



Marine Retailers Association of the Americas (Canada) –

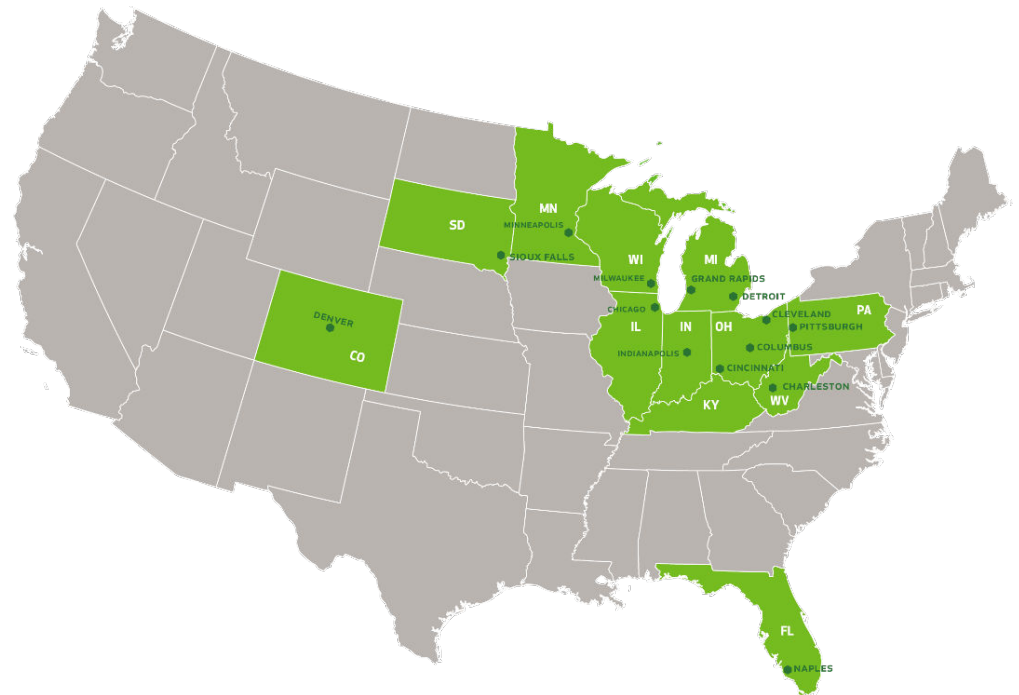
Five Macro Items We Are Watching

Presenter:

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August 2022***

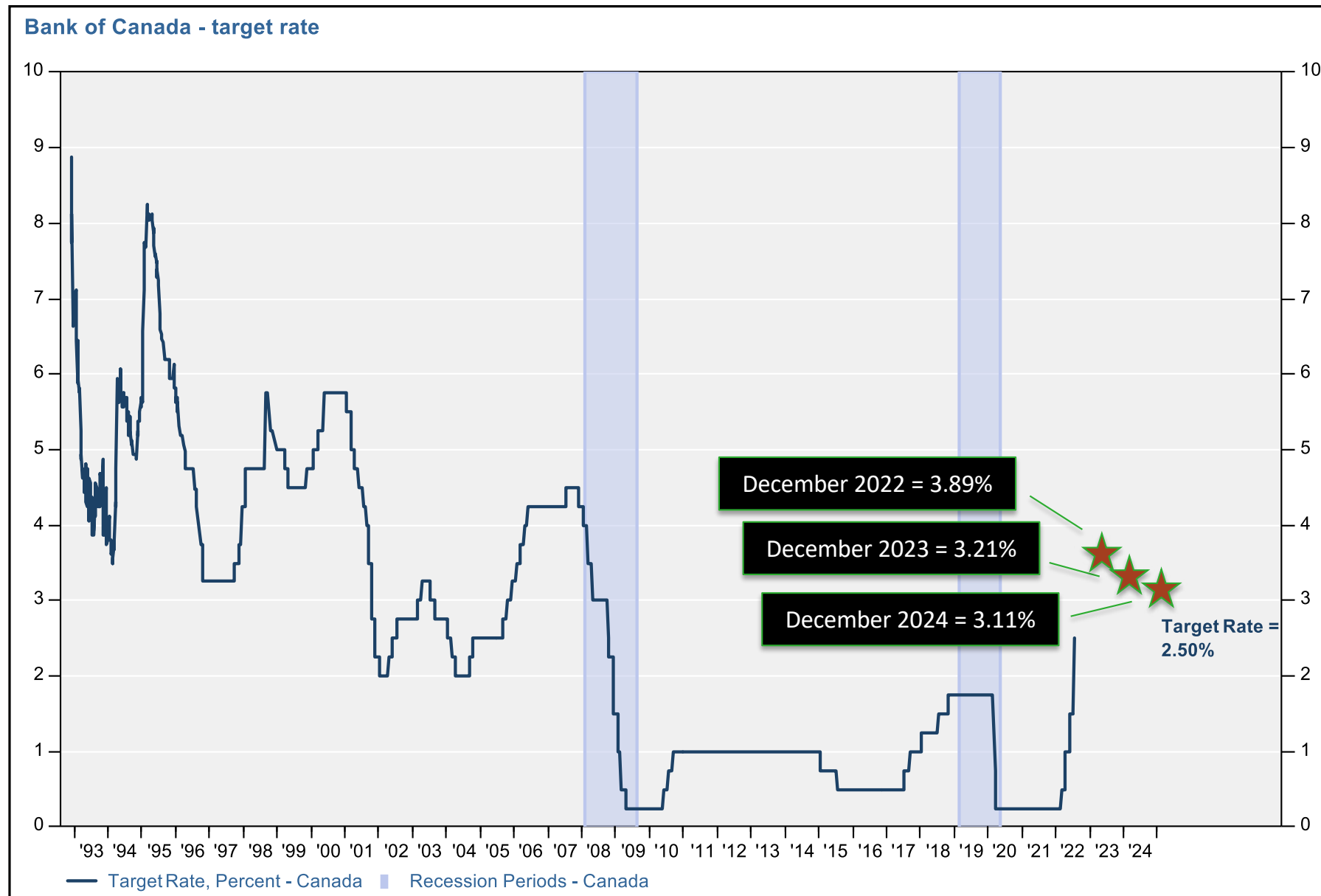
Huntington National Bank

- Founded in 1866 and headquartered in Columbus, Ohio
- \$175 billion in bank assets
- More than 1,100 branches in 12 states, with certain businesses operating in extended geographies.
- *\$26 billion in assets under management*
- 31 Private Bank offices
- Listed on NASDAQ, Ticker: HBAN
- Member of S&P 500 Index



#1 Bank of Canada –

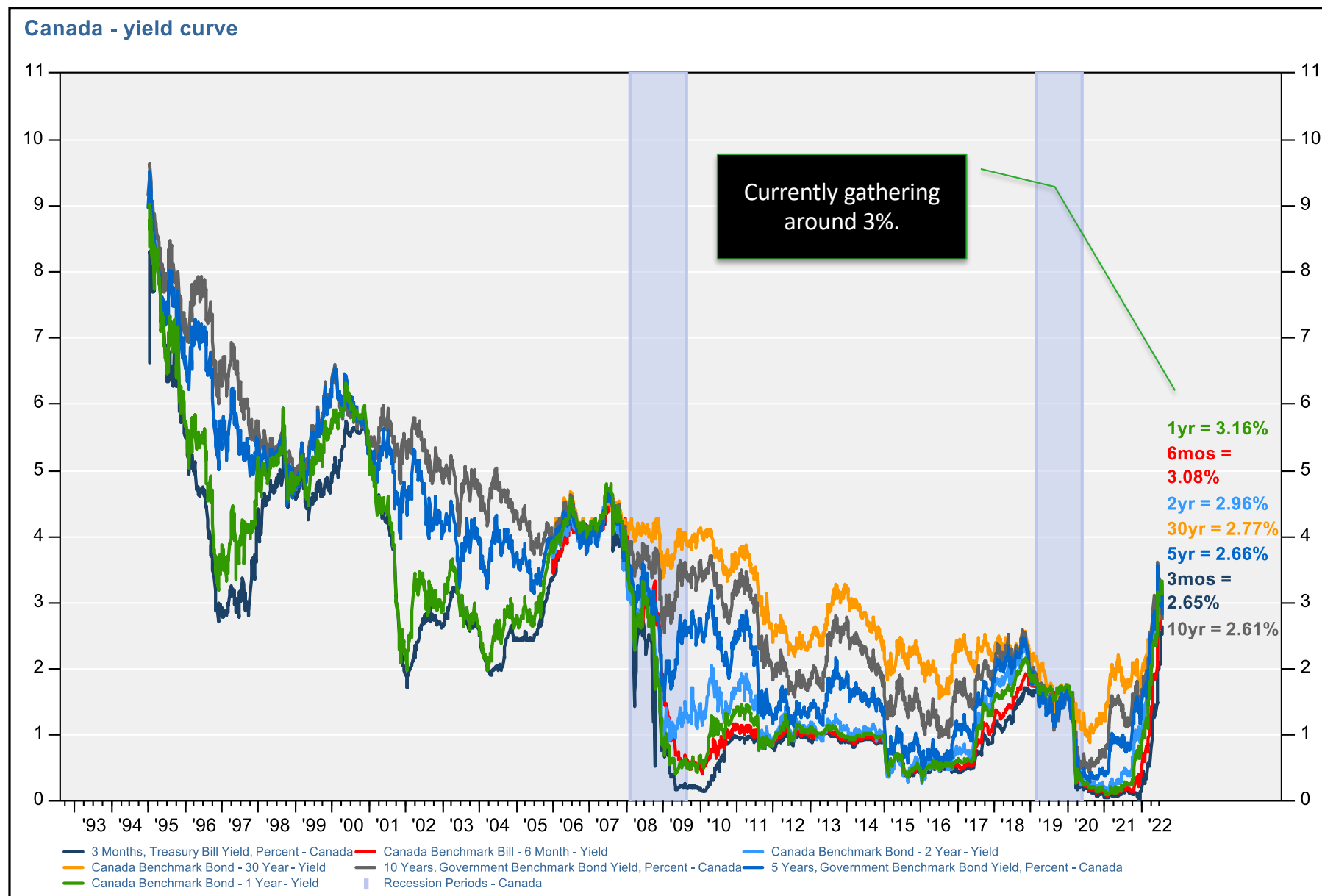
Futures market has yields coming down in 2023/2024



Sources = Factset

#2 Government Yields –

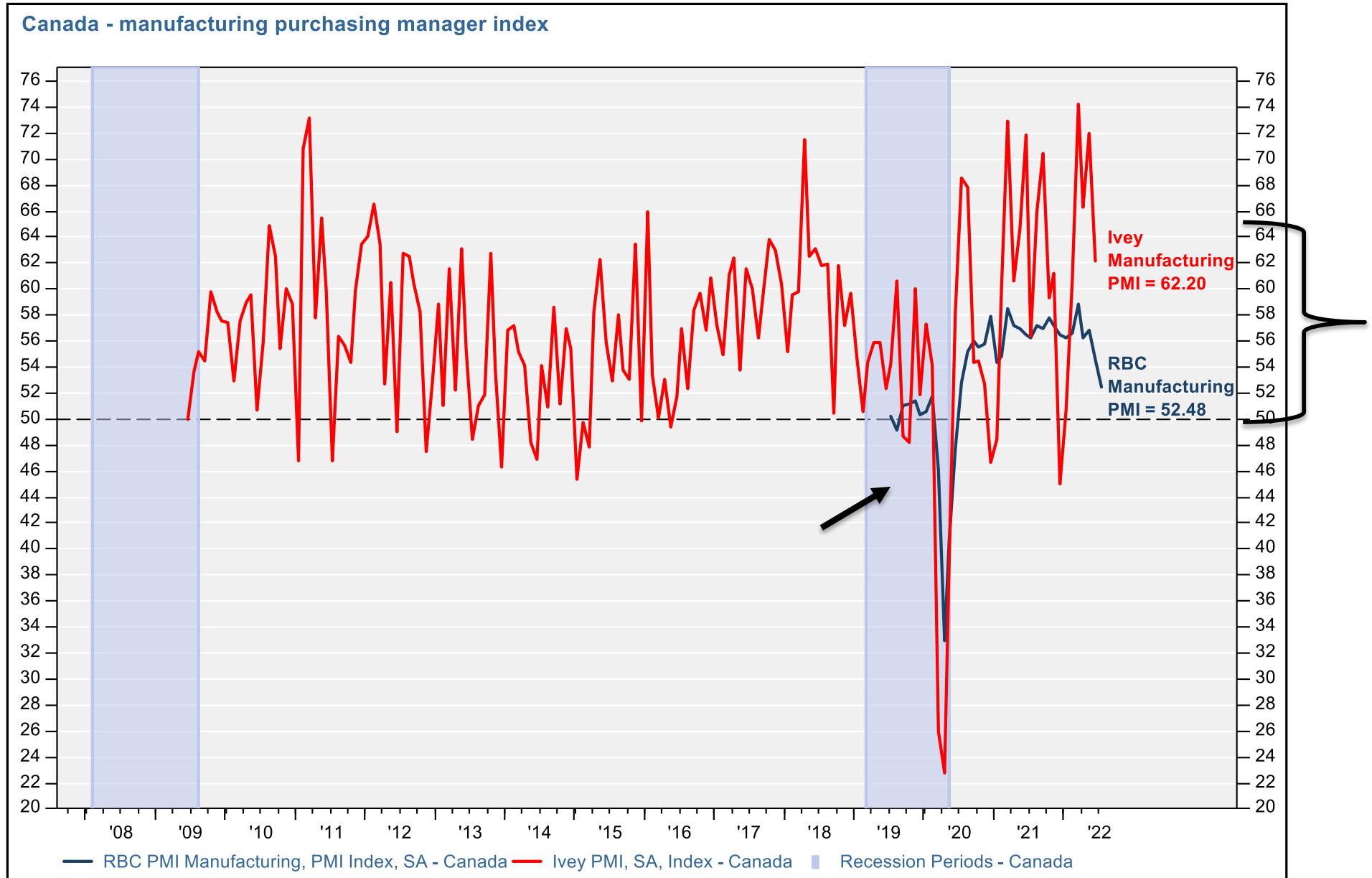
How much can my customers afford to finance?



Source = Factset

#3 Forward Order Books –

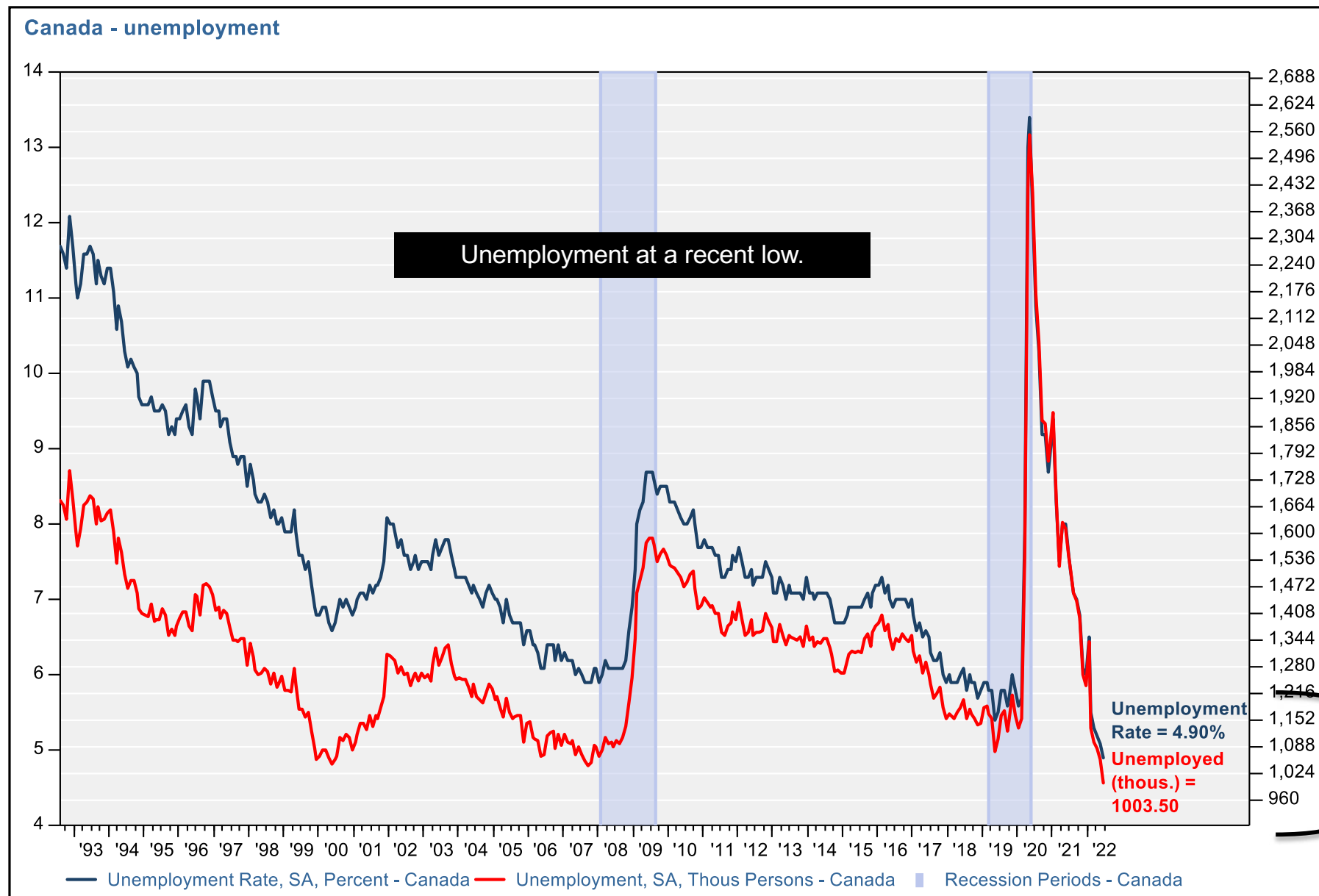
What kind of inventory level do I need?



Source = Factset

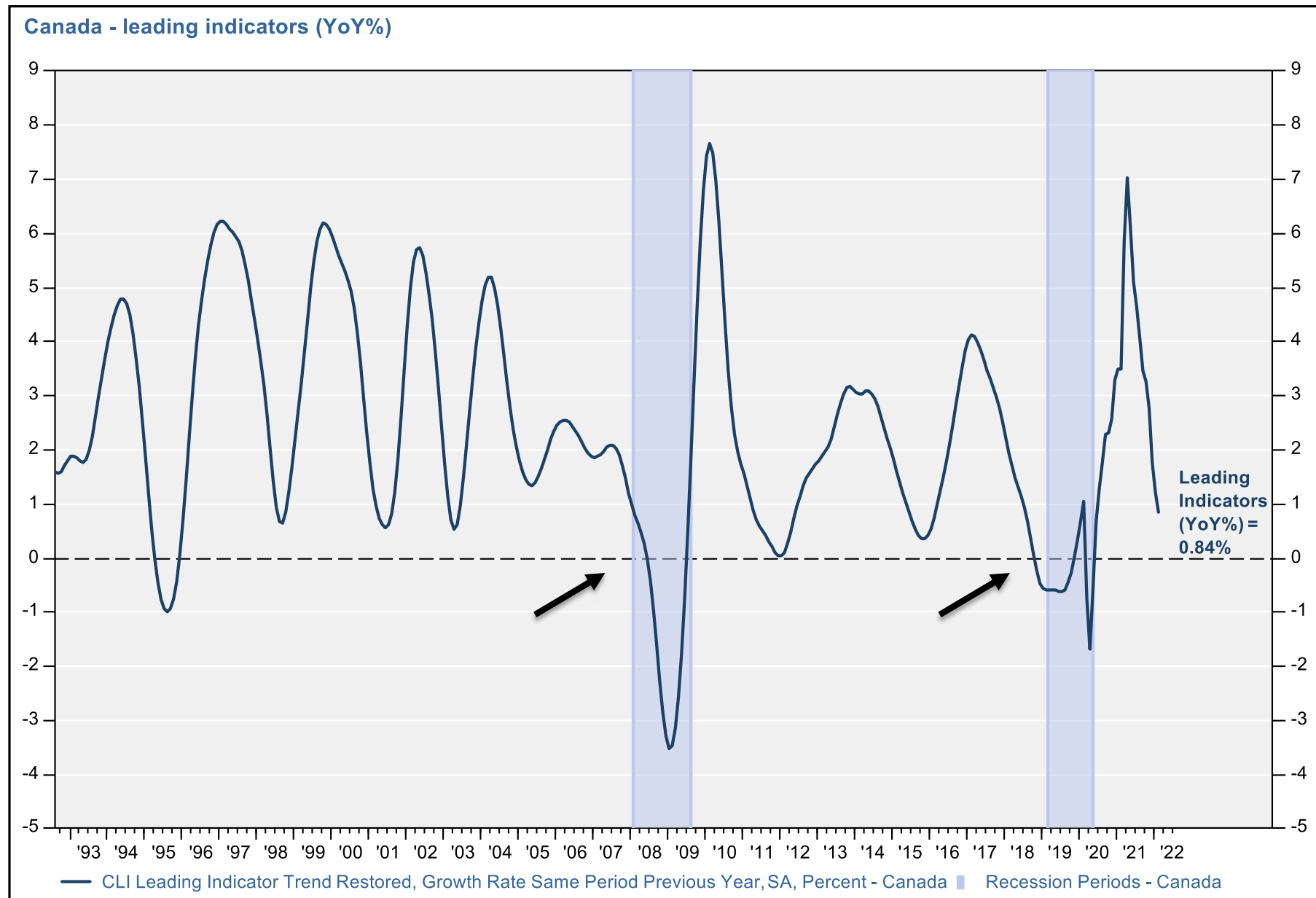
#4 Unemployment –

Will my customer base stay stable, increase or decline?



Source = Factset

#5 Monthly Leading Indicators (YoY% change) – *2023 will likely be slower than 2022*



Source = Factset

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