

2026 Third Quarter Earnings Review

Welcome.

October 22, 2026

Disclaimer

Caution Regarding Forward-Looking Statements

The information contained or incorporated by reference in this presentation contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, estimates, and uncertainties that are beyond the control of Huntington. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as expect, anticipate, continue, believe, intend, estimate, plan, trend, objective, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements or historical performance: changes in general economic, political, regulatory, or industry conditions; deterioration in business and economic conditions, including persistent inflation, supply chain issues or labor shortages; instability in global economic conditions and geopolitical conditions, including U.S. direct involvement in war and other conflicts, as well as volatility in financial markets; changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs; the impact of pandemics and other catastrophic events or disasters on the global economy and financial market conditions and our business, results of operations, and financial condition; the impacts related to or resulting from bank failures and other volatility, including potential increased regulatory requirements and costs, such as Federal Deposit Insurance Corporation ("FDIC") special assessments, long-term debt requirements and heightened capital requirements; potential impacts to macroeconomic conditions, which could affect the ability of depository institutions, including us, to attract and retain depositors and to borrow or raise capital; unexpected outflows of deposits which may require us to sell investment securities at a loss; changing interest rates which could negatively impact the value of our portfolio of investment securities; the loss of value of our investment portfolio which could negatively impact market perceptions of us and could lead to deposit withdrawals; market perceptions of us and banks generally, including from the effects of social media; cybersecurity risks; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Board of Governors of the Federal Reserve System ("Federal Reserve"); volatility and disruptions in global capital, foreign exchange, and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services including those implementing our "Fair Play" banking philosophy; introduction of new competitive products, such as stablecoins, and new competitors, such as financial technology companies and other "nontraditional" bank competitors; changes in policies and standards for regulatory review of bank mergers; the nature, extent, timing and results of governmental actions, examinations, reviews, reforms, regulations and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the Securities and Exchange Commission ("SEC"), the Office of the Comptroller of the Currency, the Federal Reserve, the FDIC, the Consumer Financial Protection Bureau, and state-level regulators; the possibility that the anticipated benefits of recent or proposed acquisitions are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the companies or as a result of the strength of the economy and competitive factors in the areas where the companies do business; and other factors that may affect the future results of Huntington.

All forward-looking statements are expressly qualified in their entirety by the cautionary statements set forth above. 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 actual results, new information or future events, changes in assumptions or changes in circumstances or other factors affecting forward-looking statements 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. If Huntington updates one or more forward-looking statements, no inference should be drawn that Huntington will make additional updates with respect to those or other forward-looking statements. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements. See also the other reports filed with the SEC, including discussions under the "Forward-Looking Statements" and "Risk Factors" of Huntington's Annual Report on Form 10-K for the year ended December 31, 2025 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarters ended March 31, 2026 and June 30, 2026, as filed with the SEC and available on its website at www.sec.gov.

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, the financial supplement, 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-ir.com>.

Key Messages

1 Strategically well-positioned national franchise with substantial scale in high growth markets and value-added fee businesses

2 Disciplined execution driving solid performance in an evolving operating environment

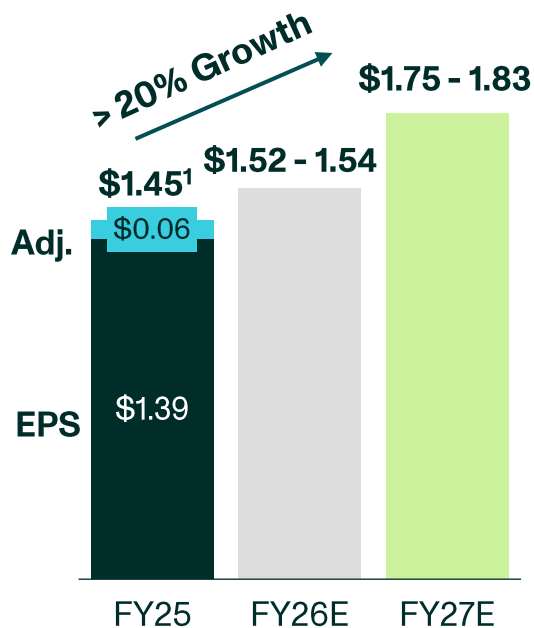
3 Partner synergies tracking at or ahead of expectations

4 Operating within aggregate moderate-to-low risk appetite

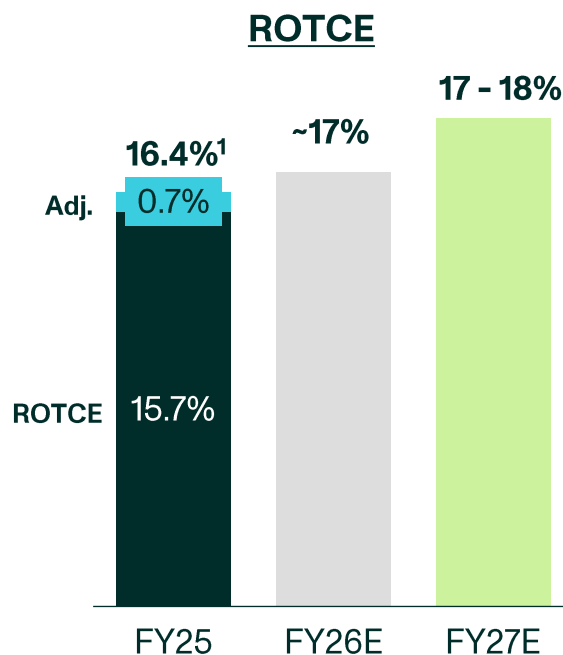
Powering robust revenue, earnings and tangible book value growth and improving ROTCE

Operating and Financial Performance Driving Powerful Value Creation

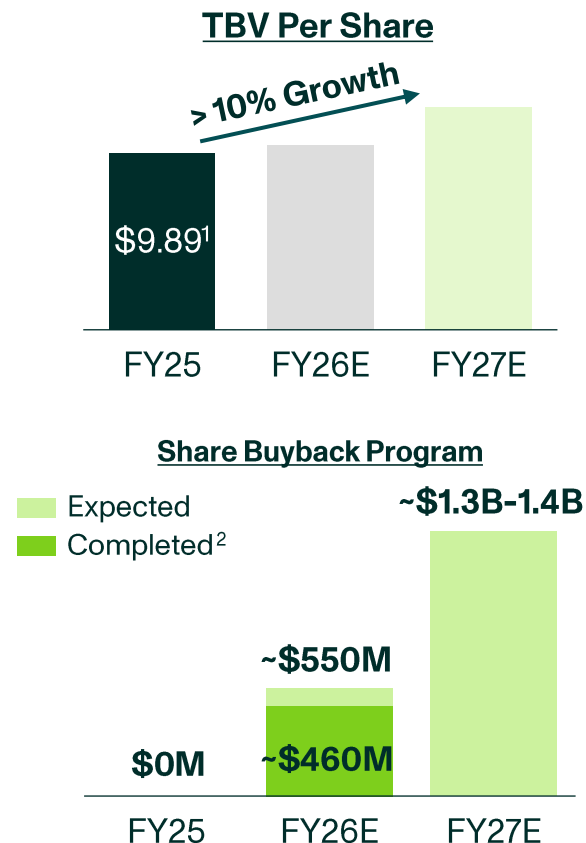
Robust Earnings Growth



Improving Return Profile



Strong Capital Management



Proud 160 year history. Accelerating into the future.

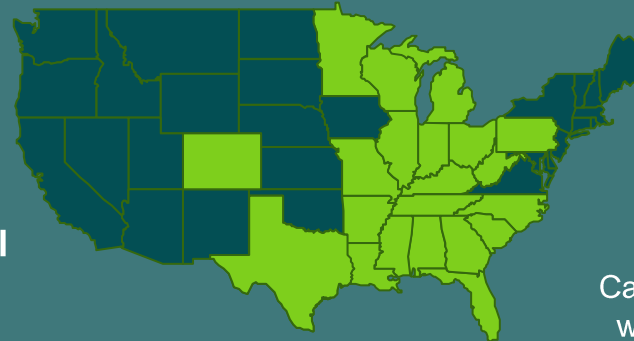
Vision

To Be the Leading **People-First, Customer-Centered** Bank in the Country

Super Regional Bank Positioned for Strong Secular Growth

Powerhouse
**Consumer and
Regional Banking**
Franchise in 21 States

Leading **National
Commercial
Businesses**



Comprehensive Set of
Payments Solutions

Full Spectrum Wealth
Management Platform

Capital Markets Business
with Broad Capabilities

\$288B Assets

\$191B Loans

\$225B Deposits

Proactive and Robust Risk Management

Capabilities That Differentiate Huntington

Continuous Innovation



Small Business
Agentic AI OS

Organize My Savings

Multiple goals, one account

Family & Teen Banking

TEEN CHECKING ACCOUNT AND DEBIT CARD FEATURES

Crafted for teens, shaped by parents

New Products & Capabilities

Payments Connect



AR/AP platform

Expansion of asset-backed finance
& securitization capabilities

Culture that Powers Execution



Great Place To Work® 8 years in a row¹



4th in Forbes Best Employers for New Grads 2026²

Trusted Customer Relationships



2 years in a row³



Best Bank Award⁴ Winner: 15 Categories including:

- Best Bank for Trust for 3yrs in a row
- Overall Satisfaction and Customer Service

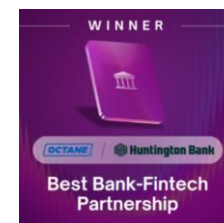
Leading Digital Experiences



#1 Digital Experience for Customer Satisfaction
among Regional Banks⁵



Best Bank & FinTech Partnership⁶



Best Bank-Fintech Partnership |
Octane & Huntington Bank⁷

¹ To view Great Place to Work Certified Companies, visit <https://www.greatplacetowork.com/certified-companies>; ² <https://www.forbes.com/lists/best-employers-for-new-grads>; ³ <https://clearviewpublishing.com/events/the-fourth-annual-wealthbriefing-for-good-awards-2025/#about-top>; ⁴ Coalition Greenwich Voice of Client – 2025 U.S. Commercial Banking Study; ⁵ Tied in the Banking Online Satisfaction Study, JD Power 2026 U.S. Banking Mobile App and Banking Online Satisfaction Studies; among banks with \$60B–\$199B in deposits and 200+ branches. Visit jdpower.com/awards for more details; ⁶ <https://informaconnect.com/banking-tech-awards-usa/2026-winners/>; ⁷ <https://tearsheet.co/announcement/bankings-big-ideas-get-their-moment-the-big-bank-theory-awards-2026/>

How We Create Sustainable Growth

Growing share in our core banking markets while selectively investing in new growth markets

1

- Our differentiated operating model is driving share gains where Huntington has long-established strength while creating a platform for significant growth in attractive new markets.
- Our digital deposit acquisition capability creates an opportunity for growth across Texas and the South.

Driving scale and growth through our national commercial banking expansion

2

- Our industry-ecosystem approach provides national reach and broad customer relationships.
- Our specialized expertise strengthens our value proposition for customers that we serve in our geographic banking footprint while further expanding the scale of our national commercial businesses.

Leveraging expanded capabilities in Payments, Wealth, & Capital Markets to deepen customer relationships

3

- Our integrated approach to sales and servicing - OCR ("Optimal Customer Relationship") - drives increases in customer value.
- The expansion of the geographic banking footprint along with the growth of national commercial businesses compounds the opportunity for deepening.

Maintaining disciplined balance sheet growth aligned to our aggregate moderate-to-low risk appetite

4

- Our focus is on profitable, risk-aligned growth supported by primary customer relationship deposits, disciplined pricing and customer level optimization.
- Our approach is grounded in rigorous client selection and intentional capital allocation.

Driving efficiency and sustaining investment in sustainable growth

5

- We are consistently re-engineering our baseline expenses, leveraging scale, automation, and AI to improve efficiency.
- Our investments in people, technology, and marketing increase our competitive advantage and long-term customer growth.

Strong Underlying Business Performance

3Q26 Key Metrics

EPS
Notable Items
Pre-Tax: \$125M

GAAP	Adjusted¹
\$0.33	\$0.38

ROTCE

GAAP	Adjusted¹
14.6%	16.6%

Loan Growth (ADB)

QoQ	YoY
-0.4%	38.6%

Deposit Growth (ADB)

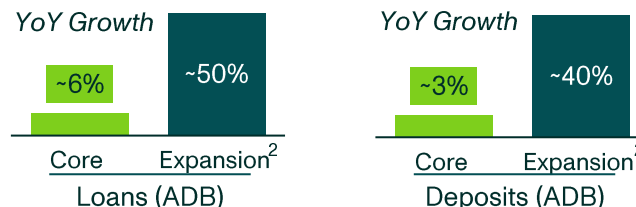
QoQ	YoY
0.2%	35.8%

Credit Performance

NCO Ratio	ACL Coverage
0.31%	1.75%

Executing Across Our Five Growth Priorities

- 1 Growing share in **core banking markets** while selectively investing in **new growth markets**



- 2 Driving scale and growth through our national commercial businesses

Corporate, Specialty & Government Banking

+\$11B Loans (ADB)³

+\$9B Deposit (ADB)³

Asset Finance

+16% Loans (ADB)³

- 3 Leveraging expanded capabilities in Payments, Wealth, & Capital Markets to deepen customer relationships

+35%

DCM/ECM revenue⁴

+42%

TM Revenue³

+28%

Wealth Net Flows³

- 4 Maintaining disciplined balance sheet growth aligned to our aggregate moderate-to-low risk appetite

3.3 Year Average Securities

Portfolio Duration, net of Hedging

27 bps YTD Net Charge-offs

111% LCR Ratio⁵

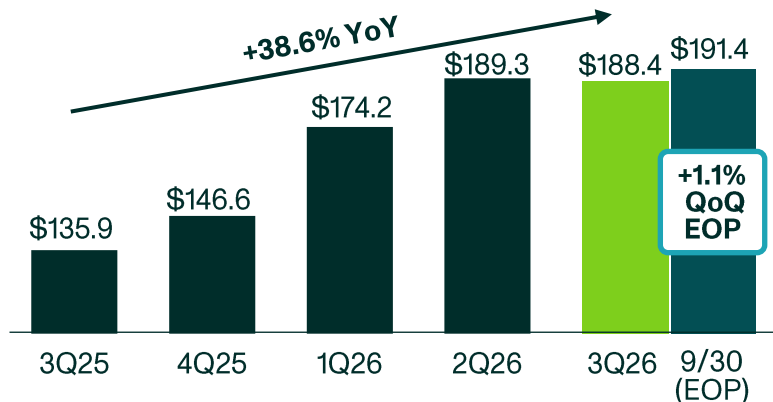
- 5 Driving efficiency and sustaining investment in sustainable growth

+25% Investment YoY

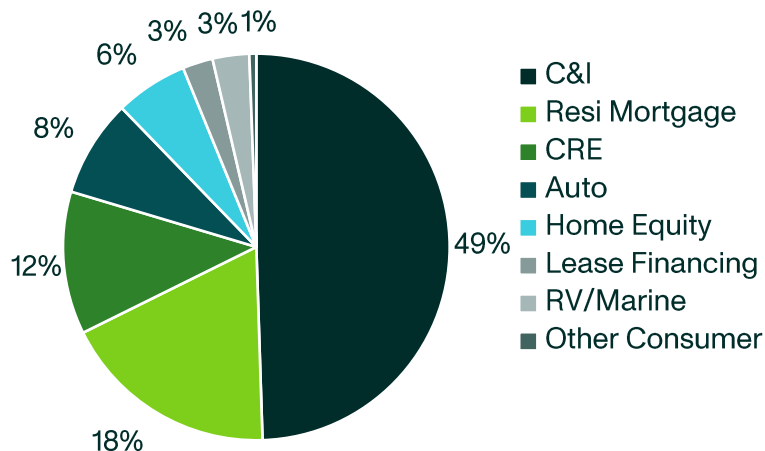
~Flat Core Expenses
Q2→Q3→Q4

Loans and Leases | 1 Growing share 2 Driving scale & growth

Loan and Lease Balances (ADB)



Loan and Lease Composition (EOP)

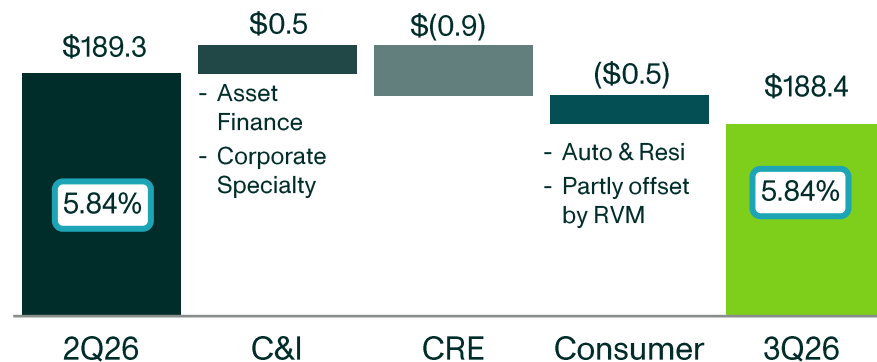


Highlights

- Average loans down -0.4% QoQ and up +1.1% EOP QoQ
- Continued organic growth contributions from:
 - Asset Finance
 - Corporate and Specialty Banking
- Loan growth accelerated in 2nd half of 3Q26
 - Strong C&I originations
 - Slowing pace of paydowns in Auto, Resi, and CRE
- Strong contributions across geographies; for example:
 - Ohio/Michigan asset growth: +4.6% YoY
 - Carolinas asset growth: +108% YoY

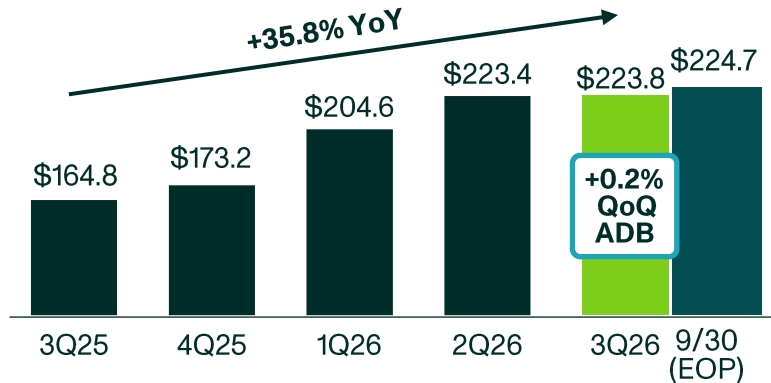
Loan and Lease Balances QoQ (ADB)

□ Average Loan Yield

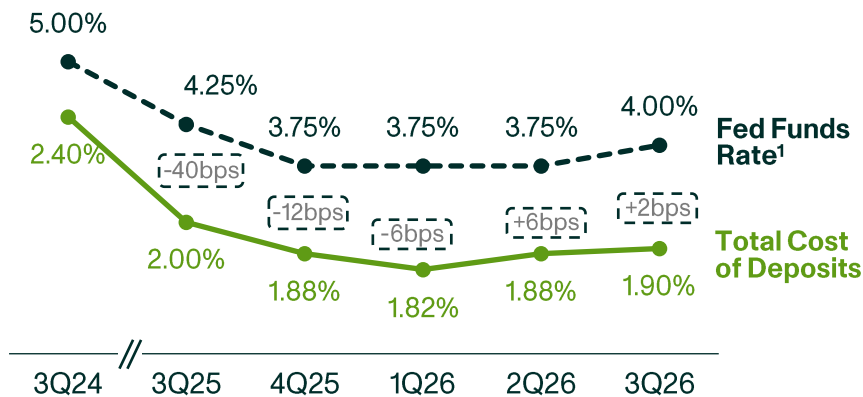


Deposits | ① Growing share ② Driving scale & growth

Deposit Balances (ADB)



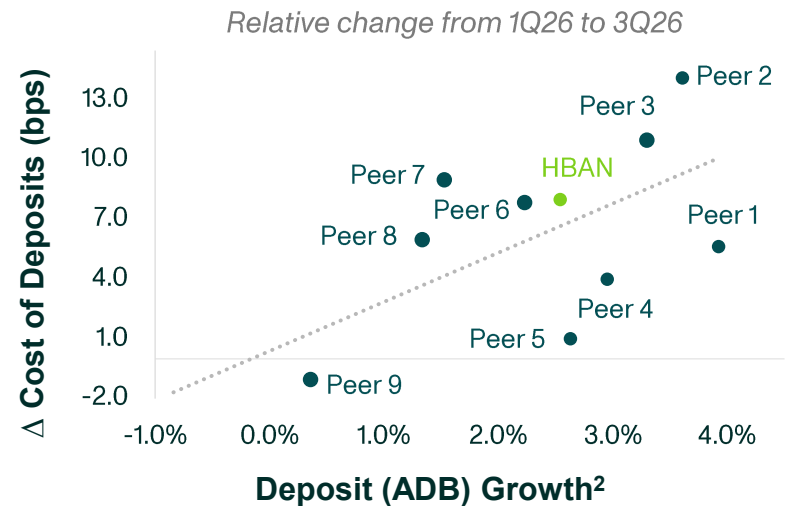
Total Cost of Deposits Trend



Highlights

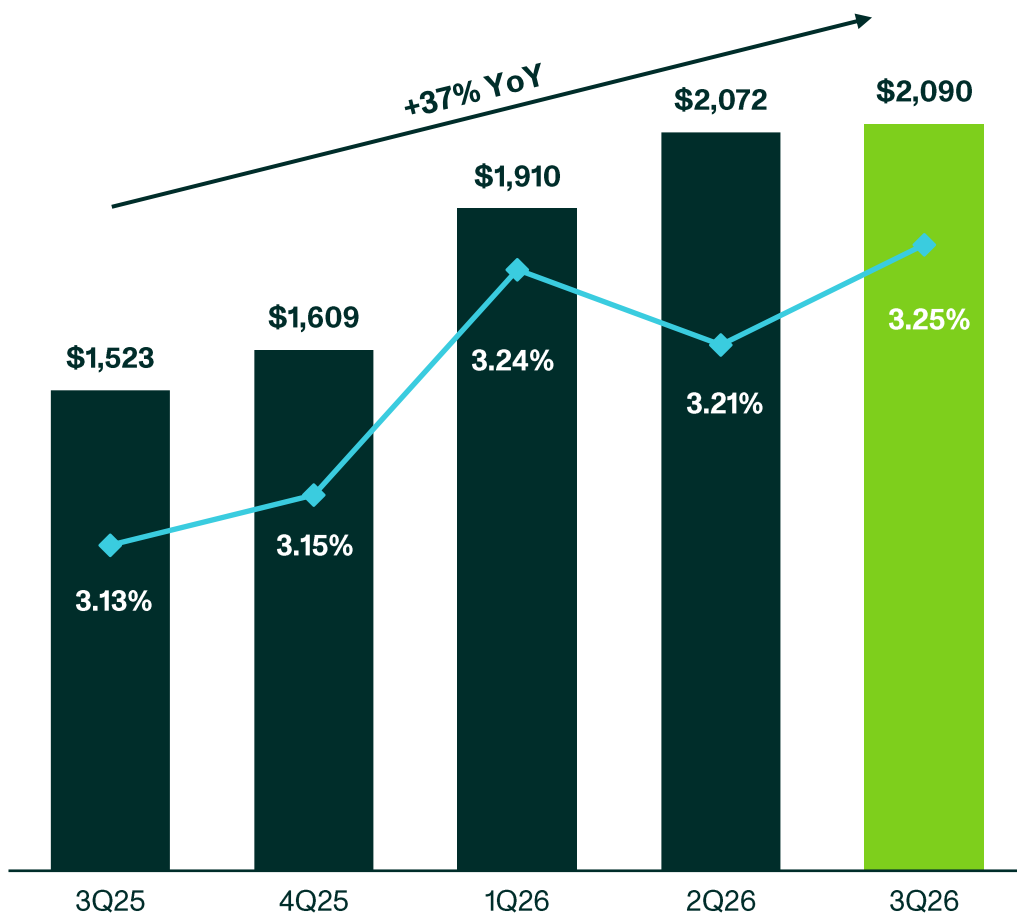
- Moderating sequential rise in deposit costs
 - Average deposit growth of 0.2% QoQ, and outpacing loan growth as expected
 - Continue to match fund loan growth on a YTD basis
- Deepening relationships & driving primacy with growth in PBRs:
 - Consumer: +4% YoY
 - Business: +5% YoY
 - Commercial: +7% YoY

Deposit (ADB) Growth vs Change in Deposit Costs



Net Interest Income | ④ Disciplined risk management

Net Interest Income (FTE)¹ and Net Interest Margin (NIM)¹



Highlights

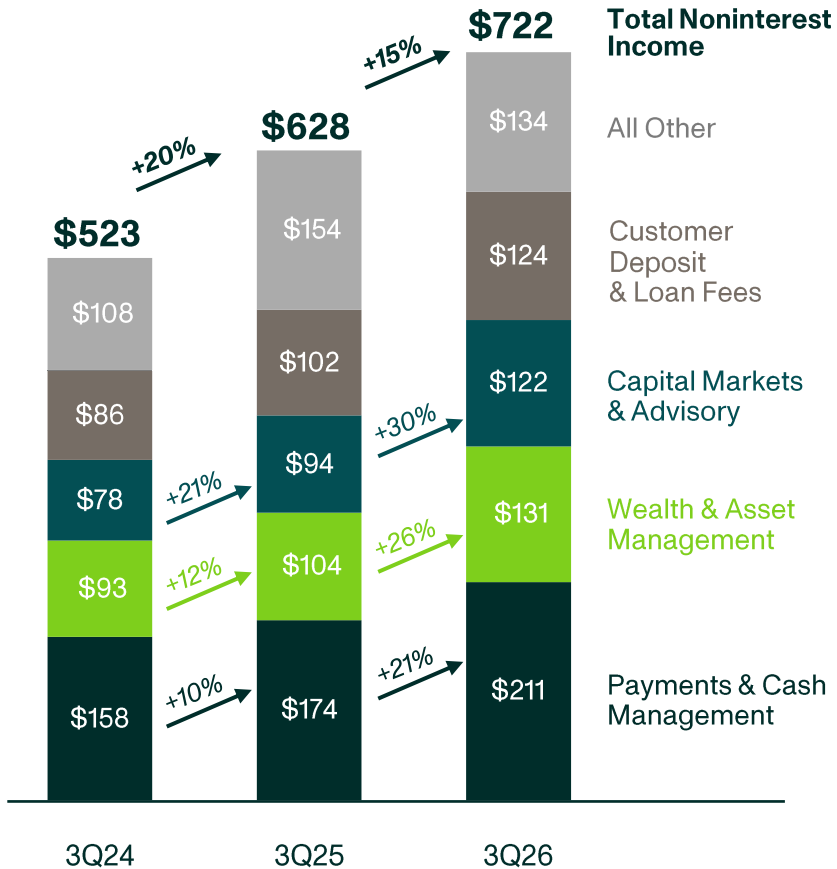
- Optimization supported NIM expansion in 3Q (+4bps)
- Expect NIM stability into Q4
 - Variable yields are benefitting from rate hike
 - Dynamically managing up beta

NIM Rollforward

2Q26 NIM	3.21%
Asset Yields	+0.02%
Interest Bearing Liabilities	+0.01%
PAA	(0.02%)
Hedging	(0.01%)
Lower Average Fed Cash / Other	+0.04%
3Q26	3.25%

Noninterest Income | ③ Relationship deepening

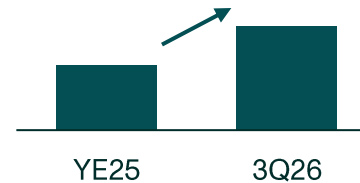
Noninterest Income By Category



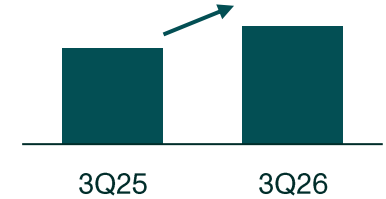
Driving Sustainable Fee Growth

Capital Markets

+58% increase in active lead left roles in portfolio

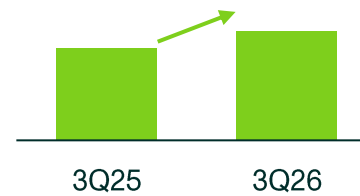


+23% increase YTD in total FRM¹ revenue

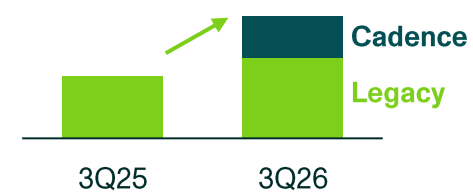


Wealth

+9% increase YoY in Advisory Households²

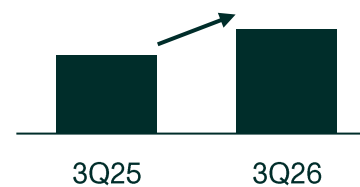


+45% total increase YoY in AUM
>13% increase excluding Cadence

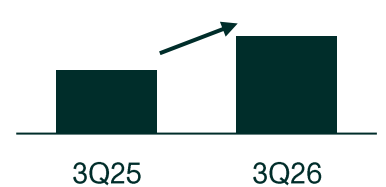


Payments

+26% increase YTD in Merchant Processing Volume²

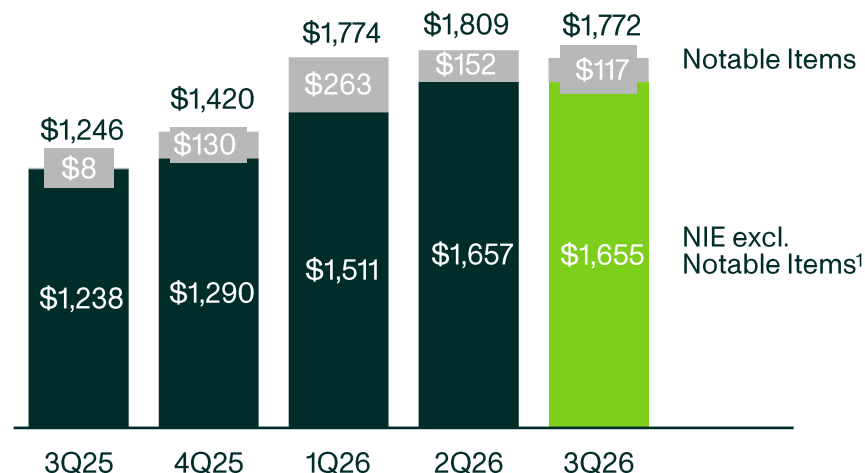


+19% increase YoY in Consumer + SMB Card Volume²

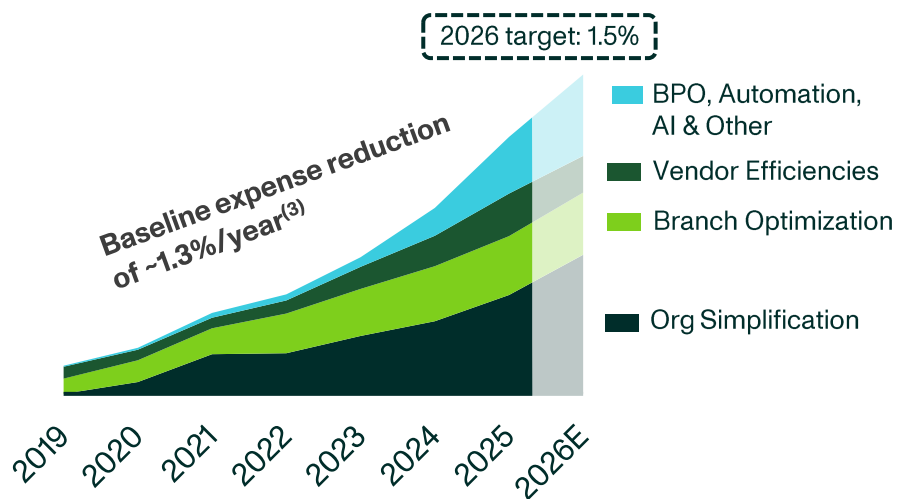


Noninterest Expense | ⑤ Efficiency and investment

Noninterest Expense (NIE)



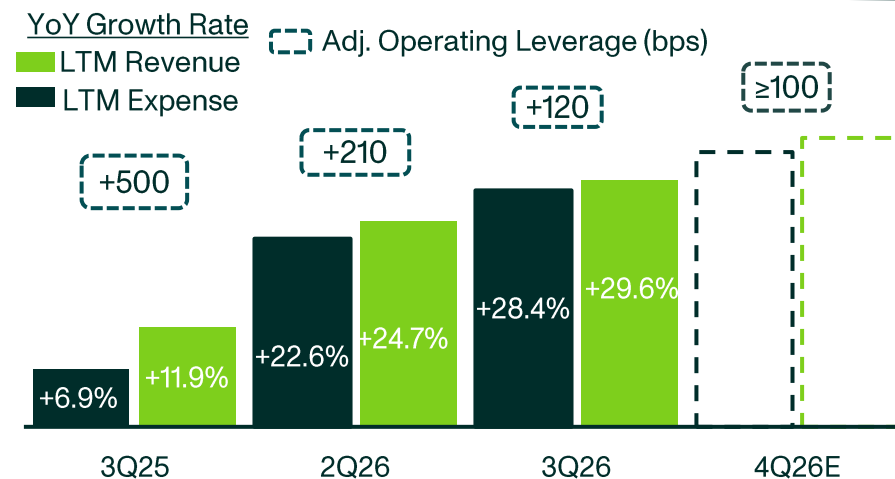
Reengineering of Baseline Expenses²



Highlights

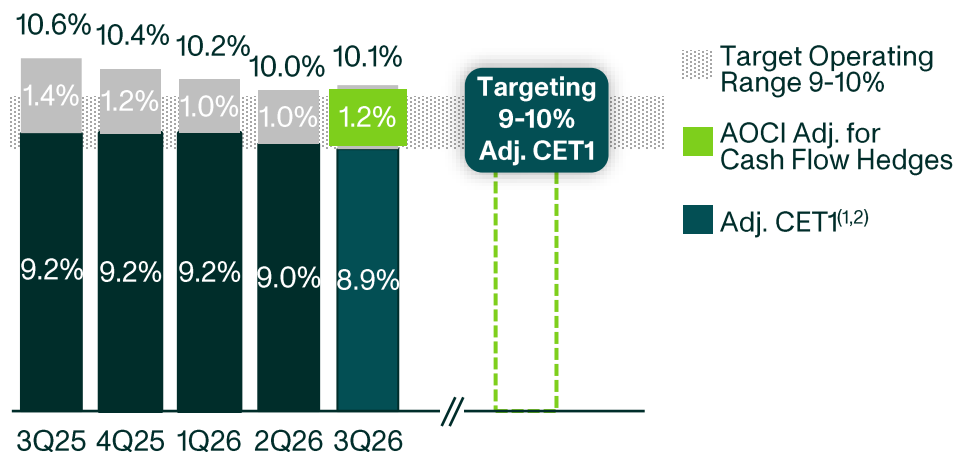
- Driving Efficiency:
 - Completed full Cadence cost synergy actions during 3Q
 - Executing increased efficiency program of 1.5% in FY26
 - Driving positive operating leverage
- Sustaining Investment in Innovation and Growth:
 - Leading customer acquisition through digital and physical channels
 - Building innovative digital-first tools
 - Expanding branch network across new regions
 - Expanding commercial verticals and specialized capabilities
 - Leveraging AI to enhance efficiency and scalability

Adjusted Operating Leverage¹

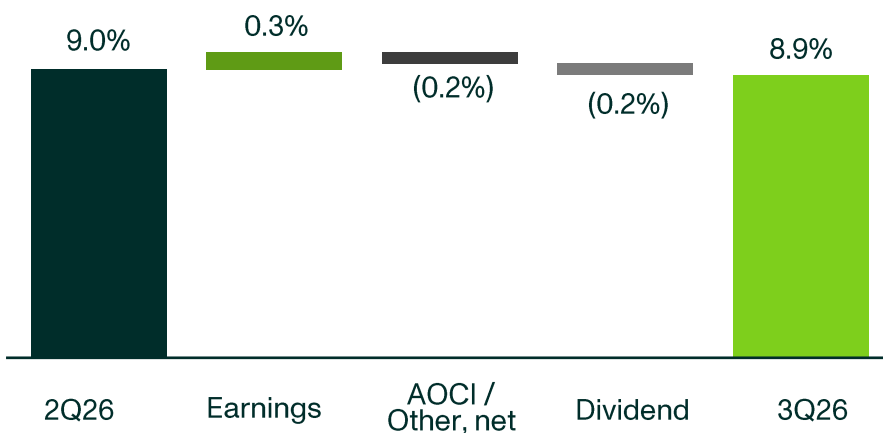


Capital | 4 Disciplined risk management

CET1 Ratio



Adjusted CET1^{1,2} Ratio Drivers



Highlights

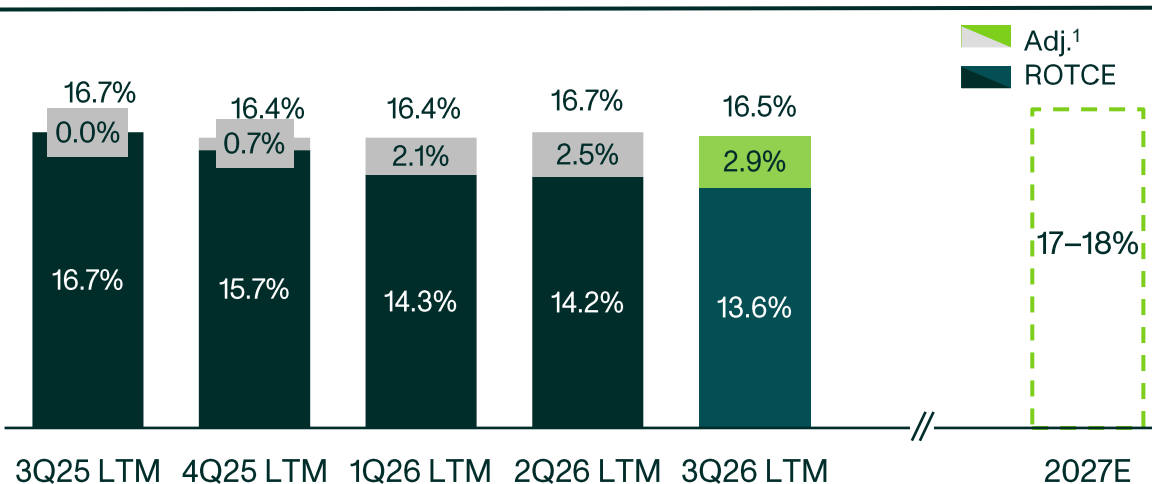
- Disciplined Capital Management Supports Growth and Shareholder Returns
- Maintaining capital allocation priorities
 - ~\$460M share repurchases YTD³; \$100M in 3Q
 - Loan growth optimization supports capital return
- 10% CAGR on Tangible Book Value over the past 3 years
- Basel III proposal expected to provide approximately 70-80bps of additional CET1 flexibility through RWA relief

Tangible Book Value per Share¹



Creating Shareholder Value | ④ Disciplined risk management

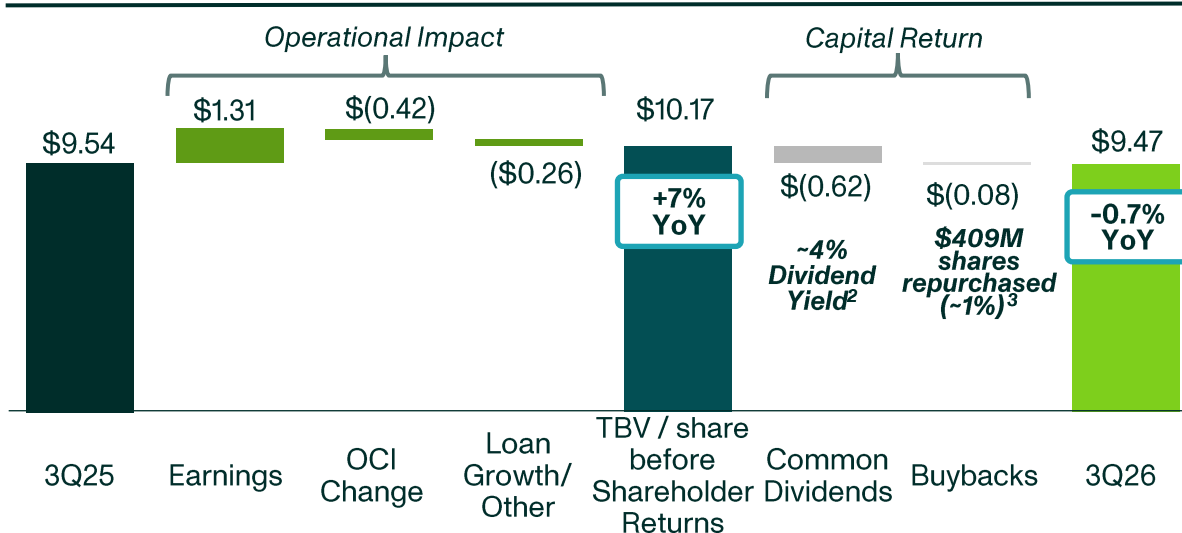
ROTCE



Driving Returns

Revenue growth and positive operating leverage sustaining strong adjusted ROTCE

Tangible Book Value Per Share¹

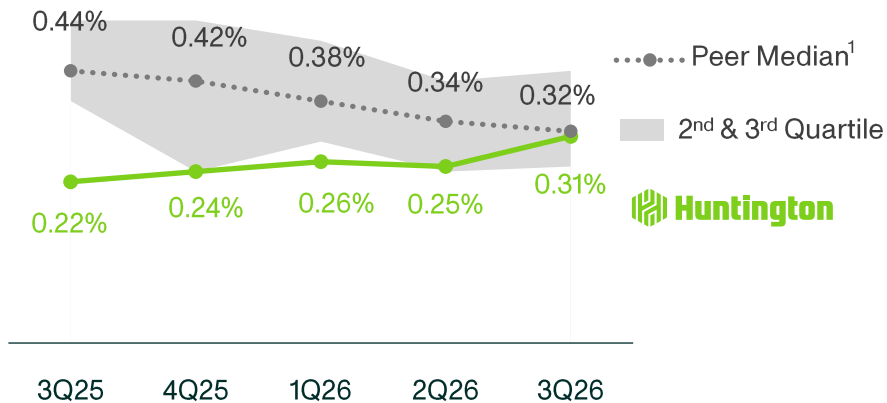


Creating Value

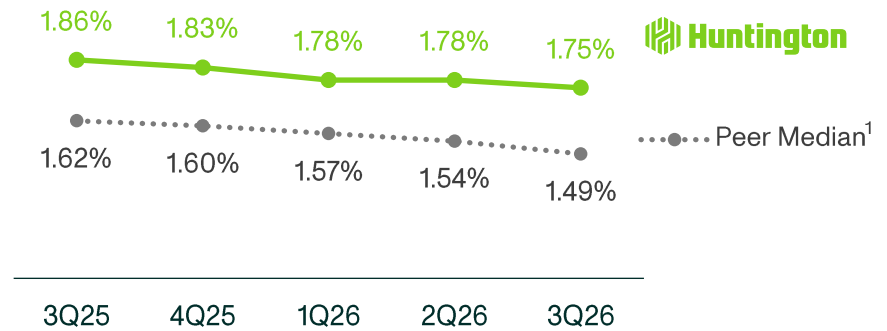
Strong performance supports capital return and growth investments

Top Tier Credit Performance | ④ Disciplined risk management

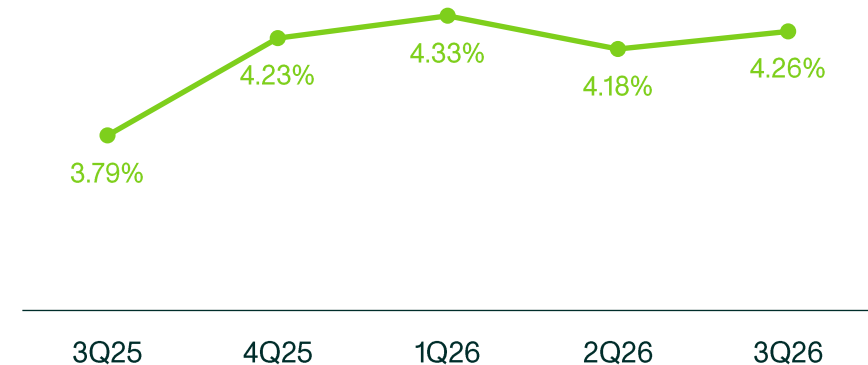
Net Charge-Off Ratio



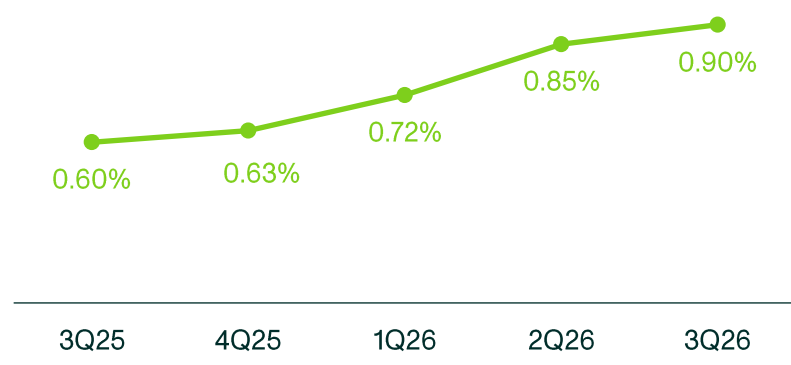
Allowance for Credit Losses (ACL)



Criticized Asset Ratio

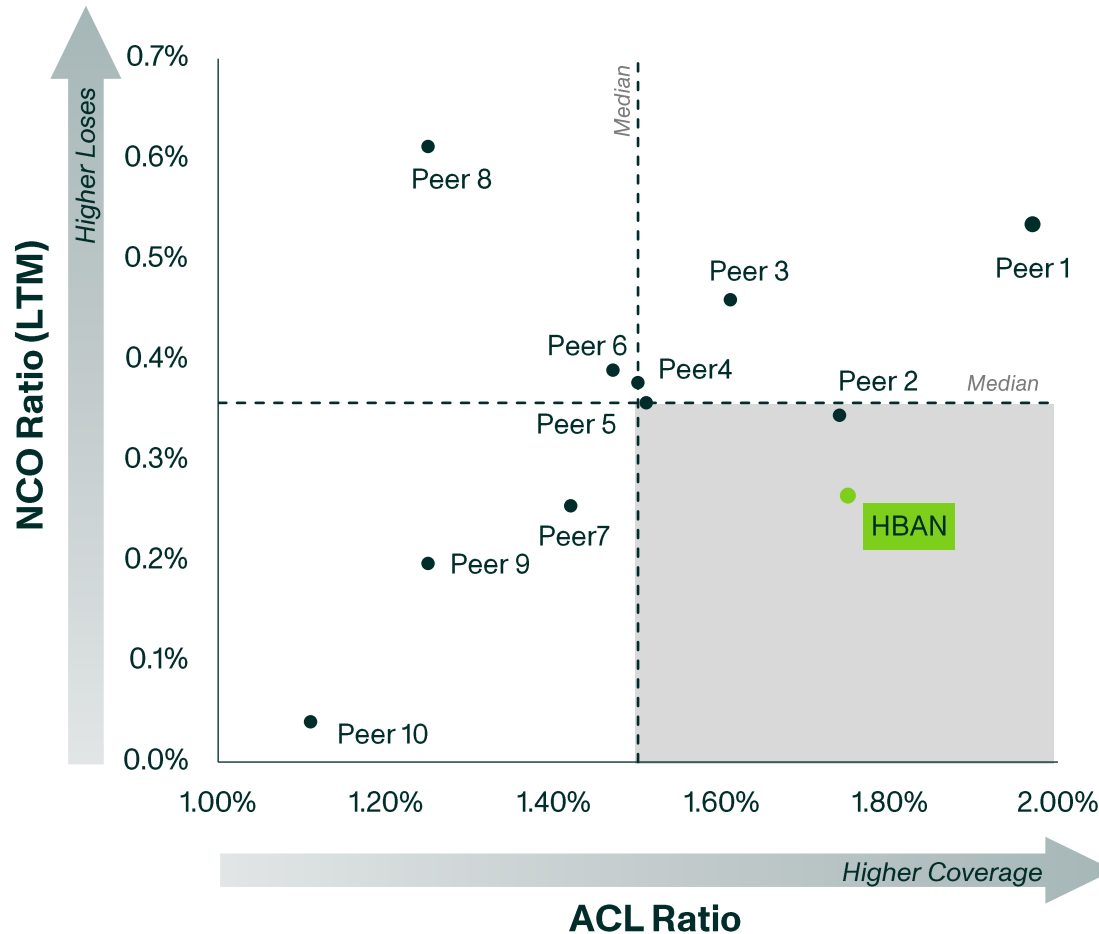


NPA Ratio

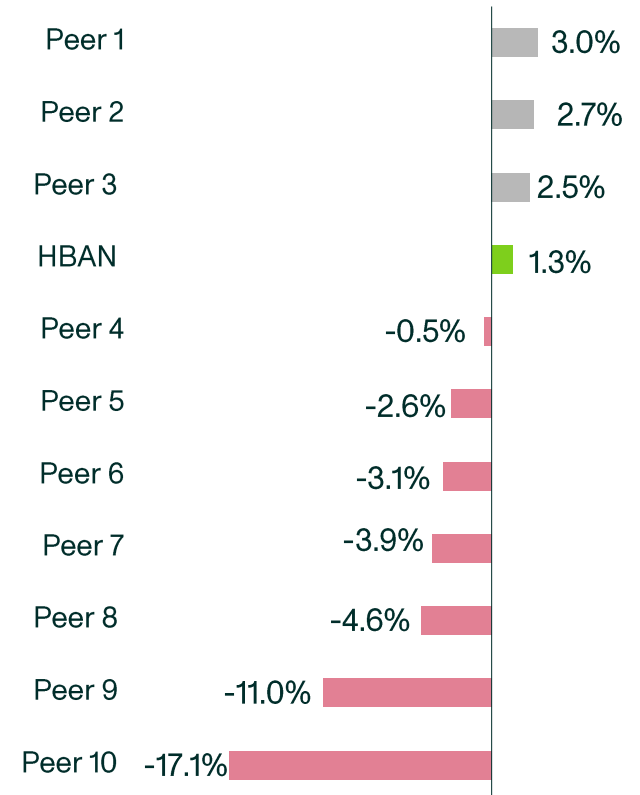


Top Tier Credit Performance | ④ Disciplined risk management

ACL Ratio by NCO Ratio



YTD Reserve Build¹



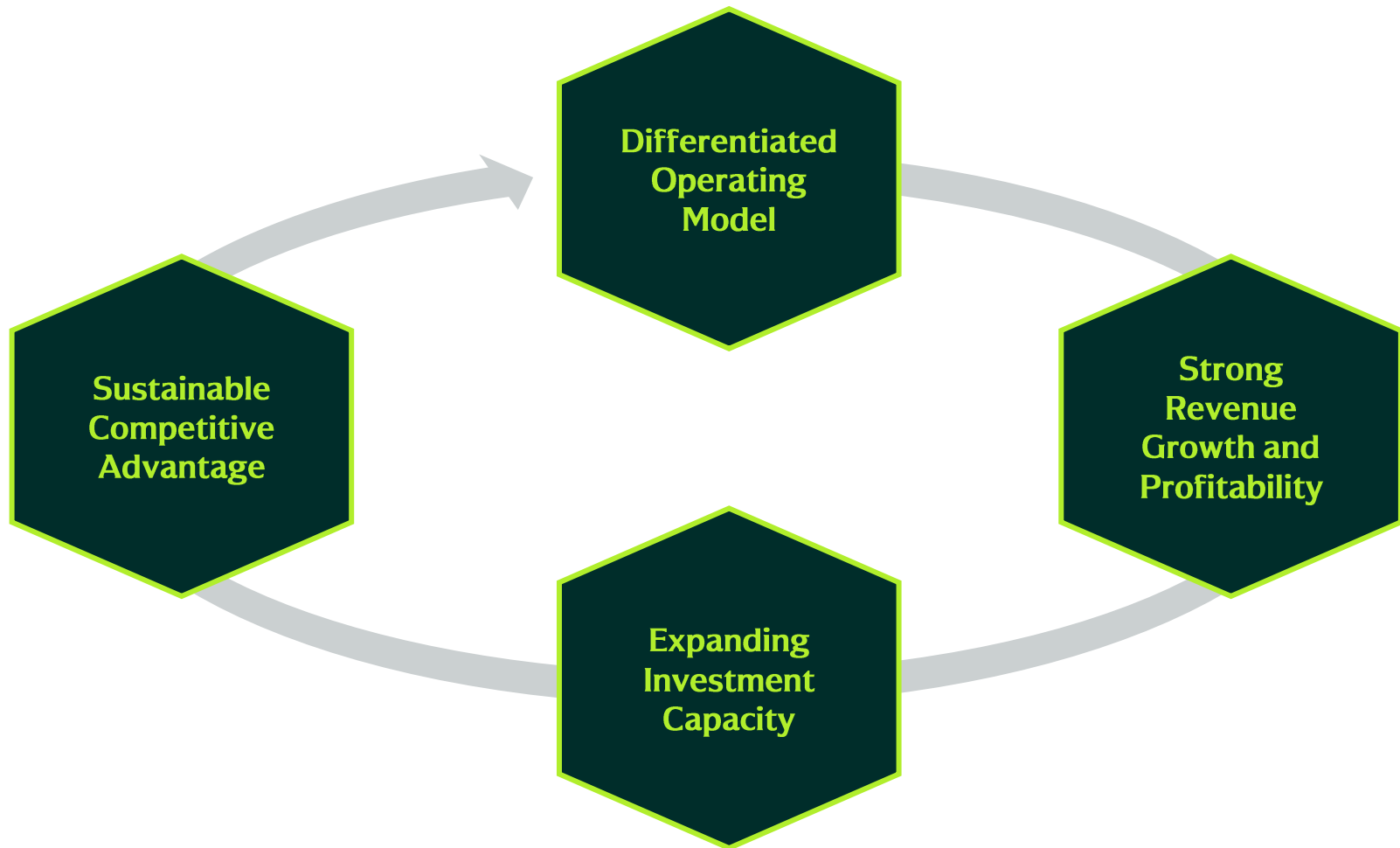
FY26 Guidance

Outlook

	9/16/26	10/22/26	Commentary
Net Interest Income <i>FY25 Baseline = \$6.056 billion</i>	~35%	~35%	Expect stable NIM into Q4
Average Loans <i>FY25 Baseline = \$136.7 billion</i>	~36%	~36%	No change
Average Deposits <i>FY25 Baseline = \$165.8 billion</i>	~33%	~32.5%	Reflects YTD performance: optimizing deposit costs while maintaining focus on match funding
Noninterest Income <i>(ex Gain/Loss on sale of securities)</i> <i>Non-GAAP FY25 Baseline = \$2.222 billion¹</i>	~32%	~31%	Reflects YTD performance and expected sequential strength in Q4
Implied Revenue Growth <i>FY25 Baseline = \$8.278 billion</i>	~34%	~34%	
Core Expenses <i>Non-GAAP FY25 Baseline = \$4.871 billion</i>	~32.5-33.5%	~33%	Expect Q4 core expense ~flat to Q3
Net Charge-offs	25-35 bps	25-35 bps	FY26 NCOs tracking to low-end of range
Effective Tax Rate	~18%	~18%	
Avg. Shares Outstanding <i>in millions</i>	~2,000	~2,000	

Tracking to \$1.75 - \$1.83 EPS in 2027

Flywheel for Value Creation



Appendix

Non-GAAP Reconciliation

Earnings Per Share (EPS)

EPS (\$ in millions, except per share amounts)	FY25		3Q26	
Earnings Per Share (GAAP), diluted		\$1.39		\$0.33
Add: Notable Items, after-tax	\$91	0.06	\$98	0.05
Adjusted Earnings Per Share (Non-GAAP)		\$1.45		\$0.38

Non-GAAP Reconciliation

Tangible book value per share

TBV per Share <i>(amounts in millions, except per share data)</i>		3Q23	3Q24	3Q25	4Q25	3Q26
Huntington shareholders' equity		\$18,483	\$20,606	\$22,248	\$24,342	\$32,179
Less: preferred stock		2,484	2,394	2,731	2,731	2,881
Common shareholders' equity		\$15,999	\$18,212	\$19,517	\$21,611	\$29,298
Less: goodwill		5,561	5,561	5,547	5,997	9,527
Less: other intangible assets, net of tax		122	85	51	115	684
Tangible common equity	A	\$10,316	\$12,566	\$13,919	\$15,499	\$19,087
Number of common shares outstanding	B	1,448	1,453	1,459	1,568	2,015
Tangible book value per share	A/B	\$7.12	\$8.65	\$9.54	\$9.89	\$9.47

Non-GAAP Reconciliation

Average Tangible Common Equity, ROTCE

ROTCE (\$ in millions)		LTM 3Q25	LTM 4Q25	LTM 1Q26	LTM 2Q26	LTM 3Q26	3Q26
Average common shareholders' equity		\$18,438	\$19,241	\$21,470	\$24,242	\$26,908	\$29,776
Less: intangible assets and goodwill		5,645	5,741	6,609	7,813	9,021	10,416
Add: net tax effect of intangible assets		18	19	52	97	140	186
Average tangible common shareholders' equity	A	12,811	13,520	14,913	16,525	18,027	\$19,546
Net income available to common		\$2,110	\$2,087	\$2,069	\$2,246	\$2,324	\$680
Add: amortization of intangibles		44	46	76	119	157	49
Add: deferred tax		(9)	(10)	(16)	(26)	(33)	(10)
Tangible net income available to common		\$2,145	\$2,123	\$2,129	\$2,339	\$2,448	\$719
Tangible net income available to common (annualized)	B	\$2,145	\$2,123	\$2,129	\$2,339	\$2,448	\$2,853
Return on average tangible common shareholders' equity	B/A	16.7%	15.7%	14.3%	14.2%	13.6%	14.6%
ROTCE Adj. (\$ in millions)		LTM 3Q25	LTM 4Q25	LTM 1Q26	LTM 2Q26	LTM 3Q26	3Q26
Tangible net income available to common (annualized)	B	\$2,145	\$2,123	\$2,129	\$2,339	\$2,448	\$2,853
Return on average tangible shareholders' equity		16.7%	15.7%	14.3%	14.2%	13.6%	14.6%
Add: Notable Items, after tax	C	(10)	91	305	418	529	98
Adjusted net income available to common (annualized)	D	\$2,135	\$2,214	\$2,434	\$2,757	\$2,977	\$3,241
Adjusted return on average tangible common shareholders' equity	D/A	16.7%	16.4%	16.4%	16.7%	16.5%	16.6%

Non-GAAP Reconciliation

Common Equity Tier 1 (CET1)

CET1 – AOCI Impact (\$ in millions)		3Q25	4Q25	1Q26	2Q26	3Q26
Common Equity Tier 1	A	\$15,924	\$17,286	\$21,160	\$21,388	\$21,684
Add: accumulated other Comprehensive income (loss) (AOCI)		(2,065)	(1,904)	(2,055)	(2,208)	(2,969)
Less: cash flow hedge		16	27	(49)	(167)	(410)
Adjusted Common Equity Tier 1	B	\$13,843	\$15,355	\$19,154	\$19,347	\$19,125
Risk Weighted Assets	C	\$150,222	\$166,684	\$208,132	\$214,138	\$214,500
Common Equity Tier 1 ratio	A/C	10.6%	10.4%	10.2%	10.0%	10.1%
Adjusted CET1 ratio	B/C	9.2%	9.2%	9.2%	9.0%	8.9%
AOCI impact adjusted for cash flow hedges on loan portfolio		1.4%	1.2%	1.0%	1.0%	1.2%

Non-GAAP Reconciliation

Noninterest Expense

Noninterest Expense (\$ in millions)	3Q25	4Q25	1Q26	2Q26	3Q26
Noninterest expense (GAAP)	\$1,246	\$1,420	\$1,774	\$1,809	\$1,772
Less: Notable Items, pre-tax	8	130	263	152	117
Adjusted Noninterest expense (Non-GAAP)	\$1,238	\$1,290	\$1,511	\$1,657	\$1,655

Non-GAAP Reconciliation

Operating Leverage

Operating Leverage (\$ in millions)		LTM 3Q24	LTM 4Q24	LTM 1Q25	LTM 2Q25	LTM 3Q25	LTM 4Q25	LTM 1Q26	LTM 2Q26	LTM 3Q26
Total revenue (FTE)		\$7,202	\$7,438	\$7,606	\$7,744	\$8,008	\$8,231	\$8,888	\$9,791	\$10,452
YoY Growth Rate				5.1%	7.5%	11.2%	10.7%	16.9%	26.4%	30.5%
Less: Net gain / (loss) on securities, gain on sale of a portion of our corporate trust and custody business, and acquired equity security conversion adjustment		(3)	(21)	(21)	(79)	(55)	(34)	(21)	39	7
Total Revenue (FTE), excluding net gain / (loss) on securities, gain on sale of a portion of our corporate trust and custody business, acquired equity security conversion adjustment		\$7,205	\$7,459	\$7,627	\$7,823	\$8,063	\$8,265	\$8,909	\$9,752	\$10,445
YoY Growth Rate (Adjusted)				5.2%	8.6%	11.9%	10.8%	16.8%	24.7%	29.6%
Noninterest expense		\$4,732	\$4,562	\$4,577	\$4,657	\$4,773	\$5,015	\$5,637	\$6,249	\$6,775
YoY Growth Rate				(1.0)%	(0.8)%	0.9%	9.9%	23.2%	34.2%	41.9%
Less: Notable Items		277	48	12	9	11	144	404	553	662
Noninterest expense, excluding Notable Items		\$4,455	\$4,514	\$4,565	\$4,648	\$4,762	\$4,871	\$5,233	\$5,696	\$6,113
YoY Growth Rate (Adjusted)				5.1%	5.5%	6.9%	7.9%	14.6%	22.6%	28.4%
Operating Leverage				6.1%	8.3%	10.3%	0.7%	(6.3)%	(7.8)%	(11.4)%
Operating Leverage (Adjusted)				0.1%	3.1%	5.0%	2.9%	2.2%	2.1%	1.2%

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 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-ir.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.

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.

Impact of Purchase Accounting

Purchase Accounting Accretion (PAA) Summary	Actual	Projected			
(\$ in millions)	3Q26	4Q26	FY27	FY28	After FY28
Loans and Leases	\$11	\$16	\$58	\$57	\$337
Deposits	1	--	--	--	--
Subtotal: Net Interest Income	12	16	58	57	337
Core Deposit Intangible (Noninterest Expense)	(45)	(45)	(162)	(142)	(494)
Purchase Accounting Pre-tax net impact	\$(33)	\$(29)	\$(103)	\$(85)	\$(157)

- Includes Veritex, TCF, and Cadence purchase accounting impact

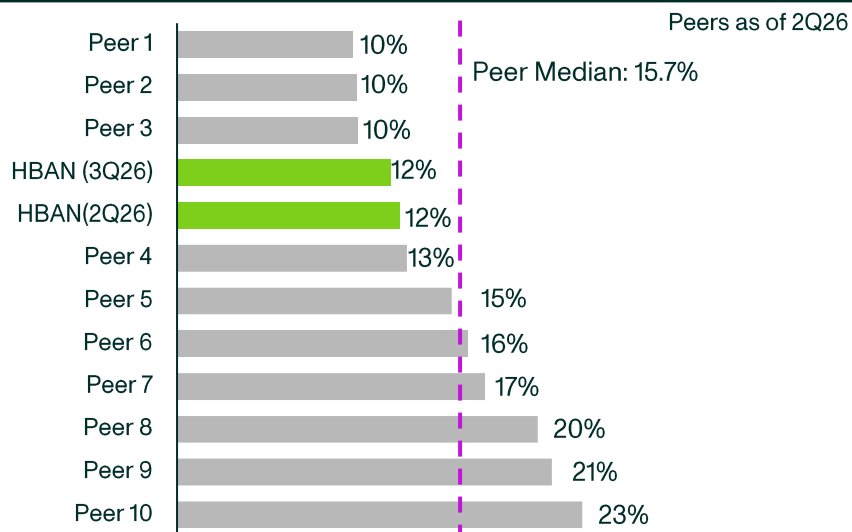
Estimated Preferred Dividends

(\$ in millions)	Actuals		Projected ¹			
	2Q26	3Q26	4Q26	1Q27	2Q27	3Q27
Dividends on Preferred Shares	\$41	\$41	\$41	\$41	\$41	\$41

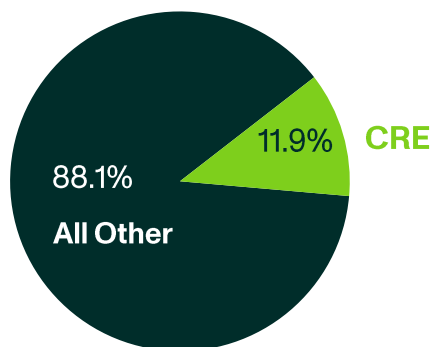
(1) Estimated preferred dividends based on projected interest rates for currently outstanding series of preferred shares

Commercial Real Estate (CRE) Overview

CRE Loans as % of Total Loans



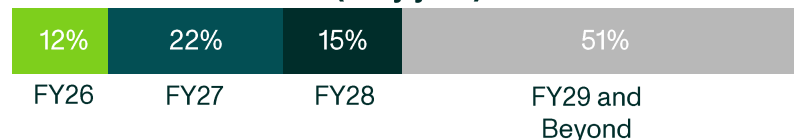
Loan Portfolio Composition (3Q26)



Portfolio Characteristics

- Well diversified portfolio with rigorous client selection
- CRE reserve coverage 3.9% vs. peer median¹ of 1.7% (2Q26)
 - Office reserve coverage of 11%
- Office portfolio at 1.4% of total loans, and predominately suburban and multi-tenant

CRE – Office maturities (% by year):



CRE Diversification by Property Type (3Q26)

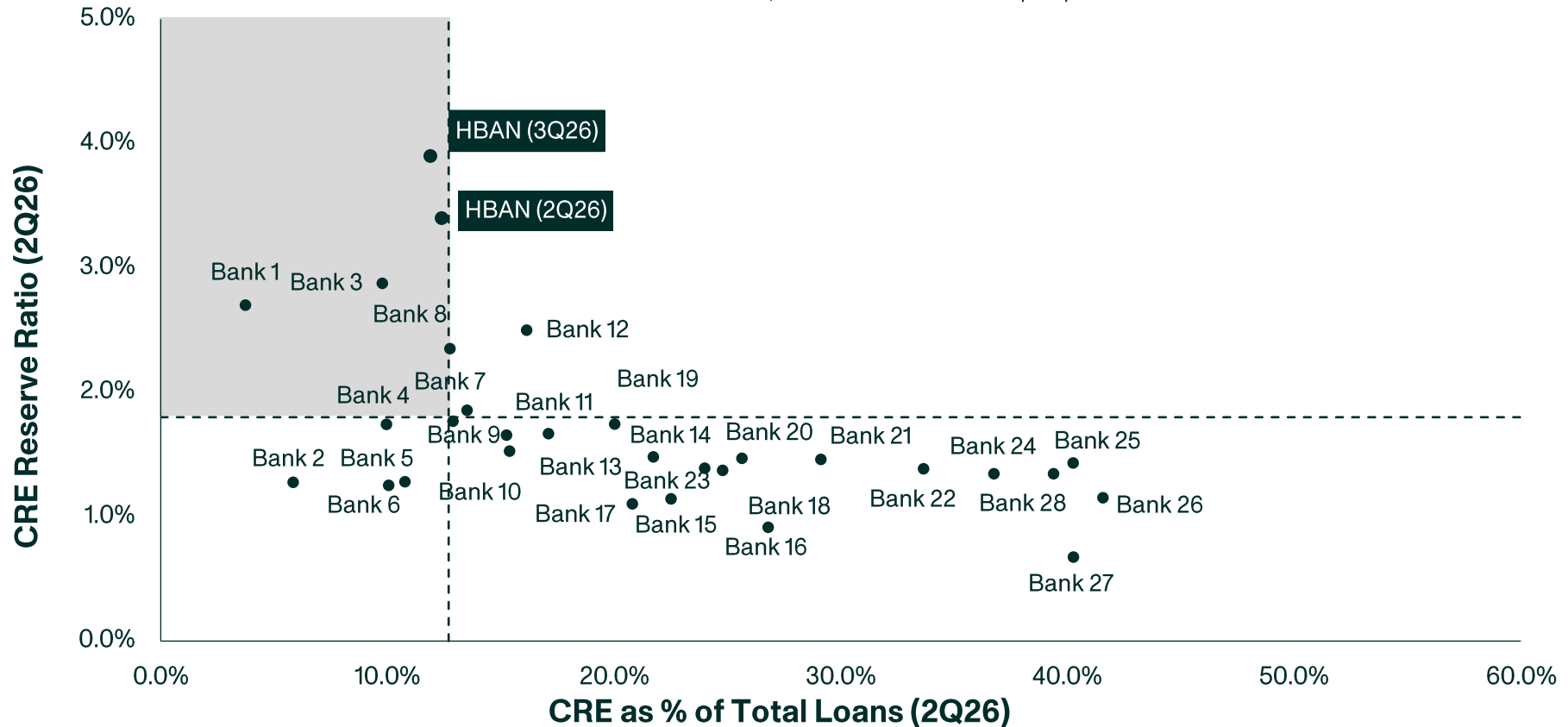
Property Type (\$ in billions)		% of Total Loans
Multifamily	\$6.0	3.2%
Industrial	4.1	2.2%
Retail	3.5	1.8%
Office	2.7	1.4%
Hotel	1.9	1.0%
Other	4.5	2.3%
Total CRE	\$22.7	11.9%

CRE | Low Concentration and Top Tier Reserve Coverage

CRE Reserve Ratio vs. CRE as % of Total Loans

Includes U.S. Listed Banks over \$50B in assets as of 6/30/2026¹

Banks as of 2Q26



Top Quartile Concentration and Top Tier Reserve Coverage of Like-sized U.S. Regional Banks

Auto – Production Trend

Originations

	3Q26	2Q26	1Q26	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24
Amount (\$ in billions)	\$1.7	\$1.4	\$1.7	\$2.1	\$2.5	\$2.3	\$2.0	\$2.2	\$2.4
% new vehicles	43%	40%	36%	39%	36%	35%	33%	36%	35%
Avg. LTV	87%	88%	89%	89%	89%	89%	86%	87%	87%
Avg. FICO	780	779	777	775	774	774	776	778	780

Vintage Performance¹

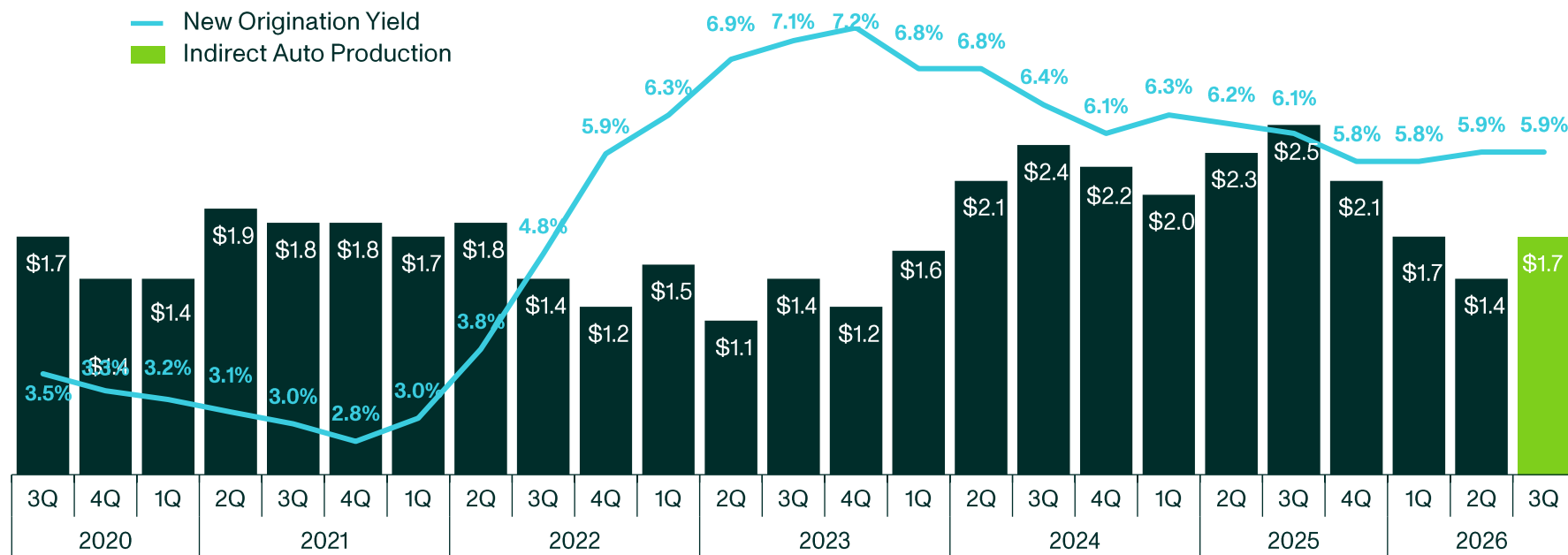
	1Q26	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24
6-month losses	0.06%	0.08%	0.08%	0.08%	0.05%	0.04%	0.05%
9-month losses		0.21%	0.19%	0.21%	0.15%	0.12%	0.12%
12-month losses			0.29%	0.35%	0.25%	0.19%	0.18%

Auto – Proven Track Record of Strategic Growth

Optimize through the Cycle

Calibrating production to balance growth and returns

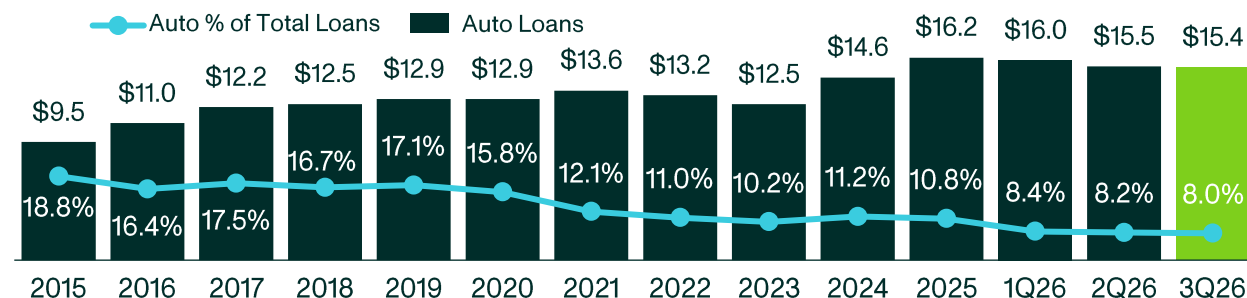
Indirect Auto Production (\$B) and New Origination Yield¹



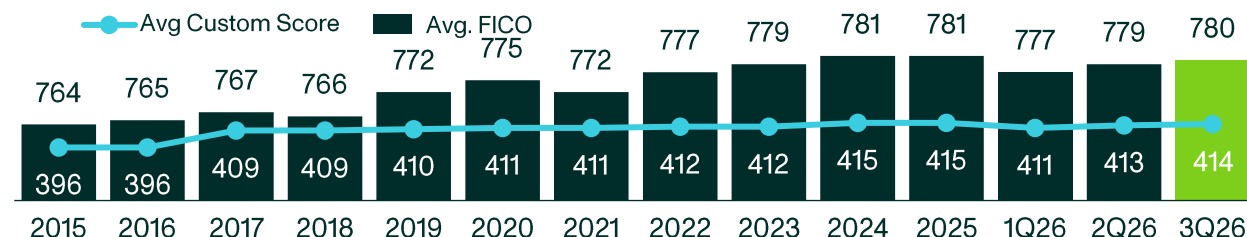
Scale and Expertise to Continuously Drive Shareholder Value

Auto | Strong Credit Performance Through the Cycle

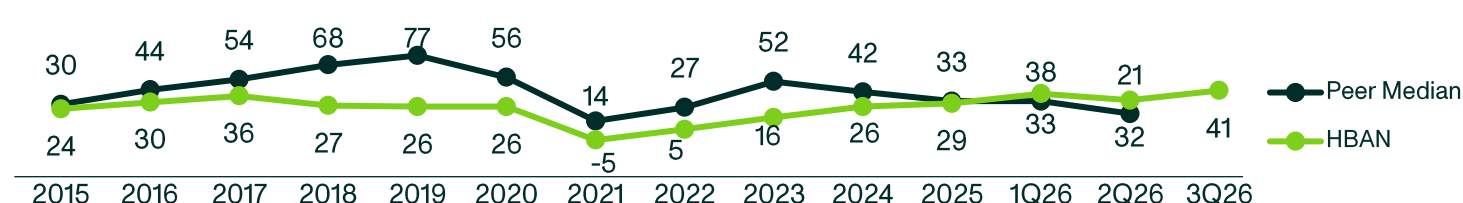
Auto Loans and % of Total Loans (EOP)(\$B)



Average FICO and Custom Score



NCOs vs. Peer Group (bps)¹



Highlights

Strong Credit Quality

- Industry knowledge and focus on rigorous customer selection drives outperformance of NCOs
- Auto loans as a percent of total loans has stabilized since 2022

Deep Industry Expertise

- 75+ years of experience; consistent underwriting strategy

Robust Customer Selection

- Super-Prime with average FICO of 779
- Proprietary custom scorecard enhances predictive modeling

Extensive Industry Knowledge with Emphasis on Super-Prime Consumers

Consumer Finance Trends

RV and Marine

	2026 YTD	2025	2024	2023	2022	2021	2020
Originations (\$ in billions)	\$1.1	\$1.0	\$1.2	\$1.6	\$1.5	\$1.7	\$1.6
Avg. LTV ¹	94%	93%	95%	96%	104%	111%	108%
Avg. FICO	804	809	813	810	813	807	808

Residential Mortgage²

	2026 YTD	2025	2024	2023	2022	2021	2020
Originations (\$ in billions)	\$2.7	\$3.0	\$3.0	\$3.4	\$5.4	\$6.6	\$4.7
Avg. LTV	84%	85%	87%	85%	81%	76%	77%
Avg. FICO	766	764	763	765	765	768	767

Home Equity²

	2026 YTD	2025	2024	2023	2022	2021	2020
Originations ³ (\$ in billions)	\$3.0	\$4.2	\$3.9	\$3.6	\$4.4	\$3.9	\$3.8
Avg. LTV	63%	64%	64%	65%	66%	67%	68%
Avg. FICO	782	779	777	775	776	783	784

NDFI Lending Portfolio

Loan Portfolio Composition

**\$19.9B,
10% of total loans**

Mortgage Credit¹
2% of total loans

Business/Consumer Credit²
2% of total loans

Private Equity³
3% of total loans

Other⁴
3% of total loans

3Q26

Highlights

Mortgage Credit

- Stable structured lending to mortgage credit intermediaries
- Secured by real estate

Business/Consumer Credit

- \$3.5B business credit intermediaries with primarily collateral based lending
- \$0.7B primarily in auto and credit card ABS

Private Equity:

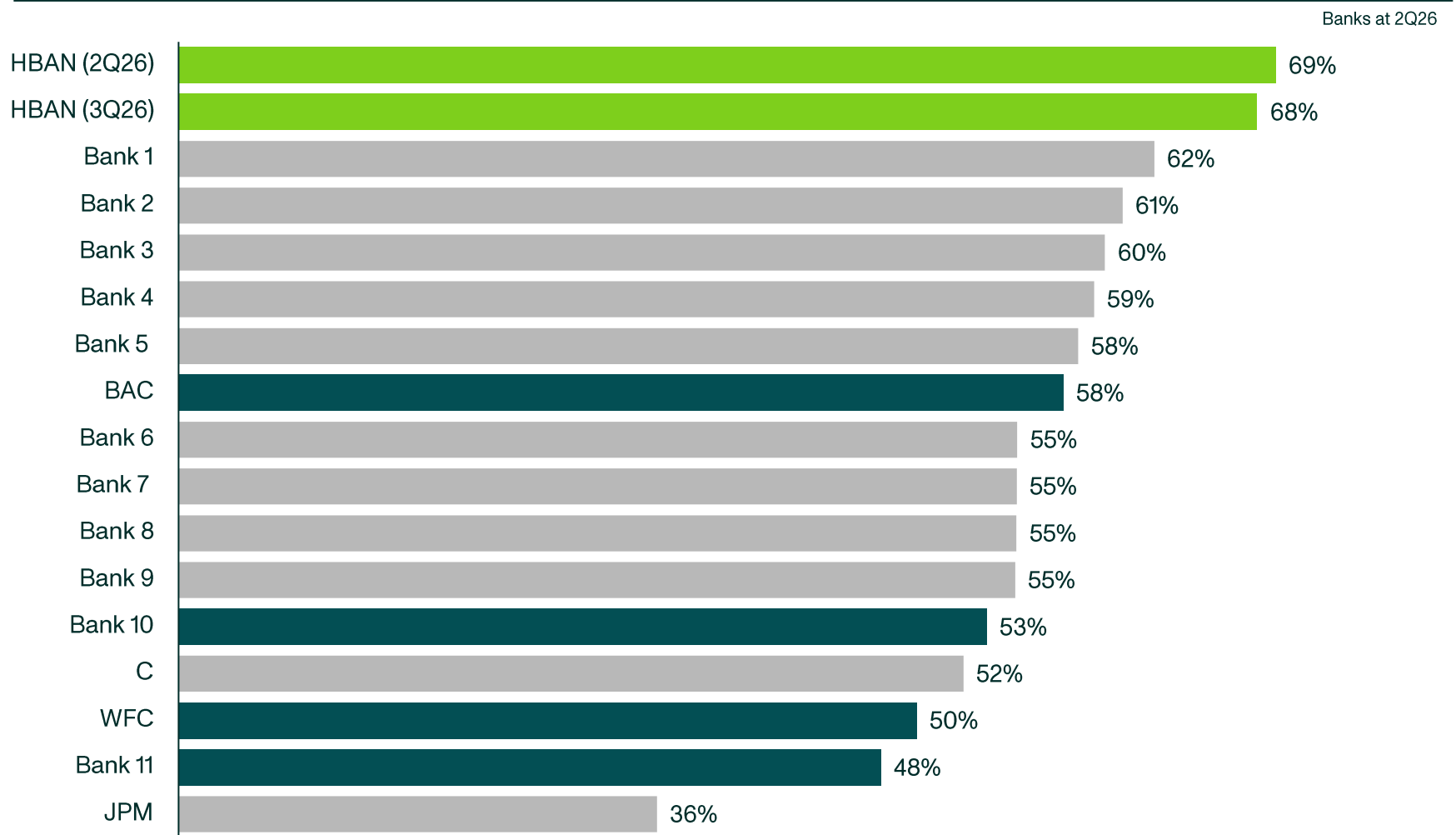
- Funds Finance (\$4.7B) subscription lines secured by investor commitments
- Private credit funds are almost entirely closed-end with no redemption exposure

Other: REITS/Insurance

- \$4.4B in investment-grade REITs with diversified collateral and stable cash flows
- Remaining made up primarily of insurance carriers, broker dealers, family offices, and wealth management firms

High Quality, Granular Deposit Franchise

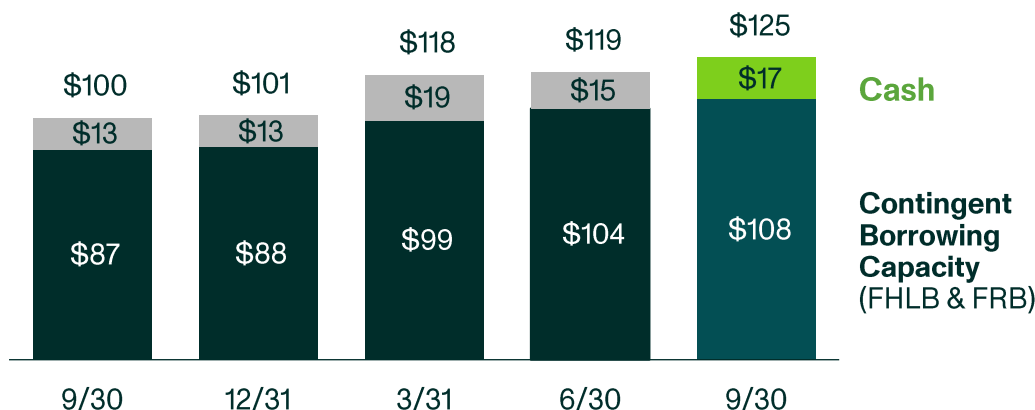
Leading Percent of Insured Deposits



Diversified Sources of Liquidity

Robust Level of Available Liquidity¹

(\$ in billions)



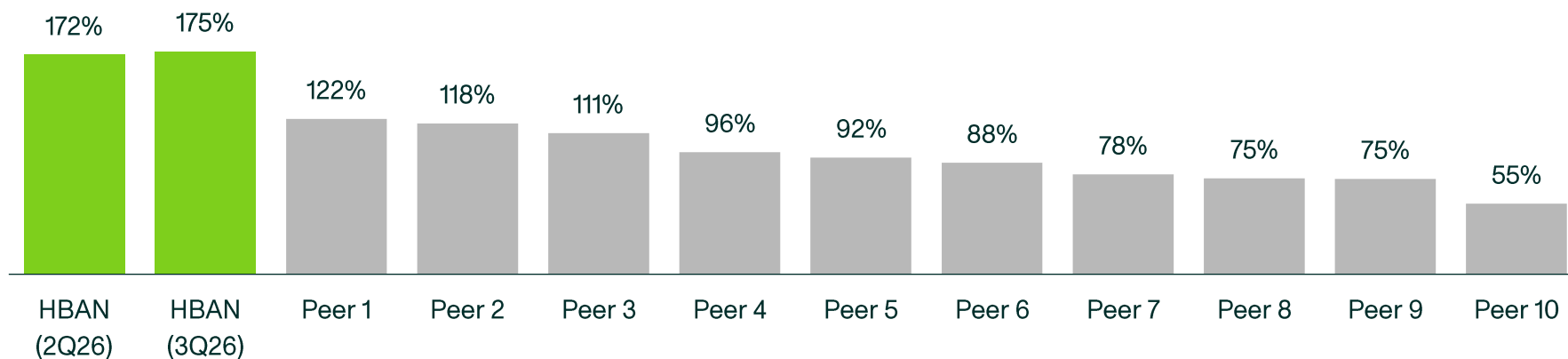
Highlights

- 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 \$125 billion

Cash + Borrowing Capacity as a % of Uninsured Deposits⁽¹⁾⁽²⁾

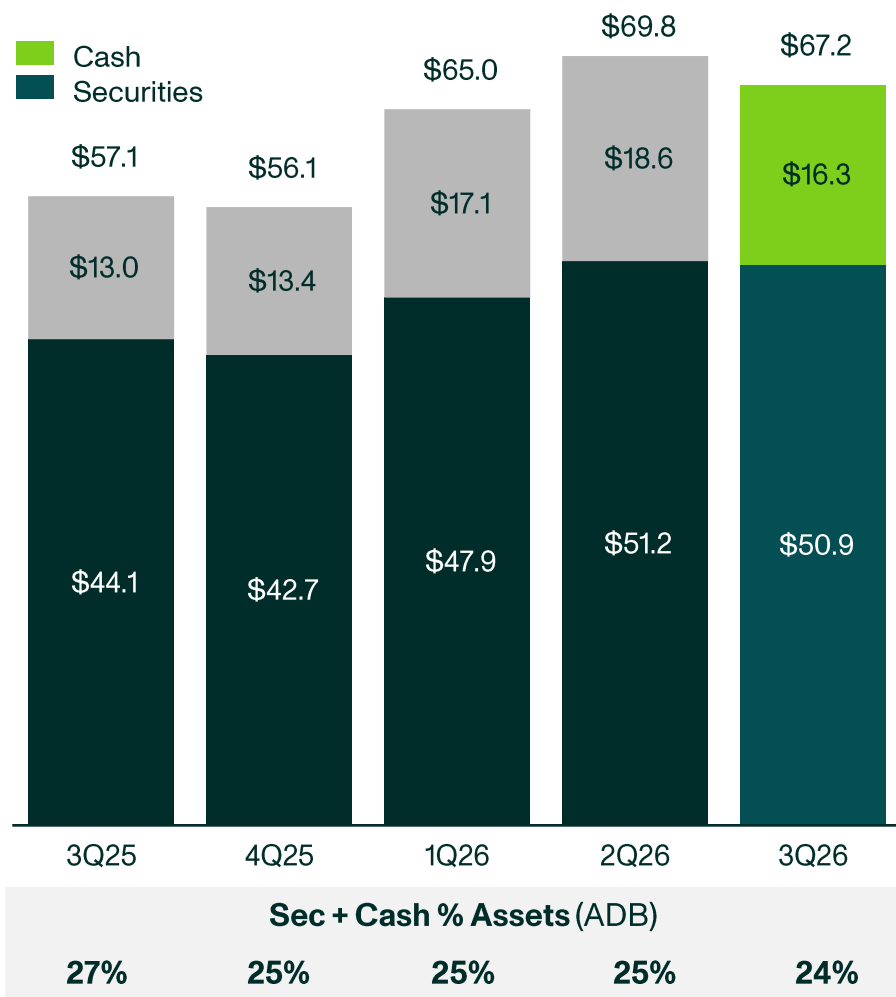
Peer Median: 90%

Peer data as of 2Q26



Dynamically Optimizing the Securities Portfolio

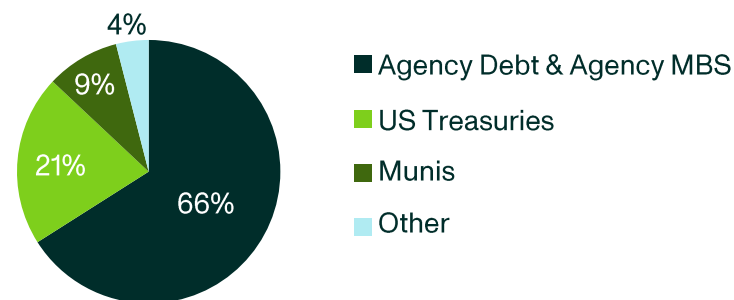
Securities + Cash¹ Average



Highlights

- Securities yields of 3.59% increased 12bp QoQ
- 29% of portfolio classified as HTM to protect capital
- AFS portfolio hedged with pay fixed swaps; reduces duration risk / capital and liquidity
- Portfolio duration, net of hedging, is 3.3 years, decrease of 21% YoY

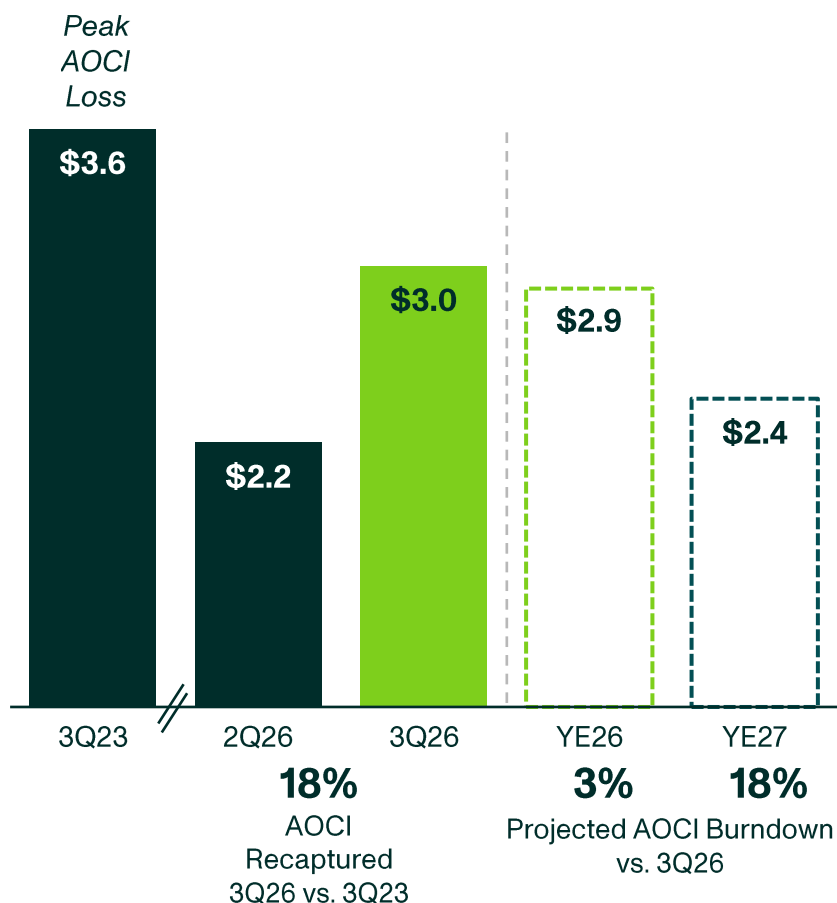
Securities Portfolio Composition (EOP)



Accumulated Other Comprehensive Income Dollars

AOCI Outlook¹

\$ in billions



Highlights

- Projecting ~3% total AOCI accretion by YE26 vs. 3Q26 level
- Dynamically managing hedge position subject to risk profile and market conditions

Components of Fair Value (FV) Mark on Investment Securities (3Q26)

	Securities (cost)	Gross Unrealized gain / (loss)	Hedge FV (unallocated)	Net FV Impact
AFS	\$38.2	(\$3.5)	\$0.5	(\$3.0)
HTM	\$14.7	(\$2.3)	-	(\$2.3)
Total	\$52.9	(\$5.8)	\$0.5	(\$5.3)

\$ in billions. Excludes Other Securities; pre-tax

Hedging Balance Update

Hedging Balance Update (as of 9/30/2026)

Program	Notional	Effective	Weighted Avg Rate (%)	WAL (Years)
PF Swaps	\$5.6	\$1.5	3.36	10.67
Total PF Swaps	\$5.6	\$1.5		10.67
RF Swaps	\$31.3	\$26.2	3.30	2.29
Floor Spreads	\$5.0	\$5.0	2.65 / 3.75	2.66
Total RF Swaps & Floor Spreads	\$36.3	\$31.2		2.34

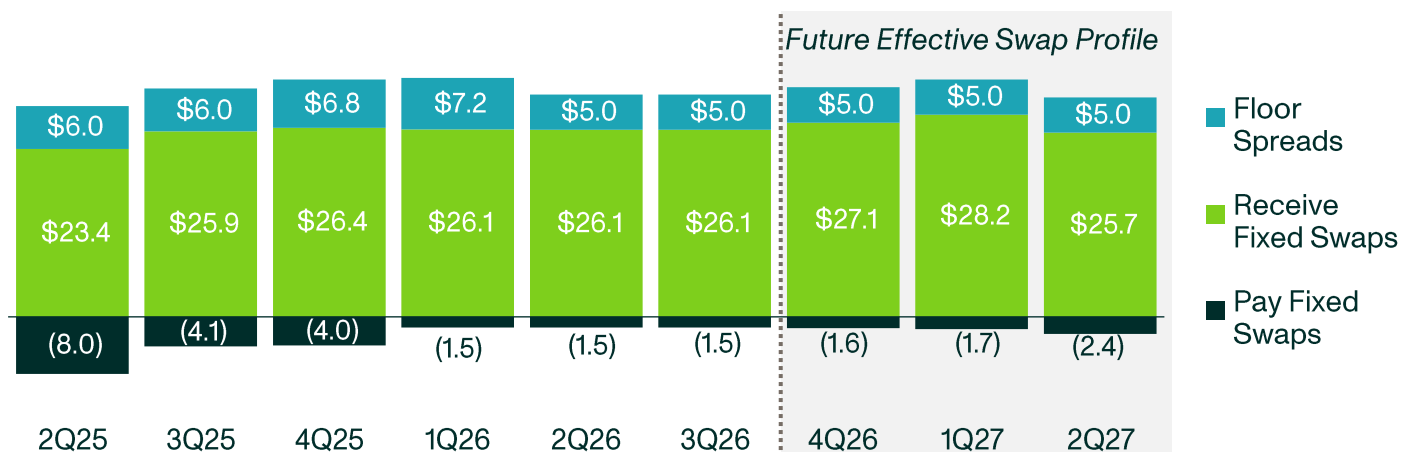
Positioning the Balance Sheet for Range of Rate Scenarios

Objectives

Capital protection
in higher rate
scenario

NIM protection in
lower rate scenario

Hedging Program Profile – Effective Swaps¹

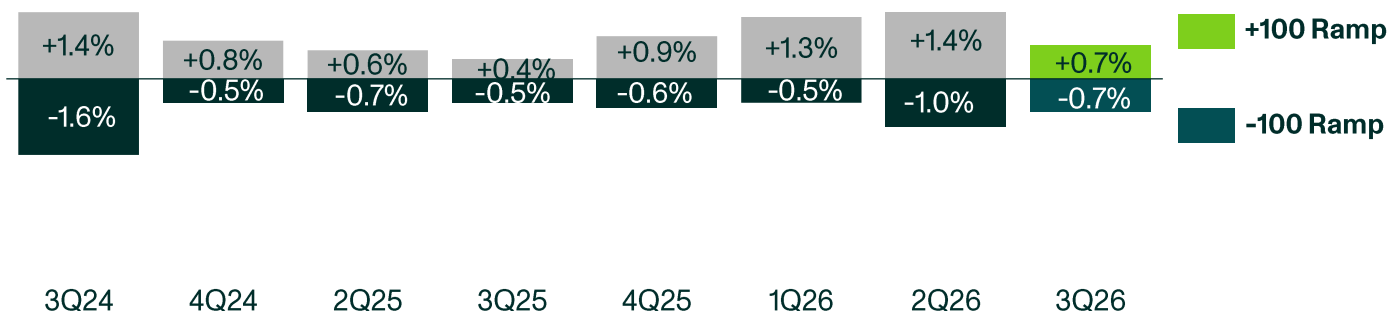


Mgmt Strategy

Maintaining asset
sensitivity at near
neutrality

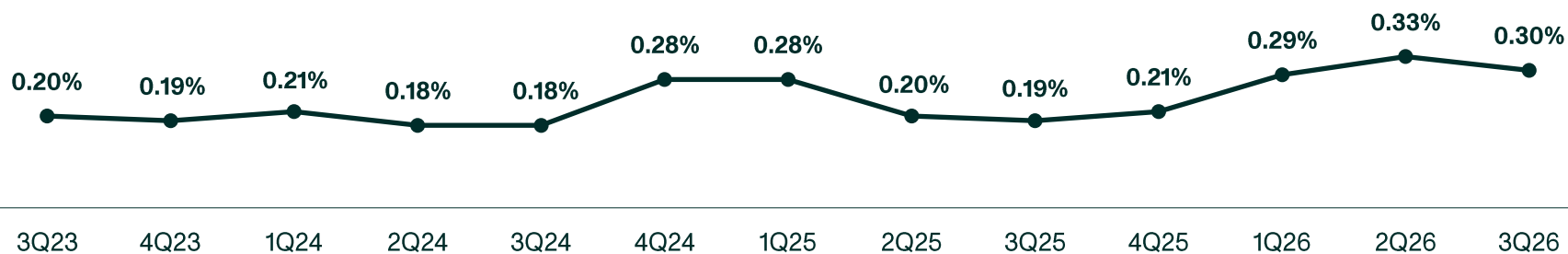
Natural expansion
of asset sensitivity
in the medium term
absent further
hedging actions

Net Interest Income (NII) Impact in 12Mo Rate Ramp Scenarios

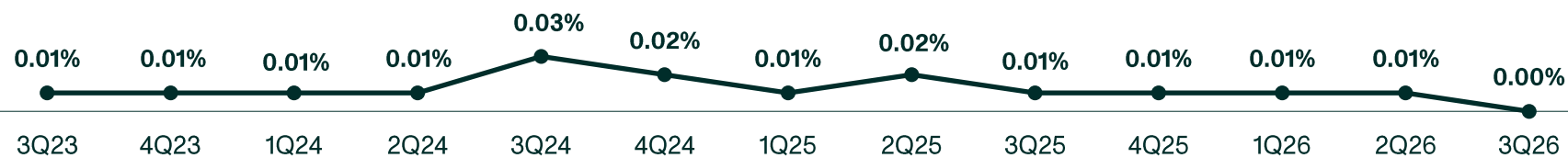


Commercial Delinquencies

Commercial (30+ Days¹)

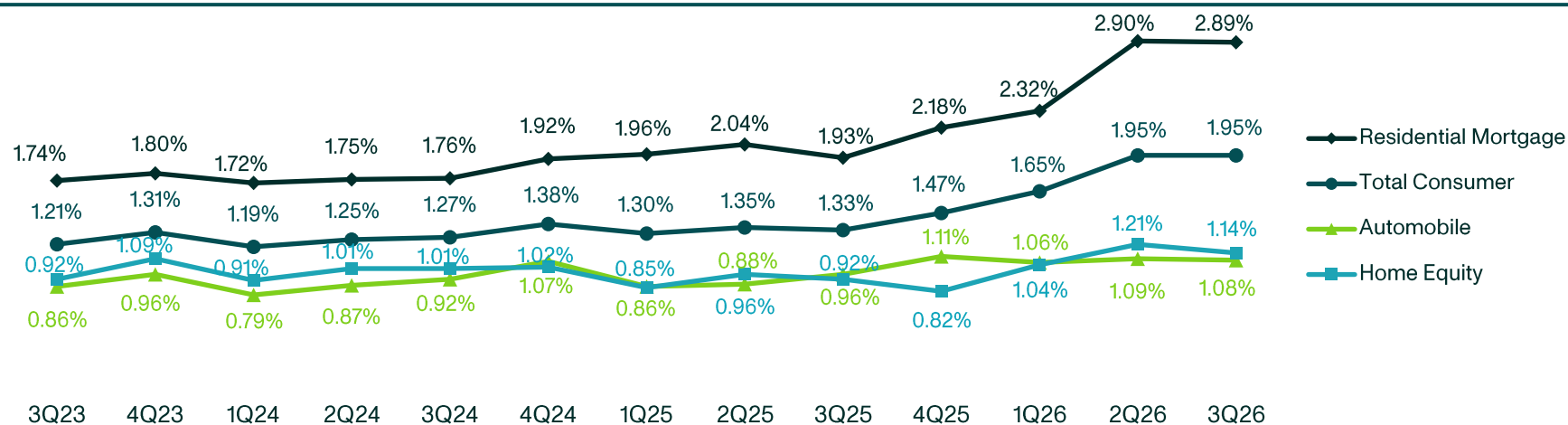


Commercial (90+ Days¹)

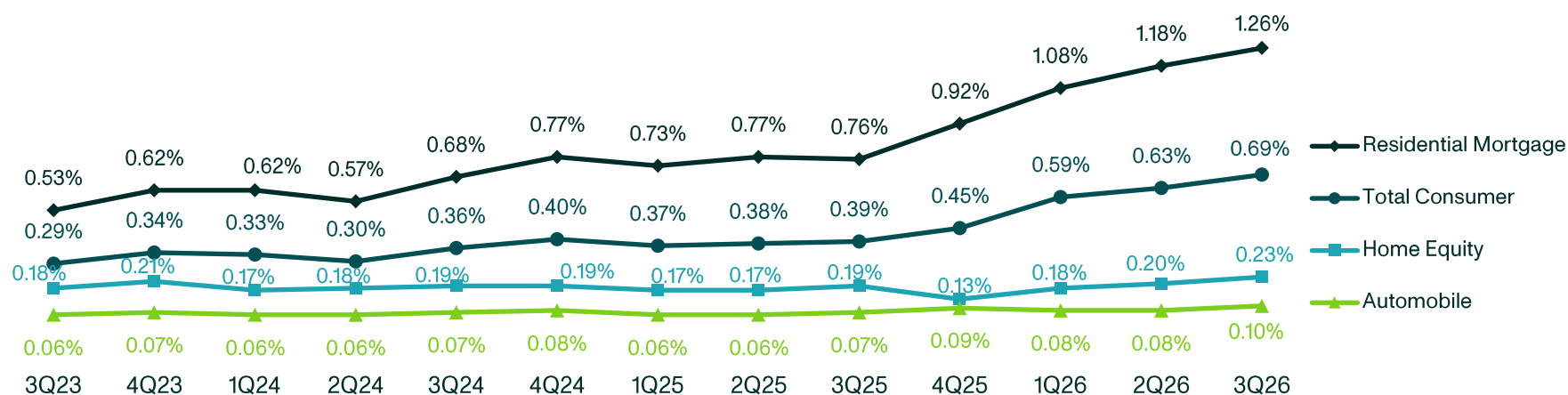


Consumer Delinquencies

Consumer (30+ Days¹)



Consumer (90+ Days¹)



Criticized Commercial Loan Analysis

End of Period

(\$ in millions)	3Q26	2Q26	1Q26	4Q25	3Q25
Criticized beginning-of-period	\$6,974	\$7,353	\$5,720	\$4,702	\$4,650
Additions / increases	1,792	566	731	721	1,058
Advances	440	632	236	204	169
Upgrades to "Pass"	(391)	(508)	(184)	(319)	(437)
Paydowns	(1,560)	(894)	(789)	(862)	(664)
Charge-offs	(106)	(80)	(65)	(64)	(70)
Moved to HFS	-	(95)	(3)	(3)	(3)
Cadence/Veritex	-	-	1,706	1,338	-
Criticized end-of-period	\$7,149	\$6,974	\$7,353	\$5,720	\$4,702
Percent change (Q/Q)	3%	-5%	29%	22%	1%