

Neighbors helping neighbors.

Q1 2016 SOCIAL RESPONSIBILITY REPORT





Welcome home.

We are committed to
the neighborhoods and
communities we serve.
Because we live there
too. And because it's
the right thing to do.

As we commemorate our 150th Anniversary in 2016, we are reminded that serving our communities is a privilege we never take for granted. Through the generations, Huntington colleagues have formed strong bonds with our community partners. From our founder, P.W. Huntington in 1866, to the thousands of Huntington colleagues across the Midwest today, playing an active role in supporting our communities has become part of a legacy that we will continue to foster.

College Hill seniors can afford stay close to home.

Huntington's below-market \$11 million community development loan will finance the construction of affordable senior housing in the College Hill neighborhood of Cincinnati.

In the north central part of Cincinnati, affordable, attractive housing was in short supply for seniors who wanted to downsize yet still stay in the community – until now.

Huntington Bank has joined its long-standing partner, Episcopal Retirement Homes (ERH) and its partner-developer, The Model Group, in the mission to bring brand-new, senior affordable housing to Cincinnati's College Hill neighborhood.

"We want to provide safe, attractive and affordable housing," says Nadine Liggett, vice president, Huntington Bank, Cincinnati. "Marlowe Court is an \$11 million project that will result in the creation of a 53-unit senior apartment community in a low-moderate income area of the city."

The project got its start when College Hill Community Urban Redevelopment Corporation, in partnership with the City of Cincinnati, purchased a number of contiguous parcels in the College Hill business district. Huntington became involved at the request of a neighborhood resident and revitalization volunteer. Marlowe Court is Huntington's fourth project with the developers, ERH and The Model Group.

Says Liggett, "The development is impressive, replacing a row of blighted buildings and adding a much-needed investment in this area. Marlowe Court residents will generate more support for local businesses, as well as increase property values for nearby homeowners."

Using \$7.2 million in Low Income Housing Tax Credits (LIHTC) and additional project financing through Federal Home Loan Banks, Huntington's \$11 million community development loan will be used to construct 31 two-bedroom and 22 one-bedroom apartments for seniors age 55 and older. Construction is expected to begin in May 2016.

AROUND THE MIDWEST

Volunteers honor Dr. King with annual Day of Service.

A day of community. A day of humanitarian service. That's how Huntington colleagues throughout the Midwest honored Dr. Martin Luther King Jr. this past January. Rather than taking a day off, they took the day on, working together to empower and strengthen local communities for the Martin Luther King Jr. Day of Service.



"We believe the best way to honor the spirit of Dr. Martin Luther King Jr. is to make a special difference. Together with our local communities, we collected linens and other critically needed items for once-homeless, first-time homeowners."

– Barbara Close,
Huntington Branch Manager,
Marietta, Ohio

IN CENTRAL OHIO & WEST VIRGINIA

In January, the Harrisville, Parkersburg, Vienna and Marietta branches (Ritchie, Wood and Washington counties) collected items for Essentially Yours, a local nonprofit agency assisting severely disadvantaged and displaced families, veterans and teenagers. Barbara Close, Huntington branch manager in Marietta explains, "Frequently, the disadvantaged work with local agencies to become homeowners for the first time but when they arrive in their homes, they face a shortage of these critically needed items."

IN NORTHWEST OHIO

Huntington volunteers took part in our MLK Day of Service by volunteering at The University of Toledo's annual Martin Luther King, Jr. Unity Celebration. Bank colleagues joined other volunteers from our community to assist with the event, making the celebration enjoyable for all attendees. Diversity was celebrated through engaging speakers, entertaining performances by the marching band from Scott High School, Toledo International Youth Orchestra, and more. Hearts were warmed by the distribution of The Rev. Dr. Martin Luther King, Jr. Scholarship.

Food bank welcomes Huntington holiday helpers – again.

153 hunger-relief organizations benefit from the boxed holiday meals packaged with help from Huntington.

It's not unusual for coworkers to get together during the holidays. But for 17 business bankers from Huntington Bank in Youngstown, Ohio, their annual celebration is far from typical. Sure, it involves plenty of food and lots of camaraderie. More importantly, it involves working shoulder-to-shoulder to give back to the communities in which they live and work.

"Every year for the past six years on the first Friday in December," explains Josh Toot, business banking market manager, "we team up with the Second Harvest Food Bank to box up holiday meals for distribution. Bringing such a large team enables us to spend about three hours putting together a ton of boxes to help individuals and families in need."

Second Harvest is a repository for large quantities of donated food and USDA commodities, which are distributed to 153 hunger-relief organizations located throughout Columbiana, Mahoning and Trumbull counties in the northeastern part of the state. Member agencies include church pantries, homeless and battered women shelters, soup kitchens and after-school programs.

While Second Harvest says they look forward to the Huntington team helping out each year, Toot says that it is the team's honor and privilege to help.

"It's a great feeling to give back to the community – especially during the holiday season," he says. "Working together a team to accomplish this common goal has helped us build a close-knit group. We'll continue to volunteer as a group each holiday season."

Veterans honored year-round for military service.

60 volunteers participated in Huntington's 2015 NCR Veterans Day Event.

More than 60 Huntington colleagues and their families served dinner and spent time with military veterans at four National Church Residences (NCR) communities in Central Ohio on Veterans Day.

As the nation's largest not-for-profit provider of affordable senior housing and services, NCR provides senior living communities and permanent supportive housing for the formerly homeless and disabled.

The annual Huntington Veterans Day Event allows Huntington volunteers to honor and appreciate NCR residents for their U.S. Armed Forces service.

"We're truly focused on thanking them for our freedom and their commitment to making our country the best it can be," says Katie Reese, a Huntington Relationship Portfolio Manager and Huntington's Military Business Resource Group leader. "For many of these residents, visitors are uncommon, so just a few hours with a group of people can truly mean the world to them – and to us."

In addition, 40 other volunteers spend time interacting with NCR veteran-residents, providing monthly financial education as well as companionship.

"Many times a partnership can seem black-and-white on paper, yet when we have an opportunity to connect in a more personal way like this, it's even more rewarding," says Reese. The Huntington Veterans Day Event, combined with our year-round partnership, not only provides a time of fellowship for these residents, it's also an opportunity for a group of our veteran-colleagues to share their experiences as well."

MICHIGAN

huntington.com/community/west-michigan
huntington.com/community/east-michigan

New program makes home buying easier for Detroiters.

It's no secret that Detroit-area homes are in distress and that the city is in need of neighborhood revitalization. Now, thanks to a new \$40 million funding program, people who want to buy and renovate a home in Detroit have a new option that puts them closer to home ownership.

The Detroit Home Mortgage fund is a public-private partnership between the Michigan State Housing Authority, the Ford Foundation, the Kresge Foundation, the Detroit Mayor's Office, nonprofits and five banks, including Huntington Bank.

The program will offer low, uniform-lending rates and will feature significant protections for borrowers who may experience qualifying life events or need special accommodations to make repayments. The program allows borrowers to take out two mortgages with distinct repayment options that allows homebuyers to finance needed repairs and renovations.

Buyers with good credit and a stable income must obtain a first mortgage for the appraised value of a home, minus a 3.5 percent down payment.

\$75,000

Qualifying homebuyers can borrow up to \$75,000 or 150% CLTV to cover the gap between appraised value and sale price

3.5%

Required at downpayment.

\$42,300

Detroit's median home sale price*

The second mortgage is capped at \$75,000 or 150% CLTV to cover the gap between the home's completed appraisal value and the sale price, or the cost of necessary renovations.

Buyers also must complete homebuyer education classes and a class on the financial risks of borrowing more than the appraised value of a home.

"This is a creative solution to revitalize Detroit's neighborhoods," said Steve Steinour, Huntington's chief executive officer. "By partnering with the city, local banks are joining together to offer loans that resolve the challenge of making homes livable by funding both purchase and necessary repairs – without the problem of financing exceeding the home's worth."

*Source: Trulia, December 2015

Huntington grant supports Steubenville homeowners.

Huntington donates to the J.O.S.H.U.A. program for neighborhood reinvestment.

For most people, owning a home is not just a want or a wish, it's a dream that really can come true. Along with homeownership, however, comes the responsibility for repairs and maintenance – a sometimes not-so-easy task for seniors and low-income families.

Fortunately in the Western Pennsylvania and Ohio Valley regions, there's help, thanks to the J.O.S.H.U.A. (Journeys of Service Helping Upper Appalachia) program in partnership with the Urban Mission. Together, these organizations provide free home repairs and teach home-improvement skills to seniors and low-income families.

Every summer for the past 25 years, J.O.S.H.U.A. program volunteers travel to Steubenville to help area families complete a variety of home-improvement projects, including interior and exterior painting, landscaping, and porch and stair repair.

Although volunteer labor is free, the program requires materials and financial support, specifically in form of a director to oversee the renovation and rehab projects. That's why representatives from Huntington Bank's Steubenville branch presented the J.O.S.H.U.A. program with a grant this past January.

Branch Manager Dino Orsatti explains, "We're proud of our bank's ongoing commitment to improving the quality of life in the communities we serve. And we're happy to present this grant and continue our partnership with the Urban Mission because we believe community reinvestment is an ongoing process, not just a singular project."

Students rewarded for academics, attendance and service.

Huntington has supported Pittsburgh Milliones University Prep students with achievement scholarships since 2013.

"We believe students can achieve good things when they're encouraged to – and when they're supported," says Kim Lyttle, senior vice president, government banking for Huntington in the Pittsburgh Region.

Which is exactly why Huntington Bank incentivizes students at Pittsburgh Milliones University Preparatory to succeed.

Huntington financially rewards students for reaching academic performance, attendance and community service goals as part of The Challenge Program, Inc. The Challenge Program, Inc.'s mission is to partner with businesses to motivate high school students both in and out of the classroom.

Educators select student finalists according to specific criteria in each of these four categories: (1) academic performance, (2) attendance, (3) community service and (4) Science, Technology, Engineering and Math or STEM.

Award recipients are selected from among the finalists via a lottery drawing. Each Pittsburgh Milliones high school student recipient is then directly presented with a check from Huntington Bank at The Challenge Program, Inc.'s awards assembly.

"In addition to rewarding students for becoming productive citizens and reinforcing positive behavior," says Lyttle, "this sponsorship program allows our colleagues to get in front of students and share the importance of hard work and good habits."

Students receive financial literacy lessons.

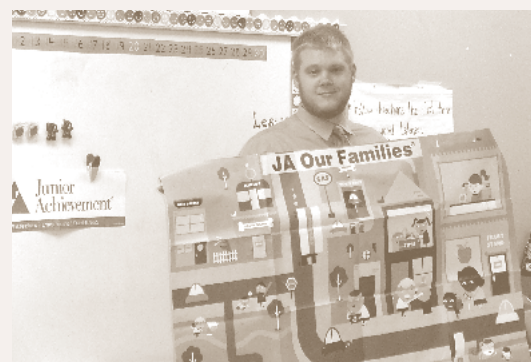
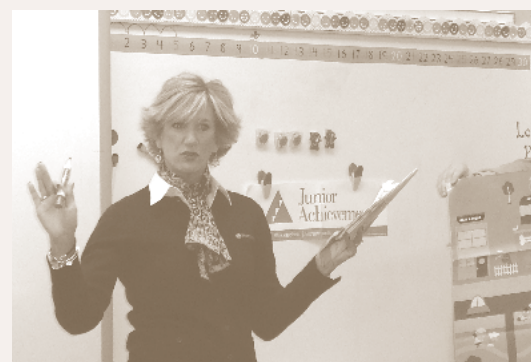
More than 200 students at Leggett Community Learning Center in Akron learned basic business economics from Huntington volunteers.

Each year for the past seven years, a group of Huntington colleagues from the Akron/Canton Region head back to the classroom – not for learning, but for teaching.

In partnership with Junior Achievement of North Central Ohio, these colleagues teach business principals to K-5th graders at Leggett Community Learning Center. And last October was no exception.

Huntington volunteers presented an interactive curriculum as part of a daylong event known as JA in a Day. Throughout the course of five hours, school partners like Huntington help students understand and appreciate how education is relevant in the real world.

"Huntington and Junior Achievement share the belief that the long-term success of our community depends on preparing young people to join the workforce," says William C. Shivers, President of Huntington Bank's Greater Akron/Canton and Mahoning Valley Regions. "Huntington partners with Junior Achievement in a lot of different ways, from JA in a Day to a more traditional six-week, in-class program. For this event, our volunteers focused on helping students learn the basic concepts of business and economics. It was a great way to impact the lives of young people, while providing us with a team-building and morale-boosting experience."



“Closely allied to moral soundness in banking is commercial integrity in the community. The two walk together, and the highest plane of excellence can be attained in neither without the co-operation and support of the other.”

— P.W. Huntington, Huntington Bank founder



WE BELIEVE IN DIVERSITY AND INCLUSION

Huntington Bank is built on the diversity of our team members – the one-of-a-kind talents, backgrounds and work styles that all of our colleagues bring to their roles here. We know that leveraging our diversity leads to better business outcomes; we believe this so strongly that inclusion as one of our guiding core values. At every level of our organization, from the inside out, our commitment to inclusion demonstrates an understanding and acceptance of diverse points of view, abilities, backgrounds and experience.

Building an inclusive supplier base supports job creation and economic development; it's also a proven way to improve business performance and help gain a better understanding of our customers. We're committed to expanding relationships with minority-, women-, and veteran-owned businesses through fair competition and a disciplined procurement process. We also set measurable targets for spend with diverse companies along with access to business leaders who aid in fostering relationships and business opportunities. In 2015, 13.4% of Huntington's addressable spend was spent with diverse suppliers across our footprint.



WE BELIEVE THERE ARE MORE STORIES TO TELL

It is a privilege to serve the communities that we call home. The stories in this report are only a few of the many causes we believe in. Read more about our impact throughout the Midwest at:

huntington.com/community

WE BELIEVE YOU CAN MAKE A DIFFERENCE

In the cities and towns where we work and live, we want all who live there to have access to good jobs, stable housing and a strong sense of belonging. These are the kinds of communities where kids can grow up, where smart people can start their own business and where neighbors don't hesitate to reach out and lend a hand to those who need it. Join our efforts to support the communities we call home by investing your time, talent, and resources.



Huntington Bancshares Incorporated is a \$71 billion asset regional bank holding company headquartered in Columbus, Ohio, with a network of more than 750 traditional branches and convenience branches in grocery stores and retirement centers and almost 1,500 ATMs across six Midwestern states: Ohio, Michigan, Pennsylvania, Indiana, West Virginia and Kentucky. Our banking channels also include internet, mobile, and telephone banking.

Founded in 1866, The Huntington 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.



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