2020 Fourth Quarter Earnings Review

January 22, 2021

Huntington
Welcome.

Disclaimer

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

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 obtain shareholder approvals or to satisfy any of the other 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, 2019 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended September 30, 2020, each of 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, 2019 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended September 30, 2020, each of which is on file with the SEC and available in the "Investor Relations" section of TCF's website, http://www.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)

2020 Full Year Financial Highlights

Delivered positive operating leverage for the 8th consecutive year

Revenue (FTE)	EPS	TBVPS
$4.8 billion	$0.69	$8.51
↑ 3% Y/Y	↓ 46% Y/Y	↑ 3% Y/Y

ROA	ROCE	ROTCE
0.70%	6.8%	8.9%
↓ 61 basis points Y/Y	↓ 6.1 percentage pts Y/Y	↓ 8.0 percentage pts Y/Y

- Average loans increased $4.4 billion, or 6%, year-over-year
- Average core deposits increased $8.7 billion, or 11%, year-over-year
- Net interest margin of 2.99%, down 27 basis points from the prior year
- Efficiency ratio of 56.9%, up from 56.6% in the prior year
- Net charge-off ratio of 57 basis points, up from 35 basis points in the prior year
- Provision for credit losses of $1.0 billion, up from $287 million in the prior year

2020 Fourth Quarter Financial Highlights

Revenue growth of 7% year-over-year supporting continued investment

Revenue (FTE)	EPS	TBVPS
$1.2 billion	$0.27	$8.51
↑ 7% Y/Y	↓ 4% Y/Y	↑ 3% Y/Y

ROA	ROCE	ROTCE
1.04%	10.4%	13.3%
↓ 11 basis points Y/Y	↓ 0.7 percentage pts Y/Y	↓ 1.0 percentage pts Y/Y

- Average loans increased $6.0 billion, or 8%, year-over-year
- Average core deposits increased $12.6 billion, or 16%, year-over-year
- Net interest margin of 2.94%, down 18 basis points from the year-ago quarter
- Efficiency ratio of 60.2%, up from 58.4% in the year-ago quarter
- Net charge-off ratio of 55 basis points, up from 39 basis points in the year-ago quarter
- Provision for credit losses of $103 million, up from $79 million in the year-ago quarter

Pretax, Pre-Provision Earnings (PTPP)

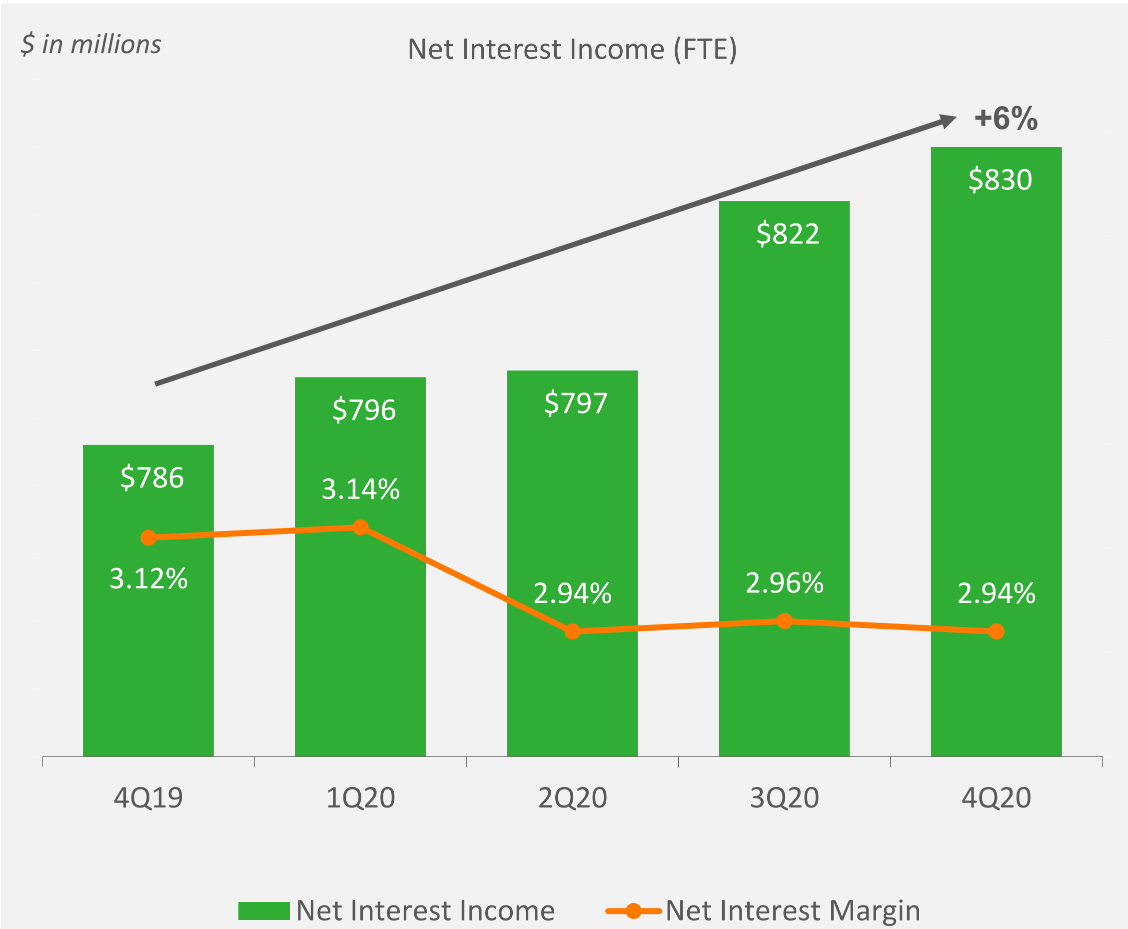
Solid growth in PTPP in face of challenging environment illustrates underlying earnings power

($ in millions)	4Q20	4Q19	Y/Y Change		2020	2019	Y/Y Change	
			$	%			$	%
Net interest income (FTE)	$830	$786	$44	6%	$3,245	$3,239	$6	0%
Noninterest income	$409	$372	$37	10%	$1,591	$1,454	$137	9%
Total revenue	$1,239	$1,158	$81	7%	$4,836	$4,693	$143	3%
Noninterest expense	$756	$701	$55	8%	$2,795	$2,721	$74	3%
Pretax, Pre-Provision Earnings (PTPP)* - Non-GAAP	**$483**	**$457**	**$26**	**6%**	**$2,041**	**$1,972**	**$69**	**4%**
Provision for credit losses	$103	$79	$24	30%	$1,048	$287	$761	265%
Net income available to common	$281	$298	($17)	-6%	$717	$1,337	($620)	-46%

*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 outpaced 18 basis points of net interest margin compression

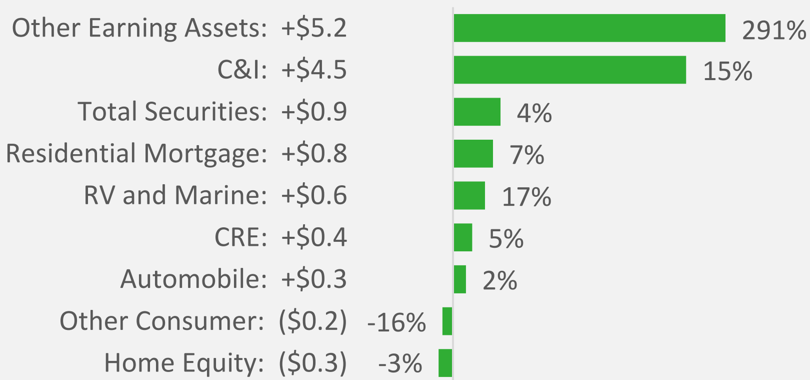


NIM change LQ	***3Q20:***	***2.96%***
Rates / mix / other		(0.03)
Hedging / derivatives		+0.02
PPP forgiveness		+0.02
PPP fee amortization		(0.03)
Total change		**(0.02)**
	4Q20:	***2.94%***

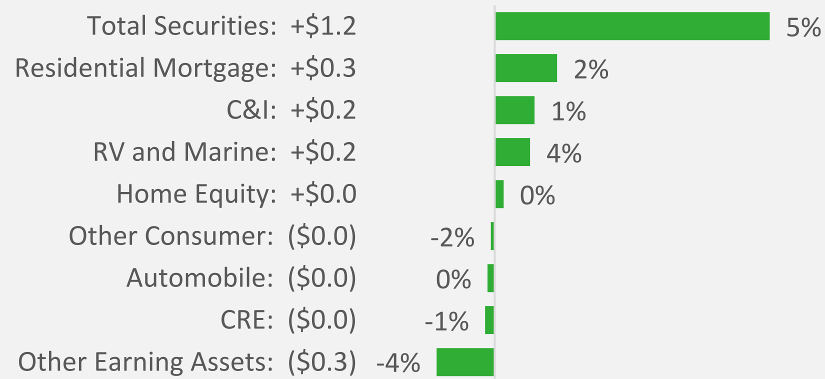
Average Earning Assets

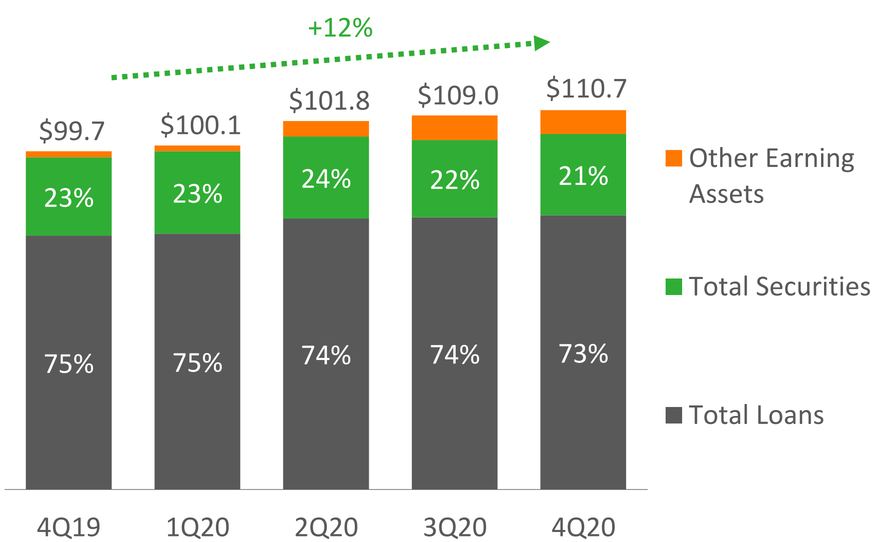
Commercial & industrial loans and elevated deposits at the Federal Reserve drive year-over-year earning asset growth

Average Quarterly Growth Year-over-Year



Average Growth Linked Quarter





Note: $ in billions unless otherwise noted

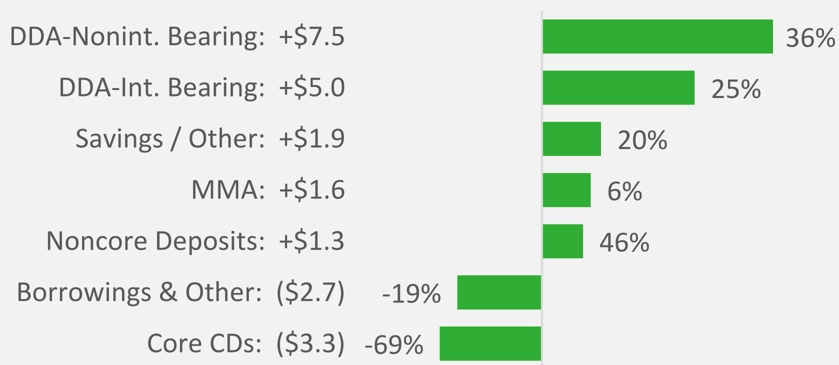
vs. Year-Ago Quarter Average

- Other earning assets increased 291%, driven by elevated deposits at the Federal Reserve Bank
- C&I loans increased 15%, primarily reflecting the $6.2B of average Payroll Protection Program (PPP) loans
- Residential mortgage increased 7%, reflecting robust mortgage production in the second half of 2020
- RV and marine increased 17%, reflecting strong consumer demand and continued strong production levels

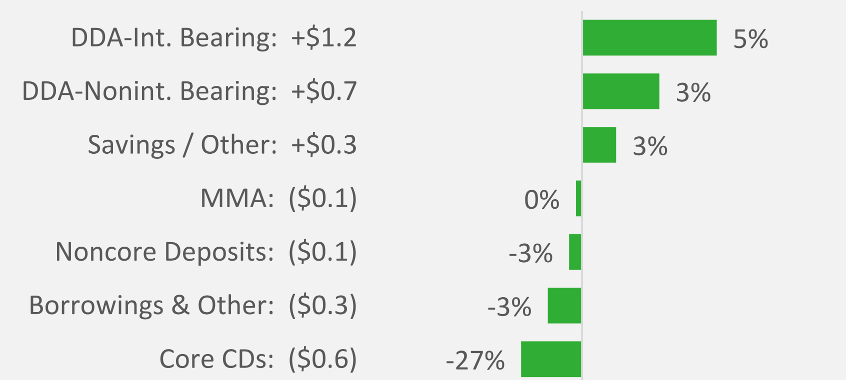
Average Non-Equity Funding

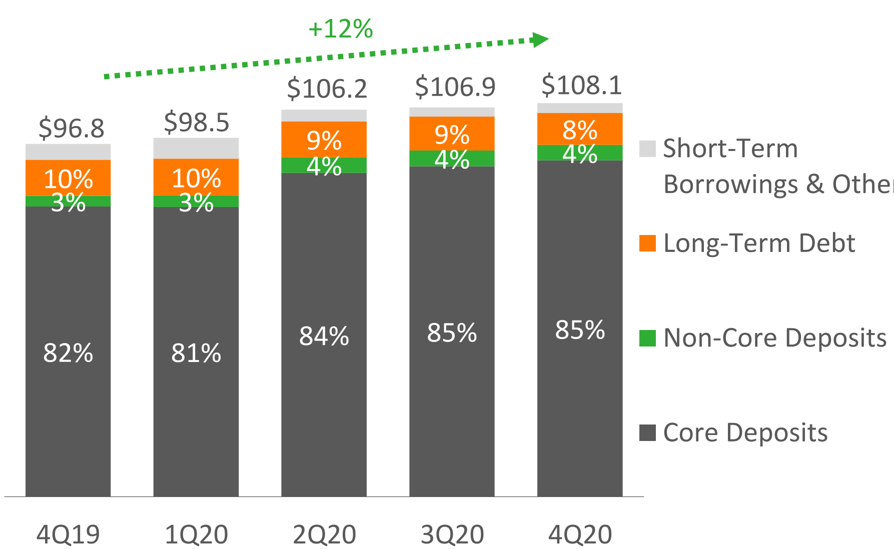
Demand deposits drive robust year-over-year growth in core deposits

Average Quarterly Growth Year-over-Year



Average Growth Linked Quarter





Note: $ in billions unless otherwise noted

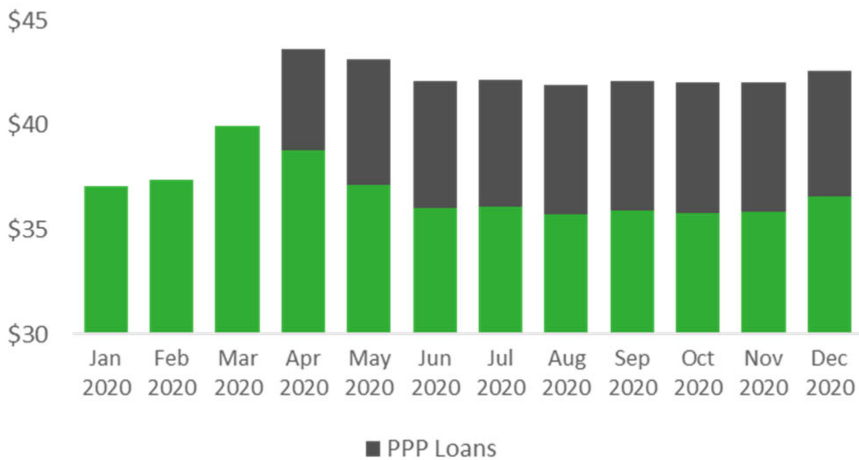
vs. Year-Ago Quarter Average

- Total core deposits increased 16%, primarily driven by business and commercial growth related to the PPP loans and increased liquidity levels in reaction to the economic downturn, consumer growth largely related to government stimulus, increased consumer and business banking account production, and reduced attrition
- Core CDs decreased 69%, reflecting the maturity of balances related to the 2018 consumer deposit growth initiatives
- Total debt decreased 24%, reflecting the repayment of short-term borrowings, the maturity and issuance of long-term debt, and the purchase of long-term debt in 4Q20

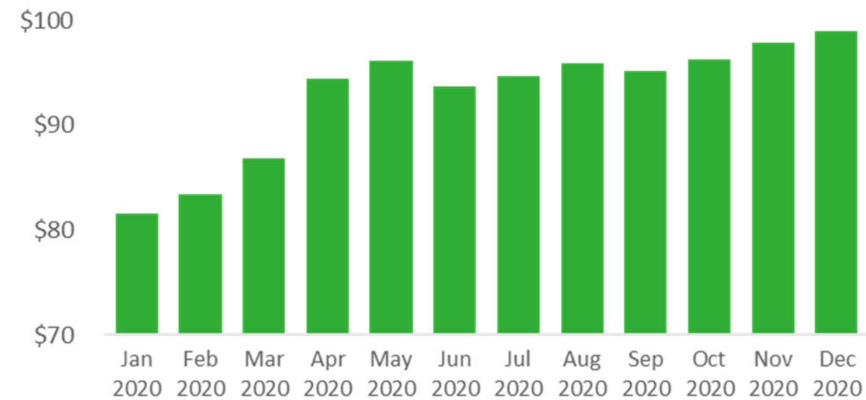
Balance Sheet & Key Fee Income Drivers Trends

Quarterly growth driven by PPP, deposit inflows, and mortgage originations

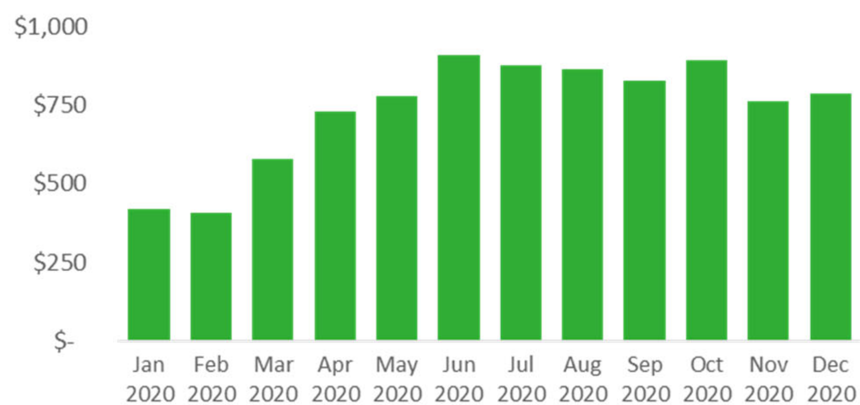
Period-End Total Commercial Loan Balances ($ billions)



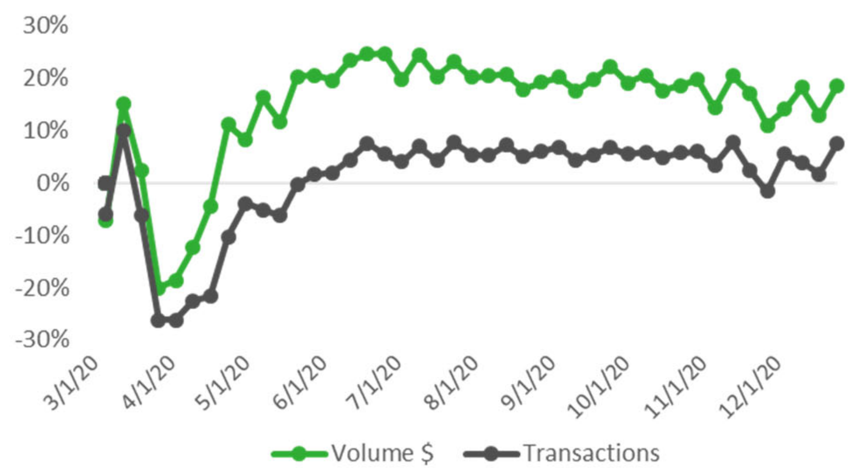
Period-End Total Deposit Balances ($ billions)



Salable Mortgage Origination Volume ($ millions)

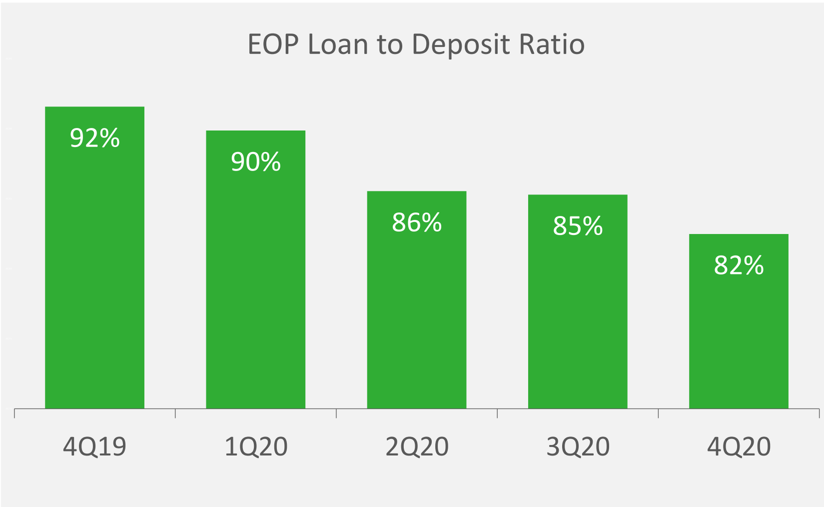


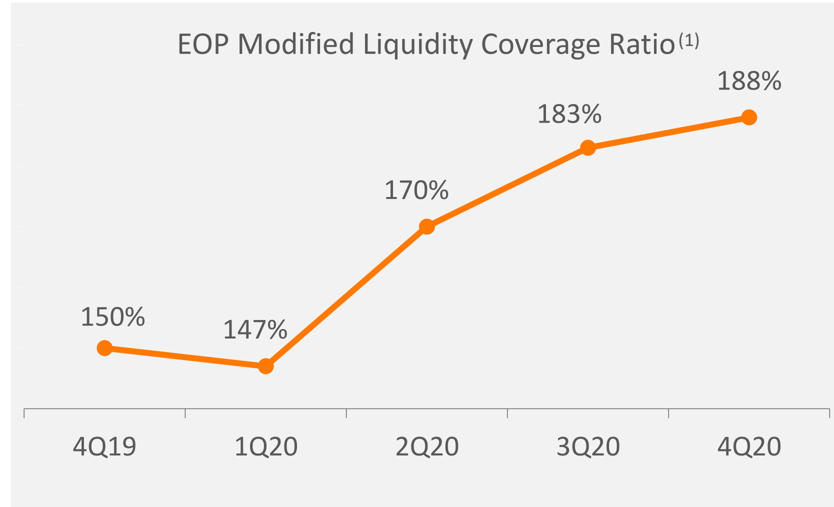
Debit Card Volume (YoY Change)

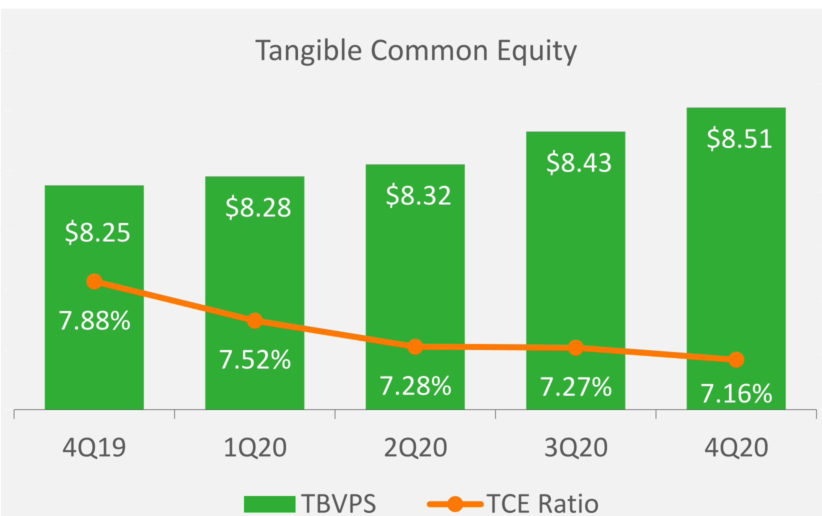


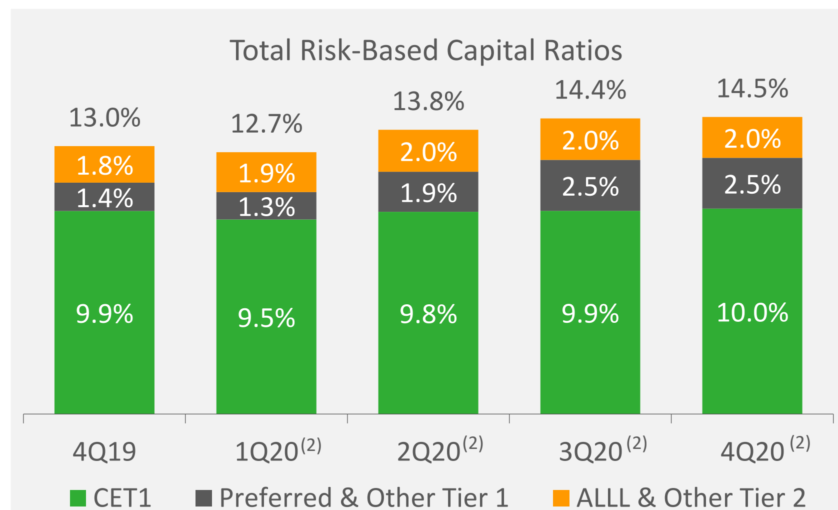
Capital and Liquidity

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





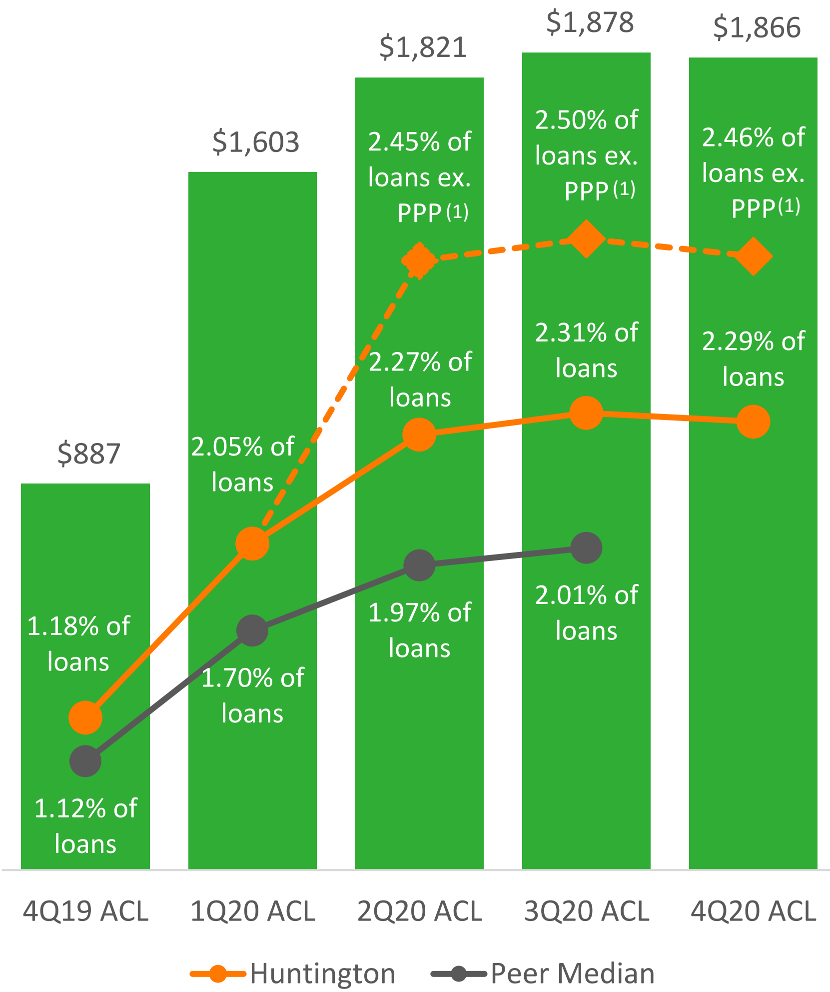




See notes on slide 64

Allowance for Credit Losses (ACL)

Stable ACL coverage ratio



$ in millions

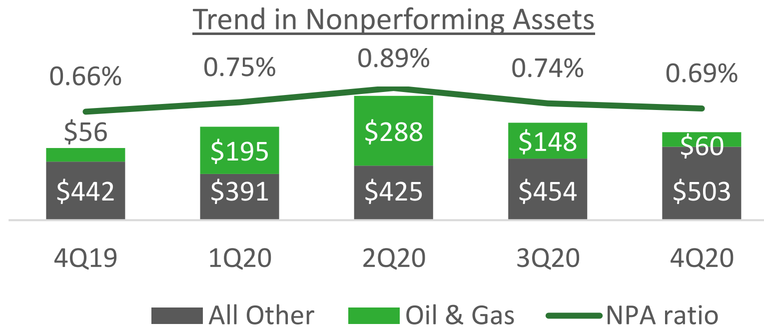
- Multiple scenarios utilized while using November baseline as foundation
- While baseline outlook significantly improved quarter to quarter, current COVID impacts are a headwind
- The allowance reflects the ongoing sensitivity within impacted industries and subjective adjustments to reflect the current economic environment
- ACL coverage steady linked quarter with a prudent approach to the COVID uncertainty

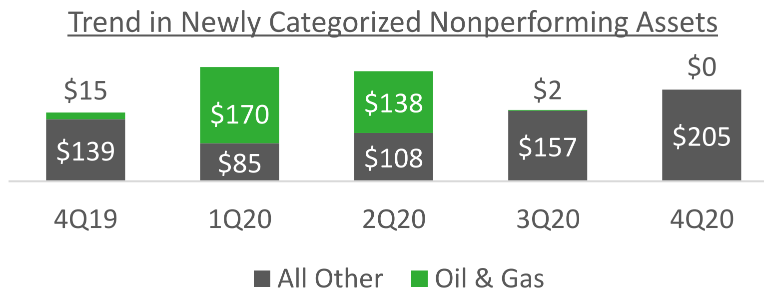
(1) See reconciliation on slide 19

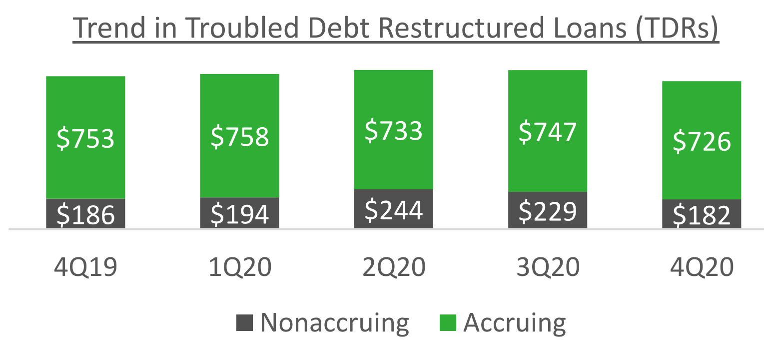
Credit Quality – NPAs and TDRs

Oil and gas impacts waning as aggressive reduction strategy takes hold

Nonperforming Assets (NPAs): *($ in millions)*	4Q20	3Q20	Q/Q Change
Commercial and Industrial	$353	$388	($35)
Oil & Gas within C&I	*60*	*139*	*(79)*
Commercial real estate	15	16	(1)
Automobile	4	5	(1)
Home equity	70	71	(1)
Residential mortgage	88	88	--
RV and marine	2	1	1
Other consumer	--	--	--
Total NALs	**$532**	**$569**	**($37)**
Total other real estate, net	4	5	(1)
Other NPAs	27	28	(1)
Oil & Gas within HFS NPAs	*0*	*9*	*(9)*
Total NPAs	**$563**	**$602**	**($39)**







COVID Related Financial Accommodations

- Remaining deferrals represent less than 1% of the loan portfolio, compared to 9% at the June 30 peak.
- Active Commercial deferrals are down $4.8B from the June 30 peak. Only a modest amount of CRE and Business Banking deferrals remain.
  - Select Hospitality customers remain in deferral status, but nearly all have resumed making payments.
  - As expected, a modest amount of deferral requests within the total $1B SBA portfolio in 4Q20.
- Active Consumer deferrals are down $1.8B from June 30 with the remainder centered on residential mortgage.
- Working with our customers, we have removed any material forward risk from the deferral activity in 2020.

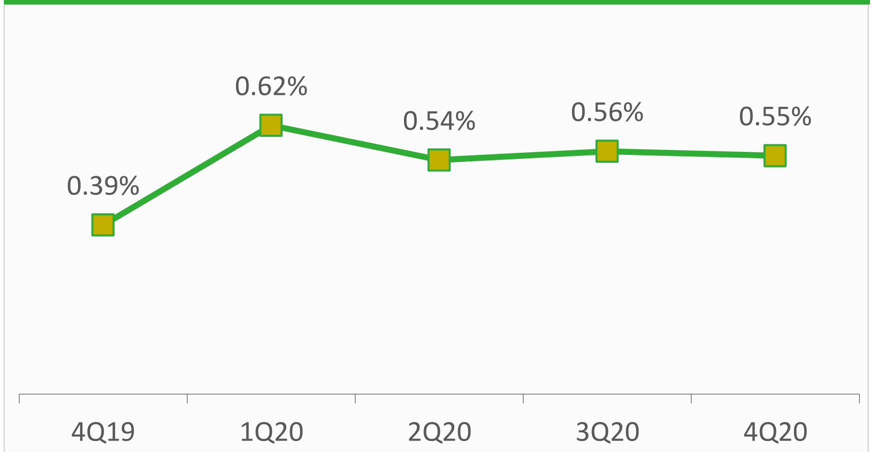
	As of 6/30/20		As of 9/30/20		As of 12/31/20		
$ in millions	Deferral Balance	% of Portfolio Deferred	Deferral Balance	% of Portfolio Deferred	Deferral Balance	% of Portfolio Deferred	Change in Deferral Balance (vs. 6/30)
Commercial	$4,995	12%	$942	2%	$151	< 1%	($4,844)
Consumer[(1)]	$1,824	5%	$304	< 1%	$66	< 1%	($1,758)
Total	**$6,819**	**9%**	**$1,246**	**2%**	**$217**	**< 1%**	**($6,602)**

See notes on slide 64

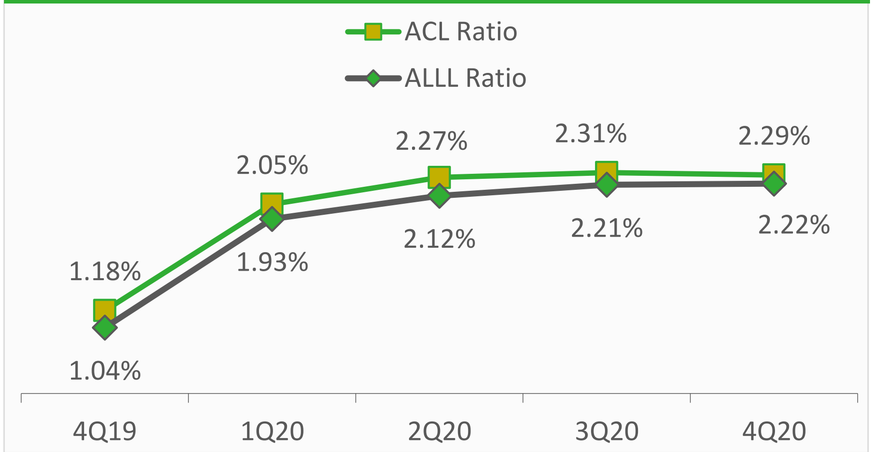
Asset Quality and Reserve Trends

Asset quality metrics improving despite challenging economic considerations

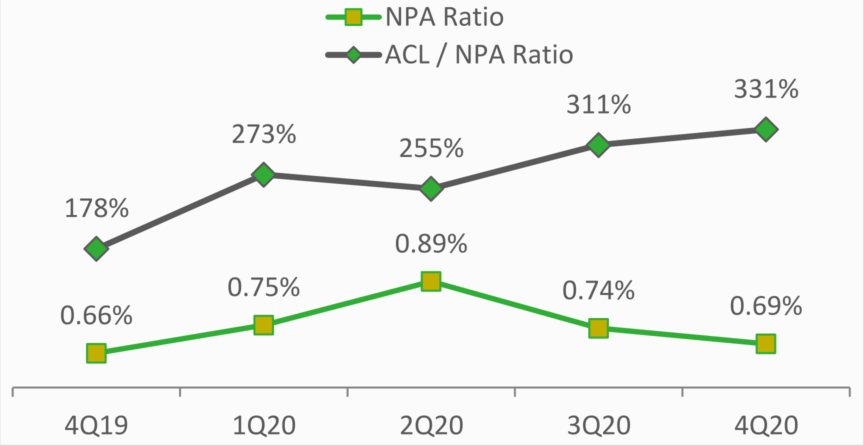
Net Charge-off Ratio



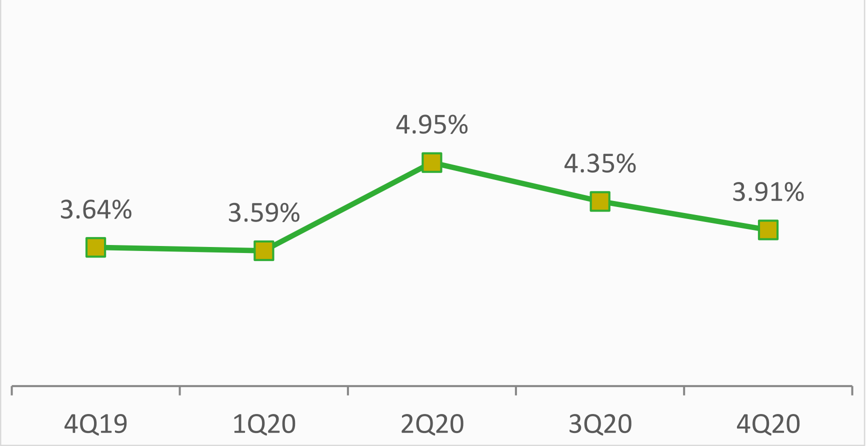
ACL and ALLL Ratios



NPA Ratio and ALLL / NPA Ratios



Criticized Asset Ratio



Extending Digital Origination Capabilities

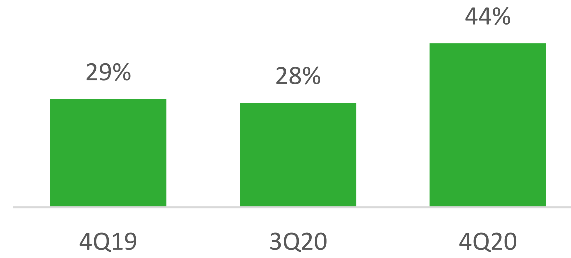
In 2020, Huntington aggressively extended origination capabilities to ensure **all core product families** within consumer and business banking can originate digitally

Digital Capabilities	2019	2020
Consumer Checking	✓	✓
Consumer Savings	✓	✓
Consumer Credit Card	✓	✓
Mortgage		✓
Home Equity		✓
Business Checking		✓
Business Savings		✓
Business Lending		✓

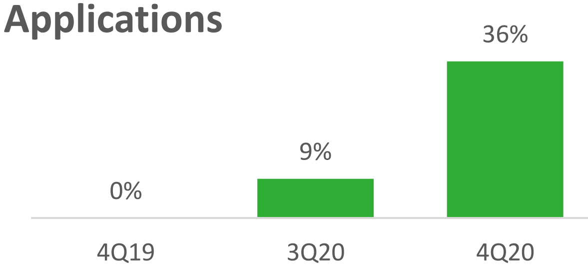
Digital Originations

New Consumer Deposit Accounts

Includes Checking, Savings, MMA

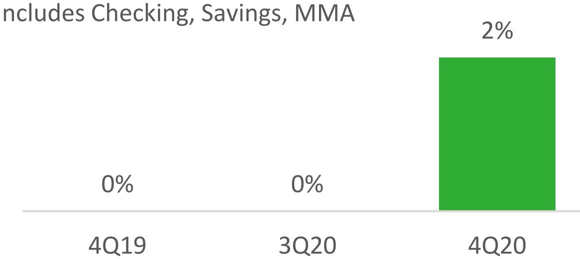


Digitally-Assisted Mortgage Applications



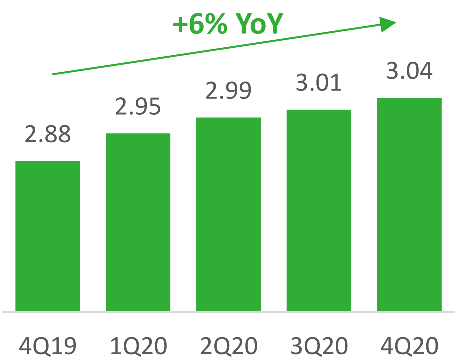
New Business Deposit Accounts

Includes Checking, Savings, MMA

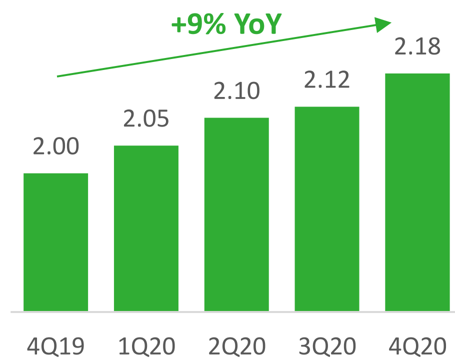


Consumer and Business Digital Engagement Metrics

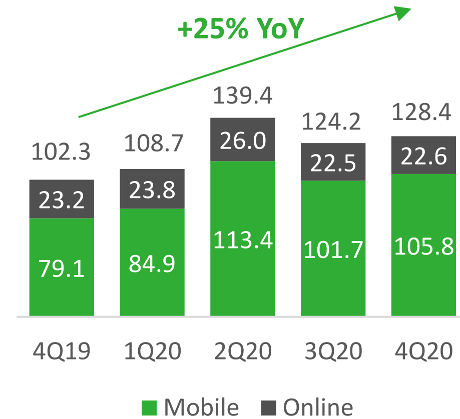
Active Digital Users
(Millions)



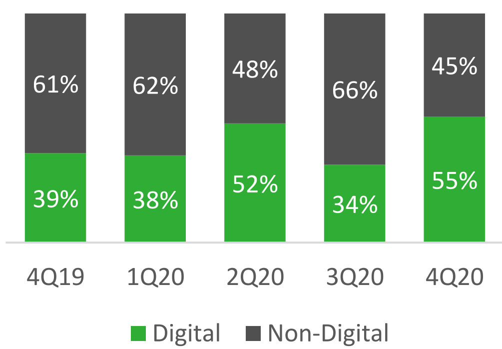
Active Mobile Users
(Millions)



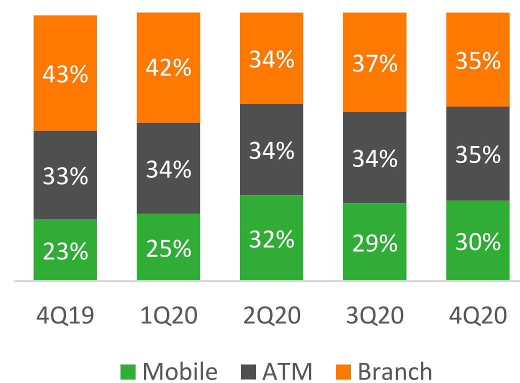
Digital Logins
(Millions)



Consumer Checking New Households
Digital vs Non-Digital Acquisition



Consumer Check and Cash Deposit Transactions by Channel



2021 Full-Year Expectations – Standalone Huntington

	2021 vs. 2020	Commentary
Avg Loans 2020 = $79.4 billion	+ 2-4%	• Reflects modestly higher commercial loans (inclusive of PPP) and mid-single digit growth in consumer loans; excluding PPP, mid-single digit growth in both • Expectation for continuation of accelerating growth throughout the year as the economic recovery progresses
Avg Deposits 2020 = $91.9 billion	+ 5-7%	• Driven by elevated levels across both commercial and consumer core deposits persisting for several more quarters • Expectation for modest growth, particularly among consumers, during 1H21 before stabilizing in 2H21
Revenue 2020 = $4.836 billion	+ 1-3%	• Net interest income flat to modestly higher, driven by average earning asset growth and relatively stable NIM • Noninterest income flat to modestly lower due to challenging mortgage banking comparisons partially offset by continued growth in capital markets and payments
Expense 2020 = $2.795 billion	+ 3-5%	• Driven by investments in digital and technology development, marketing, and select personnel additions to drive strategic initiatives • 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	35 – 55 bp	• Reflects relatively stable NCOs in both the consumer and commercial portfolios, excluding the impact of the oil & gas portfolio on 2020 results • Reserve releases remain dependent on economic recovery and related credit performance

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

Reconciliation

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

($ in millions)	4Q20	3Q20	4Q19
Average common shareholders' equity	$10,749	$10,701	$10,681
Less: intangible assets and goodwill	2,185	2,195	2,228
Add: net tax effect of intangible assets	41	43	50
Average tangible common shareholders' equity (A)	$8,605	$8,549	$8,503
Net income available to common	$281	$275	$298
Add: amortization of intangibles	10	10	12
Add: net of deferred tax	(2)	(2)	(3)
Adjusted net income available to common	289	283	308
Adjusted net income available to common (annualized) (B)	$1,156	$1,132	$1,232
Return on average tangible shareholders' equity (B/A)	13.3%	13.2%	14.3%

($ in millions)	6/30 GAAP	PPP Adj.	6/30 ex. PPP		9/30 GAAP	PPP Adj.	9/30 ex. PPP		12/31 GAAP	PPP Adj.	12/31 ex. PPP
Allowance for credit losses (ACL) (C)	$1,821	$3	$1,818		$1,878	$3	$1,875		$1,866	$3	$1,863
Total loans and leases (D)	$80,139	$6,054	$74,085		$81,156	$6,211	$74,945		$81,608	$6,016	$75,592
ACL as % of total loans and leases (C/D)	2.27%		2.45%		2.31%		2.50%		2.29%		2.46%

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.

Rounding

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

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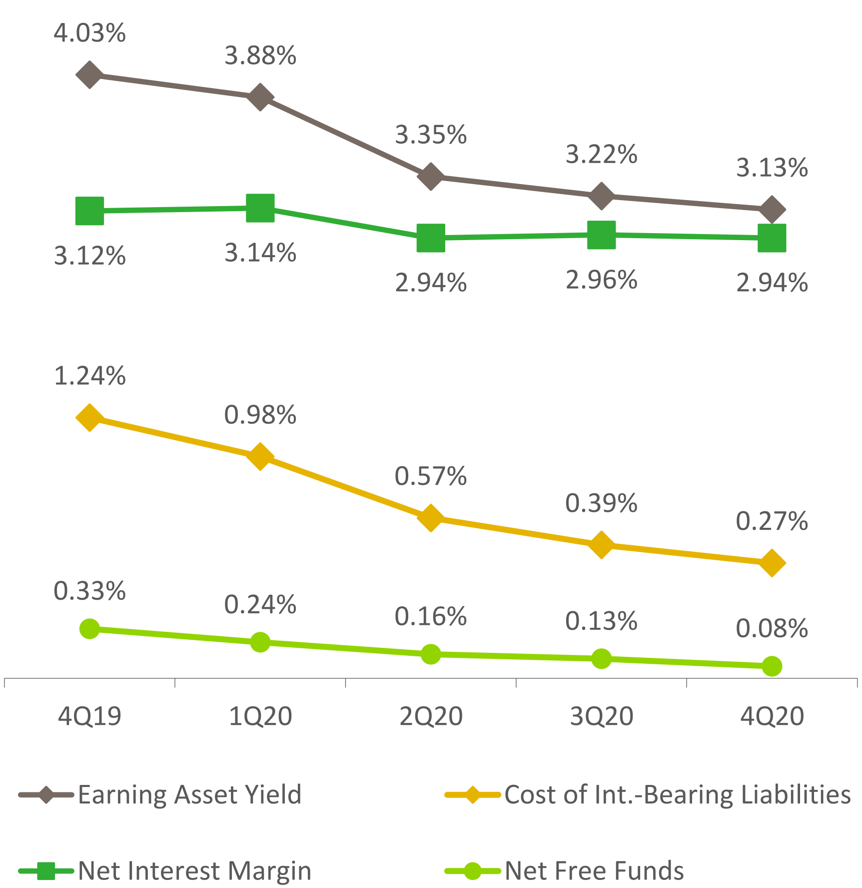
Income Statement

Huntington
Welcome.

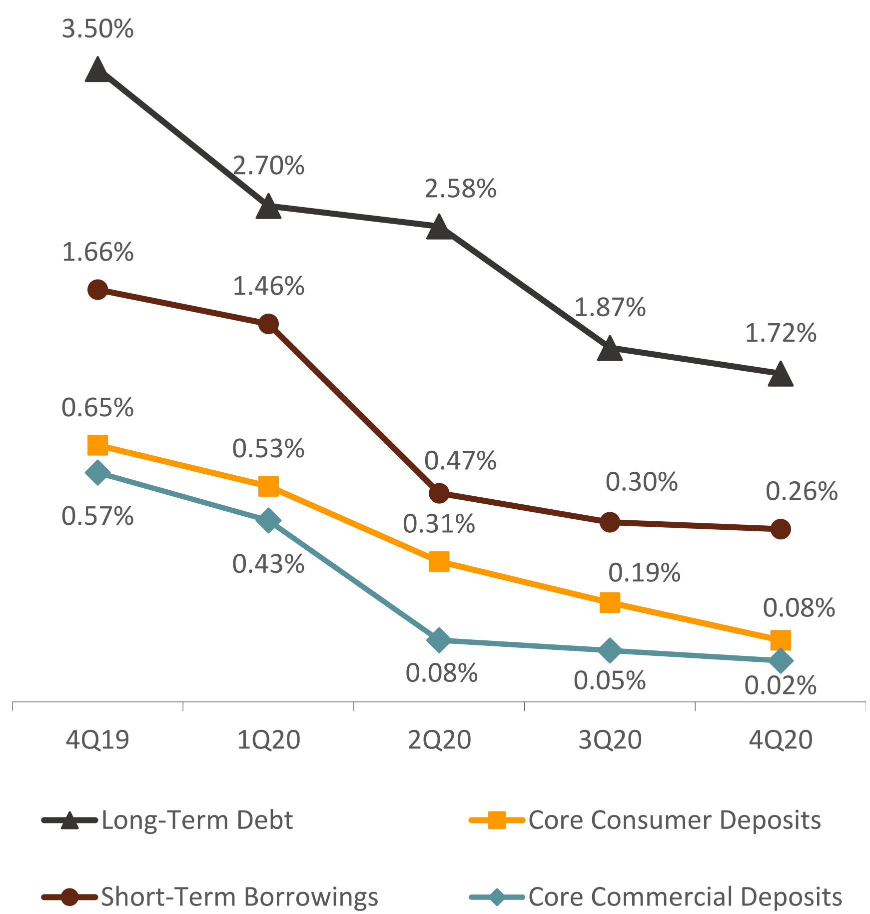
Net Interest Margin (FTE)

NIM down 18 basis points year-over-year reflecting lower market interest rates and inherent asset sensitivity of balance sheet

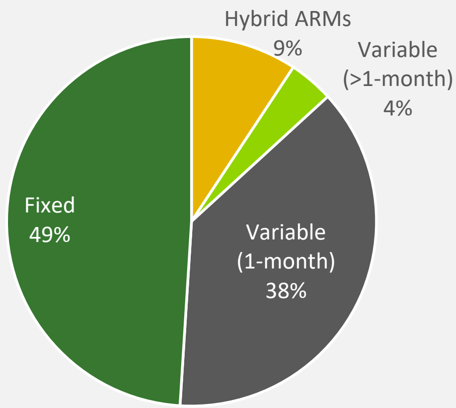
Net Interest Margin Trends

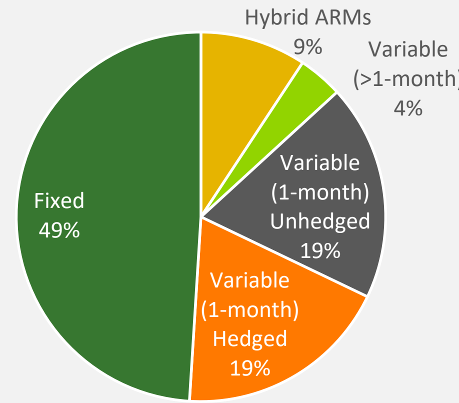


Components of Cost of Interest-Bearing Liabilities



Hedging Program Overview





Active Hedges[(1)]	Notional ($B)	Wtd. Avg. Receive Rate/ Strike	Wtd. Avg. Pay Rate
Asset Swap – Sec. Port.[(2)]	$3.1	0.15%	0.17%
Asset Swaps – CML Lns	$6.5	1.81%	0.15%
Asset Floors	$7.2	1.81%	0.15%
Floor Spreads [(3)]	$0.4	2.50% / 1.50%	0.15%
Debt Swaps – 1mL	$5.4	2.28%	0.15%
Debt Swaps – 3mL	$0.8	1.31%	0.22%
Economic Hedge-Floor Spreads[(4)]	$1.0	1.75% / 1.00%	0.16%
Economic Hedge-Caps	$5.0	0.98%	0.15%
Economic Hedge-Basis Swap	$0.3	0.09%	0.10%
Total	**$29.7**	**1.56%**	**0.15%**

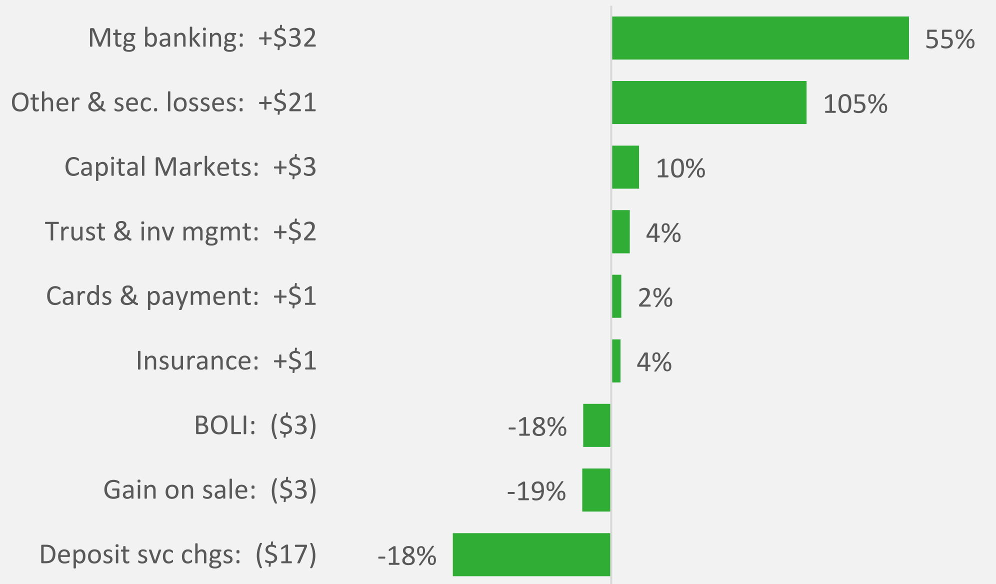
Forward-Starting Hedges[(1)]	Not. ($B)	Wtd Avg. Rec. Rate/ Floor Strike	Wtd. Avg. Pay Rate	Active Dates
Asset Swap – Sec. Port.[(2)]	$0.4	-	0.68%	Jan '21 – Dec '33
Asset Swaps – CML Lns	$0.8	1.24%	-	Apr '21 – Jun '24
Asset Floors	-	-	-	-
Floor Spreads [(3)]	$2.5	1.65% / 0.70%	-	Mar '21 – May '26
Debt Swaps – 1mL	-	-	-	-
Debt Swaps – 3mL	-	-	-	-
Total	**$3.7**	**1.38%**	**0.68%**	**-**

See notes on slide 64

Noninterest Income

Mortgage banking income remained robust

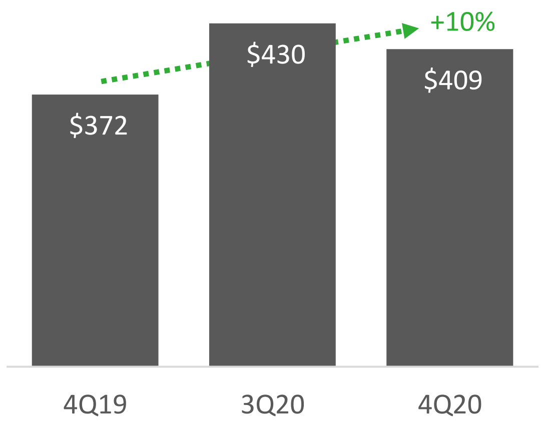
Change in Quarterly Noninterest Income Year-over-Year



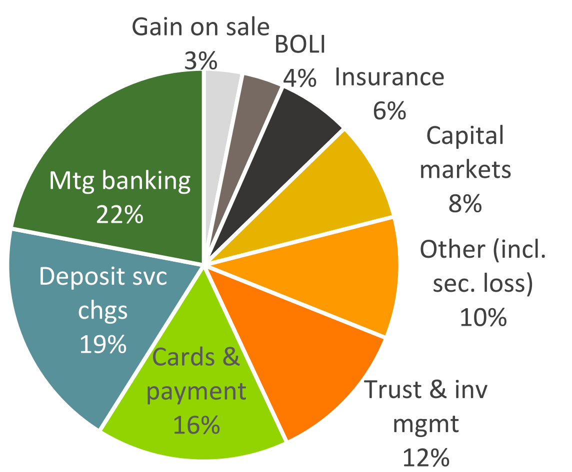
vs. Year-Ago Quarter

- Mortgage banking income increased 55%, reflecting higher volume and overall salable spreads, partially offset by a $16 million decrease in income from net mortgage servicing rights (MSR) risk management
- The 2020 fourth quarter included no net gains or losses on sales of securities, while the year-ago quarter included $22 million of net losses
- Deposit service charges decreased 18%, primarily reflecting reduced customer activity and elevated deposits

Total Noninterest Income



4Q20 Noninterest Income

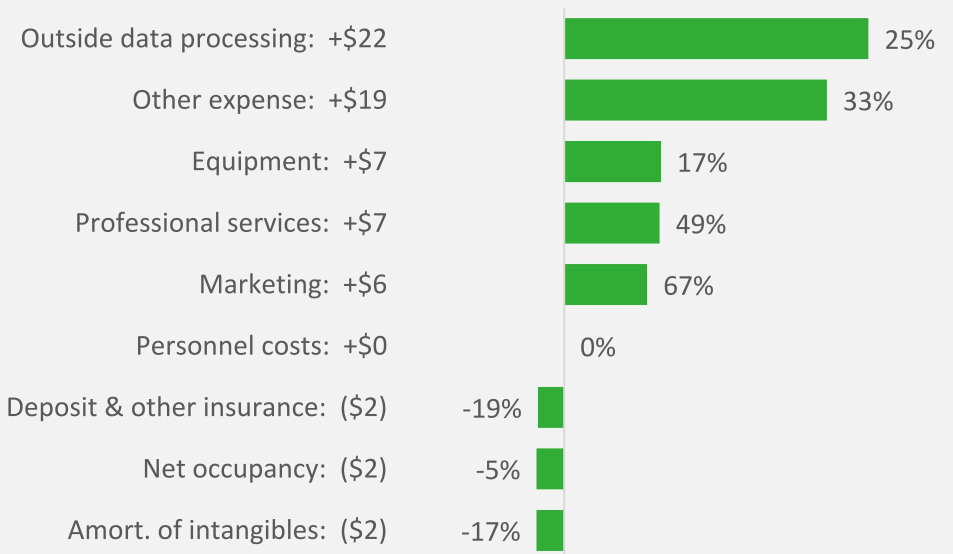


Note: $ in millions unless otherwise noted

Noninterest Expense

Continued investment in talent and technology drive expense growth

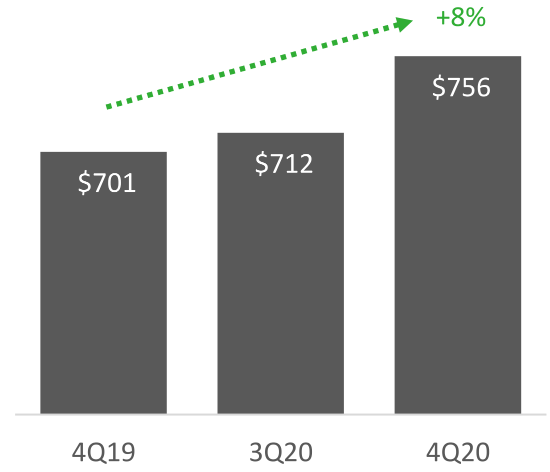
Change in Quarterly Noninterest Expense Year-over-Year



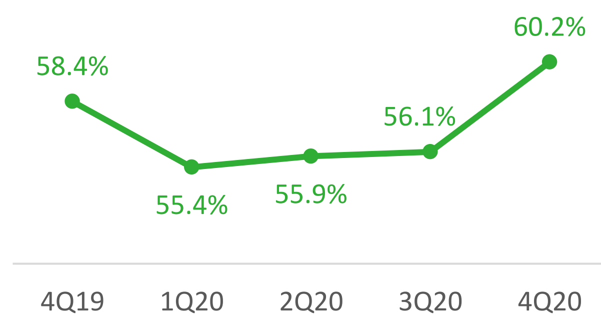
vs. Year-Ago Quarter

- Outside data processing and other services increased 25%, primarily driven by expenses related to technology investments
- Other noninterest expense increased 33%, primarily reflecting a $20 million donation to the Columbus Foundation
- Equipment expense increased 17%, primarily reflecting increased depreciation expense related to technology investments

Total Expense

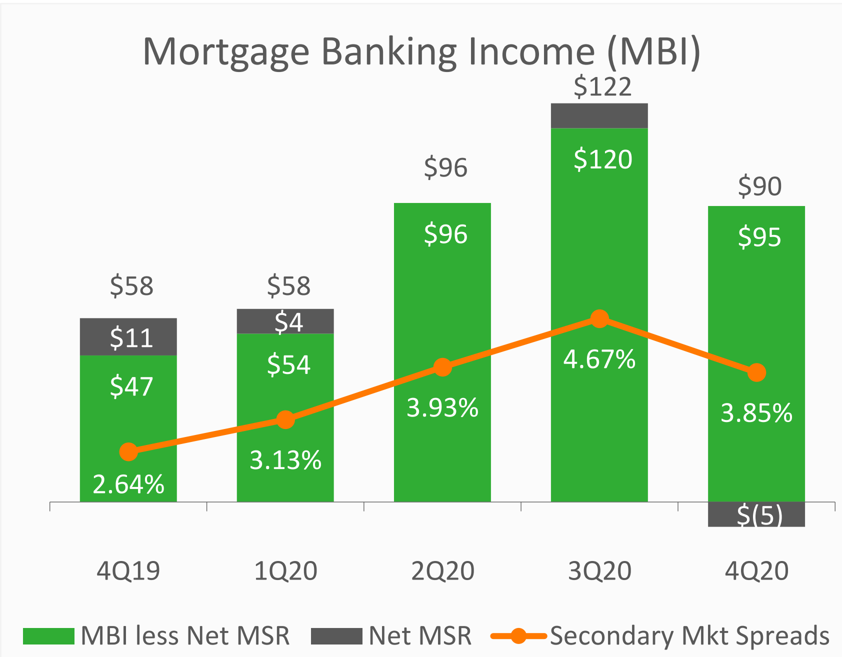


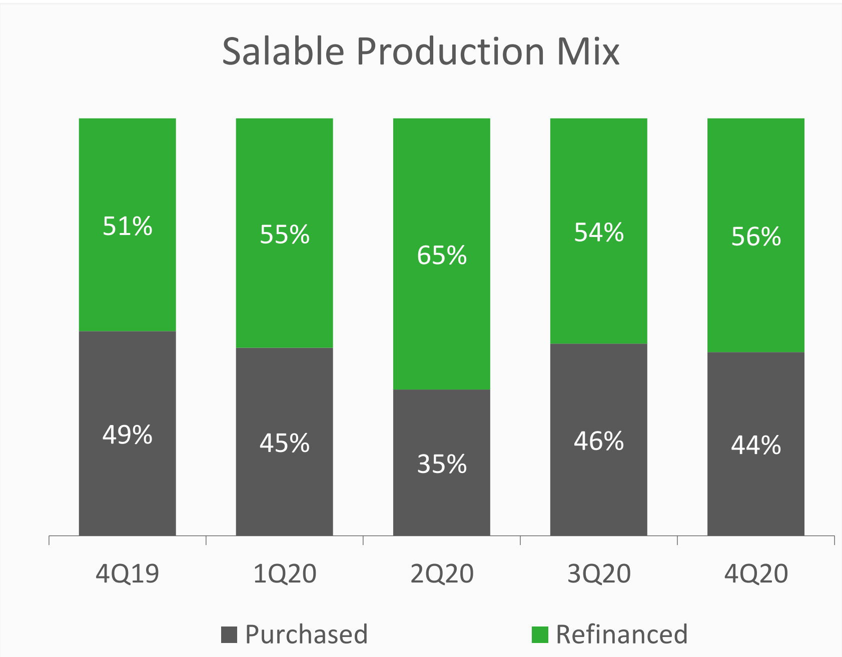
Efficiency Ratio Trend



Note: $ in millions unless otherwise noted

Mortgage Banking Noninterest Income Summary



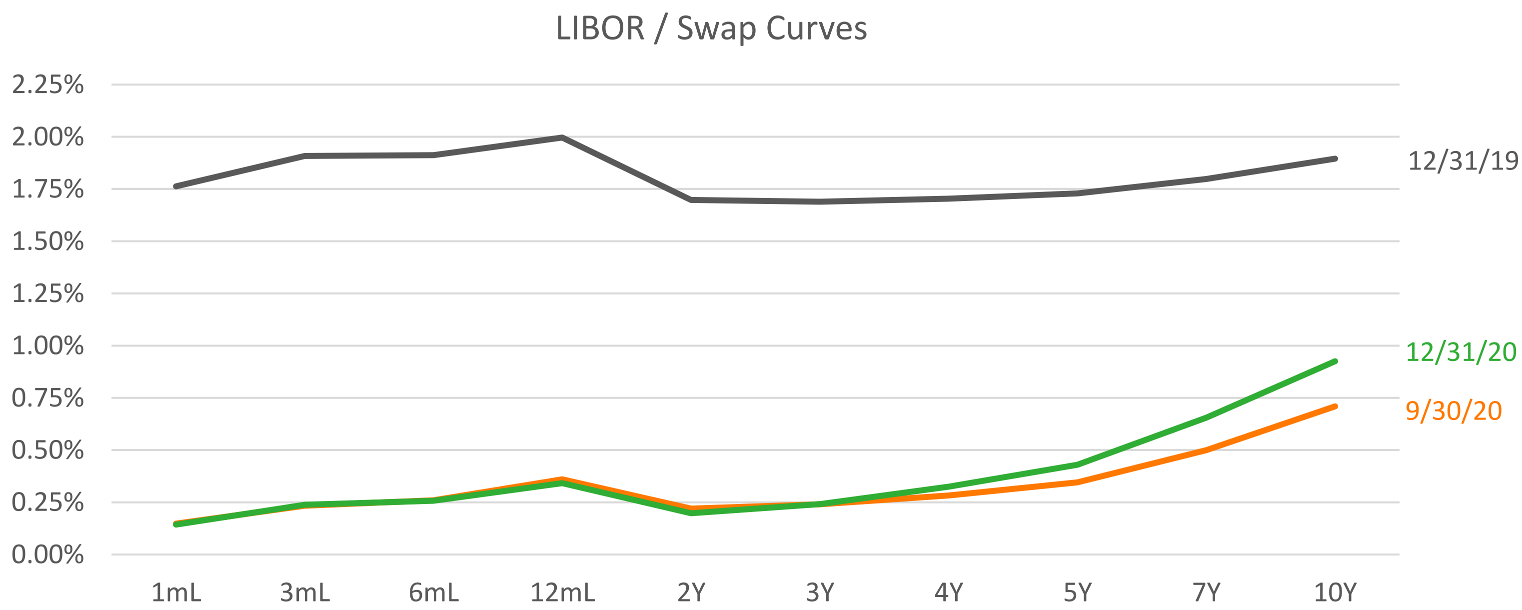


($ in billions)	**4Q20**	3Q20	2Q20	1Q20	4Q19
Mortgage origination volume for sale	**2.4**	2.6	2.3	1.4	1.5
Third party mortgage loans serviced(1)	**23.5**	23.3	23.2	22.8	22.4
Mortgage servicing rights(1)	**0.2**	0.2	0.2	0.2	0.2
MSR % of investor servicing portfolio(1)	**0.89%**	0.82%	0.74%	0.72%	0.95%

(1) End of period

Historical Yield Curves

Yield curve moved lower and inverted



Rate	1 month LIBOR	2 year Swap	4 year swap	10 year swap
12/31/19	1.76%	1.70%	1.70%	1.90%
9/30/20	0.15	0.22	0.28	0.71
12/31/20	0.14	0.20	0.33	0.93
vs. YE19	⇩ 162 bp	⇩ 150 bp	⇩ 138 bp	⇩ 97 bp

Well hedged for LIBOR movement

Impact on vehicle origination rates and securities reinvestment yields

Mortgage banking income acts as natural offset

Tax Rate Summary

Reported vs. FTE adjusted

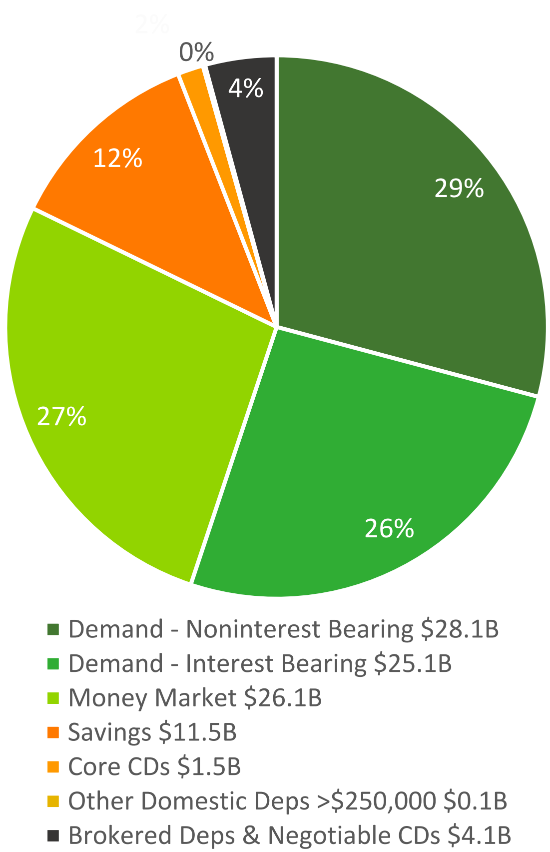
($ in millions)	4Q20	3Q20	4Q19	2020	2019
Reported (GAAP)					
Income before income taxes	$375	$358	$372	$972	$1,659
Provision for income taxes	$59	$55	$55	$155	$248
Effective tax rate	15.8%	15.2%	14.8%	15.9%	15.0%
FTE Adjustment					
Income before income taxes	$5	$5	$6	$21	$26
Provision for income taxes	$5	$5	$6	$21	$26
Adjusted (Non-GAAP)					
Income before income taxes	$380	$363	$378	$993	$1,685
Provision for income taxes	$65	$59	$61	$176	$275
Effective tax rate	17.0%	16.4%	16.2%	17.7%	16.3%

Balance Sheet

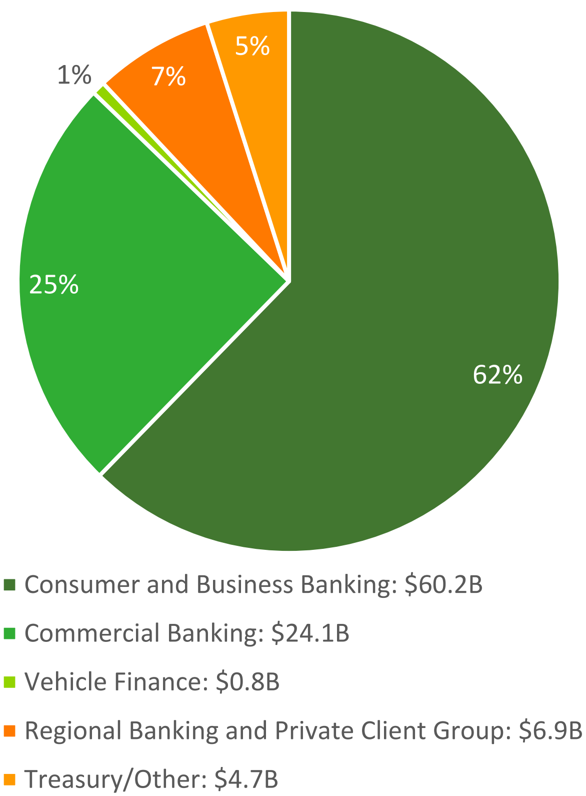
Average Deposit Composition: $96.6 Billion

4Q20 average balances

Average Balance by Type



Average Balance by Segment



Total Core Deposit Trends

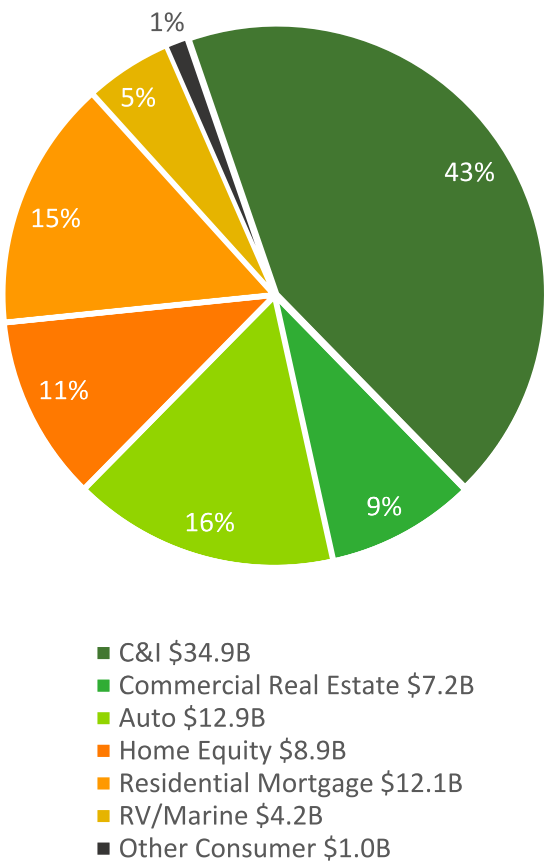
Average *($ in billions)*	2020	2020 vs 2019	4Q20	4Q20 vs 3Q20[1]	4Q20 vs 4Q19
Commercial					
Demand deposits – noninterest bearing	$ 19.2	27 %	$ 21.7	16 %	37 %
Demand deposits – interest bearing	13.7	20	14.4	21	23
Total commercial DDA	32.9	24	36.1	18	31
Other core deposits[2]	8.2	(0)	7.9	(17)	(1)
Total commercial core deposits	41.0	18	43.9	11	24
Consumer					
Demand deposits – noninterest bearing	6.2	26	6.5	(7)	33
Demand deposits – interest bearing	9.8	16	10.7	20	27
Total consumer DDA	16.0	19	17.2	10	29
Other core deposits[2]	30.9	(1)	31.2	1	1
Total consumer core deposits	46.8	5	48.4	4	9
Total					
Demand deposits – noninterest bearing	25.3	26	28.1	10	36
Demand deposits – interest bearing	23.5	18	25.1	21	25
Other core deposits[2]	39.0	(1)	39.1	(3)	0
Total core deposits	$ 87.9	11 %	$ 92.3	7 %	16 %

See notes on slide 64

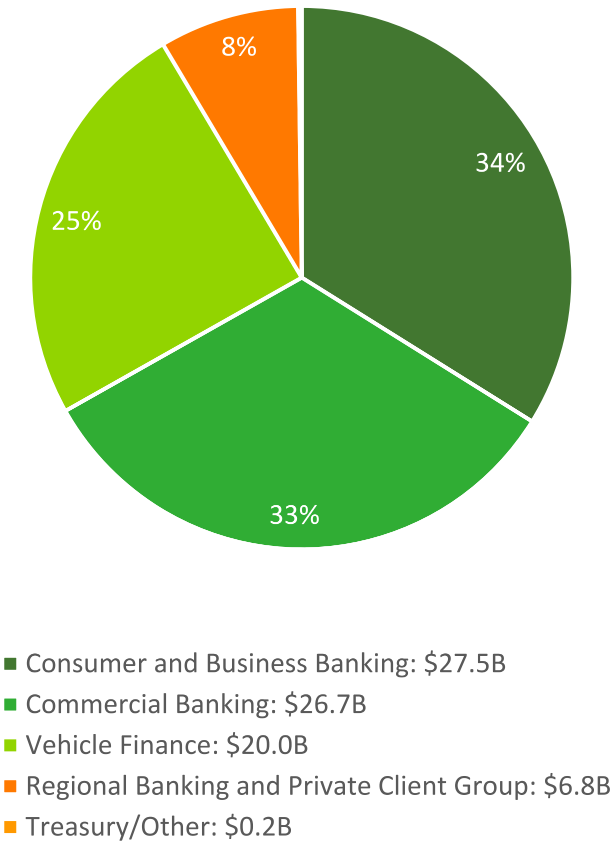
Average Loan Composition: $81.1 Billion

4Q20 average balances

Average Balance by Type



Average Balance by Segment



Consumer and Commercial Asset Trends

Average *($ in billions)*	2020	2020 vs 2019	4Q20	4Q20 vs 3Q20[1]	4Q20 vs 4Q19
Commercial					
Commercial and industrial loans	$ 33.9	11 %	$ 34.9	2 %	15 %
Commercial real estate:					
Construction loans	1.2	(1)	1.1	(31)	(8)
Commercial loans	5.9	3	6.1	3	8
Total commercial loans	41.0	9	42.0	1	13
Commercial bonds[2]	3.1	(2)	3.1	(9)	0
Total commercial assets[2]	44.0	9	45.1	1	12
Consumer					
Automobile loans	12.8	4	12.9	(1)	2
Home equity loans	8.9	(5)	8.9	2	(3)
Residential mortgage loans	11.7	5	12.1	10	7
RV and marine loans	3.9	12	4.2	16	17
Other consumer loans	1.1	(14)	1.0	(6)	(16)
Total consumer assets	38.4	2	39.1	5	3
Total	$ 82.5	6 %	$ 84.2	2 %	8 %

See notes on slide 64

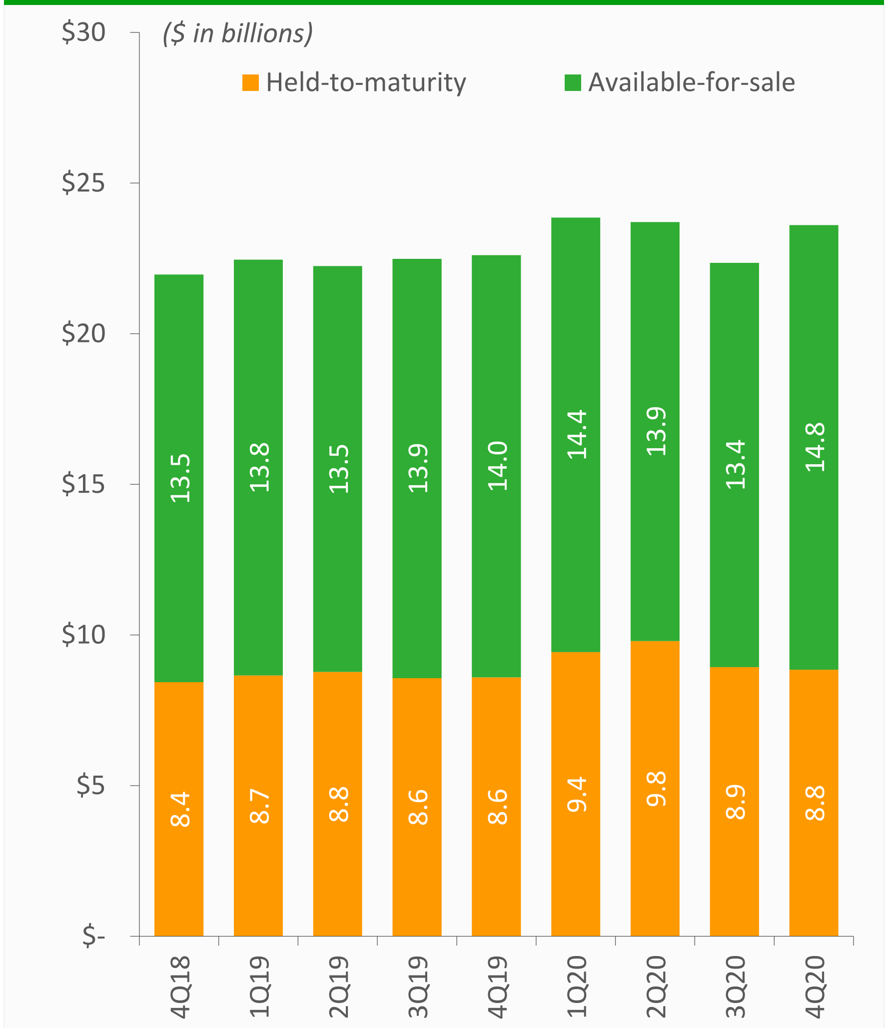
Change in Common Shares Outstanding

- There were 0.4 million shares repurchased in 4Q20 to offset compensation plan-related share issuances

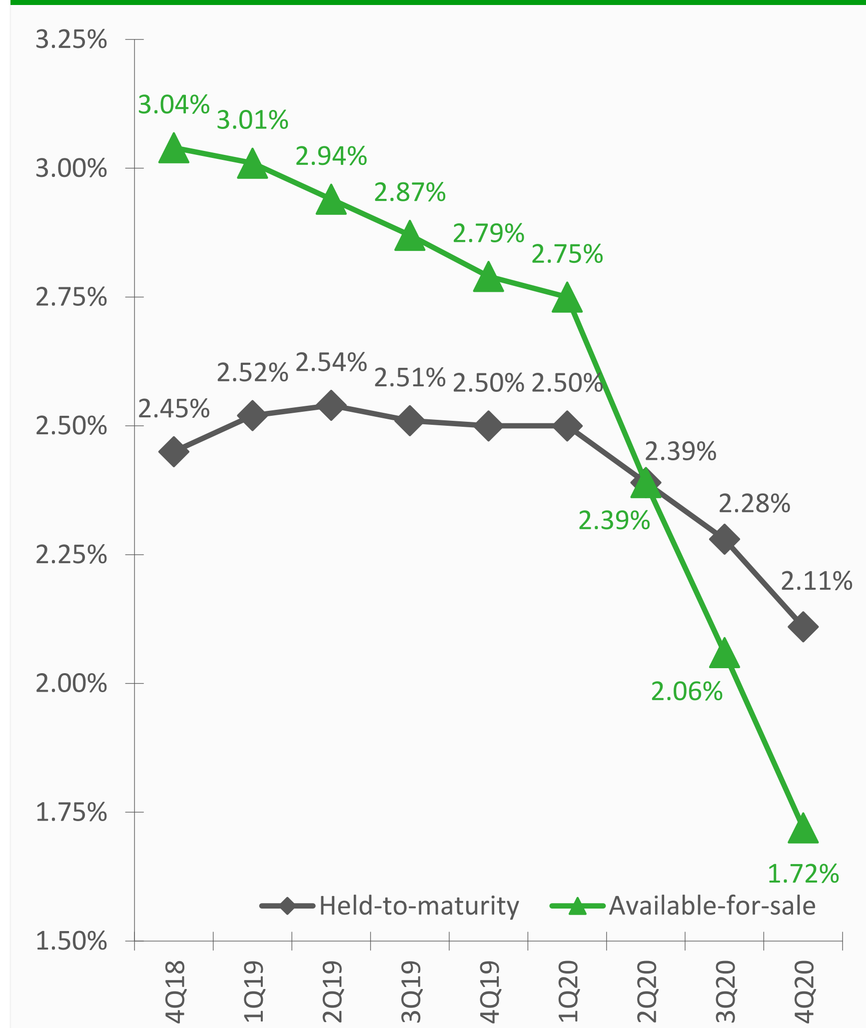
Share count in millions	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19
Beginning shares outstanding	1,017	1,017	1,014	1,020	1,033	1,038	1,046	1,047
Employee equity compensation	0	0	3	1	0	0	3	2
Share repurchases	0	0	0	(7)	(13)	(5)	(11)	(2)
Ending shares outstanding	1,017	1,017	1,017	1,014	1,020	1,033	1,038	1,046
Average basic shares outstanding	1,017	1,017	1,016	1,018	1,029	1,035	1,045	1,047
Average diluted shares outstanding	1,036	1,031	1,029	1,035	1,047	1,051	1,060	1,066

Securities Mix and Yield(1)

Securities Portfolio Mix



Securities Portfolio Yield



See notes on slide 64

AFS and HTM Securities Overview(1)

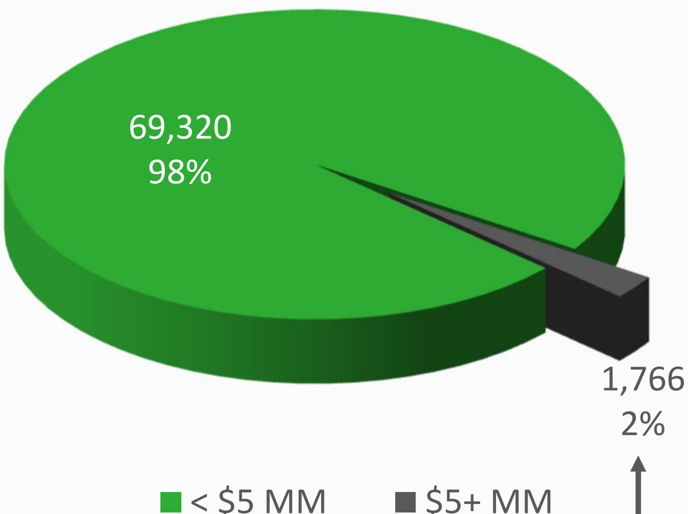
($mm)	December 31, 2020				September 30, 2020				December 31, 2019			
AFS Portfolio	Carry Value	% of Portfolio	Remaining Life to Maturity	Yield(3)	Carry Value	% of Portfolio	Remaining Life to Maturity	Yield(3)	Carry Value	% of Portfolio	Remaining Life to Maturity	Yield(3)
U.S. Treasuries	5	0.0%	1.7	0.14%	5	0.0%	105.9	0.14%	10	0.0%	0.3	1.68%
Agency Debt	62	0.2%	2.9	2.53%	114	0.5%	2.8	2.51%	165	0.7%	3.3	2.53%
Agency P/T	7,935	30.8%	22.5	1.59%	5,761	24.2%	24.2	1.60%	4,223	17.8%	27.4	2.94%
Agency CMO	3,666	14.2%	25.1	2.39%	4,498	18.9%	25.2	2.08%	5,085	21.5%	25.8	2.59%
Agency Multi-Family	1,163	4.5%	30.7	2.17%	807	3.4%	31.4	2.30%	976	4.1%	31.7	2.45%
Municipal Securities(2)	60	0.2%	5.2	2.60%	63	0.3%	5.4	2.64%	64	0.3%	5.8	2.83%
Other Securities	650	2.5%	11.6	2.18%	478	2.0%	12.4	2.27%	635	2.7%	13.2	3.18%
Total AFS Securities	**13,541**	**52.6%**	**23.2**	**1.87%**	**11,725**	**49.3%**	**24.3**	**1.84%**	**11,158**	**47.2%**	**25.7**	**2.72%**
HTM Portfolio												
Agency Debt	246	1.0%	9.9	2.50%	256	1.1%	10.1	2.50%	293	1.2%	10.9	2.49%
Agency P/T	3,715	14.4%	25.8	2.01%	2,926	12.3%	26.9	2.12%	2,463	10.4%	27.2	2.95%
Agency CMO	1,778	6.9%	22.4	2.67%	1,959	8.2%	22.6	2.56%	2,351	9.9%	23.2	2.63%
Agency Multi-Family	3,118	12.1%	33.0	2.97%	3,413	14.3%	33.2	2.91%	3,959	16.7%	34.0	2.61%
Municipal Securities	3	0.0%	21.9	2.63%	3	0.0%	22.2	2.63%	4	0.0%	22.9	3.32%
Total HTM Securities	**8,861**	**34.4%**	**27.2**	**2.50%**	**8,557**	**36.0%**	**27.9**	**2.55%**	**9,070**	**38.3%**	**28.6**	**2.70%**
Other AFS Equities	**418**	**1.6%**	**N/A**	**N/A**	**421**	**1.8%**	**N/A**	**N/A**	**441**	**1.9%**	**N/A**	**N/A**
AFS Direct Purchase Municipal Instruments(2)	**2,944**	**11.4%**	**5.4**	**2.58%**	**3,082**	**13.0%**	**5.4**	**2.60%**	**2,991**	**12.6%**	**5.4**	**3.60%**
Grand Total	**25,765**	**100.0%**	**22.2**	**2.17%**	**23,785**	**100.0%**	**22.7**	**2.20%**	**23,659**	**100.0%**	**23.8**	**2.83%**

See notes on slide 64

Total Commercial Loans – Granularity

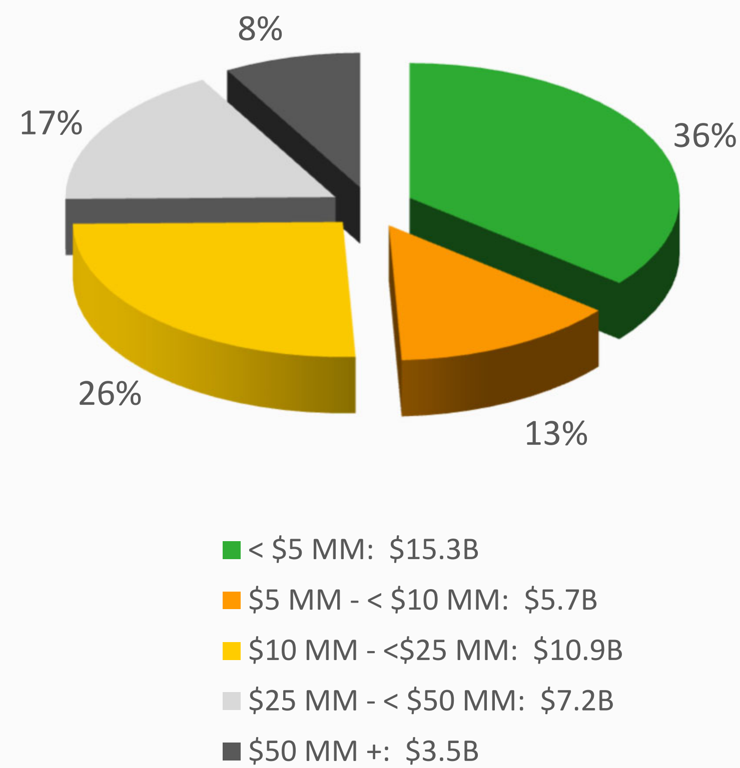
End of period outstandings of $42.6 billion

of Loans by Size



$5 MM - < $10 MM	810
$10 MM - < $25 MM	690
$25 MM - < $50 MM	219
> $50 MM	47
Total	1,766

Loans by Dollar Size



Commercial and Industrial: $35.4 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	4Q20	3Q20	2Q20	1Q20	4Q19
Period end balance *($ in billions)*	**$35.4**	$34.9	$34.9	$33.0	$30.7
30+ days PD and accruing	**0.18%**	0.20%	0.17%	0.33%	0.24%
90+ days PD and accruing[1]	**0.03%**	0.03%	0.04%	0.03%	0.04%
NCOs[2]	**0.67%**	0.90%	0.90%	1.09%	0.47%
NALs	**1.00%**	1.11%	1.39%	1.20%	1.05%
ALLL	**2.65%**	2.61%	2.65%	2.54%	1.53%

See notes on slide 65

C&I – Auto Industry

End of period balances

Outstandings *($ in millions)*

	4Q20	3Q20	2Q20	1Q20	4Q19
Suppliers[1]					
Domestic	$ 923	$ 910	$ 977	$ 883	$ 759
Foreign	0	0	0	0	0
Total suppliers	923	910	977	883	759
Dealers					
Floorplan-domestic	1,725	1,593	1,562	2,309	2,370
Floorplan-foreign	944	810	883	1,207	986
Total floorplan	2,669	2,403	2,445	3,516	3,356
Other	444	468	475	593	467
Total dealers	3,113	2,871	2,920	4,109	3,823
Total auto industry	$ 4,036	$ 3,781	$ 3,897	$ 4,992	$ 4,582
NALs					
Suppliers	0.05 %	2.48 %	0.03 %	1.53 %	2.71 %
Dealers	0.01	0.01	0.01	0.01	0.01
Net charge-offs[2]					
Suppliers	-0.77 %	7.12 %	0.01 %	0.00 %	0.00 %
Dealers	0.00	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	4Q20	3Q20	2Q20	1Q20	4Q19
Period end balance *($ in billions)*	**$7.2**	$7.2	$7.2	$7.0	$6.7
30+ days PD and accruing	**0.11%**	0.13%	0.04%	0.18%	0.06%
90+ days PD and accruing(1)	**0.00%**	0.00%	0.00%	0.00%	0.00%
NCOs(2)	**1.81%**	0.63%	-0.03%	-0.03%	0.00%
NALs	**0.20%**	0.21%	0.38%	0.42%	0.16%
ALLL	**4.13%**	4.87%	3.43%	2.28%	1.24%

See notes on slide 65

Automobile: $12.8 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	4Q20	3Q20	2Q20	1Q20	4Q19
Period end balance *($ in billions)*	**$12.8**	$12.9	$12.7	$12.9	$12.8
30+ days PD and accruing	**0.90%**	0.69%	0.54%	0.88%	0.95%
90+ days PD and accruing	**0.07%**	0.07%	0.06%	0.06%	0.07%
NCOs	**0.21%**	0.31%	0.31%	0.22%	0.30%
NALs	**0.03%**	0.04%	0.06%	0.05%	0.03%
ALLL	**1.30%**	1.26%	1.40%	1.15%	0.45%

Auto Loans – Production and Credit Quality

	4Q20	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19	4Q18
Originations									
Amount *($ in billions)*	**$1.4**	$1.7	$1.2	$1.6	$1.9	$1.6	$1.3	$1.2	$1.4
% new vehicles	**54%**	48%	36%	47%	52%	46%	40%	42%	49%
Avg. LTV	**86%**	89%	90%	89%	88%	90%	92%	90%	90%
Avg. FICO	**774**	777	770	778	781	773	766	764	767
Portfolio Performance									
30+ days PD and accruing %	**0.90%**	0.69%	0.54%	0.88%	0.95%	0.84%	0.81%	0.67%	0.98%
NCO %	**0.21%**	0.31%	0.31%	0.22%	0.30%	0.26%	0.17%	0.32%	0.30%
Vintage Performance[1]									
6-month losses				0.02%	0.02%	0.02%	0.04%	0.03%	0.04%
9-month losses					0.05%	0.06%	0.07%	0.09%	0.09%
12-month losses						0.09%	0.13%	0.13%	0.15%

(1) Annualized

Auto Loans – Origination Trends

Loan originations from 2013 through 3Q20 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)	2020	2019	2018	2017	2016	2015	2014	2013
Originations	$5.9	$6.1	$5.8	$6.2	$5.8	$5.2	$5.2	$4.2
% new vehicles	47%	46%	47%	50%	49%	48%	49%	46%
Avg. LTV[1]	89%	90%	89%	88%	89%	90%	89%	89%
Avg. FICO	775	772	766	767	765	764	764	760
Weighted avg. original term (months)	70	70	69	69	68	68	67	67
Avg. Custom Score	411	410	409	409	396	396	397	395
Charge-off % (annualized)	0.26%	0.26%	0.27%	0.36% A	0.30%	0.23%	0.23%	0.19%

See notes on slide 65

Home Equity: $8.9 Billion

- Focused on geographies within our Midwest footprint with relationship customers
- Focused on high quality borrowers… portfolio as of 4Q20:
  - Average weighted FICO scores of 750+
  - Average weighted LTVs of <85% for junior liens and <75% for 1st-liens
  - Approximately 60% 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	4Q20	3Q20	2Q20	1Q20	4Q19
Period end balance *($ in billions)*	**$8.9**	$8.9	$8.9	$9.0	$9.1
30+ days PD and accruing	**0.68%**	0.47%	0.51%	0.80%	0.87%
90+ days PD and accruing	**0.16%**	0.12%	0.12%	0.13%	0.16%
NCOs	**0.01%**	-0.02%	0.08%	0.19%	0.02%
NALs	**0.75%**	0.69%	0.60%	0.56%	0.58%
ALLL	**1.41%**	1.07%	1.10%	1.24%	0.50%

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… 4Q20 originations:
  - Average weighted FICO scores of 750+
  - Average weighted LTVs of <85% for junior liens and <75% for 1st-liens
  - Approximately 66% are 1st-liens

($ in billions)	2020	2019	2018	2017	2016	2015	2014	2013
Originations[1]	$3.8	$3.7	$4.2	$4.3	$3.3	$2.9	$2.6	$2.2
Avg. LTV	68%	75%	77%	77%	78%	77%	76%	72%
Avg. FICO	784	778	773	775	781	781	780	780
Charge-off % (annualized)	0.07%	0.08%	0.06%	0.05%	0.06%	0.23%	0.44%	0.99%
HPI Index[2]	241.9	228.5	218.6	208.5	198.2	187.7	179.6	170.7
Unemployment rate[3]	8.1%	3.7%	3.9%	4.4%	4.9%	5.3%	6.2%	7.4%

See notes on slide 65

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	4Q20	3Q20	2Q20	1Q20	4Q19
Period end balance *($ in billions)*	**$12.1**	$12.0	$11.6	$11.4	$11.4
30+ days PD and accruing	**2.29%**	2.28%	2.18%	2.10%	2.40%
90+ days PD and accruing	**1.09%**	1.18%	1.36%	1.15%	1.13%
NCOs	**0.05%**	0.03%	0.02%	0.02%	0.04%
NALs	**0.72%**	0.73%	0.57%	0.58%	0.62%
ALLL	**0.65%**	0.57%	0.38%	0.46%	0.20%

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 4Q20 portfolio origination: purchased / refinance mix of 40% / 60%

($ in billions)	2020	2019	2018	2017	2016	2015	2014	2013
Portfolio originations	$4.7	$2.9	$2.9	$2.7	$1.9	$1.5	$1.2	$1.4
Avg. LTV	76.8%	80.7%	82.9%	84.0%	84.0%	83.2%	82.6%	77.8%
Avg. FICO	767	761	758	760	751	756	754	759
Charge-off % (annualized)	0.03%	0.06%	0.06%	0.08%	0.09%	0.17%	0.35%	0.52%
HPI Index[1]	241.9	228.5	218.6	208.5	198.2	187.7	179.6	170.7
Unemployment rate[2]	8.1%	3.7%	3.9%	4.4%	4.9%	5.3%	6.2%	7.4%

See notes on slide 65

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	4Q20	3Q20	2Q20	1Q20	4Q19
Period end balance *($ in billions)*	**$4.2**	$4.1	$3.8	$3.6	$3.6
30+ days PD and accruing	**0.54%**	0.39%	0.33%	0.55%	0.52%
90+ days PD and accruing	**0.06%**	0.05%	0.05%	0.05%	0.05%
NCOs	**0.21%**	0.38%	0.37%	0.27%	0.39%
NALs	**0.04%**	0.03%	0.05%	0.04%	0.04%
ALLL	**3.09%**	2.80%	3.25%	2.67%	0.59%

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)	2020	2019	2018	2017
Portfolio originations	$1.6	$1.0	$1.4	$1.0
Avg. LTV[1]	108.0%	105.5%	105.6%	109.0%
Avg. FICO	808	800	799	791
Weighted avg. original term (months)	193	192	192	181
Charge-off % (annualized) (A)	0.31%	0.33%	0.31%	0.37%

See notes on slide 66

Credit Quality Review

Strategic Credit Risk Management Actions Since 2009

Positioned for top quartile through-the-cycle performance

2009	• Established clear credit risk appetite and aligned credit strategy and policy • Centralized credit and risk management (versus delegation to each region) • Established credit concentration limits • Identified core CRE customers based on financial strength and performance; began exiting non-core borrowers (greater than 90% of CRE customers)
2010 – 2011	• Tightened consumer lending standards • Eliminated HELOC requiring balloon payments
2015	• Established leveraged lending policies and underwriting standards
2016	• Increased equity requirements on CRE, particularly construction, retail, and multi-family • Deep credit due diligence on FirstMerit acquisition (expectations met since)
2017	• Heightened underwriting standards for leveraged lending • Began leveraging well-established Auto Finance underwriting infrastructure and standards in the RV & Marine business • Curtailed new construction originations in long-term care segment of healthcare
2018 – 2019	• Reduced exposure to 2nd-lien high LTV home equity • Implemented FICO score adjustments in HELOC (as well as construction limits) and RV/Marine • Tightened limits on policy exceptions, particularly in middle market

Credit Quality Trends Overview

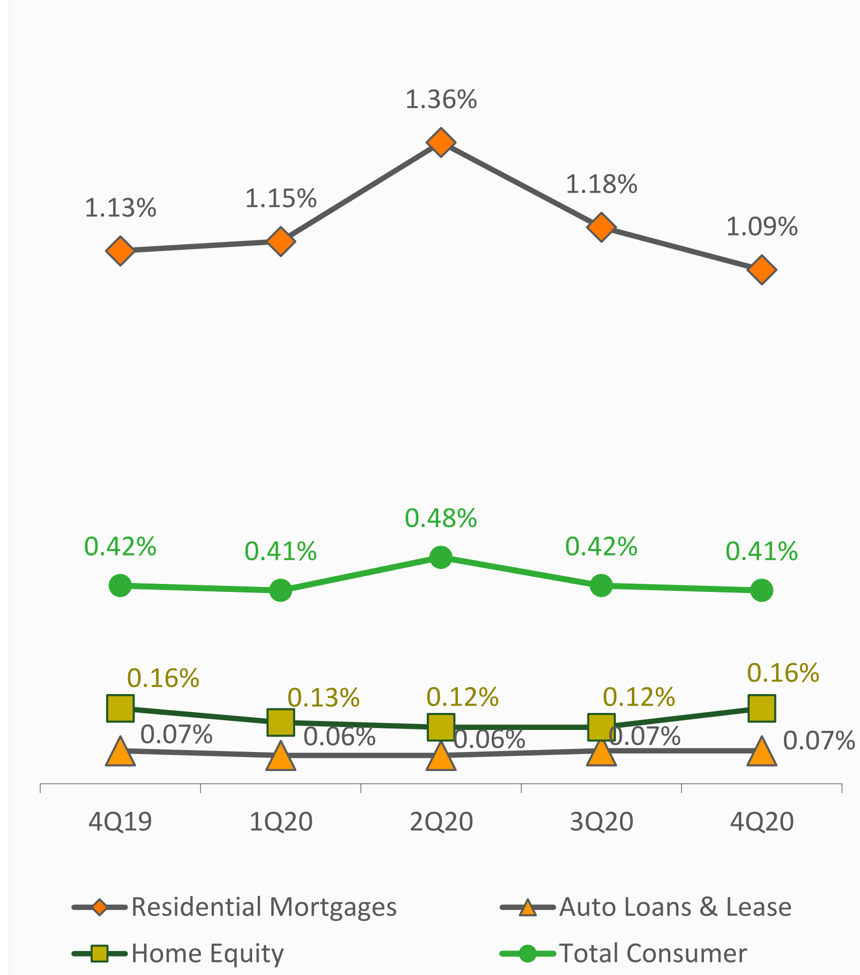
	4Q20	3Q20	2Q20	1Q20	4Q19
Net charge-off ratio	**0.55%**	0.56%	0.54%	0.62%	0.39%
90+ days PD and accruing	**0.21**	0.22	0.24	0.21	0.23
NAL ratio(1)	**0.65**	0.70	0.81	0.72	0.62
NPA ratio(2)	**0.69**	0.74	0.89	0.75	0.66
Criticized asset ratio(3)	**3.91**	4.35	4.95	3.59	3.64
ALLL ratio	**2.22**	2.21	2.12	1.93	1.04
ALLL / NAL coverage	**341**	316	263	270	167
ALLL / NPA coverage	**323**	298	239	257	157
ACL ratio	**2.29**	2.31	2.27	2.05	1.18
ACL / NAL coverage	**351**	330	281	287	190
ACL / NPA coverage	**331**	311	255	273	178

See notes on slide 66

Consumer Loan Delinquencies[1]

30+ Days

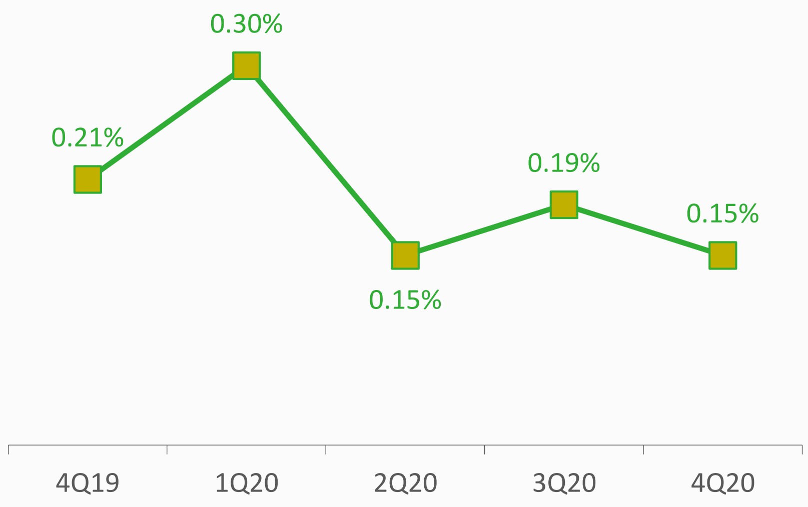
90+ Days



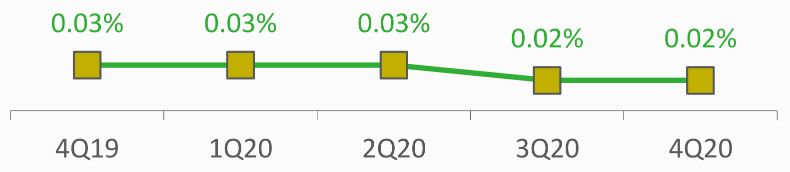
See notes on slide 66

Total Commercial Loan Delinquencies

30+ Days(1)



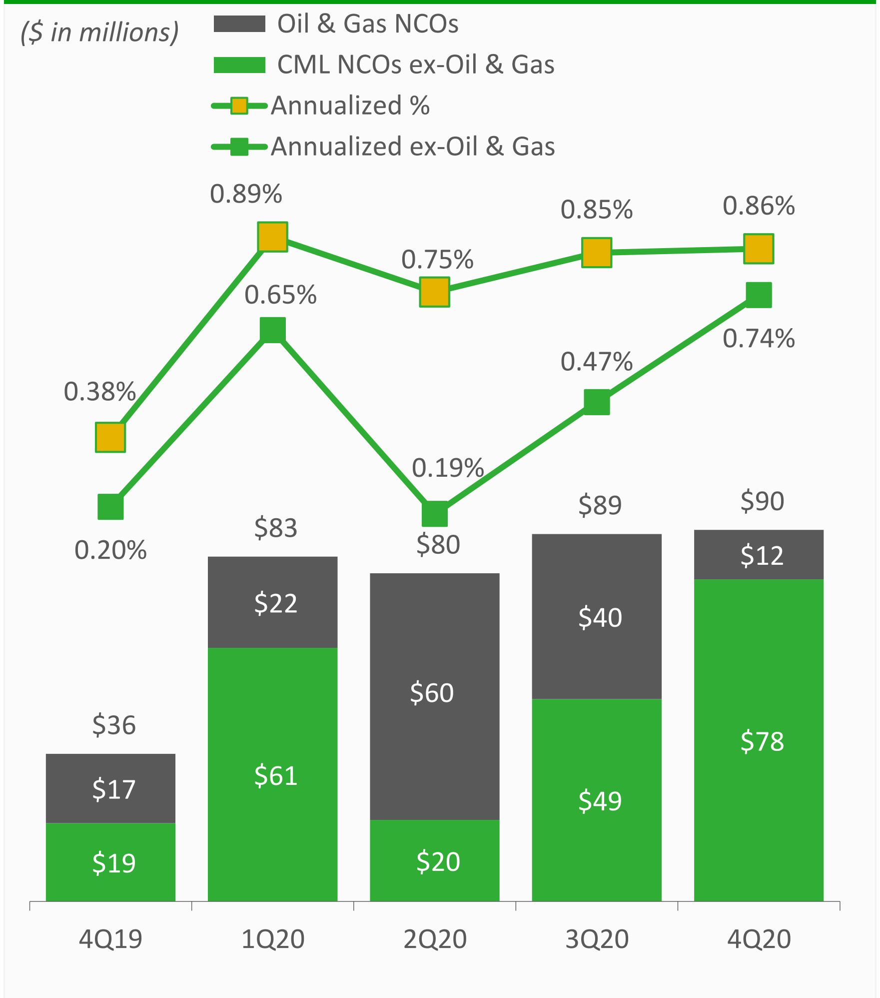
90+ Days(2)



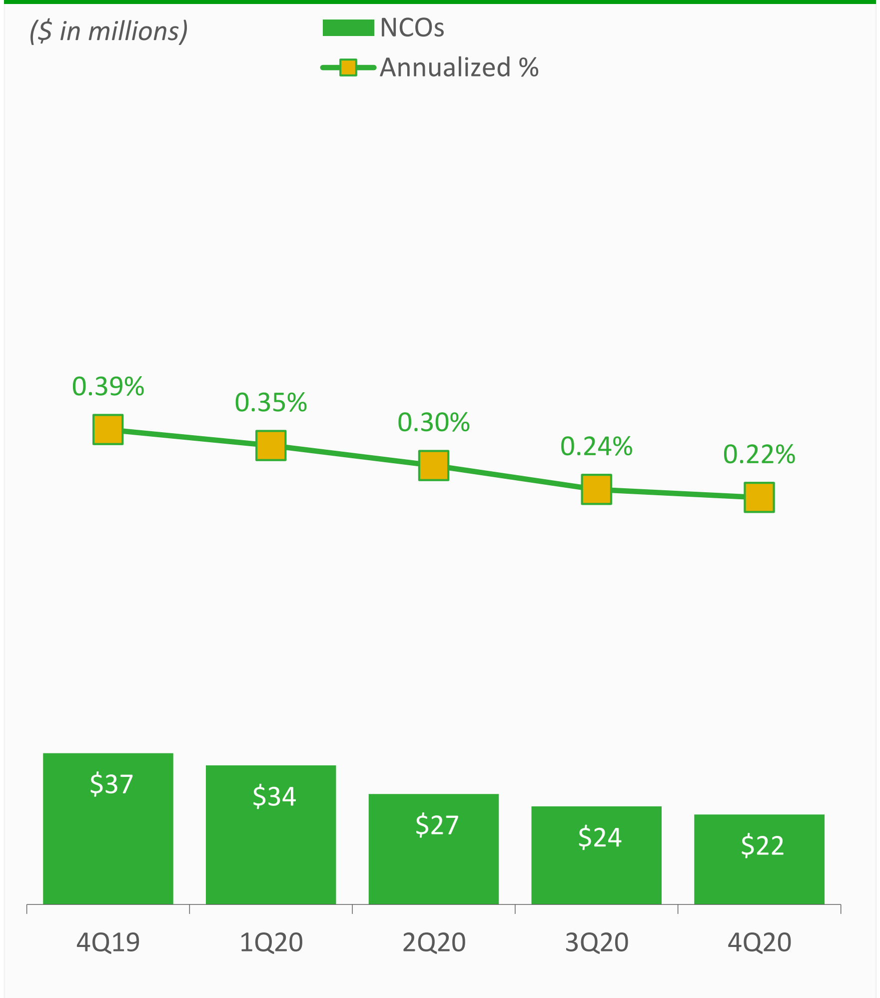
See notes on slide 66

Net Charge-Offs

Total Commercial Loans



Total Consumer Loans



Nonperforming Asset Flow Analysis

End of Period

($ in millions)	**4Q20**	3Q20	2Q20	1Q20	4Q19
NPA beginning-of-period	**$602**	$713	$586	$498	$482
Additions / increases	**248**	190	279	274	175
Return to accruing status	**(108)**	(47)	(25)	(18)	(20)
Loan and lease losses	**(73)**	(102)	(61)	(91)	(48)
Payments	**(82)**	(77)	(63)	(70)	(63)
Sales and other	**(24)**	(75)	(3)	(7)	(28)
NPA end-of-period	**$563**	$602	$713	$586	$498
Percent change (Q/Q)	**(6)%**	(16)%	22%	18%	3%

Criticized Commercial Loan Analysis

End of Period

($ in millions)	**4Q20**	3Q20	2Q20	1Q20	4Q19
Criticized beginning-of-period	**$3,173**	$3,601	$2,473	$2,394	$2,365
Additions / increases	**473**	355	1,411	510	479
Advances	**86**	120	329	187	109
Upgrades to "Pass"	**(395)**	(407)	(111)	(100)	(174)
Paydowns	**(577)**	(429)	(352)	(435)	(359)
Charge-offs	**(61)**	(92)	(24)	(82)	(38)
Moved to HFS	**131**	25	(125)	(0)	13
Criticized end-of-period	**$2,830**	$3,173	$3,601	$2,473	$2,394
Percent change (Q/Q)	**(11)%**	(12)%	46%	3%	1%

Franchise and Leadership

Huntington
Welcome.

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

Over 150 years of serving the financial needs of our customers

15,477	839	$123B	1,322
FTE Colleagues	Branches(1)	Assets	ATMs

See notes on slide 66

Experienced, Diverse Executive Leadership Team

8 new
ELT members since 2016

9 years
average Huntington experience

46%
Executive Leadership Team diversity

29 years
average industry experience

*Photo includes Rick Remiker (succeeded by Mr. Kleinman) and Nate Herman (succeeded by Ms. Van Treese)

Chairman, President, and CEO
Steve Steinour

- **Consumer and Business Banking** – Andy Harmening
- **Regional Banking and the Private Client Group** – Sandy Pierce
- **Commercial Banking** – Scott Kleinman
- **Vehicle Finance** – Sandy Pierce
- Finance & Strategy – Zach Wasserman
- Risk – Helga Houston
- Credit – Rich Pohle
- Human Resources and Diversity – Raj Syal
- Corporate Operations – Mark Thompson
- Technology and Operations – Paul Heller
- Internal Audit – Michael Van Treese
- Communications and Marketing – Julie Tutkovics
- Legal and Public Affairs – Jana Litsey

Business Segments

Deeply Engaged, Diverse Board of Directors

- Our Board sets the strategy, risk management culture, and ethical standards for the entire organization
- Our directors represent a well-rounded diversity of skills, knowledge, and experience aligned with our strategy.
  - Our Board is committed to board refreshment, ensuring fresh perspectives
- ESG oversight
  - The Nominating and Corporate Governance Committee oversees our ESG program
  - Our ESG performance management framework ensures ESG considerations are integrated into all relevant Board Committee agendas for meaningful discussion, awareness, and governance actions

7 new independent directors since 2016

5 years average Board tenure

38% Board diversity

*Photo includes Kathleen Ransier, who retired from the Board in 2020

Notes

Slide 11:
(1) As of December 31, 2019, Huntington is no longer subject to the Federal Reserve's modified Liquidity Coverage Ratio.
(2) December 31, 2020 figures are estimated. The 2020 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 14:
(1) Excludes GNMA guaranteed mortgage loans that entered forbearance and were subsequently repurchased.

Slide 25:
(1) As of 12/31/20
(2) Pay fixed/receive float swap
(3) Upper strike (%) / lower strike (%)
(4) De-designated floor spreads

Slide 33:
(1) Linked quarter percent change annualized
(2) Money market deposits, savings / other deposits, and core certificates of deposit

Slide 35:
(1) Linked quarter percent changes annualized
(2) Includes commercial bonds booked as investment securities under GAAP

Slide 37:
(1) Averages balances; Trading Account and Other securities excluded

Slide 38:
(1) End of period
(2) Tax-equivalent yield on municipal securities calculated as of December 31, 2020 using 21% corporate tax rate
(3) Weighted average yields were calculated using carry value

Notes

Slide 40:

(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 41:

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

(2) Annualized

Slide 42:

(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 45:

(1) Auto LTV based on retail value

Slide 47:

(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 49:

(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 51:

(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.