

THE LIFT LOCAL BUSINESS® PROGRAM

Investing in our communities. Strengthening our future.

Huntington's Lift Local Business program supports minority-, woman-, and veteran-owned small businesses throughout the business life cycle — from start-up to expansion. The program offers loans, business planning support, free financial education courses delivered through Operation HOPE, and other services to help small business owners achieve their goals.

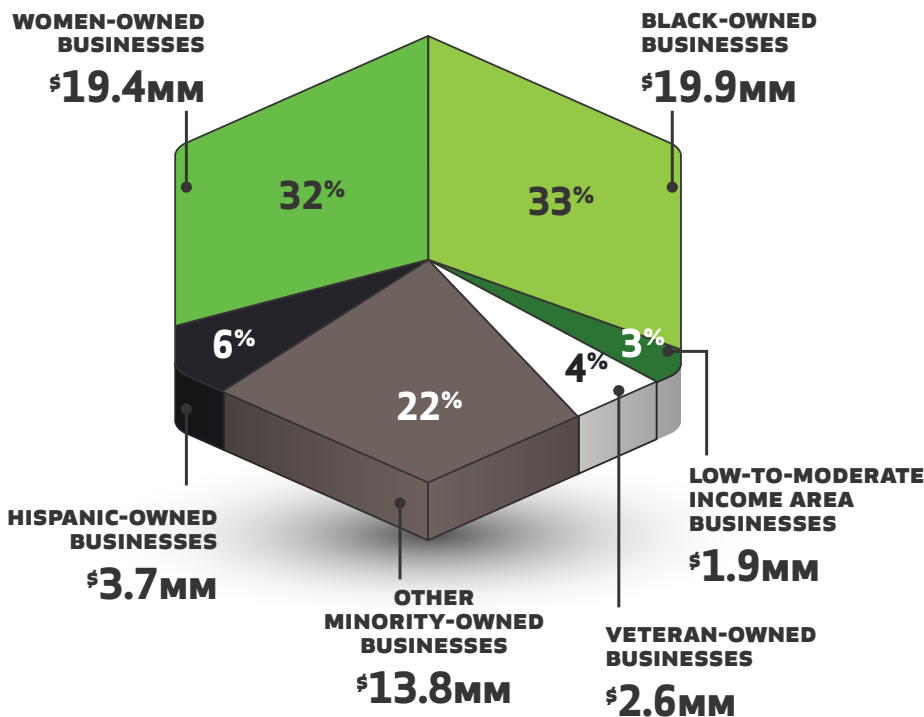


Since launching in October 2020, Huntington's Lift Local Business program has provided a total of \$61 million in funding to more than 800 minority-, woman-, and veteran-owned small businesses; 1,559 have registered for Operation HOPE courses.

LOAN DEMOGRAPHICS

\$61MM

IN TOTAL BOOKED LOANS
As of 12/31/2022



TOP INDUSTRY CATEGORIES



TRANSPORTATION & WAREHOUSING

22%



FOOD SERVICE & ACCOMMODATIONS

13%



RETAIL TRADE

11%



HEALTHCARE & SOCIAL ASSISTANCE

9%

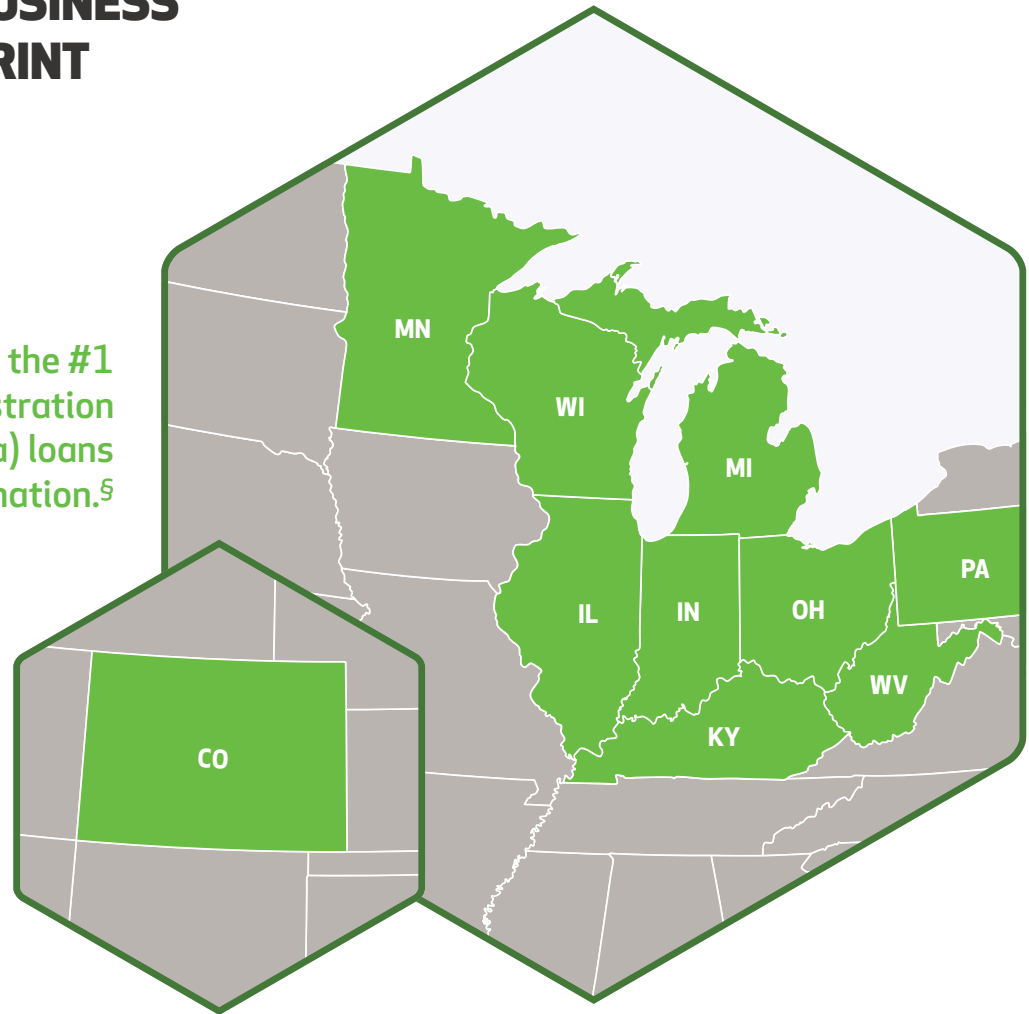


CONSTRUCTION

5%

OUR LIFT LOCAL BUSINESS PROGRAM FOOTPRINT

Huntington is the #1 Small Business Administration lender in SBA 7(a) loans in the nation.[§]



OUR COMMUNITY COMMITMENT

The Lift Local Business program is one component of Huntington's \$40 Billion Strategic Community Plan. With a \$2 billion focus on lending to minority-owned businesses or businesses operating in majority minority communities, Lift Local Business is one of the programs that reflects the bank's commitment to help strengthen small businesses.

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§ SBA loans subject to SBA eligibility. Huntington is #1 in the nation in number of SBA 7(a) loans from October 1, 2017 to September 30, 2022. Source: U.S. Small Business Administration (SBA).

Lift Local Business loans are subject to Huntington's application, approval and credit guidelines. There may be circumstances including without limitation, bankruptcy in the last 4 years, a violent felony or a very low business credit score that could result in ineligibility.



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