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Huntington Bank Commits \$4 Billion to Small Business Lending in the Midwest Over the Next Three Years

Launches New Lending Guidelines and Doubles the Number of Business Bankers to Drive Job Creation

COLUMBUS, Ohio, Feb. 11 /PRNewswire-FirstCall/ -- Huntington Bank is committed to increasing the number of loans to small businesses through new lending guidelines and the hiring of 150 additional business bankers who will help small businesses navigate the lending process. Huntington estimates that approximately 27,000 loans will be made to small businesses over the next three years as a result of the bank's new initiatives, leading to job creation throughout the Midwest.

"Small businesses are the engine for our economic recovery and future job growth in the Midwest," said Steve Steinour, chairman, president and CEO of Huntington Bank. "We know that small businesses generate 65 percent of new jobs, and we want to help our area recover by jump starting small business hiring. It's clear that healthy small businesses foster growth and vitality in the communities they serve. We view this commitment as a significant opportunity at this stage of the overall economic recovery."

While it is the 24th largest bank in the country, Huntington ended 2009 as the 7th largest SBA lender in the country. The bank also was the No. 1 SBA lender in four of the five markets it serves including Michigan, Ohio, West Virginia and Indiana in fiscal year 2009.

Also in 2009, Huntington entered into a unique three-year partnership with the state of Ohio to provide \$1 billion to small businesses to retain and attract businesses as well as generate jobs.

Huntington's new small business initiatives are an outgrowth of Huntington's strategic plan completed last year with elements that include:

- Increased lending: Huntington will lend \$4 billion to small businesses over the next three years in Ohio, Michigan, West Virginia, Pennsylvania, Indiana and Kentucky.

- Turnaround loans: Many businesses suffered losses during the first part of the recession, which inhibited their ability to qualify for lending. If a business is experiencing a turnaround with several quarters of profitability and can provide reasonable projections, Huntington will include those results when evaluating loan applications.

- Increasing the number of experts: Huntington is hiring more than 150 additional business bankers across its markets to aggressively call on small businesses to offer financial solutions to help those businesses grow.

- CEO Roundtables: Huntington is launching small business CEO roundtables in Midwestern cities so that Huntington CEO Steve Steinour can hear directly from small business owners about the challenges they face and what they need to be more successful.

- Exploring government loans: Huntington looks for every opportunity to approve each application. In addition to conventional loans, Huntington utilizes 15 different government-lending programs including SBA lending, state and local lending, and agriculture and rural development loan programs.

For more information about Huntington's small business lending call: 1-800-480-2001. Or visit our Web site at www.huntington.com.

About Huntington

Huntington Bancshares Incorporated (Nasdaq: HBAN) is a \$52 billion regional bank holding company headquartered in Columbus, Ohio. Through its affiliated companies, Huntington has been providing a full range of financial services including checking, loans, savings, insurance and investment services to customers for 144 years. Huntington also offers retail and commercial financial services online at huntington.com; through its telephone bank; and through its network of over 1,300 ATMs.

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