

HUNTINGTON NATIONAL BANK



INITIATIVE	Foundational Agents and a Capabilities-First Operating Model
AWARD	Celent Model Bank 2026 for Scaling AI
EXECUTIVE SUMMARY	<p>Huntington solved critical scale problems by flipping the script on AI delivery, replacing one off use case builds with a multi-faceted strategy centered on foundational, reusable AI artifacts, and a capabilities-first operating model delivered through an agentic AI enterprise platform.</p> <p>The bank established a dedicated Technology Innovation Group, which developed foundational reusable “building blocks” of AI capabilities, collaborated with Architecture, Cyber, and Risk teams to establish expedited review processes for AI solutions built on those capabilities, drove the adoption of AI-native mindset, and fostered AI fluency and democratization.</p>
TIMELINE	<p style="text-align: center;">Built the foundation, including the initial capability catalog and orchestration layer, and prioritized early agents</p> <p>2025 ● Q2 ● Q3 ● Q4</p> <p style="margin-left: 100px;">Began ideating how to scale AI delivery</p> <p style="margin-left: 300px;">‘Go live’ with shared capabilities and the first agents available to partner teams</p>
KEY BENEFITS	<ul style="list-style-type: none"> • Development time fell ~85% (2-3 months to 1-2 weeks) • Time to approval has moved from months to weeks • Multi-million-dollar savings in development costs alone • Additional efficiencies and savings are accruing across enterprise segments from using the tools built on the platform
KEY VENDORS	Google’s Gemini Enterprise Agent Platform (formerly Vertex AI)
READ MORE	Visit Celent.com to learn more about this initiative.

Source: Huntington National Bank, Celent