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Huntington Moves Up to Fourth Largest SBA Lender in the Country and Lends More Than \$1 Billion to Small Businesses in 2010

Columbus-based Huntington remains on track to fulfill its three-year, \$4 billion lending commitment

COLUMBUS, Ohio, March 1, 2011 /PRNewswire/ -- Huntington (Nasdaq: HBAN; www.huntington.com) today announced it is on target to reach its 2010 commitment to lend \$4 billion to small businesses in the Midwest over a three-year period, while also moving up one spot from 2009 to the fourth largest Small Business Administration (SBA) lender in the country by number of loans, for the period from Oct. 1, 2010 through Jan. 31, 2011.

Huntington's \$4 billion commitment was made at a time when small businesses were hit especially hard with an unstable economy. Huntington's pace for small business lending ramped up in the second half of 2010, as the bank completed the hiring of 150 new business bankers and the economy began to show signs of recovery. In all of 2010, Huntington lent \$1.1 billion to small business, meeting the bank's plan for a stepped increase in small business lending through 2012 and beyond.

"Prior to our announcement a year ago, there had been significant lack of confidence in economy and moments when access to credit was particularly tight for small business owners. This is exactly why we made such an aggressive commitment to small business lending throughout the Midwest," said Huntington CEO Steve Steinour. "As a Midwestern bank dedicated to its communities, we continue to look for ways to support job creation and help turn the nation's and the Midwest's economy around."

Huntington's small business loan commitment targets Midwest states throughout the bank's service area in Ohio, Michigan, Indiana, Pennsylvania, West Virginia and Kentucky. To meet its commitment, Huntington began a turnaround loan program to help businesses that had struggled but that were now showing several quarters of profitability and could provide reasonable projections.

Just one example of Huntington's ability to help small business owners is found in West Chester, Ohio-based Star Manufacturing. According to Star Manufacturing owner Mario Listo, Huntington provided a much-needed lifeline of credit in 2010 when other institutions denied his requests for financial assistance. Star Manufacturing is now on a fast track to success thanks to a new SBA-backed line of credit through Huntington.

"Huntington was there for me when no one else was interested in lending to small businesses. As a result, I've been able to sustain my business through a tough economy and

I'm now better positioned for growth as the economy continues to improve," Listo said.

In addition to being the fourth largest SBA lender in the country, Huntington remains the No. 1 SBA 7(a) lender cumulatively, both in the number of loans made and overall dollar amount of those loans, within its six-state Midwest market. Huntington also utilizes 14 other government-lending programs to help small businesses, including state and local lending, and agriculture and rural development loan programs.

"Every dollar that we can put in the hands of a small business owner is another step in the right direction toward rebuilding and revitalizing our economy, leading to robust business growth and job creation. Huntington is focused on helping our small business customers succeed," Steinour said.

About Huntington

Huntington Bancshares Incorporated is a \$54 billion regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, it provides full-service commercial, small business, and consumer banking services; mortgage banking services; treasury management and foreign exchange services; equipment leasing; wealth and investment management services; trust services; brokerage services; customized insurance brokerage and service programs; and other financial product and services. The principal markets for these services are Huntington's six-state banking franchise: Ohio, Michigan, Pennsylvania, Indiana, West Virginia, and Kentucky. The primary distribution channels include a banking network of over 600 traditional branches and convenience branches located in grocery stores and retirement centers, and through an array of alternative distribution channels including internet and mobile banking, telephone banking, and over 1,300 ATMs. Through automotive dealership relationships within its six-state banking franchise area and selected New England states, Huntington also provides commercial banking services to the automotive dealers and retail automobile financing for dealer customers.

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