Huntington Bank 2019 ESG Report Highlights Commitment to Shareholders, Customers, Colleagues and Communities

*Environmental, Social and Governance Report details Huntington’s focus on community support, diversity and inclusion, and environmental sustainability*

COLUMBUS, Ohio – Huntington Bancshares Incorporated (Nasdaq: HBAN) has issued its 2019 *Environmental, Social and Governance (ESG) Report*, which highlights how Huntington’s commitment to shareholders, customers, colleagues and communities enables its purpose of looking out for people in a time of increased economic uncertainty.

The ESG report provides a comprehensive review of Huntington’s progress on performance dimensions that drive sustainable, long-term value for investors and support economic empowerment for customers and communities in the Midwest.

“We’re pleased to share how we’re serving all our stakeholders in the face of tremendous economic uncertainty,” said Steve Steinour, chairman, president and CEO. “Our purpose of making people’s lives better, helping businesses thrive and strengthening the communities we serve continues to guide us in all we do. Our purpose is especially meaningful as we examine our performance as a company and our larger role as a corporate citizen committed to driving positive change.”

Huntington’s multi-year focus on all aspects of ESG enabled the bank to help its customers and communities navigate the COVID-19 pandemic, which has created unprecedented economic concern and caused consumers and businesses to seek partners who can provide the solutions they need to secure their financial futures.

Huntington’s historical leadership and advocacy for small businesses positioned it to support business owners through the Small Business Administration’s Paycheck Protection Program, part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act that became law in March 2020. As the No. 1 originator of SBA 7(a) loans by volume in our footprint for 11 consecutive years, Huntington leveraged its expertise to help nearly 40,000 businesses secure loans totaling more than $6 billion so they could continue operations and maintain payroll during the pandemic.
“Small businesses are the lifeblood of the U.S. economy. Our ability to leverage our sustained commitment to them when they needed us most is perfectly aligned with our purpose of helping businesses – and the communities they’re in – thrive,” Steinour said.

Key highlights from the 2019 ESG report that illustrate the progress Huntington is making under its “Delivering on Our Purpose” approach to serving stakeholders through ESG include:

- Reporting 2019 net income of $1.41 billion, with per-share earnings of $1.27, a 22.5 percent increase from 2018
- Increasing spending with diverse suppliers to $143.5 million, accounting for nearly 25 percent of total spending, supporting nearly 2,000 jobs and representing $103 million in supported wages
- Investing in Huntington colleagues by raising the minimum wage to $17 per hour

Additional 2019 areas of focus that enabled Huntington’s response on behalf of its stakeholders include:

- **Investing in Communities and Driving Economic Impact:** Huntington has fulfilled 93 percent of its five-year, $16.1 billion community development plan in just the third year. In 2019, the bank committed nearly $1 billion in community development loans and investments to increase affordable housing, home ownership and neighborhood transformation across its Midwestern footprint. Reflecting its commitment to serving low-to-moderate income (LMI) communities, 23.8 percent of Huntington’s branches are in LMI neighborhoods.

- **Helping America’s Small Businesses Thrive:** In addition to earning the top spot as the Midwest’s largest SBA 7(a) program lender* for 11 straight years, in 2019 Huntington led the nation in the number of loans in this category for the second consecutive year. Huntington helped nearly 3,600 small businesses secure SBA loans totaling $637.3 million. This commitment to small business is further demonstrated by the bank’s support for the Operation HOPE Financial Education Platform, which provides entrepreneurs a free step-by-step guide to beginning a business.

- **Building a Diverse Workforce and Governance Structure:** Huntington strives to engage, attract, develop and retain talent from all backgrounds, and its workforce diversity is very closely aligned with the diversity of the communities and markets it serves. In 2019, Huntington made significant progress toward its goal of pay equity for all colleagues: the average base pay for women colleagues with the same job titles as men was 99 percent of that paid to men, and the average base pay for minority colleagues with the same job titles as non-minority colleagues was 98 percent of that paid to non-minorities. Huntington also achieved 66 percent total workforce diversity and 43 percent diversity in middle and executive management. The Huntington Board of Directors added three new members in 2019, bringing the current total to 13, 12 of whom are independent and represent a wide range of critical skills and experiences. The board achieved 40 percent diversity in 2019.

- **Promoting Environmental Stewardship:** Huntington acknowledges that climate change is a real issue. Energy conservation and environmental responsibility are priorities for Huntington, and the bank embraces responsible practices. In 2019, Huntington made substantial progress against each of its 2022 sustainability goals for
reductions in greenhouse gas emissions, water use, landfill waste and paper printing. Based on these strong results, the bank has established more aggressive targets for 2022.

About Huntington
Huntington Bancshares Incorporated is a regional bank holding company headquartered in Columbus, Ohio, with $114 billion of assets and a network of 839 full-service branches, including 12 Private Client Group offices, and 1,434 ATMs across seven Midwestern states. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, wealth management, brokerage, trust, and insurance services. Huntington also provides vehicle finance, equipment finance, national settlement, and capital market services that extend beyond its core states. Visit huntington.com for more information.

*Loans subject to credit application and approval. SBA loans subject to SBA eligibility. Huntington is the #1 SBA 7(a) lender in the number of loans in the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, Western Pennsylvania and Wisconsin. Source: U.S. Small Business Administration (SBA) from October 1, 2008 to September 30, 2019. Huntington is #1 in the nation in number of SBA 7(a) loans for fiscal year ending September 30, 2019.

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