





Huntington
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2023 Third Quarter Earnings Review

October 20, 2023

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

Huntington: A Purpose-Driven Company

OUR PURPOSE

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

OUR VISION

To be the leading
**People-First,
Digitally Powered Bank**

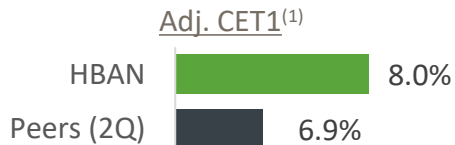
**Purpose and Vision Linked to Business Strategies
Guided by Through-the-Cycle Aggregate Moderate-to-Low Risk Appetite**

Key Messages

- 1 Well positioned to manage through the evolving economic landscape**, leveraging position of strength to capitalize on opportunities to win in the market
- 2 Top quartile CET1 capital ratio inclusive of AOCI**; capital expanding through 2024
- 3 Distinguished deposit base**, with core deposit growth and robust liquidity that supports well-managed beta
- 4 Strong credit quality** due to disciplined client selection and underwriting rigorous portfolio management consistent with aggregate moderate-to-low risk appetite
- 5 Focused on core strategy**, executing growth initiatives, and proactively managing expenses while expanding capabilities to support long-term growth

Well Positioned to Thrive and Manage Through the Dynamic Environment

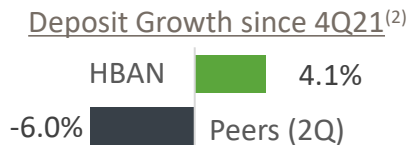
Top Quartile Capital



8.0% Adj. CET1
Top Quartile vs peers

- Expanding adjusted CET1 through YE24
- Optimizing balance sheet to generate the highest returns

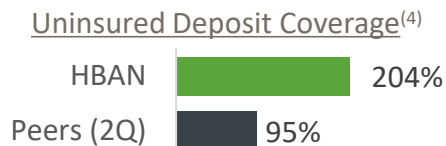
Sustained Deposit Growth



70% Insured Deposits
#1 Ranking (banks > \$100B⁽³⁾)

- Acquiring and deepening primary bank relationships
- Leveraging award-winning customer satisfaction and mobile app

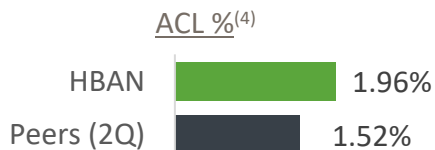
Robust Liquidity



131% LCR
Compliant with unmodified Liquidity Coverage Ratio (LCR)

- Managed to a best-in-class liquidity position for coverage of uninsured deposits

Strong Credit



0.24% NCO
Top quartile vs peers 4Q21 to 2Q23⁽⁵⁾

- Disciplined customer selection and underwriting supports strong credit quality

Distinguished Franchise

#1
Customer Satisfaction
JD Power⁽⁶⁾

#1
Mobile App
JD Power⁽⁶⁾

#1
SBA Lender Nationally
6 years in a row⁽⁷⁾

Best Brand & Excellence
Greenwich Awards⁽⁸⁾

See reconciliation on slide 27 (CET1)
See notes on slide 60

2023 Third Quarter Financial Performance

Key Metrics

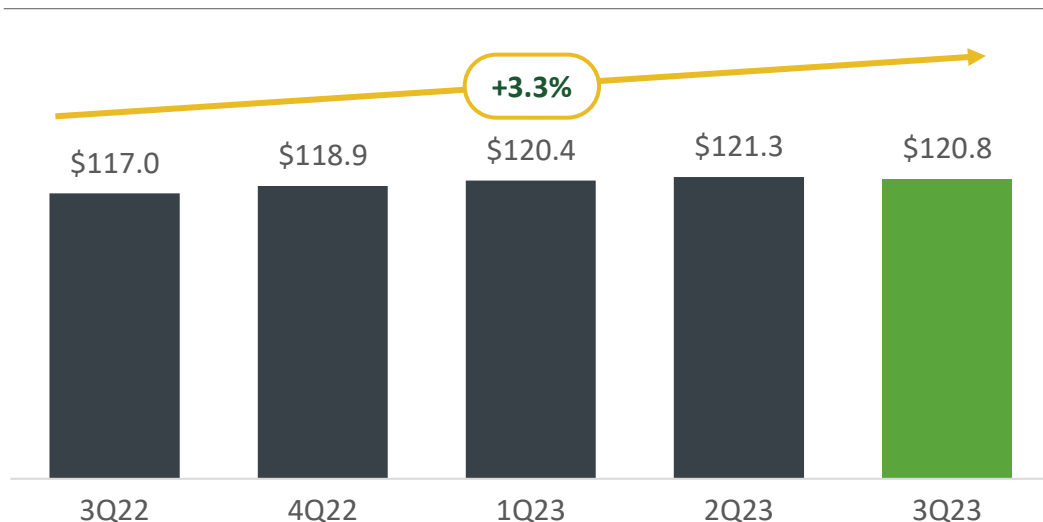
EPS	\$0.35 GAAP	\$0.36 Adjusted
ROTCE (ROTCE ex-AOCI)	19.5% GAAP 15.0%	20.0% Adjusted 15.3%
Deposit Growth (ADB)	1.8% QoQ	1.5% YoY
Loan Growth (ADB)	(0.5%) QoQ	3.3% YoY
Credit Performance	0.24% NCO Ratio	1.96% ACL Coverage

Highlights

- GAAP EPS of \$0.35; adjusted EPS of \$0.36 excluding Notable Items:
 - \$0.01 Notable Items from expenses related to staffing efficiencies and corporate real estate consolidations
- Sustained momentum in core deposit gathering activities and disciplined management of deposit betas
 - Average core deposits increased by \$2.4 billion QoQ
 - Total cost of deposit cumulative beta 37%
- Continued optimization of the balance sheet in order to drive the highest returns and support continued expansion of capital
- Net interest income expanded QoQ driven by a rising net interest margin, benefited by proactive balance sheet management
- Proactively managing expenses with incremental actions including consolidating 34 branch locations primarily in 1Q24 (~3% of network), corporate real estate consolidations, and staffing efficiencies
- Credit quality remains strong with normalization consistent with expectations
- Robust return on capital, contributing to sustained capital accretion

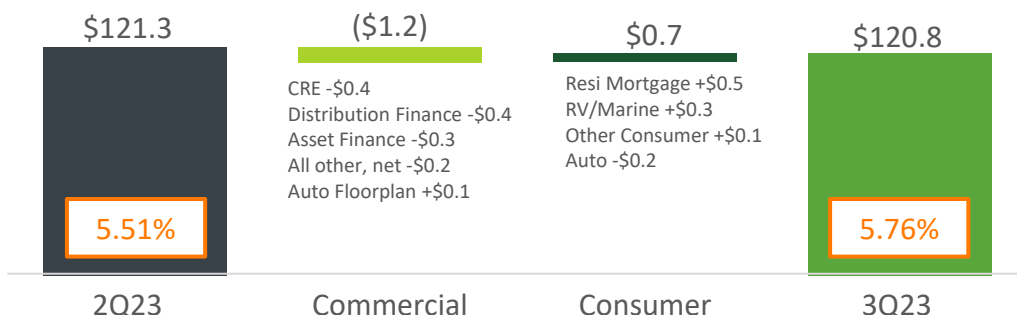
Loans and Leases | Loan Growth Optimized for Return

Average Loan and Lease Balances



Average Loan and Lease Balances QoQ

Average Loan Yield



Highlights

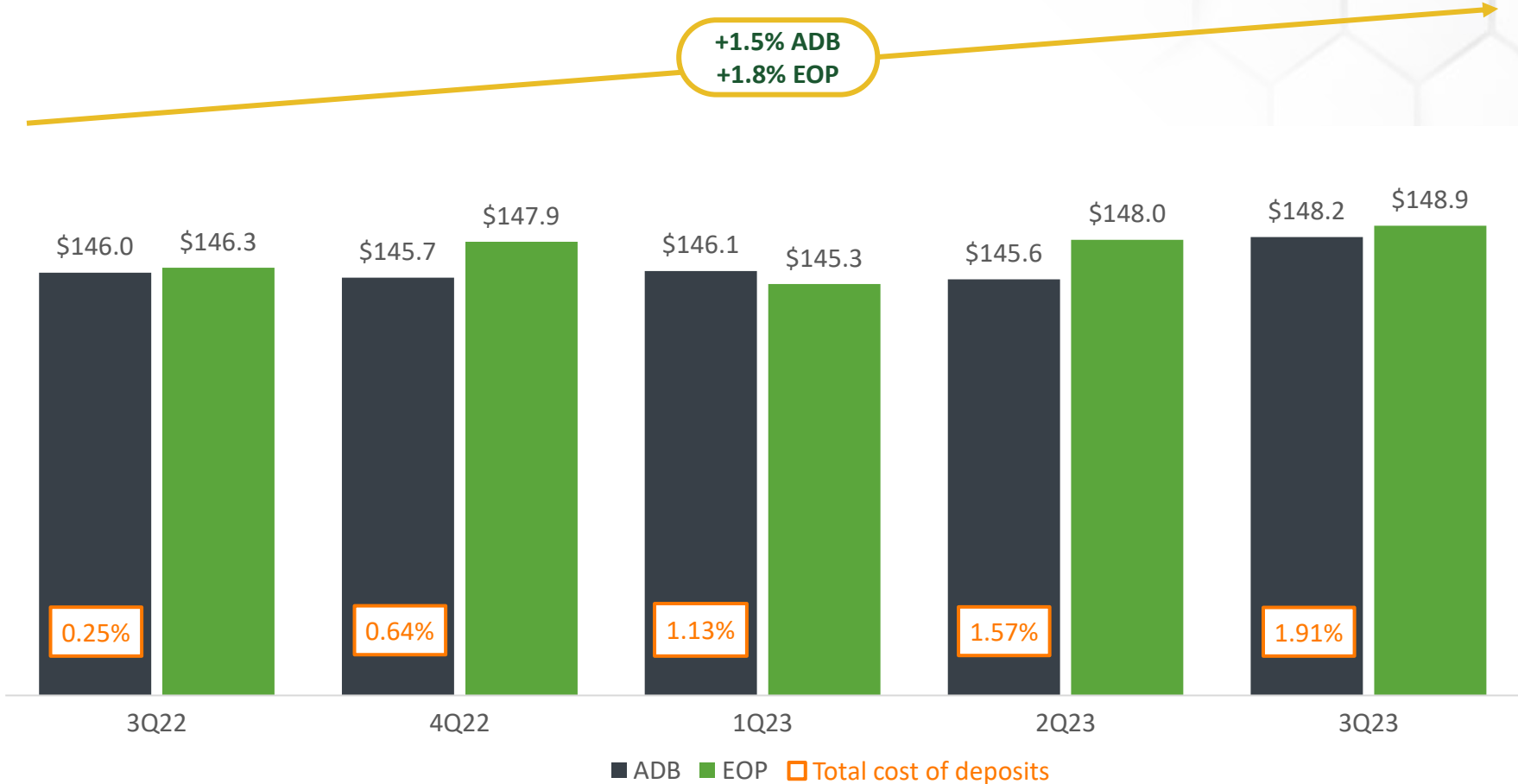
vs Linked Quarter

- Average balances down \$0.6 billion, or -0.5%, QoQ driven by lower commercial loan balances due to seasonality and optimization efforts, partially offset by growth in total consumer loans
- Average commercial balances down \$1.2 billion, or -1.8% QoQ
- Average consumer loan balances increased by \$0.7 million, or 1.3% QoQ

vs Prior Year

- Total average balances increased \$3.8 billion, or 3.3% YoY
- Average commercial balances increased \$2.8 billion, or 4.3% YoY
- Average consumer balances increased \$1.0 billion, or 2.0% YoY

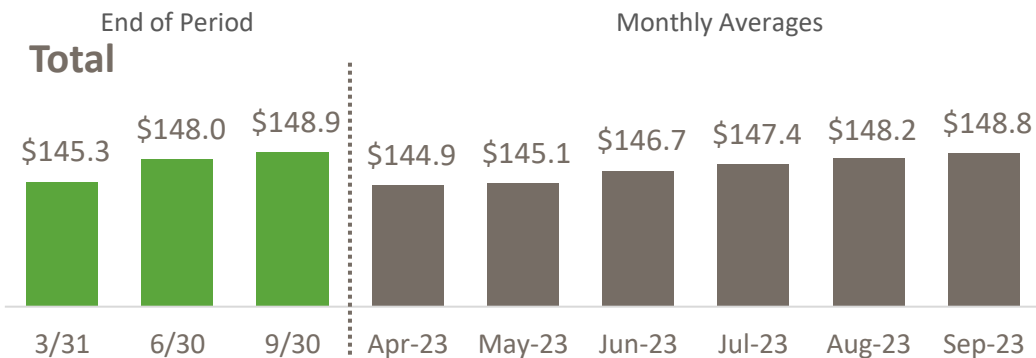
Sustained Deposit Growth



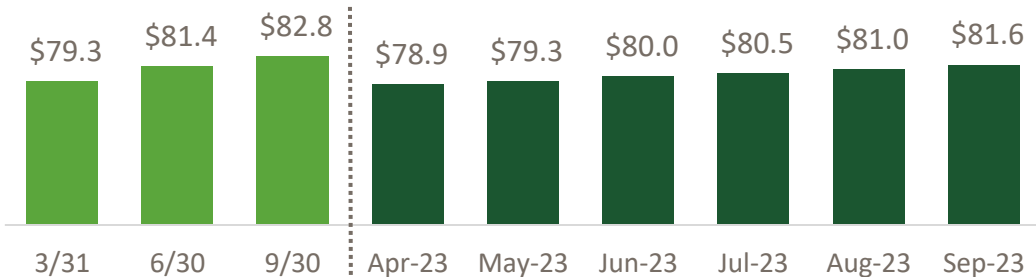
Note: \$ in billions unless otherwise noted

Deposits | Continued Sequential Growth

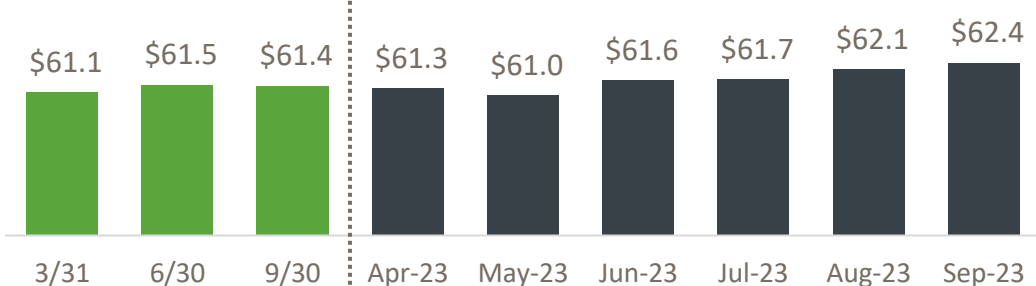
Deposit Balance Trend



Core Consumer



Core Commercial



Note: \$ in billions unless otherwise noted

Highlights

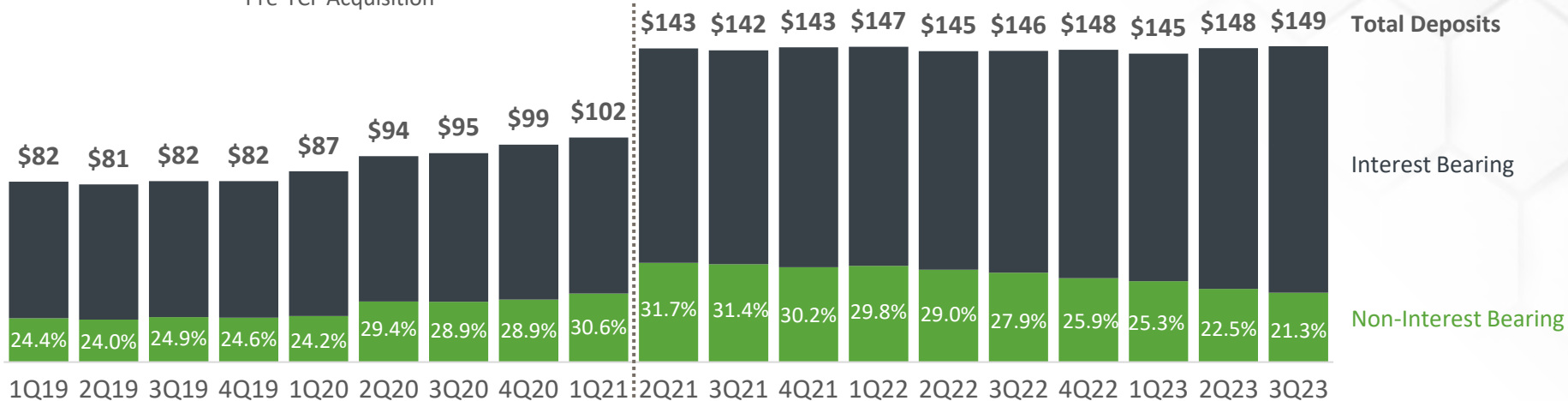
vs Linked Quarter

- Ending total deposits increased \$0.9 billion, or 0.6%
- Core deposit balances represented nearly all net deposit growth since end of 2022
- Brokered deposit balances declined QoQ and represent 2.8% of total deposits
- Ending core consumer deposits increased \$1.4 billion, or 1.7%
- Core consumer deposits have increased for 10 consecutive months
- Core consumer average deposits increased \$1.6 billion, or 2.0%, QoQ
- Ending core commercial deposits relatively stable
- Core commercial average deposits up \$0.8 billion, or 1.2%, QoQ

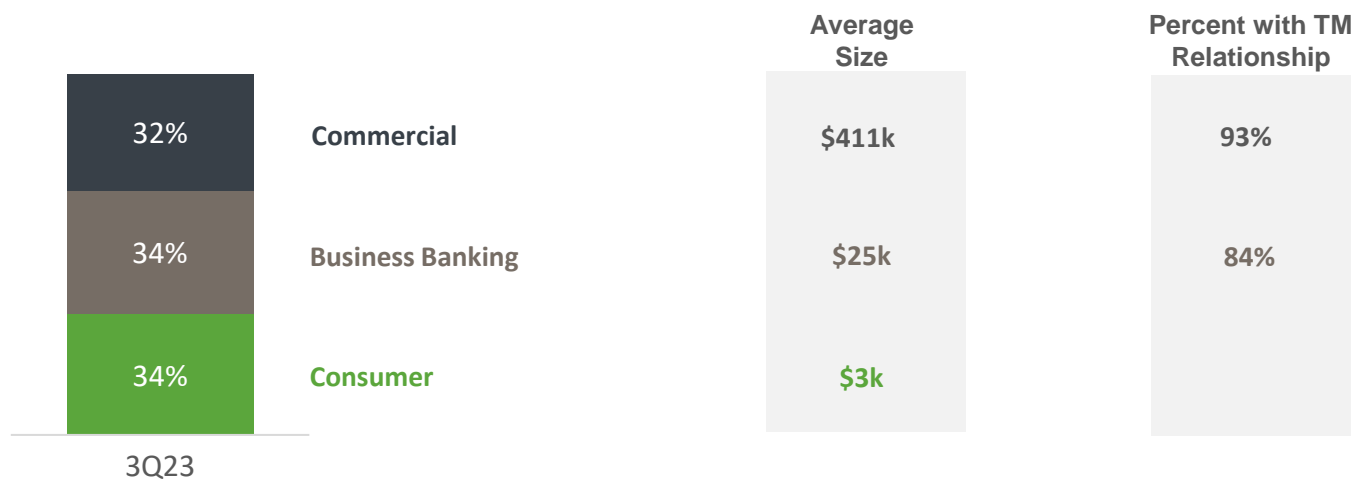
Non-Interest Bearing (NIB) Deposit Mix

Total Deposits – Ending Balances

Pre-TCF Acquisition



NIB Deposits by Business Line – Average Balances⁽¹⁾



Note: \$ in billions unless otherwise noted
See notes on slide 60

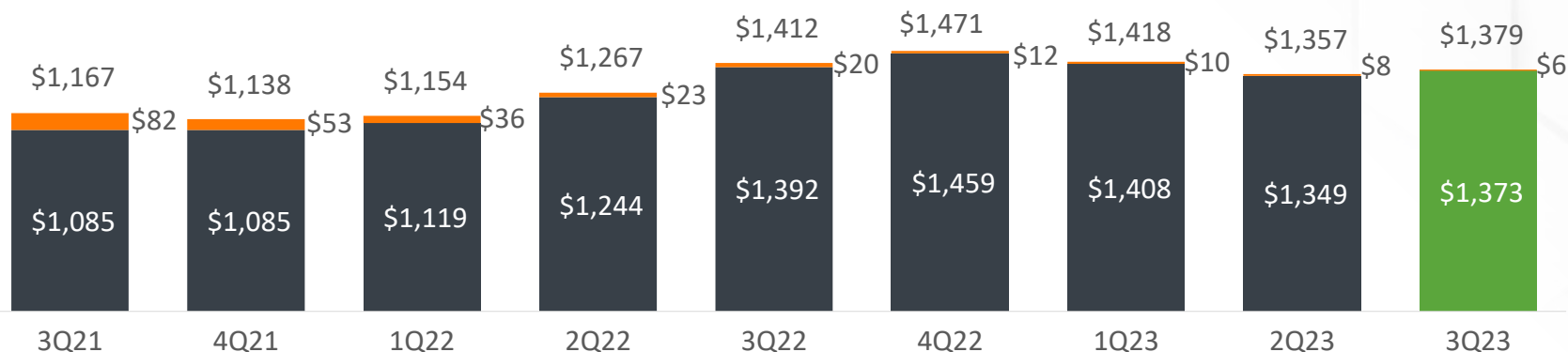
Net Interest Income | Driving Growth Over Time

Net Interest Income (FTE)⁽¹⁾

■ Net Interest Income, ex PAA and PPP

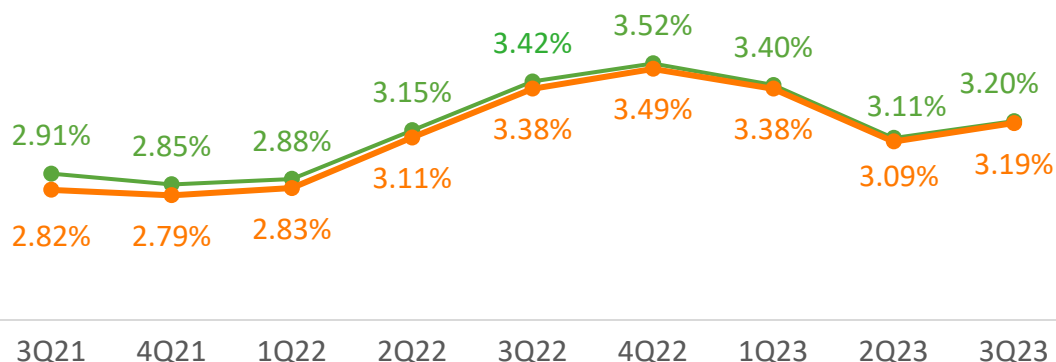
■ Purchase Accounting Accretion (PAA) & Paycheck Protection Program (PPP)

CAGR (3Q21-3Q23)
8.7%



Net Interest Margin % (NIM)

● NIM ● Adjusted NIM



NIM Rollforward

2Q23 NIM **3.11%**

Spread, net of free funds **0.04%**
Higher earning asset yields offset by higher funding costs

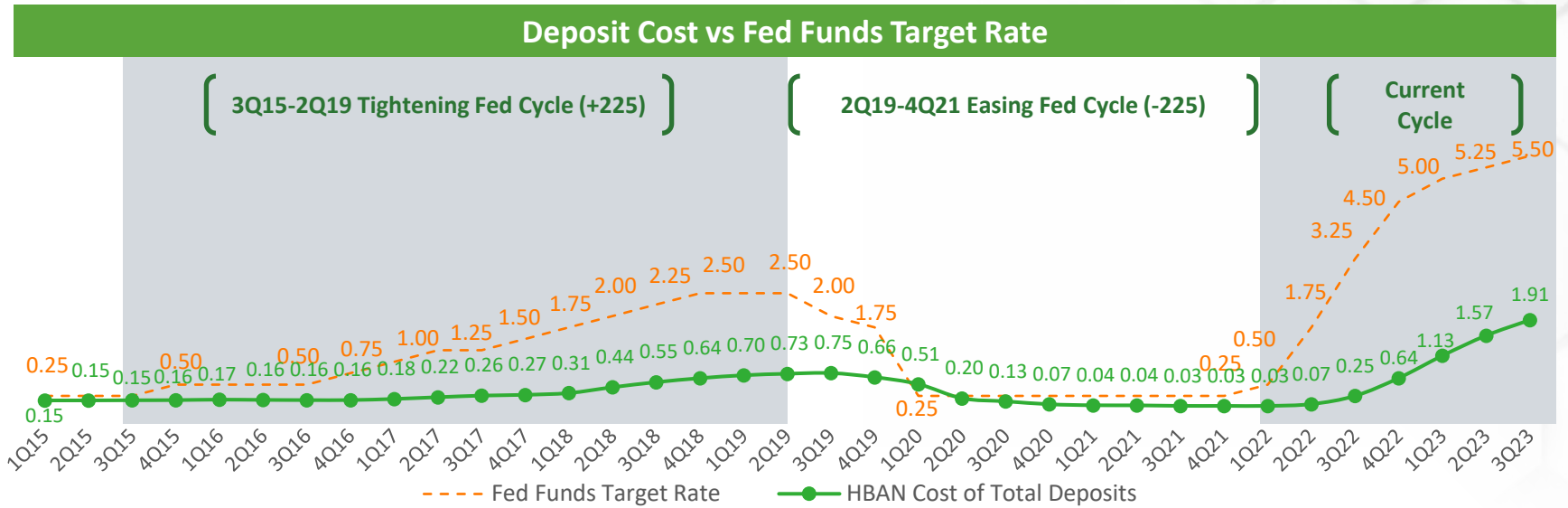
Lower Fed Cash **0.03%**
Average Fed Cash \$11.1bln 2Q23 vs \$9.3bln 3Q23

FHLB Stock Dividends **0.02%**
Higher stock dividends QoQ

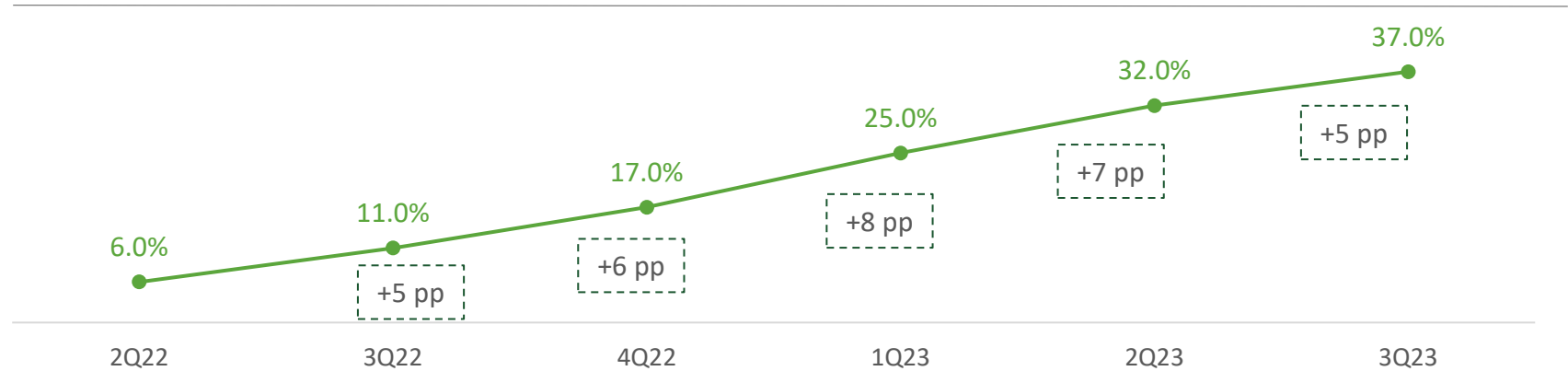
3Q23 NIM **3.20%**

Note: \$ in millions unless otherwise noted
See reconciliation on slide 27 (NIM); See notes on slide 60

Deposit Costs | Continued Disciplined Execution



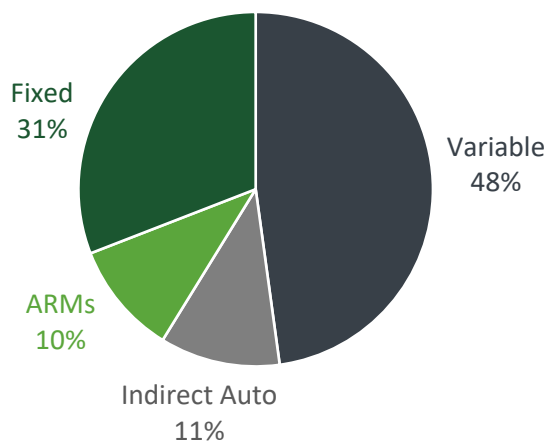
Deposit Beta (Total Cost of Deposits)



Cycle-to-date deposit betas trending in line with expectations

Loan Yields | Benefitting From Fixed Rate Re-Pricing

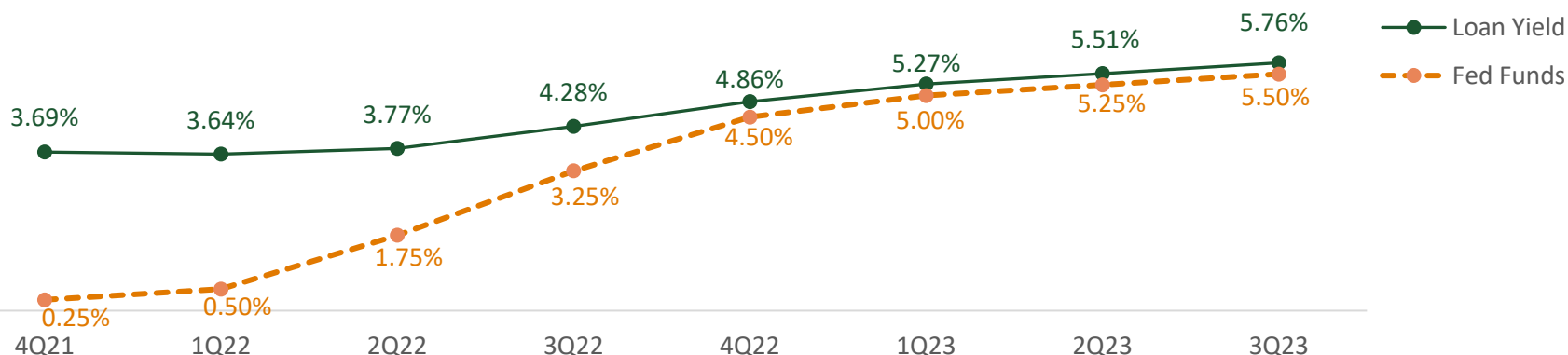
Loan Portfolio Composition (as of 3Q23)



Highlights

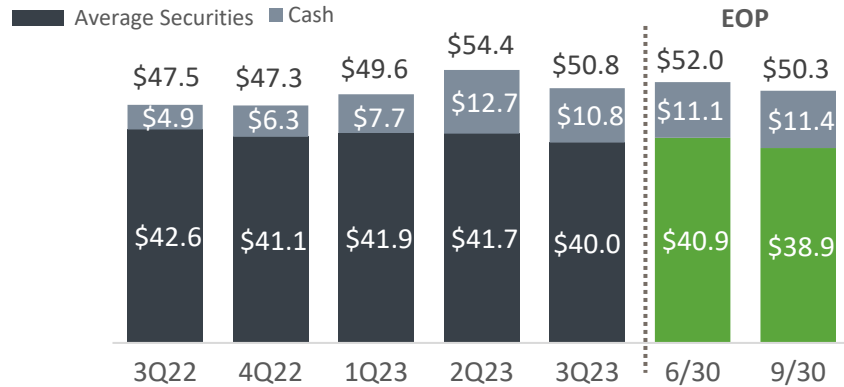
- Positioned the balance sheet to benefit from asset sensitivity and higher interest rates
- Both variable rate and short-term loan portfolios benefited from asset repricing
 - Auto portfolio duration less than 2 years and mortgage-ARM duration 5 years
- Loan yields expanded by 207 basis points since 4Q21
- Loan yields expanded by 25 basis points QoQ
 - Auto loan yields expanded by 34 basis points QoQ
 - Total commercial yields expanded by 29 basis points QoQ
 - Residential mortgage yields expanded by 15 basis points QoQ

Total Loan Yield Trend



Securities Portfolio

Average Securities + Cash⁽¹⁾

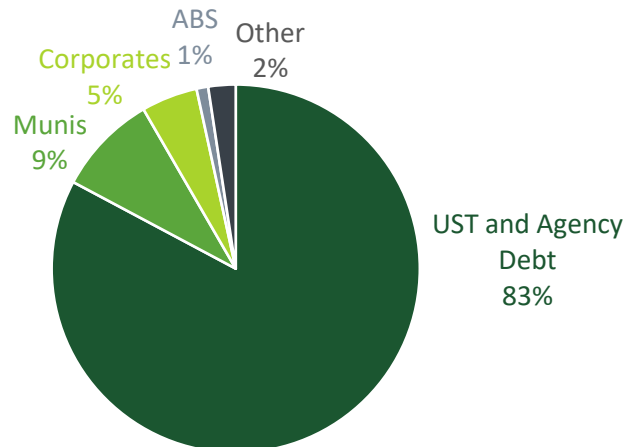


Sec + Cash % Assets (ADB)	26%	26%	27%	29%	27%
Sec Yields %	2.74%	3.26%	3.56%	3.82%	4.15%

Highlights

- Securities duration 4.5 years; net of hedging 3.6 years
- Strategically lowered portfolio duration since 2021
- Securities yields increased 33 bps QoQ
- Cash flows from securities portfolio in 3Q23 remained in cash
- 42% of portfolio classified as HTM to protect capital
- AFS portfolio hedged with pay fixed swaps; reduces duration risk and protects OCI / capital and liquidity

Securities Portfolio Composition (3Q23)



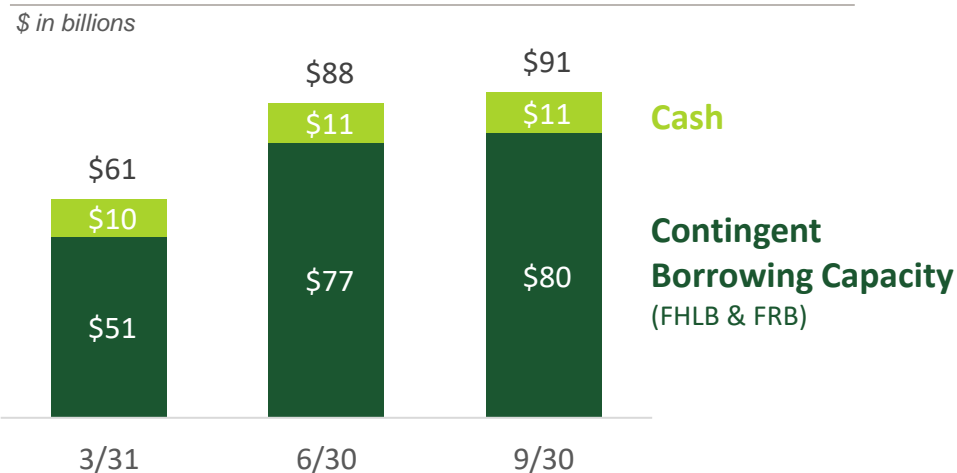
Components of Fair Value (FV) Mark

	Securities (cost)	Unrealized gain / (loss)	Hedge FV (unallocated)	Net Impact
AFS	\$26.3	(\$4.4)	\$0.9	(\$3.5)
3Q23 HTM	\$16.1	(\$2.8)	-	(\$2.8)
Total	\$42.4	(\$7.2)	\$0.9	(\$6.3)

Excludes Other Securities; pre-tax

Diversified Sources of Liquidity

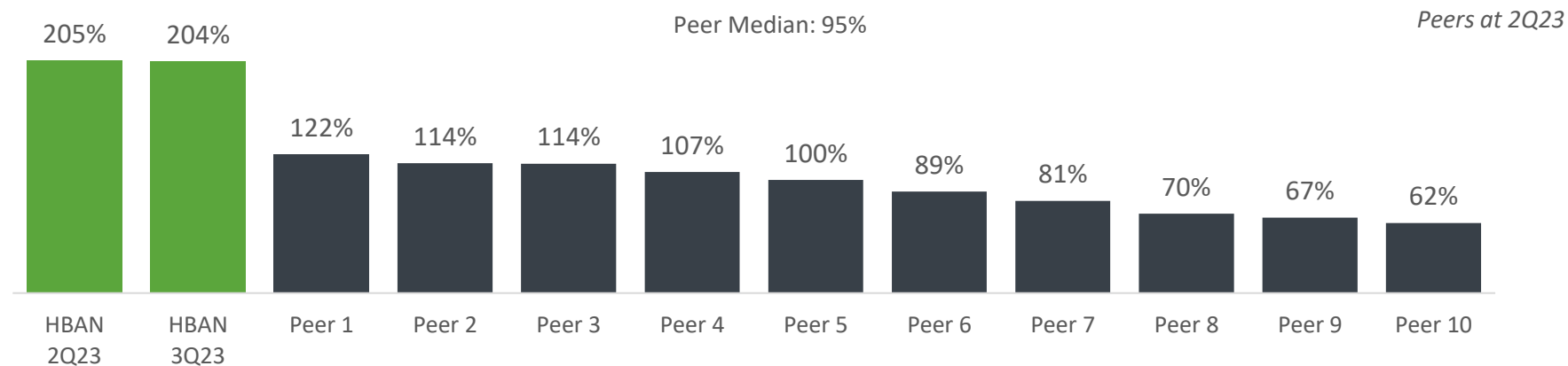
Robust Level of Available Liquidity⁽¹⁾



Highlights

- Peer leading available liquidity as a percent of uninsured deposits highlighting the proactive approach to liquidity risk management and strength of our granular deposit base
- As of 9/30, cash and available liquidity total of \$91 billion
- Additional sources of liquidity include \$5.2 billion of unpledged securities (market value) at 9/30

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



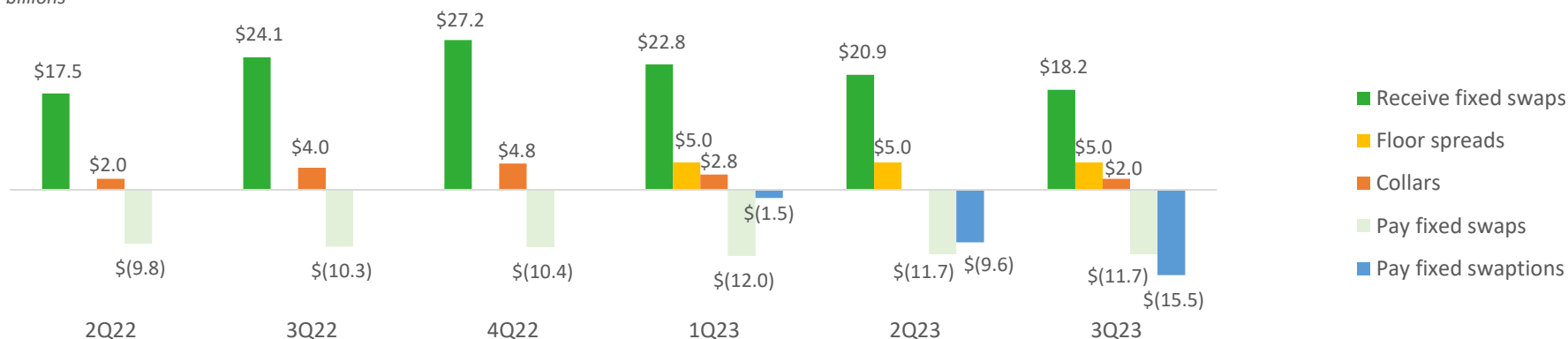
Balance Sheet Management Strategy

Hedging Program Overview

	Program	Notional (\$)	Weighted Avg Rate (%)	WAL (Years)	Description	3Q23 Actions
Capital Protection: Designed to protect capital against higher rate scenarios	PF Swaps	\$11.7	1.48	3.76	Protects capital if rates increase	No material actions
	PF Swaptions	\$15.5	5.03	0.70	Economic Hedges: 6-month/1-year swaptions on 5-year swaps to protect capital from tail risk from significant rate moves	Added \$5.9 billion, out of the money payor swaptions which offered relatively low premium cost vs. potential benefit
	Total PF Swaps	\$27.2		2.02		
NIM Protection: Reduces volatility & supports a narrow corridor of NIM in lower rate scenarios	RF Swaps	\$18.2	2.85	3.54	Provides down rate NIM protection	Terminated \$2.6 billion
	Floor Spreads	\$5.0	2.97 / 3.97	2.54	Cost efficient structure to provide down rate NIM protection and reduce near term negative carry	No actions; will continue to monitor opportunities for additional hedging
	Collars	\$2.0	3.20 / 4.50	0.41	Short term swaptions on 5yr swaps to protect against down rate scenarios	Added \$2 billion
	Total RF Swaps	\$25.2		3.09		

Hedging Balance Update (EOP)

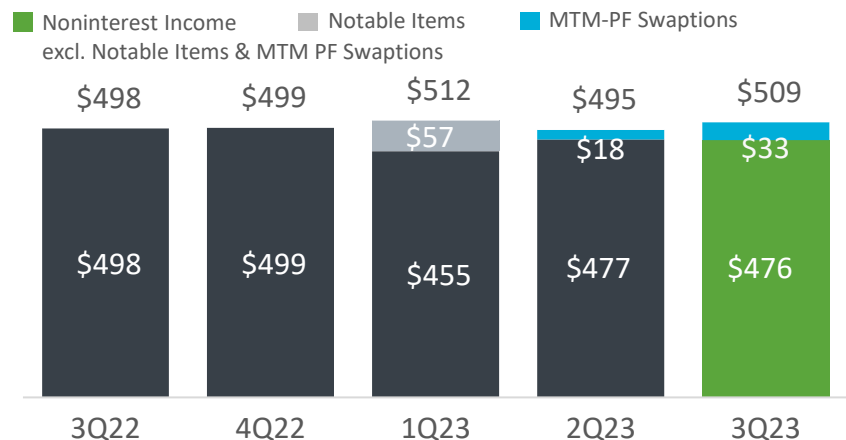
\$ in billions



Note: \$ in billions unless otherwise noted

Noninterest Income | Diversified Fee Revenues

Noninterest Income



Highlights

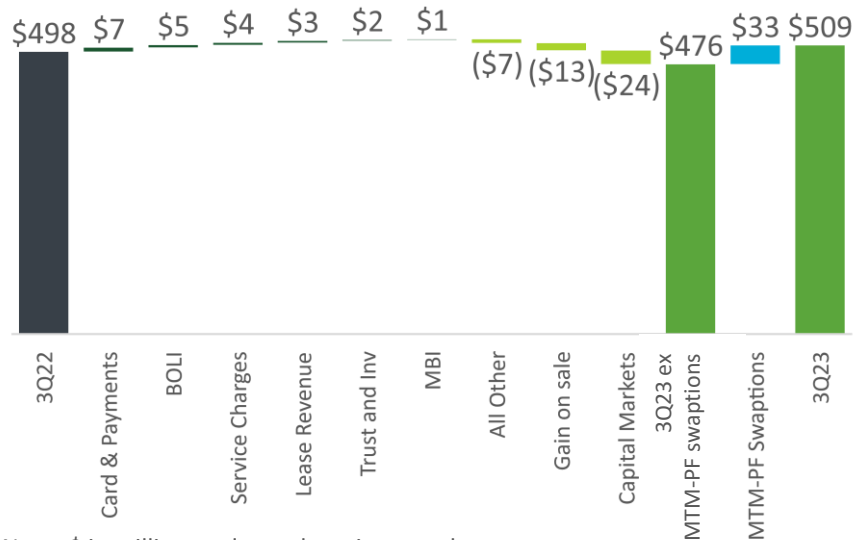
vs Linked Quarter

- Noninterest income increased \$14 million QoQ driven by positive MTM on PF swaptions as well as higher deposit service charges including TM fees, offset by lower capital markets fees
- Excluding the MTM on PF swaptions, adjusted noninterest income was relatively stable QoQ

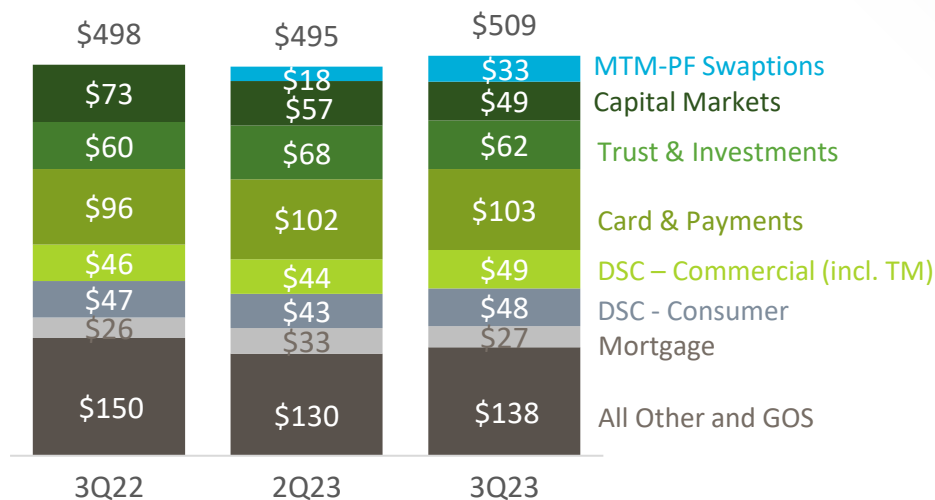
vs Prior Year

- Noninterest income increased \$11 million driven by positive MTM on PF swaptions, higher card and payments, BOLI, and deposit service charges, offset by lower capital markets revenue and gain on sale

Noninterest Income vs. Prior Year



Noninterest Income by Category



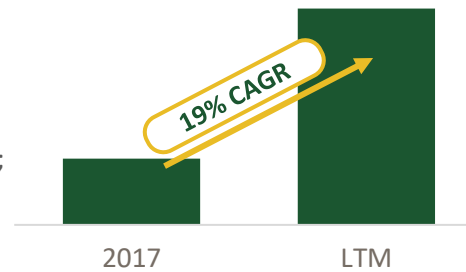
Note: \$ in millions unless otherwise noted

Strategic Fee Focus Areas | Continued Momentum in Fees

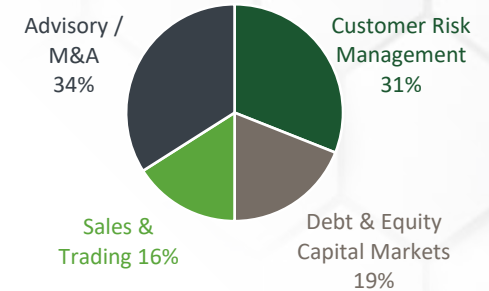
Capital Markets

- Building incremental product capabilities
- Bolstered by Capstone to drive synergies in the core business
- Challenging operating environment in 2023; remain focused on driving long-term opportunities

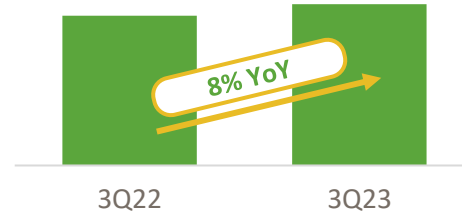
Capital Markets Fees



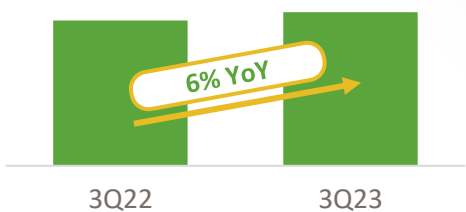
Balanced Revenue Mix⁽¹⁾



Treasury Management Fees⁽²⁾



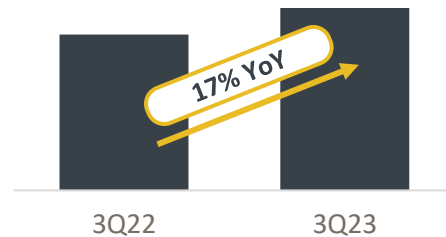
Card Spend (Debit + Credit)



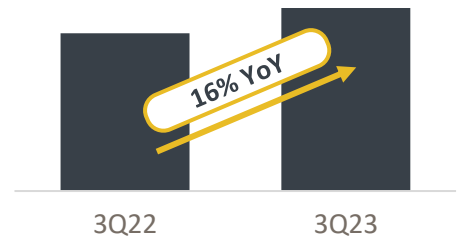
Payments

- Sustained spend growth and deepening
- Leveraging strength and scale of top tier debit franchise
- Continued increasing TM penetration

Household Growth (Advisory Relationships)



Assets Under Management

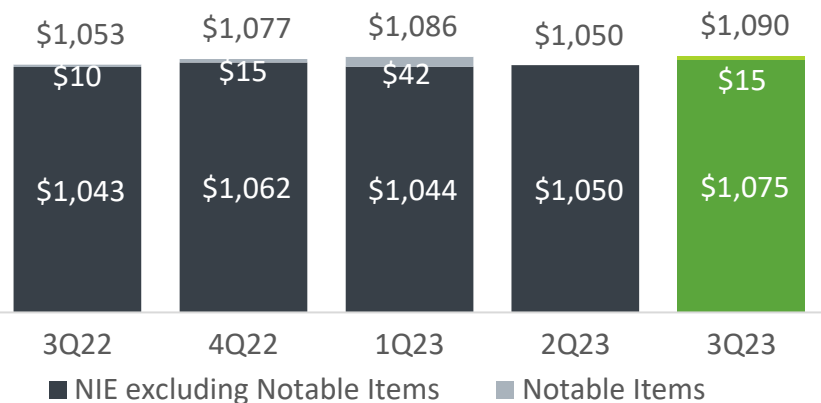


Wealth

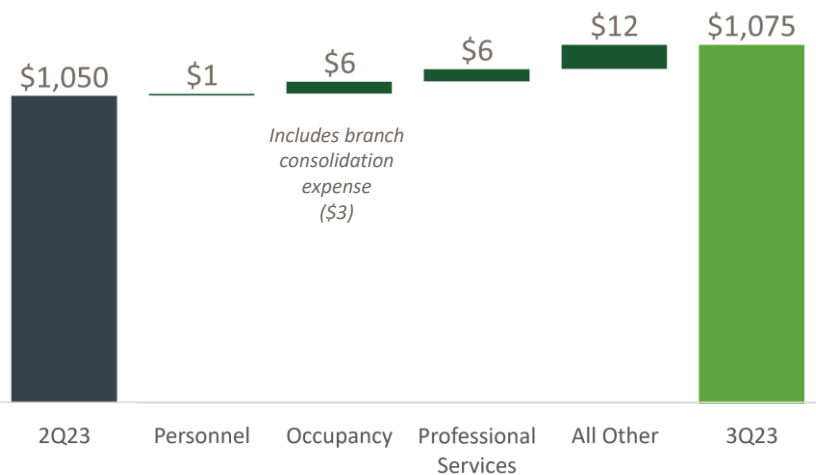
- Executing strategy to deepen penetration of advisory services within our customer base
- Focused on gathering AUM to drive recurring revenue

Noninterest Expense | Disciplined Expense Management

Noninterest Expense (NIE)



Quarterly Noninterest Expense ex Notable Items



Highlights

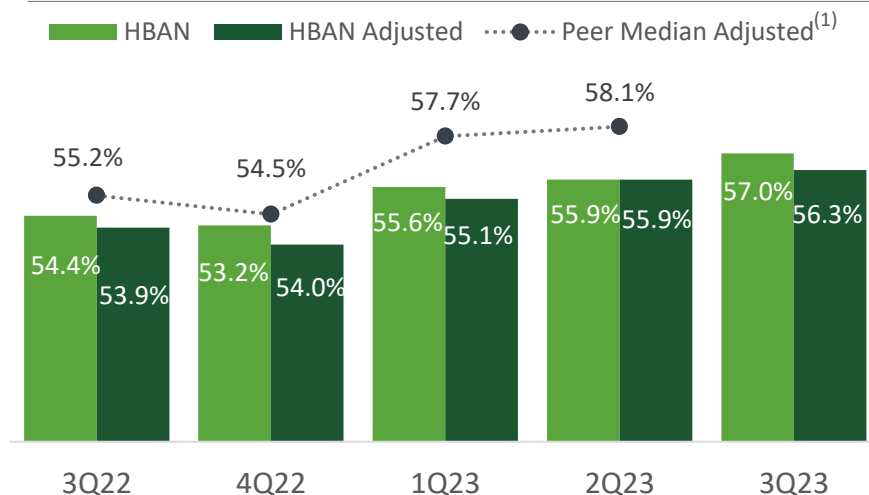
vs Linked Quarter

- Reported NIE increased \$40 million QoQ
 - \$15 million of Notable Items includes expenses related to staffing efficiencies and corporate real estate consolidation
- Adjusted NIE increased \$25 million QoQ, driven by personnel, occupancy, professional services, and all other smaller variances
 - Occupancy expense includes \$3 million of branch consolidation expense related to 34 branches closing in 1Q24, ~3% of network

vs Linked Year

- Reported NIE increased \$37 million YoY; adjusted for Notable Items, adjusted expenses increased by \$32 million, or 3.1% YoY

Efficiency Ratio

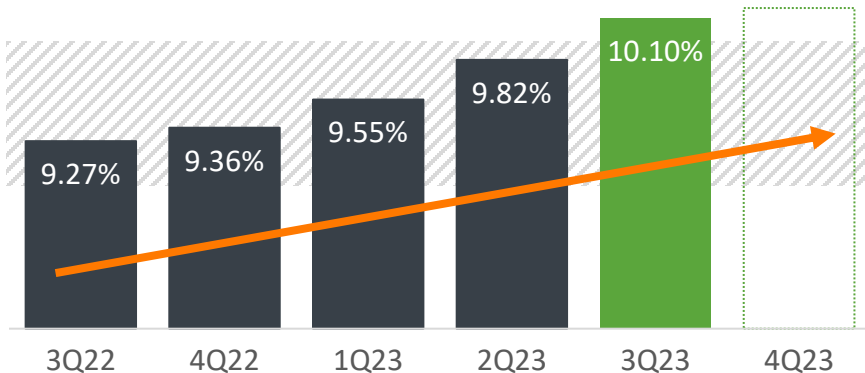


Note: \$ in millions unless otherwise noted
See reconciliations on slide 26 (Noninterest Expense, Efficiency Ratio); See notes on slide 60

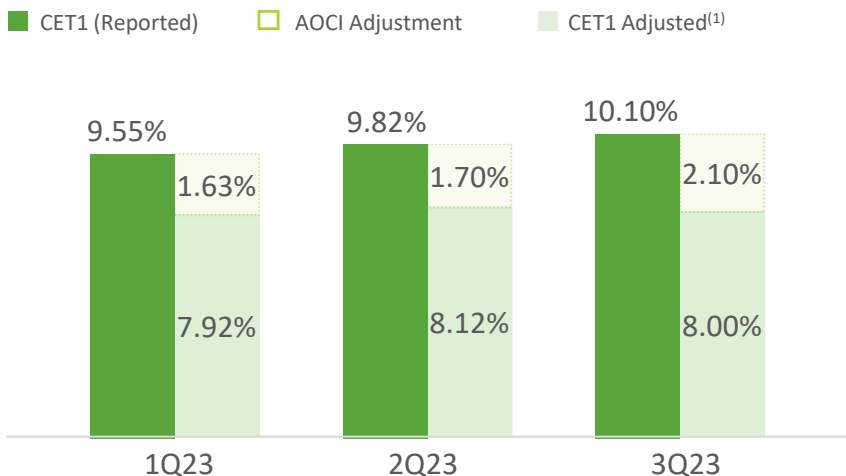
Capital Positioning | Building Over the Year

Common Equity Tier 1 (CET1) Ratio

Target operating range 9 – 10%



CET1 Ratio (Reported and Adjusted)

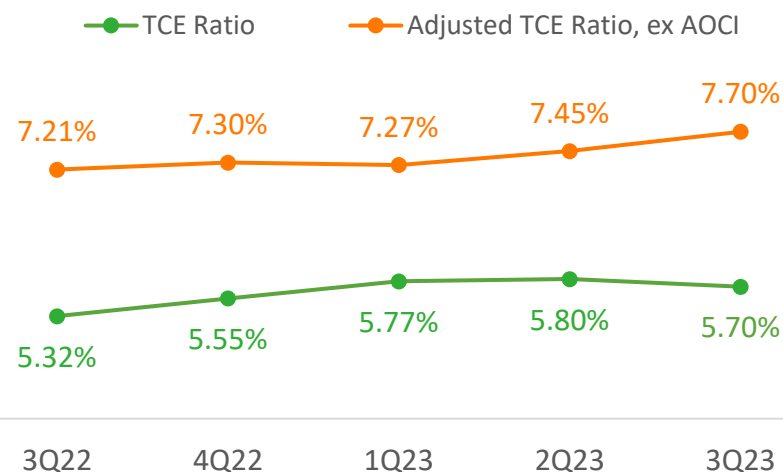


Highlights

Strong Capital Position

- ◆ CET1 continues to grow on a reported basis (+28 bps QoQ)
 - ◆ Inclusive of AOCI, CET1 declined QoQ (-12 bps) driven by movement of rates
- ◆ Capital Priorities include 1. Fund Organic Growth 2. Dividend 3. Buybacks/other
- ◆ Expect to deploy capital to fund organic growth and further increase adjusted CET1
 - ◆ Share repurchase not expected through 2023 and 2024

Tangible Common Equity

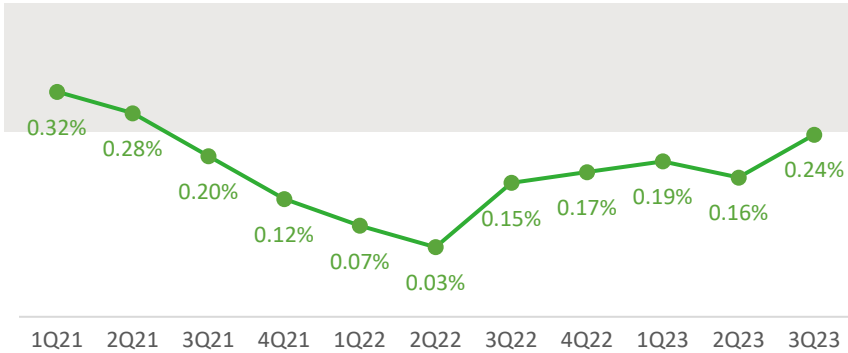


See reconciliations on slide 27 (CET1) and 28 (TCE)
See notes on slide 60

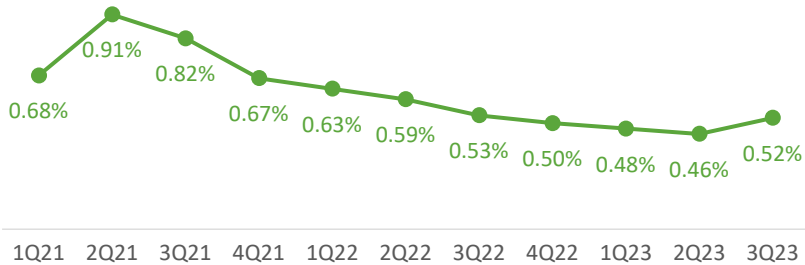
Asset Quality and Reserve | Top Tier Reserve Profile

Net Charge-off Ratio

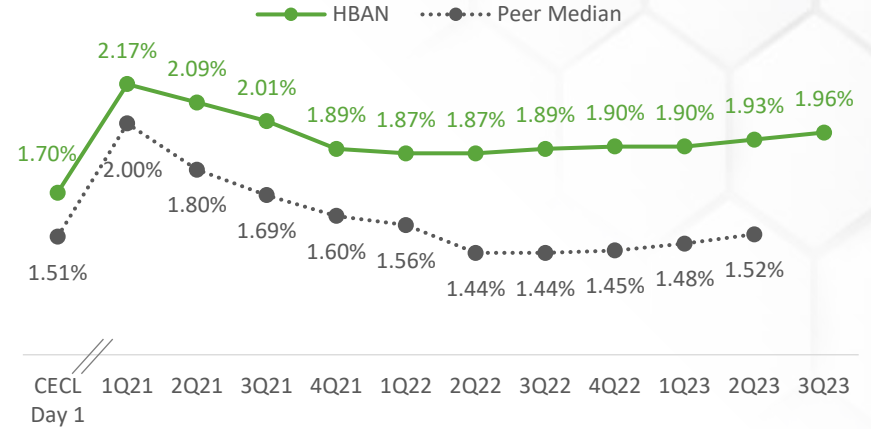
Through the Cycle Target NCO Range (25 – 45 bps)



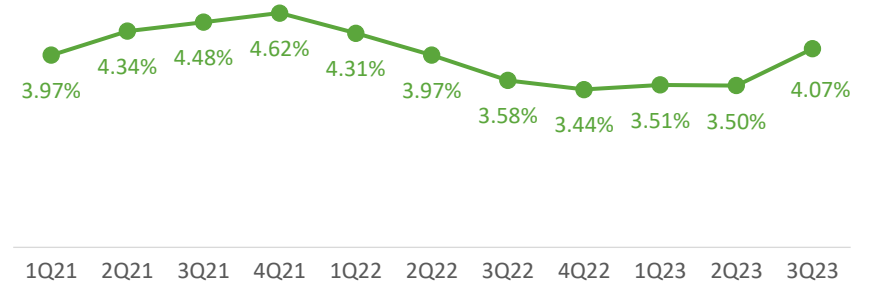
NPA Ratio



Allowance for Credit Losses (ACL)



Criticized Asset Ratio



4Q23 Outlook

	4Q23 vs. 3Q23 Guidance As of 10/20/23	Commentary
Average Loans <i>3Q23 Baseline = \$120.8 billion</i>	Up ~1%	Managing balance sheet to support capital accretion and highest return loan growth
Average Deposits <i>3Q23 Baseline = \$148.2 billion</i>	Up ~1%	Acquiring and deepening primary bank relationships
Net Interest Income (ex-PPP, ex-PAA) Non-GAAP <i>3Q23 Baseline = \$1.373 billion</i>	Down 4% - 5%	Driven by a modest margin decline in 4Q23 followed by stable to expanding in 2024
Noninterest Income (ex-Notable Items and MTM PF Swaptions) Non-GAAP <i>3Q23 Baseline = \$476 million</i>	~Flat	Continued execution on core strategic focus areas with sequential increase in capital markets
Expense (ex-Notable Items) Non-GAAP <i>3Q23 Baseline = \$1.075 billion</i>	Up 4% - 5%	Primarily revenue-related expenses, seasonal medical claims, and sustained investment in strategic initiatives
Net Charge-offs	Full Year 2023: 20 - 30 bps	Continued normalization of net charge-offs
Other Assumptions	Assumes consensus economic outlook, and a range of interest rate scenarios	

See reconciliations on slides 11 (Net Interest Income), 17 (Noninterest Income) and 19 (Expenses); The reconciliation with respect to forward-looking non-GAAP measures is expected to be consistent with actual non-GAAP reconciliations included in the appendix

2024 Management Priorities

- ◆ Driving continued capital expansion and optimizing asset growth for the highest return opportunities
- ◆ Sustaining deposit momentum with continued focus on acquiring and deepening primary bank customer relationships, delivering disciplined management of deposit betas
- ◆ Continuing to position for modest asset sensitivity in order to support net interest margin expansion and net interest income growth in a higher for longer rate scenario
- ◆ Maintaining focus on key strategic areas for fee revenue growth in 2024 including capital markets, payments, and wealth management
- ◆ Proactively managing expenses to drive efficiencies in the run-the-bank baseline while allowing for continued investments into new and enhanced capabilities to benefit long-term performance
- ◆ Rigorously managing credit across the portfolio to maintain strong credit performance consistent with our moderate-to-low risk appetite through the cycle, supported by top tier reserves
- ◆ Remaining well-positioned to respond to and capitalize on an evolving environment

Non-GAAP Reconciliation

Pre-Provision Net Revenue (PPNR), Earnings Per Share (EPS)

Pre-Provision Net Revenue (\$ in millions)		3Q22	4Q22	1Q23	2Q23	3Q23
Total revenue		\$1,902	\$1,961	\$1,921	\$1,841	\$1,877
FTE adjustment		8	9	9	11	11
Total revenue (FTE)	A	1,910	1,970	1,930	1,852	1,888
Less: gain on sale of business line		--	--	57	--	--
Less: net gain / (loss) on securities		--	--	1	(5)	--
Total Revenue (FTE), excluding net gain / (loss) on securities and notable items	B	1,910	1,970	1,872	1,857	1,888
Noninterest expense	C	1,053	1,077	1,086	1,050	1,090
Less: Notable Items, pre-tax		10	15	42	--	15
Noninterest expense, excluding Notable Items	D	1,043	1,062	1,044	1,050	1,075
Pre-provision net revenue (PPNR)	(A-C)	\$857	\$893	\$844	\$802	\$798
PPNR, adjusted	(B-D)	\$867	\$908	\$828	\$807	\$813

EPS (\$ in millions, except per share amounts)	3Q23	
Earnings Per Share (GAAP), diluted		\$0.35
Add: Notable Items, after-tax	\$12	\$0.01
Adjusted Earnings Per Share (Non-GAAP)		\$0.36

Non-GAAP Reconciliation

Average tangible common equity, ROTCE

(\$ in millions)	3Q22	4Q22	1Q23	2Q23	3Q23
Average common shareholders' equity	\$16,150	\$15,292	\$15,973	\$16,359	\$16,256
Less: intangible assets and goodwill	5,781	5,771	5,759	5,734	5,722
Add: net tax effect of intangible assets	43	42	40	36	34
Average tangible common shareholders' equity (A)	\$10,413	\$9,563	\$10,254	\$10,661	\$10,568
Less: average accumulated other comprehensive income (AOCI)	(2,013)	(3,268)	(2,832)	(2,800)	(3,194)
Adjusted average tangible common shareholders' equity (B)	\$12,426	\$12,831	\$13,086	\$13,461	\$13,762
Net income available to common	\$565	\$617	\$573	\$519	\$510
Add: amortization of intangibles	13	13	13	13	12
Add: deferred tax	(3)	(3)	(3)	(3)	(2)
Adjusted net income available to common	575	627	583	529	520
Adjusted net income available to common (annualized) (C)	\$2,281	\$2,488	\$2,364	\$2,122	\$2,063
Return on average tangible shareholders' equity (C/A)	21.9%	26.0%	23.1%	19.9%	19.5%
Return on average tangible shareholders' equity, ex AOCI (C/B)	18.4%	19.4%	18.1%	15.8%	15.0%
(\$ in millions)	3Q22	4Q22	1Q23	2Q23	3Q23
Adjusted net income available to common (annualized) (C)	\$2,281	\$2,488	\$2,364	\$2,122	\$2,063
Return on average tangible shareholders' equity	21.9%	26.0%	23.1%	19.9%	19.5%
Add: Notable Items, after tax (D)	8	12	(10)	--	12
Adjusted net income available to common (annualized) (E)	\$2,313	\$2,536	\$2,323	\$2,122	\$2,111
Adjusted return on average tangible shareholders' equity (E/A)	22.2%	26.5%	22.7%	19.9%	20.0%
Adjusted return on average tangible shareholders' equity, ex AOCI (E/B)	18.6%	19.8%	17.8%	15.8%	15.3%

Non-GAAP Reconciliation

Efficiency Ratio, Noninterest Expense

Efficiency Ratio (\$ in millions) – Pre-tax	3Q22	4Q22	1Q23	2Q23	3Q23
Noninterest expense (GAAP)	\$1,053	\$1,077	\$1,086	\$1,050	\$1,090
Less: intangible amortization	13	13	13	13	12
Noninterest expense less amortization of intangibles (A)	\$1,040	\$1,064	\$1,073	\$1,037	\$1,078
Less: Notable Items, pre-tax	10	15	42	--	15
Adjusted noninterest expense (Non-GAAP) (B)	\$1,030	\$1,049	\$1,031	\$1,037	\$1,063
Total Revenue (GAAP)	\$1,902	\$1,961	\$1,921	\$1,841	\$1,877
FTE adjustment	8	9	9	11	11
Less: gain / (loss) on securities	--	--	1	(5)	--
Less: gain on sale of business line	--	--	57	--	--
FTE revenue less gain / (loss) on securities (C)	\$1,910	\$1,970	\$1,872	\$1,857	\$1,888
Efficiency Ratio (A/C)	54.4%	54.0%	55.6%	55.9%	57.0%
Adjusted Efficiency Ratio (B/C)	53.9%	53.2%	55.1%	55.9%	56.3%

Noninterest Expense (\$ in millions)	3Q22	4Q22	1Q23	2Q23	3Q23
Noninterest expense (GAAP)	\$1,053	\$1,077	\$1,086	\$1,050	\$1,090
Less: Notable Items, pre-tax	10	15	42	--	15
Adjusted Noninterest expense (Non-GAAP)	\$1,043	\$1,062	\$1,044	\$1,050	\$1,075

Non-GAAP Reconciliation

Net Interest Margin%, Common Equity Tier 1 (CET1)

Net Interest Margin (in percent)	3Q21	4Q21	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23
Net Interest Margin (GAAP)	2.91%	2.85%	2.88%	3.15%	3.42%	3.52%	3.40%	3.11%	3.20%
Less: Purchase Accounting Accretion	(0.09%)	(0.06%)	(0.05%)	(0.04%)	(0.04%)	(0.03%)	(0.02%)	(0.02%)	(0.01%)
Adjusted Net Interest Margin (Non-GAAP)	2.82%	2.79%	2.83%	3.11%	3.38%	3.49%	3.38%	3.09%	3.19%

CET1 – AOCI Impact (\$ in millions)	1Q23	2Q23	3Q23
Common Equity Tier 1 (A)	\$13,588	\$13,885	\$14,211
Add: accumulated other comprehensive income (loss) (AOCI)	(2,755)	(3,006)	(3,622)
Less: cash flow hedge	(443)	(612)	(662)
Adjusted Common Equity Tier 1 (B)	\$11,276	\$11,491	\$11,251
Risk Weighted Assets (C)	\$142,335	\$141,432	\$140,664
Common Equity Tier 1 ratio (A/C)	9.55%	9.82%	10.10%
Adjusted CET1 Ratio (B/C)	7.92%	8.12%	8.00%
AOCI impact adjusted for cash flow hedges on loan portfolio	1.63%	1.70%	2.10%

CET1 – ACL Impact (\$ in millions)	2Q23	3Q23
Common Equity Tier 1 (A)	\$13,885	\$14,211
Add: allowance for credit losses (ACL)	2,342	2,368
Adjusted Common Equity Tier 1 (B)	\$16,227	\$16,579
Risk Weighted Assets (C)	\$141,432	\$140,664
Common Equity Tier 1 ratio (A/C)	9.82%	10.10%
CET1 Adjusted for ACL ratio (B/C)	11.47%	11.79%
ACL Impact	1.65%	1.69%

Non-GAAP Reconciliation

Tangible common equity ratio, Tangible book value per share

Tangible Common Equity Ratio (\$ in millions)	3Q22	4Q22	1Q23	2Q23	3Q23
Huntington shareholders' equity	\$17,136	\$17,731	\$18,758	\$18,788	\$18,483
Less: preferred stock	2,167	2,167	2,484	2,484	2,484
Common shareholders' equity	\$14,969	\$15,564	\$16,274	\$16,304	\$15,999
Less: goodwill	5,571	5,571	5,561	5,561	5,561
Less: other intangible assets, net of tax	161	154	142	132	122
Tangible common equity (A)	\$9,237	\$9,839	\$10,571	\$10,611	\$10,316
Less: accumulated other comprehensive income (loss)	(3,276)	(3,098)	(2,755)	(3,006)	(3,622)
Adjusted tangible equity (B)	\$12,513	\$12,937	\$13,326	\$13,617	\$13,938
Total assets	\$179,402	\$182,906	\$189,070	\$188,505	\$186,650
Less: goodwill	5,571	5,571	5,561	5,561	5,561
Less: other intangible assets, net of tax	161	154	142	132	122
Tangible assets (C)	\$173,670	\$177,181	\$183,367	\$182,812	\$180,967
Tangible common equity / tangible asset ratio (A/C)	5.32%	5.55%	5.77%	5.80%	5.70%
Adjusted tangible common equity / tangible asset ratio (B/C)	7.21%	7.30%	7.27%	7.45%	7.70%
TBV per Share (\$ in millions, except per share amounts)	3Q22	4Q22	1Q23	2Q23	3Q23
Number of common shares outstanding (D)	1,443	1,443	1,444	1,448	1,448
Tangible book value per share (A/D)	\$6.40	\$6.82	\$7.32	\$7.33	\$7.12
Adjusted tangible book value per share (B/D)	\$8.67	\$8.96	\$9.23	\$9.40	\$9.63

Appendix

Basis of Presentation

Use of Non-GAAP Financial Measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding Huntington's results of operations or financial position. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found in this document, conference call slides, or the Form 8-K related to this document, all of which can be found in the Investor Relations section of Huntington's website, <http://www.huntington.com>.

Annualized Data

Certain returns, yields, performance ratios, or quarterly growth rates are presented on an "annualized" basis. This is done for analytical and decision-making purposes to better discern underlying performance trends when compared to full-year or year-over-year amounts. For example, loan and deposit growth rates, as well as net charge-off percentages, are most often expressed in terms of an annual rate like 8%. As such, a 2% growth rate for a quarter would represent an annualized 8% growth rate.

Fully-Taxable Equivalent Interest Income and Net Interest Margin

Income from tax-exempt earning assets is increased by an amount equivalent to the taxes that would have been paid if this income had been taxable at statutory rates. This adjustment puts all earning assets, most notably tax-exempt municipal securities and certain lease assets, on a common basis that facilitates comparison of results to results of competitors.

Earnings per Share Equivalent Data

Notable income or expense items may be expressed on a per common share basis. This is done for analytical and decision-making purposes to better discern underlying trends in total corporate earnings per share performance excluding the impact of such items. Investors may also find this information helpful in their evaluation of our financial performance against published earnings per share mean estimate amounts, which typically exclude the impact of Notable Items. Earnings per share equivalents are usually calculated by applying an effective tax rate to a pre-tax amount to derive an after-tax amount, which is divided by the average shares outstanding during the respective reporting period. Occasionally, when the item involves special tax treatment, the after-tax amount is disclosed separately, with this then being the amount used to calculate the earnings per share equivalent.

Basis of Presentation

Rounding

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

Notable Items

From time to time, revenue, expenses, or taxes are impacted by items judged by management to be outside of ordinary banking activities and/or by items that, while they may be associated with ordinary banking activities, are so unusually large that their outsized impact is believed by management at that time to be infrequent or short term in nature. We refer to such items as “Notable Items.” Management believes it is useful to consider certain financial metrics with and without Notable Items, in order to enable a better understanding of company results, increase comparability of period-to-period results, and to evaluate and forecast those results.

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Driving Sustained Profitability

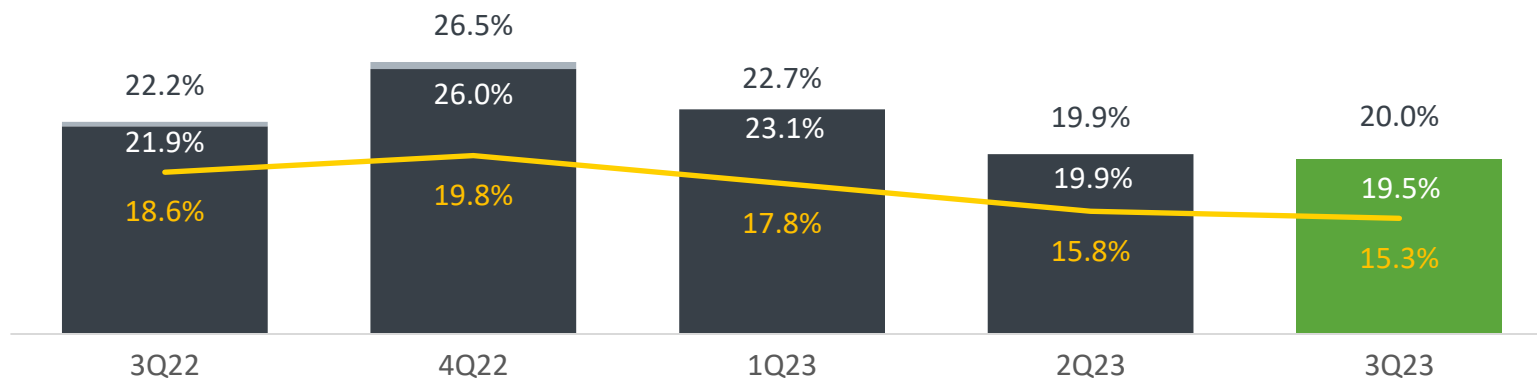
Pre-Provision Net Revenue (PPNR)

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



Return on Tangible Common Equity %

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



See reconciliations on slides 24 (PPNR) and 25 (ROTCE)
 Note: \$ in millions unless otherwise noted

Medium-Term Financial Targets

**PPNR
Growth
6 – 9%**

**ROTCE
20%+**

**ROTCE ex-AOCI
17% – 19%**

**Positive
Operating
Leverage**

Operating Assumptions

- ◆ CET1 Ratio: 9 – 10%
- ◆ Net Charge-offs: 25 – 45 bps through the cycle
- ◆ Tax Rate: 19 – 21%

Impact of Purchase Accounting

Purchase Accounting Accretion (PAA) Summary (\$ in millions)	Actuals				
	3Q22	4Q22	1Q23	2Q23	3Q23
Loans and Leases	\$12	\$10	\$8	\$5	\$5
Long-term Debt	3	3	3	3	3
Deposits	--	--	--	--	--
Other	0	(2)	(1)	0	(2)
Subtotal: Net Interest Income	15	11	10	8	6
Noninterest income	7	7	5	--	--
Core Deposit Intangible (Noninterest Expense)	(4)	(4)	(4)	(4)	(4)
Purchase Accounting Pre-tax net impact	\$18	\$14	\$11	\$4	\$2
Total PAA NIM Impact	4 bp	3 bp	2 bp	2 bp	1 bp

Projected			
4Q23	1Q24	2Q24	3Q24
\$3	\$3	\$4	\$3
3	3	3	3
--	--	--	--
0	0	0	0
6	6	7	6
--	--	--	--
(4)	(4)	(3)	(3)
\$2	\$3	\$3	\$3

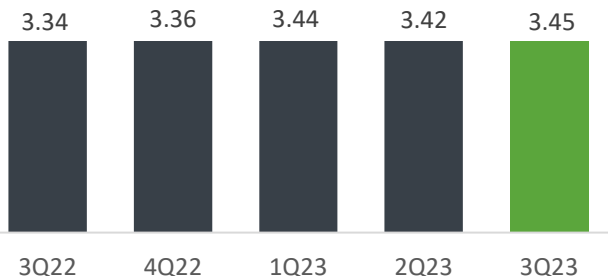
- Projected purchase accounting accretion represents scheduled accretion, and does not include impact of any accelerated payoffs in future periods

Consumer and Business Banking Digital Metrics

Digital Engagement

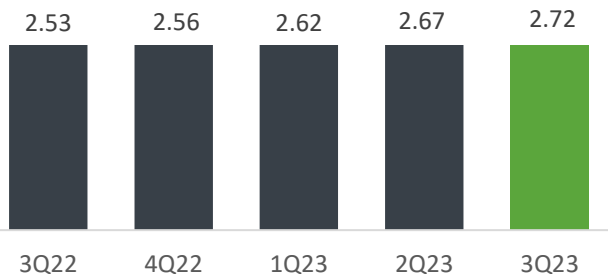
Average Monthly Active Digital Users⁽¹⁾

(Millions)



Average Monthly Active Mobile Users⁽²⁾

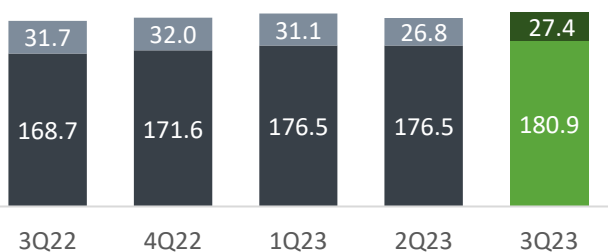
(Millions)



Digital Logins

(Millions)

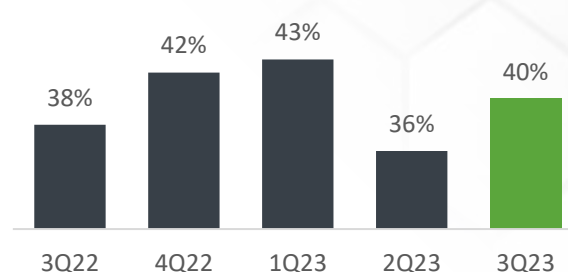
■ Mobile
■ Online



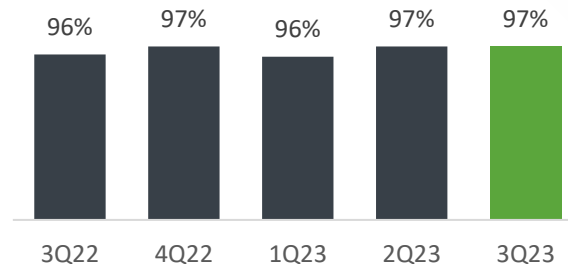
Digital Originations

New Consumer Deposit Accounts⁽³⁾

Includes Checking, Savings, MMA

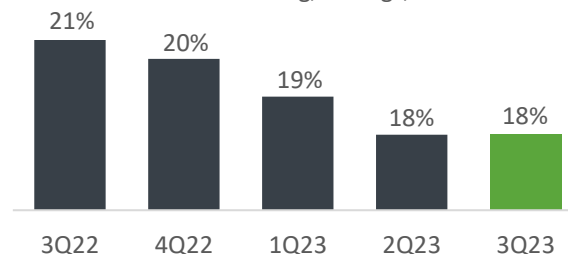


Digitally-Assisted Mortgage Applications



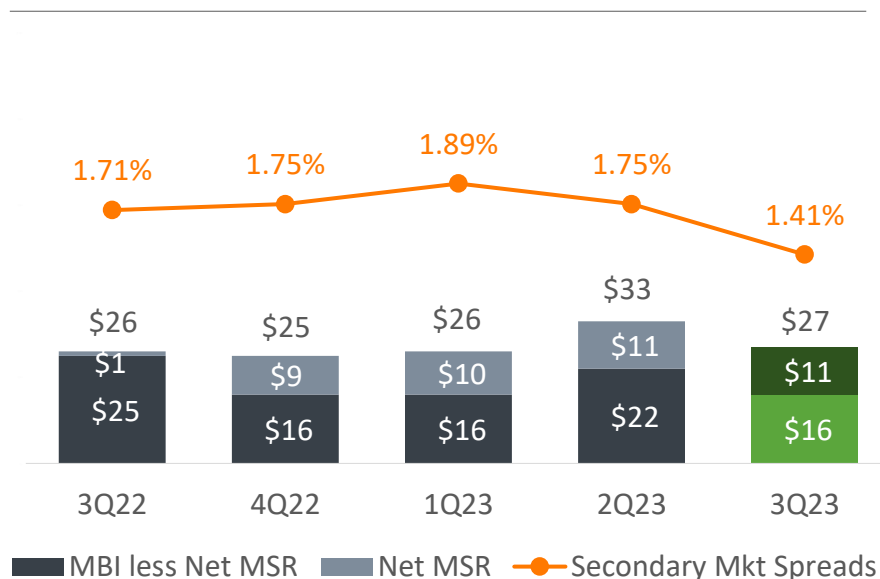
New Business Deposit Accounts

Includes Checking, Savings, MMA

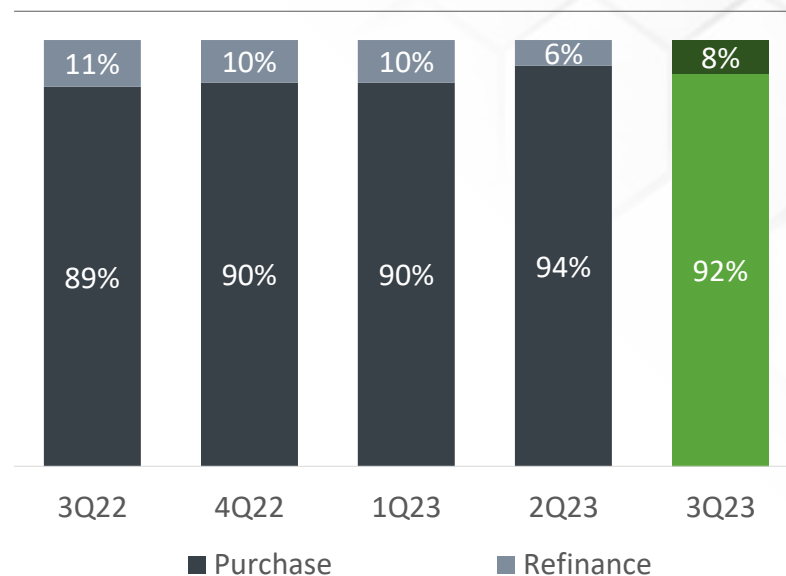


Mortgage Banking Noninterest Income Summary

Mortgage Banking Income (MBI)



Salable Production Mix



(\$ in billions)

Mortgage origination volume for sale

Third party mortgage loans serviced⁽¹⁾

Mortgage servicing rights⁽¹⁾

MSR % of investor servicing portfolio⁽¹⁾

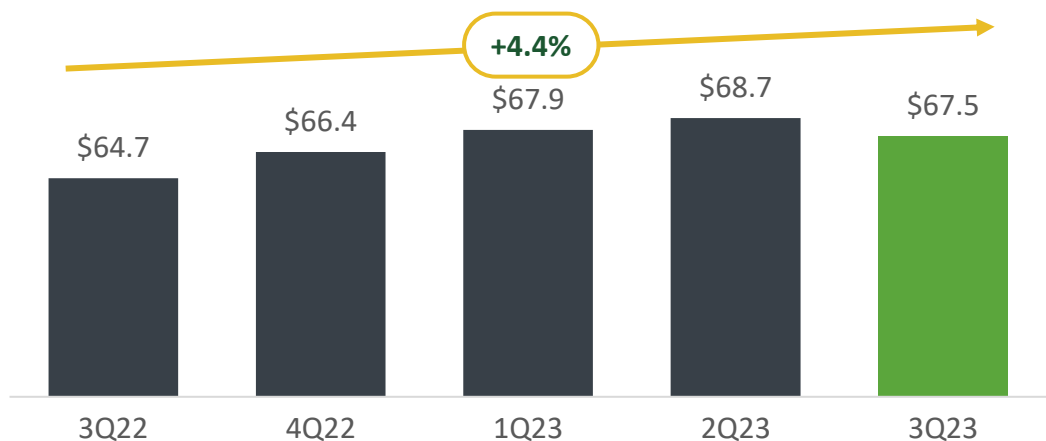
	3Q23	2Q23	1Q23	4Q22	3Q22
Mortgage origination volume for sale	\$1.2	\$1.2	\$0.8	\$0.9	\$1.3
Third party mortgage loans serviced ⁽¹⁾	\$33.0	\$32.7	\$32.5	\$32.4	\$32.0
Mortgage servicing rights ⁽¹⁾	\$0.5	\$0.5	\$0.5	\$0.5	\$0.5
MSR % of investor servicing portfolio ⁽¹⁾	1.66%	1.55%	1.49%	1.53%	1.52%

(1) End of period

Balance Sheet

Loans and Leases | Loan Growth Optimized for Return

Commercial Average Loan and Lease Balances



Highlights

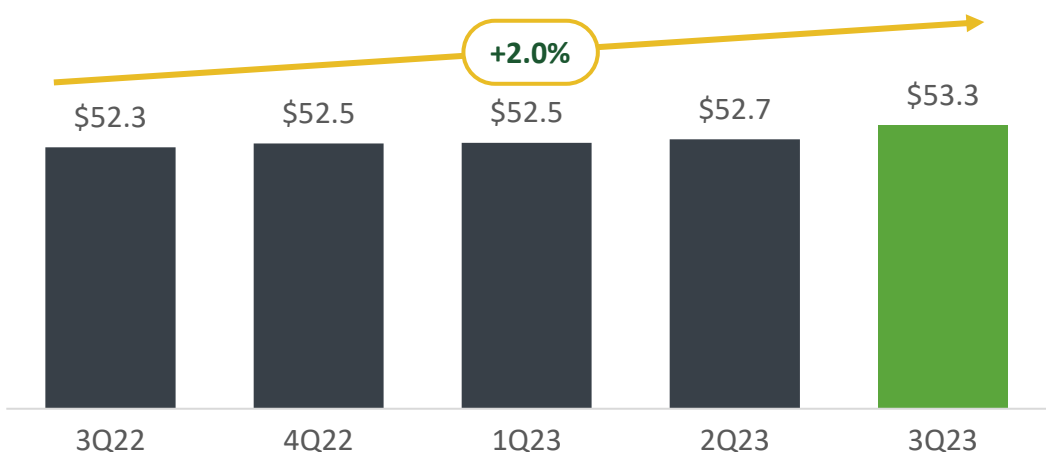
vs Linked Quarter

- Average balances decreased \$1.2 billion, or -1.8% QoQ

vs Prior Year

- Average balances increased \$2.8 billion, or 4.4% YoY

Consumer Average Loan and Lease Balances



Highlights

vs Linked Quarter

- Average balances increased \$0.7 billion, or 1.2% QoQ

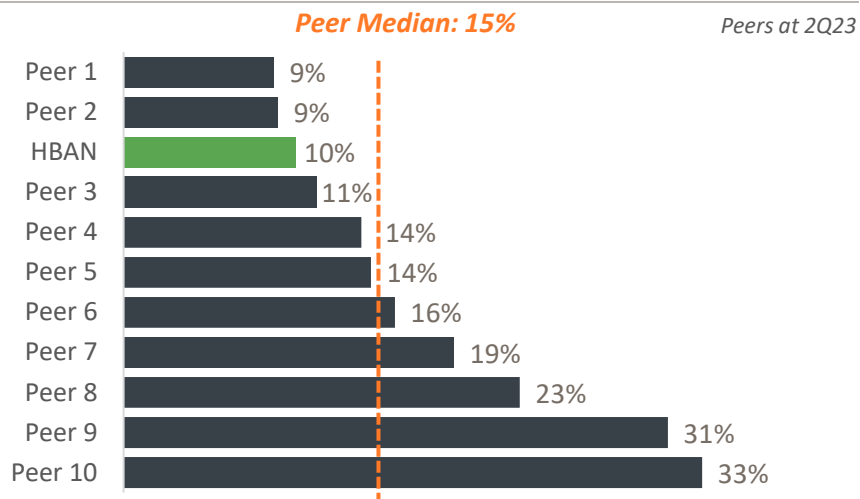
vs Prior Year

- Average balances increased \$1.0 billion, or 2.0% YoY

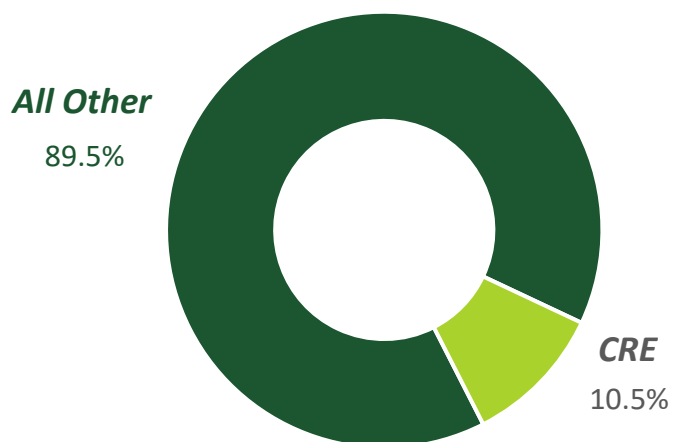
Note: \$ in billions unless otherwise noted

Commercial Real Estate (CRE) Overview

CRE Loans as % of Total Loans

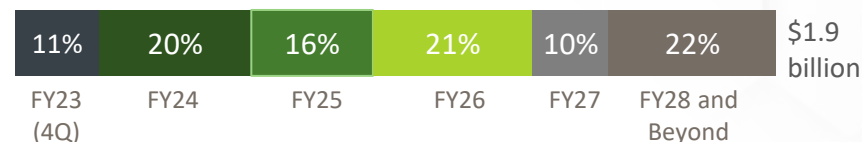


Loan Portfolio Composition



Portfolio Characteristics

- Well diversified portfolio with rigorous client selection
- CRE reserve coverage 3.8% vs peer median of 2% (2Q23)
 - Office reserve coverage of >9%
- Office portfolio at 1.6% of total loans, and predominately suburban and multi-tenant
- CRE – Office maturities (% by year):

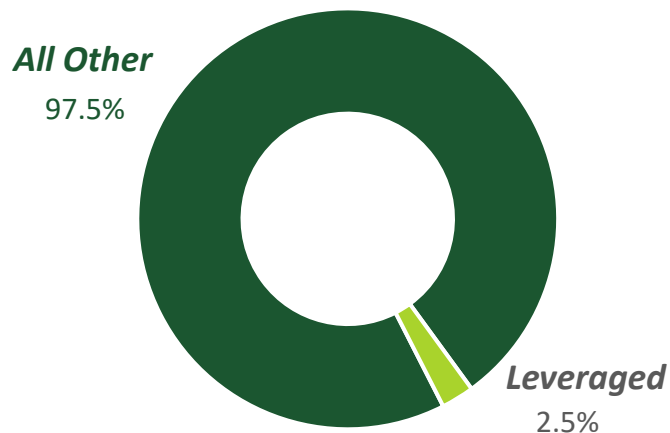


CRE Diversification by Property Type (3Q23)

Property Type (\$ in billions)		% of Total Loans
Multifamily	\$4.6	3.8%
Industrial	2.1	1.7%
Office	1.9	1.6%
Retail	1.8	1.5%
Hotel	1.1	0.9%
Other	1.2	1.0%
Total CRE	\$12.7	10.5%

Minimal Exposure to Leveraged Lending

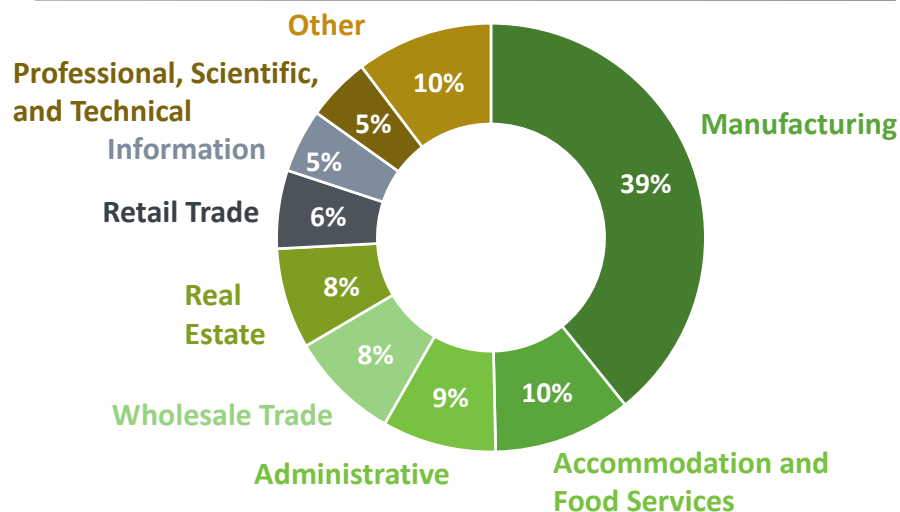
Loan Portfolio Composition



Highlights

- \$3.1 billion, or 2.5% of total loan balances, with a defined portfolio concentration limit
- HNB leveraged defined as: Senior leverage 3.0x, total leverage 4.0x
- The portfolio is built around our relationship strategy with a limited sponsor calling component
- Underwritten and stress tested for performance in higher rate scenarios
- 73% of leveraged portfolio are classified as SNC's

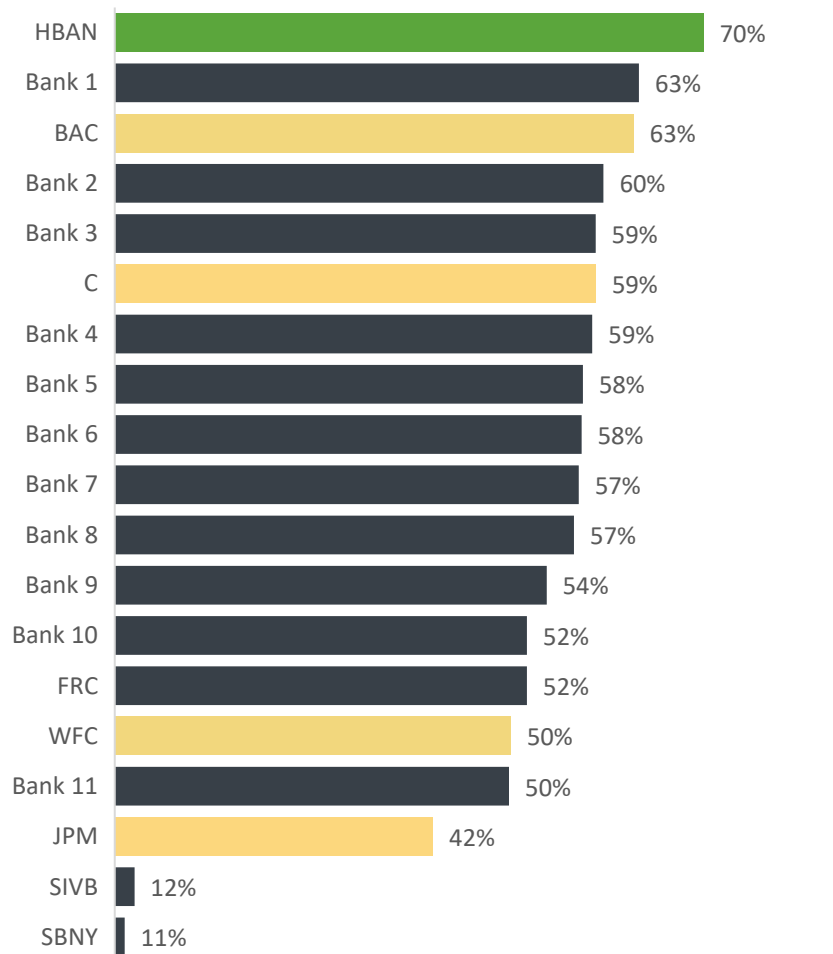
Industry Classification of Outstandings



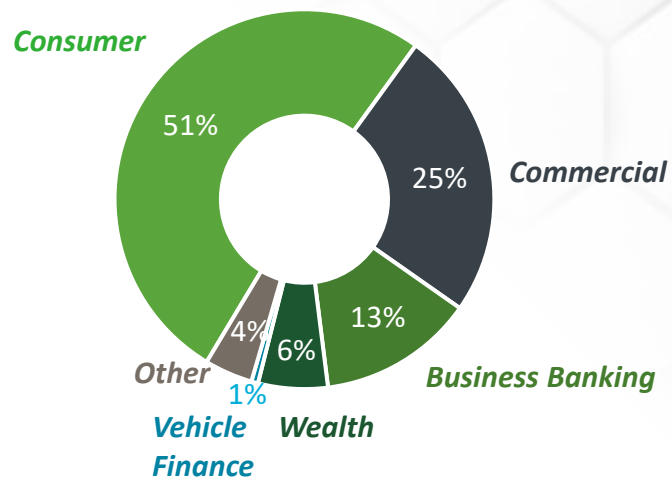
High Quality, Granular Deposit Franchise

Leading Percent of Insured Deposits⁽¹⁾

Banks at 2Q23



Diversification by Business Lines..



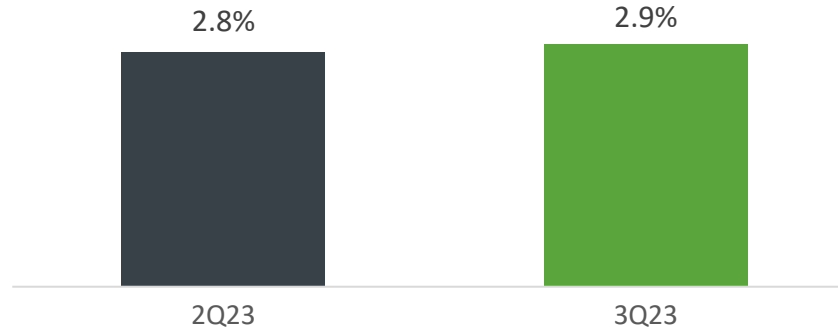
..with Low Average Balances

Consumer	\$11k per account
Business Banking	\$39k per account
Commercial	\$3.7M per relationship

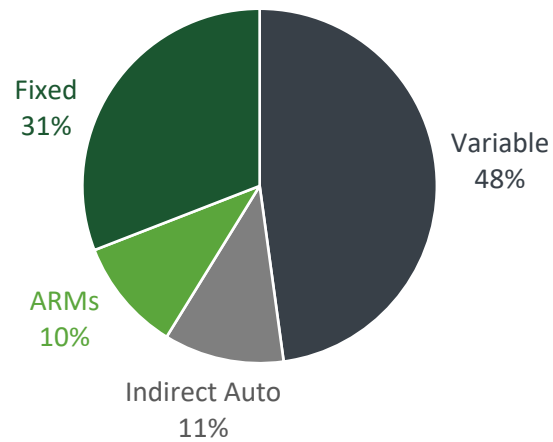
Balance Sheet Management

Asset Sensitivity (+100 bp ramp)

■ NII at risk +100



Loan Portfolio Composition (as of 3Q23)

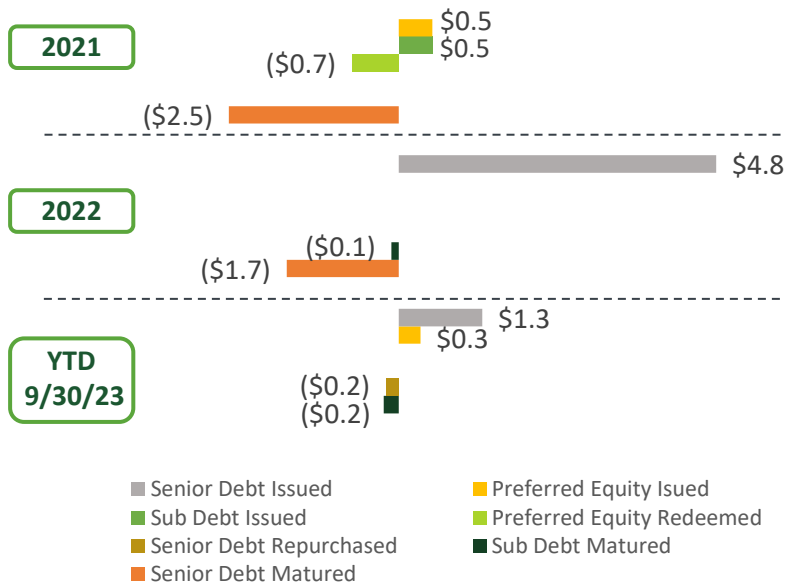


Stable, Diversified Sources of Wholesale Funds

Historical issuance, smooth runoff profile and optimization of funding costs

Wholesale Funding Issuances and Maturities

(\$ in billions)

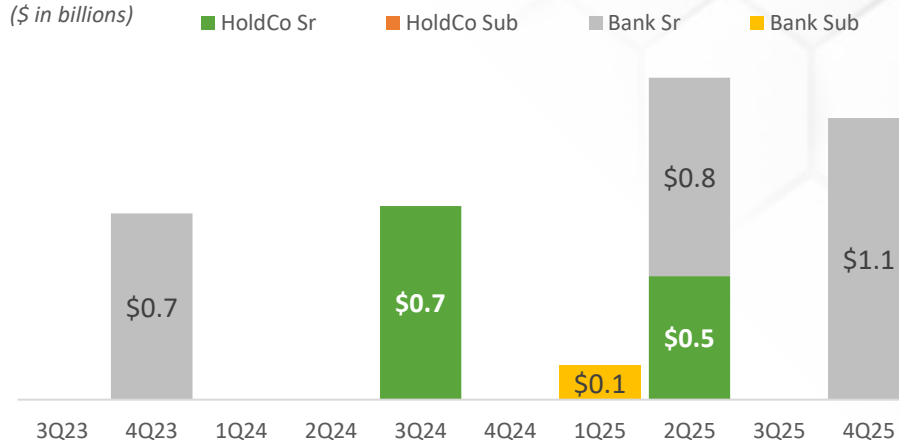


Highlights

- Issued \$1.3 billion of fixed rate senior notes at a rate of 6.208% on August 21, 2023

Quarterly Wholesale Maturities through 2025

(\$ in billions)



Annual Maturities (\$ in millions)

	2023	2024	2025
Senior	\$705	\$734	\$2,285
Subordinated	--	--	\$130

Debt Credit Ratings

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

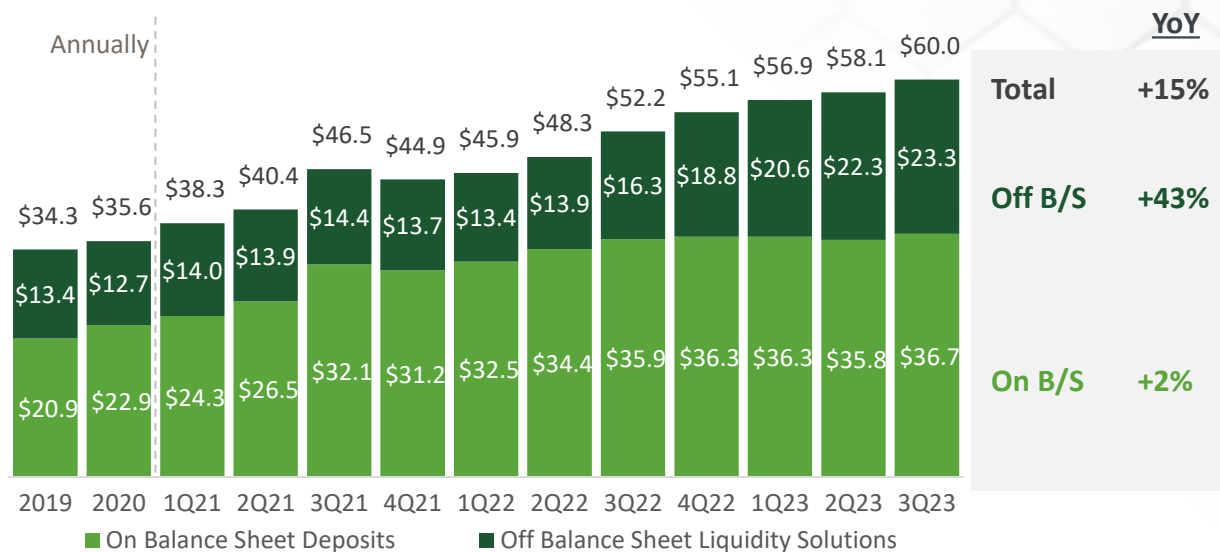
Commercial Deposit Relationships Bolstered by Off Balance Sheet Liquidity Management Solutions

Commercial Off B/S Overview

2019: Enhanced off balance sheet liquidity solutions for commercial customers

- Provides customers with access to incremental solutions, including treasuries, money market, and bond funds
- Maintains full relationship with sophisticated deposit customers
- Better manage higher beta and more unpredictable / large deposit flows (i.e., non-operational)
- Maintains on balance sheet deposits focused on core operating accounts
- Leveraged liquidity solutions over past two years to manage excess customer liquidity off balance sheet to protect from surge deposit run-off

Total Commercial Banking Segment Liquidity (Average)



Commercial Banking Segment Customer Deposits / Liquidity (EOP)

Ending	3/31/23	6/30/23	9/30/23
On B/S	\$34.7	\$36.5	\$36.0
Off B/S	\$21.7	\$22.1	\$25.8
Total	\$56.4	\$58.6	\$61.8

Note: \$ in billions unless otherwise noted

Auto – Production Trend

<u>Originations</u>	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21
Amount (\$ in billions)	\$1.4	\$1.1	\$1.5	\$1.2	\$1.4	\$1.8	\$1.7	\$1.8	\$1.8
% new vehicles	35%	42%	43%	39%	35%	38%	41%	40%	38%
Avg. LTV	86%	87%	87%	85%	84%	84%	84%	84%	85%
Avg. FICO	778	776	781	779	777	778	774	776	772

Vintage Performance⁽¹⁾

6-month losses		0.02%	0.05%	0.04%	0.02%	0.03%	0.02%	0.01%
9-month losses			0.11%	0.09%	0.07%	0.07%	0.07%	0.05%
12-month losses				0.15%	0.16%	0.10%	0.12%	0.10%

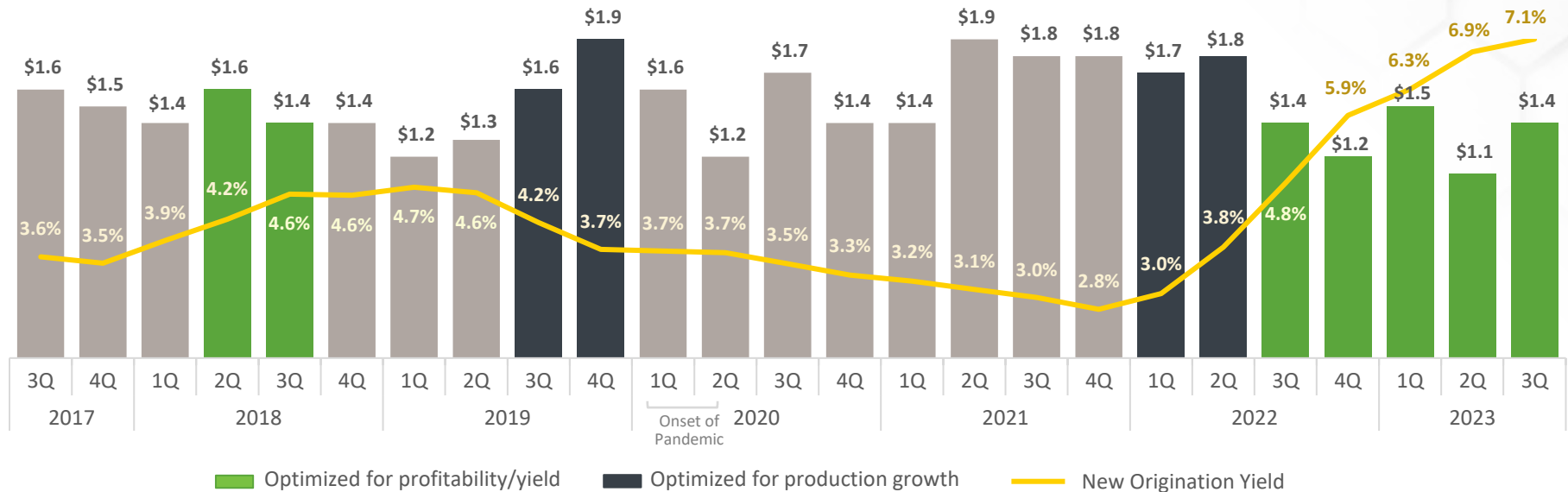
(1) Annualized

Auto – Proven Track Record of Strategic Growth

Optimize through the Cycle

Know when to pull and press on production to maximize returns

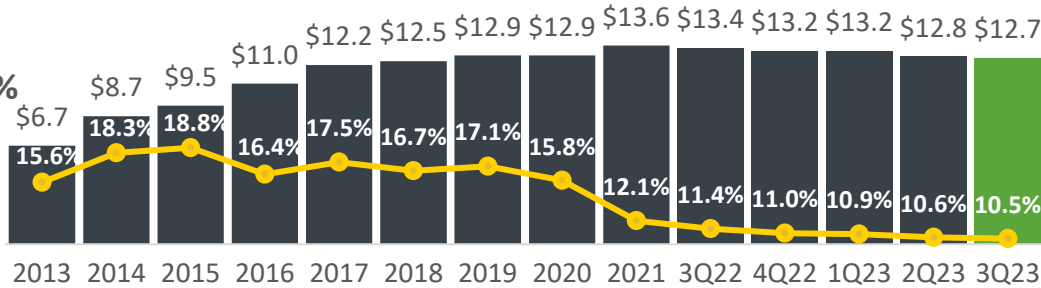
Indirect Auto Production (\$B) and New Origination Yield



Scale and Expertise to Continuously Drive Shareholder Value

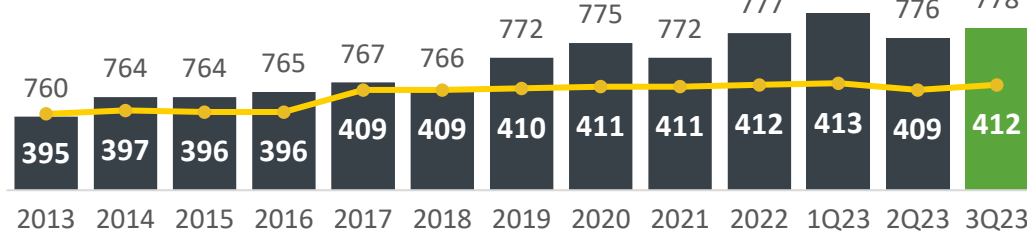
Auto – Strong Credit Performance Through the Cycle

Auto % of Total Loans

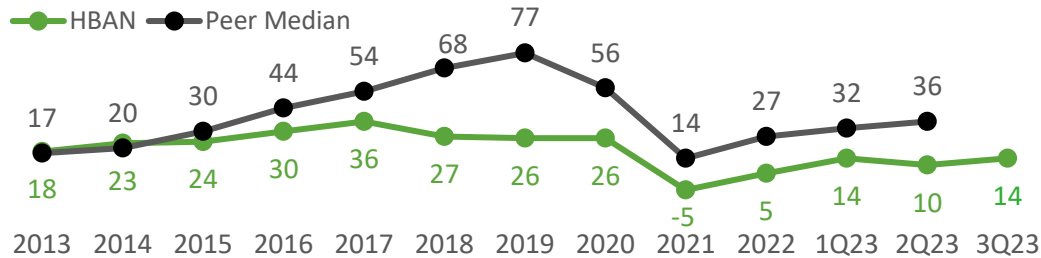


Avg FICO Avg Custom Score

Average FICO and Custom Score



NCOs vs Peer Group (bps)¹



Key Highlights of Credit Strength

Strong Credit Quality

- Industry knowledge and focus on rigorous customer selection drives outperformance of NCOs
- Auto loans as a percent of total loans decreased to 10.5% as of 3Q23

Deep Industry Expertise

- 75+ years of experience; consistent underwriting strategy

Robust Customer Selection

- Super-prime with average FICO of 778
- Proprietary custom scorecard enhances predictive modeling

Extensive Industry Knowledge with Emphasis on Super-Prime Consumers

(1) Peers: CFG, FITB, PNC, TFC, USB (Proxy peers with > \$10 billion in auto loans)

Vehicle Finance – Origination Trends

Auto Loans:

	2023 YTD	2022	2021	2020	2019	2018	2017	2016
Originations (<i>\$ in billions</i>)	\$4.0	\$6.1	\$6.9	\$5.9	\$6.1	\$5.8	\$6.2	\$5.8
% new vehicles	40%	38%	43%	47%	46%	47%	50%	49%
Avg. LTV ⁽¹⁾	86%	84%	85%	89%	90%	89%	88%	89%
Avg. FICO	778	777	772	775	772	766	767	765
Weighted avg. original term (months)	72	71	71	70	70	69	69	68
Avg. Custom Score	411	412	411	411	410	409	409	396

RV and Marine:

	2023 YTD	2022	2021	2020	2019
Originations (<i>\$ in billions</i>)	\$1.4	\$1.5	\$1.7	\$1.6	\$1.0
Avg. LTV ⁽²⁾	97%	104%	111%	108%	106%
Avg. FICO	810	813	807	808	800
Weighted avg. original term (months)	201	210	198	193	192

(1) Auto LTV based on retail value

(2) RV/Marine LTV based on wholesale value

Residential Mortgage and Home Equity Origination Trends

<u>Residential Mortgage:</u>	2023 YTD	2022	2021	2020	2019	2018	2017	2016
Originations (<i>\$ in billions</i>)	\$2.6	\$5.4	\$6.6	\$4.7	\$2.9	\$2.9	\$2.7	\$1.9
Avg. LTV	86%	81%	76%	77%	81%	83%	84%	84%
Avg. FICO	765	765	768	767	761	758	760	751

<u>Home Equity:</u>	2023 YTD	2022	2021	2020	2019	2018	2017	2016
Originations ⁽¹⁾ (<i>\$ in billions</i>)	\$2.7	\$4.4	\$3.9	\$3.8	\$3.7	\$4.2	\$4.3	\$3.3
Avg. LTV	65%	66%	67%	68%	75%	77%	77%	78%
Avg. FICO	775	776	783	784	778	773	775	781

(1) Originations are based on commitment amounts

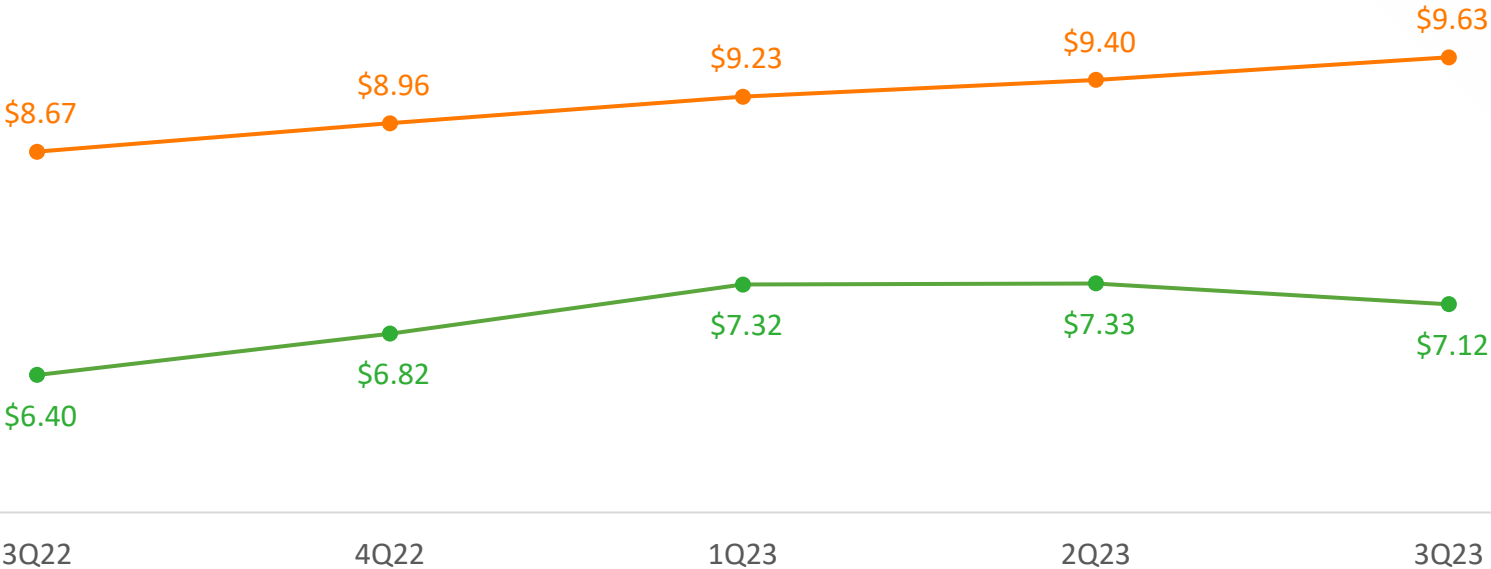
Change in Common Shares Outstanding

<i>Share count in millions</i>	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21
Beginning shares outstanding	1,448	1,444	1,443	1,443	1,443	1,439	1,438	1,446
Employee equity compensation	0	4	1	0	0	4	1	1
Share repurchases	-	-	-	-	-	-	-	(10)
Ending shares outstanding	1,448	1,448	1,444	1,443	1,443	1,442	1,439	1,438
Average basic shares outstanding	1,448	1,446	1,443	1,443	1,443	1,441	1,438	1,444
Average diluted shares outstanding	1,468	1,466	1,469	1,468	1,465	1,463	1,464	1,471

Tangible Book Value (TBV) per Share

Tangible Book Value per Share

—●— TBVPS —●— Adjusted TBVPS, ex AOCI



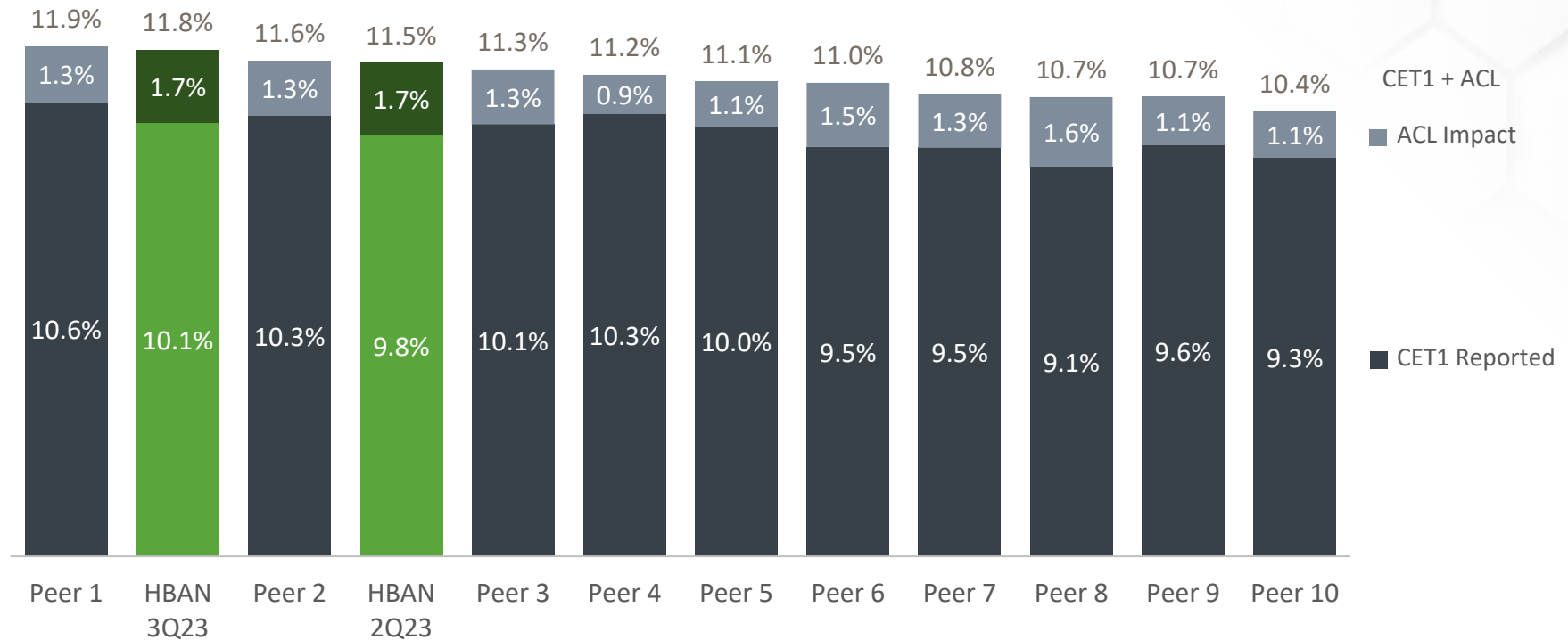
See reconciliation on slide 28 (TBV per Share)

Credit and Capital

CET1 Comparison versus Peers

CET1 (Reported and Adjusted for ACL)

Peer at 2Q23



Top tier total loss absorbing capacity versus peers

Commercial Credit Quality Review

<u>Commercial and Industrial:</u>	3Q23	2Q23	1Q23	4Q22	3Q22
Period end balance ⁽¹⁾ (\$ in billions)	\$49.4	\$49.8	\$50.0	\$48.1	\$46.7
30+ days PD and accruing	0.11%	0.08%	0.09%	0.14%	0.32%
90+ days PD and accruing	0.00%	0.01%	0.02%	0.05%	0.06%
NCOs (annualized)	0.26%	0.15%	0.13%	0.08%	0.14%
NALs	0.63%	0.54%	0.55%	0.60%	0.62%

<u>Commercial Real Estate:</u>	3Q23	2Q23	1Q23	4Q22	3Q22
Period end balance (\$ in billions)	\$12.7	\$13.2	\$13.4	\$13.6	\$13.9
30+ days PD and accruing	0.16%	0.00%	0.31%	0.01%	0.19%
90+ days PD and accruing	0.00%	0.00%	0.00%	0.00%	0.00%
NCOs (annualized)	0.35%	0.23%	0.51%	0.20%	-0.07%
NALs	0.81%	0.57%	0.64%	0.67%	0.79%

(1) C&I loan balances include PPP balances

Consumer Credit Quality Review

<u>Home Equity:</u>	3Q23	2Q23	1Q23	4Q22	3Q22
Period end balance (<i>\$ in billions</i>)	\$10.1	\$10.1	\$10.2	\$10.4	\$10.4
30+ days PD and accruing	0.92%	0.89%	0.86%	0.91%	0.71%
90+ days PD and accruing	0.18%	0.17%	0.17%	0.14%	0.11%
NCOs (<i>annualized</i>)	-0.01%	-0.02%	-0.02%	-0.04%	-0.07%
NALs	1.01%	0.90%	0.84%	0.81%	0.78%

<u>Residential Mortgage:</u>	3Q23	2Q23	1Q23	4Q22	3Q22
Period end balance (<i>\$ in billions</i>)	\$23.4	\$23.1	\$22.5	\$22.2	\$21.8
30+ days PD and accruing	1.74%	1.75%	1.69%	2.02%	1.84%
90+ days PD and accruing	0.53%	0.52%	0.60%	0.66%	0.70%
NCOs (<i>annualized</i>)	0.01%	0.01%	0.01%	-0.01%	-0.02%
NALs	0.32%	0.31%	0.36%	0.41%	0.43%

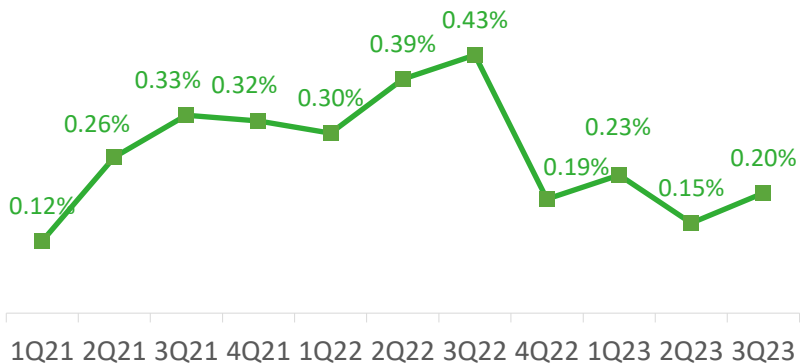
Consumer Credit Quality Review, continued

<u>Automobile:</u>	3Q23	2Q23	1Q23	4Q22	3Q22
Period end balance (<i>\$ in billions</i>)	\$12.7	\$12.8	\$13.2	\$13.2	\$13.4
30+ days PD and accruing	0.86%	0.78%	0.76%	0.89%	0.71%
90+ days PD and accruing	0.06%	0.05%	0.05%	0.07%	0.05%
NCOs (<i>annualized</i>)	0.14%	0.10%	0.14%	0.12%	0.07%
NALs	0.03%	0.03%	0.03%	0.03%	0.03%

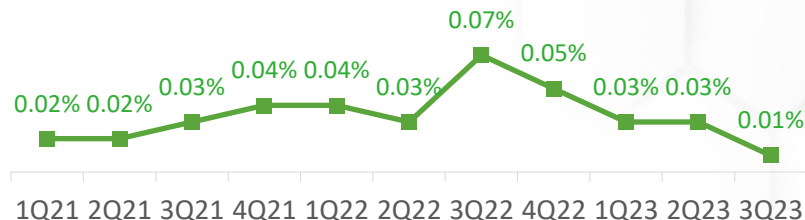
<u>RV / Marine:</u>	3Q23	2Q23	1Q23	4Q22	3Q22
Period end balance (<i>\$ in billions</i>)	\$5.9	\$5.6	\$5.4	\$5.4	\$5.4
30+ days PD and accruing	0.39%	0.33%	0.33%	0.42%	0.32%
90+ days PD and accruing	0.03%	0.03%	0.03%	0.05%	0.03%
NCOs (<i>annualized</i>)	0.16%	0.13%	0.18%	0.15%	0.17%
NALs	0.02%	0.02%	0.02%	0.02%	0.02%

Delinquencies

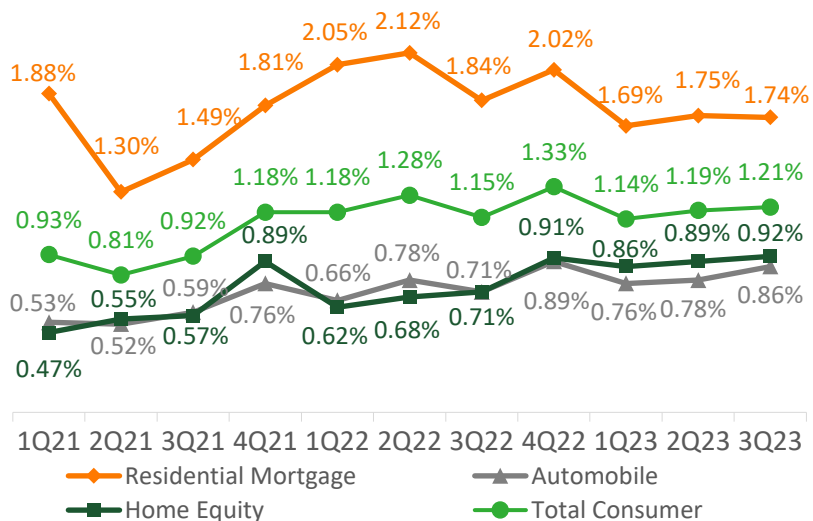
Commercial (30+ Days⁽¹⁾)



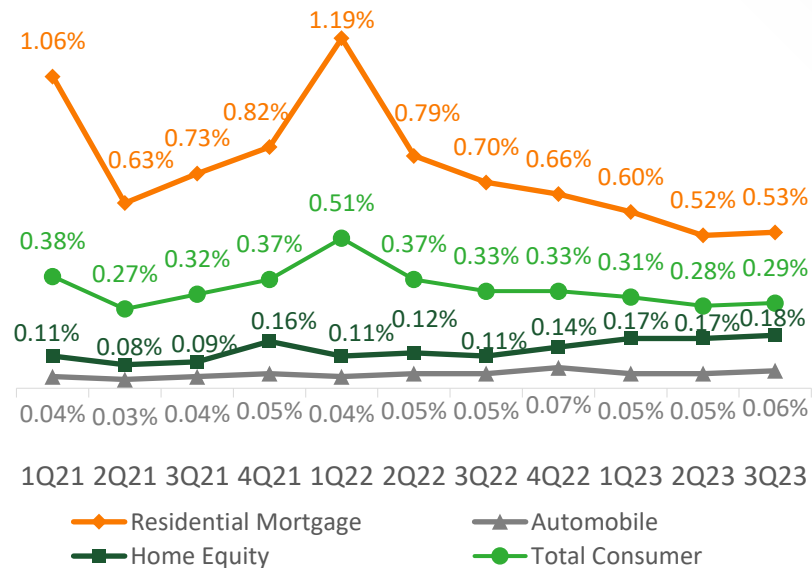
Commercial (90+ Days⁽¹⁾)



Consumer (30+ Days⁽²⁾)



Consumer (90+ Days⁽²⁾)



See notes on slide 60

Criticized Commercial Loan Analysis

End of Period <i>(\$ in millions)</i>	3Q23	2Q23	1Q23	4Q22	3Q22
Criticized beginning-of-period	\$3,870	\$3,886	\$3,700	\$3,843	\$4,206
Additions / increases	1,555	851	893	859	735
Advances	178	149	159	167	248
Upgrades to "Pass"	(504)	(448)	(323)	(484)	(666)
Paydowns	(486)	(515)	(483)	(638)	(652)
Charge-offs	(79)	(53)	(49)	(47)	(28)
Moved to HFS	(0)	(0)	(11)	(0)	0
Criticized end-of-period	\$4,534	\$3,870	\$3,886	\$3,700	\$3,843
Percent change (Q/Q)	17%	(0%)	5%	(4%)	(9%)

Notes

Slide 5:

- (1) AOCI adjustment aligned to the GSIB reporting requirement - adjusted by adding back AOCI less cash flow hedges on loan portfolio; approach applied consistently to HBAN & peers. Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB.
- (2) Source: S&P Global – Includes CMA, FITB, ZION, KEY, PNC, RF, TFC (excludes CFG, USB, and MTB impacted by mergers) as of 2Q23. HBAN data as of 3Q23. Based on average balances
- (3) Source: Company's 2023 Q2 Form 10-Q or Bank Call Report depending on data availability | Publicly traded US-based banks with >\$100 billion in deposits (excludes BHCs that are classified primarily as card issuers)
- (4) Source: S&P Global - Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB as of 2Q23. HBAN data as of 3Q23
- (5) Source: S&P Global - Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB as of 2Q23
- (6) For J.D. Power 2023 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards)
- (7) By number (units) of 7(a) loans nationally
- (8) For Greenwich Awards, visit [greenwich.com/document-type/greenwich-awards](https://www.greenwich.com/document-type/greenwich-awards)

Slide 10

- (1) Average size data as of 8/31/2023. Excludes deposits classified as corporate and other

Slide 11:

- (1) 3Q21 - \$36M PAA and \$46M PPP, 4Q21 - \$25M PAA and \$29M PPP, 1Q22 - \$19M PAA and \$17M PPP, 2Q22 - \$16M PAA and \$7M PPP, 3Q22 - \$15M PAA and \$5M PPP, 4Q22 - \$11M PAA and \$1M PPP, 1Q23 - \$10M PAA, 2Q23 - \$8M PAA, 3Q23 - \$6M. Disclosed PPP impact only refers to legacy Huntington PPP. Legacy TCF PPP deferred fees were zeroed out as part of the purchase accounting process, and all TCF PPP loans have a purchase accounting discount that is included in PAA metrics

Slide 14:

- (1) Cash equals cash and cash equivalents

Slide 15:

- (1) Cash equals cash and cash equivalents. Coverage includes Contingent Capacity at Federal Reserve & FHLB + Cash & Equivalents

Slide 18:

- (1) Includes reported capital markets fees for the last twelve months (LTM) ending September 30, 2023, of \$248 million, as well as \$27 million of other capital markets related revenues reported in other noninterest income
- (2) Treasury Management Fees, gross excluding earnings credit rate

Slide 19:

- (1) Source: S&P Global – Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB as of 2Q23

Slide 20:

- (1) AOCI adjustment aligned to the GSIB reporting requirement - inclusion of AOCI adjusted for cash flow hedges on loan portfolio

Slide 36:

- (1) Active digital users – users of all web and/or mobile platforms who logged in at least once each month of the quarter
- (2) Active mobile users – users of all mobile platforms who logged in at least once each month of the quarter
- (3) Digital chart excludes fraud activity in 2022

Slide 42:

- (1) Source: Company's 2023 Q2 Form 10-Q or Bank Call Report depending on data availability | Publicly traded US-based banks with >\$100 billion in deposits (excludes BHCs that are classified primarily as card issuers)

Slide 58:

- (1) Amounts include Huntington Technology Finance administrative lease delinquencies
- (2) End of period; delinquent but accruing as a % of related outstanding's at end of period