

CENTERED ON PURPOSE



TABLE OF CONTENTS

2 Introduction

- 2 Message From Our Chairman, President, and CEO and Lead Director
- 4 About Our Corporate Responsibility Report
- 6 Company Overview and Financial Impact
- 7 Our Corporate Responsibility Strategy
- 10 Data Summary

12 Economic Opportunity

CUSTOMER FOCUS AND IMPACT

- 12 Customer Advocacy, Experience, and Satisfaction

BUSINESS FOCUS AND IMPACT

- 17 Business Banking

COMMUNITY FOCUS AND IMPACT

- 21 Investing in Communities
- 24 Affordable Housing and Homeownership

26 Sustainable Operations

- 26 Environmental Strategy
- 28 Environmental Performance

33 People-First Culture

- 33 Colleague Engagement, Development, Retention, and Attraction

41 Responsible Business

- 41 Corporate Governance and Ethics
- 45 Enterprise Risk Management
- 48 Security and Privacy

53 SASB Index

Message From Our Chairman, President, and CEO and Lead Director

To Our Fellow Shareholders, Customers, Colleagues, and Community Members—**Welcome.**

At Huntington, our Purpose—to make people's lives better, help businesses thrive, and strengthen the communities we serve—guides everything we do. Our corporate responsibility strategy is rooted in our Purpose, and in 2024, we continued to deepen our commitments to support economic opportunity for all, operate sustainably, and foster a people-first culture. These commitments are underpinned by strong governance and responsible business practices.

Customers and communities are at the center of our Purpose. Through our five-year, \$40 billion Community Plan, we continue to make an impact. Since its launch in 2021, we have deployed approximately \$36.2 billion toward lending and investment across our footprint, including:

- Providing more than \$176 million in loans to historically underserved small-business owners through our Lift Local Business® program, reaching our goal well ahead of schedule.
- Originating more than 845 Huntington Home for Good® loans in 2024 alone, along with more than \$3.7 million in down payment assistance, which goes a long way toward making homeownership more accessible.
- Conducting a record 257 Lift Local Business events in 2024, and more than 3,000 small-business owners reached through workshops and access to capital events.

Our regional expansion also opened new opportunities to connect with customers and communities. In North and South Carolina and Texas, we are strengthening our relationships and broadening access to Huntington's full range of banking services—with an emphasis on small-business lending, affordable housing, and community development.

In addition, we made progress in our voluntary environmental commitments. In 2024, we advanced our environmental strategy and climate risk management capabilities, better positioning Huntington to align with emerging requirements and stakeholder expectations.

As part of our commitment to support our customers in achieving their own environmental goals, our Renewable Energy Finance (REF) group offers solutions that promote sustainable business and unlock opportunities for renewable energy alternatives. In 2024, this team financed 24 renewable energy projects through a variety of structures.



L-R: Stephen D. Steinour, David L. Porteous

Huntington's more than 20,000 colleagues across our growing footprint bring our Purpose to life. Their passion for creating vibrant, economically inclusive communities continues to shape who we are and how we operate. The work they do is not just admirable—it is essential. They are a key differentiator for us, deepening relationships and reinforcing trust with our customers. They also help us better understand the unique needs of our customers, allowing us to deliver the right products, services, and experiences for today and the future.

To help our colleagues grow meaningful, long-term careers with us and be the best they can be, we work every day to create a workplace where everyone feels respected and supported. In turn, we strive to offer our colleagues—from interns to executives—meaningful training and development opportunities. In 2024, colleagues completed more than 600,000 enterprise training opportunities—an average of 30 hours per colleague. Combined with our competitive compensation and benefits, these programs help ensure we are positioned to grow together.

Effective governance remains foundational to our corporate responsibility strategy. Our Board of highly engaged and experienced directors contribute unique talents and perspectives. The Board's Nominating and Corporate Governance (NCG) and Risk Oversight Committees continue to provide meaningful

oversight of our corporate responsibility priorities. In 2024, we further reinforced alignment between strategy and oversight to support effective decision-making across our business.

As we look to the future, we are focused on building upon our momentum. With a strong foundation and a clear Purpose, Huntington is well positioned to serve with integrity, grow sustainably, and create lasting value for our stakeholders.



Stephen D. Steinour
Chairman, President,
and Chief Executive Officer



David L. Porteous
Lead Director,
Board of Directors

Our approach to corporate responsibility is rooted in our Purpose, Vision, Values, and Ambitions.

• Purpose

We make people's lives better, help businesses thrive, and strengthen the communities we serve.

• Vision

To be the leading People-first, Customer-centered bank in the country

• Values

- Can-do Attitude
- Service Heart
- Forward Thinking

• Ambitions

- Be the most Trusted financial institution
- Have the most Caring and Inclusive Culture
- Be an Indispensable Partner for customers and communities
- Deliver Value through top quartile core performance

About Our Corporate Responsibility Report

Thank you for your interest in our 2024 Corporate Responsibility Report. This marks our ninth report on our corporate responsibility strategy and progress.

This report is guided by the latest results of our stakeholder priorities review. Our report is also aligned with the Sustainability Accounting Standards Board (SASB) standards for the Commercial Banks and Consumer Finance industries, and we reference other established frameworks, such as the United Nations Sustainable Development Goals (UN SDGs).

This year marks our fifth year aligning with the Task Force on Climate-related Financial Disclosures (TCFD) recommendations, and you can review our disclosures in our latest [Climate Report](#).

As the sustainability landscape evolves, we remain committed to quality disclosures. We monitor new and emerging regulations and frameworks, such as California's climate-related legislation and International Financial Reporting Standards (IFRS S1/S2), to meet compliance standards and evaluate their relevance to Huntington's reporting strategy. Monitoring regulatory change at the federal, state, and international level help us dynamically respond to changes that could be impactful.



We suggest reviewing our Corporate Responsibility and Climate Reports as companion pieces to our annual report and proxy statement, both published in March 2025. Together, these disclosures demonstrate our commitment to transparency, timeliness, and continuous improvement.

The scope of this report covers the period of January 1, 2024, to December 31, 2024, and encompasses Huntington Bancshares Incorporated and all its subsidiaries, unless otherwise noted. We welcome your feedback at corporate.responsibility@huntington.com.

Additional Resources

- [2024 Annual Report](#)
- [2025 Proxy Statement](#)

Alignment With United Nations Sustainable Development Goals

Huntington activities align with the following SDGs:



No Poverty

Our commitments to economic opportunity for all, including serving the underbanked through economic inclusion programs, give us a platform to help reduce poverty and drive financial stability.



Good Health and Well-Being

Holistic support for our colleagues includes prioritizing their personal, emotional, physical, and financial well-being. Through our philanthropic commitments, we aim to help our communities address basic health needs through safe, affordable housing.



Quality Education

Our education programs and initiatives center on connecting with consumers of all backgrounds and businesses of all sizes to encourage financial learning and lifelong well-being. We support the growth of educators across our footprint through our partnership with the Ron Clark Academy. We also support education initiatives, such as Junior Achievement and community days, through philanthropy.



Decent Work and Economic Growth

Each year, leading organizations rank Huntington as a great place to work. For our customers and communities, we are dedicated to investing in economic growth and prosperity through a range of offerings, including Huntington Honors Program, Lift Local Business, and Huntington Home for Good.



Reduced Inequalities

We believe our commitments to economic and workplace inclusion will help create financial opportunities for all those we serve.



Sustainable Cities and Communities

Fair and responsible banking is central to our Purpose. We are steadfast advocates for our customers and contribute to the vitality of our communities. Through our Renewable Energy Finance group, we offer solutions that promote sustainable business and unlock opportunities for renewable energy alternatives that transform cities.



Climate Action

Addressing the current and future impacts of climate risk events requires full institutional engagement. Huntington implements environmental policies and prioritizes strategic efforts to mitigate and manage climate change and its related risks.

Company Overview and Financial Impact

Huntington Bancshares Incorporated is a \$208 billion asset regional bank holding company headquartered in Columbus, Ohio.¹

Founded in 1866, The Huntington National Bank and its affiliates provide consumers, small and middle-market businesses, corporations, municipalities, and other organizations with a comprehensive suite of banking, payments, wealth management, and risk management products and services. Huntington² operates approximately 971 branches in 13 states, with certain businesses operating in extended geographies.¹

After doubling our size over the past decade, we are focused on creating sustainable growth and maintaining our long-term competitive advantage with customers. Huntington's Vision 2030 is a bold, ambitious road map that will drive our growth. Our Vision is to be the leading, people-first, customer-centered bank in the country. Powered by our Purpose and Values, we aim to grow in our legacy markets and businesses while pushing into new, high-growth markets and select business verticals. Our colleagues will be pivotal to our success.

In 2024, we capitalized on our Vision with growth in North and South Carolina and Texas. In North and South Carolina, we announced



plans to add 55 retail branches over the next three years in key metropolitan areas, with new branch builds at the center of this strategy. Building on the success of our long-standing commercial banking presence and recent expansion, we are pleased to expand Huntington's expertise and consumer, wealth, business, and commercial banking products to customers throughout the region. We also expanded our commercial banking presence in Texas, with a focus on the Dallas-Fort Worth and Houston metropolitan statistical areas (MSAs).

These efforts resulted in organic loan growth, attraction of stable, granular deposits, and increased shareholder equity. We continue to focus on key investments related to customer experience, product differentiation, and expansion to build our customer base to sustain our long-term competitive advantage.

Our goals for driving stakeholder value include:

- Driving organic growth across all business segments
- Delivering sustainable, top-quartile financial performance
- Delivering on our aspiration to be a Category of One company
- Maintaining stability and resilience through risk management with an aggregate moderate-to-low, through-the-cycle risk appetite and a well-capitalized position

Financial Highlights and Trends (2022-2024)

		2022	2023	2024
Balance Sheet	Total Assets	\$182,906	\$189,368	\$204,200
	Total Loans and Leases	\$119,532	\$121,982	\$130,042
	Total Deposits	\$147,914	\$151,230	\$162,448
	Total Equity	\$17,769	\$19,398	\$19,782
Income Statement	Total Revenue	\$7,285	\$7,402	\$7,438
	Net Income	\$2,238	\$1,951	\$1,940
	Earnings Per Share	\$1.45	\$1.24	\$1.22

¹ Huntington's assets, branches, and footprint states are as of June 30, 2025.

² When we refer to "Huntington," "we," "our," "us," and "the Company" in this report, we mean Huntington Bancshares Incorporated and our consolidated subsidiaries, unless the context indicates that we refer only to the parent company, Huntington Bancshares Incorporated. When we refer to the "Bank" in this report, we mean our only bank subsidiary, The Huntington National Bank, and its subsidiaries.

Our Corporate Responsibility Strategy

At Huntington, we focus on the issues important to our business and our stakeholders, using sustainable, responsible business practices as a strategic driver for growth.

We address corporate responsibility with a Purpose-focused strategy that leverages our economic impact. This begins with our commitment to delivering sustainable, long-term shareholder value through top-tier performance, while maintaining a moderate-to-low, through-the-cycle risk appetite and well-capitalized position. Our economic impact is driven by our commitments to help individuals and families reach their goals of financial stability and homeownership; provide businesses, especially small and mid-sized businesses, with the advice and guidance to grow; serve and uplift unbanked and underbanked individuals; and work in partnership to create prosperous and resilient communities for all.

Corporate Responsibility Oversight

Our corporate responsibility program is overseen by the Board of Directors' Nominating and Corporate Governance (NCG) Committee, with roles and responsibilities assigned to key leaders and working groups throughout the Company. Huntington's most significant corporate responsibility considerations are integrated into quarterly NCG Committee agendas for discussion, awareness, and governance. The Executive Leadership Team (ELT) is accountable for executing the corporate responsibility strategy approved by the Board, including setting and delivering on short- and long-term performance goals disclosed in our annual corporate responsibility reports and other documents.



Reporting to the Company's General Counsel, the Chief Corporate Responsibility Officer leads Huntington's corporate responsibility strategy in alignment with our stakeholders' interests and integrates sustainable business practices throughout the Company. The Chief Corporate Responsibility Officer is responsible for advancing the enterprise corporate responsibility strategy and facilitating its implementation at the business levels; driving a consistent understanding of the strategy throughout the Company; leading regulatory compliance efforts; and overseeing goal setting (when appropriate), reporting, and monitoring. The Chief Corporate Responsibility Officer also identifies innovation and advancement opportunities aligned with strategic planning.

The Chief Corporate Responsibility Officer aligns with the executive leader group to drive an integrated strategic vision throughout the Company, as well as a Core Team that is responsible for day-to-day oversight, including over publication of external disclosures and reporting. The Chief Corporate Responsibility Officer also provides quarterly updates to the NCG Committee and regularly updates to internal management committees.

Corporate Responsibility Governance Structure



Stakeholder Prioritization Process and Outcomes

We regularly engage with stakeholders to understand and address their primary topics of interest. In early 2025, we conducted a stakeholder prioritization assessment to address evolving stakeholder expectations. Aligned with requirements outlined by the EU's Corporate Sustainability Reporting Directive (CSRD), this "double materiality" approach assesses financial materiality (inward impact on the company) and impact materiality (outward impact on society and the environment).

We partnered with a third party to conduct market research, stakeholder interviews, internal surveys, analysis, and validation workshops with senior leaders to identify and prioritize our material topics. Based on the results, topics were categorized into "most important," "more important," and "important" to show their priority among stakeholders regarding our business. The "most important" topics are those where stakeholders believe corporate responsibility most directly contributes to the Company's long-term financial success.



Stakeholder Priorities (alphabetical ordered)

• Important

- Advocacy, lobbying, and public policy engagement
- Human rights
- Land use and biodiversity
- Operational sustainability
- Supply chain management
- Sustainable banking products and opportunities

• More Important

- Community development and impact
- Corporate governance and shareholder voice
- Disaster response and business continuity
- Employee well-being and development
- Financial inclusion and education
- Inclusion

• Most Important

- Business ethics and transparency
- Customer service and satisfaction
- Cybersecurity and data privacy
- Fair and responsible banking
- Financial performance
- Responsible risk management
- Technology and artificial intelligence

Data Summary

Metric		2022	2023	2024	Goal (if applicable)
OUR COMPANY	Total assets (in millions)	\$ 182,906	\$ 189,368	\$ 204,200	
	Total loans and leases (in millions)	\$ 119,523	\$ 121,982	\$ 130,042	
	Total deposits (in millions)	\$ 147,914	\$ 151,230	\$ 162,448	
	Total equity (in millions)	\$ 17,769	\$ 19,398	\$ 19,782	
	Total revenue (in millions)	\$ 7,285	\$ 7,402	\$ 7,438	
	Net income (in millions)	\$ 2,238	\$ 1,951	\$ 1,940	
	EPS	\$ 1.45	\$ 1.24	\$ 1.22	
	Total FTE colleagues	19,920	19,955	19,932	
	Branches	1,032	999	978	
	ATMs	1,675	1,629	1,580	
ECONOMIC OPPORTUNITY	Value of microfinance loans	\$ 853,937,925	\$ 754,492,031	\$ 759,460,400	
	Total community investment (in billions)	\$ 12	\$ 7.7	\$ 8.9	Five-year, \$40 billion community investment (2021-2026), with \$36.2 billion invested through 2024
	Community development loans (in millions)	\$ 1,987	\$ 796	\$ 1,839	
	Community development investments (in millions)	\$ 957	\$ 730	\$ 801	
	Closing costs waived for buyers in low-to-moderate income regions	\$ 12,076,729	\$ 9,673,644	\$ 11,702,269	
	Huntington colleague volunteer hours	36,044	35,992	34,848	
	Financial wellness training hours provided to the community	4,839	6,276	8,010	
	Community Reinvestment Act-qualified financial contributions	\$ 15,294,350	\$ 18,602,903	\$ 19,830,693	

Data Summary (continued)

	Metric	2022	2023	2024	Goal (if applicable)
SUSTAINABLE OPERATIONS	Scope 1 emissions location-based (MT CO2e)	20,418	18,373	Data will be provided in our 2024 Climate Report	
	Scope 2 emissions location-based (MT CO2e)	69,015	61,320		
	Scope 3 emissions (MT CO2e)	1,839,962	1,773,790		
	Greenhouse gas emisisions (Scope 1 & Scope 2 location-based) reduction	n/a	11% reduction		35% reduction by 2030, compared with a 2022 baseline
	Greenhouse gas emisisions (Scope 2 location-based) reduction	n/a	11% reduction		50% reduction by 2035, compared with a 2022 baseline
	Building energy consumption (MWh)	202,709	223,143	228,473	
	On-site solar generation (MWh)	1,220	977	611	
	Renewable energy	1% of electricity usage	1% of electricity usage	0.5% of electricity usage	50% of electricity usage by 2035
	Average ENERGY STAR score	65.81	67.89	65.45	
	ENERGY STAR-certified buildings	151	251	295	
	Average site energy use intensity (kBtu/ft2)	92.47	80.50	85.13	
	Average source energy use intensity (kBtu/ft2)	185.36	165.61	175.65	
	Water consumption (gallons)	129,462,000	127,687,000	117,260,000	
PEOPLE-FIRST CULTURE	Water consumption reduction	n/a	1% reduction	9% reduction	15% reduction by 2030, compared with a 2022 baseline
	Landfill waste reduction	n/a	5% increase	8% reduction	25% reduction by 2030, compared with a 2022 baseline
	Engagement survey - Engagement	slightly below 75th percentile	slightly below 75th percentile	above 75th percentile	
	Engagement survey - Culture	above 75th percentile	above 75th percentile	above 75th percentile	
	Engagement survey - Trust	above 90th percentile	above 75th percentile	above 75th percentile	
	Number of colleagues participating in enterprise-wide talent development programs	277	555	604	
	Total learning hours	698,807	577,811	607,014	
	Average learning hours per colleague	34	29	30	
	Hours of ethics training completed by colleagues	16,090	16,241	15,862	
	Executive leaders with “ready now” successors	64%	60%	56%	
	Leadership roles filled with internal candidates	34%	32%	32%	
	Voluntary turnover rate	17%	11%	11%	
	90-day external hire retention	89%	89%	91%	

ECONOMIC OPPORTUNITY

CUSTOMER FOCUS AND IMPACT

Customer Advocacy, Experience,
and Satisfaction

BUSINESS FOCUS AND IMPACT

Business Banking

COMMUNITY FOCUS AND IMPACT

Investing in Communities

Affordable Housing and Homeownership



CUSTOMER FOCUS AND IMPACT

Customer Advocacy, Experience, and Satisfaction

At Huntington, everything we do centers on our Purpose of making people's lives better, helping businesses thrive, and strengthening the communities we serve. Through our 2030 Vision, we strive to be the leading People-first, Customer-centered bank in the country. As we grow nationally, we remain committed to forging local connections that drive our success. Our local, community, and interpersonal relationships inform how we can best help our customers manage their finances, create prosperous livelihoods, and enable economic opportunity for all.

We continuously look to enhance the overall Huntington customer experience by leveraging data, as well as customer and colleague feedback, to create tailored solutions, enhance our advice and guidance, and deliver localized products that meet community and individual needs. As we look to provide easier, more convenient banking solutions, we combine customer feedback with digital solutions to remove friction and transform the banking experience for generations to come.

Putting Customers First in Product Innovation

We pride ourselves on meeting customers where they are on their financial journey, which means putting the customer at the center of product innovation. Our close customer relationships allow our teams to understand their values and incorporate them into products, with a focus on financial longevity.

The elements of our Fair Play Banking philosophy, which have guided our relationships with customers for more than a decade, support our efforts to help create economic opportunity for all. Tenets of this philosophy include providing transparent, honest service without hidden fees or asterisks; delivering fair access to banking so that everyone has opportunities to participate in the economy; committing to fair, responsible, and inclusive lending; and standing against discrimination of any type.

With customer expectations changing over time, our Fair Play Banking philosophy has also evolved, leading us to define four product development priorities that support our 2030 Vision:

- **Protect:** We strive to protect our customers' hard-earned money with products that boost their financial resiliency.
- **Live:** Our products enable customers to manage their day-to-day finances so that they can live the lifestyle of their choice.
- **Grow:** We democratize savings through personalized products, advice, and guidance so that customers can achieve financial security and longevity.
- **Connect:** We give customers the tools and resources to manage money across their networks, whether it be among family, in their business, or with loved ones who need financial assistance.

7 awards



received from Coalition Greenwich, a global provider of market research and benchmarking in the financial services industry. Huntington was recognized for creating trust, long-term relationships and ease of banking through the services we delivered to small businesses and middle-market companies last year.

Building a Personalized Product Portfolio

Our deep connections with customers and dedication to our product priorities have led to the creation of products that simplify daily transactions and ensure our customers' financial success.

New products released in 2024 that reflect these priorities include:

- **Savings Goals Getter:** This tool allows customers to create up to 10 savings goals and monitor their progress in meeting personal needs and wants, tailored to their unique circumstances. Customers can also create an emergency fund to prepare for unexpected expenses and safeguard their financial well-being.
- **High-yield savings account:** This account helps customers grow their savings more quickly with Huntington's competitive interest rates compared to a traditional savings account.
- **One-tap origination:** Existing customers can save time when opening a new savings account or transitioning to a high-yield savings account. One-tap origination removes friction in the application process and allows a customer's information to be verified in seconds.

Protecting the Finances of Aging Family Members

As loved ones age, managing their finances can become increasingly complex. Seniors often face increased vulnerability to fraud and account security. Recognizing this, we have expanded our product offering to include Caregiver Banking, an access sharing tool that allows seniors to designate a family member to copilot their account management. This new tool gives family members permission to view family accounts and transact on behalf of a loved one with consent and transparency.

To enhance the financial well-being of our senior customers, we have also increased training for our colleagues to better detect fraud events and advise families on caring for an aging parent's finances.

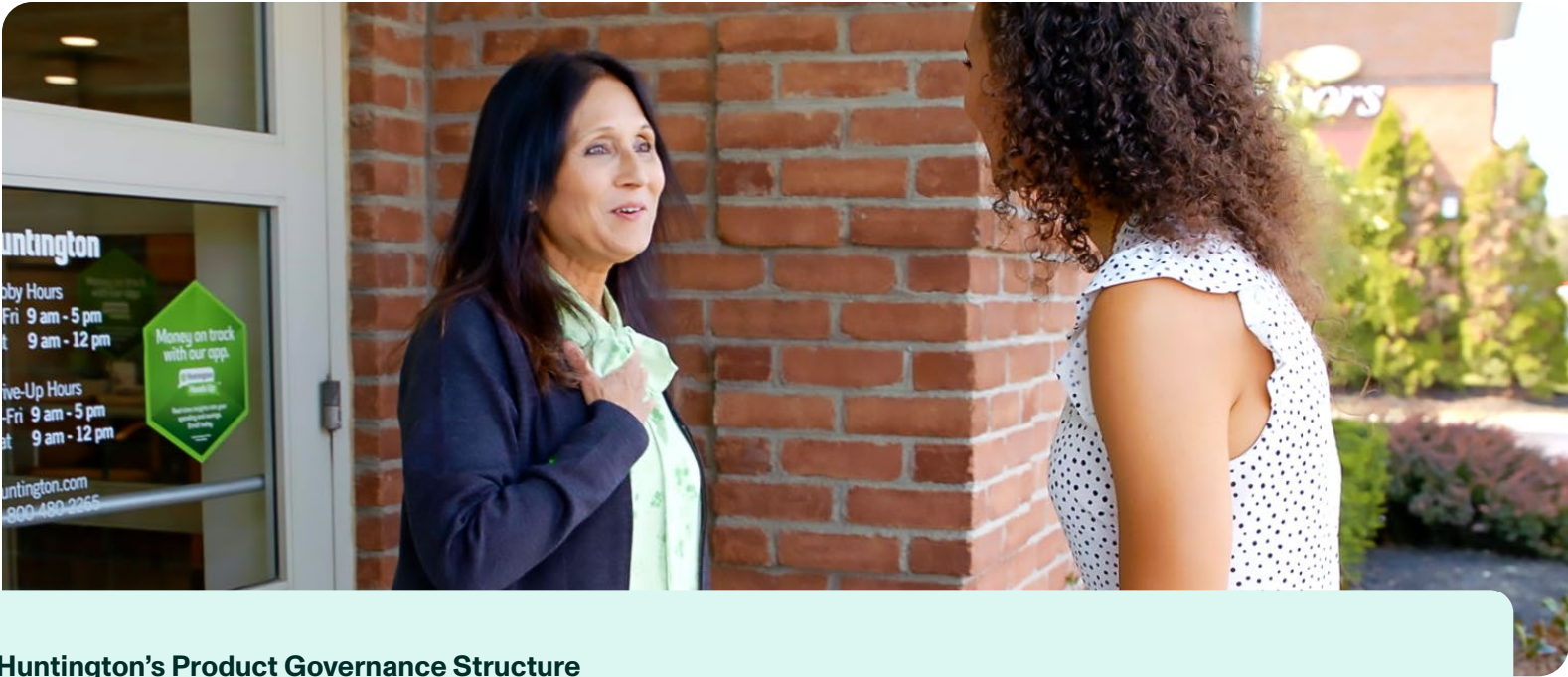
Fraud mitigation is a shared responsibility between Huntington and our customers. Our Fraud Mitigation Resource Library enables our colleagues to have impactful conversations with customers about mitigating fraud risks. Learn more about fraud prevention in [Security and Privacy](#).



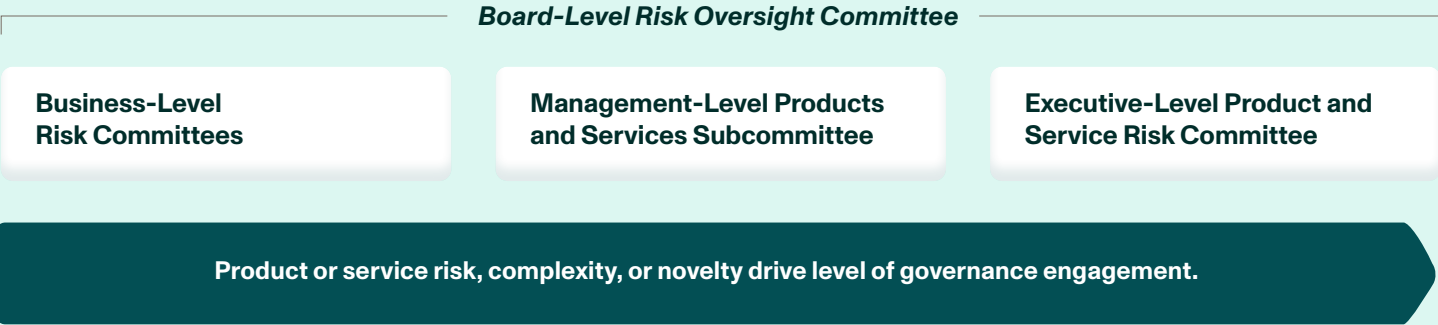
Product Governance

As we manage our products throughout their life cycles, we focus on four key areas:

- **Product Clarity:** We offer products and services that are useful and beneficial to our target markets, simple and clear to understand, and with terms that are clearly explained and disclosed. All new, revised, or expanded products or services receive thorough reviews. Our risk management governance structure requires products and services to be evaluated to reflect their inherent risk, complexity, and novelty. Senior leaders must approve new products and services before launch.
- **Fair Pricing:** Offering fair and responsible products and services requires an initial review of our pricing and fee structures to evaluate competitiveness and fairness. As our processes and the consumer marketplace change, we conduct reevaluations to verify that pricing remains consistently fair.
- **Honest Marketing:** Our advertising must support our brand promise and include necessary disclosures. We review our materials to validate that they fairly and accurately convey how our products and services work.
- **Responsible Life Cycles:** As we have shown with 24-Hour Grace®, \$50 Safety Zone®, and other offerings, fairness sometimes means discontinuing fees, products, or services. We may also stop offering a product or service when customers cannot reasonably access the benefits.



Huntington's Product Governance Structure



Providing a Differentiated Experience

We believe that the experience of our customers—and their satisfaction—is directly impacted by the experience of our colleagues. We manage the collection and analysis of customer and colleague experiences under one business function to improve the experience of all involved in their relationship with Huntington.

The work of our Experience Management Office (EMO) helps us gain feedback and provides insights, accountability, and alignment around what drives customer satisfaction, loyalty, and trust. With a focus on cross-enterprise collaboration, our EMO function delivers business segment and regional leaders with colleague and customer data, achievable goals, actionable insights, and centralized support to champion our people-first culture.

With the customer and colleague experience examined collectively, we aim to address both groups’ wants, ambitions, and goals in a holistic way as well as understand the relationship between them. We also review areas in which we exceed as well as those where we have fallen short of expectations, identifying root causes and expediting actions to improve experiences. In addition, the EMO works closely with our marketing and brand teams to clearly communicate Huntington’s brand promise and deliver on our Values through the hard work and dedication of our colleagues.

Customer Support and Advocacy

When we develop new products or enhance existing ones, we invite customers to the table. Through focus groups, surveys, and one-on-one conversations, we take time to listen, understand wants and needs, learn how current solutions fall short of expectations, and review potential new solutions. Our human-centered design principles and customer feedback loop enable us to gain deeper insights and find more innovative and relevant solutions.

In addition, the EMO reviews, categorizes, and analyzes customer complaints to develop actionable insights that allow business segments to take steps to understand and reduce friction in the customer experience. In 2024, the EMO worked with business partners to implement 117 actions to address complaints and reduce friction. Actions taken include those related to:

- Branch experience and contact center (service quality, service limitations, ATM consistency)
- Deposits, fees, and fraud (deposit holds, account holds, authentication)
- Digital experience (digital card issuance, dual management of consumer and business accounts)
- Loan servicing (payment, escrow, digital alerts)

Making Banking Inclusive for All

Huntington welcomes customers of all backgrounds. In 2024, we launched a multicultural banking pilot program in culturally and multilingual responsive locations to better align our products and services with the areas we serve.

Fueled by our people-first culture, our branches conducted more than 100 events—including cultural celebrations, financial empowerment classes, bilingual learning sessions on home buying, and affordable housing and small business workshops—to engage current and potential customers. Branch managers catalyzed outreach through one-on-one meetings with community leaders, gaining insight into their financial perspectives and how to effectively connect financial education with consumers in these neighborhoods. We also aligned bank events, sponsorships, and board opportunities around these areas to expand Huntington’s reach.



Measuring Success – Customer Satisfaction & Net Promoter Scores

Retail Consumer Customer Experience

Customer Satisfaction

2023: 53% ↑ 2024: 61%

Net Promoter Score

2023: 37 ↑ 2024: 49

Retail Small Business Customer Experience

Customer Satisfaction

2023: 66% ↑ 2024: 68%

Net Promoter Score

2023: 44 ↑ 2024: 49

As a result of this work, many of our branch managers have been designated as regional champions for their respective communities and roles in expanding the Company's engagement and awareness of our services. We continue to refine this program and provide our colleagues with culturally relevant training to better serve customers from all walks of life. We are also offering more opportunities for colleagues to become bilingual certified and extend our welcome across our footprint.

Supporting the Military Community

As part of our outreach to a wide range of communities, we work to support current and former service members and their families. We strive to meet their needs through solutions that promote their well-being and the well-being of their community.

A Voice for Neurodiversity

To enhance the banking experience for people with autism or neurodiversity, Huntington provides step-by-step banking guides in partnership with Magnusmode. Digital MagnusCards offer visual, text, and audio instructions for everyday transactions—including remotely depositing a check, opening a checking account online, or withdrawing money from an ATM. In 2024, we added five new languages to the MagnusCards app, including French, Polish, Somali, Arabic and Spanish, to amplify Magnusmode's reach and impact.

In July 2024, we launched our [Huntington Honors program](#), designed to celebrate the contributions of active and retired service members, first responders, nurses, and educators. Eligible customers can open a Huntington Perks Checking account with no monthly maintenance fees, regardless of their account balance. Qualified customers also have access to innovative tools and features that can help them stay on top of their financial goals, develop healthy spending habits, and save for the long term.

We also recognize the strengths, skills, and valuable experience service members bring to the workplace and recruit active, retiring, and separating military members for positions across our organization. We abide by the Uniformed Services Employment and Reemployment Rights Act and other laws that give military members a range of protections. Service members on our Huntington team receive enhanced benefits, including those on active duty. Colleagues in the National Guard or Reserve benefit from our Military Leave Policy that includes differential pay for service members and military time off to prepare for orders or to be with family upon returning home. Upon transitioning to civilian life, our service member colleagues can find support in our dedicated military business resource group (read more in [Colleague Engagement, Development, Retention and Attraction](#)).

Huntington was honored with the

2024 Corporate Champion Award

from Milestones Autism Resources for its work in serving the neurodiverse community.



Sustainable Investing

As part of delivering on our Purpose, we provide sustainable investment options for interested customers that aid in their long-term financial stability and growth. Based on individual customer conversations and their expressed investment objectives, we can offer a range of socially responsible investment solutions, such as faith-based investments, green bonds, and other impact investments. Each new investment offering undergoes a rigorous risk management review and must meet our minimum performance criteria for a sustainable investment.

In Ohio, we partner with a premier pooled special needs provider, Community Fund Ohio, a \$150 million special needs pooled trust in Cleveland that supports approximately 2,400 beneficiaries. In addition, we recently collaborated with BlackRock and Visible National Trust to create a nationally distributed special needs pooled trust, benefiting clients with special needs or settlements requiring management. Visible connects families who have a qualifying loved one with financial advisors, who manage the funds and benefits for their care. Visible serves as the trustee, Huntington serves as the administrator, and BlackRock serves as the investor. This initiative aligns with our corporate responsibility activities, focusing on impactful, socially responsible investments.

CUSTOMER FOCUS AND IMPACT

Business Banking

Huntington is a champion for small and medium-sized businesses, from mom-and-pop shops to regional chains. Our team's deep expertise, advanced digital solutions, and strong relationships differentiate us as the banking partner that provides end-to-end support for our business customers.

As we expand our footprint, we remain centered on our Purpose through partnerships with local communities and business owners. Our Regional Banking Model—structured to provide localized solutions to businesses across the country—caters to the unique needs of business owners from Ohio to North and South Carolina, Colorado, and Texas.

Believing that no one banks like we do, we expanded our regional banking model into the Dallas-Forth Worth and Houston MSAs in 2024. We are excited to support small businesses in these vibrant communities and look forward to expanding to other areas of the state, showcasing our distinct value proposition to a wider range of customers.

Our people-first approach means our products and services go beyond loans. We forge connections through community partnerships, by providing advice and guidance, and by developing digital tools that equip small businesses for long-term success. When small businesses succeed, communities flourish.

How We Help Businesses Thrive

As our footprint expands, our responsibility and commitment to small businesses remains strong. Through personal relationships with business owners, we understand their day-to-day pain points and have developed new products and services to make running their business easier.

In 2024, we extended hours at select branches to provide business owners more convenient access to our team. We also launched new [Business Owner Perks](#) featuring bonus services and no monthly maintenance fees on qualified accounts—all to advance our customers' business goals. Bonus services include access to fraud management tools, discounted payroll services, and fewer charges for banking services.



In 2024, we were the nation's largest originator of SBA 7(a) loans by volume for the



7th year in a row

and the 16th consecutive year leading all financial institutions in our footprint.¹

¹ SBA loans subject to SBA eligibility. Huntington is the #1 SBA 7(a) lender in number of SBA 7(a) loans from October 1, 2017, to September 30, 2024. Huntington was the #1 SBA 7(a) lender in the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, and Western Pennsylvania from October 1, 2008, to September 30, 2021, and No. 1 in the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, Pennsylvania, Minnesota, Colorado and Wisconsin from October 1, 2021, to September 30, 2024. Source: U.S. Small Business Administration (SBA).

We aim to simplify banking for business owners so they can focus on what they love. Business owners can access both their business and personal checking accounts with just one login, effortlessly switching between their profiles for a complete view of their Huntington accounts. We also improved the process for opening new accounts with one-tap origination, which instantly transfers customer data to their new account, giving them more time to drive their business forward.

Our new digital tools better secure small-business transactions, helping money get into the right pockets. Through our partnership with Payabli, customers can rely on secure wire transfers and confidentiality when sending and receiving invoices. These value-added services help customers understand their risks and secure their finances for future growth.

Prospering Together Through Business Value Exchange

In 2024, we embarked on a Business Value Exchange to gain a deeper understanding of business owner needs in a post-pandemic world. Through this initiative, we worked with small-business owners to determine how to better serve them, whether through the adoption of digital channels or alternate hours of operation. We have adopted learnings, as described in this section, and we will continue to develop new products and services as a result of this study.

Lift Local Business® Expands Opportunity

Since 2020, Lift Local Business, a lending program for historically underserved small-business owners, has supported entrepreneurs across our footprint. As of December 2024, this program has financed more than 2,000 business owners with nearly \$177 million in lending and provided business owners with planning support and entrepreneurial courses. Our team's community outreach has fostered growth for a broad range of small-business owners and built momentum for this program, demonstrated by a \$32 million increase in loans booked from 2023 to 2024.

Lift Local Business is part of our \$40 billion Community Plan, and we exceeded our goal of providing \$100 million in Lift Local Business support ahead of schedule. As we expand the impact of this program, we continue to share how Huntington's tools and resources can help small businesses grow.

Huntington's Lift Local Business program received the 2024 Joe Belew Award from the Consumer Bankers Association (CBA) for its efforts in implementing impactful programs that seek to improve workforce development and educational opportunities.

• Lift Local Business Top Industry Categories

20%

Transportation & Warehousing

10%

Healthcare & Social Assistance

13%

Food Service & Accommodations

13%

Other Services (except Public Administration)

11%

Retail Trade

~\$177 million

in total booked loans

2,388 loans booked

since program inception through year-end 2024



Our Small-Business Ecosystem

We connect with small businesses through relationship-building within our support ecosystem. This starts with community partners, who help us build trust and transparency with small-business owners. Our Lift Local Business Relationship Managers and branch colleagues deepen this engagement with small-business customers by providing access to products, services, advice, and guidance to support their success. In 2024, we enhanced our team with additional Lift Local Business Relationship Managers to directly address the unique needs of small-business owners. Together, we help expand financial opportunity for all.

Operation HOPE is a key partner in our efforts to support small businesses. As a nonprofit organization working to disrupt poverty and foster inclusion for low-to-moderate income individuals, Operation HOPE provides educational resources and tools to promote financial literacy, including an online entrepreneurial training program.

Huntington Spurs Small-Business Growth

Huntington's commitment to small business success goes beyond funding. We offer specialized resources to help small-business owners overcome unique challenges and bring their vision to life through education programs, such as Access to Capital workshops and Small Business Seeds for Growth events.

As extensions of our Lift Local Business program, these sessions attracted a record 3,000-plus business owners through in-person and virtual events in 2024. We conducted 100 Access to Capital events, which provided valuable information about business financing and tips for evaluating funding sources. We also organized 15 Seeds for Growth events hosted in partnership with community organizations and designed to support business owners with tools, resources, and information to help them grow their business.

Huntington hosted or participated in

257 Lift Local events

across our footprint in 2024.



In Flint, Michigan, Huntington hosted the Flint Microbusiness Summit in partnership with 100K Ideas, which focused on bringing statewide policy, resources, and knowledge to Flint and Genesee County small-business owners and entrepreneurs. We also hosted two Seeds for Growth events in Spanish, leveraging our partners in Spanish-speaking communities to provide financial education, peer support, and resources to Hispanic or Latino business owners in their native language.

Uplifting the Community Through Child Care

Nyesha “Nyke” Berger had always dreamed of opening a child care center. With the guidance of a Huntington Bank branch manager, she secured the necessary funding to bring her vision to life. Today, Blooming Daisy's, named after her grandmother, provides high-quality child care for children ages six weeks to 12 years old, providing parents with a safe, nurturing place for their children to learn and grow. Through Blooming Daisy's, Berger also connects Toledo, Ohio, families with vital resources, such as food pantries, GED programs, and mental health services, continuing the cycle of giving back and strengthening the local community.

As a participant of the Lift Local Business program, Berger will receive ongoing support, including access to entrepreneurial courses through Operation HOPE to help hone her business skills and ensure the long-term success of Blooming Daisy's.

Doing More to Look Out for Small and Medium-Sized Businesses

As businesses adapt to changes in today’s marketplace, we aim to provide an extra layer of support to help them navigate challenges. Our Business Solutions Team and dedicated Business Relationship Managers advise new and existing businesses, from offering guidance through the loan application process to bringing subject-matter and process-level expertise to the table. These teams complement our dedicated field bankers, SBA- and practice-level experts, and other colleagues who create a total network of support for our business customers.

2024 Small-Business Lending Highlights

Geography	Loan Volume		Loan Amount	
	Huntington	% Market Share	Huntington	Top Competitor
Colorado	277	15.40 %	\$72,401,700	\$91,456,000
Illinois	655	26.53 %	\$101,063,300	\$119,626,800
Indiana	331	25.06 %	\$60,183,800	\$38,021,700
Kentucky	63	12.12 %	\$14,252,500	\$31,186,700
Michigan	1,385	51.03 %	\$191,740,500	\$55,340,300
Minnesota	186	11.51 %	\$40,201,500	\$50,581,600
North Carolina	83	5.18 %	\$27,381,200	\$105,863,700
Ohio	2,283	59.41 %	\$337,296,500	\$59,989,500
South Carolina	50	2.03 %	\$17,527,900	\$ 36,306,700
West Virginia	100	47.62 %	\$19,681,700	\$9,183,000
Western Pennsylvania	368	45.71%	\$57,119,500	\$73,727,500
Wisconsin	69	6.28%	\$14,527,600	\$47,627,500
National (ex-footprint)	1,727	8.44%	\$576,687,000	\$2,098,740,400
Total	7,577	n/a	\$1,530,064,700	n/a

2024 Microfinance New Originations and Renewals

Loan Size	Units	Total Value of Loans	Average Loan Size
≤ \$10K	334	\$2,781,606	\$8,328
>\$10K-\$25K	1,837	\$39,030,017	\$21,247
>\$25K-\$50K	3,180	\$136,258,046	\$42,848
>\$50K-\$75K	927	\$59,889,530	\$64,606
>\$75K-\$100K	1,302	\$122,752,932	\$94,280
>\$100K-\$250K	2,290	\$398,748,269	\$174,126
Total	9,870	\$759,460,400	\$405,435

Celebrating Small Business Saturday

To support small businesses on one of the busiest shopping days of the year, Huntington’s Lift Local Business Program hosted “Mall at the Museum,” a local vendor fair on Small Business Saturday featuring more than 100 small businesses at the Great Lakes Science Center in Cleveland, Ohio. Attracting more than 2,500 guests, the event featured local, live entertainment, food vendors, free holiday-themed activities for families and a pitch contest, with entrepreneurs taking home more than \$17,000 in prizes.

\$3.4 billion



in lending to small- and medium-sized business customers in 2024

Balancing Small-Business Risk and Opportunity

Huntington’s approach to lending employs various processes, policies, and procedures to bring risk considerations to the forefront. Our approach harmonizes with our organizational risk appetite as well as its appropriateness for our small-business customers. We know each loan application is different and give full and fair consideration for all lending programs and products we offer. Our easy-to-navigate products, which supplement traditional credit vehicles and align with our risk appetite, enable us to forge relationships to reduce our overall risk while helping small businesses thrive.

COMMUNITY FOCUS AND IMPACT

Investing in Communities

We are centered on our Purpose when we work to create vibrant, economically inclusive communities. We connect with local leaders—from government officials to small-business owners and nonprofit leaders to local advocates—to identify how we can serve them and their neighbors. Together, we implement solutions that develop and transform the areas we serve so that economic opportunity is open to all.

From June 2021 through December 2024, we lent or invested \$36.2 billion in our communities as part of Huntington's five-year, \$40 billion Community Plan. This investment helped thousands of small businesses through our Lift Local Business® program; expanded closing cost and down payment assistance programs to more regions; provided resources and services to underrepresented populations; and delivered long-term economic stability in areas we serve through affordable housing.



Huntington's \$40 Billion Community Plan

Our Community Plan has generated economic equality and strengthened the financial well-being of individuals and businesses in low- and moderate-income areas within our footprint.

As our footprint grows, we remain steadfast in our goal of creating economic vitality for our customers. We look forward to extending our financial commitment, time, and effort in creating economic opportunity for all in the areas we serve.

Community Plan Investment Progress (June 2021 to December 2024)

Pillar		Five-Year Commitment	Progress Through 2024
	Small Business	Huntington committed \$10 billion to small businesses.	\$8.6 billion
	Home & Consumer Lending	Huntington committed \$24 billion in affordable mortgage lending.	\$18.9 billion
	Community Development Lending & Investing	Huntington committed \$6.5 billion in loans and investments.	\$8.8 billion
		Total: \$40.5 billion	Total: \$36.2 billion



Community Development Lending and Investing

Huntington's community development lending and investment (CDLI) programs center on cultivating thriving neighborhoods and resilient communities. Our programs have spurred affordable housing developments, provided small businesses with access to capital, built public amenities, and empowered education across our footprint.

Our Community Impact Capital (CIC) and Alternative Community Capital (ACC) teams, in addition to our responsive, customer-focused team of branch colleagues, are trained to help businesses navigate their financial options. We aim to strengthen businesses and foster economic revitalization in under-resourced areas by providing non-tax credit, Community Reinvestment Act-qualified CDLIs.

Community Development Loans & Investments

2022

436 loans totaling **\$2.0 billion**

86 investments totaling **\$957 million**

2023

280 loans totaling **\$796 million**

156 investments totaling **\$730 million**

2024

373 loans totaling **\$1.8 billion**

189 investments totaling **\$801 million**

Supporting Housing Initiatives for Populations In Need

As part of our Community Plan, we support affordable housing developments that expand access to housing for vulnerable populations.

In Jackson, Michigan, Huntington partnered with developers to provide construction financing to Andy's Place, an apartment complex that offers housing and social support services for individuals recovering from opioid addiction. The sober-living project opened 50 family units in 2019, and in 2024, Huntington provided financing to develop an additional 26 units. Andy's Place is the first addiction recovery organization to collaborate with local Drug and Treatment Courts to provide recovering addicts education in life skills, financial health, and job placement.

2024 Community Reinvestment Act-Qualified Philanthropic Commitments

305 donations

totaling **\$6,995,350** supported **affordable housing** programs

531 donations

totaling **\$9,257,737** supported **community service** programs

178 donations

totaling **\$3,577,606** supported **economic and revitalization** programs



Huntington received an

“Outstanding”

rating from the U.S. Office of the Comptroller of the Currency (OCC) on our most recent Community Reinvestment Act performance evaluation (April 2025).

34,848

total volunteer hours
from Huntington colleagues
in 2024



Huntington's National Community Advisory Council

Active engagement with our National Community Advisory Council (the Council) is a vital part of our outreach efforts. The Council, comprised of 18 community members across our footprint, provides feedback related to our efforts in affordable housing, community development, nonprofit services, small business, and economic development. Connecting Huntington with key leaders in areas we serve, the Council meets regularly and shares insights into projects and investments in their region with our ELT. In addition, the Council reviews progress on the Community Plan, advocates for their respective communities, and provides feedback on future strategies, services, products, and emerging issues.

COMMUNITY FOCUS AND IMPACT

Affordable Housing and Homeownership

Investing in affordable housing is one way we help families build wealth and achieve long-term stability while working toward community well-being. We believe we can be a catalyst for change in making the dream of homeownership a reality for everyone.

With the support of trained community mortgage loan officers (CMLOs) and by providing borrowers with homebuyer education, we work to create accessible mortgage options and provide financial education through local partners. Huntington's Home Lending team is committed to providing \$24 billion in loans to low-income borrowers and borrowers in economically disadvantaged neighborhoods as part of our five-year, \$40 billion Community Plan. From June 2021 through December 2024, we provided \$18.9 billion in affordable mortgage lending.

We provide a range of products for our customers, including first-time homebuyers, home improvement loans, home equity loans, and emergency relief for residents. Our team supports borrowers within our footprint by offering state, local, and proprietary programs, including those designed to address saving for down payments and those using alternative credit.

Removing Barriers to Home Ownership

Down payments and closing costs can be among the biggest barriers to homeownership. As part of our Community Plan, we offer products and services to assist in these costs and partner with local organizations to amplify our impact.

Across our footprint, we offer more than 150 down payment assistance and closing cost programs to help make homeownership a reality for individuals and families. We work closely with state and local organizations, as well as nonprofits, to assist homebuyers in managing their finances and lending options. We also offer our own products to help low-income borrowers and those living in low- to moderate-income tracts achieve their dream of owning a home.

We launched our Huntington Home for Good mortgage product in 2023 and have since extended its reach to 18 markets across our footprint. Home for Good opens lending options for qualifying individuals by modifying eligible credit criteria, expanding the use of alternate credit, allowing increased debt evaluation flexibility, and low down payment requirements. In 2024, we closed 845 Home for Good loans and provided more than \$3.7 million in down payment assistance for Home for Good loans.



2024 Impact at a Glance

3,200+ loans

granted for qualifying low- to moderate-income tract programs

~\$11.7 million

in closing costs waived for buyers in low-income regions

~\$635,000

in closing costs for VA loans covered

To complement Home for Good, we launched the Home for Good Home Equity Line of Credit (HELOC) in April 2024. The Home for Good HELOC can be used to put equity back into a home and pay for home improvements, unexpected emergencies, and more. With less than a year in market, we booked nearly 1,290 Home for Good HELOCs in 2024 and continue to refine this product.

We credit the success of our Home for Good and other down payment and closing cost assistance programs to the work of our CMLOs, who foster strong, local partnerships. In 2024, our CMLOs collaborated with realtors to raise awareness of these programs, with 800 attendees at realtor-sponsored events across our footprint. We also continue to work with nonprofit partners such as the Minnesota GroundBreak Initiative, a grassroots effort to address gaps in homeownership and wealth creation through down payment assistance.

Opening Doors to Affordable Housing

In 2024, Huntington secured more than \$100 million in affordable housing grants from Federal Home Loan Banks in one of our largest years of production. The grants funded housing for a variety of groups, including veterans, seniors, low-income individuals, and those with limited access to capital. Huntington partners with entities that may not have access to capital to provide them with grant funding and technical assistance, such as education and training programs, to better identify how they can serve their community's needs.

Review of Denied Loan & Payment Assistance Applications

To provide fair and equitable treatment to all consumers, we review conditionally denied mortgage and home equity applications to evaluate whether alternative avenues to approval exist. This process helps us explore all financing options and reduces barriers for low-income borrowers and those living in disadvantaged areas.

Preserving Homeownership

The Huntington Home Savers program is a mortgage payment assistance program designed to address the needs of customers who struggle to meet their mortgage obligations. Our colleagues work to understand customers' challenges and educate them on mortgage relief and protections, as well as mortgage assistance options such as refinancing, repayment plans, and payment deferrals. In 2024, the program provided aid to 2,346 homeowners.

Home Savers Program Impact (2021-2024)

Year	Customers Assisted
2021	2,968
2022	3,118
2023	1,857
2024	2,346

Huntington was recognized as a

2024 Home Possible RISE Award winner

by Freddie Mac for our work to help reduce barriers to homeownership.



Enhancing Multigenerational Living

Huntington has partnered with the West Denver Renaissance Collaborative to make multigenerational living more affordable for families in Denver, Colorado. As a lending partner for the West Denver Single Family Plus (WDSF+) Accessory Dwelling Unit Pilot Program, we connect families with lending options to construct accessory dwelling units, a second home on an existing residential lot. These homes are typically used as housing for parents, in-laws, or other family members to strengthen family bonds and provide savings in high-cost metropolitan areas.

SUSTAINABLE OPERATIONS

• Environmental Strategy

Environmental Performance

Environmental Strategy

Huntington's focus on sustainable operations reflects our commitment to protecting the planet, mitigating the effects of climate change, using natural capital sustainably, and addressing the environmental challenges faced by our communities.

Our environmental and climate strategies include reducing our carbon emissions, transitioning to renewable sources of energy, improving energy efficiency, and helping customers achieve their environmental sustainability goals. In addition to these core commitments, we have programs to reduce waste and water consumption in our operations, expand our emphasis on green building design and construction across our corporate real estate footprint, and drive sustainable procurement throughout our supply chain.



Environmental Policies and Oversight

As part of our environmental management system, we have clearly defined policies and programs that drive our environmental stewardship initiatives. They enable us and our third-party suppliers to proactively comply with applicable environmental regulations and laws where we operate.

- Our [Environmental Policy Statement](#) details our holistic commitment to protecting the environment, addressing climate change and climate risk, increasing sustainable procurement, and promoting transparency and accountability.
- Our [Environmental Health and Safety Policy Statement](#) specifies how we protect the health and safety of our colleagues, both inside and outside the workplace, through colleague training, employee benefits programs, and a comprehensive Environmental Health and Safety program, reviewed regularly by our EHS team.

Our environmental stewardship policies, which are routinely reviewed and updated as needed, align with and support aspects of well-recognized and respected frameworks, including the UN Sustainable Development Goals and the principles of the Paris Agreement. Additionally, we demonstrate our commitment to sustainable operations through reporting that aligns with the TCFD framework. Further disclosures on climate can be viewed in our latest [Climate Report](#).

We also regularly monitor emerging regulations and frameworks, including various state-level legislation, EU regulations and frameworks, OCC regulations, and IFRS sustainability disclosure standards. We benchmark against our current reporting status and proactively take preparedness steps.

Supporting Our Customers' Sustainability Goals

As part of our commitment to support our customers in achieving their own environmental goals, our Renewable Energy Finance (REF) group offers solutions that promote sustainable business and unlock opportunities for renewable energy alternatives. Through our REF offerings, we leverage our knowledge and financial expertise to actively explore the potential expansion of climate-related financing products to assist our customers in their decarbonization efforts. These projects include financing for renewable energy sources, electric vehicle (EV) charging stations, and microgrid and battery storage projects. In 2024, we financed 24 renewable energy projects through a variety of structures, including end sale-leaseback transactions and construction-to-term financing.

Huntington's Climate Report

Our [Climate Report](#) contains more detailed climate-related disclosures. This report aligns with the TCFD recommendations and outlines our approach to managing climate-related risks and opportunities in the areas of Governance, Strategy, Risk Management, and Metrics and Targets. This marks our fifth year aligning with these recommendations.

Environmental Performance

Our Environmental Sustainability Goals and Progress

We are dedicated to making progress on our sustainability goals amid the changing and growing state of our business. In 2024, we began implementing our integrated reporting software cross-functionally to more accurately and efficiently report our data. We are also proactively preparing for potential state regulations that will require emissions reporting. These efforts have led to improvements in our ability to track, collect, and report data, along with ensuring our readiness for various reporting frameworks and anticipated regulation.

We recognize that welcoming colleagues back to the office and continuing to grow our footprint could impact certain environmental sustainability goals. To navigate this change, we have focused on demand planning and spreading awareness around sustainable operations. The following sections discuss how we will continue to focus on reducing our environmental impacts.

To address stakeholder interest in our sustainability performance and impact, our metrics and disclosures are also regularly evaluated and updated to remain current and aligned with best practices.



Our Environmental Sustainability Goals

	Target	Target Year	2024 Performance
GHG Emissions (Scope 1 & Scope 2 location-based)	35% reduction	2030	Data will be provided in our 2024 Climate Report
GHG Emissions (Scope 2 market-based)	50% reduction	2035	
Water Consumption	15% reduction	2030	9% reduction
Landfill Waste	25% reduction	2030	8% reduction
Renewable Energy	50% of electricity usage	2035	0.5% of electricity usage

Environmental Performance Summary

	2022 (baseline)	2023	2024
Scope 1 – Direct Emissions (MT CO ₂ e)	20,418	18,373	Data will be provided in our 2024 Climate Report
Scope 2 – Indirect Emissions (MT CO ₂ e)	69,015	61,320	
Building Energy Consumption (MWh)	202,709	223,143	228,473
Renewable Energy (MWh)	1,220	977	611
Water Consumption (gallons)	129,462,000	127,687,000	117,260,000



424

environmental sustainability-related projects implemented at Huntington facilities, resulting in more than \$14 million in investments in 2024.

Huntington's Renewable Energy Roadmap

To achieve our goal of shifting to 50% of our electricity sourcing to renewables by 2035, we have established a two-pronged strategy: investing in renewable energy contracts and reducing our energy consumption through efficiency improvements. We regularly review opportunities under both focus areas. Regarding power purchase agreements (PPAs), progress toward our goal has been slower than expected due to delays associated with providers bringing renewable energy online; however, we continue to evaluate PPAs in new markets and are confident green power will be supplied under our existing PPAs.

Our signed PPAs with AEP Energy and DTE Energy's MIGreenPower Program are slated to take effect in 2026.

Through a combination of efficient buildings and improved operations, we strive to reduce our overall energy footprint. At select locations, we are also investigating on-site renewable energy systems including, but not limited to, solar photovoltaics, geothermal, and other advanced energy technologies. We regularly conduct energy audits at our facilities, with trained staff members on-site to assess opportunities for reduction and ensure building systems are performing appropriately. We also monitor our facilities' energy use on holistic and individual levels, leveraging real-time insights to monitor trends, detect abnormalities, and engage with managers if there is an issue. For our sites that are ENERGY STAR-certified, we are also able to view and communicate these scores in real time.

Energy Efficiency Projects Completed Across Our Footprint

Type of Project	Number of Projects
Window films	506
High-efficiency HVAC systems	196
Interior/exterior LED lighting with daylight harvesting controls	134
Roofing enhancements	65
Window replacements	15
Elevator modernization	6

In 2024, our on-site solar arrays at various Ohio locations produced

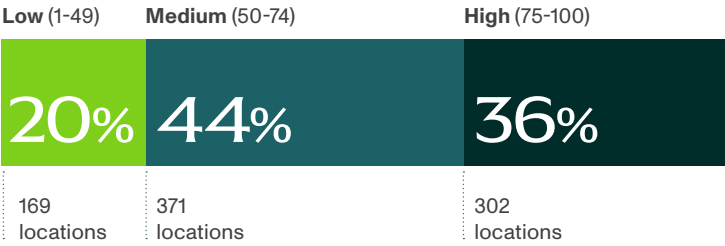
611 Mwh
of renewable energy.

ENERGY STAR Program

Since 2013, Huntington has been a voluntary participant in the U.S. Environmental Protection Agency's (EPA) ENERGY STAR program. As of December 31, 2024, we achieved the following:

- 286 ENERGY STAR-certified bank branches, comprising 62% of all ENERGY STAR-certified bank branches across the country
- 295 ENERGY STAR-certified sites registered

ENERGY STAR Scoring Makeup



2024 marked the first year Huntington had at least one

ENERGY STAR-certified site

in all states where we operate.

Average Energy Score (by Region)¹

Akron & Canton	67.86
Central Ohio	63.48
Corporate	70.67
East	69.84
Great Lakes	52.35
Michigan	70.08
West	63.84

¹ Regions within Huntington's footprint that are not shown in the table will be included in future reports.

Our Facilities Drive Our Energy Performance

With a growing network of facilities across the nation, Huntington's environmental footprint is largely driven by these buildings' energy and resource consumption. As a result, we are focused on reducing energy use at each of these sites, which include various bank branches and office buildings. We utilize the ENERGY STAR certification as our core directive and currently have 295 certified sites across our operating locations, equaling 30% of branches and 20% of facilities.

Our utilities and facilities team members are responsible for conducting energy audits, trend analysis, on-site visits, and equipment programming and recommendations. In particular, on-site visits have led to a substantial increase in the overall efficiency performance of these facilities, and we plan to continue expanding our visits to more buildings. Equipment upgrades at our facilities also include LED lighting installations, heat pumps, and cellular thermostats.

In 2024, we prioritized expanding the use of these cellular thermostats to better regulate and monitor the facilities we own and operate. Smart systems allow our teams to optimize equipment consuming energy and resources, based on regular use and occupancy. Actions may include regulating cooling/heating in the evenings and on weekends, turning off non-essential lights, and managing boiler on/off times. These devices are connected digitally and regularly output data to our utility teams, who can more broadly analyze trends across the operating footprint or at specific sites, enhancing our ability to identify opportunities for energy reduction.



Reducing Resource Waste and Consumption

We continue to seek opportunities to reduce our resource consumption and lower the volume of waste we send to landfill. Our ongoing actions include the following:

- Reducing paper use at our facilities and encouraging our customers to opt-in to paperless statement alternatives
- Partnering with our suppliers to procure paper with recycled content and paper sourced from certified forests as defined by the Forest Stewardship Council and Sustainable Forestry Initiative
- Using compostable, biodegradable, and reusable serveware products at our facilities. We removed plastic bottled water from our cafeterias, markets, and vending machines, as well as from our online supply system, in favor of reusable alternatives.
- Actively identifying areas of opportunity to reduce waste by auditing our facilities for recycling programs

2024 Electronic Recycling Delivers Impact

We contract with a third party to manage our electronic waste and provide us with an audit report of our efforts. This provider helps identify surplus or end-of-life technology at our sites and schedules recovery and pickup. These materials are then either refurbished and donated for a second life or, if no longer viable, designated for recycling. Our impact in 2024 included:

1,764 reused and 1,926 recycled
digital devices

5,053,128 kWh energy savings,
equivalent to annual power usage of 396 homes

911,771 kg reduced CO₂ emissions,
equivalent to removing 656 cars from the road per year

5,606 kg hazardous waste reduction,
equivalent to the average weight of 46 refrigerators



Water Stewardship and Quality

Huntington actively manages the reduction of our water use with low-flow toilets, water-efficient faucet fixtures, and water efficient landscaping. We have also taken steps to improve water quality in our buildings and encourage reusable alternatives by providing water bottle filling stations and filtered water faucet adapters.

Building Construction and Design

Huntington has policies that specify requirements for all the facilities we operate to maximize efficiency. Chief among these is our “AIA Document A201 – 2017 General Conditions of the Contract for Construction” policy. In addition to requiring all building stakeholders to comply with all local, state, and federal codes, this policy lays out additional expectations for

safety, quality, reliability, and other best practices during the design and construction phases. Beyond our policies, our Real Estate Management team proactively addresses environmental issues that could impact the health and safety of our colleagues. This includes overseeing the evaluation, reporting, and remediation for the following categories: indoor air quality, water quality testing, refrigerant reclamation and reuse, underground storage tank management, and environmental contractor management.

Expansion in North and South Carolina

Our Consumer and Regional Banking expansion into North and South Carolina will provide an opportunity to grow responsibly and incorporate our environmental best practices early in the process. As we develop plans for new and existing sites, we are focused on creating branches that align with environmental efficiency standards and use more energy-efficient equipment.

Our new branch builds give us the opportunity to create spaces that are highly energy, water, and waste efficient while providing a comfortable, safe space for our customers and colleagues. We plan for these branches to be fully electric with HVAC, boilers, and appliances that reduce our reliance on nonrenewable energy sources.

We are also analyzing the use of solar arrays on individual branches to further decrease their operational footprint. As we continue to expand in this and other regions, we will share and implement environmental best practices across our footprint.

Green Building Design and Construction

We prioritize the use of environmentally friendly products in our facilities to provide workplaces that are safe and healthy for our colleagues and customers and sustainable for the planet. We have formal policies at all our facilities that ensure we use resources as efficiently as possible. Where feasible, we also integrate green products into our design, and we set minimum energy and water efficiency requirements for our building products that contractors and service providers must meet. These design standards include requirements to exceed Seasonal Energy Efficiency Ratio ratings, which are used to evaluate the performance of HVAC systems. Other sustainability initiatives led by our Real Estate Management team include:

- Reusing existing structures and infrastructure, where appropriate, at our retail branches rather than demolition and rebuilding
- Ensuring exterior materials, such as masonry and glass installed at our retail branches, are durable, nontoxic, and when possible, sourced in region
- Using a highly regarded manufacturer of customized sustainable interiors for portions of interior buildouts
- Continuing to use LED lighting with our specified controls

Sustainable Procurement

All vendors are expected to abide by our [Service Provider Code of Conduct](#), which outlines expectations regarding ethical business practices, labor and human rights, health and safety, diversity, environmental responsibility, privacy, and confidentiality. We engage with our suppliers on our collective decarbonization efforts and to share best practices and implement green procurement strategies.

Green Cleaning

Our commitment to the environment is reflected in our choice of cleaning service providers. Our providers observe the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) green cleaning recommendations to protect the health and well-being of customers and colleagues in an environmentally conscious way. Additionally, our service providers have received Cleaning Industry Management Standard-Green Building Certification with Honors from the International Sanitary Supply Association, and they use products that meet Green Seal standards.

PEOPLE-FIRST CULTURE

Colleague Engagement, Development, Retention, and Attraction



Colleague Engagement, Development, Retention, and Attraction

Huntington colleagues are essential as we work to put our Purpose into action. They exemplify our Values, bringing a Can-Do Attitude, Service Heart, and Forward Thinking, and they are critical to our success. Maintaining a culture where everyone feels welcome, safe, and respected empowers our colleagues to perform at their best.

Our Focus on Our People

We strive to be a destination employer and the best place our colleagues have worked. To achieve this, we continuously seek ways to elevate their experience with us. This includes the following:

ENHANCING OUR FOCUS ON OUR COLLEAGUES

We aim to acquire strong talent who can shape our future, enhance the talent experience throughout our colleagues' time with us, and elevate leader capabilities to propel us forward for future growth and success.

DEEPENING ENGAGEMENT ACROSS THE COMPANY

Highly engaged colleagues feel a greater sense of connection to Huntington. We foster engagement by continuously listening to their feedback through periodic pulse surveys and our annual Voice survey.

HOLISTIC, ROBUST VIEW OF WELLNESS AND WELL-BEING

Colleague feedback continues to inform enhancements and additions to our comprehensive benefits and wellness offerings, illustrating that our best ideas often come from our colleagues.

Our Talent Strategy

We have a comprehensive approach to talent management that emphasizes attracting, engaging, developing, and retaining the best talent for Huntington. Our Chief Talent Officer provides oversight and support of our full talent strategy and life cycle.



Engaging Our Colleagues

As we work to implement our talent strategy, we rely on the feedback we receive from our colleagues. Their insights help drive action and facilitate positive change within our regions, across our segments, and throughout our enterprise.

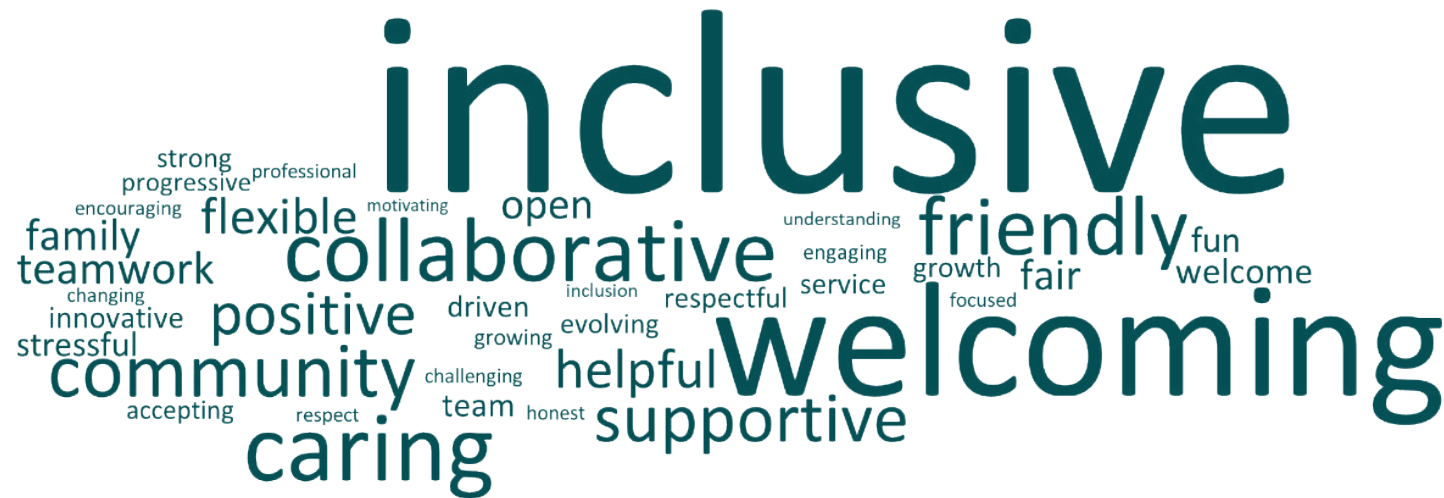
In 2024, we conducted our 11th consecutive companywide engagement survey, with a strategic focus on culture, trust, and engagement. This year’s survey results indicate that our culture remains exceptionally strong, with colleagues consistently reporting that they have excellent relationships with their managers. Colleagues report that trust and care are particularly important to them, and we continue to prioritize these attributes as we develop and maintain our culture.

Huntington and Human Rights

Our respect for the protection and preservation of human rights is guided by the principles set forth in the United Nations Universal Declaration of Human Rights and the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work. Read more in our [Human Rights Statement](#).

We also distribute pulse surveys, providing opportunities for colleagues to share real-time feedback. Pulse surveys are designed to solicit feedback on key topics that have emerged or remain critical to leadership, and the results help us gauge our progress.

How Huntington Colleagues Describe Our Culture



Developing Our Colleagues for Career Growth

We believe our existing workforce is the greatest asset we have in developing our talent pipeline, and everyone has a role to play in career development. We continuously work to enhance programs that help our colleagues grow in their careers, while also continuing to invest in career development, skill building, gig experiences, and mentoring opportunities.

Colleague participation in these opportunities continues to grow, with more than 750 active mentor memberships in place and approximately 800 individuals taking advantage of gig experiences.

To facilitate access to opportunities, our Career Hub is an interactive, collaborative platform that creates connection points for colleagues. By linking colleagues to mentoring opportunities, gig experiences, and skill-building education, the platform places career development at colleagues' fingertips, showing them in real time how they are progressing toward their career goals.

2024 Companywide Engagement Survey Results

- 82%** of colleagues are "engaged or highly engaged"
- 85%** of colleagues reported favorably on trust, placing us in the top quartile
- 82%** of colleagues reported favorably on culture, placing us in the top quartile
- 82%** of colleagues reported favorably on engagement

Category of One Cultural Leadership Program

Introduced in 2024, the Category of One Leadership Program provides leadership development for our Consumer and Regional Banking group. The program encourages colleagues to examine the ways they can lead their teams and the organization through the lens of Huntington culture. Through this program, colleagues can center their leadership approach in keeping with our Purpose and Values.

Developing Colleagues

Our talent development programs are designed to build a workforce ready to tackle the needs of the future. These include our internship program, two-year development programs, and enterprise-wide programs.

We enable and empower colleagues to navigate their career growth throughout their time at Huntington by designing experiences that are:

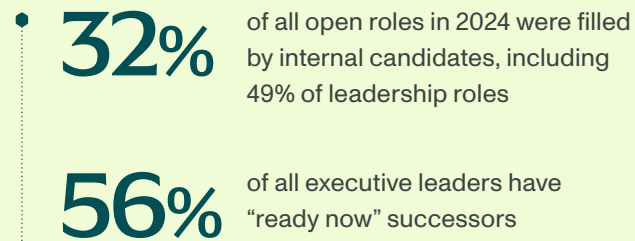
- **Colleague-centric:** Programs are curated, created, and driven by the colleague, with an expansive library of courses to suit almost any career or developmental aspiration.
- **Interactive and collaborative:** Colleagues are encouraged to build connections through shared experiences.
- **Relevant:** Content is curated to resonate with colleagues, their career aspirations, and the world around them.
- **Timely:** Content is available and accessible when colleagues need learning support or professional development.

Our enterprise-wide talent programs support high performing colleagues with accelerated growth and readiness at key milestones along the talent pipeline. They include the following:

- **Luminate:** High-performing early career talent
- **Emerge:** High-performing emerging talent
- **Accelerate and Transformations:** High-performing mid- to executive-level talent

611 colleagues

participated in our enterprise-wide talent development programs in 2024



Fostering New Colleagues Through Internships

Huntington invests in early talent by offering dynamic internships that address several areas of our business, including front-line business segments, finance, audit, risk, IT, analytics, and operations. Our program also offers interns professional development experience, with an innovative approach to collaboration and the involvement of executive leaders. Through our internship structure and strategy, we focus on transitioning college students and recent graduates into job opportunities.

We have established strong partnerships with a wide range of colleges and universities, making our program highly sought-after among students—in 2024, more than 21,000 candidates applied for an internship. The program was also recognized by Vault as the best financial services internship in the U.S.

Of our 124 interns in 2024, job offers were extended to 62% of eligible interns, with 93% accepting the offer.



Igniting Classrooms in Partnership with Ron Clark Academy

Huntington has partnered with Ron Clark Academy for its [Ignite the Classroom](#) initiative, a partnership that provides educators with hands-on training to enhance learning and achievement in teaching the next generation of leaders. Ron Clark Academy, an acclaimed nonprofit middle school, has been recognized for creating an environment that promotes academic excellence and fosters leadership.

Through this initiative, Huntington hosted educator events featuring Ron Clark in five markets across our footprint—Columbus, Cincinnati, Cleveland, Detroit, and Pittsburgh. Participants learned Clark’s unique teaching philosophy and gained best practices for student engagement. Over the next three years, we aim to connect with 7,500 educators through Ignite the Classroom events. This includes giving educators more than 2,000 scholarships to attend a two-day training session at the academy, where they will participate in dynamic workshops and classroom observations.





Training Opportunities

Our learning culture is reinforced by ongoing companywide and segment specific training opportunities. In 2024, colleagues completed 607,014 enterprise training hours—an average of 30 hours per colleague—participating in learning opportunities over the course of the year. We also offered an additional 16,073 business segment-specific modules of training, including those offered through a third-party online course provider, which enabled colleagues to develop specific skills or knowledge.

¹These trainings are also required for Huntington contractors

Colleague Training Courses

The following are some examples of annual training topics all colleagues are required to complete:

- Bank Secrecy Act/Anti-Money Laundering (BSA/AML)¹
- Cybersecurity Essentials¹
- Data Protection at Huntington¹
- Maintaining a Safe, Professional, and Productive Work Environment
- My Role in Emergency Preparedness¹
- Preventing Discrimination and Harassment
- Reporting Wrongful Conduct

Providing Tuition Support to Degree-Seeking Colleagues

In addition to offering tuition support for colleagues seeking degrees, Huntington has preimbursement arrangements with two programs:

- **Exact Track Business Program** is an accelerated business degree program in partnership with Columbus State Community College (CSCC) and Franklin University. Colleagues earn two degrees upon completion: an Associate of Applied Science in Business Management from CSCC and a Bachelor of Science in Business Administration from Franklin.
- **Western Governors University** offers an accelerated online degree-completion program, with a self-paced format for colleagues who have already completed some college credits.

In 2024, 201 colleagues took advantage of preimbursement programs, totaling more than \$824,000 in tuition payments paid to universities on our colleagues' behalf.

Enhancing Our Wellness Offerings

We are committed to providing meaningful benefits for our colleagues and their families. We value colleague feedback to help us refine our offerings, which we review and update annually. In 2024, we made the following enhancements:

- Expanded parental leave for birth and non-birth parents, including maternity leave for eight weeks of leave at 100% pay and an increase from six to eight weeks of leave at 100% pay for all new parents
- Discounted access to gyms and studios nationwide through a partnership with Aaptiv
- Access to Foodsmart, a dietary support program that helps colleagues understand gaps in nutrition by providing meal recommendations, recipes, and grocery lists
- Additional 401(k) withdrawal options in accordance with Secure 2.0, including emergency withdrawals, birth or adoption withdrawals, domestic abuse withdrawals, and withdrawals in times of federally declared disasters

As outlined in our recently updated [Environmental Health and Safety Policy Statement](#), Huntington recognizes that mental health is an increasingly important component of colleague health and well-being, and we are committed to providing benefits and resources to support our colleagues in this area. Read more about Huntington's benefits on our [website](#).

Retaining Our Colleagues

Attracting and retaining top talent is central to how we support our customers. One of the many ways we achieve this is by offering support—including competitive benefits and compensation—for our colleagues to help them build long-term, meaningful careers with us.

We actively listen to our colleagues to deliver benefit offerings tailored to meet their needs. For example, through our Self-ID campaign, colleagues can elect to share their demographic identification preferences. This provides us with accurate data we can use to help design programs and benefits they truly value.

Huntington's Culture-Building Events

We work diligently to build a strong culture in which employees feel engaged and included. Every June, we celebrate Colleague Appreciation Week through a series of events designed to show our gratitude for our people, such as games, photo opportunities, food, and fun. We also engage employees through The Big Picture, our annual in-person colleague update designed to help foster culture and facilitate conversation.

Huntington has been a long time partner of Pelotonia, an annual cycling experience that raises funds for cancer research and attracts participation from many of our colleagues. As part of Huntington's broader philanthropic effort to support Pelotonia, Huntington's Business Resource Groups engage in a friendly fundraising challenge.



2024 Workplace Recognitions

Certified Great Place to Work®

for the sixth consecutive year

Ranked #18

in the JUST Capital index

Top score of 100

on the Disability IN: Disability Index for the eighth-consecutive year

Our Pay Equity Pledge

We continue to identify and implement effective practices to promote pay equity, in compliance with laws. Huntington conducts a pay equity analysis annually, evaluating pay for colleagues performing the same work, designed to ensure equity.

Workplace Inclusion

Our colleagues take the lead in maintaining our people-first culture through Business Resource Groups (BRGs), Inclusion Councils, and Communities of Practice (CoPs). Every BRG, Inclusion Council, and CoP is open to any colleague, providing them with professional and personal growth opportunities and enhancing their experience during their time with us.

In addition to providing professional and personal growth opportunities, these colleague-led volunteer groups serve to elevate our colleagues' voices, raise awareness about the importance of representing the needs of all people, and help build connections in our communities. These benefits provide individual colleagues and Huntington as a whole with insights that can help expand business opportunities and facilitate wealth building in the regions we serve.



Huntington's Inclusion Network by the Numbers

9

Business Resource Groups

71

Business Resource Group Regional Chapters

6,211

Huntington colleagues participate in one or more of these groups, representing 31% of our total workforce

8

Regional Inclusion Councils

5

Communities of Practice

Cultural Celebrations Drive Sense of Belonging

In 2024, we continued to honor the communities we serve by joining them in the cultural celebrations most relevant to them. Through these events, we demonstrate our appreciation and create an environment where the people we serve feel truly welcome.



Attracting New Colleagues¹

We strive to be a destination employer for colleagues who share our Purpose. Our talent attraction model supports our Purpose Driven Hiring process. This process is rooted in our mission to provide every candidate and hiring manager with an exceptional experience aligned with our people-first culture. Purpose Driven Hiring also supports our approach to hiring for alignment with Huntington's leadership behaviors, values, and skills, creating a streamlined, repeatable process that promotes fair treatment for all.

Our Purpose Driven Hiring process is integrated into our leadership development program, which is designed for new leaders within their first 90 days of employment. We made additional investments, including revamping our career site and leveraging a candidate management platform, to enhance communication that elevates the hiring experience for candidates, hiring managers, and recruiters alike. These practices allow us to secure highly talented colleagues that will help shape our future.

Our talent attraction initiatives have proven successful, in large part thanks to the reputation we have built for our culture. We attract many new colleagues through referrals from existing colleagues, which is a testament to the strength of the people-first culture we foster. As we continue to expand into new markets such as North and South Carolina, we bring our Purpose Driven Hiring approach with us, and we have seen strong results as we build a talent pool in these new regions.

¹We offer equal employment to colleagues in every aspect of employment. We hire based on qualifications and experience and evaluate, recognize, reward, and promote colleagues based on performance. We prohibit discrimination based on all categories protected by federal, state, or local law. Huntington's latest EEO-1 report submitted to the U.S. Equal Opportunity Commission is available on our [investor relations website](#).

RESPONSIBLE BUSINESS

- Corporate Governance and Ethics
- Enterprise Risk Management
- Security and Privacy



Corporate Governance and Ethics

Strong corporate governance and ethical business practices are critical to Huntington’s long-term growth ambitions and help us create value for those we serve.

Corporate Governance Structure

Our Board of Directors and ELT are committed to executing on the Company’s long-term Vision and aligning our strategic objectives with the interests of our stakeholders. Our Board sets the strategy, risk appetite, and ethical standards for the entire organization, and is responsible for conducting succession planning for the CEO and other members of the ELT. Our independent Lead Director and independent committee chairs drive a unified vision and strategy while maintaining distinct roles of daily operations and oversight.

Our Directors are active and engaged in their respective roles. During 2024, our Board held 67 meetings (including full Board and committee meetings), with 98% average Director participation in full Board meetings and committee meetings on which they served.

Huntington's Board of Directors

As of immediately after our 2025 Annual Meeting of Shareholders, our Board consists of 12 Directors, 10 of whom are independent.

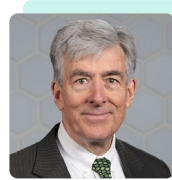
Each Board committee is chaired by an independent Director who is equipped with the knowledge and expertise to effectively carry out the committee's responsibilities. All Directors are elected annually with a majority vote standard.¹



Ann B. (Tanny)
Crane



Rafael A. Diaz-
Granados



John C. (Chris)
Inglis



Katherine M. A.
(Allie) Kline



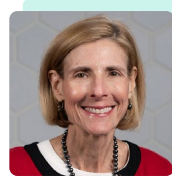
Richard W.
Neu



Kenneth J.
Phelan



David L.
Porteous



Teresa H. Shea



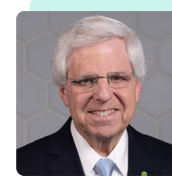
Roger J. Sit



Stephen D.
Steinour



Jeffrey L. Tate



Gary Torgow

Board Assessment, Refreshment, and Succession Planning

At least annually, the NCG Committee assesses the size of the Board and reviews its composition to ensure that the appropriate knowledge, skills, and experiences are represented, in the Committee's judgment. To help bring about fresh perspectives, several new Directors have been added within the last five years.

The Board recognizes that it is critical to maintain a range of tenures to ensure sufficient experience for Board leadership positions, Board continuity, and institutional knowledge through economic cycles and business climates. The tenures of our current Directors range from one year to more than 20 years.²

In 2024, the Board focused on enhancing onboarding guides for new Board members and new executives joining the ELT. These guides support the integration of these appointees into Huntington's culture and help ensure a more seamless onboarding process.

2025 Proxy Statement

Reference our [2025 Proxy Statement](#) for additional information on the following:

- Board committees, responsibilities, and membership
- Board diversity and skills
- Board member bios
- Director and executive compensation
- Board assessment process and takeaways
- Shareholder outreach, feedback, and actions

¹ In uncontested elections

² Data as of our 2025 Annual Meeting of Shareholders

Shareholder Outreach and Engagement

We value our investors' views and welcome their feedback. The NCG Committee oversees our outreach and engagement practices, and our Lead Director is a frequent speaker on governance matters at director forums and with investors.

Throughout the year, members of management actively engaged Huntington's top shareholders regarding corporate responsibility matters. In 2024, these conversations, which are summarized for the NCG Committee, included discussions on the following topics: climate-related financial risks; how Huntington is preparing for new and emerging regulations and frameworks; human capital management, including colleague engagement, turnover, and talent development; executive compensation practices; and continuing to proactively monitor and plan to manage new and emerging risks, including those associated with artificial intelligence.

Huntington's corporate responsibility program is overseen by the Board's NCG Committee, with the ELT accountable for executing our strategy approved by the Board. Read more in [Our Corporate Responsibility Strategy](#).



Executive Compensation Program Drive Ownership and Accountability

Collectively, Huntington Directors and colleagues represent one of the Company's 10 largest shareholders, driving an ownership mentality throughout all levels of the organization. Huntington's compensation philosophy is to pay for performance that creates long-term value through safe and sound banking practices. Our executive compensation program uses performance-based compensation practices designed to drive profitable growth and returns that are risk-appropriate while doing the right thing for our stakeholders.

We use a broad group of incentive metrics—based on performance compared to financial targets and overseen by the HR and Compensation Committee—across our annual and long-term incentive programs. For executives and all managers, this includes using the People Leader Quotient (PLQ), which is a quantitative and qualitative performance metric designed to align managers with our talent attraction, development, retention, and culture objectives. Since 2021, PLQ has been embedded in all people leader performance reviews.

Our Recoupment Policy is applicable to all incentive compensation for our colleagues. The HR and Compensation Committee also retains the ability to apply discretion to incentive payments—both positive and negative—which drives proper alignment between pay and performance.

Position	Stock Ownership Requirement
CEO	10x annual base salary
ELT member (Senior Executive Vice President)	3x annual base salary
ELT member (Executive Vice President level)	2x annual base salary

Our Deep Commitment to Ethics and Integrity

We set the highest standards of honesty, fairness, and accountability throughout our organization. Our [Code of Conduct and Ethics](#), updated annually, provides guidance and resources on the ethical behavior expected of all Huntington colleagues. Upon hire and on an annual basis, all Huntington colleagues are required to complete online training and certification on the Code of Conduct and Ethics. Anyone who violates the Code or otherwise fails to follow our ethical and professional standards may be subject to disciplinary action, up to and including termination of employment. Except for the provisions of the Code that are specifically applicable only to colleagues, the Code also applies to contractors, vendors, members of the Boards of Directors of Huntington, and its affiliates.

Our Corporate Risk Management function includes a Conduct Risk Officer and supporting team that oversee and assess conduct risk and report semiannually to the Board's Audit Committee and Risk Oversight Committee. Additionally, our management-level Conduct Risk Committee oversees the Conduct Risk program, which is designed to identify, measure, monitor, control, and report conduct-related risks. This committee is chaired by the Conduct Risk Officer and includes the Chief Risk Officer, General Counsel, and Chief Human Resources Officer.

Reporting and Addressing Critical Concerns

Our colleagues are empowered to ask questions or report suspected violations of the Code of Conduct and Ethics freely and without concern of retaliation. Our “raise your hand” practice encourages colleagues to bring ethical questions or concerns to any member of management or Human Resources. Colleagues may also report suspected misconduct or concerns through various internal resources or through Huntington’s 24/7 Ethics Hotline (800-620-8601) and web portal. To provide anonymity, the Ethics Hotline is managed exclusively by a third-party vendor. As outlined in our Service Provider Code of Conduct, this hotline and web portal can also be used by our service providers to report concerns or suspected unethical behavior. Our robust anti-retaliation policies protect colleagues who report concerns or suspected unethical behavior in good faith, regardless of an investigation’s outcome.

Upon receipt of an Ethics Hotline complaint, a report is generated and distributed to a pre-defined list of senior executives, including the General Counsel, Chief Risk Officer, Chief Auditor, Chief Human Resources Officer, and Conduct Risk Officer. Procedures are in place to notify the Board’s Audit Committee Chair if there is an allegation that relates to reliability of our financial statements. In 2024, we investigated 281 cases due to issues reported via our Ethics Hotline.

For cases that allege wrongful conduct, Human Resources initiates an investigation, which results in a formal document summarizing the issue, outcome, and any disciplinary action taken. On a quarterly basis, a summary of Ethics Hotline wrongful conduct allegations, including any whistleblower concerns, are shared with the Board’s Audit and Risk Oversight Committees.

Protecting Against Money Laundering, Bribery, and Corruption

To protect Huntington and our stakeholders, we actively manage compliance with the U.S. Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) laws, regulations, and guidance. Our three-pronged approach includes the following:

- 1 Approved by the Risk Oversight Committee, our BSA/AML and Office of Foreign Assets Control (OFAC) policies, along with the Code of Conduct and Ethics, outline our expectations.
- 2 As noted in our Code of Conduct and Ethics, colleagues are required to understand and follow all Huntington BSA/AML policies and procedures. Colleagues receive mandatory annual training, both broad-based and role-specific, that addresses permissible business and vendor activities to avoid bribery and corruption.
- 3 Huntington’s committee structure, which includes Board and management-level oversight and our Chief BSA/AML Officer, reinforces compliance through ongoing oversight and monitoring, including of Ethics Hotline and customer complaints, and emerging industry trends.

We also include anti-corruption language in our Code of Conduct, Service Provider Code of Conduct, and in our vendor contracts.

Enterprise Risk Management

Protecting our organization is essential to fulfilling our Purpose. Our approach to risk management is a continuous process that is owned by all our colleagues and deeply ingrained in our culture.

We have developed an efficient risk management process through which we can identify, analyze, report, and resolve matters efficiently, and we have trained thousands of our colleagues on this process.

The following foundational elements are central to our risk management program:

- Our **Risk Governance Framework and Risk Appetite Statement** serve as the basis for consistent, effective risk management.
 - » The Risk Governance Framework outlines the seven enterprise risk pillars into which new and emerging risks, such as climate or artificial intelligence, are embedded, creating a sustainable process that is responsive to our ever-changing needs. The Framework also incorporates our requirements for the Company's risk management program.
 - » The Risk Appetite Statement defines our risk tolerances for each of the seven pillars and escalation protocols for instances where we may be operating beyond our appetite.
- Our **risk appetite is aggregate moderate-to-low on a through-the-cycle basis**, which helps us deliver strength and stability through a range of economic scenarios.



Huntington's Seven Risk Pillars

As outlined in our Risk Governance Framework, Huntington monitors and manages seven enterprise risk pillars.

Compliance Risk

Credit Risk

Liquidity Risk

Market Risk

Operational Risk

Reputation Risk

Strategic Risk

- Our risk management program is structured across three lines of defense, which are outlined in the visual on the next page.
- Embedded within the Framework is our continued belief that “everyone owns risk.”

In 2024, we continued to make investments that will help the Company manage risk and scale as we expand our operations in keeping with our Vision 2030 growth strategy. Many of these investments include policies, procedures, and documents that support our ongoing growth. We also seek to maintain an accurate and comprehensive perspective by focusing on enhancing oversight capabilities and improving collaboration across all business segments. Investments in technology and cyber risk management, for example, demonstrate our commitment to scaling the Company's risk management expertise and resources as we continue to grow.

Board Oversight of Risk

The Board-level Risk Oversight Committee is responsible for overseeing enterprise-wide risk management activities, including periodic reviews of our policies and risk control infrastructure for all risk pillars. This Committee also approves the Risk Governance Framework. In addition, Management’s efforts are subject to Board oversight and are updated through quarterly risk assessments completed by first-line business lines and separately by our second-line Corporate Risk Management function. The full Board also approves the Risk Appetite Statement.

Enterprise Risk Assessment

Corporate Risk Management completes a quarterly Enterprise Risk Assessment, the purpose of which is to assess the Company’s control environment and residual position across all seven risk pillars in context of the Board’s through-the-cycle, aggregate, moderate-to-low risk appetite.

The assessment is an independent view of risk positions, and its conclusions are discussed with the Board’s Risk Oversight Committee. Key components of the assessment include top and emerging risks, including both internal and external factors, metric positions relative to defined Board-approved risk limits, and other observations based on Corporate Risk Management’s independent oversight of Huntington’s front-line businesses.

Learn more about our approach to climate risk in our latest [Climate Report](#).



Risk Management Lines of Defense

Our risk management program is structured across three lines of defense:

- **1st Line**

Our individual business segments, which include revenue-generating businesses and operational support groups, are accountable for understanding and appropriately managing all the risks associated with their activities. Business units are staffed with risk functions that report directly to business segment leadership, with matrixed reporting to the Chief Risk Officer.
- **2nd Line**

Our Chief Risk Officer, Corporate Risk Management, and Credit Administration oversee the Company’s risk-taking activities independently of the first-line business units. All colleagues within Huntington’s Corporate Risk Management group report to the Chief Risk Officer, who reports directly to the CEO and to the Board’s Oversight Risk Committee.
- **3rd Line**

Our Internal Audit and Credit Review groups provide independent and objective assurance and report directly to the Board.

Managing Third-Party Risks

Our Third-Party Risk Management Committee evaluates risk associated with our third-party relationships by providing centralized oversight and governance. Guided by our Third-Party Risk Management Framework, the Committee relies on relationship managers in each of our business segments to measure, monitor, and report our third parties’ key risk and performance indicators. The Committee also administers our Third-Party Relationships Risk Management Policy, which sets the guiding principles and requirements applicable to our third-party risk management process. Similar to other risk management processes, we scale our third-party risk management efforts commensurate with a third party’s assessed risk, which we update regularly.

Our Service Provider Code of Conduct is essential to the success of our third-party risk management efforts. It clearly defines our third-party standards, which are reflective of our culture of reliability and accountability. Service providers must abide by all applicable federal, state, and local laws, rules, and regulations while delivering products and services with a high degree of professionalism and in accordance with the terms and conditions of the relationship. Colleagues and service providers can use Huntington’s 24-hour Ethics Hotline if they believe an affiliate has breached the Service Provider Code of Conduct.

Managing Risk Throughout Service Providers’ Life Cycle



Security and Privacy

Huntington remains intently focused on the safety, security, and privacy of our customers and colleagues. As banking and technology evolve, we pursue and leverage forward-thinking innovations in our operations.

Evolving Our Approach and Oversight

Huntington is committed to providing banking that truly puts people first. That means protecting colleagues' and customers' overall safety, as well as preserving the confidentiality, integrity, and availability of their information.

Using a blended approach and comprehensive tool set, we proactively evaluate the impact of external cybersecurity, fraud, and physical threats to our customers, colleagues, business processes, and buildings. Risk associated with these threats are ranked, and actions are prescribed for each level of increased threat in predetermined categories, including:

- Additional levels and coordination of situational monitoring
- More frequent and data-intensive reporting
- Increased outreach and coordination with data providers
- Potential response actions

We continuously adjust our cybersecurity activities based on the evolution of the threat environment. In addressing threats, we examine several factors, including the likelihood that a given risk will come to fruition, its potential impact on our customers, its applicability to our technology environment, the mitigation value of various control options, and the most effective application of our human and technology resources.

Managing Cyber Risk

We consider cyber threats and data breaches to be top risks for our organization. Therefore, we invest in innovative technologies and resources to mitigate these risks in an ever-evolving cyber threat landscape, while still maintaining strong foundational capabilities.

Huntington manages cyber risk in the following ways:

- In-depth defense strategies, including efforts to make us less attractive as a potential target
- Investment in threat analytics to bolster our rapid detection and response capabilities
- Regular system testing, vulnerability scans, data collection, and colleague education

Huntington's Information Security Program establishes a management framework that defines, develops, implements, documents, and maintains our information security processes. This program supports compliance with applicable federal and state regulations, FFIEC Examination Guidance, and industry-accepted security standards, such as the National Institute of Standards and Technology (NIST) Cybersecurity Framework.

Our cybersecurity governance process provides standardized procedures to manage risks, implement safeguards, and report potential breaches. The Board's Technology Committee is regularly updated on the evolving threat environment and the Information Security Program.



Crisis Preparedness

Huntington's Enterprise Incident Management Team monitors geopolitical events and critical infrastructure incidents. This cross-functional team of subject matter experts enables us to update our security posture and conduct appropriate contingency planning for potential impacts to Huntington.

We evaluate our cyber crisis incident playbooks and communication plans on an ongoing basis for enterprise alignment. In addition, our business continuity plans are designed to support business resilience in the face of disruption. Our Enterprise Incident Management Team also regularly revisits our overall technology and policy approach to identify opportunities to further enhance our security environment. We engage with peers, industry groups, and key vendors around the cyber threat landscape to align our activities with recognized best practices.

Promoting Cybersecurity Awareness and Fraud Education

Huntington believes in the importance of cybersecurity and fraud education, and we are deepening our outreach and engagement with customers and colleagues.

Customer Education and Engagement

- We incorporate cybersecurity and fraud education into Huntington's financial literacy materials.
- We share critical, timely, and impactful security knowledge with our customers and communities through Insights on Huntington.com, social media, email messages, and through in-person and virtual outreach engagements.
- Our 2024 cybersecurity boot camp provided 30 small-business owners in-depth training on best practices. In 2025, we plan to expand boot camp availability to additional small-business customers.

In 2024, colleagues completed

38,180 hours

of cybersecurity training courses.



Enterprise-wide, we conduct information security risk audits and penetration testing of Huntington networks on an ongoing basis, as well as through more agile, iterative means that focus on specific elements of our evolving threat detection and protection capabilities.

Colleague Education and Engagement

- We provide regular colleague education on cybersecurity, fraud, and physical security topics throughout the year, including annual mandatory components and targeted training on email phishing, vishing, and smishing.
- We maintain a partnership with the National Cybersecurity Alliance, a nonprofit organization that promotes cybersecurity awareness and education.
- Established in 2024, our Security Champions program identifies colleagues who demonstrate good cybersecurity behaviors and provides opportunities to:
 - » Help promote cybersecurity throughout the organization
 - » Obtain colleague feedback to continuously improve cybersecurity education and the colleague experience

Our Zero Trust Framework

Our Zero Trust Framework helps prevent and limit potential impacts of unauthorized access across our networks. It consists of various security measures that keep colleague and customer data top of mind and actively managed.

Autism2Work

Huntington's Autism2Work program is designed to provide workforce training and employment to neurodivergent adults, including those with an autism spectrum disorder. Launched in 2020, the program focuses specifically on those interested in the information technology (IT) field.

Closing the Cybersecurity Talent Gap

It is imperative that we cultivate a robust talent pipeline. We have established a wide range of opportunities for growth and advancement within Huntington and the cybersecurity industry, helping develop and maintain the talent pipeline.

We encourage individuals to pursue careers in cybersecurity by supporting a wide range of sponsorships like the Central Ohio Information Systems Security Association (ISSA) chapter.

Internally, we provide opportunities for colleagues to develop career skills in cybersecurity. We also help our colleagues elevate their skill sets through partnerships with ISSA, the Information Systems Audit and Control Association, and the Association of Certified Fraud Examiners.

We also sponsor association and industry events that focus on talent development, including the Central Ohio ISSA Summit, Columbus and Pittsburgh BSides chapters, and the Financial Services Information Sharing and Analysis Center (FS-ISAC).

Our commitment to privacy is grounded in six key pillars:

Governance	Oversight	Transparency
<ul style="list-style-type: none">The board-level Risk Oversight Committee governs our data privacy program.The Chief Compliance Officer regularly updates the executive-level Risk Management Committee on compliance matters, including privacy.The Risk Management Committee provides oversight of the management-level Legal, Risk, and Compliance Committee, which manages our privacy compliance profile.The Privacy Officer regularly updates the Risk Management Committee on top privacy risks, trends, metrics, and issues.	<ul style="list-style-type: none">Conduct regular assessments and audits of the privacy compliance program.Administer privacy training to colleagues and contractors who handle or access personal information.Conduct both routine and ad hoc assessments of privacy risks while promoting data minimization, purpose limitation, and other key privacy practices.	<ul style="list-style-type: none">Provide notice to consumers of personal information processing through disclosures such as our U.S. Consumer Privacy Notice, Online Privacy Policy, and State Data Privacy Rights Notice.Inform customers of material changes to our information processing practices through revised notices.Notify impacted individuals in a timely manner in the event of a data breach, in compliance with federal and state law.
Access	Control	Third Parties
<ul style="list-style-type: none">Receive and respond to customer inquiries related to personal information processing.Provide customers with meaningful access and insight into their account and transaction information.Enable eligible individuals to obtain a portable copy of their personal information.	<ul style="list-style-type: none">Collect customer preferences and adhere to elected preferences on information sharing, use, and marketing.Provide eligible individuals with the ability to correct or delete their personal information.Never sell personal information.	<ul style="list-style-type: none">Evaluate and assess the privacy practices of potential information processing vendors.Include privacy provisions in vendor agreements, requiring vendors to adhere to Huntington's privacy expectations.Periodically assess existing vendors' privacy practices, including reviews of policies, procedures, and controls.

Protecting Customer Privacy

Our customers place their trust in us, and we are committed to upholding that trust. Safeguarding customers' personal information is critical. We strive to provide our customers and colleagues with requisite transparency into, access to, and control over the data we hold.

Huntington's Privacy Compliance Team collaborates with business and functional areas across the enterprise, such as the Consumer and Regional Banking group and Cybersecurity, to help ensure consumer privacy risks are promptly identified, clearly understood, and effectively managed. Should issues arise, the Privacy Compliance Team provides remediation guidance to ensure that solutions are risk-based and that risks are mitigated. Pursuant to Huntington's Enterprise Risk Framework, privacy risks are documented in Huntington's Governance, Risk, and Compliance system of record and assessed annually for accuracy by each business and functional area.

Our dedication to consumer privacy is demonstrated through continued evaluation of processes and engagement between key stakeholders. In 2024, we enhanced collaboration between the Privacy Compliance team, the Computer Incident Response Team (CIRT), and the Legal team, building a more comprehensive approach to managing privacy and security incidents. In addition, we began implementing a third-party tool designed to enhance Huntington's ability to support data privacy rights requests in compliance with regulations. This tool will enable us to more efficiently and securely collect data subject requests, verify identities, fulfil requests, and share encrypted responses with data subjects, while maintaining request records in a centralized location. It also improves Huntington's existing practices and is scalable, should Huntington become subject to additional state or federal comprehensive privacy rights laws.

Artificial Intelligence and Machine Learning

While artificial intelligence (AI) and machine learning (ML) are used to better serve our stakeholders, such as through fraud protection, they do not replace the foundational strategies, tools, and oversight in place to run our business.

Further, we do not use AI to make lending decisions. Policies relating to customer-impacting AI/ML use cases are reviewed by our fair and responsible banking teams.

Our oversight of AI and ML are focused on six key areas:

- Ethical use
- Responsible design and monitoring
- Fairness and human interaction
- Explainable and integrable models
- Privacy, transparency, and control
- Data and technology management

We provide stakeholders and model owners with regular training that aligns their roles, skill sets, and responsibilities. As AI/ML and our use techniques evolve, we will explore expanding training opportunities to more Huntington colleagues, helping us maintain principled execution throughout the enterprise.

Preventing Fraud

Huntington's Cybersecurity and Fraud teams work hand-in-hand to actively monitor and prevent fraud. The risks and situations we face are constantly evolving, and we work diligently to remain ahead of threat actors impacting the banking industry, with fraud loss reduction our guiding principle.

Our fraud prevention measures rely on a range of preventive and detective processes, including new technology to monitor and prevent fraud. We host webinars, engagements, and workshops to educate colleagues and customers on their role in preventing fraud, collaborating with our cybersecurity function to inform stakeholders about the importance of security and privacy. We also engage with governmental agencies and monitor the regulatory landscape to stay up to date on recent directives regarding fraudulent behavior, and we work with law enforcement to identify and prosecute perpetrators of fraud.

Workplace Safety & Security

Safeguarding our colleagues' and customers' physical safety is among our highest priorities. We take steps to ensure compliance with the Bank Protection Act of 1968 and rules promulgated thereunder, including providing procedures and training for all colleagues and investing in security devices and equipment.

We also employ a Chief Physical Security Officer, who reports to the Technology & Operational Risk, Fraud, and Security Officer. The Chief Physical Security Officer oversees the following:

- Physical security
- Crime prevention
- Crisis management
- Threat management
- Protective and flight operations
- Environmental, health, and safety measures
- Executive protection
- Our Security Operations Center

Additionally, the Chief Physical Security Officer provides regulatory compliance oversight of branch opening and closing procedures, asset protection plans, and emergency response plans.

The tools and resources we recently implemented to bolster our workplace safety and security capabilities include the following:

- The **Virtual Command Center** enhances visibility of personnel and physical assets across our footprint to facilitate real-time situational awareness and responsiveness during unforeseen events, such as violent crime, weather disruptions, and natural disasters.
- Our **Fusion Threat Intelligence Team** shares intelligence across fraud, physical security, and cyber functions. The team coordinates with internal and external stakeholders to educate, disseminate intelligence, and act as a liaison to law enforcement.
- Our monthly **Fusion Intelligence Meetings** are used to brief our teams on ongoing trends and cases and share data analysis to identify common threats and patterns in the security threat landscape.
- The **Fusion Center Library** is a centralized resource for security bulletins pertaining to threats that may impact colleagues and customers. The library provides a better understanding of the current threat landscape across cyber, fraud, and physical security domains.
- The **Branch Risk Model** and tools use ML to mitigate risk by monitoring the threat environment and provide enhanced risk ranking of branches across the footprint.
- The **ATM Vestibule Project** includes the installation of smart readers on select ATM vestibules to increase security and mitigate vagrant and criminal activity.

- **Project Overwatch**, initiated in 2024, focused on the top 20 highest risk branches in the Huntington footprint. This initiative enhanced security measures at the high-risk branches and enhanced monitoring, site visits, coordination with police and analysis of atmospheric crime.
- In 2024, Huntington piloted the development of a **Critical Event Management (CEM)** tool, which will allow our Corporate Crisis Management's response teams to quickly determine colleague accountability during and after a significantly impacting incident. The CEM tool will be implemented in 2025.

Safety Procedures and Training for All Colleagues

Huntington believes every colleague has a role to play in keeping our facilities safe and secure. All full-time, part-time, and contract colleagues receive multi-modal training throughout the year, including mandatory annual training on workplace violence prevention, active shooter situations, emergency preparedness and response, and workplace safety.

All branches conduct emergency response plan training, and we offer American Red Cross first aid, CPR, and AED certifications. We regularly perform tabletop exercises with our crisis and emergency response teams and various public safety agencies—using results to enhance our policies and procedures—and our facilities hold evacuation and mandatory shelter-in-place drills.




Our training resources and modules include the following:

- **Emergency Preparedness Drills:** Huntington collaborates with local law enforcement and emergency medical services to complete an annual emergency preparedness drill. In 2024, we conducted a mass casualty exercise at the Easton Business Center with the Columbus Fire/EMS Department. We exercised our emergency action plan, incident management, and emergency communications exercises and improved our response procedures.
- **De-escalation Training:** This course helps train colleagues on minimizing conflict and quickly resolving situations that have escalated. Topics include de-escalation techniques, scenario walkthroughs, and how to better understand and react to customer issues.
- **Branch Incident Response Plan:** This “all-hazards” plan is aligned with national standards and best practices. It includes flowcharts and event aids for all incidents and provides the Incident Commander with information emergency response, stabilization, and resolution.
- **Branch Training:** Using data and risk profiles, we assess risks unique to each of our branch locations and provide enhanced and refreshed training to branch colleagues to keep them more secure.







Sustainability Accounting Standards Board (SASB) Index

The index below includes SASB standards for the Financial Sector that we have determined to be most relevant for our business: Commercial Banks and Consumer Finance. All disclosures are based on Version 2023-12 of the SASB standards. Unless otherwise noted, all data and descriptions apply to our entire enterprise and are as of or for the year ended December 31, 2024. Certain information is not disclosed within the index below because that information (i) is not considered material or is privileged or confidential; (ii) could cause a competitive disadvantage to our business if publicly disseminated; or (iii) is not currently collected in a manner wholly correlative with the related SASB metric.

Reporting Status

- Fully reporting
- Partially reporting
- Not reported

Commercial Banks

SASB Code	Accounting Metric	Reporting Status	Response
DATA SECURITY			
FN-CB-230a.1	(1) Number of data breaches (2) Percentage that are personal data breaches (3) Number of account holders affected		(1) We have not experienced any material losses or other material consequences relating to technology failure, cyberattacks, or other information or security breaches. (2) Not currently disclosed (3) Not currently disclosed
FN-CB-230a.2	Description of approach to identifying and addressing data security risks.		2024 Corporate Responsibility Report, pp. 48-52: “Security & Privacy” 2024 Annual Report , pp. 32-38: “Operational Risks;” pp. 43-44: “Reputation Risk, Item 1C”
FINANCIAL INCLUSION & CAPACITY BUILDING			
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programs designed to promote small business and community development.		2024 Corporate Responsibility Report, p. 20: “2024 Small Business Lending Highlights” and “2024 Microfinance New Originations and Renewals;” p. 21: “Community Plan Investment Progress;” and p. 23: “Community Development Loans & Investments” 2024 Annual Report , p. 22: Community Reinvestment Act Huntington Community Plan
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programs designed to promote small business and community development.		(1) Not disclosed (2) Not disclosed
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers.		Not disclosed
FN-CB-240.4	Number of participants in financial literacy initiatives for unbanked, underbanked, and underserved customers.		In 2024, Huntington colleagues partnered with 506 organizations, providing approximately 8,268 hours of financial education to low-to-moderate adults and children.

SASB Code	Accounting Metric	Reporting Status	Response
INCORPORATION OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE FACTORS IN CREDIT ANALYSIS			
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors into credit analysis.	<div></div>	Refer to our 2024 Climate Report, which will be published on our website later this year. 2025 Proxy Statement , pp. 60-62: Corporate Responsibility
FINANCED EMISSIONS			
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2, and (3) Scope 3.	<div></div>	Refer to our 2024 Climate Report, which will be published on our website later this year.
FN-CB-410b.2	Gross exposure for each industry by asset class.	<div></div>	Basel III Regulatory Capital Disclosures , p. 9: "Total Credit Risk Exposures"
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation.	<div></div>	Refer to our 2024 Climate Report, which will be published on our website later this year.
FN-CB-410b.4	Description of the methodology used to calculate financed emissions.	<div></div>	Refer to our 2024 Climate Report, which will be published on our website later this year.
BUSINESS ETHICS			
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations.	<div></div>	2024 Annual Report , pp. 155-156: Footnote 21 "Commitments and Contingent Liabilities"
FN-CB-510a.2	Description of whistleblower policies and procedures.	<div></div>	2024 Corporate Responsibility Report, p. 44: "Reporting and Addressing Critical Concerns"
SYSTEMIC RISK MANAGEMENT			
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category.	<div></div>	Not relevant, Federal Reserve has deemed Huntington a Category IV bank (various Fed CCAR disclosures)
FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities.	<div></div>	2024 Annual Report , p. 14: "Enhanced Prudential Standards;" p. 16: "Capital Planning and Stress Testing" Basel III Regulatory Capital Disclosures , p. 6: "Capital Adequacy"
SASB Code	Activity Metric	Reporting Status	Response
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business.	<div></div>	(1a) \$4,361,195 Consumer checking accounts; \$1,874,332 Consumer savings accounts (1b) \$442,210 Business Banking checking accounts; \$27,884 Business Banking savings accounts (2a) \$23,408,260,495 Consumer checking account average balance; \$14,143,581,676 Consumer savings account average balance (2b) \$12,310,432,266 Business Banking checking account average balance; \$349,014,285 Business Banking savings account average balance
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate.	<div></div>	(1a) 1,555,238 personal loans ¹ (1b) \$56,786,430,763 in personal loans ¹ (2a) 107,094 business loans (2b) \$8,688,424,092 in business loans (1c) 121,481 corporate loans (2c) \$68,547,923,640 in corporate loans

Consumer Finance

SASB Code	Accounting Metric	Reporting Status	Response
CUSTOMER PRIVACY			
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes.		2024 Corporate Responsibility Report, pp. 48-49: "Managing Cyber Risk"
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy.		2024 Annual Report , pp. 155-156: Footnote 21 "Commitments and Contingent Liabilities"
DATA SECURITY			
FN-CF-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected.		(1) We have not experienced any material losses or other material consequences relating to technology failure, cyberattacks, or other information or security breaches. (2) Not currently disclosed (3) Not currently disclosed
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud.		(1) 2024 Corporate Responsibility Report, pp. 48-52: "Security & Privacy" (2) Not separately reported
FN-CF-230a.3	Description of approach to identifying and addressing data security risks.		2024 Corporate Responsibility Report, pp. 48-52: "Security & Privacy" 2024 Annual Report , pp. 32-38: "Operational Risks;" pp. 43-44: "Reputation Risk, Item 1C"
SELLING PRACTICES			
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold.		2025 Proxy Statement , pp. 66, 70-71, 73-74, 90-92 Huntington does not report on this type of compensation for business line colleagues and managers. Code of Conduct and Ethics and Recoupment Policy: https://www.huntington.com/About-Us/corporate-governance
FN-CF-270a.2	Approval rate for (1) credit and (2) pre-paid products for applicants.		(1) Not disclosed (2) N/A
FN-CF-270a.3	(1) Average fees from add-on products, (2) average APR of credit products, (3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products.		Not disclosed
FN-CF-270a.4	(1) Number of customer complaints filed, (2) percentage with monetary or non-monetary relief.		Not disclosed
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products.		2024 Annual Report , pp. 155-156: Footnote 21 "Commitments and Contingent Liabilities"
SASB Code	Activity Metric	Reporting Status	Response
FN-CF-000.A	Number of unique customers with an active (1) credit card account and (2) pre-paid debit card account.		(1) 596,868 (2) N/A
FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts.		(1) 423,179 (2) N/A



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This Corporate Responsibility Report should be read in conjunction with our current Annual Report and Proxy Statement, both of which contain additional information about our Company. This Corporate Responsibility Report uses certain terms, including those that the GRI or SASB refer to as "material," to reflect the issues or priorities of us and our stakeholders. Used in this context, however, these terms are distinct from, and should not be confused with, the terms "material" and "materiality," as defined by or construed in accordance with securities or other laws or as used in the context of financial statements and reporting. Furthermore, any forward-looking statements contained in this Corporate Responsibility Report should not be unduly relied upon, as actual results could differ materially from expectations. For more information about such statements, please refer to the "Forward-Looking Statements" and "Risk Factors" sections of our latest Form 10-K, as updated or supplemented by our subsequent filings with the Securities and Exchange Commission ("SEC"), which are on file with the SEC and available in the "Investor Relations" section of our website, <http://www.huntington.com>, under the heading "Regulatory and SEC Filings."