Huntington

2025 Third Quarter Earnings Review

Welcome.

October 17, 2025

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 about the benefits of the proposed transaction, the plans, objectives, expectations and intentions of Huntington Bancshares Incorporated ("Huntington") and Veritex Holdings, Inc. ("Veritex"), the expected timing of completion of the transaction, and other statements that are not historical facts and are subject to numerous assumptions, risks, and uncertainties that are beyond the control of Huntington and Veritex. Such statements are subject to numerous assumptions, risks, estimates, uncertainties and other important factors that change over time and could cause actual results to differ materially from any results, performance, or events expressed or implied by such forward-looking statements, including as a result of the factors referenced below. 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.

Huntington and Veritex caution that the forward-looking statements in this communication are not guarantees of future performance and involve a number of known and unknown risks, uncertainties and assumptions that are difficult to assess and are subject to change based on factors which are, in many instances, beyond Huntington's and Veritex's control. 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, 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 matters, 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 FDIC special assessments, long-term debt requirements and heightened capital requirements, and 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 uninsured 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; the effects of social media on market perceptions of us and banks generally; cybersecurity risks; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the 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; 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 SEC, OCC, Federal Reserve, FDIC, CFPB and state-level regulators; the occurrence of any event, change or other circumstances that could give rise to the right of one or both of the parties to terminate the merger agreement between Huntington and Veritex; the outcome of any legal proceedings that may be instituted against Huntington or Veritex; delays in completing the transaction; the possibility that the anticipated benefits of the transaction are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where Huntington and Veritex do business; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; diversion of management's attention from ongoing business operations and opportunities; potential adverse reactions or changes to business, customer or employee relationships, including those resulting from the announcement or completion of the transaction; the ability to complete the transaction and integration of Huntington and Veritex successfully; the dilution caused by Huntington's issuance of additional shares of its capital stock in connection with the transaction; and other factors that may affect the future results of Huntington and Veritex. Additional factors that could cause results to differ materially from those described above can be found in Huntington's Annual Report on Form 10-K for the year ended December 31, 2024 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarters ended March 31, 2025 and June 30, 2025, each of which is on file with the Securities and Exchange Commission (the "SEC") and available in the "Investor Relations" section of Huntington's website, http://www.huntington.com, under the heading "Investor Relations" and in other documents Huntington files with the SEC, and in Veritex's Annual Report on Form 10-K for the year ended December 31, 2024 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarters ended March 31, 2025 and June 30, 2025, each of which is on file with the SEC and available on Veritex's investor relations website, ir.veritexbank.com, under the heading "Financials" and in other documents Veritex files with the SEC.

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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. Neither Huntington nor Veritex 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 or Veritex update one or more forward-looking statements, no inference should be drawn that Huntington or Veritex 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.

Our Vision

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

Key Guiding Attributes

- Be the most **Trusted** financial institution
- Enhance most **Caring** and **Inclusive Culture**
- Be an **Indispensable Partner** for customers
- Deliver **Value** through commitment to top-quartile core performance

Key Messages

1 Powerfully executing on organic growth strategies

2 Achieving outstanding profitability

3 Poised to springboard growth in key Texas markets

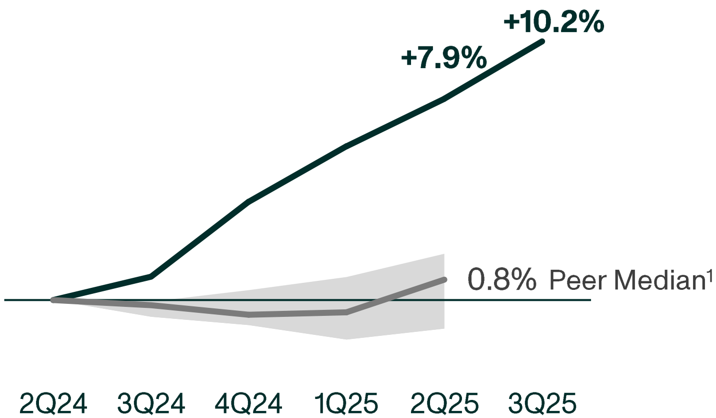
Driving value through accelerated TBV accretion and increasing long-term returns

Systematically Advancing Peer-Leading Performance

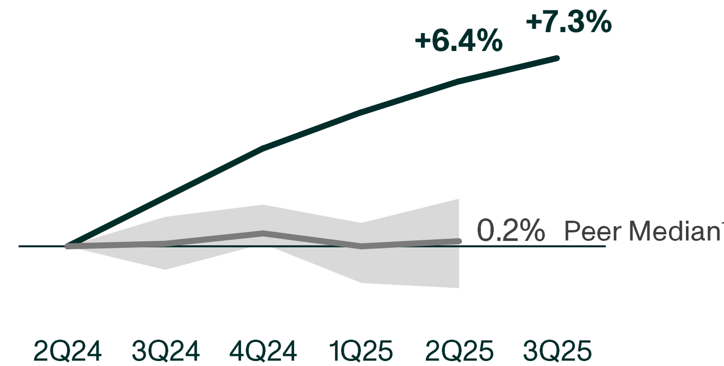
1

Powerfully executing our organic growth strategies

Cumulative Growth Rate of Loans (ADB)



Cumulative Growth Rate of Deposits (ADB)



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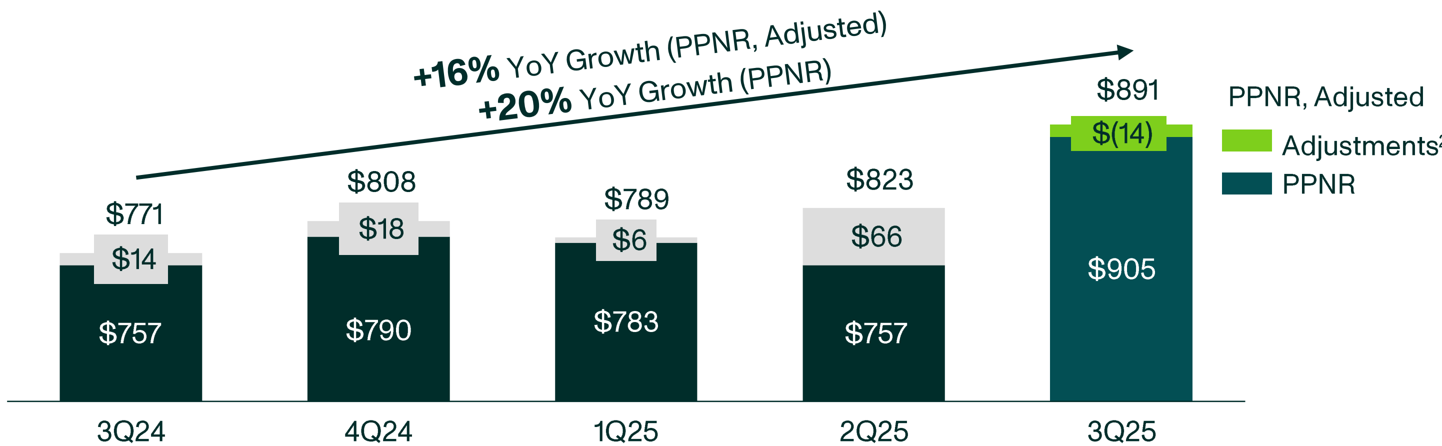
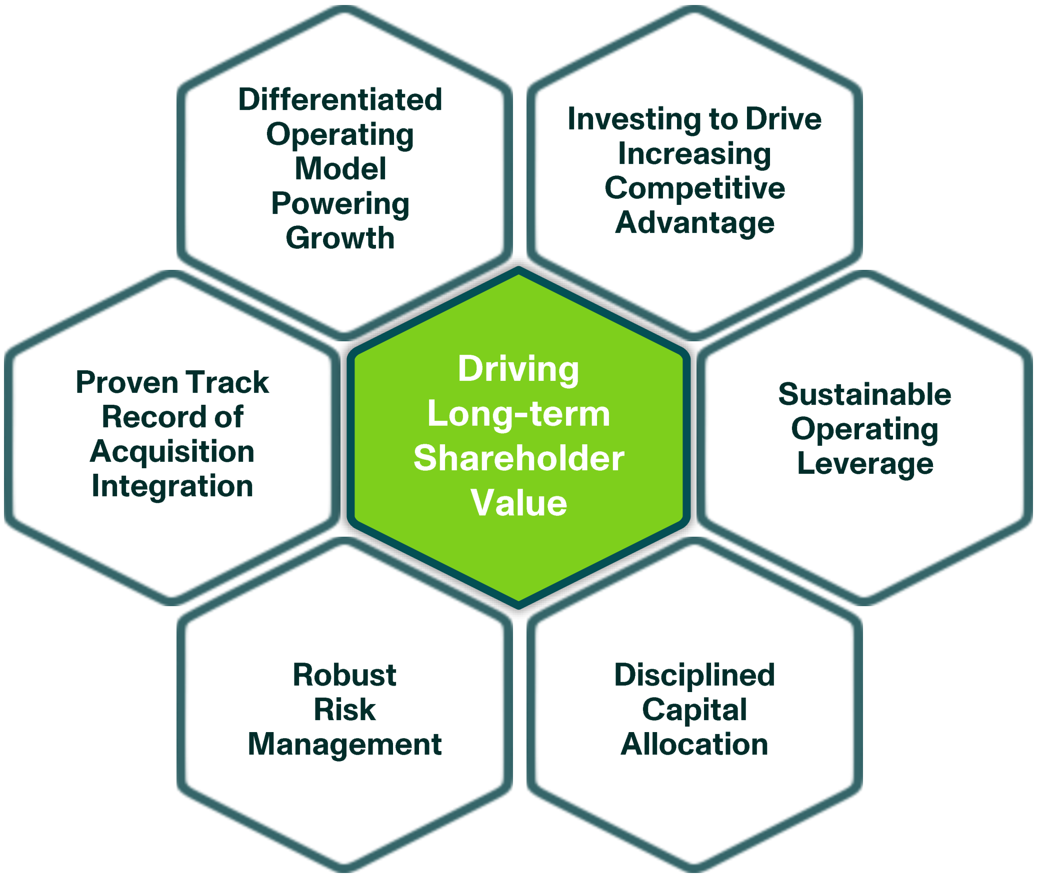
Achieving outstanding profitability

Pre-Provision Net Revenue (PPNR)



Note: Data as of 3Q25 unless otherwise noted. See reconciliation on slide 24 (PPNR); see notes on slide 60

Our Drivers of Value Creation



Tangible Book Value
+10% YoY

ROTCE / Adj. ROTCE
17.8% / 17.4%

Veritex Creates Springboard for Texas

Immediate Scale

Loans: $15B[1]

Deposits: $12B[1]

Synergies Power Growth

Expense Synergies

ROTCE
~+30bps[2]

Efficiency Ratio
>100bp Improvement[2]

Revenue Synergies

- **Full suite** of branch and digital banking capabilities
- **Fee services**, including payments, wealth and capital markets
- **Combined scale** supporting expansion of commercial verticals and Middle Market banking
- **Platform for incremental investments**, including expanded branch footprint

Advancing Seamless Integration

Announcement Date
Jul. 14

Regulatory Approval
Oct. 3

Legal Day 1
Oct. 20

System Conversion / Complete Integration
Mid-Jan. 2026

Map products in system

Complete colleague decisions

Engage customers

Test and validate systems

2025 Third Quarter Financial Performance

Key Metrics

EPS	GAAP **$0.41**	Adjusted[1] **$0.40**
ROTCE	GAAP **17.8%**	Adjusted[1] **17.4%**
Loan Growth (ADB)	QoQ **2.1%**	YoY **9.2%**
Deposit Growth (ADB)	QoQ **0.8%**	YoY **5.3%**
Capital Growth (YoY)	TBV/Share **10.3%**	Adj. CET1[2] **30bps**
Credit Performance	NCO Ratio **0.22%**	ACL Coverage **1.86%**

Highlights

GAAP EPS of $0.41; Adj. EPS of $0.40

- Notable Items:
  - $24 million gain on sale of a portion of our corporate trust and custody business
  - $6 million benefit from FDIC DIF assessment
  - $14 million of Veritex acquisition-related expenses

Sustained momentum in loan and deposit growth with disciplined deposit pricing

- Average loans increased $2.8 billion QoQ
- Average deposits increased $1.4 billion QoQ
- Achieved 32% down beta cycle to date

Expanded profit YoY:

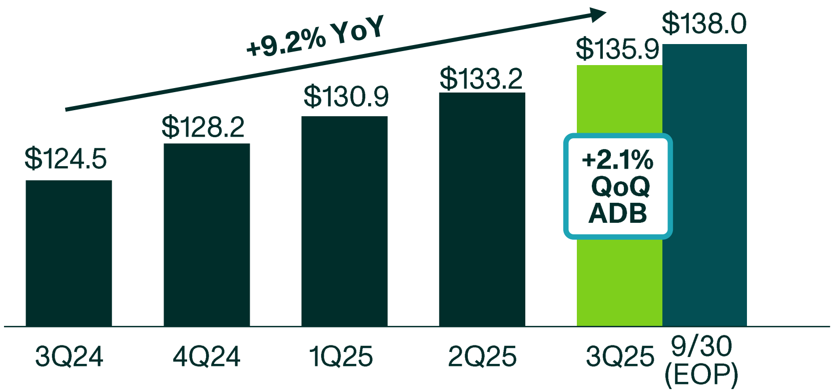
- Net Interest Income (FTE) up 12%
- Noninterest Income (GAAP) up 20%; adjusted noninterest income (Non-GAAP) up 14%
- Positive operating leverage LTM of +500bps
- PPNR up 20%

Excellent credit quality, with 3Q NCOs down 8bps YoY

See reconciliations on slide 24 (PPNR) and (EPS), slide 25 (ROTCE), slide 27 (CET1), slide 14 (noninterest income), and slide 29 (Operating Leverage); see notes on slide 60

Loans and Leases | Balanced and Diversified Growth

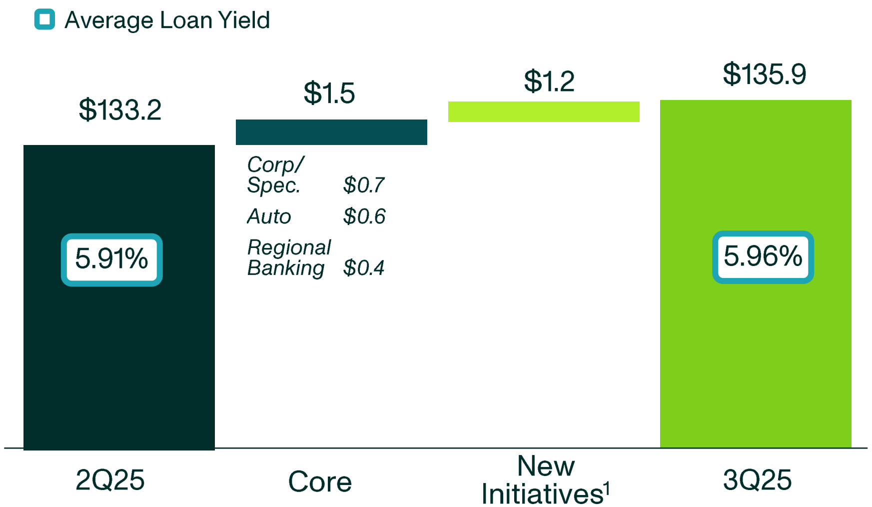
Loan and Lease Balances (ADB)



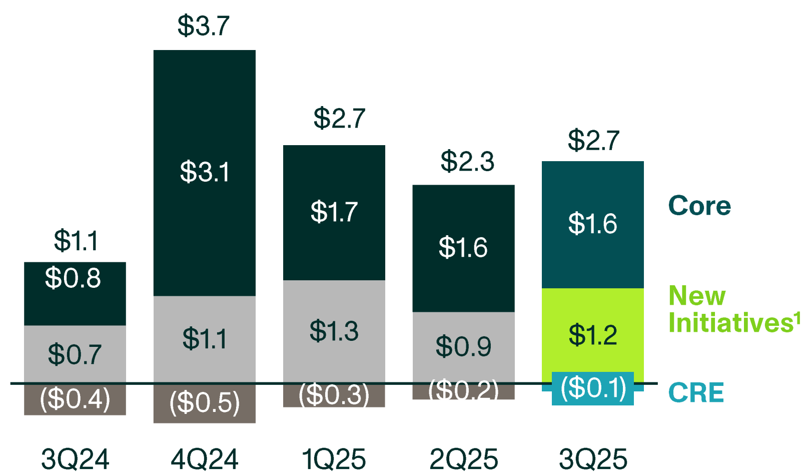
Highlights

- Average loan growth of 2.1% QoQ
- ~60% growth from core driven by Corporate, Specialty Banking
- ~40% growth from geographic expansion and national specialty verticals
  - Organic expansion in Texas, North and South Carolina
  - Growth in new Funds Finance and Financial Institutions Group verticals

Loan and Lease Balances QoQ (ADB)

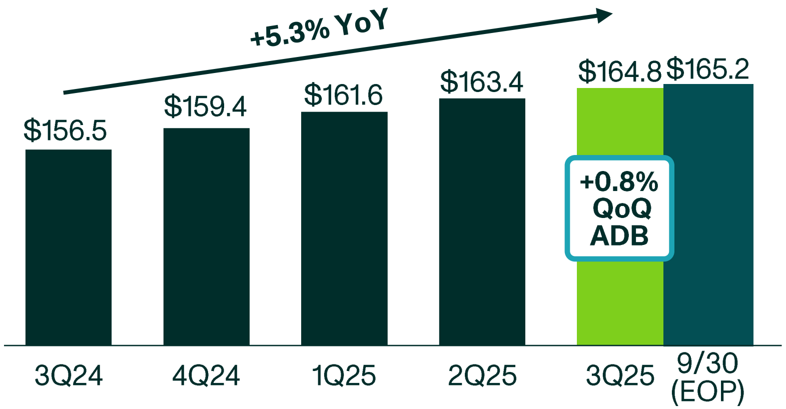


Quarterly Loan Growth (ADB)



Deposits | Driving Growth with Disciplined Pricing

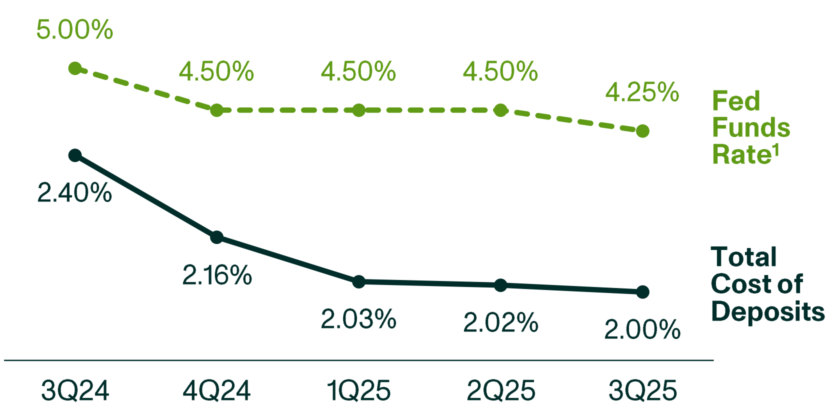
Deposit Balances (ADB)



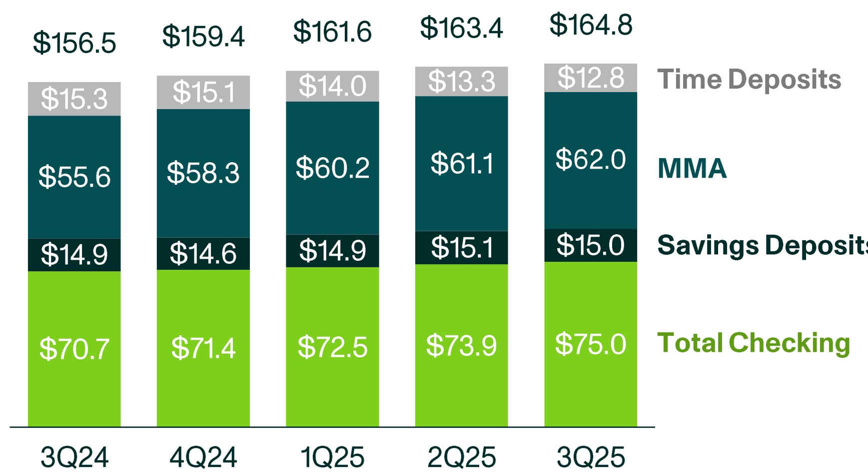
Highlights

- Average balances grew 0.8% QoQ
- Achieved cycle to date 32% down beta; continue to expect ~40% through the cycle down beta
- Average Loan to Deposit Ratio at 82%
- Disciplined deposit pricing

Total Cost of Deposits Trend

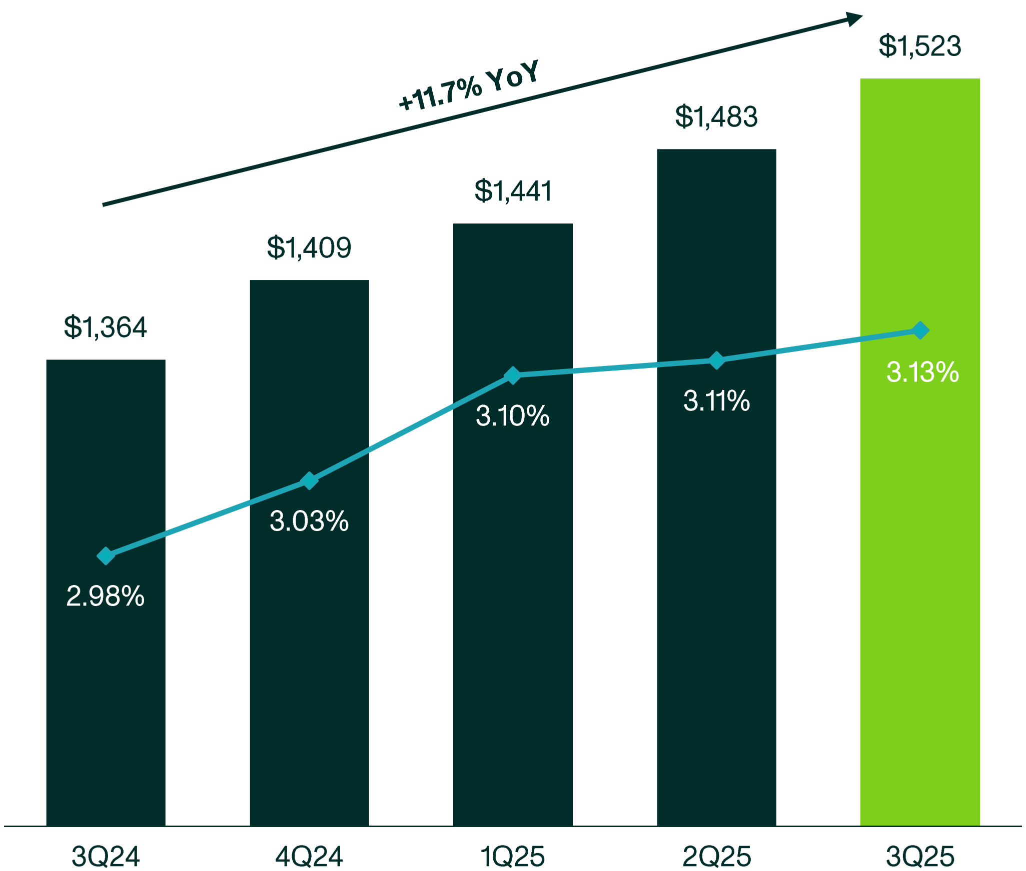


Deposit Trend (ADB)



Delivering Sustained Net Interest Income Growth

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



Highlights

- Net Interest Income dollars expanded driven by peer leading loan growth and rising NIM over the past 6 consecutive quarters.
- NIM up 2bps QoQ
  - Increase in NIM was largely driven by fixed asset repricing and lower deposit costs, partially offset by hedging
  - Expect standalone NIM to be stable in 4Q and rising into 2026

NIM Rollforward

2Q25 NIM	**+3.11%**
Asset Yields	+0.05%
Interest Bearing Liabilities	+0.03%
Hedging	(0.06%)
3Q25 NIM	**+3.13%**

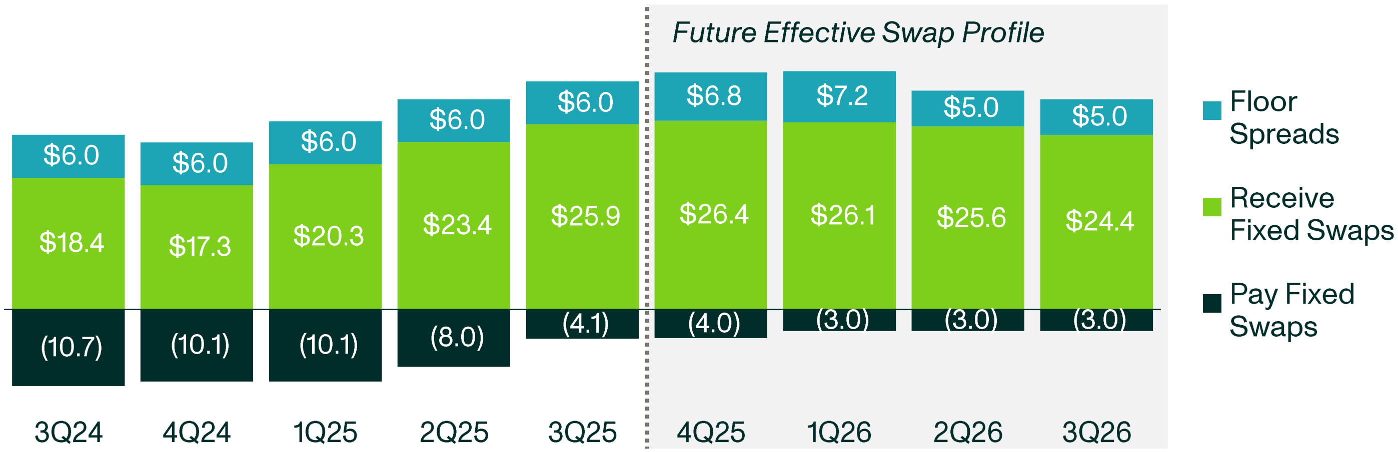
Positioning the Balance Sheet for Range of Rate Scenarios

Objectives

Capital protection in higher rate scenario

NIM protection in lower rate scenario

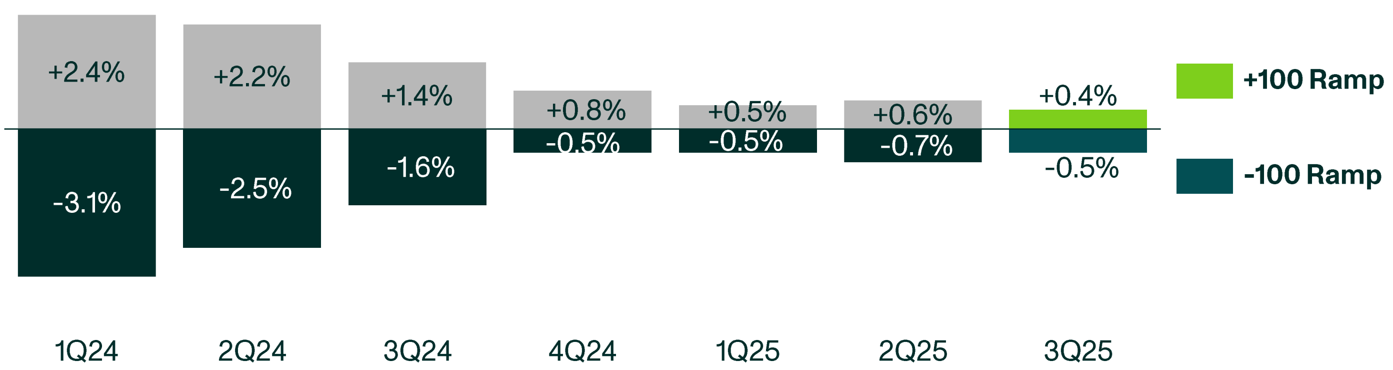
Hedging Program Profile – Effective Swaps[1]



Mgmt Strategy

- Over LTM, reduced asset sensitivity to near neutral
- Natural expansion of asset sensitivity in the medium term absent further hedging actions

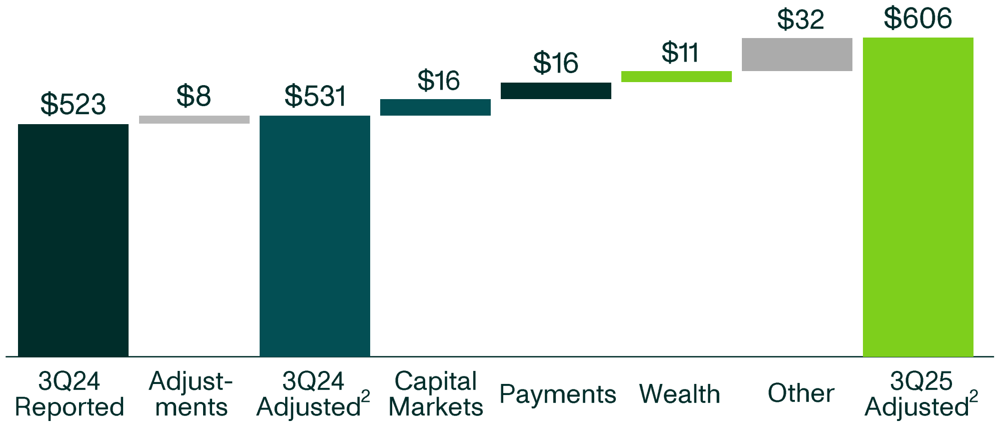
Net Interest Income (NII) Impact in 12Mo Rate Ramp Scenarios



Note: $ in billions; see notes on slide 60

Noninterest Income | Growing Diversified Fee Revenues

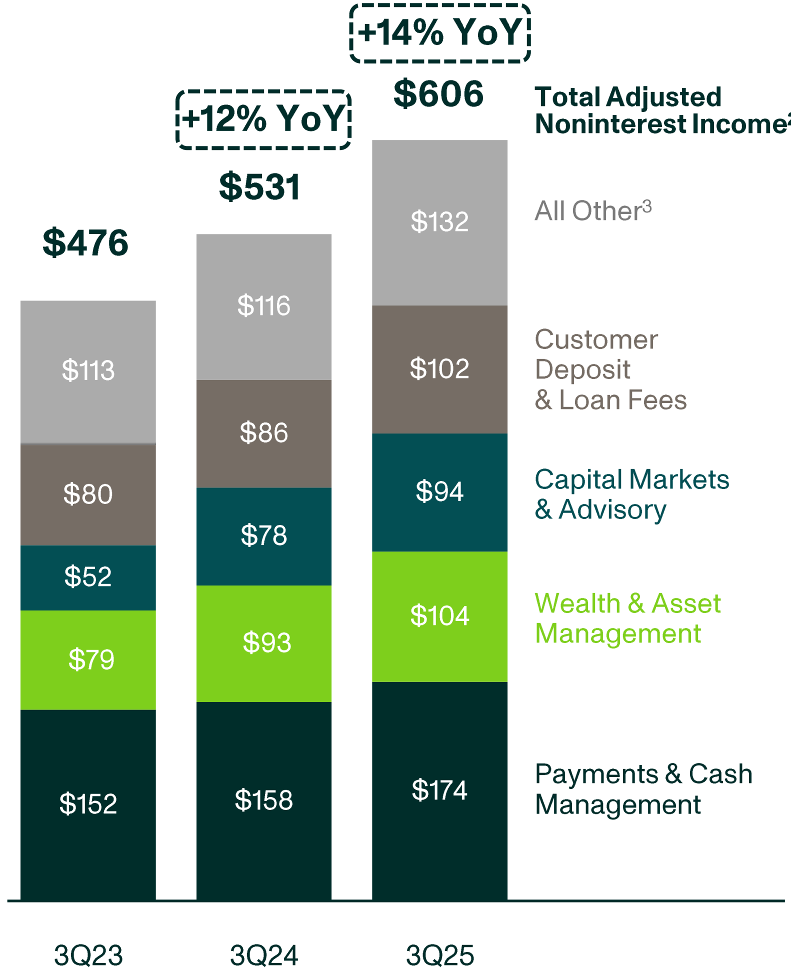
Noninterest Income vs. Prior Year



Noninterest Income Trends

	3Q23	3Q24	3Q25
Total Noninterest Income (GAAP)	**$509**	**$523**	**$628**
Less: Gain on sale of a portion of our corporate trust and custody business			24
Less: MTM on PF Swaptions	33		
Less: CRTs[1]		(8)	(2)
Adjusted Noninterest Income (Non-GAAP)[2]	**$476**	**$531**	**$606**

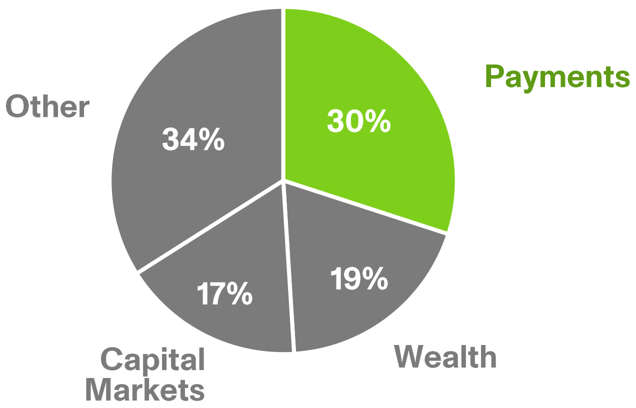
Adjusted Noninterest Income By Category[2]



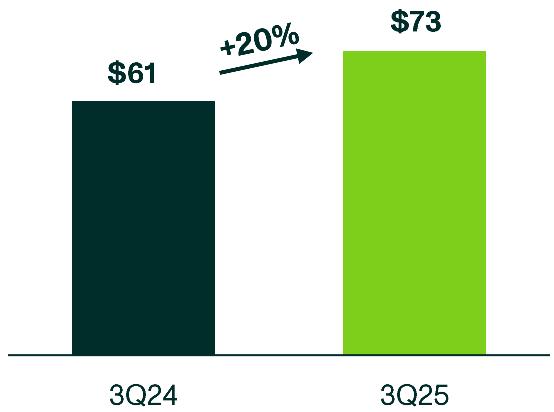
Huntington Note: $ in millions unless otherwise noted; see notes on slide 60

Strategic Fee Revenue Focus Areas | Payments

Non-Interest Income (LTM)



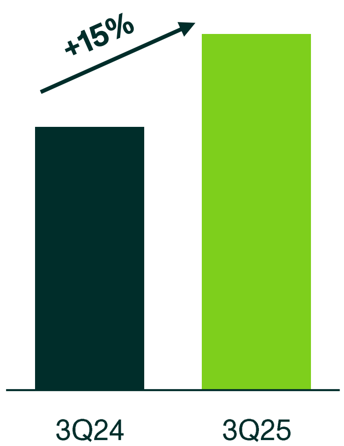
Commercial Payment Revenues



Highlights

- Payment revenue growth **+10%** YoY led by **+20% growth in commercial payments revenue** including TM +10% YoY
- Merchant services revenue growth **+88% YoY** and new account growth of **+42% YoY** benefitted from new operating model
- Total credit card volume **+12%** in 1H25 vs the top 30 issuer average of +4%, driven by new account growth[1]

Credit Card Purchase Volumes[2]

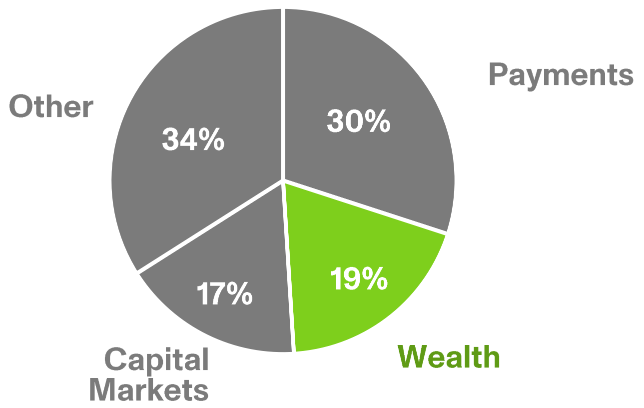


Merchant Services New Account Acquisition

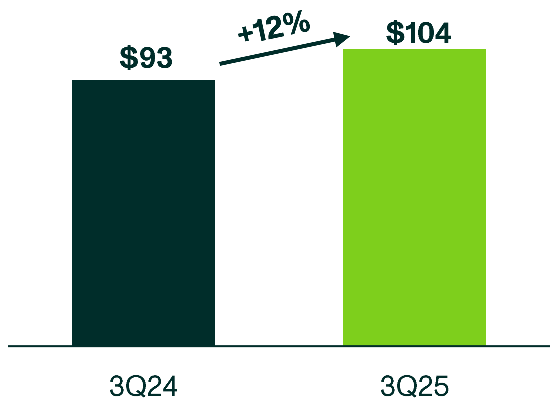
Note: $ in millions unless otherwise noted; see notes on slide 60

Strategic Fee Revenue Focus Areas | Wealth Management

Non-Interest Income (LTM)



Wealth Management Fee Revenue

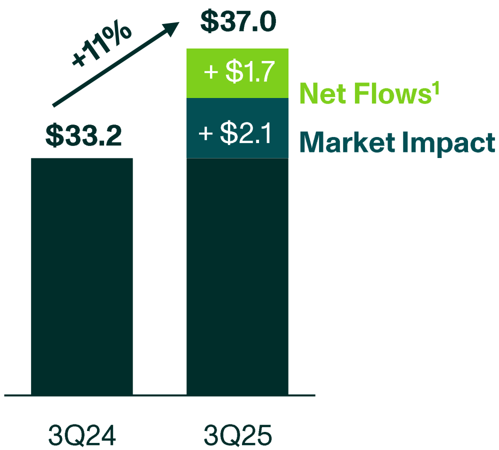


Highlights

- Delivered +**12% YoY growth** in Wealth fee revenues
- **AUM +11% YoY and Household growth +9%** driven by $1.7B of customer net inflows to investments funds – supporting recurring fee revenue
- Net inflows from relationship deepening and new customer acquisition driving strong growth in Wealth fee revenues
- Continue to build out new geographies

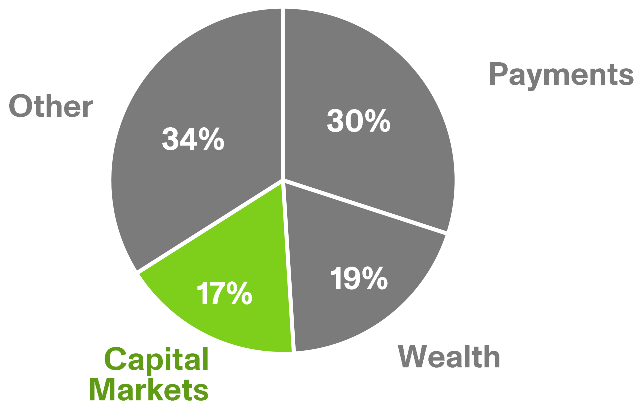
Household Growth

AUM

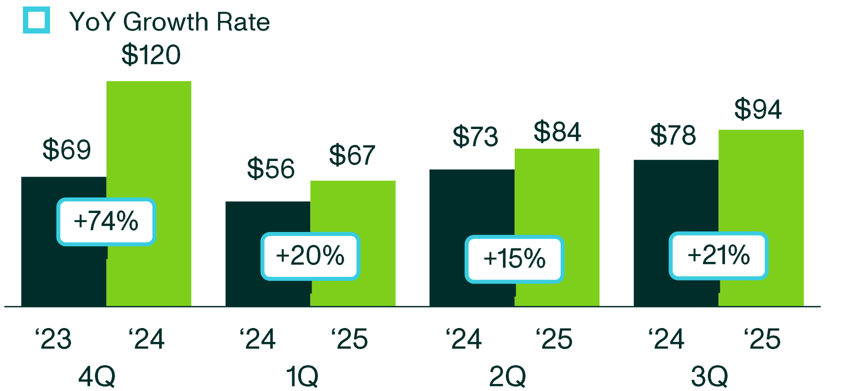


Strategic Fee Revenue Focus Areas | Capital Markets

Non-Interest Income (LTM)



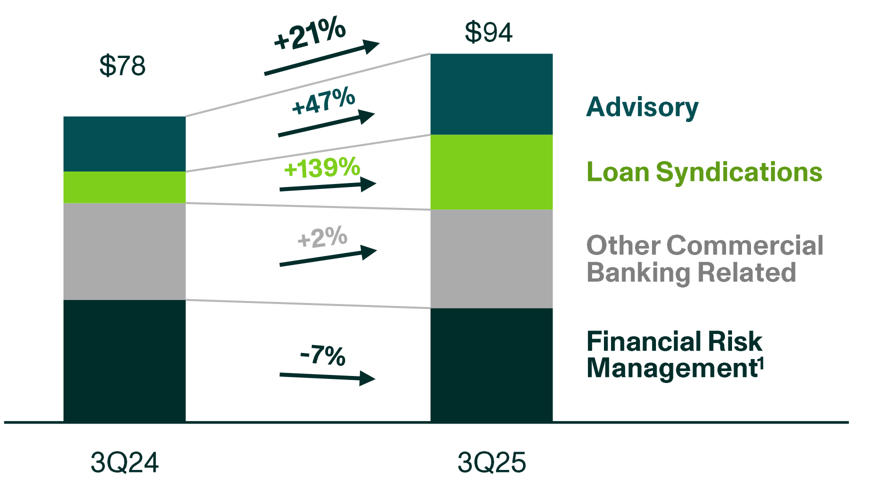
Capital Markets & Advisory Fees



Highlights

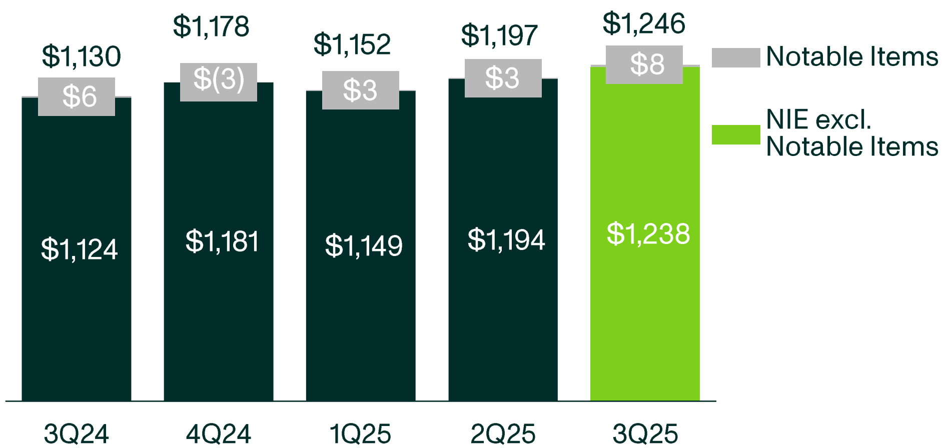
- Drove **+21% YoY revenue growth** supported by lending-related capital markets activity with notable strength in syndications
- Built out leveraged finance platform, and expanding breadth of private equity coverage and capabilities
- Momentum in the advisory backlog is strong

Key Capital Markets Revenues



Noninterest Expense | Delivering Positive Operating Leverage

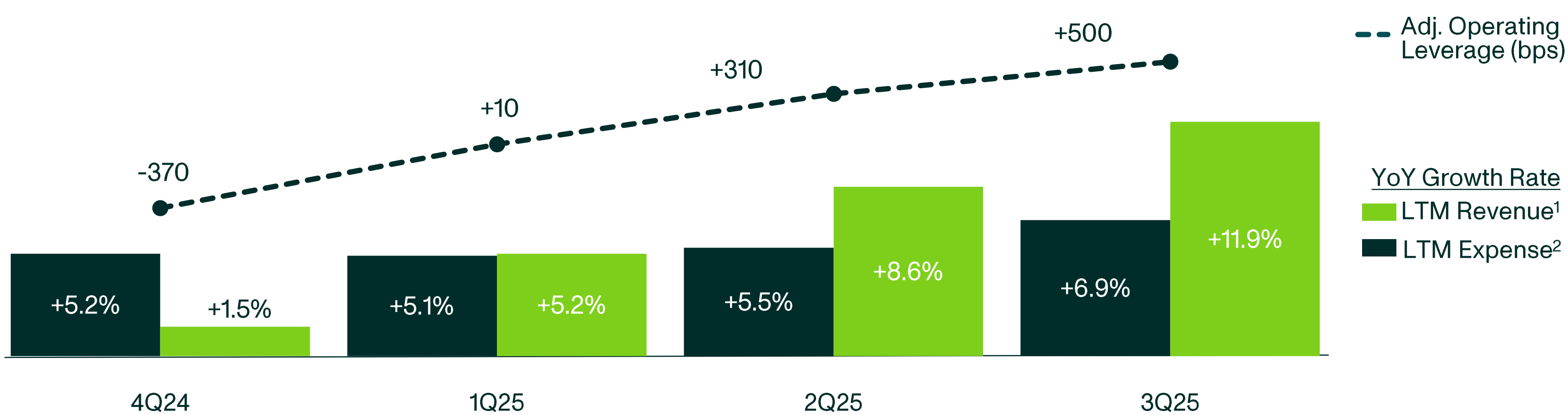
Noninterest Expense (NIE)



Highlights

- Continuing program of strategic investments drive revenue growth
- 3Q reflects a true-up in compensation from revenue growth
- Positive operating leverage continues to improve from the beginning of the year
- Notable Items include $14 million M&A-related legal, consulting, and contract fees and a $6 million benefit from FDIC DIF assessment

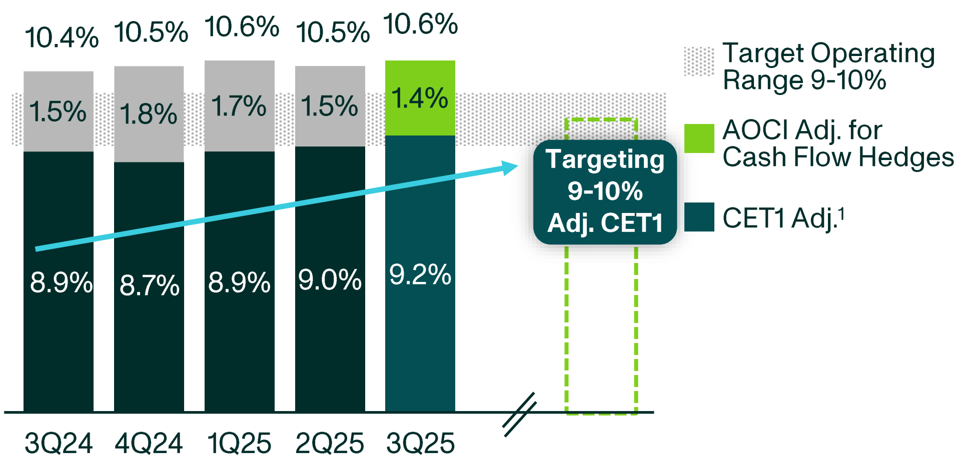
Adjusted Operating Leverage



Note: $ in millions unless otherwise noted; see reconciliations on slide 26 (Noninterest Expense, Efficiency) and slide 29 (Operating Leverage); see notes on slide 60

Driving Capital and Tangible Book Value Higher

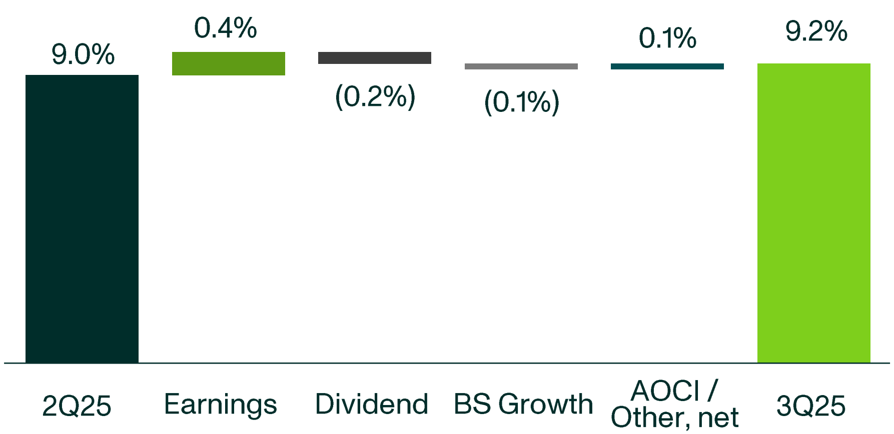
CET1 Ratio



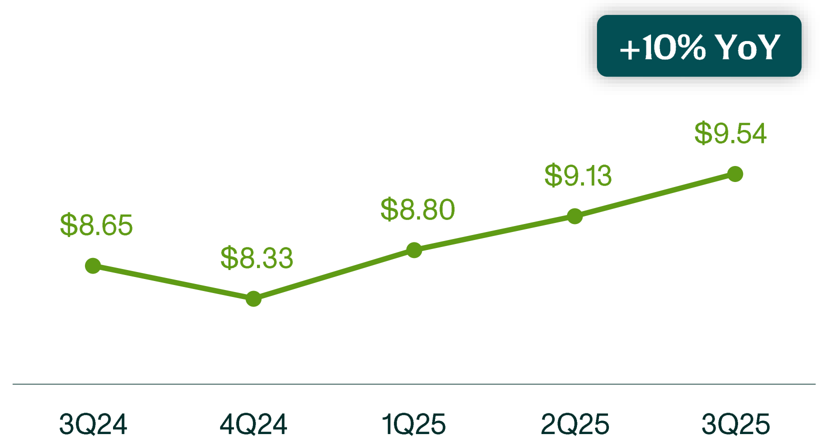
Highlights

- **Operating within target Adjusted CET1 operating range of 9-10%**
  - CET1 accretion from retained earnings
  - AOCI benefitted from lower rates
- **Capital priorities unchanged:**
  - Fund organic growth
  - Support the dividend
  - Share repurchases/other

Adjusted CET1 Ratio Drivers

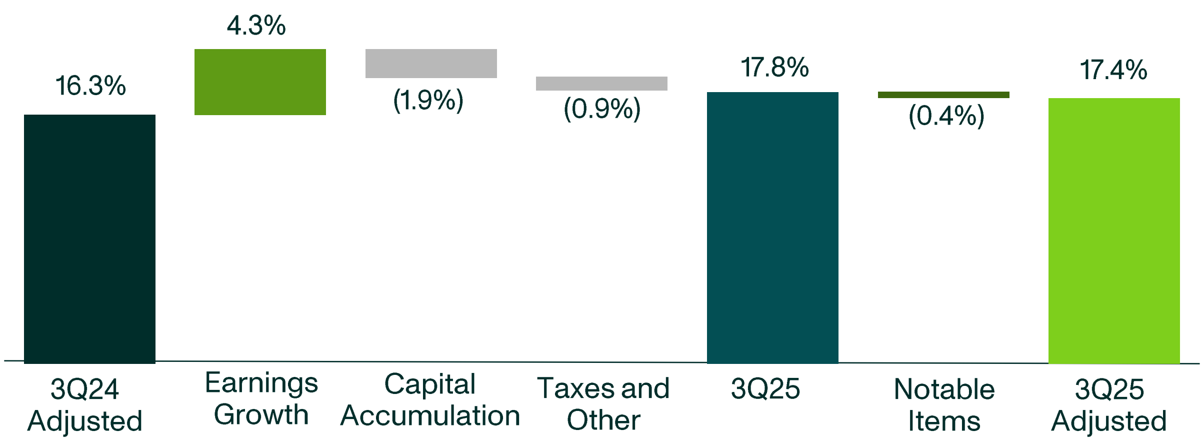


Tangible Book Value per Share

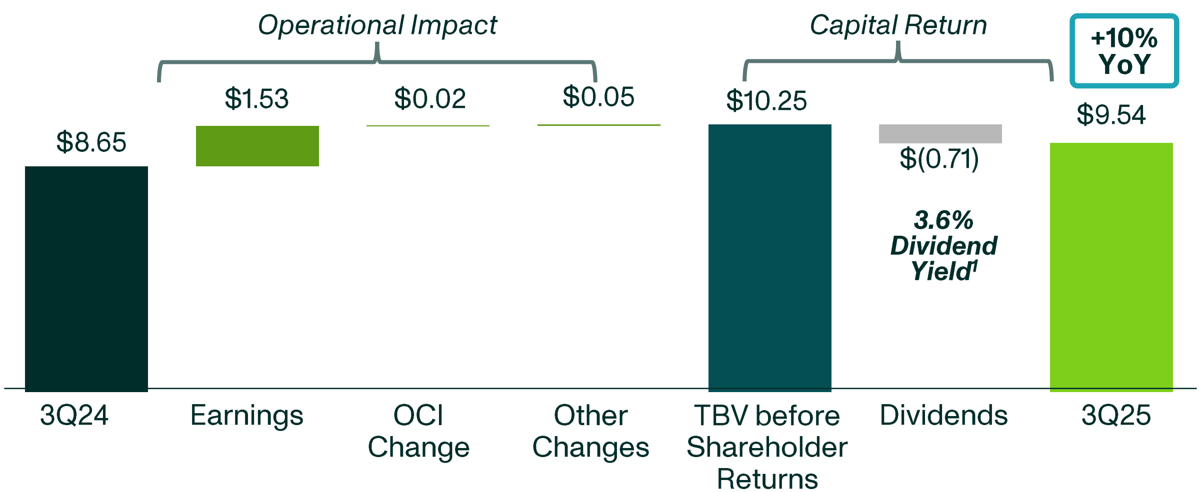


Creating Shareholder Value Through Disciplined Management

ROTCE



Tangible Book Value Per Share



Driving Returns

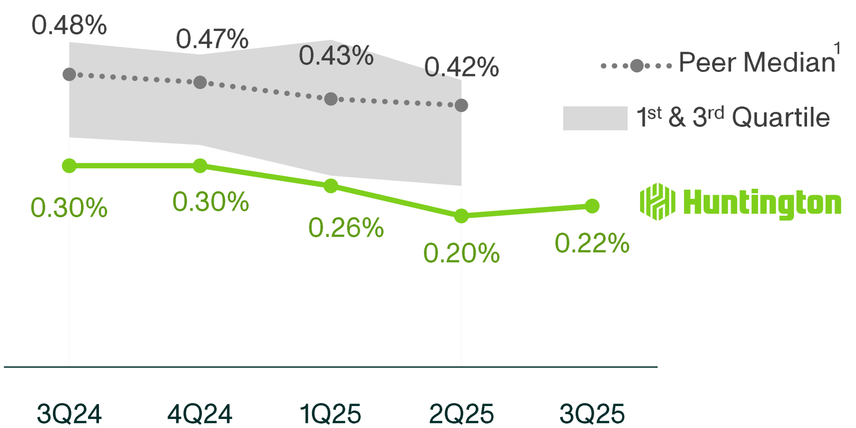
Revenue expansion and positive operating leverage drive increased ROTCE on a growing capital base

Creating Value

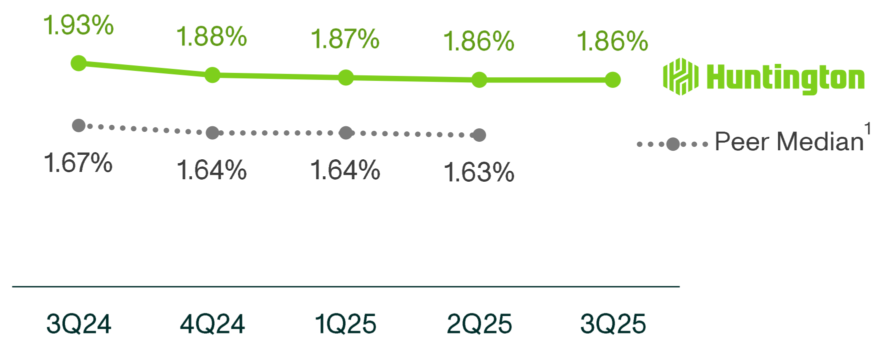
Strong returns support the dividend, drive growth investments, and expand capital

Top Tier Credit Performance

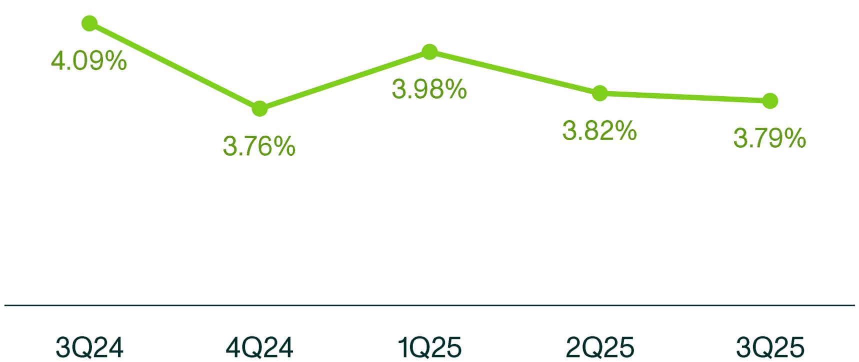
Net Charge-Off Ratio



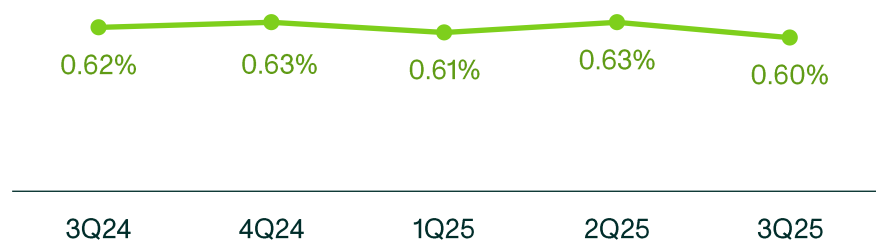
Allowance for Credit Losses (ACL)



Criticized Asset Ratio



NPA Ratio



Full Year 2025 Outlook

	FY25 vs. FY24 Guidance			Commentary
As of:	7/18/25	10/17/25		
	Standalone	Standalone	+Veritex	
Average Loans *FY24 Baseline = $124.5 billion*	6 - 8%	~8%	~9 - 9.5%	Strong year-to-date performance of both core markets and expansion initiatives
Average Deposits *FY24 Baseline = $155.1 billion*	4 - 6%	~5.5%	~ 6.5 - 7%	Sustained deposit gathering from acquiring and deepening primary bank relationships
Net Interest Income *FY24 Baseline = $5.398 billion*	8 - 9%	10 - 11%	+ $20M PPNR + $0.01 EPS ~$125 - $150M 1x items	Outperformance year-to-date from lower deposit pricing and earning asset growth; expect record full-year net interest income
Noninterest Income *(ex CRTs and Loss on sale of securities)* *Non-GAAP FY24 Baseline = $2.080 billion*	4 - 6%	~7%		Expanding value-added fee revenues including payments, wealth management, and capital markets
Noninterest Expense (ex –Notable Items) Non-GAAP *FY24 Baseline = $4.514 billion*	5 - 6%	~6.5%		Delivering positive operating leverage while investing in revenue producing initiatives, and new and emerging capabilities
Net Charge-offs	Full Year 2025: 20 - 30bps	Full Year 2025: 20 - 30bps		Disciplined focus on through-the-cycle credit performance aligned with our aggregate moderate-to-low risk appetite
Effective Tax Rate	~19% 2H25	17.5%-18% FY25		
Other Assumptions	Assumes modest GDP growth and forward yield curve as of 9/30/25			

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See reconciliations on slides 14 (Noninterest Income) and 26 (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

Positioned for Powerful Value Creation

1
Culture, Purpose, and **Vision** Delivered with a Differentiated Operating Model

2
Scaled and **Diversified** Franchise

3
Multiple Revenue Growth Levers in Regional and National Businesses

4
Position of Strength with Rigorous Risk Management

5
Top Quartile Performance Driven by Disciplined Execution

Medium-Term Financial Targets

6 - 9% PPNR CAGR

16-17%+ ROTCE 2027 Goal

Positive Operating Leverage

PPNR YoY Growth
+20% / +16% Adj.

ROTCE
17.8% / 17.4% Adj.

Operating Leverage
+1030bps / +500bps Adj.

2025 Third Quarter Results

 See reconciliations on slide 24 (PPNR), slide 25 (ROTCE), and slide 29 (Operating Leverage)

Non-GAAP Reconciliation
Pre-Provision Net Revenue (PPNR)

($ in millions)		3Q24	4Q24	1Q25	2Q25	3Q25	% Change 3Q25 vs. 3Q24
Total revenue (GAAP)		$1,874	$1,954	$1,920	$1,938	$2,134	
FTE adjustment		13	14	15	16	17	
Total revenue (FTE)	A	1,887	1,968	1,935	1,954	2,151	
Less: Gain on sale of a portion of corporate trust and custody business		--	--	--	--	24	
Less: Net gain / (loss) on securities		--	(21)	--	(58)	--	
Less: Impact of CRTs		(8)	--	(3)	(5)	(2)	
Total Revenue (FTE), excluding net gain/(loss) on securities, CRTs, and notable items	B	1,895	1,989	1,938	2,017	2,129	
Noninterest expense	C	1,130	1,178	1,152	1,197	1,246	
Notable Items:							
Less: FDIC Deposit Insurance Fund (DIF) special assessment		(7)	(3)	3	(3)	(6)	
Less: Staffing efficiencies and corporate real estate consolidation expense		13	--	--	6	--	
Less: Acquisition-related expenses		--	--	--	--	14	
Noninterest expense, excluding Notable Items	D	1,124	1,181	1,149	1,194	1,238	
Pre-provision net revenue (PPNR)	(A-C)	$757	$790	$783	$757	$905	20%
PPNR, adjusted	(B–D)	$771	$808	$789	$823	$891	16%

EPS *($ in millions, except per share amounts)*	3Q25	
Earnings Per Share (GAAP), diluted		$0.41
Add: Notable Items, after-tax	($13)	($0.01)
Adjusted Earnings Per Share (Non-GAAP)		$0.40

Non-GAAP Reconciliation
Average Tangible Common Equity, ROTCE

($ in millions)		3Q24	4Q24	1Q25	2Q25	3Q25
Average common shareholders' equity		$17,719	$17,979	$18,007	$18,559	$19,197
Less: intangible assets and goodwill		5,674	5,662	5,651	5,640	5,625
Add: net tax effect of intangible assets		24	21	19	16	15
Average tangible common shareholders' equity	A	$12,069	$12,338	$12,375	$12,935	$13,587
Net income available to common		$481	$498	$500	$509	$602
Add: amortization of intangibles		11	12	11	11	11
Add: deferred tax		(2)	(3)	(2)	(2)	(3)
Adjusted net income available to common		490	507	509	518	610
Adjusted net income available to common (annualized)	B	$1,949	$2,021	$2,064	$2,078	$2,420
Return on average tangible common shareholders' equity	B/A	16.2%	16.4%	16.7%	16.1%	17.8%

($ in millions)		3Q24	4Q24	1Q25	2Q25	3Q25
Adjusted net income available to common (annualized)	B	$1,949	$2,021	$2,064	$2,078	$2,420
Return on average tangible shareholders' equity		16.2%	16.4%	16.7%	16.1%	17.8%
Add: Notable Items, after tax	C	5	(2)	2	3	(13)
Adjusted net income available to common (annualized)	D	$1,969	$2,013	$2,072	$2,090	$2,368
Adjusted return on average tangible common shareholders' equity	D/A	16.3%	16.3%	16.7%	16.2%	17.4%

Non-GAAP Reconciliation
Adjusted Noninterest Income and Expense, Efficiency Ratio

Efficiency Ratio *($ in millions)* – Pre-tax		3Q24	4Q24	1Q25	2Q25	3Q25
Noninterest expense (GAAP)		$1,130	$1,178	$1,152	$1,197	$1,246
Less: intangible amortization		11	12	11	11	11
Noninterest expense less amortization of intangibles	A	$1,119	$1,166	$1,141	$1,186	$1,235
Less: Notable Items, pre-tax		6	(3)	3	3	8
Adjusted noninterest expense, efficiency (Non-GAAP)	B	$1,113	$1,169	$1,138	$1,183	$1,227
Total Revenue (GAAP)		$1,874	$1,954	$1,920	$1,938	$2,134
FTE adjustment		13	14	15	16	17
Less: Gain on sale of a portion of our corporate trust and custody business		--	--	--	--	24
Less: gain / (loss) on securities		--	(21)	--	(58)	--
FTE revenue less gain / (loss) on securities and gain on sale of a portion of our corporate trust and custody business	C	$1,887	$1,989	$1,935	$2,012	$2,127
Efficiency Ratio	A/C	59.4%	58.6%	58.9%	59.0%	57.4%
Adjusted Efficiency Ratio	B/C	59.0%	58.7%	58.8%	58.8%	57.7%

Noninterest Expense *($ in millions)*	3Q24	4Q24	1Q25	2Q25	3Q25
Noninterest expense (GAAP)	$1,130	$1,178	$1,152	$1,197	$1,246
Less: Notable Items, pre-tax	6	(3)	3	3	8
Adjusted Noninterest expense (Non-GAAP)	$1,124	$1,181	$1,149	$1,194	$1,238

Non-GAAP Reconciliation
Common Equity Tier 1 (CET1)

CET1 – AOCI Impact *($ in millions)*		3Q24	4Q24	1Q25	2Q25	3Q25
Common Equity Tier 1	A	$14,803	$15,127	$15,269	$15,539	$15,924
Add: accumulated other Comprehensive income (loss) (AOCI)		(2,104)	(2,866)	(2,422)	(2,241)	(2,065)
Less: cash flow hedge		(39)	(267)	(90)	(7)	16
Adjusted Common Equity Tier 1	B	$12,738	$12,528	$12,937	$13,305	$13,843
Risk Weighted Assets	C	$142,543	$143,650	$144,632	$148,602	$150,221
Common Equity Tier 1 ratio	A/C	10.4%	10.5%	10.6%	10.5%	10.6%
Adjusted CET1 Ratio	B/C	8.9%	8.7%	8.9%	9.0%	9.2%
AOCI impact adjusted for cash flow hedges on loan portfolio		1.5%	1.8%	1.7%	1.5%	1.4%

CET1 – ACL Impact *($ in millions)*		2Q25	3Q25
Common Equity Tier 1	A	$15,539	$15,924
Add: allowance for credit losses (ACL)		2,515	2,562
Common Equity Tier 1 Adjusted for ACL	B	$18,054	$18,486
Risk Weighted Assets	C	$148,602	$150,221
Common Equity Tier 1 ratio	A/C	10.5%	10.6%
CET1 Adjusted for ACL ratio	B/C	12.1%	12.3%
ACL Impact		1.6%	1.7%

Non-GAAP Reconciliation

Tangible common equity ratio, Tangible book value per share

Tangible Common Equity Ratio *($ in millions)*		3Q24	4Q24	1Q25	2Q25	3Q25
Huntington shareholders' equity		$20,606	$19,740	$20,434	$20,928	$22,248
Less: preferred stock		2,394	1,989	1,989	1,989	2,731
Common shareholders' equity		$18,212	$17,751	$18,445	$18,939	$19,517
Less: goodwill		5,561	5,561	5,561	5,561	5,547
Less: other intangible assets, net of tax		85	76	67	58	51
Tangible common equity (A)	A	$12,566	$12,114	$12,817	$13,320	$13,919
Less: accumulated other comprehensive income (loss)		(2,104)	(2,866)	(2,433)	(2,246)	(2,071)
Adjusted tangible common equity (B)	B	$14,670	$14,980	$15,250	$15,566	$15,990
Total assets		$200,535	$204,230	$209,596	$207,742	$210,228
Less: goodwill		5,561	5,561	5,561	5,561	5,547
Less: other intangible assets, net of tax		85	76	67	58	51
Tangible assets (C)	C	$194,889	$198,593	$203,968	$202,123	$204,630
Tangible common equity / tangible asset ratio (A/C)	A/C	6.4%	6.1%	6.3%	6.6%	6.8%
Adjusted tangible common equity / tangible asset ratio (B/C)	B/C	7.5%	7.5%	7.5%	7.7%	7.8%

TBV per Share *(in millions, except per share amounts)*		3Q24	4Q24	1Q25	2Q25	3Q25
Number of common shares outstanding (D)	D	1,453	1,454	1,457	1,459	1,459
Tangible book value per share (A/D)	A/D	$8.65	$8.33	$8.80	$9.13	$9.54
Adjusted tangible book value per share (B/D)	B/D	$10.10	$10.31	$10.47	$10.67	$10.96

Non-GAAP Reconciliation

Operating Leverage

($ in millions)		12 months Ended							
		Dec 31, 2023	Mar 31, 2024	Jun 30, 2024	Sep 30, 2024	Dec 31, 2024	Mar 31, 2025	Jun 30, 2025	Sep 30, 2025
Total revenue (FTE)		$7,402	$7,239	$7,203	$7,202	$7,438	$7,606	$7,744	$8,008
YoY Growth Rate	A					0.5%	5.1%	7.5%	11.2%
Less: Net gain / (loss) on securities and gain on sale of a portion of our corporate trust and custody business		50	(8)	(3)	(3)	(21)	(21)	(79)	(55)
Total Revenue (FTE), excluding net gain / (loss) on securities and gain on sale of a portion of our corporate trust and custody business		$7,352	$7,247	$7,206	$7,205	7,459	7,627	7,823	8,063
YoY Growth Rate (Adjusted)	B					1.5%	5.2%	8.6%	11.9%
Noninterest expense		4,574	4,625	4,692	4,732	4,562	4,577	4,657	4,773
YoY Growth Rate	C					-0.3%	-1.0%	-0.7%	0.9%
Less: Notable Items		283	280	286	277	48	12	9	11
Noninterest expense, excluding Notable Items	D	4,291	4,345	4,406	4,455	4,514	4,565	4,648	4,762
YoY Growth Rate (Adjusted)						5.2%	5.1%	5.5%	6.9%
Operating Leverage	A-C					0.8%	6.1%	8.2%	10.3%
Operating Leverage (Adjusted)	B-D					-3.7%	0.1%	3.1%	5.0%

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.

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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Impact of Purchase Accounting

Purchase Accounting Accretion (PAA) Summary	Projected				
($ in millions)	4Q25	1Q26	2Q26	3Q26	4Q26
Loans and Leases	$6	$5	$4	$6	$7
Deposits	1	--	--	--	--
Subtotal: Net Interest Income	**7**	**5**	**4**	**6**	**7**
Core Deposit Intangible (Noninterest Expense)	(8)	(8)	(8)	(7)	(7)
Purchase Accounting Pre-tax net impact	**$(1)**	**$(3)**	**$(4)**	**$(1)**	**--**

- VBTX accretion based on due diligence marks and does not reflect Legal Day 1 Fair Valuation.
- Projected purchase accounting accretion represents scheduled accretion, and does not include impact of any accelerated payoffs in future periods
- Assumes estimated gross Core Deposit Intangible of $125M.
- Includes TCF purchase accounting accretion

Estimated Preferred Dividends

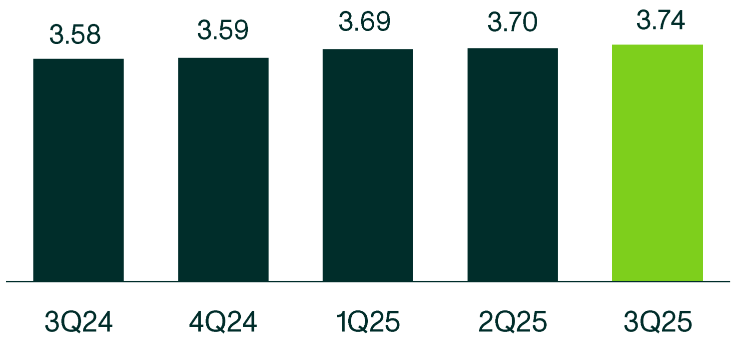
($ in millions)	Actuals		Projected[1]				
	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26	4Q26
Dividends on Preferred Shares	**$27**	**$27**	**$43**	**$39**	**$39**	**$39**	**$39**

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

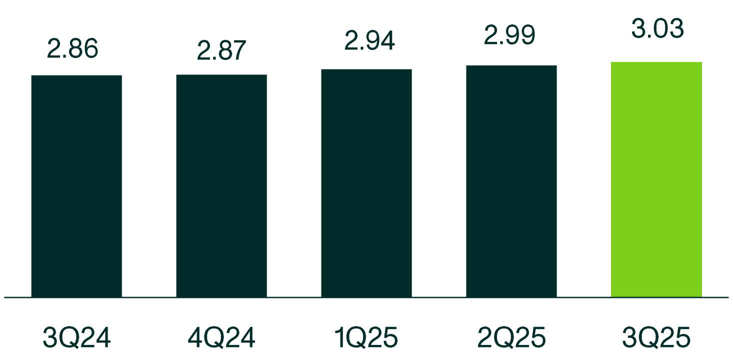
Consumer and Business Banking Digital Metrics

Digital Engagement

Average Monthly Active Digital Users[1] (Millions)



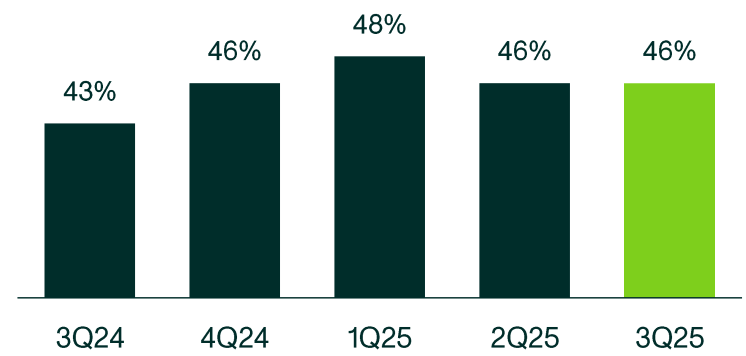
Average Monthly Active Mobile Users[2] (Millions)



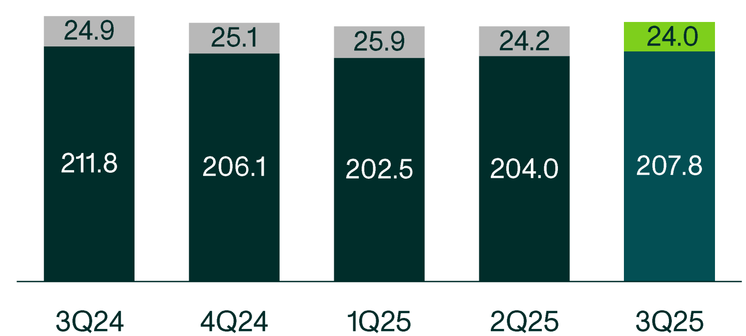
Digital Originations

New Consumer Deposit Accounts

Includes Checking, Savings, MMA



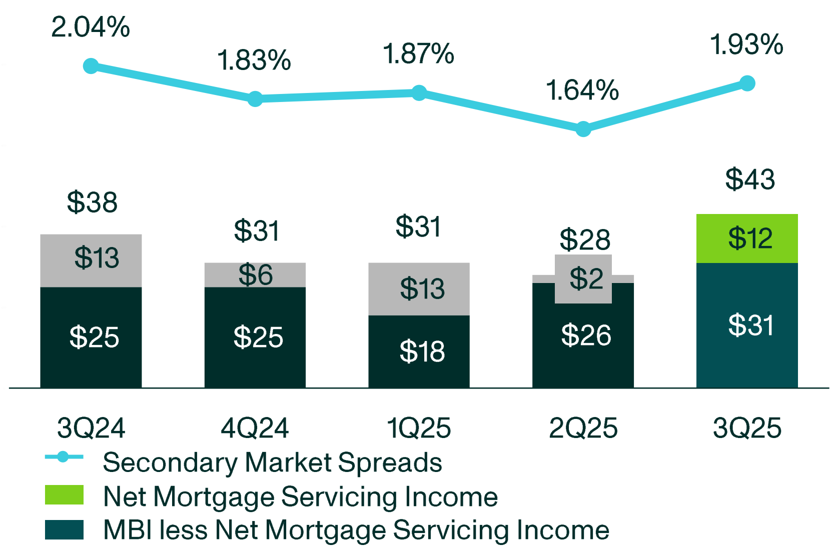
Digital Logins (Millions)



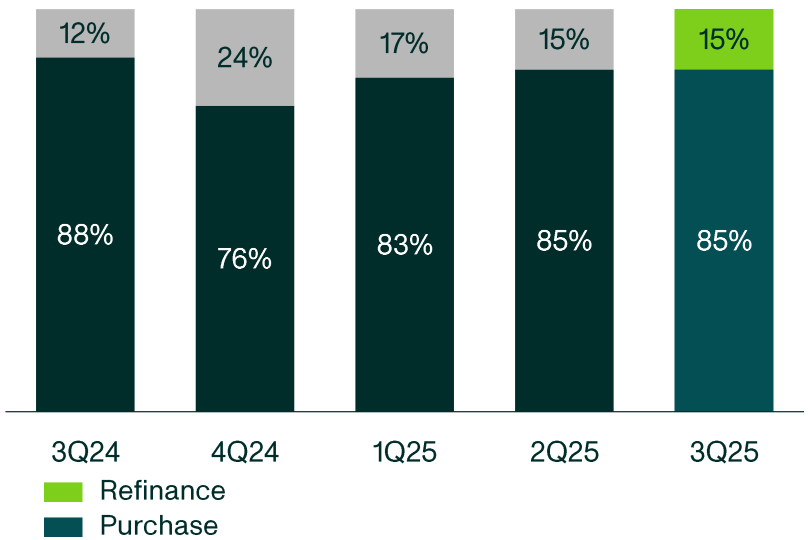
Mortgage Banking Noninterest Income Summary

Mortgage Banking Income (MBI)

$ in millions



Total Production Mix[1]

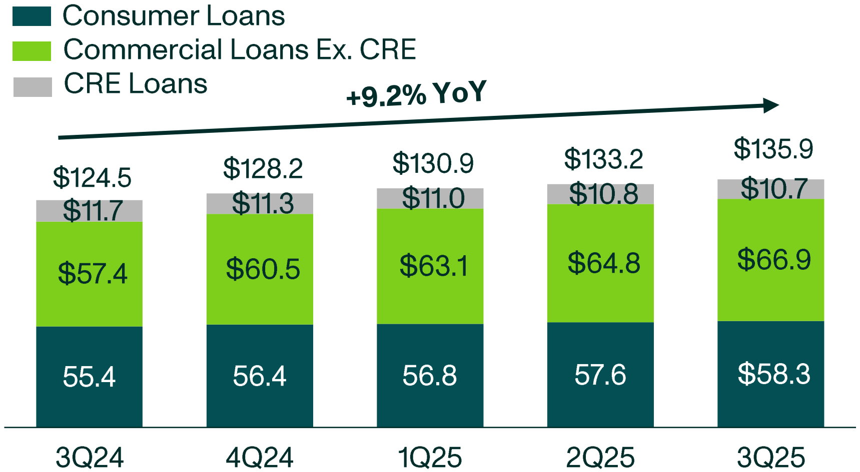


($ in billions)	**3Q25**	2Q25	1Q25	4Q24	3Q24
Mortgage origination volume for sale	**$1.5**	$1.5	$0.9	$1.2	$1.2
Third party mortgage loans serviced[2]	**$34.4**	$33.9	$33.9	$33.7	$33.6
Mortgage servicing rights[2]	**$0.6**	$0.6	$0.6	$0.6	$0.5
MSR % of investor servicing portfolio[2]	**1.67%**	1.67%	1.66%	1.70%	1.53%

Balance Sheet

Loans and Leases | Accelerated Loan Growth

Average Loan and Lease Balances

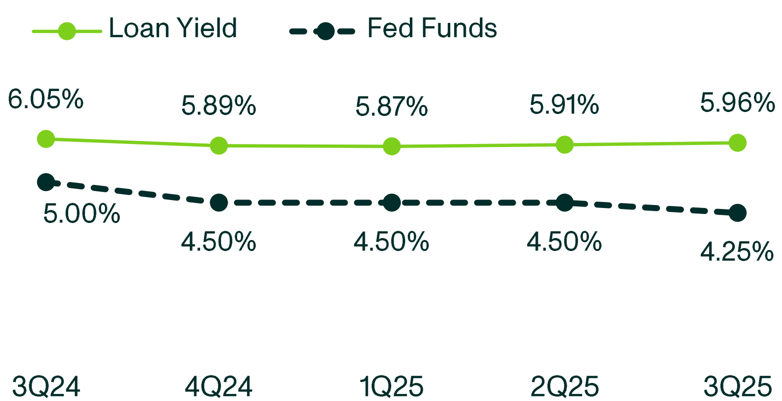


Highlights

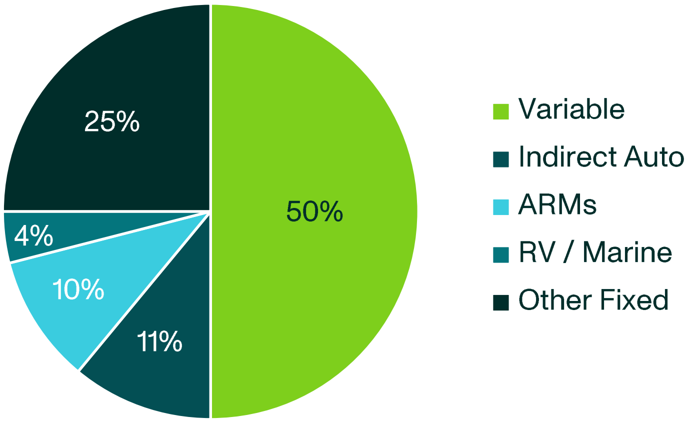
Loan Portfolio Highlights

- Variable rate and short-term loan portfolios benefitted from asset repricing
- Auto portfolio weighted-average life (WAL) < 2 years
- Residential mortgage-ARM WAL of ~4 years
- RV/Marine WAL of ~4 years

Total Loan Yield Trend

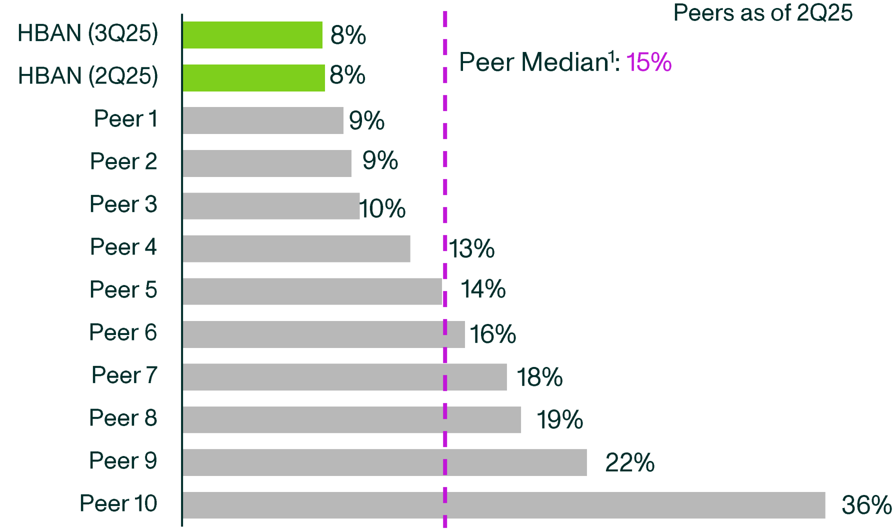


Loan Portfolio Composition



Commercial Real Estate (CRE) Overview

CRE Loans as % of Total Loans

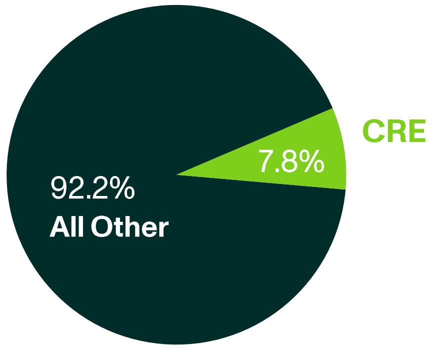


Portfolio Characteristics

- Well diversified portfolio with rigorous client selection
- CRE reserve coverage 3.9% vs. peer median[1] of 2.4% (2Q25)
  - Office reserve coverage of 11%
- Office portfolio at 1.0% of total loans, and predominately suburban and multi-tenant
- Construction portfolio < 0.8% of total loans

CRE – Office maturities (% by year):

Loan Portfolio Composition (2Q25)



CRE Diversification by Property Type (3Q25)

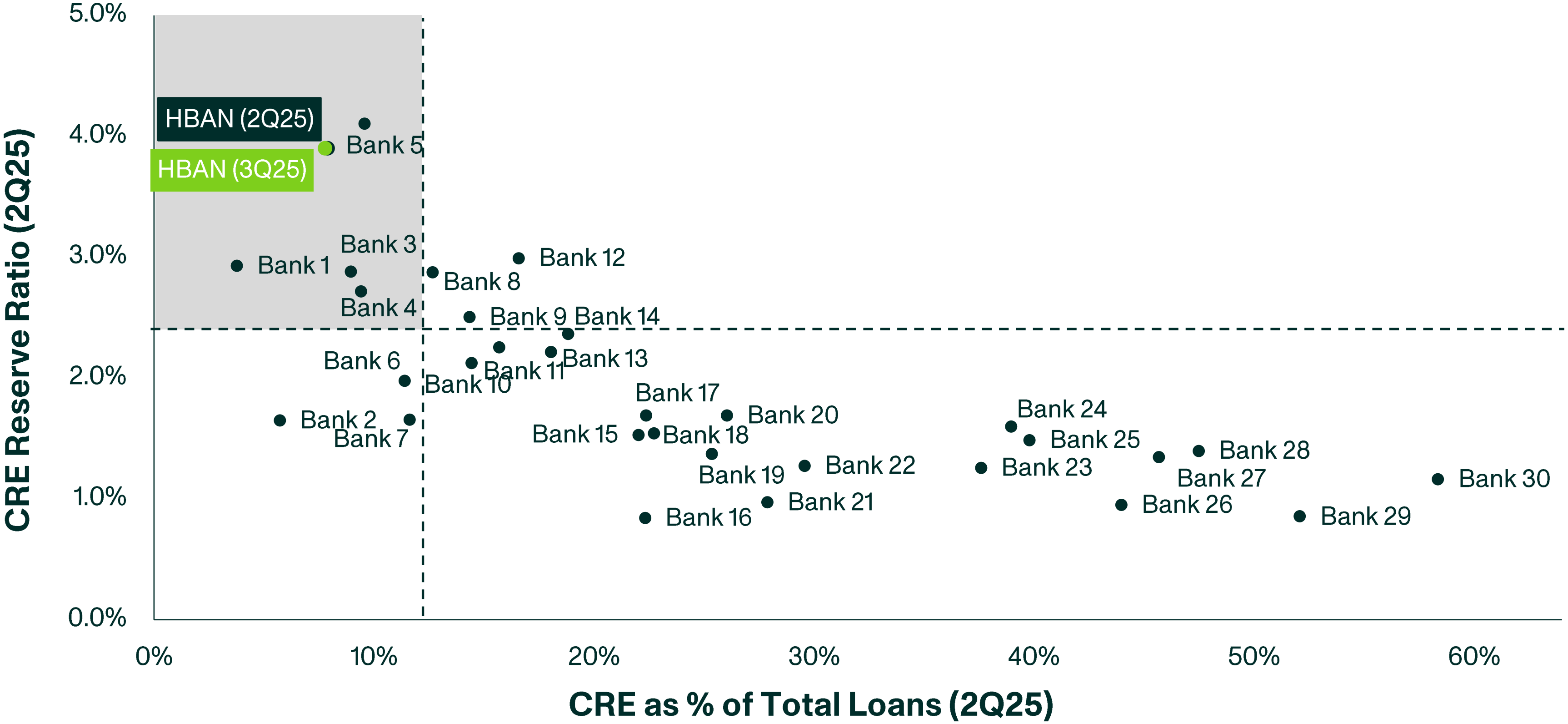
Property Type *($ in billions)*		**% of Total Loans**
Multifamily	$3.9	2.8%
Industrial	1.7	1.2%
Retail	1.6	1.2%
Office	1.4	1.0%
Hotel	1.0	0.7%
Other	1.1	0.9%
Total CRE	**$10.7**	**7.8%**

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 6/30/2025[1]

Banks as of 2Q25



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

Auto – Production Trend

Originations

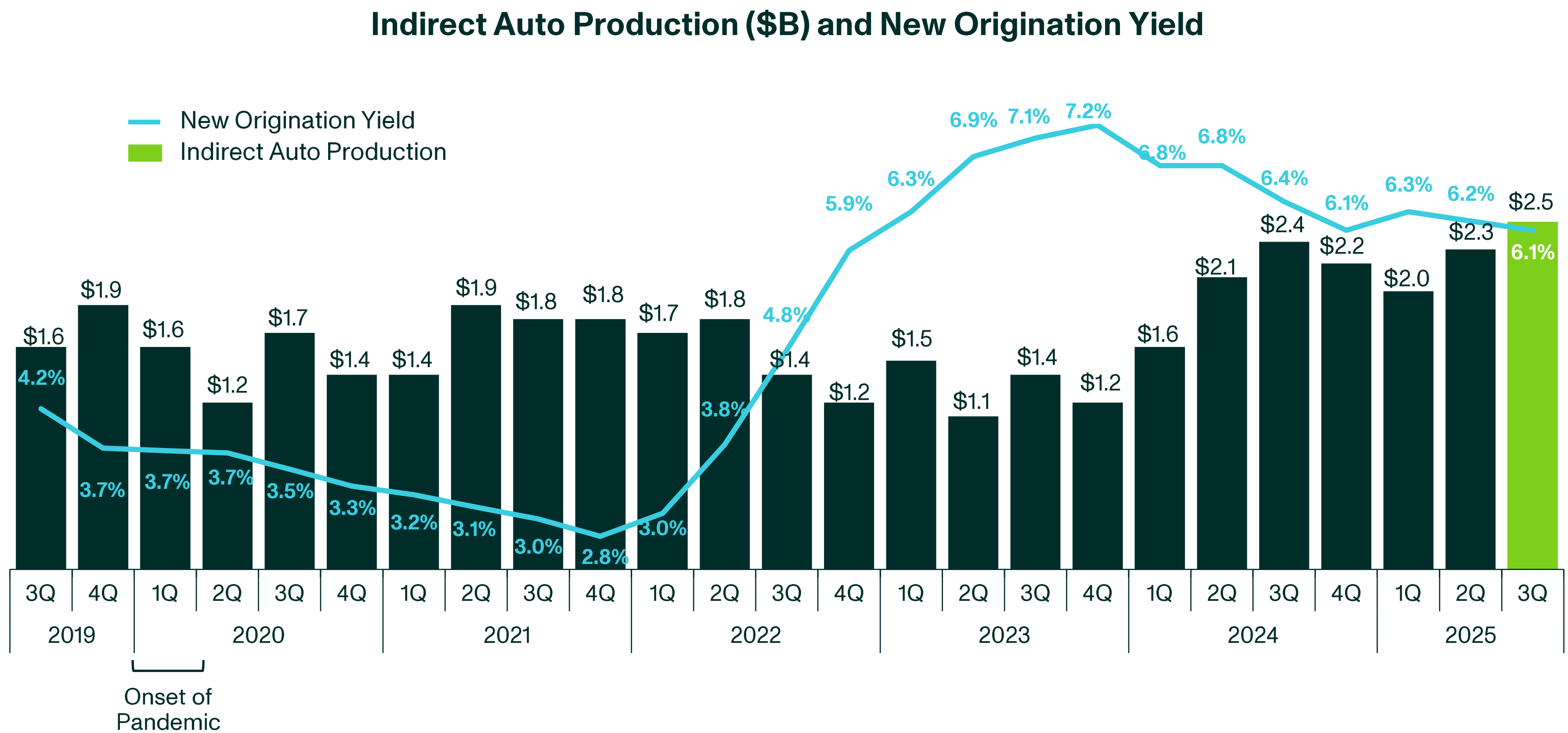
	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23
Amount *($ in billions)*	**$2.5**	$2.3	$2.0	$2.2	$2.4	$2.1	$1.6	$1.2	$1.4
% new vehicles	**36%**	35%	33%	36%	35%	35%	41%	43%	35%
Avg. LTV	**89%**	89%	86%	87%	87%	85%	84%	84%	86%
Avg. FICO	**774**	774	776	778	780	784	783	782	778

Vintage Performance[1]

	1Q25	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23
6-month losses	0.04%	0.04%	0.05%	0.05%	0.05%	0.04%	0.05%
9-month losses		0.12%	0.12%	0.13%	0.12%	0.10%	0.12%
12-month losses			0.18%	0.21%	0.18%	0.18%	0.20%

Auto – Proven Track Record of Strategic Growth

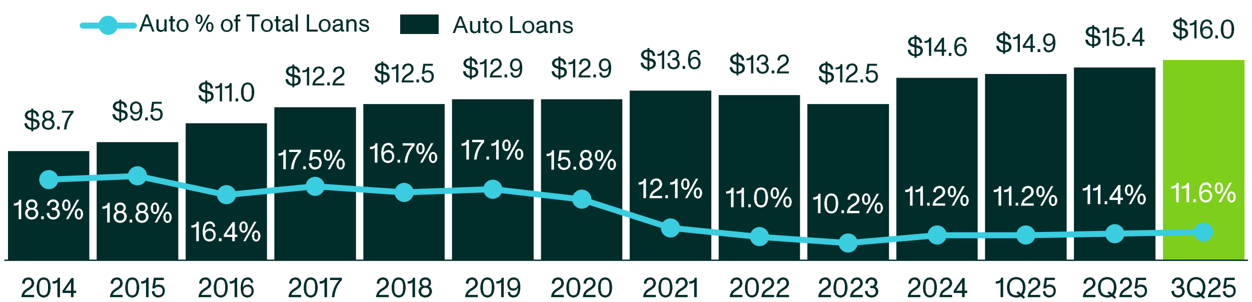
Optimize through the Cycle Calibrating production to balance growth and returns



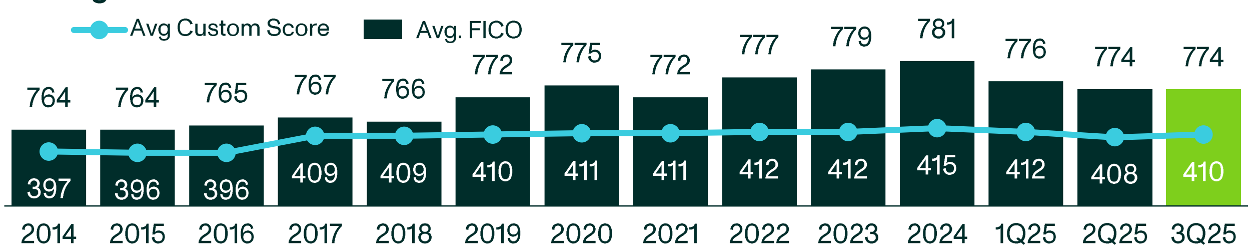
Scale and Expertise to Continuously Drive Shareholder Value

Auto | Strong Credit Performance Through the Cycle

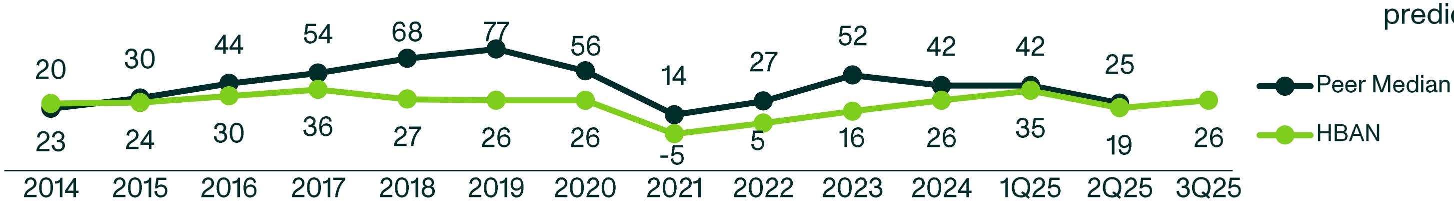
Auto Loans and % of Total Loans (EOP)($B)



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 774
- Proprietary custom scorecard enhances predictive modeling

Extensive Industry Knowledge with Emphasis on Super-Prime Consumers

Consumer Finance Trends

RV and Marine

	2025 YTD	2024	2023	2022	2021	2020	2019
Originations *($ in billions)*	**$0.7**	$1.2	$1.6	$1.5	$1.7	$1.6	$1.0
Avg. LTV[1]	**93%**	95%	96%	104%	111%	108%	106%
Avg. FICO	**817**	813	810	813	807	808	800

Residential Mortgage

	2025 YTD	2024	2023	2022	2021	2020	2019
Originations *($ in billions)*	**$2.2**	$3.0	$3.4	$5.4	$6.6	$4.7	$2.9
Avg. LTV	**87%**	87%	85%	81%	76%	77%	81%
Avg. FICO	**762**	763	765	765	768	767	761

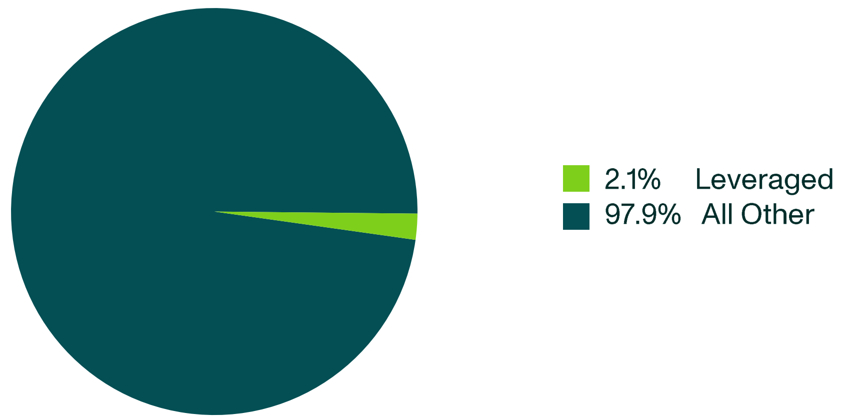
Home Equity

	2025 YTD	2024	2023	2022	2021	2020	2019
Originations[2] *($ in billions)*	**$3.1**	$3.9	$3.6	$4.4	$3.9	$3.8	$3.7
Avg. LTV	**64%**	64%	65%	66%	67%	68%	75%
Avg. FICO	**779**	777	775	776	783	784	778

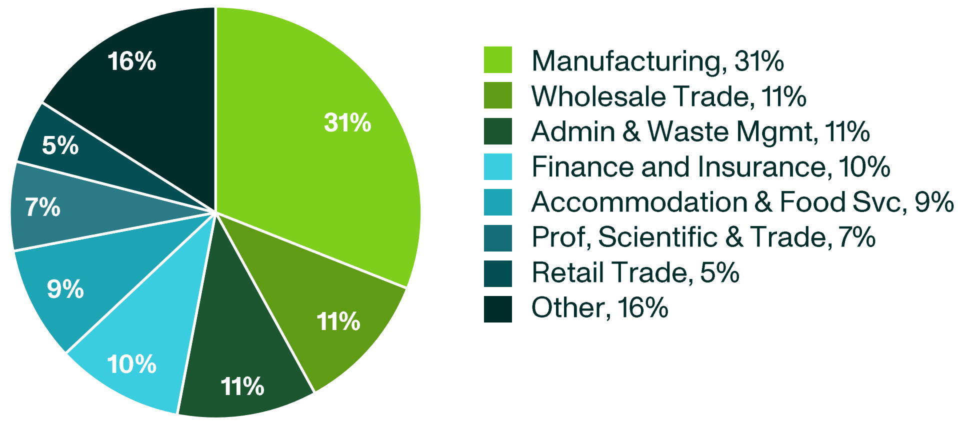
See notes on slide 61

Minimal Exposure to Leveraged Lending

Loan Portfolio Composition



Industry Classification of Outstandings

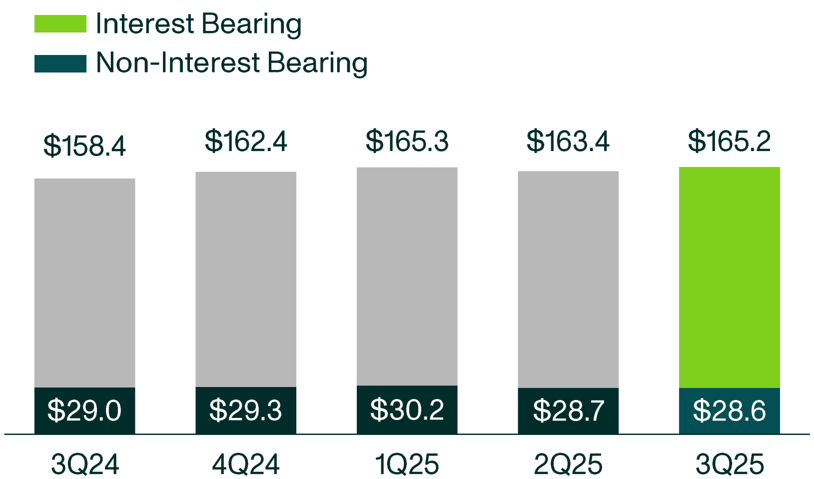


Highlights

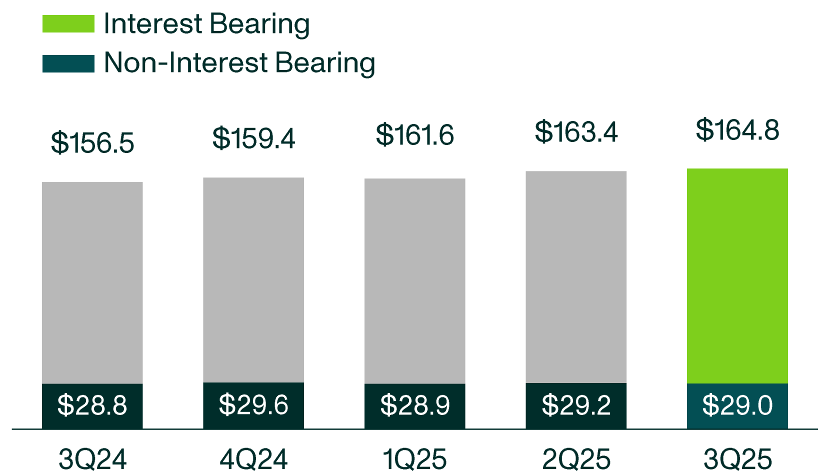
- $2.8 billion, or 2.1% of total loan balances, with a defined portfolio concentration limit
- HNB leveraged defined as: Senior leverage >3.0x, total leverage >4.0x
- The portfolio is built around our relationship strategy with a limited sponsor calling component
- Underwritten and stress tested for performance in higher rate scenarios
- 83% of leveraged portfolio are classified as SNC's

Deposits | Non-Interest Bearing (NIB) Deposit Trends

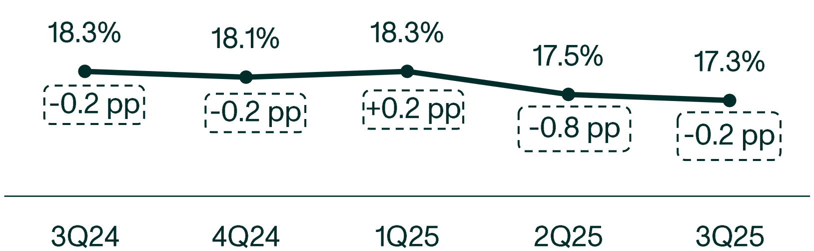
Deposit Balance – End of Period (EOP)



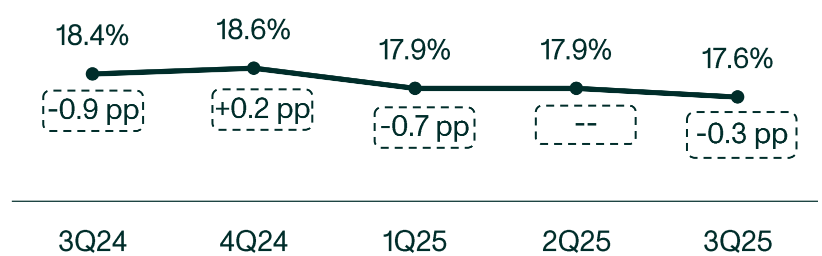
Deposit Balance - Average



NIB Deposits (EOP) % of Total Deposits

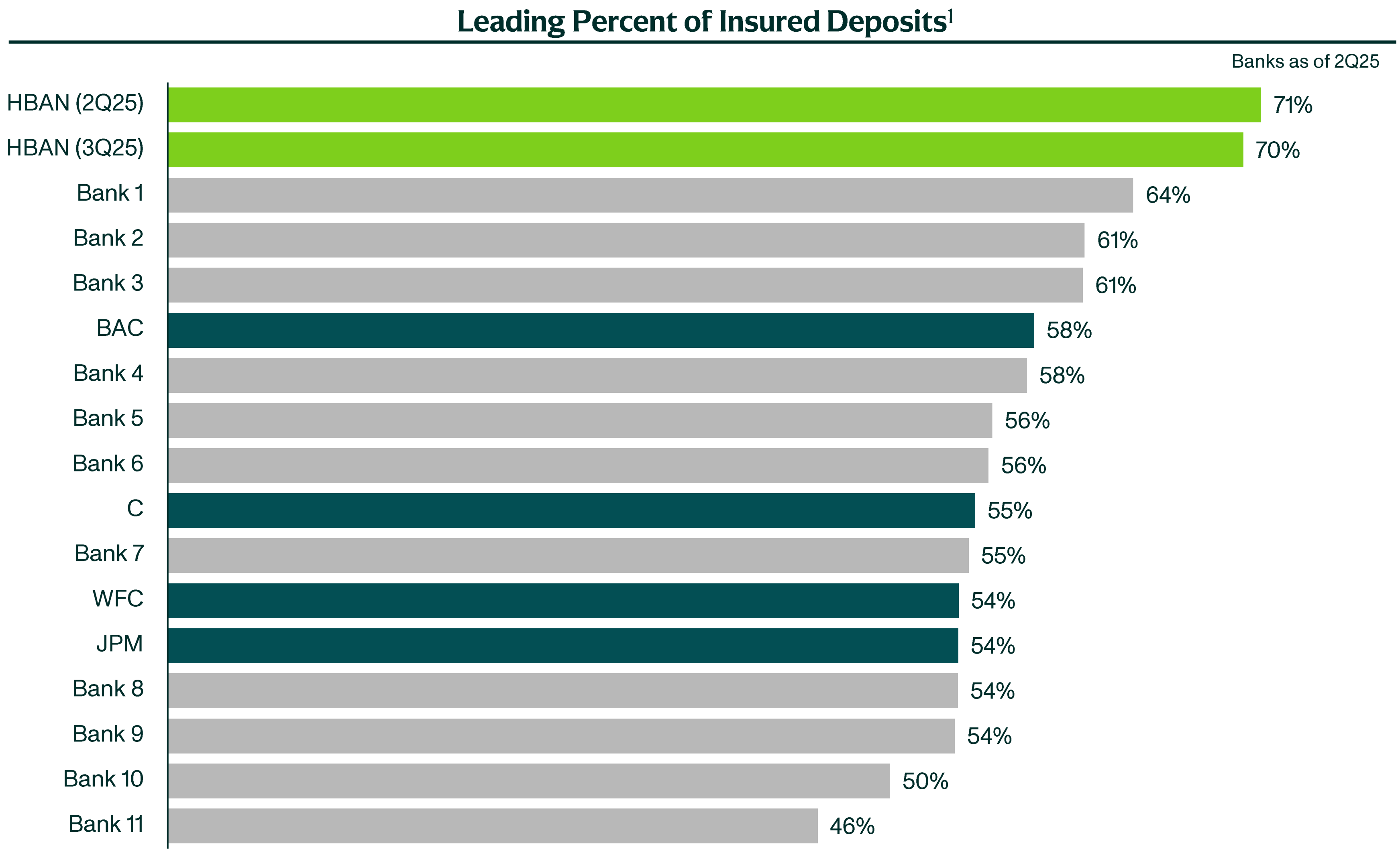


NIB Deposits (Avg.) % of Total Deposits



Huntington Note: $ in billions

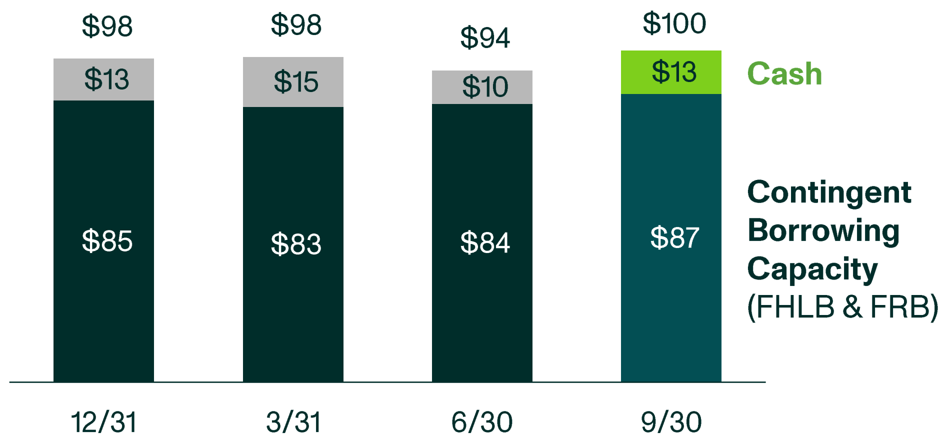
High Quality, Granular Deposit Franchise



Diversified Sources of Liquidity

Robust Level of Available Liquidity[1]

($ in billions)



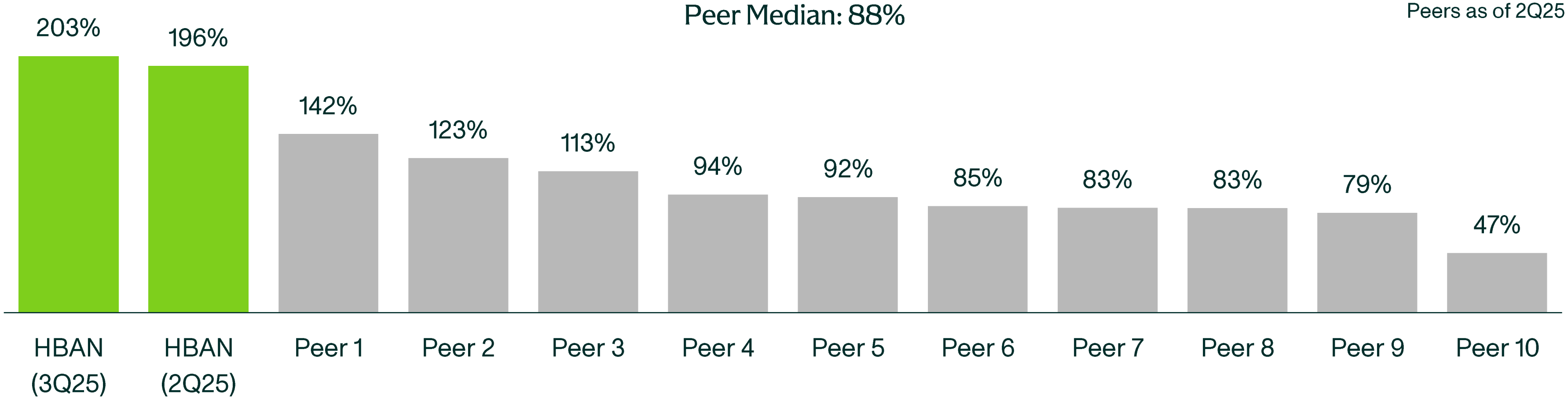
Highlights

- 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 $100 billion

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

Peer Median: 88%

Peers as of 2Q25



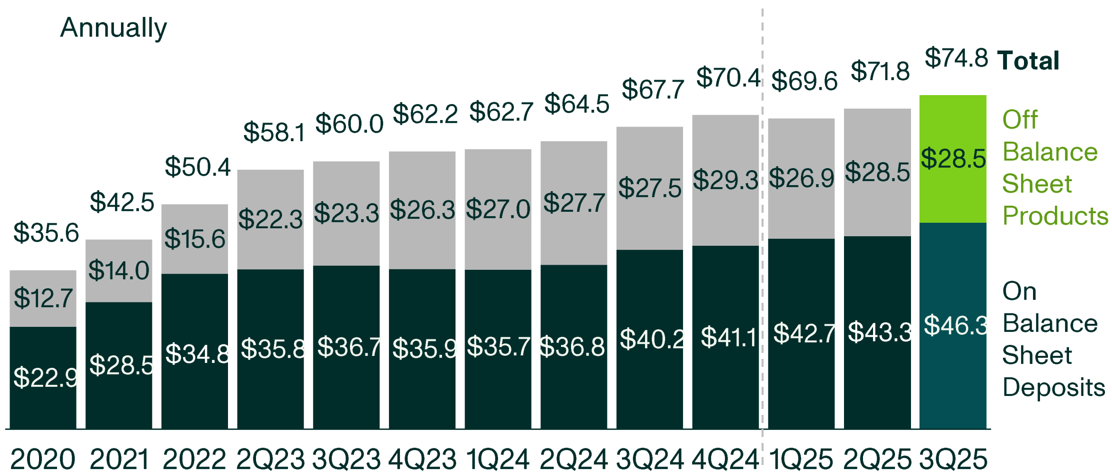
Commercial Deposit Relationships Bolstered by Off Balance Sheet Liquidity Management Solutions

Commercial Off B/S

Overview

- 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



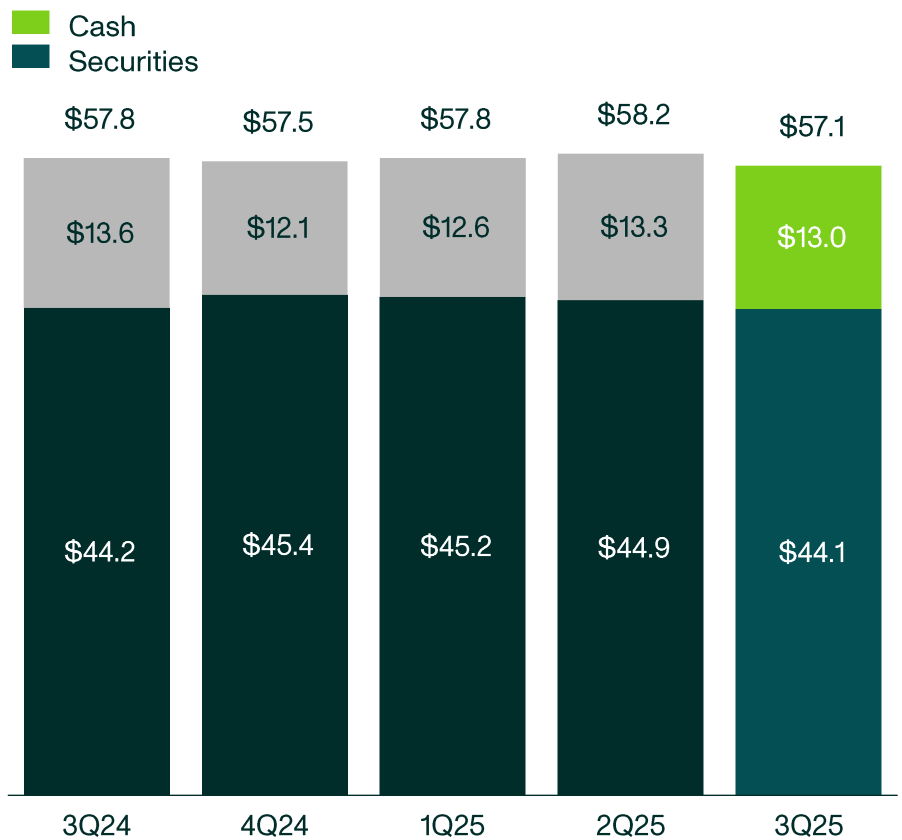
Commercial Banking Segment Customer Deposits / Liquidity (EOP)

Ending	12/31/24	3/31/25	6/30/25	9/30/25
On B/S	$42.8	$44.1	$43.7	$47.7
Off B/S	$29.3	$27.9	$29.1	$30.0
Total	**$72.1**	**$72.0**	**$72.8**	**$77.7**

Huntington Note: $ in billions

Dynamically Optimizing the Securities Portfolio

Securities + Cash[1] Average



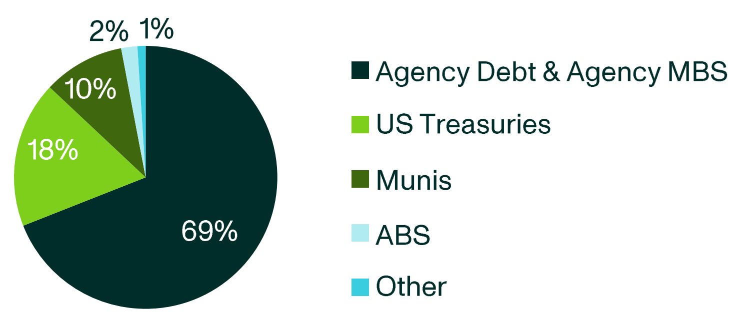
Sec + Cash % Assets (ADB)

3Q24	4Q24	1Q25	2Q25	3Q25
29%	**28%**	**28%**	**28%**	**27%**

Highlights

- No securities reinvestment in the quarter
- Securities yields of 3.72% decreased 23bps QoQ and 53bps YoY
- 37% 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 4.2 years

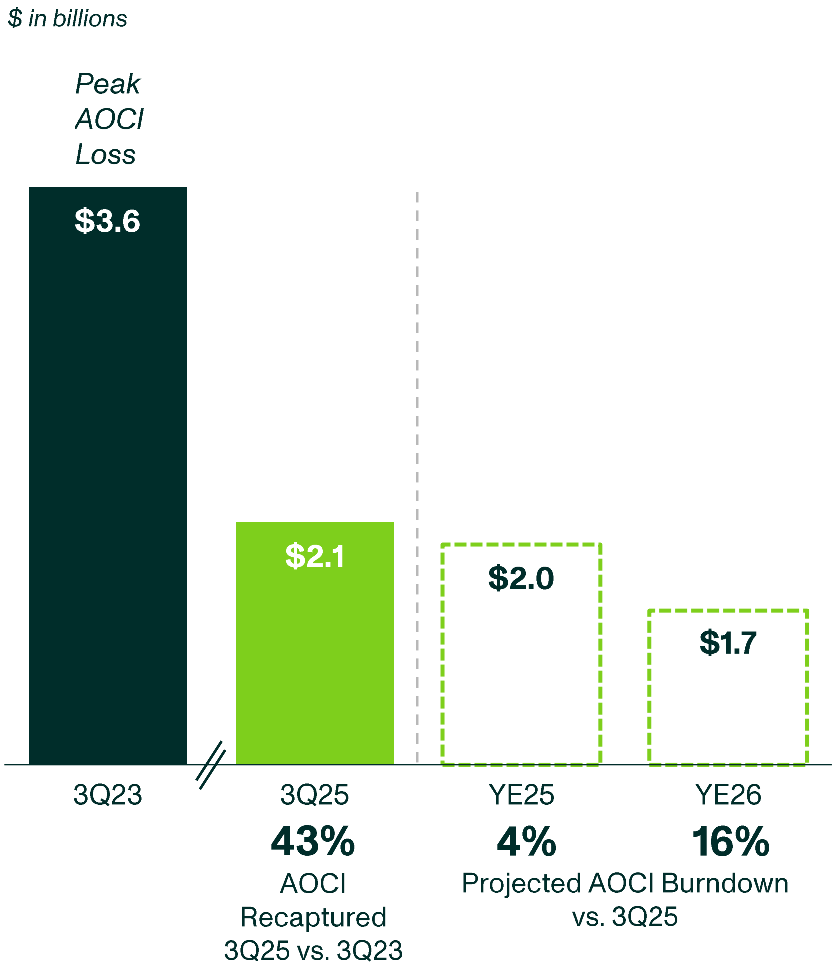
Securities Portfolio Composition (EOP)



Note: $ in billions; see notes on slide 61

Accumulated Other Comprehensive Income Dollars

AOCI Outlook[1]



Highlights

- Projecting ~16% total AOCI accretion by YE26 vs. 3Q25 level
- Dynamically managing hedge position subject to risk profile and market conditions

Components of Fair Value (FV) Mark on Investment Securities (3Q25)

	Securities (cost)	Gross Unrealized gain / (loss)	Hedge FV (unallocated)	Net FV Impact
AFS	$28.6	($2.5)	$0.2	($2.4)
HTM	$15.6	($1.7)	-	($1.7)
Total	$44.2	($4.2)	$0.2	($4.1)

$ in billions. Excludes Other Securities; pre-tax

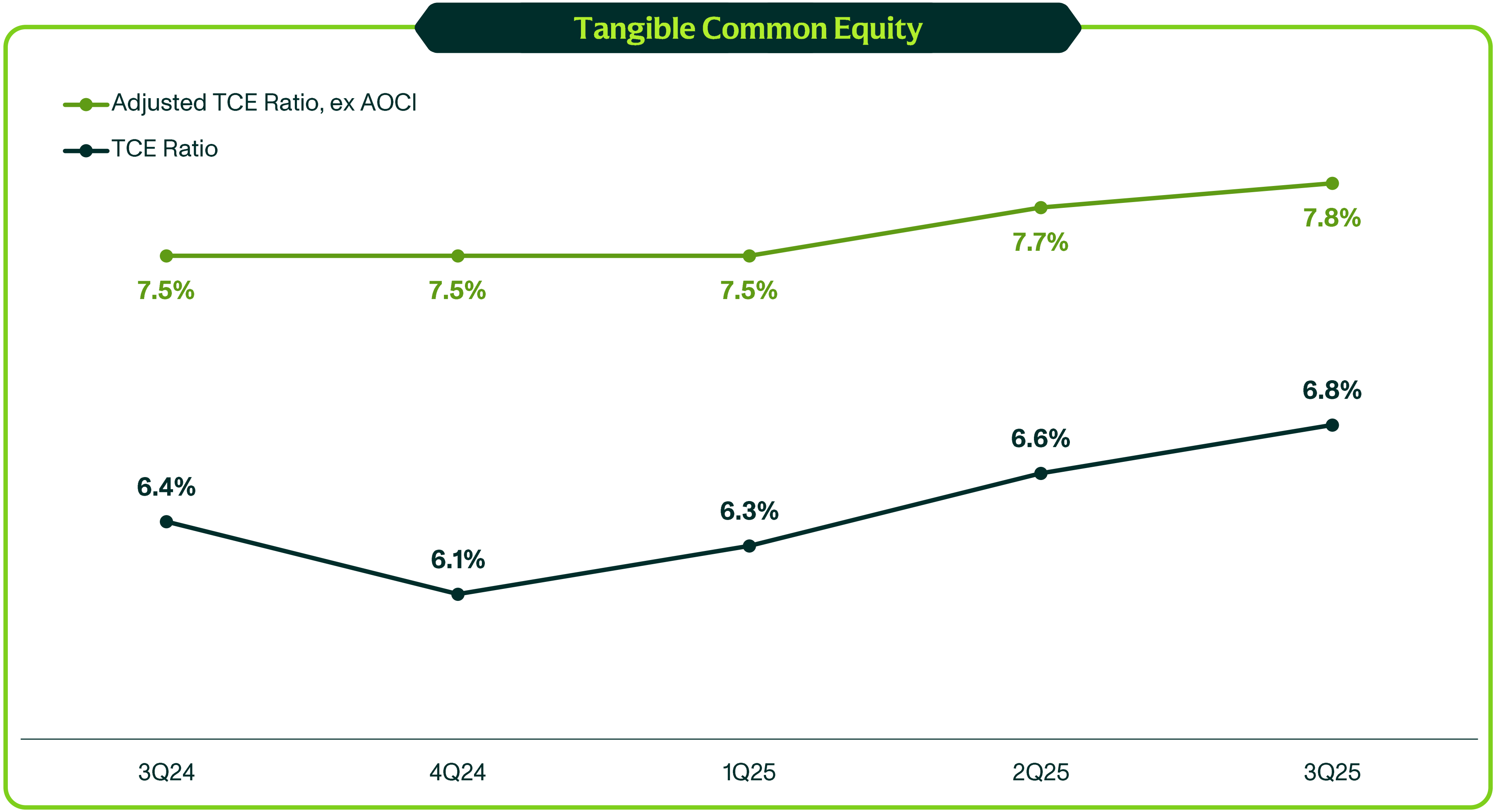
Note: AOCI burndown assumptions based on implied market rates at 9/30/25; see notes on slide 61

Hedging Balance Update

Hedging Balance Update (as of 9/30/2025)

Program	Notional	Effective	Weighted Avg Rate (%)	WAL (Years)
PF Swaps	$5.3	$4.1	2.64	5.94
Total PF Swaps	**$5.3**	**$4.1**		**5.94**
RF Swaps	$26.9	$25.9	3.32	2.71
Floor Spreads	$10.0	$6.0	2.81 / 3.86	2.09
Total RF Swaps & Floor Spreads	**$36.8**	**$31.9**		**2.54**

Tangible Common Equity



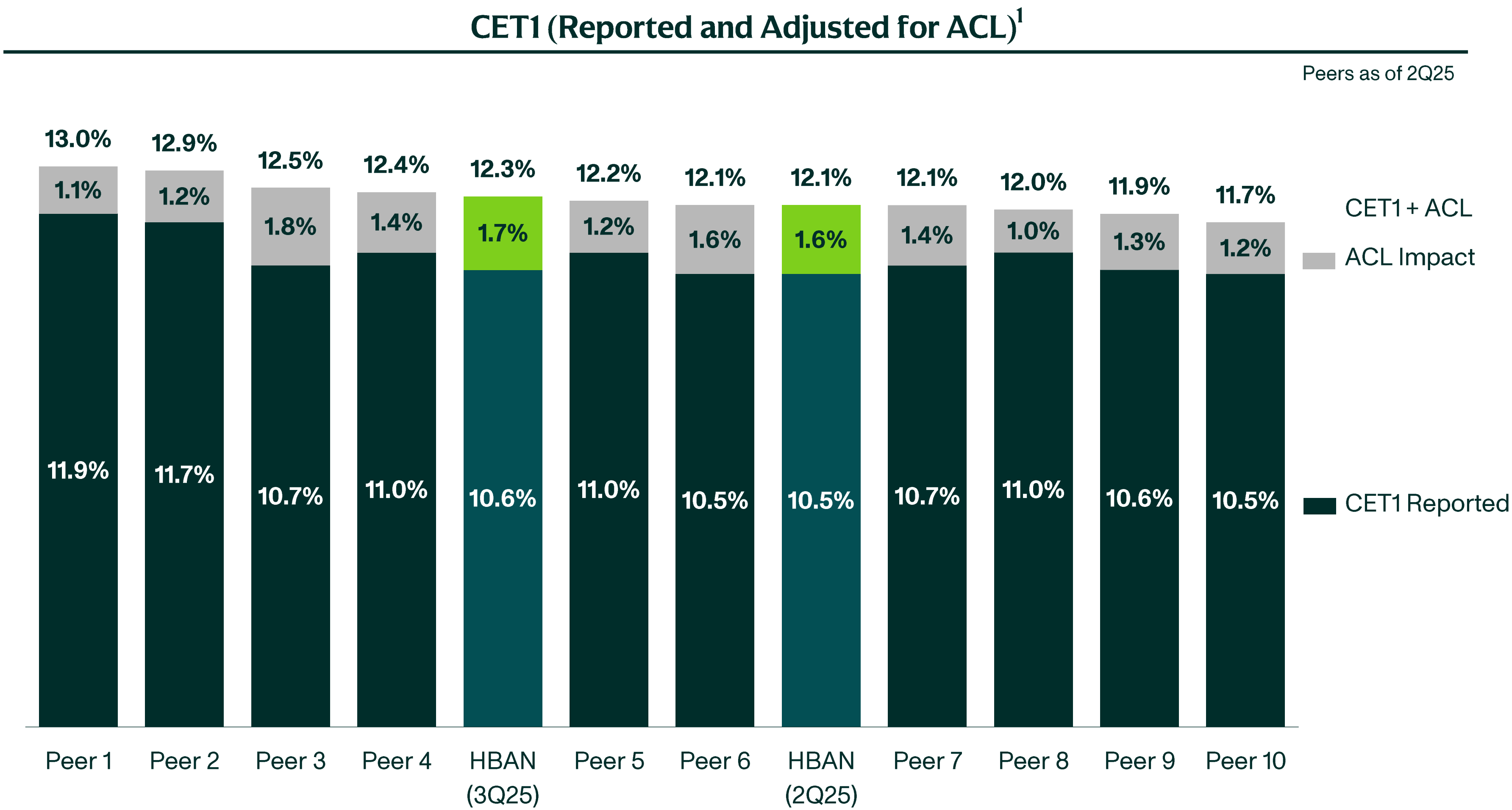
Huntington See reconciliation on slide 28 (TCE)

Change in Common Shares Outstanding

Share Count *(In millions)*	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23
Beginning shares outstanding	1,459	1,457	1,454	1,453	1,452	1,449	1,448	1,448	1,448
Employee equity compensation	0	2	3	1	1	3	1	0	0
Share repurchases	--	--	--	--	--	--	--	--	--
Ending shares outstanding	1,459	1,459	1,457	1,454	1,453	1,452	1,449	1,448	1,448
Average basic shares outstanding	1,459	1,457	1,454	1,453	1,453	1,451	1,448	1,448	1,448
Average diluted shares outstanding	1,485	1,481	1,482	1,481	1,477	1,474	1,473	1,469	1,468

Credit and Capital

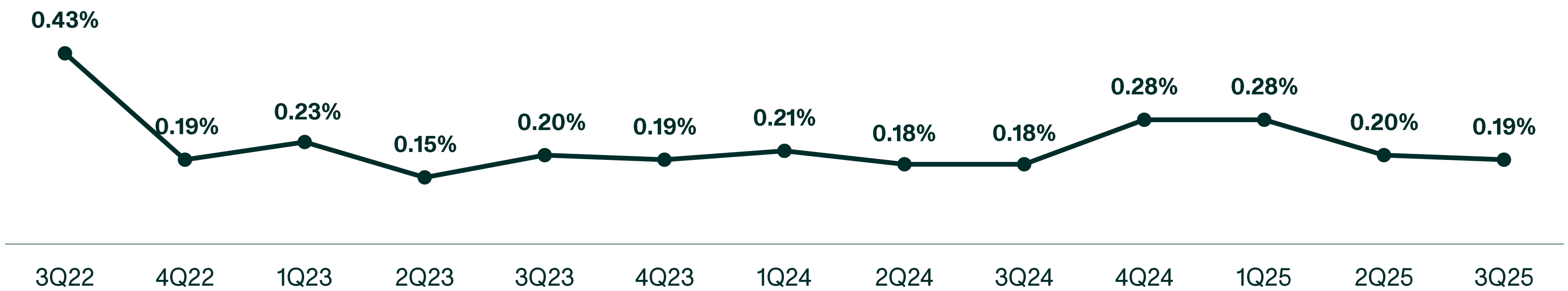
CET1 Comparison versus Peers



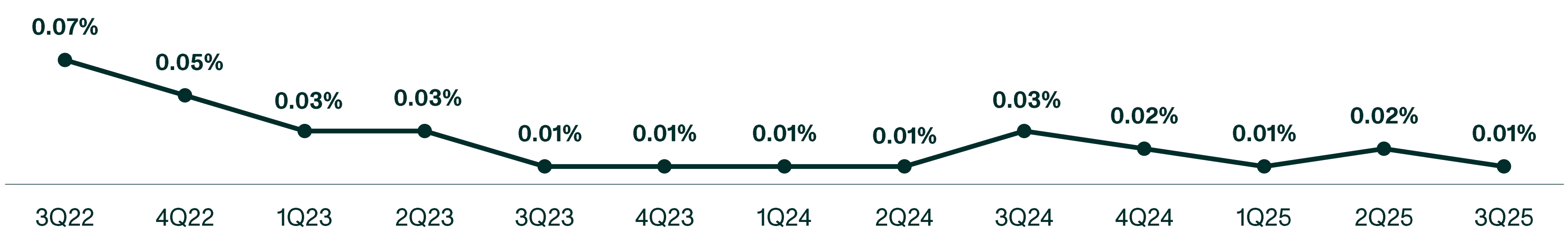
See reconciliations on slide 27 (CET1 + ACL); see notes on slide 61

Commercial Delinquencies

Commercial (30+ Days[1])

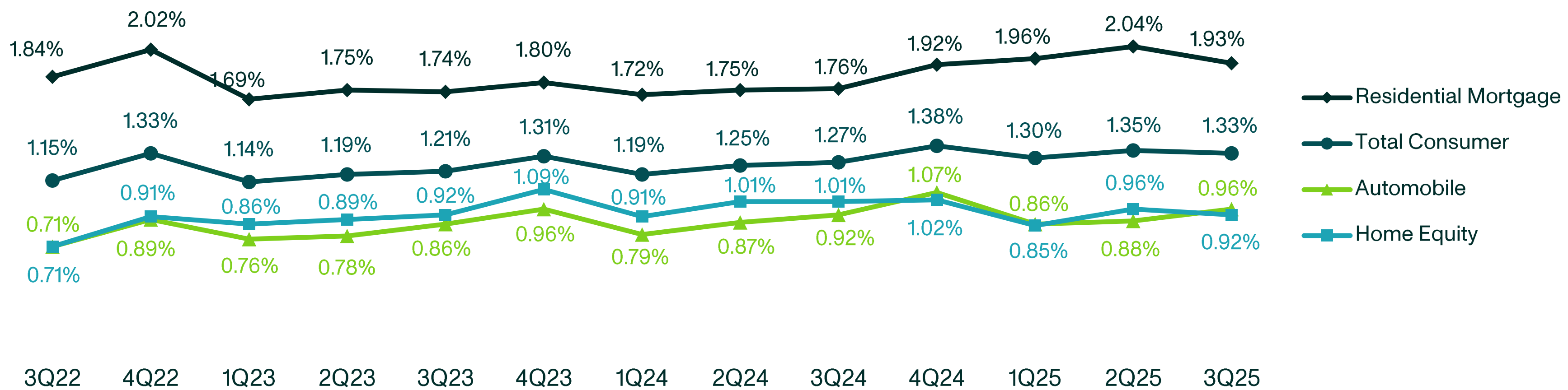


Commercial (90+ Days[1])



Consumer Delinquencies

Consumer (30+ Days[1])



Consumer (90+ Days[1])

See notes on slide 61

Criticized Commercial Loan Analysis

End of Period

($ in millions)	3Q25	2Q25	1Q25	4Q24	3Q24
Criticized beginning-of-period	$4,650	$4,781	$4,538	$4,703	$5,131
Additions / increases	1,058	881	1,126	909	1,002
Advances	169	213	239	249	191
Upgrades to “Pass”	(437)	(350)	(368)	(650)	(817)
Paydowns	(664)	(826)	(481)	(795)	(732)
Charge-offs	(70)	(48)	(63)	(58)	(70)
Moved to HFS	(3)	-	(30)	-	(2)
Criticized end-of-period	$4,702	$4,650	$4,781	$4,358	$4,703
Percent change (Q/Q)	1%	-3%	10%	-7%	-8%

Notes

Slide 6:

(1) Source: S&P Global – Includes all peers: CMA, CFG, FITB, KEY, MTB, PNC, RF, TFC, USB, and ZION
(2) Non-GAAP; Adjustments include a net benefit of $16M in Notable Items and a $2M impact of CRTs ("Credit Risk Transfers").

Slide 8:

(1) Source: Company Documents; Data as of June 30, 2025.
(2) Veritex expense synergies based on due diligence and management projections.

Slide 9:

(1) Non-GAAP; Excludes $13M after-tax benefit of Notable Items.
(2) AOCI adjustment aligned to the GSIB reporting requirement – inclusion of AOCI adjusted for cash flow hedges on loan portfolio

Slide 10:

(1) New initiatives include North and South Carolina, Texas, Fund Finance, Native American Financial Services, Mortgage Servicing, Financial Institutions Group, and Aerospace and Defense

Slide 11:

(1) Represents spot balance as of 9/30/2025

Slide 13:

(1) Shown current position as of 9/30/25 with projection of effective swaps through 3Q26

Slide 14:

(1) Impact of CRTs
(2) Non-GAAP; excludes effect of MTM on PF Swaptions and impact of CRTs, and gain on sale of a portion of our corporate trust and custody business
(3) Includes Mortgage Banking, Insurance Income, and other

Slide 15:

(1) September 2025 issue of Nilson Report, purchase volume for mid-year.
(2) Includes secured, consumer and small business card

Slide 16:

(1) The total amount of money moving into and out of investment funds, calculated as the difference between inflows (new investments) and outflows (withdrawals)

Slide 17:

(1) Includes interest rate hedging, commodities, and foreign exchange products

Slide 18:

(1) Excludes losses on securities repositioning and gain on sale of a portion of our corporate trust and custody business
(2) Excludes Notable Items

Slide 19:

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

Slide 20:

(1) Dividend yield as of 9/30/25

Slide 21:

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

Notes

Slide 35:
(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

Slide 36:
(1) Total production includes saleable and portfolio production activity
(2) End of Period

Slide 39:
(1) Peer data as of 2Q25. Source: Company's 2025 Form 10-Q or Bank Call Report depending on data availability; includes all peers: CMA, CFG, FITB, KEY, MTB, PNC, RF, TFC, USB, and ZION

Slide 40:
(1) Source: Company 2025 Quarterly Report on Form 10-Q's. Includes publicly listed US-based banks with >$50B in assets as of 2Q25 if data was available for both the CRE concentration and CRE reserve ratio. Excludes BHC's primarily classified as card issuers.

Slide 41:
(1) Annualized

Slide 43:
(1) Note: FY24,1Q25, and 2Q25 data includes peers with auto portfolios >$3B as of 6/30/2025. Prior period numbers kept consistent with prior reporting

Slide44:
(1) RV/Marine LTV based on wholesale value
(2) Originations are based on commitment amounts

Slide 47:
(1) Bank data as of 2Q25. Source: Company's 2025 Form 10-Q or Bank Call Report depending on data availability | Publicly traded US-based banks with >$100 billion in deposits and all peers (excludes banks primarily classified as card banks)

Slide 48:
(1) Cash equals cash and cash equivalents. Coverage includes Contingent Capacity at Federal Reserve & FHLB + Cash & Equivalents. Based on estimated uninsured deposits as of 9/30/2025; peers based on estimated uninsured deposits as 6/30/25
(2) Source: S&P Global – Includes all peers: CMA, CFG, FITB, KEY, MTB, PNC, RF, TFC, USB, and ZION

Slide 50:
(1) Cash equals cash and cash equivalents; total securities inclusive of trading account securities

Slide 51:
(1) Accumulated other comprehensive loss in the chart represents cumulative AOCI related to available-for-sale securities, fair value hedges, cash flow hedges on loan portfolio, translation adjustments, and unrealized gain/loss from pension and post-retirement obligations

Slide 56:
(1) Bank data as of 2Q25. Source: S&P Global – Includes all peers: CMA, CFG, FITB, KEY, MTB, PNC, RF, TFC, USB, and ZION

Slide 57:
(1) Amounts include Huntington Technology Finance administrative lease delinquencies

Slide 59:
(1) End of period; delinquent but accruing as a % of related outstanding's at end of period