

KEYCORP /NEW/  
Form 8-K  
January 21, 2005

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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): January 21, 2005

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(Exact name of registrant as specified in charter)

|   |                        |   |
|---|------------------------|---|
| <b>Ohio</b>                                       | <b>0-850</b>           | <b>34-6542451</b>                       |
| (State or other jurisdiction of<br>incorporation) | Commission File Number | (I.R.S. Employer Identification<br>No.) |
| <b>127 Public Square, Cleveland,<br/>Ohio</b>     |                        | <b>44114-1306</b>                       |
| (Address of principal executive<br>offices)       |                        | (Zip Code)                              |

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Section 2 Financial Information**

**Item 2.02 Results of Operations and Financial Condition**

On January 21, 2005, 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 2.02.

On January 21, 2005, the Registrant issued a press release announcing its earnings results for the three- and twelve-month periods ended December 31, 2004. This press release, dated January 21, 2005, is attached as Exhibit 99.1 to this report.

**Section 9 Financial Statements and Exhibits**

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

- 99.1 The Registrant's January 21, 2005, press release announcing its earnings results for the three- and twelve-month periods ended December 31, 2004.
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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

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(Registrant)

/s/ Lee Irving

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Date: January 21, 2005

By: Lee Irving  
Executive Vice President  
and Chief Accounting Officer