

NEWS



FOR IMMEDIATE RELEASE

March 19, 2013

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**HUNTINGTON EXCEEDS \$4 BILLION LENDING COMMITMENT
TO SMALL BUSINESSES IN THE MIDWEST**

More than 24,000 small businesses helped

Columbus, Ohio – Huntington Bank (NASDAQ: HBAN; www.huntington.com) announced today that it has exceeded its 2010 \$4 billion lending commitment to small businesses in six states. More than 24,000 small businesses obtained loans over the three-year period, helping to jump start hiring in Huntington's markets, which stretch from West Virginia to Michigan. Small businesses create more than 66 percent of all new jobs.

"Huntington was one of the first banks during the economic downturn to commit to increased small business lending," said Huntington's President, Chairman and CEO Steve Steinour. "We made the commitment after listening to business owners who needed loans to navigate the weak economy, while investing in their businesses' future growth. We also hired more than 150 additional business bankers to work with businesses and take a second-look at loan applications to make certain nothing was missed in determining their qualifications for a loan."

In addition, the innovative program offered turnaround lending for small businesses. With this portion of the program, a business that had a long history of success, but suffered losses during the recession, could obtain a turnaround loan if they had several quarters of profitability and reasonable projections for future growth.

Huntington's small-business loan commitment targeted Midwest states throughout the bank's service area. The approximate number of businesses in each state obtaining loans included:

Ohio – 15,400
Michigan – 5,200
Indiana – 1,800
Western Pennsylvania – 1,300
West Virginia – 800
Kentucky – 400

"Small business is a priority for Huntington, and we remain committed to continuing to create innovative ways to help small business owners," said Retail and Business Banking Director

Mary Navarro. "We believe in the Midwest as a driver of the U.S. economy and are heartened by the positive economic news in our markets. We look forward to continuing to be part of the region's job creation and economic recovery."

Huntington is the largest Small Business Administration SBA 7(a) lender in its markets and third largest SBA lender in the nation in number of loans. In November of 2012 J.D. Power and Associates ranked Huntington "Highest in Customer Satisfaction with Small Business Banking". The national study looks at the following factors: product offerings; account manager; facility; account information; problem resolution; credit services; fees, and account activities.

Although the \$4 billion small-business commitment has been met, Huntington's commitment to the recovery of the Midwest continues. In March of 2012, Huntington unveiled a \$100 million commitment to affordable housing projects in Michigan, which is similar to a commitment made in Ohio in 2010. Likewise Huntington is nearing the fulfillment of a separate 2011 commitment to loan an additional \$2 billion to small business in Michigan.

"Huntington has uniquely positioned itself to be the bank for small businesses throughout the Midwest and is honored to support its small business customers," Steinour added. "Our customers have made this \$4 billion lending commitment possible. We want to thank them for their support, and we look forward to serving them in the future."


About Huntington

Huntington Bancshares Incorporated is a \$56 billion regional bank holding company headquartered in Columbus, Ohio. The Huntington National Bank, founded in 1866, provides full-service 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 other financial products and services. The principal markets for these services are Huntington's six-state banking franchise: Ohio, Michigan, Pennsylvania, Indiana, West Virginia, and Kentucky. The primary distribution channels include a banking network of over 700 traditional branches and convenience branches located in grocery stores and retirement centers, and through an array of alternative distribution channels including internet and mobile banking, telephone banking, and over 1,300 ATMs. Through automotive dealership relationships within its six-state banking franchise area and selected other Midwest and New England states, Huntington also provides commercial banking services to the automotive dealers and retail automobile financing for dealer customers.

Huntington Bank received the highest numerical score in the proprietary J.D. Power and Associates 2012 Small Business Banking Satisfaction StudySM. Study based on 7,246 total responses, measuring 25 financial institutions and measures opinions of small business customers with annual revenues from \$100,000 to \$10 million. Proprietary study results are based on experiences and perceptions of customers surveyed in August-September 2012. Your experiences may vary. Visit jdpower.com.

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Source: US Small Business Administration as of December 31, 2012.

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