



Purpose-Driven. Always and All Ways.

2022 ESG REPORT





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Message from Our Chairman, President & CEO and Lead Director

To our fellow shareholders, customers, colleagues, and community members—**Welcome.**

Huntington's commitment to serving others has been our core value and Purpose since our founding in 1866. This dedicated focus on being a trusted partner has never been more important. Our stakeholders—our communities, customers, colleagues, and shareholders—are living through periods of rapid innovation and promising change.

Technological, social, environmental, economic, and numerous other advancements will impact all of us in the years to come. Huntington has never been better positioned to address the challenges—and capitalize on the opportunities—that change presents. Our steadfast focus on creating more inclusive and economically vibrant communities, becoming the best place our colleagues will ever work, and helping our customers manage all their personal and professional financial needs is enabling us to chart our path forward.

Nowhere are our commitments more evident than in our communities. Launched in June 2021, we committed \$40 billion as part of our five-year Community Plan to strengthen our neighborhoods through increased small business and consumer lending, capital investment in under-resourced communities, and philanthropy to broaden our impact, all with an eye toward economic inclusion. Through 2022, we have invested \$19.6 billion to improve financial opportunities for individuals, families, businesses, and organizations throughout our footprint.

Our Community Plan is emblematic of our belief that long-term, sustainable growth is good for both Huntington and the communities we serve. We are making steady progress on our goals, but we recognize our work is not yet done.

We look out for customers in many other ways. In 2022, we eliminated Extended Overdraft Fees and reduced Overdraft and Non-Sufficient Funds (NSF) fees. In 2023, we also eliminated all



L-R: David L. Porteous, Stephen D. Steinour

consumer NSF and Return Deposit Item fees, further empowering customers to control their financial lives. These recent changes are representative of what we have been doing for over 10 years. Our Fair Play Banking philosophy has removed friction and fees from our banking processes and products, demonstrating our ongoing customer-first approach.

Small and medium-sized businesses are catalysts for economic growth and a priority segment for us. Last year, we saw significant growth in the reach of our Business Banking, expanding Small Business Administration (SBA) and practice finance lending nationwide. 2022 marked our fifth consecutive year as the nation's largest originator in number of SBA 7(a) loans and the 14th consecutive year leading all financial institutions in our region.¹ As we have previously announced, our Consumer and Regional Bank reorganization will enable us to provide a deeper, more seamless experience for our customers.

¹Huntington is #1 in the nation in number of SBA 7(a) loans from October 1, 2017, to September 30, 2022. Source: U.S. Small Business Administration (SBA).

None of these accomplishments are possible without a talented, dedicated colleague base. Our dedication to recruiting, retaining, and empowering colleagues by offering rewarding careers and a people-first culture is helping us achieve these results.

We have made substantial investments to create an inclusive culture that supports the unique talents, backgrounds, and work styles of our colleagues. We believe a diverse, equitable, and inclusive culture allows us to better serve our customers and communities. In 2022, 68% of our total workforce and 47% of our middle and executive management roles were gender and/or racially/ethnically diverse. We share more about our goals in this report, including where we continue to focus our efforts to promote a culture that reflects the unique talents and backgrounds of our people.

Recognizing colleagues are our most important asset, we continue to make investments in their personal, emotional, physical, and financial well-being. This includes raising our minimum wage to \$20 per hour (as of January 1, 2023), enhancing paid time off benefits, and using our Business Resource Groups, Inclusion Councils, and Communities of Practice—where we have over 4,500 colleagues actively engaged—to solicit ideas to make further improvements.

Our diverse and talented colleague base enables us to capitalize on new opportunities to meet emerging customer needs.

One such area involves the rapidly changing environmental landscape. This year, we are publishing a standalone Task Force on Climate-related Financial Disclosures (TCFD) Report to describe how we are managing environmental challenges and opportunities in greater detail. This is our third year reporting our alignment with TCFD and the second year publishing a standalone TCFD Report, which exhibits our commitment to transparently reporting on how we are managing climate-related risks and opportunities. In that report, we provide more information about goal setting and progress toward previously set goals, how we are managing climate risk, and how we plan to help customers navigate the rapidly evolving energy landscape.

We believe our balanced, pragmatic environmental focus will positively impact both Huntington and our stakeholders over the long term. This confidence stems from the robust governance structure we have established that continually reinforces our Purpose and strategy, provides steady oversight in rapidly changing conditions, and enables us to consistently deliver on our objectives.

Our Board of Directors, which is 47% gender and/or racially/ethnically diverse as of June 30, 2023, bring well-tailored skills, experiences, and backgrounds to bear, maintaining focus on identifying opportunities to deliver sustainable growth. This year, we refreshed our understanding of key stakeholder priorities to drive alignment between all stakeholders. Our stakeholders reaffirmed that meeting our financial targets, delivering long-term shareholder value, and investing in our communities are what ultimately enables us to capitalize on future opportunities.

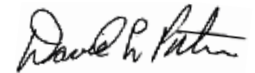
Now more than ever, we believe strong governance practices are an essential foundation for a safe and sound banking franchise.

In closing, our continued progress would not be possible without the dedication of Huntington's nearly 20,000 colleagues. We thank them for bringing Huntington's Purpose into focus each day. We also thank our stakeholders for their shared belief that we have an opportunity to make people's lives better.

It is through this shared vision that we are proud to say we are **Purpose-Driven. Always and All Ways.**



Stephen D. Steinour
Chairman, President,
and Chief Executive Officer



David L. Porteous
Lead Director,
Board of Directors

About Our ESG Report

Thank you for your interest in Huntington's environmental, social, and governance (ESG) commitments and progress. This 2022 ESG Report is Huntington's seventh report on our ESG strategy, aspirations, key milestones, and results to date. It covers the period from January 1, 2022, to December 31, 2022, except where otherwise noted.

This report is in alignment with the Sustainability Accounting Standards Board (SASB) standards for the Commercial Banks and Consumer Finance industries. We have also relied on the results of our recent stakeholder priorities review, and we reference other established sustainability/ESG reporting frameworks, ratings, and rankings, such as the Global Reporting Initiative (GRI).

2022 marks our third year aligning with the Task Force on Climate-related Financial Disclosures' (TCFD) recommendations, and you can review our disclosures in our standalone 2022 TCFD Report.

We suggest reviewing our ESG and TCFD reports as a companion to our annual report and proxy statement, each issued in March 2023. Together, these disclosures demonstrate our commitment to transparency, timeliness, and ongoing improvements in our disclosures. Your engagement and interest in our ESG program and progress are most appreciated. We welcome your feedback at corporate.responsibility@huntington.com.

ADDITIONAL RESOURCES

- [2022 TCFD Report](#)
- [2022 ESG Report Preview](#)
- [2022 Annual Report](#)
- [2023 Proxy Statement](#)



Company Overview and Financial Impact

Huntington Bancshares Incorporated is a \$189 billion asset regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, The Huntington National Bank and its affiliates provide consumers, small and middle-market businesses, corporations, municipalities, and other organizations with a comprehensive suite of banking, payments, wealth management, and risk management products and services. Huntington¹ operates more than 1,000 branches in 11 states, with certain businesses operating in extended geographies.



Our approach to ESG is rooted in our Purpose, Vision, and Values.

Our Purpose

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

Our Vision

To be the Leading People-First, Digitally Powered Bank.

Our Values

- Can-Do Attitude
- Service Heart
- Forward Thinking

As part of our Vision, we are creating a sustainable, long-term competitive advantage with focused investment in customer experience, product differentiation, and key growth initiatives that enable us to deliver value to all stakeholders.

Our goals include:

- Driving organic growth across all business segments;
- Delivering sustainable, top-quartile financial performance;
- Delivering on our aspiration to be a Category of One company; and
- Maintaining stability and resilience through risk management with an aggregate moderate-to-low, through-the-cycle risk appetite.

¹ When we refer to "Huntington," "we," "our," "us," and "the Company" in this report, we mean Huntington Bancshares Incorporated and our consolidated subsidiaries, unless the context indicates that we refer only to the parent company, Huntington Bancshares Incorporated. When we refer to the "Bank" in this report, we mean our only bank subsidiary, The Huntington National Bank, and its subsidiaries.

CREATING LONG-TERM VALUE

To drive sustained shareholder value, we continue to build on several key advantages that differentiate us in our markets:

- Our Purpose-driven culture that looks out for people;
- Our diverse, talented colleague base that embodies our Purpose and Values;
- Our Welcome brand promise that promotes inclusiveness in all that we do;
- Our strong relationships with our customers and our ability to provide them with exceptional experiences;
- Our distinguished products and services driven by our innovative mindset;
- Our commitment to community development and leadership; and
- Our strong financial position, which allows us to continue to invest in our future.

Huntington's commitment to ESG is closely integrated with our core economic performance objectives. We believe superior economic performance is what enables us to amplify our impact throughout our communities. Our business model and approach to generating sustainable returns are anchored in the concept of shared value: By living our Purpose to make lives better, we can support economically inclusive communities with products, services, and investments that meet and advance the needs and aspirations of our local markets.

2022 FINANCIAL OVERVIEW

In 2022, Huntington delivered strong results, driven by the successful execution of key strategic initiatives and acquisition synergies, which further expanded our capabilities and supported the achievement of our medium-term financial targets.

Huntington reported \$7.3 billion in 2022 revenue— reflecting exceptional growth over the course of the year. We delivered broad-based loan growth of 10% year-over-year and exceeded our loan growth outlook. We continued to grow our deposit base over multiple consecutive quarters, which we believe is a differentiator for Huntington and demonstrates the breadth of our franchise and our colleagues' ability to acquire and deepen primary bank customer relationships.

We ended 2022 with substantial momentum, and we entered 2023 with, and continue to maintain, solid capital levels, top-tier reserves, a growing core deposit base, and strong credit metrics. As a financially sound, highly diversified consumer and business regional bank, the strength and stability of Huntington should provide comfort to our customers. Our disciplined and proactive approach positions Huntington to navigate the uncertainty in the domestic and global macro-environments. We continue to look forward with optimism and remain focused on opportunities to grow revenue and profit.

FINANCIAL HIGHLIGHTS AND TRENDS

(in millions, except per share amounts)

| | | 2020 | 2021 | 2022 |
|------------------|------------------------|------------|------------|------------|
| Balance Sheet | Total Assets | \$ 123,038 | \$ 174,064 | \$ 182,906 |
| | Total Loans and Leases | \$ 81,608 | \$ 111,267 | \$ 119,523 |
| | Total Deposits | \$ 98,948 | \$ 143,263 | \$ 147,914 |
| | Total Equity | \$ 12,993 | \$ 19,318 | \$ 17,769 |
| Income Statement | Total Revenue | \$ 4,836 | \$ 6,016 | \$ 7,285 |
| | Net Income | \$ 817 | \$ 1,295 | \$ 2,238 |
| | Earnings Per Share | \$ 0.69 | \$ 0.90 | \$ 1.45 |

Please consult Huntington's financial reports filed from time to time with the SEC for more details.

2022 MARKET PRESENCE

Our Welcome brand promise is defined by our inclusive, relationship-building capabilities designed to best meet each customer’s specific needs. Across our 11-state footprint, we serve our customers through a banking network of more than 1,000 retail branches as well as digital, telephone, and ATM banking capabilities. Our extended/national products provide for the specialized financial requirements of our customers throughout the United States.

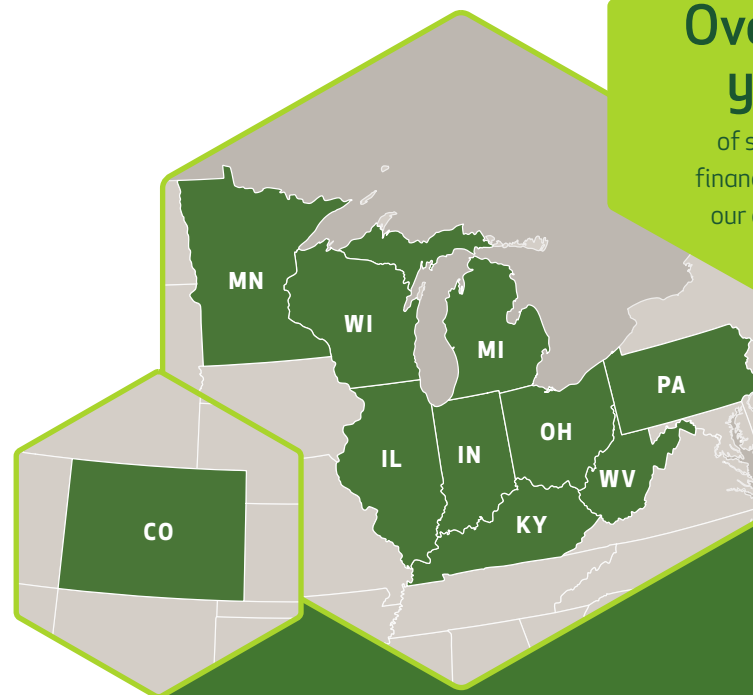
Our Geographic Footprint

Branch Footprint Products

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

Extended/National Products

- Asset Finance
- Auto Finance
- Capital Markets
- Commercial Real Estate
- Commercial Specialty Verticals
- Corporate Banking
- Government Banking
- Inventory Finance
- National Settlements
- Practice Finance
- RV and Marine
- Small Business Administration
- Treasury Management



Over 150 years
of serving the financial needs of our customers.

19,920
FTE colleagues¹

1,032
branches²

\$183 billion
in assets

COLORADO

Branches: 33
Deposits: \$0.8
Loans: \$2,777
ATMs: 32

ILLINOIS

Branches: 138
Deposits: \$8.5
Loans: \$12,631
ATMs: 205

INDIANA

Branches: 37
Deposits: \$5.5
Loans: \$7,107
ATMs: 59

KENTUCKY

Branches: 10
Deposits: \$0.8
Loans: \$3,329
ATMs: 12

MICHIGAN

Branches: 310
Deposits: \$36.6
Loans: \$26,952
ATMs: 406

MINNESOTA

Branches: 80
Deposits: \$6.8
Loans: \$3,558
ATMs: 139

OHIO

Branches: 340
Deposits: \$80
Loans: \$46,027
ATMs: 703

PENNSYLVANIA

Branches: 45
Deposits: \$5.3
Loans: \$8,490
ATMs: 63

WEST VIRGINIA

Branches: 16
Deposits: \$2.5
Loans: \$1,890
ATMs: 35

WISCONSIN

Branches: 22
Deposits: \$0.9
Loans: \$2,644
ATMs: 20

NATIONAL/OTHER

Branches: 1
Deposits: \$0.1
Loans: \$61,053
ATMs: 1

¹ Average full-time equivalent colleagues during 2022.
² Includes Regional Banking and The Huntington Private Client Group offices.

Deposit dollar figures in billions; loan dollar figures in millions. Represents funded and unfunded loan and lease commitments.



Our ESG Strategy

At Huntington, we focus on the ESG issues important to our business and our stakeholders, using ESG as a strategic driver for sustainable growth.

We address ESG with a Purpose-focused strategy that leverages our economic impact. This begins with our commitment to delivering sustainable, long-term shareholder value through top-tier performance, while maintaining an aggregate moderate-to-low, through-the-cycle risk appetite and well-capitalized position. As a regional bank, our economic impact includes helping individuals and families reach their goals of financial stability and homeownership; providing businesses, especially small and mid-sized businesses, with the resources to grow; serving and uplifting unbanked and underbanked individuals; and working in partnership to create prosperous and resilient communities for all.

Our commitment to ESG is integrated with our core performance objectives, and our performance management framework ensures our most significant ESG considerations are integrated

into relevant Board committee agendas for discussion, awareness, and governance. Our highest priority ESG considerations also drive decisions and action plans across the Company. The Executive Leadership Team (ELT) is accountable for executing the ESG strategy approved by the Board, including setting and delivering on short- and long-term performance goals made public in our annual ESG reports and other documents.

ESG Program Framework

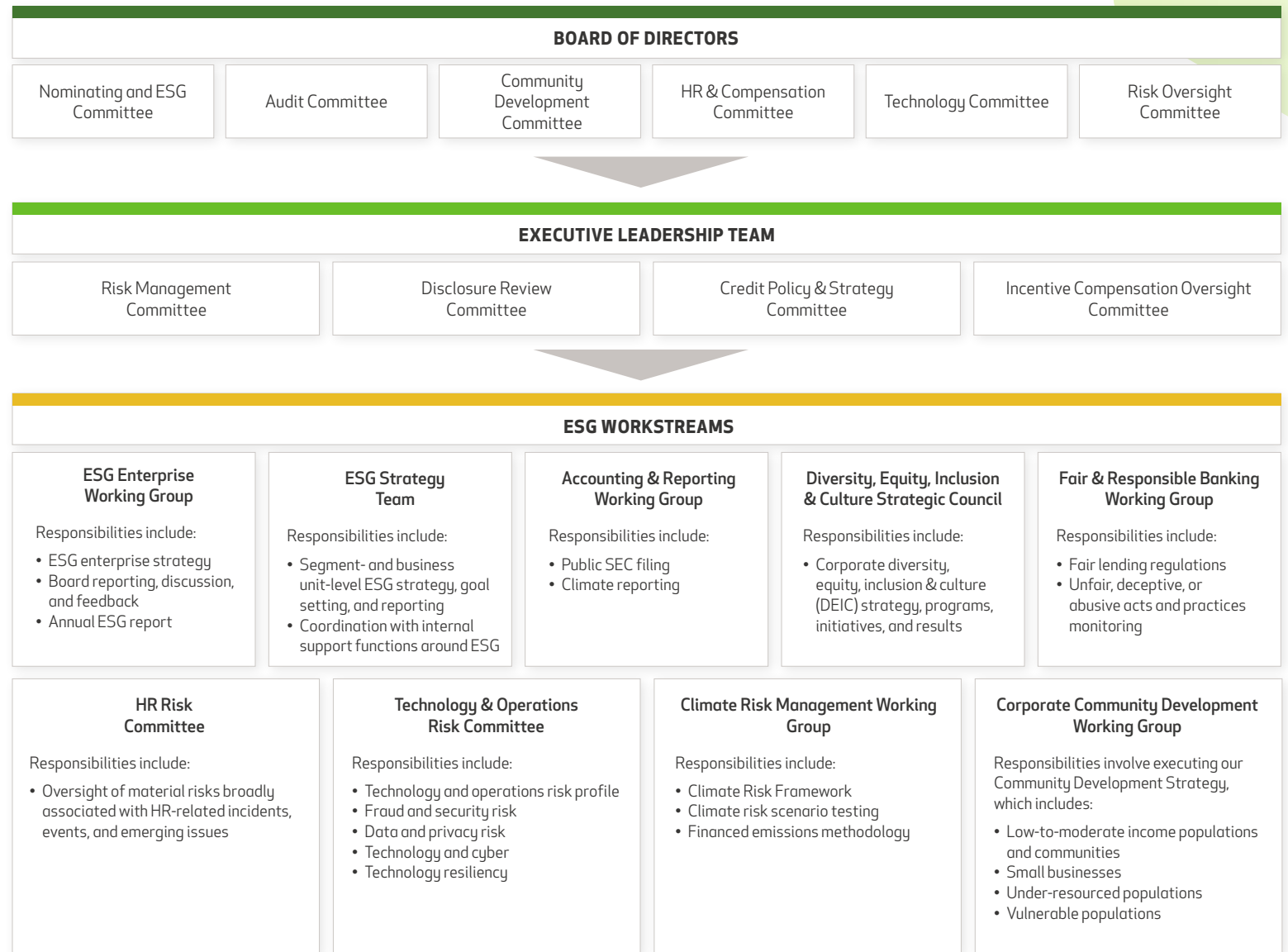


ENHANCING OUR ESG OVERSIGHT

Our ESG program is overseen by the Board of Directors' Nominating and ESG (NESG) Committee, with roles and responsibilities assigned to key leaders and working groups throughout the Company to address specific ESG-related topics.

In 2022, we created the dedicated role of Chief ESG Officer to further demonstrate our commitment to thoughtfully integrating and governing ESG priorities and enhancing the management, execution, and impacts of our ESG strategy. Reporting to the Company's General Counsel, the Chief ESG Officer is responsible for leading Huntington's ESG strategy in alignment with our stakeholders' interests, integrating ESG considerations into planning processes across the Company, and proactively identifying emerging ESG risks and opportunities to grow and maintain stakeholder value. In addition to providing regular updates to the NESG Committee and internal management committees, the Chief ESG Officer oversees ESG integration into various workstreams, committees, and councils. Our Environmental Strategy and Sustainability Director and Senior ESG Program Manager report to the Chief ESG Officer, providing additional depth and alignment to our ESG oversight.

ESG GOVERNANCE STRUCTURE



ESG STAKEHOLDER PRIORITIZATION PROCESS AND OUTCOMES

Building on our 2017 ESG materiality assessment, Huntington completed a review of stakeholder priorities in early 2023. The goals for this assessment were to ensure that we focus our ESG strategic commitment on the risks and opportunities that are most important to our key stakeholders and that our reporting aligns with those priorities. We worked with a third-party consultant to ensure the assessment was designed with industry standards and objectively administered.

To ensure we focus on the most relevant ESG topics, we have reviewed multiple resources and constituencies, including the following:

- Board and executive leadership presentations;
- Topics identified by key Huntington stakeholders;
- Sustainability and ESG reporting frameworks; and
- Topics used by ESG rating organizations.

After a leadership review of the topics, we distributed a survey to subject matter experts who ranked each topic based on their

perceived importance to the stakeholders they represent. The topics identified as most important are those that stakeholders believe significantly contribute to the Company's long-term financial success. Our third-party consultant accumulated and finalized the results, which were presented to management and are identified below.

Our stakeholder priorities focus on our financial performance, risk management practices, overall corporate strategy, Purpose, and emerging risks and opportunities.

STAKEHOLDER PRIORITIES (alphabetically ordered)

Important to Stakeholders and the Business

- Human rights
- Land use and biodiversity
- Management of legal and regulatory environment
- Operational sustainability
- Supply chain management
- Sustainability-related business risks and opportunities

More Important to Stakeholders and the Business

- Community development and impact
- Disaster response and business continuity
- Fair and responsible banking
- Financial inclusion and education
- Talent management and engagement
- Technology and innovation

Most Important to Stakeholders and the Business

- Business ethics and transparency
- Corporate governance
- Customer service and satisfaction
- Data security and privacy
- Diversity, equity, and inclusion (DEI)
- Employee health, safety, and well-being
- Enterprise and systemic risk management
- Financial performance

STAKEHOLDER FEEDBACK

To ensure we understand and address the needs of our stakeholders, we regularly engage with them in a variety of ways. The table on this page shows our engagement approach and the topics of interest for our key stakeholder groups. These primary topics of interest helped inform our stakeholder prioritization on the prior page and will continue to keep us informed of changes in stakeholder expectations.

ENGAGING WITH OUR KEY STAKEHOLDERS

| SHAREHOLDERS | CUSTOMERS | COLLEAGUES | COMMUNITIES |
|---|---|---|---|
| Engagement Approach (alphabetically ordered) | | | |
| <ul style="list-style-type: none"> Annual meeting Conference calls In-person meetings Investor conferences and other events Phone inquiries Website inquiries | <ul style="list-style-type: none"> Qualitative and quantitative research Social media Verbal and digital customer interactions | <ul style="list-style-type: none"> Business continuity and training exercises Corporate intranet In-person meetings Interactions with the DEI network¹ and culture champions Learning programs Ongoing colleague engagement Regular colleague surveys Regular town halls Special events | <ul style="list-style-type: none"> Annual community development plan outreach Board and civic engagement National and local advisory committees Ongoing community outreach Philanthropic investments Public/private partnerships Research Social media Website Volunteer opportunities |
| ESG Topics of Primary Interest (alphabetically ordered) | | | |
| <ul style="list-style-type: none"> Board diversity Climate risk Corporate governance and transparency DEI Disaster response and business continuity Enterprise risk management ESG integration in business lines Executive compensation Financial performance Human capital and human rights Land use and biodiversity Management of legal and regulatory environment Security and privacy | <ul style="list-style-type: none"> Customer service, satisfaction, and advocacy Disaster response and business continuity Economic inclusion Fair and responsible banking Financial education Impacts from customers we finance Security and privacy | <ul style="list-style-type: none"> Colleague engagement, development, retention, attraction, and wellness DEI Disaster response and business continuity Energy efficiency and carbon intensity Environmental management system Ethical practices and Purpose-driven culture Financial performance Security and privacy Technology and innovation | <ul style="list-style-type: none"> Customer service, satisfaction, and advocacy Disaster response and business continuity Economic inclusion Energy efficiency and carbon intensity Environmental equity and justice Environmental strategy Fair and responsible banking Financial education Supply chain management |

¹ Huntington's DEI network includes Business Resource Groups, Inclusion Councils, and Communities of Practice.

ALIGNMENT WITH UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

At Huntington, we strive to set clear, transparent goals, carefully evaluating if and how they align with standards, frameworks, and goals set by third parties. While the United Nations Sustainable Development Goals (SDGs) are primarily designed for government stakeholders, we believe aspirationally aligning with the SDGs reflects our intention to demonstrate a conscious approach to impacting our stakeholders and the communities we serve. In addition, this approach helps us identify areas where we can have a direct influence in our communities, with our customers, and for our colleagues.

In early 2023 and in conjunction with our stakeholder prioritization review, we reassessed the SDGs against our updated stakeholder priorities and determined the addition of two goals: #3 Good Health and Well-Being and #5 Gender Equality. The addition of these SDGs reflects our ESG ambition and strategy and areas where we have and will continue to make the most impact.



Huntington is aligned with the following goals:

1. No Poverty

Our commitments to financial education, serving the underbanked, and economic inclusion programs give us a platform to help reduce poverty and drive economic empowerment for all.



3. Good Health and Well-Being

Our holistic support of our colleagues includes prioritizing their personal, emotional, physical, and financial well-being. Through our philanthropic commitments, we aim to address systemic health-related issues, such as food security and environmental equity.



5. Gender Equality

In keeping with our Welcome for All philosophy, we recognize that systemic barriers can impact equitable opportunity and inclusion for women. Throughout the talent life cycle, we focus on ensuring equitable opportunities for women, from the hiring process and pay equity to talent development programs.



8. Decent Work and Economic Growth

Every year, multiple leading organizations rank Huntington as a great place to work and a leader in driving DEI. For our customers and communities, we work hard every day to promote investments in economic growth and prosperity, most notably through our position as the #1-ranked U.S. SBA lender in the nation.¹



10. Reduced Inequalities

We believe our commitments to economic inclusion, DEI in our workforce, and supplier diversity will help reduce inequalities in our workplace, for our customers, and in our communities.



11. Sustainable Cities and Communities

Fair and responsible banking is a critical component of living and working in sustainable cities and communities. We are tireless advocates for our customers and contribute to the vitality of our communities. Through our Renewable Energy Finance (REF) group, we offer solutions that promote sustainable business and unlock opportunities for renewable energy alternatives that transform cities.



13. Climate Action

We believe the current and future impacts of climate risk events require full institutional engagement in the timely identification, assessment, and management of climate-related risks. Huntington is focused on environmental policies and strategic efforts to mitigate climate change and its related risks.



¹ SBA loans subject to SBA eligibility. Huntington is #1 in the nation in number of SBA 7(a) loans from October 1, 2017, to September 30, 2022. Source: U.S. Small Business Administration (SBA).

Q&A with Our Chief ESG Officer

In 2022, Huntington added a newly created position of Chief ESG Officer to reflect our ongoing commitment to our ESG program. In December 2022, S. Jason Fraley was promoted to the role. Over his 12 years at the Company, Jason has served in senior leadership roles for Home Lending, Risk Management, and Corporate Compliance.

The appointment of a dedicated senior ESG executive advances our commitment to integrate ESG with the Company's business strategies in a way that produces beneficial outcomes for all Huntington stakeholders.

Read more about the perspective Jason brings to this new role and how Huntington is continuing to evolve on its ESG journey.

Q Throughout the Company's history, Huntington has been committed to doing what is right for business and stakeholders. As Huntington has made a concerted effort to formalize and mature its ESG strategy, ambitions, and oversight over the last decade, how do you see the role of the Chief ESG Officer in advancing these efforts?

A It is important to recognize the leadership of our Board in committing to ESG principles to best serve our stakeholders and the incredible work that Huntington colleagues have undertaken to evolve our ESG program into what it is today. I am grateful for the award-winning program they have put together, which I now have the privilege to lead.

My primary focus as Chief ESG Officer is to build on the evolution of our ESG program in ways that allow us to responsibly capitalize on industry trends. This includes expanding our capacity to finance impactful consumer, small business, and commercial projects for our customers while furthering our own internal progress in pursuit of our goals related to the community, our workforce, and our mission.



My job is to amplify these outcomes through a consistent strategy, transparent disclosures, and a desire to continually seek new opportunities to improve how we serve all stakeholders, all while managing new and emerging risks impacting the banking industry.

Q The term "ESG" is used broadly to encompass a variety of sustainability- and corporate responsibility-related activities. How does Huntington view the importance of ESG in its operations?

A Fundamentally, ESG is ingrained within the business of banking. For example, banks have long been tasked with surveilling the economic landscape to identify, and prepare to address, emerging risks. Today, considering climate-related risks and how the Company, on its own or in service of its customers, can work to manage these risks is increasingly important. We must make prudent investment decisions while continuing to meet our customers' ever-evolving needs.

Additionally, while the “social” component of ESG may seem new, banks have been good stewards of their communities in accordance with the Community Reinvestment Act for decades. We are humbled to have the opportunity to meet these commitments as well as go above and beyond through the actions of our colleagues, Regional Presidents, National Community Advisory Council, and Business Resource Groups to serve broader community needs.

A well-run bank with robust governance is critical to the country’s financial infrastructure. Together, incorporating a balanced ESG approach into our business strategy allows us to better meet our customers’ evolving needs; serve our communities; engage and develop our colleagues; and enhance shareholder returns.

Q **When you think about Huntington’s ESG journey to date and the progress the Company has made, what are you most proud of?**

A Huntington’s commitment to ESG has progressed over time as a key driver of our strategic priorities and Purpose-driven culture. ESG considerations are being incorporated across the organization through human capital investments, community development commitments, sustainable strategies, and product development, all while enhancing our risk management and governance framework.

In recent years, we have strategically grown our REF group supporting our customers in meeting their environmental objectives. This includes prioritizing climate-related products and services, such as renewable energy financing as well as financing for electric vehicle (EV) charging port, micro-grid, and battery storage projects.

I am also proud of the significant strides Huntington has taken within our own operations to reduce our environmental impacts, which are described in more detail later in this report.

Simultaneously, we are making steady progress toward the goals in our five-year, \$40 billion Community Plan. This plan, which reinforces the Company’s long-term commitment to underserved and under-resourced communities, is driving meaningful action to provide support to the neighborhoods across our footprint.

We continue to evolve our customer- and colleague-centric culture to ensure we operate in a way that supports the well-being of our people.

Q **What is your vision for Huntington’s ESG program as the Company continues to be purposeful in doing what is right for its business and meeting stakeholder expectations?**

A As our Company has grown over the years, we continue to maintain and deepen our culture, helping ensure we continue to look out for all stakeholders. Our commitment to staying true to our Purpose and culture means that we are dedicated to doing right by our customers as the external environment changes.

We will focus on quantifying our actions to lend increased transparency to how we operate. This means finding ways to more clearly demonstrate how our stakeholder commitments improve financial outcomes and facilitate progress for the environment, our people, our communities, and our business.

I am proud to help lead our ESG strategy as we further the collective impact of our nearly 20,000 colleagues in pursuit of our Vision to be the leading People-First, Digitally Powered Bank. Together, we are **Purpose-Driven. Always and All Ways.**

ESG Data Summary

| | METRIC | 2020 ¹ | 2021 ² | 2022 | GOAL (IF APPLICABLE) |
|---|---|-------------------------------|-------------------------------|----------------------------|---|
| OUR COMPANY | Total assets (in millions) | \$ 123,038 | \$ 174,064 | \$ 182,906 | |
| | Total loans and leases (in millions) | \$ 81,608 | \$ 111,267 | \$ 119,523 | |
| | Total deposits (in millions) | \$ 98,948 | \$ 143,263 | \$ 147,914 | |
| | Total equity (in millions) | \$ 12,993 | \$ 19,318 | \$ 17,769 | |
| | Total revenue (in millions) | \$ 4,836 | \$ 6,016 | \$ 7,285 | |
| | Net income (in millions) | \$ 817 | \$ 1,295 | \$ 2,238 | |
| | EPS | \$ 0.69 | \$ 0.90 | \$ 1.45 | |
| | Total FTE colleagues | 15,578 | 18,442 | 19,920 | |
| | Branches | 839 | 1,092 | 1,032 | |
| | ATMs | 1,322 | 1,322 | 1,675 | |
| ECONOMIC | Value of microfinance loans | \$ 2,472,616,998 ³ | \$ 1,584,541,043 ³ | \$ 853,937,925 | |
| | Total community investment (in billions) | \$ 3.6 | \$ 7.6 | \$ 12 | Five-year, \$40 billion community investment (6/2021-12/2026) |
| | Community development loans (in millions) | \$ 714 | \$ 1,900 | \$ 1,987 ⁴ | |
| | Community development investments (in millions) | \$ 270 | \$ 924 | \$ 957 ⁴ | |
| | Closing costs waived for buyers in low-to-moderate income regions | \$ 7,649,380 | \$ 19,045,510 | \$ 12,076,729 | |
| | Huntington colleague volunteer hours | 15,879 | 28,520 | 36,044 ⁴ | |
| | Financial wellness training hours provided to the community | 2,126 | 2,441 | 4,839 | |
| | Community Reinvestment Act-qualified financial contributions | \$ 10,250,453 | \$ 10,222,953 | \$ 15,294,350 ⁴ | |
| | Scope 1 emissions location-based (MT CO ₂ e) | 11,964 | 12,328 | 17,895 | |
| | Scope 2 emissions location-based (MT CO ₂ e) | 48,237 | 47,838 | 54,345 | |
| ENVIRONMENTAL | Scope 3 emissions (MT CO ₂ e) | 83,072 | 1,992,310 | 1,857,162 | |
| | Percent greenhouse gas emissions reduction (vs. 2017 baseline) | 35% | 35% | 22% | 31% reduction by 2027 41% percent reduction by 2037 |
| | Building energy consumption (MWh) | 162,339 | 168,417 | 202,709 | |
| | On-site solar generation (MWh) | 1,331 | 1,197 | 1,220 | |
| | Renewable energy | n/a | 1% of electricity usage | 1% of electricity usage | 50% of electricity usage by 2035 |
| | Average ENERGY STAR score | 64.65 | 69.09 | 65.81 | |
| | ENERGY STAR certified buildings | 75 | 80 | 151 | |
| | Average site energy use intensity (kBtu/ft ²) | 92.04 | 82.62 | 92.47 | |
| | Average source energy use intensity (kBtu/ft ²) | 194.01 | 171.90 | 185.36 | |
| | Water consumption (gallons) | 94,100,000 | 122,195,984 | 129,462,000 | |
| Water consumption reduction (vs. 2017 baseline) | 14% | 12% increase | 18% increase | 15% reduction by 2022 | |
| Landfill waste reduction (vs. 2017 baseline) | 37% | 11% | 10% | 25% reduction by 2022 | |
| Total pages printed | 66,720,241 | 66,909,004 | 74,669,245 | | |
| Paper printing reduction (vs. 2017 baseline) | 49% | 49% | 43% | 25% reduction by 2022 | |

¹ Does not reflect a typical reporting year due to COVID-19 pandemic.

² Does not reflect a typical reporting year due to TCF acquisition.

³ Includes Paycheck Protection Program loans.

⁴ Data updated from the 2022 ESG Report Preview based on the most current information available.

| | METRIC | 2020 ¹ | 2021 ² | 2022 | GOAL (IF APPLICABLE) |
|---|--|-----------------------------------|--|--|----------------------|
| SOCIAL | Workforce Data | | | | |
| | Total workforce gender and/or racial/ethnic diversity | 66% | 68% | 68% | |
| | • Total workforce - racially/ethnically diverse ³ | 20% | 23% | 25% | |
| | • Total workforce - white female | 46% | 45% | 43% | |
| | • Total workforce - white male | 34% | 32% | 32% | |
| | Middle and executive management gender and/or racial/ethnic diversity | 45% | 45% | 47% | 50% by 2023 |
| | Average base pay for racially diverse colleagues with the same job titles as non-racially diverse colleagues | 99% | 99% | 101% | |
| | Average base pay for women colleagues with the same job titles as men | 98% | 99% | 99% | |
| | Supplier Diversity | | | | |
| | Total spend with diverse suppliers (in millions) | \$ 161.9 | \$ 272.8 | \$ 239.1 | |
| | Diversity spend as percentage of total spend | 27% | 21% | 22% | |
| | Number of diverse suppliers | 239 | 226 | 236 | |
| | Engagement, Development, Retention, and Attraction | | | | |
| | Engagement survey - Engagement | 90 th percentile | slightly below 75 th percentile | slightly below 75 th percentile | |
| Engagement survey - Culture | 99 th percentile | above 75 th percentile | above 75 th percentile | | |
| Engagement survey - Trust | 90 th percentile | above 75 th percentile | above 90 th percentile | | |
| Number of colleagues participating in top talent programs | 524 | 1,139 | 277 | | |
| Total learning hours | 429,818 | 611,949 | 698,807 | | |
| Average learning hours per colleague | 28 | 33 | 34 | | |
| Executive leaders with "ready now" successors | 55% | 61% | 64% | | |
| Leadership roles filled with internal candidates | 71% | 100% | 28% | | |
| Voluntary turnover rate | 9.4% | 20% | 17% | | |
| 90-day external hire retention | 94% | 90% | 89% | | |
| Diversity of hires (internal) | 70% | 71% | 73% | | |
| Diversity of hires (external) | 62% | 64% | 68% | | |
| GOVERNANCE | Board gender diversity | 38% | 33% | 27% ⁴ | |
| | Board racial/ethnic diversity | 15% | 27% | 27% ⁴ | |
| | Board gender and/or racial/ethnic diversity | 38% | 47% | 47% ⁴ | |
| | Hours of ethics training completed by colleagues | 11,887 | 14,047 | 16,090 | |

¹ Does not reflect a typical reporting year due to COVID-19 pandemic.

² Does not reflect a typical reporting year due to TCF acquisition.

³ Racially/ethnically diverse means Asian, Black, Hispanic or Latino, American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, or two or more races. This data is based upon Huntington's U.S. colleagues' voluntary self-identification of race/ethnicity based on EEO-1 definitions.

⁴ Data as of June 30, 2023.



Economic

CUSTOMER FOCUS AND IMPACT

Customer Advocacy, Experience, and Satisfaction

BUSINESS FOCUS AND IMPACT

Business and Commercial Banking

COMMUNITY FOCUS AND IMPACT

Investing in Communities

Affordable Housing and Homeownership

CUSTOMER FOCUS AND IMPACT

Customer Advocacy, Experience, and Satisfaction

We are driven to create meaningful change, both in our customers' ability to manage and control finances and in their livelihoods. That commitment extends nationally through our reach and scale, and locally, person to person, as a result of the relationships we foster and maintain in each community. These connections help us understand the most pressing needs facing each community and customer.

In 2022, we continued to leverage data, as well as customer and colleague feedback, to improve and enhance the overall Huntington experience to deliver on our Purpose. We are focused on the implementation of digital solutions to provide frictionless experiences leading to easier, convenient transactional banking. By fostering exceptional relationships between our colleagues and customers, we can offer personalized advice and information to our customers and deepen our existing connections.

A FOCUS ON FAIR AND RESPONSIBLE BANKING

We are committed to providing access to banking for all and ensuring everyone has an opportunity to participate in the economy. We firmly stand against discrimination and harassment of any type including race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state, or local laws. Our policies relating to fair, responsible, and inclusive lending, which include the development of artificial intelligence and machine learning (AI/ML) programs, are overseen by our Board of Directors' Community Development and Risk Oversight Committees. These committees review the Company's compliance with standards, including Unfair, Deceptive, or Abusive Acts and Practices requirements.

Our commitment to fair, responsible, and inclusive banking is demonstrated through our focus on these areas:

1. **Product Development & Marketing:** We focus on identifying the needs of customers and developing products and tools to meet those needs. We are also committed to communicating and marketing our products in a responsible manner so that customers can make informed decisions.
2. **Sales & Service:** We look out for our customers by fostering optimal relationships with them and matching our solutions with their needs.
3. **Customer Advocacy, Experience, and Satisfaction:** We utilize data analytics to identify opportunities for understanding and improving the customer experience. Through a continuous loop of customer and colleague feedback, as well as information provided through customer complaints, we are able to redesign and improve products and processes.
4. **Compliance:** We follow a risk-based approach to meeting our regulatory and legal compliance obligations.



Ranks No.1 in Customer Satisfaction
with Retail Banking
in the North Central Region in the
J.D. Power 2023 U.S. Retail Banking
Satisfaction Study.¹



NEXT EVOLUTION OF FAIR PLAY BANKING

We introduced our Fair Play Banking philosophy more than a decade ago to clearly establish our relationship with the customer—a relationship based on transparent, honest service, not on hidden fees and asterisks. It was born out of feedback from customers, and today, it continues to evolve from these same insights to provide customers with greater access and control over their financial lives. This evolution has spurred a steady stream of products, technology, and solutions for customers designed to make their financial lives simpler and more prosperous.

In 2022, Huntington eliminated Extended Overdraft Fees and reduced Overdraft and Non-Sufficient Funds (NSF) fees to \$15, and in early 2023, eliminated NSF and Return Deposit Item fees.

¹ For J.D. Power 2023 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).

Cashback Credit Card Gives Customers Options

In March 2023, we launched a new Cashback Rewards Credit Card for customers. The payment method gives customers an automatic, unlimited 1.5% cashback on all purchases. It also integrates our Fair Play Banking philosophy, featuring:

- No annual fee;
- No foreign transaction fees; and
- Huntington Late Fee Grace, a feature that gives cardholders an extra day to pay if a payment is missed.

OUR FAIR PLAY BANKING PRODUCTS

FASTER ACCESS TO MONEY



Standby Cash®

Standby Cash offers consumers immediate access to a line of credit based primarily on their checking deposit history. Huntington consumers can qualify for a digital-only \$100 to \$500 line of credit and pay it back over three months at no interest when automatic payments are set up. Otherwise, a 1% monthly interest charge (12% APR) applies to outstanding balances. Learn more at huntington.com/StandbyCash.



Early Pay

Early Pay is a no-cost service offered on all consumer checking accounts that allows customers with eligible direct deposits to access their salary, Social Security, pension, or military income up to two days early.



Instant Access

Rolled out to customers in 2022, Instant Access makes up to \$500 of a check deposit available to customers immediately.

FEWER FEES



\$50 Safety Zone®

\$50 Safety Zone provides consumers and businesses with freedom from overdraft fees when accounts are overdrawn by \$50 or less.¹



24-Hour Grace®

24-Hour Grace gives our customers more time to deposit funds to avoid being charged overdraft fees and allows customers to take action to have pending return transactions paid. It's free with all Huntington accounts. More information is available at huntington.com/grace.



Asterisk-Free Checking®

Asterisk-Free Checking is a checking account that is free to open and maintain, with no minimum balance requirements.

SMARTER SAVINGS TECH



Money Scout®

Money Scout finds money available to be set aside, allowing customers to build savings automatically. Once the customer enrolls, the tool analyzes spending habits, income, and upcoming expenses and moves amounts between \$5 and \$50 automatically, giving consumers options to pause, cancel, or reverse transfers.



Savings Goal Getter™

Savings Goal Getter helps customers create savings goals, track progress, and achieve their goals faster. Customers can add up to 10 Savings Goals plus an Emergency Fund for each of their Huntington Savings and Money Market accounts.



Huntington Heads Up®

Huntington Heads Up provides customers with real-time insights, such as spending habits and subscription payment alerts, to help them make more informed decisions. Customers can enroll to have this tool continuously monitor cash flow and send alerts for anything that might need attention.²

TRAINING FOR FAIR PLAY BANKING



As part of our commitment to Fair Play Banking, we require colleagues in applicable roles to complete annual training on topics such as complaint management, managing customer relationships, and product development and marketing. Learn more about colleague training in [Colleague Engagement, Development, Retention, and Attraction](#).

¹ The account will be closed if it is negative in any amount for 60 days, including if the account is overdrawn within our \$50 Safety Zone. Learn more at huntington.com/SafetyZone.

² Message and data rates may apply.

HOLISTIC CUSTOMER EXPERIENCE

In early 2023, we reorganized our Customer and Colleague experience departments under a new Experience Management Office. We believe that the colleague experience has a direct impact on customer experience and satisfaction.

This integration benefits us and our stakeholders in a few ways:

Insights: The reorganization increases our ability to understand the colleague experience, the customer experience, and the relationship between the two, enabling delivery of actionable insights to all business segments and support functions.

Alignment: The integration of our customer and colleague experience allows us to champion cultural alignment throughout the Company, enabling us to design and deliver exceptional experiences with a more integrated view.

Accountability: We improve our ability to measure the impact of customer experience on colleagues, the impact of colleague experience on customers, and the impact of both on key performance indicators.

Customer Experience, Colleague Experience, and Culture have been a huge part of our success for many years. When managed together, we believe we are able to leverage these improved experiences to further elevate overall satisfaction.



MEASURING SUCCESS

We hold ourselves accountable for improving the customer experience by utilizing several standard and proprietary surveys, including customer satisfaction scores and Net Promoter Score (NPS), as key indicators of the overall experience.

Retail Consumer Customer Experience

Customer Satisfaction:
2021 | 49% ↑ 2022 | 51%

Net Promoter Score:
2021 | 37 ↓ 2022 | 36

Retail Small Business Customer Experience

Customer Satisfaction:
2021 | 59% = 2022 | 59%

Net Promoter Score:
2021 | 32 ↓ 2022 | 31

PUTTING CUSTOMERS FIRST IN PRODUCT INNOVATION

At every step in our product development life cycle, we maintain a consistent focus on looking out for our customers and their needs.

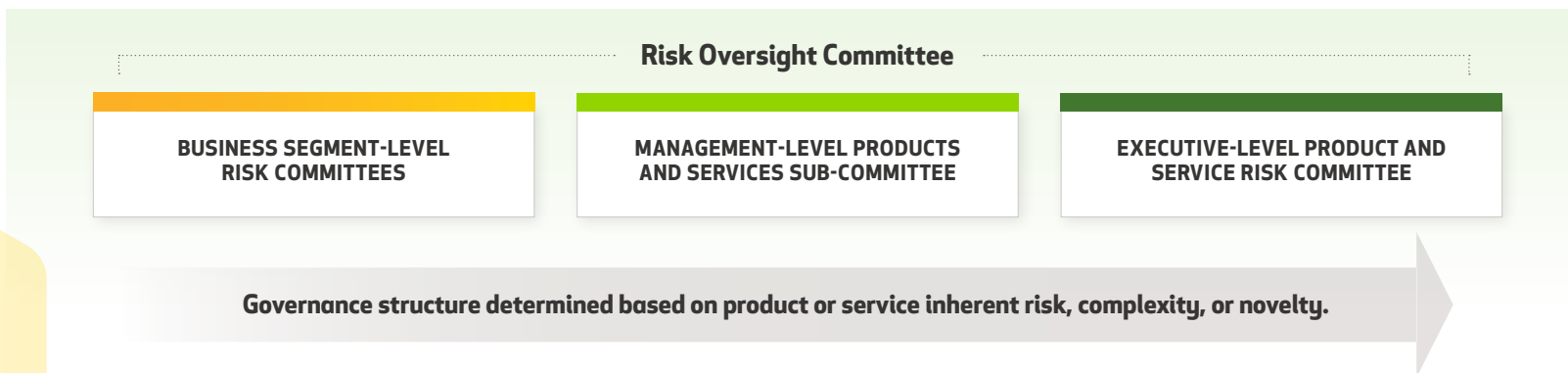
Product Clarity: We work to ensure our products and services are useful and beneficial to our target markets, that they are not confusing for customers, and that terms are clearly explained and disclosed. All new, revised, or expanded products or services receive thorough consideration at a business segment, management, and executive level, all overseen by the Risk Oversight Committee. We have designed our governance structure so that products and services with inherent risk, complexity, or novelty receive increasingly rigorous senior leadership sign-off.

Fair Pricing: Offering products and services in a responsible manner requires an initial review of our pricing and fee structures to ensure they are competitive and fair. As our processes and the consumer marketplace change, we continually reevaluate pricing so that what was once fair remains so.

Honest Marketing: Advertising content must support our brand promise while also including necessary disclosures. We review all materials to ensure they are fair, honest, and respectful to consumers.

Responsible Life Cycles: As we have shown with 24-Hour Grace, \$50 Safety Zone, and other offerings, being fair sometimes means discontinuing fees, products, or services. We may also stop offering a product or service when customers are no longer able to reasonably access the benefits.

HUNTINGTON'S PRODUCT GOVERNANCE STRUCTURE



Enhancing the Banking Experience for People with Autism or Neurodiversity

In partnership with Magnusmode, Huntington began providing digital, step-by-step visual guides designed to make everyday banking experiences—using an ATM, remotely depositing a check, opening a checking account online, or using a debit card—easier for people with autism or neurodiversity.

The digital MagnusCards visual guides are free to users on the MagnusCards mobile app. They include visual, text, and audio instructions specifically designed to enhance banking accessibility for the neurodivergent.



Magnusmode and MagnusCards® are trademarks of Magnusmode Limited. Third-party product, service, and business names are trademarks/service marks of the respective owners.



CUSTOMER SUPPORT AND ADVOCACY

Huntington approaches customer experience and service with the same forward-thinking mindset encompassed in our Values. Our goal is to provide customer experiences that differentiate us, driving top-quartile and Category of One performance.

Over the last several years, we transformed the way we envision solutions and develop new products by inviting customers to the table. Through focus groups, surveys, and one-on-one conversations, we spend time listening, reviewing potential new solutions, and observing the ways in which current solutions fall short of expectations. These human-centered design principles have allowed us to gain deeper insights and find more innovative and relevant solutions.

In addition, the Experience Management Office ensures that customer complaints are reviewed, categorized into granular themes, and analyzed to develop actionable insights. During 2022, the team worked with business partners to implement over 65 actions to address complaints and reduce friction. Actions taken include those related to:

- Branch experience (service quality, ATM, consistency);
- Digital experience (money movement, technical/log in issues, mobile deposits, Cash App fraud);
- Deposits and fees (deposit holds, promotions, account closures, check orders, account opening verification process);
- Loan origination (follow-up, processing timeframe, refinance options); and
- Loan servicing (auto title/lien release, auto payoff process, title transfers).

Looking Out for Active-Duty Military Personnel and Veterans

Huntington prides itself on a strong commitment to meet the unique needs of active-duty military personnel and veterans. In recent years, we introduced several tools and solutions to make their lives easier, including a customized toll-free number and waived closing costs for Veterans Affairs mortgage loans and SBA loans. We abide by the Servicemembers Civil Relief Act, which gives military members a wide range of protections and benefits while on active duty, and strive to go above and beyond to support our active servicemembers and their families.

We recognize the strengths, skills, and valuable experience servicemembers and veterans bring to the workplace. We recruit active and retired servicemembers for positions across our organization, offering culture and benefits designed to help Huntington become an employer of choice for military professionals. For example, our Military Leave Policy is applicable anytime a colleague goes out on military orders, not just during deployment. Colleagues can elect to use our flexible military time off benefit before or after a period of separation from the military, enabling time off in preparation for a military deployment or upon return from service to support recovery and reintegration.

BUSINESS FOCUS AND IMPACT

Business and Commercial Banking

Around the corner and across the country, Huntington is committed to supporting the needs of small and medium-sized businesses. Whether it is a mom and pop shop or regional success story, we possess the scale and expertise to assist these companies both nationally and within our branch-banking footprint.

The combination of powerful digital solutions and deep, personal relationships differentiates Huntington and allows us to provide end-to-end support for our business customers. We do not run our business from a playbook. Instead, we run it considering our customers' needs, whether they are focused on payroll or paying for their child's college education.

We saw significant growth in 2022, expanding Business Banking's reach to offer SBA and practice financing loans nationwide. In early 2023, we began the journey of reorganizing our Business Banking and Middle-Market practice areas into a unified Regional Bank designed to service customers with up to \$50 million in annual revenues. We believe this integration will further improve our position as a partner to businesses, growing with and alongside them.

In 2022, we initiated significant investments in technology designed for Business Banking customers. These digital, mobile-first tools allow our small-business customers to access everything from payroll to deposits to loans through one powerful interface. Customers with business and personal banking will have easy access to both accounts, giving them tools to better manage their financial lives.

We are the nation's largest originator of SBA (7a) loans by volume for five years running and the 14th straight year leading all financial institutions in our footprint.¹

¹ SBA loans subject to SBA eligibility. Huntington is #1 in the nation in number of SBA 7(a) loans from October 1, 2017, to September 30, 2022. Huntington was the #1 SBA 7(a) lender in the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, and Western Pennsylvania from October 1, 2008, to September 30, 2021 and the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, Pennsylvania, Minnesota, Colorado, and Wisconsin from October 1, 2021, to September 30, 2022. Source: U.S. Small Business Administration (SBA).





HOW WE HELP BUSINESSES THRIVE

We possess the right tools, talent, and information to assist businesses at launch through their growth and beyond into a mature business. There are six priorities we believe are integral in our approach to helping businesses thrive:

Alignment: Our colleagues possess unique knowledge and valuable skill sets, which are critical assets in serving our customers. We go to great lengths to pair the right bankers with our small-business customers and help determine which digital tools will be most useful to them.

Experience: We leverage our deep experience to help customers find the best solutions—whether they need non-conventional loans, including SBA lending; our deep knowledge of specific industries such as medical and dental practices; or our technical expertise in treasury management and other areas.

Service Culture: Our interactions with customers are driven by insight, not sales. We utilize and share data with customers and ask questions to understand what they truly need. Our experience, and deep relationships with customers, position us as a trusted partner able to provide advice on a range of topics.

Voice of the Customer & Colleague: Because we listen to customers, community partners, and colleagues, we have actionable information that leads to real innovation. We maintain a constant loop of communication among customers, community groups, colleagues, and other key constituencies.

Huntington Partners to Provide Retirement Support to Small Business

We are partnering with PAi Retirement Services to create the Huntington 401(k) Center, designed specifically for business owners and their employees to provide streamlined support for all their retirement plan needs. The 401(k) Center offers ongoing plan fiduciary consulting, advice, investment selection and monitoring, recordkeeper due diligence, and regulatory compliance.

Huntington's Private Bank serves as the fiduciary advisor responsible for the investment management services, while PAi handles the plan administration, which includes its CoPilot personalized recordkeeping services.

Product Enhancement: Huntington began with the Fair Play philosophy more than a decade ago, and we have always looked for ways to expand and improve our products so they meet our customers' timely needs. For example, Huntington's \$50 Safety Zone provides businesses with freedom from overdraft fees when accounts are overdrawn by \$50 or less.

Digital: Banking must be easy and accessible, which is what our digital tools help do for our customers. We continue to drive Huntington into more channels so that the opportunity to improve financial health is within reach for all.

HUNTINGTON LIFT LOCAL BUSINESS® EXPANDS OPPORTUNITY

In 2020, we introduced Huntington’s Lift Local Business program to help us say “yes” to more entrepreneurs who have been historically under-resourced, particularly minority-, woman-, and veteran-owned businesses. Lift Local Business was designed to provide more opportunity for financial success by offering greater access to capital, business-planning services, and educational resources to these individuals—all in alignment with our \$40 billion Community Plan.

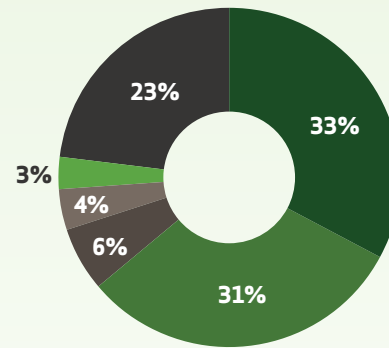
Through Lift Local Business, small businesses can secure SBA-guaranteed loans ranging from \$1,000 to \$150,000. In addition to the loan guarantee, the program features:

- Zero origination fees;
- SBA fees paid by Huntington;
- Lower credit score requirements;
- Free business planning resources;
- Business checking accounts with no monthly maintenance fees and with 24-Hour Grace overdraft fee relief; and
- Longer repayment options.

¹ Lift Local Business loans are subject to Huntington’s application, approval, and credit guidelines.

HUNTINGTON LIFT LOCAL BUSINESS: YEAR TWO IN REVIEW


Loan Demographics




\$59.5 million
in total booked loans¹
(as of 12/31/2022)

- Black-owned businesses **\$19.6 million**
- Women-owned businesses **\$18.4 million**
- Hispanic-owned businesses **\$3.6 million**
- Veteran-owned businesses **\$2.6 million**
- Low-to-moderate income area businesses **\$1.8 million**
- Other minority-owned businesses **\$13.5 million**


Top Industry Categories

23% 
Transportation & Warehousing

13% 
Food Service & Accommodations

12% 
Retail Trade

9% 
Healthcare & Social Assistance

6% 
Construction

859
loans from program inception through 2022



OUR SMALL-BUSINESS SUPPORT ECOSYSTEM

What makes Huntington Lift Local Business unique and enables its success is our belief in, and ability to provide, care to customers throughout the small-business growth life cycle. The foundation of this ecosystem of support is our community-centered strategy. We work closely with community partners to build trust and transparency with small-business owners.

Our Lift Local Business Program Managers consistently engage with customers, branch managers, and small-business development partners to provide guidance and improve the success of small-business owners. This personalized approach to serving our customers has resulted in increased approval rates and expanded financial opportunity.

An important partner in our efforts to support small businesses is [Operation HOPE](#), a nonprofit organization working to disrupt poverty and foster inclusion for low-to-moderate income (LMI) individuals. Operation HOPE provides educational resources and tools to promote financial literacy, including an Online Entrepreneurial Training Program. Nearly 1,000 Huntington customers have registered for financial education courses facilitated by Operation HOPE.

DOING MORE TO LOOK OUT FOR SMALL AND MEDIUM-SIZED BUSINESSES

Our Business Solutions Service and Dedicated Business Relationship Manager teams continue to play a vital role working with businesses learning to adapt to changes in the marketplace and shifts in the overall economic climate. These teams provide an extra layer of support for new and existing business loan

applications, bringing subject-matter and process-level expertise to our branch network as well as concierge-level support to new and existing customers. These teams complement our dedicated field bankers, SBA and practice-level experts, and other colleagues who create a total network of support for our business customers.

2022 Small-Business Lending Highlights

| Geography | LOAN VOLUME (TOTAL) | | LOAN AMOUNT (TOTAL) | |
|-------------------------|-------------------------|----------------|----------------------|------------------------|
| | Huntington ¹ | % Market Share | Huntington | Top Competitor Total |
| Colorado | 90 | 7.98% | \$15,454,500 | \$87,923,400 |
| Illinois | 406 | 24.44% | \$69,869,900 | \$106,179,900 |
| Indiana | 291 | 25.94% | \$53,981,900 | \$42,670,000 |
| Kentucky | 63 | 16.07% | \$19,708,400 | \$18,701,000 |
| Michigan | 1,154 | 54.56% | \$172,724,700 | \$58,389,000 |
| Minnesota | 75 | 5.04% | \$17,008,200 | \$47,394,700 |
| Ohio | 2,383 | 67.37% | \$323,331,300 | \$70,158,100 |
| West Virginia | 75 | 45.18% | \$18,803,600 | \$3,500,000 |
| Western Pennsylvania | 260 | 45.14% | \$44,559,800 | \$49,790,100 |
| Wisconsin | 27 | 2.82% | \$13,735,500 | \$33,710,000 |
| National (ex-footprint) | 851 | n/a | \$248,588,700 | \$1,296,252,900 |
| Total | 5,675 | n/a | \$997,766,500 | \$1,814,669,100 |

Active Microfinance Loans

| LOAN SIZE | UNITS | TOTAL VALUE OF LOANS | AVERAGE LOAN SIZE |
|--------------------|---------------|----------------------|-------------------|
| Less than \$10,000 | 387 | \$3,193,994 | \$8,253 |
| \$10K-\$25K | 2,112 | \$45,471,487 | \$21,530 |
| \$25K-\$50K | 2,953 | \$127,923,078 | \$43,320 |
| \$50K-\$75K | 1,017 | \$65,770,594 | \$64,671 |
| \$75K-\$100K | 1,441 | \$136,450,751 | \$94,692 |
| \$100K-\$250K | 2,688 | \$475,128,020 | \$176,759 |
| Grand Total | 10,598 | \$853,937,925 | \$80,575 |

\$3 billion

in lending to small and medium-sized business customers in 2022²

¹ SBA loans subject to SBA eligibility. Huntington is #1 in the nation in number of SBA 7(a) loans from October 1, 2017, to September 30, 2022. Huntington was the #1 SBA 7(a) lender in the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, and Western Pennsylvania from October 1, 2008, to September 30, 2021 and the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, Pennsylvania, Minnesota, Colorado, and Wisconsin from October 1, 2021, to September 30, 2022. Source: U.S. Small Business Administration (SBA).

² In prior years, we reported on total outstanding [Business Banking](#) loans, including current year originations, on our balance sheet. This year, we are reporting total originations for the calendar year only.

HUNTINGTON SPURS SMALL-BUSINESS GROWTH

Our commitment to support small businesses across our footprint extends beyond funding. Small-business owners face unique challenges to realizing their vision, and we developed specialized resources to help, including our **Access to Capital** and **Small Business Seeds for Growth events**.

After being piloted in 2021, we rolled out Access to Capital fully in 2022, hosting 97 events and reaching over 700 small-business owners. These sessions cover topics such as capital sources, how to become application ready, how the loan application process works, and the importance of developing a relationship with a banker. Beyond the educational topics, these events help break down the barriers that often exist between the financial system and under-resourced communities.

Launched in 2022, our Small Business Seeds for Growth initiative is designed to surround small-business owners with peer support, tools, and resources to grow their business and build trust through education and empowerment around access to capital.

Most events featured a vendor marketplace to showcase small-business owners and their products. Huntington speakers also participated in the events and shared information on the tools available through the Lift Local Business program. A total of 11 Seeds for Growth events were held in 2022 and several additional events will be held in 2023.

More information on our Seeds for Growth initiative can be found [here](#).

Opportunity Abounds in the Motor City

In collaboration with the Detroit Economic Growth Collaborative, the Seeds for Growth event in Detroit laid the foundation for several economic success stories.

The founding of Welcome Home Yoga and Fitness on Detroit's northwest side was the result of a Lift Local Business investment of more than \$100,000. Founding the yoga studio was the capstone on a long road of recovery in co-owner Robyn Childer's life, who credits yoga with her recovery following a life-altering car accident. Today, she co-owns the studio and offers one year of free yoga through her Be a Light Scholarship program to applicants living in District 2 of Detroit who are BIPOC, identify as LGBTQ+, are a veteran, have a disability, or are experiencing challenges related to finances, trauma, or addiction.

Also in Detroit, a mother and father business team credits Huntington Lift Local Business, and their 10-year-old son Kevin, with the success of their burgeoning seafood spice business. The parents worked to develop a blend of 16 herbs and spices that both satisfy and are safe for Kevin, who has been forced to overcome significant health challenges. Through Lift Local Business, this family was able to acquire a food truck to expand their business, affording them the opportunity to create and grow a legacy for their son.





BALANCING SMALL-BUSINESS RISK AND OPPORTUNITY

Huntington's processes, policies, and procedures around small-business lending ensure that risk considerations are at the forefront of decisions in the lending process. We evaluate our lending to ensure it aligns with our organizational risk appetite as well as its appropriateness for our small-business customers. From application to recommended solutions, we ensure every application receives full and fair consideration for all lending programs and products we offer. By providing products that are nimble, supplemental to traditional credit vehicles, and aligned with our risk appetite, we are confident that we are creating relationships for the Company in a way that reduces our overall risk, while helping small businesses thrive.

OUR SMALL BUSINESS INVESTMENT COMPANIES INVESTING STRATEGY

Licensed by the SBA, Small Business Investment Companies (SBIC) provide businesses with unique opportunities for debt and equity financing and a viable alternative to private funding mechanisms such as venture capital when seeking startup funding.

Huntington Private Capital seeks limited partner investments with qualified SBIC-backed private credit and equity funds that have a proven track record of investing. Our target funds range in size from \$100 million to \$500 million in committed capital, including SBIC leverage. The Huntington Private Capital team maintains long-standing relationships with partnered fund managers that extend beyond the current fund raise. We also have debt and equity co-investment capabilities that can help to extend our fund managers' reach.



COMMUNITY FOCUS AND IMPACT

Investing in Communities

At Huntington, we are committed to creating thriving, economically inclusive communities, and we intentionally partner with leaders and residents of the communities in our footprint to identify their most pressing needs. Together with the families and neighborhoods we serve, we implement solutions that strive to make a positive impact.

Through 2022, we have invested \$19.6 billion in our communities as part of Huntington’s five-year, \$40 billion Community Plan, which began in June 2021. We launched a business and entrepreneurship program with schools, dug holes for new playgrounds built in our development partners’ communities, and facilitated homebuyer education. In addition, we engaged with the community to make a difference in the lives of local residents.




OUR \$40 BILLION COMMUNITY PLAN

We developed our Community Plan to support communities throughout our regional markets by enabling and improving financial opportunities for people, businesses, and neighborhoods. Our strategy focuses on supporting programs and services that address critical issues in under-resourced and marginalized communities, strengthening small businesses, and fostering economic equality throughout Huntington’s footprint.

As a Purpose-driven bank, we are passionate about effecting meaningful and systemic change and improving economic vitality and financial security to support the unique needs of our customers and communities. We bring together members of the business community to discuss ways to address access to capital, housing, workforce development, education, environmental equity and justice, and food security and create long-term solutions for these issues.



COMMUNITY PLAN INVESTMENT PROGRESS (June 2021 to December 2022)

| PILLAR | COMMITMENT | PROGRESS THROUGH 2022 | FIVE-YEAR GOAL |
|--|--|--|------------------------------|
|  Small Business | Huntington expanded its small business lending programs into TCF states and committed \$10 billion over five years; \$2 billion is focused on lending to business owners from diverse backgrounds. | \$4.4 billion (including \$1.2 billion in diverse census tracts) | \$10 billion |
|  Home & Consumer Lending | Huntington committed to providing \$24 billion in affordable mortgage lending; \$12 billion is committed to meeting the needs of diverse and under-resourced populations. | \$10.5 billion (including \$6.0 billion to diverse borrowers or for properties in diverse census tracts) | \$24 billion |
|  Community Development Lending & Investing | Huntington is dedicated to increasing the availability of capital to historically under-resourced people, businesses, and communities. | \$4.7 billion (including \$0.7 billion in diverse census tracts) | \$6.5 billion |
| | | Total: \$19.6 billion | Total: \$40.5 billion |



EMBEDDING EQUITY ACROSS OUR COMMUNITY PLAN

Huntington committed \$16 billion in loans and investments to establish programs and services that foster social equity in areas such as affordable housing, small-business financing, community services, and environmental equity. Through 2022, we have invested \$7.9 billion toward this goal.

Small Business

Huntington’s Lift Local Business program, one of many programs focused on uplifting small businesses, provides entrepreneurs with more opportunity for financial success, offering greater access to capital, business-planning services, and educational resources. For example, our team in the Southeast Michigan region partnered with the National Association for Black Women in Construction to present information on financial opportunities for capital, credit, and funding sources to diverse small-business owners, most

of whom were women who own construction companies. Huntington colleagues facilitated nearly 100 Access to Capital presentations across the footprint in 2022. The events, held in person or via webinar, reached more than 700 small-business owners. Huntington also sponsored Small Business Seeds for Growth events across our footprint to surround small-business owners with peer support and tools to grow their businesses and build trust through education and empowerment. Learn more about Lift Local Business in [Business and Commercial Banking](#).



Community Development Lending & Investing

Projects supported through Huntington’s community development lending and investment (CDLI) programs include affordable housing, small-business capital, affordable healthcare, community facilities, and education. In 2022, we expanded our highly responsive, customer-focused team of strong leaders and experienced associates to better serve our stakeholders.

In addition, our Alternative Community Capital (ACC) team exemplifies our commitment to strengthening small businesses and fostering economic justice in under-resourced communities by providing non-tax credit, CRA-qualified CDLIs. In one of their many transformative impacts this past year, the ACC team invested \$1.5 million into Michigan Women Forward’s Michigan Economic Opportunity Fund. Michigan Women Forward is a certified community development financial institution with a mission to expand economic opportunity for women and entrepreneurs of color. The fund will support the survival and growth of small-business entrepreneurs in the post-COVID-19 environment and prepare them for long-term prosperity and bankability.

Huntington received an overall “Outstanding” rating from the Office of the Comptroller of the Currency (OCC) on our most recent Community Reinvestment Act performance evaluation.

COMMUNITY DEVELOPMENT LOANS & INVESTMENTS

2019

190 loans totaling
\$770 million

47 investments totaling
\$182 million

2020

90 loans totaling
\$714 million

36 investments totaling
\$270 million

2021

329 loans totaling
\$1.9 billion

106 investments totaling
\$924 million

2022

436 loans totaling
\$2.0 billion

86 investments totaling
\$957 million

2022 Community Reinvestment Act-Qualified Philanthropic Commitments



163 donations totaling
\$2,497,070 supported
Affordable Housing programs



653 donations totaling
\$11,687,166 supported
Community Services programs



65 donations totaling
\$1,110,114 supported
Economic Development programs

Racial & Social Equity

In partnership with the City of Toledo and Lucas County Land Bank, Huntington has invested in helping the community rebuild through cross-sector collaboration on its Building Neighborhoods initiative. Building Neighborhoods directly emphasizes three critical features of any neighborhood: people, land, and buildings. The Land Bank seeks to expand opportunities with its land assets, improve homeownership by developing buildings, and invest in people to strengthen neighborhoods. Huntington currently supports the effort to help Black and Brown residents in Lucas County who have historically suffered from wealth disparities and quality of life inequities through funding from the Foundation.

COLLEAGUES EMBODY OUR SERVICE HEART VALUE

In 2022, Huntington colleagues participated in a variety of volunteer opportunities across 1,200 sites. Our activities included providing homebuyer education to residents of mixed income housing developments and helping at food banks, schools, and senior housing facilities.



36,044

total volunteer hours from
Huntington colleagues in 2022

HUNTINGTON'S NATIONAL COMMUNITY ADVISORY COUNCIL

A critical element of our community outreach is the active engagement of our National Community Advisory Council. Launched in 2017, the Council provides feedback and effective challenge related to our community outreach efforts in affordable housing, community development, nonprofit services, and small-business and economic development, and connects the Bank with key members of the communities we serve.

The Council, which is comprised of 18 community partners from across our footprint, meets regularly and shares insights and critical feedback directly with Huntington leadership. The Council reviews progress on the five-year, \$40 billion Community Plan; provides insight and critical feedback on future strategies, services, products, and emerging issues; and advocates for Huntington's community stakeholders.

"The best things Huntington brings to the table are scale and responsiveness. When you combine these with the Company's Purpose-driven culture, now banking is a part of the community and not just a building. Huntington's service across our communities demonstrates what quality banking looks like."

- Rick Williams, The Home Ownership Center of Greater Cincinnati Inc., Cincinnati, Ohio



Helping Address Playground Inequity

In 2022, Huntington partnered with the Chicago office of Related Companies, providing an \$11.3 million equity bridge loan and a \$14.4 million Low-Income Housing Tax Credit equity investment to finance the rehabilitation of Southern Hills Apartments, a 125-unit affordable housing complex in Decatur, Illinois.

As part of the rehabilitation, the Related Affordable Foundation partnered with KABOOM!—a nonprofit organization focused on addressing playspace inequity—to construct a new playground. The playground design was a collaborative effort with community members, including children who drew sketches of their dream playgrounds as part of a "Design Day" event. Huntington colleagues were among the volunteers to help construct the new playground, which replaced the original play area installed in 1994. Now, families have a high-quality, safe place to play that is close to where they live and learn.



COMMUNITY FOCUS AND IMPACT

Affordable Housing and Homeownership

Affordable and safe housing is vital to the well-being and health of the communities we serve. Homeownership gives families the opportunity to build generational wealth and ensure long-term personal financial prosperity, as well as economic and social stability for generations to come. Huntington is committed to serving LMI and other under-resourced populations and being a catalyst for change by investing in affordable housing solutions, helping to make the dream of homeownership a reality for all.

We work to create accessible mortgage options, with the support of trained Community Mortgage Loan Officers and financial education programs provided by community partners. As part of our five-year, \$40 billion Community Plan, Huntington's Home Lending team is committed to offering \$24 billion in loans to LMI borrowers and borrowers in LMI neighborhoods, including \$12 billion in diverse borrower and community lending. We offer products for first-time homebuyers, home improvement loans, emergency relief for residents who could use a helping hand, and more. The team continues to approach the challenges facing borrowers within our footprint by offering state, local, and proprietary programs, including those designed to address saving for down payments, homebuyer education, and alternative credit.

2022 IMPACT AT A GLANCE

\$2.9 billion

in Community Development Loans and Investments

\$12.1 million

in closing costs waived for buyers in LMI regions

\$747,000

in closing costs for VA loans waived



REMOVING BARRIERS TO HOMEOWNERSHIP
Closing Cost Assistance Program

For many people with steady income to make monthly payments, down payment and closing costs are two of the biggest barriers to homeownership. For qualifying borrowers, Huntington's Closing Cost Assistance Program covers all but \$500 of Huntington closing costs, which saves the average borrower thousands. In 2022, nearly 4,900 loans qualified for this program, and we waived more than \$12 million in closing costs for those loans.

We believe in the power of partnerships with local community organizations to amplify our community impact. For example, we proudly support Port Huron Neighborhood Housing Corporation's Urban Pioneer Program in Southeast Michigan through a \$50,000 donation. The Urban Pioneer Program, funded by

the Department of Housing and Urban Development, provides a forgivable down-payment assistance loan to first-time homebuyers in Port Huron and assists 20 to 25 households per year.

Review of Denied Loan Applications

We review all conditionally denied mortgage and home equity applications to evaluate whether alternative avenues to approval may exist, helping to ensure fair and equitable treatment of all consumers. This process helps reduce barriers for LMI borrowers and borrowers located in LMI areas. In 2022, we helped more than 1,200 families achieve their homeownership goals through this additional review process.

Affordable Home Repair Loans

We are also a partner in the Ohio Housing Finance Agency's Power of Home Program. With support from other partners, this program provides borrowers with over 250 vetted resources for home repair grants and loans, free financial coaching, and counseling services. Huntington's role includes providing access to affordable loans for home repairs, improvement, and modifications.

PRESERVING HOMEOWNERSHIP

Huntington Home Savers addresses the needs of customers who struggle to meet their mortgage obligations. We understand the challenges homeowners currently face, so we help them understand mortgage relief and protections, and we provide mortgage assistance options, such as refinancing, repayment plans, and payment deferrals. In 2022, the program provided aid to 3,118 homeowners.

Introducing Huntington Home for Good

In January 2023, we announced the launch of Huntington Home for Good, a new mortgage product offering designed to meet the needs of applicants from historically under-resourced communities. This solution helps expand access to home lending options by modifying eligible credit criteria, including expanded use of alternative credit, more debt evaluation flexibility, and low down-payment requirements. In addition, Huntington will offer its Closing Cost Assistance Program to all borrowers who qualify.

Pilot programs are currently underway in Chicago and Detroit, with a goal to launch the program more broadly across our footprint later in 2023.



Home Savers Impact (2020-2022)

| YEAR | CUSTOMERS ASSISTED |
|------|--------------------|
| 2020 | 3,596 |
| 2021 | 2,968 |
| 2022 | 3,118 |

IMPROVING EQUITABLE ACCESS TO AFFORDABLE HOUSING

With support from strong partners, Huntington is committed to improving equitable access to affordable housing across our footprint.

OCC's Project REACH

Project REACH (Roundtable for Economic Access and Change), created by the OCC, promotes financial inclusion through greater access to credit and capital. Project REACH brings together leaders from the banking industry and national civil rights organizations, as well as business and technology experts, to reduce barriers that prevent full, equal, and fair participation in the nation's economy. The group is leading the conversation on topics such as how to collectively increase access to mortgage finance, how to address housing supply constraints, and how to change the loan application approval process.

Partnering for Meaningful Change

In 2022, Huntington mortgage lenders partnered with local community organizations and realtors to address challenges facing the realty industry and homebuyers in North Central West Virginia. The partners hosted a "broker roundtable" event in three locations to address the obstacles that homebuyers face. Realtors learned strategies from Huntington representatives for working with the bank to ensure a smooth experience for the homebuyer.

Huntington is actively engaged in Project REACH efforts to reduce the impacts of appraisal bias, increase diversity in the appraisal industry, strengthen relationships between lenders and housing advocates, and explore new ways to approach mortgage lending. We believe our regional bank focus, with communities at its center, provides a vital perspective to help achieve Project REACH's goals.

CONVERGENCE Columbus

CONVERGENCE Columbus is an initiative led by the national Mortgage Bankers Association (MBA), Ohio Housing Finance Agency, and the John Glenn College of Public Affairs at The Ohio State University (OSU). The program seeks to increase homeownership and wealth building opportunities among Black and other diverse populations in Columbus. Huntington is a strategic launch partner and founding investor, working collectively to address key homeownership challenges identified by MBA research, and has committed to investing \$100,000 over a three-year period to help support the initiative's success.

The Ohio State University

A fact that may be surprising to some is that older adults often have trouble accessing home equity. As a leading national home equity lender, Huntington is providing \$300,000 to the John Glenn College of Public Affairs at OSU to better understand the home equity challenges faced by older adults. Through this study, we will provide OSU researchers access to anonymized deposit and customer data to assess customer credit decisions, identify barriers that lead to home equity denials, and identify potential solutions. Our hope is that findings will inform future industry programs to help overcome this inequity in our communities, enabling older adults to tap into home equity more consistently to meet their financial needs.

Providing Affordable Housing to Cleveland Residents

In 2022, we partnered with Cleveland Housing Network's (CHN) lending arm, CHN Housing Capital, to launch the Believe Mortgage program, which offers a low down-payment home mortgage product to LMI residents who may not traditionally work with banks or believe they qualify for a standard mortgage product. This mortgage provides small-dollar amounts with no income restriction and no monthly private mortgage insurance, filling a gap in many Cleveland neighborhoods. The average loan size is \$100,000 within the diverse census tracts in Cleveland.

This partnership has enabled us to increase our mortgage business while providing Cleveland residents with the opportunity to access the lending they need to purchase their homes. Since the launch of our pilot, we have provided lending to 20 families.



Environmental

Environmental Strategy

Environmental Performance

Environmental Strategy

Huntington's focus on environmental stewardship reflects our commitment to protecting the planet, mitigating the effects of climate change, promoting biodiversity, reducing our reliance on natural resources, and addressing the environmental challenges faced by under-resourced communities. We know significant change and a comprehensive approach are required to support our stakeholders in this transition.

Our path to a more sustainable future is guided by our environmental and climate strategies, which include embracing environmental stewardship, advancing our net-zero roadmap, transitioning to renewable sources of energy, improving our energy efficiency, and helping our customers achieve their environmental sustainability goals.

In addition to these core commitments, we have programs to reduce waste and water consumption in our operations, expand our emphasis on green building design and construction across our real estate footprint, and drive sustainable procurement throughout our supply chain.

We believe climate change presents risks and opportunities for our business. We are acting strategically to integrate climate-related insights into our decision-making and to leverage these insights for our customers' benefit. We are actively developing

our climate risk framework, capabilities, and expertise in preparation for the future.

The goal of our REF group is to be an industry leader in offering solutions that promote sustainable business and unlock opportunities for renewable energy alternatives. Among our commitments, we continue to focus on expanding our existing REF group and pursuing new opportunities for our financing products through our distributed energy resources and novel product research initiatives.

We are using our knowledge and financial expertise to expand our climate-related financing products to assist our customers in their decarbonization efforts, including by providing financing for renewable energy, EV charging station, micro-grid, and battery storage projects through our REF products and services.



ENVIRONMENTAL POLICIES AND OVERSIGHT

As part of our environmental management system, we have clearly defined policies and programs that drive our environmental stewardship initiatives. They enable us and our third-party suppliers to comply with, and often exceed, applicable environmental regulations and laws where we operate.

Our [Environmental Policy Statement](#) details our holistic commitment to protecting the environment, addressing climate change and climate risk, increasing sustainable procurement, and promoting transparency and accountability.

In 2022, we updated our [Climate Risk Statement](#) to establish our guiding principles and responsibilities for mitigating climate-related impacts. In 2023, we made further refinements to detail

our approach to climate risk management, enhance our climate risk management framework, and reflect our balanced approach to engaging with and managing exposure to certain carbon-intensive industries.

Our environmental stewardship policies align with and support aspects of well-recognized and respected frameworks, such as the UN Sustainable Development Goals and the principles of the Paris Agreement.

Additionally, we demonstrate our commitment to transparency through our disclosures to CDP and our reporting to the TCFD framework.

HUNTINGTON'S TCFD REPORT



More detailed climate-related disclosures can be found in our [2022 TCFD Report](#). This report aligns with the TCFD recommendations and outlines our approach to managing climate-related risks and opportunities in the areas of Governance, Strategy, Risk Management, and Metrics and Targets. It also includes our current environmental sustainability goals. The 2022 TCFD Report marks our third year aligning with these recommendations.

TCFD IMPLEMENTATION AND PROGRESS CHART

Our focus on TCFD alignment enables us to manage climate-related risks more effectively while positioning us to meet customers where they are along their carbon transition journeys.

Learn more about our climate-related governance, strategy, risk management, and targets in our standalone [2022 TCFD Report](#).

TCFD IMPLEMENTATION PLAN AND PROGRESS

| GOVERNANCE | STRATEGY | RISK MANAGEMENT | METRICS AND TARGETS |
|--|---|--|--|
| Accomplishments | | | |
| <ul style="list-style-type: none"> Published our Environmental Policy Statement (2018), Climate Risk Policy Statement (2020), and internal Climate Risk Policy (2022), establishing Board oversight of climate-related risks and opportunities. Initiated quarterly environmental and climate risk updates to the NESG Committee of the Board, Risk Oversight Committee of the Board, and/or the full Board (2020). Began providing quarterly climate risk updates to the Risk Management Committee (2020). | <ul style="list-style-type: none"> Began financing renewable energy projects (2014). Established environmental sustainability goals (2017). Instituted a Climate Risk Working Group to develop a Climate Risk Framework (2020). Joined PCAF (2022). Completed initial calculation of Scope 3 financed emissions using PCAF's standard methodology (2022). Developed green lending definitional criteria (2022). | <ul style="list-style-type: none"> Announced the Company's first Climate Risk Director (2021). Acquired comprehensive third-party climate analytics to address physical risk entity-level emissions and transition risk (2021). Conducted comparative physical risk vulnerability analysis for all Huntington and peer facilities (2022). Established dedicated Climate Risk team oversight program to build out our climate risk capabilities (2022). Established interim climate-related credit risk underwriting and analysis guidance (2022). | <ul style="list-style-type: none"> Announced 2022 environmental sustainability goals (2017). Developed mid-term (by 2027) and long-term (by 2037) GHG Scope 1 and Scope 2 emissions targets (2019). Established a renewable energy goal to source 50% of our electricity from renewables by 2035 (2020). Implemented a detailed process to inventory, disclose, and verify Scope 1, Scope 2, and some relevant Scope 3 emissions categories (2017). Developed an exploratory net-zero roadmap (2021). |
| Current Focus | | | |
| <ul style="list-style-type: none"> Training the Board and management on environmental- and climate risk-related matters. Engaging with shareholders throughout the year. Participating in various environmental- and climate risk-related external working groups to learn and share best practices. Maintaining a leadership grade within CDP's scoring methodology. | <ul style="list-style-type: none"> Enhancing supplier engagement on Scope 3 carbon emissions disclosure. Continuing to refine our financed emissions methodology. Continuing education for our Board and colleagues on climate-related risks and opportunities. Developing REF products to assist our customers' transition to a low-carbon economy. Operationalizing green lending definitional criteria. | <ul style="list-style-type: none"> Running initial climate scenario analysis pilot for select portfolios under three Network for Greening the Financial System-equivalent scenarios. Operationalizing climate-related credit guidance in underwriting processes. Refining our Climate Risk Policy Statement. Continuing to refine our financed emissions methodology. | <ul style="list-style-type: none"> Striving to achieve all environmental sustainability goals, including GHG emissions. Enhancing Scope 3 inventory process to ensure inclusion of all relevant value chain emission sources. Establishing historical Scope 3 financed emissions trends and targets based on 2021 and 2022 data. Establishing interim (2030) Scope 1 and Scope 2 emissions reduction targets and approach. Progressing against 2035 renewable energy goal. |
| Aspirational Objectives | | | |
| <ul style="list-style-type: none"> Further integrate environmental and climate risk data into Board oversight and management and business unit decision-making. Engage shareholders to better understand, among other things, their environmental and climate expectations. | <ul style="list-style-type: none"> Further integrate environmental- and climate-related opportunities into the Company's strategic plan. Develop climate-related finance product offerings. Optimize outcomes for communities through the Company's role in a just decarbonization transition. | <ul style="list-style-type: none"> Establish historical emissions trends to inform future decisions. Develop end-to-end scenario analysis process incorporating internal credit models. Roll out climate risk training across the organization. Fully integrate climate risk assessment across underwriting and portfolio management processes. | <ul style="list-style-type: none"> Calculate our carbon offset allowance and determine how to source high-quality credits. Integrate industry best practices into net-zero roadmap. Develop and refine long-term (2050) targets. |



Environmental Performance

OUR ENVIRONMENTAL SUSTAINABILITY GOALS AND PERFORMANCE

Since 2017, Huntington has been steadfast in charting our environmental performance to measure our progress.

Completing Our 2022 Environmental Sustainability Goals

In 2022, we achieved our first-ever environmental goals set in 2017—a significant milestone in our environmental responsibility journey. For legacy Huntington, we met or exceeded all previously established goals using the 2017 baseline. As previously discussed, we began integrating environmental data from our TCF acquisition in mid-June 2021. We have included performance data for both the total Company and legacy Huntington to help our stakeholders understand our environmental journey and to demonstrate our transparency in reporting.

| INDICATOR | TARGET | TARGET YEAR | 2022 TOTAL COMPANY | 2022 LEGACY HUNTINGTON |
|--------------------------------------|---------------|-------------|--------------------|------------------------|
| Water Consumption ¹ | 15% reduction | 2022 | 18% increase | 30% reduction |
| Landfill Waste ¹ | 25% reduction | 2022 | 10% reduction | 53% reduction |
| Office Paper Printing ^{1,2} | 25% reduction | 2022 | 43% reduction | 43% reduction |

Greenhouse Gas Emissions Reduction Goals

The below table outlines our progress against our mid- and long-term GHG emissions reduction goals. As our 2022 TCFD Report details, we are modifying our goals in 2023 to a single goal of realizing 35% GHG emissions (Scope 1 and Scope 2 location-based) reduction by 2023, using a 2022 baseline.

| INDICATOR | TARGET | TARGET YEAR | 2022 TOTAL COMPANY | 2022 LEGACY HUNTINGTON |
|---|---------------|-------------|--------------------|------------------------|
| GHG Emissions (Scope 1 & Scope 2 location-based) ¹ | 31% reduction | 2027 | 22% reduction | 43% reduction |
| | 41% reduction | 2037 | 22% reduction | 43% reduction |

¹ Compared with a 2017 baseline based on legacy Huntington.

² Paper printing data does not include TCF data as Project Papercut is not yet offered at these locations.

³ Compared with a 2022 baseline.

Environmental Performance Summary

| | 2017 (baseline) | 2018 | 2019 | 2020 | 2021 | 2022 TOTAL COMPANY | 2022 LEGACY HUNTINGTON |
|---|-----------------|-------------|-------------|------------|-------------|--------------------|------------------------|
| Scope 1 – Direct Emissions (MT CO ₂ e) ^{1,2} | 14,341 | 13,828 | 13,686 | 11,964 | 12,328 | 17,895 | 12,033 |
| Scope 2 – Indirect Emissions (MT CO ₂ e) ^{1,2} | 77,722 | 73,172 | 60,727 | 48,237 | 47,838 | 54,345 | 40,133 |
| Building Energy Consumption (MWh) ¹ | 219,601 | 255,869 | 192,127 | 162,339 | 168,417 | 202,709 | 142,510 |
| Renewable Energy (MWh) ³ | n/a | n/a | n/a | 1,331 | 1,197 | 1,220 | 1,220 |
| Water Consumption (gallons) ¹ | 109,429,769 | 105,326,152 | 99,539,001 | 94,100,000 | 122,195,984 | 129,462,000 | 76,323,000 |
| Office Paper Printing (total pages printed) ⁴ | 129,886,686 | 124,601,643 | 107,848,939 | 66,720,241 | 66,909,004 | 74,669,245 | 74,669,245 |

¹ At least four to five months of 2021 TCF data (depending on utility vendor for each location) and 12 months of 2022 TCF data are included in Scope 1 and Scope 2 GHG emissions, energy, water, and landfill waste data.

² From 2020 to 2021, the eGrid emissions factors (which were used for Huntington's 2022 GHG inventory) increased. The U.S. overall saw an increase of 4.2% in emissions intensity between the two years. This is primarily due to an increase of 2.6% for coal as a percent of the resource mix for the grid. Wind and solar had an increase as well, but each less than 1%. Natural gas had a 2.1% decrease. For Huntington, this impact led to an increase of 2,865 MT CO₂e (approximately 5%) for 2022 Scope 2 location-based emissions.

³ Solar array data collection began in 2020.

⁴ Paper printing data does not include TCF data as Project Papercut is not yet offered at these locations.

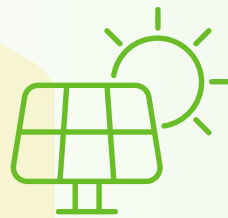
More information on our new sustainability goals can be found in our [2022 TCFD Report](#).

HUNTINGTON'S NET-ZERO ROADMAP

In prior ESG reports, we have discussed our exploratory net-zero roadmap, and we continue to make progress in defining our approach.

Over the next 12 months, we will invest considerable time and resources into advancing this commitment, aligning with the four pillars of our TCFD Implementation Plan and Progress Chart (see [page 38](#)). The education, discussion, effective challenge, and honing of approaches accompanying these four areas will better enable us to identify potential scientific decarbonization pathways that are grounded in fact, aligned with relevant frameworks, and, most importantly, integrated into our business strategy.

We believe this roadmap serves two core purposes. First, it enables us to better understand how to tackle decarbonization challenges that banks are uniquely equipped to address. Second, and equally as important, this roadmap will inform how we engage with customers, enabling us to proactively partner with them just as we have for over 150 years.



We have installed on-site solar arrays at corporate-owned office buildings, including our Ohio-based Easton, Gateway Center, and Akron Operations Center facilities. In 2022, these facilities produced **1,220 MWh of renewable energy**.

HUNTINGTON'S RENEWABLE ENERGY ROADMAP

To achieve our goal of shifting 50% of our electricity sourcing to renewables by 2035, we are employing a two-pronged strategy:

- **Reducing Our Energy Consumption:** Through a combination of efficient buildings and improved operations, we strive for an efficient operational footprint. At select locations, we are also investigating on-site renewable energy systems including, but not limited to, solar photovoltaics, geothermal, and other advanced energy technologies.
- **Reviewing Renewable Energy Procurement Opportunities:** For our Scope 2 emissions that we are unable to reduce through efficiency improvements, we continue to review renewable energy procurement opportunities to help offset our impacts. In 2020, we signed a power purchase agreement (PPA) with AEP Energy to provide renewable energy for approximately 19% of our current electric load profile. This PPA took effect in January 2023. We signed an agreement with DTE Energy's MIGreenPower Program in 2023 to source renewable energy for approximately 12% of our current electric load profile starting in 2026. We continue to evaluate virtual power purchase agreements to help mitigate our environmental footprint.

406

environmental sustainability projects implemented at Huntington facilities, resulting in more than

\$14 million

in investments in 2022

We have been a voluntary participant in the U.S. Environmental Protection Agency's (EPA) ENERGY STAR program since 2013. As of December 31, 2022, we achieved the following:

- **146 ENERGY STAR-certified bank branches**, comprising 54% of all ENERGY STAR-certified bank branches across the country.
- **151 ENERGY STAR-certified sites** registered.
- Recognition by the EPA with **Elite Member status**, making Huntington one of eight companies in the U.S. to earn this top distinction and the only financial institution to do so.

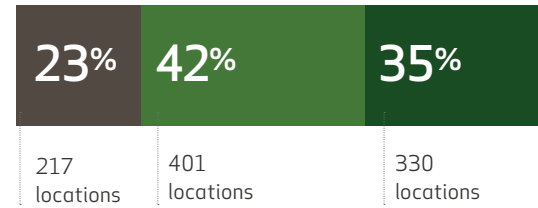
2022 Energy Efficiency Projects Completed Across Our Footprint

| TYPE OF PROJECT | NUMBER OF PROJECTS COMPLETED |
|--|------------------------------|
| High-efficiency HVAC systems | 134 |
| Interior/exterior LED lighting with daylight harvesting controls | 103 |
| Roofing enhancements | 25 |
| EV charging ports | 8 |
| Window replacements | 7 |
| Elevator modernization | 4 |
| Window films | 2 |
| Water filtration | 1 |

ENERGY EFFICIENCY PERFORMANCE

2022 ENERGY STAR Scoring Makeup

LOW (1-49) MEDIUM (50-74) HIGH (75-100)



Note: KBTU is defined as one thousand British Thermal Units (BTU).

¹ In 2021, the Great Lakes region was divided into the Michigan and West regions, which is reflected in our reporting for calendar-year 2021. In 2022, the Great Lakes was broken out as its own region.

Average Energy Score
(by Region)

| | 2020 | 2021 | 2022 |
|------------------------|--------------|------------------|--------------|
| Akron & Canton | 64.34 | 68.00 | 68.47 |
| Central Ohio | 63.00 | 66.26 | 64.07 |
| Corporate | 78.25 | 78.00 | 82.00 |
| East | 69.24 | 71.28 | 71.42 |
| West | 66.78 | 63.80 | 60.53 |
| Great Lakes | 60.34 | n/a ¹ | 45.67 |
| Michigan | 64.06 | 67.22 | 68.51 |
| Total (average) | 64.65 | 69.09 | 65.81 |

Average Site Energy Use Intensity
(KBTU/FT²)

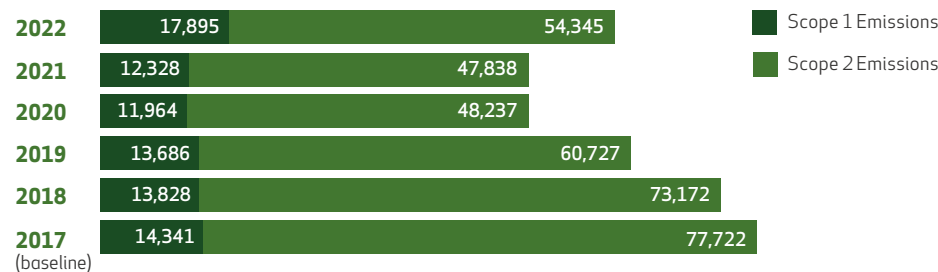
| | 2020 | 2021 | 2022 |
|------------------------|--------------|------------------|--------------|
| Akron & Canton | 87.60 | 84.79 | 87.24 |
| Central Ohio | 103.53 | 81.60 | 87.37 |
| Corporate | 82.00 | 84.70 | 79.83 |
| East | 75.97 | 73.75 | 74.74 |
| West | 82.37 | 85.56 | 101.63 |
| Great Lakes | 112.70 | n/a ¹ | 122.75 |
| Michigan | 89.29 | 85.31 | 93.74 |
| Total (average) | 92.04 | 82.62 | 92.47 |

Average Source Energy Use Intensity
(KBTU/FT²)

| | 2020 | 2021 | 2022 |
|------------------------|---------------|------------------|---------------|
| Akron & Canton | 181.81 | 173.08 | 171.40 |
| Central Ohio | 237.59 | 171.60 | 178.68 |
| Corporate | 191.65 | 189.75 | 182.30 |
| East | 163.73 | 152.18 | 150.74 |
| West | 180.47 | 179.40 | 200.28 |
| Great Lakes | 221.12 | n/a ¹ | 242.88 |
| Michigan | 173.81 | 165.40 | 171.25 |
| Total (average) | 194.01 | 171.90 | 185.36 |

GREENHOUSE GAS EMISSIONS PERFORMANCE

Understanding our GHG emissions profile allows us to track and project progress against our long-term GHG emissions reduction goals. We report on our Scope 1, Scope 2, and some relevant supply chain Scope 3 emissions. We also receive third-party assurance of our GHG emissions data to ensure it is materially correct.

Scope 1 and Scope 2 Emissions (MT CO₂e)¹

¹ At least four to five months of TCF data (depending on utility vendor for each location) are included in 2021 Scope 1 and Scope 2 GHG emissions, and 12 months of TCF data are included in 2022 Scope 1 and Scope 2 GHG emissions.

² Each year, we enhance and refine our understanding of our Scope 3 emissions data, including increased engagement with suppliers to obtain more complete data. We continue to make far-reaching progress on this effort, which is why our reported Scope 3 emissions increased significantly over the last three years.

³ 2021 data did not receive third-party assurance and was not included in the 2021 ESG Report.

Defining Our GHG Emissions

Scope 1 Emissions: Includes direct emissions from heating, cooling, owned aircraft, and owned corporate fleet. Huntington's reported Scope 1 categories include building natural gas and fuel from owned aircraft and corporate fleet.

Scope 2 Emissions: Includes indirect emissions from electricity, heating, and cooling. Huntington's reported Scope 2 categories include purchased electricity, chilled water, and steam.

Scope 3 Emissions: Includes other indirect emissions. Huntington's reported Scope 3 categories include purchased goods and services, capital goods (e.g., office furniture & carpet), fuel- and energy-related activities (e.g., transmission losses), upstream transportation (e.g., armored transportation mileage), waste generation, business travel (e.g., hotel, air travel, and rental cars), and upstream leased assets (e.g., leased office spaces). Financed emissions are also considered Scope 3 emissions; Huntington has calculated the financed emissions related to its auto book. Calculation methodologies for additional sources of financed emissions are in development.

Scope 3 Emissions (MT CO₂e)²

| SCOPE 3 EMISSIONS | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|--|--------------|---------------|---------------|---------------|------------------|------------------|
| Category 1: Purchased goods and services | 269 | 2,204 | 3,210 | 68,195 | 75,171 | 213,169 |
| Category 2: Capital goods | 637 | 4,846 | 279 | 246 | 4,678 | 3,186 |
| Category 3: Fuel and energy-related activities | n/a | n/a | n/a | n/a | n/a | 15,343 |
| Category 4: Upstream transportation and distribution | 1,821 | 1,220 | 1,451 | 1,824 | 6,459 | 6,700 |
| Category 5: Waste generated in operations | n/a | 1,253 | 1,111 | 835 | 1,187 | 1,602 |
| Category 6: Business travel | 2,622 | 941 | 4,698 | 1,065 | 2,289 | 8,192 |
| Category 7: Employee commuting | n/a | n/a | 19 | n/a | n/a | 20,400 |
| Category 8: Upstream leased assets | n/a | n/a | n/a | 10,907 | 22,954 | 22,007 |
| Category 15: Financed emissions – Auto Book ³ | n/a | n/a | n/a | n/a | 1,879,572 | 1,566,563 |
| Total | 5,349 | 10,464 | 10,768 | 83,072 | 1,992,310 | 1,857,162 |

REDUCING RESOURCE CONSUMPTION AND WASTE

We seek opportunities to reduce our resource consumption and lower the volume of waste we send to landfill. Our ongoing actions include the following:

- Reducing paper usage at our facilities and encouraging our customers to opt-in to paperless statement alternatives;
- Partnering with our suppliers to procure paper with recycled content and paper sourced from certified forests as defined by the Forest Stewardship Council and Sustainable Forestry Initiative; and
- Replacing polystyrene foam and plastic serveware products at our facilities with compostable, biodegradable, and reusable options. We have also worked to remove plastic bottled water from our cafeterias, markets, and vending machines, as well as from our online supply system, in favor of reusable alternatives.

In addition, we contract with a third party to manage our electronic waste and provide us with an audit report of our efforts. This provider helps identify surplus or end-of-life technology at our sites and schedules recovery and pickup. These materials are then either refurbished and donated for a second life or, if no longer viable, designated for recycling.

2022 Electronic Recycling Delivers Impact



29,130 reused and **33,250 recycled** digital devices



45,536,382 kWh energy savings, equivalent to annual power usage for **3,565 homes**



8,765,736 kg reduced CO₂ emissions, equivalent to removing **6,302 cars** from the road per year



21,779 kg hazardous waste reduction, equivalent to the average weight of **177 refrigerators**

Water Stewardship and Improving Water Quality

Huntington actively manages the reduction of our water use with low-flow toilets, water-efficient faucet fixtures, and water-efficient landscaping. We keep our colleagues informed of water conservation and other environmental best practices through regular sustainability tips sent to their email inboxes. We have also taken steps to improve water quality in our buildings and encourage reusable alternatives by installing water bottle filling stations and filtered water faucet adapters.



Our Culture of Environmental Responsibility

Our commitment to environmental responsibility is not just a business objective—it is embedded in our culture. Our Green Team Business Resource Group (BRG) collaborates with other Huntington BRGs and colleague groups to organize cleanup and volunteer events, with an emphasis on supporting historically under-resourced communities. Members of the Green Team often serve as champions of Huntington's environmental efforts and strive to engage others in making progress toward our environmental goals.

Promoting Environmental Equity and Justice

Huntington believes all people deserve equal access to clean air, water, and a safe and healthy environment. Unfortunately, climate change and environmental risks disproportionately impact those who suffer social and racial inequalities, including Black, Indigenous, and people of color populations. We are committed to doing more to accelerate meaningful progress by reducing our own carbon footprint and addressing the environmental challenges faced by historically under-resourced communities.

BUILDING CONSTRUCTION AND DESIGN

We have developed policies that specify requirements for all the facilities we operate to maximize efficiency.

Chief among these is our “AIA Document A201 – 2017 General Conditions of the Contract for Construction” policy. In addition to requiring all building stakeholders to comply with all local, state, and federal codes, this policy lays out additional expectations for safety, quality, reliability, and other best practices during the design and construction phases.

Beyond our policies, our Real Estate Management team proactively addresses any environmental issues that could impact the health and safety of our colleagues. This includes overseeing the evaluation, reporting, and remediation for the following categories: indoor air quality, water quality testing, refrigerant reclamation and reuse, underground storage tank management, and environmental contractor management.

Green Building Design and Construction

We prioritize the use of environmentally friendly products in our facilities to ensure that we provide workplaces that are safe and healthy for our colleagues and customers and sustainable for the planet. Where feasible, we integrate green products into our design, and we set minimum energy and water efficiency requirements for our building products that contractors and service providers must meet. These design standards include requirements to exceed Seasonal Energy Efficiency Ratio ratings, which are used to evaluate the performance of HVAC systems.

Other sustainability initiatives led by our Real Estate Management team include:

- Reusing existing structures and infrastructure, where appropriate, at our retail branches rather than demolition and rebuilding;
- Ensuring exterior materials, such as masonry and glass installed at our retail branches, are durable, nontoxic, and when possible, sourced in region;
- Using a highly regarded manufacturer of customized sustainable interiors for portions of interior buildouts; and
- Continuing to use LED lighting with our specified controls.

SUSTAINABLE PROCUREMENT

All vendors are expected to abide by our [Service Provider Code of Conduct](#), which outlines expectations regarding ethical business practices, labor and human rights, health and safety, diversity, environmental responsibility, privacy, and confidentiality.

Our organizational emphasis on decarbonization extends to our sustainable procurement initiatives. We have developed a supplier engagement program to better analyze and understand our Scope 3 supply chain emissions. As part of this program, each Scope 3-relevant supplier is asked to complete a Supplier Emissions Engagement Questionnaire that is designed to estimate emissions associated with goods and service spend. For 2022 reporting, we surveyed suppliers representing approximately 78% of our Scope 3 supplier-relevant spend, achieving a 43% response rate. This data is instrumental in helping facilitate engagement with our supplier network and sparking conversations on how to further lower our collective emissions.

Huntington received an
A-
for CDP's 2022 Supplier
Engagement Rating in recognition
of our supplier engagement on
climate change.

Green Cleaning

Our commitment to the environment is reflected in our choice of cleaning service providers. Our providers observe the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) green cleaning recommendations to protect the health and well-being of customers and colleagues in an environmentally conscious way. Additionally, our service providers are International Sanitary Supply Association Cleaning Industry Management Standard-Green Building Certified with Honors and use products that meet Green Seal standards.



Colleague Engagement, Development, Retention, and Attraction

At Huntington, our colleagues are our most important asset and the key to helping our customers and communities thrive. Our business is built on relationships, and our colleagues differentiate us. Our culture unites us all through a shared understanding that encourages us to work collaboratively to achieve our goals.

Our journey to become a Category of One company guides our efforts and initiatives to continually elevate our culture and performance to a level that puts us in a class of our own. We are proud of the progress we have made since publishing our first ESG report, and we strive each day to transform our Purpose into action and enact our Values of a Can-Do Attitude, Service Heart, and Forward Thinking to deliver for our stakeholders.

OUR PEOPLE-FOCUSED CULTURE

We continuously seek ways to elevate the colleague experience as we strive to be a destination employer and progress on our Category of One journey, and we remain focused on the following opportunities:

ENHANCING OUR FOCUS ON OUR COLLEAGUES

We aim to acquire strong talent to shape our future, enhance the talent experience throughout the colleague life cycle, and elevate leader capabilities to propel us forward for future growth and success.

DEEPENING ENGAGEMENT ACROSS THE COMPANY

Our continuous listening approach, which includes pulse surveys and our annual Voice survey, recognizes that colleagues who feel a greater sense of connection to Huntington are highly engaged.

HOLISTIC, ROBUST VIEW OF WELLNESS AND WELL-BEING

Enhancements and additions to our comprehensive benefits and wellness offerings continue to be informed by colleague input through formal and informal feedback.

Social

Colleague Engagement, Development, Retention, and Attraction

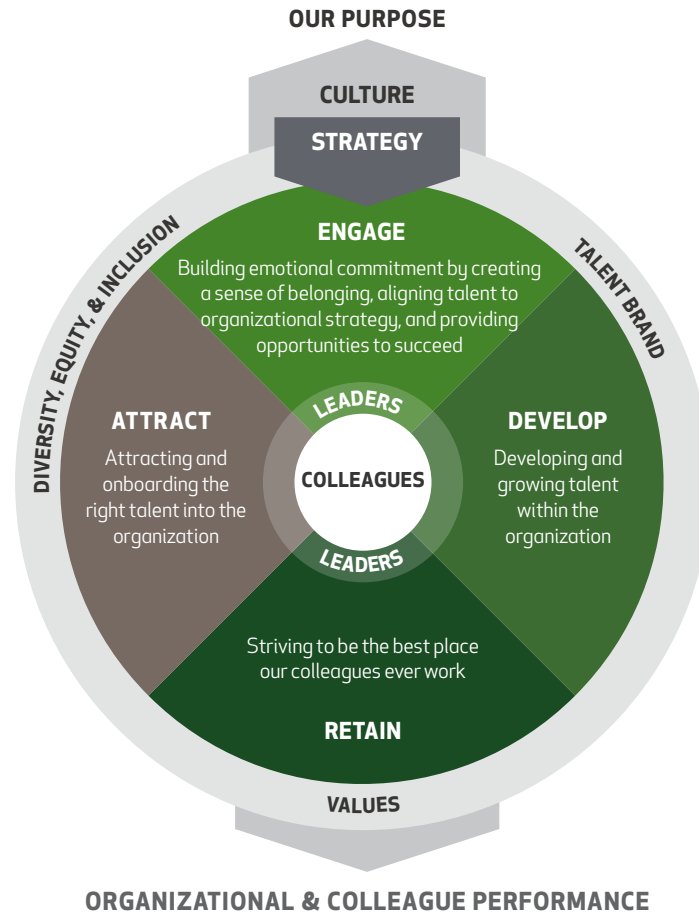
Diversity, Equity, Inclusion, and Culture

OUR TALENT MANAGEMENT STRATEGY

Our talent management strategy focuses on the full talent life cycle, with an emphasis on **engaging, developing, retaining,** and **attracting** the best talent for Huntington.

We believe the path to exceptional Company performance is an equal balance between “what we do” and “how we do it.” In 2022, we evolved our strategy and function by merging the talent and learning development teams into a unified Talent Development team. The team’s evolution creates a continuum of learning and growth for all Huntington colleagues and continues to fuel our Purpose as we move into the next stage of our journey.

In addition, our Chief Talent Officer focuses on providing high-level support for the strategy and activities of the Talent Development team.



Our respect for the protection and preservation of human rights is guided by the principles set forth in the United Nations Universal Declaration of Human Rights and the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work. Read more in our [Human Rights Statement](#).



ENGAGING OUR COLLEAGUES

As part of our transformational journey to become a Category of One company, we have taken steps to obtain feedback and insights and to continue to drive action within our regions, segments, and across the enterprise. Every individual’s unique perspective is valuable to help ensure the decisions we make are positively influencing the experiences of our colleagues.

In 2022, we conducted our **ninth consecutive companywide engagement survey** to measure our colleagues’ experiences across a variety of areas, with a strategic focus on culture, trust, and engagement. We are pleased to see our survey results improve year over year as we continued to welcome legacy TCF colleagues to Huntington. Additionally, we have identified opportunities to enhance collaboration, particularly across segments, and advance our culture toward One Huntington as we balance in-person, hybrid, and remote teams and workspaces.

We also distribute **pulse surveys** as needed to maintain touchpoints and opportunities for colleagues to share feedback in real time. Pulse surveys are designed to solicit feedback on key topics that have emerged or remain critical to leadership, and the results help us gauge our progress.

How Huntington Colleagues Describe Our Culture



COMPANYWIDE ENGAGEMENT SURVEY RESULTS¹

84% of colleagues are “engaged or highly engaged”

Above **90th** percentile for **trust**

Above **75th** percentile for **culture**

Slightly below the **75th** percentile for **engagement**

¹ External benchmarks use data collected from over 500 organizations and 17.4 million survey responses. The benchmarks cover over 30% of Fortune 100 companies. Overall benchmark data are from 2019 through 2021.

Developing Our Pipeline of Talent for Career Growth

We believe our greatest asset in recruiting the talent we need is our existing workforce—everyone has an important role to play in career development. From investing in our interns to ensuring that key leadership positions have successors, we intentionally prepare our colleagues for their career journeys at Huntington.

A Full View of Colleague Growth and Development

We invest in our colleagues to ensure that they feel supported in their career paths and see a clear future at Huntington. In response to shifting industry trends and metrics that inform our work, we are evolving the ways we develop and retain talent. We are enabling and empowering colleagues to navigate their career growth across the talent life cycle by designing experiences that are:

- **Colleague-centric:** Our programs should focus on the individual and be curated, created, and driven by the colleague.
- **Interactive and collaborative:** We want to encourage colleagues to build connections through shared experiences.
- **Relevant:** We strive to curate content that resonates with colleagues, their career aspirations, and the world around them.
- **Timely:** The content should be available and accessible when colleagues need learning support or professional development.
- **Hybrid:** Learning opportunities should meet colleagues where they are—in both location and modality—and be adaptable to individual needs.

Top Talent Program

Our **Top Talent Program** provides opportunities for colleagues to accelerate career growth, with designated programs for each stage of their career journeys. We are focused on developing and progressing key talent to become ready for their next level of leadership in a more efficient and intentional manner.

The following enterprise-wide program levels support colleagues at key milestones along the talent pipeline:

- **Emerge:** High-performing emerging leaders;
- **Accelerate:** Top mid-level leaders; and
- **Drive:** Top senior and executive leaders.

Additionally, **Ignite Your Development** is a one-year program for all new colleagues. Led by our human resources leaders and team members, the program allows new colleagues to become familiar with Huntington's culture—in particular, gaining a better understanding of our focus on innovation and the ways we support colleague well-being—while also learning their jobs.

FOSTERING DIVERSE TOP TALENT



277 colleagues participated in our Top Talent Program.



71% of participants are gender and/or racially/ethnically diverse.



In 2022, our intern class was 67% gender and/or racially/ethnically diverse, with 85% of eligible interns receiving full-time employment offers.

Fostering New Talent Through Internships

Huntington invests in early talent by offering dynamic internships that address numerous areas of our business, including finance, audit, risk, IT, analytics, and operations. We also offer our interns professional development experience, with an innovative approach to collaboration and the involvement of executive leaders. Through our internship structure and strategy, we focus on transitioning college students and recent graduates into job opportunities.



64%
of all executive leaders have "ready now" successors

34%
of all open roles were filled by internal candidates, including 28% of senior leadership roles

Leveraging Technology for Professional Development

Our learning culture is reinforced by ongoing companywide and segment-specific training opportunities. In 2022, colleagues completed 27 enterprise training requirements. We also offered an additional 80 modules of training that enabled colleagues to develop business-specific skills or knowledge. In total, our colleagues spent 698,807 hours—an average of 34 hours per colleague—during the year participating in learning opportunities.

We have designed a new Career Hub platform to further equip all colleagues with the tools to learn and grow and to empower them to discover and develop new skills. The Career Hub is anchored by colleague-driven interests, and these create connection points across the platform—including skill-building education, mentoring opportunities, and gig experiences to gain exposure and capabilities.

COLLEAGUE TRAINING COURSES

Below is a sampling of annual training topics all colleagues are required to complete:

- Bank Secrecy Act/Anti-Money Laundering (BSA/AML);
- Cybersecurity and data protection/privacy;
- Fair and responsible banking;
- Preventing discrimination and harassment;
- Reporting wrongful conduct; and
- Risk management.



Providing Tuition Support to Degree-Seeking Colleagues

Huntington supports degree-seeking colleagues through a tuition reimbursement program, as well as preimbursement arrangements with two programs:

- **Exact Track Business Program** is an accelerated business degree program in partnership with Columbus State Community College (CSCC) and Franklin University (Franklin). Colleagues earn two degrees upon completion: an Associate of Applied Science in Business Management from CSCC and a Bachelor of Science in Business Administration from Franklin.
- **Western Governors University (WGU)** offers an accelerated, online degree-completion program, with a self-paced format for colleagues who already have some college credits completed.

In 2022, 83 colleagues were actively enrolled in an Exact Track cohort, and 127 were actively enrolled in courses through the WGU pre-imbursement program.

RETAINING OUR COLLEAGUES

Our holistic support of our colleagues empowers them to take care of themselves and our customers and demonstrates our commitment to one another.

Listening to and Supporting Our Colleagues

Huntington strives to provide some of the best benefits in the industry. We actively listen to our colleagues and tailor our benefits and perks to meet their evolving needs. We review and update our offerings annually.

Further supporting our colleagues, in 2022, we reviewed and enhanced our paid time off, caregiver leave, and family time off programs to ensure our benefit offerings remain market leading. In addition, we introduced an internal resource to support colleagues' mental and emotional health: Huntington Total Health Emotional Well-Being, which encourages empathetic listening and strives to help colleagues feel comfortable being vulnerable, sharing their experiences, and asking for help.

OUR WELLNESS OFFERINGS

PERSONAL WELL-BEING

- Family time off (up to 4 weeks, often used during parental leave or adoption)
- Caregiver leave (1 to 2 weeks off every two years based on length of employment)
- Workplace Flexibility Policy
- Expanded military benefits
- Scholarship program
- Huntington Cares Emergency Fund program

EMOTIONAL WELL-BEING

- "How are you doing, really?" program
- Enhanced employee assistance plan
- Resilience training for colleagues
- Comprehensive recognition program
- "Spotlight on Learning" program

PHYSICAL WELL-BEING

- Colleague wellness platform
- Wellness incentive opportunities for colleagues participating in healthy activities and preventive screenings
- Virtual/on-site fitness
- Fitness discounts

FINANCIAL WELL-BEING

- 401(k) plan with a match of up to 4% (with 97% colleague participation)
- Minimum pay rate of \$20/hour (effective 1/1/2023)
- Multiple tiers within our medical plan to scale colleague premiums based on level of pay
- Tuition reimbursement and preimbursement





ATTRACTING THE BEST TALENT¹

Attracting and hiring the best talent are pivotal to our sustained success. As part of our commitment to providing all colleagues with a living wage and to continue to stand out as a top employer, Huntington implemented a bankwide minimum rate increase to \$20 per hour in January 2023.

We embrace a Purpose-driven talent acquisition model, which strives to ensure that every candidate and every hiring manager have an exceptional experience that aligns with our cultural transformation and social equity efforts. In 2022, more than 1,400 Huntington leaders completed instructor-led training on Purpose-driven hiring. Our approach to hiring for cultural alignment creates a streamlined, repeatable process that promotes equity.

In 2022, we refreshed our career site to better reflect Huntington’s compelling energy. We also integrated a new candidate management and engagement platform. Our aim with these updates is to transform our hiring process, which will elevate candidate, hiring manager, and recruiter experiences to acquire stronger talent that will shape the future.



Great Place to Work[®]
 Certified by Great Place
 to Work

2022 HIRING HIGHLIGHTS

89%
 90-day external hire retention

34%
 of all hires were gender diverse

35%
 of all hires were racially/ethnically diverse

58%
 of external hires were gender diverse

38%
 of external hires were racially/ethnically diverse

Middle management level and above

324
 total hires

178
 hires were gender or racially/ethnically diverse

55%
 of hires were gender or racially/ethnically diverse

62%
 of interview slates were gender or racially/ethnically diverse²

¹ Huntington is an equal opportunity and affirmative action employer and is committed to providing equal employment opportunities for all, regardless of race, color, religion, sex, national origin, age, disability, sexual orientation, veteran status, gender identity or expression, genetic information, or any other basis protected by local, state, or federal law.

² Percent of interview slates for all hires at the middle management level and above that comprised at least 50% diverse candidates.



Diversity, Equity, Inclusion, and Culture

The diversity of our colleagues—their one-of-a-kind talents, backgrounds, and work styles—differentiates us and drives our business forward. Embracing and celebrating diverse views, ideas, and opinions are at the core of who we are and how we fulfill our Purpose of making people’s lives better, helping businesses thrive, and strengthening the communities we serve.

Employing a diverse and inclusive workforce is critical to our sustained success and growth. Our Company tagline—**Welcome**—is central to our identity and reflects how we foster an environment where our people can bring their authentic selves to work and feel empowered to grow their talents.

ADVANCING OUR COMMITMENT TO DIVERSITY, EQUITY, AND INCLUSION

Our [Diversity, Equity, and Inclusion Policy Statement](#) demonstrates our commitment to be intentional in how we engage, develop, retain, and attract talent to foster a more inclusive environment that effectively leverages diversity. Embracing diversity and inclusion is a responsibility shared by all colleagues and is enacted by modeling inclusive behaviors, showing respect, and appreciating differences.

Our DEI Focus Areas

WORKPLACE INCLUSION

Create an inclusive culture that fosters an authentic sense of belonging through consistent and sustained execution of the Huntington DEI strategy.

WORKFORCE DIVERSITY

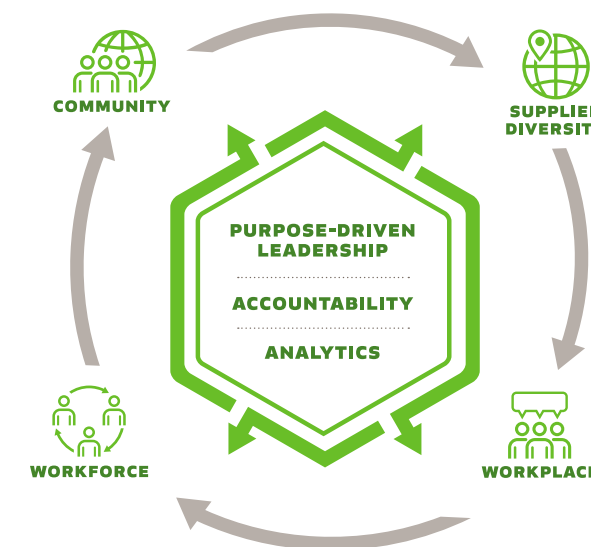
Engage, develop, retain, and attract talent of all backgrounds that reflects the realities of our marketplace, our communities, and the relevant labor market.

COMMUNITY ENGAGEMENT

Position Huntington as a DEI leader with our colleagues, customers, and communities, fully leveraging our diverse talent and inclusive culture toward positive outcomes.

SUPPLIER DIVERSITY

Drive economic inclusion within our supply chain to connect with diverse businesses and produce quality products and services in alignment with our Purpose.



DEI Strategy and Operating Plan



Aligning with the Needs of Our Unique Geographic Regions

Our regional approach to DEI enables us to deepen DEI elements of the community and colleague plans locally with regional leaders, community partners, and advisory groups within core markets.

Huntington’s regional DEI strategy focuses on the following priorities:

- Ensure that each business segment monitors talent diversity and aligns with other segments to discuss momentum, opportunities, and strategy;
- Develop, execute, and communicate comprehensive DEI plans that support our regional community and colleague plans for each business segment;
- Partner with regional and business segment leaders to evaluate current business strategies and operational objectives;
- Support campus recruiting efforts and identify and connect with workforce development organizations that support training and placement of diverse professionals; and
- Collaborate on community and philanthropic initiatives supporting our Purpose of “Looking Out for People.”

Huntington’s corporate Diversity, Equity, Inclusion, and Culture Strategic Council (DEICSC) serves in an advisory role to guide alignment between DEIC initiatives and our business goals, corporate values, and future as a Company. The DEICSC consists of representatives from business segments and internal strategic partners.

DEI Governance Structure



Our Unwavering Stance Against Discrimination

At every level of our organization, our commitment to DEI demonstrates an understanding and acceptance of diverse points of view, abilities, backgrounds, and experiences. This commitment applies to every aspect of our business, and we firmly stand against discrimination and harassment of any type including race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state, or local laws.



Social Equity Colleague Plan: Bringing Our Strategy to Life

Launched in 2020, our Social Equity Colleague Plan seeks to continually promote progress in the areas of culture and inclusion, career development and advancement, and the colleague experience.

We are pursuing short- and long-term actions aligned with the following KPIs:

VOICE

We review and refresh KPIs annually to continue to make progress toward our goals associated with culture, trust and engagement.

PAY EQUITY

Conduct a pay equity analysis annually, evaluating pay for colleagues performing the same work, to ensure equity across races and genders.

SENIOR AND EXECUTIVE SUCCESSION

Our goal is to increase the diversity of senior-level and executive-level successors to 50% each by the end of 2023.

WORKFORCE DIVERSITY

The following table represents our progress toward our workforce diversity goals. Our metrics for 2022 are reaffirming and highlight the areas of opportunity that we will continue to pursue as we strive to achieve our Vision of being the best place our colleagues ever work.

Middle and executive management/non-management diversity goals and progress

| | 2023 GOAL | 2022 PERFORMANCE |
|--|------------------|-------------------------|
| Middle and Executive Management^{1,2} | | |
| Total Diversity | 50% by 2023 | 47% |
| Gender Diversity | 35% by 2023 | 31% |
| Racial/Ethnic Diversity | 15% by 2023 | 16% |
| Diverse Hiring | 50% by 2023 | 49% |
| Diverse Promotions | 50% by 2023 | 55% |
| Non-Management | | |
| Internal Hiring | 44% by 2023 | 34% |

We encourage colleagues to self-identify their race, gender, disability, and protected veteran status, and our BRGs and Inclusion Councils support this initiative. While this reporting remains voluntary, we launched a Self-ID campaign in 2022 to encourage colleagues to share their identification preferences. More accurate data will enhance awareness and encourage inclusion, while also allowing us to gain a better understanding of our colleague population and tailor our programs and benefits accordingly.

In addition to our ongoing efforts to enhance the diversity of our workforce, we recognize our responsibility as an industry leader to create and promote opportunities for diverse talent.

Our partnerships with historically Black colleges and universities and Hispanic-serving institutions help increase diverse participation in our award-winning intern programs and various career paths. Additionally, we have established relationships with national organizations and institutions with local affiliates within our core markets.

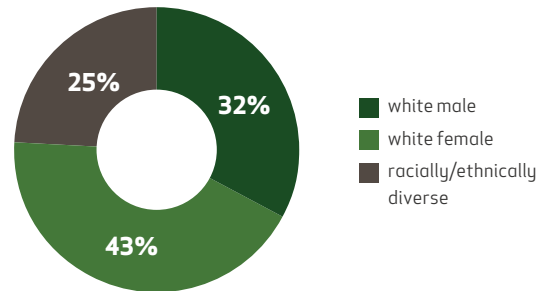
In 2022, Huntington representatives attended the National Black MBA Association Conference and the Prospanica Conference to connect with potential candidates for open positions. We also welcomed our second Rise program cohort of rising college sophomores and juniors who were introduced to Huntington and our culture and prepared for future internships or other early-in-career opportunities.

¹ Huntington defines middle and executive management at a defined salary grade and above, which encompasses approximately 5,500 colleagues.

²Huntington employs eight international colleagues at the middle and executive management level. The race/ethnicity of these colleagues is not reportable.

HUNTINGTON'S WORKFORCE DIVERSITY DATA

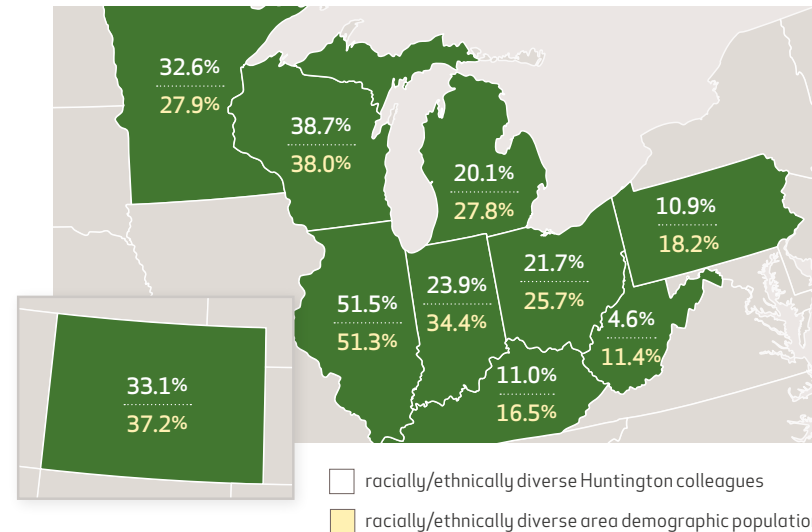
2022 Total Company Gender and/or Racial/Ethnic Diversity at a Glance



68%

gender and/or racially/ethnically diverse

Huntington Colleague Base Compared with Our Footprint Population (by state)^{1,2}



Total Workforce by Gender and Race³

| | MALE ⁵ | FEMALE |
|---|-------------------|--------|
| American Indian or Alaska Native | 0.2% | 0.2% |
| Asian | 2.4% | 2.8% |
| Black or African American | 3.3% | 8.2% |
| Hispanic or Latino | 1.9% | 3.7% |
| Native Hawaiian or Other Pacific Islander | 0.0% | 0.1% |
| Two or More Races | 0.8% | 1.4% |
| White | 32.3% | 42.6% |

Huntington Colleague Base Compared with Our Footprint Population (by race)^{1,2,3,4}

| | 2022 PERCENT HUNTINGTON COLLEAGUE BASE | GENERAL RACIAL/ETHNIC REPRESENTATION ACROSS FOOTPRINT POPULATION |
|---|--|--|
| American Indian or Alaska Native | 0.3% | 0.3% |
| Asian | 5.3% | 3.6% |
| Black or African American | 11.6% | 12.5% |
| Hispanic or Latino | 5.6% | 9.6% |
| Native Hawaiian or Other Pacific Islander | 0.1% | 0.0% |
| Two or More Races | 2.3% | 2.2% |
| White | 74.9% | 71.7% |

Our Pay Equity Pledge

Our unwavering commitment to pay equity ensures that gender, race, and ethnicity are not determining factors in salaries, bonuses, and stock-based awards. We continue to identify and implement effective practices to promote pay equity. These include pay analyses, hiring practices that protect pay equity, and mandatory training for managers on explicit and implicit bias in compensation and promotion decisions. We seek to maintain approximately 100% pay equity (with a margin for error of ±2%).

2022 Pay Equity Comparisons for All Colleagues

99%

women's pay as percentage of that paid to men⁵

101%

racially/ethnically diverse colleagues' pay as percentage of that paid to non-racially/ethnically diverse colleagues⁵

Huntington's latest EEO-1 report submitted to the U.S. Equal Opportunity Commission is available on our [investor relations website](#). Data on Huntington's total workforce by gender and race are also available on our [website](#).

¹ Percentages total more than 100% due to the Hispanic or Latino category also being included within other categories. Please see [Census.gov](#) for more details.

² Based on U.S. employees only.

³ Huntington employs 25 international colleagues. Of these colleagues, 31% are at the middle and executive management level. The gender/race/ethnicity of these colleagues is not reportable.

⁴ Footprint states are Colorado, Illinois, Indiana, Kentucky, Michigan, Minnesota, Ohio, Pennsylvania, West Virginia, and Wisconsin. Data based on 2020 population as provided by [Census.gov](#).

⁵ This data is calculated from base compensation paid to colleagues in positions (job titles) that are held by multiple colleagues of each comparative group (2+ women and 2+ men; 2+ racially/ethnically diverse employees and 2+ White employees).

WORKPLACE INCLUSION

Our inclusive, people-centered culture is nurtured by and for our colleagues. We have BRGs, Inclusion Councils, and CoPs, which collectively make up our DEI Network whose impactful, interactive educational opportunities strengthen our culture through shared learning and activities that enhance the colleague experience. They provide an opportunity for colleagues to become actively engaged in creating an inclusive, respectful, and supportive environment for all colleagues. They provide a forum to engage in the diversity, equity, and inclusion journey where colleagues can be heard and valued. They also help us best meet our customers' specific needs, and support our communities, all the while tying back to our Purpose.

HUNTINGTON'S DEI NETWORK

9

Business Resource Groups

8

Regional Inclusion Councils

71

Business Resource Group Regional Chapters

4

Communities of Practice

More than
4,500
colleagues have joined at least one DEI network, representing 23% of our workforce.

Each **BRG** is aligned with a shared background or interest and serves to elevate the diverse voices of our colleagues. The forum promotes professional and personal growth while helping to create a pipeline of talented, qualified, and diverse individuals for successive senior roles. A Huntington senior executive serves as a sponsor for each BRG. Our BRGs help extend and leverage our Values across our footprint.

Our region- and office-specific **Inclusion Councils** are voluntary, colleague-driven groups created to support the implementation of our inclusion strategy. Each Inclusion Council raises awareness about our DEI efforts within its region and regularly partners with local BRGs to amplify support for various events and programs. In 2022, we launched two new Inclusion Councils and realigned the Central Ohio Inclusion Council.

Our **CoPs** are colleague-led, volunteer affinity groups. By sharing information and experiences with fellow members, colleagues learn from each other and have personal and professional development opportunities.

Welcome.
AdaptAbility

Welcome.
Emerging Professionals

Welcome.
Military BRG

Welcome.
African American BRG

Welcome.
Green Team

Welcome.
Pride Alliance

Welcome.
Asian & Pacific Islander BRG

Bienvenidos.
Hispanic Origin Latin American (HOLA) BRG

Welcome.
Women's Network



SUPPLIER DIVERSITY IMPACTS

We are committed to working with diverse suppliers and helping them grow. In 2022, for the seventh consecutive year, we exceeded our goal of devoting at least 18% of our total spend to diverse suppliers. Looking ahead, we are focused on increasing the number of diverse suppliers we work with and increasing our tier 2 program outreach efforts.

Other 2022 supplier diversity outreach efforts included participation in the National Minority Supplier Development Council’s annual conference and sponsorship and attendance at the National Black Suppliers Conference. Huntington also joined the Women’s Business Enterprise National Council, the National Gay & Lesbian Chamber of Commerce, and Diversity:IN to form connections with new diverse suppliers.

22%
total supplier diversity,
exceeding our 18% goal

2022 SUPPLIER DIVERSITY HIGHLIGHTS

\$455.8 million

U.S. GDP contribution

236

diverse suppliers

\$234.7 million

supported wages

3,047

jobs supported

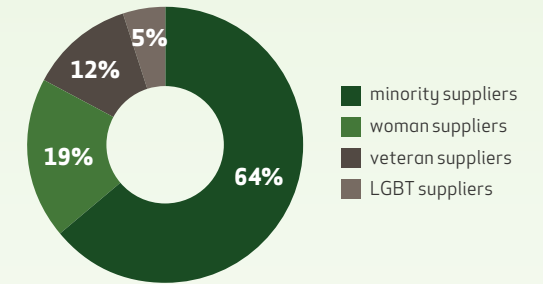
\$60 million

taxes generated

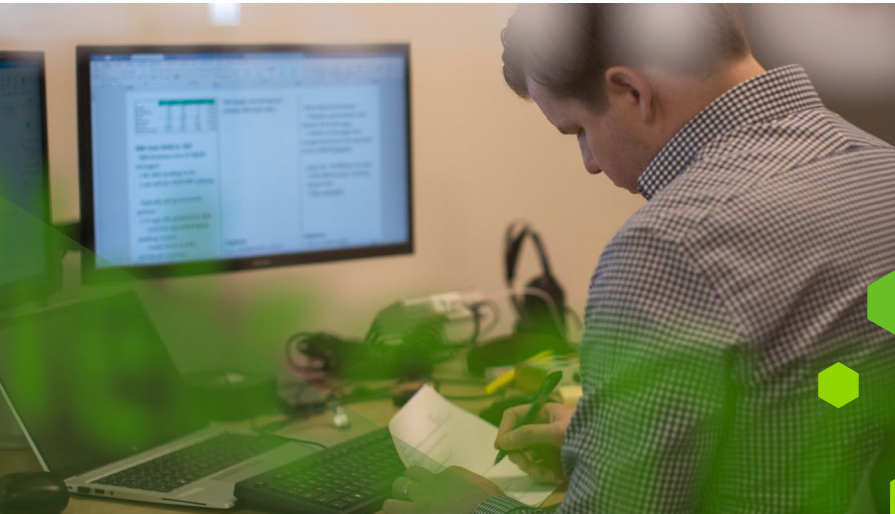
\$239.1 million

Tier 1 spend with diverse suppliers

2022 Diverse Spend (tier 1)



We define a diverse supplier as a company that is at least 51% owned, controlled, and operated by a Minority, Woman, Veteran, Disabled, or Lesbian, Gay, Bisexual, or Transgender person. The business should have a current certification from one of the following: National Minority Supplier Development Council; Women’s Business Enterprise National Council; National Gay Lesbian Chamber of Commerce; National Veteran-Owned Business Association; Diversity:IN; City, State, or National Government Agency.



Corporate Governance and Ethics

We believe strong corporate governance and ethical business practices are critical to Huntington's long-term success. Every day, we strive to operate as a disciplined, trustworthy, and morally sound organization committed to strong governance practices to create value for those we serve.

CORPORATE GOVERNANCE STRUCTURE

Our Board of Directors and ELT are committed to executing on the Company's long-term Vision and aligning our strategic objectives with the interests of our stakeholders. Our Board members are accomplished leaders from diverse backgrounds, bringing the unique perspectives, skills, and experience necessary to provide effective oversight and drive continued success. Our Board sets the strategy, risk appetite, and ethical standards for the entire organization, and it is responsible for conducting succession planning for the CEO and other members of the ELT.

Each year, the Board evaluates its leadership organization to ensure it is best structured to provide oversight of the Company and execute against our strategic objectives. The Board, which includes a strong independent Lead Director, complements Huntington's leadership structure by ensuring consistent internal and external communication of our strategic and business priorities. The Board has established, well-developed authority and duties for the independent

Lead Director position, providing balance with those of the Chairman and CEO. Additionally, the combined Chairman and CEO position reinforces accountability to all stakeholders regarding the Company's performance and risk management objectives.

We have an active and engaged Board of Directors. During 2022, our Board held a total of 56 meetings (including full Board and committee meetings), with an average Director participation in full Board meetings and committee meetings on which they served of 97.5%.



Reference our [2023 Proxy Statement](#) for additional information on the following:

- Board committees, responsibilities, and membership;
- Director and executive compensation;
- Board assessment process and takeaways; and
- Shareholder outreach, feedback, and actions.

Governance

Corporate Governance and Ethics

Enterprise Risk Management

Security and Privacy

HUNTINGTON'S BOARD OF DIRECTORS

As of June 30, 2023, our Board consists of 15 Directors, 13 of whom are independent. Each Board committee is chaired by an independent Director who is equipped with the knowledge and expertise to effectively carry out the committee's responsibilities. All Directors are elected annually with a majority vote standard (in uncontested elections). Board member bios can be found on our [website](#).



FRONT ROW, L-R: Roger J. Sit, Ann B. (Tanny) Crane, Richard W. Neu, Alanna Y. Cotton, J. Michael Hochschwender

BACK ROW, L-R: Stephen D. Steinour, Richard H. King, Katherine M. A. (Allie) Kline, Jeffrey L. Tate, Kenneth J. Phelan, Gina D. France, David L. Porteous, Gary Torgow

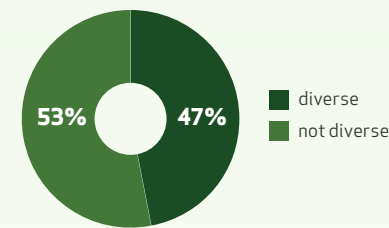
TO RIGHT, L-R: newly appointed directors John C. (Chris) Inglis and Rafael A. Diaz-Granados



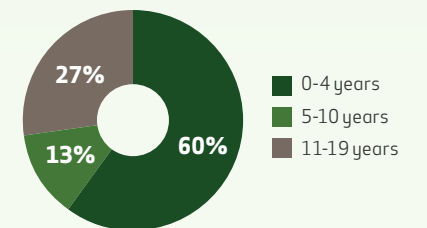
Board Diversity

Our Board is committed to maintaining a diverse group of Directors who bring unique and individual experiences, talents, and perspectives to the boardroom. As part of the Board refreshment process, the NESG Committee actively seeks candidates who possess diverse attributes with respect to gender, race, ethnicity, age, and experience. As of June 30, 2023, 47% of our Board members are diverse in terms of gender and/or racial/ethnic diversity.

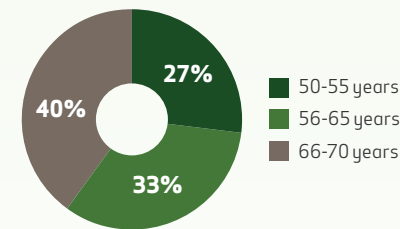
Gender and/or Racial/Ethnic Diversity



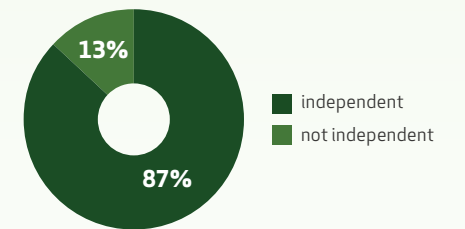
Average Tenure¹



Average Age



Independence



All data as of June 30, 2023.

¹ John C. Inglis rejoined the Board on May 19, 2023. He previously served on the Board from 2016 to 2021.

BOARD ASSESSMENT, REFRESHMENT, AND SUCCESSION PLANNING

Each year, the NESG Committee conducts a comprehensive Board assessment to evaluate the composition of the Board and assure that the necessary knowledge, skills, and experience are represented. Guided by our independent Lead Director, the Board assessment is designed to ensure that the Board and its committees are productively and efficiently fulfilling their duties and to shape the Board for Huntington's continued success. The multi-step assessment incorporates both Board- and committee-level discussions, as well as conversations with individual Directors. Takeaways from the recent assessment are included in our most recent proxy statement.

BOARD AND EXECUTIVE LEADERSHIP OVERSIGHT OF ESG ACTIVITIES

The underlying behaviors that are core to our ESG journey—managing risks that could be financially material, serving the needs of our stakeholders, and focusing on the long-term sustainability of our businesses—have been at the forefront of our Board and ELT efforts for many years.

Our ESG program is overseen by the Board's NESG Committee, which meets quarterly to ensure our ESG efforts are integrated into the strategic priorities of the Company. The NESG Committee, as appropriate, coordinates with other committees on certain ESG matters. Our ESG performance management framework ensures that the ESG considerations most important to our stakeholders are



integrated into relevant Board committee agendas or brought to the full Board for meaningful discussion, awareness, and governance actions.

The ELT is accountable for executing the ESG ambition approved by the Board, including establishing and delivering on short- and long-term performance goals made public in our annual ESG report. Huntington's Chief ESG Officer oversees ESG integration into various workstreams, committees, and councils responsible for addressing specific topics. Read more about ESG oversight in Our ESG Strategy on [page 8](#).

Shareholder Outreach and Engagement

We value the views of our investors and welcome their feedback. The NESG Committee oversees our outreach and engagement practices. During 2022, members of management actively engaged in discussions with Huntington's shareholders around ESG and executive compensation. These conversations, which are summarized for the NESG Committee, included a focus on Huntington's strategy and approach for addressing climate change and climate risk. More information can be found in our most recent proxy statement.

EXECUTIVE COMPENSATION PROGRAM DRIVES OWNERSHIP AND ACCOUNTABILITY

Collectively, Huntington Directors and colleagues represent one of the Company's 10 largest shareholders, driving an ownership mentality throughout all levels of the organization.

Huntington's compensation philosophy is to pay for performance that creates long-term value through safe and sound banking practices. Our executive compensation program utilizes performance-based compensation practices designed to drive profitable growth and returns that are risk-appropriate, while doing the right thing for our stakeholders. We strive to make our executive compensation plans competitive and effective to attract, motivate, and retain the best leaders.

We require that executives own a significant amount of Company stock, which aligns their interest with shareholders. In addition, Huntington's Directors and Executive Leadership are prohibited from hedging and pledging their Company stock.

Huntington's Stock Ownership Requirements

| POSITION | STOCK OWNERSHIP REQUIREMENT |
|--|-----------------------------|
| CEO | 10x annual base salary |
| ELT member (Senior Executive Vice President level) | 3x annual base salary |
| ELT member (Executive Vice President level) | 2x annual base salary |

We use a broad, diverse group of incentive metrics—based on performance compared to financial targets and overseen by the HR and Compensation Committee—across our annual and long-term incentive programs. Our Recoupment Policy is applicable to all incentive compensation for our colleagues. The HR and Compensation Committee also retains the ability to apply discretion to ensure incentive payments drive proper alignment between pay and performance. For executives, this includes utilizing the People Leader Quotient (PLQ)¹ to evaluate their performance on DEI metrics.

We monitor our incentive compensation arrangements for colleagues to ensure a balanced approach to measuring success and strive to enhance our risk review based on developing best practices and regulatory changes.

OUR DEEP COMMITMENT TO ETHICS AND INTEGRITY

At all levels of the organization, we set the highest standards of honesty, fairness, and accountability. These standards are ingrained in our Purpose, supported by our culture, and serve as the cornerstone for operating in the best interests of our stakeholders. How we act as an organization is equally as important as the results we achieve.

Our [Code of Conduct and Ethics](#), updated annually, outlines who we are and how we act. The Code provides guidance and resources on the ethical behavior expected of all Huntington colleagues.

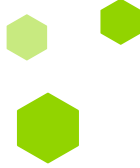
Upon hire and on an annual basis, all Huntington colleagues are required to complete online training and certification of the Code of Conduct and Ethics, and every colleague must comply with its principles and standards. Anyone who violates the Code or otherwise fails to follow our ethical and professional standards may be subject to disciplinary action, up to and including termination of employment. Except for the provisions of the Code that are specifically applicable only to colleagues, members of the Boards of Directors of Huntington and its affiliates are also bound by the Code.



Newsweek: America's Most Responsible Companies 2023

(fourth consecutive year)

¹ Our PLQ leverages a combination of quantitative and qualitative measures and is intended to emphasize the actions and behaviors expected of leadership while making Huntington stronger through the development of our most important asset: our people. Following the 2020 introduction of PLQ into performance expectations of direct reports to the CEO and the next level of leaders (approximately 200 leaders), we rolled it out more broadly. Since 2021, PLQ has been embedded in all people leader performance reviews (approximately 3,200 leaders). This strongly reinforces our commitment to leadership capabilities in engaging, developing, retaining, and attracting colleagues that contribute to Huntington's success.



Our Corporate Risk Management function includes a Conduct Risk Officer and supporting team that oversee and assess conduct risk and report semiannually to the Board's Audit Committee and Risk Oversight Committee. Additionally, our management-level Conduct Risk Committee provides oversight to ensure the Conduct Risk program is designed to identify, measure, monitor, control, and report conduct-related risks. This committee is chaired by the Conduct Risk Officer and includes the Chief Risk Officer, General Counsel, and Chief Human Resources Officer.


REPORTING AND ADDRESSING CRITICAL CONCERNS

Our colleagues are empowered to ask questions or report suspected violations of the Code of Conduct and Ethics freely and without concern of retaliation. Our "raise your hand" practice encourages colleagues to bring ethical questions or concerns to any member of management or Human Resources. Colleagues may also report suspected misconduct or concerns through various internal resources or utilize **Huntington's 24/7 Ethics Hotline (800-620-8601) and web portal**. To ensure anonymity, the Ethics Hotline is managed exclusively by a third-party vendor.

Upon receipt of an Ethics Hotline complaint, a report is generated and distributed to a pre-defined list of senior executives, including the General Counsel, Chief Risk Officer, Chief Auditor, Chief Human Resources Officer, and Conduct Risk Officer. Procedures are in place to notify the Chair of the Board's Audit Committee if there is an allegation that relates to reliability of our financial statements. In 2022, we investigated 208 cases due to issues reported via our Ethics Hotline. For cases that allege wrongful conduct, Human Resources initiates an investigation, which results in a formal document summarizing the issue, outcome, and disciplinary action taken, if any. On a quarterly basis, a summary of Ethics Hotline wrongful conduct allegations, including any whistleblower concerns, are shared with the Board's Audit Committee and Risk Oversight Committee.

Protecting Against Money Laundering, Bribery, and Corruption

To protect Huntington and our stakeholders, we ensure compliance with the U.S. Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) laws, regulations, and guidance. Our three-pronged approach includes the following:

- 
1. Approved by the Risk Oversight Committee, our BSA/AML and Office of Foreign Assets Control (OFAC) policies, along with the Code of Conduct and Ethics, outline our expectations.
 2. As noted in our Code of Conduct and Ethics, colleagues are required to understand and follow all Huntington BSA/AML policies and procedures. Colleagues receive annual training, both mandatory and role-specific, that addresses permissible business and vendor activities to avoid bribery and corruption.
 3. Huntington's committee structure, which includes Board- and management-level oversight of these topics, reinforces compliance through ongoing oversight and monitoring, including of Ethics Hotline and customer complaints, and emerging industry trends.



Enterprise Risk Management

Our ability to protect the organization from the risks associated with ever-evolving market conditions is foundational to achieving our Purpose. Risk management is ongoing, owned by everyone, and integral to our culture. Our risk management policies, processes, and procedures span the organization to ensure comprehensive identification, measurement, monitoring, controlling, and reporting mechanisms.

Our approach to enterprise risk management is guided by effective strategies, policies, frameworks, and procedures, supported by a strong governance structure. Our Risk Governance and Risk Appetite Framework serves as the foundation for consistent and effective risk management. It outlines our seven enterprise risk pillars into which ESG risks are embedded.

Huntington's Seven Risk Pillars



Annually, our Board reviews, and modifies as needed, the Framework (introduced on the previous page) and the appropriate factors that guide our decisions and behaviors in pursuit of an aggregate moderate-to-low, through-the-cycle risk appetite.

Management's efforts are subject to Board oversight and are updated through quarterly enterprise risk assessments completed by the business lines and our Corporate Risk Management function. The Board's Risk Oversight Committee is responsible for overseeing enterprise-wide risk management activities, including periodic reviews of our policies and risk control infrastructure for all risk pillars. In addition, the concept of "everyone owns risk" is deeply rooted in our culture. Through our collaborative and accountable approach, our colleagues are engaged to align their decisions and behaviors with appropriate levels of risk.

We protect ourselves by structuring our risk management program across three lines of defense, which operate independently of each other but together provide a comprehensive model for mitigating risks across our pillars.

A GLOBAL VIEW OF RISK

Our Global Risk Assessment Group serves as our in-house "think tank" and is responsible for assessing the potential impacts of the ever-evolving global, national, and regional economic and political landscapes, as well as emerging threats and broader disruption trends.

Through its comprehensive analysis and collaboration with the broader risk teams, this group seeks to understand the global enterprise risk management picture. The global risks analyzed and assessed by the group are determined based on their potential impact on the economy, the financial or key customer sectors, and thereby on our organization. We utilize numerous internal and external sources of economic, demographic, and industry data in combination with in-depth, proprietary analysis to identify change catalysts and develop actionable insights for leadership.

Topics addressed include, but are not limited to:

- Discussions on credit and banking market developments impacting potential banking results;
- Assessment of climate risk trends as applicable to banking;
- Credit cycle impact upon banking business segment risk;
- Forward-looking interpretation of financial market dynamics relative to market, liquidity, and credit risk;
- Implications of events and trends in public sector actions relative to the economy, banking, and financial markets;
- Monetary conditions and trends with economic risk implications; and
- Risk-oriented interpretation of macroeconomic trends.

RISK MANAGEMENT LINES OF DEFENSE

1st Line

Our individual business segments, which include revenue-generating businesses and operational support groups, are accountable for understanding and appropriately managing all the risks associated with their activities.

2nd Line

Our Chief Risk Officer, Corporate Risk Management, and Credit Administration oversee the Company's risk-taking activities independently of the first-line business units. All colleagues within Huntington's Corporate Risk Management group report to the Chief Risk Officer, who reports to the CEO and has direct access to the Board's Risk Oversight Committee.

3rd Line

Our Internal Audit and Credit Review groups provide independent and objective assurance and report directly to the Board.



CLIMATE RISK MANAGEMENT

Huntington continues to take meaningful steps to formalize our climate risk management practices and ensure that they are integrated into our existing risk management program. Read more in our [2022 TCFD Report](#).

MANAGING THIRD-PARTY RISKS

The management of our third-party relationships across the organization is critical to aligning Huntington’s risk profile with our core business strategies and overall risk appetite. We maintain clearly defined third-party standards that are reflective of our culture of reliability and accountability and regularly conduct risk evaluations of our third parties.

Our Third-Party Risk Management Committee provides centralized oversight and governance associated with third-party relationships to evaluate risks that are within our risk appetite. Guided by our Third-Party Risk Management Framework, the Committee relies on our relationship managers in each business segment to measure, monitor, and report the key risk and performance indicators for our third parties. The Committee also administers our Third-Party Relationships Risk Management Policy, which sets the guiding principles and requirements applicable to our third-party risk management process.

Essential to the success of our third-party risk management efforts is the administration of our dedicated Service Provider Code of Conduct. Service providers must abide by all applicable federal, state, and local laws, rules, and regulations while ensuring that all services are delivered with a high degree of professionalism and in accordance with the terms and conditions of the relationship. Colleagues and service providers may also utilize Huntington’s 24-hour Ethics Hotline if they believe an affiliate has breached the Service Provider Code of Conduct.



Our Service Provider Code of Conduct sets forth our expectations with respect to service providers. Read more about this Code on [page 43](#).

MANAGING RISK THROUGHOUT THE LIFE CYCLE OF OUR SERVICE PROVIDERS





Security and Privacy

Huntington is focused intently on the safety, security, and privacy of our customers and colleagues. As the physical and digital banking spaces continue to evolve and converge, we seek to adapt to and accelerate forward-thinking innovation by following industry best practices, incorporating new data privacy standards, and evaluating and integrating emerging technologies.

EVOLVING OUR APPROACH AND OVERSIGHT

At the Board level, the Risk Oversight Committee and Technology Committee provide oversight of our efforts to jointly maximize customer and colleague safety. Our Chief Information Security Officer and Technology & Operational Risk, Fraud, and Security Officer provide quarterly updates to the Technology Committee on security matters. At the executive level, the Risk Management Committee provides oversight of the Technology & Operations Risk Committee, which is a management committee tasked with managing our technology and operations risk profile.

The Huntington Security Threat Dashboard remains a key component in mitigating risk across all facets of our organization. The goal of the dashboard is to proactively evaluate external cyber and physical threats that can impact, or have impacted, Huntington's customers, colleagues, business processes, or buildings. The dashboard enables management to monitor the threat level to operational areas of the business, including geographically relevant risks in the case of physical security.

Risks are then ranked on separate scales for both physical and cybersecurity threats, ranging from low to high for physical risks and from guarded to critical for cybersecurity risks. For each level of increased threat, actions are prescribed in several predetermined categories, including:

- Additional levels and coordination of situational monitoring;
- More frequent and data-intensive reporting;
- Increased outreach and coordination with data providers; and
- Potential response actions.

We continuously adjust our cybersecurity activities based on the evolution of the threat environment, and we consider several factors in addressing threats that include the likelihood a given risk will come to fruition, applicability to our technology environment, the mitigation value of various control options, and the most effective application of our human and technology resources.



MANAGING CYBERSECURITY RISK

We consider cyber threats and data breaches to be top risks for our organization and significant priorities for our stakeholders. We recognize the importance of maintaining strong foundational capabilities, which we balance with the need to continue investing in innovative technologies and resources to ensure we are best positioned in an ever-evolving cyber threat landscape. We have not experienced any material losses or other material consequences relating to technology failure, cyberattacks, or other information or security breaches.

We employ a set of in-depth defense strategies, which include efforts to make us less attractive as a potential target. We also invest in threat analytics to bolster our rapid detection and response capabilities and conduct regular system testing, vulnerability scans, data collection, and colleague training. Huntington's Information Security Program is aligned with applicable federal and state regulations, the Federal Financial Institutions Examination Council Examination Guidance, and industry-accepted security standards such as the National Institute of Standards and Technology Cybersecurity Framework and SP 800-53 control families, which are at the forefront of cybersecurity guidelines for federal agencies in the U.S.

TRAINING, AUDITS, AND TESTING

We conduct annual information security risk audits and penetration testing of Huntington networks both on an ongoing basis and through more agile, iterative means, testing specific elements of our evolving threat detection and protection capabilities. We utilize several internal teams, as well as third parties, to conduct these operations.

All employees receive regular training and testing throughout the year, including annual mandatory components, on cybersecurity issues. In 2022, in addition to our regular general information security training, employees continued to receive targeted training on email phishing, vishing, and smishing given their prevalence in impacting customers and businesses.

>24,000

hours of cybersecurity training
completed by colleagues

Ensuring Crisis Preparedness

Huntington's Enterprise Incident Management Team is a cross-functional group of subject matter experts that monitors geopolitical events and critical infrastructure incidents to:

- Update and coordinate our security posture; and
- Conduct appropriate contingency planning for potential impacts to Huntington.

Our cyber crisis incident response playbooks and communication plans are regularly evaluated to ensure alignment across our teams and colleagues. In addition, our business continuity plans are designed to support the resiliency of our business in the face of disruption. Our Enterprise Incident Management Team also regularly revisits our overall technology and policy approach to identify opportunities to further enhance our security environment, and we engage with peers, industry groups, and key vendors around the cyber threat landscape to ensure our activities reflect recognized best practices.

2022 CYBERSECURITY PROGRESS AND MILESTONES

Our recent cybersecurity highlights and milestones include:

- **Customer Identity Access Management:** Our teams began the development and integration of a central platform to manage customer identities across our application portfolio, with a goal to better coordinate fraud prevention efforts.
- **Zero Trust Security Framework:** We continued to advance and evolve our network security architecture to a zero trust model using a variety of capabilities and technologies. This modernization of our network infrastructure will further enhance our security efforts by ensuring more rigorous authentication practices are observed for users of our internal networks. In effect, this will help prevent and limit potential impacts of unauthorized access across our networks.
- **Making Security Awareness Engaging:** To further colleague awareness and engagement with online security practices, we launched a cybersecurity trivia competition where colleagues answer questions to test their cybersecurity knowledge and earn corporate rewards credits. We also launched a series of interactive games to help colleagues broaden their threat detection skills.



PARTNERS ACHIEVING COMMUNITY TRANSFORMATION KEEPS SENIORS SAFE

Partners Achieving Community Transformation (PACT) is a partnership between the city of Columbus, The Ohio State University, the Columbus Metropolitan Housing Authority, and Near East Side Stakeholders. In 2022, we worked with PACT to teach seniors online safety and proficiency, helping them understand how to execute tasks, such as creating virtual meetings, to increase their comfort level and safety in using technology.

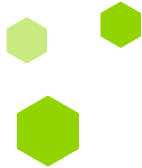
Closing the Cybersecurity Talent Gap

According to cybersecurity solutions provider Fortinet, 68% of "surveyed" organizations indicate they are exposed to increased cybersecurity risks due to skill shortages in the industry.¹ It is crucial we continue to encourage the development of cyber skills and establish opportunities for growth and advancement to ensure an adequate pipeline of key talent. Our efforts include:

- **EmpoWE-R Scholarship:** Through a \$10,000 donation, Huntington supported the EmpoWE-R Women of Information Security scholarship fund. EmpoWE-R was formed to celebrate and empower women in the information security industry.
- **Central Ohio Information Systems Security Association Scholarship:** We made a donation of \$10,000 toward the Central Ohio Information Systems Security Association (ISSA) Justin Kerby Scholarship. The scholarship is available to Ohio residents actively pursuing a degree in information security or cybersecurity or a similar degree.

- **Support for The Ohio State University's Institute for Cybersecurity and Digital Trust:** Over three years, Huntington will provide \$50,000 to OSU's Institute for Cybersecurity and Digital Trust to help build and develop interest and focused learning opportunities for cybersecurity throughout Central Ohio.
- **Industry-Focused Engagements:** We sponsor targeted associations and industry events that focus on diverse talent development, including Women in Cybersecurity, Central Ohio ISSA Summit, and the Financial Services Information Sharing and Analysis Center.
- **Support for Professional Affiliations:** We are proud of our partnerships with Information Systems Audit and Control Association, ISSA, and the Association of Certified Fraud Examiners that help our colleagues elevate their skill sets.
- **Security Mentor Connect:** Launched in November 2021, Security Mentor Connect provides internal developmental and exposure opportunities for Huntington colleagues with the goal of enhancing colleague skill development, engagement, collaboration, and satisfaction across the security organization.

¹ Source: Fortinet's 2023 Global Cybersecurity Skills Gap Report, <https://www.fortinet.com/content/dam/fortinet/assets/reports/2023-cybersecurity-skills-gap-report.pdf>



PROTECTING CUSTOMER PRIVACY

Huntington uses customer data to provide relevant, valuable products and services that benefit the lives of our customers. We are committed to respecting individuals’ rights to the personal information that we hold and maintaining policies that promote trust among our stakeholders. Most importantly, we strive to provide our customers and colleagues with requisite transparency into, access to, and control over the personal information we hold.

Huntington’s Privacy Compliance Office assesses and enhances Huntington’s privacy program, works with business partners to evolve and implement proper controls, builds relationships across the organization, and integrates our privacy goals with other strategic functions.

Our commitment to privacy is grounded in these key pillars:

| | | |
|---|--|--|
| <p style="text-align: center;">GOVERNANCE</p> <ul style="list-style-type: none"> • The Risk Oversight Committee governs our data privacy program. • The Privacy Compliance Office provides regular updates to the Risk Management Committee on privacy matters. • At the executive level, the Risk Management Committee provides oversight of the Legal, Risk, and Compliance Committee, which is a management committee tasked with managing our privacy compliance profile. | <p style="text-align: center;">OVERSIGHT</p> <ul style="list-style-type: none"> • Conduct regular assessments and audits of the privacy compliance program. • Provide privacy training to colleagues and contractors who handle or access personal information. • Conduct both routine and ad hoc assessments of privacy risks while promoting data minimization, purpose limitation, and other key privacy practices. | <p style="text-align: center;">TRANSPARENCY</p> <ul style="list-style-type: none"> • Provide notice to consumers of personal information processing through disclosures such as our U.S. Consumer Privacy Notice, Online Privacy Policy, and State Data Privacy Rights Notice. • Inform customers of material changes to our information processing practices and revised notices. • Notify impacted individuals in a timely manner in the event of a data breach, in compliance with federal and state law. |
| <p style="text-align: center;">ACCESS</p> <ul style="list-style-type: none"> • Receive and respond to customer complaints related to personal information processing. • Provide customers with meaningful access and insight into their account and transaction information. • Enable eligible individuals the ability to obtain a portable copy of the personal information we hold. | <p style="text-align: center;">CONTROL</p> <ul style="list-style-type: none"> • Collect customer preferences and adhere to elected preferences on information sharing, use, and marketing. • Provide eligible individuals the ability to correct or delete personal information. • Never sell personal information. | <p style="text-align: center;">THIRD PARTIES</p> <ul style="list-style-type: none"> • Evaluate and assess the privacy practices of potential information processing vendors. • Include privacy provisions in applicable vendor agreements requiring vendors to adhere to Huntington’s privacy expectations. • Periodically assess existing vendors’ privacy practices, including policy, procedure, and control performance reviews. |

Artificial Intelligence and Machine Learning

Huntington approaches the use of advanced AI/ML in a manner consistent with our core values and strategic priorities. The development, acquisition, implementation, and use of any tool is guided by internal policies to identify, measure, monitor, control, and report on a variety of risks, which include updates on Huntington’s AI/ML program to the Board-level Technology Committee.

Our oversight is focused around six key areas:

- Ethical use;
- Responsible design and monitoring;
- Fairness and human interaction;
- Explainable and integrable models;
- Privacy, transparency, and control; and
- Data and technology management.

We provide regular training to relevant stakeholders and model owners that aligns with their roles, skill sets, and responsibilities. As the technology and our use of AI/ML techniques continue to evolve, we will explore expanded training opportunities to a larger set of Huntington colleagues, helping us maintain principled execution throughout the enterprise.

WORKPLACE SAFETY & SECURITY

Providing a safe and secure environment for colleagues and customers is one of our highest priorities. Measures we take to ensure compliance with the Bank Protection Act of 1968 and rules promulgated thereunder include:

- Designation of a Chief Physical Security Officer;
- Procedures and training for all colleagues; and
- Investment in security devices and equipment.

Reporting to the Technology & Operational Risk, Fraud, and Security Officer, our Chief Physical Security Officer is responsible for overseeing physical security, crime prevention, crisis management, threat management, protective and flight operations, quality assurance, environmental health and safety measures, and our Security Operations Center. Additionally, the Chief Physical Security Officer provides regulatory compliance oversight of opening and closing procedures, asset protection plans, and emergency response plans.

In 2022, we implemented several tools and resources to bolster our workplace safety and security capabilities, including:

- **Virtual Command Center:** The Virtual Command Center provides enhanced visibility of personnel and physical assets across our footprint to facilitate real-time situational awareness and responsiveness during events such as weather disruptions, natural disasters, and other unforeseen events.
- **Threat Management Team:** Our Threat Management Team is composed of experts sharing intelligence across fraud, physical security, and cyber functions. The team frequently coordinates with internal and external stakeholders to educate, disseminate intelligence, and serve as a liaison to law enforcement.



- **Threat Library:** We have developed a centralized repository for security bulletins pertaining to threats that may impact Huntington colleagues and customers. This information sharing library enables easy access and improves awareness across cyber, fraud, and physical security domains, providing a better understanding of the current threat landscape.
- **Security, Analytics, and Innovation Team:** New in 2022, this shared service function for both cyber and physical security uses data analysis to find common threats and patterns throughout the risk landscape.
- **Fraud Impact Minimization:** We developed a new roadmap to minimize the impact of fraud on our customers, including employing dedicated fraud mitigation representatives to help impacted customers and utilizing a centralized fraud platform that tracks incidents across physical and digital spaces.
- **Enhanced Physical Security Procedures:** In partnership with our departmental leads, we added or enhanced 13 physical security protocols, including our Lost Key Procedure, Robbery Reward, and Investigative Referral protocols, and further enhanced our Security Operations, Executive Protection, and Threat Management programs.
- **Increased Security Resources:** We simplified the ordering process for security resources and delivered emergency contact cards with security information resources to all branch colleagues.



SAFETY PROCEDURES AND TRAINING FOR ALL COLLEAGUES

Safety and security are key components of colleague training. Multi-modal training is provided to full-time, part-time, and contract colleagues throughout the year, including mandatory annual training on robberies, workplace violence prevention, active shooter situations, emergency preparedness and response, and workplace safety. All branches conduct emergency response plan training, and we offer American Red Cross first aid, CPR, and AED certification. Our processes and procedures include regular tabletop exercises with our crisis and emergency response teams and various public safety agencies, and our facilities hold evacuation and shelter-in-place mandatory drills.

Several new training resources and updated modules were introduced in 2022, including:

- **Active Shooter Drills:** Huntington collaborated with local law enforcement and emergency medical services to complete an active shooter drill at our Gateway Center facility. We developed several new strategies and action plans from this exercise and are planning similar exercises in the future to increase preparedness.
- **De-escalation Training:** This new course is designed to help ensure the safety of our customers and colleagues by minimizing instances of conflict and quickly resolving situations that have escalated. Topics include de-escalation techniques and scenarios as well as how to better understand and react to customer issues.

- **Enhanced Branch Incident Response Plan:** The enhanced Branch Incident Response Plan, our “all-hazards” plan aligned with national standards and best practices, includes flowcharts and event aids for all incidents and provides the Incident Commander with information to respond to, stabilize, and resolve an emergency. In 2022, we added job family evolution, Ethics Hotline, physical threat, and no trespassing updates to increase colleague preparedness.
- **Enhanced Risk Modeling and Training:** Utilizing new data and risk profiles, we can better assess risks unique to each of our branch locations and provide enhanced and refreshed training to branch colleagues to keep them more secure.

99.9%
of colleagues completed training in Emergency Preparedness Procedures, Preventing Workplace Violence, and De-escalation

98.8%
of assigned colleagues completed Robbery Essentials

Sustainability Accounting Standards Board (SASB) Index

The index below includes SASB standards for the Financial Sector that we have determined to be most relevant for our business: Commercial Banks and Consumer Finance. All disclosures are based on Version 2018-10 of the SASB standards. Unless otherwise noted, all data and descriptions apply to our entire enterprise and are as of or for the year ended December 31, 2022.

Certain information is not disclosed within the index below because that information (i) is not considered material or is privileged or confidential; (ii) could cause a competitive disadvantage to our business if publicly disseminated; or (iii) is not currently collected in a manner wholly correlative with the related SASB metric.

REPORTING STATUS

Fully reporting



Partially reporting















Not reported








COMMERCIAL BANKS

| SASB CODE | ACCOUNTING METRIC | REPORTING STATUS | RESPONSE |
|----------------------|---|------------------|---|
| Data Security | | | |
| FN-CB-230a.1 | (1) Number of data breaches (2) Percentage involving personally identifiable information (PII) (3) Number of account holders affected | | (1) We have not experienced any material losses or other material consequences relating to technology failure, cyberattacks, or other information or security breaches. (2) Not currently disclosed (3) Not currently disclosed |
| FN-CB-230a.2 | Description of approach to identifying and addressing data security risks | | 2022 ESG Report, pp. 65-70: "Security and Privacy" |






| SASB CODE | ACCOUNTING METRIC | REPORTING STATUS | RESPONSE |
|--|--|---|--|
| Financial Inclusion & Capacity Building | | | |
| FN-CB-240a.1 | (1) Number of loans outstanding qualified to programs designed to promote small business and community development (2) Amount of loans outstanding qualified to programs designed to promote small business and community development |  | 2022 ESG Report, p. 26: "2022 Small-Business Lending Highlights" and "Active Microfinance Loans" 2022 ESG Report, pp. 30-31: "Community Plan Investment Progress" and "Community Development Loans & Investments" 2022 Form 10-K , p. 24: Overall CRA discussion (including Outstanding rating) Community Reinvestment Act Performance Evaluation As of 12/31/22, Huntington's small and medium-sized enterprise loans outstanding were approximately \$6.8 billion. |
| FN-CB-240a.2 | (1) Number and (2) Amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development |  | (1) Not disclosed (2) Not disclosed |
| FN-CB-240a.3 | Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers |  | Not disclosed |
| FN-CB-240.4 | Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers |  | In 2022, Huntington's community lenders partnered with over 40 different affordable housing organizations and provided over 240 hours of homebuyer education to LMI first-time homebuyers. |
| Incorporation of Environmental, Social, and Governance Factors in Credit Analysis | | | |
| FN-CB-410a.1 | Commercial and industrial credit exposure, by industry |  | 2022 Form 10-K , p. 57: Table 8 – Loan and Lease Portfolio by Industry Type |
| FN-CB-410a.2 | Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis |  | 2022 ESG Report, pp. 89-90: "Our Approach to Lending" |
| Business Ethics | | | |
| FN-CB-510a.1 | Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations ⁵ |  | 2022 Form 10-K , pp. 154-155: Footnote 22 "Commitments and Contingent Liabilities" |
| FN-CB-510a.2 | Description of whistleblower policies and procedures |  | 2022 ESG Report, p. 61: "Reporting and Addressing Critical Concerns" |
| Systemic Risk Management | | | |
| FN-CB-550a.1 | Global Systemically Important Bank (G-SIB) score, by category |  | Not relevant, Federal Reserve has deemed Huntington a Category IV bank (various Fed CCAR disclosures) |
| FN-CB-550a.2 | Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities |  | 2022 Form 10-K , pp. 18-19: "Enhanced Prudential Standards" and "Capital Planning and Stress Testing" Basel III Regulatory Capital Disclosures, p. 6: "Capital Adequacy" |



| SASB CODE | ACTIVITY METRIC | REPORTING STATUS | RESPONSE |
|-------------|---|---|--|
| FN-CB-000.A | (1) Number and (2) Value of checking and savings accounts by segment: (a) personal and (b) small business |  | (1a) 4,240,398 Consumer checking accounts; 1,843,254 Consumer savings accounts (1b) 436,311 Business Banking checking accounts; 30,507 Business Banking savings accounts (2a) \$26,841,985,786 Consumer checking account average balance; \$18,775,920,622 Consumer savings account average balance (2b) \$16,158,568,530 Business Banking checking account average balance; \$635,124,288 Business Banking savings account average balance |
| FN-CB-000.B | (1) Number and (2) Value of loans by segment: (a) personal, (b) small business, and (c) corporate |  | (1a) 1,460,350 personal loans ¹ (1b) \$51,068,448,036 in personal loans ¹ (2a) 72,770 business loans (2b) \$6,824,740,914 in business loans (1c) 178,791 corporate loans (2c) \$63,740,507,746 in corporate loans |

CONSUMER FINANCE

| SASB CODE | ACCOUNTING METRIC | REPORTING STATUS | RESPONSE |
|-------------------------|---|---|---|
| Customer Privacy | | | |
| FN-CF-220a.1 | Number of account holders whose information is used for secondary purposes |  | 2022 ESG Report, p. 66: "Managing Cybersecurity Risk" |
| FN-CF-220a.2 | Total amount of monetary losses as a result of legal proceedings associated with customer privacy |  | 2022 Form 10-K , pp. 154-155: Footnote 22 "Commitments and Contingent Liabilities" |
| Data Security | | | |
| FN-CF-230a.1 | (1) Number of data breaches, (2) Percentage involving personally identifiable information (PII), (3) Number of account holders affected |  | (1) We have not experienced any material losses or other material consequences relating to technology failure, cyberattacks, or other information or security breaches. (2) Not currently disclosed (3) Not currently disclosed |
| FN-CF-230a.2 | Card-related fraud losses from (1) Card-not-present fraud and (2) Card-present and other fraud |  | (1) 2022 ESG Report, pp. 65-70: "Security and Privacy" (2) N/A |
| FN-CF-230a.3 | Description of approach to identifying and addressing data security risks |  | 2022 ESG Report, pp. 65-70: "Security and Privacy" |

¹ Loans and balances exclude Standby Cash and overdraft-related extensions of credit.

| SASB CODE | ACCOUNTING METRIC | REPORTING STATUS | RESPONSE |
|--------------------------|---|---|---|
| Selling Practices | | | |
| FN-CF-270a.1 | Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold |  | 2023 Proxy Statement , pp. 69, 71-72, 76-77, 93-95 Code of Business Conduct and Ethics and Recoupment Policy: https://www.huntington.com/About-Us/corporate-governance |
| FN-CF-270a.2 | Approval rate for (1) Credit and (2) Pre-paid products for applicants with FICO scores above and below 660 |  | 1) Not disclosed 2) N/A |
| FN-CF-270a.3 | (1) Average fees from add-on products, (2) Average APR, (3) Average age of accounts, (4) Average number of trade lines, and (5) Average annual fees for pre-paid products, for customers with FICO scores above and below 660 |  | Not disclosed |
| FN-CF-270a.4 | (1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB |  | Not disclosed |
| FN-CF-270a.5 | Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products |  | 2022 Form 10-K , pp. 154-155: Footnote 22 "Commitments and Contingent Liabilities" |

| SASB CODE | ACTIVITY METRIC | REPORTING STATUS | RESPONSE |
|-------------|---|---|------------------------|
| FN-CF-000.A | Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account |  | (1) 452,554 (2) N/A |
| FN-CF-000.B | Number of (1) credit card accounts and (2) pre-paid debit card accounts |  | (1) 468,035 (2) N/A |



Contact Huntington

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Source: Consumer - Huntington Proprietary Quarterly Customer Satisfaction and NPS Survey. Updated: Quarterly; Reported as current quarter

NPS Survey question: "How likely would you be to recommend Huntington to a friend, relative or colleague?" Scale: 11-point scale where 0=Not at all likely to 10=Extremely likely

NPS Metric: NPS = (Percent of 9 and 10 ratings) minus (percent of ratings 0 thru 6). Scores range from 100 (all promoters) to -100 (all detractors).

Satisfaction Question: "Overall, how satisfied are you with Huntington?" Scale: 11-point scale where 0=Not at all satisfied, 10=Extremely satisfied Satisfaction Metric: Percent Top 2 box (ratings 9 & 10)

Source: Small Business: Huntington Proprietary Bi-Annual Customer Satisfaction and NPS Survey. Updated: Q2 and Q4; Reported as rolling bi-annual

NPS Survey question: "How likely are you to recommend Huntington to a business associate, friend, relative, or colleague?" Scale: 11-point scale where 0=Not at all likely to 10=Extremely likely

NPS Metric: NPS = (Percent of 9 and 10 ratings) minus (percent of ratings 0 thru 6). Scores range from 100 (all promoters) to -100 (all detractors). Reported as a composite of two equally weighted segments -

Business Banking assigned and Branch assigned small businesses

Satisfaction Question: "Overall how satisfied are you with Huntington Bank?" Scale: 11-point scale where 0=Not at all satisfied, 10=Extremely satisfied

Satisfaction Metric: Percent Top 2 box (ratings 9 & 10). Reported as a composite of two equally weighted segments - Business Banking assigned and Branch assigned small businesses

This ESG Report should be read in conjunction with our current Annual Report and Proxy Statement, both of which contain additional information about our Company. This ESG Report uses certain terms, including those that the GRI or SASB refer to as "material," to reflect the issues or priorities of us and our stakeholders. Used in this context, however, these terms are distinct from, and should not be confused with, the terms "material" and "materiality," as defined by or construed in accordance with securities or other laws or as used in the context of financial statements and reporting. Furthermore, any forward-looking statements contained in this ESG Report should not be unduly relied upon, as actual results could differ materially from expectations. For more information about such statements, please refer to the "Forward-Looking Statements" and "Risk Factors" sections of our latest Form 10-K, as updated or supplemented by our subsequent filings with the Securities and Exchange Commission ("SEC"), which are on file with the SEC and available in the "Investor Relations" section of our website, <http://www.huntington.com>, under the heading "Regulatory and SEC Filings."



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