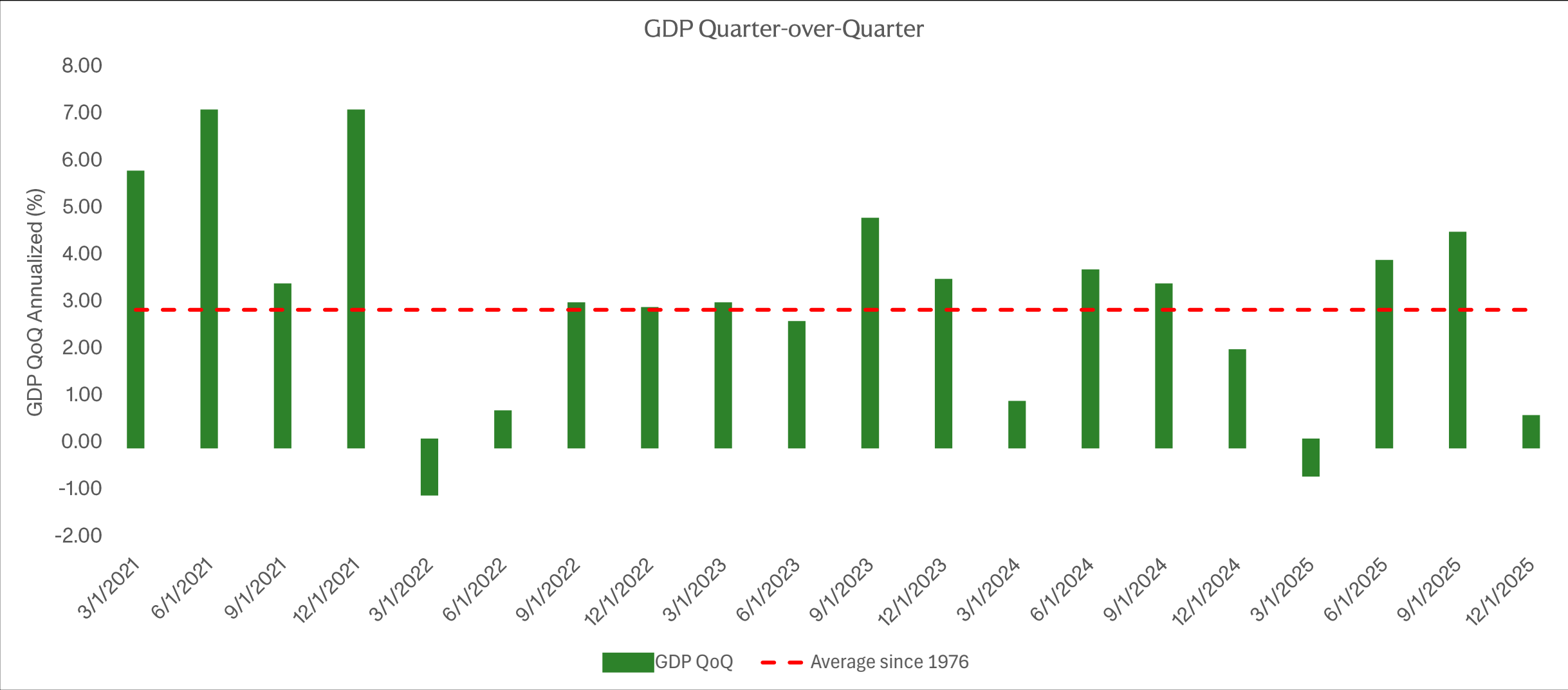


ECONOMIC UPDATE

WHAT'S GOING ON IN THE ECONOMY?

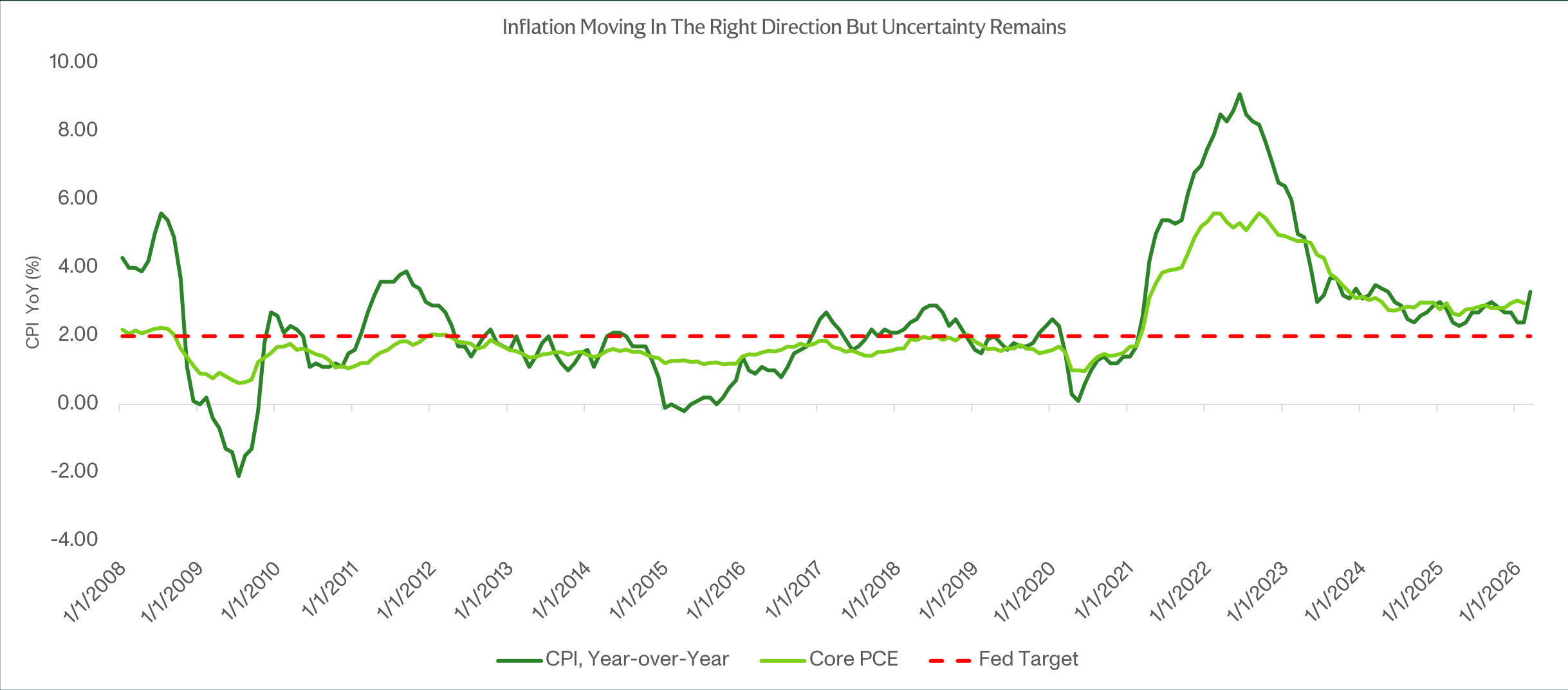


US GDP | No Recession Expected in 2026



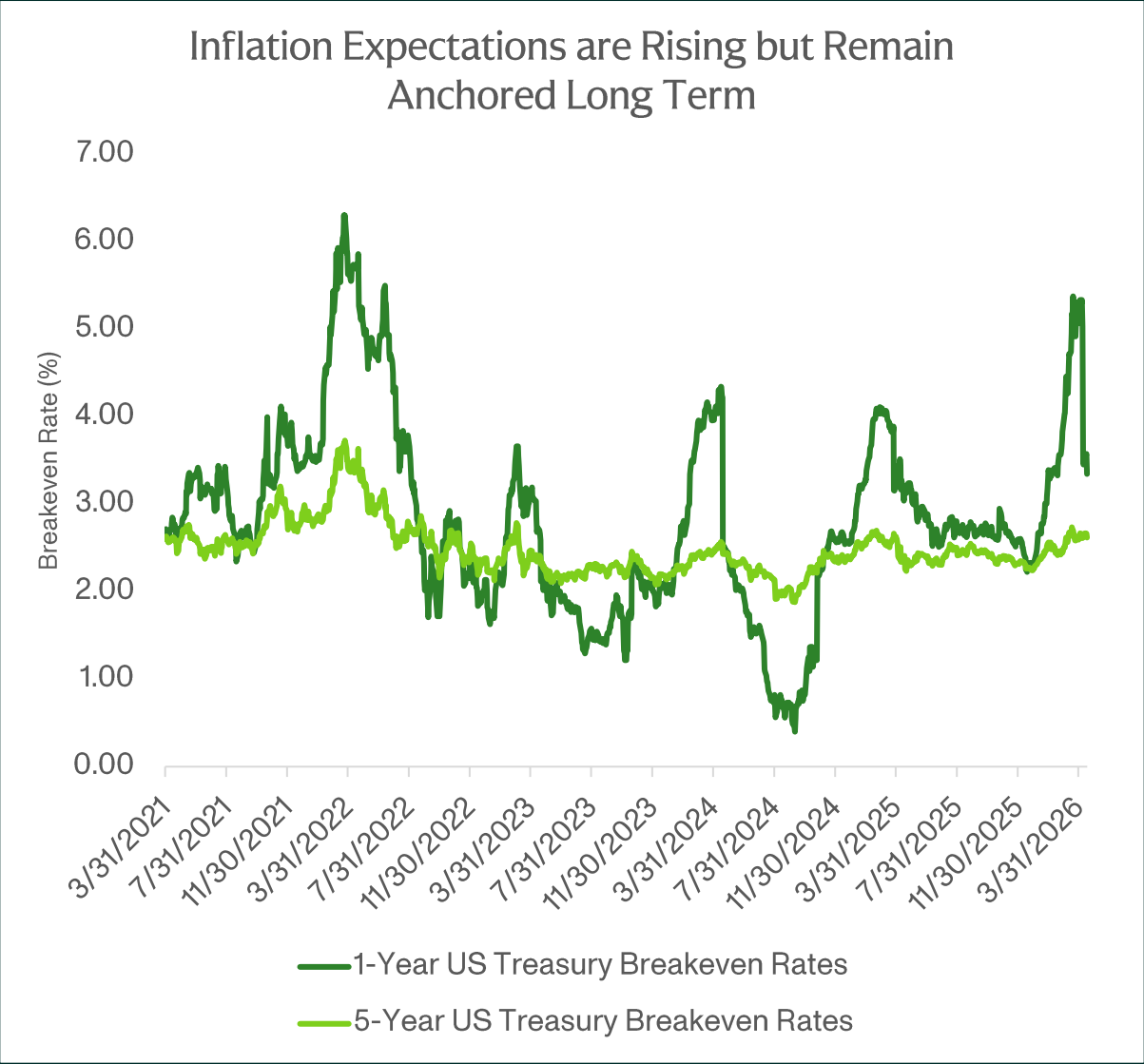
Data as of 03/31/2026
Source: Bureau of Economic Analysis

US Inflation | Inflation Trending Lower

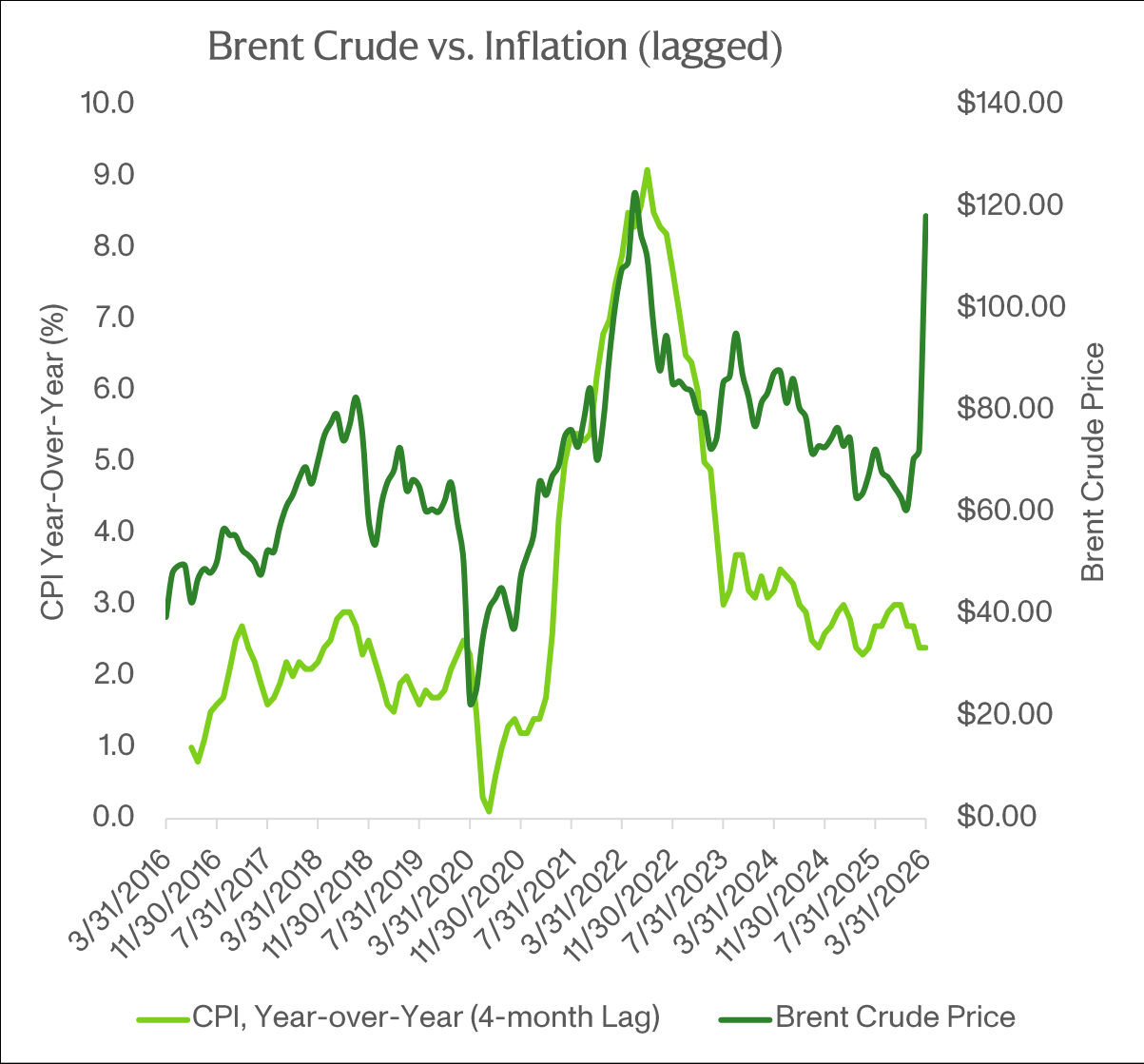


Data as of 03/31/2026
Source: Bureau of Labor Statistics

US Inflation | Uncertainty Remains

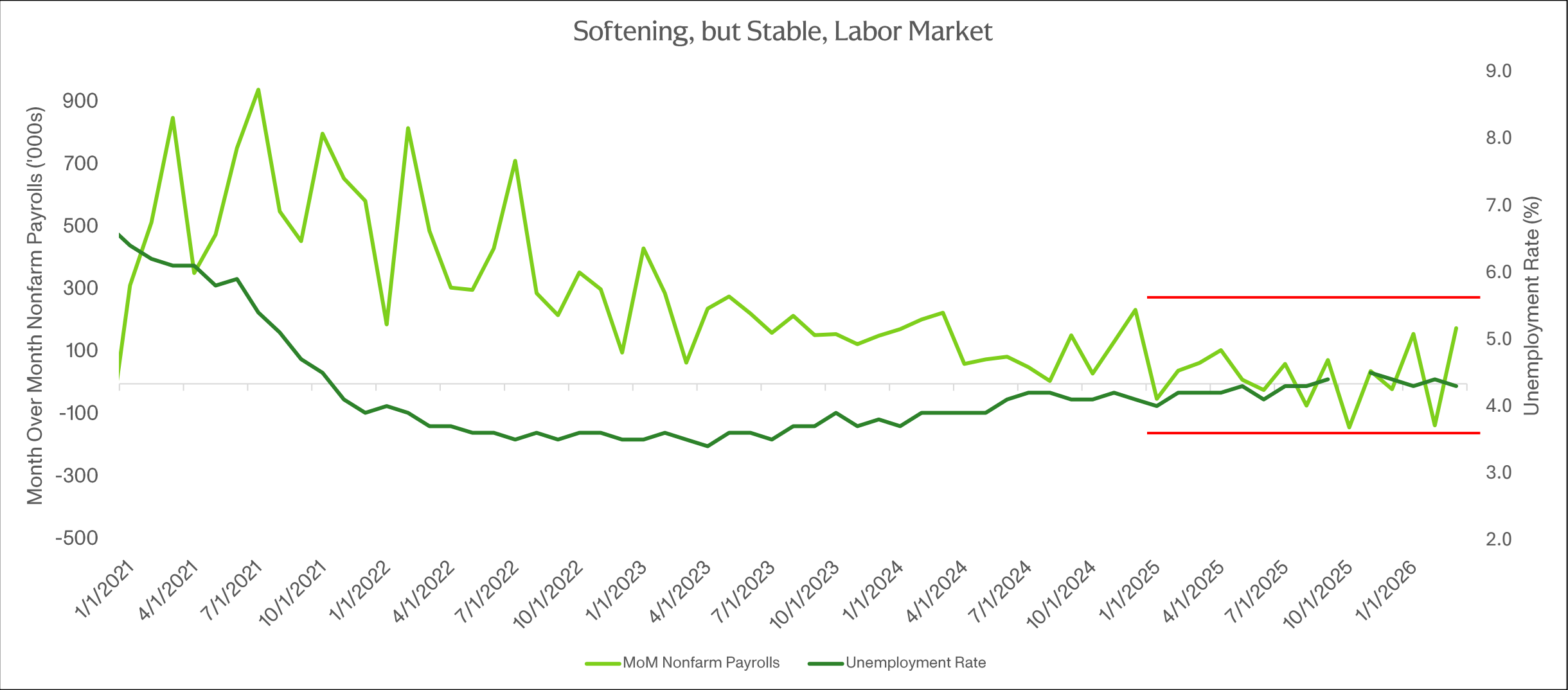


Data as of 04/17/2026
 Source: Bloomberg



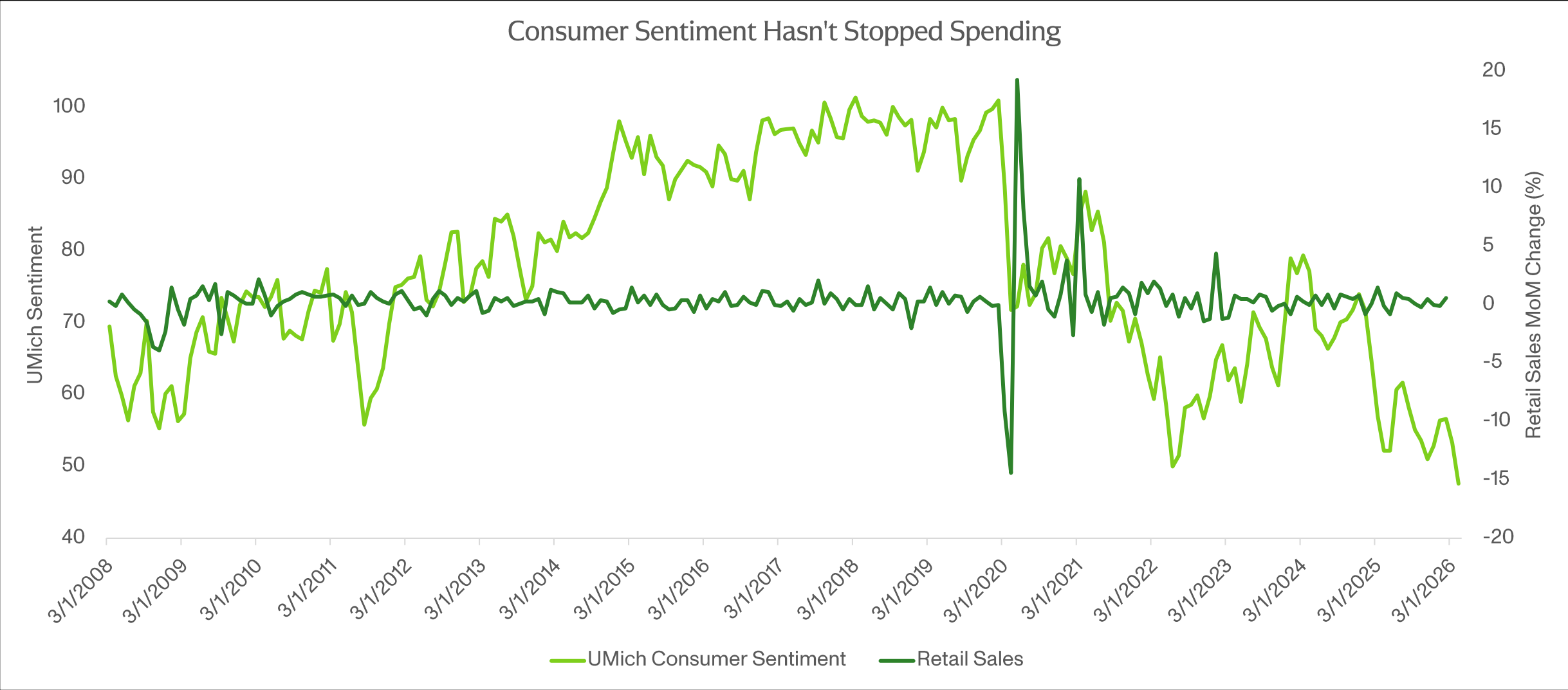
Data as of 03/31/2026
 Source: Bloomberg

US Labor Market | Slow But Stable



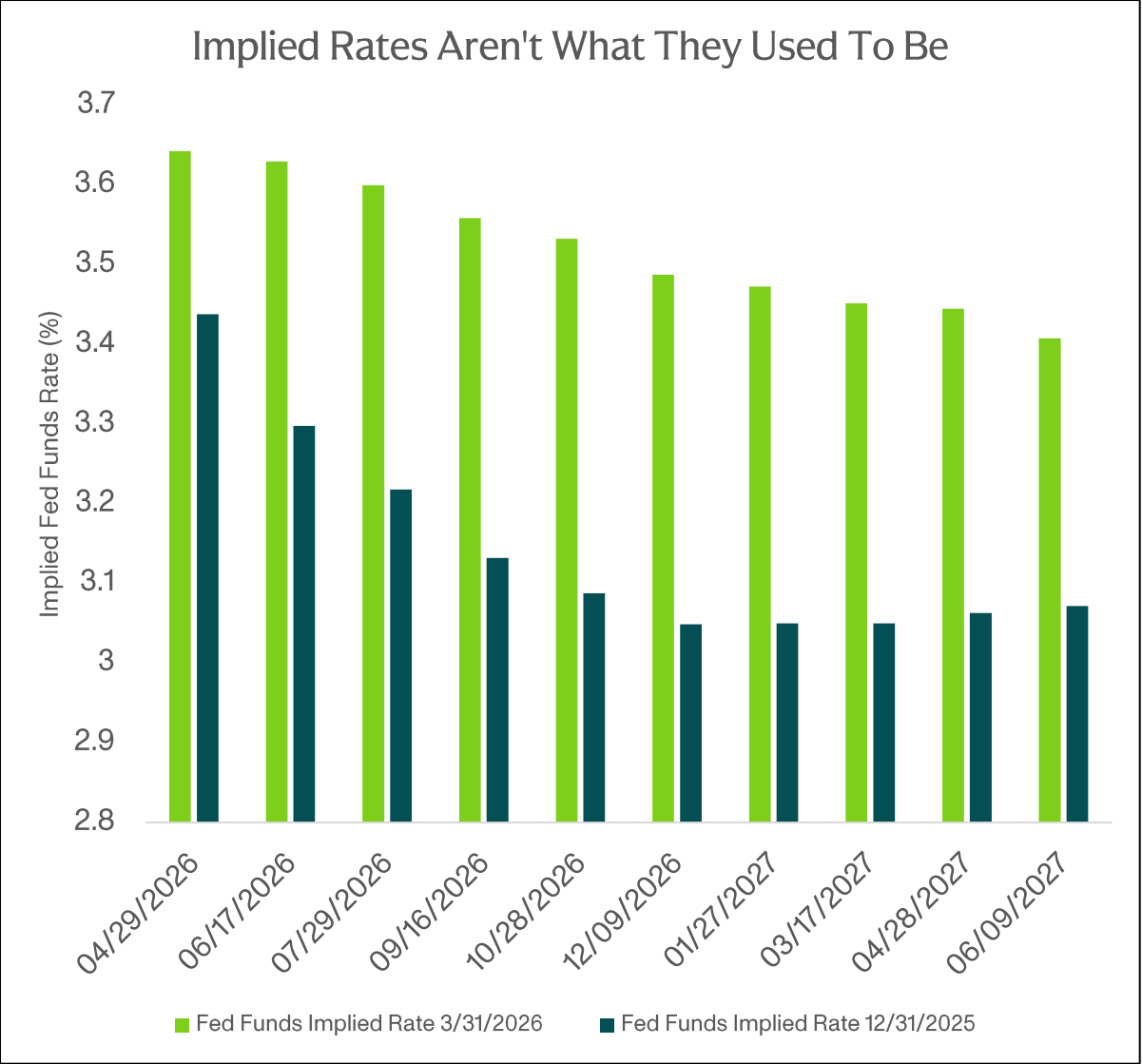
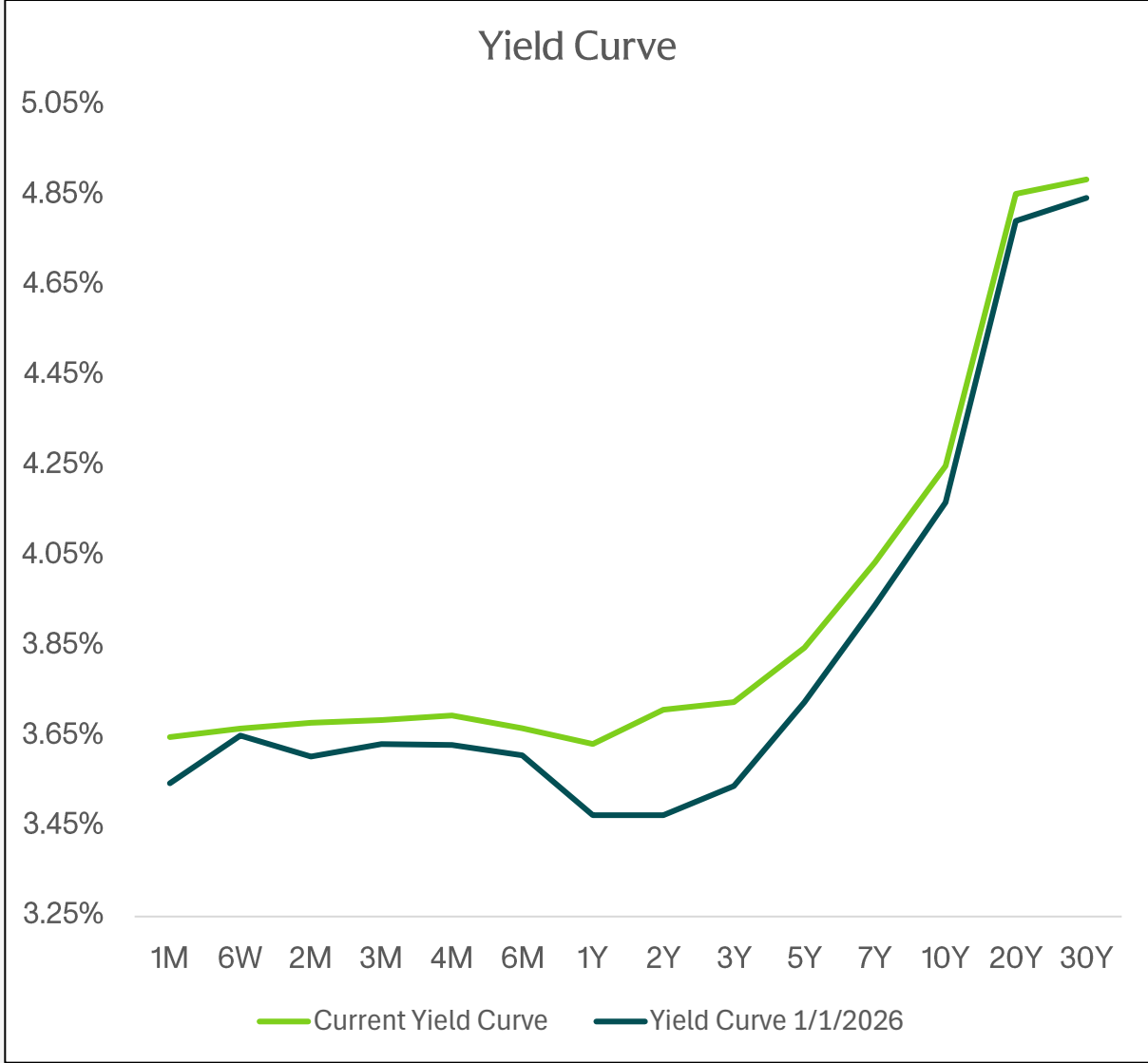
Data as of 03/31/2026
 Source: Bureau of Economic Analysis

US Consumer | Consumers are Still Showing Up



Data as of 03/31/2026
Source: University of Michigan, U.S. Census Bureau

US Yields | Uncertainty Also Applies to Rates



Data as of 04/17/2026
Source: Bloomberg

Data as of 04/17/2026
Source: Bloomberg

2026 BEYOND BUSINESS REPORT

2026 Beyond Business Report

- Huntington's proprietary study of 750+ business owners & financial leaders
- Covers companies with \$1M–\$500M in annual sales across key industries
- Combines real-world owner sentiment with expert insights from:
 - Chief Economist Olu Omodunbi
 - Director of Wealth Strategy Dan Griffith
- Designed to help owners strengthen both business decisions and personal financial outcomes



Huntington WEALTH MANAGEMENT

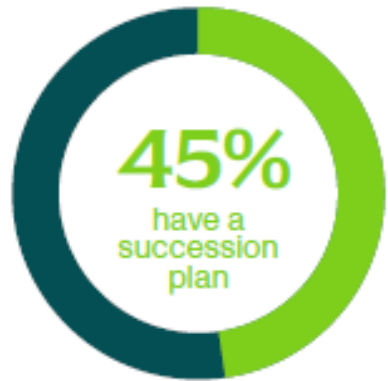
2026 Beyond Business Report

A data-driven look at today's business landscape

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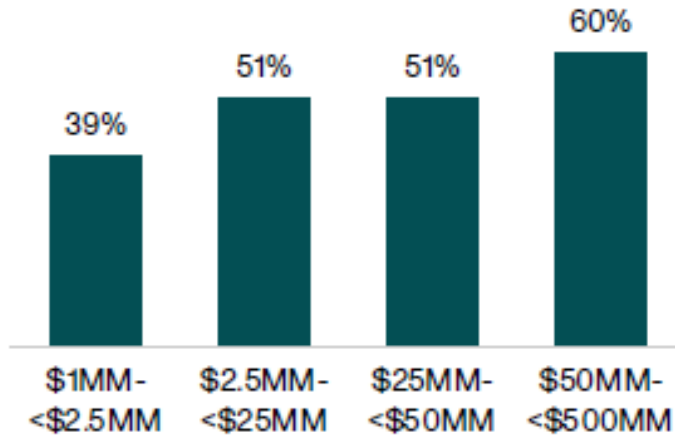
Learn how timing, strategy and readiness come together in the year ahead.

Does Your Company Have a Succession or Exit Plan?



▼ 3%
from 2024

% WITH A SUCCESSION PLAN



By company size (annual sales volume)

What business owners are saying



Confidence is rebounding, but complexity remains. Operating costs and wage pressure continue to weigh on margins, and cybersecurity and fraud are now near-universal concerns.



Top concerns vary by industry and company size. For companies with annual sales between \$1 million and \$50 million, the higher cost of doing business. For the largest organizations, cybersecurity rises to the top.



Transitions are coming but planning lags. Over half of businesses anticipate an ownership change by 2030, yet many have gone no further than informal conversations.



Survey findings point to a guidance gap that creates elevated risk. More than one in four businesses report having no primary advisor, leaving critical decisions disconnected from a broader strategy.

Key Takeaways

- The U.S. economy remains resilient amid Iran conflict.
- AI's economic revolution is inevitable, but it's still just getting started.
- The Federal Reserve's job has gotten more complicated with expectations of possibly 1 rate cut in 2026
- The US economy remains healthy at this point in time with a low probability of recession in 2026
- The duration of the increased oil price and the flow through to consumers and companies is a key metric to watch.



Wins, Worries, and Wildcards – The Things on Our Mind

Wins

- Positive Global Growth Expectations
- Corporate Earnings Growth Expectations
- Market Breadth
- Consumer Resilience
- Disinflation Trend

Worries

- Softening Labor Market
- Bond Yields Under Pressure
- Fed Policy “Clarity”
- Inflation's Resurgence
- Elevated Valuations
- Private Credit Concerns
- M&A Activity

Wildcards

- Conflict Implications
- Global Deficit and Debt Levels
- Trade Policy Uncertainty
- Global Demographics
- AI Disruption
- Cybersecurity Threats



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