

PUBLIC EXHIBIT VOLUME

SUPPLEMENTAL RESPONSE TO ADDITIONAL INFORMATION
REQUEST DATED FEBRUARY 2, 2021

APPLICATION

to the

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

By

HUNTINGTON BANCSHARES INCORPORATED

for prior approval to acquire

TCF FINANCIAL CORPORATION

And

TCF NATIONAL BANK

pursuant to Sections 3(a)(3) and 3(a)(5)

of the Bank Holding Company Act

and

Section 225.15 of Regulation Y

February 19, 2021

Public Exhibit 1

Response to Item 12

Short Term Lending

Year to date as of September 30, 2020

\$ in millions

TCF Short Term Lending Activity

	YTD 2020	Share of US Market	Size of US Market	Note
Reverse bilateral repurchase agreements	n/a	n/a	n/a	<i>TCF does not participate</i>
Reverse tri-party repurchase agreements	■	n/a	n/a	■
Fed funds	n/a	n/a	n/a	<i>TCF does not participate</i>
Tri-party repo dealing	n/a	n/a	n/a	<i>TCF does not participate</i>

Commercial Lending

Year to date as of September 30, 2020

\$ in millions

TCF Commercial Lending Activity				
	YTD 2020	Share of US Market	Size of US Market	Note
Syndicated lending	█	0.0%	\$1,186,430	<i>Reflects syndicated lending volume where TCF acted as Agent on the transactions and includes commitments made by TCF as well as participant lenders. TCF and market size sourced from Refinitiv Loan Connector US league tables and is YTD 2020.</i>
Syndicated pipeline commitments	█	n/a	n/a	<i>As of 9/30/2020 and represents where TCF has made a commitment to an underwritten transaction, regardless of closing date. Includes only TCF's commitment and does not include commitments from other lenders participating in these transactions.</i>
Lending to small and medium sized enterprises	\$6,056	0.9%	\$684,579	<i>Represents loans of <\$1 MM per Call Report (RC-C Part II Items 3.a through 4.c). US Market is sourced from SNL Financial using aggregated Call Reports at 9/30/2020</i>
Unfunded commitments	\$2,783	0.1%	\$2,192,505	<i>Represents unfunded C&I commitments per Call Report (RC-L Item 1.e.1). Industry data sourced from SNL Financial using aggregated Call Reports</i>

Underwriting Services

Year to date as of September 30, 2020

\$ in millions

TCF Underwriting Services Activity

	YTD 2020	Share of US Market	Size of US Market	Note
Issuance of new equities	n/a	n/a	n/a	<i>TCF does not participate</i>
Corporate bonds	n/a	n/a	n/a	<i>TCF does not participate</i>
Commercial paper	n/a	n/a	n/a	<i>TCF does not participate</i>
Asset back securities	n/a	n/a	n/a	<i>TCF does not participate</i>
Other debt securities	n/a	n/a	n/a	<i>TCF does not participate</i>

Provisions of Services

Year to date as of September 30, 2020

\$ in millions

	TCF Service Activity			
	YTD 2020	Share of US Market	Size of US Market	Note
Prime brokerage	n/a	n/a	n/a	<i>TCF does not provide this service</i>
Securities lending	n/a	n/a	n/a	<i>TCF does not provide this service</i>
Corporate trust	n/a	n/a	n/a	<i>TCF does not provide this service</i>
Correspondent banking (revenue)	n/a	n/a	n/a	<i>TCF does not provide this service</i>
Wealth management (total assest under management)	\$2,518	0.4%	\$4,781,580	<i>Represents assets under management per Call Report RC-T, Item 10, column A. US Market is sourced from SNL Financial using aggregated Call Reports at 9/30/2020.</i>
Insurance (by segment, including reinsurance)	n/a	n/a	n/a	<i>TCF does not provide this service</i>