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Huntington National Bank Acquires PhysicianLoans to Enhance Unique Physician Offerings

Mortgage capability complements Huntington's full suite of services for medical doctors, dentists, and veterinarians

COLUMBUS, Ohio - Huntington National Bank, a subsidiary of Huntington Bancshares, Incorporated (Nasdaq: HBAN), announced today it has acquired the PhysicianLoans business, a mortgage lender based in Columbus, Ohio. The acquisition will complement Huntington's current suite of physician-oriented services, and advance its mortgage and home lending strategy.

PhysicianLoans has been a key broker client to Huntington since 2004, and a pioneer in the specialty loan space. Its physician loan servicing website, which will re-launch as PhysicianLoans, *now part of Huntington*, offers dedicated home loan financing to physicians and is uniquely designed to meet the needs of medical associations and physicians.

The Doctor Loan product, which is available to medical doctors, dentists, and veterinarians, is a unique lending solution that will provide a greater opportunity for Huntington to grow and deepen relationships with these clients. Tal Frank, President of PhysicianLoans, and Vice President Daniel Frank, are joining Huntington with this acquisition, bringing expertise and national name recognition in the medical community to assist in the growth of this business line.

"The acquisition of PhysicianLoans aligns with the bank's strategic objective to grow our mortgage business and enables us to better serve our customers' unique needs," said Brant Standridge, President of the Consumer and Business Bank. "This additional capability advances Huntington's commitment to be an industry-leading solution provider for medical professionals as they seek best-in-class home purchase financing and other services."

The acquisition will also further Huntington's goal of growing its Practice Finance business, a specialty lending offering that provides subject matter expertise to dentists, veterinarians and medical doctors who are also private practice owners. The bank provides conventional and Small Business Administration financing that supports practice owners throughout each stage of the business lifecycle.

Terms of the transaction were not disclosed.

About Huntington

Huntington Bancshares Incorporated (Nasdaq: HBAN) is a \$179 billion asset regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, The Huntington National Bank and its affiliates provide consumers, small and middle-market businesses,

corporations, municipalities, and other organizations with a comprehensive suite of banking, payments, wealth management, and risk management products and services. Huntington operates more than 1,000 branches in 11 states, with certain businesses operating in extended geographies. Visit Huntington.com for more information.

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