

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.

\$238 MILLION TOTAL BOOKED LOANS

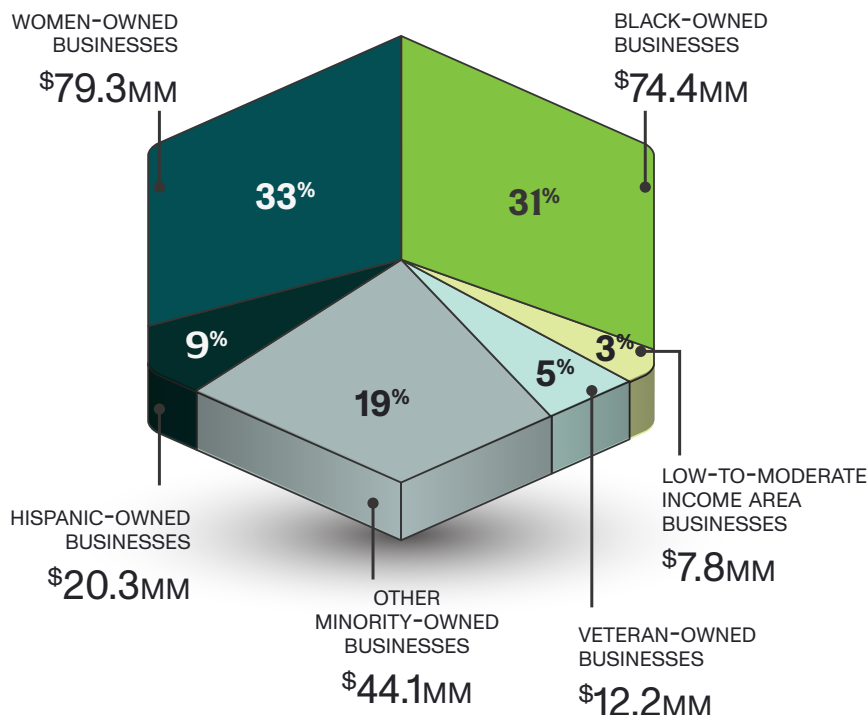
Since launching in October 2020, Huntington's Lift Local Business program has provided \$238 million in funding to more than 3,096 minority-, woman-, and veteran-owned small businesses; there are nearly 2,716 active Operation HOPE Entrepreneurial Training Program course users.

LOAN DEMOGRAPHICS

\$238MM

IN TOTAL BOOKED LOANS

AS OF 07/1/2025



TOP INDUSTRY CATEGORIES



TRANSPORTATION & WAREHOUSING

19%



FOOD SERVICE & ACCOMMODATIONS

13%



RETAIL TRADE

11%



HEALTHCARE & SOCIAL ASSISTANCE

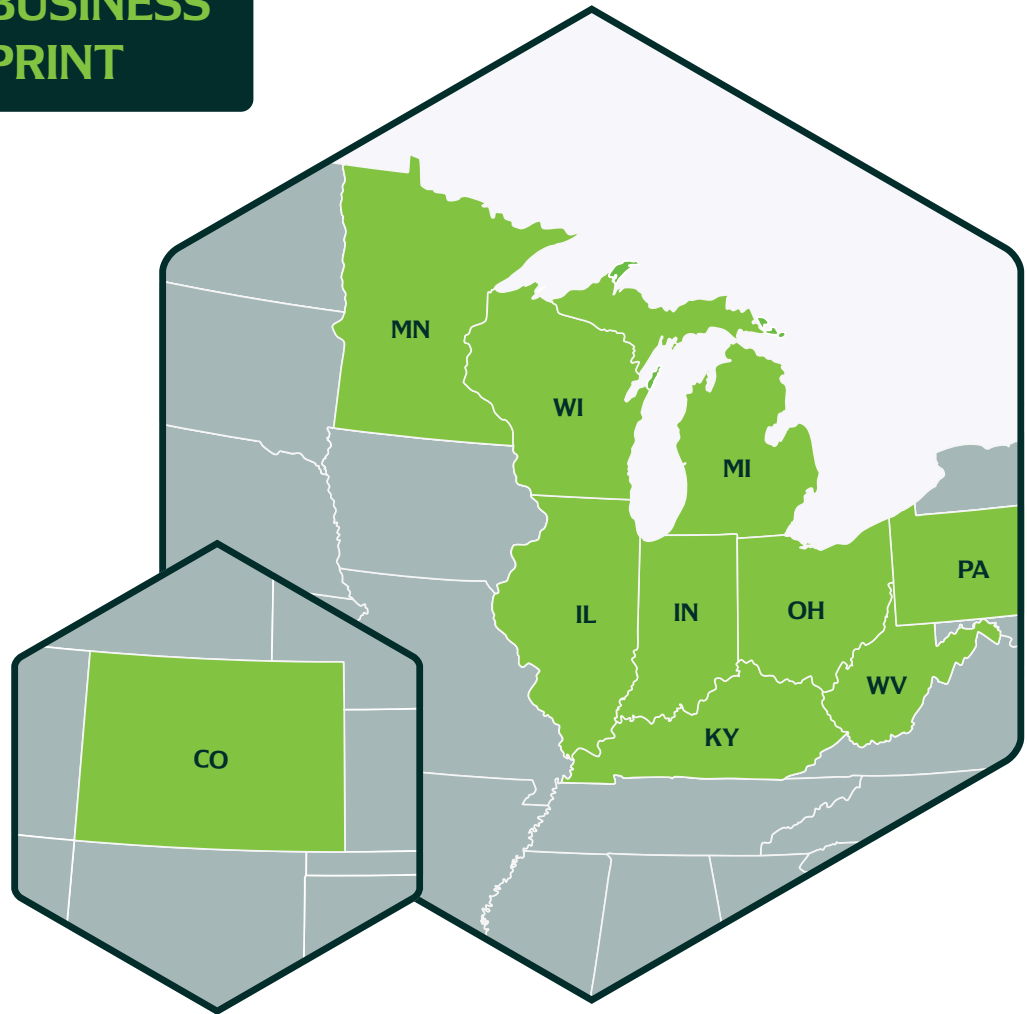
10%



OTHER SERVICES (PET CARE, PERSONAL CARE, AUTOMOTIVE SERVICES)

13%

OUR LIFT LOCAL BUSINESS PROGRAM FOOTPRINT



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 solution that reflects the bank's commitment to strengthen small businesses.

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SBA loans subject to SBA eligibility.

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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