CRA Modernization Panel

Norman A. Bliss
June 20, 2019
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
Creating Shared Value

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

<table>
<thead>
<tr>
<th>Financial Commitment – 5 Year Targets</th>
<th>Major Commitments</th>
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</thead>
<tbody>
<tr>
<td><strong>Community Development Lending &amp; Investment</strong></td>
<td>$8.8B</td>
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<tr>
<td><strong>Residential Mortgage</strong></td>
<td>$5B</td>
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<tr>
<td><strong>Small Business</strong></td>
<td>$2.5B</td>
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<tr>
<td><strong>Philanthropy</strong></td>
<td>$175MM</td>
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<tr>
<td><strong>Innovation</strong></td>
<td>$3MM</td>
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</tbody>
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About CBP

KeyBank's National Community Benefits Plan (CBP) was announced in 2019 and commits to investing $7.1 billion in community development, home and small business lending & transformative philanthropy through 2021.

**Actions Taken**

<table>
<thead>
<tr>
<th>INVESTMENT</th>
<th>HOW</th>
<th>IMPACT</th>
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<tbody>
<tr>
<td>Community Development Lending &amp; Investing</td>
<td></td>
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</tr>
<tr>
<td>$7.1 B</td>
<td>Innovative &amp; scaling for others</td>
<td>Investments</td>
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<tr>
<td>134% of cumulative target</td>
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<td>Senior housing</td>
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<tr>
<td>Target $5.1B</td>
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<tr>
<td>Actual $3.64B</td>
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<tr>
<td>Home Lending</td>
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<tr>
<td>Target $1.5B</td>
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<tr>
<td>Actual $1.06B</td>
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<tr>
<td>83% of cumulative target</td>
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<tr>
<td>Small Business Lending</td>
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<tr>
<td>Target $270M</td>
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<tr>
<td>Actual $270M</td>
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<tr>
<td>101% of cumulative target</td>
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<tr>
<td>Phase therapy</td>
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<tr>
<td>Target $1M</td>
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<tr>
<td>Actual $1M</td>
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<tr>
<td>100% of cumulative target</td>
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**Investors**

- Affordable Housing
- Community Services
- Economic Development
- Homeownership
- Small Business

**Impact**

- 9,995 homes, supporting 33,250 families and 53,125 individuals
- 1,500 businesses
- 8,964 loans & $1.8M in U.S. geographic areas
- 50% of $1.1MM in public health investments
- 23% of $1.1MM in social services investments
- 6% of $1.1MM in financial investments

**KeyBank National Advisory Council**

- KeyBank's leadership is dedicated to strengthening communities and identifying partners that share similar goals.
- KeyBank's National Advisory Council includes community leaders and organizations, including:
  - Cuyahoga Community College
  - City View
  - Cleveland Access
  - Cleveland Clinic
  - Cleveland State University
  - University Hospitals Cleveland Medical Center
  - Madame CJ Walker Museum
  - Cleveland Department of Development
  - Cleveland Foundation
  - Cleveland Metropolitan School District
  - United Way of Greater Cleveland
  - Cleveland Museum of Art
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

Points of Light

5x winner: Points of Light The Civic 50 “America’s Most Community-minded Companies”

BARRON’S

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

Human Rights Campaign

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

KeyBank

Use the red key.
For more information contact:

**Norman Bliss**
Senior Vice President
Director of Community Development
KeyBank
127 Public Square
Cleveland, Ohio 44114
(216) 689-8805 office
[Norman_a_bliss@keybank.com](mailto:Norman_a_bliss@keybank.com)