Huntington

2026 Barclays Global Financial Services Conference

Welcome.

September 16, 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.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. Will deliver robust long-term value creation

Proud 160 year history.
Accelerating into the future.

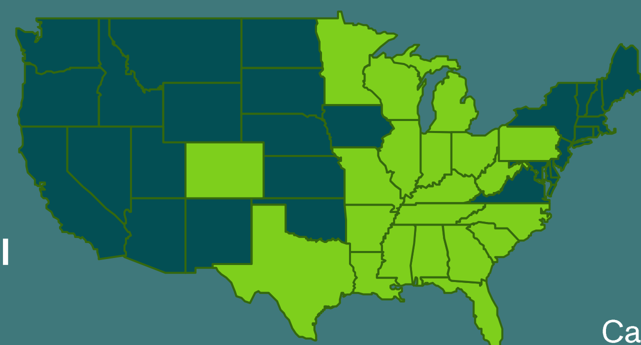
Vision

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

$284B Assets

$189B Loans

$222B Deposits

Proactive and Robust Risk Management

Note: Balances as of period end 6/30/26

Over A Decade of Transformation | 2015 to 2026

2015

NARROW GEOGRAPHY

- Loans[1]: $50B
- Deposits[1]: $55B
- Strong market share in average-growth Midwest (7 states)

LIMITED NATIONAL PRESENCE

- National Auto Finance
- 4 National specialty commercial verticals
- Sub-scale Equipment Finance business

NASCENT VALUE-ADDED CAPABILITIES

- Narrow Payments functionality
- Limited Wealth Management
- Capital Markets oriented to risk-management products

2026

EXPANDED GEOGRAPHY & SUBSTANTIAL SCALE

- Loans[2]: $189B
- Deposits[2]: $222B
- Midwest leadership and scale in high-growth Texas and Southeast regions (21 states)

EXPANSIVE NATIONAL EXPERTISE

- 17 National specialty commercial verticals
- Commercial clients in all 50 U.S. states
- Scaled Equipment Finance business #3[3]

FULL RANGE OF VALUE-ADDED CAPABILITIES

- Comprehensive Payments suite
- Powerful Wealth & Private Banking platform
- Full-service Capital Markets (M&A advisory, risk-management, and capital raising and distribution offerings)

Positioned franchise to deliver sustained revenue growth and value creation

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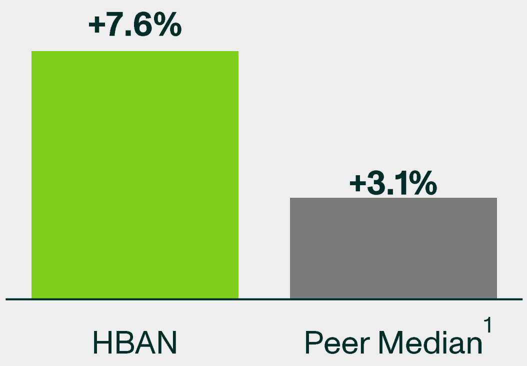
1) Loan and Deposit balances as of 12/31/2015; 2) Loan and Deposit balances as of 6/30/2026 3) Based on new business volume among U.S. Bank Affiliates; *Monitor 100 2026 | Vol. 53 No. 4*

Transformed Operating Platform Driving Peer-Leading Organic Growth

Investment in Durable Growth Engines

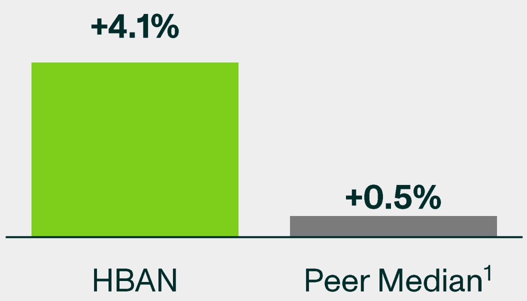
- *Scaling Commercial Verticals including:*
  - *- Funds Finance*
  - *- Mortgage Servicing Lending & Deposits*
  - *- Financial Institutions Group*
- *Accelerating Regional Bank performance*
- *Expanding organically in Carolinas & Texas*

Average Loan Growth CAGR (4Q24 - 2Q26)[2]



- **Commercial Verticals:** +$9B
- **Regional Banking**: +$2.7B
- **Vehicle Finance:** +$1.6B
- **Middle Market:** +$1.2B

Average Deposit Growth CAGR (4Q24 -2Q26)[2]



- **Commercial Verticals:** +$3B
- **Core Deposit Growth**
  - Commercial: +$10B
  - Consumer: +$6B

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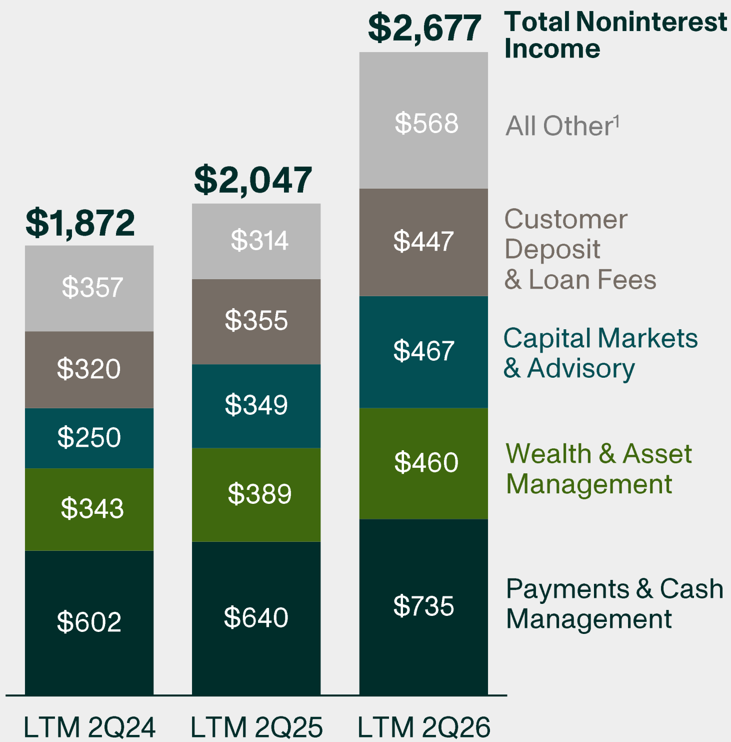
1) Source: S&P Global and Company Financials– Includes all peers: CFG, FITB, FHN, KEY, MTB, PNC, RF, TFC, USB, and ZION.
2) Loan and deposit growth adjusted to exclude impact of M&A (including HBAN (CADE+VBTX), FITB (CMA), & PNC (FirstBank)) using day-weighted opening balance sheets.

Investments in Value-Added Services Are Driving Robust Fee Growth

Expanding Value-Added Services through targeted investments

- *Building **Capital Markets** capabilities across:*
  - *- Advisory*
  - *- DCM, ECM*
  - *- Financial sponsor coverage*
  - *- Syndicated & leveraged finance*
- *Scaling **Wealth** and Private Banking capabilities:*
  - *- Modernizing Wealth platform through strategic partnerships*
  - *- Penetrating Regional and Commercial business ownership*
- *Expanding **Payments**:*
  - *- Brought merchant acquiring in-house*
  - *- Enhanced corporate TM capabilities*

Noninterest Income



Organic Performance[2]

Capital Markets

- 30% CAGR[3]
- 70%+ syndications growth in each of the past 3 years
- 20%+ growth in advisory fees YoY

Wealth

- 10% CAGR[3]
- 37% AUM CAGR[4]
- 10% Household CAGR[4]

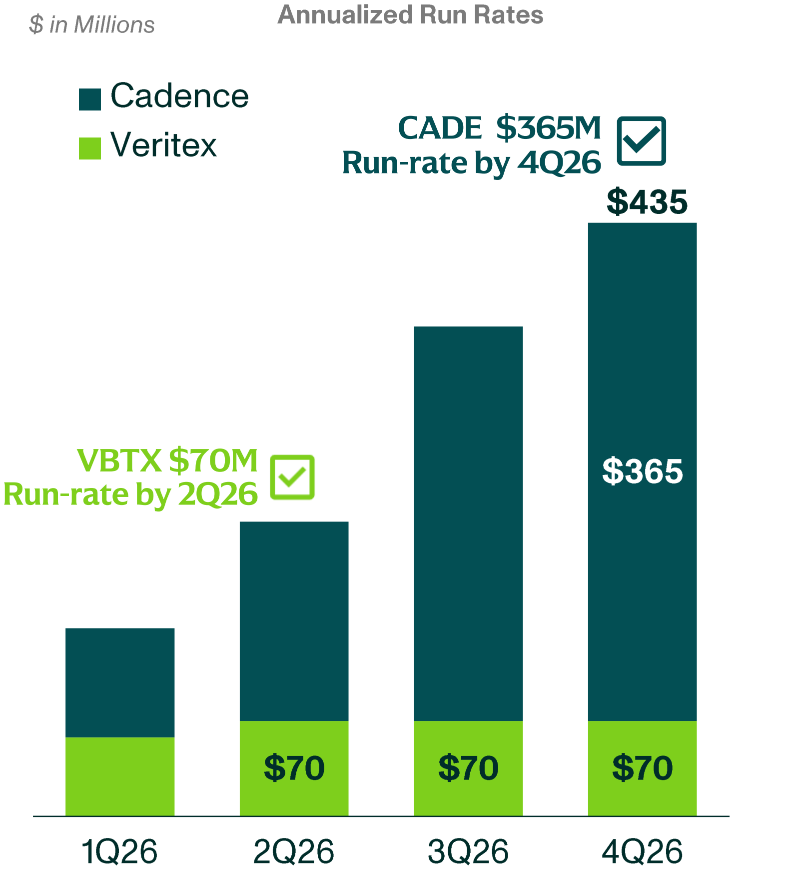
Payments

- 9% CAGR[3]
- 15% Commercial Payments CAGR[2]
- Approximately doubled Merchant Acquiring revenues

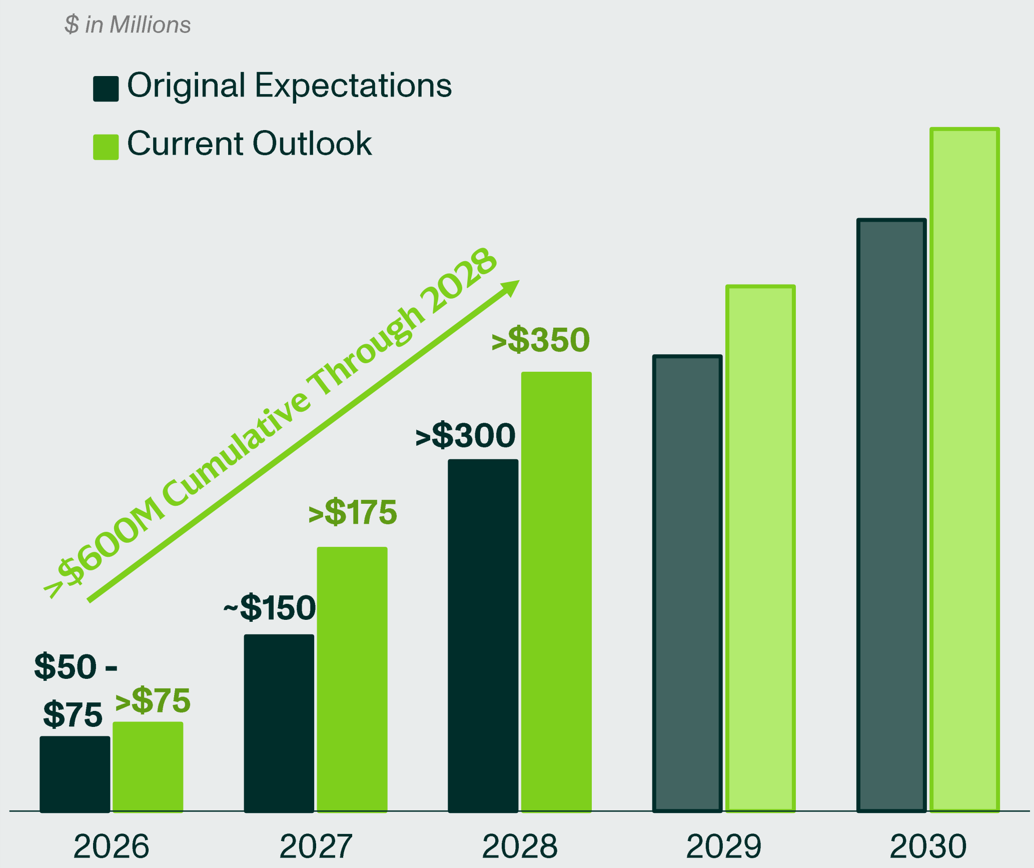
1) Includes Mortgage Banking, Insurance Income, Leasing Revenue, gain/loss on sale of securities, and other. 2) Growth rates exclude impact of acquisitions (CADE, Veritex, and Janney) and impact of less revenue contribution due to the sale of a portion of our corporate trust business 3) Compound annual growth rate LTM 2Q26 vs LTM 2Q24 4) Compound annual growth rate as 2Q26 vs 2Q24

Partner Synergies Tracking at or Better Than Expectations

Cost Synergies Ahead of Schedule



Revenue Synergies Tracking Better Than Forecasted

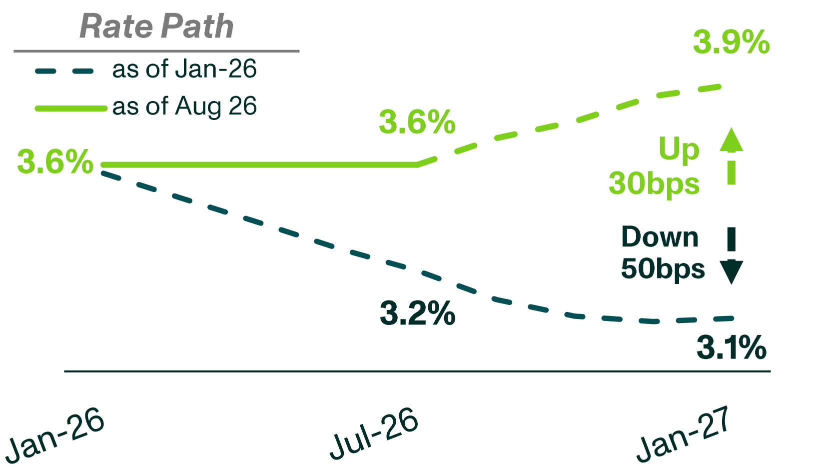


Execution Remains Strong as the Operating Environment Has Evolved

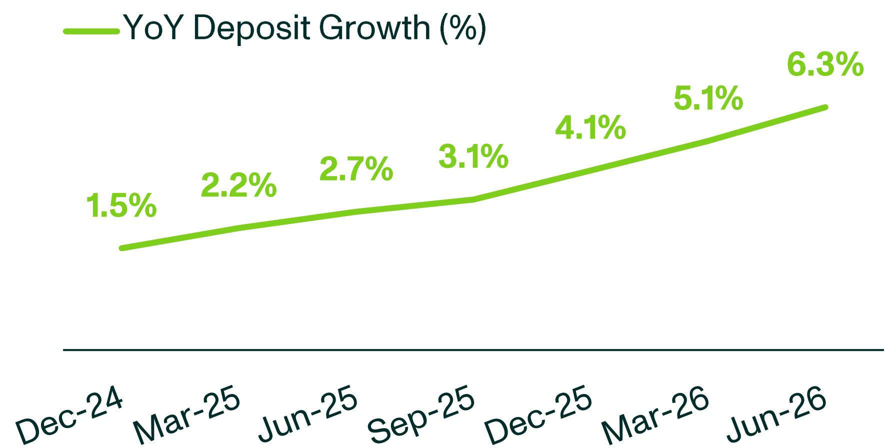
FY2026 Expectations as of January	Current FY2026 Outlook
Balance Sheet Growth • 36-37% Loan Growth • 33-34% Deposit Growth	**Balance Sheet Growth On-Track** ✓ ~36% Loan Growth ✓ ~33% Deposit Growth
Strong Fee Income Growth • 26.5-29.5% YoY Growth	**Accelerating Fee Income Growth** ✓ ~32% YoY growth
Powerful Synergies • $435M in Run-rate Expense Synergies by 4Q26 • $50-$75M in Revenue Synergies in 2026	**Partner Synergies at or Above Goal** ✓ Expense synergies fully delivered ✓ Expect $75M+ FY26 revenue synergies
Significant NIM Expansion • Supportive yield curve • Stable competitive conditions • Cadence deposit cost optimization opportunity	**Moderating NIM Expansion** ✗ Higher short-term rates ✗ Elevated loan and deposit pricing competition ✓ Executing Cadence deposit cost optimization

Deposit Pricing | Higher for Longer Rate and Competitive Dynamics Pressuring Costs

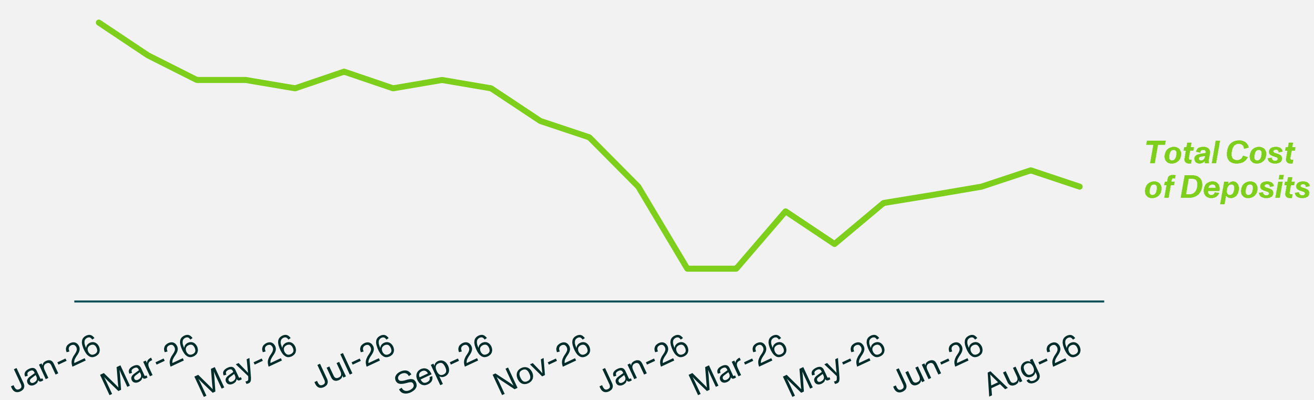
Market-Implied Fed Funds[1] Path Has Shifted Sharply Higher…



Industry Deposit Competition Has Intensified[2]



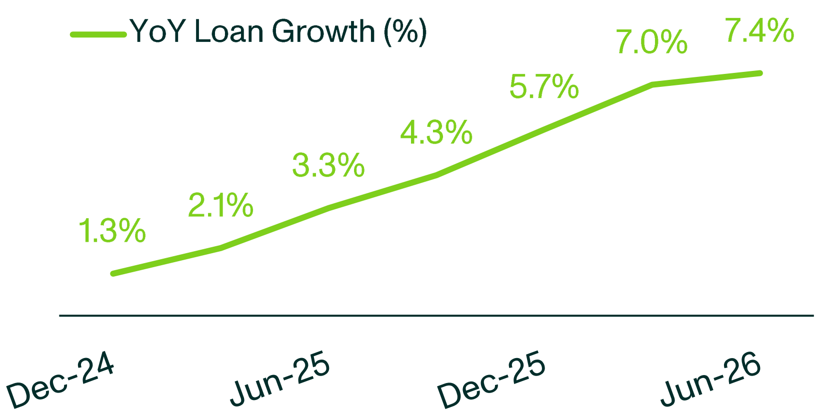
Higher Deposit Demand Driving Deposits Costs Higher



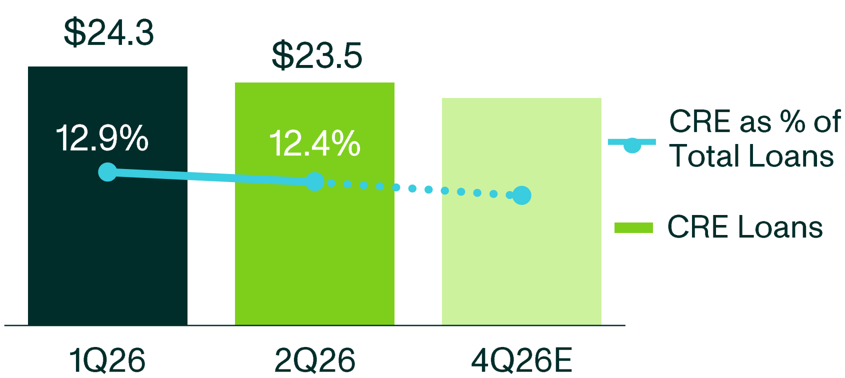
(1) Source Bloomberg. Market-implied overnight rates derived from Fed Funds futures as of Jan. 1, 2026 and Aug. 25, 2026.
(2) Source: Federal Reserve H.8 Statistical Release. Total Deposits at all U.S. commercial banks (DEPOSITS series). Percentages reflect year-over-year growth.

Loan Yields and Volumes | Impacted by Similar Dynamics

Industry loan growth is accelerating[1]

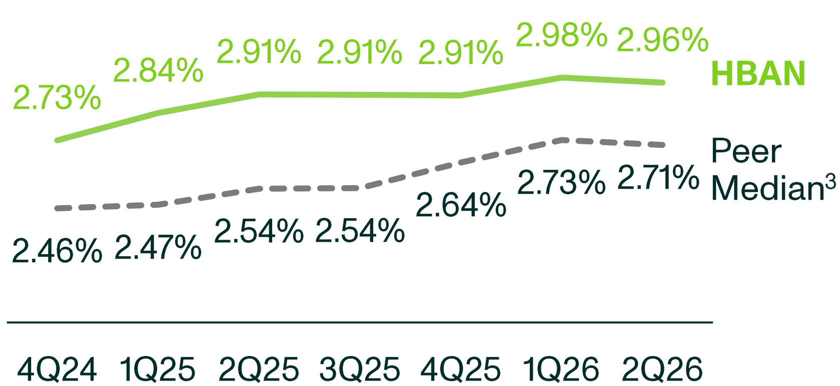


Bank and private credit competitors leaning into CRE, accelerating run-off

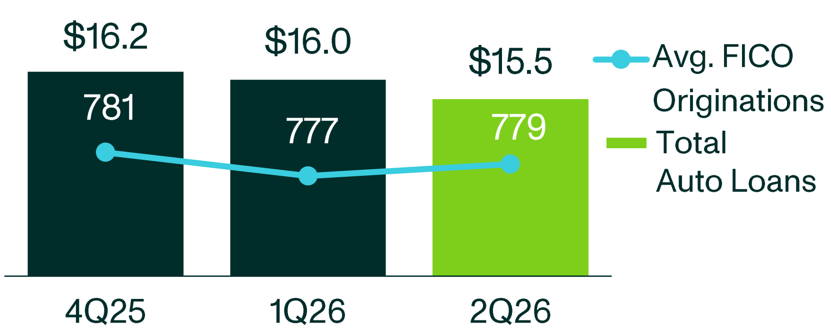


CRE Loan Balances ($) and CRE as (%) of Total Loans

Maintaining strong risk-adjusted margin[2]



Bank competitors ramping auto production, compressing spreads



Auto Balances ($) and Avg. FICO for Originations

Note: $ in Billions 1) Source: Federal Reserve H.8 Statistical Release. Total loans and leases at all U.S. commercial banks (LOANS series). Percentages reflect year-over-year growth. 2) Risk-adjusted return defined as NIM % minus NCO %.. 3) Source: SEC Filings & Factset; Peers include: CFG, FITB, FHN, KEY, MTB, PNC, RF, TFC, USB, and ZION.

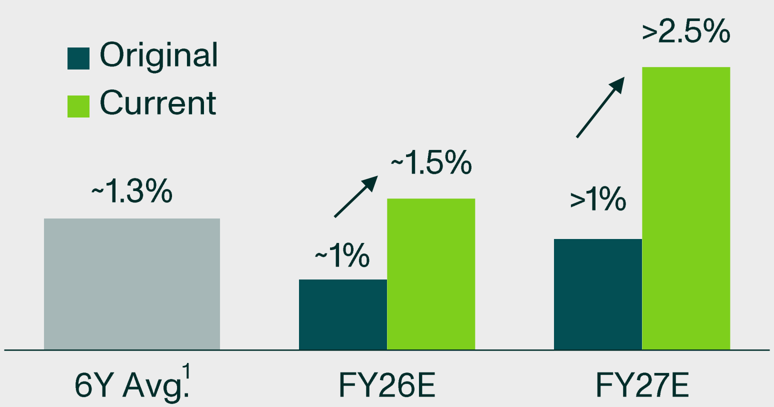
Why Are We Updating Guidance Now?

Management Actions Year to Date

In response to the evolving rate & competitive environment, we undertook these actions:

- **Optimized balance sheet**
  - *Loan Mix*
  - *Deposit Pricing*
- **Accelerated fee-based businesses**
  - *Driving TM Penetration*
  - *Enhancing Capital Markets Offering*
- **Increased expense reengineering actions**

Efficiencies as % of Baseline Operating Expenses



Challenges Subsequent to 2Q Earnings

Two factors drove incremental pressure to loan growth and NII expectations

- **Lower than expected loan volume**
  - *Increased paydowns in CRE & Resi*
  - *Lower Auto production due to less attractive risk-adjusted returns*
- **Incremental reductions to NIM**
  - *Sustained high short-term rates elevating deposit costs*
  - *Lower than expected yields in some loan categories*

Drivers of Revised Outlook

Adopting more conservative FY27 EPS Outlook

- **Recalibrating loan growth expectations**
- **Revising NIM projection lower**
- **Managing expenses while maintaining appropriate level of growth-oriented investments**

Huntington 1) Represents average per year expense reductions from FY2019-2025

Aligning Near-Term Financial Targets with Long Term Strategic Priorities

$1.75 — *Revised FY27 EPS Target Range* — **$1.83**

Assumptions

~6%	Loan Growth	7 - 8%
Low-mid 3.20s	Net Interest Margin	Mid-high 3.20s
High-single Digit	Fee Income Growth	Low-double Digit
≥ 300bps	Operating Leverage	~400 -500bps

Baseline Expectations

Increasing expected share repurchases to $1.3 – 1.4B

Continuation of prevailing macro and competitive conditions

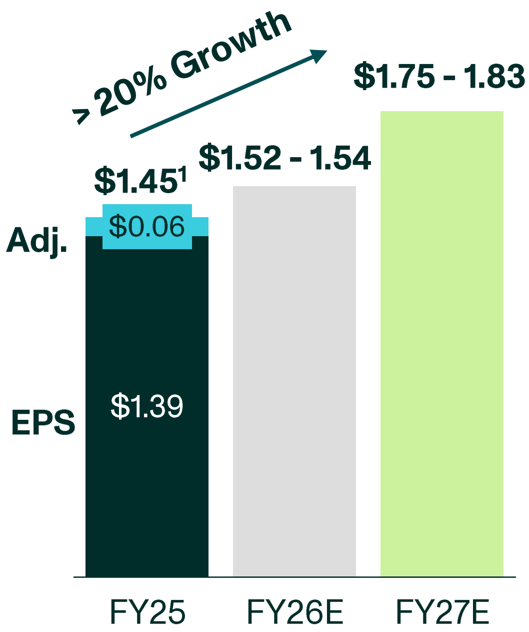
Sustaining core funding

Stable credit

Navigating current operating environment while sustaining investment in organic growth

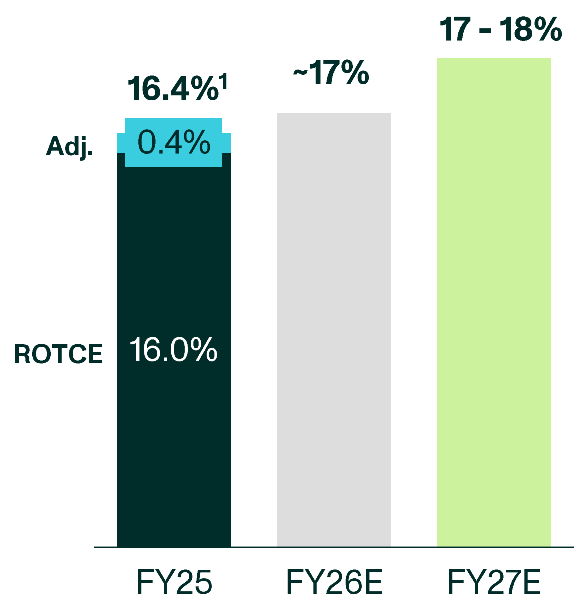
Strong Earnings Growth, ROTCE and Capital Return Create Substantial Value

Robust Earnings Growth



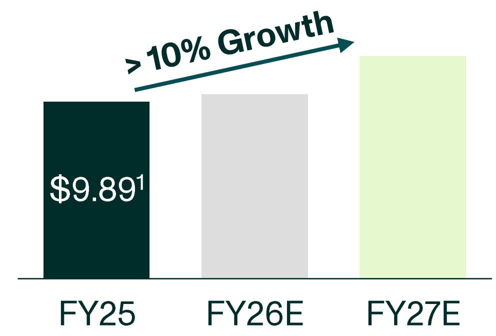
Improving Return Profile

ROTCE

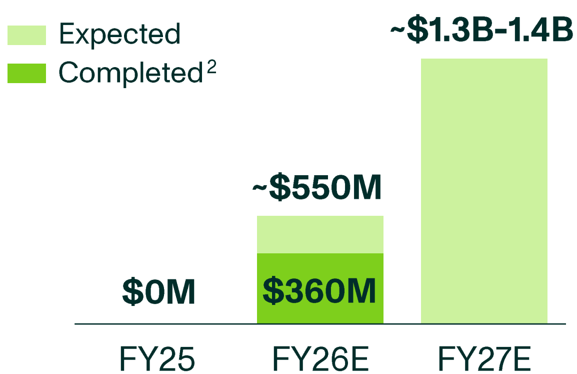


Strong Capital Management

TBV Per Share



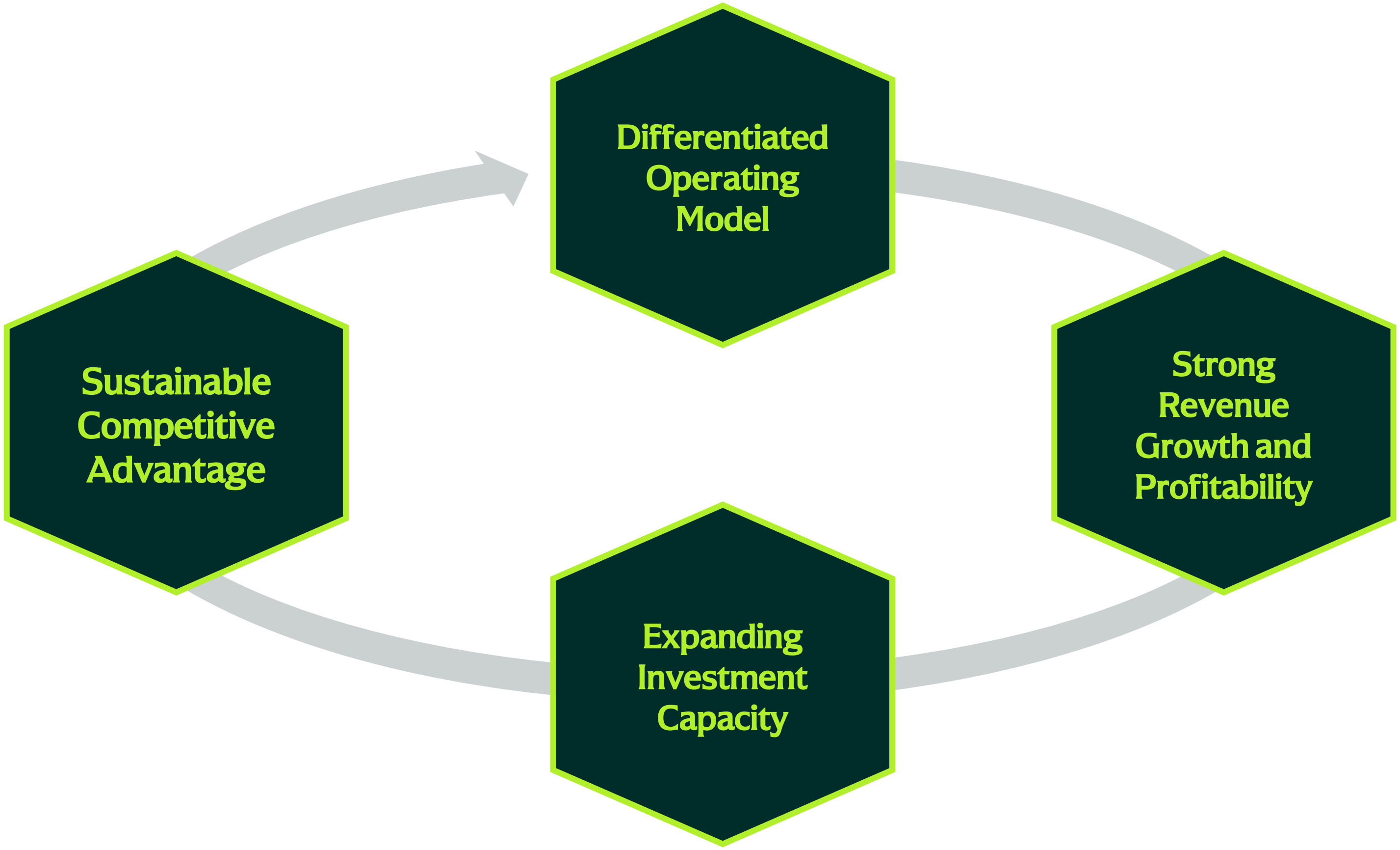
Share Buyback Program



Operating and financial performance driving powerful value creation

1) Non-GAAP Measure, see reconciliations on slides 18 (EPS) and (TBV) and 19 (ROTCE); 2) As of 09/11/2026, volume weighted-average share price of $16.65

Flywheel for Value Creation



Appendix

FY26 Guidance

Outlook

	Previous	Revised
Net Interest Income *FY25 Baseline = $6.056 billion*	39-43%	~35%
Average Loans *FY25 Baseline = $136.7 billion*	36-37%	~36%
Average Deposits *FY25 Baseline = $165.8 billion*	33-34%	~33%
Noninterest Income *(ex Gain/Loss on sale of securities)* *Non-GAAP FY25 Baseline = $2.222 billion[1]*	31-33%	~32%
Implied Revenue Growth *FY25 Baseline = $8.278 billion*	~37%	~34%
Core Expenses *Non-GAAP FY25 Baseline = $4.871 billion*	32.5-33.5%	
Net Charge-offs	25-35 bps	
Effective Tax Rate	19-20%	~18%
Avg. Shares Outstanding *in millions*	~2,000	

1) Baseline excludes $58M loss on sale of securities, $24M gain from divestiture, and $13M loss from the impact of CRTs.

Non-GAAP Reconciliation
Earnings Per Share (EPS), Tangible Book Value (TBV)

($ in millions, except per share amounts)	FY25	
Earnings Per Share (GAAP), diluted		$1.39
Add: Notable Items, after-tax	$91	0.06
Adjusted Earnings Per Share (Non-GAAP)		$1.45

TBV per Share *($ in millions)*		4Q25	1Q26	2Q26
Huntington shareholders' equity		$24,342	$32,535	$32,624
Less: preferred stock		2,731	2,881	2,881
Common shareholders' equity		$21,611	$29,654	$29,743
Less: goodwill		5,997	9,527	9,527
Less: other intangible assets, net of tax		115	766	723
Tangible common equity	A	$15,499	$19,361	$19,493
Number of common shares outstanding	B	1,568	2,027	2,020
Tangible book value per share	A/B	$9.89	$9.55	$9.65

Non-GAAP Reconciliation
Return on Average Tangible Common Equity, ROTCE

($ in millions)		LTM 2Q25	LTM 3Q25	LTM 4Q25	LTM 1Q26	LTM 2Q26	FY25
Average common shareholders' equity		$18,065	$18,438	$19,241	$21,470	$24,242	$19,241
Less: intangible assets and goodwill		5,657	5,645	5,741	6,609	7,813	5,741
Add: net tax effect of intangible assets		20	18	19	52	97	19
Average tangible common shareholders' equity	A	12,428	12,811	13,520	14,913	16.525	13,520
Net income available to common		$1,989	$2,110	$2,087	$2,069	$2,246	$2,087
Add: amortization of intangibles		45	44	46	76	119	46
Add: deferred tax		(9)	(9)	(10)	(16)	(26)	(10)
Adjusted net income available to common		$2,025	$2,145	$2,123	$2,129	$2,339	$2,123
Adjusted net income available to common (annualized)	B	$2,025	$2,145	$2,123	$2,129	$2,339	$2,123
Return on average tangible common shareholders' equity	B/A	16.3%	16.7%	15.7%	14.3%	14.2%	15.7%
Adjusted net income available to common (annualized)	B	$2,025	$2,145	$2,123	$2,129	$2,339	$2,123
Return on average tangible shareholders' equity		16.3%	16.7%	15.7%	14.3%	14.2%	15.7%
Add: Notable Items, after tax	C	7	(10)	91	305	418	91
Adjusted net income available to common (annualized)	D	$2,032	$2,135	$2,214	$2,434	$2,757	$2,214
Adjusted return on average tangible common shareholders' equity	D/A	16.3%	16.7%	16.4%	16.4%	16.7%	16.4%