Thriving Communities

Our approach to community development is comprehensive: we deploy capital to create economic opportunity, build capacity through education and empowerment, and catalyze lasting change through strategic philanthropy guided by our corporate responsibility officers and delivered through the deep market expertise of our bankers.

Vibrant neighborhoods require affordable housing, thriving small businesses, pathways to financial capability, and strong civic institutions — this vision guides everything we do.

Our bankers and corporate responsibility officers foster relationships with community leaders and nonprofit partners across our footprint, continuously adapting our support to meet evolving community needs. In addition to capital, we invest our expertise, time, and the commitment of our team to create positive change in every community we serve.

Investment impact framework

Our integrated investment approach

In 2025, KeyBank deployed $11.4 billion in community investments — a significant contribution to the nearly **$65.5** billion invested in our communities since 2017. Our investment strategy is deliberate and comprehensive, addressing five interconnected areas where capital can drive meaningful change:

- **Community Development and Affordable Housing:** We finance the creation and preservation of affordable housing units, helping families have access to safe, stable homes that serve as foundations for economic mobility.
- **Low- and Moderate-Income Mortgage Lending:** We expand homeownership opportunities in low- and moderate-income communities, helping families build wealth through homeownership.
- **Low- and Moderate-Income Small Business Lending:** We provide capital to small businesses that help drive job creation and economic vitality in the neighborhoods where they live and work.
- **Transformative Philanthropy:** Through KeyBank Foundation, we fund programs that help strengthen education, workforce development, neighborhood vitality, and community well-being.
- **Renewable Energy:** We finance clean energy projects that help reduce environmental impacts and build sustainable communities for future generations.

These investments work together to help address the interconnected challenges facing our communities.

Community investment impact (2017 – 25)

Investment categories	2025 Activity	2017 – 25 Activity
Community development and affordable housing	$5.6Bn	$37.3Bn
Low- and moderate-income mortgage	$420.3MM	$8.2Bn
Low- and moderate-income small business lending	$161.1MM	$4.5Bn
Transformative philanthropy	$28.4MM	$301MM
Renewable energy[10]	$5.3Bn	$15.2Bn
Totals	**$11.4Bn**	**$65.5Bn**

[10] Renewable Energy volumes included from 1/1/2022 through 12/31/2025 based on 2021 announcement of expanded community commitments.

Building strong foundations — housing and neighborhoods

Safe, affordable housing is the foundation of thriving communities. When families have stable homes, children perform better in school, adults can pursue employment more effectively, and neighborhoods attract investment and services. We view housing as essential to economic opportunity and community well-being.

Laying the groundwork for thriving communities

In 2025, Key invested $5.6 billion in community development and affordable housing financing nationwide. This builds on $37.3 billion deployed since 2017, demonstrating our sustained commitment to increasing access to safe, affordable housing across the communities we serve.

$5.6Bn Community development and affordable housing loan investments in 2025[11]

$37.3Bn Community development and affordable housing loan investments since 2017

Key addresses the need for affordable housing through an execution approach that uses our platform across multiple lines of business to provide tax credit equity, construction/balance sheet debt, and permanent financing for a one-stop shop experience. In 2025, more than 19,000 affordable units were created or preserved through rehabilitation and new construction projects.

KeyBank Community Development Lending and Investment (CDLI)

Key Community Development Corporation (KCDC)	Key Community Investment Capital (KCIC)	Community Development Lending (CDL)
Direct and fund equity investment in 4% and 9% Low-Income Housing Tax Credit (LIHTC)	LIHTC syndication for 4% and 9% LIHTC	Balance-sheet construction loans, interim loans, and lines of credit for affordable housing

Commercial Mortgage Group (CMG)	KeyBanc Capital Markets® (KBCM)
CMG Affordable Housing	Public Finance
Permanent financing for affordable housing via Fannie Mae, Freddie Mac, private placement, and HUD	Bond and public market executions for affordable housing

[11] As defined under the KeyBank Community Investments Commitment (2017-2026); any CRA-qualifying community development loan or investment.

Based on 2025 affordable housing lending activity totaling $6.5 billion, Affordable Housing Finance[12] ranked Key as the number two affordable housing lender in the United States in its 2025 survey. This recognition reflects our comprehensive execution capabilities across agency programs, private placements, and tax credit equity — delivering optimal financing solutions nationwide. Beyond direct investment, Key shapes housing policy through congressional testimony, industry coalitions, and support for bipartisan legislation including the ROAD to Housing Act of 2025 — advocating for expanded housing supply, modernized finance programs, and strengthened tax credit mechanisms.

Syndications platform

While much of our affordable housing investment focuses on communities within our 15-state retail footprint, we recognize that the housing crisis extends far beyond our geographic boundaries. Through our national Syndications Platform, we finance affordable housing in all 50 states, reaching high-need communities regardless of branch presence.

The platform aggregates LIHTC equity and syndicates comprehensive financing packages to affordable housing developers nationwide. Our equity production team works with major financial institutions and private capital providers to structure deals combining construction financing, permanent loans, and tax credit equity.

Our Syndications Platform demonstrates that meaningful community investment transcends geographic proximity. By deploying sophisticated financing solutions wherever they're needed most, we're addressing the national affordable housing crisis as what it truly is: a challenge requiring coordinated action, innovative capital deployment, and sustained commitment to equity.

Community Lending Partnerships

Our commitment extends beyond traditional multifamily housing. We partner with organizations that support affordable housing and small businesses to expand access to the economic mainstream for low-income families and communities. These specialized partnerships play a critical role in reaching communities that face the greatest barriers to capital access, ensuring our impact reaches those who need it most. Our focused lending team works with Key's Market Presidents, Corporate Responsibility team, and other groups within the bank to identify and develop solutions that meet the needs of our local, regional, and national communities.

Complementing these lending relationships, KeyBank Foundation awarded $200,000 grants to community foundations and organizations that support affordable housing or small businesses in each of our 27 markets in honor of our bicentennial — a $5.4 million investment that strengthens this important lending capacity and amplifies our shared commitment to expanding economic opportunity.

Learn more about our these partnerships and this historic commitment in the Transformative Philanthropy section.

2025 highlights[13]

~$3.4Bn	Multifamily **AFFORDABLE LENDING CLOSED**
19,000+	**AFFORDABLE HOUSING UNITS** created or preserved
64%	of these properties are located in **LMI NEIGHBORHOODS**
72%	provide **SUPPORTIVE SERVICES,** such as education and job training, social service coordination, and health programs
52%	have **ENVIRONMENTAL ELEMENTS,** such as solar credits, green design and features, and LEED/Green building certification

[12] Source: Affordable Housing Finance 2025 Top Lenders Survey, published May 2026. Totals include permanent and construction loans for properties at incomes up to 80% of the area median income. KeyBank Real Estate Capital reported lending volumes of nearly $6.5 billion includes bond and public market executions for affordable housing.

[13] LMI neighborhood, supportive services, and environmental elements percentages reflect 2025 KCDC direct LIHTC equity investments only; figures exclude fund equity investments syndicated through Key Community Investment Capital (KCIC) and other CDLI lending activity. LMI designations are based on federal census tract classifications at or below 80% of the area median income.

Key Impact |

Cleveland Housing Investment Fund

In late 2024, Key joined forces with the City of Cleveland and Local Initiatives Support Corporation (LISC) to launch the Cleveland Housing Investment Fund (CHIF) with a transformative $38 million initial commitment. The need was urgent: rental rates in the city of Cleveland were rising faster than most metro areas nationwide, leaving working families and low-income residents struggling to find quality, affordable housing. Neighborhoods that had historically faced disinvestment remained overlooked by traditional capital markets, while many developers couldn't access the financing needed to build in their own neighborhoods. The city needed a bold solution to mobilize significant capital while creating pathways for wealth generation in communities systematically excluded from opportunity.

Key's $20 million commitment from our CDLI Lending and Investment group demonstrates our dedication to affordable housing solutions that transform communities and provide families with safe places to live and grow. What makes this fund different is its intentional focus on how projects support neighborhood vitality and resident wealth-building. The fund provides flexible debt and equity-like financing for neighborhood-scale housing development, designed to serve all communities and developers.

Walton Senior Apartments: first investment, immediate impact

CHIF's first investment demonstrates its transformative potential. In 2025, working with LISC Cleveland, the City of Cleveland, Cuyahoga County, and Volker Development, Key deployed nearly $24 million in construction financing and LIHTC equity for Walton Senior Apartments. This project will create 52 affordable homes for seniors age 55 and older, including 20 units with long-term Section 8 Project-Based Vouchers that preserve affordable rents for residents living on fixed incomes. Beyond providing housing, Walton represents community renewal —helping seniors maintain connections to family, services, and neighborhoods they've called home for decades while ensuring they can age with dignity and stability.

While the fund launched with $38 million, the vision will reach $100 million in total investment to transform housing access and opportunity citywide. As investments like Walton flow through Cleveland, ripple effects spread throughout the community—families find quality, affordable housing near jobs and schools; developers build wealth and capacity; and neighborhoods gain investment that strengthens physical and social infrastructure where it's needed most. For Key, this collaborative initiative exemplifies our approach to community development: deploying catalytic capital that creates lasting prosperity in the communities we serve.

Walton Senior Apartments rendering

Home-lending outreach: Expanding pathways to homeownership

In addition to financing the creation of affordable rental housing, we are equally proud to support individuals and families on their path to homeownership. For many families, purchasing a home represents the single largest investment they will make and their primary vehicle for building generational wealth. However, navigating the mortgage process can be daunting, particularly for first-time buyers or those in underserved communities.

In 2025, KeyBank provided $420.3 million in mortgages to LMI borrowers. Since 2017, our $8.2 billion of LMI mortgage lending has helped thousands of families achieve sustainable homeownership.

Strengthening our capacity to serve all communities, KeyBank has a team of 16 Community Development Loan Officers. These specialists bring deep expertise in navigating the unique challenges facing LMI borrowers and work in the communities they serve.

$420.3MM Mortgages to LMI borrowers in 2025

$8.2Bn Mortgages to LMI borrowers since 2017

Learn more about how we support clients on their path to homeownership in the Growing sustainable homeownership section of this report.

Empowering homeownership through education and support

Recognizing that access to capital alone is insufficient for sustainable homeownership, KeyBank Foundation (the Foundation) committed $1 million over five years (2021 – 2026) to provide comprehensive homebuyer education and community support in select markets across all phases of the home-buying journey. This initiative was just one piece of the Foundation's overall investments in homebuyer education.

In 2025, KeyBank hosted more than 50 homebuyer education sessions across Buffalo, Rochester, New York City, Seattle, and Utah, helping community members build the knowledge, credit, and savings needed to successfully navigate the path to homeownership.

Through our strategic partnership with Operation HOPE, Inc. — a national nonprofit dedicated to financial empowerment — we deliver holistic support services that address the full spectrum of homeownership readiness. The HOPE Inside program, available at select Key branches, pairs aspiring homeowners with dedicated HOPE coaches who provide one-on-one financial counseling, credit-building guidance, and specialized homebuyer education classes. Coaches work alongside clients to develop personalized financial action plans, ensuring they're prepared not just to purchase a home, but to maintain it successfully over the long term.

Connecting to community impact: Focusing on neighbors

Housing and homeownership are a central focus of our philanthropic commitment to creating safe, healthy, affordable, and inclusive communities where families can thrive. Through KeyBank Foundation's Neighbors focus area, we invested $13.5 million in 2025 in programs that support community development initiatives, neighborhood revitalization efforts, and services that help families maintain housing stability.

This approach recognizes that both access to capital and community-based support services are needed to strengthen neighborhoods, and affordable housing developments can serve as anchors for neighborhood transformation. New homeowners become community stakeholders, and stable housing becomes the foundation on which families build prosperous futures.

Powering economic opportunity — business and jobs

Small and medium-sized businesses are the engines of community prosperity. They create jobs, anchor neighborhood commercial corridors, sponsor Little League teams, and reinvest profits locally. When we support these businesses, we're not just helping individual entrepreneurs — we're strengthening the economic fabric of entire communities.

Supporting small businesses

In 2025, KeyBank provided $161.1 million of small business lending to LMI communities, contributing to $4.5 billion in LMI small business lending since 2017. These investments have helped thousands of community entrepreneurs launch, expand, weather challenges, and create employment opportunities that strengthen local economies. We understand that many entrepreneurs often face unique obstacles: limited access to traditional financing, thin or no credit histories, and resource constraints that make navigating complex financial systems particularly challenging. We've designed our small business support ecosystem to address these obstacles through accessible capital, expert guidance, and innovative tools.

Additional details on how we support small business owners are available in the Empowering small business owners section of this report.

$161.1MM | Small business loans directed to LMI communities in 2025

$4.5Bn | Small business loans directed to LMI communities since 2017

Small Business Administration loan program[14]

KeyBank has consistently ranked as a top-performing Small Business Administration (SBA) Preferred Lender for more than two decades. Since 2015, we have provided more than $3 billion in SBA-guaranteed financing, helping thousands of small businesses secure the capital they need to thrive. Our SBA expertise is particularly valuable for businesses that may not qualify for conventional financing but demonstrate strong business fundamentals and growth potential.

For SBA's FY 2025, KeyBank was ranked[15]:

TOP 20 LENDER BY VOLUME among 1,426 participating lenders for 7(a) lending unit volume

Extended **736 SBA LOANS, TOTALING $225.2MM** under the flagship 7(a) program

[14] All credit products are subject to collateral and/or credit approval, terms, conditions, availability and are subject to change. SBA Preferred Lender. SBA loans subject to SBA eligibility.
[15] Source: Statistics released by the U.S. Small Business Administration September 2025, for total approved loans through the SBA lending program during the federal fiscal year ending 9/30/2025. The 7(a) loan program is SBA's primary business loan program for providing financial assistance to small businesses. To learn more, visit https://www.sba.gov/funding-programs/loans/7a-loans.

Investing in the investors: SBIC strategy

Small Business Investment Companies (SBICs) are privately owned investment funds licensed by the SBA that provide long-term debt and equity capital to small businesses. Licensed and regulated by the SBA, SBICs bridge a critical financing gap for growing businesses — providing capital to companies that need more than traditional bank loans but aren't ready for large-scale private equity.

SBICs raise private capital from limited partners, including banks like Key, which the SBA matches with government-guaranteed leverage. This public-private partnership enables SBICs to deploy substantial capital to small businesses that might otherwise lack access to growth financing.

Key invests in SBICs as part of our comprehensive small business support strategy. These investments complement our direct lending activities and create additional pathways for businesses to access capital. Many SBICs in our portfolio focus on businesses in LMI communities and industries critical to local economic development. As portfolio companies mature and strengthen their capital structures through SBIC investment, they often become candidates for traditional bank financing, creating opportunities for us to serve them as they continue growing.

Our SBIC investments also support our Community Reinvestment Act objectives, as these investments receive favorable CRA consideration when they benefit qualified small businesses and underserved communities.

Supplier access and inclusion

We demonstrate our commitment to supplier inclusion through business strategy and community access. KeyBank has spent more than $1 billion with certified suppliers under our Supplier Access and Inclusion program. Through this program, we strive to make our procurement practices open to a wide range of businesses and vendors.

We make supplier choices based on who can most effectively serve us and our clients, while continuing to support our local markets and partners. Through the program, we engage in selection processes that include, among other things, informing potential suppliers about opportunities to contract with Key, providing broader access to supplier opportunities, and hiring small and local businesses where it meets the needs of our business.

By partnering with a broad range of companies, KeyBank will continue to build a supplier base that helps contribute to our competitive advantage. All selection decisions are made on legitimate, non-discriminatory business justifications which can include, but are not limited to total cost, quality, and experience.

Responsible sourcing practices

Beyond supplier access and inclusion, we integrate corporate responsibility principles into how we select and manage supplier relationships. Our request-for-proposal process incorporates questions on human rights, ethics, environmental practices, and workplace standards during planning, due diligence, and selection phases. All supplier expectations are outlined in Key's Supplier Code of Conduct, which establishes standards for human rights, ethics, legal compliance, and workplace health and safety. We encourage suppliers to uphold these principles and provide an anonymous ethics helpline for reporting any known or suspected violations of our Code of Business Conduct and Ethics. For more information about Key's Supplier Code of Conduct, visit the Public Notices page on key.com.

Creating shared value

Supplier access and inclusion, combined with responsible business practices, are not just procurement strategies — they are catalysts for broader economic empowerment. This approach creates economic opportunity, strengthens the business community, and allows us to benefit from the innovation and perspective that inclusive supplier practices bring to Key and the communities we serve.

Connecting to community impact: Workforce and education focus

Thriving communities depend on access to education and pathways to employment. Through its Workforce and Education focus areas, KeyBank Foundation supports skill development, career readiness, and access to opportunity. Alongside our philanthropic activities, our small business lending contributes to local economic activity. Together, these efforts help foster more inclusive, sustainable community growth.

Strengthening financial futures — education and empowerment

We believe financial education and empowerment are essential complements to our lending and investment activities — and we have designed comprehensive programs to deliver these services across communities.

Money, Me & Key®: Our signature financial empowerment program

Money, Me & Key is the bank's signature financial empowerment program, delivered by trained KeyBank teammates known as Money Mentors. These specially trained colleagues bring financial education directly to schools, workplaces, partner organizations, and communities across our footprint.

Our approach

Developed in collaboration with Everfi, the program provides free workshops covering essential topics from basic budgeting and savings to credit building, homeownership preparation, small business planning, and retirement strategies. All materials are available in English and Spanish.

Money, Me & Key is intentionally flexible and designed to meet people where they are in their financial journeys. Whether someone is opening their first bank account, preparing to buy a home, or planning for retirement, Money Mentors provide judgment-free guidance and practical tools tailored to their circumstances and goals. As of December 2025, 1,782 teammates were trained Money Mentors.

Reaching multiple audiences

The program serves three primary audiences through targeted programming:

- **Grades 8 – 12 students:** Schools-based curriculum equipping young people with essential financial knowledge before graduation — covering budgeting, goal-setting, credit, and planning for major purchases
- **Adults and families:** Community-based workshops delivered through partnerships with nonprofits and community organizations, addressing credit building, debt management, homeownership preparation, and long-term financial planning
- **Workplaces:** Financial wellness programming helping employers support employee financial security through our Key@Work initiative

Money, Me & Key in action

Our November 2025 K – 12 program launch at Cleveland High School for the Digital Arts brought this approach to life. More than 60 12th-grade students participated in interactive workshops led by Key Money Mentors, joined by KeyCorp Chairman and CEO Chris Gorman and the mayor of Cleveland. Working in small groups, students tackled real-world financial challenges they may face after graduation — bringing financial concepts directly to their lives to help them make important decisions.

Why financial education matters

Financial capability is fundamental to economic mobility. When individuals understand how to manage money, build credit, and navigate financial systems, they're better positioned to pursue homeownership, start businesses, weather challenges, and build wealth. Money, Me & Key provides this foundation across communities, creating pathways to prosperity that complement our lending, investment, and philanthropic activities. By reaching people at critical moments — students before major decisions, families preparing for homeownership, workers planning for retirement — we're helping build financial security that strengthens entire communities.

Super Refund Saturday: Maximizing tax benefits for working families

For the past 19 years, KeyBank teammates across the enterprise have volunteered their time and expertise to help local nonprofit organizations provide low- and moderate-income wage earners with free tax preparation services and assistance in determining eligibility for the Earned Income Tax Credit (EITC). Super Refund Saturday provides a cost-effective way for tax filers to navigate the potentially confusing tax preparation process and maximizing tax returns.

In 2025, 174 KeyBank teammates volunteered 1,041 hours to help individuals and families process 962 tax returns, claiming $514,733 in EITCs and generating $1,328,044 in federal refunds.

For many working families, their tax refund represents their largest annual influx of cash—and maximizing this refund can provide crucial resources for paying down debt, building savings, or making necessary purchases.

Key@Work: Financial wellness in the workplace

We recognize that financial stress affects employee health, productivity, and retention. Through our Key@Work program, we support employers' efforts to integrate financial wellness into benefits plans as a way to improve the overall health and wellness of their workforces. Key@Work provides financial education workshops, one-on-one coaching, and resources that help employees navigate their financial lives more effectively. When workers feel financially secure, businesses benefit from increased engagement and reduced turnover.

Strategic partnerships: Expanding our reach

We amplify our impact through strategic partnerships with national and local organizations that share our commitment to financial empowerment. Some of our most engaged partners include:

Operation HOPE, Inc.: Beyond our homebuyer education partnership, Operation HOPE delivers comprehensive financial coaching through the HOPE Inside program at select Key branches, helping community members build credit, establish banking relationships, and work toward financial goals.

Junior Achievement: We support Junior Achievement programs that bring financial education and workforce readiness education to students, helping young people develop the skills they'll need to navigate their adult financial lives successfully.

These partnerships allow us to reach broad audiences — from K – 12 students to working adults to aspiring homeowners — with relevant, high-quality financial education and support services. Our teammates volunteered 2,682 hours providing financial education to the public, ranging from Money, Me & Key workshops to home lending events and student financial education.

Connecting to community impact: Education and workforce focus

Our financial empowerment programs directly support the Education and Workforce focus areas of KeyBank Foundation's philanthropic strategy. By helping students develop financial capability early and supporting adults in building financial security while pursuing career advancement, we create integrated pathways to economic opportunity. Financial education becomes the bridge between education and workforce success — ensuring individuals can not only earn income but manage it effectively to build lasting prosperity.

Catalyzing community impact through transformative philanthropy

While our lending and investment activities provide essential capital to communities, we recognize that capital alone cannot address all community needs. Many vital services and programs — from education to workforce development to neighborhood stabilization — require philanthropic support to thrive. Through strategic philanthropy, we deploy resources that address community priorities beyond the scope of our lending activities.

KeyBank Foundation: Transformative Philanthropy

KeyBank Foundation (the Foundation) provides annual and strategic, multi-year investments designed to create lasting change in the communities we serve. In 2025, the Foundation invested $28.4 million across three strategic focus areas that align with our vision of thriving communities:

Neighbors ($13.5 million): Creating safe, healthy, affordable, inclusive communities

Education ($5.5 million): Preparing students for success

Workforce ($5.2 million): Building career pathways for adults

In addition to these three strategic focus areas, the Foundation invested $4.2 million in programs advancing civic good — supporting a broad range of organizations including arts and culture, health and human services, environmental programs, and civic institutions that strengthen community well-being and quality of life.

These transformative investments employ a strategic approach that prioritizes community leadership, measurable impact, collaboration with other funders, and multi-year support that allows organizations to plan strategically and deliver consistent services. Through disciplined grantmaking, the Foundation catalyzes change that amplifies the sustained impact of our community partners.

$28.4MM Transformative philanthropy in 2025

$301MM Transformative philanthropy since 2017

Our strategic approach

KeyBank Foundation's grantmaking approach maximizes community impact through five principles: partnering with organizations deeply rooted in their communities; supporting evidence-based programs with clear success metrics; investing in initiatives that address root causes, not symptoms; collaborating with other funders and stakeholders; and providing multi-year support for sustained impact.

KeyBank Foundation focus areas: Transformative Philanthropy in action

Our three funding priorities operate as a cohesive system — each distinct yet intentionally connected to reinforce and amplify collective impact.

Neighbors: Creating safe, healthy, affordable, inclusive communities

Our Neighbors focus area supports organizations and programs that strengthen the physical and social infrastructure of communities. We invest in initiatives that create safe environments, improve housing stability, stimulate small business success, support community development, and build the civic capacity needed for neighborhoods to thrive. This focus area directly complements our affordable housing and community development lending — while our lending finances the bricks and mortar of community development, our philanthropic investments support the services, programs, and organizations that make communities vibrant places to live.

We support neighborhood associations, community gardens, public safety initiatives, health and human services organizations, and local nonprofits working to address neighborhood-specific challenges.

Education: Preparing students for success

Education is the foundation of economic mobility and community prosperity. Through our Education focus area, we help students prepare for fulfilling careers by facilitating access to high-quality education and offering support for academic achievement. We support programs spanning the educational continuum — from early childhood education to K-12 literacy programs, STEM education, tutoring, and enrichment activities that help students succeed academically.

Our investments also include college preparation, financial aid navigation, and retention programs that help students from LMI communities access and complete higher education and technical training, apprenticeships, and vocational programs that prepare students for high-demand careers.

Workforce: Building career pathways

The Workforce focus area helps adults develop the skills, knowledge, and capabilities to succeed in current and future job markets. We recognize that career development is a lifelong journey and that adults facing unemployment, underemployment, or career transitions need access to training, support services, and pathways to family-sustaining employment.

We invest in programs that provide skills training — including technical certifications and credentials that qualify workers for in-demand occupations — as well as career coaching on resume development, job search strategies, interview preparation, and workplace success. Our programs also offer wraparound services such as transportation assistance and childcare support that remove barriers to training and employment, and create employer connections that bridge the gap between training programs and jobs, to support participants' smooth transition into employment.

Our Workforce investments help strengthen local labor markets by expanding access to skilled talent. This contributes to a healthier small business ecosystem and supports long-term economic vitality across the communities where we operate.

Beyond focus areas: Civic Good investments

In addition to our three strategic focus areas, the Foundation invested $4.2 million in Civic Good in 2025 — supporting a broad range of organizations and institutions that strengthen community well-being and quality of life. This includes arts and culture organizations, environmental programs, health and human services agencies, and civic institutions that serve as anchors for community life. These investments recognize that thriving communities depend on institutions working together to create vibrant, healthy, connected places to live.

Community sponsorships

In addition to the Foundation's transformative investments, KeyBank provided $12.3 million in corporate community sponsorships in 2025, supporting local organizations' fundraising efforts through event sponsorships and general operating support. These sponsorships enable organizations across our footprint to further their missions and deepen their local impact.

KeyBank supports the Urban League of Greater Cleveland through funding, event sponsorships, and community partnerships.

[16] Civic good covers a broad range of local community organizations, from health and human services to the arts.

Total philanthropic investments

Together, these complementary philanthropic approaches create comprehensive community impact. KeyBank Foundation grants provide strategic, multi-year and annual investments that build organizational capacity and drive systemic change, while our Community Sponsorships offer flexible support that strengthens local organizations' ability to serve their communities. This dual approach enables us to address both long-term community development priorities and immediate local needs, maximizing our collective impact across every market we serve.

KeyBank Foundation: Transformative Philanthropy	**$28.4MM**
Community Grants focus areas:	
Neighbors	*$13.5MM*
Education	*$5.5MM*
Workforce	*$5.2MM*
Plus Civic Good investments[16]	**$4.2MM**
Corporate Community Sponsorships	**$12.3MM**

Combined, Key's total philanthropic investments in 2025 totaled **$40.7MM**