# Huntington is Prepared to Help Serve Your Needs

**$109 Billion**
**Total Assets**

- Balance sheet is strong with robust levels of capital and liquidity
- Well-diversified balance sheet (deposits well exceed loans)
- Diversified revenue

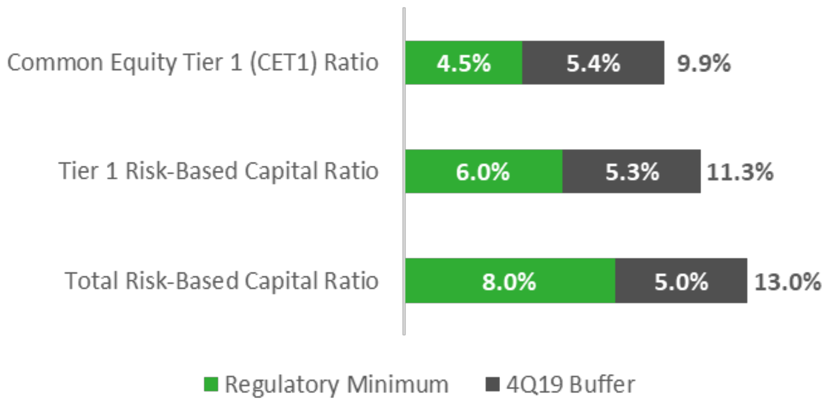
**9.9%**
**Common Equity Tier 1 Capital**

- All regulatory capital ratios are well in excess of required levels

**92%**
**Loan-to-Deposit Ratio**

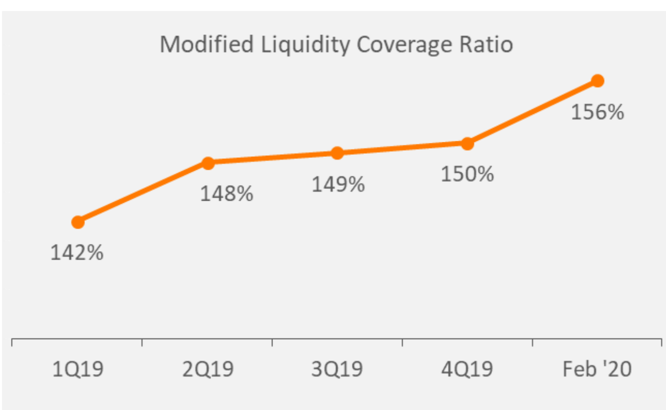
- Primary source of liquidity
- Provides capacity to increase lending
- Substantial additional funding resources immediately available to us

## Our Capital Ratios (as of 12/31/19)




- All three of Huntington's primary regulatory capital ratios were higher (better) than the median of our regional banking peers.
- Common Equity Tier 1 (CET1) Ratio, the most important regulatory capital ratio, was 9.9% compared to the peer median of 9.7%.
- Our Tier 1 Risk-Based Capital Ratio was 11.3% compared to the peer median of 10.9%.
- Our Total Risk-Based Capital Ratio was 13.0% compared to the peer median of 12.9%.

## Our Liquidity:




In addition to cash, Huntington consistently holds abundant amounts of high-quality liquid assets well in excess of the regulatory minimum of 100%.

A common industry measurement of liquidity is the "Modified Liquidity Coverage Ratio (LCR)" which measures the amount of liquidity coverage against expected funding needs.

**Additional Sources of Liquidity:**
In addition to holding a significant amount of high-quality liquid assets, Huntington also has access to other sources of liquidity, which include funding through the Federal Home Loan Bank (FHLB) and Federal Reserve Bank Discount Window.

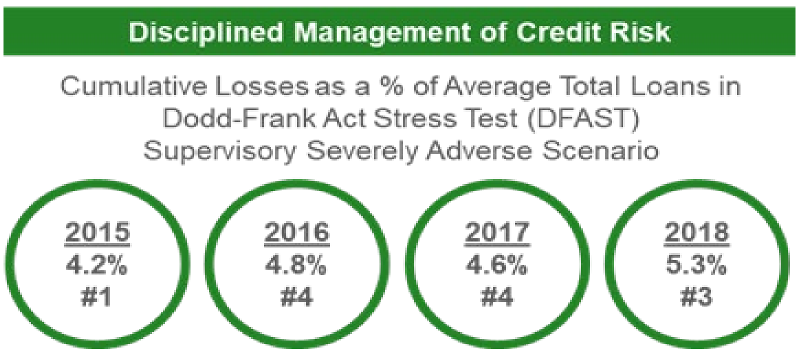
## Our Credit Ratings:

| | | Fitch | Moody's | S&P |
|---|---|---|---|---|
| **Bank** | Long-Term Deposits | A | Aa3 | n/a |
| | Senior Unsecured Debt | A- | A3 | A- |
| | | | | |
| **HoldCo** | Senior Unsecured Debt | A- | Baa1 | BBB+ |

Our credit ratings are strong at the bank level and holding company level.

The credit ratings reflect Huntington's strong balance sheet, with robust levels of capital and liquidity.

## Our Enterprise Risk Management:




In 2018 Huntington ranked #3 out of 17 traditional commercial banks in the severely adverse scenario of DFAST. Huntington consistently has ranked #4 or better in each of the four years that we have participated in the DFAST process.

We want to be sure we are answering your questions about our preparedness around the Coronavirus pandemic. At Huntington, we are guided by our purpose of looking out for people. As always, our priority is the safety and security of our customers, colleagues, and communities. We are following our operational preparedness plan to ensure business continuity and to continue to serve your needs. You can rest assured:

- We remain committed to supporting our customers, colleagues, and communities as a source of strength in this time of uncertainty.
- We have developed contingency plans about pandemic disease management, with respect for our key vendors, in order to support our customers.
- We remain proactive to maintain our strength through the cycle.

For more information regarding Huntington's financial strength and risk management framework refer to the 2019 10-K: http://huntington-ir.com/fin/10k/hban10K19.pdf