

HUNTINGTON BANCSHARES INCORPORATED

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1068191	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$51,111	\$53,407	4.5%	
Loans	\$37,023	\$38,726	4.6%	
Construction & development	\$2,108	\$1,394	-33.9%	
Closed-end 1-4 family residential	\$7,993	\$7,985	-0.1%	
Home equity	\$5,026	\$5,303	5.5%	
Credit card	\$0	\$0		
Other consumer	\$3,730	\$5,998	60.8%	
Commercial & Industrial	\$7,111	\$8,226	15.7%	
Commercial real estate	\$7,737	\$7,069	-8.6%	
Unused commitments	\$11,937	\$11,858	-0.7%	
Securitization outstanding principal	\$780	\$0	-100.0%	
Mortgage-backed securities (GSE and private issue)	\$4,074	\$4,937	21.2%	
Asset-backed securities	\$757	\$1,044	37.9%	
Other securities	\$3,343	\$3,564	6.6%	
Cash & balances due	\$1,686	\$983	-41.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$887	\$1,414	59.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$956	\$1,578	65.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$47,693	\$49,294	3.4%	
Deposits	\$42,031	\$42,577	1.3%	
Total other borrowings	\$3,295	\$4,354	32.1%	
FHLB advances	\$169	\$173	2.1%	
Equity				
Equity capital at quarter end	\$2,821	\$3,516	24.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$528	\$385	NA	
Performance Ratios				
Tier 1 leverage ratio	5.6%	7.0%	--	
Tier 1 risk based capital ratio	6.7%	8.5%	--	
Total risk based capital ratio	11.1%	12.8%	--	
Return on equity ¹	-49.3%	16.9%	--	
Return on assets ¹	-2.9%	1.1%	--	
Net interest margin ¹	3.2%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	68.7%	129.4%	--	
Loss provision to net charge-offs (qtr)	203.2%	49.5%	--	
Net charge-offs to average loans and leases ¹	4.7%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	17.9%	5.9%	3.2%	0.7%
Closed-end 1-4 family residential	7.9%	3.9%	0.9%	0.6%
Home equity	0.9%	0.5%	0.4%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.2%	0.6%	0.3%
Commercial & Industrial	4.3%	2.1%	1.2%	0.6%
Commercial real estate	7.6%	4.3%	1.9%	0.6%
Total loans	5.8%	2.5%	1.2%	0.5%