Huntington

Exhibit 99.1

Huntington Bancshares Incorporated Reports 2026 Third-Quarter Earnings

Key Q3 Financial Data

($ in millions, except per share data)	3Q26	2Q26	3Q25
Summary Income Statement			
Net interest income	$ 2,069	$ 2,052	$ 1,506
Net interest income - FTE [1]	2,090	2,072	1,523
Noninterest income	722	785	628
Total revenue	2,791	2,837	2,134
Total revenue - FTE [1]	2,812	2,857	2,151
Noninterest expense	1,772	1,809	1,246
Net income applicable to common shares	680	686	602
PPNR [1]	1,040	1,048	905
Key Metrics			
Diluted EPS	$ 0.33	$ 0.33	$ 0.41
TBV per common share [1]	9.47	9.65	9.54
Return on average assets	1.01 %	1.02 %	1.19 %
ROCE	9.1	9.3	12.4
ROTCE [1]	14.6	15.1	17.8
Adjusted ROTCE [1][2]	16.6	17.5	17.4
Net interest margin - FTE	3.25	3.21	3.13
Efficiency ratio [1]	61.2	61.5	57.4
TCE ratio [1]	6.9	7.1	6.8
CET1 ratio [3]	10.1	10.0	10.6
Adjusted CET1 ratio [1][3]	8.9	9.0	9.2
NCO ratio	0.31	0.25	0.22
NPA ratio	0.90	0.85	0.60
ACL ratio	1.75	1.78	1.86
Average Balances			
Earning assets	$255,274	$258,600	$192,732
Loans and leases	188,449	189,255	135,944
Deposits	223,816	223,403	164,812

Key Q3 Highlights

- EPS of $0.33, unchanged for the quarter
- Adjusted EPS[1], which excludes the impact of Notable Items (as detailed in "Notable Items Influencing Earnings") was $0.38, down $0.01 from the prior quarter
- ROTCE[1] of 14.6% and adjusted ROTCE[1][2] of 16.6%
- Net interest income increased 1% quarter-over-quarter; NIM of 3.25% was up 4 basis points driven by higher yields on investment securities and modestly lower overall net funding costs
- Noninterest income decreased 8% quarter-over-quarter, largely due to lower capital markets fees and unfavorable equity valuation adjustments
- Noninterest expense, excluding the impact of acquisition-related expenses, remained flat quarter-over-quarter
- Average total loans and leases were down 0.4% compared to the prior quarter driven by declines in CRE and total consumer loans, partially offset by higher C&I loans
- Average total deposits increased 0.2% quarter-over-quarter, with higher money market and interest-bearing demand balances, partially offset by lower time deposits
- Maintained strong capital position, with CET1 risk-based capital ratio of 10.1%[3], adjusted CET1[1] risk-based capital ratio of 8.9%[3], and TCE[1] ratio of 6.9%
- TBV per common share[1] of $9.47 was down $0.18, or 2%, from the prior quarter, largely due to the impact of market interest rates unfavorably impacting AOCI
- Repurchased $100 million of common shares, bringing the total to $409 million and representing approximately 25 million shares repurchased year-to-date

CEO Commentary

"Huntington delivered a solid quarter, reflecting disciplined execution and continued business momentum across the franchise," said Steve Steinour, Huntington chairman and chief executive officer. "We are also seeing increasing benefits from our recent partnerships with Veritex and Cadence, and are achieving our targeted cost and revenue synergies. Our results reflect our disciplined growth strategy, in line with our aggregate moderate-to-low risk profile, and give us confidence that we are on track to meet our financial targets and deliver sustained growth in earnings, tangible book value and long-term shareholder returns."

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(1) Represents a non-GAAP financial measure. For additional details, see the "Use of Non-GAAP Financial Measures" section of this release and reconciliations to the comparable GAAP financial measure included in this release or Huntington's Quarterly Financial Supplement.
(2) Represents ROTCE, excluding the impact of Notable Items.
(3) Preliminary at September 30, 2026.

Notable Items Influencing Earnings

The following table details certain items that we believe are important to understanding corporate performance and trends (see Basis of Presentation).

	Pretax Impact [1]	After-tax Impact [1]	
($ in millions, except per share)	Amount	Net Income	EPS [2]
Three Months Ended September 30, 2026			
Net income and EPS (GAAP)		$ 721	$ 0.33
• Acquisition-related expenses	$ (117)	(92)	(0.05)
• Acquired equity security conversion adjustment	(8)	(6)	—
Adjusted net income and EPS (non-GAAP)		$ 819	$ 0.38
Three Months Ended June 30, 2026			
Net income and EPS (GAAP)		$ 727	$ 0.33
• Acquisition-related expenses	$ (152)	(116)	(0.06)
Adjusted net income and EPS (non-GAAP)		$ 843	$ 0.39
Three Months Ended September 30, 2025			
Net income and EPS (GAAP)		$ 629	$ 0.41
• Acquisition-related expenses	$ (14)	(11)	(0.01)
• FDIC DIF special assessment [3]	6	5	0.01
• Gain on sale of a portion of a corporate trust and custody business	24	19	0.01
Adjusted net income and EPS (non-GAAP)		$ 616	$ 0.40

(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 other noninterest expense.

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

Net Interest Income, Net Interest Margin, Average Balances, and Yields/Rates

	Quarter Ended			Change			
($ in millions)	3Q26	2Q26	3Q25	LQ		YOY	
Net interest income	$ 2,069	$ 2,052	$ 1,506	$ 17	1 %	$ 563	37 %
FTE adjustment	21	20	17	1	5	4	24
Net interest income - FTE [(1)]	$ 2,090	$ 2,072	$ 1,523	$ 18	1	$ 567	37
Net interest margin	3.25 %	3.21 %	3.13 %	4	bps	12	bps
Average Balances							
Total earning assets	$ 255,274	$ 258,600	$ 192,732	$ (3,326)	(1)%	$ 62,542	32 %
Total loans and leases	188,449	189,255	135,944	(806)	—	52,505	39
Total investment and other securities	50,593	50,913	43,443	(320)	(1)	7,150	16
Total interest-bearing liabilities	202,959	206,253	154,504	(3,294)	(2)	48,455	31
Total interest-bearing deposits	183,662	183,395	135,804	267	—	47,858	35
Yields / Rates [(1)]							
Total earning assets	5.30 %	5.28 %	5.39 %	2	bps	(9)	bps
Total loans and leases	5.84	5.84	5.96	—	bps	(12)	bps
Total investment and other securities	3.59	3.47	3.72	12	bps	(13)	bps
Total interest-bearing liabilities	2.58	2.59	2.81	(1)	bps	(23)	bps
Total interest-bearing deposits	2.31	2.29	2.43	2	bps	(12)	bps
Total cost of deposits	1.90	1.88	2.00	2	bps	(10)	bps

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. See Page 6 of Quarterly Financial Supplement for additional yield/rate detail.

Fully-taxable equivalent (FTE) net interest income for the third quarter increased $18 million, or 1%, from the prior quarter, driven by a 4 basis point increase in the net interest margin (NIM). The increase in NIM reflected higher earning-asset yields, primarily from reinvestment into higher yielding investment securities, and a decrease in average total borrowings, partially offset by higher deposit costs.

- Average earning assets decreased $3.3 billion, or 1%, primarily due to a $2.7 billion, or 16%, decrease in interest-earning deposits with banks and a $806 million decrease in average loans and leases.
- The yield on total investment and other securities increased quarter-over-quarter.
- Average interest-bearing liabilities decreased $3.3 billion, or 2%, primarily due to a $3.6 billion, or 16%, decrease in average total borrowings, partially offset by a $267 million increase in interest-bearing deposits.
- The average cost of total deposits increased 2 basis points quarter-over-quarter.

Fully-taxable equivalent (FTE) net interest income for the third quarter increased $567 million, or 37%, from the year-ago quarter, driven by higher average earning assets and an increase in NIM, partially offset by higher interest-bearing liabilities. NIM was 3.25%, up 12 basis points, reflecting a decrease in deposit costs, partially offset by lower earning-asset yields.

- Average earning assets increased $62.5 billion, or 32%, primarily due to a $52.5 billion, or 39%, increase in average loans and leases driven by loans acquired in the Cadence and Veritex acquisitions, in addition to organic loan growth.
- The yield on the total loan and lease portfolio was 5.84%, a decrease of 12 basis points.
- Average interest-bearing liabilities increased $48.5 billion, or 31%, primarily due to a $47.9 billion, or 35%, increase in interest-bearing deposits driven by deposits acquired in the Cadence and Veritex acquisitions, in addition to organic deposit growth.
- The average cost of total deposits was 1.90%, a decrease of 10 basis points.

Average Loans and Leases

($ in billions)	Quarter Ended 3Q26	2Q26	3Q25	Change LQ		YOY	
Total loans and leases:							
Commercial and industrial	$ 90.9	$ 90.4	$ 61.4	$ 0.6	1 %	$ 29.5	48 %
Commercial real estate	23.1	23.9	10.7	(0.9)	(4)	12.4	116
Lease financing	5.7	5.7	5.5	—	—	0.2	4
Total commercial	119.7	120.0	77.6	(0.3)	—	42.1	54
Residential mortgage	33.2	33.5	24.5	(0.3)	(1)	8.7	35
Automobile	15.3	15.7	15.7	(0.3)	(2)	(0.4)	(2)
Home equity	11.9	11.9	10.3	—	—	1.6	16
RV and marine	5.7	5.6	5.9	0.1	2	(0.1)	(2)
Other consumer	2.6	2.5	2.0	0.1	2	0.6	30
Total consumer	68.7	69.2	58.3	(0.5)	(1)	10.4	18
Total loans and leases	$ 188.4	$ 189.3	$ 135.9	$ (0.8)	— %	$ 52.5	39 %

See Page 4 of Quarterly Financial Supplement for additional detail.

Average total loans and leases decreased $806 million quarter-over-quarter.

- Average commercial loan balances decreased $303 million, primarily driven by an $854 million, or 4%, decrease in average commercial real estate loans, partially offset by a $553 million, or 1%, increase in average commercial and industrial loans.
- Average consumer loans decreased $503 million, or 1%, primarily driven by a $332 million, or 1%, decrease in average residential mortgage and a $311 million, or 2%, decrease in average automobile loans.

Average total loans and leases increased $52.5 billion, or 39%, from the year-ago quarter, largely due to the impact of the Cadence and Veritex acquisitions, in addition to organic loan growth over the last year.

- Average commercial loans increased $42.1 billion, or 54%, primarily driven by a $29.5 billion, or 48%, increase in average commercial and industrial loans and a $12.4 billion, or 116%, increase in average commercial real estate loans.
- Average consumer loans increased $10.4 billion, or 18%, primarily driven by a $8.7 billion, or 35% increase in average residential mortgage loans and a $1.6 billion, or 16%, increase in average home equity loans.

Average Deposits

($ in billions)	Quarter Ended 3Q26	2Q26	3Q25	Change LQ		YOY	
Total deposits:							
Demand deposits - noninterest-bearing	$ 40.2	$ 40.0	$ 29.0	$ 0.1	— %	$ 11.1	38 %
Demand deposits - interest-bearing	63.7	62.4	46.0	1.3	2	17.7	39
Total demand deposits	103.9	102.4	75.0	1.5	1	28.9	38
Money market deposits	77.4	75.3	62.0	2.0	3	15.3	25
Savings deposits	18.8	18.9	15.0	(0.1)	(1)	3.8	25
Time deposits	23.8	26.8	12.8	(3.0)	(11)	11.0	86
Total deposits	$ 223.8	$ 223.4	$ 164.8	$ 0.4	— %	$ 59.0	36 %

See Page 5 of Quarterly Financial Supplement for additional detail.

Average total deposits increased $413 million compared to the prior quarter.

- Average interest-bearing deposits increased $267 million.
- Average noninterest-bearing deposits increased $146 million.

Average total deposits increased $59.0 billion, or 36%, from the year-ago quarter, largely due to the impact of the Cadence and Veritex acquisitions, in addition to organic deposit growth over the last year.

- Average interest-bearing deposits increased $47.9 billion, or 35%.
- Average noninterest-bearing deposits increased $11.1 billion, or 38%.

Noninterest Income

Noninterest Income

($ in millions)	Quarter Ended 3Q26	2Q26	3Q25	Change LQ		YOY	
Payments and cash management revenue	$ 211	$ 204	$ 174	$ 7	3 %	$ 37	21 %
Wealth and asset management revenue	131	134	104	(3)	(2)	27	26
Customer deposit and loan fees	124	128	102	(4)	(3)	22	22
Capital markets and advisory fees	122	140	94	(18)	(13)	28	30
Mortgage banking income	45	53	43	(8)	(15)	2	5
Net gains (losses) on sales of securities	—	2	—	(2)	NM	—	—
Other noninterest income [1]	89	124	111	(35)	(28)	(22)	(20)
Total noninterest income	$ 722	$ 785	$ 628	$ (63)	(8)%	$ 94	15 %
Impact of Notable Items (included in other noninterest income):							
Gain on sale of a portion of corporate trust and custody business	$ —	$ —	$ 24	$ —	NM	$ (24)	NM
Acquired equity security conversion adjustment	(8)	—	—	(8)	NM	(8)	NM
Total adjusted noninterest income (Non-GAAP)	$ 730	$ 785	$ 604	$ (55)	(7)%	$ 126	21 %
Additional information:							
Impact of mark-to-market and premiums from credit risk transfer transactions (included in other noninterest income)	$ 11	$ 8	$ (2)	$ 3	38 %	$ 13	NM

NM - Not Meaningful

(1) In the third quarter of 2026, we reclassified insurance income and leasing revenue into other noninterest income. Prior period amounts have been revised to conform with the current period presentation.

Noninterest income decreased $63 million, or 8%, from the prior quarter. Excluding the impact of Notable Items, noninterest income decreased $55 million, or 7%, from the prior quarter.

- Capital markets and advisory fees decreased primarily due to lower underwriting and advisory fees.
- Other noninterest income decreased due largely to unfavorable valuation changes for strategic investment and other investments and a decrease in leasing revenue.

Compared with the year-ago quarter, noninterest income increased $94 million, or 15%. Excluding the impact of Notable Items, noninterest income increased $126 million, or 21%, over the year-ago quarter.

- The third quarter of 2026 included the full quarter impact of the Cadence and Veritex acquisitions.
- Payments and cash management revenue increased driven by higher cash management and interchange revenue.
- Capital markets and advisory fees increased primarily due to fees from the legacy business and the impact of Janney and TM Capital, in addition to higher syndication fees.
- Wealth and asset management revenue increased due largely to higher investment management and trust income.
- Customer deposit and loan fees increased driven by increases in loan commitment fees and the volume of personal service charges.

Noninterest Expense

Noninterest Expense

	Quarter Ended			Change			
($ in millions)	3Q26	2Q26	3Q25	LQ		YOY	
Personnel costs	$ 990	$ 1,010	$ 757	$ (20)	(2)%	$ 233	31 %
Outside data processing and other services	290	326	198	(36)	(11)	92	46
Equipment	79	96	66	(17)	(18)	13	20
Net occupancy	96	90	57	6	7	39	68
Professional services	38	31	31	7	23	7	23
Marketing	54	38	34	16	42	20	59
Amortization of intangibles	49	54	11	(5)	(9)	38	345
Other noninterest expense [1]	176	164	92	12	7	84	91
Total noninterest expense	$ 1,772	$ 1,809	$ 1,246	$ (37)	(2)%	$ 526	42 %
(in thousands)							
Average full-time equivalent employees	25.9	26.4	20.2	(0.5)	(2)%	5.7	28 %

(1) In the third quarter of 2026, we reclassified deposit and other insurance expense and lease financing equipment depreciation into other noninterest expense. Prior period amounts have been revised to conform with the current period presentation.

Impact of Notable Items

($ in millions)	Quarter Ended 3Q26	2Q26	3Q25
Personnel costs	$ 33	$ 38	$ —
Outside data processing and other services	52	74	3
Equipment	2	15	1
Net occupancy	10	2	—
Professional services	5	4	9
Marketing	2	8	—
Other noninterest expense	13	11	(5)
Total noninterest expense	$ 117	$ 152	$ 8
Acquisition-related expenses included in Notable Items	$ 117	$ 152	$ 14

Adjusted Noninterest Expense (Non-GAAP)

($ in millions)	Quarter Ended 3Q26	2Q26	3Q25	Change LQ		YOY	
Personnel costs	$ 957	$ 972	$ 757	$ (15)	(2)%	$ 200	26 %
Outside data processing and other services	238	252	195	(14)	(6)	43	22
Equipment	77	81	65	(4)	(5)	12	18
Net occupancy	86	88	57	(2)	(2)	29	51
Professional services	33	27	22	6	22	11	50
Marketing	52	30	34	22	73	18	53
Amortization of intangibles	49	54	11	(5)	(9)	38	345
Other noninterest expense	163	153	97	10	7	66	68
Total adjusted noninterest expense	$ 1,655	$ 1,657	$ 1,238	$ (2)	(—) %	$ 417	34 %

Noninterest expense, excluding the impact of Notable Items, decreased $2 million from the prior quarter.

- Personnel costs decreased primarily due to lower salary, benefit, and incentive compensation expense.
- Outside data processing and other services decreased primarily reflecting lower technology and data expense.
- Marketing expense increased due largely to higher levels of expense in our expanding geographic areas.

Compared with the year-ago quarter, noninterest expense, excluding the impact of Notable Items, increased $417 million, or 34%.

- The third quarter of 2026 included the full quarter impact of the Cadence and Veritex acquisitions.
- Personnel costs increased primarily due to higher salary and benefit expense.
- Outside data processing and other services increased primarily reflecting higher technology and data expense.
- Amortization of intangibles increased primarily due to the impact of the addition of core deposit intangibles from the acquisitions.
- Net occupancy increased largely due to higher lease and depreciation expense.
- Other noninterest expense increased primarily due to an increased volume of expense activity driven by the impact of the acquisitions.

Credit Quality

Credit Quality Metrics

($ in millions)	2026 Sep 30,	2026 Jun 30,	2026 Mar 31,	2025 Dec 31,	2025 Sep 30,
Total nonaccrual loans and leases	$ 1,697	$ 1,589	$ 1,332	$ 931	$ 808
Total other real estate, net	25	23	22	13	10
Other NPAs [(1)]	—	—	3	1	3
Total nonperforming assets	1,722	1,612	1,357	945	821
Accruing loans and leases past due 90+ days	477	443	421	282	234
NPAs + accruing loans & leases past due 90+ days	$ 2,199	$ 2,055	$ 1,778	$ 1,227	$ 1,055
NAL ratio [(2)]	0.89 %	0.84 %	0.71 %	0.62 %	0.59 %
NPA ratio [(3)]	0.90	0.85	0.72	0.63	0.60
(NPAs+90 days)/(Loans+OREO)	1.15	1.08	0.94	0.82	0.76
Provision for credit losses	$ 123	$ 132	$ 158	$ 123	$ 122
Net charge-offs	146	119	111	89	75
Net charge-offs / Average total loans and leases	0.31 %	0.25 %	0.26 %	0.24 %	0.22 %
Allowance for loans and lease losses (ALLL)	$ 3,222	$ 3,249	$ 3,243	$ 2,537	$ 2,374
Allowance for unfunded lending commitments	136	132	125	206	188
Allowance for credit losses (ACL)	$ 3,358	$ 3,381	$ 3,368	$ 2,743	$ 2,562
ALLL as a % of:					
Total loans and leases	1.68 %	1.72 %	1.72 %	1.70 %	1.72 %
NALs	190	204	243	272	294
NPAs	187	202	239	269	289
ACL as a % of:					
Total loans and leases	1.75 %	1.78 %	1.78 %	1.83 %	1.86 %
NALs	198	213	253	295	317
NPAs	195	210	248	290	312

(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 9-11 of Quarterly Financial Supplement for additional detail.

NPAs totaled $1.7 billion at September 30, 2026, an increase of $110 million from the prior quarter primarily driven by increases in commercial and industrial, commercial real estate, and residential mortgage NALs. Compared to a year ago, NPAs were up $901 million driven by increases in commercial and industrial, residential mortgage, commercial real estate, and home equity NALs, including NALs acquired as part of the Cadence and Veritex transactions.

The provision for credit losses was $123 million in the 2026 third quarter, a decrease of $9 million quarter-over-quarter and an increase of $1 million year-over-year. NCOs of $146 million increased $27 million quarter-over-quarter and $71 million year-over-year. NCOs represented an annualized 0.31% of average loans and leases in the current quarter, up from 0.25% in the prior quarter and 0.22% in the year-ago quarter. Commercial and consumer net charge-offs were 0.27% and 0.38%, respectively, for the 2026 third quarter.

The ALLL was $3.2 billion and the ACL was $3.4 billion at September 30, 2026. The ACL ratio was 1.75% at September 30, 2026, 3 basis points lower than the prior quarter and 11 basis points lower than a year-ago.

Capital

Capital Ratios

	2026			2025	
($ in billions)	Sep 30,	Jun 30,	Mar 31,	Dec 31,	Sep 30,
Tangible common equity / tangible assets ratio	6.9 %	7.1 %	7.0 %	7.1 %	6.8 %
Common equity tier 1 risk-based capital ratio [(1)]	10.1	10.0	10.2	10.4	10.6
Regulatory Tier 1 risk-based capital ratio [(1)]	11.5	11.3	11.6	12.0	12.4
Regulatory Total risk-based capital ratio [(1)]	13.7	13.6	13.8	14.2	14.7
Total risk-weighted assets [(1)]	$ 214.5	$ 214.1	$ 208.1	$ 166.7	$ 150.2

(1) Preliminary at September 30, 2026.
See Pages 12-13 of Quarterly Financial Supplement for additional detail.

The tangible common equity to tangible assets ratio was 6.9% at September 30, 2026, compared to 7.1% at June 30, 2026, with the decrease primarily due to a decline in accumulated other comprehensive income from higher market interest rates, as well as an increase in tangible assets driven by higher interest-earning deposits with banks, partially offset by current period earnings, net of dividends and share repurchases. Common Equity Tier 1 (CET1) risk-based capital ratio was 10.1% at September 30, 2026, compared to 10.0% at June 30, 2026, with the increase driven by current period earnings, net of dividends, partially offset by the impact of share repurchases and modestly higher risk-weighted assets.

Income Taxes

The provision for income taxes was $172 million in the 2026 third quarter, compared to $165 million in the 2026 second quarter. The effective tax rate for the 2026 third quarter was 19.3%, compared to 18.4% for the 2026 second quarter. The increase in the effective tax rate was primarily driven by higher non-deductible expenses in the current quarter.

Conference Call / Webcast Information

Huntington's senior management will host an earnings conference call on October 22, 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-ir.com, or through a dial-in telephone number at (877) 407-8029; Conference ID #13762987. 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 October 30, 2026 at (877) 660-6853 or (201) 612-7415; conference ID #13762987.

Please see the 2026 Third 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-ir.com.

About Huntington

Huntington Bancshares Incorporated is a $288 billion asset regional bank holding company headquartered in Columbus, Ohio. A top 10 U.S. commercial bank, 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. Founded in 1866, Huntington operates approximately 1,400 branches in 21 states, with certain businesses operating nationally. 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 and in its subsequent Quarterly Reports on Form 10-Q, including for the quarters ended March 31, 2026 and June 30, 2026, 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-ir.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.

Glossary of Acronyms

ACL	Allowance for Credit Losses
Adjusted CET1	CET1, including the impact of AOCI, excluding cash flow hedges
ALLL	Allowance for Loan and Lease Losses
AOCI	Accumulated Other Comprehensive Income
Cadence	Cadence Bank
CEO	Chief Executive Officer
CET1	Common Equity Tier 1
CRE	Commercial Real Estate
C&I	Commercial and Industrial
DIF	Deposit Insurance Fund
EPS	Earnings Per Common Share
FDIC	Federal Deposit Insurance Corporation
FTE	Fully Taxable Equivalent
GAAP	Generally Accepted Accounting Principles
LQ	Linked Quarter
NAL	Nonaccrual Loan
NCI	Non-controlling Interest
NCO	Net Charge-Off
NIM	Net Interest Margin
NPA	Nonperforming Asset
OREO	Other Real Estate Owned
PPNR	Pre-Provision Net Revenue
ROCE	Return on Average Common Equity
ROTCE	Return on Average Tangible Common Equity
SEC	Securities and Exchange Commission
TBV	Tangible Book Value
TCE	Tangible Common Equity
Veritex	Veritex Holdings, Inc. and Veritex Community Bank
YOY	Year-Over-Year

Exhibit 99.2

HUNTINGTON BANCSHARES INCORPORATED
Quarterly Financial Supplement
September 30, 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.

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.

Huntington Bancshares Incorporated
Financial Highlights *(Unaudited)*

(dollar amounts in millions, except per share data, share count in millions)	Three Months Ended					Year-to-Date	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Sep 30, 2026	Sep 30, 2025
Summary Income Statement:							
Net interest income - FTE[1]	$ 2,090	$ 2,072	$1,910	$1,609	$ 1,523	$ 6,072	$ 4,447
FTE adjustment	(21)	(20)	(19)	(17)	(17)	(60)	(48)
Net interest income	2,069	2,052	1,891	1,592	1,506	6,012	4,399
Provision for credit losses	123	132	158	123	122	413	340
Noninterest income	722	785	682	582	628	2,189	1,593
Noninterest expense	1,772	1,809	1,774	1,420	1,246	5,355	3,595
Income before income taxes	896	896	641	631	766	2,433	2,057
Provision for income taxes	172	165	114	108	133	451	351
Income after income taxes	724	731	527	523	633	1,982	1,706
Income attributable to NCI	3	4	4	4	4	11	14
Net income attributable to Huntington	721	727	523	519	629	1,971	1,692
Dividends on preferred shares	41	41	41	43	27	123	81
Net income applicable to common shares	$ 680	$ 686	$ 482	$ 476	$ 602	$ 1,848	$ 1,611
Key Metrics and Ratios:							
Net income per common share - diluted	$ 0.33	$ 0.33	$ 0.25	$ 0.30	$ 0.41	$ 0.92	$ 1.09
Cash dividends declared per common share	0.155	0.155	0.155	0.155	0.155	0.465	0.465
TBV per common share - period end[2]	9.47	9.65	9.55	9.89	9.54		
TCE ratio - period end[3]	6.9 %	7.1 %	7.0 %	7.1 %	6.8 %		
Return on average assets	1.01	1.02	0.81	0.93	1.19	0.95 %	1.09 %
Return on average common shareholders' equity	9.1	9.3	7.2	8.9	12.4	8.6	11.6
ROTCE[4]	14.6	15.1	11.6	12.7	17.8	13.8	16.9
Net interest margin[1]	3.25	3.21	3.24	3.15	3.13	3.23	3.12
Efficiency ratio[5]	61.2	61.5	67.2	64.2	57.4	63.2	58.4
Effective tax rate	19.3	18.4	17.8	17.2	17.4	18.5	17.0
CET1 ratio - period end[6]	10.1	10.0	10.2	10.4	10.6		
Adjusted CET1 ratio - period end[7]	8.9	9.0	9.2	9.2	9.2		
Average and Ending Balance Information:							
Average total assets	$ 282,262	$ 284,481	$ 262,170	$ 220,230	$ 209,727	$ 276,378	$ 207,572
Average earning assets	255,274	258,600	238,973	202,511	192,732	251,009	190,724
Average loans and leases	188,449	189,255	174,216	146,607	135,944	184,026	133,344
Average total deposits	223,816	223,403	204,616	173,156	164,812	217,348	163,292
Average Huntington shareholders' equity	32,656	32,555	29,896	23,896	21,348	31,713	20,636
Average common shareholders' equity	29,776	29,675	27,050	21,165	19,197	28,843	18,592
Average tangible common shareholders' equity	19,546	19,404	18,024	15,150	13,587	18,997	12,970
Total assets - period end	287,833	283,984	285,372	225,106	210,228		
Total Huntington shareholders' equity - period end	32,179	32,624	32,535	24,342	22,248		
Average common shares - basic	2,019	2,021	1,869	1,544	1,459	1,971	1,457
Average common shares - diluted	2,047	2,048	1,901	1,570	1,485	1,999	1,483
Common shares outstanding - period end	2,015	2,020	2,027	1,568	1,459		
Credit Quality:							
NCOs as a % of average loans and leases	0.31 %	0.25 %	0.26 %	0.24 %	0.22 %	0.27 %	0.23 %
NAL ratio - period end	0.89	0.84	0.71	0.62	0.59		
NPA ratio - period end[8]	0.90	0.85	0.72	0.63	0.60		
Allowance for loan and lease losses (ALLL) as a % of total loans and leases - period end	1.68	1.72	1.72	1.70	1.72		
Allowance for credit losses (ACL) as a % of total loans and leases - period end	1.75	1.78	1.78	1.83	1.86		

See Notes to Financial Highlights.

Notes to Financial Highlights

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

(2) Tangible book value per common share, a non-GAAP measure, is calculated as tangible common shareholders' equity divided by period end common shares outstanding.

(3) Tangible common shareholders' 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 14 for reconciliation.

(4) 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.

(5) Noninterest expense less amortization of intangibles divided by the sum of FTE net interest income and noninterest income excluding securities gains (losses), which represents a non-GAAP measure.

(6) Common Equity Tier 1 (CET1) risk-based capital ratio. Amount is preliminary at September 30, 2026.

(7) Adjusted CET1 ratio, a non-GAAP measure, is calculated as CET1 including the impact of AOCI, excluding cash flow hedges. Amount is preliminary at September 30, 2026.

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

Huntington Bancshares Incorporated
Consolidated Balance Sheets

(dollar amounts in millions)	Sep 30, 2026 *(Unaudited)*	Jun 30, 2026 *(Unaudited)*	Mar 31, 2026 *(Unaudited)*	Dec 31, 2025	Sep 30, 2025 *(Unaudited)*
Assets					
Cash and due from banks	$ 2,377	$ 3,330	$ 2,096	$ 1,783	$ 1,696
Interest-earning deposits with banks	15,019	12,714	17,579	12,295	11,536
Trading account assets	345	326	199	63	81
Available-for-sale securities	34,623	35,206	35,557	26,132	26,085
Held-to-maturity securities	14,733	14,384	14,768	15,258	15,597
Other securities	1,433	1,383	1,281	994	870
Loans held for sale	1,567	1,886	1,073	1,415	823
Loans and leases [1]	191,449	189,422	188,818	149,642	137,956
Allowance for loan and lease losses	(3,222)	(3,249)	(3,243)	(2,537)	(2,374)
Net loans and leases	188,227	186,173	185,575	147,105	135,582
Bank-owned life insurance	3,687	3,676	3,673	2,902	2,810
Accrued income and other receivables	3,255	2,960	2,197	2,621	1,819
Premises and equipment	2,166	2,171	2,138	1,321	1,112
Goodwill	9,527	9,527	9,527	5,997	5,547
Servicing rights and other intangible assets	1,728	1,691	1,727	752	644
Other assets	9,146	8,557	7,982	6,468	6,026
Total assets	$ 287,833	$ 283,984	$ 285,372	$ 225,106	$ 210,228
Liabilities and shareholders' equity					
Liabilities					
Deposits [2]	$ 224,678	$ 222,466	$ 223,482	$ 176,610	$ 165,212
Short-term borrowings	6,066	3,111	1,875	1,261	252
Long-term debt	17,341	18,738	21,594	17,221	17,315
Other liabilities	7,531	7,004	5,840	5,635	5,163
Total liabilities	255,616	$ 251,319	$ 252,791	$ 200,727	$ 187,942
Shareholders' equity					
Preferred stock	2,881	2,881	2,881	2,731	2,731
Common stock	20	20	20	16	15
Capital surplus	25,101	25,150	25,273	17,244	15,537
Less treasury shares, at cost	(92)	(94)	(95)	(92)	(87)
Accumulated other comprehensive income (loss)	(2,974)	(2,213)	(2,059)	(1,908)	(2,071)
Retained earnings	7,243	6,880	6,515	6,351	6,123
Total Huntington shareholders' equity	32,179	32,624	32,535	24,342	22,248
Non-controlling interest	38	41	46	37	38
Total equity	32,217	32,665	32,581	24,379	22,286
Total liabilities and equity	$ 287,833	$ 283,984	$ 285,372	$ 225,106	$ 210,228
Common shares authorized (par value of $0.01)	2,250,000,000	2,250,000,000	2,250,000,000	2,250,000,000	2,250,000,000
Common shares outstanding	2,015,387,251	2,020,414,826	2,027,130,587	1,567,732,506	1,459,390,757
Treasury shares outstanding	6,952,614	7,152,410	7,269,138	7,187,541	6,907,525
Preferred stock, authorized shares	6,617,808	6,617,808	6,617,808	6,617,808	6,617,808
Preferred shares outstanding	891,900	891,900	891,900	885,000	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)	Sep 30, 2026		Jun 30, 2026		Mar 31, 2026		Dec 31, 2025		Sep 30, 2025	
Ending balances by type:										
Total loans and leases										
Commercial:										
Commercial and industrial	$ 93,966	49 %	$ 91,378	49 %	$ 89,282	47 %	$ 69,442	46 %	$ 62,978	45 %
Commercial real estate	22,748	12	23,457	12	24,337	13	15,209	10	10,732	8
Lease financing	5,885	3	5,714	3	5,796	3	5,727	4	5,515	4
Total commercial	122,599	64	120,549	64	119,415	63	90,378	60	79,225	57
Consumer:										
Residential mortgage	33,163	18	33,221	18	33,458	19	24,777	17	24,502	18
Automobile	15,355	8	15,460	8	15,953	8	16,168	11	15,996	12
Home equity	11,898	6	11,884	6	11,831	6	10,395	7	10,314	7
RV and marine	5,757	3	5,706	3	5,627	3	5,682	4	5,805	4
Other consumer	2,677	1	2,602	1	2,534	1	2,242	1	2,114	2
Total consumer	68,850	36	68,873	36	69,403	37	59,264	40	58,731	43
Total loans and leases	$ 191,449	100 %	$ 189,422	100 %	$ 188,818	100 %	$ 149,642	100 %	$ 137,956	100 %
Ending balances by business segment:										
Consumer & Regional Banking	$ 102,419	54 %	$ 103,317	55 %	$ 104,578	55 %	$ 79,069	53 %	$ 75,027	55 %
Commercial Banking	88,702	46	86,089	45	84,199	45	70,391	47	62,755	45
Treasury / Other	328	—	16	—	41	—	182	—	174	—
Total loans and leases	$ 191,449	100 %	$ 189,422	100 %	$ 188,818	100 %	$ 149,642	100 %	$ 137,956	100 %
Average balances by business segment:										
Consumer & Regional Banking	$ 102,818	55 %	$ 104,270	55 %	$ 95,969	55 %	$ 77,908	53 %	$ 74,306	55 %
Commercial Banking	85,509	45	84,706	45	78,029	45	68,388	47	61,373	45
Treasury / Other	122	—	279	—	218	—	311	—	265	—
Total loans and leases	$ 188,449	100 %	$ 189,255	100 %	$ 174,216	100 %	$ 146,607	100 %	$ 135,944	100 %

Huntington Bancshares Incorporated
Deposits Composition
(Unaudited)

(dollar amounts in millions)	Sep 30, 2026		Jun 30, 2026		Mar 31, 2026		Dec 31, 2025		Sep 30, 2025	
Ending balances by type:										
Total deposits										
Demand deposits - noninterest-bearing	$ 41,317	18 %	$ 40,129	18 %	$ 40,839	18 %	$ 32,205	18 %	$ 28,596	17 %
Demand deposits - interest-bearing	64,503	29	62,395	28	61,086	27	48,510	27	46,056	28
Money market deposits	77,509	35	75,717	34	75,554	34	65,123	37	62,837	38
Savings deposits	18,861	8	18,820	9	18,971	9	15,426	9	14,986	9
Time deposits	22,488	10	25,405	11	27,032	12	15,346	9	12,737	8
Total deposits	$ 224,678	100 %	$ 222,466	100 %	$ 223,482	100 %	$ 176,610	100 %	$ 165,212	100 %
Ending balances by business segment:										
Consumer & Regional Banking	$ 148,587	66 %	$ 150,687	68 %	$ 153,000	69 %	$ 117,188	66 %	$ 110,043	67 %
Commercial Banking	67,912	30	62,713	28	60,775	27	50,657	29	47,651	28
Treasury / Other	8,179	4	9,066	4	9,707	4	8,765	5	7,518	5
Total deposits	$ 224,678	100 %	$ 222,466	100 %	$ 223,482	100 %	$ 176,610	100 %	$ 165,212	100 %
Average balances by business segment:										
Consumer & Regional Banking	$ 149,423	67 %	$ 152,612	68 %	$ 138,557	67 %	$ 114,613	66 %	$ 111,138	68 %
Commercial Banking	65,645	29	61,597	28	56,622	28	50,470	29	46,346	28
Treasury / Other	8,748	4	9,194	4	9,437	5	8,073	5	7,328	4
Total deposits	$ 223,816	100 %	$ 223,403	100 %	$ 204,616	100 %	$ 173,156	100 %	$ 164,812	100 %

Huntington Bancshares Incorporated
Quarterly Average Balances and Rates *(Unaudited)*

(dollar amounts in millions)	Sep 30, 2026 Average Balances	Sep 30, 2026 Income/ Expense[1]	Sep 30, 2026 Yield/ Rate[1]	Jun 30, 2026 Average Balances	Jun 30, 2026 Income/ Expense[1]	Jun 30, 2026 Yield/ Rate[1]	Mar 31, 2026 Average Balances	Mar 31, 2026 Income/ Expense[1]	Mar 31, 2026 Yield/ Rate[1]	Dec 31, 2025 Average Balances	Dec 31, 2025 Income/ Expense[1]	Dec 31, 2025 Yield/ Rate[1]	Sep 30, 2025 Average Balances	Sep 30, 2025 Income/ Expense[1]	Sep 30, 2025 Yield/ Rate[1]
Assets:															
Interest-earning deposits with banks	$ 14,288	$ 135	3.78 %	$ 16,977	$ 156	3.67 %	$ 15,634	$ 141	3.62 %	$ 12,231	$ 124	4.03 %	$ 11,823	$ 134	4.53 %
Trading account assets	315	3	3.87	281	3	3.97	235	2	3.70	112	—	2.58	629	7	4.03
Investment and other securities:															
Available-for-sale securities:															
Taxable	$ 31,521	$ 296	3.76	$ 31,486	$ 285	3.62	$ 28,063	$ 258	3.67	$ 22,879	$ 212	3.72	$ 23,485	$ 246	4.19
Tax-exempt	3,463	43	4.97	3,487	43	4.92	3,441	42	4.86	3,405	43	4.99	3,318	41	5.02
Total available-for-sale securities	34,984	339	3.88	34,973	328	3.75	31,504	300	3.80	26,284	255	3.88	26,803	287	4.29
Held-to-maturity securities - taxable	14,314	96	2.69	14,571	97	2.65	14,975	99	2.65	15,397	103	2.66	15,752	105	2.66
Other securities	1,295	19	5.80	1,369	17	5.00	1,219	16	5.17	949	11	4.86	888	12	5.15
Total investment and other securities	50,593	454	3.59	50,913	442	3.47	47,698	415	3.48	42,630	369	3.46	43,443	404	3.72
Loans held for sale	1,629	22	5.62	1,174	19	6.16	1,190	18	6.19	931	14	6.13	893	15	6.52
Loans and leases (includes nonaccrual loans and leases):															
Commercial:															
Commercial and industrial	90,924	1,358	5.84	90,371	1,336	5.85	81,535	1,191	5.85	67,378	1,023	5.94	61,440	959	6.11
Commercial real estate	23,071	357	6.05	23,925	370	6.12	21,138	327	6.17	14,268	233	6.39	10,692	187	6.86
Lease financing	5,724	98	6.72	5,726	101	6.98	5,754	99	6.86	5,498	91	6.48	5,483	93	6.69
Total commercial	119,719	1,813	5.93	120,022	1,807	5.96	108,427	1,617	5.96	87,144	1,347	6.05	77,615	1,239	6.25
Consumer:															
Residential mortgage	33,183	400	4.82	33,515	404	4.81	30,392	353	4.65	25,098	269	4.29	24,511	259	4.23
Automobile	15,339	230	5.94	15,650	229	5.87	16,056	232	5.86	16,114	241	5.93	15,693	234	5.92
Home equity	11,869	204	6.81	11,878	202	6.85	11,325	193	6.89	10,372	184	7.02	10,264	190	7.34
RV and marine	5,744	81	5.58	5,646	76	5.44	5,631	76	5.44	5,747	80	5.53	5,860	80	5.41
Other consumer	2,595	68	10.44	2,544	64	10.09	2,385	58	9.88	2,132	54	10.11	2,001	55	10.82
Total consumer	68,730	983	5.69	69,233	975	5.65	65,789	912	5.59	59,463	828	5.54	58,329	818	5.57
Total loans and leases	188,449	2,796	5.84	189,255	2,782	5.84	174,216	2,529	5.82	146,607	2,175	5.84	135,944	2,057	5.96
Total earning assets	255,274	$ 3,410	5.30 %	258,600	$ 3,402	5.28 %	238,973	$ 3,105	5.27 %	202,511	$ 2,682	5.25 %	192,732	$ 2,617	5.39 %
Cash and due from banks	2,375			2,036			1,778			1,396			1,445		
Goodwill and other intangible assets	10,416			10,468			9,175			6,043			5,625		
All other assets	14,197			13,377			12,244			10,280			9,925		
Total assets	$ 282,262			$ 284,481			$ 262,170			$ 220,230			$ 209,727		
Liabilities and shareholders' equity:															
Interest-bearing deposits:															
Demand deposits - interest-bearing	$ 63,704	$ 321	2.00 %	$ 62,388	$ 285	1.83 %	$ 52,985	$ 246	1.88 %	$ 47,185	$ 227	1.91 %	$ 45,980	$ 235	2.02 %
Money market deposits	77,353	517	2.65	75,309	493	2.62	75,216	446	2.41	65,182	437	2.66	62,009	466	2.99
Savings deposits	18,839	30	0.62	18,940	39	0.83	18,033	30	0.68	15,360	19	0.47	15,042	13	0.35
Time deposits	23,766	203	3.40	26,758	231	3.46	22,864	198	3.50	14,661	137	3.69	12,773	116	3.60
Total interest-bearing deposits	183,662	1,071	2.31	183,395	1,048	2.29	169,098	920	2.21	142,388	820	2.28	135,804	830	2.43
Short-term borrowings	1,152	9	3.12	1,887	18	3.65	1,745	16	3.83	897	10	4.45	1,267	13	3.90
Long-term debt	18,145	240	5.28	20,971	264	5.06	20,248	259	5.09	17,335	243	5.61	17,433	251	5.75
Total interest-bearing liabilities	202,959	$ 1,320	2.58 %	206,253	$ 1,330	2.59 %	191,091	$ 1,195	2.53 %	160,620	$ 1,073	2.65 %	154,504	$ 1,094	2.81 %
Demand deposits - noninterest-bearing	40,154			40,008			35,518			30,768			29,008		
All other liabilities	6,453			5,620			5,624			4,907			4,826		
Total liabilities	249,566			251,881			232,233			196,295			188,338		
Total Huntington shareholders' equity	32,656			32,555			29,896			23,896			21,348		
Non-controlling interest	40			45			41			39			41		
Total equity	32,696			32,600			29,937			23,935			21,389		
Total liabilities and equity	$ 282,262			$ 284,481			$ 262,170			$ 220,230			$ 209,727		
Net interest rate spread			2.72 %			2.69 %			2.74 %			2.60 %			2.58 %
Impact of noninterest bearing funds			0.53			0.52			0.50			0.55			0.55
FTE net interest income / net interest margin		$ 2,090	3.25 %		$ 2,072	3.21 %		$ 1,910	3.24 %		$ 1,609	3.15 %		$ 1,523	3.13 %
FTE adjustment		21			20			19			17			17	
Net interest income		$ 2,069			$ 2,052			$ 1,891			$ 1,592			$ 1,506	
Memo: Total deposits	$ 223,816	$ 1,071	1.90 %	$ 223,403	$ 1,048	1.88 %	$ 204,616	$ 920	1.82 %	$ 173,156	$ 820	1.88 %	$ 164,812	$ 830	2.00 %
Memo: Impact of derivatives on commercial loan yields			(0.06)			(0.06)			(0.08)			(0.18)			(0.25)

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Year-To-Date Average Balances and Rates
(Unaudited)

(dollar amounts in millions)	Nine Months Ended Sep 30, 2026 Average Balances	Income/ Expense [1]	Yield/ Rate [1]	Nine Months Ended Sep 30, 2025 Average Balances	Income/ Expense [1]	Yield/ Rate [1]
Assets:						
Interest-earning deposits with banks	$ 15,628	$ 432	3.69 %	$ 11,907	$ 402	4.50 %
Trading account assets	277	8	3.85	584	17	3.82
Investment and other securities:						
Available-for-sale securities:						
Taxable	30,369	839	3.69	23,913	811	4.52
Tax-exempt	3,464	128	4.91	3,274	124	5.06
Total available-for-sale securities	33,833	967	3.81	27,187	935	4.58
Held-to-maturity securities - taxable	14,618	292	2.66	16,078	320	2.65
Other securities	1,294	52	5.32	882	36	5.43
Total investment and other securities	49,745	1,311	3.51	44,147	1,291	3.90
Loans held for sale	1,333	59	5.94	742	36	6.47
Loans and leases (includes nonaccrual loans and leases):						
Commercial:						
Commercial and industrial	87,644	3,885	5.85	59,477	2,746	6.09
Commercial real estate	22,718	1,054	6.12	10,831	555	6.76
Lease financing	5,735	298	6.85	5,472	274	6.61
Total commercial	116,097	5,237	5.95	75,780	3,575	6.22
Consumer:						
Residential mortgage	32,373	1,157	4.76	24,412	762	4.16
Automobile	15,679	691	5.89	15,167	660	5.82
Home equity	11,692	599	6.85	10,195	559	7.33
RV and marine	5,674	233	5.49	5,910	237	5.35
Other consumer	2,511	190	10.15	1,880	154	10.97
Total consumer	67,929	2,870	5.64	57,564	2,372	5.50
Total loans and leases	184,026	8,107	5.84	133,344	5,947	5.91
Total earning assets	251,009	$ 9,917	5.28 %	190,724	$ 7,693	5.39 %
Cash and due from banks	2,065			1,419		
Goodwill and other intangible assets	10,024			5,639		
All other assets	13,280			9,790		
Total assets	$ 276,378			$ 207,572		
Liabilities and shareholders' equity:						
Interest-bearing deposits:						
Demand deposits - interest-bearing	$ 59,731	$ 852	1.91 %	$ 44,755	$ 663	1.98 %
Money market deposits	75,967	1,456	2.56	61,111	1,388	3.04
Savings deposits	18,607	99	0.71	15,012	31	0.28
Time deposits	24,466	632	3.45	13,347	380	3.81
Total interest-bearing deposits	178,771	3,039	2.27	134,225	2,462	2.45
Short-term borrowings	1,592	43	3.58	1,322	40	4.04
Long-term debt	19,780	763	5.14	17,372	744	5.71
Total interest-bearing liabilities	200,143	$ 3,845	2.57 %	152,919	$ 3,246	2.84 %
Demand deposits - noninterest-bearing	38,577			29,067		
All other liabilities	5,903			4,904		
Total liabilities	244,623			186,890		
Total Huntington shareholders' equity	31,713			20,636		
Non-controlling interest	42			46		
Total equity	31,755			20,682		
Total liabilities and equity	$ 276,378			$ 207,572		
Net interest rate spread			2.71 %			2.55 %
Impact of noninterest bearing funds			0.52			0.57
FTE net interest income / net interest margin		$ 6,072	3.23 %		$ 4,447	3.12 %
FTE adjustment		60			48	
Net interest income		$ 6,012			$ 4,399	
Memo: Total deposits	$ 217,348	$ 3,039	1.87	$ 163,292	$ 2,462	2.02 %
Memo: Impact of derivatives on commercial loan yields			(0.07)			(0.30)

(1) Calculated on a fully-taxable equivalent (FTE) basis, which represents a non-GAAP measure, assuming a 21% tax rate. Amounts include the effects of hedge and risk management activities associated with the respective asset and liability categories.

Huntington Bancshares Incorporated
Selected Income Statement Data
(Unaudited)

(dollar amounts in millions, except per share data)	Three Months Ended					Year-to-Date	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Sep 30, 2026	Sep 30, 2025
Interest income	$ 3,389	$ 3,382	$ 3,086	$ 2,665	$ 2,600	$ 9,857	$ 7,645
Interest expense	1,320	1,330	1,195	1,073	1,094	3,845	3,246
Net interest income	2,069	2,052	1,891	1,592	1,506	6,012	4,399
Provision for credit losses	123	132	158	123	122	413	340
Net interest income after provision for credit losses	1,946	1,920	1,733	1,469	1,384	5,599	4,059
Payments and cash management	211	204	187	170	174	602	494
Wealth and asset management	131	134	120	102	104	385	307
Customer deposit and loan fees	124	128	110	107	102	362	283
Capital markets and advisory fees	122	140	132	101	94	394	245
Mortgage banking income	45	53	32	39	43	130	102
Net gains (losses) on sales of securities	—	2	13	—	—	15	(58)
Other noninterest income [1]	89	124	88	63	111	301	220
Total noninterest income	722	785	682	582	628	2,189	1,593
Personnel costs	990	1,010	992	845	757	2,992	2,150
Outside data processing and other services	290	326	311	222	198	927	550
Equipment	79	96	93	67	66	268	201
Net occupancy	96	90	85	56	57	271	176
Professional services	38	31	44	80	31	113	75
Marketing	54	38	37	36	34	129	91
Amortization of intangibles	49	54	41	13	11	144	33
Other noninterest expense [1]	176	164	171	101	92	511	319
Total noninterest expense	1,772	1,809	1,774	1,420	1,246	5,355	3,595
Income before income taxes	896	896	641	631	766	2,433	2,057
Provision for income taxes	172	165	114	108	133	451	351
Income after income taxes	724	731	527	523	633	1,982	1,706
Income attributable to NCI	3	4	4	4	4	11	14
Net income attributable to Huntington	721	727	523	519	629	1,971	1,692
Dividends on preferred shares	41	41	41	43	27	123	81
Net income applicable to common	$ 680	$ 686	$ 482	$ 476	$ 602	$ 1,848	$ 1,611
Average common shares - basic	2,019	2,021	1,869	1,544	1,459	1,971	1,457
Average common shares - diluted	2,047	2,048	1,901	1,570	1,485	1,999	1,483
Per common share							
Net income - basic	$ 0.34	$ 0.34	$ 0.26	$ 0.31	$ 0.41	$ 0.94	$ 1.11
Net income - diluted	0.33	0.33	0.25	0.30	0.41	0.92	1.09
Cash dividends declared	0.155	0.155	0.155	0.155	0.155	0.465	0.465
Revenue - fully-taxable equivalent (FTE)							
Net interest income	$ 2,069	$ 2,052	$ 1,891	$ 1,592	$ 1,506	$ 6,012	$ 4,399
FTE adjustment	21	20	19	17	17	60	48
Net interest income FTE [2]	2,090	2,072	1,910	1,609	1,523	6,072	4,447
Noninterest income	722	785	682	582	628	2,189	1,593
Total revenue FTE [2]	$ 2,812	$ 2,857	$ 2,592	$ 2,191	$ 2,151	$ 8,261	$ 6,040

(1) In the third quarter of 2026, we reclassified insurance income and leasing revenue into other noninterest income, and we reclassified deposit and other insurance expense and leasing financing equipment depreciation into other noninterest expense. Prior period amounts have been revised to conform with the current period presentation.

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

Huntington Bancshares Incorporated
Credit Reserves Analysis
(Unaudited)

(dollar amounts in millions)	Three Months Ended					Year-to-Date	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Sep 30, 2026	Sep 30, 2025
Allowance for loan and lease losses, beginning of period	$ 3,249	$ 3,243	$ 2,537	$ 2,374	$ 2,331	$ 2,537	$ 2,244
Loan and lease charge-offs	(200)	(191)	(173)	(145)	(137)	(564)	(381)
Recoveries of loans and leases previously charged off	54	72	62	56	62	188	154
Net loan and lease charge-offs	(146)	(119)	(111)	(89)	(75)	(376)	(227)
Provision for loan and lease losses	119	125	250	109	118	494	357
Allowance on purchased credit deteriorated (PCD) loans and leases at acquisition	—	—	322	71	—	322	—
Allowance on purchased seasoned loans and leases at acquisition [(1)]	—	—	245	72	—	245	—
Allowance for loan and lease losses, end of period	3,222	3,249	3,243	2,537	2,374	3,222	2,374
Allowance for unfunded lending commitments, beginning of period	132	125	206	188	184	206	202
Provision (benefit) for unfunded lending commitments	4	7	(92)	14	4	(81)	(14)
Allowance for unfunded lending commitments at acquisition	—	—	11	4	—	11	—
Allowance for unfunded lending commitments, end of period	136	132	125	206	188	136	188
Total allowance for credit losses, end of period	$ 3,358	$ 3,381	$ 3,368	$ 2,743	$ 2,562	$ 3,358	$ 2,562
Allowance for loan and lease losses (ALLL) as % of:							
Total loans and leases	1.68 %	1.72 %	1.72 %	1.70 %	1.72 %	1.68 %	1.72 %
Nonaccrual loans and leases (NALs)	190	204	243	272	294	190	294
Nonperforming assets (NPAs)	187	202	239	269	289	187	289
Total allowance for credit losses (ACL) as % of:							
Total loans and leases	1.75 %	1.78 %	1.78 %	1.83 %	1.86 %	1.75 %	1.86 %
Nonaccrual loans and leases (NALs)	198	213	253	295	317	198	317
Nonperforming assets (NPAs)	195	210	248	290	312	195	312

(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.

Huntington Bancshares Incorporated
Net Charge-Off Analysis
(Unaudited)

(dollar amounts in millions)	Three Months Ended					Year-to-Date	
	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Sep 30, 2026	Sep 30, 2025
Net charge-offs (recoveries) by loan and lease type:							
Commercial:							
Commercial and industrial	$ 71	$ 66	$ 54	$ 40	$ 39	$ 191	$ 119
Commercial real estate	10	3	2	8	(4)	15	(15)
Lease financing	—	(3)	—	(8)	1	(3)	7
Total commercial	81	66	56	40	36	203	111
Consumer:							
Residential mortgage	2	3	1	—	—	6	1
Automobile	15	12	15	14	10	42	30
Home equity	—	1	—	—	1	1	1
RV and marine	6	6	7	6	4	19	16
Other consumer	42	31	32	29	24	105	68
Total consumer	65	53	55	49	39	173	116
Total net charge-offs	$ 146	$ 119	$ 111	$ 89	$ 75	$ 376	$ 227
Net charge-offs (recoveries) - annualized percentages:							
Commercial:							
Commercial and industrial	0.31 %	0.29 %	0.26 %	0.24 %	0.25 %	0.29 %	0.27 %
Commercial real estate	0.16	0.06	0.03	0.21	(0.13)	0.08	(0.18)
Lease financing	0.03	(0.18)	0.01	(0.53)	0.04	(0.05)	0.16
Total commercial	0.27	0.22	0.21	0.18	0.18	0.23	0.20
Consumer:							
Residential mortgage	0.03	0.03	0.02	0.01	0.01	0.02	0.01
Automobile	0.41	0.32	0.38	0.36	0.26	0.37	0.26
Home equity	0.01	0.01	0.02	(0.01)	0.01	0.01	0.01
RV and marine	0.40	0.44	0.51	0.45	0.30	0.45	0.36
Other consumer	6.30	4.88	5.30	5.22	4.92	5.50	4.89
Total consumer	0.38	0.30	0.34	0.33	0.27	0.34	0.27
Net charge-offs as a % of average loans and leases	0.31 %	0.25 %	0.26 %	0.24 %	0.22 %	0.27 %	0.23 %

Huntington Bancshares Incorporated
Nonperforming Assets (NPAs)
(Unaudited)

(dollar amounts in millions)	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Nonaccrual loans and leases (NALs):					
Commercial and industrial	$ 1,046	$ 986	$ 824	$ 562	$ 455
Commercial real estate	265	243	188	133	131
Lease financing	6	8	9	8	10
Residential mortgage	240	223	185	107	97
Automobile	8	7	6	6	6
Home equity	129	120	117	113	108
RV and marine	2	2	2	2	1
Other consumer	1	—	1	—	—
Total nonaccrual loans and leases	1,697	1,589	1,332	931	808
Other real estate, net	25	23	22	13	10
Other NPAs [1]	—	—	3	1	3
Total nonperforming assets	$ 1,722	$ 1,612	$ 1,357	$ 945	$ 821
NALs as a % of total loans and leases	0.89 %	0.84 %	0.71 %	0.62 %	0.59 %
NPA ratio [2]	0.90	0.85	0.72	0.63	0.60
Accruing loans and leases past due 90+ days:					
Commercial and industrial	$ 2	$ 2	$ 2	$ 1	$ 1
Commercial real estate	—	—	3	—	—
Lease financing	1	6	5	9	6
Residential mortgage (excluding loans guaranteed by the U.S. Government)	79	66	46	46	35
Automobile	15	12	12	14	12
Home equity	28	24	22	16	20
RV and marine	4	3	3	4	3
Other consumer	8	5	6	6	5
Total, excl. loans guaranteed by the U.S. Government	137	118	99	96	82
Add: loans guaranteed by U.S. Government	340	325	322	186	152
Total accruing loans and leases past due 90+ days, including loans guaranteed by the U.S. Government	$ 477	$ 443	$ 421	$ 282	$ 234
Accruing loans and leases past due 90+ days as a percent of total loans and leases:					
Excluding loans guaranteed by the U.S. Government	0.07 %	0.06 %	0.05 %	0.06 %	0.06 %
Guaranteed by U.S. Government	0.18	0.17	0.17	0.12	0.11
Including loans guaranteed by the U.S. Government	0.25	0.23	0.22	0.19	0.17

(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.

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

(dollar amounts in millions)		Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Common equity tier 1 (CET1) capital		$ 21,684	$ 21,388	$ 21,160	$ 17,286	$ 15,924
Tier 1 capital		24,575	24,279	24,051	20,027	18,665
Total risk-based capital		29,377	29,076	28,772	23,593	22,022
Risk-weighted assets (RWA) [1]		214,500	214,138	208,132	166,684	150,222
Common equity tier 1 risk-based capital ratio [1]		10.1 %	10.0 %	10.2 %	10.4 %	10.6 %
Other regulatory capital data:						
Tier 1 leverage ratio [1]		9.0	8.8	9.5	9.3	9.0
Tier 1 risk-based capital ratio [1]		11.5	11.3	11.6	12.0	12.4
Total risk-based capital ratio [1]		13.7	13.6	13.8	14.2	14.7
Reconciliation of Non-GAAP Measure						
Common equity tier 1 (CET1) capital	(A)	$ 21,684	$ 21,388	$ 21,160	$ 17,286	$ 15,924
Add: Accumulated other comprehensive income (loss)		(2,969)	(2,208)	(2,055)	(1,904)	(2,065)
Less: AOCI cash flow hedge		(410)	(167)	(49)	27	16
Adjusted common equity tier 1 [2]	(B)	19,125	19,347	19,154	15,355	13,843
Risk-weighted assets (RWA) [1]	(C)	214,500	214,138	208,132	166,684	150,222
CET1 ratio [1]	(A/C)	10.1 %	10.0 %	10.2 %	10.4 %	10.6 %
Adjusted CET1 ratio [1][2]	(B/C)	8.9	9.0	9.2	9.2	9.2

(1) Preliminary at September 30, 2026.
(2) Represents CET1 adjusted for AOCI, excluding cash flow hedges, which aligns with GSIB reporting.

Huntington Bancshares Incorporated
Non-Regulatory Capital and Other Data
(Unaudited)

Non-Regulatory Capital

(dollar amounts in millions)	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Calculation of tangible equity / asset ratio:					
Total Huntington shareholders' equity	$ 32,179	$ 32,624	$ 32,535	$ 24,342	$ 22,248
Goodwill and other intangible assets	(10,393)	(10,442)	(10,496)	(6,142)	(5,611)
Deferred tax liability on other intangible assets [1]	182	192	203	30	13
Total tangible equity	21,968	22,374	22,242	18,230	16,650
Preferred equity	(2,881)	(2,881)	(2,881)	(2,731)	(2,731)
Total tangible common equity	$ 19,087	$ 19,493	$ 19,361	$ 15,499	$ 13,919
Total assets	$ 287,833	$ 283,984	$ 285,372	$ 225,106	$ 210,228
Goodwill and other intangible assets	(10,393)	(10,442)	(10,496)	(6,142)	(5,611)
Deferred tax liability on other intangible assets [1]	182	192	203	30	13
Total tangible assets	$ 277,622	$ 273,734	$ 275,079	$ 218,994	$ 204,630
Shareholders' equity / total assets	11.2 %	11.5 %	11.4 %	10.8 %	10.6 %
Tangible equity / tangible asset ratio	7.9	8.2	8.1	8.3	8.1
Tangible common equity / tangible asset ratio	6.9	7.1	7.0	7.1	6.8
Tangible common equity / RWA ratio [2]	8.9	9.1	9.3	9.3	9.3

(1) Deferred tax liability related to other intangible assets is calculated at a 21% tax rate.
(2) Preliminary at September 30, 2026.

Other Data

	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Number of employees (Average full-time equivalent)	25,898	26,407	24,641	20,924	20,247
Number of domestic full-service branches [1]	1,372	1,407	1,403	1,005	972
ATM Count	2,015	2,016	2,043	1,591	1,569

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

Huntington Bancshares Incorporated
Reconciliation of Non-GAAP Financial Measures
(Unaudited)

Return on Average Tangible Common Shareholders' Equity

	Three months ended					Nine months ended	
(dollar amounts in millions)	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Sep 30, 2026	Sep 30, 2025
Calculation of return on average tangible common shareholders' equity ratio:							
Average Huntington common shareholders' equity	$ 29,776	$ 29,675	$ 27,050	$ 21,165	$ 19,197	$ 28,843	$ 18,592
Less: Intangible assets and goodwill, net of tax effect	10,230	10,271	9,026	6,015	5,610	9,846	5,622
Average tangible common shareholders' equity (A)	$ 19,546	$ 19,404	$ 18,024	$ 15,150	$ 13,587	$ 18,997	$ 12,970
Net income applicable to common shares	$ 680	$ 686	$ 482	$ 476	$ 602	$ 1,848	$ 1,611
Add: Amortization of intangibles, net of deferred tax	39	42	33	10	8	114	26
Tangible net income applicable to common shares	$ 719	$ 728	$ 515	$ 486	$ 610	$ 1,962	$ 1,637
Add: Notable Items, after tax	98	116	216	99	(13)	430	8
Adjusted net income applicable to common shares, excluding Notable Items	$ 817	$ 844	$ 731	$ 585	$ 597	$ 2,392	$ 1,645
Tangible net income applicable to common shares, annualized (B)	$ 2,853	$ 2,920	$ 2,089	$ 1,928	$ 2,420	$ 2,623	$ 2,189
Adjusted net income applicable to common shares, excluding Notable Items, annualized (C)	3,241	3,385	2,965	2,320	2,369	3,198	2,199
Return on average tangible common shareholders' equity (B/A)	14.6 %	15.1 %	11.6 %	12.7 %	17.8 %	13.8 %	16.9 %
Adjusted return on average tangible common shareholders' equity, excluding Notable Items (C/A)	16.6 %	17.5 %	16.4 %	15.3 %	17.4 %	16.8 %	17.0 %

Efficiency Ratio

	Three months ended					Nine months ended	
(amounts in millions)	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025	Sep 30, 2026	Sep 30, 2025
Noninterest expense (GAAP)	$ 1,772	$ 1,809	$ 1,774	$ 1,420	$ 1,246	$ 5,355	$ 3,595
Less: Intangible amortization	49	54	41	13	11	144	33
Noninterest expense less amortization of intangibles (non-GAAP)	$ 1,723	$ 1,755	$ 1,733	$ 1,407	$ 1,235	$ 5,211	$ 3,562
Net interest income	$ 2,069	$ 2,052	$ 1,891	$ 1,592	$ 1,506	$ 6,012	$ 4,399
Noninterest income	722	785	682	582	628	2,189	1,593
Total Revenue (GAAP)	2,791	2,837	2,573	2,174	2,134	8,201	5,992
Add: FTE adjustment [1]	21	20	19	17	17	60	48
Less: Gains (losses) on sales of securities	—	2	13	—	—	15	(58)
FTE revenue less gains (losses) on sales of securities (non-GAAP)	$ 2,812	$ 2,855	$ 2,579	$ 2,191	$ 2,151	$ 8,246	$ 6,098
Efficiency Ratio [2]	61.2 %	61.5 %	67.2 %	64.2 %	57.4 %	63.2 %	58.4 %

(1) Calculated on an FTE basis, which represents a non-GAAP measure, assuming a 21% tax rate.
(2) Noninterest expense less amortization of intangibles divided by the sum of FTE net interest income and noninterest income excluding gains (losses) on sales of securities, which represents a non-GAAP measure.

Huntington Bancshares Incorporated
Reconciliation of Non-GAAP Financial Measures (continued)
(Unaudited)

Pre-Provision Net Revenue (PPNR)

	Three months ended				
(dollar amounts in millions)	Sep 30, 2026	Jun 30, 2026	Mar 31, 2026	Dec 31, 2025	Sep 30, 2025
Total revenue (GAAP)	$ 2,791	$ 2,837	$ 2,573	$ 2,174	$ 2,134
Add: FTE adjustment [(1)]	21	20	19	17	17
Total FTE revenue (non-GAAP)	2,812	2,857	2,592	2,191	2,151
Less: Noninterest expense	1,772	1,809	1,774	1,420	1,246
PPNR	$ 1,040	$ 1,048	$ 818	$ 771	$ 905

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