



Reaching Huntington National Bank's Best Customer Prospects

THE
Observer & Eccentric
NEWSPAPERS

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Retail Advertising Manager
January 19, 2006

Competitive Position in the Detroit Market

**Bank One / Chase Bank is the Market Leader,
With nearly 14% of Detroit Metro Adults as Customers...
Followed by Standard Federal.**

REPORT: CROSSTAB REPORTS
 MARKET: DETROIT, MI FOR MAY-JUL 2005
 BASE: TOTAL ADULTS
 PRIMARY TARGET: ADULTS--AGE 18 +
 Total Audience: 3,461,600

Targets	Target Persons	Vertical Percent
CUSTOMER--ALL CREDIT UNIONS [NET]	762,300	22.0
CUSTOMER--BANK ONE / CHASE BANK	476,900	13.8
CUSTOMER--STANDARD FEDERAL BANK	403,500	11.7
CUSTOMER--COMERICA BANK	307,500	8.9
CUSTOMER--NATIONAL CITY BANK	299,400	8.6
CUSTOMER--CHARTER ONE BANK	291,200	8.4
CUSTOMER--FIFTH THIRD BANK	134,900	3.9
CUSTOMER--DEARBORN FEDERAL CREDIT UNION	115,300	3.3
CUSTOMER--HUNTINGTON NATIONAL BANK	108,200	3.1
CUSTOMER--BANK OF AMERICA	104,000	3.0
CUSTOMER--CREDIT UNION ONE	99,300	2.9
CUSTOMER--TCF NATIONAL BANK	91,600	2.6

Competitive Position in the Detroit Market

Standard Federal is Huntington's Primary Competitor, with 14.7% Of Huntington's Customers also banking at Standard Federal.

REPORT: CROSSTAB REPORTS
 MARKET: DETROIT, MI FOR MAY-JUL 2005
 BASE: TOTAL ADULTS
 PRIMARY TARGET: CUSTOMER--HUNTINGTON NATIONAL BANK

Total Audience: 3,461,600

% In Target: 3.1

Targets	Total Persons	Target Persons	Horizontal Percent	Vertical Percent	Target Index
CUSTOMER--STANDARD FEDERAL BANK	403,500	15,900	3.9	14.7	126
CUSTOMER--BANK ONE / CHASE BANK	476,900	14,500	3.0	13.4	97
CUSTOMER--ALL CREDIT UNIONS [NET]	762,300	7,700	1.0	7.1	32
CUSTOMER--CHARTER ONE BANK	291,200	5,600	1.9	5.2	62
CUSTOMER--BANK OF AMERICA	104,000	3,800	3.7	3.5	117
CUSTOMER--FIFTH THIRD BANK	134,900	3,400	2.5	3.1	81
CUSTOMER--NATIONAL CITY BANK	299,400	3,400	1.1	3.1	36
CUSTOMER--COMERICA BANK	307,500	2,700	0.9	2.5	28

Huntington Customers – BANK SERVICES

60.8% of Huntington Customers Have an IRA/KEOGH Account at a Financial Institution

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HAVE IRA/KEOGH ACCOUNT	1,303,200	65,800	5.0	60.8	162
HAVE A 401K ACCOUNT	1,347,800	47,800	3.5	44.2	113
HAVE CD'S/SAVINGS CERTIFICATES	956,000	41,600	4.4	38.4	139
HAVE CAR LOAN	1,138,700	41,500	3.6	38.4	117
HAVE HOME EQUITY LOAN	888,400	41,100	4.6	38.0	148
TRADED STOCKS/BONDS/SECURITIES DURING PAST YEAR	620,700	35,300	5.7	32.6	182

Huntington Customers - LIFESTYLE

**The Largest Percentage of Huntington Customers
Are Affluent Full Nesters at 18.1%.**
**Also, Huntington Customers are 192% more likely
than the market average to be Maturing Yuppies.**

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% In Target: 3.1

Targets	Total Persons	Target Persons	Horizontal Percent	Vertical Percent	Target Index
AFFLUENT FULL NESTERS--\$75K +/KIDS AT HOME	508,400	19,600	3.9	→ 18.1	123
GRAYING AFFLUENTS--AGE 50+/FAMILY INCOME \$50,000+	525,000	18,600	3.5	17.2	113
AFFLUENT EMPTY NESTER--\$50K+/NO KIDS HOME/AGE 45+	455,200	16,100	3.5	14.9	113
MATURING YUPPIE--25-44/C. GRAD/TECH-PROF-MGR/KIDS	131,700	12,000	9.1	11.1	→ 292
YOUNG WITH MONEY--AGE 18-34/\$100,000+ INCOME	110,900	6,800	6.1	6.3	196
AFFLUENT WORKING WOMEN--FAMILY INCOME \$75,000+	256,300	5,800	2.3	5.4	72
YUPPIES--AGE 21-34/COLLEGE GRAD/TECH-PROF-MGR JOB	100,500	5,700	5.7	5.3	181
AFFLUENT WHITE COLLAR WORKER--FAMILY INCOME \$100K+	281,900	2,500	0.9	2.3	28

Huntington Customers - MORTGAGE PROSPECTS

Mortgage Prospects: Over 15,000 Huntington Customers are active HOME BUYERS.
Refinancing: 82.4% of Huntington Customers are HOME OWNERS, and are 100% more likely than the market average to have home values of \$500K+.

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% In Target: 3.1

Targets	Total Persons	Target Persons	Horizontal Percent	Vertical Percent	Target Index
PLAN TO BUY A HOME DURING NEXT 2 YEARS	444,600	→ 15,200	3.4	14.0	109
PLAN TO BUY A HOME DURING NEXT 2 YEARS--NOW OWN	278,600	11,800	4.2	10.9	136
PLAN TO BUY A HOME DURING NEXT 2 YEARS--NOW RENT	156,700	3,400	2.2	3.1	69
PLAN TO BUY A HOME NEXT 2 YEARS--\$50K+ INCOME	258,200	6,100	2.4	5.6	76
MARKET VALUE OF HOME--UNDER \$100,000	255,800	8,500	3.3	7.9	106
MARKET VALUE OF HOME--\$100,000-\$199,999	1,021,100	27,700	2.7	25.6	87
MARKET VALUE OF HOME--\$200,000-\$299,999	528,000	14,400	2.7	13.3	87
MARKET VALUE OF HOME--\$300,000-\$399,999	204,300	12,900	6.3	11.9	202
MARKET VALUE OF HOME--\$500,000 +	147,100	9,200	6.3	→ 8.5	200
HOME OWNER--DWELLING UNIT--OWNED	2,743,800	89,200	3.3	→ 82.4	104

Huntington Customers - CAR LOAN PROSPECTS

- One-Third of Huntington Customers Plan to Buy a Vehicle this year.
- 29.4% Plan to Buy NEW, and are 130% more likely than the market to buy a new vehicle.
- They are 111% more likely to spend over \$30,000 on their vehicle purchase.

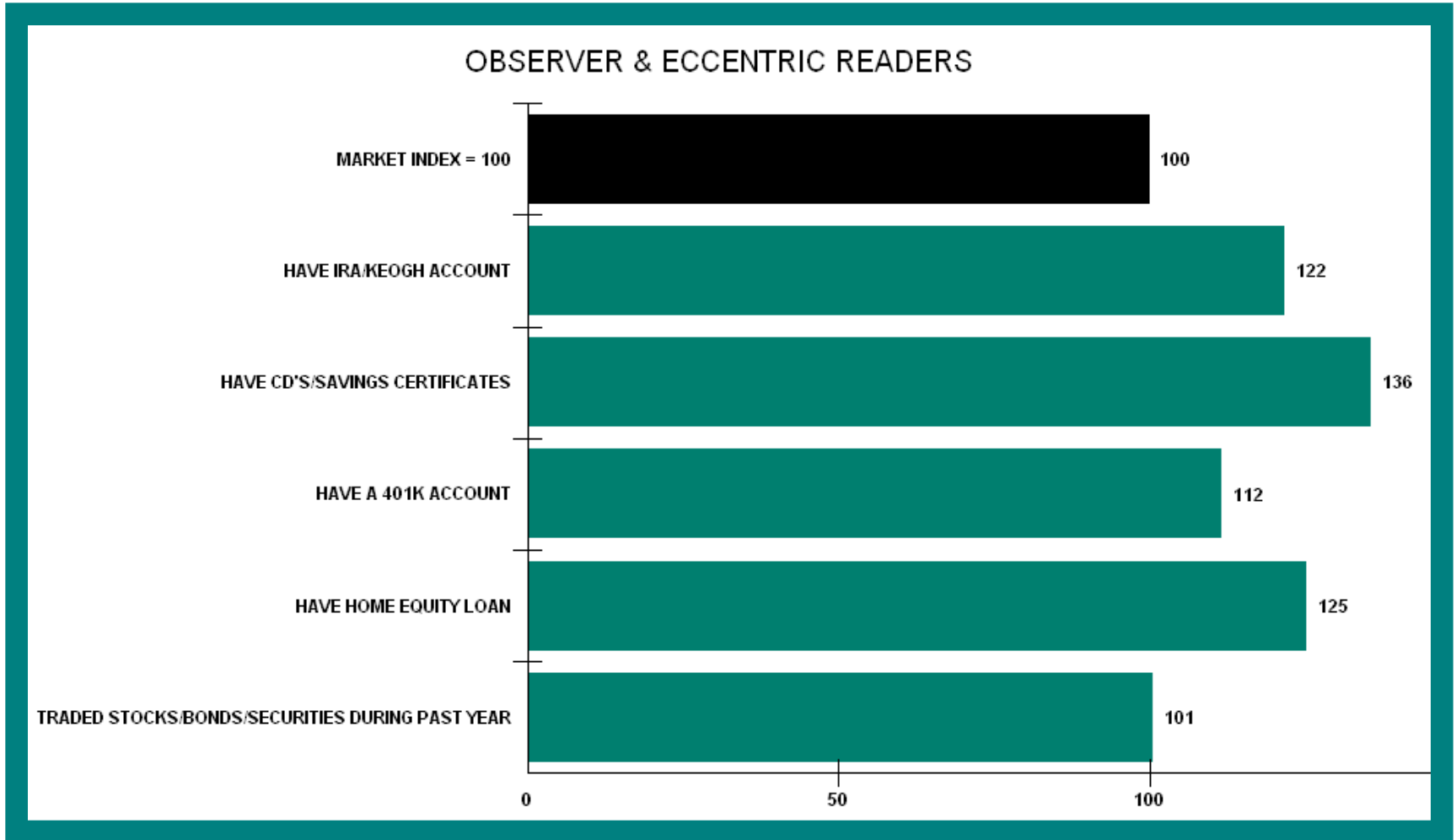
REPORT: CROSTAB REPORTS
 MARKET: DETROIT, MI FOR MAY-JUL 2005
 BASE: TOTAL ADULTS
 PRIMARY TARGET: CUSTOMER--HUNTINGTON NATIONAL BANK

Total Audience: 3,461,600

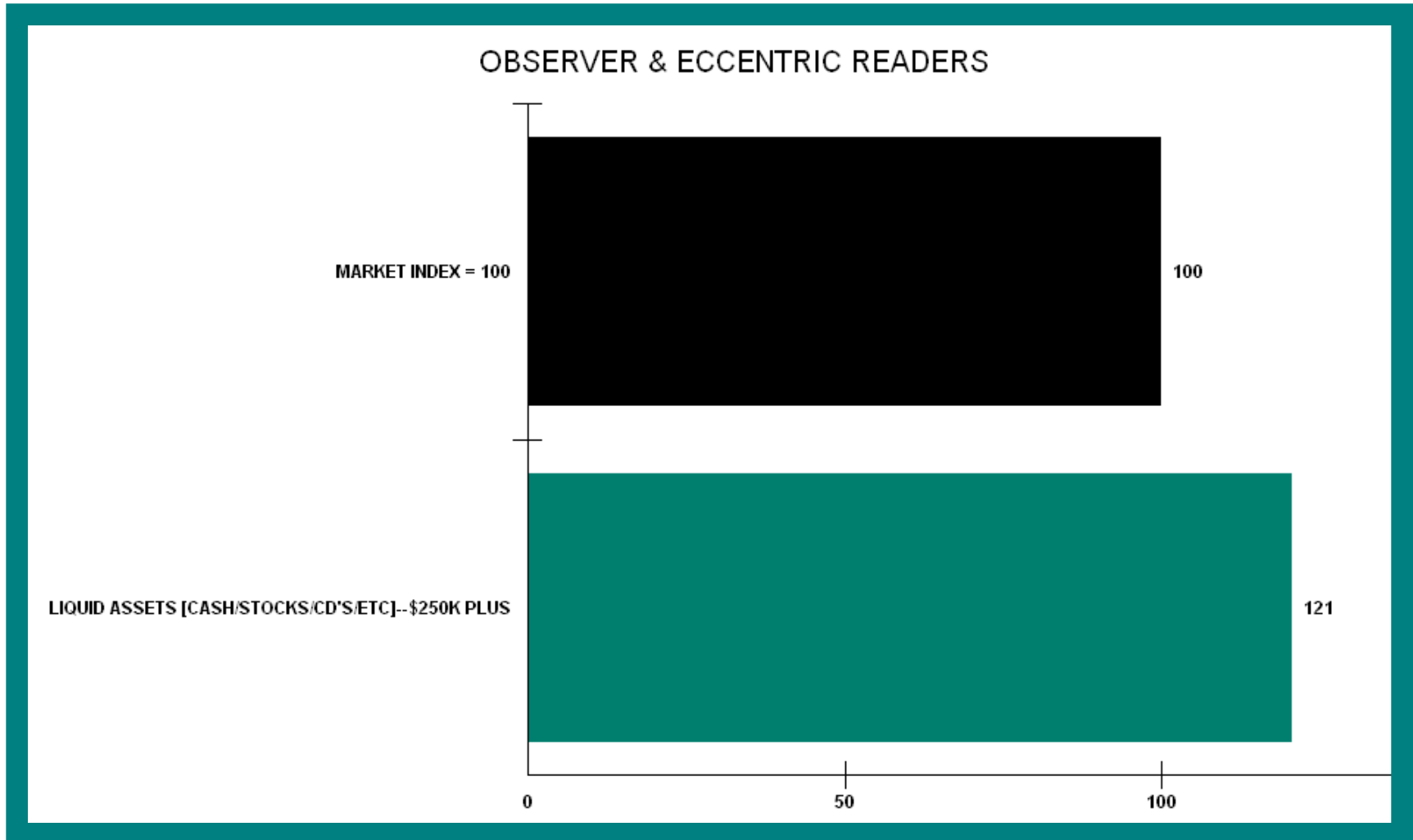
% In Target: 3.1

Targets	Total Persons	Target Persons	Horizontal Percent	Vertical Percent	Target Index
PLAN BUY--CAR/VAN/TRUCK/SUV	751,700	35,200	4.7	→ 32.5	→ 150
PLAN BUY--NEW CAR/VAN/TRUCK/SUV	442,200	31,800	7.2	→ 29.4	→ 230
PLAN BUY--USED CAR/VAN/TRUCK/SUV	257,700	3,400	1.3	3.1	42
PLAN BUY--CAR	284,800	6,800	2.4	6.3	76
PLAN BUY--VAN/TRUCK/SUV	395,800	18,700	4.7	17.3	151
PLAN BUY--DOMESTIC CAR/VAN/TRUCK/SUV	617,600	28,400	4.6	26.2	147
PLAN BUY--FOREIGN CAR/VAN/TRUCK/SUV	64,200	6,800	10.6	6.3	339
PLAN BUY--WILL PAY \$20000 PLUS FOR NEXT VEHICLE	467,300	35,200	7.5	32.5	241
PLAN BUY--WILL PAY \$30000 PLUS FOR NEXT VEHICLE	160,800	10,600	6.6	9.8	→ 211

O&E Outperforms the Market in Users of Financial Services



O&E Readers Have Accumulated Wealth



LIQUID ASSETS [CASH/STOCKS/CD'S/ETC]--\$250K PLUS

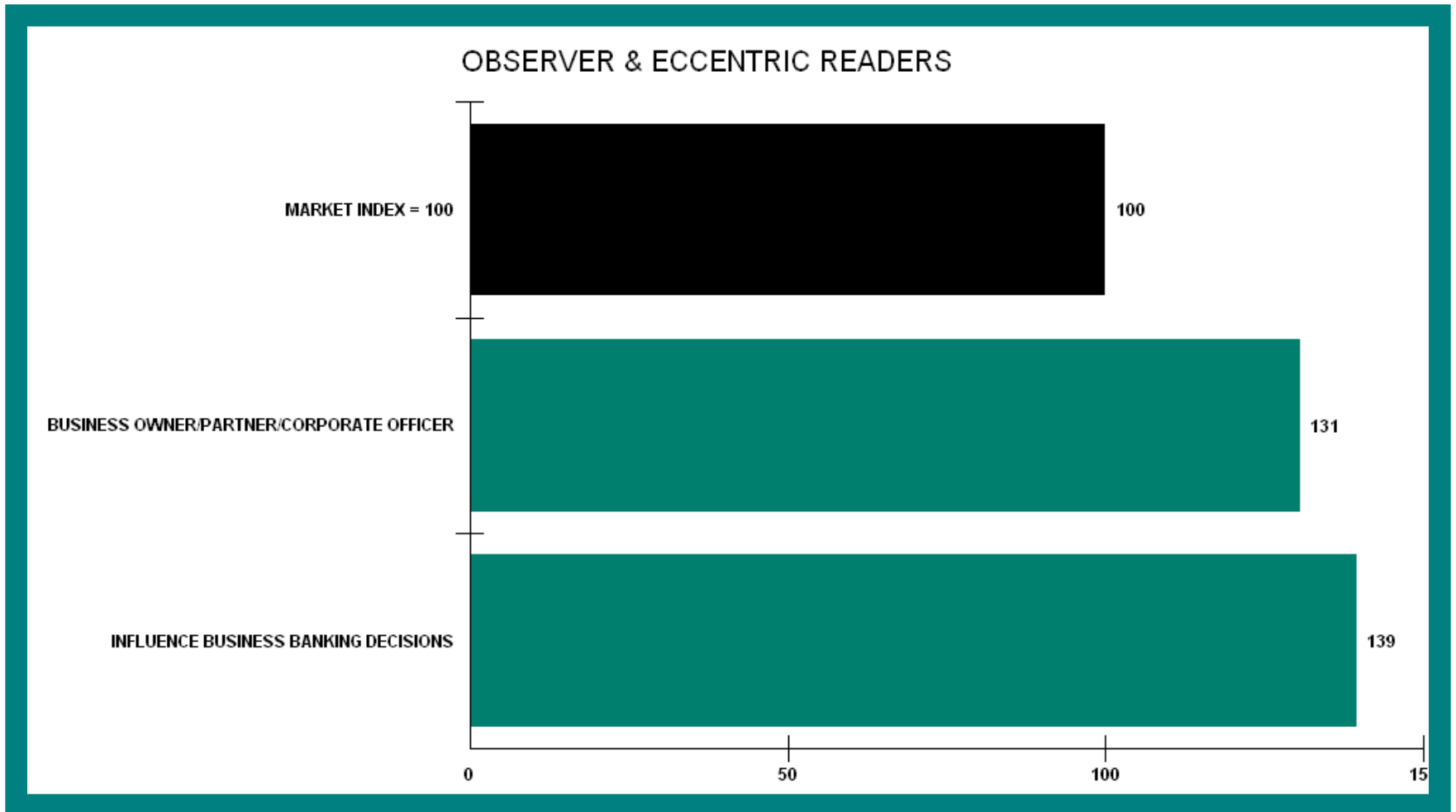
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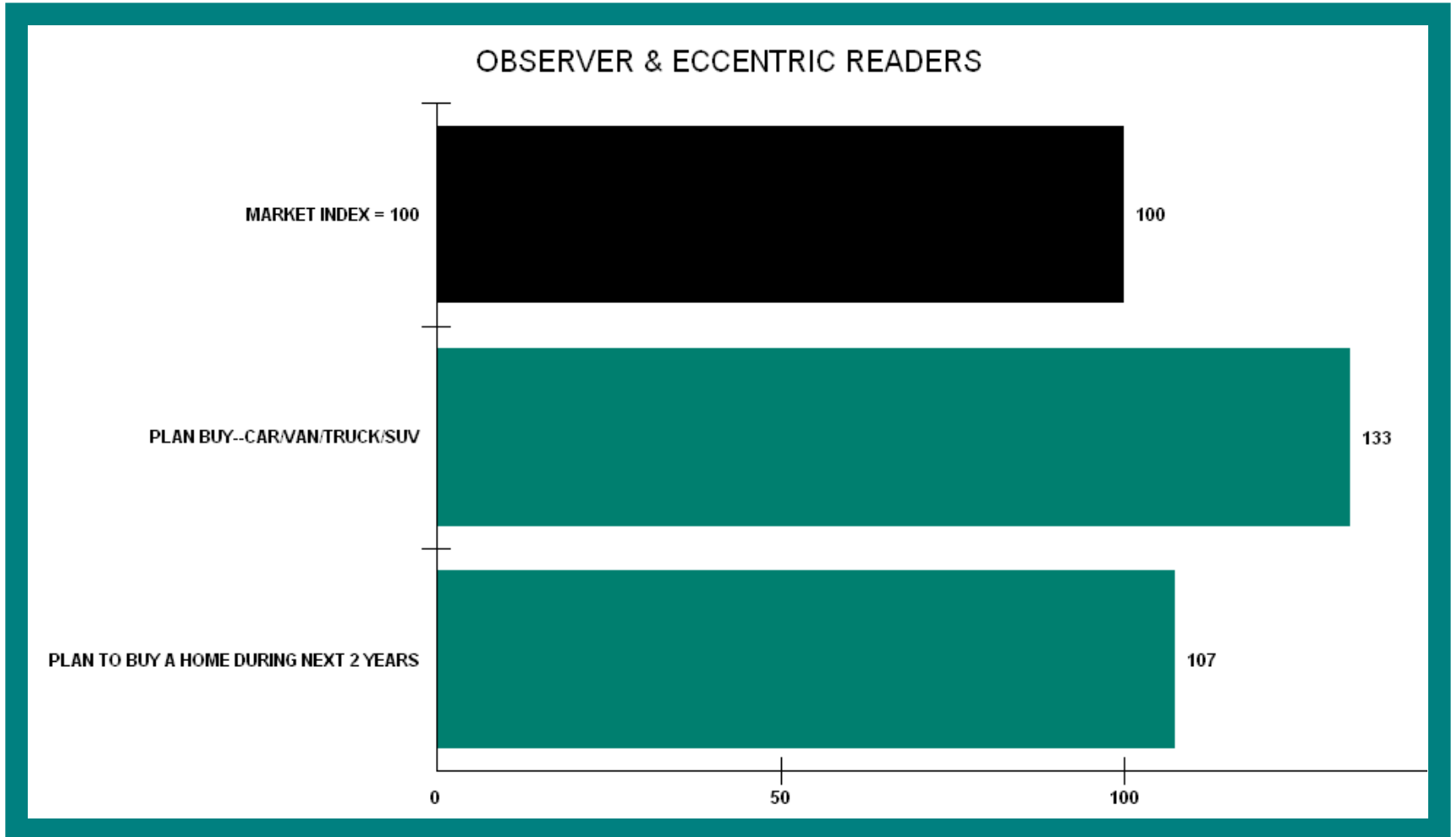
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O&E Readers Are Business Leaders and Business Banking Decision-Makers

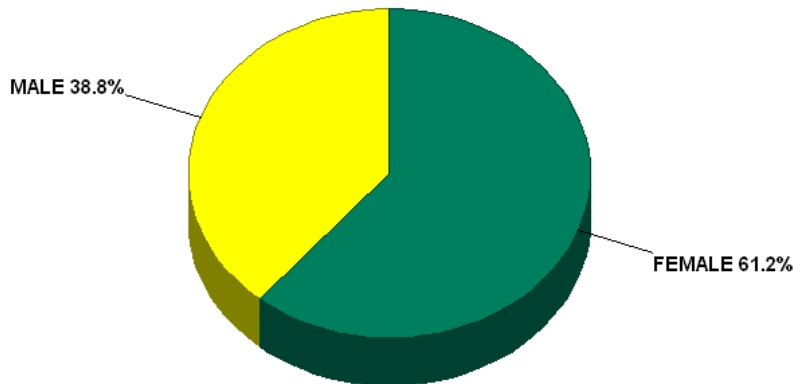


O&E Outperforms the Market in Delivering CAR LOAN and HOME MORTGAGE PROSPECTS.

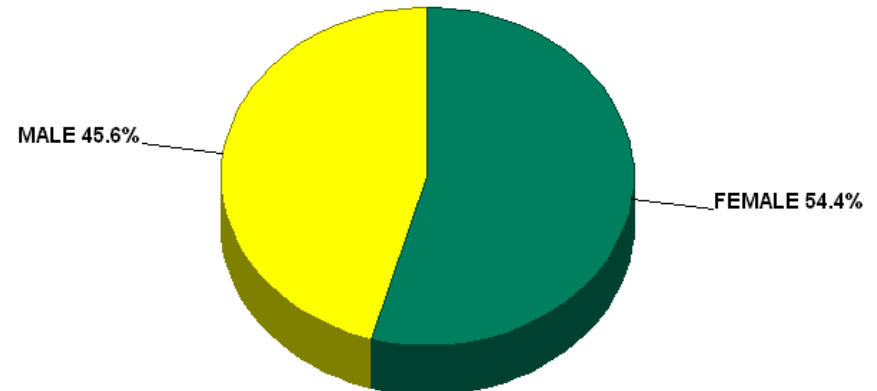


Huntington National Bank and O&E are a great Gender Match. Both Skew Female.

Huntington Bank Customer Gender Profile



Observer & Eccentric Gender Profile



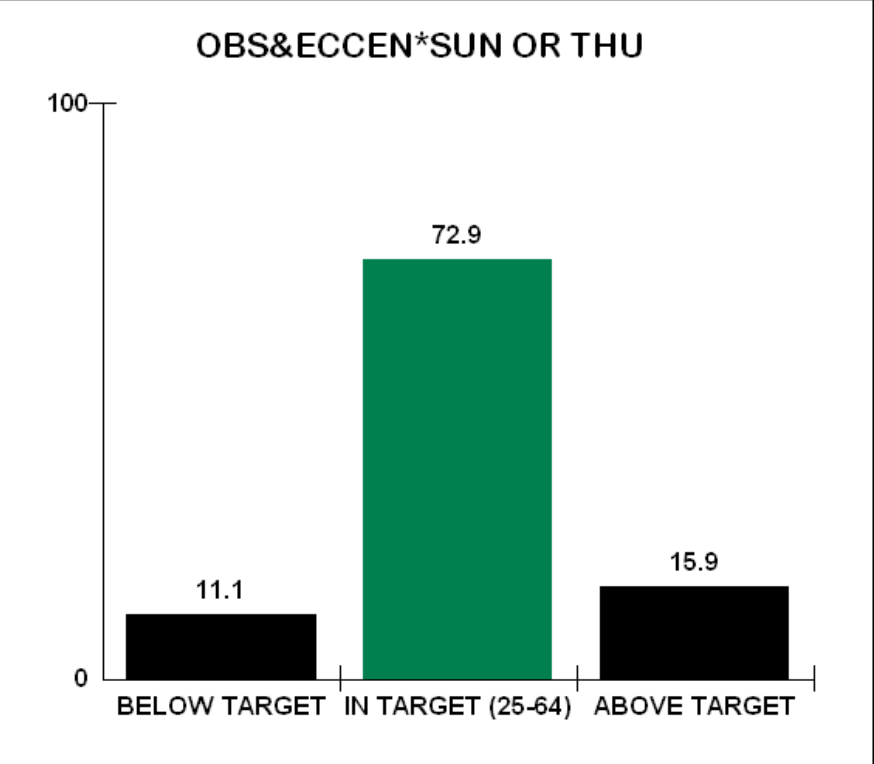
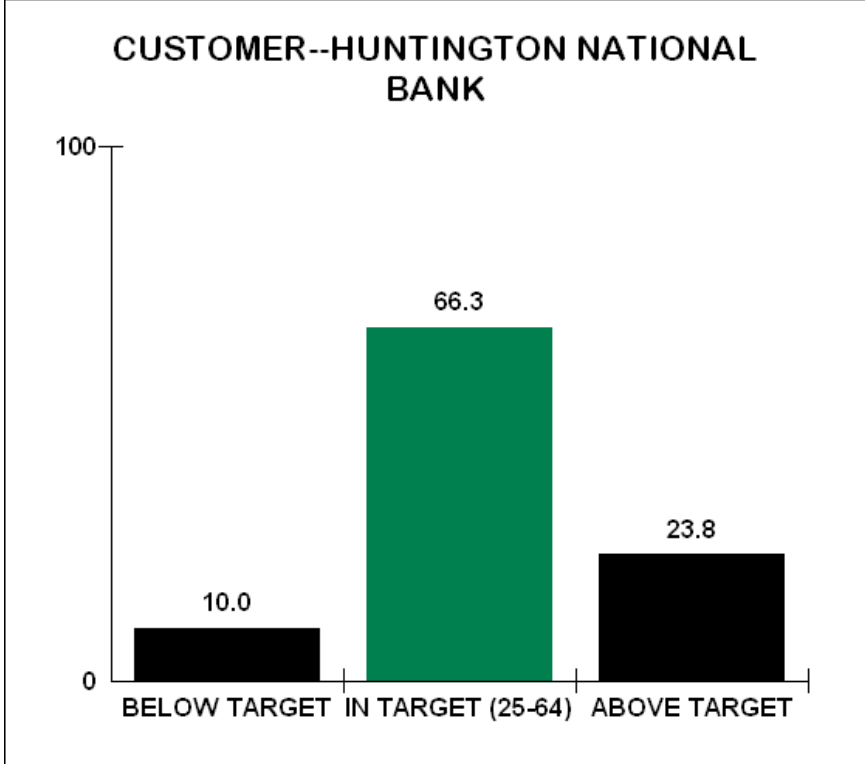


Huntington and O&E are a great Age Demo Match.

66% of Huntington's Customers are 25-64...and 73% of O&E's Readers are 25-64.

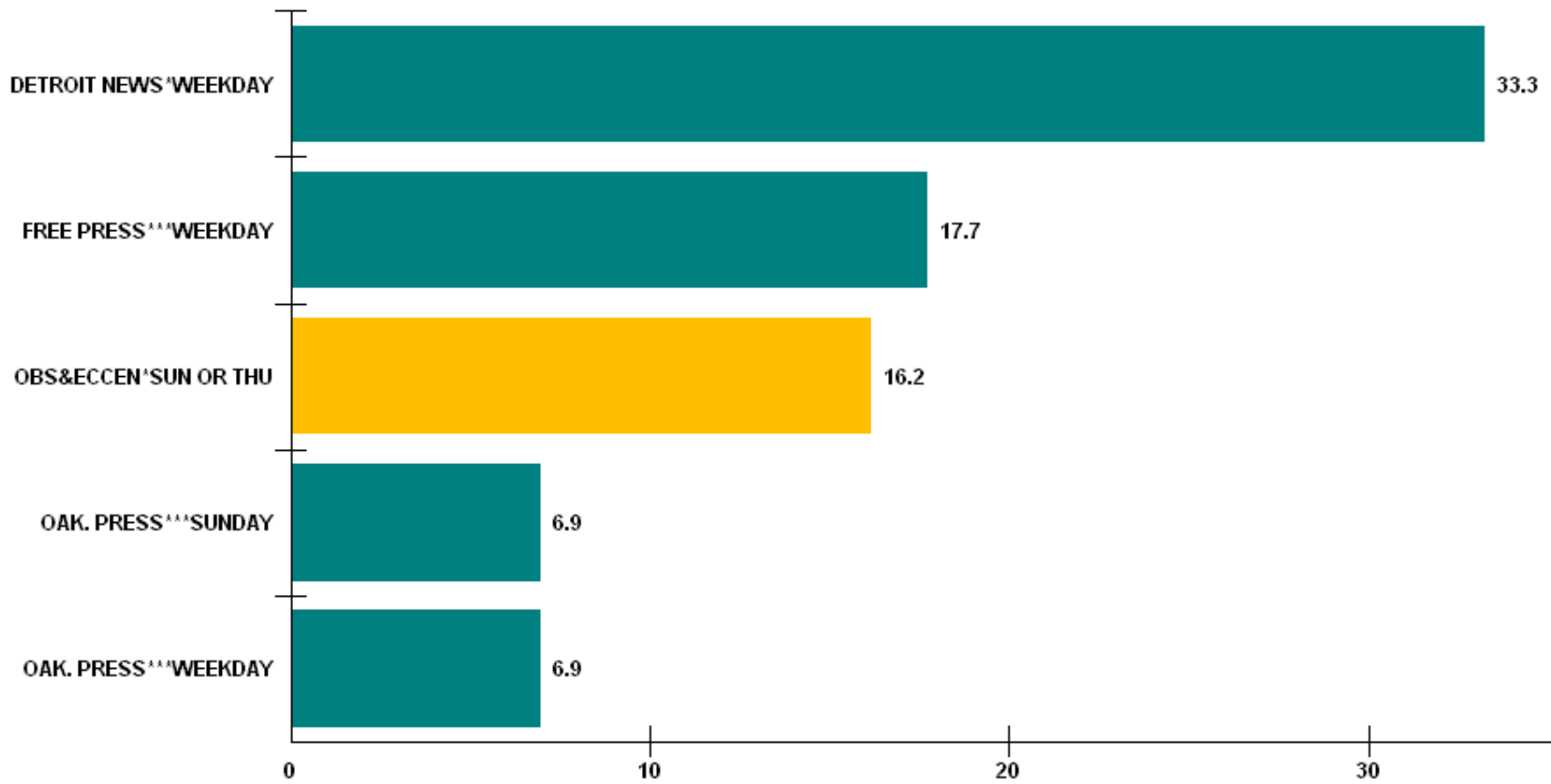
Report: AGE DEMO ANALYSIS	THE MEDIA AUDIT	Age Demo Analysis
Market: DETROIT, MI for MAY-JUL 2005		
Bases: GENERAL BASE = ADULTS AGE 18+		
Media: OBS&ECCEN*SUN OR THU		
Target: CUSTOMER--HUNTINGTON NATIONAL BANK		

Total Market Persons: 3,461,600	Media Percent: 18.6%	Media Persons: 644,300
Total Market Persons: 3,461,600	Target Percent: 3.1%	Target Persons: 108,200



O&E is a Market Leader in number of Huntington current CUSTOMERS reached.

HUNTINGTON NATIONAL BANK CUSTOMERS



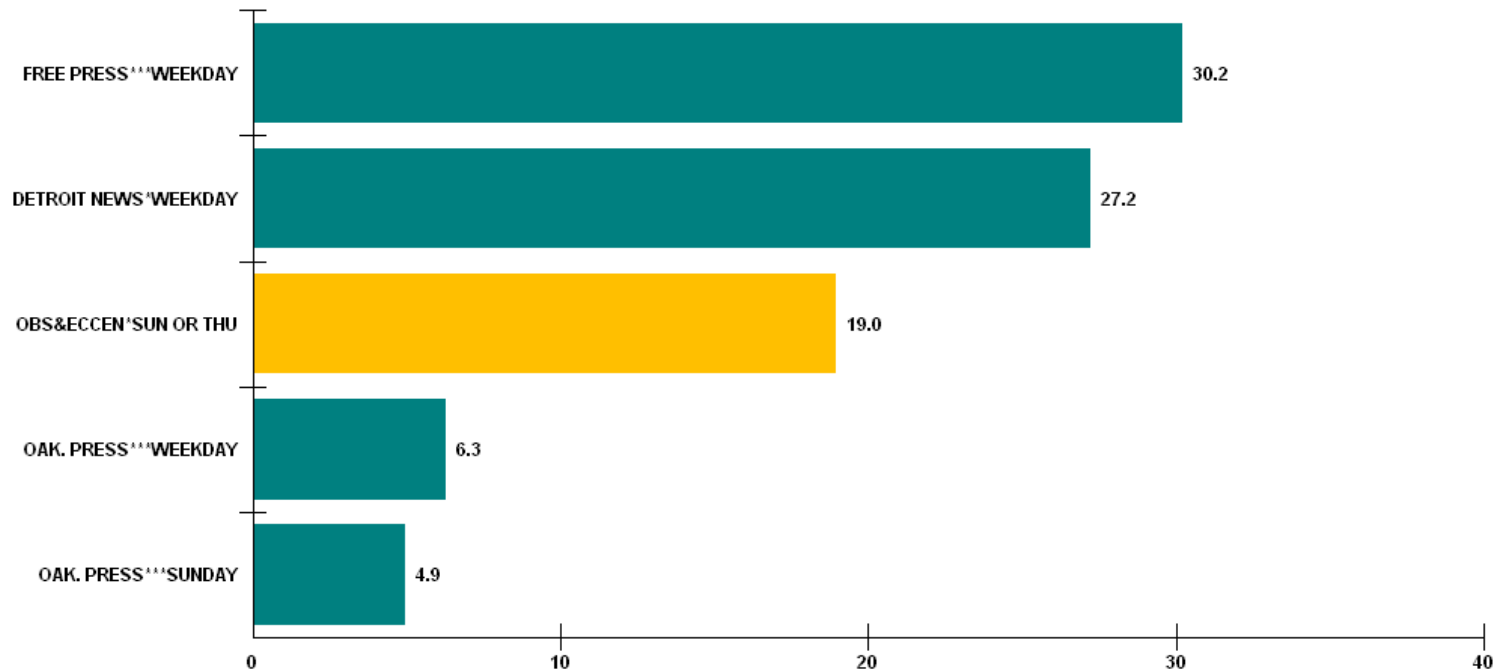
O&E is a Market Leader in the number of Huntington's prime COMPETITORS reached.

Report: COMPOSITE AVERAGE REPORTS
 Market: DETROIT, MI for MAY-JUL 2005
 Base: GENERAL BASE - ADULTS AGE 18+
 Target 1: CUSTOMER--ALL CREDIT UNIONS [NET]
 Target 2: CUSTOMER--BANK OF AMERICA
 Target 3: CUSTOMER--BANK ONE / CHASE BANK
 Target 4: CUSTOMER--CHARTER ONE BANK
 Target 5: CUSTOMER--STANDARD FEDERAL BANK

THE MEDIA AUDIT

Cume Rating

HUNTINGTON'S BANK COMPETITORS



O&E is the MOST HIGHLY TARGETED & EFFICIENT in reaching HOME MORTGAGE / AUTO LOAN Prospects.

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 Market: DETROIT, MI for MAY-JUL 2005
 Base: GENERAL BASE - ADULTS AGE 18+
 Target 1: PLAN BUY--CAR/VAN/TRUCK/SUV
 Target 2: PLAN TO BUY A HOME DURING NEXT 2 YEARS

THE MEDIA AUDIT

Cume Index

HOME BUYERS / AUTO BUYERS

