SECURITIES AND EXCHANGE COMMISSION

Washington D.C., 20549

FORM 11-K

☒ **ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

FOR THE FISCAL YEAR ENDED DECEMBER 31, 2021

OR

☐ **TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

FOR THE TRANSITION PERIOD FROM__________ TO __________.

COMMISSION FILE NO. 1-34073

A. Full Title of the Plan and the address of the Plan, if different from that of the issuer named below:

The Huntington 401(k) Plan

B. Name of issuer of the securities held pursuant to the Plan and the address of its principal executive office:

Huntington Bancshares Incorporated
Huntington Center
41 South High Street
Columbus, Ohio 43287

THE HUNTINGTON 401(k) PLAN

REQUIRED INFORMATION

Item 4. Financial Statements and Supplemental Schedule for the Plan.

The Huntington 401(k) Plan (the "Plan") is subject to the Employee Retirement Income Security Act of 1974 ("ERISA"). In lieu of the requirements of Items 1-3 of this Form, the Plan is filing financial statements and a supplemental schedule prepared in accordance with the financial reporting requirements of ERISA. The Plan financial statements and supplemental schedule for the fiscal year ended December 31, 2021, are included as Exhibit 99.1 to this report on Form 11-K and are incorporated herein by reference. The Plan financial statements and supplemental schedule as of and for the year ended December 31, 2021 have been audited by Ary Roepcke Mulchaey, P.C., Independent Registered Public Accounting Firm, and their report is included therein.

EXHIBITS

23.1	Consent of Independent Registered Public Accounting Firm, Ary Roepcke Mulchaey, P.C.
99.1	Financial statements and supplemental schedule of The Huntington 401(k) Plan for the fiscal years ended December 31, 2021 and 2020, prepared in accordance with the financial reporting requirements of ERISA.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, Huntington Bancshares Incorporated has duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

THE HUNTINGTON 401(k) PLAN

Date:	June 24, 2022	By:	/s/ Zachary J. Wasserman
			Zachary J. Wasserman Sr. Executive Vice President and Chief Financial Officer Huntington Bancshares Incorporated

Exhibit 23.1

CONSENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

We consent to the incorporation by reference in Registration Statement No. 333-187725 of Huntington Bancshares Incorporated on Form S-8 of our report dated June 24, 2022, with respect to the financial statements and supplemental schedule of The Huntington 401(k) Plan included in this Annual Report on Form 11-K for the year ended December 31, 2021.

/s/ Ary Roepcke Mulchaey, P.C.
Columbus, Ohio
June 24, 2022

Exhibit 99.1

THE HUNTINGTON 401(k) PLAN

Employer ID No.: 31-0724920
Plan Number: 002

Financial Statements as of and for the Years Ended December 31, 2021 and 2020,
Supplemental Schedule as of December 31, 2021, and
Report of Independent Registered Public Accounting Firm

THE HUNTINGTON 401(k) PLAN

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* All other financial schedules required by section 2520.103-10 of the U.S. Department of Labor’s Annual Reporting and Disclosure Requirements under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Human Resources and Compensation Committee of the Board of Directors of
Huntington Bancshares Incorporated and Plan Participants of the
The Huntington 401(k) Plan
Columbus, Ohio

Opinion on the Financial Statements

We have audited the accompanying statements of net assets available for benefits of The Huntington 401(k) Plan (the "Plan") as of December 31, 2021 and 2020, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes and schedule (collectively referred to as the "financial statements"). In our opinion, the financial statements present fairly, in all material respects, the net assets available for benefits of the Plan at December 31, 2021 and 2020, and the changes in net assets available for benefits for the years then ended, in conformity with accounting principles generally accepted in the United States of America.

Basis for Opinion

These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on the Plan's financial statements based on our audits. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) ("PCAOB") and are required to be independent with respect to the Plan in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.

We conducted our audits in accordance with standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. The Plan is not required to have, nor were we engaged to perform, an audit of its internal control over financial reporting. As part of our audits, we are required to obtain an understanding of internal control over financial reporting, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control over financial reporting. Accordingly, we express no such opinion.

Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion.

Supplemental Information

The supplemental information contained in Schedule H, Line 4i-Schedule of Assets (Held at End of Year) as of December 31, 2021 has been subjected to audit procedures performed in conjunction with the audit of the Plan's financial statements. The supplemental information is the responsibility of the Plan's management. Our audit procedures included determining whether the supplemental information reconciles to the financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental information. In forming our opinion on the supplemental information, we evaluated whether the supplemental information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. In our opinion, the supplemental information is fairly stated, in all material respects, in relation to the financial statements as a whole.

/s/ Ary Roepcke Mulchaey, P.C.

We have served as the Plan’s auditor since 2014.

Columbus, Ohio
June 24, 2022

THE HUNTINGTON 401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2021 AND 2020

	2021	2020
ASSETS		
Investments, at fair value:		
Huntington Bancshares Incorporated common stock	$ 146,885,106	$ 127,834,065
Common collective trust funds	581,608,793	473,878,549
Mutual funds	1,071,448,005	921,482,514
BrokerageLink accounts	11,126,452	—
Total investments	1,811,068,356	1,523,195,128
Accrued dividends and interest receivable	1,477,670	1,525,210
Notes receivable from participants	63,655	132,303
Employer match true up	766,191	—
Due from brokers for investment securities sold	7,723	—
Total receivables	2,315,239	1,657,513
Total assets	$ 1,813,383,595	$ 1,524,852,641
LIABILITIES		
Dividends payable to Plan participants	$ 90,773	$ 102,048
Payable for administrative expenses	303,720	249,603
Total liabilities	394,493	351,651
NET ASSETS AVAILABLE FOR BENEFITS	$ 1,812,989,102	$ 1,524,500,990

See notes to financial statements.

THE HUNTINGTON 401(k) PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020

	2021	2020
ADDITIONS		
Investment income:		
Net appreciation in fair value of investments	$ 183,266,932	$ 155,710,789
Dividends from Huntington Bancshares Incorporated common stock	5,857,439	6,197,551
Dividends from common collective trust funds	52,460	84,463
Dividends from mutual funds	57,106,238	27,976,226
Interest	3,491	8,377
Total investment income	246,286,560	189,977,406
Contributions:		
Employees	115,064,748	95,615,672
Employer	49,736,759	47,665,819
Rollovers	15,607,645	8,273,549
Settlement	4,484,838	—
Total contributions	184,893,990	151,555,040
Total additions	431,180,550	341,532,446
DEDUCTIONS		
Benefit distributions and other withdrawals	159,645,908	114,766,531
Net increase in net assets available for benefits before transfers	271,534,642	226,765,915
Net assets transferred from qualified plan	16,953,470	—
Net increase in net assets available for benefits after transfers	288,488,112	226,765,915
Net assets available for benefits at beginning of year	1,524,500,990	1,297,735,075
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 1,812,989,102	$ 1,524,500,990

See notes to financial statements.

THE HUNTINGTON 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN

General - The Huntington 401(k) Plan (the “Plan”) is a defined contribution plan that was initially adopted by the Board of Directors (the “Board of Directors”) of Huntington Bancshares Incorporated (“Huntington”) on September 29, 1977, to be effective January 1, 1978, to provide benefits to eligible employees of Huntington, as defined in the Plan document. Plan participants should refer to the Plan document and summary plan description for a more complete description of the Plan’s provisions. On December 13, 2000, Huntington’s common stock held in accounts of participants who elected to have all or a portion of their accounts invested in Huntington’s common stock were designated as an Employee Stock Ownership Plan (“ESOP”). The ESOP forms a portion of the Plan.

Acquisition - On June 9, 2021, Huntington Bancshares Incorporated closed the acquisition of TCF Financial Corporation ("TCF"). TCF employees who became Huntington employees were eligible to participate in the Huntington 401(k) Plan upon closing.

In connection with the liquidation of the Chemical Financial Corporation Employees’ Pension Plan of TCF Financial Corporation, $16,953,470 of excess assets were transferred to The Huntington 401(k) Plan, a qualified plan, in July 2021. These assets will be allocated to the participants' accounts in the Plan (in accordance with participant eligibility criteria) in 2022.

Settlement - On August 7, 2020, Huntington agreed to settle a class-action lawsuit involving its 401(k) plan. Huntington denies the allegations in the lawsuit and contends that its conduct was entirely proper, but entered into the settlement to avoid the costs and uncertainty of litigation. On March 22, 2021, the U.S. District Court for the Southern District of Ohio granted final approval of this settlement. The $4,484,838 of settlement funds were distributed to eligible class members and posted to accounts starting June 17, 2021.

Plan Amendments - From time to time, the Plan has been amended and restated. Amendments to the Plan include provisions as necessary to conform to various legislation and guidance under the Internal Revenue Code (the “Code”), and provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Effective April 1, 2021, but retroactively applicable to January 1, 2021, Huntington amended the Plan to match eligible contributions equal to 150% of the Participant's Elective Deferrals up to 2% of Compensation, and 100%, up from 50%, on the next 1% of participant deferrals. The Plan was also amended in 2021 to allow participation by employees of TCF Financial Corporation and its affiliates who become eligible employees as of the consummation of the acquisition and to allow an alternative per capita allocation for discretionary contributions.

Plan Termination - Pursuant to the Plan document, Huntington may terminate or modify the Plan at any time by resolution of its Board of Directors and subject to the provisions of ERISA and the Code. In the event of Plan termination, participants will become 100% vested in their accounts.

Funding and Vesting - Employees must complete thirty days of employment before they are eligible to participate in the Plan. Participants may elect to make pre-tax and/or Roth 401(k) after tax contributions of up to 75% of their eligible compensation, subject to certain statutory limits.

Huntington matches contributions equal to 150% on the first 2% of participant elective deferrals and 100% of the next 1% of participant elective deferrals. Employer matching contributions are on a two-year cliff-vesting schedule. After two years of service, the employer matching contributions will be 100% vested. All prior years of service count toward vesting. Eligible plan compensation subject to employer match is limited to $200,000.

The Plan also includes an automatic enrollment feature. Eligible employees who do not enroll or do not affirmatively opt-out will be enrolled at 4% pre-tax. Additionally, independent of the automatic enrollment program, the plan features an automatic escalation program whereby a participant contributing greater than 0% but less than 10% of compensation shall be automatically increased as of the last week of December by 1% per year up to a maximum of 10%, unless a participant elects to opt out of the automatic escalation program.

Forfeitures - Any forfeited portion of a participant’s account will be restored to the participant’s account if they are rehired within five years of termination and the entire amount distributed upon termination is repaid to the Plan. Forfeitures are either used to reduce Huntington's contributions to the Plan or to pay reasonable expenses of the Plan. Forfeitures used to reduce Huntington's contributions and pay reasonable expenses were $2,566,594 and $1,282,654 during 2021 and 2020, respectively. There were no forfeited non-vested accounts at December 31, 2021 and 2020.

Administration - The Plan administrator is Huntington. Portions of Plan administration have been delegated by the Plan administrator to a committee of employees appointed by the Board of Directors of Huntington and the Total Rewards department. The Plan's trustee and recordkeeper is Fidelity Management Trust Company ("Fidelity"). The Plan administrator believes that the Plan is currently designed and operated in compliance with the applicable requirements of the Code and the provisions of ERISA, as amended.

Participant Accounts - Each participant's account is credited with the participant's own contribution and an allocation of Huntington's contribution, as applicable, and Plan earnings. Investment income or loss is allocated to participant accounts based on proportional account balances in their respective investments. The benefit to which a participant is entitled is the benefit that can be provided from the participant's individual account.

Fees and Expenses - Certain administrative fees are paid from the general assets of Huntington and are excluded from these financial statements. Administrative expenses are also paid by participants from the assets of the Plan. Revenue sharing and sub-transfer agent fee income received by the Plan, to the extent any, is used to reduce participant administrative expenses. Investment related expenses are included in the net appreciation (depreciation) of fair value of investments.

Investment Options - Plan participants are permitted to direct their deferrals and employer matching contributions to any combination of investment options, including Huntington common stock, a variety of mutual funds, and common collective trust funds. Participants may also utilize a participant-directed brokerage account ("BrokerageLink") for a portion of their Plan account. Huntington has the sole discretion to determine or change the number and nature of investment options in the Plan. An active participant may change or suspend deferrals pursuant to the terms set forth in the Plan document. If a Plan participant enrolls without making an investment election, all contributions will be allocated to the applicable age-appropriate Vanguard Target Retirement Fund.

Plan Investments - Plan investments consist of shares of Huntington common stock, mutual funds, and common collective trust funds held by the Plan's trustee, Fidelity (the "Plan Trustee"). The Plan Trustee purchases and sells shares of Huntington common stock on the open market at market prices. Additionally, the Plan Trustee may directly purchase from, and sell to, Huntington, at market prices, shares of Huntington common stock. A portion of participant holdings in Huntington common stock are held in Fidelity Government Cash Reserves Fund to help facilitate purchases and sales of Huntington common stock. The Plan Trustee purchases and redeems shares of mutual funds in accordance with rules of the mutual funds.

Participant Loans - The Plan does not permit participant loans. However, the plan allows the transfer of participant loans from qualified plans through mergers and acquisitions. Participant loans are recorded at unpaid principal balance plus any accrued but unpaid interest, at rates commensurate with prevailing rates at the time funds were borrowed. The amount recorded approximates current value. Principal and interest is paid ratably through payroll deductions. Participant loans are listed as notes receivable from participants in the Plan's financial statements.

Contributions - Employee and employer contributions to the participants' accounts in the Plan are invested pursuant to the participants' investment direction elections on file.

Benefit Distributions and Other Withdrawals - A participant may request that the portion of his or her account that is invested in Huntington common stock be distributed in shares of Huntington common stock with cash paid in lieu of any fractional shares. All other distributions from the Plan are paid in cash.

Distributions and withdrawals are reported at fair value and recorded by the Plan when payments are made.

Participants are permitted to take distributions and withdrawals from their accounts in the Plan under the circumstances set forth in the Plan document. Generally, participants may request in-service withdrawal of funds in their account attributable to: (i) rollover contributions; (ii) after-tax contributions; and (iii) pre-April 1, 1998, Employer contributions. Employee pre-tax elective deferrals and post April 1, 1998 employer matching contributions are subject to special withdrawal rules and generally may not be withdrawn from the Plan prior to a participant's death, disability, termination of employment, or attainment of age 59 1/2. However, certain distributions of employee deferrals may be made in the event a participant requests a distribution due to financial hardship as defined by the Plan. Participants should refer to the plan document for the terms of the Plan. Participants may withdraw up to 100% of their account balances in the Plan for any reason after they have reached age 59 1/2.

Plan participants have the option of reinvesting cash dividends paid on Huntington common stock or having dividends paid in cash.

Effective January 1, 2019, the Plan was amended to reflect hardship withdrawal provisions which were included in the Bipartisan Budget Act of 2018.

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security ("CARES") Act was signed into law, and as a result, the Plan must be amended for qualified individuals before December 31, 2022. The Company will amend the Plan by the set deadline. Qualified individuals are those diagnosed with COVID-19 or have a spouse or dependent who have been diagnosed, or who experience "adverse financial consequences" as a result of a quarantine, furlough, lay-off, reduction in work hours, business closure, the lack of child care, or other factors due to the COVID-19 pandemic. Section 2202(a) of the CARES Act allows for qualified individuals to take up to $100,000 in coronavirus-related distributions, with repayment terms of up to three years. The ability to request coronavirus-related distributions under the CARES Act was applicable from May 15, 2020 to December 31, 2020.

Pursuant to the CARES Act, qualified individuals who were currently receiving required minimum distributions were offered the option to waive their 2020 payments and participants who were due to receive their first required distribution in 2020 had their distribution automatically waived. The ability to request special waivers with respect to required minimum distributions and delay note repayments under the CARES Act ceased as of December 31, 2020.

2. SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation - The financial statements of the Plan are presented on the accrual basis and are prepared in accordance with accounting principles generally accepted in the United States of America ("GAAP").

In conjunction with applicable accounting standards, all material subsequent events have been either recognized in the financial statements or disclosed in the notes to financial statements.

Dividends and Interest Income - Dividends are recorded on their ex-dividend date. Interest is recorded on an accrual basis when earned. Net appreciation or depreciation includes the Plan's gains and losses on investments bought and sold, as well as held, during the year.

Benefit Payments - Benefits are recorded when paid.

Fair Value Measurements - Accounting Standards Codification ("ASC") Topic 820 defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. ASC 820 also establishes a three-level valuation hierarchy for disclosure of fair value measurements. The valuation hierarchy is based upon the transparency of inputs to the valuation of an asset or liability as of the measurement date. The three levels are defined as follows:

Level 1 - inputs to the valuation methodology are quoted prices (unadjusted) for identical assets or liabilities in active markets.

Level 2 - inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

Level 3 - inputs to the valuation methodology are unobservable and significant to the fair value measurement.

Common collective trust funds - The Plan holds investments in several Common Collective Trust Funds (also known as Collective Investment Funds or Trust), which are valued utilizing the Net Asset Value (NAV) as reported by the Common Collective Trust Funds. The fund allows participants to make withdrawals based on certain fund provisions. The NAV is used as a practical expedient to estimate fair value and is based on the fair value of the underlying investments held by the fund less its liabilities as reported by the issuer of the fund.

Self-managed brokerage accounts: Accounts primarily consist of mutual funds and common stocks that are valued on the basis of readily determinable market prices and are classified within Level 1 of the valuation hierarchy.

A financial instrument's categorization within the valuation hierarchy is based upon the lowest level of input that is significant to the fair value measurement. The Plan's policy is to recognize significant transfers between levels at the beginning of the reporting period.

Use of Estimates - The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect amounts of assets and liabilities, and changes therein, reported in the financial statements. Actual results could differ from those estimates.

Risks and Uncertainties - The Plan utilizes various investment instruments, including mutual funds, common-collective trust funds, participant-directed brokerage accounts and common stock. In general, investment securities are exposed to various risks such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes will materially affect the amounts in the financial statements.

3. PARTY-IN-INTEREST TRANSACTIONS

Notes receivable from participants and common stock of Huntington are held by the Plan Trustee and qualify as party-in-interest transactions. Fidelity Management Trust Company, trustee of the Plan and its subsidiaries and affiliates, maintain and manage certain investments of the Plan for which the Plan is charged.

At December 31, 2021 and 2020, the Plan held 9,525,623 and 10,121,462 shares of Huntington Bancshares Incorporated common stock, at a cost of $98,630,537 and $100,887,337, respectively. The fair value of the party-in-interest investments were $146,885,106 and $127,834,065 at December 31, 2021 and 2020, respectively.

Fees charged to participants are used to offset expenses of the Plan. Costs and expenses paid by the Plan for administration totaled $1,333,091 and $1,106,727 for 2021 and 2020, respectively. Costs and expenses are included in benefit distributions and other withdrawals in the Plan financial statements.

4. INCOME TAXES

The IRS has determined and informed the Plan sponsor by a letter dated January 27, 2017, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Although the Plan has been amended since receiving the January 27, 2017 determination letter, Huntington believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Code and, that the trust, which forms a part of the Plan is qualified and tax-exempt.

GAAP requires the evaluation of tax positions taken by the Plan and recognition of a tax liability if the Plan has taken an uncertain tax position that is not more likely than not to be sustained upon examination by the IRS. Huntington, on behalf of the Plan, has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2021 and 2020, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits; however, there are currently no audits for any tax periods in progress.

5. FAIR VALUE MEASUREMENTS

Investments of the Plan are accounted for at cost on the trade-date and are reported at fair value. Huntington common stock is valued using the year-end closing price as determined by the National Association of Securities Dealers Automated Quotations. Mutual funds are valued at quoted market prices that represent the net asset value of shares held by the Plan at year-end. The investment in the common collective trust funds are reported at net asset value per share as determined by the sponsoring trustee, and is calculated by subtracting liabilities from the value of a fund's total assets and dividing it by the number of fund's shares outstanding. The net asset value is used as a practical expedient to estimate fair value. The methods above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair values of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level within the fair value hierarchy a summary of the Plan’s investments measured at fair value on a recurring basis at December 31, 2021 and 2020. For the years ended December 31, 2021 and 2020, there were no transfers in or out of Levels 1, 2, or 3.

December 31, 2021	Fair Value Measurements Using: Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Other Unobservable Inputs (Level 3)	Total
Common stock	$ 146,885,106	—	—	$ 146,885,106
Mutual funds	1,071,448,005	—	—	1,071,448,005
BrokerageLink accounts	11,126,452	—	—	11,126,452
Total asset in fair value hierarchy	1,229,459,563	—	—	1,229,459,563
Common collective trust funds measured at net asset value[(1)]				581,608,793
Total investments	$ 1,229,459,563	—	—	$ 1,811,068,356

December 31, 2020	Fair Value Measurements Using: Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Other Unobservable Inputs (Level 3)	Total
Common stock	$ 127,834,065	—	—	$ 127,834,065
Mutual funds	921,482,514	—	—	921,482,514
Total asset in fair value hierarchy	1,049,316,579	—	—	1,049,316,579
Common collective trust fund measured at net asset value[(1)]				473,878,549
Total investments	$ 1,049,316,579	—	—	$ 1,523,195,128

(1) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

The following table set forth additional disclosures of the Plan's investment that has fair value measurement estimated using NAV:

Fair Value Estimated Using Net Asset Value Per Share December 31, 2021

	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Investment:					
Prudential Core Plus Bond Fund	$ 39,586,143	n/a	Daily	n/a	60 days
Vanguard Target Retirement Funds	$ 438,718,924	n/a	Daily	n/a	None
Wellington CIF II Growth S2	$ 103,303,726	n/a	Daily	n/a	None

Fair Value Estimated Using Net Asset Value Per Share December 31, 2020

	Fair Value	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Investment:					
Prudential Core Plus Bond Fund	$ 41,915,459	n/a	Daily	n/a	60 days
Vanguard Target Retirement Funds	$ 343,396,299	n/a	Daily	n/a	None
Wellington CIF II Growth S2	$ 88,566,791	n/a	Daily	n/a	None

SUPPLEMENTAL SCHEDULE

THE HUNTINGTON 401(k) PLAN
EIN: 31-0724920 Plan Number: 002

SCHEDULE H, PART IV, LINE 4I — SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost **	(e) Current value
	COMMON STOCK:			
*	Huntington Bancshares Incorporated	Huntington Bancshares Incorporated Common Stock - 9,525,623 shares		$ 146,885,106
	Total common stock			146,885,106
	COMMON COLLECTIVE TRUST FUNDS:			
	Prudential Core Plus Bond Fund	Prudential Core Plus Bond Fund - 202,912 units		39,586,143
	Vanguard Target Retirement 2015 Fund	Vanguard Target Retirement 2015 Fund - 164,693 units		6,959,935
	Vanguard Target Retirement 2020 Fund	Vanguard Target Retirement 2020 Fund - 525,302 units		23,659,610
	Vanguard Target Retirement 2025 Fund	Vanguard Target Retirement 2025 Fund - 1,221,948 units		56,967,201
	Vanguard Target Retirement 2030 Fund	Vanguard Target Retirement 2030 Fund - 1,329,116 units		63,079,860
	Vanguard Target Retirement 2035 Fund	Vanguard Target Retirement 2035 Fund - 1,415,548 units		69,913,926
	Vanguard Target Retirement 2040 Fund	Vanguard Target Retirement 2040 Fund - 1,077,613 units		56,219,084
	Vanguard Target Retirement 2045 Fund	Vanguard Target Retirement 2045 Fund - 988,154 units		53,073,743
	Vanguard Target Retirement 2050 Fund	Vanguard Target Retirement 2050 Fund - 793,913 units		42,990,383
	Vanguard Target Retirement 2055 Fund	Vanguard Target Retirement 2055 Fund - 464,926 units		33,716,429
	Vanguard Target Retirement 2060 Fund	Vanguard Target Retirement 2060 Fund - 429,172 units		24,552,944
	Vanguard Target Retirement 2065 Fund	Vanguard Target Retirement 2065 Fund - 170,215 units		5,996,678
	Vanguard Target Retirement Income Fund	Vanguard Target Retirement Income Fund - 36,373 units		1,589,131
	Wellington CIF II Growth S2	Wellington CIF II Growth S2 - 3,473,562 units		103,303,726
	Total common collective trust funds			581,608,793
	MUTUAL FUNDS:			
	Europacific Growth Fund	American Funds Europacific Growth Fund - 1,186,201 shares		76,782,773
	Fidelity 500 Index Fund	Fidelity 500 Index Bond - 1,606,677 shares		265,615,874
	Fidelity Government Cash Reserves Fund	Fidelity Government Cash Reserves Fund - 2,458 shares		2,458
	Fidelity Extended Market Index Fund	Fidelity Extended Market Index Fund - 2,123,220 shares		185,166,033
	Fidelity Total International Index Fund	Fidelity Total International Index Fund - 1,649,940 shares		23,660,134
	Fidelity U.S. Bond Index Fund	Fidelity U.S. Bond Index Fund - 1,520,133 shares		18,211,189
	PIMCO Low Duration Institutional Fund	PIMCO Low Duration Institutional Fund - 910,609 shares		8,923,968
	T. Rowe Price Small Cap Stock Fund	T. Rowe Price Small Cap Stock Fund - 4,490,220 shares		147,503,739
	Vanguard Equity Income Fund	Vanguard Equity Income Fund - 698,206 shares		64,388,519
	Vanguard Inflation Protected Securities Fund	Vanguard Inflation Protected Securities Fund - 937,279 shares		10,863,065
	Vanguard Treasury Money Market Fund	Vanguard Treasury Money Market Fund - 81,011,864 shares		81,011,864
	Vanguard Wellington Fund	Vanguard Wellington Fund - 2,259,169 shares		189,318,389
	Total mutual funds			1,071,448,005
	FIDELITY BROKERAGELINK ACCOUNTS	Participant-directed Brokerage Accounts		11,126,452
*	NOTES RECEIVABLE FROM PARTICIPANTS	$63,655 principal amount, interest rates of 1.69% - 5.25%; maturing between 2022—2036		63,655
	TOTAL			$ 1,811,132,011

* Indicates party-in-interest to the Plan.
** Cost information is not required for participant-directed investments and therefore not included.

See notes to financial statements.