

2025 RBC Capital Markets Financial Institutions Conference

Disclaimer

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

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

Key Messages | Investor Day

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

Disciplined Execution Driving **Top Quartile Performance**

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

2025 Management Focus

Executing Organic Growth

- Delivering differentiated loan and deposit growth
- Continuing to acquire and deepen primary bank relationships, inclusive of value-added fee revenues, loans, and deposits

Drive Revenue

- Driving Net Interest Income higher supported by balance sheet growth and a stable margin
- Powering fee revenue growth across payments, wealth management, and capital markets

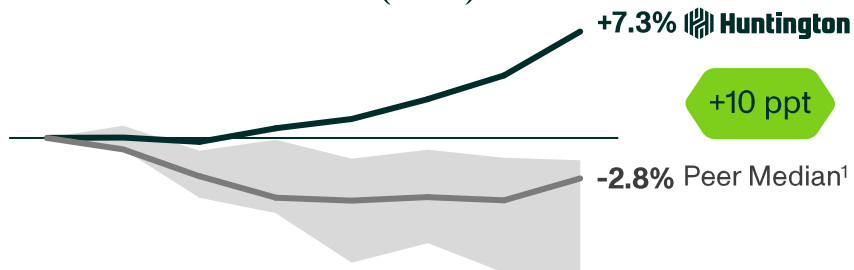
Rigorous Risk Management

- Maintaining disciplined focus on credit through the cycle aligned with our aggregate moderate-to-low risk appetite
- New initiative growth avenues aligned with risk appetite

Peer Leading Organic Growth

Loans

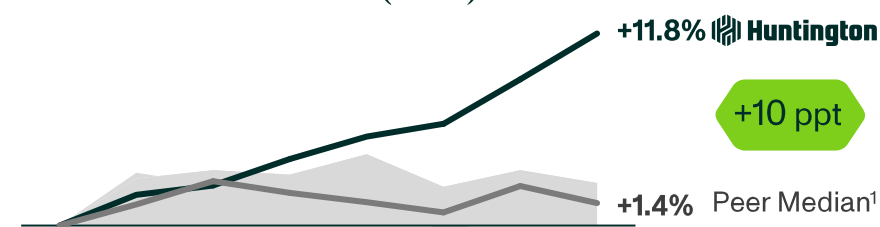
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1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24

Deposits

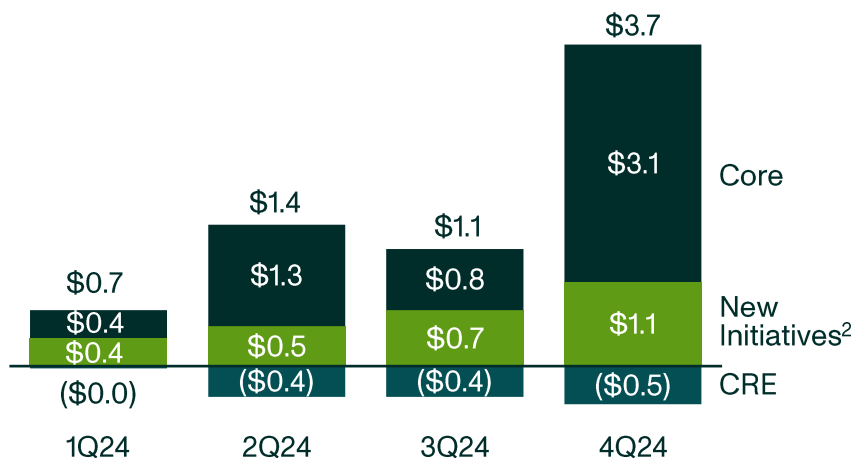
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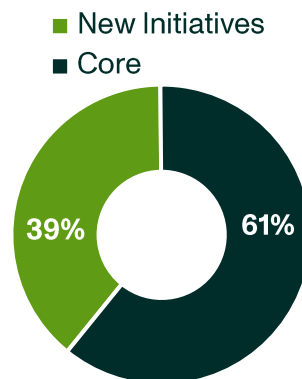
1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24

FY24 Loan Growth (Average)

Net Loan Growth QoQ



Components of Loan Growth



- New initiatives contributed to 39% of FY24 loan growth
- New initiatives collectively exceeded plan

Asset Quality and Reserve | Top Tier Reserve Profile

Disciplined Client Selection and Underwriting

Consumer – 44% of total loans

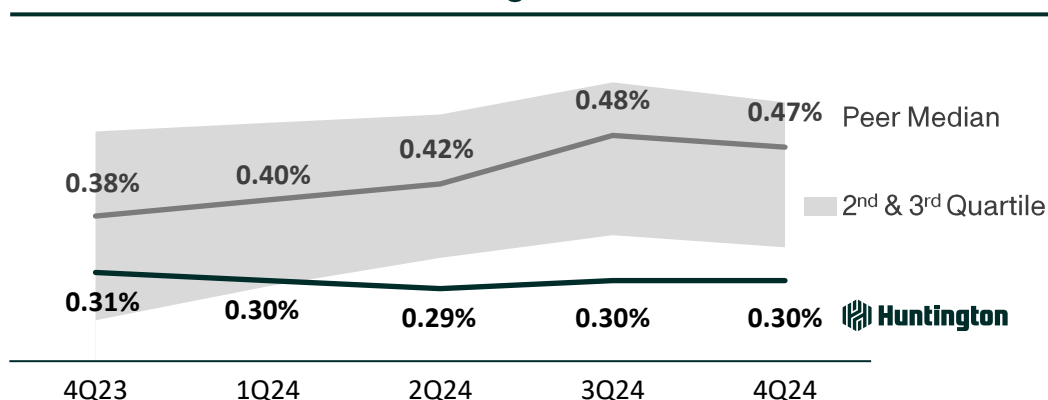
- Prime, super-prime focus with ~770 weighted average FICO
- Over 95% of book is secured (Residential Mortgage, Home Equity, Auto)

Commercial – 56% of total loans

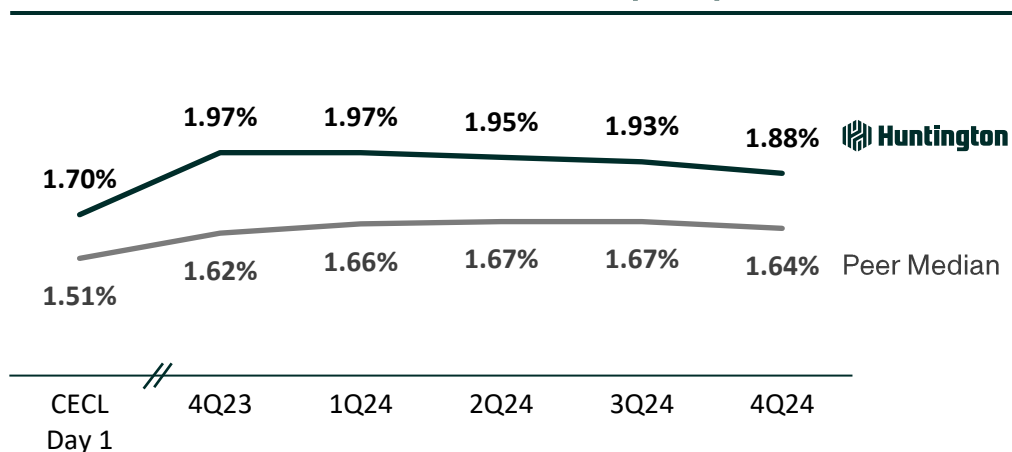
- Breadth of industry verticals and diverse geographic footprint supported by disciplined client selection
- CRE concentration is lowest quartile² (8.5% of total loans) supported by highest quartile² reserve (4.3%)
- Multifamily: 3.4% of total loans
- Industrial: 1.2% of total loans
- Office: 1.2% of total loans

Consistent Top-tier Credit Performance

Net Charge-off Ratio¹



Allowance for Credit Losses (ACL) % of Loans¹



Driving Increasing Fee Income and Profitability

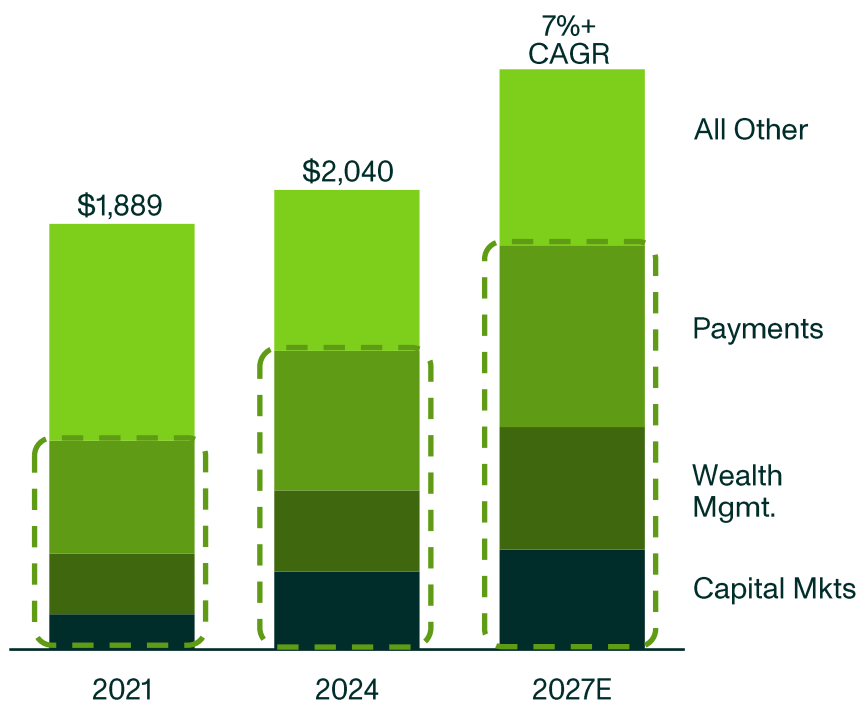
Noninterest Income (\$M)

Strategic Value

- Deepen customer relationships
- Differentiated advice and expertise

Financial Value

- High ROE
- Recurring revenues



Payments

- Adding new capabilities / revenue levers
- Deepening customer penetration
- Continually offering new services

2030 Goal

9%+ CAGR

Wealth Management

- Leading with advice and guidance
- Expanding advisory relationships
- Gathering AUM with a focus on planning

2030 Goal

10%+ CAGR

Capital Markets

- Supporting commercial banking activities
- Deepening Capstone advisory
- Leveraging platform to grow new businesses

2030 Goal

11%+ CAGR

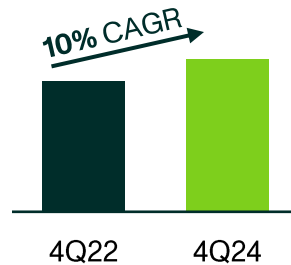
Growth of fees as a % of total revenue supports strong ROTCE

Payments| Driving Growth in Card & TM

Treasury Management

- TM penetration continues to increase through deepening efforts
- Vertically aligned segment specific solutions and expertise
- Embedding into client workflows
- Accelerating customer centered innovation and leveraging strategic partnerships

Commercial Payments Revenues (Inc. TM)



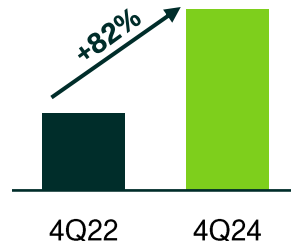
2030 Goal

10%+
CAGR
TM Fee
Growth¹

Card

- Sustained volume growth across debit card franchise & deeper penetration of credit card
- Launched secured card 1Q24
- #1 customer trust ranking²
- #3 MasterCard Debit Issuer
- Top 3 in unaided brand awareness in core markets³

Credit Card Acquisition⁴

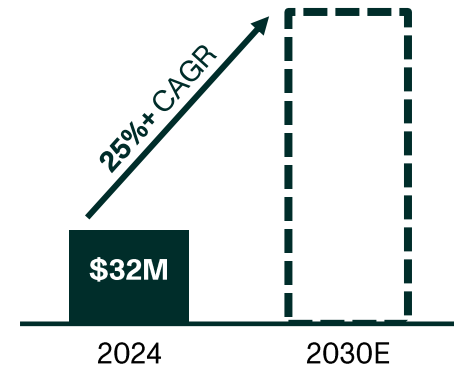


2030 Goal

12%+
CAGR
Credit Card
Revenue

Merchant Acquiring

>4X
Revenue Growth



- Brought operating model in-house 4Q24
- Enhancing customer experience
- Deepening customer relationships
- Embedding seamlessly with additional banking product sets
- Realizing significant opportunity across regional banking and middle market customers

9%+ Payments Revenue CAGR Through 2030

2025 Management Focus



**Executing
Organic
Growth**

**Drive
Revenue**

**Rigorous
Risk
Management**

Powering PPNR expansion through 2025

Notes

Slide 6:

- (1) Source: S&P Global Market Intelligence and filings - Peers include CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION
- (2) New initiatives include North and South Carolina, Texas, Fund Finance, Healthcare Asset-based Lending, Native American Financial Services

Slide 7:

- (1) Source: S&P Global Market Intelligence and filings - Peers include CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION
- (2) Source: Company 2024 Annual Report on Form 10Ks. Includes publicly listed US-based banks with >\$50 billion in assets as of 4Q24 if data was available for both the CRE concentration and CRE reserve ratio. Excludes BHC's primarily classified as card issuers.

Slide 9:

- (1) Includes revenue growth from new merchant operating model
- (2) 2025 Greenwich Awards, including for U.S. Small Business and Middle Market Banking. For Greenwich Awards, visit greenwich.com
- (3) Peers include FITB, PNC, USB, KEY
- (4) Credit Card Acquisition new accounts per year