

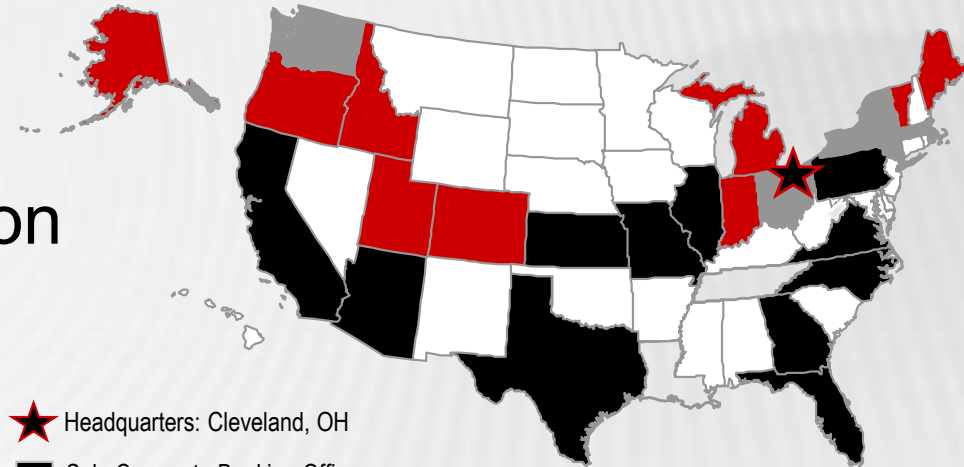
# **Key Equipment Finance Energy Solutions Team Overview**

**Key Equipment  
Finance**



# KeyCorp overview

- Headquartered in Cleveland, OH
- Publicly traded on NYSE: KEY
- Organized in Ohio in 1858
- Strong balance sheet; \$136 Billion in assets
- Among nation's largest, well-capitalized banks
- 1,000 KeyBank branches in 12 states
- Corporate banking, finance and leasing across U.S.
- Over 13,500 employees
- Recent merger with First Niagara



- ★ Headquarters: Cleveland, OH
- Sole Corporate Banking Offices
- Sole Community Banking Offices
- Combined Corporate and Community Banking Offices

Data as of June 30, 2015

<sup>a</sup> Ranking based on asset size

<sup>b</sup> Bauer Financial of Florida

<sup>c</sup> Ratio is estimated

All credit products are subject to credit approval. **KeyBank is Member FDIC**

**Key Equipment  
Finance**



# Key Equipment Finance profile

- \$12 billion in assets
- \$4.8 billion of originations
- 300 employees
- Market specialization:
  - **Energy Solutions**
  - Key Government Finance
  - Information Technology
  - Healthcare
  - Specialty Vehicles
  - Corporate Aviation
  - Industrial
- [www.keyequipmentfinance.com](http://www.keyequipmentfinance.com)

## Products and services

<b>Community Bank</b>	<b>Local Market Knowledge*</b> Investments Private Banking Retail Banking
	<b>Loans*</b> <b>Leases*</b>
<b>Corporate Bank</b>	Treasury Management Deposits
	<b>Industry Expertise*</b> Financial Advisory <b>Capital Markets*</b> Investment Banking

\*Creates Synergies with Key Equipment Finance

# Key Energy Practice

- \$3.1 Billion in renewable energy portfolio investment
- Financing energy assets since the 1990's
- Distributed Generation and Energy Efficiencies
  - Solar, CHP, Fuel Cells, Storage
  - LED Lighting, Energy Services Agreements, Energy Performance Contracts
- Leasing and project finance transactions
- KEF markets the energy lease product solution

# KEF Leasing Capabilities

- Leases and loans
  - Operating lease / Tax lease
  - Capital lease / Non-tax lease
  - Loans
- Construction financing

# What makes a good project?

- Positive cash flow
- Strong credit all around: guarantor, off taker (investment grade)
- Experienced EPC
- Tier 1 components
- Site control quality
- Solid PPA
- Incentives

