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Huntington Announces \$16.1B Five-Year Community Development Plan

Plan to Launch Following Proposed FirstMerit Merger Will Support the People and Communities Which the Combined Company Will Serve Through Lending, Investment and Philanthropy

COLUMBUS, OH -- (Marketwired) -- 05/20/16 -- Huntington Bancshares Inc. (NASDAQ: HBAN) (www.huntington.com) today announced a five-year lending, investment and philanthropy plan to continue strengthening the economic prosperity of the people and communities the company serves, as it merges with FirstMerit Corporation.

As part of its established track record of partnerships, Huntington will fund total investments and loans of \$16.1 billion to underserved borrowers and communities, and small businesses, supporting quality of life for families and opportunities within the region's workforce from 2017-2021. The plan was developed in conjunction with the National Community Reinvestment Coalition (NCRC) and its members and partners, including over 100 locally-based community organizations.

The five-year commitment will address community needs in the company's expanded footprint following the expected successful completion of the proposed merger with FirstMerit within the third quarter of 2016. Furthermore, Huntington will create a new philanthropy program to fund \$25 million in companywide grants during the five-year time period, in addition to the \$25 million the company previously announced in support of the Akron, Canton and Flint communities over the next 10 years. The company has partnered with hundreds of local community support organizations over recent years and this five-year plan will enhance these relationships, as well as afford the opportunity to partner with new organizations.

The company will also provide an additional \$30 million in economic impact and support throughout its communities from 2017-2021, including infrastructure and employment investment targeting banking and service access for low- to moderate-income consumers.

"With the merger of FirstMerit into Huntington, we think it is important to share our intentions in continuing to provide exceptional support and service to the communities where we live and work," said Stephen D. Steinour, chairman, president and chief executive officer of Huntington. "The strength and vitality of these communities and the people we serve are integral to our shared future. Huntington has a 150-year track record of investing in our communities and we will continue to do so as we expand."

"We commend Huntington for working with local community advocates to reach an agreement that will help many people in working class communities and communities of color build wealth," said NCRC President and CEO John Taylor. "This plan lays out activities that will produce the kind of significant public benefit that needs to be created when banking

institutions merge. Commitments like this are only possible with strong leadership from the highest levels of institutions, and we applaud Huntington Chairman, President and CEO Stephen Steinour for his leadership in this process."

"I applaud Huntington for going the extra mile in working with community organizations throughout Ohio and in the neighboring states it serves," said U.S. Sen. Sherrod Brown. "Huntington has a proven track record of investing to address critical needs in the communities where it does business."

Huntington produced its five-year plan through a community engagement process with community partners and members of the National Community Reinvestment Coalition (NCRC), including more than 100 locally-based organizations within the combined footprint of the proposed merged company. With the assistance of NCRC, Huntington will charter a National Community Advisory Council to continue outreach as the company's five-year plan is implemented.

Huntington's plan will further its existing strategies for community support by:

- Funding \$5.7 billion in single-family mortgage lending in low- to moderate-income areas.
- Funding \$6.6 billion in small business lending including within low- to moderate-income areas.
- Funding \$3.7 billion in community development lending and investment targeting affordable housing access and community-based loan funds.
- Funding \$25 million of additional grants and philanthropy primarily targeting housing and small business credit service access.
- Creating \$30 million in further economic impact through support including 10 new branch locations within low- to moderate-income areas and/or majority minority areas; the addition of dedicated community mortgage loan officers; and the formation of a dedicated mortgage processing team to handle unique underwriting opportunities.

Huntington's plan follows the successful completion of independently determined commitments in Ohio to fulfill \$250 million in affordable housing investment from 2010-2015 and to fulfill \$1 billion in small business lending from 2009-2012; in Michigan to fulfill \$100 million in affordable housing investment and lending from 2012-2015 and to fulfill \$2 billion in commercial and small business lending from 2011-2014; and throughout the company footprint to fulfill \$4 billion in small business lending from 2010-2013. Each commitment fulfilled ahead of schedule.

Huntington is currently deploying a \$25 million Michigan microlending commitment, having to date funded \$12 million in three five-year credit relationships to community microlenders, and has recently announced a \$25 million supportive commitment to Flint economic revitalization and partnership within the Detroit Home Mortgage Program, among other community investments.

NCRC members within Huntington's existing and proposed expanded footprint that signed on to the five-year community development plan are:

Greater Akron

Akron Summit Community Action, Inc.
Antioch Baptist Church
Catholic Commission of Summit County
Community Legal Aid Services, Inc.
Fair Housing Contact Service
L.I.N.K.S. Community and Family Services
Mustard Seed Development Center
Nazareth Housing Development Corporation
Rebuilding Together Northeast Ohio

Greater Chicago

Accion Chicago
Chicago Community Loan Fund
Chicago Rehab Network
Community Service Council of Northern Will County
Northwest Side Housing Center
Oak Park Regional Housing Center
The Chicago Urban League
The Resurrection Project
Vision of Restoration
Woodstock Institute

Greater Cincinnati

Urban League of Greater Southwestern Ohio (inclusive of Greater Cincinnati Urban League and Miami Valley Urban League)
Working in Neighborhoods

Greater Cleveland

Breaking Chains Inc.
Burton, Bell, Carr Development, Inc.
City of Cleveland
City of South Euclid
Cleveland Realist Association
Detroit Shoreway Community Development Organization
Fairfax Renaissance Development Corporation
Home Repair Resource Center
Lakewood Alive
Neighborhood Housing Services of Greater Cleveland
Ohio Fair Lending
Rebuilding Together Northeast Ohio
Slavic Village Development
Union Miles Development Corporation
Village Capital Corporation

Greater Columbus

B.R.E.A.D.
Franklinton Development Association
Greater Linden Development Corporation
Homes on the Hill, CDC
IMPACT Community Action
Ohio CDC Association

Greater Dayton

Advocates for Basic Legal Equality
City of Dayton Human Relations Council
Citywide Development Corporation
County Corp
Greater Dayton Premier Management
HomeOwnership Center of Dayton
Miami Valley Fair Housing Center
Miami Valley Urban League
The Omega Community Development Corporation
Urban League of Greater Southwestern Ohio (inclusive of Miami Valley Urban League and
Greater Cincinnati Urban League)
YWCA

Greater Detroit

Bridging Communities
Chosen Journeys
Detroit Alliance for Fair Banking
Detroit Non Profit Housing Corporation
Detroit People's Platform
Fair Housing Center of Metropolitan Detroit
Financial Justice Coalition of Southeast Michigan (Financial Justice Coalition SEM)
Neighborhood Service Organization
New Dawn Leadership
Southwest Economic Solutions
U-SNAP-BAC Non-Profit Housing Corporation

Greater Flint

Metro Community Development, Inc.

Greater Lansing

Michigan Community Reinvestment Coalition

Greater Pittsburgh

Pittsburgh Community Reinvestment Group

Greater Toledo

Adelante

Advocates for Basic Legal Equality
Friendly Center
One Voice for East Toledo
Pathway Inc.
Salem United Methodist Church
Sylvania Avenue Neighbors
Toledoans United for Social Action
Toledo Fair Housing Center
United North Corporation

About Huntington

Huntington Bancshares Incorporated is a \$73 billion asset regional bank holding company headquartered in Columbus, Ohio, with a network of more than 750 branches and more than 1,500 ATMs across six 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. Visit huntington.com for more information.

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