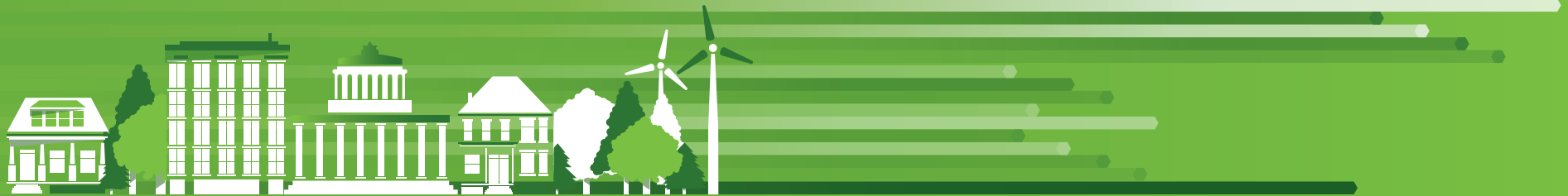




2017

# Environmental, Social and Governance Report



# Huntington Environmental, Social and Governance 2017 Highlights.

Huntington is committed to delivering sustainable, long-term value to our investors, colleagues, customers and communities through our commitment to financial, environmental, social and governance stewardship and best practices. We appreciate our partners who join us in shared responsibility to ensure positive impacts in the world we serve.



Board, Management and Colleagues are the 7th largest shareowner

## ESG Achieved Year 1 Program Objectives



### A Commitment to Diversity

33%↑

Board of Directors Diversity

67.5%↑

Total Workforce Diversity

42%↑

Executive Leadership Diversity

16.9%↑

Supplier Diversity

### Investing in Our Colleagues

\$15.00-17.60

Increased minimum starting wage

100% FTEs eligible for Retirement Plan

Colleague 401k Match ↑ to 5% with 96% participation

100% of colleagues receive annual training on Cybersecurity and Data & Privacy Protection

43



annual training hours per colleague

### Deepening Sustainable Practices

#### 5-Year Goal

Greenhouse Gas Emissions, Water Usage, Landfill Waste, and Paper Printing Reduction Plan

10%↓

Established Energy Policy & Strategy under a Dedicated Director

#### Average ENERGY STAR® score

65↑



Ohio's First Spotlight Solar Tree

### Empowering Economic Mobility, Strengthening Neighborhoods

\$16.1 Billion

5-Year Community Plan

- Community Development
- Small Business
- Mortgages
- Philanthropy

31% Progress, Year 1

Outstanding CRA Rating

First to Market SBA Solutions for Micro-Businesses



#1 in market SBA Loans<sup>1</sup>

\$326 Million ↑  
community development investments in 2017.

\$863 Million ↑  
community development loans in 2017.

2,145↑



customers in mortgage distress helped through Home Savers

26.5%↑

branches in Low-to-Moderate Income Neighborhoods



#2 in national SBA Loans<sup>2</sup>

### Customer-Focused Products



24-Hour Grace®



Asterisk-Free Checking®



All Day Deposit<sup>SM</sup>

### Recognition & Awards



**Forbes Magazine** The Best Employers for Diversity  
**Human Rights Campaign** 100% Score, Best Places to Work for LGBTQ Equality  
**JD Power** #1 Highest Customer Satisfaction with Retail Banking in North Central Region

(1) SBA loans subject to SBA eligibility. Huntington is the #1 SBA 7(a) lender in the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, Western PA & Wisconsin. Source: U.S. Small Business Administration (SBA) from October 1, 2008 through December 31, 2017. (2) For fiscal year ending September 30, 2017. Source: U.S. Small Business Administration (SBA).

**Welcome.**

# Our Commitment to Corporate Social Responsibility.

**To our shareowners, customers, colleagues and community members:**

Welcome to Huntington's 2017 Environmental, Social and Governance (ESG) Annual Report.

Responsible growth and dedication to our communities have always been our priority to best serve you, our key stakeholders. This report shows how our newly focused commitment to provide greater transparency and strategic alignment with ESG principles advances the achievement of our corporate purpose.

We released our first ESG report one year ago. Today, we're pleased to share how these efforts have become more formally integrated into our practice and culture of looking out for people, Huntington's guiding philosophy for more than 150 years.

Our ESG performance management framework, with accountability to our Board of Directors, serves to inspire and guide our colleagues, strengthens our risk management and ensures long-term value creation.

We are purpose-driven to make people's lives better, help businesses thrive and strengthen the communities we serve. We could not be more proud of our colleagues' ongoing efforts to embrace and prioritize our ESG goals toward building healthy, sustainable neighborhoods and economic opportunity for all.



*Stephen D. Steinour*

**Stephen D. Steinour**  
Chairman, President  
and Chief Executive Officer



*David R. Porteus*

**David Porteous**  
Lead Director, Board of Directors

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## Financial Highlights

Huntington remains focused on creating shareowner value by delivering top-tier financial performance while maintaining our aggregate moderate-to-low risk appetite. In 2017 we achieved record net income for the third consecutive year and produced profitability metrics among the best in the industry.

### Financial Overview

Total Assets

\$104.2 Billion

Total Loans

\$70.1 Billion

Total Deposits

\$77.0 Billion

Total Equity

\$10.8 Billion

### Capital Ratios

10.01% Common Equity Tier 1 (CET1) Risk-Based Capital Ratio

11.34% Tier 1 Risk-Based Capital Ratio

13.39% Total Risk-Based Capital Ratio

### Income Statement Highlights

\$4.4 Billion Total Revenue (FTE)

\$1.2 Billion Net Income

\$1.00 EPS

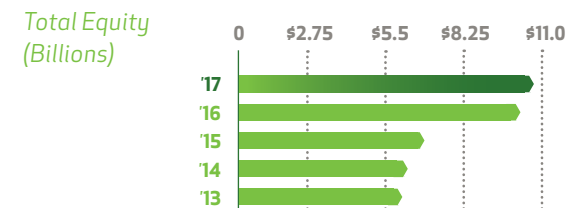
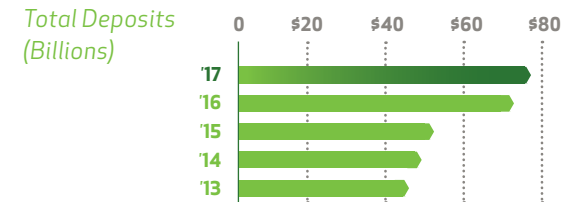
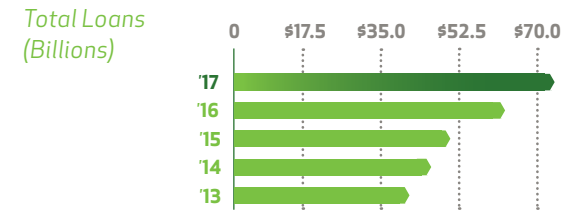
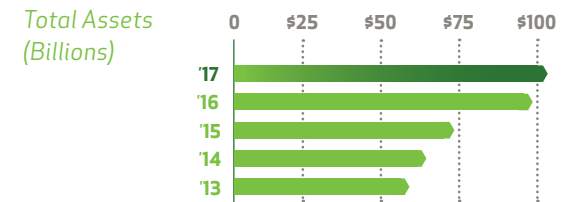
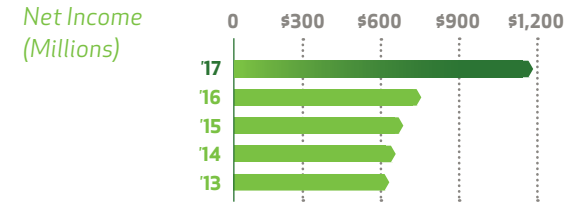
1.17% Return on Assets (ROA)

11.6% Return on Common Equity (ROCE)

15.7% Return on Tangible Common Equity (ROTCE)

60.9% Efficiency Ratio

### Five-Year Trends





## Market Presence

Huntington Bancshares Incorporated is a regional bank holding company headquartered in Columbus, Ohio, with \$10.4 billion of assets and a network of 966 branches and 1,848 ATMs across eight Midwestern states. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, wealth management, brokerage, trust and insurance services. Huntington also provides auto dealer, equipment finance, national settlement and capital market services that extend beyond its core states.

### Illinois

Retail Branches: 37  
Private Banking Branches: 1  
ATMs: 38  
Deposits: \$2.1 Billion  
Loans<sup>(1)</sup>: \$5.3 Billion

### Indiana

Retail Branches: 42  
Private Banking Branches: 1  
ATMs: 75  
Deposits: \$3.6 Billion  
Loans<sup>(1)</sup>: \$5.6 Billion

### Kentucky

Retail Branches: 10  
Private Banking Branches: 0  
ATMs: 18  
Deposits: \$0.5 Billion  
Loans<sup>(1)</sup>: \$2.5 Billion

### Michigan

Retail Branches: 303  
Private Banking Branches: 6  
ATMs: 415  
Deposits: \$14.8 Billion  
Loans<sup>(1)</sup>: \$16.4 Billion

### Ohio

Retail Branches: 458  
Private Banking Branches: 13  
ATMs: 1,024  
Deposits: \$49.7 Billion  
Loans<sup>(1)</sup>: \$40.4 Billion

### Pennsylvania

Retail Branches: 50  
Private Banking Branches: 1  
ATMs: 104  
Deposits: \$3.6 Billion  
Loans<sup>(1)</sup>: \$6.5 Billion

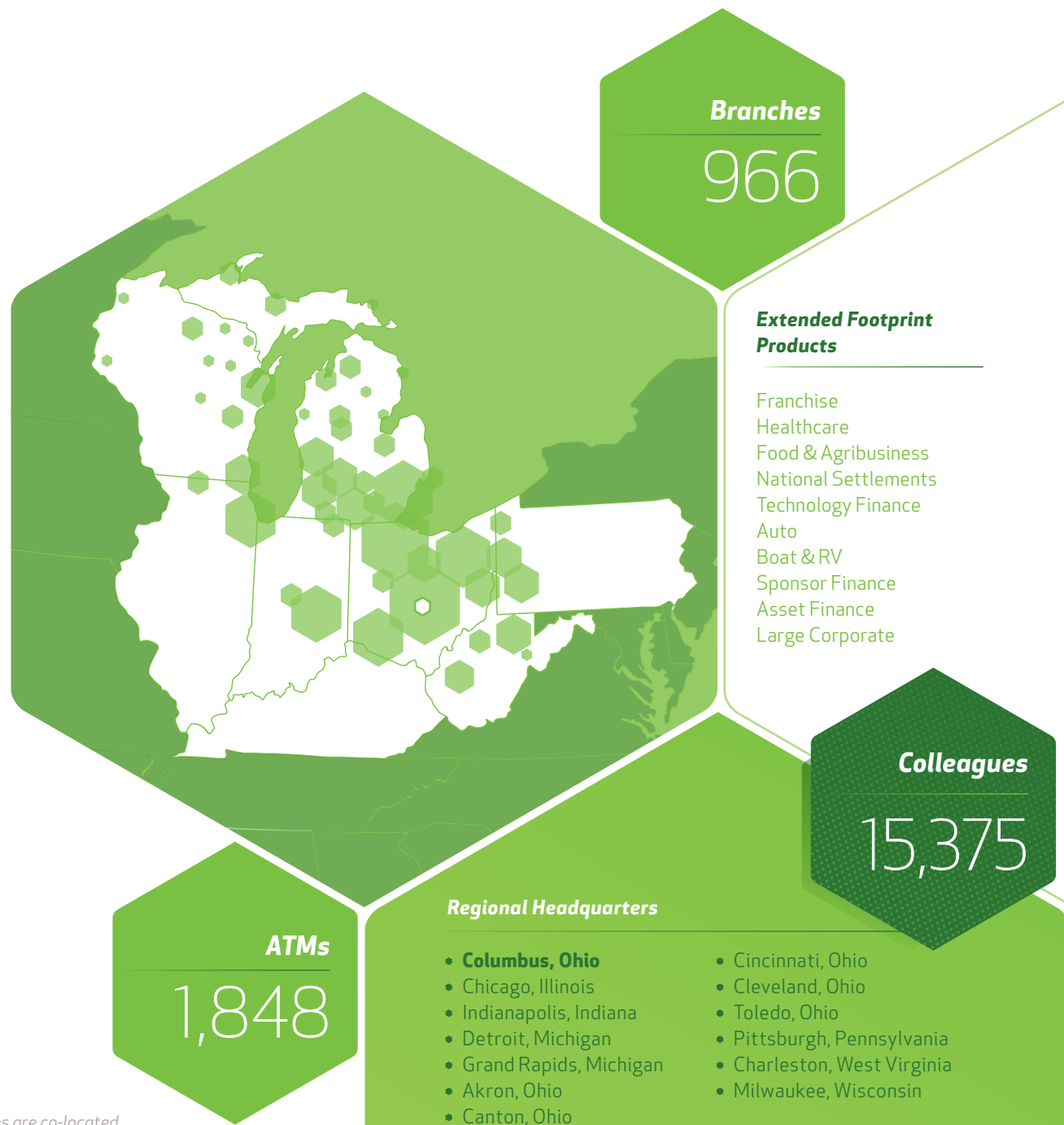
### West Virginia

Retail Branches: 25  
Private Banking Branches: 2  
ATMs: 143  
Deposits: \$1.8 Billion  
Loans<sup>(1)</sup>: \$2.2 Billion

### Wisconsin

Retail Branches: 31  
Private Banking Branches: 1  
ATMs: 31  
Deposits: \$0.8 Billion  
Loans<sup>(1)</sup>: \$1.4 Billion

(1) Represents total of funded and unfunded loan and lease commitments  
Total branch count includes 10 private client branches; 16 private client branches are co-located with retail branches. Loan and deposit amounts shown represent primary footprint states only.



## Strategic Business Model

We are Driven by a Clear Purpose and Commitment to Our Values.

### Our Purpose

*Making people's lives better, helping businesses thrive and strengthening the communities we serve.*

### Our Values

## Can-Do Attitude

We enthusiastically work and succeed together

## Service Heart

Our inclusive spirit to put ourselves in each other's shoes — and help

## Forward Thinking

We are always looking ahead for ways to be the very best

### We Have Adopted a Consistent Core Strategy to Accelerate Value Creation Since 2009

- Deliver exceptional customer experiences with a purpose-driven culture
- Execute disciplined risk management and strong corporate governance with aggregate moderate-to-low-risk appetite
- Drive growth strategies with sustained investment
- Continuously improve with meaningful focus on people, technology and brand
- Focus on three customer areas with sustainable advantages to our stakeholders: consumer, small and medium business, and vehicle finance

### In 2014 Our Board of Directors Established Long-Term Financial Goals

#### Revenue Growth

4% – 6%

#### Expense Growth

Positive Operating Leverage

#### Efficiency Ratio

56% – 59%

#### Net Charge-Offs

35–55 Basis Points

#### Return on Tangible Common Equity<sup>(1)</sup>

15%–17%

(1) Original goal of 13%-15% adjusted for federal tax reform enacted in December 2017

## Strategic Business Model

# Our Approach to Long-Term Value Creation and Financial Performance.

*Our colleagues embrace and embody our Welcome brand by truly looking out for people — our customers and each other. They seek to deliver unique value through experiences that go beyond our customers' expectations.*

Driven by our purpose and guided into action through our core values, we are focused on ensuring top-tier performance and creating long-term value for our four primary constituencies: our shareowners, our customers, our colleagues and communities. At its heart, our strategy is differentiated through our relentless focus on customer experience, supported by a robust risk management culture and by a distinguished customer and community-centric mindset. We believe this shared value approach to responsible growth, delivered by our inclusive and highly engaged colleagues, has allowed us to retain and develop deeper relationships with our customers, expand our relationships across our footprint, reinvest in community development for the markets we serve, and provide consistent financial performance through economic cycles.

### Always Looking Ahead

Based on the successes we've already achieved and those we see on the horizon in the coming year, we recently launched development of a new three-year strategic plan. We do not envision material shifts in our strategy; instead, we look to further leverage our approach by extending our Welcome brand, our distinguished products and services, and our differentiated customer experience. Our goal is to **produce industry-leading financial performance, responsible growth and long-term shared value for our stakeholders.**

## Shareowner Value Creation

*Our success is deeply interconnected with the success of the people and communities we serve. Thus, our business model is anchored in the concept of shared value. The best way to achieve our long-term financial goals is to fulfill our purpose of making lives better, helping businesses thrive and strengthening communities in a way that generates sustainable returns. As a full-service banking provider, we rely on key inputs to create shareowner value, including innovation, financial capital, the talent and diversity of our colleagues, the relationship with our customers and our culture of looking out for people.*



## Our Approach to ESG

# We are Committed to Advancing Transparency and ESG Best Practices.

Huntington has established a solid ESG foundation in support of our value creation model. Led by Executive Management, we formalized an enterprise Environmental, Social and Governance (ESG) commitment that's closely integrated with our core performance objectives. That was just the beginning; we will continue to advance our program substantially over the next three years.

### ESG Program Accomplishments

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>● Developed Value Creation Model</li> <li>● Formalized ESG Commitment</li> <li>● Strengthened Board Oversight</li> <li>● Assigned Senior Leader Accountability</li> <li>● Created ESG Steering Committee</li> <li>● Adopted ESG Strategic Approach</li> <li>● Published 1st ESG Report</li> <li>● Conducted Materiality Assessment</li> </ul> | <ul style="list-style-type: none"> <li>● Instituted Management Framework</li> <li>● Published 2nd ESG Report</li> <li>○ Establish ESG Long-Term Goals</li> <li>○ Approve ESG 3-Year Work Plan</li> <li>○ Charter ESG Committee</li> <li>○ Finalize ESG Policies</li> <li>○ Advance Integrated Reporting</li> </ul> |
|--|--|

Complete
  2018 Priority

## ESG Performance Management Framework

We recognize that creating and effectively reporting value requires a holistic approach. We've adapted an ESG performance management framework that considers Governance, Strategy and Operations grounded in the ESG considerations most material to our stakeholders. This ESG framework will ensure we formalize and standardize our approach to integrating ESG considerations into our Board and Executive management, business strategy and business platforms.



## Our Approach to ESG

# Focusing Our Strategy on Priority Issues.

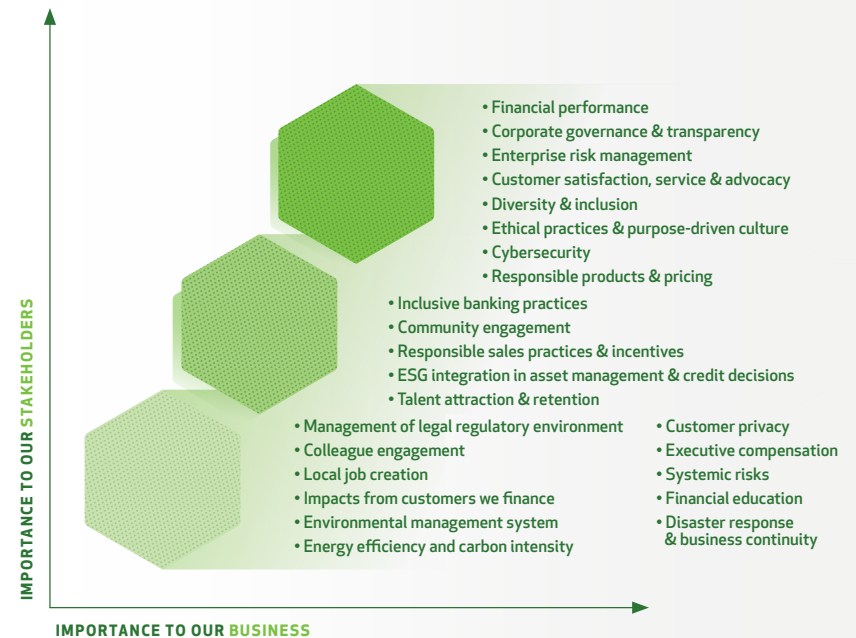
*At Huntington we focus our ESG strategic approach on the issues that are most important to our business and our stakeholders. To quantify and qualify that alignment, Huntington undertook a process with a third-party consultant to conduct a materiality assessment during 2017.*

We started our process by considering key sustainability reporting frameworks, ratings and rankings (including the Global Reporting Initiative and Sustainability Accounting Standards Board), and developed a broad list of ESG topics. We then narrowed our focus to topics that are most relevant in the regional banking sector and to Huntington. The prioritizing process included a workshop with leaders representing nearly every function within the Bank. Our efforts focused on evaluating ESG topics based on both their importance to key stakeholders and to Huntington. We also convened small group focus sessions organized around each of our key stakeholders. The perspectives of our workshop and small group sessions were rigorously tested and validated by reviewing an extensive collection of data and documentation of stakeholder perspectives. Finally, our senior business leaders and Board provided oversight of the process and reviewed the results.

We deliberately took an integrated approach to conducting our assessment by directly considering our risk management priorities, overall corporate strategy and purpose. We recognize that each issue in our assessment is important, but the final results focus us on a relative prioritization of these important issues.

As a result, the assessment reflects Huntington's most important stakeholder and business priorities are **financial performance; corporate governance; customer advocacy and security; ethical and purpose-driven culture; diversity & inclusion; and responsible and innovative products and services.**

## 2017 ESG Materiality Assessment



# Governance



## Operating with Integrity

# Strong Governance and an Engaged Board Ensure Accountability.

*Huntington's success depends on the public's trust, and we're committed to maintaining and strengthening that trust. Our efforts start at the top with an engaged Board of Directors and Executive Leadership that set the strategy, risk appetite and ethical standards for the entire organization. Policies, procedures, controls and monitoring help ensure every department operates with the highest legal and ethical standards. Our investors, customers, colleagues and communities simply expect these high standards, and we will continue to meet them as we move forward.*

### Governance and Transparency

Strong corporate governance is essential to the long-term success of the company. The Huntington Board guides company performance related to its vision, mission, strategies and objectives. It sets the tone and oversees compliance with all ethical standards and directs the Company's financial reporting and internal controls.

The Board sets expectations for the CEO and Executive Leadership. It also serves in an oversight capacity ensuring that the Company's enterprise-wide risks are managed through an effective governance and management structure. Our 15 Board members are accomplished leaders from diverse backgrounds, bringing the perspectives, skills and experience necessary to drive continued success. A substantial majority of our Directors are independent, including our lead Director. Our key committees are also comprised of independent directors.

### Leadership Structure and Compensation

The Board evaluates leadership structure every year and believes that having a combined Chief Executive Officer and chairman along with a strong independent lead Director provides an efficient and effective arrangement for Huntington. The Board also oversees succession planning for the CEO and other members of the Executive leadership team.

Our compensation philosophy and programs are balanced, risk-appropriate and demonstrate long-term alignment with long-term sustained performance and shareowner interests. They provide a competitive and effective program to attract, motivate and retain the best talent.

We require that executives own a significant amount of company stock and **over 1,100 colleagues have equity subject to hold-to-retirement requirements.** We use a broad, diverse group of incentive metrics in both our annual and long-term incentive programs,

and have a Recoupment/Clawback Policy applicable to all incentive compensation for all employees.

Huntington's governance policies also help manage incentive plan risk. We monitor our incentive compensation arrangements for all employees and strive to enhance our risk review in light of developing best practices and regulatory changes.

The Board's consistent focus and commitment on governance best practices set a cultural tone and accountability that are embraced at all levels in the organization.



Lizabeth Ardisana



Ann "Tanny" B. Crane



Robert S. Cubbin



Steven G. Elliott



Michael J. Endres



Gina D. France



J. Michael Hochschwender



John C. "Chris" Inglis



Peter J. Kight



Jonathan A. Levy



Eddie R. Munson



Richard W. Neu



David L. Porteous



Kathleen H. Ransier



Stephen D. Steinour



## Risk Management

# The Concept of "Everyone Owns Risk" is Deeply Embedded in Our Culture.

*Effective risk management is critical to profitability, stability and long-term growth — It's embedded in everything we do. From auto loans to investments, from commercial lending to our own facility management, the company is exposed to risk. Mitigating our risk is deeply embedded in our company culture and extends to not just every functional area, but to every colleague, every day.*

The Board of Directors, CEO and Executive Leadership have devised a governance framework for implementing policies, guidelines and procedures to manage those risks. The framework includes methods for identifying, measuring, monitoring, controlling and reporting risk throughout the company. While leadership sets the tone at the top, the simple concept of "Everyone Owns Risk" is deeply embedded in our culture. It establishes, with great clarity, the responsibility each colleague has to manage risk within stated guidelines, in every aspect of our business.

As market conditions change, so do the risks. Risk Management is never finished. Risk evolves over time, so Risk Management is a process of continuous improvement. This includes the development of cross-departmental processes and procedures that make risk monitoring, controlling and reporting comprehensive and thorough.

Throughout 2017, new controls and processes were identified and implemented. Huntington also increased its investments in cybersecurity, colleague development, technology, disaster recovery and in the Risk Management team itself to appropriately scale it with the organization.

The Company's aggregate moderate-to-low-risk appetite, our "top down, bottom up" risk assessment approach along with implementing policies and processes help ensure that risks are managed or contained.



### Risk Pillars

These are the core areas of risk for Huntington, which are addressed by our strategies, framework, policies, procedures and governance.

- Credit Risk
- Market Risk
- Liquidity Risk
- Legal Risk
- Operational Risk
- Compliance Risk
- Strategic Risk
- Reputational Risk



**Q & A:**  
**Helga Houston**  
Chief Risk Officer

### Q What are your guiding principles for risk management?

A We balance the objectives set forth in our mission and vision statements with the interests of our customers, colleagues, communities and shareowners. In doing so we necessarily are exposed to varying levels of inherent risk in our risk pillars. To guide our approach, **we operate** within an aggregate moderate-to-low risk appetite, **we know** the customers, markets and businesses we pursue, and **we understand** our risks, which we manage and communicate effectively.

### Q How do you manage risk within the scope of the Company's risk appetite?

A We use a "three lines of defense" model. The business segments (first line) are held accountable for understanding and appropriately managing all the risks associated with their activities. Corporate risk management and credit administration (second line) oversee the company's risk-taking activities and assess risk independently of the first line. Internal audit and credit review (third line) ensure that our risk governance framework is appropriate for the complexities of the bank.

### Q What is meant by "Everyone Owns Risk"?

A All colleagues, regardless of position, have a role in risk identification and management. To facilitate that, each business segment has its own Segment Risk Officer who helps identify, measure, monitor control and report risks. We encourage an atmosphere of "Raise Your Hand" about risks colleagues see and active communication across the organization. Management has the responsibility to foster this culture.



**Ethical Practices**

# Our Conduct Risk Framework Ensures Ethical Practices.

Huntington's Code of Business Conduct and Ethics reflects the values that define the company and provides guidance to avoid unethical behavior or circumstances, or an appearance of impropriety. The code, part of our Risk Framework, covers a wide range of business practices and procedures and must be complied with by all colleagues. Board members are also bound by the code.

The Board of Directors has outlined a **Conduct Risk Framework** that establishes our governance and oversight structure for conduct-related issues. It details our approach to identifying, measuring, monitoring, controlling and reporting potential or actual issues that arise. It includes the policies, standards and procedures that comprise the conduct risk program. This provides an evaluation framework to determine whether Huntington has either significant or systemic conduct-related issues.



**Empowering Colleagues**

It's important that all Huntington colleagues follow all laws, codes and policies and that they are able to ask questions and report violations freely. Our open-door practice encourages employees to approach any member of management with ethical questions or concerns, without fear of retaliation. Colleagues may also call Huntington's **24-hour Ethics Line** if they believe a company employee has engaged in unethical behavior.



**Q & A:**  
**Thomas O'Hara**  
*Enterprise Risk Executive and Chief Conduct Officer*

**Q What is conduct risk?**

**A** Conduct risk is the risk to enterprise value, earnings, liquidity or reputation resulting from colleagues' behaviors that risk unfair outcomes to stakeholders. To be very clear, Huntington has no tolerance for such unfair outcomes for our customers, colleagues, shareowners or communities.

**Q How do you monitor ethical conduct?**

**A** We use a multi-faceted approach to monitor colleague and customer complaints and allegations. Each situation is reviewed, and where necessary investigated. In addition, we analyze colleague engagement surveys and exit interviews to uncover potential review areas.

**Q What is the expectation for colleagues?**

**A** Our high standards of honesty, fairness and accountability are ingrained in our purpose and supported by our culture. We expect that all our colleagues will act with the utmost integrity and ethical values as set forth in our Company Code of Business Conduct and Ethics. All Huntington colleagues are required to undergo annual training in the Code and to pass an assessment to demonstrate a thorough knowledge of it.

## Fair & Responsible Banking

# A Commitment to Accountability, Value and Transparency.

*The banking industry is constantly evolving. As we respond to myriad changes in technology, operations and markets, Huntington remains dedicated to a belief that's defined us from the very beginning: customer focus.*

We are committed to going beyond the traditional compliance rules and regulations by prioritizing our customers' needs at all times. Our **Fair and Responsible Banking Committee** was established to monitor for fair, responsible and transparent banking and financial practices at Huntington and prudence in all dealings with our customers.

### Product Clarity

Huntington takes great care in deciding what products, services and benefits we offer to our customers. We work hard to ensure that:

- Our products and services are useful and beneficial to our target markets.
- Our products and services are not confusing for customers to understand.
- Terms are clearly explained and disclosed.

A key component of our risk management is to carefully review through the Products and Services Risk Committee and approve any new, modified or expanded product or service before it is released.

### Fair Pricing

How we offer products and services in a fair and responsible manner requires an initial and ongoing review of our pricing and fee structures. Huntington ensures we are both competitive and fair. Governance around pricing and fees is a continual process to ensure that what was once fair remains so in light of any changes to the product, expenses or the manner in which we offer it.

### Honest Marketing

Once we've decided what products, services and benefits to offer, and how to price them, we carefully consider how they're presented to our audiences. Advertising content must support our brand promise while also ensuring that the necessary disclosures are included. We review all materials to ensure they are never unfair, deceptive or abusive to consumers.

### Responsible Lifecycles

Sometimes, being fair and responsible means we discontinue a product, service or benefit, particularly when we determine that the fees we need to charge, based on processing or risks, become prohibitive or excessive to customers. We may also stop offering a product or service when customers are no longer able to reasonably access, utilize or receive the benefits. A change in the regulatory environment may also require us to stop offering a product or service.

### Our Relationship-Based Sales Practices Look Out for our Customers

Colleagues must demonstrate Fair and Responsible Banking in their day-to-day activities by applying our customer satisfaction philosophy and corporate values in all their dealings with customers. We do this by:

- Maintaining a customer focus
- Being accurate and transparent
- Meeting our customers' financial needs
- Being thorough in recommendations and account opening disclosures
- Following through at all times



### The Essence of Doing Right By Customers

**James Brooks**  
Chief Compliance Officer

James Brooks, Huntington's Chief Compliance Officer, has identified four key areas that demonstrate our desire and obligation to be fair and responsible in banking. First, within **Product Development and Marketing**, Huntington's efforts to promote fair play include what products and services we offer, how we offer them and how we determine when to stop offering them. With our **Sales and Service** efforts, we identify customers' needs and look out for them by building optimal consumer relationships. When it comes to **Complaint Management**, we listen to our customers and apply data analysis to identify opportunities for appropriate change. And finally, Huntington **Compliance** ensures we adhere to regulations and to regulatory expectations.

## Supplier Accountability

# A Higher Expectation of Our Partners and Contractors.

*Huntington not only maintains its own high standards of ethics and conduct, we require our suppliers to meet them as well. They must abide by our Code of Business Conduct and Ethics and act with the same high standards of honesty, fairness and integrity that are required of Huntington colleagues.*

To do business with Huntington, suppliers must follow our standards as well as all applicable state and federal laws. Our Third-Party Risk Management Committee provides centralized oversight and governance associated with third-party relationships. Suppliers are required to monitor, track and report on key risk and performance indicators to affirm their accountability. This also ensures that third-party risk is maintained within acceptable risk parameters.

### Policy and Process

Huntington’s Third-Party Relationships Risk Management Policy sets the guiding principles and requirements applicable to our Third-Party Risk Management process. Our established Third-Party Risk Framework is used to identify, measure, manage, mitigate and monitor risks associated with supplier relationships. This process includes:

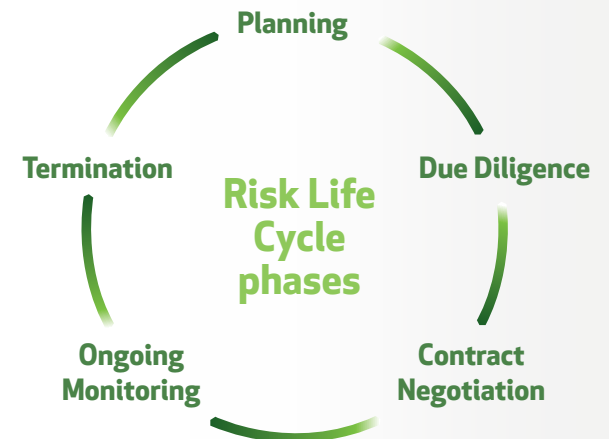
- Planning for the use and ongoing risk assessment/risk management of third-party relationships and alignment with Huntington strategy
- Approval and/or oversight of the third-party risk framework
- Due diligence and ongoing monitoring tools and reference materials for the relationships
- Contract management expectations for executed contractual agreements
- Performance management and ongoing monitoring
- Exit strategy and termination process.
- Reporting structure, including defined exception and escalation process
- Risk reporting
- Independent reviews

### Driving Positive Impact from Third-Party Relationships



**Debbie Manos-McHenry**  
Chief Sourcing Officer

Debbie Manos-McHenry leads our effort to help ensure that all material and equipment suppliers adhere to the law and to Huntington’s high ethical standards. Huntington maintains an effective process to manage risks in a manner that is consistent with the Bank’s strategic goals, organizational objectives and aggregate moderate-to-low risk appetite. Manos-McHenry stresses that this process occurs during the entire risk life cycle phases of a third-party relationship:



## Supplier Diversity

# Leading the Industry in Diverse Supplier Engagement.

*We believe our supplier base should mirror or lead the changing demographics of our communities. We took important strides in 2017 to ensure our spending with diverse businesses is reflected throughout the organization. As a result, our diverse supplier spend continues to exceed the 11 percent industry average.*

We set annual diversity spend goals by internal business segment and monitor that spending on a quarterly basis. Results are reported to our Community Development Committee of the Board of Directors. During 2017 we onboarded one of the country's largest African-American owned companies — World Wide Technology — as a supplier.

### Clearly Established Requirements

To qualify as a diverse business, ownership of the business must be 51 percent minority, women, LGBTQ, veteran or people with disabilities. We require these businesses to report their workforce composition and maintain certification as a diverse business. Acceptable certifications include The National Minority Supplier Development Council, the Women's Business Enterprise National Council or any other legitimate third-party organization.



*“Spending with diverse businesses is a standard practice for us. We’ve set goals for each internal segment and monitor them closely every quarter.”*



**Lisbeth B. Lundstedt**  
Supplier Diversity Manager

*“Huntington is great to work with. We’ve been able to hire more employees, benefiting our local community. It’s a wonderful privilege to work with such an outstanding corporation.”*



**Joy Lautzenheiser**  
President  
Dale's Lawn Care Inc.

## Cybersecurity

# Protecting the Integrity and Confidentiality of Customer Data.



*The primary risk to Huntington is the technological threat against our information. So we are ceaselessly vigilant in our protection of it. In 2017, we strengthened and advanced our ability to Defend Ourselves Better Every Day (an internal driving theme), while constantly adapting and evolving based on potential and actual threats.*

Protecting the confidentiality and integrity of our customers' information is a key Huntington objective. Our commitment to cybersecurity starts with the Board of Directors, which oversees the Company's Risk Management Framework. Not only is there a Technology Committee for ongoing oversight, but the Board established a Significant Event Committee to respond in the event of a notable cybersecurity incident or threat.

### Investment in Next-Generation Solutions

Huntington made technology investments that uplift and expand our cybersecurity capabilities throughout 2017. The NextGen Datacenter Program delivered several notable improvements resulting in significant risk reduction for the organization.

Multiple layers of defense were implemented to detect and respond to malicious connections, traffic and emails. Reputation services were used to categorize, restrict and filter content coming into our network. Several network technology and security upgrades were also implemented, including upgrades to network switches and supporting technologies in both corporate locations and within the data centers.

### A Focus on Information Security

A key line of cyber defense is our colleagues, who must always be alert and aware of potential attacks. All are required to take cybersecurity classes annually. We added new classes on phishing this year. Phishing is a cybercrime in which a target is contacted, usually by email but can be via telephone or text message, by someone posing as a legitimate person or institution.

We've also created Target State Roadmaps that align with our cybersecurity vision. A vision that, through the NexGen Datacenter and other strategic programs, satisfies much of the Bank's risk and controls agenda. Instead of focusing on reactive projects and programs, we build toward a state of capabilities and technology that meet today's challenges while positioning us for future threats.



**Q & A:**  
**Don Boian**  
 Chief InfoSec Officer

### Q What is your overall approach to cybersecurity?

A There are three key parts of information security: People, Process and Technology. Our colleagues are a major line of defense, so we train them annually on cybersecurity, what to be aware of and how to escalate if needed. We also extended our education efforts to our customers, both small businesses and consumers, to help them avoid potential problems. Process refers to how we work and how colleagues appropriately access the information they need. Technology provides us with the control needed to protect our information.

### Q What is Role-Based Access?

A Not everyone in the company needs access to all information to do their jobs. Aligning colleague roles to access permissions and required privileges was a priority for Huntington in 2017. We aligned resource groups to business and technical roles to quickly provide the access they need, while limiting that access to appropriate information and processes.

### Q How does Huntington keep up with the rapid advancements in cybersecurity technology?

A There are always new developments in technology. We build our systems toward state-of-the-art capabilities. We consider ourselves to be "fast followers," which means we monitor new developments and implement them as they become viable. This enables us to evaluate which approaches and solutions best fit our information security roadmap and have shown to be solid and effective.

# Social



**Human Capital**

# Our Social Responsibility Starts with Our Colleagues.

*Our colleagues are our most important asset and the key to fulfilling our mission to make people's lives better, help businesses thrive and strengthen the communities we serve.*

We retain, develop and recruit talented colleagues in a positive and welcoming work environment. We encourage interaction, engagement and high performance. We invest in our colleagues through training programs and enhanced recruiting efforts, and we value and attract colleagues who demonstrate bold thinking, a can-do attitude and a desire to serve. To ensure we maintain a pipeline of top talent, our Board reviews CEO and senior management succession and development plans on a regular basis.

We're focused on making the Huntington colleague experience better than ever, and our approach to human capital is shaped by detailed colleague feedback. We're always listening and finding ways to enhance their careers and maintain the optimal work-life balance.

**We Invest in Our Colleagues' Physical, Financial and Personal Well-Being.**

Huntington has taken deliberate steps to ensure our benefits program is competitive, cost-efficient and meets the needs of our diverse colleague base. We provide strong core programs, plus innovative, value-added offerings to our colleagues and their families.

In 2017, we made several important investments in our colleagues, including:

- **Raising our minimum salary** commitment to \$15.00-\$17.60 per hour, depending on a colleague's location and performance.
- **Increasing 401(k) plan matching contributions.**
- **Enhancing our Leave of Absence programs**, including expanded family time off and short-term disability benefits, as well as implementing our new caregiver leave that provides colleagues time off to care for family members with serious health conditions.
- **Improving military benefits** and support throughout a deployment cycle.
- **Expanding our Scholarship Program** and augmenting our colleague recognition program.

**Minimum Salary Commitment**

**\$15.00–\$17.60** Per Hour



**Q & A:**  
**Raj Syal**  
Chief Human Resources Officer

**Q Why is colleague engagement so important to Huntington?**

**A** There is long-term value in investing in our colleagues. The more engaged and empowered they feel, the longer they stay with us and the better they serve our customers. So we go above and beyond to support them, encourage professional growth and provide a welcoming environment that allows them to truly thrive.

**Q Why were changes made to the Leave of Absence programs?**

**A** This was largely driven by colleague input. They showed us that changing or unpredictable personal circumstances can make work-life balance difficult. Giving colleagues additional flexibility to serve as family caregivers or providing access to short-term disability will ultimately allow them to be that much more effective in their roles in the long run.

**Q What is the role of wellness at Huntington?**

**A** Our wellness program is an important part of who we are. Our Huntington Total Health program supports colleagues' well-being by taking a holistic approach that provides personalized support and guidance. Colleagues and family members participate in a variety of healthy activities, including health assessments, biometric screenings and coaching. We opened a 2,000-square-foot fitness and wellness center at our Gateway facility in Columbus and will open two more fitness centers in 2018.



## Diversity and Inclusion

# Purposeful Efforts to Strengthen an Inclusive Workforce.

*We believe equal opportunity extends beyond having a variety of demographic groups represented in the organization. It's about creating a culture of inclusiveness in which all colleagues feel welcome and comfortable. Huntington strives for a workforce that not only represents diversity but also benefits from bringing a multitude of backgrounds, perspectives and life experiences into our organization.*

We realize our efforts are insufficient if we don't hold ourselves accountable. Our Board of Directors' Community Development Committee requests **quarterly reports on diversity and inclusion efforts.** For verification and input, Huntington submits our numbers to organizations such as **Diversity Inc., National Minority Supplier Development Council** and **Human Rights Campaign.**

We also created a corporate **Diversity and Inclusion Strategic Council**, which is comprised of each line of business and internal strategic partners; developed a mentorship program through the Business Resource Groups and Inclusion Councils; and began publishing a quarterly inclusion newsletter.



### Awards and Recognition

- Huntington was awarded the National Organization on Disability's **2017 Leading Disability Employer Seal™.**
- We received a **perfect score of 100 percent on the 2017 Disability Equality Index**, up from 70 percent in 2016, from the American Association of People with Disabilities.
- Forbes Magazine recognized Huntington as a **best employer for diversity.**
- The Human Rights Campaign Foundation recognized Huntington as one of the **Best Places to Work for LGBTQ Equality**, receiving 100 percent on their Corporate Equality Index.
- The Greater Cleveland Partnership's Commission on Economic Inclusion Annual Awards recognized Huntington as the **2017 Best-in-Class Award for Board Diversity.**
- We received the **2016 Champion of Opportunity Award** earned from Opportunities for Ohioans with Disabilities.

42%↑

Combined Diversity in Upper Management. Up from 40.8% in 2016

67.5%

of Huntington's workforce is diverse by ethnicity or gender.

Hiring of diverse colleagues in upper management roles increased over last year, contributing to a combined diversity of 42 percent in this segment.

We actively recruited these candidates and continue to work to increase that percentage. We also require diversity among our suppliers and actively support inclusion in the communities we serve.





## Diversity and Inclusion

# Different Experiences, One Shared Mission.

### Recruiting for a Diverse and Inclusive Workforce

Huntington partners with experts in talent acquisition to **identify and attract ethnic minorities and women**, particularly in underserved roles. We vigorously pursue the best and brightest around the country, and work with leading universities to increase **diversity participation in intern programs**, with the goal of retaining them as full-time colleagues.

### Supporting Diversity and Inclusion Internally

We continuously adjust **internal communication and educational support** to align with our diversity and inclusion goals, including adding a **gender identity** component to the Huntington Employee Handbook with the goal of assisting a transgender or gender-nonconforming employee's workplace integration and minimizing stigmatization. We also released a disability inclusion video enterprise-wide.

### Training Colleagues

We expanded unconscious bias prevention training for employees, and **manage required inclusion training for all new hires**. Additionally, each of our 13 Executive Leadership Team members oversee annual diversity and inclusion planning. Diversity is also a focus of succession planning and the promotion process.

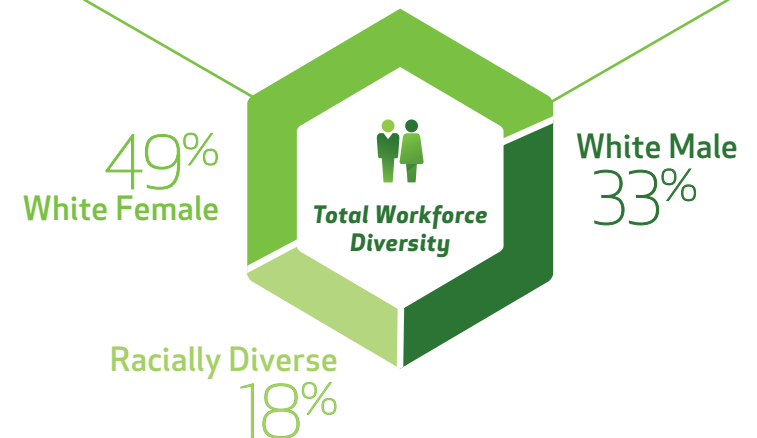
### Encouraging Dialogue

We launched voluntary **Colleague Conversations** across our footprint where colleagues can feel safe engaging in discussion topics related to race, gender parity and generational difference in the workplace. These reflective discussions help us to understand and embrace our differences, while leveraging them to perform at a high level as an organization, and promote greater awareness and understanding among our colleagues.

*"We continue to create a workplace that is welcoming, inclusive and respectful to all. Our concept of diversity extends beyond gender, race, ethnicity, age and sexual orientation to include different thoughts, skills, experiences and backgrounds."*



**Marlon Moore**  
Chief Diversity and Inclusion Officer



*At the core of Huntington's corporate culture is a resolve to eliminate discrimination based upon race, gender, sexual orientation, gender identity, disability, military status and religion.*

## Diversity and Inclusion

# Colleague-Driven Empowerment and Change.



### Affinity Groups Lead Inclusion Efforts

When our colleagues speak, we listen. Their energy and commitment to our diversity policies have made our environment that much more welcoming and productive.

Our Business Resources Groups (BRG) and Inclusion Councils are colleague-run, enterprise-wide initiatives that have helped raise our disability equality score, enhance our military deployment benefits, and improved our family time-off policies.

*Our colleagues do more than accommodate our inclusion efforts — in many cases, they've initiated them.*

Among other engagements, colleagues have championed:

- Revising our **Maternity/Caregiver Leave Policy** to add more competitive benefits for colleagues.
- Distributing, enterprise-wide, a video from the US Business Leadership Network (USBLN) titled **"Empowering Inclusion in the Workplace."**
- Revising **Deployment Support Benefits** for colleagues and families of service members.
- Hosting more than **30 Military BRG events** such as SBA Loans for Vets, Wheelchair Games, Graveside Flag Service, and the Women's Veterans Conference.
- Integrating our Univoz BRG with Corporate Marketing on our **Hispanic Initiative**.
- Partnering with the Adaptability BRG initiated large-scale **volunteer commitments**.
- African-American BRG initiated a **professional development series** featuring speakers from civic, non-profit and corporate leadership roles.
- LGBTA BRG engaged corporate facilities to ensure **gender neutral bathrooms** in all major employment centers.



## Talent Development & Training

# When Colleagues Thrive, So Does Our Company.

*Huntington colleagues are the foundation of our company, and when they are given the opportunity to grow and flourish professionally, their talents and energy are reflected in the achievement of our shared purpose.*

Recognizing this, we have prioritized professional development and industry-leading pathways for growth into our performance management process, helping our colleagues and our company prosper together. This means ensuring we all understand our goals and values while providing strategies for continuously improving performance.

Simultaneously, we listen to our colleagues so we understand how Huntington can best assist them in doing their jobs to their fullest potential. The result: highly engaged colleagues who do banking better. In fact, our talent management efforts result in colleague engagement scores that exceed the corporate average.

### Empowering Professional Growth and Development

Providing colleagues with a process and options for improving their performance is invaluable for Huntington. We offer a wide variety of **professional development and online training programs**, and all Huntington employees meet with their managers twice per year for goal planning and performance management discussions.

In fact, we've elevated our performance management process to what we now call **performance engagement**, which places equal emphasis on "what" and "how" we deliver, as well as more frequent development conversations with colleagues. We believe these are key moments for our leaders to engage our colleagues and for colleagues to grow professionally.

**Colleague mentoring** is another key part of our development culture. We identify one-on-one mentoring opportunities and use mentoring circles in many of our programs.

### Going Above and Beyond

We combine technology and targeted learning to enhance our colleagues' career progression. Because it all leads to more effective banking. These professional skills and development programs debuted in 2017.

- **The Huntington Professional** supports all colleagues' development in our competencies and values.
- **Managing Matters** provides foundational skills and knowledge to help managers effectively support, lead, manage and develop their teams.
- **Leadership Journey** enriches leadership capabilities for higher-level leaders and individual contributors to support maximizing personal, professional and business results.





## Talent Development & Training

# Continuous Learning Ensures Forward Thinking



### Impact Story: Listening, and Responding, to Colleagues

**Susan B. Avelluto**  
Chief Talent Officer

The Huntington **Voice Survey** is a detailed and comprehensive **annual** study that measures colleague sentiments around 10 key internal categories. Broken down into three phases (measurement, analysis and action), it helps the company identify successes and opportunities for change.

“The Voice Survey is about much more than quantified feedback from our colleagues,” says Susan B. Avelluto, Chief Talent Officer. “It provides managers with specific actions to take with their teams and provides a structure for tracking progress — and measuring that progress every quarter.”

More than 15,000 colleagues were invited to participate in the 2017 survey, up more than 3,000 since 2015. **79% responded.**

“A major part of this is our listening to colleagues and actively addressing how Huntington can better serve them,” says Avelluto.

“We’re proud that the words our colleagues most often use to describe Huntington are welcoming, inclusive and diverse.”



43

average individual training hours received by colleagues in 2017.

### 2017 Required Annual Employee Training:

- Anti-Bribery
- Anti-Money Laundering
- At-Risk Customer Populations
- Cybersecurity
- Employee Handbook / Code of Conduct
- Fair & Responsible Banking
- Human Resources Essentials
- Information Security
- Reporting Wrongful Conduct
- Responsible Political Activity
- Social Media Use
- Workplace Safety

644,134

total training hours given to Huntington colleagues in 2017.

## Colleague Engagement


# A Personal Investment in Stronger Communities.

Our highly energized colleagues have dedicated tens of thousands of hours to volunteer efforts focused on financial wellness, neighborhood development and non-profit organizations. Huntington strives to give our best back to our communities, fostering strong, healthy and vibrant neighborhoods by sharing our resources and time.

To strengthen the communities we serve, our colleagues have participated in a variety of volunteering opportunities, and these efforts provide direct service to basic needs providers that support our local markets. Many of our volunteer efforts are a natural extension of our leadership role in financial services and inclusive employment.

### Encouraging Financial Literacy

Huntington believes people benefit from financial education at any age. So we provide the basics of money management through classes and tax preparation services via the **Volunteer Income Tax Assistance (VITA)** program. In 2017, Huntington colleagues helped prepare more than 7,000 tax returns and refunded more than \$8 million to central Indiana residents. Through partnerships across our footprint, Huntington supports programs such as Junior Achievement that establish the importance of making healthy choices that lead to a sound financial life.

 **Students are our future.**  
**We're showing them the way.**

We are humbled and proud to receive the **U.S. President's Volunteer Service Award** from Junior Achievement USA for volunteering more than **10,000 hours** in JA classrooms during the 2016–2017 school year.

**10,000 Hours**  
in Junior Achievement classrooms

### Honoring a Leader's Legacy

"Life's most persistent and urgent question is, 'What are you doing for others?'" Huntington colleagues across our footprint joined together to answer this query posed by Dr. Martin Luther King, Jr. Each year we celebrate the legacy of Dr. King by providing a full-day opportunity for all colleagues to address the needs in their own communities, including neighborhood repairs, school improvements, crisis center volunteers, stocking the shelves of a local foodbank, and teaching the importance of smart money decisions to college students.





## Colleague Engagement

# A Service Heart for Causes that Make a Difference.

Huntington employees performed more than

# 31,000 Hours

of volunteer service in 2017

### Delivering Nutrition and Independence

In April 2017, Huntington was recognized by LifeCare Alliance for delivering more than **350,000 Meals on Wheels**. Huntington's partnership with LifeCare Alliance began in 1903 when Mrs. B.N. Huntington (sister-in-law of our founder P.W. Huntington) joined the Board. For 115 years, a member of the Huntington family or a colleague of the Bank has served on the **LifeCare Alliance Board of Directors**. Huntington adopted its first corporate Meals on Wheels route in September 2001, and today, nearly 500 colleagues now deliver meals five days a week for seven routes. For every route Huntington adopts, we help LifeCare Alliance save \$12,000 per year. That's \$84,000 the organization does not have to find from another source. In terms of route days delivered, Huntington delivers by far the most meals of any LifeCare Alliance corporate partner.



### Looking Out for our Most Vulnerable Neighbors

Huntington was nominated for a **2017 ServeOhio Award** and recognized for our outstanding volunteer service and the lives our colleagues have touched by looking out for people by the State of Ohio Commission on Service and Volunteerism.



### One Company Supporting One Goal

**Pelotonia** is a bike ride with one goal: to end cancer. Huntington colleagues engage in this event annually to support each other and our friends and families who are and who have faced the disease. In 2017 Huntington had 1,197 riders, 688 virtual riders and 484 volunteers participate in the event. Pelotonia is unique in its ability to **create community around a cause**, provide experiences that promote colleague wellness and volunteerism, and generate significant funding for cancer research at **The Ohio State University Comprehensive Cancer Center — James Cancer Hospital and Solove Research Institute**.



## Workplace of the Future

# A Model for Colleagues and Communities.

*The Gateway Center, which officially opened in Columbus in November 2017, embodies Huntington's commitment to next-generation colleague experiences, forward-thinking design and robust local partnerships.*

The Gateway Center was created to provide a smarter, more collaborative work environment that's also more energy efficient — all while fostering economic development in the area around it. It's an ambitious statement about the future of Huntington, a roadmap for changes to come throughout our footprint.



### Fostering Collaboration and Fulfillment

We consistently seek new and better ways to empower colleagues with work environments that encourage collaboration and enhance their workplace experience. The Gateway Center provides employees with open, collaborative workspaces, **sit-to-stand workstations, 159 multi-purpose meeting rooms and outdoor seating space.** The facility also features a cafeteria with indoor/outdoor dining, two 24/7 self-service mini markets and a Starbucks.

### Health and Wellness, On Site

Taking care of our colleagues is paramount to our success. Huntington partnered with a local healthcare provider to offer employees at the Gateway Center access to an **on-site wellness center** staffed with experienced clinicians and a full-service fitness center with group fitness classes, personal training, physical massage therapy, indoor/outdoor workout space and a full-sized basketball court.

Through this on-site healthcare partnership, Huntington's colleagues have access to **stress-reduction programs, preventive care, acute care, health coaching and disease prevention programs** targeted to meet their specific health needs.

### Gateway is Just the Beginning

A central tenet of the Gateway project is to spur economic investment and growth across the Linden and Northland corridor, City of Columbus, where the center is located. Huntington engaged in a public/private partnership with the City to make the Gateway Center a reality, which included Huntington's commitment to add **1,000 new jobs** and a \$300 million community development in Columbus by 2024.

### Investing \$300 Million in our New Neighborhood

**\$175 Million** ↑  
 In loans to local small businesses, focused on low- to moderate-income micro markets.

**\$25 Million**  
 In home loans and improvements serving low- to moderate-income families.

**\$100 Million**  
 In community development loans and investment throughout Columbus.



## Workplace of the Future



### Greening Huntington's Workplace

As part of Huntington's sustainability focus, the facility's design and materials incorporate energy efficiency concepts. This is not a one-off example of what's possible; it's a demonstration of a new standard for future office and branch development.

- Ohio's first spotlight solar trees
- Daylight harvesting technology
- Active skylights that track the position of the sun to angle in natural light
- Solar panels on the roof and south canopy
- LED lighting throughout the facility and parking lot
- UV rated glass film on all windows
- Electric vehicle charging stations



## Customer Satisfaction

# Improving Customer Lives Is Our Purpose.

*Banking is about people, and it is our passion and purpose to make people's lives better. Delivering exceptional experiences in moments that matter starts with Huntington colleagues looking out for our customers.*

We listen carefully, provide empathy and appreciation, and look for opportunities to add value to the customer in each interaction. This service heart is a value that is recognized both within and outside our company.

The **Chief Customer Officer and Director of Customer Advocacy** maintains a persistent focus on customer needs and feedback, while a customer advocacy team acts throughout our company to integrate changes that improve the customer experience.

Customer insights are registered and shared across the company to support business strategies or prompt policy changes, while our **complaint management governance process** enables cross-functional teams to address complaint trends, provide recommendations, and monitor the progress of actions taken. We want to ensure cultural alignment toward empowering a **self-sustaining customer-centric culture**.

### Huntington Perspective

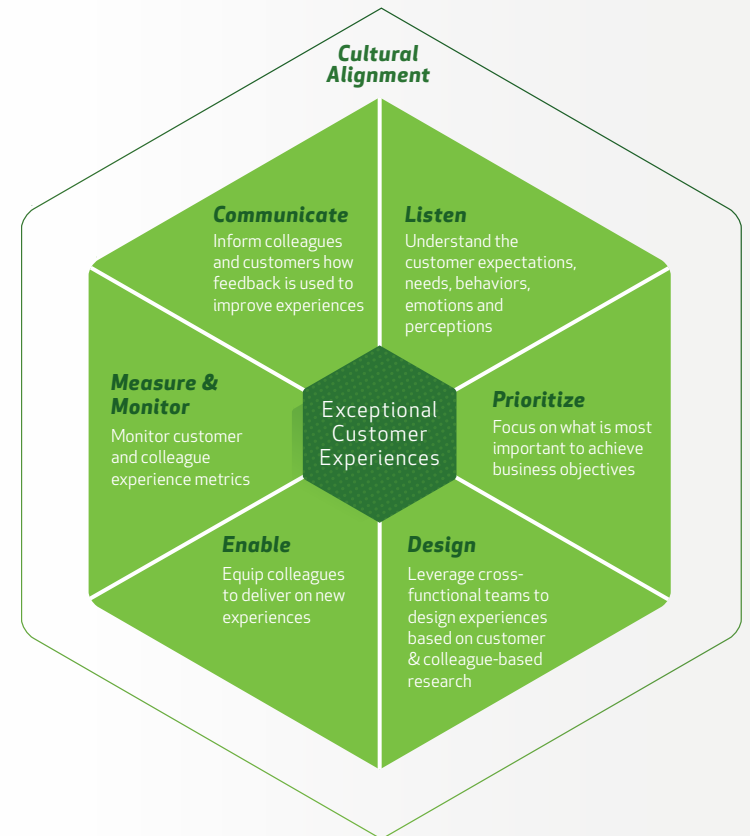
*"Authentic customer advocacy comes from truly working to understand customers and where they come from. We treat their stories and experiences with an open mind, and this helps us discern the best path forward for everyone."*



**Carrie Birch**  
Customer Advocacy Director

## Customer Experience Framework

Empowering a self-sustaining customer-centric culture



## Customer Satisfaction

# A Personal Connection with Those Who Matter Most.

### Customer Perspective

*“Huntington’s great customer service has helped the City of Gahanna launch a virtual card payment option for our vendors. It gets them paid faster and creates efficiencies and cost savings for the City.”*



**Joann Bury**  
Director of Finance  
City of Gahanna, OH

*“I deeply appreciate that Huntington understood the humanity of our situation. It’s community, and you guys get that. We’re whole people. The Huntington team really understood that and helped me make this business stronger.”*



**Cooper Munroe**  
CEO  
The Motherhood Inc.

*“Huntington was essential for not just helping us finance our new Honda dealership real estate, but also providing guidance and expertise that saved us money in both the short and long term. I can’t thank them enough.”*



**Joseph Huang**  
President  
Great Lakes Auto Group

*“Through the years, Huntington has kept in touch with us through our relationship manager, not only to know the company but to learn about the industry and our approach within the industry. That’s helped build a lasting relationship.”*



**Doug Sibila**  
President & CEO  
Peoples Services, Inc.



### Customer Satisfaction Awards

Huntington takes a robust and systemic approach to customers’ opinions and concerns, using their feedback to continuously improve the customer experience. This commitment is reflected in many industry awards that consistently recognize Huntington’s best-in-class brand favorability, satisfaction and loyalty.

- J.D. Power, #1 **"Highest Customer Satisfaction with Retail Banking in North Central Region"** (2013, 2014, 2015, 2016, 2017)
- TNS, Consumer Choice Award for **Retail Banking** in the U.S. Central Region (2012, 2013, 2015, 2016, 2017)
- MYBANKTRACKER **Best Bank in the Midwest** (2014, 2015, 2016, 2017)
- Bain & Company in their published report **Customer Behavior and Loyalty** in Retail Banking named Huntington the NPS leader among traditional banks in the U.S. Midwest for (2012, 2013, 2014, 2015, 2016, 2017)
- Greenwich Associates recognized **Small Business Banking** for excellence in overall satisfaction, likelihood to recommend, and excellence for cash management overall satisfaction in the Nation
- Greenwich Associates recognized **Middle-Market Banking** for excellence in overall satisfaction in the Northeast Region and for excellence in Cash Management Customer Service in the Nation

## Customer Satisfaction

# Enhancing Customer Experience and Security.

Technology is at the core of everything we do as a company. Maintenance, monitoring and enhancements to our technology infrastructure are critical to our stability, risk management and growth. In 2017, Huntington **invested 150,000 IT hours** to streamline our information technology infrastructure, drive greater efficiencies and strengthen security. This enhances customer access and security while making it easier for them to find and understand their products and services.

### Heightened Reliability

A major enhancement begun in 2017 is our move into Tier 3 data centers, which will deliver a higher level of redundancy, resiliency and reliability — enabling us to make **data available 99.9 percent of the time** in the near future. These next-generation data centers also improve efficiency, by providing better technology administration and automating build and recovery abilities.

### Improved Digital Experiences

We are heavily focused on how customers access their information online. More than 160,000 hours were spent in 2017 and over 200,000 hours are in flight for 2018, to enhance our digital services; Huntington wants customers to be able to explore financial products and services in ways that illuminate their options. We take a **“We Look Out for You” approach to designing the digital experience**. This provides customers visibility into their financial products and makes it easier to understand their money. We know people use their mobile devices more than ever to engage with us, so our tools are designed to respond and conform to any size screen they choose.

### Controlled Access

One of the security measures being enhanced includes Network Access Control, which controls access to Huntington's network and to the systems that colleagues can or can't use while connected. Most don't need access to all of our information, so the **zone-based structure** matches a colleague's specific role with access only to the data and processes required for them to do their jobs. This applies to anyone who has access to our network.

150,000 Hours

IT hours invested in infrastructure in 2017

99.9%

Targeted data availability

200,000 Hours ↑

Investing to enhance digital services in 2018



Q & A:

**Kendall A. Kowalski**  
Chief Information Officer

**Q How have Huntington's technology investments affected the customer experience?**

**A** We are investing in technologies that enable consistent customer experiences no matter how they want to access their data. Whether a customer engages with us in a branch, on the phone, online or using a mobile device, their information is consistently available and understandable. We call this our omni-channel approach, which ensures customers can securely access their data any time.

**Q How have these investments improved business operations?**

**A** We've gained efficiencies in imaging and digitalization to reducing paper usage, customer wait times and call length. We are now developing software robots to streamline redundant efforts by making better use of time. Historically, customer satisfaction colleagues in our call centers had to re-enter primary data when moving across different applications. Using bots, they will need to enter that information once as it then populates to other processes as needed.

**Q What is the key to continuous technology improvement?**

**A** Enhancing and strengthening our technology is never finished. When looking at ways to improve, we pursue a “fast follower” approach to continuously evolving technology. We monitor new developments as they arise and evaluate emerging technologies to determine whether they fit our information technology roadmap. Capabilities we add are built to be extensible and able to accommodate future technologies. Constant improvement means customer data is available whenever they need it, however they want to access it, all while keeping it fully secure.

## Inclusive Banking Practices

# Championing Economic Opportunity for All.

*Across the Midwest, Huntington's customers are building businesses, buying homes and investing in stronger, brighter futures for themselves and their communities. We make sure they have what they need to be successful in their financial endeavors, and we are proud to be a part of their success by providing innovative products and services designed to ensure opportunity for all.*

### Responsible Banking

We support economic opportunity for all. This means holding ourselves to heightened standards to ensure access to quality banking services for all of our customers. This includes specific customer-assistance groups and others that can benefit from dedicated outreach, financial wellness training and specialized products and services.

- Service Members and Veterans
- Youth and Students
- Aging Population
- Non-English Speaking Individuals
- Those with Disabilities
- Those with Limited Financial Literacy
- Unbanked or Underbanked Persons
- Financially Distressed Customers

More than

# 8,841 Hours

of financial wellness training in 2017

### Tools to Ensure Our Customers Succeed

Expanding financial wellness helps our customers, businesses and communities achieve their economic aspirations. Huntington colleagues are passionate about lifting our customers through quality financial health education and engagement.

#### Huntington Kids Club

Promotes elementary school student involvement in all phases of the banking process, teaching kids about money.

#### Teach a Child to Save Days

Teaches elementary school kids the importance of saving money.

#### Reality Days

Introduces young adults to everyday financial decisions through career exploration, financial education and the hands-on experience of making monthly budgeting decisions during a game of life simulation.

#### Young Adult MoneySmart

A partnership with FDIC arming high school and college students with the information they need to know about money and budgeting.

#### Adult MoneySmart

Free classes that cover a basic financial education, including banking, credit, checking accounts, consumer rights, loans, homeownership and financial recovery.

#### Small Business MoneySmart

This partnership with the FDIC and SBA provides free classes for small businesses, including time management, financial management, record keeping, banking services, tax planning and insurance options.

#### National Financial Literacy Month

Huntington participates in a variety of activities across the country.

### Distinguished Customer-Centric Products and Services



Huntington's **24-Hour Grace**® overdraft fee relief feature comes free with all consumer Checking, Savings and Money Market deposit accounts. Go to [huntington.com/Grace](http://huntington.com/Grace) for more information.



With **Asterisk-Free Checking**® there are no fees to open the account, no costs to maintain it and no minimum balance requirement.



**All Day Deposit**™ convenience is available until midnight through ATM's or the Huntington Mobile App. Go to [huntington.com/AllDay](http://huntington.com/AllDay) for more information.

## Five-Year Community Development Plan

# Partnering for a Stronger Midwest.

**\$16.1 B**  
**Five-Year Economic Development Plan**



in small business lending within low-to-moderate income areas.

Year 1: **\$2.1 Billion**  
**32% to goal**

in single-family mortgage lending in low-to-moderate income areas.

Year 1: **\$1.6 Billion**  
**28% to goal**

in community growth lending and investment targeting affordable housing and community-based loan funds.

Year 1: **\$1.1 Billion**  
**30% to goal**

in economic impact, including 10 new branches and dedicated mortgage officers in low-to-moderate income and majority minority areas.

Year 1: **\$5.9 Million**  
**20% to goal**

in additional grants and philanthropy primarily targeting housing and small business credit service access.

Year 1: **\$5.9 Million**  
**24% to goal**

Huntington's Five-Year Community Development Plan is a transformative commitment to enable vibrant communities and drive economic opportunity in the markets we serve. Launched in 2016 and in partnership with the National Community Reinvestment Coalition, the plan leverages \$16.1 billion of resources and services to increase affordable housing rentals, homeownership and neighborhood transformation.

Our successful 2016 acquisition increased Huntington's capacity to channel investment across our expanded footprint. Within the first year, Huntington has implemented innovative initiatives and investments to help our customers lead better lives, businesses to thrive and strong communities to advance.

*"This commitment is an extension of Huntington's long-standing approach of investing our success back into our local communities. We are honored to be a partner for growth in our markets."*



**Sandy Pierce**  
 Chairman Huntington Michigan Private Client Group and Regional Banking Director

## Philanthropic Investments

# Advancing Quality of Life in our Markets.

Huntington has earned a reputation for strong community involvement and supportive civic leadership. This strategic business and philanthropic investment fosters economic self-sufficiency through economic development, financial education and social services. We believe that developing relationships and investing in local nonprofit/charitable organizations builds healthy and vibrant communities.

In 2017, Huntington continued the tradition of providing meaningful support to charitable programs and initiatives that seek to improve self-sufficiency and quality of life in the communities served by Huntington.

# \$12.5 Million

In 2017, we invested more than \$12.5 million in **philanthropic and community donations** empowering neighborhoods and families in the markets we serve to achieve sustainable economic opportunity.



### Community and Social Services Nationwide Children's Hospital

In one of our largest ever gifts to a single nonprofit, Huntington gave Nationwide Children's Hospital a 10-year, \$2 million grant to aid in the delivery of high-quality, community-based healthcare to more than 330,000 **at-risk and underserved children**.

The funding is targeted at diagnosing and treating behavioral health conditions in at-risk and underserved areas, understanding that children, families and communities flourish with high-quality healthcare. Community-based programs bring leading-edge outreach to those most vulnerable when and where they need it.



### Economic and Community Development WVU Launch Lab

Our \$50,000 investment supported the launch of this West Virginia University-based **business incubator**, a place for students to learn about startups, develop an idea, and even get connected to funding.

Students use the lab to develop not just product ideas, but the business plans needed to support them. More than 400 students have used the lab, and 40 of them are in the process of launching their own businesses as a result.



### Housing and Community Revitalization Akron Community Revitalization Loan Fund Development Projects

Huntington contributed a \$250,000 grant to the Development Fund of the Western Reserve (DFWR), supporting business development projects in some of Akron's most **economically distressed neighborhoods**.

Huntington's grant helped the DFWR meet the \$4.5 million needed to fully capitalize their Akron Community Revitalization Fund, which will bring new capital investment into distressed areas in the city and help urban revitalization in Northwest Ohio.



### Financial Education and Empowerment Wisconsin Junior Achievement

Huntington made a \$10,000 donation spread amongst five Wisconsin Junior Achievement Districts that serve a total of 585 students from seven different schools.

Junior Achievement is the nation's largest organization dedicated to sharing knowledge and skills with young people for economic success, future planning and smart academic and economic choices. By supporting financial and economic education, with core content that focuses on work readiness, entrepreneurship and financial literacy, Huntington is helping ready the **next generation for success in a global economy**.



## Economic Development & Job Creation

# Strong Communities Start With Thriving Small Businesses.

*Small businesses play a foundational role in driving economic growth and job creation. We've made understanding the challenges of small businesses among our top priorities, and we're deeply committed to our public-private partnership with the U.S. Small Business Administration (SBA) to address the issue of access to capital.*

We are proud that we've been the number one SBA lender in our Midwest footprint since 2008. We work with the SBA to extend capital to finance the needs of businesses that are starting up, growing, or recovering when they are unable to secure conventional credit approvals. This fills a critical gap for these businesses unable to leverage traditional credit markets across our Midwest footprint, particularly during economic downturns. It bridges barriers that prevent business owners from finding credit elsewhere, most often for reasons of collateral shortfall, projection based operations, or where a longer repayment term is necessary to stabilize the cashflow of the business.

The average Huntington SBA loan is just \$200,000 — relatively low compared to traditional commercial loans, but so important to small and micro businesses on Main Street. To expand our SBA lending and deepen customer relationships across all markets, we increased the total dollars lent by 25 percent in 2017, up \$160 million. That helped us achieve our greatest loan volume of \$793.6 million via 4,065 7(a) loans. Additionally, we established a strong foothold in Illinois and Wisconsin with marked increases of \$48 million and \$32 million, respectively.

### Small Business Lending

- **Huntington has been the number one lender in our footprint since 2008**, with **4,065 SBA loans** in 2017. These loans, with an average size of less than \$200,000 each, had a **total value of \$794 million**, the third most in the nation.
- Huntington's SBA lending for business acquisitions increased again, **totaling \$302 million** for a **21 percent increase** over fiscal year 2016.
- Huntington piloted a **Business Credit Card** to provide small businesses cash flow support in December 2017 with a full launch in 1Q 2018.
- We expanded small commercial lending to **non-owner occupied projects** that will allow for financing of smaller, affordable housing projects.
- In 2017 we expanded the Business Banking Team, creating a **centralized group of experts** to provide customized business lending assistance to customers.

4,065 ↑

SBA Loans in 2017, with an average size of less than \$200,000 each, totaling

\$794 Million ↑

SBA Lending for business acquisitions

\$302 Million ↑



**#1** in Small Business Administration (SBA) lending in its eight-state regional footprint since October 2008.<sup>1</sup>



**#2** in units (4,065) nationally in SBA FY 2017.<sup>2</sup>



**#3** in dollars (\$794M) nationally in SBA FY 2017.<sup>2</sup>

(1) SBA loans subject to SBA eligibility. Huntington is the #1 SBA 7(a) lender in the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, Western PA & Wisconsin. Source: U.S. Small Business Administration (SBA) from October 1, 2008 through December 31, 2017.

(2) For fiscal year ending September 30, 2017. Source: U.S. Small Business Administration (SBA).

## Economic Development & Job Creation

# Creating Business Opportunity Where It's Needed Most.

### Impact Story: Small Victories

#### Sweet Success

Recently featured on the Food Network's hit show Diners, Drive-Ins and Dives, Columbus-based Sweet Carrot restaurants and catering are known for heaping plates of mac and cheese, meats and more, piled atop fresh corn cakes. With the help of Huntington's SBA program, Sweet Carrot proudly opened its third location in 2017.



#### Paving the Way

Courtney Sparks White is not only the owner of Armor & Anchor Paving, she's also a certified business valuator and a CPA. So it's no surprise she is an advocate for women in small business and provides mentoring services for the Columbus SBA. When she decided to acquire the Armor and Anchor business, she turned to Huntington for an SBA loan.



#### Advancing a New Solution:

##### Supporting Small Businesses in Underserved Areas

We want all small businesses to thrive, including those in low-to-moderate income tracts (LMI) and majority minority tracts (MMT). Huntington's newest product for these markets, LMI SBA Guaranteed Loans, makes credit more readily available to borrowers in traditionally underserved areas.

This program offers an 85 percent SBA guaranteed business loan (up to \$100,000) to LMI applicants who score below our traditional thresholds, with no SBA or bank fees to close.

Requirements for this loan are simple and designed to encourage participation:

- Borrowers must own or be purchasing a for-profit business and be a U.S. citizen.
- Borrowers must not have felonies or previous bankruptcies on their record.
- The loan will file a best-place lien on all business assets or a first-place lien on assets purchased.

To empower their success, a financial education component is being planned for qualified borrowers, including tools to build business plans, create projections, and teach small business owners about the differences between consumer and business credit products.



**Q & A:**  
**Maggie Ference**  
SBA Program Director

#### Q What makes the new LMI SBA Guaranteed Loan program unique?

A This is an innovative product designed to make a real difference in communities where new businesses are desperately needed. Very few, if any, banks are reaching out to these communities. There is some risk involved, and partnering with the SBA makes it possible. This could revolutionize lending in these areas.

#### Q How do you encourage borrowers to explore their options?

A Providing assistance to borrowers is important with any SBA loan, but it is especially important for this audience. So we've created the SBA Concierge, a Huntington colleague who introduces borrowers to the program, speeds up turnaround time, and helps them understand what comes next at each stage. In addition, we offer free financial education to help their business succeed.

#### Q Why is this so important for Huntington?

A Several reasons. We believe in the power of small business to revitalize neighborhoods and build stronger communities. With encouragement, education and start-up capital, these borrowers can create momentum and improve their lives. And, of course, it's good business for our company as well. If these borrowers are successful, we'll be there when they're ready to graduate from SBA to conventional lending. We want them to be a customer for life.



## Neighborhood Building

# Home Ownership is the First Step to Strengthening Neighborhoods.

*Home ownership is vital for not just personal financial security, but for the economic and social stability of a community. Providing access to a variety of first mortgage products — some traditional, some innovative — helps our customers find the right solution.*

In 2017, Huntington continued to serve low- and moderate-income areas through active community partnerships and unique lending programs that put home ownership in reach for those who needed it most. These products included mortgages for first-time homebuyers, home-equity improvement loans, emergency relief for residents who could use a helping hand, and more.

There are, of course, challenges to lending in these neighborhoods, chief among them housing values that are often deeply depreciated, limiting traditional

mortgage options. Residents may also need access to short-term loans for tuition costs, debt-consolidation or the purchase of a vehicle. Because many lower-income residents have limited experience with bank-based lending, respectful and comprehensive financial education is a key to their success. We're committed to providing traditionally unbanked and underbanked residents with options that put their dream of owning a home within reach.



**Q & A:**  
**Jay Plum,**  
Consumer and Mortgage Lending Director

**Q Why is Huntington so committed to lending in low-to-moderate-income neighborhoods?**

**A** Home ownership is so important. It's a crucial part of an individual's financial security, and it's vital to the health of a neighborhood. We love serving as a catalyst for change in these communities. Huntington works hard to create accessible mortgage options, supported by trained lending professionals and financial education programs, that help these residents succeed.

**Q What are the long-term benefits of lending in these challenged markets?**

**A** We've seen whole neighborhoods in Detroit, Akron, Cincinnati and other cities come alive with the renovation of depreciated and neglected homes. With the support of state and local government adding streetscaping, lighting and public/private transportation solutions, forgotten neighborhoods can once again become vibrant, productive and safer places.

**Q What is the key to creating new programs for these underserved communities?**

**A** In a word, collaboration. Huntington invests a great deal of time and energy convening civic leaders, regulators, state housing agencies, government-sponsored enterprises and even other banks to work together. We all have an interest in seeing these areas grow into strong, thriving neighborhoods. We continue to hire new loan officers in targeted areas as part of our community-lending expansion. We feel a duty to lead, because it's what Huntington has been about from the very beginning.

## Neighborhood Building

# Giving Families Access to Home and a Second Chance.

### Ensuring a Second Look

Our underwriting area has developed a process so if a loan applicant is a low-to-moderate income (LMI) borrower or the property is located in a LMI tract we do a 2nd review of the loan if it is initially denied. This allows us to look at every avenue we can to support these areas and potentially provide alternative solutions. In 2017, we were able to save or make a counter offer on 37 loans (\$2.8MM) in LMI tracts and 136 loans (\$11.5MM) to LMI borrowers.



### Huntington Home Savers

# 2,145

Huntington Home Savers addresses the needs of customers having difficulty meeting their mortgage obligations. **In 2017, Home Savers helped 2,145 customers, 1,911 of whom were able to stay in their homes.**

# 4,495 Loans

Huntington community development home ownership loans, a **33% increase over 2016.**

# \$11.9 Million

**In closing costs waived since 2015,** for low-to-moderate-income borrowers.

Huntington began a new program in October of 2017 allowing us to waive **\$219,000 of closing costs** in VA loans by the end of the year.

# 25,000 Customers

Averted the foreclosure process since our Home Savers program began in 2008.

*Homeownership represents the hallmark of any stable community. Having access to a variety of first mortgage products, some traditional and some innovative, improves the ability of customers to find the right product for their particular family's needs.*

## Neighborhood Building

# Improving Lives Starts at Home.

### Neighborhood Housing Partnership

Homeownership can be very elusive for some Americans. But finding, buying and staying in homes gets easier when communities commit to supporting their neighbors. Huntington has supported the **Indianapolis Neighborhood Housing Partnership (INHP)** for more than 20 years to do just that. INHP works with government agencies, nonprofit and civic groups, banks and others to help low- and moderate-income residents buy and keep homes. The partnership, established by the Indianapolis City Council, has provided home financing, repairs and financial education to more than 30,000 families. We support it with sponsorships and provide more than 80 percent of the financing for applicants wishing to buy a new home.

Residents of low- and moderate-income areas or other residents who qualify for the program must first take homeownership and financial education classes that prepare them for the next step. The partnership then helps the participants secure financing. "Every community is different," says Jay Plum, Huntington's Consumer and Mortgage Lending Director. "And we respond to that community's needs."

### Family, Not a File

Every day, Huntington makes the dream of homeownership a reality for customers. **Family, Not a File** is an internal campaign that showcases borrower testimonials about how the bank's lending efforts have made their lives better. This empowers colleagues to live our corporate values and achieve our purpose through their daily interactions.

### "He never gave up on us."

When Tom, a disabled Vietnam War veteran, and his wife Linda, moved to **west Michigan** due to his deteriorating health, they struggled to buy a home they had been leasing. Huntington Mortgage Loan Officer Enrah Sero took the time to help them access the mortgage they needed.



### "This is what I love about this job."

That's how **Cincinnati** Loan Officer Shana Stiver felt after she helped a desperate customer avoid foreclosure through refinancing. The customer's wife had handled all their finances but was no longer able due to dementia. Stiver and her mortgage colleagues not only helped him close the loan, but also assisted with his application for guardianship and power of attorney for his wife.



## Community Development

# Investing Our Success Back into the Communities We Serve.

*Huntington has a long-standing tradition of investing our success into efforts that empower community and economic prosperity, particularly in areas we serve that have not yet enjoyed the full benefit of the economic recovery.*

In 2017 alone, Huntington provided community development loans and investments totaling more than \$800 million. This was achieved through investments in not just mortgage lending, but support of transportation, commerce and other assets vital to a diverse and stable community.

Residents with low and moderate incomes benefited from this initiative, which **created more than 4,600 units of affordable housing** across the greater Midwest.

\$863 Million ↑  
Across 184 community development loans in 2017

\$326 Million ↑  
Through 60 community development investments in 2017

More than  
4,600  
affordable housing units across the Midwest

### Top Current Community Building Partnerships

#### National Partnerships

Community Reinvestment Fund	Operation HOPE
National Community Reinvestment Coalition	Junior Achievement
NeighborWorks	Habitat for Humanity
	United Way
	Urban League

#### Regional Public-Private Partnerships

##### City of Akron, OH

United Way of Summit County  
Workforce and Economic Development

##### City of Canton, OH

Affordable Housing Partnership

##### City of Columbus, OH

Gateway Workforce, Neighborhood and Economic Development Commitment

##### City of Detroit, MI

Detroit Mortgage Program

##### City of Flint, MI

FlintNOW

##### City of Whitehall, OH

Affordable Housing Partnership

##### State of Michigan

Pure Michigan Micro Lending Initiative

##### State of Ohio

JobsOhio, Workforce, Infrastructure, and Job Training

##### The Ohio State University

Financial Education, Community and Economic Development

#### Affordable Housing Non-Profit Partners

National Church Residences, National Cinnaire, MI  
Ohio Capital Corporation for Housing, OH

## Community Development

# Empowering Shared Prosperity.

### Industry-Leading Affordable Housing Commitment

**\$150** Million

Commitment in 2017-2018

5,600 Ohio residents helped statewide

3,700 New or refurbished affordable housing units generated

2,800 Construction jobs supported

### Investment Unlocks Affordable Housing Market

Huntington made a **\$150 million** commitment to ensure affordable housing continues for those most vulnerable throughout Ohio in partnership with the **Ohio Capital Corporation for Housing (OCCH)**.

Such development had stalled because investors were wary of potential changes to the federal tax code. The announcement brought our cumulative investment with this partner organization to more than **\$513 million** over the past seven years.

*“Huntington has stepped forward throughout the past decade to champion affordable housing development in Ohio. Huntington is the largest tax credit investor in the state and has consistently invested significant capital providing very substantial support to help ensure affordable, secure housing for thousands of Ohio families.”*



**Hal Keller**  
President, Ohio Capital Corporation for Housing

### Creating a Center for Financial Assistance

Huntington partnered with United Way of Summit County and the city of Akron to help **financially empower 11,000 Akron residents** who are working but still struggling financially. Together, they are developing the county's first financial empowerment center, a key part of United Way's strategy to help local residents build assets, reduce debt, budget for the future, improve their credit scores and gain access to safe, affordable banking services.

Huntington is donating our Kenmore branch to the cause; the 4,000-square-foot facility will provide a venue for financial counselors (hired and trained by United Way) to meet with those in need. The center will open in the first quarter of 2018.

### Leading Neighborhood Revitalization

The innovative Detroit Home Mortgage program, launched in 2016, is a public-private partnership designed to increase home ownership and improve neighborhoods in the city that perhaps was hardest hit by the recession. Huntington committed approximately **\$19 million of the \$42 million pool to help qualified buyers purchase and rehab a house** anywhere in the city.

In 2017 Huntington also committed to provide several \$1 million lines of credit to minority-owned developers in Detroit to purchase and rehab homes. The intent is to increase the number of move-in-ready homes available on the market. Additionally, we plan to pilot this program in other cities in the first half of 2018.

# Environment



## Climate Risk

# A Serious Issue, a Proactive Response.

Energy conservation and sustainability efforts are a priority for Huntington. We embrace responsible practices regardless of directives from legislation or the marketplace. We acknowledge that climate change is a real issue, we incorporate energy and sustainability into our day-to-day business decisions and activities, and will continue to champion these efforts in the years to come.

It requires a focused effort to mitigate climate risk, and our commitment to change is important to our stakeholders, customers and colleagues. In 2017, Huntington established a new position, **Energy Sustainability Director**, to oversee company-wide initiatives to reduce our carbon footprint, implement targets to achieve this goal, and extend sustainable practices throughout the organization.

*“Just as Huntington creates shareowner value through operational efficiencies, the bank creates value for the environment through energy efficiencies. This is why we invest in sustainable business practices.”*



**Mark Thompson**  
Corporate Operations Director

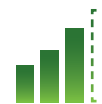
### A Roadmap to Change

Huntington's **5-year energy and sustainability goals** will achieve significant change by 2022:



**Reduce by 10%**

Greenhouse Gas Emissions  
Water Use  
Landfill Waste  
Paper Printing



**Enhance**

Sustainability of Huntington's Supply Chain



**Increase**

Huntington Colleague Involvement in Sustainability Initiatives



## Environmental Management Solutions

# Purposeful Solutions, Meaningful Results.

Huntington is an enthusiastic participant in international, national and company-based initiatives to reduce its carbon footprint. This commitment starts with Executive responsibility and is made possible through diligent teamwork that continues to strengthen our commitment to being good stewards of our environment.

And it all begins with best practices. Not only do we comply with all existing environmental regulations, **Huntington is an active participant in CDP** (formerly the Carbon Disclosure Project), a global initiative that enables companies, cities, states and regions to measure, manage and report environmental impacts. As part of the program, Huntington tracks and submits annual data on its sustainability activities and results. In 2017, Huntington spent a total of \$15 million on 682 energy-related projects for inclusion in its CDP disclosure. A third-party assessment was also conducted to validate the submission. These efforts resulted in the bank's CDP score rising to a C in 2016 and diligent efforts are underway to develop a strategy to achieve a "B" grade for Huntington's 2018 CDP response.

Such a significant step forward only occurs when our people and processes are aligned. Huntington colleagues demonstrate their commitment to this vision every day. For example, our people are embracing the challenge; in 2017, colleagues founded the **"Green Team"** community of practice, which crosses departmental lines and gives voice to anyone who is passionate about conservation and who wants to be involved further.



### By the Numbers: Efficiency Efforts

682 ↑  
Sustainability-focused projects in 2017

- Huntington generates a portion of its **energy from renewable sources**, using solar panels and a wind turbine. In 2017, Huntington generated **526,000 kWh of solar electricity** at its Gateway Center in Columbus, Ohio, and the Muskegon wind turbine and Easton solar array generated 61,100 kWh. We estimate generation of 810,100 kWh of power from wind solar in 2018.

We **invested over \$15 million in energy efficiency-related programs** in 2017 and increased our sustainability focused projects from **509** in 2016 to **682** in 2017.

- Last year, we managed 545 active sites in the U.S. Environmental Protection Agency **ENERGY STAR®** program and have increased our enterprise ENERGY STAR® scores by 5% since 2016.
- In 2017 we completed the conversion of all interior and exterior Huntington signage across our markets to **LED lighting**.
- We implemented **equipment efficiency standards** and policies in 2017 for HVAC and lighting across the enterprise.
- With our 2016 acquisition, Huntington consolidated 1 million square feet of space in our overall footprint by vacating competing spaces.

587,100 kWh ↑  
of wind and solar electricity generated in 2017

810,160 kWh ↑  
estimated from solar and wind in 2018

## Energy Efficiency and Carbon Intensity

# Focusing Efforts to Reduce GHG Emissions.

*Behind the struggle to address climate risk lies the increase in greenhouse gases (GHG) in our atmosphere. We are committed to reducing our emissions wherever possible, while offsetting those that do still occur. Acting as responsible environmental stewards means pursuing thoughtful, meaningful and creative efforts throughout our footprint, a challenge Huntington is enthusiastically meeting. Together, Huntington is making a conscious effort to reduce our climate impact and create a healthier future for everyone.*

We're implementing numerous goals and strategies within our footprint to meet the challenges of climate change head-on. These include strengthening our building and renovation strategy, standardizing equipment efficiency specifications and focusing on our portfolio's ENERGY STAR® scores.

Beyond these efforts, we're expanding our ability to measure and monitor environmental performance, and we are funding environmental training alongside the continued engagement and education of Huntington employees on sustainability. Our continued partnership with Smart Columbus promotes the installation of electric vehicles, electric vehicle charging stations and colleague rideshare efforts.



### Total GHG Emissions (2015-2017)

Metric Tonnes of Carbon Dioxide Equivalent (MT CO<sub>2</sub>E)

2017<sup>1</sup>

3,753

utility accounts

101,904

MTCO<sub>2</sub>e

2016<sup>2</sup>

3,798

utility accounts

82,078

MTCO<sub>2</sub>e\*

2015

2,684

utility accounts

75,989

MTCO<sub>2</sub>e

<sup>1</sup>2017 was a baseline year due to the acquisition in 3Q16.

<sup>2</sup>2016 utility data includes only three months activity for post-acquisition sites.

## Energy Efficiency and Carbon Intensity

# The Name Says It All: ENERGY STAR® Makes a Difference.

*Each Huntington-owned location participates in the U.S. Environmental Protection Agency’s voluntary ENERGY STAR® program, which helps businesses implement superior energy efficiency practices in electricity, natural gas and water use. The program encourages businesses such as Huntington to report on efforts to reduce greenhouse gas emissions.*

Huntington **received 50 ENERGY STAR® certifications in 2017**, equating to about 10 percent of Huntington-owned buildings. We **increased our ENERGY STAR® scores by 5 percent** since 2016, surpassing our goal of a 4 percent annual increase for five years. And in 2017, Huntington wrote 288 energy-related work orders, while **545 active ENERGY STAR® sites earned an average score of 65**, three points higher than in 2016. Huntington has made enormous progress in raising its scores, recording a 19-point increase since it began participating in 2013. Our goal is to continue this progress by obtaining an average ENERGY STAR® score of 70 over the next five years, in part through incentives for facility managers to meet energy goals. Our 2016 acquisition also produced an enviable ENERGY STAR® score and will be added to data totals for 2018.

### Building a Future That Lasts

Our offices are making bold efforts to create more sustainable and energy efficient workspaces across our footprint. Through teamwork and a shared vision, our ENERGY STAR® certified **buildings perform in the top 25 percent** of similar facilities nationwide for energy efficiency and meet strict energy efficiency performance levels set by the EPA.

ENERGY STAR® certified buildings and plants use 35 percent less energy, cause 35 percent fewer greenhouse gas emissions, and are less expensive to operate than their peers — all without sacrifices in performance or comfort. We are proud of our colleagues, particularly our branch managers and facilities managers, who turn Huntington’s vision into a reality.

### ENERGY STAR® Certification Presentations

Just as Huntington cares about making a positive impact on the neighborhoods and communities where we operate, our bank is committed to continually improving its environmental sustainability practices. How we operate our buildings speaks to our commitment to *doing the right thing* for the environment. In 2017 alone, we were able to ENERGY STAR® certify 50 of our owned facilities.



**Sherry Young**  
Branch Manager  
Avon, IN



**Angela Buckley**  
Branch Manager  
Covington, KY



Increased ENERGY STAR® scores by



## Energy Efficiency and Carbon Intensity

# Encouraging Colleagues and Customers to Reduce Paper Usage.

### Paperless Revolution

In 2012, Huntington launched **Project Papercut**, an initiative to significantly reduce paper consumption by encouraging colleagues to print less and by offering paperless alternatives to customers. And it's still going strong. **Reduced paper consumption** in Huntington's print center and a reduction in use of copier paper are just two examples of how these efforts have improved Huntington's sustainability. We've also partnered with suppliers who incorporate initiatives such as recycling and sourcing paper from certified forests. Our **image enabled work-flow automation** supports paperless processes and reduced courier miles resulting in 24% year-over-year fuel reduction. And digital investments to encourage use of **online statements** over printed and mailed documents have lowered paper use by customers even further.

Huntington recycled 1,392,305 pounds of paper in 2017, which translates to:

- 11,834 trees saved
- 4,873,120 gallons water saved
- 2,854,256 kw of energy saved
- 41,769 pounds of pollutants kept from the atmosphere
- 3,480 cubic yards of landfill saved

In addition to paper products, we recycled 1,713 electronics and reused 5,584 electronics in 2017, equaling over 2.5 million kg in carbon emissions savings. Huntington also provided 67 devices valued at \$16,384 to nonprofits in need through the GoodTogether program. We are working to implement single-stream recycling programs throughout Huntington corporate facilities by 2020.

# 41,769 Pounds

of pollutants kept from the atmosphere





## Energy Efficiency and Carbon Intensity

# Building for the Future with Higher Standards.

### Achieving a Higher Standard

Huntington commits to meeting and exceeding American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) 90.1-2010 standards on all new construction and major renovation projects.

These standards include nearly every aspect of a building's design, including **envelope and insulation values, HVAC equipment** controls, sequences and efficiencies, **service water** heating equipment controls and efficiencies, and **electric** power and controls.

We also meet and exceed standards for **lighting**, including controls and maximum lighting power densities for both interior and exterior lights.

Our new **Gateway Center in Columbus** (see page 29 for more details) is considered the gold standard for responsible building practices in an operational support space. Other high-achieving projects included office and branch renovations in **Dayton, Ohio; Covington, Kentucky; and Broadriple, Indiana.**

### Continued Efforts

In addition to a corporate-wide continuous improvement project, we created equipment and lighting efficiency standards and researched and implemented a variety of energy-related reduction projects, including

- Window film
- ASHRAE-level energy audits
- Remote thermostat program
- Upgrades to realize HVAC and other mechanical equipment efficiencies
- LED lighting/daylight harvesting projects
- Low-cost/no-cost projects
- Investigations of Electric Vehicle (EV) charging stations opportunities at branches and corporate owned buildings
- Due diligence on energy contracts
- Investigations of solar opportunities



**Q & A:**  
**Rebecca Karason, CEM**  
*Energy Sustainability Director*

**Q** *Your role is new at Huntington. What's your background?*

**A** I've spent more than a decade involved in energy efficiency efforts. Throughout my career, I've worked with customers and contractors across the state of Ohio helping them develop and implement energy efficiency projects for their facilities.

**Q** *What are Huntington's priorities for sustainable business practices?*

**A** We've set five-year energy and sustainability goals to reduce, by 10 percent, our greenhouse gas emissions, landfill waste, water usage, and paper printing. Our ENERGY STAR® efforts impact every one of our branches, and I've traveled to many of them to celebrate their achievements in lowering energy use and buying into our vision.

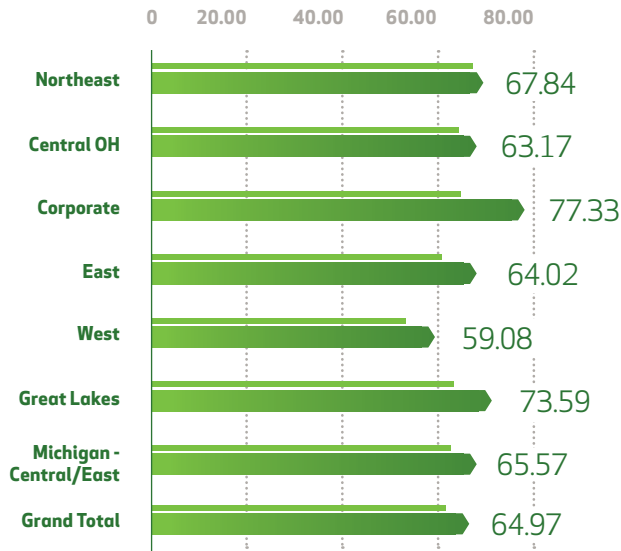
**Q** *Tell us about the new Gateway Project.*

**A** This new office building in Columbus was intentionally developed with green investments such as solar power, LED lighting, a light-reflecting roof — even GPS-enabled skylights that track the motion of the sun and bring more natural light into the space. Even the parking lots feature "solar trees," which collect energy and are a strong visual reminder of our company-wide goals. Over time, we'll apply these technologies to branches and offices throughout our footprint.

## Energy Efficiency and Carbon Intensity

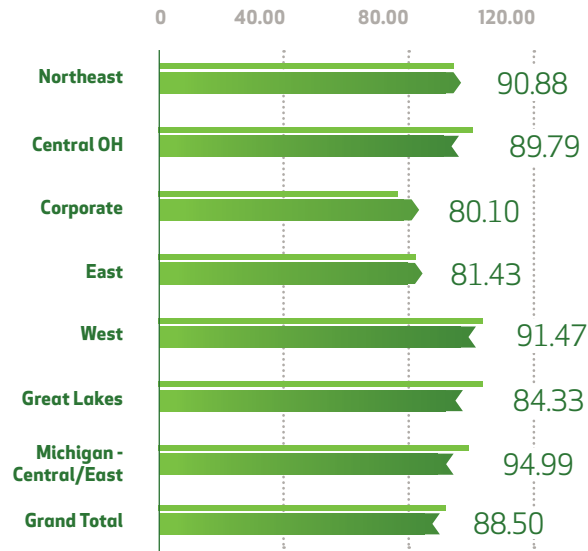
### Average ENERGY STAR® Score by Region

● Dec 2016  
● Dec 2017  
+5% Average rating increase



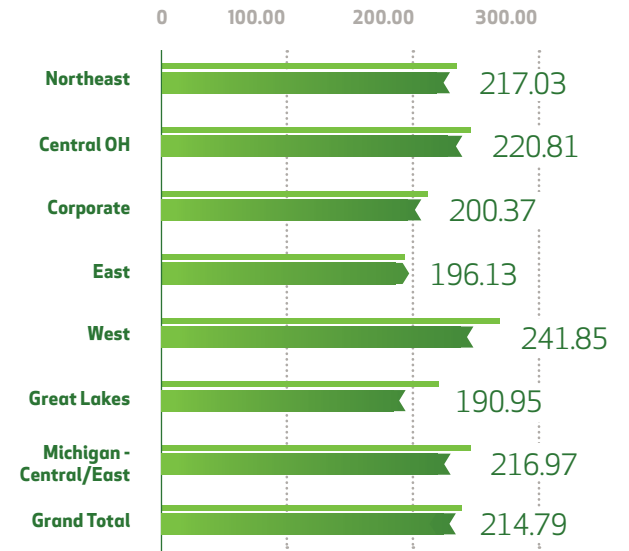
### Average of Site EUI (kBtu/ft²)

● Dec 2016  
● Dec 2017  
5/8 Sites showed a decrease in site EUI.



### Average of Source EUI (kBtu/ft²)

● Dec 2016  
● Dec 2017  
7/8 Sites showed a decrease in source EUI.



### Huntington Bank ENERGY STAR® Scoring Makeup - December 2017





**ESG Integration**

# Lending Solutions for Green Energy Initiatives.

*Huntington's new Renewable Energy Finance team offers comprehensive, customized solutions for businesses innovating in the green technology market. Specially recruited for this effort, the team identifies quality banking opportunities and manages risk as we finance energy products and services. Working together, we empower our customers to impact the environment while providing an opportunity for Huntington to increase and diversify responsible asset investments and extend our own commitment to the environment.*

**Renewable Energy Finance provides specific product knowledge in four product categories:**

**1. Energy Efficiency Financing**

Financing for energy efficiency performance contracts that provide customers with a comprehensive set of energy efficiency measures.

**2. Renewable Energy Project Financing**

Term loans to finance renewable energy projects owned by a third party with a commercial entity, utility or governmental entity.

**3. Tax Equity Investments**

Financing backed by tax credits associated with a renewable energy project.

**4. Federal Agency Energy Financing**

Long-term financing of net reduction in energy and maintenance expenditures for federal buildings.

***“Just as Huntington creates shareholder value through operational efficiencies, the Bank creates value for the environment through the financing of businesses and organizations that provide green products and services.”***



**Jeffrey D. Elliot**  
Renewable Energy Finance Director



# Appendix



## Corporate Governance

### About This Report

While Huntington regularly published an annual Community Impact Report, in 2016 we published our first Environmental, Social and Governance (ESG) Report. This second-year ESG report signals our ongoing commitment to providing transparency and accountability in alignment with global standards for environmental, social and governance considerations. This document shares issues considered most material to our stakeholders; additional detailed information is available in this accompanying appendix. The report covers the period from January 1, 2017 to December 31, 2017.

### Board of Directors

#### [Board of Directors Proxy Statement](#)

As of December 31, 2017, the Huntington Bancshares Incorporated Board of Directors consisted of 15 directors, comprised of our Chairman/CEO and 14 independent directors. Directors serve one-year terms, and no person shall be nominated or elected a director after having attained the age of 72 years, subject to waiver in certain exceptional circumstances. Biographical details are disclosed for all directors on our website. Board committee membership, director compensation, and additional information are disclosed in the annual proxy statement.

### Code of Business Conduct and Ethics

#### [Code of Conduct and Ethics](#)

At Huntington, we are committed to acting with uncompromising integrity in all that we do. The Code of Business Conduct and Ethics reflects the values that define Huntington, and provides guidance to avoid circumstances that may give even an appearance of impropriety. It covers a wide range of business practices and procedures. All employees must comply with this Code. Except for those provisions of this Code that are specifically applicable only to employees, members of the Boards of Directors of Huntington and its affiliates are also bound by this Code.

The Code of Business Conduct and Ethics addresses the following corporate guidelines and practices:

- Bribery and Corruption
- Non-discrimination
- Whistleblower

### Board Committee Charters:

The following Board of Directors' Committee Charters establish the purpose, membership, duties, and responsibilities for each of the Board committees.

[Audit Committee Charter](#)

[Community Development  
Committee Charter](#)

[Compensation Committee Charter](#)

[Executive Committee Charter](#)

[Nominating and Corporate Governance  
Committee Charter](#)

[Risk Oversight Committee Charter](#)

[HIC Oversight Committee Charter](#)

[Technology Committee Charter](#)

[Significant Events Committee Charter](#)

### Corporate Governance Guidelines

#### [Corporate Governance Guidelines](#)

Huntington's Corporate Governance Guidelines outline the responsibilities, qualifications, structure, compensation, and expectations for our Board of Directors.

### Corporate Risk Appetite

The Board of Directors has defined the company's risk appetite as aggregate moderate-to-low and has established a comprehensive and coordinated risk oversight structure.

### Financial Code of Ethics for Chief Executive Officer and Senior Financial Officers

#### [Financial Code of Ethics](#)

In addition to the Code of Business Conduct and Ethics, the Chief Executive Officer, Chief Financial Officer, Corporate Controller and Principal Accounting Officer are bound by the additional provisions set forth in our Financial Code of Ethics relating to ethical conduct, conflicts of interest, and compliance with law. The provisions of the Financial Code of Ethics provide for the full, fair, accurate, timely, and understandable disclosure of financial performance and other material information.

## Corporate Governance

### Director and Colleague Stock Ownership

Huntington Directors and Colleagues as a group collectively owned almost 25 million shares of Huntington common stock as of 2017 year-end, representing the seventh largest shareowner of the company.

### Independent Auditor

#### 2018 Proxy Statement

Huntington engaged PricewaterhouseCoopers LLC as an independent registered public accounting firm.

Non-Audit Fee Ratio	2017
Non-Audit fees	25.51%
Audit fees	\$5,332,392
Total Auditor fees	\$8,324,276
Audit related fees	\$868,560

### Investor Relations Policies

#### Investor Relations Analyst Access Policy

The IR Analyst Access Policy outlines analysts / investor access standards to Company representatives to assure equitable access, as much as is practically possible given Company resource constraints, and so that analysts / investors can have realistic expectations regarding the nature, frequency, and breadth of such Company representative access.

#### Investor Relations Disclosure Policy

Huntington is committed to providing timely, accurate, and complete information consistent with legal and regulatory requirements, to enable orderly and fair trading of its securities in the marketplace. The IR Disclosure Policy sets forth the guiding principles and requirements applicable to Huntington's public disclosures.

### Recoupment/Clawback Policy

#### Recoupment/Clawback Policy

This Recoupment / Clawback policy sets forth the guidelines for possible recoupment or clawback of incentive compensation in appropriate situations to the extent permitted (or required) by law and by the Company's plans, policies, and agreements. This policy dictates the situations that shall trigger a review, which generally involves behaviors or actions outside the bounds of the Company's overall risk appetite and governance structure.

### Adherence to Federal Laws

Huntington supports and complies fully with the Bank Secrecy Act of 1970 and its anti-money laundering provisions. Employees receive anti-money laundering training annually. All employees also are required to undergo training on avoiding facilitation of tax evasion and terrorist financing. The most at-risk employees are required to undergo enhanced training.

Huntington also complies with the requirements of the USA Patriot Act of 2001, which requires financial institutions to develop a customer identification program that implements procedures to:

- Collect identifying information about customers opening an account.
- Verify that the customers are who they say they are.
- Maintain record of the information used to verify their identity.
- Determine whether the customer appears on any list of suspected terrorists or terrorist organizations including promotion of transportation alternatives.

Huntington guards faithfully against customers who might use its services to conduct criminal acts and works diligently to identify clients or beneficial owners who make unusual transactions. The Huntington Bank Secrecy Act and Anti-Money Laundering Group monitors customer transactions to identify suspicious activity and reports any such activity to law enforcement.

Huntington's Customer Due Diligence Program identifies, measures, monitors, controls and manages customer risk in alignment with the U.S. Bank Secrecy Act and the USA Patriot Act. Huntington won't do business with anyone whose funds it believes have been acquired unlawfully or illegitimately or who it believes has been convicted of a crime involving misappropriation of funds, terrorist activity, drug or human trafficking, or money laundering.

## Customer Data Privacy & Security

### [Customer Privacy](#)

### [Privacy Notice](#)

### [Privacy Policy](#)

Huntington's commitment to customer security and privacy is reflected in its Online Privacy Policy, which is publicly available and complies with the Cybersecurity Information Sharing Act. Huntington also complies with Title V of the Gramm-Leach-Bliley Act, which requires financial institutions to notify customers of privacy policies and practices, and inform them of the conditions under which their personal information may be disclosed to nonaffiliated third parties. Customers have the option to prevent certain disclosure to nonaffiliated third parties.

### Commitment to Data Security

#### [Security Commitment](#)

We are committed to providing a secure online experience for our current and prospective customers. Since the debut of [huntington.com](#) in 1996, Huntington has been committed to providing our customers with cutting-edge online banking services and providing them with all the benefits that come with being an industry leader: convenience, robust service, and a safe and secure environment for online banking.

We currently use sophisticated commercially-available technologies to provide a powerful and multi-functional online experience with a high standard of online security. We employ a number of measures, as listed below, to provide our services in a secure manner to consumer, corporate and commercial customers. These measures allow us to properly authenticate our customer's identity when accessing our services and to protect their information.

- Security Alerts
- 2048-bit Transport Layer Security (TLS) Encryption
- Extended Validation (EV) TLS Certificate
- Session Timeouts
- Secure Firewalls
- Device Registration
- Security Tokens for corporate customers

### Third Party Attack Simulations and Penetration Tests

As a part of our annual improvement process and to better assess Huntington's ability to prevent an intrusion, Huntington engaged an independent intrusion test company to simulate an external attack event in 2017. The simulation involved external penetration attempts to access key target systems. The third party assessed Huntington's perimeter defenses as good.

### Cybersecurity Training

All new colleagues are required to take training courses on protecting sensitive data and information security essentials during their first week. All Huntington colleagues undergo required information security training annually and cybersecurity training quarterly. Huntington also has partnered with a phishing training company to regularly test colleagues with simulated phishing attacks. Colleagues that fail the phishing test are provided immediate feedback and additional cybersecurity training.

### Customer Protection Education

Huntington is vigilant in looking for ways to help our customers protect their information. We provide consumer and business tip sheets to support their privacy and security.

[Tax Fraud \(consumer\)](#)

[Tax Fraud \(business\)](#)

[Identity Theft](#)

[Data Privacy \(consumer\)](#)

[Data Privacy \(business\)](#)

[How to Report Fraud](#)

[How to Dispute a Charge to Your Account](#)

[Computer Security](#)

[Common Types of Fraud](#)

[Common Scams](#)

[Online Security for Business Owners](#)

[Online Banking](#)

[Card Security](#)

[Mobile Security](#)

[Phone Phishing](#)

[Email Phishing](#)

[Social Network Safety](#)

### Huntington's Online Guarantee to our Consumer Customers

#### [Online Access Policy](#)

In the event a problem arises with any transactions in Online Banking or Bill Pay, we have committed to our consumer customers:

1. We will replace funds that were not authorized to be removed from the customer's account through Huntington Bill Pay when the customer notifies us in a timely manner.
2. We will send our customers' payments on time, every time. If an online banking transfer or bill payment is not sent on the date requested, and the customer is charged a late fee as a result, Huntington will refund the late fee.

## Government Relations

[Find out more on Government Relations](#)

### Company Contributions

Huntington does not use corporate funds, either directly or indirectly, for election-related contributions to political candidates, political parties, or candidate committees, including super PACs or independent expenditure committees. Huntington contributes on occasion to local/state issue and levy campaigns that support the interests of our communities and the company. These contributions are made infrequently, and when made, are publicly reported in alignment with company policy and applicable law, and approved by senior management independent of individual political beliefs. The company's contributions for 2017 totaled \$20,000.

Designation	Committee	Cause	Amount
Pickerington, OH	Vote for Pick Kids	School Levy	\$1,500.00
Franklin Co., OH	The Committee to Save Senior Services	Senior Levy	\$7,500.00
Akron, OH	Partners Advancing Our Future	Tax Levy	\$2,500.00
Cleveland, OH	Keep Our Port Strong	Port Authority Levy	\$4,000.00
Upper Arlington, OH	Citizens for UA Schools	School Levy	\$2,500.00
Cuyahoga Co., OH	Citizens for Cuyahoga Community College	Comm College Levy	\$1,000.00
Cleveland, OH	Citizens for the Cleveland Public Library	Library Levy	\$1,000.00
<b>Total</b>			<b>\$20,000.00</b>

### Oversight and Management

All political activities conducted by or on behalf of the company are managed by Huntington's Government Relations department. The group reports to the Chief Public Affairs Officer who is responsible for the department's policies, activities and legal compliance, with advice from the company's legal counsel and compliance department. Moreover, the group is subject to the oversight of the Community Development Committee of the Board of Directors. Huntington maintains policies and processes intended to ensure that all public affairs activities are conducted in accordance with those policies and applicable legal limits. Huntington colleagues are also bound by the bank's code of conduct and ethics, which aligns with the Bank Bribery Amendments Act of 1985 and the US Foreign Corrupt Practices Act. Huntington's Employee Handbook instructs colleagues about the policy, which prohibits employees from giving anything of value to foreign officials or political candidates in order to obtain or keep business. Colleagues are asked to acknowledge their understanding of this policy annually, and the General Counsel reports violations of the policy to the Board annually.

Huntington's practice also aligns with Congressional rules that ban the purchase of all meals, gifts, entertainment or travel for members of Congress, the Executive Branch and their staffs. Every January and July, Huntington requires its colleagues to acknowledge the bank's practice for complying with the Honest Leadership and Open Government Act and to make all reports required under the law.



## Government Relations

### Political Action Committee Contributions

#### [FEC Website](#)

HBI-PAC, Huntington's political action committee, makes bipartisan campaign contributions in compliance with local, state, and federal election laws. All HBI-PAC funds are voluntary donations from eligible colleagues. No corporate funds are contributed to HBI-PAC. The company's political action committees are overseen by a PAC board of directors, are administered by Government Relations department staff, and are managed in compliance with applicable local, state and federal laws, as well as Huntington's mission, vision and values. HBI-PAC contributions are publicly available on the FEC website (Committee ID C00165589) and on the websites of respective state election authorities.

### Corporate Income Taxes

In 2017, Huntington incurred \$208 million of federal, state, and local income taxes, almost all of which was incurred in the United States.

Country (includes state and local income taxes)	2017 Taxes
Canada	<\$100.00
United States	\$208 million

## Supplier Management

### Supplier Management Policy

#### Responsible Sourcing

Huntington is committed to the communities it serves and has developed sourcing strategies with consideration to local, minority, women, LGBT, disability, and veteran-owned businesses. Huntington awards business to its suppliers through a competitive process, based on the best overall value to Huntington, including quality, experience, capability, diversity, local community commitment, price, and relationship.

#### Supplier Risk Management and Performance

In compliance with regulatory guidelines and leading business practices, Huntington conducts initial and ongoing risk evaluations of its suppliers. Initial due diligence reviews of potential suppliers are performed based upon the scope of services to be provided and the potential risk to Huntington associated with these services. Due diligence reviews are performed in an effort to:

- Understand goals and objectives surrounding the proposed engagement in conjunction with the total cost of ownership
- Validate that activities (i) are to be conducted in a safe and sound manner; (ii) comply with regulatory guidance; and (iii) are in line with industry-leading business practices
- Identify, assess, quantify and mitigate risks that may be associated with services to be provided
- Understand how controls and performance expectations will be actively managed and monitored on an ongoing basis
- Identify opportunities to leverage supplier spend and improve cost savings
- Drive continuous improvement

#### Supplier Ethics

##### Code of Conduct and Ethics

##### Purchase Order Terms and Conditions

Huntington is dedicated to uncompromising integrity in all that it does and how it relates to its internal colleagues and to persons outside Huntington. The Huntington Code of Ethics reflects the values that define Huntington and the principle that even the appearance of impropriety must be consistently avoided. To that end, Huntington requires that all suppliers (and/or third parties acting as agents of Huntington) conduct themselves with the same high standards of honesty, fairness and integrity. Suppliers must abide by all applicable federal, state and local laws, rules and regulations while assuring that all services are conducted with a high degree of professionalism and in accordance with the terms and conditions of the relationship. Breaches of the Code may be reported by calling 866-596-0677.

#### Supplier Inclusion

Huntington knows that inclusion is key to innovation, which is why it has created an inclusive culture, where everyone's resources are recognized and considered in achieving Huntington's goals. Our internal Economic Inclusion Business Council (EIBC) serves as the governing body to identifying barriers for impactful supplier diversity execution. This collaborative approach is designed to increase business capacity and opportunities for diverse companies within each business segment.

To qualify as a Huntington diverse supplier, the business should have a current certification from one of the following agencies or their regional affiliate:

- National Minority Development Council (NMDC)
- Women's Business Enterprise National Council (WBENC)
- National Gay Lesbian Chamber of Commerce (NGLCC)
- National Veteran Owned Business Association (NaVOBA)
- Government Agency (City, State or National)

## Supplier Management

### Legal Standards for Huntington Suppliers

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Suppliers must meet Huntington's high ethical standards, as well as follow all applicable state and federal laws, in order to continue doing business with the bank. Suppliers must:

- Include in their Huntington contracts to abide by the Office of Foreign Asset Control regulations governing terrorist financing and to follow all other federal laws and regulations that prohibit doing business with entities listed by the US Department of the Treasury as Specially Designated Nationals and Blocked Persons.
- Comply with US Immigration laws and rules, regulations and guidelines in allowing non-US citizen employees to perform work on behalf of the bank. Suppliers must follow all applicable laws governing background and professional reference checks and drug testing, including the Immigration Reform and Control Act of 1986 and the Fair Credit Reporting Act, and rules and regulations under the Office of Foreign Asset Control, the Terrorist Watchlist and the Excluded Parties List System.
- Verify that representatives who work at Huntington facilities or have access to confidential business or customer information have not been convicted of a crime.
- Have a formal training program for those engaged in marketing, sales, delivery, servicing and providing goods and services, including training in anti-money laundering regulations, the Bank Secrecy Act, the Consumer Financial Protection Act and other relevant laws and regulations.
- Agree to be subject to federal regulatory oversight specific to the banking industry and to internal operating controls and security processes at any Huntington location where they perform services. They agree to encrypt all sensitive and confidential information that is sent over a public network or transported on an external storage device.
- Have in place a written risk management program associated with outsourcing or subcontracting their work to third parties, including technology service providers and vendors. Huntington does annual risk assessments for high-risk suppliers and every three years for moderate-risk suppliers. Huntington provides an annual third-party risk management report to the board's Operation Risk Committee, the Risk Management Committee and the Technology Committee.

## Human Capital Management

### Talent Attraction and Retention

#### Careers at Huntington

We are committed to a colleague value proposition that allows us to attract, retain and develop top talent.

### Diversity and Inclusion

#### Diversity and Inclusion Policy

When evaluating our strongest asset at Huntington, it always comes back to people. Our commitment to inclusion creates an open, high-energy and high-performing environment, where colleagues can be their authentic selves.

### Colleague Affinity Groups / Inclusion Councils

#### Military & Inclusion

#### Diversity and Inclusion Policy

To support our commitment to fostering an inclusive and engaging work environment for all, our colleagues came together and created business resource groups (BRGs) that serve our diverse workforce.

- Adaptability
- Administrative and Support Professionals Community of Practice (ASPCOP)
- African American BRG
- Asian BRG
- Huntington CARES
- Huntington LGBTQA Network
- Huntington Women's Network
- Huntington Young Professionals
- Latino BRG (UNIVOZ)
- Military BRG

### Colleague Benefits and Wellness

#### Benefits and Wellness Policy

Our wellness and benefits program is an important part of who we are. Our Huntington Total Health program supports colleagues' well-being by taking a holistic approach that provides personalized support and guidance.

The Huntington Total Health program includes: Benefits, Healthcare, Insurance, Disability, Health Care Accounts, Family Assistance, Time Off, Leaves of Absence, Continued Education, Wellness, Family Changes, Work Changes, New Hires, Learning Resources, Support, and Discounts.

### Mentorship Programs

Huntington utilizes several mentoring programs, including our corporate Emerging Leaders Program and M.A.T.C.H 1x1 mentoring through our Business Resource Groups (BRGs).

## Financial Inclusion & Education

### Servicemembers Civil Relief Act

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#### [Servicemembers Civil Relief Act](#)

Huntington is proud to support our active servicemembers through the federal Servicemembers Civil Relief Act (SCRA), which give military members a wide range of protections and benefits while on active duty.

### Military Financial Services

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#### [Military Banking](#)

Huntington values and supports our men and women in uniform and we offer resources for Military Banking, Financial Services and Benefits.

### Financial Education

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#### [Financial Education](#)

We provide our customers and communities with evolving tools to empower their financial well-being.

[Introduction to Credit Scoring](#)

[FICO® Score Basics](#)

[How the FICO® Works](#)

[Financial Health Management](#)

[Credit Inquiries and Their Effect on Your FICO® Score](#)

[Myths Concerning FICO® Score](#)

[Glossary of Credit Terms](#)

[Small Business Resources](#)

[Developing a Business Plan](#)

[Business Financial Statements](#)

[Small Business Tax Educators](#)



## Our Approach to Lending

### Commitment to Serving Our Communities

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Huntington supports the markets and communities it serves in a responsible manner, endeavoring to contribute to an environment of economic stability and supportable growth. Huntington will not discriminate against any person on a prohibited basis including: race, color, religion, national origin, sex, marital status, age, disability, the fact that applicant's income is derived from public assistance, or the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act or any state law upon which an exemption has been granted by a credit bureau.

### Environmental

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Regardless of business segment, all commercial loans secured by real estate must procure adequate environmental due diligence, that when evaluated, identifies the environmental risk issues (or the potential thereof) associated with the collateral. Both the Huntington Real Estate Technical Services group and the Environmental Risk Team are involved in evaluating potential environmental concerns, assessing the level of risk and interpreting the policy to assist in the mitigation of risk.

### Know Your Customer

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A banking relationship with Huntington is established after the identity of a potential customer is satisfactorily determined in accordance with Anti-Money Laundering Program Policy and the Customer Identification Program, including the U.S. Treasury Department's Office of Foreign Assets Control (OFAC) standards. In accordance with our High Risk Customer Policy, Huntington will conduct business only with customers that it reasonably believes to be of good reputation and through proper and thorough due diligence believes to have acquired their source of funds and will derive ongoing income through legitimate means.

### Consumer Lending Focus

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Our consumer lending strategy focuses on Prime and Super-Prime customers. Per our policy, we do not originate sub-prime loans.

## Environmental Reporting

### Environmental Policy Statement

#### Environmental Policy

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.

### CDP (formerly the Carbon Disclosure Project) Public Participation

#### CDP website

Huntington is a committed participant in CDP (formerly the Carbon Disclosure Project), a global initiative that allows us to track and submit data toward managing our environmental impact.

### Greenhouse Gas Reporting Assurance

For our 2017 CDP submission (data for the 2016 calendar year), Heapy Engineering, a third-party engineering firm, conducted a verification of Huntington's greenhouse gas assertion in accordance with ISO 14064-3. Heapy Engineering's assurance report states:

Huntington National Bank has a well-defined system that accurately and reliably obtains greenhouse gas activity data and then transmits that data into GHG emissions data. Based on the process defined and procedures conducted, the GHG assertion made by [Huntington] and submitted to the CDP per its Investor CDP 2017 Information Request:

1. Is materially correct and is a fair representation of the GHG data and information,
2. Complies with the International Standard ISO 14064-3: Greenhouse gases—Part 3: Specification with guidance for the validation and verification of greenhouse gas assertions.
3. Complies with the GHG Protocol Scope 2 Guidance, 2015 amendment to the GHG Protocol Corporate Standard.

Additional activities that exist are listed below that are defined within the boundaries as described in scope 1, scope 2, and scope 3 GHG assertion, but data was not provided in regard to these activities. The extent of their use could impact HNB's reported GHG emissions, but it is not clear if these activities could alter the report as a whole, but they may deem worthy of further insight.

- Scope 1 and Scope 2 emissions pertain to leased facilities that HNB does not directly pay utilities or receive invoices for.
- Scope 1 emissions regarding to back-up generators that may be located on HNB sites that only operate during power outages, maintenance and testing, but these do not operate a significant amount, so these may not be enough to alter the report.
- Scope 3 emissions associated with the corporate jet were not provided as HNB considered them de minimis. However, these emissions fall under the scope 3 category and would be deemed worthy of further investigation.



# Contact Huntington

## **Investor Relations**

[Huntington.Investor.Relations@huntington.com](mailto:Huntington.Investor.Relations@huntington.com)

## **Media Relations**

[Huntington.Communications@huntington.com](mailto:Huntington.Communications@huntington.com)

## **Environmental, Social and Governance Office**

[Corporate.Responsibility@huntington.com](mailto:Corporate.Responsibility@huntington.com)

## **Customer Service**

1.800.480.BANK (2265)

[Huntington.com](http://Huntington.com)



[HuntingtonBank](https://www.facebook.com/HuntingtonBank)



[huntington\\_bank](https://twitter.com/huntington_bank)





[Huntington National Bank](https://www.linkedin.com/company/HuntingtonNationalBank)



[HuntingtonBank](https://www.youtube.com/HuntingtonBank)



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