

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.

\$176 MILLION TOTAL BOOKED LOANS

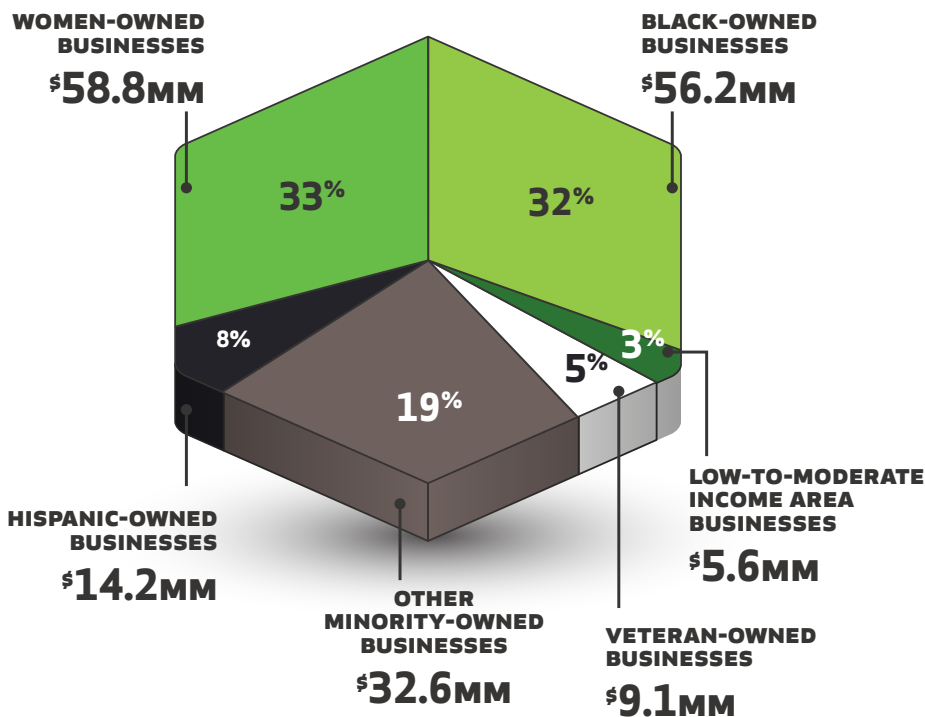
Since launching in October 2020, Huntington's Lift Local Business program has provided \$176 million in funding to more than 2,388 minority-, woman-, and veteran-owned small businesses; there are nearly 2,611 active Operation HOPE Entrepreneurial Training Program course users.

LOAN DEMOGRAPHICS

\$176MM

IN TOTAL BOOKED LOANS

AS OF 12/31/2024



TOP INDUSTRY CATEGORIES



TRANSPORTATION & WAREHOUSING

20%



FOOD SERVICE & ACCOMMODATIONS

13%



RETAIL TRADE

11%



HEALTHCARE & SOCIAL ASSISTANCE

10%

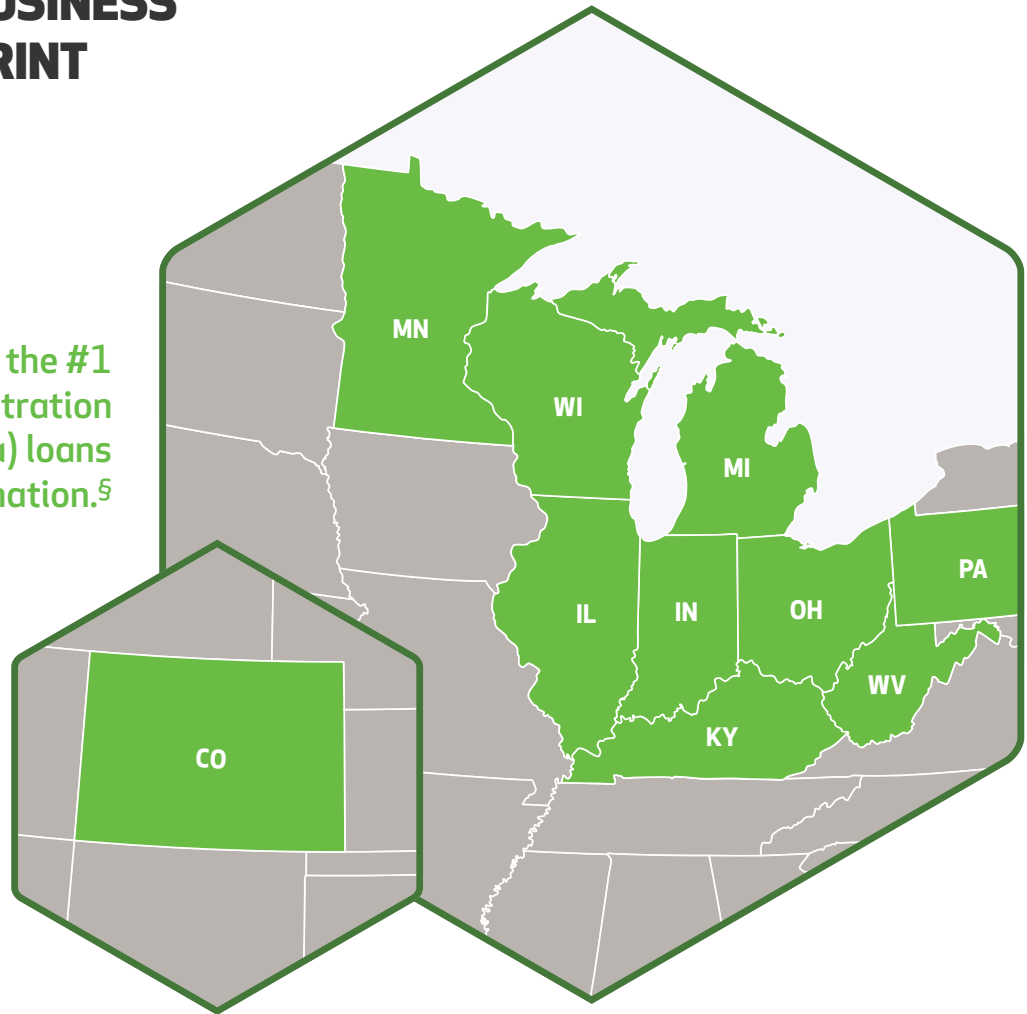


ADMINISTRATIVE SUPPORT

6%

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, 2024. Source: U.S. Small Business Administration (SBA).

Lift Local Business loans are still 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 very low business credit score, that mean a minority-, woman-, or veteran-owned business will not qualify for a Lift Local Business loan.



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