2024 Fourth Quarter Investor Presentation

December 16, 2024

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CAUTION REGARDING FORWARD-LOOKING STATEMENTS

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

Table of Contents

Overview

Huntington
Welcome.

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

$201B	$158B	+ 6%	$126B	+ 5%	1.93%
Assets (EOP)	Deposits (EOP)	YoY Deposit Growth (EOP)	Loans and Leases (EOP)	YoY Loan Growth (EOP)	ACL 3Q24

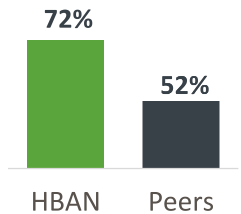
Established Market Leadership

Industry Leading Consumer and Business Franchise

#1
SBA Lender Nationally
7 Years in a row[1]

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

MSA's Top 5 Deposit Rank[2]



Scaled National Commercial Franchise

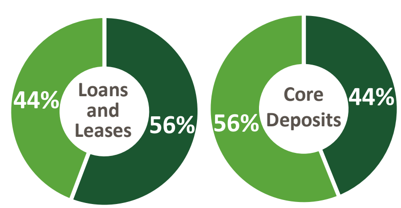
8
New Specialty Verticals Since 2022

Leading
Asset Finance Businesses

- Strong base of operating deposits
- #6 Equipment Finance[3]
- Top 6 Franchise Lender[4]

Diversified Businesses

Consumer / Commercial



Compelling Results

- ✓ **Top 20 U.S. Bank** by deposits
- ✓ **Top-quartile Credit Performance with 30bps of NCOs** (vs. peer median of 48bps)
- ✓ Distinguished brand, talent, and culture
- ✓ Strong risk and credit management through the cycle

Note: All stats as of 3Q24 (EOP) unless otherwise noted
See reconciliations on slide 55 (CET1 + ACL)
See notes on slide 56

Key Messages

1

Delivering Leading **Organic Growth**

- ✓ Robust production in core and new initiatives
- ✓ Loan growth of 4.6% YoY (EOP)
- ✓ Deposit growth of 6.4% YoY (EOP)
- ✓ Q4 momentum sets up strong 2025

2

Disciplined Execution in Dynamic Rate Environment

- ✓ Active down beta (cost of deposits down 29 bps from July)[1]
- ✓ Dynamically managing net interest margin

3

Maintaining **Strong Credit** Performance

- ✓ Top quartile NCOs vs. peers[2]
- ✓ Top tier ACL
- ✓ Disciplined credit management leading to through the cycle outperformance

4

Building **Momentum** into 2025

- ✓ Revenue growth accelerating
- ✓ Record net interest income expected in FY25
- ✓ Disciplined expense management while sustaining investments
- ✓ Setting up robust PPNR expansion into 2025 and beyond

Note: All stats as of 3Q24 unless otherwise noted
(1) November 2024 vs. July 2024
See notes on slide 56

2024 Year in Review: Delivering Leading Organic Growth

Delivering on Growth Initiatives

- ✓ **Growing Primary Banking Relationships YoY**
  - **2% Consumer** and **4% business**
- ✓ Expanded into new growth areas
  - **2 new geographies (North & South Carolina/Texas)**
  - **6 new commercial verticals**
- ✓ Exercising disciplined expense management while making **opportunistic investments** in revenue-producing initiatives

Outcomes

- ✓ **EOP Loans: +6.3% (3Q24 Annualized)** vs. peer median of -1.3%[2]
- ✓ **Avg. Deposits: +5.6% YoY** vs. peer median of -0.8%[2]

Accelerating Fee Revenues

- ✓ Increased **Treasury Management penetration**
- ✓ Drove **Wealth Household Growth** and **AUM Gathering**
- ✓ Expanded **Payment Capabilities** including **in-house merchant acquiring**
- ✓ FY24 on track for **record capital markets revenue**

Outcomes

- ✓ **Adj Fee Income: +12% YoY**[1]
- ✓ **Commercial Payments: +8% YoY**
- ✓ **Wealth Revenue: +18% YoY**
- ✓ **Capital Markets: +50% YoY**

Maintaining Strong Capital Ratios, Liquidity, & Credit

- ✓ Managed **capital ratios** higher through organic earnings accretion
- ✓ Improved **loan to deposit** ratio
- ✓ Maintained **credit discipline** aligned with moderate-to-low risk-profile
- ✓ **YTD charge-offs** at lower end of through-the-cycle range
- ✓ Supported by a **top tier ACL**

Outcomes

- ✓ **Adj. CET1: +90bps YoY to 8.9%**
- ✓ **Loan to deposit ratio down 2%** to 80% YoY
- ✓ **Top Quartile NCOs: 30bps** vs. peer median of 48bps[2]
- ✓ **Top Tier ACL: 1.93%**

(1) Adjustments include mark to market on pay-fixed Swaptions and CRTs
See reconciliation (Non-interest income) on slide 23
See notes on slide 56

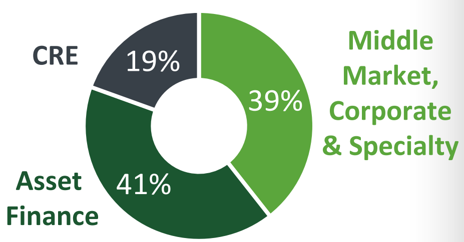
Segment Overview

Huntington
Welcome.

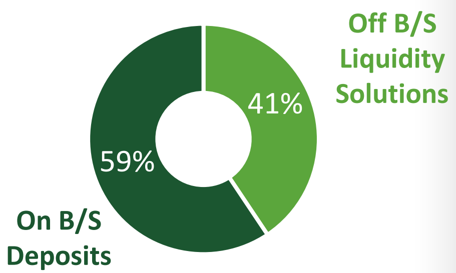
Commercial Bank | Comprehensive Strategy to Drive Organic Growth

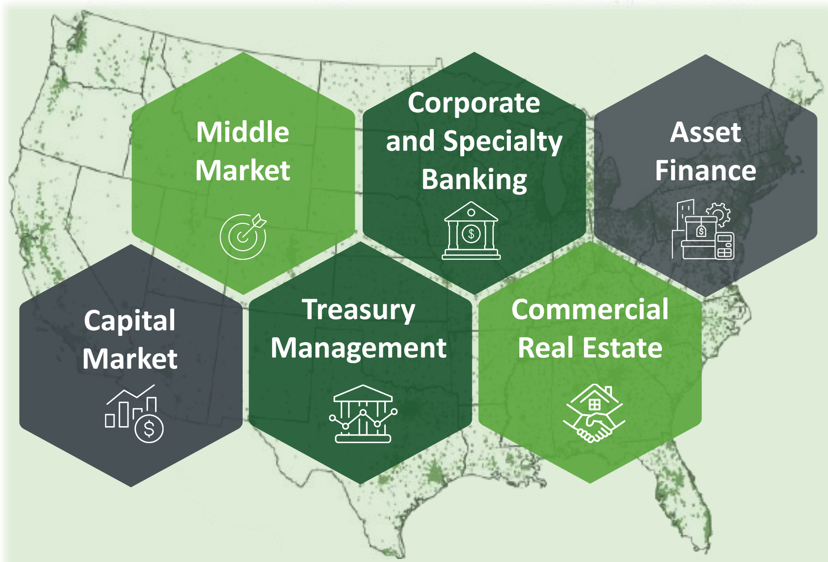
Broad Product Set Combined with Deep Expertise

$55B Loan Portfolio



$68B Customer Deposits and Liquidity





Greenwich Awards[6]:

Best Brand	Excellence Cash Management
Trust, Ease of Doing Business, Values Long-Term Relationships	Customer Service and Overall Satisfaction with CM Specialist

Specialty Banking

- **Top 6** Franchise Lender[1]
- **Top 10** Healthcare Lender[1]

Asset Finance

- **#6** Equipment Finance[2]
- **#1** Technology Finance[1]
- **Top 10** Asset Based Lending[1]

Capital Markets

- **#12** Middle Market Loan Syndicator (non-sponsored)[3]
- **Top 15** Middle Market M&A Advisor[3]

Treasury Management

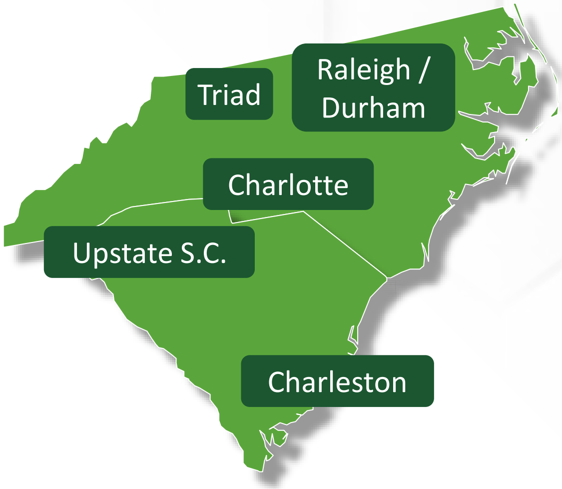
- **#11** Real Time Payments[4]
- **#11** ACH Receiver[5]

Data as of 3Q24 (EOP) unless otherwise noted
See notes on slide 56

Successfully Executing Carolina Expansion Strategy

Commercial-led Expansion

- 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



Exceeding Strategic Plan

- Staffed 5 regions **with over 60** established bankers providing Commercial Banking, Regional Banking, and Treasury Management locally
- Over 120 new Regional and Middle Market Banking relationships added YTD
- 2024 exceeding business case expectations

#3 Projected Population Growth(1)

#5 GDP Ranking Nationally(2)

#1 State for Business(3) N. Carolina

#2 SBA Lender N. Carolina(4)

#4 SBA Lender S. Carolina(4)

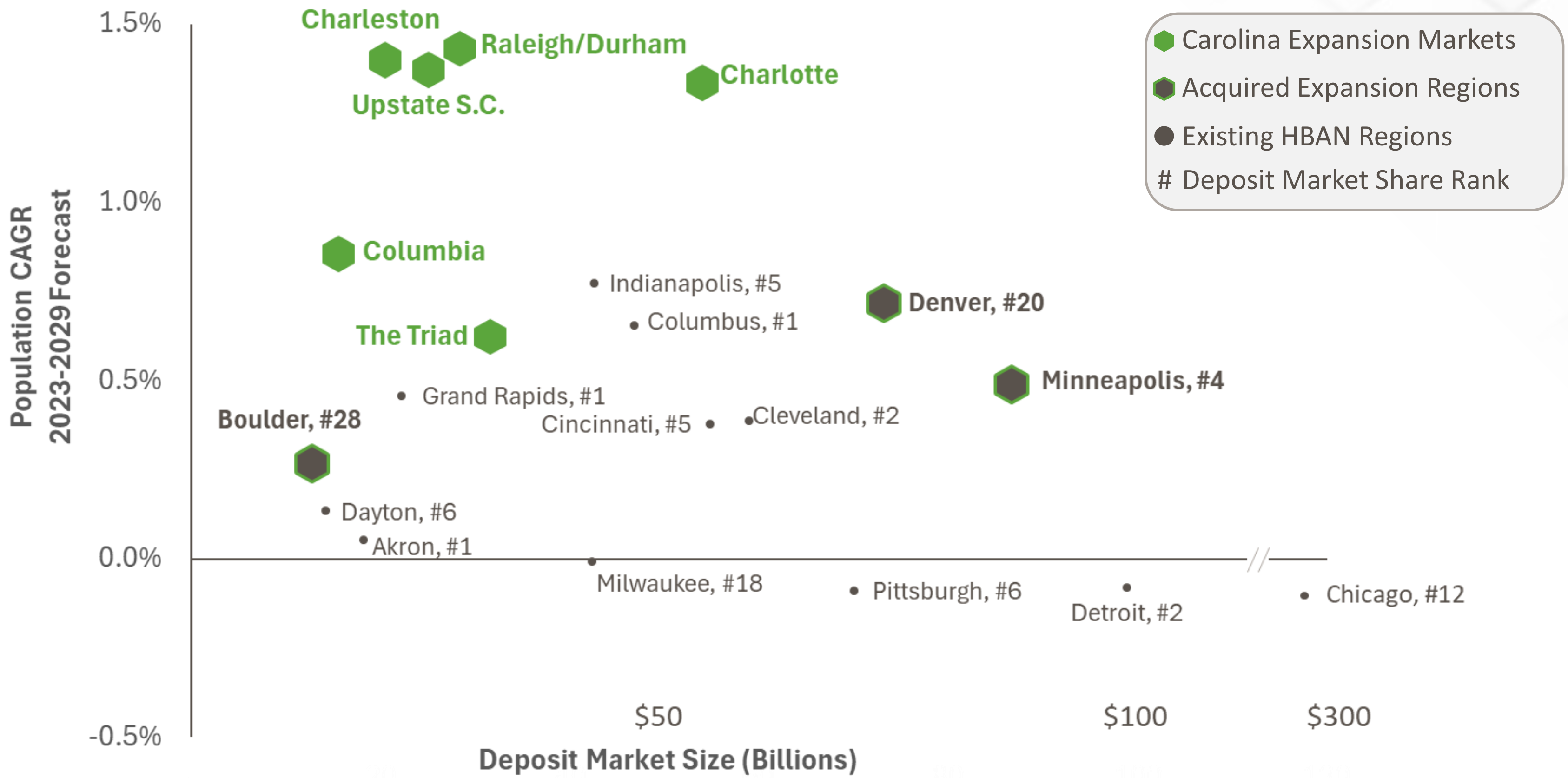
Driving Primary Banking Relationships

See notes on slide 56

Capitalizing on North and South Carolina Growth Opportunity

Sizeable deposit markets with outsized growth projections

Top 20 HBAN Regions by Deposit Market Size[1]



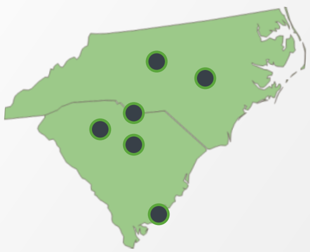
Six Carolina Regions feature an aggregate deposit market >$150B, population of 9.5M, and expected annual growth of 1.2% through 2029

See notes on slide 56

Exceptional Performance Across Core and New Initiatives

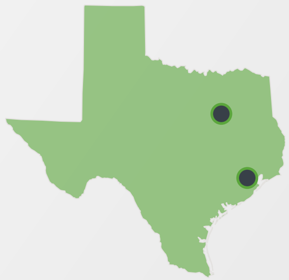
Expanding into High-Growth High-Return Businesses

✓ *+2 geographic expansions*



North & South Carolina

Added ~60 Bankers



Texas

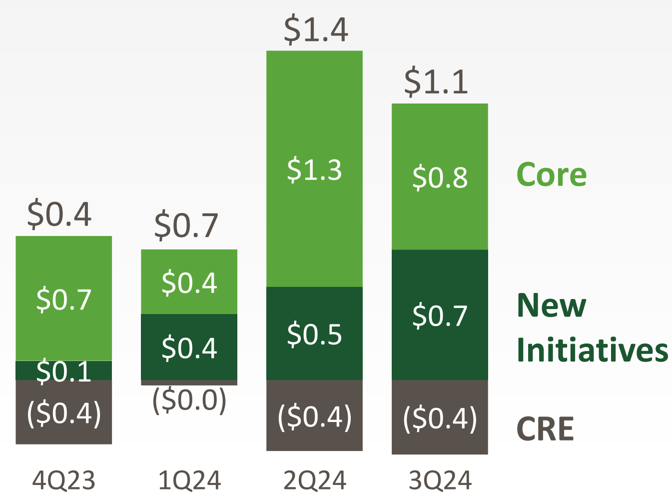
Added ~20 Bankers

✓ *+6 new verticals*

- Fund Finance
- Healthcare ABL
- Native American Financial Services
- HOA, Title, & Escrow Deposits
- Mortgage Servicing Deposits
- Mortgage Servicing Lending

- Commercial led loan growth and growing contributions by new initiatives offset by CRE declines
- Core growth led by Auto Floorplan, Regional & Business Banking, Auto, and Residential Mortgage
- New initiatives contributing to 35% of loan growth (ex CRE) over last twelve months
- New geographies and verticals exceeding plan

Net Loan Growth Trends (Avg.)

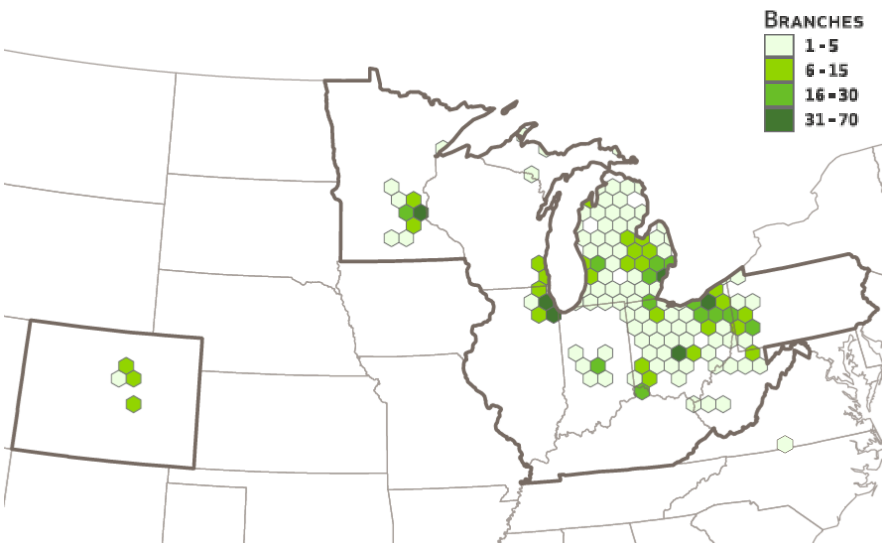


Note: $ in billions

Consumer & Regional Banking (CRB)

$110B	$71B	$338M	$33B
Deposits	Consumer & Business Loans	Fee Revenue[1]	Wealth Advisory AUM

Leading Midwest Consumer and National Specialty Franchises



...With Established Scale and Scope

#1 Branch Share in Ohio and Michigan

975 Branches in 12 States

3.2M Consumer Checking Households

4.3M Consumer Deposit Customers

380K Business Checking Households

22% Growth in Wealth Advisory AUM YoY

6.9% Growth in Total Loans YoY

#1 SBA LENDER

IN THE NATION IN NUMBER OF 7(a) LOANS§

For 7 Straight years[2]

Recent Awards and Recognition

History of Innovation

Early Pay

$50 Safety Zone™

Standby Cash

24-Hour Grace

Asterisk-Free Checking®

Data as of 3Q24 (EOP) unless otherwise noted

See notes on slide 56

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

Aligned leadership across all lines of business

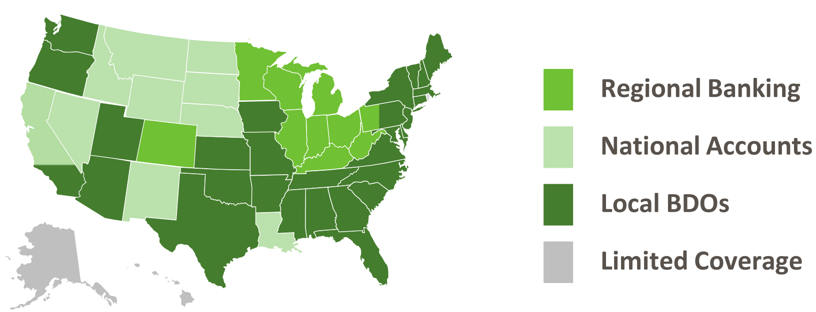
Strong alignment with Commercial middle market

Aligned goals & incentives for key referral partnerships

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

Controlled regional credit & pricing authorities

National Specialty Coverage



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

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

Note: BDO – Business Development Officers

De Novo Branch Expansion Boosting Growth Posture

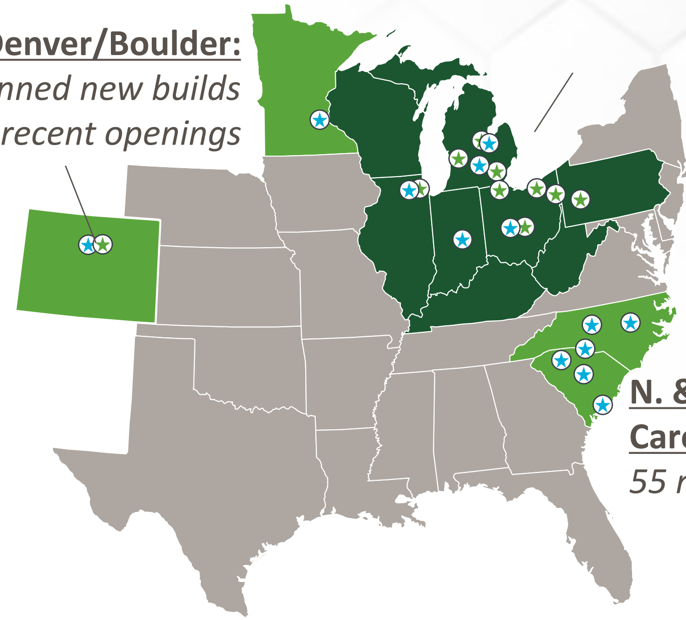
Branch Network Optimization & Expansion Strategy

1. Penetrate highest density opportunity in established footprint
2. Optimize network for highest growth opportunities
3. Bolster presence in thin markets (Denver and Twin cities)
4. Bring full banking franchise to the Carolinas

- Optimizing our core network with new builds in highest opportunity areas and ongoing consolidations for efficiency
- Ongoing refresh and remodeling to support branch evolution towards advice and guidance
- Branch expansion efforts centered on high-growth markets (21 in Colorado, 55 in North & South Carolina)
- De novo branch playbook performing well with accelerated profitability

Established Markets:
Continued optimization with new builds and select consolidations

Denver/Boulder:
17 planned new builds
4 recent openings



N. & S. Carolina:
55 new builds

Established Markets
Expansion Markets

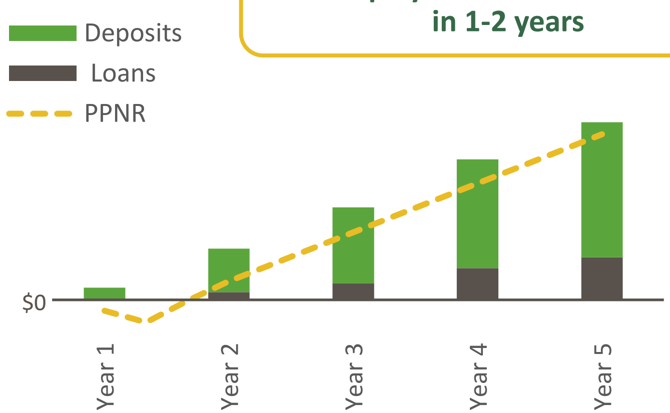
Recent Openings (2022-2024)	23
Planned New Builds (2025-2030)	93

Executing Proven De Novo Branch Playbook

Optimized Performance

- Proprietary models select for **A+ locations** with high traffic, visibility, convenience, and growth potential
- **Aligning culture** by **localizing** regional leadership
- **Shared accountability** among regional leadership on unique & localized business plan
- **Localized marketing strategy** targets customers within 10-mile radius

Huntington's proven de novo branch playbook reaches breakeven in 1-2 years



Innovative Experience

- Environments that spotlight our **value proposition** with an **immersive** experience that invites customers to explore and **tailored financial solutions**
- Reimagine the role of the Banker to **advise and guide** customers through their **individual journey**

***Localized marketing playbooks** focus on goals by market – improving awareness and lifting markets to produce at scale*

Driving Toward 25% Unaided Awareness

Five de novo branches opened this year (in established markets) already secured loan & deposit balances at 6–12-month target levels upon open

Financial Update

Huntington
Welcome.

2024 Third Quarter Financial Performance

Key Metrics

EPS	GAAP **$0.33**	
ROTCE	GAAP **16.2%**	Adjusted[1] **16.3%**
Loan Growth (ADB)	QoQ **0.9%**	YoY **3.1%**
Deposit Growth (ADB)	QoQ **1.9%**	YoY **5.6%**
Capital Growth (YoY)	TBV/Share **21.5%**	Adj. CET1 **~90bps**
Credit Performance	NCO Ratio **0.30%**	ACL Coverage **1.93%**

Highlights

- GAAP EPS of $0.33
  - Notable Items, $6 million, include $13 million of expenses related to efficiency programs, partially offset by a $7 million benefit from FDIC special assessment
- Revenue and profitability trends expanding
  - PPNR up 8.3% QoQ
  - Net Interest Income (FTE) up 2.9% QoQ
  - Noninterest income up 6.5% QoQ
- EOP loan growth of 1.6% QoQ, or 6.3% annualized
- Sustaining momentum in deposit gathering and dynamically executing 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

See reconciliation on slide 51 (PPNR) and slide 52 (ROTCE)
Adjusted amounts exclude the impact of Notable Items

2024 Outlook

	FY24 vs. FY23 10/17/24 *(Unchanged from 9/9/24)*	4Q24 YoY 10/17/24	Commentary
Average Loans *FY23 Baseline = $120.9 billion*	Up ~3%	Up 4% - 5%	Continue to drive sequential loan growth, inclusive of lower CRE balances
Average Deposits *FY23 Baseline = $147.4 billion*	Up 3% - 4%	Up 4% - 5%	Acquiring and deepening primary bank relationships, driving deposit gathering to fund 2025 growth
Net Interest Income *FY23 Baseline = $5.481 billion*	Down 1% - 4%	Flat to Up 1%	Expect 2H24 growth vs 1H24
Noninterest Income (ex-Notable Items, MTM-PF Swaptions, and CRTs) Non-GAAP *FY23 Baseline = $1.889 billion*	Up 5% - 7%	Up 8% - 9%	Continued execution on key focus areas including capital markets, payments and wealth management
Noninterest Expense (ex-Notable Items) Non-GAAP *FY23 Baseline = $4.291 billion*	Up ~4.5%	Up ~3%	Driven by organic growth, new initiatives, and technology / data investments; exiting '24 at low single digit growth run rate
Net Charge-offs	Full year 2024: 25 - 35 bps	~30bps	In the lower half of long term, through the cycle target range of 25 - 45bps
Effective Tax Rate		4Q 2024: 18 - 19%	
Other Assumptions	Assumes consensus economic outlook		

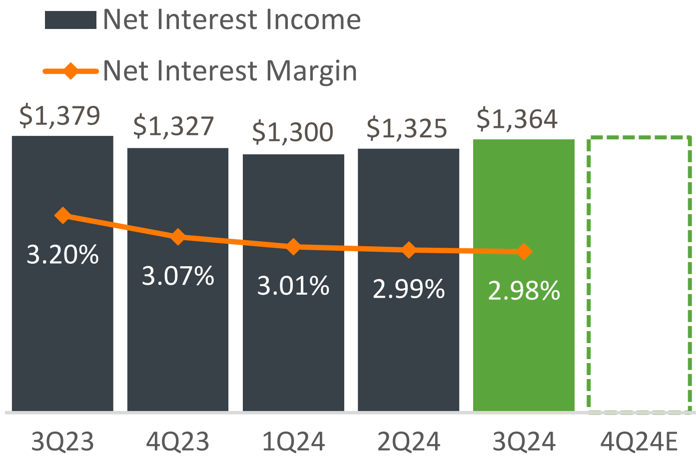
See reconciliations on slide 23 (noninterest income) and 54 (expenses);
The reconciliation with respect to forward-looking non-GAAP measures is expected to be consistent with actual non-GAAP reconciliations included in the appendix

Momentum Building into 2025

- Executing organic growth across the core and new initiatives
- Delivering high-quality primary bank relationship inclusive of loans, deposits, and fees
- Decisively implementing down-beta action plan
- Driving higher net interest income, while managing net interest margin and asset sensitivity
- Powering fee revenue growth across payments, wealth management, and capital markets
- Continuing to invest in the business while rigorously managing expenses and driving positive operating leverage
- Maintaining disciplined focus on credit through the cycle aligned with our aggregate moderate-to-low risk appetite
- Expanding profitability with robust PPNR growth into 2025 and beyond

Driving Expected Record 2025 Net Interest Income

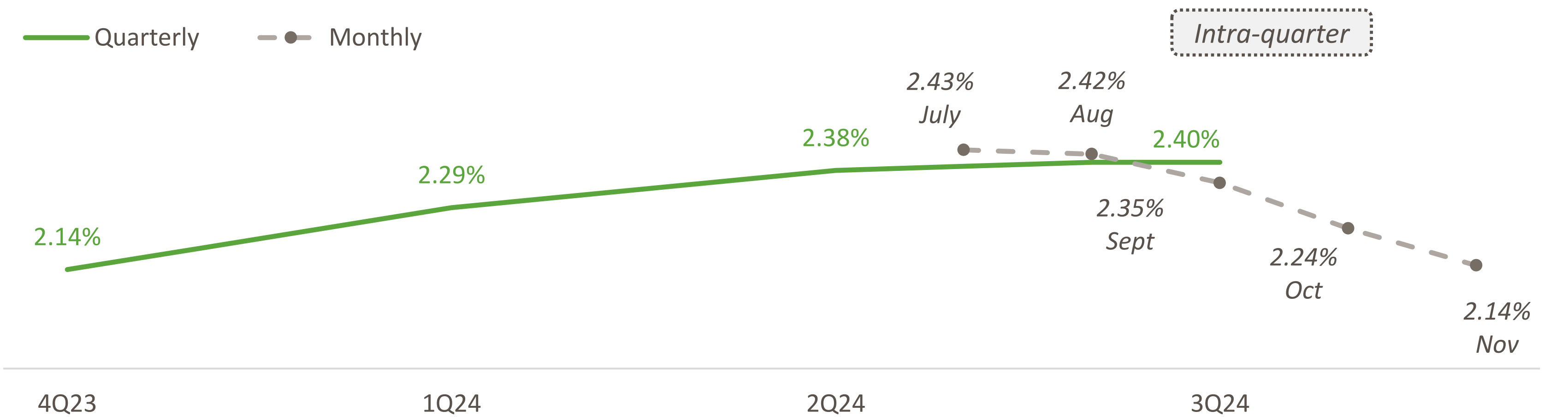
Net Interest Income (FTE) and Net Interest Margin (NIM)



Expect Record FY25 Net Interest Income

- Expecting approximately flat to modestly higher sequential NII in 4Q24E
- Dynamically managing net interest margin
- Executing down beta playbook
- Achieved 29bps cumulative decline in monthly deposit costs since July
- Continue to benefit from fixed asset repricing

Total Cost of Deposits Trend



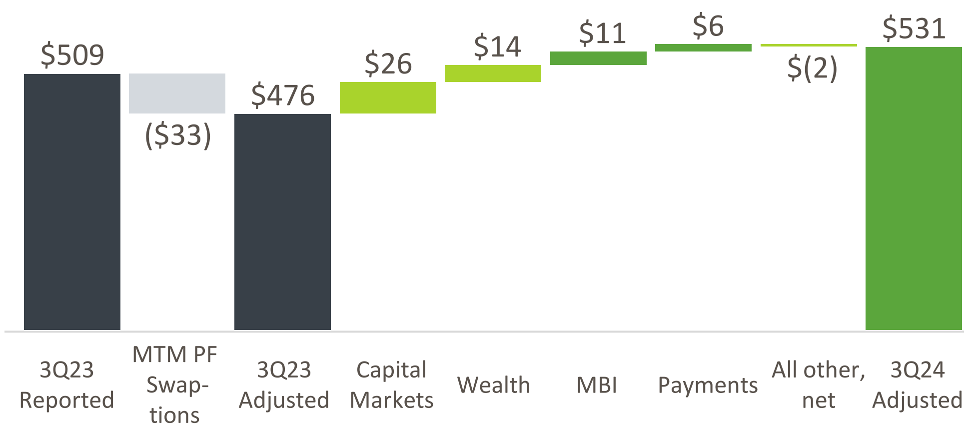
Note: $ in millions

Noninterest Income | Diversified Fee Revenues

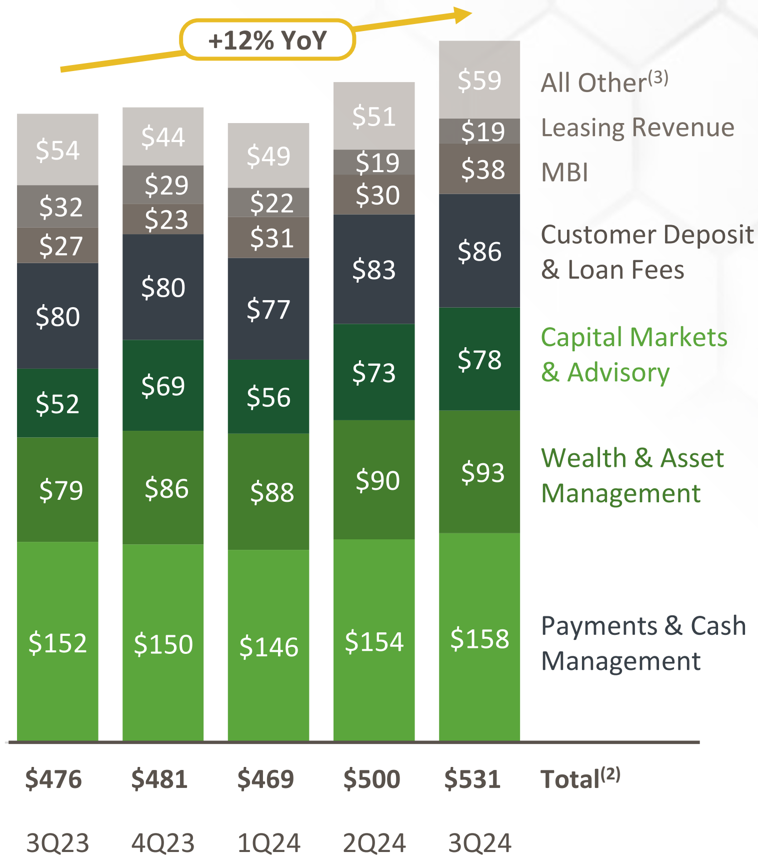
Noninterest Income Trends

	3Q23	4Q23	1Q24	2Q24	3Q24
Total Noninterest Income (GAAP)	**$509**	**$405**	**$467**	**$491**	**$523**
Mark-to-market on pay-fixed swaptions	$33	$(74)	-	-	-
CRTs[1]	-	$(2)	$(2)	$(9)	$(8)
Adjusted Noninterest Income (Ex. MTM-PF Swaptions, CRTs)	**$476**	**$481**	**$469**	**$500**	**$531**

Noninterest Income vs. Prior Year[2]

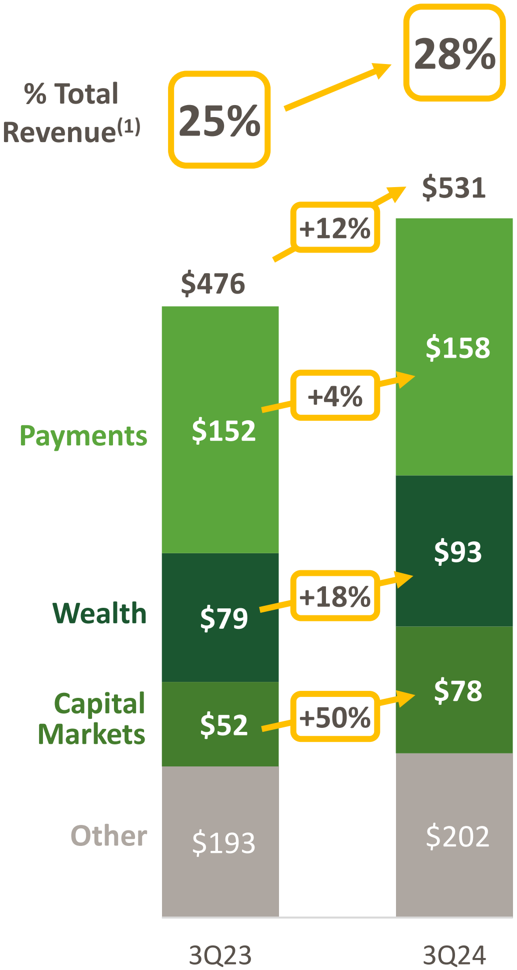


Total Adjusted Noninterest Income by Category[2]



Note: $ in millions
See notes on slide 56

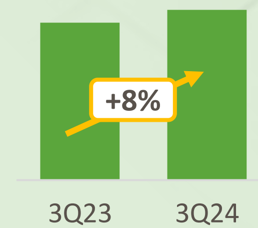
Adjusted Noninterest Income | Strategic Fee Revenue Focus Areas



1 Payments & Cash Management

- Treasury management penetration continues to increase through deepening efforts
- Sustained volume growth across debit card franchise & deeper penetration of credit card
- Merchant acquiring expansion contributed +$2MM QoQ

Commercial Payments Revenues (inc. TM)



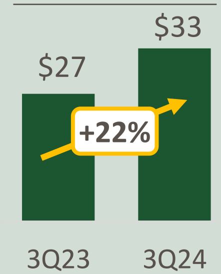
Merchant Acquiring

+$2MM QoQ

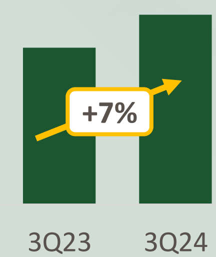
2 Wealth & Asset Management

- Wealth advisory household growth of 7% YoY
- Strategy centered on planning capabilities, which will drive advisory household growth, higher assets under management, and recurring fee revenue streams
- AUM increased 22% YoY, supported by market performance and steady growth in net asset flows

AUM ($ in billions)



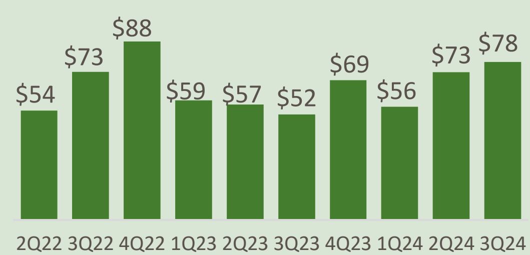
Household Growth



3 Capital Markets & Advisory

- Commercial banking related capital markets revenues have doubled YoY, supported by accelerated commercial loan production
- Advisory (Capstone) transaction pipelines remain robust & expect revenue growth in Q4
- Robust YoY capital markets revenue growth & remains below previous record revenue levels

Capital Markets & Advisory Fees



Note: $ in millions
See reconciliation on slide 23 (noninterest income)
See notes on slide 57

Bolstering Payments through Expanded Merchant Acquiring

Prior Out-sourced Model:

Provided Referrals to Third-party Service

- Outsourced sales and servicing
- Limited integration into banking product set
- Single product partner and limited customization for vertical needs
- Resulted in low merchant penetration

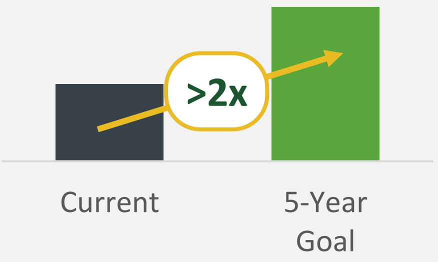
In-house Model:

Integrated Capabilities with Banking Product Set

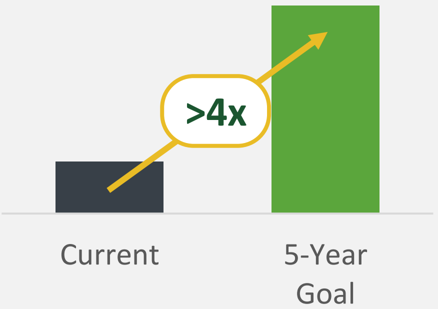
- Create multi-channel acquisitions and enhanced service model
- Drive product penetration across all customer segments
- Integrated into core banking value proposition and digital experience
- Opportunity to capture synergies with deposits and embedded lending
- Offer vertical specific solutions and embedded payments

Projected Outcome

Customer Penetration



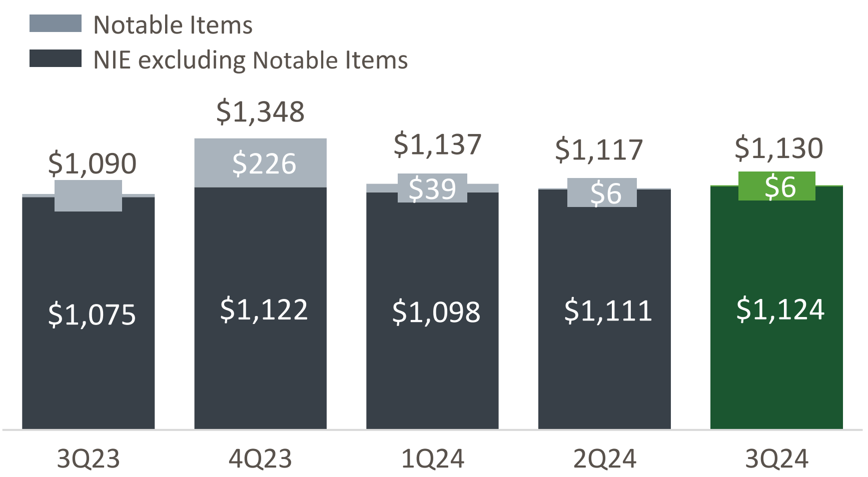
Revenue Opportunity



Scaling Business with New Operating Model to Capture Customer Opportunity

Noninterest Expense | Disciplined Expense Management

Noninterest Expense (NIE)



Highlights

- $6M Notable items included $13 million related to efficiency programs, partially offset by a $7 million FDIC special assessment benefit

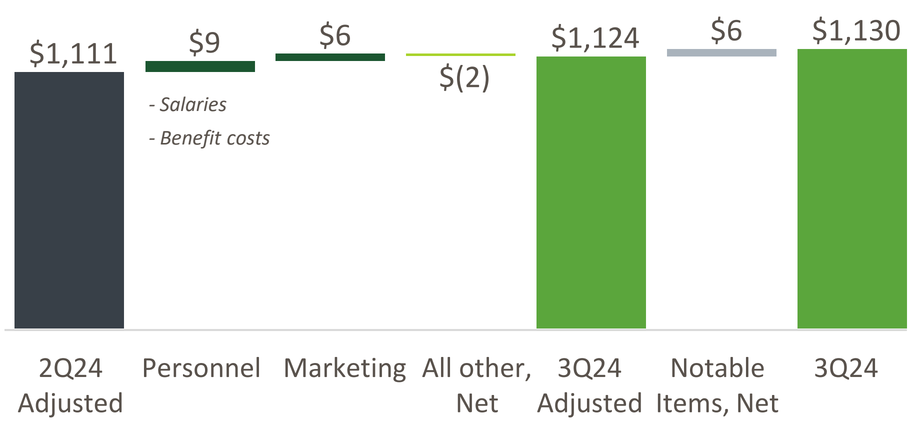
vs Linked Quarter

- Reported and Adjusted NIE increased $13 million, or 1.2% due to higher personnel and marketing costs

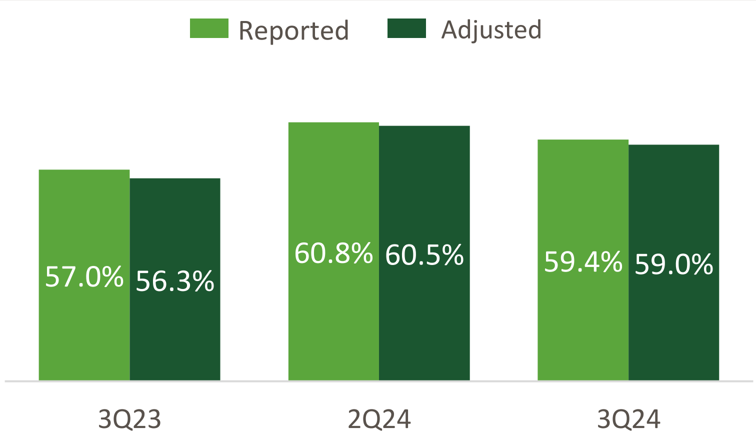
vs Linked Year

- Reported NIE increased $40 million; adjusted for Notable Items, expenses increased by $49 million, or 4.6%

Adjusted Noninterest Expense vs Prior Quarter



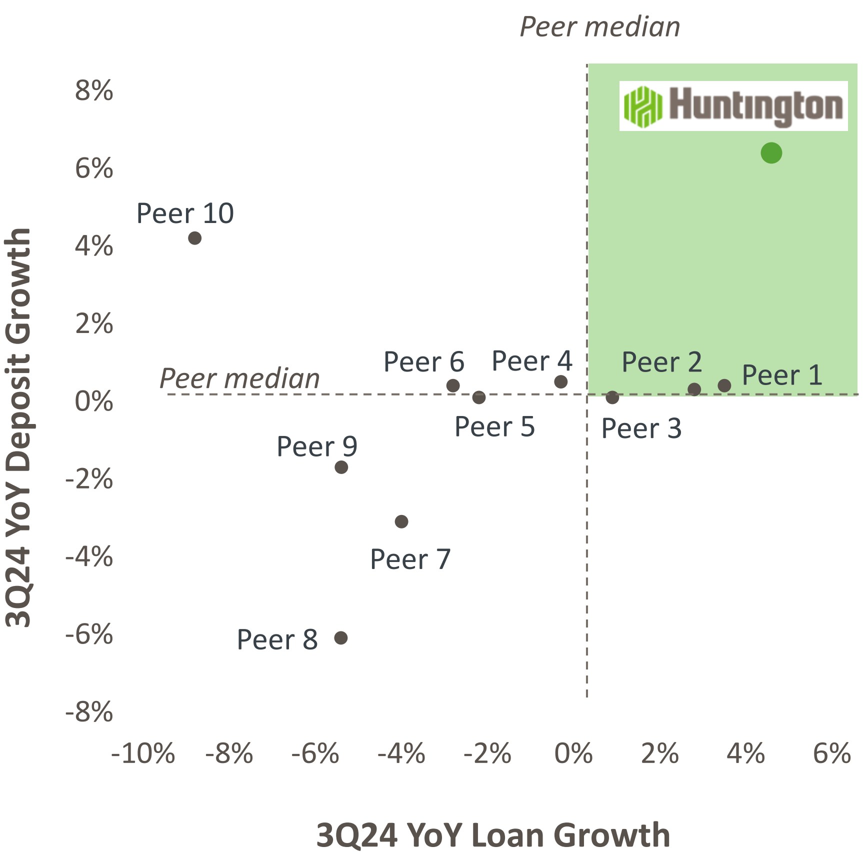
Efficiency Ratio



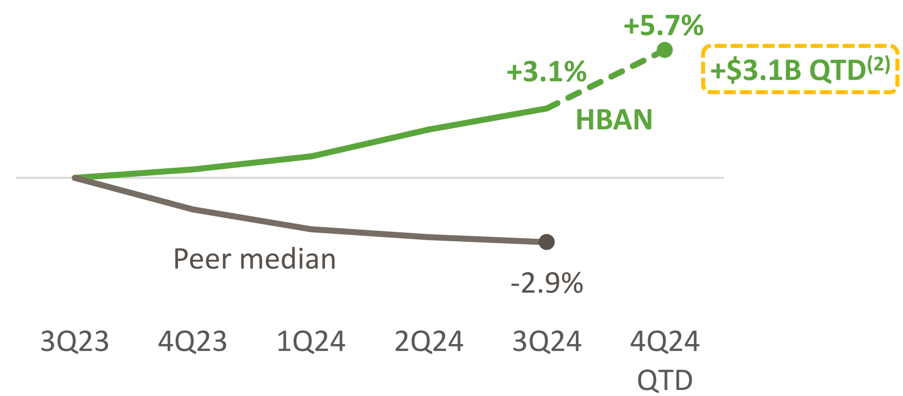
Note: $ in millions unless otherwise noted
See reconciliations on slide 54 (Noninterest Expense, Efficiency)

Delivering Peer Leading Organic Growth

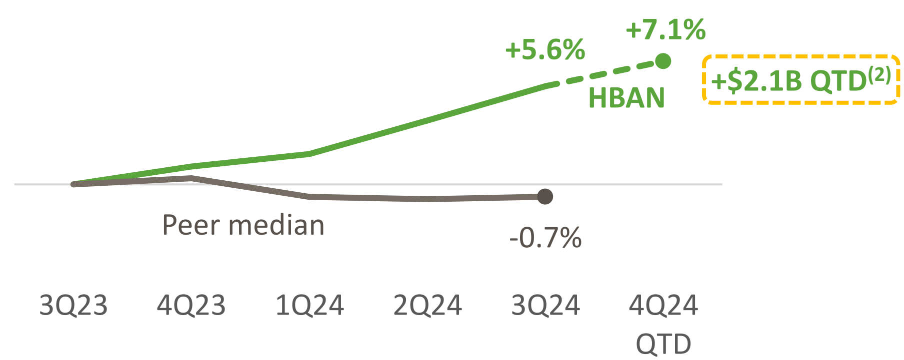
Loan and Deposit Growth (EOP)(1)



Cumulative Loan Growth (ADB)



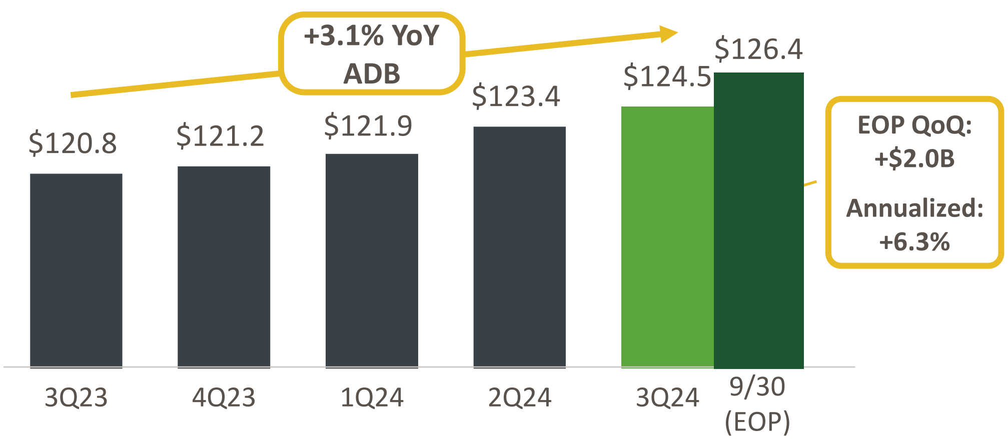
Cumulative Deposit Growth (ADB)



Note: All stats as of 3Q24 unless otherwise noted
(2) November 2024 Quarter-to-Date
See notes on slide 57

Loans and Leases | Balanced and Diversified Growth

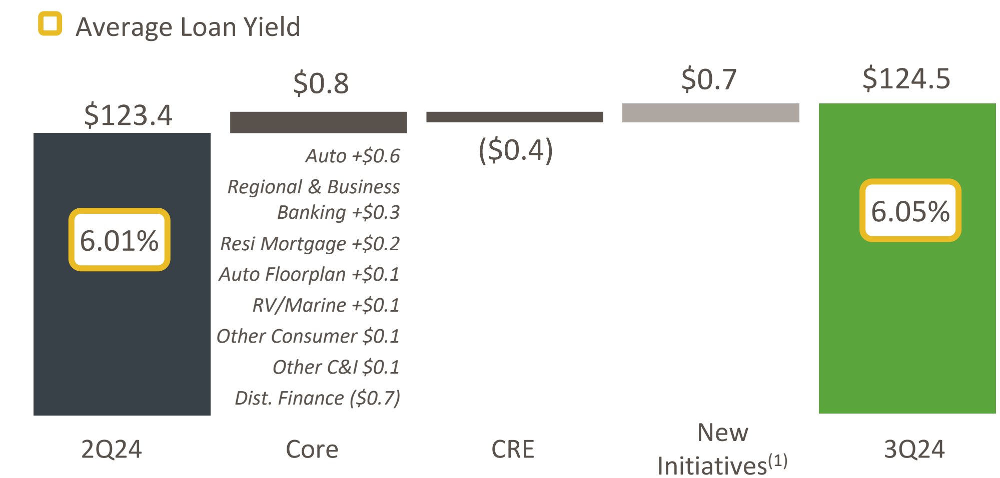
Average Loan and Lease Balances



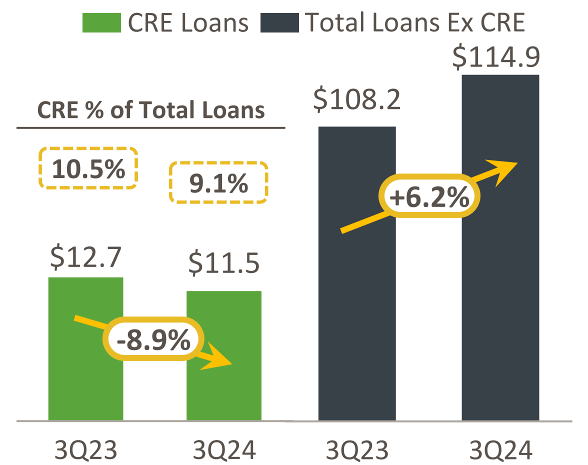
Highlights

- Average balance growth accelerated, increasing 3.1% YoY in 3Q24 compared to 1.7% YoY in 2Q24
- Strong quarterly EOP loan growth of 6.3% annualized
- Q3 average quarterly loan growth commentary:
  - Auto benefitting from sustained new origination levels
  - Regional banking achieved record new loan production
  - Distribution finance balances lower due to seasonality of inventories & expected to expand into Q4
  - CRE amortization and paydowns continuing
- Late-stage commercial loan pipelines up 68% YoY

Average Loan and Lease Balances QoQ



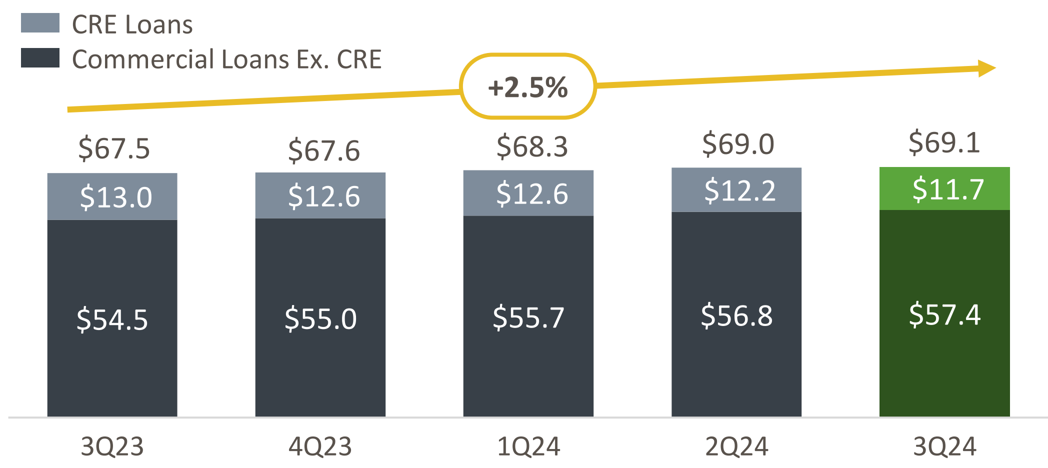
Loan and Lease Balances Ex CRE - EOP



Note: $ in billions
See notes on slide 57

Loans and Leases | Loan Growth Optimized for Return

Commercial Average Loan and Lease Balances



Highlights

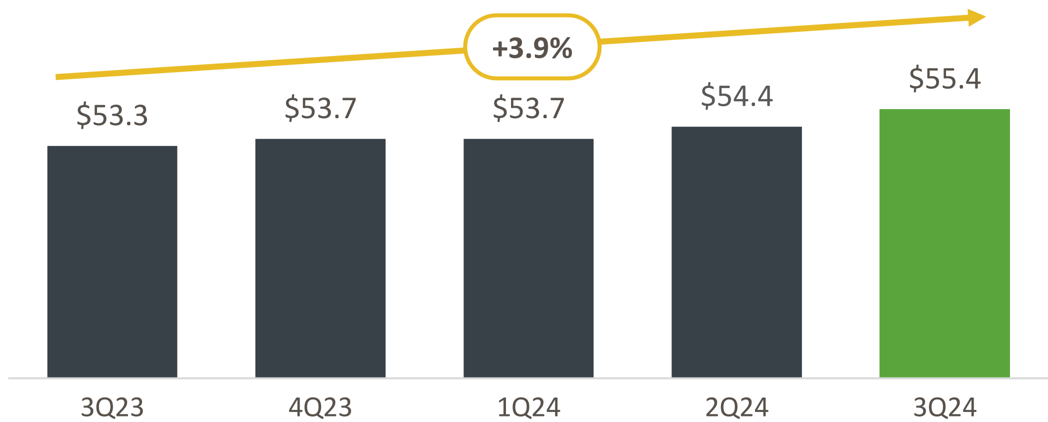
vs Linked Quarter

- Average balances increased $0.1 billion, or 0.2%
- CRE average balances declined 3.4%

vs Prior Year

- Average balances increased $1.6 billion, or 2.5%
- CRE average balances declined 9.3%

Consumer Average Loan and Lease Balances



Highlights

vs Linked Quarter

- Average balances increased $1.0 billion, or 1.8%

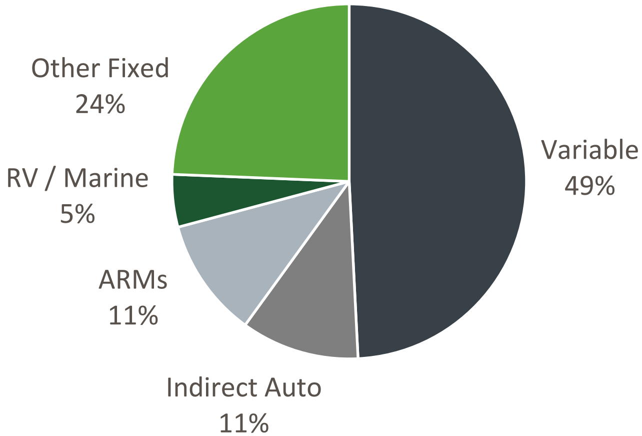
vs Prior Year

- Average balances increased $2.1 billion, or 3.9%

Note: $ in billions

Loan Yields | Benefitting From Fixed Rate Re-Pricing

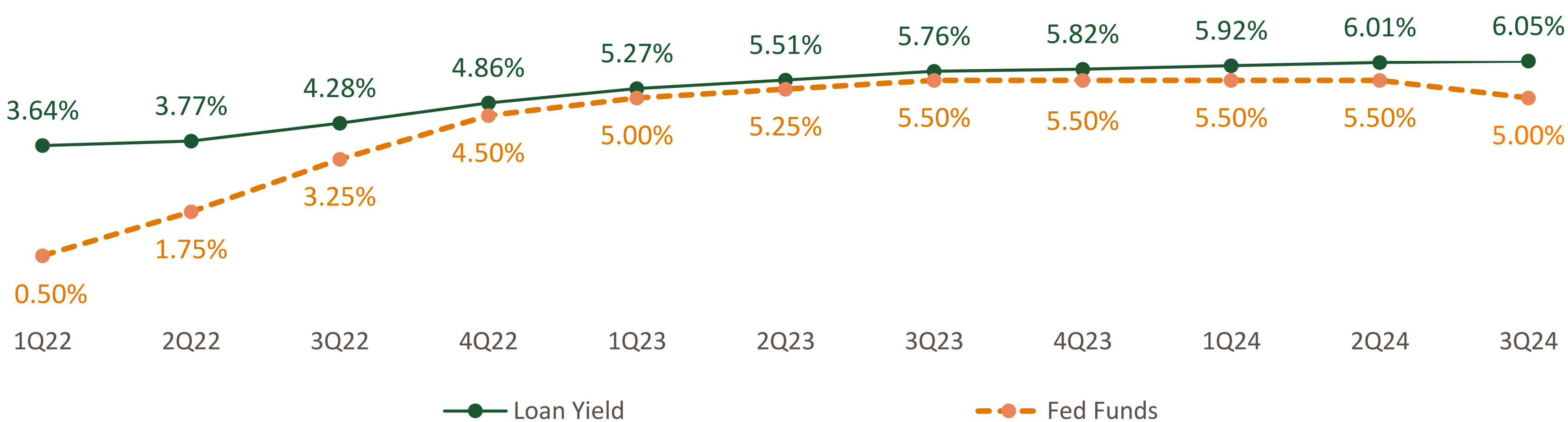
Loan Portfolio Composition (as of 3Q24)



Highlights

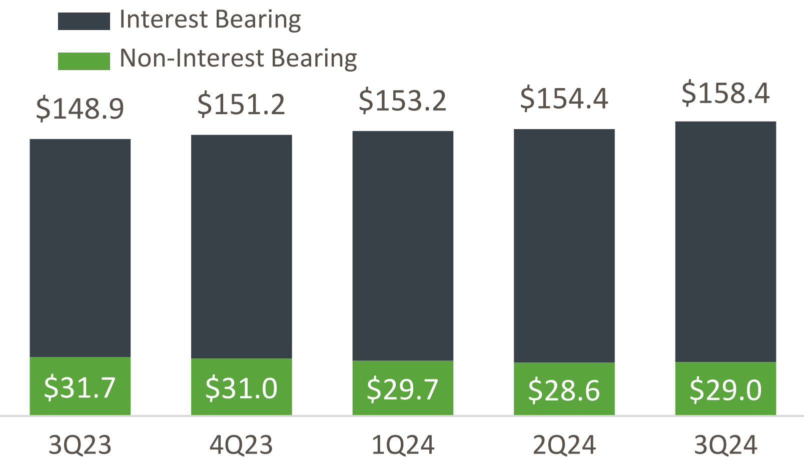
- Both variable rate and short-term loan portfolios benefited from asset repricing
  - Auto portfolio weighted-average life (WAL) less than 2 years
  - Residential mortgage-ARM WAL of 4 years
  - RV/Marine WAL of 4 years

Total Loan Yield Trend

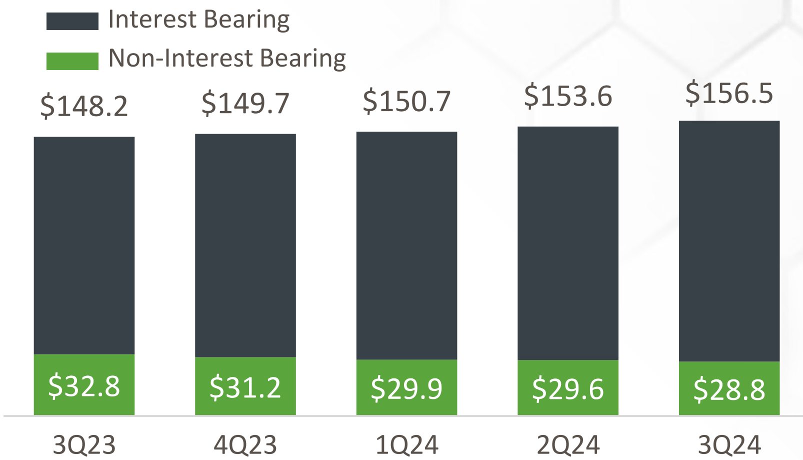


Deposits | Non-Interest Bearing (NIB) Deposit Trends

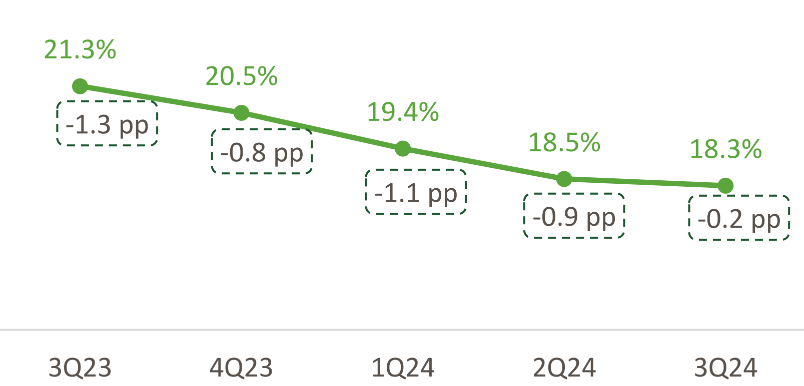
Deposit Balance – End of Period (EOP)



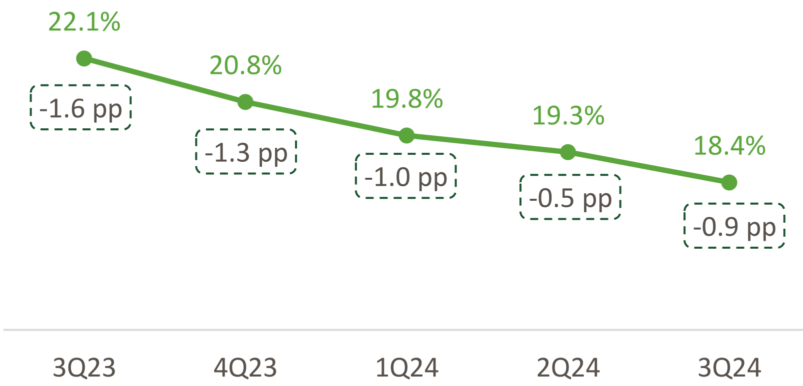
Deposit Balance – Average (ADB)



3Q24 NIB Deposits (EOP) % of Total Deposits



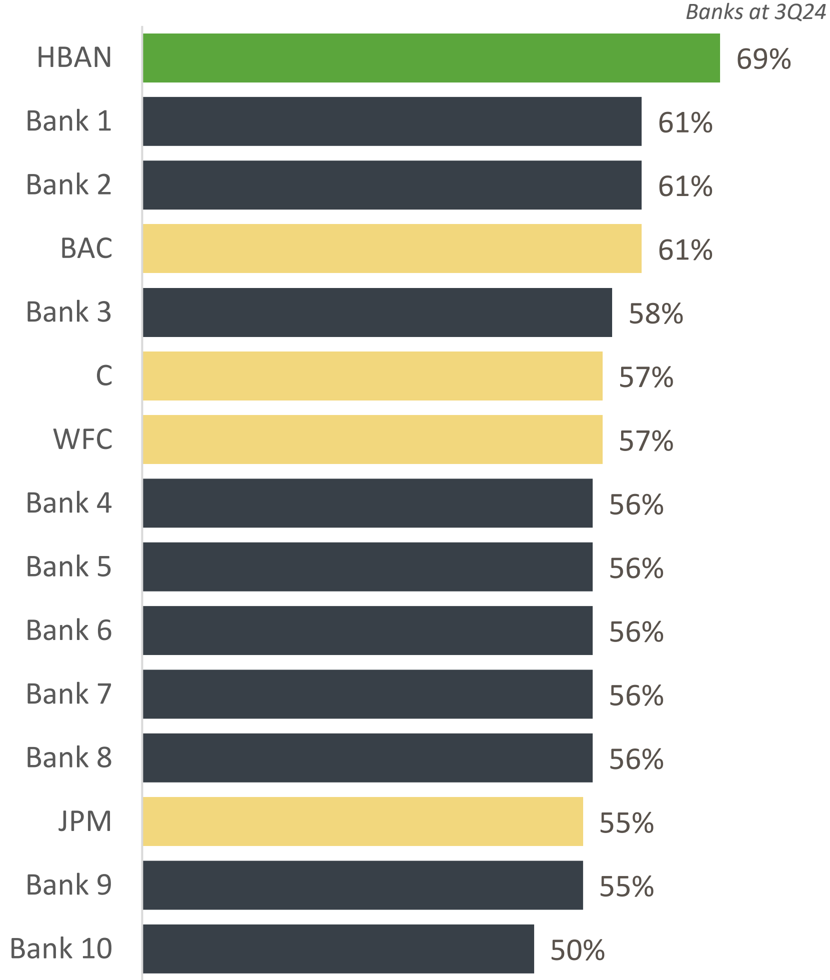
3Q24 NIB Deposits (ADB) % of Total Deposits



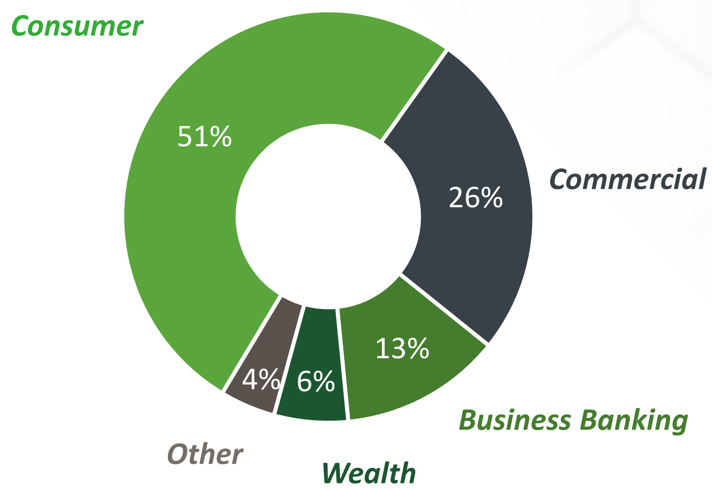
Note: $ in billions

High Quality, Granular Deposit Franchise

Leading Percent of Insured Deposits(1)



Diversification by Business Lines (3Q24)



See notes on slide 57

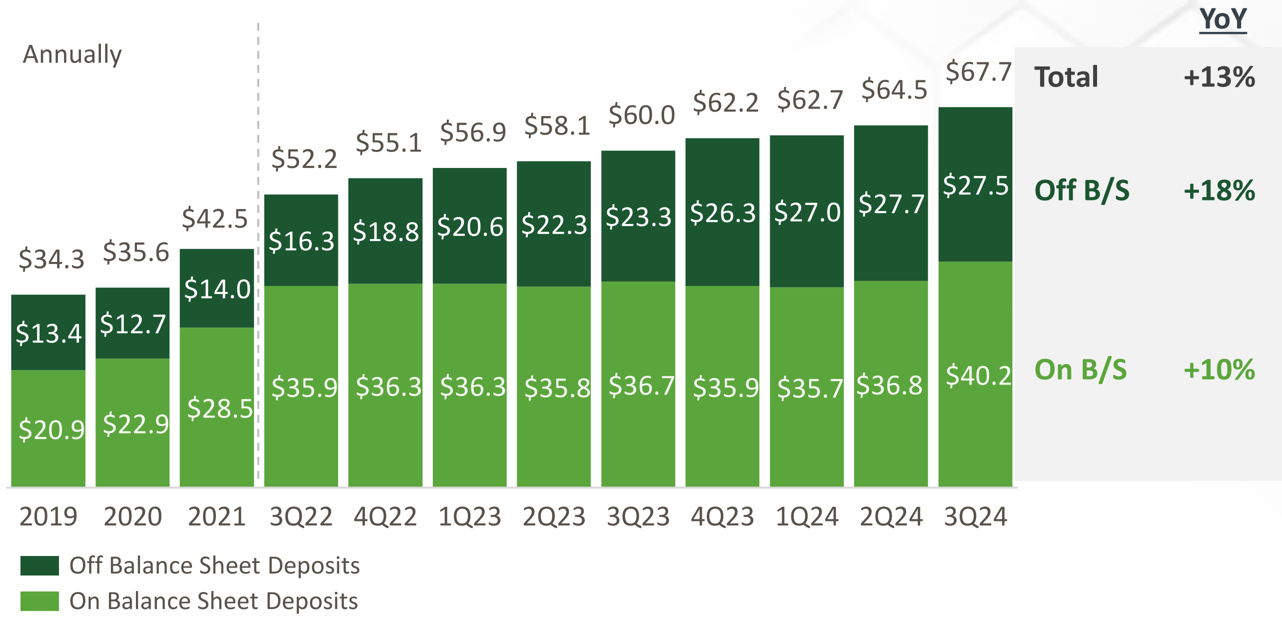
Commercial Deposit Relationships Bolstered by Off Balance Sheet Liquidity Management Solutions

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)



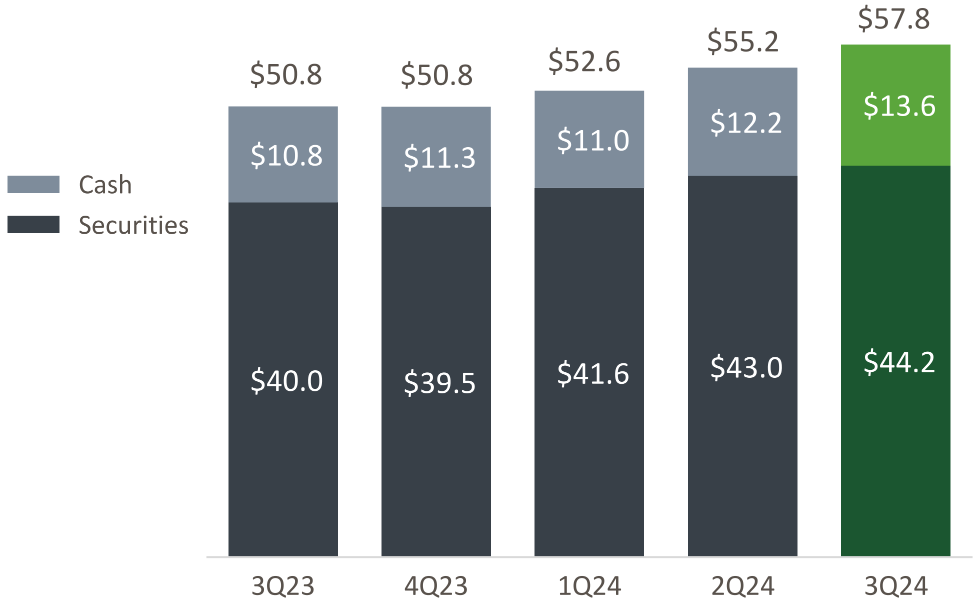
Commercial Banking Segment Customer Deposits / Liquidity (EOP)

Ending	12/31/23	3/31/24	6/30/24	9/30/24
On B/S	$35.5	$35.6	$38.1	$41.6
Off B/S	$26.1	$27.0	$28.1	$26.5
Total	**$61.6**	**$62.6**	**$66.2**	**$68.1**

Note: $ in billions

Securities Portfolio

Securities + Cash[1] - Average

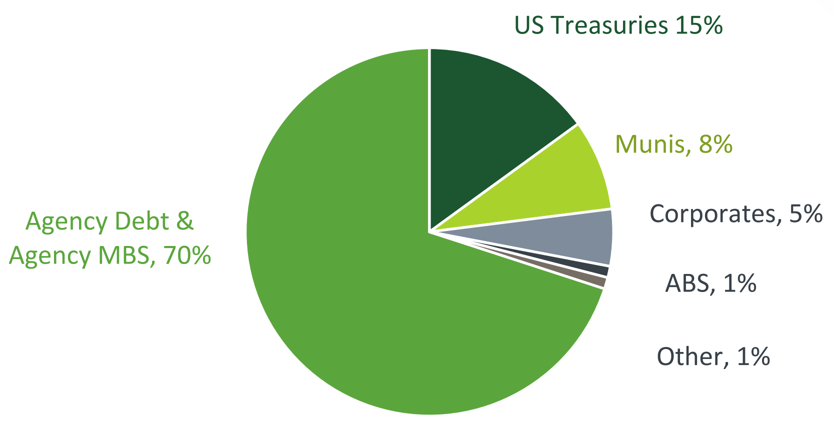


Sec + Cash % Assets (ADB)	**27%**	**27%**	**28%**	**28%**	**29%**

Highlights

- Purchased $4.2 billion of Treasury securities at a 4.42% yield
- Securities yields of 4.26% decreased 3bps QoQ and increased 11bps YoY
- 34% of portfolio classified as HTM to protect capital
- Portfolio duration is 3.7 years
- AFS portfolio hedged with pay fixed swaps; reduces duration risk and protects AOCI / capital and liquidity

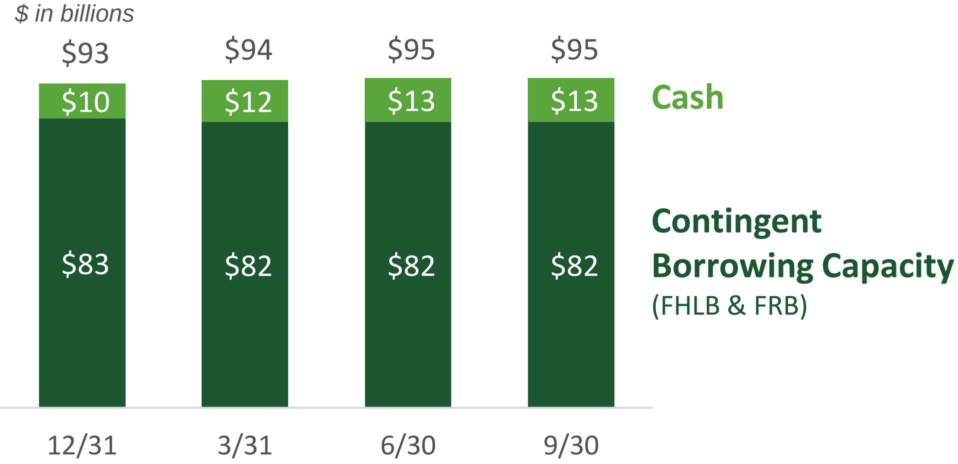
3Q24 Securities Portfolio Composition - EOP



Note: $ in billions
See notes on slide 57

Diversified Sources of Liquidity

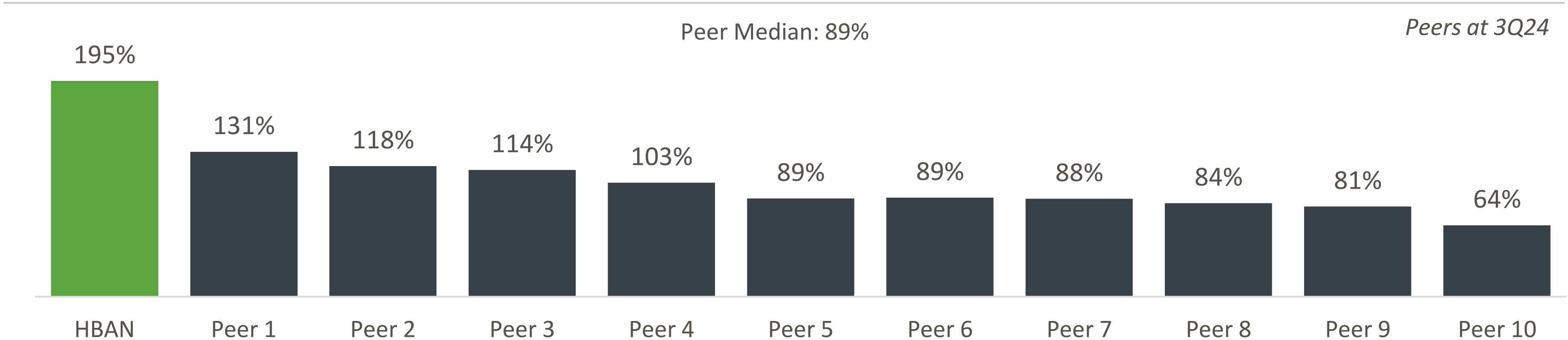
Robust Level of Available Liquidity[1]



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 9/30, cash and available liquidity total of $95 billion

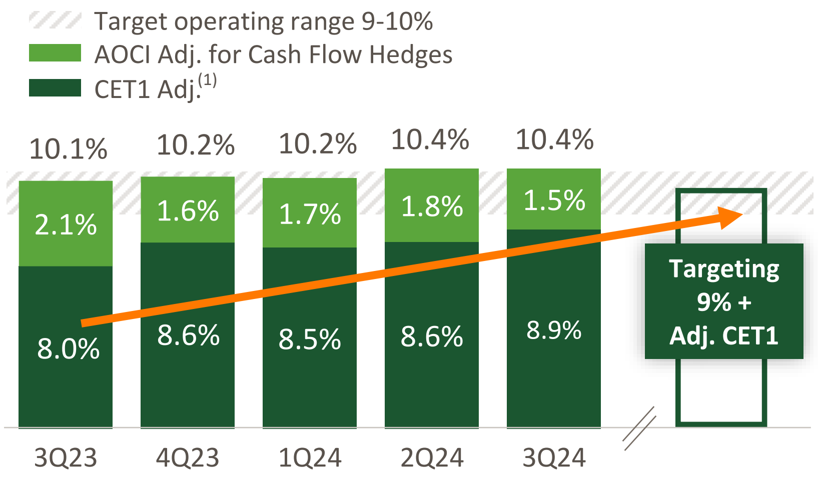
Cash + Borrowing Capacity as a % of Uninsured Deposits[1][2]



See notes on slide 57

Capital Positioning | Robust Capital Generation

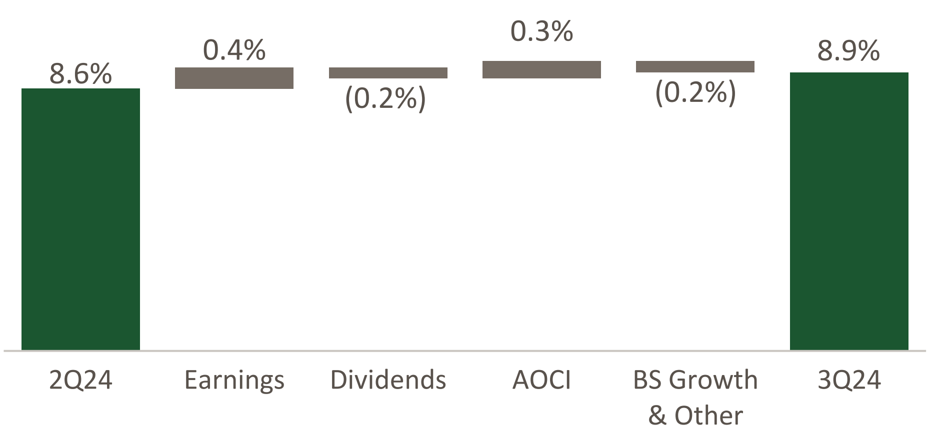
CET1 Ratio



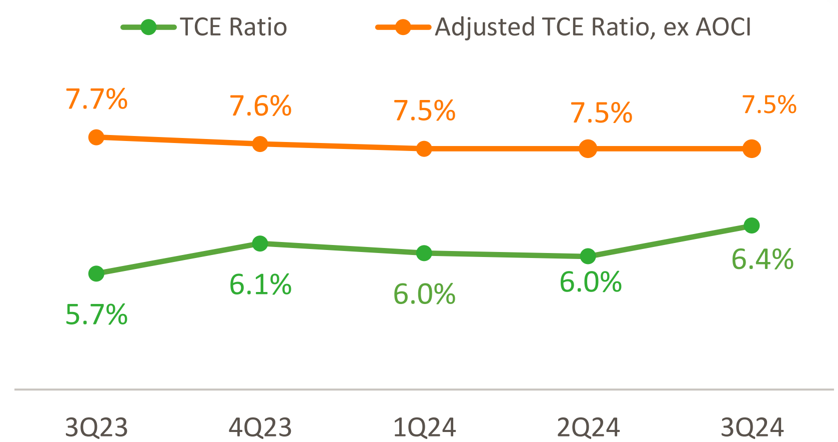
Highlights

- 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

Adjusted CET1 Ratio Drivers



Tangible Common Equity



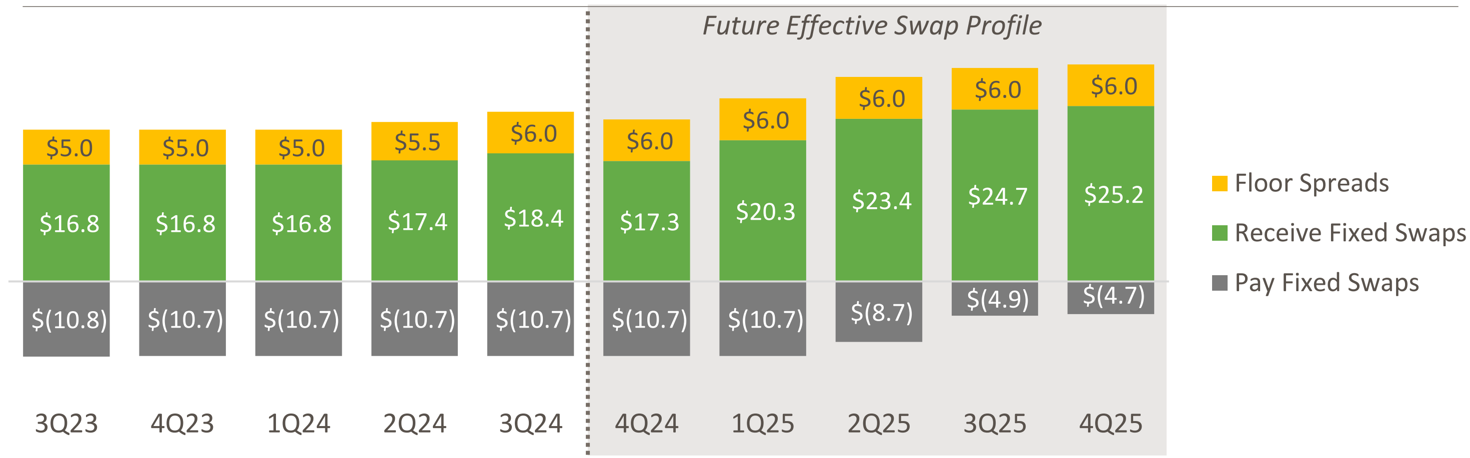
See reconciliations on slide 55 (CET1) and 53 (TCE)
See notes on slide 57

Balance Sheet Hedging Program Overview

NIM Protection: Reduces volatility & supports a narrow corridor in lower rate scenarios

Capital Protection: Designed to protect capital in higher rate scenarios

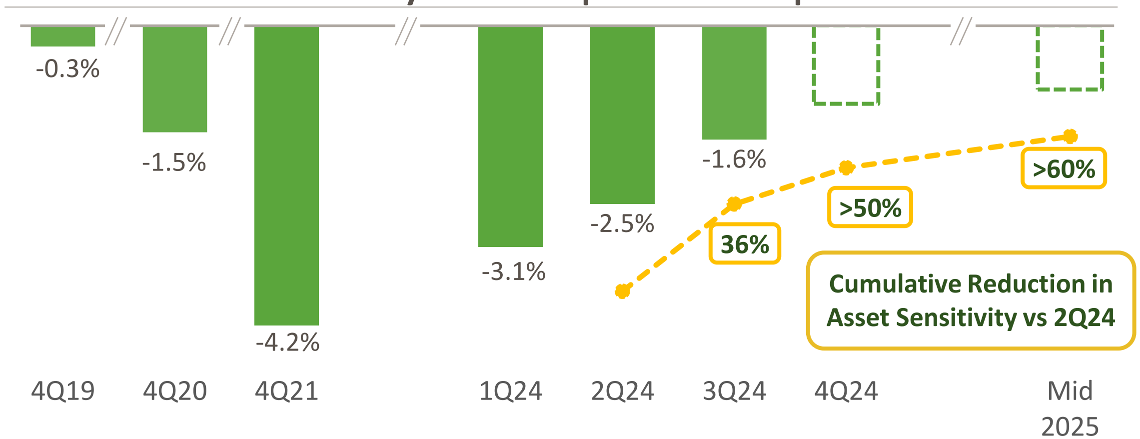
Hedging Program Profile – Effective Swaps(1)



Management Strategy

- **Dynamically managed asset sensitivity** to protect NIM and capital through the rate cycle
- **Drivers of asset sensitivity reduction** include maturity of PF swaps, increase in effective forward starting RF swaps, ongoing securities management, and down beta action plan
- **3Q24 actions:** Added $0.3 billion forward starting 4yr swaps; WA Rate: 3.46%
- **4Q24 QTD actions :** Added $2.5 billion forward starting 2.5-4yr swaps; WA Rate: 3.44%

Asset Sensitivity in a -100bps 12Mo Ramp Scenario

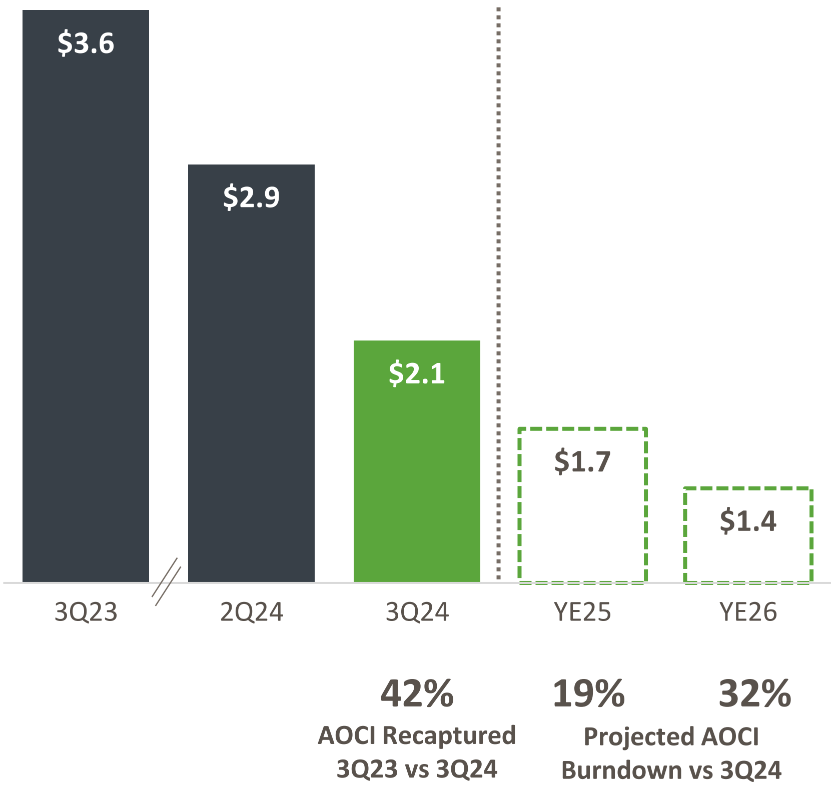


Note: $ in billions
(1) Shown current position as of 11/05/24 with projection of effective swaps through 4Q25

Accumulated Other Comprehensive Income Dollars

AOCI Outlook[1]

$ in billions



Highlights

- Projecting ~32% total AOCI accretion by YE26 vs 3Q24 level
- Dynamically managing hedge position subject to risk profile and market conditions

Components of Fair Value (FV) Mark on Investment Securities

$ in billions

3Q24	Securities (cost)	Gross Unrealized gain / (loss)	Hedge FV (unallocated)	Net FV Impact
AFS	$31.2	($2.7)	$0.4	($2.3)
HTM	$15.7	($1.7)	-	($1.7)
Total	$46.9	($4.4)	$0.4	($4.0)

Excludes Other Securities; pre-tax

Note: AOCI burndown assumptions based on implied market rates at 9/30/24
See notes on slide 57

Credit

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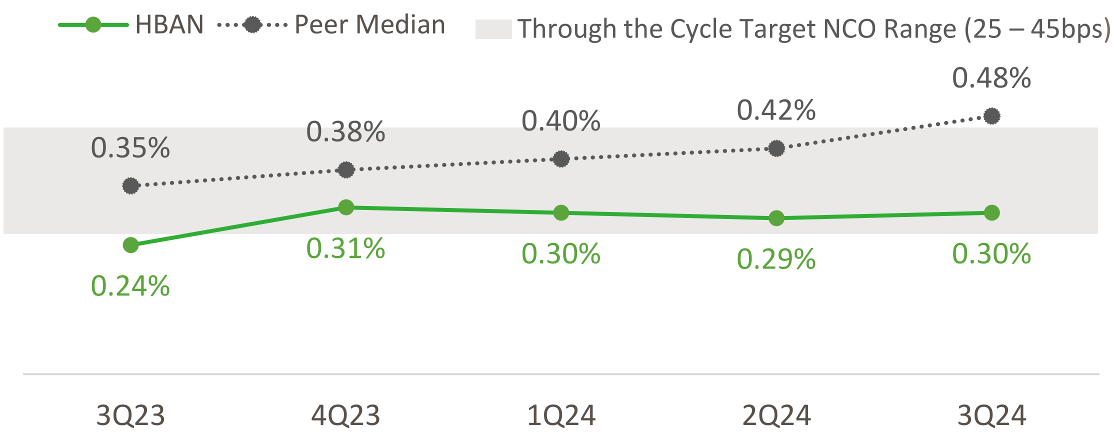
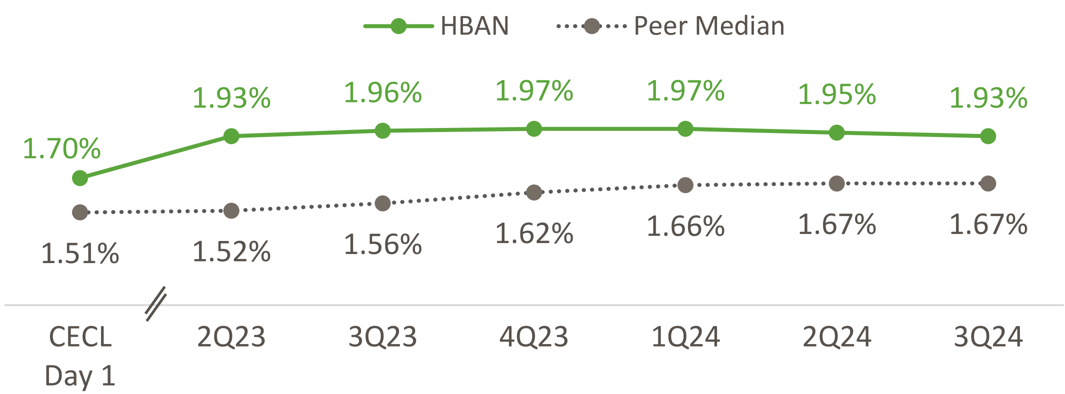
Asset Quality and Reserve | Top Tier Credit Performance

Net Charge-off Ratio(1)



Allowance for Credit Losses (ACL) % of Loans(1)



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)

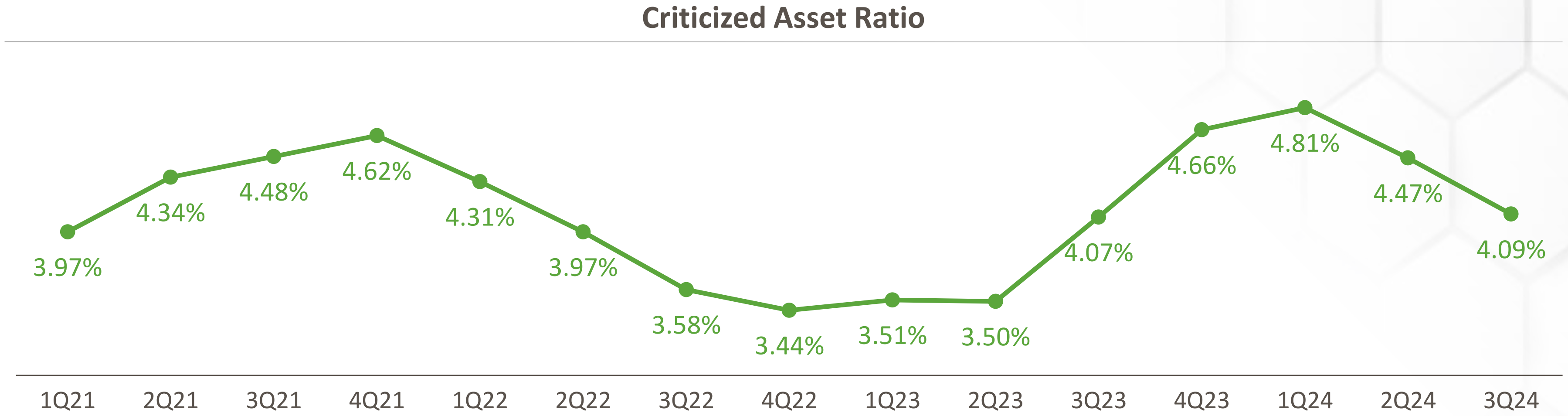
Commercial – 56% of total loans

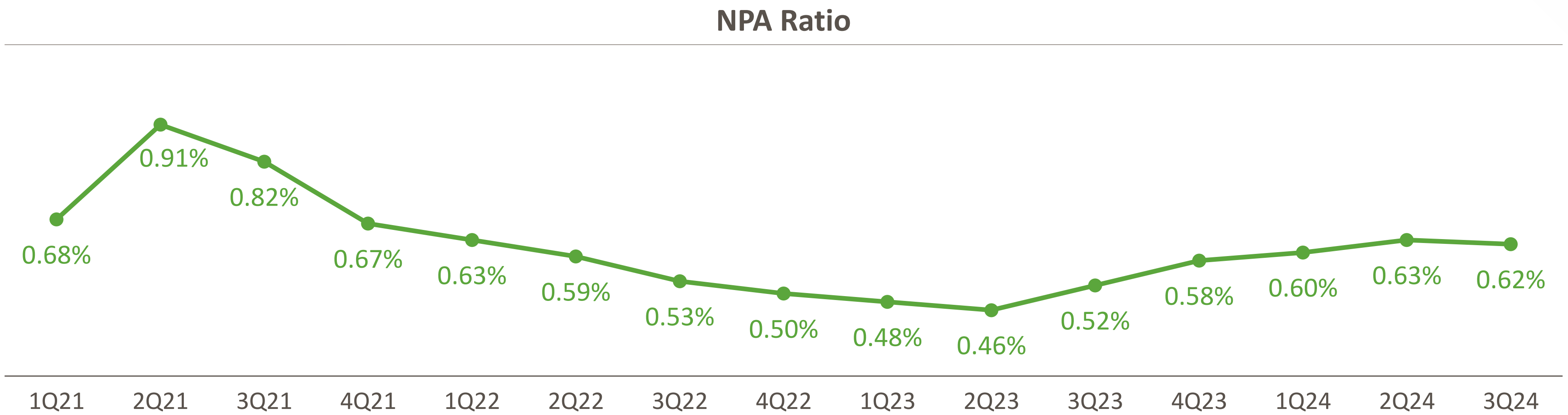
- Ongoing loan reviews continue to highlight asset quality driven by rigorous client selection and diversification of industry and geographic concentrations
- CRE concentration is lowest quartile (9.1% of total loans) supported by top decile reserve (4.4%)(2)
- Well diversified by property type
  - Multifamily: 3.7% of total loans
  - Industrial: 1.6% of total loans
  - Office: 1.3% of total loans

Disciplined Credit Culture Supports Through the Cycle Outperformance

Note: as of 3Q24 EOP unless otherwise noted
See notes on slide 57

Asset Quality | Criticized and NPA Ratios

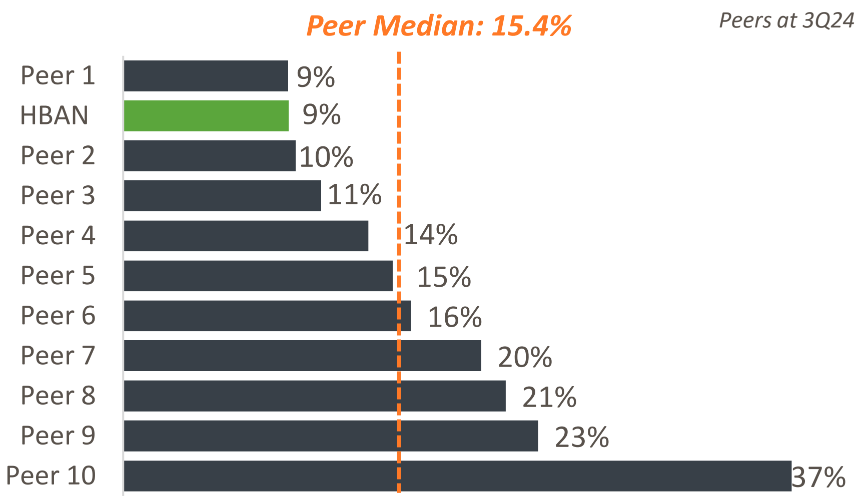




Commercial Real Estate (CRE) Overview

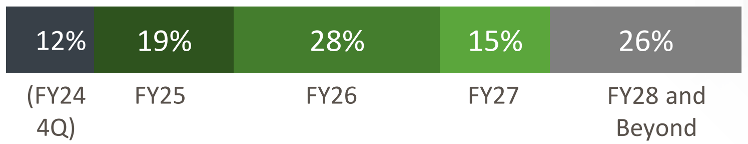
CRE Loans as % of Total Loans[1]

Peers at 3Q24

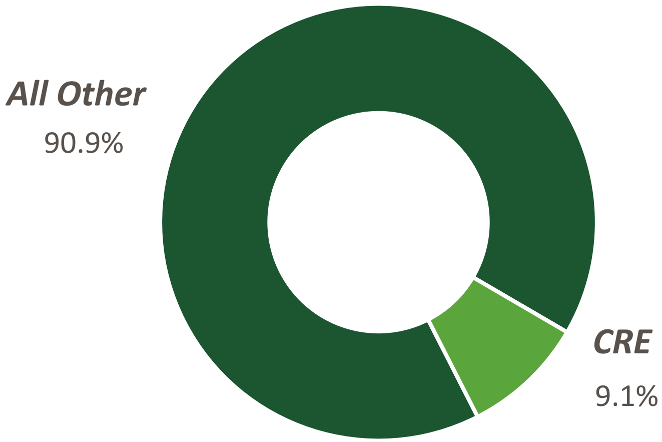


Portfolio Characteristics

- Well diversified portfolio with rigorous client selection
- CRE reserve coverage 4.4% vs peer median of 2.5% (3Q24)
  - Office reserve coverage of 11%
- Office portfolio at 1.3% of total loans, and predominately suburban and multi-tenant
- Construction portfolio at 0.7% of total loans
- CRE – Office maturities (% by year):



Loan Portfolio Composition (3Q24)



CRE Diversification by Property Type (3Q24)

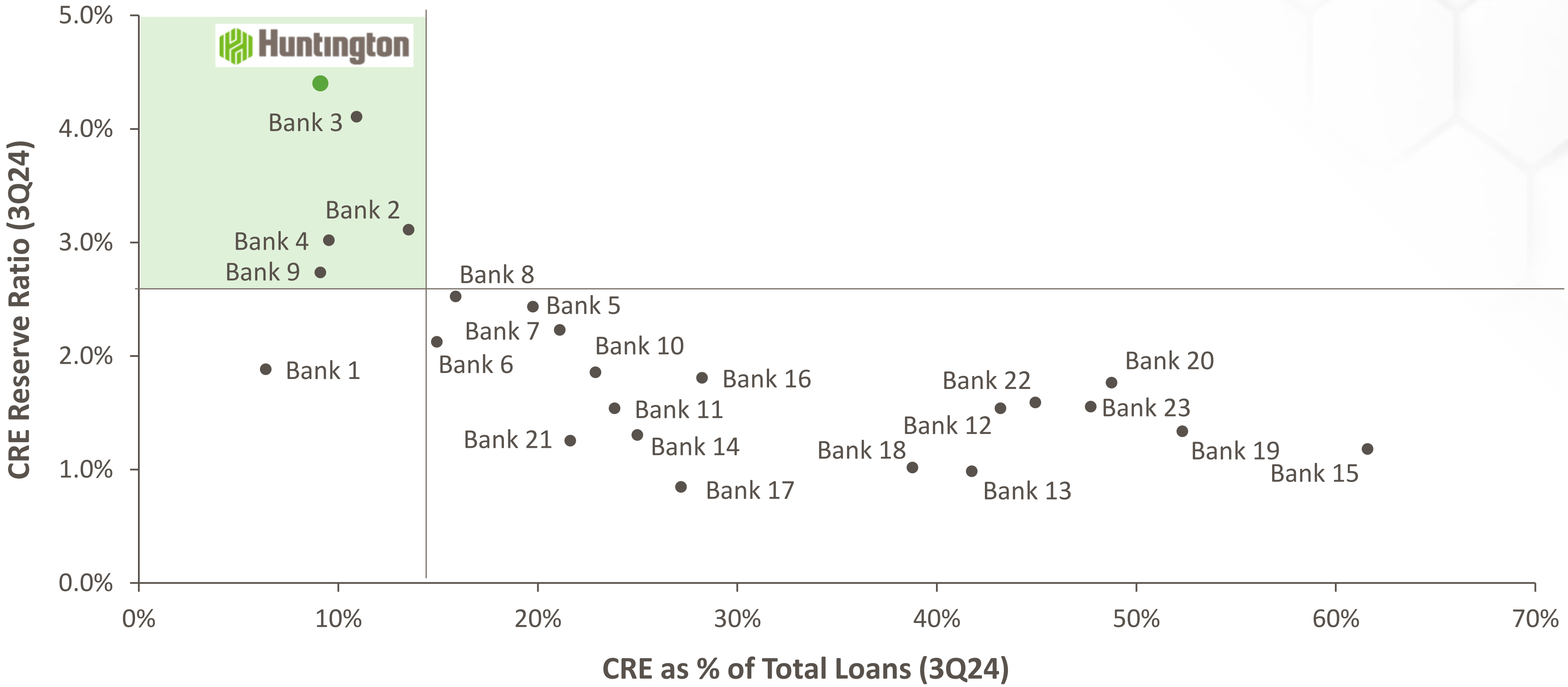
Property Type *($ in billions)*		**% of Total Loans**
Multifamily	$4.5	3.7%
Industrial	2.0	1.6%
Office	1.6	1.3%
Retail	1.6	1.3%
Hotel	0.9	0.7%
Other	0.9	0.9%
Total CRE	**$11.5**	**9.1%**

See notes on slide 57

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 9/30/2024[1]



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

See notes on slide 57

Commercial Real Estate (CRE) – Multi Family Overview

Management Approach

- Sponsor-driven strategy focused on experienced owners and operators

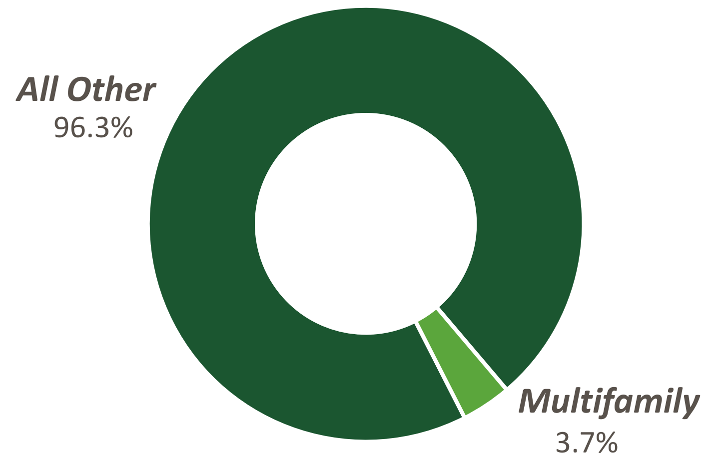
Key Portfolio Metrics

- Average loan size: $5.6 million
- Average LTV at Origination: ~60%
- 70%+ locations in suburbs
- No exposure to NY or CA rent-controlled units

Top 5 MSAs (3Q24)

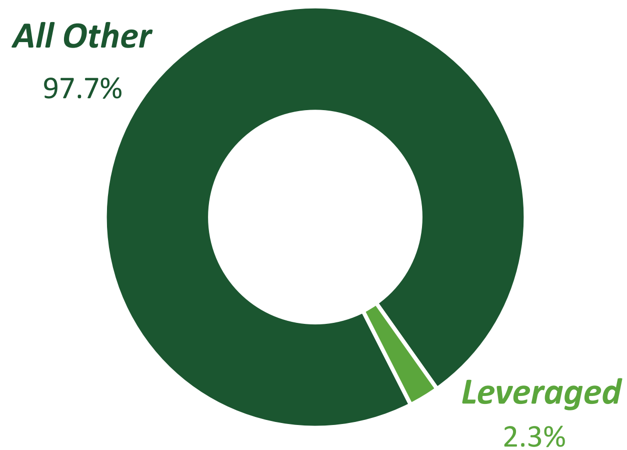
Metropolitan Statistical Area (MSA)	Balance ($ in millions)	% of Total Multifamily Portfolio
Columbus, OH	$301	6.7%
Chicago-Joliet-Naperville, IL	256	5.7%
Detroit-Warren-Livonia, MI	247	5.5%
Dallas Fort Worth -Arlington	205	4.5%
Cleveland-Elyria-Mentor	203	4.5%

Loan Portfolio Composition (3Q24)

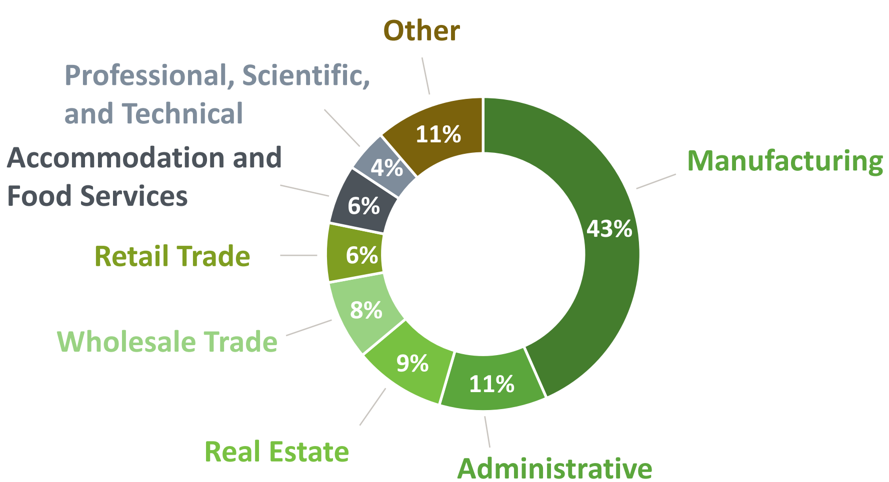


Minimal Exposure to Leveraged Lending

Loan Portfolio Composition (3Q24)



Industry Classification of Outstandings



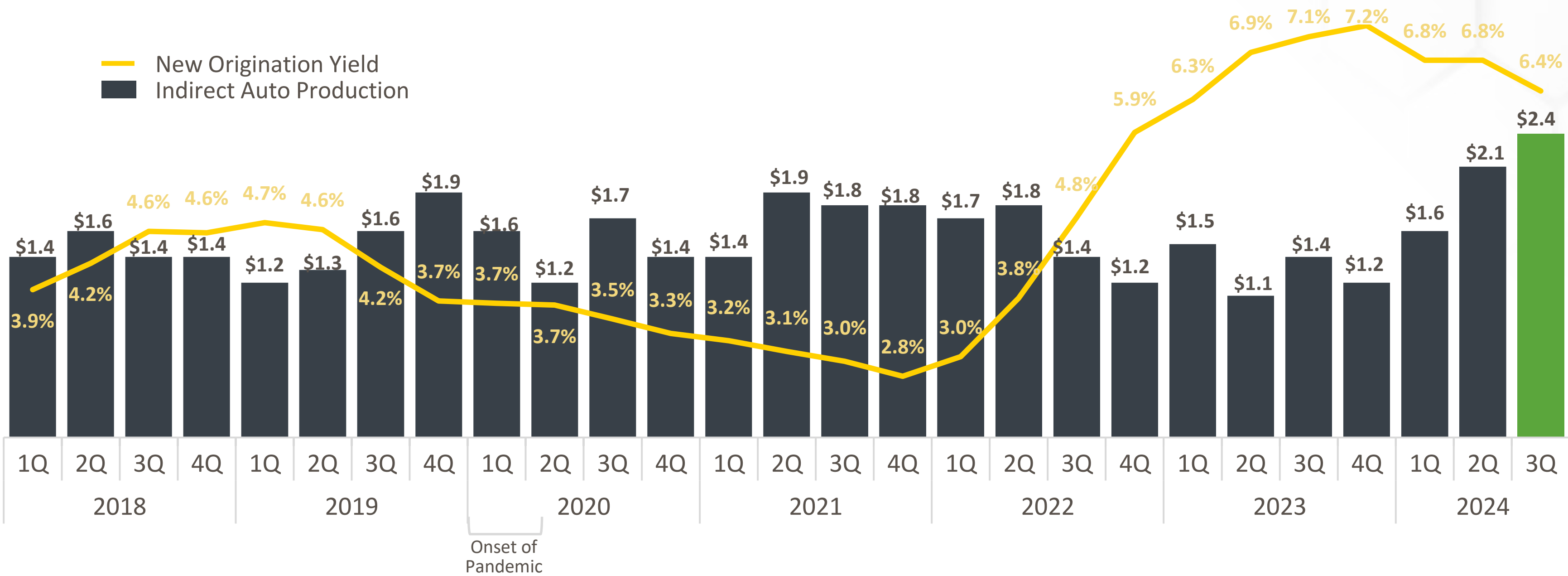
Highlights

- $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
- 74% 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**

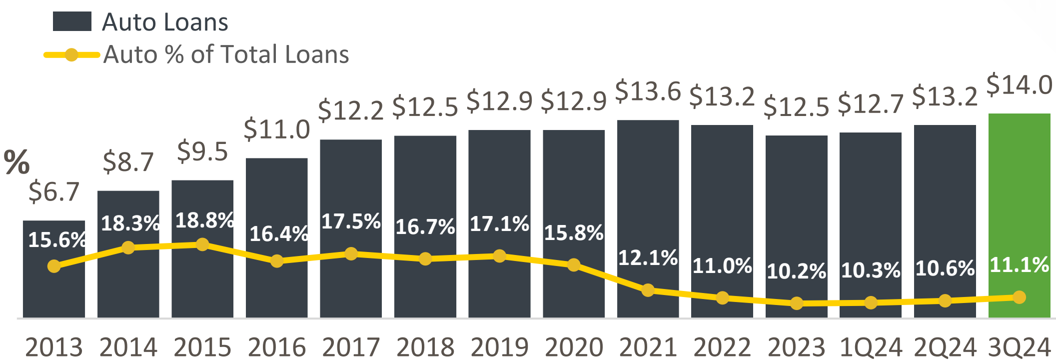
Indirect Auto Production ($B) and New Origination Yield



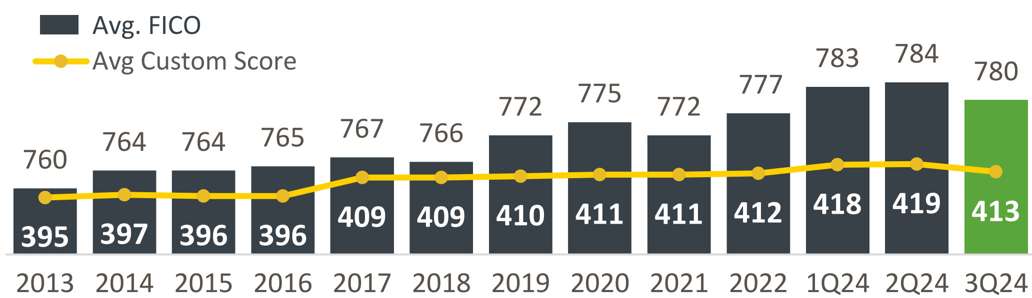
Scale and Expertise to Continuously Drive Shareholder Value

Auto | Strong Credit Performance Through the Cycle

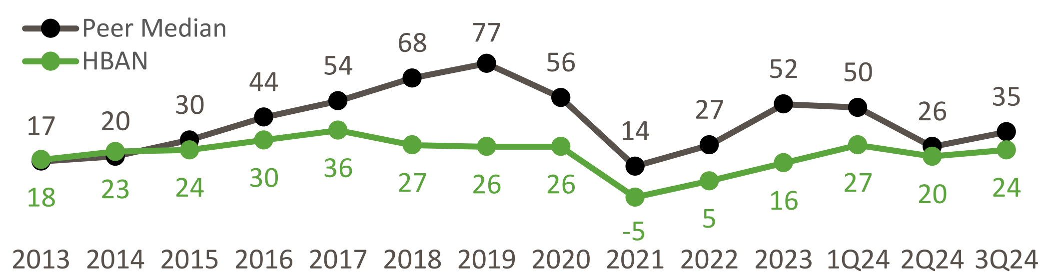
Auto Loans and % of Total Loans
(EOP)($B)



Average FICO and Custom Score



NCOs vs Peer Group (bps)[1]



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 780
- 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 > $5 billion in auto loans)

Appendix

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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)*		3Q23	4Q23	1Q24	2Q24	3Q24	Percent Change vs. 2Q24
Total revenue (GAAP)		$1,877	$1,721	$1,754	$1,803	$1,874	
FTE adjustment		11	11	13	13	13	
Total revenue (FTE)	A	1,888	1,732	1,767	1,816	1,887	
Less: net gain / (loss) on securities		--	(3)	--	--	--	
Total Revenue (FTE), excluding net gain / (loss) on securities and notable items	B	1,888	1,735	1,767	1,816	1,887	
Noninterest expense	C	1,090	1,348	1,137	1,117	1,130	
Notable Items:							
Less: FDIC Deposit Insurance Fund (DIF) special assessment		--	214	32	6	(7)	
Less: Other notable items		15	12	7	--	13	
Noninterest expense, excluding Notable Items	D	1,075	1,122	1,098	1,111	1,124	
Pre-provision net revenue (PPNR)	(A-C)	$798	$384	$630	$699	$757	8.3%
PPNR, adjusted	(B–D)	$813	$613	$669	$705	$763	8.2%

Non-GAAP Reconciliation

Average Tangible Common Equity, ROTCE

($ in millions)	3Q23	4Q23	1Q24	2Q24	3Q24
Average common shareholders' equity	$16,256	$16,275	$16,819	$16,861	$17,719
Less: intangible assets and goodwill	5,722	5,710	5,697	5,685	5,674
Add: net tax effect of intangible assets	34	32	29	25	24
Average tangible common shareholders' equity (A)	$10,568	$10,597	$11,151	$11,201	$12,069
Less: average accumulated other comprehensive income (AOCI)	(3,194)	(3,465)	(2,860)	(3,033)	(2,461)
Adjusted average tangible common shareholders' equity (B)	$13,762	$14,062	$14,011	$14,234	$14,530
Net income available to common	$510	$215	$383	$439	$481
Add: amortization of intangibles	12	12	12	12	11
Add: deferred tax	(2)	(2)	(2)	(3)	(2)
Adjusted net income available to common	520	225	393	448	490
Adjusted net income available to common (annualized) (C)	$2,063	$893	$1,581	$1,802	$1,949
Return on average tangible shareholders' equity (C/A)	19.5%	8.4%	14.2%	16.1%	16.2%
Return on average tangible shareholders' equity, ex AOCI (C/B)	15.0%	6.4%	11.3%	12.6%	13.4%

($ in millions)	3Q23	4Q23	1Q24	2Q24	3Q24
Adjusted net income available to common (annualized) (C)	$2,063	$893	$1,581	$1,802	$1,949
Return on average tangible shareholders' equity	19.5%	8.4%	14.2%	16.1%	16.2%
Add: Notable Items, after tax (D)	12	179	30	5	5
Adjusted net income available to common (annualized) (E)	$2,111	$1,603	$1,702	$1,822	$1,969
Adjusted return on average tangible shareholders' equity (E/A)	20.0%	15.1%	15.3%	16.2%	16.3%
Adjusted return on average tangible shareholders' equity, ex AOCI (E/B)	15.3%	11.4%	12.1%	12.8%	13.6%

Non-GAAP Reconciliation

Tangible common equity ratio, Tangible book value per share

Tangible Common Equity Ratio *($ in millions)*	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24
Huntington shareholders' equity	$17,136	$17,731	$18,758	$18,788	$18,483	$19,353	$19,322	$19,515	$20,606
Less: preferred stock	2,167	2,167	2,484	2,484	2,484	2,394	2,394	2,394	2,394
Common shareholders' equity	$14,969	$15,564	$16,274	$16,304	$15,999	$16,959	$16,928	$17,121	$18,212
Less: goodwill	5,571	5,571	5,561	5,561	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	161	154	142	132	122	113	103	94	85
Tangible common equity (A)	$9,237	$9,839	$10,571	$10,611	$10,316	$11,285	$11,264	$11,466	$12,566
Less: accumulated other comprehensive income (loss)	(3,276)	(3,098)	(2,755)	(3,006)	(3,622)	(2,676)	(2,879)	(2,911)	(2,104)
Adjusted tangible equity (B)	$12,513	$12,937	$13,326	$13,617	$13,938	$13,961	$14,143	$14,377	$14,670
Total assets	$179,402	$182,906	$189,070	$188,505	$186,650	$189,368	$193,519	$196,310	$200,535
Less: goodwill	5,571	5,571	5,561	5,561	5,561	5,561	5,561	5,561	5,561
Less: other intangible assets, net of tax	161	154	142	132	122	113	103	94	85
Tangible assets (C)	$173,670	$177,181	$183,367	$182,812	$180,967	$183,694	$187,855	$190,655	$194,889
Tangible common equity / tangible asset ratio (A/C)	5.3%	5.6%	5.8%	5.8%	5.7%	6.1%	6.0%	6.0%	6.4%
Adjusted tangible common equity / tangible asset ratio (B/C)	7.2%	7.3%	7.3%	7.4%	7.7%	7.6%	7.5%	7.5%	7.5%

TBV per Share *(in millions, except per share amounts)*	3Q22	4Q22	1Q23	2Q23	3Q23	4Q23	1Q24	2Q24	3Q24
Number of common shares outstanding (D)	1,443	1,443	1,444	1,448	1,448	1,448	1,449	1,452	1,453
Tangible book value per share (A/D)	$6.40	$6.82	$7.32	$7.33	$7.12	$7.79	$7.77	$7.89	$8.65
Adjusted tangible book value per share (B/D)	$8.67	$8.96	$9.23	$9.40	$9.63	$9.64	$9.76	$9.90	$10.10

Non-GAAP Reconciliation

Adjusted Noninterest Expense, Efficiency

Efficiency Ratio *($ in millions)* – Pre-tax	3Q23	4Q23	1Q24	2Q24	3Q24
Noninterest expense (GAAP)	$1,090	$1,348	$1,137	$1,117	$1,130
Less: intangible amortization	12	12	12	12	11
Noninterest expense less amortization of intangibles (A)	$1,078	$1,336	$1,125	$1,105	$1,119
Less: Notable Items, pre-tax	15	226	39	6	6
Adjusted noninterest expense, efficiency (Non-GAAP) (B)	$1,063	$1,110	$1,086	$1,099	$1,113
Total Revenue (GAAP)	$1,877	$1,721	$1,754	$1,803	$1,874
FTE adjustment	11	11	13	13	13
Less: gain / (loss) on securities	--	(3)	--	--	--
FTE revenue less gain / (loss) on securities (C)	$1,888	$1,735	$1,767	$1,816	$1,887
Efficiency Ratio (A/C)	57.0%	77.0%	63.7%	60.8%	59.4%
Adjusted Efficiency Ratio (B/C)	56.3%	64.0%	61.5%	60.5%	59.0%

Noninterest Expense *($ in millions)*	3Q23	4Q23	1Q24	2Q24	3Q24
Noninterest expense (GAAP)	$1,090	$1,348	$1,137	$1,117	$1,130
Less: Notable Items, pre-tax	15	226	39	6	6
Adjusted Noninterest expense (Non-GAAP)	$1,075	$1,122	$1,098	$1,111	$1,124

Non-GAAP Reconciliation

Common Equity Tier 1 (CET1)

CET1 – AOCI Impact *($ in millions)*	3Q23	4Q23	1Q24	2Q24	3Q24
Common Equity Tier 1 (A)	$14,211	$14,212	$14,283	$14,521	$14,803
Add: accumulated other Comprehensive income (loss) (AOCI)	(3,622)	(2,676)	(2,879)	(2,911)	(2,104)
Less: cash flow hedge	(662)	(363)	(436)	(399)	(39)
Adjusted Common Equity Tier 1 (B)	$11,251	$11,899	$11,840	$12,009	$12,738
Risk Weighted Assets (C)	$140,688	$138,706	$139,622	$139,374	$142,543
Common Equity Tier 1 ratio (A/C)	10.1%	10.2%	10.2%	10.4%	10.4%
Adjusted CET1 Ratio (B/C)	8.0%	8.6%	8.5%	8.6%	8.9%
AOCI impact adjusted for cash flow hedges on loan portfolio	2.1%	1.6%	1.7%	1.8%	1.5%

CET1 – ACL Impact *($ in millions)*	1Q24	2Q24	3Q24
Common Equity Tier 1 (A)	$14,283	$14,521	$14,803
Add: allowance for credit losses (ACL)	2,415	2,423	2,436
Adjusted Common Equity Tier 1 (B)	$16,698	$16,944	$17,239
Risk Weighted Assets (C)	$139,616	$139,374	$142,543
Common Equity Tier 1 ratio (A/C)	10.2%	10.4%	10.4%
CET1 Adjusted for ACL ratio (B/C)	12.0%	12.2%	12.1%
ACL Impact	1.8%	1.8%	1.7%

Notes

Slide 6:
(1) By number (units) of 7(a) loans nationally
(2) S&P Global market share data as of 6/30/2024 – Peers include: CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION
(3) Equipment Leasing & Financing Association, 2024, rank amongst bank-owned firms, includes HTF portfolio
(4) Based on publicly available peer data and internal estimates

Slide 7:
(1) November 2024 vs. July 2024
(2) Source: Company Financials. Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB.

Slide 8:
(1) Adjustments include effect of Mark-to-market on pay-fixed swaptions of $33 million in 3Q23 and CRTs ("Credit Risk Transfers") of ($8) million in 3Q24. CRTs include both a 4Q23 transaction related to a ~$3 billion portfolio of on-balance sheet prime indirect auto loans, which reduced risk-weighted assets by ~$2.4 billion; and a 2Q24 transaction related to a ~$4 billion portfolio of on-balance sheet prime indirect auto loans, which reduced risk-weighted assets by ~$3 billion
(2) Source: S&P Global Market Intelligence and filings - Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB.

Slide 10:
(1) Based on publicly available peer data and internal estimates
(2) Equipment Leasing & Financing Association, 2024, rank amongst bank-owned firms, includes HTF portfolio
(3) Refinitiv, 2024
(4) TCH Payments Authority, 2024
(5) NACHA rankings 2023

Slide 12:
(1) Third Quarter 2024 CRB Total Noninterest Income
(2) Based on number of loans

Slide 14:
(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 3Q23. Source: U.S Bureau of Economic Analysis
(3) Per CNBC 2022 & 2023
(4) By number (units) of 7(a) loans in 2023

Slide 15:
(1) Source: S&P global; deposit market defined as total deposit market excluding deposits at branches with greater than $1B in deposits; Carolina expansion regions include the following MSAs, Charlotte: Charlotte-Concord-Gastonia; Raleigh: Raleigh-Cary + Durham-Chapel Hill; Upstate S.C: Greenville-Anderson-Greer + Spartanburg; The Triad: Greensboro-High Point & Winston-Salem

Slide 23:
(1) CRTs ("Credit Risk Transfers") include both a 4Q23 transaction related to a ~$3 billion portfolio of on-balance sheet prime indirect auto loans, which reduced risk-weighted assets by ~$2.4 billion; and a 2Q24 transaction related to a ~$4 billion portfolio of on-balance sheet prime indirect auto loans, which reduced risk-weighted assets by ~$3 billion
(2) Non-GAAP; excludes effect of MTM on PF Swaptions and CRTs ("Credit Risk Transfers")
(3) Includes Insurance Income, Bank owned life insurance, gain on sale and other

Notes

Slide 24:

(1) Noninterest income, adjusted as a percentage of Total Revenue (FTE); adjusted noninterest income (non-GAAP) excludes effect of MTM on PF Swaptions and CRTs ("Credit Risk Transfers")

Slide 27:

(1) Source: S&P Global Market Intelligence and filings - Peers include CFG, CMA, FITB, KEY, MTB, PNC, RF, TFC, USB, ZION
(2) November 2024 Quarter-to-Date

Slide 28:

(1) New initiatives include Carolinas, Texas, Fund Finance, Healthcare Asset-based Lending, Native American Financial Services

Slide 32:

(1) Bank data as of 3Q24. 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

Slide 35:

(1) Cash equals cash and cash equivalents. Coverage includes Contingent Capacity at Federal Reserve & FHLB + Cash & Equivalents. Based on estimated 9/30/24 uninsured deposits
(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 - inclusion of AOCI adjusted for cash flow hedges on loan portfolio

Slide 38:

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

Slide 40:

(1) Source: Company Financials. Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB
(2) Source: Company Third Quarter 2024 Form 10Q's. Includes publicly listed US-based banks with >$50 billion in assets as of 3Q24 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 42:

(1) Bank data as of 3Q24. Source: S&P Global – Includes all peers: CMA, FITB, ZION, KEY, MTB, PNC, RF, TFC, CFG, and USB

Slide 43:

(1) Source: Company Third Quarter 2024 Form 10Q's. Includes publicly listed US-based banks with >$50 billion in assets as of 3Q24 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.