

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

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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

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Item 7. Financial Statements and Exhibits

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EX-99.1 Press Release

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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.

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ANNEX A

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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