

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.

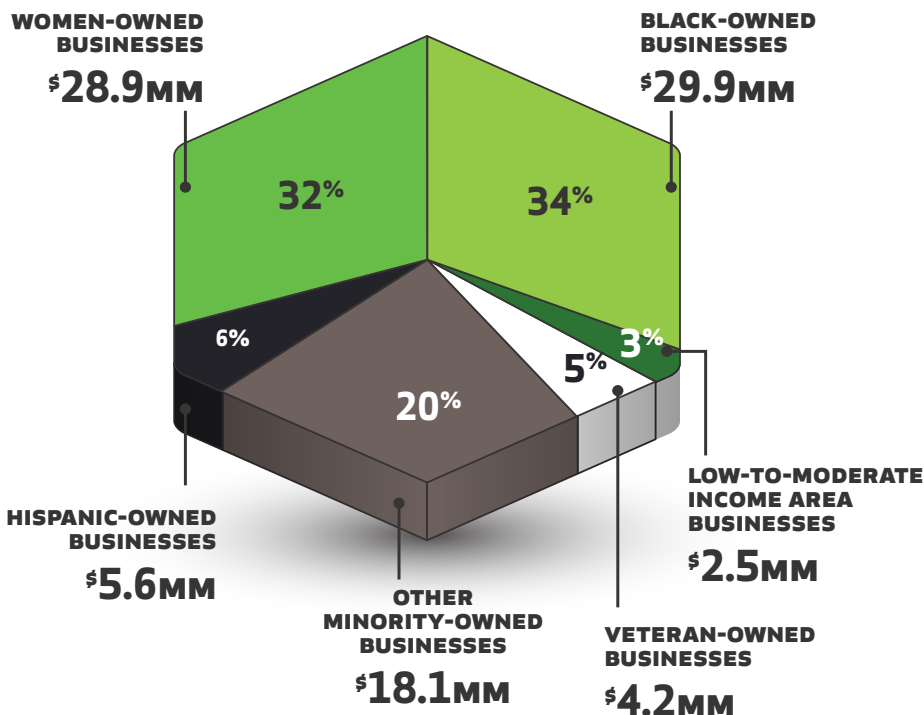


Since launching in October 2020, Huntington's Lift Local Business program has provided \$89 million in funding to more than 1,280 minority-, woman-, and veteran-owned small businesses; there are nearly 1,280 active Operation HOPE Entrepreneurial Training Program course users.

LOAN DEMOGRAPHICS

\$89MM

IN TOTAL BOOKED LOANS
As of 10/31/2023



TOP INDUSTRY CATEGORIES



TRANSPORTATION & WAREHOUSING

21%



FOOD SERVICE & ACCOMMODATIONS

14%



RETAIL TRADE

12%



HEALTHCARE & SOCIAL ASSISTANCE

8%



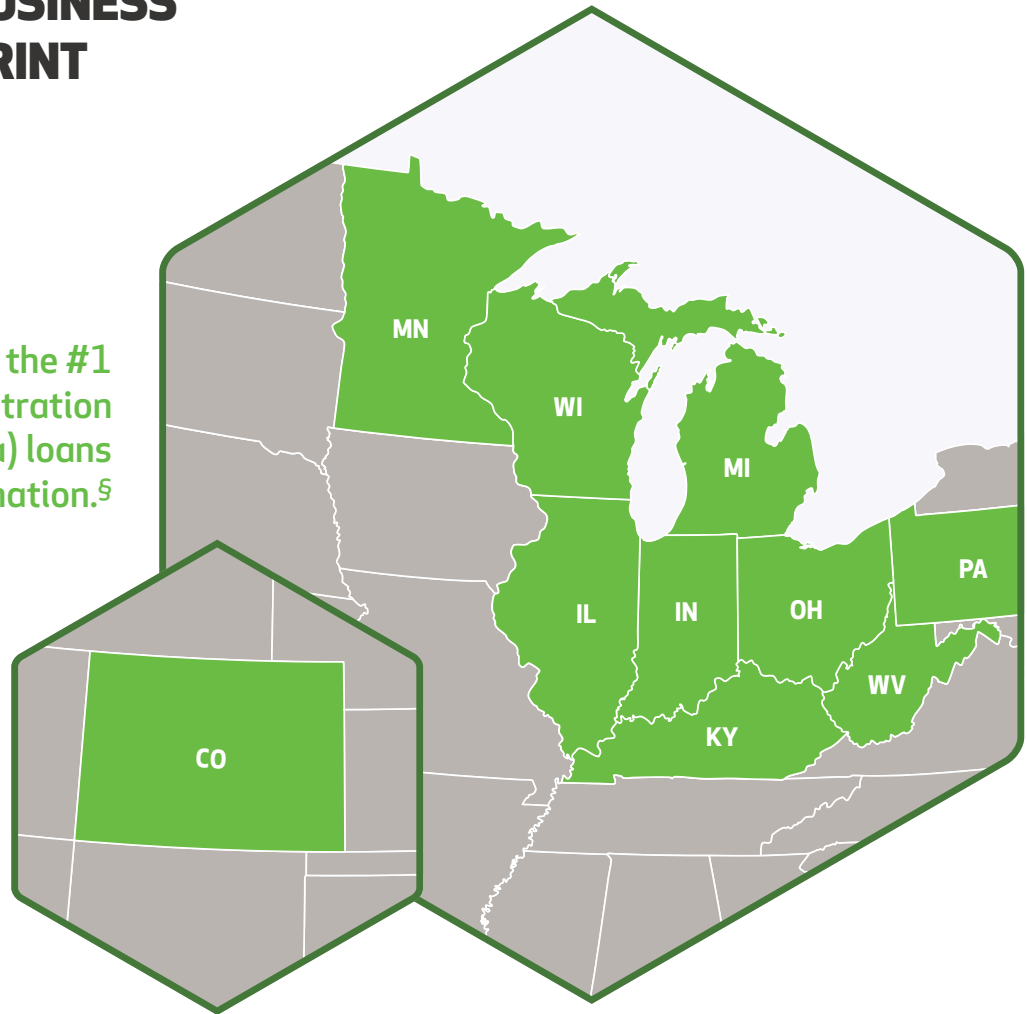
ADMINISTRATIVE SUPPORT

6%

See reverse side for more information

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, 2023. 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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