Huntington
Welcome.®

2024 Second Quarter Earnings Review

July 19, 2024

The Huntington National Bank is Member FDIC. ®, Huntington® and Huntington. Welcome.® are federally registered service marks of Huntington Bancshares Incorporated. ©2024 Huntington Bancshares Incorporated.

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; 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; 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. Additional factors that could cause results to differ materially from those described above can be found in Huntington’s Annual Report on Form 10-K for the year ended December 31, 2023 and Quarterly Report on Form 10-Q for the quarter ended March 31, 2024, which are on file with the Securities and Exchange Commission (the “SEC”) and available in the “Investor Relations” section of Huntington’s website http://www.huntington.com, under the heading “Publications and Filings” and in other documents Huntington files with the SEC.

All forward-looking statements speak only as of the date they are made and are based on information available at that time. Huntington does not assume any obligation to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements.

Huntington: A Purpose-Driven Company

OUR PURPOSE

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

OUR VISION

To be the leading **People-First, Digitally Powered Bank**

Purpose and Vision Linked to Business Strategies
Guided by Through-the-Cycle Aggregate Moderate-to-Low Risk Appetite

Key Messages

1. **Executing organic growth strategies,** leveraging position of strength, supported by robust liquidity and capital base

2. **Expanding net interest income dollars** driven by accelerating loan growth and sustained deposit growth

3. **Driving fee revenues higher** with major focus on acceleration of capital markets, payments and wealth management

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

5. **Delivering expanded profitability** throughout the year and into 2025

2Q24 Strategic Highlights

Loan Growth YoY (ADB)	Deposit Growth YoY (ADB)	Capital & Liquidity	Credit Quality
$2.0B	**$8.0B**	**Adj. CET1**[1]	**ACL:**
+1.7%	**+5.5%**	**8.6%**	**1.95%**
+4.7% 2Q24 QoQ annualized	*Core Deposits +4.9%*	*204% Uninsured Deposit Coverage*[2]	*Net Charge Offs 0.29%*

Executing Core Strategies

- Sustaining new customer acquisition momentum with **consumer primary bank relationship (PBR) growth of 2% and business PBR of 4% YoY**
- **New expansion areas performing well** (Carolinas, Texas, Fund Finance and other specialty verticals) accelerating full banking relationships, inclusive of loans, deposits, and fee-based revenues
- **Attracting talented bankers** in new deposit-focused Mortgage Servicing and HOA, Title, and Escrow verticals
- **Expanding payments revenue** with in-house merchant acquiring capabilities, enabling future embedded product offerings
- **Powering fee revenue opportunities** across capital markets, payments, and wealth management

Building on Position of Strength

- **Maintaining robust liquidity position** with steady core deposit growth, driven by acquiring and deepening of PBRs
- **Steadily building capital** with 50bps of Adjusted CET1 growth over last 4 quarters and 10bps of growth in 2Q24
- **Achieving top quartile CCAR results**, demonstrated by a Stress Capital Buffer (SCB) minimum of 2.5% along with top quartile low credit loss rates and post-stress capital ratios
- **Rigorously managing credit** aligned with aggregate moderate-to-low risk appetite, resulting in one of the lowest CRE concentrations and one of the highest credit reserves of like-sized US regional banks[3]

See reconciliation on slide 25 (CET1)
See notes on slide 62

2024 Second Quarter Financial Performance

Key Metrics

EPS	GAAP **$0.30**	
	GAAP	Adjusted[1]
ROTCE	**16.1%**	**16.2%**
(ROTCE ex-AOCI)	12.6%	12.8%
	QoQ	YoY
Loan Growth (ADB)	**1.2%**	**1.7%**
	QoQ	YoY
Deposit Growth (ADB)	**1.9%**	**5.5%**
	TBV/Share	Adj. CET1
Capital Growth (YoY)	**7.6%**	**~50bps**
	NCO Ratio	ACL Coverage
Credit Performance	**0.29%**	**1.95%**

Highlights

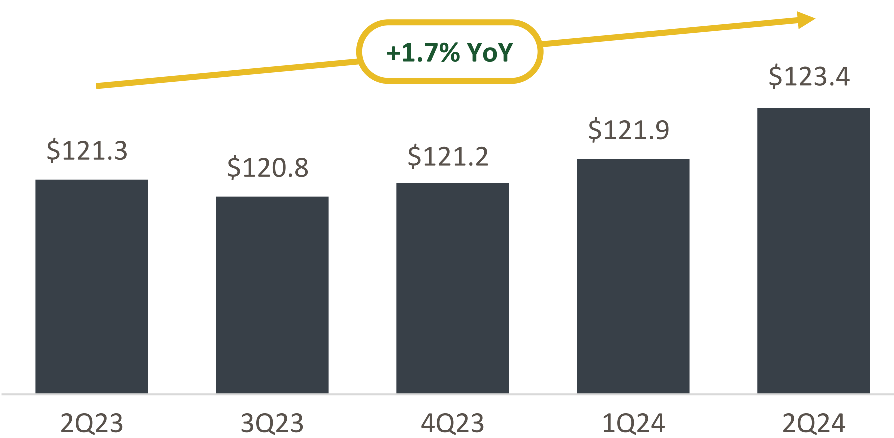
- GAAP EPS of $0.30
  - Notable Item: $6.2M FDIC DIF Special Assessment
- Expanding profit across multiple metrics
  - PPNR up 11.0% QoQ
  - Adjusted(1) PPNR up 5.4% QoQ
  - Net Interest Income up 1.9% QoQ
  - Noninterest income up 5.1% QoQ
- High-quality loan growth accelerating sequentially
- Sustaining momentum in deposit gathering and dynamically managing down beta action plan
  - Average deposits increased by $2.9 billion QoQ
- Strong credit quality, with stable performance well within expectations and positioned to outperform through the cycle
- Tangible book value growth of 7.6% YoY

See reconciliation on slide 22 (PPNR) and slide 23 (ROTCE)

(1) Adjusted amounts exclude the impact of Notable Items

Loans and Leases | Balanced and Diversified Growth

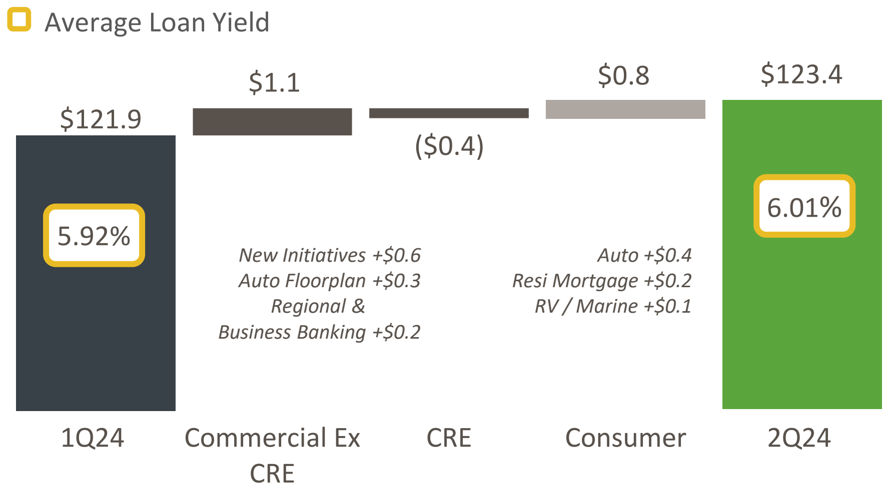
Loan and Lease Balance - Average



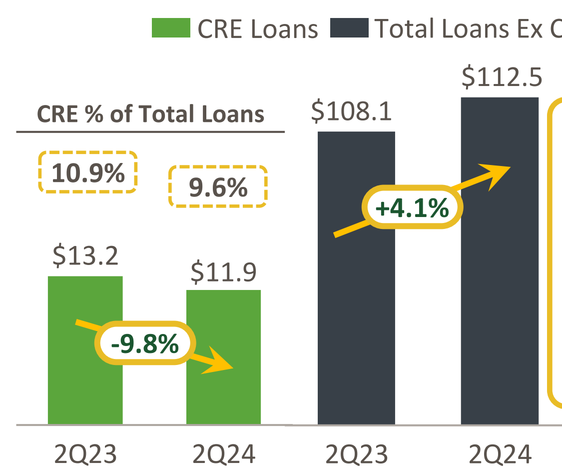
Highlights

- Average balances
  - Increased 1.2% QoQ, or 4.7% annualized
  - YoY growth accelerated to 1.7% in 2Q24 vs 1.2% in 1Q24
- Drivers of FY 2024 loan growth:
  - Accelerating commercial including auto floorplan, regional / business banking, and distribution finance
  - Bolstered by new expansion markets and industry verticals
  - Increasing auto and RV / marine
  - Partially offset by paydowns in commercial real estate

Loan and Lease Balances QoQ - Average



Loan and Lease Balances Ex CRE - EOP

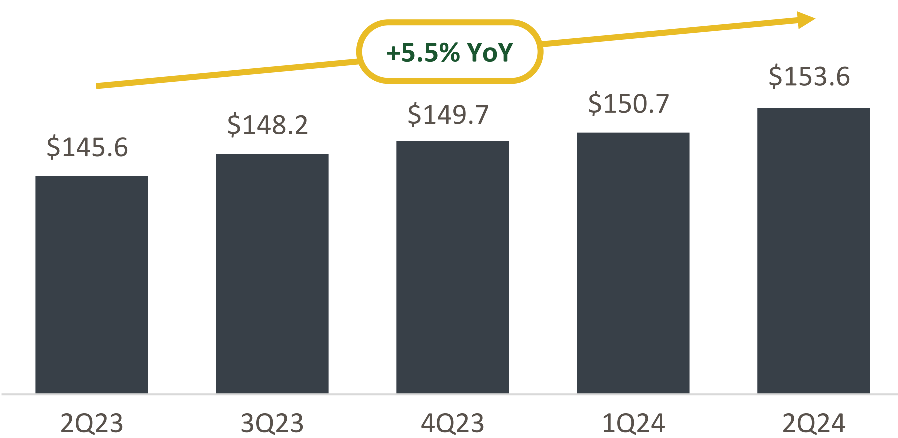


- **Reduced CRE portfolio** $1.3B **(-9.8%)**
- **Grew non-CRE loans** $4.4B **(+4.1%)**

Note: $ in billions unless otherwise noted

Deposits | Continued Sequential Growth

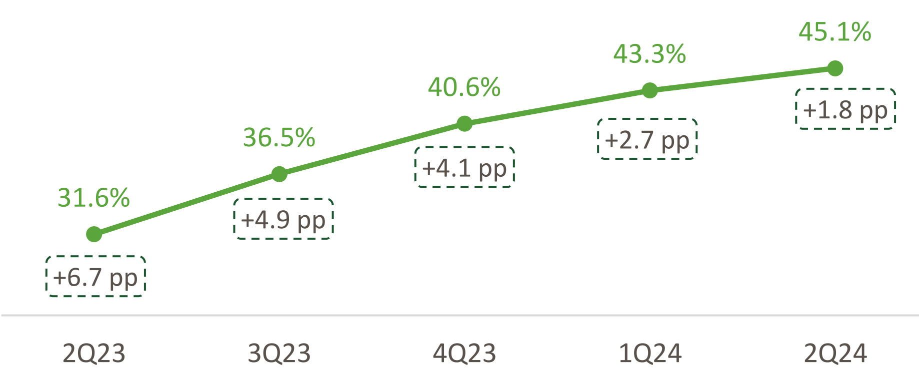
Deposit Balance – Average



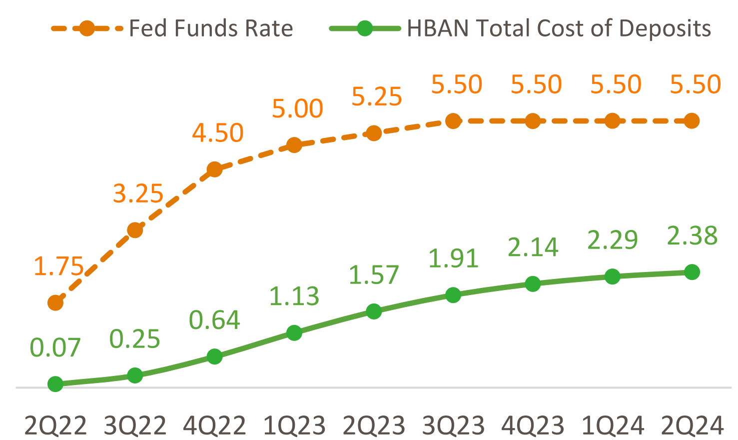
Highlights

- Core balances expanding consistently since YE22
  - Core average consumer have increased for 6 consecutive quarters
- Balanced growth in consumer and commercial
- Continued deceleration in the change in total deposit costs

Deposit Beta (Total Cost of Deposits)



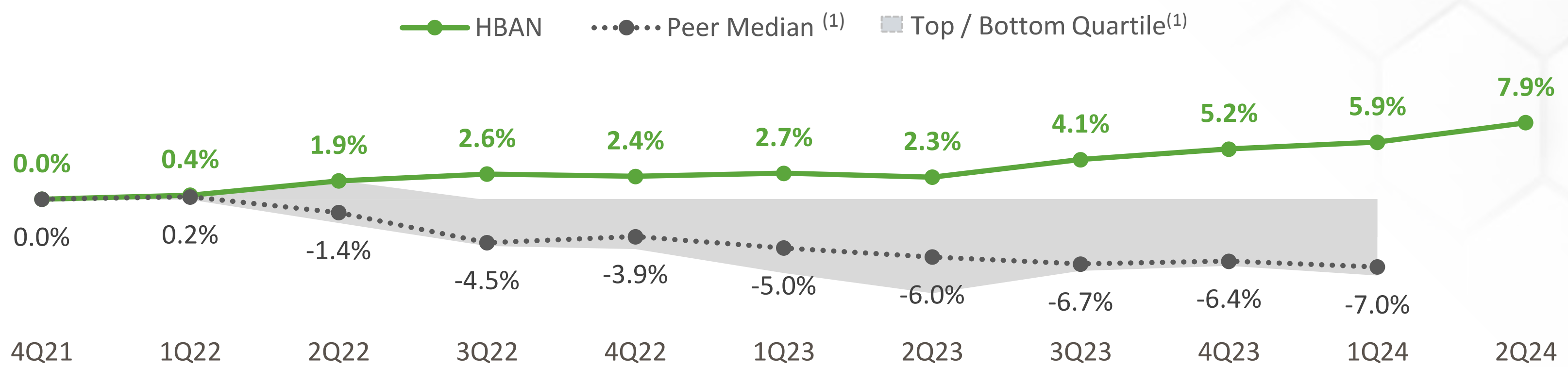
Deposit Cost vs Fed Funds Target Rate



Note: $ in billions unless otherwise noted

Deposits | Differentiated Deposit Growth Compared to Peers

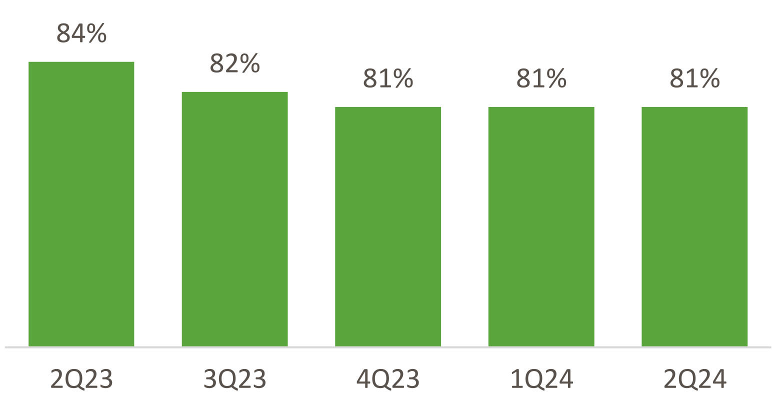
Cumulative Growth Rate of Deposits since 4Q21 - Average



Highlights

- **Consistently outperforming** peers in deposit gathering while deepening primary banking relationship penetration
- Loan to deposit ratio positioned to support **top-tier lending growth**

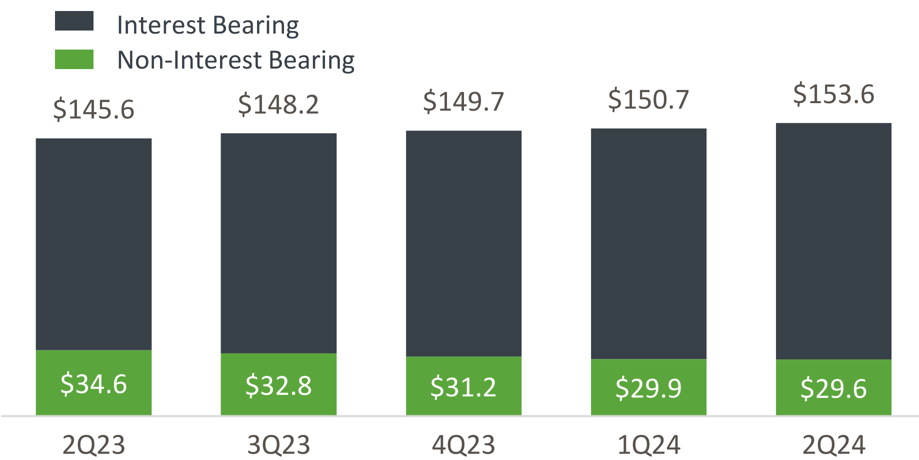
Loan to Deposit Ratio – Average



See notes on Slide 62

Deposits | Non-Interest Bearing (NIB) Deposit Trends

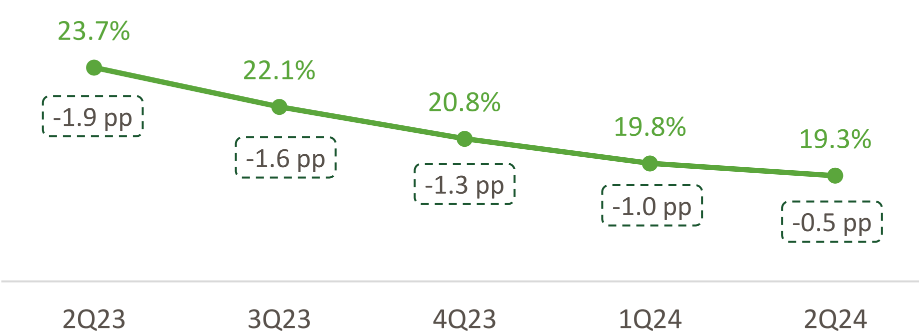
Deposit Balance - Average



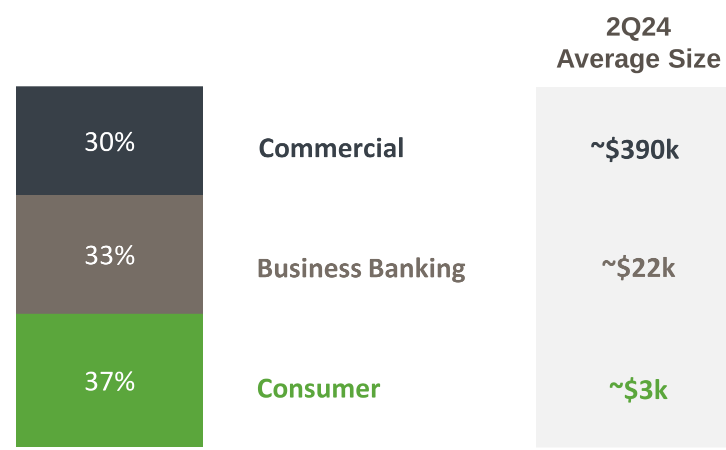
Highlights

- Total deposit balances up 5.5% YoY
- NIB dollar decline slowing
- Slowing mix-shift rate of change
- Leading penetration with TM relationship
  - Commercial: 94%
  - Business Banking: 84%

2Q24 NIB Deposits % of Total Deposits



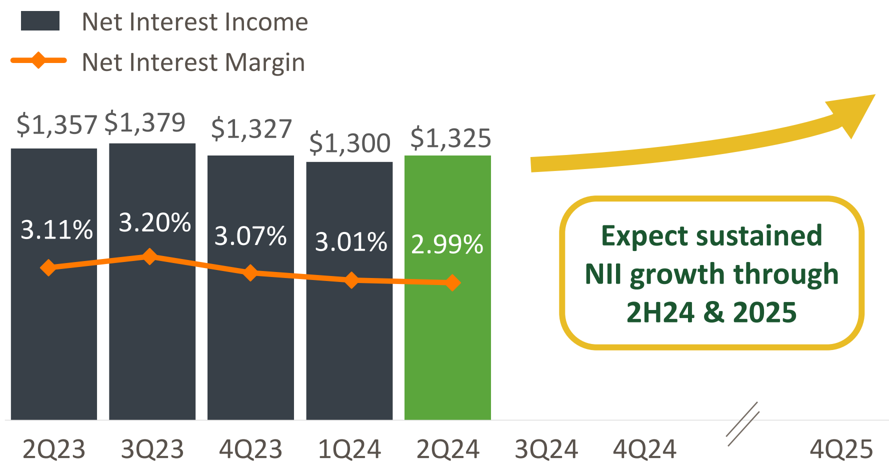
2Q24 NIB by Business Line – Average Balances[1]



Note: $ in billions unless otherwise noted
See notes on slide 62

Net Interest Income | Positioned for Expansion

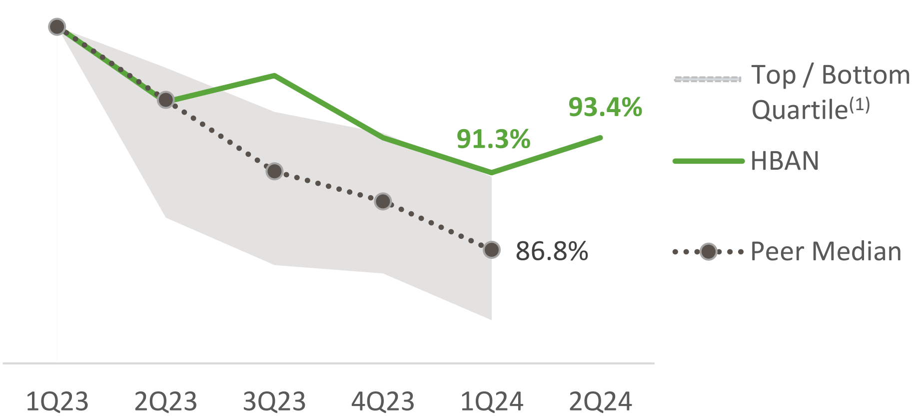
Net Interest Income (FTE) and Net Interest Margin (NIM)



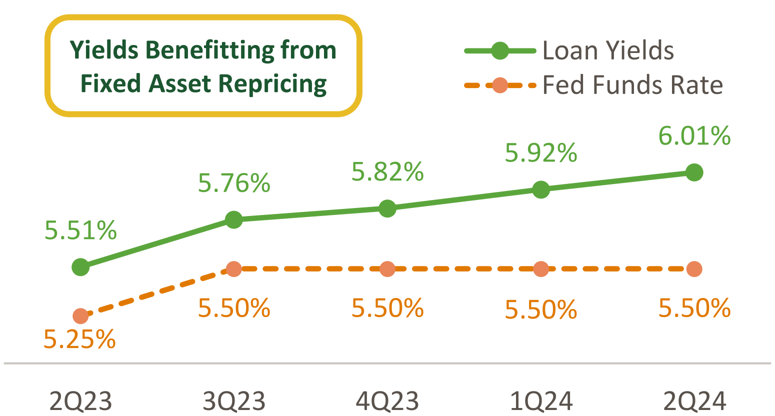
Highlights

- Spread revenues **expanded in 2Q24** as expected and are forecasted to continue expanding
- Projecting continued **sequential quarterly growth of net interest income in 2H24 and 2025**
- Proactively managing to a **top quartile** percentage retention of **net interest income**
- Net interest income supported by **loan growth** and **stable NIM outlook**
- NIM change QoQ -2bps driven by higher cash balances at FRB

Retention of Net Interest Income Dollars (1Q23 – 2Q24)[1]



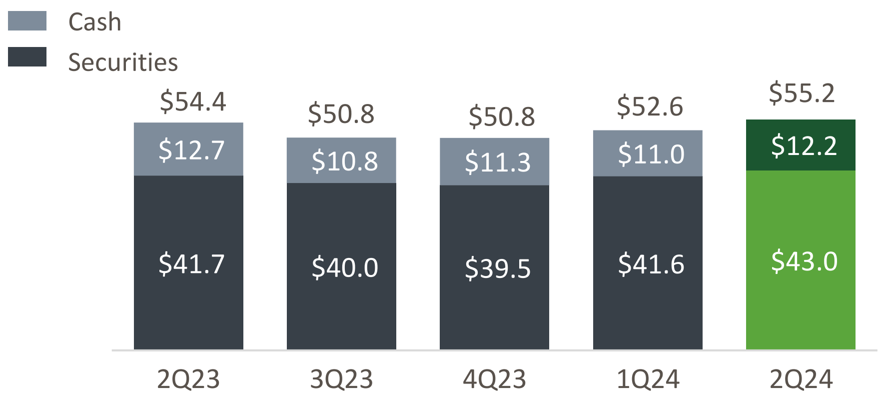
Total Loan Yield Trend



Note: $ in millions unless otherwise noted
See notes on Slide 62

Securities Portfolio

Securities + Cash[1] - Average

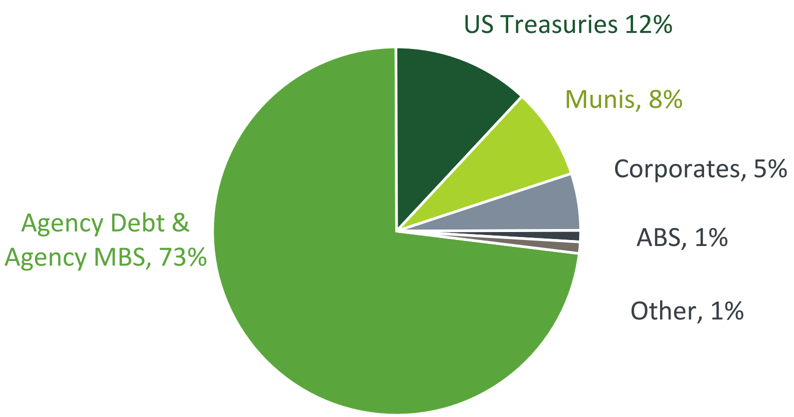


Sec + Cash % Assets (ADB)	**29%**	**27%**	**27%**	**28%**	**28%**

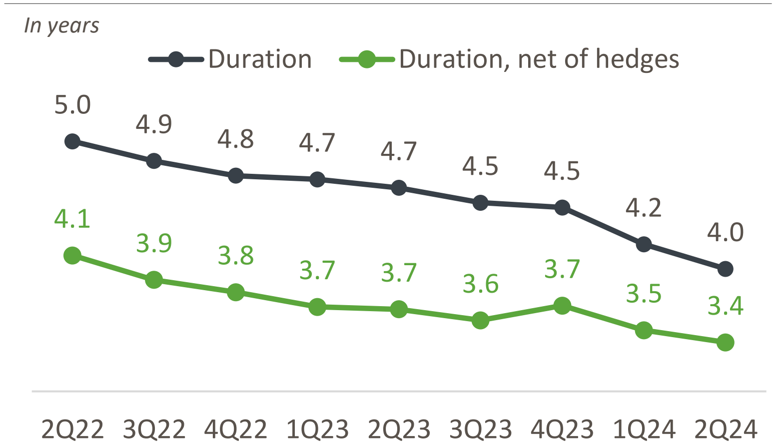
Highlights

- Purchased $3.5 billion of securities at a 5.28% yield
- Incremental growth in short duration Treasuries (HQLA)
- Securities yields of 4.29% increased 10bps QoQ and increased 47bps YoY
- 35% of portfolio classified as HTM to protect capital
- AFS portfolio hedged with pay fixed swaps; reduces duration risk and protects AOCI / capital and liquidity

2Q24 Securities Portfolio Composition - EOP



High Quality, Short Duration Portfolio[2]



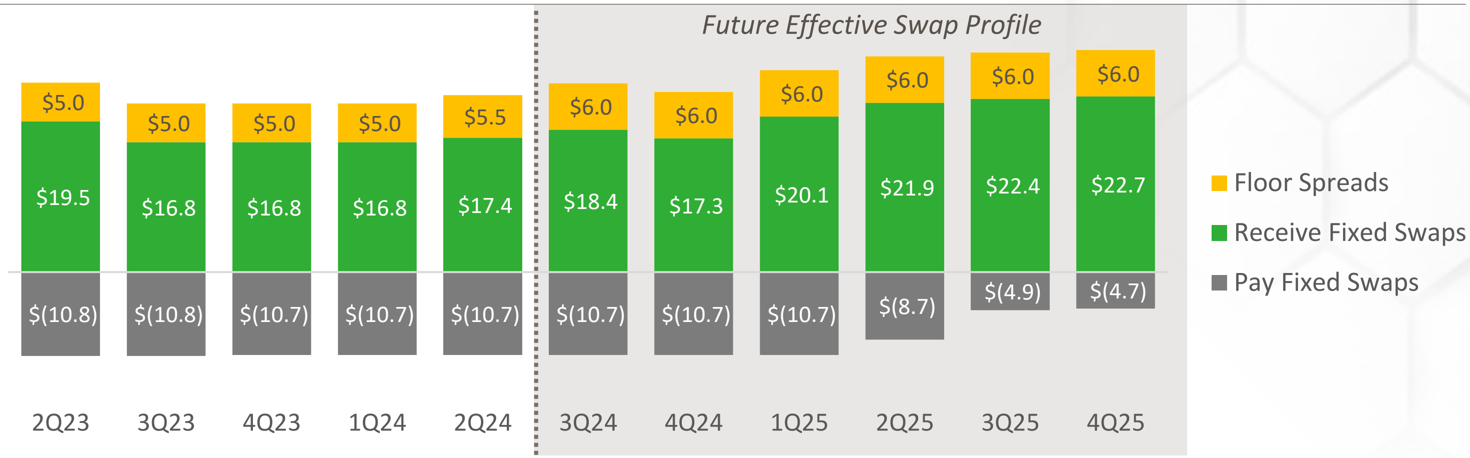
Note: $ in billions unless otherwise noted
See notes on slide 62

Balance Sheet Hedging Program Overview

Hedging Program Profile – Effective Swaps[1]

NIM Protection: Reduces volatility & supports a narrow corridor in lower rate scenarios

Capital Protection: Designed to protect capital in higher rate scenarios



Management Strategy

- Dynamically managing hedge program to support objectives to protect both net interest margin and capital
- Forward starting swap structures utilized to gain future protection, while minimizing near-term negative carry
- Expect to gradually increase downrate protection over time
- Projecting ~1/3 reduction in down rate asset sensitivity by mid-2025 reflective of hedging profile detailed above

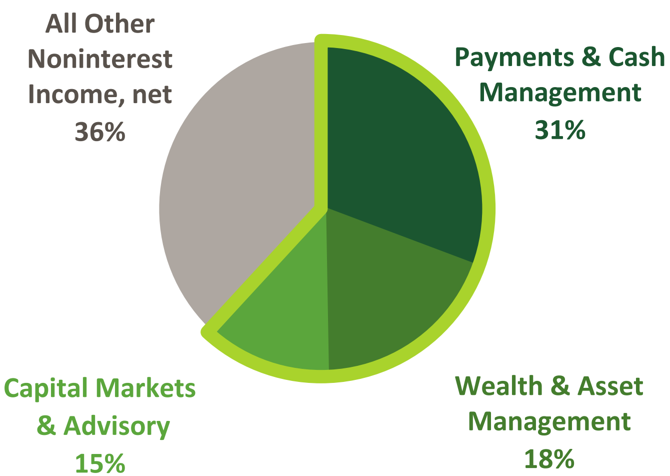
Hedging Balance Update (as of 6/30/24)

Program	Notional ($)	Effective ($)	Weighted Avg Rate (%)	WAL (Years)	YTD Actions
PF Swaps	$11.6	$10.7	1.49	3.03	No actions
Total PF Swaps	**$11.6**	**$10.7**		**3.03**	
RF Swaps	$26.6	$17.4	3.18	3.31	2Q24 Actions: Added $3.3 billion forward starting 3-5yr swaps; WA Rate: 3.80%
Floor Spreads	$6.0	$5.5	2.79 / 3.87	2.33	No actions
Total RF Swaps & Floor Spreads	**$32.6**	**$22.9**		**3.13**	

Note: $ in billions unless otherwise noted

Noninterest Income | Strategic Fee Revenue Focus Areas

Fee Revenue Mix (2Q24)

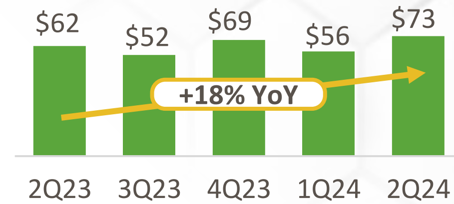


Key Fee Areas Represent ~64% of Total Noninterest Income[(1)]

1 Capital Markets & Advisory

- Expect sequential revenue increase quarterly throughout 2024 supported by pace of commercial loan originations as well as building advisory pipelines
- Capital markets revenues diversified between commercial banking-related revenues of 61%[(2)] and advisory-related of 39%[(2)]

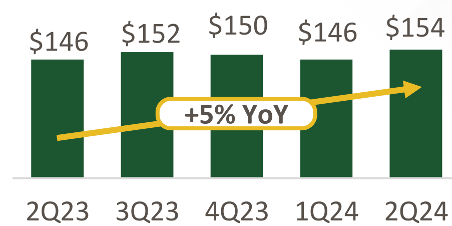
Capital Markets & Advisory Fees



2 Payments & Cash Management

- Payments revenue growth driven by higher penetration of treasury management (TM fees up 11% YoY[(3)])
- Sustained volume and balance growth across debit card franchise and deeper penetration of credit card

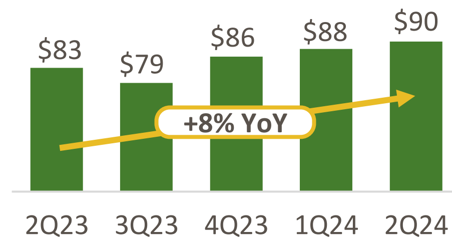
Payments & Cash Management



3 Wealth & Asset Management

- Executing strategy to deepen advisory penetration in customer base; household growth (advisory relationships) up 8% YoY[(4)]
- Capturing AUM to drive recurring revenue, increasing 17% YoY

Wealth & AM Revenue



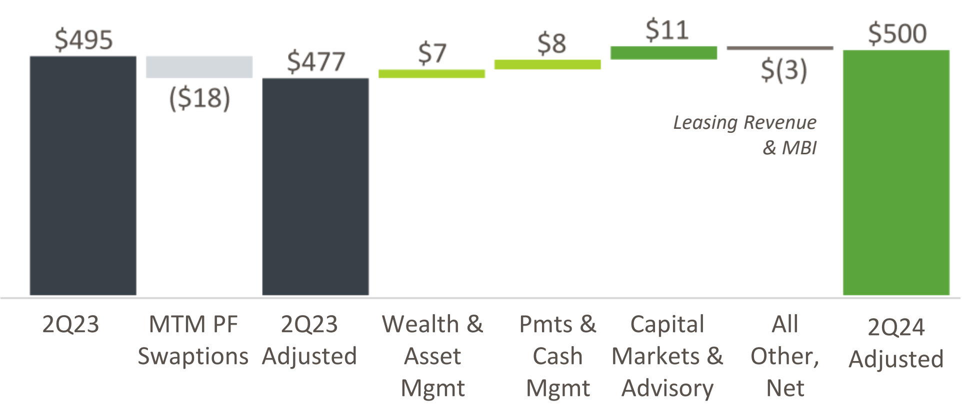
See notes on slide 62

Noninterest Income | Diversified Fee Revenues

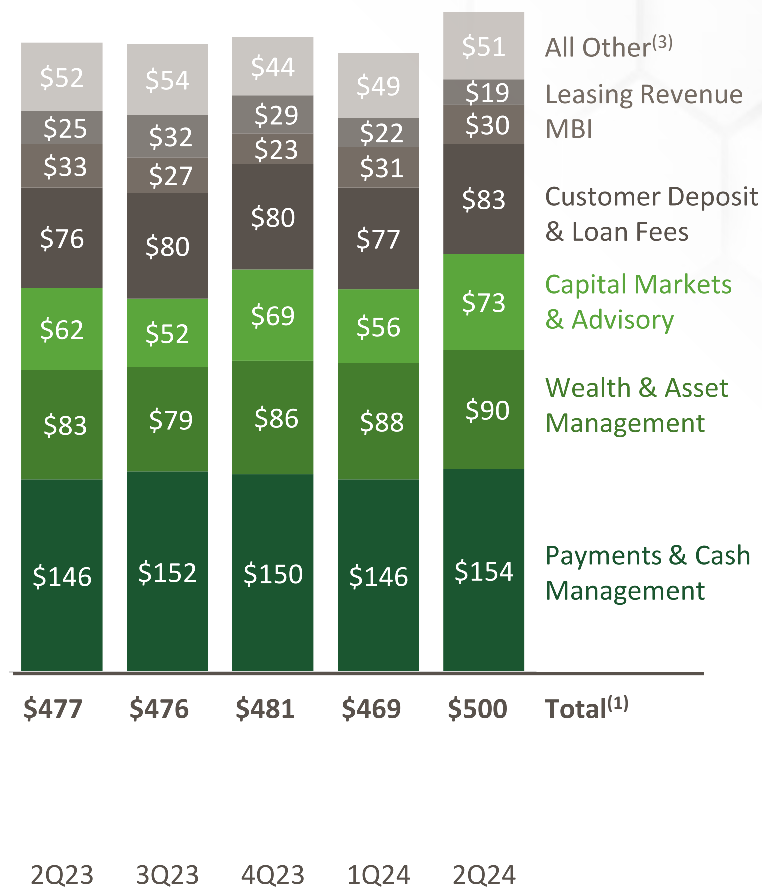
Noninterest Income Trends

	2Q23	3Q23	4Q23	1Q24	2Q24
Total Noninterest Income (GAAP)	**$495**	**$509**	**$405**	**$467**	**$491**
Mark-to-market on pay-fixed swaptions	$18	$33	$(74)	-	-
CRTs[2]	-	-	$(2)	$(2)	$(9)
Adjusted Noninterest Income (Ex. MTM-PF Swaptions, CRTs)	**$477**	**$476**	**$481**	**$469**	**$500**

Noninterest Income vs. Prior Year[1]



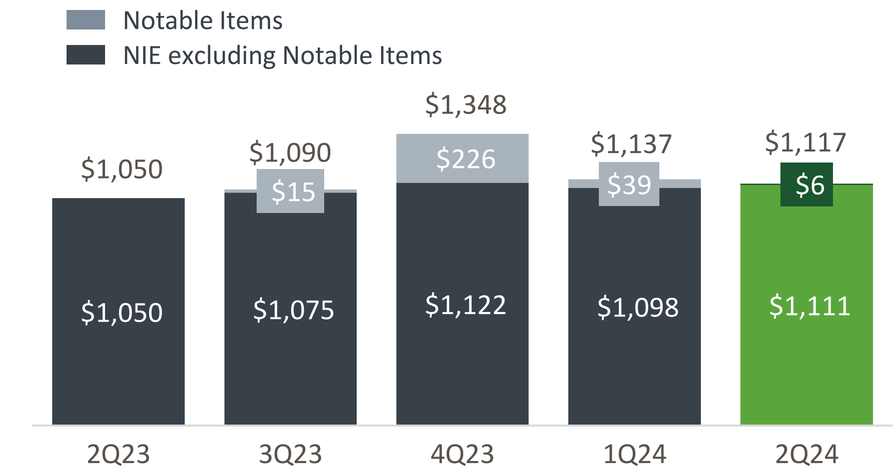
Total Adjusted Noninterest Income by Category[1]



Note: $ in millions unless otherwise noted
See notes on slide 62

Noninterest Expense | Disciplined Expense Management

Noninterest Expense (NIE)



Highlights

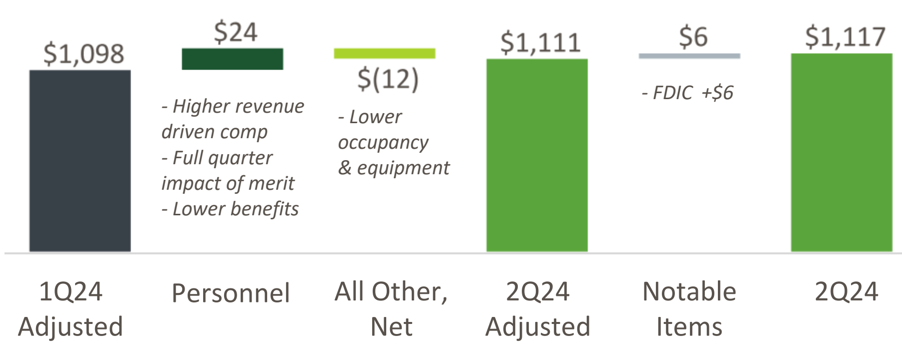
vs Linked Quarter

- Reported NIE decreased $20 million
- Adjusted NIE increased $13 million, or 1.2% driven by higher personnel costs, partially offset by lower occupancy and equipment costs

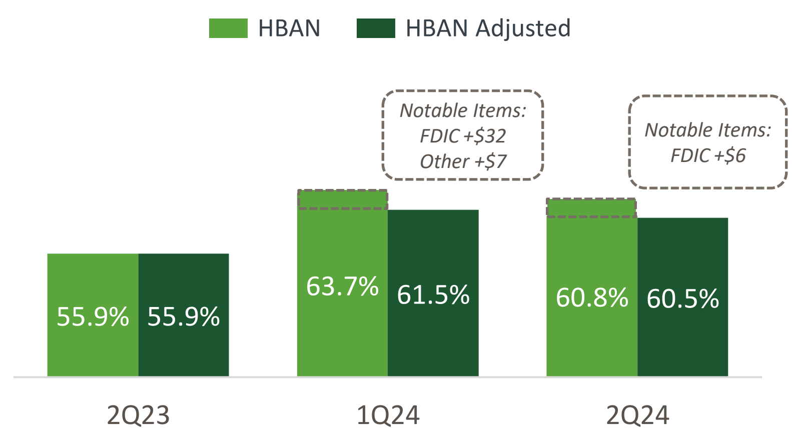
vs Linked Year

- Reported NIE increased $67 million; adjusted for Notable Items, expenses increased by $61 million, or 5.8%

Adjusted Noninterest Expense vs Prior Quarter



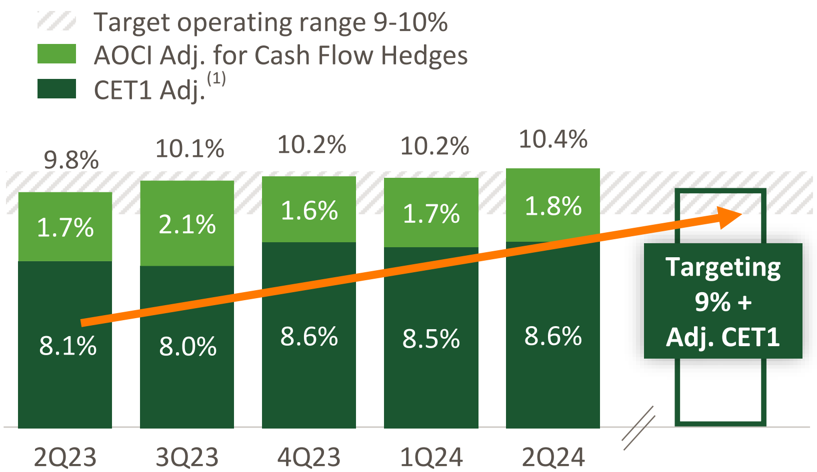
Efficiency Ratio



Note: $ in millions unless otherwise noted
See reconciliations on slide 24 (Noninterest Expense, Efficiency)

Capital Positioning | Robust Capital Generation Power

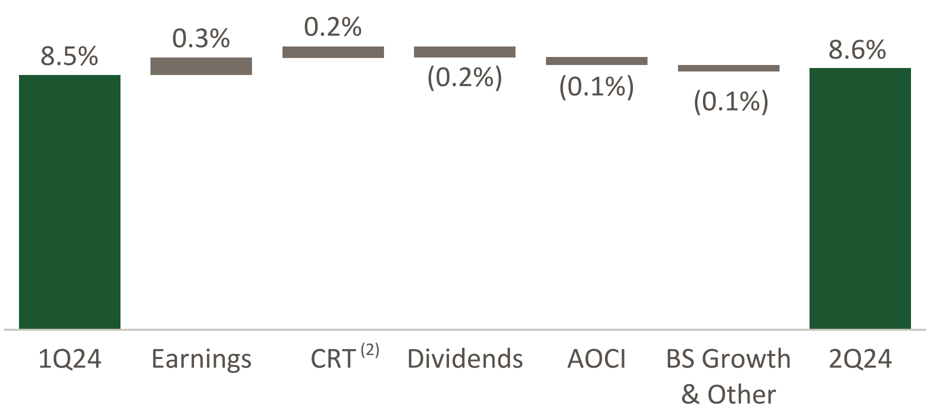
CET1 Ratio



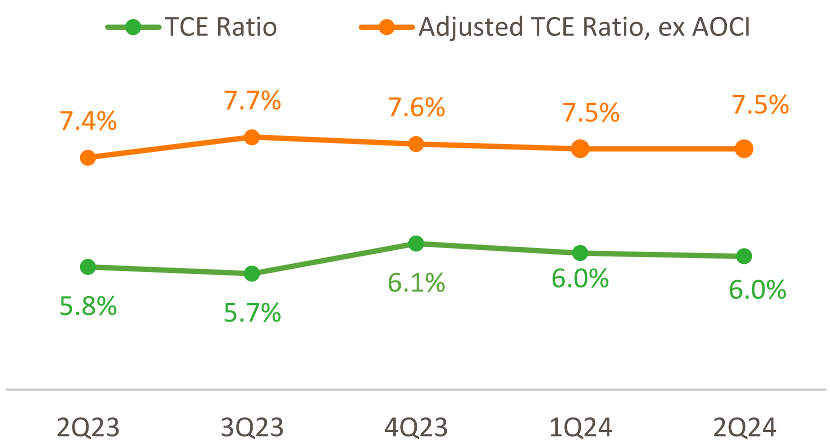
Highlights

- Capital Priorities include:
  1) Fund Organic Growth
  2) Dividend
  3) Buybacks/other
- Expect to deploy capital to fund organic growth and continue to increase adjusted CET1

Adjusted CET1 Ratio Drivers[1]



Tangible Common Equity



See reconciliations on slide 25 (CET1) and 26 (TCE)
See notes on slide 62

CCAR Stress Test Highlights | Top-tier Performance

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

Pre-TCF Acquisition

2016		2017		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 Minimum[2]

Starting CET1 Ratio

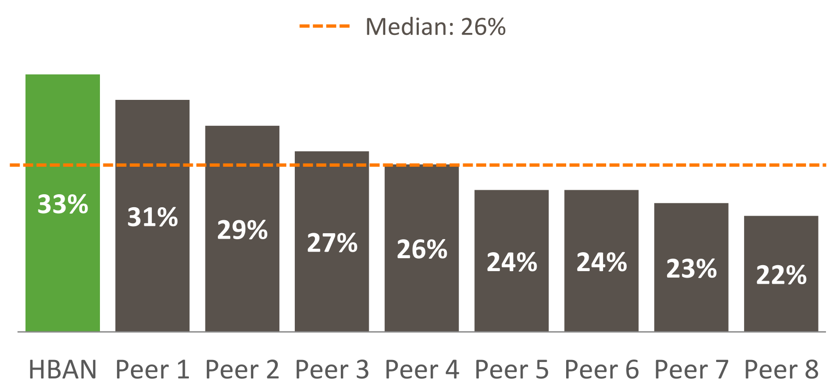
Peer 1	11.0%
Peer 2	10.6%
Peer 3	10.3%
Peer 4	10.3%
HBAN	**10.2%**
Peer 5	10.1%
Peer 6	10.0%
Peer 7	9.9%
Peer 8	9.9%
Median	**10.2%**
HBAN Rank	**5**

Stressed Minimum CET1 Ratio

Peer 1	8.5%
HBAN	**8.4%**
Peer 2	8.3%
Peer 3	7.9%
Peer 4	7.7%
Peer 5	7.7%
Peer 6	7.5%
Peer 7	7.4%
Peer 8	6.5%
Median	**7.7%**
HBAN Rank	**2**

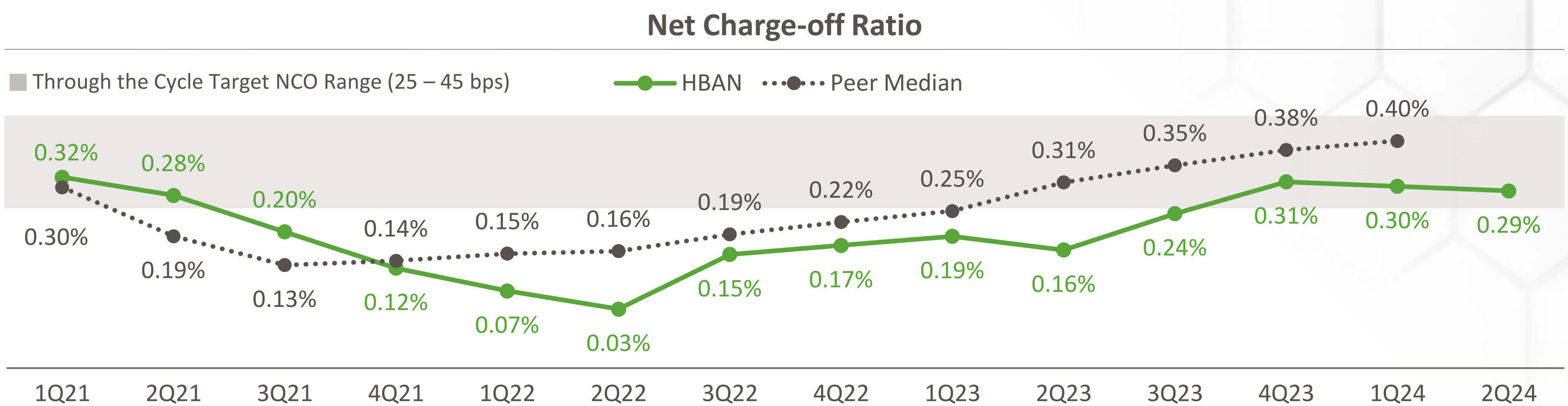
HBAN's SCB[3] improved from 3.2% in 2023 to 2.5% in 2024

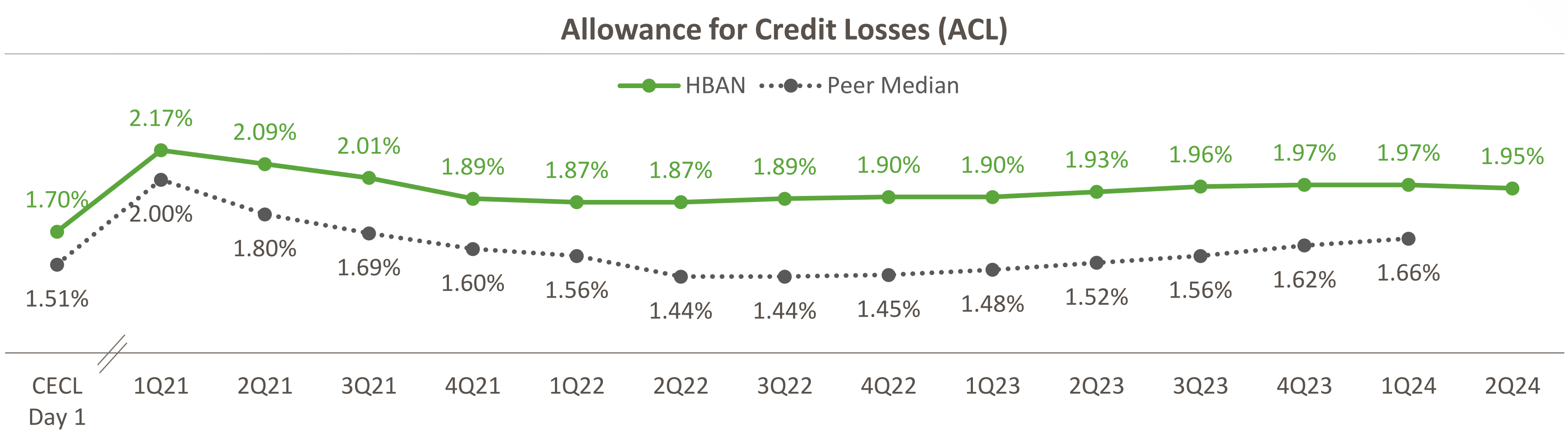
ACL as % of 2024 CCAR Modeled Losses[2]



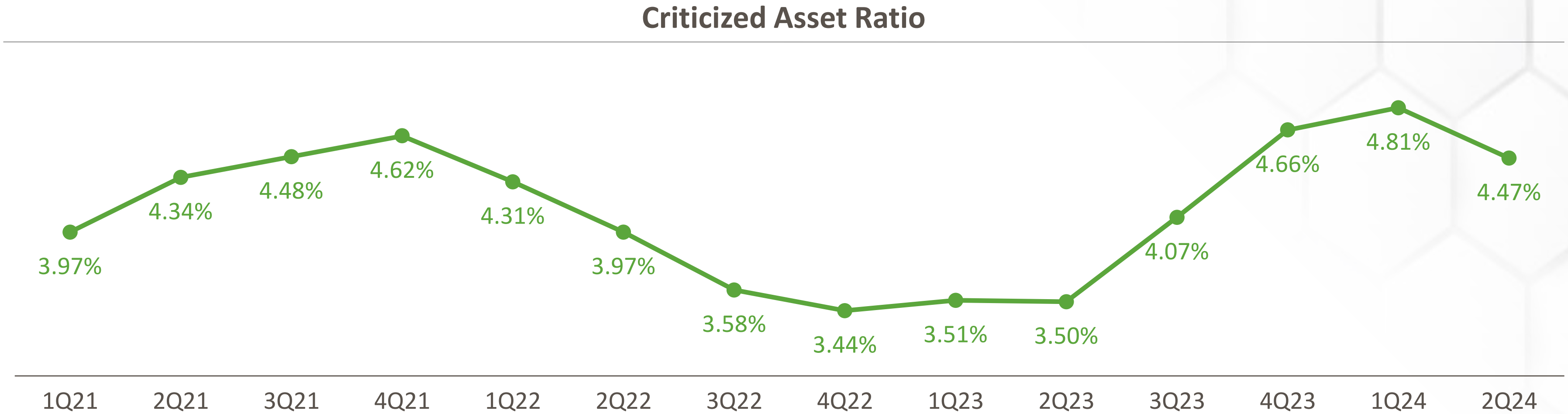
See notes on slide 62

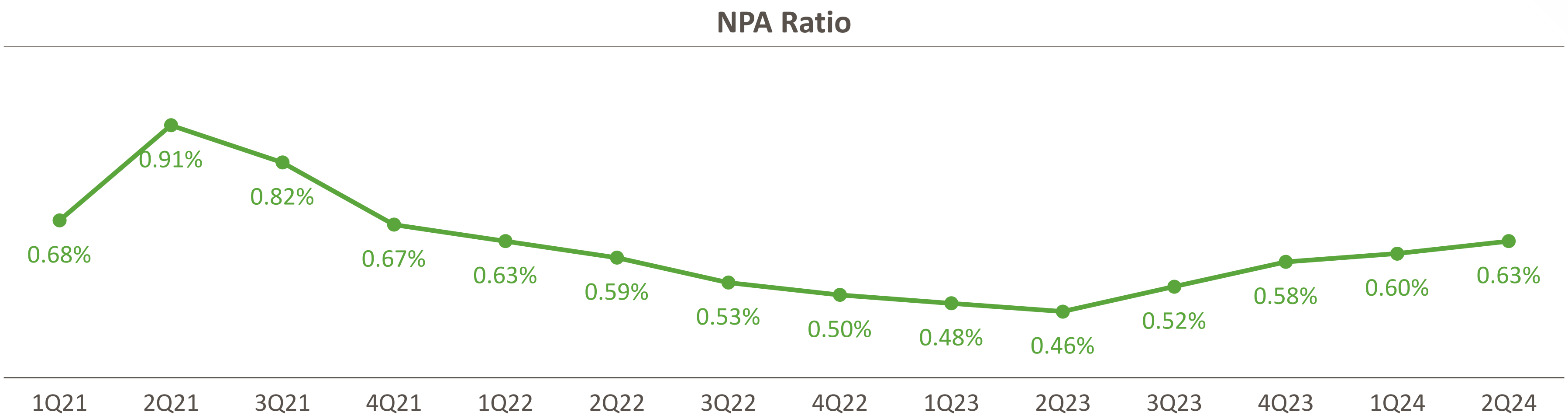
Asset Quality | Top Tier Reserve Profile





Asset Quality | Criticized and NPA Ratios





2024 Outlook

	FY24 vs. FY23 Guidance as of 6/10/24	FY24 vs. FY23 Guidance as of 7/19/24	Commentary
Average Loans *FY23 Baseline = $120.9 billion*	Up 3% - 4%	Up 3% - 4%	Expect sustained sequential loan growth, inclusive of lower CRE balances
Average Deposits *FY23 Baseline = $147.4 billion*	Up 3% - 4%	Up 3% - 4%	Acquiring and deepening primary bank relationships, driving deposit gathering to fund 2H24 and 2025 growth
Net Interest Income *FY23 Baseline = $5.481 billion*	Down 1% - 4%	Down 1% - 4%	Expect continued sequential growth into Q3 and Q4
Noninterest Income (ex-Notable Items, MTM-PF Swaptions, and CRTs) Non-GAAP *FY23 Baseline = $1.889 billion*	Up 5% - 7%	Up 5% - 7%	Continued execution on key focus areas including capital markets, payments and wealth management
Noninterest Expense (ex-Notable Items) Non-GAAP *FY23 Baseline = $4.291 billion*	Up ~4.5%	Up ~4.5%	Driven by organic growth and technology / data investments; exiting '24 at low single digit growth run rate
Net Charge-offs	Full Year 2024: 25 - 35 bps	Full Year 2024: 25 - 35 bps	In the lower half of long term, through the cycle target range of 25 - 45bps
Effective Tax Rate	~19%	~19% in 2H24	
Other Assumptions		Assumes consensus economic outlook	

See reconciliations on slide 15 (Noninterest Income) and 16 (Expenses); The reconciliation with respect to forward-looking non-GAAP measures is expected to be consistent with actual non-GAAP reconciliations included in the appendix

Non-GAAP Reconciliation

Pre-Provision Net Revenue (PPNR)

Pre-Provision Net Revenue *($ in millions)*		2Q23	3Q23	4Q23	1Q24	2Q24
Total revenue (GAAP)		$1,841	$1,877	$1,721	$1,754	$1,803
FTE adjustment		11	11	11	13	13
Total revenue (FTE)	A	1,852	1,888	1,732	1,767	1,816
Less: net gain / (loss) on securities		(5)	--	(3)	--	--
Total Revenue (FTE), excluding net gain / (loss) on securities and notable items	B	1,857	1,888	1,735	1,767	1,816
Noninterest expense	C	1,050	1,090	1,348	1,137	1,117
Notable Items:						
Less: FDIC Deposit Insurance Fund (DIF) special assessment		--	--	214	32	6
Less: Other notable items		--	15	12	7	--
Noninterest expense, excluding Notable Items	D	1,050	1,075	1,122	1,098	1,111
Pre-provision net revenue (PPNR)	(A-C)	$802	$798	$384	$630	$699
PPNR, adjusted	(B–D)	$807	$813	$613	$669	$705

Non-GAAP Reconciliation

Average Tangible Common Equity, ROTCE

($ in millions)	2Q23	3Q23	4Q23	1Q24	2Q24
Average common shareholders' equity	$16,359	$16,256	$16,275	$16,819	$16,861
Less: intangible assets and goodwill	5,734	5,722	5,710	5,697	5,685
Add: net tax effect of intangible assets	36	34	32	29	25
Average tangible common shareholders' equity (A)	$10,661	$10,568	$10,597	$11,151	$11,201
Less: average accumulated other comprehensive income (AOCI)	(2,800)	(3,194)	(3,465)	(2,860)	(3,033)
Adjusted average tangible common shareholders' equity (B)	$13,461	$13,762	$14,062	$14,011	$14,234
Net income available to common	$519	$510	$215	$383	$439
Add: amortization of intangibles	13	12	12	12	12
Add: deferred tax	(3)	(2)	(2)	(2)	(3)
Adjusted net income available to common	529	520	225	393	448
Adjusted net income available to common (annualized) (C)	$2,122	$2,063	$893	$1,581	$1,802
Return on average tangible shareholders' equity (C/A)	19.9%	19.5%	8.4%	14.2%	16.1%
Return on average tangible shareholders' equity, ex AOCI (C/B)	15.8%	15.0%	6.4%	11.3%	12.6%

($ in millions)	2Q23	3Q23	4Q23	1Q24	2Q24
Adjusted net income available to common (annualized) (C)	$2,122	$2,063	$893	$1,581	$1,802
Return on average tangible shareholders' equity	19.9%	19.5%	8.4%	14.2%	16.1%
Add: Notable Items, after tax (D)	--	12	179	30	5
Adjusted net income available to common (annualized) (E)	$2,122	$2,111	$1,603	$1,702	$1,822
Adjusted return on average tangible shareholders' equity (E/A)	19.9%	20.0%	15.1%	15.3%	16.2%
Adjusted return on average tangible shareholders' equity, ex AOCI (E/B)	15.8%	15.3%	11.4%	12.1%	12.8%

Non-GAAP Reconciliation

Adjusted Noninterest Expense, Efficiency

Efficiency Ratio *($ in millions)* – Pre-tax	2Q23	3Q23	4Q23	1Q24	2Q24
Noninterest expense (GAAP)	$1,050	$1,090	$1,348	$1,137	$1,117
Less: intangible amortization	13	12	12	12	12
Noninterest expense less amortization of intangibles (A)	$1,037	$1,078	$1,336	$1,125	$1,105
Less: Notable Items, pre-tax	--	15	226	39	6
Adjusted noninterest expense, efficiency (Non-GAAP) (B)	$1,037	$1,063	$1,110	$1,086	$1,099
Total Revenue (GAAP)	$1,841	$1,877	$1,721	$1,754	$1,803
FTE adjustment	11	11	11	13	13
Less: gain / (loss) on securities	(5)	--	(3)	--	--
FTE revenue less gain / (loss) on securities (C)	$1,857	$1,888	$1,735	$1,767	$1,816
Efficiency Ratio (A/C)	55.9%	57.0%	77.0%	63.7%	60.8%
Adjusted Efficiency Ratio (B/C)	55.9%	56.3%	64.0%	61.5%	60.5%

Noninterest Expense *($ in millions)*	2Q23	3Q23	4Q23	1Q24	2Q24
Noninterest expense (GAAP)	$1,050	$1,090	$1,348	$1,137	$1,117
Less: Notable Items, pre-tax	--	15	226	39	6
Adjusted Noninterest expense (Non-GAAP)	$1,050	$1,075	$1,122	$1,098	$1,111

Non-GAAP Reconciliation

Common Equity Tier 1 (CET1)

CET1 – AOCI Impact *($ in millions)*	2Q23	3Q23	4Q23	1Q24	2Q24
Common Equity Tier 1 (A)	$13,885	$14,211	$14,212	$14,283	$14,521
Add: accumulated other Comprehensive income (loss) (AOCI)	(3,006)	(3,622)	(2,676)	(2,879)	(2,911)
Less: cash flow hedge	(612)	(662)	(363)	(436)	(399)
Adjusted Common Equity Tier 1 (B)	$11,491	$11,251	$11,899	$11,840	$12,009
Risk Weighted Assets (C)	$141,432	$140,688	$138,706	$139,622	$139,374
Common Equity Tier 1 ratio (A/C)	9.8%	10.1%	10.2%	10.2%	10.4%
Adjusted CET1 Ratio (B/C)	8.1%	8.0%	8.6%	8.5%	8.6%
AOCI impact adjusted for cash flow hedges on loan portfolio	1.7%	2.1%	1.6%	1.7%	1.8%

CET1 – ACL Impact *($ in millions)*	1Q24	2Q24
Common Equity Tier 1 (A)	$14,283	$14,521
Add: allowance for credit losses (ACL)	2,415	2,423
Adjusted Common Equity Tier 1 (B)	$16,698	$16,944
Risk Weighted Assets (C)	$139,616	$139,374
Common Equity Tier 1 ratio (A/C)	10.2%	10.4%
CET1 Adjusted for ACL ratio (B/C)	12.0%	12.2%
ACL Impact	1.8%	1.8%

Non-GAAP Reconciliation

Tangible common equity ratio, Tangible book value per share

Tangible Common Equity Ratio *($ in millions)*	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24
Huntington shareholders' equity	$17,950	$17,136	$17,731	$18,758	$18,788	$18,483	$19,353	$19,322	$19,515
Less: preferred stock	2,167	2,167	2,167	2,484	2,484	2,484	2,394	2,394	2,394
Common shareholders' equity	$15,783	$14,969	$15,564	$16,274	$16,304	$15,999	$16,959	$16,928	$17,121
Less: goodwill	5,571	5,571	5,571	5,561	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	171	161	154	142	132	122	113	103	94
Tangible common equity (A)	$10,041	$9,237	$9,839	$10,571	$10,611	$10,316	$11,285	$11,264	$11,466
Less: accumulated other comprehensive income (loss)	(2,098)	(3,276)	(3,098)	(2,755)	(3,006)	(3,622)	(2,676)	(2,879)	(2,911)
Adjusted tangible equity (B)	$12,139	$12,513	$12,937	$13,326	$13,617	$13,938	$13,961	$14,143	$14,377
Total assets	$178,782	$179,402	$182,906	$189,070	$188,505	$186,650	$189,368	$193,519	$196,310
Less: goodwill	5,571	5,571	5,571	5,561	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	171	161	154	142	132	122	113	103	94
Tangible assets (C)	$173,040	$173,670	$177,181	$183,367	$182,812	$180,967	$183,694	$187,855	$190,655
Tangible common equity / tangible asset ratio (A/C)	5.8%	5.3%	5.6%	5.8%	5.8%	5.7%	6.1%	6.0%	6.0%
Adjusted tangible common equity / tangible asset ratio (B/C)	7.0%	7.2%	7.3%	7.3%	7.4%	7.7%	7.6%	7.5%	7.5%

TBV per Share *($ in millions, except per share amounts)*	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24
Number of common shares outstanding (D)	1,442	1,443	1,443	1,444	1,448	1,448	1,448	1,449	1,452
Tangible book value per share (A/D)	$6.96	$6.40	$6.82	$7.32	$7.33	$7.12	$7.79	$7.77	$7.89
Adjusted tangible book value per share (B/D)	$8.42	$8.67	$8.96	$9.23	$9.40	$9.63	$9.64	$9.76	$9.90

Appendix

Huntington
Welcome.

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.

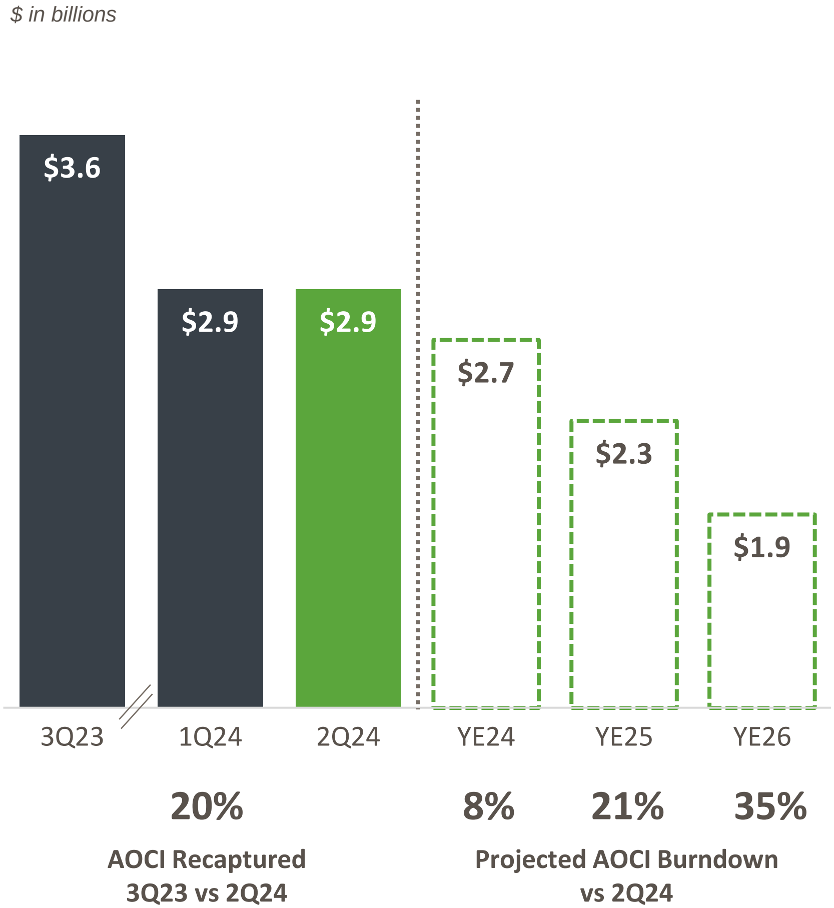
Notable Items

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.

Table of Contents

Accumulated Other Comprehensive Income Dollars

AOCI Outlook[1]



Highlights

- Projecting ~35% total AOCI accretion by YE26
- Dynamically managing hedge position subject to risk profile and market conditions

Components of Fair Value (FV) Mark on Investment Securities

$ in billions

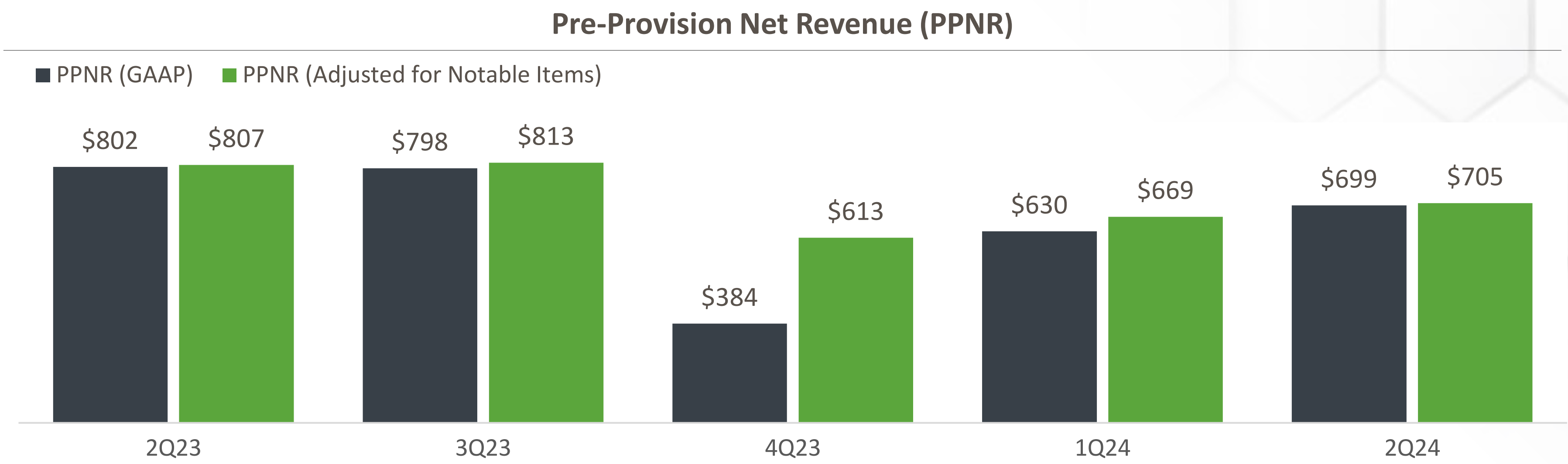
2Q24	Securities (cost)	Gross Unrealized gain / (loss)	Hedge FV (unallocated)	Net FV Impact
AFS	$31.0	($3.5)	$0.6	($2.9)
HTM	$15.0	($2.3)	-	($2.3)
Total	$46.0	($5.8)	$0.6	($5.2)

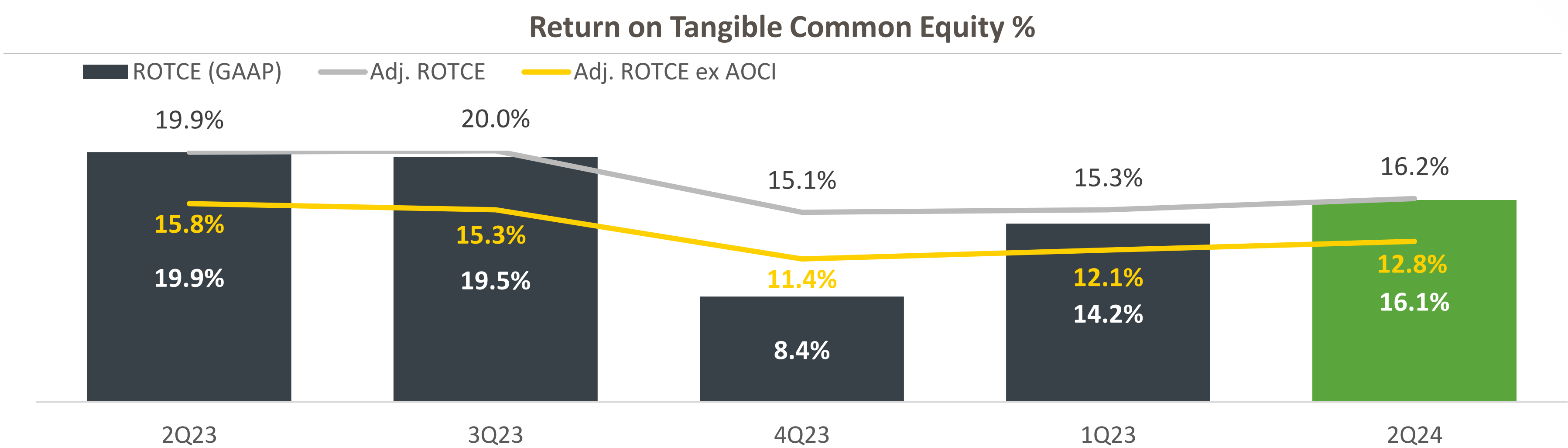
Excludes Other Securities; pre-tax

Note: AOCI burndown assumptions based on implied market rates at 6/30/24

See notes on slide 62

Driving Sustained Profitability





Note: $ in millions unless otherwise noted
See reconciliation on slide 22 (PPNR) and 23 (ROTCE)

Medium-Term Financial Targets

PPNR Growth 6 – 9%

ROTCE 20%+

ROTCE ex-AOCI 17% – 19%

Positive Operating Leverage

Operating Assumptions

- Adjusted CET1 Ratio: 9 – 10%
- Net Charge-offs: 25 – 45 bps through the cycle
- Tax Rate: 16 – 19%

Estimated Preferred Dividends

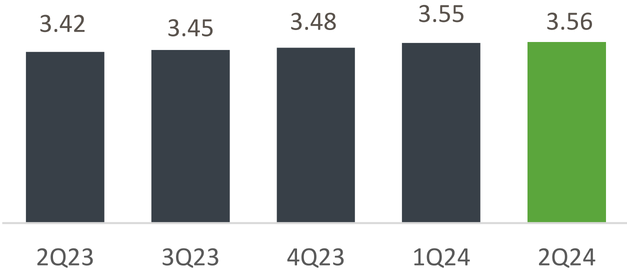
($ in millions)	Actuals 1Q24	Actuals 2Q24	Projected[1] 3Q24	Projected[1] 4Q24	Projected[1] 1Q25	Projected[1] 2Q25
Dividends on Preferred Shares	$36	$35	$35	$35	$35	$35

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

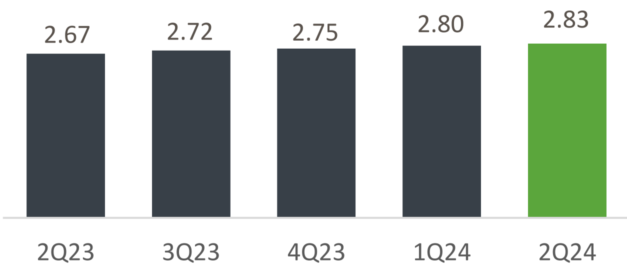
Consumer and Business Banking Digital Metrics

Digital Engagement

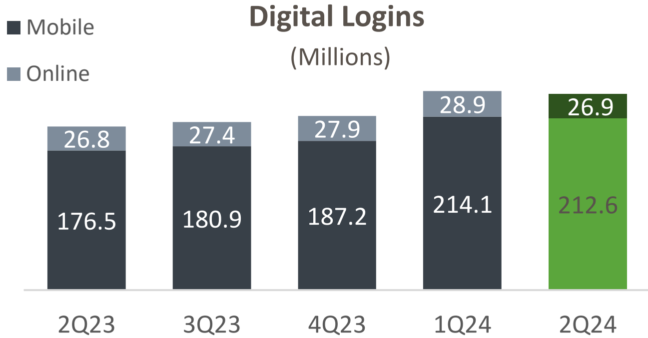
Average Monthly Active Digital Users[1]
(Millions)



Average Monthly Active Mobile Users[2]
(Millions)

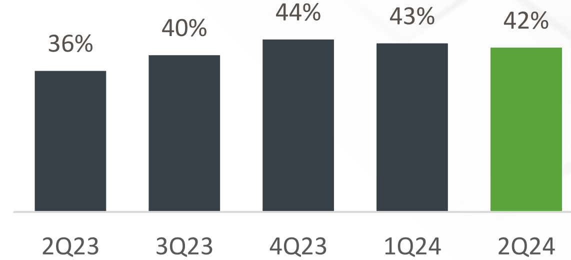


Digital Logins
(Millions)

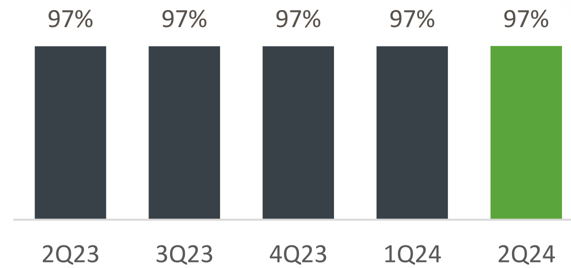


Digital Originations

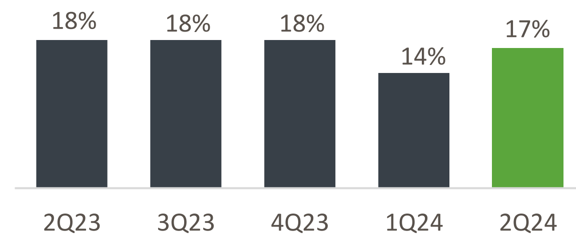
New Consumer Deposit Accounts
Includes Checking, Savings, MMA



Digitally-Assisted Mortgage Applications



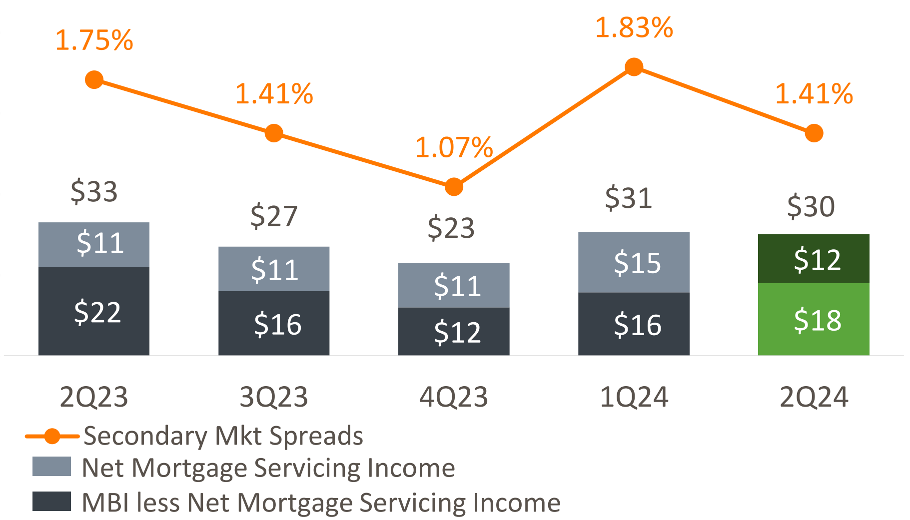
New Business Deposit Accounts
Includes Checking, Savings, MMA



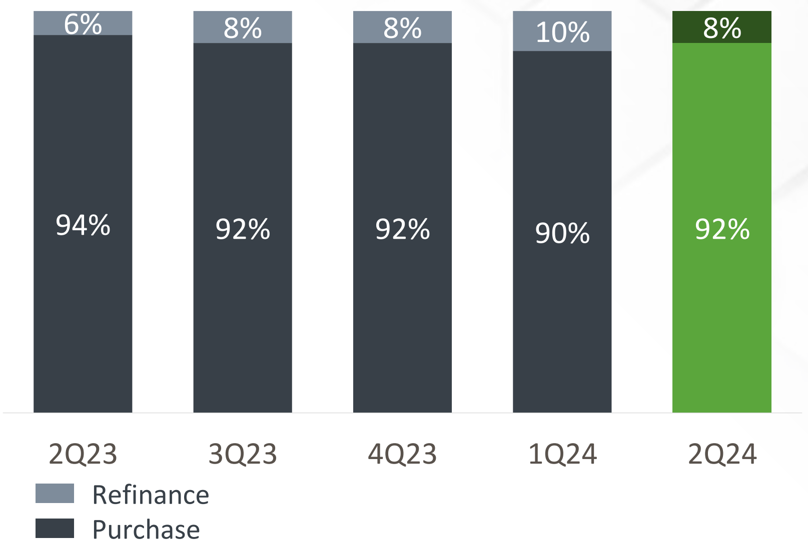
See notes on slide 63

Mortgage Banking Noninterest Income Summary

Mortgage Banking Income (MBI)



Total Production Mix[2]



($ in billions)	**2Q24**	1Q24	4Q23	3Q23	2Q23
Mortgage origination volume for sale	**$1.2**	$0.8	$1.0	$1.2	$1.2
Third party mortgage loans serviced[1]	**$33.4**	$33.3	$33.2	$33.0	$32.7
Mortgage servicing rights[1]	**$0.5**	$0.5	$0.5	$0.5	$0.5
MSR % of investor servicing portfolio[1]	**1.63%**	1.60%	1.55%	1.66%	1.55%

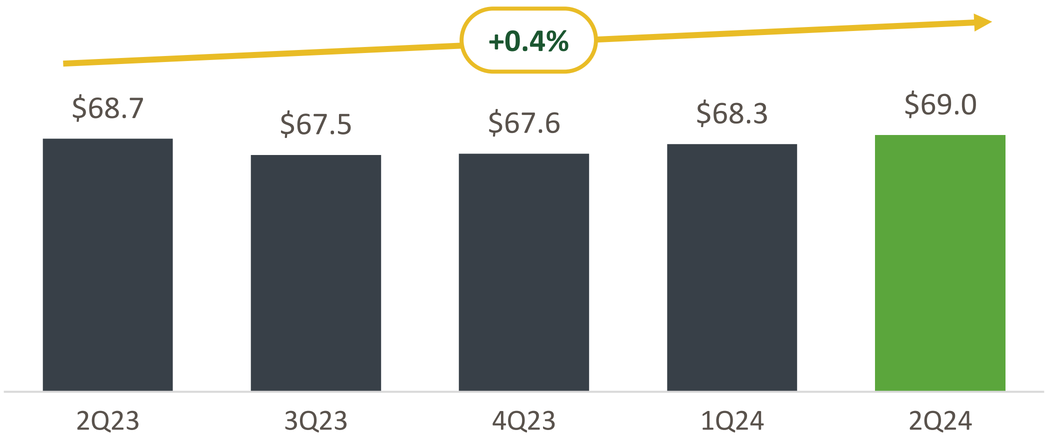
(1) End of period
(2) Total production includes saleable and portfolio production activity

Balance Sheet

Welcome.

Loans and Leases | Loan Growth Optimized for Return

Commercial Average Loan and Lease Balances



Highlights

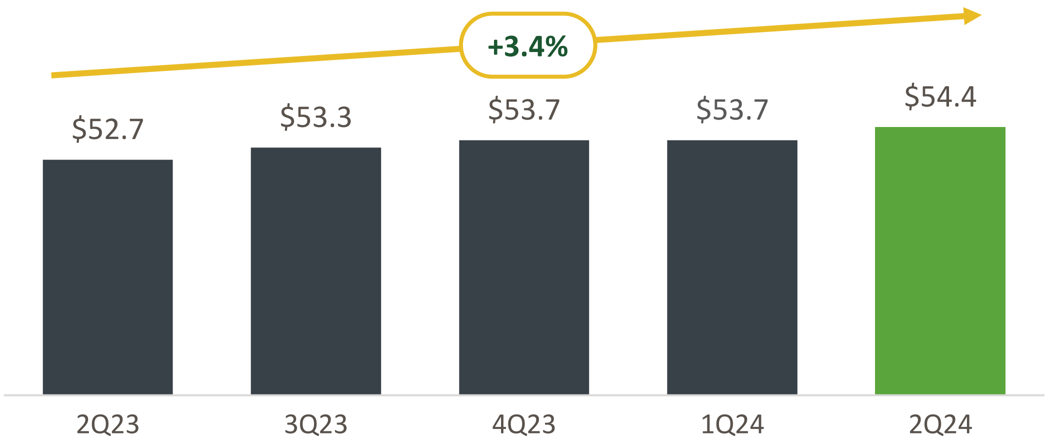
vs Linked Quarter

- Average balances increased $0.7 billion, or 1.0%

vs Prior Year

- Average balances increased $0.3 billion, or 0.4%

Consumer Average Loan and Lease Balances



Highlights

vs Linked Quarter

- Average balances increased $0.7 billion, or 1.4%

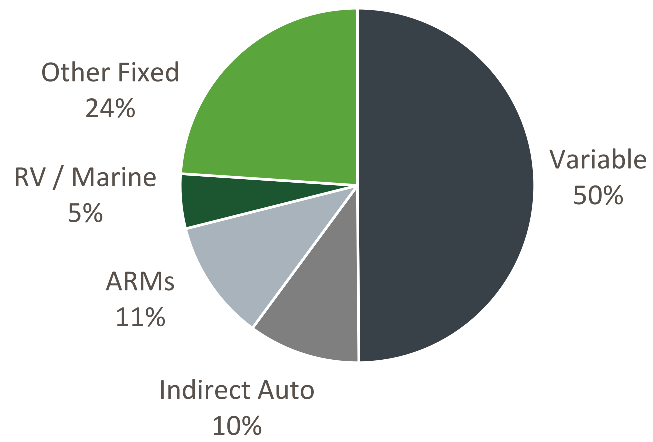
vs Prior Year

- Average balances increased $1.8 billion, or 3.4%

Note: $ in billions unless otherwise noted

Loan Yields | Benefitting From Fixed Rate Re-Pricing

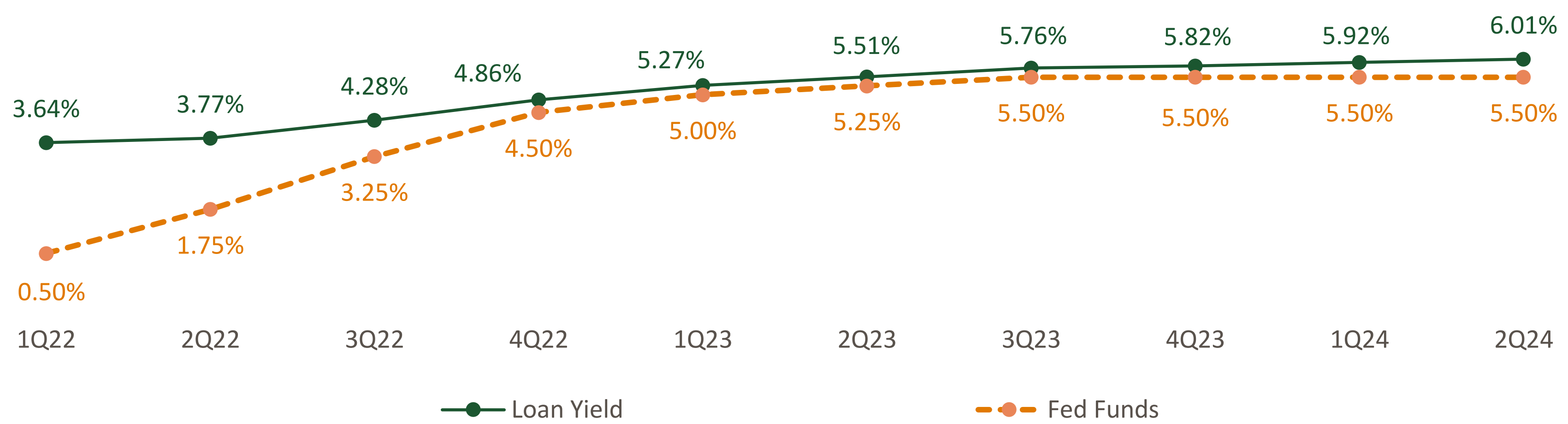
Loan Portfolio Composition (as of 2Q24)



Highlights

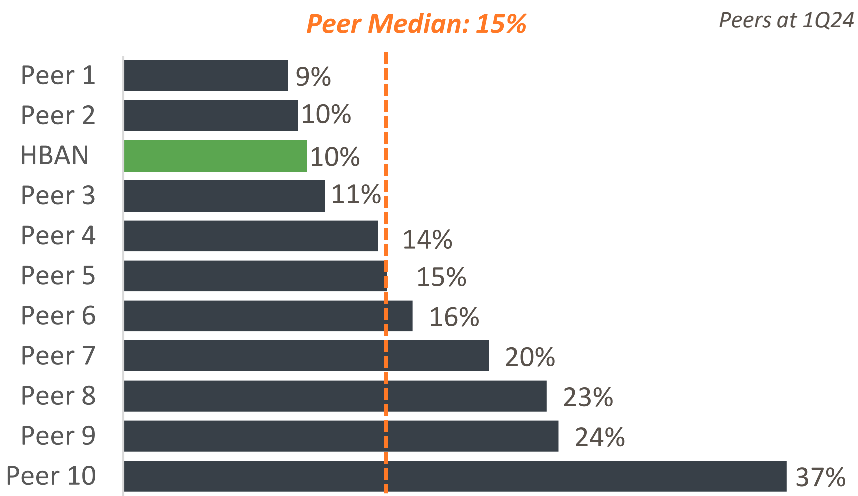
- Both variable rate and short-term loan portfolios benefited from asset repricing
  - Auto portfolio weighted-average life (WAL) less than 2 years
  - Residential mortgage-ARM WAL of 3 years
  - RV/Marine WAL of 4 years

Total Loan Yield Trend

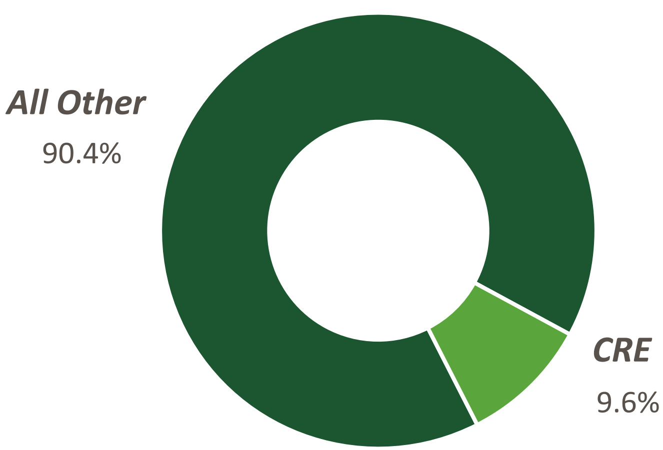


Commercial Real Estate (CRE) Overview

CRE Loans as % of Total Loans

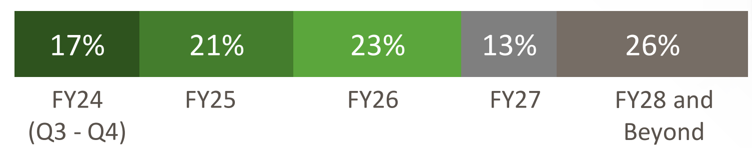


Loan Portfolio Composition (2Q24)



Portfolio Characteristics

- Well diversified portfolio with rigorous client selection
- CRE reserve coverage 4.5% vs peer median of 2.7% (1Q24)
    - Office reserve coverage of 12%
- Office portfolio at 1.4% of total loans, and predominately suburban and multi-tenant
- Construction portfolio <0.8% of total loans
- CRE – Office maturities (% by year):



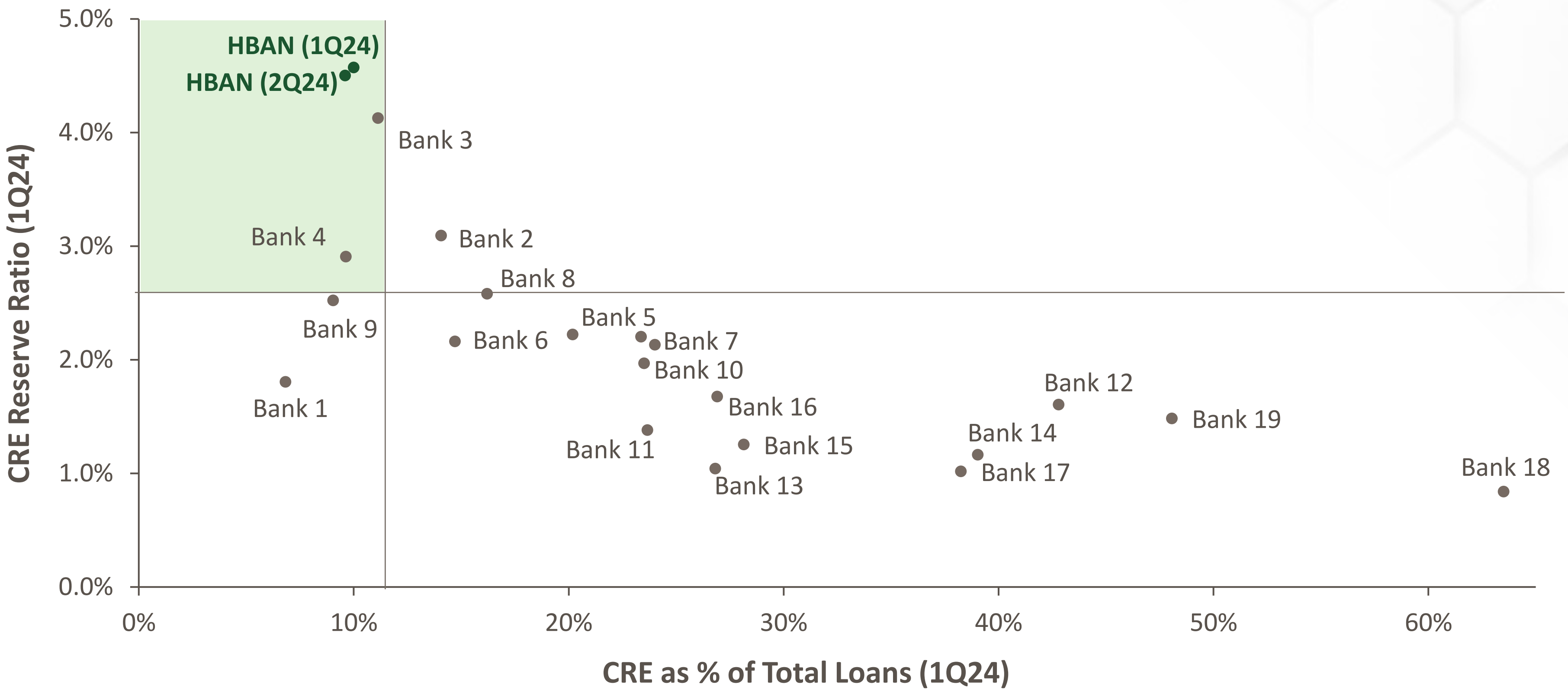
CRE Diversification by Property Type (2Q24)

Property Type *($ in billions)*		**% of Total Loans**
Multifamily	$4.6	3.6%
Industrial	2.0	1.6%
Office	1.7	1.4%
Retail	1.6	1.3%
Hotel	0.9	0.7%
Other	1.1	0.9%
Total CRE	**$11.9**	**9.6%**

CRE | Low Concentration and Top Tier Reserve Coverage

CRE Reserve Ratio vs. CRE as % of Total Loans

Includes U.S. Listed Banks over $50B in assets as of 3/31/2024[(1)]



Top Quartile Concentration and #1 Reserve Coverage of Like-sized U.S. Regional Banks

See notes on slide 63

Commercial Real Estate (CRE) – Multi Family Overview

Management Approach

- Sponsor-driven strategy focused on experienced owners and operators

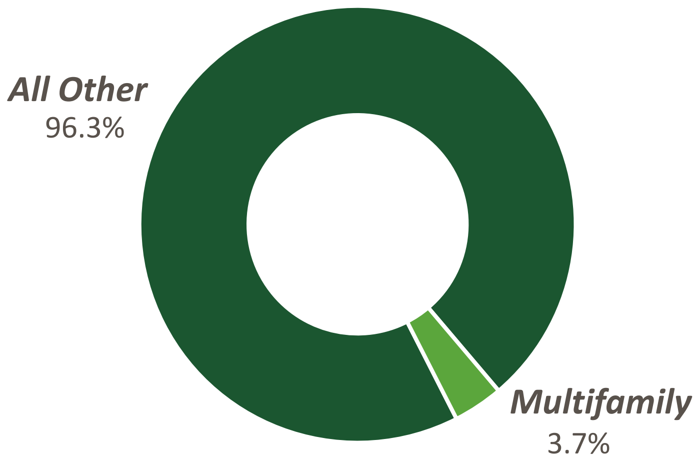
Key Portfolio Metrics

- Average loan size: $5.8 million
- Average LTV at Origination: ~60%
- 70%+ locations in suburbs
- No exposure to NY or CA rent-controlled units

Top 5 MSAs (2Q24)

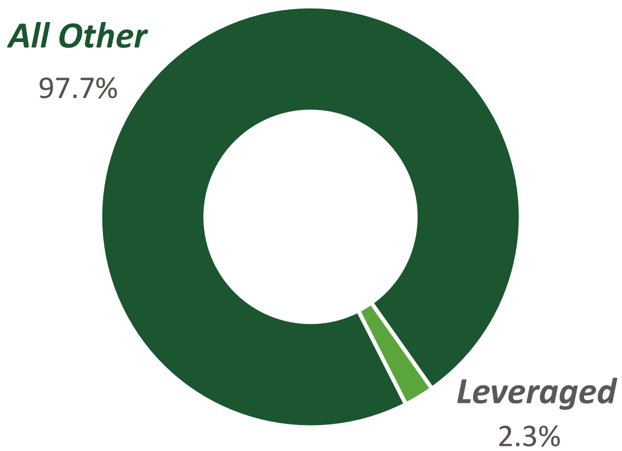
Metropolitan Statistical Area (MSA)	Balance ($ in millions)	% of Total Multifamily Portfolio
Columbus, OH	$346	7.6%
Chicago-Joliet-Naperville, IL	250	5.5%
Detroit-Warren-Livonia, MI	245	5.4%
Minneapolis-St. Paul-Bloomington, MN	197	4.4%
Orlando-Kissimmee-Sanford	197	4.3%

Loan Portfolio Composition (2Q24)

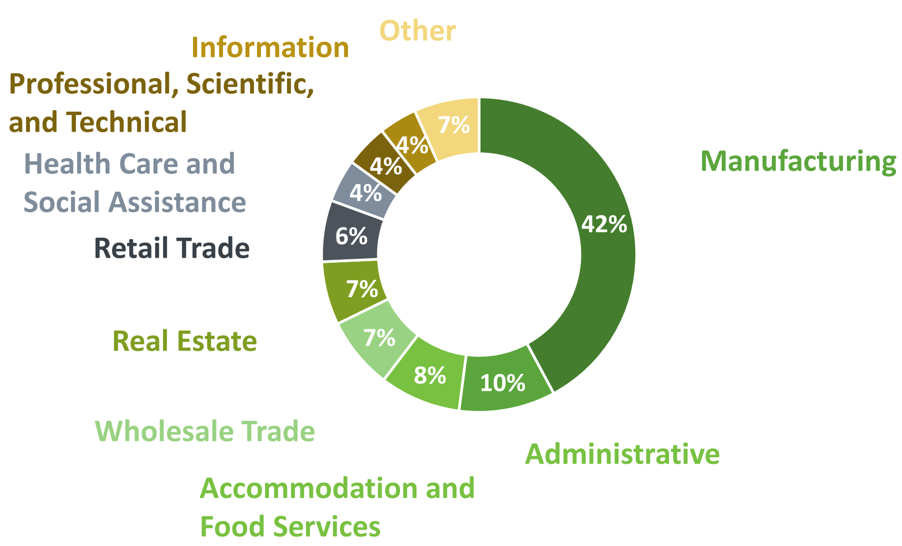


Minimal Exposure to Leveraged Lending

Loan Portfolio Composition (2Q24)



Industry Classification of Outstandings

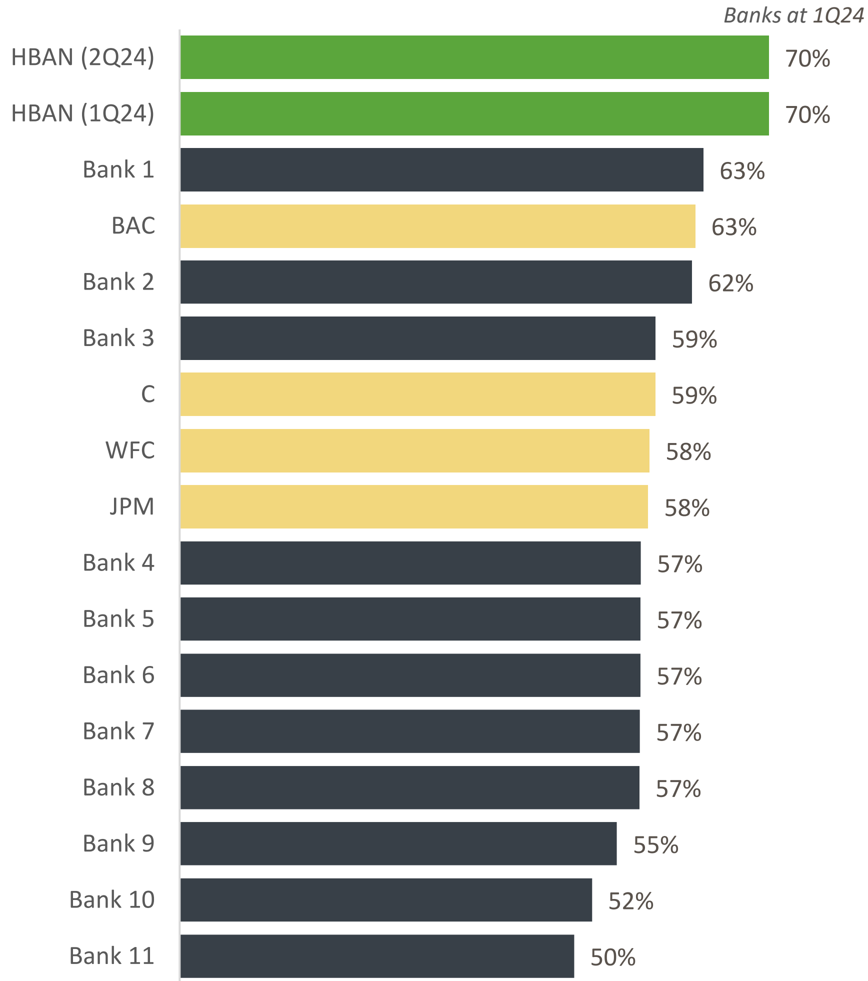


Highlights

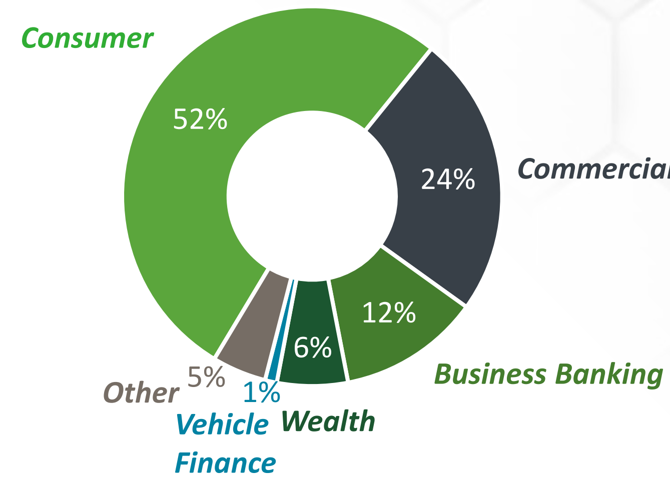
- $2.9 billion, or 2.3% of total loan balances, with a defined portfolio concentration limit
- HNB leveraged defined as: Senior leverage 3.0x, total leverage 4.0x
- The portfolio is built around our relationship strategy with a limited sponsor calling component
- Underwritten and stress tested for performance in higher rate scenarios
- 73% of leveraged portfolio are classified as SNC's

High Quality, Granular Deposit Franchise

Leading Percent of Insured Deposits[1]



Diversification by Business Lines (2Q24)



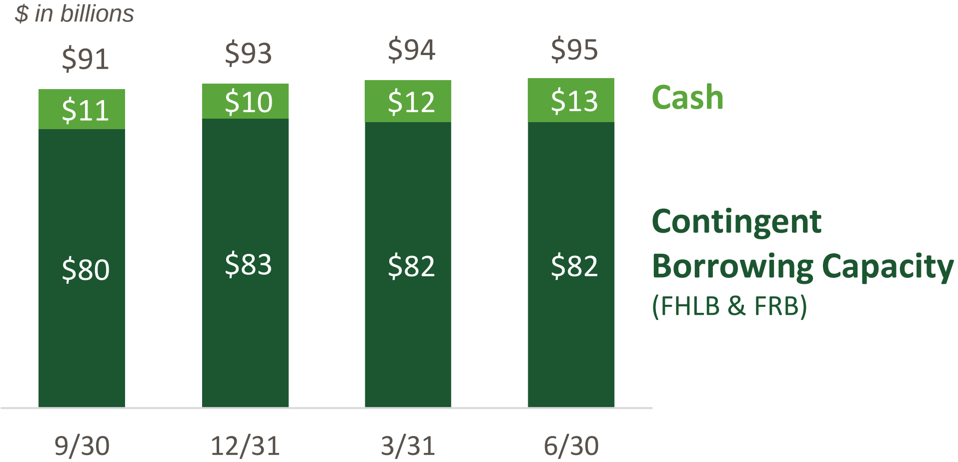
..with Low Average Balances

Consumer	**$12k per account**
Business Banking	**$37k per account**
Commercial	**$4.0M per relationship**

See notes on slide 63

Diversified Sources of Liquidity

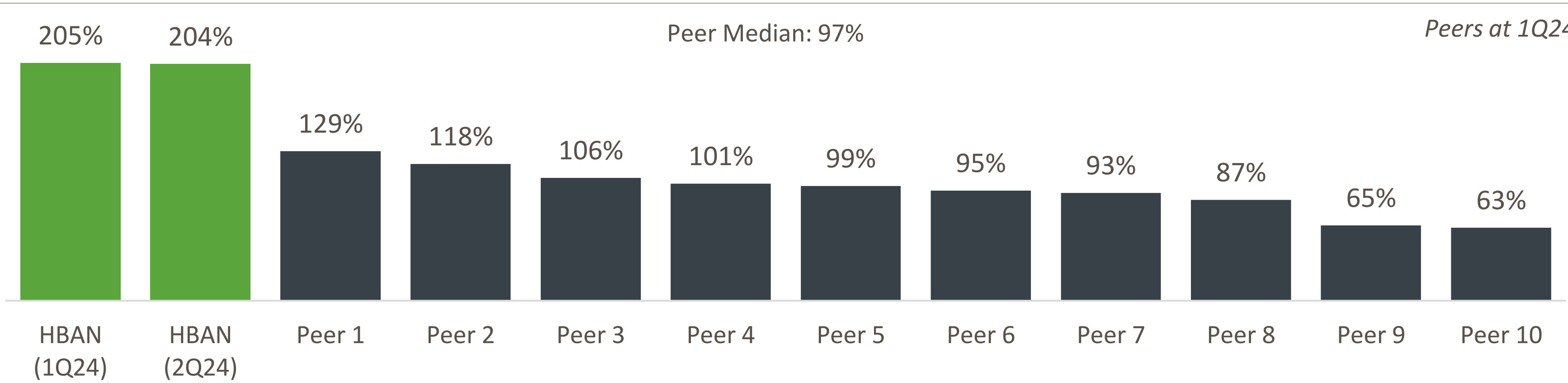
Robust Level of Available Liquidity[1]



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 6/30, cash and available liquidity total of $95 billion
- Additional sources of liquidity include $4.8 billion of unpledged securities (market value) at 6/30

Cash + Borrowing Capacity as a % of Uninsured Deposits[1][2]



See notes on slide 63

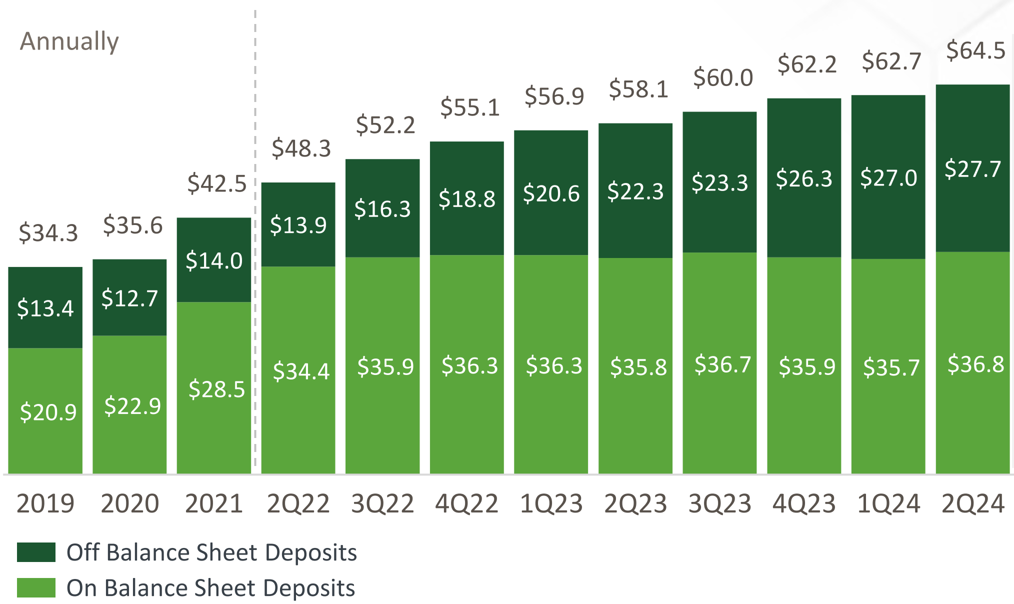
Commercial Deposit Relationships Bolstered by Off Balance Sheet Liquidity Management Solutions

Commercial Off B/S Overview

2019: Enhanced 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 (Average)



YoY

Total	**+11%**
Off B/S	**+24%**
On B/S	**+3%**

Commercial Banking Segment Customer Deposits / Liquidity (EOP)

Ending	**9/30/23**	**12/31/23**	**3/31/24**	**6/30/24**
On B/S	$36.0	$35.5	$35.6	$38.1
Off B/S	$25.8	$26.1	$27.0	$28.1
Total	**$61.8**	**$61.6**	**$62.6**	**$66.2**

Note: $ in billions unless otherwise noted

Auto – Production Trend

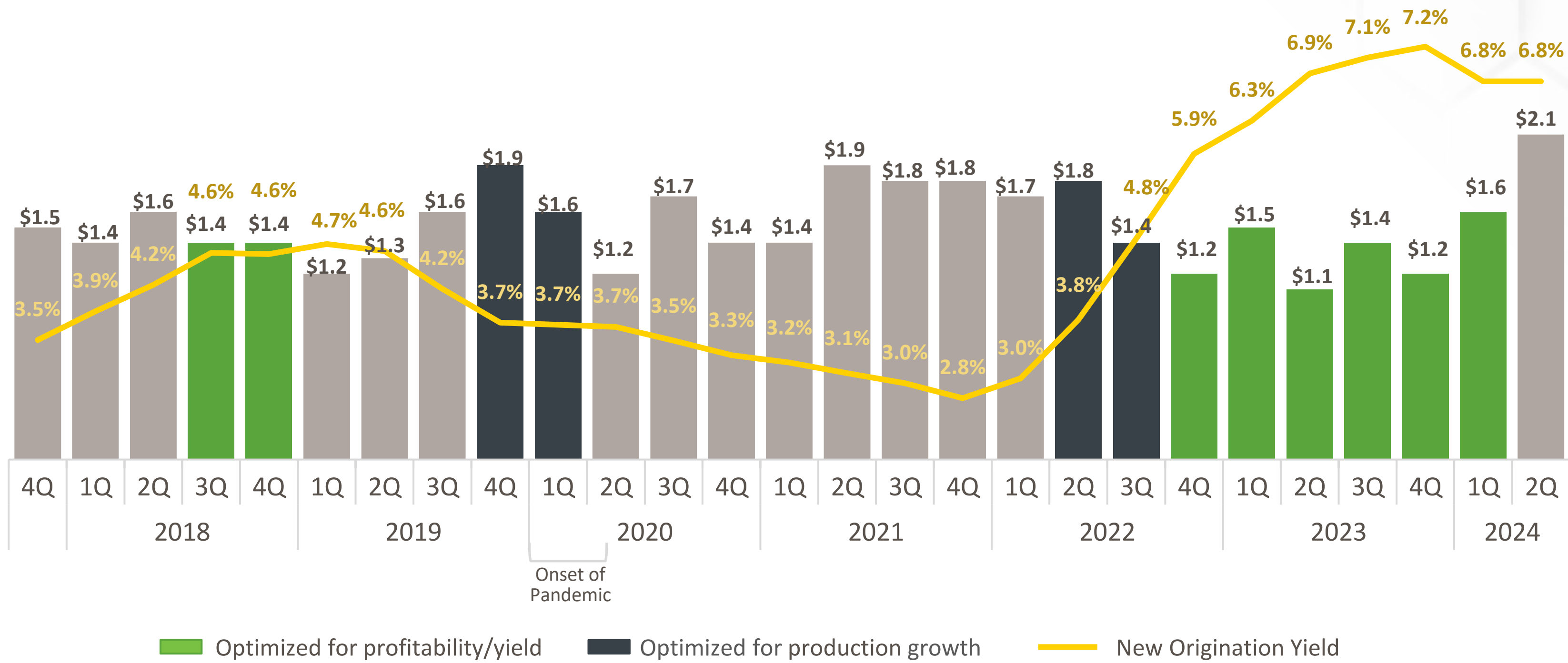
Originations	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22
Amount *($ in billions)*	**$2.1**	$1.6	$1.2	$1.4	$1.1	$1.5	$1.2	$1.4	$1.8
% new vehicles	**35%**	41%	43%	35%	42%	43%	39%	35%	38%
Avg. LTV	**85%**	84%	84%	86%	87%	87%	85%	84%	84%
Avg. FICO	**784**	783	782	778	776	781	779	777	778
Vintage Performance[1]									
6-month losses				0.04%	0.05%	0.05%	0.02%	0.05%	0.04%
9-month losses					0.12%	0.12%	0.10%	0.11%	0.09%
12-month losses						0.25%	0.17%	0.18%	0.15%

(1) Annualized

Auto – Proven Track Record of Strategic Growth

Optimize through the Cycle Calibrating production to balance growth and returns

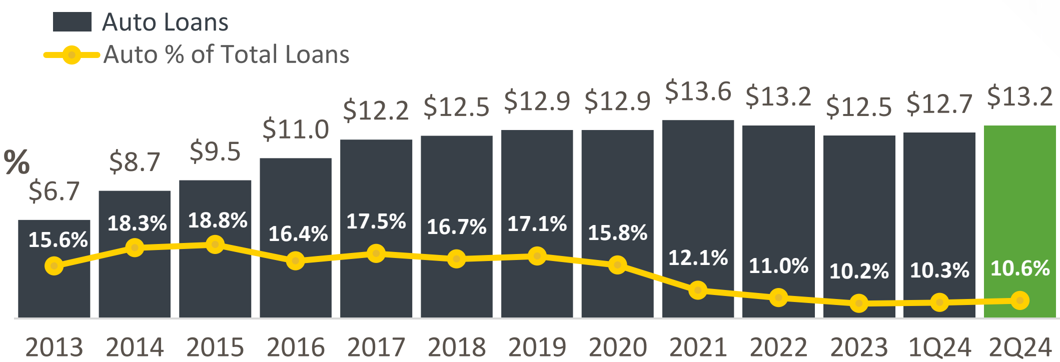
Indirect Auto Production ($B) and New Origination Yield



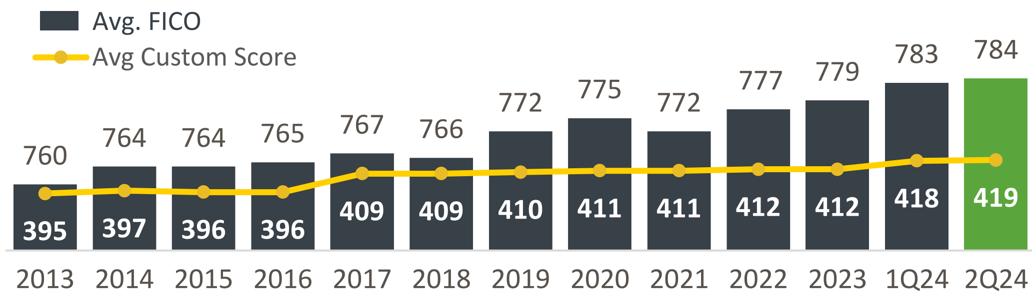
Scale and Expertise to Continuously Drive Shareholder Value

Auto | Strong Credit Performance Through the Cycle

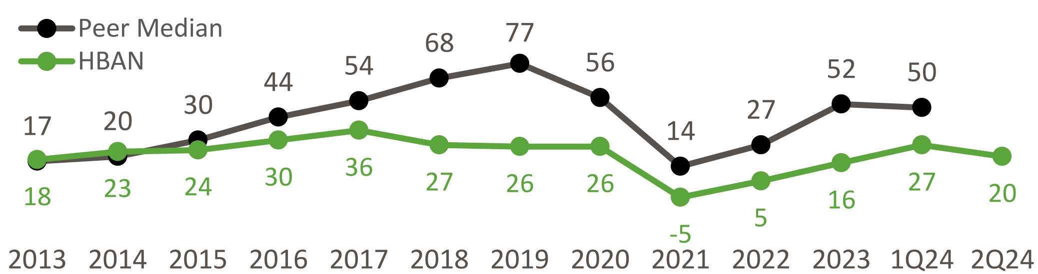
Auto Loans and % of Total Loans
(EOP)($B)



Average FICO and Custom Score



NCOs vs Peer Group (bps)[1]



Key Highlights of Credit Strength

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 784
- Proprietary custom scorecard enhances predictive modeling

Extensive Industry Knowledge with Emphasis on Super-Prime Consumers

(1) Peers: CFG, FITB, PNC, TFC, USB (Proxy peers with > $8 billion in auto loans)

Vehicle Finance – Origination Trends

Auto Loans:	2024 YTD	2023	2022	2021	2020	2019	2018	2017
Originations *($ in billions)*	**$3.7**	$5.2	$6.1	$6.9	$5.9	$6.1	$5.8	$6.2
% new vehicles	**38%**	40%	38%	43%	47%	46%	47%	50%
Avg. LTV[1]	**85%**	86%	84%	85%	89%	90%	89%	88%
Avg. FICO	**784**	779	777	772	775	772	766	767
Weighted avg. original term (months)	**72**	72	71	71	70	70	69	69
Avg. Custom Score	**418**	412	412	411	411	410	409	409

RV and Marine:	2024 YTD	2023	2022	2021	2020	2019
Originations *($ in billions)*	**$0.7**	$1.6	$1.5	$1.7	$1.6	$1.0
Avg. LTV[2]	**94%**	96%	104%	111%	108%	106%
Avg. FICO	**814**	810	813	807	808	800
Weighted avg. original term (months)	**199**	199	210	198	193	192

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

Residential Mortgage and Home Equity Origination Trends

Residential Mortgage:	2024 YTD	2023	2022	2021	2020	2019	2018	2017
Originations *($ in billions)*	**$1.4**	$3.4	$5.4	$6.6	$4.7	$2.9	$2.9	$2.7
Avg. LTV	**87%**	85%	81%	76%	77%	81%	83%	84%
Avg. FICO	**765**	765	765	768	767	761	758	760

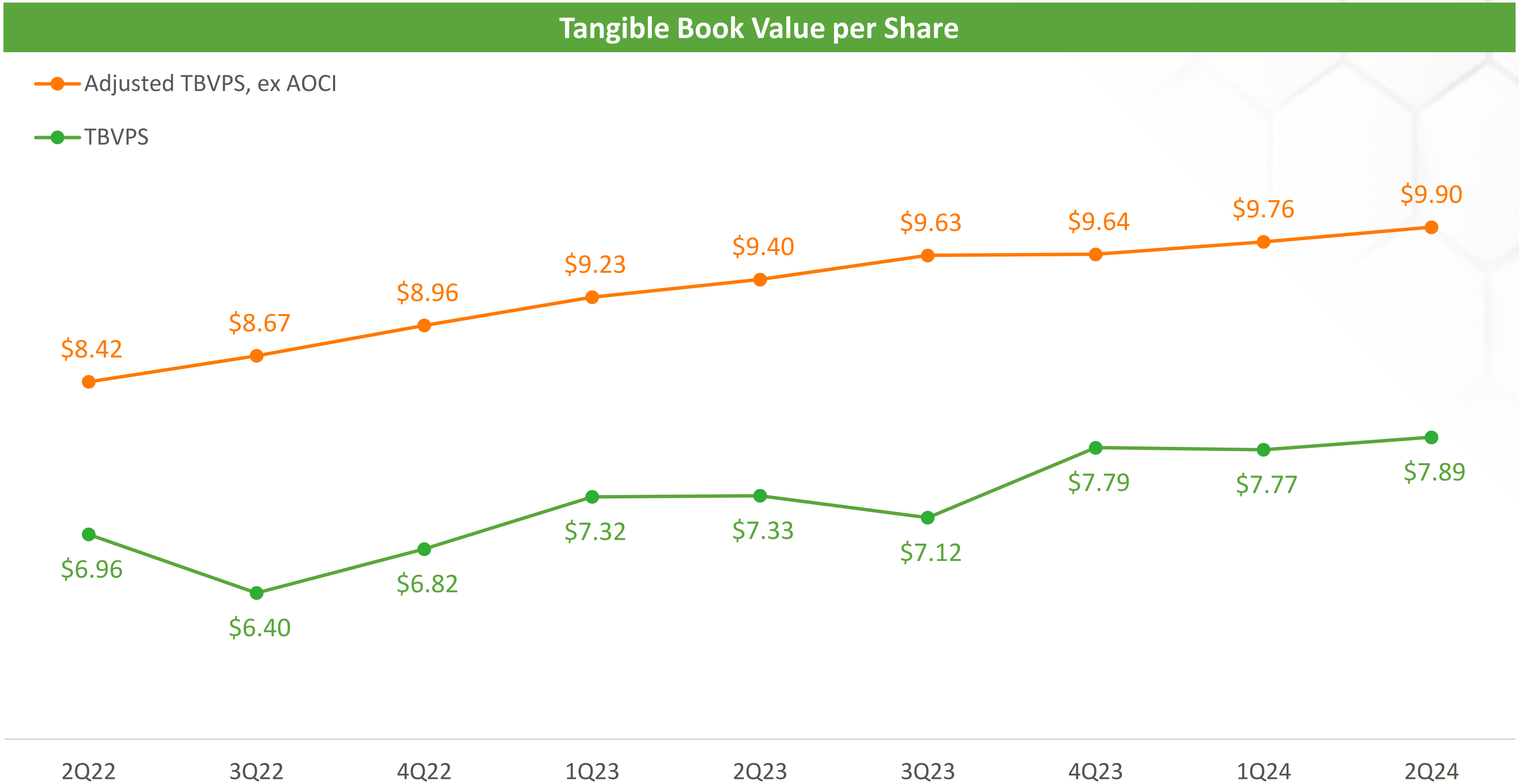
Home Equity:	2024 YTD	2023	2022	2021	2020	2019	2018	2017
Originations(1) *($ in billions)*	**$1.9**	$3.6	$4.4	$3.9	$3.8	$3.7	$4.2	$4.3
Avg. LTV	**64%**	65%	66%	67%	68%	75%	77%	77%
Avg. FICO	**777**	775	776	783	784	778	773	775

(1) Originations are based on commitment amounts

Change in Common Shares Outstanding

Share Count *(In millions)*	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22
Beginning shares outstanding	1,449	1,448	1,448	1,448	1,444	1,443	1,443	1,443
Employee equity compensation	3	1	0	0	4	1	0	0
Share repurchases	-	-	-	-	-	-	-	-
Ending shares outstanding	1,452	1,449	1,448	1,448	1,448	1,444	1,443	1,443
Average basic shares outstanding	1,451	1,448	1,448	1,448	1,446	1,443	1,443	1,443
Average diluted shares outstanding	1,474	1,473	1,469	1,468	1,466	1,469	1,468	1,465

Tangible Book Value (TBV) per Share



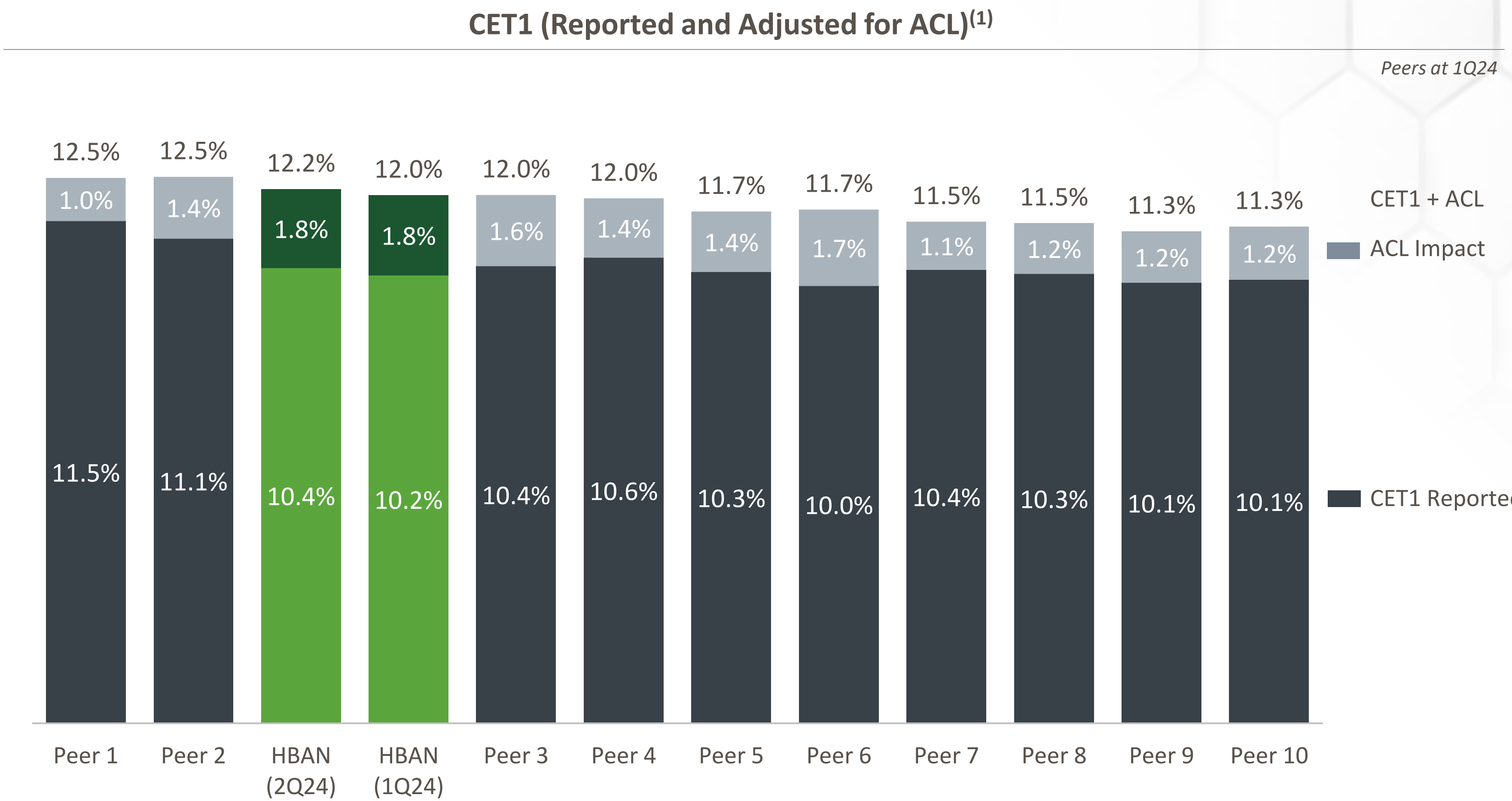
Adjusted TBV per Share CAGR +8.4% (2Q22-2Q24)

See reconciliation on slide 26 (TBV per Share)

Credit and Capital

Huntington
Welcome.

CET1 Comparison versus Peers



Above median total loss absorbing capacity versus peers

See reconciliation on slide 25 (CET1)
See notes on slide 63

Commercial Credit Quality Review

Commercial and Industrial:	2Q24	1Q24	4Q23	3Q23	2Q23
Period end balance[1] *($ in billions)*	**$52.3**	$51.5	$50.7	$49.4	$49.8
30+ days PD and accruing	**0.13%**	0.12%	0.15%	0.11%	0.08%
90+ days PD and accruing	**0.00%**	0.00%	0.00%	0.00%	0.01%
NCOs *(annualized)*	**0.16%**	0.33%	0.32%	0.26%	0.15%
NALs	**0.66%**	0.73%	0.68%	0.63%	0.54%

Commercial Real Estate:	2Q24	1Q24	4Q23	3Q23	2Q23
Period end balance *($ in billions)*	**$11.9**	$12.3	$12.4	$12.7	$13.2
30+ days PD and accruing	**0.03%**	0.34%	0.01%	0.16%	0.00%
90+ days PD and accruing	**0.00%**	0.00%	0.00%	0.00%	0.00%
NCOs *(annualized)*	**1.19%**	0.41%	0.65%	0.35%	0.23%
NALs	**1.63%**	1.25%	1.13%	0.81%	0.57%

(1) C&I loan balances include PPP balances

Consumer Credit Quality Review

Home Equity:	2Q24	1Q24	4Q23	3Q23	2Q23
Period end balance *($ in billions)*	**$10.1**	$10.0	$10.1	$10.1	$10.1
30+ days PD and accruing	**1.10%**	0.91%	1.09%	0.92%	0.89%
90+ days PD and accruing	**0.18%**	0.17%	0.21%	0.18%	0.17%
NCOs *(annualized)*	**-0.01%**	0.01%	0.01%	-0.01%	-0.02%
NALs	**1.18%**	1.19%	1.12%	1.01%	0.90%

Residential Mortgage:	2Q24	1Q24	4Q23	3Q23	2Q23
Period end balance *($ in billions)*	**$24.1**	$23.7	$23.7	$23.4	$23.1
30+ days PD and accruing	**1.75%**	1.72%	1.80%	1.74%	1.75%
90+ days PD and accruing	**0.57%**	0.62%	0.62%	0.53%	0.52%
NCOs *(annualized)*	**0.01%**	0.00%	0.01%	0.01%	0.01%
NALs	**0.32%**	0.31%	0.30%	0.32%	0.31%

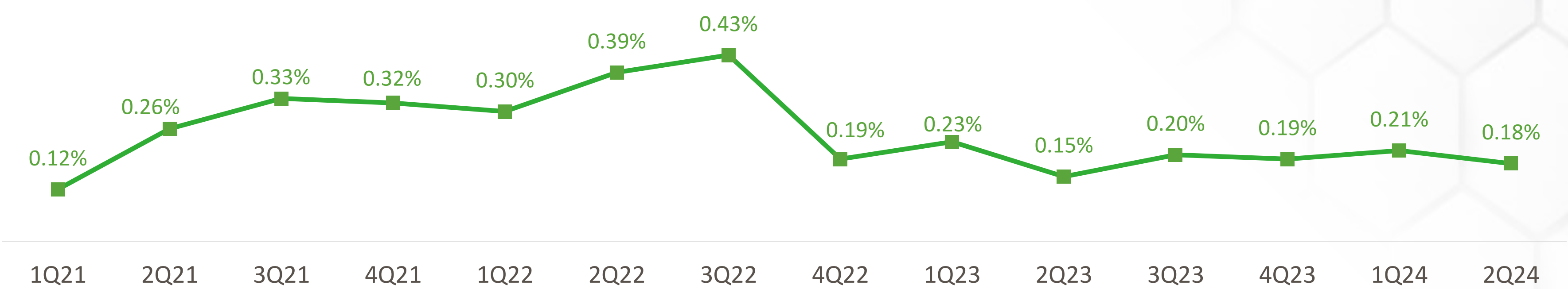
Consumer Credit Quality Review, continued

Automobile:	2Q24	1Q24	4Q23	3Q23	2Q23
Period end balance *($ in billions)*	**$13.2**	$12.7	$12.5	$12.7	$12.8
30+ days PD and accruing	**0.87%**	0.79%	0.96%	0.86%	0.78%
90+ days PD and accruing	**0.06%**	0.06%	0.07%	0.06%	0.05%
NCOs *(annualized)*	**0.20%**	0.27%	0.27%	0.14%	0.10%
NALs	**0.03%**	0.03%	0.04%	0.03%	0.03%

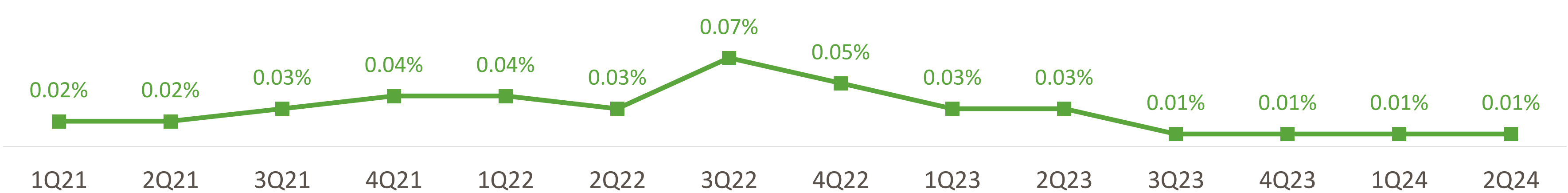
RV / Marine:	2Q24	1Q24	4Q23	3Q23	2Q23
Period end balance *($ in billions)*	**$6.0**	$5.9	$5.9	$5.9	$5.6
30+ days PD and accruing	**0.45%**	0.39%	0.44%	0.39%	0.33%
90+ days PD and accruing	**0.05%**	0.04%	0.06%	0.03%	0.03%
NCOs *(annualized)*	**0.25%**	0.36%	0.34%	0.16%	0.13%
NALs	**0.02%**	0.02%	0.03%	0.02%	0.02%

Commercial Delinquencies

Commercial (30+ Days[1])



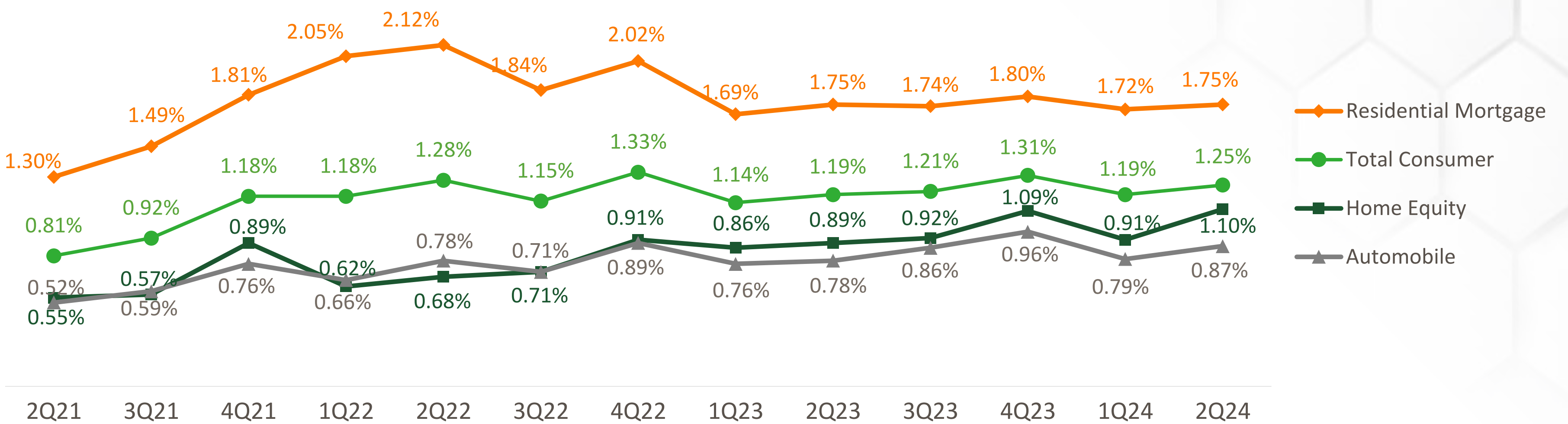
Commercial (90+ Days[1])



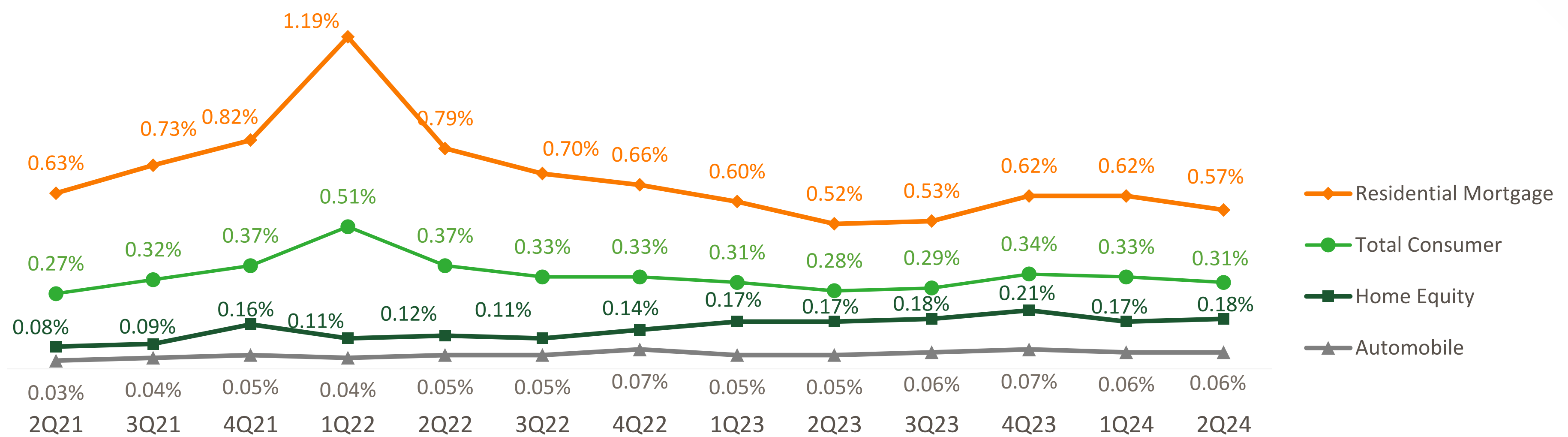
See notes on slide 63

Consumer Delinquencies

Consumer (30+ Days[(1)])



Consumer (90+ Days[(1)])



See notes on slide 61

Criticized Commercial Loan Analysis

End of Period *($ in millions)*	2Q24	1Q24	4Q23	3Q23	2Q23
Criticized beginning-of-period	$5,496	$5,231	$4,534	$3,870	$3,886
Additions / increases	1,044	1,186	1,484	1,555	851
Advances	192	247	180	178	149
Upgrades to "Pass"	(680)	(599)	(280)	(504)	(448)
Paydowns	(831)	(505)	(610)	(486)	(515)
Charge-offs	(91)	(64)	(72)	(79)	(53)
Moved to HFS	(0)	(0)	(5)	(0)	(0)
Criticized end-of-period	$5,131	$5,496	$5,231	$4,534	$3,870
Percent change (Q/Q)	-7%	5%	15%	17%	(0%)

Notes

Slide 5:

(1) AOCI adjustment aligned to the GSIB reporting requirement - exclusion of AOCI adjusted for cash flow hedges on loan portfolio
(2) Based on estimated 6/30/24 uninsured deposits
(3) Source: Company First Quarter 2024 Form 10Q's. Includes publicly listed US-based banks with >$50 billion in assets as of 1Q24 if data was available for both the CRE concentration and CRE reserve ratio. Excludes BHC's primarily classified as card issuers or adjacent to a depository institution. CRE Concentration and CRE Reserves based on SEC financials where available.

Slide 9:

(1) Source: S&P Global Market Intelligence and filings - Peers include CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION

Slide 10:

(1) Average size data as of 6/30/2024. Excludes deposits classified as corporate and other

Slide 11:

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

Slide 12:

(1) Cash equals cash and cash equivalents.
(2) Represents total securities portfolio duration

Slide 14:

(1) Represents total noninterest income excluding the impacts of credit risk transfers
(2) Average contribution in percentage of total capital markets revenue from 3Q23-2Q24
(3) Treasury Management Fees, net of earnings credit rate
(4) May 2024 vs May 2023 (YoY)

Slide 15:

(1) Non-GAAP; excludes effect of MTM on PF Swaptions and CRTs (“Credit Risk Transfers”)
(2) CRTs include CLN (“Credit Linked Note”) executed in 2Q24 related to an ~$4 billion portfolio of prime auto loans. The transaction reduced risk-weighted assets by ~$3.0 billion, benefitting CET1 capital by ~17 basis points and impacted noninterest income.
(3) Includes Insurance Income, Bank owned life insurance, gain on sale and other

Slide 17:

(1) AOCI adjustment aligned to the GSIB reporting requirement - inclusion of AOCI adjusted for cash flow hedges on loan portfolio
(2) CLN executed in 2Q24 related to an ~$4 billion portfolio of prime auto loans. The transaction reduced risk-weighted assets by ~$3.0 billion, benefitting CET1 capital by ~17 basis points

Slide 18:

(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 31:

(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, and unrealized gain/loss from pension and post-retirement obligations

Notes

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

Slide 41:

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

Slide 44:

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

Slide 45:

(1) Cash equals cash and cash equivalents. Coverage includes Contingent Capacity at Federal Reserve & FHLB + Cash & Equivalents. Based on estimated 6/30/24 uninsured deposits
(2) Source: S&P Global – Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB

Slide 55:

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

Slide 59:

(1) Amounts include Huntington Technology Finance administrative lease delinquencies

Slide 60:

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