

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, 2024

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, 2024, 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, 2024 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, 2024 and 2023, 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 25, 2025

By: /s/ Zachary J. Wasserman
Zachary Wasserman
Sr. Executive Vice President and Chief Financial Officer
Huntington Bancshares Incorporated

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 25, 2025, 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, 2024.

/s/ Ary Roepeke Mulchaey, P.C.
Columbus, Ohio
June 25, 2025

THE HUNTINGTON 401(k) PLAN

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

**Financial Statements as of and for the Years Ended December 31, 2024 and 2023,
Supplemental Schedule as of December 31, 2024, and
Report of Independent Registered Public Accounting Firm**

THE HUNTINGTON 401(k) PLAN

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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

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

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, 2024 and 2023, 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 as of December 31, 2024 and 2023, 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, 2024 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 25, 2025

THE HUNTINGTON 401(k) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	2024	2023
ASSETS		
Investments, at fair value	\$ 2,342,405,323	\$ 1,992,093,112
Receivables:		
Accrued dividends and interest receivable	1,691,985	1,847,811
Notes receivable from participants	29,469,670	22,196,543
Total receivables	31,161,655	24,044,354
Total assets	2,373,566,978	2,016,137,466
LIABILITIES		
Dividends payable to Plan participants	70,980	73,438
Payable for administrative expenses	283,254	260,092
Total liabilities	354,234	333,530
NET ASSETS AVAILABLE FOR BENEFITS	\$ 2,373,212,744	\$ 2,015,803,936

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, 2024 AND 2023

	2024	2023
ADDITIONS TO (DEDUCTIONS FROM) NET ASSETS		
Investment income:		
Net appreciation in fair value of investments	\$ 281,265,401	\$ 228,891,942
Dividends and interest from investments	48,408,780	43,644,522
Total investment income	329,674,181	272,536,464
Interest on notes receivable from participants	2,298,989	960,040
Contributions:		
Employees	155,087,282	146,066,669
Employer	60,861,214	61,629,183
Rollovers	35,400,127	163,421,062
Total contributions	251,348,623	371,116,914
Total additions	583,321,793	644,613,418
Benefit distributions and other withdrawals	(225,912,985)	(200,682,168)
Net increase in net assets available for benefits	357,408,808	443,931,250
Net assets available for benefits at beginning of year	2,015,803,936	1,571,872,686
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	<u>\$ 2,373,212,744</u>	<u>\$ 2,015,803,936</u>

See notes to financial statements.

THE HUNTINGTON 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN

The following description of The Huntington 401(k) Plan (the “Plan”) provides only general information. Plan participants should refer to the Plan document and summary plan description for a more complete description of the Plan’s provisions.

General - 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”), effective January 1, 1978, to provide benefits to eligible employees of Huntington, as defined in the Plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). 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 - In June 2021, Huntington completed the acquisition of TCF Financial Corporation (“TCF”). TCF employees who became Huntington employees were eligible to participate in the Plan upon closing of the acquisition. On June 8, 2021, the TCF Board of Directors adopted a resolution to terminate the TCF 401K Plan. All participants were fully vested in their account balances. In connection with the TCF 401K Plan termination, participants were permitted to rollover their account balances into the Plan. The total amount that was rolled over in January 2023 from the TCF 401K Plan to the Plan was \$130,961,979.

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 ERISA.

Huntington amended the Plan to permit participant loans effective March 1, 2023.

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 each January 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 \$2,002,073 and \$1,939,872 during 2024 and 2023, respectively. At December 31, 2024 and 2023, forfeited non-vested accounts were \$706,182 and \$2,546,416, respectively.

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, administrative expenses, 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 vested 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. 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 collective investment trust funds. Participants may also utilize a participant-directed brokerage account ("Fidelity BrokerageLink" or "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 collective investment trust funds held by the Plan's trustee, Fidelity (the "Plan Trustee"). Plan investments also consist of BrokerageLink accounts. 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. At the direction of participants, the Plan Trustee purchases and redeems shares of mutual funds and collective investment trust funds in accordance with applicable requirements of each individual fund.

Participant Loans - Effective March 1, 2023, participants may borrow from their vested account balance in amounts from \$1,000 up to the lesser of \$50,000 or 50% of their vested account balance. Loan terms cannot exceed five years, or a maximum of 15 years if used for the purchase of their principal residence. The loans are secured by the balance in the participant's account. The interest rate charged on amounts borrowed is equal to the Prime Rate plus 1%. Principal and interest is paid ratably through payroll deductions.

Prior to March 1, 2023, the Plan did not permit participant loans, however, did allow the transfer of participant loans from qualified plans through mergers and acquisitions. Loans from merged plans are carried at the terms and conditions that were set by the predecessor plans.

Participant loans are listed as notes receivable from participants in the Plan's financial statements and valued at their unpaid principal balance plus accrued but unpaid interest.

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 and employer match deferrals may be made in the event a participant requests a distribution due to financial hardship as defined by 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.

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.

Income Recognition - 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 market for the asset or liability in an orderly transaction 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 described further in Note 5 Fair Value Measurements. 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.

Contributions - Plan participants contributions and the related employer matching contributions, are recorded in the year in which the participant contributions are paid.

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 invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Market risks include global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Reclassification - The amount of investments reported in the Statements of Net Assets Available for Benefits and dividend and interest income from investments reported in the Statements of Changes in Net Assets Available for Benefits are being presented as a single line in the current year. Prior year amounts have been reclassified to conform with the current year presentation.

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.

	December 31,	
	2024	2023
Number of shares, Huntington common stock	10,909,999	11,899,241
Huntington common stock	\$ 177,505,684	\$ 151,358,345
Fidelity Managed Funds (1)	660,236,416	549,429,066
Fidelity BrokerageLink	31,511,360	19,903,686

(1) Includes mutual funds and collective investment trust funds managed by Fidelity, including the Spartan 500 Index Plus Fund, Spartan Extended Market Index Fund, Spartan Total International Index Fund, Fidelity Government Cash Reserves Fund and Fidelity U.S. Bond Index Fund.

	Year ended December 31,	
	2024	2023
Dividends on Huntington common stock	\$ 7,003,263	\$ 7,497,995
Realized and unrealized gain (loss) on Huntington common stock	40,922,367	(17,082,024)

Fees charged to participants are used to offset expenses of the Plan. Costs and expenses paid by the Plan for administration and which qualify as party-in-interest transactions totaled \$1,458,615 and \$1,422,036 for 2024 and 2023, 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 letter dated January 27, 2017, that the Plan and related trust are designed in accordance with applicable sections of the Code. Although the Plan has been amended since receiving the 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 management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not 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, 2024 and 2023, 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

At December 31, 2024 and 2023, investments measured on a recurring basis and categorized as Level 1 within the fair value hierarchy included investments in publicly traded stock, mutual funds, and BrokerageLink. The fair value of Level 1 assets are based on quoted prices (unadjusted) for identical assets in active markets. At December 31, 2024 and 2023, there were no assets measured on a recurring basis categorized as Level 2, which includes valuations that are based on prices obtained from independent pricing sources that are based on observable transactions of similar instruments, but not quoted markets, or categorized as Level 3, for which valuations use significant unobservable inputs.

The following is a description of the valuation techniques and inputs used by the Plan to measure each major class of assets at fair value:

- *Huntington Common Stock*: This includes Huntington common stock and was valued at the closing price reported on the NASDAQ.
- *Mutual funds*: The mutual funds are valued at the quoted net asset value of shares in the individual mutual funds, which is the readily determinable fair value, as reported on the relevant stock exchange.
- *BrokerageLink accounts*: Accounts primarily consist of mutual funds and common stocks that are valued on the basis of readily determinable market prices.
- *Collective investment trust funds*: The investment in the collective investment 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, 2024 and 2023. For the years ended December 31, 2024 and 2023, there were no transfers in or out of Levels 1, 2, or 3.

	Fair Value Measurements Using	
	Quoted Prices In Active Markets for Identical Assets (Level 1)	Total
December 31, 2024		
Common stock	\$ 177,505,684	\$ 177,505,684
Mutual funds	332,480,141	332,480,141
BrokerageLink accounts	31,511,360	31,511,360
Total assets in fair value hierarchy	\$ 541,497,185	541,497,185
Collective investment trust funds measured at net asset value ⁽¹⁾		1,800,908,138
Total investments		\$ 2,342,405,323
December 31, 2023		
Common stock	\$ 151,358,345	\$ 151,358,345
Mutual funds	1,002,742,606	1,002,742,606
BrokerageLink accounts	19,903,686	19,903,686
Total assets in fair value hierarchy	\$ 1,174,004,637	1,174,004,637
Collective investment trust funds measured at net asset value ⁽¹⁾		818,088,475
Total investments		\$ 1,992,093,112

(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 collective investment trust fund investments that have fair value measurements estimated using net asset value ("NAV"):

	Fair Value Estimated Using NAV Per Share					
	December 31, 2024	December 31, 2023	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Investment:						
Invesco Stable Value Trust B1	\$ 68,330,077	\$ 74,197,661	N/A	Daily	N/A	12 Months
Prudential Core Plus Bond Fund	49,648,220	40,983,871	N/A	Daily	N/A	5 Days
Spartan 500 Index Plus Fund	404,746,249	—	N/A	Daily	N/A	30 Days
Spartan Extended Market Index Fund	176,764,143	—	N/A	Daily	N/A	30 Days
Spartan Total International Index Fund	50,732,331	—	N/A	Daily	N/A	30 Days
Vanguard Target Retirement Funds	890,288,224	595,772,046	N/A	Daily	N/A	None
Wellington CIF II	160,398,894	107,134,897	N/A	Daily	N/A	None

SUPPLEMENTAL SCHEDULE

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

SCHEDULE H, LINE 4I — SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2024

(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
*	Huntington Bancshares Incorporated	Common stock	\$	177,505,684
	Total common stock			177,505,684
	Invesco Stable Value Trust B1	Collective investment trust		68,330,077
	Prudential Core Plus Bond Fund	Collective investment trust		49,648,220
*	Spartan 500 Index Plus Fund	Collective investment trust		404,746,249
*	Spartan Extended Market Index Fund	Collective investment trust		176,764,143
*	Spartan Total International Index Fund	Collective investment trust		50,732,331
	Vanguard Target Retirement 2020 Fund	Collective investment trust		22,878,998
	Vanguard Target Retirement 2025 Fund	Collective investment trust		77,097,894
	Vanguard Target Retirement 2030 Fund	Collective investment trust		131,382,631
	Vanguard Target Retirement 2035 Fund	Collective investment trust		155,139,197
	Vanguard Target Retirement 2040 Fund	Collective investment trust		121,846,597
	Vanguard Target Retirement 2045 Fund	Collective investment trust		120,699,737
	Vanguard Target Retirement 2050 Fund	Collective investment trust		98,728,349
	Vanguard Target Retirement 2055 Fund	Collective investment trust		76,202,695
	Vanguard Target Retirement 2060 Fund	Collective investment trust		50,873,284
	Vanguard Target Retirement 2065 Fund	Collective investment trust		21,243,949
	Vanguard Target Retirement 2070 Fund	Collective investment trust		2,567,677
	Vanguard Target Retirement Income Fund	Collective investment trust		11,627,216
	Wellington CIF II	Collective investment trust		160,398,894
	Total collective investment trust funds			1,800,908,138
	Europacific Growth Fund	Mutual fund		68,518,822
*	Fidelity Government Cash Reserves Fund	Mutual fund		6,965
*	Fidelity U.S. Bond Index Fund	Mutual fund		27,986,728
	T. Rowe Price Small Cap Stock Fund	Mutual fund		127,863,312
	Vanguard Equity Income Fund	Mutual fund		97,766,598
	Vanguard Inflation Protected Securities Fund	Mutual fund		10,337,716
	Total mutual funds			332,480,141
*	BrokerageLink accounts	Participant-directed brokerage		31,511,360
*	Notes Receivable from Participants	\$29,469,670 principal amount, interest rates of 1.69% - 9.50%; maturing between 2025—2039		29,469,670
	Total		\$	2,371,874,993

* Indicates party-in-interest to the Plan.

** Cost information is not required for participant-directed investments and therefore not included.