



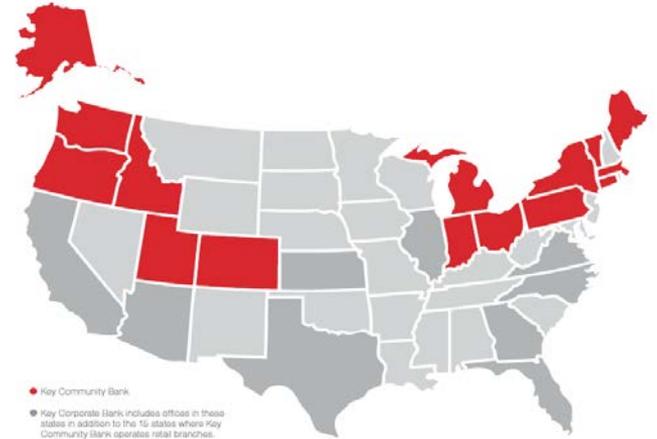
CRA Modernization Panel

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About KeyBank

Growing Responsibly since 1825

- One of the nation's largest U.S. bank-based financial services companies
- Locally driven community bank with sophisticated corporate banking capabilities
- Serving 3 million clients across the U.S.
- \$137.7 billion in assets, \$86.4 billion in loans, and \$105.2 billion in deposits
- Highly regarded community development and financial wellness platform
- Diverse and experienced Board of Directors and leadership team
- One of the nation's top lenders supporting affordable housing development
- One the largest lenders supporting renewable energy development in the U.S.
- Award-winning culture of diversity and inclusion



1,572
ATMs

1,197
Branches

\$137.7 billion
Total assets

\$6.3 billion
Total revenue

18,415
Full-Time Employees
(Average full-time equivalent)

15
States
(Key Community Bank)

Creating Shared Value

Key's groundbreaking National Community Benefits Plan will invest \$16.5B over 5 years

Financial Commitment – 5 Year Targets

 Community Development Lending & Investment	\$8.8B
 Residential Mortgage	\$5B
 Small Business	\$2.5B
 Philanthropy	\$175MM
 Innovation	\$3MM

Major Commitments

Lending & Investing: to affordable housing & community development solutions

Mortgage Lending: supporting low to moderate income (LMI) individuals & communities

Small Business Lending: to LMI urban & rural communities

Transformative Philanthropy: KeyBank Foundation & FNFG Foundation focused on education, workforce development & neighborhood revitalization

Product Innovation: to invest in new products & services to fill the needs of LMI clients

About CBP

National Community Benefits Plan



\$7.1 BILLION

deployed in commitments, 38% above our plan-to-date target as of Dec 31, 2018

KeyBank's National Community Benefits Plan (CBP) was announced in 2016 and commits to investing \$16.5 billion in community development, home and small business lending & transformative philanthropy through 2021.

Actions Taken:



Leadership throughout markets and across lines of business, continued engagement with and commitment to local performance



Elevated Corporate Responsibility Officers to build on KeyBank's legacy of commitment to communities and enhance partnerships



KeyBank's National Advisory Council, formed as part of the CBP, met twice in 2018 to share insight on issues facing communities and how Key is positioned to help address those issues

	INVESTMENT	HOW	IMPACT
<p>Community Development Lending & Investing</p>	<p>Target \$2.6B Actual \$5.0B 176% of cumulative target</p>	Innovative & complex financing for Clients Seamless delivery of debt, equity & mortgage banking capabilities	Investments Affordable Housing: 461 Community Service: 37 Economic Development: 48 Revitalize/Stabilize: 13
<p>Home Lending</p>	<p>Target \$1.5B Actual \$1.2B 82% of cumulative target</p>	Personalized homeownership solutions Connecting our clients with community resources	<p>9,995 loans supporting low and moderate income borrowers</p> <p>Individuals Families Communities</p> <p>\$1.2B</p> <p>\$642M \$642M</p> <p>Refinance Home Purchase</p>
<p>Small Business Lending</p>	<p>Target \$775M Actual \$630M 107% of cumulative target</p>	Digital Small Business Wellness Review Renewing Branch Focus on Advocacy for Women Owned Businesses	8,964 Loans in LMI geographies
<p>Philanthropy</p>	<p>Target \$60M Actual \$71M 102% of cumulative target</p>	<p>Together, KeyBank Foundation and First Niagara Foundation made 3,206 philanthropic investments totaling \$44MM</p> <p>First Niagara Foundation alone has made 92 philanthropic investments totaling \$6.3MM</p>	<p>81% of 2018 Foundation Investments are consistent with strategic pillars, exceeding our target of 70%:</p> <p>Education \$11.0MM Workforce \$6MM Neighbors \$16.0MM</p>

External Recognition

With a purpose to help clients and communities thrive, KeyBank's differentiated approach yields results

Select 2018 Highlights



9 Consecutive CRA "Outstanding" Ratings



National Business Inclusion Consortium and National Gay and Lesbian Chamber of Commerce *Best of the Best Corporations for Inclusion*



5x winner: Points of Light The Civic 50 "America's Most Community-minded Companies"



2x winner: 100 Most Sustainable Companies



National Organization on Disability, *Leading Disability Employer*



10x winner: Human Rights Campaign *Best Places to Work for LGBT Equality*

3x winner: Military Friendly Employer, GI Jobs Magazine



3x winner: Military Friendly Spouse Employer, GI Jobs Magazine

9x winner: DiversityInc Top 50 Companies for Diversity

6x winner: DiversityInc Top 10 Companies for Supplier Diversity

5x winner: DiversityInc Top 20 Companies for Executive Diversity Councils

2x winner: DiversityInc Top 11 Companies for Progress



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