

# Biographies



# Beth E. Mooney

Presenter



**Chairman and Chief Executive Officer, KeyCorp**

**Director, KeyCorp**

**Member of the Executive Leadership Team,  
KeyCorp**

**Member of Executive Council, KeyCorp**

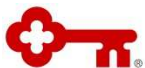
Beth Mooney has been Chairman and Chief Executive Officer of KeyCorp since May 1, 2011. In 2010, she was named President and became a member of KeyCorp's Board of Directors.

Beth, who joined KeyCorp in April 2006 as Vice Chair, Key Community Bank, has over 35 years of experience in retail banking, commercial lending and real estate financing. Prior to KeyCorp, Beth was Senior Executive Vice President and Chief Financial Officer for Alabama-based AmSouth Bancorporation (now Regions Financial Corporation), where she ran its banking operations in Tennessee and Northern Louisiana. Her banking career included roles of increasing responsibility at Bank One Corporation, Citicorp Real Estate, Inc., Hall Financial Group and Republic Bank of Texas/First Republic. At Bank One, she served as Regional President in Akron and Dayton, and then as President of Bank One Ohio, managing major markets throughout the state.

Beth graduated from the University of Texas in 1977 and earned her Master of Business Administration degree from Southern Methodist University in 1983, where she was selected as a 2007-2008 Distinguished Alumni of the Cox School of Business. She has been recognized by Forbes Magazine as one of "The World's 100 Most Powerful Women" and by Fortune Magazine as one of the Top 50 "Most Powerful Women in Business." Beth was named the #1 Most Powerful Woman in Banking for three years before "retiring" to the Hall of Fame to make way for other winners. Beth was the recipient of the 'Corporate Responsibility Award' from the Foreign Policy Association for leading KeyBank's civic leadership and community outreach. Beth received the 2017 'Women of Note Legacy Award' from the Cleveland Foundation for her outstanding business, civic and philanthropic leadership in Greater Cleveland. Also in 2017, she was named American Banker's "Banker of the Year."

Beth is a member of AT&T's Board of Directors, serving on its Corporate Development and Finance Committee and the Corporate Governance & Nominating Committee. She is also a member of the Federal Advisory Council and The Business Council. Beth is on the Catalyst Board of Directors, serving on the Investment Committee. Additionally, she is on the Board of Directors of The Bank Policy Institute and serves as Chair of the BITS Committee. Beth is a member of the Supervisory Board of The Clearing House and the Committee of 200.

Beth is a Trustee of the Cleveland Clinic Foundation, is Chair of its Governance Committee and a member of the Board of Directors. Beth is the Immediate Past Chair of the Greater Cleveland Partnership (GCP), one of the largest Chambers of Commerce in the nation, and remains a member of its Board and Executive Committee. She is also a Trustee and Treasurer of the Board of the Musical Arts Association (The Cleveland Orchestra). Beth is on the Board of Directors of United Way of Greater Cleveland and is the Immediate Past Co-Chair of the 2017/2018 campaign.



# Amy G. Brady

Presenter



**Chief Information Officer, KeyCorp**

**Member of the Executive Leadership Team,  
KeyCorp**

**Member of Executive Council, KeyCorp**

Amy G. Brady is Key's Chief Information Officer, leading the company's Technology and Operations organization. In her role, Amy oversees all of Key's shared services for technology, operations, data, servicing, security and procurement. Technology and Operations is comprised of more than 5,000 individuals and plays a significant role in Key's ability to win in the marketplace by enabling the company's goal to build enduring client relationships through innovative solutions and extraordinary service. Technology and Operations delivers innovative technology to clients, such as mobile and online banking, and world-class operations solutions, including loan, payment and treasury services. Amy also serves on the company's Executive Council and Executive Leadership Team.

Prior to joining Key in 2012, Amy served as Chief Information Officer, Enterprise Technology and Operations, at Bank of America. In this role, she was responsible for technology and operations delivery for critical enterprise functions including Finance, Risk, Human Resources, Marketing, Legal and Audit. She began her career with Bank of America in 1987 as a banking center manager and held various leadership roles in Global Technology & Operations and Consumer and Small Business Banking before being named CIO.

Amy serves on the boards for the Achievement Centers for Children, Cleveland Leadership Center, Playhouse Square and the Case Western Reserve University Corporate Advisory Board. She is also Chair of the BITS Executive Board. She formerly served on the Executive Board of the Metro Atlanta YMCA.

In 2016, 2017 and 2018, Amy was recognized by *American Banker* as one of the "Top 25 Most Powerful Women in Banking", and listed among the "Powerful Women to Watch" in 2013, 2014 and 2015. Amy was recognized by *Crain's Cleveland* as CIO of the Year in 2014. She was a finalist for the Georgia CIO of the Year Award in 2013 and received the 2013 Ohio Glass Ceiling Award from the Ohio Diversity Council. In 2012, Amy was recognized by the YWCA of Atlanta as a Woman of Achievement and was a winner of WIT's "Women of the Year in Technology" in 2009. Amy is a member of Leadership Cleveland class of 2014 and Leadership Atlanta class of 2012.

Amy received a Bachelor of Arts degree in Psychology and Music from Rollins College in Winter Park, Fla.



# E.J. Burke



**Co-President of Key Community Bank,  
Commercial, Residential Mortgage & Private  
Banking, *KeyCorp***

**Member of the Executive Leadership Team,  
*KeyCorp***

**Member of Executive Council, *KeyCorp***

E.J. Burke is a Co-President of Key Community Bank. He is responsible for Key's Commercial Banking, Residential Mortgage and Private Bank businesses nationally. He is also a member of KeyCorp's Executive Council and Executive Leadership Team, as well as a trustee of the KeyBank Foundation.

In his 18 years at Key, E.J. has served in a range of leadership roles within KeyCorp, including Group Head of KeyBank Real Estate Capital and Key Community Development Lending lines of business. In addition to Real Estate Capital E.J. has been responsible for Key's Treasury Management, Foreign Exchange, Derivatives, Public Sector, and Institutional Asset Services groups.

Prior to joining KeyBank, E.J. was president and a founding member of Kansas City-based National Realty Funding, LC – a master, primary and special servicer as well as an originator/seller of commercial mortgage loans for securitization – that was acquired by KeyCorp in 2000. Prior to co-founding National Realty Funding in 1997, E.J. was Program Director for Midland Commercial Funding, a division of Midland Loan Services, LP. Midland Commercial Funding was a national commercial mortgage conduit that E.J. developed for Midland. Prior to joining Midland in 1993, E.J. held various commercial lending positions in Oklahoma City and Kansas City since 1978.

E.J. graduated from Boston College with a Bachelor of Science degree and Oklahoma City University with a Master of Business Administration. He is also a graduate of Harvard Business School's Advanced Management Program. E.J. is a former Chairman of the Mortgage Bankers Association. E.J. also serves as a director of Vocational Guidance Services, the Downtown Cleveland Alliance and trustee of University Circle, Inc., as well as a board member of JumpStart, all based in Cleveland, Ohio.



# Dennis A. Devine

Presenter



**Co-President of Key Community Bank,  
Consumer and Business Banking, KeyCorp**

**Member of the Executive Leadership Team,  
KeyCorp**

**Member of Executive Council, KeyCorp**

Dennis Devine is a Co-President of Key Community Bank. He is responsible for Key's Consumer and Business Banking lines of business nationally. He is also a member of KeyCorp's Executive Council and Executive Leadership Team.

Since joining Key in 2012, Dennis has shaped the bank's client-centric, go-to-market Consumer & Business Banking Strategy. Under his leadership, Consumer and Business Banking teams are executing simplified, clear priorities to help our clients make confident decisions and benefit from Key's expanded product set. At the same time, Dennis has enhanced how we engage our clients with rapid adoption, sales growth, and innovation across our online/mobile, branch, contact center, and ATM channels.

Prior to joining Key, Dennis served as Group Executive Vice President and Director of U.S. Distribution at Citizens Financial Group. In this role, he was responsible for business performance and management of all customer-facing channels across the 12-state Citizens franchise. His teams included 1,400 retail branches, business banking, wealth management, online and mobile banking, telephone contact centers, the ATM network, external partnership management and distribution support.

Previously, Dennis was at PNC Bank where he held senior leadership roles in Retail and Business Banking, as well as serving as Chief Financial Officer for the Retail Bank. Dennis also spent time at McKinsey & Company where he advised the executive leadership of global companies on corporate and business strategy, as well as pricing and marketing strategy. He began his career as an attorney at Jones Day.

Dennis graduated from Harvard Law School magna cum laude where he received the Sears Prize, as well as from the University of Michigan with a Bachelor of Arts in economics and political science. He lives in Pepper Pike, Ohio, with his wife, Tanutda, and three sons.



# Katrina M. Evans



**Executive Vice President, KeyCorp**

**Chief of Staff and Director of Corporate Center,  
KeyCorp**

**Member of the Executive Leadership Team,  
KeyCorp**

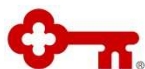
**Member of Executive Council, KeyCorp**

Katrina (Trina) M. Evans is the Executive Vice President and Director of Corporate Center for KeyCorp. Trina leads the teams responsible for marketing, analytics, insights, corporate communications, media relations, sustainability, philanthropy and community development as well as diversity and inclusion. Also serving as Chief of Staff for the Corporation, Trina partners closely with the Chief Executive to create an operating rhythm for the executive leadership team and the Board of Directors that ensures alignment of strategy, objectives, priorities and messaging inside and outside the enterprise.

Prior to this assignment, Trina held the position of Chief Administrative Officer for Key Community Banking and Director of Client Experience for KeyBank. She was responsible for the client experience program, desktop and information management, the risk management office, reward and recognition, large scale program management and the strategic planning process for the Community Bank. Throughout Trina's career, she has served in other senior management roles associated with call center, mobile and online banking, retail banking, distribution management and information technology.

Trina is a member of the Board of Directors for the Bankers Administration Institute. She is the Chair of the Board of Trustees for the Cuyahoga Community College Foundation and a member of the Board of Trustees for College Now. Often recognized for her civic footprint and philanthropy, Trina has been honored as a YWCA Woman of Achievement and a "Woman to Watch" by Diversity Journal.

Trina holds a Bachelor of Science degree in Business Management from Case Western Reserve University, a Master of Business Administration from Weatherhead School of Management, Case Western Reserve University and a Master of Banking from the American Banker Association Stonier School of Banking at Georgetown University. She is also a graduate of Key's Executive Experience at Weatherhead.





# Kenneth C. Gavity

Presenter



**Executive Vice President, KeyCorp**

**Group Head, Enterprise Commercial Payments**  
*KeyCorp*

**Member of Executive Council, KeyCorp**

Ken Gavity is Group Head of Enterprise Commercial Payments (ECP) for KeyCorp. He is responsible for the strategy, development and distribution of Key's domestic and international payment and trade service offerings designed for businesses, public entities and financial institutions. He oversees all aspects of Key's Treasury Services, Commercial Card, International Trade, Merchant Services and Foreign Exchange, including product management and innovation, sales, implementation and support services.

Ken is a Board Observer for multiple Fintech companies including AvidXChange, Instamed, and BillTrust. He is also a Board Director for The Clearing House Payment Company.

Previously Ken served as the Head of ECP Product & Innovation. In this role, he was responsible for developing and implementing the ECP product strategy across all products supporting Key's commercial and corporate bank clients. Ken was also responsible for development and deployment of Key's payments fintech strategy.

Ken joined Key in 2012 as a Senior Vice President of Corporate Strategy supporting the Corporate Bank. In this capacity, Ken served as a partner to the business, ensuring alignment with the KeyCorp strategy, facilitating the planning process, providing substantive perspectives on business initiatives, and proactively identifying and managing acquisition, divestiture or partnership opportunities.

Previously, Ken worked at Ernst & Young, where he was a Senior Manager in the Transaction Advisory Services group assisting client executive teams with a broad range of transaction and strategy related activities. In addition to this, Ken has a long history in financial services including strategy and corporate development roles at National City Corporation and experience as a Fixed Income Analyst at Federated Investors. Ken earned his B.A. in Economics from Allegheny College and M.B.A. from Carnegie Mellon. He is a Chartered Financial Analyst.



# Christopher M. Gorman

Presenter



**Vice Chairman – President of Banking, KeyCorp**

**Member of the Executive Leadership Team, KeyCorp**

**Member of Executive Council, KeyCorp**

**Chairman and CEO, KeyBank N.A.**

Christopher M. Gorman currently serves as Vice Chairman and President of Banking. In this role, Chris is responsible for KeyCorp's businesses.

Previously, Christopher was responsible for leading Key's integration of First Niagara Financial Group, a \$40B financial institution with 400 branches throughout the northeastern U.S. Key's acquisition of First Niagara is the largest U.S. bank M&A transaction since the financial crisis and the largest acquisition in Key's 190-year history.

Prior to that, Chris served as the President of Key Corporate Bank, which includes KeyBank Real Estate Capital, Enterprise Commercial Payments, Key Equipment Finance and KeyBanc Capital Markets.

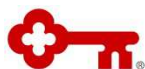
Chris has been a member of KeyCorp's Executive Leadership Team, and President of the KeyBank Foundation Board of Trustees since 2010. Additionally, he serves as Chairman of KeyCorp's Corporate Responsibility Council.

Chris is credited with building one of the first fully integrated Corporate and Investment Banks focused on the middle market. Previously, he led KeyBanc Capital Markets. He also held key leadership roles at McDonald Investments, a registered broker-dealer acquired by KeyCorp in 1998.

Chris is a member of the Bank Policy Institute. He serves as a board member of University Hospital Health System, Catholic Community Foundation of Cleveland and the Cleveland Museum of Art.

Previously, Chris was a member of the Sisters of Charity Health Systems Board of Directors and served on the Executive Committee. He also served as a Trustee of the Cleveland Institute of Music and The Zoological Society of Cleveland. He is the immediate past Chairman of Business Volunteers Unlimited and past Chairman of the KeyCorp United Way Services Campaign.

Chris received a Bachelor's Degree in Finance from Miami University. He is a member of the Board of Visitors of Miami University's Farmer School of Business.





# Clark H. I. Khayat

Presenter



**Executive Vice President, KeyCorp**

**Chief Strategy Officer, KeyCorp**

**Member of the Executive Leadership Team,  
KeyCorp**

**Member of Executive Council, KeyCorp**

Clark Khayat is Executive Vice President and Chief Strategy Officer for KeyCorp. In this role he is responsible for corporate strategy, mergers and acquisitions, and strategic investments. Clark is highly engaged in Key's strategic client centricity efforts, working closely with business leaders to enhance Key's relationship-based strategy, while ensuring alignment with enterprise-wide prioritization, investments and success measures and supporting efforts to make it easier to bank with – and to work at – Key.

Clark's unique skill set spans business, law, consulting and investment banking. Previously, he was Co-Founder and Managing Director of Occom Ridge Partners, LLC, a consulting and advisory firm focused on counseling businesses on strategic, operating, and transitional opportunities. Clark's hands-on operating experience is from a previous role at Key as Group Head of Commercial Payments. In that capacity, he applied his consulting and advisory experience directly into day-to-day management decisions of running a business while redesigning and implementing a new strategic direction for the business. Prior to his role in Commercial Payments, Clark led Corporate Strategy at Key.

Earlier in his career, Clark was Senior Controller of Personal Lines for the Progressive Corporation, where he was responsible for all aspects of its \$13.5 billion personal lines (auto, special lines and home partnership) business performance. During his tenure at Progressive, he also served as business leader for corporate development, capital management and investor relations activities.

Clark has also held several senior leadership roles in strategy and finance, including at National City Corporation (now PNC) where he led Corporate Finance and Strategy and Corporate Planning. Prior to his tenure at National City, Clark was an Engagement Manager at McKinsey & Company.

Clark is an adjunct professor at Case Western Reserve University and a board member of BuyerQuest, a Cleveland based SaaS Company in the procure-to-pay space. He has served as a Board Observer at SaaS companies, Avidxchange, a Charlotte-based accounts payable automation provider, and Instamed, a Philadelphia-based provider of healthcare payments solutions and was a board member at the Payment Company ("PayCo") of The Clearinghouse, a financial services consortium comprised of the nation's largest 25 financial institution.

Clark holds a bachelor's degree in Economics from Dartmouth College and a Juris Doctorate from the University of Pennsylvania Law School.



# Don R. Kimble

Presenter



**Vice Chairman and Chief Financial Officer,**  
*KeyCorp*

**Member of the Executive Leadership Team,**  
*KeyCorp*

**Member of Executive Council,** *KeyCorp*

Don Kimble joined KeyCorp as Chief Financial Officer on June 3, 2013. With assets of \$139 billion, Key is among the nation's largest bank-based financial services companies. Don is a member of the executive team and executive council at Key. He oversees accounting, tax, treasury, planning and forecasting, facilities, investor relations and line of business finance.

Prior to joining Key, Don was Senior Executive Vice President and Chief Financial Officer of Huntington Bancshares Incorporated, headquartered in Columbus, Ohio. His responsibilities included financial forecasting and planning, treasury and balance sheet management, accounting, tax, investor relations, business segment financial support, strategic planning and merger and acquisitions.

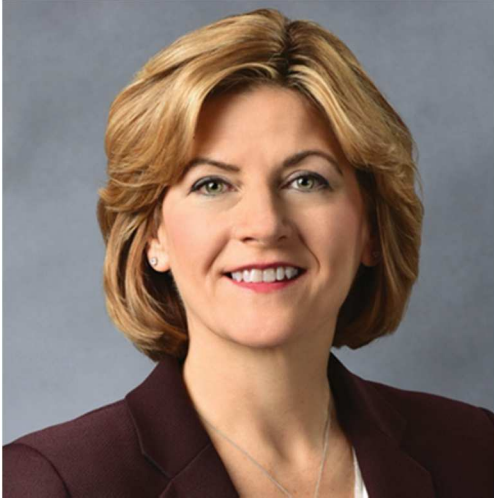
Prior to joining Huntington, Don served in various chief financial officer capacities at AmSouth Bancorporation (now part of Regions Financial) and Bank One Corporation. He began his professional career in 1982 at Ernst and Whinney, managing various audit engagements for companies in the financial services, healthcare and manufacturing industries.

Don holds a bachelor's degree in Accounting from Ohio State University. He passed the CPA exam in 1982.



# Angela G. Mago

Presenter



**Executive Vice President, KeyCorp**

**Co-Head of Corporate Bank, KeyCorp**

**Head of KeyBank Real Estate Capital, KeyCorp**

**Member of the Executive Leadership Team,  
KeyCorp**

**Member of Executive Council, KeyCorp**

In her 30 years at Key, Angela Mago has been involved in real estate and healthcare finance. In January 2016, Angela was named Co-Head of the Corporate Bank for KeyCorp in addition to her role as Head of Real Estate Capital. She was named Head of Real Estate Capital in 2014 and has direct responsibility for a \$29B real estate portfolio, as well as a large Commercial Mortgage origination and Thirty Party Loan Servicing operation.

Prior to leading Real Estate Capital, Angela ran the Real Estate Capital Markets team with responsibility for originating, underwriting, and distributing permanent mortgage financing for Key's clients through Fannie Mae, Freddie Mac, FHA, Life Companies and CMBS.

Previously, Angela served as the National Manager for KeyBank Real Estate Capital's Healthcare group. In this role, she built the business that now includes a national sales force and a \$3.5 billion healthcare portfolio. Key's Real Estate Healthcare team has a stellar reputation and outstanding brand recognition among clients and investors in the seniors housing and care industry.

Angela received a B.A. in Economics from the University of Michigan and an MBA in Finance from Case Western Reserve University. Angela serves on both the Mortgage Bankers Association's Board of Directors and the Mortgage Bankers Association's Commercial and the Multifamily Finance Board of Governors and is Vice Chair of the Investor Council. Angela also serves as the Treasurer of Neighborhood Progress, Inc., a Cleveland based non-profit organization involved in community development and capacity building in Northeast Ohio.



# Mark Midkiff

Presenter



**Chief Risk Officer, KeyCorp**

**Member of the Executive Leadership Team,  
KeyCorp**

**Member of Executive Council, KeyCorp**

Mark Midkiff is Chief Risk Officer of KeyCorp, responsible for Key's risk management functions, including credit, market, compliance and operational risk, as well as portfolio management and asset recovery activities. Mark reports directly to Beth Mooney, and is a member of KeyCorp's Executive Leadership Team and Executive Council. He is vice chair of the Enterprise Risk Management Committee.

Mark joined Key from BB&T, where he served as Deputy Chief Credit Officer. Prior to this role, Mark served as the Global Chief Risk Officer, responsible for overseeing the risk functions in all of GE Capital's business units. During his tenure at GEC, Mark's role was to lead and evolve all aspects of Global Risk Management during a major organization restructuring, directing a diverse team of CROs and operating across 20 countries.

Mark has also held positions of increasing responsibility at MUFG Union Bank, where his last position was Vice Chairman and Chief Risk Officer. In this role he led and grew the Enterprise Risk Management business across Union Bank and the broader MUFG organization in the US, Canada and Latin America.

Mark began his career in 1984 as a senior credit analyst for Wachovia Corporation (now Wells Fargo Bank), where he spent 25 years in risk management and line of business roles of increasing responsibility.

Mark earned his bachelor's degree in Business Administration and Management from University of North Carolina at Chapel Hill. He also attended Wachovia's Executive Leadership Program at Duke University, and The Wharton School's Executive Risk Management Program.

Mark currently serves on the Advisory Council of the International Association of Credit Portfolio Managers (IACPM), and is a former board member of the Risk Management Association, Bay Area Council, and IACPM. In Cleveland, he has been appointed to the board of directors for the Cleveland Play House.



# Andrew J. “Randy” Paine III



**Executive Vice President, KeyCorp**

**Co-Head of Corporate Bank, KeyCorp**

**President of KeyBanc Capital Markets, KeyCorp**

**Member of the Executive Leadership Team,  
KeyCorp**

**Member of Executive Council, KeyCorp**

Randy Paine is Co-Head of Key Corporate Bank and President of KeyBanc Capital Markets. Randy is a member of KeyCorp's Executive Leadership Team. Previously he served as Co-Head of KeyBanc Capital Markets and Head of the Corporate and Investment Banking area. Prior to that, he led the Industrial and Energy Groups within KeyBanc Capital Markets. Randy was a Managing Director within the Investment Banking Division of McDonald Investments Inc., a registered broker-dealer acquired by KeyCorp in 1998.

Key Corporate Bank includes KeyBanc Capital Markets, KeyBank Real Estate Capital, Enterprise Commercial Payments and Key Equipment Finance. KeyBanc Capital Markets is an integrated business unit comprised of Key's Corporate, Investment Banking, Public Finance and Capital Markets businesses. KeyBanc Capital Markets is responsible for delivering capital, ideas and solutions to KeyCorp's targeted clients and prospects worldwide.

Randy joined Key in 1993 from Arthur Andersen & Company, where he served in the Special Services Division.

Randy graduated cum laude from DePauw University with a B.A. in Economics. Randy is actively involved in various charities and not-for-profit organizations, including previously serving as Chairman of the Board of Directors of the Make-A-Wish Foundation of Ohio, Indiana and Kentucky, Chairman of Key Bank's corporate wide United Way campaign and on the Board of Visitors for DePauw University and the Board of Directors for Special Olympics Indiana and Meals on Wheels in Indianapolis, Indiana.



# Jamie Warder

Presenter



Jamie Warder leads Business Banking and Investment Services at Key Bank responsible for business clients in the \$0-10MM space and the Retail Investment and broker/dealer business.

Prior to joining Key, Jamie served as the President of USAA Bank in San Antonio, Texas. Previous experience include P&L, product, operations, and channel roles at Capital One and PNC Bank

Before banking, Jamie was an Associate Principal with McKinsey & Company and served a variety of clients on strategy and operational topics in both North America and Europe. Prior to transitioning to a business career, Jamie was a Captain in the United States Army serving as an armor and cavalry officer.

Jamie has served on the boards of USAA Federal Savings Bank, clearXchange/Zelle, Early Warning System, and a variety of non-profit boards.

Jamie graduated from the United States Military Academy at West Point with a BS in Electrical Engineering. He also earned an MBA with High Distinction (George Baker Scholar) from the Harvard Business School. Jamie, his wife, and three children live in Cleveland, Ohio.

**Executive Vice President, KeyCorp**

**Head of Business Banking, KeyBank N.A.**

**Member of Executive Council, KeyCorp**

