2010 Second Quarter Earnings Review

July 22, 2010

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 this presentation and/or in the most recent quarterly earnings press release and related Quarterly Financial Review supplement filed on Form 8-K. This information can be found on Huntington's website at huntington-ir.com

Annualized data

Certain returns, yields, performance ratios, or quarterly growth rates are presented on an "annualized" basis. This is done for analytical and decision-making purposes to better discern underlying performance trends when compared to full year or year-over-year amounts. For example, loan and deposit growth rates, as well as net charge-off percentages, are most often expressed in terms of an annual rate like 8%. As such, a 2% growth rate for a quarter would represent an annualized 8% growth rate.

Pre-Tax, Pre-Provision Income

One non-GAAP performance metric that Management believes is useful in analyzing underlying performance trends, is pre-tax, pre-provision income. This is the level of earnings adjusted to exclude the impact of:

- *provision expense, which is excluded because its absolute level is elevated and volatile in times of economic stress;*
- *investment securities gains/losses, which are excluded because in times of economic stress securities market valuations may also become particularly volatile;*
- *amortization of intangibles expense, which is excluded because return on tangible common equity is a key metric used by Management to gauge performance trends; and*
- *certain items identified by Management (see Significant Items slide) which Management believes may distort the company's underlying performance trends.*

Basis of Presentation

Significant Items

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

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

Management believes the disclosure of "Significant Items" in current and prior period results aids analysts/investors in better understanding corporate performance and trends so that they can ascertain which of such items, if any, they may wish to include/exclude from their analysis of the company's performance; i.e., within the context of determining how that performance differed from their expectations, as well as how, if at all, to adjust their estimates of future performance accordingly. To this end, Management has adopted a practice of listing "Significant Items" in its external disclosure documents (e.g., earnings press releases, investor presentations, and Forms 10-Q and 10 K).

"Significant Items" for any particular period are not intended to be a complete list of items that may materially impact current or future period performance. A number of factors could significantly impact these periods, including those described in Huntington's 2009 Annual Report on Form 10-K and other factors described from time to time in Huntington's other filings with the Securities and Exchange Commission.

Basis of Presentation

Fully-taxable equivalent interest income and net interest margin

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

Rounding

Please note that columns of data in the 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 to discern underlying performance trends, such large percent changes are typically "not meaningful" for such trend analysis purposes.

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) credit quality performance could worsen 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) extended disruption of vital infrastructure; and (7) the nature, extent, and timing of governmental actions and reforms, including the Dodd-Frank Wall Street Reform and Consumer Protection Act and future regulations which will be adopted by the relevant regulatory agencies to implement the Act's provisions.

Additional factors that could cause results to differ materially from those described above can be found in Huntington's 2009 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 presentation are based on information available at the time of the release. Huntington assumes no obligation to update any forward-looking statement.

Participants

Presenters

Steve Steinour

- Chairman, President, and Chief Executive Officer

Don Kimble

- Senior Executive Vice President – Chief Financial Officer

Tim Barber

- Senior Vice President – Credit Risk Management

Jay Gould

- Senior Vice President – Director of Investor Relations

Also Present

Todd Beekman

- Senior Vice President – Assistant Director of Investor Relations

Discussion Topics

• 2010 Second Quarter highlights	Steinour
• Franklin loans transferred to held for sale	Kimble
• 2010 Second Quarter financial review	Kimble
• Credit quality highlights	Barber
• Impact of regulatory changes	Steinour
• 2010 Outlook	Steinour

2010 Second Quarter Highlights

- **$48.8 MM reported net income $0.03 EPS**
- **$270.5 MM pre-tax, pre-provision income** *(1)***, up $18.6 MM, or 7%**
  - $34.8 MM, or 5%, increase in fully-taxable equivalent revenue
    - $6.0 MM, or 2%, increase in fully-taxable equivalent net interest income
      - 1% annualized growth in loans
      - 3.46% net interest margin, down from 3.47%
    - $28.8 MM, or 12%, increase in noninterest income, including $20.0 MM net MSR hedging benefit
  - $15.7 MM, or 4%, increase in noninterest expense
- **Continued improvement in credit quality trends**
  - 17% decline in total NPAs… 28% decrease in new NPAs
  - 17% increase in NCOs… down 12% excluding $80.0 MM Franklin-related *(2)*
  - $193.4 MM provision for credit losses… $80.0 MM Franklin-related *(2)*
  - Decline in total loans 30 days past due and accruing, down by 9 bps to 1.93%

(1) See *Basis of Presentation* for definition, as well as reconciliation on slide #40

(2) See Non-Franklin Credit Metrics Reconciliation in Appendix

2010 Second Quarter Highlights – (continued)

- **Reserves remain strong**
  - 3.90% period-end allowance for credit losses (ACL), down from 4.14%
  - 120% ACL coverage of NALs, up from 87%
- **Solid capital**
  - 12.47% and 14.73% Tier 1 and Total risk-based capital ratios, respectively… $2.8 billion and $2.0 billion, respectively, above "well capitalized" thresholds
  - 6.12% tangible common equity ratio, up 16 bps
  - 7.04% Tier 1 common risk-based capital ratio, up 51 bps
- **Liquidity position strengthened**
  - 6% annualized linked-quarter growth in average total core deposits
  - 93% period-end loan-to-deposit ratio

2010 Second Quarter Highlights – (continued)

- Hired / appointed new key executives in revenue generating businesses
  - Commercial Banking – Central Ohio, Cleveland, Equipment Finance
  - PFG – Unified Fund Services, Huntington Insurance, Dayton trust and private banking team
- Expanded / upgraded distribution
  - Retail and Business Banking – Launched Huntington rebranding and office refurbishment and initiated in-store and retirement center expansion
  - PFG – New offices – Wheeling (WV), Columbus Family office
- Launched sales force referral automation – MAX
- Kicked-off strategic plan refresh for 2011 – 2013

Transfer of Franklin Loans to Held for Sale

Description

- Transferred $397.7 MM of loans to held for sale
- Established value at $323.4 MM
  - $75.5 MM of charge-offs
  - $75.5 MM of provision expense ($0.07 per share)
- On July 20, we sold $274 MM of the residential mortgages

Rationale

- Moves our credit metrics toward top quartile performance
- Renewed buyer interest in distressed debt
- Economic outlook today is more uncertain than 3 months ago
- Concerns that the expiration of the home purchase tax credit and that increased GSE foreclosures could further dampen residential real estate values
- Earnings accretive based on reinvestment of sales proceeds and elimination of portfolio servicing and other related costs

Transfer of Franklin Loans to Held for Sale

(in millions) 2010 Second Quarter	Reported	Franklin-related Impact: Held for Sale Transfer [1]	Franklin-related Impact: Other	Excluding Franklin-related Impact
Total loans and leases - 6/30/10	**$ 36,970**	**$ (398)**		**$ 37,368**
Home equity loans	**7,510**	(65)		7,575
Residential mortgages	**4,354**	(333)		4,687
Total net charge-offs [2]	**$ 279.2**	**$ 75.5**	**$ 4.5**	**$ 199.2**
	3.01%			2.17%
Home equity loans	**$ 44.5**	$ 14.7	$ 1.2	$ 28.6
	2.36%			1.53%
Residential mortgages	**$ 82.8**	$ 60.8	$ 3.4	$ 18.6
	7.19%			1.74%
Commercial and industrial	**$ 58.1**		$ (0.1)	$ 58.2
	1.90%			1.90%
Transfer to loans held for sale - 6/30/10	**$ 778**	**$ 323**		**$ 455**
Home equity loans	**48**	48		-
Residential mortgages	**730**	275		455
Provision for credit losses	**$ 193.4**	**$ 75.5**		**$ 117.9**
Nonaccrual loans - 6/30/10	**$ 1,201**	**$ (317)**		**$ 1,518**

(1) Impact associated with the transfer of Franklin-related loans to held for sale
(2) Charge-off percentages annualized

2Q10 Earnings Summary

	After-tax	EPS
Net income	$48.8 MM	
Net income applicable to common shares	$19.3 MM	$0.03 *(2)*

Significant Items

	Favorable/(Unfavorable)	
	Earnings *(1)*	EPS
• Franklin loans transferred to held for sale *(3)*	$(75.5)	$(0.07)

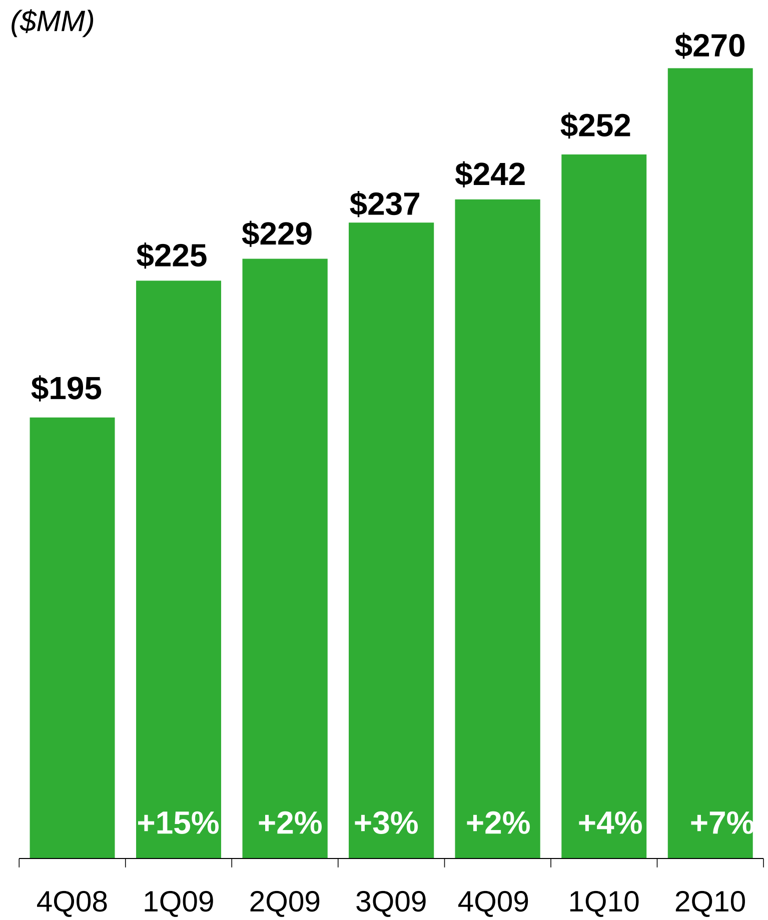
(1) Impact on pre-tax GAAP earnings
(2) EPS reflected on a fully diluted basis
(2) Reflected in provision expense

Quarterly Performance Highlights

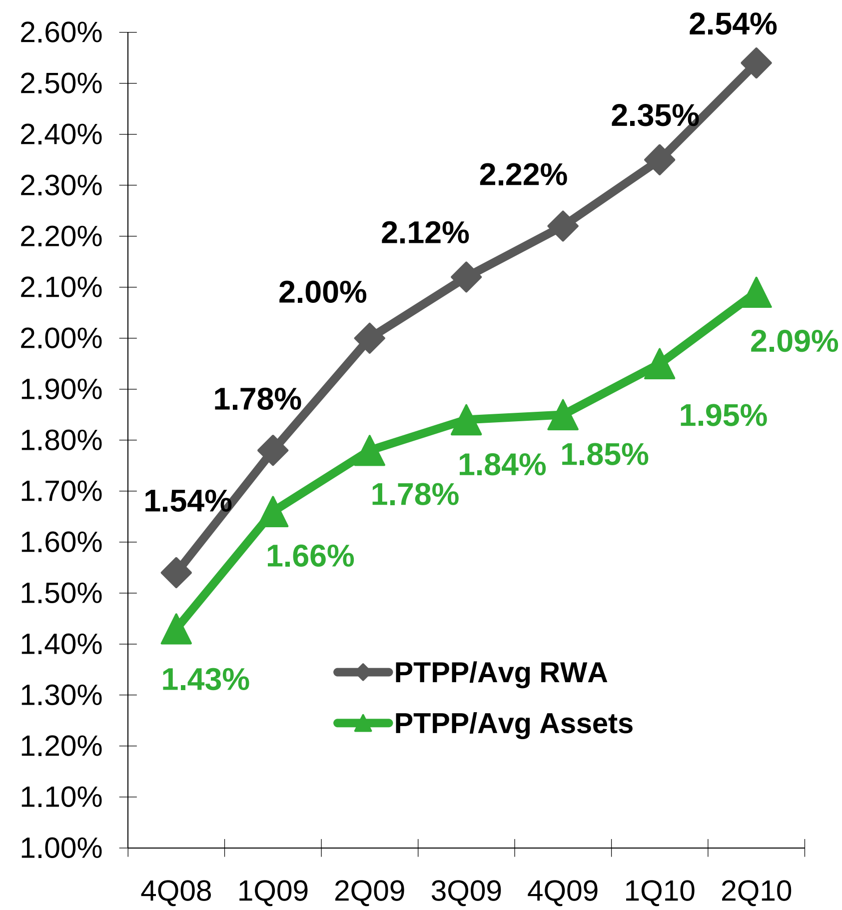
	2Q10	1Q10	4Q09	3Q09	2Q09
EPS	**$0.03**	$0.01	$(0.56)	$(0.33)	$(0.40)
Pre-tax pre-provision income *($MM)* (1)	**$270.5**	$251.8	$242.1	$237.1	$229.3
Net interest margin	**3.46%**	3.47%	3.19%	3.20%	3.10%
Efficiency ratio (2)	**59.4%**	60.1%	49.0%	61.4%	51.0%
Loan & lease growth (3)	**1%**	(1)%	(8)%	(12)%	(18)%
Core deposit growth (4)	**6%**	5%	16%	10%	17%
Net charge-off ratio	**3.01%**	2.58%	4.80%	3.76%	3.43%
Net charge-off ratio: non-Franklin (5)	**2.17%**	2.48%	4.84%	3.85%	3.58%
Period End Ratios					
NPA ratio	**4.24%**	5.17%	5.57%	6.26%	5.18%
ALLL/loans & leases	**3.79%**	4.00%	4.03%	2.77%	2.38%
ACL/loans & leases	**3.90%**	4.14%	4.16%	2.90%	2.51%
Tier 1 risk-based capital ratio	**12.47%**	11.97%	12.03%	13.04%	11.85%
Total risk-based capital ratio	**14.73%**	14.28%	14.41%	16.23%	14.94%
Tangible common equity/assets	**6.12%**	5.96%	5.92%	6.46%	5.68%

(1) See pre-tax pre-provision reconciliation slide #40
(2) Noninterest expense less amortization of intangibles divided by the sum of FTE net interest income and noninterest income excluding securities (losses) gains
(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

Pre-Tax, Pre-Provision Income (1)



PTPP Earnings Power (2)

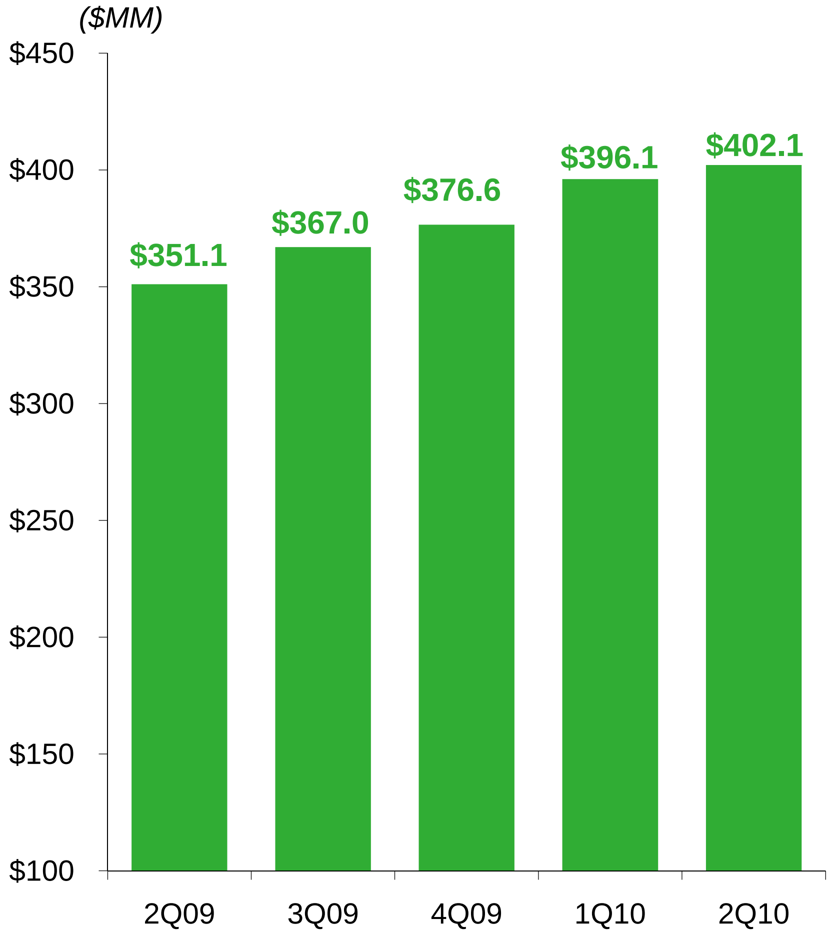


(1) See *Basis of Presentation* for definition, as well as reconciliation on slide #40

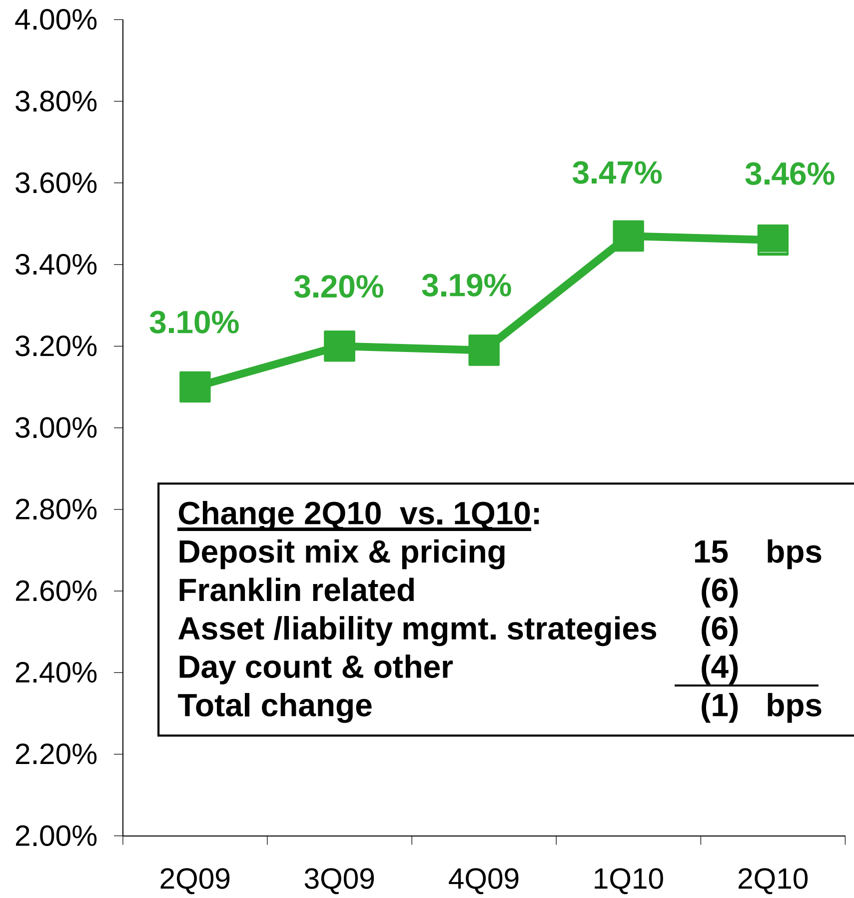
(2) Annualized

Net Interest Income & Margin (1)

Net Interest Income (FTE)



Net Interest Margin (FTE)

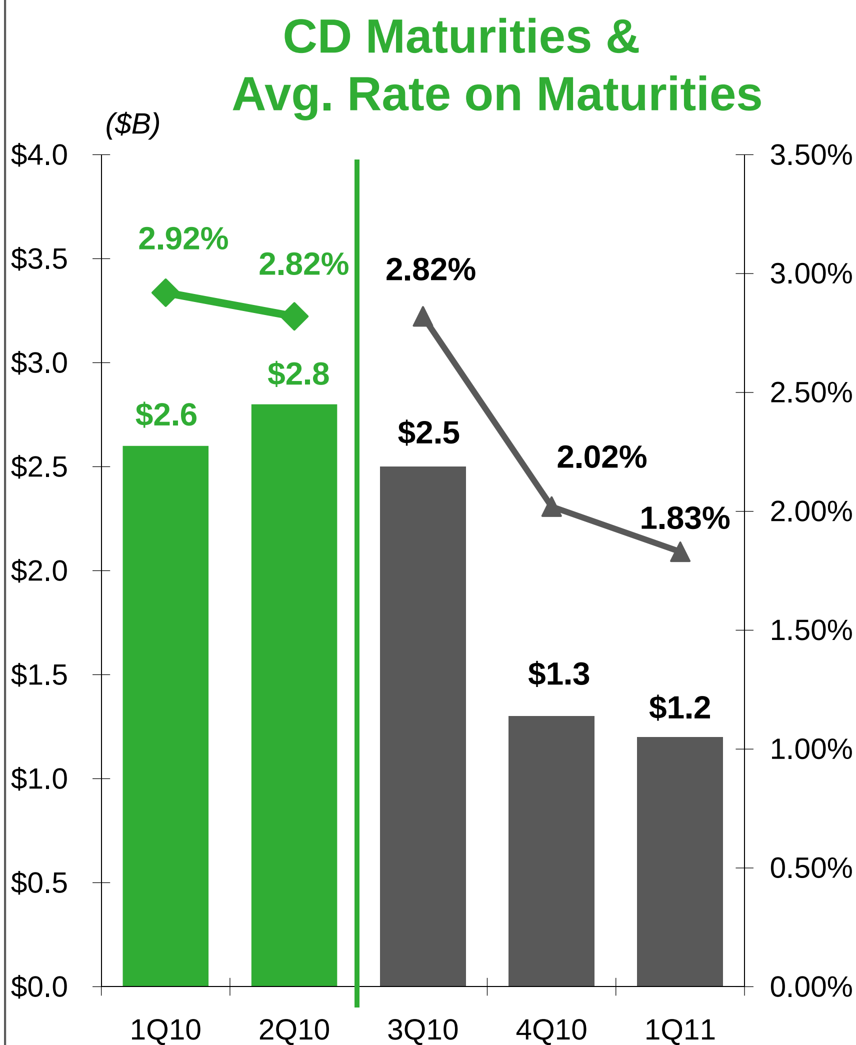


<u>Change 2Q10 vs. 1Q10</u>:

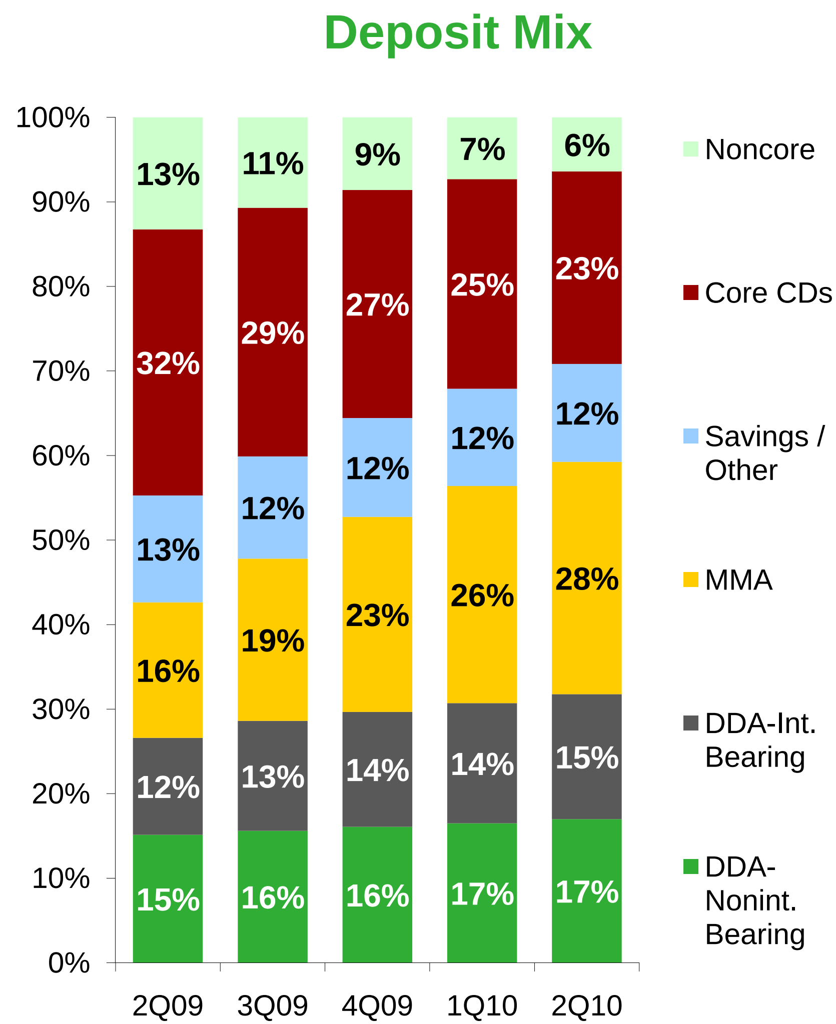
Deposit mix & pricing	**15**	**bps**
Franklin related	**(6)**	
Asset /liability mgmt. strategies	**(6)**	
Day count & other	**(4)**	
Total change	**(1)**	**bps**

(1) Fully-taxable equivalent basis

Deposits



CD Maturities &
Avg. Rate on Maturities
($B)
$4.0
$3.5
$3.0
$2.5
$2.0
$1.5
$1.0
$0.5
$0.0
3.50%
3.00%
2.50%
2.00%
1.50%
1.00%
0.50%
0.00%
2.92%
2.82%
2.82%
2.02%
1.83%
$2.6
$2.8
$2.5
$1.3
$1.2
1Q10
2Q10
3Q10
4Q10
1Q11



Deposit Mix
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
13%
11%
9%
7%
6%
32%
29%
27%
25%
23%
13%
12%
12%
12%
12%
16%
19%
23%
26%
28%
12%
13%
14%
14%
15%
15%
16%
16%
17%
17%
2Q09
3Q09
4Q09
1Q10
2Q10
Noncore
Core CDs
Savings / Other
MMA
DDA-Int. Bearing
DDA-Nonint. Bearing

Deposit Trends

Linked Quarter

	2010		Change	
(in billions)	Second Quarter	First Quarter	Amount	%
Average Deposits				
Demand deposits - noninterest bearing	**$ 6.8**	$ 6.6	$ 0.2	3 %
Demand deposits - interest bearing	**6.0**	5.7	0.3	4
Money market deposits	**11.1**	10.3	0.8	7
Savings and other domestic deposits	**4.7**	4.6	0.1	1
Core certificates of deposit	**9.2**	10.0	(0.8)	(8)
Total core deposits	**37.8**	37.3	0.5	1
Other domestic deposits of $250,000 or more	**0.7**	0.7	(0.0)	(5)
Brokered deposits and negotiable CDs	**1.5**	1.8	(0.3)	(18)
Other deposits	**0.4**	0.4	(0.0)	(2)
Total deposits	**$ 40.4**	$ 40.2	$ 0.1	0 %

Loan and Lease Trends

Linked Quarter

(in billions)	2010 Second Quarter	2010 First Quarter	Change Amount	Change %
Average Loans and Leases				
Commercial and industrial	**$ 12.2**	$ 12.3	$ (0.1)	(1) %
Commercial real estate	**7.4**	7.7	(0.3)	(4)
Total commercial	**19.6**	20.0	(0.4)	(2)
Automobile loans and leases	**4.6**	4.3	0.4	9
Home equity	**7.5**	7.5	0.0	0
Residential mortgage	**4.6**	4.5	0.1	3
Other consumer	**0.7**	0.7	(0.0)	(4)
Total consumer	**17.5**	17.0	0.5	3
Total loans and leases	**$ 37.1**	$ 37.0	$ 0.1	0 %

Noninterest Income Trends

Linked Quarter

(in millions)	2010 Second Quarter	2010 First Quarter	Change Amount	Change %
Noninterest Income				
Service charges on deposit accounts	**$ 75.9**	$ 69.3	$ 6.6	10 %
Brokerage and insurance income	**36.5**	35.8	0.7	2
Mortgage banking income	**45.5**	25.0	20.5	82
Trust services	**28.4**	27.8	0.6	2
Electronic banking income	**28.1**	25.1	3.0	12
Bank owned life insurance income	**14.4**	16.5	(2.1)	(13)
Automobile operating lease income	**11.8**	12.3	(0.5)	(4)
Securities gains (losses)	**0.2**	(0.0)	0.2	NM
Other income	**28.8**	29.1	(0.3)	(1)
Total noninterest income	**$ 269.6**	$ 240.9	$ 28.8	12 %

Noninterest Expense Trends

Linked Quarter

(in millions)	2010 Second Quarter	2010 First Quarter	Change Amount	Change %
Noninterest Expense				
Personnel costs	**$ 194.9**	$ 183.6	$ 11.2	6 %
Outside data processing and other services	**40.7**	39.1	1.6	4
Deposit and other insurance expense	**26.1**	24.8	1.3	5
Net occupancy	**25.4**	29.1	(3.7)	(13)
OREO and foreclosure expense	**5.0**	11.5	(6.6)	(57)
Equipment	**21.6**	20.6	1.0	5
Professional services	**24.4**	22.7	1.7	7
Amortization of intangibles	**15.1**	15.1	(0.0)	(0)
Automobile operating lease expense	**9.7**	10.1	(0.4)	(4)
Marketing	**17.7**	11.2	6.5	59
Telecommunications	**6.2**	6.2	0.0	1
Printing and supplies	**3.9**	3.7	0.2	6
Other expense	**23.3**	20.5	2.8	14
Total noninterest expense	**$ 413.8**	$ 398.1	$ 15.7	4 %

Capital (1)

	2Q10	1Q10	4Q09	3Q09	2Q09
Total risk-weighted assets *($B)*	**$42.6**	$42.5	$43.2	$44.1	$45.5
Tier 1 leverage	**10.44%**	10.05%	10.09%	11.30%	10.62%
Tier 1 risk-based capital	**12.47**	11.97	12.03	13.04	11.85
Total risk-based capital	**14.73**	14.28	14.41	16.23	14.94
Tangible common equity/assets	**6.12**	5.96	5.92	6.46	5.68
Tangible equity/assets	**9.43**	9.26	9.24	9.71	8.99
Tier 1 common risk-based capital ratio	**7.04**	6.53	6.69	7.82	6.80
Double leverage *(2)*	**76**	75	68	71	74

(1) Period end

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

TARP Repayment

Better positioned for repayment

- Strong balance sheet liquidity
- Current regulatory capital in excess of existing "well capitalized" thresholds
- Returned to generating capital internally

Factors for consideration before repayment

- Consistent demonstrated profitable performance with growth in earnings
- Evidence of a sustained economic recovery
- Clarity regarding new regulatory capital thresholds

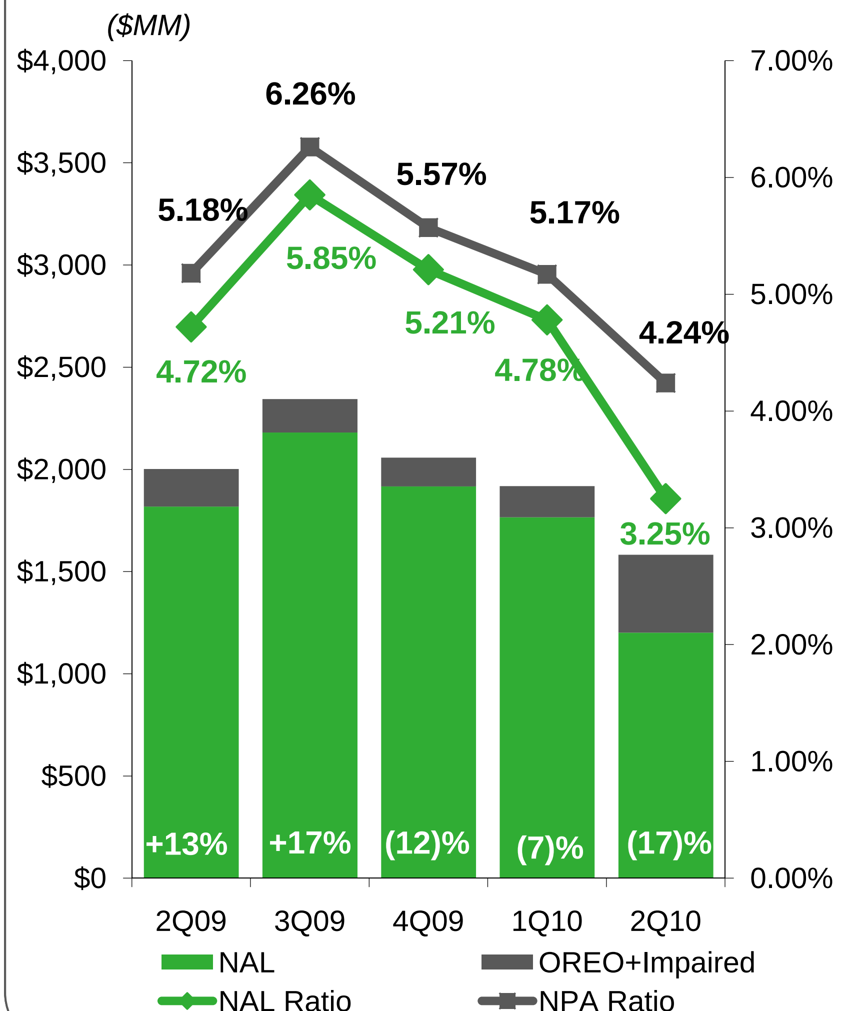
Credit Quality Trends Overview

	2Q10	1Q10	4Q09	3Q09	2Q09
NAL ratio (1)	**3.25%**	4.78%	5.21%	5.85%	4.72%
NPA ratio (2)	**4.24**	5.17	5.57	6.26	5.18
Criticized asset ratio (3)	**13.09**	14.80	15.86	15.41	14.79
Net charge-off ratio	**3.01**	2.58	4.80	3.76	3.43
Net charge-off ratio excld. Franklin	**2.17**	2.48	4.84	3.85	3.58
90+ days PD & accruing (4)	**0.23**	0.31	0.40	0.34	0.38
ALLL ratio	**3.79**	4.00	4.03	2.77	2.38
ALLL / NAL coverage	**117**	84	77	47	50
ALLL / NAL coverage excld. Franklin	**117**	103	93	56	62
ALLL / NPA coverage	**89**	77	72	44	46
ALLL / NPA coverage excld. Franklin	**107**	94	86	52	57
ACL ratio	**3.90**	4.14	4.16	2.90	2.51
ACL/ Criticized assets	**29.70**	27.83	26.14	18.75	16.87
ACL / NAL coverage	**120**	87	80	50	53
ACL / NAL coverage excld. Franklin	**120**	106	96	59	65
ACL / NPA coverage	**91**	80	74	46	48
ACL / NPA coverage excld. Franklin	**110**	98	89	55	60

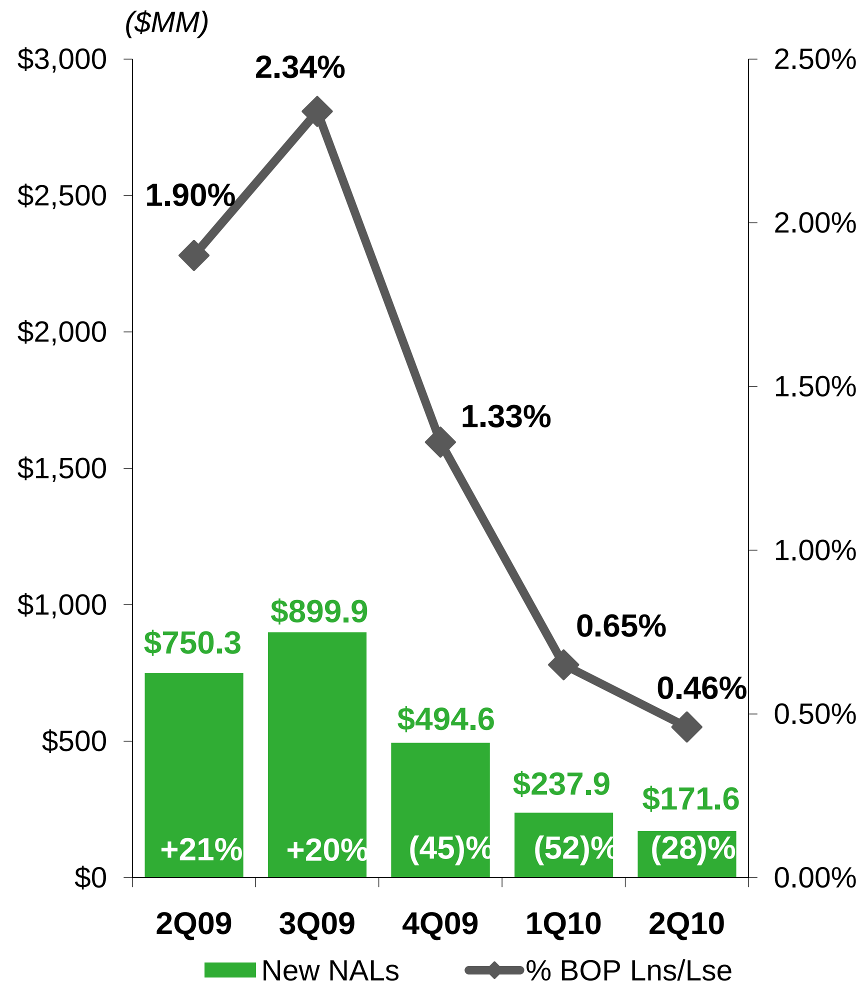
(1) NALs divided by total loans and leases
(2) NPAs divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs
(3) Criticized assets = commercial criticized loans+consumer loans >60 DPD+OREO; Total criticized assets divided by the sum of loans and leases, impaired loans held for sale, net other real estate and other NPAs
(4) Excludes government guaranteed loans

Nonaccrual Loans & Nonperforming Assets

NALs & NPAs – EOP



NAL Inflows



Huntington

Nonperforming Asset Flow Analysis

($MM)	2Q10	1Q10	4Q09	3Q09	2Q09
NPA beginning of period	**$1,918.4**	$2,058.1	$2,344.0	$2,002.6	$1,775.7
Additions / increases	**171.6**	237.9	494.6	899.9	750.3
Franklin – net impact	**(86.7)**	15.0	(31.0)	(18.8)	(57.4)
Return to accruing status	**(78.7)**	(80.8)	(85.9)	(52.5)	(40.9)
Loan and lease losses	**(173.2)**	(185.4)	(391.6)	(305.4)	(282.7)
OREO gains (losses)	**2.5**	(4.2)	(7.4)	(30.6)	(20.6)
Payments	**(140.9)**	(107.6)	(222.8)	(117.7)	(95.1)
Sales	**(30.2)**	(14.6)	(41.9)	(33.4)	(26.7)
NPA end-of-period	**$1,582.7**	$1,918.4	$2,058.1	$2,344.0	$2,002.6

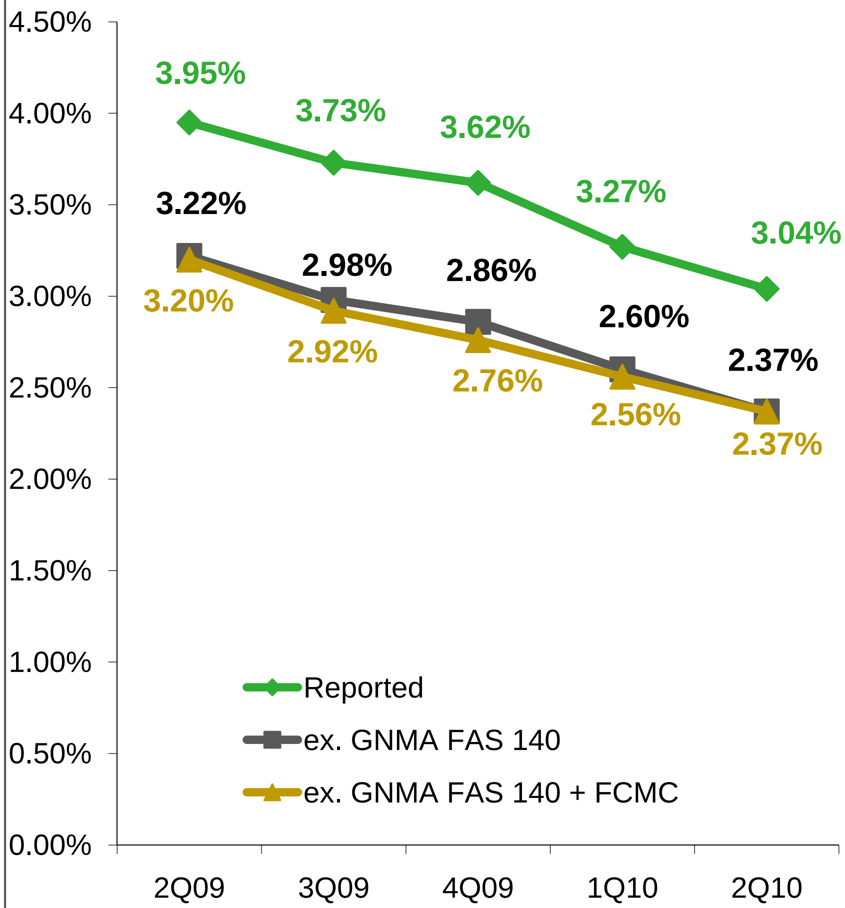
Total Commercial Loans – Criticized Loan Flow Analysis

Period End

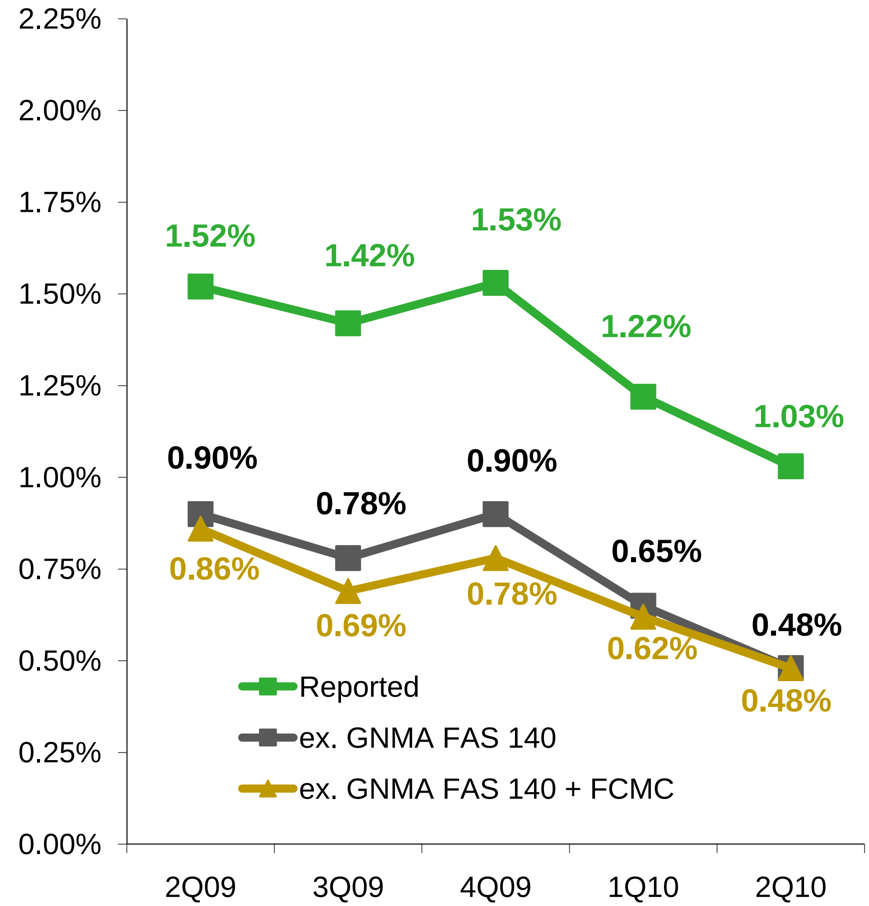
($MM)	**2Q10**	1Q10	4Q09	3Q09	2Q09
Criticized beginning-of-period	**$4,608**	$4,972	$4,855	$4,679	$3,174
Additions / increases	**280**	306	950	795	2,086
Advances	**79**	91	110	71	73
Upgrades to “Pass”	**(409)**	(273)	(134)	(136)	(151)
Paydowns	**(331)**	(324)	(428)	(298)	(223)
Charge-offs	**(121)**	(164)	(381)	(256)	(277)
Criticized end-of-period	**$4,106**	$4,608	$4,972	$4,855	$4,679
Percent change	**(11)%**	(7)%	2%	4%	48%

Total Consumer Loan Delinquencies (1)

30+ Days



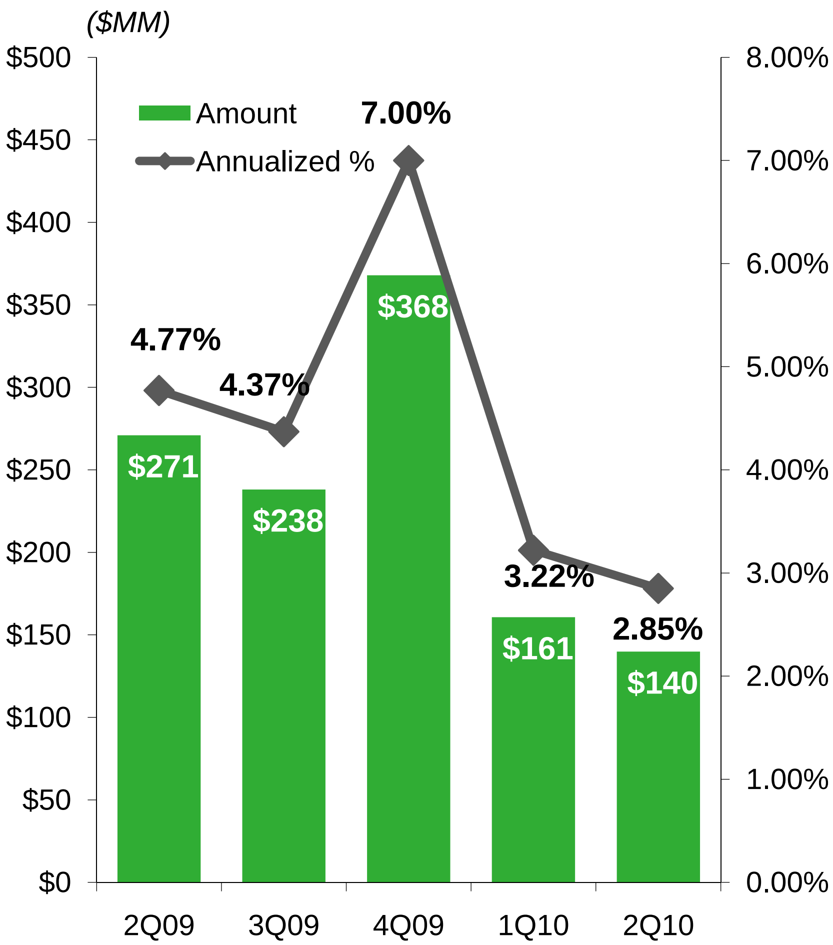
90+ Days



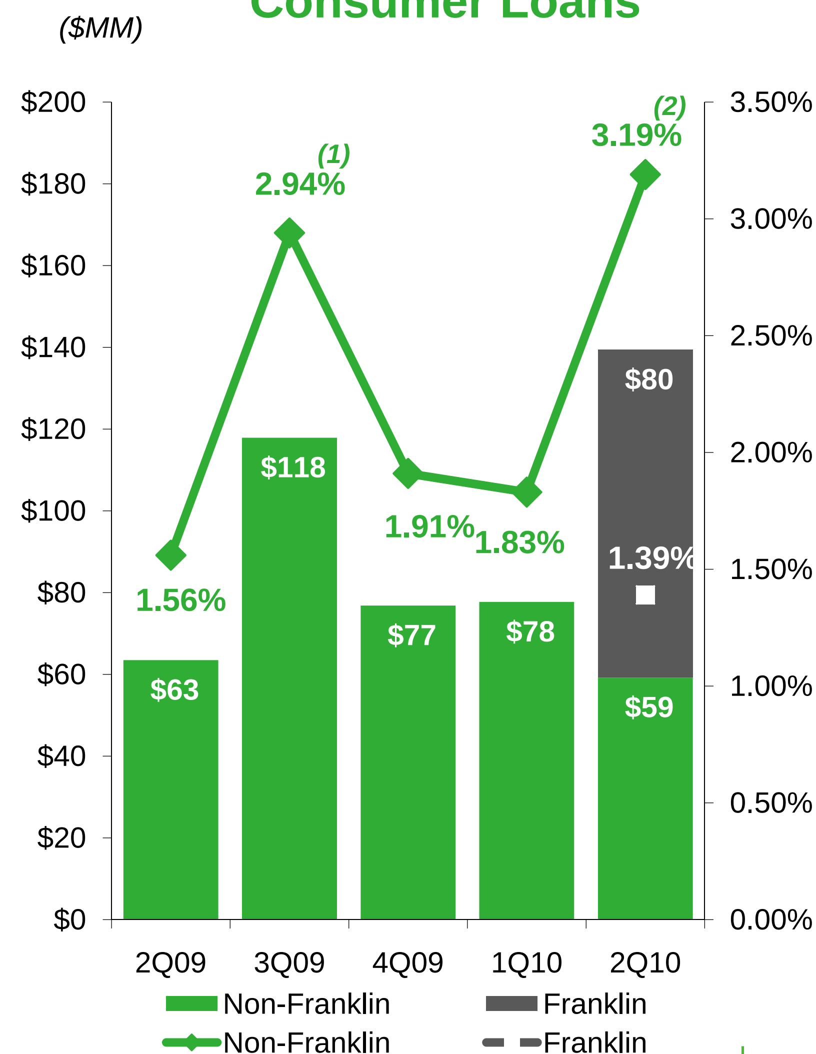
(1) Period end; delinquent but accruing as a % of related outstandings at EOP

Net Charge-offs

Commercial Loans



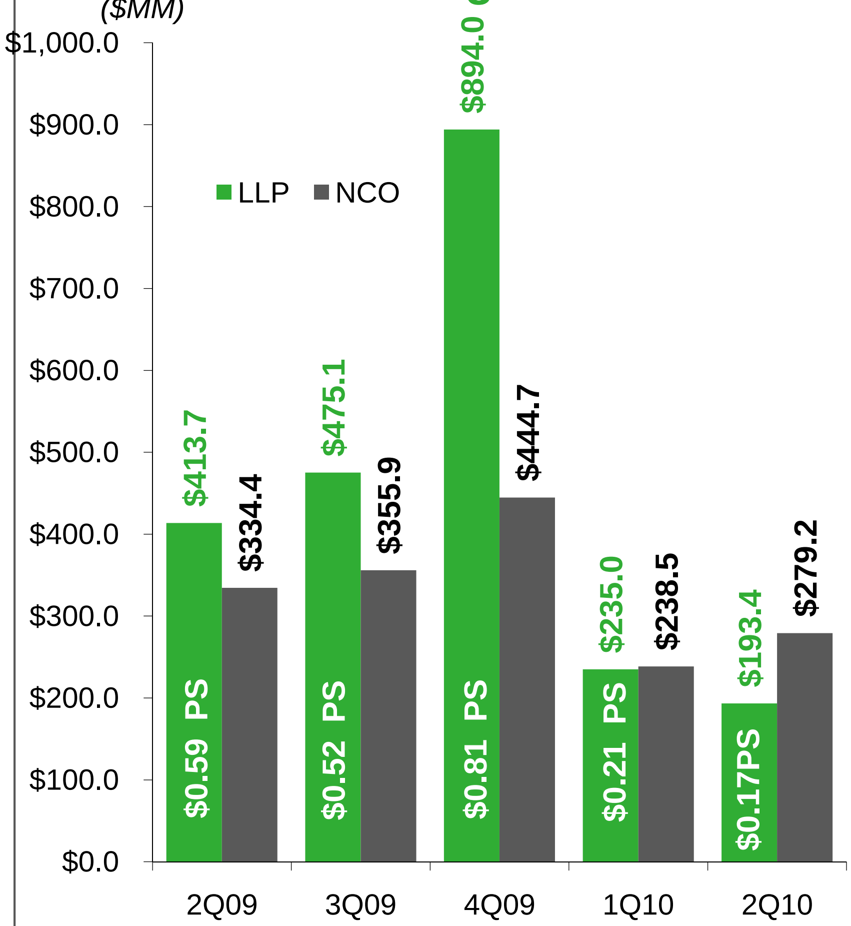
Consumer Loans



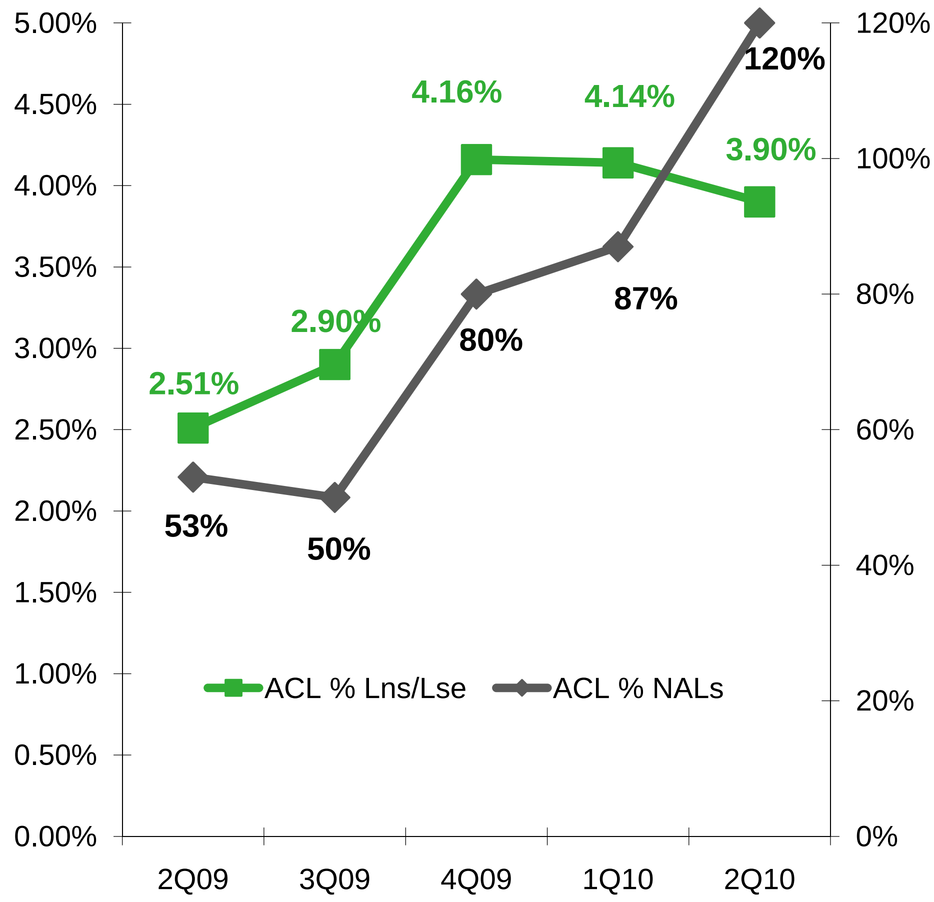
(1) $32.0 MM from change in loss recognition policy
(2) $59.2 MM / 1.39% excluding $80.0 MM Franklin-related

Provision, NCO, and ACL

Loan Loss Provision vs. Net Charge-offs (1)



Allowance for Credit Losses vs. NALs (2)



(1) NCO % annualized
(2) End of period

Impact of Regulatory Changes

Implementation of Reg E

- ~$90 MM of annual personal NSF/OD service charges impacted
- Mitigate impact via opt-in outreach and other strategies
  - Very proactive outreach efforts began in early April
  - Opt-in results to date are surpassing expectations and are higher than most peers
  - 20% opt-in to date for all customers, with a nearly 50% opt-in rate for those customers that use this service most often

Dodd-Frank Act

- Interchange Fee Legislation
  - ~$90 MM of annual debit card transaction fee income could be impacted
  - Most of our transactions are “signature” based
  - Timing of final specific regulation is uncertain so it’s too early to estimate any impact
- Trust Preferred Capital Legislation
  - $570 MM of trust preferred securities
  - ~1.34% potential impact to regulatory Tier 1 capital
  - 3-year phase in period beginning on 1/1/13 provides time to strategize around new legislation

Pre-Tax, Pre-Provision Earnings Power

Sensitivity Analysis on $270 MM

($ MM)

		Net Charge-off Assumption [1]				
PTPP	**$ 270**					
Less: Intangible amortization	15	***0.35%***	*0.40%*	*0.45%*	*0.50%*	***0.55%***
	$ 255	**$ 255**	$ 255	$ 255	$ 255	**$ 255**
Less: Net charge-offs		**32**	37	42	46	**51**
Pre-tax income		**223**	218	213	209	**204**
Less: Taxes	30%	**67**	65	64	63	**61**
Net income		**$ 156**	$ 153	$ 149	$ 146	**$ 143**
ROA		**1.20%**	1.17%	1.15%	1.12%	**1.10%**

Average loans/leases	$ 37,000
Average total assets	52,000

[1] Annualized

10 year average (1997-2006)	0.55%
3 year average (2004-2006)	0.33%

2010 Second Half Expectations

- Economy remains stable / borrower confidence remains low
- No significant change in interest rates
- Pre-tax, pre-provision income in-line with reported 2Q performance
  - Net interest margin that approximates 1H10 performance
  - Modest loan growth… modest C&I loan growth and strong automobile loan growth, partially offset by CRE decline… home equity and residential mortgages flattish
  - Strong core deposit growth
  - Fee income mixed… growth from strategic initiatives mitigated by lower mortgage banking and implementation of Reg E
  - Noninterest expense stable… growth from strategic initiatives mitigated by lower credit-related expenses, including Franklin-related servicing and other
- Credit quality trends remain positive
  - NPAs and NCOs continue to decline
  - Provision for credit losses consistent with 2Q10 performance excluding Franklin impact

2010 Objectives

- Grow revenue and profitability
- Improve cross sell and share-of-wallet profitability across all business segments
- Grow key fee businesses… existing and new
- Lower NCOs and NPAs
- Reduce CRE “noncore” exposure
- Continue to explore opportunities to further de-risk the balance sheet

Important Messages

- Balance sheet is strong
- Sufficient capital with expectation for sustained internal capital generation
- Substantially improved credit quality performance is positioning us towards top quartile performance
- Underlying earnings and profitability are growing
- Increased opportunities and attention on growing revenue
- Making investments to grow key fee businesses

Moving to a Higher Performance / Execution Level