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FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287 Estimated average burden hours per response: 0.5

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

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

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

| 1. Name and Address of PORTEOUS D. | | | 2. Issuer Name and Ticker or Trading Symbol <u>HUNTINGTON BANCSHARES INC /MD/</u> [HBAN] | | tionship of Reporting Person(s all applicable) Director Officer (give title | 10% Owner | |
|------------------------------------|---------------|----------------------------|--|---------------|---|-----------------------|--|
| (Last) P.O. BOX 206 | (First) | (Middle) 49677 (Zip) | 3. Date of Earliest Transaction (Month/Day/Year) 04/01/2025 | | below) | Other (specify below) | |
| (Street) REED CITY (City) | MI (State) | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Indiv X | idual or Joint/Group Filing (Ch Form filed by One Reportin Form filed by More than Or | ng Person | |
| | | Table I Non Daris | vetive Securities Acquired Dispessed of an Beneficia | | | | |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | | 4. Securities Ac Disposed Of (D | | | 5. Amount of Securities Beneficially Owned Following Reported | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. |
|---------------------------------|--|---|---|---|------------------------------------|---------------|----------|--|---|---|
| | | | Code | v | Amount | (A) or (D) | Price | Transaction(s) (Instr. 3 and 4) | | 4) |
| Common Stock | 04/01/2025 | | A | | 1,321.697 | A | \$0.0000 | 650,037.927 | D | |
| Common Stock | 04/01/2025 | | A | | 724.92 | A | \$0.0000 | 70,044.519 | I | By IRA ⁽¹⁾ |
| Common Stock | 04/01/2025 | | A | | 159.348 | A | \$0.0000 | 15,396.811 | I | By SEP- IRA ⁽¹⁾ |
| Common Stock | 04/01/2025 | | A | | 1,211.265 | A | \$0.0000 | 116,761.282 | I | Director Deferred Compensation Plan ⁽¹⁾ |
| Common Stock | | | | | | | | 10,136.631 | I | By Spouse ⁽¹⁾ |

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transac Code (Ir 8) | | 5. Num Derivat Securit Acquire or Disp (D) (Ins and 5) | ive ies ed (A) osed of | | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | | Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | Beneficial Ownership (Instr. 4) | | |
|--|---|--|---|---------------------------------|--|--|---------------------------------|-----|-----|--|--------------------|--------------------------------------|--|--|---------------------------------------|--|--|
| | | | | | | Code | v | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | Transaction(s) (Instr. 4) | | |

Explanation of Responses:

1. 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.

Date

04/03/2025

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.