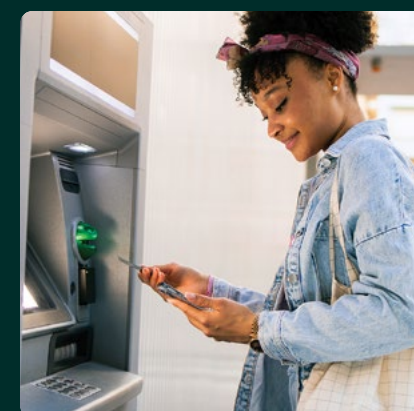
Huntington Bank

INVESTING IN POTENTIAL EVERY DAY



2025 CORPORATE RESPONSIBILITY & SUSTAINABILITY REPORT

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MESSAGE FROM OUR CHAIRMAN, PRESIDENT, AND CEO AND INDEPENDENT LEAD DIRECTOR

L-R: Stephen D. Steinour, David L. Porteous

To Our Fellow Shareholders, Customers, Colleagues, and Community Members — Welcome.

2025 was transformational for Huntington Bank. We expanded our footprint, strengthened how we operate, and continued to grow – while staying focused on the customers and communities we serve. Throughout the year, we remained grounded in our Purpose: to make people's lives better, help businesses thrive, and strengthen the communities we serve. That focus, combined with the professionalism and commitment of our colleagues, continues to define how we operate and how we grow.

This 2025 Corporate Responsibility & Sustainability Report centers on priorities that matter most to our stakeholders: expanding economic opportunity, operating sustainably, fostering a people-first culture, and upholding strong, responsible business practices. It also reflects our dedication to ***Investing in Potential***. We bring this to life through how we advance financial empowerment, support housing stability, and strengthen economic vitality in the areas we serve.

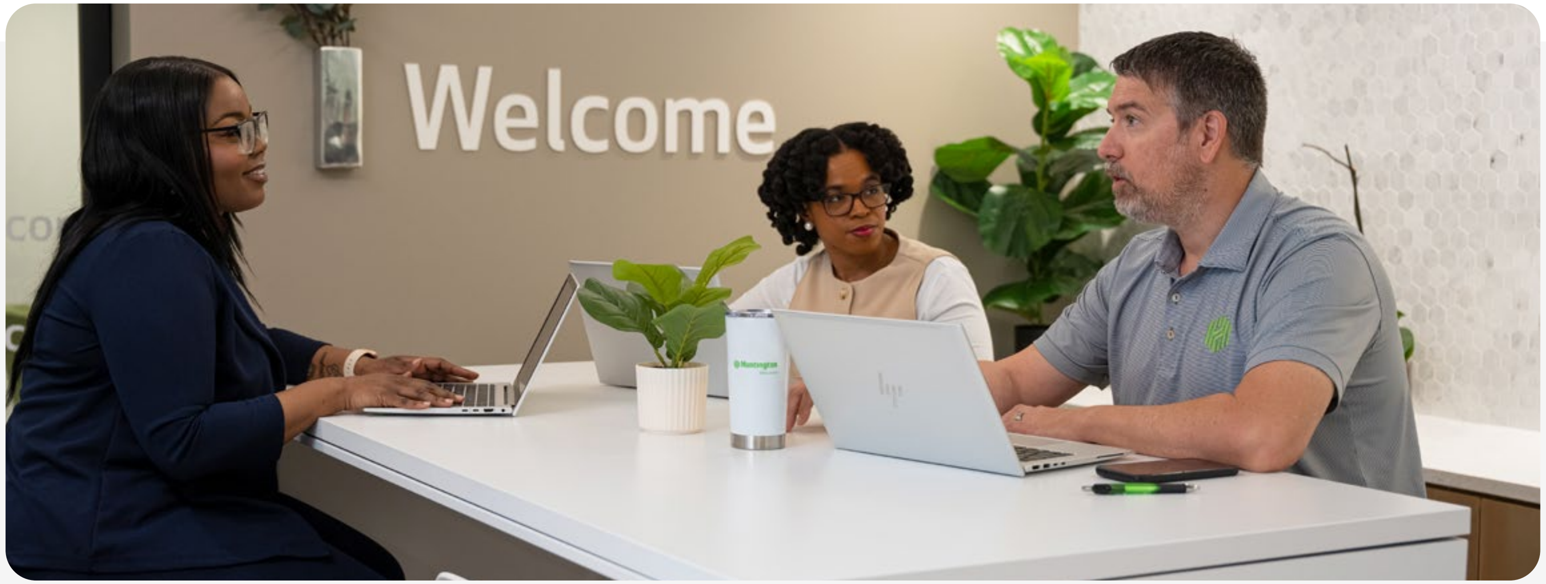
One of the clearest examples of that commitment is our five-year, $40 billion Community Plan. This past year marked a milestone as we reached our goal ahead of schedule and continued investing in our communities. Since launching in June 2021, the plan has expanded access to capital, supported small businesses, and advanced homeownership across our footprint. We have also combined lending and investment with education, partnerships, and local engagement to help foster long-term economic success. The cumulative impact of these efforts includes:

- Strengthening the financial resilience of small-business owners through education and more than $10.7 billion in lending.
- Extending mortgage loans to under-resourced borrowers as part of our over $23.8 billion in affordable homeownership and home improvement lending.
- Supporting community development with more than $11.1 billion in loan and investment capital commitments.

As our Community Plan concludes in June 2026, we are building on this progress and preparing for what comes next.

Evolving Our Corporate Responsibility & Sustainability Approach

Huntington continues to align its Corporate Responsibility & Sustainability (CR&S) strategy with our business objectives to drive greater impact for our customers and communities. Guided by our Purpose, we introduced a refreshed CR&S framework in 2026 built around five strategic pillars: Human Capital & Inclusion, Community Development, Sustainability, Philanthropy, and Governance & Ethics. Together, these pillars reflect our commitment to investing in the potential of people, businesses, and communities through three interconnected priorities: financial empowerment, housing stability, and economic vitality.



In parallel, we advanced our environmental priorities by improving energy efficiency and supporting practical, responsible energy solutions for our customers. During 2025, we completed energy-efficiency upgrades at 40 locations, began extending these efforts across our new facilities, and financed 29 renewable energy projects through our Renewable Energy Finance platform.

We also expanded our footprint across Texas and the South through the acquisitions of Veritex Community Bank and Cadence Bank, integrating both companies into our organization in 2026. These organizations bring strong local teams and deepen our ability to serve customers across a broader footprint, while maintaining the local leadership and relationships that set Huntington apart. Together, we have broadened our reach to 21 states, connecting us with more than half of the U.S. population.

Huntington enters the next phase of growth with greater scale, stronger capabilities, and a clear sense of responsibility. We are confident in our direction and focused on delivering long-term value for our customers, communities, colleagues, and shareholders.

Stephen D. Steinour
Chairman, President,
and Chief Executive Officer

David L. Porteous
Independent Lead Director,
Board of Directors

Our approach to corporate responsibility is rooted in our Purpose, Vision, Values, and Ambitions.

Purpose

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

Vision

To be the leading people-first, customer-centered bank in the country

Values

- Can-do attitude
- Service heart
- Forward thinking

Ambitions

- Be the most trusted financial institution
- Have the most caring and inclusive culture
- Be an indispensable partner for customers and communities
- Deliver value through top-quartile core performance

ABOUT OUR CORPORATE RESPONSIBILITY & SUSTAINABILITY REPORT

We appreciate your interest in Huntington's 2025 Corporate Responsibility & Sustainability Report. This marks a decade of reporting on our corporate responsibility strategy and progress.

Leading global sustainability frameworks and standards guide the development of the report. We follow the standards set by the Sustainability Accounting Standards Board (SASB) for Commercial Banks and Consumer Finance industries, as well as the United Nations Sustainable Development Goals (UN SDGs), which are detailed on the next page.

For the sixth year, this report is aligned with the Task Force on Climate-related Financial Disclosure (TCFD) recommendations. Disclosures previously found in our standalone Climate Report are included in this year's report.

As part of our commitment to quality disclosures, we closely monitor the evolving regulatory landscape. We evaluate developments, such as those related to California's climate-related legislation, to consider the impact on our reporting strategy.

The scope of this report covers the period of January 1, 2025, to December 31, 2025, and encompasses Huntington Bancshares Incorporated and all its subsidiaries, unless otherwise noted. We welcome your feedback at corporate.responsibility@huntington.com.

ADDITIONAL RESOURCES

- 2025 Annual Report
- 2026 Proxy Statement

Alignment with United Nations Sustainable Development Goals

No Poverty

Our commitments to economic opportunity for all, including serving the underbanked through economic inclusion programs, give us a platform to help reduce poverty and drive financial stability.

Good Health and Well-Being

Holistic support for our colleagues includes prioritizing their personal, emotional, physical, and financial well-being. Huntington is consistently recognized as a great place to work by our colleagues and national organizations. Through our philanthropic commitments, we aim to help our communities address basic health needs through safe, affordable housing.

Quality Education

Our education programs and initiatives center on connecting with consumers of all backgrounds and businesses of all sizes to encourage financial learning and lifelong well-being. We support the growth of educators across our footprint through our partnership on Ignite the Classroom with the Ron Clark Academy. We also support financial empowerment through education programs ranging from student webinars and financial simulations, including Reality Days, to programs that connect small businesses with capital and critical resources, such as our Seeds for Growth events.

Decent Work and Economic Growth

Each year, leading organizations rank Huntington as a great place to work. For our customers and communities, we are dedicated to investing in economic growth and prosperity through a range of offerings, including the Huntington Honors Program and Huntington Home for Good.

Reduced Inequalities

We believe our commitments to economic and workplace inclusion will help create financial opportunities for all those we serve. Through inclusive banking practices, workforce development, affordable housing initiatives, and community investment, we help expand economic opportunity across the communities in which we operate.

Sustainable Cities and Communities

Fair and responsible banking is central to our Purpose. We are steadfast advocates for our customers and contribute to the vitality of our communities. Through our Renewable Energy Finance group, we offer solutions that promote sustainable business and unlock opportunities for renewable energy alternatives that transform cities.

Climate Action

Addressing the current and future impacts of weather-related risk events requires full institutional engagement. Huntington implements environmental policies and prioritizes strategic efforts to mitigate and manage changing environmental conditions and their related risks.

COMPANY OVERVIEW AND FINANCIAL IMPACT

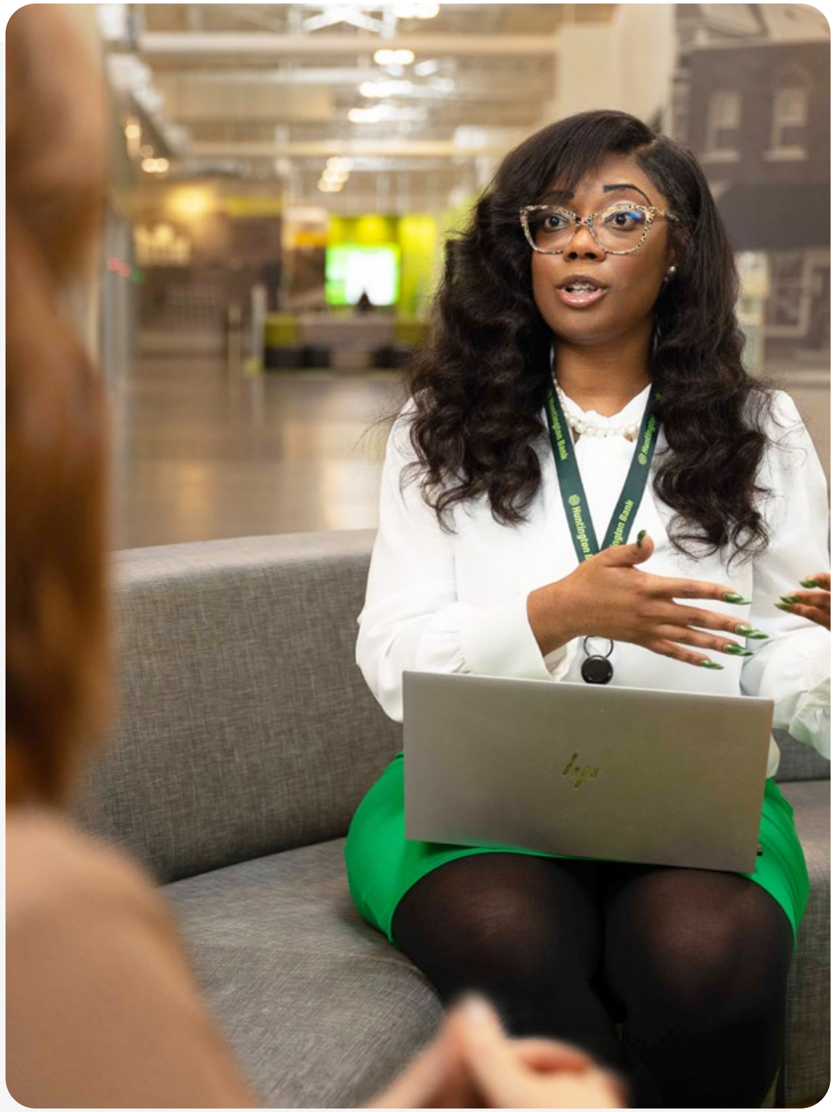
Huntington Bancshares Incorporated is a $284 billion asset regional bank holding company headquartered in Columbus, Ohio.[1]

Founded in 1866, The Huntington National Bank[2] and its affiliates provide consumers, small- and middle-market businesses, corporations, municipalities, and other organizations with a comprehensive suite of banking, payments, wealth management, and risk management products and services. Huntington operates over 1,400 branches in 21 states, with certain businesses operating in extended geographies.[1]

Our Vision is to be the leading, people-first, customer-centered bank in the country. Vision 2030 is our ambitious road map for creating sustainable growth and maintaining our long-term competitive advantage with customers. Powered by our Purpose and Values, our growth plans target existing communities in which we operate and push us into new, high-growth markets and business verticals.

We continued executing our Vision by expanding in Texas and key Southern markets while maintaining our relationship-based model. Our acquisitions of Veritex Community Bank in 2025 and Cadence Bank in early 2026 strengthen our position in these markets and serve as partnerships that support further organic growth.

We also expanded organically in North Carolina, South Carolina, and Florida[3], adding retail branches in targeted metropolitan areas. New branch builds have served as a cornerstone of our long-term growth strategy as we look to broaden access to Huntington's consumer, wealth, business, and commercial banking capabilities across the regions we serve.



[1] Huntington's assets, branches, and footprint states are as of June 30, 2026.
[2] When we refer to "The Huntington National Bank," "Huntington," "we," "our," "us," and "the Company" in this report, we mean Huntington Bancshares Incorporated and our consolidated subsidiaries, unless the context indicates that we refer only to the parent company, Huntington Bancshares Incorporated.
[3] In Florida, Huntington's expansion is focused primarily on Private Bank and Wealth Management services rather than retail banking.

We launched a comprehensive brand refresh in 2025 to better reflect our Vision and meet customer expectations. The refresh included a new logo and visual identity, as well as new financial products and reimagined digital experiences for customers.

These efforts contributed to continued organic loan and deposit growth, with a focus on attracting and retaining stable, relationship-based deposits. We remain committed to making targeted investments in our customer experience, digital capabilities, and product innovation to differentiate our offerings and support sustainable, long-term growth.

Our approach to driving stakeholder value remains grounded in consistent execution and prudent risk management. We continue to prioritize:

- Driving organic growth across diversified business segments
- Delivering consistent, top-quartile financial performance through the cycle
- Advancing our aspiration to be a Category of One company through differentiated service and capabilities
- Maintaining stability and resilience through disciplined risk management and a strong capital position

Financial Highlights and Trends[1] (2023–2025)

		2023	2024	2025
Balance Sheet	Total Assets	$ 189,368	$ 204,200	$ 225,106
	Total Loans and Leases	$ 121,982	$ 130,042	$ 149,642
	Total Deposits	$ 151,230	$ 162,448	$ 176,610
	Total Equity	$ 19,398	$ 19,782	$ 24,379
Income Statement	Total Revenue	$ 7,402	$ 7,438	$ 8,231
	Net Income	$ 1,951	$ 1,940	$ 2,211
	Earnings Per Share	$ 1.24	$ 1.22	$ 1.39

[1] All values in millions except for Earnings Per Share.

OUR CORPORATE RESPONSIBILITY & SUSTAINABILITY STRATEGY

At Huntington, we focus on the issues important to our business and our stakeholders, using sustainable, responsible business practices as a strategic driver for growth.

Our Corporate Responsibility & Sustainability (CR&S) strategy is guided by our Purpose: to make people's lives better, help businesses thrive, and strengthen the communities we serve. We deliver this through a deep commitment to economic opportunity, a people-first culture, sustainable operations, and responsible governance. We are committed to delivering sustainable, long-term shareholder value through top-tier performance, while maintaining a moderate-to-low, through-the-cycle risk appetite and well-capitalized position. Our commitment is anchored in strong governance and responsible business practices.

We approach corporate responsibility and sustainability with an inclusive strategy that leverages our economic impact to expand opportunity. We help individuals and families reach their goals of financial stability and homeownership; provide businesses, especially small and mid-sized businesses, with the advice and guidance to grow; serve and uplift under-resourced individuals; and work in partnership to create prosperous and resilient communities for all.

Corporate Responsibility & Sustainability Oversight

Our CR&S strategy is overseen by the Board of Directors' **Nominating and Corporate Governance (NCG) Committee**, with defined roles and responsibilities assigned across senior leaders, working groups, teams, councils, and committees throughout the Company. Huntington's most significant CR&S considerations are integrated into quarterly NCG Committee agendas for discussion, awareness, and governance.

The **CEO** and **Executive Leadership Team** (ELT) are accountable for executing the CR&S strategy approved by the Board, including setting and delivering on short- and long-term performance goals disclosed in this report and other documents.

The **General Counsel**, together with other key leaders on the ELT, are responsible for overseeing various aspects of Huntington's CR&S strategy. Each leader provides guidance to their teams as they advance strategic initiatives, measure progress on our CR&S goals, evaluate risks and opportunities, and integrate these considerations into business operations and decision-making. These executives deliver regular updates on our CR&S strategy and performance to the Chairman, President, and CEO and the Board's NCG Committee. The Chief Risk Officer also provides updates on risk management matters to the Board's Risk Oversight Committee.

Our **Executive Vice President (EVP) of Corporate Responsibility & Sustainability** leads Huntington's CR&S strategy, integrating sustainability considerations into enterprise planning in alignment with stakeholder priorities and the ELT. Reporting to the General Counsel, the EVP is responsible for advancing and coordinating the implementation of Huntington's CR&S strategy across the Company; overseeing reporting, monitoring, and goal setting, as appropriate; leading regulatory compliance efforts; and identifying opportunities that support strategic priorities. The EVP also provides regular updates to the Board's NCG Committee and internal management committees.

Other key leaders and departments include, but are not limited to, the following:

- The **Corporate Responsibility & Sustainability Enterprise Working Group** provides cross-functional oversight of Huntington's CR&S strategy, fostering collaboration across business functions, integrating CR&S priorities into enterprise planning, and monitoring progress toward strategic objectives.
- The **Corporate Responsibility & Sustainability Strategy Team** coordinates the implementation of Huntington's CR&S strategy, supporting enterprise reporting and disclosures, identifying emerging issues and opportunities, and advancing strategic initiatives across the organization.
- The **Community Development Team** brings together nonprofit, civic, small business, and internal partners to address local needs and opportunities. Through intentional engagement, investment, and activation, the team helps expand access to education, capital, services, and other critical resources that support the people and small businesses in the communities we serve.
- The **Office of Inclusion** is responsible for maintaining a caring and inclusive culture to attract, develop, engage, and retain top talent. This ensures colleagues feel welcome, safe, and respected, empowering them to perform their best.
- The **Talent Development and Culture Team** supports colleagues in their continued development and engagement, creating a culture in which they can thrive both professionally and financially.
- The **Corporate Real Estate and Facilities Director** is responsible for our operational GHG emissions reduction targets, reducing our carbon footprint, energy reduction targets, waste reduction, and water conservation strategies across Huntington's facilities.
- The **Director of Energy Management** is responsible for leading our operational carbon emissions reduction projects and meeting our energy efficiency goals.
- **Regional Facility Managers**, in conjunction with local facility managers, are responsible for the execution of energy reduction projects in their regions.

Stakeholder Prioritization Process

To help us address evolving stakeholder expectations, we conduct regular stakeholder prioritization assessments. Aligned with requirements outlined by the EU's Corporate Sustainability Reporting Directive (CSRD), this "double materiality" approach assesses financial materiality (inward impact on the company) and impact materiality (outward impact on society and the environment).

We partnered with a third party to conduct our last assessment in early 2025, which included market research, stakeholder interviews, internal surveys, analysis, and validation workshops with senior leaders to identify and prioritize our material topics. Based on the results, topics were categorized into "important," "more important," and "most important" to show stakeholders' priorities for our business. Groupings reflect their relative prioritization based on stakeholder input and business considerations. All topics included are considered material to Huntington's CR&S strategy.

Stakeholder Priorities

Important

- Advocacy, lobbying, and public policy engagement
- Human rights
- Land use and biodiversity
- Operational sustainability
- Supply chain management
- Sustainable banking products and opportunities

More Important

- Community development impact
- Corporate governance and shareholder voice
- Disaster response and business continuity
- Employee well-being and development
- Financial education
- Inclusion

Most Important

- Business ethics and transparency
- Customer service and satisfaction
- Fair and responsible banking
- Financial performance
- Responsible risk management
- Technology and artificial intelligence

Stakeholder Feedback

We regularly engage with key stakeholders to understand and address their primary topics of interest. The table below describes the ways we engage with each stakeholder group.

STAKEHOLDER	ENGAGEMENT METHOD(S)
Shareholders	We interact with shareholders at various points throughout the year, including our annual meeting, scheduled outreach calls, in-person meetings, and investor conferences. Investor insights related to our corporate responsibility and sustainability strategy and approach are used to inform our plans and reporting.
Customers and Communities	A critical element of our community outreach is the active engagement of our National Community Advisory Council (NCAC). Along with our regional presidents, the NCAC provides feedback related to our community outreach efforts in affordable housing, environmental sustainability, nonprofit services, small business, and economic development, and connects the Company with key members of the communities we serve. In addition, our Commercial team regularly engages with customers to better understand their needs.
Colleagues	Huntington conducts an annual colleague engagement survey, in addition to other surveys throughout the year, in which colleagues can share their perspectives and feedback. We use their responses to guide actions that support engagement, well-being, and organizational success. Colleagues across the Company are also encouraged to engage and share their perspectives in our various advisory and focus groups, as well as our Business Resource Groups (BRGs).
Suppliers	All vendors receive and are expected to abide by our Supplier Code of Conduct, which outlines expectations regarding ethical business practices, labor and human rights, health and safety, inclusion, environmental responsibility, privacy, and confidentiality.

DATA SUMMARY

Our CR&S strategy is supported by measurable goals that advance positive outcomes for our business, colleagues, customers, and the communities we serve. The adjacent table summarizes our community and environmental goals. All data and progress reflects performance through December 31, 2025.

Our Sustainability Goals

INDICATOR	GOALS[1]
Community development investment	**$40 billion investment** over five years (June 2021 to June 2026)
GHG emissions (Scope 1 & Scope 2 location-based)	**35% reduction** by 2030
GHG emissions (Scope 2 market-based)	**50% reduction** by 2035
Water consumption	**15% reduction** by 2030
Landfill waste	**25% reduction** by 2030
Renewable energy	**50% of electricity usage** by 2035

	METRIC	2023	2024	2025
OUR COMPANY	Total assets (in millions)	$ 189,368	$ 204,200	$ 225,106
	Total loans and leases (in millions)	$ 121,982	$ 130,042	$ 149,642
	Total deposits (in millions)	$ 151,230	$ 162,448	$ 176,610
	Total equity (in millions)	$ 19,398	$ 19,782	$ 24,379
	Total revenue (in millions)	$ 7,402	$ 7,438	$ 8,231
	Net income (in millions)	$ 1,951	$ 1,940	$ 2,211
	Earnings per share	$ 1.24	$ 1.22	$ 1.39
	Total FTE colleagues	19,955	19,932	20,424
	Branches	970	978	1,005
	ATMs	1,629	1,580	1,589
ECONOMIC OPPORTUNITY	Value of microfinance loans	$ 754,492,031	$ 759,460,400	$ 637,505,156
	Total community investment (in billions)	$ 7.7	$ 8.9	$ 9.4
	Community development loans (in millions)	$ 796	$ 1,839	$ 1,587
	Community development investments (in millions)	$ 730	$ 801	$ 772
	Closing costs waived for buyers in low-to-moderate income regions	$ 9,673,644	$ 11,702,269	$ 12,506,740
	Huntington colleague volunteer hours	35,992	34,848	29,896
	Financial wellness training hours provided to community	6,276	8,010	9,784
	Community Reinvestment Act-qualified financial contributions	$ 18,602,903	$ 19,830,693	$ 28,238,697

[1] Compared with a 2022 baseline.

DATA SUMMARY (CONTINUED)

	METRIC	2023	2024	2025
SUSTAINABLE OPERATIONS	Scope 1 emissions location-based (MT CO_2e)	18,373	19,134 (restated)[1]	21,647[2]
	Scope 2 emissions location-based (MT CO_2e)	61,320	56,538	49,446
	Scope 3 emissions (MT CO_2e)	1,798,928	1,892,872	2,018,991[3]
	Greenhouse gas emissions (Scope 1 & Scope 2 location-based) reduction	11% reduction	15% reduction	21% reduction
	Greenhouse gas emissions (Scope 2 location-based) reduction	11% reduction	14% reduction	47% reduction[4]
	Building energy consumption (MWh)[5]	186,560	192,895 (restated)	182,162
	Renewable energy use (MWh)	997	13,284 (restated)[6]	23,696[6]
	Renewable energy	1% of electricity usage	13.5% of electricity usage[6]	26% of electricity usage[6]
	Average ENERGY STAR score	68	65	64
	ENERGY STAR-certified buildings	251	295	262
	Average site energy use intensity (kBtu/ft^2)	80.5	85.1	92.7
	Average source energy use intensity (kBtu/ft^2)	165.6	175.7	187.7
	Water consumption (gallons)	127,687,000	117,260,000	123,879,000
	Water consumption reduction	1% reduction	9% reduction	4% reduction
	Landfill waste reduction	5% increase	8% reduction	3% reduction
PEOPLE-FIRST CULTURE	Engagement survey - Engagement	slightly below 75th percentile	above 75th percentile	above 75th percentile
	Engagement survey - Culture	above 75th percentile	above 75th percentile	above 75th percentile
	Engagement survey - Trust	above 75th percentile	above 75th percentile	above 75th percentile
	Number of colleagues participating in enterprise-wide talent development programs	555	604	655
	Total learning hours	577,811	607,014	607,929
	Average learning hours per colleague	29	30	29
	Hours of ethics training completed by colleagues	16,241	15,862	19,886
	Executive leaders with “ready now” successors	60%	56%	39%
	Leadership roles filled with internal candidates	32%	32%	32%[7]
	Voluntary turnover rate	11%	11%	10%
	90-day external hire retention	89%	91%	93%

[1] While not materially different from the amount previously reported, the 2024 Scope 1 - Direct Emissions have been restated to reflect updated information identified through the GHG verification process.

[2] Scope 1 emissions increased in 2025, driven by higher jet fuel usage, modest increases in natural gas consumption, and fleet operations. These increases may also reflect business growth, capital investments, and operational activities associated with Huntington's acquisitions.

[3] Scope 3 emissions increased in 2025, primarily driven by higher emissions from Huntington's auto loan portfolio. Additional increases in capital goods, purchased goods and services, and business travel reflect business growth, capital investments and acquisition-related activities.

[4] Scope 2 location-based emissions decreased in 2025, primarily due to an increase in renewable electricity procurement through Huntington's power purchase agreements (PPAs), supplemented by on-site solar generation.

[5] The 2025 Building Energy Consumption calculation includes utility consumption for facilities where Huntington is the utility account holder. The 2024 value has been restated to 192,895 (from 160,139) to exclude locations outside Huntington's operational control to align with the methodology applied in 2025. The 2023 value has been restated to 186,560 (from 233,243) to be consistent with reporting in the 2023 Climate Report. This methodology was established with Huntington's 2022 baseline and will continue to be applied in future reporting periods.

[6] 2025 renewable energy values reflect renewable energy generated through Huntington's power purchase agreements (PPAs), including renewable energy certificates (RECs) and on-site solar generation. The 2024 renewable energy value has been restated to 13,284 (from 611), and the value for percent of energy use has been restated to 13.5% (from 0.5%) to include PPA-related renewable energy and associated RECs that were not available in the previous reporting cycle.

[7] 2025 data reflects an expanded leadership population compared with prior reporting periods.

ECONOMIC OPPORTUNITY

CUSTOMER FOCUS AND IMPACT

CUSTOMER ADVOCACY, EXPERIENCE, AND SATISFACTION

At Huntington, we equip those in the communities we serve with the knowledge, confidence, and guidance to make informed financial decisions at every stage of life. We view financial empowerment as foundational to helping individuals, families, and businesses manage their finances, create prosperous livelihoods, and enable economic opportunity for all.

Our approach is grounded in listening. We continuously use customer and colleague feedback, along with data-driven insights, to shape solutions that reflect the real needs and lived experiences of our customers. This allows us to deliver tailored products and services, strengthen guidance, and remove friction across channels, creating a more seamless, personalized banking experience.

Our Financial Care Approach

In 2025, we formalized our customer-centric approach through our Financial Care model – designed to meet customers where they are in their financial journey and strengthen their financial confidence through personalized guidance, education, and meaningful relationships. By fostering an environment where colleagues feel empowered to bring their authentic selves to work, we are better equipped to understand the diverse needs of the communities we serve and deliver solutions that are accessible, culturally relevant, and responsive. By integrating Financial Education & Wellness, Multicultural Banking, and Financial Care at Work into how we listen, learn, and innovate, we help individuals, families, businesses, and communities build stronger financial futures while creating deeper relationships and sustainable growth for Huntington.

While our Financial Care team resides within retail banking, we partner across the enterprise to expand access, deliver meaningful financial guidance, and develop solutions that address the diverse needs of the customers and communities we serve.

Key areas of focus include Financial Education & Wellness, Multicultural Banking, Language & Accessibility, Financial Confidence, and Workplace Financial Wellness through Financial Care at Work. To advance this work, we have expanded language support capabilities for Spanish speakers across 105 branches in our footprint and added staff at 12 branches where language gaps exist. We are enhancing American Sign Language services and making improvements aligned with the Americans with Disabilities Act. We have also developed culturally relevant banking experiences and are equipping colleagues with training and tools that help them better serve customers from diverse backgrounds and experiences.

Through our Financial Education & Wellness strategy, we continue to develop educational programs and resources that help customers build financial confidence at every stage of life. We partner with employers through Financial Care at Work to provide workplace financial wellness programs that empower employees to improve their financial health and maximize their total compensation benefits. We also partner with universities to create financial education for students, athletes, and faculty.

Looking ahead, we remain focused on scaling Financial Care by strengthening partnerships, leveraging data-driven insights, expanding access to financial guidance, and delivering culturally relevant experiences that support long-term financial well-being across the communities we serve.

Purpose-Driven Solutions

Close relationships with customers enable our teams to understand their evolving needs and incorporate those insights into products and services that advance financial empowerment. Our product development philosophy reinforces this approach by emphasizing transparent, honest service without hidden fees or asterisks; delivering fair access to banking so that everyone has opportunities to participate in the economy; committing to fair, responsible, and inclusive lending; and standing against discrimination of any type.

Our approach is supported by four product development priorities:

- **Protect**: We strive to safeguard our customers' hard-earned money with products, actionable insights, and educational resources that boost their financial resiliency and help to protect against fraudulent activity.
- **Live**: Our products enable customers to manage their day-to-day finances so that they can live the lifestyle of their choice.
- **Grow**: We democratize savings through personalized products, advice, and guidance so that customers can achieve financial security and longevity.
- **Connect**: We give customers the tools and resources to manage money across their networks, whether that is among family, in their business, or with loved ones who need financial assistance.

Inclusive Banking Experiences

With our product development priorities, we have updated existing products or created new solutions that simplify everyday transactions and further demonstrate our people-first, inclusive banking approach. Those include:

- **Caregiver Banking**: This product is designed for those who may need extra help managing their finances, such as aging adults, people in recovery, and adults with disabilities. Caregiver Banking allows customers to give a trusted individual limited access to their accounts so they can help monitor activity, manage transactions, and spot potential fraud without giving up ownership, control, or financial independence. Both account holders and their trusted loved ones also receive in-app educational articles on relevant financial topics, such as money management and avoiding scams.
- **Teen Banking**: This offering helps teens build strong financial habits early by giving them hands-on experience managing money through a checking account and debit card paired with parental oversight and tools for spending, saving, and monitoring activity. Teen Banking allows parents to set daily spending limits and block certain spending categories, such as online shopping, to control their teen's expenses while providing a safe, guided way for them to develop financial responsibility.
- **Neurodiverse Banking Resources**: These offerings enhance the banking experience for neurodivergent adults, including those on the autism spectrum. Huntington provides step-by-step banking guides in five different languages in partnership with Magnusmode, creator of the MagnusCards app that offers visual, text, and audio instructions for everyday transactions.

27%

increase in digital activations among consumer and business customers from 2024 to 2025, resulting in more than **1 billion digital interactions** and enabling faster transactions, more frequent updates, and improved client support

Tailored Support for Military Service Members

As part of our commitment to the communities we serve, Huntington supports active and former military service members and their families through tailored banking solutions and workplace benefits designed to meet their unique needs.

Through our Huntington Honors program, we recognize the contributions of military service members, as well as first responders, nurses, and educators, by offering access to Huntington Perks Checking with no monthly maintenance fee, regardless of account balance, along with tools and features that support budgeting, saving, and long-term financial well-being.

We also value the experience service members bring to our workforce and actively recruit military talent across the organization. We abide by the Uniformed Services Employment and Reemployment Rights Act and other laws that give military members a range of protections. Huntington also provides enhanced benefits for colleagues serving on active duty, in the National Guard or Reserve, including differential pay, military leave and time to prepare for or transition from service. Service member colleagues are further supported through a dedicated military business resource group, helping ease the transition to civilian careers and foster ongoing connection and support.

Specialized Services for Tribal Nations

We continue to expand our Tribal finance and wealth solutions by building dedicated relationships with Tribal Nations and delivering specialized services designed to support economic sustainability. Through our wealth segment, we provide services such as managing sovereign wealth funds – often large, strategically allocated pools of assets intended to preserve financial resources for future generations – as well as establishing structures like minor trusts that create guardrails to protect and responsibly manage Tribal member wealth over time.

As this work continues to evolve, Huntington is building relationships with more Tribal communities, helping ensure they have the financial means and governance structures in place to sustain their economic priorities and cultural continuity for the long term.

Investing with Intention

Huntington provides investment solutions that align with customers' long-term financial goals, values, and preferences. We offer a range of personalized investment options – including faith-based, values-aligned, and impact-oriented investments – tailored to reflect individual priorities. Interest in these approaches continues to grow, particularly among clients seeking greater alignment between their financial decisions and personal priorities.

In addition to values-based investing, we support long-term financial security through specialized trust and advisory services. In Ohio, we partner with Community Fund Ohio to help families establish pooled special needs trusts to ensure ongoing care and financial stability for loved ones with special needs. We also collaborate with BlackRock and Visible National Trust to deliver a nationally distributed special needs pooled trust, connecting families with financial advisors and resources to manage funds and support long-term care needs.

All investment offerings undergo rigorous risk management review and must meet established performance criteria, ensuring clients have access to solutions that are both responsible and designed to support long-term financial well-being.

Product Governance

We manage our products throughout their life cycles with a diligent focus on the following key areas:

- **Product Clarity**: We offer products and services that are useful and beneficial to our target markets, simple and clear to understand, and with terms that are clearly explained and disclosed. All new, revised, or expanded products or services receive thorough reviews. Our risk management governance structure requires products and services to be evaluated to reflect their inherent risk, complexity, and novelty. Senior leaders must approve new products and services before launch.
- **Fair Pricing**: Offering fair and responsible products and services requires an initial review of our pricing and fee structures to evaluate competitiveness and fairness. As our processes and the consumer marketplace change, we conduct reevaluations to verify that pricing remains consistently fair.
- **Honest Marketing**: Our advertising must support our brand promise and include necessary disclosures. We review our materials to validate that they fairly and accurately convey how our products and services work.
- **Responsible Life Cycles**: We are committed to designing and maintaining products and services that are fair, transparent, and valuable for our customers. We regularly review our portfolio to ensure customers can readily access and benefit from the features and protections we provide, while adapting our offerings to meet evolving needs and expectations.

Huntington's Product Governance Structure

Board-Level Risk Oversight Committee

Business-Level Risk Committees

Risk Management Committee

Product or service risk, complexity, or novelty drive level of governance engagement

Turning Feedback into Better Banking

We recognize that customer satisfaction is directly shaped by the experiences we deliver at each touchpoint. To strengthen the customer experience, Huntington's Experience Management Office (EMO) collects feedback and insights to drive a more consistent, people-first approach across the organization.

We engage with customers through conversations, research, and ongoing feedback, using these insights to understand what's working and where we need to improve. This enables us to identify the root cause of issues, act quickly, and refine how we serve customers, driving satisfaction, loyalty, and trust.

These insights are embedded into our human-centered design approach and shared with business and product leaders, who are accountable for translating them into targeted actions that help us shape solutions more aligned to real customer needs. In partnership with marketing and brand teams, the EMO also helps ensure our brand promise and Values are clearly communicated and consistently delivered across every interaction.

Improving the Customer Experience During Account Holds

Account holds represent a moment of uncertainty for customers, whether they're a victim of fraud or trying to regain access to an account. That uncertainty can lead to frustration, as they may not understand why a hold was placed, how long it could last, and the next steps to take.

When our Experience Management Office (EMO) identified this as a significant pain point in the customer experience, a cross-segment team that included colleagues from more than 15 business units came together to simplify the account holds process and arm regional branch and customer service colleagues with clearer, more consistent guidance for customers.

Thanks to the team's efforts, we've implemented training on account holds and restrictions for colleagues, digitized customer communications to alert them of an account hold, and established a governance committee to review processes and procedures and strengthen adherence to policies regarding account holds.

BUSINESS FOCUS AND IMPACT

BUSINESS BANKING

We are Investing in Potential Every Day by supporting small- and mid-sized businesses at every stage of growth. From first-time entrepreneurs opening their doors to established regional companies expanding their footprint, Huntington is committed to being a long-term partner in their success.

These businesses are the backbone of local economies. They create jobs, anchor main streets, provide essential services, and help define the character and resilience of the communities we serve. Our approach goes beyond financing. We take the time to understand each customer's business, goals, and challenges – from improving cash flow and protecting against fraud to navigating industry-specific challenges or financing an expansion – and then connect them with people, products, and insights to help them grow.

As businesses evolve, our teams continue to share insights, connections, and solutions that help them operate more efficiently, access capital with confidence, and plan strategically for the future. Because when businesses succeed, communities prosper.

Regional Banking Model

Our relationship-first approach is made possible through our Regional Banking Model. Each market is unique, and the needs of businesses in Tupelo, Mississippi, are different from those in Columbus, Ohio. With our Regional Banking Model, local teams are empowered to make decisions that serve their unique customer base, while drawing on the specialized expertise, technology, and resources of our broader organization.

This starts with our Regional Presidents, who understand the dynamics of their markets, enabling us to respond quickly to local needs. Business Relationship Managers further invest time in learning each client's business and work alongside our team of specialists across treasury management, payments, insurance, wealth management, lending, and other business lines to connect customers with the solutions that best support their growth.

In 2025, we further strengthened this model by introducing Business Lending Specialists, who partner with branch teams across our footprint to help small-business owners navigate their banking options. These specialists coach business banking colleagues, support more in-depth financial discussions with business owners, help customers prepare for financing, and connect them with the resources and expertise that best meet their needs. As Huntington expands into new markets, our Regional Banking Model enables local leaders to shape products, services, and lending decisions around the unique needs of each community.

Specialty Banking

Huntington's Regional Banking Model is supported through industry-specific expertise within our Specialty Banking team. Working with Business Relationship Managers and members of the Business Banking team, these specialists help customers navigate industry-specific challenges and financing needs. They also extend Huntington's commitment to client education through webinars, conferences, and networking events that provide customers with timely insights and practical guidance.

Our specialists serve clients across a variety of sectors, including nonprofit, healthcare, education, practice finance, professional services, and foreign-owned subsidiaries. As Huntington expands into new markets, our Specialty Banking platform will continue to evolve to meet the needs of businesses across industries.

Specialty Banking by the Numbers

2,000+
business leaders reached through webinars and industry events

60
industry conferences and trade shows attended by our Specialty Banking team annually

20+
educational programs delivered annually

Helping Businesses Grow and Thrive

Every business has a different path to growth, and Huntington is committed to supporting business owners through each stage of that journey. Whether launching a new venture, expanding operations, or planning for the future, we combine personalized guidance, educational resources, and financing solutions that evolve with our customers' businesses.

Expertise and Education

Helping businesses succeed starts with understanding where they are today and where they want to grow. Through one-on-one guidance, we provide insights, connections, and expertise to help business owners make informed decisions for a sustainable future.

We connect them to an ecosystem of community partners – including nonprofits, community development financial institutions (CDFIs), state and local government agencies, and small business support organizations – which expand their access to expertise, resources, and opportunities. Through our business banking associates, they also have access to our growing content library that covers topics such as fraud prevention, cybersecurity, staffing, cash flow management, and business risk management. For entrepreneurs just beginning their business journey or navigating barriers to growth, we provide an additional layer of support with coaching, credit building, financing, and hands-on guidance to build a foundation for long-term success.

Beyond one-on-one guidance, we offer webinars focused on issues critical to business success. We also foster connections among business owners through networking and educational events, including Access to Capital workshops, Small Business Seeds for Growth events, and Customer Appreciation events. In 2025, Huntington branches hosted or participated in more than 130 events for small businesses, reaching more than 3,500 business owners across our footprint.

Seeds for Growth in Action

Seeds for Growth events brought together hundreds of small-business owners across our footprint in 2025, delivering education, connections, and access to resources that help businesses grow.

- We hosted an event in partnership with the Urban League of Greater Cleveland for more than 100 local entrepreneurs. The event featured an Access to Capital fireside chat, a seminar on building intergenerational wealth, educational sessions, networking, live music, food trucks, and giveaways.
- We partnered with Sistahbiz Global Network and the Latino Leadership Institute to host more than 120 small-business owners at the University of Denver. This full day of workshops, networking, and resource sharing also strengthened our connections in the Denver area.
- In Chicago, we worked with The Women's Business Development Center to provide resources to more than 80 local entrepreneurs. The event highlighted Huntington's new Merrionette Park branch in the community and featured remarks from local leaders and bank executives.

Flexible Financing

Financing needs change as a business grows. We offer a broad range of financing solutions – including conventional and SBA lending – to help business owners invest in equipment, expand operations, increase inventory, acquire additional locations, and pursue new opportunities. As one of the nation's largest SBA 7(a) lenders by loan volume, we continue to help businesses access financing that may not be available through conventional lending, providing the flexibility entrepreneurs need to pursue growth opportunities.

We also provide specialized financing to help businesses recover from severe weather and other unexpected events, so they can restore operations and continue serving their communities. For example, flooding of the Guadalupe River in Central Texas in July 2025 left businesses seeking support for replacing damaged property and repairs. Huntington connected struggling businesses with flexible SBA financing to aid in their road to recovery.

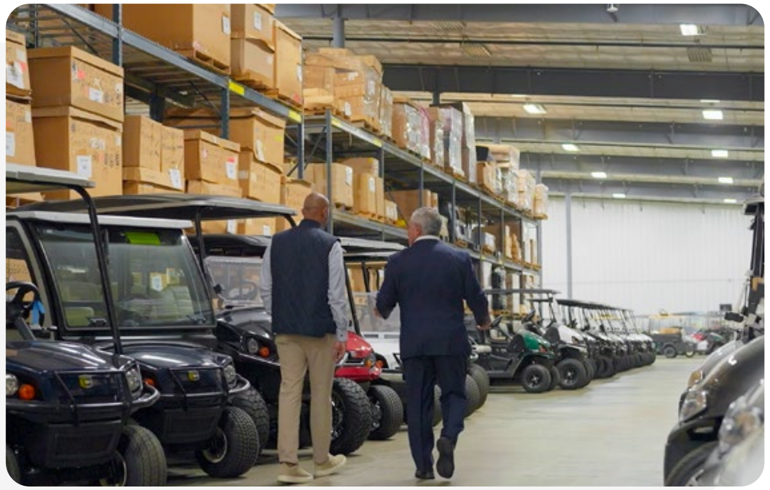
In 2025, Huntington earned 18 Coalition Greenwich "Best Bank" Awards for small business and middle market banking. The awards recognized Huntington's strength in relationship management, customer service, trust, cash management capabilities, and ease of doing business.

Simplifying Transactions Through Digital Innovation

Huntington continues to invest in digital capabilities that make banking simpler, faster, and more intuitive for business owners. To keep a pulse on their evolving needs, we regularly seek feedback from clients to better understand how they want to bank, manage their businesses, and interact with us. These insights have helped shape our products, services, and digital experiences to streamline a business owner's day-to-day financial operations.

In 2025, we expanded these efforts through Payments Connect, a digital platform that brings commercial-grade payment capabilities to more small businesses. The platform enables clients to create and send invoices, manage accounts payable and receivable, initiate automated clearing house (ACH) payments, request payments from customers, and accept multiple payment methods through a single digital interface. By bringing these capabilities to business banking customers, Payments Connect helps business owners improve cash flow visibility, reduce administrative burden, and spend less time managing transactions.

We also enhanced the onboarding experience for customers opening an account digitally. After opening their account, customers receive personalized follow-up from Huntington to learn more about their business, connect them with relevant products and services, and provide ongoing advice and guidance as their needs evolve. We continue to offer Business Owner Perks, enabling business owners to toggle between their business and consumer accounts.



Financial Pulse Helps New Business Owners in Healthcare

For first-time entrepreneurs, starting a business brings new operational and financial challenges. Huntington's Financial Pulse program helps new healthcare business owners navigate this critical stage with personalized, one-on-one coaching with a Huntington specialist during their first 18 to 24 months in business.

During the program, participants work with a financial expert to review key business performance metrics, benchmark results against industry peers, and identify opportunities to strengthen financial performance and manage risk. They also gain access to a network of trusted professionals – including attorneys, CPAs, marketing firms, recruiting specialists, practice management consultants, and insurance experts – who guide them in making informed decisions to build a strong foundation for years to come.

2025 Small-Business Lending Highlights

2025 Small-Business Lending

	LOAN VOLUME		LOAN AMOUNT	
Geography	**Huntington**	**% Market Share**	**Huntington**	**Top Competitor**
Colorado	285	12.9%	$107,328,400	$117,323,500
Illinois	660	23.3%	$123,204,500	$136,934,000
Indiana	233	18.8%	$52,328,200	$37,635,200
Kentucky	52	8.7%	$16,573,500	$35,034,600
Michigan	1,060	42.7%	$197,825,300	$70,497,000
Minnesota	167	10.5%	$34,789,000	$67,904,900
North Carolina	134	7.0%	$ 56,780,900	$134,940,500
Ohio	1,691	50.6%	$323,263,900	$80,387,100
South Carolina	76	8.2%	$ 32,075,900	$ 48,599,500
West Virginia	80	37.9%	$13,567,300	$6,140,000
Western Pennsylvania	239	8.9%	$55,692,400	$94,054,500
Wisconsin	73	6.5%	$25,091,300	$59,633,400
National (ex-footprint)	1,622	5.9%	$653,571,200	$2,087,702,133
Total	**6,372**	**N/A**	**$1,692,091,800**	**N/A**

2025 Microfinance New Originations and Renewals

LOAN SIZE	UNITS	TOTAL VALUE OF LOANS	AVERAGE LOAN SIZE
≤ $10K	157	$1,301,710	$8,291
>$10K–$25K	1,075	$22,798,964	$21,208
>$25K–$50K	2,392	$105,649,039	$44,168
>$50K–$75K	746	$47,857,644	$64,152
>$75K–$100K	1,056	$99,426,867	$94,154
>$100K–$250K	2,067	$360,470,932	$174,393
Total	**7,493**	**$637,505,156**	**$85,080**

Managing Risk, Balancing Opportunity for Small Businesses

Huntington's approach to small-business lending is grounded in strong risk management practices, shaped by well-defined processes, policies, and procedures. These practices align with our organizational risk appetite while enabling us to meet the evolving needs of our customers.

We provide full and fair consideration across all lending programs and products, recognizing that each business is unique. Our suite of solutions is designed to align with our risk framework while fostering strong customer relationships and helping small businesses grow.

$3.3 billion

in lending to small- and mid sized business customers in 2025

FEATURE

SMALL BUSINESS SPOTLIGHTS

Gleaners Community Food Bank

As a hunger-relief organization in Detroit, Gleaners Community Food Bank plays a vital role in strengthening food security across the region. Through a network of pantries, community partners, and distribution sites, the organization delivers millions of pounds of food to households each year. As a longtime financial partner to Gleaners, Huntington has worked with the organization to ensure its financial needs are met as it grows its mission.

To support daily operations, Huntington provides a working capital line of credit, commercial card, treasury management solutions, and liquidity tools that enable Gleaners to manage cash flow, expenses, and payments efficiently. During major capital investments, Huntington has helped Gleaners bridge funding needs by aligning access to capital with the timing of campaign contributions, enabling Gleaners to meet construction costs while keeping projects on schedule and within budgets.

Beyond financial services, Huntington supports Gleaners through volunteering and philanthropic investment. This includes Service Heart Day, when Huntington colleagues volunteer at nonprofits across the region.

Buckeye Grove Greens

In Chillicothe, Ohio, Air Force veteran Chad Hutton is increasing access to fresh, locally grown produce through Buckeye Grove Greens, an agriculture business focused on cultivating nutrient-rich microgreens and produce.

Chad received guidance from his Huntington Relationship Manager to improve his credit and enroll in an Operation Hope course, which helped him refine his business plan for long-term success.

With Huntington's support, Chad secured financing to expand his business threefold, providing microgreens to local restaurants and increasing his production. Today, he runs Buckeye Grove Greens full time.

Huntington partners with Operation Hope, a financial empowerment nonprofit, to provide educational resources and tools that promote financial literacy and help aspiring business owners start, grow, and manage their business.

COMMUNITY FOCUS AND IMPACT

INVESTING IN COMMUNITIES

Investing in the potential of our communities starts with understanding local needs through ongoing engagement with community leaders, nonprofit organizations, business owners, and advocates.

From these insights, our Regional Presidents and Community Development Relationship Managers shape local strategies and priorities. We then bring together the full strength of Huntington, aligning partnerships, capital, and customer-centric solutions to create economic opportunity.

Since launching our five-year, $40 billion Community Plan in June 2021, we lent or invested $45.6 billion in our communities through December 2025. Through these efforts, we expanded access to down payment and closing cost assistance, increased pathways to homeownership, and contributed to long-term community stability through affordable housing.

Huntington colleagues play a critical role in strengthening community connections through volunteerism, mentorship, and partnerships that support local needs. These efforts are often driven by our colleague-led Business Resource Groups (BRGs) that bring people together around a shared purpose, learning, and service. By fostering opportunities for connection and collaboration, we create a “pay it forward” effect, where investments in our colleagues translate into meaningful impact in our communities. Whether through financial education or community development initiatives, we are helping to build stronger, more resilient communities for all.

As we continue to grow, we plan to build on this progress, investing our capital, time, and expertise to help more individuals, businesses, and communities thrive.

Community Plan Investment Progress
(June 2021 to December 2025)

PILLAR	FIVE-YEAR COMMITMENT	PROGRESS THROUGH 2025
Small Business	Huntington committed $10 billion to small businesses.	$10.7 billion
Home & Consumer Lending	Huntington committed $24 billion in affordable mortgage lending.	$23.8 billion
Community Development Lending & Investing	Huntington committed $6.5 billion in loans and investments.	$11.1 billion
	Total: $40.5 billion	**Total: $45.6 billion**

Turning Capital into Community Impact

Huntington takes a holistic approach to Community Impact Capital (CIC), leveraging partnerships and local insights to deploy capital through loans and investments. We support affordable housing, expand access to capital for small businesses, invest in critical community assets, and advance educational opportunities across our footprint.

Our CIC and Regional Community Capital (RCC) teams, in addition to our responsive, customer-focused team of branch colleagues, collaborate with community members to explore their financial options. This includes providing community development loans and investments to new market tax credits (NMTC) to help advance economic development, housing and revitalization projects in underserved communities. In 2025, Huntington CIC alone committed over $1 billion in loan and investment capital.

Community Development Loans & Investments

2023

280 loans totaling **$796 million**

156 investments totaling **$730 million**

2024

373 loans totaling **$1.8 billion**

189 investments totaling **$800 million**

2025

356 loans totaling **$1.5 billion**

194 investments totaling **$772 million**

Investing in Affordable Housing

In 2025, Huntington Community Impact Capital (CIC) developed or rehabilitated more than 3,600 housing units, including a 93-unit affordable housing complex for seniors in Greenville, South Carolina. The Southernside East apartments became a reality thanks to Huntington's partnership with the Greenville Housing Fund, supported by a $20.7 million low-income housing tax credit equity investment and $13.9 million in construction financing. Huntington CIC also invested in an affordable senior housing facility in Lancaster, Ohio, which will provide 95 apartments to senior citizens through Huntington's $15 million construction loan in partnership with Fairfield Homes.

Additionally, the Regional Community Capital (RCC) team invested in the Catalytic Fund, a certified community development financial institution driving urban revitalization in Northern Kentucky's River Cities. Through this investment, a historic building in Dayton, Kentucky, is being restored into 10 affordable housing units, backed by predevelopment and construction financing and Huntington's guidance in securing Historic Tax Credits and American Rescue Plan Act (ARPA) funding.

Huntington received an "Outstanding" rating from the U.S. Office of the Comptroller of the Currency on our most recent Community Reinvestment Act performance evaluation (April 2025).

$28.2 million

in total giving the Huntington Foundations provided for community initiatives

Community Engagement Efforts

Active engagement with our customers in the communities we serve is a vital part of our outreach efforts. Our National Community Advisory Council (NCAC), comprised of 18 community members across our footprint, provides feedback on our efforts in affordable housing, nonprofit services, small business, and economic development. Council members help connect Huntington with key local leaders in the areas we serve and share their insights into projects and investments in the region with our Executive Leadership Team. In addition, the council reviews progress on our Community Plan, advocates for needs in their communities, and provides feedback on future strategies, products, services, and emerging issues.

To complement the council, Huntington executives, along with our Community Development Relationship Managers, led a listening tour across 12 different cities, engaging more than 350 organizations to gather feedback on community development initiatives. These efforts build on hundreds of local listening sessions that help us understand community needs and inform our approach.

Fostering Financial Empowerment for Today's Youth

Huntington's Reality Day program introduces students to financial decision-making through career exploration, financial education and hands-on experience making budgeting decisions with the FDIC's Youth Money Smart program.

During Reality Days, Huntington colleagues volunteer to work with students to teach them how to set goals, build a budget, and understand how financial decisions impact their goals. The program culminates with a fun, interactive simulation that assigns students a life scenario, complete with a job, family status, and credit score. Students then visit booths and use a simulated checking account to pay for necessities while being challenged to make wise choices.

Through this immersive experience, students develop foundational knowledge and skills to manage their money effectively, build a financially secure future, and achieve their life goals.

Expanding Access to Education

In Pennsylvania, Huntington has used the state's Educational Improvement Tax Credit program to direct critical funding toward scholarships for students in low-income communities, connecting them to educational pathways that might otherwise be out of reach. Since 2024, Huntington has contributed more than $2 million across a range of educational and community-oriented grant programs throughout the state, including food assistance initiatives that support families facing everyday hardship.

Supporting Educators Across the Country

Huntington celebrated its second year of the Ignite the Classroom initiative, engaging 1,500 educators in continuing education in 2025 across nine markets. Since introducing Ignite the Classroom in 2024, we have invested more than $2.8 million and secured $4.6 million in contributions from corporations, foundations, and individuals, bringing the total investment to $7.5 million.

29,800+

total volunteer hours contributed by Huntington colleagues in 2025

Helping Communities Thrive

Our CIC colleagues across our footprint served over 2,500 families through 33 partner volunteer programs in 2025. They helped strengthen their communities by assembling meals for food pantries, distributing emergency supplies after a natural disaster, hosting 10 senior financial literacy bingo events, organizing investment classes, and providing mentorship opportunities for middle school students.

COMMUNITY FOCUS AND IMPACT

AFFORDABLE HOUSING AND HOMEOWNERSHIP

Access to affordable housing helps families achieve long-term stability, build wealth, and enhance their well-being.

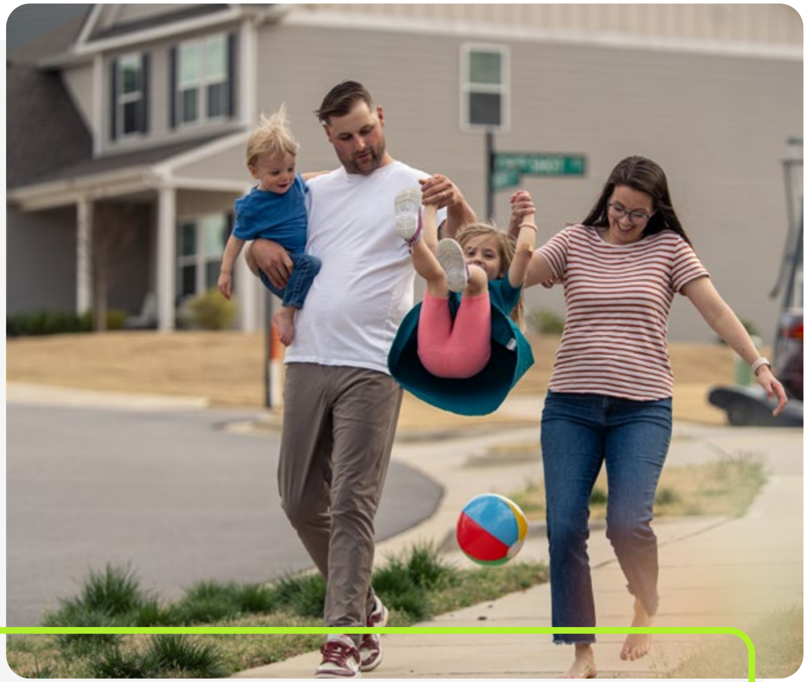
With the support of trained community mortgage loan officers (CMLOs) and homebuyer education delivered through local partners, Huntington works to expand access to homeownership and strengthen financial capability.

We continue to offer a range of solutions to meet diverse customer needs, including programs for first-time homebuyers, home improvement and home equity loans, as well as natural disaster relief options. Our team also connects borrowers to state, municipal, and local programs.

Removing Barriers to Homeownership

We are committed to expanding access to homeownership by addressing the barriers that can limit opportunity for many individuals and families. Our approach is grounded in understanding the unique circumstances of each borrower and providing flexible, responsible solutions that support long-term financial stability.

Down payments and closing costs remain among the most significant barriers to homeownership. Across our footprint, we provide more than 150 down payment assistance and closing cost programs and work closely with state and local organizations and nonprofit partners to help homebuyers navigate their financing options. Many of these programs are stackable, allowing homebuyers to combine multiple sources of assistance to maximize affordability and reduce upfront costs. We also offer proprietary products designed to expand access to credit for under-resourced borrowers and those in underserved communities. These solutions are often paired with homebuyer financial education and counseling, creating a wraparound support model that helps individuals and families achieve sustainable homeownership and realize the long-term, generational wealth-building benefits of owning a home.



2025 Affordable Housing Impact at a Glance

3,200+
loans approved for qualifying low- to moderate-income homebuyers

$12.5 million
in closing costs waived for buyers in low-income regions

$970,000
in closing costs for VA loans

As customer needs evolve, so do our solutions. We continue to grow our Huntington Home for Good® mortgage product and expanded it into five new markets to meet the needs of today's homebuyers. We also expanded our Home for Good home equity line of credit (HELOC) into 10 additional communities. These offerings are designed to increase access to credit through flexible underwriting, including alternative credit considerations and lower down payment requirements.

In 2025, we also introduced the Ohio Housing Finance Agency (OHFA) EDGE product for first-time homebuyers. OHFA EDGE helps bridge the affordability gap for those who do not qualify for traditional assistance but still need support to achieve homeownership with down payment assistance and flexible financing. Together, these solutions open doors to homeownership, enabling individuals and families to have a foundation of secure housing that leads to financial resilience and stability.

Review of Denied Loan & Payment Assistance Applications

To provide fair and equitable treatment to all consumers, we review conditionally denied mortgage and home equity applications to evaluate whether alternative avenues to approval exist. This process helps us explore all financing options and reduces barriers for low-income borrowers and those living in disadvantaged areas.

Safeguarding Homeownership

The Huntington Home Savers program is a mortgage payment assistance initiative designed to help customers facing challenges in meeting their mortgage obligations. Our colleagues work closely with customers to understand their circumstances and provide guidance on available relief options, including refinancing, repayment plans, and payment deferrals. In 2025, the program provided assistance to nearly 2,700 homeowners.

Home Savers Program Impact (2021–2025)

YEAR	CUSTOMERS ASSISTED
2022	3,118
2023	1,857
2024	2,346
2025	2,693

Driving Homeownership Through Partnerships

Local partnerships serve as the foundation for expanding our impact on affordable housing. We work with municipalities, nonprofits, and state agencies to design, scale, and deliver innovative housing solutions tailored to community needs.

A few of our housing partnerships in 2025 included:

- Working with the city of Warren, Michigan, in designing its down payment assistance program. Huntington provided program design input, lending expertise, and implementation guidance in the early stages of the program's development.
- Serving as the preferred lending partner to Here to Stay Community Land Trust (CLT) Chicago and closing six home purchases in 2025. CLTs are designed to preserve long-term housing affordability. Across our regions, we work with other CLT partnerships and closed more than 10 deals with community support in 2025.
- Helping expand access to financing for auxiliary dwelling units (ADUs) throughout Colorado in collaboration with the Colorado Housing Finance Authority, building on Huntington's early leadership as one of the only lenders supporting these solutions. This work contributed to increased adoption in 2025 and laid the foundation for broader statewide expansion, enabling more homeowners to add secondary units for multigenerational living, rental income, and increased housing supply.

FEATURE

HUNTINGTON AND FEDERAL HOME LOAN BANK PROVIDE $100M+ IN AFFORDABLE HOUSING GRANTS

Huntington's long-standing partnership with the Federal Home Loan Bank of Cincinnati (FHLB) plays a critical role in expanding access to affordable housing across Ohio, Kentucky, and Tennessee. As an FHLB member, Huntington works closely with nonprofit developers and community partners to secure funding through programs like the Affordable Housing Program (AHP), helping bring high-impact housing initiatives to life.

In 2025 alone, Huntington helped secure 12 AHP grants totaling $11.3 million – the most awarded to any FHLB Cincinnati member. Over the past two decades, Huntington and its partners have been awarded more than $100 million, supporting the construction, rehabilitation, repair, or purchase of more than 7,500 affordable housing units.

These investments are supporting projects like the Safer Futures Housing & Shelter Project in Ravenna, Ohio, which provides permanent supportive housing and emergency shelter for survivors of domestic violence, and the Thompson Family Veterans Village in Akron, Ohio, which will create homes for veterans experiencing homelessness and complex health needs.

FHLB funding is also driving large-scale impact through home repair and preservation efforts. In partnership with organizations like Habitat for Humanity of Greater Cincinnati, grants are supporting the rehabilitation of 100 homes for low- and moderate-income homeowners. With the average age of Ohio's housing stock approaching 100 years, these grants help preserve safe, stable housing for residents across the region.

By combining national funding resources with local expertise, Huntington is helping deliver scalable housing solutions that expand opportunity, preserve affordability, and support stronger, more resilient communities.

SUSTAINABLE OPERATIONS

SUSTAINABILITY STRATEGY

Huntington's focus on sustainability reflects our commitment to managing resources efficiently, strengthening operational resilience, and supporting the long-term vitality of the customers and communities we serve.

Our approach integrates sustainability and extreme weather considerations into our operations, risk management, and decision-making as we continue to adapt to changing business, regulatory, and environmental conditions.

Our sustainability strategy prioritizes reducing greenhouse gas emissions, advancing renewable energy use, and improving energy and resource efficiency to enhance the resilience of our operations. We also work to reduce waste and water use, incorporate sustainable building practices across our corporate real estate footprint, and advance responsible sourcing throughout our supply chain. Through colleague-driven initiatives, including the work of our Green Team, we encourage environmental stewardship and support colleague engagement in sustainability initiatives across the communities we serve.

Environmental Policies and Oversight

As part of our environmental management system, we have clearly defined policies and programs that drive our environmental stewardship initiatives. They enable us and our third-party suppliers to proactively comply with applicable environmental regulations and laws where we operate.

- Our Environmental Policy Statement details our holistic commitment to protecting the environment, addressing environmental changes, increasing sustainable procurement, and promoting transparency and accountability.
- Our Environmental Health and Safety Policy Statement specifies how we protect the health and safety of our colleagues, both inside and outside the workplace, through colleague training, employee benefits programs, and a comprehensive Environmental Health and Safety (EHS) program, reviewed regularly by our EHS team.

Huntington's environmental stewardship policies are regularly reviewed and updated, and are informed by leading global frameworks, including the UN Sustainable Development Goals and the principles of the Paris Agreement. We further demonstrate our commitment to sustainable operations through disclosures aligned with the TCFD framework. See our TCFD Index for additional information.

We also regularly monitor emerging regulations, including various state-level legislation and EU regulations and frameworks. We benchmark against our current disclosure status and proactively take preparedness steps.

Huntington's Sustainable Operations Framework

Establish Baseline and Targets	Set science-informed decarbonization targets for Scope 1 and Scope 2 emissions. Advance our sustainable operations ambitions through strategy integration.
Energy Efficiency	Reduce energy consumption to the lowest feasible level through energy efficiency, conservation, and innovation.
Electrification and Renewable Energy	Electrify buildings and fleet. Over time, power operations with 100% renewable energy.
Reduction First	Redesign or reduce assets that require energy usage through process improvements and innovation.
Customer Engagement and Portfolio Management	Provide innovative products and guidance to customers so they can proactively respond to weather-related risks and the transition to a low-carbon economy.

Huntington's Sustainable Operations Framework

Our Sustainable Operations Framework is grounded in "doing the right things in the right order." It consists of our priorities for reducing our environmental impact, including managing Scope 1 and 2 emissions and reducing energy consumption. It also incorporates industry best practices, Scope 3 emissions, and science-backed environmental targets to advance our Framework and drive meaningful impact.

To support our strategy, Huntington is a member of the Partnership for Carbon Accounting Financials (PCAF), a global group of financial institutions working to standardize how financed GHG emissions are measured and reported. Through this partnership, we use a consistent approach to set emissions targets, track progress, and disclose our financed emissions in line with widely adopted industry standards – helping improve transparency, comparability, and data quality.

The PCAF methodology encompasses 10 asset classes, one of which is motor vehicle finance. The consumer auto portfolio was the first bank product segment we assessed as it is well-defined, relatively homogeneous from loan to loan, and is backed by high-quality internal data that are relevant to accurately tracking emissions. We are proud to reach this milestone, recognizing that Scope 3 emissions reporting is a component of enacted and proposed state-level legislation.

Advancing Our Customers' Sustainability Goals

As part of our commitment to helping our customers achieve their environmental goals, Huntington's Renewable Energy Finance (REF) group provides financing solutions that enable renewable energy deployment and sustainable business practices. We have aligned our REF strategy, capabilities, and personnel under a single team, improving coordination and execution while enabling us to scale our capabilities in a disciplined manner. Backed by more than a decade of experience, our team includes technical diligence engineers with deep expertise in renewable energy technologies and engineering, helping clients finance renewable energy projects across the U.S.

The REF group focuses on building long-term relationships with leading renewable energy sponsors. These entities develop, construct, operate, and maintain renewable energy facilities, selling the output to investment-grade off-takers under long-term, fixed-rate power purchase agreements. Through various forms of financial support, we help customers meet the nation's energy needs through low-carbon energy solutions.

Renewable Energy Finance

Our energy financing capabilities continue to evolve to meet growing demand for clean, scalable energy, with expanded financing tools and funding methods to support renewable generation, electric vehicle charging infrastructure, and microgrid and battery storage systems.

We provide customized solutions for businesses innovating in the green technology market, positioning Huntington to grow assets, diversify investments, and monetize tax benefits through our specialized offerings. Our offerings include:

- **Energy Efficiency Contracting**: A suite of services that guides customers through the available grants, funding, and cost-saving opportunities for energy efficiency programs, such as LED installations or HVAC systems, tailored for both homes and businesses.
- **Renewable Energy Project Financing**: Construction loans, tax equity bridge loans, term loans, and sale and leasebacks to finance solar, wind, battery storage, and geothermal projects.

Construction Financing for Renewable Energy

Huntington's construction financing solutions play an important role in ensuring the viability of renewable energy projects and their ability to be deployed successfully. Huntington utilizes modeling tools to determine whether projects are financially feasible for all parties. By offering tax equity bridge loans and construction-to-term financing, we help projects avoid potential disruptions, cover initial costs, and maintain project timelines for medium- to large-scale renewable energy developments.

These innovative forms of funding promote flexibility between parties, encourage the advancement of renewable energy, and support Huntington's position as a sought-after lender in the clean energy marketplace.

2025 Renewable Energy Finance Highlights

29

renewable energy projects financed

1,700+

MW in total capacity financed through our REF team

$1.1 billion

in green financing

ENVIRONMENTAL PERFORMANCE

Huntington's sustainability goals demonstrate our commitment to making measurable progress toward reducing our emissions and resource consumption. In 2025, we continued to leverage integrated reporting software cross-functionally to improve the accuracy and efficiency of our data collection and reporting processes.

As more colleagues have returned to the office and our business continues to grow, we are focused on demand planning and spreading awareness about sustainable operations. As Huntington integrates Veritex and Cadence, their operations are being aligned with our sustainability governance, reporting processes, operational practices, environmental management programs, policies, internal controls, and future target-setting methodology.

Over the next year, we intend to evaluate the carbon footprint of these newly acquired assets to set a new emissions baseline.

Our Sustainability Goals & Progress

INDICATOR	TARGET[1]	TARGET YEAR	2025 PERFORMANCE[2]
GHG Emissions (Scope 1 & Scope 2 location-based)	35% reduction	2030	21% reduction
GHG Emissions (Scope 2 market-based)	50% reduction	2035	47% reduction
Water Consumption	15% reduction	2030	4% reduction
Landfill Waste	25% reduction	2030	3% reduction
Renewable Energy	50% of electricity usage	2035	26% of electricity usage

Environmental Performance Summary

INDICATOR	2022 (BASELINE)	2024	2025[2]
Scope 1 – Direct Emissions (MT CO_2e)	20,418	19,134 (restated)[3]	21,647[4]
Scope 2 – Indirect Emissions (MT CO_2e)	69,015	56,538	49,446
Building Energy Consumption (MWh)[5]	202,709	192,895 (restated)	182,162
Renewable Energy Use (MWh)[6]	1,220	13,284 (restated)	23,696
Water Consumption (gallons)	129,462,000	117,260,000	123,879,000

[1] Compared with a 2022 baseline.

[2] The verification report, performed by Apex, concluded that the 2025 GHG emissions statement was materially correct, fairly represented the GHG emissions data and information, and was prepared in accordance with the applicable GHG Protocol standards. The verified 2025 GHG emissions have therefore been reported.

[3] While not materially different from the amount previously reported, the 2024 Scope 1 - Direct Emissions have been restated to reflect updated information identified through the verification process.

[4] Scope 1 - Direct Emissions increased in 2025, driven by higher jet fuel usage, modest increases in natural gas consumption, and fleet operations. These increases may also reflect business growth, capital investments, and operational activities associated with Huntington's acquisitions.

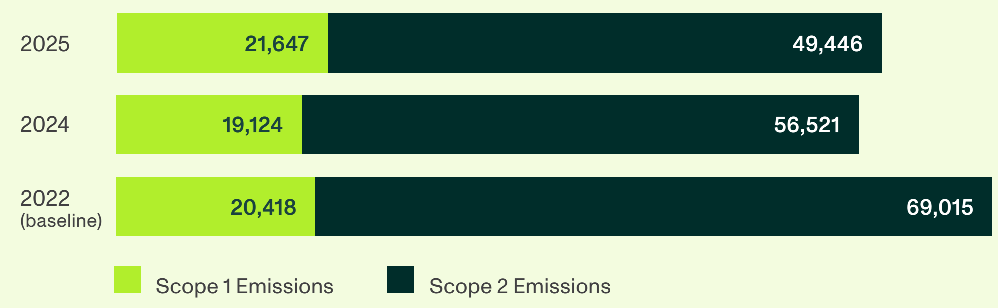
[5] The 2025 Building Energy Consumption calculation includes utility consumption for facilities where Huntington is the utility account holder. The 2024 value has been restated to 192,895 (from 160,139) to exclude locations outside Huntington's operational control to align with the methodology applied in 2025. This methodology was established with Huntington's 2022 baseline and will continue to be applied in future reporting periods.

[6] The 2025 renewable energy values reflect renewable energy generated through Huntington's power purchase agreements (PPAs), including renewable energy certificates (RECs), and on-site solar generation. The 2024 renewable energy value has been restated to 13,284 (from 611) to include PPA-related renewable energy and associated RECs that were not available in the previous reporting cycle.

500+

environmental sustainability-related projects implemented at Huntington facilities, resulting in more than **$17 million** in investments in 2025

Scope 1 and Scope 2 Emissions (MT CO_2e)[1]



Scope 3 Emissions (MT CO_2e)[1]

SCOPE 3 EMISSIONS	2023	2024	2025[2]
Category 1: Purchased goods and services	201,070	109,475	120,651
Category 2: Capital goods	7,529	20,481	75,781
Category 3: Fuel and energy-related activities	8,343	23,251	18,970
Category 4: Upstream transportation and distribution	1,015	2,246	1,330
Category 5: Waste generated in operations	2,521	3,560	2,535
Category 6: Business travel	8,573	14,784	15,487
Category 7: Employee commuting	94,198	39,464	39,131
Category 8: Upstream leased assets[3]	4,170	4,055	1,220
Category 13: Downstream leased assets	—[3]	—[3]	747
Category 15: Financed emissions – Auto Book	1,446,371	1,672,560	1,743,139
Total	**1,773,790**	**1,889,875**	**2,018,991**

[1] The verification, performed by Apex, provided limited assurance over Huntington's 2025 Scope 1, Scope 2, and Scope 3 Category 6 (Business Travel) emissions. Apex concluded that there was no evidence that the reported GHG emissions were materially misstated and that the statement was prepared in accordance with the applicable GHG Protocol standards.

[2] Total Scope 3 emissions increased in 2025, primarily driven by higher emissions from Huntington's auto loan portfolio. Additional increases in capital goods, purchased goods and services, and business travel reflect business growth, capital investments and acquisition-related activities.

[3] Beginning in 2025, certain leased property emissions were reclassified from Scope 3, Category 8 to Category 13, consistent with the GHG Protocol. Prior-year amounts were not recast.

Huntington's Renewable Energy Roadmap

We have a goal to shift 50% of our electricity sourcing to renewables by 2035. To achieve this, we are focused on reducing energy consumption through efficiency improvements and expanding our use of renewable energy contracts.

Reducing Our Energy Consumption

We strive to reduce our energy footprint through a combination of operational efficiencies and ongoing system upgrades. Our Energy Management and Facilities teams partner closely to align on standards, including ENERGY STAR, and to identify and implement energy reduction opportunities across our business.

We support these efforts through regular energy audits, real-time monitoring of facility performance, and ongoing training for regional facilities teams, enabling us to identify trends, detect anomalies, and optimize building systems.

In 2025, we advanced several key initiatives to improve the efficiency and resilience of our facilities. These included HVAC modernization projects, along with the deployment of hybrid heat pump systems and peak demand management strategies. These investments are designed to reduce operating costs, manage energy usage more effectively, and maintain reliable performance across varying weather conditions, including in colder regions. We also continued LED lighting upgrades across both legacy Huntington locations and recently acquired facilities, further improving energy efficiency and lowering long-term operating costs.

Procuring Renewable Energy

Our Facilities and Procurement teams regularly evaluate opportunities to expand renewable energy sourcing, supported by external expertise. While the timing of new power purchase agreements has been impacted by delays in bringing incremental supply online, we continue to advance our efforts by assessing opportunities in new markets and monitoring the progress of existing contracts.

Reducing Resource Waste and Consumption

We routinely seek opportunities to reduce our resource consumption and lower the volume of waste we send to landfill. Our ongoing actions include:

- Reducing paper use at our facilities and encouraging our customers to opt-in to paperless statement alternatives.
- Partnering with our suppliers to procure paper with recycled content and sourced from certified forests as defined by the Forest Stewardship Council and Sustainable Forestry Initiative.
- Using compostable, biodegradable, and reusable serviceware products at our facilities. We removed plastic bottled water from our cafeterias, markets, and vending machines, as well as from our online supply system, in favor of reusable alternatives.
- Auditing our facilities for recycling programs to identify additional opportunities to reduce waste.

Electronics Recycling

Our impact in 2025 included:

5,000+
digital devices reused

15,500+
digital devices responsibly recycled

255.07 MT CO_2e
in avoided emissions through responsible electronics use and recycling

600+
devices donated to 20 organizations, representing more than $150,000 in community value

260+
facilities in our footprint are ENERGY STAR certified sites

Water Stewardship and Quality

Huntington actively manages water use across our operations through measures such as low-flow fixtures, water-efficient landscaping, and reusable water solutions. In 2025, we enhanced our water stewardship efforts by strengthening how we monitor usage, including daily review of utility data to identify anomalies. This approach helps us quickly detect issues, such as irrigation leaks, and take corrective action, contributing to reductions in water use.

Building Construction and Design

Huntington maintains policies that establish consistent standards for the facilities we operate, with a focus on efficiency, safety, and performance. Central to this approach is our "AIA Document A201 – 2017 General Conditions of the Contract for Construction" policy, which sets expectations for design and construction, including compliance with applicable codes as well as additional requirements for safety, quality, and reliability.

In addition, our Real Estate Management team proactively addresses environmental factors that could impact the health and safety of our colleagues. This includes overseeing the evaluation, reporting and remediation of indoor air quality, water quality, refrigerant management, underground storage tanks, and environmental contractor activities.

We prioritize the use of environmentally friendly products in our facilities to provide workplaces that are safe and healthy for our colleagues and customers and sustainable for the planet. We have formal policies at all our facilities that ensure we use resources as efficiently as possible. Where feasible, we also integrate green products into our design, and we set minimum energy and water efficiency requirements for our building products that contractors and service providers must meet. These design standards include requirements to exceed Seasonal Energy Efficiency Ratio ratings, which are used to evaluate the performance of HVAC systems.

Other sustainability initiatives led by our Real Estate Management team include:

- Reusing existing structures and infrastructure, where appropriate, at our retail branches, rather than demolition and rebuilding.
- Ensuring exterior materials, such as masonry and glass installed at our retail branches, are durable, nontoxic, and when possible, sourced in region.
- Using a highly regarded manufacturer of customized sustainable interiors for interior buildouts.
- Continuing to use LED lighting with our specified controls.

Green Cleaning

Our cleaning service providers observe the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) green cleaning recommendations to protect the health and well-being of customers and colleagues in an environmentally conscious way. Additionally, our service providers have received Cleaning Industry Management Standard-Green Building Certification with Honors from the International Sanitary Supply Association, and they use products that meet Green Seal standards.

Sustainable Procurement

All vendors are expected to abide by our Supplier Code of Conduct, which outlines expectations regarding ethical business practices, labor and human rights, health and safety, inclusion, environmental responsibility, privacy, and confidentiality. We engage with our suppliers on our collective decarbonization efforts, share best practices, and implement green procurement strategies. Our Procurement team also plays a key role in developing contracts with renewable energy providers.

In addition, we prioritize sourcing from local service providers and small businesses, helping reduce transportation-related emissions while supporting economic growth in the communities where we live and work.

PEOPLE-FIRST CULTURE

Colleague Engagement, Development, Retention, and Attraction

COLLEAGUE ENGAGEMENT, DEVELOPMENT, RETENTION, AND ATTRACTION

Huntington is deeply invested in helping our colleagues achieve their potential. In turn, they embody our Purpose by making people's lives better, helping businesses thrive, and strengthening the communities we serve. They exemplify our Values through a Can-do attitude, Service heart, and Forward-thinking mindset.

Our people-first culture is grounded in belonging, development, and a commitment to supporting and growing our talent. We foster an inclusive, engaging workplace where colleagues feel empowered to succeed.[1] In 2025, we welcomed new colleagues through partnerships and acquisitions and integrated them into our shared Purpose and Values. As we continue to expand, preserving the culture that sets us apart remains a priority.

Investing in Our Colleagues

We strive to make Huntington the best place our colleagues have ever worked. This commitment reflects our aspiration to be a Category of One company, one that elevates its culture and performance to stand in a class of its own and is defined by a caring, consistent, and customer-centered experience. We continuously work to strengthen our culture and enhance the colleague experience in the following ways:

ENHANCING OUR FOCUS ON OUR COLLEAGUES

We aim to acquire strong talent who can shape our future, enhance the colleague experience throughout their time with us, and elevate leader capabilities to propel us forward for future growth and success.

DEEPENING ENGAGEMENT ACROSS THE COMPANY

Highly engaged colleagues feel a greater sense of connection to Huntington. We foster engagement by continuously listening to their feedback through periodic surveys and our annual Voice survey.

SUPPORTING HOLISTIC WELLNESS AND WELL-BEING

Colleague feedback continues to inform enhancements and additions to our comprehensive benefits and wellness offerings, illustrating that our best ideas often come from our colleagues.

[1] Huntington is an Equal Opportunity Employer and considers all qualified applicants without regard to race, color, religion, sex, national origin, age, disability, veteran status, sexual orientation, gender identity, or any other protected status under applicable law. Huntington's latest EEO-1 report submitted to the U.S. Equal Employment Opportunity Commission is available on our investor relations website.

Our Talent Strategy

Our comprehensive approach to talent management focuses on attracting, engaging, developing, and retaining top talent. Spanning the full colleague life cycle, this strategy is led by our Chief Talent Officer to ensure alignment, consistency, and impact.

Engaging Our Colleagues

Colleague feedback plays a pivotal role in shaping how we implement our talent strategy and strengthen our culture. Insights from our colleagues help drive action and inform meaningful change across our regions, business segments, and enterprise.

In 2025, we conducted our 12th consecutive Voice survey, our companywide engagement survey, maintaining a strong focus on open feedback and engagement. Colleagues continue to report positive relationships with their managers and emphasize the importance of trust and care.

We complement these insights with regular listening sessions, which provide real-time feedback and help us measure progress. Building on these efforts, we launched our inaugural Enterprise Colleague Advisory Board (ECAB) in late 2025 to further elevate colleague voices. Comprised of colleagues from across our footprint and business segments, the ECAB partners with executive leadership to act on feedback and provide guidance on enterprise initiatives.

HUNTINGTON AND HUMAN RIGHTS

Our respect for the protection and preservation of human rights is guided by the principles set forth in the United Nations Universal Declaration of Human Rights and the International Labour Organization's Declaration on Fundamental Principles and Rights at Work. Read more in our Human Rights Statement.

How Huntington Colleagues Describe Our Culture

2025 Companywide Engagement Survey Results

85% of colleagues reported favorably on trust

83% of colleagues reported favorably on culture

83% of colleagues reported favorably on engagement

HEART OF HUNTINGTON AWARD

Our colleague award program recognizes individuals and teams who go above and beyond, show care for others, and strengthen our culture, helping us advance our vision of being a people-first, customer-centered bank.

Developing Talent for the Future

We believe our colleagues are our greatest asset in strengthening our talent pipeline and that everyone plays a role in career development. Through ongoing investments in skill building, gig experiences, (short-term, flexible, project-based opportunities beyond colleagues' core roles), and mentoring, we help colleagues build capabilities and explore new paths at every stage of their careers.

Participation in these programs continues to grow, and our Career Hub further promotes career growth through an interactive platform that connects colleagues to mentoring, project-based experiences, and learning resources.

Our enterprise-wide talent development programs prepare Huntington colleagues for the future, from internships and two-year development programs, to initiatives that support growth at every stage of their careers.

We empower colleagues to navigate their career growth at Huntington by designing experiences that are:

- **Colleague-centric**: Programs are colleague-directed and supported by a broad range of learning opportunities aligned with diverse career and development goals
- **Interactive and collaborative**: Experiences are designed to foster connection, collaboration, and knowledge exchange across levels and departments
- **Relevant**: Content is tailored to align with colleagues' aspirations and evolving business needs
- **Timely**: Learning resources are accessible when colleagues need support or professional development

32% of all open roles in 2025 were filled by internal candidates

39% of all executive leaders have "ready now" successors

Huntington has been nationally recognized for talent development, earning both Training Development's MVP Award (formerly the APEX Award) and the Association for Talent Development's BEST Award.

Category of One Leadership Program

Our Category of One Leadership Program continues to expand across the organization, supporting leadership development at scale as Huntington grows. Grounded in our culture, the program helps leaders at all levels strengthen how they lead their teams and the organization in alignment with our Purpose and Values.

In 2025, we advanced this effort with the launch of the DRIVE leadership program for senior leaders, focused on building the capabilities needed to lead through growth and transformation.

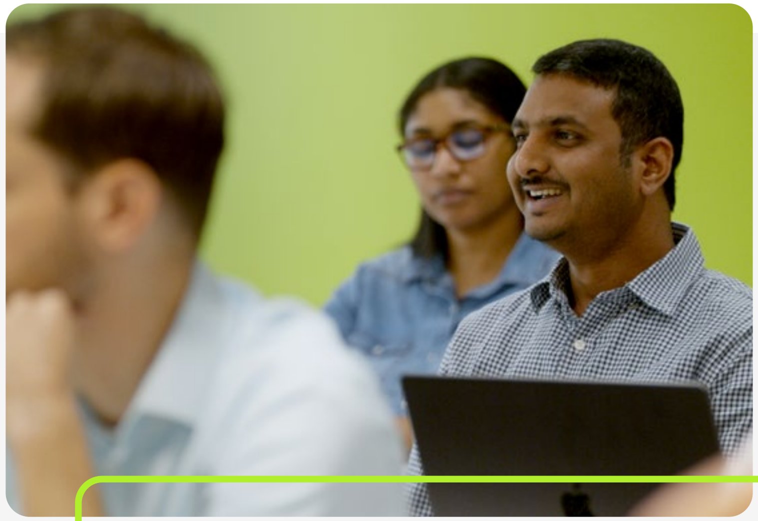
Internships

We maintain strong partnerships with a broad network of colleges and universities, helping position Huntington as an employer of choice among students. Our award-winning internship programs span key areas of our business, including front-line segments, finance, audit, risk, IT, analytics, and operations. As part of our program, interns benefit from professional development opportunities, cross-team collaboration, and engagement with senior leaders, which support their transition from education to careers and create pathways to full-time opportunities.

In 2025, we received more than 22,000 applications and welcomed 134 interns. Of eligible interns, 72% received full-time employment offers and 81% accepted, demonstrating how Huntington continues to strengthen its early talent pipeline and welcome talented colleagues.

Training Opportunities

We reinforce our learning culture through a wide range of companywide and segment-specific training opportunities. In 2025, colleagues completed more than 600,000 enterprise training hours, including over 18,000 business segment-specific training modules designed to build targeted skills and knowledge, averaging 29 hours of learning per colleague.



Colleague Training Courses

Each year, colleagues complete required training across key areas, including:

- Bank Secrecy Act/Anti-Money Laundering (BSA/AML)[1]
- Cybersecurity Essentials[1]
- Data Protection at Huntington[1]
- Maintaining a Safe, Professional, and Productive Work Environment
- My Role in Emergency Preparedness[1]
- Preventing Discrimination and Harassment
- Reporting Wrongful Conduct

Streamlining Support for Degree-Seeking Colleagues

As part of our ongoing support for colleagues who are considering or pursuing a degree, Huntington partnered with a leading online education support platform to simplify the tuition-assistance and degree-completion process. Launched in January 2026, the program provides tools and guidance to help colleagues manage education benefits, complete required paperwork and reporting, and navigate administrative requirements more easily.

Colleagues can access a network of more than 200 partner colleges and universities offering discounted tuition, explore programs aligned with their career and personal goals, and make more informed education decisions. The program also helps map available benefits to individual financial needs and supports existing options such as tuition reimbursement and direct bill programs, making it easier to access and maximize learning opportunities.

[1] These trainings are also required for Huntington contractors.

Supporting Our Colleagues Every Day

Huntington is committed to supporting all colleagues through competitive compensation and comprehensive rewards. Our approach is designed to recognize contributions, support well-being, and reinforce a positive colleague experience.

We continue to enhance our offerings to meet evolving needs, including medical subsidies that help make healthcare more accessible and affordable. We also recognize and reward performance through targeted programs, such as recognition awards for Customer Experience Bankers and incentive-based awards for top performers. Effective January 1, 2026, we increased our 401(k) match to 5%, further supporting colleagues' long-term financial well-being.

By continuing to align our compensation and rewards with colleague needs and contributions, we strengthen engagement, support retention, and reinforce our commitment to being a destination employer.

Workplace Inclusion

We strive to foster a culture where everyone feels welcome, safe, and respected, empowering colleagues to perform at their best. In 2025, we focused on strengthening the infrastructure behind inclusion and delivering measurable progress.

Our colleagues take the lead in maintaining our Inclusion Network, comprised of Business Resource Groups, Inclusion Councils, and Communities of Practice. Open to all colleagues, these groups create opportunities to grow professionally, strengthen connections, and deepen a sense of belonging across teams and geographies. Together, these groups create a culture where colleagues feel empowered to ask for support, leaders take time to make Values-based decisions, and our actions align with our public commitments.

OUR PAY EQUITY PLEDGE

Huntington conducts an annual pay equity analysis to help ensure equitable pay for colleagues performing the same work and to support compliance with applicable laws.

Enhancing Our Wellness Offerings

We regularly review and enhance our wellness offerings to better support the evolving needs of our colleagues. In 2025, we introduced several updates to strengthen our benefits and well-being programs, including:

- Updated HSA incentives to further support colleagues in managing healthcare expenses and planning for the future
- Enhanced family leave benefits to provide greater flexibility and support during important life moments
- Expanded resources to support physical health and well-being, helping colleagues improve mobility, manage pain, and enhance overall wellness

These enhancements reflect our ongoing commitment to supporting the health, financial security, and well-being of our colleagues.

As outlined in our Environmental Health and Safety Policy Statement, Huntington recognizes that mental health is a critical component of overall well-being and is committed to providing benefits and resources that foster a healthy and supportive workplace. Read more about Huntington's benefits on our website.

In 2025, we continued to expand our Inclusion Network, adding new regional chapters to welcome more participants. Building on our market-based model, we remain focused on deepening our reach and impact. Each chapter customizes its approach, enabling more relevant engagement, stronger community connections, and a more responsive approach to local opportunities. These colleague-led networks also step in to support one another in real time and foster mentorship and development.

Supporting this work, we launched a Colleague Cultural Awareness and Engagement Hub in 2025 to serve as a central resource that helps colleagues translate inclusion into everyday actions and decisions. It offers curated tools and learning opportunities, including micro-learning on inclusion and belonging topics, calendars of cultural, holiday, and faith observances, and visibility into Inclusion Network events and activities.

Connecting with Colleagues

We work to build a strong, inclusive culture where colleagues feel engaged and a true sense of belonging. Throughout the year, we create opportunities to connect and celebrate our people, including Colleague Appreciation Week, a dedicated time to recognize the impact colleagues have on our customers, communities, and one another. The week features events that promote connection and appreciation, with senior leaders engaging directly with colleagues across our markets.

In addition, our annual Week of Cultural Celebration, in its fifth year in 2025, brings colleagues together to learn, connect, and honor the diverse experiences and shared interests that strengthen our culture.

Huntington's Inclusion Network by the Numbers

74 Business Resource Group Regional Chapters

9 Business Resource Groups

8 Regional Inclusion Councils

5 Communities of Practice

6,700+

Huntington colleagues who participate in one or more groups in our Inclusion Network, representing 31% of our total workforce

Attracting the Best Talent[1]

We strive to be a destination employer for colleagues who share our Purpose. Our talent attraction model is grounded in our Purpose-Driven Hiring approach, designed to deliver a consistent, people-first experience for candidates and hiring managers while promoting fair and equitable hiring practices. By emphasizing alignment with Huntington's leadership behaviors, values, and skills, we attract talent that will help shape our future.

We continue to enhance the hiring experience through investments in our career site, candidate management platforms, and leadership onboarding, creating a seamless and engaging journey from recruitment through a colleague's first 90 days.

Our strong, welcoming culture and reputation continue to drive results. In 2025, Huntington was recognized with the Handshake Early Talent Award, highlighting our ability to engage authentically with early-career talent and build meaningful connections with the next generation of leaders.

Colleague referrals further reflect the strength of our people-first culture. As we expand into new markets, we continue to apply our Purpose Driven Hiring approach to build strong, diverse talent pipelines across our footprint.

2025 WORKPLACE RECOGNITIONS

Certified Great Place to Work®

for the seventh consecutive year

Handshake Early Talent Award Winner

highlighting Huntington's commitment to career growth for students and emerging professionals

Top score of 100

on the Disability Index

[1] We offer equal employment to colleagues in every aspect of employment. We hire based on qualifications and experience and evaluate, recognize, reward, and promote colleagues based on performance. We prohibit discrimination based on all categories protected by federal, state, or local law. Huntington's latest EEO-1 report submitted to the U.S. Equal Employment Opportunity Commission is available on our investor relations website.

RESPONSIBLE BUSINESS

CORPORATE GOVERNANCE & ETHICS

Strong corporate governance and ethical business practices are critical to Huntington's long-term growth ambitions and help us create value for those we serve. They also enable us to thoughtfully manage emerging and evolving risks while remaining disciplined and providing banking products and services in a fair and responsible manner.

Corporate Governance Structure

Our Board of Directors and ELT are committed to advancing the Company's long-term Vision and aligning strategic priorities with the interests of our stakeholders. Our Board provides oversight of strategy, risk appetite, and ethical standards across the organization and is responsible for succession planning for the CEO and members of the ELT. Our Independent Lead Director and committee chairs support a unified strategic direction while maintaining clear separation between oversight and day-to-day management.

Our Directors are highly engaged in their roles. In 2025, the Board held 69 meetings (including full Board and committee meetings), with an average of 98% Director participation in full Board and committee meetings.

Huntington's Board of Directors

As of March 1, 2026, our Board consists of 15 Directors, 12 of whom are independent. Each Board committee is chaired by an independent Director who is equipped with the knowledge and expertise to effectively carry out the committee's responsibilities. All Directors are elected annually with a majority vote standard.[1]

Front Row (L-R): Alice L. Rodriguez, Katherine M.A. (Allie) Kline, Richard W. Neu, Ann B. (Tanny) Crane, Virginia A. Hepner, Roger J. Sit

Back Row (L-R): Stephen D. Steinour, Kenneth J. Phelan, David L. Porteous, Rafael Andres Diaz-Granados, James D. (Dan) Rollins III, John C. (Chris) Inglis, Teresa H. Shea

Far Right (L-R): Jeffrey L. Tate, Gary Torgow

[1] In uncontested elections.

Board Assessment, Refreshment, and Succession Planning

The Nominating and Corporate Governance Committee (NCG) regularly assesses the size of the Board and reviews its composition to ensure that the appropriate knowledge, skills, and experiences are represented in the Committee's judgment.

The Board recognizes that it is critical to maintain a range of tenures to ensure sufficient experience for Board leadership positions, Board continuity, and institutional knowledge through economic cycles and business climates. Effective immediately after the April 16, 2025, Annual Meeting of Shareholders, four Directors left the Board of Directors: Alanna Cotton, Gina France, J. Michael Hochschwender, and Richard King. In 2026, we welcomed three new Directors as part of our acquisition of Cadence Bank: Dan Rollins, Virginia Hepner, and Alice L. Rodriguez.

2026 Proxy Statement

Reference our 2026 Proxy Statement for additional information on the following:

- Board committees, responsibilities, and leadership structure
- Director characteristics
- Board member bios
- Director and executive compensation
- Board assessment process and takeaways
- Shareholder outreach, feedback, and actions

Mr. Rollins is Vice Chairman of Huntington Bank. He previously served as Chairman of Cadence Bank's Board beginning in April 2014 and as Chief Executive Officer from November 2012 until February 1, 2026. Mr. Rollins provides advisory services to Huntington and brings deep financial services expertise, along with strong knowledge of Texas and southern markets and communities.

Ms. Hepner joined the Cadence Board in 2019, when it was known as State Bank Financial Corporation. She brings more than 25 years of corporate finance experience with Wachovia Bank and its predecessors, and previously served as President and CEO of The Woodruff Arts Center, a nationally recognized visual and performing arts institution in Atlanta. Ms. Rodriguez joined the Cadence Board in January 2025, and is the co-owner of Kendall Milagro Inc. and a retired JPMorgan Chase & Co. executive. She brings to the Board significant financial services, community service, and leadership expertise. The tenures of our current Directors range from less than a year to more than 20 years.[1]

In 2025, the Board focused on Board refreshment and succession planning, as well as shareholder outreach and engagement.

Executive Compensation Program Drives Ownership and Accountability

Huntington's compensation philosophy is to pay for performance that creates long-term value through safe and sound banking practices. Our executive compensation program uses performance-based compensation practices designed to drive profitable growth and returns that are risk-appropriate while doing the right thing for our stakeholders. This approach aligns with our Purpose and Vision, reinforcing accountability, encouraging long-term decision-making, and supporting sustainable value creation for our customers, colleagues, communities, and shareholders.

We use a broad group of incentive metrics – based on performance compared to financial targets and overseen by the HR and Compensation Committee (HRCC) – across our annual and long-term incentive programs. For executives and managers, this includes using the People Leader Quotient (PLQ), a quantitative and qualitative performance metric designed to align managers' performance reviews with our talent attraction, development, retention, and culture objectives. PLQ is embedded in all people leader performance reviews, ensuring leaders are accountable for fostering an engaging and inclusive workplace, developing talent, and strengthening our culture.

Our Misconduct Recoupment Policy applies to all colleague incentive compensation, and our Financial Restatement Compensation Recoupment Policy applies to our executive officers' incentive compensation. The HRCC also retains the ability to exercise discretion over incentive payments, both positive and negative, helping ensure alignment between pay and performance while reinforcing the behaviors and values that contribute to Huntington's long-term success.

POSITION	STOCK OWNERSHIP REQUIREMENT
CEO	10x annual base salary
ELT member (Senior Executive Vice President level)	3x annual base salary
ELT member (Executive Vice President level)	2x annual base salary

[1] Data as of our 2026 Annual Meeting of Shareholders.

Shareholder Outreach and Engagement

We value our investors' views and welcome their feedback. The NCG Committee oversees our shareholder outreach and engagement practices, and our Independent Lead Director is a frequent speaker on governance matters at director forums. Huntington's Independent Lead Director also engages with investors on governance and executive compensation matters, as appropriate.

Throughout the year, members of management actively engage Huntington's top shareholders regarding topics that include corporate responsibility matters. In 2025, these conversations, which are summarized for the NCG Committee, included insights on Huntington's corporate governance structure, merger and acquisition activity, aligning compensation with performance, and artificial intelligence.

Huntington's Corporate Responsibility & Sustainability program is overseen by the Board's NCG Committee, and the ELT is accountable for executing our Ambition approved by the Board. Read more in Our Corporate Responsibility & Sustainability Strategy.

Ethics and Integrity

We uphold high standards of honesty, fairness, and accountability across our organization. Our Code of Conduct and Ethics, which is overseen by the NCG Committee and updated annually, defines the behaviors expected of all colleagues and provides clear guidance and resources to support ethical decision-making. All colleagues are required to complete training and certify their understanding of the Code upon hire and annually thereafter. Violations of the Code or our professional standards may result in disciplinary action, up to and including termination. The Code also applies to contractors and members of the Boards of Directors of Huntington and its affiliates, as applicable.

Our Corporate Risk Management function includes a dedicated Conduct Risk Officer and team responsible for overseeing and assessing conduct risk, with regular reporting to the Board's Audit Committee and Risk Oversight Committee. In addition, a management-level Conduct Risk Committee, chaired by the Conduct Risk Officer and including senior leaders such as the Chief Risk Officer, General Counsel, and Chief Human Resources Officer, provides oversight of the Conduct Risk program. This program is designed to identify, measure, monitor, and manage conduct-related risks across the organization.

Reporting and Addressing Critical Concerns

Colleagues are encouraged to report any conduct or activity that is (or may be) unethical, illegal, and/or a violation of the Code of Conduct and Ethics. Our "raise your hand" philosophy promotes open dialogue, enabling colleagues to bring concerns to management, Human Resources, or through multiple reporting channels, including a 24/7 Ethics Hotline and web portal managed by an independent third party that allows for anonymous reporting. The Ethics Hotline is also available to service providers, reinforcing our commitment to ethical behavior to our external partners. We prohibit retaliation against anyone who raises concerns in good faith, regardless of the outcome.

Huntington takes every report seriously. Allegations of misconduct are investigated by Human Resources, with each case documented to capture the issue, findings, and any resulting discipline or other remedial actions. We maintain transparency and oversight by providing the Board's Audit Committee and Risk Oversight Committee with quarterly summaries of Ethics Hotline activity, including whistleblower concerns. In 2025, we investigated approximately 250 cases due to issues reported via our Ethics Hotline. Procedures are in place to promptly notify the Board's Audit Committee Chair of any allegations related to accounting, internal accounting controls, and auditing matters.

Anti-Money Laundering and Anti-Corruption Practices

We actively manage compliance with the U.S. Bank Secrecy Act (BSA) and Anti-Money Laundering laws to protect Huntington and our stakeholders. Our approach is grounded in clear policies, ongoing training, and strong oversight.

Our BSA, Anti-Money Laundering, and Office of Foreign Assets Control policies, approved by the Board's Risk Oversight Committee, along with our Code of Conduct and Ethics, set clear expectations for ethical behavior. Colleagues are required to complete annual training, including role-specific guidance, to ensure compliance and reinforce standards related to bribery and corruption.

Oversight is reinforced through a structured governance framework that includes Board and management-level committees and leadership from our Chief BSA and Anti-Money Laundering Officer. We monitor risks through multiple channels, including Ethics Hotline activity, customer complaints, and emerging industry trends. Our commitment is further supported by anti-corruption provisions in our Code of Conduct, Supplier Code of Conduct, and vendor contracts.

ENTERPRISE RISK MANAGEMENT

Protecting our organization is essential to fulfilling our Purpose. Our approach to risk management is a continuous process that is owned by all our colleagues and deeply ingrained in our culture.

We have developed a risk management process through which we identify, analyze, report, and resolve matters efficiently, and we have trained thousands of our colleagues on this process.

The following foundational elements are central to our risk management program:

- Our Risk Governance Framework and Risk Appetite Statement serve as the basis for consistent, effective risk management.
  - » The Risk Governance Framework outlines seven enterprise risk pillars (shown at right on this page), which can involve sustainability-related, weather-related, and technology risks, that are incorporated into our enterprise risk management framework to support informed decision-making and long-term resilience. The Framework also incorporates our requirements for the Company's risk management program.
  - » The Risk Appetite Statement defines our risk tolerances for each of the seven pillars and escalation protocols to be activated if needed.
- Our risk appetite is aggregate moderate-to-low on a through-the-cycle basis, which helps us deliver strength and stability through a range of economic scenarios.
- Our risk management program is structured across three lines of defense, which are outlined in the visual on the next page.
- Embedded within the Framework is our continued belief that "everyone owns risk."

In 2025, we continued to make investments to help the Company manage risk and scale as we expand our operations in keeping with our Vision 2030 growth strategy. Many of these investments include policies, procedures, and documents that support our ongoing growth. We also seek to maintain an accurate and comprehensive perspective by focusing on enhancing oversight capabilities and improving collaboration across all business segments. Investments in technology and cyber risk management, for example, demonstrate our commitment to scaling the Company's risk management expertise and resources as we continue to grow.

Huntington's Seven Risk Pillars

As outlined in our Risk Governance Framework, Huntington monitors and manages seven enterprise risk pillars.

- **Compliance Risk**
- **Credit Risk**
- **Liquidity Risk**
- **Market Risk**
- **Operational Risk**
- **Reputation Risk**
- **Strategic Risk**

Board Oversight of Risk

The Board-level Risk Oversight Committee oversees enterprise-wide risk management activities, including periodic reviews of our policies and risk control infrastructure for all risk pillars. This Committee also approves the Risk Governance Framework. In addition, management's efforts are subject to Board oversight and are updated through quarterly risk assessments completed by business segments and separately by our second-line Corporate Risk Management function. The full Board also approves the Risk Appetite Statement. For cases involving alleged wrongful conduct, Human Resources initiates an investigation and documents the issue, outcome, and any resulting disciplinary action. Summaries of Ethics Hotline allegations, including whistleblower concerns, are shared quarterly with the Board's Audit and Risk Oversight committees.

Risk Management Lines of Defense

Our risk management program is structured across three lines of defense:

1st Line

Our individual business segments, which include revenue-generating businesses and operational support groups, are accountable for understanding and appropriately managing all the risks associated with their activities. Business units are staffed with risk functions that report directly to business segment leadership, with matrixed reporting to the Chief Risk Officer.

2nd Line

Our Chief Risk Officer, Corporate Risk Management, and Credit Administration oversee the Company's risk-taking activities independently of the first-line business units. All colleagues within Huntington's Corporate Risk Management group report to the Chief Risk Officer, who reports directly to the CEO and to the Board's Risk Oversight Committee.

3rd Line

Our Internal Audit and Credit Review groups provide independent and objective assurance and report directly to the Board.

Enterprise Risk Assessment

Corporate Risk Management completes a quarterly Enterprise Risk Assessment, the purpose of which is to assess the Company's control environment and residual position across all seven risk pillars in context of the Board's through-the-cycle aggregate moderate-to-low risk appetite.

The assessment is an independent view of risk positions, and its conclusions are discussed with the Board's Risk Oversight Committee. Key components of the assessment include top and emerging risks, including both internal and external factors, risk ratings relative to defined Board-approved risk limits, and other observations based on Corporate Risk Management's independent oversight of Huntington's front-line businesses.

Climate Risk Management

We are committed to identifying, assessing, and managing climate-related risks across our organization, with a primary focus on our credit portfolios. We incorporate weather-related risk considerations into our enterprise risk management framework through existing risk assessment and decision-making processes. Sustainability considerations are integrated into Huntington's governance, enterprise risk management, operational planning, and reporting processes to support a consistent approach to managing risk, strengthening enterprise resilience, advancing responsible business practices, and creating long-term value for our customers, communities, shareholders, and colleagues.

Our approach includes regular portfolio analysis to assess exposures associated with extreme weather, changing environmental conditions, and evolving market factors that may impact multiple risk types, products, and business units. We have established credit risk concentration metrics and limits across a range of exposures to help maintain a well-diversified portfolio and support prudent risk management.

Since 2010, Huntington has disclosed relevant data and metrics to CDP. CDP's close alignment with TCFD has allowed us to further streamline our reporting against both standards and more easily track our progress.

Using quantitative methods, we evaluate concentration risks and potential impacts under various economic conditions across sectors and portfolios.

We also leverage third-party data to assess and categorize our Mortgage and Home Equity portfolio into high-, moderate-, and low-exposure categories based on extreme weather events. These insights help inform our risk management strategies and strengthen our ability to manage physical and transition risks over time.

Weather-related Scenario Analysis

We use scenario analysis to assess how weather-related financial risks may affect our overall risk profile and support informed decision-making.

Our approach is guided by several key considerations. We evaluate a range of scenarios, typically using widely recognized models embedded in global frameworks and vendor-provided analytics, including those aligned with current domestic energy policies and the goals of the Paris Agreement. We take a long-term view when assessing potential impacts to our business, using future-state scenarios to better understand how changing environmental, economic, and policy conditions may influence present-day decisions and support our approach to managing risks.

We focus our analysis on areas where risk can be most effectively assessed and managed. This includes evaluating physical risks for assets tied to specific locations and considering transition risks across portfolios over longer time horizons by industry, sector, or asset class. Scenario analysis results provide directional insights into potential portfolio exposures over the selected time horizon, helping evaluate potential risk responses and mitigation strategies.

Evaluating Risk Exposure

Risk management is a continuous process, and we periodically assess our operations to evaluate exposure and align business operations with our well-defined aggregate moderate-to-low, through-the-cycle risk appetite.

For weather-related risk management purposes, Huntington defines short-, medium-, and long-term risks as follows:

- **Short-term risks**: Huntington deploys a data-driven approach to identify and assess near-term weather-related risks through ongoing monitoring and risk assessments.
- **Medium-term risks**: Huntington evaluates emerging trends, technology adoption, and market indicators to assess risks that may affect our operations, customers, and portfolios over the intermediate term.
- **Long-term risks**: We use modeling and forecasting to understand how various weather-related risks may affect our operations, customers, and portfolio over time.

Risk Management Time Horizons

TIME HORIZON	YEARS	PLANNING HORIZON
Short term	1-2	Operating
Medium term	2-5	Strategic
Long term	5-10	Scenario

Types of Risk Considered in Our Assessments

RISK TYPE	DESCRIPTION	RISK MANAGEMENT
Current and emerging regulation	Risk of current or potential laws or regulations that increase the cost of doing business or affect an entire sector, industry, or market.	Monitoring current and emerging regulations, including weather-related disclosure requirements, helps us remain compliant and competitive. Our corporate responsibility and sustainability, legal, and public affairs teams orchestrate new regulation reviews, gap analyses, and help us identify any material changes that are considered for potential inclusion in our quarterly risk assessments. We continue to monitor various state legislation and rulemaking related to changing environmental disclosures. State legislation, once enacted, presents risks to Huntington as it may require development of new disclosures and controls to fully meet regulatory expectations. Evolving rulemaking, including pending litigation, uncertain implementation timelines, and differences across jurisdictions, may require new disclosures, enhanced controls, and ongoing monitoring to support regulatory compliance. We continue strengthening governance, reporting processes, internal controls, and data management to support disclosure readiness as regulatory expectations evolve.
Credit	Risk of financial losses due to poor contractual performance by borrowers or other bank counterparties.	We perform regular portfolio analysis to assess exposures associated with extreme weather, changing environmental conditions, and other factors that may affect multiple risk types, products, and business units. We have established credit risk concentration metrics and limits for a variety of exposures to support prudent risk management and preserve appropriate portfolio diversification. We use quantitative methods to assess credit concentration risks and evaluate potential impacts of varied economic environments by sector and portfolio. Additionally, we recognize insurance affordability and availability may shift in response to extreme weather events, which may acutely impact credit risk management decisions. Rising premiums, policy exclusions, and/or reduced coverage may affect both customers and collateral values.
Technology	Risk associated with adopting emerging technologies to support operational resilience, business continuity, and responsible operations.	As part of our Sustainability strategy, Huntington evaluates technologies that improve operational efficiency, business continuity, resilience, and responsible operations, including energy management, building automation, facility modernization, and fleet optimization.
Legal	Risk associated with the possibility of financial loss as a result of legal issues.	Huntington's risk management program includes consideration of legal contracts that govern third parties, including technology service providers and vendors. Huntington performs annual risk assessments for high-risk suppliers and assessments every three years for moderate-risk suppliers to help mitigate risk and minimize losses associated with regulatory or governmental scrutiny, civil money penalties, and other legal damage. Third-party governance also supports Huntington's Sustainability strategy by promoting responsible business practices, operational resilience, and alignment with Huntington's policies and expectations across the supply chain.
Acute physical	Risk associated with severe extreme weather events, such as hurricanes, floods, heat or cold waves, or severe storms.	Acute physical risks are considered a part of our lending portfolio risk assessments and operational risk management processes. They are also included in our Business Continuity Plan, Corporate Crisis Management Program, and Regional Response Plans.
Chronic physical	Risk associated with long-term changes in environmental conditions and increased severity of extreme weather events over time.	Chronic physical risks are considered when assessing risk in our lending portfolios and operational risk management processes. They are also included in our Business Continuity Plan, Corporate Crisis Management Program, and Regional Response Plans.

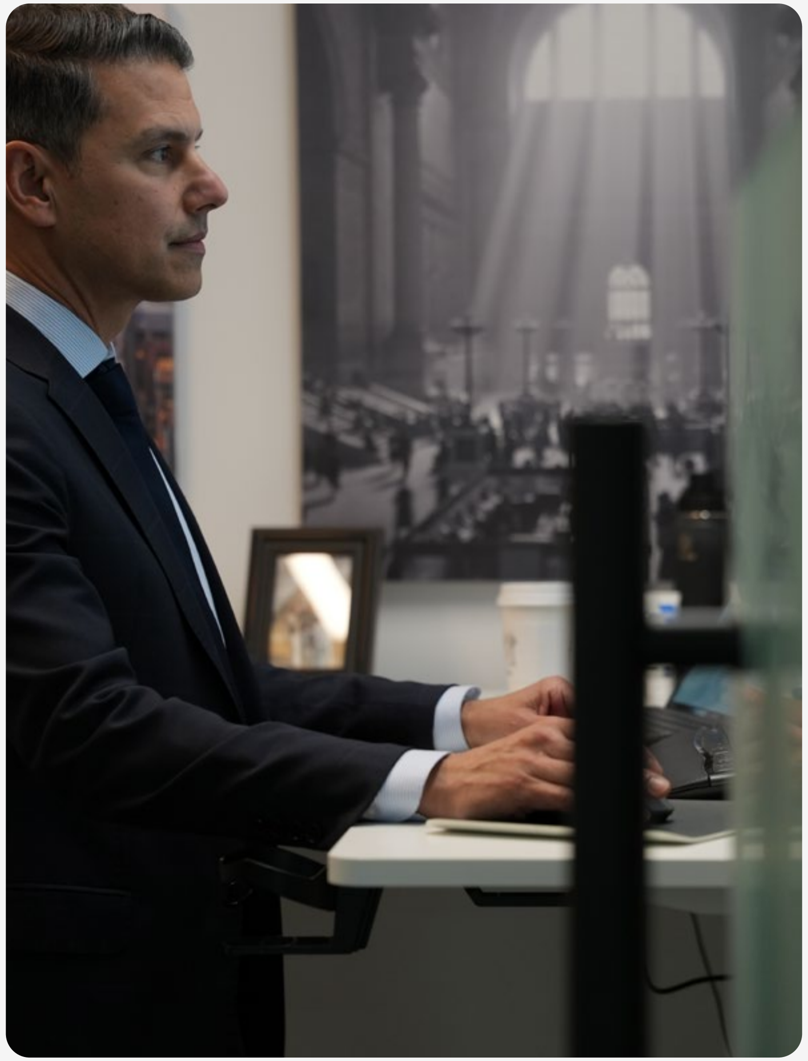
Risk Examples

RISK	DESCRIPTION
Short-Term: Evaluating Our Energy Efficiency Strategy (Transition Risk)	Huntington continually assesses opportunities to improve the efficiency and resilience of our operations through investments in technology, such as LED lighting, high-efficiency HVAC systems, and cellular thermostats in our buildings. These investments help manage energy costs and support responsible operations. When evaluating efficiency upgrades, we consider factors such as equipment life cycles and business needs. As we expand our footprint, we continue to assess energy efficiency projects, including heat pumps and increased solar deployment to support long-term operational efficiency.
Short-Term: Emerging Regulation (Transition Risk)	Potential regulatory standards at the state level may require enhancements to disclosures and reporting methodologies. Huntington monitors emerging laws and regulations to support regulatory compliance and disclosure readiness. We have taken steps to strengthen our emissions reporting and data management processes, including working with an independent third party, to help meet evolving regulatory requirements.
Short-Term: Extreme Weather Events (Physical Risk)	As extreme weather events and environmental conditions continue to affect communities across the U.S., Huntington remains committed to monitoring and assessing physical weather-related risks across our portfolio. We leverage real-time data, monitoring, modeling, and physical risk assessments to evaluate portfolio exposures and support informed risk management decision-making. We aim to strengthen our operational resilience, protect our assets, and support customers and communities before, during, and after extreme weather events.

Physical Risk and Our Response

Severe weather events, including droughts, floods, wildfires, hurricanes, blizzards, and thunderstorms, and their attendant disruptions may cause physical damage to Huntington facilities, disrupt colleague availability, and affect business continuity. These events can increase operating costs and temporarily disrupt service to our customers.

Huntington manages these risks through our Corporate Crisis Management (CCM) Program and Business Continuity Program. Integrated into our Risk Management Framework, these programs support weather monitoring, risk assessment, escalation, and contingency planning for events that may affect customers, communities, colleagues, or assets. We enhanced our capabilities to monitor these events in real time and map potential effects to our locations, allowing us to respond with increased adaptability and effectiveness. The CCM Program's Enterprise Incident Management Team Plan outlines specific steps for responding to severe weather events. Business Continuity Plans support our ability to maintain operations, mitigate disruption, and continue serving customers during severe weather events.



Managing Third-Party Risks

Our Third-Party Risk Management Committee evaluates risk associated with our third-party relationships by providing centralized oversight and governance. Guided by our Third-Party Risk Management Framework, the Committee relies on relationship managers in each of our business segments to measure, monitor, and report our third parties' key risk and performance indicators. The Committee also administers our Third-Party Relationships Risk Management Policy, which sets the guiding principles and requirements applicable to our third-party risk management process. Similar to other risk management processes, we scale our third-party risk management efforts commensurate with a third party's assessed risk, which we update regularly.

Our Supplier Code of Conduct is essential to the success of our third-party risk management efforts. It clearly defines our third-party standards, which are reflective of our culture of reliability and accountability. Service providers must abide by all applicable federal, state, and local laws, rules, and regulations when delivering products and services with a high degree of professionalism, and in accordance with the terms and conditions of the relationship. Colleagues and service providers can use Huntington's 24-hour Ethics Hotline if they believe an affiliate has breached the Supplier Code of Conduct.

Managing Risk Throughout Suppliers' Life Cycle

Planning → **Due Diligence** → **Contract Negotiation** → **Ongoing Monitoring** → **Termination**

Frequency and thoroughness of these processes are increased based on a third party's assessed risk

SECURITY AND PRIVACY

Diligently protecting the safety, security, and privacy of our customers and colleagues is essential to earning and maintaining their trust. As the banking industry and technology evolve, we pursue and leverage forward-thinking solutions to safeguard our operations.

A Unified Risk-Mitigation Approach

We continuously evolve our cybersecurity approach in response to the changing threat environment. We take a thoughtful, risk-informed view, considering factors such as the likelihood of a threat materializing, the potential impact on our customers, its relevance to our technology environment, and the effectiveness of available mitigation strategies. This enables us to prioritize the most meaningful actions and apply our resources where they can deliver the greatest protection.

As threats continue to increase in speed, scale, and sophistication, an integrated approach across security disciplines is essential. We use a fusion approach that brings together fraud, cybersecurity, and physical security through shared intelligence and coordinated response. This approach enables faster escalation, more informed decision-making, and a unified response to emerging risks – ultimately strengthening protection for our customers, colleagues, and operations.

These capabilities enhance the flow of information across our three security teams, ensuring intelligence is shared in real time, improving decision-making, and ultimately delivering a safer banking experience.

Managing Cyber Risk

Cyber threats pose a serious risk to our organization and our customers, driving our investment in innovative tools, technologies, and processes to manage an evolving threat landscape.

Our integrated security teams focus on proactive risk identification, threat detection, and disruption, and on reducing our exposure to threats before incidents occur. Our comprehensive strategy includes:

- Strategic investments in threat intelligence and layered defense-in-depth capabilities to strengthen detection and response
- Continuous system testing, including vulnerability scanning and targeted colleague education
- Ongoing enterprise-wide risk assessments, including penetration testing

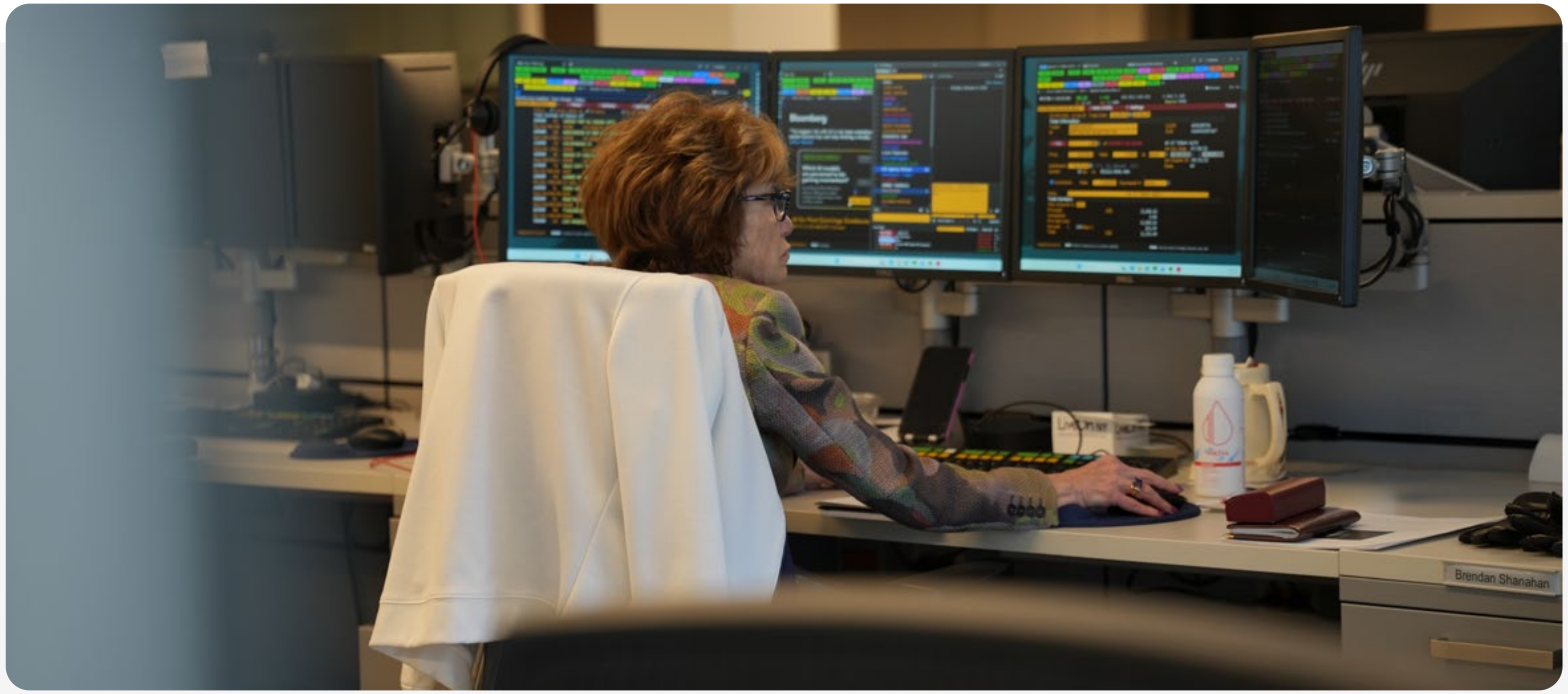
Huntington's Information Security Program establishes a comprehensive framework to define, implement, and continuously enhance our information security practices. The program supports compliance with applicable federal and state regulations, Federal Financial Institutions Examination Council (FFIEC) guidance, and industry standards, including the National Institute of Standards and Technology (NIST) Cybersecurity Framework.

Our cybersecurity governance approach enables consistent risk management, safeguards, and timely response across the organization. Governance is supported through regular policy reviews and reporting to executive leadership and the Board's Technology Committee, ensuring oversight of the evolving threat landscape and the effectiveness of our Information Security Program.

Crisis Preparedness

Huntington's enterprise Crisis Management Team brings together a cross-functional team to monitor geopolitical events and critical infrastructure incidents. By connecting expertise across multiple teams, we are equipped to assess potential impacts and activate our resilience strategy quickly and effectively.

We regularly test our resilience and crisis playbooks to identify opportunities to further enhance our security environment and minimize business disruption. We also engage with peers, industry groups, and key vendors to align our activities with evolving best practices. These efforts support continuous improvement in our risk management capabilities and help ensure we remain prepared to respond effectively to emerging risks.



OUR ZERO TRUST FRAMEWORK

Our Zero Trust Framework, based on a “never trust, always verify” approach, helps prevent and limit potential impacts of unauthorized access across our networks. It consists of layered security measures that keep colleague and customer data continuously monitored and actively managed, supported by real-time threat detection and coordinated response across our security teams.

Strengthening Cybersecurity & Fraud Education and Engagement

Huntington believes in the importance of cybersecurity and fraud education, and we continue to expand our outreach and engagement with customers and colleagues. Our Security Education and Engagement team connects these efforts across the organization, ensuring consistent education, engagement, and messaging for our customers and colleagues. Below is a summary of our efforts to spread cybersecurity awareness.

CUSTOMER EDUCATION & ENGAGEMENT

- Engage customers through personalized and scaled interactions, reinforcing Huntington’s “looking out for you” purpose and encouraging best practice behaviors that help prevent fraud and cyber incidents
- Deliver webinars focused on practical, actionable guidance, equipping our customers and communities to recognize and avoid evolving threats
- Work to expand reach through integrated marketing partnerships, delivering consistent, prevention-focused messaging to millions of customers

COLLEAGUE EDUCATION & ENGAGEMENT

- Deliver targeted security education through multi-channel content and our Security Champions program, strengthening awareness and engagement across the enterprise
- Build educational resources, including “Fraud Fundamentals” and “Safeguarding Seniors” learning courses to enhance confident conversations around fraud prevention and awareness
- Showcase knowledge, best practices, and customer-facing materials in the “Secure Aware” newsletter and Fraud Mitigation Resource Library

Protecting Customer Privacy

Our customers place their trust in us, and we are committed to protecting it. Safeguarding personal information is fundamental to that responsibility, and we provide the tools and protections needed to help customers and colleagues manage and secure their data.

Huntington's Privacy Compliance Team collaborates with business and functional areas across the enterprise, including Consumer and Regional Banking and Cybersecurity, to help manage customer privacy risks. When issues arise, the team provides risk-based remediation guidance to support timely and appropriate resolution. Following Huntington's Enterprise Risk Framework, privacy risks are documented in the Governance, Risk, and Compliance system of record and assessed annually by each business and functional area using a risk-based approach.

Our approach to customer privacy continues to evolve, with an increased focus on data quality, emerging technologies, AI governance, and system capabilities. As Huntington grows and prepares for future regulatory changes, we are strengthening our data management practices and enhancing system capabilities to support compliance and protect customer information.

We continue to enhance coordination across the Privacy Compliance Team, Computer Incident Response Team (CIRT), and Legal to support a more integrated approach to managing privacy and security incidents. In addition, we are enhancing tools and processes to support data privacy rights requests and improve efficiency, security, and scalability, while maintaining centralized records and alignment with regulatory requirements.

Our commitment to data privacy is grounded in six key pillars:

GOVERNANCE

- The Board-level Risk Oversight Committee governs our data privacy compliance policy.
- The Chief Compliance Officer regularly updates the executive-level Risk Management Committee on compliance matters, including privacy.
- The Risk Management Committee provides oversight of the management-level Legal, Regulatory, and Compliance Committee, which oversees our privacy compliance risk profile.
- The Privacy Officer regularly updates the Legal, Regulatory, and Compliance Committee on top privacy risks, trends, metrics, and issues.

OVERSIGHT

- Conduct regular assessments and audits of the privacy compliance program.
- Administer risk-based privacy training to colleagues and contractors who handle or access personal information.
- Conduct both routine and ad hoc assessments of privacy risks while promoting data minimization, purpose limitation, and other key privacy practices.

TRANSPARENCY

- Provide notice to consumers of personal information processing through disclosures, such as our U.S. Consumer Privacy Notice, Online Privacy Policy, and State Data Privacy Rights Notice.
- Inform customers of material changes to our information processing practices through revised notices, as needed.
- Notify impacted individuals in a timely manner in the event of a data breach, in compliance with federal and state law.

ACCESS

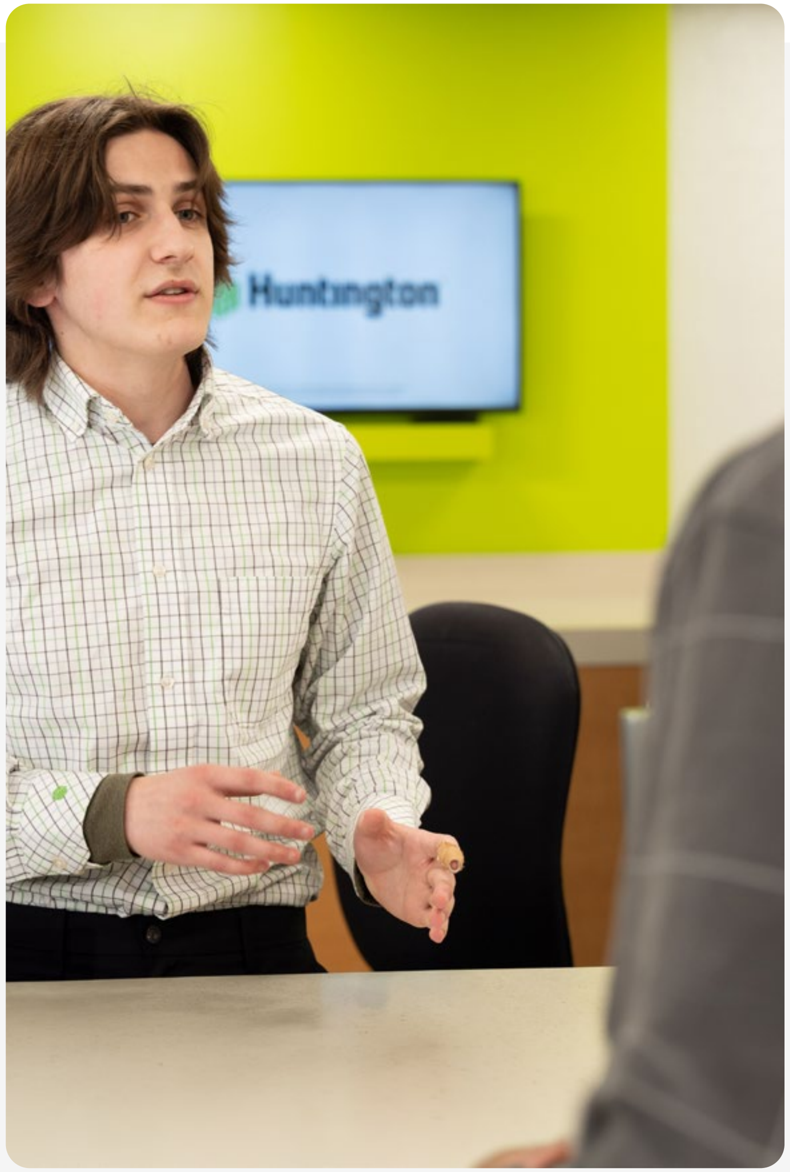
- Receive and respond to customer inquiries related to personal information processing.
- Provide customers with meaningful access and insight into their account and transaction information.
- Enable eligible individuals to obtain a portable copy of their personal information.

CONTROL

- Collect customer preferences and adhere to elected preferences on information sharing, use, and marketing.
- Provide eligible individuals with the ability to correct or delete their personal information.
- Process personal information under applicable laws and regulations.

THIRD PARTIES

- Evaluate and assess the privacy practices of potential information processing vendors.
- Include privacy provisions in vendor agreements, requiring vendors to adhere to Huntington's privacy expectations.
- Periodically assess existing vendors' privacy practices, including reviews of policies, procedures, and controls.



Building a Cyber-Ready Workforce

At Huntington, we believe cybersecurity is a shared responsibility and have equipped colleagues with the knowledge, tools, and confidence to identify and mitigate risk. Through role-based training, targeted learning programs, and expanded educational resources, we have embedded cybersecurity and fraud awareness and education into our operations.

We have also developed programs that extend cybersecurity expertise beyond traditional roles. Our Security Champions network connects more than 300 colleague cybersecurity advocates across business lines. In addition, we formed a Developer Special Interest Group to help embed secure coding best practices into our software development life cycle.

We provide opportunities for our colleagues to build and advance cybersecurity and fraud investigation skills through internal development programs and external partnerships, including the Central Ohio Information Systems Security Association (ISSA), the Information Systems Audit and Control Association, and the Association of Certified Fraud Examiners.

Huntington also supports the broader cybersecurity community through sponsorships and industry engagement, including the Central Ohio ISSA Summit, Columbus and Pittsburgh BSides chapters, and the Financial Services Information Sharing and Analysis Center (FS-ISAC), helping to develop the next generation of cybersecurity professionals.

Autism2Work

Huntington's annual Autism2Work program provides workforce training and employment opportunities for neurodivergent adults, including those on the autism spectrum. Launched in 2020, the program focuses on preparing participants for careers in information technology (IT), helping build skills and create pathways to meaningful employment.

Over the past five years, the program has transitioned 22 participants into full-time roles at Huntington. Initially focused on analytical positions, such as data analysis and access management, the program has since expanded into more technical and complex problem-solving roles, reflecting the broad value neurodivergent colleagues bring across the organization.

In 2026, Huntington plans to expand the program's reach by partnering with additional organizations that support neurodivergent talent development and placement.

Artificial Intelligence and Machine Learning

Artificial intelligence (AI) and machine learning (ML) are increasingly integrated across Huntington's operations to enhance efficiency, support decision-making, and empower colleagues to focus on higher-value activities. As adoption evolves, we remain committed to the responsible and well-governed use of these technologies.

AI and ML do not replace the foundational strategies, risk management practices, and oversight used to operate our business. While AI tools may support lending processes and recommendations, all lending decisions continue to include human review and oversight. Customer-impacting use cases are also reviewed by our Fair and Responsible Banking teams. Huntington maintains governance and oversight processes designed to support the responsible development, deployment, and monitoring of AI capabilities across the enterprise. Our approach is grounded in key principles, including ethical use, fairness, transparency, privacy, accountability, and strong data and technology management.

In addition, we have multiple risk management functions that perform connected reviews of AI/ML technology, including the Technology Risk Committee, Model Risk Management, AI Risk Committee, and Third-Party Risk Management. Risks and controls are validated across first-, second-, and third-line review.

We continue to invest in training and governance to help colleagues understand their roles and responsibilities as AI evolves. By pairing innovation with strong oversight, we aim to advance AI in a way that supports operational excellence, accountability, and long-term value.

Preventing Fraud

Huntington's Cybersecurity and Fraud teams focus their prevention and mitigation efforts on safeguarding our customers and strengthening our control environment.

We continue to invest in advanced technologies and intelligence-sharing capabilities to stay ahead of increasingly complex threats. Our approach combines preventive and detective measures, supported by ongoing enhancements to monitoring systems and customer support resources. We educate colleagues and customers through webinars, workshops, and targeted engagements, reinforcing shared responsibility and encouraging best practice behaviors that help protect against fraud.

In addition, we engage with governmental agencies, monitor the regulatory landscape, and collaborate with law enforcement to stay current on emerging risks and directives. These efforts enable us to respond effectively to fraudulent activity and support the identification and prosecution of bad actors.

Workplace Safety & Security

Safeguarding the physical safety of all people in our workplaces and branches remains a top priority. We maintain robust security practices aligned with regulatory requirements that are supported by dedicated leadership and a comprehensive approach to risk prevention, crisis management, and emergency response.

Our Chief Physical Security Officer oversees enterprise-wide efforts spanning physical security, threat and crisis management, and environmental health and safety, and leads our Security Operations Center. We reinforce these critical topics through strong governance and oversight of branch operations, asset protection, and emergency preparedness.

In 2025, we fully implemented our Critical Event Management tool, which was first piloted in 2024, enabling our Corporate Crisis Management teams to quickly determine colleague status and support needs during and after significant incidents.

Safety Preparedness Training

Every colleague plays a role in maintaining a safe and secure workplace. We deliver ongoing, multichannel training and resources to build awareness, reinforce shared responsibility, and equip colleagues to respond effectively across a range of scenarios. Our approach combines webinars, targeted communications, and practical guidance to promote everyday behaviors that enhance safety and prevention.

In 2025, we significantly expanded our enterprise-wide training and engagement efforts, including emergency preparedness, robbery prevention, workplace violence prevention, and crisis management. These efforts were supported by onboarding-aligned training pathways and targeted education for high-risk roles to strengthen readiness and reduce risk exposure.

We reinforced these efforts through continuous awareness and engagement, delivered by channels including our Security Aware and segment newsletters. These provide timely content covering seasonal and emerging risks (e.g., severe weather, travel safety, facility access), as well as enterprise-wide preparedness initiatives such as National Preparedness Month. We also extended our prevention-focused approach to customer engagement by equipping frontline colleagues with tools, guidance, and consistent messaging to share security best practices.

Our approach promotes a culture of safety, awareness, and accountability – strengthening protection for our colleagues, customers, and the communities we serve.

SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) INDEX

The index below includes SASB standards for the Financials Sector that we have determined to be most relevant for our business: Commercial Banks and Consumer Finance. All disclosures are prepared based on Version 2023-12 of the SASB standards. Unless otherwise noted, all data and descriptions apply to our entire enterprise and are as of or for the year ended December 31, 2025. Certain information is not disclosed within the index below because that information (i) is not considered material or is privileged or confidential; (ii) could cause a competitive disadvantage to our business if publicly disseminated; or (iii) does not currently align with the applicable related SASB metric.

Reporting Status

Fully reporting ⬢

Partially reporting ◐

Not reported ⬡

Commercial Banks

SASB CODE	ACCOUNTING METRIC	REPORTING STATUS	RESPONSE
DATA SECURITY			
FN-CB-230a.1	(1) Number of data breaches (2) Percentage involving personally identifiable information (PII) (3) Number of account holders affected	Partially reporting	(1) We have not experienced any material losses or other material consequences relating to technology failure, cyberattacks, or other information or security breaches. (2) Not currently disclosed (3) Not currently disclosed
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Fully reporting	2025 Corporate Responsibility & Sustainability Report, "Security & Privacy," pp. 56-60 2025 Annual Report, "Operational Risks," pp. 34-40; "Item 1C, Cybersecurity," pp. 46-48
FINANCIAL INCLUSION & CAPACITY BUILDING			
FN-CB-240a.1	(1) Number of loans outstanding qualified to programs designed to promote small business and community development (2) Amount of loans outstanding qualified to programs designed to promote small business and community development	Fully reporting	2025 Corporate Responsibility & Sustainability Report, "2025 Small Business Lending Highlights" and "2025 Microfinance New Originations and Renewals," p. 22; "Community Plan Investment Progress," p. 24; "Community Development Loans & Investments," p. 25 2025 Annual Report, "Community Reinvestment Act," p. 23 Huntington Community Plan
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Not reported	(1) Not disclosed (2) Not disclosed
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Not reported	Not disclosed
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Partially reporting	In 2025, Huntington colleagues partnered with 471 organizations, providing more than 9,700 hours of financial education to underserved adults and children.

Commercial Banks - *continued*

INCORPORATION OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE FACTORS IN CREDIT ANALYSIS			
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis		2025 Corporate Responsibility & Sustainability Report, "Board Oversight of Risk," p. 51; "Climate Risk Management," p. 52; "Weather-related Scenario Analysis," p. 52; "Evaluating Risk Exposure," p. 52; and "Managing Risk, Balancing Opportunity for Small Businesses," p. 22 2026 Proxy Statement, "Corporate Responsibility," pp. 43-44
FINANCED EMISSIONS			
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3		2025 Corporate Responsibility & Sustainability Report, "Huntington's Sustainable Operations Framework," p. 32; "Scope 3 Emissions (MT CO_2e)," p. 35
FN-CB-410b.2	Gross exposure for each industry by asset class		Basel III Regulatory Capital Disclosures, "Total Credit Risk Exposures," p. 9
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation		2025 Corporate Responsibility & Sustainability Report, "Scope 3 Emissions," p. 35
FN-CB-410b.4	Description of the methodology used to calculate financed emissions		2025 Corporate Responsibility & Sustainability Report, "Huntington's Sustainable Operations Framework," p. 32
BUSINESS ETHICS			
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations		2025 Annual Report, Footnote 21, "Commitments and Contingent Liabilities," pp. 168-170
FN-CB-510a.2	Description of whistleblower policies and procedures		2025 Corporate Responsibility & Sustainability Report, "Reporting and Addressing Critical Concerns," p. 49
SYSTEMIC RISK MANAGEMENT			
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category		Not relevant, Federal Reserve has deemed Huntington a Category IV bank (various Fed CCAR disclosures).
FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities		2025 Annual Report, "Enhanced Prudential Standards," p. 13; "Capital Planning and Stress Testing," p. 16-17 Basel III Regulatory Capital Disclosures, "Capital Adequacy," p. 6

Commercial Banks - *continued*

SASB CODE	ACCOUNTING METRIC	REPORTING STATUS	RESPONSE
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	⬢	(1a) 4,458,359 Consumer checking accounts; 1,945,030 Consumer savings accounts (1b) 449,554 Business Banking checking accounts; 26,220 Business Banking savings accounts (2a) $23,747,629,962 Consumer checking account average balance; $14,937,051,593 Consumer savings account average balance (2b) $13,461,721,852 Business Banking checking account average balance; $316,663,524 Business Banking savings account average balance
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	⬢	(1a) 1,656,555 personal loans[1] (2a) $59,370,989,420 in personal loans[1] (1b) 110,017 small business loans (2b) $9,867,759,109 in small business loans (1c) 120,489 corporate loans (2c) $76,097,833,972 in corporate loans

Consumer Finance

SASB CODE	ACCOUNTING METRIC	REPORTING STATUS	RESPONSE
CUSTOMER PRIVACY			
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	◐	2025 Corporate Responsibility & Sustainability Report, “Security and Privacy,” pp. 56-60
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	⬢	2025 Annual Report, Footnote 21, “Commitments and Contingent Liabilities,” pp. 168-170

[1] Loans and balances exclude Standby Cash and overdraft-related extensions of credit; loans and balances include Small Business credit cards.

Consumer Finance - *continued*

DATA SECURITY			
FN-CF-230a.1	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected		(1) We have not experienced any material losses or other material consequences relating to technology failure, cyberattacks, or other information or security breaches. (2) Not currently disclosed (3) Not currently disclosed
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud		(1) 2025 Corporate Responsibility & Sustainability Report, “Security & Privacy,” pp. 56-60 (2) Not separately reported
FN-CF-230a.3	Description of approach to identifying and addressing data security risks		2025 Corporate Responsibility & Sustainability Report, “Security & Privacy,” pp. 56-60 2025 Annual Report, “Operational Risks,” pp. 34-40; “Item 1C, Cybersecurity,” pp. 46-48
SELLING PRACTICES			
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold		2026 Proxy Statement, pp. 74, 78-79, 80-83, 96-97 Huntington does not report on this type of compensation for business line colleagues and managers. Code of Conduct and Ethics and Recoupment Policy
FN-CF-270a.2	Approval rate for (1) credit and (2) pre-paid products for applicants		(1) Not disclosed (2) N/A
FN-CF-270a.3	(1) Average fees from add-on products, (2) average APR of credit products, (3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products		Not disclosed
FN-CF-270a.4	(1) Number of customer complaints filed, (2) percentage with monetary or nonmonetary relief		Not disclosed
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products		2025 Annual Report, Footnote 21, “Commitments and Contingent Liabilities” pp. 168-170
SASB CODE	**ACCOUNTING METRIC**	**REPORTING STATUS**	**RESPONSE**
FN-CF-000.A	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account		(1) 472,316 (2) N/A
FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts		(1) 381,653 (2) N/A

TCFD INDEX

RECOMMENDED DISCLOSURE	LOCATION IN REPORT	ADDITIONAL RESOURCES
GOVERNANCE		
Describe the Board's oversight of climate-related risks and opportunities.	**Corporate Responsibility & Sustainability Report:** Corporate Responsibility & Sustainability Oversight, pp. 8-9 Enterprise Risk Management, pp. 50-51	2026 Proxy Statement, pp. 43-44 2025 Annual Report, pp. 24-26 Environmental Policy Statement Climate Risk Policy Statement
Describe management's role in assessing and managing climate-related risks and opportunities.	**Corporate Responsibility & Sustainability Report:** Corporate Responsibility & Sustainability Oversight, pp. 8-9 Enterprise Risk Management, pp. 50-51 Climate Risk Management, p. 52 Physical Risk & Our Response, p. 54	2026 Proxy Statement, pp. 43-44 2025 Annual Report, pp. 24-26 Environmental Policy Statement Climate Risk Policy Statement
STRATEGY		
Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	**Corporate Responsibility & Sustainability Report:** Sustainability Strategy, pp. 31-33 Huntington's Renewable Energy Roadmap, p. 36 Climate Risk Management, Weather-Related Scenario Analysis, and Evaluating Risk Exposure, p. 52 Types of Risk Considered in Our Assessments, p. 53 Risk Examples, p. 54	2026 Proxy Statement, p. 44 2025 Annual Report, pp. 25-26, p. 40 Environmental Policy Statement Climate Risk Policy Statement
Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	**Corporate Responsibility & Sustainability Report:** Our Corporate Responsibility & Sustainability Strategy, pp. 8-9 Sustainability Strategy, pp. 31-33 Environmental Performance, pp. 34-37 Climate Risk Management and Weather-Related Scenario Analysis, p. 52 Types of Risk Considered in Our Assessments, p. 53 Risk Examples, p. 54	2025 Annual Report, pp. 25-26, p. 40 Environmental Policy Statement Climate Risk Policy Statement
Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	**Corporate Responsibility & Sustainability Report:** Huntington's Sustainable Operations Framework, p. 32 Climate Risk Management, Weather-Related Scenario Analysis, and Evaluating Risk Exposure, p. 52 Types of Risk Considered in Our Assessments, p. 53 Risk Examples, p. 54 Physical Risk and Our Response, p. 54	Environmental Policy Statement Climate Risk Policy Statement

RISK MANAGEMENT		
Describe the organization's processes for identifying and assessing climate-related risks.	**Corporate Responsibility & Sustainability Report:** Enterprise Risk Management, pp. 50-51 Climate Risk Management, Weather-Related Scenario Analysis, and Evaluating Risk Exposure, p. 52 Types of Risk Considered in Our Assessments, p. 53	2026 Proxy Statement, p. 44 Environmental Policy Statement Climate Risk Policy Statement
Describe the organization's processes for managing climate-related risks.	**Corporate Responsibility & Sustainability Report:** Environmental Policies and Oversight and Huntington's Sustainable Operations Framework, p. 32 Enterprise Risk Management, pp. 50-51 Climate Risk Management, Weather-Related Scenario Analysis, and Evaluating Risk Exposure, p. 52 Types of Risk Considered in Our Assessments, p. 53 Risk Examples, p. 54	2026 Proxy Statement, p. 44 Environmental Policy Statement Climate Risk Policy Statement
Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	**Corporate Responsibility & Sustainability Report:** Enterprise Risk Management, pp. 50-51 Climate Risk Management, Weather-Related Scenario Analysis, and Evaluating Risk Exposure, p. 52 Types of Risk Considered in Our Assessments, p. 53	2025 Annual Report, pp. 25, 61-63 Climate Risk Policy Statement
METRICS AND TARGETS		
Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	**Corporate Responsibility & Sustainability Report:** Data Summary, pp. 11-12 Our Sustainability Goals & Progress, p. 34 Scope 3 Emissions (table), p. 35	2025 Annual Report, pp. 25, 40, 61–63 Environmental Policy Statement Climate Risk Policy Statement GHG Verification Report
Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks.	**Corporate Responsibility & Sustainability Report:** Data Summary, pp. 11-12 Our Sustainability Goals & Progress and Environmental Performance Summary, p. 34 Scope 3 Emissions (table), p. 35	Climate Risk Policy Statement GHG Verification Report
Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	**Corporate Responsibility & Sustainability Report:** Our Sustainability Goals & Progress and Environmental Performance Summary, p. 34 Huntington's Renewable Energy Roadmap, p. 36	Environmental Policy Statement Climate Risk Policy Statement GHG Verification Report

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This Corporate Responsibility & Sustainability Report should be read in conjunction with our current Annual Report and Proxy Statement, both of which contain additional information about our Company. This Corporate Responsibility & Sustainability Report uses certain terms, including those that the GRI or SASB refer to as "material," to reflect the issues or priorities of us and our stakeholders. Used in this context, however, these terms are distinct from, and should not be confused with, the terms "material" and "materiality," as defined by or construed in accordance with securities or other laws or as used in the context of financial statements and reporting. Furthermore, any forward-looking statements contained in this Corporate Responsibility & Sustainability Report should not be unduly relied upon, as actual results could differ materially from expectations. For more information about such statements, please refer to the "Forward-Looking Statements" and "Risk Factors" sections of our latest Form 10-K, as updated or supplemented by our subsequent filings with the Securities and Exchange Commission ("SEC"), which are on file with the SEC and available in the "Investor Relations" section of our website, http://www.huntington.com, under the heading "Regulatory and SEC Filings."