Exhibit 99.1

April 23, 2026

Analysts: Eric Wasserstrom (huntington.investor.relations@huntington.com), 614.480.5676
Media: Tracy Pesho (media@huntington.com), 216.276.3301

Huntington Bancshares Incorporated Reports 2026 First-Quarter Earnings

Huntington Delivers Strong Start to 2026, Driven by Strong Organic Growth, and Excellent Credit Performance

2026 First-Quarter Highlights:

- Earnings per common share (EPS) for the quarter was $0.25, lower by $0.05 from the prior quarter, and $0.09 lower than the year-ago quarter. Excluding the after-tax impact of Notable Items as detailed in Table 2, adjusted EPS, a non-GAAP measure, was $0.37, unchanged from the prior quarter and higher by $0.03 from the year-ago quarter.
- Successfully completed the systems conversion of Veritex Holdings, Inc. ("Veritex") in Mid-January.
- Closed the partnership with Cadence Bank ("Cadence") on February 1, 2026; integration expected to be completed in the second quarter of 2026.
- Net interest income increased $299 million, or 19%, from the prior quarter, and $465 million, or 33%, from the year-ago quarter.
- Noninterest income increased $100 million, or 17%, from the prior quarter, to $682 million. From the year-ago quarter, noninterest income increased $188 million, or 38%.
- Average total loans and leases increased $27.6 billion, or 19%, from the prior quarter to $174.2 billion and increased $43.4 billion, or 33%, from the year-ago quarter, inclusive of the impact of the Cadence and Veritex acquisitions.
    - Average commercial loans grew $20.9 billion, or 24%, from the prior quarter and $34.0 billion, or 46%, from the year-ago quarter.
    - Average consumer loans grew $6.7 billion, or 11%, from the prior quarter and $9.3 billion, or 16%, from the year-ago quarter.
- Average total deposits increased $31.5 billion, or 18%, from the prior quarter and $43.0 billion, or 27%, from the year-ago quarter, inclusive of the impact of the Cadence and Veritex acquisitions.
- Net charge-offs of 0.26% of average total loans and leases for the quarter, 2 basis points higher than the prior quarter and unchanged from the year ago quarter.
- Nonperforming asset ratio of 0.72% at quarter end, 9 basis points higher than the prior quarter.
- Allowance for credit losses (ACL) of $3.4 billion, or 1.78% of total loans and leases, at quarter end, an increase of $625 million from the prior quarter, with the increase primarily driven by the Cadence acquisition.
- Common Equity Tier 1 (CET1) risk-based capital ratio was 10.2%, at March 31, 2026, compared to 10.4% at the prior quarter end. Adjusted Common Equity Tier 1, including the impact of AOCI, excluding cash flow hedges, was 9.2%, unchanged from the prior quarter end.

- Tangible common equity (TCE) ratio of 7.0%, down slightly from the prior quarter end and up from 6.3% a year ago.
- Tangible book value per share of $9.55, down $0.34, or 3%, from the prior quarter and up $0.75, or 9%, from a year ago.
- Repurchased $150 million of common shares in the first quarter and an additional $100 million quarter-to-date in the second quarter, representing approximately 13 million shares repurchased year-to-date.
- On April 22, 2026, the Board of Directors approved a $3 billion share repurchase authorization, replacing the prior authorization.

COLUMBUS, Ohio – Huntington Bancshares Incorporated (Nasdaq: HBAN) reported net income for the 2026 first quarter of $523 million, or $0.25 per common share, an increase of $4 million, or 1%, from the prior quarter, and a decrease of $4 million, or 1%, from the year-ago quarter, inclusive of $271 million of pre-tax Notable Items in the 2026 first quarter, primarily due to acquisition-related expenses.

Return on average assets was 0.81%, return on average common equity was 7.2%, and return on average tangible common equity (ROTCE) was 11.6% for the quarter.

CEO Commentary:

“Coming off a transformational year in 2025, Huntington delivered a strong start to 2026 through disciplined execution and continued organic growth,” said Steve Steinour, chairman, president, and CEO. “Our core is performing very well, our credit remains strong, and we are driving toward our committed expense and revenue synergies from our Veritex and Cadence partnerships.”

“With Veritex now fully integrated, we are on schedule for a Cadence conversion in June. The strong engagement we have had from the Cadence teams will help deliver a successful conversion experience for customers. Both partnerships are already delivering growth opportunities across Texas and the South, and we expect further growth for years to come.”

“As we continue to navigate a period of relative economic uncertainty, our strong balance sheet and industry leading liquidity and reserves position us to be a source of strength for our customers and outperformance for our shareholders.”

“Our differentiated super regional model, which combines national capabilities with local delivery, helps us deliver durable earnings generation, tangible book value expansion, and attractive financial returns over the long-term.”

Table 1 – Earnings Performance Summary

	2026	2025			
(in millions, except per share data)	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter
Net income attributable to Huntington	$ 523	$ 519	$ 629	$ 536	$ 527
Diluted earnings per common share	0.25	0.30	0.41	0.34	0.34
Return on average assets	0.81 %	0.93 %	1.19 %	1.04 %	1.04 %
Return on average common equity	7.2	8.9	12.4	11.0	11.3
Return on average tangible common equity	11.6	12.7	17.8	16.1	16.7
Net interest margin	3.24	3.15	3.13	3.11	3.10
Efficiency ratio	67.2	64.2	57.4	59.0	58.9
Tangible book value per common share	$ 9.55	$ 9.89	$ 9.54	$ 9.13	$ 8.80
Cash dividends declared per common share	0.155	0.155	0.155	0.155	0.155
Average earning assets	$ 238,973	$ 202,511	$ 192,732	$ 191,092	$ 188,299
Average loans and leases	174,216	146,607	135,944	133,171	130,862
Average total deposits	204,616	173,156	164,812	163,429	161,600
Tangible common equity / tangible assets ratio	7.0 %	7.1 %	6.8 %	6.6 %	6.3 %
Common equity Tier 1 risk-based capital ratio *(1)*	10.2	10.4	10.6	10.5	10.6
NCOs as a % of average loans and leases	0.26 %	0.24 %	0.22 %	0.20 %	0.26 %
NAL ratio	0.71	0.62	0.59	0.62	0.56
ACL as a % of total loans and leases	1.78	1.83	1.86	1.86	1.87

(1) March 31, 2026 figure is estimated.

Table 2 lists certain items that we believe are important to understanding corporate performance and trends (see Basis of Presentation).

Table 2 – Notable Items Influencing Earnings

	Pretax Impact *(1)*	After-tax Impact *(1)*	
($ in millions, except per share)	Amount	Net Income	EPS *(2)*
Three Months Ended March 31, 2026			
Net income and EPS (GAAP)		$ 523	$ 0.25
• Acquisition-related expenses	$ (263)	(210)	(0.11)
• CECL double count *(3)*	(8)	(6)	(0.01)
Adjusted net income and EPS (non-GAAP)		$ 739	$ 0.37
Three Months Ended December 31, 2025			
Net income and EPS (GAAP)		$ 519	$ 0.30
• Acquisition-related expenses	$ (154)	(118)	(0.08)
• FDIC Deposit Insurance Fund (DIF) special assessment *(4)*	24	19	0.01
Adjusted net income and EPS (non-GAAP)		$ 618	$ 0.37
Three Months Ended March 31, 2025			
Net income and EPS (GAAP)		$ 527	$ 0.34
• FDIC DIF special assessment *(4)*	$ (3)	(2)	—
Adjusted net income and EPS (non-GAAP)		$ 529	$ 0.34

(1) Favorable (unfavorable) impact.

(2) EPS reflected on a fully diluted basis.

(3) Represents CECL day 1 provision for credit losses associated with certain acquired Cadence loans that are scoped out of ASU 2025-08, which Huntington adopted on October 1, 2025.

(4) Represents the updated estimates on the uninsured deposit losses and recoverable assets related to the FDIC DIF special assessment. These amounts are recorded in deposit and other insurance expense.

Net Interest Income, Net Interest Margin, and Average Balance Sheet

Table 3 – Net Interest Income and Total Revenue

	2026	2025				Change (%)	
($ in millions)	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	LQ	YOY
Net interest income	$ 1,891	$ 1,592	$ 1,506	$ 1,467	$ 1,426	19 %	33 %
FTE adjustment	19	17	17	16	15	12	27
Net interest income - FTE *(1)*	1,910	1,609	1,523	1,483	1,441	19	33
Noninterest income	682	582	628	471	494	17	38
Total revenue - FTE *(1)*	$ 2,592	$ 2,191	$ 2,151	$ 1,954	$ 1,935	18 %	34 %

(1) Represents a non-GAAP measure.

Table 4 – Net Interest Margin Summary

	2026	2025				Change (bp)	
Yield / Cost *(1)*	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	LQ	YOY
Total earning assets	5.27 %	5.25 %	5.39 %	5.40 %	5.39 %	2	(12)
Total loans and leases	5.82	5.84	5.96	5.91	5.87	(2)	(5)
Total securities	3.48	3.46	3.72	3.95	4.01	2	(53)
Total interest-bearing liabilities	2.53	2.65	2.81	2.85	2.86	(12)	(33)
Total interest-bearing deposits	2.21	2.28	2.43	2.46	2.48	(7)	(27)
Net interest rate spread	2.74	2.60	2.58	2.55	2.53	14	21
Impact of noninterest-bearing funds on margin	0.50	0.55	0.55	0.56	0.57	(5)	(7)
Net interest margin	3.24 %	3.15 %	3.13 %	3.11 %	3.10 %	9	14

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See Page 8 of Quarterly Financial Supplement for additional detail.

Fully-taxable equivalent (FTE) net interest income for the 2026 first quarter increased $469 million, or 33%, from the 2025 first quarter. The results primarily reflect a $50.7 billion, or 27%, increase in average earning assets and a 14 basis point increase in the net interest margin (NIM) to 3.24%, partially offset by a $40.1 billion, or 27%, increase in average interest-bearing liabilities. The increases in average earning assets and interest-bearing liabilities were attributable to a combination of the Cadence and Veritex acquisitions and organic growth. The 14 basis point increase in NIM largely reflected a decrease in funding costs, partially offset by lower yields on interest earning assets.

Compared to the 2025 fourth quarter, FTE net interest income increased $301 million, or 19%, driven by an increase in average earning assets of $36.5 billion, or 18%, and an increase in NIM of 9 basis points to 3.24%, partially offset by an increase in average interest-bearing liabilities of $30.5 billion, or 19%. The increases in average earning assets and interest-bearing liabilities were largely attributable to the Cadence and Veritex acquisitions. The 9 basis point increase to NIM reflected a decrease in funding costs and net hedging activity, partially offset by lower yields on interest earning assets.

Table 5 – Average Earning Assets

($ in billions)	2026 First Quarter	2025 Fourth Quarter	2025 Third Quarter	2025 Second Quarter	2025 First Quarter	Change (%) LQ	Change (%) YOY
Commercial and industrial	$ 81.5	$ 67.4	$ 61.4	$ 59.4	$ 57.6	21 %	42 %
Commercial real estate	21.1	14.3	10.7	10.8	11.0	48	92
Lease financing	5.8	5.5	5.5	5.5	5.5	5	5
Total commercial	108.4	87.1	77.6	75.6	74.1	24	46
Residential mortgage	30.4	25.1	24.5	24.4	24.3	21	25
Automobile	16.1	16.1	15.7	15.1	14.7	—	9
Home equity	11.3	10.4	10.3	10.2	10.1	9	12
RV and marine	5.6	5.7	5.9	5.9	6.0	(2)	(5)
Other consumer	2.4	2.1	2.0	1.9	1.8	12	35
Total consumer	65.8	59.5	58.3	57.5	56.8	11	16
Total loans and leases	174.2	146.6	135.9	133.2	130.9	19	33
Total securities	47.9	42.7	44.1	44.9	45.2	12	6
Interest-earning deposits with banks	15.6	12.2	11.8	12.3	11.6	28	34
Other earning assets	1.2	0.9	0.9	0.7	0.6	28	104
Total earning assets	$ 239.0	$ 202.5	$ 192.7	$ 191.1	$ 188.3	18 %	27 %

See Page 6 of Quarterly Financial Supplement for additional detail.

Average earning assets for the 2026 first quarter include the impact of the Cadence acquisition, which was completed on February 1, 2026, while average earning assets for the 2025 fourth quarter include the impact of the Veritex acquisition which was completed on October 20, 2025. The Cadence acquisition added $36.9 billion of loans as of the acquisition date, including $17.4 billion of commercial and industrial loans, $9.4 billion of commercial real estate loans, $131 million of lease financing loans, $8.2 billion of residential mortgage loans, $1.5 billion of home equity loans, and $264 million of other consumer loans. The Veritex acquisition added $9.3 billion of loans as of the acquisition date, including $4.0 billion of commercial and industrial loans, $4.2 billion of commercial real estate loans, and $1.1 billion of residential mortgage loans.

Average earning assets for the 2026 first quarter increased $50.7 billion, or 27%, from the year-ago quarter, primarily reflecting a $43.4 billion, or 33%, increase in average total loans and leases. Average loan and lease balance increases were led by growth in average commercial loans of $34.4 billion, or 46%, primarily driven by a $24.0 billion, or 42%, increase in average commercial and industrial loans and a $10.1 billion, or 92%, increase in average commercial real estate loans. Additionally, average consumer loans increased by $9.0 billion, or 16%, primarily driven by a $6.1 billion, or 25% increase in average residential mortgage loans, a $1.4 billion, or 9%, increase in average automobile loans, and a $1.2 billion, or 12%, increase in average home equity loans.

Compared to the 2025 fourth quarter, average earning assets increased $36.5 billion, or 18%, primarily reflecting a $27.6 billion, or 19%, increase in average total loans and leases. Average loan and lease balance increases were led by higher average commercial loan balances of $21.3 billion, or 24%, primarily driven by a $14.2 billion, or 21%, increase in average commercial and industrial loans and a $6.9 billion, or 48%, increase in average commercial real estate loans. Additionally, average consumer loans increased $6.3 billion, or 11%, primarily driven by a $5.3 billion, or 21%, increase in average residential mortgage and a $1.0 billion, or 9%, increase in average home equity loans.

Table 6 – Average Liabilities

($ in billions)	2026 First Quarter	2025 Fourth Quarter	2025 Third Quarter	2025 Second Quarter	2025 First Quarter	Change (%) LQ	Change (%) YOY
Average balances:							
Demand deposits - noninterest-bearing	$ 35.5	$ 30.8	$ 29.0	$ 29.2	$ 28.9	15 %	23 %
Demand deposits - interest-bearing	53.0	47.2	46.0	44.7	43.6	12	22
Total demand deposits	88.5	78.0	75.0	73.9	72.5	14	22
Money market deposits	75.2	65.2	62.0	61.1	60.2	15	25
Savings deposits	18.0	15.4	15.0	15.1	14.9	17	21
Time deposits	22.9	14.7	12.8	13.3	14.0	56	63
Total deposits	$ 204.6	$ 173.2	$ 164.8	$ 163.4	$ 161.6	18 %	27 %
Short-term borrowings	$ 1.7	$ 0.9	$ 1.3	$ 1.3	$ 1.4	95 %	21 %
Long-term debt	20.2	17.3	17.4	17.8	16.9	17	20
Total debt	$ 22.0	$ 18.2	$ 18.7	$ 19.1	$ 18.3	21 %	20 %
Total interest-bearing liabilities	$ 191.1	$ 160.6	$ 154.5	$ 153.2	$ 151.0	19 %	27 %
Total liabilities	232.2	196.3	188.3	187.3	185.0	18	26

See Page 6 of Quarterly Financial Supplement for additional detail.

Average liabilities for the 2026 first quarter included the impact of the Cadence acquisition, which added $43.5 billion of deposits as of the acquisition date, including $8.8 billion of noninterest-bearing deposits and $34.7 billion of interest-bearing deposits comprised largely of time deposits, money market, and demand deposit balances, while the 2025 fourth quarter included the impact of $10.5 billion of deposits added as result of the Veritex acquisition, including $2.4 billion of noninterest-bearing deposits and $8.1 billion of interest-bearing deposits largely comprised of money market account balances. Following completion of the acquisitions, certain higher-cost Cadence and Veritex deposits were allowed to run-off in order to optimize Huntington's funding mix.

Average total liabilities for the 2026 first quarter increased $47.2 billion, or 26%, from the year-ago quarter, driven by increases in average total deposits of $43.0 billion, or 27%, and in average total debt of $3.7 billion, or 20%.

Compared to the 2025 fourth quarter, average total liabilities increased $35.9 billion, driven by an increase in average total deposits of $31.5 billion, or 18%, and in average total debt of $2.9 billion, or 17%.

Noninterest Income

Table 7 – Noninterest Income

($ in millions)	2026 First Quarter	2025 Fourth Quarter	2025 Third Quarter	2025 Second Quarter	2025 First Quarter	Change (%) LQ	Change (%) YOY
Payments and cash management revenue	$ 187	$ 170	$ 174	$ 165	$ 155	10 %	21 %
Wealth and asset management revenue	120	102	104	102	101	18	19
Customer deposit and loan fees	110	107	102	95	86	3	28
Capital markets and advisory fees	132	101	94	84	67	31	97
Mortgage banking income	32	39	43	28	31	(18)	3
Insurance income	21	22	20	19	20	(5)	5
Leasing revenue	13	19	23	10	14	(32)	(7)
Net gains (losses) on sales of securities	13	—	—	(58)	—	NM	NM
Other noninterest income	54	22	68	26	20	145	170
Total noninterest income	$ 682	$ 582	$ 628	$ 471	$ 494	17 %	38 %
Impact of Notable Item:							
Gain on sale of a portion of corporate trust and custody business (other noninterest income)	$ —	$ —	$ 24	$ —	$ —	NM	NM
Total adjusted noninterest income (Non-GAAP)	$ 682	$ 582	$ 604	$ 471	$ 494	17 %	38 %
Additional information:							
Impact of mark-to-market and premiums from credit risk transfer transactions (included in other noninterest income)	$ 7	$ (3)	$ (2)	$ (5)	$ (3)	NM	NM

NM - Not Meaningful

Total noninterest income for the 2026 first quarter increased $188 million, or 38%, from the year-ago quarter, inclusive of the impact of the Cadence and Veritex acquisitions. Capital markets and advisory fees increased $65 million, or 97%, primarily due to higher advisory fees from the legacy business and the impact of Janney and TM Capital. Payments and cash management revenue increased $32 million, or 21%, driven by higher cash management and interchange revenues. Customer deposit and loan fees increased $24 million, or 28%, primarily due to an increase in the volume of personal service charges. Wealth and asset management revenue increased $19 million, or 19%, largely due to higher investment management and trust income. Other noninterest income increased $34 million largely due to an increase in bank owned life insurance income, changes in valuation adjustments for strategic and other investments, and the net impact of credit risk transfer transactions. Lastly, the 2026 first quarter results included a $13 million gain from the sale of certain investment securities as part of ongoing portfolio positioning.

Total noninterest income increased $100 million, or 17%, compared to the 2025 fourth quarter, inclusive of the impact of the Cadence acquisition. Capital markets and advisory fees increased $31 million, or 31%, primarily due to higher syndication, advisory, and underwriting fees. Advisory fees included the impact of Janney and TM Capital. Wealth and asset management revenue increased $18 million, or 18%, primarily due to higher trust and investment management income. Payments and cash management revenue increased $17 million, or 10%, largely due to higher cash management revenue. Other noninterest income increased $32 million largely due to an increase in bank owned life insurance income, changes in valuation adjustments for strategic investment and other investments, and the net impact of credit risk transfer transactions. Lastly, as previously noted, the 2026 first quarter included a $13 million gain from the sale of certain investment securities as part of ongoing portfolio positioning. These gains were offset by net mortgage servicing rights (MSR) risk management costs.

Noninterest Expense

Table 8 – Noninterest Expense

	2026	2025				Change (%)	
($ in millions)	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	LQ	YOY
Personnel costs	$ 992	$ 845	$ 757	$ 722	$ 671	17 %	48 %
Outside data processing and other services	311	222	198	182	170	40	83
Equipment	93	67	66	68	67	39	39
Net occupancy	85	56	57	54	65	52	31
Professional services	44	80	31	22	22	(45)	100
Marketing	37	36	34	28	29	3	28
Deposit and other insurance expense	35	(1)	9	20	37	NM	(5)
Amortization of intangibles	41	13	11	11	11	215	273
Lease financing equipment depreciation	3	3	4	2	4	—	(25)
Other noninterest expense	133	99	79	88	76	34	75
Total noninterest expense	$ 1,774	$ 1,420	$ 1,246	$ 1,197	$ 1,152	25 %	54 %
(in thousands)							
Average full-time equivalent employees	24.6	20.9	20.2	20.2	20.1	18 %	22 %

NM - Not Meaningful

Table 9 - Impact of Notable Items

	2026	2025			
($ in millions)	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter
Personnel costs	$ 97	$ 50	$ —	$ 6	$ —
Outside data processing and other services	88	29	3	—	—
Equipment	19	2	1	—	—
Net occupancy	2	—	—	—	—
Professional services	18	57	9	—	—
Marketing	6	3	—	—	—
Deposit and other insurance expense	—	(23)	(6)	(3)	3
Other noninterest expense	33	12	1	—	—
Total noninterest expense	$ 263	$ 130	$ 8	$ 3	$ 3

Notable Items in the first quarter of 2026 include $263 million of acquisition-related expenses primarily included in personnel costs, outside data processing and other services, and other noninterest expense. Notable Items in the fourth quarter of 2025 included $154 million of acquisition-related expenses primarily included in personnel costs, outside data processing and other services, and professional services, as well as a $24 million benefit from ongoing adjustments related to the FDIC DIF special assessment.

Table 10 - Adjusted Noninterest Expense (Non-GAAP)

	2026	2025					
	First	Fourth	Third	Second	First	Change (%)	
($ in millions)	Quarter	Quarter	Quarter	Quarter	Quarter	LQ	YOY
Personnel costs	$ 895	$ 795	$ 757	$ 716	$ 671	13 %	33 %
Outside data processing and other services	223	193	195	182	170	16	31
Equipment	74	65	65	68	67	14	10
Net occupancy	83	56	57	54	65	48	28
Professional services	26	23	22	22	22	13	18
Marketing	31	33	34	28	29	(6)	7
Deposit and other insurance expense	35	22	15	23	34	59	3
Amortization of intangibles	41	13	11	11	11	215	273
Lease financing equipment depreciation	3	3	4	2	4	—	(25)
Other noninterest expense	100	87	78	88	76	15	32
Total adjusted noninterest expense	$ 1,511	$ 1,290	$ 1,238	$ 1,194	$ 1,149	17 %	32 %

Reported total noninterest expense for the 2026 first quarter increased $622 million, or 54%, from the year-ago quarter. Excluding the impact from Notable Items, noninterest expense increased $362 million, or 32%, inclusive of the impact of the Cadence and Veritex acquisitions. Personnel costs increased $224 million, or 33%, due to higher salary and benefit expense. Outside data processing and other services increased $53 million, or 31%, primarily reflecting higher technology and data expense. Amortization of intangibles increased $30 million primarily due to the impact from the addition of core deposit intangibles from the acquisitions. Net occupancy increased $18 million, or 28%, largely due to increases in lease and depreciation expense. Other noninterest expense increased $24 million, or 32%, primarily due to an increased volume of expense activity driven by the impact of the acquisitions.

Reported total noninterest expense increased $354 million, or 25%, from the 2025 fourth quarter. Excluding the impact from Notable Items, noninterest expense increased $221 million, or 17%, inclusive of the impact of the Cadence acquisition. Personnel costs increased $100 million, or 13%, due primarily to higher salary and benefits expense. Outside data processing and other services increased $30 million, or 16%, primarily reflecting higher technology and data expense. Amortization of intangibles increased $28 million primarily due to the impact from the addition of core deposit intangibles from the Cadence acquisition. Net occupancy increased $27 million, or 48%, largely due to lease and depreciation expense.

Credit Quality

Table 11 – Credit Quality Metrics

($ in millions)	2026 March 31,	2025 December 31,	2025 September 30,	2025 June 30,	2025 March 31,
Total nonaccrual loans and leases	$ 1,332	$ 931	$ 808	$ 842	$ 748
Total other real estate, net	22	13	10	10	8
Other NPAs *(1)*	3	1	3	—	48
Total nonperforming assets	1,357	945	821	852	804
Accruing loans and leases past due 90+ days	421	282	234	241	220
NPAs + accruing loans & leases past due 90+ days	$ 1,778	$ 1,227	$ 1,055	$ 1,093	$ 1,024
NAL ratio *(2)*	0.71 %	0.62 %	0.59 %	0.62 %	0.56 %
NPA ratio *(3)*	0.72	0.63	0.60	0.63	0.61
(NPAs+90 days)/(Loans+OREO)	0.94	0.82	0.76	0.81	0.77
Provision for credit losses	$ 158	$ 123	$ 122	$ 103	$ 115
Net charge-offs	111	89	75	66	86
Net charge-offs / Average total loans and leases	0.26 %	0.24 %	0.22 %	0.20 %	0.26 %
Allowance for loans and lease losses (ALLL)	$ 3,243	$ 2,537	$ 2,374	$ 2,331	$ 2,263
Allowance for unfunded lending commitments	125	206	188	184	215
Allowance for credit losses (ACL)	$ 3,368	$ 2,743	$ 2,562	$ 2,515	$ 2,478
ALLL as a % of:					
Total loans and leases	1.72 %	1.70 %	1.72 %	1.73 %	1.71 %
NALs	243	272	294	277	302
NPAs	239	269	289	274	281
ACL as a % of:					
Total loans and leases	1.78 %	1.83 %	1.86 %	1.86 %	1.87 %
NALs	253	295	317	299	331
NPAs	248	290	312	295	308

(1) Other nonperforming assets include certain impaired securities and/or nonaccrual loans held-for-sale.
(2) Total NALs as a % of total loans and leases.
(3) Total NPAs as a % of sum of loans and leases, other real estate owned, and other NPAs.
See Pages 11-14 of Quarterly Financial Supplement for additional detail.

Nonperforming assets (NPAs) were $1.4 billion, or 0.72%, of total loans and leases, OREO and other NPAs, compared to $804 million, or 0.61%, a year-ago. Nonaccrual loans and leases (NALs) were $1.3 billion, or 0.71% of total loans and leases, compared to $748 million, or 0.56% of total loans and leases, a year-ago. The increase in NPAs, compared to a year-ago, was driven by increases in commercial and industrial, residential mortgage, and commercial real estate NALs, including NALs acquired as part of the Cadence and Veritex transactions, partially offset by a decrease in other NPAs. On a linked quarter basis, NPAs increased $412 million, or 44%, and NALs increased $401 million, or 43%, with the increases primarily driven by an increase in commercial and industrial, residential mortgage, and commercial real estate NALs, including NALs acquired as part of the Cadence transaction.

The provision for credit losses increased $43 million year-over-year and $35 million quarter-over-quarter to $158 million in the 2026 first quarter. Net charge-offs (NCOs) increased $25 million year-over-year and increased $22 million quarter-over-quarter to $111 million. NCOs represented an annualized 0.26% of average loans and leases in the current quarter, unchanged from the year-ago quarter and up from 0.24% in the prior quarter. Commercial and consumer net charge-offs were 0.21% and 0.34%, respectively, for the 2026 first quarter.

The allowance for loan and lease losses (ALLL) increased $980 million from the year-ago quarter to $3.2 billion, or 1.72% of total loans and leases. The allowance for credit losses (ACL) increased by $890 million from the year-ago quarter to $3.4 billion, or 1.78% of total loans and leases, 5 basis points lower than the prior quarter and 9 basis points lower than the year-ago quarter. The increases in the ALLL and ACL were primarily driven by increases recorded for loans acquired in the Cadence and Veritex transactions, as well as loan growth over the past year.

Capital

Table 12 – Capital Ratios

	2026	2025			
($ in billions)	March 31,	December 31,	September 30,	June 30,	March 31,
Tangible common equity / tangible assets ratio	7.0 %	7.1 %	6.8 %	6.6 %	6.3 %
Common equity tier 1 risk-based capital ratio *(1)*	10.2	10.4	10.6	10.5	10.6
Regulatory Tier 1 risk-based capital ratio *(1)*	11.6	12.0	12.4	11.8	11.9
Regulatory Total risk-based capital ratio *(1)*	13.8	14.2	14.7	14.1	14.3
Total risk-weighted assets *(1)*	$ 208.1	$ 166.7	$ 150.2	$ 148.6	$ 144.6

(1) March 31, 2026 figures are estimated.

See Pages 15-16 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio was 7.0% at March 31, 2026, down slightly from 7.1% at December 31, 2025, as an increase in tangible common equity from current period earnings, net of dividends, and the net impact of the Cadence acquisition, were offset by a decline in accumulated other comprehensive income, common share repurchases, and an increase in tangible assets. Common Equity Tier 1 (CET1) risk-based capital ratio was 10.2% at March 31, 2026, compared to 10.4% at December 31, 2025, with the decrease driven by the impact of the Cadence acquisition and share repurchases, partially offset by current period earnings, net of dividends.

The Board of Directors approved a repurchase authorization of up to $3 billion of common shares, which replaces the Board's prior $1 billion repurchase authorization. The new repurchase authorization does not have an expiration date and may include open market transactions, through block trades, in privately negotiated transactions, and pursuant to any trading plan that may be adopted by the Company’s management in accordance with Rule 10b5-1 of the Securities Exchange Act of 1934, as amended, or otherwise, and is subject to the Federal Reserve's capital regulations. The timing of repurchases will be discretionary and depend on a variety of factors, including the macroeconomic and interest rate environment, the pace of loan growth, and other factors.

Income Taxes

The provision for income taxes was $114 million in the 2026 first quarter compared to $108 million in the 2025 fourth quarter. The effective tax rate for the 2026 first quarter was 17.8%, compared to 17.2% for the 2025 fourth quarter. The increase in the effective tax rate was primarily driven by acquisition-related activity in the current quarter.

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on April 23, 2026, at 9:00 a.m. (Eastern Time). The call may be accessed via a live Internet webcast at the Investor Relations section of Huntington's website, www.huntington.com, or through a dial-in telephone number at (877) 407-8029; Conference ID #13759583. Slides will be available in the Investor Relations section of Huntington's website about an hour prior to the call. A replay of the webcast will be archived in the Investor Relations section of Huntington's website. A telephone replay will be available approximately two hours after the completion of the call through May 1, 2026 at (877) 660-6853 or (201) 612-7415; conference ID #13759583.

Please see the 2026 First Quarter Quarterly Financial Supplement for additional detailed financial performance metrics. This document can be found on the Investor Relations section of Huntington's website, http://www.huntington.com.

About Huntington

Huntington Bancshares Incorporated is a $285 billion asset regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, The Huntington National Bank and its affiliates provide consumers, small and middle-market businesses, corporations, municipalities, and other organizations with a comprehensive suite of banking, payments, wealth management, and risk management products and services. Huntington operates over 1,400 branches in 21 states, with certain businesses operating in extended geographies. Visit Huntington.com for more information.

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, as filed with the SEC and available on its website at www.sec.gov.

Basis of Presentation

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.

Annualized Data

Certain returns, yields, performance ratios, or quarterly growth rates are presented on an “annualized” basis. This is done for analytical and decision-making purposes to better discern underlying performance trends when compared to full-year or year-over-year amounts. For example, loan and deposit growth rates, as well as net charge-off percentages, are most often expressed in terms of an annual rate like 8%. As such, a 2% growth rate for a quarter would represent an annualized 8% growth rate.

Fully-Taxable Equivalent Interest Income and Net Interest Margin

Income from tax-exempt earning assets is increased by an amount equivalent to the taxes that would have been paid if this income had been taxable at statutory rates. This adjustment puts all earning assets, most notably tax-exempt municipal securities, and certain lease assets, on a common basis that facilitates comparison of results to results of competitors.

Rounding

Please note that items in this document may not add due to rounding.

Notable Items

From time to time, revenue, expenses, or taxes are impacted by items judged by management to be outside of ordinary banking activities and/or by items that, while they may be associated with ordinary banking activities, are so unusually large that their outsized impact is believed by management at that time to be infrequent or short term in nature. We refer to such items as “Notable Items.” Management believes it is useful to consider certain financial metrics with and without Notable Items, in order to enable a better understanding of company results, increase comparability of period-to-period results, and to evaluate and forecast those results.

Exhibit 99.2

HUNTINGTON BANCSHARES INCORPORATED
Quarterly Financial Supplement
March 31, 2026

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Basis of Presentation

The preparation of financial statement data in conformity with accounting principles generally accepted in the United States (GAAP) requires management to make estimates and assumptions that affect amounts reported. Actual results could differ from those estimates.

Non-GAAP Financial Measures

This document contains GAAP financial measures and non-GAAP financial measures where management believes it to be helpful in understanding our 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 herein.

Fully-Taxable Equivalent (FTE) Basis

Interest income, yields, and ratios on a FTE basis are considered non-GAAP financial measures. Management believes net interest income on a FTE basis provides a more accurate picture of the interest margin for comparison purposes. The FTE basis also allows management to assess the comparability of revenue arising from both taxable and tax-exempt sources. The FTE basis assumes a federal statutory tax rate of 21%.

*Non-Regulatory Capital Ratio*s

In addition to capital ratios defined by banking regulators, the Company considers various other measures when evaluating capital utilization and adequacy, including:

- Tangible common equity to tangible assets,
- Tangible common equity to risk-weighted assets using Basel III definition, and
- Adjusted common equity tier 1 (CET1).

These non-regulatory capital ratios are viewed by management as useful additional methods of reflecting the level of capital available to withstand unexpected market conditions. Additionally, presentation of these ratios allows readers to compare the Company's capitalization to other financial services companies. The tangible common equity ratios differ from capital ratios defined by banking regulators principally in that the numerator excludes preferred securities, the nature and extent of which varies among different financial services companies. The adjusted CET1 ratio differs from the defined CET1 regulatory capital ratio the Company is subject to by including the impact of accumulated other comprehensive income (loss) (AOCI) excluding cash flow hedges in the calculation of the capital ratio. These ratios are not defined in GAAP or federal banking regulations. As a result, these non-regulatory capital ratios disclosed by the Company may be considered non-GAAP financial measures.

Because there are no standardized definitions for these non-regulatory capital ratios, the Company's calculation methods may differ from those used by other financial services companies. Also, there may be limits in the usefulness of these measures to investors. As a result, the Company encourages readers to consider the consolidated financial statements and other financial information contained in the related press release in their entirety, and not to rely on any single financial measure.

Huntington Bancshares Incorporated
Quarterly Key Statistics
(Unaudited)

(dollar amounts in millions, except per share data)	Three Months Ended March 31, 2026	December 31, 2025	March 31, 2025	Percent Changes vs. 4Q25	1Q25
Net interest income - FTE (1)	$ 1,910	$ 1,609	$ 1,441	19 %	33 %
FTE adjustment	(19)	(17)	(15)	(12)	(27)
Net interest income	1,891	1,592	1,426	19	33
Provision for credit losses	158	123	115	28	37
Noninterest income	682	582	494	17	38
Noninterest expense	1,774	1,420	1,152	25	54
Income before income taxes	641	631	653	2	(2)
Provision for income taxes	114	108	122	6	(7)
Income after income taxes	527	523	531	1	(1)
Income attributable to non-controlling interest	4	4	4	—	—
Net income attributable to Huntington	523	519	527	1	(1)
Dividends on preferred shares	41	43	27	(5)	52
Net income applicable to common shares	$ 482	$ 476	$ 500	1 %	(4)%
Net income per common share - diluted	$ 0.25	$ 0.30	$ 0.34	(17)%	(26)%
Cash dividends declared per common share	0.155	0.155	0.155	—	—
Tangible book value per common share at end of period	9.55	9.89	8.80	(3)	9
Average common shares - basic	1,869	1,544	1,454	21	29
Average common shares - diluted	1,901	1,570	1,482	21	28
Ending common shares outstanding	2,027	1,568	1,457	29	39
Return on average assets	0.81 %	0.93 %	1.04 %		
Return on average common shareholders' equity	7.2	8.9	11.3		
Return on average tangible common shareholders' equity (2)	11.6	12.7	16.7		
Net interest margin (1)	3.24	3.15	3.10		
Efficiency ratio (3)	67.2	64.2	58.9		
Effective tax rate	17.8	17.2	18.6		
Average total assets	$ 262,170	$ 220,230	$ 205,087	19 %	28 %
Average earning assets	238,973	202,511	188,299	18	27
Average loans and leases	174,216	146,607	130,862	19	33
Average total deposits	204,616	173,156	161,600	18	27
Average Huntington shareholders' equity	29,896	23,896	19,997	25	50
Average common shareholders' equity	27,050	21,165	18,007	28	50
Average tangible common shareholders' equity	18,024	15,150	12,375	19	46
Total assets at end of period	285,372	225,106	209,596	27	36
Total Huntington shareholders' equity at end of period	32,535	24,342	20,434	34	59
NCOs as a % of average loans and leases	0.26 %	0.24 %	0.26 %		
NAL ratio	0.71	0.62	0.56		
NPA ratio (4)	0.72	0.63	0.61		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	1.72	1.70	1.71		
Allowance for credit losses (ACL) as a % of total loans and leases at the end of period	1.78	1.83	1.87		
Common equity tier 1 risk-based capital ratio (5)	10.2	10.4	10.6		
Tangible common equity / tangible asset ratio (6)	7.0	7.1	6.3		

See Notes to Quarterly Key Statistics.

Notes to Quarterly Key Statistics

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate.

(2) Net income applicable to common shares excluding expense for amortization of intangibles for the period divided by average tangible common shareholders' equity. Average tangible common shareholders' equity equals average total common shareholders' equity less average intangible assets and goodwill. Expense for amortization of intangibles and average intangible assets are net of deferred tax liability, and calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate.

(3) Noninterest expense less amortization of intangibles divided by the sum of FTE net interest income and noninterest income excluding securities gains (losses).

(4) NPAs include other nonperforming assets, which includes certain impaired securities and/or nonaccrual loans held for sale, and other real estate owned.

(5) March 31, 2026 figure is estimated.

(6) Tangible common equity (total common equity less goodwill and other intangible assets) divided by tangible assets (total assets less goodwill and other intangible assets), which represents a non-GAAP measure. Other intangible assets are net of deferred tax liability, calculated at a 21% tax rate. See page 16 for reconciliation.

Huntington Bancshares Incorporated
Consolidated Balance Sheets

(dollar amounts in millions)	March 31, 2026	December 31, 2025	Percent Changes
	(Unaudited)		
Assets			
Cash and due from banks	$ 2,096	$ 1,783	18 %
Interest-earning deposits with banks	17,579	12,295	43
Trading account securities	199	63	216
Available-for-sale securities	35,557	26,132	36
Held-to-maturity securities	14,768	15,258	(3)
Other securities	1,281	994	29
Loans held for sale	1,073	1,415	(24)
Loans and leases (1)	188,818	149,642	26
Allowance for loan and lease losses	(3,243)	(2,537)	(28)
Net loans and leases	185,575	147,105	26
Bank-owned life insurance	3,673	2,902	27
Accrued income and other receivables	2,197	2,621	(16)
Premises and equipment	2,138	1,321	62
Goodwill	9,527	5,997	59
Servicing rights and other intangible assets	1,727	752	130
Other assets	7,982	6,468	23
Total assets	$ 285,372	$ 225,106	27 %
Liabilities and shareholders' equity			
Liabilities			
Deposits (2)	$ 223,482	$ 176,610	27 %
Short-term borrowings	1,875	1,261	49 %
Long-term debt	21,594	17,221	25
Other liabilities	5,840	5,635	4
Total liabilities	252,791	200,727	26
Shareholders' equity			
Preferred stock	2,881	2,731	5
Common stock	20	16	25
Capital surplus	25,273	17,244	47
Less treasury shares, at cost	(95)	(92)	(3)
Accumulated other comprehensive income (loss)	(2,059)	(1,908)	(8)
Retained earnings	6,515	6,351	3
Total Huntington shareholders' equity	32,535	24,342	34
Non-controlling interest	46	37	24
Total equity	32,581	24,379	34
Total liabilities and equity	$ 285,372	$ 225,106	27 %
Common shares authorized (par value of $0.01)	2,250,000,000	2,250,000,000	
Common shares outstanding	2,027,130,587	1,567,732,506	
Treasury shares outstanding	7,269,138	7,187,541	
Preferred stock, authorized shares	6,617,808	6,617,808	
Preferred shares outstanding	891,900	885,000	

(1) See page 4 for detail of loans and leases.
(2) See page 5 for detail of deposits.

Huntington Bancshares Incorporated
Loans and Leases Composition
(Unaudited)

(dollar amounts in millions)	March 31, 2026		December 31, 2025		September 30, 2025		June 30, 2025		March 31, 2025	
Ending balances by type:										
Total loans and leases										
Commercial:										
Commercial and industrial	$ 89,282	47 %	$ 69,442	46 %	$ 62,978	45 %	$ 60,723	45 %	$ 58,948	45 %
Commercial real estate	24,337	13	15,209	10	10,732	8	10,698	8	10,968	8
Lease financing	5,796	3	5,727	4	5,515	4	5,516	4	5,451	4
Total commercial	119,415	63	90,378	60	79,225	57	76,937	57	75,367	57
Consumer:										
Residential mortgage	33,458	19	24,777	17	24,502	18	24,527	19	24,369	19
Automobile	15,953	8	16,168	11	15,996	12	15,382	11	14,877	11
Home equity	11,831	6	10,395	7	10,314	7	10,221	8	10,130	8
RV and marine	5,627	3	5,682	4	5,805	4	5,907	4	5,939	4
Other consumer	2,534	1	2,242	1	2,114	2	1,986	1	1,823	1
Total consumer	69,403	37	59,264	40	58,731	43	58,023	43	57,138	43
Total loans and leases	$ 188,818	100 %	$ 149,642	100 %	$ 137,956	100 %	$ 134,960	100 %	$ 132,505	100 %
Ending balances by business segment:										
Consumer & Regional Banking	$ 104,578	55 %	$ 79,069	53 %	$ 75,027	55 %	$ 73,887	55 %	$ 72,653	55 %
Commercial Banking	84,199	45	70,391	47	62,755	45	60,823	45	59,726	45
Treasury / Other	41	—	182	—	174	—	250	—	126	—
Total loans and leases	$ 188,818	100 %	$ 149,642	100 %	$ 137,956	100 %	$ 134,960	100 %	$ 132,505	100 %
Average balances by business segment:										
Consumer & Regional Banking	$ 95,969	55 %	$ 77,908	53 %	$ 74,306	55 %	$ 73,154	55 %	$ 72,043	55 %
Commercial Banking	78,029	45	68,388	47	61,373	45	59,806	45	58,588	45
Treasury / Other	218	—	311	—	265	—	211	—	231	—
Total loans and leases	$ 174,216	100 %	$ 146,607	100 %	$ 135,944	100 %	$ 133,171	100 %	$ 130,862	100 %

Huntington Bancshares Incorporated
Deposits Composition
(Unaudited)

(dollar amounts in millions)	March 31, 2026		December 31, 2025		September 30, 2025		June 30, 2025		March 31, 2025	
Ending balances by type:										
Total deposits										
Demand deposits - noninterest-bearing	$ 40,839	18 %	$ 32,205	18 %	$ 28,596	17 %	$ 28,656	18 %	$ 30,217	18 %
Demand deposits - interest-bearing	61,086	27	48,510	27	46,056	28	45,468	28	44,992	28
Money market deposits	75,554	34	65,123	37	62,837	38	60,998	37	61,608	37
Savings deposits	18,971	9	15,426	9	14,986	9	15,112	9	15,179	9
Time deposits	27,032	12	15,346	9	12,737	8	13,146	8	13,341	8
Total deposits	$223,482	100 %	$176,610	100 %	$165,212	100 %	$163,380	100 %	$165,337	100 %
Ending balances by business segment:										
Consumer & Regional Banking	$153,000	69 %	$117,188	66 %	$110,043	67 %	$111,926	68 %	$112,972	68 %
Commercial Banking	60,775	27	50,657	29	47,651	28	43,691	27	44,090	27
Treasury / Other	9,707	4	8,765	5	7,518	5	7,763	5	8,275	5
Total deposits	$223,482	100 %	$176,610	100 %	$165,212	100 %	$163,380	100 %	$165,337	100 %
Average balances by business segment:										
Consumer & Regional Banking	$138,557	67 %	$114,613	66 %	$111,138	68 %	$112,135	69 %	$110,974	69 %
Commercial Banking	56,622	28	50,470	29	46,346	28	43,288	26	42,714	26
Treasury / Other	9,437	5	8,073	5	7,328	4	8,006	5	7,912	5
Total deposits	$204,616	100 %	$173,156	100 %	$164,812	100 %	$163,429	100 %	$161,600	100 %

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

(dollar amounts in millions)	Quarterly Average Balances (1)					Percent Changes vs.	
	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	4Q25	1Q25
Assets:							
Interest-earning deposits with banks	$ 15,634	$ 12,231	$ 11,823	$ 12,264	$ 11,632	28 %	34 %
Securities:							
Trading account securities	235	112	629	634	487	110	(52)
Available-for-sale securities:							
Taxable	28,063	22,879	23,485	24,015	24,245	23	16
Tax-exempt	3,441	3,405	3,318	3,251	3,254	1	6
Total available-for-sale securities	31,504	26,284	26,803	27,266	27,499	20	15
Held-to-maturity securities - taxable	14,975	15,397	15,752	16,130	16,358	(3)	(8)
Other securities	1,219	949	888	881	877	28	39
Total securities	47,933	42,742	44,072	44,911	45,221	12	6
Loans held for sale	1,190	931	893	746	584	28	104
Loans and leases: (2)							
Commercial:							
Commercial and industrial	81,535	67,378	61,440	59,393	57,555	21	42
Commercial real estate	21,138	14,268	10,692	10,785	11,021	48	92
Lease financing	5,754	5,498	5,483	5,458	5,476	5	5
Total commercial	108,427	87,144	77,615	75,636	74,052	24	46
Consumer:							
Residential mortgage	30,392	25,098	24,511	24,423	24,299	21	25
Automobile	16,056	16,114	15,693	15,132	14,665	—	9
Home equity	11,325	10,372	10,264	10,196	10,123	9	12
RV and marine	5,631	5,747	5,860	5,921	5,951	(2)	(5)
Other consumer	2,385	2,132	2,001	1,863	1,772	12	35
Total consumer	65,789	59,463	58,329	57,535	56,810	11	16
Total loans and leases	174,216	146,607	135,944	133,171	130,862	19	33
Total earning assets	238,973	202,511	192,732	191,092	188,299	18	27
Cash and due from banks	1,778	1,396	1,445	1,407	1,404	27	27
Goodwill and other intangible assets	9,175	6,043	5,625	5,640	5,651	52	62
All other assets	12,244	10,280	9,925	9,713	9,733	19	26
Total assets	$ 262,170	$ 220,230	$ 209,727	$ 207,852	$ 205,087	19 %	28 %
Liabilities and shareholders' equity:							
Interest-bearing deposits:							
Demand deposits - interest-bearing	$ 52,985	$ 47,185	$ 45,980	$ 44,677	$ 43,582	12 %	22 %
Money market deposits	75,216	65,182	62,009	61,090	60,213	15	25
Savings deposits	18,033	15,360	15,042	15,127	14,866	17	21
Time deposits	22,864	14,661	12,773	13,290	13,993	56	63
Total interest-bearing deposits	169,098	142,388	135,804	134,184	132,654	19	27
Short-term borrowings	1,745	897	1,267	1,261	1,439	95	21
Long-term debt	20,248	17,335	17,433	17,776	16,901	17	20
Total interest-bearing liabilities	191,091	160,620	154,504	153,221	150,994	19	27
Demand deposits - noninterest-bearing	35,518	30,768	29,008	29,245	28,946	15	23
All other liabilities	5,624	4,907	4,826	4,788	5,102	15	10
Total liabilities	232,233	196,295	188,338	187,254	185,042	18	26
Total Huntington shareholders' equity	29,896	23,896	21,348	20,548	19,997	25	50
Non-controlling interest	41	39	41	50	48	5	(15)
Total equity	29,937	23,935	21,389	20,598	20,045	25	49
Total liabilities and equity	$ 262,170	$ 220,230	$ 209,727	$ 207,852	$ 205,087	19 %	28 %

(1) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.
(2) Includes nonaccrual loans and leases.

Huntington Bancshares Incorporated
Consolidated Quarterly Net Interest Margin - Interest Income / Expense
(Unaudited)

(dollar amounts in millions)	Quarterly Interest Income / Expense (1) (2)				
	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Assets					
Interest-earning deposits with banks	$ 141	$ 124	$ 134	$ 139	$ 129
Securities:					
Trading account securities	2	—	7	6	4
Available-for-sale securities:					
Taxable	258	212	246	278	287
Tax-exempt	42	43	41	41	42
Total available-for-sale securities	300	255	287	319	329
Held-to-maturity securities - taxable	99	103	105	107	108
Other securities	16	11	12	12	12
Total securities	417	369	411	444	453
Loans held for sale	18	14	15	12	9
Loans and leases:					
Commercial:					
Commercial and industrial	1,191	1,023	959	914	873
Commercial real estate	327	233	187	183	185
Lease financing	99	91	93	92	89
Total commercial	1,617	1,347	1,239	1,189	1,147
Consumer:					
Residential mortgage	353	269	259	253	250
Automobile	232	241	234	219	207
Home equity	193	184	190	186	183
RV and marine	76	80	80	79	78
Other consumer	58	54	55	51	48
Total consumer	912	828	818	788	766
Total loans and leases	2,529	2,175	2,057	1,977	1,913
Total earning assets	$ 3,105	$ 2,682	$ 2,617	$ 2,572	$ 2,504
Liabilities					
Interest-bearing deposits:					
Demand deposits - interest-bearing	$ 246	$ 227	$ 235	$ 223	$ 205
Money market deposits	446	437	466	464	458
Savings deposits	30	19	13	11	7
Time deposits	198	137	116	124	140
Total interest-bearing deposits	920	820	830	822	810
Short-term borrowings	16	10	13	13	14
Long-term debt	259	243	251	254	239
Total interest-bearing liabilities	1,195	1,073	1,094	1,089	1,063
Net interest income	$ 1,910	$ 1,609	$ 1,523	$ 1,483	$ 1,441

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See page 9 for the FTE adjustment.

(2) Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Consolidated Quarterly Net Interest Margin - Yield / Rate
(Unaudited)

	Quarterly Average Yield / Rate (1)				
	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Assets					
Interest-earning deposits with banks	3.62 %	4.03 %	4.53 %	4.52 %	4.45 %
Securities:					
Trading account securities	3.70	2.58	4.03	3.72	3.67
Available-for-sale securities:					
Taxable	3.67	3.72	4.19	4.62	4.73
Tax-exempt	4.86	4.99	5.02	4.93	5.22
Total available-for-sale securities	3.80	3.88	4.29	4.66	4.79
Held-to-maturity securities - taxable	2.65	2.66	2.66	2.66	2.64
Other securities	5.17	4.86	5.15	5.85	5.28
Total securities	3.48	3.46	3.72	3.95	4.01
Loans held for sale	6.19	6.13	6.52	6.43	6.48
Loans and leases: (2)					
Commercial:					
Commercial and industrial	5.85	5.94	6.11	6.09	6.07
Commercial real estate	6.17	6.39	6.86	6.71	6.72
Lease financing	6.86	6.48	6.69	6.66	6.49
Total commercial	5.96	6.05	6.25	6.22	6.19
Consumer:					
Residential mortgage	4.65	4.29	4.23	4.15	4.11
Automobile	5.86	5.93	5.92	5.82	5.71
Home equity	6.89	7.02	7.34	7.32	7.33
RV and marine	5.44	5.53	5.41	5.31	5.34
Other consumer	9.88	10.11	10.82	10.88	11.01
Total consumer	5.59	5.54	5.57	5.49	5.44
Total loans and leases	5.82	5.84	5.96	5.91	5.87
Total earning assets	5.27	5.25	5.39	5.40	5.39
Liabilities					
Interest-bearing deposits:					
Demand deposits - interest-bearing	1.88	1.91	2.02	2.00	1.91
Money market deposits	2.41	2.66	2.99	3.05	3.08
Savings deposits	0.68	0.47	0.35	0.28	0.20
Time deposits	3.50	3.69	3.60	3.74	4.06
Total interest-bearing deposits	2.21	2.28	2.43	2.46	2.48
Short-term borrowings	3.83	4.45	3.90	4.37	3.87
Long-term debt	5.09	5.61	5.75	5.69	5.68
Total interest-bearing liabilities	2.53	2.65	2.81	2.85	2.86
Net interest rate spread	2.74	2.60	2.58	2.55	2.53
Impact of noninterest-bearing funds on margin	0.50	0.55	0.55	0.56	0.57
Net interest margin	3.24 %	3.15 %	3.13 %	3.11 %	3.10 %
Additional information:					
Commercial Loan Derivative Impact					
Commercial loans (2) (3)	6.04 %	6.23 %	6.50 %	6.49 %	6.57 %
Impact of commercial loan derivatives	(0.08)	(0.18)	(0.25)	(0.27)	(0.38)
Total commercial - as reported	5.96 %	6.05 %	6.25 %	6.22 %	6.19 %
Average SOFR	3.66 %	4.00 %	4.33 %	4.32 %	4.33 %
Total cost of deposits (4)	1.82 %	1.88 %	2.00 %	2.02 %	2.03 %

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See page 9 for the FTE adjustment.
(2) Includes nonaccrual loans and leases.
(3) Yields/rates exclude the effects of hedge and risk management activities associated with the respective asset and liability categories.
(4) Includes noninterest-bearing and interest-bearing deposit balances.

Huntington Bancshares Incorporated
Selected Quarterly Income Statement Data
(Unaudited)

(dollar amounts in millions, except per share data)	Three Months Ended March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Interest income	$ 3,086	$ 2,665	$ 2,600	$ 2,556	$ 2,489
Interest expense	1,195	1,073	1,094	1,089	1,063
Net interest income	1,891	1,592	1,506	1,467	1,426
Provision for credit losses	158	123	122	103	115
Net interest income after provision for credit losses	1,733	1,469	1,384	1,364	1,311
Payments and cash management revenue	187	170	174	165	155
Wealth and asset management revenue	120	102	104	102	101
Customer deposit and loan fees	110	107	102	95	86
Capital markets and advisory fees	132	101	94	84	67
Mortgage banking income	32	39	43	28	31
Insurance income	21	22	20	19	20
Leasing revenue	13	19	23	10	14
Net gains (losses) on sales of securities	13	—	—	(58)	—
Other noninterest income	54	22	68	26	20
Total noninterest income	682	582	628	471	494
Personnel costs	992	845	757	722	671
Outside data processing and other services	311	222	198	182	170
Equipment	93	67	66	68	67
Net occupancy	85	56	57	54	65
Professional services	44	80	31	22	22
Marketing	37	36	34	28	29
Deposit and other insurance expense	35	(1)	9	20	37
Amortization of intangibles	41	13	11	11	11
Lease financing equipment depreciation	3	3	4	2	4
Other noninterest expense	133	99	79	88	76
Total noninterest expense	1,774	1,420	1,246	1,197	1,152
Income before income taxes	641	631	766	638	653
Provision for income taxes	114	108	133	96	122
Income after income taxes	527	523	633	542	531
Income attributable to non-controlling interest	4	4	4	6	4
Net income attributable to Huntington	523	519	629	536	527
Dividends on preferred shares	41	43	27	27	27
Net income applicable to common shares	$ 482	$ 476	$ 602	$ 509	$ 500
Average common shares - basic	1,869	1,544	1,459	1,457	1,454
Average common shares - diluted	1,901	1,570	1,485	1,481	1,482
Per common share					
Net income - basic	$ 0.26	$ 0.31	$ 0.41	$ 0.35	$ 0.34
Net income - diluted	0.25	0.30	0.41	0.34	0.34
Cash dividends declared	0.155	0.155	0.155	0.155	0.155
Revenue - fully-taxable equivalent (FTE)					
Net interest income	$ 1,891	$ 1,592	$ 1,506	$ 1,467	$ 1,426
FTE adjustment	19	17	17	16	15
Net interest income (1)	1,910	1,609	1,523	1,483	1,441
Noninterest income	682	582	628	471	494
Total revenue (1)	$ 2,592	$ 2,191	$ 2,151	$ 1,954	$ 1,935

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate.

Huntington Bancshares Incorporated
Quarterly Mortgage Banking Noninterest Income
(Unaudited)

	Three Months Ended					Percent Changes vs.	
(dollar amounts in millions)	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	4Q25	1Q25
Net origination and secondary marketing income	$ 35	$ 28	$ 30	$ 26	$ 18	25 %	94 %
Net mortgage servicing income							
Loan servicing income	32	26	26	26	26	23	23
Amortization of capitalized servicing	(21)	(20)	(17)	(18)	(13)	(5)	(62)
Operating income	11	6	9	8	13	83	(15)
MSR valuation adjustment (1)	(5)	13	(1)	—	(15)	(138)	67
Gains (losses) due to MSR hedging	(10)	(8)	4	(6)	15	(25)	(167)
Net MSR risk management	(15)	5	3	(6)	—	(400)	(100)
Total net mortgage servicing income	(4)	11	12	2	13	(136)	(131)
All other	1	—	1	—	—	100	100
Mortgage banking income	$ 32	$ 39	$ 43	$ 28	$ 31	(18)%	3 %
Mortgage origination volume	$ 2,323	$ 2,178	$ 2,243	$ 2,412	$ 1,599	7 %	45 %
Mortgage origination volume for sale	1,457	1,421	1,516	1,508	938	3	55
Third party mortgage loans serviced (2)	$ 42,796	$ 34,407	$ 34,370	$ 33,925	$ 33,864	24 %	26 %
Mortgage servicing rights (2)	735	593	576	567	564	24	30
MSR % of investor servicing portfolio (2)	1.72 %	1.72 %	1.67 %	1.67 %	1.66 %	— %	4 %

(1) The change in fair value for the period represents the MSR valuation adjustment, net of amortization of capitalized servicing.
(2) At period end.

Huntington Bancshares Incorporated
Quarterly Credit Reserves Analysis
(Unaudited)

(dollar amounts in millions)	Three Months Ended March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Allowance for loan and lease losses, beginning of period	$ 2,537	$ 2,374	$ 2,331	$ 2,263	$ 2,244
Loan and lease charge-offs	(173)	(145)	(137)	(111)	(133)
Recoveries of loans and leases previously charged off	62	56	62	45	47
Net loan and lease charge-offs	(111)	(89)	(75)	(66)	(86)
Provision for loan and lease losses	250	109	118	134	105
Allowance on purchased credit deteriorated (PCD) loans and leases at acquisition	322	71	—	—	—
Allowance on purchased seasoned loans and leases at acquisition (1)	245	72	—	—	—
Allowance for loan and lease losses, end of period	3,243	2,537	2,374	2,331	2,263
Allowance for unfunded lending commitments, beginning of period	206	188	184	215	202
Provision (benefit) for unfunded lending commitments	(92)	14	4	(31)	13
Allowance for unfunded lending commitments at acquisition	11	4	—	—	—
Allowance for unfunded lending commitments, end of period	125	206	188	184	215
Total allowance for credit losses, end of period	$ 3,368	$ 2,743	$ 2,562	$ 2,515	$ 2,478
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	1.72 %	1.70 %	1.72 %	1.73 %	1.71 %
Nonaccrual loans and leases (NALs)	243	272	294	277	302
Nonperforming assets (NPAs)	239	269	289	274	281
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	1.78 %	1.83 %	1.86 %	1.86 %	1.87 %
Nonaccrual loans and leases (NALs)	253	295	317	299	331
Nonperforming assets (NPAs)	248	290	312	295	308

(1) Reflects Huntington's October 1, 2025 adoption of Accounting Standards Update (ASU) 2025-08 applicable to purchased loans whereby non-PCD loans acquired in a business combination are deemed "purchased seasoned loans" and subject to the gross-approach resulting in recognition of an allowance for credit losses at acquisition.

(dollar amounts in millions)	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Allocation of allowance for credit losses					
Commercial					
Commercial and industrial	$ 1,390	$ 1,070	$ 1,084	$ 1,068	$ 1,017
Commercial real estate	819	569	419	417	443
Lease financing	96	92	65	63	60
Total commercial	2,305	1,731	1,568	1,548	1,520
Consumer					
Residential mortgage	291	205	204	208	199
Automobile	178	181	172	161	150
Home equity	171	149	160	153	140
RV and marine	134	136	141	143	146
Other consumer	164	135	129	118	108
Total consumer	938	806	806	783	743
Total allowance for loan and lease losses	3,243	2,537	2,374	2,331	2,263
Allowance for unfunded lending commitments	125	206	188	184	215
Total allowance for credit losses	$ 3,368	$ 2,743	$ 2,562	$ 2,515	$ 2,478

Huntington Bancshares Incorporated
Quarterly Net Charge-Off Analysis
(Unaudited)

(dollar amounts in millions)	Three Months Ended March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Net charge-offs (recoveries) by loan and lease type:					
Commercial:					
Commercial and industrial	$ 54	$ 40	$ 39	$ 32	$ 48
Commercial real estate	2	8	(4)	(3)	(8)
Lease financing	—	(8)	1	2	4
Total commercial	56	40	36	31	44
Consumer:					
Residential mortgage	1	—	—	1	—
Automobile	15	14	10	7	13
Home equity	—	—	1	—	—
RV and marine	7	6	4	5	7
Other consumer	32	29	24	22	22
Total consumer	55	49	39	35	42
Total net charge-offs	$ 111	$ 89	$ 75	$ 66	$ 86
Net charge-offs (recoveries) - annualized percentages:					
Commercial:					
Commercial and industrial	0.26 %	0.24 %	0.25 %	0.22 %	0.33 %
Commercial real estate	0.03	0.21	(0.13)	(0.14)	(0.26)
Lease financing	0.01	(0.53)	0.04	0.12	0.33
Total commercial	0.21	0.18	0.18	0.16	0.24
Consumer:					
Residential mortgage	0.02	0.01	0.01	0.01	—
Automobile	0.38	0.36	0.26	0.19	0.35
Home equity	0.02	(0.01)	0.01	0.01	—
RV and marine	0.51	0.45	0.30	0.33	0.45
Other consumer	5.30	5.22	4.92	4.86	4.89
Total consumer	0.34	0.33	0.27	0.25	0.29
Net charge-offs as a % of average loans and leases	0.26 %	0.24 %	0.22 %	0.20 %	0.26 %

Huntington Bancshares Incorporated
Quarterly Nonaccrual Loans and Leases (NALs) and Nonperforming Assets (NPAs) (1)
(Unaudited)

(dollar amounts in millions)	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 824	$ 562	$ 455	$ 489	$ 413
Commercial real estate	188	133	131	138	118
Lease financing	9	8	10	10	11
Residential mortgage	185	107	97	93	90
Automobile	6	6	6	5	4
Home equity	117	113	108	105	110
RV and marine	2	2	1	2	2
Other consumer	1	—	—	—	—
Total nonaccrual loans and leases	1,332	931	808	842	748
Other real estate, net	22	13	10	10	8
Other NPAs (1)	3	1	3	—	48
Total nonperforming assets	$ 1,357	$ 945	$ 821	$ 852	$ 804
Nonaccrual loans and leases as a % of total loans and leases	0.71 %	0.62 %	0.59 %	0.62 %	0.56 %
NPA ratio (2)	0.72	0.63	0.60	0.63	0.61
(NPA+90days)/(Loan+OREO) (3)	0.94	0.82	0.76	0.81	0.77

	Three Months Ended				
(dollar amounts in millions)	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Nonperforming assets, beginning of period	$ 945	$ 821	$ 852	$ 804	$ 822
Acquired nonperforming assets	295	81	—	—	—
New nonperforming assets	403	300	252	343	250
Returns to accruing status	(52)	(22)	(25)	(27)	(31)
Charge-offs	(121)	(75)	(62)	(57)	(55)
Payments	(108)	(141)	(167)	(203)	(178)
Sales	(5)	(19)	(29)	(8)	(4)
Nonperforming assets, end of period	$ 1,357	$ 945	$ 821	$ 852	$ 804

(1) Other nonperforming assets include certain impaired securities and/or nonaccrual loans held-for-sale.
(2) Nonperforming assets divided by the sum of loans and leases, net other real estate owned, and other NPAs.
(3) The sum of nonperforming assets and total accruing loans and leases past due 90 days or more divided by the sum of loans and leases and other real estate owned.

Huntington Bancshares Incorporated
Quarterly Accruing Past Due Loans and Leases
(Unaudited)

(dollar amounts in millions)	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Accruing loans and leases past due 90+ days:					
Commercial and industrial	$ 2	$ 1	$ 1	$ 4	$ 2
Commercial real estate	3	—	—	—	—
Lease financing	5	9	6	14	8
Residential mortgage (excluding loans guaranteed by the U.S. Government)	46	46	35	40	29
Automobile	12	14	12	10	8
Home equity	22	16	20	18	18
RV and marine	3	4	3	2	3
Other consumer	6	6	5	4	4
Total, excl. loans guaranteed by the U.S. Government	99	96	82	92	72
Add: loans guaranteed by U.S. Government	322	186	152	149	148
Total accruing loans and leases past due 90+ days, including loans guaranteed by the U.S. Government	$ 421	$ 282	$ 234	$ 241	$ 220
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.05 %	0.06 %	0.06 %	0.07 %	0.05 %
Guaranteed by U.S. Government, as a percent of total loans and leases	0.17	0.12	0.11	0.11	0.11
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.22	0.19	0.17	0.18	0.17

Huntington Bancshares Incorporated
Quarterly Capital Under Current Regulatory Standards (Basel III)
(Unaudited)

(dollar amounts in millions)	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Common equity tier 1 risk-based capital ratio: (1)					
Total Huntington shareholders' equity	$ 32,535	$ 24,342	$ 22,248	$ 20,928	$ 20,434
Regulatory capital adjustments:					
Shareholders' preferred equity and related surplus	(2,891)	(2,741)	(2,741)	(1,999)	(1,999)
Accumulated other comprehensive loss	2,055	1,904	2,065	2,241	2,422
Goodwill and other intangibles, net of taxes	(10,180)	(5,999)	(5,481)	(5,508)	(5,520)
Deferred tax assets from tax loss and credit carryforwards	(359)	(220)	(167)	(123)	(68)
Common equity tier 1 capital	21,160	17,286	15,924	15,539	15,269
Additional tier 1 capital					
Shareholders' preferred equity and related surplus	2,891	2,741	2,741	1,999	1,999
Tier 1 capital	24,051	20,027	18,665	17,538	17,268
Long-term debt and other tier 2 qualifying instruments	2,126	1,480	1,477	1,606	1,641
Qualifying allowance for loan and lease losses	2,595	2,086	1,880	1,859	1,811
Tier 2 capital	4,721	3,566	3,357	3,465	3,452
Total risk-based capital	$ 28,772	$ 23,593	$ 22,022	$ 21,003	$ 20,720
Risk-weighted assets (RWA) (1)	$ 208,126	$ 166,684	$ 150,222	$ 148,602	$ 144,632
Common equity tier 1 risk-based capital ratio (1)	10.2 %	10.4 %	10.6 %	10.5 %	10.6 %
Other regulatory capital data:					
Tier 1 leverage ratio (1)	9.5	9.3	9.0	8.5	8.5
Tier 1 risk-based capital ratio (1)	11.6	12.0	12.4	11.8	11.9
Total risk-based capital ratio (1)	13.8	14.2	14.7	14.1	14.3
Reconciliation of Non-GAAP Measure (2)					
Common equity tier 1 (CET1) capital (A)	$ 21,160	$ 17,286	$ 15,924	$ 15,539	$ 15,269
Add: Accumulated other comprehensive income (loss) (AOCI)	(2,055)	(1,904)	(2,065)	(2,241)	(2,422)
Less: AOCI cash flow hedge	(49)	27	16	(7)	(90)
Adjusted common equity tier 1 (B)	19,154	15,355	13,843	13,305	12,937
Risk-weighted assets (C)	208,126	166,684	150,222	148,602	144,632
CET1 ratio (A/C)	10.2 %	10.4 %	10.6 %	10.5 %	10.6 %
Adjusted CET1 ratio (B/C)	9.2	9.2	9.2	9.0	8.9

(1) March 31, 2026 figures are estimated.
(2) Huntington believes certain non-GAAP financial measures to be helpful in understanding Huntington's results of operations. The following provides the comparable regulatory financial measure, as well as the reconciliation to the comparable regulatory financial measure.

Huntington Bancshares Incorporated
Quarterly Common Stock Summary, Non-Regulatory Capital, and Other Data
(Unaudited)

Quarterly Common Stock Summary

	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Cash dividends declared per common share	$ 0.155	$ 0.155	$ 0.155	$ 0.155	$ 0.155
Common shares outstanding (in millions):					
Average - basic	1,869	1,544	1,459	1,457	1,454
Average - diluted	1,901	1,570	1,485	1,481	1,482
Ending	2,027	1,568	1,459	1,459	1,457
Tangible book value per common share	$ 9.55	$ 9.89	$ 9.54	$ 9.13	$ 8.80

Non-Regulatory Capital

(dollar amounts in millions)	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Calculation of tangible equity / asset ratio:					
Total Huntington shareholders' equity	$ 32,535	$ 24,342	$ 22,248	$ 20,928	$ 20,434
Goodwill and other intangible assets	(10,496)	(6,142)	(5,611)	(5,635)	(5,646)
Deferred tax liability on other intangible assets (1)	203	30	13	16	18
Total tangible equity	22,242	18,230	16,650	15,309	14,806
Preferred equity	(2,881)	(2,731)	(2,731)	(1,989)	(1,989)
Total tangible common equity	$ 19,361	$ 15,499	$ 13,919	$ 13,320	$ 12,817
Total assets	$ 285,372	$ 225,106	$ 210,228	$ 207,742	$ 209,596
Goodwill and other intangible assets	(10,496)	(6,142)	(5,611)	(5,635)	(5,646)
Deferred tax liability on other intangible assets (1)	203	30	13	16	18
Total tangible assets	$ 275,079	$ 218,994	$ 204,630	$ 202,123	$ 203,968
Shareholders' equity / total assets	11.4 %	10.8 %	10.6 %	10.1 %	9.7 %
Tangible equity / tangible asset ratio	8.1	8.3	8.1	7.6	7.3
Tangible common equity / tangible asset ratio	7.0	7.1	6.8	6.6	6.3
Tangible common equity / RWA ratio (2)	9.3	9.3	9.3	9.0	8.9

(1) Deferred tax liability related to other intangible assets is calculated at a 21% tax rate.
(2) Estimated at March 31, 2026.

Other Data

	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Number of employees (Average full-time equivalent)	24,641	20,924	20,247	20,242	20,092
Number of domestic full-service branches (1)	1,403	1,005	972	971	968
ATM Count	2,043	1,591	1,569	1,565	1,560

(1) Includes Regional Banking and The Huntington Private Bank offices.

Huntington Bancshares Incorporated
Quarterly Common Stock Summary, Non-Regulatory Capital, and Other Data (continued)
(Unaudited)

Return on Average Tangible Common Shareholders' Equity

(dollar amounts in millions)	Three Months Ended March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Calculation of average tangible common shareholders' equity ratio:					
Average Huntington common shareholders' equity	$ 27,050	$ 21,165	$ 19,197	$ 18,559	$ 18,007
Less: Intangible assets and goodwill, net of tax effect	9,026	6,015	5,610	5,624	5,632
Average tangible common shareholders' equity (A)	$ 18,024	$ 15,150	$ 13,587	$ 12,935	$ 12,375
Net income applicable to common shares	$ 482	$ 476	$ 602	$ 509	$ 500
Add: Amortization of intangibles, net of deferred tax	33	10	8	9	9
Adjusted net income applicable to common shares	$ 515	$ 486	$ 610	$ 518	$ 509
Adjusted net income applicable to common shares, annualized (B)	$ 2,089	$ 1,928	$ 2,420	$ 2,078	$ 2,064
Return on average tangible common shareholders' equity (B/A)	11.6 %	12.7 %	17.8 %	16.1 %	16.7 %