

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

**December 31, 2020**

Month / Day / Year

**549300XTVCVV9I7B5T19**

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

**Huntington Bancshares, Incorporated**

Legal Title of Holding Company

**41 S High Street**

(Mailing Address of the Holding Company) Street / P.O. Box

**Columbus OH 43287**

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**Anna Weed Vice President**

Name Title

**(614) 331-5998**

Area Code / Phone Number / Extension

Area Code / FAX Number

**anna.weed@huntington.com**

E-mail Address

**huntington.com**

Address (URL) for the Holding Company's web page

**I, Stephen D. Steinour**

Name of the Holding Company Director and Official

**Chief Executive Officer**

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

*Stephen D. Steinour*

Signature of Holding Company Director and Official

**3/29/21**

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission?  No  Yes

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

**Huntington Bancshares, Inc. - FRY-6 Report**  
**December 31, 2020**

**Report Item 1: Annual Report to Shareholders**

Not applicable. Huntington Bancshares Incorporated is registered with the SEC and prepares an annual report to shareholders.

**Report Item 2a: Organizational Chart**

See Appendix A.

**Report Item 2b: Domestic Branch Listing**

See Appendix B.

**Report Item 3.1: Securities Holders**

The Vanguard Group, Inc.  
Malvern, PA USA  
Incorporated in the State of Pennsylvania  
113,297,155 shares of Common Stock Beneficially Owned (11.08%)

BlackRock, Inc.  
New York, NY USA  
Incorporated in the State of Delaware  
83,646,254 Shares of Common Stock Beneficially Owned (8.2%)

Boston Partners  
Boston, MA USA  
Incorporated in the State of Massachusetts  
57,284,205 Shares of Common Stock Beneficially Owned (5.6%)

State Street Corporation  
Boston, MA USA  
Incorporated in the State of Massachusetts  
55,058,660 shares of Common Stock Beneficially Owned (5.39%)

**Report Item 3.2: N/A**

**Report Item 4: Insiders**

See Appendix C & Confidential Appendix

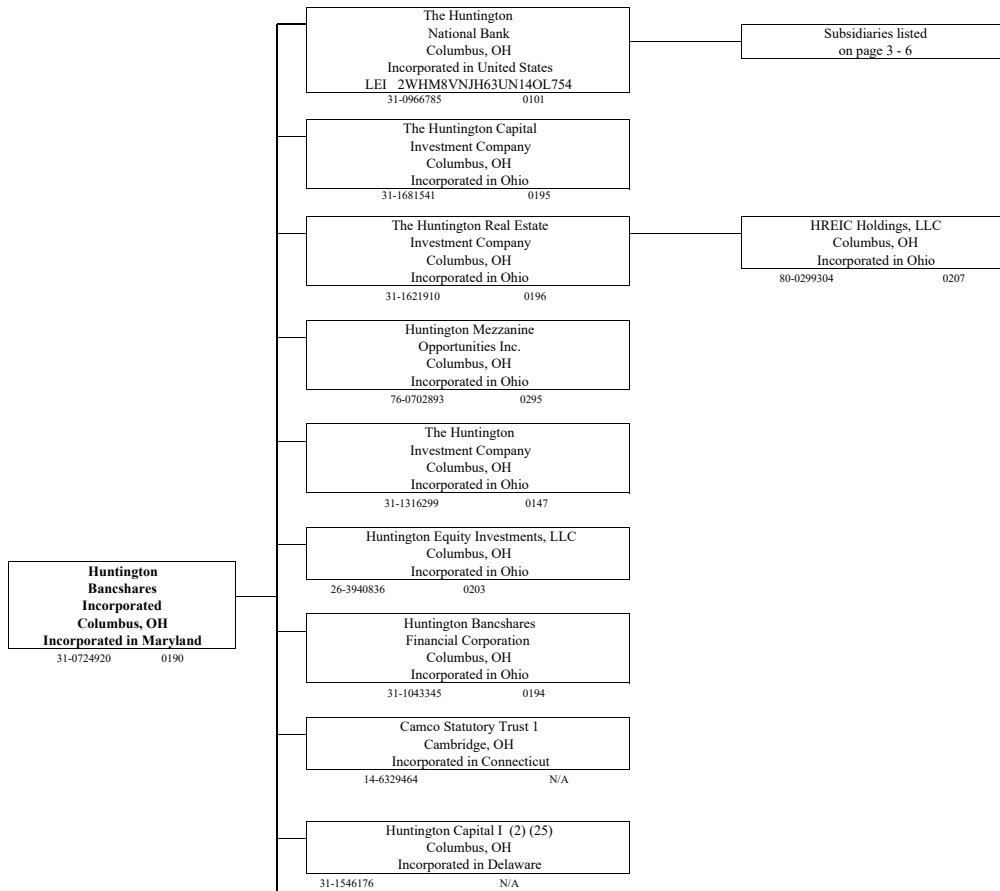
**Key to questions:**

- (1) Name, city and state/country.
- (2) Principal occupation, if other than with the bank holding company.
- (3) Title or position with:
  - (a) the bank holding company.
  - (b) all direct and indirect subsidiaries of the bank holding company.
  - (c) any other company in which the person is a director, trustee, partner or executive officer.
- (4) Percentage of each class of voting securities owned, controlled, or held with power to vote in:
  - (a) the bank holding company.
  - (b) all direct and indirect subsidiaries of the bank holding company.
  - (c) any other company, if 25 percent or more of its outstanding voting securities or proportionate interest in a partnership are held.

APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

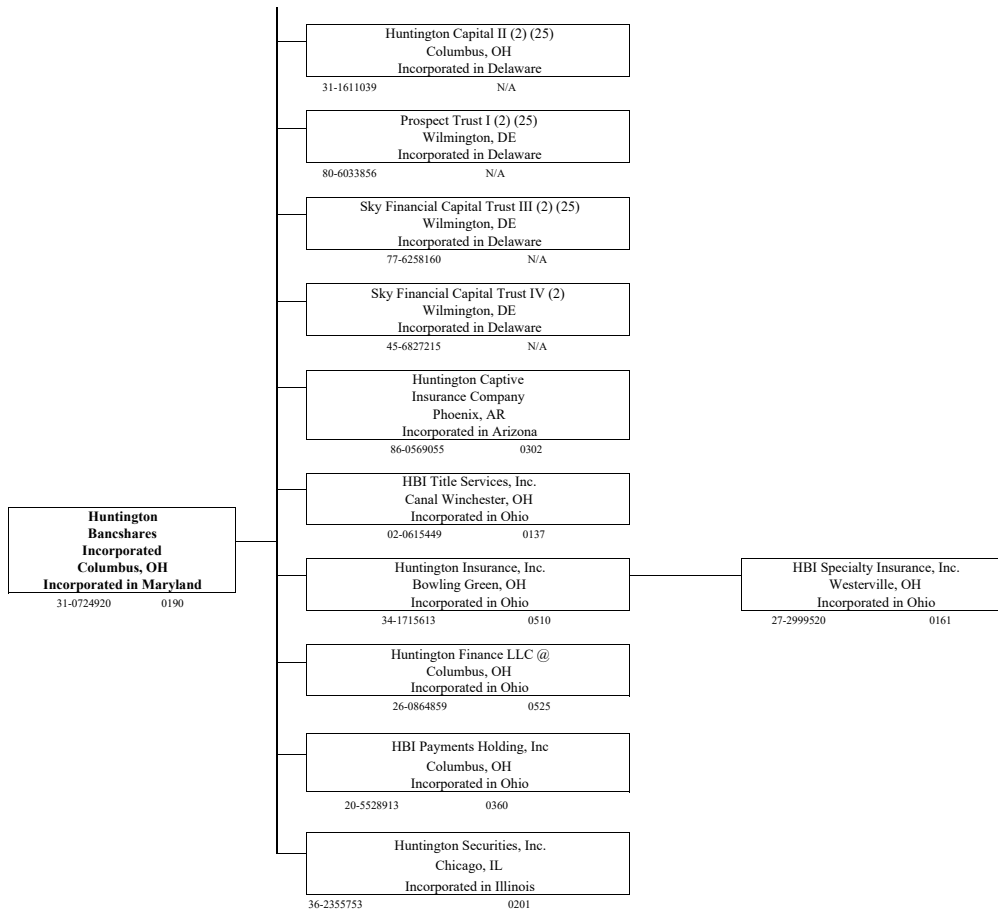
December 31, 2020



APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

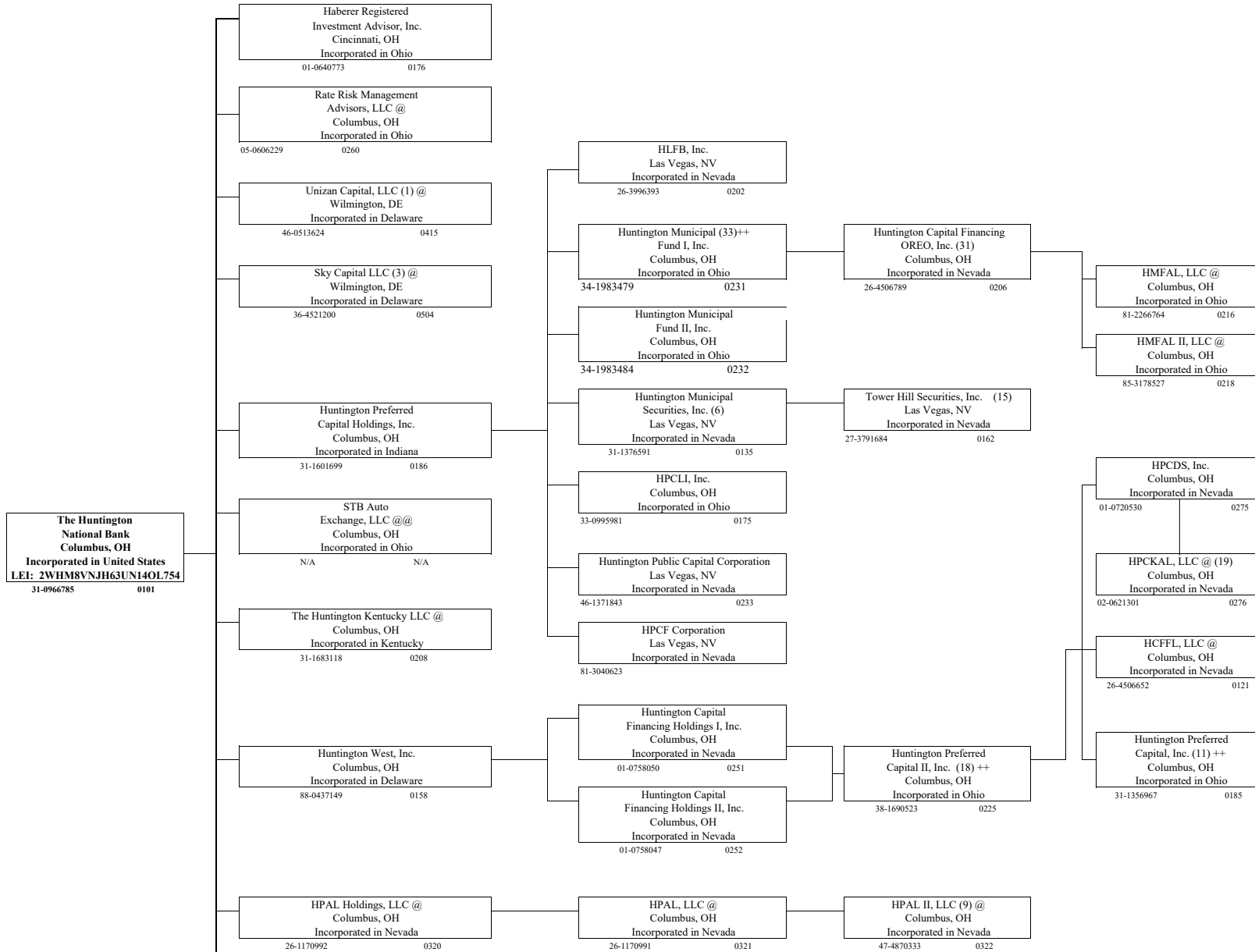
December 31, 2020



APPENDIX A

Organization Chart of Huntington Baneshares Incorporated

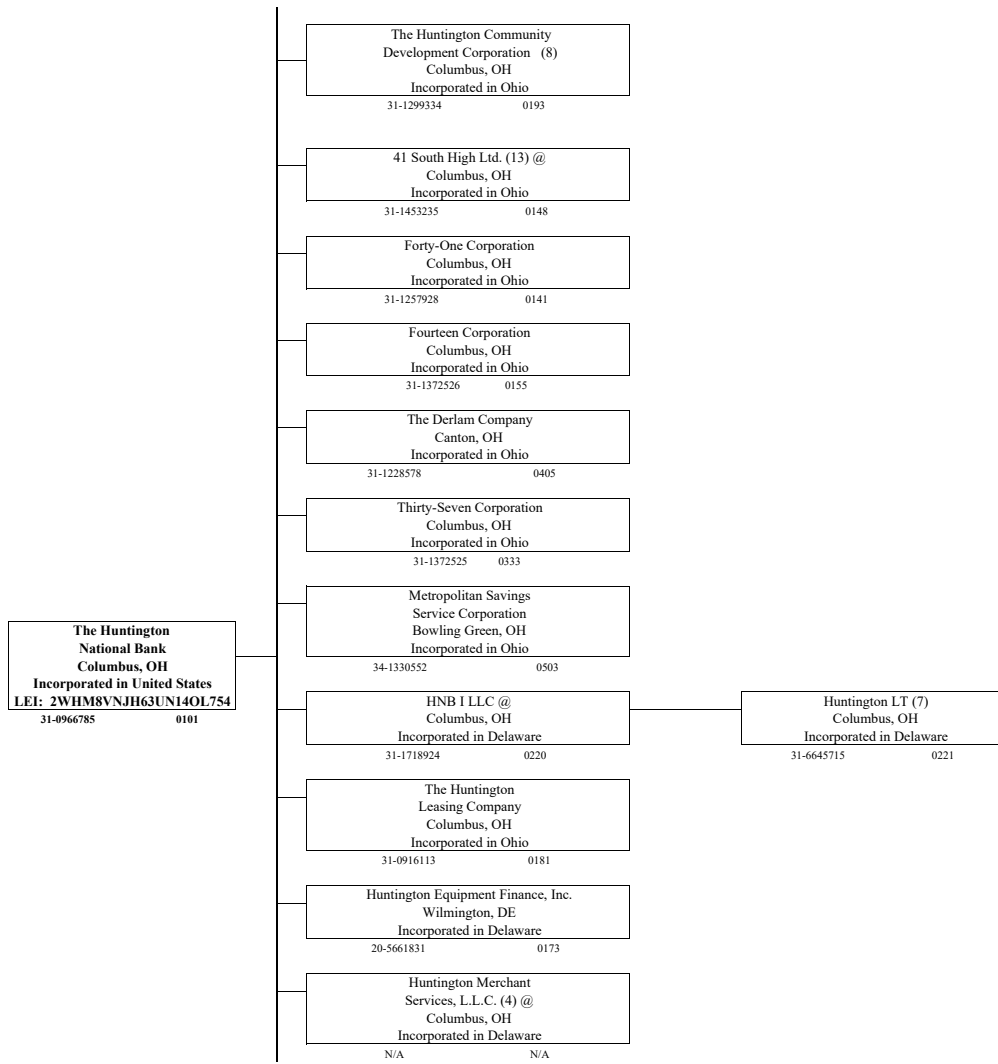
December 31, 2020



APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

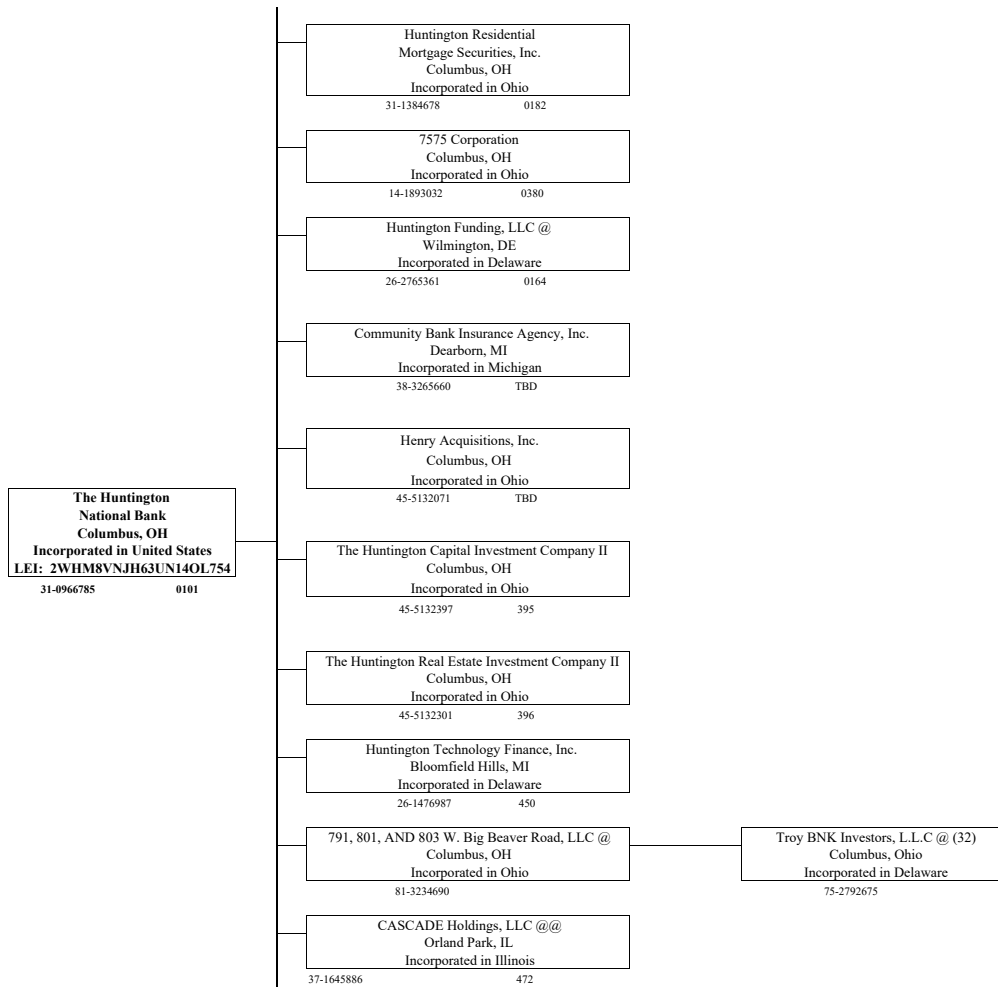
December 31, 2020



APPENDIX A

Organization Chart of Huntington Baneshares Incorporated

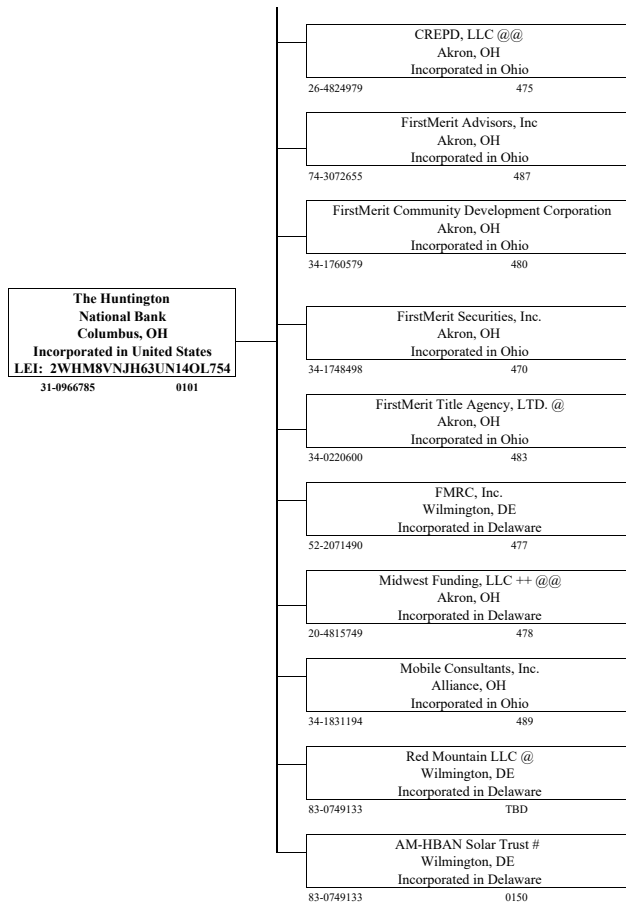
December 31, 2020



APPENDIX A

Organization Chart of Huntington Bancshares Incorporated

December 31, 2020





## APPENDIX A

### Organization Chart of Huntington Bancshares Incorporated

December 31, 2020

#### Footnotes

- (1) Trust preferred stock is 30% owned by Huntington Capital Financing OREO, Inc and 70% owned by HBI
- (2) Delaware statutory trust where HBI owns 100% of voting securities
- (3) Trust preferred stock is 30% owned by Huntington Capital Financing OREO, Inc and 70% owned by HBI
- (4) Class A voting interest: 1% owned by HNB and 99% owned by First Data Merchant Services Corporation (unaffiliated); Class B non-voting interest: 100% owned by HNB
- (5) Reserved
- (6) 607,799,487 43 common shares owned by Huntington Preferred Capital Holdings, Inc and 7 common shares owned by HBI
- (7) Delaware statutory trust of which HNB I LLC is grantor and initial beneficiary
- (8) The Huntington Community Development Corporation has subsidiaries that are excluded from reporting on form FR Y-10 as public welfare investments, and these subsidiaries are not shown on this chart The Legal Department should be contacted if information is needed about these subsidiaries
- (9) 98 5% owned by HPAL, LLC and 1 5% owned by HPCDS, Inc
- (10) Reserved
- (11) 11,130,000 common shares owned by Huntington Preferred Capital II, Inc , and 2,870,000 common shares owned by Huntington Preferred Capital Holdings, Inc  
Preferred shares: Class A -- 897 shares owned by Huntington Preferred Capital Holdings, Inc and 103 shares owned by present and former Huntington employees to meet 100 person test for being a REIT  
Class B -- 30% owned by Huntington Preferred Capital II, Inc and 70% owned by HBI  
Class C -- authorized but none currently issued; previously 100% owned by outside public shareholders but redeemed 12/31/13  
Class D -- authorized but none currently issued  
Class E -- 100% owned by Tower Hill Securities, Inc
- (12) Reserved
- (13) Reserved
- (14) Reserved
- (15) Huntington Municipal Securities, Inc owns 100% of Common Shares, which has 100% of voting interest, Huntington Preferred Capital Holdings, Inc owns 100% of the Class A preferred stock, with no voting rights
- (16) Reserved
- (17) Reserved
- (18) 90 common shares owned by Huntington Preferred Capital Holdings, Inc , 164 common shares owned by HNB, 75,757 common shares owned by Huntington Capital Financing Holdings I, Inc , 75,757 common shares owned by Huntington Capital Financing Holdings II, Inc,  
Preferred shares: Class A -- 187 shares owned by present and former Huntington employees to meet 100 person test for being a REIT; 449 shares owned by Huntington Capital Financing Holdings I, Inc ; 448 shares owned by Huntington Capital Financing Holdings II, Inc; 916 shares held by HPCH  
Class B -- 60,971 56 shares owned by HPCH; 72 shares owned by HNB  
Class C--authorized but none currently issued  
Class D -- 1,172 20383 shares owned by HPCH and 343 969 shares owned by Huntington Municipal Fund I, Inc  
Class E -- 100% owned by HNB  
Class F-- 100% owned by MUFG (unaffiliated)  
Class G -- 100% owned by MUFG (unaffiliated)  
Class I -- 100% owned by MUFG (unaffiliated)

## APPENDIX A

### Organization Chart of Huntington Baneshares Incorporated

December 31, 2020

#### Footnotes (Cont.)

(19) 95% owned by HPCDS, Inc and 5% owned by Huntington Preferred Capital II, Inc

(20) Reserved

(21) Reserved

(22) Reserved

(23) Reserved

(24) Reserved

(25) Deconsolidated for financial reporting upon implementation of FIN 46

(26) Reserved

(27) Reserved

(28) Reserved

(29) Reserved

(30) Reserved

(31) 63.3% Owned by Huntington Municipal Funding I, Inc and 36.7% owned by HCFLL, LLC

(32) 100% Owned by 791, 801, AND 803 W Big Beaver Road, LLC

(33) Huntington Preferred Capital Holdings Inc owns 100% of Common Shares, which has 100% of voting interest,  
Huntington Preferred Capital Holdings, Inc owns 896 of the non-voting Class A preferred shares and individuals own 104 shares

(34) Reserved

(35) Reserved

@ Limited liability company - the entity immediately prior on the organization chart is the managing member/general partner

@@ Limited liability company - the entity immediately prior on the organization chart is the non-managing member/limitedpartner

X Partnership

++ Real estate investment trust (REIT) for tax purposes

Note: Unless otherwise indicated, where an entity is an LLC, the entity immediately prior on the organization chart is the managing member/partner

Note: LEI is N/A unless otherwise noted

Note: All subsidiaries are 100% owned unless otherwise indicated The jurisdiction in brackets is the jurisdiction of organization

HBI = Huntington Baneshares Incorporated

HNB = The Huntington National Bank











APPENDIX B  
BRANCH LISTING  
DECEMBER 31, 2020

OK	Full Se v ccr	764629	GLASSPORT BRANCH	800 MONONGAHELA AVENUE	GLASSPORT	PA	15045	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	330290	GRAND CANYON CITY	1056 WEST MAIN STREET	GRAND CANYON	PA	16237	MERCER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	277325	LEHIGH VALLEY BRANCH	115 PERRY H GHWAY, SUITE 100	HARMONY	PA	16037	BUTLER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	L m.ted Se v ccr	263846	EAST STATE STREET DRIVE UP OFF CE	1685 EAST STATE STREET	HERMITAGE	PA	16348	MERCER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	271085	HERMITAGE BRANCH	2150 MONONGAHELA VALLEY FREEWAY	HERMITAGE	PA	16148	MERCER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	204063	JENNETTE BRANCH	801 CLAY AVENUE	JENNETTE	PA	16644	WESTMORELAND	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	3360170	JEFFERSON BORO BRANCH	1633 STATE ROUTE 11 S	JEFFERSON HILLS	PA	15025	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	71822	MCDONALD BRANCH	160 WEST LINCOLN AVENUE	MC DONALD	PA	15057	WASHINGTON	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	263665	MERCER BRANCH	127 NORTH DIAMOND STREET	MERCER	PA	16137	MERCER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	3360217	611 BEAVER VALLEY MALL BRANCH	611 BEAVER VALLEY MALL	MONACA	PA	15061	BEAVER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	L m.ted Se v ccr	375150	BEAVER VALLEY MALL DRIVE THRU OFFICE	670 BEAVER VALLEY MALL	MONACA	PA	15061	BEAVER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	6772	MCNORRY, L.L. BRANCH	1481 MCNORRY BOULEVARD	MCNORRYVILLE	PA	15146	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	115128	MOON TOWNSHIP BRANCH	1007 BEAVER GRADE ROAD	MOON TOWNSHIP	PA	15108	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	340274	MOUNT LEBANON BRANCH	427 CEDHAM ROAD	MOUNT LEBANON	PA	15228	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	185450	NEW BRIGTON BRANCH	373 3RD AVENUE	NEW BR GHTON	PA	15066	BEAVER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	910127	NESHANOCK BRANCH	2099 WILMINGTON ROAD	NEW CASTLE	PA	16005	LAWRENCE	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	98462	NEW CASTLE BANKING OFFICE	101 EAST WASHINGTON STREET	NEW CASTLE	PA	16001	LAWRENCE	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	68367	NEW CASTLE BRANCH	113 SOUTH W L STREET, #107	NEW CASTLE	PA	16001	LAWRENCE	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	277429	SHANANGO OFFICE	2600 ELLWOOD OFFICE	NEW CASTLE	PA	16001	LAWRENCE	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	204069	NEW KENSINGTON BRANCH	2280 FREEPORT ROAD, 2 FIDELMARELLI SQUARE	NEW KENSINGTON	PA	15068	WESTMORELAND	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	30992	NEW W LAMINGTON BRANCH	188 SOUTH MARKET STREET	NEW WILMINGTON	PA	16142	LAWRENCE	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	204068	NORTH VERSAILLES BRANCH	355 LINCOLN H GHWAY	NORTH VERSAILLES	PA	15137	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	326098	CENTRE CITY BRANCH	650 SMITHS RD	ITTSBURGH	PA	15222	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	190093	CENTURY 88 BRANCH	289 CLAYTON BOULEVARD	ITTSBURGH	PA	15236	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	504478	EAST LIBERTY	6134 CENTRE AVENUE	ITTSBURGH	PA	15206	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	204040	MCINTYRE SQUARE BANKING BRANCH	8090 MCKNIGHT ROAD SUITE 1002	ITTSBURGH	PA	15237	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	86379	NORTH SIDE BRANCH	900 EAST CHD STREET	ITTSBURGH	PA	15212	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	362140	OHARA TOWNSHIP BRANCH	1140 FREEPORT ROAD	ITTSBURGH	PA	15238	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	428177	PITTSBURGH MAIN OFFICE	110 GRANT ST	ITTSBURGH	PA	15219	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	519161	SCOURIE HILL BRANCH	2823 FORBES AVENUE	ITTSBURGH	PA	15217	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	109223	ROCHESTER BRANCH	472 ADAMS STREET	OCHESTER	PA	15074	BEAVER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	L m.ted Se v ccr	376156	ROCHESTER DRIVE THRU OFF CE	472 ADAMS STREET	OCHESTER	PA	15074	BEAVER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	553086	SEV CALEY	418 BEAVER STREET	EWINGLY	PA	15143	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	176277	SHARON BRANCH	1 EAST STATE STREET	HARON	PA	16146	MERCER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	202520	SOUTH STRABANE BRANCH	280 WASHINGTON ROAD	WASHINGTON	PA	15201	WASHINGTON	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	411320	WISBORO VILLAGE AT PINE BANKING OFFICE	11360 PERRY H GHWAY	WISBORO	PA	16090	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	362885	RAINBOW VILLAGE BRANCH	1985 LINCOLN WAY	WHITE OAK	PA	15131	ALLEGHENY	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	758289	BELLE BRANCH	300 EAST DUPONT AVENUE	ELLE	MD	20705	KANAWHA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	70361	BLACKSVILLE BRANCH	2965 MASON DROWN HIGHWAY	LAKROY LEE	MD	20511	MONONGALIA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	434081	BRIDGEPORT - WHITE OAKS	25 SCARLET OAK LANE	RIDGEPORT	MD	26330	HARRISON	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	830421	BRIDGEPORT BRANCH	1226 WEST MAIN STREET	RIDGEPORT	MD	26330	HARRISON	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	439489	WHITE OAKS - PRIVATE BANKING	600 WHITE OAKS BLVD	RIDGEPORT	MD	26330	HARRISON	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	L m.ted Se v ccr	324328	BANK AND CO CENTER BRANCH	219 LEON SULLIVAN WAY	HALLESTON	MD	25301	KANAWHA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	513477	CHARLESTON MAIN	400 LEE STREET	HALLESTON	MD	25301	KANAWHA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	212461	CLARKSBURG BRANCH	230 WEST PINE STREET	LARSBURG	MD	26301	HARRISON	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	479820	ELKINS BRANCH	420 DAVIS AVENUE	LKINS	MD	26241	RANDOLPH	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	L m.ted Se v ccr	30929	ELKINS DRIVE THRU OFFICE	124 DAVIS AVENUE	LKINS	MD	26241	RANDOLPH	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	49422	FARMONT ADAMS STREET BRANCH	193 ADAMS STREET	A RMONT	MD	26554	MARION	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	L m.ted Se v ccr	381420	FOURTH STREET DRIVE IN PLAZA BRANCH	400 FARMONT AVENUE	A RMONT	MD	26554	MARION	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	949219	M DOLLTOWN BRANCH	58 MIDDLETOWN ROAD	A RMONT	MD	26554	MARION	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	50301	HARRISVILLE BRANCH	111 NORTH COURT STREET	HARRISVILLE	MD	26362	RITCHIE	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	3318498	BARBOURSVILLE BRANCH	5704 US ROUTE 60	HUNTINGTON	MD	25705	CABELL	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	292720	HUNTINGTON BRANCH	319 FIFTH AVENUE	HUNTINGTON	MD	25701	CABELL	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	324327	LEAS VALLEY BRANCH	6149 STATE HIGHWAY 34	HURS CAHE	MD	25526	FUTHER	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	510620	LAVALETTE BRANCH	4753 HIGHWAY 152	LAVALETTE	MD	25585	WAYNE	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	702032	CHEAT LAKE AREA BRANCH	312 CHEAT ROAD	MORGANTOWN	MD	26508	MONONGALIA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	241998	MORGANTOWN MAIN BANKING OFFICE	201 HIGH STREET	MORGANTOWN	MD	26505	MONONGALIA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	4281834	MOUNTAINER MALL GIANT EAGLE	110 GREENBAG RD	MORGANTOWN	MD	26501	MONONGALIA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	704119	SUNCREST BRANCH	1120 UNIVERSITY AVENUE	MORGANTOWN	MD	26505	MONONGALIA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	4281841	UNIVERSITY TOWN CENTER GIANT EAGLE	400 UNIVERSITY TOWN CENTER DR	MORGANTOWN	MD	26501	MONONGALIA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	96078	NITRO BRANCH	1905 1ST AVENUE	NITRO	MD	25143	KANAWHA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	961318	PARKERSBURG MAIN BANKING OFFICE	429 MARKET STREET	PARKERSBURG	MD	26101	WOOD	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	125114	SOUTH CHARLESTON BRANCH	116 KENNETH AVENUE	OUTH CHARLESTON	MD	25303	KANAWHA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	2570169	SOUTH DGL BRANCH	280 SOUTHTRIDGE BLVD	OUTH CHARLESTON	MD	25309	KANAWHA	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	329066	WIRTON BRANCH	215 THREE SPRINGS DRIVE	WE IRTON	MD	26662	HANCOCK	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
OK	Full Se v ccr	516025	WESTON BRANCH	123 EAST THIRD STREET	WESTON	MD	26452	LEWIS	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21
ADD	12/7/2020	5561081	WOODWARD CORNERS	3095 WOODWARD AVE, SUITE 115	MICHIGAN	MI	48073	OAKLAND	UNITED STATES	Not Requi ed	Not Requi ed	HUNTINGTON NATIONAL BANK, THE	12/31/21



## Appendix C

### HUNTINGTON BANCSHARES INCORPORATED Reporting Form FR Y-6 (as of December 31, 2020)

#### Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with the Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares In Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Lizabeth Ardisana (Orchard Lake, Michigan / USA)	Chief Executive Officer, ASG Renaissance, LLC	Director	Director, The Huntington National Bank	Chief Executive Officer, ASG Renaissance, LLC  Chief Executive Officer, Renaissance Real Estate  Chief Executive Officer, Performance Driven Workforce, LLC  Trustee, CS Mott Foundation  Trustee, Skillman Foundation  Director and Vice Chairman, Focus: Hope  Board Chair, Detroit Regional Chamber Foundation  Director and Vice-Chair, Wayne State University Physician Group  Director, American Society of Employers  Director and Treasurer, Metropolitan Affairs Coalition  Director and Board Chair, Next Energy  Director, Michigan Economic Development Corporation  Director, Clean Energy Fuels Corp	<1%	None	<u>See Confidential Appendix</u>

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Alanna Cotton (Allen, TX / USA)	President of Operations Central & Eastern Europe at The Coca-Cola Company	Director	Director, The Huntington National Bank	President of Operations Central & Eastern Europe at The Coca-Cola Company	<1%	None	<u>See Confidential Appendix</u>
Ann B. (Tanny) Crane (New Albany, Ohio / USA)	President and Chief Executive Officer, Crane Group Company	Director	Director, The Huntington National Bank	President and Chief Executive Officer, Crane Group Company Director, Able Roofing LLC Director, Armor Distribution LLC Director, The Crane Group Co. Ltd. Director, The Crane Investment Co. Director, Diamond Z, LLC Director, KC Polymer Investments LLC Director, Mr. Roof Holding Co. LLC Director, Mr. Roof Ann Arbor LLC Director, Mr. Roof Grand Rapids LLC Director, Mr. Roof Louisville LLC Director, Mr. Roof Nashville LLC Director, Mr. Roof Cincinnati LLC Director, Mr. Roof Raleigh Director, Roofing Safety LLC Director, Screen Machine Industries, LLC Director, Sensit Technologies, LLC	<1%	None	<u>See Confidential Appendix</u>

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with the Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares In Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
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				Director, American Pet Resorts, LLC Director, 48th Avenue LLC Director, Cozzins AGI, LLC Director, Crane Contractors LLC Director, The Huntington-Akron Foundation			
Robert S. Cubbin (Bloomfield Hills, Michigan / USA)	Retired	Director	Director, The Huntington National Bank	Director, Kelly Services, Inc.	<1%	None	<u>See Confidential Appendix</u>
Steven G. Elliott (Pittsburgh, Pennsylvania / USA)	Retired	Director	Director, The Huntington National Bank	Director, PPL Corporation	<1%	None	<u>See Confidential Appendix</u>
Gina D. France (Medina, Ohio / USA)	President and Chief Executive Officer, France Strategic Partners LLC	Director	Director, The Huntington National Bank	Director, France Strategic Partners LLC Director, CBIZ, Inc. Director, Cedar Fair LP Director, Group 2, BNY Mellon Family of Funds Director, Baldwin Wallace University Director, The Cleveland Modern Dance Association Director, The Huntington-Akron Foundation	<1%	None	<u>See Confidential Appendix</u>

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with the Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (include names of other businesses)s	(4)(a) Percentage of Voting Shares In Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
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Andrew J. Harmening (Powell, Ohio / USA)	Senior Executive Vice President and Director of Consumer and Business Banking, The Huntington National Bank	None	Senior Executive Vice President and Director of Consumer and Business Banking, The Huntington National Bank	Board member, Consumer Bankers Association	<1%	None	<u>See Confidential Appendix</u>
Paul G. Heller (Columbus, Ohio / USA)	None	Senior Executive Vice President and Chief Technology and Operations Officer	Senior Executive Vice President and Chief Technology and Operations Officer, The Huntington National Bank	Trustee, Franklin County Historical Society dba COSI	<1%	None	<u>See Confidential Appendix</u>
J. Michael Hochschwender (Akron, Ohio / USA)	President and Chief Executive Officer, The Smithers Group, Inc.	Director	Director, The Huntington National Bank	Director and Officer, The Smithers Group, Inc.  Director and Officer, Shrewsbury Real Estate Ltd.  Director and Officer, Smithers ERS Ltd. (fka Smithers Viscient (ESG) Ltd.)  Director and Officer, Smithers Holdings, Inc.  Director and Officer, Smithers MSE, Inc. (fka Smithers Rapra Inc.)  Director and Officer, Smithers MSE Ltd. (fka Rapra and Smithers Pira Ltd.)  Director and Officer, Smithers MDT Ltd.  Director and Officer, Smithers Quality Assessments, Inc.	<1%	None	<u>See Confidential Appendix</u>

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with the Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (include names of other businesses)s	(4)(a) Percentage of Voting Shares In Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
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				<p>Director and Officer, Smithers Tire &amp; Automotive Testing, Inc.</p> <p>Director and Officer, Smithers UK Holding Ltd.</p> <p>Director and Officer, HG Real Estate LLC</p> <p>Director and Officer, HHarrogate Limited, Ltd.</p> <p>Director and Officer, HLansing Real Estate, LLC</p> <p>Director and Officer, HLeatherhead Limited, Ltd.</p> <p>Director and Officer, Smithers (SIP) Enterprise Management Service Co., Ltd.</p> <p>Director and Officer, Smithers DT LLC (fka Pira Testing LLC)</p> <p>Director and Officer, Smithers ERS LLC (fka Smithers Viscient LLC)</p> <p>Director and Officer, Smithers Hong Kong Ltd.</p> <p>Director and Officer, Smithers Information LLC (fka Pira Information LLC)</p> <p>Director and Officer, Smithers Information Ltd. (fka Pira International Ltd.)</p> <p>Director and Officer, Smithers PDS LLC (fka Smithers Avanza BioAnalytical Service, LLC)</p> <p>Director and Officer, Smithers Rapra (Suzhou) Testing Co., Ltd.</p>			
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				<p>Director and Officer, Smithers Wareham Real Estate LLC</p> <p>Director and Officer, SQA (Shanghai) Certification Service Co., Ltd.</p> <p>Director and Officer, Smithers MDT, LLC</p> <p>Director and Officer, F&amp;M Co. Limited Partnership</p> <p>Director and Officer, F&amp;M Prime Co. Limited Partnership</p> <p>Board Member, Burton D. Morgan Foundation</p> <p>Director and Officer, 47NM Real Estate LLC</p> <p>Director and Officer, Smithers AMS</p> <p>Director and Officer, Smithers EMS (China Holding)</p> <p>Director and Officer, Smithers Leatherhead Real Estate Ltd.</p> <p>Director and Officer, Smithers Logistics</p> <p>Director, The Huntington-Akron Foundation</p> <p><u>See also Confidential Appendix</u></p>			
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Helga Houston (New Albany, Ohio / USA)	None	Senior Executive Vice President and Chief Risk Officer	Senior Executive Vice President and Chief Risk Officer, The Huntington National Bank  Director, Huntington Equity Investments, LLC  Director, Huntington Renewable Equity Investments, LLC  Director, The Huntington Investment Company	<u>See Confidential Appendix</u>	<1%	None	<u>See Confidential Appendix</u>
John C. (Chris) Inglis (Annapolis, Maryland / USA)	US Naval Academy Robert and Mary M. Looker Distinguished Visiting Professor of Cyber Studies	Director	Director, The Huntington National Bank	Director, Fedex Director, BLACKPOINT Cyber Nonvoting Director, SECURONIX Director, Trinity Cyber Director, Elbit Systems of America	<1%	None	<u>See Confidential Appendix</u>

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Scott Kleinman (New Albany, Ohio / USA)	Senior Executive Vice President and Director of Commercial Banking, The Huntington National Bank	None	Senior Executive Vice President and Director of Commercial Banking, The Huntington National Bank  Executive Vice President and Executive Managing Director, Huntington Securities, Inc.  Senior Vice President, Rate Risk Management Advisors, LLC	None	<1%	None	<u>See Confidential Appendix</u>
Katherine M.A. (Allie) Kline (Denver, Colorado / USA)	Founding Principal, LEO DIX	Director	Director, The Huntington National Bank	Founding Principal, LEO DIX  Director, Bill.com Holdings Inc.  Director, Waddell & Reed Financial, Inc.	<1%	None	<u>See Confidential Appendix</u>
Jana J. Litsey (Mooresville, North Carolina / USA)	None	Senior Executive Vice President and General Counsel	Senior Executive Vice President, General Counsel, and Cashier, The Huntington National Bank	None	<1%	None	<u>See Confidential Appendix</u>



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Richard W. Neu (Naples, Florida / USA)	Retired	Director	Director, The Huntington National Bank	President, CRN Foundation Director, Tempur Sealy International, Inc. Director, Oxford Square Capital Corporation President, CRN Charitable Family Fund <u>See also Confidential Appendix</u>	<1%	N/A	<u>See Confidential Appendix</u>
Kenneth J. Phelan (Villanova, Pennsylvania / USA)	Senior Advisor, Oliver Wyman, Inc.	Director	Director, The Huntington National Bank	Director, Adtalem Global Education	<1%	N/A	<u>See Confidential Appendix</u>
Sandra E. Pierce (Northville, Michigan / USA)	Senior Executive Vice President, Private Client Group and Regional Banking Director, Chairman of Michigan, The Huntington National Bank	None	Senior Executive Vice President, Private Client Group and Regional Banking Director, Chairman of Michigan, The Huntington National Bank Director, Huntington Insurance, Inc. Director, Huntington Captive Insurance Company Director, HBI Specialty Insurance, Inc. Director, HBI Title Services, Inc.	Director, American Axle & Manufacturing, Inc. Advisory Board Member, Barton Malow Enterprise Director, Downtown Detroit Partnership Director, Penske Automotive Group, Inc. Director, Business Leaders for Michigan Board Member, Detroit Economic Club Honorary Director, Detroit Regional Chamber Director, Henry Ford Health System Foundation	<1%	None	<u>See Confidential Appendix</u>

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				<p>Board Member, The Parade Company</p> <p>Director, Federal Reserve Bank of Chicago-Detroit Branch</p> <p>Chair of the Board, ITC Holdings Corporation</p>			
Richard Pohle (Solon, Ohio / USA)	None	Executive Vice President and Chief Credit Officer	<p>Executive Vice President and Chief Credit Officer, The Huntington National Bank</p> <p>Director, Huntington Renewable Energy Investments, LLC</p> <p>Director, Huntington Equity Investments, LLC</p> <p>Director, Huntington Technology Finance, Inc.</p> <p>Director, The Huntington Capital Investment Company</p> <p>Director, The Huntington Capital Investment Company II</p> <p>Director, The Huntington Real Estate Investment Company</p>	None	NA	None	<u>See Confidential Appendix</u>

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			Director, The Huntington Real Estate Investment Company II				
David L. Porteous (Grand Rapids, Michigan / USA)	Attorney, McCurdy, Wotila & Porteous, a Professional Corp.	Director	Director, The Huntington National Bank	Shareholder, McCurdy, Wotila & Porteous, P.C.  Director, Reed City Scout Center  Trustee, Michigan State University College of Law	<1%	None	<u>See Confidential Appendix</u>
Stephen D. Steinour (New Albany, Ohio / USA)	None	Chairman, President and Chief Executive Officer	Chairman, President and Chief Executive Officer, The Huntington National Bank	Director, L Brands  Trustee, Ohio State University Wexner Medical Center  Member, Bank Policy Institute  Member, The Columbus Partnership  Member and Vice Chair, Ohio Business Roundtable  Member and Vice Chairman, Columbus Downtown Development Corporation  Board Member, National Veterans Memorial & Museum  Board Member, Pelotonia  Member, The Clearing House  President and Director, The Huntington Foundation  <u>See also Confidential Appendix</u>	<1%	None	<u>See Confidential Appendix</u>

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Rajeev Syal, (Columbus, Ohio / USA)	None	Senior Executive Vice President and Chief Human Resources Officer	Senior Executive Vice President and Chief Human Resources Officer, The Huntington National Bank	None	<1%	None	<u>See Confidential Appendix</u>
Mark E. Thompson (New Albany, Ohio / USA)	Senior Executive Vice President and Director of Corporate Operations, The Huntington National Bank	None	Senior Executive Vice President and Director of Corporate Operations, The Huntington National Bank  Director, Community Bank Insurance Agency, Inc.  Director and President, Huntington Finance LLC	Director, National Church Residences	<1%	None	<u>See Confidential Appendix</u>
Julie C. Tutkovics (Chagrin Falls, Ohio / USA)	None	Executive Vice President. Chief Marketing and Communications Officer	Executive Vice President. Chief Marketing and Communications Officer, The Huntington National Bank	None	<1%	None	<u>See Confidential Appendix</u>
Zachary J. Wasserman (New Albany, Ohio / USA)	None	Senior Executive Vice President and Chief Financial Officer	Senior Executive Vice President and Chief Financial Officer, The Huntington National Bank	None	<1%	None	<u>See Confidential Appendix</u>
The Vanguard Group, Inc. (Malvern, Pennsylvania / USA)	N/A	N/A	N/A	N/A	11.08%	None	<u>See Confidential Appendix</u>