

KeyCorp (KEY)

Financial Services / Banks - Regional · New York Stock Exchange



EQUITY FACTSHEET

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$19.99	\$21.6B	\$24.07	11.6	64.5%	10%	7/9	+20.4%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	17.2M	\$16.79	2.06	19.4%	4%	-0.4	+68.2%

KeyCorp functions as the parent entity for KeyBank National Association, delivering a wide array of banking services to retail and business clients across the United States. Its operations are distinctly segmented into a Consumer Bank and a Commercial Bank. Targeting both individual consumers and small to medium-sized businesses, the corporation extends a comprehensive suite of services. These offerings include various deposit accounts, investment solutions, personal financial planning and wellness programs, student loan refinancing, mortgage and home equity products, general lending, credit card services, treasury management, business advisory, wealth and asset management, and trust-related services. Moreover, the company furnishes middle-market clients with a robust selection of sophisticated banking and capital market products. These encompass syndicated lending, debt and equity capital market offerings, commercial payment solutions, equipment financing, commercial real estate mortgage banking, derivatives, foreign exchange services, financial advisory, and public finance. Its commercial mortgage portfolio encompasses loans across diverse sectors, including consumer, energy, healthcare, industrial, public sector, real estate, and technology. Additionally, KeyCorp engages in community development financing, securities underwriting, brokerage, and investment banking services. As of December 31, 2021, its operational reach extended across 15 states, supported by an extensive network of approximately 999 physical branches and 1,317 automated teller machines (ATMs). Beyond its physical footprint, the company offers online and mobile banking capabilities, alongside a dedicated telephone banking call center and other offices. Established in 1849, KeyCorp maintains its corporate headquarters in Cleveland, Ohio.

SECTOR Financial Services INDUSTRY Banks - Regional EXCHANGE NYSE MARKET CAP \$21.6B EMPLOYEES 17,226 (SEC-filed) CEO Christopher Marrott Gorman
IPO 1987-11-05 COUNTRY US
127 Public Square, Cleveland, OH 44114-1306 · Tel 216 689 3000 · [key.com](https://www.key.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

44 / 100

Street mean **\$25.00** (5 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

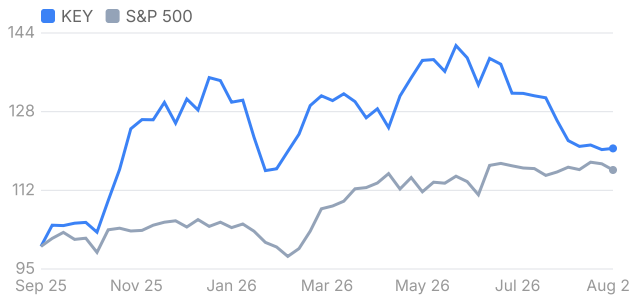
ROUTINE SELLING — LOW SIGNAL

\$2M sold / 6 mo, zero open-market buys

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **KEY +20.4%** · **S&P 500 +15.9%** · spread **+4.5pp**



7 Years vs S&P 500 · **KEY +68.2%** · **S&P 500 +189.9%** · spread **-121.7pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

44

OF 100

Score Breakdown

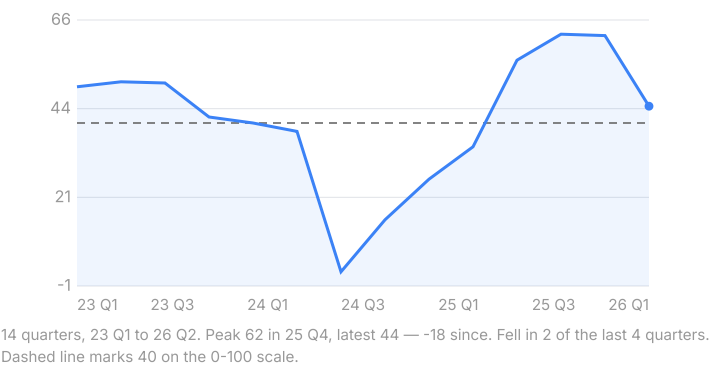
Profitability	47/100
Growth	67/100
Momentum	74/100
Quality	62/100
Earnings Quality	82/100
Balance Sheet	53/100
Value	82/100
Risk (safety)	80/100
Overall	44.2/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

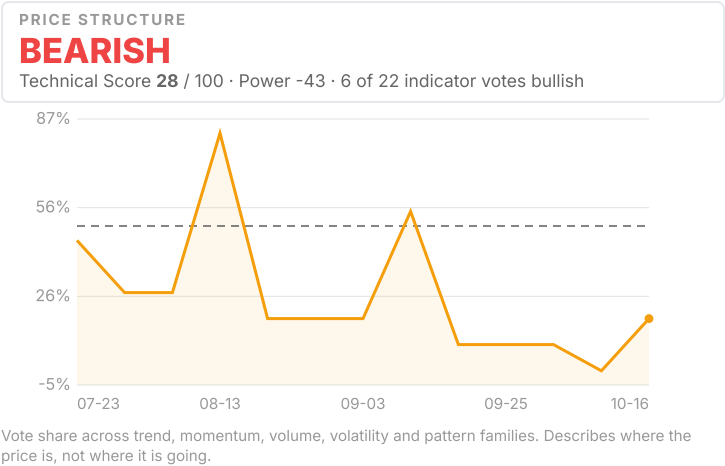
SYMBOL	IS SCORE
RF	44
FCNCA	50
CFG	55
EWBC	63
HBAN	59
MTB	56
KEY	44

IS Score Trend — quarterly



4 TWO READINGS

business vs price



Both readings sit below the midpoint — business quality at 44 and price structure at 28 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 44.2	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 56 → 62 → 62 → 44	the direction matters more than the level
Technical vote share back above 50%	now 18%	price structure no longer broken
Institutional holder count rises two quarters running	peak 944 → now 944	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

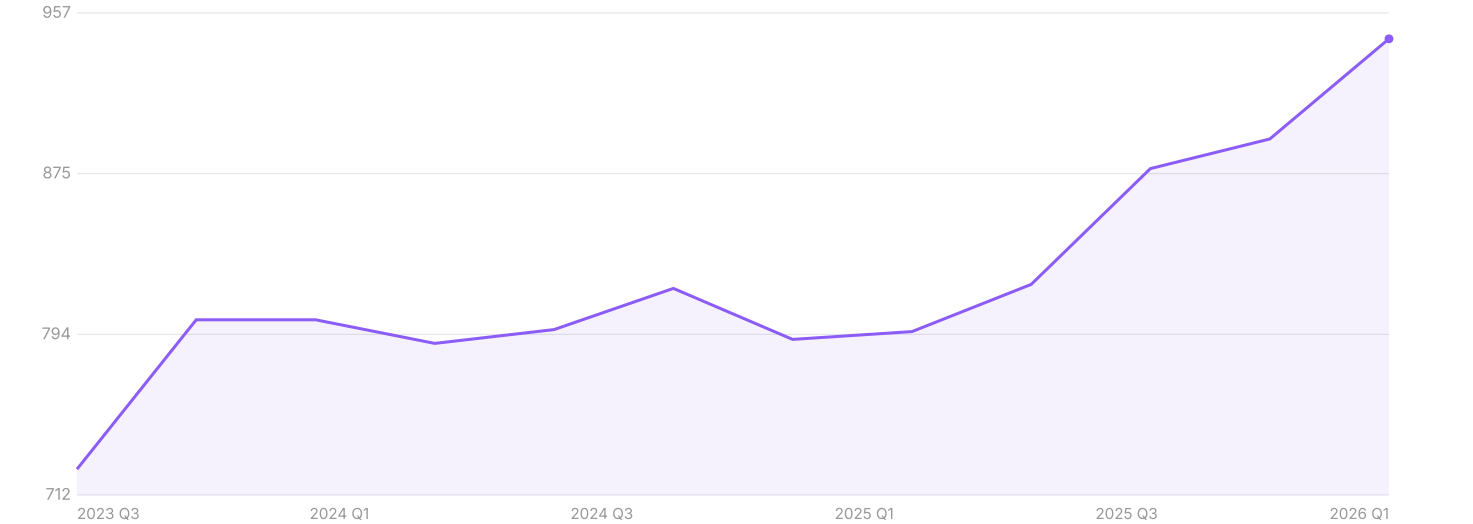
SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-03-27	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 942 up / 946 down net -4 funds	INSTITUTIONS ADDED (13F) 51 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 944 · latest 944 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	944	952.5M	\$21.4B	88.9%
2026 Q1	893	933.4M	\$18.3B	87.1%
2025 Q4	878	960.1M	\$20.0B	89.6%
2025 Q3	819	971.7M	\$17.5B	90.7%
2025 Q2	795	972.5M	\$16.1B	90.8%
2025 Q1	791	959.1M	\$14.5B	89.5%
2024 Q4	817	932.0M	\$15.2B	87.0%
2024 Q3	796	805.9M	\$12.8B	75.2%
2024 Q2	789	765.6M	\$10.6B	71.5%
2024 Q1	801	745.8M	\$11.6B	69.6%
2023 Q4	801	742.6M	\$10.6B	69.3%
2023 Q3	725	743.3M	\$7.9B	69.4%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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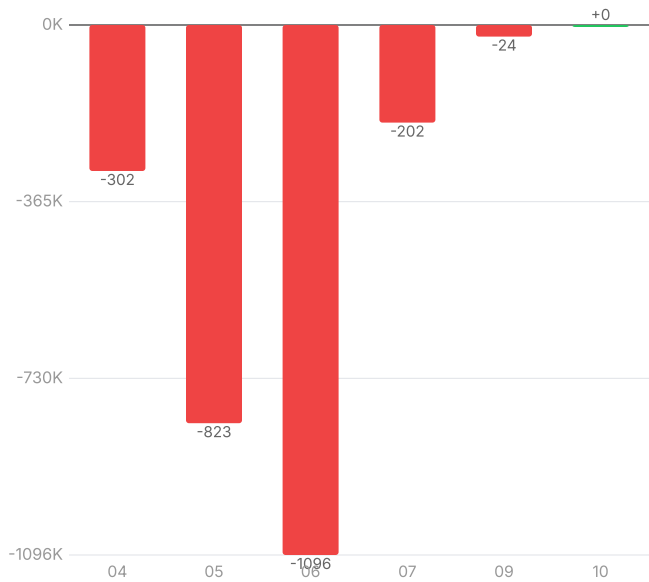
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Snyder Barbara R	director	2026-10-01	EXERCISE	1,526	—	114,767
Snyder Barbara R	director	2026-10-01	EXERCISE	1,417	—	116,184
Snyder Barbara R	director	2026-10-01	EXERCISE	1,526	—	6,376
Snyder Barbara R	director	2026-10-01	EXERCISE	1,417	—	150,043
Vasos Todd J	director	2026-09-30	A-Award	1,930	—	53,006
Rankin Devina A	director	2026-09-30	A-Award	1,557	—	93,706
Hayes Robin	director	2026-09-30	A-Award	1,557	—	54,809
Cutler Alexander M	director	2026-09-30	A-Award	840	—	40,823

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	3	71,772	\$1.6M	Counted
M — Exercises (paired A/D)	14	195,248	\$0.4M	None — mechanics
G — Gifts	1	29,821	—	None
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Routine Selling — Low Signal	OPEN-MARKET SELLS \$1.6M 3 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Gilbert Cisneros	House	SELL	\$1,001 - \$15,000	2026-03-13	2026-04-08
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-03-12	2026-04-09
Gilbert Ray Cisneros	House	SELL	\$1,001 - \$15,000	2026-03-12	2026-04-08
Alan Armstrong	Senate	BUY	\$1,001 - \$15,000	2026-03-27	2026-07-20
Tommy Tuberville	Senate	BUY	\$1,001 - \$15,000	2024-05-09	2024-06-14
Tommy Tuberville	Senate	BUY	\$1,001 - \$15,000	2024-05-09	2024-06-14

HOUSE 12-MO 14 trades 7 purchases	SENATE 12-MO 1 trades 1 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW live 13F data

13F FILERS (LAST COMPLETE Q) 893	13F SHARES 933M 87.1% of shares out	NEW / CLOSED 115 / 86 positions, QoQ	INCREASED / REDUCED 349 / 270 positions, QoQ
PUT/CALL (13F) 1.10 option positions	FREE FLOAT 98.5% 1.06B sh		

2.8 • Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Ninety One Uk Ltd	7.6M	\$153M
Gradient Investments Llc	982,819	\$20M
Sapient Capital Llc	793,231	\$16M
Assenagon Asset Management S.A.	616,145	\$12M
Fjarde Ap-Fonden /Fourth Swedish N	377,194	\$8M
Mn Services Vermogensbeheer B.V.	266,026	\$5M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

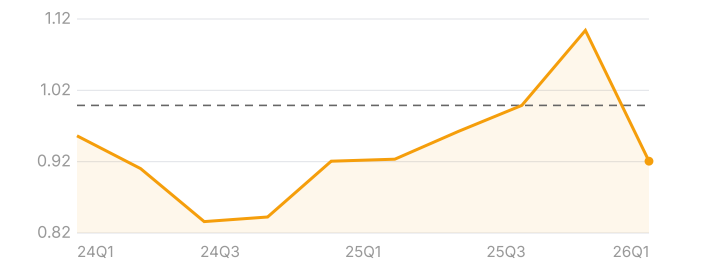
13F Filers Holding KEY — quarterly



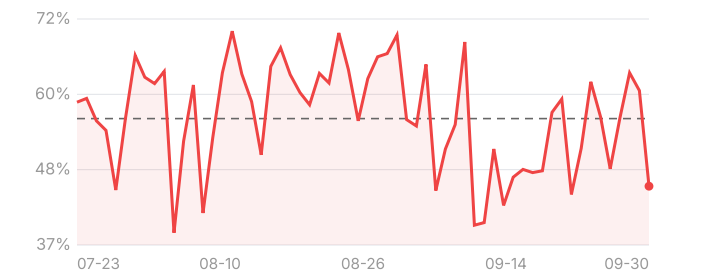
2.9 • Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$679M
VTSAX	0.0%	\$679M
VSMPX	0.0%	\$679M
VTI	0.0%	\$679M
VFIAX	0.0%	\$478M
VFFSX	0.0%	\$478M

Institutional Put/Call — quarterly



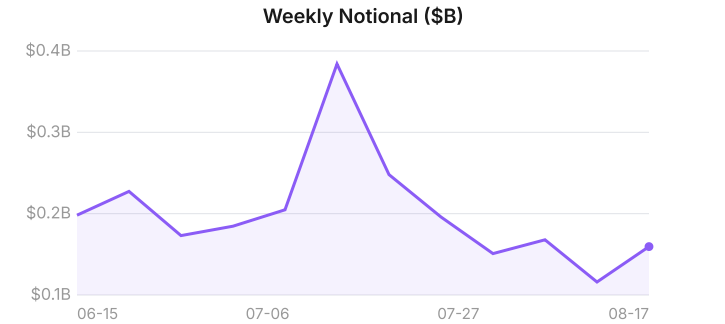
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 45.9% 2026-10-15	20-DAY AVG 52.1% 50-day 56.4%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 46% · N: 56% · B: 59% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data



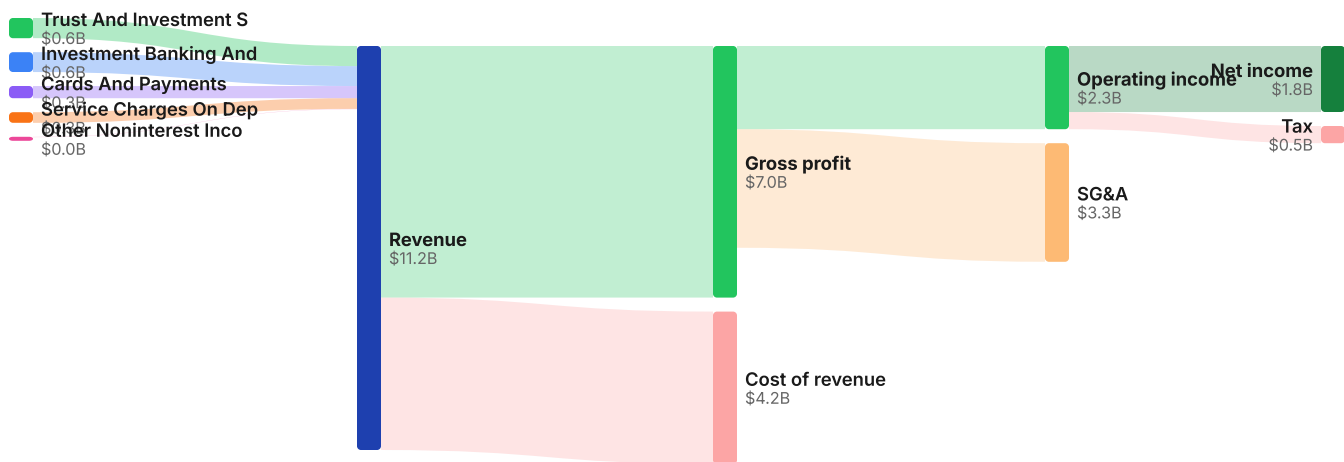
Where KEY Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	14.5M	175 sh
Ubsa Ubs Ats	8.0M	133 sh
Bids Bids Ats	7.2M	2,046 sh
Ebxl Level Ats	6.1M	70 sh
Mstx Ms Trajectory Cross (Ats-1)	5.7M	148 sh
Mlix Instinct X	4.4M	232 sh

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14 REVENUE FLOW — FY2025

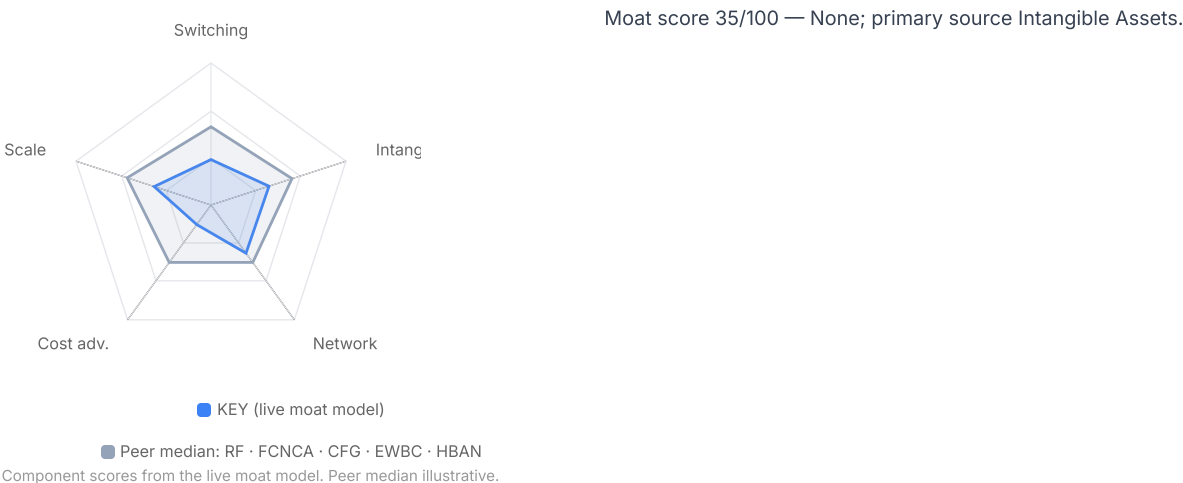
live segmentation + income data



Where a dollar of KeyCorp revenue goes. All values FY2025 filings, live.

15 MOAT & COMPETITIVE POSITION

LIVE MODEL · 35/100 NONE



3.8 · Employees (SEC filings)



16 CORPORATE INFORMATION — KEY OFFICERS

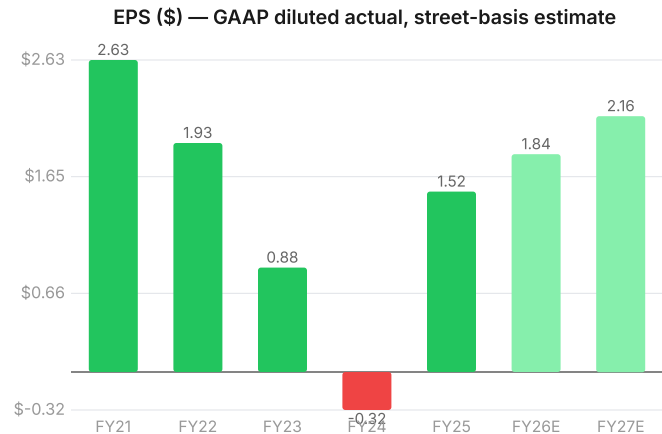
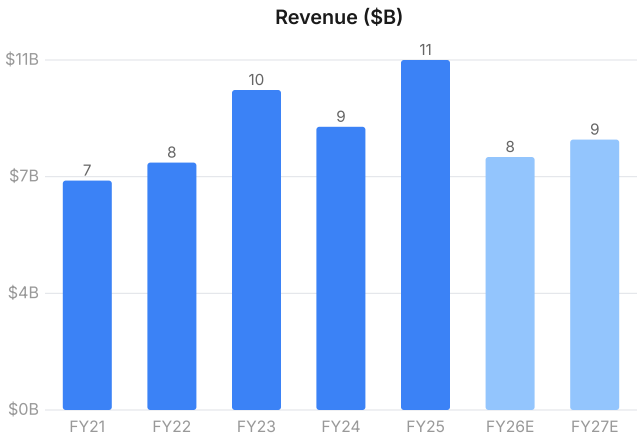
17,226 employees

OFFICER	TITLE
Christopher Marrott Gorman	Chairman, President & Chief Executive Officer
Mohit Ramani	Chief Risk Officer
Andrew Jackson Paine	Head of Institutional Banking & President of Key Institutional Bank
Clark Harold Ibrahim Khayat	Chief Financial Officer

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17 REVENUE & EPS — HISTORY AND ESTIMATES

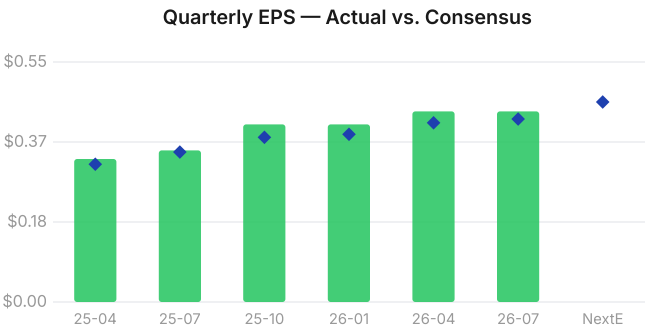
live consensus



Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

18 ESTIMATE VS. ACTUAL & SURPRISES

live data



BEATS (>2%) 5 of 6 recent quarters	AVG SURPRISE +4.9%	NEXT REPORT 2026-10-20	INCOME QUALITY 0.65 OCF + net income
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19 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

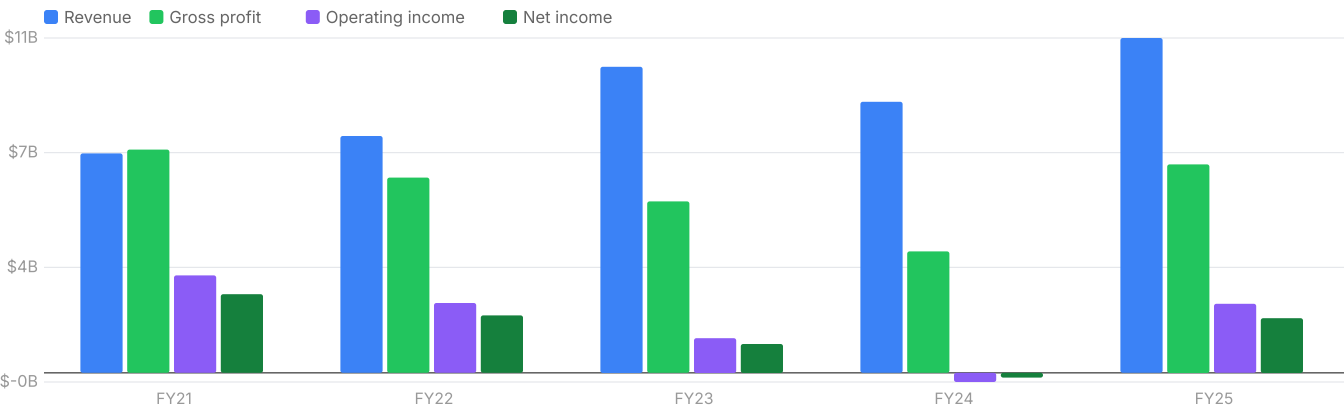
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

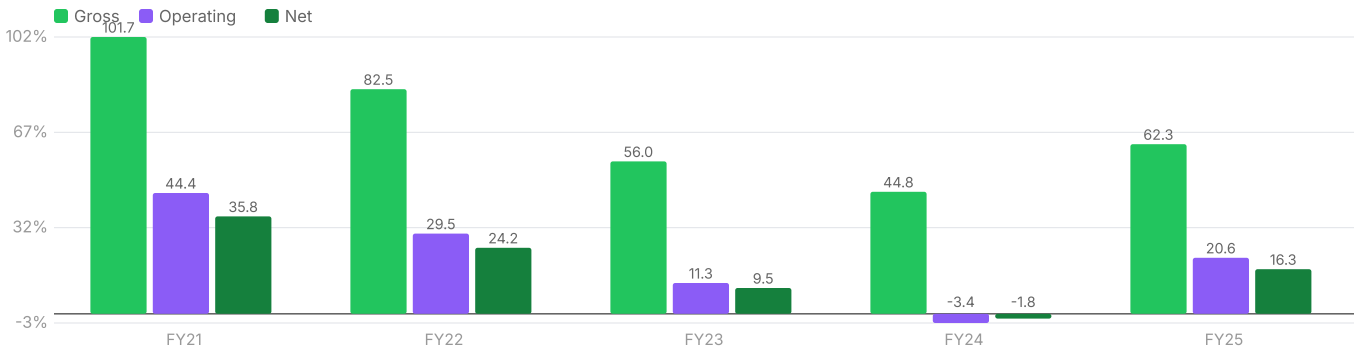
INCOME TRENDS — 5 YEAR

live financials

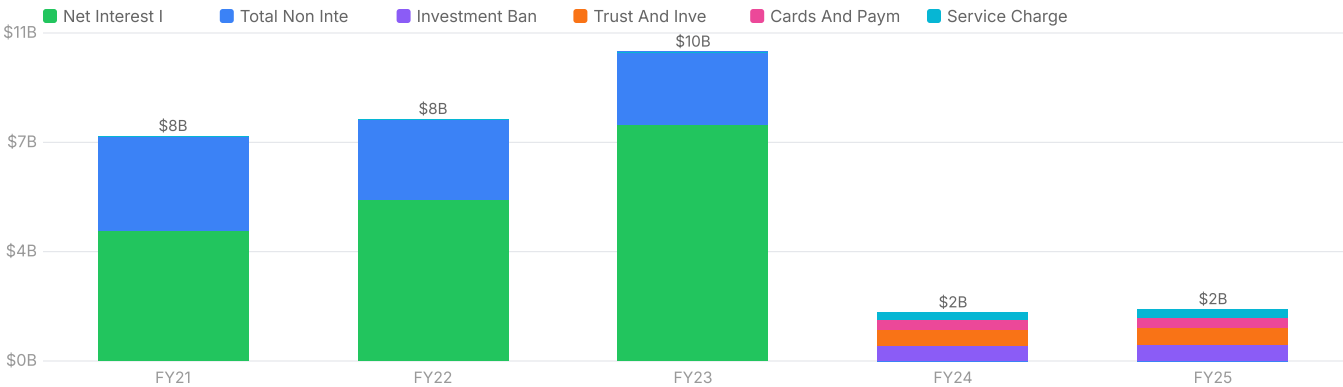


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Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

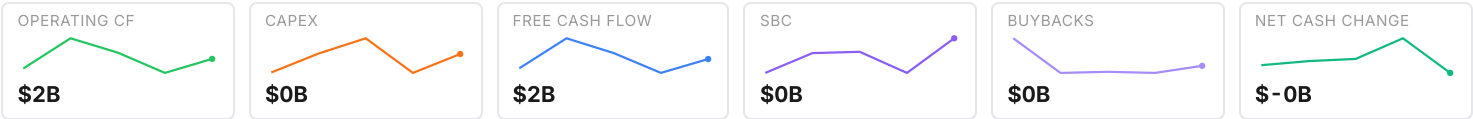
YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+2.7%	+7.9%	+29.3%	-11.5%	+23.6%
Gross profit	+36.3%	-12.5%	-12.2%	-29.1%	+71.7%
Operating income	+109.1%	-28.3%	-50.3%	-126.4%	-852.9%
Net income	+95.5%	-27.0%	-49.6%	-116.6%	-1236.0%

20 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	7.3	7.9	10.2	9.1	11.2	
Cost of revenue	-0.1	1.4	4.5	5.0	4.2	
Gross profit	7.5	6.5	5.7	4.1	7.0	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	2.8	2.8	2.8	2.9	3.3	
Operating income	3.3	2.3	1.2	-0.3	2.3	
EBITDA	3.3	2.5	1.3	-0.2	2.3	
D&A	0.0	0.2	0.2	0.1	0.0	
Pretax income	3.3	2.3	1.2	-0.3	2.3	
Income tax	0.6	0.4	0.2	-0.1	0.5	
Net income	2.6	1.9	1.0	-0.2	1.8	
Diluted EPS (\$)	2.63	1.93	0.88	-0.32	1.52	
Diluted shares (M)	957	933	933	950	1,095	

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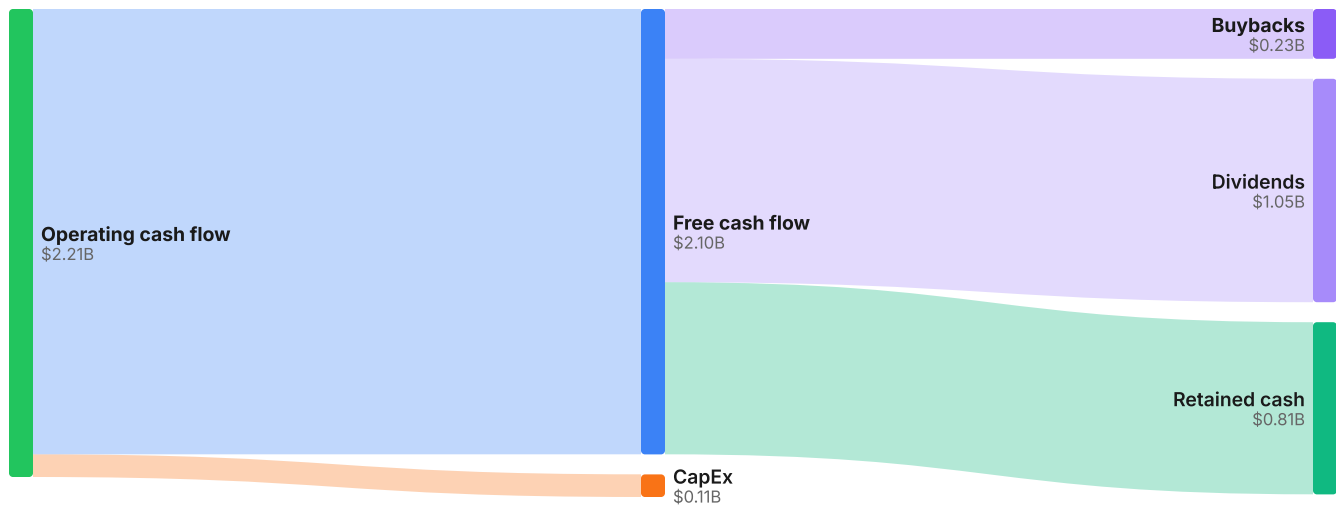
CASH FLOW TRENDS

live data



WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

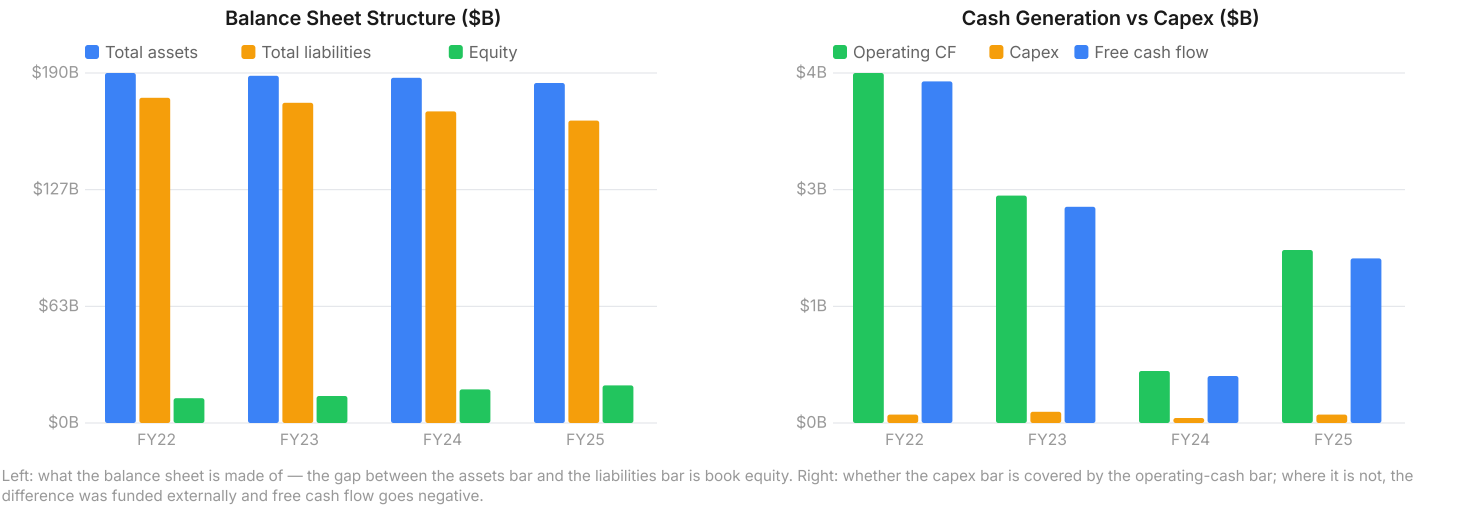
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	0.9	0.9	1.7	1.3	
ST investments	41.5	48.0	20.8	10.2	
Receivables (net)	3.9	3.5	2.7	105.1	
Total current assets	46.3	52.4	25.2	118.7	
PP&E (net)	0.6	0.7	0.6	0.6	
Goodwill + intangibles	2.8	2.8	2.8	2.8	
Total assets	189.8	188.3	187.2	184.4	
Accounts payable	0.0	0.0	0.0	148.7	
Short-term debt	9.5	3.1	2.1	1.1	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	157.1	148.7	151.9	154.1	
Long-term debt	19.3	19.5	12.1	9.9	
Total liabilities	176.4	173.6	169.0	164.0	
Shareholders' equity	13.5	14.6	18.2	20.4	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	1.9	1.0	(0.2)	1.8	
D&A	0.2	0.2	0.1	0.0	
Stock-based compensation	0.1	0.1	0.1	0.1	
Working capital change	0.2	0.7	(0.5)	(0.3)	
Operating cash flow	4.5	2.9	0.7	2.2	
Capital expenditures	(0.1)	(0.1)	(0.1)	(0.1)	
Investing cash flow	(10.9)	1.4	2.5	3.2	
Buybacks	0.0	(0.0)	0.0	(0.2)	
Dividends paid	(0.9)	(0.9)	(0.9)	(1.1)	
Debt issuance / (repay)	16.7	(6.3)	(8.4)	(3.6)	
Financing cash flow	6.4	(4.3)	(2.4)	(5.9)	
Free cash flow	4.4	2.8	0.6	2.1	

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21 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	14.8%	12.4%	6.9%	-1.0%	9.5%	10%	
ROA	1.5%	1.0%	0.5%	-0.1%	1.0%	1.1%	
ROIC	-9.7%	-901.4%	-8.3%	-2.4%	9.2%	3.9%	
Gross margin	101.7%	82.5%	56.0%	44.8%	62.3%	64.5%	
Operating margin	44.4%	29.5%	11.3%	-3.4%	20.6%	18.1%	
Net margin	35.8%	24.2%	9.5%	-1.8%	16.3%	19.4%	
EBITDA margin	44.8%	31.6%	12.8%	-2.6%	20.8%	18.1%	
FCF margin	14.8%	55.1%	27.0%	6.6%	18.8%	—	
VALUATION							
P/E	6.71	7.19	12.61	-100.28	12.36	11.6	
P/B	1.01	1.02	0.83	0.89	1.11	1.1	
P/S	2.40	1.74	1.19	1.78	2.02	2.06	
P/FCF	16.20	3.16	4.42	26.95	10.76	18.0	
EV/EBITDA	-8.18	0.05	-10.77	-33.85	9.53	18.1	
EV/Revenue	-3.66	0.01	-1.38	0.87	1.98	3.3	
Earnings yield	14.9%	13.9%	7.9%	-1.0%	8.1%	9.48%	
FCF yield	6.2%	31.6%	22.6%	3.7%	9.3%	5.56%	

EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.39	0.30	0.35	0.17	0.77	0.35	
Quick ratio	0.39	0.30	0.35	0.17	0.77	0.35	
Debt / equity	0.73	2.14	1.55	0.78	0.54	0.74	
Debt / assets	6.9%	15.2%	12.0%	7.6%	6.0%	7.7%	
Net debt / EBITDA	-13.54	-5.53	-20.09	35.44	-0.19	6.80	
Interest coverage	10.99	2.64	0.29	-0.07	0.61	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.04	0.04	0.05	0.05	0.06	0.05	
Receivables turnover	1.75	1.99	2.77	2.92	0.21	0.1	
DSO (days)	209	183	132	125	1759	—	
DPO (days)	—	0	0	0	6430	—	
Cash conversion cycle	—	183	132	125	-4671	-9430	
GROWTH (YoY)							
Revenue growth	2.7%	7.9%	29.2%	-11.5%	23.6%	—	
Net income growth	95.5%	-27.0%	-49.6%	-116.6%	1236.0%	—	
EPS growth	104.2%	-26.9%	-49.6%	-115.8%	1123.6%	—	
FCF growth	-32.5%	301.2%	-36.7%	-78.3%	250.8%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	2.81	2.05	1.04	-0.16	1.67	1.90	
Book value / share	18.64	14.41	15.67	18.42	18.61	18.48	
Revenue / share	7.85	8.48	10.95	9.18	10.22	9.78	
FCF / share	1.16	4.67	2.96	0.61	1.92	1.12	
Cash / share	61.29	45.45	52.40	22.81	10.45	37.50	
SHAREHOLDER RETURN & SCORES							
Buyback yield	6.5%	4.3%	0.3%	0.0%	0.9%	3.94%	
Altman Z-Score	-0.35	-0.46	-0.38	-0.60	0.07	-0.4	
Piotroski F-Score	7	5	6	3	8	7/9	
Beneish M-Score	-2.51	-2.24	-2.44	-2.55	20.06	-3.84	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	7 / 9	Strong		
Altman Z-Score	-0.4	Distress (<1.81)	Distress	
Income quality	0.65	Accrual-heavy	OCF ÷ net income	
Beneish M-Score	-3.84	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.79	Revenue stability	0.68
Interest burden		1.35	Earnings stability	0.28
Operating margin		18.1%	Earnings persistence	0.50
Asset turnover		0.06×	Revenue CAGR 3y	3.9%
Financial leverage		9.59×	EPS CAGR 3y	4.7%
= ROE		10%	FCF CAGR 3y	-37.2%

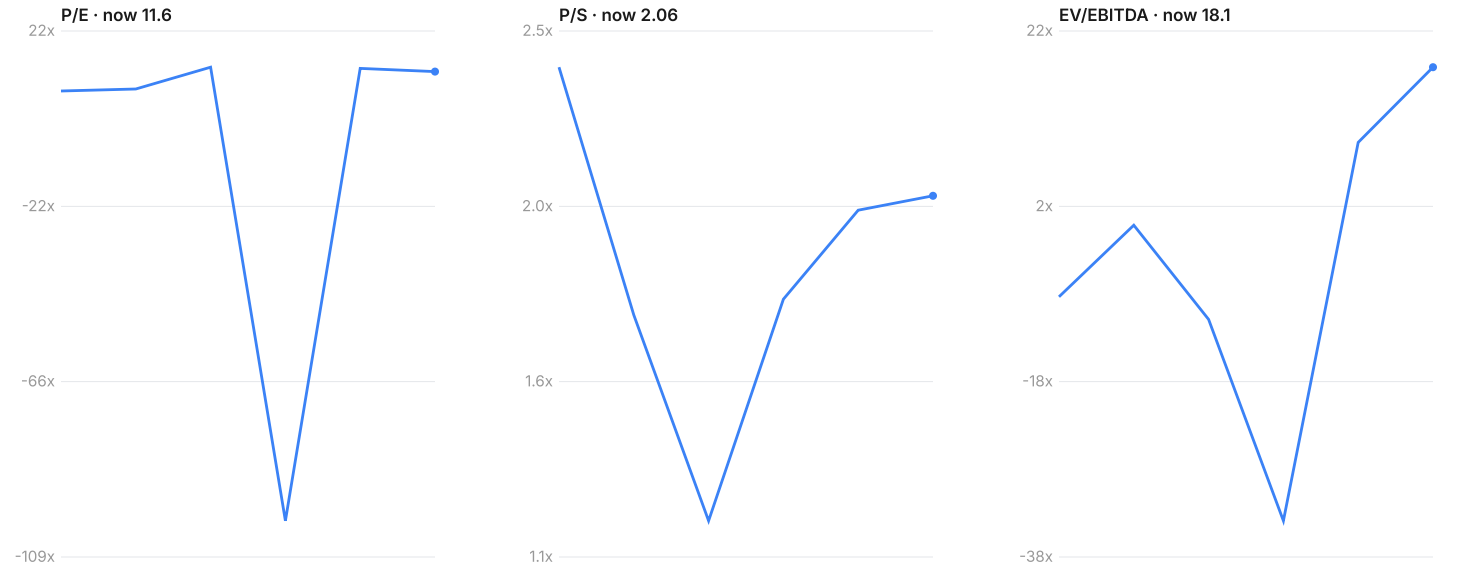
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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 3.94%	DIVIDEND YIELD 4.10%	TOTAL SHAREHOLDER RETURN 8.12% cash yield	SBC / REVENUE 1.3% dilution pressure
-------------------------------	--------------------------------	--	---

24 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



25 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
RF	\$23.4B	10.6	12%	24.0%	+0.5%	6/9	+18.7%
FCNCA	\$24.0B	11.4	11%	18.6%	-1.3%	7/9	+29.7%
CFG	\$26.7B	12.7	8%	18.4%	-4.5%	7/9	+32.1%
EWBC	\$17.4B	12.1	17%	30.9%	+4.7%	8/9	+35.3%
HBAN	\$30.9B	11.2	9%	17.4%	+18.5%	7/9	—
MTB	\$31.1B	11.2	11%	24.3%	-5.8%	7/9	—
PNFP	\$14.3B	11.6	8%	19.1%	+61.9%	5/9	—
WBS	\$12.6B	12.6	11%	22.9%	+2.5%	8/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

26 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

51 Analysts



MEAN TARGET (QTR) \$25.00 5 targets	TARGET VS. PRICE +25.1% last-quarter mean	NEXT REPORT 2026-10-20 street \$0.46
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$8.09B	\$8.12B / \$8.03B	\$1.84	\$1.86 / \$1.81	14
FY2027	\$8.64B	\$8.75B / \$8.43B	\$2.16	\$2.22 / \$2.08	14
FY2028	\$9.06B	\$9.23B / \$8.89B	\$2.45	\$2.55 / \$2.20	12

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27 STREET TARGETS & THIRD-PARTY RATING live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$24.50	+22.6%	2
Last Quarter	\$25.00	+25.1%	5
Last Year	\$24.23	+21.2%	22
All Time	\$21.94	+9.8%	60

Rolling mean of published targets vs. last close \$19.99. Aggregated from StreetInsider, Benzinga, MarketWatch.

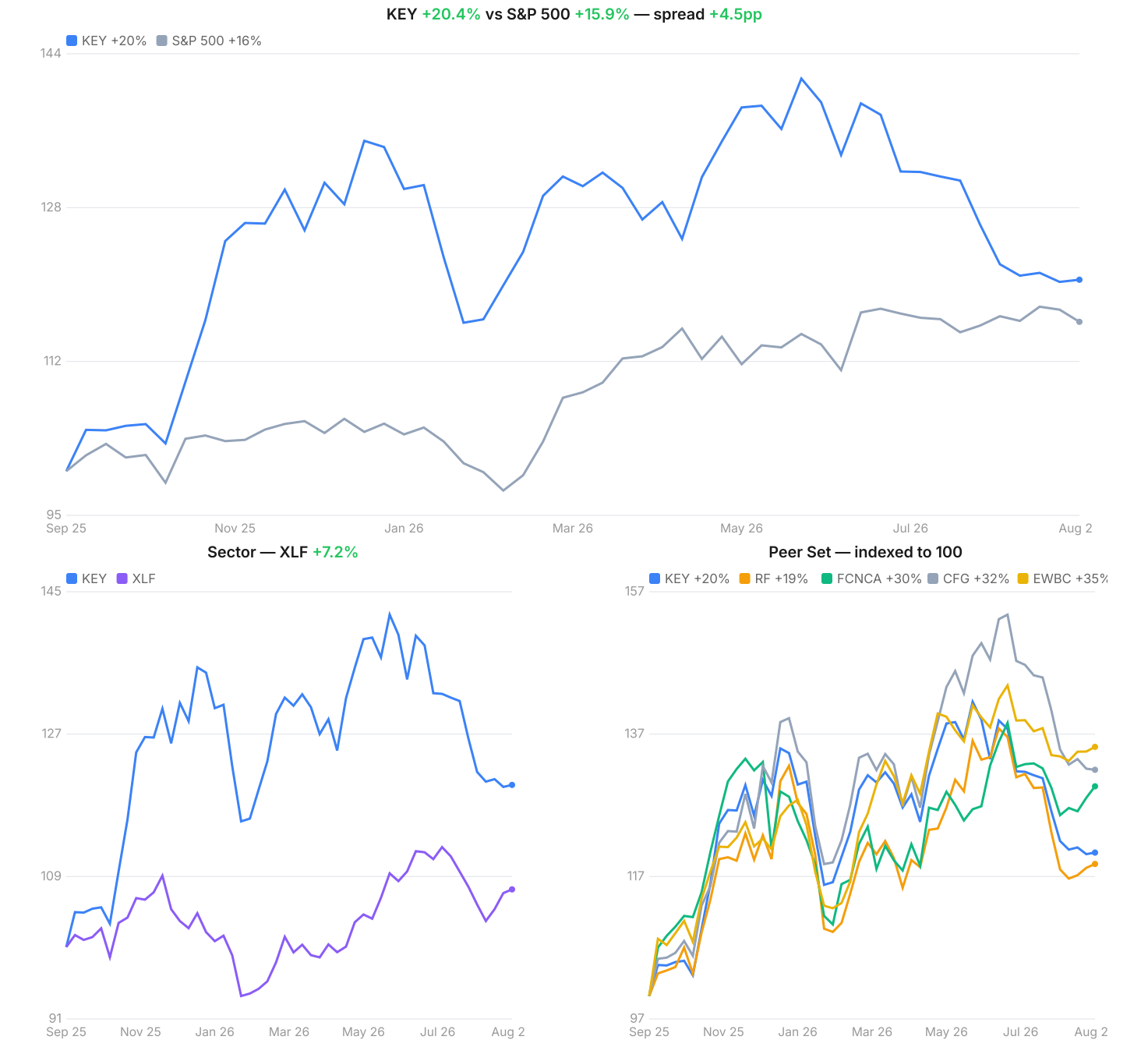
Third-Party Composite Rating

B+

DCF4/5ROE3/5ROA3/5DEBT/EQ3/5P/E3/5P/B3/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

28 PRICE PERFORMANCE — INDEXED, 12 MO live prices · benchmark + sector + peer set



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$20.15	-0.16	-0.79%	Below
SMA 50	\$21.24	-1.25	-5.89%	Below
SMA 200	\$21.52	-1.53	-7.11%	Below
EMA 9	\$20.00	-0.01	-0.05%	Below
EMA 21	\$20.30	-0.31	-1.53%	Below
EMA 50	\$20.98	-0.99	-4.72%	Below
EMA 200	\$21.02	-1.03	-4.90%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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29 TECHNICAL POWER SCORE

EDGE · site engine · 28/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -43

6 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

10

40

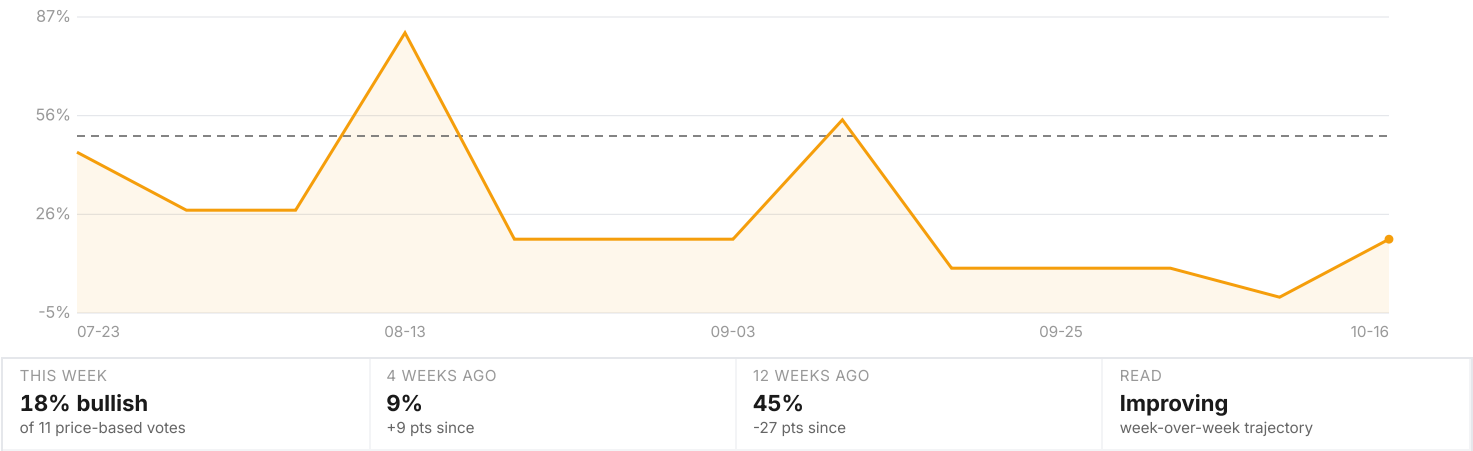
31

17

50

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



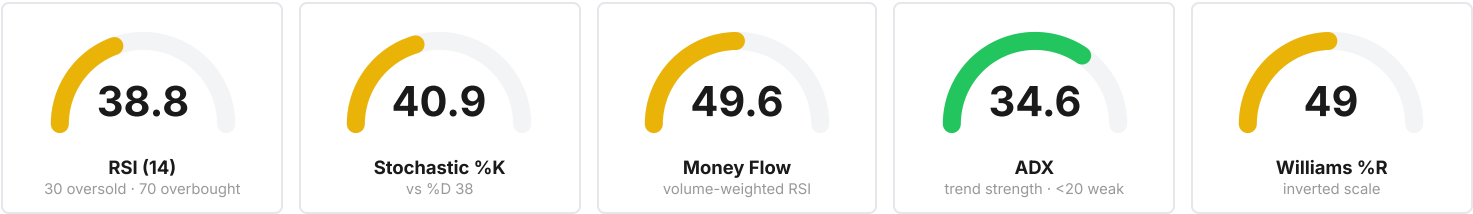
INDICATOR VOTE GRID

6 bull / 16 bear

● Price vs SMA 20	\$20.15	● Price vs SMA 50	\$21.24	● Price vs SMA 200	\$21.52
● EMA 9/21 Cross	20.0/20.3	● SMA 50/200	Death	● ADX Direction	ADX 35
● Supertrend	\$21	● Parabolic SAR	\$19	● SMA Slope	-0.040
● RSI	38.8	● Stochastic K/D	41/38	● StochRSI K/D	81/75
● Williams %R	-49	● CCI	-15	● TSI vs Signal	-29.4
● CMO	-22.4	● ROC	-0.50%	● OBV Signal	Distrib
● Chaikin MF	-0.020	● MFI	50	● Force Index	-0M
● Elder Ray Bull	0.13				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$19.90 / \$20.13 / \$20.31	S1 / S2	\$19.72 / \$19.49
Bollinger (20,2)	\$19.64 – \$20.67	Squeeze	ON
52-wk range	\$16.29 – \$24.07	Off 52-wk high	-17.0%
ATR (14)	\$0.41 (2.1%)	Historical vol	15.2%

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31 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

+1.6% Jan 55%	-0.5% Feb 35%	-2.4% Mar 43%	+0.3% Apr 55%	-2.3% May 45%	-1.7% Jun 55%	+3.7% Jul 65%	+0.0% Aug 55%	-0.7% Sep 40%	+0.9% Oct 50%	+3.6% Nov 70%	+2.5% Dec 70%
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Sample: 20 years — treat short histories as suggestive, not statistical.

32 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	KEY	S&P 500
Weekly volatility (σ , 1y)	3.16%	1.83%
Best / worst week (1y)	+7.3% / -5.9%	—
Max drawdown (5y, monthly)	-60.1%	—
1-week VaR (95%)	-4.9%	—
Beta (5y)	1.02	1.00

33 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

KEY EQUITY WEATHER (LIVE)
RAINY · -34

Trend

Momentum

Volume

Volatility

Breadth

-50

-16

-43

-30

-23

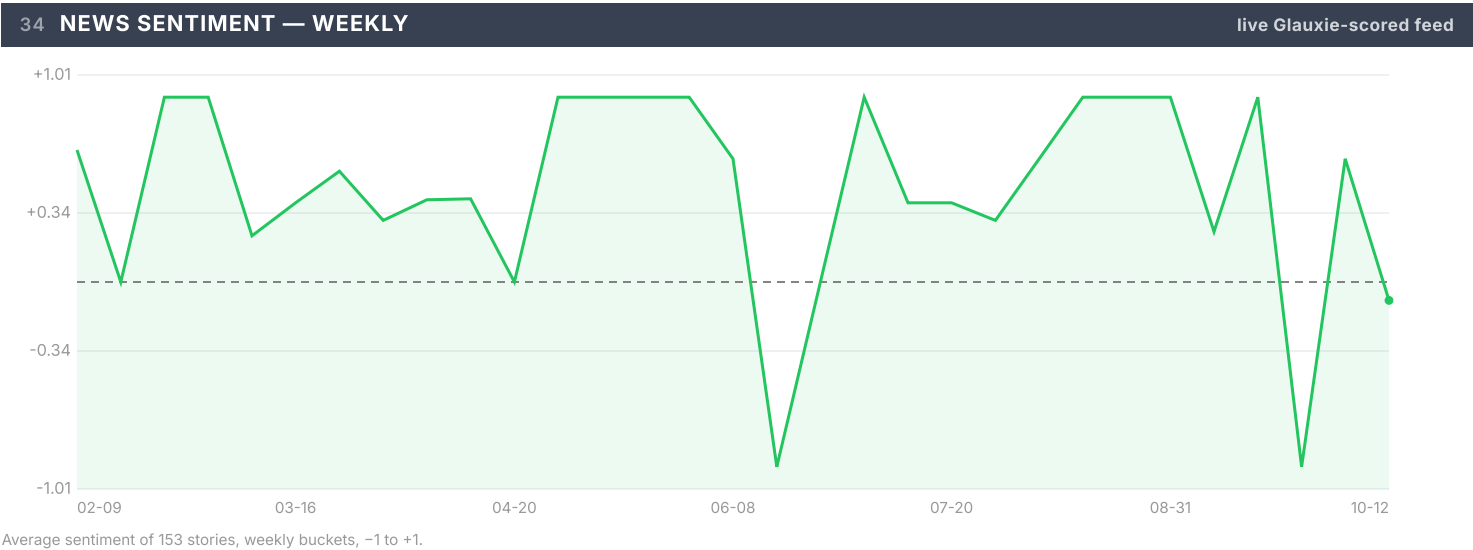
MARKET REGIME (2026-10-16)
NEUTRAL

VIX
19.99
Normal

DOW THEORY
Confirmed
Bearish

SPY / QQQ TSI
7.2 / 4.7
trend strength

SECTOR STRENGTH
46/100
breadth average



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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL -34.2 -11.3 vs industry		TREND -49.7 -25.7 vs industry	MOMENTUM -15.9 -1.8 vs industry	VOLUME -42.7 -8.1 vs industry
READING	KEY	BANKS - REGIONAL N=1,560	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-34.2	-22.8	-16.3	-20.5
Trend	-49.7	-24.0	-12.5	-21.3
Momentum	-15.9	-14.1	-4.4	-15.8
Volume	-42.7	-34.6	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

36 EXECUTIVE COMPENSATION

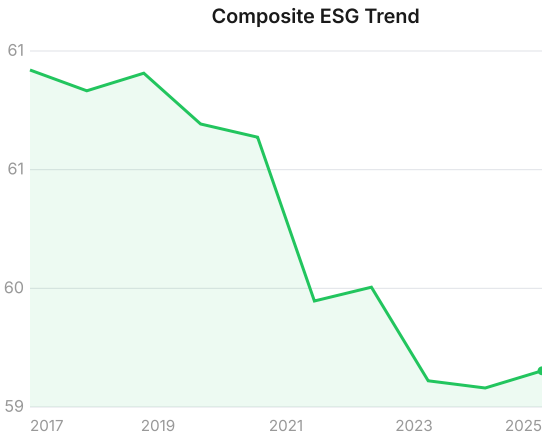
live proxy data · FY2013

EXECUTIVE	TOTAL COMP	STRUCTURE
Beth E. Mooney Chairman and Chief Executive	\$7.5M	78% equity+incentive
Christopher M. Gorman President, Key Corpora	\$4.2M	79% equity+incentive
Donald R. Kimble Chief Financial Officer	\$3.2M	87% equity+incentive
Jeffrey B. Weeden Chief Financial Officer (F	\$3.0M	58% equity+incentive
William R. Koehler President, Key Community	\$2.9M	70% equity+incentive

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	54
Social	64
Governance	62
Composite ESG	60



38 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

39 DISCLOSURES

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40 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-21 to 2026-07-21	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	119 rows · 1996 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-07-01 to 2026-10-01	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.