

KEYCORP /NEW/  
Form 8-K  
April 15, 2004

**Table of Contents**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): April 15, 2004

---

(Exact name of registrant as specified in charter)

---

Ohio

---

0-850

---

34-6542451

---

(State or other  
jurisdiction of  
incorporation)

Commission File Number

(I.R.S. Employer Identification  
No.)

---

127 Public Square, Cleveland,  
Ohio

---

44114-1306

---

(Address of principal executive  
offices)

(Zip Code)

Registrant's telephone number, including area code: (216) 689-6300

---

**TABLE OF CONTENTS**

Item 7. Financial Statements and Exhibits

Item 12. Results of Operations and Financial Condition

SIGNATURE

EX-99.1 Press Release

---

**Table of Contents**

**Item 7. Financial Statements and Exhibits**

(c) Exhibits

99.1 The Registrant's April 15, 2004, press release announcing its earnings results for the three-month period ended March 31, 2004.

**Item 12. Results of Operations and Financial Condition**

On April 15, 2004, the Registrant conducted a conference call/webcast to discuss its quarterly earnings and currently anticipated earnings trends. The slide presentation reviewed by the Registrant in the conference call/webcast follows as Annex A to this Item 12.

On April 15, 2004, the Registrant issued a press release announcing its earnings results for the three-month period ended March 31, 2004. This press release, dated April 15, 2004, is attached as Exhibit 99.1 to this report.

---

**Table of Contents**

ANNEX A

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---



**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---



**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---



**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

---

**Table of Contents**

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

KEYCORP

---

(Registrant)

/s/ Lee Irving

---

Date: April 15, 2004

By: Lee Irving  
Executive Vice President and Chief Accounting  
Officer