



KeyCorp at a glance

<u>9</u>	<u>About Key</u>
<u>10</u>	<u>Our purpose</u>
<u>11</u>	<u>Get to know Key stats</u>



About Key

Key is a values-forward, purpose-driven company. Every day, our 17,000 colleagues show up ready to support our clients, our communities, and each other.

Responsible corporate citizenship is foundational to who we are, how we do business, and how we deliver value to all of our stakeholders – our clients, our teammates, our communities, and our shareholders.

Our roots trace back nearly 200 years to Albany, New York. Headquartered in Cleveland, Ohio, Key is one of the nation's largest bank-based financial services companies, with assets of \$188 billion as of December 31, 2023.

Key provides deposit, lending, cash management, and investment services to individuals and businesses in 15 states under the name KeyBank National Association through a network of approximately 1,000 branches and more than 40,000 KeyBank and Allpoint ATMs. Key also provides a broad range of sophisticated corporate and investment banking products, such as merger and acquisition advice, public and private debt and equity, and syndications and derivatives, to middle market companies in selected industries throughout the United States under the KeyBanc Capital Markets® trade name. For more information, visit [key.com](https://www.key.com). KeyBank is a member of the FDIC.

Our management structure and basis of presentation are divided into two business segments, Consumer Bank and Commercial Bank.

Key's Consumer Bank serves individuals and small businesses throughout our 15-state branch footprint and through our national Laurel Road® digital business. Laurel Road serves healthcare professionals, offering a variety of deposit and investment products, personal finance and financial wellness services, lending, student loan refinancing, mortgage and home equity, credit card, treasury services, and business advisory services. In addition, wealth management and investment services are offered to assist nonprofit and high-net-worth clients with their banking, trust, portfolio management, charitable giving, and related needs.



Key's Commercial Bank includes our Institutional and Commercial business segments. The Commercial business segment is a full-service corporate 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. The Commercial business segment is also a significant servicer of commercial mortgage loans and an important special servicer of commercial-backed mortgage securities. The Institutional business segment delivers a broad suite of banking and capital markets 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.



Our purpose

Key's purpose is to help our clients, our colleagues, and our communities thrive.



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.

Our strategy

Our strategy is to build enduring relationships with targeted clients by knowing and delivering what matters most to them.



\$188Bn

in assets

\$113Bn

in loans


\$146Bn

in deposits

15

states

Where You'll Find Us

 Key Consumer Bank branches
& Key Commercial Bank offices

 Additional KeyCorp offices

\$6.4Bn

in revenue³

40,000+

KeyBank and Allpoint
ATMs

3.5MM

clients

~17,000

teammates

~1,000

branches



As of December 31, 2023. Revenue number is FY 23.

³ Revenue number is FY 23 and reflects tax equivalent net interest income. Please refer to Key's December 31, 2023, Form 10-K filed with the SEC for more details.