

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2019

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Huntington Bancshares Incorporated

Legal Title of Holding Company

41 South High Street

(Mailing Address of the Holding Company) Street / P.O. Box

Columbus	OH	43287
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Anna Weed **Vice President**

Name Title

(614) 331-5998

Area Code / Phone Number / Extension

Area Code / FAX Number

anna.weed@huntington.com

E-mail Address

huntington.com

Address (URL) for the Holding Company's web page

I, **Stephen D. Steinour**

Name of the Holding Company Director and Official

Chief Executive Officer

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

3/12/20

Date of Signature

For holding companies not registered with the SEC—
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes **1**

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Huntington Bancshares, Inc. - FRY-6 Report
December 31, 2019

Report Item 1: Annual Report to Shareholders

Not applicable. Huntington Bancshares Incorporated is registered with the SEC and prepares an annual report to shareholders.

Report Item 2a: Organizational Chart

See Appendix A.

Report Item 2b: Domestic Branch Listing

See Appendix B.

Report Item 3.1: Securities Holders

The Vanguard Group, Inc.

Malvern, PA USA

Incorporated in the State of Pennsylvania

119,647,879 shares of Common Stock Beneficially Owned (11.580%)

BlackRock, Inc.

New York, NY USA

Incorporated in the State of Delaware

87,078,755 Shares of Common Stock Beneficially Owned (8.500%)

FMR LLC

Boston, MA USA

Incorporated in the State of Massachusetts

52,435,312 Shares of Common Stock Beneficially Owned (5.077%)

State Street Corporation

Boston, MA USA

Incorporated in the State of Massachusetts

51,672,152 shares of Common Stock Beneficially Owned (5.000%)

Report Item 3.2: N/A

Report Item 4: Insiders

See Appendix C & Confidential Appendix

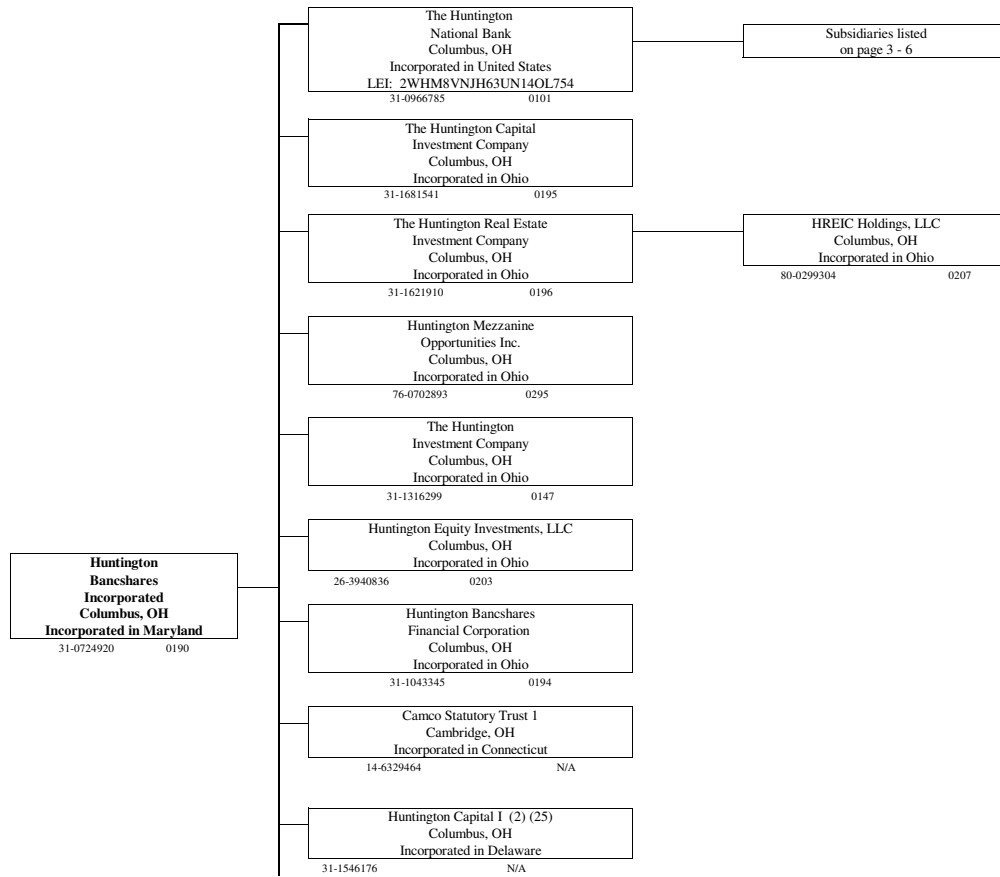
Key to questions:

- (1) Name, city and state/country.
- (2) Principal occupation, if other than with the bank holding company.
- (3) Title or position with:
 - (a) the bank holding company.
 - (b) all direct and indirect subsidiaries of the bank holding company.
 - (c) any other company in which the person is a director, trustee, partner or executive officer.
- (4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:
 - (a) the bank holding company.
 - (b) all direct and indirect subsidiaries of the bank holding company.
 - (c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held.

APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

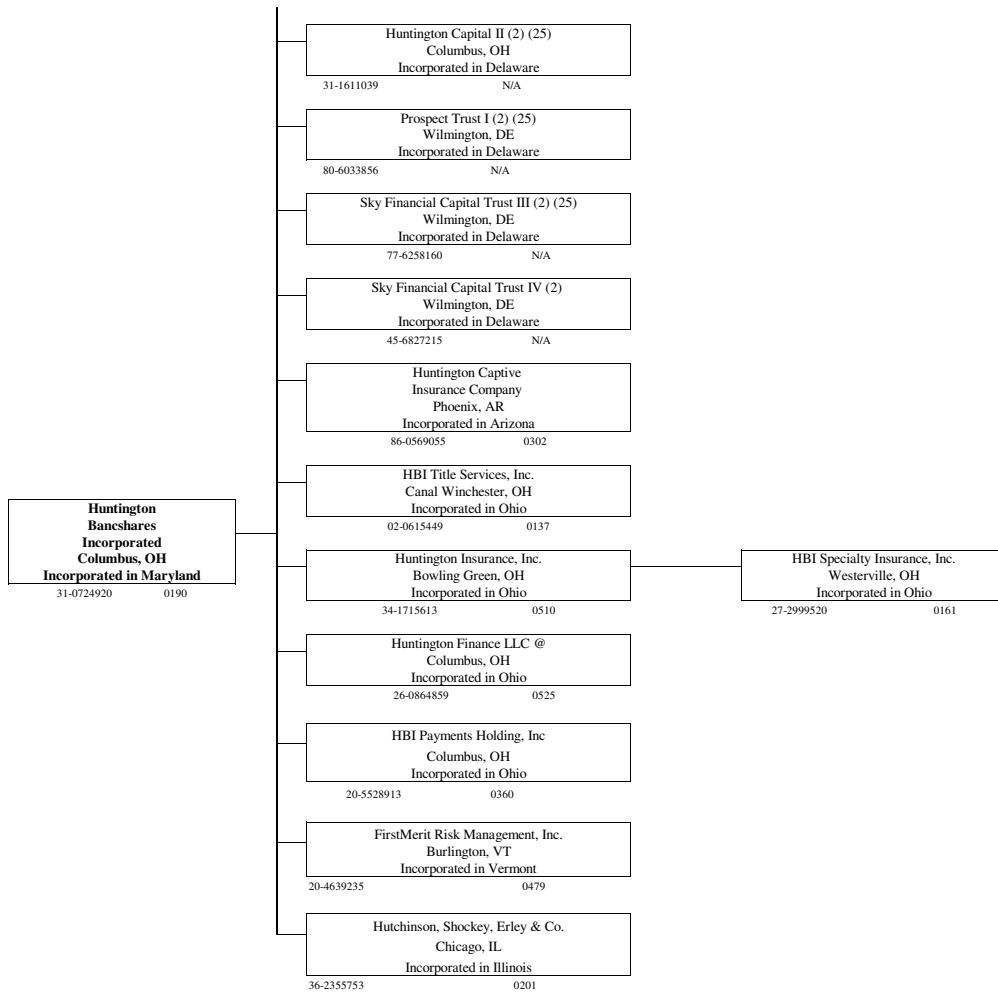
December 31, 2019



APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

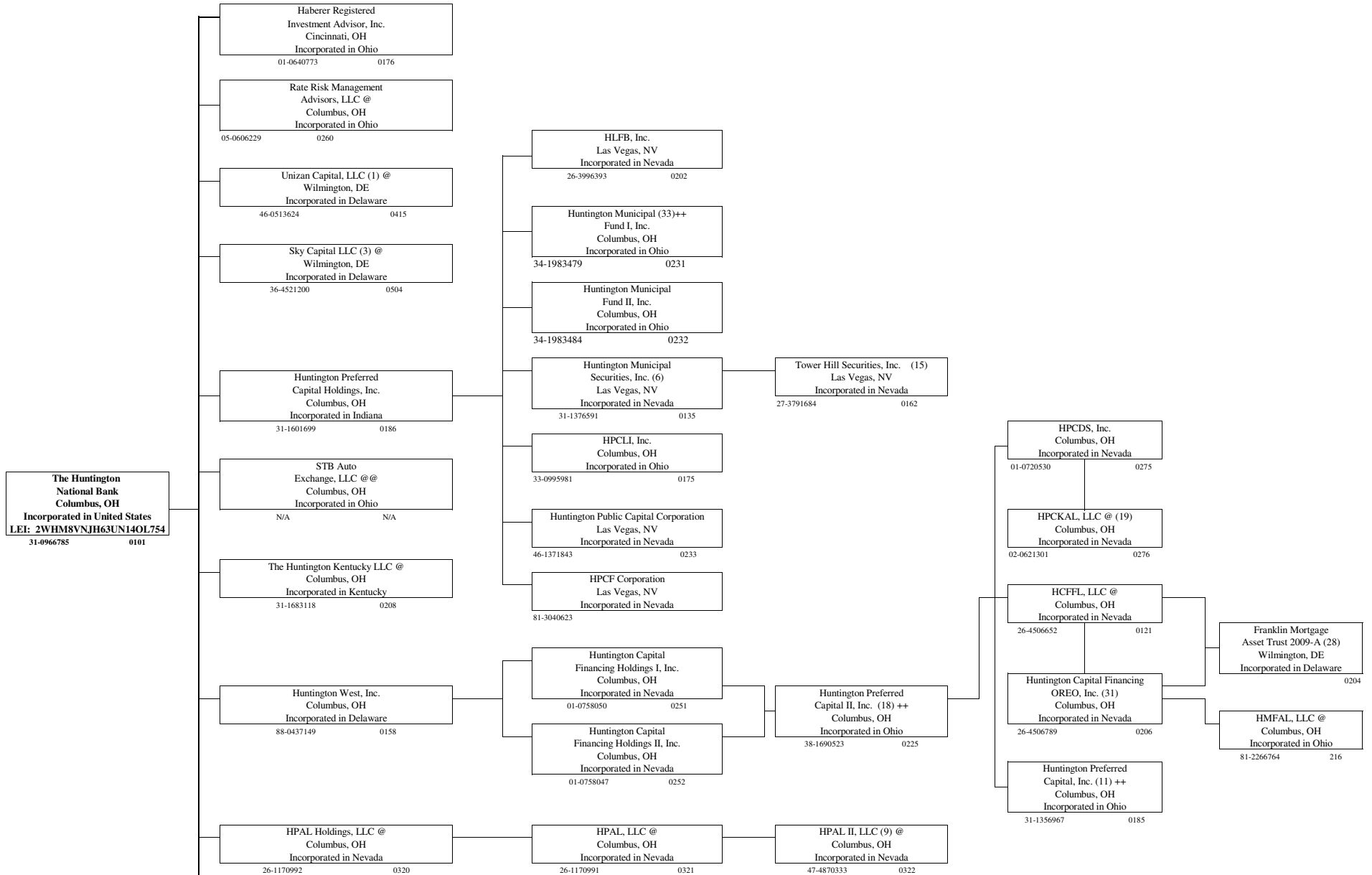
December 31, 2019



APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

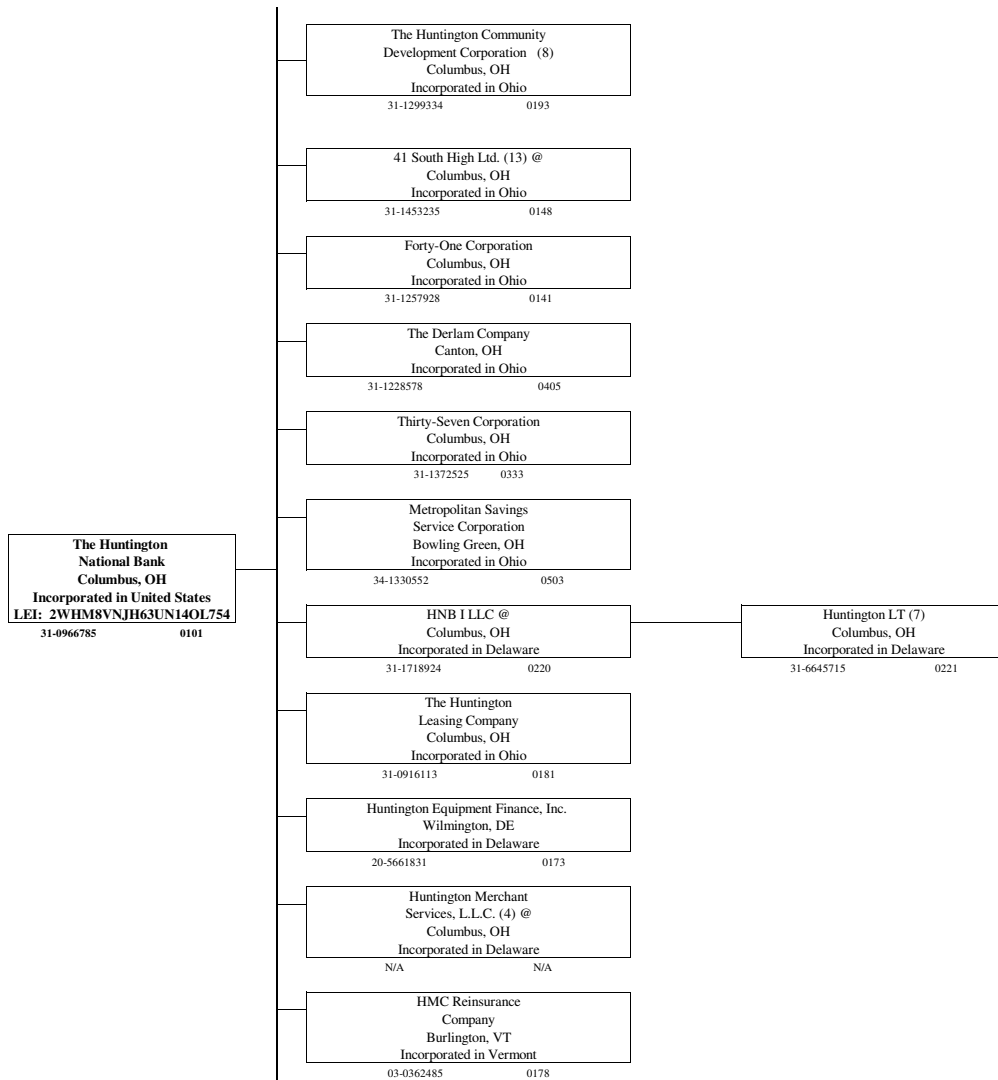
December 31, 2019



APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

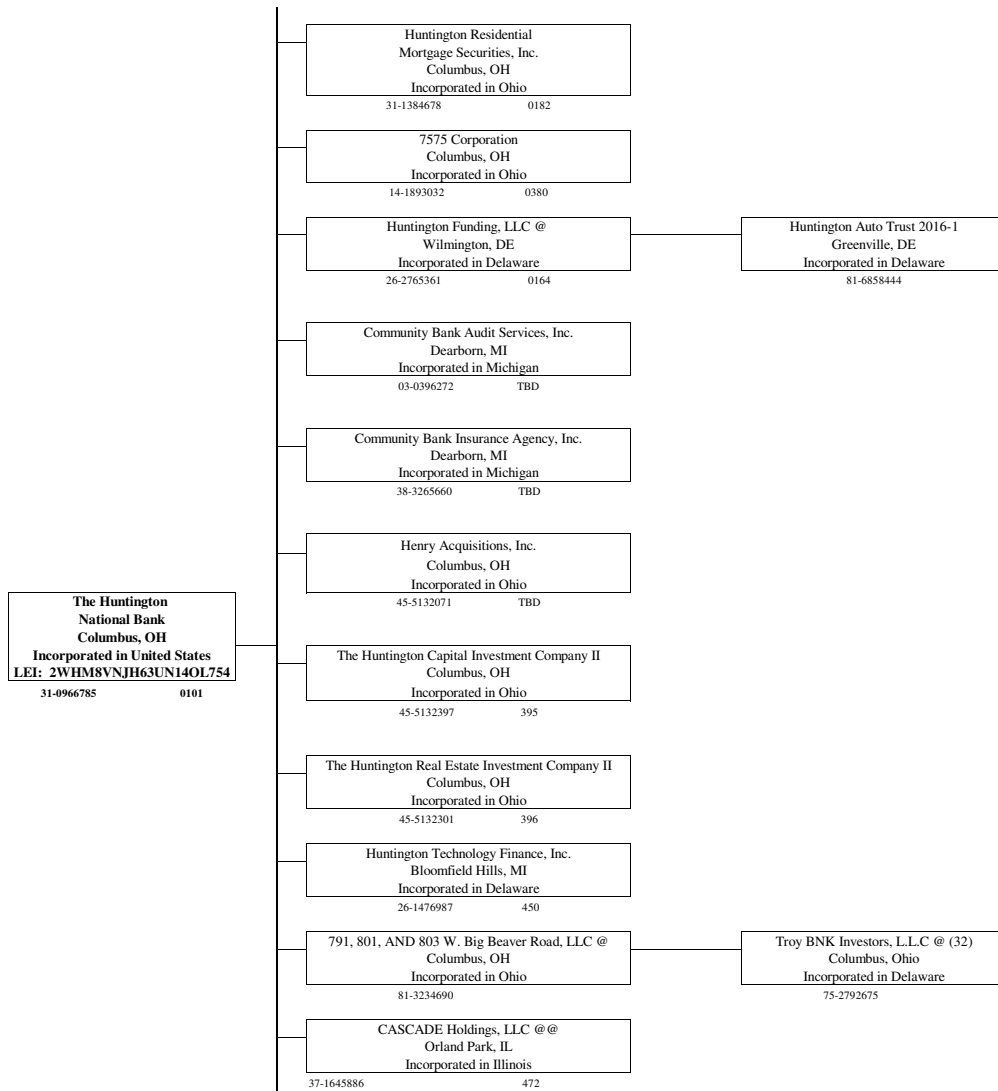
December 31, 2019



APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

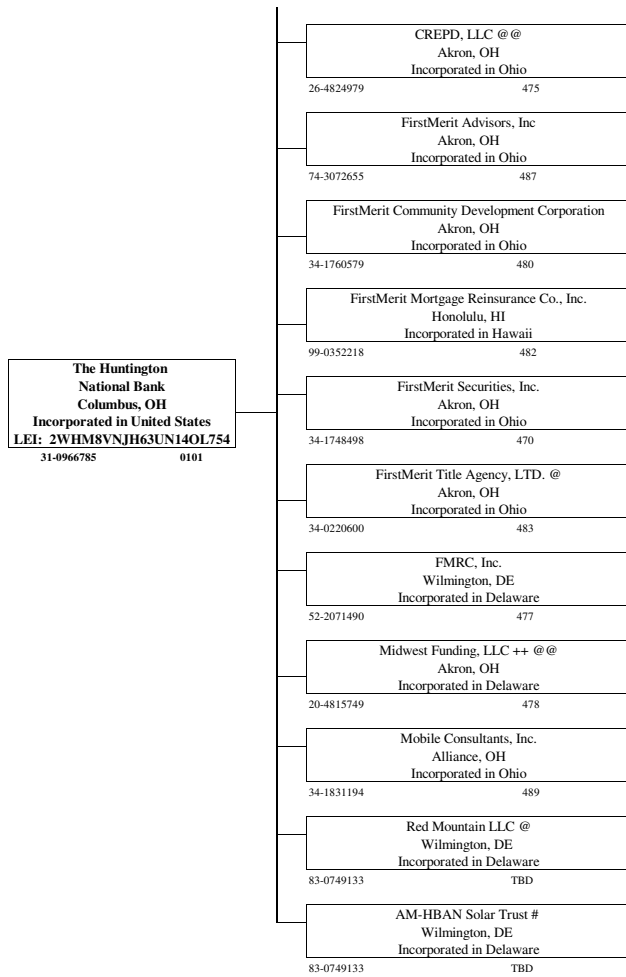
December 31, 2019



APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

December 31, 2019



APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

December 31, 2019

Footnotes

- (1) Trust preferred stock is 30% owned by Huntington Capital Financing OREO, Inc. and 70% owned by HBI.
- (2) Delaware statutory trust where HBI owns 100% of voting securities.
- (3) Trust preferred stock is 30% owned by Huntington Capital Financing OREO, Inc. and 70% owned by HBI.
- (4) Class A voting interest: 1% owned by HNB and 99% owned by First Data Merchant Services Corporation (unaffiliated); Class B non-voting interest: 100% owned by HNB.
- (5) Reserved
- (6) 607,799,487.43 common shares owned by Huntington Preferred Capital Holdings, Inc. and 7 common shares owned by HBI.
- (7) Delaware statutory trust of which HNB I LLC is grantor and initial beneficiary.
- (8) The Huntington Community Development Corporation has subsidiaries that are excluded from reporting on form FR Y-10 as public welfare investments, and these subsidiaries are not shown on this chart. The Legal Department should be contacted if information is needed about these subsidiaries.
- (9) 98.5% owned by HPAL, LLC and 1.5% owned by HPCDS, Inc.
- (10) Reserved.
- (11) 11,130,000 common shares owned by Huntington Preferred Capital II, Inc., and 2,870,000 common shares owned by Huntington Preferred Capital Holdings, Inc.
Preferred shares: Class A -- 897 shares owned by Huntington Preferred Capital Holdings, Inc. and 103 shares owned by present and former Huntington employees to meet 100 person test for being a REIT.
Class B -- 30% owned by Huntington Preferred Capital II, Inc. and 70% owned by HBI.
Class C -- authorized but none currently issued; previously 100% owned by outside public shareholders but redeemed 12/31/13
Class D -- authorized but none currently issued
Class E -- 100% owned by Tower Hill Securities, Inc.
- (12) Reserved.
- (13) 50% owned by HNB and 50% owned by Dispatch Printing Company (unaffiliated).
- (14) Reserved.
- (15) Huntington Municipal Securities, Inc. owns 100% of Common Shares, which has 100% of voting interest, Huntington Preferred Capital Holdings, Inc. owns 100% of the Class A preferred stock, with no voting rights.
- (16) Reserved.
- (17) Reserved.
- (18) 90 common shares owned by Huntington Preferred Capital Holdings, Inc., 164 common shares owned by HNB, 75,757 common shares owned by Huntington Capital Financing Holdings I, Inc., 75,757 common shares owned by Huntington Capital Financing Holdings II, Inc.
Preferred shares: Class A -- 191 shares owned by present and former Huntington employees to meet 100 person test for being a REIT; 449 shares owned by Huntington Capital Financing Holdings I, Inc.; 448 shares owned by Huntington Capital Financing Holdings II, Inc; 912 shares held by HPCH.
Class B -- 60,971.56 shares owned by HPCH; 72 shares owned by HNB.
Class C--authorized but none currently issued
Class D -- 1,875.3087980 shares owned by HPCH and 168,969 shares owned by Huntington Municipal Fund 1, Inc.
Class E -- 100% owned by HNB
Class F-- 100% owned by MUFG (unaffiliated)
Class G-- 100% owned by MUFG (unaffiliated)

APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

December 31, 2019

Footnotes (Cont.)

- (19) 95% owned by HPCDS, Inc. and 5% owned by Huntington Preferred Capital II, Inc.
- (20) Reserved.
- (21) Reserved.
- (22) Reserved.
- (23) Reserved.
- (24) Reserved.
- (25) Deconsolidated for financial reporting upon implementation of FIN 46.
- (26) Reserved.
- (27) Reserved.
- (28) Delaware statutory trust holding consumer mortgage loans and OREO acquired from subsidiaries of Franklin Credit Holding Corporation. HNB is trustee and administrator of Franklin Mortgage Asset Trust 2009-A. HCFFL, LLC is holder of a Class A Certificate in Franklin Mortgage Asset Trust 2009-A evidencing an 83.27962% interest in the distributions allocable to the Class A Certificates. Huntington Capital Financing OREO is a holder of a Class REO Certificate in Franklin Mortgage Asset Trust 2009-A evidencing an 83.27962% interest in the distributions allocable to the Class REO Certificates.
- (29) Reserved.
- (30) Reserved.
- (31) 53.5% Owned by Huntington Municipal Funding I, Inc. and 46.5% owned by HCFFL, LLC.
- (32) 100% Owned by 791, 801, AND 803 W. Big Beaver Road, LLC
- (33) Huntington Preferred Capital Holdings Inc. owns 100% of Common Shares, which has 100% of voting interest, Huntington Preferred Capital Holdings, Inc. owns 896 of the non-voting Class A preferred shares and individuals own 104 shares
- (34) Reserved.
- (35) Reserved.

@ Limited liability company - the entity immediately prior on the organization chart is the managing member/general partner.

@@ Limited liability company - the entity immediately prior on the organization chart is the non-managing member/limitedpartner.

X Partnership.

++ Real estate investment trust (REIT) for tax purposes.

Note: Unless otherwise indicated, where an entity is an LLC, the entity immediately prior on the organization chart is the managing member/partner.

Note: LEI is N/A unless otherwise noted.

Note: All subsidiaries are 100% owned unless otherwise indicated. The jurisdiction in brackets is the jurisdiction of organization.

HBI = Huntington Bancshares Incorporated

HNB = The Huntington National Bank

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Se v ce	5334737	CHARLESTON MAIN	500 LEE STREET	CHARLESTON	WV	25301	KANAWHA	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	2125617	CLARKSBURG BRANCH	230 WEST PIKE STREET	CLARKSBURG	WV	26301	HARRISON	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	479820	ELKINS BRANCH	420 DAVIS AVENUE	ELKINS	WV	26241	RANDOLPH	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Lm led Se v ce	360526	ELKINS DRIVE-THRU OFFICE	324 DAVIS AVENUE	ELKINS	WV	26241	RANDOLPH	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	484220	FAIRMONT ADAMS STREET BRANCH	103 ADAMS STREET	FAIRMONT	WV	26554	MARION	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Lm led Se v ce	361420	FOURTH STREET DRIVE-IN PLAZA BRANCH	400 FAIRMONT AVENUE	FAIRMONT	WV	26554	MARION	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	949239	MIDDLETOWN BRANCH	58 MIDDLETOWN ROAD	FAIRMONT	WV	26554	MARION	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	503024	HARRISVILLE BRANCH	121 NORTH COURT STREET	HARRISVILLE	WV	26362	RITCHIE	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	3318498	BARBOURSVILLE BRANCH	5704 US ROUTE 60	HUNTINGTON	WV	25705	CABELL	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	292720	HUNTINGTON BRANCH	919 F FTH AVENUE	HUNTINGTON	WV	25701	CABELL	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	3243237	TEAYS VALLEY BRANCH	4149 STATE H GHWAY 34	HUNRICANE	WV	25526	PUTNAM	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	510620	LAVALETTE BRANCH	4753 HIGHWAY 152	LAVALETTE	WV	25535	WAYNE	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	702032	CHEAT LAKE AREA BRANCH	312 CHEAT ROAD	MORGANTOWN	WV	26508	MONONGALIA	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	2419936	MORGANTOWN MAIN BANKING OFF CE	201 HIGH STREET	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	4281834	MOUNTAINEER MALL GIANT EAGLE	130 GREENBAG RD	MORGANTOWN	WV	26501	MONONGALIA	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	704139	SUNCREST BRANCH	3120 UNIVERSITY AVENUE	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	4281843	UNIVERSITY TOWN CENTER GIANT EAGLE	4500 UNIVERSITY TOWN CENTER DR	MORGANTOWN	WV	26501	MONONGALIA	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	960739	NITRO BRANCH	1905 1ST AVENUE	NITRO	WV	25143	KANAWHA	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	963338	PARKERSBURG MAIN BANKING OFFICE	429 MARKET STREET	PARKERSBURG	WV	26101	WOOD	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	12535	SOUTH CHARLESTON BRANCH	156 SEVENTH AVENUE	SOUTH CHARLESTON	WV	25303	KANAWHA	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	2570169	SOUTHBRIDGE BRANCH	280 SOUTHBRIDGE BLVD	SOUTH CHARLESTON	WV	25309	KANAWHA	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	3290606	WEIRTON BRANCH	215 THREE SPRINGS DRIVE	WEIRTON	WV	26062	HANCOCK	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311
OK		Full Se v ce	916035	WESTON BRANCH	121 EAST THIRD STREET	WESTON	WV	26452	LEWIS	UNITED STATES	Not Requ ed	Not Requ ed	HUNTINGTON NAT ONAL BANK, THE		12311

Appendix C

HUNTINGTON BANCSHARES INCORPORATED Reporting Form FR Y-6 (December 31, 2019)

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation If other than with Holding Company	(3)(a) Title & Position With the Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares In Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Lizabeth Ardisana (Orchard Lake, Michigan / USA)	Chief Executive Officer, ASG Renaissance, LLC	Director	Director, The Huntington National Bank	Chief Executive Officer, ASG Renaissance, LLC Chief Executive Officer, Renaissance Real Estate Chief Executive Officer, Performance Driven Workforce, LLC Trustee, CS Mott Foundation Trustee, Skillman Foundation Director and Vice Chairman, Focus: Hope Board Chair, Detroit Regional Chamber Foundation Director and Vice-Chair, Wayne State University Physician Group Director, American Society of Employers Director and Treasurer, Metropolitan Affairs Coalition Director and Board Chair, Next Energy Director, Michigan Economic Development Corporation	<1%	None	<u>See Confidential Appendix</u>

(1) Personal Data	(2) Occupation	(3)(a) Title with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Listing of additional companies with 25% or more of voting securities including partnerships
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Alanna Cotton (Allen, TX / USA)	SVP and General Manager, Samsung Electronics America	Director	Director, The Huntington National Bank	SVP and General Manager, Samsung Electronics America	<1%	None	<u>See Confidential Appendix</u>
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Ann B. Crane (New Albany, Ohio / USA)	President and Chief Executive Officer, Crane Group Company	Director	Director, The Huntington National Bank	President and Chief Executive Officer, Crane Group Company Director, Able Roofing LLC Director, Armor Distribution LLC Director, The Crane Group Co. Ltd. Director, The Crane Investment Co. Director, Diamond Z, LLC Director, KC Polymer Investments LLC Director, Mr. Roof Holding Co. LLC Director, Mr. Roof Ann Arbor LLC Director, Mr. Roof Grand Rapids LLC Director, Mr. Roof Louisville LLC Director, Mr. Roof Nashville LLC Director, Mr. Roof Cincinnati LLC Director, Mr. Roof Raleigh Director, Roofing Safety LLC Director, Screen Machine Industries, LLC Director, Sensit Technologies, LLC Director, American Pet Resorts, LLC	<1%	None	<u>See Confidential Appendix</u>
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(1) Personal Data	(2) Occupation	(3)(a) Title with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Listing of additional companies with 25% or more of voting securities including partnerships
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				Director, 48th Avenue LLC Director, Cozzins AGI, LLC Director, Crane Contractors LLC			
Robert S. Cubbin (Bloomfield Hills, Michigan / USA)	Retired President and Chief Executive Officer, Meadowbrook Insurance Group	Director	Director, The Huntington National Bank	Director, Kelly Services, Inc.	<1%	None	<u>See Confidential Appendix</u>
Steven G. Elliott (Pittsburgh, Pennsylvania / USA)	Retired	Director	Director, The Huntington National Bank	Director, PPL Corporation	<1%	None	<u>See Confidential Appendix</u>
Gina D. France (Medina, Ohio / USA)	President and Chief Executive Officer, France Strategic Partners LLC	Director	Director, The Huntington National Bank	Director, France Strategic Partners LLC Director, CBIZ, Inc. Director, Cedar Fair LP Director, Group 2, BNY Mellon Family of Funds Director, Baldwin Wallace University Director, The Cleveland Modern Dance	<1%	None	<u>See Confidential Appendix</u>
Andrew J. Harmening (Powell, Ohio / USA)	Senior Executive Vice President and Director of Consumer and Business Banking, The Huntington National Bank	None	Senior Executive Vice President and Director of Consumer and Business Banking, The Huntington National Bank	None	<1%	None	<u>See Confidential Appendix</u>

(1) Personal Data	(2) Occupation	(3)(a) Title with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Listing of additional companies with 25% or more of voting securities including partnerships
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Paul G. Heller (Columbus, Ohio / USA)	None	Senior Executive Vice President and Chief Technology and Operations Officer, Huntington Bancshares Incorporation	Senior Executive Vice President and Chief Technology and Operations Officer, The Huntington National Bank	None	<1%	None	<u>See Confidential Appendix</u>
J. Michael Hochschwender (Akron, Ohio / USA)	President and Chief Executive Officer, The Smithers Group, Inc.	Director	Director, The Huntington National Bank	Director and Officer, The Smithers Group, Inc. Director and Officer, Shrewsbury Real Estate Ltd. Director and Officer, Smithers ERS Ltd. (fka Smithers Viscient (ESG) Ltd.) Director and Officer, Smithers Holdings, Inc. Director and Officer, Smithers MSE, Inc. (fka Smithers Rapra Inc.) Director and Officer, Smithers MSE Ltd. (fka Rapra and Smithers Pira Ltd.) Director and Officer, Smithers MDT Ltd. Director and Officer, Smithers Quality Assessments, Inc. Director and Officer, Smithers Tire & Automotive Testing, Inc. Director and Officer, Smithers UK Holding Ltd. Director and Officer, HG Real Estate LLC Director and Officer, HHarrogate Limited, Ltd.	<1%	None	<u>See Confidential Appendix</u>

(1) Personal Data	(2) Occupation	(3)(a) Title with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Listing of additional companies with 25% or more of voting securities including partnerships
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				<p>Director and Officer, HLansing Real Estate, LLC</p> <p>Director and Officer, HLeatherhead Limited, Ltd.</p> <p>Director and Officer, N3115M LLC</p> <p>Director and Officer, Smithers (SIP) Enterprise Management Service Co., Ltd.</p> <p>Director and Officer, Smithers DT LLC (fka Pira Testing LLC)</p> <p>Director and Officer, Smithers ERS LLC (fka Smithers Viscient LLC)</p> <p>Director and Officer, Smithers Hong Kong Ltd.</p> <p>Director and Officer, Smithers Information LLC (fka Pira Information LLC)</p> <p>Director and Officer, Smithers Information Ltd. (fka Pira International Ltd.)</p> <p>Director and Officer, Smithers PDS LLC (fka Smithers Avanza BioAnalytical Service, LLC)</p> <p>Director and Officer, Smithers Rapra (Suzhou) Testing Co., Ltd.</p> <p>Director and Officer, Smithers Wareham Real Estate LLC</p> <p>Director and Officer, SQA (Shanghai) Certification Service Co., Ltd.</p> <p>Director and Officer, Smithers MDT, LLC</p> <p>Director and Officer, F&M Co. Limited Partnership</p>			
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(1) Personal Data	(2) Occupation	(3)(a) Title with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Listing of additional companies with 25% or more of voting securities including partnerships
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				Director and Officer, F&M Prime Co. Limited Partnership Board Member, Burton D. Morgan Foundation Director and Officer, 47NM Real Estate LLC <u>See also Confidential Appendix</u>			
Helga Houston (New Albany, Ohio / USA)	None	Senior Executive Vice President and Chief Risk Officer. Huntington Bancshares Incorporated	Senior Executive Vice President and Chief Risk Officer, The Huntington National Bank Director, Huntington Equity Investments, LLC Director, Huntington Renewable Equity Investments, LLC Director, The Huntington Investment Company	<u>See Confidential Appendix</u>	<1%	None	<u>See Confidential Appendix</u>
John C. (Chris) Inglis (Annapolis, Maryland / USA)	US Naval Academy Robert and Mary M. Looker Distinguished Visiting Professor of Cyber Studies	Director	Director, The Huntington National Bank	Director, Fedex Director, BLACKPOINT Cyber Nonvoting Director, SECURONIX Director, Trinity Cyber	<1%	None	<u>See Confidential Appendix</u>

(1) Personal Data	(2) Occupation	(3)(a) Title with Holding Company	(3)(b) Title & Position with Subsidiaries	(3)(c) Title & Position with other Businesses	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) Listing of additional companies with 25% or more of voting securities including partnerships
Peter J. Kight (Scottsdale, Arizona / USA)	Private Investor/Owner	Director	Director, The Huntington National Bank	Director, Thunder Bay Foundation Director, MX Technologies, Inc. Director, Duxton Vineyards Ply Ltd Director, Duxton Vineyards Water Ply Ltd (ATF Duxton Water Unit Trust) Director, Blackbaud, Inc. Chairman, Thunder Bridge Acquisition, Ltd. Director, Urjanet, Inc. Director, BillGo Inc. Director, Cognosco, Inc. Advisor, Commerce Ventures L.P. Advisor, Commerce Ventures II L.P. Advisor, Commerce Ventures III L.P. Managing Member, Beaver Creek Ranch <u>See also Confidential Appendix</u>	<1%	None	<u>See Confidential Appendix</u>
Jana J. Litsey (Columbus, Ohio / USA)	None	Senior Executive Vice President and General Counsel, Huntington Bancshares Incorporated	Senior Executive Vice President, General Counsel, and Cashier, The Huntington National Bank	None	<1%	None	<u>See Confidential Appendix</u>

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Richard W. Neu (Naples, Florida / USA)	Retired	Director	Director, The Huntington National Bank	President, CRN Foundation Director, Tempur Sealy International, Inc. Director, Oxford Square Capital Corporation President, CRN Charitable Family Fund <u>See also Confidential Appendix</u>	<1%	N/A	<u>See Confidential Appendix</u>
Sandra Pierce (Detroit, Michigan / USA)	Senior Executive Vice President, Private Banking and Regional Banking Director, Chairman of Michigan, The Huntington National Bank	None	Senior Executive Vice President, Private Banking and Regional Banking Director, Chairman of Michigan, The Huntington National Bank Director, Huntington Insurance, Inc. Director, Huntington Captive Insurance Company Director, HBI Specialty Insurance, Inc. Director, HMC Reinsurance Company Director, HBI Title Services, Inc. Director, FirstMerit Mortgage Reinsurance Company, Inc.	Director, American Axle & Manufacturing, Inc. Advisory Board Member, Barton Malow Enterprise Director, Downtown Detroit Partnership Director, Penske Automotive Group, Inc. Director, Business Leaders for Michigan Board Member, Detroit Economic Club Honorary Director, Detroit Regional Chamber Chair of the Board, Henry Ford Health System Board Member, The Parade Company Director, Federal Reserve Bank of Chicago-Detroit Branch Director, ITC Holdings Corporation	<1%	None	<u>See Confidential Appendix</u>

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Richard Pohle (Solon, Ohio / USA)	None	Executive Vice President and Chief Credit Officer, Huntington Bancshares Incorporated	Executive Vice President, The Huntington National Bank	None	NA	None	<u>See Confidential Appendix</u>
David L. Porteous (Reed City, Michigan / USA)	Attorney, McCurdy, Wotila & Porteous, a Professional Corp.	Director	Director, The Huntington National Bank	Shareholder, McCurdy, Wotila & Porteous, P.C. Director, Reed City Scout Center Trustee, Michigan State University College of Law	<1%	None	<u>See Confidential Appendix</u>
Kathleen H. Ransier (Columbus, Ohio / USA)	Retired	Director	Director, The Huntington National Bank	None	<1%	None	<u>See Confidential Appendix</u>
Richard J. Remiker (New Albany, Ohio / USA)	Senior Executive Vice President and Director of Commercial Banking, The Huntington National Bank	None	Senior Executive Vice President and Director of Commercial Banking, The Huntington National Bank Director, Huntington Technology Finance, Inc. President, Rate Risk Management Advisors, LLC	None	<1%	None	<u>See Confidential Appendix</u>
Stephen D. Steinour (New Albany, Ohio / USA)	None	Chairman, President and Chief Executive Officer, Huntington Bancshares Incorporated	Chairman, President and Chief Executive Officer, The Huntington National Bank	Director, Exelon Corporation Director, L Brands Trustee, Ohio State University Wexner Medical Center Director, Federal Reserve Bank of Cleveland Member, Bank Policy Institute	<1%	None	<u>See Confidential Appendix</u>

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				<p>Member, The Columbus Partnership</p> <p>Member and Vice Chair, Ohio Business Roundtable</p> <p>Member and Vice Chairman, Columbus Downtown Development Corporation</p> <p>Board Member, National Veterans Memorial & Museum</p> <p>Board Member, Pelotonia</p> <p>Member, The Clearing House</p> <p><i>See also Confidential Appendix</i></p>			
Rajeev Syal, (Columbus, Ohio / USA)	None	Senior Executive Vice President and Chief Human Resources Officer, Huntington Bancshares Incorporated	Senior Executive Vice President and Chief Human Resources Officer, The Huntington National Bank	None	<1%	None	<i>See Confidential Appendix</i>
Mark E. Thompson (New Albany, Ohio / USA)	Senior Executive Vice President and Director of Corporate Operations, The Huntington National Bank	None	<p>Senior Executive Vice President and Director of Corporate Operations, The Huntington National Bank</p> <p>Director, Community Bank Insurance Agency, Inc.</p> <p>Director and President, Huntington Finance LLC</p>	Director, National Church Residences	<1%	None	<i>See Confidential Appendix</i>

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Julie C. Tutkovics (Chagrin Falls, Ohio / USA)	None	Executive Vice President. Chief Marketing Communications Officer, Huntington Bancshares Incorporated	Executive Vice President. Chief Marketing Communications Officer, The Huntington National Bank	None	<1%	None	<u>See Confidential Appendix</u>
Zachary J. Wasserman	None	Senior Executive Vice President and Chief Financial Officer, Huntington Bancshares Incorporated	Senior Executive Vice President and Chief Financial Officer, The Huntington National Bank	None	<1%	None	<u>See Confidential Appendix</u>
The Vanguard Group, Inc. (Malvern, Pennsylvania / USA)	N/A	N/A	N/A	N/A	11.58%	None	<u>See Confidential Appendix</u>