

KEYCORP /NEW/
Form 8-K
October 14, 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): October 14, 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

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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Item 2.02 Results of Operations and Financial Condition

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EX-99.1 Third Quarter 2004 Earnings

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Section 2 Financial Information

Item 2.02 Results of Operations and Financial Condition

On October 14, 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 2.02.

On October 14, 2004, the Registrant issued a press release announcing its earnings results for the three- and nine-month periods ended September 30, 2004. This press release, dated October 14, 2004, 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 October 14, 2004, press release announcing its earnings results for the three- and nine-month periods ended September 30, 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

(Registrant)

/s/ Lee Irving

Date: October 14, 2004

By: Lee Irving
Executive Vice President and Chief
Accounting Officer