

ENVIRONMENTAL POLICY STATEMENT

HUNTINGTON'S COMMITMENT TO THE ENVIRONMENT

Huntington recognizes that a healthy, sustainable future requires environmental stewardship, and commits to increasing our environmental performance and reducing our carbon footprint. Led by the CEO and executive management, we make this commitment as a natural extension of the corporate values our colleagues embody in their everyday actions: look out for people, do the right thing, make people's lives better, and strengthen the communities we serve.

Huntington believes all people deserve equal access to clean air, water, and a safe and healthy environment. Injustices exist in many forms and the impacts of climate change are largely determined by the population's vulnerability and resilience. As a result, those who suffer social and racial inequalities including Black, Indigenous, and people of color (BIPOC) populations, are disproportionately impacted by climate change and environmental health. We are committed to doing more to accelerate meaningful progress by reducing our corporate carbon footprint and addressing the environmental challenges faced by under-resourced communities.

Our environmental stewardship efforts align with and support well-recognized and respected frameworks and guidance, such as the U.N. Sustainable Development Goals, World Economic Forum agenda, and the principles of the Paris Agreement, including its goal of limiting global warming to well below 2°C above pre-industrial levels. We monitor and frame our approach with guidance from the U.S. Climate Finance Working Group, which has set principles intended to provide a framework for financing the transition to a low-carbon economy.

ADDRESSING CLIMATE CHANGE

Huntington recognizes that addressing climate change is important to our stakeholders, customers, and colleagues. Over the past several years, we've met key benchmarks in our energy conservation and sustainability efforts, including: reducing our energy consumption, increasing our use of renewable energy, reducing paper, installing electric vehicle charging stations at our workplaces and branches around the Columbus region, and managing our risks associated with environmental performance. We have more to do and we are committed to achieving our environmental objectives.

Our commitment to reducing the impacts of climate change includes the following actions:

- Incorporating environmental goals into the methods we use to build and renovate our buildings
- Standardizing equipment efficiency standards across our footprint
- Increasing our portfolio's ENERGY STAR scores for Huntington facilities
- Ensuring we can measure and monitor environmental performance
- Engaging and educating Huntington colleagues on sustainability on a continuing basis
- Continuing our ongoing Project Papercut, reducing paper consumption by encouraging colleagues to print less and offering paperless alternatives to customers

- Continuing to implement and promote electric vehicles, electric vehicle charging stations and colleague ride-share efforts.
- Implementing recycling programs throughout Huntington Corporate facilities.

ADDRESSING CLIMATE RISK

Huntington acknowledges the focused effort required to address climate risk, and commits to the following actions:

- Huntington's Board of Directors will monitor stakeholder demands related to climate change and will provide oversight of our strategy around ESG program strategy and alignment.
- Huntington's CEO and Executive Leadership Team will provide strategic direction for our environmental footprint reduction programs and will drive accountability throughout the organization.
- Huntington's Environmental Strategy & Sustainability Department will develop environmental strategies on direct and indirect greenhouse gas emission efforts.
- Huntington's Energy Management Department will ensure successful implementation of energy reduction efforts, utilizing industry best practices, and identifying areas of additional opportunity for Huntington.
- Huntington's Renewable Financing program will consider the importance of energy financing and the value of renewable technology and energy efficiency projects.

APPROACH TO SUSTAINABLE PROCUREMENT

As part of Huntington's commitment to reducing emissions throughout our footprint, Huntington's Procurement team regularly evaluates potential service providers for their ESG commitments and ability to positively impact our operations. All vendors must acknowledge, and are required to abide by, our Service Provider Code of Conduct. We encourage our service providers to also help to protect their people and the planet in their work and at their facilities.

With respect to our facilities, we continue to increase our use of environmentally sustainable products to ensure we provide safe and healthy spaces for our colleagues and customers. We have integrated greener product selections into our design standards, and we have set energy and water efficiency requirements for building products. Our design standards exceed Seasonal Energy Efficiency Ratio (SEER) ratings.

Other sustainable initiatives led by our Real Estate Management team include:

- Where appropriate, we evaluate reuse of existing structures and infrastructure for reuse as retail branches compared with demolition and rebuilding.
- Exterior materials, such as masonry and glass, for retail branches are durable and nontoxic, the majority of which are sourced regionally.
- We use DIRTT, a leading technology-driven manufacturer of highly customized sustainable interiors, for portions of interior buildouts, which reduces construction waste and allows for efficient reuse in the future.
- We continue to use LED lighting with our specified controls.

We have chosen a cleaning service provider that shares our same demonstrated commitment to the environment. In partnership with this service provider, we leverage the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) green cleaning recommendations to keep our spaces clean while ensuring the health and safety of our colleagues and customers. Our service provider is ISSA Cleaning Industry Management Standard-Green Building Certified with Honors and uses products that meet Green Seal standards.

TRANSPERANCY AND ACCOUNTABILITY

Huntington recognizes this Environmental Policy Statement as the first step toward an expanding commitment for environmental responsibility. Climate change is a serious issue, and we are committed to the journey to manage and mitigate our impact. Our objectives are to create awareness about our environmental commitments among our colleagues and be transparent and accountable to stakeholders for our progress over time.

To achieve these objectives,

- We will ensure that this Policy Statement is implemented throughout our organization by creating awareness of our initiatives to our colleagues.
- We will track and assess our environmental performance and will publish an annual ESG report and disclose to CDP.
- We will engage periodically with external stakeholders to solicit their feedback about our environmental performance.

Huntington's commitment to environmental sustainability practices to lower our carbon footprint and reduce the impacts of climate change is part of our culture of making people's lives better and strengthening the communities we serve. We value the trust and confidence of our colleagues, customers and stakeholders and pledge to make progress on our environmental sustainability journey.