

**HUNTINGTON BANCSHARES INCORPORATED**

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1068191	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$53,587	\$51,111	-4.6%	
Loans	\$41,185	\$37,023	-10.1%	
<i>Construction &amp; development</i>	\$4,166	\$3,709	-11.0%	
<i>Closed-end 1-4 family residential</i>	\$8,392	\$7,829	-6.7%	
<i>Home equity</i>	\$4,547	\$4,973	9.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4,554	\$3,769	-17.2%	
<i>Commercial &amp; Industrial</i>	\$7,339	\$6,371	-13.2%	
<i>Commercial real estate</i>	\$7,740	\$7,125	-7.9%	
Unused commitments	\$13,494	\$11,937	-11.5%	
Securitization outstanding principal	\$0	\$780		
Mortgage-backed securities (GSE and private issue)	\$2,474	\$4,074	64.7%	
Asset-backed securities	\$142	\$757	434.8%	
Other securities	\$1,305	\$3,343	156.1%	
Cash & balances due	\$958	\$1,686	76.1%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$647	\$887	37.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$596	\$956	60.5%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$48,312	\$47,693	-1.3%	
Deposits	\$39,203	\$42,031	7.2%	
Total other borrowings	\$6,169	\$3,295	-46.6%	
FHLB advances	\$2,590	\$169	-93.5%	
<b>Equity</b>				
Equity capital at quarter end	\$5,274	\$2,821	-46.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$134	\$528	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.0%	5.6%	--	
Tier 1 risk based capital ratio	6.4%	6.7%	--	
Total risk based capital ratio	10.7%	11.1%	--	
Return on equity <sup>1</sup>	-17.8%	-49.3%	--	
Return on assets <sup>1</sup>	-1.8%	-2.9%	--	
Net interest margin <sup>1</sup>	3.4%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	53.3%	68.7%	--	
Loss provision to net charge-offs (qtr)	254.1%	203.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	4.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	6.4%	17.4%	0.6%	5.0%
<i>Closed-end 1-4 family residential</i>	3.1%	8.6%	0.3%	0.6%
<i>Home equity</i>	0.8%	0.7%	0.3%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.4%	0.2%	0.7%
<i>Commercial &amp; Industrial</i>	2.2%	3.3%	0.4%	1.1%
<i>Commercial real estate</i>	3.1%	6.0%	0.3%	1.1%
<i>Total loans</i>	4.1%	5.8%	0.5%	1.2%