

KEYCORP /NEW/  
Form 8-K  
September 11, 2003

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): September 10, 2003

**KeyCorp**

---

(Exact name of registrant as specified in its charter)

Ohio

0-850

34-6542451

---

(State or other jurisdiction of  
incorporation or organization)

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

---

**Item 9. Regulation FD Disclosure**

On September 10, 2003, Henry L. Meyer III, Chairman and Chief Executive Officer, and Jeffrey B. Weeden, Chief Financial Officer, presented at the Lehman Brothers Financial Services Conference. The presentation addressed the Registrant's corporate strategy. While not the focus of the presentation, the Registrant also provided updated earnings guidance at the Conference. The slide presentation reviewed by the Registrant in the Conference follows as Annex A to this Item 9. In his spoken remarks at the Conference, Mr. Weeden reported that, as a result of higher levels of prepayments in certain investment and loan portfolios and weak loan demand, management expects: (i) the Registrant's net interest margin to decline to approximately 3.70% for the second half of 2003 and (ii) the Registrant's earnings per share to be approximately \$2.10 for the full fiscal year 2003.

**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 hereunto duly authorized.

KEYCORP

---

(Registrant)

/s/ Daniel R. Stolzer

---

By: Daniel R. Stolzer  
Vice President

Date: September 11, 2003































































