



2026 Morgan Stanley US Financials Conference

The Huntington National Bank is Member FDIC. Huntington, Huntington Bank, and the Huntington Brandmark are service marks of Huntington Bancshares Incorporated.
©2026 Huntington Bancshares Incorporated.

Welcome.

June 9, 2026

Disclaimer

Caution Regarding Forward-Looking Statements

The information contained or incorporated by reference in this presentation contains certain forward-looking statements, including, but not limited to, certain plans, expectations, goals, projections, and statements, which are not historical facts and are subject to numerous assumptions, risks, estimates, and uncertainties that are beyond the control of Huntington. Statements that do not describe historical or current facts, including statements about beliefs and expectations, are forward-looking statements. Forward-looking statements may be identified by words such as expect, anticipate, continue, believe, intend, estimate, plan, trend, objective, target, goal, or similar expressions, or future or conditional verbs such as will, may, might, should, would, could, or similar variations. The forward-looking statements are intended to be subject to the safe harbor provided by Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and the Private Securities Litigation Reform Act of 1995.

While there is no assurance that any list of risks and uncertainties or risk factors is complete, below are certain factors which could cause actual results to differ materially from those contained or implied in the forward-looking statements or historical performance: changes in general economic, political, regulatory, or industry conditions; deterioration in business and economic conditions, including persistent inflation, supply chain issues or labor shortages; instability in global economic conditions and geopolitical conditions, including U.S. direct involvement in war and other conflicts, as well as volatility in financial markets; changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs; the impact of pandemics and other catastrophic events or disasters on the global economy and financial market conditions and our business, results of operations, and financial condition; the impacts related to or resulting from bank failures and other volatility, including potential increased regulatory requirements and costs, such as Federal Deposit Insurance Corporation ("FDIC") special assessments, long-term debt requirements and heightened capital requirements; potential impacts to macroeconomic conditions, which could affect the ability of depository institutions, including us, to attract and retain depositors and to borrow or raise capital; unexpected outflows of deposits which may require us to sell investment securities at a loss; changing interest rates which could negatively impact the value of our portfolio of investment securities; the loss of value of our investment portfolio which could negatively impact market perceptions of us and could lead to deposit withdrawals; market perceptions of us and banks generally, including from the effects of social media; cybersecurity risks; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the Board of Governors of the Federal Reserve System ("Federal Reserve"); volatility and disruptions in global capital, foreign exchange, and credit markets; movements in interest rates; competitive pressures on product pricing and services; success, impact, and timing of our business strategies, including market acceptance of any new products or services including those implementing our "Fair Play" banking philosophy; introduction of new competitive products, such as stablecoins, and new competitors, such as financial technology companies and other "nontraditional" bank competitors; changes in policies and standards for regulatory review of bank mergers; the nature, extent, timing and results of governmental actions, examinations, reviews, reforms, regulations and interpretations, including those related to the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms, as well as those involving the Securities and Exchange Commission ("SEC"), the Office of the Comptroller of the Currency, the Federal Reserve, the FDIC, the Consumer Financial Protection Bureau, and state-level regulators; the possibility that the anticipated benefits of recent or proposed acquisitions are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the companies or as a result of the strength of the economy and competitive factors in the areas where the companies do business; and other factors that may affect the future results of Huntington.

All forward-looking statements are expressly qualified in their entirety by the cautionary statements set forth above. Forward-looking statements speak only as of the date they are made and are based on information available at that time. Huntington does not assume any obligation to update forward-looking statements to reflect actual results, new information or future events, changes in assumptions or changes in circumstances or other factors affecting forward-looking statements that occur after the date the forward-looking statements were made or to reflect the occurrence of unanticipated events except as required by federal securities laws. If Huntington updates one or more forward-looking statements, no inference should be drawn that Huntington will make additional updates with respect to those or other forward-looking statements. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance on such statements. See also the other reports filed with the SEC, including discussions under the "Forward-Looking Statements" and "Risk Factors" of Huntington's Annual Report on Form 10-K for the year ended December 31, 2025 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2026, as filed with the SEC and available on its website at www.sec.gov.

Use of Non-GAAP Financial Measures

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

Proud 160 year history. Accelerating into the future.

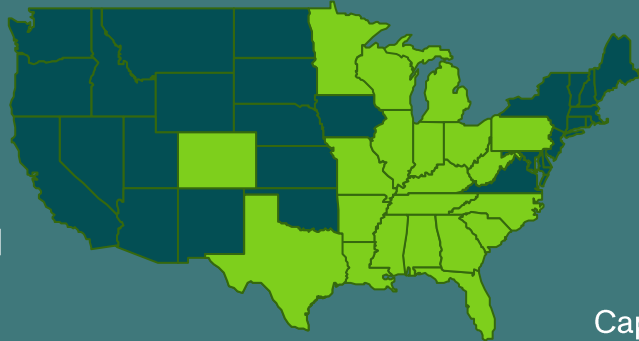
Vision

To Be the Leading **People-First, Customer-Centered** Bank in the Country

Super Regional Bank Positioned for Strong Secular Growth

Powerhouse
**Consumer and
Regional Banking**
Franchise in 21 States

Leading **National
Commercial
Businesses**



Comprehensive Set of
Payments Solutions

Full Spectrum Wealth
Management Platform

Capital Markets Business
with Broad Capabilities

\$285B Assets

\$189B Loans

\$223B Deposits

Proactive and Robust Risk Management



How we win

Focusing on being an indispensable partner for our customers through experiences and relationships to drive differentiation and expand customer base

We build longstanding, deep and multi-dimensional customer relationships

We serve the full breadth of our customers' needs over time, prioritizing durable relationships and long-term value creation over transactional opportunities

We earn trust by being consistent and dependable through economic cycles

A disciplined risk posture and long-term mindset lets us support customers through uncertainty and invest opportunistically

We integrate expertise and innovative capabilities to make everyday banking simple

We lead with advice and insight, connecting banking, lending, payments, wealth, insurance, and capital solutions to deliver holistic outcomes, not disconnected point products

We deliver leading bank capabilities through local, empowered, and nationally integrated teams

We operate at the point of the relationship with authority to integrate the full firm on behalf of customers, prioritizing responsiveness and care over centralized efficiency

We compound value by reinvesting in what matters most to our customers

Rigorous management turns strong performance into a virtuous cycle, reinvesting in capabilities, innovation, and service for better customer outcomes over time

Purpose leads. Awards follow.

CONSUMER & DIGITAL



Best Mobile Banking App & Website Experience for Customer Satisfaction among Regional Banks¹



Best Bank & FinTech Partnership²



2 years in a row³

BUSINESS BANKING



Best Bank Award⁴ Winner:
15 Categories including:
Best Bank for Trust for 3yrs in a row
Best Bank for Overall Satisfaction
Best Bank for Customer Service



Top SBA lender 8 of past 9 years⁵

CAPITAL MARKETS



2025 Strategic M&A Deal of the Year & 2025 USA M&A Deal of the Year⁶



2025 Professional Services Deal of the Year⁷

COLLEAGUES & CULTURE



Great Place To Work[®] 8 years in a row⁸



4th in Forbes Best Employers for New Grads 2026⁹

(1) Tied in the Banking Online Satisfaction Study. JD Power 2026 U.S. Banking Mobile App and Banking Online Satisfaction Studies; among banks with \$60B-\$199B in deposits and 200+ branches. Visit jdpower.com/awards for more details. (2) <https://informaconnect.com/banking-tech-awards-usa/2026-winners/> (3) <https://clearviewpublishing.com/events/the-fourth-annual-wealthbriefing-for-good-awards-2025/#about-top>. (4) Coalition Greenwich Voice of Client - 2025 U.S. Commercial Banking Study (5) SBA 7(a) volume (6) <https://globalmanetwork.com/2019/wp-content/uploads/2025/12/Annual-MA-Atlas-Awards-Winner-Circle-2025.pdf> (7) https://maadvisor.com/MANY/2025-MANY/24th_Annual_MA_Award_Winners_List.pdf (8) To view Great Place to Work Certified Companies, visit <https://www.greatplacetowork.com/certified-companies> (9) <https://www.forbes.com/lists/best-employers-for-new-grads/>

Key Messages

1 Differentiated super regional bank model with multiple growth engines

2 Focused execution generating powerful organic growth

3 Disciplined partner integration driving cost and revenue synergies

4 Powering robust earnings, ROTCE, and TBV growth

Commercial Bank | National Scope and Capabilities

Leading Scale¹

Loans
\$84B



45% of total

Deposits
\$61B



27% of total

FY25 Organic Growth

ADB Loans²: +10%

- Commercial & Industrial
- Corporate, Specialty Banking
- Organic expansion in Texas, North & South Carolina

ADB Deposits²: +18%

- Commercial Operating Accounts
- New Deposit-Centric Verticals in Mortgage and HOA

Commercial Value-Added Services: +11%

- Payments: +19%
- Capital Markets: +6%
- Deposit & Loan Fees: +35%

Client Relationships Served Nationally



Expertise

Asset & Equipment Finance

- #3 Bank in New Business Volume³
- Expansive Capabilities Across Asset-Secured, Large & Small Ticket, & Floor Plan

17 Specialty Verticals

- FIG & Fund Finance
- Healthcare Banking
- Tech & Telecom

Payments

- Embedded TM Capabilities
- Merchant Acquiring

Capital Markets

- Scaled Syndication Capabilities
- Full-Suite Advisory Solutions

Full scope commercial bank with substantial growth momentum

Differentiated Local Delivery Model

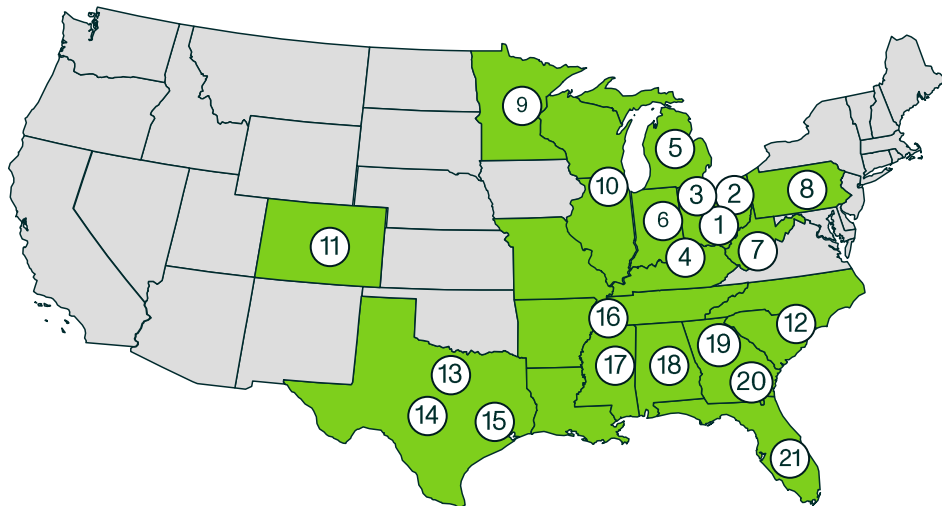
National Commercial Capabilities



Consumer & SMB Banking Capabilities



Full Scope of Capabilities Delivered Locally in 21 Regions

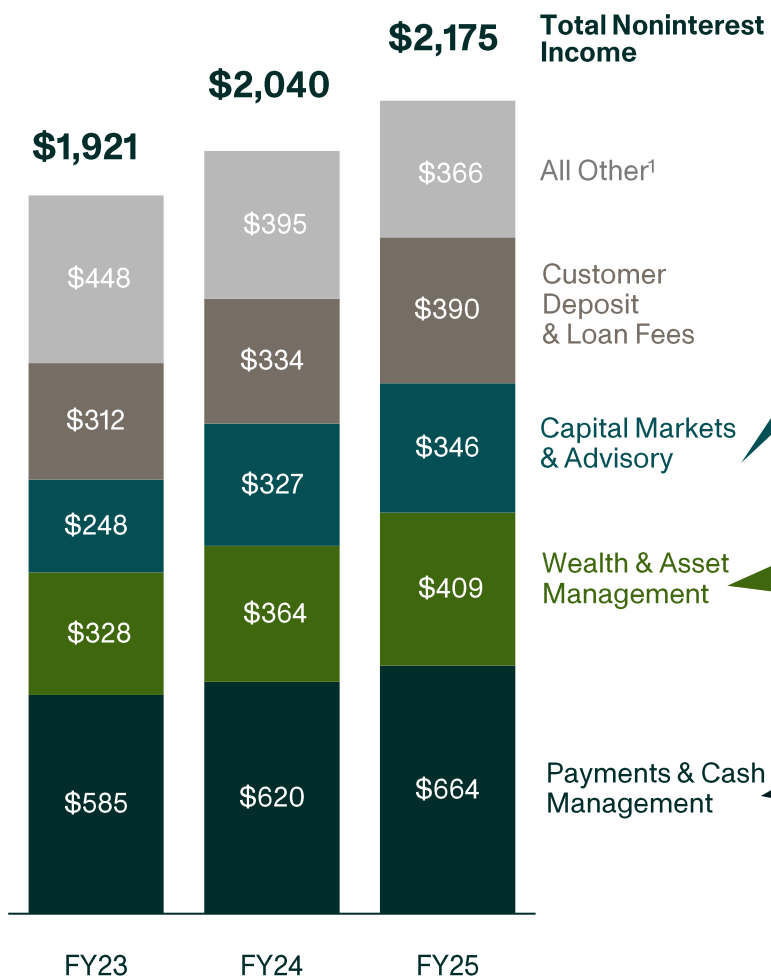


- ✓ Go-to-market approach customized for each local region
- ✓ Regional President and in-market leadership team with shared P&L accountability
- ✓ Aligned incentives drive coordination between national commercial and local bankers
- ✓ Embedded in local communities, with national scale and local decision-making

Aligning the whole bank to support customer goals in our local markets

Driving Increasing Fee Income

Noninterest Income By Category



+11% CAGR Across 3 Strategic Segments

Capital Markets: 18% CAGR²

- Supporting commercial banking activities
- Deepening Capstone capabilities & expertise
- Leveraging platform to grow new businesses

Wealth: 12% CAGR²

- Leading with advice and guidance
- Expanding advisory relationships with focus on planning
- +14% AUM and +9% Household CAGR

Payments: 7% CAGR²

- Adding new capabilities / revenue levers
- Led by Commercial Payments (13% CAGR)
- +38% YoY growth in merchant revenue³

Recent Partner Integrations: Veritex Completed, Cadence On-Track



Talent Retention and Colleague Decisions



Completed 3Q25



Completed 4Q25

Legal Day 1



Closed Oct. 2025



Closed Feb. 2026

Systems Conversions



Converted Jan. 2026



Expected mid-June 2026

Cost Synergies

Expect \$435M run-rate by 2027



\$70M by 2Q26



\$365M by 4Q26

Ongoing Revenue Synergies

Expect \$500M cumulative by 2028



Expense Synergies On Track to Meet or Exceed Plan

Progress on Execution

\$435M Expected run-rate by 2027

VBTX \$70M | Expected run-rate by 2Q26

CADE \$365M | Expected run-rate by 4Q26

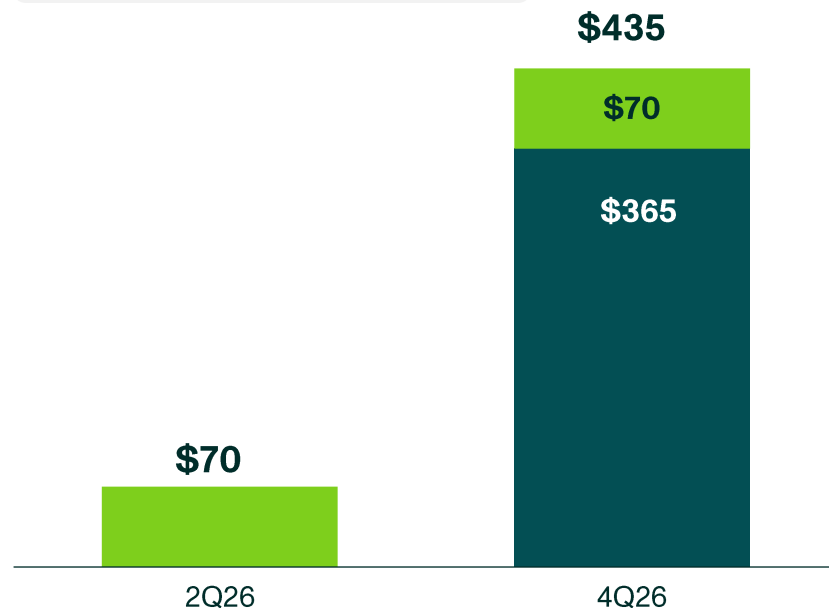
- VBTX | Synergy actions executed; achieved run-rate in 2Q26**

- CADE | Early synergy actions executed; on track to reach run-rate by 4Q26**
 - Colleague decisioning*
 - System integration on track for mid-June conversion*

Expense Synergy Trajectory (\$M)

Annualized Run-Rate Synergies

- VBTX
- CADE



Disciplined execution delivers durable savings and supports earnings momentum

Revenue Synergies to Accelerate, Enhancing Future Profitability

Opportunities

Deposit Mix and Cost Optimization

- Short term opportunity to reduce higher cost wholesale funding
- Long term opportunity on deposit beta and acquisition pricing

Lending Opportunities

- Penetration of national scale businesses into partner customer base
- Expanding energy vertical activity

Value Added Fee-Based Services

- Wealth Management: Building out teams across footprint
- Payments: Rapidly scaling TM and merchant acquiring pipelines
- Capital Markets: Early traction in risk management activities and debt capital markets

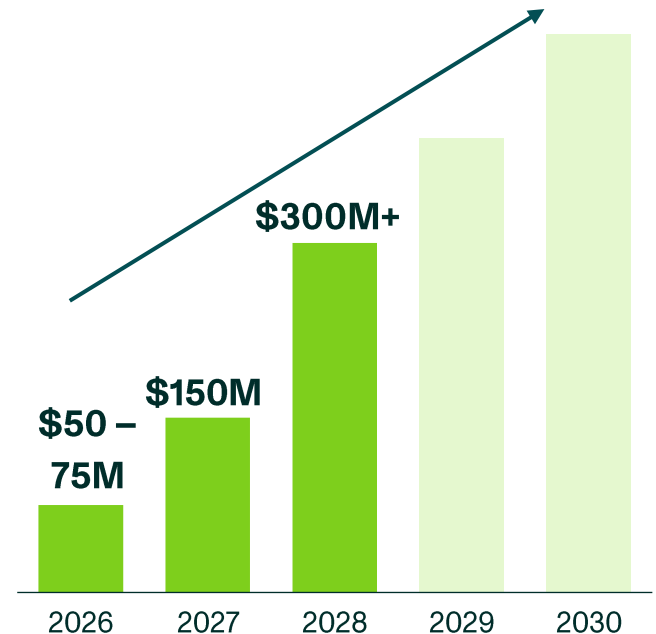
New Market Penetration and Customer Acquisition

- Digital acquisition: 10x lift in Cadence digital acquisition
- Building commercial banking teams in Austin, Atlanta and Nashville

Revenue Synergy Trajectory

**>\$500M cumulative
expected over 3 years**

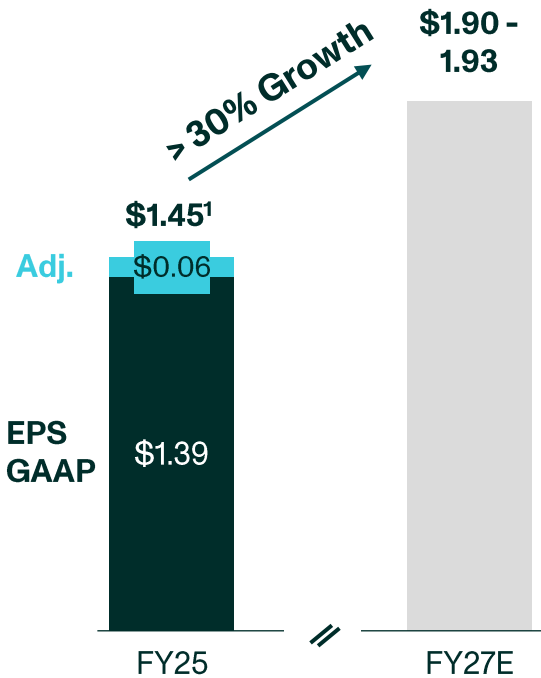
\$300M+ | Expected run-rate by 2028



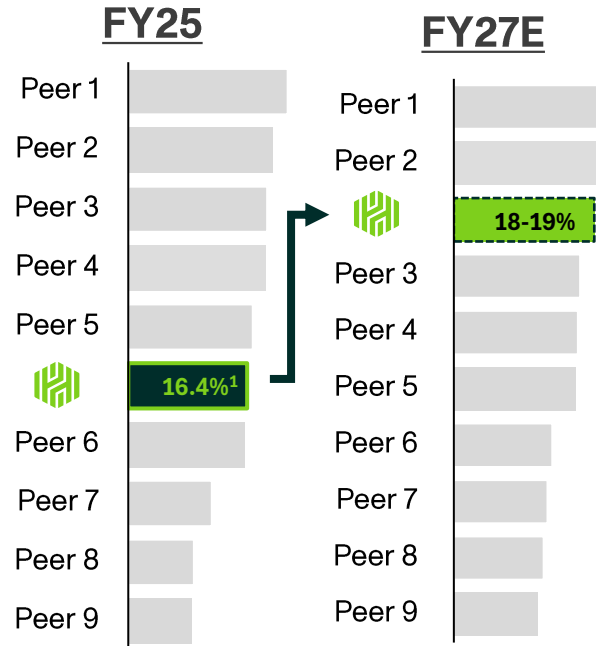
Strong revenue synergies progressing, supporting confidence in 2027 outlook

Model Drives Meaningful Shareholder Value Creation

Robust Earnings Growth



Top Quartile ROTCE

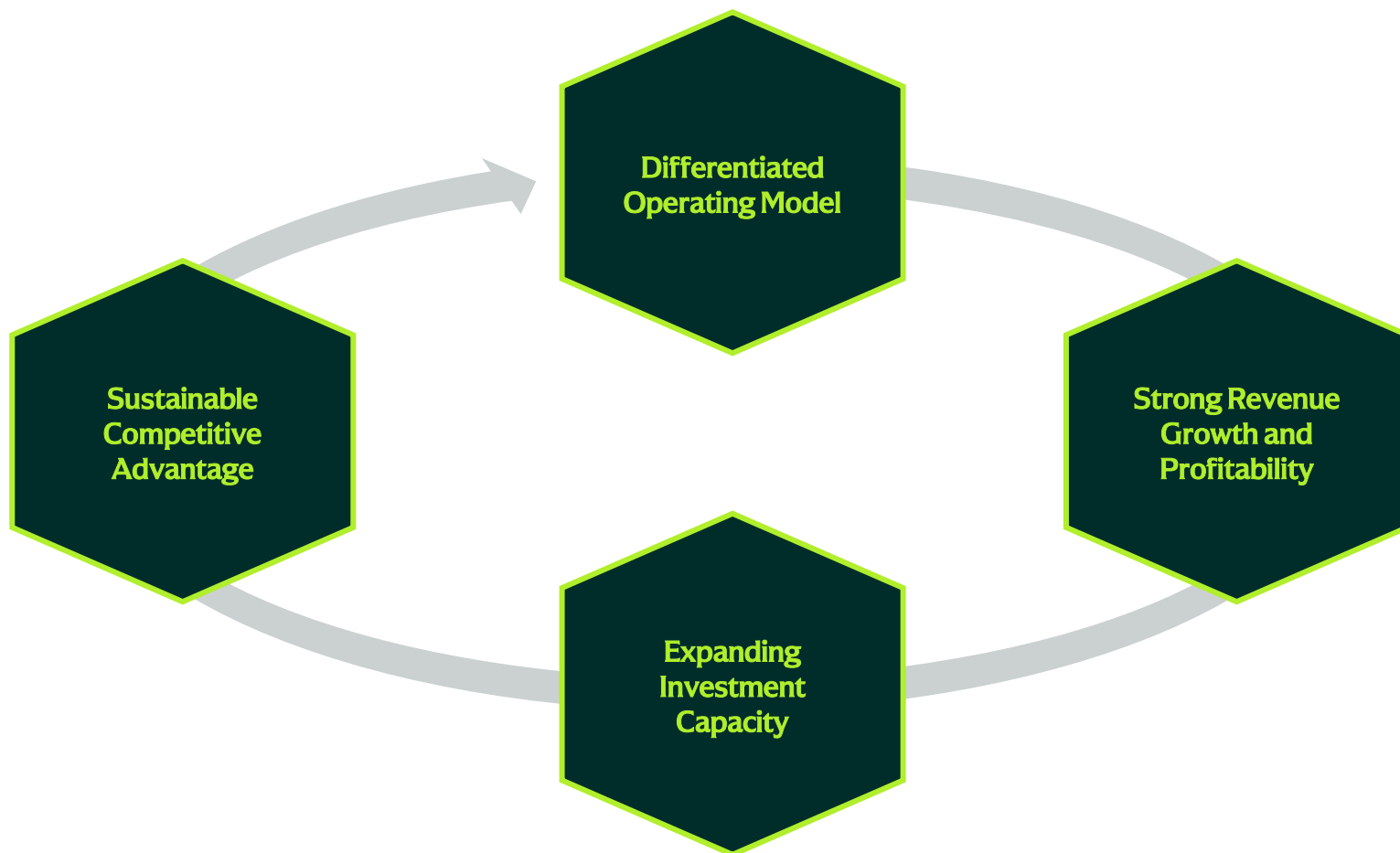


Building Tangible Book Value



Robust earnings growth drives top tier returns and increases TBV per share

Flywheel for Value Creation



Appendix

Non-GAAP Reconciliation

Adjusted Noninterest Income and Expense, Efficiency Ratio

Efficiency Ratio (\$ in millions) – Pre-tax		2Q25	3Q25	4Q25	1Q26
Noninterest expense (GAAP)		\$1,197	\$1,246	\$1,420	\$1,774
Less: intangible amortization		11	11	13	41
Noninterest expense less amortization of intangibles	A	\$1,186	\$1,235	\$1,407	\$1,733
Less: Notable Items, pre-tax		3	8	130	263
Adjusted noninterest expense, efficiency (Non-GAAP)	B	\$1,183	\$1,227	\$1,277	\$1,470
Total Revenue (GAAP)		\$1,938	\$2,134	\$2,174	\$2,573
FTE adjustment		16	17	17	19
Less: Gain on sale of a portion of our corporate trust and custody business		--	24	--	--
Less: gain / (loss) on securities		(58)	--	--	13
FTE revenue less gain / (loss) on securities and gain on sale of a portion of our corporate trust and custody business	C	\$2,012	\$2,127	\$2,191	\$2,579
Efficiency Ratio	A/C	59.0%	57.4%	64.2%	67.2%
Adjusted Efficiency Ratio	B/C	58.8%	57.7%	58.3%	57.0%
Noninterest Expense (\$ in millions)		2Q25	3Q25	4Q25	1Q26
Noninterest expense (GAAP)		\$1,197	\$1,246	\$1,420	\$1,774
Less: Notable Items, pre-tax		3	8	130	263
Adjusted Noninterest expense (Non-GAAP)		\$1,194	\$1,238	\$1,290	\$1,511

Non-GAAP Reconciliation

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

<i>(\$ in millions)</i>		FY25
Total revenue (GAAP)		\$8,166
FTE adjustment		65
Total revenue (FTE)	A	8,231
Less: Gain on sale of a portion of corporate trust and custody business		24
Less: Net gain / (loss) on securities		(58)
Less: Impact of CRTs		(13)
Total Revenue (FTE), excluding net gain/(loss) on securities, CRTs, and notable items	B	8,278
Noninterest expense	C	5,015
Notable Items:		
Less: FDIC Deposit Insurance Fund (DIF) special assessment		(30)
Less: Staffing efficiencies and corporate real estate consolidation expense		6
Less: Acquisition-related expenses		168
Noninterest expense, excluding Notable Items	D	4,871
Pre-provision net revenue (PPNR)	(A-C)	\$3,216
PPNR, adjusted	(B-D)	\$3,407
<i>EPS (\$ in millions, except per share amounts)</i>		FY25
Earnings Per Share (GAAP), diluted		\$1.39
Add: Notable Items, after-tax	\$91	0.06
Adjusted Earnings Per Share (Non-GAAP)		\$1.45

Non-GAAP Reconciliation

Average Tangible Common Equity, ROTCE

<i>(\$ in millions)</i>		FY25
Average common shareholders' equity		\$19,241
Less: intangible assets and goodwill		5,740
Add: net tax effect of intangible assets		19
Average tangible common shareholders' equity	A	\$13,520
Net income available to common		\$2,087
Add: amortization of intangibles		46
Add: deferred tax		(10)
Adjusted net income available to common	B	\$2,123
Return on average tangible common shareholders' equity	B/A	15.7%
<i>(\$ in millions)</i>		FY25
Adjusted net income available to common (annualized)	B	\$2,123
Return on average tangible shareholders' equity		15.7%
Add: Notable Items, after tax	C	91
Adjusted net income available to common	D	\$2,214
Adjusted return on average tangible common shareholders' equity	D/A	16.4%

Non-GAAP Reconciliation

Tangible common equity ratio, Tangible book value per share

Tangible Common Equity Ratio (\$ in millions)		4Q24	1Q25	2Q25	3Q25	4Q25
Huntington shareholders' equity		\$19,740	\$20,434	\$20,928	\$22,248	\$24,342
Less: preferred stock		1,989	1,989	1,989	2,731	2,731
Common shareholders' equity		\$17,751	\$18,445	\$18,939	\$19,517	\$21,611
Less: goodwill		5,561	5,561	5,561	5,547	5,997
Less: other intangible assets, net of tax		76	67	58	51	115
Tangible common equity (A)	A	\$12,114	\$12,817	\$13,320	\$13,919	\$15,499

TBV per Share (in millions, except per share amounts)		4Q24	4Q25	YoY Growth
Number of common shares outstanding (C)	C	1,454	1,568	
Tangible book value per share (A/C)	A/C	\$8.33	\$9.89	19%