



Purpose
Drives
Performance



2018 ESG REPORT

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Welcome.

To our fellow shareholders, customers, colleagues, and community members:

2018 was a year of significant accomplishments. We are proud of our nearly 16,000 colleagues who work each day to fulfill our purpose: to make people's lives better, help businesses thrive, and strengthen the communities we serve. We are a purpose-driven organization. Our purpose is to look out for people, and it is deeply ingrained in our culture, our brand, and our value creation model.

Our bank was founded in 1866 on the corner of Broad and High streets in Columbus, Ohio, steps away from our current headquarters. It is today, as it was then, grounded in the simple principle of doing the right thing. More recently, these foundational values have been formalized within our Environmental, Social, and Governance (ESG) strategy. That journey began more than two years ago and since then, we have been focused on the issues identified as materially important to our business and our stakeholders. The ability for people to make informed decisions about money, to live in economically inclusive communities, to have confidence in a healthy, sustainable environment for future generations – these are of critical importance to our business and each of our Huntington colleagues.



Stephen D. Steinour
Chairman, President,
and CEO



David Porteous
Lead Director

Through economic cycles and changing political climates, our purpose keeps us consistently focused on the priorities that matter most. It's supported by a robust risk management culture and our strategic goals. At the end of 2018 as part of our strategic planning process, we had the opportunity to update these goals after achieving our previous objectives two years ahead of schedule. The new strategic plan directly incorporates our commitment to a robust ESG strategy.

This report is designed to highlight the many ways in which our purpose is alive at Huntington and guides our actions and interactions with stakeholders. We've organized this year's report into four sections: Economic, Governance, Social, and Environmental to highlight the unique impact we can make as a financial institution. The commitments, programs, and "moments" outlined in these pages make us proud to be Huntington colleagues, and we'd like to share with you a few notable examples in each category from the past year.

Executive Message

ECONOMIC

We play a critical role in the lives of our customers, the health of our communities, and the strength of businesses in our footprint. As a regional bank, Huntington is focused on creating shared economic value where we operate.

Even as some Americans have felt a substantial increase in their financial well-being since the Great Recession, many others continue to struggle. We are a catalyst for positive change – by helping people purchase their first home, providing banking services to families and businesses in low-to-moderate income neighborhoods, and partnering with city leaders to drive local initiatives and investments.

Our small-business lending and home loan policies and procedures allow us to say “yes” more often while maintaining our aggregate moderate-to-low risk profile. We are the nation’s number-one originator of loans, by volume, to small business through the U.S. Small Business Administration 7(a) loan program, an intentional commitment relative to being the 34th largest U.S. bank holding company.

Our commitment to engaging with and supporting minority-owned businesses is unwavering, and, in 2018, we had our highest spend ever with diverse suppliers. Now in its third year, our transformative \$16.1 billion five-year community development plan has made material progress in low-to-moderate income neighborhoods.



Economic Milestones in 2018

- Established our position as the nation’s **#1 originator of loans to small business** through the Small Business Administration 7(a) loan program; 2018 also was our 10th straight year at #1 within our footprint.
- Spent more than \$140 million with **diverse suppliers**, more than 26% of our annual spend in 2018, the highest level ever.
- Accelerated the implementation of our **\$16.1 billion five-year community development plan**, which enables us to provide loans to first-time home buyers in low-to-moderate income neighborhoods, serve previously un-banked or under-banked consumers, and improve the lending environment for community growth.
- Launched “**The Hub**” to give customers new online tools and better insights into managing their personal finances.
- Provided nearly 11,000 hours of **financial wellness training** in our communities.

For more information on our **Economic** milestones, see the section beginning on [page 15](#).



originator of loans
through the U.S. Small
Business Administration*

*SBA loans subject to SBA eligibility. Huntington is the #1 SBA 7(a) lender 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, 2018. Huntington is #1 in the nation in number of SBA 7(a) loans for fiscal year ending September 30, 2018.

Executive Message

GOVERNANCE

Strong corporate governance is essential to the long-term success of any company. At Huntington, it starts with a committed Board and Executive Leadership Team (ELT) responsible for guiding our mission, vision, strategies, and objectives. The policies, procedures, and controls we have put in place ensure the highest ethical and moral standards.

We have worked to align our Board, our colleagues, and our culture with the interests of our shareholders and other stakeholders. Our executives are required to own a significant amount of company stock, and nearly 1,400 of our top leaders have equity subject to hold-to-retirement requirements. Today, Huntington directors and colleagues as a group represent the company's seventh-largest shareholder, clearly aligning our interests with the interests of the larger shareholder base.

The data security of our customers and partners is a key objective of our Board and management team. Our Board has a dedicated Technology Committee with oversight of our data security risk management. We also have made significant, material investments in our information technology infrastructure. We greatly increased communication of data safety, security, and fraud prevention through monthly outreach to customers in 2018 and have more planned for 2019. Through targeted outreach to individuals and businesses, we can educate, share information on best practices and preventive measures, and maintain a safe and secure digital environment for our company and our customers.



Governance Milestones in 2018

- Seated a Board in which all 11 of our outside directors are **independent**; our lead independent director has co-signed this Executive Message with our CEO.
- Continued to demonstrate our commitment to **Board diversity**; one-third of our Board is diverse by gender and/or race.
- Ensured that our directors' interests **align with other shareholders' interests**; as a group, Huntington directors and colleagues represent the company's seventh-largest shareholder.
- Opened a new, state-of-the-art **data center** to enhance control and security of data.
- Enhanced outreach to customers around **data safety and security**.
- Created a new **Office of Conduct** to ensure that conduct and ethics remain at the forefront of every strategic decision and part of our day-to-day activities; preparing to implement a refreshed Code of Conduct in early 2019.

For more information on our **Governance** milestones, see the section beginning on [page 42](#).



Board, management, and colleagues are the 7th largest shareholder

Executive Message

SOCIAL

Our colleagues are the most critical investment we make in the success of our company. We are focused on engaging, developing, retaining, and attracting talented colleagues. As a company, we must look out for our colleagues' health, well-being, and future so that they can do the same for our customers.

We are committed to being a recognized leader in creating a workplace that is welcoming, inclusive, and respectful to all. We were an early adopter of the CEO Action for Diversity and Inclusion™ pledge. We want to be a welcome, trusting place to have open, and sometimes difficult, workplace conversations that lead to progress. We must continue expanding the education around unconscious bias and share best practices with our peers. Today, 67% of our workforce is diverse in terms of gender or race. Still, as you look at our middle and executive management, we have more to do to make sure we identify, support, and promote qualified diverse candidates. We have set an aggressive target to increase the gender and racial diversity of our middle and executive management from 43% in 2018 to 50% by the end of 2021.

Our people also give of their time and talents. Collectively in 2018, our colleagues dedicated more than 32,000 volunteer hours supporting our economic inclusion efforts. We continue to focus on ways to more impactfully serve our communities. Programs including our Senior Financial Empowerment and Reality Day with students from elementary through high school highlight our broad commitment to work with vulnerable populations.

50%

of our middle and executive management will be diverse by 2021



Social Milestones in 2018

- Expanded **family leave** and increased our **401(k) matching contributions** to benefit a broad cross-section of our colleagues.
- Improved **military benefits and support** for colleagues throughout the deployment cycle.
- Announced an increase in our **minimum pay rate** to \$16 an hour (effective May 2019) and conducted an extensive review of pay equity across the company.
- Elevated our performance program to focus on **"performance engagement,"** with equal emphasis on "what" and "how" we deliver for customers, as well as more frequent development conversations with colleagues.
- Reached **43% gender and racial diversity** in our middle and executive management ranks; our goal is 50% by the end of 2021.
- Received a **100% score** on the Human Rights Campaign Foundation Corporate Equality Index for the fifth consecutive year, plus other recognition for our D&I efforts.
- Provided **32,314 volunteer hours and \$10.6 million** in philanthropic investments.

For more information on our **Social** milestones, see the section beginning on [page 55](#).

Executive Message

ENVIRONMENTAL

Huntington is committed to reducing waste, improving our energy efficiency, and embracing our role in protecting the environment for future generations. We cannot in good conscience claim to be looking out for each other if we turn a blind eye to the potential risks of inaction on the most pressing environmental issues. The Midwest economy is heavily dependent on the health of our land, our water, including the Great Lakes, and our clean air. Action is both a moral and economic imperative.

We recognize the importance our stakeholders have placed on addressing climate change and are taking action to reduce our environmental impact. We have established clear benchmarks for reducing our carbon footprint and increasing our environmental performance. In 2018, we made significant progress toward our five-year energy and sustainability goals, and we remain committed to reducing our greenhouse gas emissions, paper and water use, and landfill waste by at least 10% (compared with 2017 baseline) by 2022.

Our environmental management system, commitment to green buildings, support for public transportation, and the work of our Renewable Energy Finance Group, among other initiatives, speak to our broad-based approach to environmental sustainability.



5-year environmental footprint commitment



Environmental Milestones in 2018

- Increased our **investment** in environmental sustainability-focused projects to over \$16 million and implemented 596 projects.
- Increased our **ENERGY STAR® certifications** from 50 facilities in 2017 to 117 facilities.
- Made progress toward our 2022 goals for a **10% reduction** in greenhouse gas emissions, paper and water use, and landfill waste (compared with 2017 baseline).
- Installed **electric vehicle charging stations** that service 24 parking spots at our workplace facilities and an additional 13 parking spots at our branches for a branch EV charging station pilot program.
- Recognized by the Association of Energy Engineers with the regional **Corporate Energy Management Award**.
- Completed **LED lighting and high efficiency HVAC projects** that produced \$110,000 in utility incentives across the footprint in 2018.

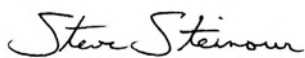
For more information on our **Environmental** milestones, see the section beginning on [page 76](#).

Executive Message

IN CLOSING

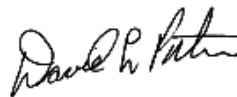
We are on a journey, and we are committed to continued progress. Huntington is positioned to drive sustainable growth and create a more prosperous and inclusive future for our stakeholders. As we look toward the future, we are optimistic about what we can achieve, inspired by our purpose-driven culture. What we do together and how we are thought of by others are up to us. We believe our best days are ahead as our purpose drives performance.

Thank you for your interest in Huntington and your continued support.



STEPHEN D. STEINOUR

Chairman, President and Chief Executive Officer



DAVID PORTEOUS

Lead Director, Board of Directors





About This Report

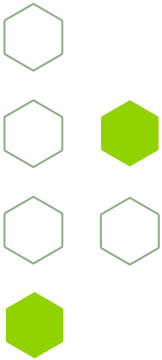
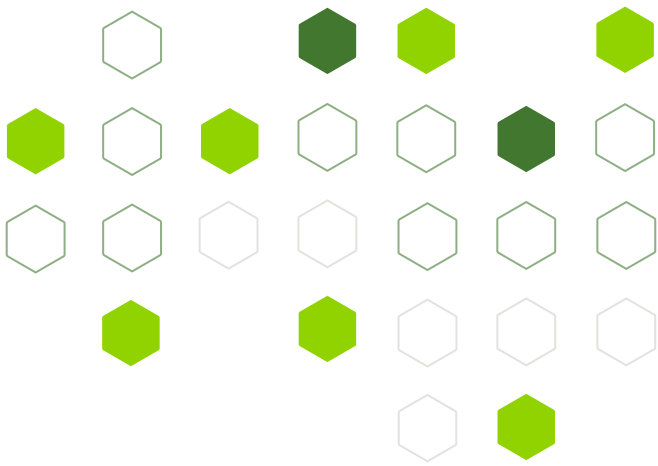
While Huntington regularly published an annual Community Impact Report, in 2016, we published our first Environmental, Social, and Governance (ESG) Report. This 2018 ESG report is Huntington's third report on our ESG commitments, results to date, and aspirations. It covers the period from January 1, 2018, to December 31, 2018, except where noted. This year, our report takes an expanded view of ESG reporting by incorporating our economic impact for our stakeholders, in addition to reporting on our continuing ESG performance. For more information on this approach, see the section beginning on the next page.

In creating this report, we have relied on the results of our 2017 ESG materiality assessment, and we referenced established sustainability/ESG reporting frameworks, ratings, and rankings, such as the **Global Reporting Initiative (GRI)** and **Sustainability Accounting Standards Board (SASB)**. We have incorporated updated programs, enhanced data disclosures (including previous-year comparisons), and renewed commitments throughout this report. Our greenhouse gas reporting has been reviewed by a third-party engineering firm, which has verified its accuracy and reliability. For more information on the third-party assurance, see [page 91](#) in the Appendix. The Appendix also contains a comprehensive list of links to our policies and codes.

We would suggest reviewing this report as a companion to our [annual report](#). Together, these reports demonstrate our commitment to transparency and engagement with our stakeholders. We hope you enjoy learning more about our latest ESG efforts and progress, and we welcome your feedback at corporate.responsibility@huntington.com.

ABOUT HUNTINGTON

Huntington Bancshares Incorporated is a regional bank holding company headquartered in Columbus, Ohio, with \$109 billion of total consolidated assets as of December 31, 2018 and a network of 954 branches and 1,774 ATMs across eight 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 auto dealer, equipment finance, national settlement, and capital market services that extend beyond its core states. Visit huntington.com for more information.



Our Approach to ESG

At Huntington, we focus on the environmental, social, and governance (ESG) issues that are most important to our business and our stakeholders.

We are committed to doing the right thing for our shareholders, customers, colleagues, and communities – what we call **“Looking Out for People.”**

As reflected in this report, we are approaching ESG with an expanded view that includes our economic impact. As a public company, our economic impact begins with our commitment to delivering sustainable, long-term shareholder value through top-tier performance, while maintaining an aggregate moderate-to-low risk appetite and well-capitalized position. As a regional bank, our economic impact includes helping individuals and families reach their goals of financial stability and homeownership; providing businesses, especially small and mid-sized businesses, with the resources to grow; serving and uplifting the under-banked; and working in partnership to create prosperous and resilient communities.

Because we believe **“purpose drives performance,”** our enterprise ESG commitment is closely integrated with our core performance objectives. Led by Executive Management, we have adopted a performance management

framework that incorporates Governance, Strategy, and Operations grounded in the considerations most material to our stakeholders. This framework ensures we formalize and standardize our approach to integrating ESG considerations into our Board and Executive management, business strategy, and business platforms.

ESG PROGRAM OBJECTIVES



Our Approach to ESG

Focusing Our Reporting on Material Topics*

Important to stakeholders and the business	More important to stakeholders and the business	Most important to stakeholders and the business
<ul style="list-style-type: none"> • Management of legal and regulatory environment • Impacts from customers we finance and local job creation • Environmental management system • Energy efficiency and carbon intensity • Executive compensation • Financial education • Disaster response and business continuity 	<ul style="list-style-type: none"> • Economic inclusion • Colleague engagement, development, retention, and attraction • ESG integration in asset management 	<ul style="list-style-type: none"> • Financial performance • Corporate governance and transparency • Enterprise risk management • Customer service, satisfaction, and advocacy • Diversity and inclusion • Ethical practices and purpose-driven culture • Data security and customer privacy • Fair and responsible banking

*Based on 2017 assessment to determine issues of greatest importance to Huntington's stakeholders and importance to the business. In a few cases, the exact wording from the original assessment of certain topics has been adjusted to reflect the latest terminology being used in the company and industry.

MATERIALITY ASSESSMENT PROCESS AND OUTCOMES

To ensure that we focus our ESG strategic commitment on opportunities that are most important to our key stakeholders, and that our reporting aligns with those priorities, Huntington completed a materiality assessment during 2017. Working with a third-party consultant, we started our process by considering key sustainability/ESG reporting frameworks, ratings, and rankings (including the Global Reporting Initiative (GRI) and Sustainability Accounting Standards Board (SASB)), and developed a broad list of topics. We then narrowed our focus to issues that are most relevant in the regional banking sector and to Huntington. The prioritization process included a workshop with leaders representing nearly every function within the Bank. We also convened small-group focus sessions organized around each of our key stakeholders. The perspectives of our workshop and small-group sessions were rigorously tested and validated by reviewing an extensive collection of data and documentation of stakeholder perspectives. Finally, our senior business leaders and Board provided oversight of the process and reviewed the results.

We deliberately took an integrated approach to conducting our assessment by directly considering our risk management priorities, overall corporate strategy, and purpose. Our efforts focused on evaluating topics based on both their importance to key stakeholders and to Huntington, and our ability to impact those topics. We recognize that each issue in our assessment is important, but the final results focus us on a relative prioritization of the most important issues.

The assessment clearly defines Huntington's most important stakeholder and business priorities as: financial performance; corporate governance and transparency; enterprise risk management; customer service, satisfaction, and advocacy; diversity and inclusion; ethical practices and purpose-driven culture; data security and customer privacy; and fair and responsible banking.

Our Approach to ESG

STAKEHOLDER ENGAGEMENT

Driven by our purpose and guided into action through our core values, we are focused on ensuring top-tier performance and creating long-term value for our stakeholders. At its heart, our strategy is differentiated through our relentless focus on customer experience, supported by a robust risk management culture and by a distinguished customer- and community-centric mindset. We believe this shared value approach to responsible growth, delivered by our inclusive and highly engaged colleagues, has allowed us to retain and develop deeper relationships with our customers, expand our relationships across our footprint, and reinvest in community development for the markets we serve.



Engaging with Our Key Stakeholders

	Engagement Approach	ESG Topics of Primary Interest
Shareholders	Annual meeting, conference calls, in-person meetings, investor conferences, phone inquiries, and through the website	Financial performance; corporate governance and transparency; enterprise risk management; ESG integration in asset management; management of legal and regulatory environment; executive compensation; disaster response and business continuity
Customers	Focus groups, in branches, on the phone, research, social media, surveys, and through the website	Customer service, satisfaction, and advocacy; data security and customer privacy; fair and responsible banking; economic inclusion; ESG integration in asset management; impacts from customers we finance and local job creation; financial education; disaster response and business continuity
Colleagues	Business continuity and training exercises, colleague survey, corporate intranet, in-person meetings, learning programs, regular town halls, and special events	Financial performance; diversity and inclusion; ethical practices and purpose-driven culture; data security and customer privacy; colleague engagement, development, retention, and attraction; environmental management system; energy efficiency and carbon intensity; disaster response and business continuity
Communities	Annual outreach, board and civic engagement, emergency response, philanthropic investments, public/private partnerships, research, social media, through the website, and volunteer opportunities	Customer service, satisfaction, and advocacy; fair and responsible banking; economic inclusion; financial education; environmental management system; energy efficiency and carbon intensity; financial education; disaster response and business continuity

Our Approach to ESG

ALIGNMENT WITH UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

For 2018, we have taken an additional step in our ESG framework and reporting strategy: we have identified four United Nations (UN) Sustainable Development Goals (SDGs) on which we believe we can have a direct impact and influence and that align with our priority topics. Our alignment with these goals reflects our intention to demonstrate a mindful, macro-conscious approach to impacting our stakeholders and the world around us. Beginning in 2019, we intend to dig deeper into how we can impact these goals and measure our progress.

The four goals that we are focused on, and how we are thinking about the fit between the goals and our business, are summarized as follows:



1. No Poverty



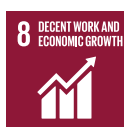
Our commitments to financial education, to serving the under-banked, and economic inclusion programs give us a platform to help reduce poverty and drive economic empowerment for all. We have unique programs in place to put homeownership in reach for many more families, to invest significantly in affordable housing, and to provide micro-loans as low as \$5,000 to help fledgling entrepreneurs move forward with their plans. We are a leader in engaging our local communities to partner toward growth and resilience.

10. Reduced Inequalities



We believe our commitments to economic inclusion, diversity & inclusion in our workforce, and supplier diversity will help to reduce inequalities in our workplace, for our customers, and in our communities. Our 26.1% spend with diverse-owned companies in 2018 far exceeds the financial industry average, and we have outlined clear commitments to expand diversity among our colleagues.

8. Decent Work and Economic Growth



In 2018, we committed to increasing our minimum starting wage to \$16.00 per hour (effective May 2019), and we have a strong, ongoing focus on colleague engagement, development, retention, and attraction. For our customers and communities, we work hard every day to promote investments in economic growth and prosperity, most notably through our position as the #1-ranked U.S. Small Business Administration lender in our markets.*

11. Sustainable Cities and Communities



Fair and responsible banking is a critical component of living and working in sustainable cities and communities. We are tireless advocates for our customers and contribute to the vitality of our communities, most notably through our transformative \$16.1 billion five-year community development plan and through over 32,000 hours of volunteer service in 2018.

*SBA loans subject to SBA eligibility. Huntington is the #1 SBA 7(a) lender 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, 2018. Huntington is #1 in the nation in number of SBA 7(a) loans for fiscal year ending September 30, 2018.

2018 Awards and Recognitions

One of the World's
Best Employers
as identified in the
Forbes 2018 Global
2000 Ranking

Economic

Ranked **highest in small business customer satisfaction** in the Midwest in the 2018 U.S. Small Business Satisfaction Study by J.D. Power. +

2018 Greenwich Associates Awards:

Excellence Awards for Small Business Banking:

- Cash Management Overall Satisfaction
- Cash Management Customer Service

Best Brand Awards for Small Business Banking:

- Best Brand Overall
- Best Brand Cash Management

Excellence Awards for Middle Market Banking:

- Overall Satisfaction
- Overall Satisfaction Relationship Manager
- Cash Management Overall Satisfaction
- Cash Management Customer Service
- Cash Management Ease of Product Implementation

Best Brand Award for Middle Market Banking:

- Best Brand – Trust

Governance

Best in Class Award for Board Diversity presented by the Greater Cleveland Partnership Commission on Economic Inclusion

Best Board (Midwest) by *Bank Director Magazine's* 2018 RankingBanking study

Social

2018 Forbes Awards:

- One of the Best Employers for Women 2018
- One of the Best Employers for Diversity 2018

Received a **100% score on the Human Rights Campaign Foundation Corporate Equality Index** – the leading national measurement of LGBTQ corporate support – 2018, 2017, 2016, 2015, and 2014

Best Places to Work for LGBT Equality – Human Rights Campaign

2018 **Top 10 Regional Company** by *DiversityInc Magazine*

Best Places to Work for Disability Inclusion by Disability:IN and American Association of People with Disabilities

Named a **Central Ohio Champion for Diversity** by The Central Ohio Champions of Diversity Awards and the Hispanic Chamber of Columbus, Ohio

2018 Corporate Volunteer of the Year by the National Church Residences

Bronze Level U.S. President's Volunteer Award in recognition of financial education facilitation with Junior Achievement

Financial Stability Award by United Way of Central Indiana



Environmental

Corporate Energy Management Award by The Association of Energy Engineers

+ The Huntington National Bank received the highest score in the Midwest Region of the J.D. Power 2018 U.S. Small Business Banking Satisfaction Study of small business owners' satisfaction with their primary business bank. Visit jdpower.com/awards.



2018 ESG HIGHLIGHTS

We Look Out for People

BUILDING ECONOMICALLY INCLUSIVE COMMUNITIES

\$986 Million

in community development loans and investments

5,251

community development loans supporting affordable housing

Progressed in 5-year,

\$16.1 Billion community development plan

60%

TO GOAL
IN YEAR 2

1,655 families

in mortgage distress assisted through the Home Savers program

24.3%

of branches located in low-to-moderate income neighborhoods

32,314

hours of volunteer service

\$10.6 Million

in philanthropic investments

#1 originator of
loans to small business
through the Small
Business Administration*

REDUCING OUR IMPACT

Made progress toward **10% reduction**
in emissions, paper and water use, and waste to landfill by 2022

596

environmental sustainability projects completed with
over **\$16 million invested**

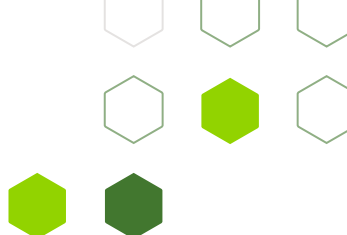
Introduced climate-friendly **mobility initiatives**

50 → 117

Increased our ENERGY
STAR certified facilities

C → B

Raised our Carbon Disclosure
Project (CDP) score



67% total
workforce diversity

COMMITMENT TO DIVERSITY AND INCLUSION

43%

middle and executive
management
diversity

50%

middle and executive
management
diversity by 2021

33%

board of directors diversity

26%

of spending with diverse suppliers

48 learning
hours per colleague

INVESTING IN OUR COLLEAGUES

Increased:

- **minimum starting wage** from \$15 to \$16/hour (effective May 2019)
- **access to healthcare** through lowered deductibles and enhanced plans
- **family leave** from 1 week to 4 weeks

Implemented **caregiver leave**

Enhanced **military benefits**

ENSURING STABILITY AND RESILIENCY

Built on sustainable advantages to deliver **superior financial performance**

Unveiled new 3-year **strategic plan**

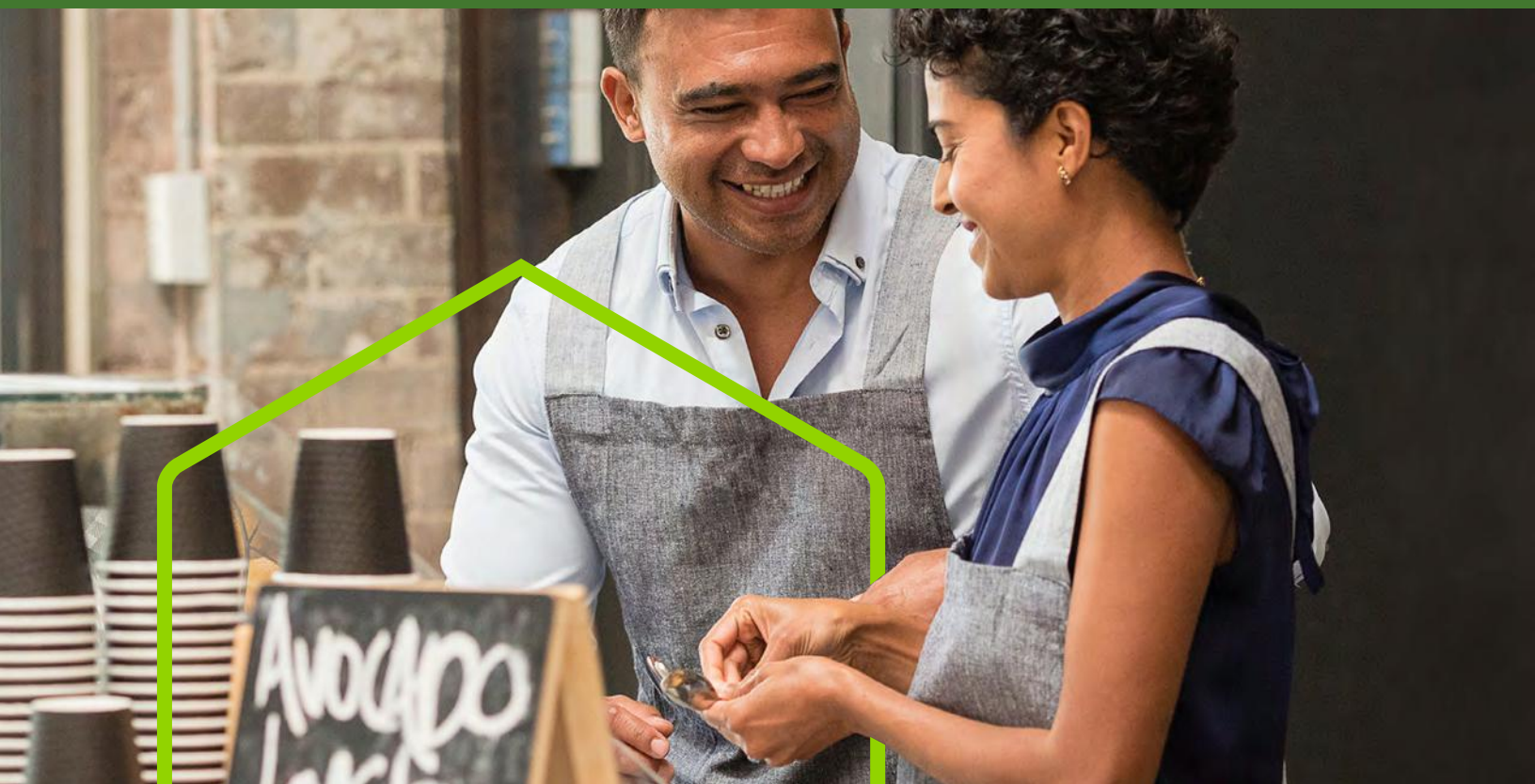
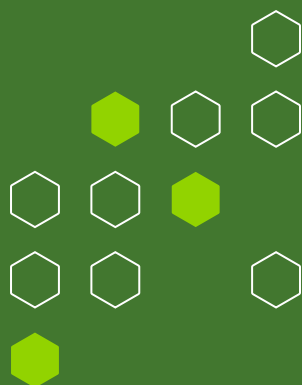
Opened a new **Office of Conduct**

Board, management, and colleagues
are the **7th largest** shareholder

Achieved long-term
financial targets
2 years early

*SBA loans subject to SBA eligibility. Huntington is the #1 SBA 7(a) lender 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, 2018. Huntington is #1 in the nation in number of SBA 7(a) loans for fiscal year ending September 30, 2018.

Economic



Company Overview and Financial Impact

CUSTOMER FOCUS AND IMPACT

People First, Technology Enabled
Fair and Responsible Banking
Customer Service, Satisfaction, and Advocacy

BUSINESS FOCUS AND IMPACT

Commercial and Business Banking
Support for Small Business

COMMUNITY FOCUS AND IMPACT

Investing in Communities
Affordable Housing and Homeownership





The success of our business is deeply interconnected with the success of those we serve.

ECONOMIC

Company Overview and Financial Impact

At Huntington, our business model and approach to generating sustainable returns are anchored by the concept of shared value. The best way to achieve long-term financial success is to fulfill our purpose of making lives better, helping businesses thrive, and strengthening the communities we serve.

OUR PURPOSE AND VALUES

Our colleagues' efforts to better serve our customers and their financial needs, in turn, enable the strength and growth of our communities and the success of our business. Every day, our colleagues fulfill our purpose and drive performance by embodying our core values.

Our purpose is to make people's lives better, help businesses thrive, and strengthen the communities we serve.



Can-Do Attitude

We enthusiastically work and succeed together.



Service Heart

We work with an inclusive spirit, putting ourselves in each other's shoes to better understand how we can help.



Forward Thinking

We are always looking ahead for ways to be the very best.

Company Overview and Financial Impact

LONG-TERM VALUE CREATION

To drive sustained shareholder value through economic cycles, we continue to build on several **key advantages that differentiate us in our markets**:

- Our talented, diverse colleague base that embodies our purpose and values;
- Our purpose-driven culture that looks out for people;
- Our “Welcome” brand promise that promotes inclusiveness in all that we do;
- Strong relationships with our customers and our ability to provide them with exceptional experiences;
- Our distinguished products and services driven by our innovative mindset;
- Our commitment to community involvement and leadership; and
- Our strong financial position, which allows us to continue to invest in our future.

Our ESG foundation and commitments are thoroughly integrated into our performance objectives and core business strategies. By facilitating sustainable, long-term value creation, we are looking out for our shareholders, colleagues, customers, and communities.

STRATEGIC PLAN

In order to achieve consistent, long-term financial performance, we commenced a five-year strategic plan in 2015. The plan was designed to build out our key capabilities, strengthen our competitive advantages, and position Huntington as an industry leader in customer experience – all with a constant focus on risk management.

Through thoughtful investment, disciplined execution, and the unwavering commitment of our colleagues, **we achieved all of our long-term financial targets in 2018** – two years ahead of schedule. This achievement provided an opportunity to raise the bar for ourselves once again. At the end of 2018, with the active engagement and oversight of our Board of Directors, we unveiled a new, three-year strategic plan designed to drive continued improvement in customer experience and enhanced financial performance.

Under our new strategic plan, we are:

- Investing in digital, data, and technology enhancements
- Enhancing customer experience
- Strengthening our local advantage
- Expanding into new industry verticals

STRATEGIC PLAN ACCOMPLISHMENTS AND ENHANCEMENTS

	2015-2020 Financial Target	2018 Result	2019-2021 Financial Target
Revenue (FTE) Growth	4% - 6%	4%	4% - 6%
Expense Growth	Positive Operating Leverage (annual revenue growth in excess of annual expense growth)	(2%)	Positive Operating Leverage (annual revenue growth in excess of annual expense growth)
Efficiency Ratio	56% - 59%	57%	53% - 56%
Return on Tangible Common Equity (ROTCE)	15% - 17%	18%	17% - 20%
Net Charge-Offs (NCOs) (average through-the-cycle target range)	35 – 55 basis points	20 basis points	35 – 55 basis points

Company Overview and Financial Impact

2019 commences the first year of our new strategic plan, which is supported by our robust risk management culture and builds on the momentum from our previous plans. While the plan involves important investments in our businesses that will further improve our customer experience, the core of our strategy remains the same: we expect to continue to gain market share across our footprint and share of wallet throughout our business by leveraging our differentiated products and distinctive brand, and through our relentless focus on superior customer service. We believe our strategy will deliver more consistent financial performance through economic cycles.

FINANCIAL HIGHLIGHTS

We remain focused on creating shared value for our stakeholders through superior financial performance. Disciplined financial execution, coupled with scale achieved both organically and through acquisitions, positions Huntington as a stable, sustainable financial institution and allows us to create meaningful economic value across our reach.

In 2018, we achieved record results for revenue and net income, demonstrating continued strength in earnings power. Our profitability metrics remain among the best in the industry, and we have built sustainable competitive advantages in our key businesses that we believe will deliver top-quartile financial performance in the future.

2018 PERFORMANCE RATIOS

1.33%	RETURN ON ASSETS
13.4%	RETURN ON COMMON EQUITY (ROCE)
17.9%	RETURN ON TANGIBLE COMMON EQUITY (ROTCE)
56.9%	EFFICIENCY RATIO

2018 CAPITAL RATIOS

7.21%	TANGIBLE COMMON EQUITY/TANGIBLE ASSETS (TCE RATIO)
9.65%	COMMON EQUITY TIER 1 (CET1) RISK-BASED CAPITAL RATIO
12.98%	TOTAL RISK-BASED CAPITAL RATIO

FINANCIAL HIGHLIGHTS AND TRENDS

(in millions, except per share amounts)

BALANCE SHEET

TOTAL ASSETS	
2018	\$108,781
2017	\$104,185
2016	\$99,714
TOTAL LOANS AND LEASES	
2018	\$74,900
2017	\$70,117
2016	\$66,962
TOTAL DEPOSITS	
2018	\$84,774
2017	\$77,041
2016	\$75,608
TOTAL EQUITY	
2018	\$11,102
2017	\$10,814
2016	\$10,308

INCOME STATEMENT

TOTAL REVENUE	
2018	\$4,540
2017	\$4,359
2016	\$3,562
NET INCOME	
2018	\$1,393
2017	\$1,186
2016	\$712
EARNINGS PER SHARE	
2018	\$1.20
2017	\$1.00
2016	\$0.70

Company Overview and Financial Impact

MARKET PRESENCE

Our “Welcome” brand promise centers around our inclusive, relationship-building capabilities designed to best meet each customer’s specific needs. Across our eight-state footprint, we serve our customers through a banking network of 944 full-service branches and 10 private client group offices as well as digital, telephone, and ATM banking capabilities.



Our geographic footprint

REGIONAL HEADQUARTERS:

- Columbus, Ohio
- Chicago, Illinois
- Indianapolis, Indiana
- Detroit, Michigan
- Grand Rapids, Michigan
- Akron, Ohio
- Canton, Ohio
- Cincinnati, Ohio
- Cleveland, Ohio
- Toledo, Ohio
- Pittsburgh, Pennsylvania
- Charleston, West Virginia
- Milwaukee, Wisconsin

EXTENDED FOOTPRINT PRODUCTS:

- Asset Finance
- Auto Finance
- Corporate
- Franchise
- Food and Agriculture
- Healthcare
- Marine and RV
- National Settlements
- Practice Finance
- Sponsor Finance
- Technology Finance
- Technology, Media, and Telecommunications

Our goal is to build sustainable long-term shareholder value:

- Through consistent organic growth;
- While maintaining an aggregate moderate-to-low risk appetite;
- While minimizing earnings volatility through the cycle; and
- With disciplined capital management.

Dollar figures in billions

ILLINOIS

BRANCHES: 37
DEPOSITS: \$2.1
LOANS¹: \$5.8
ATMs: 39

INDIANA

BRANCHES: 41
DEPOSITS: \$3.4
LOANS¹: \$5.9
ATMs: 75

KENTUCKY

BRANCHES: 10
DEPOSITS: \$0.6
LOANS¹: \$2.7
ATMs: 18

MICHIGAN

BRANCHES: 300
DEPOSITS: \$15.5
LOANS¹: \$17.0
ATMs: 425

OHIO

BRANCHES: 451
DEPOSITS: \$53.2
LOANS¹: \$41.2
ATMs: 1,028

PENNSYLVANIA

BRANCHES: 49
DEPOSITS: \$4.6
LOANS¹: \$7.1
ATMs: 109

WEST VIRGINIA

BRANCHES: 25
DEPOSITS: \$2.3
LOANS¹: \$2.1
ATMs: 49

WISCONSIN²

BRANCHES: 31
DEPOSITS: \$1.2
LOANS¹: \$1.3
ATMs: 31

15,693 COLLEAGUES

\$109 BILLION IN ASSETS

954 BRANCHES AND PRIVATE CLIENT GROUP OFFICES

1,774 ATMs

Over 150 years of serving the financial needs of our customers

¹ Represents funded and unfunded loan and lease commitments.

² In December 2018, Huntington announced the sale of its Wisconsin branch banking operations.



We believe technology is critical for making banking more intuitive, faster, and easier for our customers.

ECONOMIC | CUSTOMER FOCUS AND IMPACT

People First, Technology Enabled

We believe in offering innovative products and services designed to ensure opportunity for all. We use the most powerful tool we have to do it: our colleagues. At Huntington, we are people first, technology enabled.

Our customers build businesses. They buy homes. They start families and care for aging parents. They expand and they consolidate. They are integral to their communities, and to an equitable future. We help them succeed financially so they can succeed in life.

There's no better resource we have to positively affect our customers' lives than our Huntington colleagues. We are making material investments in proven technologies and training that will allow our colleagues to serve customers in new and exciting ways and have deeper, more meaningful and productive relationships with clients.

INVESTING IN TECHNOLOGY IN 2018

As technology evolves, so too does banking. Innovations can bring new, helpful tools to our customers and colleagues, as well as mitigate increased risk. That's why we've adopted the strategy of being a "fast follower," implementing marketplace-tested technologies quickly. In 2018, we executed on a number of new technologies:

The Hub. In 2018, we launched The Hub, a new online platform that makes it easier for consumer and business customers to manage their financial lives.

The Hub gives customers a comprehensive view of their financial picture and access to tools including:

- **Spend Analysis** to see how much money they're spending and where it's going.
- **Spend SetterSM** to set budgets and savings goals and take control over where their money is headed.
- **Look Ahead Calendar** to know when deposits and bills will arrive over the next month and how they will impact accounts.
- **Huntington Heads Up[®]** to receive customized alerts on savings goals and spending limits.
- **Savings Goal GetterSM** to set savings goals and see progress toward achieving them.



People First, Technology Enabled

Next Generation Data Center. We began our move into Tier 3 data centers in 2017 and our progress continued in 2018. These data centers and the technology they are based on deliver a higher level of redundancy, resiliency, and reliability – enabling us to make data available consistently to our customers and clients.

Zelle® Seamless Payments. In 2018, we launched a person-to-person payment system through the Zelle network. The phased roll-out of the payment technology on our mobile application was completed in the first quarter of 2019, giving people the ability to send funds directly to individuals with just a few taps of the screen.

Increased Automation. Our investments in automation and artificial intelligence have been a transformational journey, one that delivers increased performance by automating repetitive and time-consuming tasks. This in turn improves efficiency, increases the scale our colleagues can operate on, and frees them to focus on higher-value activities. Our focus has been in three areas:

- **Robotics Process Automation (RPA)** involves aggregating various data sets across multiple sources to help complete business processes. It is often helpful in making labor-intensive, repetitive activities more efficient without needing to change existing systems.
- **Intelligent Process Automation (IPA)** uses machine learning to develop more specific insights from inputs and applies those lessons to data from multiple sources.
- We are also automating other back-end processes for **quality assurance testing**.

In 2019, we are looking forward to giving our customers and colleagues more digital tools to make their lives easier. Our plans include enhancing and integrating the online and physical banking experiences, continuing our investment in real-time payments, and incorporating new technologies such as Chatbots into our processes.

WHAT ARE DIGITAL COACHES?

Our branches have specially trained bankers that help customers optimize their use of new Huntington tools including The Hub, Mobile Deposit, and Smart ATMs. These Digital Coaches are focused on looking out for our customers and giving them the knowledge to bank smarter and more efficiently to better manage their digital lives.



Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



We are committed to transparent banking and financial practices and prudence in all dealings with our customers.

ECONOMIC | CUSTOMER FOCUS AND IMPACT

Fair and Responsible Banking

People looking out for people is a concept as powerful as it is simple. We are committed to going beyond traditional compliance rules and regulations by making our customers' needs a priority.

We strive to support our markets and communities in a responsible manner, contributing to an environment of economic stability and sustainable growth. Huntington will not discriminate against any person on the basis of age, race, gender, sexual orientation, religion, national origin, mental or physical handicap, or any other protected class. Additionally, we will conduct business only with customers that we reasonably believe to be of good reputation and to have acquired funds through legitimate means.

Our consumer lending strategy focuses on Prime and Super-Prime customers. As a matter of policy, we do not originate sub-prime loans.

The tone of fairness and transparency at Huntington is set by the Board-level Community Development Committee, which considers matters relating to fair, responsible, and inclusive lending and banking. The Community Development Committee reviews the company's compliance with standards including Unfair, Deceptive or Abusive Acts and Practices (UDAAP) requirements.

Our commitment to doing the right thing can be seen in key bank behaviors, especially in four areas:

- Within **Product Development and Marketing**, we promote fairness by deciding what products and services we will offer, how we will offer them, and how we determine when to stop offering them. Through constant engagement with our customers and colleagues, we have developed products that meet unique needs and resolve real issues and concerns.
- With our **Sales and Service** efforts, we identify customers' needs and look out for them by building optimal consumer relationships.
- When it comes to **Complaint Management**, we listen to our customers and utilize advanced data analytics to identify opportunities for improving customer experience. More information about our process for documenting, responding to, and resolving customer issues can be found in the [Customer Service, Satisfaction, and Advocacy section](#) of the report.
- And finally, our **Compliance** group ensures we adhere to regulations and to regulatory expectations.

Fair and Responsible Banking

OUR ENTIRE PRODUCT DEVELOPMENT PROCESS REVOLVES AROUND OUR CUSTOMERS

Throughout every step in our product development lifecycle, we maintain a consistent focus on looking out for our customers and their needs.

Product Clarity: Huntington takes great care in deciding what products, services, and benefits we offer to our customers. We work hard to ensure that our products and services are useful and beneficial to our target markets, that they are not confusing for customers to understand, and that terms are clearly explained and disclosed. All products, whether they are new, modified, or expanded, are carefully reviewed by the Products and Services Risk Committee before release.

Fair Pricing: Offering products and services in a responsible manner requires an initial review of our pricing and fee structures to ensure we are both competitive and fair. Evaluating our pricing and fees is a continual process to ensure that what was once fair remains so in light of any changes to the product, expenses, the way it is offered, or the marketplace as a whole.

Honest Marketing: We carefully consider how to present our products, services, and benefits to our audiences. Advertising content must support our brand promise while also including the necessary disclosures. We review all materials to ensure they are fair, honest, and respectful to consumers.

Responsible Lifecycles: Sometimes, being fair and responsible means we discontinue a product, service, or benefit, particularly when we determine that the fees we need to charge, based on processing or risks, become prohibitive or excessive

RESPONSIBLE BANKING INCLUDES KEEPING OUR PLANET AT THE FOREFRONT OF THE COMMERCIAL DECISIONS WE MAKE

Regardless of the business segment, all commercial loans that are secured by real estate assets must have adequate environmental due diligence. When these loans are evaluated, any potential or real environmental risk issues associated with the collateral must be evaluated. Both the Huntington Real Estate Technical Services group and the Environmental Risk Team are involved in evaluating potential environmental concerns, assessing the level of risk, and interpreting the policy to assist in the mitigation of risk.

to customers. We may also stop offering a product or service when customers are no longer able to reasonably access, utilize, or receive the benefits. A change in the regulatory environment may also require us to stop offering a product or service.

In 2018, we continued our enterprise outreach and listening sessions with community development and local non-profit partners to better understand unmet financial needs in low-to-moderate income communities, which resulted in enhancements to our consumer, mortgage, and small-business products and services. We are active with these efforts in all of our markets and are proud to be a leader in our industry.

Distinguished Customer-Centric Services

We strive to offer products and services that are transparent, competitive, and fair.



Asterisk-Free Checking®

involves no fees to open an account, no costs to maintain it, and no minimum balance requirement.



24-Hour Grace®

overdraft fee relief comes free with all consumer Checking, Savings, and Money Market deposit accounts.



All Day Deposit™

provides the convenience to deposit funds until midnight through ATMs or the Huntington Mobile App.

Fair and Responsible Banking

FINANCIAL WELLNESS EDUCATION HELPS STAKEHOLDERS ACHIEVE THEIR ECONOMIC ASPIRATIONS

Huntington colleagues are passionate about supporting our customers through quality financial health education and engagement. **In 2018, we provided nearly 11,000 hours of financial wellness training** in our communities, including the following programs:

- **Huntington Kids Club** promotes elementary school students' learning and involvement in all phases of the banking process.
- **Teach a Child to Save Days** teaches elementary school kids about the importance of saving money.
- **Reality Days** introduces children and young adults to everyday financial decisions through career exploration, financial education, and the hands-on experience of making monthly budgeting decisions during a game-of-life simulation.
- **Money Smart for Young Adults**, a partnership with the FDIC, arms high school and college students with the information they need about money and budgeting.
- **Money Smart for Adults**, a partnership with the FDIC, involves free classes on basic financial information, including banking, credit, checking accounts, consumer rights, loans, homeownership, and financial recovery.
- **Senior Financial Empowerment**, new in 2018, connects senior citizens in our communities with bankers to learn how to make informed choices and decisions related to finances, including the importance of budgeting and managing money.

CUSTOMER ASSISTANCE GROUPS PROVIDE SUPPORT WHERE IT'S NEEDED MOST

We support economic opportunity for all. Our Customer Assistance groups provide dedicated outreach, financial wellness training, and specialized products and/or services to vulnerable populations in our footprint, including:

- Servicemembers and Veterans
- Youth and Students
- Older Adults
- Non-English Speaking Individuals
- Those with Disabilities
- Those with Limited Financial Education
- Un-banked or Under-banked Persons
- Financially Distressed Customers



- **Money Smart for Small Business**, a partnership with the FDIC and SBA, provides free classes for small businesses, including time management, financial management, record keeping, banking services, tax planning, and insurance.
- **National Financial Literacy Month** features a variety of educational activities.



Fair and Responsible Banking

HUNTINGTON SUPPORTS OUR CUSTOMERS AND COLLEAGUES IN UNIFORM

In 2018, we gave our colleagues enhanced tools and information to interact with and serve our men and women in uniform more effectively. We implemented technological updates to allow our customers to contact us online in order to submit Servicemembers Civil Relief Act (SCRA) paperwork via secure email. We also added military demographic questions to our customer surveys to allow them to more easily identify their association with the armed forces.

We expanded paid time off for Huntington colleagues who serve in the National Guard or Reserve to support their military training requirements. We also changed our job descriptions and increased our recruitment efforts to better align open positions with military-equivalent roles, allowing these veterans to see where they may be able to best apply their talents at Huntington. In addition, we championed a “Through the Trials” series on mental health to help servicemembers cope with their unique challenges.

Additionally, we are proud to support our active servicemembers through the SCRA, which gives military members a wide range of protections and benefits while on active duty. More information on the SCRA is available in the [Appendix](#).

ACCOUNTING FOR KIDS® DAY BUILDS FINANCIAL LITERACY FOR THE NEXT GENERATION

In November 2018, Huntington participated in the Accounting for Kids Day financial literacy initiative, joining 650 volunteers from companies and universities in offering fundamental concepts of finance, accounting, and economics to 3,400 students in 122 classrooms. Accounting for Kids®, Inc. is a non-profit organization that works with local school districts to introduce financial literacy concepts to children and to inspire the professional community in becoming mentors and/or tutors to at-risk youth.

Huntington colleagues reached 672 students in 15 different schools and 28 classrooms in the Cincinnati area. Additionally, Huntington provided Accounting for Kids with a \$25,000 donation to drive additional financial literacy among low-to-moderate income students across the nation.



Apprenti program will open new employment possibilities for military personnel

We partnered with the non-profit Apprenti program in 2018 to offer new opportunities for employment for servicemembers. Today, military personnel can gain an apprentice position within fast-growing technology-related occupations at Huntington with the possibility of full-time employment. This promises to open new pathways for success for those who have bravely served our country and further positions Huntington as a premier employer.



People helping people: that's banking with Huntington.

ECONOMIC | CUSTOMER FOCUS AND IMPACT

Customer Service, Satisfaction, and Advocacy

Huntington is focused on serving our customers, understanding and anticipating their needs to be better advocates each day. Through consistent training and reinforcement of the core values of our company, our colleagues are constantly delivering moments that matter to our customers.

Our **Chief Customer Officer**, who also serves as our Director of Customer Advocacy, leads a customer advocacy team that works cross-functionally to integrate changes that improve the customer experience. Our complaint management governance process ensures that when issues do arise, we can address trends, monitor progress, and share what we learn as a result throughout the organization.



CUSTOMER SATISFACTION AWARDS

Ranked **highest in small business customer satisfaction** in the Midwest in the 2018 U.S. Small Business Satisfaction Study by J.D. Power*.

2018 Greenwich Associates Awards:

Excellence Awards for Small Business Banking:

- Cash Management Overall Satisfaction
- Cash Management Customer Service

Best Brand Awards for Small Business Banking:

- Best Brand Overall
- Best Brand Cash Management

Excellence Awards for Middle Market Banking:

- Overall Satisfaction
- Overall Satisfaction Relationship Manager
- Cash Management Overall Satisfaction
- Cash Management Customer Service
- Cash Management Ease of Product Implementation

Best Brand Award for Middle Market Banking:

- Best Brand – Trust

* The Huntington National Bank received the highest score in the Midwest Region of the J.D. Power 2018 U.S. Small Business Banking Satisfaction Study of small business owners' satisfaction with their primary business bank. Visit jdpower.com/awards.

Customer Service, Satisfaction, and Advocacy

DELIVERING A SUPERIOR CUSTOMER EXPERIENCE

Our colleagues are our greatest resource in providing exceptional customer experiences and setting us apart from our peers. We are equipped and supported by our core values that guide our efforts to improve lives, help businesses thrive, and strengthen the communities we serve.

At Huntington, taking the time to listen and understand our customers is just one of the ways we promote a culture that prioritizes exceptional experiences.

A primary theme of our 2018 strategic planning process was continuing our efforts in differentiating Huntington based on superior customer experience. We remain focused on extending our customer experience advantage across our businesses to improve customer acquisition, reduce attrition, and deepen relationships with our customers.

One key element in our customer service strategy is our broad definition of what constitutes a “complaint.” At Huntington, we define a complaint as an expression of

SERVICE HEART ADVISORS SET THE STANDARD FOR EXCEPTIONAL CUSTOMER EXPERIENCES

To further our customer experience efforts, we rely on our dedicated colleagues who act as Service Heart Advisors. The purpose of the Service Heart Advisor program is to create consistency in the service delivered across Huntington’s footprint. A Service Heart Advisor is a colleague who lives the core values and is trusted and respected by his or her peers. Service Heart Advisors are based in our markets. Their responsibilities include promoting best practices, recognizing service excellence around them, and coaching, monitoring, and analyzing key performance indicators.

Service Heart Advisors meet together and with their assigned local branches regularly. They also meet with district managers to partner on branch visits and action plans, and they are the go-to resource for addressing customer service questions.

Customer Experience Framework

Empowering a self-sustaining customer-centric culture



Customer Service, Satisfaction, and Advocacy

dissatisfaction with Huntington (or its service providers) related to a Huntington business practice, product, or service. This allows us to get a full view of issues in the customer experience so that we can identify opportunities to improve and make appropriate changes. We also make sure that internally, Huntington colleagues have a place to track complaints they receive from customers and follow up if necessary.

Our customer experience management platform allows us to collect, analyze, and visualize more customer experience data more efficiently than in the past, allowing us to formulate detailed and impactful action plans for colleagues and teams. Previously, we relied on a number of third-party resources to execute surveys and help us track the customer experience. By bringing these capabilities in-house, we are able to track the customer experience much more closely, capture a greater share of the voice of our customers, and obtain a more comprehensive picture over time – and do all of this more efficiently than we could previously. As we continue to expand the platform, we will be able to test new customer product and service concepts and more efficiently address unique customer needs.

W I've been on the front lines of serving our customers for 28 years. My mother, aunt, and sister all retired from Huntington, and my niece works here now. So this company and our customers – they really are part of my family. The opportunity we have each day, to drive change and help people, is so rewarding. When a customer comes back and says, 'You listened to me. You heard me.' – that is what keeps me going. I am Huntington Proud."

–Huntington colleague Sue Roberts

Systems and data are a great starting point, but we also listen. We seek to understand our customers' stories, in aggregate and on the individual level. Many of the most rewarding moments are a result of our colleagues taking the time to understand the needs and expectations of our customers so we can consistently deliver and often exceed them, delivering exceptional experiences. When it comes to building trust and creating loyalty among our customers, we believe even one small act can have enormous impact.

PONTIAC SCHOOL DISTRICT RECOVERS FROM FINANCIAL DISTRESS AND ACADEMICS IMPROVE

Five years ago, Michigan's Pontiac School District was in dire straits. In 2013, the district was in a \$52 million financial deficit and student enrollments were plummeting. The State of Michigan declared that the district was in a "financial emergency" and asked Huntington to help. "We didn't have anyone to turn to. Our credit was destroyed, and nobody would give us the chance," recalls Kelley Williams, Pontiac School District Superintendent. "Huntington came to the table and took the time to understand our plans. They asked questions that nobody else asked, and we were able to tell them our story and exactly what we needed to do to get out of this crisis."

Through the partnership, Huntington provided guidance on how to make financial improvements, including innovative ways for the district to structure its finances. "It's not easy for a school district in very difficult circumstances to turn things around and rise up, but Pontiac School District is doing just that," says Rick Van Dresser, Relationship Manager with Huntington Commercial Bank.

In October 2018, the Pontiac School District was released from state oversight and is now in control of its operations and finances. The school district was able to renovate buildings, enhance academic and athletic programs, and introduce technology tools to enhance students' learning experience. This has led to improved student academics and rebounding enrollments. "Every child deserves an education.

That is what keeps me motivated – to ensure my students get what they deserve. The Phoenix really is on the rise at Pontiac Schools and we couldn't have taken flight again without the support and partnership from Huntington Bank," Williams says.



Kelley Williams,
Superintendent of the
school district of the City of Pontiac, Michigan



We strive to be the bank of choice for businesses of all sizes in our markets.

ECONOMIC | BUSINESS FOCUS AND IMPACT

Commercial and Business Banking

Helping businesses thrive is not just aspirational. It's real, and we fulfill that purpose every day – whether we are helping to finance a large company's new facility, helping a medium-sized business take it to the next level, or providing entrepreneurs with the resources to realize their business ownership dreams.

Through our dynamic **Business Banking** operations, we seek to be a bank of choice to our business customers. When we help businesses, we expand our positive impact on economic development and employment growth far beyond our own footprint.

At Huntington, we originate loans for businesses of all sizes, including capabilities specifically tailored to support small and medium-sized enterprises (SME), even including those with less than \$5,000 in revenue. What's more, our support for businesses goes well beyond funding. Our array of business banking resources aids them in decision-making across key areas and ultimately supports sustainable growth in their bottom line.

Through our Business Banking Online platform, we provide solutions tailored to the individual needs of each business, including:

- Financial reporting tools;
- Modules for managing payables and receivables;
- Purchase and expense management programs;
- Fraud protection resources; and
- Additional solutions to fit industry-specific needs or global operations.

Commercial and Business Banking

2018 marked the first full year of our newly implemented Business Solutions Service team. This dedicated team works directly with branch managers across our network to provide a personalized level of service to our SME business loan applicants. The team is responsible for processing all SME lending requests in excess of \$100,000 and serves as a concierge to these customers. Team members provide an “extra set of eyes” throughout the process, from application to close and funding, and are accessible to customers with questions.

With one of the largest branch networks in the nation, we continue to invest in our Business Solutions Service team, providing branch managers with a dedicated liaison between SMEs and our “microlending” branch operations. In doing so, we enable sustainable solutions for our business customers and an improved product mix for our own business.

BRANCH MANAGER ACADEMY CREATES INNOVATIVE SME SOLUTIONS

Small businesses are the lifeblood of the communities we serve. As part of our Branch Manager Academy, we provide branch managers with financial counseling skills that enable them to be good partners to SME owners in their communities. This includes providing our branch managers with updated insight on small-business developments and trends, and the tools to differentiate SMEs as a unique customer segment. As a result, we are able to offer customized services and solutions, rather than being limited to a defined set of standard products.



OUR APPROACH BALANCES SMALL-BUSINESS RISK AND OPPORTUNITY

Huntington’s processes, policies, and procedures around small-business lending ensure that risk considerations are always at the forefront of the decisions we make. **Simply put, we will not knowingly lend to a customer that poses a repayment risk that does not align with our organizational risk appetite.** Every small-business customer goes through an identical fair lending triage process, from application to recommended solutions. In accordance with our partnership with U.S. Small Business Administration (SBA), we are required to demonstrate that any customer enrolled in our SBA programming is not eligible for credit elsewhere, and we have a well-tested and well-documented process to meet this requirement. Additionally, an added layer of protection with the federal government exists through FDIC protective measures. As the risk profile of our bank changes, as the economic environment changes, and as our customers evolve, the SBA products we provide shift to adapt to these variations. By providing products that are nimble, supplemental to traditional credit vehicles, and aligned with our risk appetite, we are confident that we are creating relationships for the bank in a way that reduces our overall risk, while helping small businesses thrive.



The success of small and medium-sized businesses is foundational to the strength of our economy.

ECONOMIC | BUSINESS FOCUS AND IMPACT

Support for Small Business

As a bank, we are uniquely positioned to drive significant economic impact through the investments we make in our entrepreneurial customers. Since the recession in 2008-2009, approximately two out of every three jobs created in the nation have been created by small businesses*. This creates a significant opportunity for Huntington.

Helping small businesses thrive remains a priority for Huntington. Executing on our commitment to small businesses also strengthens our business and the communities in our footprint. We recognize the need to invest in our small-business customers in a way that others are not – treating them as business owners, rather than as consumers. Through our partnership with the U.S. Small Business Administration (SBA), we help individuals become business owners. Our products, services, and resources are designed to grow with small businesses, and our specially trained colleagues effectively guide our customers toward a business solution that fits their unique needs.

2018 SMALL-BUSINESS ACCOMPLISHMENTS

- **Largest originator of SBA 7(a) loans by volume** in the nation in 2018*
- **Largest originator of SBA 7(a) loans by volume and by dollar** in our regional footprint – for the 10th year in a row*
- **#1 in small business customer satisfaction** in the Midwest by the J.D. Power 2018 U.S. Small Business Banking Satisfaction Study
- **4,310 SBA loans** valued at \$742,345,300

*Small Business Administration and Job Creation December 20, 2018; Congressional Research Service

*SBA loans subject to SBA eligibility. Huntington is the #1 SBA 7(a) lender 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, 2018. Huntington is #1 in the nation in number of SBA 7(a) loans for fiscal year ending September 30, 2018.

Support for Small Business

ACTIVE MICROFINANCE LOANS IN 2018

Loan Size	Units	Total Value of Loans (in millions)
\$10,000 or under	142	\$1.2
\$10,001 - \$25,000	879	\$18.9
\$25,001 - \$50,000	1,241	\$51.6
\$50,001 - \$75,000	384	\$24.1
\$75,001 - \$100,000	344	\$32.3
\$100,001 - \$250,000	473	\$77.3

3,463 loans \$250,000
and under for a total of
\$205.4 million

\$59,400
Average
loan size

In 2018, we continued to grow our small-business lending and support programs to boost economic development and support job growth.

Our **Voice Business Credit CardSM** saw sustained success during the year and continues to be a strong, competitive option for our customers. The differentiated card provides small-business owners with 4% cash back (up to \$28,000 per year) in a spending category of their choice, and 1% cash back on all other purchases – all with no annual fee. By providing this tailored product, Huntington offers small-business owners an opportunity to grow their credit score, possibly making them eligible for other opportunities as well. **At the end of 2018, over 10,500 entrepreneurs were actively utilizing the card for their small-business needs.**

Every day, we strive to help our customers transform their idea or passion into a successful business venture.

In October 2018, we launched a **healthcare lending** program that positions us as a premier financial partner for small veterinary and dental practices as well as targeted medical practitioners. This is one of the first small-business programs we have launched outside of our eight-state retail footprint, and we plan to reach the 26 states east of the Mississippi River. The program consists of conventional and SBA solutions.

**Industry
Leader**
in microlending



Small businesses are the United States' economic engine. They are the key to the state's ability to grow economic output, entrepreneurship, and private sector employment."

–Small Business Administration Acting Chief Counsel
Major L. Clark, III, April 25, 2018 announcement

During the second quarter, we piloted a **program to accept low-to-moderate income (LMI) business loans** in underserved communities at a lower credit rating than traditionally accepted. Under the program, which went live in May, we approved just over a \$1 million in aggregate loans for 25 business customers that otherwise could not get approval. These customers now have the resources to build their Small Business Credit Score (SBCS), which will enable them to successfully apply for conforming financing. By saying "yes" to these customers when others have said "no," we are changing the perception that bank financing is not an option for them, while legitimizing their role as small-business owners.

Support for Small Business

ENSURING A BRIGHT FUTURE FOR ENTREPRENEURS

When it comes to helping small businesses, we have a passion for providing them with financial support and preparing them for the road ahead. Going forward, we are committed to enhancing our small-business educational resources in several ways, including:

- Developing a formal **small-business education platform**. The goal of the platform will be to provide tools and resources for those launching a small business, including help with developing business plans, financial statements education, human resources support, and much more.
- Launching a new **security product suite** for small-business owners that will work in conjunction with other SBA products we offer to provide support and enable resiliency in the event of a fraudulent attack on their business.

FROM 'MAIN STREET' TO CAPITOL HILL

In addition to directly helping small businesses, we take the time to educate elected leaders on the importance of small businesses as an economic growth engine. In 2018, Huntington was instrumental in supporting the passage of the **Small Business 7(a) Lending Oversight Reform Act**. Huntington's Maggie Ference, Senior Vice President and SBA Director, and Barbara Benham, Chief Public Affairs Officer, teamed up to impact language in the bill, emphasizing the importance of the SBA's key mission. "This legislation will ensure the availability of capital to support the small businesses that power community development and economic opportunity in our markets and across the nation," says Ference. The bill, passed into law in June 2018, represents the most significant modernization of the SBA statute in more than two decades.

HUNTINGTON DEMONSTRATES FLEXIBILITY TO SUPPORT SMALL, WOMEN-OWNED BUSINESS

Genesee Packaging, Inc. was founded in 1979 in Flint, Michigan, to provide contract parts packaging to the automotive industry and supply various corrugated products. Over the years, Genesee has diversified its business to serve a wide range of end markets.

One constant has been Jane Worthing, who started at the company at the age of 18 just a few months after it launched and has been with the company ever since. In 2015, she took ownership of the company and became president and CEO.

Ownership transitions can be complicated to execute successfully, and she says Huntington's support for small business and business ownership diversity was critical to a smooth transition.

"Huntington's flexibility and willingness to consider a non-typical financing structure, as part of the ownership change, was key for us," Worthing says. "Just like we're flexible in coming up with solutions for our customers, we see the same thing with Huntington."

Huntington helped plan a five-year transition period for the previous owners to step back while Worthing gained ownership. The bank crafted a non-traditional financing arrangement to manage the buyout "in a way that benefited the future of the company and the exit strategy of the previous owners," Worthing says. Genesee Packaging is now recognized as a certified Women Business Enterprise (WBE).

Working with a bank that promotes diversity and supports women-led organizations is important to Worthing, because it aligns with her company's commitment to diversity.

"We have a diversity policy, and we work to source with diverse suppliers and support diverse companies as much as possible," she says.





By helping build healthy and vibrant communities, we are improving lives.

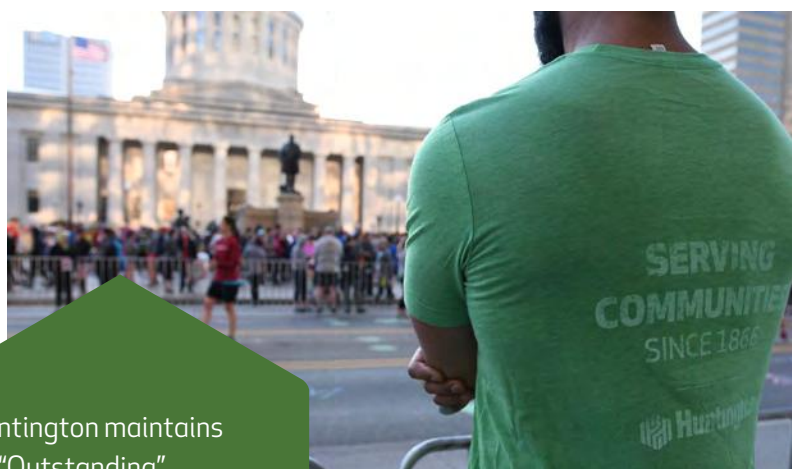
ECONOMIC | COMMUNITY FOCUS AND IMPACT

Investing in Communities

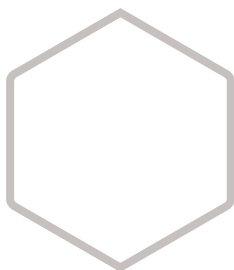
Huntington has earned a reputation for strong community involvement and supportive civic leadership. This means developing and fostering relationships with local leaders to better understand the most pressing needs of the communities across our footprint, bringing multiple partners to the table to address those needs, and listening to our stakeholders to better understand the unique needs in each neighborhood.

A MORE PROSPEROUS MIDWEST

Launched in 2016 in partnership with the National Community Reinvestment Coalition, Huntington's Five-Year Community Development Plan is a transformative commitment to enable vibrant communities and drive economic opportunity in the markets we serve. The plan leverages \$16.1 billion of resources and services to increase affordable housing, homeownership, and neighborhood transformation. In our second year, we made significant progress toward our goals.



Huntington maintains an "Outstanding" Community Reinvestment Act (CRA) Rating.



Investing in Communities

FIVE-YEAR COMMUNITY DEVELOPMENT PLAN UPDATE

5-Year Goal			Progress
\$6.6 Billion		Small-business lending within low-to-moderate income areas.	Year 1: \$2.1 Billion Year 2: \$2.1 Billion 64% to goal
\$5.7 Billion		Single-family mortgage lending in low-to-moderate income areas.	Year 1: \$1.6 Billion Year 2: \$1.7 Billion 58% to goal
\$3.7 Billion		Community growth lending and investment targeting affordable housing and community-based loan funds.	Year 1: \$1.1 Billion Year 2: \$986 Million 56% to goal
\$30 Million		Economic impact, including 10 new branches and dedicated community development colleagues in low-to-moderate income and majority-minority areas.	Year 1: \$5.9 Million Year 2: \$16.7 Million 75% to goal
\$25 Million		Additional grants and philanthropy primarily targeting housing and small-business credit service access.	Year 1: \$5.9 Million Year 2: \$5.3 Million 45% to goal
Total			
\$16.1 Billion			



60% to goal
overall in
year 2

CREATING ECONOMICALLY INTEGRATED COMMUNITIES

We support the creation of thriving, economically inclusive communities because it's the right thing to do as neighbors and the right thing to do as a company. As a Midwestern bank, the scars of recessions and economic slowdowns are apparent and close to home, so we pay particularly close attention to investing in communities that have not seen the full benefit of America's economic prosperity.

In 2018, Huntington provided community development loans and investments totaling nearly \$1 billion. Our broad approach utilizes investments in mortgage lending, the development of affordable housing, transportation, and the support of small and medium-sized businesses – all of which are critical in creating healthy, diverse, and stable communities. Our work is focused on benefiting low-to-moderate income regions across the Midwest.

Community Development
Loans & Investments 2016 – 2018

2016

141 Loans Totaling \$698 Million
97 Investments Totaling \$131 Million

2017

184 Loans Totaling \$863 Million
70 Investments Totaling \$326 Million

2018

237 Loans Totaling \$721 Million
63 Investments Totaling \$265 Million

Investing in Communities

Critical to delivering on our commitment to community lending and investing is the **Huntington Community Development Corporation (HCDC)**. The HCDC invests and lends in low-to-moderate income areas and supports Low Income Housing Tax Credit (LIHTC) projects across our footprint. In 2018, the group made several key investments and revamped its strategic approach to serve the industry and individuals in a more nimble, effective way. By listening to the needs of the community and acting on those insights, we are able to invest in projects that are more impactful – and if for some reason we are unable to assist, we help connect community leaders to the resources they need.

In 2018, the HCDC completed an industry-leading \$150 million commitment to affordable housing through a partnership with the nonprofit Ohio Capital Corporation for Housing (OCCH). The OCCH works with public and private developers in Ohio to create opportunities for affordable housing. In 2018, those programs included:

- \$7.56 million construction loan for the **International House at San Tomasso** in the North Hill neighborhood of Akron, Ohio. The International House will support refugee resettlement efforts in the area.
- \$6.38 million investment in the **Blacklick Crossing** neighborhood in Reynoldsburg, consisting of 10 residential buildings and a community center.
- \$5.32 million investment in the Phase III construction of the **Collingwood Green** development in downtown Toledo.
- \$2 million EQ2 investment in the **Southside Renaissance Fund**, a workforce housing development fund in partnership with the Ohio Capital Finance Corporation, Nationwide Children's Hospital, and Community Development for All People.

Since 2010, Huntington has invested more than \$500 million of capital through its partnerships with OCCH to support affordable housing, which directly results in the creation of stronger communities and economic opportunity for those most in need.

PLAYING AN INSTRUMENTAL ROLE IN OUR COMMUNITY'S FUTURE IN MICHIGAN

Michigan Community Capital (MCC) is a nonprofit group that lends and invests in racially, occupationally, and income-diverse neighborhoods in Michigan to create upward mobility and wealth creation. In 2018, Huntington made a \$3 million equity investment in MCC to provide financial products for under-resourced communities and populations across the state, including Detroit, Grand Rapids, Flint, and Traverse City.

"Raising money from a bank as big as Huntington helped validate our capacity to raise money, which I feel was instrumental to our certification as a community development finance institution," says Michigan Community Capital President & CEO Eric Hanna. "It's hard to overestimate the value the impact has had on us. I can't thank Huntington enough for their faith in us and efforts on our behalf."

24.3%

of our branches are located in low-to-moderate income areas.



Investing in Communities

STRONG PARTNERSHIPS FOSTER RESULTS

Huntington utilizes its strong community partners to guide our investments, allowing us to achieve the most beneficial community outcomes and return for our shareholders. Across our footprint, we maintain close relationships with a diverse set of organizations so that we best understand the unique needs of each area.

Current Highlighted Community Building Partnerships:

National Relationships

- Community Reinvestment Fund
- National Community Reinvestment Coalition
- Operation HOPE
- Junior Achievement
- Local United Way Chapters

Regional Public-Private Partnerships

- **City of Akron, OH**
Workforce and Economic Development
- **City of Cleveland, OH**
Neighborhood Transformation Initiative
- **City of Columbus, OH**
Neighborhood Economic Development Commitments
Central Ohio Transit Authority
Columbus State Community College Job Training
- **City of Detroit, MI**
Detroit Promise Program
Detroit Home Mortgage Program
- **City of Flint, MI**
FlintNOW
- **City of Kalamazoo, MI**
Local Initiative Support Coalition
- **State of Michigan**
Pure Michigan Micro Lending Initiative
- **State of Ohio**
Economic Community Development Institute
JobsOhio Workforce, Infrastructure and Job Training
- **Select Down Payment Housing Partners**
Chicago Neighborhood Housing Service, IL
Housing Development Authority, IL
Housing and Community Development Authority, IN
Northern Kentucky Home Consortium, KY
State Housing Development Authority, MI
Pittsburgh Housing Authority, PA
Housing Development Finance, WV

Affordable Housing Nonprofit Partners

- Cinnaire, MI
- National Church Residences, USA
- Ohio Capital Corporation for Housing, OH
- TREK Builders, PA
- Woda Group, OH, WI, WV, MI

SUPPORTING THE PASSIONS OF OUR COLLEAGUES PROPELS COMMUNITIES FORWARD

Ryan Kozak, Managing Director in our Public Finance group, is passionate about strengthening communities across our footprint. To address the growing concern around lack of access to healthy foods in his own community, he and his wife started a nonprofit called Food Conscious. "The goal of the organization is to create awareness among members of the downtown business communities across Ohio and western Pennsylvania to educate them about issues in our regional food systems, and how they can be a part of the solution," Kozak says.

This year, Kozak and our Capital Markets team, in partnership with Hemingway Development and the Cleveland-Cuyahoga County Port Authority, structured and underwrote financial support to open a Dave's Supermarket in a food desert in inner-city Cleveland. The project not only supports Dave's Supermarket, a local small business, but generates economic activity and infrastructure around food. By providing better access to healthy foods, Kozak and his team are helping people in his community, positioning them to contribute to the local economy.

Kozak is a great example of how our Purpose is driving performance. "At Huntington, it is easy to align your personal passions with the goals of the bank since our shared goal is to help people," he said. "If you feel strongly about something, and if you can tie it into your business while strengthening your community, you should do it!"





Home is more
than a place.

ECONOMIC | COMMUNITY FOCUS AND IMPACT

Affordable Housing and Homeownership

We engage with customers, local leaders, nonprofits, developers, regulators, and many more related entities to collectively best serve our communities. Through both traditional and innovative financial tools, as well as financial education and the service of our colleagues, we provide access to housing to people throughout our footprint.

One of the critical roles the financial industry plays is facilitating homeownership. It is vital not just for personal financial security, but for the economic and social stability of entire communities. In 2018, Huntington continued to serve low-to-moderate income (LMI) areas through active community partnerships and unique lending programs, putting homeownership in reach for those who need it most. Huntington works hard to create accessible mortgage options, supported by trained lending professionals and financial education programs that help these residents succeed.

2018 IMPACT AT A GLANCE

5,251

community development homeownership loans, an increase of 17% over 2017

\$3.7
Million

in closing costs waived for VA loans, for a total of \$3.9 million since the program started in October of 2017

\$5.1
Million

million in closing costs waived for LMI borrowers, for a total of \$17 million since the program started in 2015

Affordable Housing and Homeownership

Housing values are often deeply depreciated in these LMI areas, limiting traditional mortgage options. We assist through products for first-time homebuyers, home-equity improvement loans, emergency relief for residents who could use a helping hand, and more. We understand the long-term benefits of serving as a catalyst for change in these neighborhoods. Through our revitalization efforts, we've seen whole neighborhoods in Detroit, Akron, Cincinnati, and other cities come alive with the renovation of depreciated and neglected homes. With additional streetscaping, lighting, and public/private transportation solutions made possible by state and local governments, forgotten neighborhoods can once again become vibrant, productive, and safer places.

Residents may also need access to short-term loans for tuition costs, debt consolidation, or the purchase of a vehicle. Because many lower-income residents have limited experience with bank-based lending, respectful and comprehensive financial education is a key to their success.

We're committed to providing traditionally un-banked and under-banked residents with options that put their dream of owning a home within reach.

Huntington hosts quarterly workshops educating women on wealth-building through homeownership in partnership with the 100 Black Women Initiative

MAKING HOMEOWNERSHIP MORE ACCESSIBLE

Education is critical for successful homeownership. We engage consistently with stakeholders across our footprint to help clear hurdles associated with owning property, "lifting the fog" around one of life's biggest decisions. In 2018, Huntington colleagues donated over 500 hours at 173 events to homeownership education initiatives across our footprint.

Examples of events and programs include:

- "First Time Home Buyer" education workshops;
- Credit and financial literacy workshops;
- Housing fair and homebuyer exposition presentations and sponsorships; and
- Learning sessions with community partners and community groups



Huntington sponsored the Spanish coalition for Housing's Homebuyer Expo in Chicago, Illinois



Affordable Housing and Homeownership

STRONGER COMMUNITIES THROUGH HOMEOWNERSHIP

For those most in need, homeownership can be life-changing. Through our Family Not a File internal campaign, we highlight some of the most remarkable stories. We want to empower each Huntington colleague with the understanding that by working to incorporate our values and purpose, we can make positive impacts on the lives of our customers.

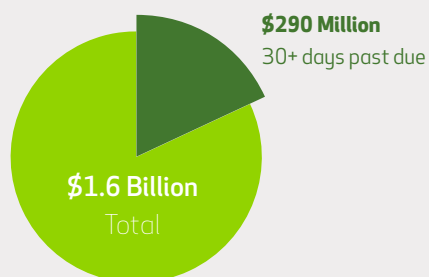
Since 2008, Huntington Home Savers has helped more than 25,000 customers avoid foreclosure.

Additionally, Huntington Home Savers addresses the needs of customers having difficulty meeting their mortgage obligations. Since the program's launch in 2008, we've helped more than 25,000 customers avert the foreclosure process. In 2018, Home Savers helped 1,655 customers, of whom 1,552 were able to stay in their homes.

HOME SAVERS IMPACT

2016	2017	2018
2,192 Customers Assisted	2,145 Customers Assisted	1,655 Customers Assisted

HOME SAVER MODIFIED LOAN PORTFOLIO



VA loans require a VA certificate of eligibility. Huntington is not acting on behalf of, or at the direction of, the VA, FHA, the USDA or the Federal Government.

A VETERAN'S JOURNEY TO HOMEOWNERSHIP

When Gary, a disabled Navy veteran, moved from Florida back to Ohio, he lived out of his truck for months. Unable to work because of his injuries, Gary was reluctant to ask for help. Out of money and gas to keep his pickup's heater running, it was becoming difficult to survive the cold winter nights in Youngstown.

A colleague on Huntington's Veterans Affairs outreach team found him and offered to help turn things around, an offer he accepted. Gary first secured an apartment through the Department of Veterans' Affairs (VA), which also encouraged him to apply for other financial assistance. He was eventually able to secure a service-connected pension, providing him with a steady income. That's when the VA realized the two-bedroom ranch being revitalized by the Youngstown Neighborhood Development Corporation (YNDC) could be the perfect opportunity for Gary.

The YNDC worked with him to understand if he was ready for homeownership, and after considering various VA lenders, Gary picked Huntington, largely thanks to our policy of waiving all closing costs for veterans. The roof over his head has given Gary the opportunity to turn his life around and make significant progress emotionally, financially, and physically.



Affordable Housing and Homeownership

CREATING A SECOND CHANCE

At Huntington, every home equity and mortgage loan that is denied is automatically given a second review. Our Second Look Program allows us to explore every avenue of support available, which is particularly impactful to match those in LMI regions, and borrowers, with alternative solutions. **In 2018, we reviewed more than 20,000 files and were able to fund 870 units**, 283 of which were for LMI borrowers or within LMI areas of our footprint.

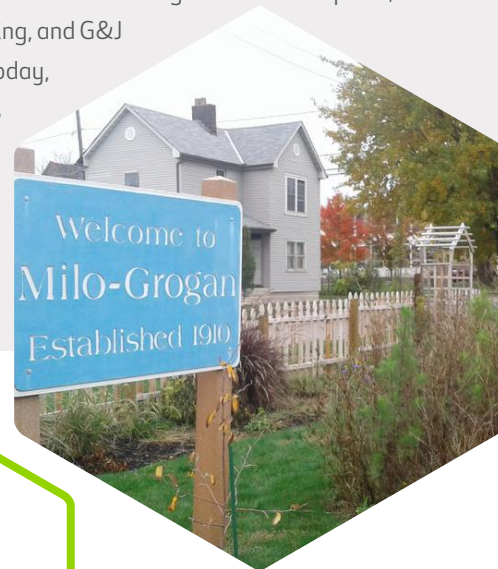
Second Look Program 2018 Impact

\$88 Million	283
Total Equity Impacted	Total LMI Borrowers or Tracts
870	\$21 Million
Total Units Impacted	Total LMI Equity

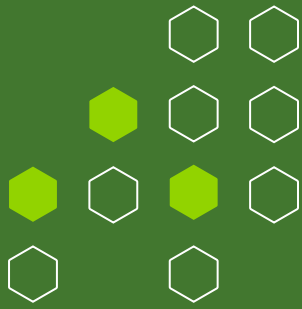
A NEIGHBORHOOD BLOSSOMS IN COLUMBUS, OHIO

The Milo-Grogan neighborhood on the near East side of Columbus has a rich past. A former industrial site, today the area is being redeveloped to provide significant economic opportunity for families and local small and medium-sized businesses. In 2018, we made a \$4 million investment through low-income housing tax credits (LIHTC). Partnering with the developer Homeport, the 33 single-family units will serve families earning at or below 60% of the area's median income. Homeport will offer comprehensive services including financial and credit services, job training, and family support services. All of the units are lease-purchase and will be sold to qualifying residents at year 15 of the lease.

The neighborhood has sparked considerable commercial development as well, with the redevelopment by local manufacturer Rogue Fitness spurring additional growth. Several other employers have relocated to the site including Middle West Spirits, North High Brewing, and G&J Pepsi Bottling. Today, these businesses are providing hundreds of jobs to the area.



Governance



Corporate Governance, Ethics, and Risk
Responsible Partners and Contractors
Data Security and Customer Privacy





Oversight, transparency, and leadership ensure a high level of ethics and risk management.

GOVERNANCE

Corporate Governance, Ethics, and Risk

Trust doesn't appear as an asset on a balance sheet, but safeguarding it is one of the most important duties we undertake. Maintaining strong corporate governance is a critical element to the future of Huntington and to the future of those we serve.

Board and Management Oversight Guides Our Purpose

Our Board of Directors and Executive Leadership Team (ELT) are engaged leaders who are committed to executing on the long-term vision of the bank. Beginning at the core of our mission and vision statements and through the strategies and tactics that produce results, our Board and ELT set the strategy, risk appetite, and ethical standards for our entire organization. Through clearly stated policies and procedures, they ensure every department operates with the highest

Huntington's Corporate Governance Guidelines outline the responsibilities, qualifications, structure, compensation, and expectations for our Board of Directors. We are committed to adherence to all applicable local, state, and federal laws. Find more information about these laws in the [Appendix](#).

legal, ethical, and moral standards. In addition, our leaders set the tone and oversee compliance with all ethical standards and direct the Company's financial reporting and internal controls.

Our Board sets expectations for the CEO and ELT. Each year, the Board evaluates our leadership structure and believes that having a combined Chief Executive Officer and Chairman, along with a strong independent Lead Director provides an efficient and effective arrangement for Huntington. In addition to leadership structure, the Board conducts succession planning for the CEO and other members of the ELT. It also serves in an oversight capacity ensuring that the Company's enterprise-wide risks are managed through an effective Risk Governance and Risk Appetite Framework.

“Huntington's Board shares a deep conviction that strong corporate governance, including engaged, diverse directors committed to active, effective oversight, is crucial to creating long-term shareholder value.”

– Lead Director David Porteous

Corporate Governance, Ethics, and Risk

At the end of 2018, our Board consisted of 12 directors comprised of our Chairman/CEO and 11 independent directors, who include our Lead Director. These members are accomplished leaders from diverse backgrounds, bringing the perspectives, skills, and experience necessary to use independent judgment, that will effectively challenge and drive continued success. Importantly, our key risk and governance committees require at least two independent directors and are chaired by an independent director with the knowledge and expertise to lead the committee. As of December 31, 2018, one-third of our Board is gender or racially diverse. Additionally, effective April 18, 2019, we added a 13th member, a female, to our Board, which increased our Board diversity to 38%.

ABOUT OUR BOARD MEMBERSHIP

Our directors serve one-year terms, and no person shall be nominated or elected a director after having attained the age of 72 years, subject to waiver in certain exceptional circumstances. Biographical details are disclosed for all directors on our website. Board committee membership, director compensation, and additional information are disclosed in the annual proxy statement.



Back row (L to R): J. Michael Hochschwender; Stephen D. Steinour; John C. "Chris" Inglis; Lizabeth Ardisana; Katherine M. A. "Allie" Kline; Gina D. France; Steven G. Elliott; **Front row (L to R):** Richard W. Neu; David L. Porteous, Lead Director; Peter J. Kight; Kathleen H. Ransier; Robert S. Cubbin; **Not pictured:** Ann "Tanny" B. Crane

ALIGNMENT WITH SHAREHOLDER INTERESTS SETS CULTURAL TONE OF ACCOUNTABILITY

Our Board is engaged and invested in the long-term sustainability of our business and aligned with shareholder interests. **Huntington directors and colleagues collectively represent the company's seventh largest shareholder**, which drives an ownership mentality throughout the organization.

Our compensation philosophy and programs are balanced, risk-appropriate, and demonstrate extended alignment with long-term, sustained performance and shareholder interests. They provide a competitive and effective program to attract, motivate, and retain the best talent. We require that executives own a significant amount of company stock and over 1,200 colleagues have equity subject to hold-to-retirement requirements. We use a broad, diverse group of

More than
1/3
of Board members
are diverse

Huntington was named
Best Board in the Midwest by *Bank Director Magazine's* 2018 RankingBanking study.

Corporate Governance, Ethics, and Risk

incentive metrics in both our annual and long-term incentive programs, and have a Recoupment/Clawback Policy applicable to all incentive compensation for our colleagues. Huntington's governance policies also help manage incentive plan risk. We monitor our incentive compensation arrangements for all colleagues and strive to enhance our risk review in light of developing best practices and regulatory changes.

Our Behaviors Make a Difference

We strive to do the right thing and are dedicated to acting with uncompromising integrity in all that we do. We recognize that every decision we make has the potential to impact the vitality of our stakeholders, and we take that responsibility very seriously.

DOING RIGHT BY OUR PEOPLE DOES RIGHT BY OUR BUSINESS

At all levels of the organization, we set the highest standards of honesty, fairness, and accountability – and we live up to them. These standards are ingrained in our purpose, supported by our culture, and serve as the cornerstone for operating in the best interest of our customers, colleagues, shareholders, and communities. How we act as an organization is equally as important as the results we achieve.

Huntington has no tolerance for unfair outcomes for our customers, colleagues, shareholders, or communities.

In 2018, we refreshed our Code of Conduct to create a more meaningful, engaging document for our colleagues, Board of Directors, and service providers. The refreshed document, re-named [The Code of Conduct and Ethics](#) and rolled out in early 2019, serves as an ethical compass and a powerful guide to decision-making across the organization. It provides guidance and resources to help avoid unethical behavior and creates a meaningful connection to our mission, vision, and values.

A LOOK INSIDE OUR CODE OF CONDUCT AND ETHICS

Administered by our Conduct Risk Office, the Code of Conduct and Ethics outlines Huntington's mission, vision, and values as well as our ethical and moral commitments to our stakeholders. It creates a distinct connection between who we are and how we act, and provides situational analyses to demonstrate real-world applicability.

The code addresses a comprehensive array of businesses practices, policies, and procedures including:

- Bribery and Corruption
- Conflicts of Interest
- Confidential, Proprietary, and Trade Secret Information & Intellectual Property
- Material Non-Public Information, Insider Trading, and Information Barriers
- Investing Activities, Anti-Money Laundering, and Financial Crimes
- Competition, Anti-Trust Laws, and Fair Dealing
- Gifts, Meals, Entertainment, Travel, and Charitable Donations
- Discrimination, Harassment, and Creating a Safe and Respectful Workplace
- Accurate and Complete Record Keeping and Reporting
- Internal and External Communications
- Audits and Investigations

“When we do the right thing – when we really look out for people – we make our customers’ lives better, we help businesses thrive, and we strengthen the communities we serve.”

– CEO Steve Steinour

Corporate Governance, Ethics, and Risk

As with prior years, all Huntington colleagues are required to complete an online training and certification upon receipt of the Code and every colleague must comply with the Code. Except for the provisions of the Code that are specifically applicable only to colleagues, members of the boards of directors of Huntington and its affiliates are also bound by this Code. Anyone who violates this Code or otherwise fails to follow our ethical and professional standards may be subject to disciplinary action, up to and including termination of employment or business relationship.

Additionally, **in 2018 we implemented new controls to ensure ethical behavior** including enhanced sales tracking, monitoring, and analysis (including in our retail brokerage and investment advisory business, Huntington Investment Company). Finally, to improve and extend physical and logical security, we created an insider threat analysis program.

EMPOWERING OUR PEOPLE TO SPEAK UP

Just as important that all Huntington colleagues follow all laws, codes, and policies, they must be able to ask questions or report violations freely and without concern of retaliation. Our open-door practice encourages colleagues to approach any member of management with ethical questions or concerns. Colleagues may also call Huntington's 24-hour Ethics Line if they believe a colleague or affiliate has engaged in unethical behavior.

In 2018, we implemented new processes and controls to strengthen our anonymous 24-hour Ethics Line. One notable addition was the implementation of a retaliation monitoring report. This helps to ensure our colleagues can be vigilant in their commitment to ethical activity without fear of reprisal. We found no cases of retaliation in 2018. We continue to maintain a robust set of reporting mechanisms for contacts made through our ethics line. This allows us to implement proactive measures to identify potential risks through anonymous monitoring of any complaints.

Colleagues may call our anonymous, third-party **whistleblower hotline** to report ethics concerns without retaliation.



866-596-0677

OUR CONDUCT RISK FRAMEWORK SETS THE TONE AT THE TOP

The Board of Directors has outlined a Conduct Risk Framework that establishes our conduct risk governance and oversight structure. Key elements of the framework include methods for identifying, measuring, monitoring, controlling, and reporting potential or actual issues that arise as a result of colleague behaviors, which may result in unfair outcomes to our stakeholders. While leadership sets the tone at the top, all colleagues, regardless of position, have a role in risk identification and management.

OUR APPROACH TO DISASTER RESPONSE AND BUSINESS CONTINUITY

Huntington is built upon a foundation of strong risk management, which incorporates an aggregate moderate-to-low risk appetite and a robust risk management infrastructure. Our incorporation of ESG considerations into our core business plans and strategies reflects our assumption of sustainable business continuity within our operations.

Our risk management approach also dictates that we are prepared for more challenging times should they develop. We recognize that while we are necessarily exposed to threats outside of our risk appetite (including socio-political, environmental, cyber, regulatory, economic, or other risk exposures), we must be prepared to handle events that pose an existential threat to our business and our stakeholders. As such, we have thorough disaster and business recovery plans in place, and review and update them regularly with the oversight of our Board and Leadership Team. This positions Huntington as a resilient institution.

Corporate Governance, Ethics, and Risk

Our Risk Philosophy

As our market conditions change, so do our risks. At Huntington, risk management is never finished - it is a process of continuous improvement for which we are all responsible. Foundational to this approach are the cross-departmental policies, processes, and procedures that make Huntington's risk identification, measurement, monitoring, control, and reporting comprehensive and thorough.

DEFINING OUR RISK APPETITE

We balance the objectives set forth in our mission and vision statements with the interests of our customers, colleagues, communities, and shareholders. In doing so, we are necessarily exposed to varying levels of inherent risk among our risk pillars. To guide our approach, we operate within an aggregate moderate-to-low risk appetite - we know the customers, markets, and businesses we pursue, and we understand our risks, which we manage and communicate effectively.

Additionally, **we have updated our risk assessment process to include an annual "deep dive" and four quarterly change analyses.** Along with the bank's strategic review and the update of strategic goals undertaken in 2018, we conducted disruption analyses, scenario planning, and individual risk assessments across our business. We also rolled those individual risk assessments together to evaluate them in terms of our aggregate moderate-to low risk appetite.

EVERYONE OWNS RISK

At Huntington, good conduct is "Doing the Right Thing" for customers, colleagues, shareholders, and communities in pursuit of Huntington's business strategies. The simple concept of "Everyone Owns Risk" is deeply embedded in our culture. Each business segment has its own Segment Risk Officer who helps identify, measure, monitor, control, and report risks. Throughout the organization, we encourage an atmosphere of **"Raise Your Hand"** and active communication about risks colleagues see.

Through our collaborative and accountable approach, our colleagues are engaged to align their decisions and behaviors with our organizational risk appetite. We protect ourselves from potential risks by formalizing three lines of defense:

1. **The first line of defense is made up of our individual business segments.** They are accountable for understanding and appropriately managing all the risks associated with their activities.
2. **The second line is fortified by our corporate risk management and credit administration** overseeing the company's risk-taking activities and assessing risk independently of the business units.
3. Finally, **the third line utilizes our internal audit and credit review process** to ensure that our risk governance framework is appropriate for the complexities of the bank.

We believe doing business the right way is good for all our stakeholders, but we recognize there will always be the potential for bad actors, mistakes, and poor decisions. To help ensure that our colleagues are doing the right thing, our Conduct Risk Office works with our Board, leadership, and business segments to deliver an unobstructed view of conduct-related incidents. In 2018, we implemented a framework, established a governance committee structure, completed a conduct risk assessment, enhanced monitoring and reporting, and established our roadmap for future improvements.



Corporate Governance, Ethics, and Risk

Huntington's Enterprise Risk Pillars

These Risk Pillars represent the core areas of risk for Huntington, which are addressed by our strategies, framework, policies, procedures, and governance.



THE RISK MANAGEMENT JOB IS NEVER FINISHED

In the last year, we have implemented various upgrades to ensure our risk culture meets or exceeds our peers. We fully implemented the structure of our Conduct Risk Committee. Conduct Risk is the risk to enterprise value, earnings, liquidity, or reputation resulting from colleagues' behaviors that risk unfair outcomes to stakeholders. The committee's work included finalizing the **Conduct Risk Framework**, and our management-level committee reports to multiple Board-level committees. The committee relies on a cross-functional team in the Conduct Risk working group that spans multiple business lines and functions to give an unobstructed view of conduct risk. It includes colleagues from human resources, compliance, legal, risk management, and other specific business lines. The Conduct Risk Committee works closely with the Board-level Risk Management Committee to oversee the bank's activities.

ESG INTEGRATION IN ASSET MANAGEMENT

The risk management job is never done, and consistent with our aggregate moderate-to-low risk appetite, we constantly assess and review inputs to better understand our risk exposure overall and within specific business units. These include risks inherent in our own investments as well as the customers we finance. We approach the use of ESG metrics in risk assessment to broaden the information available to make qualified investment decisions. We continue to engage with our stakeholders and seek new ways to integrate these metrics.



We hold our suppliers to the same high expectations to which we hold our colleagues.

GOVERNANCE

Responsible Partners and Contractors

Through a comprehensive risk management approach and clearly defined third-party standards, we are continuously aligning our supplier base to be reflective of our culture of accountability. In doing so, we achieve diversity and dependability throughout our supply chain, driving efficiency and profitability.

In compliance with regulatory guidelines and leading business practices, Huntington conducts initial and ongoing risk evaluations of its suppliers. Initial due diligence reviews of potential suppliers are performed based upon the scope of services to be provided and the potential risk to Huntington associated with these services. Due diligence reviews are performed in an effort to understand the goals and objectives surrounding the proposed engagement in conjunction with the total cost of ownership. They also validate that activities are conducted in a safe and sound manner, comply with regulatory guidance, and are in line with industry-leading business practices.

We work to identify, assess, quantify, and mitigate risks that we find may be associated with services to be provided. We also lay out controls and performance expectations that will be actively managed and monitored

during the relationship. This allows us to better identify opportunities to leverage supplier spending, improve cost savings, align suppliers' goals with our own, facilitate effective communication and problem resolution, and drive continuous improvement. We will continue to live up to this business imperative in 2019 and beyond.

Our **Third-Party Risk Management Committee** provides centralized oversight and governance associated with third-party relationships. Suppliers are required to provide key risk and performance indicators associated with the service-level agreement, and relationship managers in each business segment are responsible for monitoring, tracking, and reporting these indicators. This promotes third-party risk maintenance within acceptable risk parameters.

Responsible Partners and Contractors

The committee also administers our Third-Party Relationships Risk Management Policy, which sets the guiding principles and requirements applicable to our Third-Party Risk Management process.

Our established **Third-Party Risk Framework** is used to identify, measure, manage, mitigate, and monitor risks associated with third-party relationships. This process includes:

- Planning for the use and ongoing risk assessment/risk management of third-party relationships and alignment with Huntington strategy;
- Approval and/or oversight of the third-party risk framework;
- Due diligence and ongoing monitoring tools and reference materials for the relationships;
- Contract management expectations for executed agreements;
- Performance management and ongoing monitoring;
- Exit strategy and termination process;
- Reporting structure, including defined exception and escalation process;
- Risk reporting; and
- Independent reviews.

MANAGING RISK THROUGHOUT THE LIFECYCLE OF OUR SERVICE PROVIDERS



Huntington expects its service providers to conduct themselves at all times using common sense, good judgment, courtesy and respect for others, and be responsible for their actions.

– Huntington's Service Provider Code of Conduct

A Dedicated Code of Conduct Sets High Standards for Our Service Providers

Prior to 2018, we required all service providers working with Huntington to abide by the same Code of Ethics that each of our colleagues follow. In 2018, we completed our first standalone [Service Provider Code of Conduct](#). The Code applies to any third party, whether that is a firm or individual, that provides a service directly to Huntington or to our customers through a contractual relationship. These providers include consultants, agents, temporary workers, owners, and otherwise affiliated parties to these vendors. We are developing a process to obtain an annual acknowledgment from our service providers of the Code beginning in 2019.

Responsible Partners and Contractors

THE CODE OUTLINES OUR EXPECTATIONS FOR ENGAGEMENT IN SIX KEY AREAS:

- Ethical business practices
- Labor and human rights
- Health and safety
- Diversity (For more information on supplier diversity, refer to the [Diversity and Inclusion section](#).)
- Environmental responsibility
- Privacy and confidentiality

Service providers must abide by all applicable federal, state, and local laws, rules, and regulations while assuring that all services are conducted with a high degree of professionalism and in accordance with the terms and conditions of the relationship. Colleagues and service providers may also call Huntington's 24-hour Ethics Line at 866-596-0677 if they believe a colleague or affiliate has breached the Code.

For more information on our Service Provider Code of Conduct, please see the supplier section of our [website](#).

TEAMING UP WITH PEERS TO KEEP THE 'BEST' IN BEST PRACTICES

In 2018, Huntington joined 11 other regional financial institutions in becoming investors and members in KY3P, a company dedicated to working with the financial industry to standardize best practices for managing third-party risk and optimizing the processes by which financial institutions assess and monitor inherent risk when engaging suppliers and entering into third-party relationships. "The KY3P partnership will allow for enhanced third-party risk assessment capabilities, standardized data collection, and operational efficiencies thanks to the collective expertise of the partnership," says Mark Thompson, Senior Executive Vice President and Operations Director.





We are focused on keeping information safe and secure.

GOVERNANCE

Data Security and Customer Privacy

With technological advancements and increased information sharing happening all around us, our focus at Huntington is on continuous improvement. Every day, we are challenging our own assumptions, and positioning ourselves to be agile and proactive against real and potential data security and customer privacy risks.

DATA AND CYBER SECURITY LEADERSHIP ESTABLISHES CLEAR EXPECTATIONS

Technological threats against our information pose a primary risk to Huntington. Data security is a top priority for our Executive Leadership Team and Board of Directors. We have strategically organized our leadership structure to underscore the broad importance of data security and customer privacy beyond just technology applications. The Board established a Board-level committee dedicated to keeping our customer information safe. The Technology Committee has broad responsibilities overseeing the bank's technological ability to execute on its business goals and conducts ongoing oversight over data security.

Together, the company's senior leaders set the tone for our colleagues, service providers, and customers to keep data safe and secure.

“As Huntington grows, our ability to manage data continues to be critical in our efforts to better match our customers' needs with our products and services, while also ensuring we maintain our aggregate moderate-to-low risk profile.”

—Paul Heller, Chief Technology and Operations Officer

Data Security and Customer Privacy

FOCUS ON PEOPLE, PROCESS, AND TECHNOLOGY ENSURES A COMPLETE STRATEGY

PEOPLE: Our colleagues form a significant line of defense against data and cyber threats and are trained accordingly. All new colleagues are required to take training courses during their first week on the job related to protecting sensitive data and information security essentials. Huntington colleagues undergo required information security training annually and cybersecurity training quarterly. In 2018, we also **expanded these training and educational programs to contractors and partners with access to our systems**. One element of the training that saw significant upgrades in 2018 was around phishing.

Our colleagues now experience added levels of training and education on phishing. At the basic level, we set aggressive targets on success rate and provide performance coaching to employees who need more training. As colleagues demonstrate their proficiency, the difficulty is increased. At the intermediate and advanced training levels, colleagues are given rewards as they complete challenges. If colleagues need assistance, they can be connected to other colleagues who have shown mastery at each of the levels. This helps improve our overall security awareness and utilizes our top-tier talent. When combined with internal controls to help guard against phishing attacks, we have a layered system to defend against these potential intrusions.

We extend our education efforts into the community to help our customers, whether they are individuals, small businesses, or large corporations, be better stewards of data as well. We more than doubled our communication to consumers this year on issues around data safety and security. Huntington is vigilant in looking for ways to help our customers protect their information. We provide consumer and business tip sheets to support their privacy and security.

Looking out for our customers' data security does more than just protect their information. Data security events pose a significant risk for all businesses and by sharing best practices and assisting in their ability to protect themselves, we play an important role in maintaining the health of these businesses. Whereas a large business may be able to weather a significant data loss event, many small businesses do not have the flexibility to do so. Enhancing their awareness of threats with these increased communications can therefore be critical.

2018 Customer Outreach Topics

- Data privacy and phishing
- Tax fraud
- Business payment fraud
- Identity theft
- Internet safety for children
- Password habits
- Credit and debit card security

A full list of these topics and documents can be found in the [Appendix](#).

What is Phishing?

Phishing refers to bad actors utilizing platforms such as email in an attempt to obtain sensitive information, such as credit card numbers, by disguising themselves as a trustworthy entity.

DATA SECURITY THAT MERITS PRAISE

October is Cybersecurity Awareness Month, which represents a broad effort to educate Americans to help them stay safe online. In 2018, we used this time as a chance to raise awareness about potential issues and threats among our customers. One special example was an interactive cybersecurity workshop conducted with more than 60 Girl Scouts from Ohio's Heartland Council at our Easton Campus called Information Security in Today's World.

While the scouts were learning valuable lessons about protecting themselves from fraud, parents and troop leaders attended a free workshop providing education on how to protect themselves and their children online. In addition to the information about safety online, the scouts were introduced to potential STEM fields and careers around math and technology. And to top it all off, they were able to earn their cybersecurity merit badge.



Data Security and Customer Privacy

PROCESS: In order to further safeguard data and information, Huntington maintains a corporate Cybersecurity Program. This program is designed to establish a management framework to define, develop, implement, document, and maintain the cybersecurity processes and controls for Huntington.

The program leverages the framework laid out by the National Institute of Standards and Technology (NIST), which identifies important cybersecurity objectives:

1. **Identify:** emphasizes a complete understanding of risks, the business environment, assets, and threats to the supply chain.
2. **Prevent:** through documented policies, standards, procedures, and security controls, we position ourselves to protect our data and systems.
3. **Detect:** continuous monitoring and review of our procedures enable us to quickly identify vulnerabilities.
4. **Respond:** timely analysis, mitigation of issues, and process improvements all while maintaining a high level of transparency with stakeholders.
5. **Recover:** technical recovery and business continuity plans are tested by our response teams to ensure Huntington remains resilient in the event of unplanned events.

Additionally, we continue to monitor and test our readiness through the use of third-party attack simulations.

TECHNOLOGY: We are committed to providing a secure online experience for our current and prospective customers. To that end, we maintain controls to protect the safety of our information.

Huntington is committed to providing our customers with convenient and secure online banking services and robust service. We currently use sophisticated technologies to provide a powerful and multi-functional online experience with a security focus. We employ several measures, including data transport encryption, to provide our services in a secure manner to consumer, small-business, and commercial customers. When dealing with technological advancements, cybersecurity architecture is embedded into our processes. **Our approach is to “Build Securely”** not “Build Then Secure”.

Investments continued in our NextGen Datacenter Program announced in 2017. Critical to these investments is our move to a state-of-the-art co-located facility. We will continue to make material investments through 2020 to build out our technical infrastructure.

The job is never done, but our continuous improvement mindset will guide us as we continue to advance our capabilities and defend the data and privacy of our stakeholders.

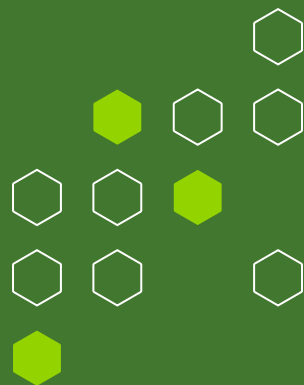
Equipping the InfoSec Workforce by Empowering Students

It is estimated that nationwide, there will be as many as 3.5 million unfilled positions in the information security industry over the next few years*. In order to do our part in addressing the shortage of well-equipped professionals, Huntington teamed up with local colleges and universities in 2018 to develop robust programs aimed at preparing students to enter the information security workforce. These programs included curriculum reviews, guest speaking opportunities, mentorship, and more.

At one event in particular, Huntington teamed up with Ohio Health to host “An Evening With Professionals” – providing students from Ohio University with insight into professional opportunities available to them and a tour of a Security Operations center at Ohio Health. “Security is theory in the classroom and on the simulator, but it became very real when explained by professionals in their workplace,” Dr. John Hoag, Professor at Ohio University, recalls of the event. In creating a pathway for students to become industry leaders, we continue to do our part in creating a safer future for all.

*Source: [The Cybersecurity Talent Gap Is An Industry Crisis](#)

Social



Diversity and Inclusion

Colleague Experience

Colleague Engagement, Development, Retention,
and Attraction

Workplace Safety and Security

Community Outreach and Philanthropic
Investments





Efforts to reflect the diversity in our markets drive an inclusive culture.

SOCIAL

Diversity and Inclusion

Huntington thrives on the diversity of our team members – the unique attributes, talents, backgrounds, and work styles that all our colleagues bring to their roles. We believe this so strongly that inclusion is a corporate strategic objective.

At every level of our organization, from the inside out, our commitment to diversity and inclusion (D&I) demonstrates an understanding and acceptance of diverse points of view, abilities, backgrounds, and experiences. This commitment applies to every aspect of our business, and we firmly stand against discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state, or local laws.

Our [Diversity and Inclusion Corporate Policy Statement](#) serves as the foundation for promoting inclusive behaviors across our organization.

Our Diversity and Inclusion Strategy and Operating Plan serves as the framework for our initiatives in four key areas: Workforce Diversity, Workplace Diversity, Supplier Diversity, and Community Engagement. We have made significant progress in all four areas in 2018, and we have plans in place to ensure that we continue to live up to this business imperative in 2019 and beyond.

D&I Strategy and Operating Plan



“ We know that each of our differences adds value to the organization. Appreciating these rich differences is how we cultivate the best ideas and develop the best innovations for making Huntington the best-performing regional bank in the nation.”

– Diversity and Inclusion Corporate Policy Statement

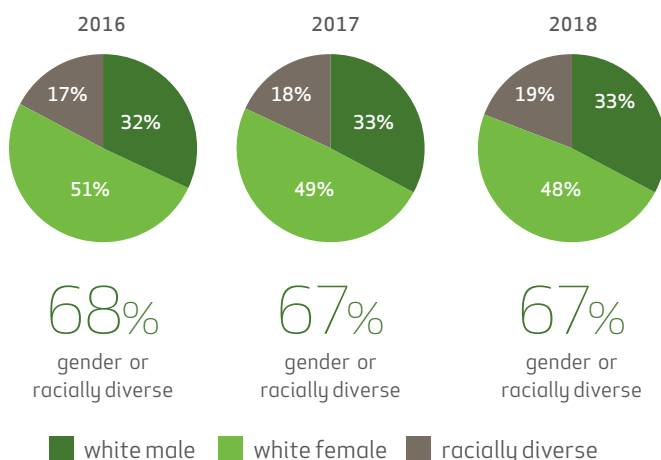
Diversity and Inclusion

WORKFORCE DIVERSITY: We strive to engage, develop, retain, and attract talent from all backgrounds to be reflective of the communities and markets we serve. We work with leading universities to increase diverse participation in our intern programs, and our total workforce is currently 67% gender or racially diverse. Our talent acquisition team is focused on identifying, supporting, and promoting qualified diverse candidates in leadership roles, and we have set a goal to reach 50% gender and racial diversity in our middle and executive management ranks by the end of 2021.

WORKPLACE DIVERSITY: We are committed to creating a culture of inclusion that is welcoming and open to all. Through our Business Resource Groups (BRGs), Inclusion Councils, and dedicated leadership support, we provide our colleagues with the knowledge and resources they need to model inclusive behaviors. We currently have eight BRGs that focus on specific areas of D&I and Inclusion Councils at four of our larger facilities in the Midwest.

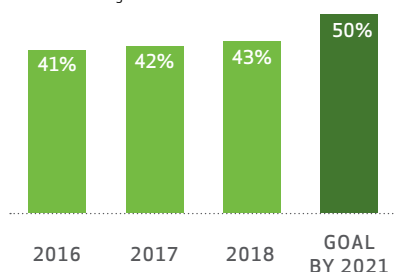
Huntington's Gender and Racial Diversity At a Glance

TOTAL WORKFORCE



MIDDLE AND EXECUTIVE MANAGEMENT

Combined gender and racial diversity



BUSINESS RESOURCE GROUPS AND INCLUSION COUNCILS ELEVATE VOICES OF OUR COLLEAGUES

To support our commitment to fostering an inclusive and engaging work environment for all, our colleagues have formed, and participate in, Business Resource Groups (BRGs). These voluntary groups play an active role in advancing our D&I initiatives through regular events and advocacy opportunities. In 2018, BRG membership reached 3,604 employees, and BRG-sponsored events kept colleagues engaged across our footprint.

Huntington's Business Resource Groups:

- **AdaptAbility** advocates for colleagues with disabilities and care givers to remove barriers that hinder them from reaching their full potential.
- Our **African American** BRG provides increased networking, coaching, and mentorship opportunities for African American colleagues and its membership.
- Our **Asian** BRG shares and builds on the knowledge, background, and experience of its Asian members to enhance personal and professional growth.
- **LGBTQA Network** supports our LGBT colleagues and their advocates through ensuring equal benefits, policies, and career opportunities and supports our LGBT communities through active engagement.
- **Women's Network** creates opportunities for camaraderie and development, resulting in a deeper pipeline of promotable women.
- Our **Hispanic** BRG increases the level of engagement among our Latino colleagues to drive positive contributions to our mission, vision, and inclusion objectives to focus on Hispanic talent retention and recruitment.
- Our **Military** BRG focuses on making a meaningful impact on the lives of military members and families, both inside and outside our organization.
- **Emerging Professionals** works to connect, develop, and empower professionals by providing opportunities to grow personally and professionally, and to support the surrounding communities in which we work and live.

Diversity and Inclusion

In 2018, we introduced our computer-based diversity and inclusion training for all colleagues. The online course was developed to teach and reinforce behaviors that drive an inclusive culture. In addition, all new colleagues are required to complete cultural sensitivity and unconscious bias training. Furthermore, D&I training is mandatory for new colleagues in management roles. In 2018, 99% of colleagues completed the training requirements.

We also enabled an Inclusion program named Colleague Reflections to provide colleagues with a safe and open platform to engage in discussions related to race, gender parity, generational differences, and other topics. The insights we gain from these frank conversations among colleagues are an important element in our ongoing D&I journey.

SUPPLIER DIVERSITY: We are committed to driving economic inclusion in our supply chain. Our Diversity and Inclusion Strategic Council (D&ISC) is responsible for setting the strategic direction for our supplier diversity efforts. Through D&ISC advice and management oversight, Huntington's sourcing practices are aimed at increasing business capacity and opportunities for diverse suppliers.

We believe our supplier base should reflect the demographics of the communities we serve, and we continue to take purposeful steps toward diversifying our supplier spend. **In 2018, our total spend with diverse suppliers reached \$142.9 million, representing 26% of our total spend, the highest level of diverse supplier spend in our company history.** This is the third consecutive year that Huntington surpassed its diverse supplier spend goal of 15%, driven by our sourcing efforts in many areas, including technology, strategic sourcing, and encouraging diverse Tier II Suppliers.

2018 Supplier Diversity Highlights

TOTAL ECONOMIC IMPACT



\$262 Million
U.S. GDP Contribution



\$112 Million
Wages Supported



2,167
Jobs Supported



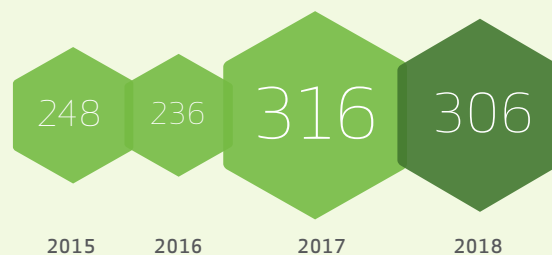
\$86.6 Million
Taxes Generated

DIVERSE SUPPLIER SPEND

percentage of total spend



NUMBER OF DIVERSE SUPPLIERS



BREAKDOWN OF SPEND WITH DIVERSE SUPPLIERS

Diverse Supplier Category	Total Spend (in millions)	Increase Over 2017	Jobs Supported	Wages Supported (in millions)
Minority	\$85	78%	681	\$40
Veteran	\$19	74%	144	\$8
Woman	\$29	1%	328	\$14
Total	\$133	32%	1,153	\$62
Tier II Suppliers*	\$9	64%		

We define a diverse supplier as a company that is at least 51% owned, controlled, and operated by a Minority; Woman; Veteran; Disabled or Lesbian, Gay, Bisexual, or Transgender person. the business should have a current certification from one of the following: National Minority Development Council (NMDC); Women's Business Enterprise National Council (WBENC); National Gay Lesbian Chamber of Commerce (NGLCC); National Veteran Owned Business Association (NaVOBA); City, State, or National Government Agency.

*Tier II direct spend is the process by which a contracted minority supplier sub-contracts to a qualified diverse business for goods or services that directly support the fulfillment of a Huntington contract.

Diversity and Inclusion

COMMUNITY ENGAGEMENT: We draw on our diverse talent and inclusive culture to serve our customers and communities.

In 2018, we participated in a variety of community events across our footprint (including new markets) that helped us further the diversity and inclusiveness of the communities we serve. D&I events we participated in during the year include:

- Our Adaptability and Military BRGs collaborated to create the **“Through the Trials”** Mental Health Series, a multi-part speaker series on mental health and resiliency for our servicemembers. For more information on how we support our servicemembers, see the [Fair and Responsible Banking](#) section.
- Throughout our footprint, Huntington celebrated **Veterans Day** with a variety of events, including flag raising ceremonies in 12 markets, colleague participation in the Columbus Veterans' Day parade, and supporting Honor Flight and National Church Residences' Meal of Service.



Huntington colleagues participate in the 2018 Columbus Veterans' Day Parade.



- The LGBTQ+ Network BRG participated in **12 regional PRIDE events**, fostering awareness of Huntington's stance on inclusion, which reached nearly 2 million community members across our footprint.
- As part of Huntington's commitment to creating a welcoming workplace for all, the Women's Network BRG hosted a **corporate webinar program** focused on how male colleagues can support women's career development at Huntington. The panel included special guest Gene Smith, Athletic Director at The Ohio State University, along with Huntington executive leaders.

Over 1,000 Huntington colleagues marched for inclusiveness at PRIDE parades across our footprint in 2018.



Diversity and Inclusion

PURPOSE-DRIVEN LEADERSHIP FACILITATES D&I PROGRESS

Our D&I leadership structure is designed to ensure the alignment of diversity and inclusion initiatives with our business goals, our corporate values, and the future of Huntington. The strategy, policy, and direction of our work are set by our internal stakeholders and executed by the Office of Diversity and Inclusion, which is led by our Chief Diversity and Inclusion Officer.

Huntington's Diversity and Inclusion Strategic Council (D&ISC) focuses on supporting the business case for inclusion while aligning with our talent acquisition and corporate sourcing strategies. The Council is comprised of a leader from each line of business and internal strategic partners. Additionally, each of our Executive Leadership Team members participates in annual D&I planning meetings. During these meetings, our leaders evaluate and establish workplace and supplier diversity accountability metrics and segment-specific action plans. Each month, Executive Leadership Team members receive a scorecard on progress related to the established plans.

On a quarterly basis, Huntington reports on D&I progress to the Board of Directors' Community Development Committee. For more information on the Committee, please see the [Appendix](#).

In 2018, Huntington held its first ever Senior Diversity Leadership Forum to gain insights from senior minority colleagues. The insights from that meeting have led to the creation of a mentorship program, providing additional opportunities for more junior, diverse colleagues to excel at Huntington.

HUNTINGTON TAKES INDUSTRY-LEADING ACTION FOR D&I

Steve Steinour was an early signatory to the **CEO Action for Diversity & Inclusion™ pledge**, the largest national CEO-driven business commitment to advance diversity and inclusion in the workplace. To date, more than 600 CEOs and presidents from 85 industries have signed the pledge. Huntington was one of the first banks to sign the pledge. By signing the pledge, Mr. Steinour vowed to tackle unconscious bias, build inclusion in the organization, and broaden impact beyond the business community.

In 2018, the coalition of business leaders announced a "Day of Understanding," the largest conversation about diversity and inclusion in the business community and beyond. More than 150 signatories agreed to host a day of candid conversations within each of their respective organizations surrounding race, gender, and age. To follow through on this new program, Mr. Steinour and Chief Diversity and Inclusion Officer Marlon Moore met with colleagues at our Gateway, Ohio, location to discuss how diversity and inclusion makes Huntington a stronger company and to have an open conversation about what barriers and biases still need to be addressed.

Since 2013, Huntington has **scored 100/100** on the Human Rights Campaign Foundation Corporate Equality Index



Recognition for our diversity and inclusion efforts

- 100/100 on the Human Rights Campaign Foundation Corporate Equality Index
- Top 10 Regional Company for Diversity (DiversityInc.)
- Central Ohio Champion for Diversity (The Central Ohio Champions of Diversity Awards and the Hispanic Chamber of Columbus, OH)
- Best Places to Work for LGBT Equality (Human Rights Campaign)
- The Best Employers for Women (*Forbes*)
- The Best Employers for Diversity (*Forbes*)
- World's Best Employers (*Forbes*)
- Best Places to Work for Disability Inclusion (Disability:IN and American Association of People with Disabilities)





“Colleague” means more than those we work with: colleagues make up the Huntington family.

SOCIAL

Colleague Experience

Huntington’s colleagues are key to achieving our organization’s purpose. Our colleagues are innovative, passionate, and dedicated to doing the right thing. They’re our differentiator – which is why we strive to engage, develop, retain, and attract the best team in the industry. We are focused on making the colleague experience better than ever, and creating an environment where colleagues feel valued, supported, and empowered.

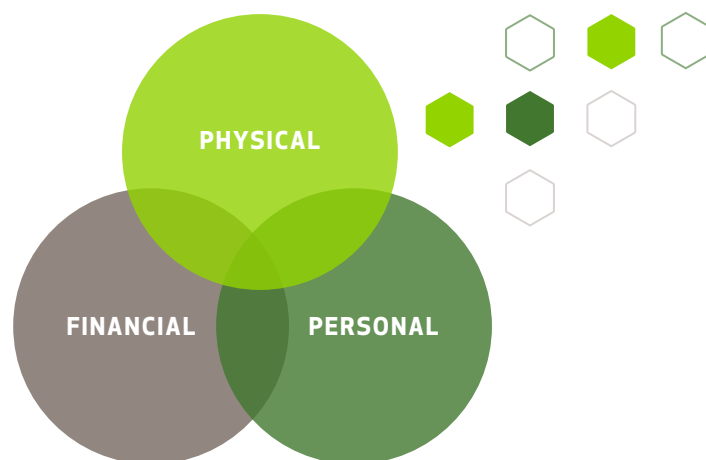
INVESTMENTS IN OUR COLLEAGUES ARE INVESTMENTS IN OUR BUSINESS

While colleague experience has always been important at Huntington, over the past several years it has become an enhanced focus for our business. We’ve invested a significant amount of time and resources in creating the best environment for our colleagues. We believe that when we take care of our colleagues, they will in turn take care of their customers, which will drive results for our business.

We believe feedback is critical to creating a place colleagues want to work, and strongly encourage them to provide their thoughts in our annual “Voice” engagement survey, which is reviewed by our CEO, Executive Leadership Team, and every manager in the organization. Their direct feedback is extremely valuable - most of our ideas, initiatives, and programs are generated from colleague feedback.

Investments in our colleagues are shaped by our colleagues and focus on three areas: physical, financial, and personal well-being. Through this comprehensive approach, we maintain a holistic focus on their well-being.

HOLISTIC APPROACH TO COLLEAGUE WELL-BEING



Colleague Experience

PHYSICAL WELL-BEING

We believe when colleagues are feeling well physically, they bring that energy to work and perform better for customers. We strive to provide some of the best physical-wellness benefits in the industry and in 2018, **we made significant enhancements to our health benefit program to look out for our colleagues.**

We continue to offer wellness incentive opportunities for participating in healthy activities that are at the top end of the market. We rolled back the cost of medical plan premiums for colleagues who have salaries less than \$100,000, and we lowered plan deductibles across the board for all members of our medical plan. We also significantly enhanced disability and time-off policies, including a Caregiver Time Off policy.

In addition to these benefits, Huntington looks to go beyond the status quo to provide colleagues with unique physical well-being offerings. We continued to provide opportunities for colleagues to pay down medical deductibles using earned credits from implementing healthy lifestyles. We also offer a biometric screening program where colleagues can receive \$250 for passing the exam, as well as bonus dollars for improved metrics. Both programs are easily accessible to all colleagues and participation is actively encouraged.



We also help coach our colleagues throughout their journey to better physical health. Huntington has nearly 40 wellness champions across the organization dedicated to doing just that. We are actively collaborating with these champions to encourage 100% colleague participation in our programs. We also bring wellness counselors in to help colleagues navigate their physical well-being. Counselors and other experts host free lunch-and-learns on nutrition, stress, and other topics that our colleagues find valuable.



STEP, WALK, OR RUN INSIDE OUR NEW, STATE-OF-THE-ART FITNESS CENTERS

In 2018, we continued to bring convenience to our colleagues looking to optimize their physical well-being. We opened two new, state-of-the-art fitness centers in our Columbus, Ohio (Easton) and Akron, Ohio operations centers. The centers provide group fitness classes, personal training, physical massage therapy, indoor/outdoor workout space, and a basketball court. With these additions, we now have three fitness centers, with more than 1,300 active colleague members.



Colleague Experience

FINANCIAL WELL-BEING

At Huntington, we recognize the impact financial well-being can have on someone's life and are committed to helping our colleagues navigate their unique financial state. We offer several benefits to help colleagues manage their short-term finances while also providing opportunities for them to save for the long term. 2018 financial well-being highlights include:

- **Increased 401(k) match** percentage from 4% to 5%. We also started a program to support colleagues who are saving less, matching their 2% savings at 150%.
- **Increased minimum wage** across our business for the third consecutive year.
- **Added additional tiers to Huntington's medical plan** to provide more options and accommodate colleagues at all pay levels. We also rolled back the cost of medical premiums for all colleagues under \$100,000 base salary and reduced deductibles for all colleagues.

We strive to provide all colleagues, regardless of background, with equal opportunities to manage their financial well-being. One of the ways we do this is by providing equal pay for work of equal value. **Pay equality is critical to our philosophy of fair and equitable treatment of colleagues.**

We regularly review and analyze our pay practices to help address pay equality for all colleagues.



PERSONAL WELL-BEING

We recognize that our colleagues are managing responsibilities outside of work – one of the most important being their families. We actively engage with colleagues to identify their personal challenges and work to find ways we can partner with them to address each challenge. To enhance our support for colleagues' personal well-being in 2018, we:

- **Increased the amount of family time off** from one week to four weeks. We see colleagues using this during parental leave or adoption.
- **Implemented caregiver leave**, providing colleagues with one or two weeks off every two years, depending on length of employment.
- **Enhanced military benefits**, including expanding military training paid time off for National Guard and Reserve colleagues and a proprietary series on military mental health.
- **Expanded our scholarship program** offerings to help support our colleagues and their dependents on their journey toward advanced education.
- **Added an extra day off** with pay to acknowledge our colleagues' efforts to make our 2017 merger with FirstMerit successful.



We strive to create a supportive environment where colleagues look forward to coming to work every day.

SOCIAL

Colleague Engagement, Development, Retention, and Attraction

Effective talent management is essential to the sustainability of our business model and ensures we have the right people in place to meet our organizational goals.

OUR TALENT MANAGEMENT STRATEGY

While we've always been proud of our talent management practices, in 2018 we invested in additional capabilities to better analyze the way we engage, develop, retain, and attract talent. The insights we gathered from our company-wide studies in 2018 have set the stage for our new talent management strategy, which we are working on implementing in 2019 and will continue to refine in the future.

As with everything we do at Huntington, our strategy starts with our purpose and is rooted in our culture. Our talent management strategy is divided into four key areas:

1. **Engage**
2. **Develop**
3. **Retain**
4. **Attract**



Colleague Engagement, Development, Retention, and Attraction

ENGAGE

We see engagement as an essential part of the colleague experience and a key driver of creating a sustainable business strategy. Beyond helping our colleagues connect to our shared purpose, colleague engagement helps us assess whether we are creating the best environment for our colleagues to succeed.

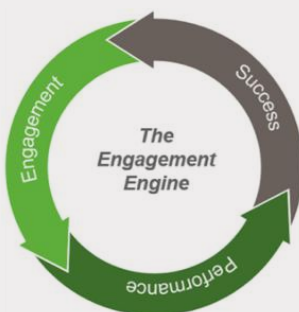
Our 2018 colleague engagement analysis found that engaged colleagues show a high level of commitment to the organization, and they apply their energy toward meeting Huntington's goals. We were proud to find that nearly 86% of surveyed colleagues described themselves as “engaged” and 69% described themselves as “highly engaged.” We also found that colleagues regard **career development** and **colleague empowerment** as primary drivers of engagement. Creating a strong, consistent approach in these areas for all colleagues will enhance the level of organizational engagement, and we are putting our findings and colleague feedback into action.

One of the ways we are taking action is with our new engagement framework. As a result of our colleague feedback, we’ve shifted from a “performance management” to a “performance engagement” mindset. As part of this new framework, managers are working alongside colleagues to have frequent conversations about our shared goals and how we are going to achieve them.

UNDERSTANDING THE ENGAGEMENT ENGINE

- When colleagues are engaged, they perform better.
- When colleagues perform better, they experience personal and professional success.
- The success colleagues experience drives them to further engage.

We call this The Engagement Engine.



86%
of colleagues are
“engaged”

69%
of colleagues are
“highly engaged”

MEASUREMENT OF ENGAGEMENT

- My work gives me a sense of personal accomplishment
- I am proud to work for Huntington
- I am willing to recommend Huntington as an employer
- I intend to stay at Huntington

COLLEAGUE ENGAGEMENT IS POSITIVELY CORRELATED TO:

- Individual and team performance
- Customer satisfaction and loyalty
- Colleague retention
- Quality and safety metrics
- Profitability and total shareholder return
- Business growth and increased market share

This new approach drives enhanced engagement by:

- Aligning **development** with performance, creating an increased focus on skill enrichment opportunities and career development;
- Engaging in more **frequent** conversations centered around performance and development; and
- Enabling managers to **coach** colleagues around an agreed upon set of goals.

Additionally, in 2018, we changed how we evaluate colleague compensation, moving from a 75/25 compensation model to 50/50 – **50% what you accomplish and 50% how**. This helps drive colleague accountability and connects compensation directly to our core values while still driving performance. By holding colleagues accountable, we’re encouraging all of us to look beyond short-term results, placing equal focus on the interactions that drive long-term success. Every day, we’re seeing colleagues embrace this model and deliver exceptional customer experiences.

Colleague Engagement, Development, Retention, and Attraction

TEAM HUNTINGTON MAKES A DIFFERENCE

Pelotonia, an annual weekend of cycling, entertainment, and volunteerism, was established in 2008 with one goal: to end cancer. Each year, 100% of every rider-raised dollar goes directly to cancer research at The Ohio State University Comprehensive Cancer Center – James Cancer Hospital and Solove Research Institute to fight cancer.

2018 marked the 10th Anniversary of Pelotonia and for the 9th year in a row, Huntington colleagues came together to support its critical mission however they could as “Team Huntington.” This year, 1,318 Team Huntington riders from 17 states and three countries came together to ride distances ranging from 25 to 200 miles. Additionally, 732 virtual riders and almost 1,000 Huntington volunteers donated their time, talent and resources to make Pelotonia 2018 possible. In 10 years, Pelotonia has raised over \$184 million for cancer research.

To further celebrate this historic milestone, a group of Team Huntington members took a behind-the-scenes tour of the James to see, firsthand, Pelotonia dollars at work. Colleagues got a glimpse of the hospital’s new digital pathology capabilities, the cancer genomics laboratory and its immunotherapy studies, and the advancements made by

the clinical trial treatment unit - all made possible by Team Huntington and Pelotonia’s fundraising efforts. “That day gave me so much hope,” says Huntington colleague and cancer survivor Jen Karsten. “One goal: end cancer sounds lofty, but what I saw behind the scenes on our trip to the James made me believe its possible.”

Huntington colleagues are committed to giving back to the community through many important causes, but Pelotonia remains special. Through our annual involvement, we have learned things about ourselves as colleagues, as a team, and as a company. We have discovered that when we come together, we can be so much more than our individual efforts, and we take tremendous pride in the level of engagement and enthusiasm our colleagues bring each year.



Team Huntington Pelotonia jerseys are made from recycled plastic. In 2018, Team Huntington recycled over 54,000 water bottles with its environmentally sustainable jerseys.



Colleague Engagement, Development, Retention, and Attraction

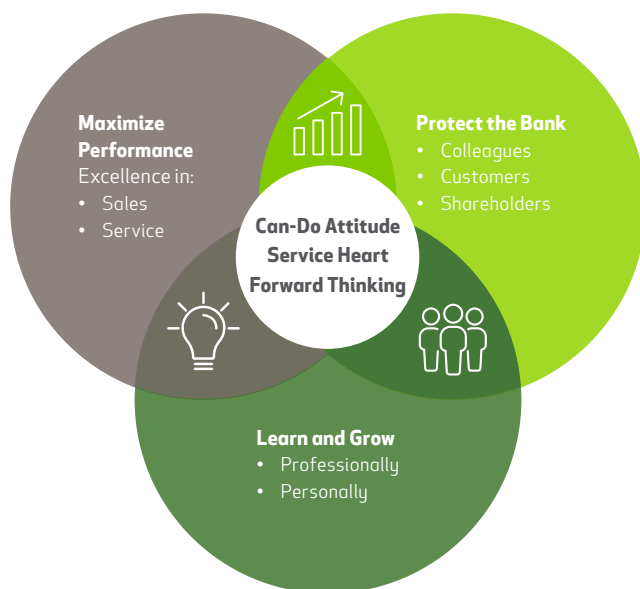
DEVELOP

When our colleagues grow, Huntington grows. This is why our approach to colleague development focuses on fostering a growth mindset within the organization. **We strive to help our colleagues develop through learning, rather than through traditional training practices.** We believe focusing on learning will help our colleagues think beyond short-term challenges, encouraging them to creatively come up with new ideas and better ways to serve our customers. This positions the colleague, and Huntington, for future success.

In an effort to continually learn, fine-tune, and advance our talent management practices, we decided to take a new approach to colleague development. In the new model of continuous learning, we've created a framework that will be backed by an artificial intelligence-based learning management system. This framework includes three pillars:

- **Protect the Bank** (guidance on what I need to do right now);
- **Maximize Performance** (being the best I can be in my current role); and
- **Learn and Grow** (how to look for the next opportunity within the organization).

These pillars are rooted in our purpose, aligned with our values, and focused on our colleagues. This colleague-centric approach looks at the 360-degree view of learning, focusing on people, products, and personal growth.



PURPOSE-DRIVEN LEADERSHIP PROGRAM

In 2018, more than 1,300 managers attended an elective program called Purpose-Driven Leadership. The session helped leaders understand how they can lead with purpose and help their colleagues do the same. With the roll-out of Huntington's purpose and values, this was the perfect opportunity to bring our leaders together and have thoughtful conversations about performance and development. As the drivers of our new talent management initiatives, we expect leaders throughout the organization to be accountable for the implementation and success of our programming. The Purpose-Driven Leadership program will continue in 2019.

As part of our research and analysis, we found that **leaders are instrumental in positive colleague experiences, development, and retention.** Putting this into action, we invested a significant amount of time and resources into our leadership development program in 2018. We began by creating a leadership model, grounded in our shared values.

To help roll out and familiarize colleagues with this process, we brought together over 100 senior leaders twice throughout the year to emphasize the important role of leadership at Huntington. The theme of each session was purpose drives performance – we focused on educating leaders on how to think about Huntington's purpose, talk about it with their colleagues, and how that purpose drives performance. The sessions also included well-being elements, enabling leaders to take care of themselves and their colleagues.

HUNTINGTON LEARNING COUNCIL

The Huntington Learning Council, formed in 2018, is a cross-functional group of leaders responsible for managing the ongoing priorities of Huntington's learning and development initiatives. The Huntington Learning Council helps ensure consistency across the footprint and prioritize learning initiatives for the organization.

Colleague Engagement, Development, Retention, and Attraction

RETAIN

Each year, we make significant investments to bring the right talent into our organization. It's critical that we maximize the return on our investment by retaining our talented colleagues.

In order to better retain talent, in 2018 we took a closer look at why our colleagues stay at Huntington, what they value, and how we can connect the two. Our findings showed that colleagues who have worked at Huntington for under a year account for roughly 35% of our turnover. Equipped with this information, we have begun addressing new-hire retention practices and implementing programs to help connect our new hires with our purpose, spark performance, and generate success early on.

Our research also identified **five critical themes that impact overall new colleague satisfaction and retention:**

1. The degree to which colleagues see themselves as a fit for the job.
2. Whether they were able to make a smooth transition into the company.
3. Colleagues who feel prepared to do their new jobs.
4. A good relationship with their team.
5. Connection with their manager – this emerged as the most important area for satisfaction and retention.

Through this research and in tandem with additional studies we completed throughout the year, we know that our leaders are vital to retaining our colleagues. They are the primary influencer of colleague experience, they lead colleague development and learning, and they have the greatest impact on sustained organizational stability and success. These learnings reinforce the importance of the investments we are making in our leaders through the Purpose-Driven Leadership Program and other initiatives that shape our colleague experience.

COLLEAGUE APPRECIATION WEEK

We strive to show colleagues our appreciation daily, but every year, we dedicate an entire week to give colleagues an extra bit of recognition. To thank our colleagues for their continued hard work, passion, and commitment to the company's purpose, we launched Colleague Appreciation Week in 2017, which ran from May 7 to May 11 in 2018. Our Colleague Appreciation Week Planning Committee, comprised of Regional Marketing Managers and representatives from across our segments, puts together a series of company-wide activities meant to motivate and show gratitude for colleagues. Activities in 2018 included:

- Visits from the Huntington Executive Leadership Team, in-person at each corporate location;
- Creation of new peer-to-peer colleague recognition cards that represented each Huntington core value;
- Sharing of colleague pictures to showcase what was taking place across the organization; and
- Announcement of Huntington's Extra Day Off contest winner.

In addition to showing our appreciation, we use colleague appreciation week as an opportunity to increase engagement across the organization. It's just one, small way to say "thank you" to our colleagues for all that they do.



2018 COLLEAGUE LEARNING HOURS

826,282

TOTAL LEARNING HOURS

17,081

TOTAL COLLEAGUES PARTICIPATING IN LEARNING PROGRAMS

48.4

AVERAGE HOURS PER COLLEAGUE

Colleague Engagement, Development, Retention, and Attraction

ATTRACT

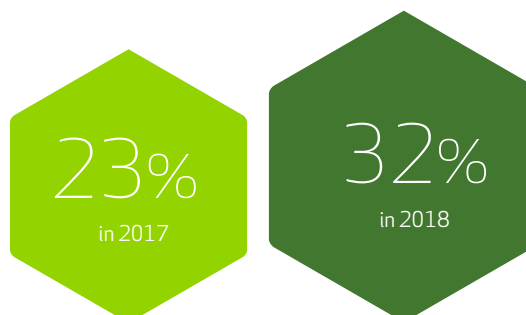
We believe that our colleagues are the key to our success, which is why in addition to engaging, developing, and retaining our existing talent, we are dedicated to attracting and onboarding the right talent. While this has always been a priority for us, in 2018 our focus shifted from concentrating on candidates' experience and achievements, to place an equal emphasis on behaviors, ensuring the candidate will be a great cultural fit. **We look to hire people who share our values and find purpose in our company's mission.** We find that when colleagues can personally connect and find purpose in their work, they perform better and drive value for our stakeholders.

We are committed to hiring the best candidate for the job – regardless of a person's race, color, religion, sex, sexual orientation, gender identity, national origin, or any other protected class. We provide equal opportunity for all, and we evaluate, recognize, reward, and promote colleagues based on performance. We do not discriminate based on any category protected by federal, state, or local law.

We are committed to hiring the best candidate for the job – regardless of a person's race, color, religion, sex, sexual orientation, gender identity, national origin, or any other protected class.

When hiring new colleagues, we also look to our existing colleagues for referrals – we believe they are our best advocates. In 2018, our colleague referral rates increased from 23% in 2017 to 32%. This shows that our colleagues are looking for potential colleagues, positioning Huntington as an employer of choice and see the value in our culture. Additionally, the rate at which our colleagues take new opportunities within the organization is around 30% and remains in this range as a result of our ongoing investment in talent development.

COLLEAGUE REFERRAL RATES



MILITARY MENTORING PROGRAM EQUIPS SERVICEMEMBERS WITH UNIQUE SKILLSETS

In our continued effort to support our military members, Huntington established a military mentoring and apprenticeship program. Developed in 2018, the military mentorship program is the first of its kind in Ohio as it focuses on technology skills. There is an ever-growing skill gap in Columbus and across the United States. As part of the pilot program, participants have the opportunity to take courses through Tech Elevator, an organization focused on teaching people how to code. After going through this program and additional IT training, Huntington will look to hire participants as company apprentices. The program is set to launch in 2019 with five veterans joining the program.



Creating a safe and secure environment for all is our first responsibility.

SOCIAL

Workplace Safety and Security

At Huntington, we believe safety and security is an all-encompassing responsibility and, furthermore, that every colleague has a role to help foster a safe and secure environment for ourselves and our customers. It is essential for delivering our brand promise of Welcome.

We are focused on maintaining a culture of awareness, preparedness, and safety. In 2018, Huntington maintained regulatory compliance with the Bank Protection Act of 1968 and 12 CFR 21 Subpart A – Minimum Security Devices and Procedures through the following means:

- Designation of a Chief Physical Security Officer;
- Procedures and Training for All Colleagues; and
- Security Devices and Equipment.

The **Chief Physical Security Officer** is responsible for corporate oversight of fraud detection, prevention, fraud strategies, physical security, investigations, crisis management, threat management, protective operations, and environmental health and safety. The officer provides regulatory compliance oversight of opening and closing procedures, asset protection plans, and emergency response plans. The Chief Physical Security Officer reports to the Chief Technology and Operations Officer.

PROCEDURES AND TRAINING FOR ALL COLLEAGUES

Safety and security are part of colleague training from the beginning, during online “Welcome” sessions. We also provide mandatory annual colleague training on topics relating to robbery, preventing workplace violence, active shooter situations, emergency response, and workplace safety. All branches conduct emergency response plan training. We also offer American Red Cross first aid, CPR and automated external defibrillator (AED) training, and we have provided additional safety and security training to more than 300 designated “safety wardens” across our geographic footprint.

150+
colleagues trained
on first aid, CPR,
and AED use

95%
of colleagues trained
on emergency
response and safety
awareness

300+
colleagues trained as
safety wardens

Workplace Safety and Security

Our processes and procedures include regular tabletop exercises with our crisis and emergency response teams and various public safety agencies, and our facilities hold lockdown and shelter-in-place mandatory drills. Other plans, processes, and procedures include:

- **New Branch Incident Response Plan**, which is an “all-hazards” plan following national standards and best practices including the Federal Emergency Management Agency’s (FEMA) Incident Command System (ICS). The plan includes flowcharts and event aids for all incidents and provides the Incident Commander with information to respond to, stabilize, and terminate an emergency.
- **Critical Facility Emergency Response Plan**, which is designed for our non-retail locations and is similar to the Branch Incident Response Plan.
- **Colleague Emergency Preparedness Guide**, which is a convenient flipchart that provides colleagues with vital fire/life safety, security, crime prevention, and emergency preparedness information.

In 2018, Corporate Security implemented a **new Active Shooter Training Program** for all colleagues. This training provides participants with information on the Run/Hide/Fight methodology and how to prepare for and respond to an aggressive attacker or active shooter incident. The training program was developed with best practices from the U.S. Department of Homeland Security and the FBI. Our trainers and threat management teams have also participated in advanced active shooter training with the FBI. In 2019, an online active shooter training course will also be provided.

We established a **new Insider Threat Management Program (ITMP)** to:

- Mitigate financial and reputational risk;
- Protect our data and intellectual property;
- Protect our colleagues, customers, and shareholders; and
- Enhance our ability to become even more effective at deterring and detecting the evolving threat environment.

Our ITMP utilizes an industry-leading technology that incorporates risk behavior models. The ITMP includes an Insider Threat Management Working Group (ITWG), which provides strategic program governance, guidance, and oversight through quarterly program reviews. The ITWG meets on a monthly basis to discuss strategy and oversee the program.

140

AEDs at company facilities



Environmental Health and Safety manager Mike Kopf.

All branches have been inspected for risk rating, and we have implemented a wide range of situation-specific best practice security devices and equipment. We have also deployed 140 AED units and utilize signage for Tornado–Shelter in Place, Evacuation Assembly Area, AED, and Fire Extinguisher locations. We also have extensive processes and procedures in place to combat cyber threats and fraud.

The bottom line with all our training is to create colleague awareness and equip colleagues to report any activity that can pose a threat to others.

COMMITMENT TO CONTINUOUS IMPROVEMENT

Our focus on safety and security means the job is never done and we must continue to train, invest, and implement to stay ahead of the threats in the world around us. In 2019 and beyond, we are continuing to invest in People, Processes, and Products:

People: In addition to continuing to provide and enhance our training programs, other measures being implemented include extra, special-duty police officers and police cruisers stationed at critical facilities, additional executive protections, and enhanced security at Huntington Bank events.

Processes: We continue to enhance our internal processes to anticipate, prevent, and address potential threats. Our efforts include optimizing our insider threat detection program, enhancing our emergency response and drills programs, and expanding security provisions and our communications with lease owners/property management companies.

Products: We are installing additional safety and security equipment including X-ray scanners, automatic detection systems, warning lights, and entry control devices. For safety and security reasons, we are not able to provide more detail here about the substantial additional enhancements that we are making to ensure that every customer and colleague experience is safe, secure, and welcoming.



We strengthen communities with our service heart.

SOCIAL

Community Outreach and Philanthropic Investments

Huntington is dedicated to enhancing lives in the communities we serve. By sharing our time and resources, we strive to give our best back to our communities. Through the personal investment of our colleagues, we are fostering strong, vibrant neighborhoods across our footprint.

Every day, our colleagues embody our Service Heart organizational value by putting themselves in others' shoes – and then lending a helping hand. We encourage anyone with an opportunity to give back to their communities to do so, and we take tremendous pride in the work our colleagues do to strengthen their communities. Year after year, without mandating colleague participation, we continue to exceed our corporate volunteerism goals, deepening our community impact and enhancing relationships with local partners and members of our communities.

In 2018, Huntington colleagues participated in a variety of volunteer opportunities, dedicating more than 32,000 hours to volunteer service. From serving on boards to providing tax preparation assistance, our colleagues served our communities in meaningful ways.

32,000+
hours of volunteer
service in 2018

Huntington Volunteer Efforts Win National Awards in 2018



2018 Corporate Volunteer of the Year by the National Church Residences

in recognition for advancing access to housing, healthcare, and other support services for senior citizens.



Bronze Level U.S. President's Volunteer Award

in recognition of financial education facilitation in partnership with Junior Achievement.

Community Outreach and Philanthropic Investments

ADDRESSING COMMUNITY NEEDS

We understand and celebrate the uniqueness of each of our communities and know there is no “one size fits all” approach to community engagement. To ensure our efforts are as impactful as possible, our approach is centered on continuous improvement and we remain flexible to adapt as community needs evolve.

Annually, our Community Development Relationship (CDR) Managers conduct needs assessments in the communities across our footprint to understand the unique needs of each market. Assessment findings are shared with the appropriate internal teams for validation, and shape our engagement strategy with external community partners. Once we identify key external partners, we create relationship plans to determine how to best work together to meet those needs and track our progress.

Additionally, our National Community Advisory Council, chartered in 2016, provides another layer of oversight and validation for our community outreach efforts. The Council is comprised of 17 individuals from various nonprofits, whose reach extends across our footprint. The Council held four meetings in 2018, sharing best practices and tactical guidance to further Huntington's community involvement and leadership efforts.

Our financial empowerment strategy ensures that every member of our communities, at any age, has access to resources that will help him or her make informed financial decisions.

PROMOTING FINANCIAL LITERACY IN 2018

During the year, we made significant strides toward promoting financial literacy across our footprint. We believe education is the foundation for financial wellness and are committed to empowering people in our communities to make informed financial decisions. We recognize that when our customers and those in our communities can overcome barriers to financial success, economies small and large flourish. Our financial empowerment strategy looks out for all people by addressing the critical need for better financial literacy in the communities we serve.

CELEBRATING THE LEGACY OF DR. MARTIN LUTHER KING JR. THROUGH DAYS OF SERVICE

Each year, Huntington colleagues across our footprint join together for our Martin Luther King Days of Service to celebrate the community-building principles championed by the life and work of Dr. Martin Luther King Jr. The service opportunities involve colleagues of every department and background, donating their time and talents toward creating solutions to social problems through community service.

In January 2018, more than 210 colleagues across our footprint honored the legacy of Dr. Martin Luther King Jr. by donating over 645 hours to their communities.

Organizations that colleagues partnered with to make an impact in 2018 included:

- **The Humane Society of Greater Dayton** – Colleagues cleaned indoor and outdoor animal shelter areas, socialized with animals, and prepared them to find their forever homes.
- **Greater Chicago Food Depository** – Dozens of colleagues sorted 12,295 pounds of food, equaling 10,245 meals for our neighbors in need throughout Cook County, Illinois.
- **Dress for Success Cincinnati** – Colleagues sorted donated clothing and accessories that will be used to provide business attire for women returning to or entering the workforce.
- **Guiding Light** – To help address hunger in Grand Rapids, Michigan, neighborhoods, colleagues sorted and portioned donated food and stocked shelves in the food pantry. Volunteers helped families select and bag their items and even helped carry their selections to their car or the bus stop.



Community Outreach and Philanthropic Investments

In 2018, we created and launched two programs to further financial literacy efforts:

The **Safe Banking for Seniors** program is designed to address the unique financial risks senior citizens face by educating them on financial fraud, identity theft, and preventive actions against financial scams. The 45-minute session utilizes the FDIC's Money Smart for Older Adults curriculum, and participants enjoy a game of bingo with Huntington colleagues to reinforce concepts. **During the year, we facilitated 19 Safe Banking for Seniors programs in 16 communities, educating approximately 369 participants.**

During the year, we also expanded the **Reality Days Program**, which introduces young adults to everyday financial decisions, in partnership with the FDIC's Youth Money Smart program. Through the program, students receive a 45-minute financial management education course and are then assigned a "reality" – a career, a salary, a family, and a credit score. Through a series of simulations, students are tasked to make a variety of budgeting decisions (related to housing, transportation, groceries, and more) within these parameters, demonstrating the impact of each choice on their financial success. Originally available only to high school students, we introduced tailored versions for elementary and middle school students. **This year, we facilitated 28 Reality Day Programs in 13 communities, involving over 3,000 participants.**



Senior financial empowerment days in Weirton, West Virginia.

\$10.6
million in philanthropic investments*



Reality Days provide strong foundations for Cleveland students.



Our Financial Empowerment Champions provide additional boots on the ground

We believe that everyone in our organization has a responsibility for making an impact in our communities. In order to give our best back to our communities, it takes all of us.

In 2018, we identified and trained 108 colleagues to serve as Financial Empowerment Champions. The Champions are instrumental in developing and executing programs and volunteer efforts in our markets, serving as liaisons to our communities and providing community outreach leadership. To equip our Champions, Huntington hosted conference calls that provided an update on the progress of our volunteer programs, the status of our needs assessments, and the goals of our community relationship plans, empowering them to promote our strategy and drive engagement in their local communities.

*Donations came from Huntington Bancshares, The Huntington Foundation, and The Huntington-Akron Foundation.

Community Outreach and Philanthropic Investments

SUPPORTING OPPORTUNITY FOR ALL

At Huntington, we are proud of our reputation for having strong community involvement with supportive civic leadership. Our philosophy equates philanthropic investments with strategic business investments, and we play an important role in fostering sustainable economic growth and self-sufficiency for all through our meaningful charitable contributions.

When identifying opportunities for philanthropic investments, we focus on four critical areas of impact, and we made significant contributions to each in 2018:

1. Community and Social Services

Investment spotlight: To kick off the annual Red Kettle campaign, Huntington provided a \$5,000 donation to the Ottawa County (Ohio) Salvation Army, a Huntington Hometown partner. The donation covered the campaign's fundraising goal increase for 2018, which helps provide food, shelter, and social services to those in need throughout the year.

2. Economic and Community Development

Investment spotlight: Huntington will sponsor a \$2 million partnership in support of West Virginia University, College of Business and Economics for its Startup Engine Accelerator, including a \$500,000 charitable grant through the WVU Foundation for the operation of the business accelerator and the provision of \$1.5 million for a venture capital fund.

3. Housing and Community Revitalization

Investment spotlight: To provide more low-to-moderate income families with access to homeownership, Huntington provided a \$50,000 donation to Homes on the Hill (HOTH) to support its homebuyer education workshops and HUD-approved housing counseling program. These programs provide a range of counseling services including pre-purchase, foreclosure, rental, and financial literacy.

4. Financial Education and Empowerment

Investment spotlight: In 2018, Huntington provided a \$2,000 grant to Building Families First Community Organization (BFFCO) to support the VITA program for low-income families. The mission of BFFCO is to cultivate strong, cohesive families by creating opportunities, strengthening assets, and building communities.



Huntington partners with Homes on the Hill to help provide access to homeownership in Central Ohio.



Our VITA volunteers make tax season manageable

Every year, our exceptional Volunteer Income Tax Assistance (VITA) colleagues willingly give their time and effort to provide free tax help to those in need in their communities. For example, our colleagues in Indiana showed their Service Heart in 2018 by going above and beyond for the VITA program and contributing to the financial stability of their communities. Through the winter months, over 30 Indiana colleagues from all segments of the bank completed training to become certified tax preparers. These volunteers worked with members of the Indianapolis community on their tax returns at four different neighborhood centers across the city. Collectively, these volunteers prepared 175 tax returns, dedicated 235 hours of their time to VITA, and enabled Indianapolis residents to claim approximately \$180,000 in tax refunds. Thanks to their efforts, Huntington was recognized by the United Way of Central Indiana with its Financial Stability Award.

Environmental



2018 Environmental Highlights
Environmental Management
Energy Efficiency and Carbon Intensity
Reducing Waste and Water Usage





2018 Environmental Highlights

ENVIRONMENTAL PERFORMANCE SUMMARY

Indicator	2017 (Baseline)	2018
Scope 1 - Direct Emissions (MT CO ₂ e)	14,341	14,109
Scope 2 - Indirect Emissions (MT CO ₂ e)	77,722	76,712
Building Energy Consumption (MWh)	219,600	139,832
Water Consumption (gallons)	10,086,611	9,519,159
On-Site Solar Generation (kWh)	587,100	729,566

INVESTING IN OUR PLANET

- Implemented **596 environmental sustainability projects**
- Increased investment in environmental sustainability projects to **over \$16 million**

CLIMATE-FRIENDLY MOBILITY INITIATIVES

- Installed **37 EV charging stations** across facilities and branches
- Launched **two new transportation/mobility programs** for colleagues

In 2018, we raised our Carbon Disclosure Project score from a **C to a B**

Increased ENERGY STAR certifications from **50 to 117 buildings**

2017-2022 Environmental Footprint Commitment

In 2018, we made significant progress in Year 1 of our 2022 sustainability goals.

REDUCE GREENHOUSE GAS EMISSIONS BY 10%



We reduced greenhouse gas emissions by **1.4%**

REDUCE WATER USE BY 10%



We reduced water use by **5.7%**

REDUCE LANDFILL WASTE BY 10%



We reduced landfill waste by **16%**

REDUCE PAPER PRINTING BY 10%



We reduced paper printing by **4.1%**

INCREASED COLLEAGUE INVOLVEMENT IN SUSTAINABILITY INITIATIVES



Green Team membership grew to **123 volunteers**

ENHANCED SUSTAINABILITY OF HUNTINGTON'S SUPPLY CHAIN



Addition of an **environmental section** in the Service Provider Code of Conduct



Reducing our environmental footprint through thoughtful efforts.

ENVIRONMENTAL

Environmental Management

Energy conservation and environmental responsibility are a priority for Huntington. We embrace responsible practices regardless of directives from legislation or the marketplace. We acknowledge that climate change is a real issue, we incorporate energy efficiency, waste reduction and other aspects of environmental sustainability into our day-to-day activities, and we champion efforts for change today, tomorrow, and for years to come.

We are committed to creating a sustainable future for all through focused environmental management efforts and continued colleague engagement. We make this commitment as an extension of our corporate values that drive our everyday actions. Our approach to environmental stewardship is guided by our [Environmental Policy Statement](#), which outlines our pledge to protect the environment, address climate change, and manage our environmental risks.

Huntington's CEO and executive leadership team lead our strategic environmental efforts, while the day-to-day decisions and activities rest with the Energy and Sustainability department and our colleagues.

“Huntington's commitment to environmental sustainability practices to lower our carbon footprint and reduce the impacts of climate change is part of our culture of making people's lives better and strengthening the communities we serve.”

– Huntington's Environmental Policy Statement

Environmental Management

The Energy Sustainability Director has an annual responsibility to reduce Huntington's carbon footprint and monitor activities related to greenhouse gas emissions. Additional oversight of our environmental performance is provided by our Board of Directors, our Renewable Financing program, and regular evaluation of business opportunities to lessen our footprint.

COLLEAGUE INVOLVEMENT IN SUSTAINABILITY INITIATIVES

We are proud of our Huntington colleagues who demonstrate their commitment to environmental stewardship every day, and we provide them with **ongoing environmental education**. This includes communication to all colleagues about measures they can take to reduce the company's carbon footprint.

Additionally, our cross-departmental **"Green Team"** for those passionate about conservation efforts continues to grow. The team leads sustainability initiatives across the footprint, including introducing reusable containers for all deli and pizza items at the Gateway, Easton, and Akron facilities, as well as eliminating plastic straws and polystyrene foam items. **Green Team membership has grown to 123 members since its inception in 2017.**

Beyond our own organization, we are engaging with our suppliers to enhance our collective environmental efforts. In 2018, we added an Environmental Responsibility component to our Service Provider Code of Conduct, and acknowledged that environmental stewardship is a critical element in the business decisions that we make on a daily basis. For more information on our Service Provider Code of Conduct, see the [Responsible Partners and Contractors section](#).

AWARD-WINNING SUSTAINABILITY EFFORTS

Corporate Energy Management Award

The Association of Energy Engineers presented Huntington with the regional Corporate Energy Management Award for developing, organizing, managing, and implementing our corporate energy and management program.

AEP Ohio Energy Efficiency Magazine

Our Gateway Center in Columbus was featured in the *AEP Ohio Efficiency Today* magazine for its sustainability innovations, which are being led by our Energy and Sustainability department, with significant involvement from colleagues who are mindful of the importance of minimizing our environmental footprint.



HUNTINGTON'S MANAGEMENT STRUCTURE DRIVES ENVIRONMENTAL PERFORMANCE

Board of Directors:

monitors stakeholder demands related to climate change, and provides oversight of our ambition around ESG program strategy and alignment

CEO and Executive Leadership Team:

provides strategic direction for our environmental footprint reduction programs and drives accountability throughout the organization

Energy and Sustainability Department:

ensures successful implementation of environmental efforts (in partnership with colleagues and locations), studies industry best practices, and identifies areas of additional opportunity for Huntington

Colleague Engagement:

provides opportunities for colleagues to be involved in environmental efforts in various ways, by joining the "Green Team," reducing cafeteria waste and plastic bottle use, and participating in battery disposal and electronics recycling programs



Driving energy efficiency for a greener tomorrow.

ENVIRONMENTAL

Energy Efficiency and Carbon Intensity

Just as we are committed to creating value for our shareholders through efficient operational performance, we are creating value for our environment through our energy efficiency efforts. Our primary areas of focus are continuing to strengthen our building and renovation strategy, standardizing equipment efficiency specifications, and focusing on our facilities' ENERGY STAR® scores.

We participate in the U.S. Environmental Protection Agency's (EPA) ENERGY STAR program, which continues to drive implementation of energy-efficient practices among organizations across the nation. ENERGY STAR is an important initiative for Huntington – we began our voluntary participation five years ago to demonstrate our commitment to environmental stewardship, while also lowering our energy costs. A certification signifies that the building performs in the top 25% of similar facilities nationwide for energy efficiency and meets energy efficiency performance levels set by the EPA. Through committed teamwork and a shared vision, we were able to certify **117 of our owned facilities in 2018** (up from 50 in 2017).

During the year, our ENERGY STAR active sites earned an average score of 46, down from 65 last year due to changes in the baseline measurements that the EPA utilizes to calculate each building's score. To address this hurdle head-on, we launched an internal ENERGY STAR Challenge among our active facilities to drive colleague engagement

and improve our scores in each region. The challenge invites teams from each of our regions to participate in year-long, energy-related activities and encourages each team to drive improvements in their respective facilities. We look forward to setting new goals and recognizing the continued efforts of our colleagues in 2019.

Maximizing efficiencies without compromising performance

ENERGY STAR certified buildings:

- Use 35% less energy
- Generate 35% fewer greenhouse gas (GHG) emissions
- Are less expensive to operate than non-certified sites

According to ENERGY STAR data, Huntington operates 80% of the certified bank branches in the United States.

Energy Efficiency and Carbon Intensity

Additionally, we continued our efforts to transform all owned facility interior and exterior lighting to LEDs. While we make a concerted effort to improve lighting and HVAC usage within our facilities, we do so with our colleagues' wellbeing in mind. In order for our colleagues to be most productive, they need to have sufficient lighting levels to prevent eye strain and headaches.

Energy efficiency projects completed in 2018 included:

- Interior/Exterior LED lighting projects with daylight harvesting controls (141 projects completed);
- High efficiency HVAC projects (112 projects completed);
- Window replacement projects in various locations (20 projects completed);
- Roof projects in various locations (29 projects completed); and
- Sub-metering projects in large facilities (4 projects completed).

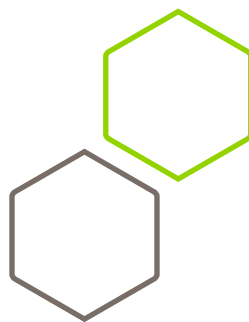
REDUCING OUR CARBON FOOTPRINT TO CREATE A HEALTHIER FUTURE

Huntington remains committed to reducing and offsetting greenhouse gas (GHG) emissions from our operations. We participate enthusiastically in international, national, and company-based initiatives to reduce our total carbon footprint, and made significant strides in 2018.

We continue to be an active participant in the Carbon Disclosure Project (CDP), a global initiative that enables companies, cities, states, and regions to measure, manage, and report environmental impacts. In 2018, we **raised our CDP score to a "B"** (up from a "C" in 2017) by implementing additional measures to manage and monitor our emissions targets and enhancing the reporting and verification of our emissions data.



Solar arrays at our Akron facility



EV charging stations at our Easton Market Branch.

At the corporate headquarters, Huntington is partnering with Smart Columbus, which was created when Columbus competed against 77 cities nationwide and won the Smart City Challenge in 2016. Through Smart Columbus, which focuses on the reinvention of mobility in the urban environment, we introduced two climate-friendly transportation/mobility programs for our colleagues in 2018:

- Under the **EV Charging Stations Initiative**, we installed 24 total EV parking spots at our Gateway and Easton facilities in Columbus, as well as an additional 13 spaces at our branches. As a result, beginning in 2018, Smart Columbus recognizes Huntington as a workplace leader in electric vehicle charging station integration.
- Additionally, we began piloting the **SHARE** rideshare program to prevent excess vehicles on the road by providing a convenient carpool service for colleagues to take to and from work. The program offers an easy-to-use mobile app to facilitate signing up for a ride and high-quality vans equipped with Wi-Fi capabilities.

For our Columbus colleagues wishing to commute via bus, we also launched our **COTA C-pass** program, allowing colleagues to ride the bus anytime, anywhere, for free.

Our primary fossil fuel alternative for power generation is solar power. Beginning in 2017 and continuing in 2018 and beyond, Huntington has been installing solar arrays at our Gateway, Akron, and Easton facilities. Together with our Muskegon, Michigan, wind turbine, we saved over 800,000 kWh of fossil fuel energy consumption in 2018.

With the solar array installation, our Gateway facility qualified for a 30% tax credit, and our Akron and Easton Operations Centers will both qualify for a 30% tax credit upon completion of their solar installations.

Energy Efficiency and Carbon Intensity

ENERGY EFFICIENCY AND CARBON INTENSITY

We have established 2018 as our baseline year for ENERGY STAR benchmarking. This is due to the fact that the Environmental Protection Agency changed the standard for how scores are calculated beginning in 2018. For this report, we are reporting 2017 and 2018 ENERGY STAR data. However, comparability between the data for 2017 and 2018 is challenged due to the scoring changes. Going forward, our intention is to report on current and previous year performance and the baseline. Huntington has invested in significant personnel and data management resources to enable us to meet the updated criteria while maintaining a high level of transparency.

AVERAGE ENERGY STAR SCORE (by region)

	2017	2018
Akron & Canton	67.84	45.99
Central OH	63.17	46.21
Corporate	77.33	44.71
East	64.02	45.90
West	59.08	46.14
Great Lakes	73.59	45.98
Michigan - Central/East	65.57	45.61
Grand Total (average)	64.97	45.99

AVERAGE SITE ENERGY USE INTENSITY (kBtu/ft²)

	2017	2018
Akron & Canton	90.88	121.37
Central OH	89.79	120.87
Corporate	80.1	133.62
East	81.43	121.56
West	91.47	122.00
Great Lakes	84.33	121.35
Michigan - Central/East	94.99	124.50
Grand Total (average)	88.5	121.37

AVERAGE SOURCE ENERGY USE INTENSITY (kBtu/ft²)

	2017	2018
Akron & Canton	217.03	272.91
Central OH	220.81	272.24
Corporate	200.37	306.21
East	196.13	273.31
West	241.85	275.63
Great Lakes	190.95	272.85
Michigan - Central/East	216.97	281.11
Grand Total (average)	214.79	272.91

Huntington, as part of its \$100 million facility with Ameresco, financed this solar project in the town of Ashland, MA which is expected to provide 2.2 million kWh of annual energy savings and reduce greenhouse gas emissions by 1,632 MT CO₂e.



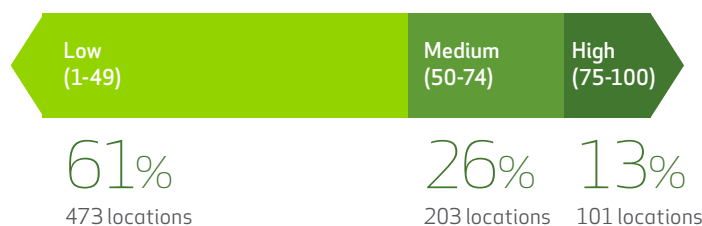
RENEWABLE ENERGY FINANCE PROVIDES LENDING SOLUTIONS FOR 'GREEN ENERGY'

Huntington's Renewable Energy Finance (REF) group provides comprehensive, customized solutions for businesses innovating in the green technology market. REF uniquely positions Huntington to grow assets, diversify investments and monetize tax benefits – all while enhancing Huntington's commitment to the environment – through four specialized offerings:

- **Energy Efficiency Contracting** – energy efficiency performance contracts that provide customers with a comprehensive set of energy efficiency measures;
- **Renewable Energy Project Financing** – term loans to finance renewable energy projects owned by a third party with a commercial entity, utility or governmental entity;
- **Tax Equity Investments** – financing backed by tax credits associated with a renewable energy project; and
- **Federal Agency Energy Financing** – long-term financing to achieve net reduction in energy and maintenance expenditures for federal buildings.

In 2018, we continued to invest in REF by hiring four new colleagues with significant experience in the renewable energy sector, and the group closed its first investment tax credit transactions.

ENERGY STAR SCORING MAKEUP 2018





Our reduction efforts are focused on areas where we can have the most impact.

ENVIRONMENTAL

Reducing Waste and Water Usage

At Huntington, we have programs and systems in place to track and reduce our waste to landfill and water usage. These efforts are being driven by our commitment to the environment, the need to be efficient in all aspects of our business, and the importance to our colleagues and external stakeholders.

REDUCING OUR PAPER USAGE

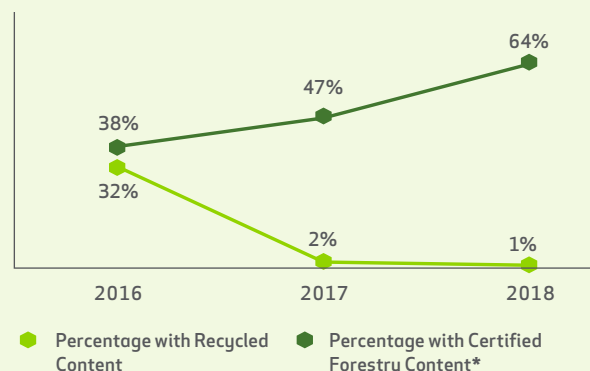
Started in 2012, **Project Papercut** is a Huntington signature initiative aimed at reducing paper consumption by encouraging colleagues to print less and offering paperless alternatives to customers. When paperless communications were not an option in 2018, at our Columbus corporate facilities alone, our colleagues recycled 593 tons of paper.

We are also partnering with our suppliers for paper with recycled content and sourcing paper from certified forests (as defined by Forest Stewardship Council and Sustainable Forestry Initiative). In 2018, in line with an industry trend that started in 2017, we continued our paper sourcing shift to rely more on certified forestry content and less on paper with recycled content. In fact, 64% of the paper we used in 2018 was certified forestry content*, and one of our main paper suppliers used 97% certified forestry content in 2018. To expand our efforts, in 2019, Huntington Asset Finance is rolling out electronic closing capabilities for leases and loans – with reducing the use of paper as one of the primary drivers of this effort.

Paper Usage (corporate offices and branches)

TOTAL PAGES PRINTED		TOTAL PAPER PURCHASED (pounds)	
2018	124,601,643	2018	2,445,609
2017	129,886,686	2017	1,684,077
2016	118,222,490	2016	2,040,756

PAPER SOURCED BY CONTENT



*Wood or paper products from forests managed to rigorous environmental and social standards, supported by the world's leading conservation organizations

Reducing Waste and Water Usage

REDUCING OUR WATER USAGE

Huntington strives to reduce our water use with low-flow toilets and reducing our water use during landscaping. We make it a priority to keep our colleagues informed about water usage reduction through sustainability tips sent to their in-boxes. In 2017, we established a corporate goal to reduce our water consumption by 10% by 2022. We made significant progress in 2018, achieving a 5.7% reduction in our first year since setting the goal.

STRIVING FOR BEST-IN-CLASS PERFORMANCE

2018 was a strategically important year for continuously elevating environmental performance. We created the foundation, processes, and metrics to continue 2019 on a five-year journey to implement a best-in-class energy and sustainability strategy. To continue to improve and shape our go-forward strategy, we are:

- Actively identifying and implementing **energy reduction projects** to continue to maintain a flat utility budget through 2024, and have already identified energy saving opportunities that will decrease our 2019 utility budget by 3%;
- Committing to **LED interior/exterior lighting** with lighting controls at all owned facilities by 2021; such controls are currently in place at half of our facilities;
- Committing to **composting** all pre-consumer food waste in Huntington's cafeterias and eliminating all polystyrene foam and plastic straws in Huntington's facilities; and
- Preparing to roll out "**Recycling 2.0**," a recycling education program that will be available across our footprint.

Electronics recycling saves energy and reduces waste

Over the course of the year, Huntington as a whole collected over 34,000 pounds of mixed electronics to be recycled. We reused 2,779 electronic devices and recycled 685 electronic devices. Our Green Team hosted an electronics recycling drive at the Gateway Center and Easton facilities during Earth Day 2018 activities, where we collected 368 recyclable electronic devices.



ELECTRONICS RECYCLING PROGRAM IMPACT

6,328,303 kWh

ENERGY SAVINGS

Equivalent to annual power usage for **495 houses**



1,155,137 kg of CO₂ emissions

GREENHOUSE GAS REDUCTION

Equivalent to removing **830 cars** from the road for a year



5,241 kg

HAZARDOUS WASTE REDUCTION

Equivalent to the weight of **43 refrigerators**



Appendix



About This Appendix

This Appendix is provided as a supplement to Huntington's 2018 Environmental, Social, and Governance report. To make sure that the main report and the Appendix can be used together, we have organized both components into four sections: Economic, Governance, Social, and Environmental. In general, information that is important to our ESG strategy and how we operate the business is addressed in the respective sections of the main report. Information that satisfies regulatory requirements and specific requests is addressed in this Appendix. In addition, the Appendix contains links to a wide variety of key policies, charters, guidelines, codes, factsheets, and other related disclosures and documentation.

Economic

FAIR AND RESPONSIBLE BANKING

Financial Education

- [Introduction to Credit Scoring](#)
- [FICO® Score Basics](#)
- [How the FICO® Works](#)
- [Financial Health Management](#)
- [Credit Inquiries and Their Effect on Your FICO® Score](#)
- [Myths Concerning FICO® Score](#)
- [Glossary of Credit Terms](#)
- [Small Business Resources](#)
- [Small Business Tax Educators](#)

MILITARY FINANCIAL SERVICES

Servicemembers Civil Relief Act

Military Banking

HUNTINGTON'S ONLINE GUARANTEE TO OUR CONSUMER CUSTOMERS

In the event a problem arises with any transactions in Online Banking or Bill Pay, we have committed to our consumer customers:

1. We will replace funds that were not authorized to be removed from the customer's account through Huntington Bill Pay when the customer notifies us in a timely manner.
2. We will send our customers' payments on time, every time. If an online banking transfer or bill payment is not sent on the date requested, and the customer is charged a late fee as a result, Huntington will refund the late fee.

Online Access Policy

OUR APPROACH TO LENDING

Commitment to Serving Our Communities

Huntington supports the markets and communities it serves in a responsible manner, endeavoring to contribute to an environment of economic stability and supportable growth. Huntington will not discriminate against any person on a prohibited basis including: race, color, religion, national origin, sex, marital status, age, disability, the fact that applicant's income is derived from public assistance, or the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act or any state law upon which an exemption has been granted by a credit bureau.

Environmental

Regardless of business segment, all commercial loans secured by real estate must procure adequate environmental due diligence, that when evaluated, identifies the environmental risk issues (or the potential thereof) associated with the collateral. Both the Huntington Real Estate Technical Services group and the Environmental Risk Team are involved in evaluating potential environmental concerns, assessing the level of risk and interpreting the policy to assist in the mitigation of risk.

Know Your Customer

A banking relationship with Huntington is established after the identity of a potential customer is satisfactorily determined in accordance with the Anti-Money Laundering Program Policy and the Customer Identification Program, including the U.S. Treasury Department's Office of Foreign Assets Control (OFAC) standards. In accordance with our High-Risk Customer Policy, Huntington will conduct business only with customers that it reasonably believes to be of good reputation and through proper and thorough due diligence believes to have acquired their source of funds and will derive ongoing income through legitimate means.

Consumer Lending Focus

Our consumer lending strategy focuses on Prime and Super-Prime customers. Per our policy, we do not originate sub-prime loans.

Governance

CORPORATE GOVERNANCE

Board of Directors

As of December 31, 2018, the Huntington Bancshares Incorporated Board of Directors consisted of 12 directors, comprised of our Chairman/CEO and 11 independent directors. Effective April 18, 2019, we added a 13th independent director to our board. Directors serve one-year terms, and no person shall be nominated or elected a director after having attained the age of 72 years, subject to waiver in certain exceptional circumstances. Biographical details are disclosed for all directors on our website. Board committee membership, director compensation, and additional information are disclosed in the annual proxy statement.

[Board of Directors](#)

[Proxy Statement](#)

Regulatory Compliance

Critical banking laws that we adhere to, where applicable, include, but are not limited to:

- [National Bank Act of 1864](#)
- [Federal Reserve Act of 1913](#)
- [An Act to Amend the National Banking Laws and the Federal Reserve Act](#)
- [Banking Act of 1933](#)
- [Banking Act of 1935](#)
- [Federal Deposit Insurance Act of 1950](#)
- [Bank Holding Company Act of 1956](#)
- [Financial Institutions Supervisory Act of 1966](#)
- [International Banking Act of 1978](#)
- [Financial Institutions Regulatory and Interest Rate Control Act of 1978](#)
- [Depository Institutions Deregulation and Monetary Control Act of 1980](#)
- [Garn-St Germain Depository Institutions Act of 1982](#)
- [Competitive Equality Banking Act of 1987](#)
- [Financial Institutions Reform, Recovery, and Enforcement Act of 1989](#)
- [Crime Control Act of 1990](#)
- [Federal Deposit Insurance Corporation Improvement Act of 1991](#)
- [Housing and Community Development Act of 1992](#)
- [RTC Completion Act](#)
- [Riegle Community Development and Regulatory Improvement Act of 1994](#)
- [Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994](#)
- [Economic Growth and Regulatory Paperwork Reduction Act of 1996](#)
- [Gramm-Leach-Bliley Act of 1999](#)
- [Sarbanes-Oxley Act of 2002](#)
- [The Check Clearing for the 21st Century Act](#)
- [Fair and Accurate Credit Transactions Act of 2003](#)
- [The Federal Deposit Insurance Reform Act of 2005](#)
- [Financial Services Regulatory Relief Act of 2006](#)
- [The Housing and Economic Recovery Act of 2008](#)
- [Emergency Economic Stabilization Act of 2008](#)
- [Helping Families Save Their Homes Act of 2009](#)
- [Dodd-Frank Wall Street Reform and Consumer Protection Act](#)

Code of Business Conduct and Ethics

[Code of Business Conduct and Ethics](#)

Board Committee Charters

The following Board of Directors' Committee Charters establish the purpose, membership, duties, and responsibilities for each of the Board committees.

- [Audit Committee Charter](#)
- [Community Development Committee Charter](#)
- [Compensation Committee Charter](#)
- [Executive Committee Charter](#)
- [Nominating and Corporate Governance Committee Charter](#)
- [Risk Oversight Committee Charter](#)
- [Technology Committee Charter](#)

Corporate Governance Guidelines

[Corporate Governance Guidelines](#)

Financial Code of Ethics for Chief Executive Officer and Senior Financial Officers

In addition to the Code of Business Conduct and Ethics, the Chief Executive Officer, Chief Financial Officer, Corporate Controller, and Principal Accounting Officer are bound by the additional provisions set forth in our Financial Code of Ethics relating to ethical conduct, conflicts of interest, and compliance with law. The provisions of the Financial Code of Ethics provide for the full, fair, accurate, timely, and understandable disclosure of financial performance and other material information.

[Financial Code of Ethics](#)

Independent Auditor

[2019 Proxy Statement](#)

Huntington engaged PricewaterhouseCoopers LLC as an independent registered public accounting firm.

NON-AUDIT FEE RATIO	2018
Non-audit fees	20.91%
Audit fees	\$5,706,909
Audit-related fees	\$657,770
Total auditor fees	\$8,047,175

Investor Relations Policies

The [Investor Relations Analyst Access Policy](#) outlines analyst/investor access standards to Company representatives to assure equitable access, as much as is practically possible given Company resource constraints, and so that analysts/investors can have realistic expectations regarding the nature, frequency, and breadth of such Company representative access.

Huntington is committed to providing timely, accurate, and complete information consistent with legal and regulatory requirements, to enable orderly and fair trading of its securities in the marketplace. The [Investor Relations Disclosure Policy](#) sets forth the guiding principles and requirements applicable to Huntington's public disclosures.

Recoupment/Clawback Policy

The [Recoupment/Clawback Policy](#) sets forth the guidelines for possible recoupment or clawback of incentive compensation in appropriate situations to the extent permitted (or required) by law and by the Company's plans, policies, and agreements. This policy dictates the situations that shall trigger a review, which generally involves behaviors or actions outside the bounds of the Company's overall risk appetite and governance structure.

Adherence to Federal Laws

Huntington supports and complies fully with the U.S. Bank Secrecy Act of 1970 and its anti-money laundering provisions. Employees receive anti-money laundering training annually. All employees also are required to undergo training on avoiding facilitation of tax evasion and terrorist financing. The most at-risk employees are required to undergo enhanced training.

Huntington also complies with the requirements of the U.S. Patriot Act of 2001, which requires financial institutions to develop a customer identification program that implements procedures to:

- Collect identifying information about customers opening an account;
- Verify that the customers are who they say they are;
- Maintain record of the information used to verify their identity; and
- Determine whether the customer appears on any list of suspected terrorists or terrorist organizations including promotion of transportation alternatives.

Huntington guards faithfully against customers who might use its services to conduct criminal acts and works diligently to identify clients or beneficial owners who make unusual transactions. The Huntington Bank Secrecy Act and Anti-Money Laundering Group monitors customer transactions to identify suspicious activity and reports any such activity to law enforcement.

Huntington's Customer Due Diligence Program identifies, measures, monitors, controls, and manages customer risk in alignment with the U.S. Bank Secrecy Act and the USA Patriot Act. Huntington won't do business with anyone whose funds it believes have been acquired unlawfully or illegitimately or who it believes has been convicted of a crime involving misappropriation of funds, terrorist activity, drug or human trafficking, or money laundering.

DATA SECURITY AND CUSTOMER PRIVACY

Commitment to Customer Security and Privacy

Huntington's commitment to customer security and privacy is reflected in its Online Privacy Policy, which is publicly available and complies with the Cybersecurity Information Sharing Act. Huntington also complies with Title V of the Gramm-Leach-Bliley Act, which requires financial institutions to notify customers of privacy policies and practices, and inform them of the conditions under which their personal information may be disclosed to nonaffiliated third parties. Customers have the option to prevent certain disclosure to nonaffiliated third parties.

[Customer Privacy](#)

[Telemarketing Policy](#)

[Privacy Notice](#)

[Online Privacy Policy](#)

[Security Commitment](#)

Customer Protection Education & Tips

[Understanding Phishing](#)

[Improving Password Habits](#)

[Online Banking Security](#)

[Debit & Credit Card Security](#)

[Online Safety Tips](#)

[Online Safety Tips for Business](#)

[Common Types of Frauds & Scams](#)

[Sign up for Fraud Alerts](#)

[How to Monitor Your Accounts & Information](#)

[How to Report Fraud or Suspicious Activity](#)

[What to do if Your Identity is Compromised](#)

GOVERNMENT RELATIONS

Company Contributions

Huntington does not use corporate funds, either directly or indirectly, for election-related contributions to political candidates, political parties, or candidate committees, including super PACs or independent expenditure committees. Huntington contributes on occasion to local/state issue and levy campaigns that support the interests of our communities and the company. These contributions are made infrequently, and when made, are publicly reported in alignment with company policy and applicable law, and approved by senior management independent of individual political beliefs. The company's contributions for 2018 totaled \$27,500.

Designation	Political Committee	Cause	Amount
Canton, OH	Yes For Canton	Municipal Tax Levy	\$2,500
Cleveland, OH	County Action Committee	Health and Human Services Levy	\$5,000
Worthington, OH	Worthington Community for Schools	School Levy	\$2,500
Toledo, OH	Committee for Schools	School Levy	\$2,500
Toledo, OH	Committee for Jobs	Toledo/Lucas County Port Authority Levy	\$2,500
Dublin, OH	Good Schools Committee	School Levy	\$1,500
Gahanna, OH	Citizens for a Stronger Gahanna	Municipal Tax Levy	\$500
Columbus, OH	Friends for Parks PAC	Metro Parks Levy	\$5,000
Ohio	Vote No Protect Ohio	Ballot Issue 1	\$5,000
Elyria, OH	Elyria Citizens for Quality Education	School Levy	\$500
TOTAL			\$27,500

Oversight and Management

All political activities conducted by or on behalf of the company are managed by Huntington's Government Relations department. The group is led by the Chief Public Affairs Officer, who is responsible for the department's policies, activities, and legal compliance; and the group reports to Huntington's Senior Executive Vice President and General Counsel. Moreover, the group is subject to the oversight of the Community Development Committee of the Board of Directors. Huntington maintains policies and processes intended to ensure that all public affairs activities are conducted in accordance with those policies and applicable legal limits. Huntington colleagues are also bound by the bank's code of conduct and ethics, which aligns with the Bank Bribery Amendments Act of 1985 and the U.S. Foreign Corrupt Practices Act. Huntington's Employee Handbook instructs colleagues about the policy, which prohibits employees from giving anything of value to foreign officials or political candidates in order to obtain or keep business. Colleagues are asked to acknowledge their understanding of this policy annually, and the General Counsel reports violations of the policy to the Board annually.

Huntington's practice also aligns with Congressional rules that ban the purchase of all meals, gifts, entertainment, or travel for members of Congress, the Executive Branch, and their staffs. Every January and July, Huntington requires its colleagues to acknowledge the bank's practice for complying with the Honest Leadership and Open Government Act and to make all reports required under the law.

Political Action Committee Contributions

HBI-PAC, Huntington's political action committee, makes bipartisan campaign contributions in compliance with local, state, and federal election laws. All HBI-PAC funds are voluntary donations from eligible colleagues. No corporate funds are contributed to HBI-PAC. The company's political action committees are overseen by a PAC board of directors, are administered by Government Relations department staff, and are managed in compliance with applicable local, state, and federal laws, as well as Huntington's mission, vision, and values. HBI-PAC contributions are publicly available on the [U.S. Federal Election Commission website](#) (Committee ID: C00165589) and on the websites of respective state election authorities. [Click here to visit Huntington's Government Relations webpage.](#)

CORPORATE INCOME TAXES

In 2018, Huntington incurred \$235 million of federal, state, and local income taxes, all of which was incurred in the United States.

SUPPLIER MANAGEMENT

[Supplier Management Policy](#)

[Service Provider Code of Conduct](#)

[Purchase Order Terms and Conditions](#)

Legal Standards for Huntington Suppliers

Huntington endeavors to have suppliers:

- Include in their Huntington contracts to abide by the Office of Foreign Asset Control regulations governing terrorist financing and to follow all other federal laws and regulations that prohibit doing business with entities listed by the U.S. Department of the Treasury as Specially Designated Nationals and Blocked Persons.
- Comply with U.S. Immigration laws and rules, regulations and guidelines in allowing non-U.S. citizen employees to perform work on behalf of the bank. Suppliers must follow all applicable laws governing background and professional reference checks and drug testing, including the Immigration Reform and Control Act of 1986 and the Fair Credit Reporting Act, and rules and regulations under the Office of Foreign Asset Control, the Terrorist Watchlist and the Excluded Parties List System.
- Verify that representatives who work at Huntington facilities or have access to confidential business or customer information have not been convicted of a crime.
- Have a formal training program for those engaged in marketing, sales, delivery, servicing and providing goods and services, including training in anti-money laundering regulations, the Bank Secrecy Act, the Consumer Financial Protection Act, and other relevant laws and regulations.
- Agree to be subject to federal regulatory oversight specific to the banking industry and to internal operating controls and security processes at any Huntington location where they perform services. They agree to encrypt all sensitive and confidential information that is sent over a public network or transported on an external storage device.
- Have in place a written risk management program associated with outsourcing or subcontracting their work to third parties, including technology service providers and vendors. Huntington does annual risk assessments for high-risk suppliers and every three years for moderate-risk suppliers. Huntington provides an annual third-party risk management report to the board's Operation Risk Committee, the Risk Management Committee, and the Technology Committee.

Social

COLLEAGUE EXPERIENCE

[Careers at Huntington](#)

[Diversity and Inclusion Policy](#)

[Military and Inclusion](#)

[Benefits and Wellness](#)

Environmental

ENVIRONMENTAL REPORTING

[Environmental Policy](#)

Huntington recognizes that a healthy, sustainable future requires environmental stewardship, and commits to increasing our environmental performance and reducing our carbon footprint. Led by the CEO and executive management, we make this commitment as a natural extension of the corporate values our colleagues embody in their everyday actions.

CDP Public Participation

Huntington is a committed participant in [CDP](#) (formerly the Carbon Disclosure Project), a global initiative that allows us to track and submit data toward managing our environmental impact.

Greenhouse Gas Reporting Assurance

Energent Solutions has performed a verification of Huntington National Bank's (HNB) greenhouse gas (GHG) assertion, performed by Heapy Engineering, in accordance with ISO 14064-3 and GHG Protocol Scope 2 Guidance, 2015 amendment to the GHG Protocol Corporate Standard for their participation in the 2018 Carbon Disclosure Project (CDP). The assurance report states:

Huntington National Bank has developed an excellent system for obtaining and tracking all utility and greenhouse gas data. Based on the above review of the 2017 GHG assertion:

1. Is materially correct and is a fair representation of the GHG data and information,
2. Complies with the International Standard ISO 14064-3: Greenhouse gases—Part 3: Specification with guidance for the validation and verification of greenhouse gas assertions.
3. Complies with the GHG Protocol Scope 2 Guidance, 2015 amendment to the GHG Protocol Corporate Standard.

Other activities not covered in this emissions report but may be worth further investigation are the following:

- Emissions associated with leased buildings. HNB may never see these bills, nor do they have control over the building efficiency. However, they should be considered as part of the portfolio for emissions.
- Emissions associated with backup generators. It is unlikely backup generators would make a difference in the total emissions as they are used during power loss but it could alter the scope the emissions fall under.

Additional Disclosures



The Huntington National Bank is an Equal Housing Lender and Member FDIC.



Huntington®, Huntington®, Huntington. Welcome®, 24-Hour Grace®, Asterisk-Free Checking® and Huntington Heads Up® are federally registered service marks of Huntington Bancshares Incorporated. All Day DepositSM, Savings Goal GetterSM and Spend SetterSM are service marks of Huntington Bancshares Incorporated.

Third-party product, service, business, and program names are trademarks and/or service marks of their respective owners.

VA loans require a VA certificate of eligibility. Huntington is not acting on behalf of, or at the direction of, the VA, FHA, the USDA or the Federal Government.

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This communication contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, and uncertainties. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as expect, anticipate, believe, intend, estimate, plan, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve

Board; volatility and disruptions in global capital and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services implementing our “Fair Play” banking philosophy; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; and other factors that may affect our future results. Additional factors that could cause results to differ materially from those described above can be found in our 2018 Annual Report on Form 10-K, as well as our subsequent Securities and Exchange Commission (“SEC”) filings, which are on file with the SEC and available in the “Investor Relations” section of our website, <http://www.huntington.com>, under the heading “Publications and Filings.”

All forward-looking statements speak only as of the date they are made and are based on information available at that time. We do not assume any obligation to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements.



Contact Huntington

INVESTOR RELATIONS

Huntington.Investor.Relations@huntington.com

ENVIRONMENTAL, SOCIAL, AND GOVERNANCE OFFICE

Corporate.Responsibility@huntington.com

MEDIA RELATIONS

Huntington.Communications@huntington.com

CUSTOMER SERVICE

1.800.480.BANK (2265)

Huntington.com

