Huntington

2026 Second Quarter Earnings Review

Welcome.

July 23, 2026

Disclaimer

Caution Regarding Forward-Looking Statements

The information contained or incorporated by reference in this presentation contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, estimates, and uncertainties that are beyond the control of Huntington. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as expect, anticipate, continue, believe, intend, estimate, plan, trend, objective, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements or historical performance: changes in general economic, political, regulatory, or industry conditions; deterioration in business and economic conditions, including persistent inflation, supply chain issues or labor shortages; instability in global economic conditions and geopolitical conditions, including U.S. direct involvement in war and other conflicts, as well as volatility in financial markets; changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs; the impact of pandemics and other catastrophic events or disasters on the global economy and financial market conditions and our business, results of operations, and financial condition; the impacts related to or resulting from bank failures and other volatility, including potential increased regulatory requirements and costs, such as Federal Deposit Insurance Corporation ("FDIC") special assessments, long-term debt requirements and heightened capital requirements; potential impacts to macroeconomic conditions, which could affect the ability of depository institutions, including us, to attract and retain depositors and to borrow or raise capital; unexpected outflows of deposits which may require us to sell investment securities at a loss; changing interest rates which could negatively impact the value of our portfolio of investment securities; the loss of value of our investment portfolio which could negatively impact market perceptions of us and could lead to deposit withdrawals; market perceptions of us and banks generally, including from the effects of social media; cybersecurity risks; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Board of Governors of the Federal Reserve System ("Federal Reserve"); volatility and disruptions in global capital, foreign exchange, and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services including those implementing our "Fair Play" banking philosophy; introduction of new competitive products, such as stablecoins, and new competitors, such as financial technology companies and other "nontraditional" bank competitors; changes in policies and standards for regulatory review of bank mergers; the nature, extent, timing and results of governmental actions, examinations, reviews, reforms, regulations and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the Securities and Exchange Commission ("SEC"), the Office of the Comptroller of the Currency, the Federal Reserve, the FDIC, the Consumer Financial Protection Bureau, and state-level regulators; the possibility that the anticipated benefits of recent or proposed acquisitions are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the companies or as a result of the strength of the economy and competitive factors in the areas where the companies do business; and other factors that may affect the future results of Huntington.

All forward-looking statements are expressly qualified in their entirety by the cautionary statements set forth above. Forward-looking statements speak only as of the date they are made and are based on information available at that time. Huntington does not assume any obligation to update forward-looking statements to reflect actual results, new information or future events, changes in assumptions or changes in circumstances or other factors affecting forward-looking statements that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. If Huntington updates one or more forward-looking statements, no inference should be drawn that Huntington will make additional updates with respect to those or other forward-looking statements. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements. See also the other reports filed with the SEC, including discussions under the “Forward-Looking Statements” and “Risk Factors” of Huntington’s Annual Report on Form 10-K for the year ended December 31, 2025 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2026, as filed with the SEC and available on its website at www.sec.gov.

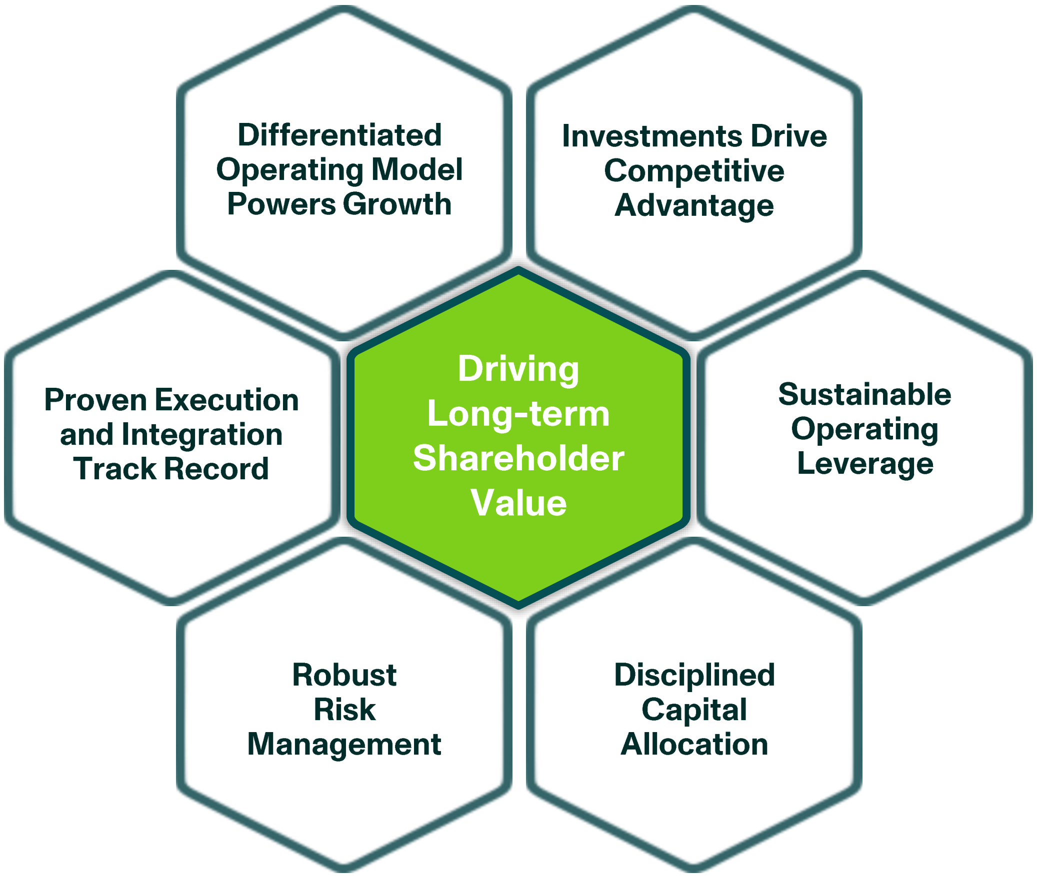
Use of Non-GAAP Financial Measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington’s results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document, the financial supplement, conference call slides, or the Form 8-K related to this document, all of which can be found in the Investor Relations section of Huntington’s website, http://www.huntington.com.

Key Messages

1. Strategically repositioned company with substantial operating scale and multiple growth engines
2. Focused execution generating powerful organic growth
3. Disciplined partner integration driving cost and revenue synergies
4. Delivering robust earnings, ROTCE, and TBV growth

Our Drivers of Value Creation



PPNR Growth YoY
+38% GAAP | + 46% adj.[1]

ROTCE
15.1% GAAP | 17.5% adj.[1]

TBV/share[1] Growth YoY
+6%

Capital Return

Dividend Yield[2]	Shares Repurchased
3.4%	~1% outstanding[3]

1) See non-GAAP reconciliations on slide 25 (PPNR), slide 26 (TBV), and slide 27 (ROTCE)
2) As of 7/21/26. 3) YTD Repurchases as % of FY25 YE share count adjusted for shares added through Cadence transaction.

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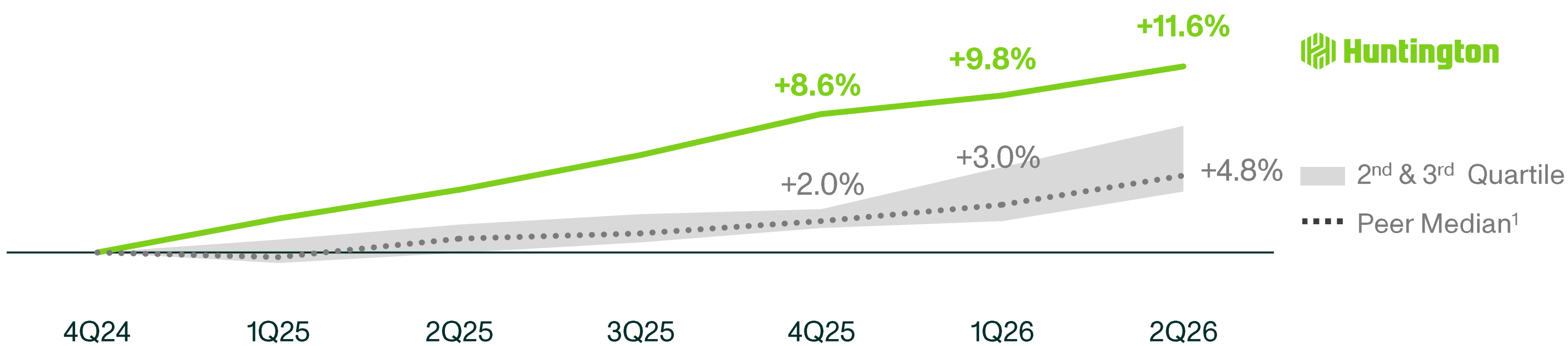
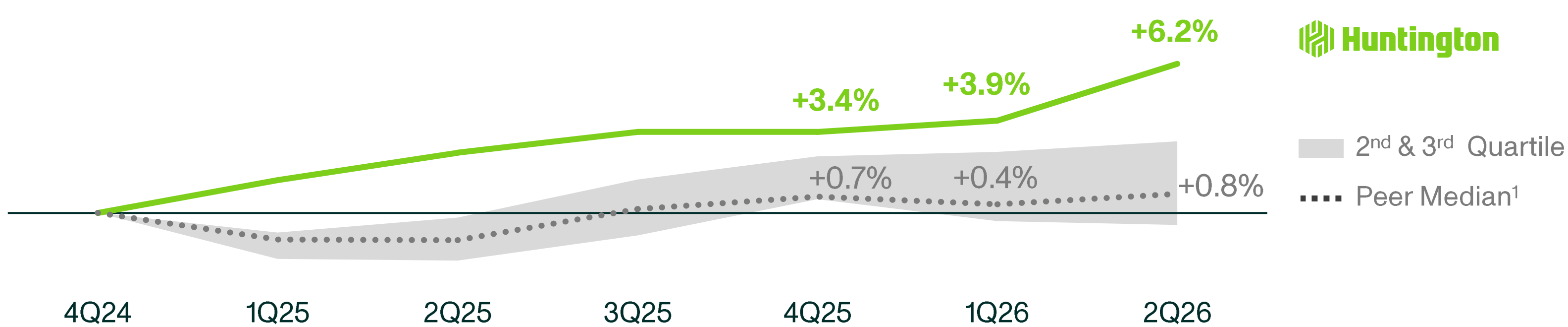
Focused Execution Generating Powerful Organic Growth

Cumulative Organic Growth Rate of Average Loans[1,2]



Cumulative Organic Growth Rate of Average Deposits[1,2]



1) Source: S&P Global and Company Financials– Includes all peers: CFG, FITB, FHN, KEY, MTB, PNC, RF, TFC, USB, and ZION.
2) Loan and deposit growth adjusted to exclude impact of M&A (including HBAN (CADE+VBTX), FITB (CMA), & PNC (FirstBank)) using day-weighted opening balance sheets.

Purpose leads. Awards follow.

CONSUMER & DIGITAL

Best Mobile Banking App & Website Experience for Customer Satisfaction among Regional Banks[1]

BANKING TECH AWARDS USA

Best Bank & FinTech Partnership[2]

WealthForGood AWARDS 2025

2 years in a row[3]

MOST RECENTLY…

EUROMONEY AWARDS FOR EXCELLENCE 2026
UNITED STATES
BEST DIGITAL BANK FOR CONSUMERS

CAPITAL MARKETS

THE M&A ATLAS AWARDS

2025 Strategic M&A Deal of the Year & 2025 USA M&A Deal of the Year[6]

THE M&A ADVISOR

2025 Professional Services Deal of the Year[7]

COMMERCIAL BANKING

Coalition Greenwich Awards 2026 Best Bank

Best Bank Award[4] Winner: 15 Categories including:
Best Bank for Trust for 3yrs in a row
Overall Satisfaction and Customer Service

Top SBA lender 8 of past 9 years[5]

COLLEAGUES & CULTURE

Great Place To Work® Certified APR 2026-APR 2027 USA

Great Place To Work® 8 years in a row[8]

Forbes America's Best Employers for New Grads 2026

4th in Forbes Best Employers for New Grads 2026[9]

1) Tied in the Banking Online Satisfaction Study. JD Power 2026 U.S. Banking Mobile App and Banking Online Satisfaction Studies; among banks with $60B–$199B in deposits and 200+ branches. Visit jdpower.com/awards for more details; 2) https://informaconnect.com/banking-tech-awards-usa/2026-winners/ ;3) https://clearviewpublishing.com/events/the-fourth-annual-wealthbriefing-for-good-awards-2025/#about-top. 4) Coalition Greenwich Voice of Client – 2025 U.S. Commercial Banking Study; 5) SBA 7(a) volume; 6) https://globalmanetwork.com/2019/wp-content/uploads/2025/12/Annual-MA-Atlas-Awards-Winner-Circle-2025.pdf; 7) https://maadvisor.com/MANY/2025-MANY/24th_Annual_MA_Award_Winners_List.pdf; 8) To view Great Place to Work Certified Companies, visit https://www.greatplacetowork.com/certified-companies; 9) https://www.forbes.com/lists/best-employers-for-new-grads/

Completed Recent Partner Integrations

Talent Retention and Colleague Decisions	Completed 3Q25	Completed 4Q25
Legal Day 1	Closed Oct. 2025	Closed Feb. 2026
Systems Conversions	Converted Jan. 2026	Converted June 2026
Cost Synergies *Expect $435M run-rate by 2027*	$70M Achieved 2Q26	Expect $365M by 4Q26
Ongoing Revenue Synergies *Expect $500M cumulative by 2028*	On track for $50M-$75M in 2026	

Merger Synergies| Early Momentum with Cadence Revenue Opportunities

Revenue Synergy Opportunities	Actions Taken and Early Wins
Full Franchise Capabilities & Scale	• Local Cadence teams using Huntington's broader product set to retain clients, build full relationships, and compete more effectively • Specialty verticals and national commercial businesses proving to be differentiators and clearest source of incremental value – Dealer Finance, Aviation Finance, Government Banking, Mortgage, and Equipment Finance • Payments and Wealth Management capabilities increasing recurring fee income • Capital Markets capabilities and expertise continues to be a standout contributor, driving strong fee growth
Deposit Deepening & Optimization	• Reduced higher-cost wholesale funding and brokered CDs • Growing relationship-based operating accounts through treasury management & commercial client wins • Optimizing deposit mix through pricing analytics & migration toward lower-cost balances
Digital Acquisition	• Digital checking acquisition off to a strong start, delivering meaningful growth and momentum • Early results exceeded expectations ahead of our planned Q3 marketing rollout
Enterprise Growth Investments	• Investing in experienced leadership and bankers across high-growth markets including Dallas/Fort Worth, Houston, Austin, Nashville, and Atlanta • Expanding Private Bank, Wealth, Specialty Banking, and Treasury capabilities in the Cadence markets

Delivering Exceptional Profitability

2Q26 Key Metrics

EPS Notable Items Pre-Tax: $152M	**GAAP** **$0.33**	**Adjusted[1]** **$0.39**
ROTCE	**GAAP** **15.1%**	**Adjusted[1]** **17.5%**
Loan Growth (ADB) *Organic Growth*	**QoQ** **8.6%** *1.2%*	**YoY** **42.1%**
Deposit Growth (ADB) *Organic Growth*	**QoQ** **9.2%** *1.8%*	**YoY** **36.7%**
Capital	**TBV/Share[1]** **+5.7% YoY**	**Repurchases** **10M Shares**
Credit Performance	**NCO Ratio** **0.25%**	**ACL Coverage** **1.78%**

2Q26 Highlights

Continued strong fundamental organic growth

- ADB Loans (normalized for Cadence)[2]: + 1.2% QoQ
- ADB Deposit (normalized for Cadence)[2]: +1.8% QoQ

Smooth conversion enables synergies realization

- $70M annualized run-rate expense save in 2Q26 from Veritex
- Exceptional colleague and customer retention post conversion drives expanding revenues streams

Continue to progress on financial targets

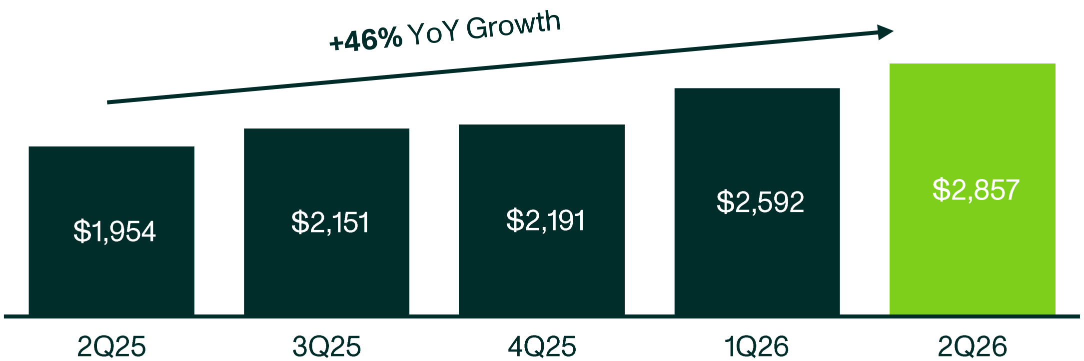
- PPNR: +28% or 12% adjusted[1] QoQ
- Net Interest Income (FTE)[3]: +8.5% QoQ
- Noninterest income: +15% QoQ
  - Payments: +9% QoQ
  - Wealth: +12% QoQ
  - Record Capital Markets performance: +6% QoQ
- Positive adjusted operating leverage: -780bps GAAP; +210bps adj.[1] LTM

Expect 4Q26 to demonstrate earnings power of the combined organization

1) See non-GAAP reconciliations on slide 25 (EPS), slide 27 (ROTCE), slide 26 (TBV), slide 25 (PPNR), and slide 30 (Operating Leverage); 2) Assumes 1Q26 FQ impact of Cadence. 3) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See reconciliation on slide 25.

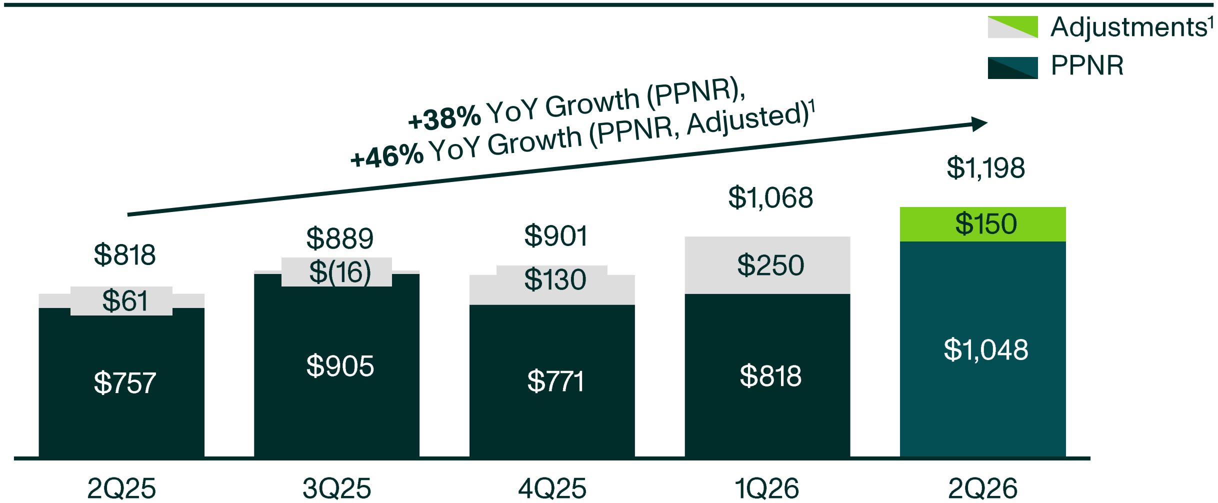
Tremendous Revenue and PPNR Momentum

Total Revenue (FTE)[1]



Revenue expansion driven by peer leading growth and investments in strategic value-added fee capabilities

Pre-Provision Net Revenue (PPNR)



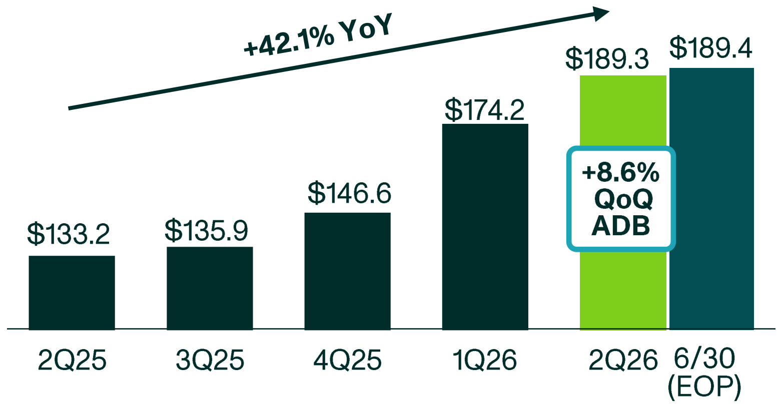
PPNR growth powered by revenue momentum and disciplined expense management

Powerful revenue growth drives PPNR expansion

Huntington Note: $ in millions. 1) See non-GAAP reconciliation on slide 25 (PPNR).

Loans and Leases | Balanced and Diversified Growth

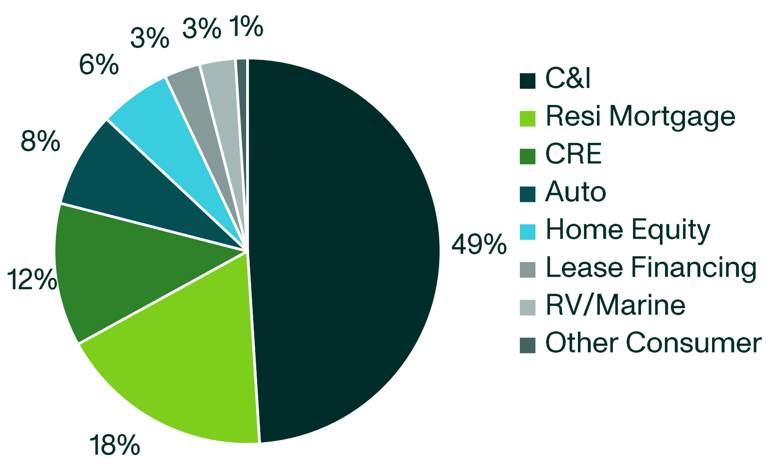
Loan and Lease Balances (ADB)



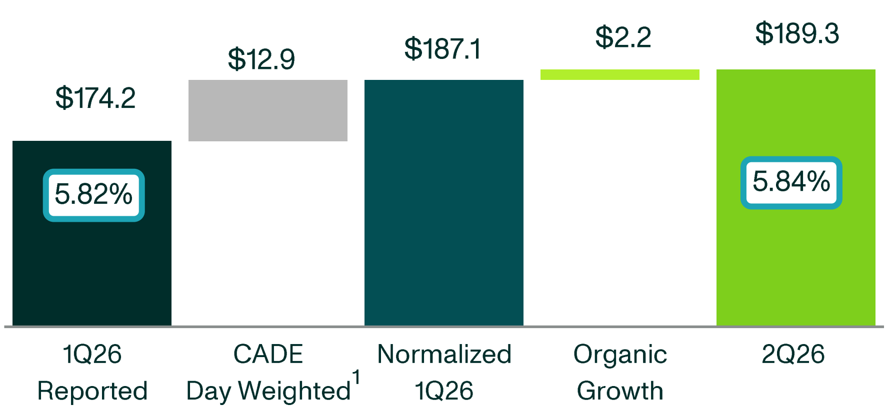
Highlights

- Average loan growth of 8.6% QoQ or 1.2% QoQ normalized for additional month of Cadence
- Powerful organic growth driven by Corporate and Specialty Banking, Asset Finance, and Middle Market across both legacy and new markets

Loan and Lease Composition (EOP)



Loan and Lease Balances QoQ (ADB)



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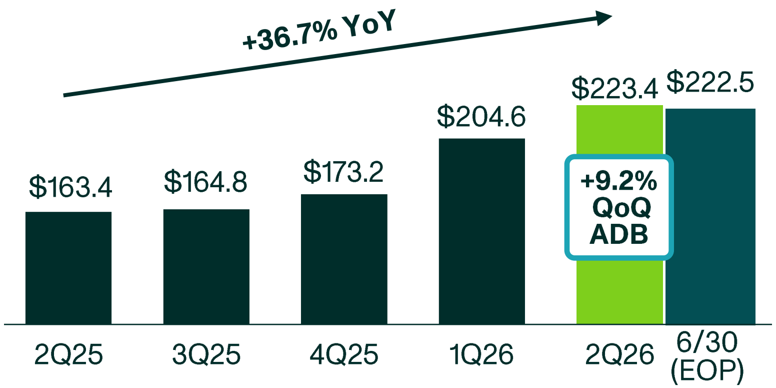
Note: $ in billions. 1) Average Cadence Balance Day Weighted to full quarter impact

Deposits | Driving Growth with Disciplined Pricing

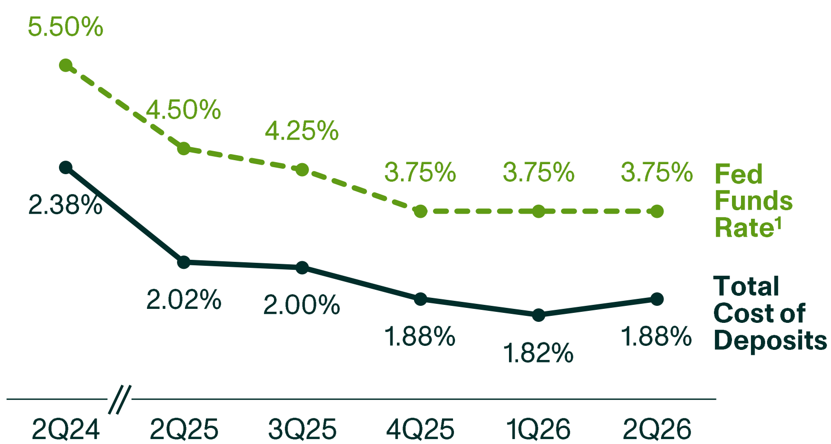
Deposit Balances (ADB)



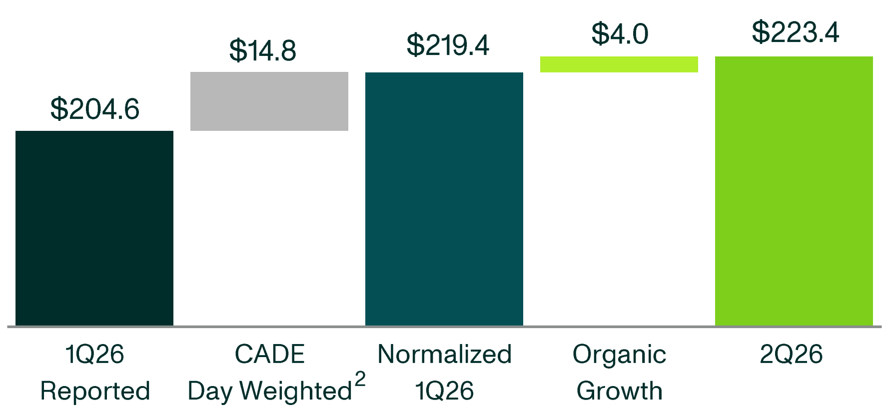
Highlights

- Average deposit growth of 9.2% QoQ or 1.8% normalized for additional month of Cadence
  - Average deposit growth outpaced loan growth during the quarter, in-line with expectations
- Disciplined deposit pricing supports core funding
- Growth in Consumer (4%), Business (+5%), and Commercial (+8%) PBRs excluding Cadence and Veritex

Total Cost of Deposits Trend



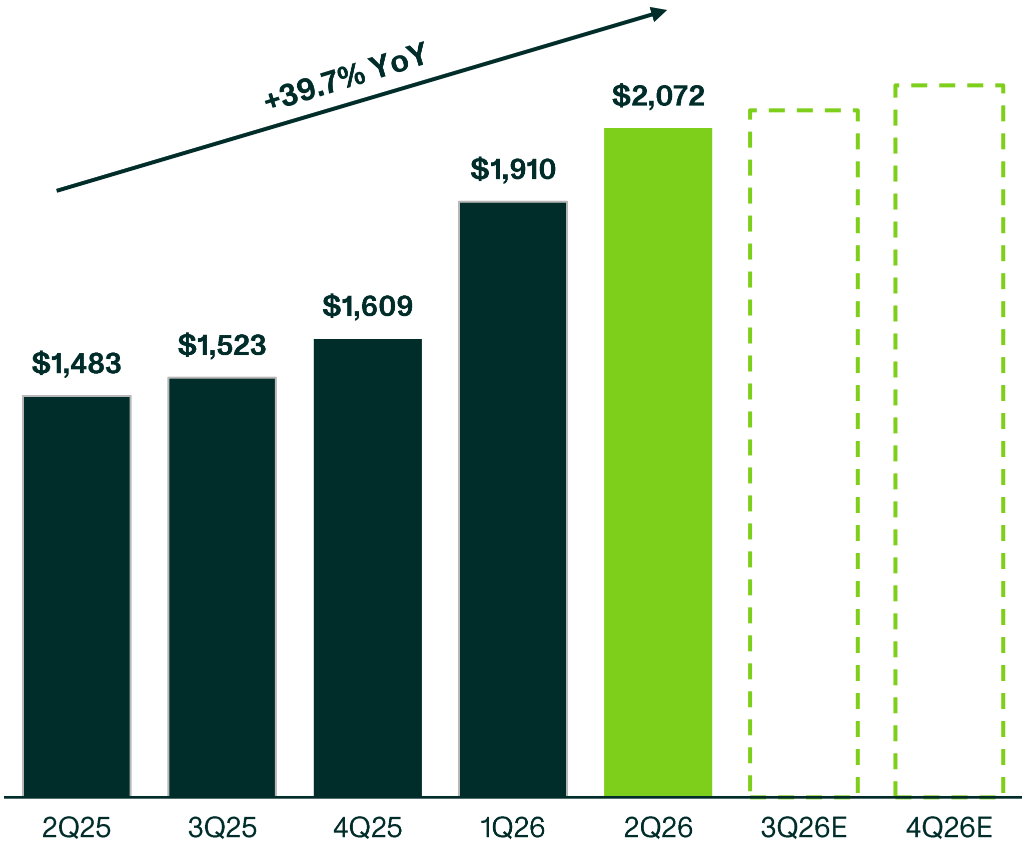
Deposit Balances QoQ (ADB)



Note: $ in billions 1) Represents spot balance of Fed Funds Rate 2) Average Cadence Balance Day Weighted to full quarter impact

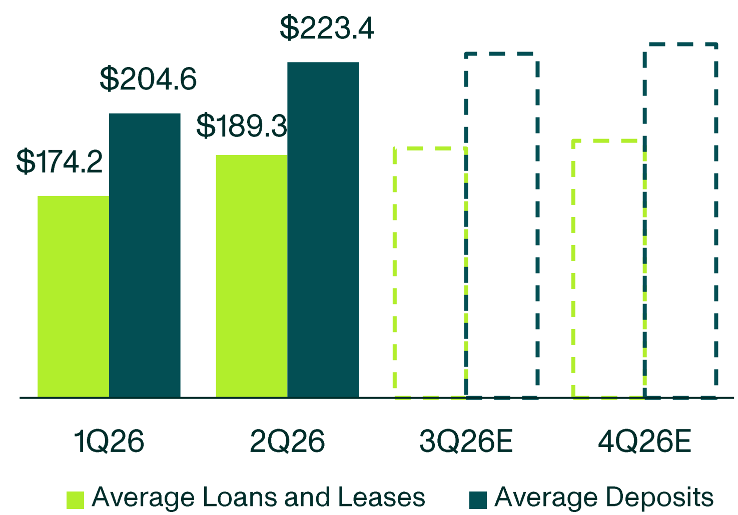
Delivering Sustained Net Interest Income Growth

Net Interest Income (FTE)[1]



Highlights

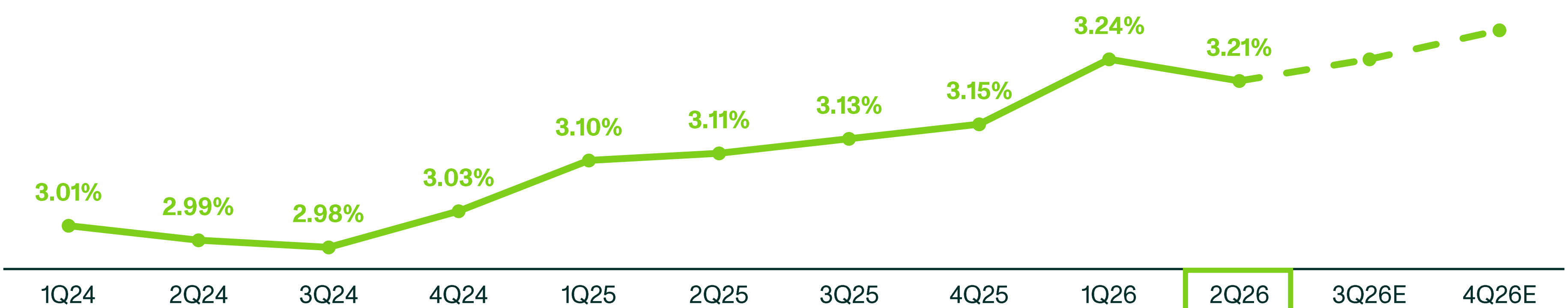
- 2Q26 interest income driven by sequential loan growth
  - Expect continued broad-based loan growth in 3Q26 and 4Q26
- Loans funded by strong deposit growth through 4Q26
  - Expect deposit growth to outpace loan growth on a dollar basis



Note: $ in millions. 1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See reconciliation on slide 25.

NIM Expansion

Net Interest Margin (NIM)[1]



Highlights

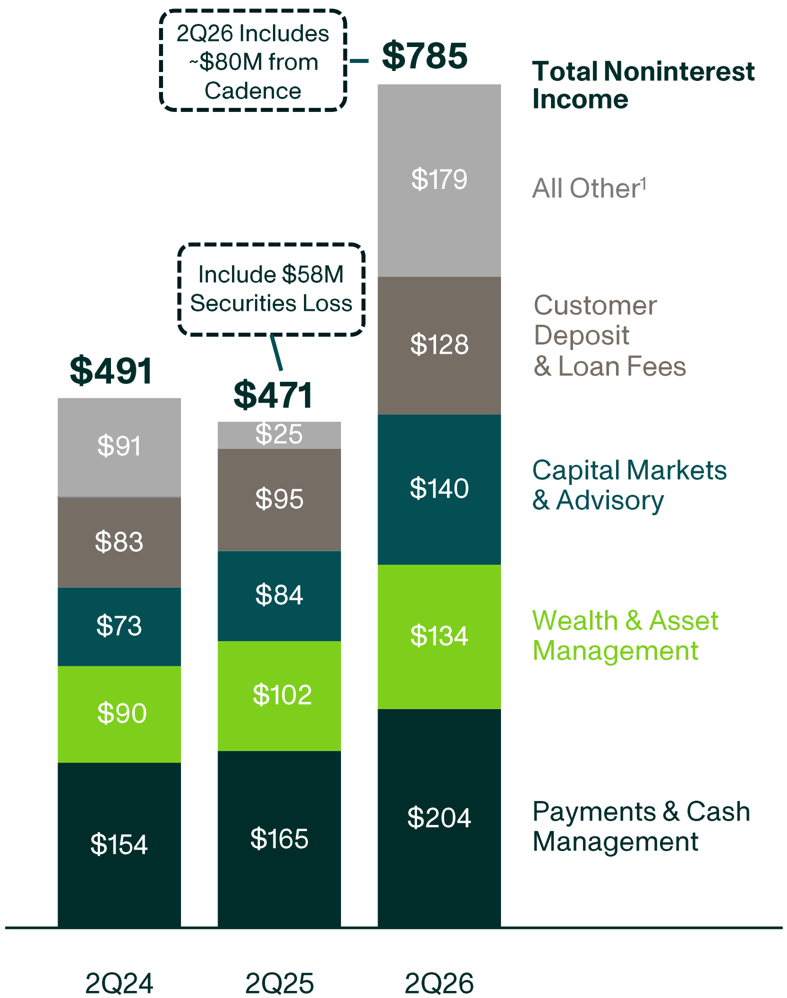
- Positioned for NIM expansion in the 3rd and 4th quarters
  - Benefiting from continued fixed asset repricing
  - Deposit optimization in process following successful system conversion
  - Released cash liquidity position as macroenvironment stabilized, partially offset by increase in securities portfolio
- 2Q26 NIM down 3bps QoQ, benefited from asset yields offset by funding costs

	2Q26	3Q26E	4Q26E
Beginning NIM	**3.24%**	**3.21%**	**Low 3.20s**
Asset Yields	+0.01%	↑	↑
Fed Cash	0.0%	↑	—
Interest Bearing Liabilities, net of Free Funds	(0.04%)	↓	↓
Ending NIM	**3.21%**	**Low 3.20s**	**Mid-High 3.20s**

1) Calculated on a fully-taxable equivalent (FTE) basis. See quarterly financial supplement for information on net interest income (FTE).

Noninterest Income | Growing Diversified Fee Revenues

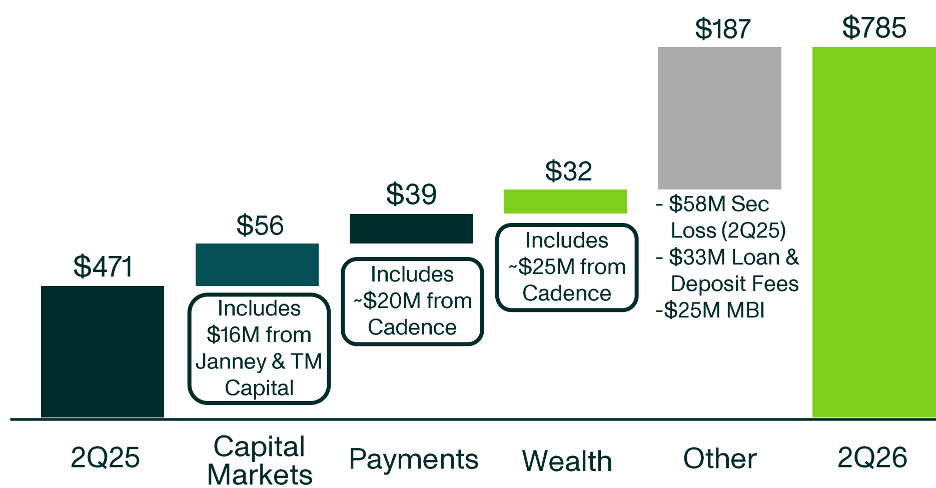
Noninterest Income By Category



Highlights

- Noninterest income grew 67% vs the prior year
- Legacy Noninterest income[2] growth was ~30% including:
  - Capital Markets: ~46%
  - Payments: ~10%
  - Wealth: ~12%
  - Customer Deposit & Loan Fees: ~19%

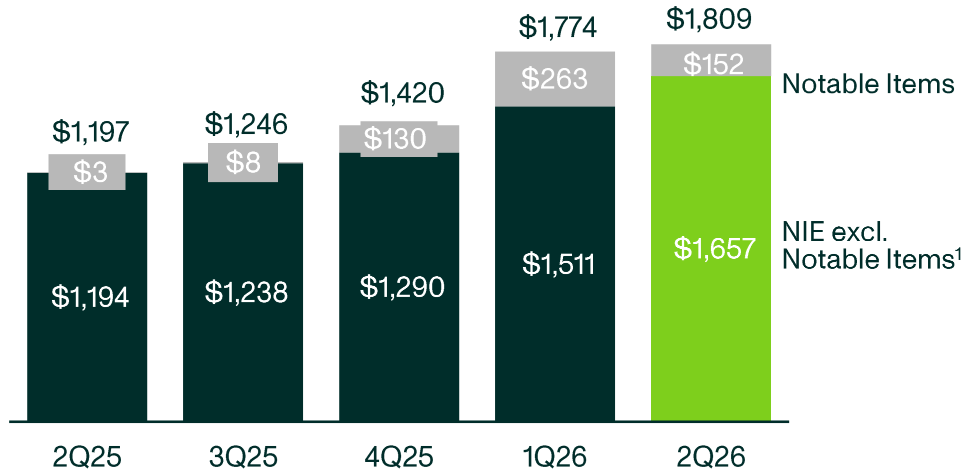
Noninterest Income vs. Prior Year



Note: $ in millions. 1) Includes Mortgage Banking, Insurance Income, Leasing Revenue, gain/loss on sale of securities, and other. 3) Excluding the impact of Cadence and Veritex, securities gains/losses, Janney and TM Capital, and impact of less revenue contribution due to the sale of a portion of our corporate trust

Noninterest Expense | Delivering Positive Operating Leverage

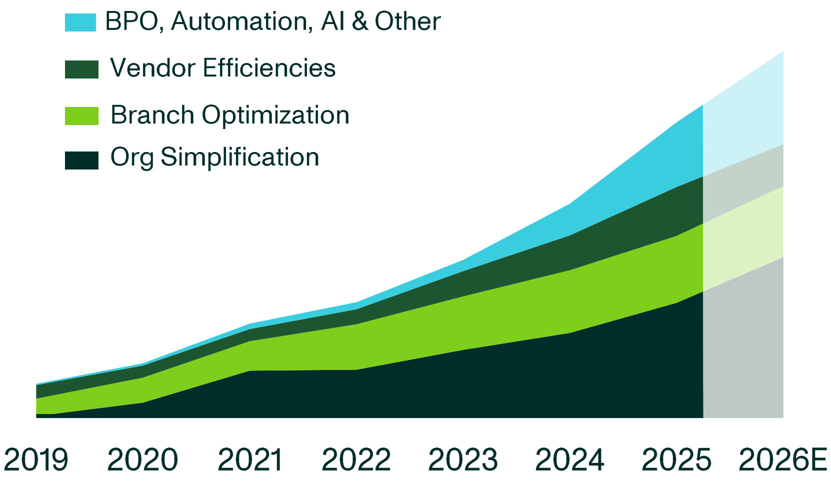
Noninterest Expense (NIE)



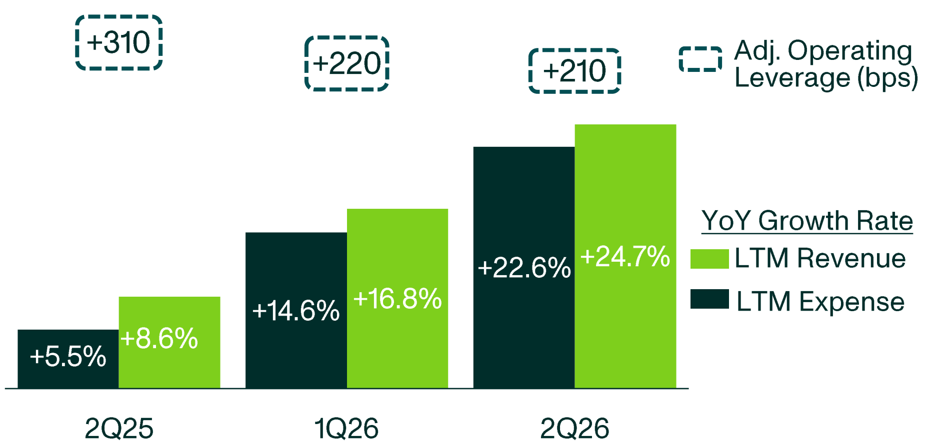
Highlights

- Continuing to drive positive operating leverage
- Executing on ongoing efficiency programs
- Advancing program of strategic investments to sustain long term revenue growth
- Increase primarily due to additional month of Cadence expense base and branch consolidation
- Baseline expense reduction of ~1.3%/year[2,3]

Reengineering of Baseline Expenses[2]



Adjusted Operating Leverage[1]



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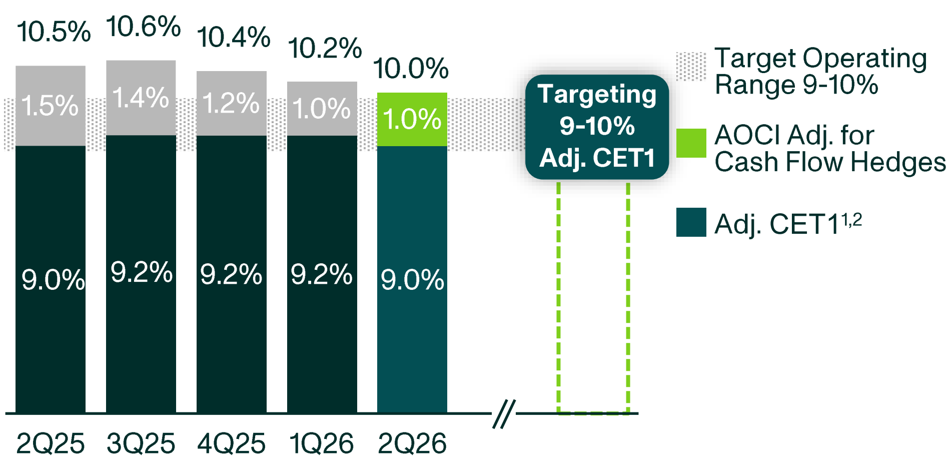
Note: $ in millions. 1) see non-GAAP reconciliations on slide 25 (Noninterest Expense,) and slide 30 (Operating Leverage). 2) Represents cumulative expense reductions through efficiency activities. 3) Average expense reduction through 2025.

Capital Priorities Support Organic Loan Growth, Dividends, and Share Repurchases

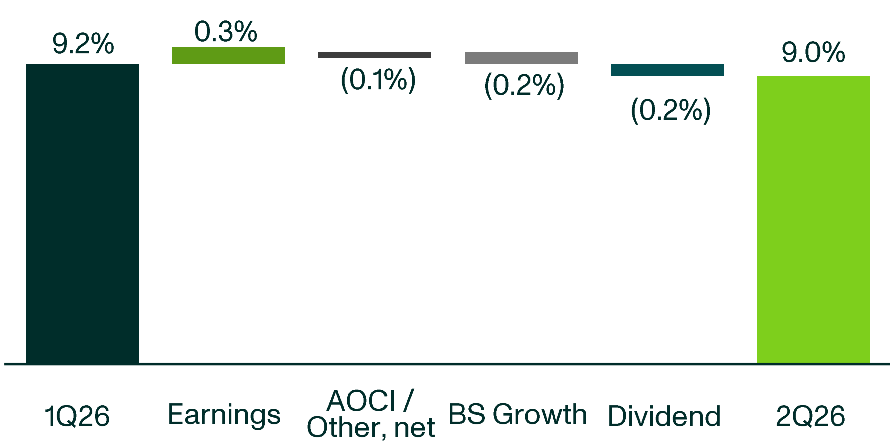
CET1 Ratio



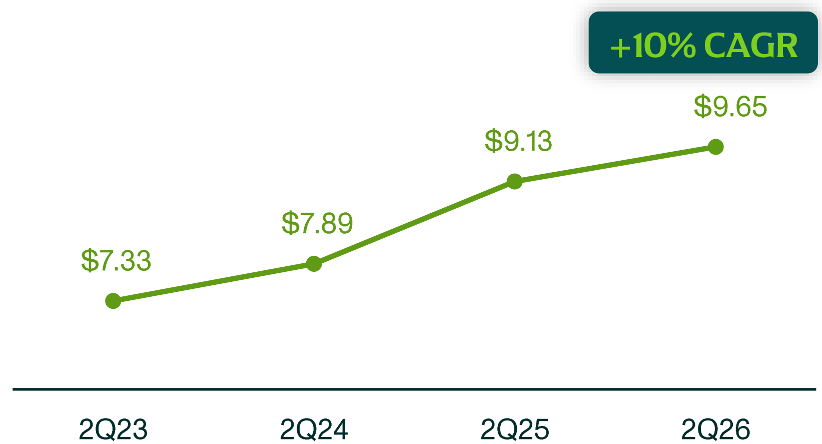
Highlights

- Operating within target Adjusted CET1[1,2] operating range of 9-10%
- Executing on programmatic share repurchase program
  - $150M in 1Q26
  - $160M in 2Q26
  - Expect $550M total in 2026
  - Expect $1.1B - $1.2B in 2027
- $3B repurchase authorization
- Basel III proposal expected to provide additional ~80bps CET1 flexibility through RWA relief

Adjusted CET1[1,2] Ratio Drivers



Tangible Book Value per Share[1]



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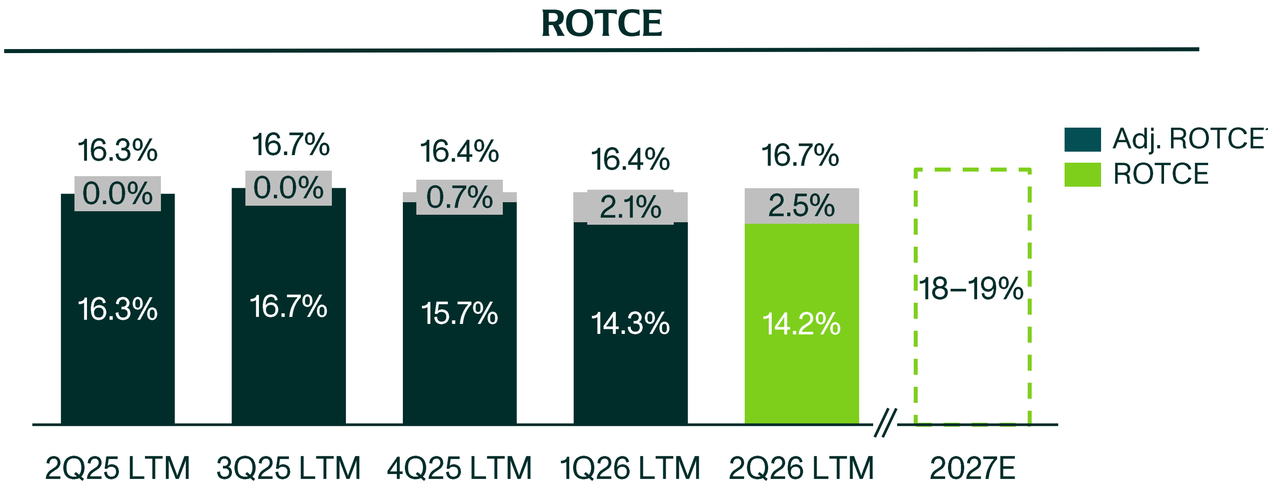
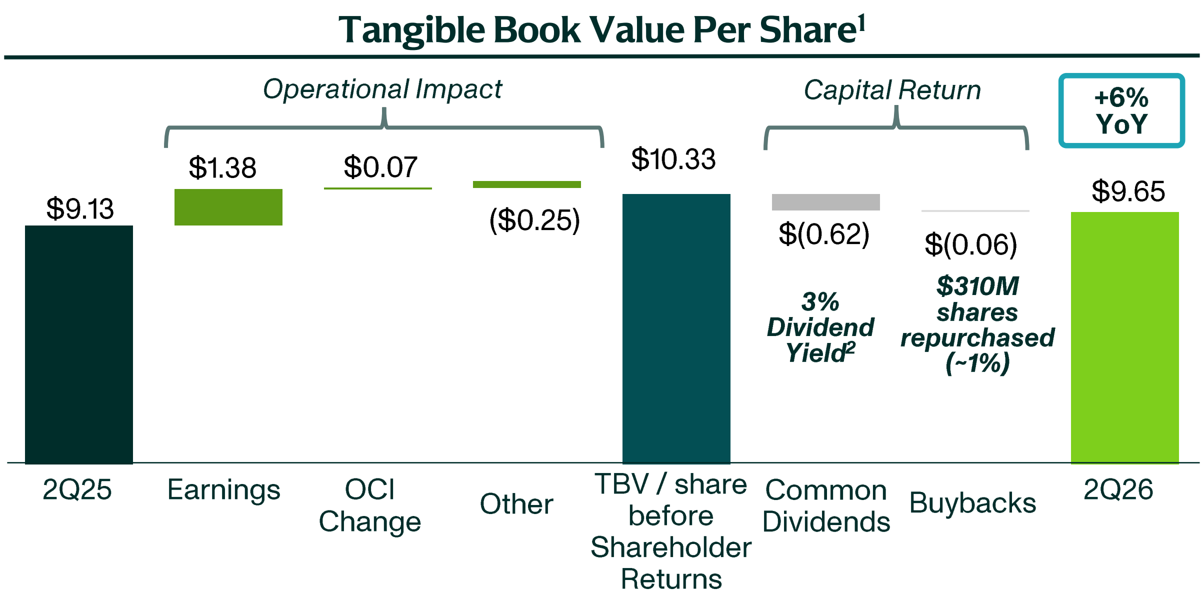
1) See non-GAAP reconciliations on slide 26 (TBV per Share) and 28 (CET1); 2) AOCI adjustment aligned to the GSIB reporting requirement - inclusion of AOCI adjusted for cash flow hedges on loan portfolio

Creating Shareholder Value



Driving Returns

Revenue growth and positive operating leverage driving adjusted ROTCE expansion



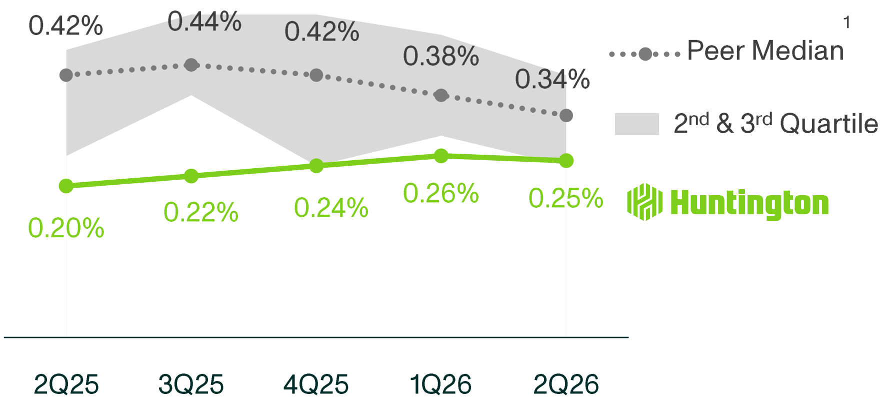
Creating Value

Strong returns support the dividend, drive growth investments, and expand capital

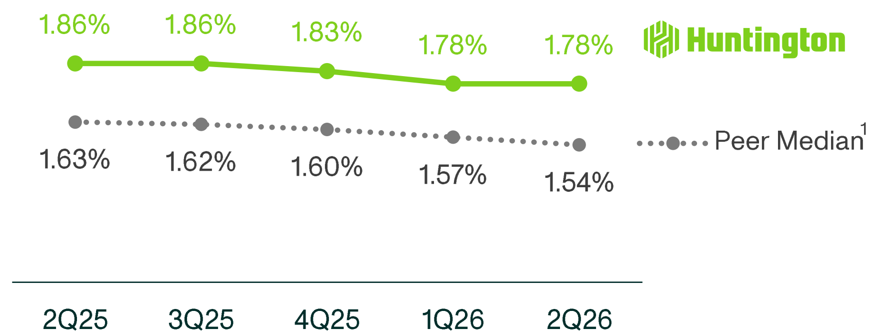
1) See non-GAAP reconciliations on slide 26 (TBV per Share) and 27 (ROTCE). 2) Dividend Yield as of 7/21/2026.

Top Tier Credit Performance

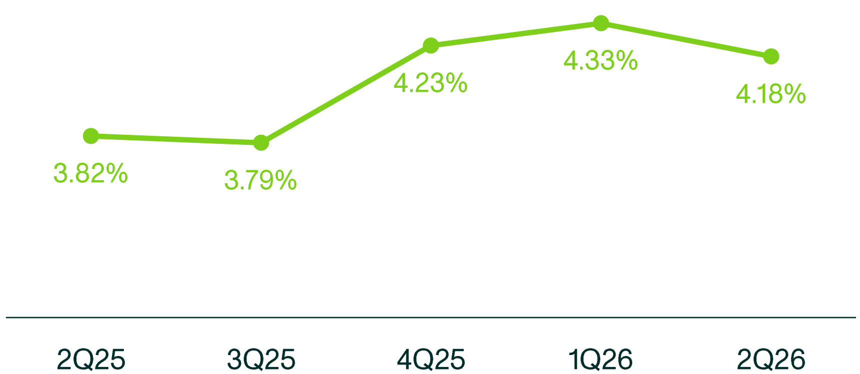
Net Charge-Off Ratio



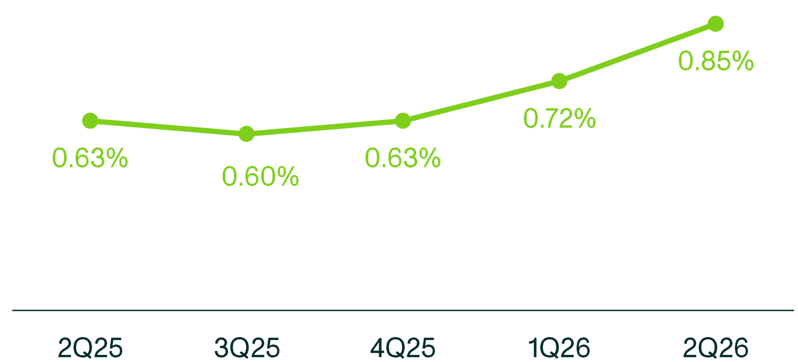
Allowance for Credit Losses (ACL)



Criticized Asset Ratio



NPA Ratio



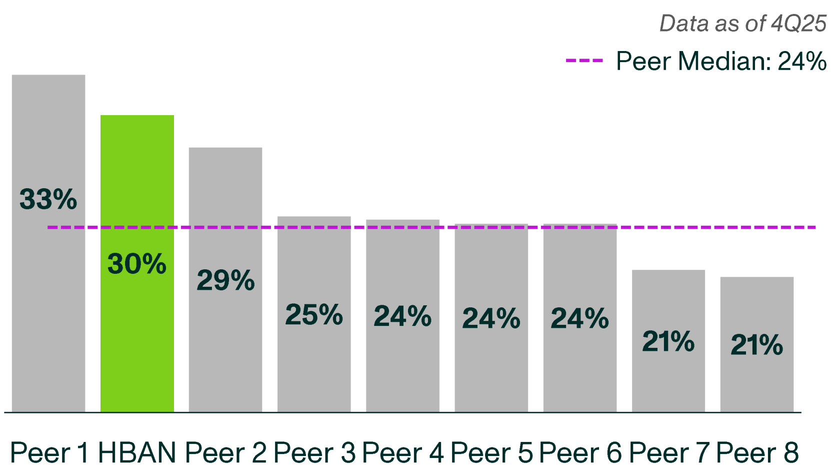
1) Source: S&P Global – Includes all peers: CFG, FITB, FHN, KEY, MTB, PNC, RF, TFC, USB, and ZION

CCAR Stress Test Highlights | Top-tier Performance

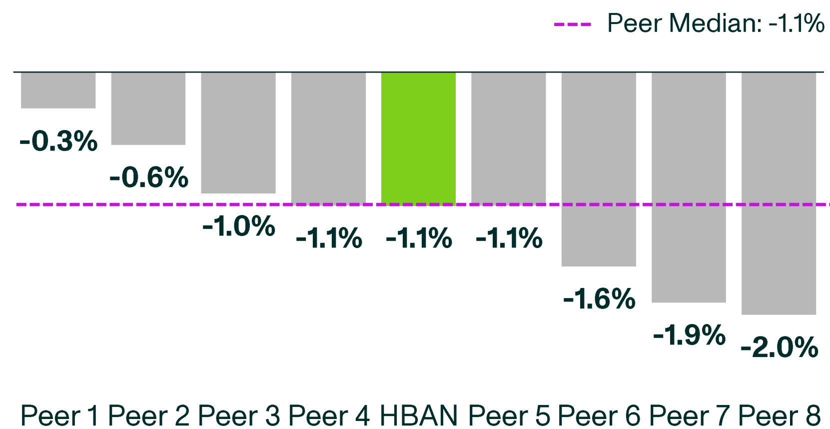
CCAR Cumulative Loan Losses as a % of Average Total Loans[1]

2020		2022		2024		2026	
HBAN	**5.1%**	Peer 1	5.7%	Peer 1	5.8%	Peer 1	5.4%
Peer 1	5.1%	Peer 2	5.9%	**HBAN**	**6.1%**	**HBAN**	**5.9%**
Peer 2	5.1%	**HBAN**	**6.3%**	Peer 2	6.4%	Peer 2	6.0%
Peer 3	5.3%	Peer 3	6.3%	Peer 3	6.8%	Peer 3	6.1%
Peer 4	5.5%	Peer 4	6.4%	Peer 4	6.8%	Peer 4	6.2%
Peer 5	5.6%	Peer 5	6.9%	Peer 5	6.8%	Peer 5	6.5%
Peer 6	5.8%	Peer 6	6.9%	Peer 6	7.0%	Peer 6	6.7%
Peer 7	6.3%	Peer 7	7.2%	Peer 7	7.8%	Peer 7	7.3%
Peer 8	6.8%	Peer 8	8.3%	Peer 8	7.9%	Peer 8	7.4%

ACL as % of 2026 CCAR Modeled Losses[1]



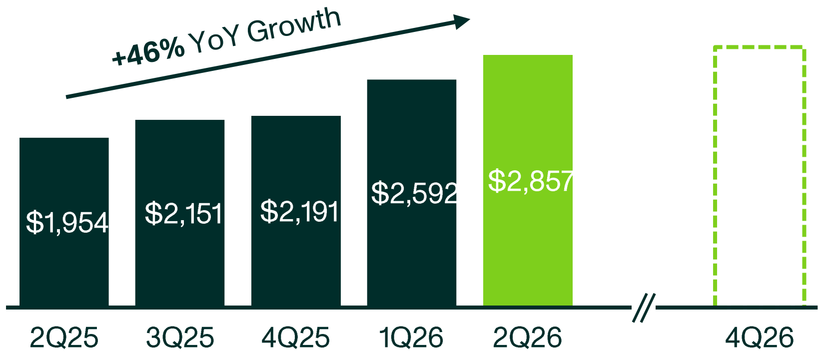
CCAR CET1 Modeled Change[1]



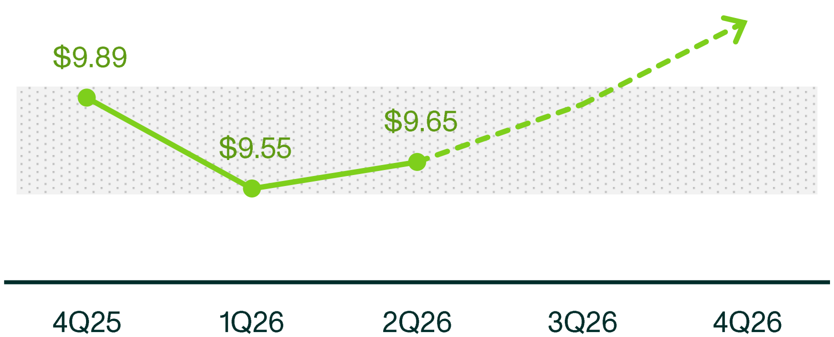
1) Results used 12/31/2025 baseline (prior to Cadence); peers include: CFG, FITB, KEY, MTB, PNC, RF, TFC, and USB.

Building Toward a Robust Earnings Trajectory

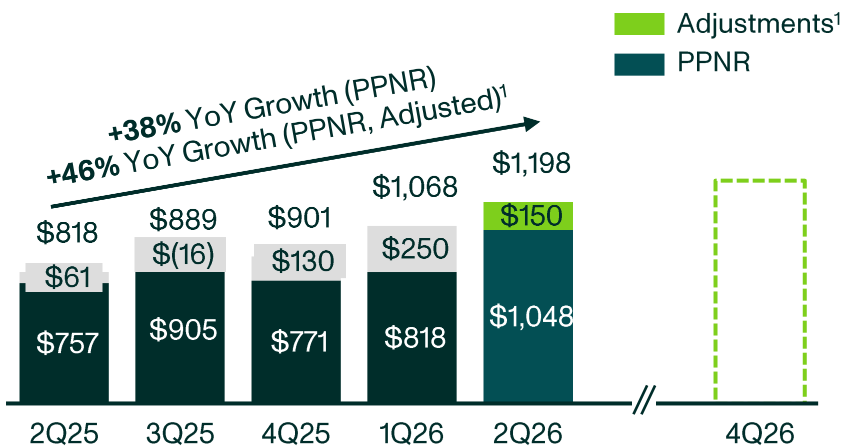
Total Revenue (FTE)[1]



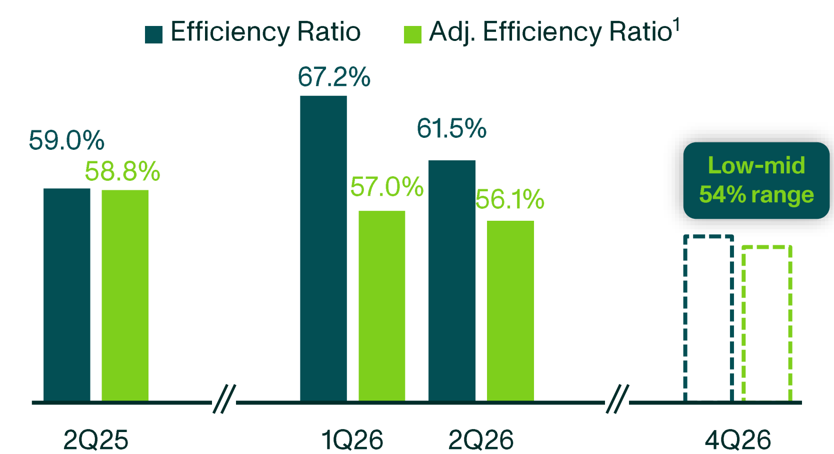
Tangible Book Value per Share[1]



Pre-Provision Net Revenue (PPNR)



Efficiency Ratio

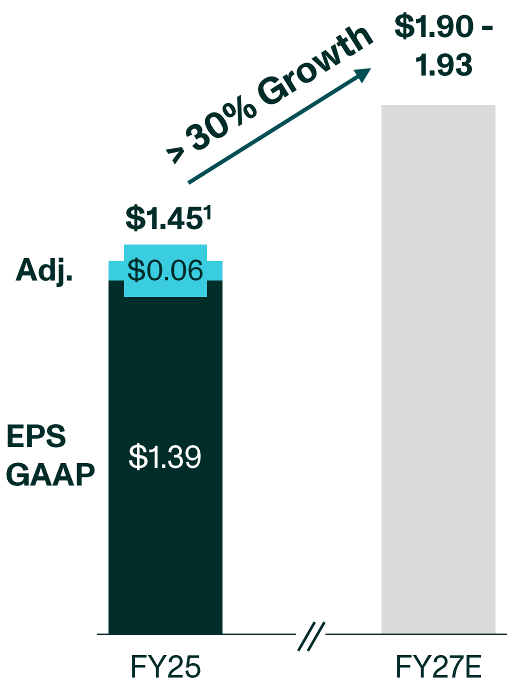


Emerging earnings power supported by expected 4Q26 metrics

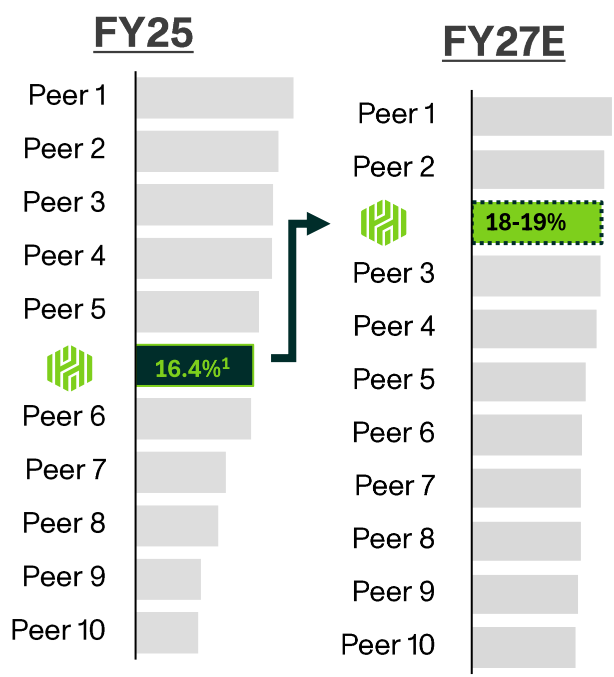
Note: $ in millions. 1) See non-GAAP reconciliation on slide 25 (Total Revenue & PPNR), slide 26 (TBV), and slide 29 (Efficiency Ratio).

Clear Line of Sight to Elevated 2027 Earnings Profile

Robust Earnings Growth

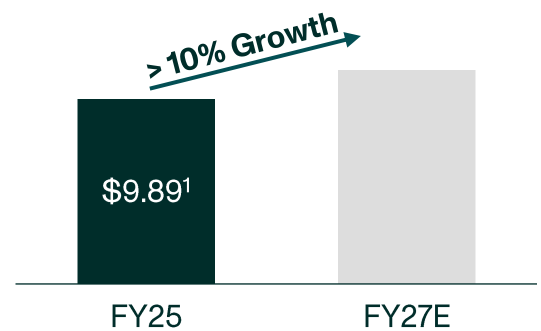


Top Quartile ROTCE

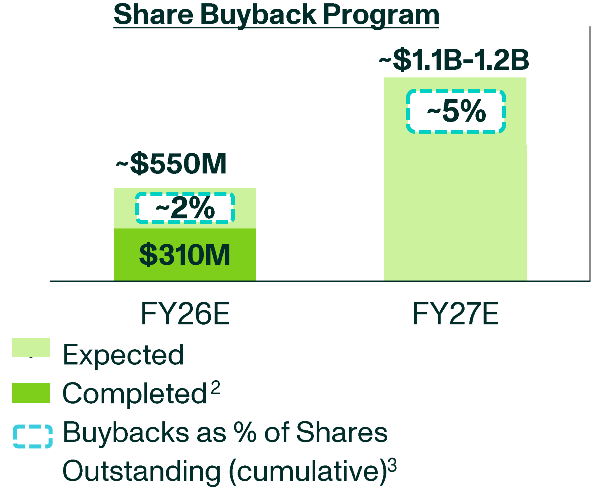


Significant Capital Return and Accretion

TBV Per Share



Share Buyback Program



Accelerating profitability supports glide path to $1.90-$1.93 EPS in 2027

Huntington

1) Non-GAAP Measure, see reconciliations on slides 25 (EPS), 26 (TBV) and 27 (ROTCE); 2) As of 06/30/2026, volume weighted-average share price of $16.52; 3) Based on internal share price and share count assumptions.

Full Year 2026 Outlook | Unchanged

FY26 Outlook

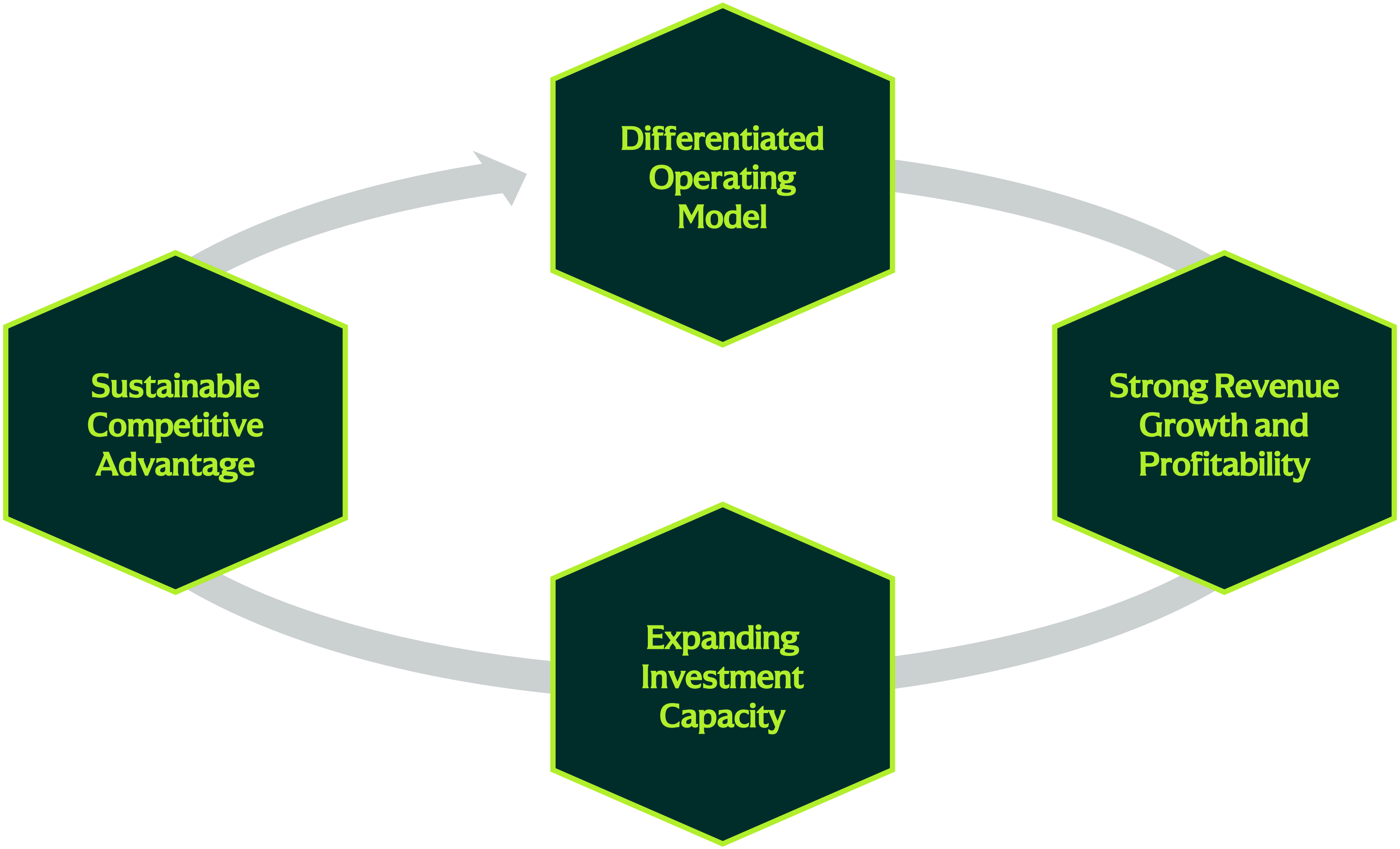
	4/23/26	7/23/26	Commentary
Net Interest Income *FY25 Baseline = $6.056 billion*	39-43%	39-43%	Continued NII expansion driven by loan growth
Average Loans *FY25 Baseline = $136.7 billion*	36-37%	36-37%	Tracking to high-end
Average Deposits *FY25 Baseline = $165.8 billion*	33-34%	33-34%	Continuing to fund loan growth
Noninterest Income *(ex Gain/Loss on sale of securities)* *Non-GAAP FY25 Baseline = $2.222 billion[1]*	31-33%	31-33%	Tracking to high-end or above based on YTD trends and current pipeline
Implied Revenue Growth *FY25 Baseline = $8.278 billion*	~37%	~37%	No change
Core Expenses *Non-GAAP FY25 Baseline = $4.871 billion*	32.5-33.5%	32.5-33.5%	Tracking to mid-point driven by fee income outperformance *Note: Expect remaining one-time costs of ~$130M mostly in 3Q*
Net Charge-offs	25-35 bps	25-35 bps	Tracking to bottom half of range
Effective Tax Rate	19-20%	19-20%	Tracking to the low end based on YTD level
Avg. Shares Outstanding *in millions*	~2,000	~2,000	Continue to expect $550M of share repurchases in FY26

Tracking to $1.90 - $1.93 EPS in 2027

Huntington

1) Baseline excludes $58M loss on sale of securities, $24M gain from divestiture, and $13M loss from the impact of CRTs.

Flywheel for Value Creation



Non-GAAP Reconciliation

Pre-Provision Net Revenue (PPNR), Earnings Per Share (EPS)

PPNR *($ in millions)*		**2Q25**	**3Q25**	**4Q25**	**1Q26**	**2Q26**	**% Change 2Q26 vs. 1Q26**	**% Change 2Q26 vs. 2Q25**
Net Interest Income (GAAP)		$1,467	$1,506	$1,592	$1,891	$2,052		
FTE adjustment		16	17	17	19	20		
Net Interest Income (FTE)		$1,483	$1,523	$1,609	$1,910	$2,072		
Total revenue (GAAP)		$1,938	$2,134	$2,174	$2,573	$2,837		
FTE adjustment		16	17	17	19	20		
Total revenue (FTE)	A	1,954	2,151	2,191	2,592	2,857		46%
Less: Gain/loss on the sale of securities		(58)	--	--	13	2		
Less: Gain on sale of a portion of corporate trust and custody business		--	24	--	--	--		
Total revenue (FTE) excluding the gain/loss on the sale of securities	B	2,012	2,127	2,191	2,579	2,855		42%
Noninterest expense	C	1,197	1,246	1,420	1,774	1,809		
Notable Items:								
Less: FDIC Deposit Insurance Fund (DIF) special assessment		(3)	(6)	(24)	--	--		
Less: Acquisition-related expenses		--	14	154	263	152		
Less: Other notable items		6	--	--	--	--		
Noninterest expense, excluding Notable Items	D	1,194	1,238	1,290	1,511	1,657		
Pre-provision net revenue (PPNR)	(A-C)	$757	$905	$771	$818	$1,048	28%	38%
PPNR, adjusted	(B–D)	$818	$889	$901	$1,068	$1,198	12%	46%

EPS *($ in millions, except per share amounts)*	**FY25**		**2Q25**		**2Q26**	
Earnings Per Share (GAAP), diluted		$1.39		$0.34		$0.33
Add: Notable Items, after-tax	$91	0.06	$3	0.01	$116	0.06
Adjusted Earnings Per Share (Non-GAAP)		$1.45		$0.35		$0.39

Non-GAAP Reconciliation
Tangible book value per share

TBV per Share *($ in millions)*		2Q23	2Q24	2Q25	4Q25	1Q26	2Q26
Huntington shareholders' equity		$18,788	$19,515	$20,928	$24,342	$32,535	$32,624
Less: preferred stock		2,484	2,394	1,989	2,731	2,881	2,881
Common shareholders' equity		$16,304	$17,121	$18,939	$21,611	$29,654	$29,743
Less: goodwill		5,561	5,561	5,561	5,997	9,527	9,527
Less: other intangible assets, net of tax		132	94	58	115	766	723
Tangible common equity	A	$10,611	$11,466	$13,320	$15,499	$19,361	$19,493
Number of common shares outstanding	B	1,448	1,452	1,459	1,568	2,027	2,020
Tangible book value per share	A/B	$7.33	$7.89	$9.13	$9.89	$9.55	$9.65

Non-GAAP Reconciliation
Average Tangible Common Equity, ROTCE

ROTCE *($ in millions)*		LTM 2Q25	LTM 3Q25	LTM 4Q25	LTM 1Q26	LTM 2Q26	2Q26
Average common shareholders' equity		$18,065	$18,438	$19,241	$21,470	$24,242	$29,675
Less: intangible assets and goodwill		5,657	5,645	5,741	6,609	7,813	10,468
Add: net tax effect of intangible assets		20	18	19	52	97	197
Average tangible common shareholders' equity	A	12,428	12,811	13,520	14,913	16.525	$19,404
Net income available to common		$1,989	$2,110	$2,087	$2,069	$2,246	$686
Add: amortization of intangibles		45	44	46	76	119	54
Add: deferred tax		(9)	(9)	(10)	(16)	(26)	(11)
Adjusted net income available to common		$2,025	$2,145	$2,123	$2,129	$2,339	$728
Adjusted net income available to common (annualized)	B	$2,025	$2,145	$2,123	$2,129	$2,339	$2,921
Return on average tangible common shareholders' equity	B/A	16.3%	16.7%	15.7%	14.3%	14.2%	15.1%

ROTCE Adj. *($ in millions)*		LTM 2Q25	LTM 3Q25	LTM 4Q25	LTM 1Q26	LTM 2Q26	2Q26
Adjusted net income available to common (annualized)	B	$2,025	$2,145	$2,123	$2,129	$2,339	$2,921
Return on average tangible shareholders' equity		16.3%	16.7%	15.7%	14.3%	14.2%	15.1%
Add: Notable Items, after tax	C	7	(10)	91	305	418	116
Adjusted net income available to common (annualized)	D	$2,032	$2,135	$2,214	$2,434	$2,757	$3,386
Adjusted return on average tangible common shareholders' equity	D/A	16.3%	16.7%	16.4%	16.4%	16.7%	17.5%

Non-GAAP Reconciliation

Common Equity Tier 1 (CET1)

CET1 – AOCI Impact *($ in millions)*		2Q25	3Q25	4Q25	1Q26	2Q26
Common Equity Tier 1	A	$15,539	$15,924	$17,286	$21,160	21,388
Add: accumulated other Comprehensive income (loss) (AOCI)		(2,241)	(2,065)	(1,904)	(2,055)	(2,208)
Less: cash flow hedge		(7)	16	27	49	167
Adjusted Common Equity Tier 1	B	$13,305	$13,843	$15,355	$19,154	19,347
Risk Weighted Assets	C	$148,602	$150,221	$166,684	$208,126	214,192
Common Equity Tier 1 ratio	A/C	10.5%	10.6%	10.4%	10.2%	10.0%
Adjusted CET1 ratio	B/C	9.0%	9.2%	9.2%	9.2%	9.0%
AOCI impact adjusted for cash flow hedges on loan portfolio		1.5%	1.4%	1.2%	1.0%	1.0%

Non-GAAP Reconciliation
Noninterest Expense, Efficiency Ratio

Noninterest Expense *($ in millions)*	2Q25	3Q25	4Q25	1Q26	2Q26
Noninterest expense (GAAP)	$1,197	$1,246	$1,420	$1,774	$1,809
Less: Notable Items, pre-tax	3	8	130	263	152
Adjusted Noninterest expense (Non-GAAP)	$1,194	$1,238	$1,290	$1,511	$1,657

Efficiency Ratio *($ in millions)*		2Q25	1Q26	2Q26
Noninterest expense (GAAP)		$1,197	$1,774	$1,809
Less: Intangible amortization		11	41	54
Noninterest expense less amortization of intangible	A	$1,186	$1,733	$1,755
Less: Notable Items, pre-tax		3	263	152
Adjusted noninterest expense, efficiency (Non-GAAP)	B	$1,183	$1,470	$1,603
Total Revenue (GAAP)		$1,938	$2,573	$2,837
FTE adjustment		16	19	20
Less: gain / (loss) on securities		(58)	13	2
FTE revenue less gain / (loss) on securities	C	$2,012	$2,579	$2,855
Efficiency Ratio	A/C	59.0%	67.2%	61.5%
Adjusted Efficiency Ratio	B/C	58.8%	57.0%	56.1%

Non-GAAP Reconciliation
Operating Leverage

Operating Leverage *($ in millions)*	LTM 2Q24	LTM 3Q24	LTM 4Q24	LTM 1Q25	LTM 2Q25	LTM 3Q25	LTM 4Q25	LTM 1Q26	LTM 2Q26
Total revenue (FTE)	$7,203	$7,202	$7,438	$7,606	$7,744	$8,008	$8,231	$8,888	$9,791
YoY Growth Rate				5.1%	7.5%	11.2%	10.7%	16.9%	26.4%
Less: Net gain / (loss) on securities and gain on sale of a portion of our corporate trust and custody business	(3)	(3)	(21)	(21)	(79)	(55)	(34)	(21)	39
Total Revenue (FTE), excluding net gain / (loss) on securities and gain on sale of a portion of our corporate trust and custody business	$7,206	$7,205	$7,459	$7,627	$7,823	$8,063	$8,265	$8,909	$9,752
YoY Growth Rate (Adjusted)				5.2%	8.6%	11.9%	10.8%	16.8%	24.7%
Noninterest expense	$4,692	$4,732	$4,562	$4,577	$4,657	$4,773	$5,015	$5,637	$6,249
YoY Growth Rate				(1.0)%	(0.8)%	0.9%	9.9%	23.2%	34.2%
Less: Notable Items	286	277	48	12	9	11	144	404	553
Noninterest expense, excluding Notable Items	$4,406	$4,455	$4,514	$4,565	$4,648	$4,762	$4,871	$5,233	$5,696
YoY Growth Rate (Adjusted)				5.1%	5.5%	6.9%	7.9%	14.6%	22.6%
Operating Leverage				6.1%	8.3%	10.3%	0.7%	(6.3)%	(7.8)%
Operating Leverage (Adjusted)				0.1%	3.1%	5.0%	2.9%	2.2%	2.1%

Appendix

Basis of Presentation

Use of Non-GAAP Financial Measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document or the Form 8-K related to this document, all of which can be found in the Investor Relations section of Huntington's website, http://www.huntington.com.

Annualized Data

Certain returns, yields, performance ratios, or quarterly growth rates are presented on an "annualized" basis. This is done for analytical and decision-making purposes to better discern underlying performance trends when compared to full-year or year-over-year amounts. For example, loan and deposit growth rates, as well as net charge-off percentages, are most often expressed in terms of an annual rate like 8%. As such, a 2% growth rate for a quarter would represent an annualized 8% growth rate.

Fully-Taxable Equivalent Interest Income and Net Interest Margin

Income from tax-exempt earning assets is increased by an amount equivalent to the taxes that would have been paid if this income had been taxable at statutory rates. This adjustment puts all earning assets, most notably tax-exempt municipal securities and certain lease assets, on a common basis that facilitates comparison of results to results of competitors.

Earnings per Share Equivalent Data

Notable income or expense items may be expressed on a per common share basis. This is done for analytical and decision-making purposes to better discern underlying trends in total corporate earnings per share performance excluding the impact of such items. Investors may also find this information helpful in their evaluation of our financial performance against published earnings per share mean estimate amounts, which typically exclude the impact of Notable Items. Earnings per share equivalents are usually calculated by applying an effective tax rate to a pre-tax amount to derive an after-tax amount, which is divided by the average shares outstanding during the respective reporting period. Occasionally, when the item involves special tax treatment, the after-tax amount is disclosed separately, with this then being the amount used to calculate the earnings per share equivalent.

Rounding

Please note that columns of data in this document may not add due to rounding.

Notable Items

From time to time, revenue, expenses, or taxes are impacted by items judged by management to be outside of ordinary banking activities and/or by items that, while they may be associated with ordinary banking activities, are so unusually large that their outsized impact is believed by management at that time to be infrequent or short term in nature. We refer to such items as "Notable Items." Management believes it is useful to consider certain financial metrics with and without Notable Items, in order to enable a better understanding of company results, increase comparability of period-to-period results, and to evaluate and forecast those results.

Table of Contents

Impact of Purchase Accounting

Purchase Accounting Accretion (PAA) Summary	Actual	Projected				
($ in millions)	2Q26	3Q26	4Q26	FY27	FY28	After FY28
Loans and Leases	$22	$14	$12	$57	$56	$337
Deposits	5	1	--	--	--	--
Subtotal: Net Interest Income	**27**	**15**	**12**	**57**	**56**	**337**
Core Deposit Intangible (Noninterest Expense)	(45)	(45)	(45)	(162)	(142)	(494)
Purchase Accounting Pre-tax net impact	**$(19)**	**$(30)**	**$(33)**	**$(105)**	**$(86)**	**$(157)**

- Includes Veritex, TCF, and Cadence purchase accounting impact

Estimated Preferred Dividends

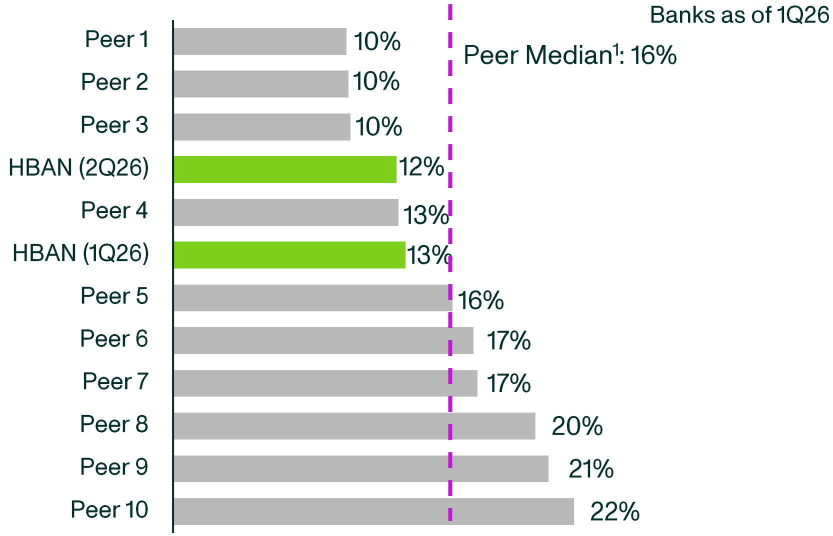
($ in millions)	Actuals		Projected[1]			
	1Q26	2Q26	3Q26	4Q26	1Q27	2Q27
Dividends on Preferred Shares	**$41**	**$41**	**$41**	**$41**	**$41**	**$41**

(1) Estimated preferred dividends based on projected interest rates for currently outstanding series of preferred shares

Balance Sheet

Commercial Real Estate (CRE) Overview

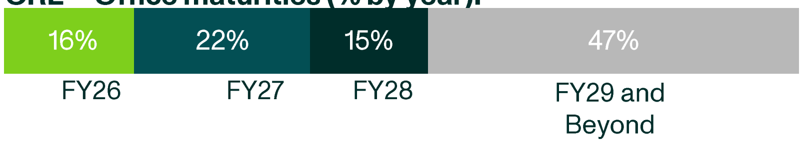
CRE Loans as % of Total Loans



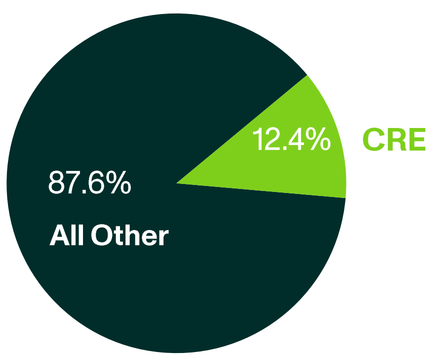
Portfolio Characteristics

- Well diversified portfolio with rigorous client selection
- CRE reserve coverage 3.4% vs. peer median[1] of 1.8% (1Q26)
  - Office reserve coverage of 8%
- Office portfolio at 1.4% of total loans, and predominately suburban and multi-tenant

CRE – Office maturities (% by year):



Loan Portfolio Composition (2Q26)



CRE Diversification by Property Type (2Q26)

Property Type *($ in billions)*		**% of Total Loans**
Multifamily	$6.7	3.5%
Industrial	4.6	2.4%
Retail	3.5	1.9%
Office	2.6	1.4%
Hotel	1.9	1.0%
Other	4.0	2.2%
Total CRE	**$23.5**	**12.4%**

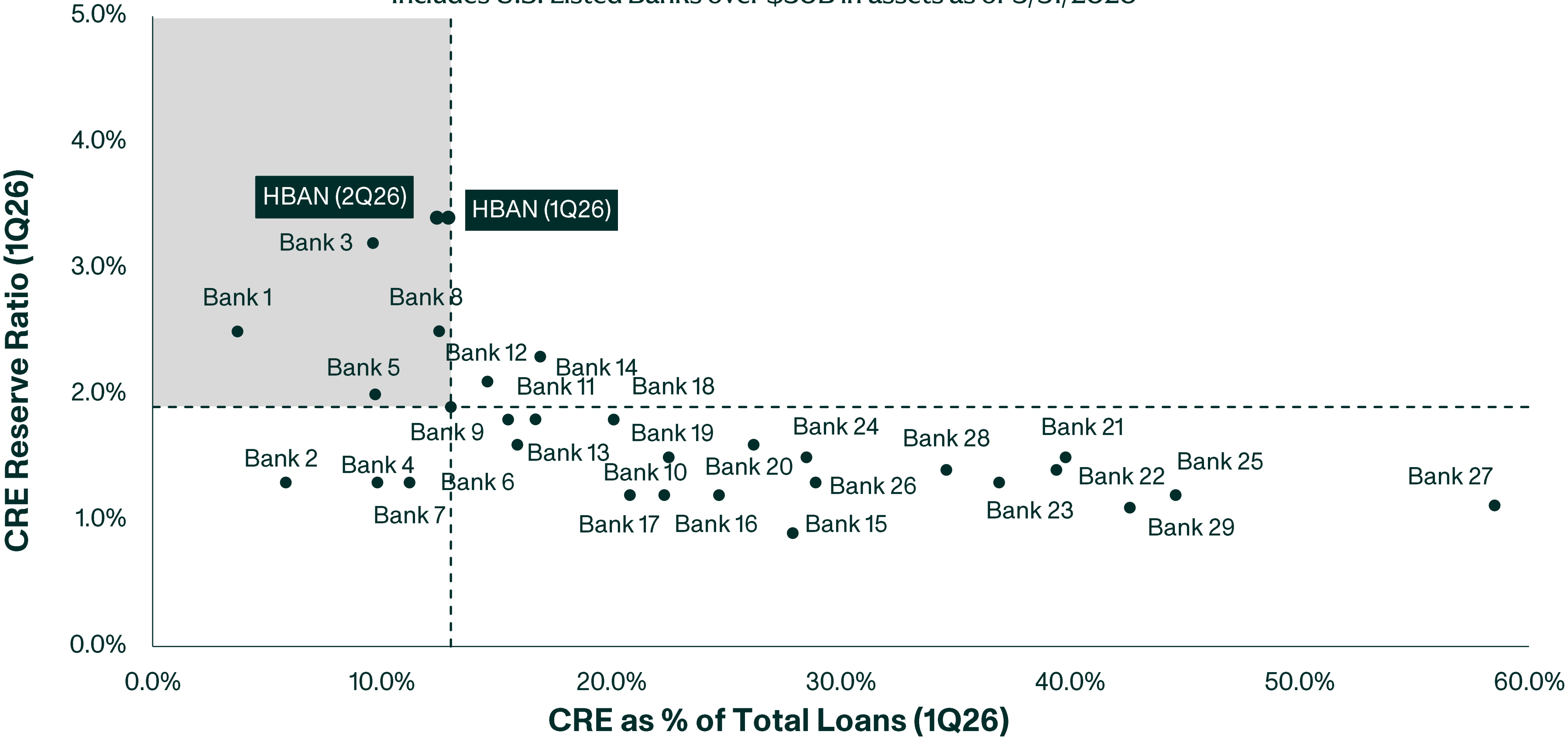
Note: All stats EOP unless noted
1) Source company financials; Includes all peers: CFG, FITB, FHN, KEY, MTB, PNC, RF, TFC, USB, and ZION

CRE | Low Concentration and Top Tier Reserve Coverage

CRE Reserve Ratio vs. CRE as % of Total Loans

Includes U.S. Listed Banks over $50B in assets as of 3/31/2026[1]

Banks as of 1Q26



Top Quartile Concentration and Top Tier Reserve Coverage of Like-sized U.S. Regional Banks

1) Source: Company Filed Financials. Includes publicly listed US-based banks with >$50B in assets as of 1Q26 if data was available for both the CRE concentration and CRE reserve ratio. Excludes BHC's primarily classified as card issuers.

Auto – Production Trend

Originations

	2Q26	1Q26	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24
Amount *($ in billions)*	**$1.4**	**$1.7**	**$2.1**	$2.5	$2.3	$2.0	$2.2	$2.4	$2.1
% new vehicles	**40%**	**36%**	**39%**	36%	35%	33%	36%	35%	35%
Avg. LTV	**88%**	**89%**	**89%**	89%	89%	86%	87%	87%	85%
Avg. FICO	**779**	**777**	**775**	774	774	776	778	780	784

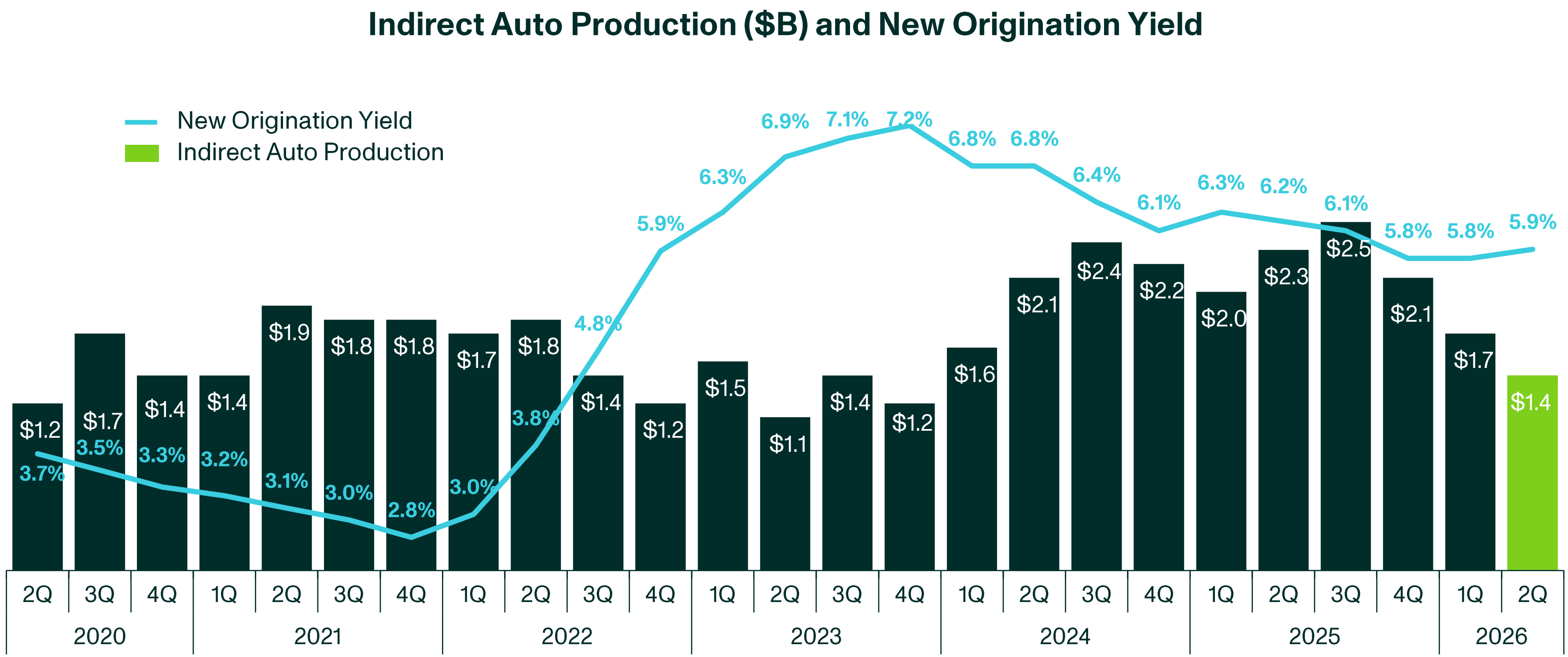
Vintage Performance[1]

	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24
6-month losses	0.08%	0.08%	0.08%	0.05%	0.04%	0.05%	0.05%
9-month losses		0.19%	0.21%	0.15%	0.12%	0.12%	0.13%
12-month losses			0.35%	0.25%	0.19%	0.18%	0.21%

1) Annualized

Auto – Proven Track Record of Strategic Growth

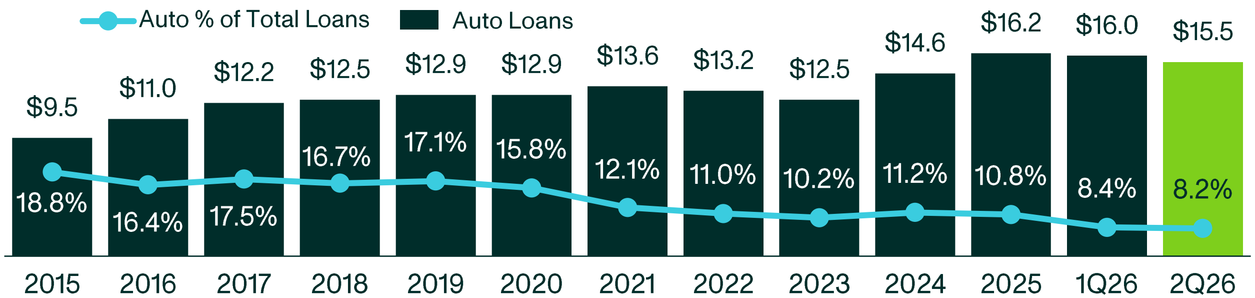
Optimize through the Cycle Calibrating production to balance growth and returns



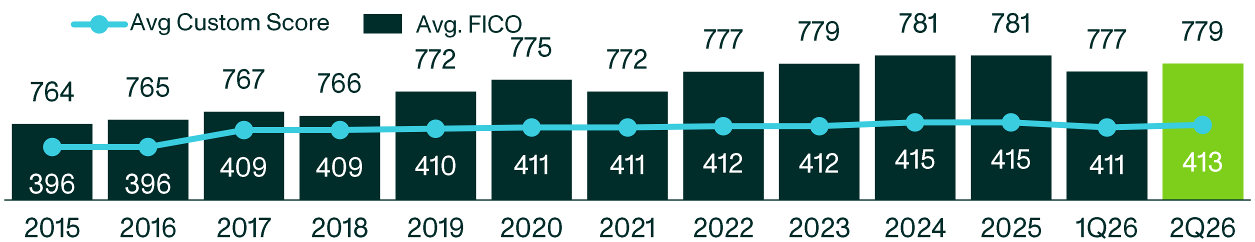
Scale and Expertise to Continuously Drive Shareholder Value

Auto | Strong Credit Performance Through the Cycle

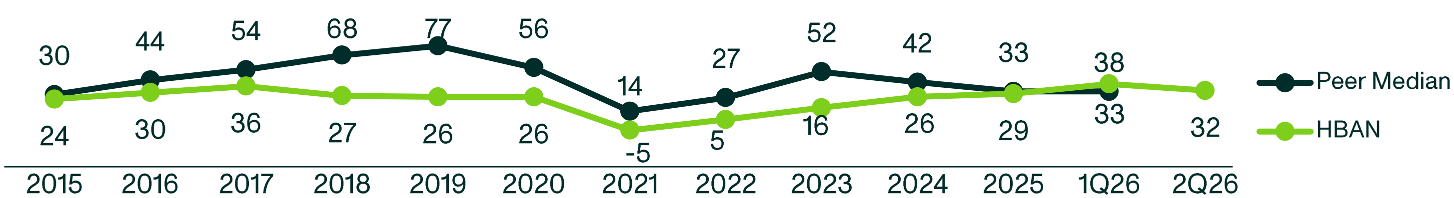
Auto Loans and % of Total Loans (EOP)($B)



Average FICO and Custom Score



NCOs vs. Peer Group (bps)[1]



Highlights

Strong Credit Quality

- Industry knowledge and focus on rigorous customer selection drives outperformance of NCOs
- Auto loans as a percent of total loans has stabilized since 2022

Deep Industry Expertise

- 75+ years of experience; consistent underwriting strategy

Robust Customer Selection

- Super-prime with average FICO of 775
- Proprietary custom scorecard enhances predictive modeling

Extensive Industry Knowledge with Emphasis on Super-Prime Consumers

1) 1Q26 data includes peers with auto portfolios >$1B as of 3/31/2026. Prior period numbers kept consistent with prior reporting

Consumer Finance Trends

RV and Marine

	2026 YTD	2025	2024	2023	2022	2021	2020
Originations *($ in billions)*	**$0.7**	$1.0	$1.2	$1.6	$1.5	$1.7	$1.6
Avg. LTV[1]	**94%**	93%	95%	96%	104%	111%	108%
Avg. FICO	**803**	809	813	810	813	807	808

Residential Mortgage[2]

	2026 YTD	2025	2024	2023	2022	2021	2020
Originations *($ in billions)*	**$1.8**	**$3.0**	$3.0	$3.4	$5.4	$6.6	$4.7
Avg. LTV	**84%**	**85%**	87%	85%	81%	76%	77%
Avg. FICO	**766**	**764**	763	765	765	768	767

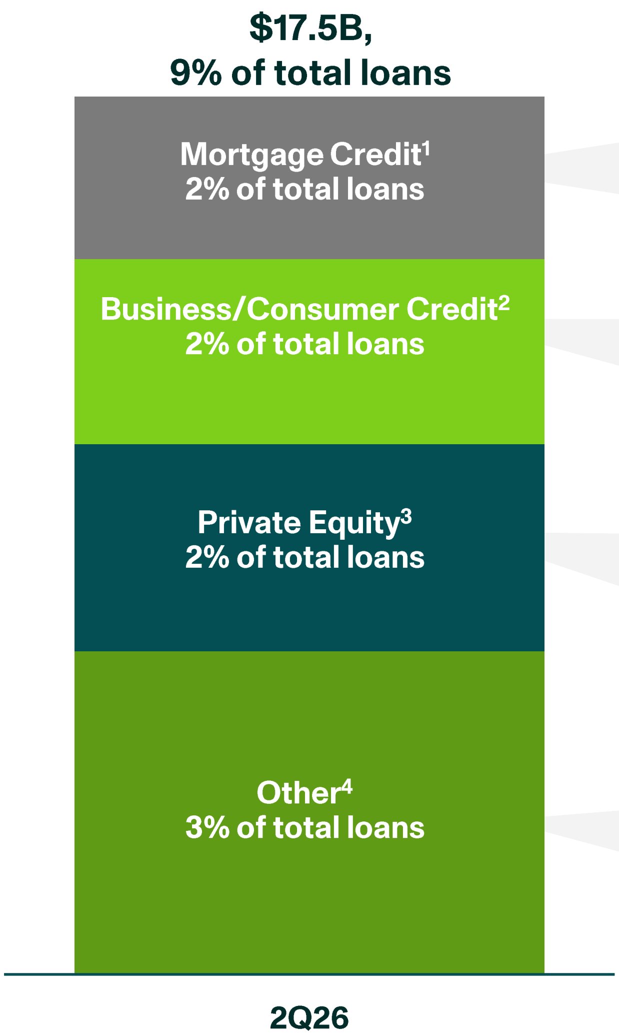
Home Equity[2]

	2026 YTD	2025	2024	2023	2022	2021	2020
Originations[3] *($ in billions)*	**$1.9**	**$4.2**	$3.9	$3.6	$4.4	$3.9	$3.8
Avg. LTV	**63%**	**64%**	64%	65%	66%	67%	68%
Avg. FICO	**782**	**779**	777	775	776	783	784

1) RV/Marine LTV based on wholesale value 2) Excludes Cadence and Veritex originations prior to systems conversions.
3) Originations are based on commitment amounts

NDFI Lending Portfolio

Loan Portfolio Composition



Highlights

Mortgage Credit
- Stable structured lending to mortgage credit intermediaries
- Secured by real estate

Business/Consumer Credit
- $3.1B business credit intermediaries with primarily collateral based lending
- $0.6B primarily in auto and credit card ABS

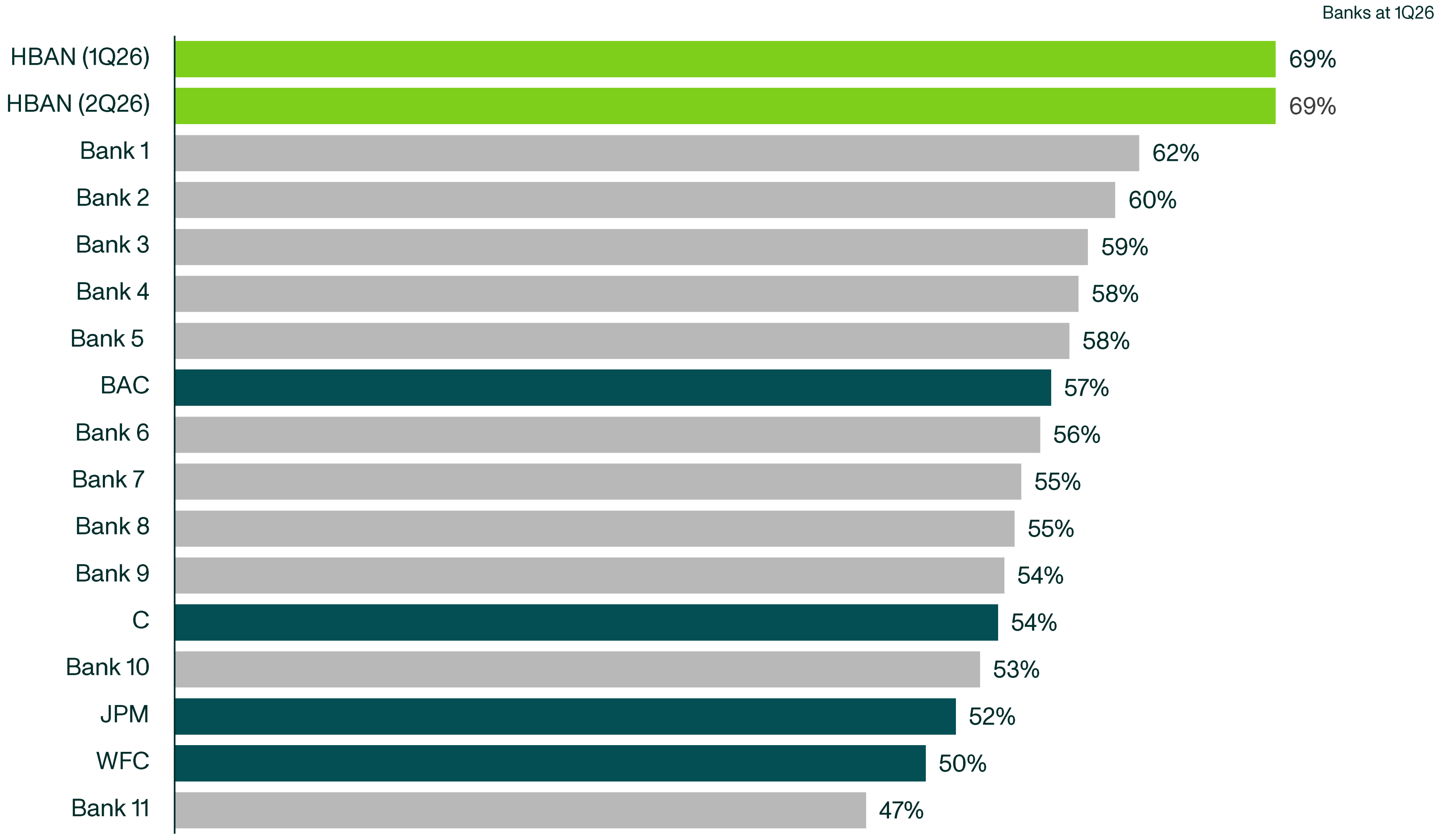
Private Equity:
- Funds Finance ($3.8B) subscription lines secured by investor commitments
- Private credit funds are almost entirely closed-end with no redemption exposure

Other: REITS/Insurance
- $4.0B in investment-grade REITs with diversified collateral and stable cash flows
- Remaining made up primarily of insurance carriers, broker dealers, family offices, and wealth management firms

1) Represents M.10.a in the Call Report. 2) Represents M.10.b and M.10.d in the Call Report. 3) Represents M.10.c in the Call Report. 4) Represents M.10.e in the Call Report

High Quality, Granular Deposit Franchise

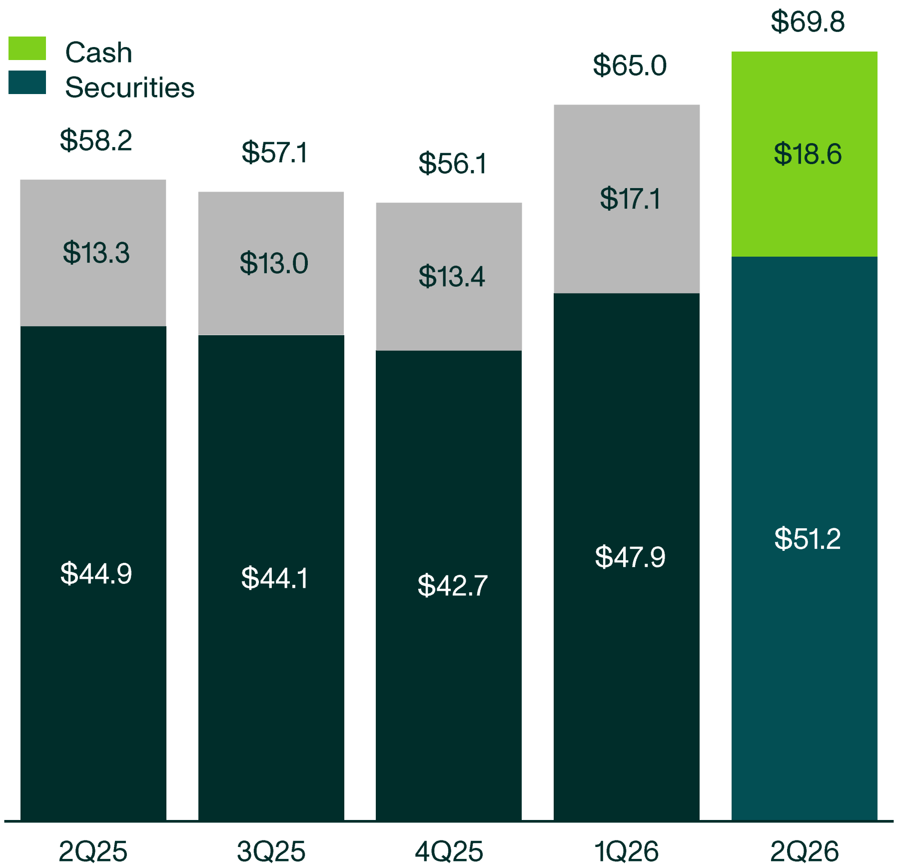
Leading Percent of Insured Deposits



Note: Bank data as of 1Q26. Source: Company's 2026 Form 10-Q or Bank Call Report depending on data availability | Publicly traded US-based banks with >$100 billion in deposits and all peers (excludes banks primarily classified as card banks)

Dynamically Optimizing the Securities Portfolio

Securities + Cash[1] Average



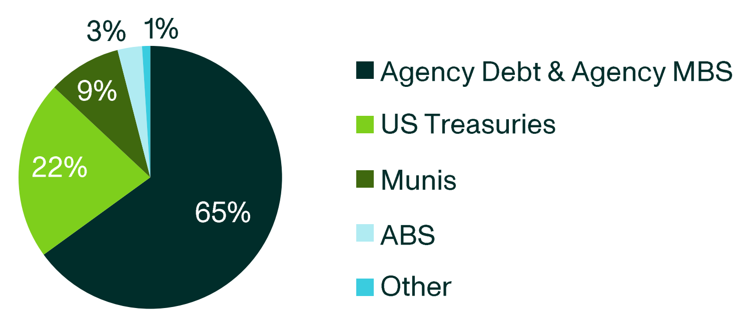
Sec + Cash % Assets (ADB)

2Q25	3Q25	4Q25	1Q26	2Q26
28%	**27%**	**25%**	**25%**	**25%**

Highlights

- Securities yields of 3.47% decreased 1bp QoQ and decreased 48bps YoY
- 28% of portfolio classified as HTM to protect capital
- AFS portfolio hedged with pay fixed swaps; reduces duration risk / capital and liquidity
- Portfolio duration, net of hedging, is 3.2 years

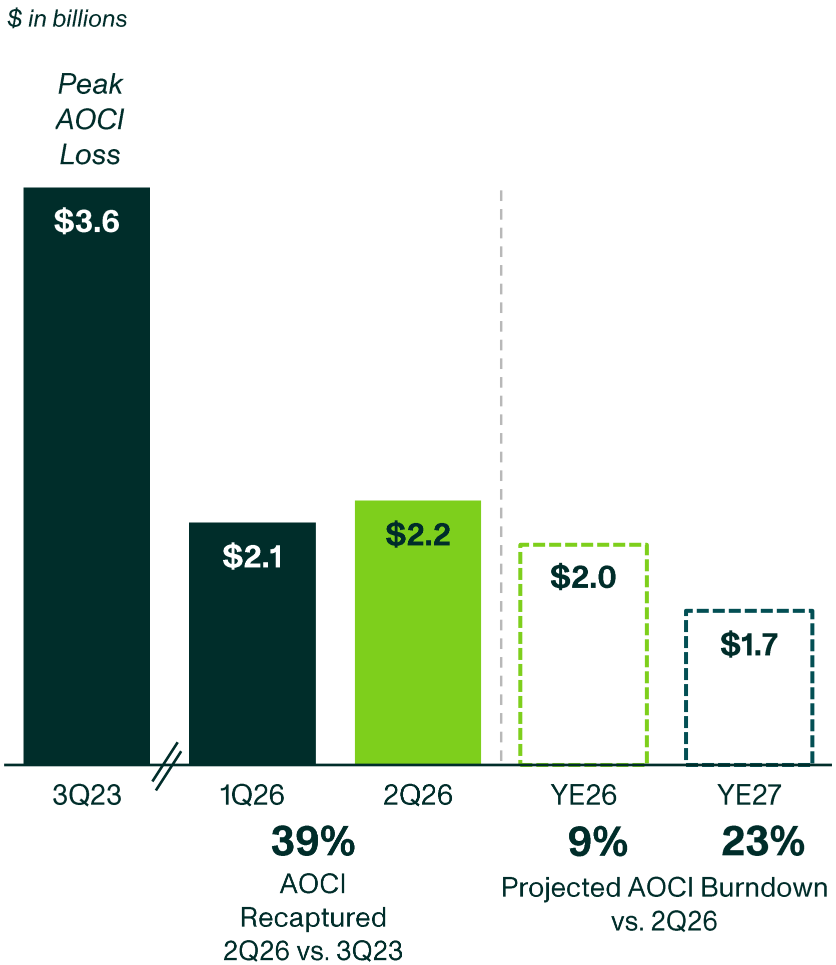
Securities Portfolio Composition (EOP)



1) Cash equals cash and cash equivalents; total securities inclusive of trading account securities

Accumulated Other Comprehensive Income Dollars

AOCI Outlook[1]



Highlights

- Projecting ~9% total AOCI accretion by YE26 vs. 2Q26 level
- Dynamically managing hedge position subject to risk profile and market conditions

Components of Fair Value (FV) Mark on Investment Securities (2Q26)

	Securities (cost)	Gross Unrealized gain / (loss)	Hedge FV (unallocated)	Net FV Impact
AFS	$37.8	($2.6)	$0.2	($2.4)
HTM	$14.4	($1.7)	-	($1.7)
Total	$52.2	($4.3)	$0.2	($4.1)

$ in billions. Excludes Other Securities; pre-tax

1) AOCI burndown assumptions based on implied market rates at 06/30/25; Accumulated other comprehensive loss in the chart represents cumulative AOCI related to available-for-sale securities, fair value hedges, cash flow hedges on loan portfolio, translation adjustments, and unrealized gain/loss from pension and post-retirement obligations

Hedging Balance Update

Hedging Balance Update (as of 6/30/2026)

Program	Notional	Effective	Weighted Avg Rate (%)	WAL (Years)
PF Swaps	$5.6	$1.5	3.36	10.92
Total PF Swaps	**$5.6**	**$1.5**		**10.92**
RF Swaps	$33.0	$26.1	3.32	2.41
Floor Spreads	$5.0	$5.0	2.65 / 3.75	2.91
Total RF Swaps & Floor Spreads	**$38.0**	**$31.1**		**2.48**

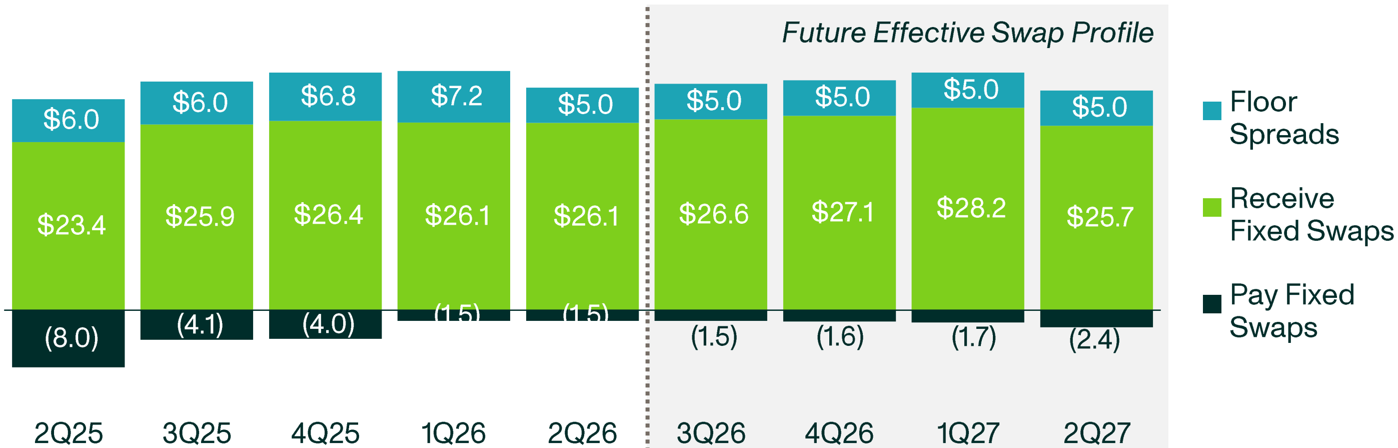
Positioning the Balance Sheet for Range of Rate Scenarios

Objectives

Capital protection in higher rate scenario

NIM protection in lower rate scenario

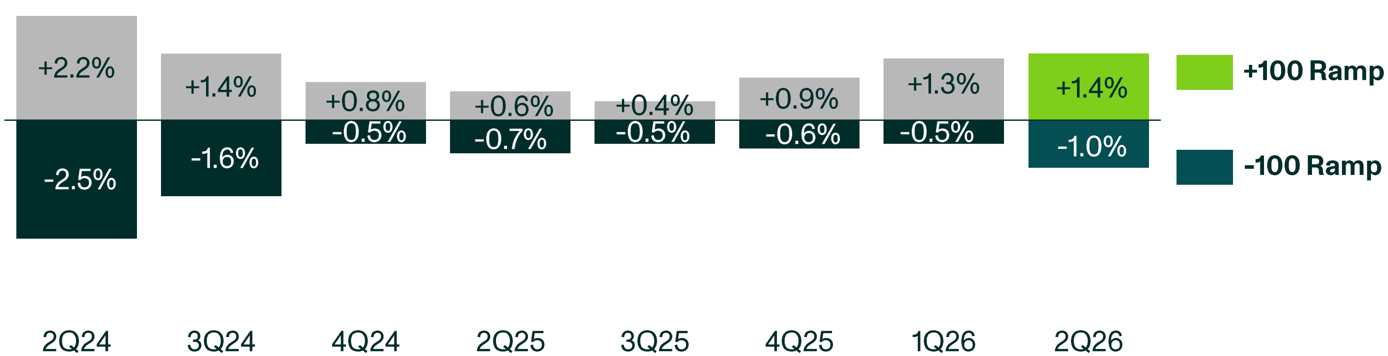
Hedging Program Profile – Effective Swaps[1]



Mgmt Strategy

- Maintaining asset sensitivity at near neutrality
- Natural expansion of asset sensitivity in the medium term absent further hedging actions

Net Interest Income (NII) Impact in 12Mo Rate Ramp Scenarios

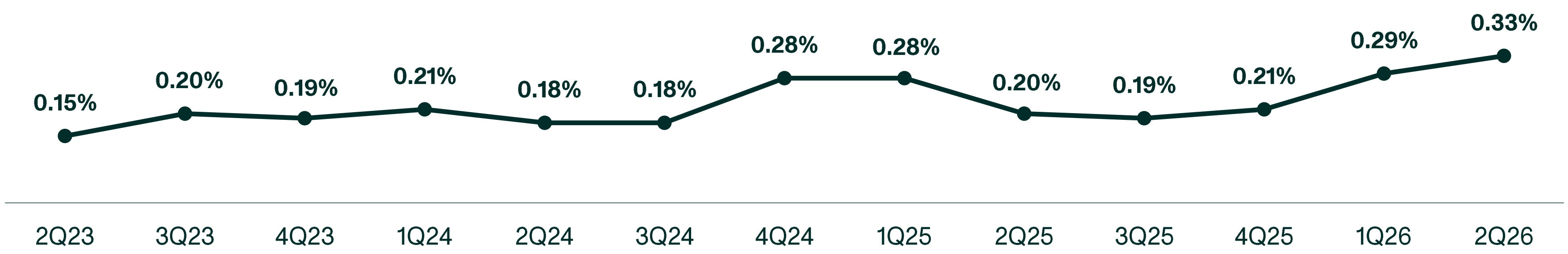


Huntington 1) Shown current position as of 06/30/26 with projection of effective swaps through 2Q27

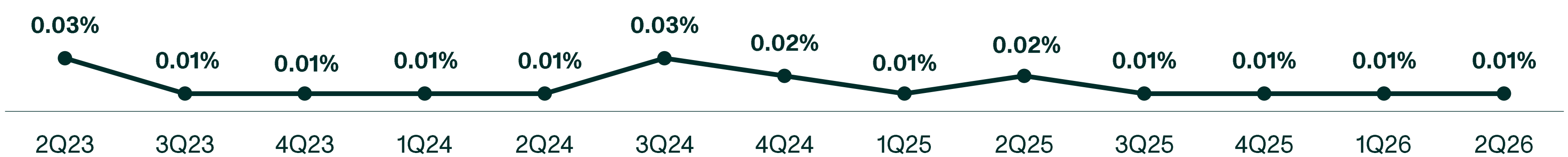
Capital and Credit

Commercial Delinquencies

Commercial (30+ Days[1])



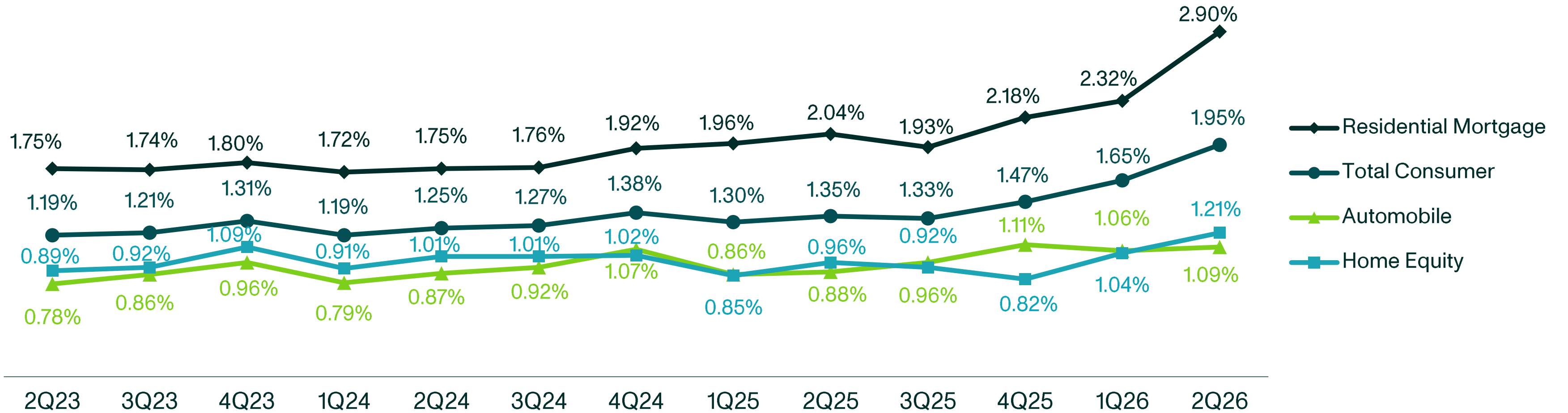
Commercial (90+ Days[1])



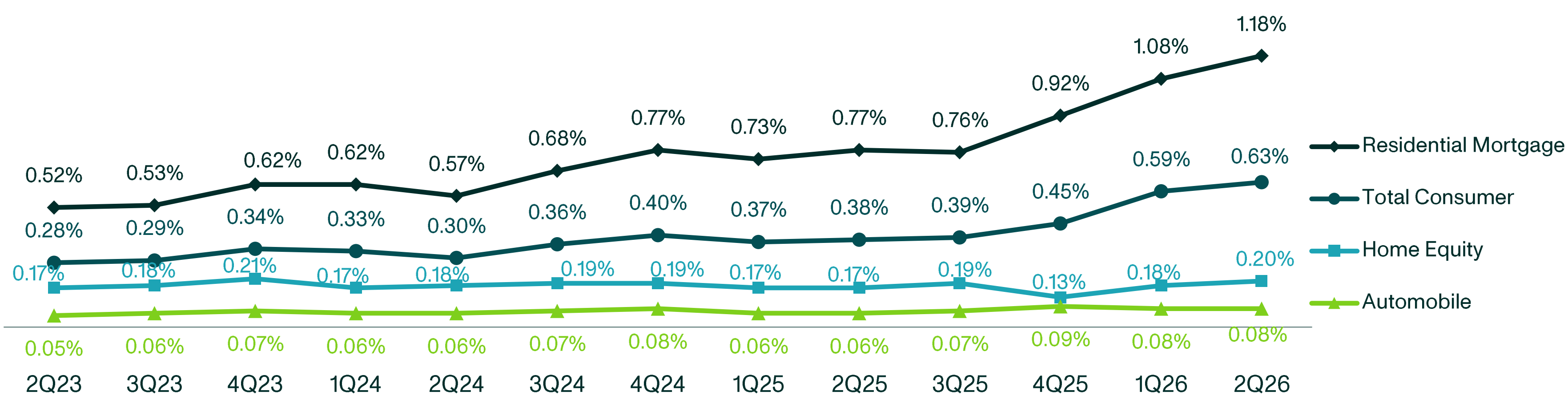
Huntington 1) End of period; delinquent but accruing as a % of related outstanding's at end of period

Consumer Delinquencies

Consumer (30+ Days[1])



Consumer (90+ Days[1])



1) End of period; delinquent but accruing as a % of related outstanding's at end of period

Criticized Commercial Loan Analysis

End of Period

($ in millions)	2Q26	1Q26	4Q25	3Q25	2Q25
Criticized beginning-of-period	$7,353	$5,720	$4,702	$4,650	$4,781
Additions / increases	566	731	721	1,058	881
Advances	632	236	204	169	213
Upgrades to "Pass"	(508)	(184)	(319)	(437)	(350)
Paydowns	(894)	(789)	(862)	(664)	(826)
Charge-offs	(80)	(65)	(64)	(70)	(48)
Moved to HFS	(95)	(3)	(3)	(3)	-
Cadence/Veritex	-	1,706	1,338	-	-
Criticized end-of-period	$6,974	$7,353	$5,720	$4,702	$4,650
Percent change (Q/Q)	-5%	29%	22%	1%	-3%