Focused Forward: The 2013 KeyCorp Corporate Responsibility Report
Our third annual Corporate Responsibility (CR) report serves to update our stakeholders on our CR progress, as described in our 2012 report, and aligns with the Global Reporting Initiative (GRI) framework. As the most widely used CR reporting framework in the world, GRI is essential in helping us organize our corporate responsibility and sustainability efforts and share results with our stakeholders. By way of this document, we report on the CR progress of KeyCorp; KeyCorp’s subsidiary bank, KeyBank National Association; and KeyBank Foundation, for the calendar year ending December 31, 2013.
Feedback
Our 2013 Corporate Responsibility Report is designed to offer transparency and clarity to you and other important partners on our journey. Feedback and questions about our corporate responsibility efforts and this report are welcomed and can be addressed to Andrew Watterson, KeyCorp's Head of Sustainability:
andrew_watterson@keybank.com

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Organizational profile

KeyCorp, headquartered in Cleveland, Ohio, is the parent holding company for KeyBank National Association (“KeyBank”), the principal subsidiary, through which most of our banking services are provided. We have two major business segments: Key Community Bank and Key Corporate Bank.

Key Community Bank serves individuals and small to mid-sized businesses by offering a variety of deposit, investment, lending, credit card, and personalized wealth management products and business advisory services. These products and services are provided through our relationship managers and specialists working in our 12-state branch network, which was reorganized during 2013 into nine internally-defined geographic regions.

Key Corporate Bank is a full-service corporate and investment bank focused principally on serving the needs of middle market clients in six industry sectors: consumer, energy, healthcare, industrial, public sector and real estate. Key Corporate Bank delivers a broad product suite of banking and capital markets products to its clients.

Key Community Bank includes offices in these states in addition to the 12 states where Key Community Bank operates retail branches.

12 States 1,028 Branches 1,355 ATMs

$92.9 billion $4.1 billion 14,783

Total Assets Total Revenue Average Full-Time Equivalent (FTE) Employees

Data shown as of December 31, 2013.
To our stakeholders

Dear Stakeholder,

We are excited to share with you our 2013 Corporate Responsibility Report, consisting of important updates on our responsible approach to banking, citizenship, and operations. Both nationally and internationally, it’s becoming increasingly clear that companies that engage in responsible business practices are better able to predict future financial performance, and at Key, we think our future is bright.

The character of our company reveals a deep commitment to lasting and sustainable partnerships with clients, communities, shareholders, and employees. We expect these stakeholders to challenge us daily to be a leader in financial performance, meet community needs with passion and lasting commitment, and make a difference in the lives of those who trust us for financial solutions. We take this role seriously.

While 2013 brought regulatory change and challenges for many banks concerning their approach to consumers, we were proud to not only meet the change, but support it. Passionate about developing products that are profitable, good for clients, and within a moderate risk profile, we hold ourselves to a high standard of product innovation. Our KeyBank Plus suite of products and services has been lauded by the FDIC, CFPB, NCRC, CFSI and the U.S. House Finance Committee. A trusted leader in this space, we will continue our responsible approach to consumers.

“Doing good” while earning a profit in a sustainable manner is never simple, yet we purposefully challenge ourselves to do so. Beyond consumers, we foster a sustainable economy by working closely with developers to finance developments that stabilize and revitalize disadvantaged communities, and currently, have $2.9 billion extended to such initiatives. Because economic diversity and sustainability are essential to our business strategy, we seek contracts with diverse business owners who supply our operational needs, and consequently, we have been named a DiversityInc “Top Ten” company for supplier diversity. In our Corporate Bank, we remain strong in financing wind and solar and continue to be optimistic about the renewable energy efficiency markets.

As we invest in our communities, we bolster those investments through focused donations. KeyBank Foundation’s grant-making creates transformation in the areas of workforce development, financial education, and diversity. Through philanthropy, corporate contributions, and volunteerism combined, we provide an average of $18 million annually to important nonprofits.

All of our efforts, especially those supportive of low- to moderate-income communities, are paying dividends and being noted. In 2013, we achieved the highest recognition from the Office of the Comptroller of the Currency (OCC) when we earned our eighth consecutive “Outstanding” rating for exceeding the terms of the Community Reinvestment Act. We proudly became the only top 25 national bank in the U.S. to earn this distinction.

Focusing inward, we have made important strides to create a sustainable company by increasing the efficiency of our operations and reducing our effect on the environment. In particular, we are proud of our green leases and LEED® buildings, but our work in this arena is far from complete. In 2013, we began a focused approach to identifying factors that affect our long-term success by launching a corporate responsibility materiality assessment, which will continue through 2014, using SASB™ and GRI guidelines. By surveying individual stakeholders, inside and outside of the company, we will identify KeyBank’s most significant opportunities regarding sustainability and corporate responsibility. We look forward to sharing the survey results in our 2014 report.

Hard work is rewarding when it fulfills our purpose to help clients and communities thrive, and no doubt we are succeeding. While this is a journey and we are not finished, we are very proud of our many accomplishments and pleased that you are on the journey with us. Thank you for your continued support of Key’s responsible approach and its positive effect on all of the stakeholders whom we so proudly serve.

Sincerely,

Beth E. Mooney
Chairman and Chief Executive Officer
August, 2014
CRA: Going beyond compliance to commitment

The Community Reinvestment Act (CRA) requires banks to meet the credit needs of low- and moderate-income communities across America, and the CRA exam rates an institution’s lending, investment, and services activities. In April 2013, KeyBank announced its eighth consecutive “Outstanding” Community Reinvestment Act rating from the Office of the Comptroller of the Currency (OCC). With this distinction, Key became the only U.S. national bank among the 25 largest to be rated “Outstanding” for eight consecutive review periods since the Act’s passage in 1977.

By listening closely to the needs of our communities – especially the most vulnerable – we have been able to develop unique solutions for consumers and finance important developments that stabilize and revitalize communities. Significant community achievements during the exam period* which led to the Outstanding rating, included:

- Extending more than $2.9 billion to developments in underserved communities in the form of debt and equity. Our participation in commercial economic development projects stabilize and revitalize neighborhoods and provide affordable housing.
- Financing the construction of more than 119,000 affordable housing units, designed for individuals who earn less than 60 percent of the U.S. average median income.

In April 2013, KeyBank became the only top 25 national bank in the U.S. to earn eight consecutive “Outstanding” ratings on the Community Reinvestment Act exam from the Office of the Comptroller of the Currency.

CRA: Going beyond compliance to commitment* continued

- Cashing government and payroll checks for more than 31,000 people through KeyBank Plus. KeyBank Plus offers nontraditional banking products to underserved communities, such as low fee check cashing, free financial education, and a short term line of credit, preferable to a payday loan.
- Helping to return more than $9 million in refunds to low- to moderate-income residents on Super Refund Saturday, KeyBank’s free tax preparation day.
- Distributing $40 million to nonprofit organizations through KeyBank Foundation.
- Volunteering 25,000 hours of service to approximately 600 nonprofit organizations serving low- to moderate-income individuals.

Financial education
We believe financial education is an individual’s key to achieving financial stability, growth, and wealth. When our customers are well-versed in the basics of personal finance, the value of Key’s products and services can be fully realized, and ultimately, local economies are better sustained. For all these reasons, we provide free financial education for customers and non-customers alike. Our “Learn and Earn” curriculum consists of 15 free classes and is taught in Key’s 23 markets by more than 720 KeyBank employee volunteers. Since 2004, we have educated more than 16,000 people on topics like managing money, getting and keeping good credit, and budgeting. In addition to in-person classes, Key offers online courses in English and Spanish, through our partnership with One Economy, titled Money Made Easy www.moneymadeeasy.com, as well as the FDIC’s “Money Smart” curriculum. Personal financial information and tools can also be found on Key’s website at www.key.com/financedec.
Energy efficiency and sustainability lending program

In July of 2013, we launched a unique set of financial tools for business clients who implement their own energy efficiency and sustainability projects. By bringing together clients, vendors, and other important partners, we create a customized approach to clients’ projects and help them stay cash positive from the start by reducing energy dependence and long term overhead. The program also supports solar, wind, and other advanced energy opportunities for our clients. In 2013, we supported over $1.7 million in solar installations in Ohio alone.

Serving the underserved

In states where Key has a presence, there are approximately 1.7 million low-to-middle-income (LMI) households. Many LMI individuals don’t have bank accounts or access to credit, and we recognize this important segment of the population as the “underserved.” Unfortunately, many underserved individuals turn to payday lenders or check cashing stores as a source of banking; therefore, they receive no help establishing a credit history, breaking the cycle of debt, or establishing savings. Since launching KeyBank Plus in 2004, Key has been a leader in responsible innovation for the underserved. KeyBank Plus’ unique combination of solutions goes beyond “traditional” banking, creates economic stability and wealth-building, and offers reasonably priced products with features that ensure responsible use.

KeyBank Plus is offered in nearly 300 branches, does not require a customer to open a KeyBank account, and includes the following:
- Cashing of payroll and government-issued checks
- KeyBasic Credit Line
- Loan Assist
- Money orders
- Savings products
- Key Coverage Checking®
- Free tax preparation during Key’s annual Super Refund Saturday
- Home ownership products
- Free financial education courses
- One-on-one coaching

We are honored to be recognized as an industry leader in our approach to the underserved by the Center for Financial Services Innovation (CFSI), the National Community Reinvestment Coalition (NCRC), the Federal Reserve, the U.S. House Finance Committee, and the Federal Deposit Insurance Corporation (FDIC).

KeyBanc Capital Markets

In Key Corporate Bank, we continue to see great success in our Utilities, Power, and Renewable Energy segment, with investments in wind and solar projects throughout the United States. These investments are opportunities to advance our sustainability objectives and help our customers and communities thrive. By the end of 2013, our renewable energy portfolio investment was nearly $1.2 billion, supporting over 5,200 MW of renewable energy capacity. This investment can power more than 1.5 million homes and makes us one of the largest lenders to the wind and solar sectors among U.S. banks.

Our $1.2 billion investment in renewable energy has the potential to power the equivalent of more than 1.5 million homes in the United States.
Community Development Lending

Through our Community Development Lending (CDL) segment, we participate in economic development projects that stabilize and revitalize neighborhoods. With expertise in complex financing and use of tax credits, we make construction affordable for developers who strengthen the community fabric and invigorate local economies. Construction and renovation projects may include social service agencies, art and cultural institutions, places of worship, and residential or retail properties in areas that are economically disadvantaged. Through our CDL arm, we also provide affordable housing to some of our communities’ most vulnerable individuals.

845 Broadway

In 2013, Key provided nearly $15 million in Low Income Housing Tax Credit (LIHTC) equity and a $9 million construction loan to 845 Broadway – a $26 million renovation in Schenectady, New York. When completed in 2014, the property will include 155 affordable housing units for low-income families, homeless persons, veterans and others who require supportive services. The units replace the 13 State Street YMCA residencies in the Capital District, repurpose a blighted vacant property as quality affordable apartments, and restore an important historical building.

“We are extremely proud to have a hand in supporting the most at-risk populations in Schenectady,” said James Poznik, National Lending and Investing Manager with Key Community Development Banking. “The property will provide better housing options and support to those who have little prospect of improving their conditions otherwise.”

The renovation of the 96,060 square-foot, four-story historic industrial building included: 30 units allocated to individuals struggling with homelessness or substance abuse; 57 units for the developmentally disabled and mentally ill; 41 units for those receiving project-based Section 8 subsidies; and 10 units for those who receive a rental subsidy from the Schenectady Department of Social Services. The remaining 17 units are for those who income-qualify at 30 percent or less of area median income.

— James Poznik

KeyBank funding extended to developments in underserved communities, in the form of debt or equity.*

*As of December 31, 2013.
Diversity and inclusion
We are proud of our efforts to create a diverse and inclusive culture at Key and honored that our efforts have been recognized for nine consecutive years by DiversityInc, which sets the national benchmark for corporate diversity management and advocacy. In 2013, Key was named one of DiversityInc’s “25 Noteworthy Companies” and “Top 10 Regional Companies.” KeyCorp has also received five perfect scores of 100 on the Human Rights Campaign Corporate Equality Index, a national benchmark of how businesses serve and support LGBT (lesbian, gay, bisexual, and transgender) consumers, employees, and investors.

CEO Beth Mooney, the first woman CEO of a top 20 U.S. bank and American Banker’s #1 Most Powerful Woman in Banking in 2013, is a strong supporter of women within the organization. In 2013, she was one of five women on KeyCorp’s 12-member board of directors, and 26 percent of her executive council, comprised of KeyCorp senior leaders, were women.

While we are proud of our success, we recognize we have more work ahead of us if we are to become a more diverse and inclusive company. We are accelerating the work through Key’s internal Diversity and Inclusion Council, formed in 2012 to advance diversity and inclusion throughout the company. The Council made important strides in 2013 by establishing a strategic framework and developing a better understanding of our areas of opportunity. In 2014, we will work to create action plans to support the development and integration of a more diverse and inclusive culture at Key.

Responsible citizenship

As a responsible citizen, we bring our values to life by fully participating in our communities and encouraging others to join us.

DiversityInc

KeyBank has been recognized for nine consecutive years by DiversityInc, which sets the national benchmark for corporate diversity management and advocacy.

New Avenues for Youth in Portland, Oregon, helps the city’s most vulnerable youth become self-sufficient. This photo marks the grand opening of its third social enterprise, New Avenues INK, a screen-printing business operating in space donated by KeyBank. New Avenues INK employs homeless and at-risk youth, allowing them to gain career training while earning a paycheck. Pacific Region Regional Sales Executive Brian Rice joined New Avenues Executive Director Sean Subl for a ceremonial T-shirt screen printing.

x9

KeyBank has been recognized for nine consecutive years by DiversityInc, which sets the national benchmark for corporate diversity management and advocacy.
Supplier diversity
Our relationships with diverse suppliers are mutually beneficial. By contracting with businesses owned by minorities, women, and veterans, we're able to deliver exceptional products and services to our clients, suppliers find a steady source of business with Key, and, together, we strengthen local economies.

In 2013, we spent 13 percent of our corporate budget with diverse suppliers, proudly exceeding a goal of 10 percent. We also took our supplier relationships to the next level by holding our first Supplier Diversity and Sustainability Summit. Our Corporate Real Estate Solutions, Corporate Responsibility, and Procurement segments hosted Key’s top 30 vendors and provided 85 attendees the opportunity to hear our corporate values and priorities, join us in advancing diversity and inclusion, share best practices, and develop new business connections.

Multi-faceted philanthropy
An important component of being a responsible citizen is providing sustained support to our communities through philanthropic contributions, which include our: KeyBank Foundation grants, employee matching gift program, corporate contributions, community leadership grants for employees who serve as board members, strong support of the United Way,* in-kind gifts, and volunteerism. We are proud of the investments we are making in the communities we serve:

• Key gives an average of $18 million annually to nonprofit organizations, in the form of philanthropy, corporate contributions, and volunteerism.
• KeyBank Foundation, a nonprofit charitable foundation funded by KeyCorp, focuses on transformational grants in three areas that foster economic success: financial education, workforce development, and diversity.
• Key matches, dollar-for-dollar, employee donations to nonprofit organizations, up to $2,000 per year, per employee. In addition, for employees who demonstrate their commitment to the community by serving on the boards of charitable organizations, we provide an additional match up to $2,000, as well as a $500 community leadership grant to the nonprofit. In 2013, these efforts culminated in more than $2.5 million to nonprofit organizations nationally.

$2.5 million
KeyBank 2013 matching gift and board support to nonprofit organizations.

Key Business Networking Groups
Key’s diverse employees bring strengths from a variety of backgrounds and provide Key a richer perspective on business decisions and customer service. Key’s “Key Business Networking Groups,” or KBNGs, create an environment where distinct groups of employees can find camaraderie and contribute meaningfully to the business. Through nine KBNGs, we attract and retain top diverse talent, help our employees build professional competencies, and, together, make business and community investment decisions. We estimate more than 16% of KeyBank employees had participated in KBNG activities across the enterprise in 2013.

All nine KBNGs are open to all KeyBank employees:

• African American
• Asian
• Champions of People with Disabilities
• Hispanic / Latino
• Jewish Cultural
• Key Executive Women’s Network
• Lesbian, Gay, Bisexual, and Transgender and their Allies
• Young Professionals
• Military Inclusion

*United Way® name and logo are registered trademarks of United Way Worldwide.
Responsible citizenship

KeyBank Foundation’s guiding concept of “transformational philanthropy” insists that grants change the fabric and quality of life projected for an individual or group of individuals. We are particularly proud of two grants made in 2013, to partners who are educating future generations through STEM (Science, Technology, Engineering, and Math) curriculum.

1. Say Yes Syracuse

Addressing the workforce needs of the City of Syracuse is important to the city’s economic success, and doing so means finding the link between STEM education and job creation. “Say Yes to Education” is a national nonprofit committed to dramatically increasing high school and college graduation rates for our nation’s inner-city youth. The program was identified by New York Governor Andrew Cuomo as a key to transforming the Central New York region’s economy, and the City of Syracuse was subsequently chosen for the first district-wide Say Yes demonstration. Today, “Say Yes Syracuse” combines a comprehensive K-12 support system with the incentive of college scholarships to ensure post-secondary access and success for urban youth.

In 2013, KeyBank Foundation provided a $300,000 grant to the Say Yes to Education Endowment Fund, moving the Fund towards its $20 million goal. The grant will provide STEM Scholarships averaging $1,300 to 23 college bound students from Syracuse public schools each year. The students, committed to pursuing STEM-related education at SUNY/CUNY institutions, will use the “last-dollar” scholarships to fill the gap between their financial aid packages and the full cost of their education.

These two Syracuse City School District 2014 high school seniors are headed to college with help from Say Yes Syracuse.

2. KeyBank Classrooms for STEM Education in Cleveland

The KeyBank Foundation’s tremendous work with the Cleveland Metropolitan School District (CMSD) is a prime example of transformational philanthropy in action. Upon multiple visits to Cleveland’s STEM high school and discussions with students, KeyBank Foundation’s CEO Margot Copeland recognized one of the biggest deterrents to students’ post-high school success was an inability to visualize themselves in college. Copeland posed to CMSD the idea of housing the STEM high school on a college campus, and after much collaboration, KeyBank Foundation allocated a $1.25 million grant for the “KeyBank Classrooms for STEM Education” to be built on Cleveland State University’s campus. The classrooms and corresponding Fab Lab opened in 2013, completing the Foundation’s $2.5 million commitment to Cleveland STEM education. The 2013 graduation rate for Cleveland’s STEM students reached 93 percent, college acceptance rates reached 93 percent, and students were offered $4 million dollars in scholarships.

A student cuts the ribbon with a laser at the STEM school opening. The KeyBank Foundation provided more than $1 million in funding support.
Responsible citizenship

Neighbors Make the Difference® Day

Key’s Neighbors Make the Difference Day, which started in 1993 with a small group of employees in Alaska, has evolved into an annual bank-wide day of volunteerism in local neighborhoods across Key’s footprint. In 2013, Neighbors Day mobilized nearly 7,000 KeyBank volunteers from Alaska to Maine, who donated more than 28,000 work hours to community nonprofits.

1. **Supporting our troops.** Employees from KeyBank’s Utah District assemble military care packages at the Utah Food Bank for shipment to soldiers in Afghanistan.

2. **Planting for the future.** KeyBank volunteers in Washington worked with an organic farm to plant produce, that, once harvested, will be delivered directly to neighborhood food programs.

3. **Preserving History.** KeyBank employees spread mulch at Dunham Tavern Museum. This 1824 home is the oldest building standing on its original site in Cleveland, Ohio. The tavern is a Cleveland landmark and is listed on the Register of National Register of Historic Places.
Goals update
Our early success in sustainability was grounded in our Corporate Real Estate Solutions operations and set the stage for other aspects of our business to follow suit. In 2013, we continued to make progress, improving our operations and putting the right management systems in place to meet the 2016 environmental sustainability goals established in 2010. We made noticeable strides in many areas, including energy efficiency upgrades at many of our locations and reduction of our national footprint and square footage. Unfortunately, despite this progress, extreme weather conditions across much of our footprint led to a moderate increase in our direct and indirect greenhouse gas (GHG) emissions.

2013 Energy Consumption (GJ)

- **Direct Energy**
  - 2011: 576,552
  - 2012: 537,620
  - 2013: 520,693

- **Indirect Energy**
  - 2011: 264,774
  - 2012: 235,208
  - 2013: 277,736

CO2 emissions (mtCO2e)

- **Scope 1**
  - 2011: 14,027
  - 2012: 12,548
  - 2013: 14,583

- **Scope 2**
  - 2011: 77,029
  - 2012: 71,662
  - 2013: 70,125

- **Scope 3**
  - 2011: 15,895
  - 2012: 8,416
  - 2013: 9,203

*Corporate travel only.*
Waste reduction efforts
With more than 1,000 branches and approximately 10 million square feet of commercial space under our purview, we recognize the importance of reducing waste in our operations. In 2012, we consolidated 101 waste vendors which serviced 320 KeyBank locations to a single vendor, resulting in operational efficiencies. This consolidation effort also enabled us to improve our management and reporting processes. We then extended our vendor consolidation strategy to our other operational vendors. With a smaller group of vendors, we were better able to measure our waste stream in 2013, including waste from general office spaces, document shredding, and computer equipment.

In 2013, we sent approximately 2,061 tons of waste to the landfill from our office and retail operations and proudly recycled an additional 5,839 tons, which included furniture donation to 26 non-profit organizations.

As a financial institution operating primarily in office and retail environments, paper remains the major portion of our waste. To counteract paper waste, we conduct secure paper collection, as well as shredding and recycling of all confidential and business paper. Such efforts resulted in the secure recycling of 4,797 tons of office paper in 2013.

We remain committed to finding new ways to increase our recycling efforts at all of our operating locations and retail branches. For example, we have eliminated Styrofoam food containers at our Tiedeman Road offices in Brooklyn, Ohio and are using re-usable “to go” containers. We will continue to discover new ways to reduce paper use through operational efficiency and behavioral change, and we will continue encouraging customers to use online and mobile banking and paperless statements.

\[
\text{We consistently seek out opportunities to reduce waste in our operations to minimize costs and reduce our impact on the environment.}
\]

Andrew Watterson
Head of Sustainability

In 2013 we recycled:

<table>
<thead>
<tr>
<th>Waste type</th>
<th>Waste recycled (tons)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction Waste</td>
<td>4.0</td>
</tr>
<tr>
<td>Furniture (office renovations)</td>
<td>48.0</td>
</tr>
<tr>
<td>Total Paper (office and mixed)</td>
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<tr>
<td>Carpet</td>
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<td>Bank and Computer Equipment</td>
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<tr>
<td>Co-mingled Recyclables</td>
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<tr>
<td>Misc. Metals and Electric Motors</td>
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<tr>
<td>Compost</td>
<td>1.9</td>
</tr>
<tr>
<td>Total Recycled</td>
<td>5838.9</td>
</tr>
</tbody>
</table>

7,900 tons* Total waste

67%* Estimated amount of waste diverted from landfills

*Excludes construction waste, some leased facilities and vendor related waste streams.
Responsible operations

Green leases, building, and renovation

One way we are strengthening our green building practices is by negotiating green leases with our landlords. In Cleveland, we renewed our lease in Key Tower, now one of the largest green leases in the United States. The new lease incorporates provisions such as an environmental management plan, building commissioning, recycling, alternative energy, water efficiency, sustainable purchasing, and indoor air quality, among other sustainable practices. By including performance targets and reporting requirements, we will help preserve a healthy, safe, and environmentally responsible building for KeyCorp’s headquarter offices for the duration of the 15-year lease.

We are proud to report our progress in building and renovating our buildings to green standards. In 2013, we:

• Opened seven additional LEED® certified branches throughout the United States
• Achieved ENERGY STAR scores greater than 75 for more than 200 of our locations
• Installed 250 building management systems to better manage our energy consumption and operations

PACWEST Center

In 2013, we consolidated our corporate operations in Portland, Oregon, from three floors to one in the PACWEST Center. We utilized LEED® for commercial interiors to guide the project, and we anticipate achieving LEED® Gold certification in 2014 for the location.

Highlights include:

• Anticipated water reduction of over 47 percent
• Anticipated lighting load reduction of 25 percent due to lighting sensors
• Point source water heaters operating at 99 percent efficiency
• 83 percent of wood sourced for project is Forest Stewardship Council certified
• Purchasing renewable energy credits for 50 percent of the energy needed for the facility

*LEED® is a registered trademark of the U.S. Green Building Council.
2013 awards and accolades

**DiversityInc**
- 25 Noteworthy Companies
- Top 10 Companies for Supplier Diversity
- Top 10 Regional Companies

**Human Rights Campaign**
- Best Companies for LGBT Equality

**Greater Cleveland Partnership – Cleveland Commission on Economic Inclusion Awards**
- Commission 50: Top Companies for Diversity
- Best in Class (for-profit): Senior Management Diversity

**Black EOE Journal and Professional Women's Magazine – Best of the Best Awards**
- *Professional Woman’s Magazine* – Top Supplier Diversity Programs
- *Black EOE Journal* – Top Supplier Diversity Programs
- *Black EOE Journal* – Top Financial Companies

**National Conference on Citizenship and Points of Light**
- The Civic 50

**Financial Services Roundtable**
- Community Service Leadership Award
Looking ahead: In 2014, we will revisit our 2016 environmental sustainability goals and better align them to drive the performance of our operations in ways that will reduce expenses and our environmental footprint. In addition, we will be completing an enterprise-wide corporate responsibility impacts and opportunities assessment to identify our most significant areas of focus. We look forward to reporting on this progress in our 2014 corporate responsibility report.
This document contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements can be identified by words such as “outlook,” “goal,” “objective,” “plan,” “predict,” “expect,” “anticipate,” “intend,” “project,” “believe,” “estimate” and other words of similar meaning. Forward-looking statements represent management’s current expectations and forecasts regarding future events. If underlying assumptions prove to be inaccurate or unknown risks or uncertainties arise, actual results could vary materially from these projections or expectations. Factors that could cause Key’s actual results to differ from those described in the forward-looking statements can be found in KeyCorp’s Form 10-K for the year ended December 31, 2013, which has been filed with the Securities and Exchange Commission and is available on Key’s website www.key.com and on the Securities and Exchange Commission’s website www.sec.gov. Forward looking statements speak only as of the date they are made and Key does not undertake any obligation to update the forward-looking statements to reflect new information or future events.