





Huntington
Welcome.®

2024 Third Quarter Investor Presentation

September 3, 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

\$196B

Assets

\$154B

Deposits

+4.3%

YoY Deposit Growth

\$124B

Loans and Leases

+2.6%

YoY Loan Growth

29 bps

NCO Ratio 2Q24

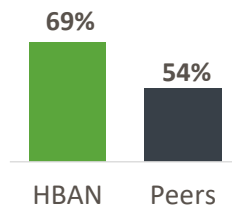
Established Market Leadership

Industry Leading Consumer and Business Franchise

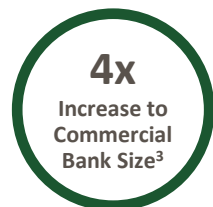


- 3.2 million consumer checking households
- Stable, high quality deposit base
- Leading brand

MSA's Top 5 Deposit Rank⁴

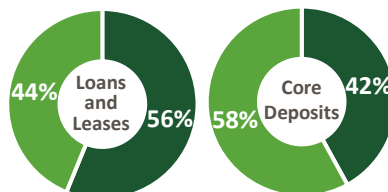


Scaled National Commercial Franchise



- Strong base of operating deposits
- #5 Equipment Finance⁵
- Top 5 Franchise Lender⁶

Diversified Businesses Consumer / Commercial



Compelling Results

- ✓ **Top 20 U.S. Bank** by deposits
- ✓ **Top-tier total loss absorbing capacity with 12.2% CET1**
(Reported and Adjusted for ACL)
- ✓ Distinguished brand, talent, and culture
- ✓ Strong risk and credit management through the cycle

Note: All stats as of 2Q24 (EOP) unless otherwise noted
See reconciliations on slide 54 (CET1 + ACL)
See notes on slide 56

Key Messages

- 1 Executing organic growth strategies**, leveraging position of strength, supported by robust liquidity and capital base
- 2 Expanding net interest income dollars** driven by accelerating loan growth and sustained deposit growth
- 3 Driving fee revenues higher** with major focus on acceleration of capital markets, payments and wealth management
- 4 Achieving strong credit performance** through disciplined client selection and rigorous portfolio management, aligned with our aggregate moderate-to-low risk appetite
- 5 Delivering expanded profitability** throughout the year and into 2025

Operating from a Position of Strength

Capital

CET1 + ACL

12.2%

Peer Median 12.1%

Credit

ACL

% of Loans

1.95%

Peer Median 1.67%

Deposits / Liquidity

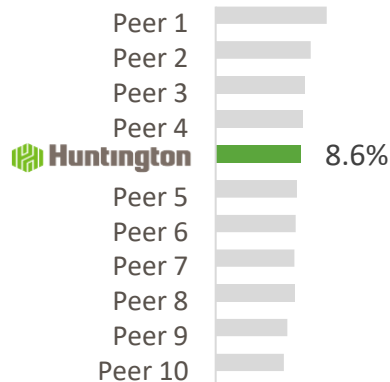
Deposit Growth

Since 4Q21

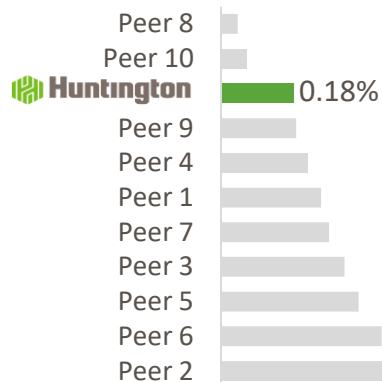
+7.9%

Peer Median -7.2%⁽²⁾

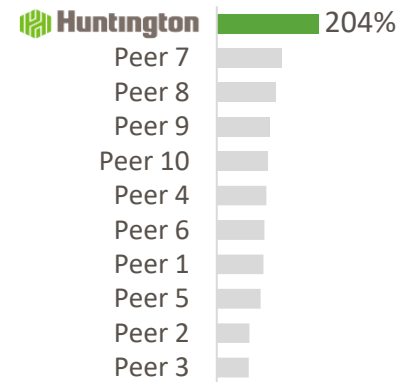
Adj. CET1⁽¹⁾



NCO Since 4Q21



Liquidity⁽³⁾ as % of Uninsured Deposits



Note: All stats as of 2Q24 (EOP) unless otherwise noted
 See reconciliations on slide 54 (CET1 + ACL) (Adj. CET1)
 Peers include CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION
 See notes on slide 56

Capitalizing on Position of Strength

Loan Growth YoY (ADB)

\$2.0B

+1.7%

+4.7% 2Q24
QoQ annualized

Deposit Growth YoY (ADB)

\$8.0B

+5.5%

Core Deposits +4.9%

Capital & Liquidity

Adj. CET1⁽¹⁾

8.6%

204% Uninsured
Deposit Coverage⁽²⁾

Credit Quality

ACL:

1.95%

Net Charge Offs
0.29%

Executing Core Strategies

- Sustaining new customer acquisition momentum with **consumer primary bank relationship (PBR) growth of 2% and business PBR of 4% YoY**
- **New expansion areas performing well** (Carolinas, Texas, Fund Finance and other specialty verticals) accelerating full banking relationships, inclusive of loans, deposits, and fee-based revenues
- **Attracting talented bankers** in new deposit-focused Mortgage Servicing and HOA, Title, and Escrow verticals
- **Expanding payments revenue** with in-house merchant acquiring capabilities, enabling future embedded product offerings
- **Powering fee revenue opportunities** across capital markets, payments, and wealth management

Building on Position of Strength

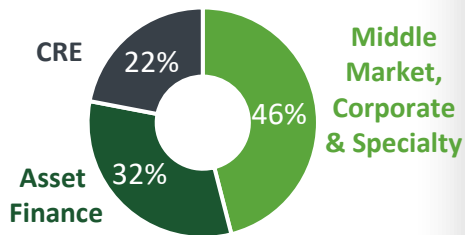
- **Maintaining robust liquidity position** with steady core deposit growth, driven by acquiring and deepening of PBRs
- **Steadily building capital** with 50bps of Adjusted CET1 growth over last 4 quarters and 10bps of growth in 2Q24
- **Achieving top quartile CCAR results**, demonstrated by a Stress Capital Buffer (SCB) minimum of 2.5% along with top quartile low credit loss rates and post-stress capital ratios
- **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⁽³⁾

Segment Overview

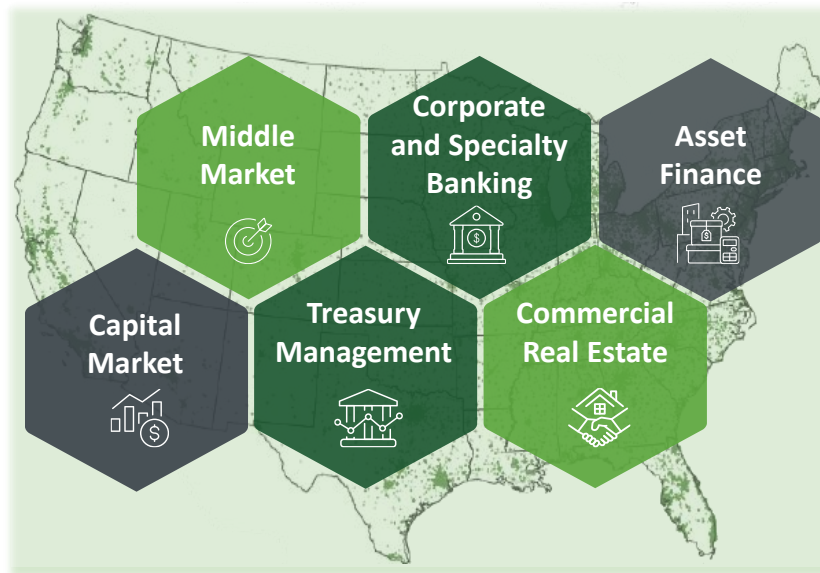
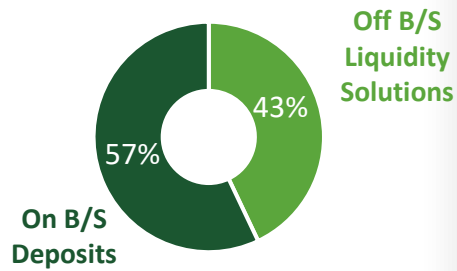
Commercial Bank | Comprehensive Strategy to Drive Organic Growth

Broad Product Set Combined with Deep Expertise

\$55B Loan Portfolio



\$65B 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⁾

Seizing Opportunity and Adding Talented Colleagues

Recent Expansions

New Verticals

Fund Finance

- Offering new and existing sponsors range of financing options

Healthcare ABL

- High growth industry with strong deposit levels building out healthcare expertise

Native American Financial Services

- Financing gaming, hospitality, infrastructure, energy and natural resources, healthcare, and real estate

Mortgage Servicing Deposits

HOA, Title, & Escrow Deposits

Regional Expansion

Carolinas

- Focus on full banking relationships, Commercial led expansion, #3 projected population growth⁽¹⁾, #5 GDP Ranking National⁽²⁾

Texas

- Focus on full banking relationships, Commercial led expansion, #2 GDP Ranking National⁽³⁾, 8th largest global economy⁽⁴⁾

Adding 1-2 Specialty Verticals Annually

Expanding Deposit Focused Specialty Banking Expertise

Mortgage Servicing Deposits

- Provides cash and treasury management, tri-party agreements, and escrow services
- 14 colleague team located across the U.S.

- Medium-term Goal:** \$5B+ in deposits
- Customer base:** Commercial and consumer mortgage servicers, originators, borrowers and vendors

HOA, Title, & Escrow Deposits

- Provides cash and treasury management and escrow services to granular deposit base
- Hired leader to build out team throughout 2024
- Medium-term Goal:** \$5B+ in deposits
- Customer base:** HOA, title companies, healthcare facilities, and other users of robust escrow services

Services Through the Mortgage Cycle

Origination Deposits

Borrowers' Escrow

Servicer Deposits

Expansive Deposit Services

HOA Services

Title Companies

Escrow Accounts

Consumer & Regional Banking (CRB)

\$111B

Deposits

\$69B

Consumer &
Business Loans

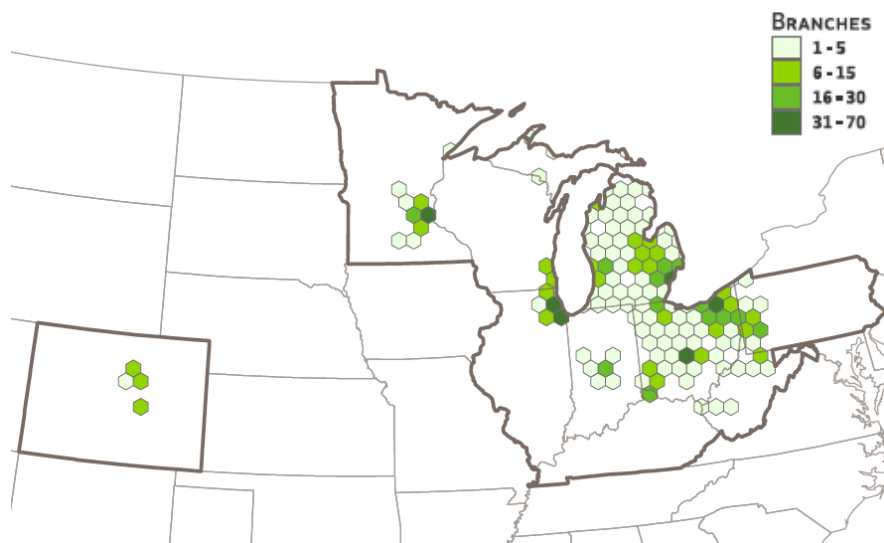
\$322M

Fee
Revenue⁽¹⁾

\$31B

Wealth
Advisory AUM

Leading Midwest Consumer and National Specialty Franchises



...With Established Scale and Scope

#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

17%

Growth in
Wealth Advisory
AUM
YoY

4%

Growth in
Total Deposits
YoY



**IN THE NATION
IN NUMBER OF
7(a) LOANS⁵**



Recent Awards
and Recognition



History of
Innovation



Early Pay



\$50 Safety
Zone™

Standby
Cash

24-Hour
Grace



Asterisk-
Free
Checking®

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

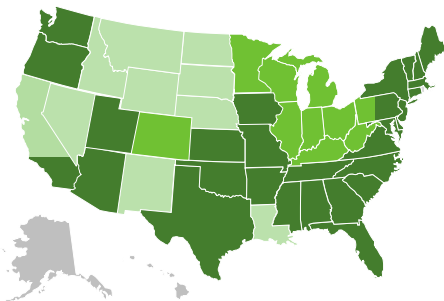


Regional Banking Model brings localized delivery and service differentiation, **building on Strong Local Advantage** in existing geographies

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 Second Quarter Financial Performance

Key Metrics

EPS	GAAP \$0.30	
ROTCE (ROTCE ex-AOCI)	GAAP 16.1%	Adjusted ⁽¹⁾ 16.2%
Loan Growth (ADB)	QoQ 1.2%	YoY 1.7%
Deposit Growth (ADB)	QoQ 1.9%	YoY 5.5%
Capital Growth (YoY)	TBV/Share 7.6%	Adj. CET1 ~50bps
Credit Performance	NCO Ratio 0.29%	ACL Coverage 1.95%

Highlights

- GAAP EPS of \$0.30
 - Notable Item: \$6.2M FDIC DIF Special Assessment
- Expanding profit across multiple metrics
 - PPNR up 11.0% QoQ
 - Adjusted⁽¹⁾ PPNR up 5.4% QoQ
 - Net Interest Income up 1.9% QoQ
 - Noninterest income up 5.1% QoQ
- High-quality loan growth accelerating sequentially
- Sustaining momentum in deposit gathering and dynamically managing down beta action plan
 - Average deposits increased by \$2.9 billion QoQ
- Strong credit quality, with stable performance well within expectations and positioned to outperform through the cycle
- Tangible book value growth of 7.6% YoY

See reconciliation on slide 51 (PPNR) and slide 52 (ROTCE)

(1) Adjusted amounts exclude the impact of Notable Items

2024 Outlook

	FY24 vs. FY23		Commentary
	Guidance as of 6/10/24	Guidance as of 7/19/24	
Average Loans <i>FY23 Baseline = \$120.9 billion</i>	Up 3% - 4%	Up 3% - 4%	Expect sustained sequential loan growth, inclusive of lower CRE balances
Average Deposits <i>FY23 Baseline = \$147.4 billion</i>	Up 3% - 4%	Up 3% - 4%	Acquiring and deepening primary bank relationships, driving deposit gathering to fund 2H24 and 2025 growth
Net Interest Income <i>FY23 Baseline = \$5.481 billion</i>	Down 1% - 4%	Down 1% - 4%	Expect continued sequential growth into Q3 and Q4
Noninterest Income (ex-Notable Items, MTM-PF Swaptions, and CRTs) 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; exiting '24 at low single digit growth run rate
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% in 2H24	

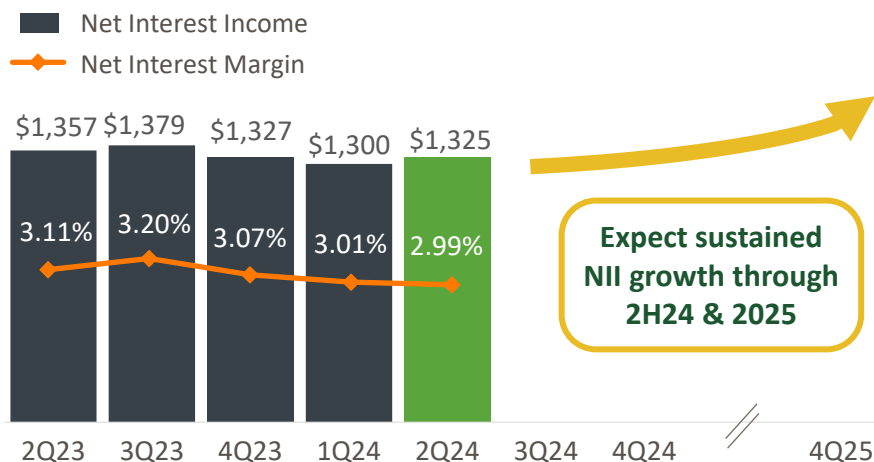
Other Assumptions

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 | Positioned for Expansion

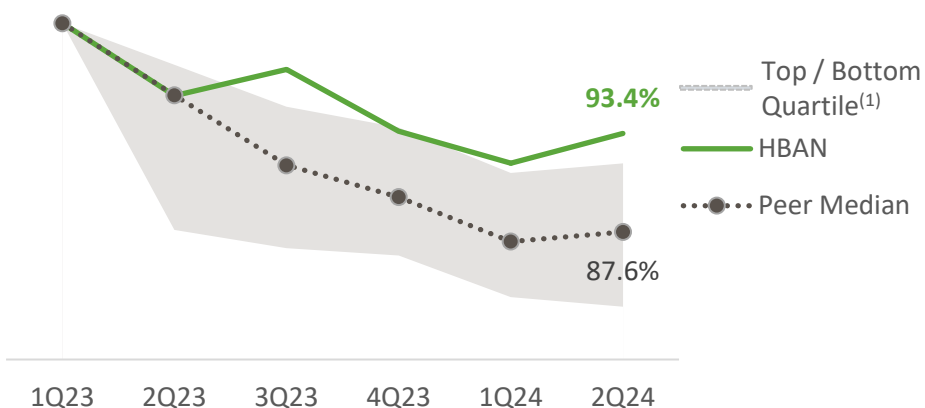
Net Interest Income (FTE) and Net Interest Margin (NIM)



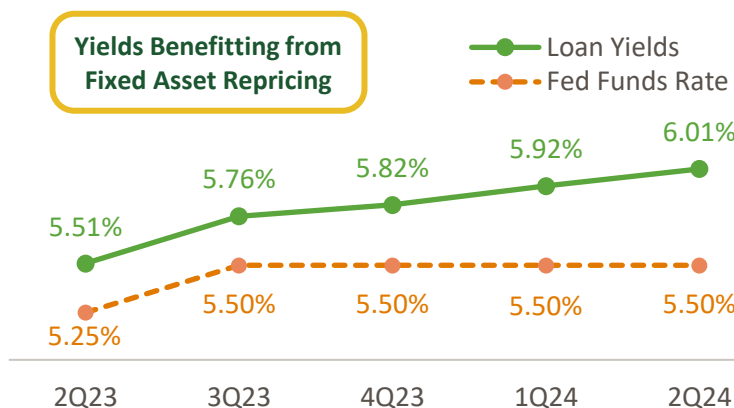
Highlights

- Spread revenues **expanded in 2Q24** as expected and are forecasted to continue expanding
- Projecting continued **sequential quarterly growth of net interest income in 2H24 and 2025**
- Proactively managing to a **top quartile** percentage retention of **net interest income**
- Net interest income supported by **loan growth** and **stable NIM outlook**
- NIM change QoQ -2bps driven by higher cash balances at FRB

Retention of Net Interest Income Dollars (1Q23 – 2Q24)⁽¹⁾

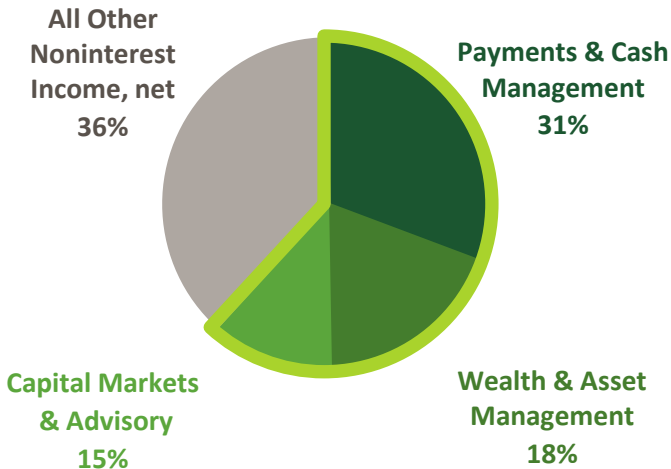


Total Loan Yield Trend



Noninterest Income | Strategic Fee Revenue Focus Areas

Fee Revenue Mix (2Q24)



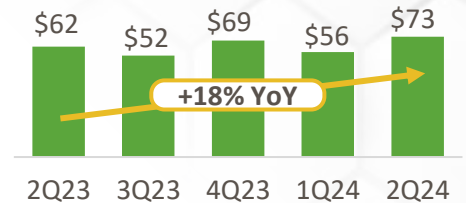
**Key Fee Areas Represent
~64% of Total
Noninterest Income⁽¹⁾**

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 61%⁽²⁾ and advisory-related of 39%⁽²⁾

Capital Markets & Advisory Fees

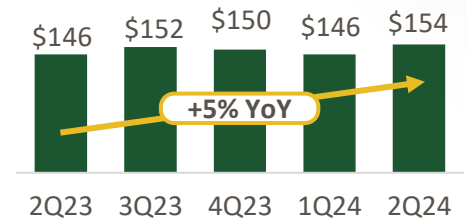


2

Payments & Cash Management

- Payments revenue growth driven by higher penetration of treasury management (TM fees up 11% YoY⁽³⁾)
- Sustained volume and balance growth across debit card franchise and deeper penetration of credit card

Payments & Cash Management

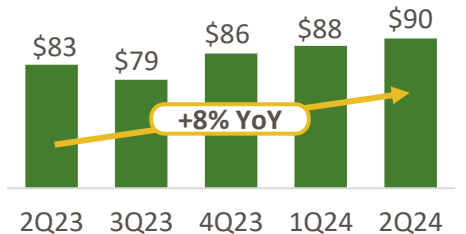


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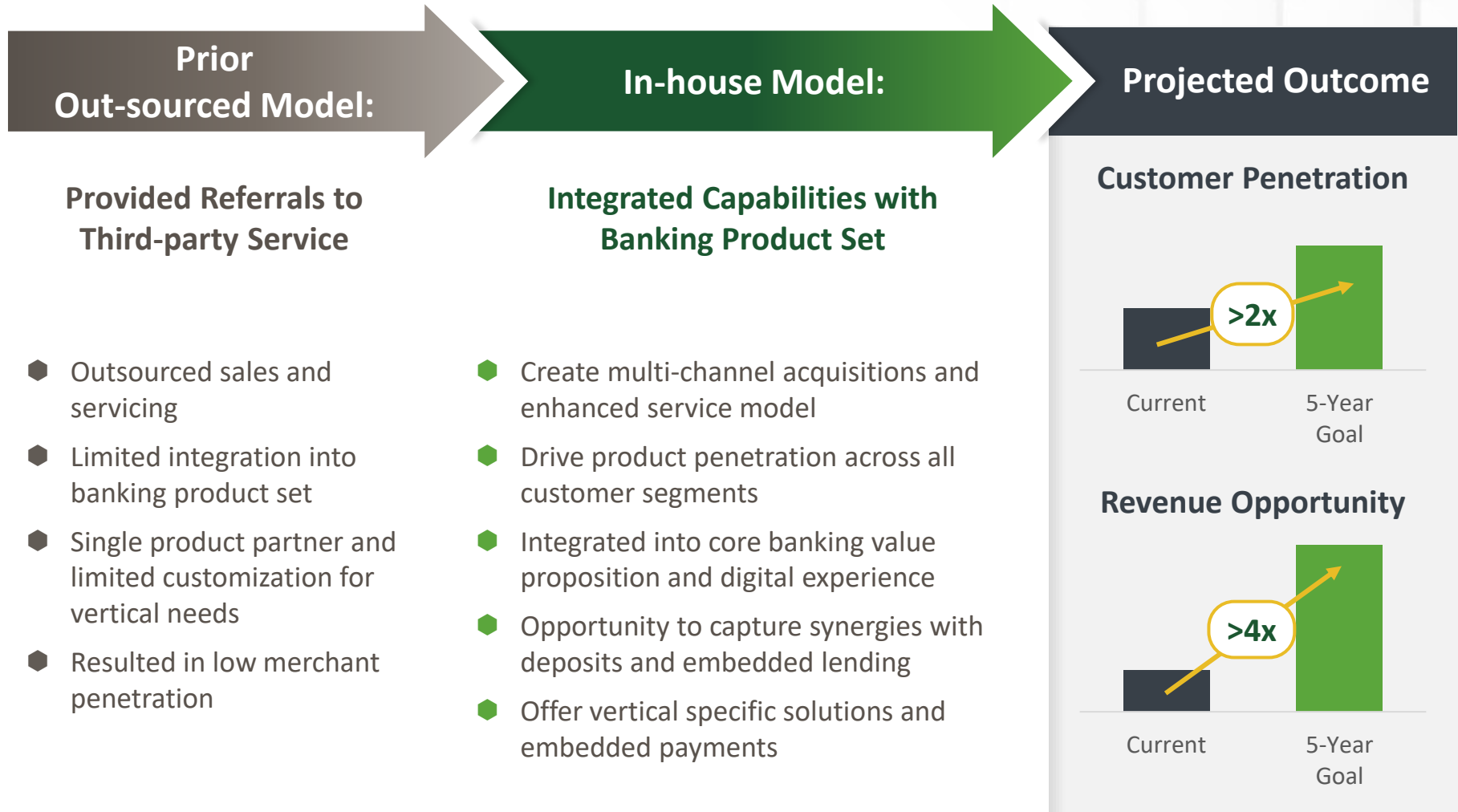
Wealth & Asset Management

- Executing strategy to deepen advisory penetration in customer base; household growth (advisory relationships) up 8% YoY⁽⁴⁾
- Capturing AUM to drive recurring revenue, increasing 17% YoY

Wealth & AM Revenue



Bolstering Payments through Expanded Merchant Acquiring



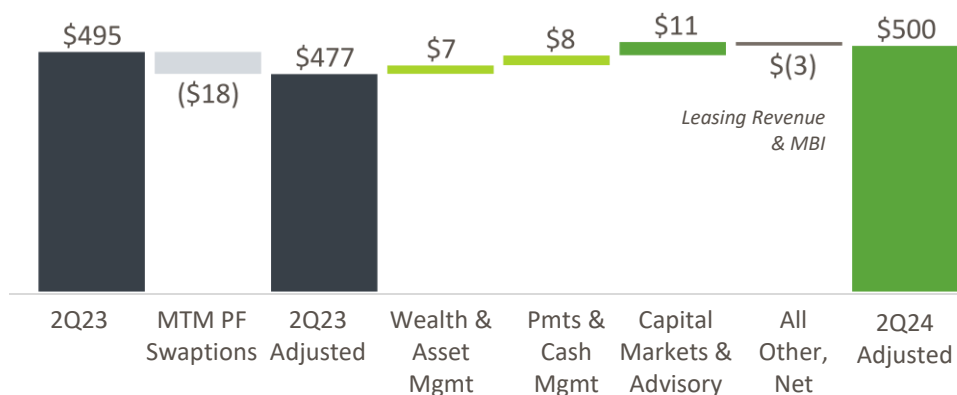
Scaling Business with New Operating Model to Capture Customer Opportunity

Noninterest Income | Diversified Fee Revenues

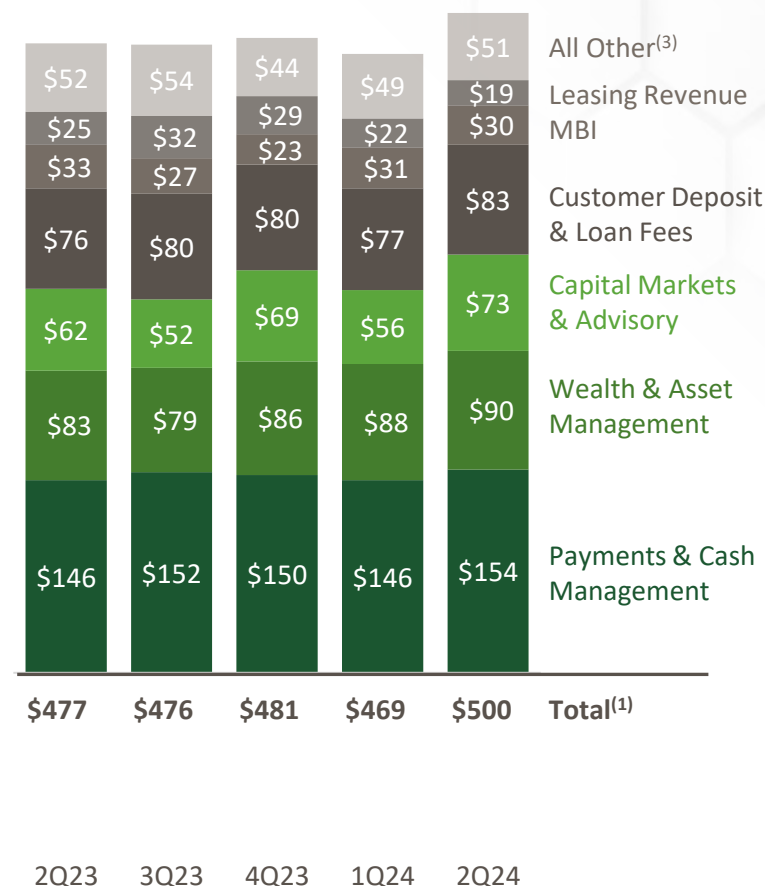
Noninterest Income Trends

	2Q23	3Q23	4Q23	1Q24	2Q24
Total Noninterest Income (GAAP)	\$495	\$509	\$405	\$467	\$491
Mark-to-market on pay-fixed swaptions	\$18	\$33	\$(74)	-	-
CRTs ⁽²⁾	-	-	\$(2)	\$(2)	\$(9)
Adjusted Noninterest Income (Ex. MTM-PF Swaptions, CRTs)	\$477	\$476	\$481	\$469	\$500

Noninterest Income vs. Prior Year⁽¹⁾



Total Adjusted Noninterest Income by Category⁽¹⁾

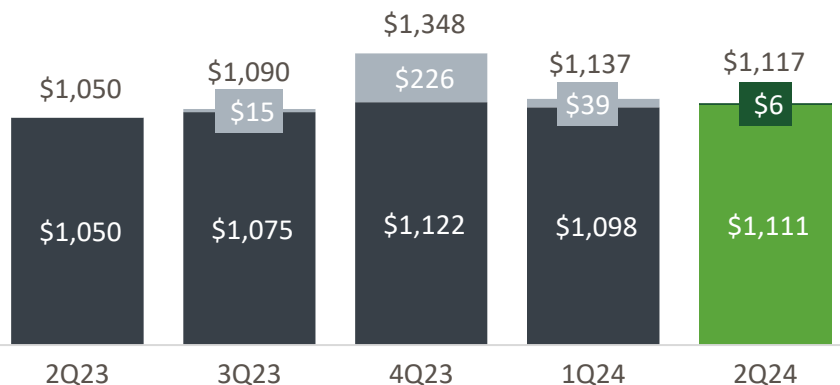


Note: \$ in millions unless otherwise noted
See notes on slide 57

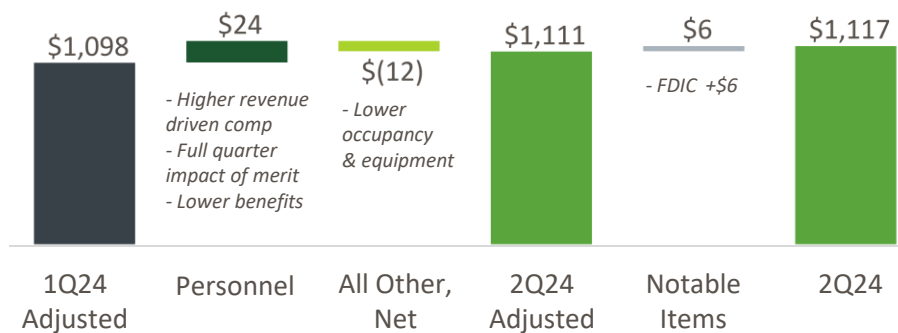
Noninterest Expense | Disciplined Expense Management

Noninterest Expense (NIE)

■ Notable Items
■ NIE excluding Notable Items



Adjusted Noninterest Expense vs Prior Quarter



Highlights

vs Linked Quarter

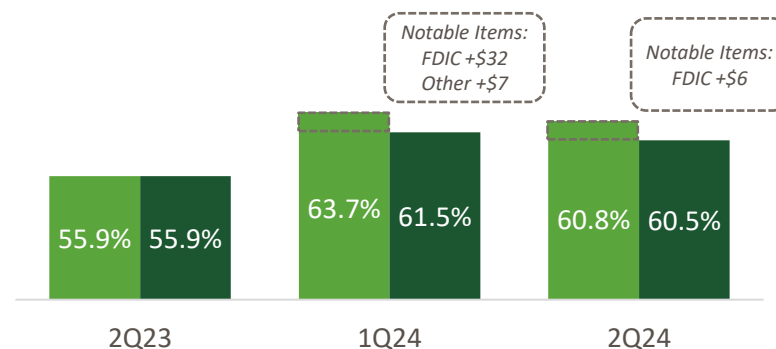
- Reported NIE decreased \$20 million
- Adjusted NIE increased \$13 million, or 1.2% driven by higher personnel costs, partially offset by lower occupancy and equipment costs

vs Linked Year

- Reported NIE increased \$67 million; adjusted for Notable Items, expenses increased by \$61 million, or 5.8%

Efficiency Ratio

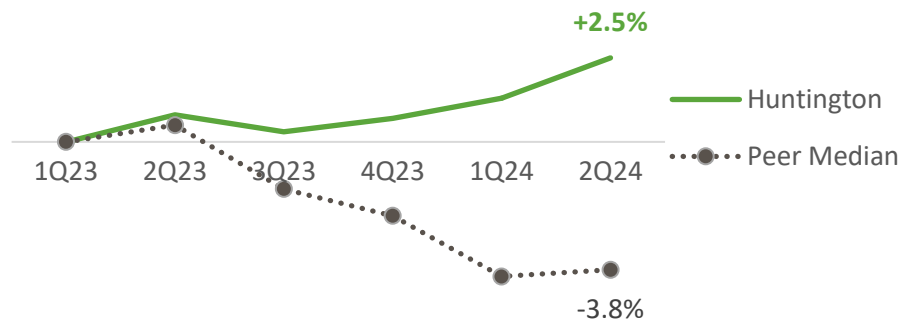
■ HBAN ■ HBAN Adjusted



Note: \$ in millions unless otherwise noted
See reconciliations on slide 53 (Noninterest Expense, Efficiency)

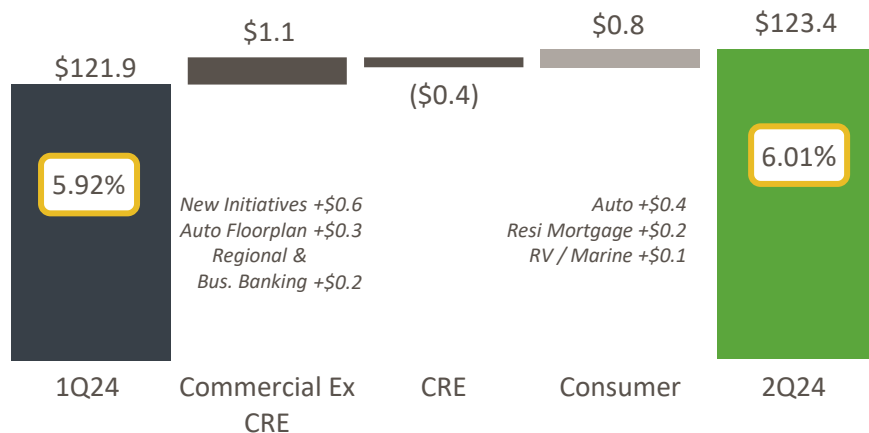
Loans and Leases | Balanced and Diversified Growth

Cumulative Loan Growth vs. Peers - Average



Loan and Lease Balances QoQ - Average

Average Loan Yield

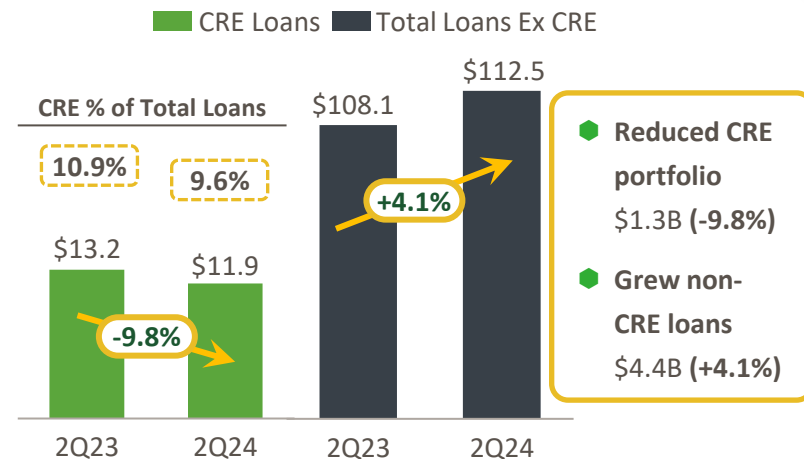


Note: \$ in billions unless otherwise noted

Highlights

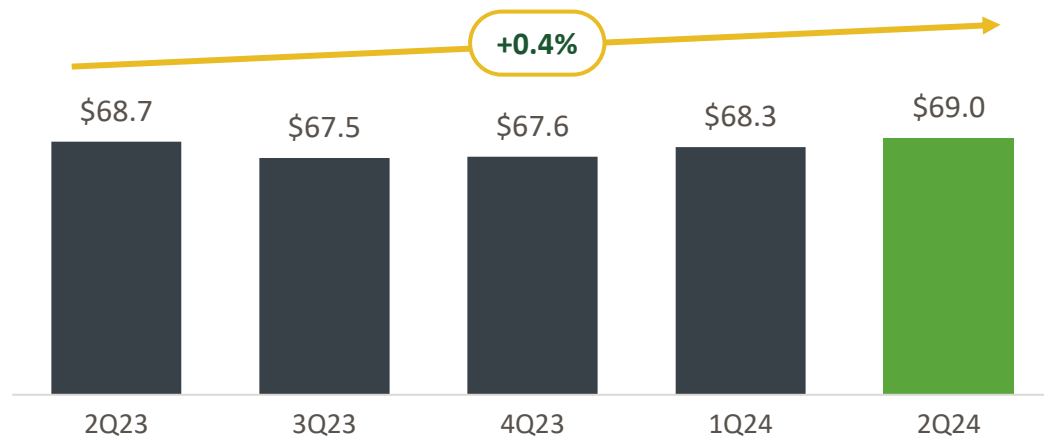
- Average balances**
 - Increased 1.2% QoQ, or 4.7% annualized
 - YoY growth accelerated to 1.7% in 2Q24 vs 1.2% in 1Q24
- Drivers of FY 2024 loan growth:**
 - Accelerating commercial including auto floorplan, regional / business banking, and distribution finance
 - Bolstered by new expansion markets and industry verticals
 - Increasing auto and RV / marine
 - Partially offset by paydowns in commercial real estate

Loan and Lease Balances Ex CRE - EOP



Loans and Leases | Loan Growth Optimized for Return

Commercial Average Loan and Lease Balances



Highlights

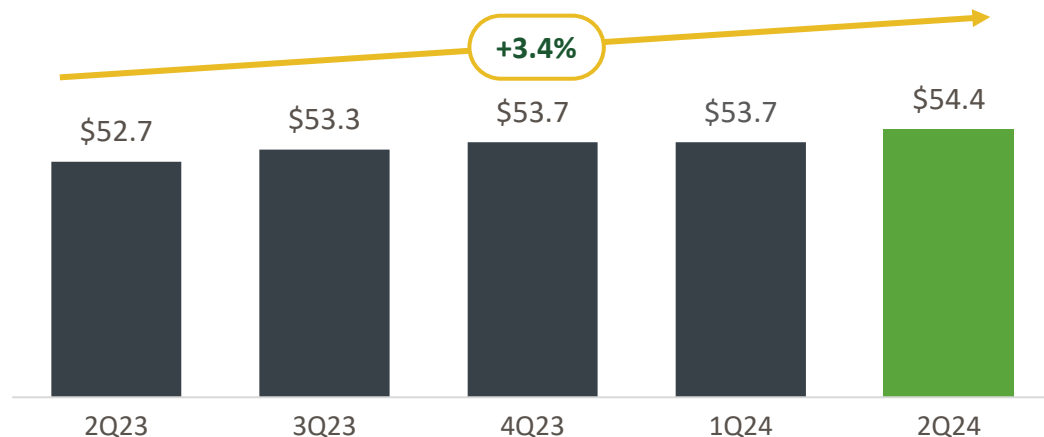
vs Linked Quarter

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

vs Prior Year

● Average balances increased \$0.3 billion, or 0.4%

Consumer Average Loan and Lease Balances



Highlights

vs Linked Quarter

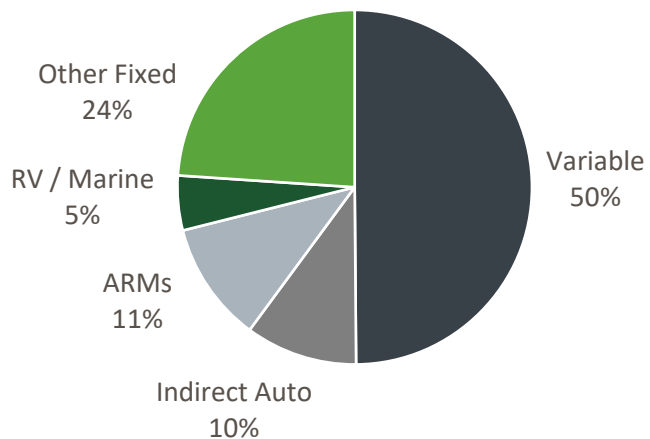
● Average balances increased \$0.7 billion, or 1.4%

vs Prior Year

● Average balances increased \$1.8 billion, or 3.4%

Loan Yields | Benefitting From Fixed Rate Re-Pricing

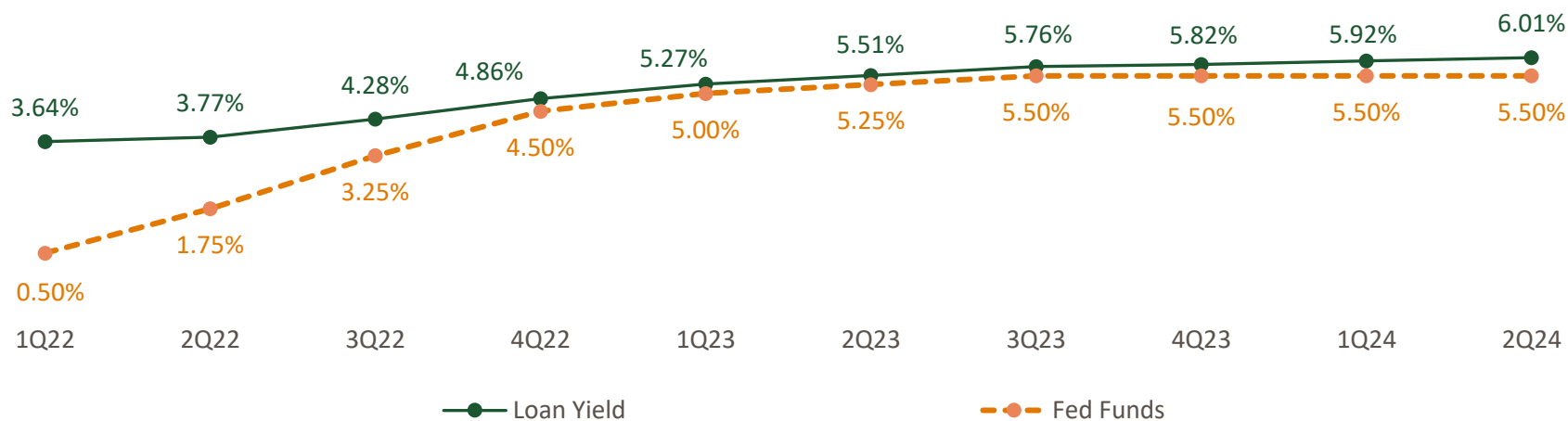
Loan Portfolio Composition (as of 2Q24)



Highlights

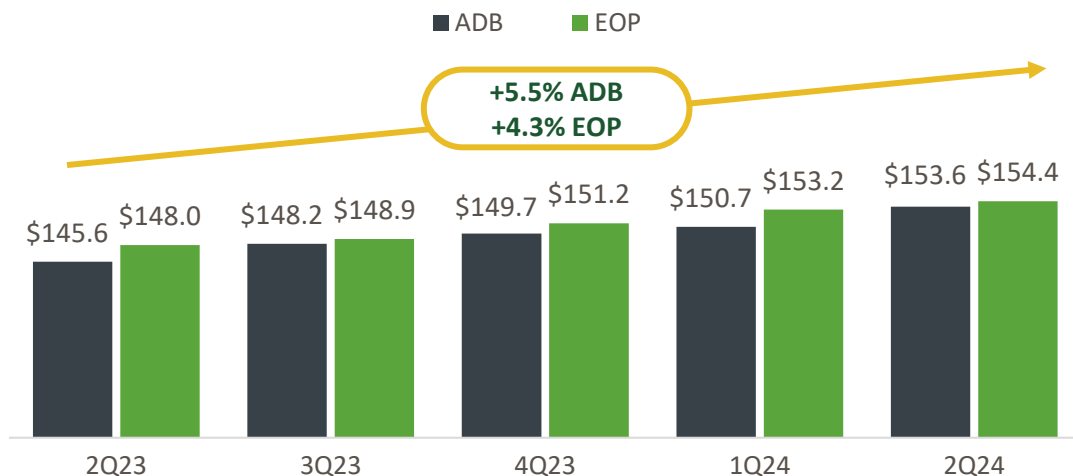
- Both variable rate and short-term loan portfolios benefited from asset repricing
- Auto portfolio weighted-average life (WAL) less than 2 years
- Residential mortgage-ARM WAL of 3 years
- RV/Marine WAL of 4 years

Total Loan Yield Trend



Deposits | Continued Sequential Growth

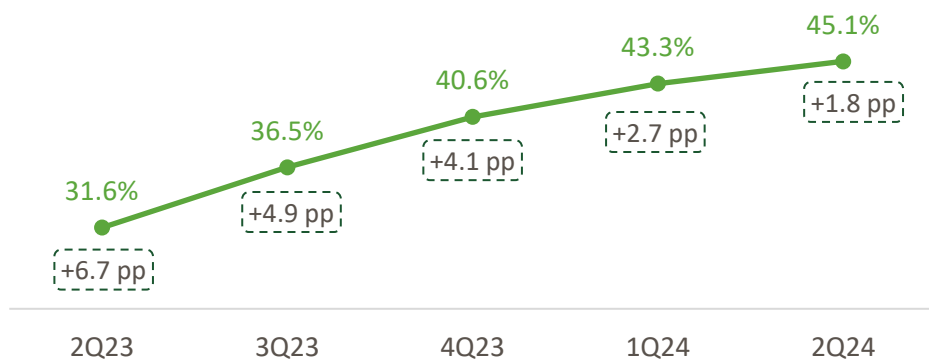
Deposit Balance Trend



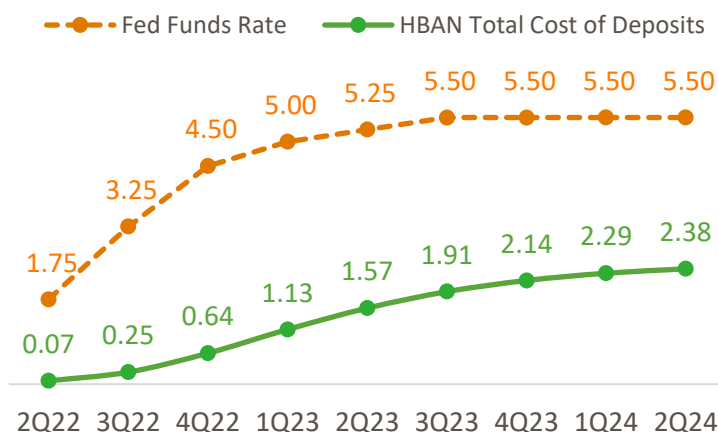
Highlights

- Core balances expanding consistently since YE22
- Core average consumer have increased for 6 consecutive quarters
- Balanced growth in consumer and commercial
- Continued deceleration in the change in total deposit costs

Deposit Beta (Total Cost of Deposits)



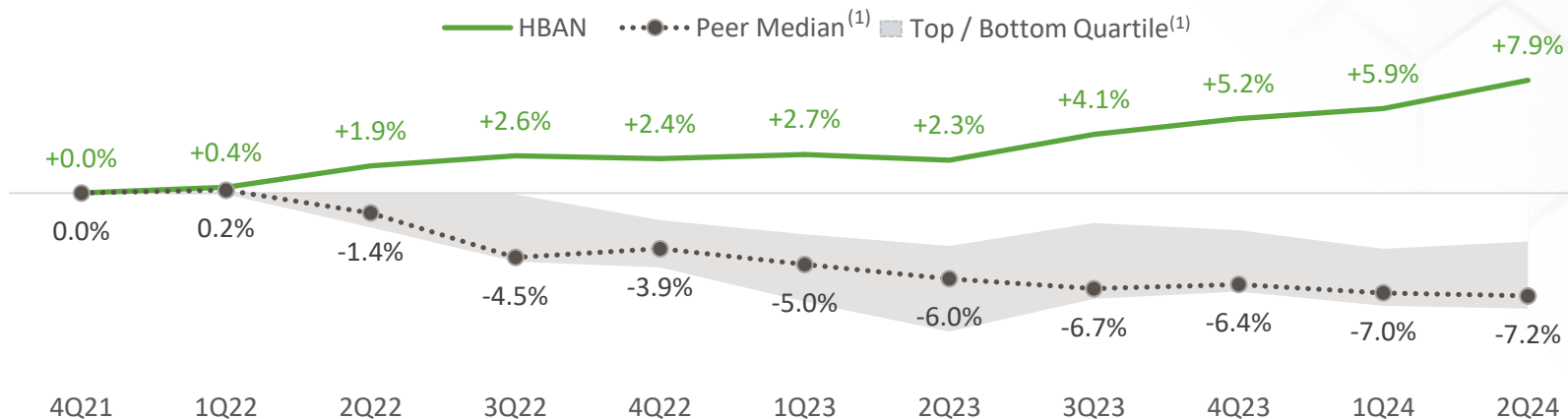
Deposit Cost vs Fed Funds Target Rate



Note: \$ in billions unless otherwise noted

Deposits | Differentiated Deposit Growth Compared to Peers

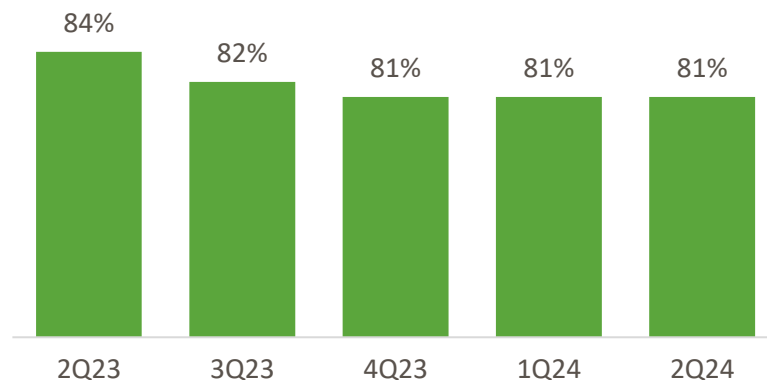
Cumulative Growth Rate of Deposits since 4Q21 - Average



Highlights

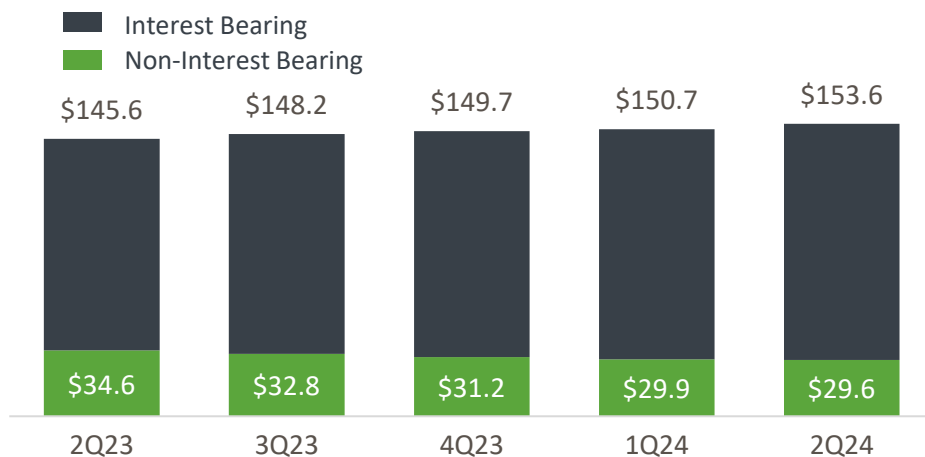
- Consistently outperforming peers in deposit gathering while deepening primary banking relationship penetration
- Loan to deposit ratio positioned to support **top-tier** lending growth

Loan to Deposit Ratio – Average

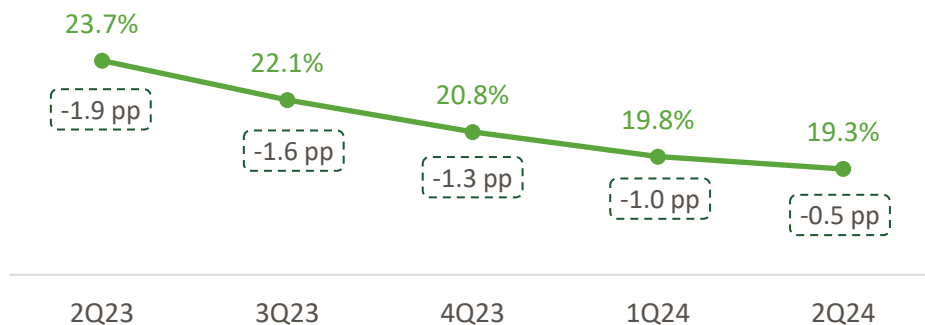


Deposits | Non-Interest Bearing (NIB) Deposit Trends

Deposit Balance - Average



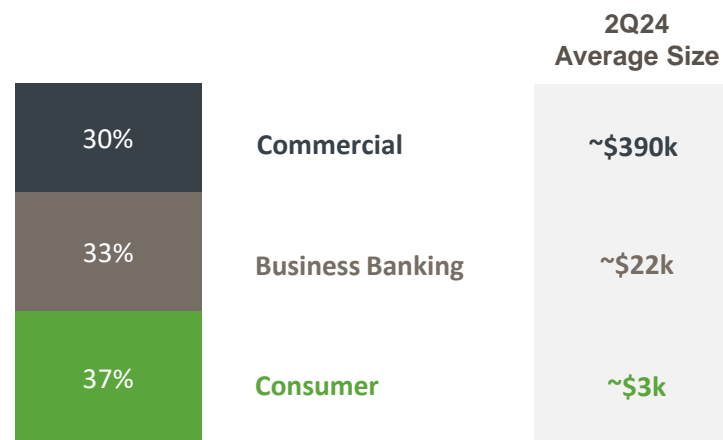
2Q24 NIB Deposits % of Total Deposits



Highlights

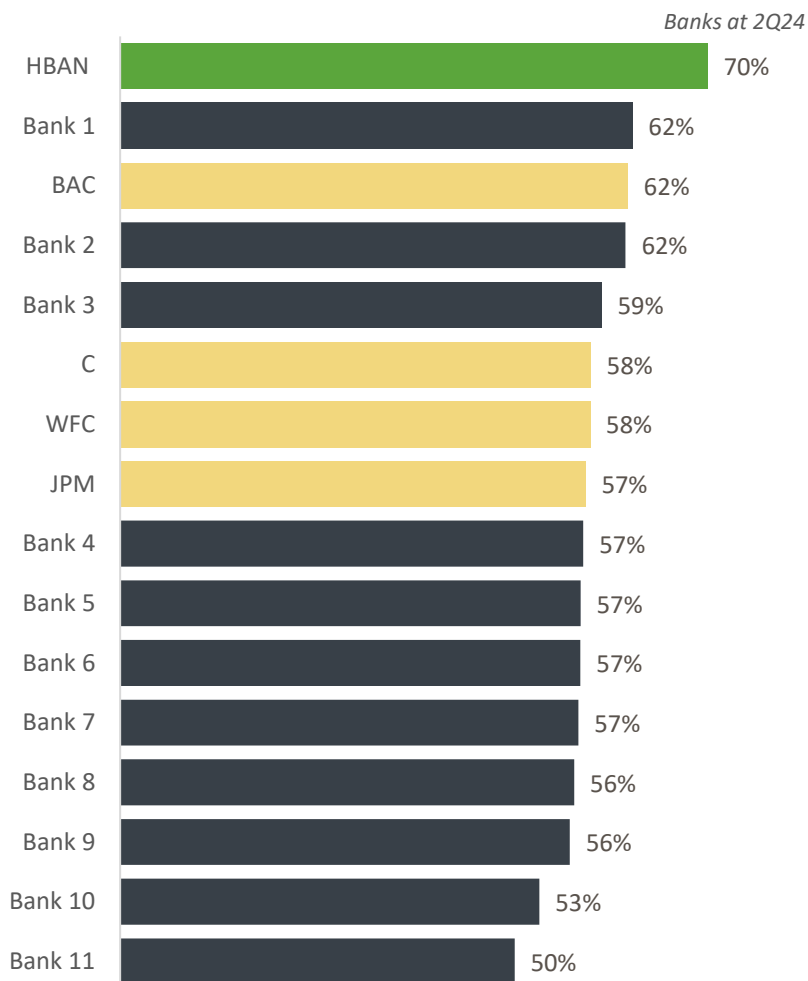
- Total deposit balances up 5.5% YoY
- NIB dollar decline slowing
- Slowing mix-shift rate of change
- Leading penetration with TM relationship
 - Commercial: 94%
 - Business Banking: 84%

2Q24 NIB by Business Line – Average Balances⁽¹⁾

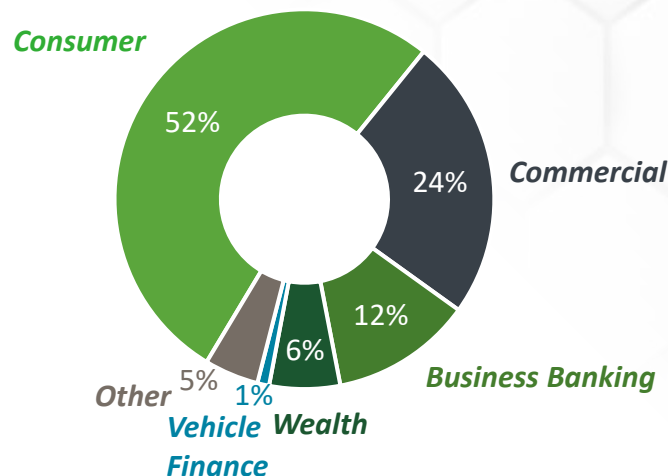


High Quality, Granular Deposit Franchise

Leading Percent of Insured Deposits⁽¹⁾



Diversification by Business Lines (2Q24)



..with Low Average Balances

Consumer	\$12k per account
Business Banking	\$37k per account
Commercial	\$4.0M per relationship

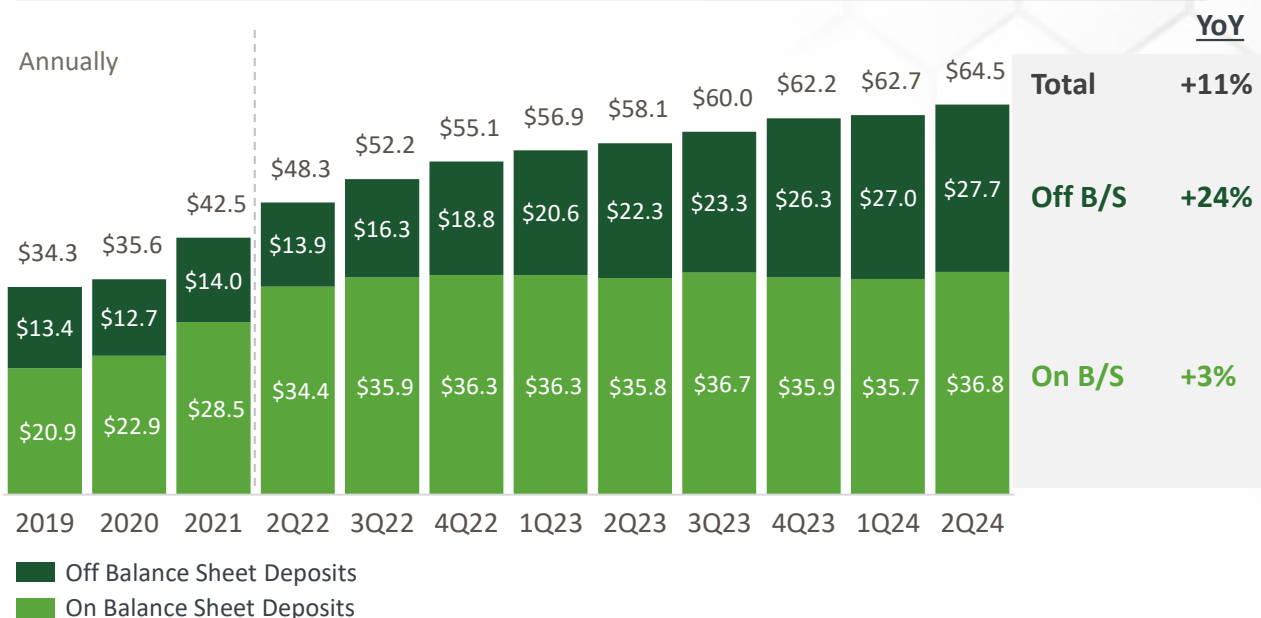
Commercial Deposit Relationships Bolstered by Off Balance Sheet Liquidity Management Solutions

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)

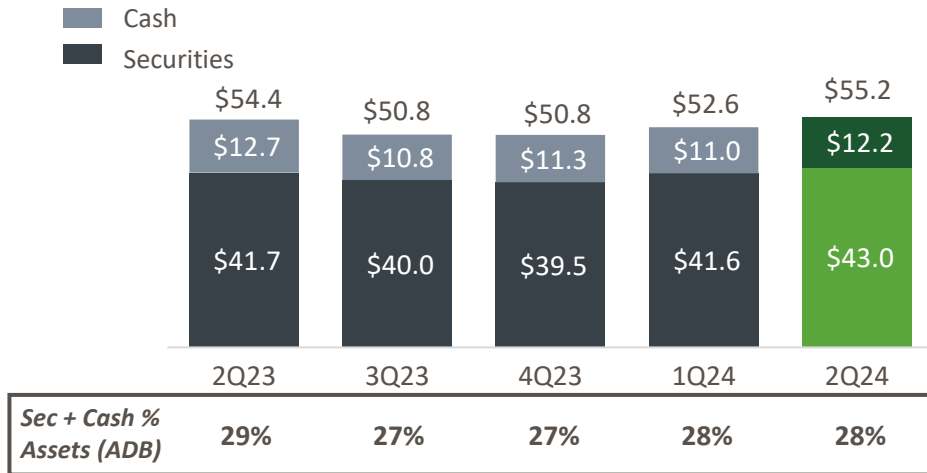


Commercial Banking Segment Customer Deposits / Liquidity (EOP)

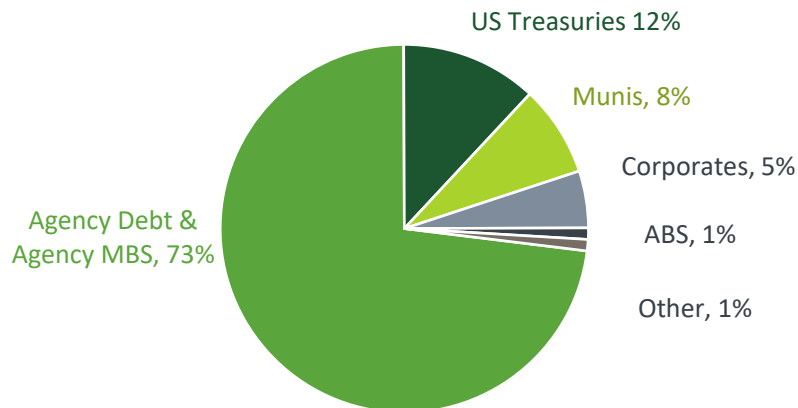
Ending	9/30/23	12/31/23	3/31/24	6/30/24
On B/S	\$36.0	\$35.5	\$35.6	\$38.1
Off B/S	\$25.8	\$26.1	\$27.0	\$28.1
Total	\$61.8	\$61.6	\$62.6	\$66.2

Securities Portfolio

Securities + Cash⁽¹⁾ - Average



2Q24 Securities Portfolio Composition - EOP

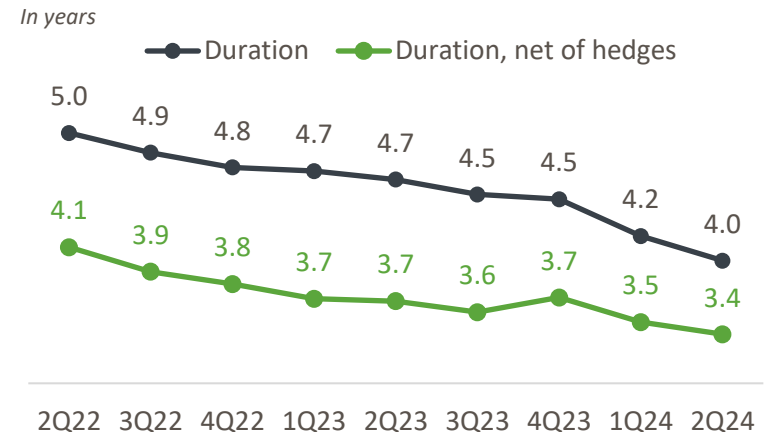


Note: \$ in billions unless otherwise noted
See notes on slide 57

Highlights

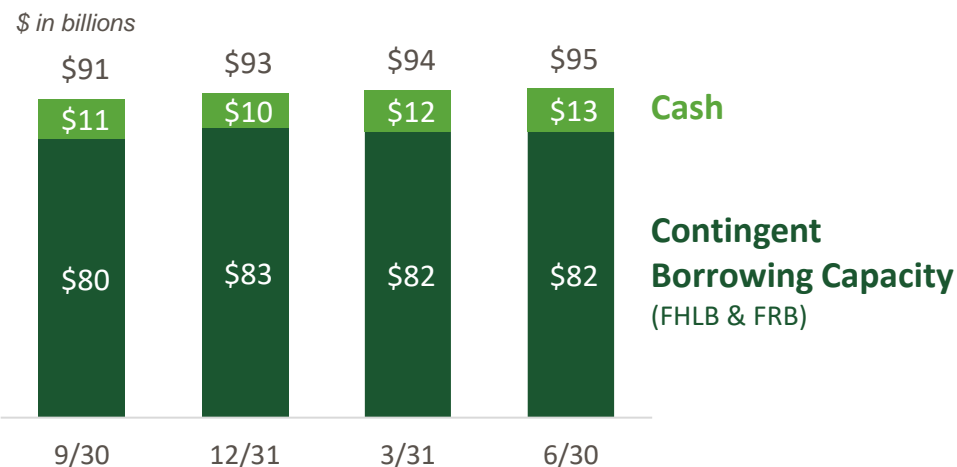
- Purchased \$3.5 billion of securities at a 5.28% yield
- Incremental growth in short duration Treasuries (HQLA)
- Securities yields of 4.29% increased 10bps QoQ and increased 47bps YoY
- 35% of portfolio classified as HTM to protect capital
- AFS portfolio hedged with pay fixed swaps; reduces duration risk and protects AOCI / capital and liquidity

High Quality, Short Duration Portfolio⁽²⁾



Diversified Sources of Liquidity

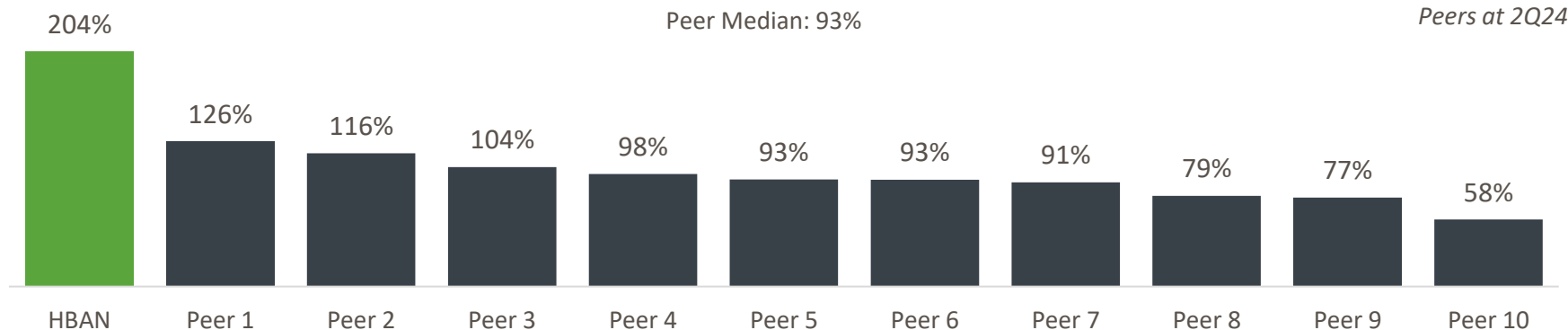
Robust Level of Available Liquidity⁽¹⁾



Highlights

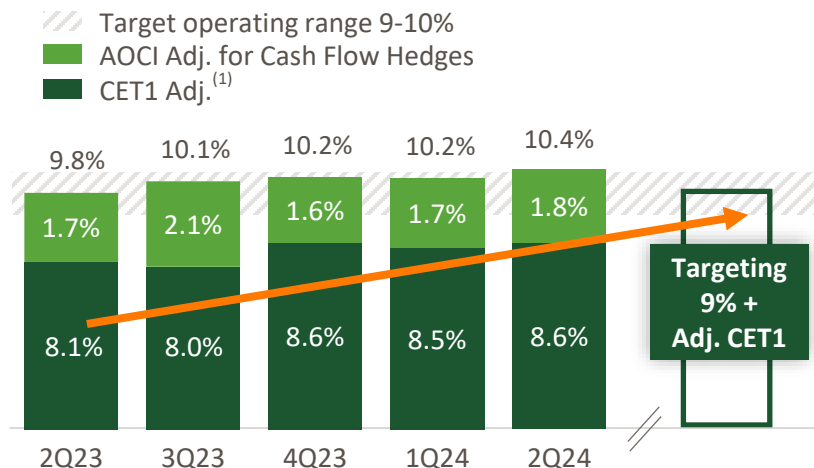
- Peer leading available liquidity as a percent of uninsured deposits highlighting the proactive approach to liquidity risk management and strength of our granular deposit base
- As of 6/30, cash and available liquidity total of \$95 billion
- Additional sources of liquidity include \$4.8 billion of unpledged securities (market value) at 6/30

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

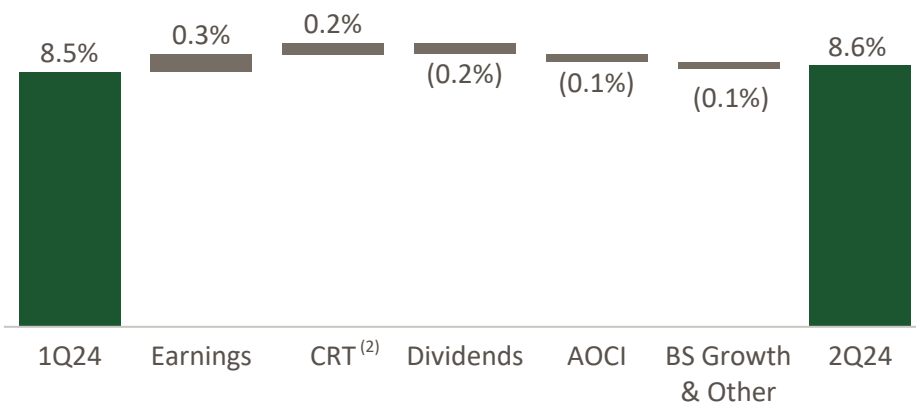


Capital Positioning | Robust Capital Generation Power

CET1 Ratio



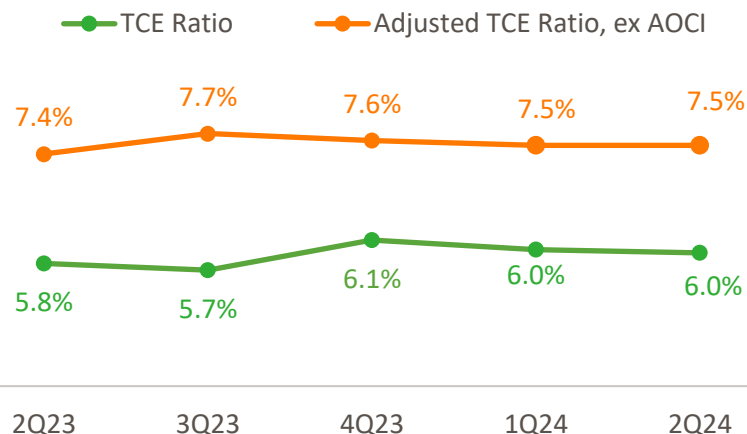
Adjusted CET1 Ratio Drivers⁽¹⁾



Highlights

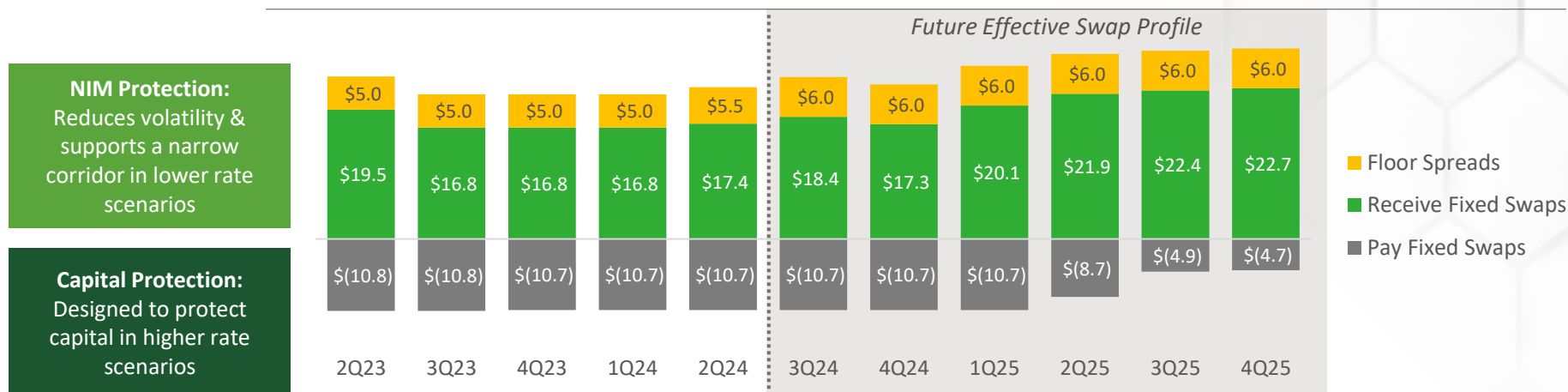
- Capital Priorities include:
 - 1) Fund Organic Growth
 - 2) Dividend
 - 3) Buybacks/other
- Expect to deploy capital to fund organic growth and continue to increase adjusted CET1

Tangible Common Equity



Balance Sheet Hedging Program Overview

Hedging Program Profile – Effective Swaps⁽¹⁾



Management Strategy

- Dynamically managing hedge program to support objectives to protect both net interest margin and capital
- Forward starting swap structures utilized to gain future protection, while minimizing near-term negative carry
- Expect to gradually increase downrate protection over time
- Projecting ~1/3 reduction in down rate asset sensitivity by mid-2025 reflective of hedging profile detailed above

Hedging Balance Update (as of 6/30/24)

Program	Notional (\$)	Effective (\$)	Weighted Avg Rate (%)	WAL (Years)	YTD Actions
PF Swaps	\$11.6	\$10.7	1.49	3.03	No actions
Total PF Swaps	\$11.6	\$10.7		3.03	
RF Swaps	\$26.6	\$17.4	3.18	3.31	2Q24 Actions: Added \$3.3 billion forward starting 3-5yr swaps; WA Rate: 3.80%
Floor Spreads	\$6.0	\$5.5	2.79 / 3.87	2.33	No actions
Total RF Swaps & Floor Spreads	\$32.6	\$22.9		3.13	

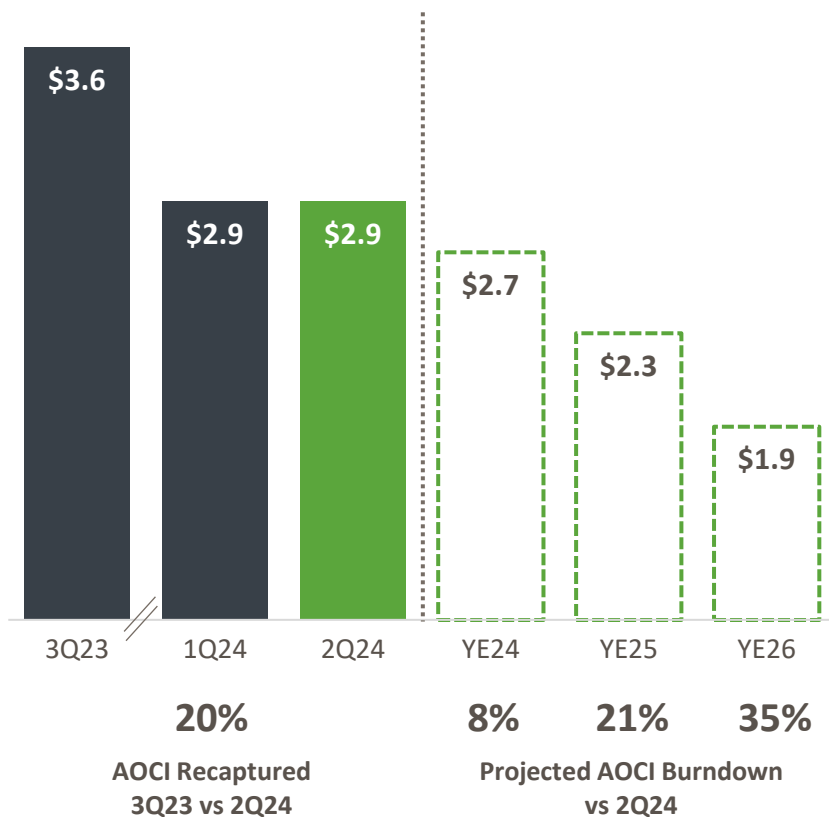
Note: \$ in billions unless otherwise noted

(1) Shown current position as of 7/10/24 with projection of effective swaps through 4Q25.

Accumulated Other Comprehensive Income Dollars

AOCI Outlook⁽¹⁾

\$ in billions



Highlights

- Projecting ~35% 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	\$31.0	(\$3.5)	\$0.6	(\$2.9)
2Q24 HTM	\$15.0	(\$2.3)	-	(\$2.3)
Total	\$46.0	(\$5.8)	\$0.6	(\$5.2)

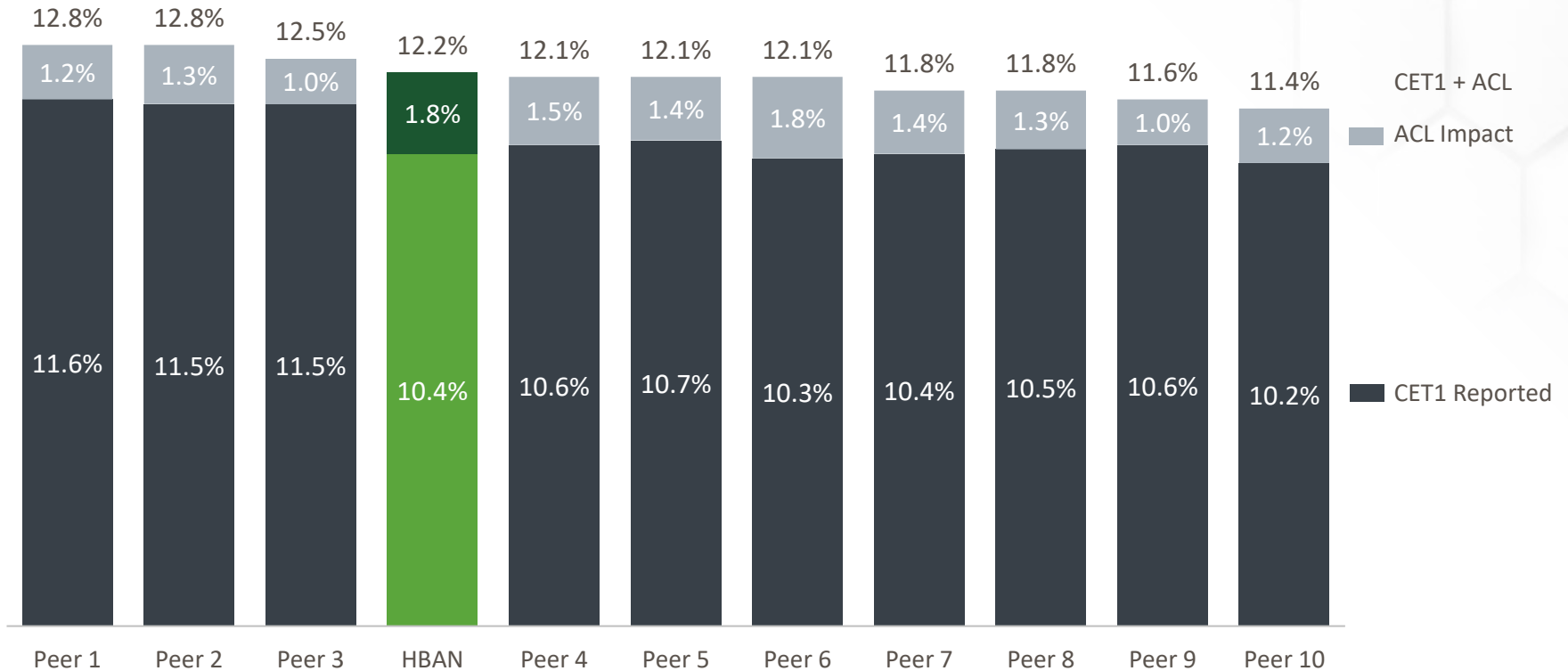
Excludes Other Securities; pre-tax

Note: AOCI burndown assumptions based on implied market rates at 6/30/24
See notes on slide 57

CET1 Comparison versus Peers

CET1 (Reported and Adjusted for ACL)⁽¹⁾

Peers at 2Q24



Above median total loss absorbing capacity versus peers

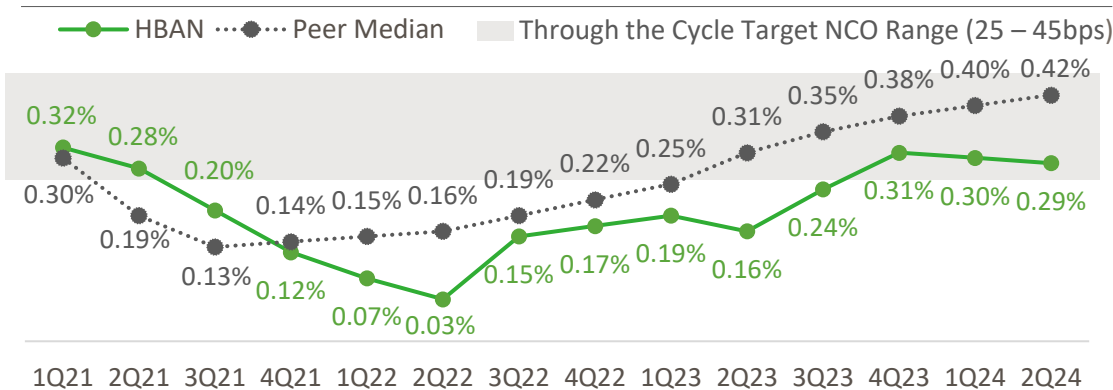
See reconciliations on slide 54 (CET1 + ACL)
See notes on slide 57

Credit

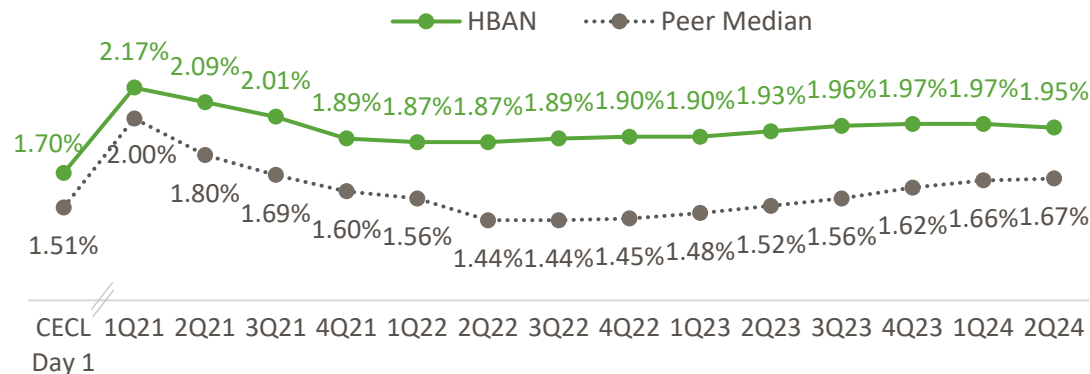
Asset Quality and Reserve | Top Tier Reserve Profile

Consistent top-tier credit performance, with loss coverage higher than peer median

Net Charge-off Ratio



Allowance for Credit Losses (ACL) % of Loans



Robust 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)

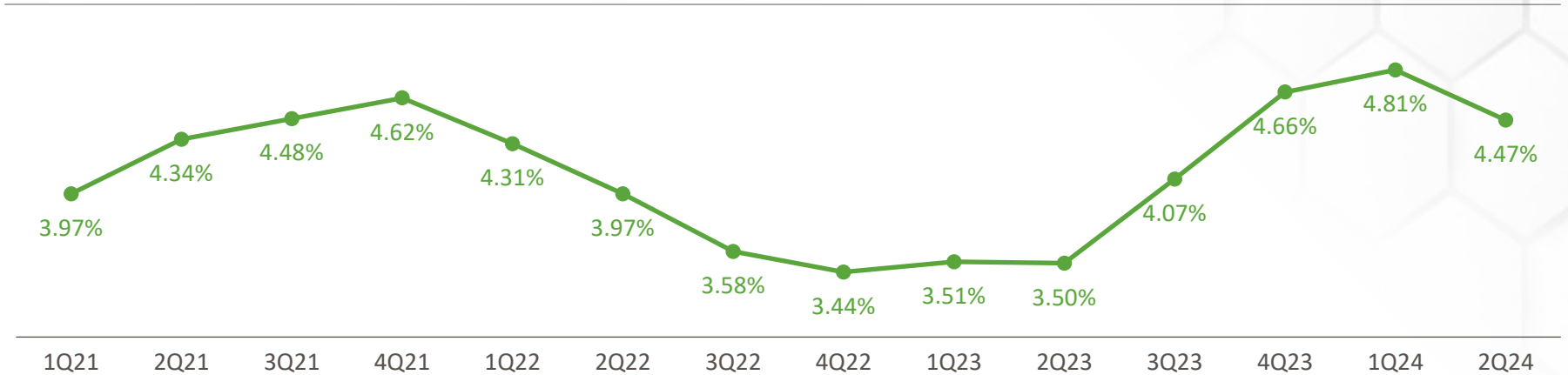
Commercial – 56% of total loans

- Breadth of industry verticals and diverse geographic footprint supported by rigorous client selection
- CRE concentration is lowest quartile⁽¹⁾ (9.6% of total loans) supported by highest quartile⁽¹⁾ reserve (4.5%)
 - Multifamily: 3.7% of total loans
 - Industrial: 1.6% of total loans
 - Office: 1.4% of total loans

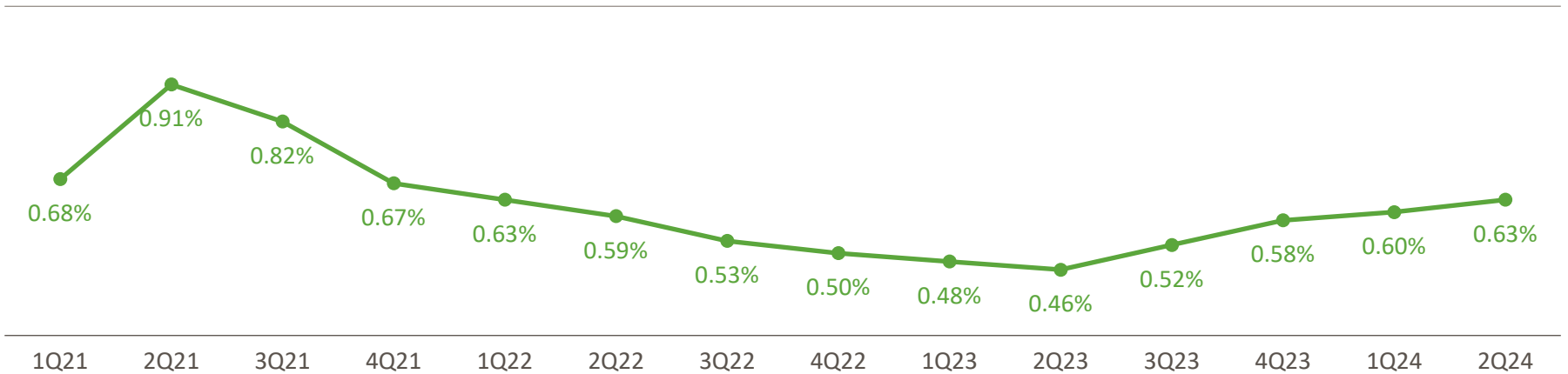
Disciplined Credit Culture Supports Through the Cycle Outperformance

Asset Quality | Criticized and NPA Ratios

Criticized Asset Ratio

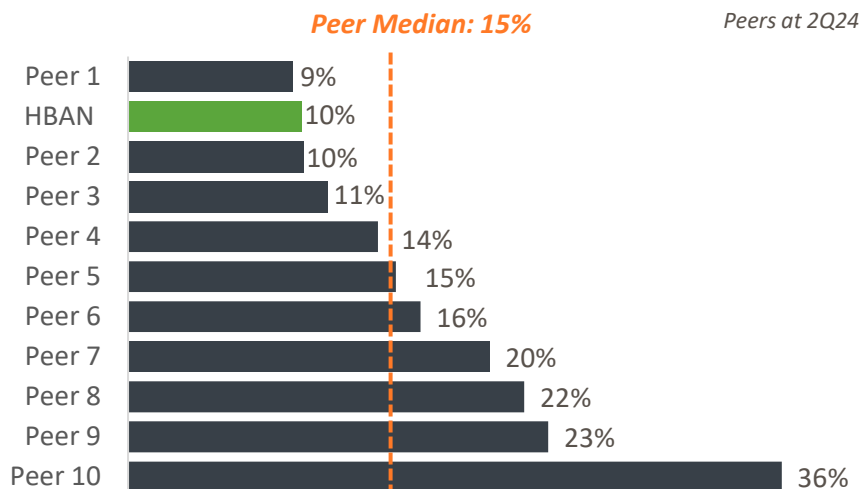


NPA Ratio

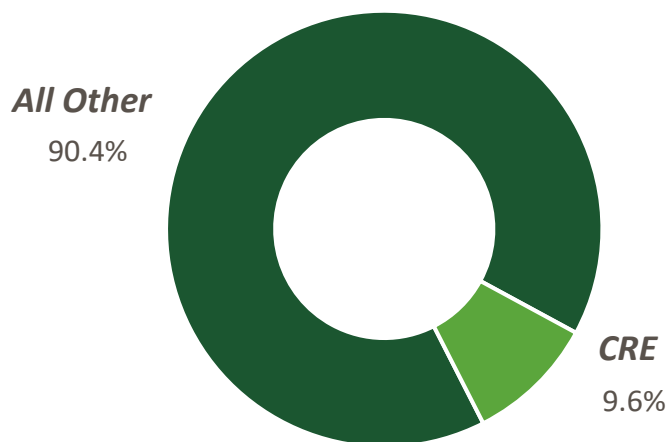


Commercial Real Estate (CRE) Overview

CRE Loans as % of Total Loans⁽¹⁾

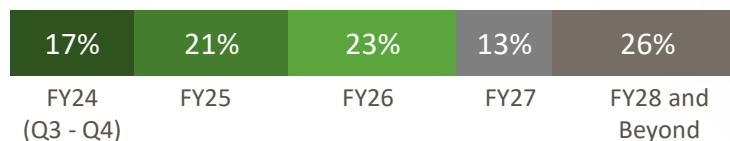


Loan Portfolio Composition (2Q24)



Portfolio Characteristics

- Well diversified portfolio with rigorous client selection
- CRE reserve coverage 4.5% vs peer median of 2.6% (2Q24)
 - Office reserve coverage of 12%
- Office portfolio at 1.4% of total loans, and predominately suburban and multi-tenant
- Construction portfolio <0.8% of total loans
- CRE – Office maturities (% by year):



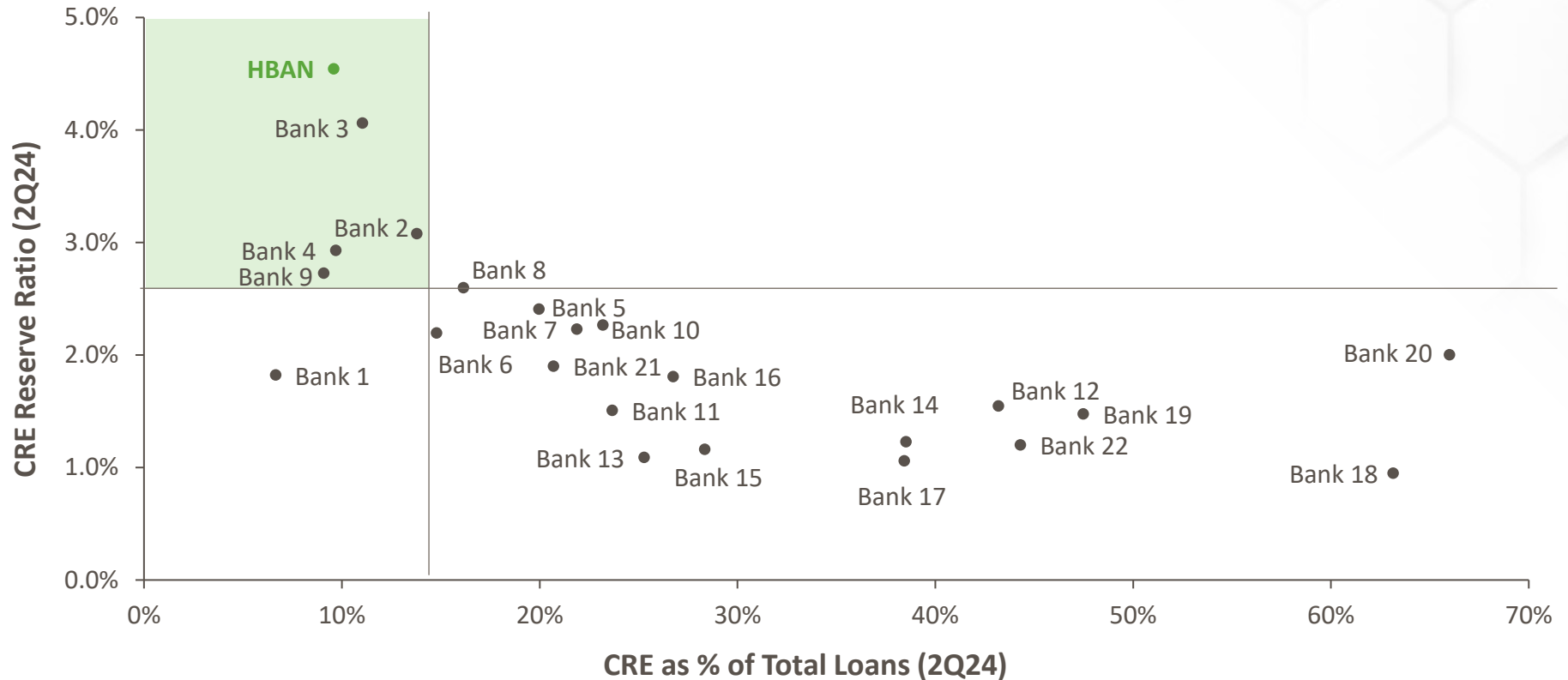
CRE Diversification by Property Type (2Q24)

Property Type (\$ in billions)		% of Total Loans
Multifamily	\$4.6	3.7%
Industrial	2.0	1.6%
Office	1.7	1.4%
Retail	1.6	1.3%
Hotel	0.9	0.7%
Other	1.1	0.9%
Total CRE	\$11.9	9.6%

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 6/30/2024⁽¹⁾



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

Commercial Real Estate (CRE) – Multi Family Overview

Management Approach

- Sponsor-driven strategy focused on experienced owners and operators

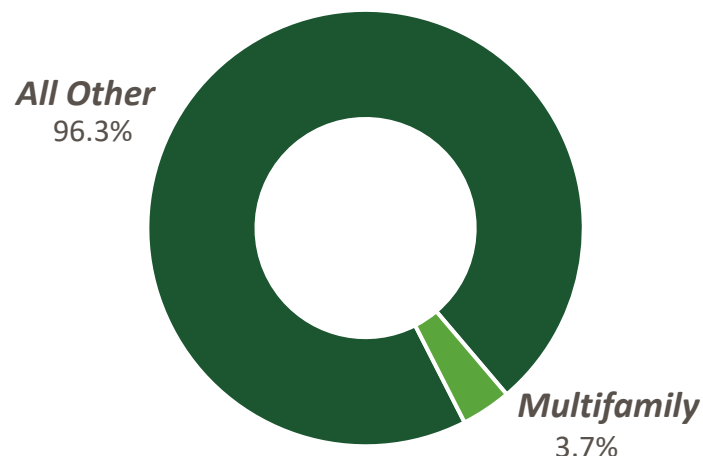
Key Portfolio Metrics

- 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 (2Q24)

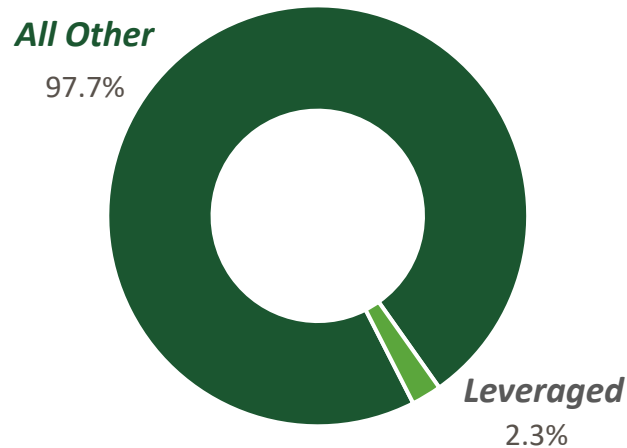
Metropolitan Statistical Area (MSA)	Balance (\$ in millions)	% of Total Multifamily Portfolio
Columbus, OH	\$346	7.6%
Chicago-Joliet-Naperville, IL	250	5.5%
Detroit-Warren-Livonia, MI	245	5.4%
Minneapolis-St. Paul-Bloomington, MN	197	4.4%
Orlando-Kissimmee-Sanford	197	4.3%

Loan Portfolio Composition (2Q24)



Minimal Exposure to Leveraged Lending

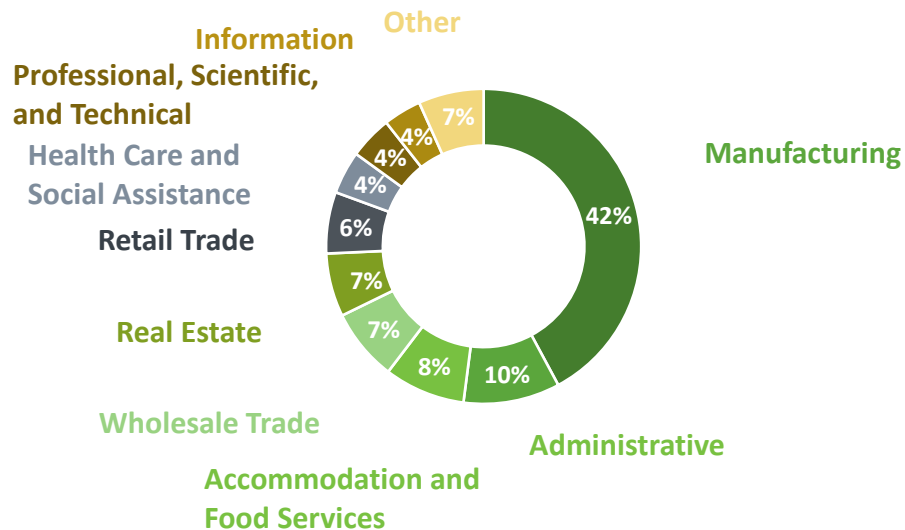
Loan Portfolio Composition (2Q24)



Highlights

- \$2.9 billion, or 2.3% 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

Industry Classification of Outstandings

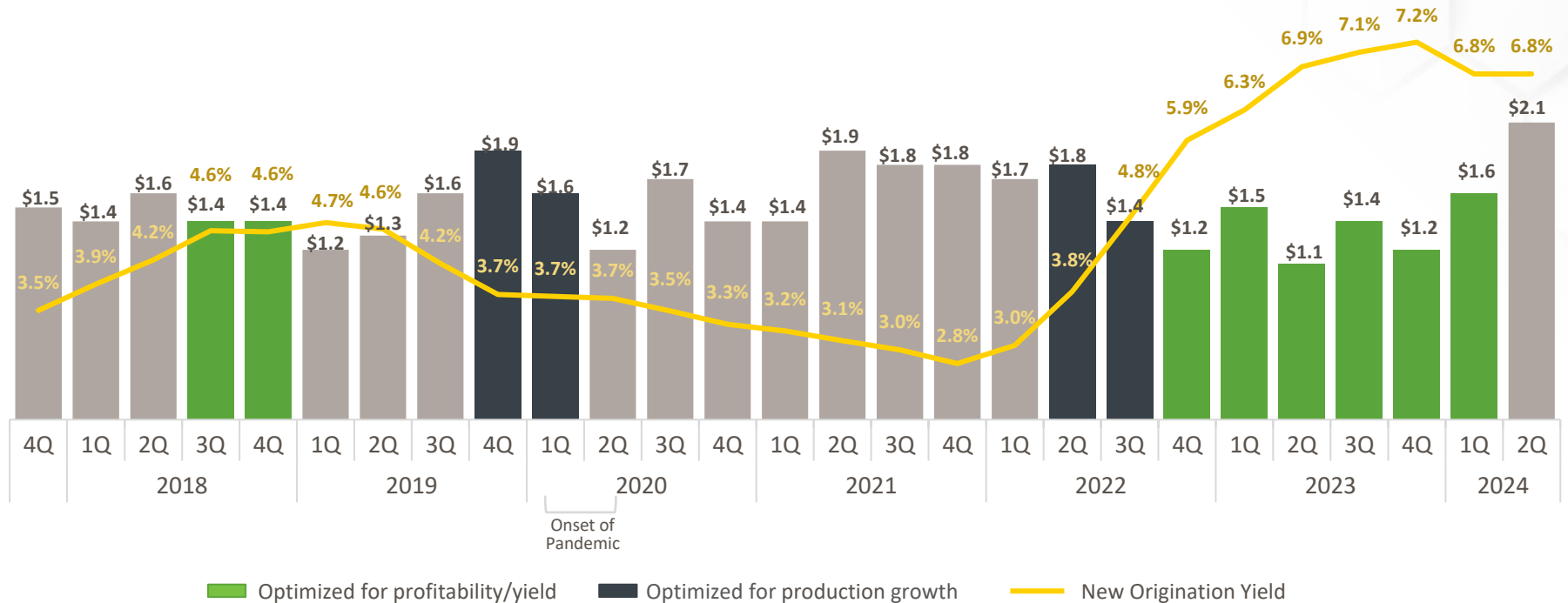


Auto – Proven Track Record of Strategic Growth

Optimize through the Cycle

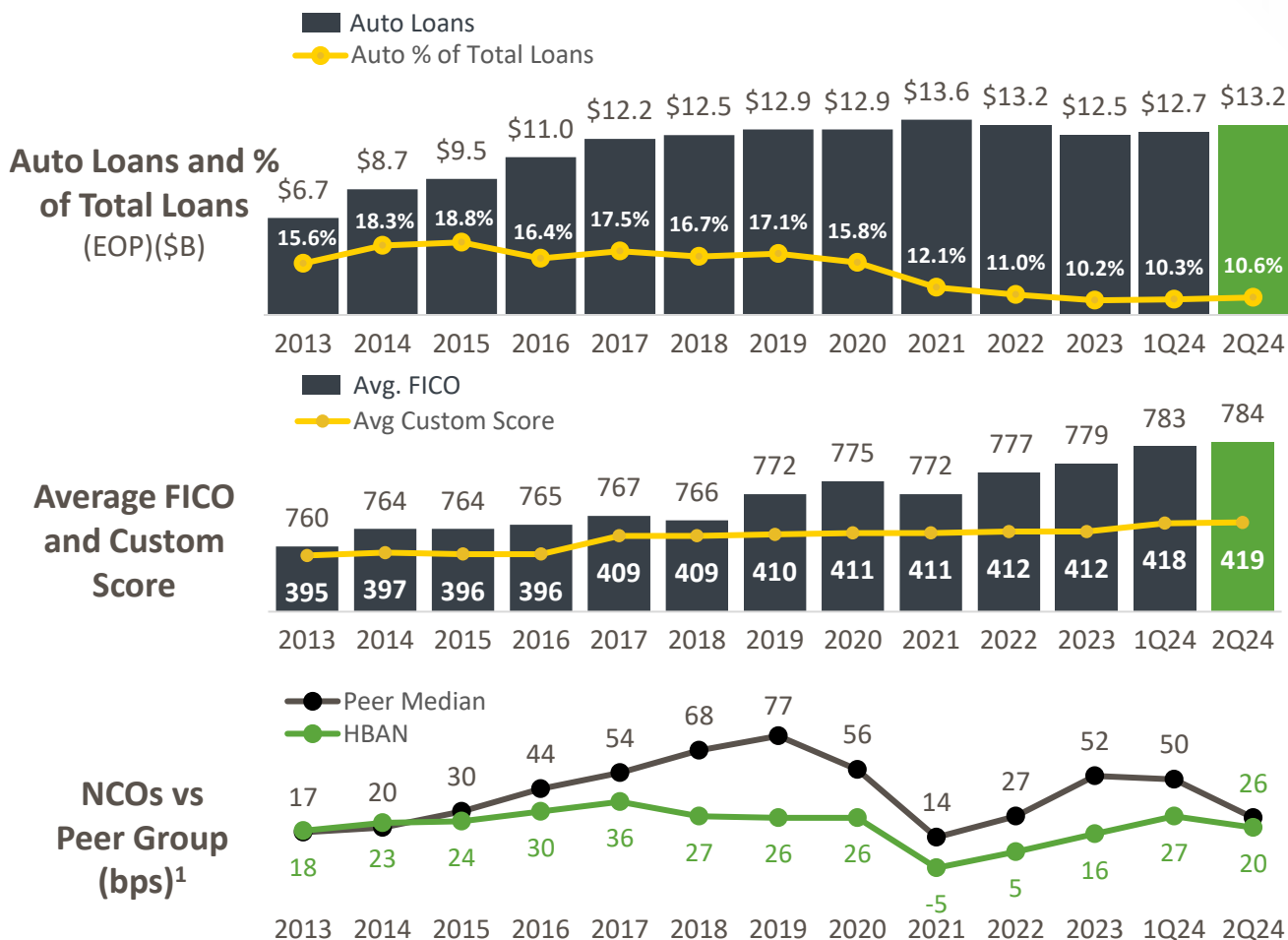
Calibrating production to balance growth and returns

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 has decreased and stabilized since 2022

Deep Industry Expertise

- 75+ years of experience; consistent underwriting strategy

Robust Customer Selection

- Super-prime with average FICO of 784
- Proprietary custom scorecard enhances predictive modeling

Extensive Industry Knowledge with Emphasis on Super-Prime Consumers

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)

Pre-Provision Net Revenue (\$ in millions)		2Q23	3Q23	4Q23	1Q24	2Q24
Total revenue (GAAP)		\$1,841	\$1,877	\$1,721	\$1,754	\$1,803
FTE adjustment		11	11	11	13	13
Total revenue (FTE)	A	1,852	1,888	1,732	1,767	1,816
Less: net gain / (loss) on securities		(5)	--	(3)	--	--
Total Revenue (FTE), excluding net gain / (loss) on securities and notable items	B	1,857	1,888	1,735	1,767	1,816
Noninterest expense	C	1,050	1,090	1,348	1,137	1,117
Notable Items:						
Less: FDIC Deposit Insurance Fund (DIF) special assessment		--	--	214	32	6
Less: Other notable items		--	15	12	7	--
Noninterest expense, excluding Notable Items	D	1,050	1,075	1,122	1,098	1,111
Pre-provision net revenue (PPNR)	(A-C)	\$802	\$798	\$384	\$630	\$699
PPNR, adjusted	(B-D)	\$807	\$813	\$613	\$669	\$705

Non-GAAP Reconciliation

Average Tangible Common Equity, ROTCE

(\$ in millions)	2Q23	3Q23	4Q23	1Q24	2Q24
Average common shareholders' equity	\$16,359	\$16,256	\$16,275	\$16,819	\$16,861
Less: intangible assets and goodwill	5,734	5,722	5,710	5,697	5,685
Add: net tax effect of intangible assets	36	34	32	29	25
Average tangible common shareholders' equity (A)	\$10,661	\$10,568	\$10,597	\$11,151	\$11,201
Less: average accumulated other comprehensive income (AOCI)	(2,800)	(3,194)	(3,465)	(2,860)	(3,033)
Adjusted average tangible common shareholders' equity (B)	\$13,461	\$13,762	\$14,062	\$14,011	\$14,234
Net income available to common	\$519	\$510	\$215	\$383	\$439
Add: amortization of intangibles	13	12	12	12	12
Add: deferred tax	(3)	(2)	(2)	(2)	(3)
Adjusted net income available to common	529	520	225	393	448
Adjusted net income available to common (annualized) (C)	\$2,122	\$2,063	\$893	\$1,581	\$1,802
Return on average tangible shareholders' equity (C/A)	19.9%	19.5%	8.4%	14.2%	16.1%
Return on average tangible shareholders' equity, ex AOCI (C/B)	15.8%	15.0%	6.4%	11.3%	12.6%
(\$ in millions)	2Q23	3Q23	4Q23	1Q24	2Q24
Adjusted net income available to common (annualized) (C)	\$2,122	\$2,063	\$893	\$1,581	\$1,802
Return on average tangible shareholders' equity	19.9%	19.5%	8.4%	14.2%	16.1%
Add: Notable Items, after tax (D)	--	12	179	30	5
Adjusted net income available to common (annualized) (E)	\$2,122	\$2,111	\$1,603	\$1,702	\$1,822
Adjusted return on average tangible shareholders' equity (E/A)	19.9%	20.0%	15.1%	15.3%	16.2%
Adjusted return on average tangible shareholders' equity, ex AOCI (E/B)	15.8%	15.3%	11.4%	12.1%	12.8%

Non-GAAP Reconciliation

Adjusted Noninterest Expense, Efficiency

Efficiency Ratio (\$ in millions) – Pre-tax	2Q23	3Q23	4Q23	1Q24	2Q24
Noninterest expense (GAAP)	\$1,050	\$1,090	\$1,348	\$1,137	\$1,117
Less: intangible amortization	13	12	12	12	12
Noninterest expense less amortization of intangibles (A)	\$1,037	\$1,078	\$1,336	\$1,125	\$1,105
Less: Notable Items, pre-tax	--	15	226	39	6
Adjusted noninterest expense, efficiency (Non-GAAP) (B)	\$1,037	\$1,063	\$1,110	\$1,086	\$1,099
Total Revenue (GAAP)	\$1,841	\$1,877	\$1,721	\$1,754	\$1,803
FTE adjustment	11	11	11	13	13
Less: gain / (loss) on securities	(5)	--	(3)	--	--
FTE revenue less gain / (loss) on securities (C)	\$1,857	\$1,888	\$1,735	\$1,767	\$1,816
Efficiency Ratio (A/C)	55.9%	57.0%	77.0%	63.7%	60.8%
Adjusted Efficiency Ratio (B/C)	55.9%	56.3%	64.0%	61.5%	60.5%

Noninterest Expense (\$ in millions)	2Q23	3Q23	4Q23	1Q24	2Q24
Noninterest expense (GAAP)	\$1,050	\$1,090	\$1,348	\$1,137	\$1,117
Less: Notable Items, pre-tax	--	15	226	39	6
Adjusted Noninterest expense (Non-GAAP)	\$1,050	\$1,075	\$1,122	\$1,098	\$1,111

Non-GAAP Reconciliation

Common Equity Tier 1 (CET1)

CET1 – AOCI Impact (\$ in millions)	2Q23	3Q23	4Q23	1Q24	2Q24
Common Equity Tier 1 (A)	\$13,885	\$14,211	\$14,212	\$14,283	\$14,521
Add: accumulated other Comprehensive income (loss) (AOCI)	(3,006)	(3,622)	(2,676)	(2,879)	(2,911)
Less: cash flow hedge	(612)	(662)	(363)	(436)	(399)
Adjusted Common Equity Tier 1 (B)	\$11,491	\$11,251	\$11,899	\$11,840	\$12,009
Risk Weighted Assets (C)	\$141,432	\$140,688	\$138,706	\$139,622	\$139,374
Common Equity Tier 1 ratio (A/C)	9.8%	10.1%	10.2%	10.2%	10.4%
Adjusted CET1 Ratio (B/C)	8.1%	8.0%	8.6%	8.5%	8.6%
AOCI impact adjusted for cash flow hedges on loan portfolio	1.7%	2.1%	1.6%	1.7%	1.8%

CET1 – ACL Impact (\$ in millions)	1Q24	2Q24
Common Equity Tier 1 (A)	\$14,283	\$14,521
Add: allowance for credit losses (ACL)	2,415	2,423
Adjusted Common Equity Tier 1 (B)	\$16,698	\$16,944
Risk Weighted Assets (C)	\$139,616	\$139,374
Common Equity Tier 1 ratio (A/C)	10.2%	10.4%
CET1 Adjusted for ACL ratio (B/C)	12.0%	12.2%
ACL Impact	1.8%	1.8%

Non-GAAP Reconciliation

Tangible common equity ratio, Tangible book value per share

Tangible Common Equity Ratio (\$ in millions)	2Q23	3Q23	4Q23	1Q24	2Q24
Huntington shareholders' equity	\$18,788	\$18,483	\$19,353	\$19,322	\$19,515
Less: preferred stock	2,484	2,484	2,394	2,394	2,394
Common shareholders' equity	\$16,304	\$15,999	\$16,959	\$16,928	\$17,121
Less: goodwill	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	132	122	113	103	94
Tangible common equity (A)	\$10,611	\$10,316	\$11,285	\$11,264	\$11,466
Less: accumulated other comprehensive income (loss)	(3,006)	(3,622)	(2,676)	(2,879)	(2,911)
Adjusted tangible equity (B)	\$13,617	\$13,938	\$13,961	\$14,143	\$14,377
Total assets	\$188,505	\$186,650	\$189,368	\$193,519	\$196,310
Less: goodwill	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	132	122	113	103	94
Tangible assets (C)	\$182,812	\$180,967	\$183,694	\$187,855	\$190,655
Tangible common equity / tangible asset ratio (A/C)	5.8%	5.7%	6.1%	6.0%	6.0%
Adjusted tangible common equity / tangible asset ratio (B/C)	7.4%	7.7%	7.6%	7.5%	7.5%
TBV per Share (\$ in millions, except per share amounts)	2Q23	3Q23	4Q23	1Q24	2Q24
Number of common shares outstanding (D)	1,448	1,448	1,448	1,449	1,452
Tangible book value per share (A/D)	\$7.33	\$7.12	\$7.79	\$7.77	\$7.89
Adjusted tangible book value per share (B/D)	\$9.40	\$9.63	\$9.64	\$9.76	\$9.90

Notes

Slide 6:

- (1) All stats as of 2Q24 (EOP) unless otherwise noted.
- (2) By number (units) of 7(a) loans nationally.
- (3) Based on EOP loan balances since 2010.
- (4) S&P Global market share data as of 6/30/2023 – Peers include: CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION.
- (5) Equipment Leasing & Financing Association, 2023, bank-owned firms, includes HTF portfolio in terms of annual production.
- (6) Based on publicly available peer data and internal estimates.

Slide 8:

- (1) AOCI adjustment aligned to the GSIB reporting requirement - exclusion of AOCI adjusted for cash flow hedges on loan portfolio.
- (2) Average deposit growth 4Q21-2Q24. 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 9:

- (1) AOCI adjustment aligned to the GSIB reporting requirement - exclusion of AOCI adjusted for cash flow hedges on loan portfolio
- (2) Based on estimated 6/30/24 uninsured deposits
- (3) Source: Company Second Quarter 2024 Form 10Q's. Includes publicly listed US-based banks with >\$50 billion in assets as of 2Q24 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 11:

- (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 12:

- (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) 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 14:

- (1) Second Quarter 2024 CRB Total Noninterest Income

Slide 20:

- (1) Source: S&P Global Market Intelligence and filings - Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB. Refers to FTE Net Interest Income

Slide 21:

- (1) Represents total noninterest income excluding the impacts of credit risk transfers
- (2) Average contribution in percentage of total capital markets revenue from 3Q23-2Q24
- (3) Treasury Management Fees, net of earnings credit rate
- (4) 2Q24 vs 2Q23 (YoY)

Notes

Slide 23:

- (1) Non-GAAP; excludes effect of MTM on PF Swaptions and CRTs (“Credit Risk Transfers”)
- (2) CRTs include CLN (“Credit Linked Note”) executed in 2Q24 related to an ~\$4 billion portfolio of prime auto loans. The transaction reduced risk-weighted assets by ~\$3.0 billion, benefitting CET1 capital by ~17 basis points and impacted noninterest income.
- (3) Includes Insurance Income, Bank owned life insurance, gain on sale and other

Slide 29:

- (1) Source: S&P Global Market Intelligence and filings - Peers include CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION

Slide 30:

- (1) Average size data as of 6/30/2024. Excludes deposits classified as corporate and other

Slide 31:

- (1) Bank data as of 2Q24. 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 33:

- (1) Cash equals cash and cash equivalents.
- (2) Represents total securities portfolio duration

Slide 34:

- (1) Cash equals cash and cash equivalents. Coverage includes Contingent Capacity at Federal Reserve & FHLB + Cash & Equivalents. Based on estimated 6/30/24 uninsured deposits
- (2) Source: S&P Global – Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB

Slide 35:

- (1) AOCI adjustment aligned to the GSIB reporting requirement - inclusion of AOCI adjusted for cash flow hedges on loan portfolio
- (2) CLN executed in 2Q24 related to an ~\$4 billion portfolio of prime auto loans. The transaction reduced risk-weighted assets by ~\$3.0 billion, benefitting CET1 capital by ~17 basis points

Slide 37:

- (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, and unrealized gain/loss from pension and post-retirement obligations

Slide 38:

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

Slide 40:

- (1) As of July 2024.
- (2) Source: Company Second Quarter 2024 Form 10Q's. Includes publicly listed US-based banks with >\$50 billion in assets as of 2Q24 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.
- (3) Source: Company Financials. Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB.

Slide 42:

- (1) Bank data as of 2Q24. Source: S&P Global – Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB

Slide 43:

- (1) Bank data as of 2Q24. 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)