FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

| OMB APPROVAL             |           |  |  |  |  |  |  |  |
|--------------------------|-----------|--|--|--|--|--|--|--|
| OMB Number:              | 3235-0287 |  |  |  |  |  |  |  |
| Estimated average burder | 1         |  |  |  |  |  |  |  |
| hours per response:      | 0.5       |  |  |  |  |  |  |  |

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| Houston Helga  |  |                               |  | <u>H</u>  | 2. Issuer Name and Ticker or Trading Symbol HUNTINGTON BANCSHARES INC /MD/ [ HBAN ] |  |   |   |  |  |                   |                          |   | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  Director 10% Own  Officer (give title)            |   |  |  | wner  |                                    |  |  |
|--|--|-------------------------------|--|---|---|--|---|---|--|--|-------------------|--------------------------|---|--|---|--|--|---|------------------------------------|--|--|
| ` ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '  |  |                               |  |   | 3. Date of Earliest Transaction (Month/Day/Year) 05/01/2023                         |  |   |   |  |  |                   |                          |   | X Officer (give title Other (specify below) Senior Exec. V. P.   |   |  |  |   |                                    |  |  |
| 41 S. HIGH STREET  |  |                               |  |   | 4.  | 4. If Amendment, Date of Original Filed (Month/Day/Year) |   |   |  |  |                   |                          |   |  | 6. Individual or Joint/Group Filing (Check Applicable Line)                       |  |  |   |                                    |  |  |
| (Street)   |  |                               |  |   |   |  |   |   |  |  |                   |                          |   |  | X Form filed by One Reporting Person Form filed by More than One Reporting Person |  |  |   |                                    |  |  |
| COLUMBUS OH 43287  |  |                               |  |   |   |  |   |   |  |  |                   |                          |   |  | ·   |  | ·  |   |                                    |  |  |
| (City)   | (State)  | (Zi                           | o)   |   |   |  |   |   |  |  |                   |                          |   |  |   |  |  |   |                                    |  |  |
|  | Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned   |                               |  |   |   |  |   |   |  |  |                   |                          |   |  |   |  |  |   |                                    |  |  |
| 1. Title of Security (Instr. 3)  |  |                               | 2. Transaction<br>Date<br>(Month/Day/Year) |   | 2A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year)                         |  | 3.<br>Transaction<br>Code (Instr.<br>8) |   | 4. Securities Acquired (A) or Dispos<br>Of (D) (Instr. 3, 4 and 5) |  |                   |                          | Securities<br>Beneficially Own<br>Following Report  |  |   |  | ect Indi<br>rect Ber<br>) Ow                                       | ature of<br>rect<br>leficial<br>nership (Instr.               |                                    |  |  |
|  |  |                               |  |   |   | Code V   |   | Amount                                      |  | (A) or<br>(D)  | Price             |                          | Transaction(s) (Instr. 3 and 4)                     |  |   | 4)   | 4)   |   |                                    |  |  |
| Common Stock   |  |                               |  | 05/01/20  | 23  |  |   | A   |  | 163,695.0  | 25 <sup>(1)</sup> | A                        | \$0.000   | 0 673,1  | 136.68  | 1(2)   | D  |   |                                    |  |  |
| Common Stock   |  |                               | 05/01/2023                                 |   | 3   |  | F                                       |   | 824(3)   |  | D                 | \$10.99                  | 672,  | ,312.68  | 31  | D  |  |   |                                    |  |  |
| Common Stock   |  |                               | 05/01/2023                                 |   |   |  | F                                       |   | 4,119  | )  | D                 | \$10.99                  | 668,  | ,193.68  | 3.681 D   |  |  |   |                                    |  |  |
| Common Stock   |  |                               | 05/01/2023                                 |   |   |  | F                                       |   | 7,548  | i)   | D                 | \$10.99                  | 660,  | 60,645.681 D   |   | D  |  |   |                                    |  |  |
| Common Stock   |  | 05/01/2023                    |  | ,   |   | F  |   | 54,348                                      | (4)  | D  | \$10.99           | 606,                     | 606,297.681   |  | D   |  |  |   |                                    |  |  |
| Common Stock   |  |                               |  |   |   |  |   |   |  |  |                   |                          |   | 206,6  | 545.217   | 7 <sup>(5)</sup>   | I  | De<br>Co  | Executive ferred mpensation in (6) |  |  |
| Common Stock   |  |                               |  |   |   |  |   |   |  |  |                   |                          | 17,083.82   |  | 2   | I S S P T  |  | Issuer's pplemental ock rchase and x Savings n <sup>(6)</sup> |                                    |  |  |
|  | Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) |                               |  |   |   |  |   |   |  |  |                   |                          |   |  |   |  |  |   |                                    |  |  |
| Derivative Conversion Date Exec<br>Security (Instr. 3) or Exercise (Month/Day/Year) if any |  | eemed 4.<br>ution Date, Trans |  | saction e (Instr. Securitic Acquire or Dispo (D) (Inst and 5) |   | per of expiral (Month d) (A) osed of                     |   | Exercisable and<br>tion Date<br>//Day/Year) |  | 7. Title and Amou<br>Securities Underl<br>Derivative Securit<br>(Instr. 3 and 4) |                   | ng Deri<br>Seci<br>(Inst | 8. Price of<br>Derivative<br>Security<br>(Instr. 5) | 9. Number of<br>derivative<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transaction(s)<br>(Instr. 4) | ve<br>es<br>ially<br>ng<br>ed<br>ction(s)   | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | 11. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |   |                                    |  |  |
|  |  |                               |  |   | Code  | v  | (A)                                     | (D)   | Date<br>Exercis  | Expira<br>sable Date   | tion              | Title                    | or<br>Numb<br>of Sh                                 |  |   |  |  |   |                                    |  |  |

## Explanation of Responses

- 1. Shares earned for 2020-2022 performance share unit (PSU) award cycle.
- 2. Total includes accrued dividend equivalents reflecting exempt automatic reinvestment of dividends on awards of restricted stock units.
- 3. Reflects shares withheld to satisfy reporting person's tax withholding obligation upon the vesting of a restricted stock unit award.
- 4. Shares were withheld to cover the associated tax liability upon the vesting of shares for the 2020- 2022 PSU cycle.
- 5. Total includes the exempt acquisition of shares via the automatic reinvestment of dividends.
- 6. The filing of this statement shall not be construed as an admission that the undersigned is, for the purpose of Section 16 of the Securities and Exchange Act of 1934 or otherwise, the beneficial owner of the securities.

Anne Kruger, Attorney-in-Fact 05/03/2023

\*\* Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- \* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.