



Important Questions and Answers
for
Former Sky Financial Group, Inc. Shareowners
about the
Sky Financial Share Exchange

SECTION 1 – READ THIS FIRST

On July 1, 2007, Huntington Bancshares Incorporated (Huntington) and Sky Financial Group, Inc. (Sky Financial) completed the combination of their businesses. As a result of the merger, shares of Sky Financial common stock no longer trade on the Nasdaq Stock Market.

Additionally, each share of Sky Financial common stock was converted into the right to receive 1.098 shares of Huntington common stock plus cash of \$3.023 for each share of Sky Financial common stock and cash-in-lieu of any fractional share, if applicable, payable in U.S. dollars. Sky Financial shareowners of record must exchange their shares in order to receive shares of Huntington, as well as any dividends declared by Huntington after July 1, 2007. Such dividends will be held without interest until such time as your Sky Financial shares have been successfully exchanged. As such, you are encouraged to exchange your shares as soon as possible.

What follows are a series of questions that should help you understand more fully how the exchange of your Sky Financial shares will work given different circumstances. Please read this carefully.

**If you have any questions or need assistance in exchanging your Sky Financial shares, or have other questions, including historical activity on your Sky Financial shares, please contact Computershare, the merger exchange agent and Huntington’s transfer agent, at:
(800) 725-0674 or (312) 360-5277**

How you hold your Sky Financial shares determines how the exchange will be accomplished. Sky Financial shares can be held in three ways:

1. **Certificate(s)** – This is when you hold one or more physical stock certificates. In this case you will receive a Letter of Transmittal form, which you need to complete and return to Computershare, the exchange agent, along with your certificate(s). (See Sections 2 & 3 for additional details.)
2. **Book Entry – Dividend Reinvestment Plan Participant** – This is when The Bank of New York, Sky Financial’s existing transfer agent, holds the shares for you. This includes shares purchased through the Sky Financial “Sky Financial Stock Direct, Dividend Reinvestment and Direct Stock Purchase and Sale Plan” (Sky Financial DRIP). In this case **you do not need to take any action** as these shares, including fractional shares, will be automatically rolled-over into Huntington’s Dividend Reinvestment and Common Stock Purchase Plan (Huntington DRIP).

IMPORTANT: All book entry shares rolled over into the Huntington DRIP will be initially coded for 100% dividend reinvestment. If you wish to receive all or part of your dividends in cash, or discontinue participation in Huntington’s DRIP, you must change this election **before the record date of the next dividend**. You can do this by contacting Computershare at (800) 725-0674 or (312) 360-5277, **but only after receiving your Statement of Holdings confirming the roll-over.** (See Sections 2 & 4 for additional details.)

3. **In an account at a Bank or Broker; i.e., in “street name”** – This is when your shares are held for you in an account at a bank or broker (e.g., Merrill Lynch). **In this case please contact your broker as each broker may handle the exchange mechanics differently.** (See Sections 2 & 6 for additional details.)

SECTION 2 – GENERAL QUESTIONS

1. What do I need to do in order to exchange my Sky Financial stock for Huntington stock?

Computershare is the exchange agent for the merger. The method of exchange depends on the manner in which you hold your Sky Financial shares.

1.1 Holders of physical Sky Financial stock certificate(s) (including lost certificates)

If you hold one or more physical Sky Financial stock certificate(s), you will receive a Letter of Transmittal from Computershare. To receive Huntington stock in exchange for your physical Sky Financial stock certificate(s), please:

1. Complete the Letter of Transmittal and sign where indicated. Your shares will automatically be credited to a Huntington Direct Registration Account, an electronic book entry record, at Computershare. To request a stock certificate instead of direct registration, check the appropriate box on the Letter of Transmittal, see Question 6.
2. Complete the Form W-9 contained in the Letter of Transmittal.
3. Enclose all of your Sky Financial stock certificate(s). If you hold a physical Sky Financial stock certificate(s) but it has been lost, stolen or destroyed, please see Question 13.
4. Enclose the completed Letter of Transmittal, Form W-9, and stock certificate(s) in the envelope provided and send the package to Computershare, at the address listed on the Letter of Transmittal. **We strongly recommend you send the package registered mail, insured, and with a return receipt requested (see Question 5).**

Please pay particular attention to the detailed instructions regarding delivery of the certificate(s) in the Letter of Transmittal and in the questions and answers that follow.

After receipt of the properly completed materials, Computershare will send you a Direct Registration Advice reflecting your shares being credited to your Direct Registration Account, or a stock certificate(s) if so requested (see Question 6), a check equivalent to \$3.023 per Sky Financial share, and a check for cash-in-lieu of any fractional share, if applicable.

Computershare is the exchange agent for the merger, and you must deliver your physical Sky Financial stock certificate(s) to them only. **The exchange cannot be made at any other location, including offices of Sky Bank or Huntington Bank.**

If you hold multiple stock certificates, you must return all stock certificates you hold with your Letter of Transmittal.

1.2 Holders of book entry position in the Sky Financial DRIP

If you hold Sky Financial shares in book entry in the Sky Financial DRIP, **you do not need to take any action.** These shares, including fractional shares, will be automatically rolled-over into Huntington's DRIP. You will not receive a Letter of Transmittal for shares held in the Sky Financial DRIP. Within about 10 business days following July 1, 2007, Computershare will mail: (1) a check for the cash portion of the exchange and (2) a Statement of Holdings mailing reflecting the automatic roll-over of your Sky Financial DRIP shares into Huntington's DRIP.

IMPORTANT: All book entry shares rolled over into the Huntington DRIP will be initially coded for 100% dividend reinvestment. If you wish to receive all or part of your dividends in cash, or discontinue participation in Huntington's DRIP, you must change this election before the record date of the next dividend. You can do this by contacting Computershare at (800) 725-0674 or (312) 360-5277, but only after receiving your Statement of Holdings confirming the roll-over. (See Sections 2 & 4 for additional details.)

1.3 Holders through banks or brokers ("street name")

If you hold your Sky Financial shares through a bank or broker in "street name," your Huntington shares will continue to be held in electronic form through your bank or broker. **Please contact your broker.** Each broker may handle the

exchange mechanics differently, including treatment of the \$3.023 cash portion of the exchange that we will send to your broker on your behalf, as well as any cash for your remaining fractional share, if applicable.

2. What will I receive in exchange for my Sky Financial stock?

For each share of Sky Financial common stock, you are entitled to receive 1.098 shares of Huntington common stock plus cash of \$3.023 for each share of Sky Financial common stock and cash-in-lieu of any fractional share, if applicable. How this will work depends on how your Sky Financial shares are held. (See “Read This First” beginning on page 1.)

Below are three exchange examples.

(For illustration purposes only, the cash-in-lieu value for fractional shares in the examples below is assumed to be \$23.00 per share. The actual cash-in-lieu value will be the average of the closing prices of Huntington common stock for the five full trading days immediately preceding the date of completion of the merger as reported on the Nasdaq Stock Market).

Example 1: You own 100 Sky Financial shares in certificate form

You will receive the following:

- 109 Huntington shares credited to a Huntington Direct Registration account, an electronic book entry record at Computershare (100 Sky Financial shares @ 1.098 = 109.800000 Huntington shares. *Note: share calculations will be calculated to 6 decimal places*). You may request these in certificate form if this option is selected on the Letter of Transmittal.
- \$18.40 cash-in-lieu check (0.800000 Huntington fractional share @ \$23.00 = \$18.40).
- \$302.30 check (100 Sky Financial shares @ \$3.023 per share = \$302.30).

Please note: If your shares are in book entry at a bank or broker; i.e. “street name,” the exchange will be handled automatically for you. **Please contact your broker** as each broker may handle the exchange mechanics differently, including treatment of the \$3.023 cash portion of the exchange that we will send to your broker on your behalf, as well as any cash for your remaining fractional share, if applicable.

Example 2: You own 100.5 Sky Financial shares in the Sky Financial DRIP in book entry at The Bank of New York

You will receive the following:

- 110.349000 shares in a Huntington DRIP account (100.5 Sky Financial shares @ 1.098 = 110.349000 Huntington shares. *Note: share calculations will be calculated to 6 decimal places*).
- \$303.81 check (100.5 Sky Financial shares @ \$3.023 per share = \$303.81).

You will not receive a Letter of Transmittal or cash-in-lieu check since 100% of the Sky Financial DRIP shares, including fractional shares, will be automatically rolled-over into a Huntington DRIP account. However, within about 10 business days following July 1, 2007, Computer share will mail a check for the cash portion of the exchange and a Statement of Holdings reflecting the automatic roll-over of your Sky Financial DRIP shares into a Huntington DRIP account.

Example 3: You own Sky Financial shares in a combination of Example 1 & 2

You will receive everything in Example 1 plus everything in Example 2. In this instance you may receive up to three checks: two related to the cash portion of the exchange and a third for the cash-in-lieu payment, if applicable. **Please note:** Some banks and brokers may calculate the fractional share amount for “street name” holders differently, though any difference should be immaterial.

SECTION 3 – QUESTIONS FOR HOLDERS OF PHYSICAL SKY FINANCIAL STOCK CERTIFICATE(S)

3. Do I have to exchange my physical Sky Financial stock certificate(s)?

Yes. It is in your best interest to exchange your Sky Financial stock certificate(s) as soon as possible in order to receive your new Huntington shares and any future declared dividends. **Any declared and paid dividends will be held for you without interest by Computershare until the exchange of your Sky Financial shares is completed.**

4. Can I bring or send my stock certificate(s) into the offices of Sky Bank or Huntington Bank for exchange?

No. Computershare is the exchange agent for the merger and you must deliver your physical Sky Financial stock certificate(s) to them only. The exchange cannot be made at any other location. **We strongly recommend sending the package registered mail, insured, with a return receipt requested.** (See Question 5.)

5. How should I send in my physical Sky Financial stock certificate(s) for exchange?

You may mail your physical Sky Financial stock certificate(s), together with the signed Letter of Transmittal, in the enclosed pre-addressed envelope. **We strongly recommend that you mail your certificate(s) by registered mail, insured, with a return receipt requested.** You may also deliver the certificate(s), together with the signed Letter of Transmittal, by overnight courier to Computershare, at one of the addresses specified on page 2 of the Letter of Transmittal. The method of delivery is at your option.

6. Will I automatically receive a physical stock certificate(s) from Huntington for my Huntington shares?

No. If you hold a physical Sky Financial stock certificate(s), your shares will automatically be credited to a Huntington Direct Registration Account(s), an electronic book entry record at Computershare, unless you instruct us otherwise. Holding shares in a Direct Registration Account offers many conveniences and benefits to holding a physical stock certificate, including:

- Eliminates your risk of loss, theft or destruction of certificates,
- Eliminates your cost of maintaining a secure place (e.g., safe deposit box) to keep your certificates,
- Makes your stock transactions faster and easier, and
- Offers a quick and convenient way of selling your shares.

After receipt of the properly completed materials in good order, Computershare will send you a Direct Registration Advice reflecting your shares credited to your Huntington Direct Registration Account(s), a check(s) for the cash portion of the exchange, as well as a check(s) for the cash-in-lieu of any fractional share, if applicable.

If you want a physical stock certificate instead of direct registration, check the appropriate box on the Letter of Transmittal and you will receive a certificate(s) for your new Huntington shares. (See Question 1.1).

7. How long will it take to receive confirmation of deposit of my shares in my Huntington Direct Registration Account or a new Huntington stock certificate(s) after I send in my physical Sky Financial stock certificate(s)?

If the Letter of Transmittal is properly completed and all physical Sky Financial common stock certificate(s) are presented, Computershare expects that it will take approximately 15 business days from the date they receive these materials in good order until the shares are deposited into your Huntington Direct Registration Account and a Direct Registration Advice is mailed or, if a certificate is requested, the certificate is mailed. Exchanges with registration changes and/or lost certificates are expected to take additional time.

8. I have not received a Letter of Transmittal or I need a new Letter of Transmittal. Whom should I contact?

Letters of Transmittal will be sent to each Sky Financial stockholder by Computershare shortly following the July 1, 2007, completion of the merger to the addresses shown on their records as provided by The Bank of New York, Sky Financial's transfer agent. Please allow approximately two weeks for Computershare to mail your Letter of Transmittal. If you believe Computershare may not have your current address or you need an additional Letter of Transmittal, please contact them at (800) 725-0674 or (312) 360-5277.

9. To what address will my Direct Registration Advice confirming the establishment of my Huntington Direct Registration Account and/or stock certificate(s), if so requested, be delivered?

Your Direct Registration Advice and/or stock certificate(s), if so requested, will be delivered to the same address to which your Letter of Transmittal was delivered. This is your address of record with Computershare as provided by The Bank of New York, Sky Financial's transfer agent.

To change your address it is recommended that you call Computershare at (800) 725-0674 or (312) 360-5277 **before submitting your Letter of Transmittal**. You may also submit your Letter of Transmittal with the address change noted on the face of the Letter of Transmittal and/or accompanied by a letter noting the address change.

10. I hold shares in multiple accounts, or in a combination of physical certificate(s). How will they be treated?

Multiple accounts are treated separately for purposes of the exchange. As such, a Letter of Transmittal needs to be completed and signed for **each** account. When the Letter of Transmittal is properly completed and all physical Sky Financial common stock certificate(s) are presented, your shares will be credited to separate Huntington Direct Registration Accounts, which are electronic book entry records at Computershare (See Question 3). You will also receive multiple checks for the cash payment portion of the exchange, as well as for the cash-in-lieu portion. If you want your separate accounts combined, this can be done by contacting Computershare **after the exchange is complete** at (800) 725-0674 or (312) 360-5277.

11. What if I would like to change the registration of my shares?

Before submitting your Letter of Transmittal, please contact Computershare at (800) 725-0674 or (312) 360-5277 to request the additional necessary forms and instructions. You may also download forms from the Computershare web site at www.computershare.com. Submit these forms when completed along with your completed Letter of Transmittal to Computershare.

12. Will Huntington sell my shares for me instead of exchanging my stock certificate(s)?

No. Huntington cannot sell your shares for you. However, if you receive your shares in direct registration, you may initiate a sale of your shares through your electronic Huntington Direct Registration Account **after the exchange is complete**. Please read the information provided with your Direct Registration Advice on the Huntington Direct Registration program describing sales procedures and fees.

If you elect to receive a physical Huntington stock certificate(s), you may present it to your broker to sell the shares for you. You may also present the certificate(s) to Computershare to be placed into a Huntington Direct Registration Account for a subsequent sale. Information on the direct registration program describing sales procedures and fees will be provided with your Direct Registration Advice.

13. If any of my physical Sky Financial stock certificates have been lost, stolen, or destroyed, what should I do?

If your physical Sky Financial stock certificate(s) has been lost, stolen, misplaced or destroyed, you must provide a sufficient indemnity bond in order to have the shares exchanged. Huntington has arranged that for up to a total current market value of \$200,000 worth of Huntington stock, you will not have to pay the indemnity bond fee, as long as you exchange your shares by June 30, 2008. After that date, you will pay the required indemnity bond fee, which may approximate 2% of the then current market value represented by your shares. Please follow the instructions noted in "Box A – Lost Certificate(s)" on the back side of the Letter of Transmittal. If you have questions, or if your lost, stolen, or destroyed shares exceed a total current market value of up to \$200,000 worth of Huntington stock, please contact Computershare for instructions at (800) 725-0674 or (312) 360-5277.

For example, if you own 1,000 shares of Sky Financial Stock and the current market price of Huntington common stock is \$23.00, the current market value covered by the indemnity bond would be \$23,000 (1,000 Sky Financial shares @ 1.098 = 1,098 Huntington shares @ \$23.00 per share = \$25,254.00 market value.) Since this is less than the \$200,000 maximum insured market value, you would not have to pay the indemnity bond fee, as long as you exchange your shares by June 30, 2008.

14. What do I do if I have not exchanged my Sky Financial stock certificates from a prior merger?

The exchange will be handled in the same manner outlined in Question 1. However, the Letter of Transmittal will show the number of shares of the Sky Financial and/or Sky Bank predecessor company, not Sky Financial shares. To determine how many Huntington shares and/or cash compensation, cash-in-lieu for any fractional share and/or accrued dividend amounts, if applicable, to which you are entitled, you must contact Computershare, the exchange agent, at (800) 725-0674 or (312) 360-5277.

SECTION 4 – QUESTIONS FOR SHAREHOLDERS IN THE SKY FINANCIAL DRIP

15. Will shares I hold in the Sky Financial DRIP be converted into Huntington stock and how long will it take for me to be advised that the roll-over is completed?

Yes. If you hold Sky Financial shares in book entry in the Sky Financial DRIP, **you do not need to take any action.** These shares, including fractional shares, will be automatically rolled-over into Huntington's DRIP. Computershare will mail you a check for the cash portion of the exchange and a Statement of Holdings about 10 business days following the close of the merger on July 1, 2007.

IMPORTANT: All book entry shares rolled over into the Huntington DRIP will be initially coded for 100% dividend reinvestment. If you wish to receive all or part of your dividends in cash, or discontinue participation in Huntington's DRIP, you must change this election before the record date of the next dividend. You can do this by contacting Computershare at (800) 725-0674 or (312) 360-5277 but only after receiving your Statement of Holdings confirming the roll-over.

16. I hold shares in multiple book entry accounts in the Sky Financial DRIP. How will they be treated?

Multiple Sky Financial DRIP accounts are treated separately for purposes of the exchange. Each Sky Financial DRIP account will be automatically rolled-over into a separate Huntington DRIP account. Computershare will mail you a check(s) for the cash portion of the exchange and a Statement(s) of Holdings about 10 business days following the close of the merger on July 1, 2007, confirming the roll-over. After receiving your Statement(s) of Holdings, you may then request the separate accounts be combined by contacting Computershare at (800) 725-0674 or (312) 360-5277. Depending on how the shares are held, you may receive multiple checks for the cash payment portion of the exchange. (See Question 2, Example 2.)

17. What if I would like to change the registration of my shares?

If you hold shares in book entry in the Sky Financial DRIP, **you may only change the registration of your shares after the shares have been automatically rolled-over into the Huntington DRIP.** Once you have received your Statement of Holdings notifying you that your shares have been rolled-over into your Huntington DRIP account, please contact Computershare (800) 725-0674 or (312) 360-5277 to request the necessary forms and instructions to change the registration of your shares. You may also download forms to be submitted from the Computershare web site at www.computershare.com.

SECTION 5 – QUESTIONS ABOUT HUNTINGTON'S DRIP

18. Does Huntington have a dividend reinvestment plan?

Yes. If you hold Sky Financial shares in book entry in the Sky Financial DRIP, **you do not need to take any action.** These shares, including fractional shares, will be automatically rolled-over into Huntington's DRIP, and you will receive a copy of the Huntington DRIP prospectus along with your Statement of Holdings.

IMPORTANT: All book entry shares rolled over into the Huntington DRIP will be initially coded for 100% dividend reinvestment. If you wish to receive all or part of your dividends in cash, or discontinue participation in Huntington's DRIP, you must change this election before the record date of the next dividend. You can do this by contacting Computershare at (800) 725-0674 or (312) 360-5277 but only after receiving your Statement of Holdings confirming the roll-over.

To understand the differences between the Sky Financial DRIP and the Huntington DRIP, you are encouraged to read the full Huntington DRIP prospectus. A copy of the Huntington DRIP prospectus can be viewed or downloaded from the Investor Relations pages of Huntington's web site at <http://www.investquest.com/iq/h/hban/main/hban052504dripp.pdf>.

If you hold shares through a bank or broker, you will have to contact your bank or broker to have your dividends reinvested.

19. Where can I find information on Huntington’s DRIP including how to enroll?

A copy of the Huntington DRIP prospectus can be viewed or downloaded from the Investor Relations pages of Huntington’s web site at <http://www.investquest.com/iq/h/hban/main/hban052504dripp.pdf>. You may also obtain a copy of the prospectus, along with enrollment and/or direct debit authorization forms, by contacting Computershare at (800) 725-0674 or (312) 360-5277.

20. Does Huntington allow optional cash purchases and/or sales?

Yes. The Huntington DRIP program allows optional cash purchases but only for participants who have also elected automatic dividend reinvestment. A participant may also request a sale of all or a portion of shares held in the Huntington DRIP.

SECTION 6 – OTHER QUESTIONS FOR SHAREHOLDERS HOLDING SHARES THROUGH BANKS OR BROKERS; i.e., “STREET NAME”

21. What if I would like to change the registration of my shares?

If you hold your shares through a bank or broker, they will handle the conversion, so you should contact them directly.

SECTION 7 – QUESTIONS ABOUT DIVIDENDS

22. Will I still get any dividends payable on the Huntington common stock even if it takes me several months to get my Sky Financial common stock exchanged?

Yes. However, you will not be sent your dividends until your Sky Financial common stock is exchanged for Huntington common stock. When that is accomplished, you will receive a check, without interest, for any such dividends held pending the exchange of your Sky Financial common stock.

23. How much is the dividend I will receive?

Huntington’s most recent quarterly declared dividend on its common stock was \$0.265 per share. However, no assurance can be given that this quarterly dividend amount will remain unchanged. Huntington reserves the right to increase or decrease its dividend as may be determined by the Huntington Board of Directors, in its discretion.

24. Can my dividends be deposited directly into an account at a financial institution?

Yes. If you hold your Huntington shares in the form of a physical stock certificate or through a Direct Registration Account you will receive a form from Computershare, which you may use to authorize direct deposit of future dividends. This authorization form will be included with the first dividend you receive on your Huntington common stock following the exchange of your Sky Financial shares. You may also contact Computershare at (800) 725-0674 or (312) 360-5277 to request a form.

SECTION 8 – QUESTIONS ABOUT TAX REPORTING

25. What taxpayer identification number should I give Computershare?

If you complete a Letter of Transmittal, you are required to give to Computershare your Social Security Number or tax payer identification number in connection with the exchange of your Sky Financial shares. Please consult the instructions for the Form W-9 enclosed with the Letter of Transmittal for further details.

26. Will I be provided with any information relative to the cost basis of my Sky Financial common stock that is being exchanged?

No. It is the responsibility of each shareholder to retain any information that you currently have relative to the cost basis of your Sky Financial common stock. Transfer agent records reflect the registration and transfer activity of shares only and do not reflect prices associated with such transactions. As such, the transfer agent is unable to assist in calculating a cost basis.

27. What are the tax consequences relative to the exchange of my shares?

Each shareowner should review the section of “United States Federal Income Tax Consequences of the Merger” beginning on page 64 of the Joint Proxy Statement/Prospectus, which you received in the mail along with your proxy to vote for approval of the merger. A copy of the Joint Proxy Statement/Prospectus can be found on the Investor Relations pages of Huntington’s web site at <http://www.investquest.com/iq/h/hban/fin/proxy/hbanx07.pdf>. You should also consult your own tax advisor as to the tax consequences of the merger under Federal, state, local or other applicable law.

SECTION 9 – QUESTIONS ABOUT THE TRADING OF HUNTINGTON COMMON STOCK

28. Where is Huntington common stock traded and what is its symbol?

Huntington’s common stock is listed and traded on Nasdaq Stock Market under the symbol HBAN.

29. How is Huntington common stock listed in newspapers?

The stock is listed as “HuntgBcshr” or “HuntBanc” in most newspapers.

SECTION 10 – ADDITIONAL QUESTIONS

30. I have additional questions. Whom should I contact?

For questions regarding the exchange of your Sky Financial shares, about your new Huntington shares, or for additional questions, including historical activity on your Sky Financial shares, please contact Computershare, the merger exchange agent and Huntington’s transfer agent at (800) 725-0674 or (312) 360-5277.