

2021 First Quarter Earnings Review

April 22, 2021



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This communication may contain certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements about the benefits of the proposed transaction, the plans, objectives, expectations and intentions of Huntington and TCF, the expected timing of completion of the transaction, and other statements that are not historical facts. Such statements 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; the magnitude and duration of the COVID-19 pandemic and its impact on the global economy and financial market conditions and our business, results of operations, and financial condition; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Federal Reserve Board; volatility and disruptions in global capital and credit markets; movements in interest rates; reform of LIBOR; 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; the occurrence of any event, change or other circumstances that could give rise to the right of one or both of the parties to terminate the merger agreement between Huntington and TCF; the outcome of any legal proceedings that may be instituted against Huntington or TCF; delays in completing the transaction; the failure to obtain necessary regulatory approvals (and the risk that such approvals may result in the imposition of conditions that could adversely affect the combined company or the expected benefits of the transaction); the failure to satisfy any of the conditions to the transaction on a timely basis or at all; the possibility that the anticipated benefits of the transaction are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where Huntington and TCF do business; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; diversion of management’s attention from ongoing business operations and opportunities; potential adverse reactions or changes to business or employee relationships, including those resulting from the announcement or completion of the transaction; the ability to complete the transaction and integration of Huntington and TCF successfully; the dilution caused by Huntington’s issuance of additional shares of its capital stock in connection with the transaction; and other factors that may affect the future results of Huntington and TCF. 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, 2020, which is 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, and in TCF’s Annual Report on Form 10-K for the year ended December 31, 2020, which is on file with the SEC and available on TCF’s investor relations website, ir.tcfbank.com, under the heading “Financial Information” and in other documents TCF 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. Neither Huntington nor TCF assumes 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.

Building the Leading *People-First, Digitally-Powered* Bank

Creating a sustainable competitive advantage with focused investment in customer experience, product differentiation, and key growth initiatives

We are a Purpose-driven company

- ◆ Our Purpose is to make people's lives better, help businesses thrive, and strengthen the communities we serve

Drive organic growth across all business segments

- ◆ Deliver a superior customer experience through differentiated products, digital capabilities, market segmentation, and tailored expertise
- ◆ Leverage the value of our brand, our deeply-rooted leadership in our communities, and our market-leading convenience to efficiently acquire, deepen, and retain client relationships

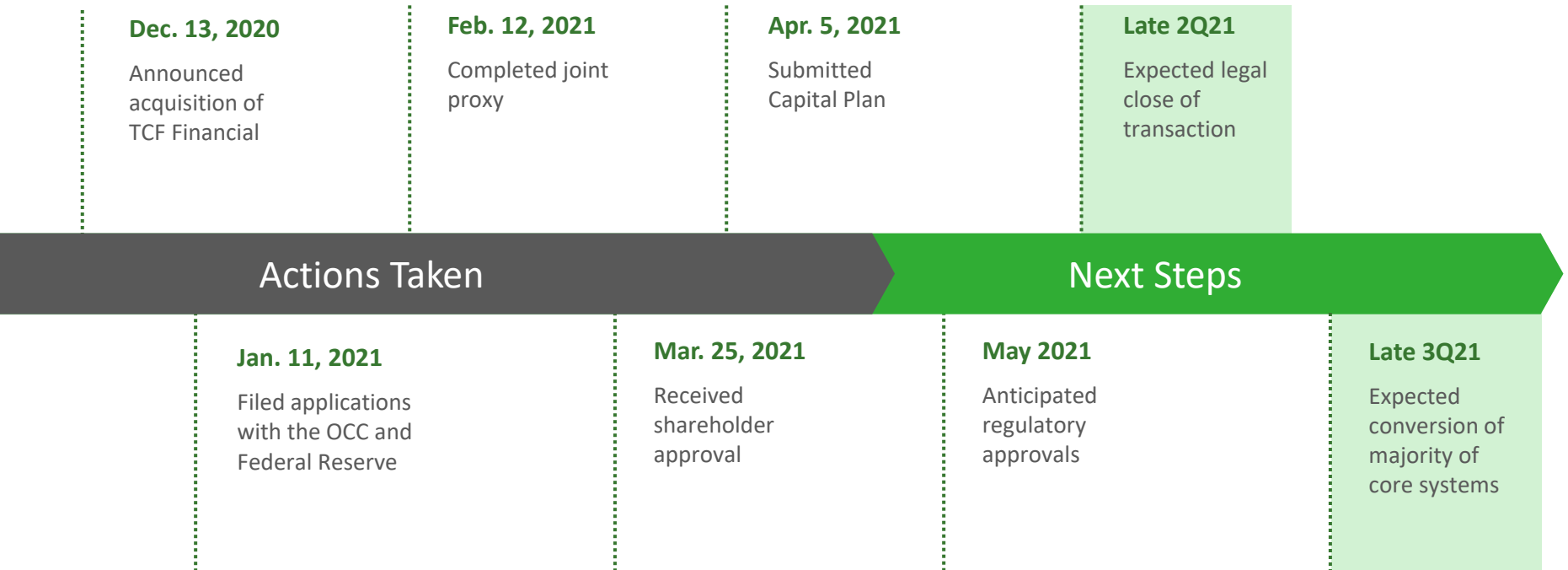
Deliver sustainable, top quartile financial performance and efficiency

- ◆ Drive diversified revenue growth while maintaining rigorous expense management discipline and maximizing returns on organic growth investments
- ◆ Minimize earnings volatility through the cycle
- ◆ Deliver top quartile returns on capital

Be a source of stability and resilience through enterprise risk management & balance sheet strength

- ◆ Maintain an aggregate moderate-to-low, through-the-cycle risk profile
- ◆ Disciplined capital allocation and priorities (first fund organic growth, second maintain the dividend, and then other capital uses)

TCF Integration Update



2021 First Quarter Financial Highlights

Revenue growth of 19% year-over-year supporting strategic investment

Revenue (FTE)	EPS	TBVPS
\$1.4 billion ↑ 19% Y/Y	\$0.48 ↑ \$0.45 per share	\$8.64 ↑ 4% Y/Y
Efficiency Ratio	ROA	ROTCE
57.0% ↑ 1.6 percentage pts Y/Y	1.76% ↑ 159 basis points Y/Y	23.7% ↑ 21.9 percentage pts Y/Y

- Average loans increased \$4.6 billion, or 6%, year-over-year
- Average core deposits increased \$16.3 billion, or 20%, year-over-year
- Net interest margin of 3.48%, up 34 basis points from the year-ago quarter
- Net charge-off ratio of 32 basis points, down from 62 basis points in the year-ago quarter
- Provision for credit losses of \$(60) million, down from \$441 million in the year-ago quarter

Pretax, Pre-Provision Earnings

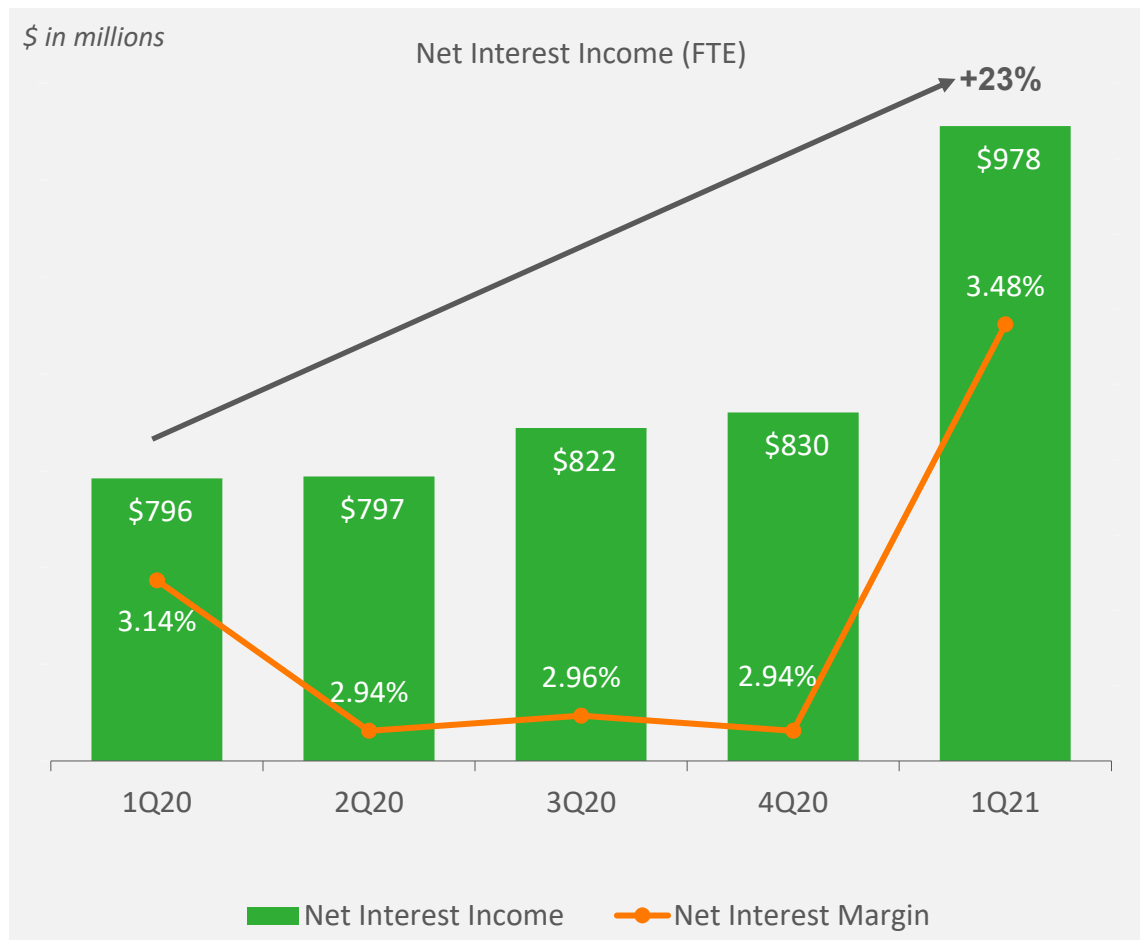
Continued momentum in PTPP growth illustrates strong underlying earnings power and economic recovery taking hold

(\$ in millions)	1Q21	1Q20	Year-Over-Year Change	
			\$	%
Net interest income (FTE)	\$978	\$796	\$182	23%
Noninterest income	\$395	\$361	\$34	9%
Total revenue	\$1,373	\$1,157	\$216	19%
Noninterest expense	\$793	\$652	\$141	22%
Pretax, Pre-Provision Earnings (PTPP)* - Non-GAAP	\$580	\$505	\$75	15%
Provision for credit losses	\$(60)	\$441	\$(501)	-114%
Net income available to common	\$501	\$30	\$471	1,570%

*Note: Pretax, pre-provision earnings is a non-GAAP financial metric – reconciliation in table above

Net Interest Income

Year-over-year 12% increase in average earning assets and 34 basis points of net interest margin expansion drive net interest income growth



NIM change LQ	4Q20:	2.94%
Hedging / derivatives	+0.49	
Interest rate caps	+0.49	
All other	+0.00	
PPP impact	+0.12	
Forgiveness	+0.14	
Fee amortization	(0.02)	
Elevated Fed cash	(0.01)	
Rates / mix / other	(0.06)	
Total change	+0.54	
	1Q21:	3.48%

Interest Rate Caps

Capital protection strategy

Objective

- The caps strategy was designed to protect capital against rising interest rates over the intermediate to long term

Initial Action

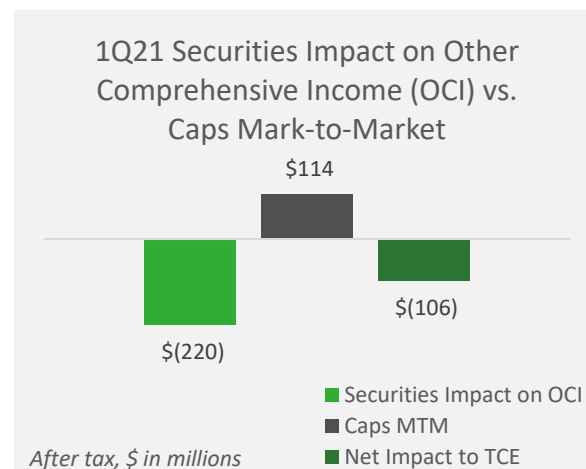
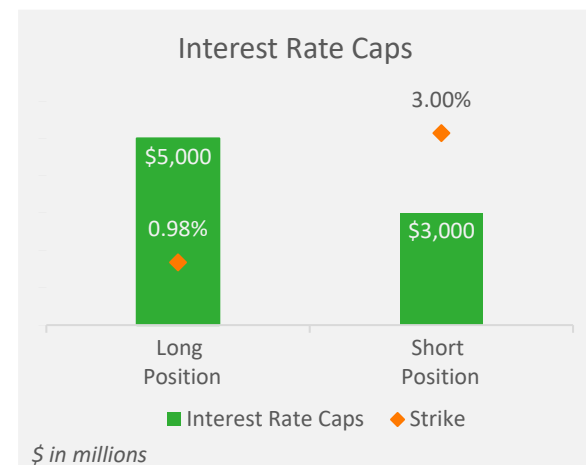
- Purchased \$5 billion (long position) of interest rate caps in 4Q20 with a weighted average strike rate of 98 basis points, average duration of 7 years, and indexed to 1 month LIBOR

Result

- The mark-to-market flows through net interest margin (long-term debt costs)
- Yield curve steepening and increased market volatility resulted in a \$144 million gain in 1Q21, or a 51 basis point benefit to net interest margin

Additional Actions

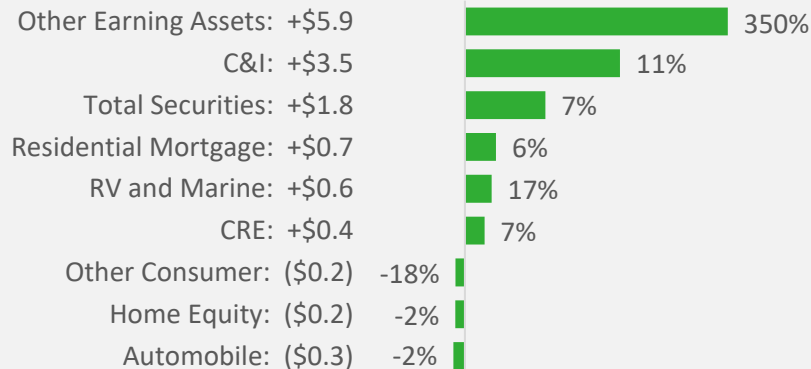
- Sold \$3 billion (short position) of new interest rate caps in 1Q21, recovering approximately half of the premium paid on the initial \$5 billion of caps purchased
 - Weighted average strike rate of 300 basis points, average duration of 7 years, and indexed to 1 month LIBOR
- Created a partial collar-like position that dampens movements in the mark-to-market⁽¹⁾ while maintaining capital protection



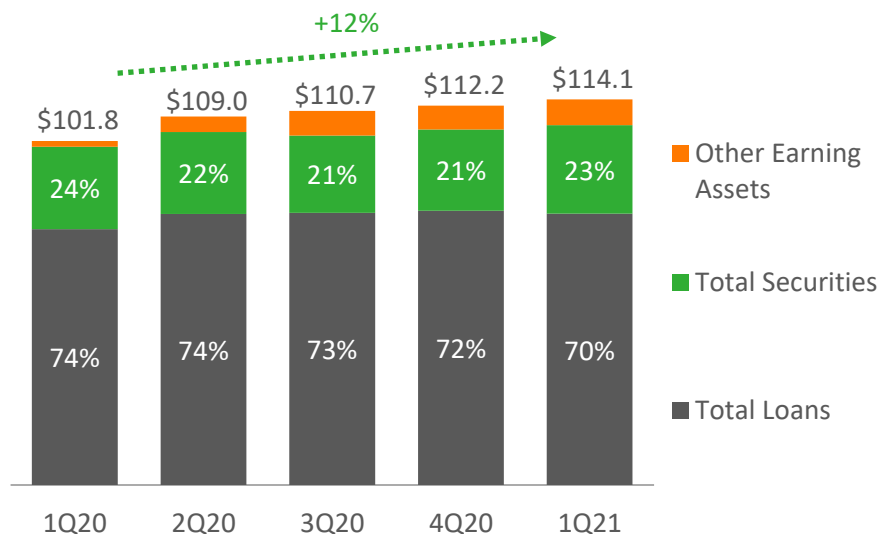
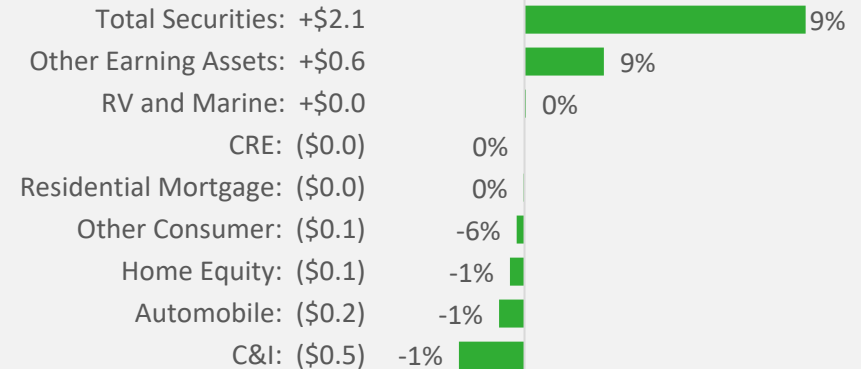
Average Earning Assets

Elevated deposits at the Federal Reserve Bank and PPP loans drive year-over-year earning asset growth

Average Quarterly Growth Year-over-Year



Average Growth Linked Quarter



vs. Year-Ago Quarter Average

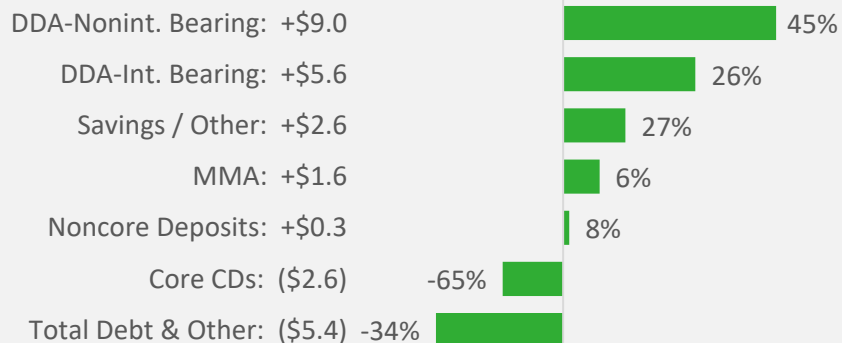
- Other earning assets increased 350%, driven by elevated deposits at the Federal Reserve Bank
- C&I loans increased 11%, primarily reflecting the \$5.8B of average Payroll Protection Program (PPP) loans
- Residential mortgage increased 6%, reflecting continued robust portfolio mortgage production
- RV and marine increased 17%, reflecting strong consumer demand and continued strong production levels

Note: \$ in billions unless otherwise noted

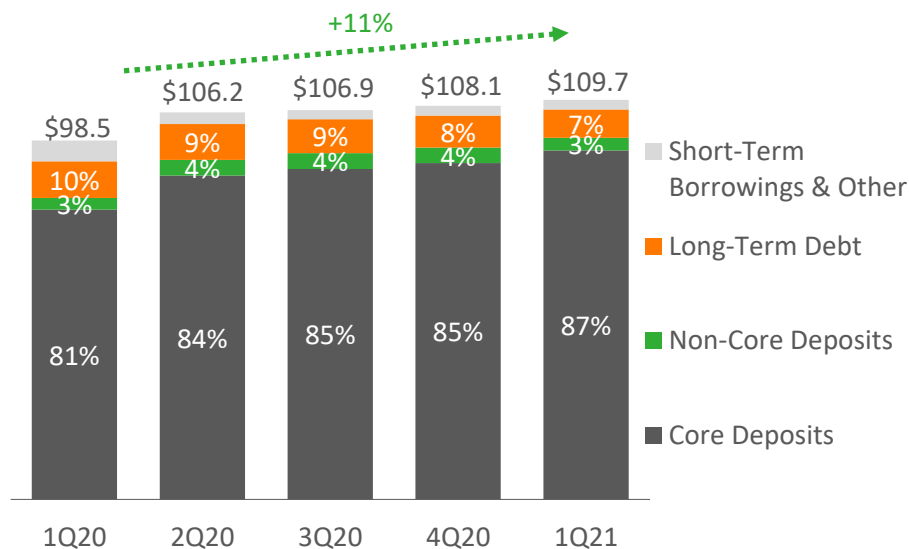
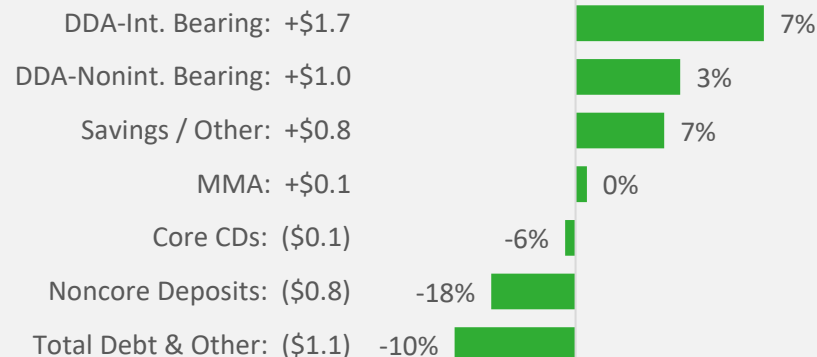
Average Non-Equity Funding

Demand deposits drive robust year-over-year growth in core deposits

Average Quarterly Growth Year-over-Year



Average Growth Linked Quarter



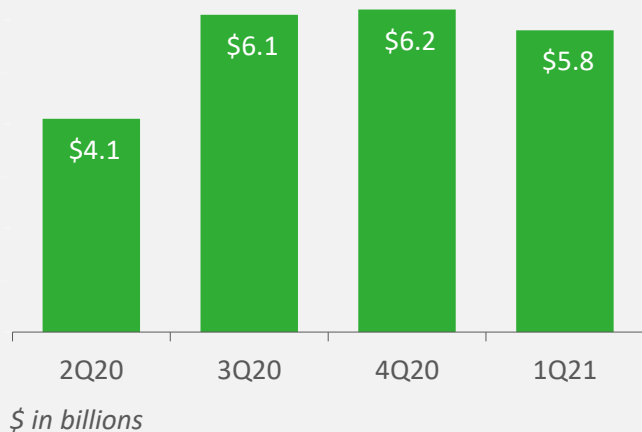
Note: \$ in billions unless otherwise noted

vs. Year-Ago Quarter Average

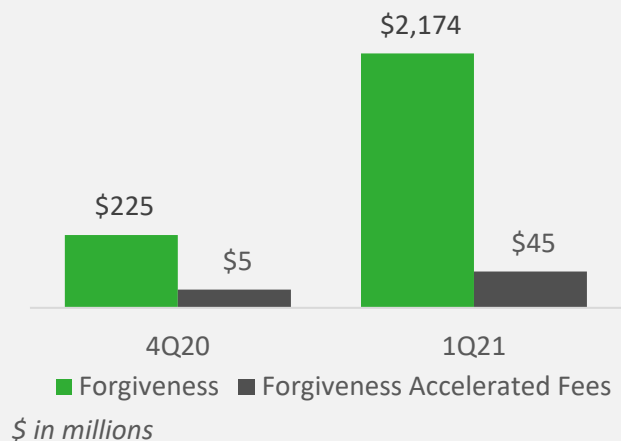
- Total core deposits increased 20%, primarily driven by increased liquidity levels in reaction to the economic downturn, business and commercial growth related to the PPP loans, consumer growth largely related to government stimulus, increased consumer and business banking account production, and reduced attrition
- Core CDs decreased 65%, reflecting the maturity of balances related to the 2018 consumer deposit growth initiatives
- Total debt decreased 41%, reflecting the repayment of short-term borrowings, the maturity and issuance of long-term debt, and the purchase of long-term debt in 4Q20

Paycheck Protection Program (PPP) Update

Average PPP Loans



Forgiveness / Repayment Activity



PPP Loans as of 3/31/2021

Loans

- Original program: \$6.6 billion of loans approved
 - 38,500 total loans approved
- Current program: \$1.8 billion of loans approved with expectation of approximately \$2.0 billion in total

Forgiveness

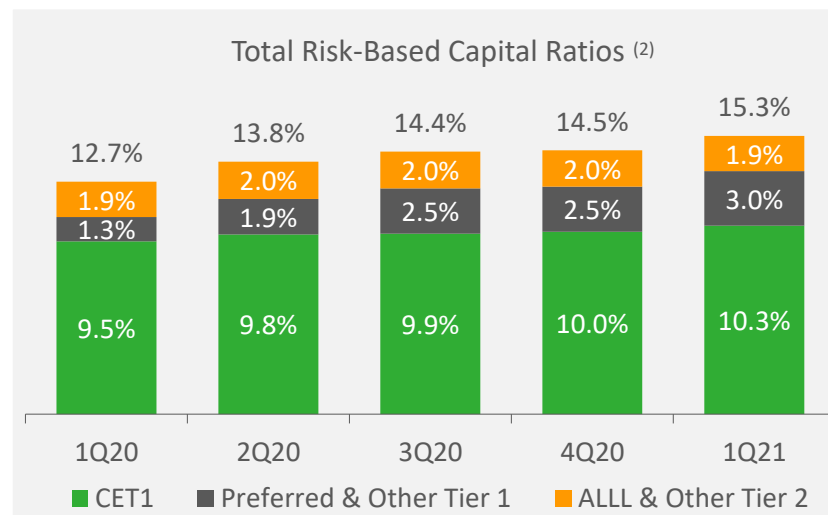
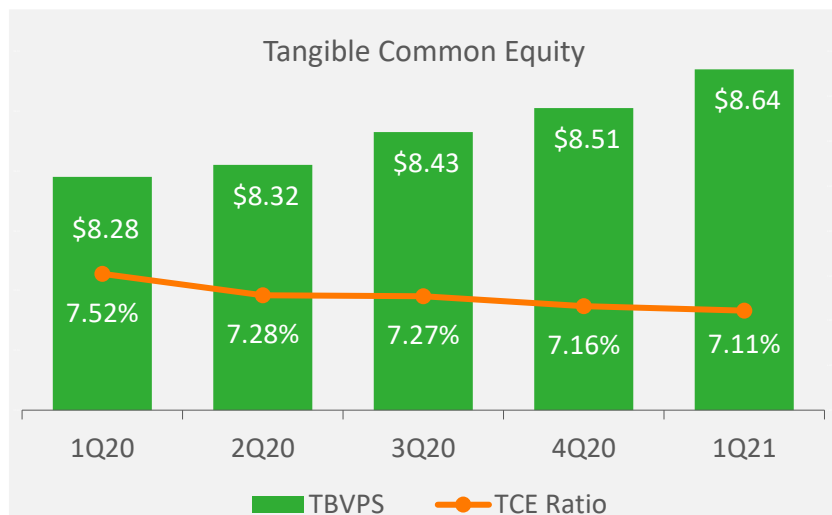
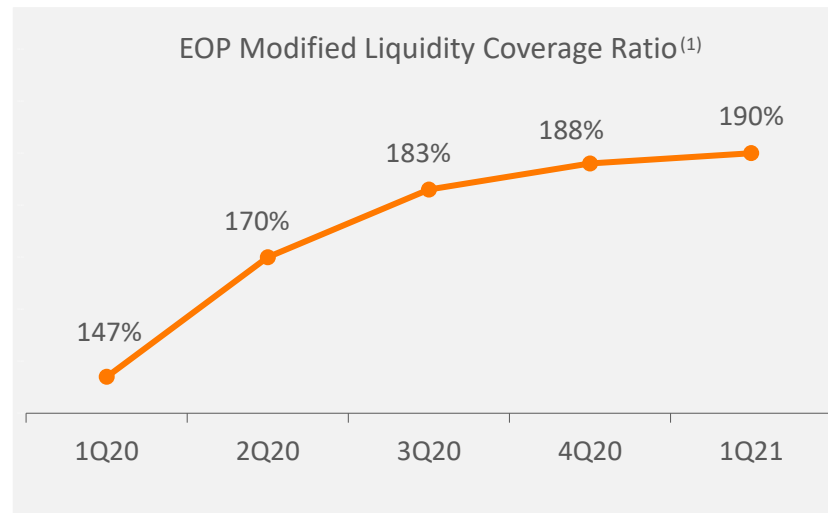
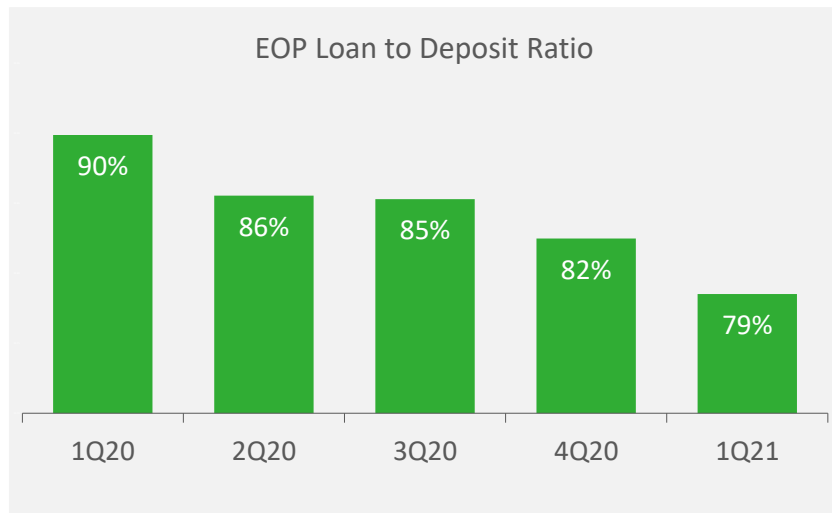
- Expect 85% of both programs to be forgiven
- Original program: \$2.2 billion forgiven in 1Q21
 - Expect ~\$2.3 billion of remaining loans to be forgiven in 2Q21
- Current program: Forgiveness expected to be received primarily in 2021, particularly 2H21

Income Statement Impact

- 1Q21 net interest income included \$76 million related to PPP, including \$45 million from accelerated accretion from forgiveness
- 1Q21 net interest margin benefitted by 16 basis points related to accelerated accretion from PPP forgiveness

Capital and Liquidity

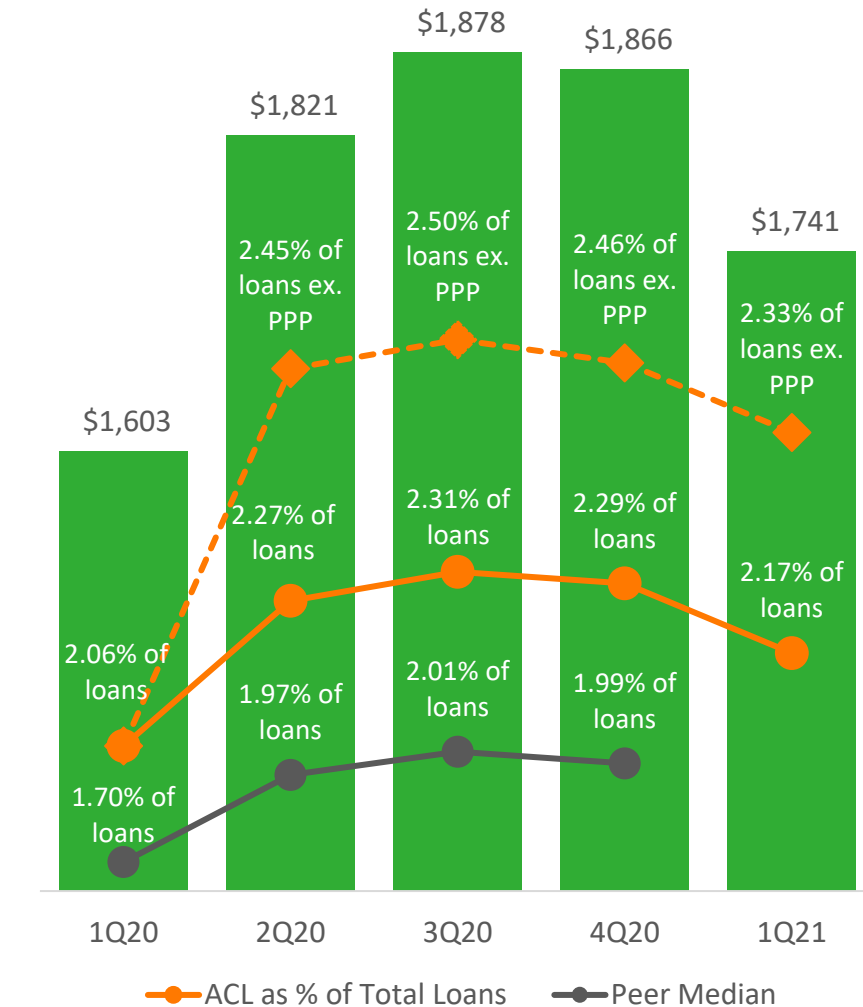
Managing capital and liquidity consistent with our aggregate moderate-to-low risk appetite



See notes on slide 64

Allowance for Credit Losses (ACL)

Improving economic outlook drives reserve release



\$ in millions

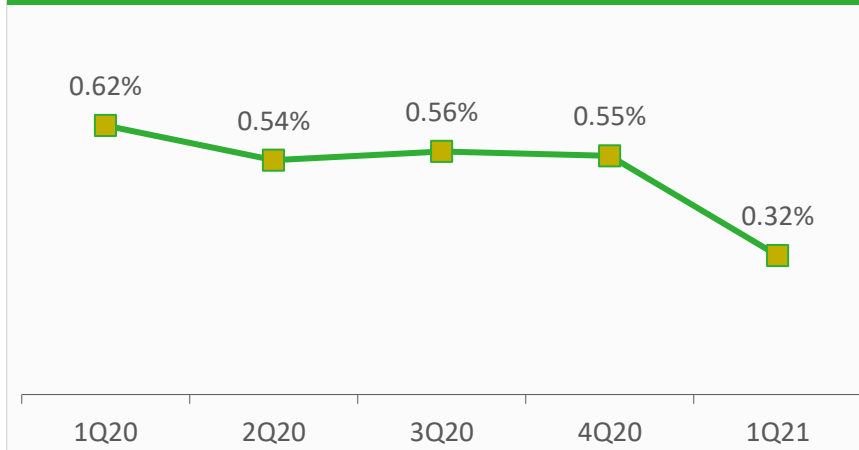
- Multiple scenarios utilized while using February baseline as foundation
- Economic outlook and vaccine rollout drivers of \$125 million reserve release
- Awaiting evidence of more sustained economic improvement in coming quarters to determine future reserve releases
- ACL coverage declines to 2.17% while maintaining a prudent level to address remaining economic uncertainty

(1) See reconciliation on slide 18

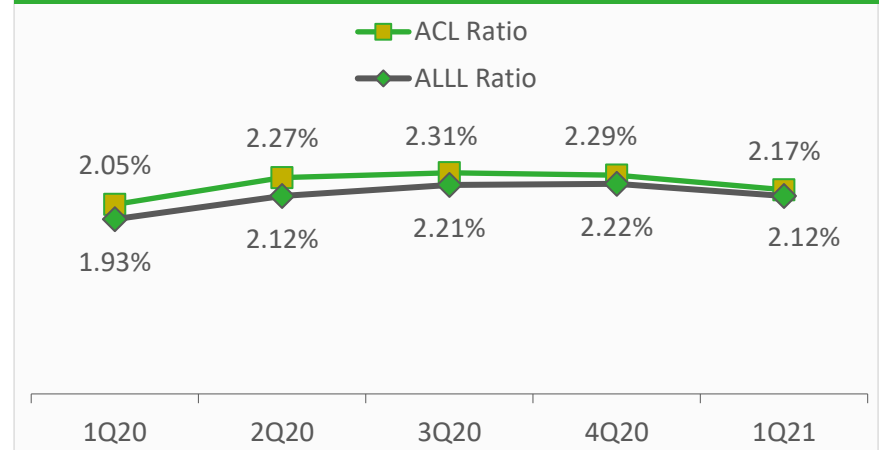
Asset Quality and Reserve Trends

Net charge-off ratio significantly improved and other asset quality metrics stable

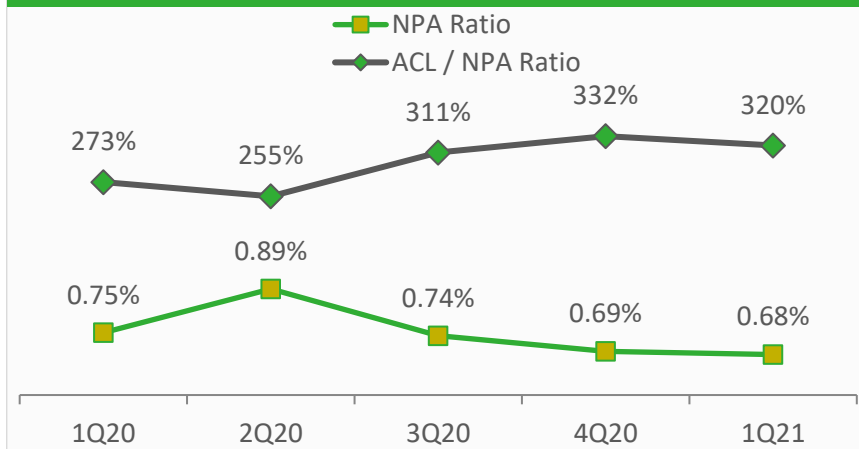
Net Charge-off Ratio



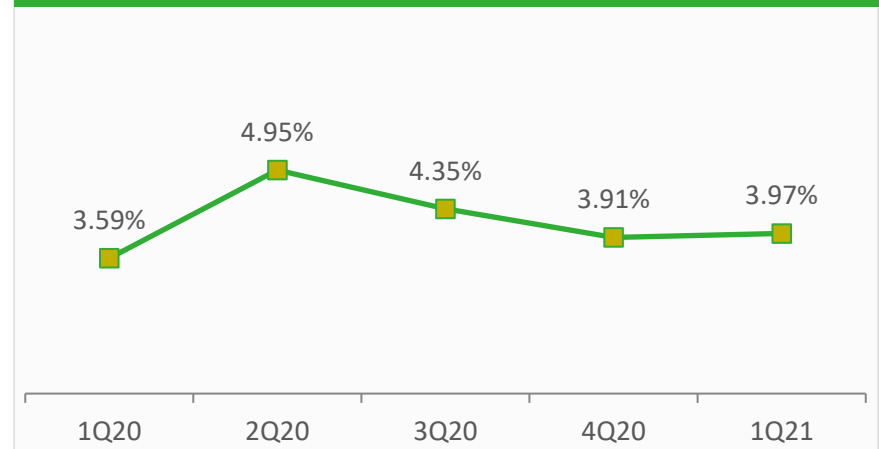
ACL and ALLL Ratios



NPA Ratio and ALLL / NPA Ratios



Criticized Asset Ratio



Select Investments in 2021 Strategic Initiatives

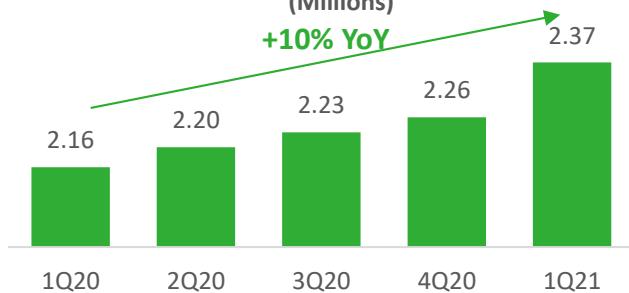
Consumer and Business Banking	Commercial Banking	Wealth Management	Vehicle Finance
<ul style="list-style-type: none">Transitioning sales to digital direct and digitally assistedDigital deepeningDifferentiated new products and featuresSBA lending geographic expansion	<ul style="list-style-type: none">Digital onboarding & sales enablement enhancementsKey expertise and capability hiresEnhanced payment platforms	<ul style="list-style-type: none">Digital and in-branch unified, full-service advisory experienceDigital account integration enhancements	<ul style="list-style-type: none">Geographic expansionNew digital onboarding experienceMultiple digital payment enhancements
Enterprise			
<ul style="list-style-type: none">TCF integration		<ul style="list-style-type: none">Operational efficiency and enterprise tech enablement	

Consumer and Business Banking Digital Metrics

Digital Engagement

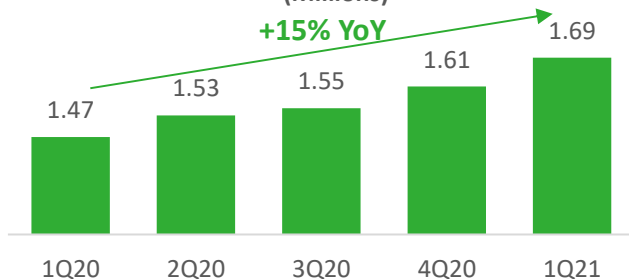
Average Monthly Active Digital Users⁽¹⁾ (Millions)

+10% YoY



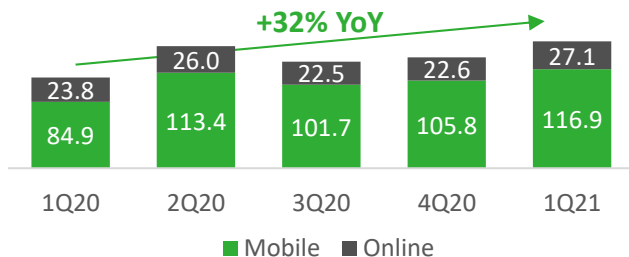
Average Monthly Active Mobile Users⁽²⁾ (Millions)

+15% YoY



Digital Logins (Millions)

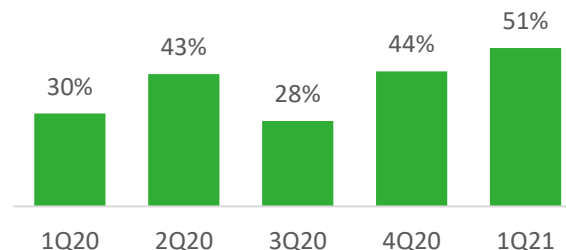
+32% YoY



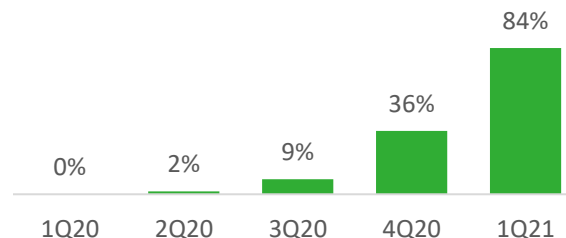
Digital Originations

New Consumer Deposit Accounts

Includes Checking, Savings, MMA

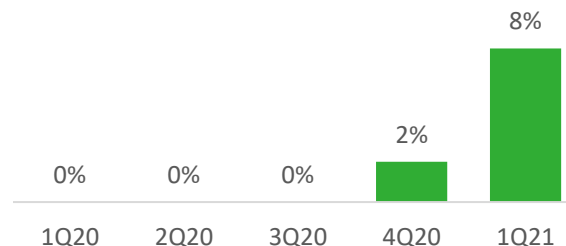


Digitally-Assisted Mortgage Applications



New Business Deposit Accounts

Includes Checking, Savings, MMA



2021 Full-Year Expectations – Standalone Huntington

	2021 vs. 2020	Commentary
Avg Loans 2020 = \$79.4 billion	+ 1-3%	<ul style="list-style-type: none"> Reflects flat to modestly higher commercial loans (inclusive of PPP) and low-single digit growth in consumer loans; excluding PPP, low-single digit growth in both Expectation for accelerating commercial loan growth throughout the year as the economic recovery progresses and utilization rates begin to normalize later in the year
Avg Deposits 2020 = \$91.9 billion	+ 9-11%	<ul style="list-style-type: none"> Driven by elevated levels across both commercial and consumer core deposits persisting for several more quarters Expectation for highly elevated growth rates in 1H21; returning to mid-single digit growth rate in 2H21
Revenue 2020 = \$4.836 billion	+ 3-5%	<ul style="list-style-type: none"> Net interest income up mid-single digits (inclusive of interest rate cap mark-to-market) Noninterest income modestly lower due to challenging mortgage banking comparisons partially offset by continued growth in capital markets, payments, and wealth mgmt
Expense 2020 = \$2.795 billion	+ 7-9%	<ul style="list-style-type: none"> Including ~1% from 1Q21 Significant Items (\$21 million of TCF acquisition-related expenses) Driven by investments in digital and technology, marketing, and select personnel additions to drive strategic initiatives, the 1Q foundation donation, and revenue driven incentives Investments front-end loaded, resulting in higher Y/Y expense growth rates in 1H21 before returning to more normalized Y/Y growth rates in 2H21
NCOs	30 – 40 bp	<ul style="list-style-type: none"> Reflects improving economic conditions and stable charge-offs in both commercial and consumer portfolios Reserve releases remain dependent on economic recovery and related credit performance

All expectations are for standalone Huntington; they are not pro forma for the pending acquisition of TCF Financial

Reconciliation

Tangible common equity, ROTCE, and ACL ratio ex. PPP loans

(\$ in millions)	1Q21	4Q20	1Q20
Average common shareholders' equity	\$10,858	\$10,749	\$10,433
Less: intangible assets and goodwill	2,176	2,185	2,217
Add: net tax effect of intangible assets	39	41	48
Average tangible common shareholders' equity (A)	\$8,722	\$8,605	\$8,264
Net income available to common	\$501	\$281	\$30
Add: amortization of intangibles	10	10	11
Add: net of deferred tax	(2)	(2)	(2)
Adjusted net income available to common	509	289	38
Adjusted net income available to common (annualized) (B)	\$2,065	\$1,148	\$154
Return on average tangible shareholders' equity (B/A)	23.7%	13.3%	1.8%

(\$ in millions)	6/30/20 GAAP	PPP Adj.	6/30/20 ex. PPP	9/30/20 GAAP	PPP Adj.	9/30/20 ex. PPP
Allowance for credit losses (ACL) (C)	\$1,821	\$3	\$1,818	\$1,878	\$3	\$1,875
Total loans and leases (D)	\$80,139	\$6,054	\$74,085	\$81,156	\$6,211	\$74,945
ACL as % of total loans and leases (C/D)	2.27%		2.45%	2.31%		2.50%

(\$ in millions)	12/31/20 GAAP	PPP Adj.	12/31/20 ex. PPP	3/31/21 GAAP	PPP Adj.	3/31/21 ex. PPP
Allowance for credit losses (ACL) (C)	\$1,866	\$3	\$1,863	\$1,741	\$3	\$1,738
Total loans and leases (D)	\$81,608	\$6,016	\$75,592	\$80,230	\$5,686	\$74,544
ACL as % of total loans and leases (C/D)	2.29%		2.46%	2.17%		2.33%

Reconciliation

1Q21 Significant Items impacting financial performance comparisons

Adjusted Noninterest Expense (\$ in millions)	Noninterest Expense (GAAP)	Impact of Significant Items	Adjusted Noninterest Expense (Non-GAAP)
Personnel costs	\$468	\$0	\$468
Outside data processing and other services	115	8	107
Equipment	46	1	45
Net occupancy	42	3	39
Professional services	17	8	9
Amortization of intangibles	10	0	10
Marketing	14	0	14
Deposit and other insurance expense	8	0	8
Other noninterest expense	73	1	72
Total Noninterest expense	\$793	\$21	\$772

Net Income and EPS (\$ in millions, except per share amounts)	After-tax	EPS
Net income – reported earnings	\$532	
Net income applicable to common shares	\$501	\$0.48

Significant Items – favorable (unfavorable) impact:	Pretax Earnings	EPS
TCF acquisition-related net expenses	\$(21)	\$(0.02)

Efficiency Ratio (\$ in millions)	Pre-tax	Efficiency Ratio
Noninterest expense less amortization of intangibles	\$783	57.0%
FTE revenue less gain/loss on securities	\$1,373	

Significant Items:	Revenue / (Expense)	Efficiency Ratio
TCF acquisition-related net expenses, pre-tax	\$(21)	1.5%

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

Significant 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 Significant 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.

Significant 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 “Significant Items”. Most often, these Significant Items result from factors originating outside the company – e.g., regulatory actions/assessments, windfall gains, changes in accounting principles, one-time tax assessments/refunds, and litigation actions. In other cases they may result from management decisions associated with significant corporate actions out of the ordinary course of business – e.g., merger/restructuring charges, recapitalization actions, and goodwill impairment.

Even though certain revenue and expense items are naturally subject to more volatility than others due to changes in market and economic environment conditions, as a general rule volatility alone does not define a Significant Item. For example, changes in the provision for credit losses, gains/losses from investment activities, and asset valuation write-downs reflect ordinary banking activities and are, therefore, typically excluded from consideration as a Significant Item.

Management believes the disclosure of “Significant Items”, when appropriate, aids analysts/investors in better understanding corporate performance and trends so that they can ascertain which of such items, if any, they may wish to include/exclude from their analysis of the company’s performance - i.e., within the context of determining how that performance differed from their expectations, as well as how, if at all, to adjust their estimates of future performance accordingly. To this end, management has adopted a practice of listing “Significant Items” in our external disclosure documents (e.g., earnings press releases, quarterly performance discussions, investor presentations, Forms 10-Q and 10-K).

“Significant Items” for any particular period are not intended to be a complete list of items that may materially impact current or future period performance. A number of items could materially impact these periods, including those which may be described from time to time in Huntington’s filings with the Securities and Exchange Commission.

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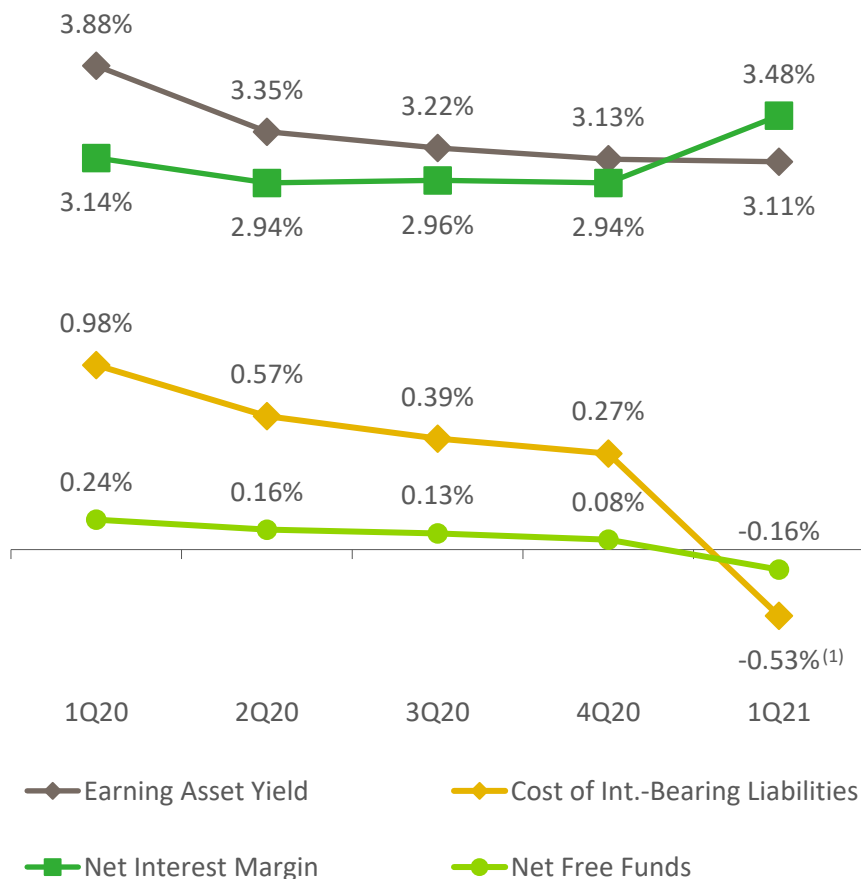
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Board of Directors	63

Income Statement

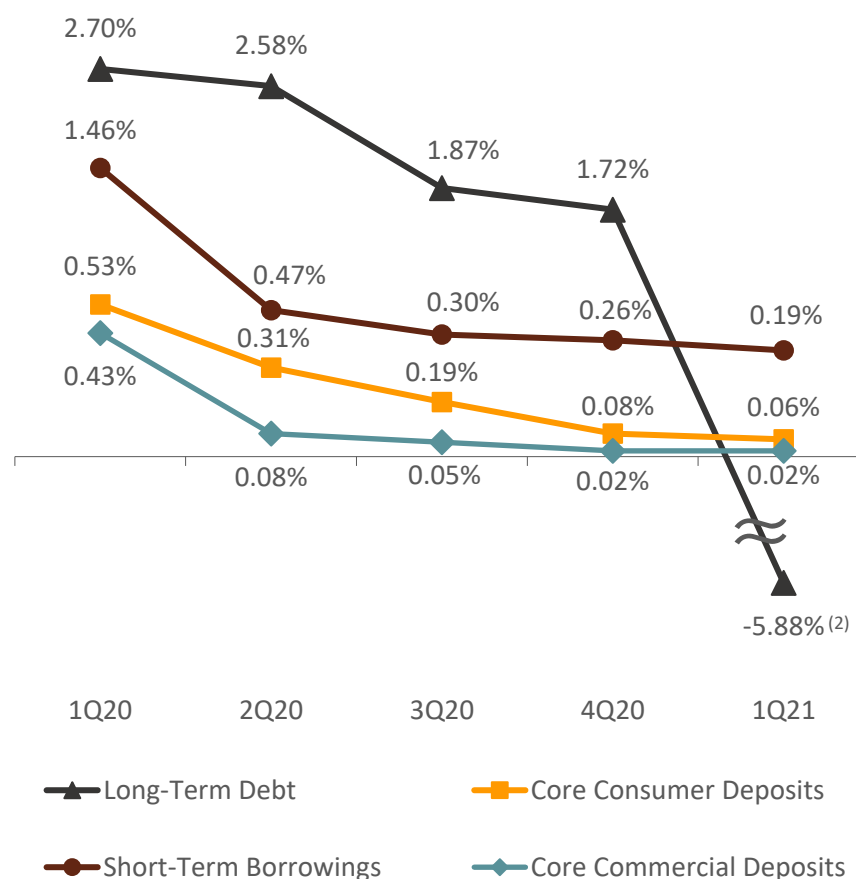
Net Interest Margin (FTE)

NIM up 34 basis points year-over-year reflecting the benefit of interest rate caps mark-to-market and PPP loans

Net Interest Margin Trends



Components of Cost of Interest-Bearing Liabilities

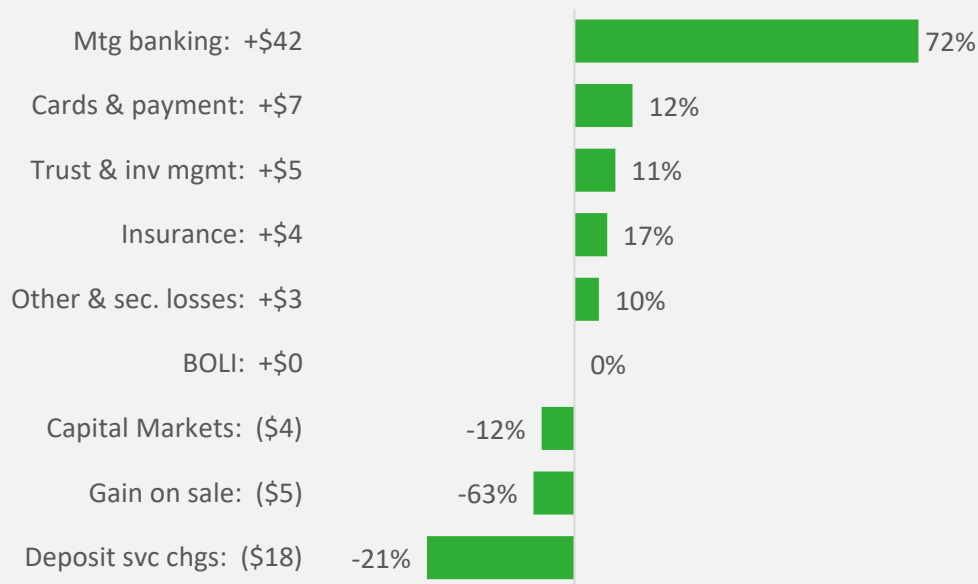


See notes on slide 64

Noninterest Income

Continued strength in mortgage banking income drives year-over-year growth in noninterest income

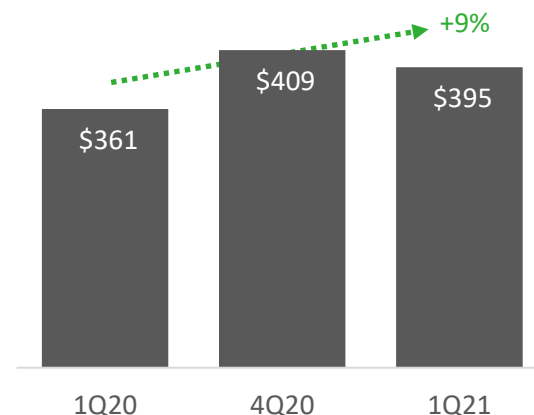
Change in Quarterly Noninterest Income Year-over-Year



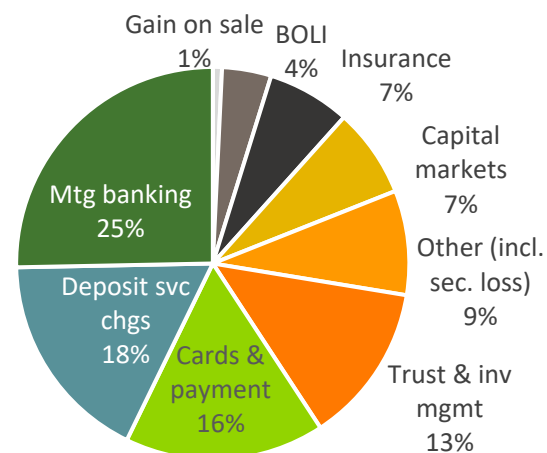
vs. Year-Ago Quarter

- ◆ Mortgage banking income increased 72%, reflecting an 89% increase in salable mortgage originations and higher secondary marketing spreads offset by lower net mortgage servicing income
- ◆ Card and payment processing income increased 12%, reflecting higher debit card usage
- ◆ Deposit service charges decreased 21%, primarily reflecting reduced customer activity and elevated deposits

Total Noninterest Income



1Q21 Noninterest Income

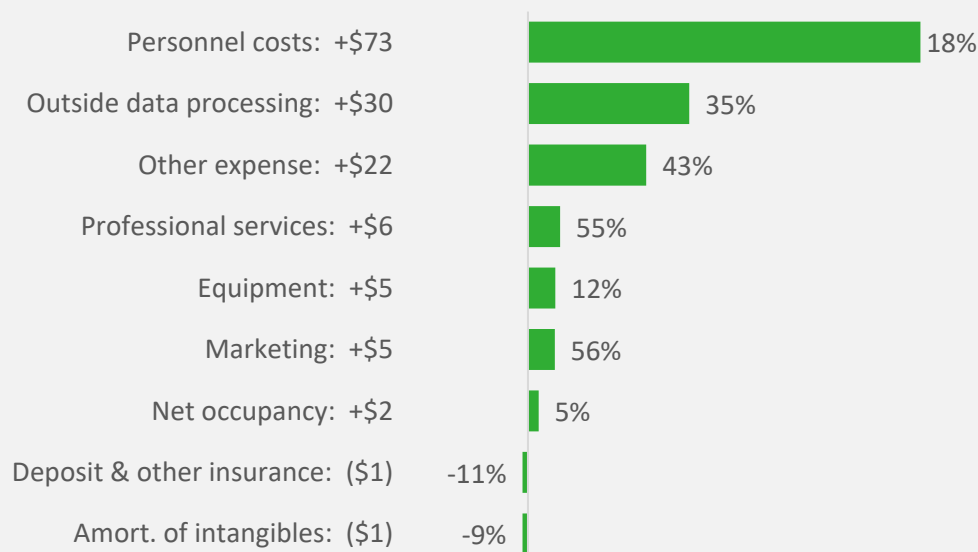


Note: \$ in millions unless otherwise noted

Noninterest Expense

Continued investment in talent and technology drive expense growth

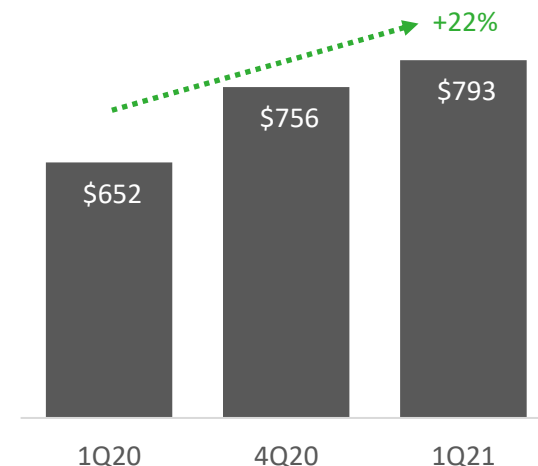
Change in Quarterly Noninterest Expense Year-over-Year



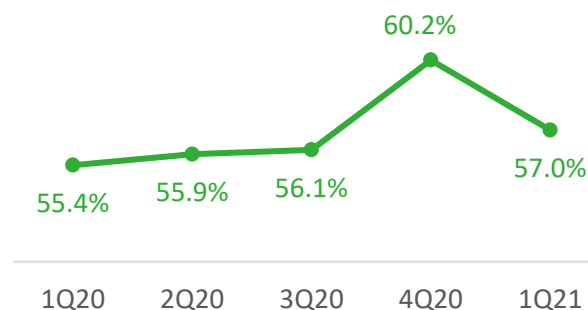
vs. Year-Ago Quarter

- Personnel costs increased 18%, primarily reflecting increased incentives and commissions, a timing change with respect to moving forward the annual grant of equity compensation, and higher benefits costs
- Outside data processing and other services increased 35%, reflecting accelerated technology investments and \$8 million of TCF acquisition-related expense
- Other noninterest expense increased 43%, primarily reflecting a \$25 million donation to The Columbus Foundation

Total Expense



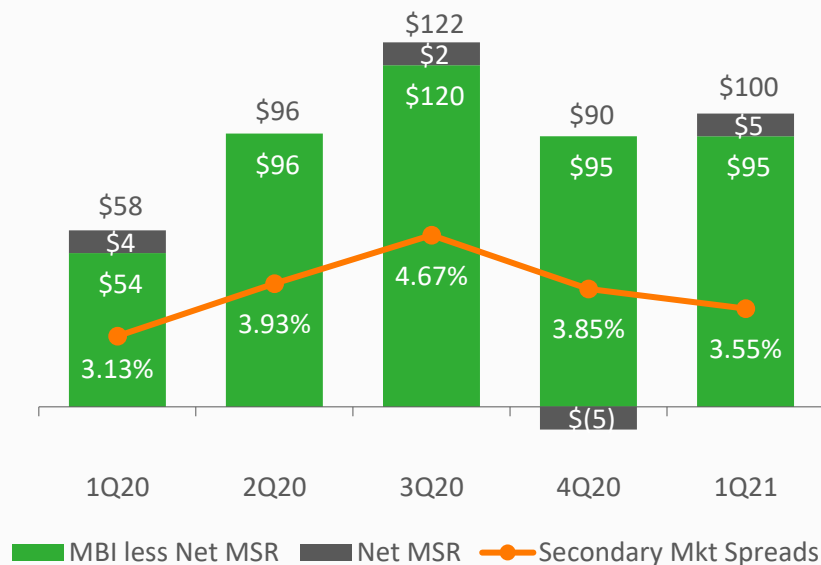
Efficiency Ratio Trend



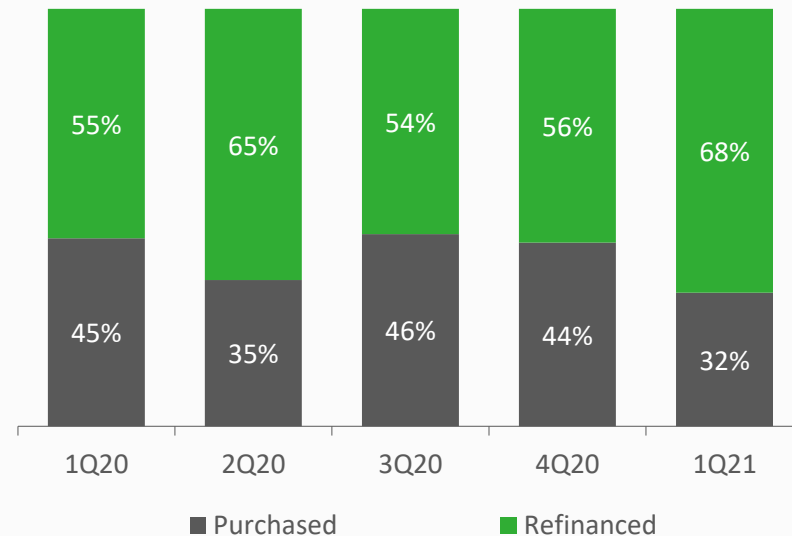
Note: \$ in millions unless otherwise noted

Mortgage Banking Noninterest Income Summary

Mortgage Banking Income (MBI)



Salable Production Mix



(\$ in billions)

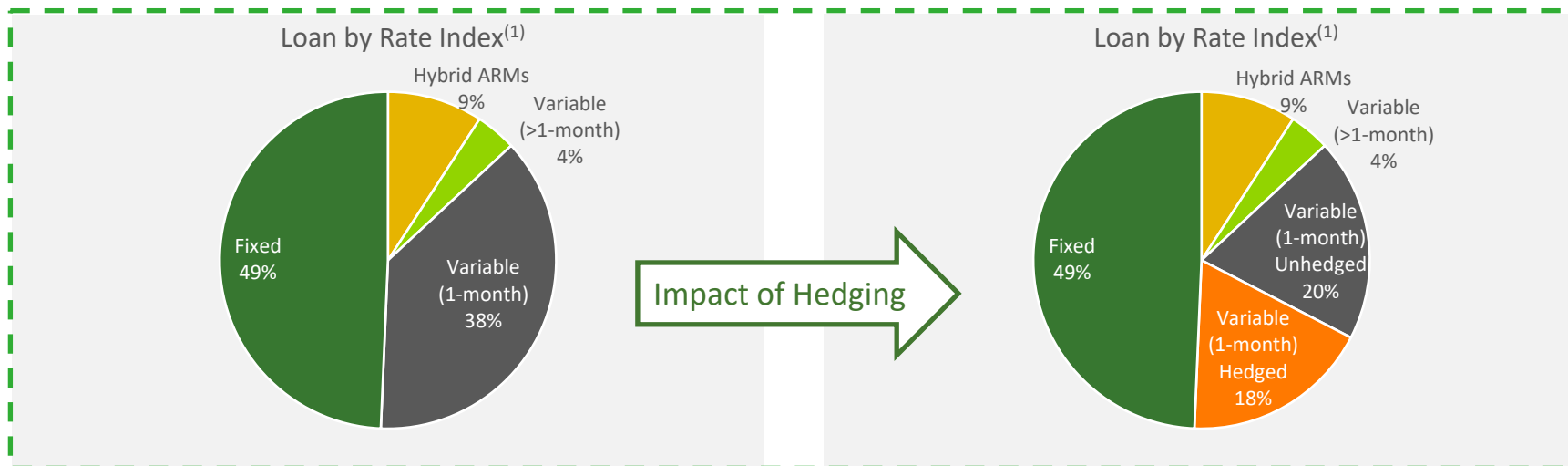
Mortgage origination volume for sale
 Third party mortgage loans serviced⁽¹⁾
 Mortgage servicing rights⁽¹⁾
 MSR % of investor servicing portfolio⁽¹⁾

1Q21	4Q20	3Q20	2Q20	1Q20
2.7	2.4	2.6	2.4	1.4
23.6	23.5	23.3	23.2	22.8
0.3	0.2	0.2	0.2	0.2
1.16%	0.89%	0.82%	0.74%	0.72%

(1) End of period

Balance Sheet

Balance Sheet Management Strategy



- An integral part of our interest rate risk management strategy is the use of derivative instruments to minimize significant fluctuations in earnings caused by changes in market interest rates

 - Total active hedges of \$29.3 billion; \$21.5 billion classified as hedge accounting, \$7.8 billion classified as economic hedges
- Beginning in 2Q20, began repositioning the balance sheet for higher rates in the future, with a focus on earnings and capital protection

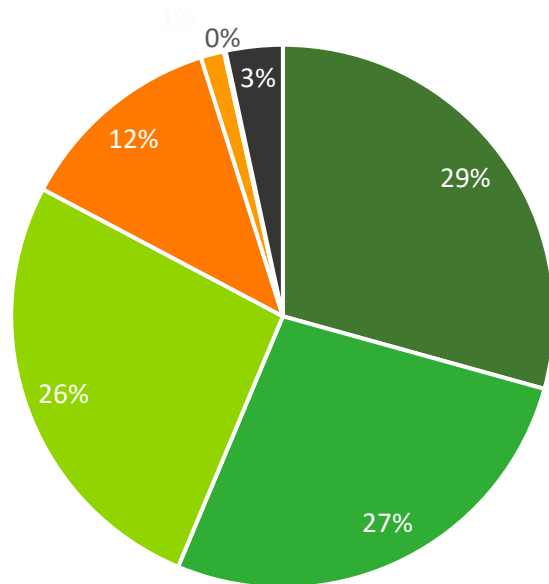
 - 80% of hedges providing downside risk protection run off by 2023 year-end, which coincides with the timing of expected monetary policy normalization
 - Securities purchases since 2Q20 shifted to shorter duration securities

(1) As of 3/31/21

Average Deposit Composition: \$99.3 Billion

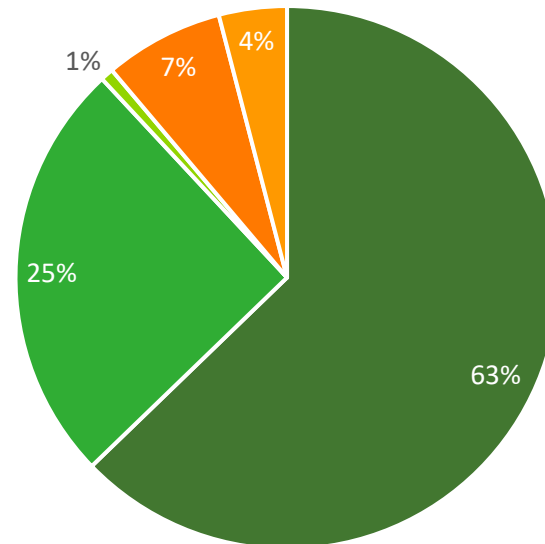
1Q21 average balances

Average Balance by Type



- Demand - Noninterest Bearing \$29.1B
- Demand - Interest Bearing \$26.8B
- Money Market \$26.2B
- Savings \$12.3B
- Core CDs \$1.4B
- Other Domestic Deps >\$250,000 \$0.1B
- Brokered Deps & Negotiable CDs \$3.4B

Average Balance by Segment



- Consumer and Business Banking: \$62.3B
- Commercial Banking: \$25.1B
- Vehicle Finance: \$0.8B
- Regional Banking and Private Client Group: \$7.1B
- Treasury/Other: \$4.0B

Total Core Deposit Trends

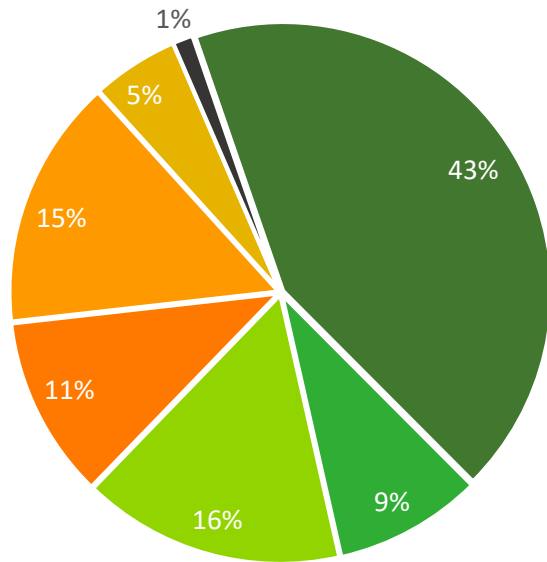
Average (\$ in billions)	1Q21	1Q21 vs 4Q20 ⁽¹⁾	1Q21 vs 1Q20
Commercial			
Demand deposits – noninterest bearing	\$ 22.0	6 %	47 %
Demand deposits – interest bearing	15.2	24	22
Total commercial DDA	37.2	13	36
Other core deposits ⁽²⁾	7.9	4	1
Total commercial core deposits	45.2	11	28
Consumer			
Demand deposits – noninterest bearing	7.1	39	39
Demand deposits – interest bearing	11.6	33	33
Total consumer DDA	18.7	35	35
Other core deposits ⁽²⁾	32.0	10	5
Total consumer core deposits	50.7	19	15
Total			
Demand deposits – noninterest bearing	29.1	14	45
Demand deposits – interest bearing	26.8	27	26
Other core deposits ⁽²⁾	39.9	8	4
Total core deposits	\$ 95.8	15 %	20 %

See notes on slide 64

Average Loan Composition: \$80.3 Billion

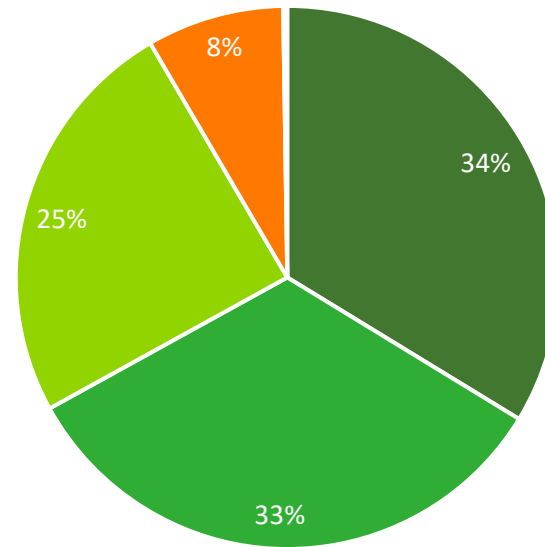
1Q21 average balances

Average Balance by Type



- C&I \$34.4B
- Commercial Real Estate \$7.2B
- Auto \$12.7B
- Home Equity \$8.8B
- Residential Mortgage \$12.1B
- RV/Marine \$4.2B
- Other Consumer \$1.0B

Average Balance by Segment



- Consumer and Business Banking: \$27.1B
- Commercial Banking: \$26.7B
- Vehicle Finance: \$19.7B
- Regional Banking and Private Client Group: \$6.6B
- Treasury/Other: \$0.2B

Consumer and Commercial Asset Trends

Average (\$ in billions)	1Q21	1Q21 vs 4Q20 ⁽¹⁾	1Q21 vs 1Q20
Commercial			
Commercial and industrial loans	\$ 34.4	(6) %	11 %
Commercial real estate:			
Construction loans	1.1	(12)	(10)
Commercial loans	6.1	2	10
Total commercial loans	41.5	(5)	11
Commercial bonds ⁽²⁾	3.0	(7)	(2)
Total commercial assets ⁽²⁾	44.5	(5)	10
Consumer			
Automobile loans	12.7	(6)	(2)
Home equity loans	8.8	(5)	(2)
Residential mortgage loans	12.1	0	6
RV and marine loans	4.2	1	17
Other consumer loans	1.0	(23)	(18)
Total consumer assets	38.7	(4)	2
Total	\$ 83.3	(4) %	6 %

See notes on slide 64

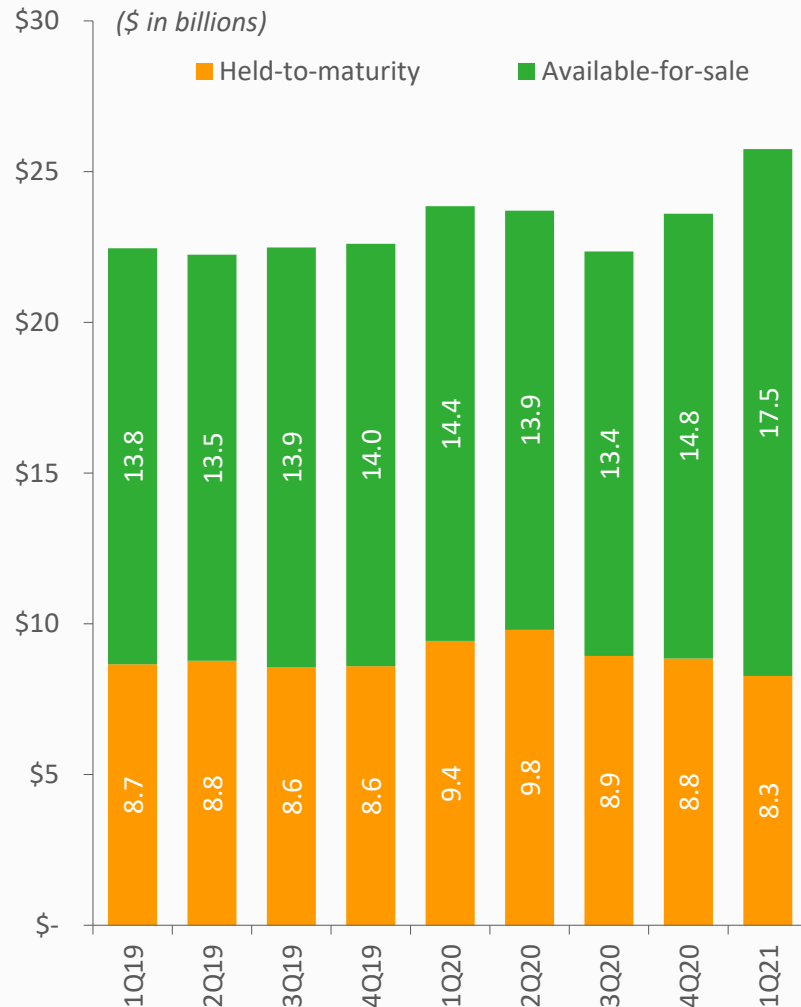
Change in Common Shares Outstanding

There were no shares repurchased in 1Q21

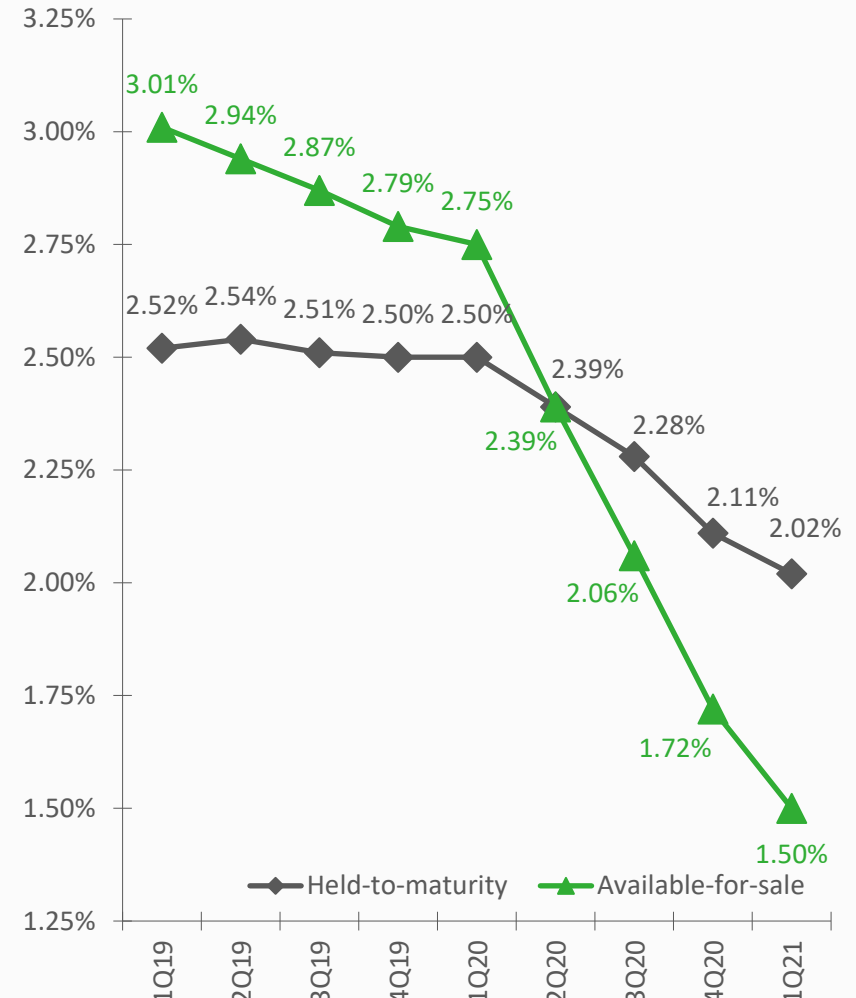
<i>Share count in millions</i>	1Q21	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19
Beginning shares outstanding	1,017	1,017	1,017	1,014	1,020	1,033	1,038	1,046
Employee equity compensation	1	0	0	3	1	0	0	3
Share repurchases	0	0	0	0	(7)	(13)	(5)	(11)
Ending shares outstanding	1,018	1,017	1,017	1,017	1,014	1,020	1,033	1,038
Average basic shares outstanding	1,018	1,017	1,017	1,016	1,018	1,029	1,035	1,045
Average diluted shares outstanding	1,041	1,036	1,031	1,029	1,035	1,047	1,051	1,060

Securities Mix and Yield⁽¹⁾

Securities Portfolio Mix



Securities Portfolio Yield



See notes on slide 64

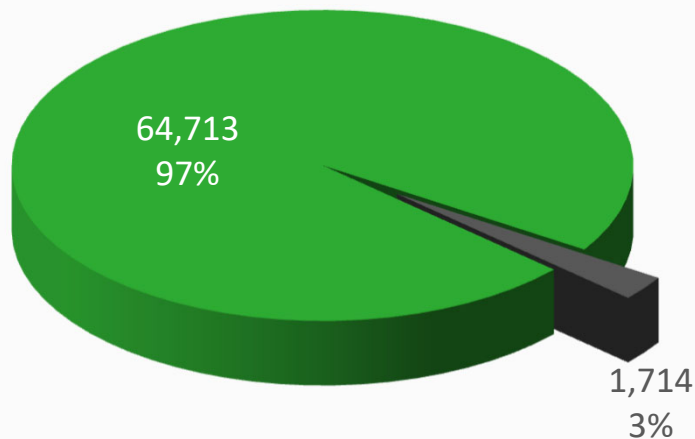
AFS and HTM Securities Overview⁽¹⁾

(\$mm)	March 31, 2021				December 31, 2020				March 31, 2020			
	Carry Value	% of Portfolio	Remaining Life to Maturity	Yield ⁽³⁾	Carry Value	% of Portfolio	Remaining Life to Maturity	Yield ⁽³⁾	Carry Value	% of Portfolio	Remaining Life to Maturity	Yield ⁽³⁾
AFS Portfolio												
U.S. Treasuries	5	0.0%	1.5	0.14%	5	0.0%	1.7	0.14%	8	0.0%	0.6	1.56%
Agency Debt	46	0.2%	3.6	2.50%	62	0.2%	2.9	2.53%	147	0.6%	3.6	2.53%
Agency P/T	10,645	38.6%	22.5	1.65%	7,935	30.8%	22.5	1.59%	4,304	17.0%	26.8	2.70%
Agency CMO	3,171	11.5%	25.0	2.39%	3,666	14.2%	25.1	2.39%	5,723	22.6%	25.7	2.52%
Agency Multi-Family	1,226	4.4%	30.6	2.13%	1,163	4.5%	30.7	2.17%	849	3.4%	31.3	2.43%
Municipal Securities ⁽²⁾	59	0.2%	4.9	2.61%	60	0.2%	5.2	2.60%	63	0.2%	5.6	3.40%
Other Securities	1,158	4.2%	11.0	1.98%	650	2.5%	11.6	2.18%	599	2.4%	13.6	2.96%
Total AFS Securities	16,312	59.1%	22.6	1.84%	13,541	52.6%	23.2	1.87%	11,693	46.2%	25.5	2.60%
HTM Portfolio												
Agency Debt	230	0.8%	9.6	2.50%	246	1.0%	9.9	2.50%	280	1.1%	10.6	2.49%
Agency P/T	3,259	11.8%	25.5	2.16%	3,715	14.4%	25.8	2.01%	3,705	14.6%	27.4	2.68%
Agency CMO	1,604	5.8%	22.1	2.64%	1,778	6.9%	22.4	2.67%	2,315	9.2%	23.1	2.58%
Agency Multi-Family	2,719	9.9%	32.7	3.25%	3,118	12.1%	33.0	2.97%	3,889	15.4%	33.7	2.69%
Municipal Securities	3	0.0%	21.7	2.63%	3	0.0%	21.9	2.63%	4	0.0%	22.7	2.63%
Total HTM Securities	7,815	28.3%	26.9	2.65%	8,861	34.4%	27.2	2.50%	10,193	40.3%	28.4	2.66%
Other AFS Equities	411	1.5%	N/A	N/A	418	1.6%	N/A	N/A	488	1.9%	N/A	N/A
AFS Direct Purchase												
Municipal Instruments ⁽²⁾	3,063	11.1%	5.4	2.57%	2,944	11.4%	5.4	2.58%	2,929	11.6%	5.4	3.32%
Grand Total	27,601	100.0%	21.6	2.15%	25,765	100.0%	22.2	2.17%	25,302	100.0%	23.8	2.71%

Total Commercial Loans – Granularity

End of period outstandings of \$41.6 billion

of Loans by Size

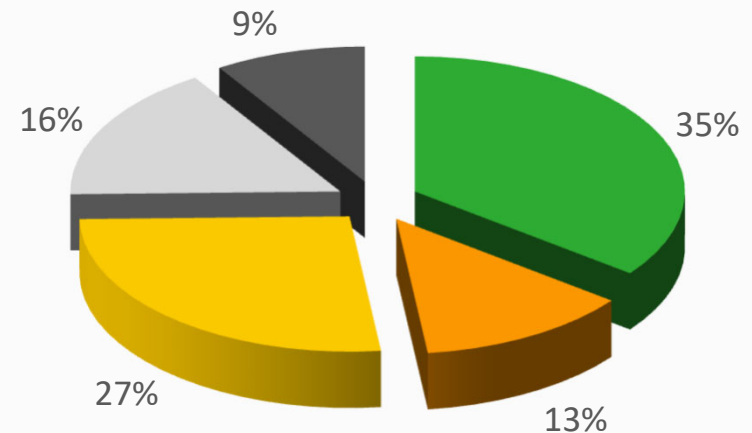


■ < \$5 MM

■ \$5+ MM

\$5 MM - < \$10 MM	762
\$10 MM - < \$25 MM	697
\$25 MM - < \$50 MM	206
> \$50 MM	49
Total	1,714

Loans by Dollar Size



■ < \$5 MM: \$14.7B






■ \$5 MM - < \$10 MM: \$5.3B

■ \$10 MM - < \$25 MM: \$11.0B

■ \$25 MM - < \$50 MM: \$6.8B

■ \$50 MM +: \$3.8B

Commercial and Industrial: \$34.5 Billion

-  Diversified by sector and geographically within our Midwest footprint; asset finance and specialty lending in extended footprint
-  Strategic focus on middle market companies with \$20 - \$500 million in sales and Business Banking customers with <\$20 million in sales
-  Lend to defined relationship-oriented clients where we understand our client's market / industry and their durable competitive advantage
-  Underwrite to historical cash flows with collateral as a secondary repayment source while stress testing for lower earnings / higher interest rates
-  Follow disciplined credit policies and processes with quarterly review of criticized and classified loans

Credit Quality Review	1Q21	4Q20	3Q20	2Q20	1Q20
Period end balance (\$ in billions)	\$34.5	\$35.4	\$34.9	\$34.9	\$33.0
30+ days PD and accruing	0.14%	0.18%	0.20%	0.17%	0.33%
90+ days PD and accruing ⁽¹⁾	0.02%	0.03%	0.03%	0.04%	0.03%
NCOs ⁽²⁾	0.60%	0.67%	0.90%	0.90%	1.09%
NALs	0.99%	1.00%	1.11%	1.39%	1.20%
ALLL	2.51%	2.65%	2.61%	2.65%	2.54%

C&I – Auto Industry

End of period balances

Outstandings (\$ in millions)

	1Q21	4Q20	3Q20	2Q20	1Q20
<u>Suppliers⁽¹⁾</u>					
Domestic	\$ 922	\$ 923	\$ 910	\$ 977	\$ 883
Foreign	0	0	0	0	0
Total suppliers	922	923	910	977	883
<u>Dealers</u>					
Floorplan-domestic	1,377	1,725	1,593	1,562	2,309
Floorplan-foreign	862	944	810	883	1,207
Total floorplan	2,239	2,669	2,403	2,445	3,516
Other	427	444	468	475	593
Total dealers	2,666	3,113	2,871	2,920	4,109
Total auto industry	\$ 3,588	\$ 4,036	\$ 3,781	\$ 3,897	\$ 4,992
NALs					
Suppliers	0.05 %	0.05 %	2.48 %	0.03 %	1.53 %
Dealer Floorplan	0.00	0.00	0.00	0.00	0.00
Dealer – Other	0.23	0.05	0.07	0.07	0.15
Net charge-offs⁽²⁾					
Suppliers	-0.34 %	-0.77 %	7.12 %	0.01 %	0.00 %
Dealer Floorplan	0.00	0.00	0.00	0.00	0.00
Dealer – Other	0.58	0.00	0.00	0.00	0.00

See notes on slide 65

Commercial Real Estate: \$7.2 Billion

◆ Long-term, meaningful relationships with opportunities for additional cross-sell

- Primarily Midwest footprint projects generating adequate return on capital
- Proven CRE participants... 28+ years average CRE experience
- >80% of the loans have personal guarantees
- >65% is within our geographic footprint
- Portfolio remains within the Board established concentration limit

Credit Quality Review	1Q21	4Q20	3Q20	2Q20	1Q20
Period end balance (\$ in billions)	\$7.2	\$7.2	\$7.2	\$7.2	\$7.0
30+ days PD and accruing	0.01%	0.01%	0.13%	0.04%	0.18%
90+ days PD and accruing ⁽¹⁾	0.00%	0.00%	0.00%	0.00%	0.00%
NCOs ⁽²⁾	-0.15%	1.81%	0.63%	-0.03%	-0.03%
NALs	0.10%	0.20%	0.21%	0.38%	0.42%
ALLL	4.63%	4.13%	4.87%	3.43%	2.28%

Automobile: \$12.6 Billion

Extensive relationships with high quality dealers

- Huntington consistently in the market for nearly 70 years
- Dominant market position in the Midwest with ~4,200 dealers
- Floorplan and dealership real estate lending, core deposit relationship, full Treasury Management, Private Banking, etc.

Relationships create the consistent flow of auto loans

- Prime customers, average FICO >760
- LTVs average <93%
- Custom Score utilized in conjunction with FICO to enhance predictive modeling
- No auto leasing (exited leasing in 2008)

Operational efficiency and scale leverages expertise

- Highly scalable auto-decision engine evaluates >70% of applications based on FICO and custom score
- Underwriters directly compensated on credit performance by vintage

Credit Quality Review	1Q21	4Q20	3Q20	2Q20	1Q20
Period end balance (\$ in billions)	\$12.8	\$12.8	\$12.9	\$12.7	\$12.9
30+ days PD and accruing	0.53%	0.90%	0.69%	0.54%	0.88%
90+ days PD and accruing	0.04%	0.07%	0.07%	0.06%	0.06%
NCOs	0.05%	0.21%	0.31%	0.31%	0.22%
NALs	0.03%	0.03%	0.04%	0.06%	0.05%
ALLL	1.24%	1.30%	1.26%	1.40%	1.15%

Auto Loans – Production and Credit Quality

	1Q21	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19
Originations									
Amount (\$ in billions)	\$1.4	\$1.4	\$1.7	\$1.2	\$1.6	\$1.9	\$1.6	\$1.3	\$1.2
% new vehicles	49%	54%	48%	36%	47%	52%	46%	40%	42%
Avg. LTV	87%	86%	89%	90%	89%	88%	90%	92%	90%
Avg. FICO	771	774	777	770	778	781	773	766	764
Portfolio Performance									
30+ days PD and accruing %	0.53%	0.90%	0.69%	0.54%	0.88%	0.95%	0.84%	0.81%	0.67%
NCO %	0.05%	0.21%	0.31%	0.31%	0.22%	0.30%	0.26%	0.17%	0.32%
Vintage Performance⁽¹⁾									
6-month losses				0.02%	0.02%	0.02%	0.02%	0.04%	0.03%
9-month losses					0.05%	0.05%	0.06%	0.07%	0.09%
12-month losses						0.10%	0.09%	0.13%	0.13%

(1) Annualized

Auto Loans – Origination Trends

Loan originations from 2014 through 1Q21 demonstrate strong characteristics and continued improvements from pre-2010

- Credit scoring model most recently updated in January 2017
- 2016-2019 net charge-offs impacted by acquisition of FirstMerit, including purchase accounting treatment of acquired portfolio ^A

(\$ in billions)	1Q21	2020	2019	2018	2017	2016	2015	2014
Originations	\$1.4	\$5.9	\$6.1	\$5.8	\$6.2	\$5.8	\$5.2	\$5.2
% new vehicles	49%	47%	46%	47%	50%	49%	48%	49%
Avg. LTV ⁽¹⁾	87%	89%	90%	89%	88%	89%	90%	89%
Avg. FICO	771	775	772	766	767	765	764	764
Weighted avg. original term (months)	71	70	70	69	69	68	68	67
Avg. Custom Score	411	411	410	409	409	396	396	397
Charge-off % (annualized)	0.05%	0.26%	0.26%	0.27%	0.36%	0.30%	0.23%	0.23%

Home Equity: \$8.7 Billion

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers... portfolio as of 1Q21:
 - Average weighted FICO scores of 750+
 - Average weighted LTVs of <85% for junior liens and <75% for 1st-liens
 - Approximately 61% are 1st-liens
- Conservative underwriting – manage the probability of default with increased interest rates used to ensure affordability on variable rate HELOCs

Credit Quality Review	1Q21	4Q20	3Q20	2Q20	1Q20
Period end balance (\$ in billions)	\$8.7	\$8.9	\$8.9	\$8.9	\$9.0
30+ days PD and accruing	0.47%	0.68%	0.47%	0.51%	0.80%
90+ days PD and accruing	0.11%	0.16%	0.12%	0.12%	0.13%
NCOs	0.02%	0.01%	-0.02%	0.08%	0.19%
NALs	0.81%	0.75%	0.69%	0.60%	0.56%
ALLL	0.99%	1.41%	1.07%	1.10%	1.24%

Home Equity – Origination Trends

- Consistent origination strategy since 2010
- HPI Index is at highest level since pre-2007 – consistent with general assessment of the overall market
- Focused on high quality borrowers... 1Q21 originations:
 - Average weighted FICO scores of 750+
 - Average weighted LTVs of <85% for junior liens and <75% for 1st-liens
 - Approximately 62% are 1st-liens

(\$ in billions)	1Q21	2020	2019	2018	2017	2016	2015	2014
Originations ⁽¹⁾	\$0.8	\$3.8	\$3.7	\$4.2	\$4.3	\$3.3	\$2.9	\$2.6
Avg. LTV	66%	68%	75%	77%	77%	78%	77%	76%
Avg. FICO	784	784	778	773	775	781	781	780
Charge-off % (annualized)	0.02%	0.07%	0.08%	0.06%	0.05%	0.06%	0.23%	0.44%
HPI Index ⁽²⁾	262.3	241.9	228.5	218.6	208.5	198.2	187.7	179.6
Unemployment rate ⁽³⁾	6.2%	8.1%	3.7%	3.9%	4.4%	4.9%	5.3%	6.2%

Residential Mortgages: \$12.1 Billion

- Traditional product mix focused on geographies within our Midwest footprint
- Early identification of at-risk borrowers. “Home Savers” program has a 75% success rate

Credit Quality Review	1Q21	4Q20	3Q20	2Q20	1Q20
Period end balance (\$ in billions)	\$12.1	\$12.1	\$12.0	\$11.6	\$11.4
30+ days PD and accruing	1.88%	2.29%	2.28%	2.18%	2.10%
90+ days PD and accruing	1.06%	1.09%	1.18%	1.36%	1.15%
NCOs	0.01%	0.05%	0.03%	0.02%	0.02%
NALs	0.74%	0.72%	0.73%	0.57%	0.58%
ALLL	0.60%	0.65%	0.57%	0.38%	0.46%

Residential Mortgages – Origination Trends

- Consistent origination strategy since 2010
- HPI Index is at highest level since pre-2007 – consistent with general assessment of the overall market
- Average 1Q21 portfolio origination: purchased / refinance mix of 30% / 70%

(\$ in billions)	1Q21	2020	2019	2018	2017	2016	2015	2014
Portfolio originations	\$1.2	\$4.7	\$2.9	\$2.9	\$2.7	\$1.9	\$1.5	\$1.2
Avg. LTV	74%	77%	81%	83%	84%	84%	83%	83%
Avg. FICO	768	767	761	758	760	751	756	754
Charge-off % (annualized)	0.01%	0.03%	0.06%	0.06%	0.08%	0.09%	0.17%	0.35%
HPI Index ⁽¹⁾	262.3	241.9	228.5	218.6	208.5	198.2	187.7	179.6
Unemployment rate ⁽²⁾	6.2%	8.1%	3.7%	3.9%	4.4%	4.9%	5.3%	6.2%

RV and Marine: \$4.2 Billion

- ◆ Indirect origination via established dealers in 34 states
 - Entered business in 2016 via FirstMerit acquisition; 2017-2018 expansion into new states
- ◆ Centrally underwritten with focus on super prime borrowers
- ◆ Underwriting aligns with Huntington's origination standards and risk appetite
 - Leveraging Huntington Auto Finance's existing infrastructure and standards

Credit Quality Review	1Q21	4Q20	3Q20	2Q20	1Q20
Period end balance (\$ in billions)	\$4.2	\$4.2	\$4.1	\$3.8	\$3.6
30+ days PD and accruing	0.36%	0.54%	0.39%	0.33%	0.55%
90+ days PD and accruing	0.03%	0.06%	0.05%	0.05%	0.05%
NCOs	0.29%	0.21%	0.38%	0.37%	0.27%
NALs	0.03%	0.04%	0.03%	0.05%	0.04%
ALLL	2.70%	3.09%	2.80%	3.25%	2.67%

RV and Marine – Origination Trends

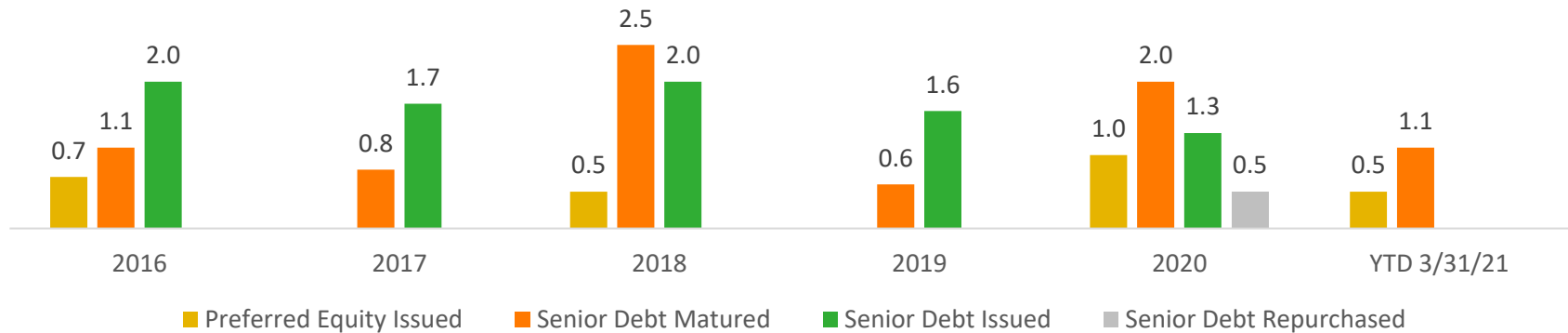
- Tightened underwriting standards post-FirstMerit acquisition along with geographic expansion, primarily into the Southeast and the West
- Net charge-offs impacted by acquisition of FirstMerit, including purchase accounting treatment of acquired portfolio ^A

(\$ in billions)	1Q21	2020	2019	2018	2017
Portfolio originations	\$0.3	\$1.6	\$1.0	\$1.4	\$1.0
Avg. LTV ⁽¹⁾	109.6%	108.0%	105.5%	105.6%	109.0%
Avg. FICO	806	808	800	799	791
Weighted avg. original term (months)	194	193	192	192	181
Charge-off % (annualized) ^A	0.29%	0.31%	0.33%	0.31%	0.37%

Stable, Diversified Sources of Wholesale Funds

Historical issuance and current ratings

Wholesale Funding Issuances and Maturities (\$ in billions)



Debt Credit Ratings

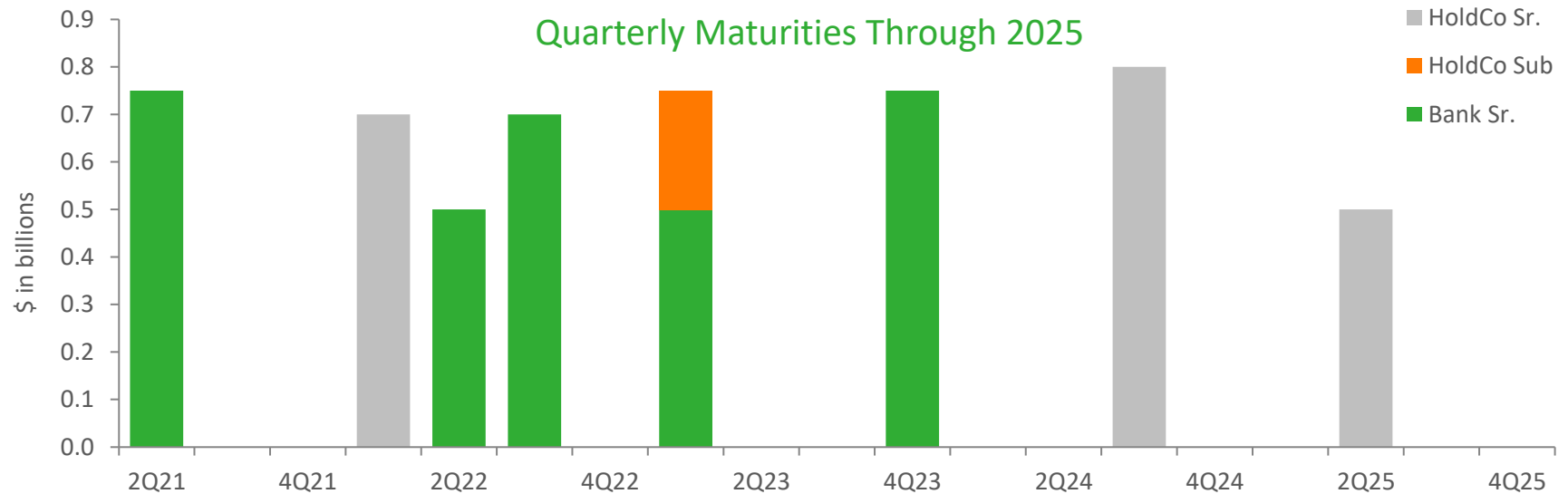
Rating Agency	Senior HoldCo	Senior Bank	HoldCo Outlook	Preferred Equity
Moody's	Baa1	A3	Stable	Baa3
Standard & Poor's	BBB+	A-	Negative	BB+
Fitch	A-	A-	Negative	BB+
DBRS Morningstar	A	A (high)	Negative	BBB

Recent Highlights

- Called \$800 million of HoldCo senior debt in February 2021 (maturity would have been March 2021)
- Issued \$500 million 4.50% non-cumulative perpetual preferred stock in February 2021
- Repurchased \$500 million of HoldCo senior debt in November 2020
- Issued \$500 million 4.45% fixed rate reset non-cumulative perpetual preferred stock in August 2020

Stable, Diversified Sources of Wholesale Funds

Smooth runoff profile and optimization of funding costs



Objectives

- Maintain robust liquidity at the holding company
- Continue to diversify sources of funding and improve deal granularity
- Optimize funding across the liability stack (senior, sub, and secured) with consideration of regulatory requirements and the evolution of the balance sheet

Annual Maturities (\$ in millions)

	Senior	Subordinated
2021	\$1,850	--
2022	\$1,900	--
2023	\$1,250	\$250
2024	\$800	--
2025	\$500	--

Credit Quality Review

Credit Quality Trends Overview

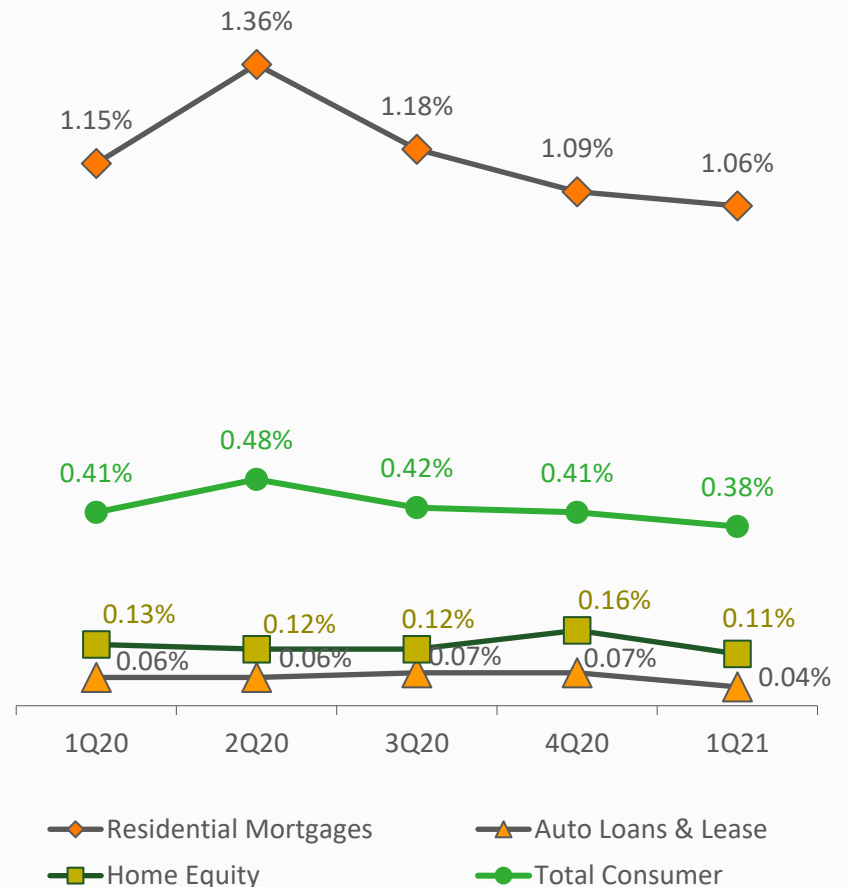
	1Q21	4Q20	3Q20	2Q20	1Q20
Net charge-off ratio	0.32%	0.55%	0.56%	0.54%	0.62%
90+ days PD and accruing	0.19	0.21	0.22	0.24	0.21
NAL ratio ⁽¹⁾	0.64	0.65	0.70	0.81	0.72
NPA ratio ⁽²⁾	0.68	0.69	0.74	0.89	0.75
Criticized asset ratio ⁽³⁾	3.97	3.91	4.35	4.95	3.59
ALLL ratio	2.12	2.22	2.21	2.12	1.93
ALLL / NAL coverage	330	341	316	263	270
ALLL / NPA coverage	313	323	298	239	257
ACL ratio	2.17	2.29	2.31	2.27	2.05
ACL / NAL coverage	338	351	330	281	287
ACL / NPA coverage	320	332	311	255	273

Consumer Loan Delinquencies⁽¹⁾

30+ Days

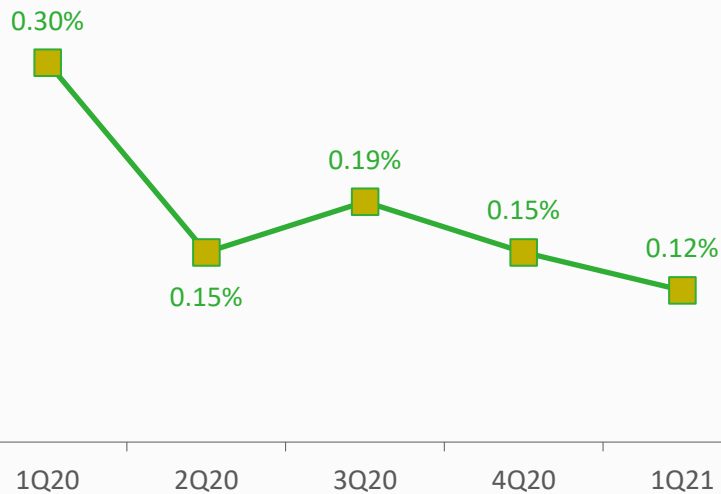


90+ Days

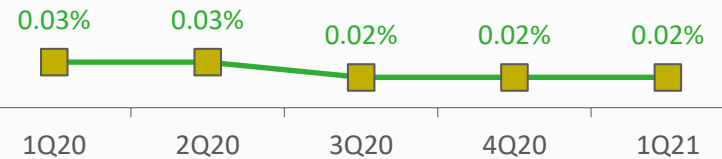


Total Commercial Loan Delinquencies

30+ Days⁽¹⁾



90+ Days⁽²⁾



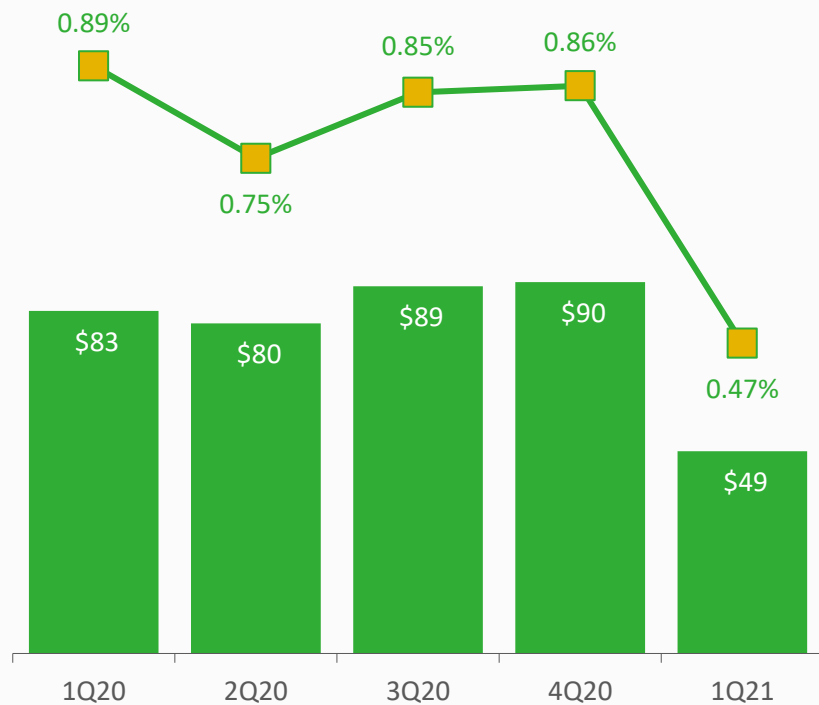
See notes on slide 66

Net Charge-Offs

Total Commercial Loans

(\$ in millions)

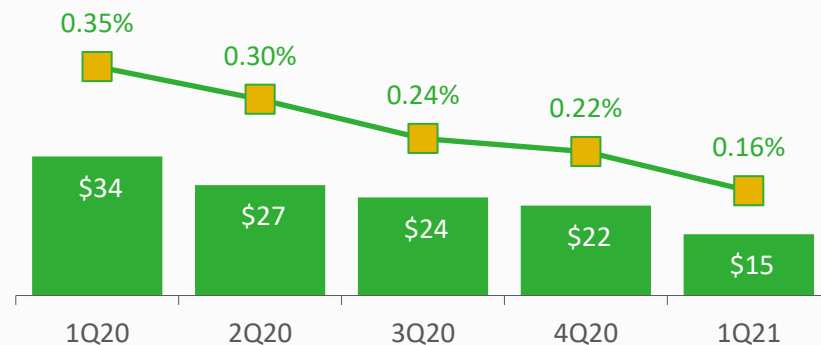
■ NCOs
■ Annualized %



Total Consumer Loans

(\$ in millions)

■ NCOs
■ Annualized %



Nonperforming Asset Flow Analysis

End of Period

(\$ in millions)	1Q21	4Q20	3Q20	2Q20	1Q20
NPA beginning-of-period	\$563	\$602	\$713	\$586	\$498
Additions / increases	129	248	190	279	274
Return to accruing status	(33)	(108)	(47)	(25)	(18)
Loan and lease losses	(52)	(73)	(102)	(61)	(91)
Payments	(55)	(82)	(77)	(63)	(70)
Sales and other	(8)	(24)	(75)	(3)	(7)
NPA end-of-period	\$544	\$563	\$602	\$713	\$586
Percent change (Q/Q)	(3)%	(6)%	(16)%	22%	18%

Criticized Commercial Loan Analysis

End of Period

<i>(\$ in millions)</i>	1Q21	4Q20	3Q20	2Q20	1Q20
Criticized beginning-of-period	\$2,830	\$3,173	\$3,601	\$2,473	\$2,394
Additions / increases	339	473	355	1,411	510
Advances	214	86	120	329	187
Upgrades to "Pass"	(148)	(395)	(407)	(111)	(100)
Paydowns	(330)	(577)	(429)	(352)	(435)
Charge-offs	(40)	(61)	(92)	(24)	(82)
Moved to HFS	6	131	25	(125)	(0)
Criticized end-of-period	\$2,871	\$2,830	\$3,173	\$3,601	\$2,473
Percent change (Q/Q)	1%	(11)%	(12)%	46%	3%

Franchise and Leadership

Huntington Overview

We serve our customers through a banking network of over 800 retail branches as well as digital, telephone, and ATM banking capabilities.



OUR GEOGRAPHIC FOOTPRINT

RETAIL FOOTPRINT PRODUCTS:

- Consumer
- Business Banking
- Commercial
- Wealth Management
- Trust
- Insurance

EXTENDED FOOTPRINT PRODUCTS:

- Asset Finance
- Auto
- Corporate
- Huntington Business Credit
- Huntington Public Capital
- Huntington Technology Finance
- National Settlements
- RV and Marine
- Specialty Banking Verticals

15,449

FTE Colleagues

814

Branches⁽¹⁾

\$126B

Assets

1,314

ATMs

Over 150 years

of serving the
financial needs of
our customers

See notes on slide 66

Experienced, Diverse Executive Leadership Team



Stephen Steinour

Chairman, President, and CEO,
Huntington Bancshares Incorporated
and The Huntington National Bank



Donald Dennis

Executive Vice President,
Chief Diversity, Equity, and
Inclusion Officer



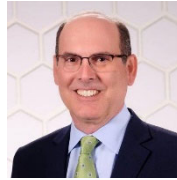
Paul Heller

Senior Executive Vice President,
Chief Technology and Operations
Officer



Helga Houston

Senior Executive Vice President,
Chief Risk Officer



Scott Kleinman

Senior Executive Vice President,
Director of Commercial Banking



Jana Litsey

Senior Executive Vice President,
General Counsel



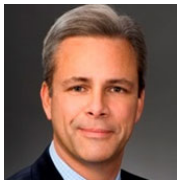
Sandra Pierce

Senior Executive Vice President,
Private Client Group & Regional
Banking Director



Richard Pohle

Executive Vice President,
Chief Credit Officer



Steven Rhodes

Executive Vice President,
Interim Consumer and Business
Banking Director



Rajeev Syal

Senior Executive Vice President,
Chief Human Resources Office



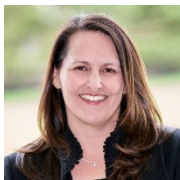
Mark Thompson

Senior Executive Vice President,
Director of Corporate Operations



Julie Tutkovics

Executive Vice President,
Chief Marketing and
Communications Officer



Michael Van Treese

Executive Vice President,
Chief Auditor



Zachary Wasserman

Senior Executive Vice President,
Chief Financial Officer



Deeply Engaged, Diverse Board of Directors



Stephen Steinour

Chairman, President, and CEO,
Huntington Bancshares Incorporated
and The Huntington National Bank



Lizabeth Ardisana

CEO and Principal Owner
ASG Renaissance, LLC



Alanna Cotton

Global Chief Marketing Officer
Still Beverages,
The Coca-Cola Company



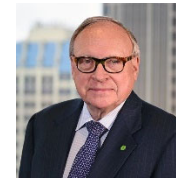
Ann Crane

President and CEO
Crane Group Company



Robert Cubbin

Retired President and CEO
Meadowbrook Insurance Group



Steven Elliott

Retired Senior Vice Chairman
BNY Mellon



Gina France

Chief Executive Officer and President
France Strategic Partners LLC



Michael Hochschwender

President and CEO
The Smithers Group



John Inglis

Distinguished Visiting Professor
of Cyber Studies at the U.S.
Naval Academy



Katherine Kline

Former Chief Marketing and
Communications Officer
Verizon Media



Richard Neu

Retired Chairman
MCG Capital Corporation



Kenneth Phelan

Senior Advisor
Oliver Wyman, Inc.



David Porteous

Attorney
McCurdy, Wotila & Porteous, P.C.
and Lead Director, Huntington

7 new
independent
directors since
2016

5 years
average Board
tenure

38%
Board diversity

Notes

Slide 8:

- (1) Potential quarterly volatility with the mark-to-market remains

Slide 12:

- (1) As of December 31, 2019, Huntington is no longer subject to the Federal Reserve's modified Liquidity Coverage Ratio.
- (2) March 31, 2021 figures are estimated. Amounts are presented on a Basel III standardized approach basis for calculating risk-weighted assets. The capital ratios reflect Huntington's election of a five-year transition to delay for two years the full impact of CECL on regulatory capital, followed by a three-year transition period.

Slide 16:

- (1) Active digital users – users of all web and/or mobile platforms who logged in at least once each month of the quarter. Previously, these metrics were measured by users who logged in at least once during the quarter.
- (2) Active mobile users – users of all mobile platforms who logged in at least once each month of the quarter. Previously, these metrics were measured by users who logged in at least once during the quarter.

Slide 25:

- (1) Includes the impact of \$144 million mark-to-market on interest rate caps, favorably impacting cost of total interest-bearing liabilities by 75 basis points
- (2) Includes the impact of \$144 million mark-to-market on interest rate caps, favorably impacting long-term debt costs by 741 basis points

Slide 32:

- (1) Linked quarter percent change annualized
- (2) Money market deposits, savings / other deposits, and core certificates of deposit

Slide 34:

- (1) Linked quarter percent changes annualized
- (2) Includes commercial bonds booked as investment securities under GAAP

Slide 36:

- (1) Averages balances; Trading Account and Other securities excluded

Notes

Slide 37:

- (1) End of period
- (2) Tax-equivalent yield on municipal securities calculated as of March 31, 2021 using 21% corporate tax rate
- (3) Weighted average yields were calculated using carry value

Slide 39:

- (1) All amounts represent accruing purchased impaired loans; under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status
- (2) Annualized

Slide 40:

- (1) Companies with > 25% of their revenue from the auto industry
- (2) Annualized

Slide 41:

- (1) All amounts represent accruing purchased impaired loans; under the applicable accounting guidance (ASC 310-30), the loans were recorded at fair value upon acquisition and remain in accruing status
- (2) Annualized

Slide 44:

- (1) Auto LTV based on retail value

Slide 46:

- (1) Originations are based on commitment amounts
- (2) FHFA Regional HPI ENC Season-Adj; U.S. and Census Division
- (3) Source: BLS.gov; average of monthly seasonally-adjusted unemployment rate for period

Slide 48:

- (1) FHFA Regional HPI ENC Season-Adj; U.S. and Census Division
- (2) Source: BLS.gov; average of monthly seasonally-adjusted unemployment rate for period

Notes

Slide 50:

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

Slide 54:

- (1) NALs divided by total loans and leases
- (2) NPAs divided by the sum of loans and leases, net other real estate owned, and other NPAs
- (3) Criticized assets = commercial criticized loans + consumer loans >60 DPD + OREO; Total criticized assets divided by the sum of loans and leases, net other real estate owned, and other NPAs

Slide 55:

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

Slide 56:

- (1) Amounts include Huntington Technology Finance administrative lease delinquencies
- (2) Amounts include Huntington Technology Finance administrative lease delinquencies and accruing purchased impaired loans acquired in the FirstMerit transaction. Under the applicable accounting guidance (ASC 310-30), the accruing purchased impaired loans were recorded at fair value upon acquisition and remain in accruing status.

Slide 61:

- (1) Includes Regional Banking and The Huntington Private Client Group offices.