Appendix

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Quarterly Financial Review

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Quarterly Earnings

($MM)	4Q09	3Q09	4Q08	Change Better (Worse) vs. 3Q09 Amt.	4Q08 Amt.	4Q08 Pct.
Net interest income	**$ 374.1**	$ 362.8	$ 376.4	$ 11.2	$ (2.3)	(1) %
Provision	**(894.0)**	(475.1)	(722.6)	(418.9)	(171.4)	(24)
Noninterest income	**244.5**	256.1	67.1	(11.5)	177.4	NM
Noninterest expense	**(322.6)**	(401.1)	(390.1)	78.5	67.5	17
Pre-tax income/(loss)	**(598.0)**	(257.4)	(669.2)	(340.6)	71.3	(11)
Net Income/(loss)	**$ (369.7)**	$ (166.2)	$ (417.3)	$ (203.5)	$ 47.6	(11)
EPS	**$ (0.56)**	$ (0.33)	$ (1.20)	$ (0.23)	$ 0.64	53 %

NM - not meaningful

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Significant Items (1) Impacting Financial Performance Comparisons – Reconciliation

2009 – 2008 Quarterly

(in millions, except per share amounts)	4Q09		3Q09		2Q09		1Q09	
	After-tax	EPS	After-tax	EPS (2)	After-tax	EPS (2)	After-tax	EPS (2)
Net loss	**$ (369.687)**		**$ (166.190)**		**$ (125.095)**		**$ (2,433.207)**	
Net (loss) applicable to common shares	**$ (398.976)**	**$ (0.56)**	**$ (195.413)**	**$ (0.33)**	**$ (182.546)**	**$ (0.40)**	**$ (2,492.000)**	**$ (6.79)**
Significant items - favorable (unfavorable) impact:	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS	Earnings (1)	EPS
Goodwill impairment	-	-	-	-	(4.231)	(0.01)	(2,602.713)	(7.09)
Preferred stock conversion deemed dividend	-	-	-	-	-	(0.06)	-	(0.08)
Franklin relationship restructuring (after-tax)	-	-	-	-	-	-	159.895	0.44
Gain related to Visa ® stock	-	-	-	-	31.362	0.04	-	-
Gain on the redemption of debt	73.615	0.07	-	-	67.409	0.10	-	-
FDIC special assessment	-	-	-	-	(23.555)	(0.03)	-	-
Deferred tax valuation allowance benefit (2)	11.998	0.02	-	-	(23.555)	(0.03)	-	-

	4Q08		3Q08		2Q08		1Q08	
	After-tax	EPS (2)	After-tax	EPS (2)	After-tax	EPS (2)	After-tax	EPS (2)
Net (loss) income	**$ (417.289)**		**$ 75.063**		**$ 101.352**		**$ 127.068**	
Net (loss) income applicable to common shares	**$ (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
Gain related to Visa / MasterCard ® stock	-	-	-	-	-	-	25.087	0.04
Visa ® anti-trust indemnification	4.560	0.01	-	-	-	-	12.435	0.02
Merger / restructuring costs	-	-	-	-	(14.552)	(0.03)	(7.278)	(0.01)
Gain on the extinguishment of debt	-	-	21.364	0.04	-	-	-	-
Visa ® related deferred tax valuation allowance benefit (provision) (2)	(2.893)	(0.01)	(3.742)	(0.01)	3.435	0.01	11.092	0.03

(1) Pre-tax unless otherwise noted

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

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Income Statement

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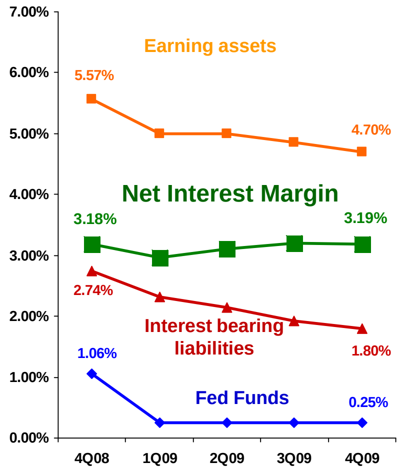
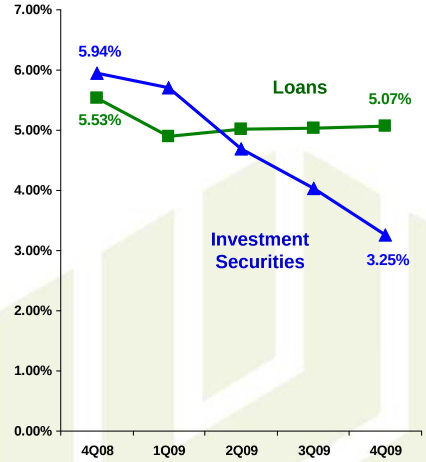
Net Interest Margin – Yields & Rate Trends

NIM – Yields & Rates



Earning Assets Yield



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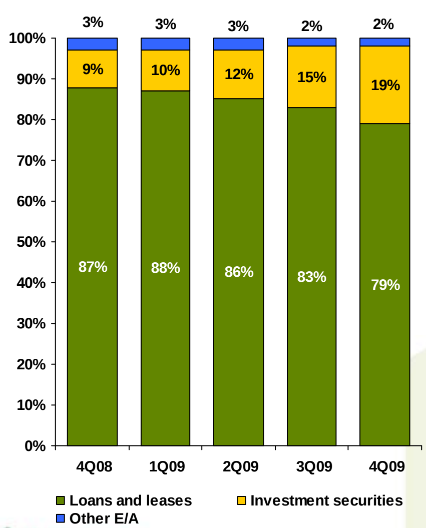
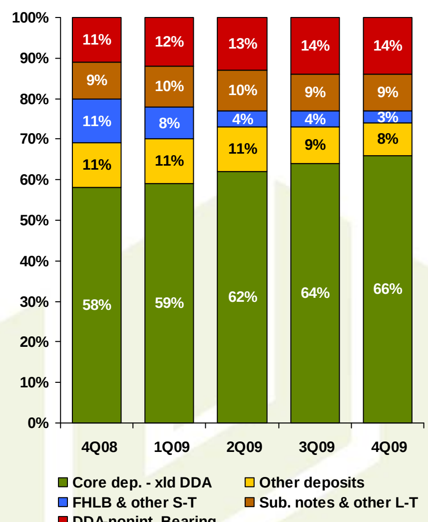
Earning Assets and Funding Composition Trends

Earning Asset Composition



Funding



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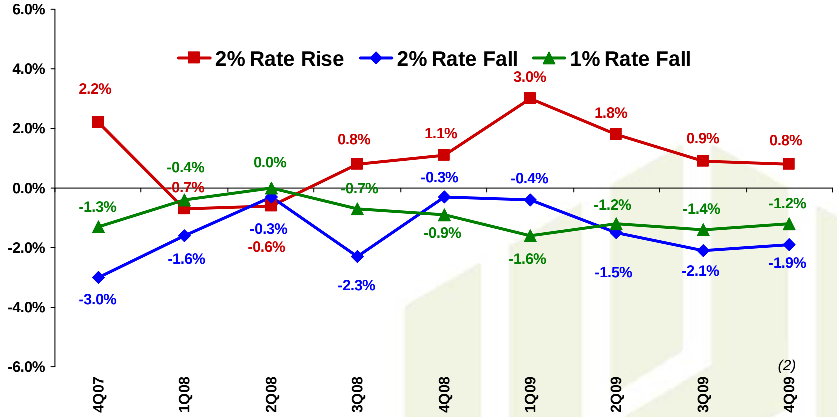
(1) Average balances

Managing Interest Rate Risk

Net Interest Income at Risk (1)

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



(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 based on 11/30/09

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Noninterest Income Trends

Prior-year Quarter

	Fourth Quarter		Change	
(in millions)	**2009**	2008	Amount	%
Noninterest Income				
Service charges on deposit accounts	**$ 76.8**	$ 75.2	$ 1.5	2 %
Brokerage and insurance income	**32.2**	31.2	0.9	3
Mortgage banking income (loss)	**24.6**	(6.7)	31.4	NM
Trust services	**27.3**	27.8	(0.5)	(2)
Electronic banking income	**25.2**	22.8	2.3	10
Bank owned life insurance income	**14.1**	13.6	0.5	4
Automobile operating lease income	**12.7**	13.2	(0.5)	(4)
Securities losses	**(2.6)**	(127.1)	124.5	98
Other income	**34.4**	17.1	17.4	NM
Total noninterest income	**$ 244.5**	$ 67.1	$177.4	NM %

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Mortgage Banking Income

($MM)	**4Q09**	3Q09	2Q09	1Q09	4Q08
Origination & secondary marketing	**$16.5**	$16.5	$31.8	$30.0	$7.2
Servicing fees	**12.3**	12.3	12.0	11.8	11.7
Amortization of capitalized servicing	**(10.8)**	(10.1)	(14.4)	(12.3)	(6.5)
Other mortgage banking income	**4.5**	4.1	5.4	9.4	3.0
Sub-total	**22.4**	22.9	34.8	38.9	15.3
MSR recovery (impairment)	**15.5**	(17.3)	46.6	(10.4)	(63.4)
Net trading gains (losses)	**(13.3)**	15.9	(50.5)	6.9	41.3
Total	**$24.6**	$21.4	$30.8	$35.4	$(6.7)
Investor servicing portfolio [(1)] *($B)*	**$16.0**	$16.1	$16.2	$16.3	$15.8
Weighted average coupon	**5.68%**	5.73%	5.78%	5.86%	5.95%
Originations *($B)*	**$1.1**	$1.0	$1.6	$1.5	$0.7
Mortgage servicing rights [(1)]	**$214.6**	$201.0	$219.3	$167.8	$167.4
MSR % of investor servicing portfolio [(1)]	**1.34%**	1.24%	1.35%	1.03%	1.06%

(1) End-of-period

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Noninterest Expense Trends

Prior-year Quarter

(in millions)	Fourth Quarter **2009**	Fourth Quarter 2008	Change Amount	Change %
Noninterest Expense				
Personnel costs	**$ 180.7**	$ 196.8	$ (16.1)	(8) %
Outside data processing and other services	**36.8**	31.6	5.2	16
Deposit and other insurance expense	**24.4**	9.4	15.0	NM
Net occupancy	**26.3**	23.0	3.3	14
OREO and foreclosure expense	**18.5**	8.2	10.3	NM
Equipment	**20.5**	22.3	(1.9)	(8)
Professional services	**25.1**	16.4	8.7	53
Amortization of intangibles	**17.1**	19.2	(2.1)	(11)
Automobile operating lease expense	**10.4**	10.5	(0.0)	(0)
Marketing	**9.1**	9.4	(0.3)	(3)
Telecommunications	**6.1**	5.9	0.2	4
Printing and supplies	**3.8**	4.2	(0.4)	(9)
Gain on early extinguishment of debt	**(73.6)**	-	(73.6)	NM
Other expense	**17.4**	33.3	(15.8)	(48)
Total noninterest expense	**$ 322.6**	$ 390.1	$ (67.5)	(17) %
(in thousands)				
Number of employees (full-time equivalent)	**10.3**	11.0	(0.7)	(6) %

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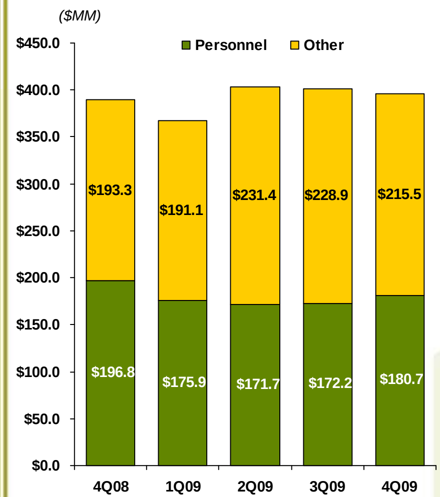
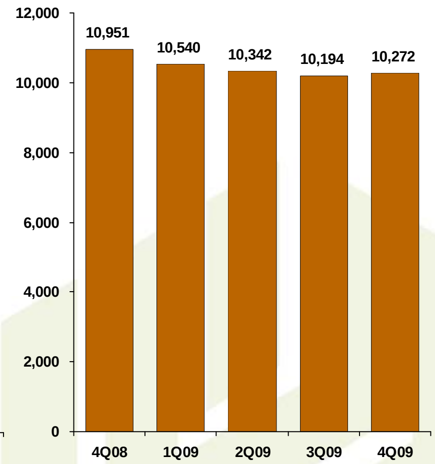
Noninterest Expense Trends

Noninterest Expense (1)



Number of Employees (FTE)



(1) Excluding goodwill impairment in 1Q09 and 2Q09 of $2,602.7 MM and $4.2 MM, respectively; and 2Q09 and 4Q09 gains on the redemption of debt of $67.4 MM and $73.6 MM, respectively

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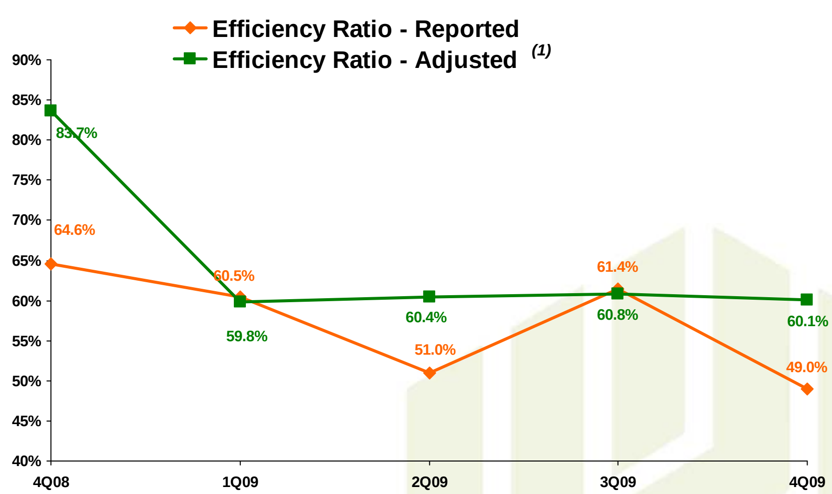
Efficiency Ratio Trends



(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.

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Operating Leverage & Efficiency Ratio Trends

($ MM)	4Q09	3Q09	2Q09	1Q09	4Q08	3Q08	2Q08	1Q08
Total revenue - FTE - reported	**$ 621.107**	**$ 623.048**	**$ 617.060**	**$ 580.189**	**$ 447.105**	**$ 561.944**	**$ 631.920**	**$ 618.078**
Change % - YOY - reported	**38.9%**	**-1.4%**	**-0.2%**	**3.8%**	**-27.9%**	**-9.4%**	**52.7%**	**52.7%**
Change % - LQ - reported	**-0.3%**	**7.4%**	**38.0%**	**3.2%**	**-29.2%**	**-11.1%**	**2.2%**	**10.6%**
Auto operating lease expense	(10.440)	(10.589)	(11.400)	(10.931)	(10.483)	(9.093)	(7.200)	(4.506)
Securities (gains) losses - other	2.602	2.374	7.340	(2.067)	-	73.790	(2.073)	(4.533)
Adjustment items (1):								
Gain on sale of Visa® / MasterCard® stock	-	-	(31.362)	-	-	-	-	(25.087)
Gain on branch sales	-	-	-	-	-	-	-	-
Total revenue - FTE - adjusted	**$ 613.269**	**$ 614.833**	**$ 581.638**	**$ 567.191**	**$ 436.622**	**$ 626.641**	**$ 622.647**	**$ 583.952**
Change % - YOY - adjusted	40.5%	-1.3%	-0.4%	1.8%	-29.5%	1.1%	50.8%	45.0%
Change % - LQ - adjusted	-0.3%	8.4%	33.2%	-9.5%	-29.9%	0.6%	6.6%	4.9%
Total noninterest expense - reported	**$ 322.596**	**$ 401.097**	**$ 339.982**	**$2,969.769**	**$ 390.094**	**$ 338.996**	**$ 377.803**	**$ 370.481**
Change % - YOY - reported	**-17.3%**	**6.2%**	**-8.2%**	**575.6%**	**1.2%**	**-12.1%**	**54.4%**	**53.0%**
Change % - LQ - reported	**-19.6%**	**-86.5%**	**-12.8%**	**776.0%**	**3.3%**	**-10.3%**	**2.0%**	**-15.7%**
Auto operating lease expense	(10.440)	(10.589)	(11.400)	(10.931)	(10.483)	(9.093)	(7.200)	(4.506)
Amortization of intangibles and goodwill impairment	(17.060)	(16.995)	(21.348)	(2,619.848)	(19.187)	(19.463)	(19.327)	(18.917)
Adjustment items (1):								
Gain on sale of junior subordinated debt	73.615	-	67.409	-	-	-	-	-
SEC and regulatory-related expenses	-	-	-	-	-	-	-	-
Merger-related integration costs	-	-	-	-	-	-	(14.552)	(7.067)
Severance and consolidation expenses	-	-	-	-	-	-	-	-
FDIC special assessment	-	-	(23.555)	-	-	-	-	-
Restructure (charges) releases	-	-	-	-	-	-	-	-
Visa indemnification	-	-	-	-	4.560	-	-	12.435
Total noninterest expense - adjusted	**$ 368.711**	**$ 373.513**	**$ 351.088**	**$ 338.990**	**$ 364.984**	**$ 310.440**	**$ 336.724**	**$ 352.426**
Change % - YOY - adjusted	1.0%	10.9%	-0.4%	-2.6%	9.6%	-6.8%	44.1%	48.4%
Change % - LQ - adjusted	-1.3%	10.2%	-3.8%	9.2%	8.4%	-7.8%	-4.5%	1.2%
Operating leverage - YOY - reported	**56.2%**	**-7.6%**	**8.1%**	**-571.8%**	**-29.1%**	**2.7%**	**-1.7%**	**-0.4%**
Operating leverage - LQ - reported	19.3%	93.9%	50.9%	-772.8%	-32.5%	-0.8%	0.3%	26.3%
Operating leverage - YOY - adjusted	**39.4%**	**-12.2%**	**0.0%**	**4.5%**	**-39.1%**	**7.9%**	**6.7%**	**-3.3%**
Operating leverage - LQ - adjusted	1.0%	-1.8%	37.0%	-18.7%	-38.3%	8.4%	11.1%	3.6%
Efficiency ratio - reported (2)	**49.0%**	**61.4%**	**51.0%**	**60.5%**	**64.6%**	**50.3%**	**56.9%**	**57.0%**
Efficiency ratio - adjusted (3)	**60.1%**	**60.8%**	**60.4%**	**59.8%**	**83.6%**	**49.5%**	**54.1%**	**60.4%**

(1) Items viewed as not part of regular business activites; 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.

Balance Sheet

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Balance Sheet – Assets

(in millions)	2009 December 31,	2009 September 30,	2008 December 31,	Change December '09 vs. '08 Amount	Percent
Assets					
Cash and due from banks	**$ 1,521**	$ 1,882	$ 807	$ 715	88.6%
Federal funds sold and securities purchased under resale agreement	**---**	---	38	(38)	-100.0%
Interest bearing deposits in banks	**319**	398	293	27	9.2%
Trading account securities	**84**	121	89	(5)	-5.7%
Loans held for sale	**462**	531	390	71	18.2%
Investment securities	**8,588**	8,503	4,384	4,203	95.9%
Loans and leases:					
Commercial and industrial loans and leases	**12,888**	12,547	13,541	(653)	-4.8%
Commercial real estate loans	**7,689**	8,715	10,098	(2,409)	-23.9%
Total Commercial	**20,577**	21,262	23,639	(3,062)	-13.0%
Automobile loans	**3,144**	2,939	3,901	(757)	-19.4%
Automobile leases	**246**	309	563	(317)	-56.3%
Home equity loans	**7,562**	7,576	7,556	6	0.1%
Residential mortgage loans	**4,510**	4,468	4,761	(251)	-5.3%
Other consumer loans	**752**	750	672	80	11.9%
Total Consumer	**16,214**	16,042	17,453	(1,239)	-7.1%
Loans and leases	**36,791**	37,304	41,092	(4,301)	-10.5%
Allowance for loan and lease losses	**(1,482)**	(1,032)	(900)	(582)	64.7%
Net loans and leases	**35,309**	36,272	40,192	(4,883)	-12.2%
Bank owned life insurance	**1,412**	1,402	1,364	48	3.5%
Premises and equipment	**496**	496	520	(24)	-4.5%
Goodwill	**444**	444	3,055	(2,611)	-85.5%
Other intangible assets	**289**	303	357	(68)	-19.0%
Accrued income and other assets	**2,631**	2,160	2,864	(234)	-8.2%
Total assets	**$ 51,555**	$ 52,513	$ 54,353	$ (2,798)	-5.1%

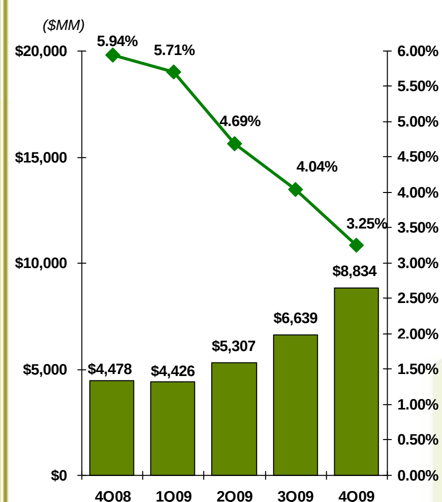
Balance Sheet – Liabilities & Shareholders' Equity

(in millions)	2009 December 31,	2009 September 30,	2008 December 31,	Change December '09 vs. '08 Amount	Percent
Liabilities and shareholders' equity					
Liabilities					
Deposits:					
Demand deposits - non-interest bearing	**$ 6,907**	$ 6,306	$ 5,477	$ 1,430	26.1%
Demand deposits - interest bearing	**5,890**	5,401	4,083	1,807	44.3%
Money market deposits	**9,485**	8,548	5,182	4,303	83.0%
Savings and other domestic deposits	**4,652**	4,631	4,930	(278)	-5.6%
Core certificates of deposit	**10,453**	11,205	12,856	(2,403)	-18.7%
Total core deposits	**37,387**	36,091	32,528	4,859	14.9%
Other domestic deposits of $250,000 or more	**652**	689	1,328	(676)	-50.9%
Brokered deposits and negotiable CDs	**2,098**	2,630	3,355	(1,257)	-37.5%
Deposits in foreign offices	**357**	419	732	(375)	-51.2%
Deposits	**40,494**	39,829	37,943	2,551	6.7%
Short-term borrowings	**876**	852	1,309	(433)	-33.1%
Federal Home Loan Bank advances	**169**	920	2,589	(2,420)	-93.5%
Other long-term debt	**2,369**	2,435	2,332	38	1.6%
Subordinated notes	**1,264**	1,674	1,950	(686)	-35.2%
Accrued expenses and other liabilities	**1,046**	1,127	1,001	45	4.5%
Total liabilities	**46,219**	46,838	47,124	(905)	-1.9%
Shareholders' equity					
Preferred stock	**1,688**	1,683	1,878	(190)	-10.1%
Common stock	**7**	7	4	3	95.3%
Capital surplus	**6,732**	6,724	5,322	1,409	26.5%
Less treasury shares, at cost	**(11)**	(12)	(16)	4	-26.2%
Accumulated other comprehensive loss	**(157)**	(212)	(327)	170	-51.9%
Retained earnings	**(2,922)**	(2,516)	367	(3,289)	N.M.
Total shareholders' equity	**5,336**	5,675	7,229	(1,893)	-26.2%
Total liabilities and shareholders' equity	**$ 51,555**	$ 52,513	$ 54,353	$ (2,798)	-5.1%

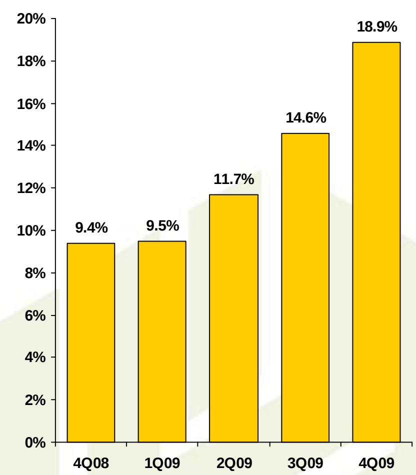
Investment Securities

Investment Securities

Average Balances & Yield



% of Average Earning Assets



AFS Securities Overview – 12/31/09

($MM)	Fair Value	AAA	AA +/-	A +/-	BBB +/-	<BBB-	Not Rated
		Average Credit Rating of Fair Value Amount (2)					
US Treasury	$ 99	$ 99	$ ---	$ ---	$ ---	$ ---	$ ---
Agency (Debt, P/T, & CMO's)	6,207	6,153	54	---	---	---	---
TLGP Debt	260	260	---	---	---	---	---
Asset Backed							
Alt-A mortgage-backed securities	117	23	27	---	---	67	---
Auto loan backed securities	535	397	43	47	48	---	---
Pooled-trust-preferred securities (1)	106	---	24	---	29	52	---
Student loan backed securities	161	161	---	---	---	---	---
Private label CMO securities	477	39	22	36	92	289	---
Municipal securities	125	61	51	---	---	---	13
FHLB/FRB Stock	377	---	---	---	---	---	377
Other	123	15	---	---	---	---	108
Total at December 31, 2009	**$ 8,587**	**$ 7,209**	**$ 221**	**$ 82**	**$ 170**	**$ 408**	**$ 497**

(1) Primarily trust preferred for banks/insurance companies
(2) Credit ratings reflect the lowest current rating assigned by a nationally recognized credit rating agency.

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Investment Securities – Assessment (1)

	Par Value	Book Value	Market Value	OCI
Alt-A mortgage backed	**$155 MM**	**$136 MM**	**$117 MM**	**$(19) MM**
- Purchased 2006		**% to Par Value**	**75%**	
- 8 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	**298**	**242**	**106**	**(136)**
- Purchased 2003-2005		**% to Par Value**	**36%**	
- 16 pools with 480 separate issues				
- 87% = 1st / 2nd 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	**546**	**534**	**477**	**(57)**
- Purchased 4Q03-4Q07		**% to Par Value**	**87%**	
- 31 securities				
- Cash flow analysis performed monthly to test for OTTI with quarterly third-party validation				
Total	**$999 MM**	**$912 MM**	**$700 MM**	**$(212) MM**

(1) 12/31/09
OCI – accumulated other comprehensive income; pre-tax
OTTI – other-than-temporary impairment

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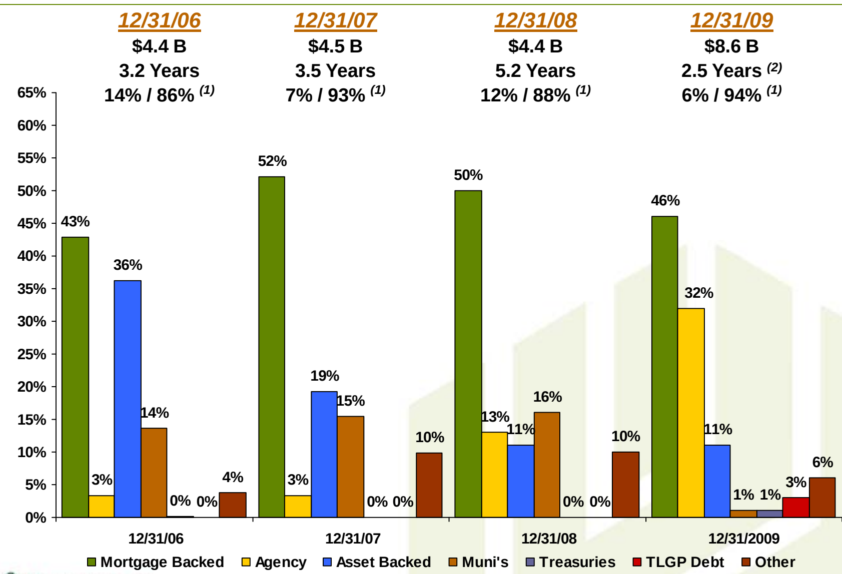
Available for Sale Securities Mix



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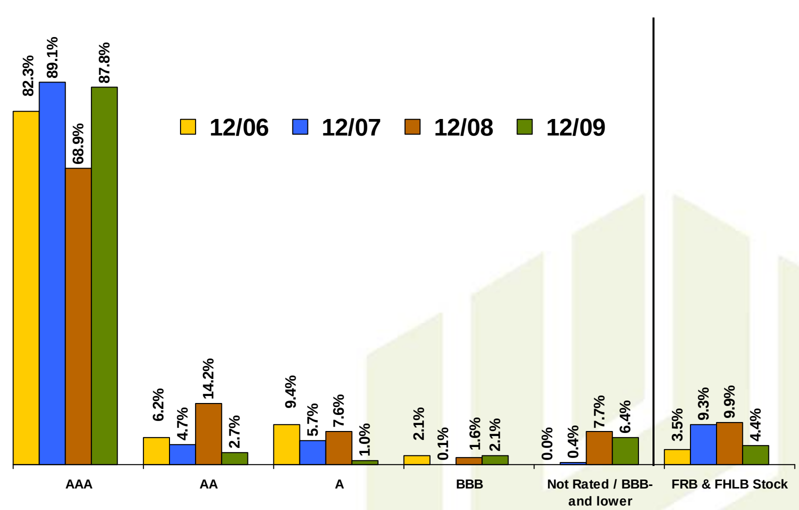
(1) Variable-rate / fixed-rate; ARM's > 1 year classified as fixed-rate (2) As of 11/30/09

Investment Securities – Credit Quality (1)



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

Loan Portfolio Overview

Credit Exposure Composition

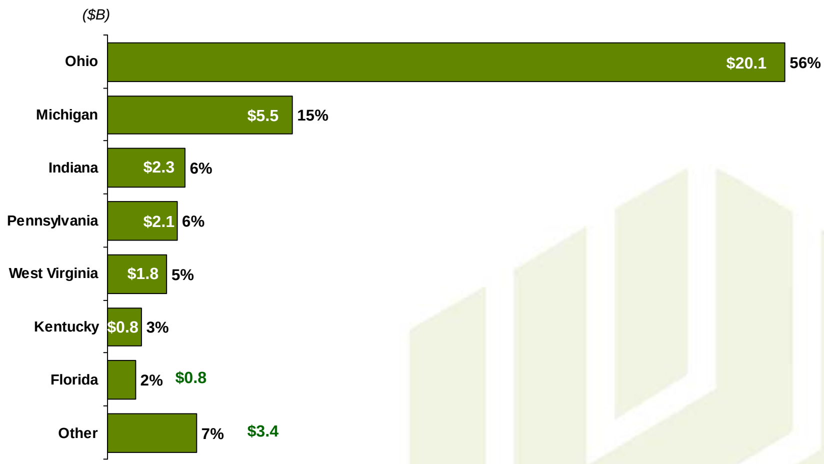
($B)	12/31/09		12/31/08		12/31/07		12/31/06		12/31/05	
	Amt	**Pct**	Amt	Pct	Amt	Pct	Amt	Pct	Amt	Pct
Commercial & industrial	**$12.9**	**35 %**	$13.5	33 %	$13.1	33 %	$7.8	30 %	$6.8	28 %
Commercial real estate	**7.7**[(1)]	**21**	10.1	24	9.2	23	4.5	17	4.0	16
Total commercial	**20.6**	**56**	23.6	58	22.3	56	12.4	47	10.8	44
Auto loans	**3.1**	**9**	3.9	10	3.1	8	2.1	8	2.0	8
Auto direct finance leases	**0.2**	**1**	0.6	1	1.2	3	1.8	7	2.3	9
Home equity	**7.6**	**20**	7.6	18	7.3	18	4.9	19	4.8	19
Residential real estate	**4.5**	**12**	4.8	12	5.4	14	4.5	17	4.2	17
Other consumer	**0.8**	**2**	0.7	2	0.7	2	0.4	2	0.4	1
Total consumer	**16.2**	**44**	17.5	42	17.7	44	13.8	53	13.6	55
Total loans & leases	**36.8**	**99**	41.1	100	40.1	100	26.2	100	24.5	99
Auto operating leases	**0.2**	**1**	0.2	--	0.1	-	- -	-	0.2	1
Total credit exposure	**$37.0**	**100 %**	$41.3	100 %	$40.1	100 %	$26.2	100 %	$24.7	100 %

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

Credit Portfolio Overview

EOP Outstandings – $36.8 Billion (1)

By State



(1) 12/31/09

Loan and Lease Trends

Prior-year Quarter - Average

(in billions)	Fourth Quarter 2009	Fourth Quarter 2008	Change Amount	Change %
Average Loans and Leases				
Commercial and industrial	**$ 12.6**	$ 13.7	$ (1.2)	(9) %
Commercial real estate	**8.5**	10.2	(1.8)	(17)
Total commercial	**21.0**	24.0	(2.9)	(12) %
Automobile loans and leases	**3.3**	4.5	(1.2)	(27)
Home equity	**7.6**	7.5	0.0	1
Residential mortgage	**4.4**	4.7	(0.3)	(7)
Other consumer	**0.8**	0.7	0.1	12
Total consumer	**16.1**	17.5	(1.4)	(8)
Total loans and leases	**$ 37.1**	$ 41.4	$ (4.3)	(10) %

Total Loans – By Business Segment

4Q09

Avg. Outstandings – $37.1 Billion

($B)	Regional & Business Banking	Comm'l Banking	Comm'l Real Estate	AFDS	PFG	Treas. / Other	**Total**
C&I	$3.0	$6.9	$0.7	$1.0	$1.0	$--	**$12.6**
CRE	0.6	0.6	7.1	--	0.1	--	**8.5**
Total commercial	3.6	7.5	7.9	1.0	1.1	--	**21.0**
Automobile loans/leases	--	--	--	3.3	--	--	**3.3**
Home equity loans/lines	6.8	0.1	--	--	0.7	0.1	**7.6**
Residential mortgage	3.4	--	--	--	0.6	0.4	**4.4**
Other	0.5	--	--	0.2	--	--	**0.8**
Total consumer	10.8	0.1	--	3.5	1.3	0.5	**16.1**
Total loans	**$14.3**	**$7.5**	**$7.9**	**$4.5**	**$2.4**	**$0.5**	**$37.1**

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Total Commercial Loans

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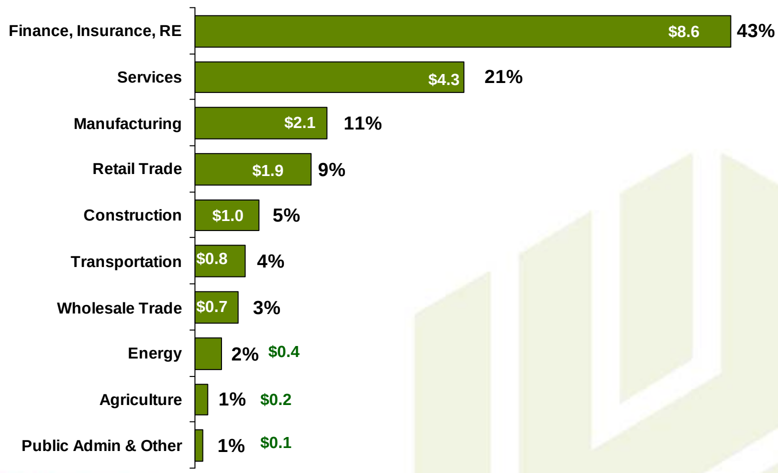
Total Commercial Loans

EOP Outstandings – $20.6 Billion (1)

By Industry Sector

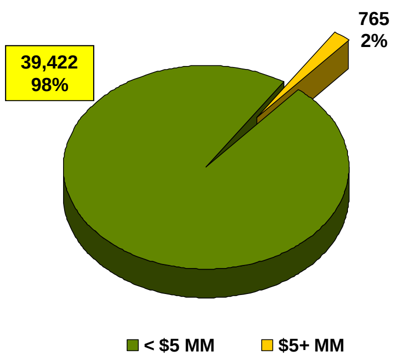


(1) 12/31/09

Total Commercial Loans

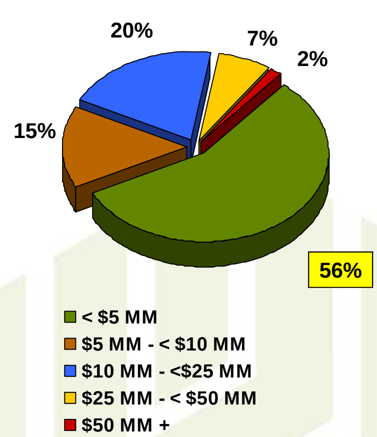
EOP Outstandings – $20.6 Billion (1)

# of Loans by Size



$5 MM - < $10 MM	437
$10 MM - < $25 MM	279
$25 MM - < $50 MM	44
> $50 MM	5
Total	765

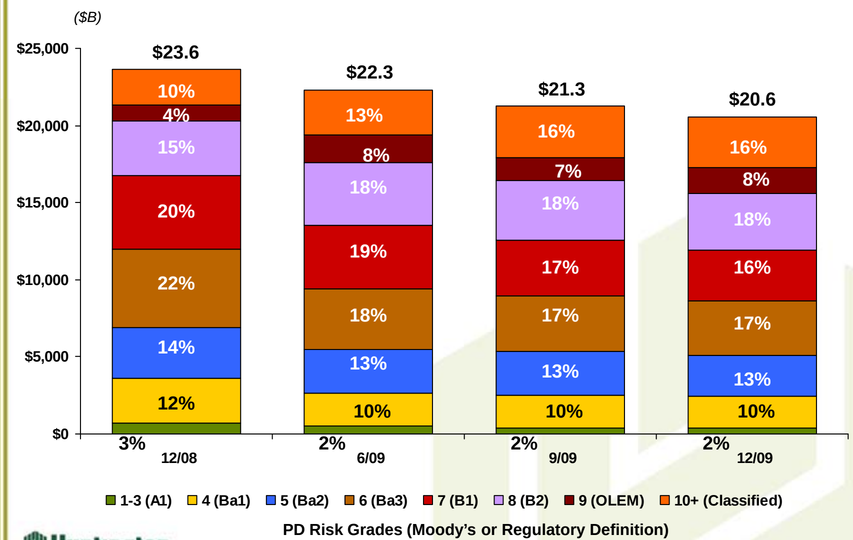
Loans by Dollar Size (1)



(1) 12/31/09

Commercial Loans – Risk Grade Distribution by %

End of Period Balances

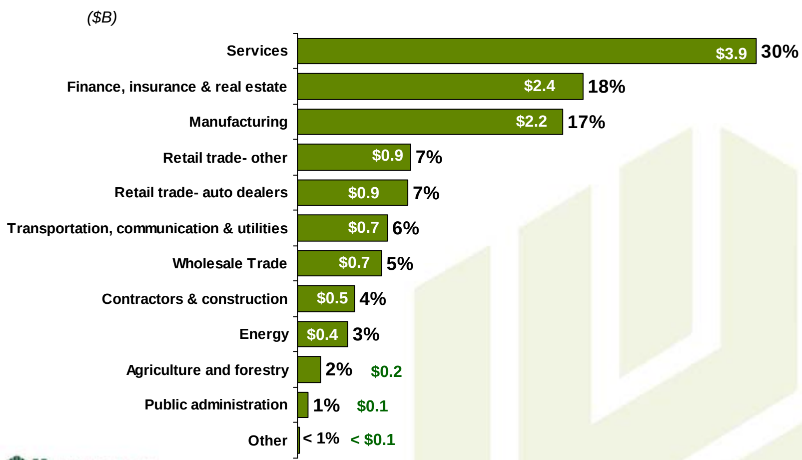


Commercial and Industrial Loans (C&I)

C & I – Portfolio Composition

EOP Outstandings – $12.9 Billion (1)

By Industry - % of Total C&I

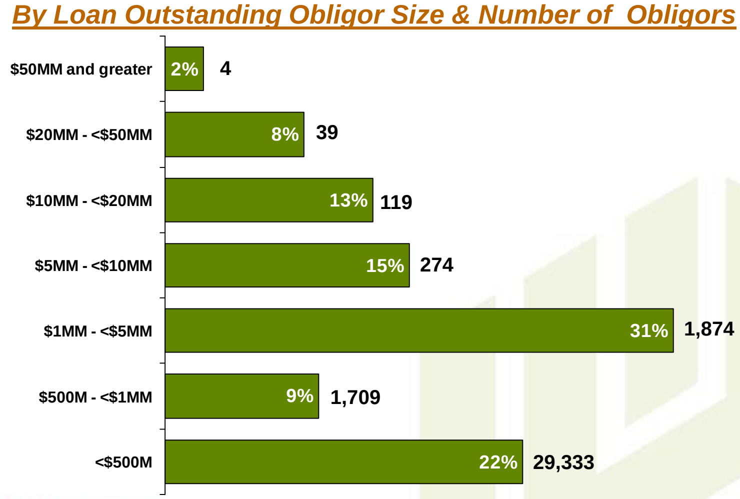


(1) 12/31/09

C & I – Portfolio Composition

EOP Outstandings – $12.9 Billion (1)

By Loan Outstanding Obligor Size & Number of Obligors



(1) 12/31/09

C&I – Change Analysis

By Activity

($MM)	Total C&I
September 30, 2009 balance	**$12,547**
New originations	493
Net pay-offs / takedowns	(631)
Charge-offs	(110)
Classification changes	589
December 31, 2009 balance	**$12,888**

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C&I – Overview (1)

EOP Outstandings – $12.9 Billion (2)

- Diversified by sector and geographically within our Midwest footprint
- Granular
  - 4 loans >$50 million… 3% of portfolio
  - 30 loans $20-$50 million… 7% of the portfolio
- Focus on middle market companies with $10-$100 MM in sales
- 4Q09 portfolio originations associated with new loans to existing customers

Credit Quality Trends

	4Q09	3Q09	2Q09	1Q09	4Q08
• 30+ days PD & accruing (3)	**0.65%**	0.90%	0.88%	0.67%	1.08%
• 90+ days PD & accruing (3)	**--**	--	--	--	0.08%
• NCOs (4)	**3.49%**	2.13%	2.91%	2.55%	1.58%
• NALs (3)	**4.49%**	4.88%	3.43%	2.89%	2.19%
• ACL (3)	**4.09%**	3.31%	2.86%	2.49%	2.44%

- Higher 2009 NCOs consistent with 2008 ACL build

(1) 1Q09 and earlier excludes Franklin Credit
(2) 12/31/09
(3) End of period
(4) Annualized

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C & I – Credit Quality

By Segment – 12/31/09

($MM)	**O/S**	30+ PD Accruing	Class.	NAL's	ACL
C & I (Excluding segments below)	**$11,792**	0.62%	10.01%	4.04%	3.87%
Residential homebuilder related	**449**	1.26	26.76	6.67	6.83
Construction & contractors	**460**	0.87	19.65	9.03	5.79
Auto industry suppliers	**187**	0.72	44.61	16.27	7.14
Total C & I	**$12,888**	**0.65%**	**11.44%**	**4.49%**	**4.09%**

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C & I – Credit Quality

By Industry – 4Q09 (1)

	Net Charge-offs			Nonaccrual Loans	
($ MM)	Amount	Pct. (2)	% of Total	Amount	Pct. (3)
Services	$45.4	4.76%	41.3%	$163.9	4.2%
Manufacturing	19.6	3.66	17.8	136.8	6.4
Finance, insurance & real estate	9.3	1.61	8.5	98.0	4.1
Retail trade-auto dealers	0.3	0.14	0.3	3.0	0.3
Retail trade-other	9.4	3.92	8.5	58.5	6.4
Contractors & construction	9.5	8.23	8.6	41.6	9.0
Transport., comm. & utilities	3.1	1.70	2.8	30.6	4.1
Wholesale trade	11.5	6.42	10.5	29.5	4.3
Agriculture & forestry	0.5	1.01	0.4	5.1	2.7
Energy	0.9	0.86	0.8	10.7	2.6
Public administration	0.3	1.02	0.3	0.1	0.1
Other	0.1	1.82	0.1	0.6	2.2
Total	**$109.8**	**3.49%**	**100.0%**	**$578.4**	**4.5%**

(1) Listed by portfolio size
(2) Annualized
(3) % of related outstandings

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C & I – Auto Industry (1)

Outstandings (2)

($MM)	4Q09	3Q09	2Q09	1Q09	4Q08
Suppliers					
Domestic	**$ 163**	$ 184	$ 196	$ 209	$ 182
Foreign	**24**	31	33	33	33
Total suppliers	**187**	215	229	242	215
Dealers					
Floorplan-domestic	**388**	298	444	549	553
Floorplan-foreign	**283**	252	339	395	408
Total floorplan	**671**	550	783	944	961
Other	**373**	351	354	347	346
Total dealers	**1,044**	901	1,137	1,291	1,307
Total auto industry	**$1,231**	$1,115	$1,366	$1,533	$1,521

NALs

	4Q09	3Q09	2Q09	1Q09	4Q08
Suppliers	**16.27%**	15.97%	11.00%	6.44%	6.71%
Dealers	**--**	--	0.10	0.56	--

Net charge-offs (3)

	4Q09	3Q09	2Q09	1Q09	4Q08
Suppliers	**18.83%**	2.97%	4.19%	5.78%	--%
Dealers	**--**	--	--	0.08	--

(1) End of period
(2) Companies with > 25% of their revenue from the auto industry
(3) Annualized

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Commercial Real Estate Loans (CRE)

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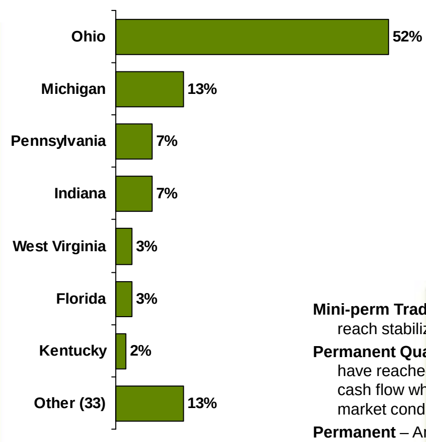
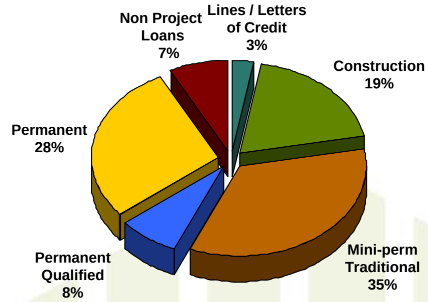
CRE – Portfolio Composition

EOP Outstandings – $7.7 Billion (1)

By Property Location



By Loan Type



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

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

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

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(1) 12/31/09

CRE – Portfolio Composition – 12/31/09

By Property Type and Property Location

($MM)	OH	MI	PA	IN	WV	FL	KY	Other	**Total**	**% Port.**
Retail properties	$866	$208	$161	$213	$48	$69	$8	$542	**$2,115**	**27.5%**
Multi family	810	132	97	77	75	6	37	135	**1,369**	**17.8**
Single family homebuilders	528	78	48	24	19	84	22	54	**857**	**11.1**
Office	576	197	113	55	59	23	24	69	**1,116**	**14.5**
Industrial & warehouse	431	199	35	93	9	41	14	110	**932**	**12.1**
Lines to R.E. companies	487	69	36	28	9	1	5	3	**638**	**8.3**
Hotel	146	56	23	31	42	0	0	75	**373**	**4.9**
Raw land & other land uses	50	27	5	6	2	5	6	32	**133**	**1.7**
Other	77	60	16	1	0	0	1	1	**156**	**2.1**
Total	**$3,971**	**$1,026**	**$534**	**$528**	**$263**	**$229**	**$117**	**$1,021**	**$7,689**	**100.0%**
% of CRE portfolio	**51.6%**	**13.3%**	**7.0%**	**6.9%**	**3.4%**	**3.0%**	**1.5%**	**13.3%**	**100.0%**	
NCOs - $ (1)	**$94**	**$49**	**$4**	**$11**	**$7**	**$23**	**0**	**$70**	**$258**	
NCOs – Annualized %	**8.61%**	**17.37%**	**2.72%**	**7.58%**	**9.68%**	**36.52%**	**0.00%**	**24.93%**	**12.21%**	
NALs - $	**$463**	**$124**	**$43**	**$38**	**$18**	**$45**	**$12**	**$193**	**$936**	
NALs - %	**11.66%**	**12.06%**	**8.01%**	**7.10%**	**6.92%**	**19.86%**	**10.39%**	**18.90%**	**12.17%**	

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(1) 4Q09

CRE – Overview

EOP Outstandings – $7.7 Billion (1)

- Granular portfolio with geographic and project diversification throughout our footprint
- Construction lending targeted to major metro markets

CRE – Retail **($2.1 billion)**

- Loans originated with quality developers that have experience and financial capacity to support projects underwritten to appropriate standards regarding LTV, DSC, and equity requirements
- Enforced standard pre-leasing requirements for office and retail property types

Single Family Homebuilder **($0.9 Billion)**

- No longer a significant concern as the issues have been substantially addressed
- Diversified geographically within our Midwest footprint

Credit Quality Trends

	4Q09	3Q09	2Q09	1Q09	4Q08
• 30+ days PD & accruing (2)	**1.57%**	1.47%	1.81%	1.36%	2.44%
• 90+ days PD & accruing (2)	**--**	0.03%	--	--	0.59%
• NCOs – construction (3)	**20.68%**	11.14%	6.45%	0.45%	
• NCOs – nonconstruction (3)	**10.15%**	6.72%	7.79%	2.83%	1.77%
• NALs (2)	**12.17%**	13.01%	9.51%	6.80%	4.41%
• ACL (2)	**9.94%**	5.17%	4.25%	3.90%	3.30%

- Higher 2009 NCOs consistent with ACL build

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(1) 12/31/09 (2) End of period (3) Annualized

CRE – Change Analysis

By Activity

($MM)	SFHB	Retail	Other	Total CRE
September 30, 2009	**$1,039**	**$2,237**	**$5,439**	**$8,715**
New originations	2	6	61	69
Net pay-offs / takedowns	(126)	(32)	(90)	(248)
Charge-offs	(69)	(119)	(71)	(258)
Net reclass	11 (1)	22 (1)	(622) (1)	(589) (2)
December 31, 2009	**$857**	**$2,115**	**$4,717**	**$7,689**

By Type

($MM)	Total CRE
September 30, 2009	**$8,715**
Single family homebuilder	(181)
Retail projects	(121)
Multi family	(33)
Office	(14)
Warehouse / industrial	(100)
Other	(576)
December 31, 2009	**$7,689**

(1) Represents intra-CRE portfolio changes
(2) Represents net reclass of CRE loans to C&I

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CRE – Credit Quality

By Property Type – 4Q09 (1)

($ MM)	Net Charge-offs			Nonaccrual Loans	
	Amount	Pct. (2)	% of Total	Amount	Pct. (3)
Retail properties	$118.7	21.70%	46.0%	$253.6	12.0%
Multi-family	21.8	6.24	8.5	129.0	9.4
Single family homebuilders	68.5	29.05	26.5	262.4	30.6
Office	17.9	6.31	6.9	87.3	7.8
Industrial & warehouse	20.2	8.11	7.8	120.8	13.0
Lines to real estate companies	5.5	2.50	2.1	22.7	3.6
Hotel	2.0	2.19	0.8	10.9	2.9
Healthcare	--	--	--	0.7	0.6
Raw land and other land uses	3.2	9.78	1.2	42.4	32.0
Other	0.4	3.00	0.2	6.4	16.5
Total	**$258.1**	**12.21%**	**100.0%**	**$935.8**	**12.2%**

(1) Listed by portfolio size
(2) Annualized
(3) % of related outstandings

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CRE – Credit Quality

By Loan Type – 12/31/09

($MM)	O/S	30+ PD Accruing	Class.	NAL's	ACL
Construction	$1,469	2.75%	34.98%	20.75%	15.06%
Lines / letters of credit	219	3.85	34.98	12.80	13.11
Non project loans	574	1.17	6.70	2.29	6.62
Mini-perm traditional	2,661	1.65	26.73	14.74	11.06
Permanent qualified	592	0.28	30.20	13.93	6.96
Permanent	2,173	0.89	14.11	5.30	6.46
Total CRE	**$7,689**	**1.57%**	**23.75%**	**12.17%**	**9.94%**

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CRE – Maturity Schedule

By Loan Type – 12/31/09

($MM)	Within 12 Mos.	1 – 2 Years	2 – 5 Years	5+ Years	Total
Construction	$ 912	$ 366	$ 191	$ 2	$1,469
Lines / letters of credit	101	24	61	32	219
Non project loans	247	190	86	51	574
Mini-perm traditional	1,496	660	499	6	2,661
Permanent qualified	286	131	119	56	592
Permanent	288	215	808	862	2,173
Total CRE	**$3,330**	**$1,586**	**$1,764**	**$1,009**	**$7,689**

Huntington

CRE – Single Family Homebuilders

EOP Outstandings – $0.9 Billion (1)

Portfolio Characteristics

- Granular portfolio – only 13 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)	**4Q09**	3Q09	2Q09	1Q09 (2)	4Q08
Vertical construction (3)	**$577**	$718	$802	$847	$1,096
Land under development (3)	**130**	155	180	198	236
Land held for development (3)	**151**	166	180	194	257
Total	**$857**	$1,039	$1,162	$1,240	$1,589

(1) 12/31/09
(2) 1Q09 decline from 4Q08 reflected reclassification of certain loans to owner-occupied C&I
(3) End of period

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CRE – Single Family Homebuilder – Credit Quality

EOP Outstandings – $0.9 Billion (1)

Portfolio Performance

($MM)		4Q09	3Q09	2Q09	1Q09 (3)	4Q08
30+ days PD (2)	- $	**$201**	$296	$263	$267	$228
	- %	**23.5%**	28.5%	22.6%	21.5%	14.4%
30+ days PD & accruing (2)	- $	**$22**	$29	$42	$27	$62
	- %	**2.57%**	2.81%	3.7%	2.2%	3.9%
Classified (2)	- $	**$513**	$577	$539	$480	$369
	- %	**59.9%**	55.6%	46.4%	38.7%	23.2%
NALs *(included in Classified)* (2)	- $	**$262**	$340	$290	$289	$200
	- %	**30.6%**	32.7%	25.0%	23.3%	12.6%
ACL (2)	- $	**$171**	$110	$102	$108	$102
	- %	**19.9%**	10.6%	8.8%	8.7%	6.4%
Net charge-offs	- $	**$68.4**	$62.0	$52.2	$29.6	$23.3
(annualized)	- %	**31.93%**	22.67%	17.98%	8.16%	5.86%

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(1) 12/31/09
(2) End of period
(3) 1Q09 reflects reclassification of certain loans to owner-occupied C&I

CRE – Retail

EOP Outstanding – $2.1 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)	4Q09	3Q09	2Q09	1Q09	4Q08
Community centers	**$1,037**	$1,127	$1,180	1,222	na
Mixed / lifestyle	**253**	274	262	259	na
Regional centers	**174**	181	191	194	na
Credit / freestanding	**266**	278	294	304	na
Other	**385**	376	374	388	na
Retail exposure trends (2)	**$2,115**	$2,237	$2,301	$2,367	$2,241

(1) 12/31/09
(2) End of period

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CRE – Retail – Credit Quality

EOP Outstandings – $2.1 Billion (1)

Portfolio Performance

($MM)		**4Q09**	3Q09	2Q09	1Q09 (3)	4Q08
30+ days PD (2)	- $	**$197**	$220	$217	$121	$137
	- %	**9.32%**	9.84%	9.43%	5.11%	5.10%
30+ days PD & accruing (2)	- $	**$42**	$20	$48	$39	$46
	- %	**1.98%**	0.90%	2.10%	1.63%	1.73%
Classified (2)	- $	**$461**	$498	$410	$289	$165
	- %	**21.8%**	22.3%	17.8%	12.2%	6.1%
NALs *(included in Classified)* (2)	- $	**$254**	$331	$264	$103	$95
	- %	**12.0%**	14.8%	11.5%	4.3%	3.5%
ACL (2)	- $	**$245**	$130	$110	$108	$59
	- %	**11.6%**	5.8%	4.8%	4.6%	2.2%
Net charge-offs	- $	**$118.7**	$52.5	$53.8	$25.3	$7.8
(annualized)	- %	**22.44%**	9.22%	9.35%	5.00%	1.16%

Huntington

(1) 12/31/09
(2) End of period
(3) 1Q09 reflects reclassification of certain loans to owner-occupied C&I

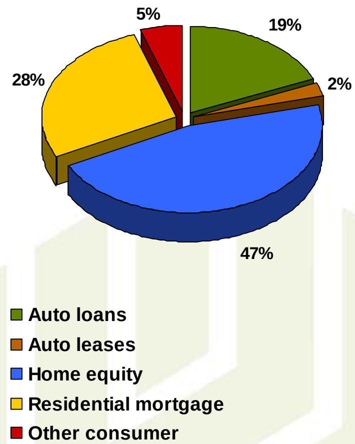
Total Consumer Loans and Leases

Huntington

Consumer Loans and Leases – 12/31/09

By Type

($B)	Amt	Pct	
Auto loans	$3.1	19	%
Auto leases	0.2	2	
Home equity *	7.6	47	
Residential real estate	4.5	28	
Other consumer	0.8	5	
Total consumer	**$16.2**	**100**	**%**
* Home equity lines	$ 4.9		
Home equity loans	2.6		



Huntington

Credit Risk Management Objective

Manage the Probability of Default

1. **Footprint Portfolio**… markets we know and understand

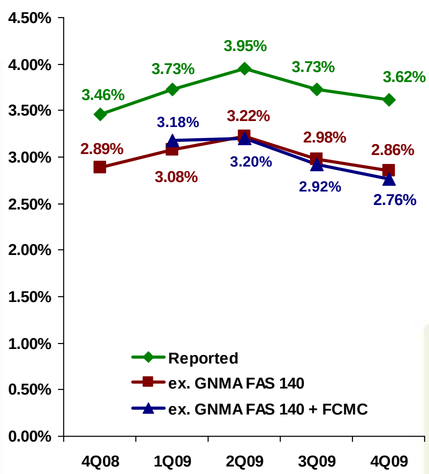
2. **Client Selection...** bias for high quality customers and relationship lending vs. third party originations

3. **Disciplined Underwriting…** borrower ability to repay, collateral value, and stress testing when appropriate

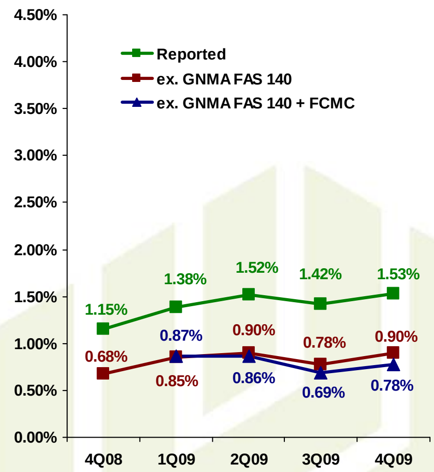
Huntington

Total Consumer Loan Delinquencies (1)

30+ Days



90+ Days



Huntington

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

Automobile Loans & Leases

Huntington

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** – Continue to effectively manage LTV across all origination segments
- **Geography** – Eliminated national markets, focusing on footprint
- **Decision type** – Significantly reduced the level of underwriter overrule decisions
- **Used car values** – Stabilization in the Manheim Market Index in 2009

Risk Recognition

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

Huntington

Auto Loans / Leases – Overview

EOP Outstandings – $3.4 Billion (1)

- 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>750 FICOs in 2009
- Fully automated origination and booking system

Credit Quality Trends

	4Q09	3Q09	2Q09	1Q09 (2)	4Q08
• 30+ days PD & accruing (3)	**2.06%**	2.12%	2.14%	2.22%	2.12%
• 90+ day PD & accruing (3)	**0.31%**	0.34%	0.32%	0.37%	0.35%
• NCOs – loans (4)	**1.49%**	1.25%	1.73%	1.56%	1.53%
• NCOs – leases (4)	**2.25%**	2.04%	2.11%	2.39%	2.31%
• NALs (3)	--	--	--	--	--

- Credit quality continues to perform within expectations
- 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

(1) 12/31/09
(2) Increase in 1Q09 was a function of the $1 billion securitization
(3) End of period
(4) Annualized

Huntington

Auto Loans & Leases – Production

($MM)	**4Q09**	3Q09	2Q09	1Q09	4Q08	3Q08	2Q08	1Q08
Loans								
Production	**$ 516**	$ 394	$ 277	$ 399	$ 360	$ 501	$ 673	$ 679
% new vehicles	**41%**	44%	30%	31%	41%	41%	44%	44%
Avg. LTV *(1)*	**89%**	91%	95%	93%	93%	96%	96%	93%
Avg. FICO *(1)*	**771**	763	759	756	751	751	752	752
Leases *(2)*								
Production	**$ --**	$ --	$ --	$ --	$ 24	$ 44	$ 74	$ 68
% new vehicles	**--**	--	--	--	98%	98%	97%	98%
Avg. residual	**--**	--	--	--	43%	43%	43%	44%
Avg. LTV *(1)*	**--**	--	--	--	88%	96%	102%	102%
Avg. FICO *(1)*	**--**	--	--	--	769	770	765	764

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

Huntington

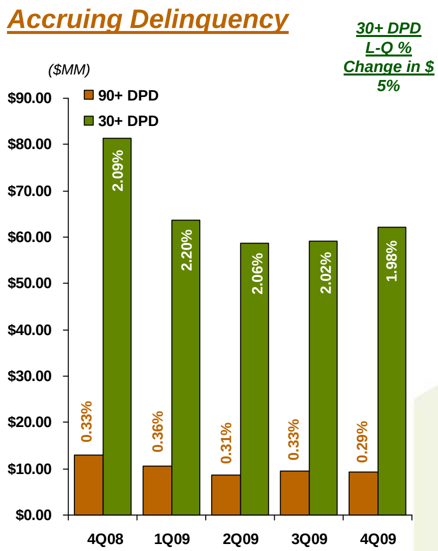
Auto Loans – Credit Quality Overview

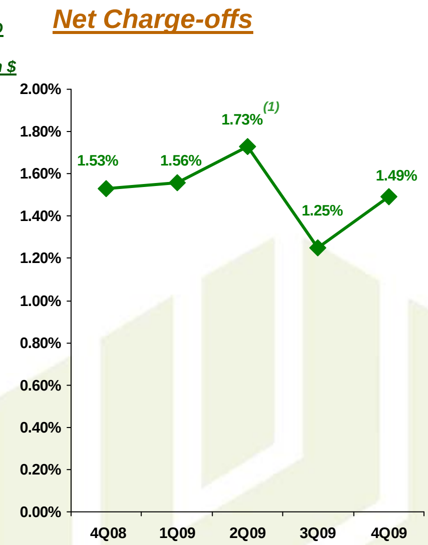
	4Q09	3Q09	2Q09	1Q09	4Q08	3Q08	2Q08	1Q08
Portfolio Performance								
30+ days PD & accruing %	**1.98%**	2.02%	2.06%	2.20%	2.09%	1.68%	1.43%	1.45%
Year-to-Date NCO %	**1.51%**	1.52%	1.63%	1.56%	1.12%	0.98%	0.95%	0.97%
Origination Quality								
Average FICO	**771**	763	759	756	751	751	752	752
Average LTV	**89%**	91%	95%	93%	93%	96%	96%	93%
Expected cumulative loss	**0.65%**	0.74%	0.92%	1.00%	1.01%	1.19%	1.24%	1.26%
Originations ($MM)	**$516**	$394	$277	$399	$360	$501	$673	$679
Vintage Performance								
6 month losses *(1)*			0.02%	0.07%	0.16%	0.13%	0.14%	0.08%
9 month losses *(1)*				0.16%	0.36%	0.31%	0.30%	0.28%
12 month losses *(1)*					0.60%	0.59%	0.49%	0.50%

(1) Annualized

Huntington

Auto Loans

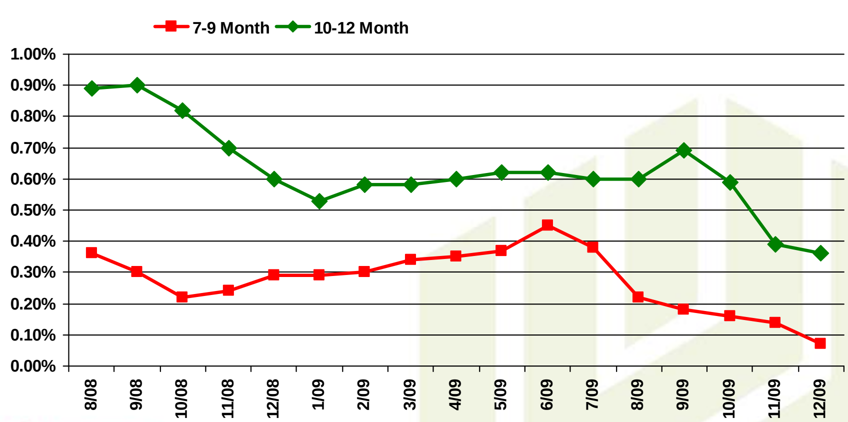




(1) 2Q09 reflects impact of $1.0 B 1Q09 securitization

Auto Loans – Loss Rate Trends

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



Residential Real Estate Loans

Huntington

Residential Real Estate Trends

Average Outstandings

($MM)	**4Q09**	3Q09	2Q09	1Q09	4Q08
Home equity loans / lines	**$7,561**	$7,581	$7,640	$7,577	$7,523
Residential mortgage	**4,417**	4,487	4,657	4,611	4,737
Interest only	***577***	*614*	*625*	*678*	*697*
Alt-A	***363***	*398*	*410*	*436*	*450*
Total	**$11,978**	$12,068	$12,297	$12,188	$12,260

Huntington

Residential Collateral Lending

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

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Home Equity Loans and Lines

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Home Equity Loans / Lines – Credit Risk Management Strategies

Performance Drivers

- **Lien Position** – 40% 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, increase in utilization rate in 2009 based primarily on the low interest rate environment
- **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 current value less selling costs at 120 days past due
- Nonaccrual balances represent the realizable value estimate in future periods

Home Equity Loans / Lines – Overview

EOP Outstandings – $7.6 Billion (1)

- 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 Trends

	4Q09	3Q09	2Q09	1Q09	4Q08
• 30+ days PD & accruing (2)	**1.76%**	1.73%	1.54%	1.49%	1.61%
• 90+ day PD & accruing (2)	**0.71%**	0.60%	0.46%	0.47%	0.38%
• NCOs (3)	**1.89%**	1.48%	1.29%	0.93%	1.02%
• NALs (2)	**0.53%**	0.58%	0.46%	0.50%	0.33%

- Credit quality continues to perform within expectations

(1) 12/31/09 ; includes Franklin loans beginning in 1Q09
(2) End of period
(3) Annualized

Home Equity Loans / Lines – LTV, FICO, Originations

	4Q09	3Q09	2Q09	1Q09	4Q08
Loans *(1)*					
Ending balance *($B)*	**$2.6**	$2.7	$2.8	$3.0	$3.1
Average LTV *(2)*	**71%**	71%	71%	71%	70%
Average FICO *(3)*	**716**	718	720	721	725
Originations *($MM)*	**$80**	$54	$28	$39	$41
Average LTV *(4)*	**60%**	63%	61%	59%	64%
Average FICO *(4)*	**761**	753	749	743	736
Lines *(5)*					
Ending balance *($B)*	**$4.9**	$4.9	$4.8	$4.7	$4.4
Average LTV *(2)*	**77%**	78%	78%	78%	78%
Average FICO *(3)*	**723**	724	723	720	720
Originations *($MM)*	**$251**	$338	$357	$522	$410
Average LTV *(4)*	**71%**	73%	74%	75%	73%
Average FICO *(4)*	**767**	766	766	763	758

(1) Primarily fixed-rate
(2) Weighted average LTVs are cumulative LTVs reflecting the balance of any senior loans
(3) Weighted average FICOs reflect currently updated customer credit scores
(4) Weighted average at origination
(5) Primarily variable-rate

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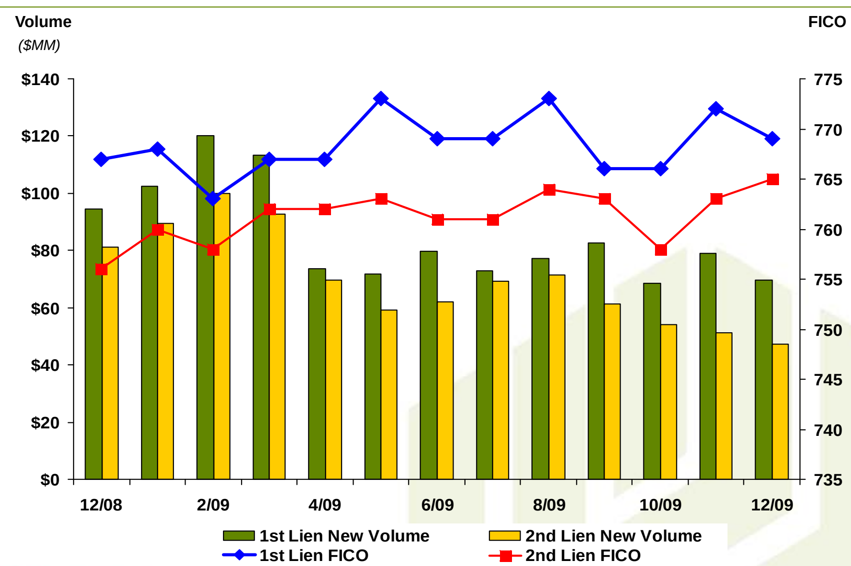
Home Equity Loans & Lines – Originations



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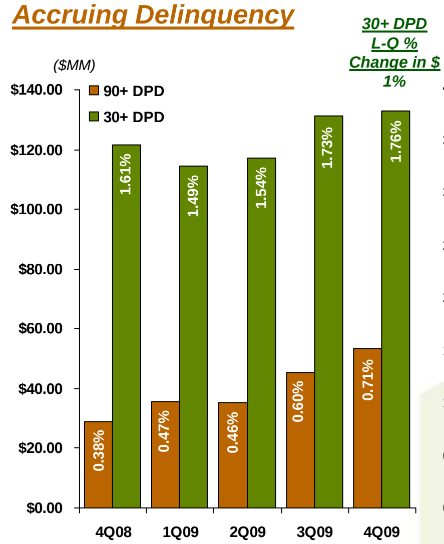
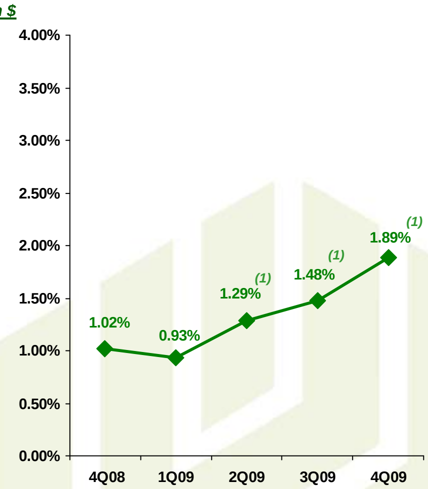
Home Equity Loans and Lines

Accruing Delinquency



Net Charge-offs



(1) Reflects more active treatment decisions associated with loss mitigation and short sale actions.

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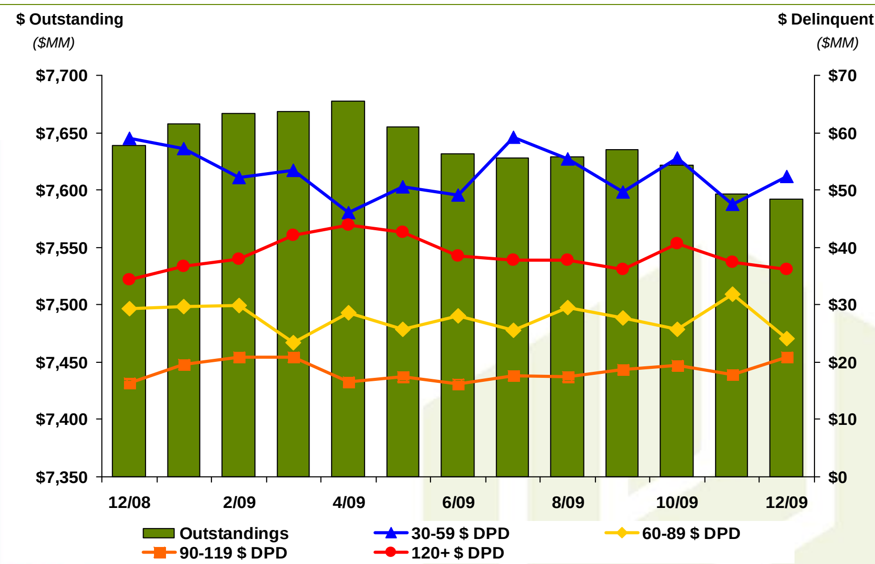
Home Equity Loans & Lines – Delinquencies



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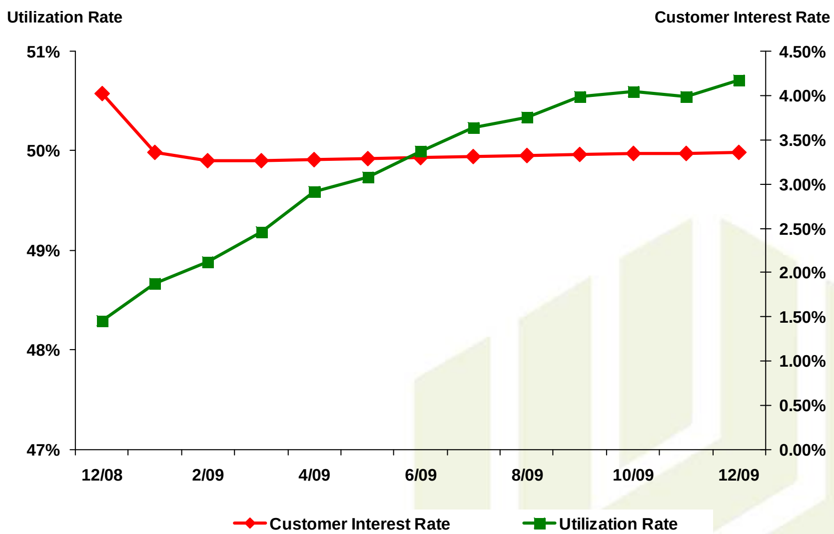
Home Equity Lines – Utilization and Customer Rate



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Residential Mortgages

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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**
  - $577 million of Interest Only loans… targeted within executive relocation activities… continues to perform well
  - $363 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

- Write down to current value less selling costs at 180 days past due
- Nonaccrual balances represent the realizable value estimate in future periods

Huntington

Residential Mortgages – Overview

EOP Outstandings – $4.5 Billion *(1)*

- Focused on geographies within our Midwest footprint
- Traditional product mix… very limited nontraditional exposure as we never originated sub-prime, payment option ARMs, or negative amortization loans
- $577 million of Interest Only loans… targeted within executive relocation activities
- $363 million of Alt-A mortgages… exited in 2007

Credit Quality Trends

	4Q09	3Q09	2Q09	1Q09	4Q08
• 30+ days PD & accruing (2)	**5.40%**	5.84%	6.92%	6.33%	5.74%
• 90+ days PD & accruing (2)	**1.75%**	1.47%	2.11%	1.83%	1.50%
• NCOs (3)	**1.61%**	6.15%	1.47%	0.55%	0.62%
• NALs (4)	**1.52%**	1.66%	3.15%	2.83%	2.08%

- Credit quality continues to perform within expectations

(1) 12/31/09; includes Franklin loans beginning in 1Q09
(2) End of period; excludes GNMA loans – no additional risk as they are approved for repurchase
(3) Annualized; 3Q09 would have been 1.73%, excluding impact due to implementation of more conservative loss recognition and loan sale
(4) End of period; excludes Franklin beginning 1Q09

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Residential Mortgages – LTV, FICO, Originations

	4Q09	3Q09	2Q09	1Q09	4Q08
Ending balance *($B)*	**$4.5**	$4.5	$4.6	$4.4 (4)	$4.8
Average LTV	**77%**	77%	77%	77% (4)	76%
Average FICO (1)	**698**	699	700	701 (4)	707
Originations (2) *($MM)*	**$244**	$127	$94	$56	$82
Average LTV (3)	**71%**	84%	92%	79%	76%
Average FICO (3)	**757**	749	717	730	741

(1) Weighted average FICOs reflect currently updated customer credit scores
(2) Only owned-portfolio originations
(3) Weighted average at origination
(4) Excludes Franklin – data NA

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Residential Mortgages – ARMs

EOP Outstandings – $2.6 Billion (1)

ARMs

• 2010 resets	$598 MM
• 2011 resets	$334 MM
• FICO distribution > 670	71%

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.

Huntington

(1) 12/31/09

Residential Mortgages – Interest Only

EOP Outstandings – $577 Million (1)

• 2008 Production	$131 MM
• 2009 Production	$26 MM
• 4Q09 Net charge-offs	0.90%
• Current LTV (4Q09 values)	77%
• Updated FICO score (4Q09)	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

Huntington

(1) 12/31/09

Residential Mortgages – Alt-A

EOP Outstandings – $363 Million (1)

• 2008 Production	none
• 2009 Production	none
• 4Q09 Net charge-offs	3.86%
• Current LTV (4Q09 values)	87%
• Updated FICO score (4Q09)	662

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

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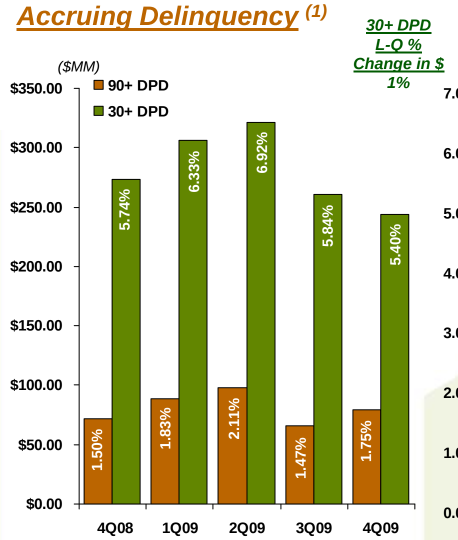
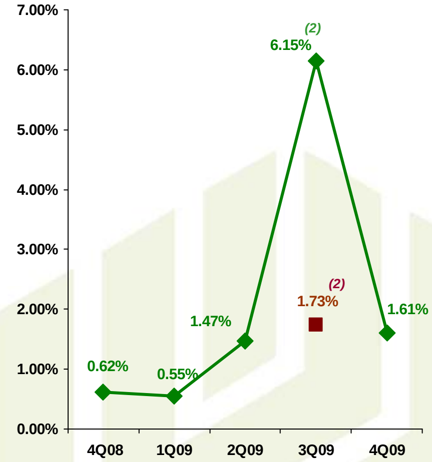
(1) 12/31/09

Residential Mortgages

Accruing Delinquency (1)



Net Charge-offs



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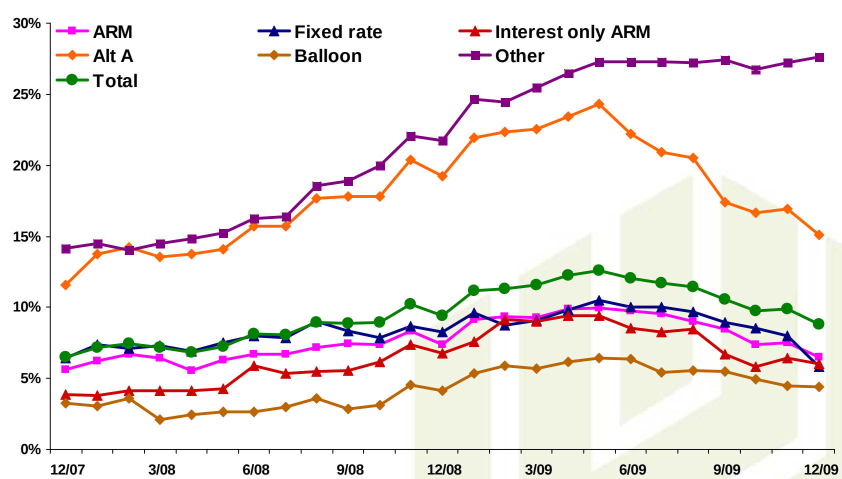
(1) Excluding U.S. Government guaranteed loans
(2) 1.73%, excluding impact due to implementation of more conservative loss recognition and loan sale

Residential Mortgages – Delinquencies

By Product



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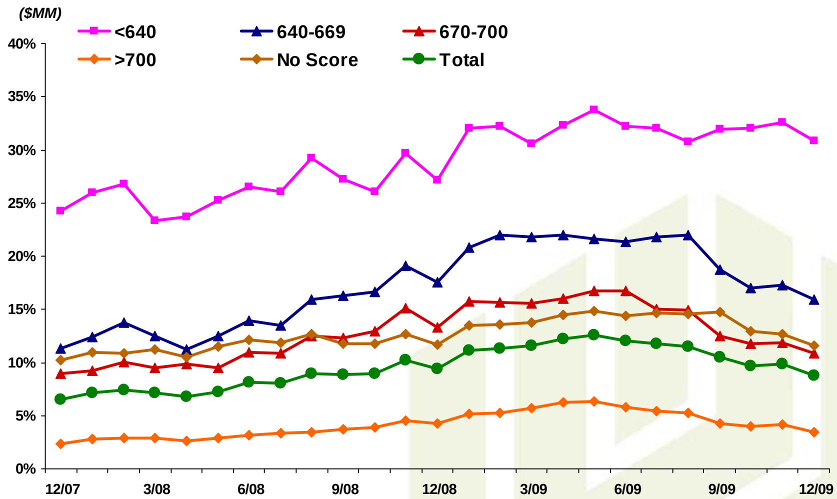
Residential Mortgages – Delinquencies

By Original FICO Range



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Other Consumer Loans

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Other Consumer Loans

EOP Outstandings – $0.8 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

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(1) 12/31/09

Credit Quality Review

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Key Loan Portfolio Credit Quality Metrics

		Delinquencies				
		30+ Days	90+ Days	NCO	NAL	ACL
C&I	**4Q09**	**0.65 %**	**- %**	**3.49 %** (1)	**4.49 %**	**4.09 %**
	3Q09	0.90	-	2.26 (1)	4.88	3.31
	2Q09	0.88	-	3.20 (1)	3.43	2.86
	1Q09	0.67	-	2.55 (1)	2.89 (1)	2.49 (1)
CRE	**4Q09**	**1.57 %**	**- %**	**12.21 %**	**12.17 %**	**9.94 %**
	3Q09	1.47	0.03	7.62	13.01	5.17
	2Q09	1.81	-	7.51	9.51	4.25
	1Q09	1.36	-	3.27	6.80	3.90
Auto Loans	**4Q09**	**1.98 %**	**0.29 %**	**1.49 %**	**- %**	**1.66 %**
	3Q09	2.02	0.33	1.25	-	1.76
	2Q09	2.06	0.31	1.73	-	1.84
	1Q09	2.20	0.36	1.56	-	1.51
Home Equity	**4Q09**	**1.76 %**	**0.71 %**	**1.89 %**	**0.53 %** (4)	**1.36 %**
	3Q09	1.73	0.60	1.48	0.58 (4)	1.16
	2Q09	1.54	0.46	1.29	0.46 (4)	1.02
	1Q09	1.49	0.47	0.93	0.50 (4)	0.90
Res. Mortgage	**4Q09**	**5.40 %** (2)	**1.75** (2)	**1.61 %** (3)	**8.04 %** (4)	**1.24 %**
	3Q09	5.84 (2)	1.47 (2)	6.15 (3)	8.74 (4)	1.12
	2Q09	6.92 (2)	2.11 (2)	1.47	10.23 (4)	1.04
	1Q09	6.33 (2)	1.83 (2)	0.55	10.07 (4)	0.93

(1) Non-Franklin
(2) Excludes GNMA loans - no additional risk as they are approved for repurchase
(3) Would have been 1.73% excluding impact due to implementation of more conservative loss recognition and loan sale
(4) Includes Franklin

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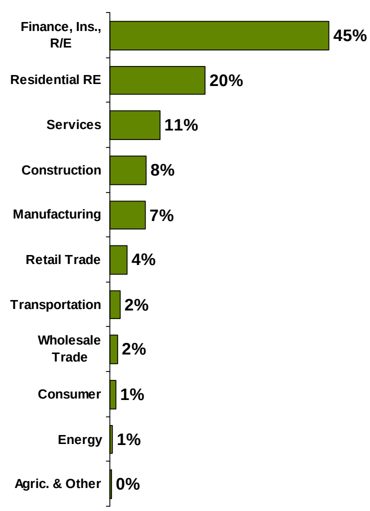
Nonaccrual Loans (NAL) – by Sector

$1,917.0 MM @ 12/31/09



($MM)	*12/31/09* $	#	*9/30/09* $	#
Commercial				
>$5	**$475.1**	**49**	$647.7	62
$2-<$5	**434.8**	**141**	473.5	152
<$2	**604.3**		625.1	
Subtotal	**$1,514.2**		$1,746.4	
Residential RE and Home Equity				
Franklin	**314.7**		338.5	
Other	**88.1**		96.2	
Subtotal	**402.8**		434.7	
Total NALs	**$1,917.0**		$2,181.1	

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Allowances for Credit Losses (ACL) (1)

($MM)	4Q09	3Q09	2Q09	1Q09	4Q08
Allowance for loan and lease losses (ALLL)	**$1,482.5**	$1,032.0	$917.7	$838.5	$900.2
Allowance for unfunded loan commitments and LOCs (AULC)	**48.9**	50.1	47.1	47.0	44.1
Total allowance for credit losses (ACL)	**$1,531.4**	$1,082.1	$964.8	$885.5	$944.4
ALLL as % of					
Total loans and leases	**4.03 %**	2.77 %	2.38 %	2.12 %	2.19 %
Total NALs	**77**	47	50	54	60
Total NALs exld. FCMC	**93**	56	62	71	90
ACL as % of					
Total loans and leases	**4.16 %**	2.90 %	2.51 %	2.24 %	2.30 %
Total NALs	**80**	50	53	57	63
Total NALs excld. FCMC	**96**	59	60	67	83

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(1) Period end

Non-Franklin Credit Metrics Reconciliations

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Non-Franklin Credit Metrics Reconciliation

(in millions)	Fourth Quarter 2009			Third Quarter 2009		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Loan loss provision	$ 894.0	$ 1.2	$ 892.8	$ 475.1	$ (3.5)	$ 478.7
Total net charge-offs -$	**$ 444.7**	$ 1.2	$ 443.6	**$ 355.9**	$ (3.5)	$ 359.5
Total net charge-offs - %	**4.80 %**		4.84 %	**3.76 %**		3.85 %
Provision > net charge offs	**$ 449.2**	$ -	$ 449.2	**$ 119.2**	$ -	$ 119.2
ALLL - $	**$ 1,482.5**	$ -	$1,482.5	**$ 1,032.0**	$ -	$1,032.0
ALLL - % loans/leases	**4.03 %**		4.08 %	**2.77 %**		2.80 %
NAL coverage ratio	**77 %**		93 %	**47 %**		56 %
NPA coverage ratio	**72 %**		86 %	**44 %**		52 %
ACL - $	**$ 1,531.4**	$ -	$1,531.4	**$ 1,082.1**	$ -	$1,082.1
ACL - % loans/leases	**4.16 %**		4.21 %	**2.90 %**		2.94 %
NAL coverage ratio	**80 %**		96 %	**50 %**		59 %
NPA coverage ratio	**74 %**		89 %	**46 %**		55 %
Total loans and leases - EOP	**$ 36,791**	$ 444	$ 36,347	**$ 37,304**	$ 465	$ 36,839
Total loans and leases - Avg	**$ 37,089**	$ 455	$ 36,634	**$ 37,855**	$ 470	$ 37,385
Nonaccrual loans (NAL) - EOP	**$ 1,917.0**	$ 314.7	$1,602.3	**$ 2,181.1**	$ 338.5	$1,842.6
OREO	**140.1**	23.8	116.3	**142.6**	31.0	111.6
Impaired loans held for sale	**1.0**	-	1.0	**20.4**	-	20.4
Other NPAs	**-**	-	-	**-**	-	-
Nonperforming assets (NPA)	**$ 2,058.1**	$ 338.5	$1,719.6	**$ 2,344.0**	$ 369.5	$1,974.5
NAL ratio (1)	**5.21 %**		4.41 %	**5.85 %**		5.00 %
NPA ratio (2)	**5.57 %**		4.72 %	**6.26 %**		5.34 %

(1) NALs / total loans and leases

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

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Non-Franklin Credit Metrics Reconciliation

(in millions)	Second Quarter 2009			First Quarter 2009		
	Reported	Franklin	Non-Franklin	Reported	Franklin	Non-Franklin
Loan loss provision	$ 413.7	$ (10.1)	$ 423.8	$ 291.8	$ (1.7)	$ 293.5
Total net charge-offs -$	**$ 334.4**	$ (10.1)	$ 344.5	**$ 341.5**	$ 128.3	$ 213.2
Total net charge-offs - %	**3.43 %**		3.58 %	**3.34 %**		2.12 %
Provision > net charge offs	**$ 79.3**	$ -	$ 79.3	**$ (49.7)**	$ (130.0)	$ 80.3
ALLL - $	**$ 917.7**	$ -	$ 917.7	**$ 838.5**	$ -	$ 838.5
ALLL - % loans/leases	**2.38 %**		2.41 %	**2.12 %**		2.15 %
NAL coverage ratio	**50 %**		62 %	**54 %**		71 %
NPA coverage ratio	**46 %**		57 %	**47 %**		63 %
ACL - $	**$ 964.8**	$ -	$ 964.8	**$ 885.5**	$ -	$ 885.5
ACL - % loans/leases	**2.51 %**		2.54 %	**2.24 %**		2.27 %
NAL coverage ratio	**53 %**		65 %	**57 %**		75 %
NPA coverage ratio	**48 %**		60 %	**50 %**		67 %
Total loans and leases - EOP	**$ 38,495**	$ 472	$ 38,023	**$ 39,548**	$ 494	$ 39,054
Total loans and leases - Avg	**$ 39,007**	$ 489	$ 38,518	**$ 40,866**	$ 630	$ 40,236
Nonaccrual loans (NAL) - EOP	**$ 1,818.4**	$ 344.6	$1,473.7	**$ 1,553.1**	$ 366.1	$1,187.0
OREO	**172.9**	43.6	129.3	**210.8**	79.6	131.2
Impaired loans held for sale	**11.3**	-	11.3	**11.9**	-	11.9
Other NPAs	**-**	-	-	**-**	-	-
Nonperforming assets (NPA)	**$ 2,002.6**	$ 388.3	$1,614.3	**$ 1,775.7**	$ 445.7	$1,330.0
NAL ratio (1)	**4.72 %**		3.88 %	**3.93 %**		3.04 %
NPA ratio (2)	**5.18 %**		4.23 %	**4.46 %**		3.39 %

(1) NALs / total loans and leases

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

Huntington

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	$ 147.3	**$ 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	**$ 41,092**	$ 650	$ 40,442	**$ 41,192**	$ 1,095	$ 40,097
Total loans and leases - Avg	**$ 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)	**$ 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

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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	**$ 41,047**	$ 1,130	$ 39,917	**$ 41,014**	$ 1,157	$ 39,857
Total loans and leases - Avg	**$ 41,025**	$ 1,143	$ 39,881	**$ 40,109**	$ 1,166	$ 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)	**$ 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

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Quarterly Net Charge-off Reconciliation (1)

(in millions)	Fourth Quarter 2009 Reported	Fourth Quarter 2009 Franklin	Fourth Quarter 2009 Non-Franklin	Third Quarter 2009 Reported	Third Quarter 2009 Franklin	Third Quarter 2009 Non-Franklin
Net charge-offs (recoveries):						
Commercial and industrial	**$ 109.8**	$ 0.1	$ 109.7	**$ 68.8**	$ (4.1)	$ 72.9
Commercial real estate	**258.1**	-	258.1	**169.2**	-	169.2
Total commercial	**$ 367.9**	$ 0.1	$ 367.8	**$ 238.1**	$ (4.1)	$ 242.1
Automobile loans and leases	**12.9**	-	12.9	**10.7**	-	10.7
Home equity	**35.7**	-	35.7	**28.0**	(0.1)	28.1
Residential mortgage	**17.8**	1.1	16.7	**69.0**	0.6	68.3
Other consumer	**10.3**	-	10.3	**10.1**	-	10.1
Total consumer	**76.7**	1.1	75.7	**117.9**	0.6	117.3
Total net charge-offs	**$ 444.7**	$ 1.2	$ 443.5	**$ 355.9**	$ (3.5)	$ 359.5
Net charge-offs (recoveries) - annualized percentages:						
Commercial & industrial	**3.49 %**	- %	3.49 %	**2.13 %**	- %	2.26 %
Commercial real estate	**12.21**	-	12.21	**7.62**	-	7.62
Total commercial	**7.00**	-	7.00	**4.37**	-	4.44
Automobile loans and leases	**1.55**	-	1.55	**1.33**	-	1.33
Home equity	**1.89**	-	1.91	**1.48**	(0.48)	1.50
Residential mortgage	**1.61**	1.13	1.66	**6.15**	0.62	6.70
Other consumer	**5.47**	-	5.47	**5.36**	-	5.36
Total consumer	**1.91**	0.95	1.94	**2.94**	0.47	3.01
Total net charge-offs	**4.80 %**	1.03 %	4.84 %	**3.76 %**	(3.00) %	3.85 %
Average Loans and Leases						
Commercial & industrial	**$ 12,570**	$ -	$ 12,570	**$ 12,922**	$ -	$ 12,922
Commercial real estate	**8,458**	-	8,458	**8,879**	-	8,879
Total commercial	**$ 21,028**	$ -	$ 21,028	**$ 21,801**	$ -	$ 21,801
Automobile loans and leases	**3,326**	-	3,326	**3,230**	-	3,230
Home equity	**7,561**	72	7,489	**7,581**	63	7,518
Residential mortgage	**4,417**	383	4,034	**4,487**	408	4,079
Other consumer	**757**	-	757	**756**	-	756
Total consumer	**16,061**	455	15,606	**16,054**	470	15,584
Total loans and leases	**$ 37,089**	$ 455	$ 36,634	**$ 37,855**	$ 470	$ 37,385

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(1) Annualized

Quarterly Net Charge-off Reconciliation (1)

(in millions)	Second Quarter 2009 Reported	Second Quarter 2009 Franklin	Second Quarter 2009 Non-Franklin	First Quarter 2009 Reported	First Quarter 2009 Franklin	First Quarter 2009 Non-Franklin
Net charge-offs (recoveries):						
Commercial and industrial	**$ 98.3**	$ (9.9)	$ 108.2	**$ 210.6**	$ 128.3	$ 82.3
Commercial real estate	**172.6**	-	172.6	**82.8**	-	82.8
Total commercial	**$ 270.9**	$ (9.9)	$ 280.8	**$ 293.4**	$ 128.3	$ 165.1
Automobile loans and leases	**14.6**	-	14.6	**18.1**	-	18.1
Home equity	**24.7**	(0.1)	24.7	**17.7**	-	17.7
Residential mortgage	**17.2**	(0.1)	17.3	**6.3**	-	6.3
Other consumer	**7.0**	-	7.0	**6.0**	-	6.0
Total consumer	**63.5**	(0.2)	63.7	**48.1**	-	48.1
Total net charge-offs	**$ 334.4**	$ (10.1)	$ 344.5	**$ 341.5**	$ 128.3	$ 213.2
Net charge-offs (recoveries) - annualized percentages:						
Commercial & industrial	**2.91 %**	- %	3.20 %	**6.22 %**	81.71 %	2.55 %
Commercial real estate	**7.51**	-	7.51	**3.27**	-	3.27
Total commercial	**4.77**	-	4.94	**4.96**	81.71	2.87
Automobile loans and leases	**1.78**	-	1.78	**1.66**	-	1.66
Home equity	**1.29**	(0.38)	1.31	**0.93**	-	0.93
Residential mortgage	**1.47**	(0.13)	1.64	**0.55**	-	0.55
Other consumer	**4.03**	-	4.03	**3.59**	-	3.59
Total consumer	**1.56**	(0.16)	1.61	**1.12**	-	1.12
Total net charge-offs	**3.43 %**	(8.25) %	3.58 %	**3.34 %**	81.54 %	2.12 %
Average Loans and Leases						
Commercial & industrial	**$ 13,523**	$ -	$ 13,523	**$ 13,541**	$ 628	$ 12,913
Commercial real estate	**9,199**	-	9,199	**10,112**	-	10,112
Total commercial	**$ 22,722**	$ -	$ 22,722	**$ 23,653**	$ 628	$ 23,025
Automobile loans and leases	**3,290**	-	3,290	**4,354**	-	4,354
Home equity	**7,640**	63	7,577	**7,577**	-	7,577
Residential mortgage	**4,657**	426	4,231	**4,611**	1	4,610
Other consumer	**698**	-	698	**671**	-	671
Total consumer	**16,285**	489	15,796	**17,213**	1	17,212
Total loans and leases	**$ 39,007**	$ 489	$ 38,518	**$ 40,866**	$ 630	$ 40,236

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(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	**5.41 %**	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 thousands)	2009					
	December 31,			September 30,		
	Total	FCMC	Non-FCMC	**Total**	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)						
Commercial and industrial	**$ 578,414**	$ -	$ 578,414	**$ 612,701**	$ -	$ 612,701
Commercial real estate	**935,812**	-	935,812	**1,133,661**	-	1,133,661
Residential mortgage	**362,630**	299,671	62,959	**390,521**	322,796	67,725
Home equity	**40,122**	15,004	25,118	**44,182**	15,704	28,478
Total NALs	**1,916,978**	314,675	1,602,303	**2,181,065**	338,500	1,842,565
Other real estate, net						
Residential	**71,427**	23,826	47,601	**81,807**	30,996	50,811
Commercial	**68,717**	-	68,717	**60,784**	-	60,784
Total other real estate, net	**140,144**	23,826	116,318	**142,591**	30,996	111,595
Impaired loans held for sale	**969**	-	969	**20,386**	-	20,386
Other NPAs	**-**	-	-	**-**	-	-
Total nonperforming assets (NPAs)	**$ 2,058,091**	$ 338,501	$ 1,719,590	**$ 2,344,042**	$ 369,496	$ 1,974,546
Accruing restructured loans (ARLs)						
Commercial	**$ 157,049**	$ -	$ 157,049	**$ 153,010**	$ -	$ 153,010
Residential mortgage	**219,639**	-	219,639	**204,463**	-	204,463
Other	**52,871**	-	52,871	**42,406**	-	42,406
Total ARLs	**429,559**	-	429,559	**399,879**	-	399,879
Total NPAs and ARLs	**$ 2,487,650**	$ 338,501	$ 2,149,149	**$ 2,743,921**	$ 369,496	$ 2,374,425
NAL ratio (1)	**5.21%**		4.41%	**5.85%**		5.00%
NPA ratio (2)	**5.57%**		4.72%	**6.26%**		5.34%
NPA + ARL ratio (3)	**6.74%**		5.89%	**7.32%**		6.42%

(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 thousands)	2009					
	June 30,			March 31,		
	Total	FCMC	Non-FCMC	**Total**	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)						
Commercial and industrial	**$ 456,734**	$ -	$ 456,734	**$ 398,286**	$ -	$ 398,286
Commercial real estate	**850,846**	-	850,846	**629,886**	-	629,886
Residential mortgage	**475,488**	342,207	133,281	**486,955**	360,106	126,849
Home equity	**35,299**	2,437	32,862	**37,967**	6,000	31,967
Total NALs	**1,818,367**	344,644	1,473,723	**1,553,094**	366,106	1,186,988
Other real estate, net						
Residential	**107,954**	43,623	64,331	**143,856**	79,596	64,260
Commercial	**64,976**	-	64,976	**66,906**	-	66,906
Total other real estate, net	**172,930**	43,623	129,307	**210,762**	79,596	131,166
Impaired loans held for sale	**11,287**	-	11,287	**11,887**	-	11,887
Other NPAs	**-**	-	-	**-**	-	-
Total nonperforming assets (NPAs)	**$ 2,002,584**	$ 388,267	$ 1,614,317	**$ 1,775,743**	$ 445,702	$ 1,330,041
Accruing restructured loans (ARLs)						
Commercial	**$ 267,975**	$ -	$ 267,975	**$ 201,508**	$ -	$ 201,508
Residential mortgage	**158,568**	-	158,568	**108,011**	-	108,011
Other	**35,720**	-	35,720	**27,014**	-	27,014
Total ARLs	**462,263**	-	462,263	**336,533**	-	336,533
Total NPAs and ARLs	**$ 2,464,847**	$ 388,267	$ 2,076,580	**$ 2,112,276**	$ 445,702	$ 1,666,574
NAL ratio (1)	**4.72%**		3.88%	**3.93%**		3.04%
NPA ratio (2)	**5.18%**		4.23%	**4.46%**		3.39%
NPA + ARL ratio (3)	**6.37%**		5.44%	**5.31%**		4.25%

(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 thousands)	2008					
	December 31,			September 30.		
	Total	FCMC	Non-FCMC	**Total**	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)						
Commercial and industrial	**$ 932,648**	$ 650,225	$ 282,423	**$ 174,207**	$ -	$ 174,207
Commercial real estate	**445,717**	-	445,717	**298,844**	-	298,844
Residential mortgage	**98,951**	-	98,951	**85,163**	-	85,163
Home equity	**24,831**	-	24,831	**27,727**	-	27,727
Total NALs	**1,502,147**	650,225	851,922	**585,941**	-	585,941
Other real estate, net						
Residential	**63,058**	-	63,058	**59,302**	-	59,302
Commercial	**59,440**	-	59,440	**14,176**	-	14,176
Total other real estate, net	**122,498**	-	122,498	**73,478**	-	73,478
Impaired loans held for sale	**12,001**	-	12,001	**13,503**	-	13,503
Other NPAs	**-**	-	-	**2,397**	-	2,397
Total nonperforming assets (NPAs)	**$ 1,636,646**	$ 650,225	$ 986,421	**$ 675,319**	$ -	$ 675,319
Accruing restructured loans (ARLs)						
Commercial	**$ 185,333**	$ -	$ 185,333	**$ 364,939**	$ 364,939	$ -
Residential mortgage	**82,857**	-	82,857	**71,512**	-	71,512
Other	**41,094**	-	41,094	**40,414**	-	40,414
Total ARLs	**309,284**	-	309,284	**476,865**	364,939	111,926
Total NPAs and ARLs	**$ 1,945,930**	$ 650,225	$ 1,295,705	**$ 1,152,184**	$ 364,939	$ 787,245
NAL ratio [(1)]	**3.66%**		2.11%	**1.42%**		1.46%
NPA ratio [(2)]	**3.97%**		2.43%	**1.64%**		1.68%
NPA + ARL ratio [(3)]	**4.72%**		3.19%	**2.79%**		1.96%

[(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)

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

(in thousands)	2008					
	June 30,			March 31,		
	Total	FCMC	Non-FCMC	**Total**	FCMC	Non-FCMC
Nonaccrual loans and leases (NALs)						
Commercial and industrial	**$ 161,345**	$ -	$ 161,345	**$ 101,842**	$ -	$ 101,842
Commercial real estate	**261,739**	-	261,739	**183,000**	-	183,000
Residential mortgage	**82,882**	-	82,882	**66,466**	-	66,466
Home equity	**29,076**	-	29,076	**26,053**	-	26,053
Total NALs	**535,042**	-	535,042	**377,361**	-	377,361
Other real estate, net						
Residential	**59,119**	-	59,119	**63,675**	-	63,675
Commercial	**13,259**	-	13,259	**10,181**	-	10,181
Total other real estate, net	**72,378**	-	72,378	**73,856**	-	73,856
Impaired loans held for sale	**14,759**	-	14,759	**66,353**	-	66,353
Other NPAs	**2,557**	-	2,557	**2,836**	-	2,836
Total nonperforming assets (NPAs)	**$ 624,736**	$ -	$ 624,736	**$ 520,406**	$ -	$ 520,406
Accruing restructured loans (ARLs)						
Commercial	**$ 368,379**	$ 368,379	$ -	**$ 1,157,361**	$ 1,157,361	$ -
Residential mortgage	**57,802**	-	57,802	**45,608**	-	45,608
Other	**34,094**	-	34,094	**14,215**	-	14,215
Total ARLs	**460,275**	368,379	91,896	**1,217,184**	1,157,361	59,823
Total NPAs and ARLs	**$ 1,085,011**	$ 368,379	$ 716,632	**$ 1,737,590**	$ 1,157,361	$ 580,229
NAL ratio [(1)]	**1.30%**		1.34%	**0.92%**		0.95%
NPA ratio [(2)]	**1.52%**		1.56%	**1.26%**		1.30%
NPA + ARL ratio [(3)]	**2.64%**		1.79%	**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)

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Deposits and Other Funding

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Total Deposits – By Business Segment

Avg. Balances – $40.2 Billion

4Q09

($B)	Regional & Business Banking	Comm'l Banking	Comm'l Real Estate	AFDS	PFG	Treas. / Other	**Total**
DDA-noninterest bearing	$3.5	$2.1	$0.3	$ 0.1	$0.4	$0.1	**$6.5**
DDA-interest bearing	3.9	0.8	--	--	0.7	--	**5.5**
Money market deposits	6.0	1.6	0.2	--	1.5	--	**9.3**
Savings and other domestic time deposit	4.5	0.1	--	--	0.1	--	**4.7**
Core certificates of deposit	10.6	--	--	--	0.3	--	**10.9**
Total core deposits	**28.4**	**4.7**	**0.5**	**0.1**	**2.9**	**0.1**	**36.8**
Other deposits	0.3	1.3	--	--	0.2	1.7	**3.4**
Total deposits	**$28.7**	**$6.0**	**$0.5**	**$0.1**	**$3.1**	**$1.8**	**$40.2**

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Deposit Trends

Prior-year Quarter

(in billions)	Fourth Quarter 2009	Fourth Quarter 2008	Change Amount	Change %
Average Deposits				
Demand deposits - noninterest bearing	**$ 6.5**	$ 5.2	$ 1.3	24 %
Demand deposits - interest bearing	**5.5**	4.0	1.5	37
Money market deposits	**9.3**	5.5	3.8	69
Savings and other domestic deposits	**4.7**	5.0	(0.3)	(7)
Core certificates of deposit	**10.9**	12.6	(1.7)	(14)
Total core deposits	**36.8**	32.3	4.5	14
Other domestic deposits of $250,000 or more	**0.7**	1.4	(0.7)	(51)
Brokered deposits and negotiable CDs	**2.4**	3.0	(0.7)	(23)
Other deposits	**0.4**	0.9	(0.4)	(51)
Total deposits	**$ 40.2**	$ 37.6	$ 2.6	7 %

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Total Core Deposit Trends

Average *($B)*	**4Q09**	Annualized Growth (1) 4Q09 v 3Q09	3Q09 v 2Q09	4Q09 v 4Q08
Commercial				
Demand deposits - non-int. bearing	**$ 5.5**	23 %	17 %	30 %
Demand deposits - int. bearing	**1.5**	43	NM	79
Other core deposits (2)	**4.1**	35	37	30
Total	**11.1**	30	38	35
Consumer				
Demand deposits - non-int. bearing	**1.0**	(5)	(18)	(2)
Demand deposits - int. bearing	**4.0**	21	24	26
Other core deposits (2)	**20.8**	9	(4)	4
Total	**25.7**	11	-	6
Total				
Demand deposits - non-int. bearing	**6.5**	18	11	24
Demand deposits - int. bearing	**5.5**	27	52	37
Other core deposits (2)	**24.8**	13	2	7
Total (3) (4)	**$ 36.8**	16 %	10 %	14 %

(1) Linked-quarter percent change annualized
(2) Includes core CDs, savings, and other deposits
(3) 4Q09 v 3Q09 = 13% growth excluding 4Q09 average total deposits of $261MM from Warren Bank acquisition
(4) 4Q09 v 4Q08 = 13% growth excluding 4Q09 average total deposits of $261MM from Warren Bank acquisition

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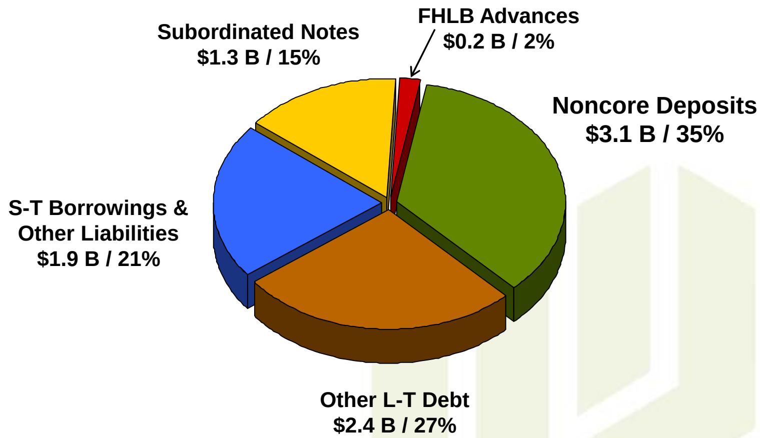
Other Funding – 12/31/09

$8.9 Billion



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Illustrative Internal Supervisory Capital Assessment Program (SCAP) Analysis

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Illustrative SCAP * Analysis – Updated (1)

($ B)	Outstandings 9/30/09 (3)	2-Yr. Cumulative Losses (2) Low	Median	High	Implied Cumulative Losses Low	Median	High
First lien mortgage loans	$6.2	3.4%	6.3%	10.3%	$0.2	$0.4	$0.6
Second / junior lien mortgages	6.2	6.3	10.4	13.7	0.4	0.6	0.9
Commercial & industrial	6.6	4.5	6.5	11.0	0.3	0.4	0.7
Commercial real estate	12.2	10.6	12.6	13.9	1.3	1.5	1.7
Other loans and leases	6.1	6.2	7.9	9.3	0.4	0.5	0.6
Total loans and leases	**$37.3**	**8.3%**	**8.8%**	**10.5%**	**$2.6**	**$3.5**	**$4.5**
			Total loss rate		6.9%	**9.3%**	12.0%

* Supervisory Capital Assessment Program – Federal Reserve stress test applied to 19 largest bank holding companies in May 2009

(1) Original internal analysis dated 5/20/09 updated with 9/30/09 outstandings

(2) Loss ranges represent ranges from SCAP analysis relating to the following banks: BBT, FITB, KEY, PNC, RF and STI

(3) Loan balances based on regulatory classifications. Excludes Franklin Credit. This will be updated with 12/31/09 balances once the FRY-9C reports have been generated and filed.

Peers 2 Yr. Cumulative Losses	
SunTrust	8.3%
KeyCorp	8.5
BB & T	8.6
PNC Financial	9.0
Regions Financial	9.1
Fifth Third	10.5

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Illustrative SCAP Analysis – Updated

2-Year Cumulative Losses

($ MM)	2-Yr Cumulative Losses (7/09 – 6/11) 7%	8%	9%	10%
Tier 1 Common equity – 12/31/09	**$2,894**	**$2,894**	**$2,894**	**$2,894**
Pre-tax, pre-provision net revenue (after tax)	1,170	1,170	1,170	1,170
Cumulative losses (after tax)	(1,653)	(1,889)	(2,126)	(2,362)
Preferred dividends	(232)	(232)	(232)	(232)
Disallowed deferred tax asset (1)	--	(38)	(188)	(339)
Tier 1 Common equity – 12/31/11	**$2,877**	**$2,603**	**$2,216**	**$1,829**
Tier 1 Common equity ratio – 12/31/11	**6.7%**	**6.0%**	**5.1%**	**4.2%**
Tier 1 Common surplus / (deficit) to 4%	**$1,150**	**$876**	**$489**	**$102**
Tier 1 Common surplus / (deficit) – 5/20/09	$853	$564	$129	$(306)

Critical Assumptions

- Pre-tax, pre-provision net revenue (after tax)
  - 2009 / 2010 pre-tax, pre-provision net revenue of $900 MM annually
  - 12/10 reserve for loan losses of $502 MM, 1.23% of loans (average of 2003-2007)
  - $130 MM losses on securities portfolio
- Based on regulatory financial reporting

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(1) Per 10% rule

9/30/09 – Illustrative SCAP Analysis (1)

Non-Franklin Regulatory Reporting Reconciliations

($000s)	4Q 08	YTD 3Q 09	Average	NALs 3Q 09	% of Loans
First Lien					
Line 1c2a	**$ 6,720,816**	**$ 6,180,437**	**$ 6,450,627**	**$ 149,560**	**2.42%**
Charge-offs			$ 108,429		
Ratio			**2.24%**		
Second Lien					
Line 1c2b	**$ 1,670,980**	$ 1,324,635		$ 18,700	
Line 1c1	**4,546,831**	4,880,954		5,043	
Total	**$ 6,217,811**	**$ 6,205,589**	**$ 6,211,700**	**$ 23,743**	**0.38%**
Charge-offs			$ 75,640		
Reclass for HEL GL change			-		
Adjusted charge-offs			$ 75,640		
Ratio originally reported			1.62%		
Adjusted ratio			**1.62%**		
Commercial & Industrial					
Line 4	**$ 7,461,769**	**$ 6,506,796**	**$ 6,984,283**	**$ 313,619**	**4.82%**
Charge-offs			$ 63,437		
Ratio			**1.21%**		
Commercial Real Estate					
Line 1a1	**$ 1,010,001**	$ 647,023		$ 181,285	
Line 1a2	**3,195,205**	3,454,895		596,163	
Line 1b	**78,481**	89,986		2,123	
Line 1d	**920,750**	823,897		63,462	
Line 1e1	**2,248,558**	2,697,811		22,926	
Line 1e2	**5,561,545**	4,520,609		431,277	
Total	**$ 13,014,540**	**$ 12,234,221**	**$ 12,624,381**	**$ 1,297,236**	**10.60%**
Charge-offs			$ 430,840		
Ratio			**4.55%**		

Line numbers are from regulatory FR Y-9C reports

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(1) This will be updated with 4Q09 data once the FRY-9C reports have been generated and filed.

9/30/09 – Illustrative SCAP Analysis (1)

Non-Franklin Regulatory Reporting Reconciliations

($000s)	4Q 08	YTD 3Q 09	Average	NALs 3Q 09	% of Loans
Other loans & leases					
Line 2	**$ 378**	$ 682		$ -	
Line 3	**133,683**	118,148		1,057	
Line 6	**4,718,617**	3,779,601		1,686	
Line 9a	**53,162**	2,800		10,332	
Line 9b	**898,610**	1,277,995		43,806	
Line 10	**1,591,572**	1,045,239		-	
Total	**$ 7,396,022**	**$ 6,224,465**	**$ 6,810,244**	**$ 56,881**	**0.91%**
Charge-offs excluding Franklin			$ 238,794		
Reclass for HEL GL change			-		
Adjusted charge-offs			$ 238,794		
Ratio originally reported			4.68%		
Adjusted ratio			**4.68%**		
Total loans excluding Franklin	**$ 40,810,958**	**$ 37,351,508**	**$ 39,081,233**	**$ 1,841,039**	**4.93%**
Total net charge-offs excluding Franklin			917,140		
Franklin loans	**650,000**	465,172		338,500	
Franklin charge-offs			114,700		
Total reported	**$ 41,460,958**	**$ 37,816,680**	**$ 1,031,840**	**$ 2,179,539**	**5.76%**

Line numbers are from regulatory FR Y-9C reports

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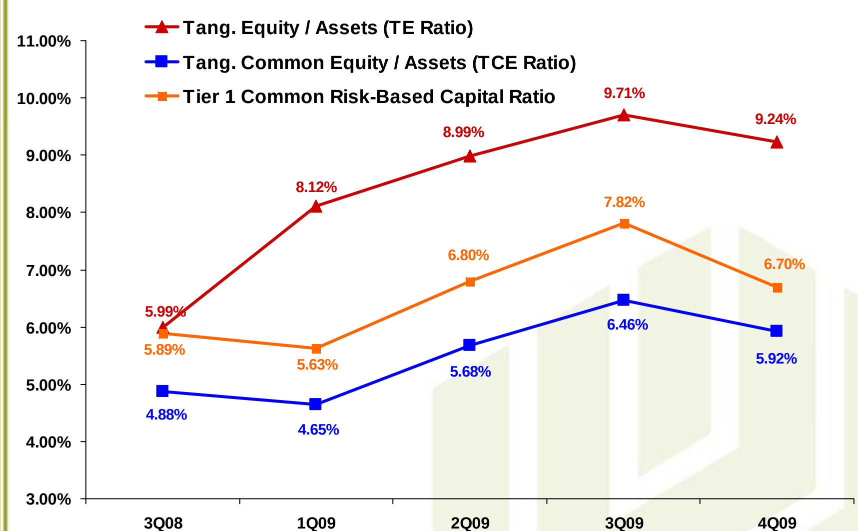
(1) This will be updated with 4Q09 data once the FRY-9C reports have been generated and filed.

Capital

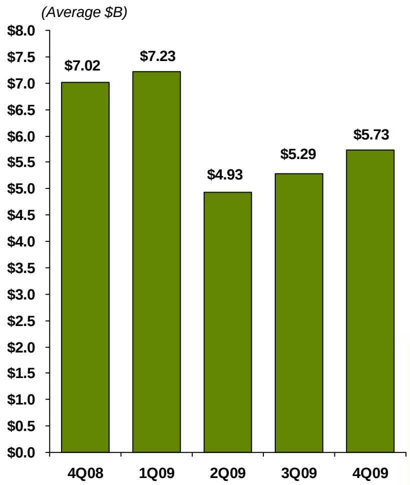
Capital Trends (1)



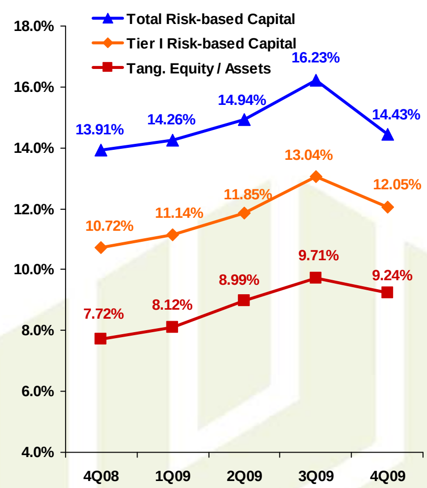
(1) End-of-period

Capital Trends

Shareholders' Equity



Key Equity Ratios (1)



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(1) End-of-period

Capital Actions

($ and Shares in millions)	Common Stock Shares (1)	Common Stock Amount	Other Retained Earnings	Total
1Q09				
Franklin restructuring	-	$ -	$ 159.9	**$ 159.9**
Conversion of preferred stock	24.6	114.1	-	**114.1**
Other tangible capital improvements (2)	-	-	47.1	**47.1**
1Q09 Total	**24.6**	**114.1**	**207.0**	**321.1**
2Q09				
Discretionary equity issuance #1	38.5	117.6	-	**117.6**
Discretionary equity issuance #2	18.5	74.4	-	**74.4**
Conversion of preferred stock	16.5	92.3	-	**92.3**
Common stock offering	103.5	356.4	-	**356.4**
Gain on early extinguishment of debt	-	-	43.8	**43.8**
Gain related to Visa ® stock	-	-	20.4	**20.4**
2Q09 Total	**177.0**	**640.7**	**64.2**	**704.9**
3Q09				
Discretionary equity issuance #3	35.7	146.9	-	**146.9**
Common stock offering	109.5	440.4	-	**440.4**
3Q09 Total	**145.2**	**587.3**	**-**	**587.3**
4Q09				
Gain on early extinguishment of debt	-	-	47.9	**47.9**
4Q09 Total	**-**	**-**	**47.9**	**47.9**
Year-to-date	**346.8**	**$ 1,342.1**	**$ 319.1**	**$ 1,661.2**

(1) Excludes other miscellaneous issuances
(2) Other Comprehensive Income improvement included due to materiality

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Credit Ratings

		Senior Notes	Subordinated Notes	Comm'l. Paper / Short-term	Outlook
Huntington Bancshares					
Moody's	4/7/09	Baa2	Baa3	P-2	Negative
S&P	6/17/09	BB+	BB	B	Negative
Fitch	9/14/09	BBB	BBB-	F2	Negative
The Huntington National Bank					
Moody's	4/7/09	Baa1	Baa2	P-2	Negative
S&P	6/17/09	BBB-	BB+	A-3	Negative
Fitch	9/14/09	BBB+	BBB	F2	Negative

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Franchise

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Huntington Bancshares Overview

Midwest financial services holding company

Founded	- 1866
Headquarters	- Columbus, Ohio
Total assets	- $52 billion
Employees (1)	- 10,272

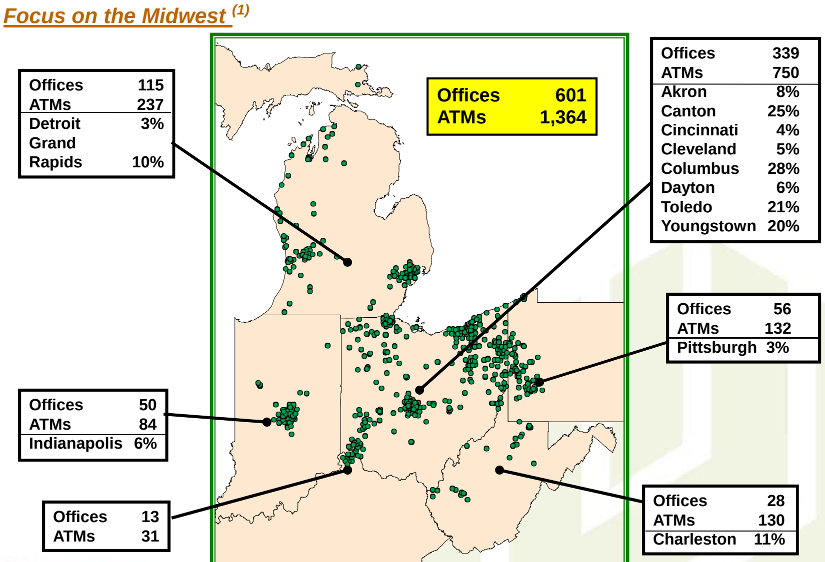
Franchise:

Footprint	6 states: OH, MI, PA, IN, WV, KY
	602 offices / 1,347 ATMs
Retail and Business Banking	5 Areas
- Mortgage banking	+ MD, NJ
Commercial Banking	11 Regions
Commercial Real Estate	
Auto Finance & Dealer Services	
Private Financial Group	+ FL

(1) Full-time equivalent (FTE)

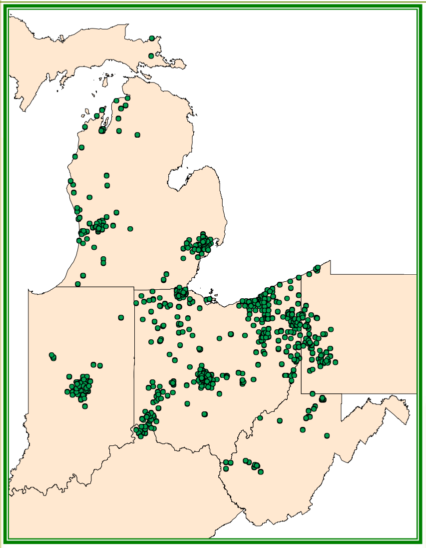
The Huntington Franchise – 9/30/09

Focus on the Midwest (1)



(1) Excludes 3 PFG offices in FL and 2 ATMs in MD. Market share at 6/30/09

A Strong Regional Presence



Deposits - Top 12 MSAs

MSA	Rank	BOs	Deposits	Share
Columbus, OH	1	68	$10,231	27.6%
Cleveland, OH	5	60	3,613	5.5
Detroit, MI	8	45	2,874	3.1
Toledo, OH	2	42	2,186	20.6
Pittsburgh, PA	6	40	2,041	2.8
Cincinnati, OH	4	40	1,934	3.6
Youngstown, OH	1	36	1,843	19.9
Indianapolis, IN	4	45	1,705	6.1
Canton, OH	1	23	1,381	24.9
Grand Rapids, MI	3	21	1,223	10.0
Akron, OH	5	17	843	7.5
Charleston, WV	3	8	600	10.8

BOs = Banking offices

	% Deposits
#1 Share markets	36%
#1- #3 Share markets	50%

Source: SNL Financial, company presentations and filings
FDIC deposit data as of June 30, 2009

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Organization

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Leadership Team

Stephen Steinour
Chairman, President, & CEO

Retail and Business Banking **Mary Navarro**	**Regional and Commercial Banking** **Jim Dunlap**
Private Financial Group **Dan Benhase**	**Auto Finance and Dealer Services** **Nick Stanutz**
Commercial Real Estate **Randy Stickler**	**Technology & Operations** **Zahid Afzal**
Chief Financial Officer **Don Kimble**	**Chief Risk Officer** **Kevin Blakely**
Chief Credit Officer **Daniel Neumeyer**	**Strategy & Segment Performance** **Mark Thompson**
General Counsel **Dick Cheap**	**Corporate Public Relations & Communications** **Elizabeth Allen**
Chief Auditor **Eric Sutphin**	**Human Resource Director** **Shirley Graham**

2009 Appointments

Senior Leadership Team

	Position	Appointed	Experience-Yrs Banking	HBAN
Stephen Steinour	Chairman, President and CEO	1Q09	29	1
Dan Benhase	SEVP-Private Financial Group Director	2Q06	26	9
Kevin Blakely	SEVP-Chief Risk Officer	3Q09	35	<1
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
Daniel Neumeyer	SEVP-Chief Credit Officer	3Q09	26	<1
Nick Stanutz	SEVP-Dealer Sales Group Director	2Q06	30	23
Randy Stickler	SEVP-Commercial Real Estate Director	1Q09	28	<1
Mark Thompson	SEVP-Strategy & Segment Performance Director	2Q09	25	<1
Zahid Afzal	EVP-Chief Information Officer	1O06	25 (1)	3
Elizabeth Allen	EVP-Dir. of Corporate PR & Communications	3Q09	30 (1)	<1
Dick Cheap	EVP-General Counsel and Secretary	2Q98	11	11
Shirley Graham	EVP-Human Resources Director	1Q09	23	23
Eric Sutphin	EVP-Chief Auditor	3Q04	20	4
Tim Barber	SVP-Credit Administration & Policy Director	1Q99	20	11

(1) Includes outside of banking

Regional Banking Presidents

	Region	Appointed	Experience - Yrs Banking	HBAN
Jim Dunlap*	**West Michigan**	**1Q06**	**30**	**30**
Rebecca Smith	East Michigan	1Q07	32	2
Mike Newbold	Central Indiana	4Q06	33	6
Sharon Speyer	Northwest Ohio	1Q01	21	17
Jerry Kelsheimer	Greater Cleveland	1Q05	22	14
Frank Hierro	Mahoning Valley	1Q00	30	23
William Shivers	Greater Akron/Canton	3Q09	17	2
Jim Kunk	Central Ohio	1Q94	27	27
Mark Reitzes	Southern Ohio / KY	1Q08	23	16
David Hammer	Pittsburgh	3Q09	20	1
Clayton Rice	West Virginia	3Q07	22	5

*** Regional / Commercial Banking Executive**

Huntington

Retail and Business Banking Executives

	Area	Appointed	Experience - Yrs Banking	HBAN
Robert Soroka	Northeast Area	2Q09	25	7
Deborah Stein	Central Area	2Q09	26	6
Cindy Keitch	East Area	2Q09	36	15
Brian Bromley	Northwest Area	2Q09	25	23
Jonathan Greenwood	West Area	2Q09	24	16
Jeff Rosen	Business Banking	2Q09	23	3

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Business Segment Summary

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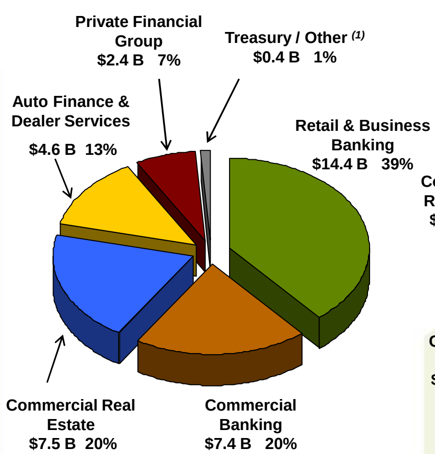
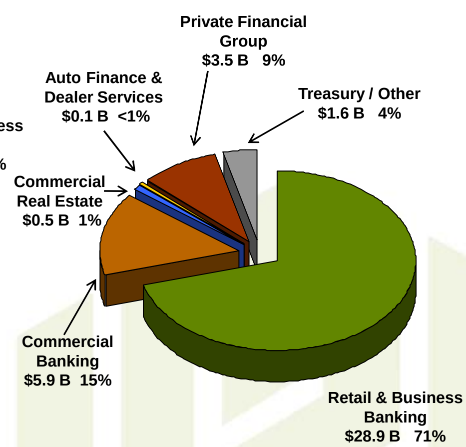
Business Segment Loans & Deposits – 12/31/09

Total Loans - $36.8 B



Total Deposits - $40.5 B



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(1) Includes Franklin

Business Segment Contribution

Total Revenue FTE [1]

($MM)	2009	2008	Better (Worse)	
Retail & Business Banking	**$ 1,393.4**	$ 1,348.0	$ 45.4	3%
Commercial Banking	**299.2**	405.9	(106.7)	-26%
Commercial Real Estate	**135.9**	216.0	(80.1)	-37%
AFDS	**203.0**	208.7	(5.7)	-3%
PFG	**328.3**	335.4	(7.1)	-2%
Treasury/Other [2]	**81.5**	(255.1)	336.6	NM
Total	**$ 2,441.3**	$ 2,258.9	$ 182.4	8%

Net Income (Loss)

($MM)			
Retail & Business Banking	**$ (34.6)**	$ 227.0	$ (261.6)
Commercial Banking	**(134.5)**	94.1	(228.6)
Commercial Real Estate	**(618.6)**	(20.6)	(598.0)
AFDS	**(3.1)**	10.7	(13.8)
PFG	**24.2**	47.0	(22.8)
Treasury/Other [2]	**246.2**	(472.0)	718.2
Unallocated goodwill impairment	**(2,573.8)**	-	(2,573.8)
Total	**$ (3,094.2)**	$ (113.8)	$ (2,980.4)

(1) Fully-taxable equivalent
(2) Includes Franklin

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