Exhibit 99.1

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Huntington Bancshares Incorporated Reports 2025 Second-Quarter Earnings

Q2 Results Highlighted by Growth in Key Strategic Fee Revenues and Net Interest Income, Driven by Strong Loan Growth and Expanded Net Interest Margin

2025 Second-Quarter Highlights:

- Earnings per common share (EPS) for the quarter was $0.34, unchanged from the prior quarter, and $0.04 higher than the year-ago quarter.
    - The quarter included $0.04 of impact to EPS resulting from a $58 million decrease in pre-tax earnings from a securities repositioning and Notable Items that decreased pre-tax earnings by $3 million.
- Net interest income increased $41 million, or 3%, from the prior quarter, and $155 million, or 12%, from the year-ago quarter.
- Noninterest income decreased $23 million, or 5%, from the prior quarter, to $471 million. From the year-ago quarter, noninterest income decreased $20 million, or 4%. Excluding the loss on the repositioning of securities and impact of credit risk transfer transactions, noninterest income increased $37 million, or 7%, from the prior quarter and $34 million, or 7%, from the year-ago quarter.
- Average total loans and leases increased $2.3 billion, or 2%, from the prior quarter to $133.2 billion, and increased $9.8 billion, or 8%, from the year-ago quarter.
    - Average commercial loans grew $1.6 billion, or 2%, from the prior quarter and $6.7 billion, or 10%, from the year-ago quarter.
    - Average consumer loans grew $725 million, or 1%, from the prior quarter and $3.1 billion, or 6%, from the year-ago quarter.
- Average total deposits increased $1.8 billion, or 1%, from the prior quarter and $9.9 billion, or 6%, from the year-ago quarter.
- Net charge-offs of 0.20% of average total loans and leases for the quarter, 6 basis points lower than the prior quarter.
- Nonperforming asset ratio of 0.63% at quarter end, 2 basis points higher than the prior quarter.
- Allowance for credit losses (ACL) of $2.5 billion, or 1.86% of total loans and leases, at quarter end, an increase of $37 million from the prior quarter.
- Common Equity Tier 1 (CET1) risk-based capital ratio was 10.5%, at June 30, 2025, compared to 10.6% in the prior quarter. Adjusted Common Equity Tier 1, including the impact of AOCI excluding cash flow hedges, was 9.0%, up from 8.9% in the prior quarter.
- Tangible common equity (TCE) ratio of 6.6%, up from 6.3% in the prior quarter and 6.0% from a year ago.

- Tangible book value per share of $9.13, up $0.33, or 4%, from the prior quarter and up $1.24, or 16%, from a year ago.
- Announced combination with Veritex Holdings, Inc., which will accelerate Huntington's organic growth initiatives in the dynamic Texas market.

COLUMBUS, Ohio – Huntington Bancshares Incorporated (Nasdaq: HBAN) reported net income for the 2025 second quarter of $536 million, or $0.34 per common share, an increase of $9 million, or 2%, from the prior quarter, and an increase of $62 million, or 13%, from the year-ago quarter.

Return on average assets was 1.04%, return on average common equity was 11.0%, and return on average tangible common equity (ROTCE) was 16.1%. Excluding the impact of the securities repositioning and Notable Items, ROTCE was 17.6%.

CEO Commentary:

"Our second quarter results reflect the ongoing successful execution of our organic growth strategy." said Steve Steinour, chairman, president, and CEO. "We are acquiring new customers, deepening relationships, and expanding both net interest income and fee-based revenue through the strength of our product suite and capabilities."

"Our sustained growth reflects focused execution across both our core businesses and new growth initiatives. We are leveraging our scale as we further expand our well-diversified loan portfolio and continue to deepen client relationships. We have seen both loans and deposits growth of approximately $10 billion over the last year. Our commercial specialty banking teams are delivering solid results, as we broaden capabilities and extend our national reach. The Huntington brand is gaining traction and attracting clients in our newer markets—North and South Carolina and Texas, where the combination with Veritex further supports our long-term growth ambitions."

"Credit continues to perform well, demonstrated by improved net-charge offs and stable levels of criticized and non-performing assets. This is evidence of our disciplined credit risk management and client selection."

"We remain confident in our ability to execute our strategy and sustain strong growth, while maintaining our disciplined approach to risk management. We have never been better positioned."

Table 1 – Earnings Performance Summary

	2025		2024		
(in millions, except per share data)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter
Net income attributable to Huntington	$ 536	$ 527	$ 530	$ 517	$ 474
Diluted earnings per common share	0.34	0.34	0.34	0.33	0.30
Return on average assets	1.04 %	1.04 %	1.05 %	1.04 %	0.98 %
Return on average common equity	11.0	11.3	11.0	10.8	10.4
Return on average tangible common equity	16.1	16.7	16.4	16.2	16.1
Net interest margin	3.11	3.10	3.03	2.98	2.99
Efficiency ratio	59.0	58.9	58.6	59.4	60.8
Tangible book value per common share	$ 9.13	$ 8.80	$ 8.33	$ 8.65	$ 7.89
Cash dividends declared per common share	0.155	0.155	0.155	0.155	0.155
Average earning assets	$ 191,092	$ 188,299	$ 185,222	$ 181,891	$ 178,062
Average loans and leases	133,171	130,862	128,158	124,507	123,376
Average total deposits	163,429	161,600	159,405	156,488	153,578
Tangible common equity / tangible assets ratio	6.6 %	6.3 %	6.1 %	6.4 %	6.0 %
Common equity Tier 1 risk-based capital ratio *(1)*	10.5	10.6	10.5	10.4	10.4
NCOs as a % of average loans and leases	0.20 %	0.26 %	0.30 %	0.30 %	0.29 %
NAL ratio	0.62	0.56	0.60	0.58	0.59
ACL as a % of total loans and leases	1.86	1.87	1.88	1.93	1.95

(1) June 30, 2025 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 June 30, 2025		$ 536	$ 0.34
• FDIC Deposit Insurance Fund (DIF) special assessment *(3)*	$ 3	$ 2	$ —
• Staffing efficiencies expense *(4)*	(6)	(5)	(0.01)
Three Months Ended March 31, 2025		$ 527	$ 0.34
• FDIC DIF special assessment *(3)*	$ (3)	$ (2)	$ —
Three Months Ended June 30, 2024		$ 474	$ 0.30
• FDIC DIF special assessment *(3)*	$ (6)	$ (5)	—

(1) Favorable (unfavorable) impact.
(2) EPS reflected on a fully diluted basis.
(3) 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.
(4) Staffing efficiencies include severance expense recorded in personnel costs.

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

Table 3 – Net Interest Income and Total Revenue

	2025		2024			Change (%)	
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Net interest income	$ 1,467	$ 1,426	$ 1,395	$ 1,351	$ 1,312	3 %	12 %
FTE adjustment	16	15	14	13	13	7	23
Net interest income - FTE	1,483	1,441	1,409	1,364	1,325	3	12
Noninterest income	471	494	559	523	491	(5)	(4)
Total revenue - FTE	$ 1,954	$ 1,935	$ 1,968	$ 1,887	$ 1,816	1 %	8 %

Table 4 – Net Interest Margin Summary

	2025		2024			Change (bp)	
Yield / Cost	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Total earning assets	5.40 %	5.39 %	5.42 %	5.62 %	5.62 %	1	(22)
Total loans and leases	5.91	5.87	5.89	6.05	6.01	4	(10)
Total securities	3.95	4.01	4.10	4.26	4.29	(6)	(34)
Total interest-bearing liabilities	2.85	2.86	3.01	3.32	3.34	(1)	(49)
Total interest-bearing deposits	2.46	2.48	2.65	2.94	2.94	(2)	(48)
Net interest rate spread	2.55	2.53	2.41	2.30	2.28	2	27
Impact of noninterest-bearing funds on margin	0.56	0.57	0.62	0.68	0.71	(1)	(15)
Net interest margin	3.11 %	3.10 %	3.03 %	2.98 %	2.99 %	1	12

See Page 9 of Quarterly Financial Supplement for additional detail.

Fully-taxable equivalent (FTE) net interest income for the 2025 second quarter increased $158 million, or 12%, from the 2024 second quarter. The results primarily reflect a $13.0 billion, or 7%, increase in average earning assets and a 12 basis point increase in the net interest margin (NIM) to 3.11%, partially offset by a $12.9 billion, or 9%, increase in average interest-bearing liabilities. The 12 basis point increase in NIM reflected net hedging activity and a decrease in cost of funding, partially offset by a decrease in yields on interest earning assets.

Compared to the 2025 first quarter, FTE net interest income increased $42 million, or 3%, driven by an increase in average earning assets of $2.8 billion, or 1%, and an increase in NIM of 1 basis point to 3.11%, partially offset by an increase in average interest-bearing liabilities of $2.2 billion, or 1%.

Table 5 – Average Earning Assets

($ in billions)	2025 Second Quarter	2025 First Quarter	2024 Fourth Quarter	2024 Third Quarter	2024 Second Quarter	Change (%) LQ	Change (%) YOY
Commercial and industrial	$ 59.4	$ 57.6	$ 55.1	$ 52.2	$ 51.7	3 %	15 %
Commercial real estate	10.8	11.0	11.3	11.7	12.2	(2)	(11)
Lease financing	5.5	5.5	5.4	5.2	5.1	—	8
Total commercial	75.6	74.1	71.8	69.1	69.0	2	10
Residential mortgage	24.4	24.3	24.1	24.1	23.9	1	2
Automobile	15.1	14.7	14.4	13.6	13.0	3	16
Home equity	10.2	10.1	10.1	10.1	10.1	1	1
RV and marine	5.9	6.0	6.0	6.0	6.0	(1)	(1)
Other consumer	1.9	1.8	1.7	1.6	1.5	5	24
Total consumer	57.5	56.8	56.3	55.4	54.4	1	6
Total loans and leases	133.2	130.9	128.2	124.5	123.4	2	8
Total securities	44.9	45.2	45.4	44.2	43.0	(1)	4
Interest-earning deposits with banks	12.3	11.6	11.0	12.5	11.1	5	10
Other earning assets	0.7	0.6	0.7	0.7	0.6	28	30
Total earning assets	$ 191.1	$ 188.3	$ 185.2	$ 181.9	$ 178.1	1 %	7 %

See Page 7 of Quarterly Financial Supplement for additional detail.

Average earning assets for the 2025 second quarter increased $13.0 billion, or 7%, from the year-ago quarter, primarily reflecting a $9.8 billion, or 8%, increase in average total loans and leases and a $1.9 billion, or 4%, increase in average total securities. Average loan and lease balance increases were led by growth in average commercial loans of $6.7 billion, or 10%, primarily driven by a $7.7 billion, or 15%, increase in average commercial and industrial loans, partially offset by a $1.4 billion, or 11%, decrease in average commercial real estate loans. Additionally, average consumer loans increased by $3.1 billion, or 6%, primarily driven by a $2.1 billion, or 16%, increase in average automobile loans.

Compared to the 2025 first quarter, average earning assets increased $2.8 billion, or 1%, primarily reflecting a $2.3 billion, or 2%, increase in average total loans and leases. Average loan and lease balance increases were driven by an increase in average commercial loan balances of $1.6 billion, or 2%, primarily driven by a $1.8 billion, or 3%, increase in average commercial and industrial loans. Average consumer loans increased $725 million, or 1%, primarily due to an increase in average automobile loans.

Table 6 – Liabilities

($ in billions)	2025 Second Quarter	2025 First Quarter	2024 Fourth Quarter	2024 Third Quarter	2024 Second Quarter	Change (%) LQ	Change (%) YOY
Average balances:							
Demand deposits - noninterest-bearing	$ 29.2	$ 28.9	$ 29.6	$ 28.8	$ 29.6	1 %	(1)%
Demand deposits - interest-bearing	44.7	43.6	41.8	41.9	39.4	3	13
Total demand deposits	73.9	72.5	71.4	70.7	69.0	2	7
Money market deposits	61.1	60.2	58.3	55.5	53.6	1	14
Savings deposits	15.1	14.9	14.6	14.9	15.4	2	(2)
Time deposits	13.3	14.0	15.1	15.3	15.6	(5)	(15)
Total deposits	$ 163.4	$ 161.6	$ 159.4	$ 156.5	$ 153.6	1 %	6 %
Short-term borrowings	$ 1.3	$ 1.4	$ 1.2	$ 0.8	$ 1.2	(12)%	4 %
Long-term debt	17.8	16.9	16.1	15.9	15.1	5	17
Total debt	$ 19.1	$ 18.3	$ 17.3	$ 16.7	$ 16.3	4 %	16 %
Total interest-bearing liabilities	$ 153.2	$ 151.0	$ 147.2	$ 144.4	$ 140.3	1 %	9 %
Total liabilities	187.3	185.0	181.8	178.1	175.3	1	7

See Page 7 of Quarterly Financial Supplement for additional detail.

Average total liabilities for the 2025 second quarter increased $12.0 billion, or 7%, from the year-ago quarter, driven by increases in average total deposits of $9.9 billion, or 6%, and in average total debt of $2.7 billion, or 16%.

Compared to the 2025 first quarter, average total liabilities increased $2.2 billion, or 1%, driven by increases in average total deposits of $1.8 billion, or 1%, and in average total debt of $697 million, or 4%.

Noninterest Income

Table 7 – Noninterest Income

($ in millions)	2025 Second Quarter	2025 First Quarter	2024 Fourth Quarter	2024 Third Quarter	2024 Second Quarter	Change (%) LQ	Change (%) YOY
Payments and cash management revenue	$ 165	$ 155	$ 162	$ 158	$ 154	6 %	7 %
Wealth and asset management revenue	102	101	93	93	90	1	13
Customer deposit and loan fees	95	86	88	86	83	10	14
Capital markets and advisory fees	84	67	120	78	73	25	15
Mortgage banking income	28	31	31	38	30	(10)	(7)
Leasing revenue	10	14	19	19	19	(29)	(47)
Insurance income	19	20	22	18	18	(5)	6
Net gains (losses) on sales of securities	(58)	—	(21)	—	—	NM	NM
Other noninterest income	26	20	45	33	24	30	8
Total noninterest income	$ 471	$ 494	$ 559	$ 523	$ 491	(5)%	(4)%
Additional information:							
Impact of mark-to-market and premiums from credit risk transfer transactions (included in other noninterest income)	$ (5)	$ (3)	$ —	$ (8)	$ (9)	67 %	(44)%

NM - Not Meaningful

During the quarter, Huntington sold approximately $900 million of corporate debt investment securities, resulting in a pre-tax loss of $58 million. Huntington has completed the re-investment of proceeds within the quarter, re-investing in 0% risk-weighted investment securities, with an expected earn-back from the transaction of less than 3 years.

Total noninterest income for the 2025 second quarter decreased $20 million, or 4%, from the year-ago quarter. The 2025 second quarter included a $58 million loss on the sale of investment securities discussed previously and $5 million of contra revenue related to premium costs and mark-to-market associated with credit risk transfer transactions, while the 2024 second quarter included $9 million of contra revenue related to the credit risk transfer transactions. Excluding the impact from these items, noninterest income increased $34 million, or 7%. Wealth and asset management revenue increased $12 million, or 13%, largely due to higher trust and investment management income. Customer deposit and loan fees increased $12 million, or 14%, primarily due to higher loan commitment fees. Payments and cash management revenue increased $11 million, or 7%, driven by higher merchant acquiring and cash management revenues. Capital markets and advisory fees increased $11 million, or 15%, primarily due to commercial loan production related activities. These increases were partially offset by a decrease in leasing revenue of $9 million, or 47%, due to lower operating lease income and income on terminated leases.

Total noninterest income decreased $23 million, or 5%, compared to the 2025 first quarter. The 2025 second quarter included a $58 million loss on the sale of investment securities discussed previously and $5 million of contra revenue related to premium costs and mark-to-market associated with credit risk transfer transactions, while the 2025 first quarter included $3 million of contra revenue related to the credit risk transfer transactions. Excluding the impact from these items, noninterest income increased $37 million, or 7%. Capital markets and advisory fees increased $17 million, or 25%, primarily due to higher advisory fees. Payments and cash management revenue increased $10 million, or 6%, primarily due to higher card transaction revenue. Customer deposit and loan fees increased $9 million, or 10%, primarily due to higher deposit and loan commitment fees.

Noninterest Expense

Table 8 – Noninterest Expense

	2025		2024			Change (%)	
($ in millions)	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	LQ	YOY
Personnel costs	$ 722	$ 671	$ 715	$ 684	$ 663	8 %	9 %
Outside data processing and other services	182	170	167	167	165	7	10
Equipment	68	67	70	65	62	1	10
Net occupancy	54	65	56	57	51	(17)	6
Marketing	28	29	28	33	27	(3)	4
Deposit and other insurance expense	20	37	20	15	25	(46)	(20)
Professional services	22	22	27	21	26	—	(15)
Amortization of intangibles	11	11	12	11	12	—	(8)
Lease financing equipment depreciation	2	4	3	4	4	(50)	(50)
Other noninterest expense	88	76	80	73	82	16	7
Total noninterest expense	$ 1,197	$ 1,152	$ 1,178	$ 1,130	$ 1,117	4 %	7 %
(in thousands)							
Average full-time equivalent employees	20.2	20.1	20.0	20.0	19.9	— %	2 %

Table 9 - Impact of Notable Items

($ in millions)	2025 Second Quarter	2025 First Quarter	2024 Fourth Quarter	2024 Third Quarter	2024 Second Quarter
Personnel costs	$ 6	$ —	$ —	$ 12	$ —
Net occupancy	—	—	—	1	—
Deposit and other insurance expense	(3)	3	(3)	(7)	6
Total noninterest expense	$ 3	$ 3	$ (3)	$ 6	$ 6

Table 10 - Adjusted Noninterest Expense (Non-GAAP)

($ in millions)	2025 Second Quarter	2025 First Quarter	2024 Fourth Quarter	2024 Third Quarter	2024 Second Quarter	Change (%) LQ	Change (%) YOY
Personnel costs	$ 716	$ 671	$ 715	$ 672	$ 663	7 %	8 %
Outside data processing and other services	182	170	167	167	165	7	10
Equipment	68	67	70	65	62	1	10
Net occupancy	54	65	56	56	51	(17)	6
Marketing	28	29	28	33	27	(3)	4
Deposit and other insurance expense	23	34	23	22	19	(32)	21
Professional services	22	22	27	21	26	—	(15)
Amortization of intangibles	11	11	12	11	12	—	(8)
Lease financing equipment depreciation	2	4	3	4	4	(50)	(50)
Other noninterest expense	88	76	80	73	82	16	7
Total adjusted noninterest expense	$ 1,194	$ 1,149	$ 1,181	$ 1,124	$ 1,111	4 %	7 %

Reported total noninterest expense for the 2025 second quarter increased $80 million, or 7%, from the year-ago quarter. Excluding the impact from Notable Items, noninterest expense increased $83 million, or 7%, primarily driven by higher personnel costs of $53 million, or 8%, due to higher incentive compensation and salary expense, and outside data processing and other services increased $17 million, or 6%, primarily reflecting higher technology and data expense.

Reported total noninterest expense increased $45 million, or 4%, from the 2025 first quarter. Excluding the impact from Notable Items, noninterest expense increased $45 million, or 4%, primarily driven by higher personnel costs of $45 million, or 7%, due primarily to higher incentive compensation and salary expense, and an increase in outside data process and other services of $12 million, or 7%, driven by higher technology and data expense. Partially offsetting these increases, deposit and other insurance expense decreased $11 million, or 32%, impacted by non-recurring adjustments to FDIC insurance expense in the prior quarter, and net occupancy decreased $11 million, or 17%, largely due to lower building services expense.

Credit Quality

Table 11 – Credit Quality Metrics

($ in millions)	2025 June 30,	2025 March 31,	2024 December 31,	2024 September 30,	2024 June 30,
Total nonaccrual loans and leases	$ 842	$ 748	$ 783	$ 738	$ 733
Total other real estate, net	10	8	8	8	10
Other NPAs *(1)*	—	48	31	38	37
Total nonperforming assets	852	804	822	784	780
Accruing loans and leases past due 90+ days	241	220	239	224	175
NPAs + accruing loans & leases past due 90+ days	$ 1,093	$ 1,024	$ 1,061	$ 1,008	$ 955
NAL ratio *(2)*	0.62 %	0.56 %	0.60 %	0.58 %	0.59 %
NPA ratio *(3)*	0.63	0.61	0.63	0.62	0.63
(NPAs+90 days)/(Loans+OREO)	0.81	0.77	0.82	0.80	0.77
Provision for credit losses	$ 103	$ 115	$ 107	$ 106	$ 100
Net charge-offs	66	86	97	93	90
Net charge-offs / Average total loans and leases	0.20 %	0.26 %	0.30 %	0.30 %	0.29 %
Allowance for loans and lease losses (ALLL)	$ 2,331	$ 2,263	$ 2,244	$ 2,235	$ 2,304
Allowance for unfunded lending commitments	184	215	202	201	119
Allowance for credit losses (ACL)	$ 2,515	$ 2,478	$ 2,446	$ 2,436	$ 2,423
ALLL as a % of:					
Total loans and leases	1.73 %	1.71 %	1.73 %	1.77 %	1.85 %
NALs	277	302	286	303	314
NPAs	274	281	273	285	296
ACL as a % of:					
Total loans and leases	1.86 %	1.87 %	1.88 %	1.93 %	1.95 %
NALs	299	331	312	330	331
NPAs	295	308	297	311	311

(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 12-15 of Quarterly Financial Supplement for additional detail.

Nonperforming assets (NPAs) were $852 million, or 0.63%, of total loans and leases, OREO and other NPAs, compared to $780 million, or 0.63%, a year-ago. Nonaccrual loans and leases (NALs) were $842 million, or 0.62% of total loans and leases, compared to $733 million, or 0.59% of total loans and leases, a year-ago. The increase in NPAs was driven by an increase in commercial and industrial NALs, partially offset by decreases in commercial real estate NALs and other NPAs. On a linked quarter basis, NPAs increased $48 million, and NALs increased $94 million, or 13%. The increase in NPAs was primarily driven by increases in commercial and industrial and commercial real estate NALs, partially offset by a decrease in other NPAs.

The provision for credit losses increased $3 million year-over-year and decreased $12 million quarter-over-quarter to $103 million in the 2025 second quarter. Net charge-offs (NCOs) decreased $24 million year-over-year and $20 million quarter-over-quarter to $66 million. NCOs represented an annualized 0.20% of average loans and leases in the current quarter, down from 0.29% and 0.26% in the year-ago quarter and prior quarter, respectively. Commercial and consumer net charge-offs were 0.16% and 0.25%, respectively, for the 2025 second quarter.

The allowance for loan and lease losses (ALLL) increased $27 million from the year-ago quarter to $2.3 billion, or 1.73% of total loans and leases. The allowance for credit losses (ACL) increased by $92 million from the year-ago quarter to $2.5 billion, or 1.86% of total loans and leases, 1 basis point lower than the prior quarter and 8 basis points lower than the year-ago quarter.

Capital

Table 12 – Capital Ratios

	2025		2024		
($ in billions)	June 30,	March 31,	December 31,	September 30,	June 30,
Tangible common equity / tangible assets ratio	6.6 %	6.3 %	6.1 %	6.4 %	6.0 %
Common equity tier 1 risk-based capital ratio *(1)*	10.5	10.6	10.5	10.4	10.4
Regulatory Tier 1 risk-based capital ratio *(1)*	11.8	11.9	11.9	12.1	12.1
Regulatory Total risk-based capital ratio *(1)*	14.1	14.3	14.3	14.1	14.3
Total risk-weighted assets *(1)*	$ 148.6	$ 144.6	$ 143.7	$ 142.5	$ 139.4

(1) June 30, 2025 figures are estimated. The capital ratios reflect Huntington's election to delay the impact of CECL on regulatory capital. As of June 30, 2025 and March 31, 2025, the impact of the CECL deferral was fully phased in, while 75% of the impact of the CECL deferral was phased in at December 31, 2024, September 30, 2024, and June 30, 2024.

See Pages 16-17 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio was 6.6% at June 30, 2025, an increase from 6.3% at March 31, 2025, driven by an increase in tangible common equity from current period earnings, net of dividends, and an improvement in accumulated other comprehensive income. Common Equity Tier 1 (CET1) risk-based capital ratio was 10.5% at June 30, 2025, compared to 10.6% at March 31, 2025, with higher risk-weighted assets during the quarter partially offset by current period earnings, net of dividends.

Income Taxes

The provision for income taxes was $96 million in the 2025 second quarter compared to $122 million in the 2025 first quarter. The effective tax rate for the 2025 second quarter was 15.0%, compared to 18.6% for the 2025 first quarter, with the decrease quarter-over-quarter driven by the remeasurement of deferred tax assets for changes in certain state tax laws which were enacted during the three months ended June 30, 2025.

At June 30, 2025, we had a net federal deferred tax asset of $674 million and a net state deferred tax asset of $106 million.

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on July 18, 2025, 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 #13754784. 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 July 26, 2025 at (877) 660-6853 or (201) 612-7415; conference ID #13754784.

Please see the 2025 Second 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 $208 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 971 branches in 13 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 about the benefits of the proposed transaction, the plans, objectives, expectations and intentions of Huntington Bancshares Incorporated ("Huntington") and Veritex Holdings, Inc. ("Veritex"), the expected timing of completion of the transaction, and other statements that are not historical facts and are subject to numerous assumptions, risks, and uncertainties that are beyond the control of Huntington and Veritex. Such statements are subject to numerous assumptions, risks, estimates, uncertainties and other important factors that change over time and could cause actual results to differ materially from any results, performance, or events expressed or implied by such forward-looking statements, including as a result of the factors referenced below. 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.

Huntington and Veritex caution that the forward-looking statements in this communication are not guarantees of future performance and involve a number of known and unknown risks, uncertainties and assumptions that are difficult to assess and are subject to change based on factors which are, in many instances, beyond Huntington's and Veritex's control. 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, 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 matters, 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 FDIC special assessments, long-term debt requirements and heightened capital requirements, and 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 uninsured 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; the effects of social media on market perceptions of us and banks generally; cybersecurity risks; uncertainty in U.S. fiscal and monetary policy, including the interest rate policies of the 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; 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 SEC, OCC, Federal Reserve, FDIC, CFPB, and state-level regulators; the occurrence of any event, change or other circumstances that could give rise to the right of one or both of the parties to terminate the merger agreement between Huntington and Veritex; the outcome of any legal proceedings that may be instituted against Huntington or Veritex; delays in completing the transaction; the failure to obtain necessary regulatory approvals (and the risk that such approvals may result in the imposition of conditions that could adversely affect the combined company or the expected benefits of the transaction); the failure to obtain Veritex shareholder approval or to satisfy any of the other conditions to the transaction on a timely basis or at all; the possibility that the anticipated benefits of the transaction are not realized when expected or at all, including as a result of the impact of, or problems arising from, the integration of the two companies or as a result of the strength of the economy and competitive factors in the areas where Huntington and Veritex do business; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; diversion of management's attention from ongoing business operations

and opportunities; potential adverse reactions or changes to business, customer or employee relationships, including those resulting from the announcement or completion of the transaction; the ability to complete the transaction and integration of Huntington and Veritex successfully; the dilution caused by Huntington's issuance of additional shares of its capital stock in connection with the transaction; and other factors that may affect the future results of Huntington and Veritex. Additional factors that could cause results to differ materially from those described above can be found in Huntington's Annual Report on Form 10-K for the year ended December 31, 2024 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2025, each of which is on file with the Securities and Exchange Commission (the "SEC") and available in the "Investor Relations" section of Huntington's website http://www.huntington.com, under the heading "Investor Relations" and in other documents Huntington files with the SEC, and in Veritex's Annual Report on Form 10-K for the year ended December 31, 2024 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarter ended March 31, 2025, each of which is on file with the SEC and available on Veritex's investor relations website, ir.veritexbank.com, under the heading "Financials" and in other documents Veritex files with the SEC.

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. Neither Huntington nor Veritex 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 or Veritex update one or more forward-looking statements, no inference should be drawn that Huntington or Veritex 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.

IMPORTANT ADDITIONAL INFORMATION

In connection with the proposed transaction, Huntington will file with the SEC a Registration Statement on Form S-4 that will include a Proxy Statement of Veritex and a Prospectus of Huntington, as well as other relevant documents concerning the proposed transaction. The proposed transaction involving Huntington and Veritex will be submitted to Veritex's shareholders for their consideration. This communication does not constitute an offer to sell or the solicitation of an offer to buy any securities or a solicitation of any vote or approval, nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. INVESTORS AND SHAREHOLDERS OF VERITEX ARE URGED TO READ THE REGISTRATION STATEMENT AND THE PROXY STATEMENT/PROSPECTUS REGARDING THE TRANSACTION WHEN IT BECOMES AVAILABLE AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN

IMPORTANT INFORMATION. Shareholders will be able to obtain a free copy of the definitive proxy statement/prospectus, as well as other filings containing information about Huntington and Veritex, without charge, at the SEC's website (http://www.sec.gov). Copies of the proxy statement/prospectus and the filings with the SEC that will be incorporated by reference in the proxy statement/prospectus can also be obtained, without charge, by directing a request to Huntington Investor Relations, Huntington Bancshares Incorporated, Huntington Center, 41 South High Street, Columbus, Ohio 43287, (800) 576-5007 or to Veritex Investor Relations, Veritex Holdings, Inc., 8214 Westchester Drive, Suite 800, Dallas, Texas 75225, (972) 349-6200.

PARTICIPANTS IN THE SOLICITATION

Huntington, Veritex, and certain of their respective directors and executive officers may be deemed to be participants in the solicitation of proxies from the shareholders of Veritex in connection with the proposed transaction under the rules of the SEC. Information regarding the interests of the directors and executive officers of Huntington and Veritex and other persons who may be deemed to be participants in the solicitation of shareholders of Veritex in connection with the transaction and a description of their direct and indirect interests, by security holdings or otherwise, will be included in the definitive proxy statement/prospectus related to the transaction, which will be filed by Huntington with the SEC. Information regarding Huntington's directors and

executive officers is available in its definitive proxy statement relating to its 2025 Annual Meeting of Shareholders, which was filed with the SEC on March 6, 2025, and other documents filed by Huntington with the SEC. Information regarding Veritex's directors and executive officers is available in its definitive proxy statement relating to its 2025 Annual Meeting of Shareholders, which was filed with the SEC on April 29, 2025, and other documents filed by Veritex with the SEC. Other information regarding the participants in the proxy solicitation and a description of their direct and indirect interests, by security holdings or otherwise, will be contained in the proxy statement/prospectus and other relevant materials filed with the SEC. Free copies of this document may be obtained as described above under "Important Additional Information."

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
June 30, 2025

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Notes:

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 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 Ratios

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 June 30, 2025	March 31, 2025	June 30, 2024	Percent Changes vs. 1Q25	Percent Changes vs. 2Q24
Net interest income (1)	$ 1,483	$ 1,441	$ 1,325	3 %	12 %
FTE adjustment	(16)	(15)	(13)	(7)	(23)
Net interest income	1,467	1,426	1,312	3	12
Provision for credit losses	103	115	100	(10)	3
Noninterest income	471	494	491	(5)	(4)
Noninterest expense	1,197	1,152	1,117	4	7
Income before income taxes	638	653	586	(2)	9
Provision for income taxes	96	122	106	(21)	(9)
Income after income taxes	542	531	480	2	13
Income attributable to non-controlling interest	6	4	6	50	—
Net income attributable to Huntington	536	527	474	2	13
Dividends on preferred shares	27	27	35	—	(23)
Net income applicable to common shares	$ 509	$ 500	$ 439	2 %	16 %
Net income per common share - diluted	$ 0.34	$ 0.34	$ 0.30	— %	13 %
Cash dividends declared per common share	0.155	0.155	0.155	—	—
Tangible book value per common share at end of period	9.13	8.80	7.89	4	16
Average common shares - basic	1,457	1,454	1,451	—	—
Average common shares - diluted	1,481	1,482	1,474	—	—
Ending common shares outstanding	1,459	1,457	1,452	—	—
Return on average assets	1.04 %	1.04 %	0.98 %		
Return on average common shareholders' equity	11.0	11.3	10.4		
Return on average tangible common shareholders' equity (2)	16.1	16.7	16.1		
Net interest margin (1)	3.11	3.10	2.99		
Efficiency ratio (3)	59.0	58.9	60.8		
Effective tax rate	15.0	18.6	18.2		
Average total assets	$ 207,852	$ 205,087	$ 194,558	1	7
Average earning assets	191,092	188,299	178,062	1	7
Average loans and leases	133,171	130,862	123,376	2	8
Average total deposits	163,429	161,600	153,578	1	6
Average Huntington shareholders' equity	20,548	19,997	19,254	3	7
Average common shareholders' equity	18,559	18,007	16,861	3	10
Average tangible common shareholders' equity	12,935	12,375	11,201	5	15
Total assets at end of period	207,742	209,596	196,310	(1)	6
Total Huntington shareholders' equity at end of period	20,928	20,434	19,515	2	7
NCOs as a % of average loans and leases	0.20 %	0.26 %	0.29 %		
NAL ratio	0.62	0.56	0.59		
NPA ratio (4)	0.63	0.61	0.63		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases at the end of period	1.73	1.71	1.85		
Allowance for credit losses (ACL) as a % of total loans and leases at the end of period	1.86	1.87	1.95		
Common equity tier 1 risk-based capital ratio (5)	10.5	10.6	10.4		
Tangible common equity / tangible asset ratio (6)	6.6	6.3	6.0		

See Notes to the Quarterly and Year-to-Date Key Statistics.

Huntington Bancshares Incorporated
Year-to-Date Key Statistics
(Unaudited)

(dollar amounts in millions, except per share data)	Six Months Ended June 30, 2025	Six Months Ended June 30, 2024	Change Amount	Change Percent
Net interest income (1)	$ 2,924	$ 2,625	$ 299	11 %
FTE adjustment	(31)	(26)	(5)	(19)
Net interest income	2,893	2,599	294	11
Provision for credit losses	218	207	11	5
Noninterest income	965	958	7	1
Noninterest expense	2,349	2,254	95	4
Income before income taxes	1,291	1,096	195	18
Provision for income taxes	218	192	26	14
Income after income taxes	1,073	904	169	19
Income attributable to non-controlling interest	10	11	(1)	(9)
Net income attributable to Huntington	1,063	893	170	19
Dividends on preferred shares	54	71	(17)	(24)
Net income applicable to common shares	$ 1,009	$ 822	$ 187	23 %
Net income per common share - diluted	$ 0.68	$ 0.56	$ 0.12	21 %
Cash dividends declared per common share	0.31	0.31	—	—
Average common shares - basic	1,456	1,450	6	—
Average common shares - diluted	1,482	1,474	8	1
Return on average assets	1.04 %	0.93 %		
Return on average common shareholders’ equity	11.1	9.8		
Return on average tangible common shareholders’ equity (2)	16.4	15.1		
Net interest margin (1)	3.11	3.00		
Efficiency ratio (3)	58.9	62.2		
Effective tax rate	16.8	17.5		
Average total assets	$ 206,477	$ 192,432	$ 14,045	7 %
Average earning assets	189,703	175,913	13,790	8
Average loans and leases	132,023	122,653	9,370	8
Average total deposits	162,519	152,153	10,366	7
Average Huntington shareholders’ equity	20,274	19,234	1,040	5
Average common shareholders' equity	18,285	16,840	1,445	9
Average tangible common shareholders' equity	12,657	11,176	1,481	13
NCOs as a % of average loans and leases	0.23 %	0.30 %		

See Notes to the Quarterly and Year-to-Date Key Statistics.

Notes to the Quarterly and Year-to-Date Key Statistics

(1) On a fully-taxable equivalent (FTE) basis 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 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) June 30, 2025 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). Other intangible assets are net of deferred tax liability, calculated at a 21% tax rate.

Huntington Bancshares Incorporated
Consolidated Balance Sheets

(dollar amounts in millions)	At June 30, 2025	At December 31, 2024	Percent Changes
	(Unaudited)		
Assets			
Cash and due from banks	$ 1,776	$ 1,685	5 %
Interest-earning deposits with banks	9,171	11,647	(21)
Trading account securities	481	53	808
Available-for-sale securities	28,330	27,273	4
Held-to-maturity securities	15,965	16,368	(2)
Other securities	878	823	7
Loans held for sale	876	654	34
Loans and leases (1)	134,960	130,042	4
Allowance for loan and lease losses	(2,331)	(2,244)	(4)
Net loans and leases	132,629	127,798	4
Bank owned life insurance	2,808	2,793	1
Accrued income and other receivables	1,675	2,190	(24)
Premises and equipment	1,104	1,066	4
Goodwill	5,561	5,561	—
Servicing rights and other intangible assets	647	677	(4)
Other assets	5,841	5,642	4
Total assets	$ 207,742	$ 204,230	2 %
Liabilities and shareholders' equity			
Liabilities			
Deposits (2)	$ 163,380	$ 162,448	1 %
Short-term borrowings	576	199	189 %
Long-term debt	17,467	16,374	7
Other liabilities	5,349	5,427	(1)
Total liabilities	186,772	184,448	1
Shareholders' equity			
Preferred stock	1,989	1,989	—
Common stock	15	15	—
Capital surplus	15,506	15,484	—
Less treasury shares, at cost	(87)	(86)	(1)
Accumulated other comprehensive income (loss)	(2,246)	(2,866)	22
Retained earnings	5,751	5,204	11
Total Huntington shareholders’ equity	20,928	19,740	6
Non-controlling interest	42	42	—
Total equity	20,970	19,782	6
Total liabilities and equity	$ 207,742	$ 204,230	2 %
Common shares authorized (par value of $0.01)	2,250,000,000	2,250,000,000	
Common shares outstanding	1,458,800,042	1,453,635,809	
Treasury shares outstanding	6,972,708	6,984,102	
Preferred stock, authorized shares	6,617,808	6,617,808	
Preferred shares outstanding	877,500	877,500	

(1) See page 5 for detail of loans and leases.
(2) See page 6 for detail of deposits.

Huntington Bancshares Incorporated
Loans and Leases Composition
(Unaudited)

(dollar amounts in millions)	June 30, 2025		March 31, 2025		December 31, 2024		September 30, 2024		June 30, 2024	
Ending balances by type:										
Total loans and leases										
Commercial:										
Commercial and industrial	$ 60,723	45 %	$ 58,948	45 %	$ 56,809	43 %	$ 53,601	43 %	$ 52,307	42 %
Commercial real estate:										
Commercial	9,793	7	10,196	7	10,215	8	10,647	8	10,997	9
Construction	905	1	772	1	863	1	896	1	936	1
Commercial real estate	10,698	8	10,968	8	11,078	9	11,543	9	11,933	10
Lease financing	5,516	4	5,451	4	5,454	4	5,342	4	5,202	4
Total commercial	76,937	57	75,367	57	73,341	56	70,486	56	69,442	56
Consumer:										
Residential mortgage	24,527	19	24,369	19	24,242	19	24,100	19	24,069	19
Automobile	15,382	11	14,877	11	14,564	11	14,003	11	13,233	11
Home equity	10,221	8	10,130	8	10,142	8	10,129	8	10,076	8
RV and marine	5,907	4	5,939	4	5,982	5	6,042	5	6,042	5
Other consumer	1,986	1	1,823	1	1,771	1	1,627	1	1,560	1
Total consumer	58,023	43	57,138	43	56,701	44	55,901	44	54,980	44
Total loans and leases	$ 134,960	100 %	$ 132,505	100 %	$ 130,042	100 %	$ 126,387	100 %	$ 124,422	100 %
Ending balances by business segment:										
Consumer & Regional Banking	$ 73,887	55 %	$ 72,653	55 %	$ 72,051	56 %	$ 70,742	56 %	$ 69,328	56 %
Commercial Banking	60,823	45	59,726	45	57,858	44	55,441	44	54,941	44
Treasury / Other	250	—	126	—	133	—	204	—	153	—
Total loans and leases	$ 134,960	100 %	$ 132,505	100 %	$ 130,042	100 %	$ 126,387	100 %	$ 124,422	100 %
Average balances by business segment:										
Consumer & Regional Banking	$ 73,154	55 %	$ 72,043	55 %	$ 71,390	56 %	$ 69,759	56 %	$ 68,405	56 %
Commercial Banking	59,806	45	58,588	45	56,492	44	54,464	44	54,748	44
Treasury / Other	211	—	231	—	276	—	284	—	223	—
Total loans and leases	$ 133,171	100 %	$ 130,862	100 %	$ 128,158	100 %	$ 124,507	100 %	$ 123,376	100 %

Huntington Bancshares Incorporated
Deposits Composition
(Unaudited)

(dollar amounts in millions)	June 30, 2025		March 31, 2025		December 31, 2024		September 30, 2024		June 30, 2024	
Ending balances by type:										
Total deposits										
Demand deposits - noninterest-bearing	$ 28,656	18 %	$ 30,217	18 %	$ 29,345	18 %	$ 29,047	18 %	$ 28,636	19 %
Demand deposits - interest-bearing	45,468	28	44,992	28	43,378	27	42,292	27	40,943	27
Money market deposits	60,998	37	61,608	37	60,730	37	56,434	36	54,469	35
Savings deposits	15,112	9	15,179	9	14,723	9	14,679	9	15,201	10
Time deposits	13,146	8	13,341	8	14,272	9	15,899	10	15,118	9
Total deposits	$163,380	100 %	$165,337	100 %	$162,448	100 %	$158,351	100 %	$154,367	100 %
Ending balances by business segment:										
Consumer & Regional Banking	$111,926	68 %	$112,972	68 %	$111,390	69 %	$110,107	70 %	$110,913	72 %
Commercial Banking	43,691	27	44,090	27	43,366	26	41,597	26	38,110	25
Treasury / Other	7,763	5	8,275	5	7,692	5	6,647	4	5,344	3
Total deposits	$163,380	100 %	$165,337	100 %	$162,448	100 %	$158,351	100 %	$154,367	100 %
Average balances by business segment:										
Consumer & Regional Banking	$112,135	69 %	$110,974	69 %	$110,750	70 %	$109,884	70 %	$110,819	72 %
Commercial Banking	43,288	26	42,714	26	41,741	26	40,153	26	36,765	24
Treasury / Other	8,006	5	7,912	5	6,914	4	6,451	4	5,994	4
Total deposits	$163,429	100 %	$161,600	100 %	$159,405	100 %	$156,488	100 %	$153,578	100 %

Huntington Bancshares Incorporated
Consolidated Quarterly Average Balance Sheets
(Unaudited)

(dollar amounts in millions)	Quarterly Average Balances (1)					Percent Changes vs.	
	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	1Q25	2Q24
Assets							
Interest-earning deposits with banks	$ 12,264	$ 11,632	$ 11,027	$ 12,532	$ 11,116	5 %	10 %
Securities:							
Trading account securities	634	487	645	136	143	30	343 %
Available-for-sale securities:							
Taxable	24,015	24,245	24,778	25,434	24,184	(1)	(1)
Tax-exempt	3,251	3,254	3,056	2,699	2,684	—	21
Total available-for-sale securities	27,266	27,499	27,834	28,133	26,868	(1)	1
Held-to-maturity securities - taxable	16,130	16,358	16,053	15,078	15,211	(1)	6
Other securities	881	877	824	829	776	—	14
Total securities	44,911	45,221	45,356	44,176	42,998	(1)	4
Loans held for sale	746	584	681	676	572	28	30
Loans and leases: (2)							
Commercial:							
Commercial and industrial	59,393	57,555	55,136	52,194	51,724	3	15
Commercial real estate:							
Commercial	9,955	10,206	10,461	10,835	11,247	(2)	(11)
Construction	830	815	818	909	916	2	(9)
Commercial real estate	10,785	11,021	11,279	11,744	12,163	(2)	(11)
Lease financing	5,458	5,476	5,424	5,180	5,071	—	8
Total commercial	75,636	74,052	71,839	69,118	68,958	2	10
Consumer:							
Residential mortgage	24,423	24,299	24,127	24,074	23,909	1	2
Automobile	15,132	14,665	14,350	13,584	12,989	3	16
Home equity	10,196	10,123	10,134	10,089	10,056	1	1
RV and marine	5,921	5,951	6,009	6,046	5,966	(1)	(1)
Other consumer	1,863	1,772	1,699	1,596	1,498	5	24
Total consumer	57,535	56,810	56,319	55,389	54,418	1	6
Total loans and leases	133,171	130,862	128,158	124,507	123,376	2	8
Total earning assets	191,092	188,299	185,222	181,891	178,062	1	7
Cash and due from banks	1,407	1,404	1,348	1,407	1,340	—	5
Goodwill and other intangible assets	5,640	5,651	5,662	5,674	5,685	—	(1)
All other assets	$ 9,713	$ 9,733	$ 9,583	$ 9,306	$ 9,471	—	3
Total assets	$ 207,852	$ 205,087	$ 201,815	$ 198,278	$ 194,558	1 %	7 %
Liabilities and shareholders' equity							
Interest-bearing deposits:							
Demand deposits - interest-bearing	$ 44,677	$ 43,582	$ 41,802	$ 41,850	$ 39,431	3 %	13 %
Money market deposits	61,090	60,213	58,297	55,599	53,553	1	14
Savings deposits	15,127	14,866	14,648	14,891	15,408	2	(2)
Time deposits	13,290	13,993	15,076	15,348	15,556	(5)	(15)
Total interest-bearing deposits	134,184	132,654	129,823	127,688	123,948	1	8
Short-term borrowings	1,261	1,439	1,249	826	1,214	(12)	4
Long-term debt	17,776	16,901	16,081	15,878	15,146	5	17
Total interest-bearing liabilities	153,221	150,994	147,153	144,392	140,308	1	9
Demand deposits - noninterest-bearing	29,245	28,946	29,582	28,800	29,630	1	(1)
All other liabilities	4,788	5,102	5,020	4,925	5,314	(6)	(10)
Total liabilities	187,254	185,042	181,755	178,117	175,252	1	7
Total Huntington shareholders' equity	20,548	19,997	20,013	20,113	19,254	3	7
Non-controlling interest	50	48	47	48	52	4	(4)
Total equity	20,598	20,045	20,060	20,161	19,306	3	7
Total liabilities and equity	$ 207,852	$ 205,087	$ 201,815	$ 198,278	$ 194,558	1 %	7 %

(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)

	Quarterly Interest Income / Expense (1) (2)				
(dollar amounts in millions)	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Assets					
Interest-earning deposits with banks	$ 139	$ 129	$ 136	$ 174	$ 154
Securities:					
Trading account securities	6	4	8	1	2
Available-for-sale securities:					
Taxable	278	287	302	331	322
Tax-exempt	41	42	38	35	34
Total available-for-sale securities	319	329	340	366	356
Held-to-maturity securities - taxable	107	108	104	93	93
Other securities	12	12	12	11	10
Total securities	444	453	464	471	461
Loans held for sale	12	9	11	12	10
Loans and leases:					
Commercial:					
Commercial and industrial	914	873	851	840	829
Commercial real estate:					
Commercial	166	170	185	207	214
Construction	17	15	22	20	19
Commercial real estate	183	185	207	227	233
Lease financing	92	89	89	86	82
Total commercial	1,189	1,147	1,147	1,153	1,144
Consumer:					
Residential mortgage	253	250	243	241	232
Automobile	219	207	205	191	172
Home equity	186	183	190	199	196
RV and marine	79	78	81	79	76
Other consumer	51	48	47	48	44
Total consumer	788	766	766	758	720
Total loans and leases	1,977	1,913	1,913	1,911	1,864
Total earning assets	$ 2,572	$ 2,504	$ 2,524	$ 2,568	$ 2,489
Liabilities					
Interest-bearing deposits:					
Demand deposits - interest-bearing	$ 223	$ 205	$ 209	$ 239	$ 210
Money market deposits	464	458	479	521	513
Savings deposits	11	7	6	4	3
Time deposits	124	140	169	181	181
Total interest-bearing deposits	822	810	863	945	907
Short-term borrowings	13	14	17	14	19
Long-term debt	254	239	235	245	238
Total interest-bearing liabilities	1,089	1,063	1,115	1,204	1,164
Net interest income	$ 1,483	$ 1,441	$ 1,409	$ 1,364	$ 1,325

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 21% tax rate. See page 10 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 - Yields / Rates
(Unaudited)

	Quarterly Average Yields / Rates				
Fully-taxable equivalent basis (1)	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Assets					
Interest-earning deposits with banks	4.52 %	4.45 %	4.92 %	5.55 %	5.55 %
Securities:					
Trading account securities	3.72	3.67	5.39	3.28	5.10
Available-for-sale securities:					
Taxable	4.62	4.73	4.87	5.21	5.33
Tax-exempt	4.93	5.22	5.00	5.23	5.07
Total available-for-sale securities	4.66	4.79	4.89	5.21	5.30
Held-to-maturity securities - taxable	2.66	2.64	2.59	2.47	2.44
Other securities	5.85	5.28	6.01	4.86	5.21
Total securities	3.95	4.01	4.10	4.26	4.29
Loans held for sale	6.43	6.48	6.28	6.92	6.81
Loans and leases: (2)					
Commercial:					
Commercial and industrial	6.09	6.07	6.05	6.31	6.33
Commercial real estate:					
Commercial	6.59	6.66	6.91	7.47	7.53
Construction	8.16	7.47	10.64	8.52	8.41
Commercial real estate	6.71	6.72	7.18	7.55	7.60
Lease financing	6.66	6.49	6.38	6.51	6.41
Total commercial	6.22	6.19	6.25	6.53	6.56
Consumer:					
Residential mortgage	4.15	4.11	4.03	4.00	3.89
Automobile	5.82	5.71	5.70	5.59	5.34
Home equity	7.32	7.33	7.42	7.86	7.86
RV and marine	5.31	5.34	5.35	5.24	5.11
Other consumer	10.88	11.01	11.18	11.69	11.75
Total consumer	5.49	5.44	5.42	5.45	5.32
Total loans and leases	5.91	5.87	5.89	6.05	6.01
Total earning assets	5.40	5.39	5.42	5.62	5.62
Liabilities					
Interest-bearing deposits:					
Demand deposits - interest-bearing	2.00	1.91	1.99	2.28	2.13
Money market deposits	3.05	3.08	3.27	3.73	3.85
Savings deposits	0.28	0.20	0.16	0.12	0.09
Time deposits	3.74	4.06	4.47	4.66	4.70
Total interest-bearing deposits	2.46	2.48	2.65	2.94	2.94
Short-term borrowings	4.37	3.87	5.37	6.52	6.31
Long-term debt	5.69	5.68	5.83	6.19	6.28
Total interest-bearing liabilities	2.85	2.86	3.01	3.32	3.34
Net interest rate spread	2.55	2.53	2.41	2.30	2.28
Impact of noninterest-bearing funds on margin	0.56	0.57	0.62	0.68	0.71
Net interest margin	3.11 %	3.10 %	3.03 %	2.98 %	2.99 %
Additional information:					
Commercial Loan Derivative Impact					
Commercial loans (2) (3)	6.49 %	6.57 %	6.77 %	7.21 %	7.29 %
Impact of commercial loan derivatives	(0.27)	(0.38)	(0.52)	(0.68)	(0.73)
Total commercial - as reported	6.22 %	6.19 %	6.25 %	6.53 %	6.56 %
Average SOFR	4.32 %	4.33 %	4.68 %	5.28 %	5.32 %
Total cost of deposits (4)	2.02 %	2.03 %	2.16 %	2.40 %	2.38 %

(1) Fully-taxable equivalent (FTE) yields are calculated assuming a 21% tax rate. See page 10 for the FTE adjustment.
(2) Includes nonaccrual loans and leases.
(3) Yield/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 June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Interest income	$ 2,556	$ 2,489	$ 2,510	$ 2,555	$ 2,476
Interest expense	1,089	1,063	1,115	1,204	1,164
Net interest income	1,467	1,426	1,395	1,351	1,312
Provision for credit losses	103	115	107	106	100
Net interest income after provision for credit losses	1,364	1,311	1,288	1,245	1,212
Payments and cash management revenue	165	155	162	158	154
Wealth and asset management revenue	102	101	93	93	90
Customer deposit and loan fees	95	86	88	86	83
Capital markets and advisory fees	84	67	120	78	73
Mortgage banking income	28	31	31	38	30
Leasing revenue	10	14	19	19	19
Insurance income	19	20	22	18	18
Net gains (losses) on sales of securities	(58)	—	(21)	—	—
Other noninterest income	26	20	45	33	24
Total noninterest income	471	494	559	523	491
Personnel costs	722	671	715	684	663
Outside data processing and other services	182	170	167	167	165
Equipment	68	67	70	65	62
Net occupancy	54	65	56	57	51
Marketing	28	29	28	33	27
Deposit and other insurance expense	20	37	20	15	25
Professional services	22	22	27	21	26
Amortization of intangibles	11	11	12	11	12
Lease financing equipment depreciation	2	4	3	4	4
Other noninterest expense	88	76	80	73	82
Total noninterest expense	1,197	1,152	1,178	1,130	1,117
Income before income taxes	638	653	669	638	586
Provision for income taxes	96	122	135	116	106
Income after income taxes	542	531	534	522	480
Income attributable to non-controlling interest	6	4	4	5	6
Net income attributable to Huntington	536	527	530	517	474
Dividends on preferred shares	27	27	27	36	35
Impact of preferred stock redemptions	—	—	5	—	—
Net income applicable to common shares	$ 509	$ 500	$ 498	$ 481	$ 439
Average common shares - basic	1,457	1,454	1,453	1,453	1,451
Average common shares - diluted	1,481	1,482	1,481	1,477	1,474
Per common share					
Net income - basic	$ 0.35	$ 0.34	$ 0.34	$ 0.33	$ 0.30
Net income - diluted	0.34	0.34	0.34	0.33	0.30
Cash dividends declared	0.155	0.155	0.155	0.155	0.155
Revenue - fully-taxable equivalent (FTE)					
Net interest income	$ 1,467	$ 1,426	$ 1,395	$ 1,351	$ 1,312
FTE adjustment	16	15	14	13	13
Net interest income (1)	1,483	1,441	1,409	1,364	1,325
Noninterest income	471	494	559	523	491
Total revenue (1)	$ 1,954	$ 1,935	$ 1,968	$ 1,887	$ 1,816

(1) On a fully-taxable equivalent (FTE) basis assuming a 21% tax rate.

Huntington Bancshares Incorporated
Quarterly Mortgage Banking Noninterest Income
(Unaudited)

	Three Months Ended					Percent Changes vs.	
(dollar amounts in millions)	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	1Q25	2Q24
Net origination and secondary marketing income	$ 26	$ 18	$ 25	$ 25	$ 17	44 %	53 %
Net mortgage servicing income							
Loan servicing income	26	26	26	25	25	—	4
Amortization of capitalized servicing	(18)	(13)	(16)	(14)	(14)	(38)	(29)
Operating income	8	13	10	11	11	(38)	(27)
MSR valuation adjustment (1)	—	(15)	53	(25)	11	100	(100)
(Losses) gains due to MSR hedging	(6)	15	(57)	27	(10)	(140)	40
Net MSR risk management	(6)	—	(4)	2	1	(100)	(700)
Total net mortgage servicing income	2	13	6	13	12	(85)	(83)
All other	—	—	—	—	1	—	(100)
Mortgage banking income	$ 28	$ 31	$ 31	$ 38	$ 30	(10)%	(7)%
Mortgage origination volume	$ 2,412	$ 1,599	$ 2,093	$ 1,883	$ 2,164	51 %	11 %
Mortgage origination volume for sale	1,508	938	1,220	1,194	1,191	61	27
Third party mortgage loans serviced (2)	$ 33,925	$ 33,864	$ 33,696	$ 33,565	$ 33,404	— %	2 %
Mortgage servicing rights (2)	567	564	573	515	543	1	4
MSR % of investor servicing portfolio (2)	1.67 %	1.66 %	1.70 %	1.53 %	1.63 %	1	2

(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 June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Allowance for loan and lease losses, beginning of period	$ 2,263	$ 2,244	$ 2,235	$ 2,304	$ 2,280
Loan and lease charge-offs	(111)	(133)	(129)	(129)	(145)
Recoveries of loans and leases previously charged-off	45	47	32	36	55
Net loan and lease charge-offs	(66)	(86)	(97)	(93)	(90)
Provision for loan and lease losses	134	105	106	24	114
Allowance for loan and lease losses, end of period	2,331	2,263	2,244	2,235	2,304
Allowance for unfunded lending commitments, beginning of period	215	202	201	119	135
Provision for unfunded lending commitments	(31)	13	1	82	(16)
Allowance for unfunded lending commitments, end of period	184	215	202	201	119
Total allowance for credit losses, end of period	$ 2,515	$ 2,478	$ 2,446	$ 2,436	$ 2,423
Allowance for loan and lease losses (ALLL) as % of:					
Total loans and leases	1.73 %	1.71 %	1.73 %	1.77 %	1.85 %
Nonaccrual loans and leases (NALs)	277	302	286	303	314
Nonperforming assets (NPAs)	274	281	273	285	296
Total allowance for credit losses (ACL) as % of:					
Total loans and leases	1.86 %	1.87 %	1.88 %	1.93 %	1.95 %
Nonaccrual loans and leases (NALs)	299	331	312	330	331
Nonperforming assets (NPAs)	295	308	297	311	311

(dollar amounts in millions)	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Allocation of allowance for credit losses					
Commercial					
Commercial and industrial	$ 1,068	$ 1,017	$ 947	$ 937	$ 995
Commercial real estate	417	443	473	510	542
Lease financing	63	60	64	51	50
Total commercial	1,548	1,520	1,484	1,498	1,587
Consumer					
Residential mortgage	208	199	205	193	199
Automobile	161	150	145	138	127
Home equity	153	140	148	149	142
RV and marine	143	146	150	150	146
Other consumer	118	108	112	107	103
Total consumer	783	743	760	737	717
Total allowance for loan and lease losses	2,331	2,263	2,244	2,235	2,304
Allowance for unfunded lending commitments	184	215	202	201	119
Total allowance for credit losses	$ 2,515	$ 2,478	$ 2,446	$ 2,436	$ 2,423

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

(dollar amounts in millions)	Three Months Ended June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Net charge-offs (recoveries) by loan and lease type:					
Commercial:					
Commercial and industrial	$ 32	$ 48	$ 52	$ 51	$ 21
Commercial real estate	(3)	(8)	(2)	5	36
Lease financing	2	4	1	(2)	—
Total commercial	31	44	51	54	57
Consumer:					
Residential mortgage	1	—	—	—	1
Automobile	7	13	12	8	6
Home equity	—	—	—	(1)	—
RV and marine	5	7	7	6	4
Other consumer	22	22	27	26	22
Total consumer	35	42	46	39	33
Total net charge-offs	$ 66	$ 86	$ 97	$ 93	$ 90
Net charge-offs (recoveries) - annualized percentages:					
Commercial:					
Commercial and industrial	0.22 %	0.33 %	0.39 %	0.39 %	0.16 %
Commercial real estate	(0.14)	(0.26)	(0.08)	0.17	1.19
Lease financing	0.12	0.33	0.06	(0.18)	0.02
Total commercial	0.16	0.24	0.29	0.31	0.33
Consumer:					
Residential mortgage	0.01	—	0.01	—	0.01
Automobile	0.19	0.35	0.32	0.24	0.20
Home equity	0.01	—	(0.02)	(0.02)	(0.01)
RV and marine	0.33	0.45	0.43	0.37	0.25
Other consumer	4.86	4.89	6.51	6.38	5.98
Total consumer	0.25	0.29	0.32	0.28	0.24
Net charge-offs as a % of average loans and leases	0.20 %	0.26 %	0.30 %	0.30 %	0.29 %

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

(dollar amounts in millions)	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 489	$ 413	$ 457	$ 408	$ 346
Commercial real estate	138	118	118	132	194
Lease financing	10	11	10	9	13
Residential mortgage	93	90	83	82	80
Automobile	5	4	6	5	4
Home equity	105	110	107	100	95
RV and marine	2	2	2	2	1
Total nonaccrual loans and leases	842	748	783	738	733
Other real estate, net	10	8	8	8	10
Other NPAs (1)	—	48	31	38	37
Total nonperforming assets	$ 852	$ 804	$ 822	$ 784	$ 780
Nonaccrual loans and leases as a % of total loans and leases	0.62 %	0.56 %	0.60 %	0.58 %	0.59 %
NPA ratio (2)	0.63	0.61	0.63	0.62	0.63
(NPA+90days)/(Loan+OREO) (3)	0.81	0.77	0.82	0.80	0.77

	Three Months Ended				
(dollar amounts in millions)	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Nonperforming assets, beginning of period	$ 804	$ 822	$ 784	$ 780	$ 738
New nonperforming assets	343	250	271	254	316
Returns to accruing status	(27)	(31)	(46)	(55)	(55)
Charge-offs	(57)	(55)	(37)	(53)	(82)
Payments	(203)	(178)	(146)	(139)	(135)
Sales	(8)	(4)	(4)	(3)	(2)
Nonperforming assets, end of period	$ 852	$ 804	$ 822	$ 784	$ 780

(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.

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

(dollar amounts in millions)	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Accruing loans and leases past due 90+ days:					
Commercial and industrial	$ 4	$ 2	$ 3	$ 6	$ 1
Lease financing	14	8	11	16	4
Residential mortgage (excluding loans guaranteed by the U.S. Government)	40	29	34	28	22
Automobile	10	8	12	10	8
Home equity	18	18	20	20	18
RV and marine	2	3	4	3	3
Other consumer	4	4	4	5	3
Total, excl. loans guaranteed by the U.S. Government	92	72	88	88	59
Add: loans guaranteed by U.S. Government	149	148	151	136	116
Total accruing loans and leases past due 90+ days, including loans guaranteed by the U.S. Government	$ 241	$ 220	$ 239	$ 224	$ 175
Ratios:					
Excluding loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.07 %	0.05 %	0.07 %	0.07 %	0.05 %
Guaranteed by U.S. Government, as a percent of total loans and leases	0.11	0.11	0.12	0.11	0.09
Including loans guaranteed by the U.S. Government, as a percent of total loans and leases	0.18	0.17	0.18	0.18	0.14

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

(dollar amounts in millions)	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Common equity tier 1 risk-based capital ratio: (1)					
Total Huntington shareholders' equity	$ 20,928	$ 20,434	$ 19,740	$ 20,606	$ 19,515
Regulatory capital adjustments:					
CECL transitional amount (2)	—	—	109	109	109
Shareholders' preferred equity and related surplus	(1,999)	(1,999)	(1,999)	(2,404)	(2,404)
Accumulated other comprehensive loss	2,241	2,422	2,866	2,104	2,911
Goodwill and other intangibles, net of taxes	(5,508)	(5,520)	(5,534)	(5,546)	(5,561)
Deferred tax assets from tax loss and credit carryforwards	(123)	(68)	(55)	(66)	(49)
Common equity tier 1 capital	15,539	15,269	15,127	14,803	14,521
Additional tier 1 capital					
Shareholders' preferred equity and related surplus	1,999	1,999	1,999	2,404	2,404
Tier 1 capital	17,538	17,268	17,126	17,207	16,925
Long-term debt and other tier 2 qualifying instruments	1,606	1,641	1,641	1,119	1,278
Qualifying allowance for loan and lease losses	1,859	1,811	1,798	1,784	1,743
Tier 2 capital	3,465	3,452	3,439	2,903	3,021
Total risk-based capital	$ 21,003	$ 20,720	$ 20,565	$ 20,110	$ 19,946
Risk-weighted assets (RWA) (1)	$ 148,602	$ 144,632	$ 143,650	$ 142,543	$ 139,374
Common equity tier 1 risk-based capital ratio (1)	10.5 %	10.6 %	10.5 %	10.4 %	10.4 %
Other regulatory capital data:					
Tier 1 leverage ratio (1)	8.5	8.5	8.6	8.8	8.8
Tier 1 risk-based capital ratio (1)	11.8	11.9	11.9	12.1	12.1
Total risk-based capital ratio (1)	14.1	14.3	14.3	14.1	14.3
Reconciliation of Non-GAAP Measure (3)					
Common equity tier 1 (CET1) capital (A)	$ 15,539	$ 15,269	$ 15,127	$ 14,803	$ 14,521
Add: Accumulated other comprehensive income (loss) (AOCI)	(2,241)	(2,422)	(2,866)	(2,104)	(2,911)
Less: AOCI cash flow hedge	(7)	(90)	(267)	(39)	(399)
Adjusted common equity tier 1 (B)	13,305	12,937	12,528	12,738	12,009
Risk weighted assets (C)	148,602	144,632	143,650	142,543	139,374
CET1 ratio (A/C)	10.5 %	10.6 %	10.5 %	10.4 %	10.4 %
Adjusted CET1 ratio (B/C)	9.0	8.9	8.7	8.9	8.6

(1) June 30, 2025 figures are estimated.

(2) Huntington elected to temporarily delay certain effects of CECL on regulatory capital pursuant to a rule that allowed BHCs and banks to delay the impact of adopting CECL for two years, followed by a three-year transition period which began January 1, 2022. For periods beginning on or after January 1, 2025, the impact of the CECL deferral was fully phased in, while 75% of the impact of the CECL deferral was phased in at December 31, 2024, September 30, 2024, and June 30, 2024.

(3) 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

	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Cash dividends declared per common share	$ 0.155	$ 0.155	$ 0.155	$ 0.155	$ 0.155
Common shares outstanding (in millions):					
Average - basic	1,457	1,454	1,453	1,453	1,451
Average - diluted	1,481	1,482	1,481	1,477	1,474
Ending	1,459	1,457	1,454	1,453	1,452
Tangible book value per common share	$ 9.13	$ 8.80	$ 8.33	$ 8.65	$ 7.89

Non-Regulatory Capital

(dollar amounts in millions)	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Calculation of tangible equity / asset ratio:					
Total Huntington shareholders' equity	$ 20,928	$ 20,434	$ 19,740	$ 20,606	$ 19,515
Goodwill and other intangible assets	(5,635)	(5,646)	(5,657)	(5,669)	(5,680)
Deferred tax liability on other intangible assets (1)	16	18	20	23	25
Total tangible equity	15,309	14,806	14,103	14,960	13,860
Preferred equity	(1,989)	(1,989)	(1,989)	(2,394)	(2,394)
Total tangible common equity	$ 13,320	$ 12,817	$ 12,114	$ 12,566	$ 11,466
Total assets	$ 207,742	$ 209,596	$ 204,230	$ 200,535	$ 196,310
Goodwill and other intangible assets	(5,635)	(5,646)	(5,657)	(5,669)	(5,680)
Deferred tax liability on other intangible assets (1)	16	18	20	23	25
Total tangible assets	$ 202,123	$ 203,968	$ 198,593	$ 194,889	$ 190,655
Tangible equity / tangible asset ratio	7.6 %	7.3 %	7.1 %	7.7 %	7.3 %
Tangible common equity / tangible asset ratio	6.6	6.3	6.1	6.4	6.0
Tangible common equity / RWA ratio (2)	9.0	8.9	8.4	8.8	8.2

(1) Deferred tax liability related to other intangible assets is calculated at a 21% tax rate.
(2) Estimated at June 30, 2025.

Other Data

	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Number of employees (Average full-time equivalent)	20,242	20,092	20,045	20,043	19,889
Number of domestic full-service branches (1)	971	968	978	975	972
ATM Count	1,565	1,560	1,577	1,585	1,603

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

Non-GAAP Reconciliation: Return on Average Tangible Common Shareholders' Equity

	Three Months Ended				
(dollar amounts in millions)	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Calculation of average tangible common shareholders' equity ratio:					
Average Huntington common shareholders' equity	$ 18,559	$ 18,007	$ 17,979	$ 17,719	$ 16,861
Less: Intangible assets and goodwill, net of tax effect	5,624	5,632	5,641	5,650	5,660
Average tangible common shareholders' equity (A)	$ 12,935	$ 12,375	$ 12,338	$ 12,069	$ 11,201
Net income applicable to common shares	$ 509	$ 500	$ 498	$ 481	$ 439
Add: Amortization of intangibles, net of deferred tax	9	9	9	9	9
Adjusted net income applicable to common shares	518	509	507	490	448
Add: Notable items, after tax	3	2	(2)	5	5
Less: Net gain (loss) on sale of securities, after tax	(46)	—	(17)	—	—
Adjusted net income applicable to common shares, excluding notable items and net securities gain (loss)	$ 567	$ 511	$ 522	$ 495	$ 453
Adjusted net income applicable to common shares, annualized (B)	$ 2,078	$ 2,064	$ 2,021	$ 1,949	$ 1,802
Adjusted net income applicable to common shares, excluding notable items and net securities gain (loss), annualized (C)	2,274	2,072	2,081	1,969	1,822
Return on average tangible common shareholders' equity (B/A)	16.1 %	16.7 %	16.4 %	16.2 %	16.1 %
Return on average tangible common shareholders' equity adjusted (C/A)	17.6 %	16.7 %	16.9 %	16.3 %	16.2 %

Huntington Bancshares Incorporated
Consolidated Year-To-Date Average Balance Sheets
(Unaudited)

	YTD Average Balances (1)			
	Six Months Ended June 30,		Change	
(dollar amounts in millions)	2025	2024	Amount	Percent
Assets				
Interest-earning deposits with banks	$ 11,950	$ 10,439	$ 1,511	14 %
Securities:				
Trading account securities	561	138	423	307
Available-for-sale securities:				
Taxable	24,130	23,349	781	3
Tax-exempt	3,252	2,680	572	21
Total available-for-sale securities	27,382	26,029	1,353	5
Held-to-maturity securities - taxable	16,243	15,389	854	6
Other securities	879	750	129	17
Total securities	45,065	42,306	2,759	7
Loans held for sale	665	515	150	29
Loans and leases: (2)				
Commercial:				
Commercial and industrial	58,478	51,175	7,303	14
Commercial real estate:				
Commercial	10,080	11,306	(1,226)	(11)
Construction	822	1,057	(235)	(22)
Commercial real estate	10,902	12,363	(1,461)	(12)
Lease financing	5,467	5,076	391	8
Total commercial	74,847	68,614	6,233	9
Consumer:				
Residential mortgage	24,362	23,809	553	2
Automobile	14,900	12,771	2,129	17
Home equity	10,160	10,064	96	1
RV and marine	5,936	5,929	7	—
Other consumer	1,818	1,466	352	24
Total consumer	57,176	54,039	3,137	6
Total loans and leases	132,023	122,653	9,370	8
Total earning assets	189,703	175,913	13,790	8
Cash and due from banks	1,406	1,416	(10)	(1)
Goodwill and other intangible assets	5,646	5,691	(45)	(1)
All other assets	9,722	9,412	310	3
Total assets	$ 206,477	$ 192,432	$ 14,045	7 %
Liabilities and shareholders' equity				
Interest-bearing deposits:				
Demand deposits - interest-bearing	$ 44,132	$ 38,960	$ 5,172	13 %
Money market deposits	60,654	52,431	8,223	16
Savings deposits	14,998	15,517	(519)	(3)
Time deposits	13,639	15,475	(1,836)	(12)
Total interest-bearing deposits	133,423	122,383	11,040	9
Short-term borrowings	1,350	1,257	93	7
Long-term debt	17,341	14,461	2,880	20
Total interest-bearing liabilities	152,114	138,101	14,013	10
Demand deposits - noninterest-bearing	29,096	29,770	(674)	(2)
All other liabilities	4,944	5,277	(333)	(6)
Total Liabilities	186,154	173,148	13,006	8
Total Huntington shareholders' equity	20,274	19,234	1,040	5
Non-controlling interest	49	50	(1)	(2)
Total equity	$ 20,323	$ 19,284	$ 1,039	5
Total liabilities and equity	$ 206,477	$ 192,432	$ 14,045	7 %

(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 Year-To-Date Net Interest Margin - Interest Income / Expense (1) (2)
(Unaudited)

(dollar amounts in millions)	YTD Interest Income / Expense Six Months Ended June 30, 2025	2024
Assets		
Interest-earning deposits with banks	$ 268	$ 288
Securities:		
Trading account securities	10	4
Available-for-sale securities:		
Taxable	565	618
Tax-exempt	83	68
Total available-for-sale securities	648	686
Held-to-maturity securities - taxable	215	188
Other securities	24	19
Total securities	897	897
Loans held for sale	21	17
Loans and leases:		
Commercial:		
Commercial and industrial	1,787	1,630
Commercial real estate:		
Commercial	336	429
Construction	32	44
Commercial real estate	368	473
Lease financing	181	161
Total commercial	2,336	2,264
Consumer:		
Residential mortgage	503	459
Automobile	426	330
Home equity	369	391
RV and marine	157	150
Other consumer	99	86
Total consumer	1,554	1,416
Total loans and leases	3,890	3,680
Total earning assets	$ 5,076	$ 4,882
Liabilities		
Interest-bearing deposits:		
Demand deposits - interest-bearing	$ 428	$ 410
Money market deposits	922	994
Savings deposits	18	5
Time deposits	264	355
Total interest-bearing deposits	1,632	1,764
Short-term borrowings	27	38
Long-term debt	493	455
Total interest-bearing liabilities	2,152	2,257
Net interest income	$ 2,924	$ 2,625

(1) Fully-taxable equivalent (FTE) income and expense calculated assuming a 21% tax rate. See page 21 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 Year-To-Date Net Interest Margin - Yields / Rates
(Unaudited)

	YTD Average Yields / Rates	
	Six Months Ended June 30,	
Fully-taxable equivalent basis (1)	2025	2024
Assets		
Interest-earning deposits with banks	4.49 %	5.53 %
Securities:		
Trading account securities	3.70	5.12
Available-for-sale securities:		
Taxable	4.68	5.29
Tax-exempt	5.08	5.06
Total available-for-sale securities	4.73	5.27
Held-to-maturity securities - taxable	2.65	2.44
Other securities	5.57	5.22
Total securities	3.98	4.24
Loans held for sale	6.45	6.68
Loans and leases: (2)		
Commercial:		
Commercial and industrial	6.08	6.29
Commercial real estate:		
Commercial	6.62	7.51
Construction	7.82	8.31
Commercial real estate	6.71	7.58
Lease financing	6.57	6.27
Total commercial	6.21	6.52
Consumer:		
Residential mortgage	4.13	3.86
Automobile	5.77	5.20
Home equity	7.33	7.81
RV and marine	5.32	5.08
Other consumer	10.94	11.83
Total consumer	5.47	5.26
Total loans and leases	5.89	5.97
Total earning assets	5.40 %	5.58 %
Liabilities		
Interest-bearing deposits:		
Demand deposits - interest-bearing	1.96 %	2.11 %
Money market deposits	3.06	3.81
Savings deposits	0.24	0.06
Time deposits	3.90	4.62
Total interest-bearing deposits	2.47	2.90
Short-term borrowings	4.10	6.12
Long-term debt	5.68	6.29
Total interest-bearing liabilities	2.85	3.29
Net interest rate spread	2.55	2.29
Impact of noninterest-bearing funds on margin	0.56	0.71
Net interest margin	3.11 %	3.00 %
Additional information:		
Commercial Loan Derivative Impact		
Commercial loans (2) (3)	6.53 %	7.25 %
Impact of commercial loan derivatives	(0.32)	(0.73)
Total commercial - as reported	6.21 %	6.52 %
Average SOFR	4.33 %	5.32 %
Total cost of deposits (4)	2.02 %	2.33 %

(1) Fully-taxable equivalent (FTE) yields are calculated assuming a 21% tax rate. See page 21 for the FTE adjustment.
(2) Includes nonaccrual loans and leases.
(3) Yield/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 Year-To-Date Income Statement Data
(Unaudited)

(dollar amounts in millions, except per share data)	Six Months Ended June 30, 2025	Six Months Ended June 30, 2024	Change Amount	Change Percent
Interest income	$ 5,045	$ 4,856	$ 189	4 %
Interest expense	2,152	2,257	(105)	(5)
Net interest income	2,893	2,599	294	11
Provision for credit losses	218	207	11	5
Net interest income after provision for credit losses	2,675	2,392	283	12
Payments and cash management revenue	320	300	20	7
Wealth and asset management revenue	203	178	25	14
Customer deposit and loan fees	181	160	21	13
Capital markets and advisory fees	151	129	22	17
Mortgage banking income	59	61	(2)	(3)
Leasing revenue	24	41	(17)	(41)
Insurance income	39	37	2	5
Net gains (losses) on sales of securities	(58)	—	(58)	(100)
Other noninterest income	46	52	(6)	(12)
Total noninterest income	965	958	7	1
Personnel costs	1,393	1,302	91	7
Outside data processing and other services	352	331	21	6
Equipment	135	132	3	2
Net occupancy	119	108	11	10
Marketing	57	55	2	4
Deposit and other insurance expense	57	79	(22)	(28)
Professional services	44	51	(7)	(14)
Amortization of intangibles	22	24	(2)	(8)
Lease financing equipment depreciation	6	8	(2)	(25)
Other noninterest expense	164	164	—	—
Total noninterest expense	2,349	2,254	95	4
Income before income taxes	1,291	1,096	195	18
Provision for income taxes	218	192	26	14
Income after income taxes	1,073	904	169	19
Income attributable to non-controlling interest	10	11	(1)	(9)
Net income attributable to Huntington	1,063	893	170	19
Dividends on preferred shares	54	71	(17)	(24)
Net income applicable to common shares	$ 1,009	$ 822	$ 187	23 %
Average common shares - basic	1,456	1,450	6	—
Average common shares - diluted	1,482	1,474	8	1
Per common share				
Net income - basic	$ 0.69	$ 0.57	$ 0.12	21 %
Net income - diluted	0.68	0.56	0.12	21
Cash dividends declared	0.31	0.31	—	—
Revenue - fully taxable equivalent (FTE)				
Net interest income	$ 2,893	$ 2,599	$ 294	11 %
FTE adjustment	31	26	5	19
Net interest income (1)	2,924	2,625	299	11
Noninterest income	965	958	7	1
Total revenue (1)	$ 3,889	$ 3,583	$ 306	9 %

(1) On a fully-taxable equivalent (FTE) basis assuming a 21% tax rate.

Huntington Bancshares Incorporated
Year-To-Date Mortgage Banking Noninterest Income
(Unaudited)

(dollar amounts in millions)	Six Months Ended June 30, 2025	2024	Change Amount	Percent
Net origination and secondary marketing income	$ 44	$ 33	$ 11	33 %
Net mortgage servicing income				
Loan servicing income	52	50	2	4
Amortization of capitalized servicing	(31)	(25)	(6)	(24)
Operating income	21	25	(4)	(16)
MSR valuation adjustment (1)	(15)	31	(46)	(148)
(Losses) gains due to MSR hedging	9	(29)	38	131
Net MSR risk management	(6)	2	(8)	—
Total net mortgage servicing income	15	27	(12)	(44)
All other	—	1	(1)	(100)
Mortgage banking income	$ 59	$ 61	$ (2)	(3)%
Mortgage origination volume	$ 4,011	$ 3,440	$ 571	17 %
Mortgage origination volume for sale	2,446	2,025	421	21
Third party mortgage loans serviced (2)	33,925	33,404	521	2
Mortgage servicing rights (2)	567	543	24	4
MSR % of investor servicing portfolio (2)	1.67 %	1.63 %	0.04 %	2 %

(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
Year-To-Date Credit Reserves Analysis
(Unaudited)

(dollar amounts in millions)	Six Months Ended June 30, 2025	2024
Allowance for loan and lease losses, beginning of period	$ 2,244	$ 2,255
Loan and lease charge-offs	(244)	(273)
Recoveries of loans and leases previously charged off	92	91
Net loan and lease charge-offs	(152)	(182)
Provision for loan and lease losses	239	231
Allowance for loan and lease losses, end of period	2,331	2,304
Allowance for unfunded lending commitments, beginning of period	$ 202	$ 145
Provision for unfunded lending commitments	(18)	(26)
Allowance for unfunded lending commitments, end of period	184	119
Total allowance for credit losses, end of period	$ 2,515	$ 2,423
Allowance for loan and lease losses (ALLL) as % of:		
Total loans and leases	1.73 %	1.85 %
Nonaccrual loans and leases (NALs)	277	314
Nonperforming assets (NPAs)	274	296
Total allowance for credit losses (ACL) as % of:		
Total loans and leases	1.86 %	1.95 %
Nonaccrual loans and leases (NALs)	299	331
Nonperforming assets (NPAs)	295	311

Huntington Bancshares Incorporated
Year-To-Date Net Charge-Off Analysis
(Unaudited)

(dollar amounts in millions)	Six Months Ended June 30, 2025	2024
Net charge-offs (recoveries) by loan and lease type:		
Commercial:		
Commercial and industrial	$ 80	$ 63
Commercial real estate	(11)	49
Lease financing	6	—
Total commercial	75	112
Consumer:		
Residential mortgage	1	1
Automobile	20	15
Home equity	—	—
RV and marine	12	9
Other consumer	44	45
Total consumer	77	70
Total net charge-offs	$ 152	$ 182
Net charge-offs (recoveries) - annualized percentages:		
Commercial:		
Commercial and industrial	0.28 %	0.24 %
Commercial real estate	(0.20)	0.79
Lease financing	0.22	0.01
Total commercial	0.20	0.33
Consumer:		
Residential mortgage	0.01	0.01
Automobile	0.27	0.24
Home equity	0.01	—
RV and marine	0.39	0.31
Other consumer	4.87	6.18
Total consumer	0.27	0.26
Net charge-offs as a % of average loans	0.23 %	0.30 %

Huntington Bancshares Incorporated
Year-To-Date Nonaccrual Loans and Leases (NALs) and Nonperforming Assets (NPAs)
(Unaudited)

(dollar amounts in millions)	At June 30, 2025	2024
Nonaccrual loans and leases (NALs):		
Commercial and industrial	$ 489	$ 346
Commercial real estate	138	194
Lease financing	10	13
Residential mortgage	93	80
Automobile	5	4
Home equity	105	95
RV and marine	2	1
Total nonaccrual loans and leases	842	733
Other real estate, net	10	10
Other NPAs (1)	—	37
Total nonperforming assets	$ 852	$ 780
Nonaccrual loans and leases as a % of total loans and leases	0.62 %	0.59 %
NPA ratio (2)	0.63	0.63
(NPA+90days)/(Loan+OREO) (3)	0.81	0.77

(dollar amounts in millions)	Six Months Ended June 30, 2025	2024
Nonperforming assets, beginning of period	$ 822	$ 711
New nonperforming assets	593	579
Returns to accruing status	(58)	(123)
Charge-offs	(112)	(146)
Payments	(381)	(237)
Sales	(12)	(4)
Nonperforming assets, end of period	$ 852	$ 780

(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.