Huntington

2026 Annual Shareholders' Meeting

Welcome.

April 22, 2026

Deeply Engaged Board of Directors

Stephen D. Steinour

Chairman, President, and CEO
Huntington Bancshares Incorporated
President and CEO
The Huntington National Bank

Ann B. (Tanny) Crane

Executive Chair
Crane Group Company

Rafael A. Diaz-Granados

Chairman and CEO
TransForce, Inc.

Virginia A. Hepner

Retired President and CEO
The Woodruff Arts Center

John C. (Chris) Inglis

Former U.S. National Cyber Director
Office of the National Cyber Director

Katherine M.A. (Allie) Kline

Founding Principal
LEO DIX

Richard W. Neu

Retired Chairman
MCG Capital Corporation

Kenneth J. Phelan

Senior Advisor
Oliver Wyman, Inc.

David L. Porteous

Attorney
McCurdy, Wotila & Porteous, P.C.
Independent Lead Director
Huntington Bancshares Incorporated

Alice L. Rodriguez

Co-Owner
Kendall Milagro Inc.

James D. (Dan) Rollins

Vice Chairman
Huntington Bancshares Incorporated
Vice Chairman
The Huntington National Bank

Teresa H. Shea

President
Oplnet, LLC

Roger J. Sit

CEO, Global Chief Investment
Officer, and Director
Sit Investments
Associates, Inc.

Jeffrey L. Tate

Chief Financial Officer
Dow Inc.

Gary Torgow

Chairman
The Huntington National Bank

Board composition of as of April 22, 2026

Huntington

Welcome.

Disclaimer

Caution Regarding Forward-Looking Statements

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

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

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

Use of Non-GAAP Financial Measures

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

Chairman's Presentation: Discussion Topics

Business / Strategy Update

Proud 160 year history.
Accelerating into the future.

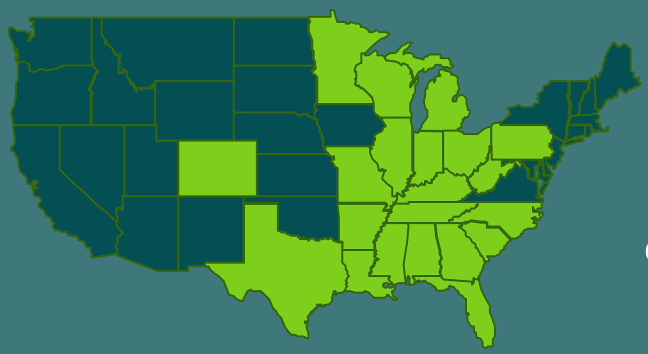
Vision

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

Super Regional Bank
Positioned for Strong Secular Growth

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

Growing **National Commercial** Businesses



Local delivery of national capabilities with deep customer relationships

Comprehensive suite of value-added services

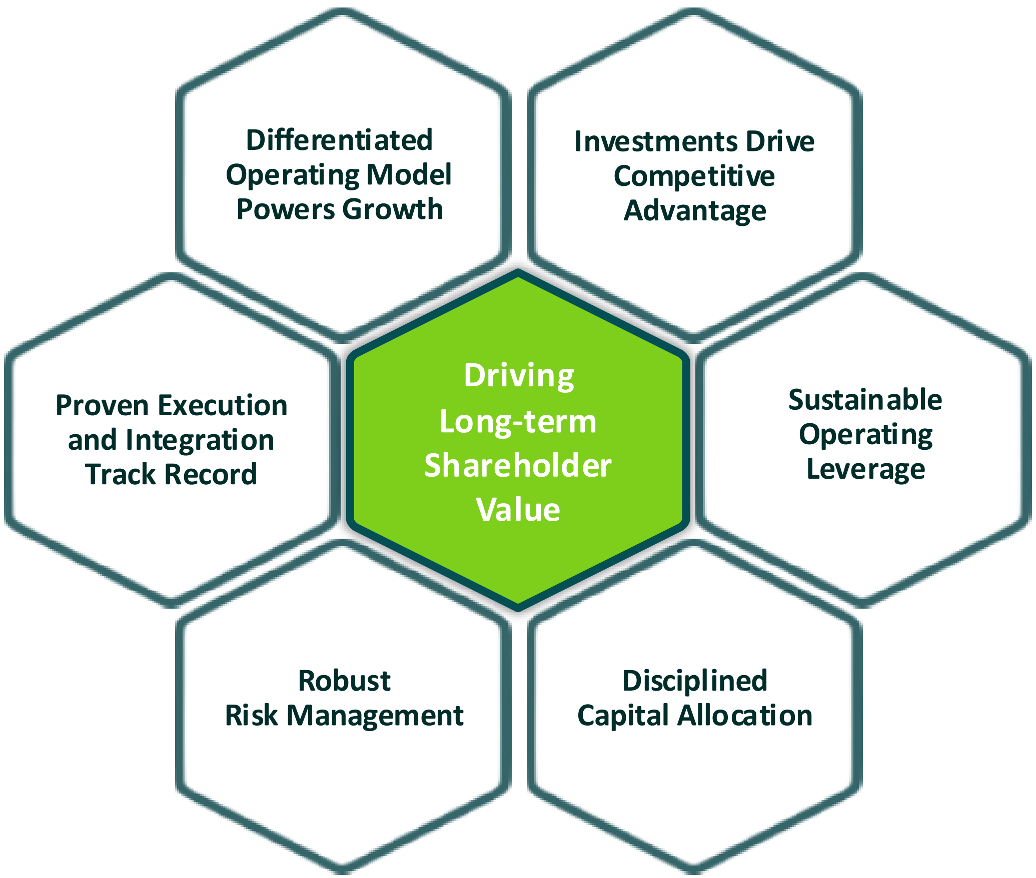
Leading with Advice & Guidance

Delivering Award-winning Customer Service

Supported by Top-Tier Digital Capabilities

Demonstrated Robust Risk Management

Our Drivers of Value Creation



2025 Results

Revenue Growth	+11%
Operating Leverage	+70bps +290bps adj.
PPNR Growth	+12% +15% adj.
NCO Ratio	0.23%
EPS	$1.39 (+14%) $1.45 (+16%) adj.

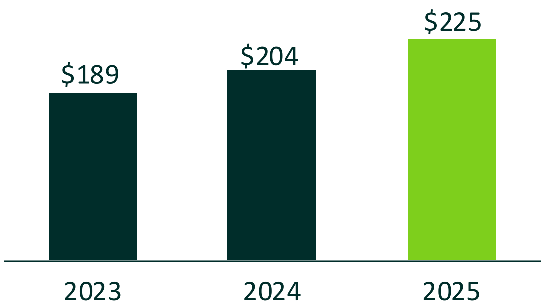
See reconciliations on slide 16 (PPNR and EPS) and slide 17 (Operating Leverage)

Huntington Bancshares Snapshot

Top 10 Regional Bank in the U.S.

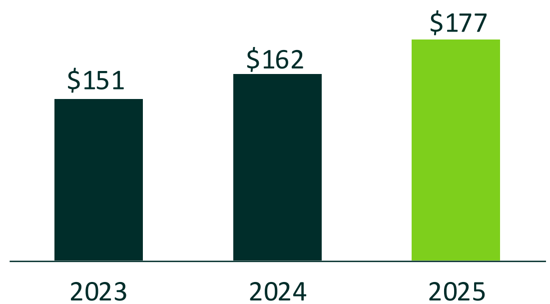
Total Assets (EOP)

$225 Billion



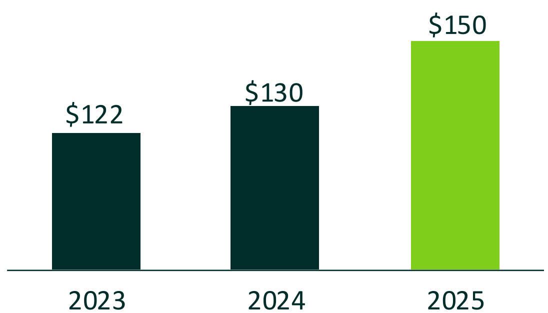
Total Deposits (EOP)

$177 Billion

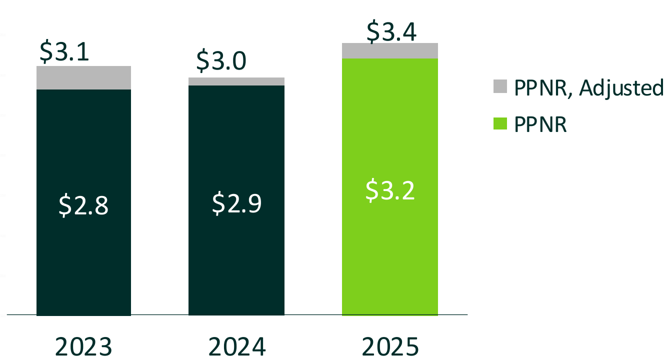


Total Loans (EOP)

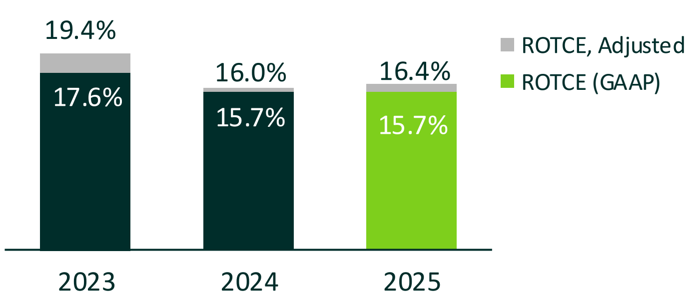
$150 Billion



Pre-Provision Net Revenue (PPNR)



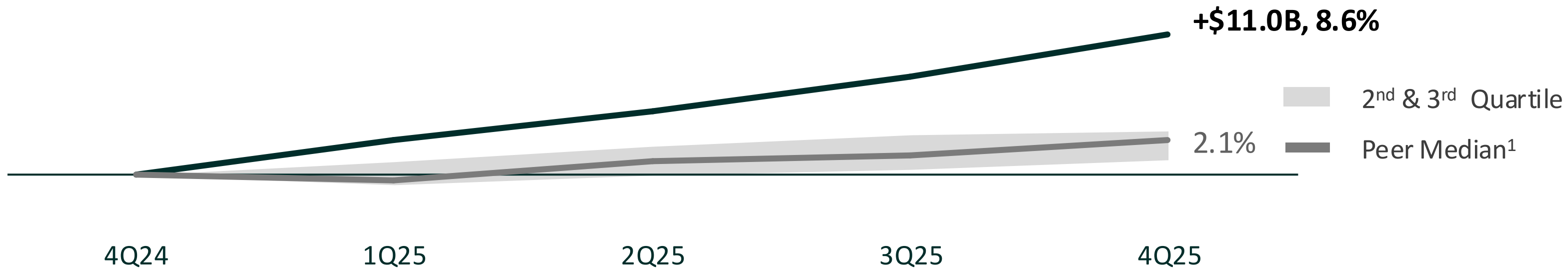
Return on Tangible Common Equity %



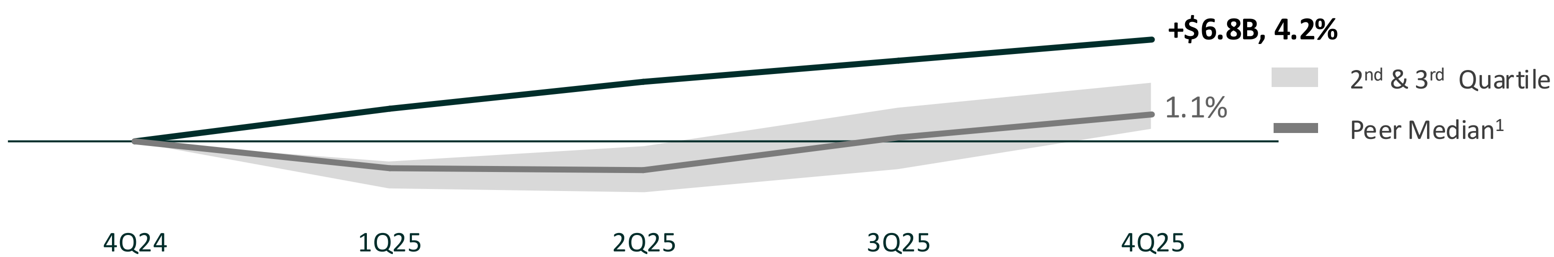
See reconciliations on slide 16 (PPNR) and slide 18 (ROTCE)

Focused execution generating powerful organic growth

Cumulative Organic Growth Rate of Loans
(ADB excluding Veritex)



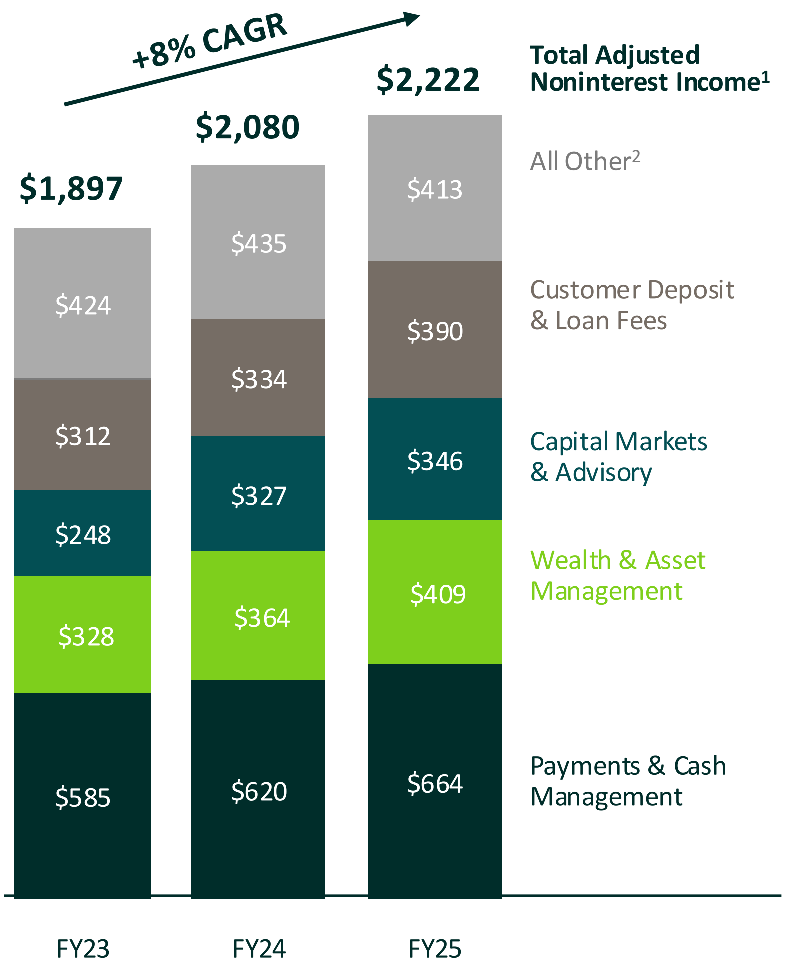
Cumulative Organic Growth Rate of Deposits
(ADB excluding Veritex)



Huntington Note: see notes on slide 15

Noninterest Income | Consistent Execution Drives Consistent Growth

Adjusted Noninterest Income By Category[1]



FY25 Highlights

- Exceptional progress in growing strategically relevant services
- Customer deposit and loan fees +17% driven by robust organic growth in loans and deposits
- Payments & Cash management +7% vs prior year
  - Commercial Payment Revenues +15%
- Wealth & Asset Management +12% vs prior year
  - AUM +11%
  - Households +8%
- Capital Markets & Advisory +6% vs prior year
  - Syndications +90%

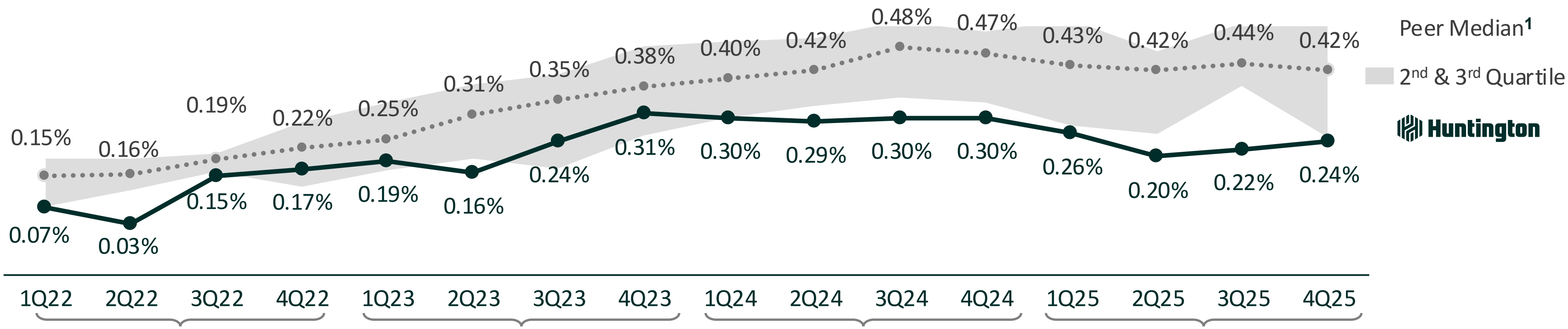
Noninterest Income Trends

	FY23	FY24	FY25
Total Noninterest Income (GAAP)	**$1,921**	**$2,040**	**$2,175**
Less: Net Gain / (Loss) on sale of securities	(7)	(21)	(58)
Less: Gain from Divestitures	57		24
Less: MTM on PF Swaptions	(24)		
Less: CRTs	(2)	(19)	(13)
Adjusted Noninterest Income (Non-GAAP)[1]	**$1,897**	**$2,080**	**$2,222**

Note: $ in millions; see notes on slide 15

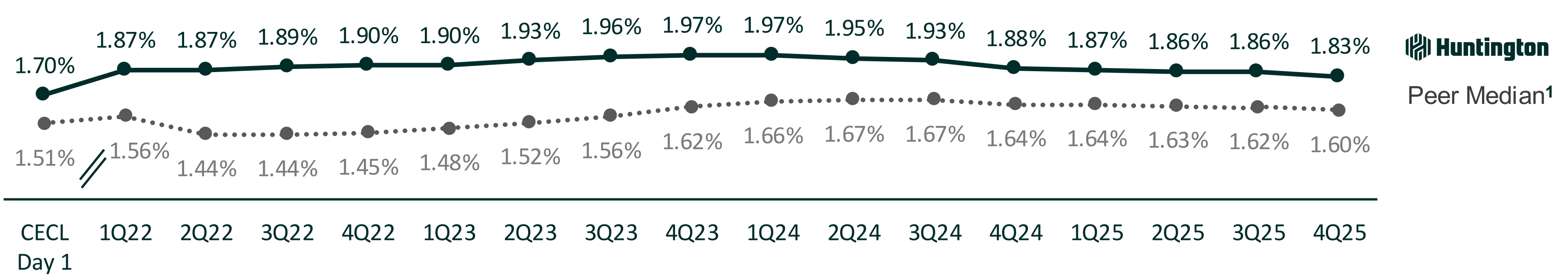
Asset Quality | Top Tier Credit Performance

Net Charge-off Ratio



FY2022	***FY2023***	***FY2024***	***FY2025***
HBAN: 0.11%	***HBAN: 0.23%***	***HBAN: 0.30%***	***HBAN: 0.23%***
Peer Median: 0.18%	*Peer Median: 0.32%*	*Peer Median: 0.43%*	*Peer Median: 0.44%*

Allowance for Credit Losses (ACL)



First Quarter 2026 Earnings Call

- **Thursday, April 23, 2026**

- **9:00 a.m. ET**

Huntington's management will host an earnings conference call at 9:00 a.m. ET. The call, along with slides, may be accessed via a live Internet webcast in the Investor Relations section of Huntington's website or through a dial-in telephone number at (877) 407-8029 conference ID #13759583.

Basis of Presentation

Use of Non-GAAP Financial Measures

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

Annualized Data

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

Fully-Taxable Equivalent Interest Income and Net Interest Margin

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

Earnings per Share Equivalent Data

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

Basis of Presentation

Rounding

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

Notable Items

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

Notes

Slide 9 & 11:

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

Slide 10:

(1) Non-GAAP; excludes the loss on sale of securities, the effect of MTM on PF Swaptions, impact of CRTs, gain on sale of a portion of our corporate trust and custody business, and sale of our RPS business in 2023

(2) Includes Mortgage Banking, Insurance Income, and other

Non-GAAP Reconciliation | Pre-Provision Net Revenue (PPNR)

($ in millions)		FY23	FY24	FY25	% Change FY25 vs. FY24
Total revenue (GAAP)		$7,360	$7,385	$8,166	
FTE adjustment		42	53	65	
Total revenue (FTE)	A	7,402	7,438	8,231	
Less: Gain from Divestitures		57	--	24	
Less: Net gain / (loss) on securities		(7)	(21)	(58)	
Less: Mark-to-market on pay-fixed swaptions		(24)			
Less: Impact of CRTs		(2)	(19)	(13)	
Total Revenue (FTE), excluding net gain/(loss) on securities, CRTs, and notable items	B	7,378	7,478	8,278	
Noninterest expense	C	4,574	4,562	5,015	
Notable Items:					
Less: FDIC Deposit Insurance Fund (DIF) special assessment		214	28	(30)	
Less: Other		69	20	6	
Less: Acquisition-related expenses		--	--	168	
Noninterest expense, excluding Notable Items	D	4,291	4,514	4,871	
Pre-provision net revenue (PPNR)	(A-C)	$2,828	$2,876	$3,216	12%
PPNR, adjusted	(B–D)	$3,061	$2,964	$3,407	15%

EPS *($ in millions, except per share amounts)*	FY24		FY25		% Change FY25 vs FY24
Earnings Per Share (GAAP), diluted		$1.22		$1.39	14%
Add: Notable Items, after-tax	$38	$0.03	$91	0.06	
Adjusted Earnings Per Share (Non-GAAP)		$1.25		$1.45	16%

Non-GAAP Reconciliation | Operating Leverage

($ in millions)		Twelve Months Ended Dec 31, 2024	Twelve Months Ended Dec 31, 2025
Total revenue (FTE)		$7,438	$8,231
YoY Growth Rate	A		10.7%
Less: Net gain / (loss) on securities and gain on sale of a portion of our corporate trust and custody business		(21)	(34)
Total Revenue (FTE), excluding net gain / (loss) on securities and gain on sale of a portion of our corporate trust and custody business		7,459	8,265
YoY Growth Rate (Adjusted)	B		10.8%
Noninterest expense		4,562	5,015
YoY Growth Rate	C		9.9%
Less: Notable Items		48	144
Noninterest expense, excluding Notable Items	D	4,514	4,871
YoY Growth Rate (Adjusted)			7.9%
Operating Leverage	A-C		0.7%
Operating Leverage (Adjusted)	B-D		2.9%

Non-GAAP Reconciliation | Average Tangible Common Equity, ROTCE

($ in millions)		FY23	FY24	FY25
Average common shareholders' equity		$16,217	$17,347	$19,241
Less: intangible assets and goodwill		5,731	5,680	5,740
Add: net tax effect of intangible assets		35	25	19
Average tangible common shareholders' equity	A	$10,521	11,693	$13,520
Net income available to common		$1,817	$1,801	$2,087
Add: amortization of intangibles		50	47	46
Add: deferred tax		(10)	(10)	(10)
Adjusted net income available to common	B	$1,857	$1,838	$2,123
Return on average tangible common shareholders' equity	B/A	17.6%	15.7%	15.7%

($ in millions)		FY23	FY24	FY25
Adjusted net income available to common	B	$1,857	$1,838	$2,123
Return on average tangible shareholders' equity		17.6%	15.7%	15.7%
Add: Notable Items, after tax	C	181	38	91
Adjusted net income available to common (annualized)	D	$2,038	$1,876	$2,214
Adjusted return on average tangible common shareholders' equity	D/A	19.4%	16.0%	16.4%