

Huntington Bancshares Incorporated (HBAN)

Financial Services / Banks - Regional / NASDAQ Global Select



EQUITY FACTSHEET

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$15.27	\$30.9B	\$19.46	11.2	63.7%	9%	6/9	+0.2%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	38.1M	\$14.82	2.14	16.6%	5%	0.3	+60.1%

Huntington Bancshares Incorporated, established in Columbus, Ohio, in 1866, operates as the bank holding company for The Huntington National Bank, providing a comprehensive suite of commercial, consumer, and mortgage banking services across the United States. Its operations are organized into four key segments. The Consumer and Business Banking segment offers essential financial products to individuals and small businesses, including checking, savings, money market, and certificate of deposit accounts, along with credit cards, various loans, and investment opportunities. This segment also facilitates mortgages, insurance, interest rate risk protection, foreign exchange, and provides convenient access through ATMs, online, mobile, and telephone banking. For larger entities, the Commercial Banking segment delivers specialized financial solutions to middle-market businesses, government and public sector organizations, and commercial real estate developers/REITs. It extends tailored services to industries such as healthcare, technology, telecommunications, franchise finance, sponsor finance, and global services, encompassing asset finance, capital raising, sales and trading, corporate risk management, institutional banking, and treasury management. The Vehicle Finance segment aids consumers in financing purchases of automobiles, light-duty trucks, recreational vehicles, and marine craft through dealerships, while also offering inventory financing for new and used vehicles to franchised dealerships. Finally, the Regional Banking and The Huntington Private Client Group segment focuses on delivering private banking, wealth and investment management, and retirement planning services. As of March 18, 2022, Huntington Bancshares maintained a significant footprint with approximately 1,000 branches operating across 11 states.

SECTOR Financial Services INDUSTRY Banks - Regional EXCHANGE NASDAQ MARKET CAP \$30.9B EMPLOYEES 20,424 (SEC-filed) CEO Stephen D. Steinour
IPO 1980-03-17 COUNTRY US
Huntington Center, Columbus, OH 43287 · Tel 614 480 2265 · [huntington.com](https://www.huntington.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

59 / 100

Street mean **\$19.80** (10 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

TWO-WAY FLOW

\$1.4M buys against \$5.7M sells / 6 mo

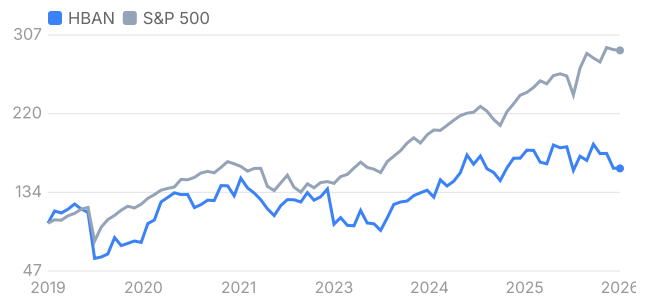
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **HBAN +0.2%** · **S&P 500 +15.9%** · spread **-15.7pp**



7 Years vs S&P 500 · **HBAN +60.1%** · **S&P 500 +189.9%** · spread **-129.8pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

59

OF 100

Score Breakdown

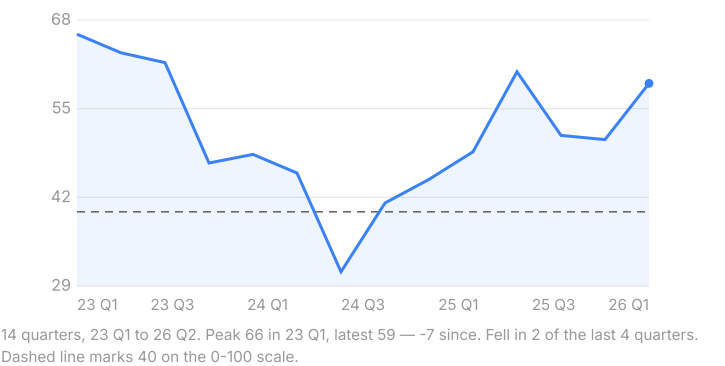
Profitability	54/100
Growth	63/100
Momentum	89/100
Quality	77/100
Earnings Quality	99/100
Balance Sheet	53/100
Value	88/100
Risk (safety)	50/100
Overall	58.9/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
MTB	56
CFG	55
FCNCA	50
RF	44
KEY	44
FITB	51
HBAN	59

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

59 / 100

IS Score 58.9 / 100 · -7.2 from peak of 66

Quarter	IS Score
23 Q1	66
23 Q2	63
23 Q3	48
23 Q4	48
24 Q1	44
24 Q2	30
24 Q3	42
24 Q4	48
25 Q1	66
25 Q2	50
25 Q3	48
25 Q4	48
26 Q1	59

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BEARISH

Technical Score 31 / 100 · Power -38 · 7 of 22 indicator votes bullish

Date	Vote Share
07-23	50%
08-03	29%
08-13	96%
08-23	29%
09-03	18%
09-13	18%
09-23	18%
09-30	18%
10-03	18%
10-10	18%
10-16	18%

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

These two disagree — business quality 59, price structure 31 out of 100, so the business reads better than the price does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 58.9	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 61 → 51 → 51 → 59	the direction matters more than the level
Technical vote share back above 50%	now 18%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,156 → now 1,156	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

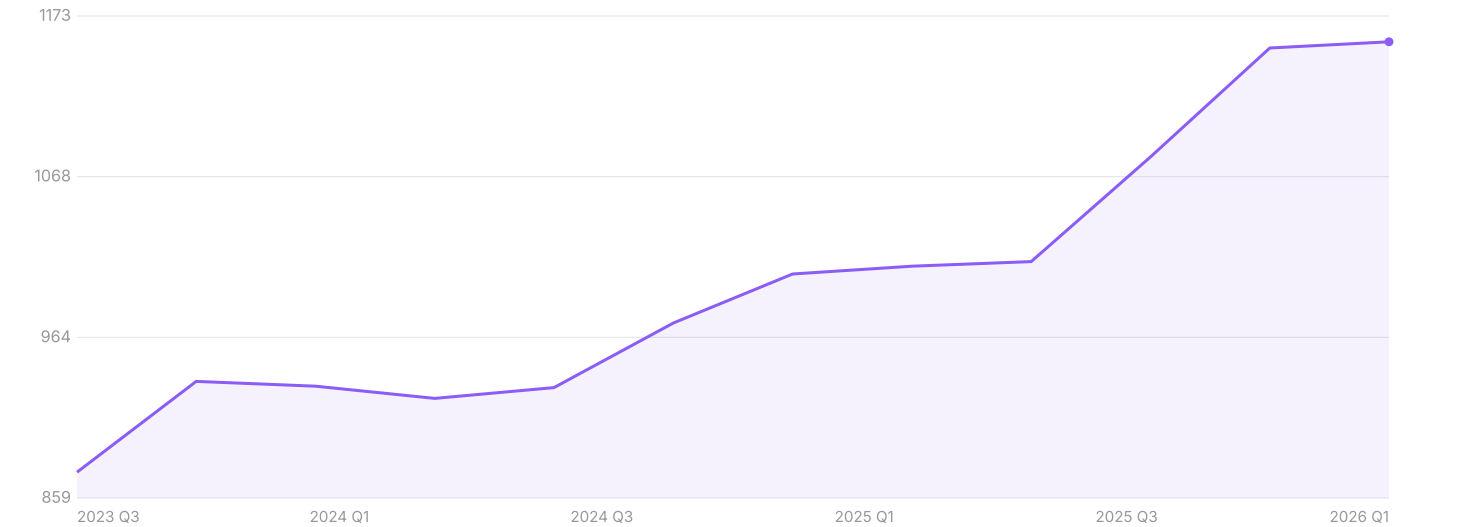
SITE CONVERGENCE SCORE 4 of 4 top 0% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-05-01	INSIDER BUYS (180D) 7 \$0.62M
ETF FUNDS (30D) 1124 up / 960 down net +164 funds	INSTITUTIONS ADDED (13F) 4 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 1,156 · latest 1,156 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,156	1767.8M	\$29.8B	90.8%
2026 Q1	1,152	1730.3M	\$26.0B	88.9%
2025 Q4	1,081	1414.6M	\$23.8B	72.7%
2025 Q3	1,013	1275.8M	\$21.0B	65.6%
2025 Q2	1,010	1260.3M	\$20.3B	64.8%
2025 Q1	1,005	1255.4M	\$18.0B	64.5%
2024 Q4	973	1240.6M	\$19.0B	63.8%
2024 Q3	931	1221.0M	\$16.6B	62.7%
2024 Q2	924	1212.3M	\$16.5B	62.3%
2024 Q1	932	1184.3M	\$17.7B	60.9%
2023 Q4	935	1169.7M	\$15.6B	60.1%
2023 Q3	876	1153.2M	\$12.9B	59.3%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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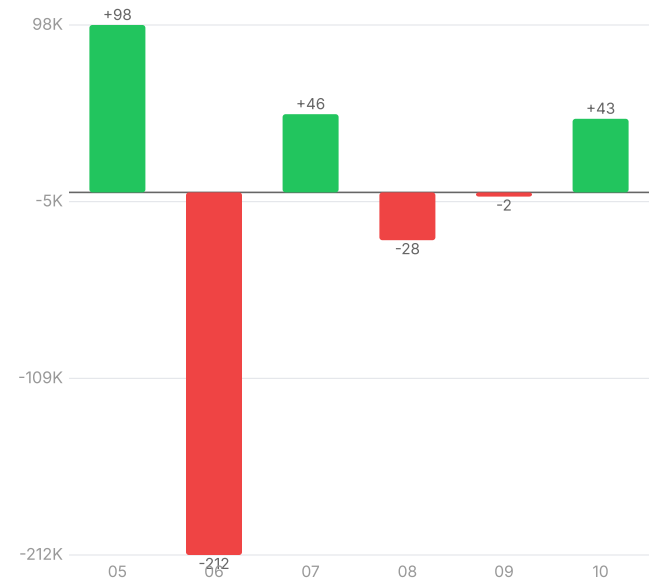
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Wasserman Zachary Jacob	CFO and Senior Exec. V.P.	2026-10-01	A-Award	2,699	—	395,886
Tate Jeffrey L.	director	2026-10-01	A-Award	632	—	124,093
Tate Jeffrey L.	director	2026-10-01	A-Award	54	—	5,257
Steinour Stephen D	director, Chairman & CEO	2026-10-01	A-Award	7,250	—	1,497,813
Steinour Stephen D	director, Chairman & CEO	2026-10-01	A-Award	591	—	57,580
Standridge Brantley J	President	2026-10-01	A-Award	2,820	—	450,494
Sit Roger J	director	2026-10-01	A-Award	1,873	—	209,065
Sit Roger J	director	2026-10-01	A-Award	523	—	50,908

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	6	337,762	\$5.7M	Counted
P — Open-market purchases	15	79,277	\$1.4M	Counted
M — Exercises (paired A/D)	2	38,446	\$0.4M	None — mechanics
F — Tax withholding	29	775,858	\$12.6M	None — compensation

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Two-Way Flow	OPEN-MARKET SELL \$5.7M 6 txns / 6 mo	OPEN-MARKET BUY \$1.4M 15 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-05-01	2026-06-11
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-04-13	2026-05-13
Neal P. Dunn	House	SELL	\$1,001 - \$15,000	2026-02-02	2026-03-18
Tina Smith	Senate	SELL	\$100,001 - \$250,000	2025-11-21	2025-11-27
Tina Smith	Senate	SELL	\$100,001 - \$250,000	2025-11-21	2025-11-26
Tina Smith	Senate	SELL	\$100,001 - \$250,000	2025-11-21	2025-11-25

HOUSE 12-MO 6 trades 5 purchases	SENATE 12-MO 3 trades 0 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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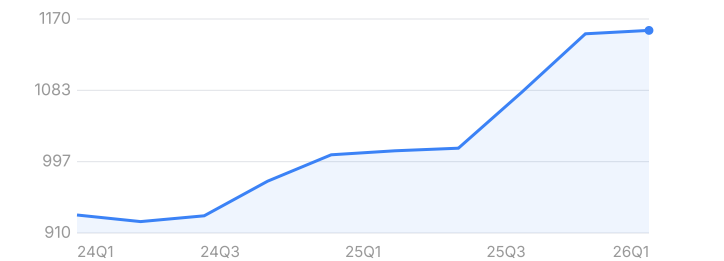
11 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 1,152	13F SHARES 1.73B 88.9% of shares out	NEW / CLOSED 191 / 98 positions, QoQ	INCREASED / REDUCED 556 / 254 positions, QoQ	
PUT/CALL (13F) 0.88 option positions	FREE FLOAT 99.3% 2.01B sh			

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	8.9M	\$136M
Fort Washington Investment Advisor	1.5M	\$22M
Wealth Enhancement Advisory Servic	646,731	\$9M
Mn Services Vermogensbeheer B.V.	593,575	\$9M
Czech National Bank	580,514	\$9M
Northside Capital Management, Llc	575,278	\$9M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

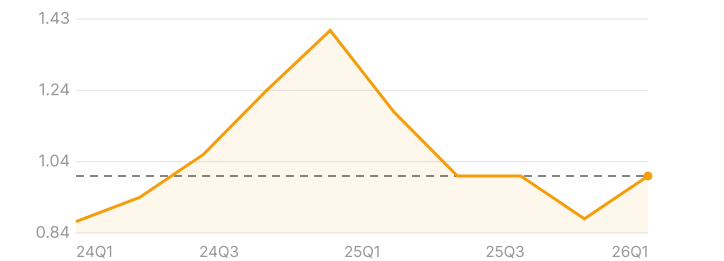
13F Filers Holding HBAN — quarterly



2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$979M
VTSAX	0.0%	\$979M
VSMPX	0.0%	\$979M
VTI	0.0%	\$979M
VEIPX	1.3%	\$878M
VEIRX	1.3%	\$878M

Institutional Put/Call — quarterly



12

SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

67%

50%

34%

17%

07-23

08-10

08-26

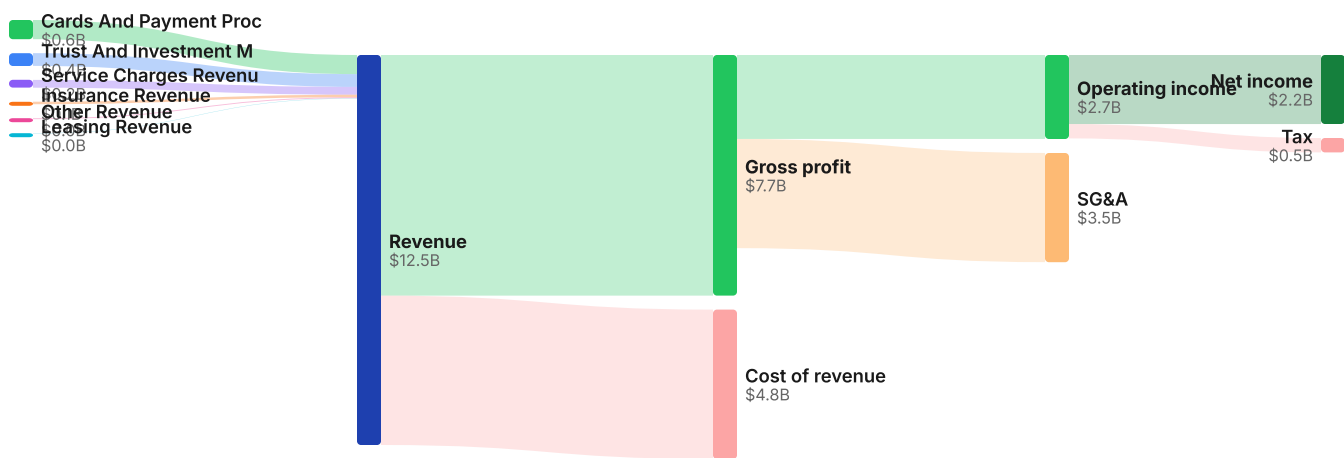
09-14

09-30

13 DARK POOL ACTIVITY			EDGE · live ATS data
Where HBAN Trades in the Dark			
ATS VENUE (4-WK)	SHARES	AVG TRADE	
Incr Intelligent Cross Llc	41.9M	333 sh	
Ebxi Level Ats	22.4M	157 sh	
Ubsa Ubs Ats	19.2M	223 sh	
Mstx Ms Trajectory Cross (Ats-1)	16.9M	237 sh	
Bids Bids Ats	14.8M	1,748 sh	
Mlix Instinct X	11.8M	355 sh	

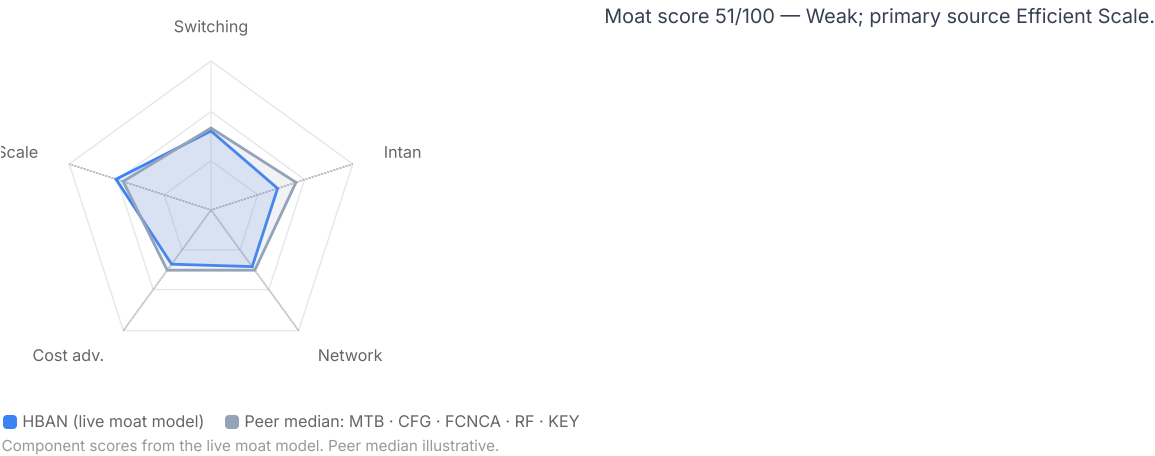
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14 REVENUE FLOW — FY2025 live segmentation + income data



Where a dollar of Huntington Bancshares Incorporated revenue goes. All values FY2025 filings, live.

15 MOAT & COMPETITIVE POSITION LIVE MODEL · 51/100 WEAK



3.8 · Employees (SEC filings)



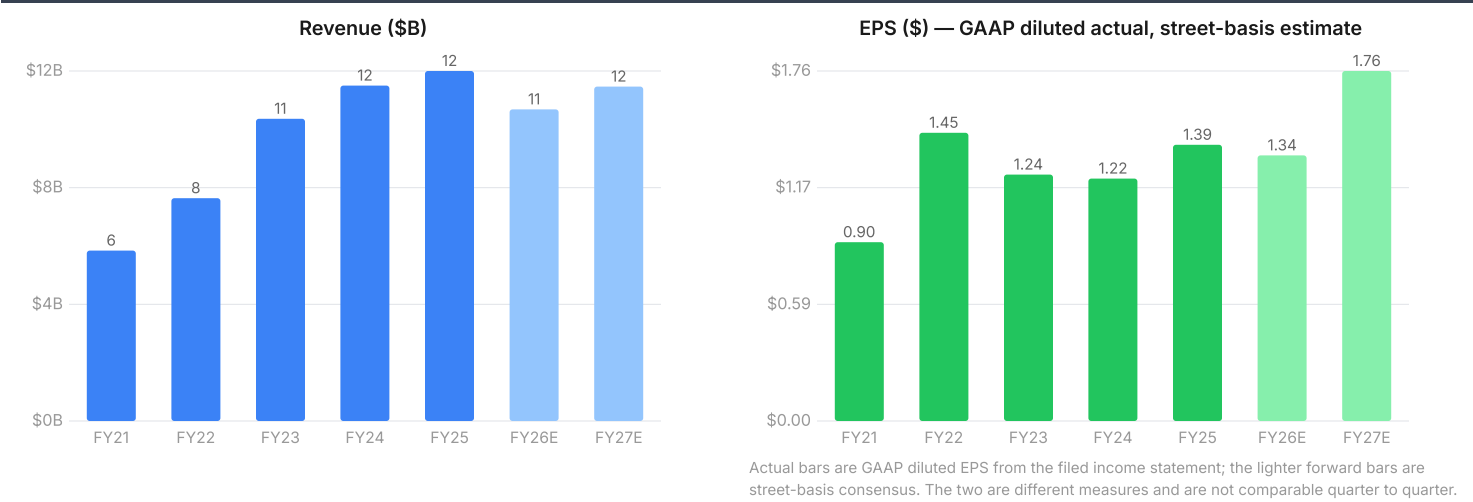
16 CORPORATE INFORMATION — KEY OFFICERS 20,424 employees

OFFICER	TITLE
Stephen D. Steinour	Chairman & CEO
Brantley J. Standridge	President
Zachary J. Wasserman	Chief Financial Officer & Senior EVice President
Marcy C. Hingst	Senior EVP, General Counsel & Corporate Secretary

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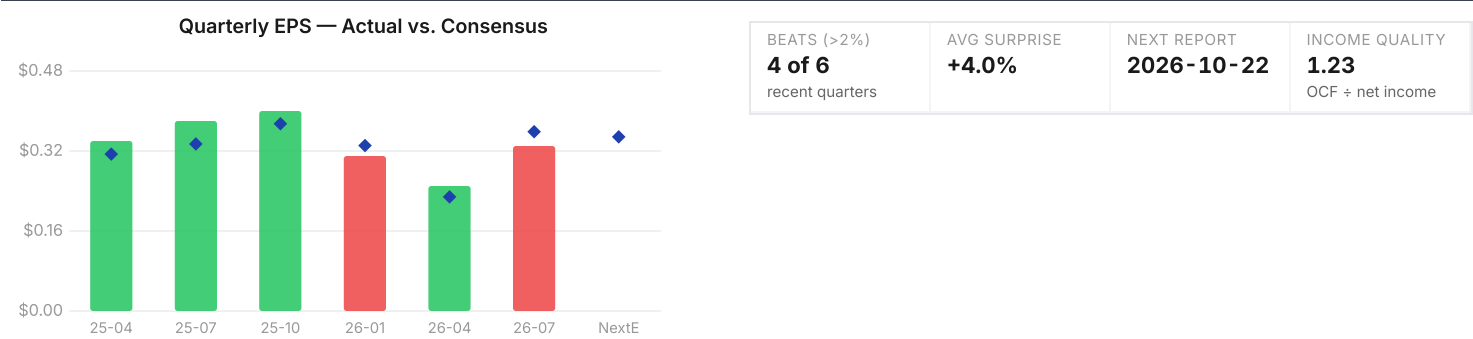
17 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



18 ESTIMATE VS. ACTUAL & SURPRISES

live data



19 REPORTED VS. CONSENSUS — FULL HISTORY

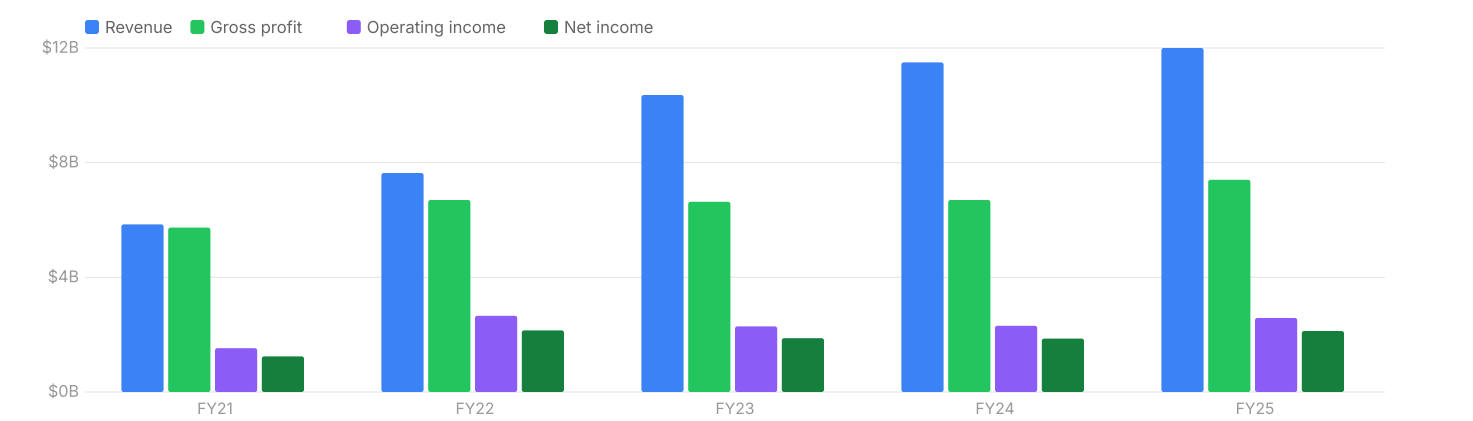
0 quarters · live data

BEAT RATE —% 0 of 0 quarters		CURRENT STREAK 0 longest 0		AVG EPS SURPRISE —% median —%		SURPRISE TREND — last 4 vs prior 4	
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE	

Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

INCOME TRENDS — 5 YEAR

live financials



Huntington Bancshares Incorporated (HBAN)

Financial Services / Banks - Regional

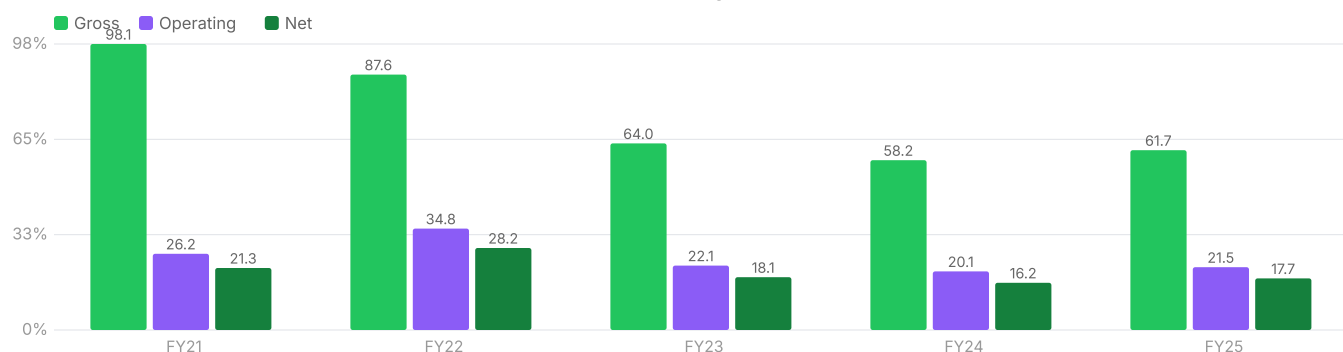


EQUITY FACTSHEET

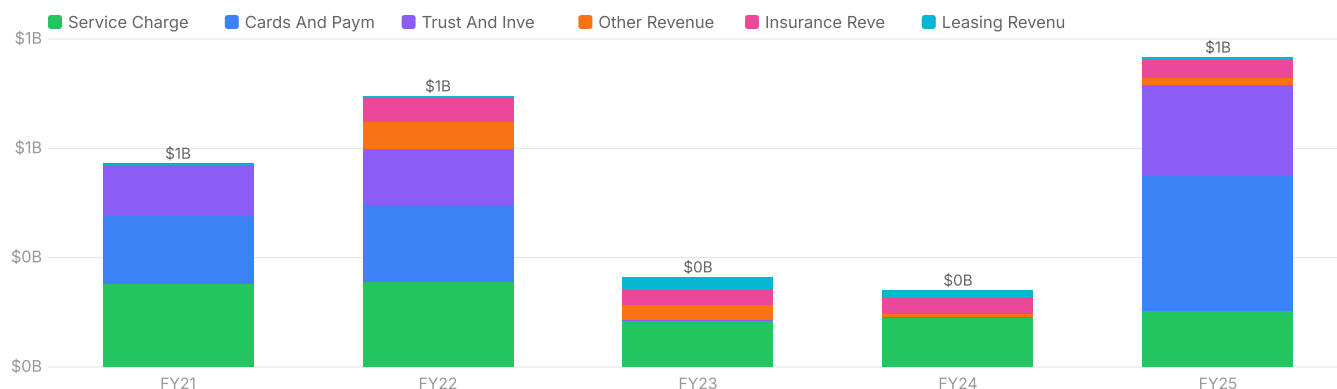
Report Date: 2026-Oct-18

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Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+16.1%	+30.8%	+35.6%	+11.0%	+4.4%
Gross profit	+58.4%	+16.7%	-0.9%	+0.9%	+10.6%
Operating income	+63.7%	+73.7%	-13.7%	+0.8%	+11.9%
Net income	+58.5%	+72.8%	-12.8%	-0.6%	+14.0%

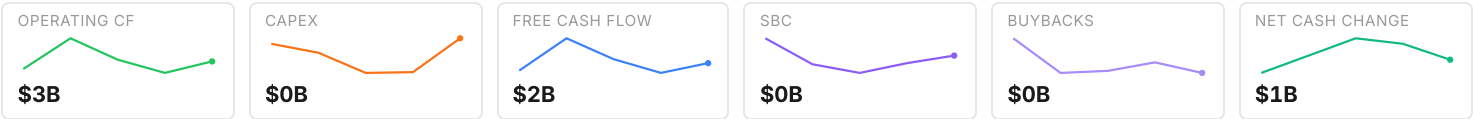
20 INCOME STATEMENT — FULL

live financials

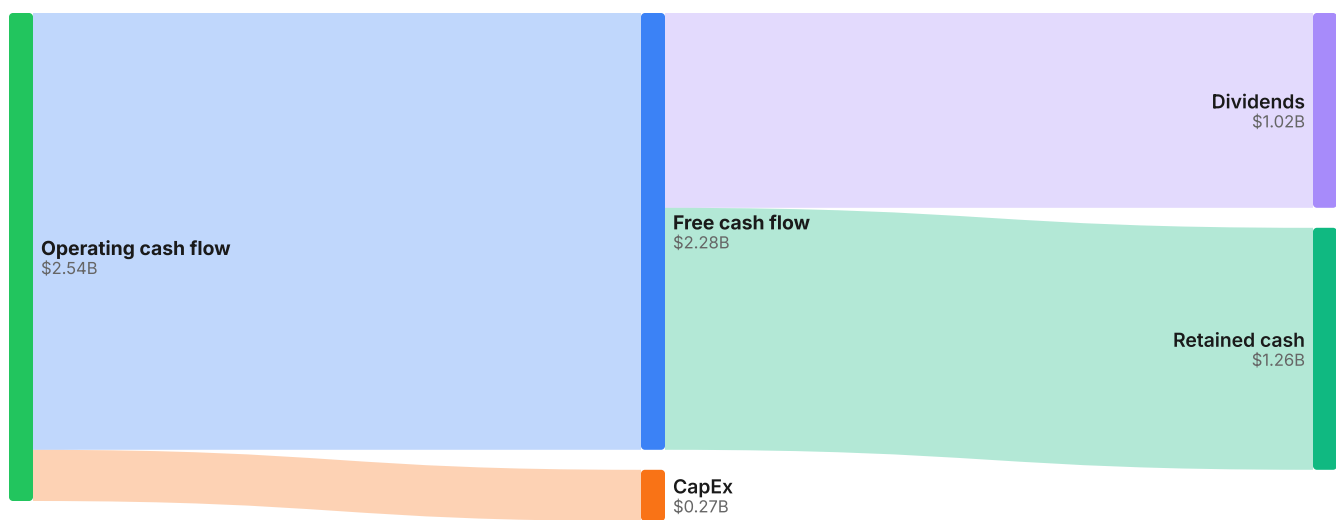
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	6.1	8.0	10.8	12.0	12.5	
Cost of revenue	0.1	1.0	3.9	5.0	4.8	
Gross profit	6.0	7.0	6.9	7.0	7.7	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	2.5	2.6	2.9	2.9	3.5	
Operating income	1.6	2.8	2.4	2.4	2.7	
EBITDA	2.0	3.2	3.2	3.0	2.7	
D&A	0.4	0.5	0.8	0.6	0.0	
Pretax income	1.6	2.8	2.4	2.4	2.7	
Income tax	0.3	0.5	0.4	0.4	0.5	
Net income	1.3	2.2	2.0	1.9	2.2	
Diluted EPS (\$)	0.90	1.45	1.24	1.22	1.39	
Diluted shares (M)	1,287	1,465	1,468	1,476	1,505	

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CASH FLOW TRENDS live data



WHERE THE CASH WENT — FY2025 cash Sankey, live data



Balance Sheet — Full

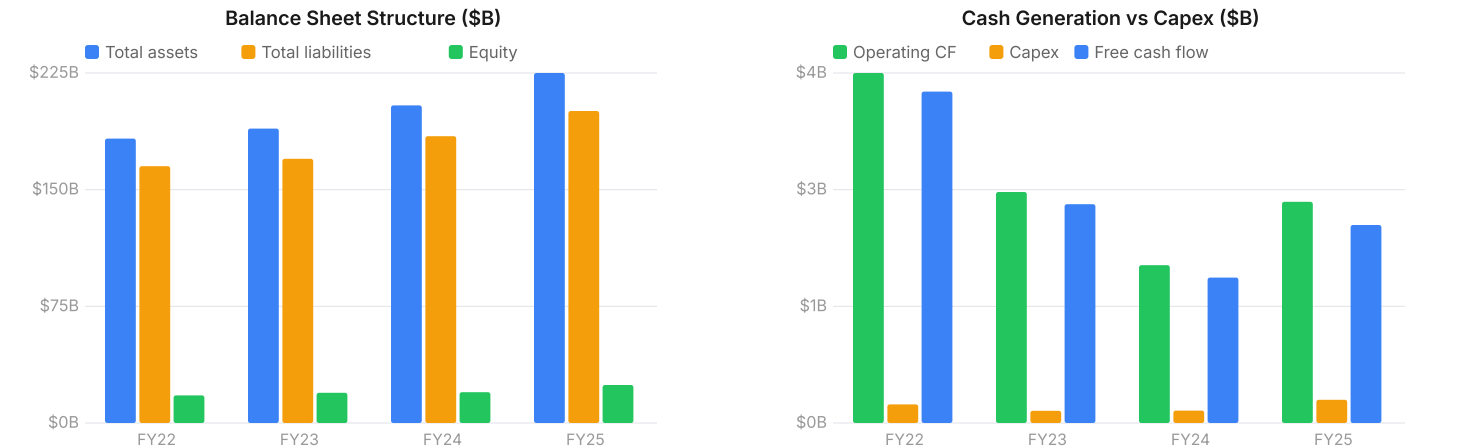
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	6.9	10.3	13.3	1.8	
ST investments	0.5	3.4	3.9	26.1	
Receivables (net)	6.8	6.8	7.6	0.0	
Total current assets	14.2	20.5	24.8	27.9	
PP&E (net)	1.2	1.1	1.1	1.3	
Goodwill + intangibles	6.3	6.2	6.2	6.7	
Total assets	182.9	189.4	204.2	225.1	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	2.0	0.6	0.2	1.3	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	149.9	151.9	162.6	147.1	
Long-term debt	9.7	12.4	16.4	17.2	
Total liabilities	165.1	170.0	184.4	200.7	
Shareholders' equity	17.8	19.4	19.8	24.4	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	2.2	2.0	2.0	2.2	
D&A	0.5	0.8	0.6	0.8	
Stock-based compensation	0.1	0.1	0.1	0.1	
Working capital change	0.6	(0.3)	(1.3)	(0.7)	
Operating cash flow	4.0	2.7	1.8	2.5	
Capital expenditures	(0.2)	(0.1)	(0.1)	(0.3)	
Investing cash flow	(11.6)	(3.0)	(12.1)	(8.4)	
Buybacks	0.0	(0.1)	(0.4)	0.0	
Dividends paid	(1.0)	(1.0)	(1.0)	(1.0)	
Debt issuance / (repay)	5.1	1.3	3.3	3.2	
Financing cash flow	8.8	3.8	13.0	6.5	
Free cash flow	3.8	2.5	1.7	2.3	

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21 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	8.0%	12.1%	10.5%	9.9%	10.0%	9%	
ROA	0.9%	1.3%	1.0%	1.0%	1.0%	0.8%	
ROIC	6.3%	10.2%	10.6%	10.3%	15.0%	4.6%	
Gross margin	98.1%	87.6%	64.0%	58.2%	61.7%	63.7%	
Operating margin	26.2%	34.8%	22.1%	20.1%	21.5%	20.4%	
Net margin	21.3%	28.2%	18.1%	16.2%	17.7%	16.6%	
EBITDA margin	32.6%	40.9%	29.5%	25.3%	21.5%	25.6%	
FCF margin	29.9%	48.0%	23.2%	14.0%	18.1%	—	
VALUATION							
P/E	14.60	8.07	8.83	11.93	12.32	11.2	
P/B	0.98	1.02	0.89	1.17	1.12	0.9	
P/S	3.11	2.27	1.59	1.93	2.18	2.14	
P/FCF	10.41	4.74	6.85	13.84	12.03	10.4	
EV/EBITDA	10.12	6.88	5.20	7.44	5.44	13.4	
EV/Revenue	3.30	2.81	1.53	1.88	1.43	3.4	
Earnings yield	6.9%	12.4%	11.3%	8.4%	8.1%	8.07%	
FCF yield	9.6%	21.1%	14.6%	7.2%	8.3%	9.58%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.09	0.09	0.14	0.15	0.19	12.39	
Quick ratio	0.09	0.09	0.14	0.15	0.19	12.39	
Debt / equity	0.39	0.66	0.67	0.84	0.76	0.67	
Debt / assets	4.3%	6.4%	6.9%	8.1%	8.2%	7.7%	
Net debt / EBITDA	0.58	1.32	-0.21	-0.21	-2.88	5.03	
Interest coverage	17.88	3.97	0.69	0.53	0.62	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.04	0.04	0.06	0.06	0.06	0.05	
Receivables turnover	1.44	1.22	1.59	1.66	3.29	—	
DSO (days)	253	300	229	220	111	—	
DPO (days)	0	0	0	0	0	—	
Cash conversion cycle	253	300	229	220	111	—	
GROWTH (YoY)							
Revenue growth	16.0%	30.8%	36.3%	10.4%	4.4%	—	
Net income growth	58.5%	72.8%	-12.8%	-0.6%	14.0%	—	
EPS growth	11.6%	73.2%	-12.9%	-1.1%	7.2%	—	
FCF growth	50.7%	110.1%	-34.0%	-33.6%	35.5%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	0.88	1.52	1.33	1.31	1.41	1.23	
Book value / share	13.12	12.08	13.17	13.37	15.50	16.79	
Revenue / share	4.13	5.42	7.38	8.10	7.95	7.40	
FCF / share	1.23	2.60	1.71	1.13	1.44	1.52	
Cash / share	4.27	5.06	9.32	11.66	17.78	19.80	
SHAREHOLDER RETURN & SCORES							
Buyback yield	7.1%	0.0%	0.5%	1.8%	0.0%	0.88%	
Altman Z-Score	-0.75	-0.71	-0.64	-0.60	-0.42	0.3	
Piotroski F-Score	6	7	5	5	6	6/9	
Beneish M-Score	-1.05	-2.22	-2.31	-2.34	-3.38	-3.12	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	6 / 9	Middling		
Altman Z-Score	0.3	Distress (<1.81)	Distress	
Income quality	1.23	Cash-backed	OCF ÷ net income	
Beneish M-Score	-3.12	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.82	Revenue stability	0.98
Interest burden		1.00	Earnings stability	0.52
Operating margin		20.4%	Earnings persistence	0.95
Asset turnover		0.06×	Revenue CAGR 3y	14.1%
Financial leverage		9.18×	EPS CAGR 3y	-9.5%
= ROE		9%	FCF CAGR 3y	1.7%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 0.88%	DIVIDEND YIELD 4.06%	TOTAL SHAREHOLDER RETURN 2.07% cash yield	SBC / REVENUE 0.9% dilution pressure
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24 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



25 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
MTB	\$31.1B	11.2	11%	24.3%	-5.8%	7/9	+21.4%
CFG	\$26.7B	12.7	8%	18.4%	-4.5%	7/9	+32.1%
FCNCA	\$24.0B	11.4	11%	18.6%	-1.3%	7/9	+29.7%
RF	\$23.4B	10.6	12%	24.0%	+0.5%	6/9	+18.7%
KEY	\$21.6B	11.6	10%	24.7%	+13.5%	7/9	—
FITB	\$45.7B	17.0	8%	18.1%	+15.9%	6/9	—
EWBC	\$17.4B	12.1	17%	30.9%	+4.7%	8/9	—
TFC	\$57.5B	12.0	9%	20.4%	+0.3%	6/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

26 ANALYST CONSENSUS & ESTIMATES live consensus

Hold

49 Analysts



MEAN TARGET (QTR) \$19.80 10 targets	TARGET VS. PRICE +29.7% last-quarter mean	NEXT REPORT 2026-10-22 street \$0.35
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$11.12B	\$11.13B / \$11.11B	\$1.34	\$1.35 / \$1.32	13
FY2027	\$11.93B	\$11.99B / \$11.90B	\$1.76	\$2.01 / \$1.71	14
FY2028	\$12.64B	\$12.76B / \$12.53B	\$1.97	\$2.08 / \$1.65	10

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27 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$19.00	+24.4%	4
Last Quarter	\$19.80	+29.7%	10
Last Year	\$19.92	+30.5%	26
All Time	\$18.30	+19.8%	52

Rolling mean of published targets vs. last close \$15.27. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating

B+

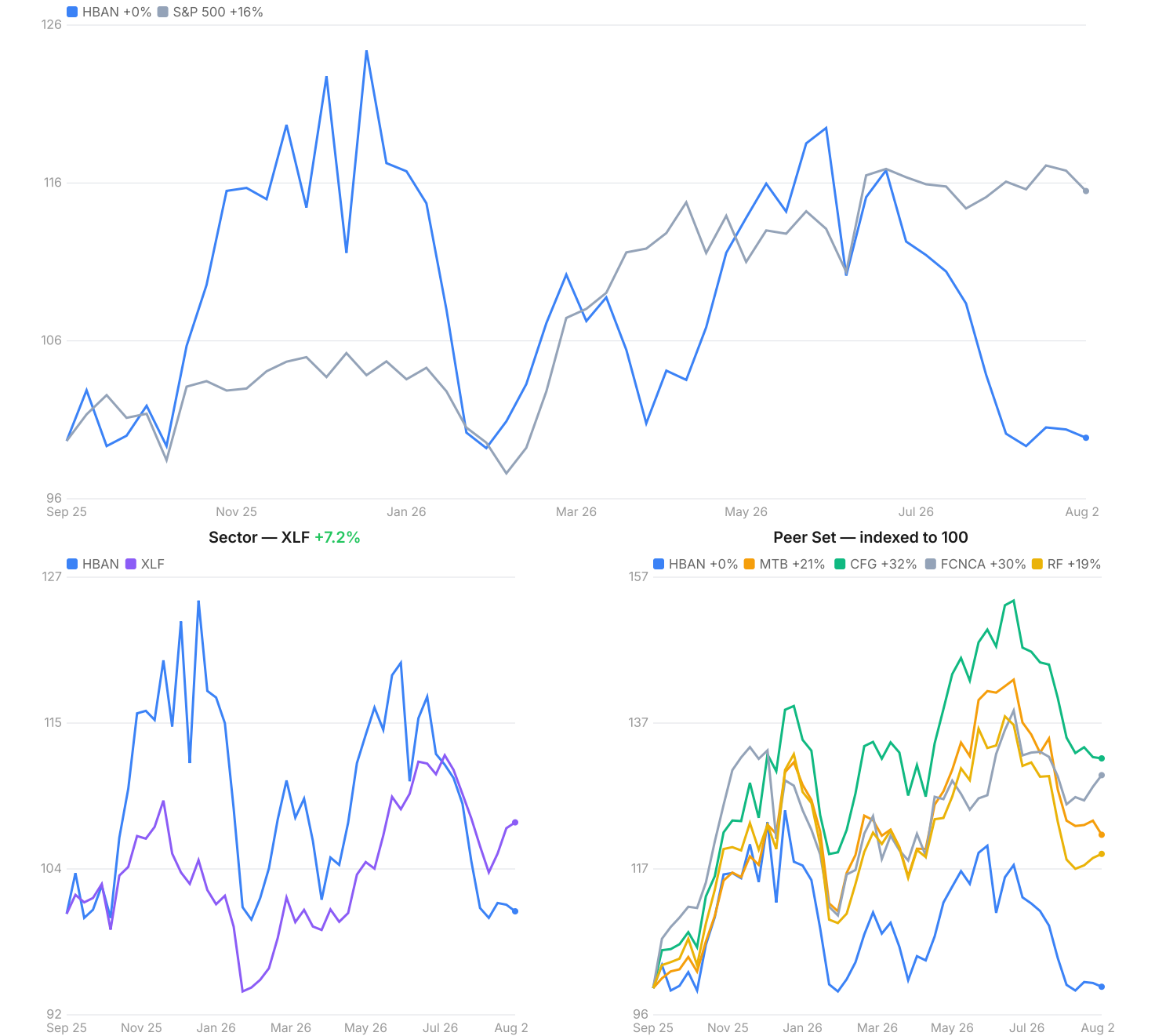
DCF3/5ROE3/5ROA3/5DEBT/EQ3/5P/E3/5P/B3/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

28 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

HBAN +0.2% vs S&P 500 +15.9% — spread -15.7pp



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$15.36	-0.09	-0.59%	Below
SMA 50	\$16.32	-1.05	-6.43%	Below
SMA 200	\$16.78	-1.51	-9.00%	Below
EMA 9	\$15.29	-0.02	-0.13%	Below
EMA 21	\$15.50	-0.23	-1.48%	Below
EMA 50	\$16.05	-0.78	-4.86%	Below
EMA 200	\$16.54	-1.27	-7.68%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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29 TECHNICAL POWER SCORE

EDGE · site engine · 31/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -38

7 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%10

Momentum 25%40

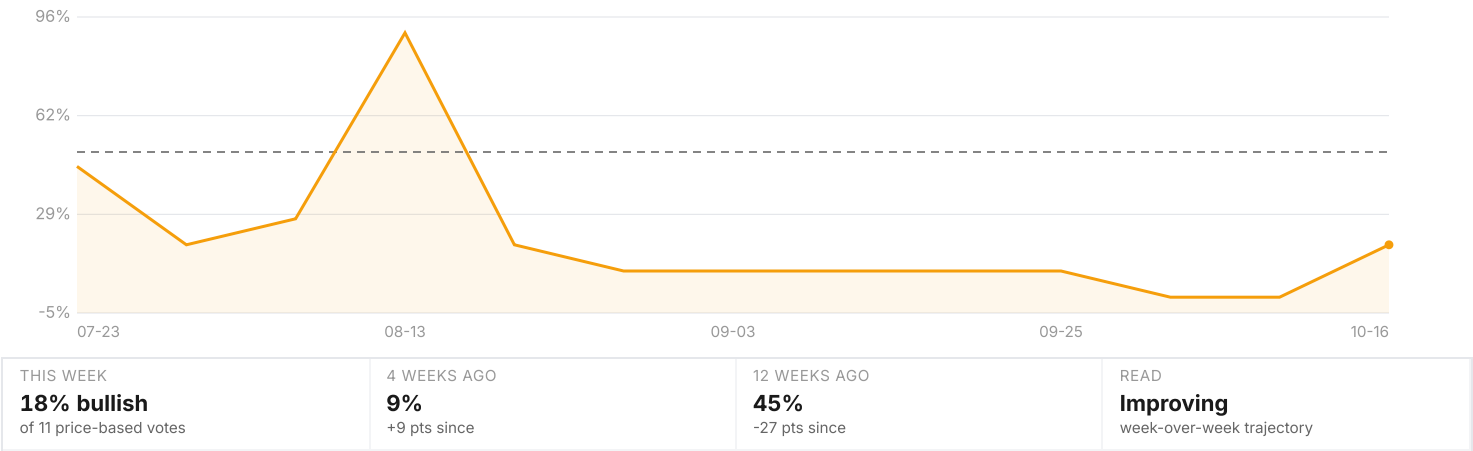
Volume 20%44

Volatility 10%17

Patterns 15%50

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



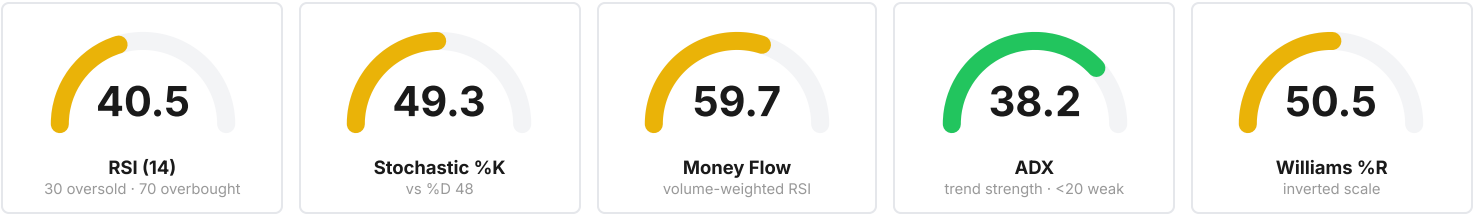
INDICATOR VOTE GRID

7 bull / 15 bear

● Price vs SMA 20	\$15.36	● Price vs SMA 50	\$16.32	● Price vs SMA 200	\$16.78
● EMA 9/21 Cross	15.3/15.5	● SMA 50/200	Death	● ADX Direction	ADX 38
● Supertrend	\$16	● Parabolic SAR	\$15	● SMA Slope	-0.030
● RSI	40.5	● Stochastic K/D	49/48	● StochRSI K/D	75/73
● Williams %R	-51	● CCI	26	● TSI vs Signal	-26.1
● CMO	-18.9	● ROC	-0.39%	● OBV Signal	Distrib
● Chaikin MF	0.000	● MFI	60	● Force Index	-0M
● Elder Ray Bull	0.23				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$15.27 / \$15.54 / \$15.72	S1 / S2	\$15.09 / \$14.82
Bollinger (20,2)	\$14.95 - \$15.77	Squeeze	ON
52-wk range	\$14.82 - \$19.45	Off 52-wk high	-21.5%
ATR (14)	\$0.34 (2.2%)	Historical vol	19.2%

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31 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-1.9% Jan 50%	-1.0% Feb 45%	-1.4% Mar 57%	+3.1% Apr 45%	+2.0% May 60%	-1.4% Jun 60%	+2.9% Jul 65%	-0.9% Aug 50%	+1.7% Sep 55%	+1.3% Oct 55%	+3.7% Nov 75%	+2.0% Dec 65%
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Sample: 20 years — treat short histories as suggestive, not statistical.

32 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	HBAN	S&P 500
Weekly volatility (σ , 1y)	4.03%	1.83%
Best / worst week (1y)	+11.5% / -9.1%	—
Max drawdown (5y, monthly)	-49.3%	—
1-week VaR (95%)	-7.5%	—
Beta (5y)	0.94	1.00

33 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

HBAN EQUITY WEATHER (LIVE)

RAINY · -30

Trend

Momentum

Volume

Volatility

Breadth

-48

-9

-33

-30

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

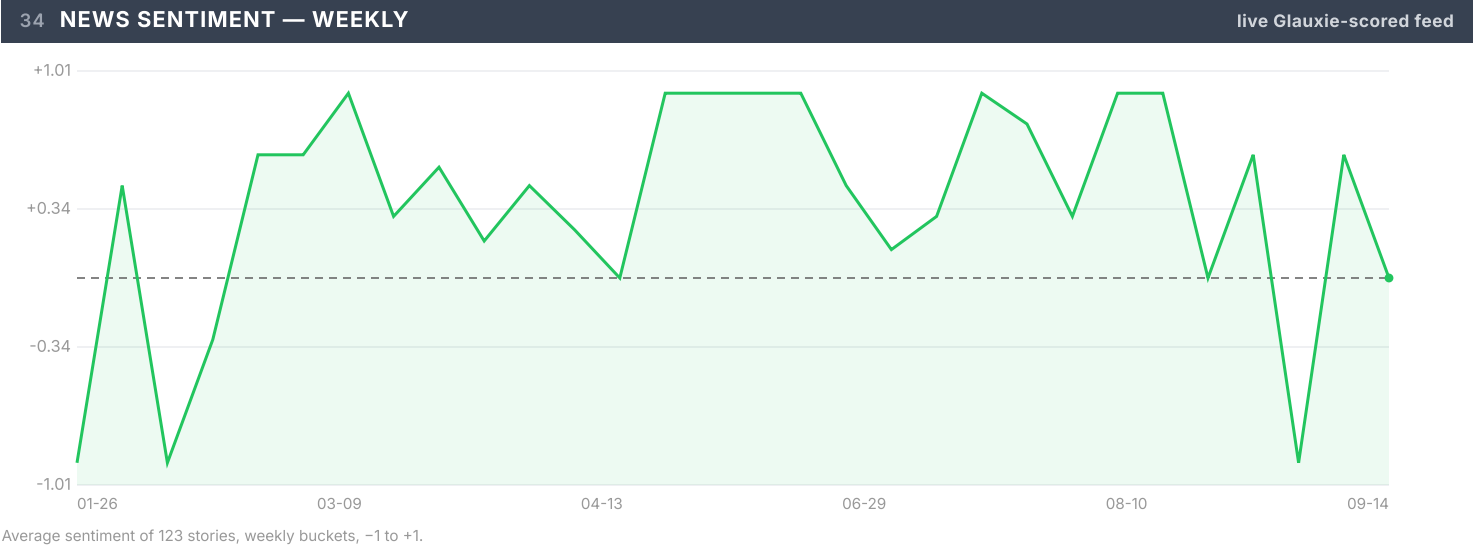
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL		TREND		MOMENTUM		VOLUME	
-30.0		-48.0		-9.2		-32.8	
-7.2 vs industry		-24.1 vs industry		+4.9 vs industry		+1.8 vs industry	
READING	HBAN	BANKS - REGIONAL N=1,560	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435			
Overall	-30.0	-22.8	-16.3	-20.5			
Trend	-48.0	-24.0	-12.5	-21.3			
Momentum	-9.2	-14.1	-4.4	-15.8			
Volume	-32.8	-34.6	+0.0	-3.8			

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

36 EXECUTIVE COMPENSATION

live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Stephen D. Steinour Chairman, President and	\$12.1M	86% equity+incentive
Brant J. Standridge President, Consumer & Re	\$4.8M	83% equity+incentive
Zachary J. Wasserman Chief Financial Officer	\$4.7M	83% equity+incentive
Scott D. Kleinman President, Commercial Bank	\$3.7M	80% equity+incentive
Helga S. Houston Chief Risk Officer Senior E	\$3.5M	80% equity+incentive

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	44
Social	66
Governance	55
Composite ESG	55



38 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

39 DISCLOSURES

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40 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-22 to 2026-07-23	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	114 rows · 1998 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-10-01	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.