 1,292.8
NAL ratio ⁽¹⁾	3.93%		3.04%	3.66%		2.11%
NPA ratio ⁽²⁾	4.46%		3.39%	3.97%		2.43%
NPA + ARL ratio ⁽³⁾	5.36%		4.30%	4.71%		3.19%

⁽¹⁾ NAL / total loans and leases

⁽²⁾ NPA / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

⁽³⁾ (NPA + ARL) / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

Nonaccrual Loans (NALs), Nonperforming Assets (NPA) & Accruing Restructured Loans (ARLs)

(in millions)	2008								
	September 30,			June 30,			March 31,		
	Total	FCMC	Non-FCMC	Total	FCMC	Non-FCMC	Total	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)									
Commercial and industrial	\$ 174.2	\$ -	\$ 174.2	\$ 161.3	\$ -	\$ 161.3	\$ 101.8	\$ -	\$ 101.8
Commercial real estate	298.8	-	298.8	261.7	-	261.7	183.0	-	183.0
Residential mortgage	85.2	-	85.2	82.9	-	82.9	66.5	-	66.5
Home equity	27.7	-	27.7	29.1	-	29.1	26.1	-	26.1
Total NALs	585.9	-	585.9	535.0	-	535.0	377.4	-	377.4
Other real estate, net									
Residential	59.3	-	59.3	59.1	-	59.1	63.7	-	63.7
Commercial	14.2	-	14.2	13.3	-	13.3	10.2	-	10.2
Total other real estate, net	73.5	-	73.5	72.4	-	72.4	73.9	-	73.9
Impaired loans held for sale	13.5	-	13.5	14.8	-	14.8	66.4	-	66.4
Other NPAs	2.4	-	2.4	2.6	-	2.6	2.8	-	2.8
Total nonperforming assets	\$ 675.3	\$ -	\$ 675.3	\$ 624.7	\$ -	\$ 624.7	\$ 520.4	\$ -	\$ 520.4
Accruing restructured loans (ARLs)									
Commercial	\$ 364.9	\$ 364.9	\$ -	\$ 368.4	\$ 368.4	\$ -	\$ 1,157.4	\$ 1,157.4	\$ -
Residential mortgage	71.5	-	71.5	57.8	-	57.8	45.6	-	45.6
Other	35.0	-	35.0	29.3	-	29.3	14.2	-	14.2
Total ARLs	471.4	364.9	106.5	455.5	368.4	87.2	1,217.2	1,157.4	59.8
Total NPAs and ARLs	\$ 1,146.8	\$ 364.9	\$ 781.8	\$ 1,080.3	\$ 368.4	\$ 711.9	\$ 1,737.6	\$ 1,157.4	\$ 580.2
NAL ratio ⁽¹⁾	1.42%		1.46%	1.30%		1.34%	0.92%		0.95%
NPA ratio ⁽²⁾	1.64%		1.68%	1.52%		1.56%	1.26%		1.30%
NPA + ARL ratio ⁽³⁾	2.78%		1.95%	2.63%		1.78%	4.22%		1.45%

⁽¹⁾ NAL / total loans and leases

⁽²⁾ NPA / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)

⁽³⁾ (NPA + ARL) / (total loans and leases + impaired loans held for sale + net other real estate + other NPAs)



Deposits and Other Funding



Deposit Trends

Linked Quarter

<i>(in billions)</i>	First Quarter 2009	Fourth Quarter 2008	Change	
			Amount	%
Average Deposits				
Demand deposits - noninterest bearing	\$ 5.5	\$ 5.2	\$ 0.3	7 %
Demand deposits - interest bearing	4.1	4.0	0.1	2
Money market deposits	5.6	5.5	0.1	2
Savings and other domestic deposits	4.9	4.8	0.0	1
Core certificates of deposit	12.7	12.5	0.2	2
Total core deposits	32.8	32.0	0.8	2
Other deposits	5.4	5.6	(0.1)	(3)
Total deposits	\$ 38.2	\$ 37.6	\$ 0.6	2 %

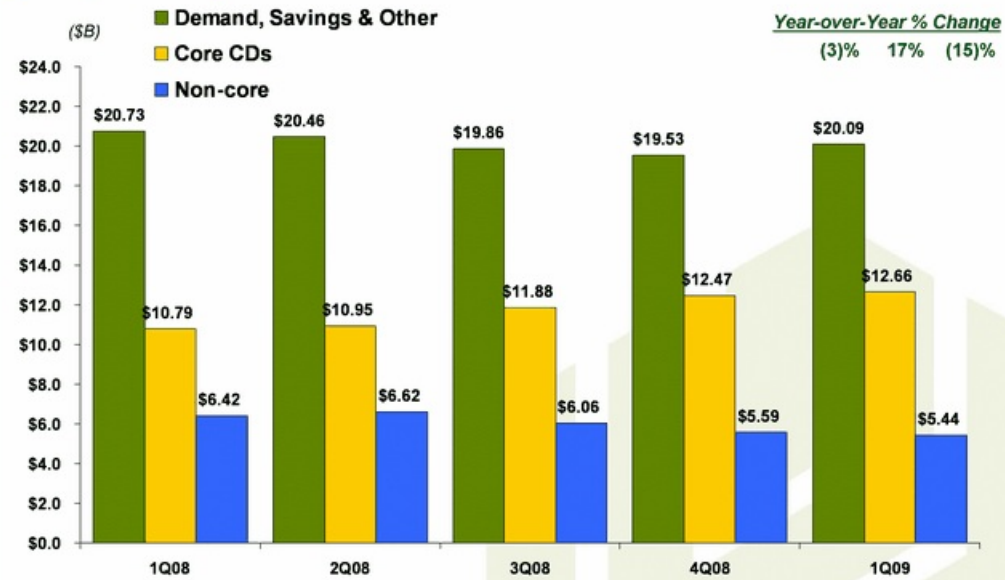
Deposit Trends

Prior-year Quarter

<i>(in billions)</i>	First Quarter		Change	
	2009	2008	Amount	%
Average Deposits				
Demand deposits - noninterest bearing	\$ 5.5	\$ 5.0	\$ 0.5	10 %
Demand deposits - interest bearing	4.1	3.9	0.1	4
Money market deposits	5.6	6.8	(1.2)	(17)
Savings and other domestic deposits	4.9	5.0	(0.1)	(3)
Core certificates of deposit	12.7	10.8	1.9	17
Total core deposits	32.8	31.5	1.2	4
Other deposits	5.4	6.4	(1.0)	(15)
Total deposits	\$ 38.2	\$ 37.9	\$ 0.3	1 %

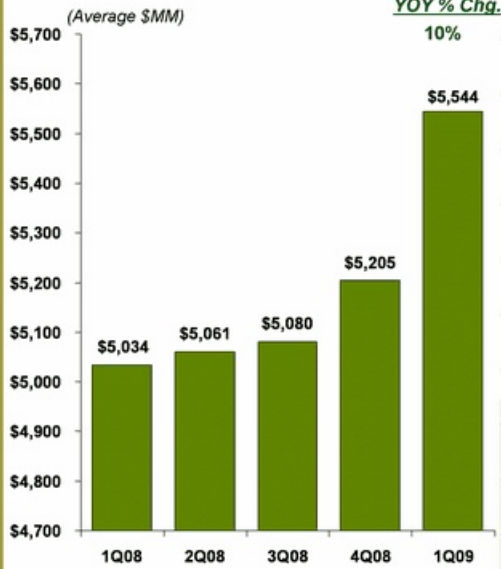
Total Deposits

Average Balances

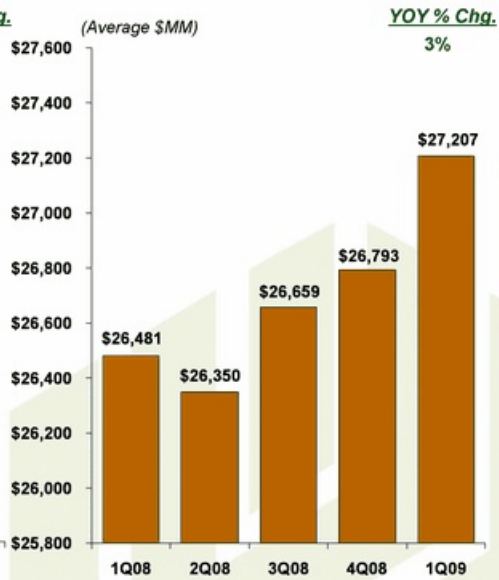


Core Deposits

Noninterest Bearing



Other Core Deposits



Total Core Deposits Trends

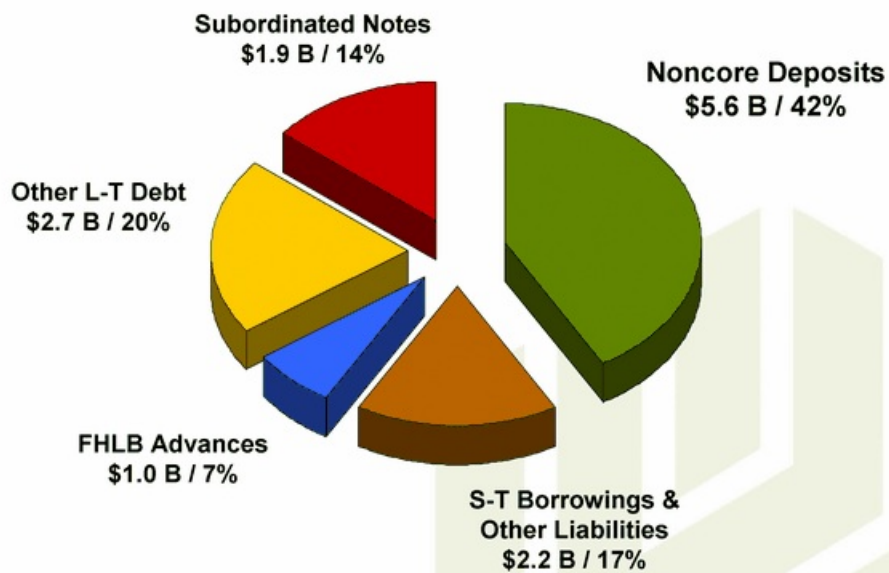
Average (\$B)	Annualized Growth ⁽¹⁾			
	1Q09	1Q09 v 4Q08	4Q08 v 3Q08	1Q09 v 1Q08
Commercial				
Demand deposits - non-int. bearing	\$ 4.5	28 %	17 %	14 %
Demand deposits - int. bearing	0.8	(28)	(5)	(4)
Collateralized public funds	1.2	6	(77)	(32)
Other core deposits ⁽²⁾	1.7	12	(44)	(24)
Total	8.2	16	(16)	(7)
Consumer				
Demand deposits - non-int. bearing	1.0	16	(16)	(4)
Demand deposits - int. bearing	3.3	19	(1)	6
Other core deposits ⁽²⁾	20.3	5	13	9
Total	24.6	7	10	8
Total				
Demand deposits - non-int. bearing	5.5	26	10	10
Demand deposits - int. bearing	4.1	9	(2)	4
Collateralized public funds	1.2	6	(77)	(32)
Other core deposits ⁽²⁾	22.0	6	8	5
Total	\$ 32.8	9 %	3 %	4 %

(1) Linked-quarter percent change annualized

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

Other Funding – 3/31/09

\$13.4 Billion



Funding Assessment ⁽¹⁾

Holding Company

- Sufficient cash for operations over a twelve-month period without relying on the bank for dividends
- Next borrowing maturity not until 2013: \$50 million

Bank Level

- \$780 million of unsecured borrowing maturities in 2009
 - \$600 million medium-term bank notes settled 2/3/09
- Funding expected to be met primarily through:
 1. Core deposits
 2. FHLB advances
 3. National market deposits
 4. Auto loan on-balance sheet securitizations
- \$10 billion of unused credit available
 - Discount window capacity \$6.9 billion
 - FHLB advances \$3.4 billion

Capital



Recent Developments

Series A Preferred Stock Conversion

- 4/2/09 – Settled last of 1Q09 Series A 8.50% Non-cumulative Perpetual Convertible Preferred stock conversions
 - 4.7 million common shares issued

Discretionary Equity Issuance Program (DEIP)

- 5/7/09 – Announced completion of DEIP
 - \$120 million, or 38.5 million shares of common stock issued
 - \$3.12 average price of common shares issued

Capital Impacts

	3/31/09		
	Actual	Impact	Pro forma
Tier 1 leverage	9.67%	0.22 %	9.89 %
Tier 1 risk-based capital	11.16	0.25	11.41
Tier 1 common risk-based	5.64	0.30	5.94
Total risk-based capital	14.28	0.25	14.53
Tangible common equity/assets	4.65	0.27	4.92
Tangible common equity/ risk-weighted assets	5.13	0.29	5.42
Tangible equity/assets	8.12	0.23	8.35
Tangible equity/risk weighted assets	8.94	0.26	9.20

Capital ⁽¹⁾

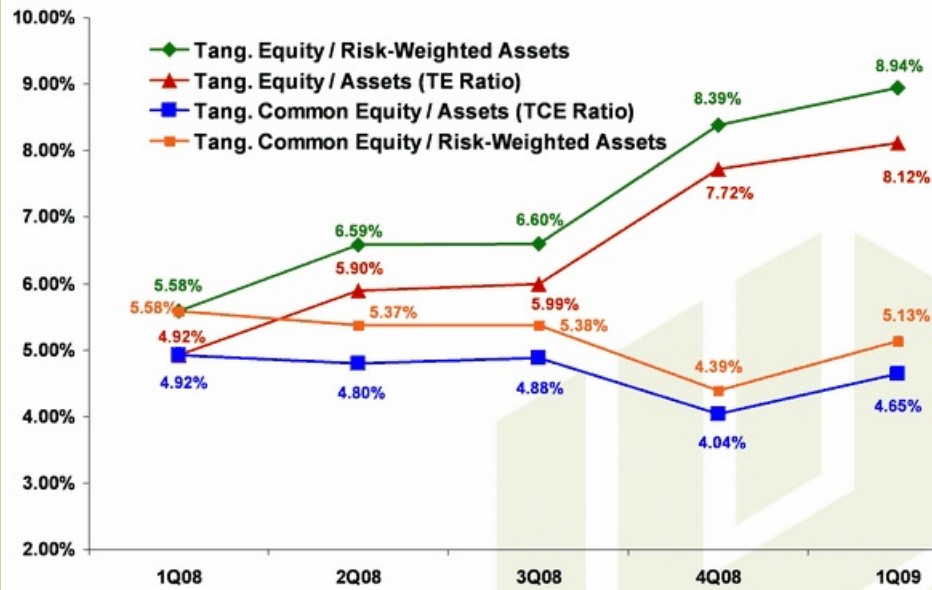
	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>	<u>1Q08</u>
Total risk-weighted assets (\$B)	\$46.3	\$47.0	\$46.6	\$46.6	\$46.5
Tier 1 leverage	9.67 %	9.82 %	7.99 %	7.88 %	6.83 %
Tier 1 risk-based capital	11.16	10.72	8.80	8.82	7.56
Total risk-based capital	14.28	13.91	12.03	12.05	10.87
Tangible common equity/assets	4.65	4.04	4.88	4.81	4.92
Tangible common equity/ risk-weighted assets	5.13	4.39	5.38	5.37	5.58
Tangible equity/assets	8.12	7.72	5.99	5.90	4.92
Tangible equity/risk weighted assets	8.94	8.39	6.60	6.59	5.58
Double leverage ⁽²⁾	78	85	105	103	110

(1) Period end

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



Capital Trends ⁽¹⁾

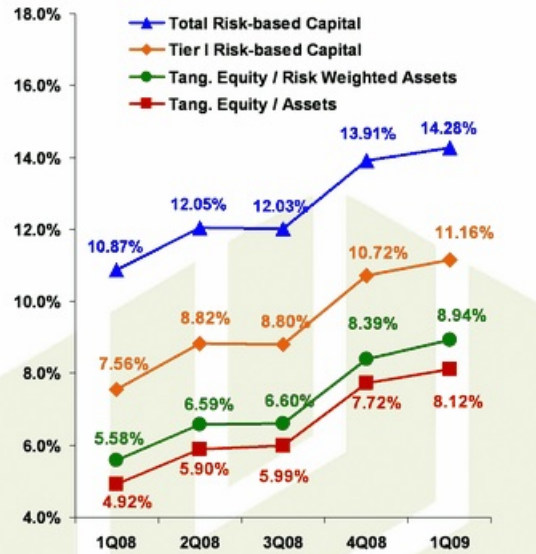


Capital Trends

Shareholders' Equity



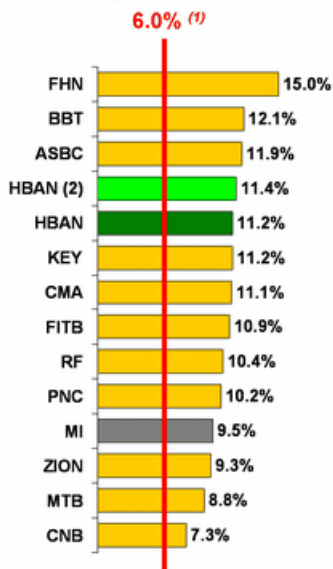
Key Equity Ratios ⁽¹⁾



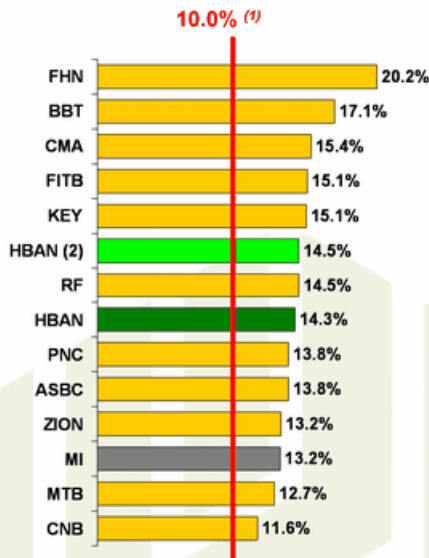
(1) End-of-period

Regulatory Capital – 3/31/09

Tier 1 Capital



Total Capital



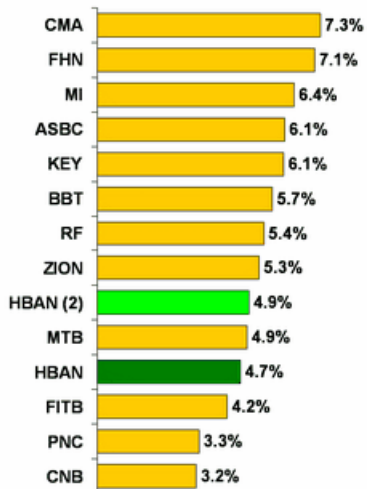
Source: SNL, Company reports

- (1) Regulatory "well-capitalized" threshold; 3/31/09 ratios for MI have not been disclosed - 12/31/08 ratios shown
- (2) Pro Forma for post 3/31/09 DEIP and Series A Preferred Stock Conversions

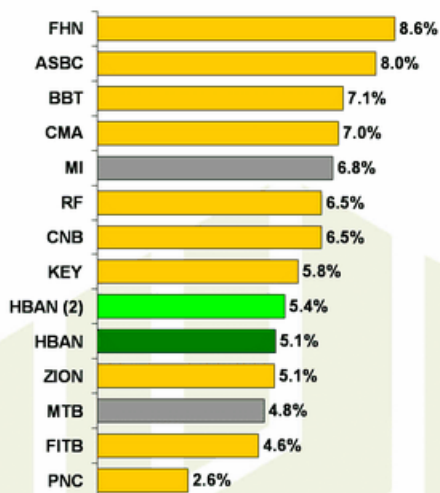


Tangible Common Equity Ratios – 3/31/09

TCE / Tangible Assets



TCE / Risk-weighted Assets ⁽¹⁾



(1) 3/31/09 ratios for MI & MTB have not been disclosed – 12/31/08 ratios shown
 (2) Pro Forma for post 3/31/09 DEIP and Series A Preferred Stock Conversions



Source: SNL, Company reports

Credit Ratings

		Senior <u>Notes</u>	Subordinated <u>Notes</u>	Com'l Paper / <u>Short-term</u>	<u>Outlook</u>
<i>Huntington Bancshares</i>					
Moody's	4/7/09	Baa2	Baa3	P-2	Negative
S&P	5/4/09	BBB	BBB-	A-2	Credit Watch Negative
Fitch	4/22/09	BBB+	BBB	F2	Negative

The Huntington National Bank

Moody's	4/7/09	Baa1	Baa2	P-2	Negative
S&P	5/4/09	BBB+	BBB	A-2	Credit Watch Negative
Fitch	4/22/09	BBB+	BBB	F2	Negative



Franchise



Huntington Bancshares Overview

Midwest financial services holding company

Founded - 1866

Headquarters - Columbus, Ohio

Total assets - \$52 billion

Employees ⁽¹⁾ - 10,533

Franchise:

Regional Banking 6 States / 11 Regions

- Retail & Commercial Banking

599 Offices / 1,363 ATMs

- Mortgage Banking

6 States + MD, NJ

Auto Finance & Dealer Services

6 States

Private Financial Group

6 States + FL

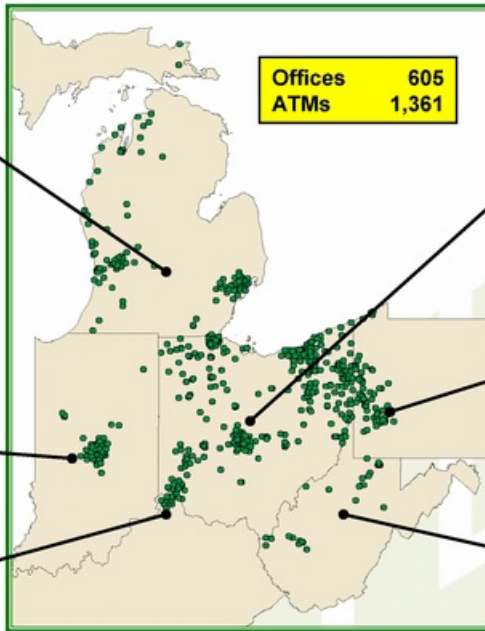
(1) Full-time equivalent (FTE)



The Huntington Franchise – 3/31/09

Focus on the Midwest ⁽¹⁾

Offices	115
ATMs	239
Detroit	3%
Grand Rapids	10%



Offices	605
ATMs	1,361

Offices	342
ATMs	741
Akron	8%
Canton	25%
Cincinnati	3%
Cleveland	6%
Columbus	27%
Dayton	6%
Toledo	24%
Youngstown	21%

Offices	56
ATMs	134
Pittsburgh	3%

Offices	51
ATMs	84
Indianapolis	7%

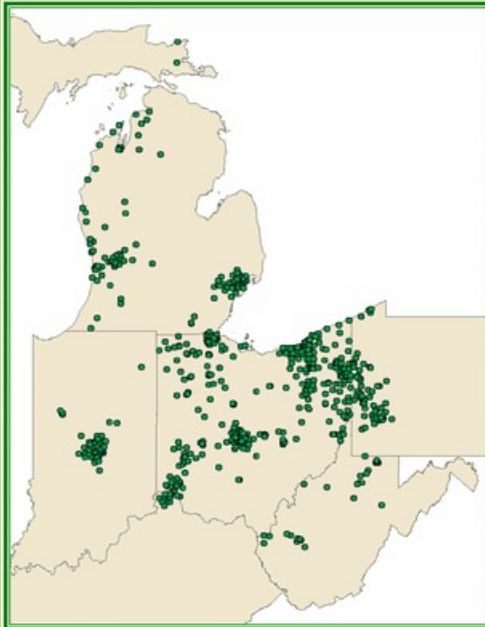
Offices	13
ATMs	32

Offices	28
ATMs	131
Charleston	10%



(1) Excludes 3 PFG offices in FL and 2 ATMs in MD. Market share at 6/30/08

A Strong Regional Presence



Source: SNL Financial, company presentations and filings
Huntington FDIC deposit data as of June 30, 2008

Deposits - Top 12 MSAs

MSA	Rank	BOs	Deposits	Share
Columbus, OH	1	69	\$8,843	27.2%
Cleveland, OH	6	62	3,631	5.7
Detroit, MI	8	44	2,582	2.8
Toledo, OH	1	42	2,324	23.5
Pittsburgh, PA	7	41	1,870	2.6
Youngstown, OH	1	40	1,783	20.9
Indianapolis, IN	4	46	1,761	6.7
Cincinnati, OH	5	38	1,739	3.1
Canton, OH	1	24	1,288	24.6
Grand Rapids, MI	3	21	1,234	10.4
Akron, OH	5	19	854	7.9
Dayton, OH	6	12	587	5.7

BOs = Banking offices

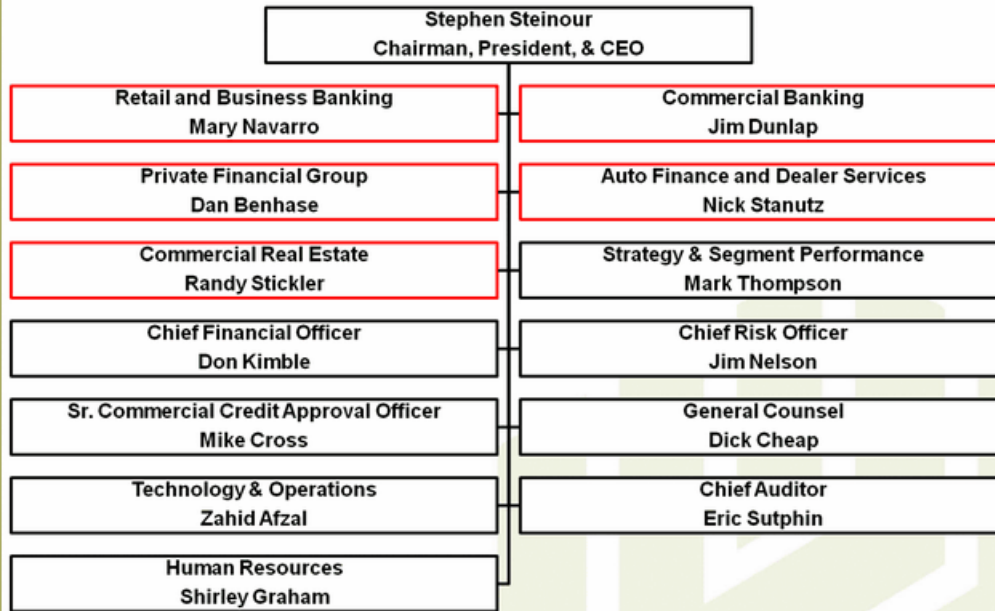
% Deposits

#1 Share markets	45%
#1- #3 Share markets	57%

Strategy, Organization and History



Organization



Senior Leadership Team

	Position	Appointed	Experience-Yrs	
			Banking	HBAN
Stephen Steinour	Chairman, President and CEO	1Q09	29	new
Dan Benhase	SEVP-Private Financial Group Director	2Q06	26	9
Jim Dunlap	SEVP-Regional & Commercial Banking Director	1Q06	30	30
Don Kimble	SEVP-Chief Financial Officer	3Q04	22	5
Mary Navarro	SEVP-Retail & Business Banking Director	1Q06	32	7
Nick Stanutz	SEVP-Dealer Sales Group Director	2Q06	30	23
Randy Stickler	SEVP-Commercial Real Estate Director	1Q09	28	new
Mark Thompson	SEVP-Strategy & Segment Performance Director	2Q09	25	new
Zahid Afzal	EVP-Chief Information Officer	1Q06	25 ⁽¹⁾	3
Jim Baron	EVP-Consumer Segment Director	1Q07	30	5
Dick Cheap	EVP-General Counsel and Secretary	2Q98	11	11
Michael Cross	EVP-Senior Commercial Approval Officer	4Q06	29	7
Shirley Graham	EVP-Human Resources Director	1Q09	23	23
Jim Nelson	EVP-Chief Risk Officer	4Q04	22	4
Eric Sutphin	EVP-Chief Auditor	3Q04	20	4
Peter Dunlap	President-Huntington Insurance	3Q08	17 ⁽¹⁾	9
Tim Barber	SVP-Credit Policy Manager	1Q99	20	11

(1) Includes outside of banking



Regional Banking Structure

Commercial Banking

Executive – Jim Dunlap

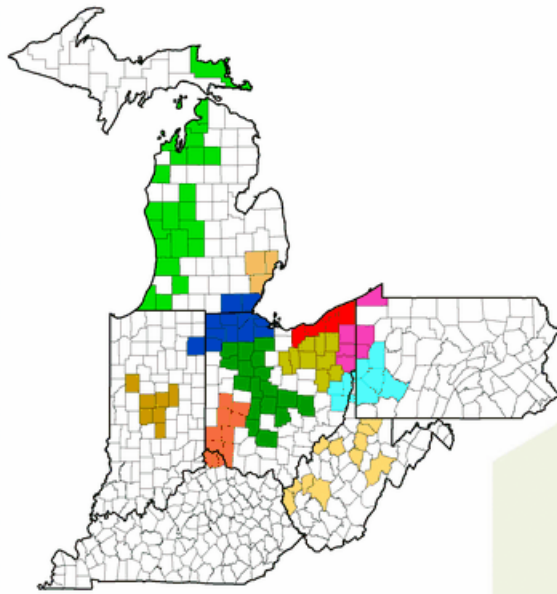
- 11 Region Presidents
- Direct reporting responsibility for:
 1. Commercial banking
 2. Treasury management sales
 3. Regional marketing / community affairs
- Increased responsibility around:
 1. New business rainmaker
 2. Portfolio and risk management
 3. Community and political influence
- Shared fate for overall region results

Retail and Business Banking

Executive – Mary Navarro

- 5 Areas
- Area retail sales managers report to Mary Navarro
- Area business banking sales managers report to Jeff Rosen
- Key support / center positions
 1. Business Banking
 2. Mortgage / Consumer
 3. Administration
 4. Deposit Pricing, Product and Fees
 5. Payments & Alternative Delivery
 6. Corporate Marketing / Customer Experience

Commercial Banking Regions



 **Huntington**

Jim Dunlap

West Michigan

S. Ohio/KY

East Michigan

West Virginia

NW Ohio

Central
Indiana

Greater
Cleveland

Greater
Akron/Canton

Pittsburgh

Mahoning
Valley

Central Ohio

Regional Banking Presidents

	<u>Region</u>	<u>Appointed</u>	<u>Experience - Yrs</u>	
			<u>Banking</u>	<u>HBAN</u>
Jim Dunlap*	West Michigan	1Q06	30	30
Rebecca Smith	East Michigan	1Q07	32	2
Sharon Speyer	Northwest Ohio	1Q01	21	17
Jerry Kelsheimer	Greater Cleveland	1Q05	21	13
Vincent Locher	Pittsburgh	3Q02	23	21
Jim Kunk	Central Ohio	1Q94	27	27
Mark Reitzes	Southern Ohio / KY	1Q08	22	16
Clayton Rice	West Virginia	3Q07	22	5
Rick Hull	Greater Akron/Canton	1Q06	25	18
Mike Newbold	Central Indiana	4Q06	31	4
Frank Hierro	Mahoning Valley	1Q00	30	23

* Regional / Commercial Banking Executive



Retail and Business Banking Areas

