



KeyCorp at a glance

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About Key

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 200 years to Albany, New York. Today headquartered in Cleveland, Ohio, Key is one of the nation's largest bank-based financial services companies, with assets of \$187.2 billion as of December 31, 2024.

Key provides deposit, lending, cash management, and investment services to individuals and businesses in 15 states under the name KeyBank National Association. It encompasses 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 capital raising, loan syndications and a variety of risk management products, to middle market companies in selected industries throughout the United States under the KeyBanc Capital Markets® trade name.

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

The Consumer Bank serves individuals and small businesses throughout our 15-state branch footprint as well as healthcare professionals nationally through our Laurel Road¹ digital brand by offering a variety of deposit and investment products,² personal finance and financial wellness services, lending, mortgage and home equity, student loan refinancing, credit card, treasury services, and business advisory services. In addition, wealth management and investment services are offered to assist institutional, non-profit, and high-net-worth clients with their banking, trust, portfolio management, charitable giving, and related needs.

The Commercial Bank consists of the Commercial and Institutional operating segments. The Commercial operating segment is a full-service commercial banking platform that focuses primarily on serving the borrowing, cash management, and capital markets needs of middle market clients within Key's 15-state branch footprint. The Institutional operating segment operates nationally in providing lending, equipment financing, and banking products and services to large corporate and institutional clients. The industry coverage and product teams have established expertise in the following sectors: Consumer, Energy, Healthcare, Industrial, Public Sector, Real Estate, and Technology. It is also a significant national commercial real estate lender and third-party master and special servicer of commercial mortgage loans. The operating segment includes the KeyBanc Capital Markets platform, which provides a broad suite of capital markets products and services including syndicated finance, debt and equity underwriting, fixed-income and equity sales and trading, derivatives, foreign exchange, mergers and acquisitions and other advisory services, and public finance.

¹ Laurel Road is a brand of KeyBank National Association.

² Investment products are offered through Key Investment Services LLC (KIS), member FINRA/SIPC and SEC-registered investment advisor. Insurance products are offered through KeyCorp Insurance Agency USA, Inc. (KIA). KIS and KIA are affiliated with KeyBank National Association (KeyBank). Investment and insurance products made available through KIS and KIA are:

NOT FDIC INSURED ● NOT BANK GUARANTEED ● MAY LOSE VALUE ● NOT A DEPOSIT ● NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY

KIS, KIA and KeyBank are separate entities, and when you buy or sell securities and insurance products you are doing business with KIS and/or KIA, and not KeyBank.



Our purpose

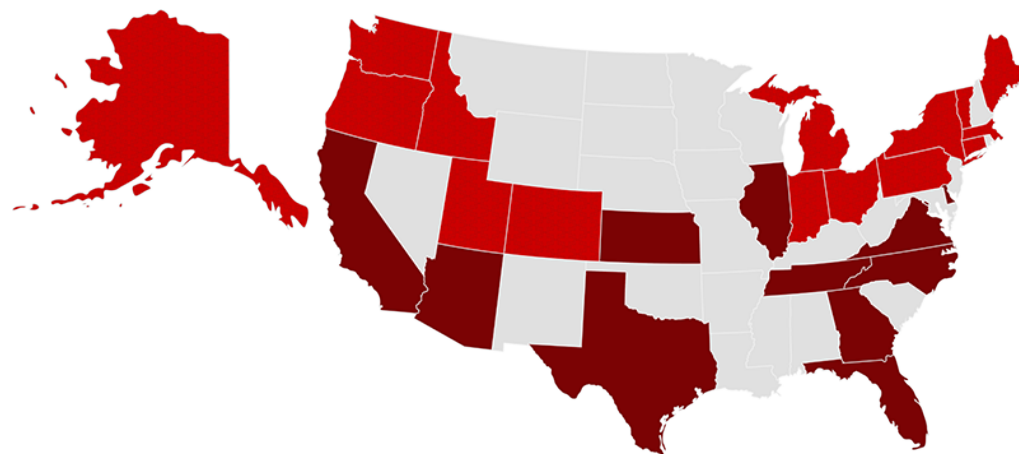
Key's purpose is to help our clients, our colleagues, and our communities thrive.

Our values

Teamwork	We work together to achieve shared objectives.
Respect	We value the unique talents, skills, and experience that our teammates bring.
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.



Where you'll find us

KeyBank is one of the nation's largest, bank-based financial services companies, making it easy for you to bank where you live.

- Key Consumer Bank branches and Key Commercial Bank offices
- Additional KeyCorp offices



2024 Corporate Responsibility Highlights

Community Impact

\$4.7Bn

investments in community development & affordable housing



\$28.4MM

in philanthropic investments further supported by purpose drive teammates that contributed **\$3.3MM** to charities through Key employee programs

\$9.2Bn

invested in our communities in 2024



68,344

HOURS

volunteered by Key teammates in their communities

2,600+

small business loans in LMI communities, totaling \$184.5MM

**11th consecutive
“Outstanding”
CRA rating**

for meeting or exceeding the terms of the Community Reinvestment Act (CRA)



Climate Stewardship

\$6.5Bn

of new capital deployed in 2024 to support green initiatives³



50%

ACHIEVEMENT

toward our commitment to be carbon neutral for our Scope 1 and Scope 2 greenhouse gas (GHG) emissions

Teammates

5,230

teammates are certified Key4Women Business Advisers

82%

teammates indicated they felt engaged in their work at Key via 2024 employee engagement survey results

~534,000

TRAINING HOURS

completed by teammates



16,753

TEAMMATES

at Key (2024 full-year average)

19%

TEAMMATES

took on a new role at Key or received a promotion

³ KeyBanc Capital Markets as lead financier.