

2025 First Quarter Earnings Review

Welcome.

April 17, 2025

Disclaimer

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

The information contained or incorporated by reference in this presentation contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, and uncertainties. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as expect, anticipate, believe, intend, estimate, plan, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995. While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions; deterioration in business and economic conditions, including persistent inflation, supply chain issues or labor shortages, instability in global economic conditions and geopolitical matters, as well as volatility in financial markets; changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs; the impact of pandemics and other catastrophic events or disasters on the global economy and financial market conditions and our business, results of operations, and financial condition; the impacts related to or resulting from bank failures and other volatility, including potential increased regulatory requirements and costs, such as FDIC special assessments, long-term debt requirements and heightened capital requirements, and potential impacts to macroeconomic conditions, which could affect the ability of depository institutions, including us, to attract and retain depositors and to borrow or raise capital; unexpected outflows of uninsured deposits which may require us to sell investment securities at a loss; changing interest rates which could negatively impact the value of our portfolio of investment securities; the loss of value of our investment portfolio which could negatively impact market perceptions of us and could lead to deposit withdrawals; the effects of social media on market perceptions of us and banks generally; cybersecurity risks; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve; volatility and disruptions in global capital and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services including those implementing our “Fair Play” banking philosophy; changes in policies and standards for regulatory review of bank mergers; the nature, extent, timing, and results of governmental actions, examinations, reviews, reforms, regulations, and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the OCC, Federal Reserve, FDIC, and CFPB; and other factors that may affect the future results of Huntington.

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Our Vision

To Be the Leading
**People-First,
Customer-Centered**
Bank in the
Country

Key Guiding Attributes

- ✓ Be the most **Trusted** financial institution
- ✓ Enhance most **Caring** and **Inclusive Culture**
- ✓ Be an **Indispensable Partner** for customers
- ✓ Deliver **Value** through commitment to top-quartile core performance

Key Messages

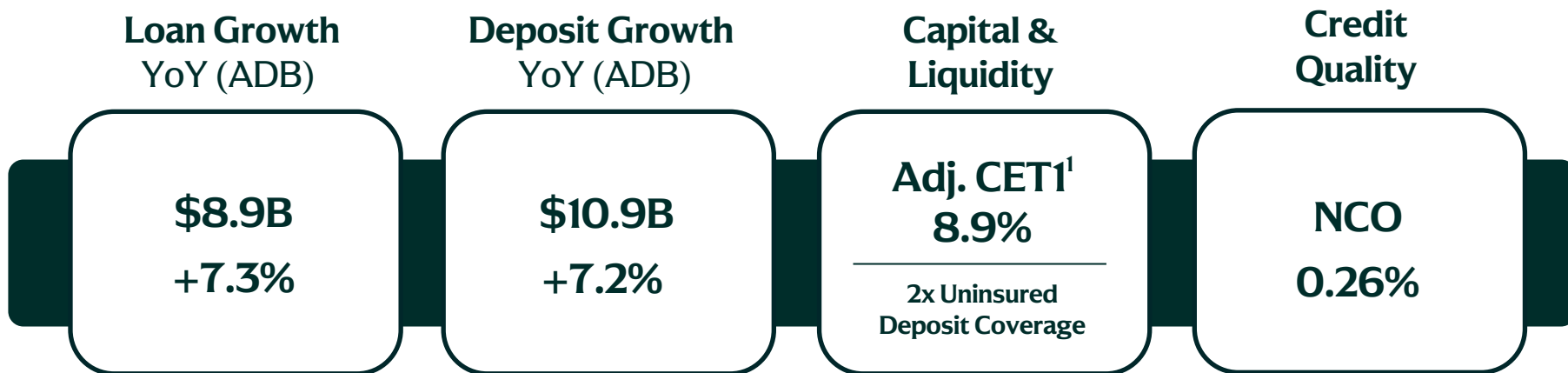
1 Delivered on **organic growth strategies** with sustained momentum supported by purposefully diversified customer base

2 Drove **robust profit growth** reflective of expanded net interest margin, higher fee revenues, and efficient expense management

3 Achieved **strong credit performance** through disciplined client selection and rigorous portfolio management, aligned with our aggregate moderate-to-low risk appetite

4 Positioned to **outperform through a range of potential economic scenarios** with leading liquidity coverage, robust capital and reserves

1Q25 Strategic Highlights



Executing Core Strategies

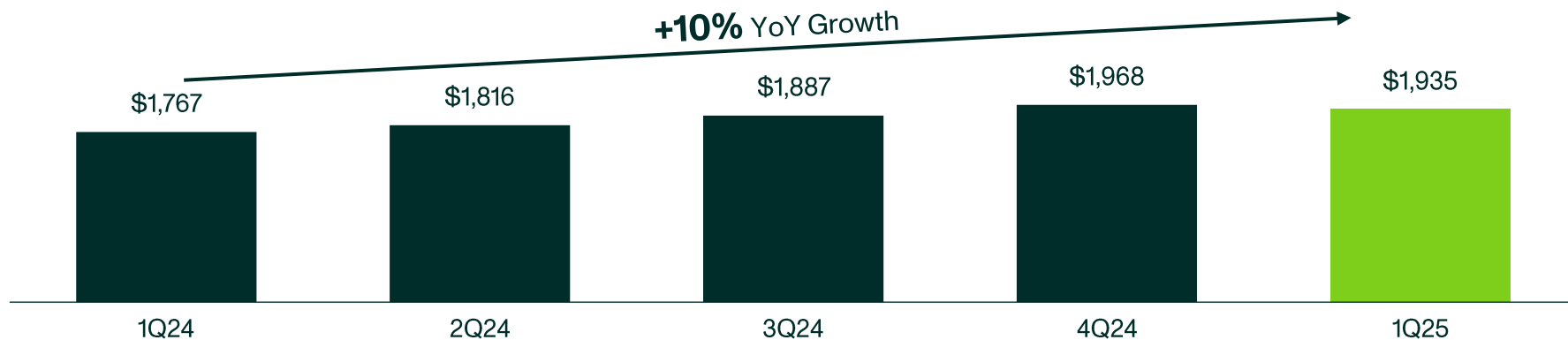
- Sustained new customer acquisition momentum with **consumer primary bank relationship (PBR) growth of 3% and business PBR of 4% YoY**
- **Expanded value-added fee revenues** with growth of 6% YoY led by payments, wealth management, and capital markets
- Augmented **capital markets expertise** with key additions to sponsor and leveraged finance
- Added **two new commercial verticals**: Financial Institutions Group (FIG) and Aerospace & Defense
- Executed **digital enhancements in Consumer and Regional Banking's** Digital Storefront, One-Tap Account Opening, and Comfort Zone to drive customer engagement and new account conversion
- North and South Carolina branch expansion ahead of plan with 43 of 55 new branch build sites identified or in negotiation

Disciplined Risk Management with Robust Returns

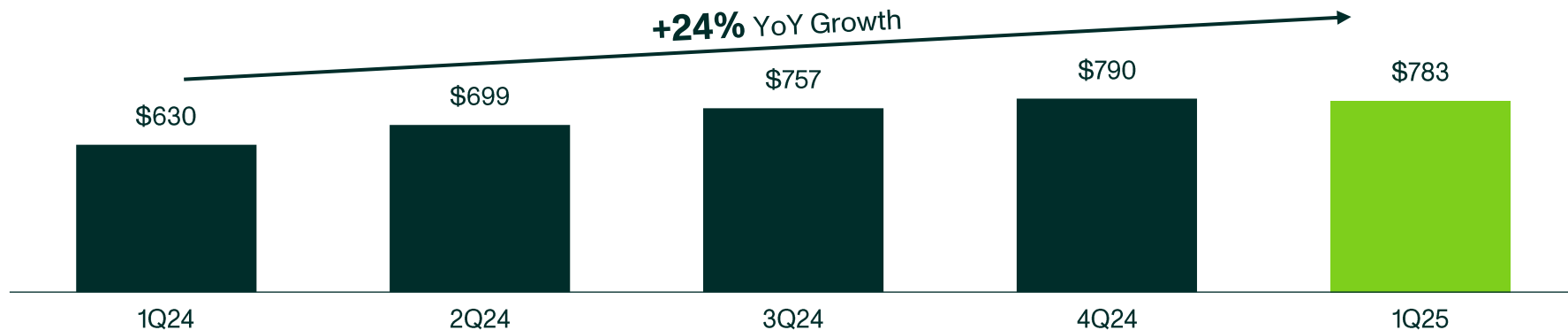
- **Announced \$1 billion share repurchase authorization**, to provide capital deployment flexibility within operating guidelines
- **Supported strong loan growth and increased adjusted CET1 by 40bps** over last 4 quarters
- **Rigorously managed credit** aligned with aggregate moderate-to-low risk appetite, achieving lower net charge-off level supported by robust ACL
- **Drove ROTCE 250 bps higher YoY to 16.7%**
- **Expanded Tangible Book Value 13% YoY**

Driving Sustained Profitability

Total Revenue (FTE)



Pre-Provision Net Revenue (PPNR)



Building on Positive Momentum

2025 First Quarter Financial Performance

Key Metrics

EPS **\$0.34**

ROTCE **16.7%**

Loan Growth (ADB)	QoQ 2.1%	YoY 7.3%
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Deposit Growth (ADB)	QoQ 1.4%	YoY 7.2%
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Capital Growth (YoY)	TBV/Share 13.3%	CET1 ~40bps
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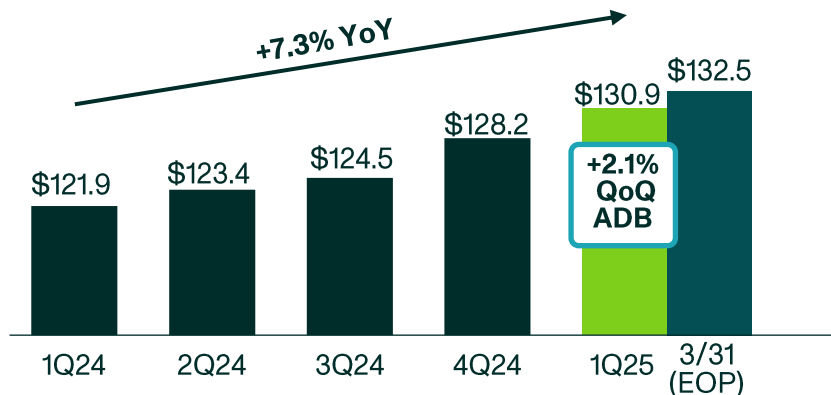
Credit Performance	NCO Ratio 0.26%	ACL Coverage 1.87%
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Highlights

- ✓ **GAAP EPS of \$0.34**
- ✓ **Sustained momentum in loan and deposit growth with disciplined management of deposit pricing**
 - Average loans increased \$2.7 billion QoQ
 - Average deposits increased \$2.2 billion QoQ
 - Achieved 37% down beta cycle-to-date
- ✓ **Expanded profit YoY:**
 - Net Interest Income (FTE) up 11%
 - Noninterest Income (GAAP) up 6%
 - PPNR up 24%; PPNR (Adj) up 18%
- ✓ **Maintained strong credit quality, with stable 1Q performance in the lower half of expected FY25 guidance range**

Loans and Leases | Balanced and Diversified Growth

Loan and Lease Balances (Average)

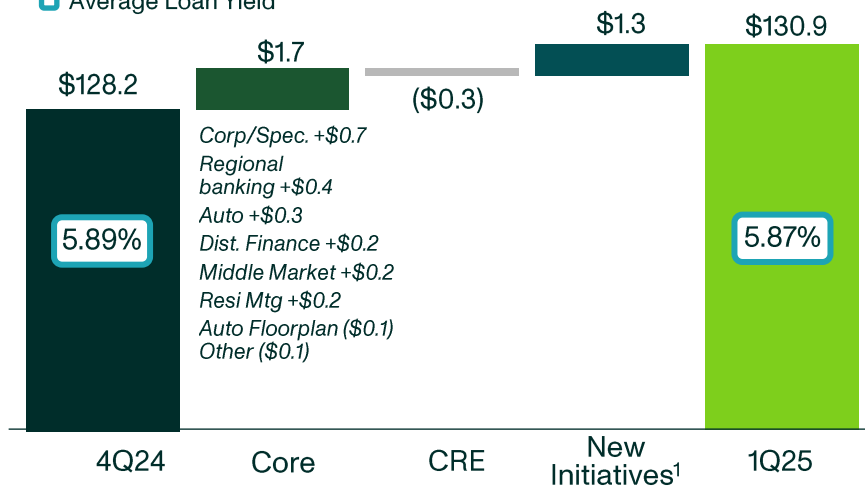


Highlights

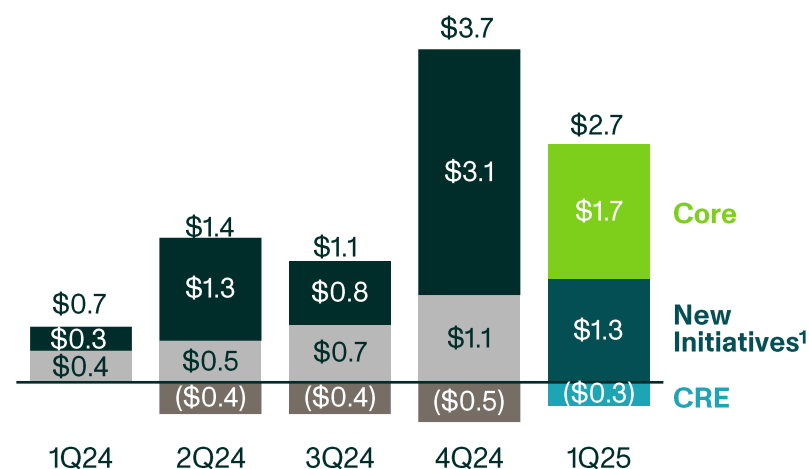
- Average loan growth of 2.1% QoQ, or 8.6% annualized
- Drivers of first quarter loan growth
 - ~50% of 1Q growth from new initiatives
 - Corporate & Specialty growth
 - Auto continued to benefit from sustained new origination levels
 - Distribution finance delivered sequential quarterly growth
 - CRE runoff decelerating

Loan and Lease Balances QoQ (Average)

□ Average Loan Yield

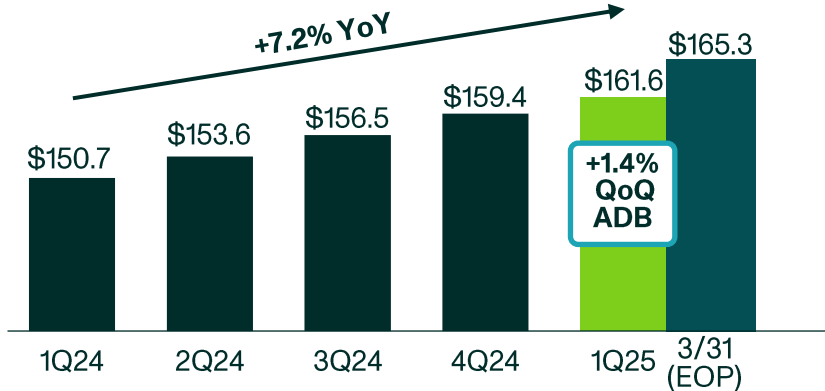


Quarterly Loan Growth (Average)



Deposits | Continued Sequential Growth

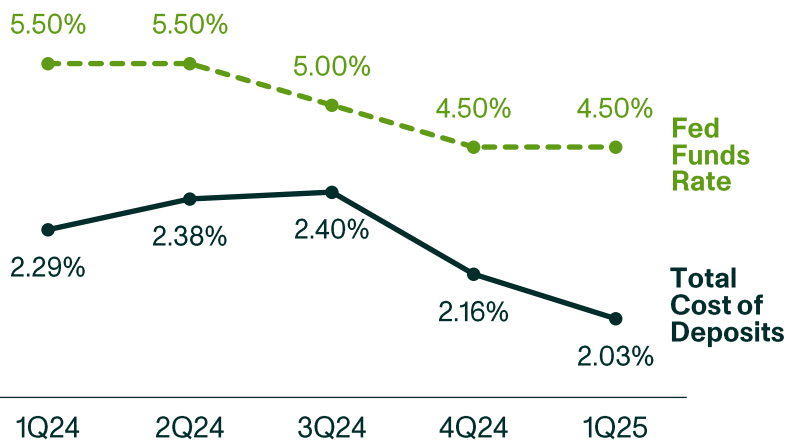
Deposit Balances (Average)



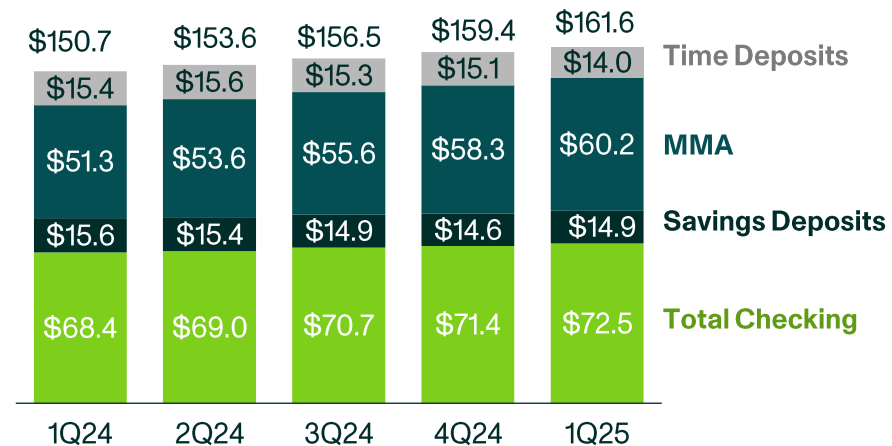
Highlights

- Achieved cycle-to-date 37% down beta
- Average Loan to Deposit Ratio stable at 81%
- Consistent and disciplined mgmt. of down beta strategy
 - Lowered acquisition rates for new deposits
 - Shortened duration of time deposits
 - Targeted rate optimization within select segments
 - Over last 4 quarters shifted mix from time deposits to high-beta money market (MMA) and lower cost demand deposits

Total Cost of Deposits Trend

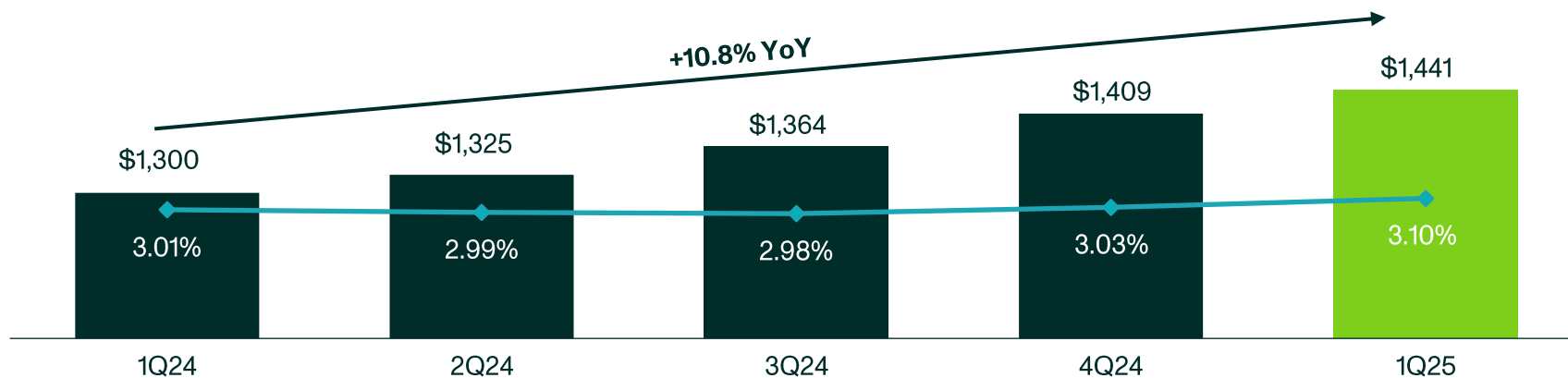


Deposit Trend (Average)



Delivering Sustained Net Interest Income Growth

Net Interest Income (FTE) and Net Interest Margin (NIM)



Highlights

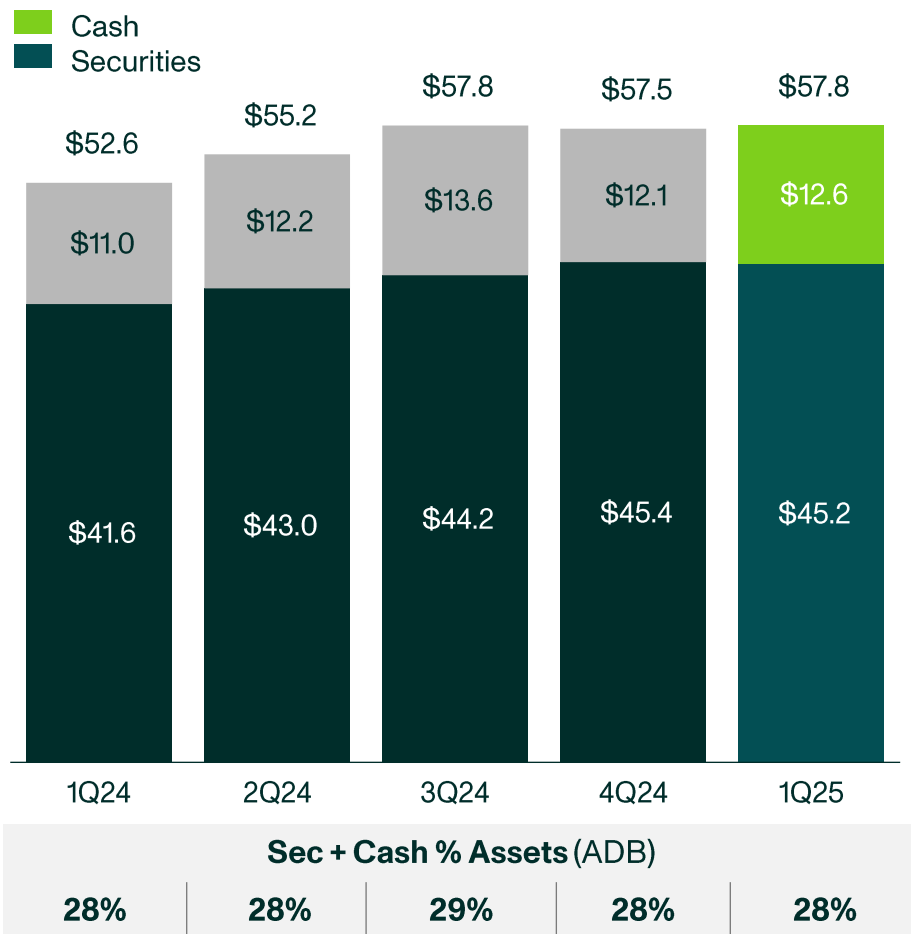
- NIM expanded 7bps QoQ; excluding increased interest recoveries and other, NIM was 3.07%
 - Lower hedge drag benefited NIM +4bps
 - Spread net of free funds up 2bps from lower deposit pricing and higher fixed rate asset repricing
- Net Interest Income dollars expanded over the past 4 consecutive quarters supported by peer leading loan growth and stable to rising NIM

NIM Rollforward

4Q24 NIM	+3.03%
Spread, net of free funds	+0.02%
Higher Fed Cash Average Fed Cash \$11.2bln vs \$10.7bln 4Q24	+(0.01%)
Hedging lower drag on overall hedging program	+0.04%
Subtotal	+3.07%
Increased interest recoveries and other	+0.03%
1Q25 NIM	+3.10%

Securities Portfolio

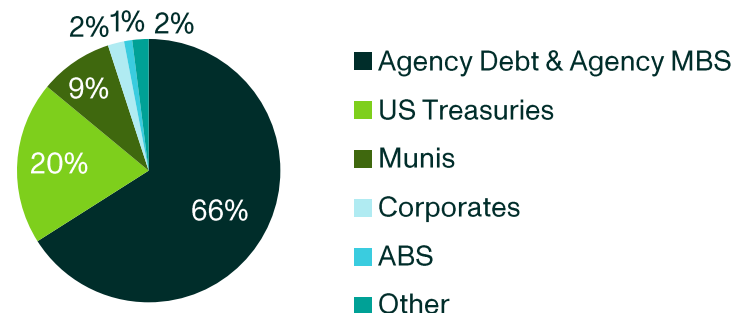
Securities + Cash¹ Average



Highlights

- Reinvested \$1.9 billion of securities at a 4.58% yield
- Securities yields of 4.01% decreased 9bps QoQ and 18bps YoY
- 36% of portfolio classified as HTM to protect capital
- AFS portfolio hedged with pay fixed swaps; reduces duration risk and protects AOCI / capital and liquidity
- Portfolio duration, net of hedging is 3.8 years
- US Treasuries now represent 20% of total securities, up from 8% a year ago

Securities Portfolio Composition (EOP)



Balance Sheet Hedging Program Overview

Core Strategies

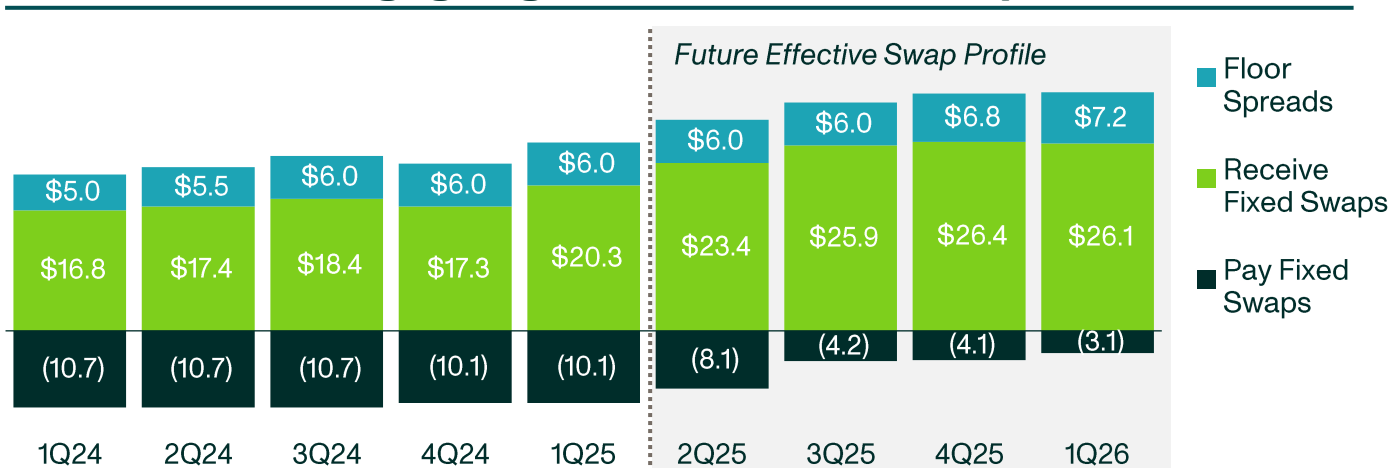
NIM Protection:

Reduces volatility & supports NIM in lower rate scenarios

Capital Protection:

Designed to protect capital in higher rate scenarios

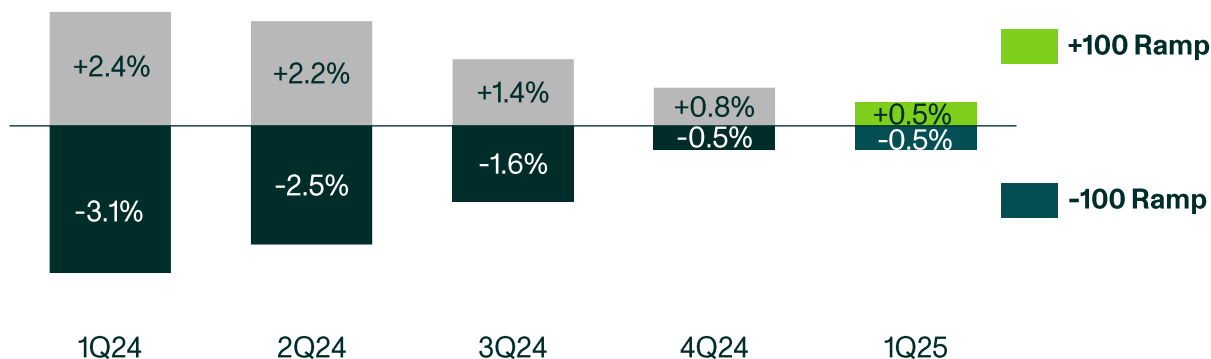
Hedging Program Profile – Effective Swaps¹



Mgmt Strategy

- Over LTM, reduced asset sensitivity to near neutral
- In Q1 added ~\$4B floor spreads to preserve upside in higher-for-longer rate environment, while limiting downside

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

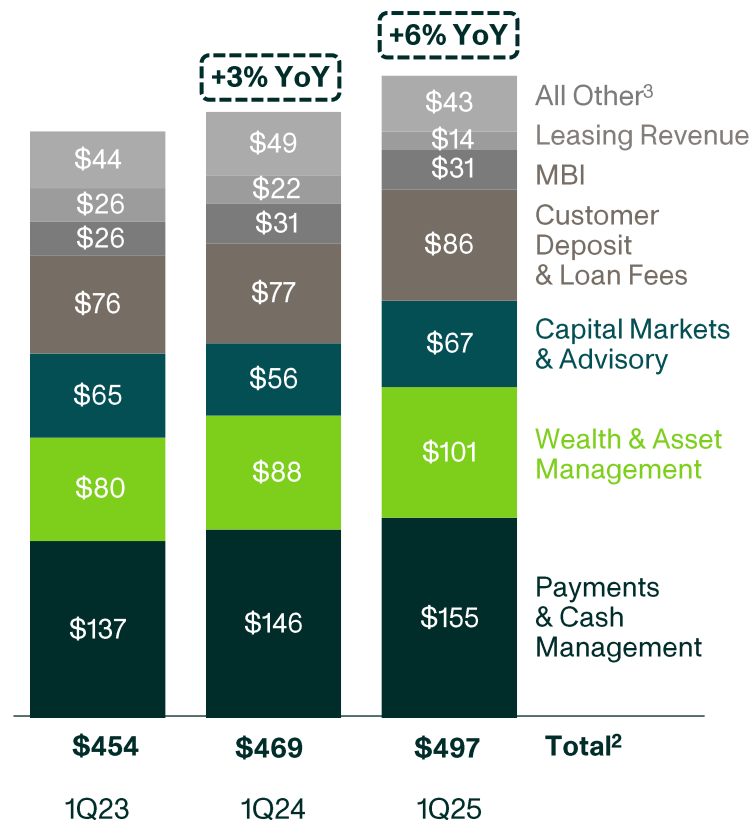


Noninterest Income | Diversified Fee Revenues

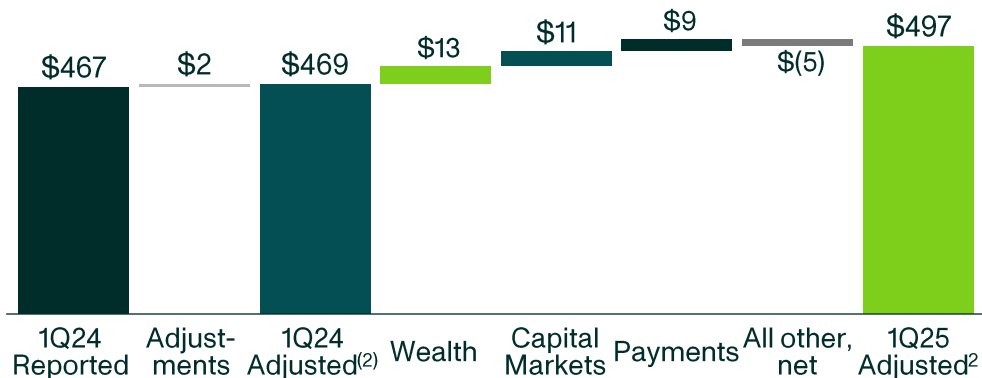
Noninterest Income Trends

	1Q23	1Q24	1Q25
Total Noninterest Income (GAAP)	\$512	\$467	\$494
Net Gain / (Loss) on sale of securities	\$1	-	-
Gain on Sale of business line	\$57		
CRTs ¹		\$(2)	\$(3)
Adjusted Noninterest Income² (Non-GAAP)	\$454	\$469	\$497

Total Adj. Noninterest Income² By Category

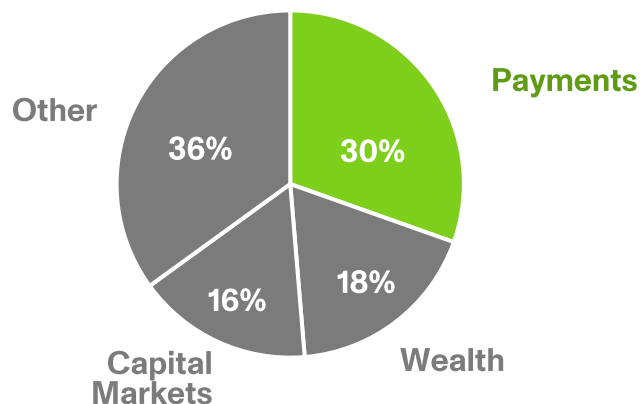


Noninterest Income vs. Prior Year



Strategic Fee Revenue Focus Areas | Payments

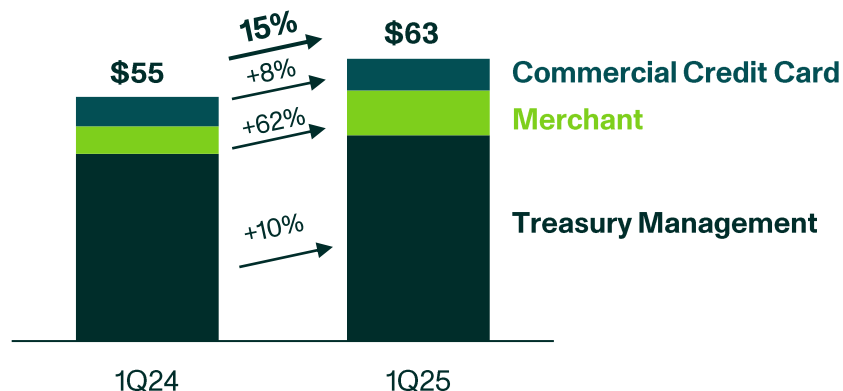
Adjusted Non-Interest Income (LTM)



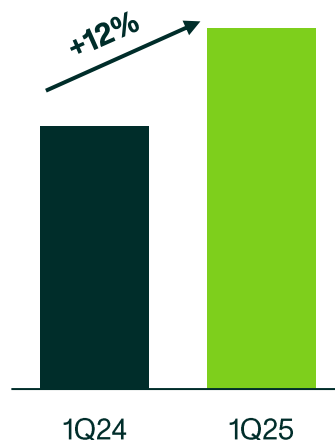
Highlights

- Payment revenue growth of **+6% YoY** led by **+15% growth in commercial payments**
- Merchant services revenue growth of **+62% YoY** and new account growth of **+17% YoY** benefitted from new operating model
- TM revenue **+10% YoY revenue growth**
- Commercial credit card growth of **+8% YoY** driven by increased customer spend
- Customer acquisition and deepening supported by *Best Bank – Trust* award²

Commercial Payment Revenues



Credit Card Purchase Volumes¹

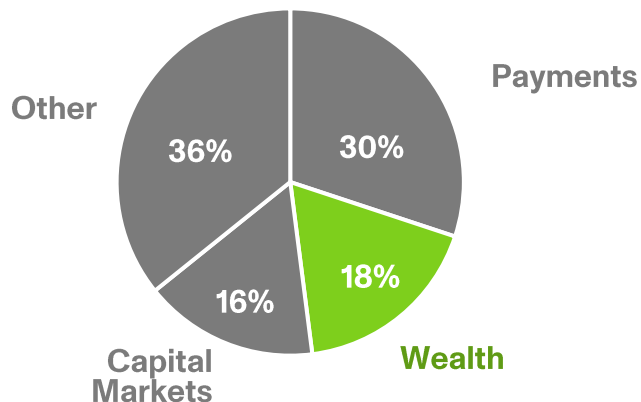


Merchant Services New Account Acquisition



Strategic Fee Revenue Focus Areas | Wealth Management

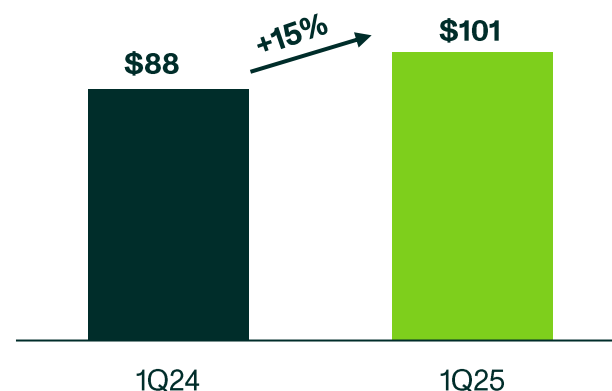
Adjusted Non-Interest Income (LTM)



Highlights

- Delivered **+15% YoY growth** in Wealth fee revenues
- **+6% YoY AUM** growth driven by \$1.4B of customer net inflows to investments funds – supporting recurring fee revenue
- **+11% YoY** household growth driven by customer acquisition and deepening
- Powerful opportunity in underpenetrated commercial and regional banking segments

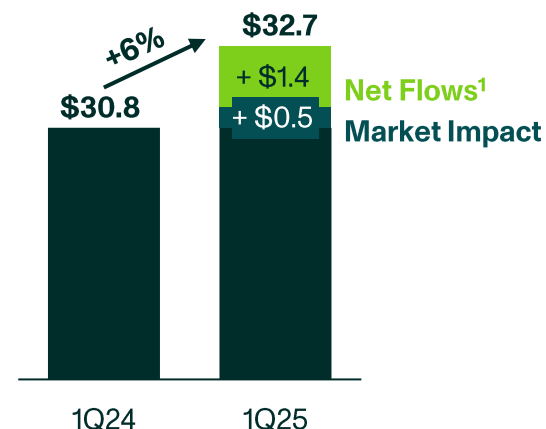
Wealth Management Fee Revenue (\$M)



Household Growth

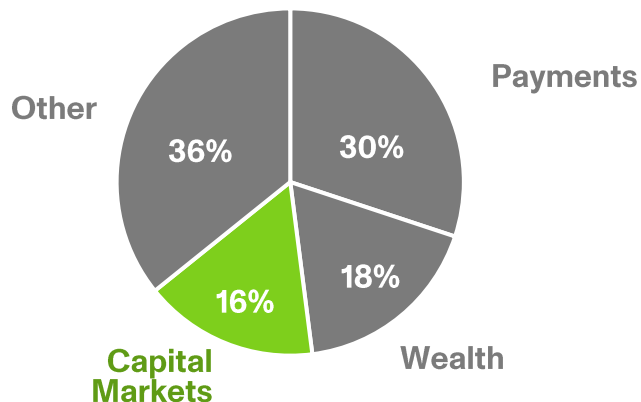


AUM



Strategic Fee Revenue Focus Areas | Capital Markets

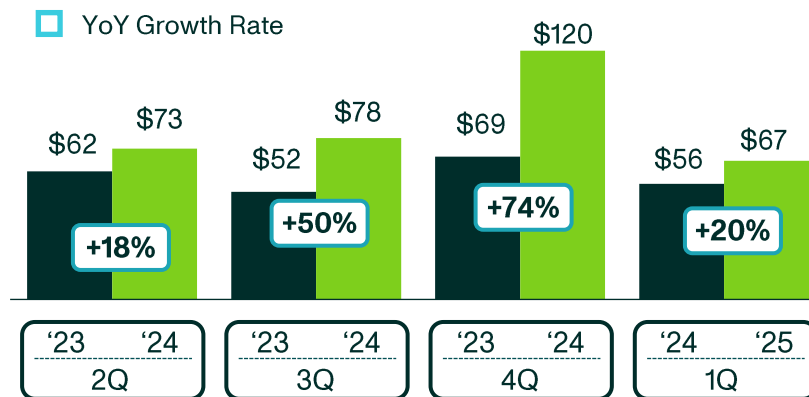
Adjusted Non-Interest Income (LTM)



Highlights

- Driving **+20% YoY revenue growth** supported by core lending related capital markets activity including notable strength in underwriting and syndications
- Investing in leveraged finance platform and private equity coverage to expand capabilities and breadth
- Deepening customer relationships in both the core business and new initiatives
- Middle Market M&A Advisor of the Year²
- Continued momentum in deal backlog

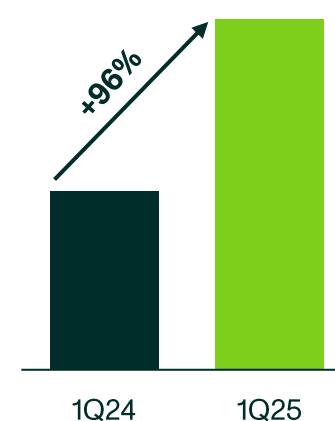
Capital Markets & Advisory Fees



Financial Risk Management Revenue¹

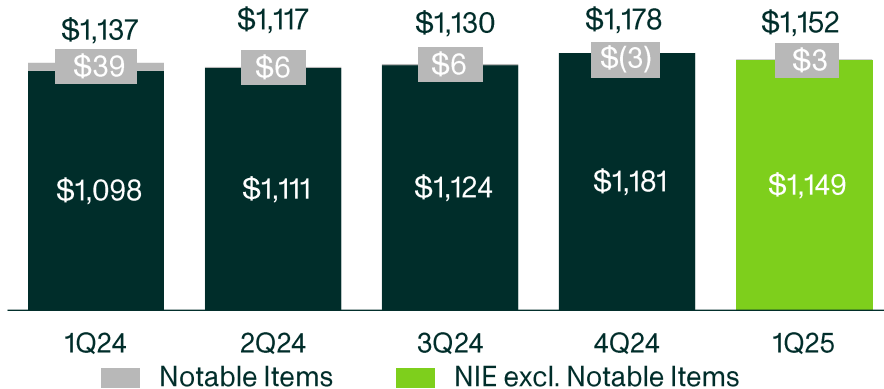


Loan Syndication Revenue



Noninterest Expense | Disciplined Expense Management

Noninterest Expense (NIE)



Highlights

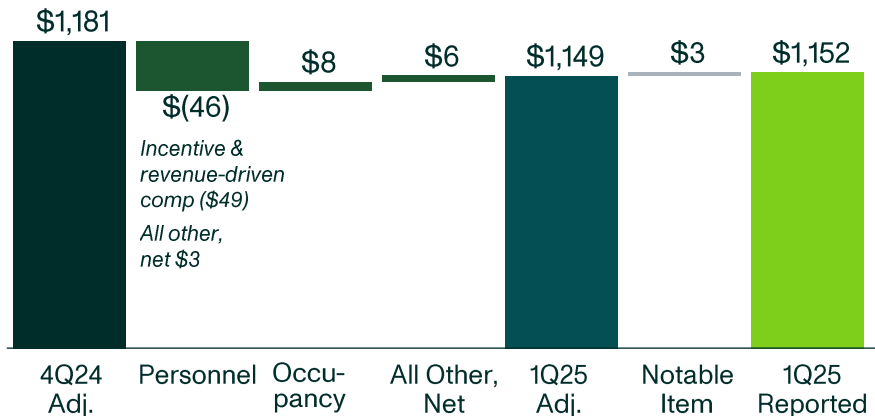
vs Linked Quarter

- Reported NIE decreased \$26 million, or 2.2%
 - \$3 million Notable Item related to FDIC DIF special assessment
- Adjusted NIE decreased \$32 million, or 2.7%, primarily due to lower personnel costs including revenue driven compensation

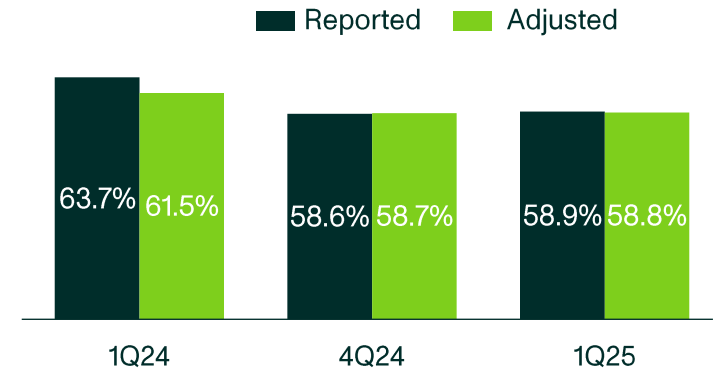
vs Prior Year

- Reported NIE increased \$15 million; adjusted for Notable Items, expenses increased by \$51 million, or 4.6%

Adj. Noninterest Expense vs Prior Qtr.

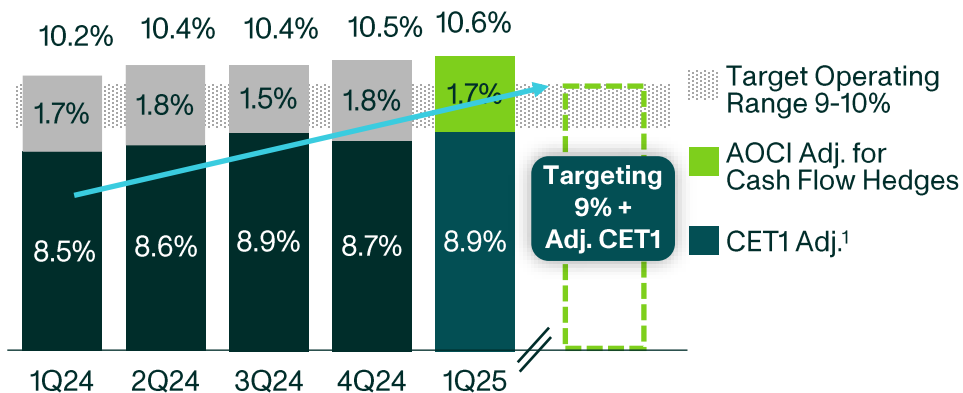


Efficiency Ratio



Capital Positioning | Robust Capital Generation

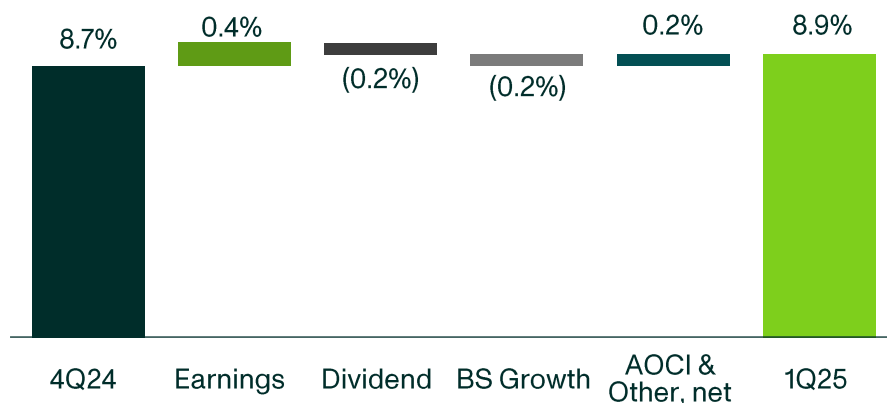
CET1 Ratio



Highlights

- **Capital Priorities include:**
 - Fund high return organic growth
 - Support the dividend
 - Opportunistic share repurchases/other
- **Announced \$1 billion share repurchase authorization**

Adjusted CET1 Ratio Drivers

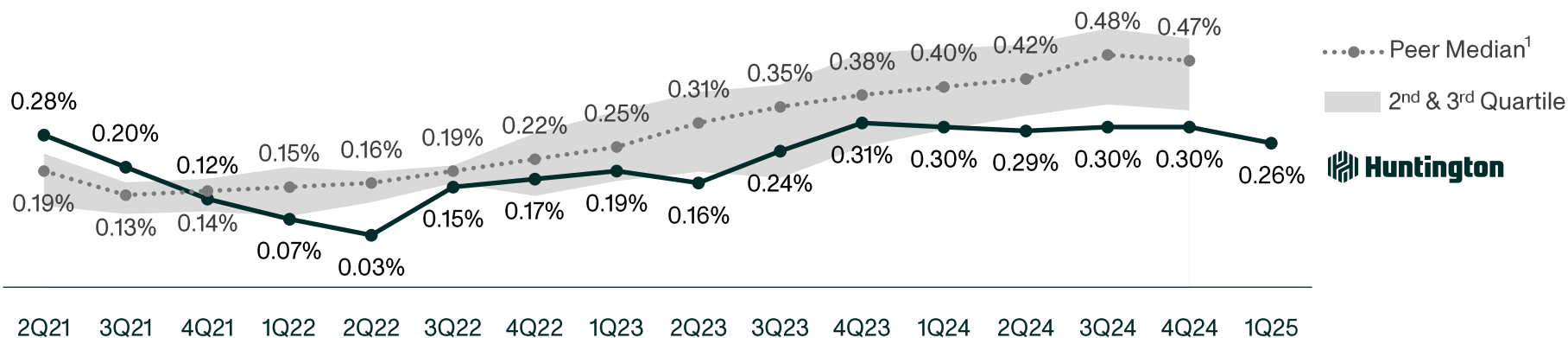


Tangible Book Value (TBV) per Share

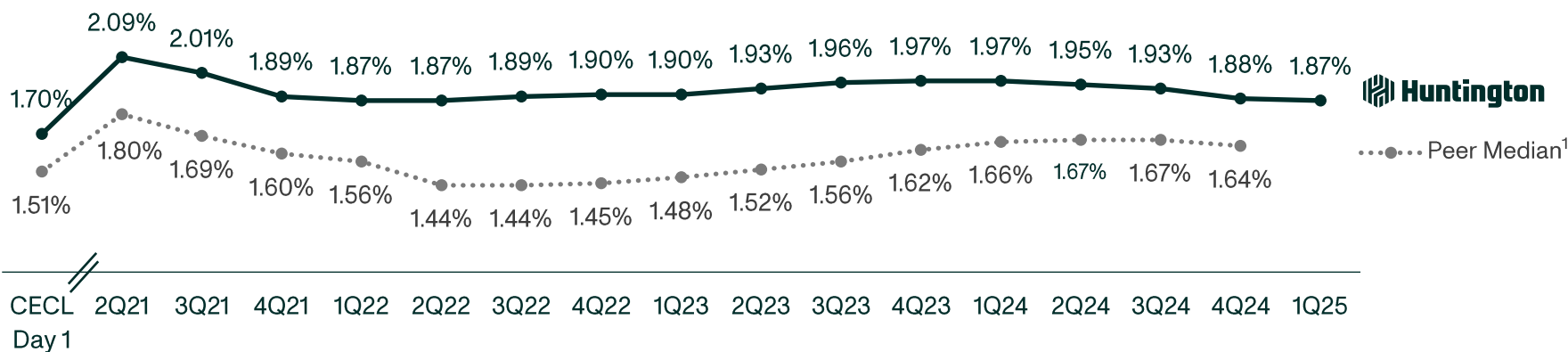


Asset Quality | Top Tier Credit Performance

Net Charge-off Ratio

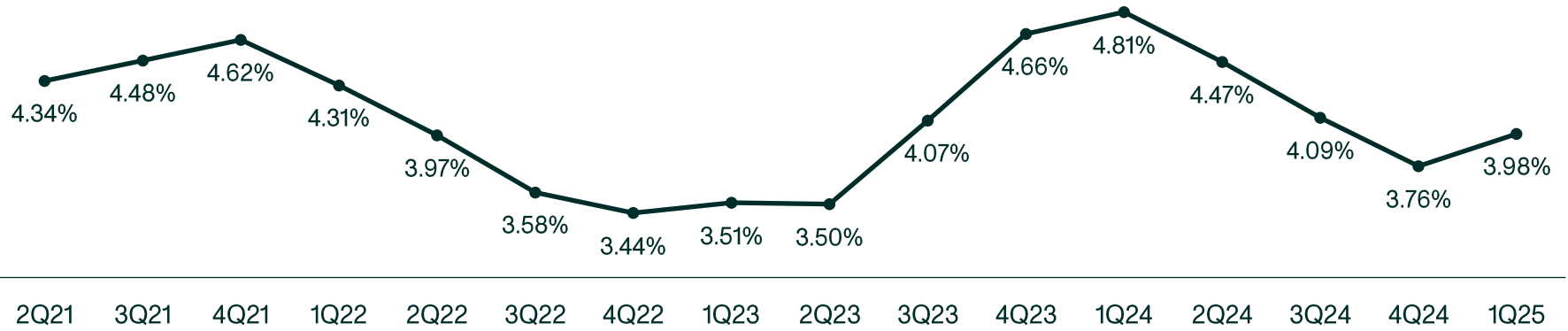


Allowance for Credit Losses (ACL)¹

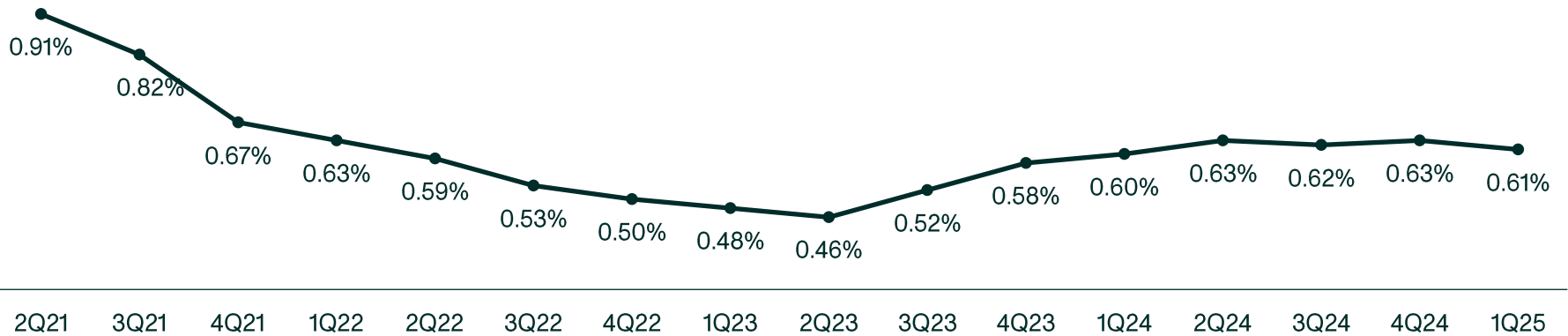


Asset Quality | Criticized and NPA Ratios

Criticized Asset Ratio



NPA Ratio



2025 Outlook

FY25 vs. FY24 Guidance

Commentary

	As of: 1/17/25	4/17/25	
Average Loans <i>FY24 Baseline = \$124.5 billion</i>	Up 5% - 7%	Up 5% - 7%	Reflective of contribution from both existing and new businesses
Average Deposits <i>FY24 Baseline = \$155.1 billion</i>	Up 3% - 5%	Up 3% - 5%	Acquiring and deepening primary bank relationships, driving sustained deposit gathering
Net Interest Income <i>FY24 Baseline = \$5.398 billion</i>	Up 4% - 6%	Up 5% - 7%	Reflects first quarter outperformance from lower deposit pricing and continued earning asset growth; expect record full-year net interest income
Noninterest Income <i>(ex CRTs and Loss on sale of securities)</i> <i>Non-GAAP</i> <i>FY24 Baseline = \$2.080 billion</i>	Up 4% - 6%	Up 4% - 6%	Expanding value-added fee revenues including payments, wealth management, and capital markets
Noninterest Expense <i>(ex -Notable items)</i> <i>Non-GAAP</i> <i>FY24 Baseline = \$4.514 billion</i>	Up 3.5% - 4.5%	Up 3.5% - 4.5%	Driven by continued investment in revenue producing initiatives while delivering positive operating leverage
Net Charge-offs	Full Year 2025: 25 - 35bps	Full Year 2025: 25 - 35bps	Maintain disciplined focus on credit through the cycle aligned with our aggregate moderate-to-low risk appetite
Effective Tax Rate	~19%	~19%	
Other Assumptions	Assumes modest GDP growth and forward yield curve as of 3/31/25		

Positioned for Powerful Value Creation

1

Culture, Purpose, and Vision
Delivered with a Differentiated Operating Model

2

Scaled and Diversified Franchise

3

Multiple Revenue Growth Levers in Regional and National Businesses

4

Position of Strength with Rigorous Risk Management

5

Disciplined Execution Driving **Top Quartile Performance**

Medium-Term Financial Targets

PPNR Growth
6 - 9%
CAGR

ROTCE
16-17%+
2027 Goal

Positive
Operating Leverage

Non-GAAP Reconciliation

Pre-Provision Net Revenue (PPNR)

(\$ in millions)		1Q24	2Q24	3Q24	4Q24	1Q25	% Change 1Q25 vs. 1Q24
Total revenue (GAAP)		\$1,754	\$1,803	\$1,874	\$1,954	\$1,920	
FTE adjustment		13	13	13	14	15	
Total revenue (FTE)	A	1,767	1,816	1,887	1,968	1,935	
Less: Net gain / (loss) on securities		--	--	--	(21)	--	
Less: Impact of CRTs		(2)	(9)	(8)	--	(3)	
Total Revenue (FTE), excluding net gain / (loss) on securities notable items and CRTs	B	1,769	1,825	1,895	1,989	1,938	
Noninterest expense	C	1,137	1,117	1,130	1,178	1,152	
Notable Items:							
Less: FDIC Deposit Insurance Fund (DIF) special assessment		32	6	(7)	(3)	3	
Less: Other notable items		7	--	13	--	--	
Noninterest expense, excluding Notable Items	D	1,098	1,111	1,124	1,181	1,149	
Pre-provision net revenue (PPNR)	(A-C)	\$630	\$699	\$757	\$790	\$783	24%
PPNR, adjusted	(B-D)	\$671	\$714	\$771	\$808	\$789	18%

Non-GAAP Reconciliation

Average Tangible Common Equity, ROTCE

<i>(\$ in millions)</i>	1Q24	2Q24	3Q24	4Q24	1Q25
Average common shareholders' equity	\$16,819	\$16,861	\$17,719	\$17,979	\$18,007
Less: intangible assets and goodwill	5,697	5,685	5,674	5,662	5,651
Add: net tax effect of intangible assets	29	25	24	21	19
Average tangible common shareholders' equity (A)	\$11,151	\$11,201	\$12,069	\$12,338	\$12,375
Less: average accumulated other comprehensive income (AOCI)	(2,860)	(3,033)	(2,461)	(2,537)	(2,705)
Adjusted average tangible common shareholders' equity (B)	\$14,011	\$14,234	\$14,530	\$14,875	\$15,080
Net income available to common	\$383	\$439	\$481	\$498	\$500
Add: amortization of intangibles	12	12	11	12	11
Add: deferred tax	(2)	(3)	(2)	(3)	(2)
Adjusted net income available to common	393	448	490	507	509
Adjusted net income available to common (annualized) (C)	\$1,581	\$1,802	\$1,949	\$2,021	\$2,064
Return on average tangible common shareholders' equity (C/A)	14.2%	16.1%	16.2%	16.4%	16.7%
Return on average tangible common shareholders' equity, ex AOCI (C/B)	11.3%	12.6%	13.4%	13.6%	13.7%
<i>(\$ in millions)</i>	1Q24	2Q24	3Q24	4Q24	4Q24
Adjusted net income available to common (annualized) (C)	\$1,581	\$1,802	\$1,949	\$2,021	\$2,064
Return on average tangible shareholders' equity	14.2%	16.1%	16.2%	16.4%	16.7%
Add: Notable Items, after tax (D)	30	5	5	(2)	2
Adjusted net income available to common (annualized) (E)	\$1,702	\$1,822	\$1,969	\$2,013	\$2,072
Adjusted return on average tangible common shareholders' equity (E/A)	15.3%	16.2%	16.3%	16.3%	16.7%
Adjusted return on average tangible common shareholders' equity, ex AOCI (E/B)	12.1%	12.8%	13.6%	13.5%	13.7%

Non-GAAP Reconciliation

Adjusted Noninterest Expense, Efficiency

Efficiency Ratio (\$ in millions) – Pre-tax	1Q24	2Q24	3Q24	4Q24	1Q25
Noninterest expense (GAAP)	\$1,137	\$1,117	\$1,130	\$1,178	\$1,152
Less: intangible amortization	12	12	11	12	11
Noninterest expense less amortization of intangibles (A)	\$1,125	\$1,105	\$1,119	\$1,166	\$1,141
Less: Notable Items, pre-tax	39	6	6	(3)	3
Adjusted noninterest expense, efficiency (Non-GAAP) (B)	\$1,086	\$1,099	\$1,113	\$1,169	\$1,138
Total Revenue (GAAP)	\$1,754	\$1,803	\$1,874	\$1,954	\$1,920
FTE adjustment	13	13	13	14	15
Less: gain / (loss) on securities	--	--	--	(21)	--
FTE revenue less gain / (loss) on securities (C)	\$1,767	\$1,816	\$1,887	\$1,989	\$1,935
Efficiency Ratio (A/C)	63.7%	60.8%	59.4%	58.6%	58.9%
Adjusted Efficiency Ratio (B/C)	61.5%	60.5%	59.0%	58.7%	58.8%

Noninterest Expense (\$ in millions)	1Q24	2Q24	3Q24	4Q24	1Q25
Noninterest expense (GAAP)	\$1,137	\$1,117	\$1,130	\$1,178	\$1,152
Less: Notable Items, pre-tax	39	6	6	(3)	3
Adjusted Noninterest expense (Non-GAAP)	\$1,098	\$1,111	\$1,124	\$1,181	\$1,149

Non-GAAP Reconciliation

Common Equity Tier 1 (CET1)

CET1 – AOCI Impact (\$ in millions)	1Q24	2Q24	3Q24	4Q24	1Q25
Common Equity Tier 1 (A)	\$14,283	\$14,521	\$14,803	\$15,127	\$15,269
Add: accumulated other Comprehensive income (loss) (AOCI)	(2,879)	(2,911)	(2,104)	(2,866)	(2,313)
Less: cash flow hedge	(436)	(399)	(39)	(267)	(90)
Adjusted Common Equity Tier 1 (B)	\$11,840	\$12,009	\$12,738	\$12,528	\$13,046
Risk Weighted Assets (C)	\$139,622	\$139,374	\$142,543	\$143,664	\$144,631
Common Equity Tier 1 ratio (A/C)	10.2%	10.4%	10.4%	10.5%	10.6%
Adjusted CET1 Ratio (B/C)	8.5%	8.6%	8.9%	8.7%	8.9%
AOCI impact adjusted for cash flow hedges on loan portfolio	1.7%	1.8%	1.5%	1.8%	1.6%

CET1 – ACL Impact (\$ in millions)	4Q24	1Q25
Common Equity Tier 1 (A)	\$15,127	\$15,269
Add: allowance for credit losses (ACL)	2,446	2,478
Common Equity Tier 1 Adjusted for ACL (B)	\$17,573	\$17,747
Risk Weighted Assets (C)	\$143,664	\$144,631
Common Equity Tier 1 ratio (A/C)	10.5%	10.6%
CET1 Adjusted for ACL ratio (B/C)	12.2%	12.3%
ACL Impact	1.7%	1.7%

Non-GAAP Reconciliation

Tangible common equity ratio, Tangible book value per share

Tangible Common Equity Ratio (\$ in millions)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25
Huntington shareholders' equity	\$18,758	\$18,788	\$18,483	\$19,353	\$19,322	\$19,515	\$20,606	\$19,740	\$20,434
Less: preferred stock	2,484	2,484	2,484	2,394	2,394	2,394	2,394	1,989	1,989
Common shareholders' equity	\$16,274	\$16,304	\$15,999	\$16,959	\$16,928	\$17,121	\$18,212	\$17,751	\$18,445
Less: goodwill	5,561	5,561	5,561	5,561	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	142	132	122	113	103	94	85	76	67
Tangible common equity (A)	\$10,571	\$10,611	\$10,316	\$11,285	\$11,264	\$11,466	\$12,566	\$12,114	\$12,817
Less: accumulated other comprehensive income (loss)	(2,755)	(3,006)	(3,622)	(2,676)	(2,879)	(2,911)	(2,104)	(2,866)	(2,433)
Adjusted tangible common equity (B)	\$13,326	\$13,617	\$13,938	\$13,961	\$14,143	\$14,377	\$14,670	\$14,980	\$15,250
Total assets	\$189,070	\$188,505	\$186,650	\$189,368	\$193,519	\$196,310	\$200,535	\$204,230	\$209,596
Less: goodwill	5,561	5,561	5,561	5,561	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	142	132	122	113	103	94	85	76	67
Tangible assets (C)	\$183,367	\$182,812	\$180,967	\$183,694	\$187,855	\$190,655	\$194,889	\$198,593	\$203,968
Tangible common equity / tangible asset ratio (A/C)	5.8%	5.8%	5.7%	6.1%	6.0%	6.0%	6.4%	6.1%	6.3%
Adjusted tangible common equity / tangible asset ratio (B/C)	7.3%	7.4%	7.7%	7.6%	7.5%	7.5%	7.5%	7.5%	7.5%
TBV per Share (in millions, except per share amounts)	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24	1Q25
Number of common shares outstanding (D)	1,444	1,448	1,448	1,448	1,449	1,452	1,453	1,454	1,457
Tangible book value per share (A/D)	\$7.32	\$7.33	\$7.12	\$7.79	\$7.77	\$7.89	\$8.65	\$8.33	\$8.80
Adjusted tangible book value per share (B/D)	\$9.23	\$9.40	\$9.63	\$9.64	\$9.76	\$9.90	\$10.10	\$10.31	\$10.47

Appendix

Basis of Presentation

Use of Non-GAAP Financial Measures

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

Annualized Data

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

Fully-Taxable Equivalent Interest Income and Net Interest Margin

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

Earnings per Share Equivalent Data

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

Basis of Presentation

Rounding

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

Notable Items

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

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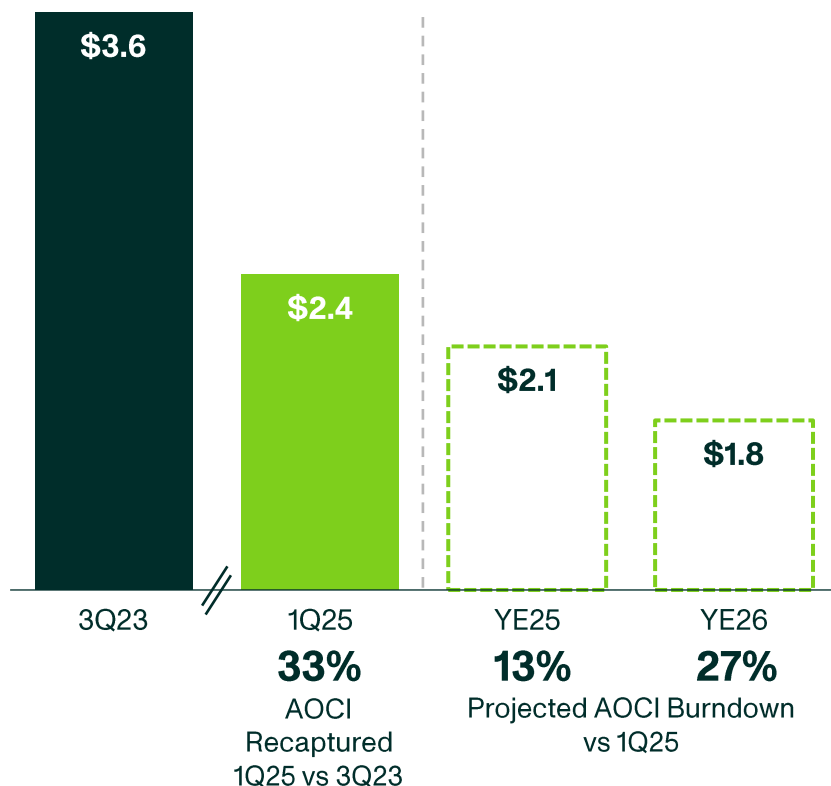
Accumulated Other Comprehensive Income	32	Leveraged Lending	45
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Accumulated Other Comprehensive Income Dollars

AOCI Outlook¹

\$ in billions

Peak
AOCI
Loss



Highlights

- Projecting ~27% total AOCI accretion by YE26 vs 1Q25 level
- Dynamically managing hedge position subject to risk profile and market conditions

Components of Fair Value (FV) Mark on Investment Securities (1Q25)

	Securities (cost)	Gross Unrealized gain / (loss)	Hedge FV (unallocated)	Net FV Impact
AFS	\$30.9	(\$3.0)	\$0.3	(\$2.7)
HTM	\$16.3	(\$2.0)	-	(\$2.0)
Total	\$47.2	(\$5.0)	\$0.3	(\$4.7)

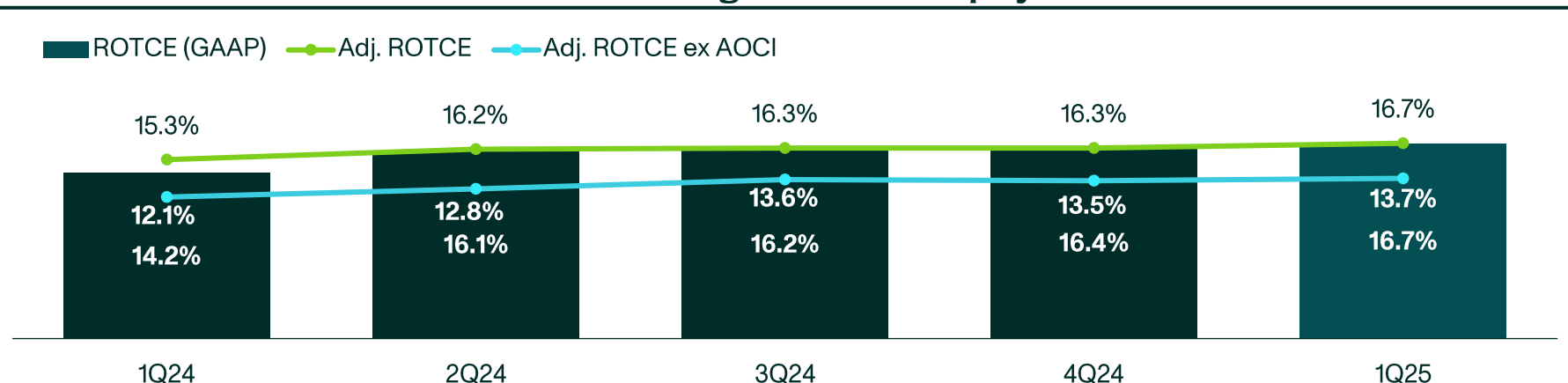
\$ in billions. Excludes Other Securities; pre-tax

Driving Sustained Profitability

Pre-Provision Net Revenue (PPNR)



Return on Tangible Common Equity %



Estimated Preferred Dividends

(\$ in millions)	Actuals		Projected ²			
	4Q24 ¹	1Q25	2Q25	3Q25	4Q25	1Q26
Dividends on Preferred Shares	\$32	\$27	\$27	\$27	\$27	\$27

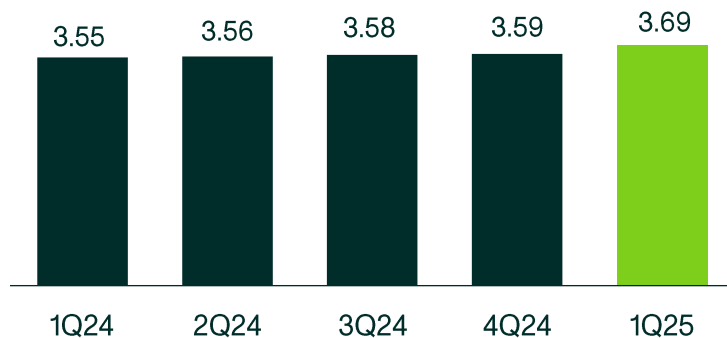
(1) Reflects \$5M impact from redemption of series E preferred shares in 4Q24

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

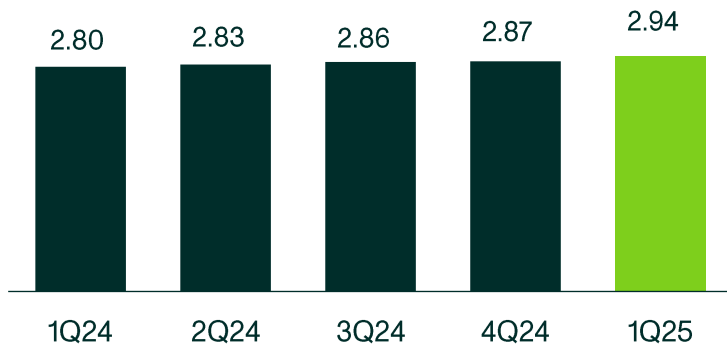
Consumer and Business Banking Digital Metrics

Digital Engagement

Average Monthly Active Digital Users¹ (Millions)



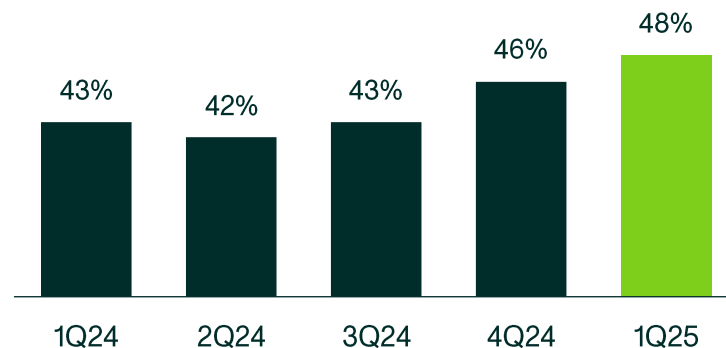
Average Monthly Active Mobile Users² (Millions)



Digital Originations

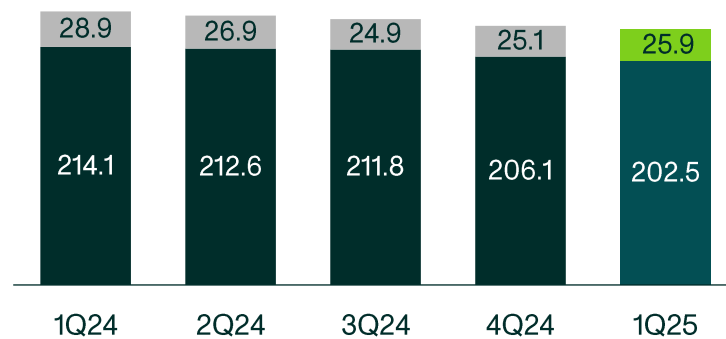
New Consumer Deposit Accounts

Includes Checking, Savings, MMA



Digital Logins (Millions)

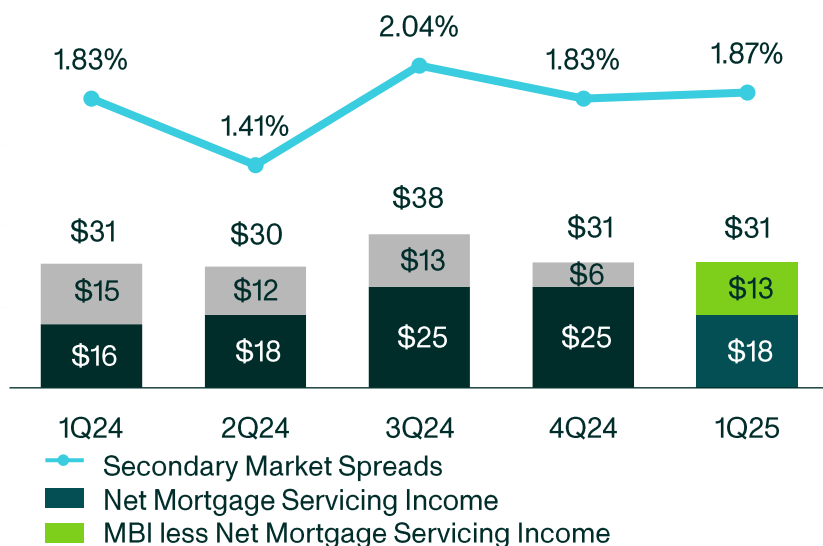
■ Online
■ Mobile



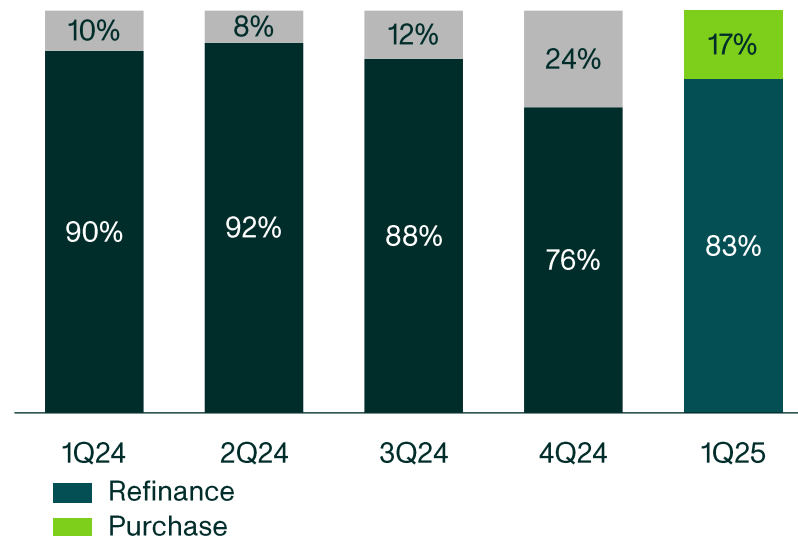
Mortgage Banking Noninterest Income Summary

Mortgage Banking Income (MBI)

\$ in millions



Total Production Mix²



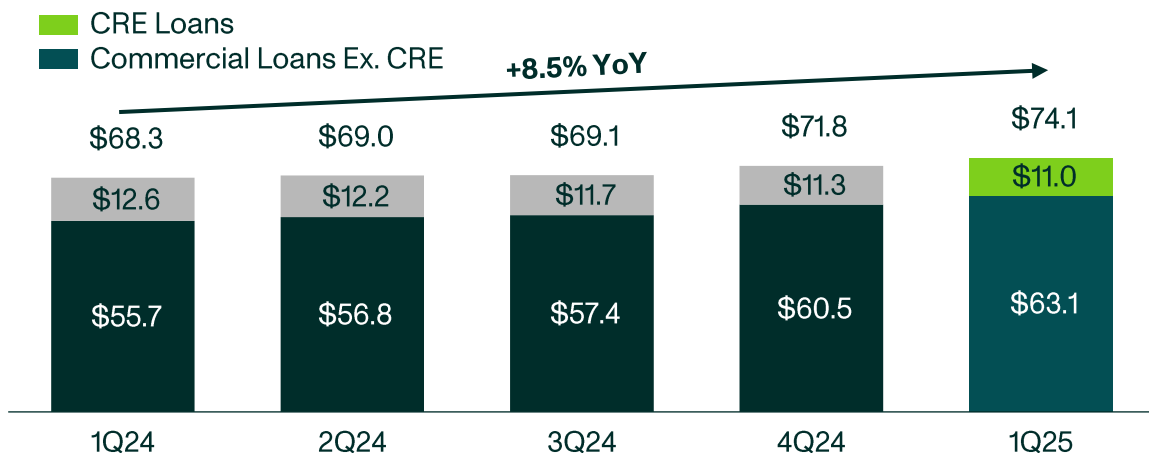
(\$ in billions)

	1Q25	4Q24	3Q24	2Q24	1Q24
Mortgage origination volume for sale	\$0.9	\$1.2	\$1.2	\$1.2	\$0.8
Third party mortgage loans serviced ¹	\$33.9	\$33.7	\$33.6	\$33.4	\$33.3
Mortgage servicing rights ¹	\$0.6	\$0.6	\$0.5	\$0.5	\$0.5
MSR % of investor servicing portfolio ¹	1.66%	1.70%	1.53%	1.63%	1.60%

Balance Sheet

Loans and Leases | Accelerated Loan Growth

Commercial Average Loan and Lease Balances



Highlights

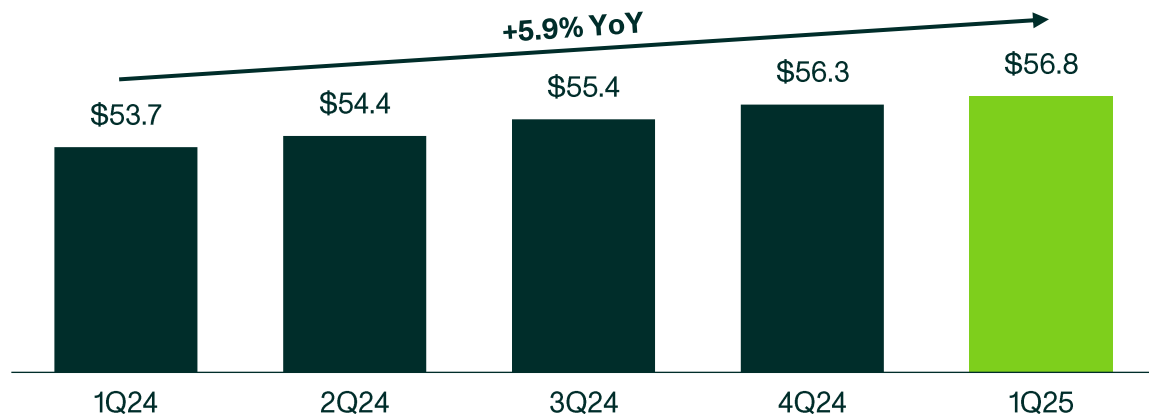
vs Linked Quarter

- Average balances increased \$2.2 billion, or 3.1%
- CRE average balances declined 2.3%

vs Prior Year

- Average balances increased \$5.8 billion, or 8.5%
- CRE average balances declined 12.3%

Consumer Average Loan and Lease Balances



Highlights

vs Linked Quarter

- Average balances increased \$0.5 billion, or 0.9%

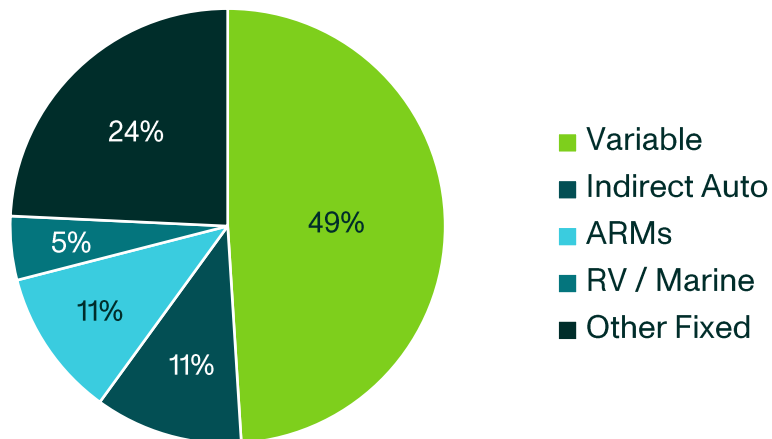
vs Prior Year

- Average balances increased \$3.1 billion, or 5.9%

Loan Yields | Benefiting From Fixed Rate Re-Pricing

Loan Portfolio Composition

(as of 1Q25)

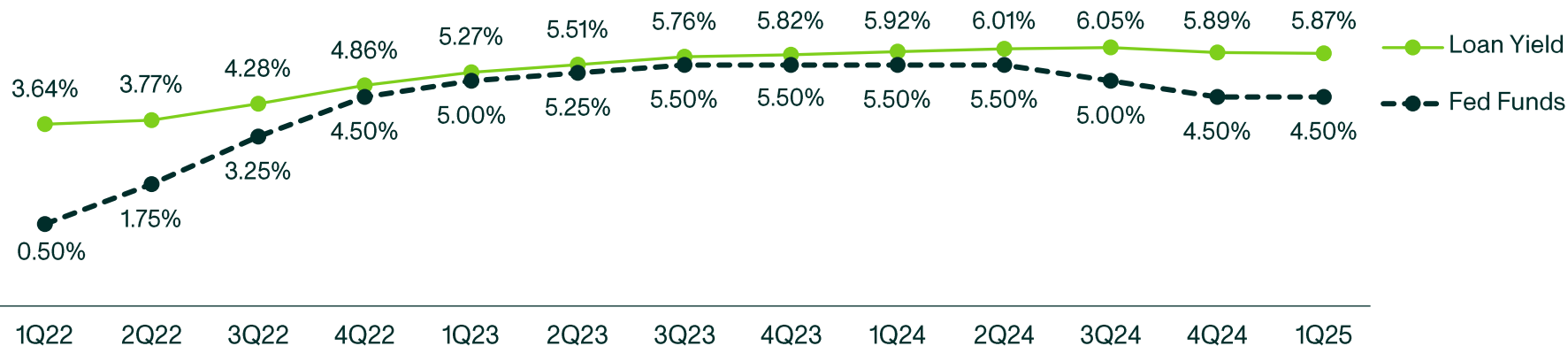


Highlights

Both variable rate and short-term loan portfolios benefited from asset repricing

- Auto portfolio weighted-average life (WAL) less than 2 years
- Residential mortgage-ARM WAL of 4 years
- RV/Marine WAL of 4 years

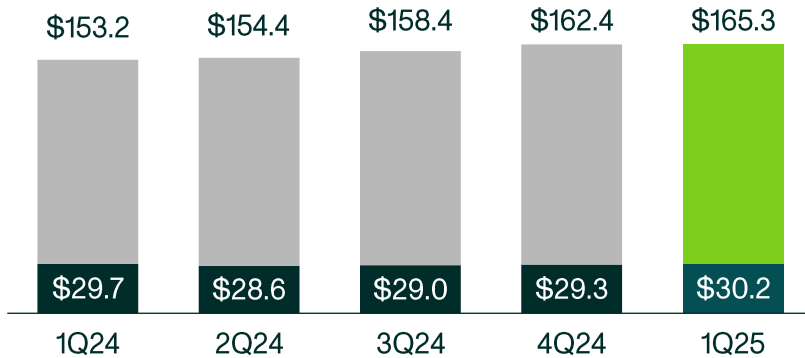
Total Loan Yield Trend



Deposits | Non-Interest Bearing (NIB) Deposit Trends

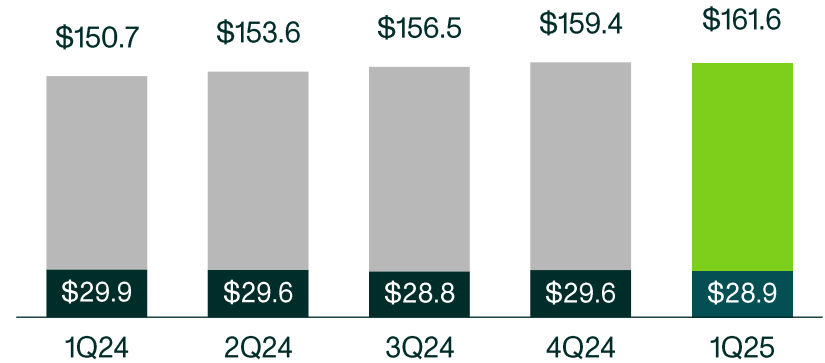
Deposit Balance – End of Period (EOP)

Interest Bearing
Non-Interest Bearing

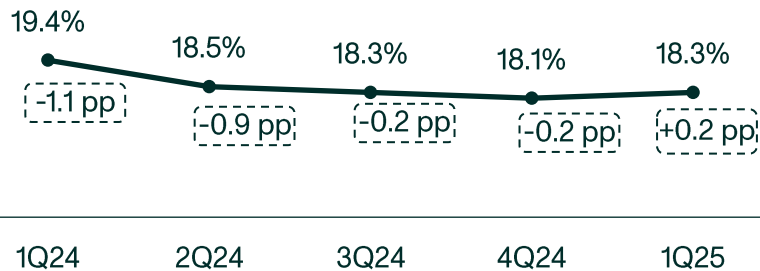


Deposit Balance - Average

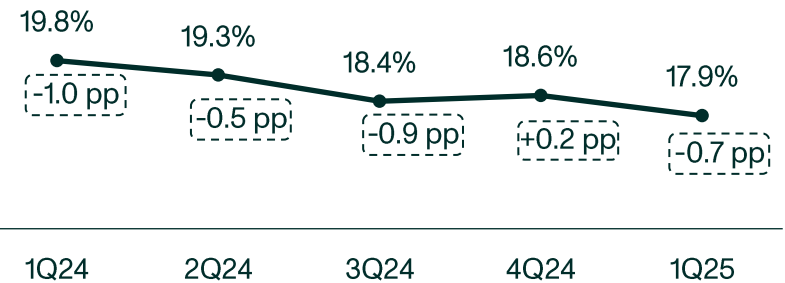
Interest Bearing
Non-Interest Bearing



NIB Deposits (EOP) % of Total Deposits

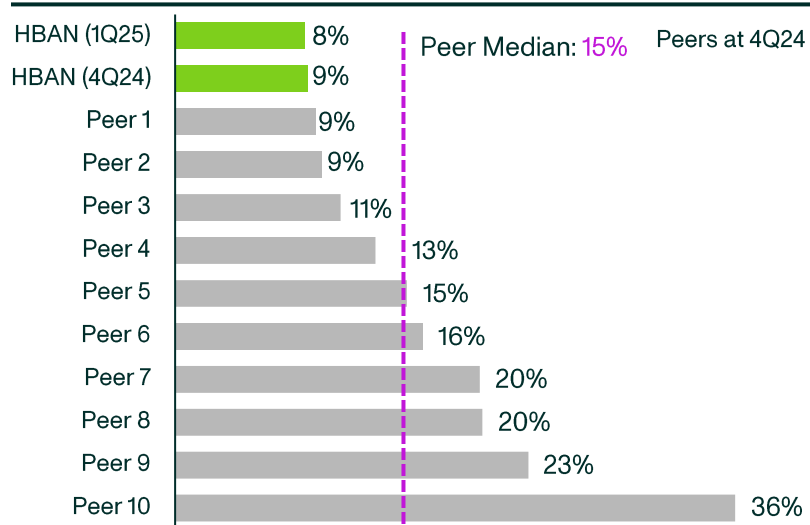


NIB Deposits (Avg.) % of Total Deposits

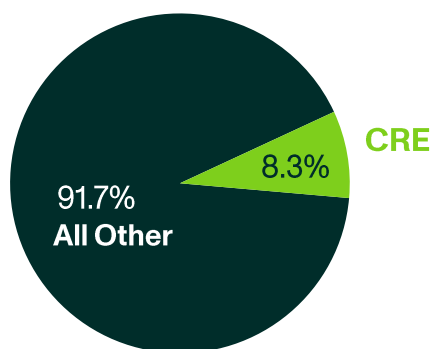


Commercial Real Estate (CRE) Overview

CRE Loans as % of Total Loans¹



Loan Portfolio Composition (1Q25)



Portfolio Characteristics

- Well diversified portfolio with rigorous client selection
- CRE reserve coverage 4.0% vs peer median¹ of 2.4% (4Q24)
 - Office reserve coverage of 11%
- Office portfolio at 1.2% of total loans, and predominately suburban and multi-tenant
- Construction portfolio < 0.6% of total loans

CRE – Office maturities (% by year):

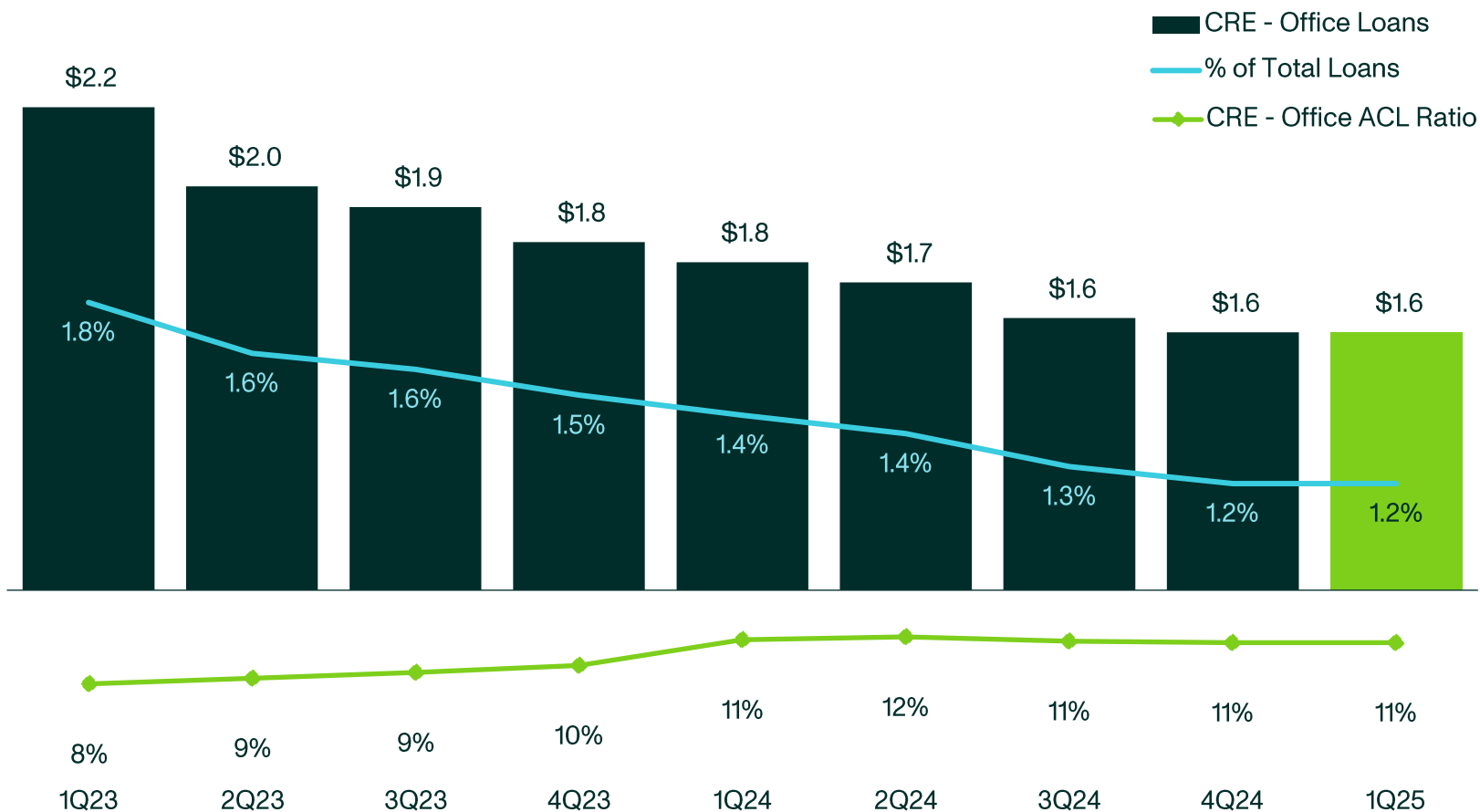


CRE Diversification by Property Type (1Q25)

Property Type (\$ in billions)		% of Total Loans
Multifamily	\$4.3	3.2%
Industrial	1.7	1.3%
Office	1.6	1.2%
Retail	1.6	1.2%
Hotel	0.8	0.6%
Other	1.0	0.8%
Total CRE	\$11.0	8.3%

Commercial Real Estate – Office Portfolio Declining

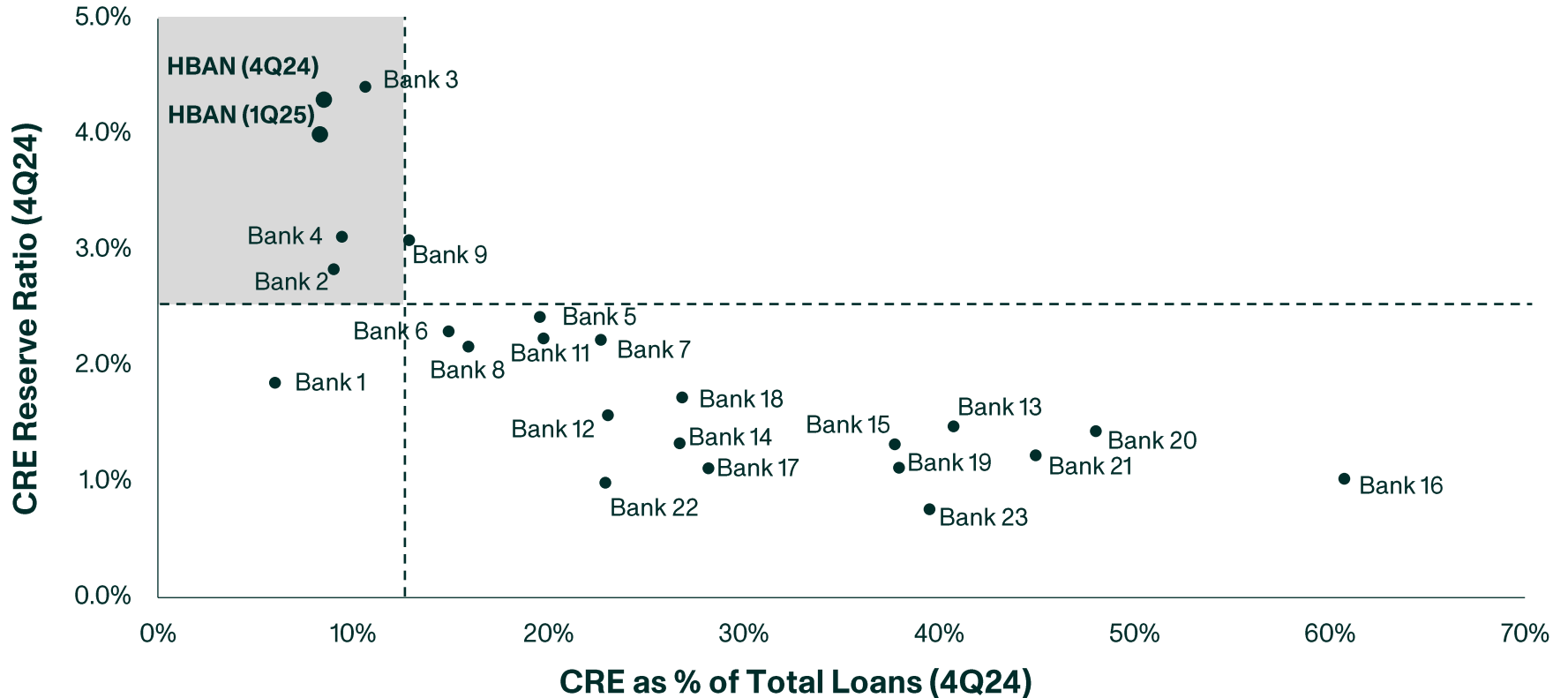
CRE – Office Loan Balances – End of Period (EOP)



CRE | Low Concentration and Top Tier Reserve Coverage

CRE Reserve Ratio vs. CRE as % of Total Loans

Includes U.S. Listed Banks over \$50B in assets as of 12/31/2024¹



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

Commercial Real Estate (CRE) – Multi Family Overview

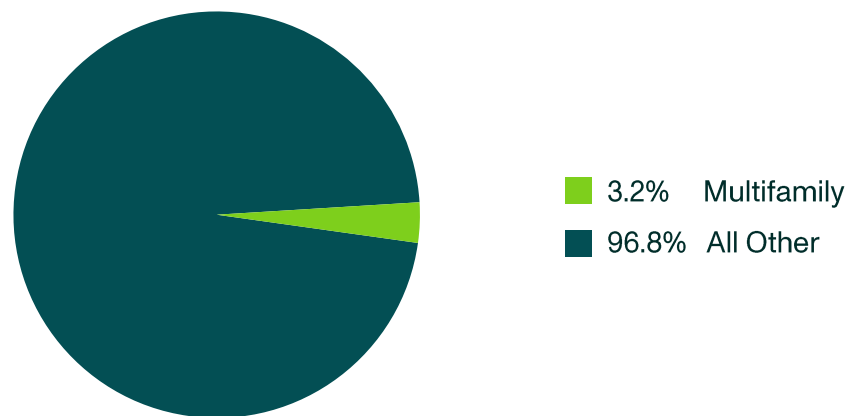
Management Approach

Sponsor-driven strategy focused on experienced owners and operators

Key Portfolio Metrics

- Average loan size: \$4.8 million
- Average LTV at Origination: 57%
- 70%+ locations in suburbs
- No exposure to NY or CA rent-controlled units

Loan Portfolio Composition (1Q25)

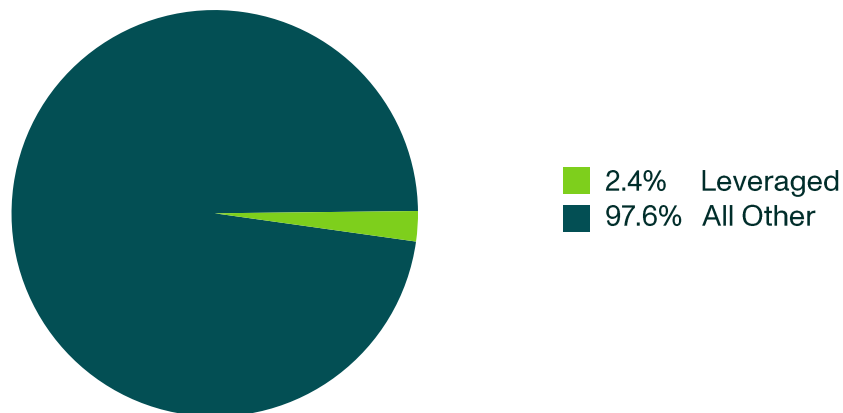


Top 5 MSAs (1Q25)

Metropolitan Statistical Area (MSA)	Balance (\$ in millions)	% of Total Multifamily Portfolio
Detroit-Warren-Livonia, MI	\$257	5.7%
Columbus, OH	251	5.5%
Dallas Fort Worth -Arlington	210	4.6%
Cincinnati-Middletown	206	4.6%
Chicago-Joliet-Naperville, IL	206	4.5%

Minimal Exposure to Leveraged Lending

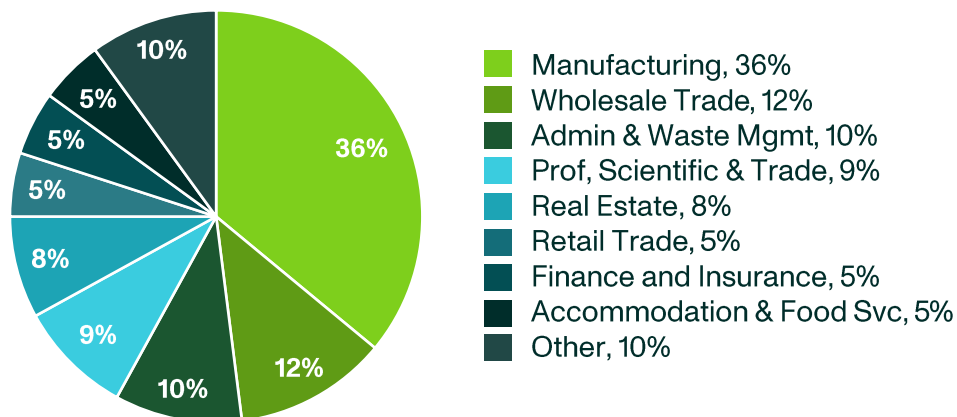
Loan Portfolio Composition



Highlights

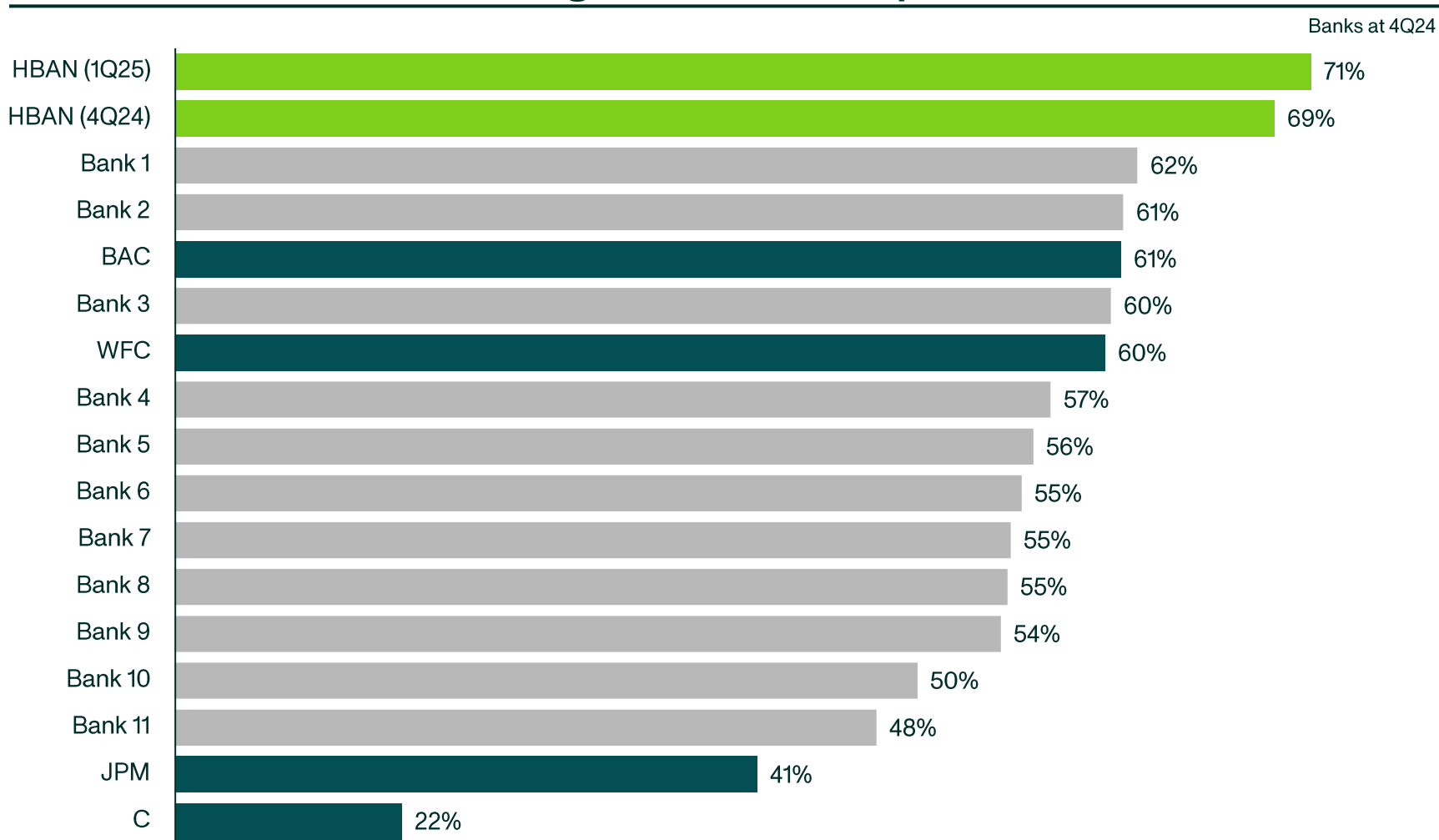
- \$3.2 billion, or 2.4% of total loan balances, with a defined portfolio concentration limit
- HNB leveraged defined as: Senior leverage 3.0x, total leverage 4.0x
- The portfolio is built around our relationship strategy with a limited sponsor calling component
- Underwritten and stress tested for performance in higher rate scenarios
- 82% of leveraged portfolio are classified as SNC's

Industry Classification of Outstandings



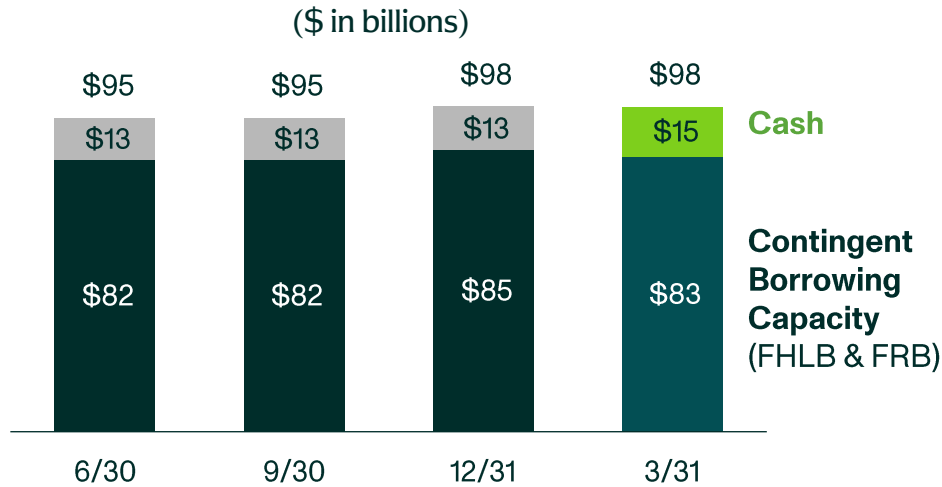
High Quality, Granular Deposit Franchise

Leading Percent of Insured Deposits¹



Diversified Sources of Liquidity

Robust Level of Available Liquidity¹



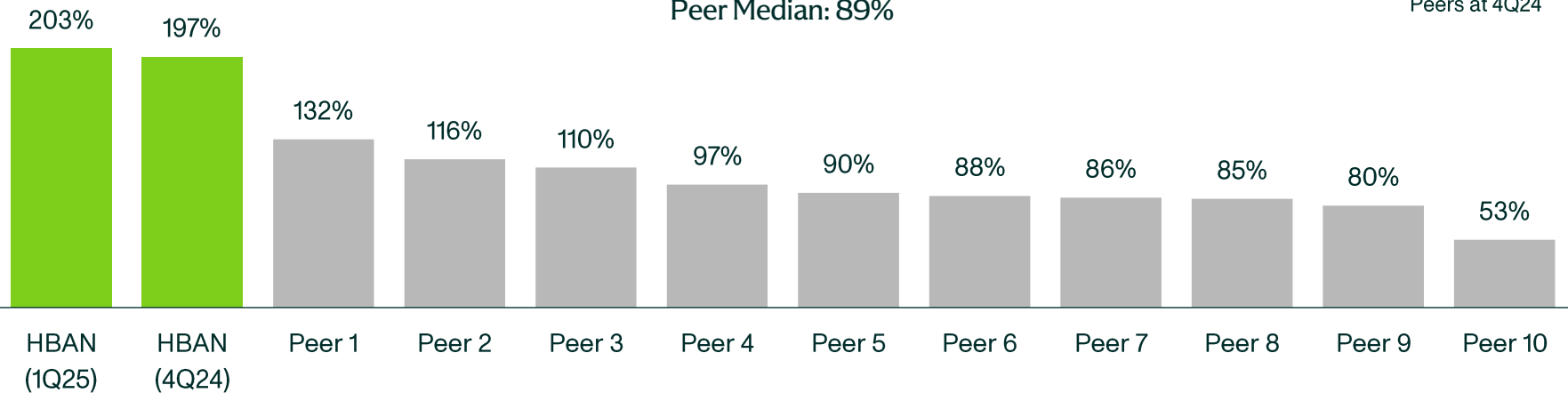
Highlights

- Peer leading available liquidity as a percent of uninsured deposits highlighting the proactive approach to liquidity risk management and strength of our granular deposit base
- As of 3/31, cash and available liquidity total of \$98 billion

Cash + Borrowing Capacity as a % of Uninsured Deposits⁽¹⁾⁽²⁾

Peer Median: 89%

Peers at 4Q24



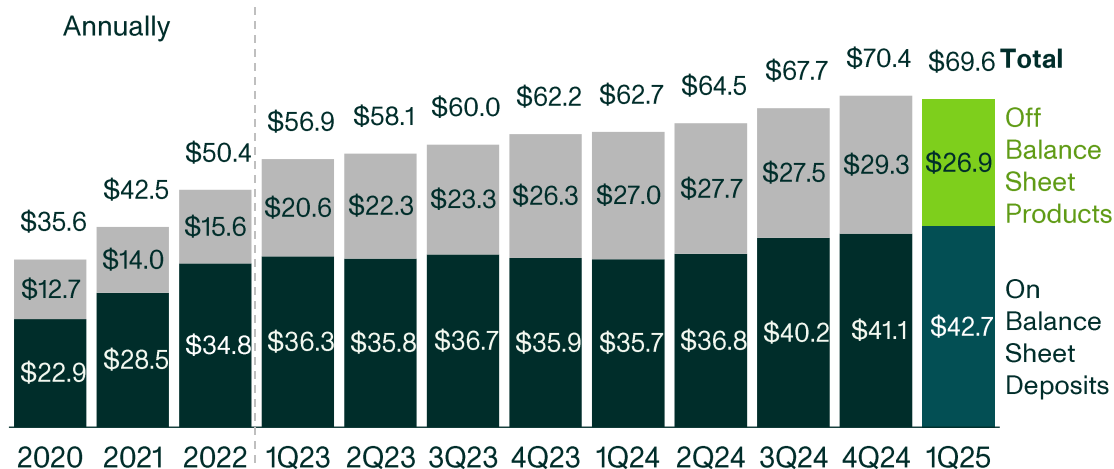
Commercial Deposit Relationships Bolstered by Off Balance Sheet Liquidity Management Solutions

Commercial Off B/S

Overview

- Off balance sheet liquidity solutions for commercial customers
- Provides customers with access to incremental solutions, including treasuries, money market, and bond funds
- Maintains full relationship with sophisticated deposit customers
- Better manage higher beta and more unpredictable / large deposit flows (i.e., non-operational)
- Maintains on balance sheet deposits focused on core operating accounts
- Leveraged liquidity solutions over past two years to manage excess customer liquidity off balance sheet to protect from surge deposit run-off

Total Commercial Banking Segment Liquidity



Commercial Banking Segment Customer Deposits / Liquidity (EOP)

Ending	6/30/24	9/30/24	12/31/24	3/31/25
On B/S	\$38.1	\$41.6	\$42.8	\$44.1
Off B/S	\$28.1	\$26.5	\$29.3	\$27.9
Total	\$66.2	\$68.1	\$72.1	\$72.0

Auto – Production Trend

Originations

	1Q25	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23
Amount (\$ in billions)	\$2.0	\$2.2	\$2.4	\$2.1	\$1.6	\$1.2	\$1.4	\$1.1	\$1.5
% new vehicles	33%	36%	35%	35%	41%	43%	35%	42%	43%
Avg. LTV	86%	87%	87%	85%	84%	84%	86%	87%	87%
Avg. FICO	776	778	780	784	783	782	778	776	781

Vintage Performance¹

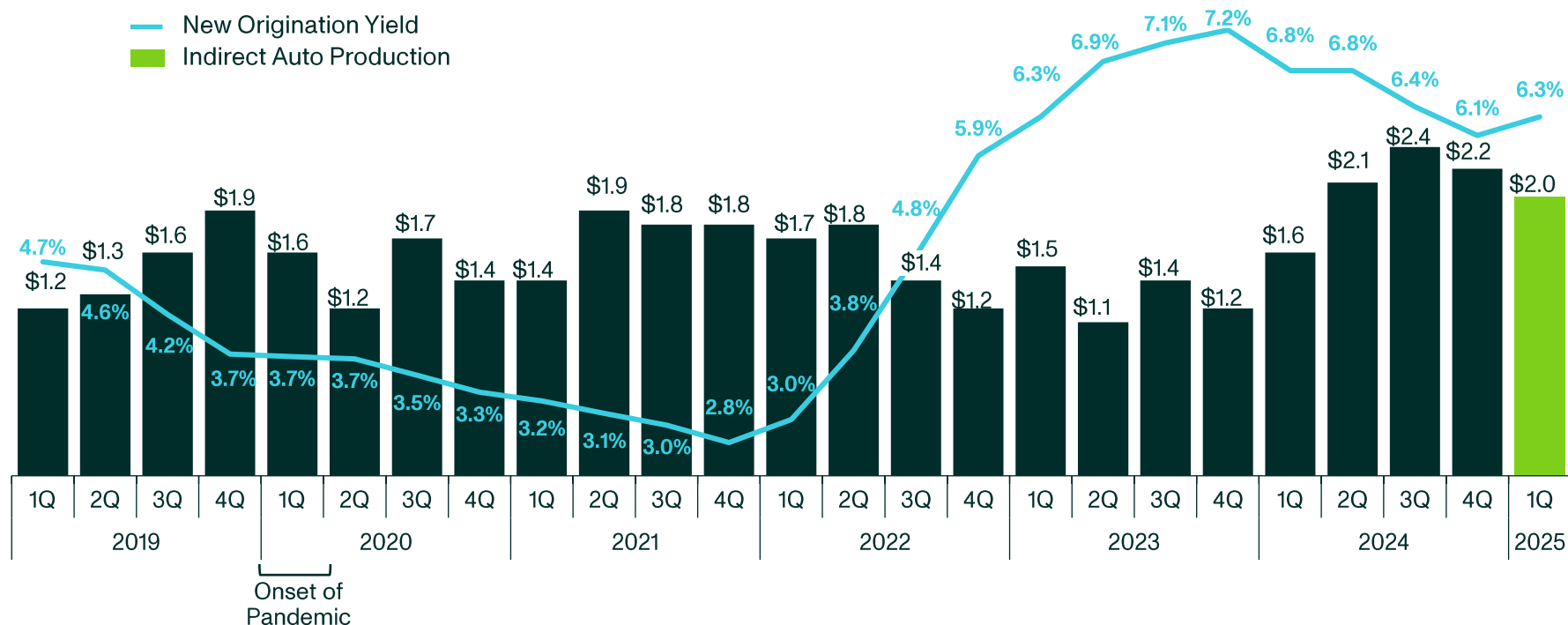
	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23
6-month losses	0.05%	0.05%	0.04%	0.05%	0.05%	0.05%	0.02%
9-month losses		0.13%	0.12%	0.10%	0.12%	0.12%	0.10%
12-month losses			0.18%	0.18%	0.20%	0.25%	0.17%

Auto – Proven Track Record of Strategic Growth

Optimize through the Cycle

Calibrating production to balance growth and returns

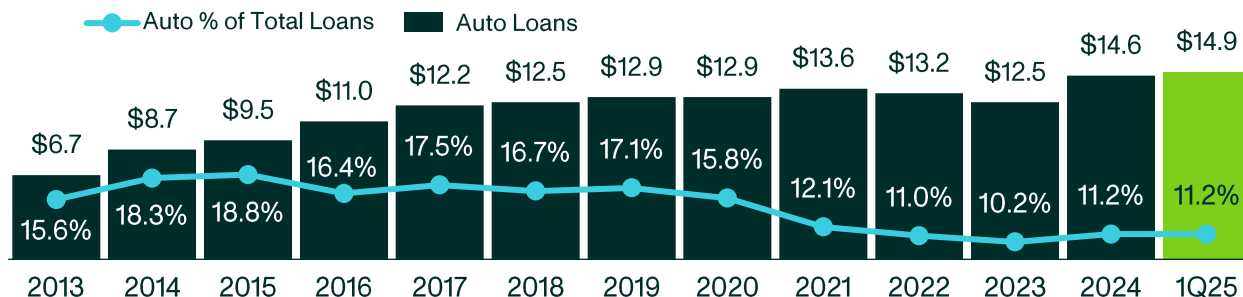
Indirect Auto Production (\$B) and New Origination Yield



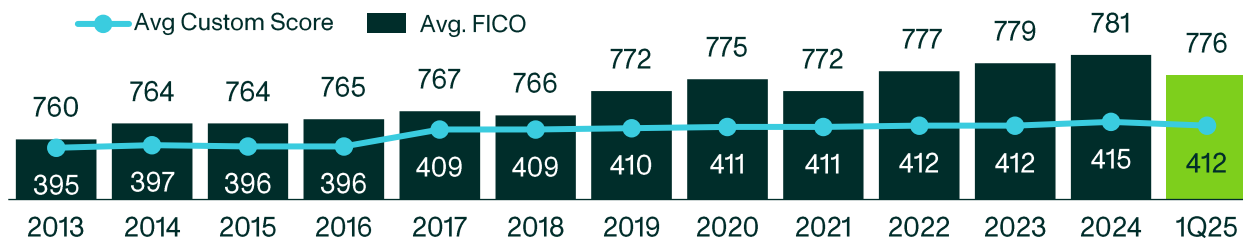
Scale and Expertise to Continuously Drive Shareholder Value

Auto | Strong Credit Performance Through the Cycle

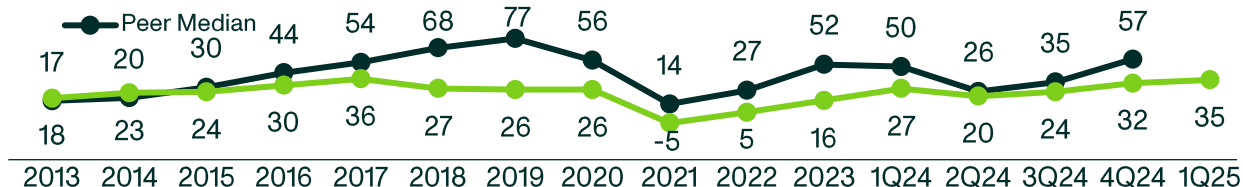
Auto Loans and % of Total Loans (EOP)(\$B)



Average FICO and Custom Score



NCOs vs Peer Group (bps)¹



Highlights

Strong Credit Quality

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

Deep Industry Expertise

- 75+ years of experience; consistent underwriting strategy

Robust Customer Selection

- Super-prime with average FICO of 776
- Proprietary custom scorecard enhances predictive modeling

Extensive Industry Knowledge with Emphasis on Super-Prime Consumers

Vehicle Finance – Origination Trends

Auto Loans

	2025 YTD	2024	2023	2022	2021	2020	2019	2018
Originations (<i>\$ in billions</i>)	\$2.0	\$8.3	\$5.2	\$6.1	\$6.9	\$5.9	\$6.1	\$5.8
% new vehicles	33%	36%	40%	38%	43%	47%	46%	47%
Avg. LTV ¹	86%	86%	86%	84%	85%	89%	90%	89%
Avg. FICO	776	781	779	777	772	775	772	766
Weighted avg. original term (months)	71	72	72	71	71	70	70	69
Avg. Custom Score	412	415	412	412	411	411	410	409

RV and Marine

	2025 YTD	2024	2023	2022	2021	2020	2019
Originations (<i>\$ in billions</i>)	\$0.2	\$1.2	\$1.6	\$1.5	\$1.7	\$1.6	\$1.0
Avg. LTV ²	95%	95%	96%	104%	111%	108%	106%
Avg. FICO	816	813	810	813	807	808	800
Weighted avg. original term (months)	212	202	199	210	198	193	192

Residential Mortgage and Home Equity Origination Trends

Residential Mortgage

	2025 YTD	2024	2023	2022	2021	2020	2019	2018
Originations (<i>\$ in billions</i>)	\$0.6	\$3.0	\$3.4	\$5.4	\$6.6	\$4.7	\$2.9	\$2.9
Avg. LTV	84%	87%	85%	81%	76%	77%	81%	83%
Avg. FICO	764	763	765	765	768	767	761	758

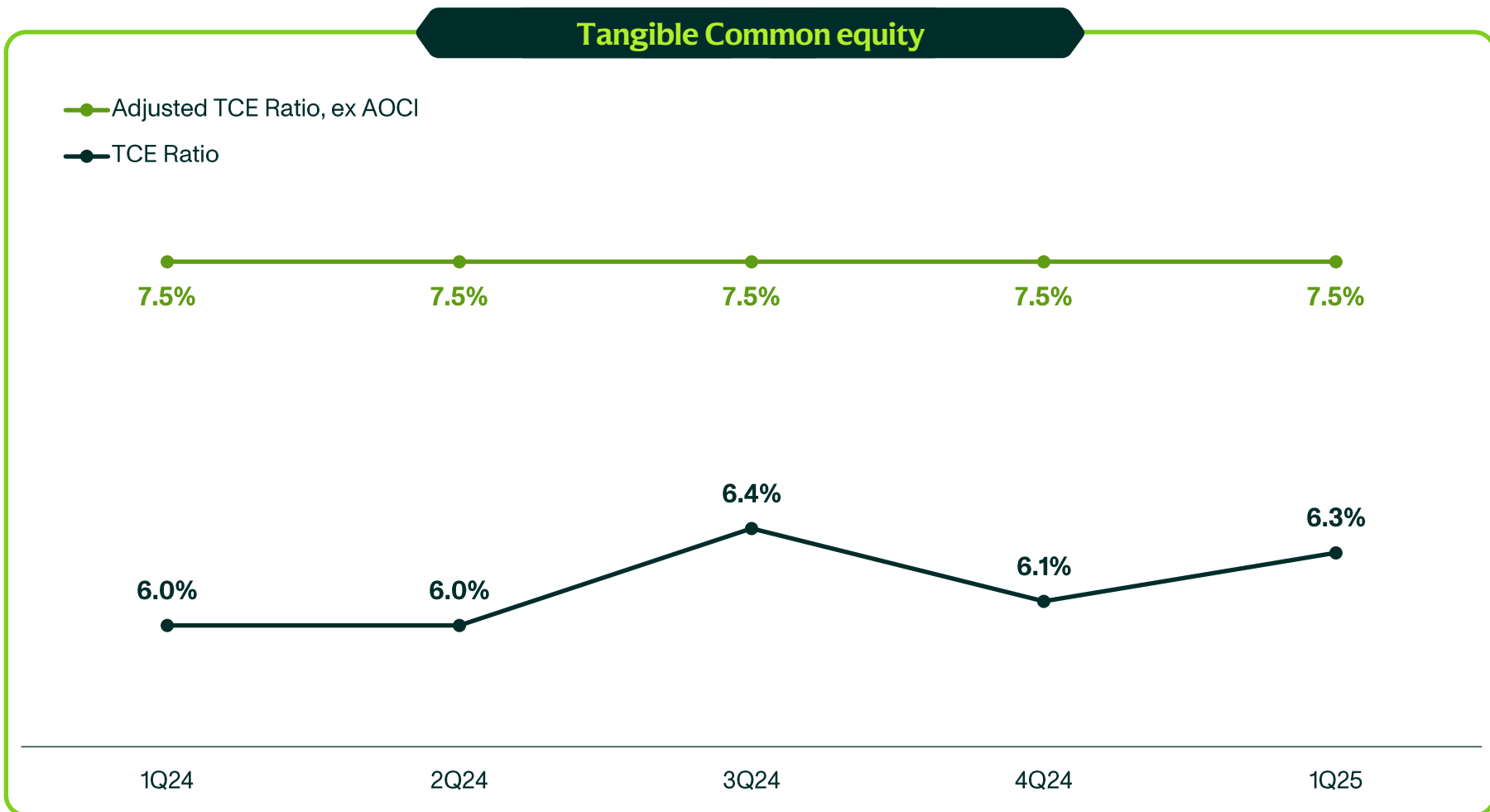
Home Equity

	2025 YTD	2024	2023	2022	2021	2020	2019	2018
Originations ¹ (<i>\$ in billions</i>)	\$0.9	\$3.9	\$3.6	\$4.4	\$3.9	\$3.8	\$3.7	\$4.2
Avg. LTV	64%	64%	65%	66%	67%	68%	75%	77%
Avg. FICO	778	777	775	776	783	784	778	773

Change in Common Shares Outstanding

Share Count (In millions)	1Q25	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23
Beginning shares outstanding	1,454	1,453	1,452	1,449	1,448	1,448	1,448	1,444	1,443
Employee equity compensation	3	1	1	3	1	0	0	4	1
Share repurchases	--	--	--	--	--	--	--	--	--
Ending shares outstanding	1,457	1,454	1,453	1,452	1,449	1,448	1,448	1,448	1,444
Average basic shares outstanding	1,454	1,453	1,453	1,451	1,448	1,448	1,448	1,446	1,443
Average diluted shares outstanding	1,482	1,481	1,477	1,474	1,473	1,469	1,468	1,466	1,469

Tangible Common Equity



Hedging Balance Update

Hedging Balance Update (as of 3/31/2025)

Program	Notional	Effective	Weighted Avg Rate (%)	WAL (Years)	Q1 Actions
PF Swaps	\$11.0	\$10.1	1.50	2.14	
Total PF Swaps	\$11.0	\$10.1		2.14	
RF Swaps	\$27.5	\$20.3	3.30	3.13	
Floor Spreads	\$10.0	\$6.0	2.81 / 3.86	2.59	1Q25 Actions: Added \$4.0 billion forward starting 3-4yr floor spreads; WA Rate: 2.84%/3.84%
Total RF Swaps & Floor Spreads	\$37.5	\$26.3		2.99	

Credit and Capital

CCAR Stress Test Highlights | Top-tier Performance

CCAR Cumulative Loan Losses as a % of Average Total Loans¹

2016		2017		Pre-TCF Acquisition 2018		2020		2020 Resubmission		2022		2024	
Peer 1	4.4%	Peer 1	4.2%	Peer 1	5.2%	HBAN	5.1%	Peer 1	5.9%	Peer 1	5.7%	Peer 1	5.8%
Peer 2	4.8%	Peer 2	4.3%	HBAN	5.3%	Peer 1	5.1%	Peer 2	6.3%	Peer 2	5.9%	HBAN	6.1%
HBAN	4.8%	HBAN	4.6%	Peer 2	5.8%	Peer 2	5.1%	Peer 3	6.5%	HBAN	6.3%	Peer 2	6.4%
Peer 3	5.1%	Peer 3	4.7%	Peer 3	6.1%	Peer 3	5.3%	HBAN	6.8%	Peer 3	6.3%	Peer 3	6.8%
Peer 4	5.3%	Peer 4	4.8%	Peer 4	6.1%	Peer 4	5.5%	Peer 4	6.9%	Peer 4	6.4%	Peer 4	6.8%
Peer 5	5.3%	Peer 5	5.4%	Peer 5	6.1%	Peer 5	5.6%	Peer 5	7.0%	Peer 5	6.9%	Peer 5	6.8%
Peer 6	5.8%	Peer 6	5.6%	Peer 6	6.5%	Peer 6	6.3%	Peer 6	8.4%	Peer 6	6.9%	Peer 6	7.0%
Peer 7	5.8%	Peer 7	5.9%	Peer 7	6.7%	Peer 7	6.8%	Peer 7	10.1%	Peer 7	7.2%	Peer 7	7.8%
Peer 8	6.1%	Peer 8	6.1%							Peer 8	8.3%	Peer 8	7.9%
Peer 9	6.3%	Peer 9	6.4%										

CET1 Post-stress Minimum²

Starting CET1 Ratio Stressed Minimum CET1 Ratio

Peer 1	11.0%	Peer 1	8.5%
Peer 2	10.6%	HBAN	8.4%
Peer 3	10.3%	Peer 2	8.3%
Peer 4	10.3%	Peer 3	7.9%
HBAN	10.2%	Peer 4	7.7%
Peer 5	10.1%	Peer 5	7.7%
Peer 6	10.0%	Peer 6	7.5%
Peer 7	9.9%	Peer 7	7.4%
Peer 8	9.9%	Peer 8	6.5%

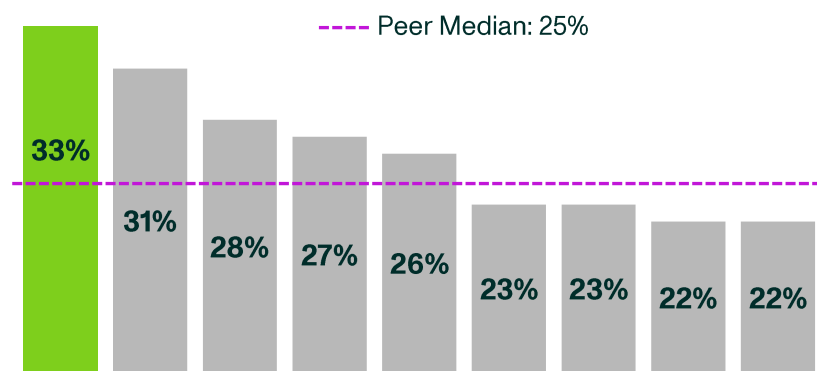
Median 10.2%
HBAN Rank 5

Median 7.7%
HBAN Rank 2

HBAN's SCB³
at 2.5%
in 2024

ACL as % of 2024 CCAR Modeled Losses¹

Peers at 4Q24

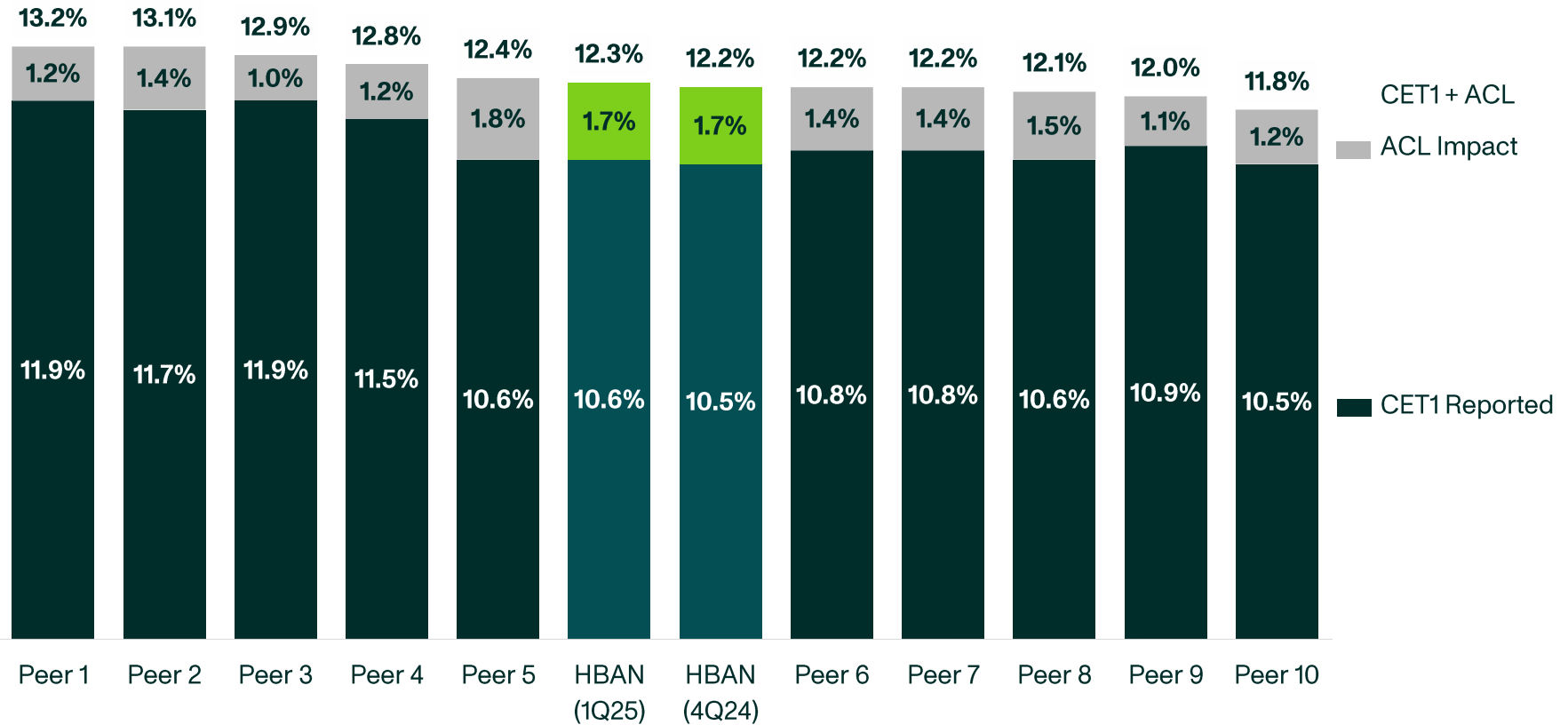


HBAN Peer 1 Peer 2 Peer 3 Peer 4 Peer 5 Peer 6 Peer 7 Peer 8

CET1 Comparison versus Peers

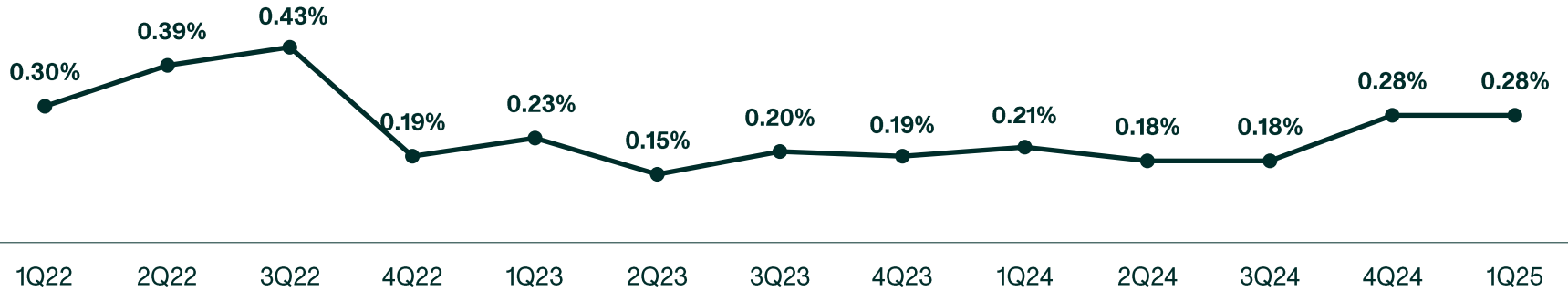
CET1 (Reported and Adjusted for ACL)¹

Peers at 4Q24

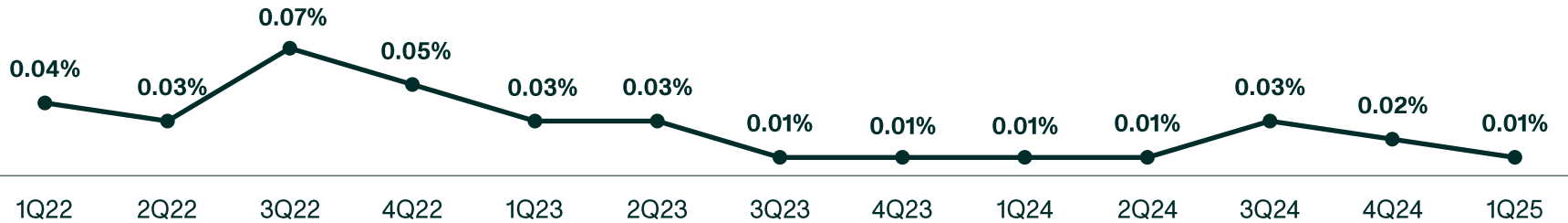


Commercial Delinquencies

Commercial (30+ Days¹)

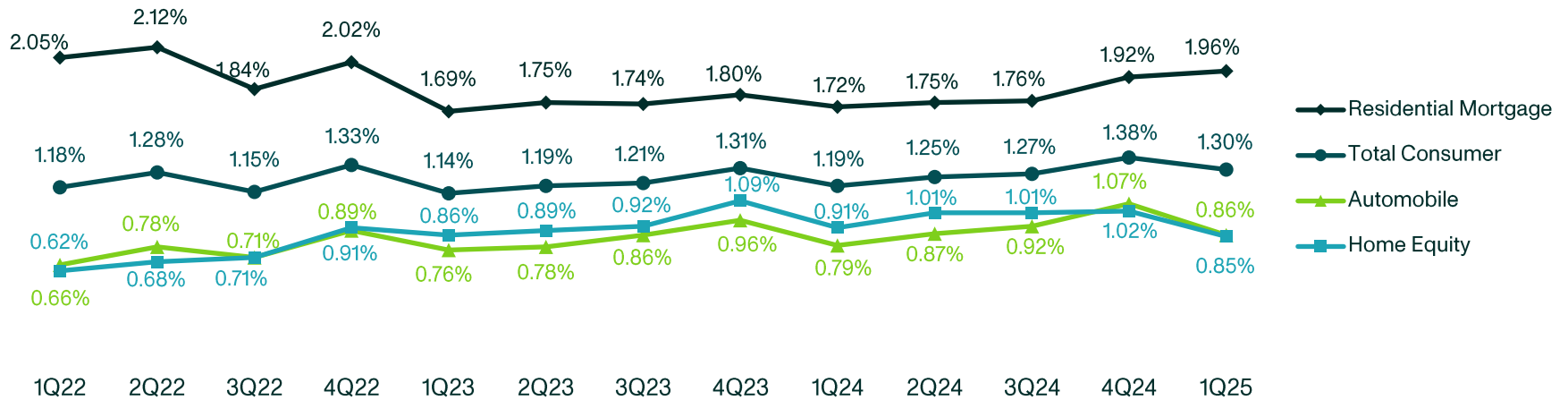


Commercial (90+ Days¹)

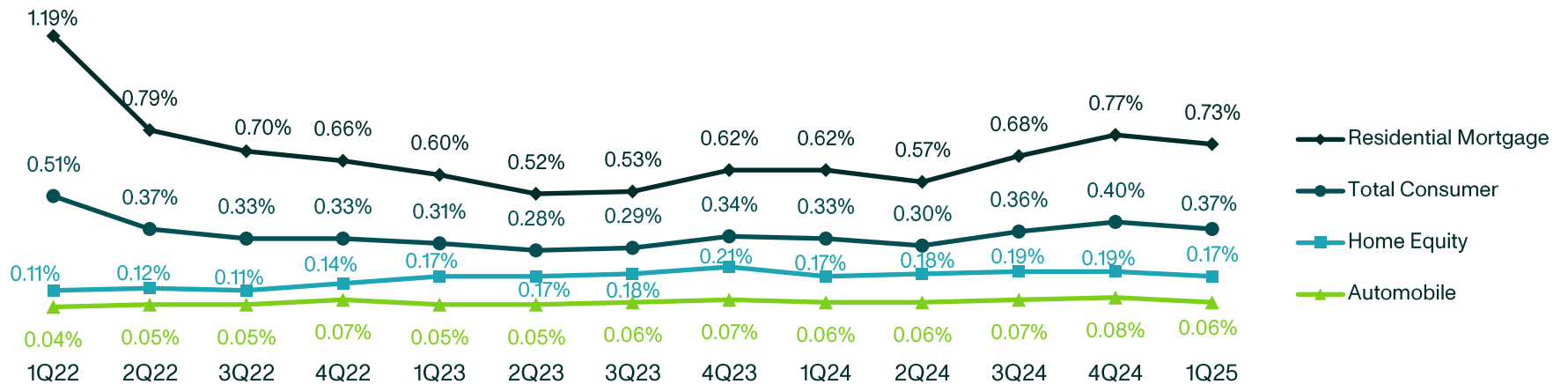


Consumer Delinquencies

Consumer (30+ Days¹)



Consumer (90+ Days¹)



Criticized Commercial Loan Analysis

End of Period

<i>(\$ in millions)</i>	1Q25	4Q24	3Q24	2Q24	1Q24
Criticized beginning-of-period	\$4,538	\$4,703	\$5,131	\$5,496	\$5,231
Additions / increases	1,126	909	1,002	1,044	1,186
Advances	239	249	191	192	247
Upgrades to "Pass"	(368)	(650)	(817)	(680)	(599)
Paydowns	(481)	(795)	(732)	(831)	(505)
Charge-offs	(63)	(58)	(70)	(91)	(64)
Moved to HFS	(30)	-	(2)	(0)	(0)
Criticized end-of-period	\$4,781	\$4,358	\$4,703	\$5,131	\$5,496
Percent change (Q/Q)	10%	-7%	-8%	-7%	5%

Notes

Slide 5:

- (1) AOCI adjustment aligned to the GSIB reporting requirement - exclusion of AOCI adjusted for cash flow hedges on loan portfolio

Slide 8:

- (1) New initiatives include North and South Carolina, Texas, Fund Finance, Native American Financial Services, Mortgage Servicing, Financial Institutions Group, and Aerospace and Defense

Slide 11:

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

Slide 13:

- (1) CRTs (“Credit Risk Transfers”) include both a 4Q23 transaction related to a ~\$3 billion portfolio of on-balance sheet prime indirect auto loans, which reduced risk-weighted assets by ~\$2.4 billion; a 2Q24 transaction related to a ~\$4 billion portfolio of on-balance sheet prime indirect auto loans, which reduced risk-weighted assets by ~\$3 billion; a 4Q24 transaction related to a ~\$4 billion portfolio of on-balance sheet prime indirect auto loans, which reduced risk-weighted assets by ~\$3 billion; a 1Q25 transaction related to a ~\$3.5 billion portfolio of on-balance sheet prime indirect auto loans, which reduced risk-weighted assets by ~\$2.6 billion
- (2) Non-GAAP; excludes effect of MTM on PF Swaptions and CRTs (“Credit Risk Transfers”), loss on sale of securities, and gain on sale of business line
- (3) Includes Insurance Income and other

Slide 14:

- (1) Includes secured, consumer and small business card
- (2) 2025 Coalition Greenwich Awards, including for U.S. Small Business and Middle Market Banking. For Coalition Greenwich Awards, visit [greenwich.com](https://www.greenwich.com)

Slide 16:

- (1) Includes interest rate hedging, commodities, and foreign exchange products
- (2) M&A Atlas Awards, 2024

Slide 18:

- (1) AOCI adjustment aligned to the GSIB reporting requirement - inclusion of AOCI adjusted for cash flow hedges on loan portfolio

Slide 19:

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

Slide 32:

- (1) Accumulated other comprehensive loss in the chart represents cumulative AOCI related to available-for-sale securities, fair value hedges, cash flow hedges on loan portfolio, translation adjustments, and unrealized gain/loss from pension and post-retirement obligations

Slide 35:

- (1) Active digital users – users of all web and/or mobile platforms who logged in at least once each month of the quarter
- (2) Active mobile users – users of all mobile platforms who logged in at least once each month of the quarter

Notes

Slide 36:

- (1) End of Period
- (2) Total production includes saleable and portfolio production activity

Slide 41:

- (1) Peer data as of 4Q24. Source: Company's 2024 Form 10-Q or Bank Call Report depending on data availability; includes all peers: CMA, CFG, FITB, KEY, MTB, PNC, RF, TFC, USB, and ZION

Slide 43:

- (1) Source: Company Fourth Quarter 2024 Form 10K's. Includes publicly listed US-based banks with >\$50 billion in assets as of 4Q24 if data was available for both the CRE concentration and CRE reserve ratio. Excludes BHC's primarily classified as card issuers. CRE Concentration and CRE Reserves based on SEC financials where available

Slide 46:

- (1) Bank data as of 4Q24. Source: Company's 2024 Form 10-K or Bank Call Report depending on data availability | Publicly traded US-based banks with >\$100 billion in deposits and all peers (excludes banks primarily classified as card banks)

Slide 47:

- (1) Cash equals cash and cash equivalents. Coverage includes Contingent Capacity at Federal Reserve & FHLB + Cash & Equivalents. Based on estimated 3/31/25 uninsured deposits
- (2) Source: S&P Global – Includes all peers: CMA, CFG, FITB, KEY, MTB, PNC, RF, TFC, USB, and ZION

Slide 51:

- (1) Includes peers with auto loans > \$4B as of 4Q24. Prior periods kept consistent with prior reporting

Slide 52:

- (1) Auto LTV based on retail value
- (2) RV/Marine LTV based on wholesale value

Slide 58:

- (1) 2024 Peers: FITB, RF, MTB, KEY, USB, CFG, TFC, PNC
- (2) Peers: CFG, FITB, KEY, MTB, PNC, RF, TFC, USB
- (3) Stressed Capital Buffer ("SCB"), effective October 1st, 2024

Slide 59:

- (1) Bank data as of 4Q24. Source: S&P Global – Includes all peers: CMA, CFG, FITB, KEY, MTB, PNC, RF, TFC, USB, and ZION

Slide 61:

- (1) Amounts include Huntington Technology Finance administrative lease delinquencies

Slide 62:

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