





Huntington
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2024 Fourth Quarter Earnings Review

January 17, 2025

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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 Drove record fee revenues and accelerated growth of loans and deposits**, supported by core businesses and successful execution of new initiatives
- 2 Closed the year with robust momentum** and expect record net interest income and fee revenue in FY2025
- 3 Disciplined execution of deposit pricing**, managing net interest margin through dynamic interest rate environment
- 4 Achieved strong credit performance** through disciplined client selection and rigorous portfolio management, aligned with our aggregate moderate-to-low risk appetite
- 5 Building profit growth momentum** and PPNR expansion in FY2025 and beyond

2024 Review | Delivered Robust Organic Growth

Strategic Highlights

✓ Grew the core

- Consumer and Business PBRs⁽¹⁾ grew 2% and 3% YoY respectively
- Numerous existing businesses expanded in the quarter, including auto, regional banking, asset finance, & auto floorplan

✓ Launched into new verticals and geographies

- Added 3 new states (NC, SC, and TX)
- Hired ~80 bankers across the new geographies
- Added 8 new commercial verticals with ~60 new colleagues

✓ Expanded value-added fee revenues

- Enhanced payment capabilities with card offerings and in-house merchant services
- Increased Treasury Management penetration
- Added wealth households and gathering AUM
- Drove record capital markets revenue

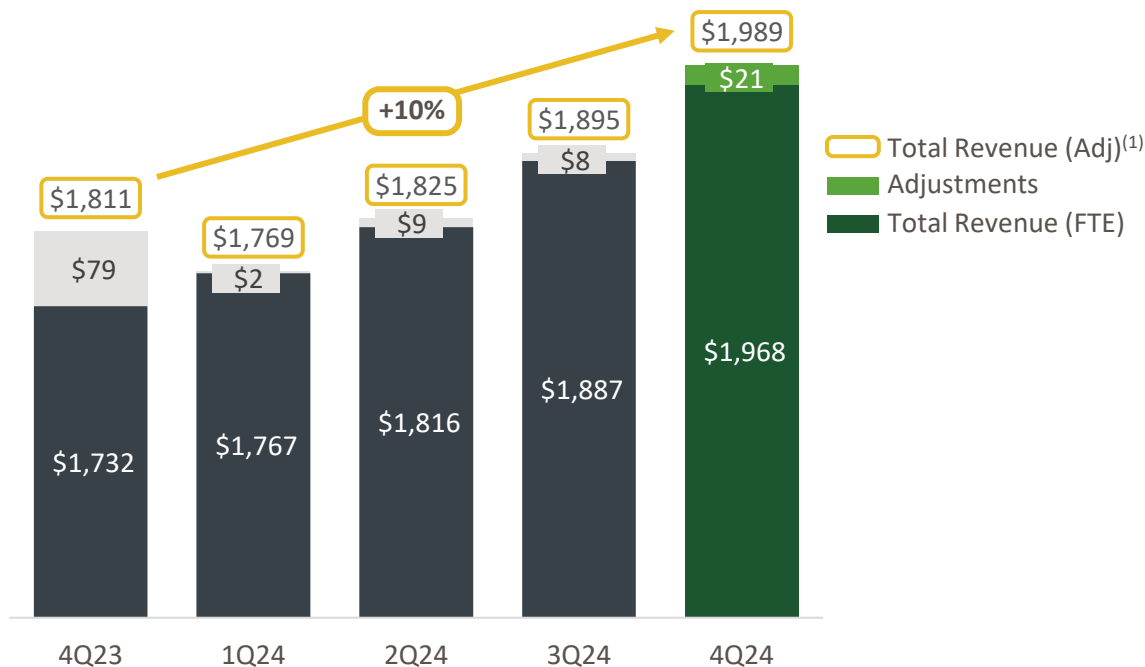
✓ Maintained strong credit, liquidity, and capital ratios

- Top quartile⁽²⁾ NCOs: 30bps
- Top tier ACL: 1.88%
- 80% loan to deposit ratio
- 10.5% CET1, 8.7% Adjusted CET1⁽³⁾

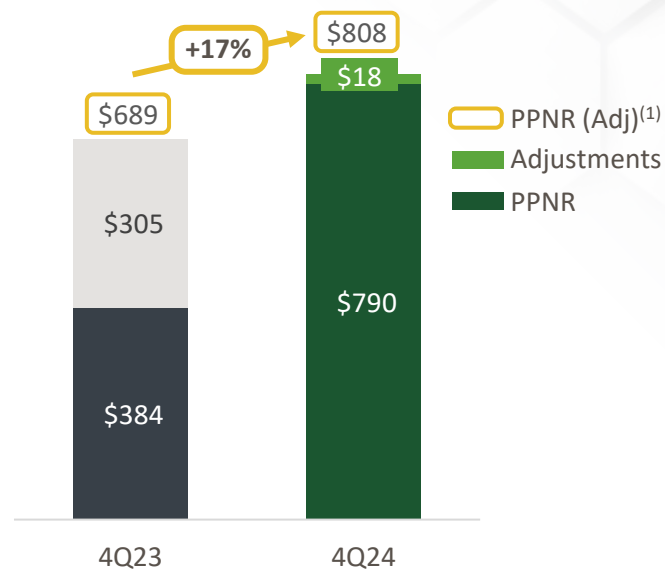
	FY2024	4Q24
EPS	\$1.22	\$0.34
ROTCE	15.8%	16.4%
Revenue (FTE)	\$7.4B	\$2.0B
PPNR	\$2.9B	\$790M
PPNR (Adjusted)	\$3.0B	\$808M
YoY Loan Growth (Avg)	+2.9%	+5.7%
YoY Deposit Growth (Avg)	+5.2%	+6.5%
NCOs	30bps	30bps

Revenue and PPNR | Driving Year-Over-Year Profit Growth

Total Revenue (FTE)



Pre-Provision Net Revenue (PPNR)



2025 Management Focus

Execute Organic Growth

- ◆ Continue to drive the core and build upon success of new initiatives to drive acquisition of primary bank relationships
- ◆ Invest in the business while managing expenses and driving positive operating leverage

Drive Revenue

- ◆ Deliver leading loan growth with attractive return profile
- ◆ Power fee revenue growth across payments, wealth management, and capital markets

Consistent Risk Management

- ◆ Maintain disciplined focus on credit through the cycle aligned with our aggregate moderate-to-low risk appetite
- ◆ Dynamically operate through the interest rate environment

2024 Fourth Quarter Financial Performance

Key Metrics

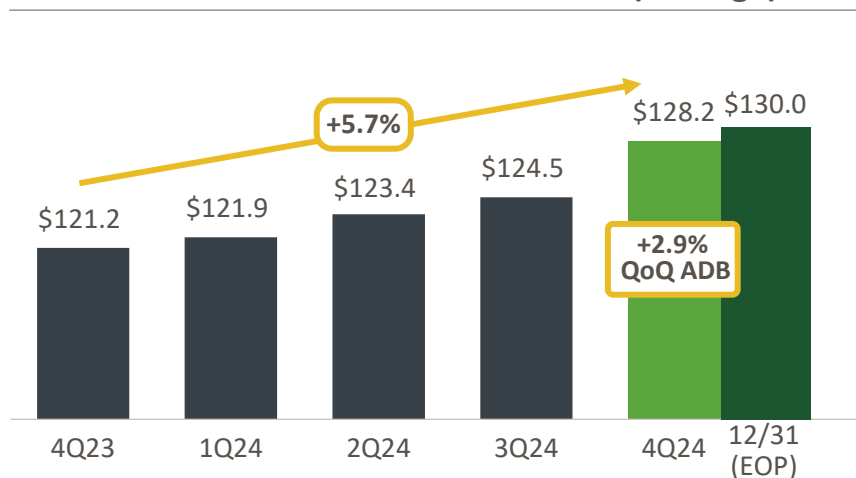
EPS	GAAP \$0.34	
ROTCE	GAAP 16.4%	Adjusted ⁽¹⁾ 16.3%
Loan Growth (ADB)	QoQ 2.9%	YoY 5.7%
Deposit Growth (ADB)	QoQ 1.9%	YoY 6.5%
Capital Growth (YoY)	TBV/Share 6.9%	CET1 ~30bps
Credit Performance	NCO Ratio 0.30%	ACL Coverage 1.88%

Highlights

- GAAP EPS of \$0.34, notable items include a \$3 million FDIC DIF special assessment credit
- Executed \$1 billion securities repositioning with a < 2-year payback, that resulted in a \$21 million loss during the quarter, or \$0.01 on an after-tax EPS basis
- Delivered record loan growth, grew deposits, reduced cost of funds
 - Average loans increased \$3.7 billion QoQ
 - Average deposits increased \$2.9 billion QoQ
 - Cost of deposits down 24bps QoQ; achieved 24% down beta in 4Q
- Expanded profit YoY:
 - Net Interest Income (FTE) up 6%
 - Noninterest Income (GAAP) up 38%
 - Noninterest Income (Adjusted)⁽²⁾ up 20%
 - Adjusted⁽³⁾ PPNR up 17%
- Maintained strong credit quality, with stable performance in the lower half our through the cycle range

Loans and Leases | Balanced and Diversified Growth

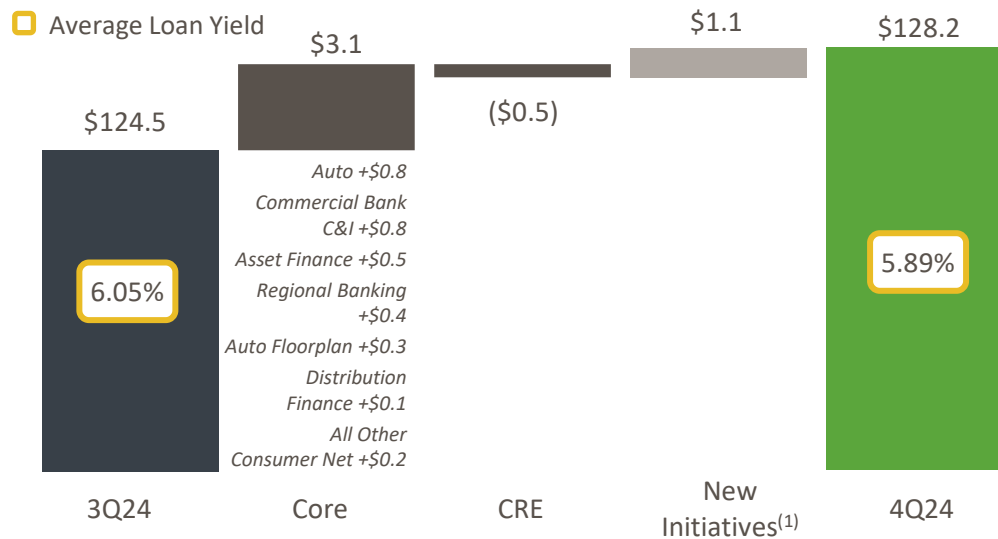
Loan and Lease Balances (Average)



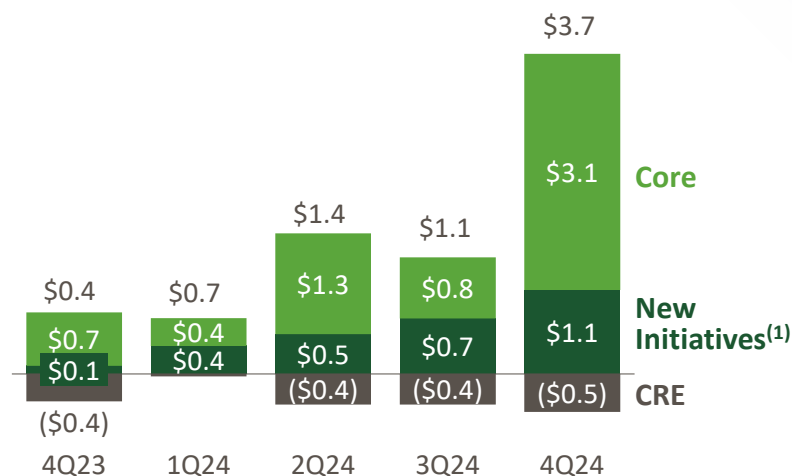
Highlights

- Average loan growth of 2.9% QoQ, or 11.7% annualized
- Drivers of fourth quarter loan growth
 - ~30% of 4Q growth (ex CRE) from New Initiatives
 - Auto benefitting from sustained new origination levels
 - Asset finance achieving record origination production
 - Distribution finance benefitting from seasonality
 - Offset by lower CRE

Loan and Lease Balances QoQ (Average)



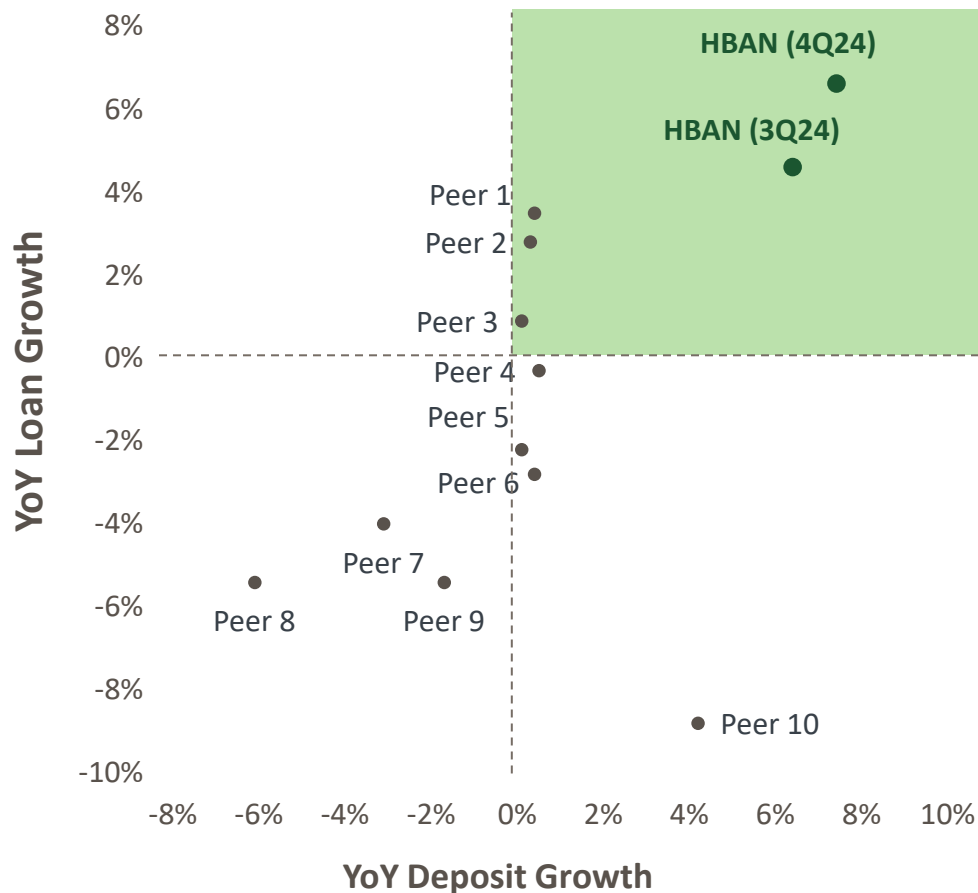
Net Loan Growth Trends (Average)



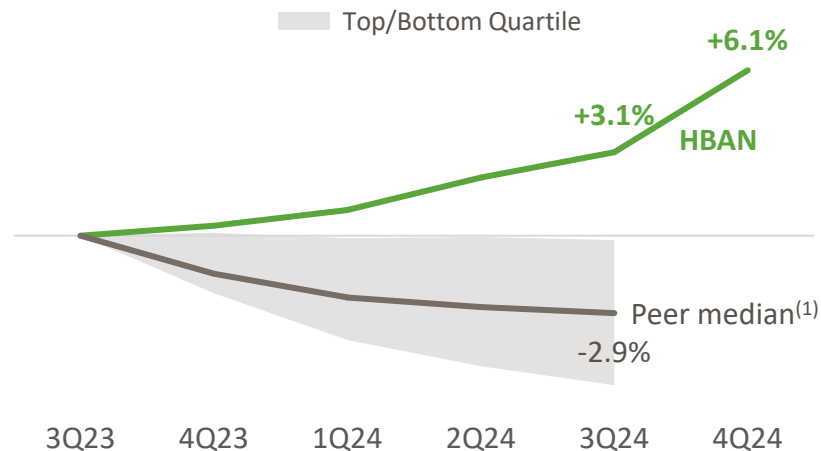
Delivering Peer Leading Organic Growth

Loan and Deposit Growth (EOP)⁽¹⁾

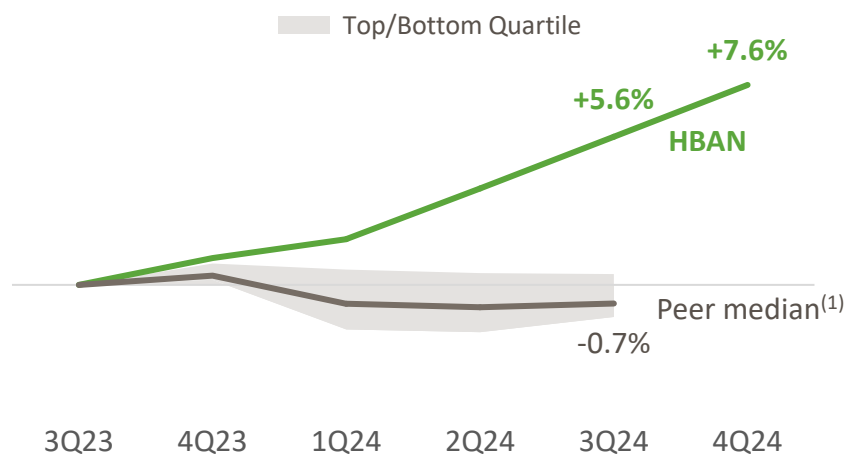
Peers at 3Q24



Loan Growth (Average - Cumulative)

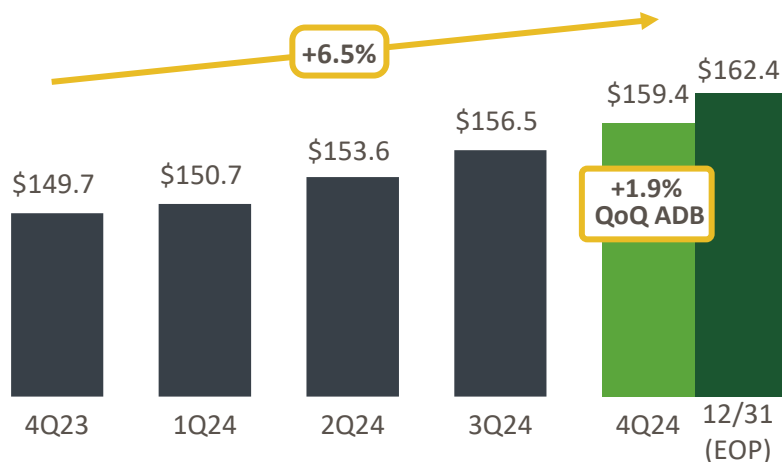


Deposit Growth (Average - Cumulative)

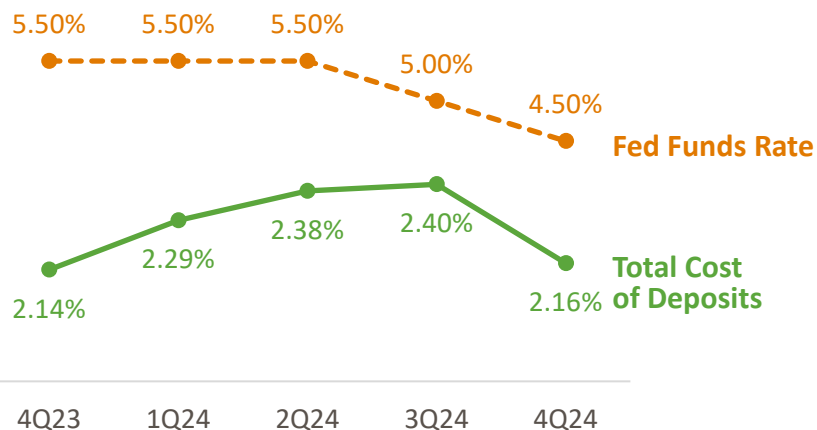


Deposits | Continued Sequential Growth

Deposit Balances (Average)



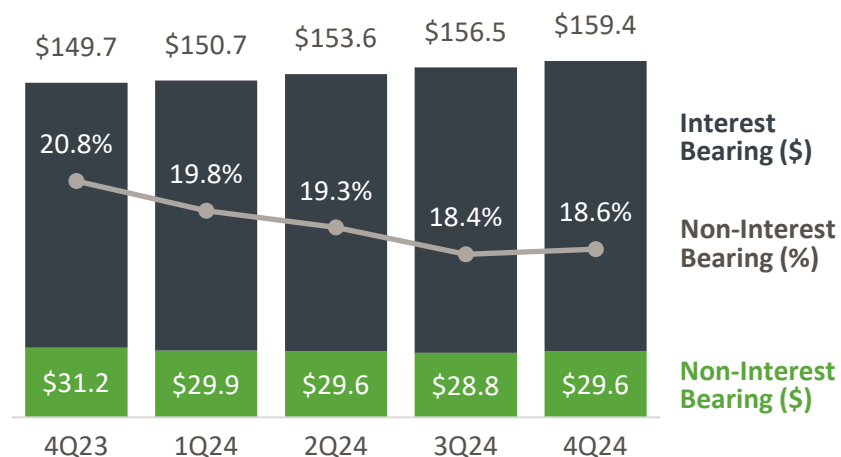
Total Cost of Deposits Trend



Highlights

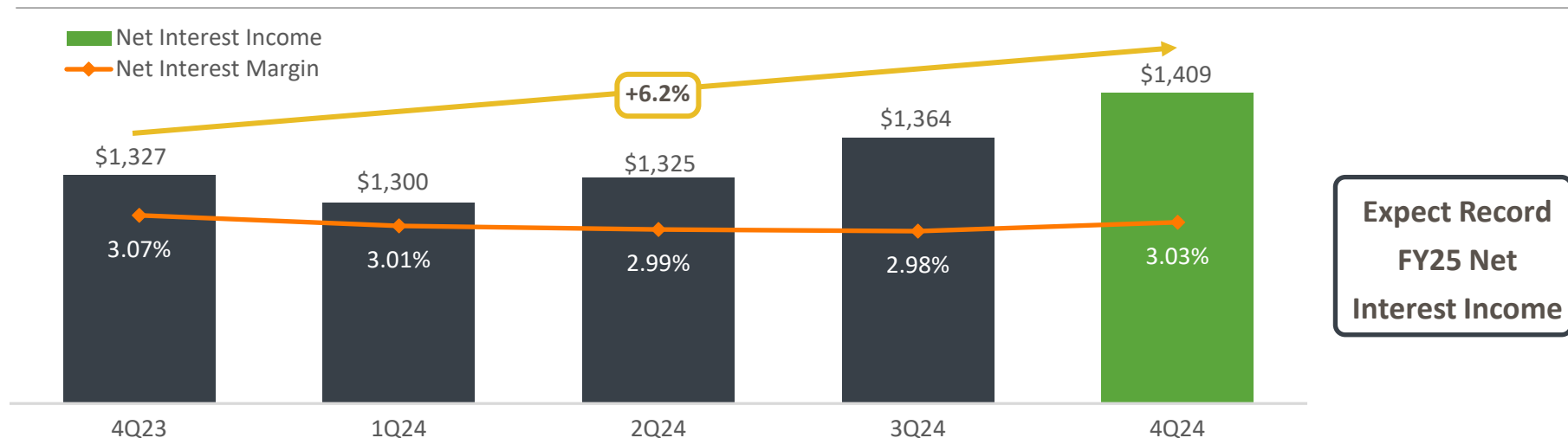
- ◆ Drove 24bp decline in total cost of deposits
 - Lowered acquisition rates for new deposits
 - Shortened duration of time deposits
 - Implemented down rate pricing in existing portfolios
 - Prioritized money market over time deposits
- ◆ Loan to Deposit Ratio stable at 80% (average)
- ◆ Noninterest-bearing deposit balances expanded QoQ, and stabilized as % of total deposits

Non-Interest-Bearing Deposits (Average)



Delivering Sustained Net Interest Income Growth

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



Highlights

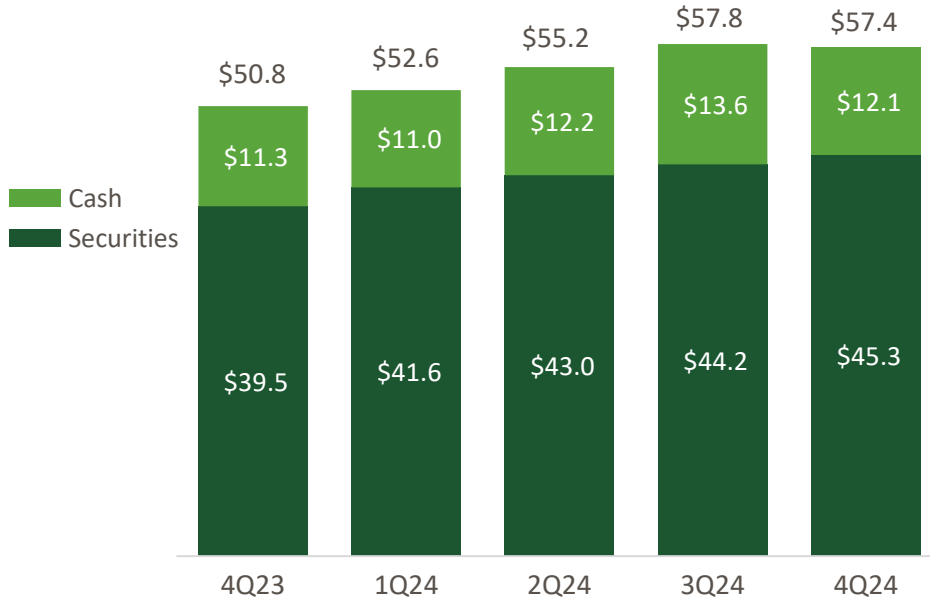
- Net Interest Income dollars expanded sequentially from first quarter trough, supported by peer leading loan growth and stable NIM
- Benefitted from lower funding costs, due to implementation of deposit pricing plan
- Realized benefits from lower hedging drag
- Continuing to benefit from fixed rate loan repricing

NIM Rollforward

3Q24 NIM	2.98%
Spread, net of free funds	(0.03%)
Lower Fed Cash Average Fed Cash \$10.7bln vs \$12.2bln 3Q24	0.03%
Hedging lower drag on overall hedging program	0.05%
4Q24 NIM	3.03%

Securities Portfolio

Securities + Cash⁽¹⁾ - Average



Sec + Cash %
Assets (ADB)

27%

28%

28%

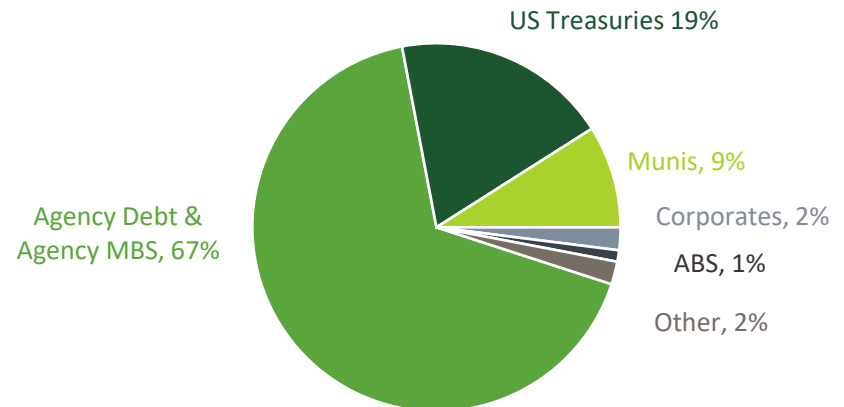
29%

28%

4Q24 Highlights

- Purchased \$3.8 billion of securities at a 4.31% yield
- Securities yields of 4.10% decreased 17bps QoQ and 13bps YoY
- 37% 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 is 3.8 years
- Sold \$1 billion of corporate debt investments resulting in a \$21 million loss; proceeds reinvested in 0% RWA⁽³⁾ investment securities with a payback of <2 years
- US Treasuries now represent 19% of total securities, up from 7% a year ago

4Q24 Securities Portfolio Composition - EOP

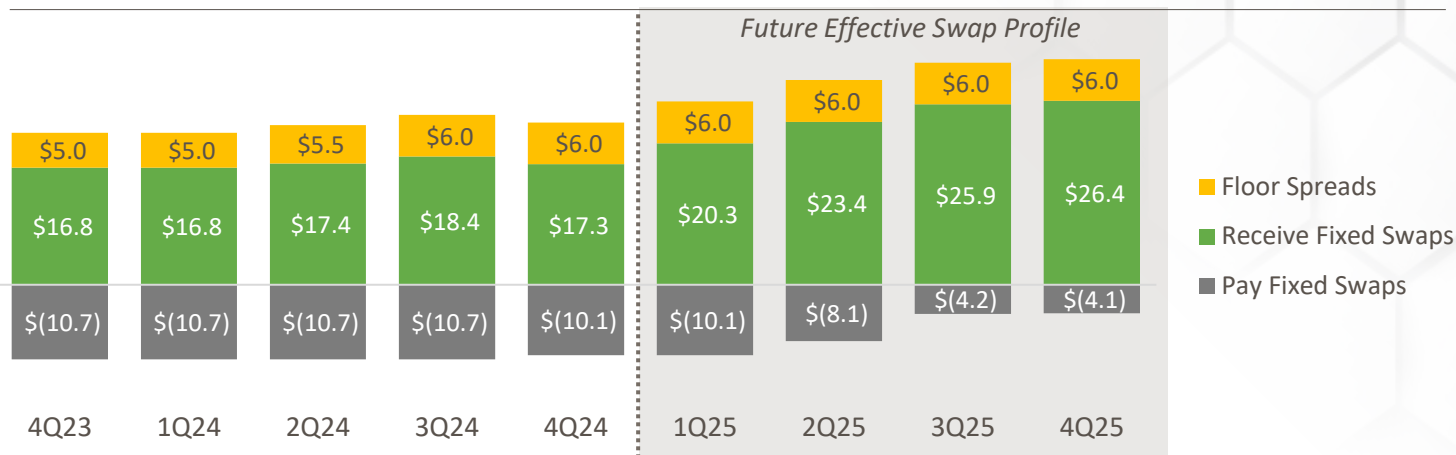


Balance Sheet Hedging Program Overview

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 interest rate risk to optimally protect NIM and capital through rate cycles
- Added forward starting swaps in 4Q24 to manage asset sensitivity, while minimizing near-term negative carry

Hedging Balance Update (as of 12/31/2024)

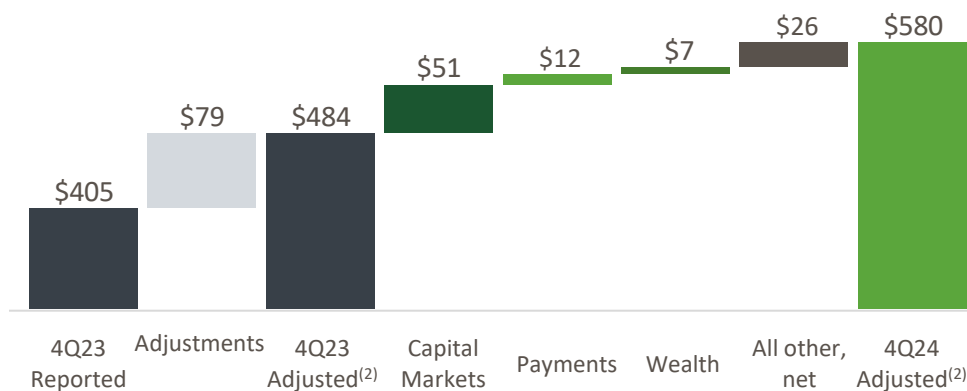
Program	Notional (\$)	Effective (\$)	Weighted Avg Rate (%)	WAL (Years)	Q4 Actions
PF Swaps	\$11.0	\$10.1	1.50	2.39	Tore up \$0.7B from securities sale
Total PF Swaps	\$11.0	\$10.1		2.39	
RF Swaps	\$28.6	\$17.3	3.23	3.26	4Q24 Actions: Added \$3.7 billion forward starting 3-5yr swaps; WA Rate: 3.59%
Floor Spreads	\$6.0	\$6.0	2.79 / 3.87	1.83	No actions
Total RF Swaps & Floor Spreads	\$34.6	\$23.3		3.01	

Noninterest Income | Diversified Fee Revenues

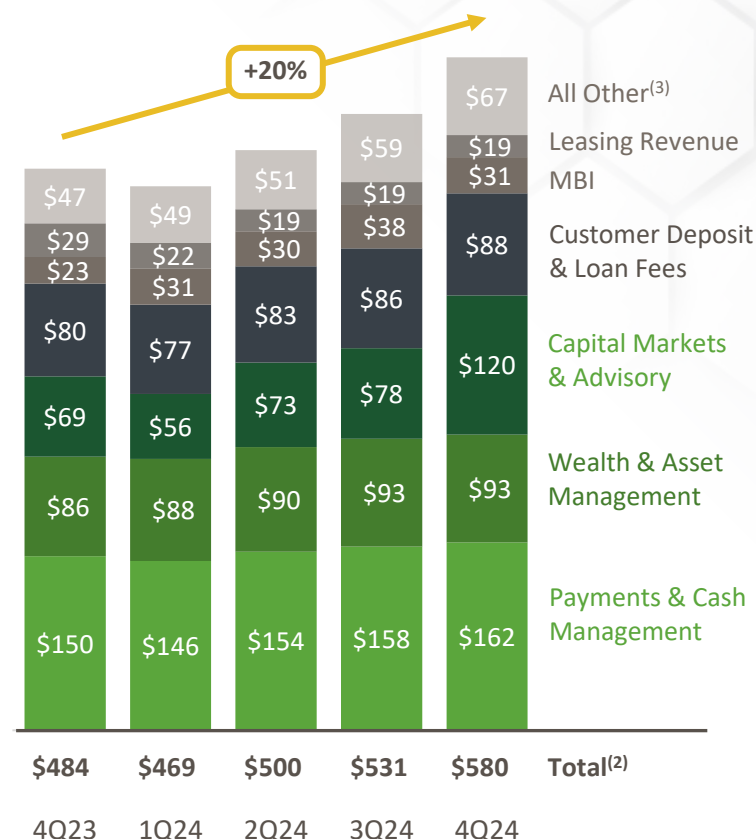
Noninterest Income Trends

	FY23	FY24	4Q23	1Q24	2Q24	3Q24	4Q24
Total Noninterest Income (GAAP)	\$1,921	\$2,040	\$405	\$467	\$491	\$523	\$559
Net Gain / (Loss) on sale of securities	\$(7)	\$(21)	\$(3)	-	-	-	\$(21)
Net Gain / (Loss) on sale of business line	\$57	-	-	-	-	-	-
Mark-to-market on pay-fixed swaptions	\$(24)	-	\$(74)	-	-	-	-
CRTs ⁽¹⁾	\$(2)	\$(19)	\$(2)	\$(2)	\$(9)	\$(8)	-
Adjusted Noninterest Income⁽²⁾ (Non-GAAP)	\$1,897	\$2,080	\$484	\$469	\$500	\$531	\$580

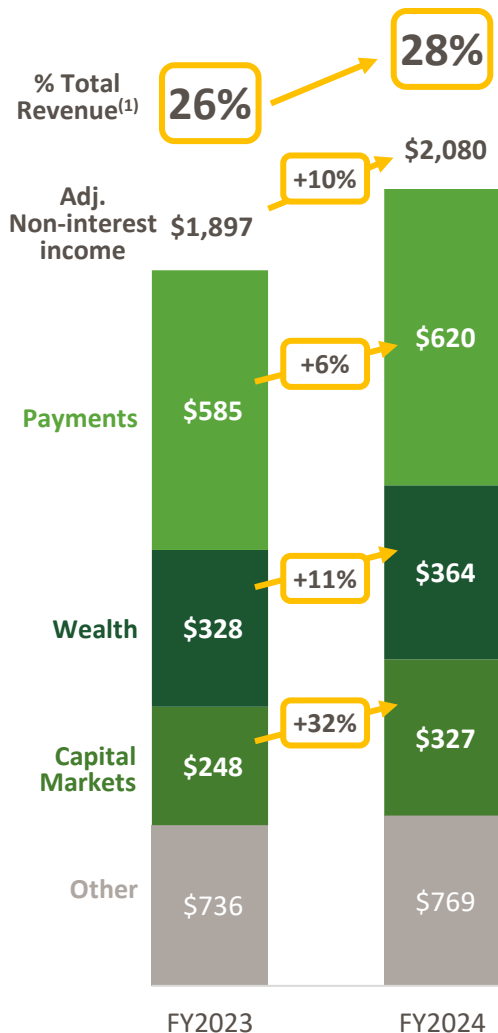
Noninterest Income vs. Prior Year



Total Adjusted Noninterest Income by Category⁽²⁾



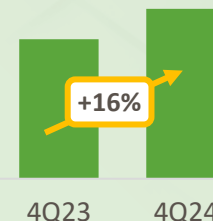
Adjusted Noninterest Income | Strategic Fee Revenue Focus Areas



1 Payments & Cash Management

- Treasury management penetration continues to increase through deepening efforts
- Sustained volume growth across debit card franchise & deeper penetration of credit card
- Merchant acquiring expansion contributed +\$3MM QoQ

Commercial Payments Revenues (inc. TM)



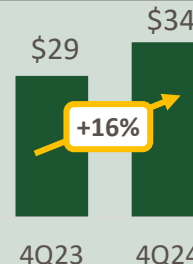
Merchant Acquiring

+\$3MM QoQ

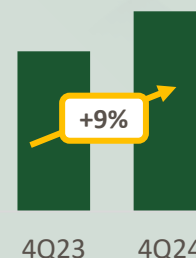
2 Wealth & Asset Management

- Strategy centered on planning & guidance drives household growth and AUM
- AUM increased 16% YoY, supported by market performance and steady growth in net asset flows
- Wealth advisory household growth of 9% YoY

AUM (\$ in billions)



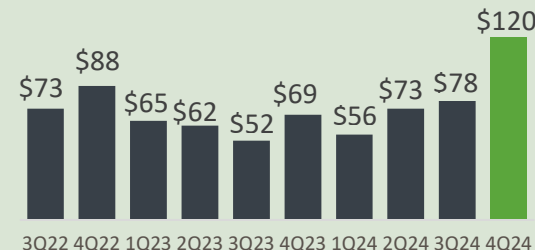
Household Growth



3 Capital Markets & Advisory

- Achieved record capital markets revenue in 4Q24
- Commercial banking related capital markets revenues have doubled YoY, supported by accelerated commercial loan production

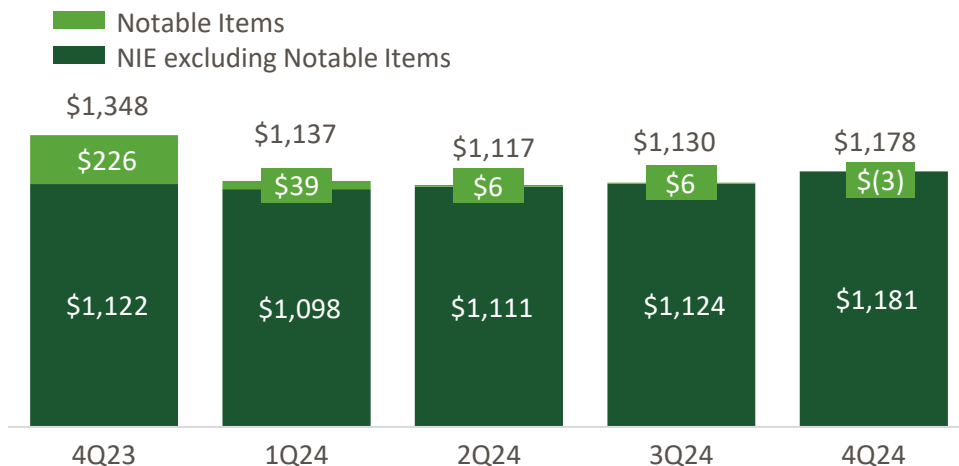
Capital Markets & Advisory Fees



Note: \$ in millions unless otherwise noted
See reconciliation on slide 15 (noninterest income)
See notes on slide 63

Noninterest Expense | Disciplined Expense Management

Noninterest Expense (NIE)



Highlights

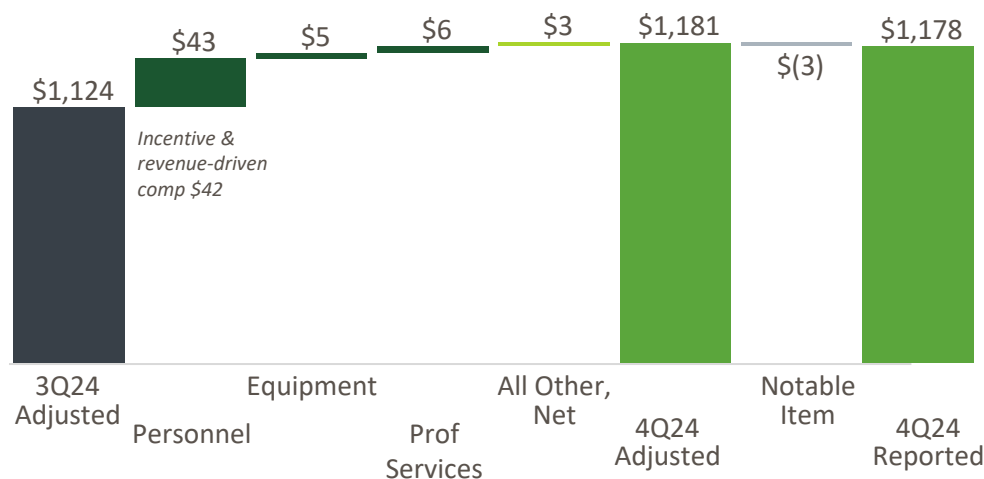
vs Linked Quarter

- Reported NIE increased \$48 million, or 4.2%
 - \$3 million Notable item related to FDIC DIF special assessment credit
- Adjusted NIE increased \$57 million, or 5.1%, due to higher personnel costs including revenue driven compensation and base salaries

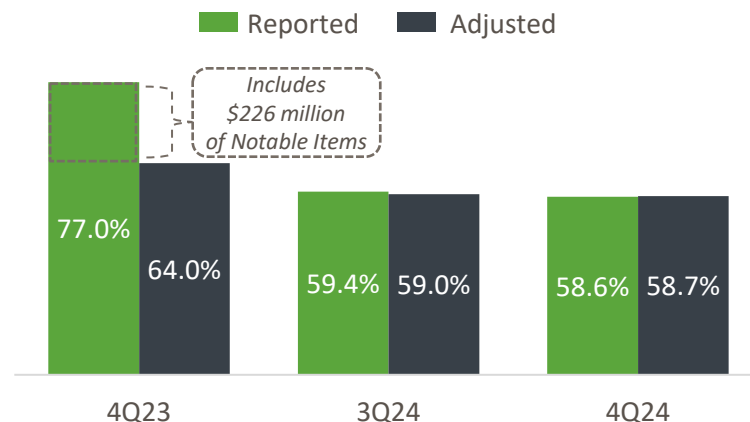
vs Linked Year

- Reported NIE decreased \$170 million; adjusted for Notable Items, expenses increased by \$59 million, or 5.3%

Adjusted Noninterest Expense vs Prior Quarter



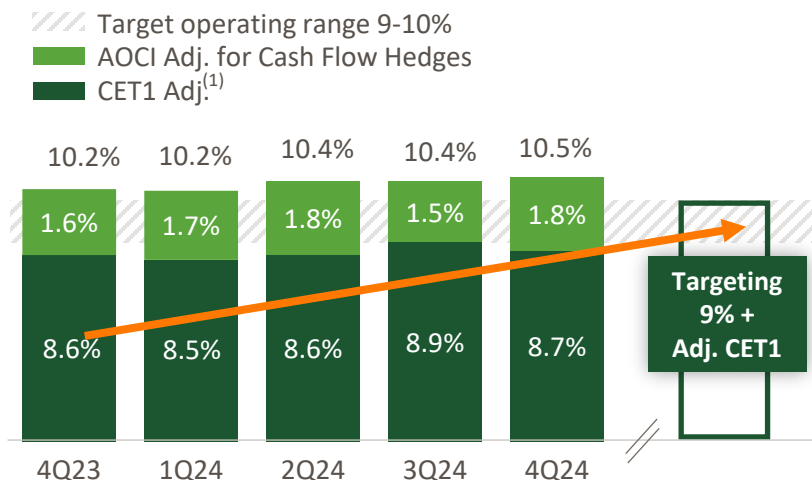
Efficiency Ratio



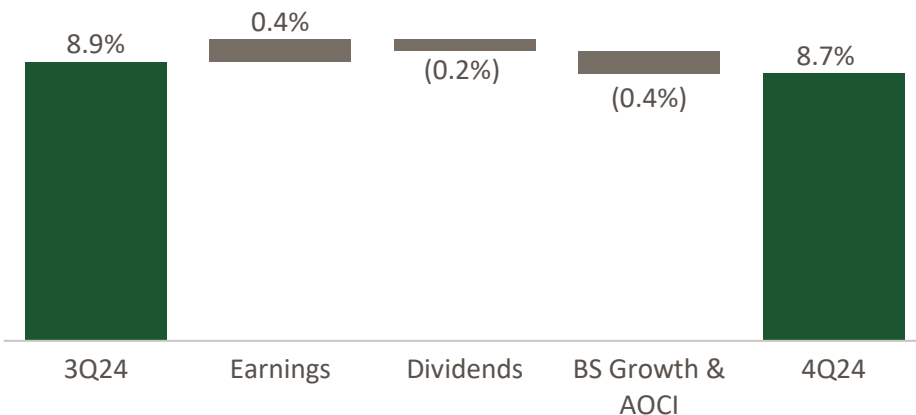
Note: \$ in millions unless otherwise noted
 See reconciliations on slide 24 (Noninterest Expense, Efficiency)

Capital Positioning | Robust Capital Generation

CET1 Ratio



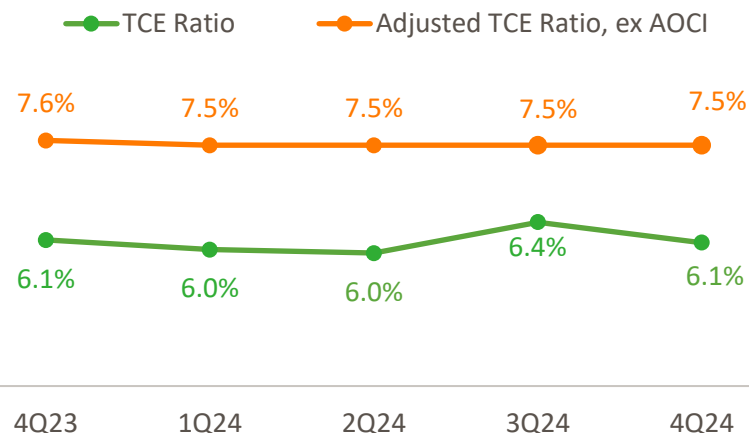
Adjusted CET1 Ratio Drivers



Highlights

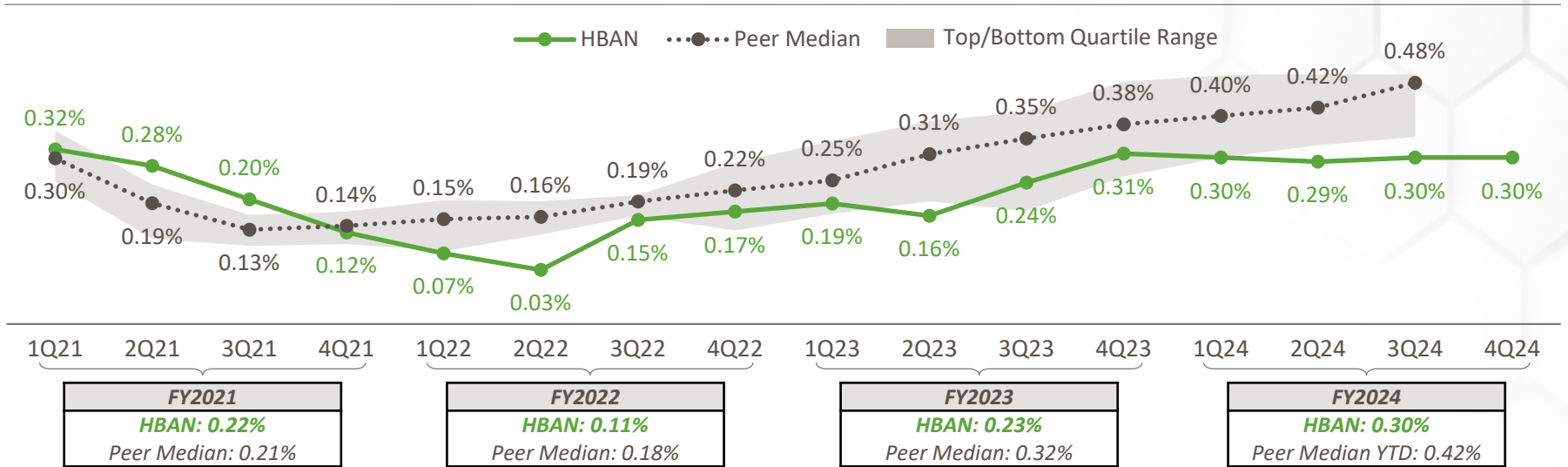
- Capital Priorities include:
 - 1) Fund Organic Growth
 - 2) Dividend
 - 3) Buybacks/other
- Expect to deploy capital to fund organic growth and continue to increase adjusted CET1
- TBV per share growth of 7% YoY

Tangible Common Equity

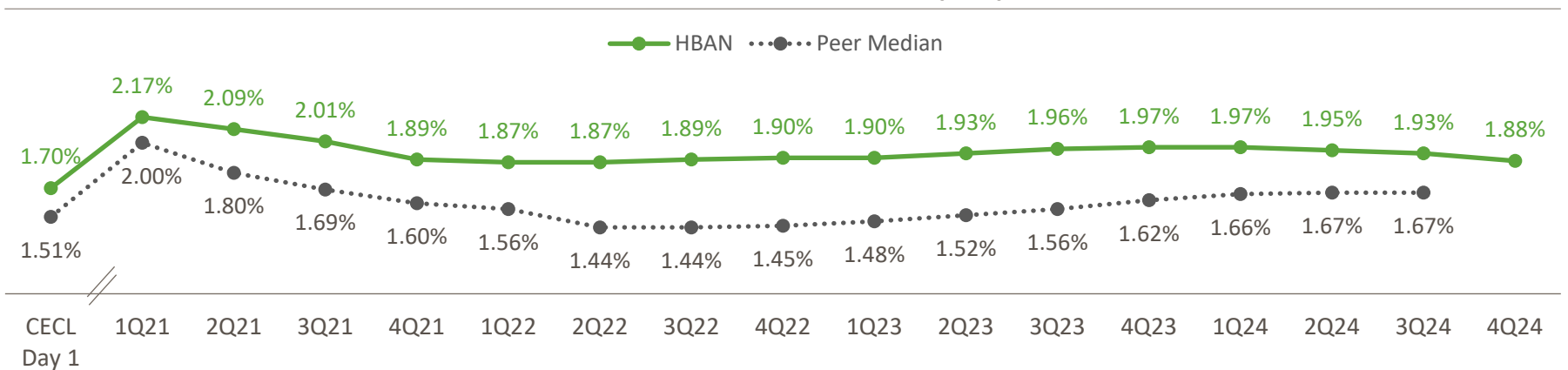


Asset Quality | Top Tier Credit Performance

Net Charge-off Ratio⁽¹⁾

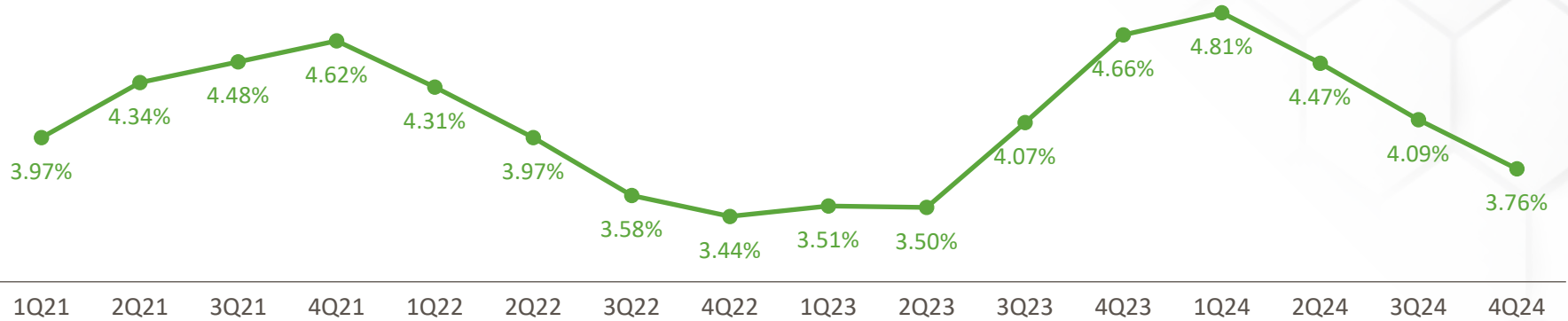


Allowance for Credit Losses (ACL)

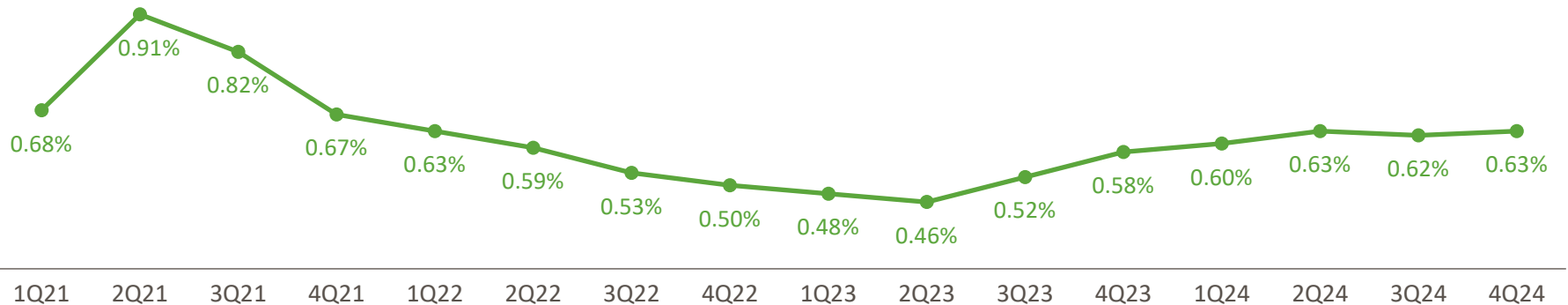


Asset Quality | Criticized and NPA Ratios

Criticized Asset Ratio



NPA Ratio



2025 Outlook

	FY25 vs. FY24 Guidance As of 1/17/25	Commentary
Average Loans <i>FY24 Baseline = \$124.5 billion</i>	Up 5% - 7%	Reflective of contribution from both existing and new businesses
Average Deposits <i>FY24 Baseline = \$155.1 billion</i>	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%	Resulting in 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%	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%	Driven by continued investment in revenue producing initiatives while delivering positive operating leverage
Net Charge-offs	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%	
Other Assumptions	Assumes consensus economic outlook	

See reconciliations on slides 15 (Noninterest Income) and 17 (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)		FY2023	FY2024		4Q23	1Q24	2Q24	3Q24	4Q24	Percent Change 4Q24 vs. 4Q23
Total revenue (GAAP)		\$7,360	\$7,385		\$1,721	\$1,754	\$1,803	\$1,874	\$1,954	
FTE adjustment		42	53		11	13	13	13	14	
Total revenue (FTE)	A	7,402	7,438		1,732	1,767	1,816	1,887	1,968	
Less: Net gain on sale of business line		57	--		--	--	--	--	--	
Less: Net gain / (loss) on securities		(7)	(21)		(3)	--	--	--	(21)	
Less: Mark-to-market on pay-fixed swaptions		(24)			(74)	--	--	--	--	
Less: Impact of CRTs		(2)	(19)		(2)	(2)	(9)	(8)	--	
Total Revenue (FTE), excluding net gain / (loss) on securities notable items, swaptions, CRTs, and business line	B	7,378	7,478		1,811	1,769	1,825	1,895	1,989	
Noninterest expense	C	4,574	4,562		1,348	1,137	1,117	1,130	1,178	
Notable Items:										
Less: FDIC Deposit Insurance Fund (DIF) special assessment		214	28		214	32	6	(7)	(3)	
Less: Other notable items		69	20		12	7	--	13	--	
Noninterest expense, excluding Notable Items	D	4,291	4,514		1,122	1,098	1,111	1,124	1,181	
Pre-provision net revenue (PPNR)	(A-C)	\$2,828	\$2,876		\$384	\$630	\$699	\$757	\$790	106%
PPNR, adjusted	(B-D)	\$3,087	\$2,964		\$689	\$671	\$714	\$771	\$808	17%

Non-GAAP Reconciliation

Average Tangible Common Equity, ROTCE

(\$ in millions)	4Q23	1Q24	2Q24	3Q24	4Q24
Average common shareholders' equity	\$16,275	\$16,819	\$16,861	\$17,719	\$17,979
Less: intangible assets and goodwill	5,710	5,697	5,685	5,674	5,662
Add: net tax effect of intangible assets	32	29	25	24	21
Average tangible common shareholders' equity (A)	\$10,597	\$11,151	\$11,201	\$12,069	\$12,338
Less: average accumulated other comprehensive income (AOCI)	(3,465)	(2,860)	(3,033)	(2,461)	(2,537)
Adjusted average tangible common shareholders' equity (B)	\$14,062	\$14,011	\$14,234	\$14,530	\$14,875
Net income available to common	\$215	\$383	\$439	\$481	\$498
Add: amortization of intangibles	12	12	12	11	12
Add: deferred tax	(2)	(2)	(3)	(2)	(3)
Adjusted net income available to common	225	393	448	490	507
Adjusted net income available to common (annualized) (C)	\$893	\$1,581	\$1,802	\$1,949	\$2,021
Return on average tangible shareholders' equity (C/A)	8.4%	14.2%	16.1%	16.2%	16.4%
Return on average tangible shareholders' equity, ex AOCI (C/B)	6.4%	11.3%	12.6%	13.4%	13.6%
(\$ in millions)	4Q23	1Q24	2Q24	3Q24	4Q24
Adjusted net income available to common (annualized) (C)	\$893	\$1,581	\$1,802	\$1,949	\$2,021
Return on average tangible shareholders' equity	8.4%	14.2%	16.1%	16.2%	16.4%
Add: Notable Items, after tax (D)	179	30	5	5	(2)
Adjusted net income available to common (annualized) (E)	\$1,603	\$1,702	\$1,822	\$1,969	\$2,013
Adjusted return on average tangible shareholders' equity (E/A)	15.1%	15.3%	16.2%	16.3%	16.3%
Adjusted return on average tangible shareholders' equity, ex AOCI (E/B)	11.4%	12.1%	12.8%	13.6%	13.5%

Non-GAAP Reconciliation

Adjusted Noninterest Expense, Efficiency

Efficiency Ratio (\$ in millions) – Pre-tax	4Q23	1Q24	2Q24	3Q24	4Q24
Noninterest expense (GAAP)	\$1,348	\$1,137	\$1,117	\$1,130	\$1,178
Less: intangible amortization	12	12	12	11	12
Noninterest expense less amortization of intangibles (A)	\$1,336	\$1,125	\$1,105	\$1,119	\$1,166
Less: Notable Items, pre-tax	226	39	6	6	(3)
Adjusted noninterest expense, efficiency (Non-GAAP) (B)	\$1,110	\$1,086	\$1,099	\$1,113	\$1,169
Total Revenue (GAAP)	\$1,721	\$1,754	\$1,803	\$1,874	\$1,954
FTE adjustment	11	13	13	13	14
Less: gain / (loss) on securities	(3)	--	--	--	(21)
FTE revenue less gain / (loss) on securities (C)	\$1,735	\$1,767	\$1,816	\$1,887	\$1,989
Efficiency Ratio (A/C)	77.0%	63.7%	60.8%	59.4%	58.6%
Adjusted Efficiency Ratio (B/C)	64.0%	61.5%	60.5%	59.0%	58.7%

Noninterest Expense (\$ in millions)	4Q23	1Q24	2Q24	3Q24	4Q24
Noninterest expense (GAAP)	\$1,348	\$1,137	\$1,117	\$1,130	\$1,178
Less: Notable Items, pre-tax	226	39	6	6	(3)
Adjusted Noninterest expense (Non-GAAP)	\$1,122	\$1,098	\$1,111	\$1,124	\$1,181

Non-GAAP Reconciliation

Common Equity Tier 1 (CET1)

CET1 – AOCI Impact (\$ in millions)	4Q23	1Q24	2Q24	3Q24	4Q24
Common Equity Tier 1 (A)	\$14,212	\$14,283	\$14,521	\$14,803	\$15,127
Add: accumulated other Comprehensive income (loss) (AOCI)	(2,676)	(2,879)	(2,911)	(2,104)	(2,866)
Less: cash flow hedge	(363)	(436)	(399)	(39)	(267)
Adjusted Common Equity Tier 1 (B)	\$11,899	\$11,840	\$12,009	\$12,738	\$12,528
Risk Weighted Assets (C)	\$138,706	\$139,622	\$139,374	\$142,543	\$143,664
Common Equity Tier 1 ratio (A/C)	10.2%	10.2%	10.4%	10.4%	10.5%
Adjusted CET1 Ratio (B/C)	8.6%	8.5%	8.6%	8.9%	8.7%
AOCI impact adjusted for cash flow hedges on loan portfolio	1.6%	1.7%	1.8%	1.5%	1.8%

CET1 – ACL Impact (\$ in millions)	3Q24	4Q24
Common Equity Tier 1 (A)	\$14,803	\$15,127
Add: allowance for credit losses (ACL)	2,436	2,446
Adjusted Common Equity Tier 1 (B)	\$17,239	\$17,573
Risk Weighted Assets (C)	\$142,543	\$143,664
Common Equity Tier 1 ratio (A/C)	10.4%	10.5%
CET1 Adjusted for ACL ratio (B/C)	12.1%	12.2%
ACL Impact	1.7%	1.7%

Non-GAAP Reconciliation

Tangible common equity ratio, Tangible book value per share

Tangible Common Equity Ratio (\$ in millions)	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24
Huntington shareholders' equity	\$17,731	\$18,758	\$18,788	\$18,483	\$19,353	\$19,322	\$19,515	\$20,606	\$19,740
Less: preferred stock	2,167	2,484	2,484	2,484	2,394	2,394	2,394	2,394	1,989
Common shareholders' equity	\$15,564	\$16,274	\$16,304	\$15,999	\$16,959	\$16,928	\$17,121	\$18,212	\$17,751
Less: goodwill	5,571	5,561	5,561	5,561	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	154	142	132	122	113	103	94	85	76
Tangible common equity (A)	\$9,839	\$10,571	\$10,611	\$10,316	\$11,285	\$11,264	\$11,466	\$12,566	\$12,114
Less: accumulated other comprehensive income (loss)	(3,098)	(2,755)	(3,006)	(3,622)	(2,676)	(2,879)	(2,911)	(2,104)	(2,866)
Adjusted tangible equity (B)	\$12,937	\$13,326	\$13,617	\$13,938	\$13,961	\$14,143	\$14,377	\$14,670	\$14,980
Total assets	\$182,906	\$189,070	\$188,505	\$186,650	\$189,368	\$193,519	\$196,310	\$200,535	\$204,230
Less: goodwill	5,571	5,561	5,561	5,561	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	154	142	132	122	113	103	94	85	76
Tangible assets (C)	\$177,181	\$183,367	\$182,812	\$180,967	\$183,694	\$187,855	\$190,655	\$194,889	\$198,593
Tangible common equity / tangible asset ratio (A/C)	5.6%	5.8%	5.8%	5.7%	6.1%	6.0%	6.0%	6.4%	6.1%
Adjusted tangible common equity / tangible asset ratio (B/C)	7.3%	7.3%	7.4%	7.7%	7.6%	7.5%	7.5%	7.5%	7.5%
TBV per Share (in millions, except per share amounts)	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24	4Q24
Number of common shares outstanding (D)	1,443	1,444	1,448	1,448	1,448	1,449	1,452	1,453	1,454
Tangible book value per share (A/D)	\$6.82	\$7.32	\$7.33	\$7.12	\$7.79	\$7.77	\$7.89	\$8.65	\$8.33
Adjusted tangible book value per share (B/D)	\$8.96	\$9.23	\$9.40	\$9.63	\$9.64	\$9.76	\$9.90	\$10.10	\$10.31

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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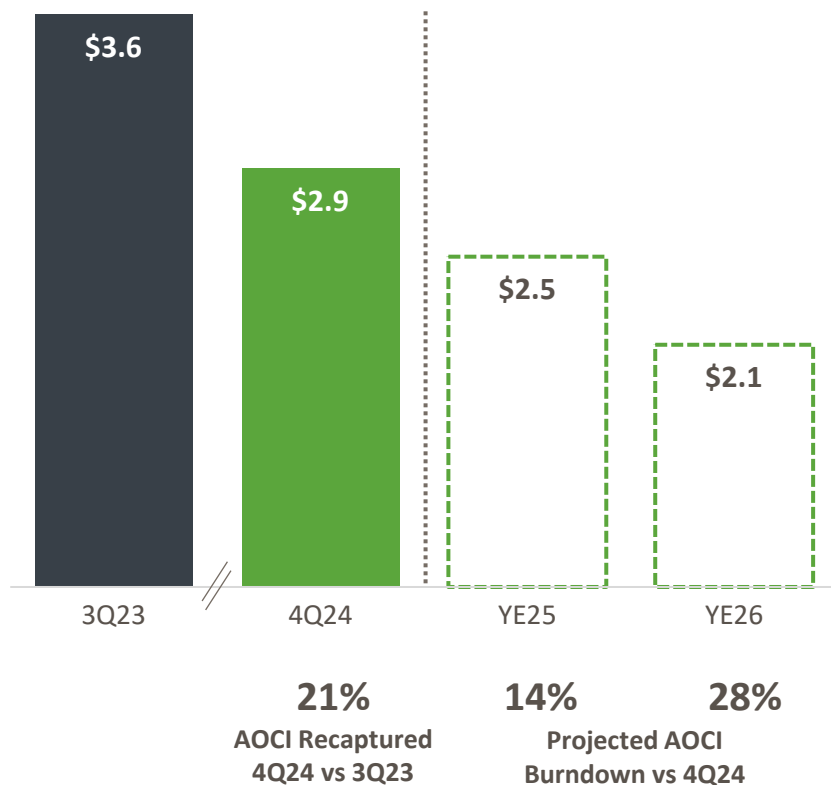
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Accumulated Other Comprehensive Income Dollars

AOCI Outlook⁽¹⁾

\$ in billions

Peak AOCI
Loss



Highlights

- Projecting ~28% total AOCI accretion by YE26 vs 4Q24 level
- Dynamically managing hedge position subject to risk profile and market conditions

Components of Fair Value (FV) Mark on Investment Securities

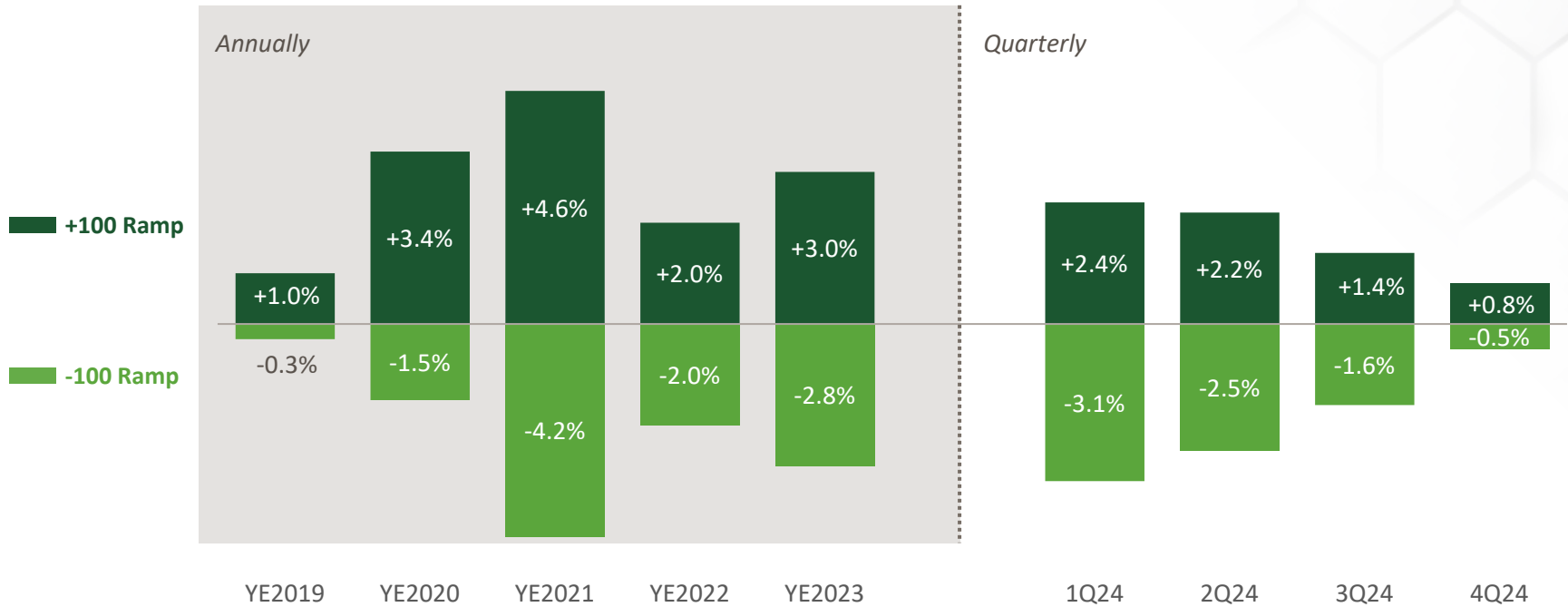
\$ in billions

	Securities (cost)	Gross Unrealized gain / (loss)	Hedge FV (unallocated)	Net FV Impact
AFS	\$30.7	(\$3.5)	\$0.5	(\$3.0)
4Q24 HTM	\$16.4	(\$2.3)	-	(\$2.3)
Total	\$47.1	(\$5.8)	\$0.5	(\$5.3)

Excludes Other Securities; pre-tax

Asset Sensitivity Overview

Net Interest Income Impact in 12Mo Ramp Scenarios



Highlights

- Balance Sheet Management and ALM Positioning continues to be dynamic through rate cycles
- In 2024, key drivers of the reduction in asset sensitivity include maturity of PF swaps, increase in forward starting RF swaps, ongoing securities management, and down beta action plan

Driving Sustained Profitability

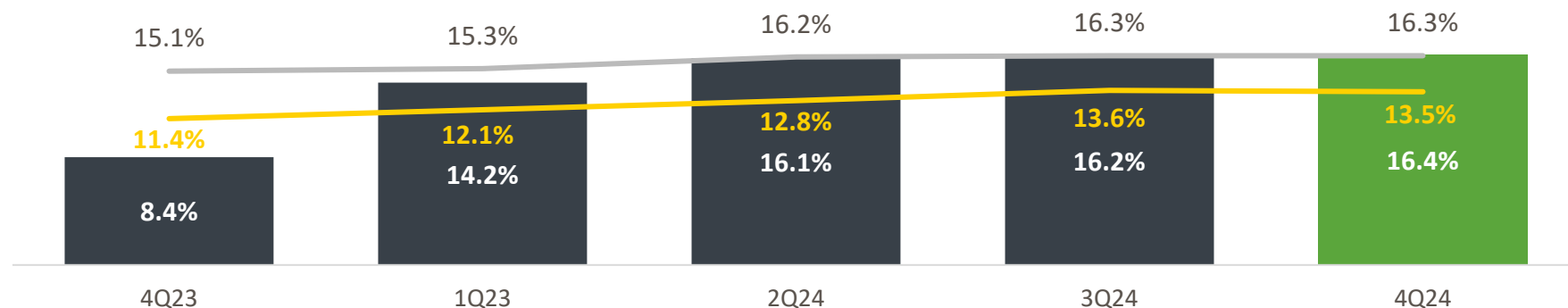
Pre-Provision Net Revenue (PPNR)

■ PPNR (GAAP) ■ PPNR (Adjusted for Notable Items)



Return on Tangible Common Equity %

■ ROTCE (GAAP) — Adj. ROTCE — Adj. ROTCE ex AOCI



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

Medium-Term Financial Targets

**PPNR
Growth
6 – 9%**

**ROTCE
20%+**

**Positive
Operating
Leverage**

**ROTCE ex-AOCI
17% – 19%**

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		Projected ⁽²⁾			
	3Q24	4Q24 ⁽¹⁾	1Q25	2Q25	3Q25	4Q25
Dividends on Preferred Shares	\$36	\$32	\$27	\$27	\$27	\$27

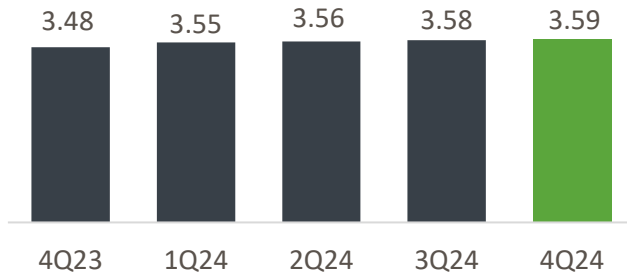
(1) Reflects \$5M impact from redemption of series E preferred shares in 4Q24

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

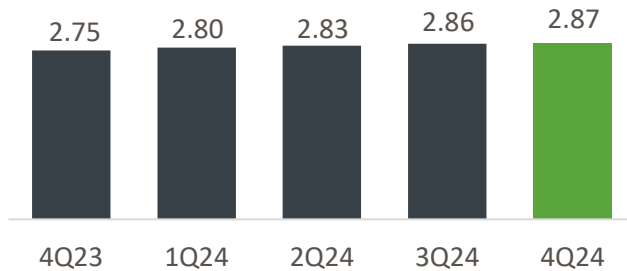
Consumer and Business Banking Digital Metrics

Digital Engagement

Average Monthly Active Digital Users⁽¹⁾
(Millions)

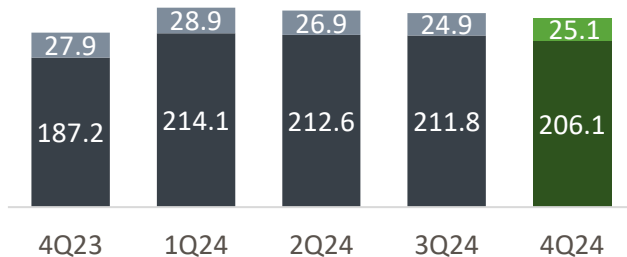


Average Monthly Active Mobile Users⁽²⁾
(Millions)



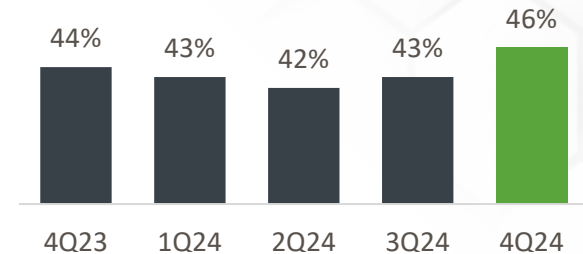
■ Online
■ Mobile

Digital Logins
(Millions)

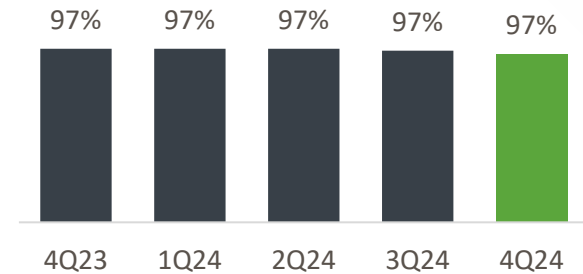


Digital Originations

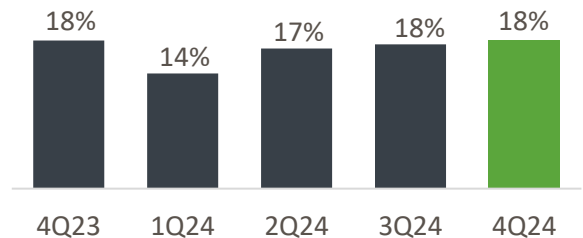
New Consumer Deposit Accounts
Includes Checking, Savings, MMA



Digitally-Assisted Mortgage Applications

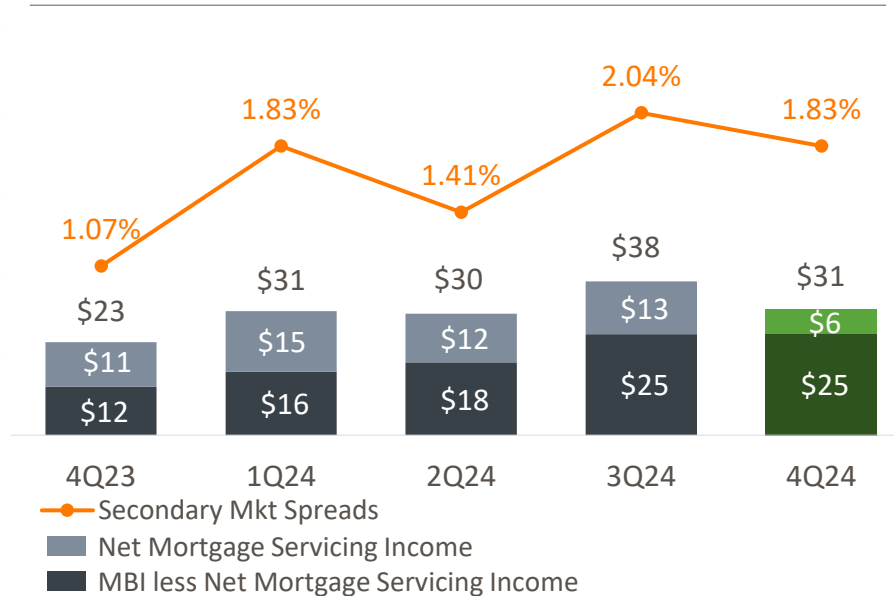


New Business Deposit Accounts
Includes Checking, Savings, MMA

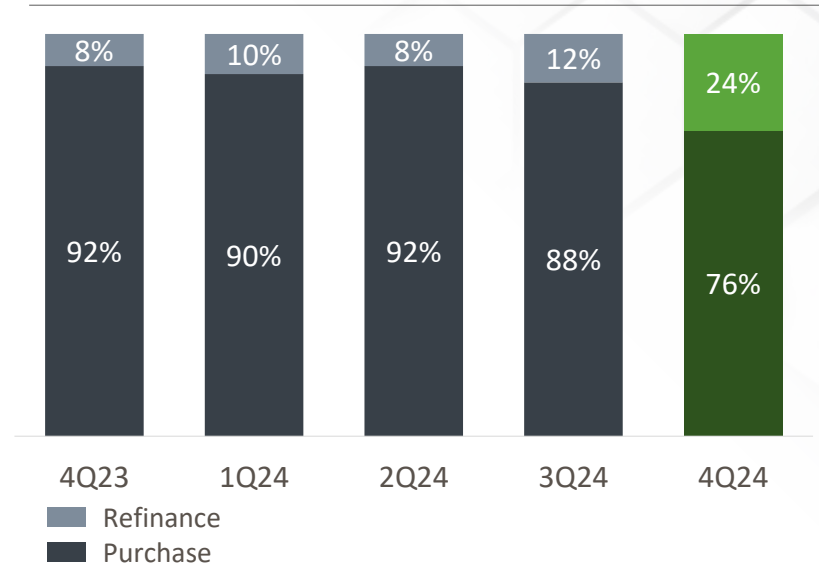


Mortgage Banking Noninterest Income Summary

Mortgage Banking Income (MBI)



Total Production Mix⁽²⁾



(\$ in billions)

Mortgage origination volume for sale

Third party mortgage loans serviced⁽¹⁾

Mortgage servicing rights⁽¹⁾

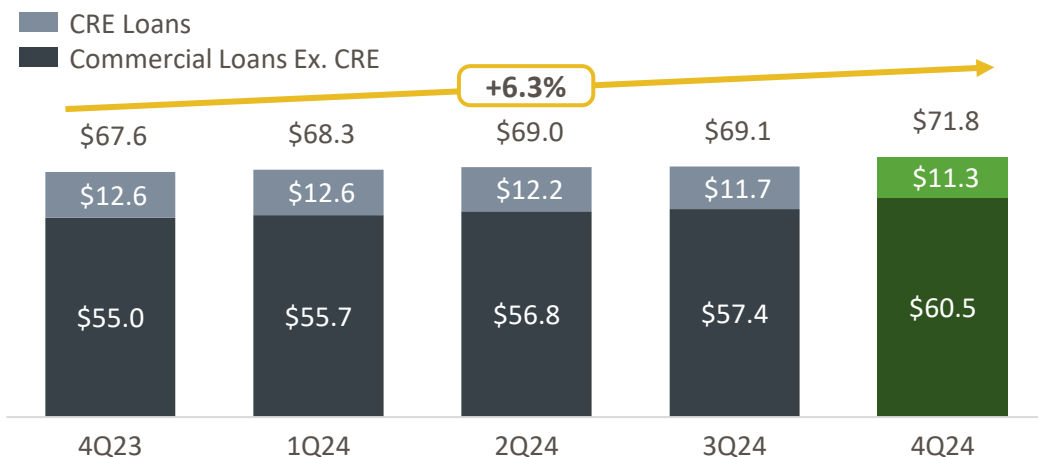
MSR % of investor servicing portfolio⁽¹⁾

	4Q24	3Q24	2Q24	1Q24	4Q23
Mortgage origination volume for sale	\$1.2	\$1.2	\$1.2	\$0.8	\$1.0
Third party mortgage loans serviced ⁽¹⁾	\$33.7	\$33.6	\$33.4	\$33.3	\$33.2
Mortgage servicing rights ⁽¹⁾	\$0.6	\$0.5	\$0.5	\$0.5	\$0.5
MSR % of investor servicing portfolio ⁽¹⁾	1.70%	1.53%	1.63%	1.60%	1.55%

Balance Sheet

Loans and Leases | Accelerated Loan Growth

Commercial Average Loan and Lease Balances



Highlights

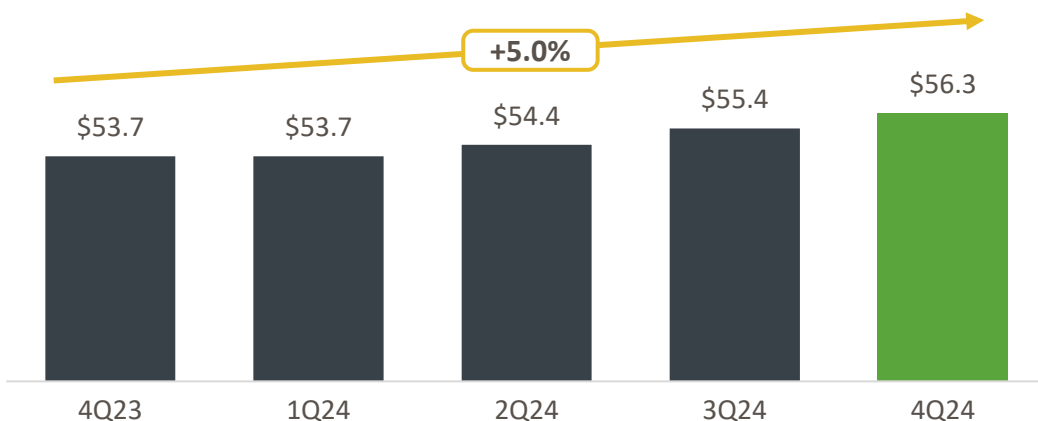
vs Linked Quarter

- Average balances increased \$2.7 billion, or 3.9%
- CRE average balances declined 4.0%

vs Prior Year

- Average balances increased \$4.3 billion, or 6.3%
- CRE average balances declined 10.4%

Consumer Average Loan and Lease Balances



Highlights

vs Linked Quarter

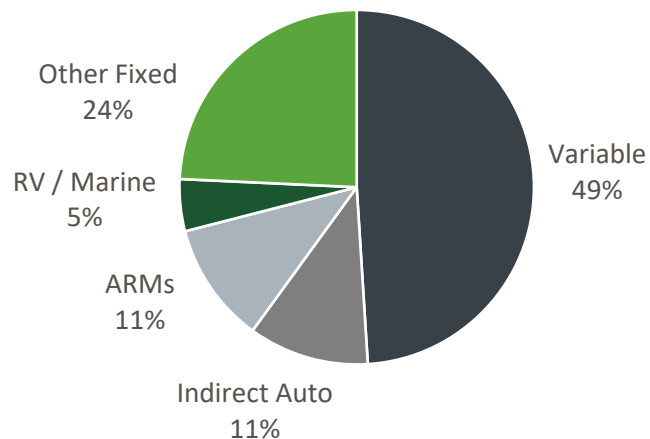
- Average balances increased \$0.9 billion, or 1.7%

vs Prior Year

- Average balances increased \$2.7 billion, or 5.0%

Loan Yields | Benefitting From Fixed Rate Re-Pricing

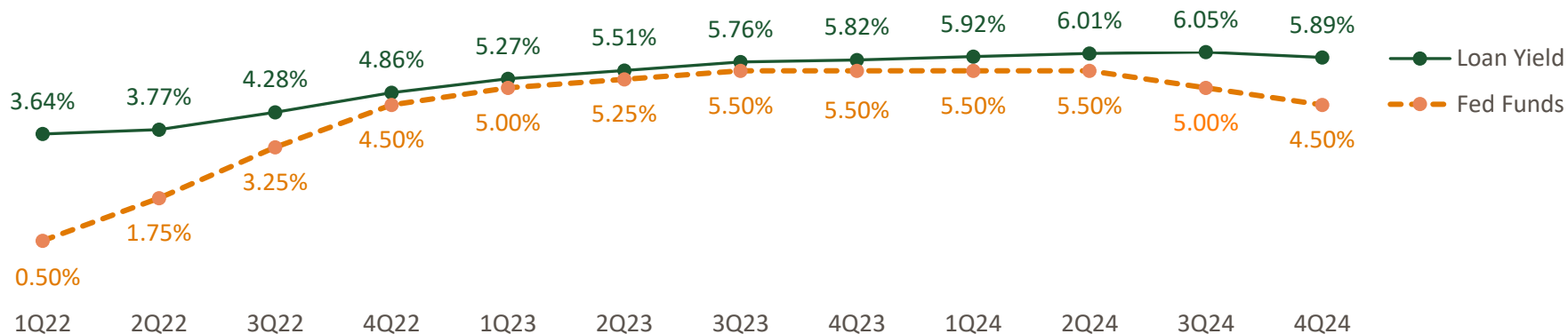
Loan Portfolio Composition (as of 4Q24)



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 5 years
- RV/Marine WAL of 4 years

Total Loan Yield Trend

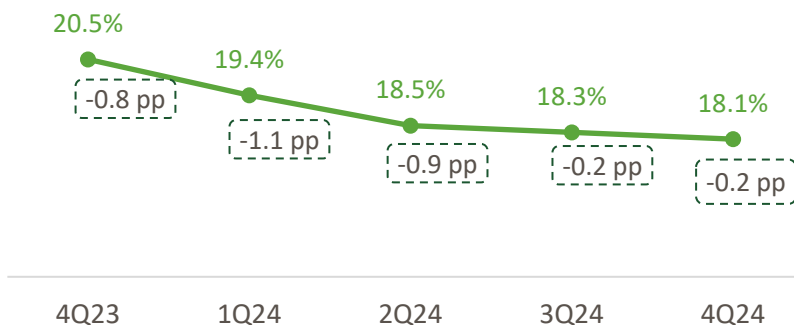


Deposits | Non-Interest Bearing (NIB) Deposit Trends

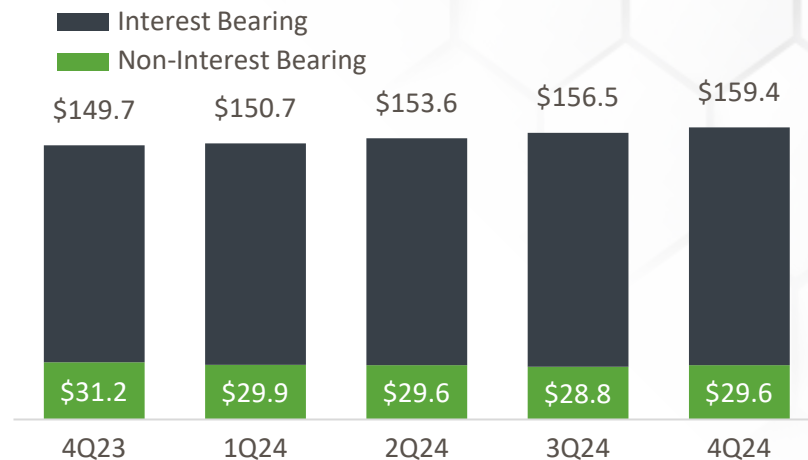
Deposit Balance – End of Period (EOP)



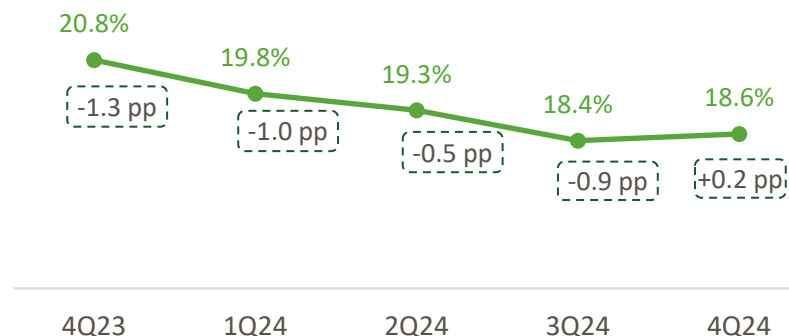
NIB Deposits (EOP) % of Total Deposits



Deposit Balance – Average

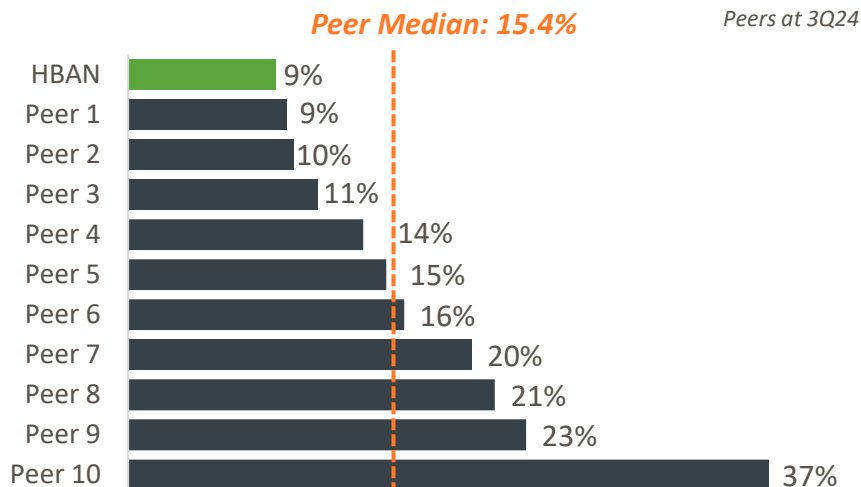


NIB Deposits (Average) % of Total Deposits

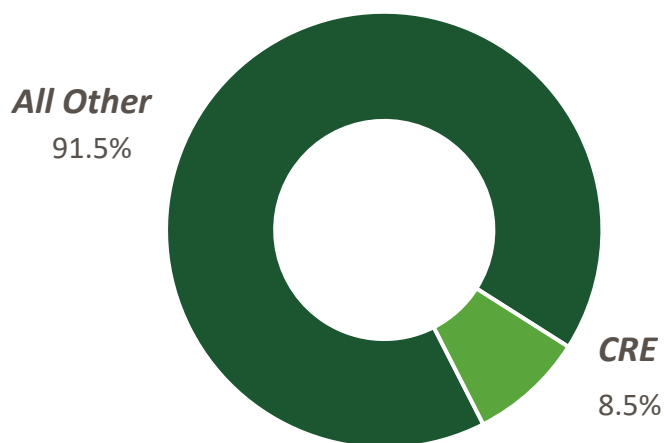


Commercial Real Estate (CRE) Overview

CRE Loans as % of Total Loans⁽¹⁾

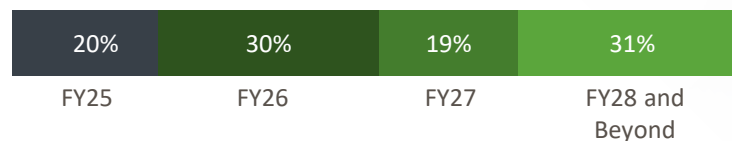


Loan Portfolio Composition (4Q24)



Portfolio Characteristics

- Well diversified portfolio with rigorous client selection
- CRE reserve coverage 4.3% vs peer median of 2.5% (3Q24)
 - Office reserve coverage of 11%
- Office portfolio at 1.2% of total loans, and predominately suburban and multi-tenant
- Construction portfolio < 0.7% of total loans
- CRE – Office maturities (% by year):

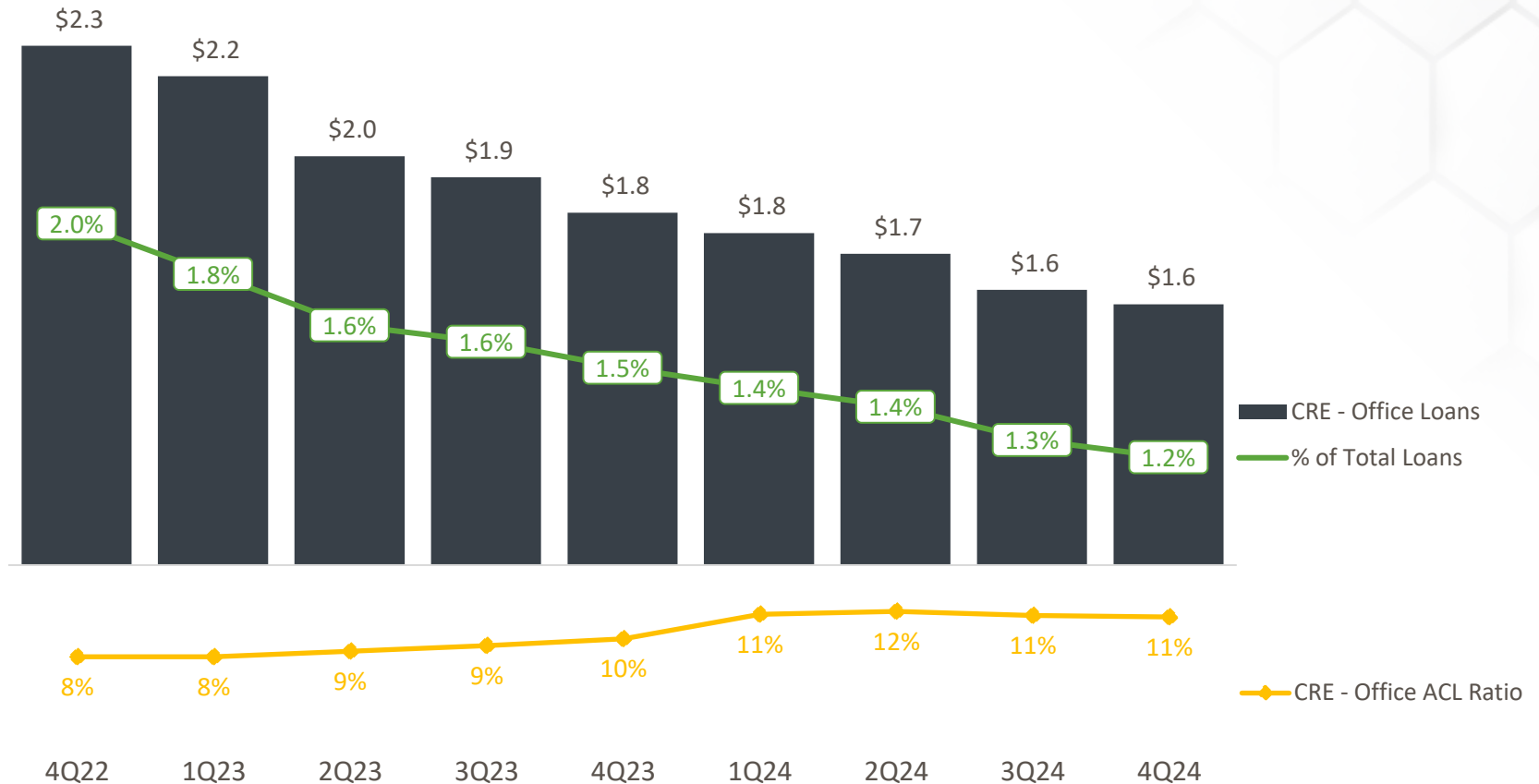


CRE Diversification by Property Type (4Q24)

Property Type (\$ in billions)		% of Total Loans
Multifamily	\$4.4	3.4%
Industrial	1.6	1.2%
Office	1.6	1.2%
Retail	1.5	1.1%
Hotel	0.8	0.6%
Other	1.2	1.0%
Total CRE	\$11.1	8.5%

Commercial Real Estate – Office Portfolio Declining

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

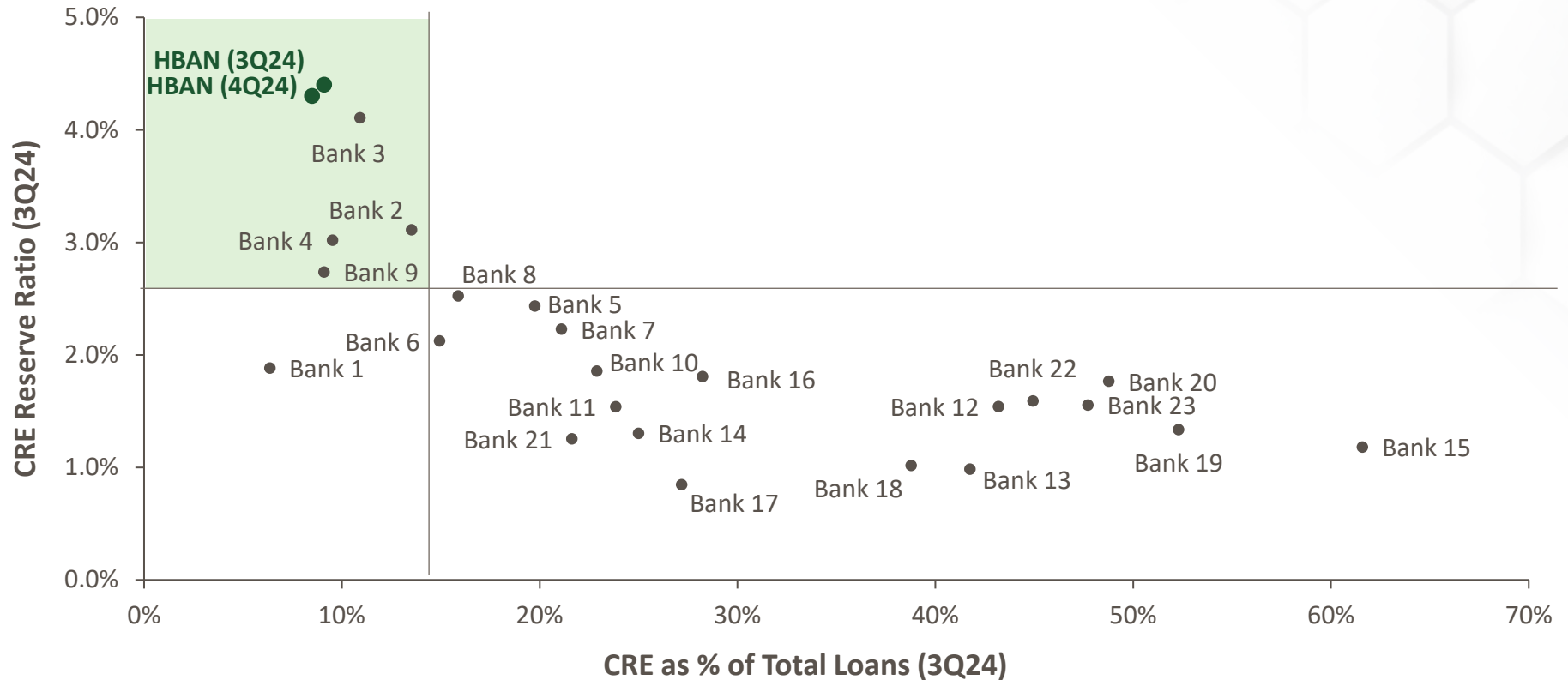


Note: \$ in billions

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 9/30/2024⁽¹⁾



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

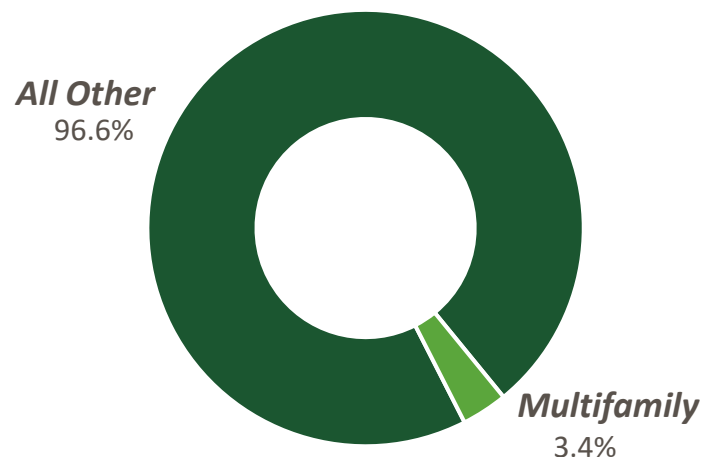
Key Portfolio Metrics

- Average loan size: \$5.7 million
- Average LTV at Origination: 56%
- 70%+ locations in suburbs
- No exposure to NY or CA rent-controlled units

Top 5 MSAs (4Q24)

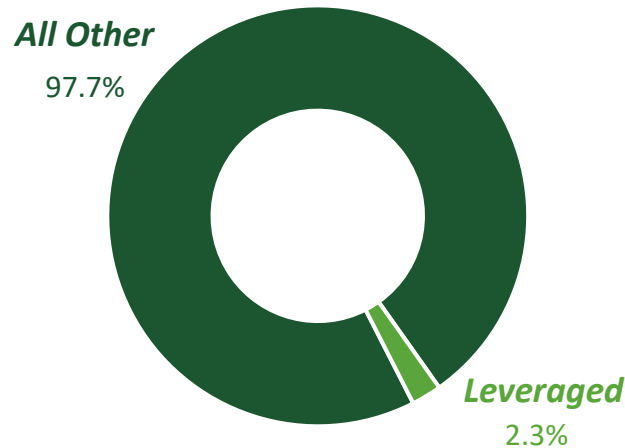
Metropolitan Statistical Area (MSA)	Balance (\$ in millions)	% of Total Multifamily Portfolio
Columbus, OH	\$305	6.8%
Detroit-Warren-Livonia, MI	257	5.7%
Chicago-Joliet-Naperville, IL	236	5.3%
Dallas Fort Worth -Arlington	206	4.6%
Cincinnati-Middletown	198	4.4%

Loan Portfolio Composition (4Q24)



Minimal Exposure to Leveraged Lending

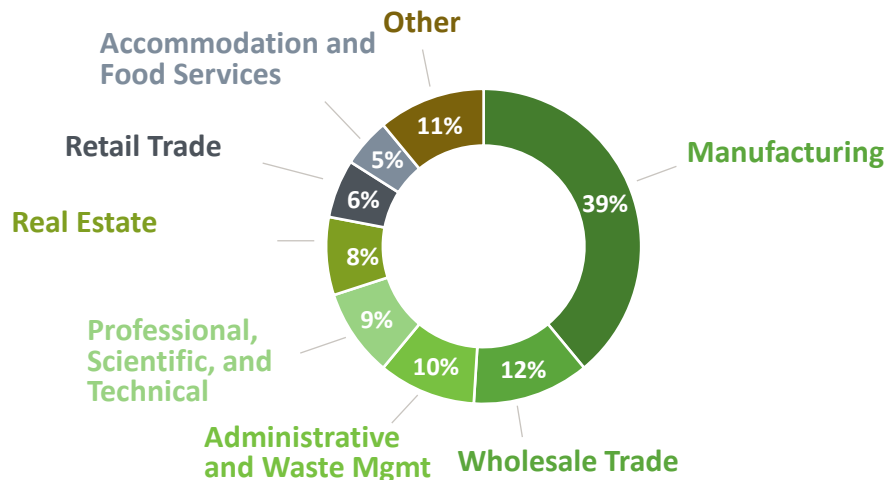
Loan Portfolio Composition (4Q24)



Highlights

- \$3.0 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
- 76% of leveraged portfolio are classified as SNC's

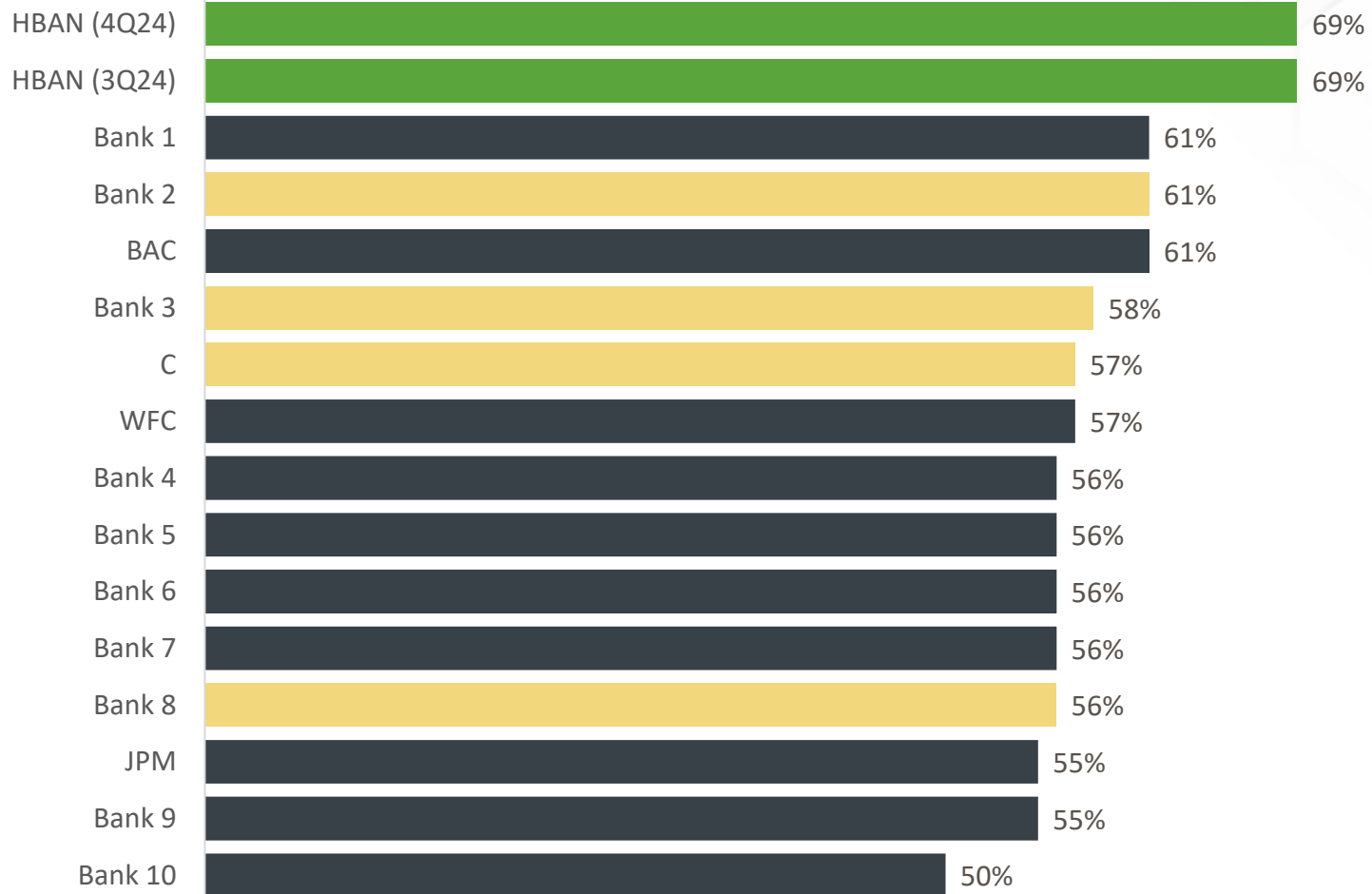
Industry Classification of Outstandings



High Quality, Granular Deposit Franchise

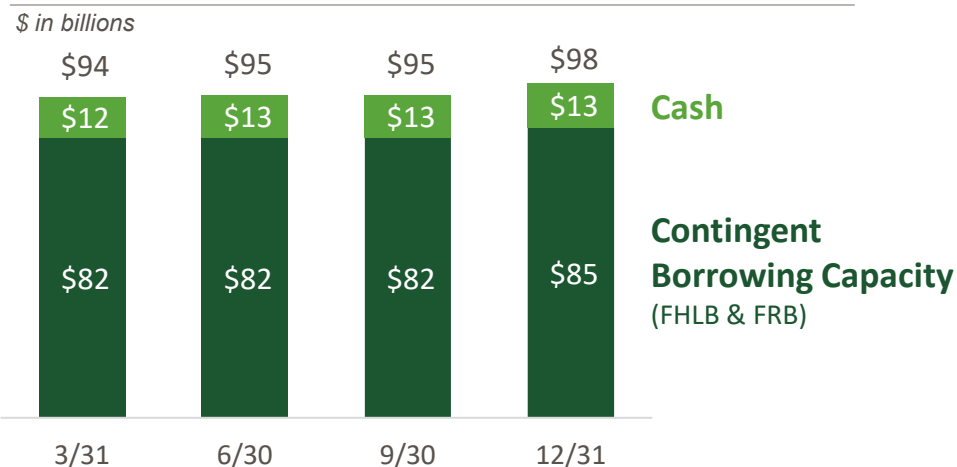
Leading Percent of Insured Deposits⁽¹⁾

Banks at 3Q24



Diversified Sources of Liquidity

Robust Level of Available Liquidity⁽¹⁾



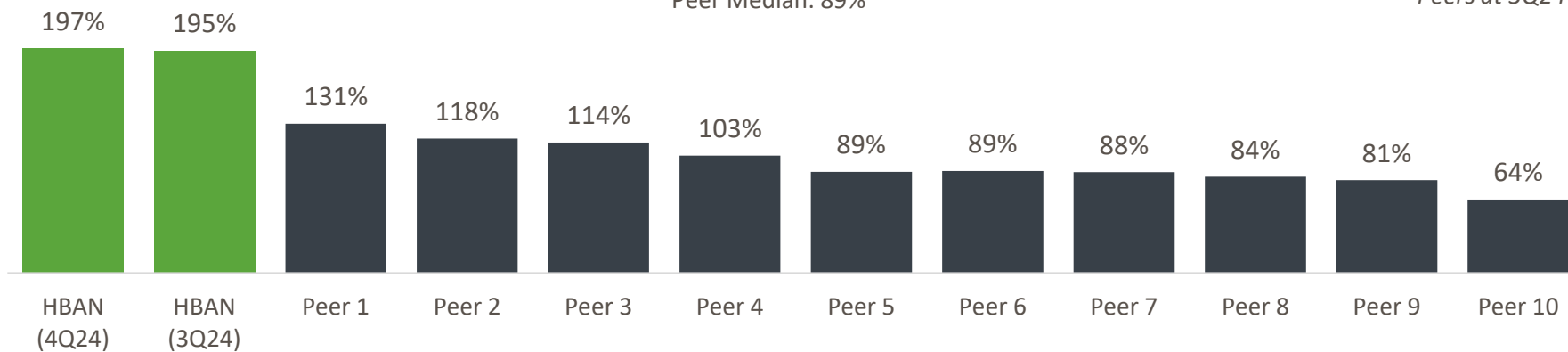
Highlights

- 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 12/31, cash and available liquidity total of \$98 billion

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

Peer Median: 89%

Peers at 3Q24

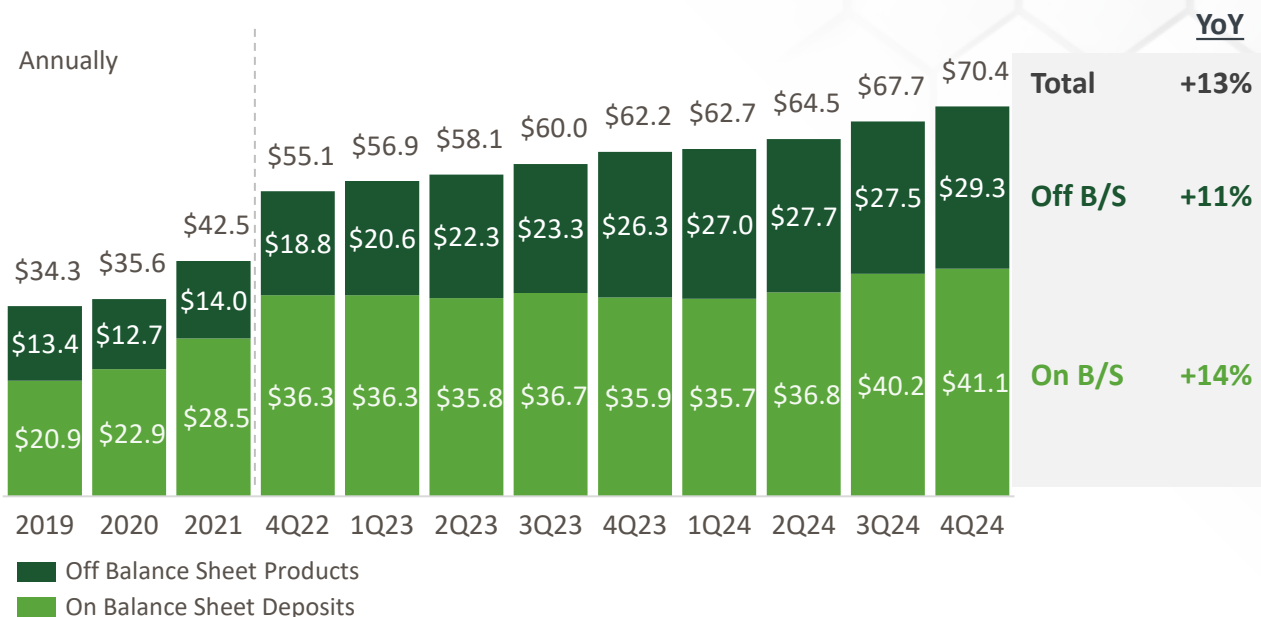


Commercial Deposit Relationships Bolstered by Off Balance Sheet Liquidity Management Solutions

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 (Average)



Commercial Banking Segment Customer Deposits / Liquidity (EOP)

Ending	3/31/24	6/30/24	9/30/24	12/31/24
On B/S	\$35.6	\$38.1	\$41.6	\$42.8
Off B/S	\$27.0	\$28.1	\$26.5	\$29.3
Total	\$62.6	\$66.2	\$68.1	\$72.1

Auto – Production Trend

Originations

	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22
Amount (\$ in billions)	\$2.2	\$2.4	\$2.1	\$1.6	\$1.2	\$1.4	\$1.1	\$1.5	\$1.2
% new vehicles	36%	35%	35%	41%	43%	35%	42%	43%	39%
Avg. LTV	87%	87%	85%	84%	84%	86%	87%	87%	85%
Avg. FICO	778	780	784	783	782	778	776	781	779

Vintage Performance⁽¹⁾

6-month losses		0.05%	0.05%	0.04%	0.05%	0.05%	0.02%	0.05%
9-month losses			0.12%	0.10%	0.12%	0.12%	0.10%	0.11%
12-month losses				0.18%	0.20%	0.25%	0.17%	0.18%

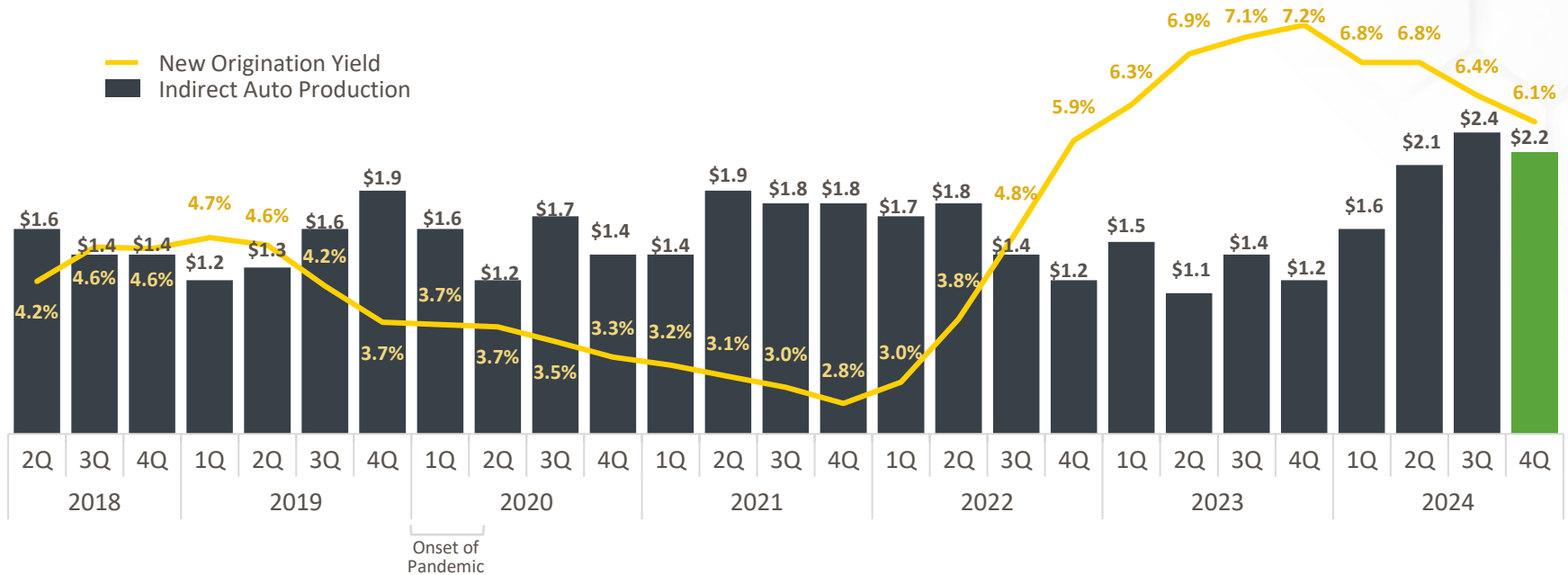
(1) Annualized

Auto – Proven Track Record of Strategic Growth

Optimize through the Cycle

Calibrating production to balance growth and returns

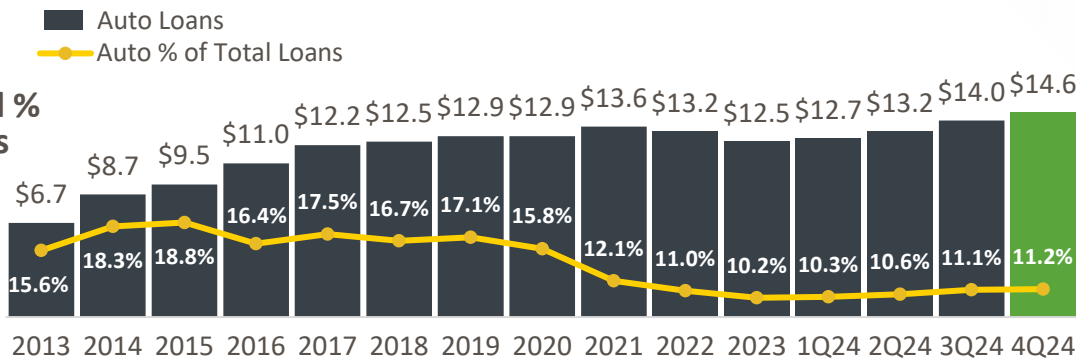
Indirect Auto Production (\$B) and New Origination Yield



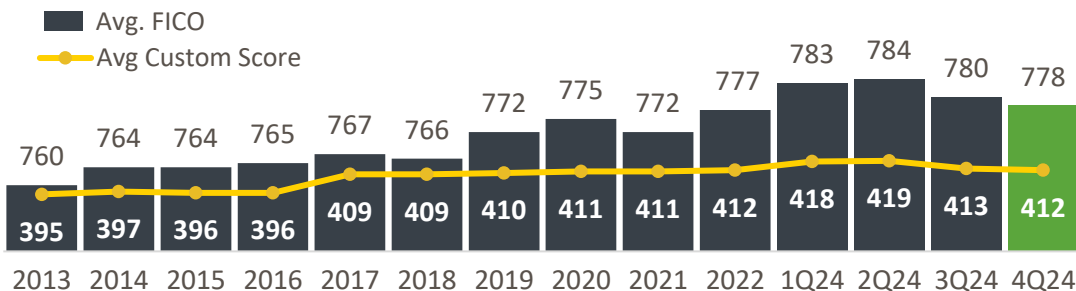
Scale and Expertise to Continuously Drive Shareholder Value

Auto | Strong Credit Performance Through the Cycle

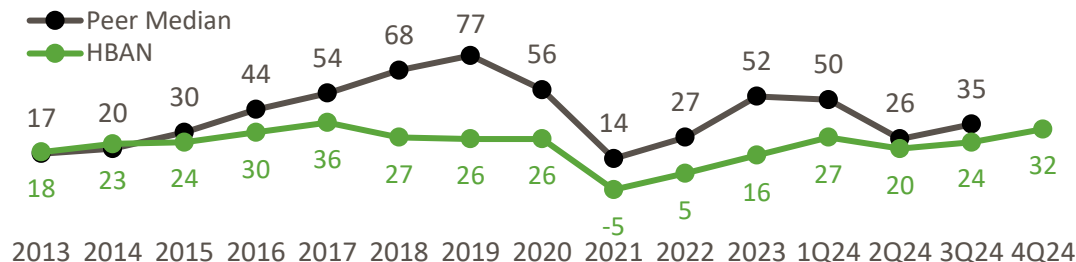
Auto Loans and % of Total Loans (EOP)(\$B)



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 778
- Proprietary custom scorecard enhances predictive modeling

Extensive Industry Knowledge with Emphasis on Super-Prime Consumers

Vehicle Finance – Origination Trends

Auto Loans:

	2024	2023	2022	2021	2020	2019	2018	2017
Originations (\$ in billions)	\$8.3	\$5.2	\$6.1	\$6.9	\$5.9	\$6.1	\$5.8	\$6.2
% new vehicles	36%	40%	38%	43%	47%	46%	47%	50%
Avg. LTV ⁽¹⁾	86%	86%	84%	85%	89%	90%	89%	88%
Avg. FICO	781	779	777	772	775	772	766	767
Weighted avg. original term (months)	72	72	71	71	70	70	69	69
Avg. Custom Score	415	412	412	411	411	410	409	409

RV and Marine:

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

Residential Mortgage and Home Equity Origination Trends

Residential Mortgage:

	2024	2023	2022	2021	2020	2019	2018	2017
Originations (\$ in billions)	\$3.0	\$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	763	765	765	768	767	761	758	760

Home Equity:

	2024	2023	2022	2021	2020	2019	2018	2017
Originations ⁽¹⁾ (\$ in billions)	\$3.9	\$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

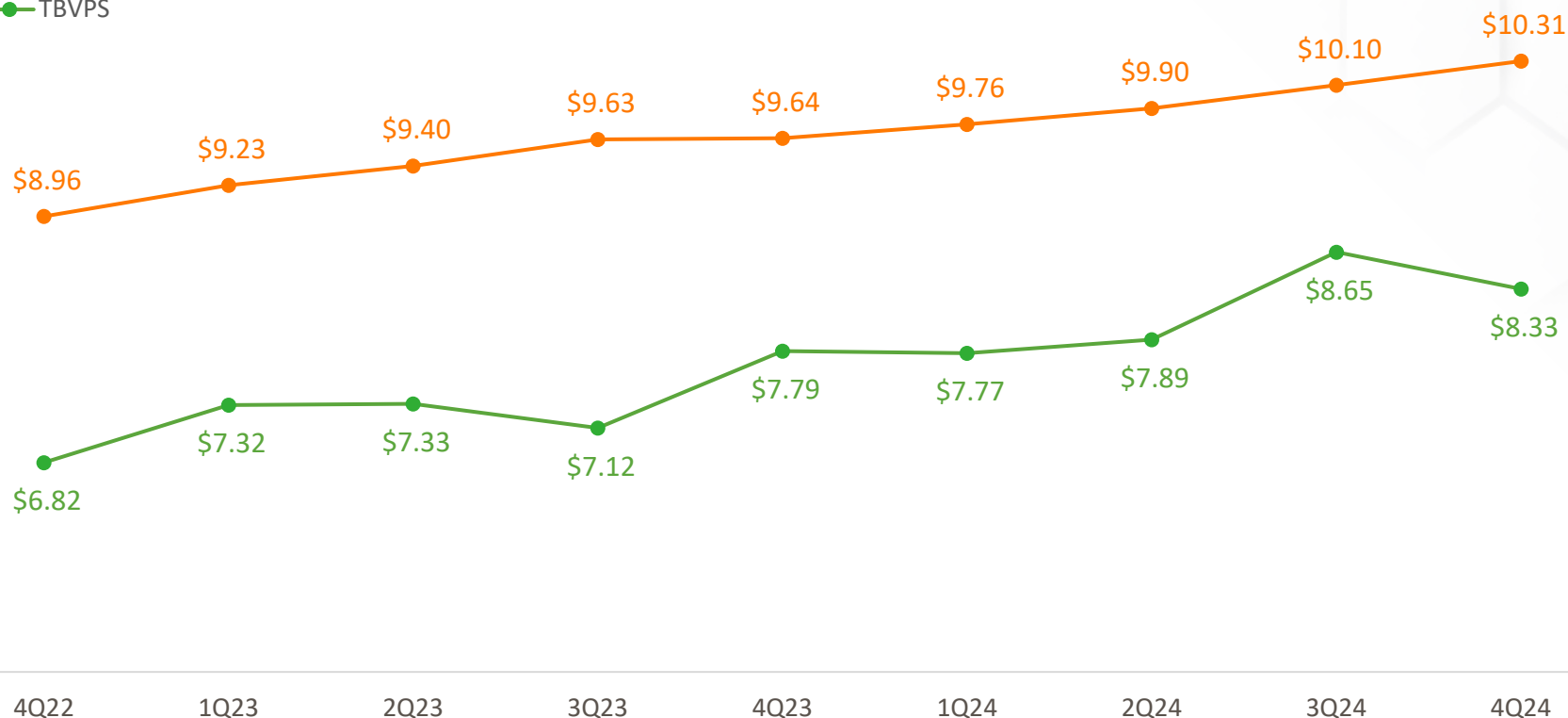
Share Count <i>(In millions)</i>	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23
Beginning shares outstanding	1,453	1,452	1,449	1,448	1,448	1,448	1,444	1,443
Employee equity compensation	1	1	3	1	0	0	4	1
Share repurchases	-	-	-	-	-	-	-	-
Ending shares outstanding	1,454	1,453	1,452	1,449	1,448	1,448	1,448	1,444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

Tangible Book Value (TBV) per Share

Tangible Book Value per Share

Adjusted TBVPS, ex AOCI

TBVPS



Adjusted TBV per Share CAGR 7.2% (4Q22-4Q24)

Credit and Capital

CCAR Stress Test Highlights | Top-tier Performance

CCAR Cumulative Loan Losses as a % of Average Total Loans⁽¹⁾

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%										

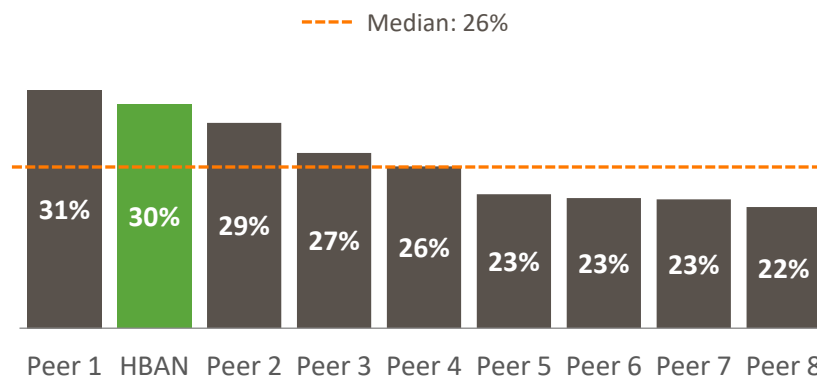
CET1 Post-stress Minimum⁽²⁾

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%	Median	7.7%
HBAN Rank	5	HBAN Rank	2

HBAN's SCB⁽³⁾
at 2.5% in 2024

ACL as % of 2024 CCAR Modeled Losses⁽²⁾

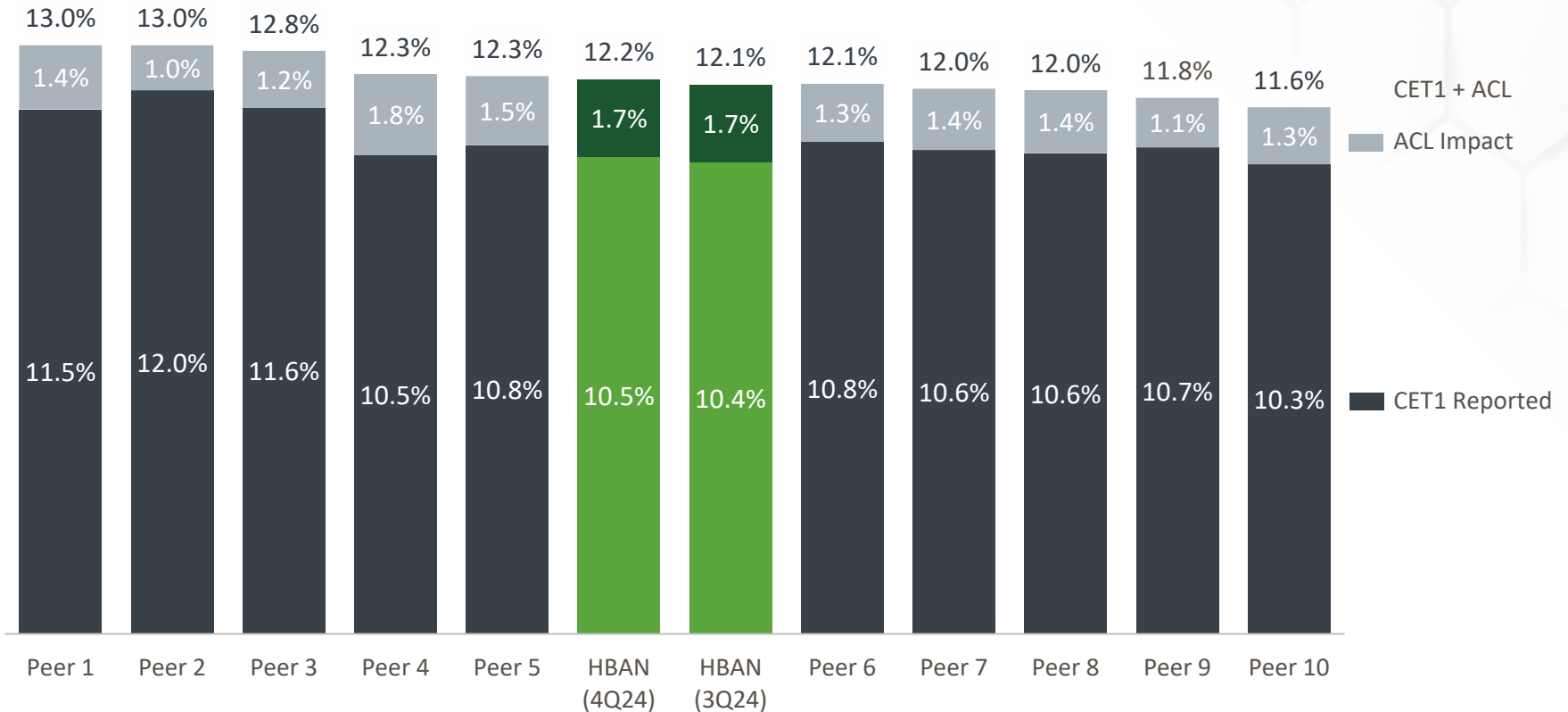
Peers at 3Q24



CET1 Comparison versus Peers

CET1 (Reported and Adjusted for ACL)⁽¹⁾

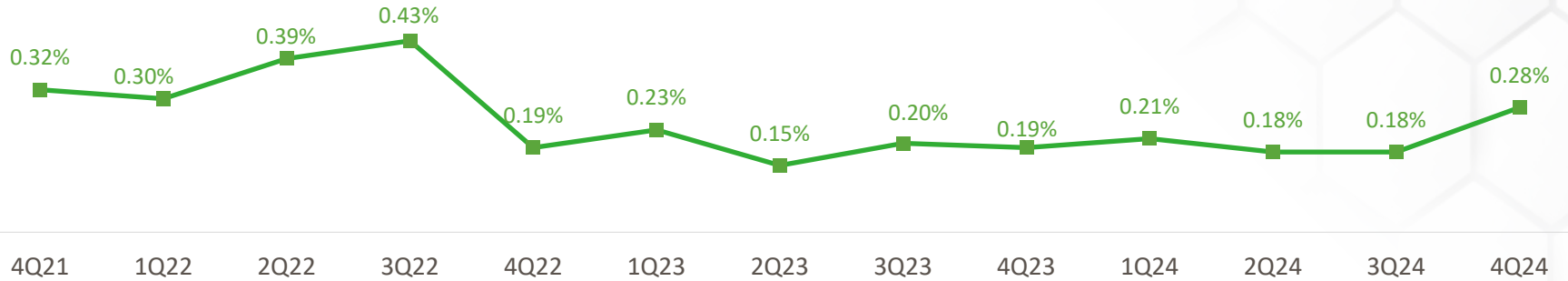
Peers at 3Q24



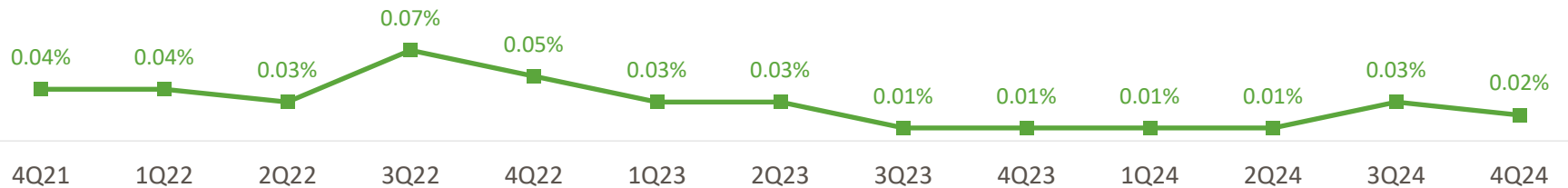
Above median total loss absorbing capacity versus peers

Commercial Delinquencies

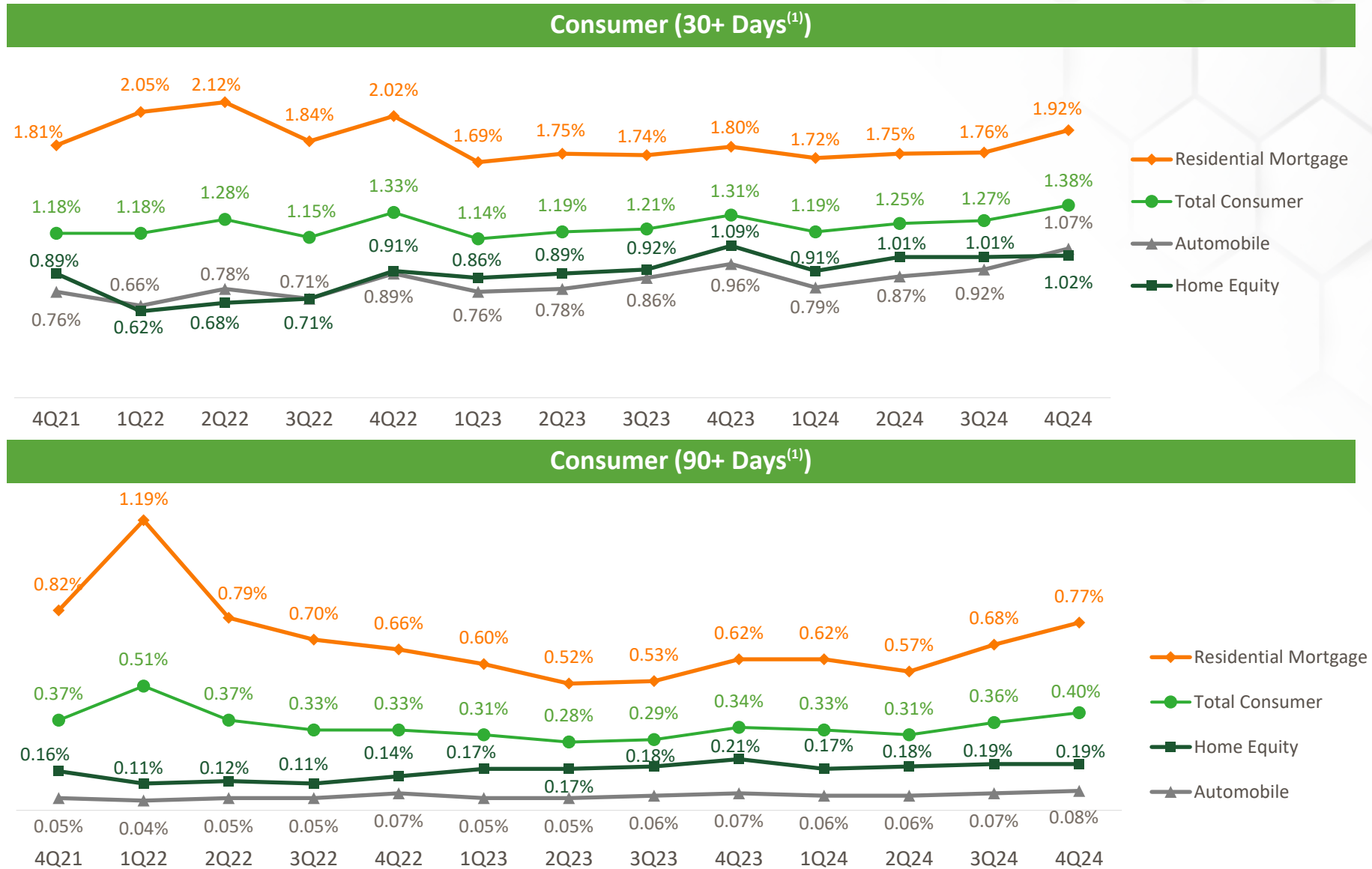
Commercial (30+ Days⁽¹⁾)



Commercial (90+ Days⁽¹⁾)



Consumer Delinquencies



Criticized Commercial Loan Analysis

End of Period

(\$ in millions)

	4Q24	3Q24	2Q24	1Q24	4Q23
Criticized beginning-of-period	\$4,703	\$5,131	\$5,496	\$5,231	\$4,534
Additions / increases	909	1,002	1,044	1,186	1,484
Advances	249	191	192	247	180
Upgrades to "Pass"	(650)	(817)	(680)	(599)	(280)
Paydowns	(795)	(732)	(831)	(505)	(610)
Charge-offs	(58)	(70)	(91)	(64)	(72)
Moved to HFS	-	(2)	(0)	(0)	(5)
Criticized end-of-period	\$4,358	\$4,703	\$5,131	\$5,496	\$5,231
Percent change (Q/Q)	-7%	-8%	-7%	5%	15%

Notes

Slide 5:

- (1) PBR: “Primary Banking Relationship”
- (2) Source: Company Financials. Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB
- (3) AOCI adjustment aligned to the GSIB reporting requirement - exclusion of AOCI adjusted for cash flow hedges on loan portfolio

Slide 6:

- (1) Non-GAAP; excludes net gain/(loss) on securities, effect of MTM on PF Swaptions, CRTs (“Credit Risk Transfers”), and Notable Items

Slide 8:

- (1) Excludes the impact of Notable Items
- (2) Excludes net gain/loss on securities sale and impact of swaptions and CRTs
- (3) Excludes net gain/loss on securities sale, impact of swaptions and CRTs, and notable items

Slide 9:

- (1) New initiatives include North and South Carolina, Texas, Fund Finance, Healthcare Asset-based Lending, Native American Financial Services

Slide 10:

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

Slide 13:

- (1) Cash equals cash and cash equivalents; total securities inclusive of trading account securities
- (2) Investment securities excludes trading account securities
- (3) RWA (“Risk weighted assets”)

Slide 14:

- (1) Shown current position as of 12/31/24 with projection of effective swaps through 4Q25

Slide 15:

- (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; net \$0.4M gain from mark to market on CRTs in 4Q24
- (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 the Insurance Income and other

Slide 16:

- (1) Noninterest income, adjusted as a percentage of Total Revenue (FTE); adjusted noninterest income (non-GAAP) excludes effect of MTM on PF Swaptions and CRTs (“Credit Risk Transfers”) and loss on sale of securities, and gain on sale of business line

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: Company Financials. Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB

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

Notes

Slide 36:

- (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 37:

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

Slide 42:

- (1) Bank data as of 3Q24. 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 44:

- (1) Source: Company Third Quarter 2024 Form 10Q's. Includes publicly listed US-based banks with >\$50 billion in assets as of 3Q24 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 47:

- (1) Bank data as of 3Q24. 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 48:

- (1) Peers: CFG, FITB, PNC, TFC, USB (Proxy peers with > \$5 billion in auto loans)
- (2) Source: S&P Global – Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB

Slide 52:

- (1) Cash equals cash and cash equivalents. Coverage includes Contingent Capacity at Federal Reserve & FHLB + Cash & Equivalents. Based on estimated 12/31/24 uninsured deposits
- (2) Source: S&P Global – Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB

Slide 53:

- (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 3Q24. Source: S&P Global – Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB.

Slide 60:

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

Slide 61:

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