2020 Third Quarter Earnings Review

October 22, 2020

Huntington
Welcome.

Disclaimer

CAUTION REGARDING FORWARD-LOOKING STATEMENTS
This communication contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, and uncertainties. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as expect, anticipate, believe, intend, estimate, plan, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements: changes in general economic, political, or industry conditions; 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; and other factors that may affect our future results. Additional factors that could cause results to differ materially from those described above can be found in our 2019 Annual Report on Form 10-K, and our Quarterly Report on Form 10-Q for the quarters ended March 31, 2020 and June 30, 2020, as well as our subsequent Securities and Exchange Commission ("SEC") filings, which are on file with the SEC and available in the "Investor Relations" section of our website, http://www.huntington.com, under the heading "Publications and Filings."

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

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

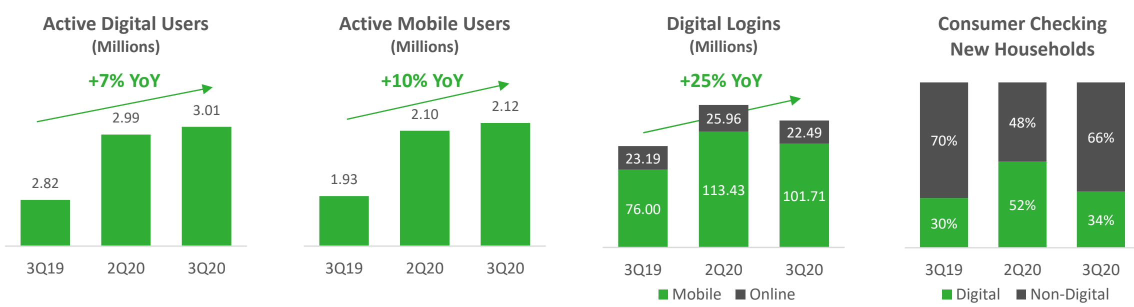
- Drive diversified revenue growth while maintaining rigorous expense management discipline and maximizing returns on organic growth investments
- Minimize earnings volatility through the cycle
- Deliver top quartile returns on capital

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

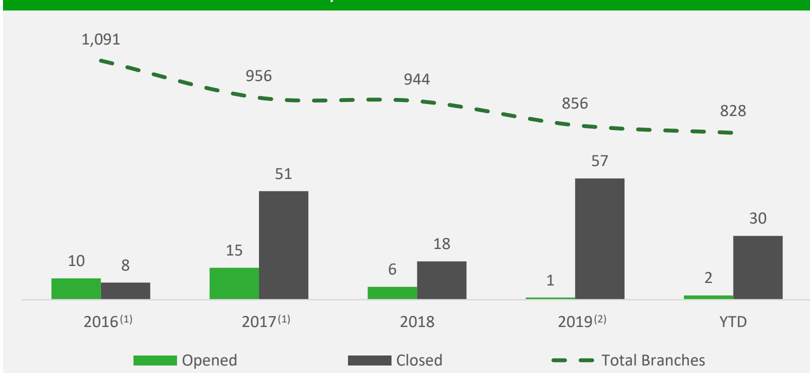
- Maintain an aggregate moderate-to-low, through-the-cycle risk profile
- Disciplined capital allocation and priorities (first fund organic growth, second maintain the dividend, and then other capital uses)

Delivering a Multi-Channel Customer Experience

Digital and mobile adoption accelerating without diminishing branch importance



Physical Retail Full-Service Branch Distribution Network



- Branches represent a vital component in delivering a multi-channel experience; branch usage trends continue to evolve toward sales and service
- Steady consolidation strategy for the past several years with a 4% cumulative annual closure rate from 2016 through YTD 2020 excluding divestitures and FMER-related consolidations
- #1 branch share in both Ohio and Michigan, allowing for future consolidations and efficiencies

See notes on slide 64

2020 Third Quarter Financial Highlights

Revenue growth of 5% despite challenging environment

Revenue (FTE)	EPS	TBVPS
$1.3 billion	$0.27	$8.43
⬆ 5% Y/Y	⬇ 21% Y/Y	⬆ 2% Y/Y

ROA	ROCE	ROTCE
1.01%	10.2%	13.2%
⬇ 36 basis points Y/Y	⬇ 3.2 percentage pts Y/Y	⬇ 4.1 percentage pts Y/Y

- Average loans increased $5.4 billion, or 7%, year-over-year
- Average core deposits increased $11.4 billion, or 14%, year-over-year
- Net interest margin of 2.96%, down 24 basis points from the year-ago quarter
- Efficiency ratio of 56.1%, up from 54.7% in the year-ago quarter
- Net charge-off ratio of 56 basis points, up from 39 basis points in the year-ago quarter
- Provision for credit losses of $177 million, up from $82 million in the year-ago quarter

Pretax, Pre-Provision Earnings (PTPP)

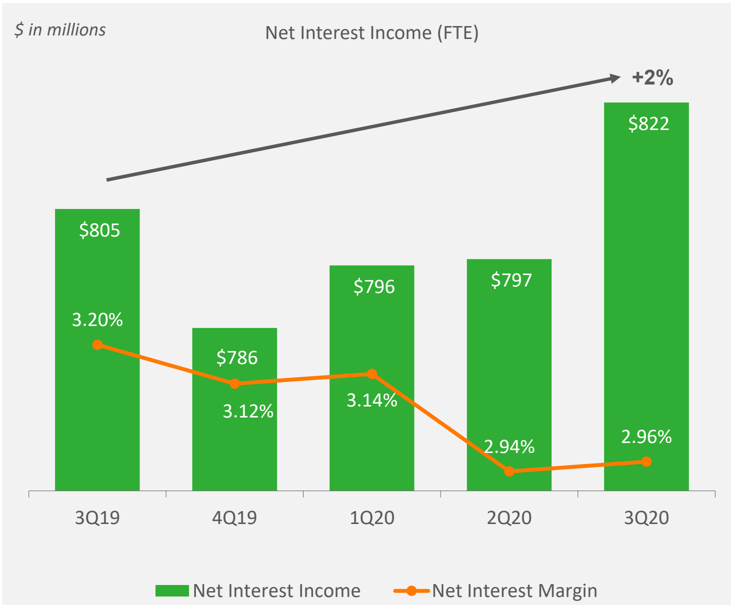
Solid growth in PTPP in face of challenging environment illustrates underlying earnings power

($ in millions)	3Q20	3Q19	Year-Over-Year Change	
			$	%
Net interest income (FTE)	$822	$805	$17	2%
Noninterest income	$430	$389	$41	11%
Total revenue	$1,252	$1,194	$58	5%
Noninterest expense	$712	$667	$45	7%
Pretax, Pre-Provision Earnings (PTPP)* - Non-GAAP	**$540**	**$527**	**$13**	**2%**
Provision for credit losses	$177	$82	$95	116%
Net income available to common	$275	$354	($79)	-22%

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

Net Interest Income

Year-over-year 11% increase in average earning assets outpaced 24 basis points of net interest margin compression

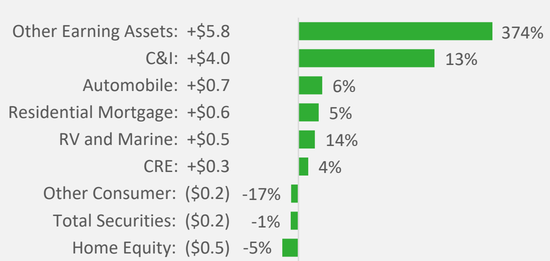


NIM change LQ	***2Q20:***	***2.94%***
Hedging activity		+0.07
Elevated liquidity		(0.07)
PPP / mix / rates / other		+0.02
Total change		**+0.02**
	3Q20:	***2.96%***

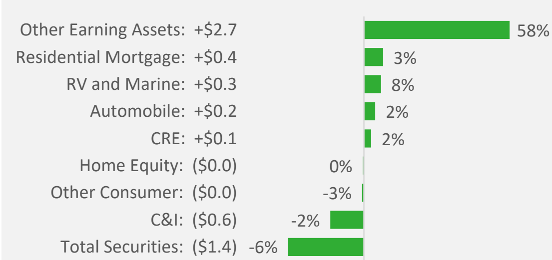
Average Earning Assets

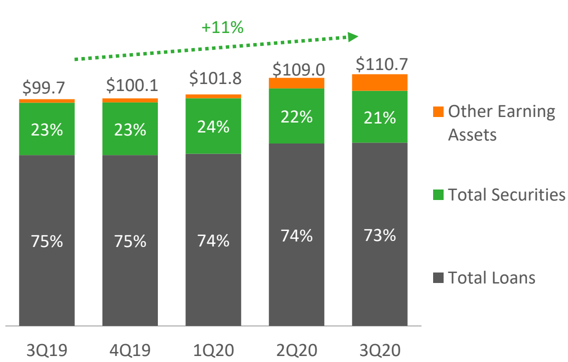
Commercial & industrial loans and elevated deposits at the Federal Reserve drive year-over-year earning asset growth

Average Quarterly Growth Year-over-Year



Average Growth Linked Quarter





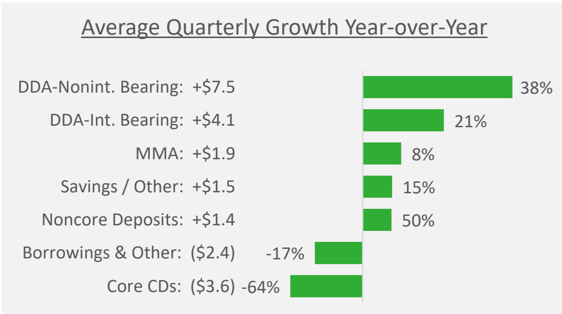
Note: $ in billions unless otherwise noted

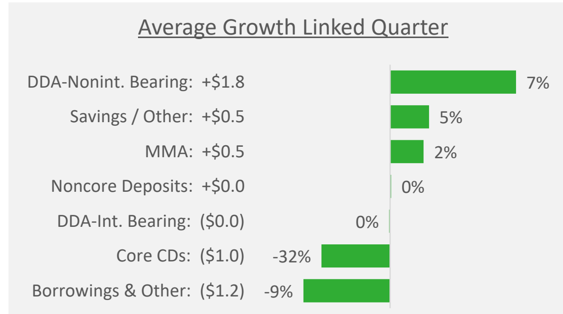
vs. Year-Ago Quarter Average

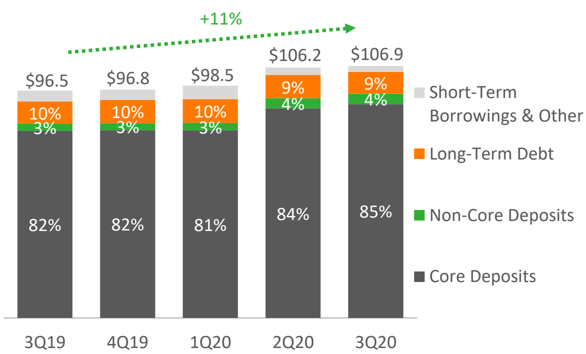
- Other earning assets increased 374%, driven by elevated deposits at the Federal Reserve Bank
- C&I loans increased 13%, primarily reflecting the $6.1B of average Payroll Protection Program (PPP) loans
- Automobile loans increased 6%, driven by strong production over the past year
- Residential mortgage increased 5%, reflecting robust portfolio mortgage production over the past year
- RV and marine increased 14%, primarily as a result of elevated customer demand during the pandemic

Average Non-Equity Funding

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







Note: $ in billions unless otherwise noted

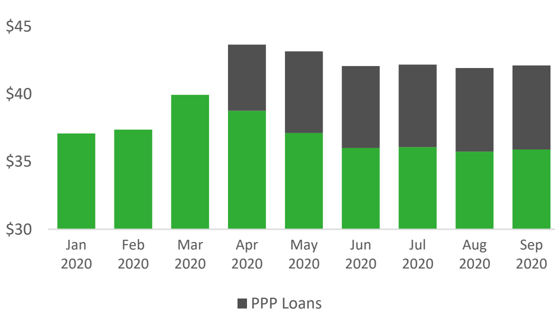
vs. Year-Ago Quarter Average

- Total core deposits increased 14%, 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 certificates of deposit decreased 64%, reflecting the maturity of balances related to the 2018 consumer deposit growth initiatives
- Total debt decreased 20%, reflecting the repayment of short-term borrowings due to strong core deposit growth

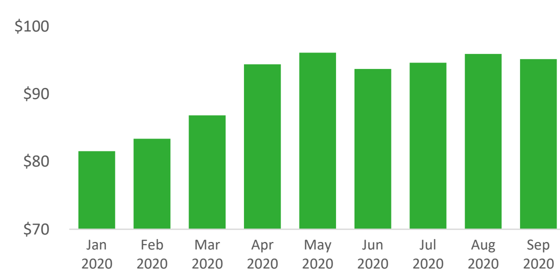
Balance Sheet & Key Fee Income Drivers Trends

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

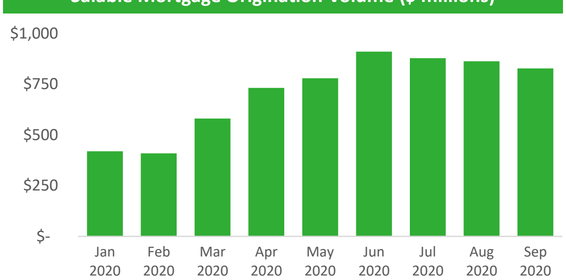
Period-End Total Commercial Loan Balances ($ billions)



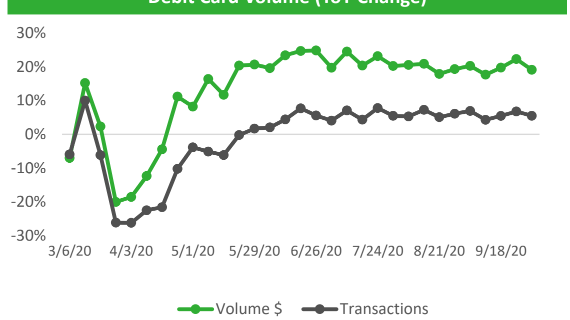
Period-End Total Deposit Balances ($ billions)



Salable Mortgage Origination Volume ($ millions)

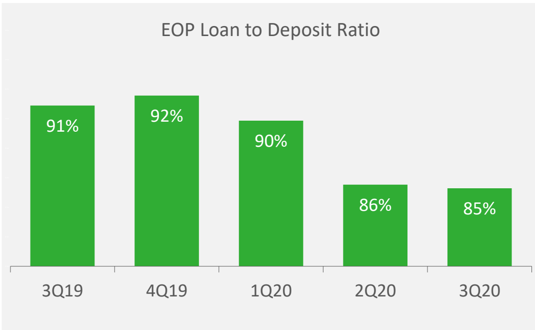


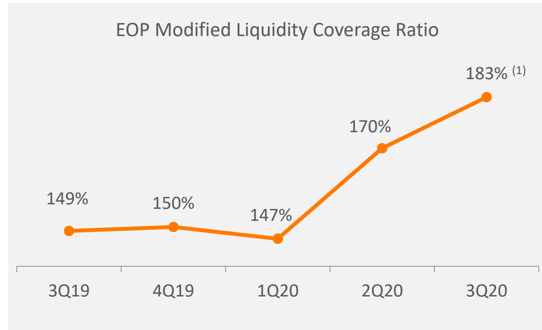
Debit Card Volume (YoY Change)

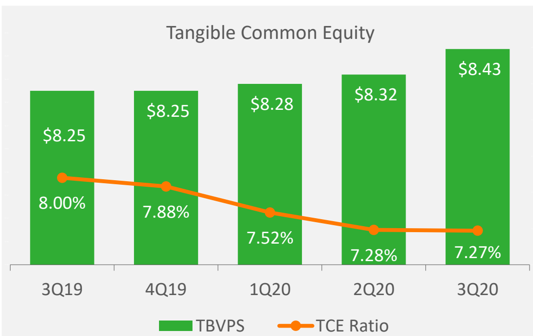


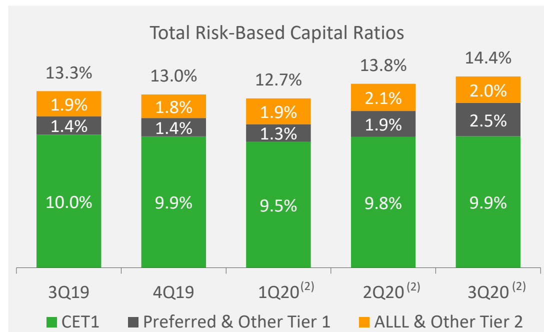
Capital and Liquidity

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





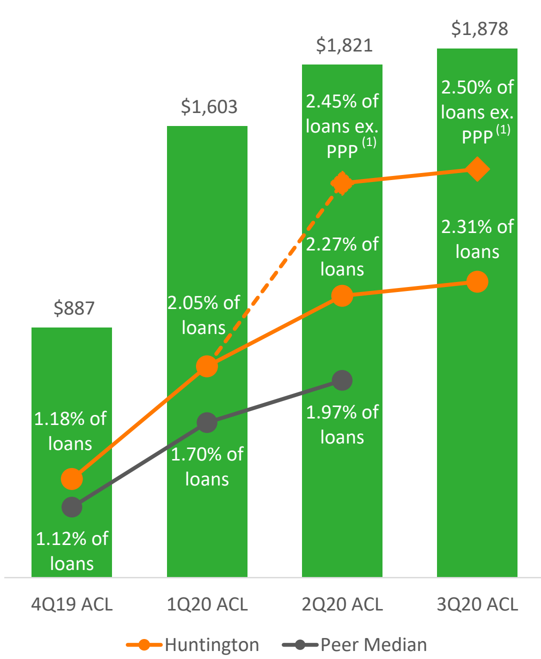




See notes on slide 64

Allowance for Credit Losses (ACL)

Modest build in ACL due to continued uncertainty in economic outlook



$ in millions

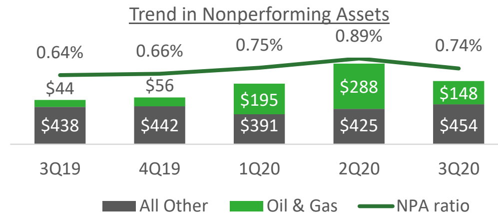
- Utilized August baseline forecast as foundation but multiple scenarios considered
- Baseline outlook marginally improved during the third quarter
- There remains significant uncertainty surrounding economic conditions and the impacts of stimulus programs on customer behavior
- The allowance also reflects the sensitivity within impacted industries and subjective adjustments to reflect the current economic environment
- ACL coverage up slightly for the quarter, befitting the uncertainty in the quarter-end overall outlook

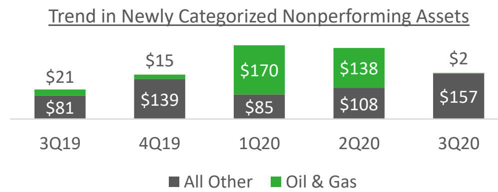
(1) See reconciliation on slide 19

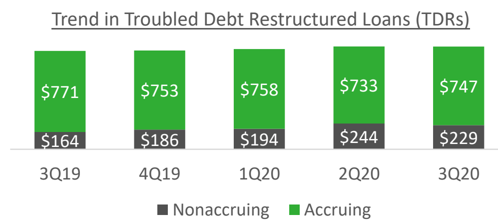
Credit Quality – NPAs and TDRs

Proactive and conservative approach to identifying impaired loans

Nonperforming Assets (NPAs): *($ in millions)*	3Q20	2Q20	Q/Q Change
Commercial and Industrial	$388	$485	$(97)
Oil & Gas within C&I	*139*	*249*	*(110)*
Commercial real estate	16	28	(12)
Automobile	5	8	(3)
Home equity	71	59	12
Residential mortgage	88	66	22
RV and marine	1	2	(1)
Other consumer	--	--	--
Total NALs	**$569**	**$648**	**$(79)**
Total other real estate, net	5	7	(2)
Other NPAs	28	58	(30)
Oil & Gas within HFS NPAs	*9*	*39*	*(30)*
Total NPAs	**$602**	**$713**	**$(111)**







Commercial Financial Accommodations

- Commercial deferrals are down $4.1B from June 30 as most customers have exited their deferral period with no significant credit issues to date
  - Hospitality customers generally receiving a second 90-day deferral due to longer-term recovery outlook
  - Auto dealers have no remaining deferral balances
  - Franchise restaurant customers generally out of deferral periods with positive post deferral performance
  - We anticipate a modest amount of deferral requests within the total $1B SBA portfolio in 4Q20 as the CARES Act payments cease. All other segments are expected to show a continued decline in deferrals through the end of the year.

	As of 6/30/20			As of 9/30/20			
$ in millions	# Deferrals	Deferral Balance	% of Portfolio Deferred	# Deferrals	Deferral Balance	% of Portfolio Deferred	Change in Deferral Balance
CRE/Construction	335	$1,496	21%	35	$371	5%	$(1,125)
Business Banking	4,319	986	19%	395	130	3%	(856)
Auto Dealers	165	467	16%	0	0	0%	(467)
Middle Market	173	705	12%	42	292	5%	(413)
Franchise Finance	290	729	67%	2	17	2%	(712)
C&I – All Other	865	612	3%	40	132	1%	(480)
Total	**6,147**	**$4,995**	**12%**	**514**	**$942**	**2%**	**$(4,053)**

Consumer Financial Accommodations

- Consumer deferrals are down $1.5B from June 30 as customers have exited their original deferral plans, with limited new or second deferrals. Repossessions were re-instituted in the 3rd quarter while foreclosure activity remains suspended.
  - Mortgage deferrals reduced by $820MM with 90% of post deferral customers current or in a pending payment status, with the remainder requesting additional forbearance time or requiring additional Home Savers[1] assistance. There are an additional $178MM of GNMA guaranteed mortgage loans that entered forbearance and were subsequently repurchased.
  - Auto deferrals reduced by $403MM, with a post deferral 30+ delinquency rate of 5%
  - HELOC deferrals reduced by $169MM, with a post deferral 30+ day delinquency rate of 2%
  - RV/Marine deferrals reduced by $112MM, with a post deferral 30+ delinquency rate of 2.5%

	As of 6/30/20			As of 9/30/20			
$ in millions	# Deferrals	Deferral Balance	% of Portfolio Deferred	# Deferrals	Deferral Balance	% of Portfolio Deferred	Change in Deferral Balance
Residential Mortgage[2]	4,178	$1,062	8%	1,008	$242	1%	$(820)
Indirect Auto	21,841	423	3%	1,226	20	< 1%	(403)
HELOC	2,465	207	3%	468	38	< 1%	(169)
RV / Marine	2,159	115	3%	88	3	< 1%	(112)
Other Consumer	1,520	17	2%	165	1	< 1%	(16)
Total[3]	**32,163**	**$1,824**	**5%**	**2,955**	**$304**	< 1%	**$(1,520)**

See notes on slide 64

Credit Update (including PPP)

Actions Taken

- Proactive customer outreach program across all portfolios
- Frequent reviews of at-risk portfolios
  - Commercial portfolio reviews continued in 3Q20
  - Emphasis on liquidity and cashflow
  - Over $400MM reduction in criticized assets in 3Q20
- Continued focus on oil and gas non-core portfolio
  - Non-core customers represent 52% of portfolio borrowings and 100% of both crit/class and NPAs
  - $127MM of loans sold or under sale contract during 3Q20
  - ACL coverage on the oil and gas portfolio at 3Q20 remains strong at 30%

Exposure to High Impact Industries (Includes $2.1B of PPP)

					Criticized %	
Selected Commercial Loan Categories ($B)	**9/30 Total Balances**	**% of Total Loans**	**9/30 PPP Balances (Incl. in Total)**	**NPL %**	**6/30**	**9/30**
Accommodations and Food Services	$3.1	3.8%	$0.8	0.82%	11%	15%
Other Services (Parking, Haircare, Universities, Recreation, Religious Organizations, et al)	$2.2	2.7%	$0.3	0.69%	14%	17%
Healthcare Services (Dental, Elective Surgery)	$2.1	2.6%	$0.5	0.40%	8%	5%
Transportation and Warehousing	$1.4	1.7%	$0.2	0.76%	6%	4%
Sensitive Retail (Clothing, Jewelry, Office Supply)	$1.3	1.6%	$0.2	0.60%	8%	8%
Mining, Quarrying, and Oil & Gas	$0.7	0.8%	$0.1	21.40%	50%	44%
TOTAL	**$10.9**	**13.2%**	**$2.1**			

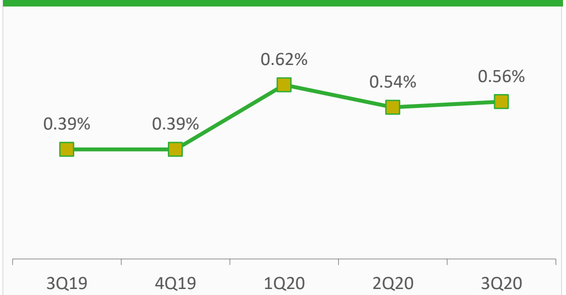
No Material Lending Exposure:

- Airlines
- Casinos
- Student Loans
- Term B Leveraged Loans
- Oilfield Services

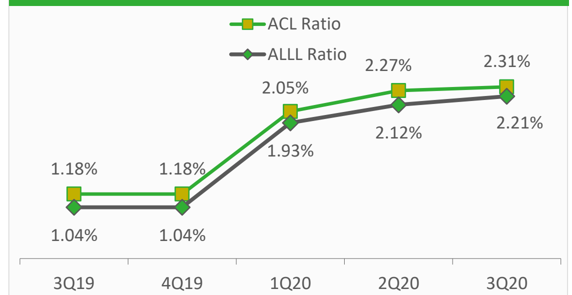
Asset Quality and Reserve Trends

Asset quality metrics stable despite broader economic considerations

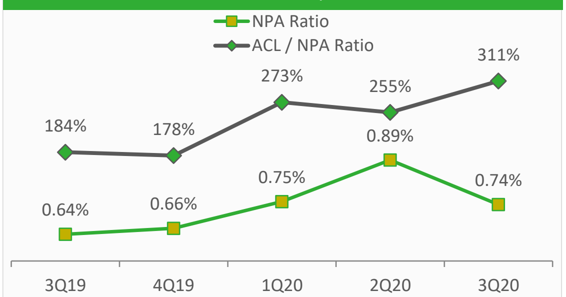
Net Charge-off Ratio



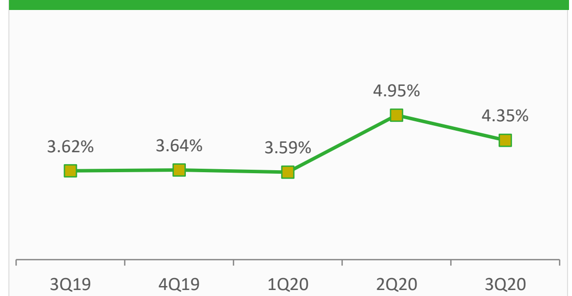
ACL and ALLL Ratios



NPA Ratio and ALLL / NPA Ratios



Criticized Asset Ratio



2020 Full-Year Expectations

	2020 vs. 2019	Commentary
Avg Loans	~ +6.0%	• Commercial loan growth driven largely by PPP for full year; expectation for 4Q20 stabilization and return to modest growth as utilization rates rebound • Consumer loan growth driven by residential mortgage, indirect auto, and RV/marine; continuation of these trends expected in 4Q20
Avg Deposits	~ +10.0%	• Double digit commercial deposit growth and mid-single digit consumer deposit growth, reflecting government stimulus, increased consumer and business banking production, and reduced attrition • Expectation for elevated deposit levels to remain for several quarters
Revenue	+ 3.0 – 3.5%	• Net interest income up 1-2% benefitting from higher average earning assets, partially offset by NIM compression • Fee income up 8-10% driven by robust mortgage banking income
Expense	+ 2.0 – 2.5%	• Continued investment in technology and strategic initiatives, partially offset by benefit of expense management plan • Expect to deliver positive operating leverage for 8th consecutive year
NCOs	50 – 55 bp	• NCOs to remain elevated, impacted by the oil and gas portfolio as well as broader economic conditions

Reconciliation

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

($ in millions)	3Q20	2Q20	3Q19
Average common shareholders' equity	$10,701	$10,590	$10,510
Less: intangible assets and goodwill	2,195	2,206	2,240
Add: net tax effect of intangible assets	43	45	53
Average tangible common shareholders' equity (A)	$8,549	$8,429	$8,323
Net income available to common	$275	$131	$354
Add: amortization of intangibles	10	10	12
Add: net of deferred tax	(2)	(2)	(3)
Adjusted net income available to common	283	139	363
Adjusted net income available to common (annualized) (B)	$1,132	$558	$1,452
Return on average tangible shareholders' equity (B/A)	13.2%	6.7%	17.3%

($ in millions)	6/30 GAAP	PPP Adjustment	6/30 ex. PPP		9/30 GAAP	PPP Adjustment	9/30 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%

Appendix

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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

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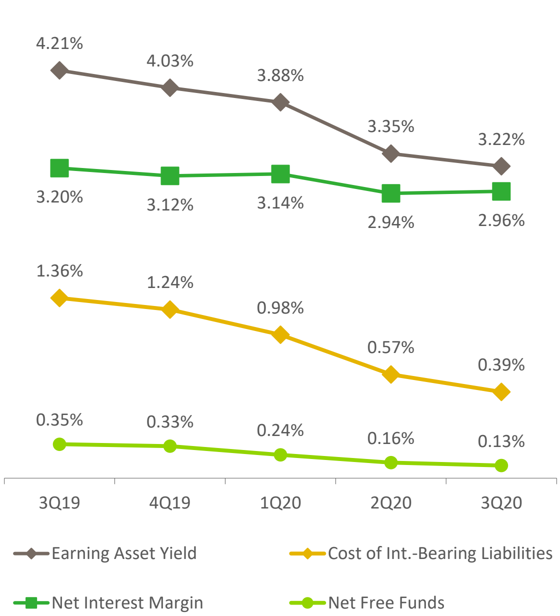
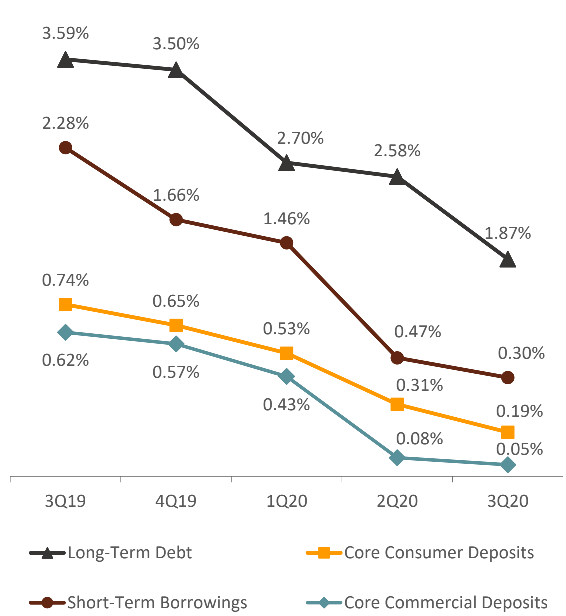
Net Interest Margin (FTE)

NIM down 24 basis points year-over-year reflecting lower market interest rates and inherent asset sensitivity of balance sheet

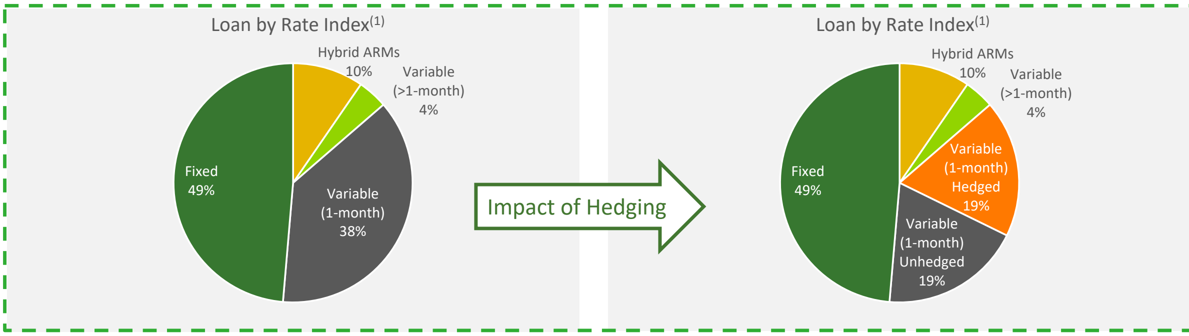
Net Interest Margin Trends



Components of Cost of Interest-Bearing Liabilities



Hedging Program Overview



Active Hedges[1]	Notional ($B)	Wtd. Avg. Receive Rate/ Floor Strike	Wtd. Avg. Pay Rate
Asset Swap – Sec. Port.[2]	$2.9	0.15%	0.14%
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%	0.14%
Debt Swaps – 1mL	$5.7	2.29%	0.15%
Debt Swaps – 3mL	$1.3	1.86%	0.25%
Economic Hedge[4]	$1.0	1.75% / 1.00%	0.15%
Total	**$25.1**	**1.73%**	**0.16%**

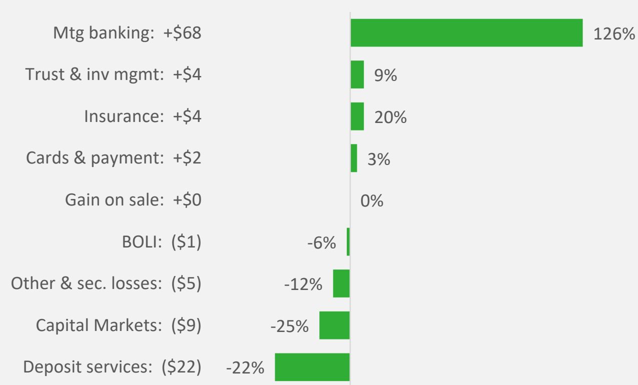
Forward-Starting Hedges[1]	Not. ($B)	Wtd Avg. Rec. Rate/ Floor Strike	Wtd. Avg. Pay Rate	Active Dates
Asset Swap – Sec. Port.[2]	$0.4	-	0.46%	Oct '20 – Dec '33
Asset Swaps – CML Lns	$0.8	1.24%	-	Apr '21 – Jun '24
Asset Floors	-	-	-	-
Floor Spreads [3]	$2.5	1.65% / 0.70%	-	Mar '21 – May '26
Debt Swaps – 1mL	-	-	-	-
Debt Swaps – 3mL	-	-	-	-
Total	**$3.6**	**1.40%**	**0.46%**	-

See notes on slide 64

Noninterest Income

Record quarter for mortgage banking drives growth in noninterest income

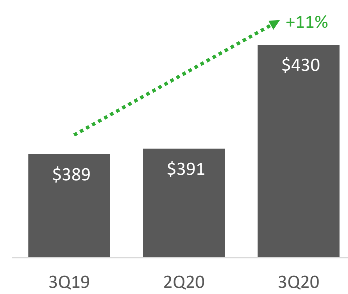
Change in Quarterly Noninterest Income Year-over-Year



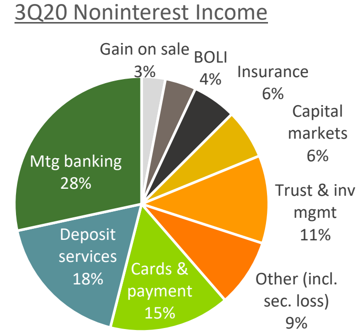
vs. Year-Ago Quarter

- Mortgage banking income increased 126%, primarily reflecting higher secondary marketing spreads and a 73% increase in salable mortgage originations
- Service charges on deposit accounts decreased 22%, primarily reflecting reduced customer activity and elevated deposits
- Capital markets fees decreased 25%, primarily reflecting reduced customer derivatives activity

Total Noninterest Income



3Q20 Noninterest Income

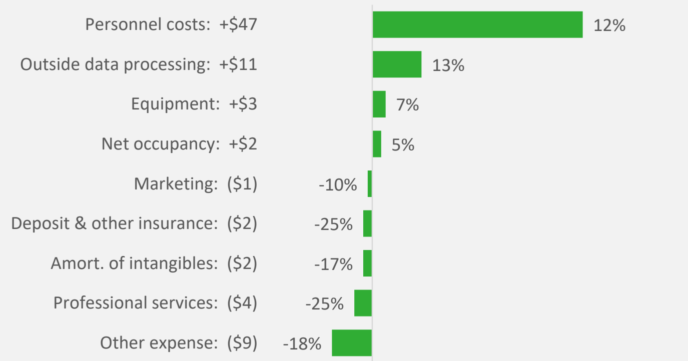


Note: $ in millions unless otherwise noted

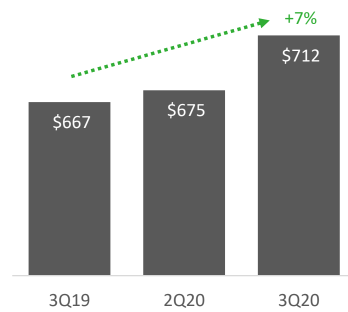
Noninterest Expense

Continued investment in talent and technology drive expense growth

Change in Quarterly Noninterest Expense Year-over-Year



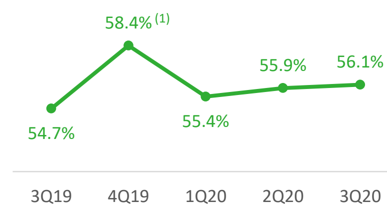
Total Expense



vs. Year-Ago Quarter

- Personnel costs increased 12%, primarily reflecting increased incentives an commissions, contract help, overtime, and equity compensation expense as well as $11 million of expense related to position reductions
- Outside data processing and other services increased 13%, primarily reflecting the impact of increased technology costs
- Other noninterest expense decreased 18%, primarily as a result of lower travel and business development expense and an insurance recovery

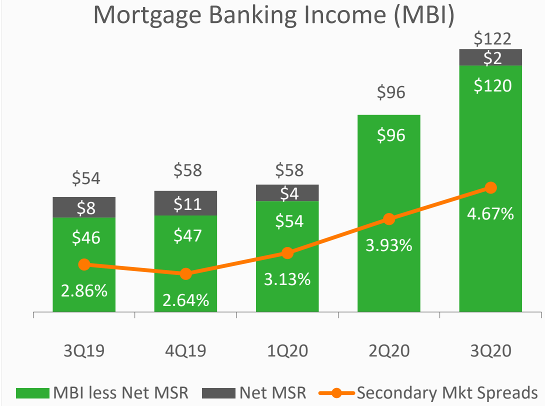
Efficiency Ratio Trend



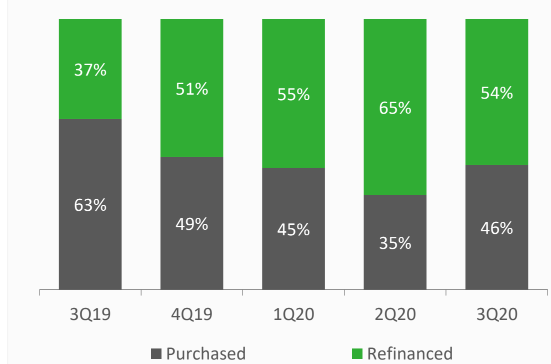
Note: $ in millions unless otherwise noted; see notes on slide 64

Mortgage Banking Noninterest Income Summary

Mortgage Banking Income (MBI)



Salable Production Mix

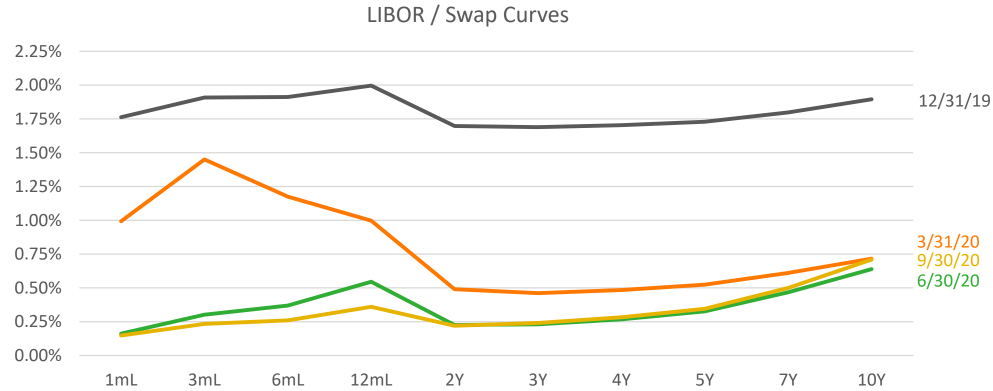


($ in billions)	**3Q20**	2Q20	1Q20	4Q19	3Q19
Mortgage origination volume for sale	**2.6**	2.3	1.4	1.5	1.5
Third party mortgage loans serviced(1)	**23.3**	23.2	22.8	22.4	21.7
Mortgage servicing rights(1)	**0.2**	0.2	0.2	0.2	0.2
MSR % of investor servicing portfolio(1)	**0.82%**	0.74%	0.72%	0.95%	0.83%

(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%
3/31/20	0.99	0.49	0.48	0.72
6/30/20	0.16	0.23	0.27	0.64
9/30/20	0.15	0.22	0.28	0.71
vs. YE19	161 bp	148 bp	142 bp	119 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)	3Q20	2Q20	3Q19	2020 YTD	2019 YTD
Reported (GAAP)					
Income before income taxes	$358	$181	$439	$597	$1,287
Provision for income taxes	$55	$31	$67	$96	$193
Effective tax rate	15.2%	17.2%	15.4%	16.0%	15.0%
FTE Adjustment					
Income before income taxes	$5	$5	$6	$16	$20
Provision for income taxes	$5	$5	$6	$16	$20
Adjusted (Non-GAAP)					
Income before income taxes	$363	$186	$446	$613	$1,308
Provision for income taxes	$59	$36	$74	$111	$214
Effective tax rate	16.4%	19.4%	16.6%	18.2%	16.3%

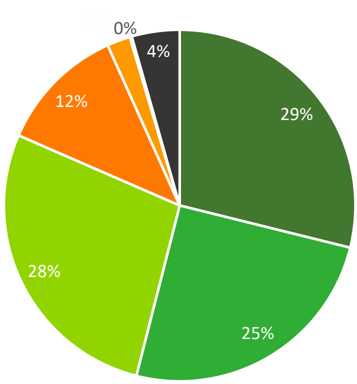
Balance Sheet

Huntington
Welcome.

Average Deposit Composition: $95.0 Billion

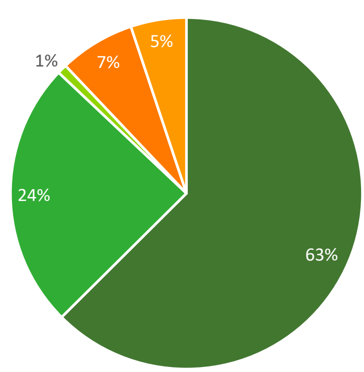
3Q20 average balances

Average Balance by Type



- Demand - Noninterest Bearing $27.4B
- Demand - Interest Bearing $23.9B
- Money Market $26.2B
- Savings $11.2B
- Core CDs $2.0B
- Other Domestic Deps >$250,000 $0.2B
- Brokered Deps & Negotiable CDs $4.2B

Average Balance by Segment



- Consumer and Business Banking: $59.5B
- Commercial Banking: $23.3B
- Vehicle Finance: $0.8B
- Regional Banking and Private Client Group: $6.6B
- Treasury/Other: $4.9B

Total Core Deposit Trends

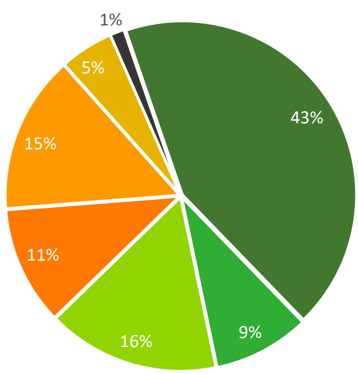
Average ($ in billions)	YTD 2020	YTD vs PYTD	3Q20	3Q20 vs 2Q20[1]	3Q20 vs 3Q19
Commercial					
Demand deposits – noninterest bearing	$ 18.4	23 %	$ 20.8	33 %	38 %
Demand deposits – interest bearing	13.5	19	13.7	(16)	19
Total commercial DDA	31.8	21	34.5	12	30
Other core deposits[2]	8.2	(0)	8.2	(20)	(2)
Total commercial core deposits	40.1	16	42.7	6	22
Consumer					
Demand deposits – noninterest bearing	6.0	23	6.6	11	36
Demand deposits – interest bearing	9.5	12	10.2	23	22
Total consumer DDA	15.6	16	16.8	18	28
Other core deposits[2]	30.9	(1)	31.2	6	(0)
Total consumer core deposits	46.3	4	48.0	10	8
Total					
Demand deposits – noninterest bearing	24.4	23	27.4	28	38
Demand deposits – interest bearing	23.0	16	23.9	(0)	21
Other core deposits[2]	36.4	(1)	39.4	1	(1)
Total core deposits	$ 86.4	9 %	$ 90.7	8 %	14 %

See notes on slide 64

Average Loan Composition: $80.5 Billion

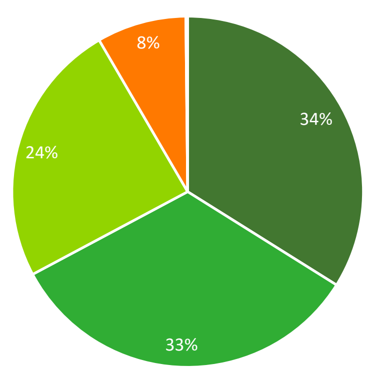
3Q20 average balances

Average Balance by Type



- C&I $34.7B
- Commercial Real Estate $7.2B
- Auto $12.9B
- Home Equity $8.9B
- Residential Mortgage $11.8B
- RV/Marine $4.0B
- Other Consumer $1.0B

Average Balance by Segment



- Consumer and Business Banking: $27.3B
- Commercial Banking: $26.8B
- Vehicle Finance: $19.7B
- Regional Banking and Private Client Group: $6.6B
- Treasury/Other: $0.1B

Consumer and Commercial Asset Trends

Average *($ in billions)*	YTD 2020	YTD vs PYTD	3Q20	3Q20 vs 2Q20[1]	3Q20 vs 3Q19
Commercial					
Commercial and industrial loans	$ 33.6	10 %	$ 34.7	(7) %	13 %
Commercial real estate:					
Construction loans	1.2	1	1.2	(9)	1
Commercial loans	5.8	2	6.0	11	5
Total commercial loans	40.6	8	41.9	(5)	12
Commercial bonds[2]	3.1	(3)	3.1	10	(1)
Total commercial assets[2]	43.7	7	45.0	(4)	11
Consumer					
Automobile loans	12.8	5	12.9	7	6
Home equity loans	8.9	(6)	8.9	(1)	(5)
Residential mortgage loans	11.6	5	11.8	12	5
RV and marine loans	3.8	11	4.0	34	14
Other consumer loans	1.1	(13)	1.0	(12)	(17)
Total consumer assets	38.2	2	38.7	9	3
Total	$ 81.9	5 %	$ 83.7	2 %	7 %

See notes on slide 65

Change in Common Shares Outstanding

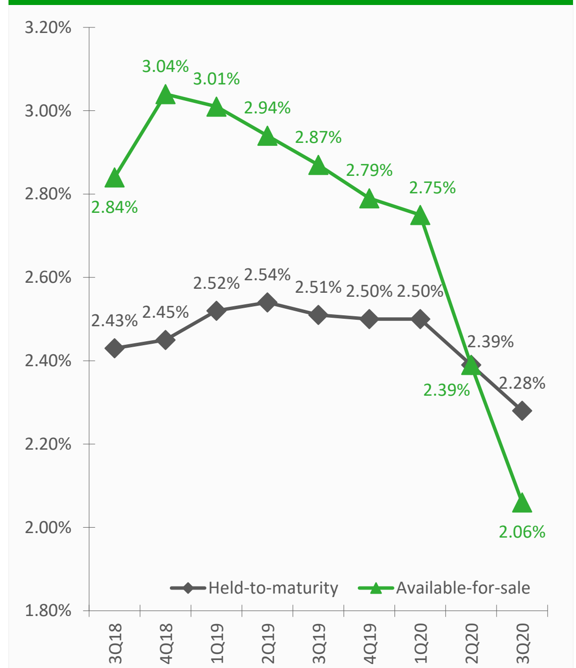
- There were no common shares repurchased in 3Q20

Share count in millions	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19
Beginning shares outstanding	1,017	1,014	1,020	1,033	1,038	1,046	1,047
Employee equity compensation	0	3	1	0	0	3	2
Share repurchases	0	0	(7)	(13)	(5)	(11)	(2)
Ending shares outstanding	1,017	1,017	1,014	1,020	1,033	1,038	1,046
Average basic shares outstanding	1,017	1,016	1,018	1,029	1,035	1,045	1,047
Average diluted shares outstanding	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 65

AFS and HTM Securities Overview[(1)]

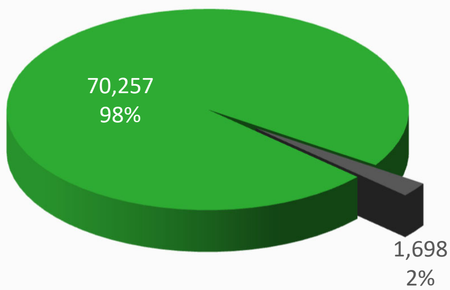
($mm)	September 30, 2020				June 30, 2020				September 30, 2019			
AFS Portfolio	Carry Value	% of Portfolio	Remaining Life to Maturity	Yield[(3)]	Carry Value	% of Portfolio	Remaining Life to Maturity	Yield[(3)]	Carry Value	% of Portfolio	Remaining Life to Maturity	Yield[(3)]
U.S. Treasuries	5	0.0%	105.9	0.14%	8	0.0%	0.4	1.56%	10	0.0%	0.5	1.71%
Agency Debt	114	0.5%	2.8	2.51%	147	0.6%	3.3	2.53%	117	0.5%	3.2	2.55%
Agency P/T	5,761	24.2%	24.2	1.60%	3,839	16.6%	26.1	2.47%	2,393	10.3%	26.7	3.08%
Agency CMO	4,498	18.9%	25.2	2.08%	5,118	22.1%	25.6	2.40%	6,724	29.0%	25.7	2.48%
Agency Multi-Family	807	3.4%	31.4	2.30%	788	3.4%	31.0	2.39%	1,238	5.3%	31.7	2.47%
Municipal Securities[(2)]	63	0.3%	5.4	2.64%	63	0.3%	5.7	2.63%	67	0.3%	6.0	2.90%
Other Securities	478	2.0%	12.4	2.27%	185	0.8%	14.7	3.50%	651	2.8%	12.9	5.09%
Total AFS Securities	**11,725**	**49.3%**	**24.3**	**1.84%**	**10,148**	**43.8%**	**25.5**	**2.43%**	**11,201**	**48.3%**	**25.5**	**2.77%**
HTM Portfolio												
Agency Debt	256	1.1%	10.1	2.50%	269	1.2%	10.4	2.49%	316	1.4%	11.0	2.49%
Agency P/T	2,926	12.3%	26.9	2.12%	3,361	14.5%	27.2	2.54%	2,065	8.9%	27.1	3.07%
Agency CMO	1,959	8.2%	22.6	2.56%	2,151	9.3%	22.8	2.60%	1,970	8.5%	22.7	2.62%
Agency Multi-Family	3,413	14.3%	33.2	2.91%	3,631	15.7%	33.5	2.84%	4,075	17.6%	34.3	2.53%
Municipal Securities	3	0.0%	22.2	2.63%	3	0.0%	22.4	2.63%	4	0.0%	23.2	2.63%
Total HTM Securities	**8,557**	**36.0%**	**27.9**	**2.55%**	**9,416**	**40.7%**	**28.1**	**2.67%**	**8,430**	**36.4%**	**28.9**	**2.68%**
Other AFS Equities	**421**	**1.8%**	**N/A**	**N/A**	**438**	**1.9%**	**N/A**	**N/A**	**455**	**2.0%**	**N/A**	**N/A**
AFS Direct Purchase Municipal Instruments[(2)]	**3,082**	**13.0%**	**5.4**	**2.60%**	**3,150**	**13.6%**	**5.5**	**2.62%**	**3,085**	**13.0%**	**5.5**	**3.83%**
Grand Total	**23,785**	**100.0%**	**22.7**	**2.20%**	**23,151**	**100.0%**	**23.4**	**2.56%**	**23,171**	**100.0%**	**23.6**	**2.88%**

See notes on slide 65

Total Commercial Loans – Granularity

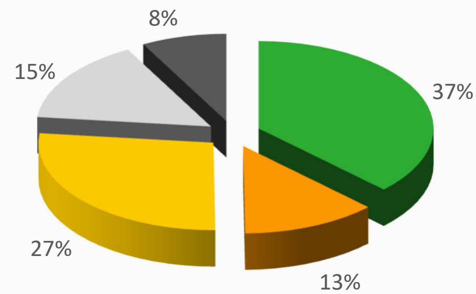
End of period outstandings of $42.1 billion

of Loans by Size



$5 MM - < $10 MM	746
$10 MM - < $25 MM	714
$25 MM - < $50 MM	196
> $50 MM	42
Total	1,698

Loans by Dollar Size



Commercial and Industrial: $34.9 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	3Q20	2Q20	1Q20	4Q19	3Q19
Period end balance *($ in billions)*	**$34.9**	$34.9	$33.0	$30.7	$30.4
30+ days PD and accruing	**0.20%**	0.17%	0.33%	0.24%	0.31%
90+ days PD and accruing[(1)]	**0.03%**	0.04%	0.03%	0.04%	0.03%
NCOs[(2)]	**0.90%**	0.90%	1.09%	0.47%	0.52%
NALs	**1.11%**	1.39%	1.20%	1.05%	0.96%
ALLL	**2.61%**	2.65%	2.54%	1.53%	1.45%

See notes on slide 65

C&I – Auto Industry

End of period balances

Outstandings ***($ in millions)***

	3Q20	2Q20	1Q20	4Q19	3Q19
Suppliers[1]					
Domestic	**$ 910**	$ 977	$ 883	$ 759	$ 809
Foreign	**0**	0	0	0	0
Total suppliers	**910**	977	883	759	809
Dealers					
Floorplan-domestic	**1,593**	1,562	2,309	2,370	1,983
Floorplan-foreign	**810**	883	1,207	986	763
Total floorplan	**2,403**	2,445	3,516	3,356	2,746
Other	**468**	475	593	467	812
Total dealers	**2,871**	2,920	4,109	3,823	3,558
Total auto industry	**$ 3,781**	$ 3,897	$ 4,992	$ 4,582	$ 4,367
NALs					
Suppliers	**2.48%**	0.03%	1.53%	2.71%	4.60%
Dealers	**0.01**	0.01	0.01	0.01	0.01
Net charge-offs[2]					
Suppliers	**7.12%**	0.01%	0.00%	0.00%	0.08%
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	3Q20	2Q20	1Q20	4Q19	3Q19
Period end balance *($ in billions)*	**$7.2**	$7.2	$7.0	$6.7	$6.9
30+ days PD and accruing	**0.13%**	0.04%	0.18%	0.06%	0.13%
90+ days PD and accruing[1]	**0.00%**	0.00%	0.00%	0.00%	0.00%
NCOs[2]	**0.63%**	-0.03%	-0.03%	0.00%	-0.14%
NALs	**0.21%**	0.38%	0.42%	0.16%	0.17%
ALLL	**4.87%**	3.43%	2.28%	1.24%	1.75%

See notes on slide 65

Automobile: $12.9 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	3Q20	2Q20	1Q20	4Q19	3Q19
Period end balance *($ in billions)*	**$12.9**	$12.7	$12.9	$12.8	$12.3
30+ days PD and accruing	**0.69%**	0.54%	0.88%	0.95%	0.84%
90+ days PD and accruing	**0.07%**	0.06%	0.06%	0.07%	0.06%
NCOs	**0.31%**	0.31%	0.22%	0.30%	0.26%
NALs	**0.04%**	0.06%	0.05%	0.03%	0.04%
ALLL	**1.26%**	1.40%	1.15%	0.45%	0.44%

Auto Loans – Production and Credit Quality

	3Q20	2Q20	1Q20	4Q19	3Q19	2Q19	1Q19	4Q18
Originations								
Amount *($ in billions)*	**$1.7**	$1.2	$1.6	$1.9	$1.6	$1.3	$1.2	$1.4
% new vehicles	**48%**	36%	47%	52%	46%	40%	42%	49%
Avg. LTV	**89%**	90%	89%	88%	90%	92%	90%	90%
Avg. FICO	**777**	770	778	781	773	766	764	767
Portfolio Performance								
30+ days PD and accruing %	**0.69%**	0.54%	0.88%	0.95%	0.84%	0.81%	0.67%	0.98%
NCO %	**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%	0.04%	0.03%	0.04%	0.04%
9-month losses				0.06%	0.07%	0.09%	0.09%	0.09%
12-month losses					0.13%	0.13%	0.15%	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)	YTD 2020	2019	2018	2017	2016	2015	2014	2013
Originations	$4.5	$6.1	$5.8	$6.2	$5.8	$5.2	$5.2	$4.2
% new vehicles	44%	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)	0.28%	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 3Q20:
  - Average weighted FICO scores of 750+
  - Average weighted LTVs of <85% for junior liens and <75% for 1st-liens
  - Approximately 58% 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	3Q20	2Q20	1Q20	4Q19	3Q19
Period end balance *($ in billions)*	**$8.9**	$8.9	$9.0	$9.1	$9.3
30+ days PD and accruing	**0.47%**	0.51%	0.80%	0.87%	0.81%
90+ days PD and accruing	**0.12%**	0.12%	0.13%	0.16%	0.14%
NCOs	**-0.02%**	0.08%	0.19%	0.02%	0.11%
NALs	**0.69%**	0.60%	0.56%	0.58%	0.57%
ALLL	**1.07%**	1.10%	1.24%	0.50%	0.46%

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… 3Q20 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)	YTD 2020	2019	2018	2017	2016	2015	2014	2013
Originations[1]	$2.7	$3.7	$4.2	$4.3	$3.3	$2.9	$2.6	$2.2
Avg. LTV	69%	75%	77%	77%	78%	77%	76%	72%
Avg. FICO	783	778	773	775	781	781	780	780
Charge-off % (annualized)	0.09%	0.08%	0.06%	0.05%	0.06%	0.23%	0.44%	0.99%
HPI Index[2]	238.8	228.5	218.6	208.5	198.2	187.7	179.6	170.7
Unemployment rate[3]	8.6%	3.7%	3.9%	4.4%	4.9%	5.3%	6.2%	7.4%

See notes on slide 66

Residential Mortgages: $12.0 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	**3Q20**	2Q20	1Q20	4Q19	3Q19
Period end balance *($ in billions)*	**$12.0**	$11.6	$11.4	$11.4	$11.2
30+ days PD and accruing	**2.28%**	2.18%	2.10%	2.40%	2.50%
90+ days PD and accruing	**1.18%**	1.36%	1.15%	1.13%	1.11%
NCOs	**0.03%**	0.02%	0.02%	0.04%	0.03%
NALs	**0.73%**	0.57%	0.58%	0.62%	0.62%
ALLL	**0.57%**	0.38%	0.46%	0.20%	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 3Q20 portfolio origination: purchased / refinance mix of 50% / 50%

($ in billions)	YTD 2020	2019	2018	2017	2016	2015	2014	2013
Portfolio originations	$3.3	$2.9	$2.9	$2.7	$1.9	$1.5	$1.2	$1.4
Avg. LTV	77.4%	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)	0.02%	0.06%	0.06%	0.08%	0.09%	0.17%	0.35%	0.52%
HPI Index(1)	238.8	228.5	218.6	208.5	198.2	187.7	179.6	170.7
Unemployment rate(2)	8.6%	3.7%	3.9%	4.4%	4.9%	5.3%	6.2%	7.4%

See notes on slide 66

RV and Marine: $4.1 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	3Q20	2Q20	1Q20	4Q19	3Q19
Period end balance *($ in billions)*	**$4.1**	$3.8	$3.6	$3.6	$3.6
30+ days PD and accruing	**0.39%**	0.33%	0.55%	0.52%	0.44%
90+ days PD and accruing	**0.05%**	0.05%	0.05%	0.05%	0.04%
NCOs	**0.38%**	0.37%	0.27%	0.39%	0.23%
NALs	**0.03%**	0.05%	0.04%	0.04%	0.03%
ALLL	**2.80%**	3.25%	2.67%	0.59%	0.57%

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)	YTD 2020	4Q19	3Q19	2Q19	1Q19	4Q18	3Q18	2Q18
Portfolio originations	$1.3	$0.2	$0.3	$0.3	$0.2	$0.2	$0.5	$0.5
Avg. LTV[1]	107.4%	107.3%	105.9%	105.1%	104.6%	103.4%	105.5%	106.1%
Avg. FICO	808	799	800	801	799	804	802	797
Weighted avg. original term (months)	193	198	189	189	194	199	194	189
Charge-off % (annualized) A	0.34%	0.39%	0.23%	0.25%	0.39%	0.31%	0.25%	0.34%

See notes on slide 66

Credit Quality Review

Huntington
Welcome.

Strategic Credit Risk Management Actions Since 2009

Positioned for top quartile through-the-cycle performance

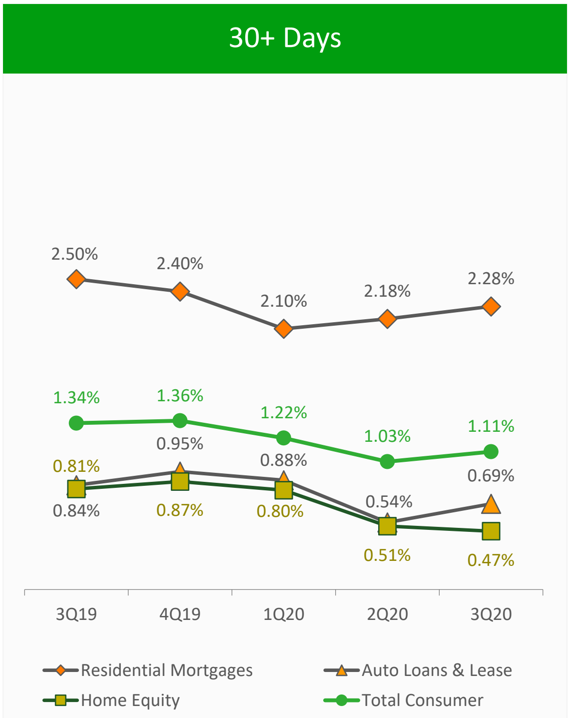
2009	• Established clear credit risk appetite and aligned credit strategy and policy • Centralized credit and risk management (versus delegation to each region) • Established credit concentration limits • Identified core CRE customers based on financial strength and performance; began exiting non-core 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

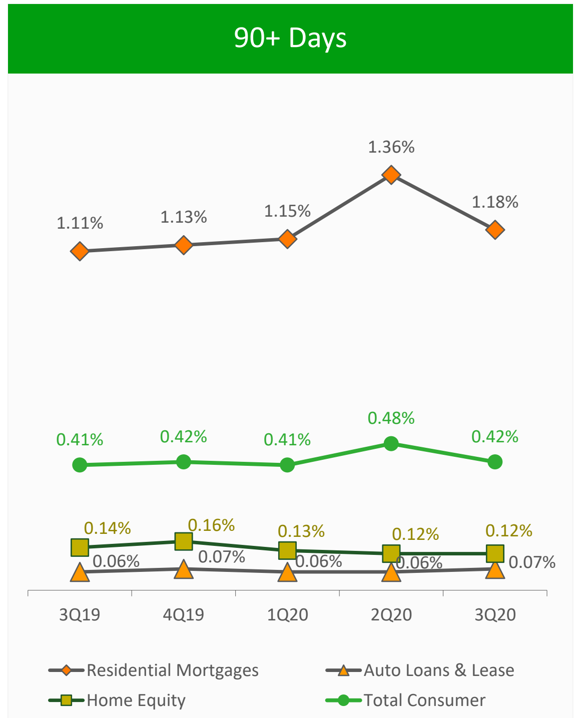
Credit Quality Trends Overview

	3Q20	2Q20	1Q20	4Q19	3Q19
Net charge-off ratio	**0.56%**	0.54%	0.62%	0.39%	0.39%
90+ days PD and accruing	**0.22**	0.24	0.21	0.23	0.22
NAL ratio(1)	**0.70**	0.81	0.72	0.62	0.58
NPA ratio(2)	**0.74**	0.89	0.75	0.66	0.64
Criticized asset ratio(3)	**4.35**	4.95	3.59	3.64	3.62
ALLL ratio	**2.21**	2.12	1.93	1.04	1.05
ALLL / NAL coverage	**316**	263	270	167	179
ALLL / NPA coverage	**298**	239	257	157	163
ACL ratio	**2.31**	2.27	2.05	1.18	1.18
ACL / NAL coverage	**330**	281	287	190	202
ACL / NPA coverage	**311**	255	273	178	184

See notes on slide 66

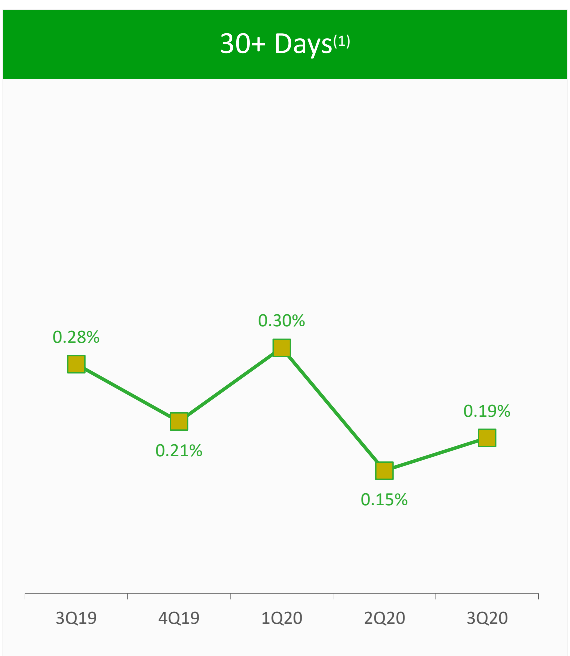
Consumer Loan Delinquencies[1]

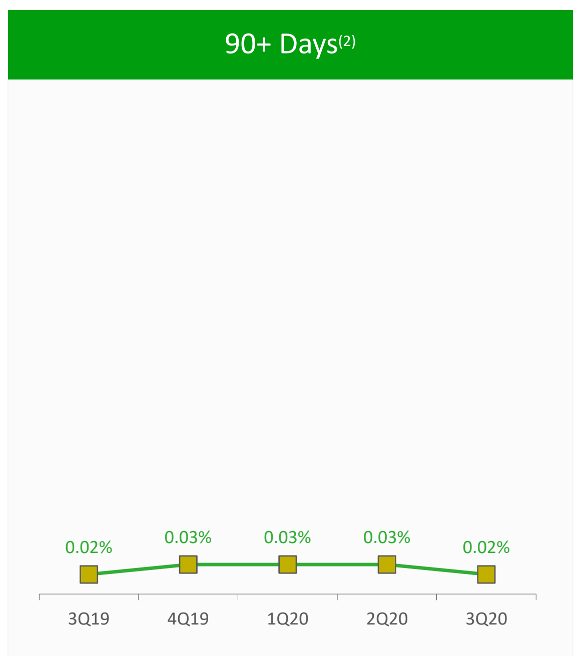




See notes on slide 66

Total Commercial Loan Delinquencies

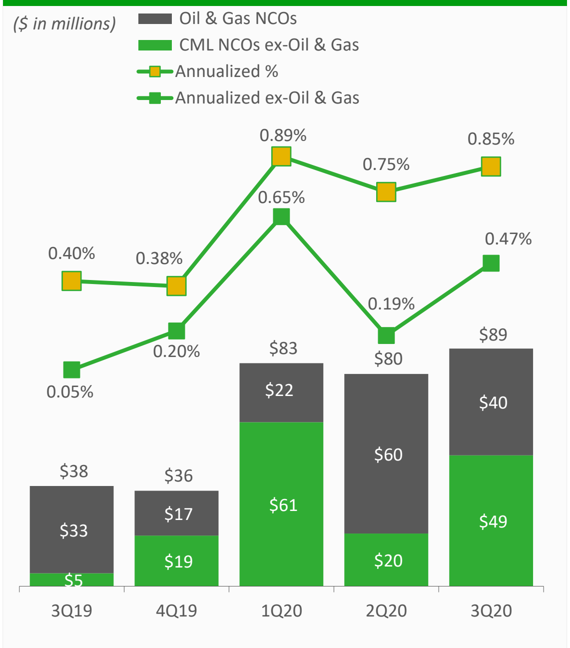




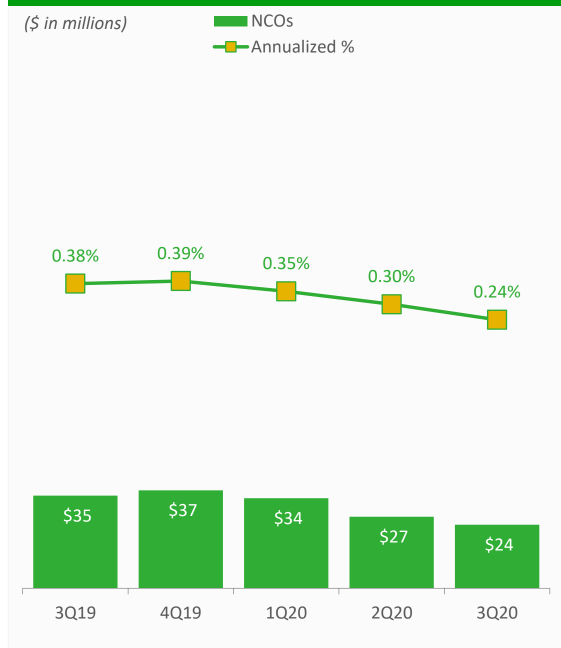
See notes on slide 66

Net Charge-Offs

Total Commercial Loans



Total Consumer Loans



Nonperforming Asset Flow Analysis

End of Period

($ in millions)	**3Q20**	2Q20	1Q20	4Q19	3Q19
NPA beginning-of-period	**$713**	$586	$498	$482	$460
Additions / increases	**190**	279	274	175	165
Return to accruing status	**(47)**	(25)	(18)	(20)	(24)
Loan and lease losses	**(102)**	(61)	(91)	(48)	(66)
Payments	**(77)**	(63)	(70)	(63)	(38)
Sales and other	**(75)**	(3)	(7)	(28)	(15)
NPA end-of-period	**$602**	$713	$586	$498	$482
Percent change (Q/Q)	**(16)%**	22%	18%	3%	5%

Criticized Commercial Loan Analysis

End of Period

($ in millions)	3Q20	2Q20	1Q20	4Q19	3Q19
Criticized beginning-of-period	**$3,601**	$2,473	$2,394	$2,365	$2,256
Additions / increases	**355**	1,411	510	479	523
Advances	**120**	329	187	109	106
Upgrades to "Pass"	**(407)**	(111)	(100)	(174)	(153)
Paydowns	**(429)**	(352)	(435)	(359)	(303)
Charge-offs	**(92)**	(24)	(82)	(38)	(39)
Moved to HFS	**25**	(125)	(0)	13	(25)
Criticized end-of-period	**$3,173**	$3,601	$2,473	$2,394	$2,365
Percent change (Q/Q)	**(12)%**	46%	3%	1%	5%

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

15,680	839	$120B	1,330
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

- 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

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

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 effective April 22, 2020

Notes

Slide 4:
(1) Excludes branches related to the FirstMerit acquisition
(2) Excludes 32 branches divested in Wisconsin branch network sale

Slide 11:
(1) As of December 31, 2019, Huntington is no longer subject to the Federal Reserve's modified Liquidity Coverage Ratio.
(2) September 30, 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 15:
(1) Home Savers is Huntington's customer assistance team for residential properties that works with customers on repayment plans, modifications, and other options when a customer experiences a financial hardship.
(2) Excludes GNMA guaranteed mortgage loans that entered forbearance and were subsequently repurchased. Includes 1st- and 2nd- lien home equity loans.
(3) Excludes GNMA guaranteed mortgage loans that entered forbearance and were subsequently repurchased.

Slide 25:
(1) As of 9/30/20
(2) Pay fixed/receive float swap
(3) Upper strike (%) / lower strike (%)
(4) De-designated floor spreads

Slide 27:
(1) Includes $25 million of unusual expense related to fourth quarter expense actions

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

Notes

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 September 30, 2020 using 21% corporate tax rate
(3) Weighted average yields were calculated using carry value

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

Notes

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

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.