KeyCorp | Corporate Profile

KeyCorp Management Committee
Beth E. Mooney
Chairman and Chief Executive Officer
Amy G. Brady
Chief Information Officer
E.J. Burke
Co-President, Key Community Bank
Dennis A. Devine
Co-President, Key Community Bank
Trina E. Mavros
Corporate Responsibility and Public Relations Executive
Christopher M. Gorman
Mergers Integration Executive
Paul N. Harris
Secretary and General Counsel
William L. Hartmann
Chief Risk Officer
Donald R. Kimble
Chief Financial Officer
Angela G. Mago
Co-Head, Key Corporate Bank
Andrew J. Paine III
Co-Head, Key Corporate Bank
Kathleen F. Terrell
Chief Human Resources Officer

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Financial highlights
YEAR ENDED DECEMBER 31, (dollars in millions, except per share amounts)

PER COMMON SHARE
Income (loss) from continuing operations attributable to Key common shareholders $1.06 $1.05
Net income (loss) attributable to Key common shareholders (a) 1.05 $1.04
Net income (loss) attributable to Key common shareholders — assuming dilution 1.05 $1.04
Income (loss) from continuing operations attributable to Key common shareholders $1.06 $1.05
Income (loss) from continuing operations, net of taxes(3) (0.04) (0.04)
Income (loss) from continuing operations attributable to Key common shareholders(3) 1.06 1.01
Income (loss) from continuing operations attributable to Key common shareholders — assuming dilution (0.04) (0.04)
Net income (loss) attributable to Key common shareholders — assuming dilution(3) 1.05 0.99

AT DECEMBER 31, (dollars in millions, except per share amounts)

Tangible common equity to tangible assets 11.30 % 11.22 %
Common Equity Tier 1 Capital Ratio 11.35 % 11.90 %
Tier 1 Risk-Based Capital Ratio 12.97 % 13.89 %
Tier 1 Capital Ratio 10.94 % N/A
Common Equity Tier 1 Capital Ratio 11.30 % 11.22 %
Tier 1 Risk-Based Capital Ratio 11.35 % 11.90 %
Tier 1 Capital Ratio 10.94 % N/A

Our Legacy – and our future.
More than 160 years of doing work that matters for our clients, communities, and employees by building enduring relationships as the company where people want to work, bank, and invest.

Who we are
Our purpose:
Key helps our clients and communities thrive.

Our promise:
To clients – We will help you make better, more confident financial decisions.

To employees – Together, we have a strong sense of community where each one of us has the opportunity for personal growth, to do work that matters, and work in a place where results are rewarded.

Our strategy:
Key grows by building enduring relationships through client-focused solutions and great service.

Our values:
Teamwork
We work together to achieve shared objectives.

Respect
We value the unique talents, skills, and experience that diversity provides.

Accountability
We deliver on what we promise.

Integrity
We are open and honest in everything we do.

Leadership
We anticipate the need to act and inspire others to follow.

At a glance:
KeyCorp (NYSE: KEY)
• Headquartered in Cleveland, OH
• More than 13,000 engaged and committed employees
• Strong 12-state footprint with nearly 1,000 branches and more than 1,200 ATMs
• Total assets: $89.4 billion
• Approximately 2 million valued clients
• Total deposits: $71 billion
• Capital management strength: 11.1% Common Equity Tier 1 ratio

Data as of March 31, 2016.
Key Community Bank
Key Community Bank serves individuals and small to mid-sized businesses through our 10-state branch network, which is organized into nine geographic markets spanning the U.S.

KeyBank Consumer/Busines Banking. Provides consumers and small-business owners with straightforward banking solutions and personal finance expertise that helps them make confident financial decisions today and plan for tomorrow. Our solutions for consumers include deposit and investment products and loans, including residential mortgages; home equity, credit cards, and installment loans. Our small-business solutions help clients manage all aspects of cash flow, from deposits to investments, lending solutions, merchant services, and employee benefit programs. We also help our clients safeguard against fraud. We offer consumer and small-business clients easy-to-use, 24/7 access to their financial assets through our ATM, digital, and call center channels while still offering branch-based services. KeyBank values relationships and is committed to helping our clients and communities thrive.

Key Private Bank. Wealth planning that follows a consistent, disciplined approach guided by objective advice based on each unique situation. Led by a Relationship Manager, a team of specialists invests time to understand the unique needs of clients and their families. By providing tailored advice and a broad array of creative solutions, Key Private Bank integrated wealth strategies meet the needs and goals of every client.

KeyBank Commercial Bank. Offers mission-based financial services that drive growth and profitability and help businesses identify new opportunities. Products and services include deposit, cash management, investment services, commercial lending, equipment leasing, and asset-based lending. Businesses also benefit by having access to a broad range of capabilities, including employee benefits programs, succession planning, and access to capital markets, derivatives, and foreign exchange.

Key Corporate Bank
Key Corporate Bank is a full-service corporate and investment bank focused principally on serving the needs of middle market clients in seven industry sectors: consumer, energy, healthcare, industrial, public sector, real estate, and technology. Key Corporate Bank delivers a broad product suite of banking and capital products to its clients, including syndicated finance, debt and equity capital markets, commercial payments, equipment finance, commercial mortgage banking, derivatives, foreign exchange, financial advisory, and public finance.

KeyBank Real Estate Capital. KeyBank Real Estate Capital is a leading provider of commercial real estate finance. Its professionals, located in select markets across the country, provide a broad range of financing solutions on a corporate and project basis, including interim and construction financing, permanent mortgages, commercial real estate loan servicing, investment banking, and cash management services for virtually all types of income-producing commercial real estate. As a Fannie Mae Delegated Underwriter and Servicer, Freddie Mac Program Plus Seller/Servicer, FHA-approved mortgagee, CMBS lender, and Life Company correspondent, KeyBank Real Estate Capital provides a full array of commercial mortgage products for financing a variety of multifamily and commercial properties. KeyBank Real Estate Capital is also one of the nation’s largest and highest-rated commercial mortgage servicers.

Enterprise Commercial Payments. Designed to help businesses meet their goals for growth, efficiency, and risk mitigation. Enterprise Commercial Payments (ECP) is a set of integrated solutions that includes treasury management, international trade, foreign exchange, commercial cards, and merchant services. In addition to businesses, ECP provides a full array of commercial banking products and services to government, college, university and private K-12 schools, nonprofit entities, and to community banks.

KeyBanc Capital Markets. Offers a complete suite of corporate and investment banking services to middle market and emerging companies in targeted industry sectors, which include Consumer & Retail, Healthcare, Industrial, Oil & Gas, Real Estate, Utilities, Power & Renewables, Diversified Industries, and Technology through Pacific Crest Securities. Our clients benefit from our deep expertise across our focused industry verticals and access to partners in private equity and debt capital markets, which allow us to deliver a full range of financing options. With nearly 800 professionals across a national platform, the firm has more than $27 billion of capital committed to clients. Our award-winning Equity Research team provides coverage on more than 775 companies.

Key Equipment Finance. Provides tailored equipment lease and finance solutions to meet client needs while effectively managing balance sheet ratios, cash flow, and tax considerations for commercial and government clients of Key’s Community and Corporate Banks. Through its manufacturer and vendor alliances group, point-of-sale financing programs are developed for manufacturers, distributors, and resellers throughout the U.S. and Canada.

The unit, which is one of the largest bank-based equipment finance providers in the U.S., specializes in the technology, healthcare, rail/transportation, water, and energy markets as well as other capital assets. Additionally, Key Equipment Finance’s specialty finance group includes a specialized syndication unit to assist companies in optimizing risk and revenue, and a specialty finance lending unit, which provides structured facilities to various sectors of the specialty finance market.

Investments in Digital Banking
We made numerous technology investments in 2015 to enhance our products and services as well as our digital channels. One example is a partnership with HelloWallet®, an innovative financial wellness service available through KeyBank Online Banking that provides our clients with personalized financial guidance. Additionally, we launched the Apple Pay® and Samsung Pay® solutions, which allow our clients to make payments with a single touch of their Apple or Samsung mobile device. We were among the first regional banks to offer both solutions, which give our clients added peace of mind by providing a more secure, easy, and private way to pay for transactions. Investments in our digital channels have contributed to strong growth in relationships, penetration, and usage.

Corporate Responsibility
Our purpose at KeyBank is to help our clients and communities thrive. By leveraging lending, investments, and philanthropy, offering fair and equitable products, and promoting diversity and inclusion, volunteerism, and sustainability, we balance mission and margin to help grow and revitalize our communities.

We have more than $2.5 billion in loans and investments dedicated to this initiative. As a testament to our efforts, we have received eight consecutive “Outstanding” ratings under the Community Reinvestment Act from the Office of the Comptroller of the Currency. KeyBank Foundation refined its mission and strategy in 2015 to ensure its giving—which averages nearly $20 million annually—is tightly aligned with Key’s core values. The Foundation supports organizations and programs that help prepare individuals for thriving futures, with a sharpened focus on students, workforce, and neighborhoods.

In 2015, we celebrated the 25th anniversary of Neighbors Make The Difference®, our annual day of service, during which more than 6,000 employees volunteered for more than 700 service projects in 13 states across the nation, from Maine to Alaska. Our commitment to our communities is underscored by earning another Civic 50 Award from the Points of Light organization as one of America’s most community-minded companies. At KeyBank, we are proud to foster a diverse and inclusive environment where employees feel they do work that matters and results are rewarded.

We are pleased that our efforts have been recognized. In 2015, we received our eighth perfect score on the Human Rights Campaign’s 2016 Corporate Equality Index. We were also recognized for the sixth time as a DiverseyTop 50 Company for Diversity and Inclusion, and we were honored through Profiles in Diversity’s 12th Annual “International Innovation in Diversity Awards.” KeyBank also earned the prestigious Military Friendly® Employer and Military Spouse Friendly Employer designation by GI Jobs magazine.