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KEYCORP /NEW/  
Form 11-K  
June 24, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington D.C. 20549

FORM 11-K

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

For the Fiscal Year Ended December 31, 2003

or

TRANSITION REPORT PURSUANT TO SECTION 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934

For the Transition Period From \_\_\_\_\_ To \_\_\_\_\_

Commission File Number 0-850

KEYCORP 401(K) SAVINGS PLAN

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(Full title of the plan)

KEYCORP  
127 PUBLIC SQUARE  
CLEVELAND, OHIO 44114

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(Name of issuer of the securities held  
pursuant to the plan and the address  
of its principal executive office)

KEYCORP  
401(K) SAVINGS PLAN

FORM 11-K

REQUIRED INFORMATION  
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Item 4. Financial Statements and Supplemental Schedules for the Plan.

The KeyCorp 401(k) Savings Plan ("Plan") is subject to the Employee Retirement Income Security Act of 1974 ("ERISA"). In lieu of the requirements of Items 1-3 of this Form, the Plan is filing financial statements and supplemental schedules prepared in accordance with the financial reporting requirements of ERISA. The Plan financial statements and supplemental schedules for the fiscal year ended December 31, 2003, are included as Exhibit 99.1 to this report on Form 11-K and are incorporated herein by reference. The Plan financial statements and supplemental schedules have been examined by Ernst & Young LLP, Independent

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Registered Public Accounting Firm, and their report is included therein.

EXHIBITS

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23.1 Consent of Independent Registered Public Accounting Firm,  
Ernst & Young LLP

99.1 Financial statements and supplemental schedules of the KeyCorp 401(k)  
Savings Plan for the fiscal year ended December 31, 2003, prepared in  
accordance with the financial reporting requirements of ERISA.

SIGNATURES

Pursuant to the requirements of the Securities Act of 1934, the trustees (or  
other persons who administer the plan) have duly caused this annual report to be  
signed on its behalf by the undersigned hereunto duly authorized.

KeyCorp 401(k) Savings Plan

Date: June 24, 2004

By: /s/ Martin Polster

Martin Polster  
Vice President Retirement and  
Executive Benefit Plans