





Huntington
Welcome.®

2024 Second Quarter Investor Presentation

May 23, 2024

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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.

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Overview

Huntington: A Purpose-Driven Company

OUR PURPOSE

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

OUR VISION

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

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

Leading Midwest Regional Bank with Scaled, National Businesses

\$194B

Assets

\$153B

Deposits

\$123B

Loans and Leases

+1.3%

YoY Loan Growth

26 bps

NCO Ratio LTM

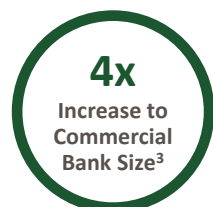
Established Market Leadership

Industry Leading Consumer and Business Franchise



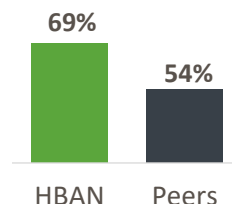
- 3.2 million consumer checking households
- Stable, high quality deposit base
- Leading brand

Scaled National Commercial Franchise



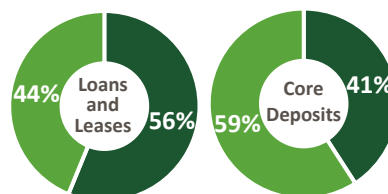
- Strong base of operating deposits
- #5 Equipment Finance⁴
- Top 5 Franchise Lender⁵

MSA's Top 5 Deposit Rank⁶



Diversified Businesses

Consumer / Commercial



Compelling Results

- ✓ **Top 20 U.S. Bank** by deposits
- ✓ **Top-tier total loss absorbing capacity with 12.0% CET1** (Reported and Adjusted for ACL)
- ✓ Distinguished brand, talent, and culture
- ✓ Strong risk and credit management through the cycle

Winning with Differentiation

Culture



- Top-tier Talent
- Colleagues are our Brand
- Passion for Customers, Communities, and Service

Brand



- Trust and NPS
- Local Model
- Expertise and Capabilities

Technology & Innovation



- Award Winning Digital
- Continuous Launch of Disruptive Products
- Agile Development Roadmaps

Growth Opportunities



- Strategic Growth Initiatives
- TCF Revenue Synergies
- Executive Team with Track Record of Successful Execution

Key Messages

- 1 Executing organic growth strategies**, leveraging position of strength, supported by robust liquidity and capital base
- 2 Delivering loan growth** and sustaining momentum in deposit gathering with a well-managed beta
- 3 Driving sequential net interest income and fee income expansion from first quarter trough**, benefitting from loan growth and strategic investments
- 4 Rigorously managing credit quality**, supported by disciplined client selection, underwriting, and portfolio management, aligned with our aggregate moderate-to-low risk appetite
- 5 Powering earnings expansion throughout 2024** with further acceleration into 2025

Operating from a Position of Strength

Capital

CET1 + ACL

12.0%

Peer
Median

11.7%

Credit

ACL

% of Loans

1.97%

Peer
Median

1.66%

Deposits / Liquidity

Deposit Growth

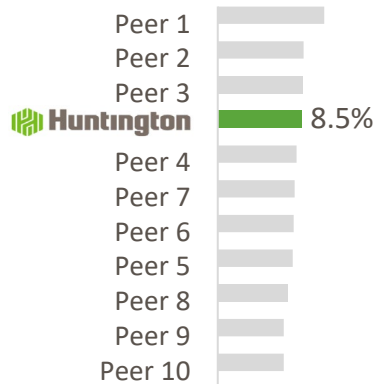
Since 4Q21

+5.2%

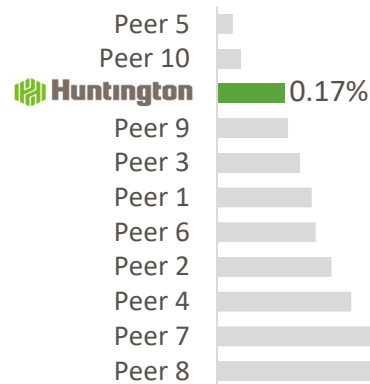
Peer
Median

-7.0%⁽²⁾

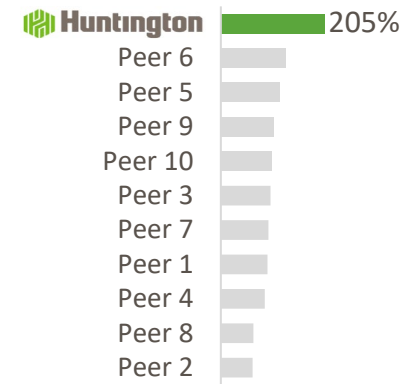
Adj. CET1⁽¹⁾



NCO Since 4Q21



Liquidity⁽³⁾ as % of Uninsured Deposits



Capitalizing on Position of Strength

Loan Growth YoY (EOP)

\$1.6B
+1.3%

*4.3% CAGR
(1Q22-1Q24)*

Deposit Growth YoY (EOP)

\$7.9B
+5.5%

Core Deposits +4.9%

Capital & Liquidity

Adj. CET1⁽¹⁾
8.5%

*205% Uninsured
Deposit Coverage*

Credit Quality

ACL:
1.97%

*Net Charge Offs
0.30%*

Executing Core Strategies

- Sustaining new customer acquisition momentum with **consumer primary bank relationship (PBR) growth of 2% and business PBR of 4% YoY**
- **Seizing opportunities to attract talented bankers** in new verticals and capabilities, including fund finance, healthcare ABL, and Native American financial services
- Acquiring full banking relationships of loans, deposits, and fee-based revenues, with pipelines **continuing to scale in Carolinas markets**
- **Bolstering Commercial Banking presence in Texas** through Middle Market led expansion
- **Powering fee revenue opportunities** across capital markets, payments, and wealth management

Building on Position of Strength

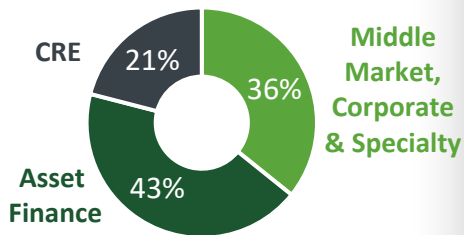
- **Dynamically managing our balance sheet hedging program** to protect capital and margin across multiple scenarios
- **Maintaining robust liquidity position** with sustained core deposit growth driven by acquiring and deepening of primary bank relationships
- **Rigorously managing credit** aligned with aggregate moderate-to-low risk appetite, resulting in one of the lowest CRE concentrations and one of the highest credit reserves of like-sized US regional banks⁽²⁾

Segment Overview

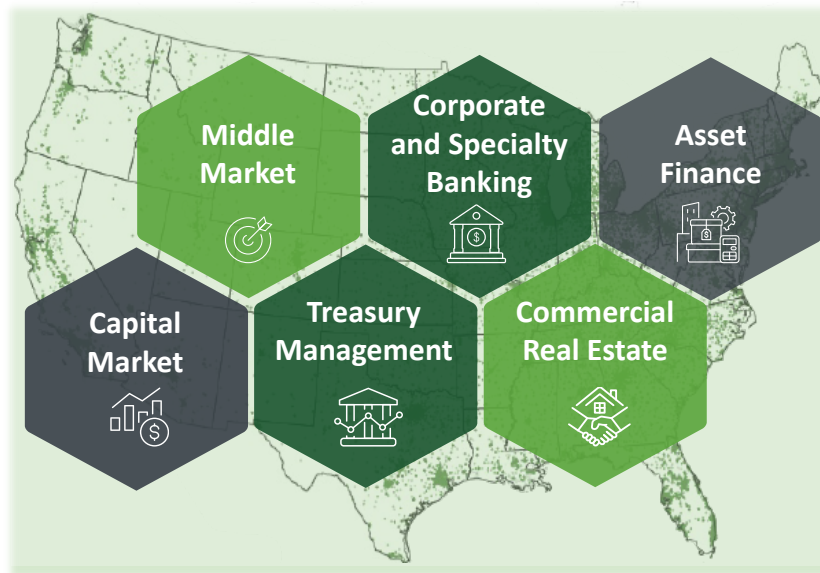
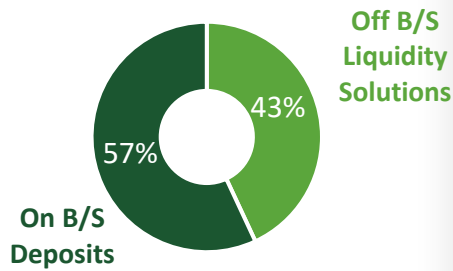
Commercial Bank | Comprehensive Strategy to Drive Organic Growth

Broad Product Set Combined with Deep Expertise

\$55B Loan Portfolio



\$63B Customer Deposits and Liquidity



Greenwich Awards⁽⁶⁾:

Best Brand

Trust, Ease of Doing Business, Values Long-Term Relationships



Excellence

Cash Management

Customer Service and Overall Satisfaction with CM Specialist

Specialty Banking

- ◆ **Top 5** Franchise Lender⁽¹⁾
- ◆ **Top 10** Healthcare Lender⁽¹⁾

Asset Finance

- ◆ **#5** Equipment Finance⁽²⁾
- ◆ **Top 10** Domestic Asset Based Lending⁽¹⁾

Capital Markets

- ◆ **#11** Middle Market Loan Syndicator (non-sponsored)⁽³⁾

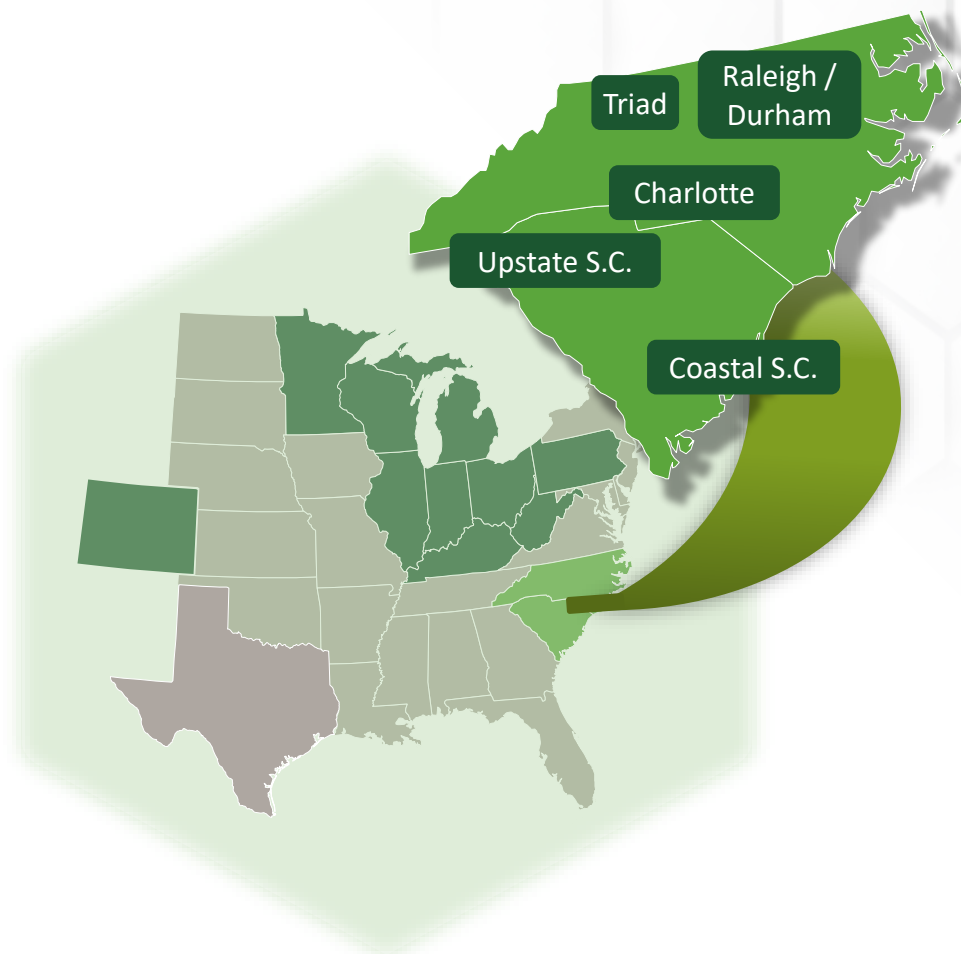
Treasury Management

- ◆ **Top 10** Real Time Payments Receiver⁽⁴⁾
- ◆ **#11** ACH Receiver⁽⁵⁾

Commercial Bank | Seizing Opportunity in the Carolinas

Well-positioned to gain share in attractive, high-growth markets

- 5 regions staffed with experienced bankers
- Building on existing coverage of corporate and specialty banking
- Managing relationships locally and leveraging national expertise
- Focused on middle market, corporate and specialty banking, regional banking, SBA, and practice finance. Full relationships with loans, deposits, capital markets, and payment revenues



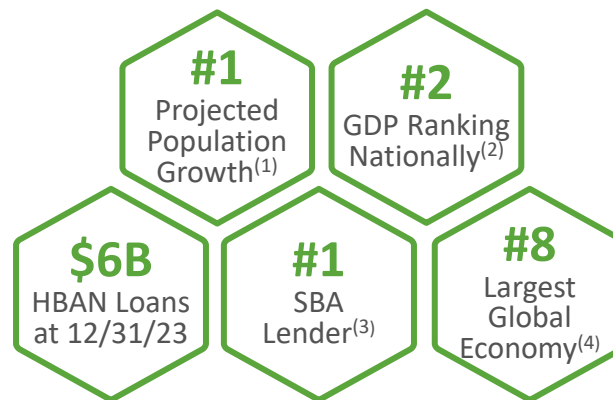
Expect the Pace of Production to Increase Over the Course of 2024

Commercial Bank | Further Expanding Presence in Texas



Increasing Resources to Gain Market Share

- Established, 10+ year presence, with demonstrated track record
- Building upon existing, national businesses operating across the state, including:
 - Asset Finance
 - Capital Markets / Capstone
 - Corporate and Specialty Banking
 - Vehicle Finance
- Adding local, dedicated middle market teams



Deploying Proven Commercial Expansion Playbook in Local Markets

Consumer & Regional Banking (CRB)

\$112B

Deposits

\$67B

Consumer &
Business Loans

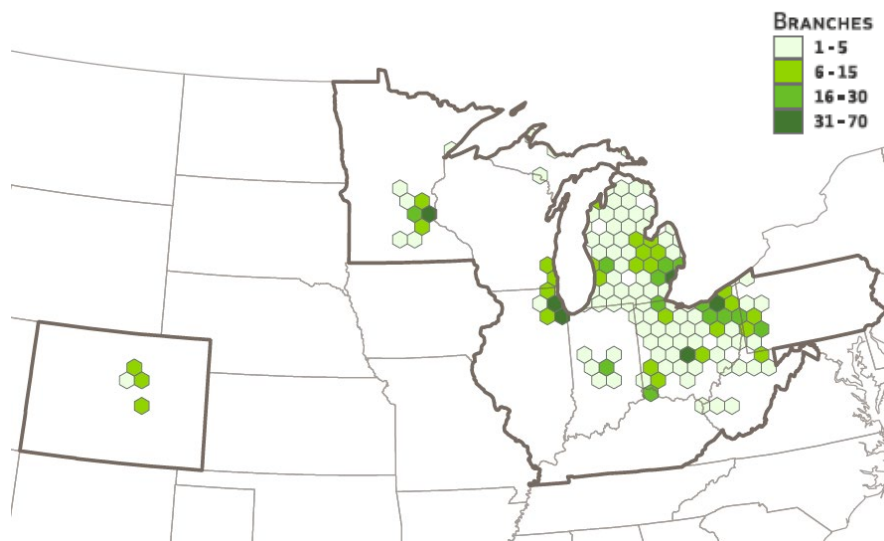
\$308M

Fee
Revenue⁽¹⁾

\$31B

Wealth
Advisory AUM

Leading Midwest Consumer and National Specialty Franchises



...With Established Scale and Scope⁽²⁾

#1

Branch Share
in Ohio and
Michigan

~970

Branches in
11 States

3.2M

Consumer
Checking
Households

4.3M

Consumer
Deposit
Customers

379K

Business
Checking
Households

12%

Growth in
Wealth Advisory
AUM
YoY

6%

Growth in
Total Deposits
YoY



IN THE NATION
IN NUMBER OF
7(a) LOANS⁵



Recent Awards
and Recognition

J.D. Power Multi-Year Winner⁽³⁾

- #1 in Customer Satisfaction with Mobile banking Apps among Regional Banks, 5 Years in a Row



History of
Innovation



Early Pay

Standby
Cash[®]



\$50 Safety
Zone™

24-Hour
Grace

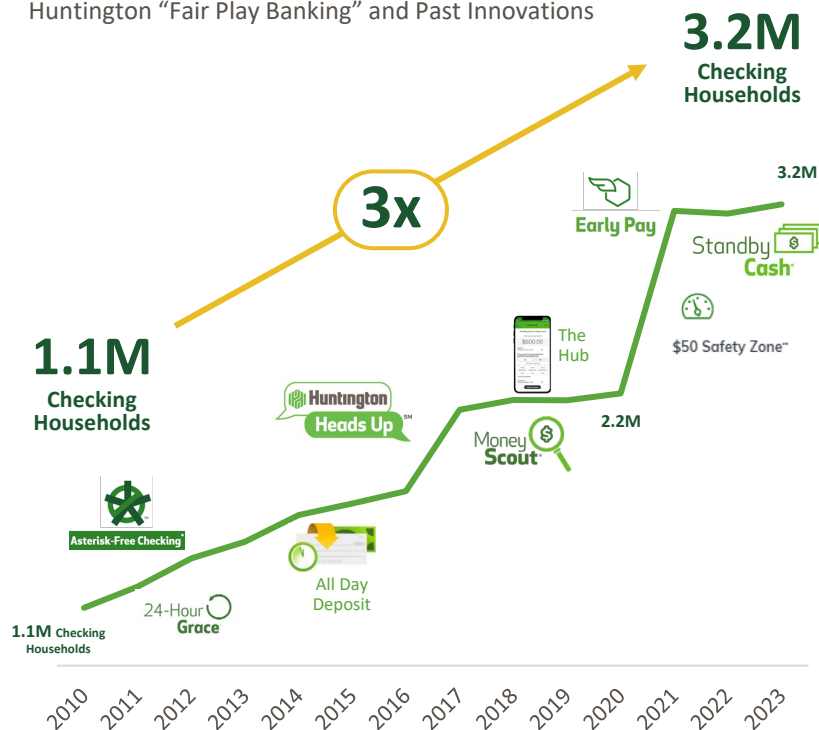


Asterisk-
Free
Checking®

CRB | Growing Primary Relationships Supports Core Deposit Base

Strong Acquisition Growth through Product Innovation

Huntington “Fair Play Banking” and Past Innovations



Primary Relationships Earned through Customer Focus

1

#1 In Customer Satisfaction with Mobile Banking Apps among Regional Banks, 5 Years in a Row

2019, 2020, 2021, 2022 and 2023 – J.D. Power

2

Greenwich Excellence & Best Brand Awards

Seven 2023 Greenwich Awards for U.S. Small Business and Middle Market Banking



Culture of product innovation with proven track record and leading brand that consumers trust

CRB | Growing Our Local Advantage through Enhanced Regional Banking Model

2023 Regional Banking Enhancements

Regional P&L accountability

Eliminated dotted lines, bankers report to their region

Strong alignment with Commercial middle market

Raised segmentation to \$2M-\$50M (lower middle market)



Aligned leadership across all lines of business

Aligned goals & incentives for key referral partnerships

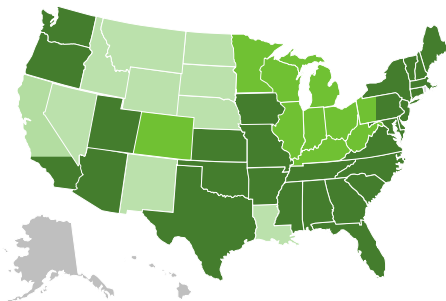
Controlled regional credit & pricing authorities

Regional Banking Model brings localized delivery and service differentiation, **building on Strong Local Advantage** in existing geographies

Reorganization is more **cost efficient** and better aligns customer facing colleagues to **revenue synergies** from existing interactions

Regional model has been **recently applied to acquired growth markets** that present short term upside

National Specialty Coverage



- Regional Banking
- National Accounts
- Local BDOs
- Limited Coverage

Leverages National Franchise Businesses (SBA, Practice Finance, Consumer Finance) and enables optionality to redeploy model in expanded geographies

Gives us the right organization to **drive scale in business banking, wealth, and insurance** to support continued strong fee income growth

2024 Management Focus

Operate from Position of Strength

- Leverage strong capital base to support balance sheet growth
- Seize opportunities to attract talented bankers in new verticals and regions

Drive Revenue

- Accelerate high-quality loan growth with attractive return profile
- Power fee revenue opportunities across capital markets, payments, and wealth management

Resilient Credit Portfolio

- Maintain discipline on underwriting clients through the cycle
- Proactive portfolio management approach

Strategically Manage Risk

- Dynamically operate through the interest rate environment with an active hedging program
- Execute proactive measures to stay ahead of evolving industry requirements

Financial Update

2024 First Quarter Financial Performance

Key Metrics

	GAAP	Adjusted ⁽¹⁾
EPS	\$0.26	\$0.28
ROTCE (ROTCE ex-AOCI)	14.2% 11.3%	15.3% 12.1%
Deposit Growth (ADB)	0.7% QoQ	3.1% YoY
Loan Growth (ADB)	0.6% QoQ	1.3% YoY
Credit Performance	0.30% NCO Ratio	1.97% ACL Coverage

Highlights

- GAAP EPS of \$0.26; adjusted EPS of \$0.28 excluding Notable Items
 - Notable Items: \$0.02, or \$39 million, includes \$32 million from updated estimates to the FDIC DIF special assessment and \$7 million of costs related to staffing efficiencies
- Sustaining momentum in deposit gathering and disciplined management of deposit betas
 - Average deposits increased by \$1.1 billion QoQ
 - Total cost of deposit cumulative beta of 43%
- Accelerating high-quality loan growth
- Strong credit quality, with stable performance well within expectations and positioned to outperform through the cycle
- Tangible book value growth of 6% YoY

See reconciliations on Slide 51 (EPS) and slide 52 (ROTCE)
 (1) Adjusted amounts include the impact of Notable Items

2024 Outlook

	FY24 vs. FY23		Commentary
	Guidance as of 1/19/24	Guidance as of 4/19/24	
Average Loans <i>FY23 Baseline = \$120.9 billion</i>	Up 3% - 5%	Up 3% - 5%	Reflective of accelerated loan growth, while supporting capital accretion
Average Deposits <i>FY23 Baseline = \$147.4 billion</i>	Up 2% - 4%	Up 2% - 4%	Acquiring and deepening primary bank relationships
Net Interest Income <i>FY23 Baseline = \$5.481 billion</i>	Down 2% - Up 2%	Down 2% - Up 2%	Supported by earning asset growth; expect sequential increases from 1Q24 level
Noninterest Income (ex-Notable Items, MTM-PF Swaptions, and CRT) Non-GAAP <i>FY23 Baseline = \$1.889 billion</i>	Up 5% - 7%	Up 5% - 7%	Continued execution on key focus areas including capital markets, payments and wealth management
Noninterest Expense (ex-Notable Items) Non-GAAP <i>FY23 Baseline = \$4.291 billion</i>	Up ~4.5%	Up ~4.5%	Driven by organic growth and technology / data investments
Net Charge-offs	Full Year 2024: 25 - 35 bps	Full Year 2024: 25 - 35 bps	In the lower half of long term, through the cycle target range of 25 - 45bps
Effective Tax Rate	~19%	~19%	

Other Assumptions

Assumes consensus economic outlook

See reconciliations on slides 23 (Noninterest Income) and 24 (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

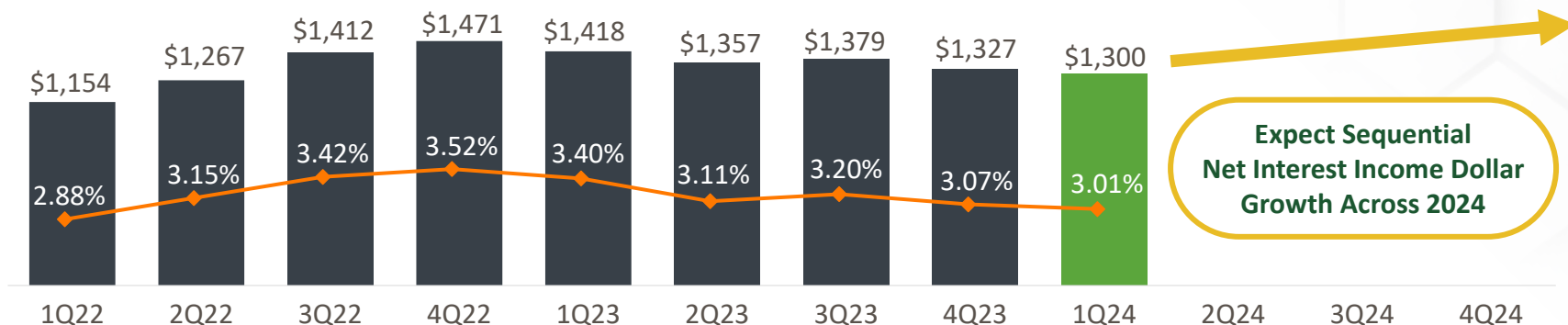
Net Interest Income | Driving Growth Over Time

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

■ Net Interest Income — Net Interest Margin

CAGR (1Q22-1Q24)

6.1%



Highlights

- Expect significant fixed rate loan repricing opportunity
- Deposit repricing opportunity will support NIM to mitigate variable rate loan impacts in a decreasing interest rate environment
- Continuing to realize benefits of lower negative carry from hedging

NIM Rollforward

4Q23 NIM **3.07%**

Spread, net of free funds (0.09%)
Higher earnings assets yields offset by higher funding costs

Hedging 0.01%

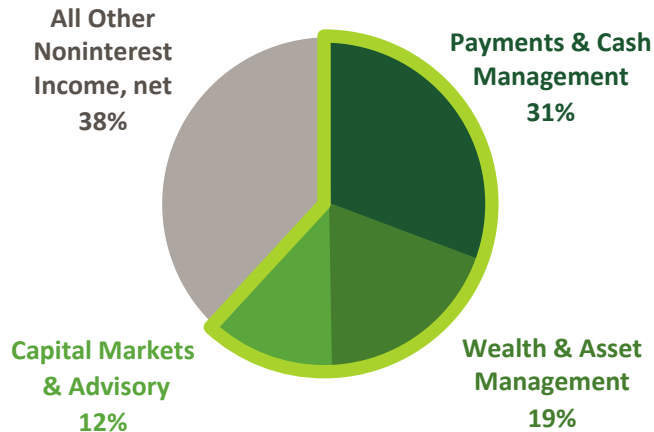
Lower Fed Cash 0.01%
Average Fed Cash \$9.7bln 4Q23 vs \$9.4bln 1Q24

Other 0.01%

1Q24 NIM **3.01%**

Noninterest Income | Positioned for Expansion

Fee Revenue Mix (1Q24)



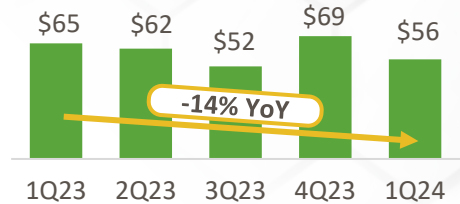
**Key Fee Areas Represent
~62% of Total
Noninterest Income⁽¹⁾**

1

Capital Markets & Advisory

- Expect sequential revenue increase quarterly throughout 2024 supported by pace of commercial loan originations as well as building advisory pipelines
- Capital markets revenues diversified between commercial banking-related revenues of 65%⁽²⁾ and advisory-related of 35%⁽²⁾

Capital Markets & Advisory Fees

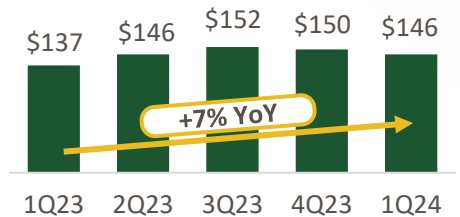


2

Payments & Cash Management

- Payments revenue growth driven by higher penetration of treasury management (TM fees up 10% YoY⁽³⁾)
- Sustained volume and balance growth across debit card franchise and deeper penetration of credit card

Payments & Cash Management

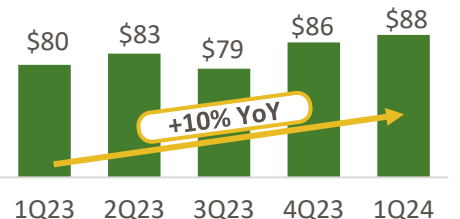


3

Wealth & Asset Management

- Executing strategy to deepen advisory penetration in customer base; household growth (advisory relationships) up 8% YoY
- Capturing AUM to drive recurring revenue, increasing 12% YoY

Wealth & AM Revenue

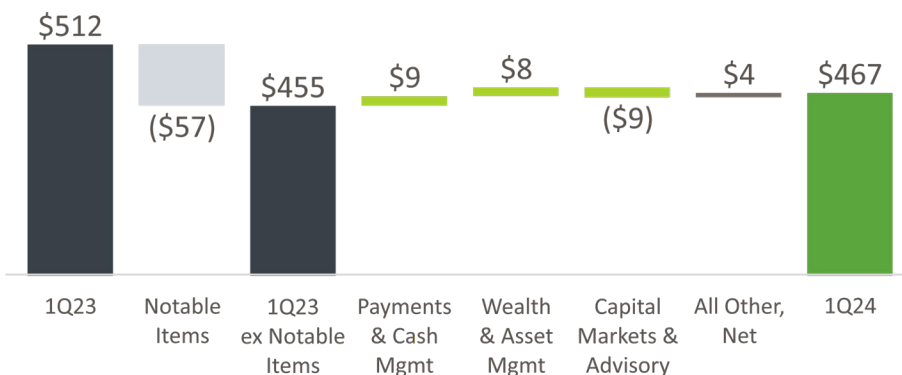


Noninterest Income | Diversified Fee Revenues

Noninterest Income Trends

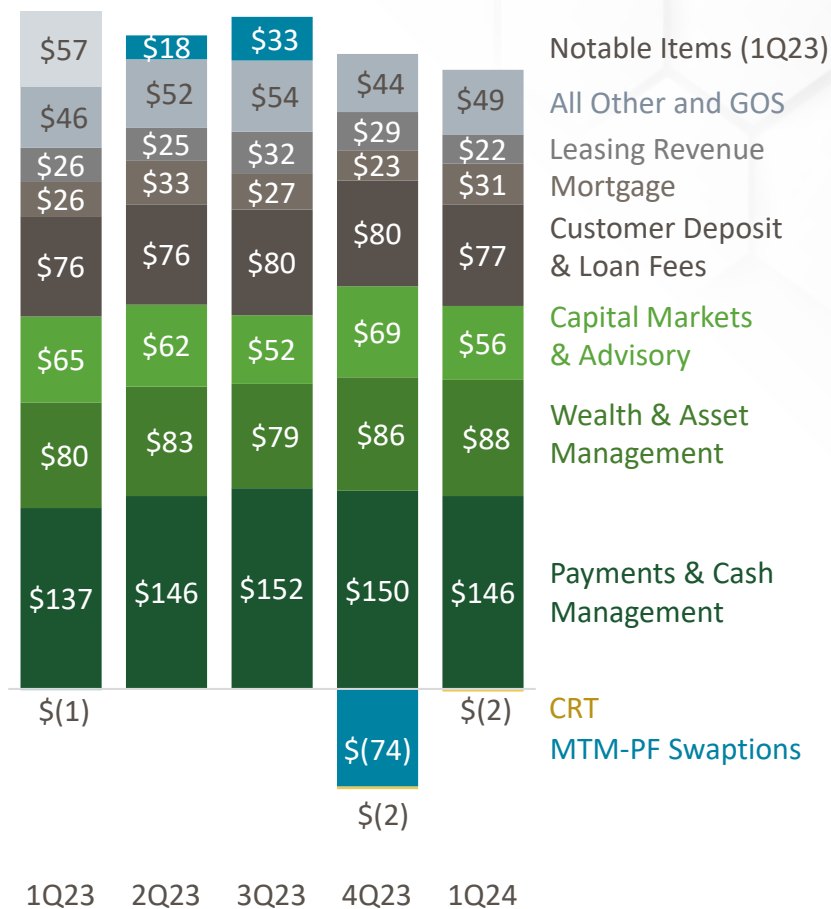
	1Q23	2Q23	3Q23	4Q23	1Q24
Total noninterest income	\$512	\$495	\$509	\$405	\$467
Notable Items ⁽¹⁾	\$57	-	-	-	-
Mark-to-market on pay-fixed swaptions	\$(1)	\$18	\$33	\$(74)	-
CRT	-	-	-	\$(2)	\$(2)
Noninterest income (Ex. Notable Items, MTM-PF Swaptions & CRT)	\$456	\$477	\$476	\$481	\$469

Noninterest Income vs. Prior Year⁽¹⁾



Note: \$ in millions unless otherwise noted
See notes on slide 56

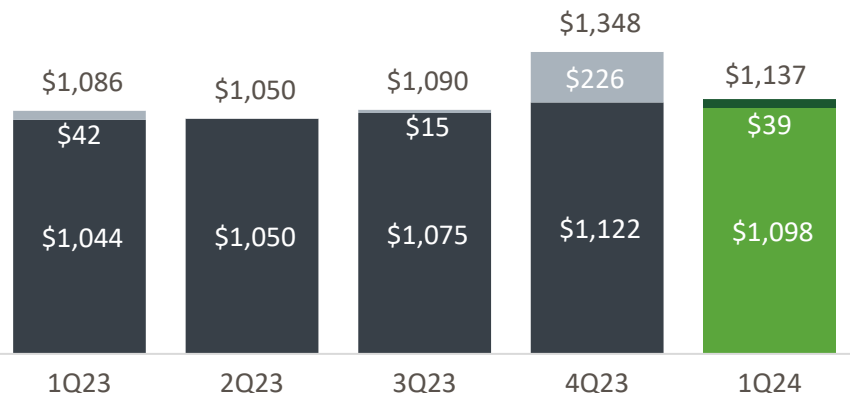
Total Noninterest Income by Category⁽¹⁾



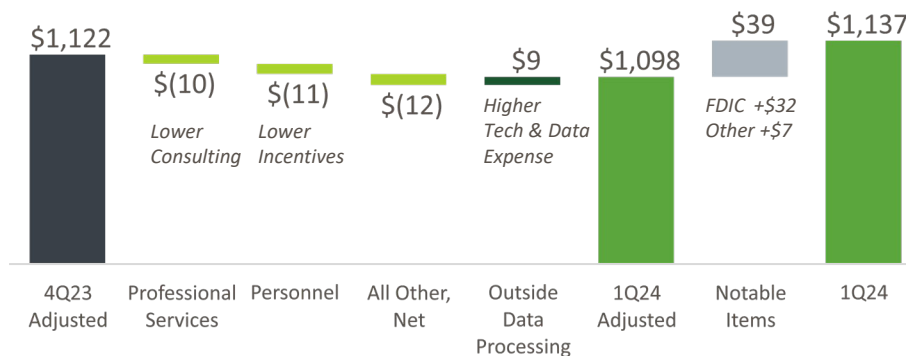
Noninterest Expense | Disciplined Expense Management

Noninterest Expense (NIE)

■ NIE excluding Notable Items ■ Notable Items



Adjusted Noninterest Expense vs Prior Quarter



Highlights

vs Linked Quarter

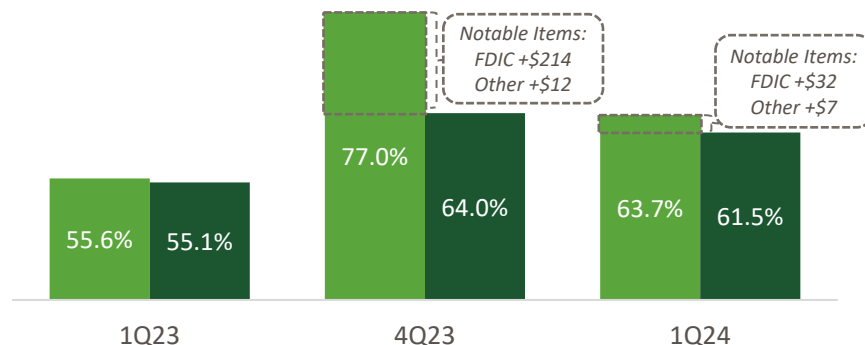
- Reported NIE decreased \$211 million
 - \$39 million of Notable Items include \$32 million from updated estimates to the FDIC DIF special assessment and \$7 million of costs related to staffing efficiencies
- Adjusted NIE decreased \$24 million, or 2.1%, driven by personnel and professional services, partially offset by higher outside data processing

vs Linked Year

- Reported NIE increased \$51 million; adjusted for Notable Items, expenses increased by \$54 million, or 5.2%

Efficiency Ratio

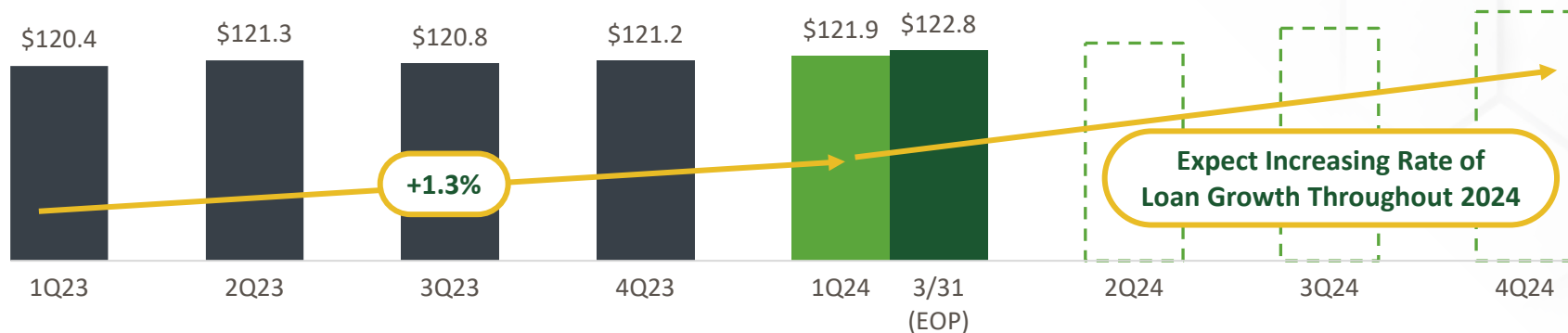
■ HBAN ■ HBAN Adjusted



Note: \$ in millions unless otherwise noted
See reconciliations on slide 54 (Noninterest Expense, Efficiency)

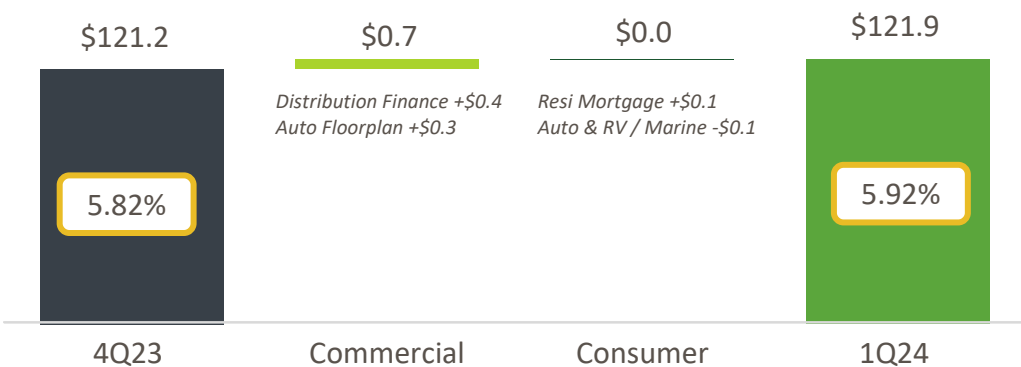
Loans and Leases | Growth led by Commercial

Average Loan and Lease Balance Trend



Average Loan and Lease Balances QoQ

□ Average Loan Yield

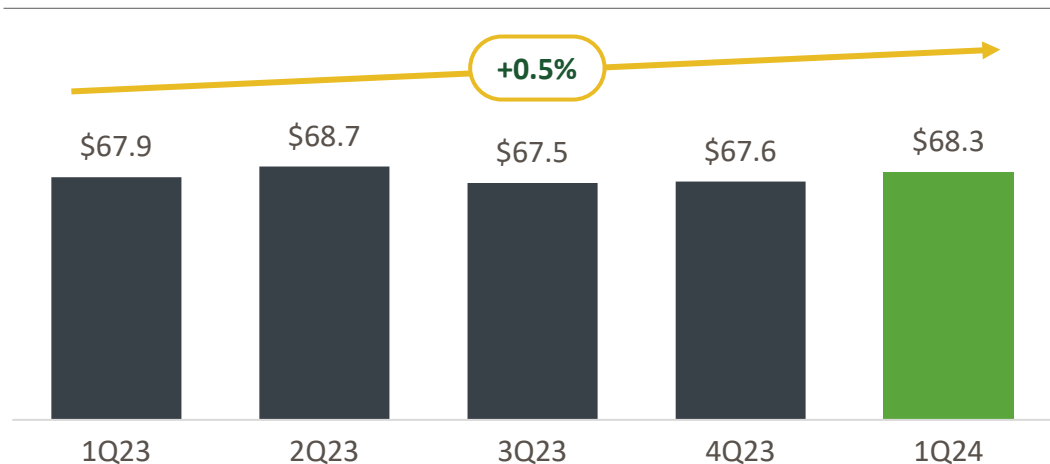


Highlights

- Average balances grew by 0.6% QoQ, or 2.3% annualized
- Drivers of FY 2024 loan growth:
 - Accelerating commercial including auto floorplan, regional / business banking, and distribution finance
 - Bolstered by new expansion markets and industry verticals
 - Increasing auto and RV / marine

Loans and Leases | Loan Growth Focused for Return

Commercial Average Loan and Lease Balances



Highlights

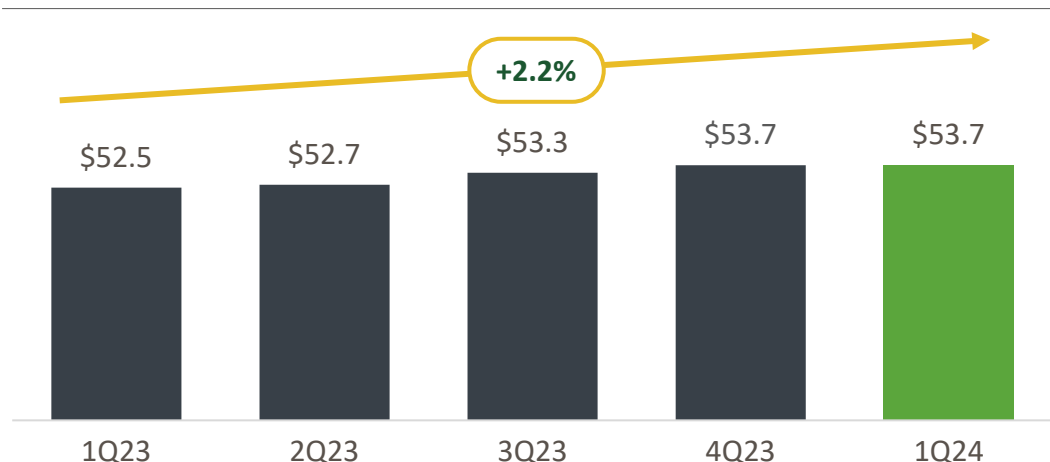
vs Linked Quarter

- Average balances increased \$0.7 billion, or 1.0%

vs Prior Year

- Average balances increased \$0.4 billion, or 0.5%

Consumer Average Loan and Lease Balances



Highlights

vs Linked Quarter

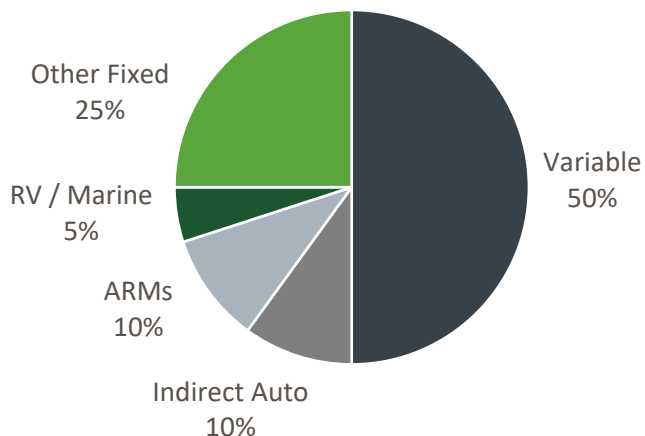
- Average balances were relatively stable

vs Prior Year

- Average balances increased \$1.2 billion, or 2.2%

Loan Yields | Benefitting From Fixed Rate Re-Pricing

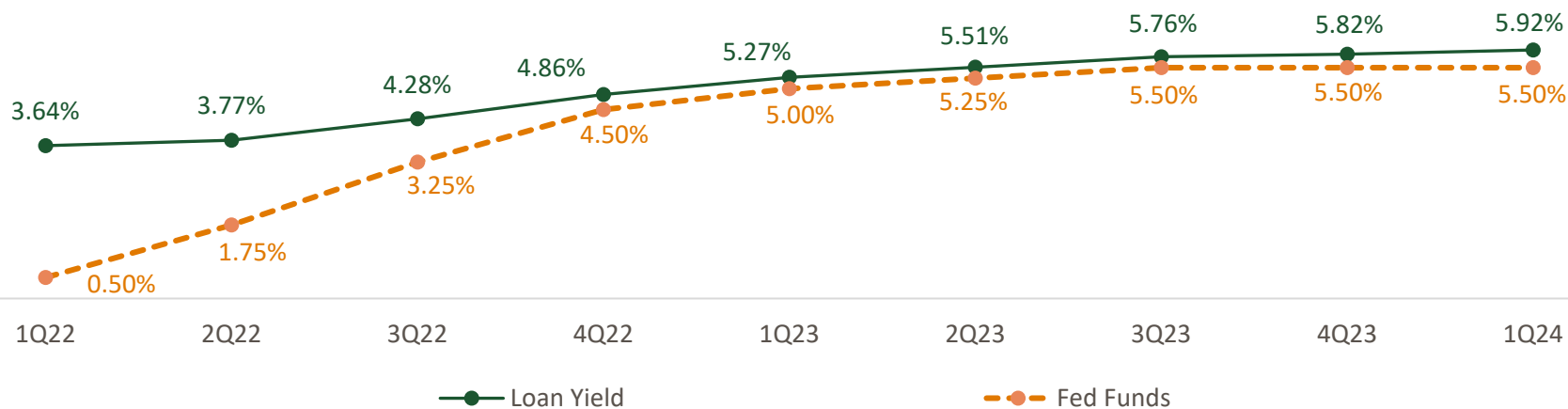
Loan Portfolio Composition (as of 1Q24)



Highlights

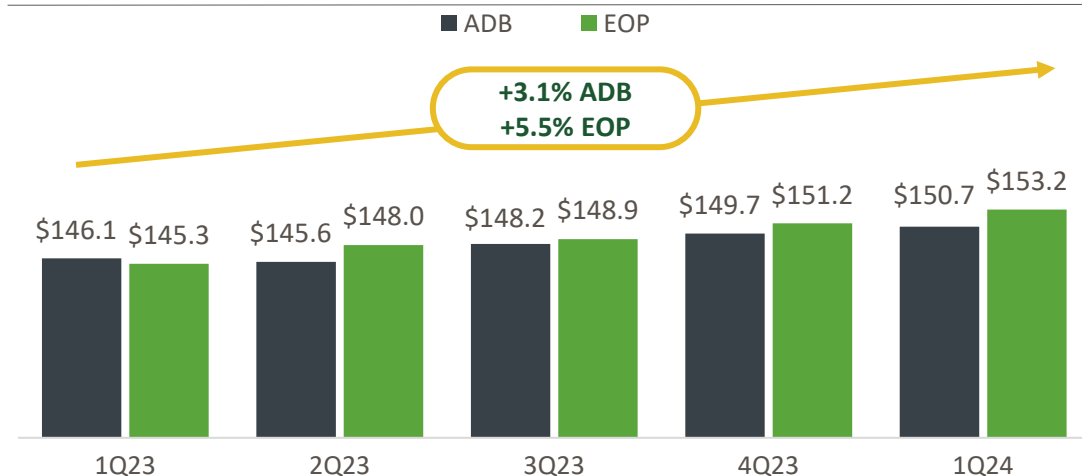
- Both variable rate and short-term loan portfolios benefited from asset repricing
- Auto portfolio weighted-average life (WAL) less than 2 years
- Residential mortgage-ARM WAL of 3 years
- RV/Marine WAL of 4 years

Total Loan Yield Trend



Deposits | Continued Sequential Growth

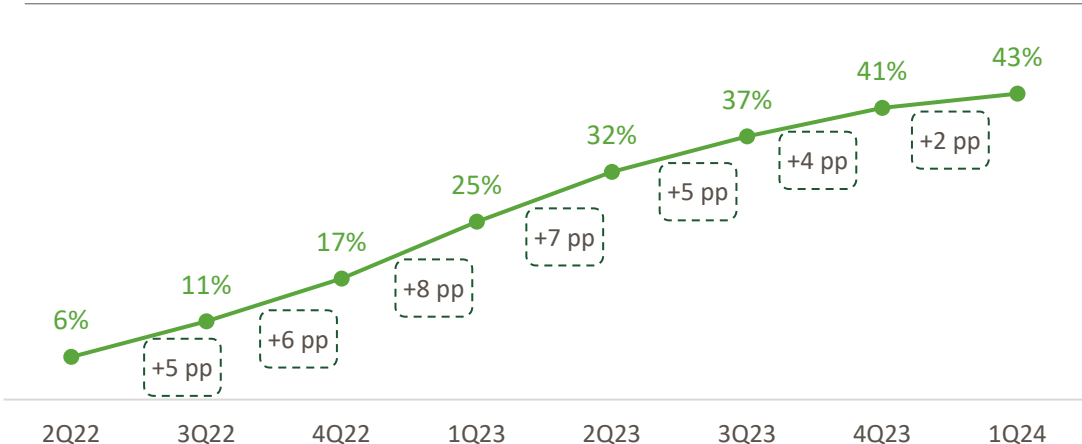
Deposit Balance Trend



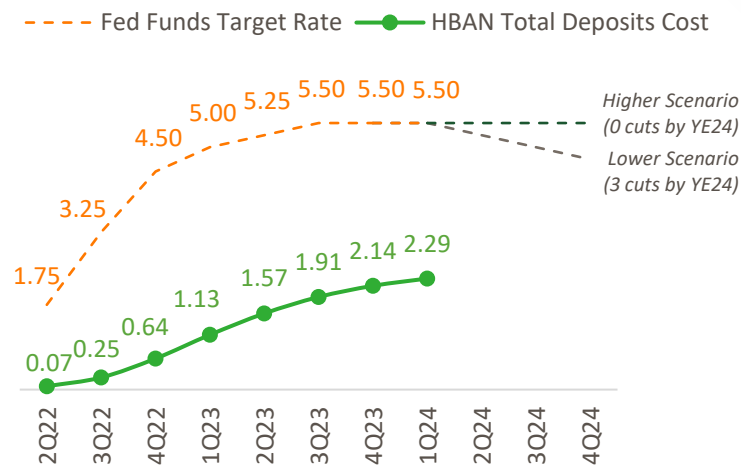
Highlights

- Core balances expanding consistently since YE22
- Core average consumer have increased for **16 consecutive months**
- Sequential deposit beta increases are decelerating as interest rate cycle nears peak
- Positioning and executing early elements of down beta management

Deposit Beta (Total Cost of Deposits)



Deposit Cost vs Fed Funds Target Rate



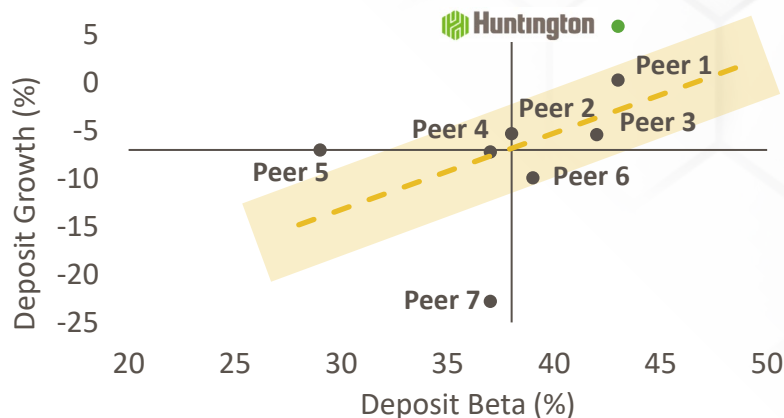
Note: \$ in billions unless otherwise noted

Deposits | Growing Core Base and Managing Liquidity

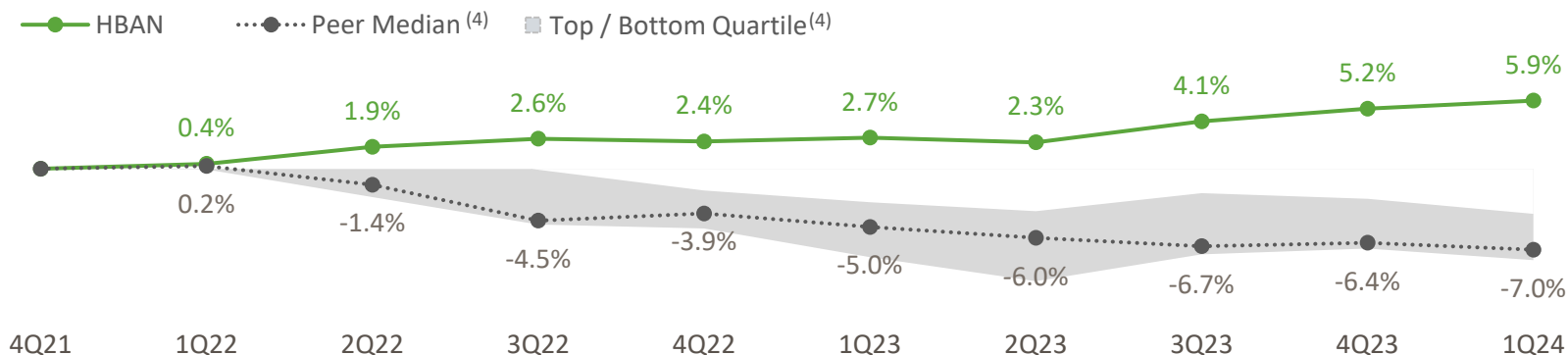
Highlights

- Core balances represented majority of net growth since YE22, and core average consumer deposits have increased for **16 consecutive months**
- Benefitting from a **diverse and highly granular deposit base**, with 70% insured deposits
- Driving deposit growth with **disciplined pricing and beta**

Deposit Growth vs. Total Deposit Beta⁽¹⁾
(4Q21 – 1Q24)

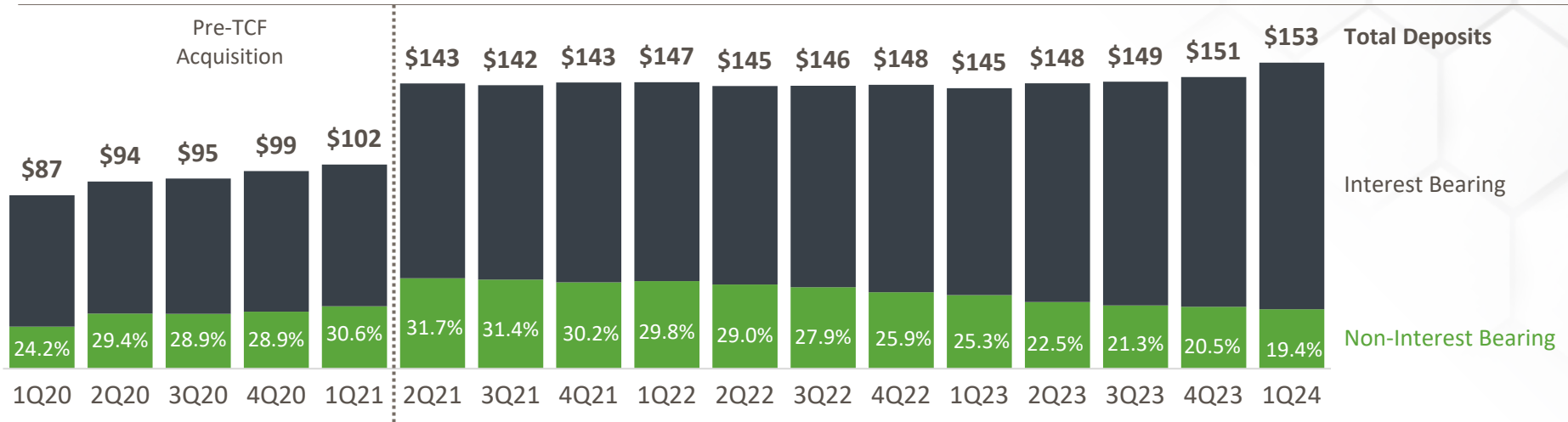


Cumulative Growth Rate of Average Deposits since 4Q21

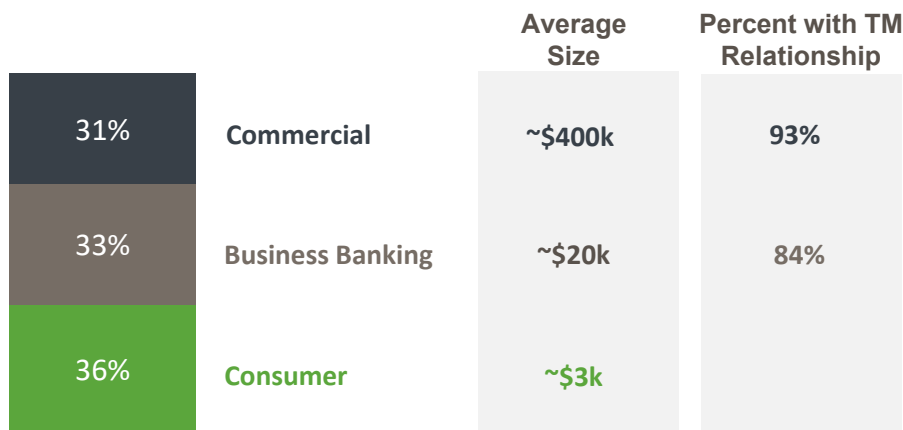


Deposits | Non-Interest Bearing (NIB) Deposit Trends

Total Deposits – Ending Balances



1Q24 NIB Deposits by Business Line – Average Balances⁽¹⁾



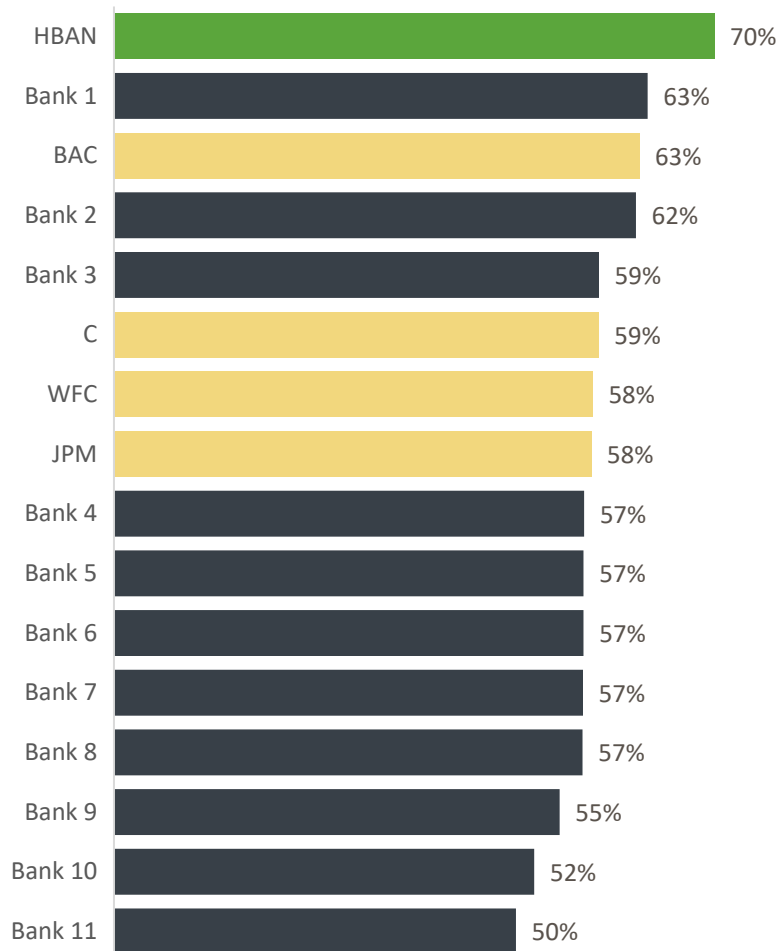
Non-Interest Bearing Deposits - Average



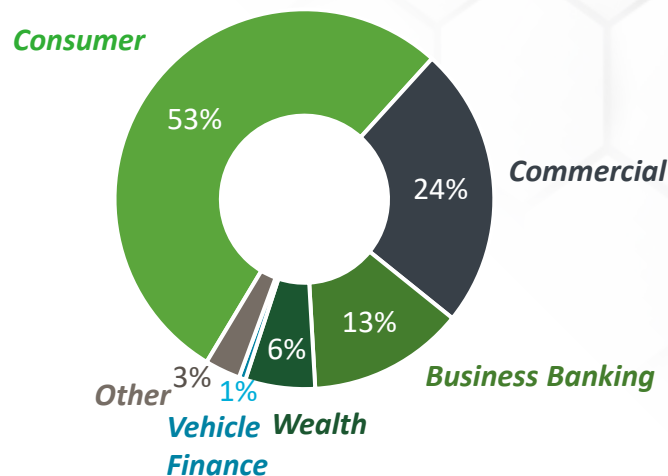
Note: \$ in billions unless otherwise noted
See notes on slide 57

Deposits | High Quality, Granular Deposit Franchise

Leading Percent of Insured Deposits⁽¹⁾



Diversification by Business Lines (1Q24)



..with Low Average Balances

Consumer	\$11k per account
Business Banking	\$37k per account
Commercial	\$3.9M per relationship

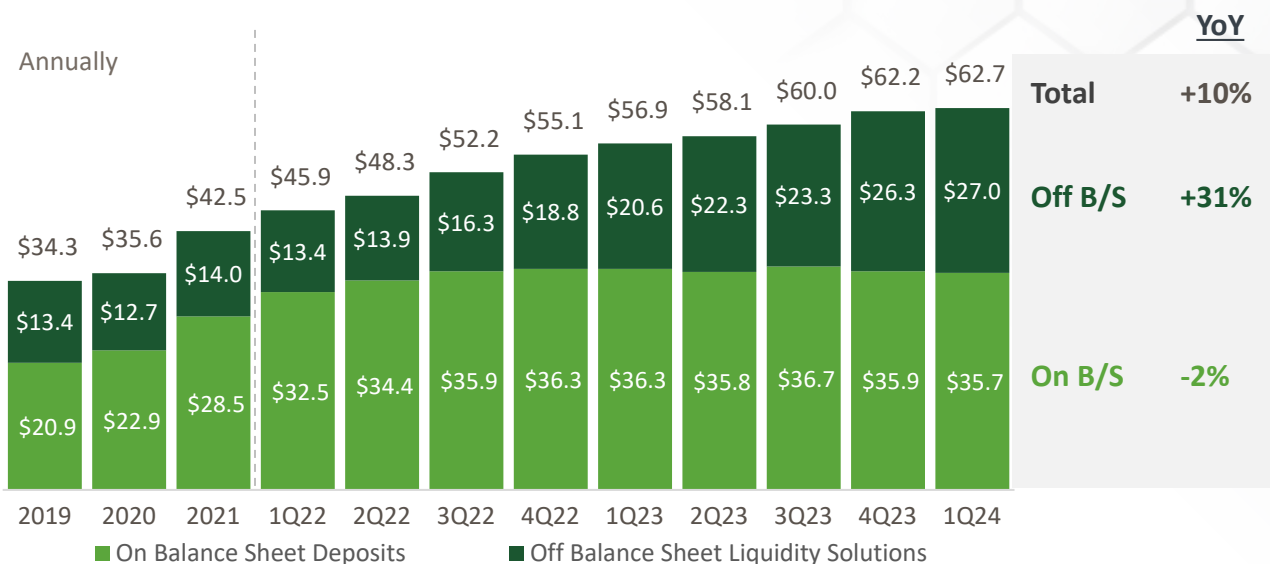
Deposits | Commercial Relationships Bolstered by Off Balance Sheet Liquidity Management Solutions

Commercial Off B/S Overview

2019: Enhanced off balance sheet liquidity solutions for commercial customers

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

Total Commercial Banking Segment Liquidity (Average)



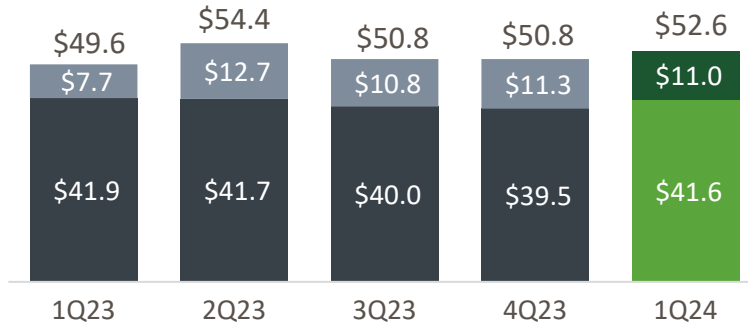
Commercial Banking Segment Customer Deposits / Liquidity (EOP)

Ending	6/30/23	9/30/23	12/31/23	3/31/24
On B/S	\$36.5	\$36.0	\$35.5	\$35.6
Off B/S	\$22.1	\$25.8	\$26.1	\$27.0
Total	\$58.6	\$61.8	\$61.6	\$62.6

Securities Portfolio

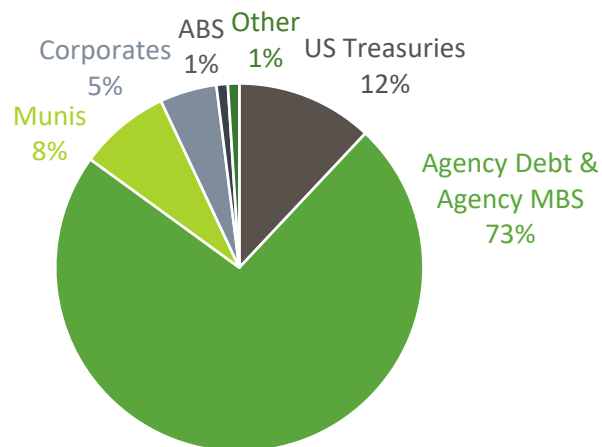
Average Securities + Cash⁽¹⁾

■ Average Securities ■ Cash



Sec + Cash % Assets (ADB)	27%	29%	27%	27%	28%
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1Q24 Securities Portfolio Composition (EOP)



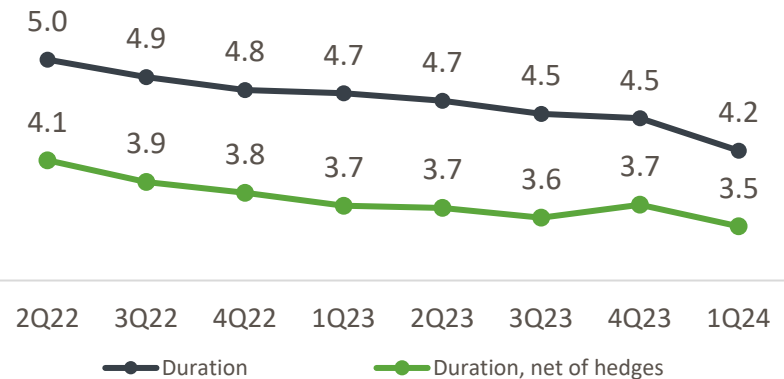
Note: \$ in billions unless otherwise noted
See notes on slide 57

Highlights

- Purchased \$3.2 billion of securities at a 5.27% yield
- Incremental growth in short duration Treasuries (HQLA)
- Strategically lowered portfolio duration since 2021
- Securities yields of 4.19% decreased 4bps QoQ and increased 63bps YoY
- 36% of portfolio classified as HTM to protect capital
- AFS portfolio hedged with pay fixed swaps; reduces duration risk and protects AOCI / capital and liquidity

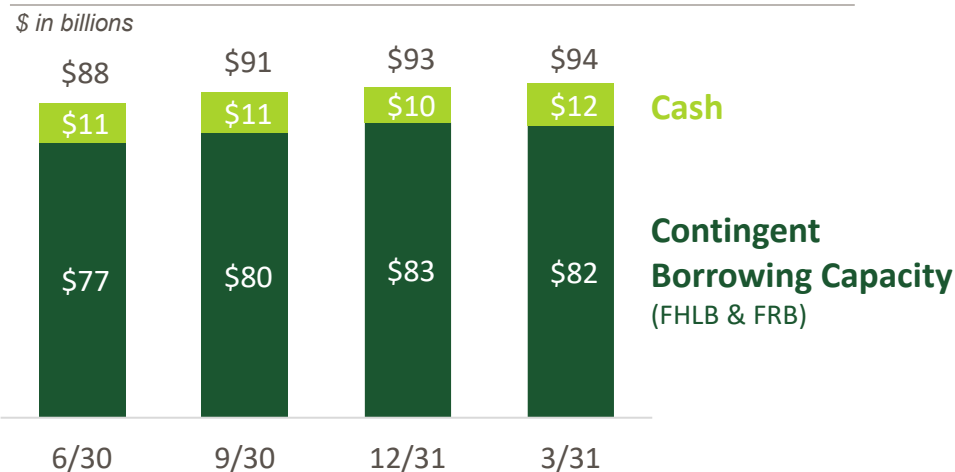
High Quality, Short Duration Portfolio⁽²⁾

In years



Diversified Sources of Liquidity

Robust Level of Available Liquidity⁽¹⁾

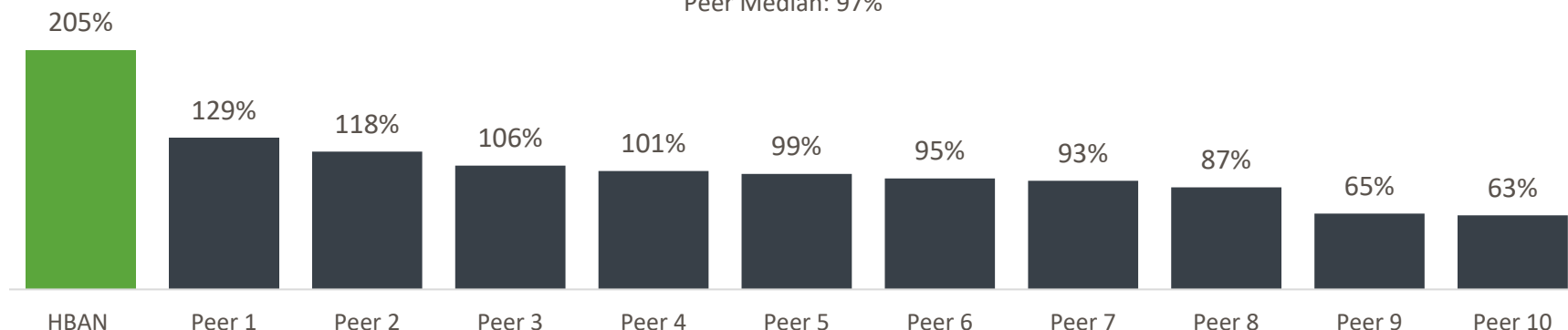


Highlights

- Peer leading available liquidity as a percent of uninsured deposits highlighting the proactive approach to liquidity risk management and strength of our granular deposit base
- As of 3/31, cash and available liquidity total of \$94 billion
- Additional sources of liquidity include \$5.9 billion of unpledged securities (market value) at 3/31

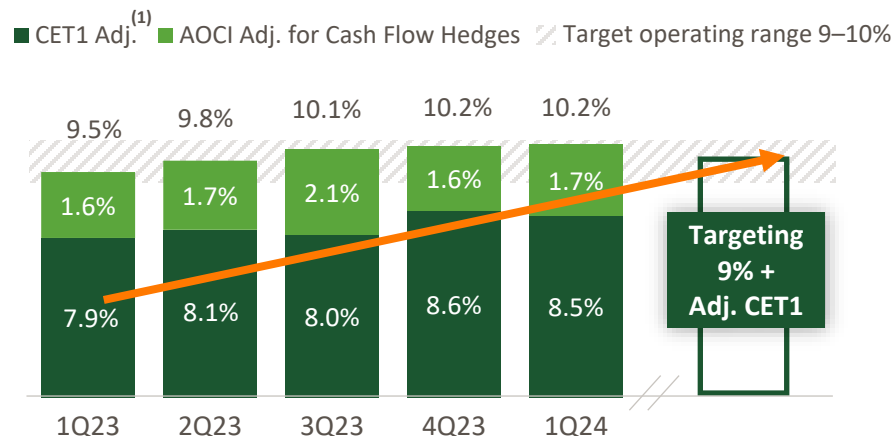
Cash + Borrowing Capacity as a % of Uninsured Deposits⁽¹⁾⁽²⁾

Peer Median: 97%

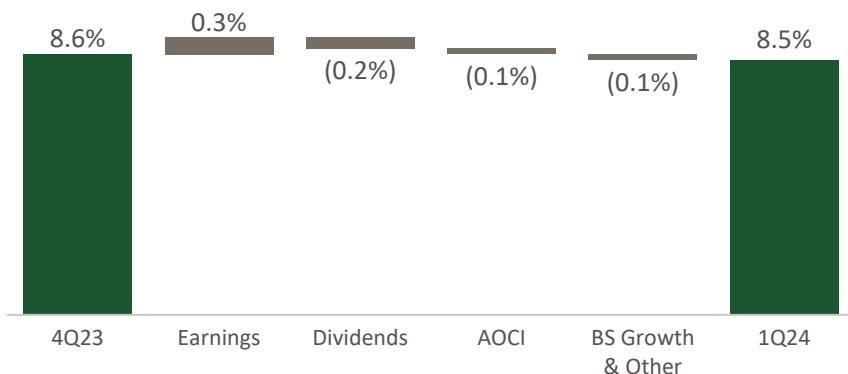


Capital Positioning | Robust Capital Generation Power

CET1 Ratio



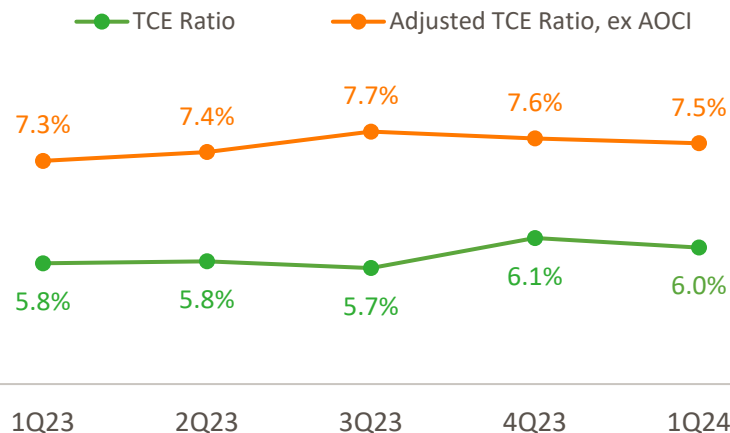
Adjusted CET1 Ratio Drivers⁽¹⁾



Highlights

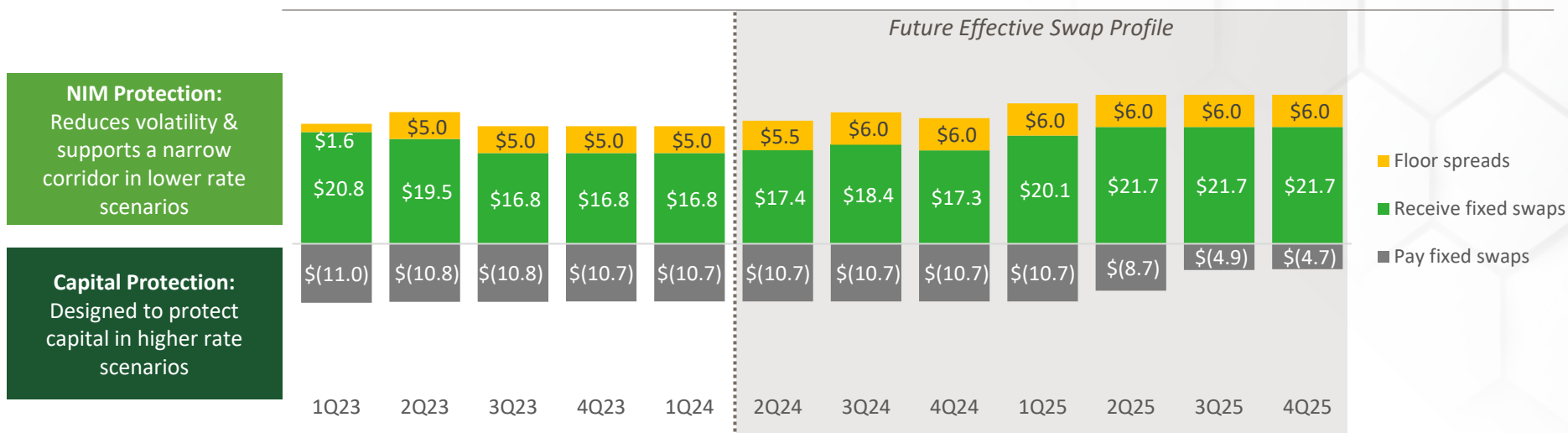
- Capital Priorities include:
 - 1) Fund Organic Growth
 - 2) Dividend
 - 3) Buybacks/other
- Expect to deploy capital to fund organic growth and continue to increase adjusted CET1

Tangible Common Equity



Balance Sheet Management

Hedging Program Profile – Effective Swaps⁽¹⁾



Management Strategy

- Dynamically managing hedge program to support objectives to protect both net interest margin and capital
- Expect to gradually increase downrate protection over time
- Forward starting swap structures utilized to gain future protection, while minimizing near-term negative carry
- Maturity profile of pay-fixed capital protection hedges will reduce asset sensitivity

Hedging Balance Update (as of 4/12/24)

Program	Notional (\$)	Effective (\$)	Weighted Avg Rate (%)	WAL (Years)	YTD Actions
PF Swaps	\$11.6	\$10.7	1.49	3.25	No actions
Total PF Swaps	\$11.6	\$10.7		3.25	
RF Swaps	\$25.9	\$16.8	3.15	3.36	1Q24 Actions: Added \$3.5 billion forward starting 2-5yr swaps; WA Rate: 3.55% 2Q24 QTD Actions: Added \$2.0 billion forward starting 3-5yr swaps; WA Rate: 3.91%
Floor Spreads	\$6.0	\$5.0	2.79 / 3.87	2.54	No actions
Total RF Swaps	\$31.9	\$21.8		3.21	

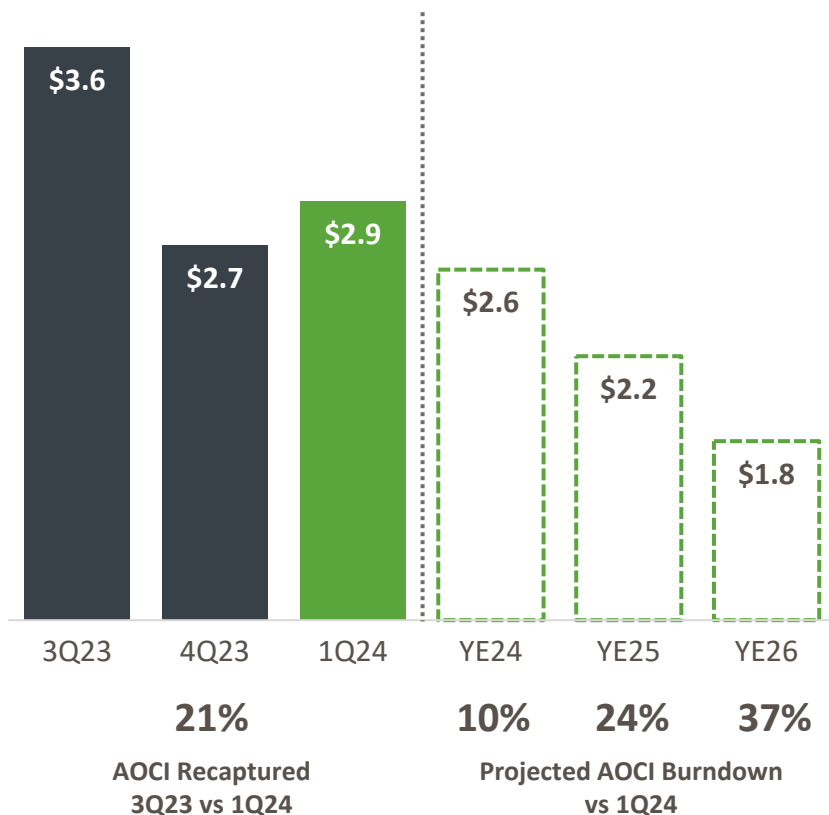
Note: \$ in billions unless otherwise noted

(1) Shown current position as of 4/12/24 with projection of effective swaps through 4Q25.

Accumulated Other Comprehensive Income Dollars

AOCI Outlook⁽¹⁾

\$ in billions



Highlights

- Projecting ~37% total AOCI accretion by YE26
- Dynamically managing hedge position subject to risk profile and market conditions

Components of Fair Value (FV) Mark on Investment Securities

\$ in billions

	Securities (cost)	Gross Unrealized gain / (loss)	Hedge FV (unallocated)	Net FV Impact
AFS	\$30.3	(\$3.5)	\$0.7	(\$2.8)
1Q24 HTM	\$15.4	(\$2.2)	-	(\$2.2)
Total	\$45.7	(\$5.7)	\$0.7	(\$5.0)

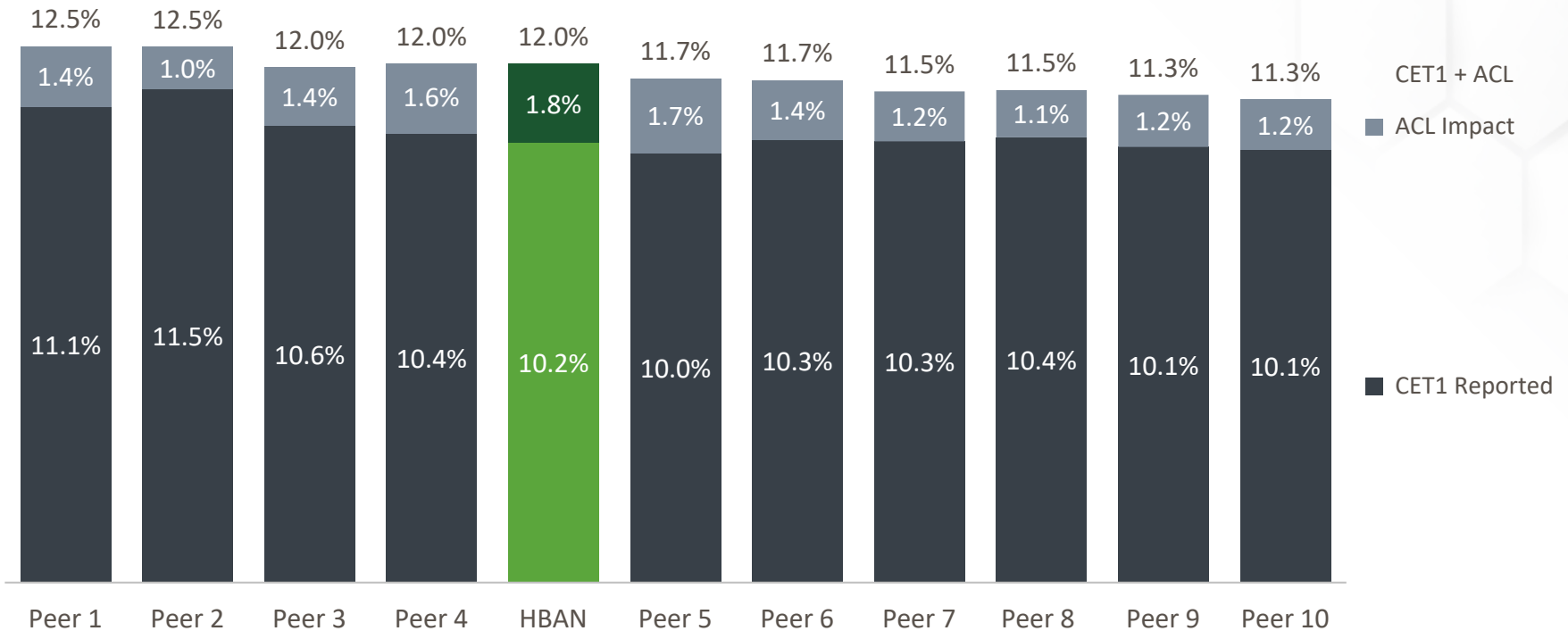
Excludes Other Securities; pre-tax

Note: AOCI burndown assumptions based on implied market rates at 3/31/24
See notes on slide 57

CET1 Comparison versus Peers

CET1 (Reported and Adjusted for ACL)⁽¹⁾

Peers at 1Q24



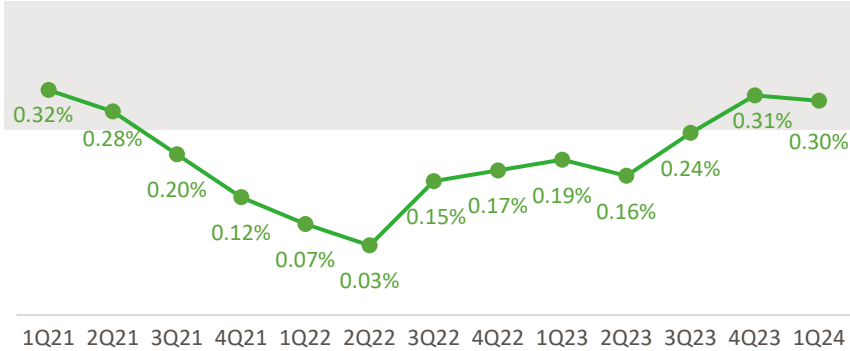
Above median total loss absorbing capacity versus peers

Credit

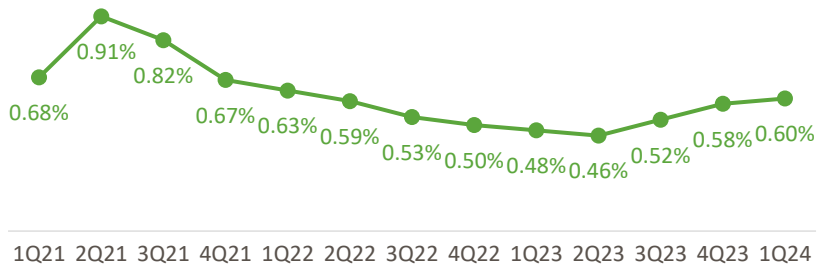
Asset Quality and Reserve | Top Tier Reserve Profile

Net Charge-off Ratio

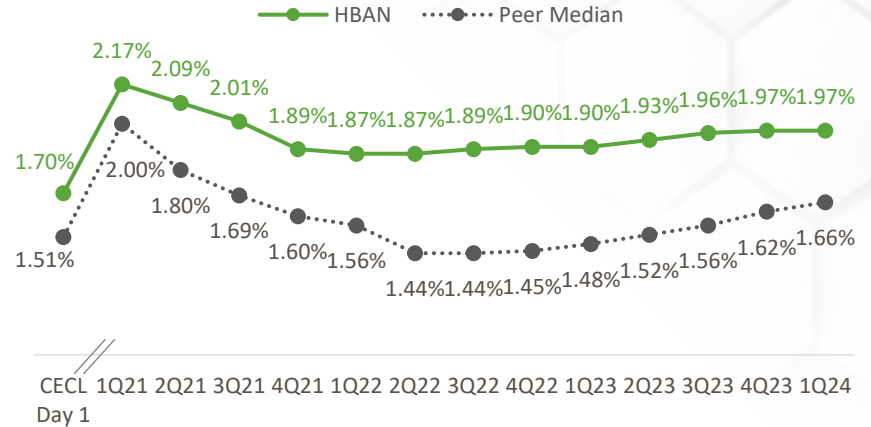
Through the Cycle Target NCO Range (25 – 45 bps)



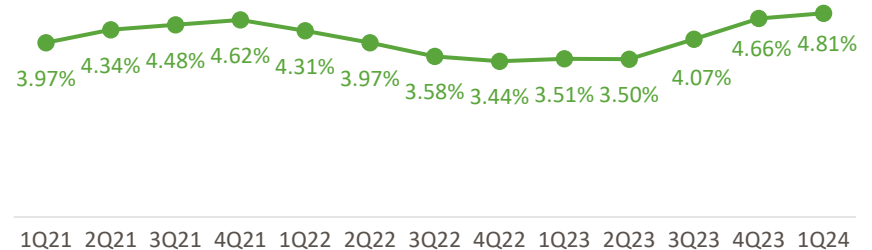
NPA Ratio



Allowance for Credit Losses (ACL)

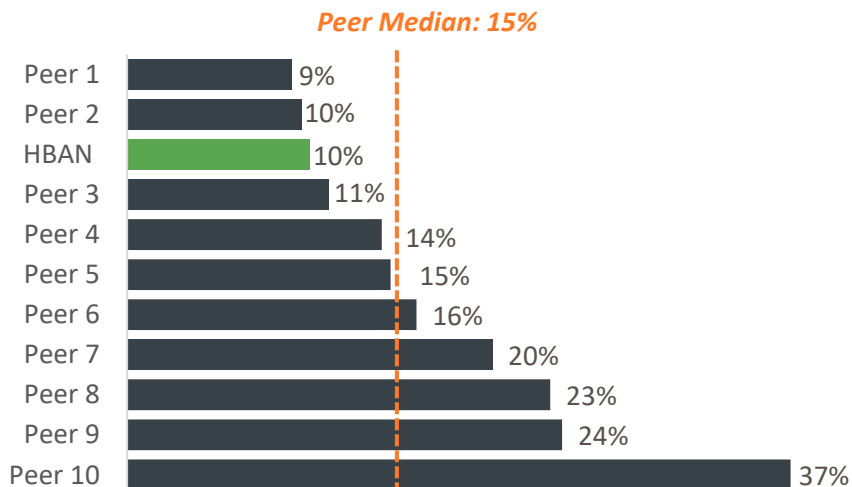


Criticized Asset Ratio

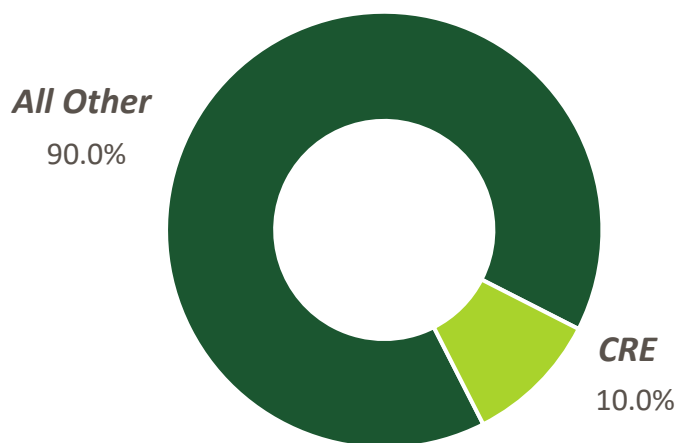


Commercial Real Estate (CRE) Overview

CRE Loans as % of Total Loans (1Q24)

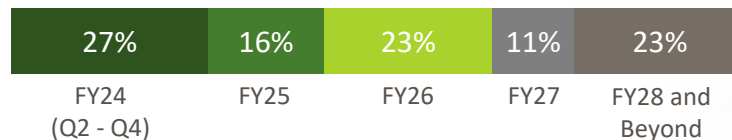


Loan Portfolio Composition (1Q24)



Portfolio Characteristics

- Well diversified portfolio with rigorous client selection
- CRE reserve coverage 4.6% vs peer median of 2% (4Q23)
 - Office reserve coverage of >11%
- Office portfolio at 1.4% of total loans, and predominately suburban and multi-tenant
- CRE – Office maturities (% by year):



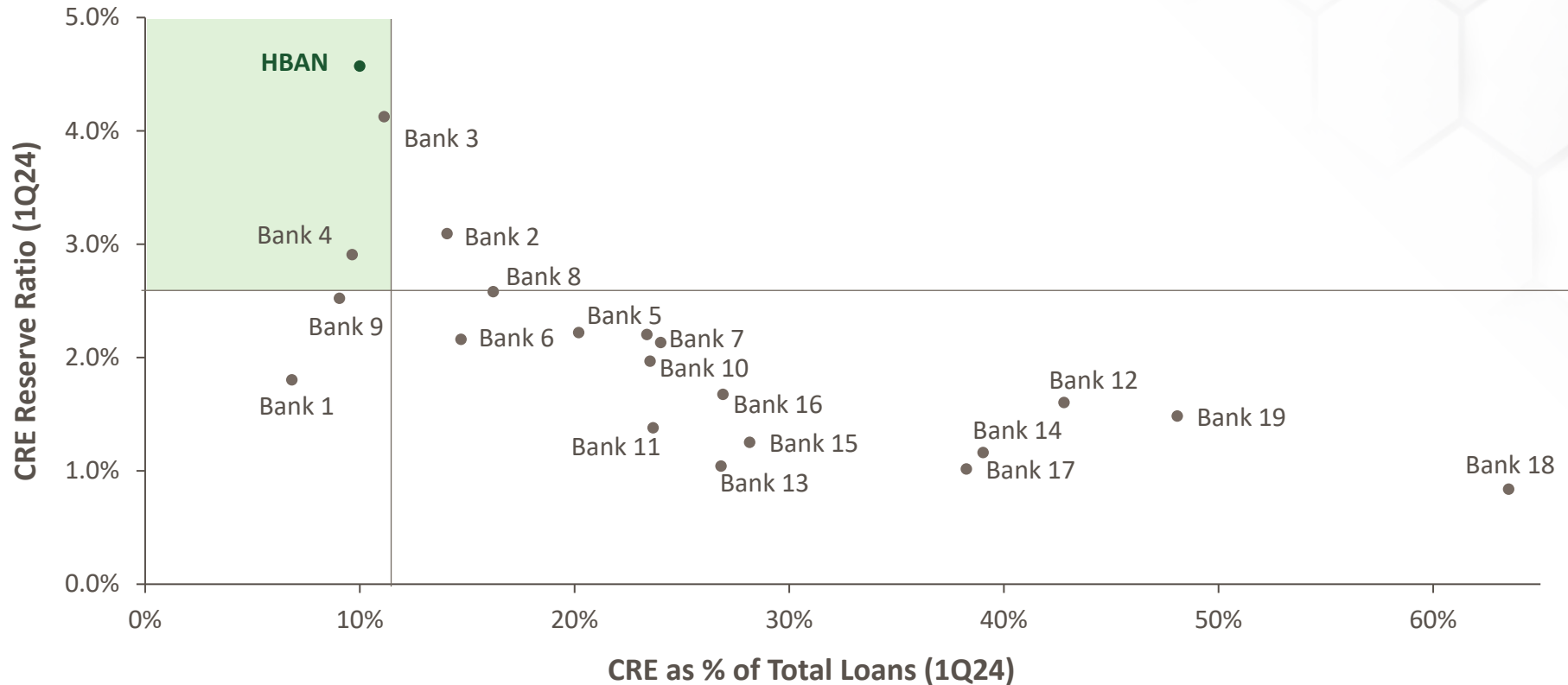
CRE Diversification by Property Type (1Q24)

Property Type (\$ in billions)		% of Total Loans
Multifamily	\$4.7	3.8%
Industrial	2.0	1.6%
Office	1.8	1.4%
Retail	1.7	1.4%
Hotel	0.9	0.8%
Other	1.2	1.0%
Total CRE	\$12.3	10.0%

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 3/31/2024⁽¹⁾



Top Quartile Concentration and #1 Reserve Coverage of Like-sized U.S. Regional Banks

CRE | Multi Family Overview

Management Approach

- Sponsor-driven strategy focused on experienced owners and operators

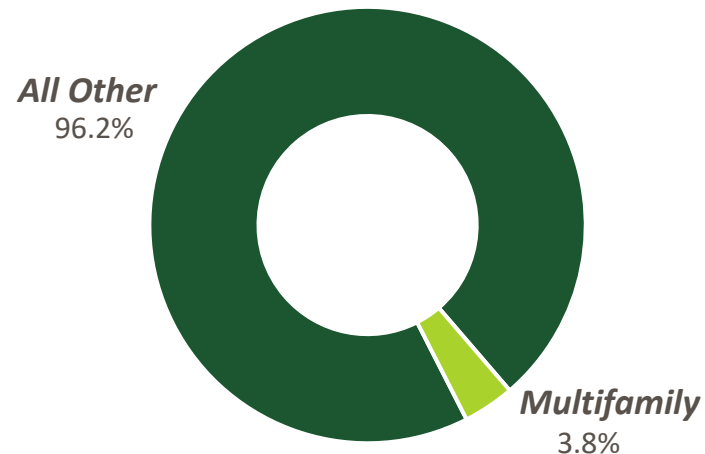
Key Portfolio Metrics

- Average loan size: \$5.8 million
- Average LTV at Origination: ~60%
- 70%+ locations in suburbs
- No exposure to NY or CA rent-controlled units

Top 5 MSAs (1Q24)

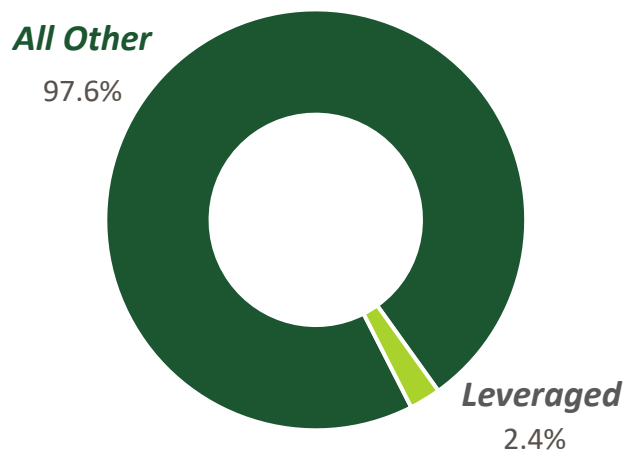
Metropolitan Statistical Area (MSA)	Balance (\$ in millions)	% of Total Multifamily Portfolio
Columbus, OH	\$336	7.2%
Detroit-Warren-Livonia, MI	248	5.3%
Chicago-Joliet-Naperville, IL	243	5.2%
Minneapolis-St. Paul-Bloomington, MN	214	4.6%
Cincinnati-Middletown, OH	204	4.3%

Loan Portfolio Composition (1Q24)

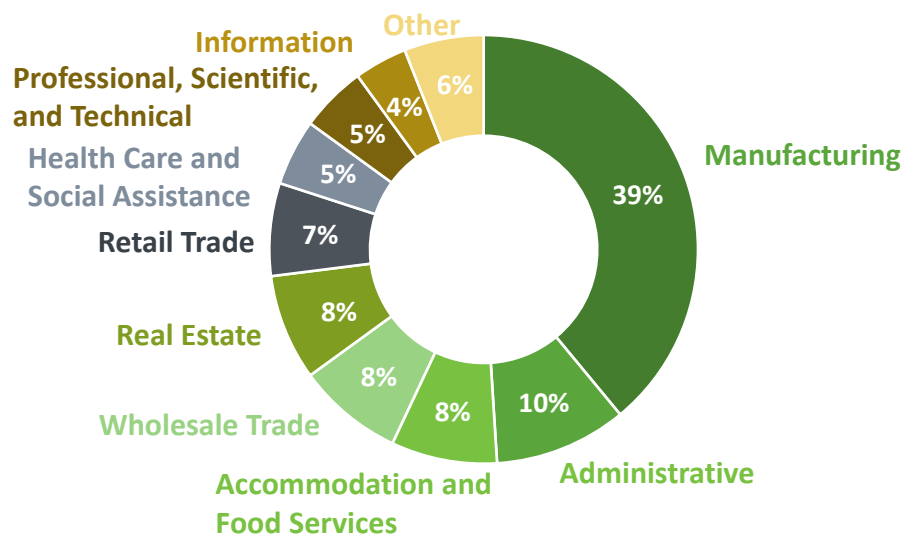


CRE | Leveraged Lending Overview

Loan Portfolio Composition (1Q24)



Industry Classification of Outstandings



Highlights

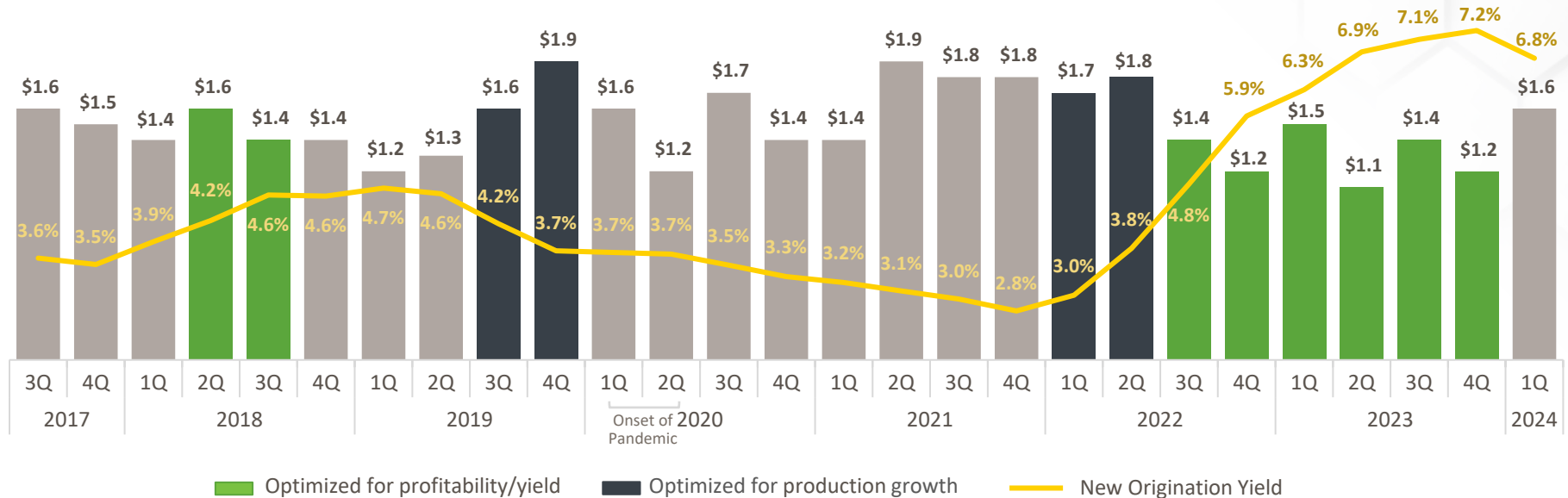
- Minimal Exposure to leveraged lending
- \$2.9 billion, or 2.4% of total loan balances, with a defined portfolio concentration limit
- HNB leveraged defined as: Senior leverage 3.0x, total leverage 4.0x
- The portfolio is built around our relationship strategy with a limited sponsor calling component
- Underwritten and stress tested for performance in higher rate scenarios
- 73% of leveraged portfolio are classified as SNC's

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 Yield



Scale and Expertise to Continuously Drive Shareholder Value

Auto | Strong Credit Performance Through the Cycle

Key Highlights of Credit Strength

Strong Credit Quality

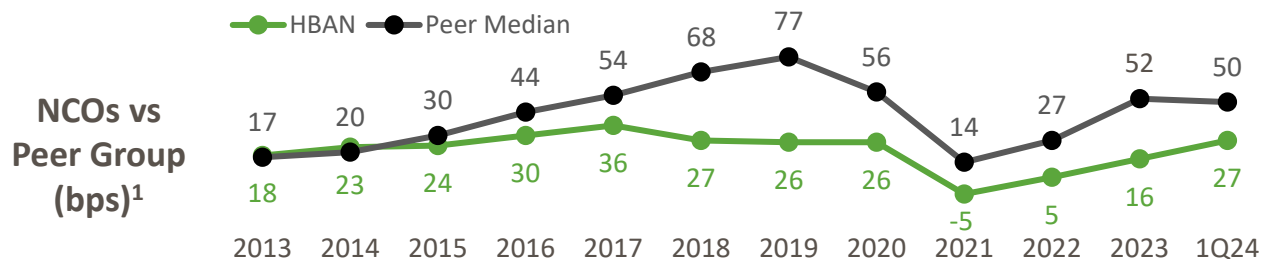
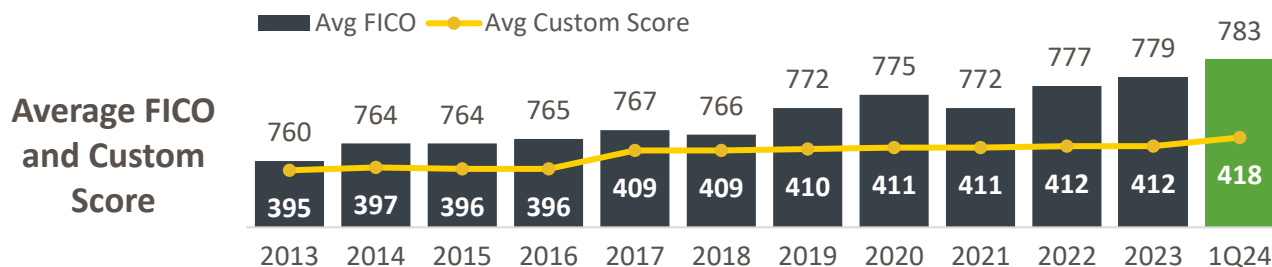
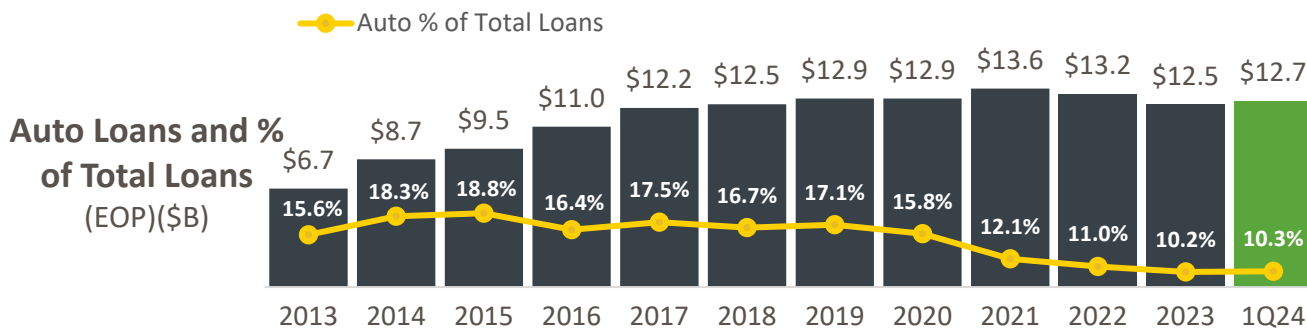
- Industry knowledge and focus on rigorous customer selection drives outperformance of NCOs
- Auto loans as a percent of total loans decreased to 10.3% as of 1Q24

Deep Industry Expertise

- 75+ years of experience; consistent underwriting strategy

Robust Customer Selection

- Super-prime with average FICO of 783
- Proprietary custom scorecard enhances predictive modeling



Extensive Industry Knowledge with Emphasis on Super-Prime Consumers

(1) Peers: CFG, FITB, PNC, TFC, USB (Proxy peers with > \$6 billion in auto loans)

Appendix

Basis of Presentation

Use of Non-GAAP Financial Measures

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

Annualized Data

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

Fully-Taxable Equivalent Interest Income and Net Interest Margin

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

Earnings per Share Equivalent Data

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

Basis of Presentation

Rounding

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

Notable Items

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

Non-GAAP Reconciliation

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

Pre-Provision Net Revenue (\$ in millions)		1Q23	2Q23	3Q23	4Q23	1Q24
Total revenue (GAAP)		\$1,921	\$1,841	\$1,877	\$1,721	\$1,754
FTE adjustment		9	11	11	11	13
Total revenue (FTE)	A	1,930	1,852	1,888	1,732	1,767
Less: gain on sale of business line		57	--	--	--	--
Less: net gain / (loss) on securities		1	(5)	--	(3)	--
Total Revenue (FTE), excluding net gain / (loss) on securities and notable items	B	1,872	1,857	1,888	1,735	1,767
Noninterest expense	C	1,086	1,050	1,090	1,348	1,137
Notable Items:						
Less: FDIC Deposit Insurance Fund (DIF) special assessment		--	--	--	214	32
Less: Other notable items		42	--	15	12	7
Noninterest expense, excluding Notable Items	D	1,044	1,050	1,075	1,122	1,098
Pre-provision net revenue (PPNR)	(A-C)	\$844	\$802	\$798	\$384	\$630
PPNR, adjusted	(B-D)	\$828	\$807	\$813	\$613	\$669

EPS (\$ in millions, except per share amounts)	1Q24	
Earnings Per Share (GAAP), diluted		\$0.26
Add: Notable Items, after-tax	\$30	\$0.02
Adjusted Earnings Per Share (Non-GAAP)		\$0.28

Non-GAAP Reconciliation

Average Tangible Common Equity, ROTCE

(\$ in millions)	1Q23	2Q23	3Q23	4Q23	1Q24
Average common shareholders' equity	\$15,973	\$16,359	\$16,256	\$16,275	\$16,819
Less: intangible assets and goodwill	5,759	5,734	5,722	5,710	5,697
Add: net tax effect of intangible assets	40	36	34	32	29
Average tangible common shareholders' equity (A)	\$10,254	\$10,661	\$10,568	\$10,597	\$11,151
Less: average accumulated other comprehensive income (AOCI)	(2,832)	(2,800)	(3,194)	(3,465)	(2,860)
Adjusted average tangible common shareholders' equity (B)	\$13,086	\$13,461	\$13,762	\$14,062	\$14,011
Net income available to common	\$573	\$519	\$510	\$215	\$383
Add: amortization of intangibles	13	13	12	12	12
Add: deferred tax	(3)	(3)	(2)	(2)	(2)
Adjusted net income available to common	583	529	520	225	393
Adjusted net income available to common (annualized) (C)	\$2,364	\$2,122	\$2,063	\$893	\$1,581
Return on average tangible shareholders' equity (C/A)	23.1%	19.9%	19.5%	8.4%	14.2%
Return on average tangible shareholders' equity, ex AOCI (C/B)	18.1%	15.8%	15.0%	6.4%	11.3%

(\$ in millions)	1Q23	2Q23	3Q23	4Q23	1Q24
Adjusted net income available to common (annualized) (C)	\$2,364	\$2,122	\$2,063	\$893	\$1,581
Return on average tangible shareholders' equity	23.1%	19.9%	19.5%	8.4%	14.2%
Add: Notable Items, after tax (D)	(10)	--	12	179	30
Adjusted net income available to common (annualized) (E)	\$2,323	\$2,122	\$2,111	\$1,603	\$1,702
Adjusted return on average tangible shareholders' equity (E/A)	22.7%	19.9%	20.0%	15.1%	15.3%
Adjusted return on average tangible shareholders' equity, ex AOCI (E/B)	17.8%	15.8%	15.3%	11.4%	12.1%

Non-GAAP Reconciliation

Adjusted Noninterest Expense, Efficiency

Efficiency Ratio (\$ in millions) – Pre-tax	1Q23	2Q23	3Q23	4Q23	1Q24
Noninterest expense (GAAP)	\$1,086	\$1,050	\$1,090	\$1,348	\$1,137
Less: intangible amortization	13	13	12	12	12
Noninterest expense less amortization of intangibles (A)	\$1,073	\$1,037	\$1,078	\$1,336	\$1,125
Less: Notable Items, pre-tax	42	--	15	226	39
Adjusted noninterest expense, efficiency (Non-GAAP) (B)	\$1,031	\$1,037	\$1,063	\$1,110	\$1,086
Total Revenue (GAAP)	\$1,921	\$1,841	\$1,877	\$1,721	\$1,754
FTE adjustment	9	11	11	11	13
Less: gain / (loss) on securities	1	(5)	--	(3)	--
Less: gain on sale of business line	57	--	--	--	--
FTE revenue less gain / (loss) on securities (C)	\$1,872	\$1,857	\$1,888	\$1,735	\$1,767
Efficiency Ratio (A/C)	55.6%	55.9%	57.0%	77.0%	63.7%
Adjusted Efficiency Ratio (B/C)	55.1%	55.9%	56.3%	64.0%	61.5%

Noninterest Expense (\$ in millions)	1Q23	2Q23	3Q23	4Q23	1Q24
Noninterest expense (GAAP)	\$1,086	\$1,050	\$1,090	\$1,348	\$1,137
Less: Notable Items, pre-tax	42	--	15	226	39
Adjusted Noninterest expense (Non-GAAP)	\$1,044	\$1,050	\$1,075	\$1,122	\$1,098

Non-GAAP Reconciliation

Common Equity Tier 1 (CET1)

CET1 – AOCI Impact (\$ in millions)	1Q23	2Q23	3Q23	4Q23	1Q24
Common Equity Tier 1 (A)	\$13,588	\$13,885	\$14,211	\$14,212	\$14,284
Add: accumulated other Comprehensive income (loss) (AOCI)	(2,755)	(3,006)	(3,622)	(2,676)	(2,879)
Less: cash flow hedge	(443)	(612)	(662)	(363)	(436)
Adjusted Common Equity Tier 1 (B)	\$11,276	\$11,491	\$11,251	\$11,899	\$11,841
Risk Weighted Assets (C)	\$142,335	\$141,432	\$140,688	\$138,706	\$139,616
Common Equity Tier 1 ratio (A/C)	9.5%	9.8%	10.1%	10.2%	10.2%
Adjusted CET1 Ratio (B/C)	7.9%	8.1%	8.0%	8.6%	8.5%
AOCI impact adjusted for cash flow hedges on loan portfolio	1.6%	1.7%	2.1%	1.6%	1.7%

CET1 – ACL Impact (\$ in millions)	4Q23	1Q24
Common Equity Tier 1 (A)	\$14,212	\$14,284
Add: allowance for credit losses (ACL)	2,400	2,415
Adjusted Common Equity Tier 1 (B)	\$16,612	\$16,699
Risk Weighted Assets (C)	\$138,706	\$139,616
Common Equity Tier 1 ratio (A/C)	10.2%	10.2%
CET1 Adjusted for ACL ratio (B/C)	12.0%	12.0%
ACL Impact	1.8%	1.8%

Non-GAAP Reconciliation

Tangible common equity ratio, Tangible book value per share

Tangible Common Equity Ratio (\$ in millions)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24
Huntington shareholders' equity	\$18,452	\$17,950	\$17,136	\$17,731	\$18,758	\$18,788	\$18,483	\$19,353	\$19,322
Less: preferred stock	2,167	2,167	2,167	2,167	2,484	2,484	2,484	2,394	2,394
Common shareholders' equity	\$16,285	\$15,783	\$14,969	\$15,564	\$16,274	\$16,304	\$15,999	\$16,959	\$16,928
Less: goodwill	5,349	5,571	5,571	5,571	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	180	171	161	154	142	132	122	113	103
Tangible common equity (A)	\$10,756	\$10,041	\$9,237	\$9,839	\$10,571	\$10,611	\$10,316	\$11,285	\$11,264
Less: accumulated other comprehensive income (loss)	(1,314)	(2,098)	(3,276)	(3,098)	(2,755)	(3,006)	(3,622)	(2,676)	(2,879)
Adjusted tangible equity (B)	\$12,070	\$12,139	\$12,513	\$12,937	\$13,326	\$13,617	\$13,938	\$13,961	\$14,143
Total assets	\$176,856	\$178,782	\$179,402	\$182,906	\$189,070	\$188,505	\$186,650	\$189,368	\$193,519
Less: goodwill	5,349	5,571	5,571	5,571	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	180	171	161	154	142	132	122	113	103
Tangible assets (C)	\$171,327	\$173,040	\$173,670	\$177,181	\$183,367	\$182,812	\$180,967	\$183,694	\$187,855
Tangible common equity / tangible asset ratio (A/C)	6.3%	5.8%	5.3%	5.6%	5.8%	5.8%	5.7%	6.1%	6.0%
Adjusted tangible common equity / tangible asset ratio (B/C)	7.1%	7.0%	7.2%	7.3%	7.3%	7.4%	7.7%	7.6%	7.5%
TBV per Share (\$ in millions, except per share amounts)	1Q22	2Q22	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24
Number of common shares outstanding (D)	1,439	1,442	1,443	1,443	1,444	1,448	1,448	1,448	1,449
Tangible book value per share (A/D)	\$7.47	\$6.96	\$6.40	\$6.82	\$7.32	\$7.33	\$7.12	\$7.79	\$7.77
Adjusted tangible book value per share (B/D)	\$8.38	\$8.42	\$8.67	\$8.96	\$9.23	\$9.40	\$9.63	\$9.64	\$9.76

Notes

Slide 6:

- (1) For J.D. Power 2023 award information, visit jdpower.com/awards
- (2) By number (units) of 7(a) loans nationally
- (3) Based on EOP loan balances since 2010
- (4) Equipment Leasing & Financing Association, 2023, bank-owned firms, includes HTF portfolio in terms of annual production
- (5) Based on publicly available peer data and internal estimates
- (6) S&P Global market share data as of 6/30/2023 – Peers include: CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION

Slide 9:

- (1) AOCI adjustment aligned to the GSIB reporting requirement - exclusion of AOCI adjusted for cash flow hedges on loan portfolio.
- (2) Average deposit growth 4Q21-1Q24. Source: S&P Global Market Intelligence and filings - Peers include CMA, FITB, KEY, PNC, RF, TFC, ZION; excludes banks impacted by mergers (CFG, USB and MTB)
- (3) Liquidity is cash and cash equivalents and available contingent borrowing capacity at the Federal Reserve & FHLB.

Slide 10:

- (1) AOCI adjustment aligned to the GSIB reporting requirement - exclusion of AOCI adjusted for cash flow hedges on loan portfolio
- (2) Source: Company First Quarter 2024 Form 10Q's. Includes publicly listed US-based banks with >\$50 billion in assets as of 1Q24 if data was available for both the CRE concentration and CRE reserve ratio. Excludes BHC's primarily classified as card issuers or adjacent to a depository institution. CRE Concentration and CRE Reserves based on SEC financials where available.

Slide 12:

- (1) Based on publicly available peer data and internal estimates as of 4Q23
- (2) Equipment Leasing & Financing Association, 2021, bank-owned firms, includes HTF portfolio in terms of annual production
- (3) Refinitiv, 2023
- (4) RTP: Real Time Payments - TCH Payments Authority, 2024
- (5) ACH Receiver - NACHA, 2023
- (6) As of 2023

Slide 13:

- (1) Average projected population growth by number from 2024-2029. Source: S&P Global Market Intelligence
- (2) Combined North Carolina and South Carolina GDP contribution to total US economy in 2023. Source: Preliminary results U.S Bureau of Economic Analysis
- (3) By number (units) of 7(a) loans in 2023

Slide 14:

- (1) Average projected population growth by number from 2024-2029. Source: S&P Global Market Intelligence
- (2) By number (units) of 7(a) loans in 2023
- (3) Texas GDP contribution to total US economy in 4Q23. Source: Preliminary results U.S Bureau of Economic Analysis
- (4) Source: 'Texas Economic Snapshot' – Office of the Texas Governor website

Slide 15:

- (1) First Quarter 2024 CRB Total Noninterest Income
- (2) Checking account households and customers as of 3Q23
- (3) Huntington received the highest score among regional banks (\$70B to \$200B in deposits) in the J.D. Power 2019-2023 U.S. Banking Mobile App Satisfaction Studies which measures customer satisfaction with financial institutions' mobile applications for banking account management. Visit jdpower.com/awards for more details

Slide 16:

Note: Checking account households as of 3Q23

Note: Huntington received the highest score among regional banks (\$70B to \$200B in deposits) in the J.D. Power 2019-2023 U.S. Banking Mobile App Satisfaction Studies which measures customer satisfaction with financial institutions' mobile applications for banking account management. Visit jdpower.com/awards for more details

Note: For Greenwich Awards, visit greenwich.com/document-type/greenwich-awards

Notes

Slide 23:

- (1) Represents total noninterest income excluding the impacts of CRT
- (2) Average contribution in percentage of total capital markets revenue from 2Q23-1Q24
- (3) Treasury Management Fees, net of earnings credit rate

Slide 24:

- (1) Notable items include \$57 million related to the RPS sale in 1Q23, which impacted other noninterest income

Slide 30:

- (1) Source: S&P Global Market Intelligence and filings - Peers include CMA, FITB, KEY, PNC, RF, TFC, ZION; excludes banks impacted by mergers (CFG, USB and MTB)
- (2) Source: S&P Global Market Intelligence and filings - Peers include national bank entities of CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION
- (3) Source: S&P Global Market Intelligence and filings - Peers include CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION
- (4) Source: S&P Global Market Intelligence and filings - Peers include CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION

Slide 31:

- (1) Average size data as of 2/29/2024. Excludes deposits classified as corporate and other

Slide 32:

- (1) Bank data as of 1Q24. Source: Company's 2024 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 34:

- (1) Cash equals cash and cash equivalents. Coverage includes Contingent Capacity at Federal Reserve & FHLB + Cash & Equivalents
- (2) Represents total securities portfolio duration

Slide 35:

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

Slide 36:

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

Slide 38:

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

Slide 39:

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

Slide 42:

- (1) Bank data as of 1Q24. Source: S&P Global – Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB

Slide 43:

- (1) Source: Company First Quarter 2024 Form 10Q's. Includes publicly listed US-based banks with >\$50 billion in assets as of 1Q24 if data was available for both the CRE concentration and CRE reserve ratio. Excludes BHC's primarily classified as card issuers or adjacent to a depository institution. CRE Concentration and CRE Reserves based on SEC financials where available.