Dear Friends,

At Huntington, we define our success by the success of our customers. That’s why we are focused on Fair Play banking, ensuring we offer fair products and services to all of our customers. The reason is simple: playing fair is the right thing to do for our customers, our communities, our investors, and our colleagues.

We’re committed to doing business in a way that benefits our Midwest communities, our customers, and the economy. We want folks to have the opportunity to have good jobs and stable homes, and we want bright, energetic entrepreneurs to have the opportunity to run their own successful business.

We’re proud to call the Midwest our home. It was here in the Midwest that we began to see signs of true economic recovery last year. It’s here in the Midwest that there’s more economic stability and job growth than nearly anywhere else in the country. Companies are locating or expanding here, and collaborations of businesses, government, and communities are fostering greater partnerships than we’ve seen in years.

Thanks to your shared commitment to the Midwest, we believe the months and years ahead will be strong for you, your family, and your community. We look forward to being a continuing part of your success.

STEVIE STEINOUR
Chairman, President, and Chief Executive Officer

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OUR FOCUS IS ON OUR CUSTOMERS

- We’ve expanded our hours at many of our branches, including staying open later during the week. We also offer service on Saturdays and Sundays through our Phone Bank and our in-store branches located in some Giant Eagle stores and Meijer stores.
- We’ve pushed back the cutoff time for transactions to post, so more business people can make deposits after work, on their way home.
- Our 24-Hour Grace® overdraft fee relief gives customers more time, not more fees. Get details at Huntington.com/Grace.
- Our Asterisk-Free Checking℠ accounts are free to open, free to maintain, and free from minimum balance requirements.
- Our debit cards have no monthly usage fee.
We want the cities and towns where we work and live to offer all who live there good jobs, stable housing, and a strong sense of belonging. These are the kinds of communities where kids can grow up well, where smart people can start their own businesses, and where neighbors don’t hesitate to reach out and lend a hand to those who need it. Here’s how we help grow and strengthen the kinds of communities we believe in.

**PRODUCTS AND SERVICES**
- Providing all of our customers with sound financial information, products, and services
  - FAIR-PLAY BANKING
  - EQUAL ACCESS TO PRODUCTS AND SERVICES
  - TRUSTED ADVICE

**COMMUNITY INVESTMENT**
- Providing resources to help strengthen our communities
  - COMMUNITY DEVELOPMENT LENDING AND INVESTMENT
  - COMMUNITY PARTNERSHIPS
  - SUPPLIER INCLUSION
  - FINANCIAL EDUCATION
  - PHILANTHROPIC GIFTS

**COLLEAGUE ENGAGEMENT**
- Providing support, encouragement, and inspiration to everyone who works at Huntington
  - CAREER DEVELOPMENT OPPORTUNITIES
  - HEALTH AND WELLNESS
  - COMPENSATION AND BENEFITS
  - AN INCLUSIVE WORKFORCE
  - COLLEAGUES’ VOLUNTEERISM

**ETHICAL PRACTICES**
- Providing structure and oversight for ethical business practices
  - GOVERNANCE
  - CODE OF ETHICS
  - RISK MANAGEMENT AND COMPLIANCE

**INVESTED IN AFFORDABLE HOUSING PROJECTS ACROSS OHIO — THE LARGEST INVESTMENT OF ITS KIND IN THE STATE.**
- $83,000,000

**INVESTED IN NONPROFIT ORGANIZATIONS THROUGHOUT THE MIDWEST**
- $7,200,000

**HUNTINGTON NAMED TOP SMALL BUSINESS LENDER.**
- #1

**HUNTINGTON COLLEAGUES VOLUNTEERED IN 2011**
- 1,200
- 27,000

**INVESTED IN NONPROFIT ORGANIZATIONS THROUGHOUT THE MIDWEST**
- We’re the top lender in Ohio, Michigan, and Western Pennsylvania (in number of loans and total loan amount), we’re the top lender in volume and second in loan amount in Indiana and West Virginia.

**HOURS — THE TIME COLLEAGUES GAVE TO NONPROFIT ORGANIZATIONS**
Huntington is a $54 billion regional bank headquartered in Columbus, Ohio. Founded in 1866, we provide products and services throughout our six-state region: Ohio, Michigan, Pennsylvania, Indiana, West Virginia, and Kentucky. Our 11,070 colleagues live and work in the communities where we do business.

We provide commercial, small business, and consumer banking services; mortgage banking services; treasury management and foreign exchange services; equipment leasing; wealth and investment management services; trust services; brokerage services; customized insurance brokerage and service programs; and more. Our 680-plus branches include traditional banking branches and convenience branches in grocery stores and retirement centers.

Banking channels also include internet and mobile banking, telephone banking, and more than 1,300 ATMs. Through automotive dealership relationships within our region and other states in the Midwest and New England states, we also provide commercial banking services to automotive dealers, as well as retail automobile financing for dealer customers.

www.Huntington.com
As the economy continued to recover, it grew faster in Midwest states than in the national economy. Huntington maintained our consistent focus on job growth, supporting the small businesses that launched, moved, or expanded their presence in the Midwest.

Michigan was a particularly bright spot in the nation’s economic recovery. Its exports grew 37 percent last year, and its job growth outpaced the nation’s. Our West Michigan headquarters are in Grand Rapids. There, and in communities throughout the western half of the state, we proudly fostered innovation and entrepreneurialism.

**SUPPORTING WOMEN IN BUSINESS**

In Grand Rapids, Huntington sponsors the Women’s Advisory Board, which serves women business owners and other professional women. The Board provides opportunities for networking, professional development, and mentoring.

One of the Board’s core programs is Rising Women Leaders (RWL). Over the course of 10 months, RWL members gain leadership skills through one-on-one coaching, networking with members of the Women’s Advisory Board, guest speakers, and through hands-on experience working with a nonprofit.

Last year, one group of RWL worked with Conductive Learning Center, a nonprofit that provides educational support to children with motor disorders. RWL helped the organization’s leaders develop a mission statement and a marketing plan.

Another group of RWL worked with Care Resources, a nonprofit that offers inclusive care to the elderly, in order to allow them to stay in their own homes. The young women in RWL worked with the organization’s leaders to develop recommendations to enhance employee productivity, commitment, and satisfaction.

**BACKING A BUSINESS INCUBATOR**

Also in Grand Rapids, we financed the new headquarters of LINC Community Revitalization, Inc. We sponsor its new business incubator for local entrepreneurs and business professionals. The space is also home to the LINC Opportunity Center, which offers employment placement and career improvement, financial education and coaching, and public benefits access.

**COMMITTING TO BUSINESS LENDING**

As part of a public-private lending partnership with the state of Michigan and the Michigan Economic Development Corporation, we committed $2 billion over four years in commercial and small business lending throughout the state. Results late in the year showed the program running almost two years ahead of schedule. More than $800 million in loans had already been made to about 1,300 small and commercial businesses.

**GROWING ON MEDICAL MILE**

As part of our ongoing investment in downtown Grand Rapids, we opened our newest branch on Medical Mile in August. Huntington financed the entire $250 million health care complex project, and has developed an expertise in providing financial services for health care companies and physicians.

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IN EAST MICHIGAN, SUPPORTING A CITY’S REMARKABLE COMEBACK

In Detroit, automakers continue to increase production; General Motors regained its position last year as the top-selling automaker in the world. Other industries are settling here, hiring former autoworkers. We expanded our business and invested in our first Detroit branches. The first is located downtown, inside the world headquarters for Compuware. The other is located inside Glory Supermarket at West Outer Drive. Both have added jobs to the city, as well as convenient bank services and products.

REVIVING A CENTURY-OLD CITY PARK

We know that a central, public gathering place is vital to the life of a downtown. In the heart of Detroit, we supported Campus Martius Park, named one of 10 Great Public Spaces for 2010 by the American Planning Association. The original park was lost to city development in the early 1900s, and has only recently been reestablished. With 2.5 acres of public space, stages, and an ice skating rink, the park helped catalyze the transformation of the surrounding city.

FUELING A MOBILE FOOD PANTRY

Though the economy is improving, there are still many who struggle to make ends meet in Detroit. That’s why we partnered with Forgotten Harvest, a nonprofit that works to relieve hunger in the Detroit metropolitan area. We sponsored their first mobile food pantry, which delivers emergency food to those who have no transportation.
Once a capital of steel and iron, Cleveland has been reinventing itself over the past few years—with new businesses, new technologies, and a renewed focus on its downtown. Huntington has proudly participated in the revival of this great Midwest city.

We celebrated the grand opening of 18 new bank branches—and the jobs they bring—in Giant Eagle stores in and around Cleveland last year. Over the next four years, we will open 45 more and create more than 270 new jobs.

Last year, Huntington moved our Cleveland headquarters to the heart of downtown, into 100,000 square feet in the office tower at 200 Public Square. Our presence in Public Square reaffirms our commitment to the city; our move here makes us accessible to all residents and businesses in Cleveland, as well as to everyone who visits the city. The Huntington logo on this, one of Cleveland's tallest buildings, is the first time a logo has adorned the exterior building in more than a decade.

We extended the Huntington welcome to Pittsburgh residents and visitors by sponsoring three public gardens, including the Huntington Welcome Garden at Fort Pitt Tunnel. Planted each spring, the Western Pennsylvania Conservancy’s community gardens have become a signature feature of our region, captivating residents and visitors throughout the growing season.

We helped celebrate good economic news as we opened our new regional headquarters at the historic Grant Building in downtown Pittsburgh. Its iconic beacon light now shines green, and can be seen from all over the city. We also made donations to VisitPittsburgh and Pittsburgh Downtown Partnership, two important organizations that contribute to the vitality of a strong downtown.

Fallingwater, a Frank Lloyd Wright masterpiece, stands in western Pennsylvania, its original furnishings and art intact and open to the public. The house, built in the 1930s, stands over a waterfall, and appears to be at one with nature, untethered to the ground. It has recently been nominated to the United Nation’s World Heritage list. Last year, Huntington served as presenting sponsor of the landmark’s 75th anniversary gala.

Huntington partnered with the Minority Business Assistance Center of the Urban League of Greater Cleveland and the Cleveland Small Business Development Center to sponsor Huntington National Bank Days at the Urban League. These events enable minority-owned business enterprises direct access to business bankers to discuss their current and future financial needs.

The ultimate goal of this cultural shift is to create a workforce of top talent that is inclusive and reflects the communities we serve. When it all comes together, Huntington becomes an even better place to work and grow professionally.
FORGING PARTNERSHIPS THROUGHOUT CENTRAL OHIO

Columbus has been the home of our headquarters since P.W. Huntington opened his bank in 1866. We’re proud to be a part of this vital city and its surrounding areas – home of many colleges and universities, thriving small businesses, and a dynamic place of growth for a vast array of business and industry. We’ve partnered with government and nonprofit organizations in making Central Ohio an ever-better place to live and work.

BUILDING A TRUE DOWNTOWN NEIGHBORHOOD

In one of Columbus’ newest downtown neighborhoods, the RiverSouth District, we financed a 300-unit apartment complex. In the iconic Lazarus Department Store building there, we opened a new branch, so that our new neighbors have a convenient place to bank. And we financed the nearby nine-acre Columbus Commons Park, so the residents of RiverSouth and all the people who work downtown have a beautiful green space in which to gather and play.

PROVIDING AFFORDABLE HOUSING FOR THOUSANDS

Last year we surpassed the halfway mark of our three-year, $100 million commitment to affordable housing in Ohio. We have already generated over 600 new or renovated rental units throughout the state. By the end of this year, we expect to have created more than 1,300 apartments for up to 3,000 low- to moderate-income people.

SUPPORTING MINORITY-OWNED BUSINESSES

Building an inclusive supplier base supports job creation and economic development; it’s also a proven way to improve business performance and help gain a better understanding of customers. Because we’re committed to expanding relationships with minority-, women-, and veteran-owned businesses, we’re involved in many events that bring together large corporate buyers with diverse suppliers. In February, we hosted a Construction Summit in Columbus with the South Central Ohio Minority Supplier Development Council. As a result of the Summit, Miles-McClellan Construction bid on and was awarded the building of our new Johnstown, OH branch.

In May, we served as host-level sponsor of the annual Ohio Business Opportunity Fair, which brings together major corporations, small businesses, minority business enterprises, and government agencies. Minority businesses demonstrate the value of their products and services; large companies and their prime suppliers discuss current and upcoming procurement opportunities.

In addition to hosting these events, we ensure fair competition in a disciplined procurement process. We set measurable annual goals for increasing our business with minority-, women-, and veteran-owned businesses. And we provide these businesses with access to business leaders to foster relationships and build future business opportunities.

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At the heart of this region is Cincinnati, a city that Henry Wadsworth Longfellow referred to as “The Queen of the West.” As it continues its recovery from the recession, Huntington has partnered with other businesses and economic development organizations to help restore its regal status.

Our commitment to small business owners means looking for unique ways to help. After another bank terminated her credit line and refused to renew her property financing, and after other banks turned her down completely, Lourdes Leon turned to Huntington to refinance the restaurant she’d established 11 years earlier in the Cincinnati area. While she was working with Huntington, Leon learned of an opportunity to establish a new restaurant downtown. She had significant equity in her home, so her Huntington bankers helped her to leverage it for her new restaurant, and, at the same time, provided both a property loan and a term loan for the original restaurant. The second Taqueria Mercado opened to positive reviews in the late spring; business has been steady in both locations ever since.

Increasing Financial Security for Those in Need

Bank On is an initiative designed to help the estimated 42,000 unbanked households in Southern Ohio / Northern Kentucky understand the short- and long-term benefits of a banking relationship. Huntington joined forces with fourteen other financial institutions for the annual kick-off of Bank On Greater Cincinnati, to ensure families receive the help they need to manage their money and become financially fit.

Restoring a Historic Urban Treasure

Until just a few years ago, Cincinnati’s Over-the-Rhine neighborhood was known for having one of the worst crime rates in the city. Today, the area, one of the largest urban historic districts in the country, is a vital, vibrant sector of the city. We’re pleased to have played a role in the transformation. We took an abandoned 19th-century building, empty for most of the past decade, and, in partnership with the Federal Home Loan Bank of Cincinnati, helped create a housing development called Friars’ Court. The property includes 25 rehabilitated, modern apartments for income-eligible residents. Our colleagues got involved, volunteering to beautify the outside of the property. Residents of this unique development are able to earn their own resources for future investments like a home, education, business or retirement.

Though these two Huntington regions in northeast Ohio were hit particularly hard by the recession, their recovery now outpaces former boomtowns in other parts of the country. Huntington provided community development loans, small business loans, and home-improvement financing that is helping speed the recovery and return quality of life.

More Lending to Small Businesses

The Mahoning Valley Economic Development Corporation (MVEDC) named Huntington the 2011 Bank of the Year for the most SBA lending to businesses in the area. MVEDC is a public-private partnership focused on the revitalization and diversification of the Mahoning Valley region.

Supporting Youngstown’s Return to Prosperity

In Youngstown, we invested in a corporate office for MS Consultants, an architecture and engineering firm in an area that was hit especially hard. In Girard, we renewed a bond anticipation note for the construction of a City of Girard Justice Center.

Helping Homeowners Beautify Their Neighborhoods

We know that when homeowners improve the appearance of their home’s exterior, it helps lift an entire neighborhood. In the Akron/Canton region, we supported a program that helps homeowners beautify the outside of their homes and their landscapes. Here are a few highlights:

Mark and Brenda Coolson live in West Park. Their investment in a remodeled kitchen and a new addition qualified them for an exterior improvement project. With the funding, they removed and trimmed overgrown trees, resurfaced their driveway, and installed new front steps.

Also in West Park, Jason and Brandy Brown renovated their kitchen and built a new deck, which qualified them for funding to add trees and do additional landscaping.

Jordan Fronimo, in Crystal Park, completed dry-walling and painting his living room and dining room and installing a new furnace, then qualified for funding he used to add a carport/deck onto his garage.

David Clarkson, in Northwest Canton, used the $2,000 Down Payment assistance Program on the purchase of a home.

Southern Ohio/Kentucky: Returning the Crown to the Queen

In the Crown Valley region.

Kentucky: Southern Ohio / Northern Kentucky

Supporting Small Businesses – One Business at a Time

2.5 million

Invested in Modern and Affordable Apartments in the City Center

$2.5 million

Restoring a Historic Urban Treasure

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SOUTHERN OHIO/KENTUCKY: RETURNING THE CROWN TO THE QUEEN

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Like cities throughout the Midwest, Indianapolis is a city well on the road to economic recovery. To help accelerate job growth here, Huntington provides leadership in the Indiana Community Business Credit Corporation, a privately-owned company that helps meet the need for growth capital for small- to medium-sized businesses. Funding provides growth capital that supplements financing available from a senior lender.

**POLISHING HUNTINGTON GATE**

The Indianapolis Colts are the pride of the city, and we were delighted to refurbish our Huntington Gate at their Lucas Oil Stadium. One of four main gates into the stadium, its floor features a replication of the Colts field; the walls are filled with images of spectators, and a Huntington blimp hovers above.

**FOSTERING INNOVATION IN WEST VIRGINIA**

Business and government leaders have recognized that new businesses, new innovations, and small businesses led by energetic entrepreneurs will help restore this state’s economic vitality. We’re proud to offer small-business lending throughout the state, and to support innovations and entrepreneurs.

**GETTING INNOVATIONS TO MARKET FASTER**

In South Charleston, Huntington supports the Mid-Atlantic Technology, Research & Innovation Center (MATRIC), specializes in market-driven solutions in chemical, environmental, energy, and software technologies. As independent, nonprofit corporation and one of the largest employers in West Virginia, MATRIC provides research, development, engineering, and intellectual property services to help clients get their innovations to market faster. Many of the innovations they’ve helped bring to market have spawned new businesses. The company has generated almost $44 million in revenue since 2004.

**BUILDING THE NEW ECONOMY IN NORTHWEST OHIO**

Manufacturing has long provided the basis of the economy of our Northwest Ohio Region, headquartered in Toledo. Though some of those businesses disappeared in the recession, others are taking their places. Strong public-private partnerships and a more diversified business base mean cities and towns that will grow and thrive for years to come.

**INVESTING IN AN OLD PLANT FOR A NEW BUSINESS AND NEW JOBS**

A Huntington financing deal revitalized Maumee’s former Ford Stamping Plant, a facility that produces stamped, blanked and spin components. Now, the Maumee Assembly and Stamping Plant is taking on automotive supplier work and generating new jobs. The Toledo Regional Chamber of Commerce’s Small Business Development Program is working with the plant and Huntington to create as many as 200 new jobs over the next two years.
INVESTING LOCALLY

Huntington is only as successful as the communities and neighborhoods where we do business. Our colleagues are involved locally in lending decisions, because they know their own communities better than anyone in a corporate office.

Good jobs, stable homes, helping each other when we need it: These are the best qualities of life in the Midwest. Here's how we support and strengthen them in all of the communities where we live and work.

SMALL BUSINESS GROWTH: FUELING THE MIDWEST ECONOMY

#1 TOP SBA LENDER

The U.S. Small Business Administration (SBA) has recognized Huntington as the number one SBA lender in the nation for number of SBA 7(a) loans. Our focus on small business lending has also made us our region’s leading lender.* We outpaced our competitors with more than four times the number of SBA loans, and more than three times the dollar volume.

Supporting a Success Story: The Miceli Dairy

The family-owned Miceli Dairy Products Company in Cleveland (shown above) is one of the country’s largest manufacturers of ricotta cheese. Huntington provided tax credit funding for a significant expansion, and a substantial line of credit to support working capital. Begun in 2011, the expansion will increase Miceli’s cheese production, create 50 additional jobs, and help revive the neighborhood that’s been the dairy’s home for more than 60 years. Today, the Micelis are considered pioneers in Cleveland’s renaissance.

Making Small Businesses a Priority

Successful small businesses add jobs and contribute to continued economic recovery. That’s why small business lending is so critical. Our efforts of kick-starting the cycle of credit, spending, and growth throughout the economic downturn means that now, thousands of local businesses in the Midwest are growing. In the last two years, we loaned more than $2.68 billion to small businesses. That puts us on track to meet our goal of providing $4 billion in financing to small businesses over a three-year period.

*Huntington is the #1 SBA7(a) lender in the region made up of Indiana, Kentucky, Ohio, Michigan, West Virginia, and Western Pennsylvania. Source: U.S. Small Business Administration from October 1, 2009 through March 31, 2012. Comparative information for third largest lender in the U.S. in number and dollar amounts of loans as of March 31, 2012.
INVESTING IN THE FUTURE POWER OF WIND ENERGY

Much of our six-state footprint is an emerging corridor for wind energy production. Muskegon, MI, is particularly rich in wind resources, so we chose our offices there as a site for a wind turbine installation, expected to produce at least 2,000 kWh of electricity every year for the local power grid. The wind turbine is a potential model for other Huntington sites, as well.

CONNECTING ENTREPRENEURS WITH BUSINESS EXPERTISE

Many entrepreneurs lack the expertise to embark on a new business venture, and/or the funds to hire the services they need to get their businesses off the ground. That’s why we became the first corporate sponsor of the Small Business Development Center (SBDC) at Zane State Community College in Cambridge, OH. The SBDC provides — at no cost — educational and support services to owners of small businesses and entrepreneurs who are trying to expand or start businesses.

BACKING A NATIONAL LEADER IN COMMUNITY DEVELOPMENT

In Pittsburgh, the Northside Leadership Conference (NSLC) is a coalition of community-based organizations that work together to enhance the quality of life in 20 percent of the city. Huntington supports its Northside Community Development Fund (NSCDF), which provides loans and financing for businesses and real estate development throughout Pittsburgh’s Northside. Together, NSLC and NSCDF provide business planning, recruit new businesses, and refer existing businesses and new entrepreneurs to appropriate lenders.

Above: Penn Brewery, located in a once-abandoned Victorian brewery complex, is a restaurant and Pennsylvania’s first craft brewer. NSLC and NSCDF helped the current owner acquire the brewery, and NSCDF provided loan financing to both the building and the business. Penn Brewer is now planning its first major expansion.

SUPPORTING ONE OF YOUNGSTOWN’S YOUNGEST BUSINESS OWNERS

Brian Forward is one of the newest business owners in Youngstown, OH. At just 21, he opened Mahoning Valley Vacuum. Brian, the first graduate of the Rich Center for Autism at Youngstown State University, has been fascinated by vacuums and understanding how they work since he was four years old. At Huntington, Brian opened a business checking account and got signed up for credit card processing services. His banker explored financing options and found grants that Brian was eligible for. At his store’s ground breaking, Brian pledged a portion of his vacuum sales to benefit The Rich Center for Autism.

IN INDIANAPOLIS, MORE SENIOR HOUSING AND DOWNTOWN REVITALIZATION

Our support is increasing affordable housing in Indianapolis. A tax credit equity investment is helping to build St. Clair Senior Apartments, which will include 33 new rental units for inner-city seniors, plus 3,600 square feet of retail/office space with room for four tenants. This is the first mixed-used development project in the area.

BUILDING SAFE AND STABLE HOUSING

Having a place to call home is essential for everyone living in a strong community. That’s why we’re committed to creating sustainable opportunities for stable housing throughout our six-state footprint. Our goal in all of the communities where we live and work: To bring affordable housing projects stalled by the recession back to the front burner.

BUILDING MORE INDEPENDENT LIVING OPPORTUNITIES

Huntington and the Ohio Capital Corporation for Housing celebrated the groundbreaking of a $12 million senior community in Central Ohio developed by the Columbus Housing Partnership. Elim Manor will include 98 rental units designed for independent living. The project allowed us to surpass the halfway point of our $100 million commitment for affordable rental housing in Ohio. Our three-year housing investment initiative has already generated 600 new or renovated units in communities throughout the state.

$83,300,000

INCREASING HOUSING OPPORTUNITIES FOR THE UNDERSERVED

We helped create a mixed-use, affordable rental community for individuals and families moving toward homeownership and for low-income people with special needs. In New Castle, PA, our loan supported the Human Services Center, which offers services to those with mental illnesses.

INVESTED IN AFFORDABLE HOUSING THROUGHOUT OUR REGION

We helped create a mixed-use, affordable rental community for individuals and families moving toward homeownership and for low-income people with special needs. In New Castle, PA, our loan supported the Human Services Center, which offers services to those with mental illnesses.
SHELTERING HOMELESS YOUTH

Young people are a large and often overlooked population among the homeless. At the McCrary Center in Wheeling, WV, homeless and runaway youth, as well as young people transitioning out of foster care, will find independent living opportunities. Formerly a school building, the facility provides 11 fully-furnished units, where residents have access to educational, financial, and vocational programming.

HOUSING FOR VETERANS

Providing housing for those who have served our country is critically important to us. Though veterans make up just nine percent of the U.S. population, they represent 13 percent of those in homeless shelters. In Columbus, Huntington, the National Church Residences and the VA Ambulatory Care Center sponsored the grand opening ceremony for a permanent supportive housing community called the Commons at Livingston (shown above). Huntington provided tax credits, a construction loan and an Affordable Housing Program grant. And in Detroit, we helped dedicate a 60-unit housing complex for veterans. Fifty-two of the units are for veterans with special needs. We financed the project with the Veterans Administration and the Federal Home Loan Bank.

A NATIONAL MODEL IN AFFORDABLE HOUSING

Our grants and low-interest loans have created 25 new apartments in seven historic buildings in Cincinnati. These are now home to low-income residents. Part of each resident’s rent will be put into a savings fund that will accumulate as long as the resident pays rent on time and attends community meetings. Residents also perform such duties as lawn care, taking out the trash, and maintenance tasks. After five years, renters will be fully vested and will have been able to save as much as $5,000 each.

FINANCING ENERGY EFFICIENCY

In Toledo, OH, we extended low-interest financing for homeowners to invest in home energy efficiency upgrades. Two home energy experts performed home energy evaluations with the Columbia Gas Home Performance Solutions program. The home energy audits identify opportunities for energy efficiency upgrades, and a complete inspection of natural gas appliances. After improvements are made, homeowners can achieve savings of up to 30% (or $300) annually on energy bills.

BACKPACKS FOR BACK TO SCHOOL

The Huntington Backpack Index helps families plan and save for back-to-school expenses. It’s an annual survey of the cost of supplies students typically need for school. Last year, the index showed a 25 percent jump in prices over the previous year.

To help offset those costs, we donated backpacks and school supplies to kids throughout our regions. In Columbus last year, we gave out more than 20,000 backpacks to families squeezed by the cost of sending children to school. We partner with Big Lots, Inc. in this project: they provide discounts on the backpacks, and donate basic school supplies.

In West Virginia, we provided more than 2,500 kids from 10 counties with backpacks and supplies. In Indianapolis, Huntington colleagues were awarded United Way’s “Backpack Attack” award for the most supplies collected by a large business. Both our Toledo, OH and Pittsburgh regions donated 3,000 backpaacks; the Mahoning Valley Region gave more than 2,000 kids packs and supplies.

A SPECIAL FAMILY COMES HOME

Providing affordable housing means helping one family at a time. With our affordable housing partner, Yellow Springs (OH) Home, Inc., and the Federal Home Loan Bank of Cincinnati, we provided financing to build a home (above) for a family with three children, the youngest of whom has spina bifida and uses a wheelchair. Their new, completely ADA-accessible house also has energy-efficient features.
Our colleagues are our best resource. We’ve created an open, high-energy, and high-performing environment that embraces both teamwork and individual accountability. We foster inclusion, reward for great ideas, and encourage all of our colleagues to volunteer and give back.

We’re proud of our colleagues. They work hard and bring their best to Huntington every day. And when they go home, with their friends and families, they give their best to their communities.
It seems as if cancer has impacted almost all of us – our colleagues, our customers, our friends or family. That’s one of the reasons that Pelotonia, an annual bike ride that raises money to end cancer, is such a special event for Huntington. Through our efforts to fight cancer we have learned more about ourselves as individuals, as teams, and as a company. The Pelotonia experience has redefined and deepened our commitment to our communities.

Huntington is a lead partner in Pelotonia. Last year, over 1,500 colleagues, friends and families participated in Team Huntington, the peloton that raised money and rode up to 180 miles. Every line of business at Huntington was represented in the effort, and riders came from every state in our footprint. They raised money through solicitations and special events ranging from bake sales to bowling tournaments to golf outings—all culminating in the more than $2 million gift Huntington made to The Ohio State University Comprehensive Cancer Center – James Cancer Hospital and Solove Research Institute.

One hundred percent of money raised goes to The James, one of only 40 centers in the U.S. designated by the National Cancer Institute as a Comprehensive Cancer Center. It’s a national leader in creating and testing new therapies based on scientific research, many of which are offered nowhere else in the world.
INSPiRING OUR COllEAGUES

FOSTERING AN INCLUSIVE ENVIRONMENT
At Huntington, we know that inclusion enables high performance. To win with our customers, shareholders, colleagues, and communities, we are intentionally creating an inclusive environment that welcomes diversity of thought, so more and better ideas come faster.

In 2011, we developed our inclusion strategy, focusing on five key themes:

TALENT OPTIMIZATION: Lead the development of an inclusive workforce that reflects the companies we serve and the communities in which we operate.

SKILLS DEVELOPMENT: Enable the creation of culturally competent leaders and colleagues.

COMMUNITY AND CUSTOMER ENGAGEMENT: Guide the creation of an inclusive culture to fully leverage our diverse talent and cultural intelligence to win with our customers and communities.

SUPPLIER DIVERSITY: Drive economic inclusion in our supply chain and in the communities we serve.

ACCOUNTABILITY, METRICS, AND MEASURES: Strive for continual improvement in outcomes, progress and perception of inclusion at Huntington.

LEVERAGEING COllEAGUES

Our Business Resource Groups are one of the ways we create an inclusive environment. The groups are voluntary, and driven by colleagues who organize around a common interest, or shared diversity dimension: Working parents, young professionals, and African Americans, for example. The Business Resource Groups act as sounding boards for strategic inclusion initiatives, and create a collective voice to promote an inclusive and respectful workplace. They also provide insights into new markets, product development, and multicultural marketing.

HUNTINGTON TOTAL HEALTH

We provide a comprehensive array of benefits, designed to help all colleagues live well. We call our benefits program Huntington Total Health. It includes a variety of programs, and addresses our colleagues’ physical health, financial health, personal health, and professional health.

ENGAGING THE ORGANIZATION

The Inclusion awareness campaign was designed to introduce our approach to inclusion to all colleagues. It was designed to create awareness of what inclusion is, why it’s important, and the role each colleague plays in creating and maintaining an inclusive culture. The campaign was centered around the tagline “Are you in?” and included an interactive Flipbook with an animated video.

REWARDING COllEAGUES FOR INNOVATION

We work hard, every day, to improve our customers’ banking experience: We want to offer the best products with superior customer service. And we know the best ideas for improving products, processes, and services are likely to come from our colleagues. That’s why we implemented our Game Changing Idea Rewards Program. Colleagues submit ideas for making it easier for customers to do business with us. A group of executives reviews the ideas, and selects those that will be implemented. Colleagues whose ideas are chosen are given cash awards. The program has already encouraged thousands of ideas; 20 projects that evolved from colleagues’ ideas are underway.

COLLEAGUES IN OUR COMMUNITIES

Our colleagues are much like our customers: They’re committed to giving back to their communities. Whether they’re volunteer mentors or tutors, helping to clean up city parks, raising money to fight diseases, or fixing up old homes in low-income neighborhoods, they give with passion.

SAVING A SHORELINE

In Lisbon, Ohio, colleagues and their families volunteer in the annual Spring Tree Planting Project at the 460-acre Hellbender Bluff County Park, which helps protect a mile of shoreline along the Little Beaver Creek, designated as a national and state Wild and Scenic River. Volunteers planted more than 3500 hardwood saplings last year on this formerly strip-mined land.

MAKING A HOUSE A HOME

In Indianapolis, about 50 colleagues spent a day working on a new home for a family who bought the house with the help of the Indianapolis Neighborhood Housing Partnership. They painted, made electrical repairs, redecorated the kids’ bedrooms, and landscaped. Huntington donated more than $10,000 in paint, furniture, and construction materials for the project.

GIVING TO THOSE AFFECTED BY TRAGEDY

We also helped establish the Indiana State Fair Remembrance Fund, to help support the victims and families affected when a concert stage collapsed under high winds at the Indiana State Fair.

BEING BIGS

In Kalamazoo, MI, colleagues are actively involved in Big Brothers Big Sisters, and meet twice a month with their mentees at Indiana Prairie Elementary School.

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CORPORATE CHARITABLE DONATIONS

We’re proud to have the opportunity to support our communities. We focus many of our philanthropic dollars on organizations that help to get people into stable housing, provide job-skills training, and increase self-sufficiency; provide financial education; and help meet our communities’ critical needs. And, as you’ll see by the list on these pages, we support a variety of cultural, health, and social services organizations.

Last year, our charitable gifts of over $7 million helped more than 1,000 nonprofit organizations.

$7.2 MILLION DONATED TO NONPROFITS
More than two years ago, we asked our customers what they wanted. We listened to their input and responded with a simpler, more straightforward approach we call “Fair Play Banking.” Introducing in September 2010, Fair Play Banking focuses on doing the right thing for our customers with a commitment to providing products and services that offer simplicity, fairness, value, and transparency to our customers and communities.

In September 2011, in its annual “Best Places to Live” issue, Money Magazine named Huntington “Best Regional Bank / Midwest,” due in part to Huntington’s differentiated, more customer-friendly approach. We were recognized for our Asterisk-Free Checking®, which Money noted “really is asterisk-free;” 24-Hour Grace®, the first-and-only service of its kind in the country; our mobile apps; and outstanding customer service.

The Expect Miracles Foundation gave Huntington and Senior Executive Vice President Dan Benhase its Company for a Cure Award for our 2011 Pelotonia fundraising efforts. The Expect Miracles Foundation recognizes the financial industry’s efforts to end cancer. In our three-year sponsorship of Pelotonia, we have raised $3.5 million for cancer research at Ohio State’s Comprehensive Cancer Center and the James Cancer Hospital and Solove Research Institute.

Benhase also won a Ragan Employee Communications Award for best executive print letter. In the letter, written to all colleagues to encourage participation in Pelotonia, he talked openly about a close friend who’d recently been diagnosed with inoperable, advanced pancreatic cancer.

Huntington was named the APECS 2011 Top Advocacy Award for Customer Service in the Midwest. This award is given by The MSR Group, a market research firm, based on results from its annual National Consumer Banking Survey, a telephone study of customer satisfaction and advocacy at banks and credit unions.

Huntington’s inclusion awareness campaign won the PR News Corporate Social Responsibility Award in the category of Diversity Communications. Huntington was awarded for its “Inclusion: Are you in?” flipbook, which showcases our commitment to inclusion and the strategic approach we are taking to hire the best talent, better engage with communities and customers, and ensure supplier diversity.

We were named one of the top innovators by InformationWeek, a trade publication that identifies and interprets business technology trends and issues. We ranked among the top 25 businesses in banking and financial services.

The Cleveland Plain Dealer named Huntington a Top Workplace of 2011; readers of (614) magazine named Huntington one of the best employers in Columbus; and the Michigan Business and Professional Association called us one of the 101 Best and Brightest Companies to work for in West Michigan.
AT THE HEART OF HUNTINGTON

Our values keep us focused on doing the right thing, the right way, together. They are what guide our decisions, big and small.

ACCOUNTABILITY: We hold ourselves and each other responsible for doing what we say.
COMMUNICATION: We share information and ideas openly and demonstrate a willingness to listen.
CONTINUOUS IMPROVEMENT: We always look for ways to improve.
INCLUSION: We are open-minded to all.
PASSION: We are personally committed to Huntington’s success.
SERVICE: We are about exceeding expectations and striving to do the right thing.
TEAMWORK: We are Team Huntington. We help each other excel.