

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 OR 15(d)
of The Securities Exchange Act of 1934
Date of Report (Date of earliest event reported) May 27, 2026



Huntington Bancshares Incorporated

(Exact name of registrant as specified in its charter)

Maryland
(State or other jurisdiction of
incorporation or organization)

1-34073
(Commission
File Number)

31-0724920
(I.R.S. Employer
Identification No.)

Registrant's address: 41 South High Street, Columbus, Ohio 43287
Registrant's telephone number, including area code: (614) 480-2265
Not Applicable
(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Depository Shares (each representing a 1/40th interest in a share of 4.500% Series H Non-Cumulative, perpetual preferred stock)	HBANP	The Nasdaq Stock Market LLC
Depository Shares (each representing a 1/1000th interest in a share of 5.70% Series I Non-Cumulative, perpetual preferred stock)	HBANM	The Nasdaq Stock Market LLC
Depository Shares (each representing a 1/40th interest in a share of 6.875% Series J Non-Cumulative, perpetual preferred stock)	HBANL	The Nasdaq Stock Market LLC
Depository Shares (each representing a 1/1000th interest in a share of 5.50% Series L Non-Cumulative, perpetual preferred stock)	HBANZ	The Nasdaq Stock Market LLC
Common Stock—Par Value \$0.01 per Share	HBAN	The Nasdaq Stock Market LLC Nasdaq Texas, LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01 Regulation FD Disclosure.

As previously announced, Huntington Bancshares Incorporated ("Huntington") will be participating at the 2026 Sanford Bernstein Strategic Decisions Conference on Thursday, May 28, 2026. Steve Steinour, Chairman, President, and Chief Executive Officer, is scheduled to present to analysts and investors. A copy of the presentation slides is attached hereto as Exhibit 99.1 and is incorporated herein by reference. The presentation slides will also be available in the Investor Relations section of Huntington's website at www.huntington-ir.com.

The presentation slides are being furnished pursuant to Item 7.01, and the information contained therein shall not be deemed "filed" for purposes of Section 18 of the Securities and Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities under that section. Furthermore, the information contained in Exhibit 99.1 shall not be deemed to be incorporated by reference in any filing under the Securities Act of 1933, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

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

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

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

Item 9.01 Financial Statements and Exhibits.

The exhibits referenced below shall be treated as "furnished" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

(d) Exhibits.

Exhibit 99.1 – Presentation Slides

EXHIBIT INDEX

Exhibit No.	Description
Exhibit 99.1	Presentation Slides
Exhibit 104	Cover Page Interactive Data File - the cover page XBRL tags are embedded within the Inline XBRL document.

SIGNATURE

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

HUNTINGTON BANCSHARES INCORPORATED

Date: May 27, 2026

By:

/s/ Zachary Wasserman

Zachary Wasserman

Chief Financial Officer



2026 Bernstein Strategic Decisions Conference

Welcome.

May 28, 2026

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

Disclaimer

Caution Regarding Forward-Looking Statements

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

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

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

Use of Non-GAAP Financial Measures

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

Proud 160 year history. Accelerating into the future.

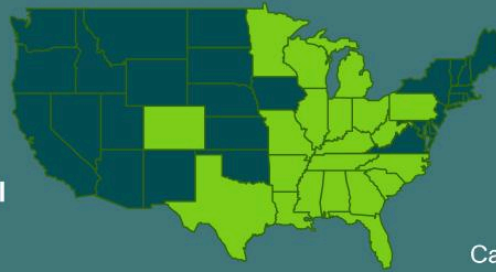
Vision

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

Super Regional Bank Positioned for Strong Secular Growth

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

Leading **National
Commercial
Businesses**



Comprehensive Set of
Payments Solutions

Full Spectrum Wealth
Management Platform

Capital Markets Business
with Broad Capabilities

\$285B Assets

\$189B Loans

\$223B Deposits

Proactive and Robust Risk Management



Note: Balances as of period end 3/31/26

A Differentiated Model That Wins Across Customers, Colleagues, and Markets

How We Win

- We build longstanding, deep and multi-dimensional customer relationships
- We integrate expertise and innovative capabilities to make everyday banking simple
- We deliver leading bank capabilities through local, empowered, and nationally integrated teams
- We earn trust by being consistent and dependable through economic cycles
- We compound value by reinvesting in what matters most to our customers

Recognitions

Consumer & Digital



2 years in a row¹



Business Banking



Best Bank Award³ Winner:

15 Categories including:

- Best Bank for Trust for 3yrs in a row
- Best Bank for Overall Satisfaction
- Best Bank for Customer Service

Top SBA lender 8 of past 9 years

Capital Markets



2025 STRATEGIC M&A
DEAL OF THE YEAR
&
2025 USA M&A
DEAL OF THE YEAR



2025 PROFESSIONAL
SERVICES DEAL OF
THE YEAR

Colleagues & Culture

- Great Place To Work[®]
8 years in a row⁴
- 4th in Forbes Best Employers
for New Grads 2026

A proven model recognized for top-tier culture, customer experience, and operational excellence



(1) <https://clearviewpublishing.com/events/the-fourth-annual-wealthbriefing-for-good-awards-2025/#about-top>.
(2) Newsweek Vault. (3) Coalition Greenwich Voice of Client – 2025 U.S. Commercial Banking Study
(4) To view Great Place to Work Certified Companies, visit <https://www.greatplacetowork.com/certified-companies>

Key Messages

1 Differentiated super regional bank model with multiple growth engines

2 Focused execution generating robust organic growth

3 Disciplined integrator driving cost and revenue synergies

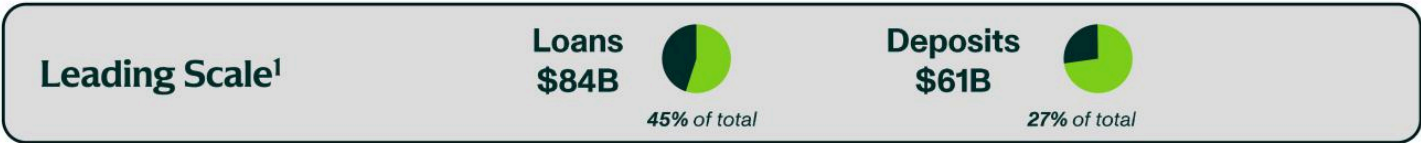
4 Managing aggregate moderate-to-low risk appetite

5 Powering robust earnings, ROTCE, and TBV growth

Built Leading Super-Regional Franchise



Commercial Bank | National Scope and Capabilities



FY25 Organic Growth

ADB Loans²: +10%

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

ADB Deposits²: +18%

- Mortgage Servicing Deposits
- HOA, Title & Escrow Deposits

Commercial Fees: +6%

- Commercial Payments: +15%
- Capital Markets: +6%

Client Relationships Served Nationally



Expertise

17 Specialty Verticals

- FIG & Fund Finance*
- Healthcare Banking*
- Mortgage Ecosystem*
- Tech & Telecom*
- Asset Finance*

Payments

- Embedded TM capabilities*
- Relationship-led deepening*
- Scalable fee generation*

Capital Markets

- Scaled syndication capabilities*
- Full-suite advisory & risk management solutions*

Full scope commercial bank with substantial growth momentum

Consumer & Regional Bank | Differentiated Local Delivery Model

National Commercial Capabilities



Consumer & SMB Banking Capabilities

Digital	Branch/ATM	Wealth
Card/Payments	Auto & RV/Marine	Mortgage
Treasury/Merchant	Insurance	SBA

Full Scope of Capabilities Delivered Locally in 21 Regions

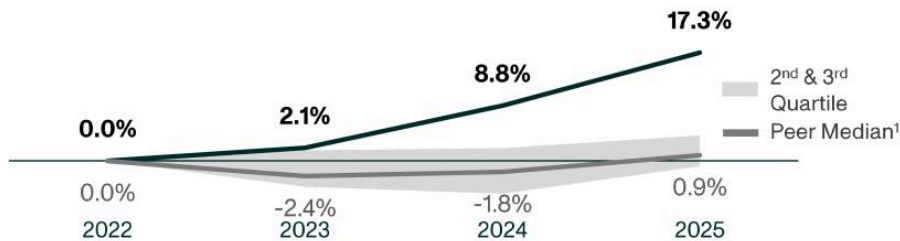


- Full scope of capabilities customized for local market
- Regional President and in-market leadership team with shared P&L accountability
- Aligned incentives drive coordination between national commercial and local bankers
- Embedded in local communities with national scale and local decision-making

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

Delivering Robust Loan and Deposit Growth

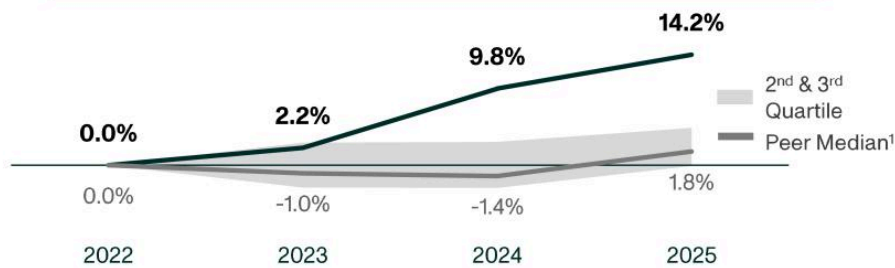
Cumulative Organic Growth Rate of Loans (EOP excluding Veritex)



Key Growth Drivers

- C&I-led, driven by Corporate & Specialty Verticals and Middle Market
- Deepening relationships and expanding wallet share
- Significant growth in Distribution and Equipment Finance businesses
- Strong contributions from Regional Banking and Indirect Auto
- Continued momentum with 1Q26 loan growth of 1.5% (EOP basis, ex CADE)

Cumulative Organic Growth Rate of Deposits (EOP excluding Veritex)

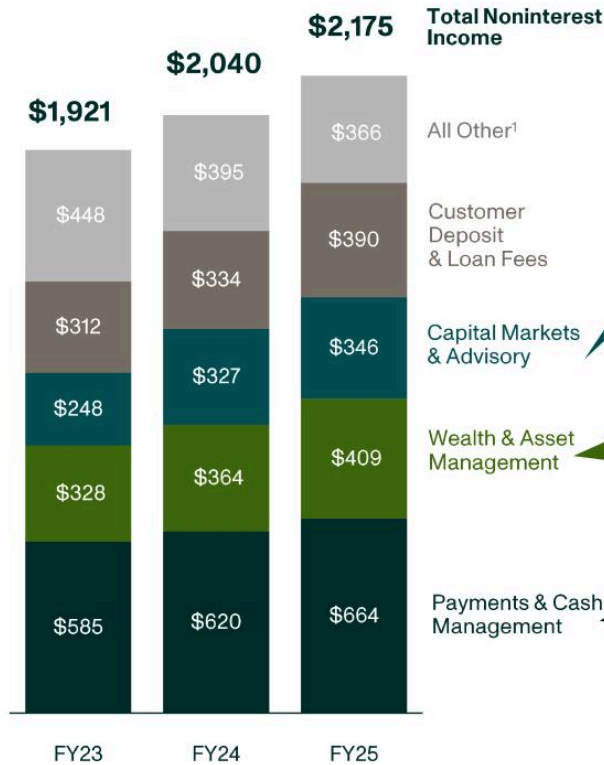


Key Growth Drivers

- Diversified growth across consumer and commercial customers
- Data driven, targeted customer segmentation powers granular deposit base
- Sustaining FY25 Primary Bank Relationship growth in Consumer (+4%), Business (+7%), and Commercial (+3%) accounts
- Launched two deposit-focused verticals
- Continued momentum with 1Q26 deposit growth of 2.3% (EOP basis, ex CADE)

Driving Increasing Fee Income

Noninterest Income By Category



+11% CAGR Across 3 Strategic Segments

Capital Markets: 18% CAGR

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

Wealth: 12% CAGR











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

Payments: 7% CAGR










- Adding new capabilities / revenue levers
- Benefiting from increased client activity and deeper engagement
- Led by Commercial Payments (13% CAGR)

Recent Partner Integrations: Veritex Completed, Cadence On-Track



Talent Retention and Colleague Decisions	 Completed 3Q25	 Completed 4Q25
Legal Day 1	 Closed Oct. 2025	 Closed Feb. 2026
Systems Conversions	 Converted Jan. 2026	 Expected mid-June 2026
Cost Synergies <i>Expect \$435M run-rate by 2027</i>	 \$70M by 2Q26	 \$365M by 4Q26
Ongoing Revenue Synergies <i>Expect \$500M cumulative by 2028</i>		

Maintain Aggregate Moderate-to-Low Risk Appetite

	Liquidity Cash + borrowing capacity as % of uninsured deposits ²	Capital adj. CET1 ³ / CET1	Reserves ACL	Credit Losses NCOs
 Huntington	 173%	 9.2% 10.2%	 1.78%	 0.26%
Peer Median¹	 90%	 9.2% 10.6%	 1.57%	 0.38%
Highlights	<ul style="list-style-type: none"> • Peer leading liquidity • 69% insured deposits, best in peer group • Unmodified LCR 118% 	<ul style="list-style-type: none"> • Robust ROTCE supports significant capital generation • Operating within 9-10% adjusted CET1 target range • 7% TCE supports organic growth 	<ul style="list-style-type: none"> • Consistently strong reserve coverage • Well positioned through the cycle 	<ul style="list-style-type: none"> • Disciplined client selection & underwriting • NCOs at the lower end of guidance range • Consistent top-tier CCAR credit stress performance and top-quartile loss coverage vs peers

Operating from a position of strength for growth through the cycle

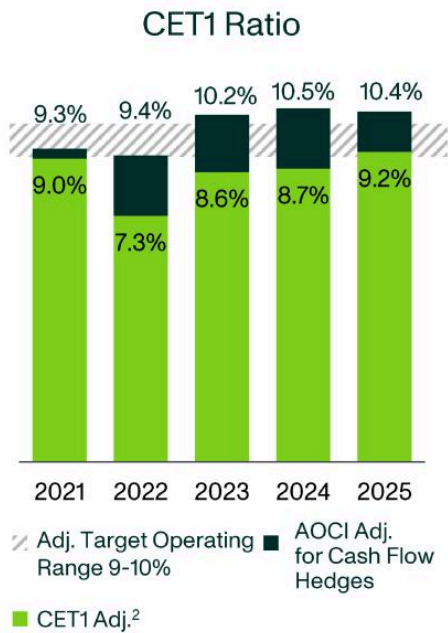


All figures as of 3/31/26; (1) Source: Company Financials. Peers include - CFG, FITB, FHN, KEY, MTB, PNC, RF, TFC, USB, and ZION. (2) Cash equals cash and cash equivalents. Coverage includes Contingent Capacity at Federal Reserve & FHLB + Cash & Equivalents. Based on estimated uninsured deposits as of 3/31/26; peers based on estimated uninsured deposits as 3/31/26. (3) see non-GAAP reconciliation on slide 17. (CET1), AOCI adjustment aligned to the GSIB reporting requirement – inclusion of AOCI adjusted for cash flow hedge on loan portfolio

Disciplined Capital Allocation Framework to Compound Shareholder Value

Capital Priorities

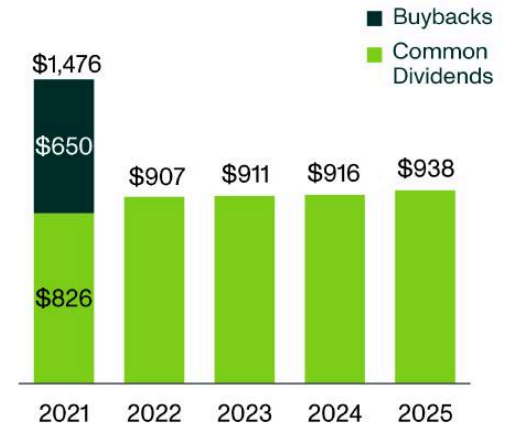
1 Fund Organic Growth



2 Support the Dividend



3 Buybacks / Other



Programmatic Repurchase Plan

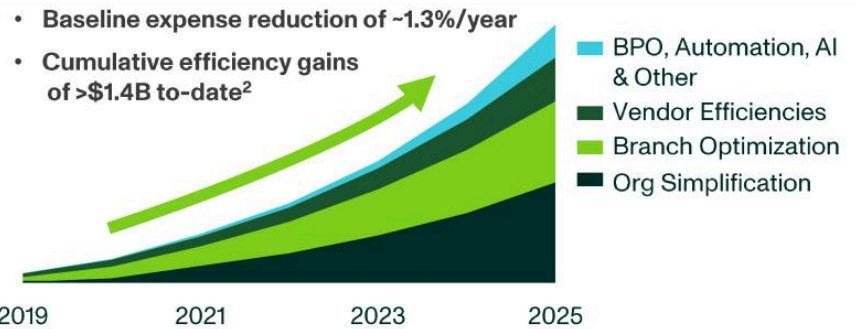
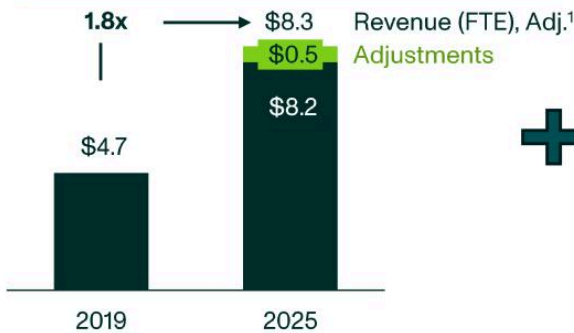
- 2026: \$550M expected
- 2027: \$1.1B - \$1.2B expected



Revenue Growth and Cost Reengineering Powers Elevated Reinvestment

Strong Revenue Growth...

... And Systematic Re-Engineering of Baseline Expenses...



...Create Investment Capacity that Drive Sustainable Competitive Advantage

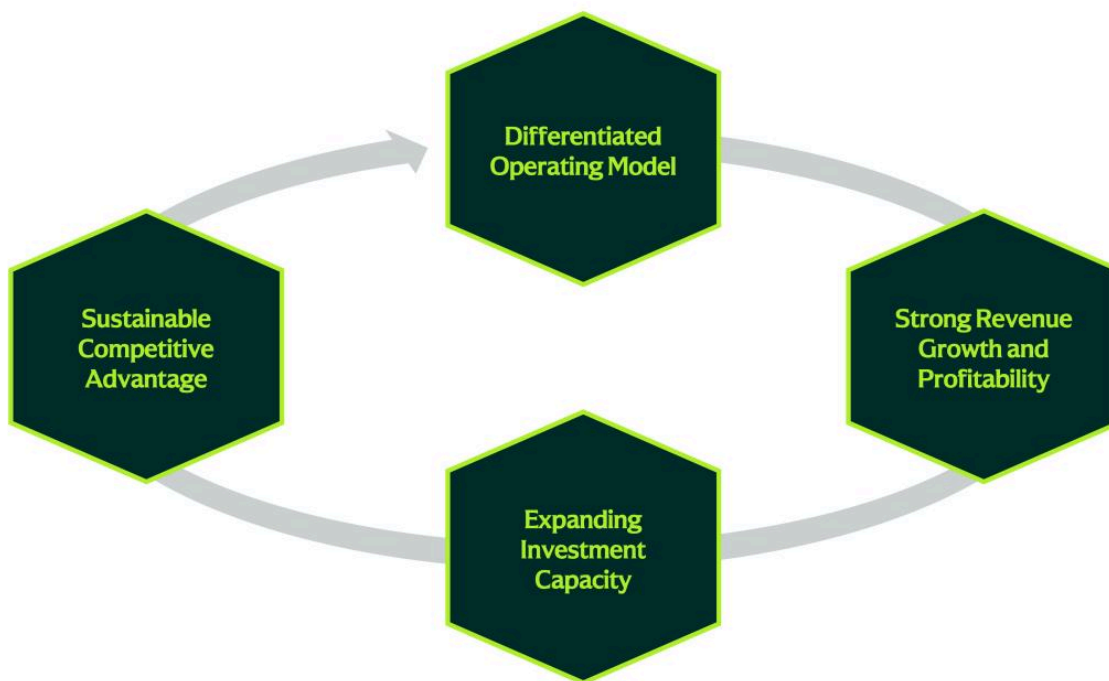


Re-engineering of baseline expense has created over 500bps of efficiency

- ~350bps to incremental investments
- ~150bps to EPS

Investment / Revenue Ratio 4.7% 8.2% Incremental Investment Rate: ~350bps

Flywheel for Value Creation



Top Tier 2025 Performance

Revenue
+11%

EPS / adj.
+14% / 16%¹

ROTCE / adj.
15.7% / 16.4%¹

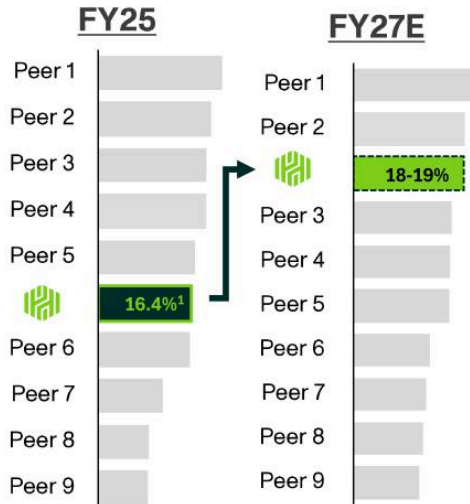
TBV Growth
+19%¹ 4Q25 YoY

Model Drives Meaningful Shareholder Value Creation

Robust Earnings Growth



Top Quartile ROTCE



Building Tangible Book Value



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

Non-GAAP Reconciliation Common Equity Tier 1 (CET1)

CET1 – AOCI Impact (\$ in millions)		2021	2022	2023	2024	2025	1Q26
Common Equity Tier 1	A	12,249	\$13,290	\$14,212	\$15,127	\$17,286	\$21,160
Add: accumulated other Comprehensive income (loss) (AOCI)		(229)	(3,096)	(2,676)	(2,866)	(1,904)	(2,055)
Less: cash flow hedge		152	(113)	(363)	(267)	27	49
Adjusted Common Equity Tier 1	B	11,868	10,307	11,899	12,528	\$15,355	\$19,154
Risk Weighted Assets	C	131,226	\$141,940	138,706	143,664	\$166,684	\$208,126
Common Equity Tier 1 ratio	A/C	9.3%	9.4%	10.2%	10.5%	10.4%	10.2%
Adjusted CET1 Ratio	B/C	9.0%	7.3%	8.6%	8.7%	9.2%	9.2%
AOCI impact adjusted for cash flow hedges on loan portfolio		0.3%	2.1%	1.6%	1.8%	1.2%	1.0%

Non-GAAP Reconciliation Revenue, Earnings Per Share (EPS)

<i>(\$ in millions)</i>	FY25
Total revenue (GAAP)	\$8,166
FTE adjustment	65
Total revenue (FTE)	8,231
Less: Gain on sale of a portion of corporate trust and custody business	24
Less: Net gain / (loss) on securities	(58)
Less: Impact of CRTs	(13)
Total Revenue (FTE), excluding net gain/(loss) on securities, CRTs, and notable items	8,278

<i>EPS (\$ in millions, except per share amounts)</i>	FY25	
Earnings Per Share (GAAP), diluted		\$1.39
Add: Notable Items, after-tax	\$91	0.06
Adjusted Earnings Per Share (Non-GAAP)		\$1.45

Non-GAAP Reconciliation

Average Tangible Common Equity, ROTCE

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

Non-GAAP Reconciliation Operating Leverage

(\$ in millions)		FY25
Total revenue (FTE)		\$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		(34)
Total Revenue (FTE), excluding net gain / (loss) on securities and gain on sale of a portion of our corporate trust and custody business		8,265
YoY Growth Rate (Adjusted)	B	10.8%
Noninterest expense		5,015
YoY Growth Rate	C	9.9%
Less: Notable Items		144
Noninterest expense, excluding Notable Items		4,871
YoY Growth Rate (Adjusted)	D	7.9%
Operating Leverage	A-C	0.7%
Operating Leverage (Adjusted)	B-D	2.9%

Non-GAAP Reconciliation

Tangible common equity ratio, Tangible book value per share

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

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

