Goldman Sachs Financial Services Conference

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Henry L. Meyer III
Chairman and Chief Executive Officer

Beth E. Mooney
President and Chief Operating Officer

Jeffrey B. Weeden
Senior Executive Vice President
Chief Financial Officer

KeyCorp

PRIVATE SECURITIES LITIGATION REFORM ACT OF 1995 FORWARD-LOOKING STATEMENT DISCLOSURE

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including statements about Key's financial condition, results of operations, earnings outlook, asset quality trends and profitability. Forward-looking statements are not historical facts but instead represent only management's current expectations and forecasts regarding future events, many of which, by their nature, are inherently uncertain and outside of Key's control. Key's actual results and financial condition may differ, possibly materially, from the anticipated results and financial condition indicated in these forward-looking statements. Factors that could cause Key's actual results to differ materially from those described in the forward-looking statements can be found in Key's Annual Report on Form 10-K for the year ended December 31, 2009 and any Quarterly Reports on Form 10-Q for Key's quarterly periods during 2010 filed to date with the Securities and Exchange Commission, which are available on Key's website (www.key.com) and on the Securities and Exchange Commission's website (www.sec.gov). Forward-looking statements are not guarantees of future performance and should not be relied upon as representing management's views as of any subsequent date. Key does not undertake any obligation to update the forward-looking statements to reflect the impact of circumstances or events that may arise after the date of the forward-looking statements.

Key Investment Themes

Core funded with strong liquidity and funding

Improving credit trends and lower risk profile

Strong reserves and capital position

Differentiated operating model focused on relationships

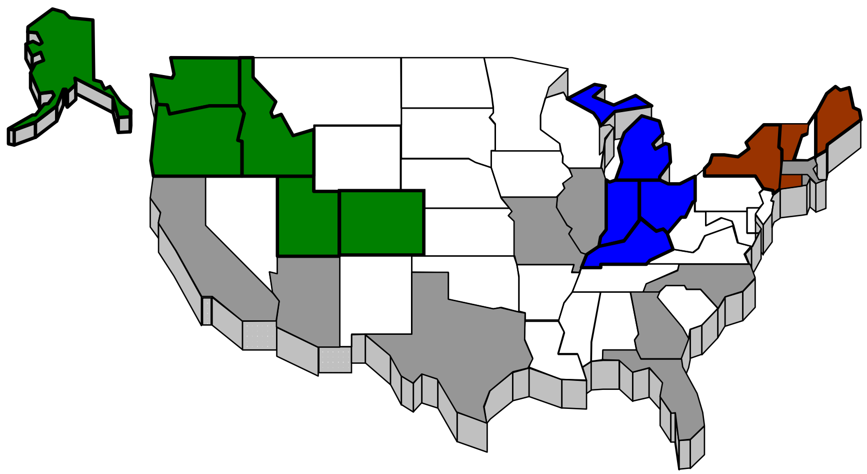
Leveraging alignment of Key Community Bank and Key Corporate Bank

Key's Franchise

Key Facts (a)

- 14th largest U.S. bank-based financial services company by asset size
- Assets: $94 billion
- Deposits: $61 billion
- Market cap: $7 billion
- Banking offices: 24 states
- Branches: 1,029
- ATMs: 1,522
- Employees: 15,584
- Building presence in higher growth markets in Rocky Mountains and Northwest
- Strong market share in Great Lakes and Northeast regions

Footprint



	Rocky Mountain and Northwest	Great Lakes	Northeast
Branches	381	346	302
ATMs	544	546	432
Loans (b)	$10.6	$6.6	$5.6
Deposits (b)	$16.0	$15.6	$14.5

(a) Data as of September 30, 2010
(b) Community Bank average total loans and deposits for the third quarter of 2010

Key's Strategic Focus & Differentiated Operating Model

Key Community Bank		Key Corporate Bank
Continue to invest and leverage integrated delivery model	← ***Grow Client Relationships*** →	Identify targeted clients and prospects
Differentiating through service	← ***Focus on Service*** →	Coordinate activities within Corporate Bank
Active and collaborative risk management	← ***Align / Manage Risk*** →	Active and collaborative risk management
Optimizing cost structure given new industry economics	← ***Improve Operating Leverage*** →	Rationalize delivery system
Aligning with Corporate Bank	← ***Execute 1 Key*** →	Capitalize on alignment with Community Bank

Distinctive Businesses

Aligned to Deliver the "Whole" Bank

Key Community Bank

- Regional Banking
  - Retail Banking
  - Business Banking
  - Private Banking
- Commercial Banking
  - Middle Market

Delivery of "One Key"

Key Corporate Bank

- Institutional and Capital Markets
  - Victory Capital Management
- Commercial Real Estate
- Equipment Finance

Key has a unique opportunity to serve customers along a continuum of businesses by joint prospecting, client acquisition and development. We will differentiate by using client insights, industry expertise and product specialization.

Investing for Future Growth

Key Community Bank

De Novo Update

- Opened 39 new branches in 2010
- Key's goal is to build 25-30 new branches per year and relocate 15-20 branches per year
- Targeting higher growth markets where Key has the opportunity to build branch density

Branch Modernization

- Completed renovations on 245 branches since the program began in August 2007
- 85 of those branches were renovated in 2010
- Improvement in technology drives lower costs and improves overall client experience

Online and Mobile Capabilities

- Online: Robust online banking for consumers and businesses including account opening and transacting
- Mobile: Online banking and text messaging capabilities for all clients and phones

Differentiating Through Service

Key Community Bank

Recognition and Awards

- Ranked 11th in *BusinessWeek's* 2009 annual ranking of Customer Service Champs
  - Only bank on the list
- Scored significantly higher than its largest competitor banks in the 2009 customer satisfaction survey conducted by the American Customer Satisfaction Index
- Ranked 3rd in J.D. Power Small Business client satisfaction in 2010
- Recognized and ranked 2nd in 2010 *Bank Monitor Report* for our online banking capabilities and features

Recent Success
Key Community Bank

	Strategy Execution
Retail Banking	▪ Solid growth in new DDA accounts opened year over year ▪ Key Investment Services, our branch-based investment program, has posted record-setting revenue results in 2010 ▪ Award winning customer service
Business Banking	▪ Designated 225 branches "business intensive" to serve Key's 15,000 small business clients ▪ Ranked 14th among the country's major lenders in the SBA's 7(a) small business financing program for 2010 ▪ Acquired over 700 new clients in 2010
Private Banking	▪ Investment Management and Trust new business is up 45% from 2009 ▪ New client acquisitions are up from 2009 as Key continues to execute on its sales process ▪ Continuing to make substantial investments in staffing and technology
Commercial Banking	▪ Will add new bankers across select districts to improve new client acquisition ▪ Over 90% of commercial clients have more than just a credit relationship ▪ Acquired over 200 new clients in 2010

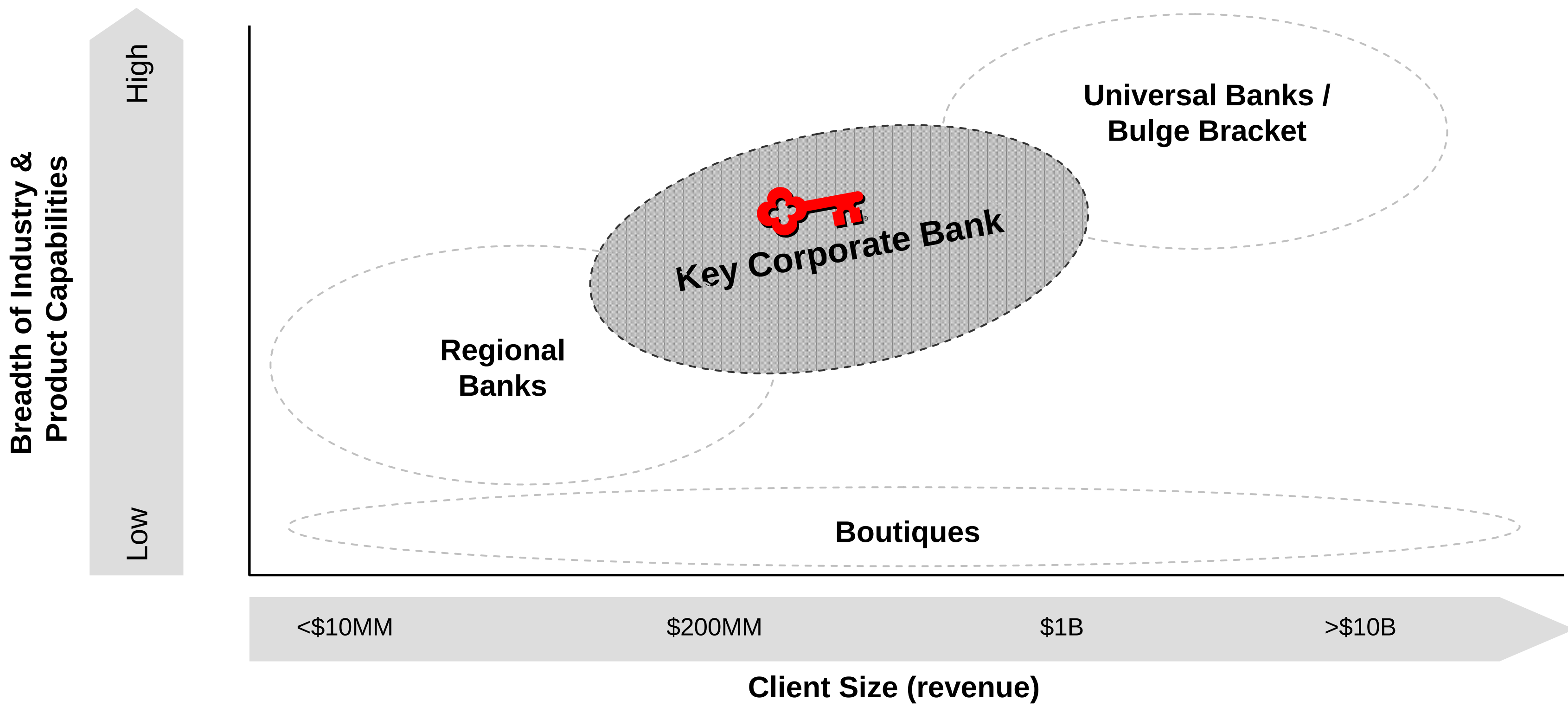
Differentiated Operating Model

Key Corporate Bank

Differentiated from competitors through focus on our sweet spot

- More comprehensive products and industry expertise than regional peers
- More consistent focus and better product coordination than bulge bracket firms
- More capital and better local relationships than boutiques and non-banks
- Focused expertise in four industry verticals

Competitive Landscape



Real Estate Capital

Key Corporate Bank

From

- Oversized exposure
- Broad focus with 1,000 clients across sectors
  - Mid-cap REITs
  - Real estate funds
  - Homebuilders
  - Developers
  - Health care owner/operators
- Development oriented
- 36 offices
- 1,100 employees

To

- Appropriately risk-adjusted exposure
- Narrow focus to 300 clients and 200 prospects
  - Mid-cap REITs
  - Real estate funds
  - Real estate owners
  - Health care owner/operators
- EPA-driven
- High fee income mix
  - Loan servicing
  - Capital markets
  - Mortgage banking
- 23 offices
- 600 employees

Recent Success

Key Corporate Bank

	Strategy Execution
Institutional and Capital Markets	▪ Participated in 41 equity transactions that generated over $40 million in fees ▪ Consistently ranked as a top advisor for middle market M&A deals
Real Estate Capital	▪ 5th consecutive quarter of declining nonperforming loans ▪ Total noninterest income increased $94 million YTD vs. prior year ▪ Continued progress on narrowing client and sector focus
Equipment Finance	▪ Implementation of risk-based pricing is contributing to improvement in credit quality with nonperforming assets steadily declining since 4Q09 ▪ Redefining business from a volume focus to a profitability and relationship-focused business ▪ Utilizing profitability analysis to further identify targeted clients

Financial Review

Key's Targets for Success [a]

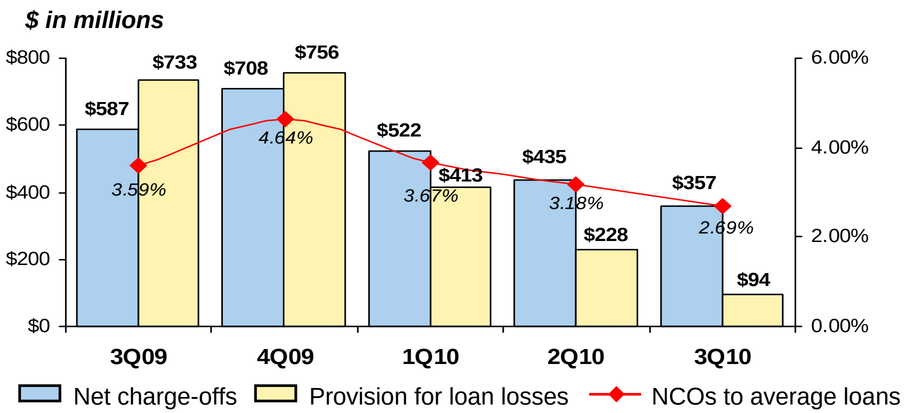
KEY Business Model	KEY Metrics	KEY 3Q10	Targets	Action Plans
Core funded	Loan to deposit ratio [b] [c]	92%	90-100%	▪ Improve risk profile of loan portfolio ▪ Improve deposit mix and grow deposit base
Returning to a moderate risk profile	NCOs to average loans	2.69%	.40-.50%	▪ Focus on relationship clients ▪ Exit noncore portfolios ▪ Limit concentrations ▪ Focus on risk-adjusted returns
Growing high quality, diverse revenue streams	Net interest margin	3.35%	>3.50%	▪ Improve funding mix ▪ Focus on risk-adjusted returns
	Noninterest income to total revenue	43%	>40%	▪ Leverage Key's total client solutions and cross-selling capabilities
Creating positive operating leverage	Keyvolution cost savings	$224 million implemented	$300-$375 million	▪ Improve efficiency and effectiveness ▪ Leverage technology ▪ Change cost base to more variable from fixed
Executing our strategies	Return on average assets	.93%	1.00-1.25%	▪ Execute our client insight-driven relationship model ▪ Lower credit costs ▪ Improved funding mix with lower cost core deposits ▪ Keyvolution savings

(a) Continuing operations, unless otherwise noted.
(b) Ending balances; loans & loans HFS (excluding securitized loans) to deposits (excluding foreign branch).
(c) Consolidated operations.

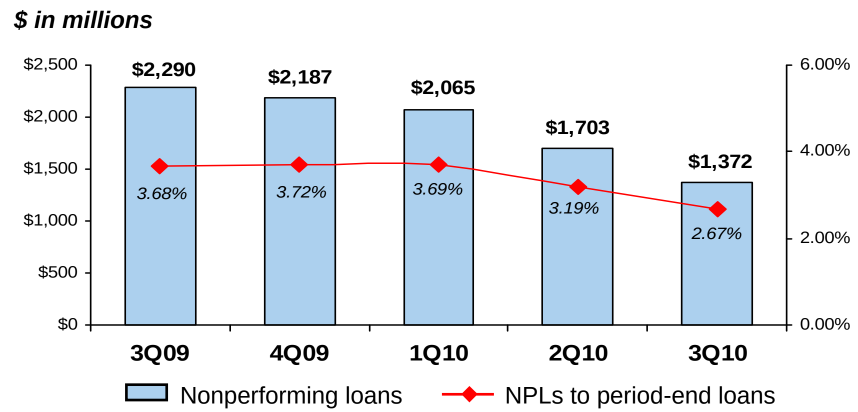
Overall Credit Quality Continues to Improve

KEY Business Model	KEY Metrics	KEY 3Q10	Targets	Action Plans
Returning to a moderate risk profile	NCOs to average loans	2.69%	.40-.50%	▪ Focus on relationship clients ▪ Exit noncore portfolios ▪ Limit concentrations ▪ Focus on risk-adjusted returns

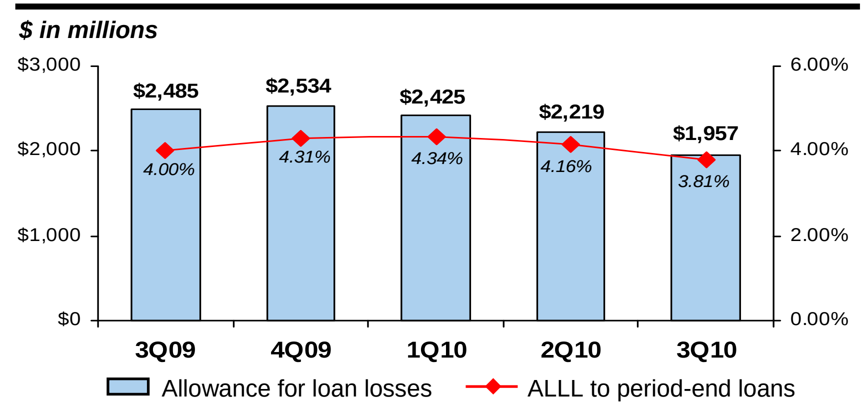
Net Charge-offs & Provision for Loan Losses



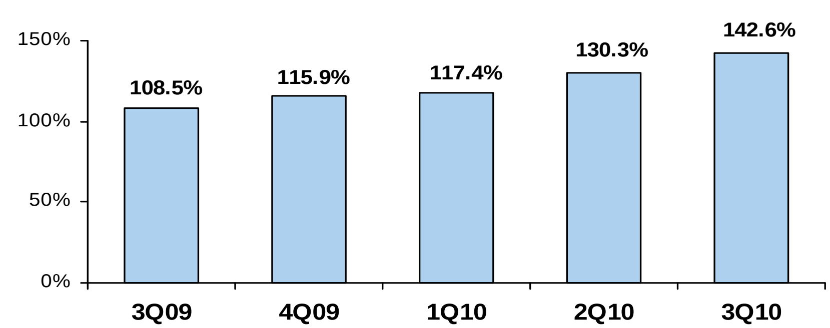
Nonperforming Loans



Allowance for Loan Losses



Allowance to Nonperforming Loans



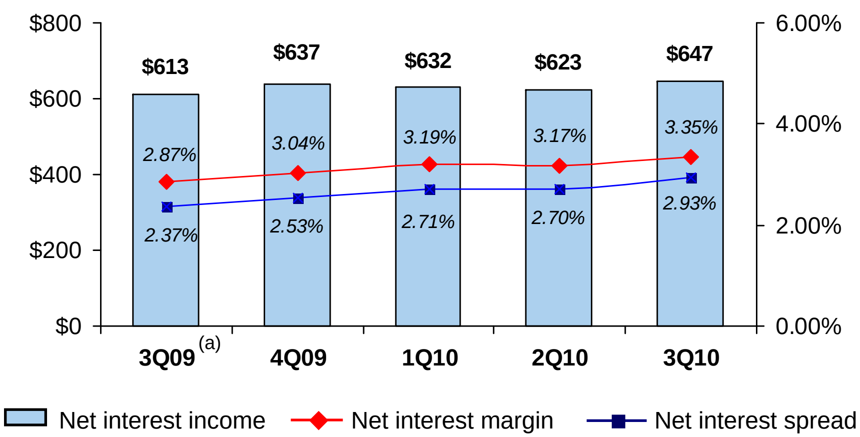
Improving Net Interest Margin (TE)

KEY Business Model	KEY Metrics	KEY 3Q10	Targets	Action Plans
Growing high quality, diverse revenue streams	Net interest margin	3.35%	>3.50%	▪ Improve funding mix ▪ Focus on risk-adjusted returns

Net Interest Margin Trend

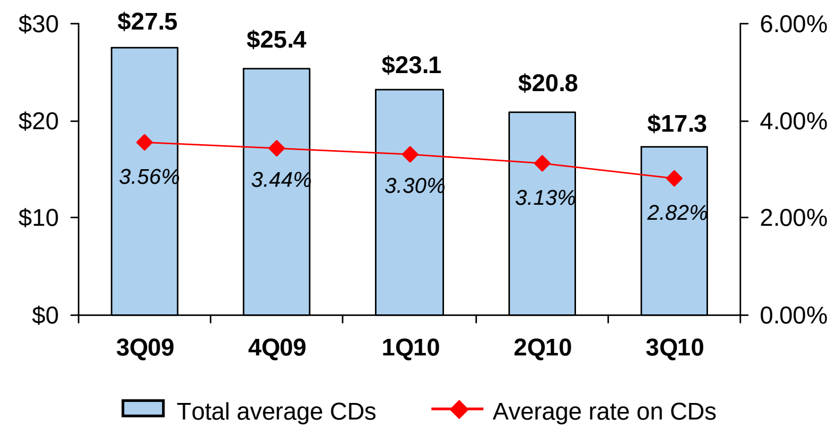
$ in millions

Continuing Operations



Average CD Balances and Cost

$ in billions



TE = Taxable equivalent

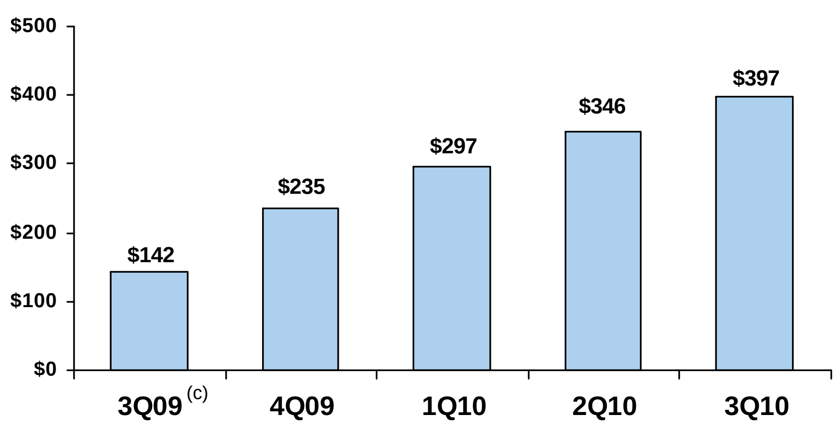
(a) The information shown in this table has been adjusted to exclude the impact of certain leveraged lease terminations, which reduced taxable equivalent net interest income by $14 million in 3Q09.

Improving Pre-provision Net Revenue and ROAA [(a)]

KEY Business Model	KEY Metrics	KEY 3Q10	Targets	Action Plans
Executing our strategies	Return on average assets	.93%	1.00-1.25%	▪ Execute our client insight-driven relationship model ▪ Lower credit costs ▪ Improved funding mix with lower cost core deposits ▪ Keyvolution savings

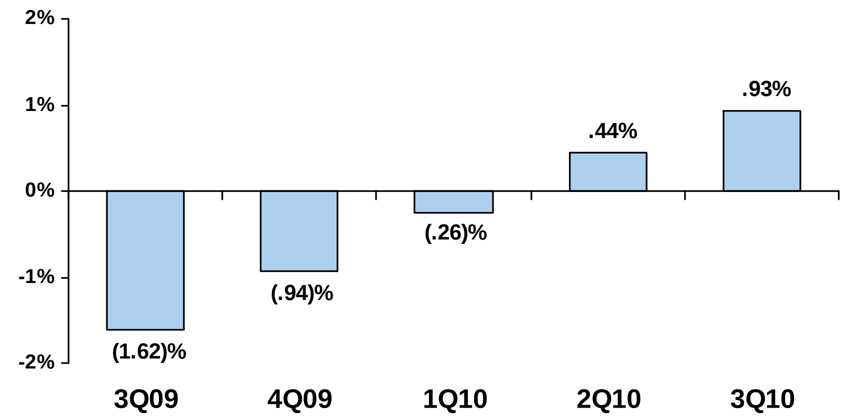
Pre-provision Net Revenue [(b)]

$ in millions



Return on Average Assets

$ in millions



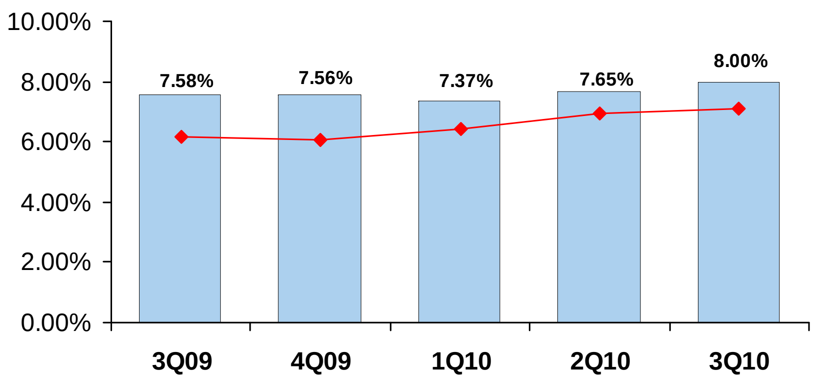
(a) From continuing operations

(b) Net interest income plus taxable-equivalent adjustment and noninterest income less noninterest expense

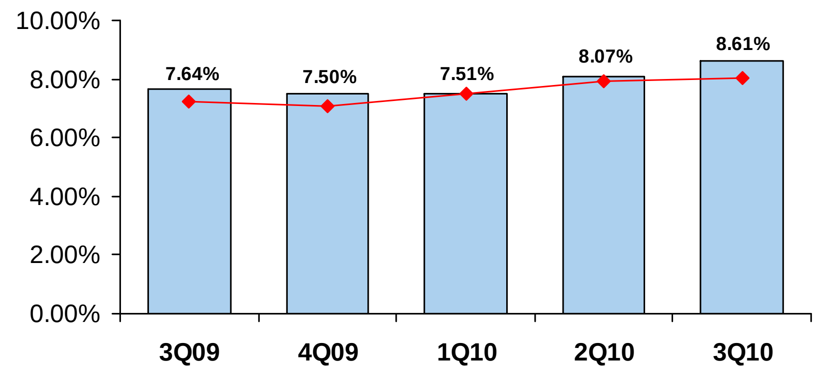
(c) Adjusted to exclude the impact of a $45 million intangible asset impairment and a $17 million loss related to the exchange of common shares for capital securities.

Strong Capital Ratios

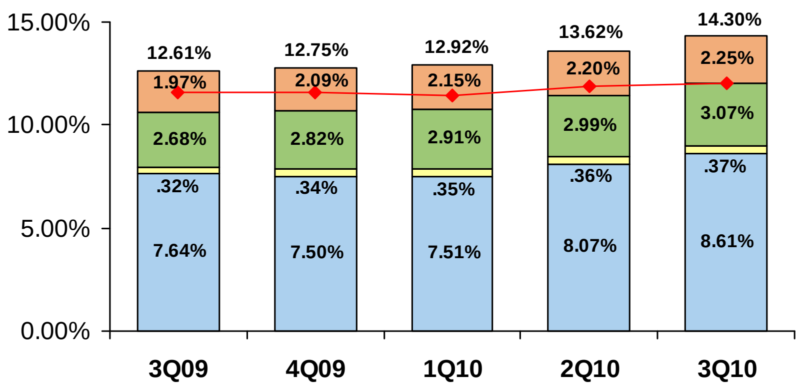
Tangible Common Equity to Tangible Assets



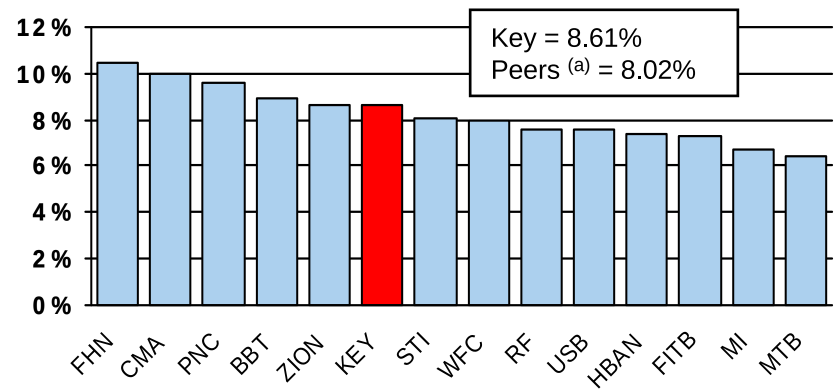
Tier 1 Common Equity



Tier 1 Risk-Based Capital



3Q10 Tier 1 Common Equity vs. Peers



Qualifying common | Convertible preferred | Capital purchase program | Capital securities

Peer Median

(a) Peer data pulled from SNL; peer calculation represents the median of Key and its 13 peer banks.

Appendix

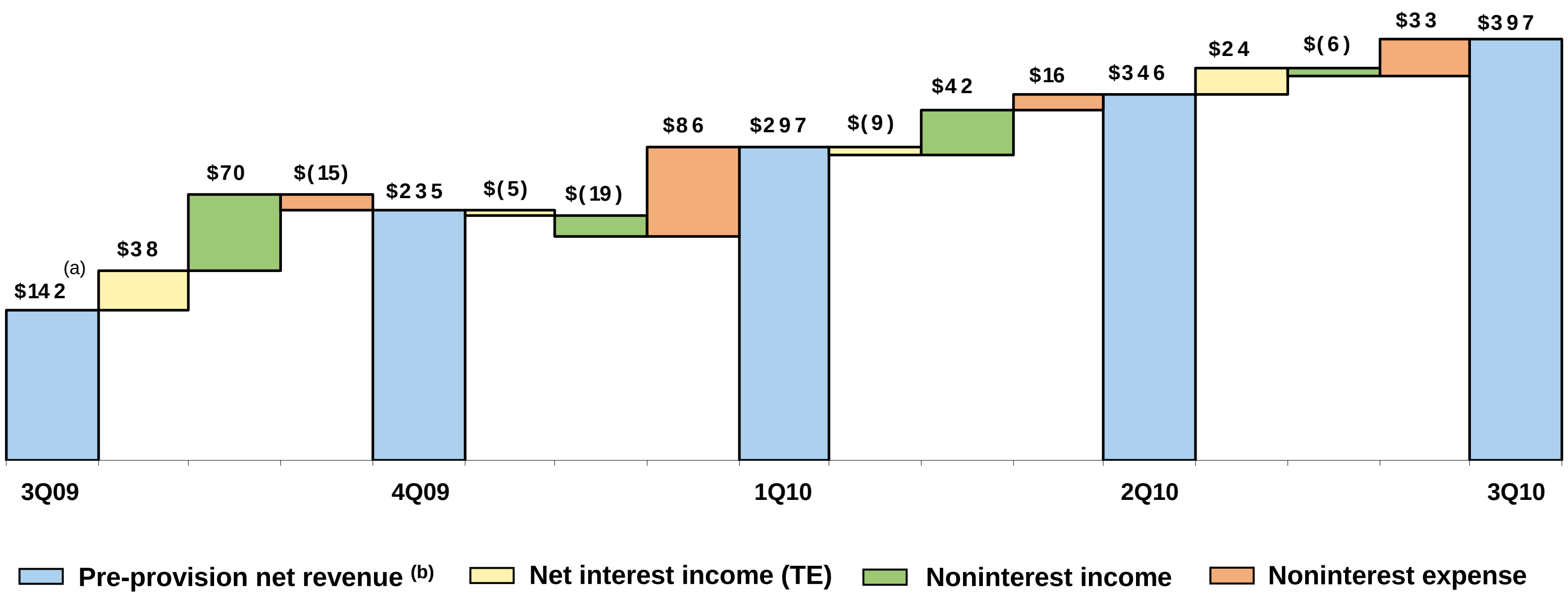
Income Statement

$ in millions, except per share info

	3Q10	2Q10	3Q09	Favorable (Unfav) 3Q10 vs. 2Q10	3Q10 vs. 3Q09
Net interest income (TE)	$ 647	$ 623	$ 599	$ 24	$ 48
Noninterest income	486	492	382	(6)	104
Total revenue (TE)	1,133	1,115	981	18	152
Provision for loan losses	94	228	733	134	639
Personnel expense	359	385	380	26	21
Nonpersonnel expense	377	384	521	7	144
Total noninterest expense	736	769	901	33	165
Income (loss) from continuing operations before income taxes	303	118	(653)	185	956
Income taxes	92	17	(267)	(75)	(359)
Income (loss) from continuing operations	211	101	(386)	110	597
Net income (loss) from discontinued operations, net of tax	15	(27)	(16)	42	31
Net income (loss)	226	74	(402)	152	628
Less: Net income (loss) attributable to noncontrolling interests	7	4	(5)	(3)	(12)
Net income (loss) attributable to Key	$ 219	$ 70	$ (397)	$ 149	$ 616
Net income (loss) attributable to Key common shareholders	$ 178	$ 29	$ (438)	$ 149	$ 616
<u>Per common share</u>					
Income (loss) from cont. ops. attributable to Key common shareholders	$ .19	$ .06	$ (.50)	$ .13	$ .69
Income (loss) from discontinued operations, net of taxes	.02	(.03)	(.02)	.05	.04
Net income (loss) attributable to Key common shareholders	.20	.03	(.52)	.17	.72
Weighted-average common shares outstanding (000)	874,433	874,664	839,906	(231)	34,527

Pre-provision Net Revenue Trend

$ in millions
Continuing Operations



TE = taxable equivalent

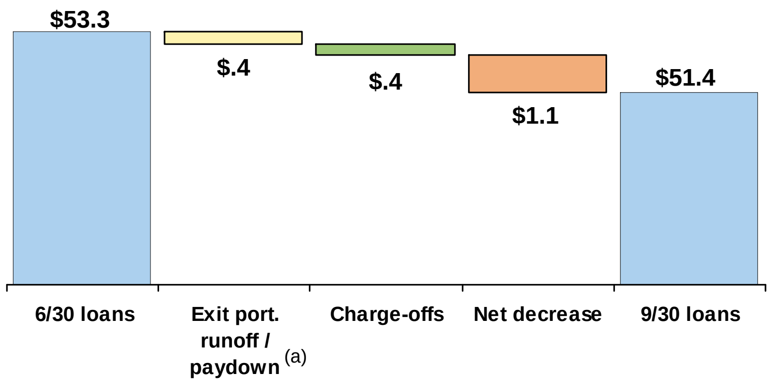
(a) Adjusted to exclude the impact of a $45 million intangible asset impairment and a $17 million loss related to the exchange of common shares for capital securities.

(b) Net interest income plus taxable-equivalent adjustment and noninterest income less noninterest expense

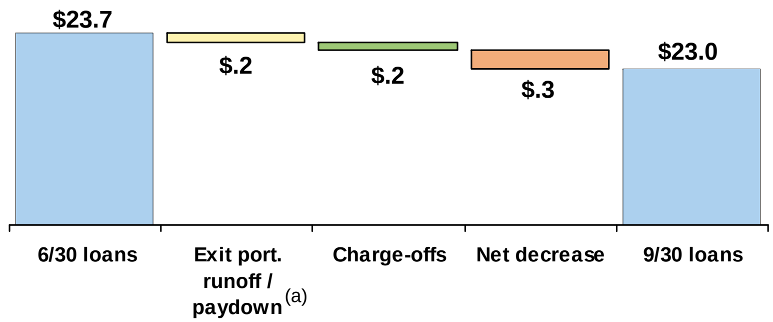
3Q10 Loan Activity

$ in billions

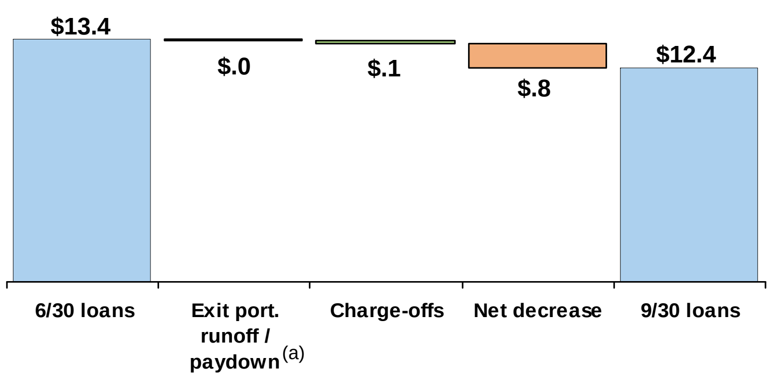
Total Loans



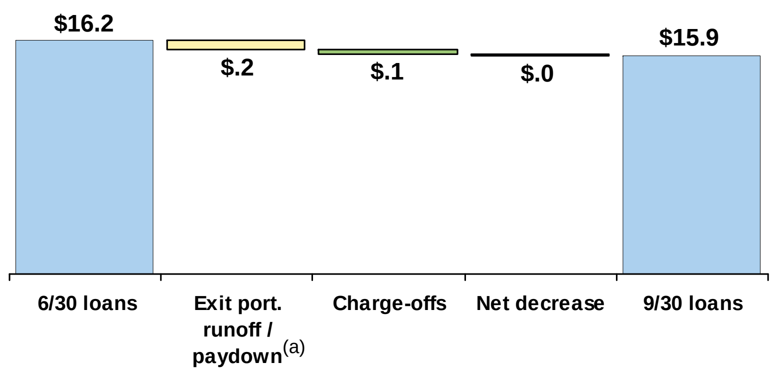
CF&A and Leasing



Total Commercial Real Estate



Total Consumer



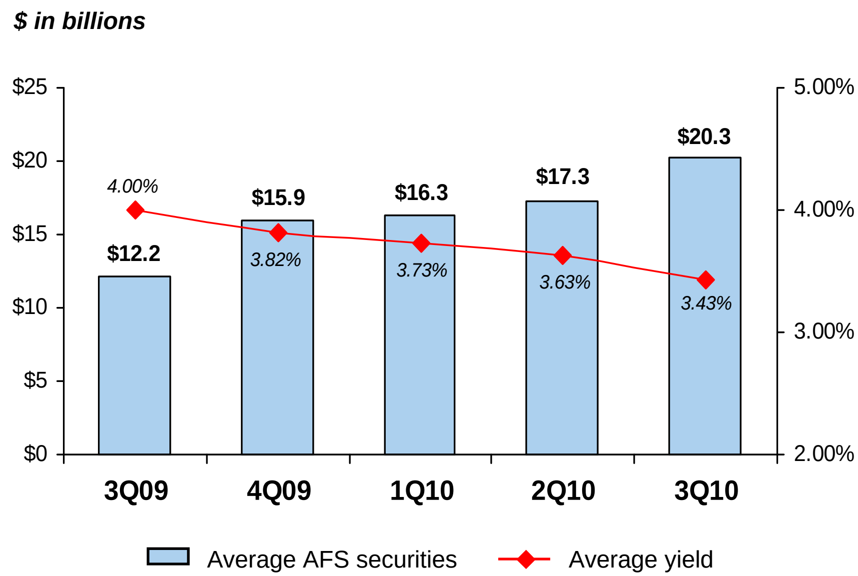
Numbers may not cross foot due to rounding
(a) Exit portfolio runoff / paydown excludes charge-offs.

Investment Portfolio

Highlights

- Until loan demand returns, excess liquidity will go into the investment portfolio
- Agency or GSE backed: GNMA, Fannie & Freddie
- New issuance CMOs, sequentials and PACs
- New purchase average duration 2.5 to 3.5 years
- Average portfolio maturity at September 30, 2010: 2.4 years
- Unrealized net gain of $791 million on available-for-sale securities portfolio at 9/30/10

Growth in Available for Sale Securities



Credit Quality by Portfolio

$ in millions

	Period-end loans	Average loans	Net loan charge-offs		Net loan charge-offs [a] / average loans		Nonperforming loans		Ending allowance [b]	Allowance / period-end loans	Allowance / NPLs
	9/30/10	3Q10	3Q10	2Q10	3Q10	2Q10	9/30/10	6/30/10	9/30/10	9/30/10	9/30/10
Commercial, financial and agricultural	$16,451	$16,948	$136	$136	*3.18 %*	*3.08 %*	$335	$489	$586	*3.56 %*	*174.93 %*
Commercial real estate:											
Commercial mortgage	9,673	9,822	46	126	*1.86*	*4.88*	362	404	528	*5.46*	*145.86*
Construction	2,731	3,165	76	75	*9.53*	*7.97*	333	473	249	*9.12*	*74.77*
Commercial lease financing	6,583	6,587	16	14	*.96*	*.83*	84	83	200	*3.04*	*238.10*
Real estate - residential mortgage	1,853	1,843	6	10	*1.29*	*2.19*	90	77	43	*2.32*	*47.78*
Home equity:											
Community Bank	9,655	9,709	35	25	*1.43*	*1.02*	106	112	126	*1.31*	*118.87*
Other	707	732	13	16	*7.05*	*8.30*	16	17	61	*8.63*	*381.25*
Consumer — Community Bank	1,174	1,156	14	13	*4.80*	*4.55*	3	5	58	*4.94*	*N/M*
Consumer other:											
Marine	2,355	2,423	12	19	*1.96*	*2.97*	41	41	94	*3.99*	*229.27*
Other	172	181	3	1	*6.58*	*2.06*	2	2	12	*6.98*	*600.00*
Continuing total	**$51,354**	**$52,566**	**$357**	**$435**	***2.69 %***	***3.18 %***	**$1,372**	**$1,703**	**$1,957**	***3.81 %***	***142.64 %***
Discontinued operations - education lending business	6,636	6,562	22	31	*1.33*	*2.05*	38	40	124	*1.87*	*326.32*
Consolidated total	**$57,990**	**$59,128**	**$379**	**$466**	***2.54 %***	***3.06 %***	**$1,410**	**$1,743**	**$2,081**	***3.59 %***	***147.59 %***

N/M = Not Meaningful

(a) Net charge-off amounts are annualized in calculation.

(b) 9-30-10 allowance by portfolio is estimated.

Commercial Portfolio – Continuing Ops.
Average Loans, NCOs and NPLs

$ in millions

Third Quarter 2010

	Regional Banking	Commercial Banking	Real Estate Capital & Corp. Bank Srvs.	Equipment Finance	Institutional & Capital Markets	Other Segments	Total
Average Loans							
Commercial, financial and agricultural	$2,867	$5,699	$2,193	$923	$4,359	$907	$16,948
Commercial real estate	2,463	2,358	7,774	–	131	261	12,987
Commercial lease financing	169	620	330	3,592	229	1,647	6,587
Total commercial loans	$5,499	$8,677	$10,297	$4,515	$4,719	$2,815	$36,522
Net Charge-Offs							
Commercial, financial and agricultural	$20	$25	$32	$13	$(6)	$52	$136
Commercial real estate	16	14	71	–	1	20	122
Commercial lease financing	1	–	–	12	–	3	16
Total commercial loan NCOs	$37	$39	$103	$25	$(5)	$75	$274
Nonperforming Loans							
Commercial, financial and agricultural	$48	$88	$12	$22	$63	$102	$335
Commercial real estate	82	93	409	–	2	109	695
Commercial lease financing	3	7	–	62	1	11	84
Total commercial NPLs	$133	$188	$421	$84	$66	$222	$1,114

Second Quarter 2010

	Regional Banking	Commercial Banking	Real Estate Capital & Corp. Bank Srvs.	Equipment Finance	Institutional & Capital Markets	Other Segments	Total
Average Loans							
Commercial, financial and agricultural	$2,979	$5,651	$2,471	$883	$4,651	$1,090	$17,725
Commercial real estate	2,574	2,478	8,624	–	114	337	14,127
Commercial lease financing	186	650	368	3,595	239	1,721	6,759
Total commercial loans	$5,739	$8,779	$11,463	$4,478	$5,004	$3,148	$38,611
Net Charge-Offs							
Commercial, financial and agricultural	$23	$29	$16	$6	$13	$49	$136
Commercial real estate	11	36	126	–	–	28	201
Commercial lease financing	–	–	–	11	–	3	14
Total commercial loan NCOs	$34	$65	$142	$17	$13	$80	$351
Nonperforming Loans							
Commercial, financial and agricultural	$54	$108	$12	$46	$109	$160	$489
Commercial real estate	92	78	582	–	–	125	877
Commercial lease financing	1	7	–	57	1	17	83
Total commercial NPLs	$147	$193	$594	$103	$110	$302	$1,449

Commercial Real Estate Loans
September 30, 2010

$ in millions

	Geographic Region									
	West	Southwest	Central	Midwest	Southeast	Northeast	Total	% of Total CRE	Commercial Mortgage	Construction
Nonowner-occupied:										
Retail properties	$379	$225	$248	$494	$671	$209	$2,226	17.9 %	$1,631	$595
Multifamily properties	216	269	420	216	494	314	1,929	15.6	1,326	603
Office buildings	212	74	255	150	98	318	1,107	8.9	824	283
Health facilities	304	25	184	236	149	180	1,078	8.7	991	87
Residential properties	141	45	107	87	144	119	643	5.2	152	491
Warehouses	213	-	40	46	96	108	503	4.1	467	36
Land and development [(a)]	36	20	52	39	93	95	335	2.7	109	226
Hotels/Motels	54	-	46	2	162	51	315	2.5	253	62
Manufacturing facilities	3	-	3	9	-	11	26	.2	25	1
Other	92	3	20	59	136	104	414	3.3	363	51
Total nonowner-occupied	1,650	661	1,375	1,338	2,043	1,509	8,576	69.1	6,141	2,435
Owner-occupied	1,527	96	339	892	147	827	3,828	30.9	3,532	296
Total	$3,177	$757	$1,714	$2,230	$2,190	$2,336	$12,404	100.0 %	$9,673	$2,731
Nonowner-occupied: September 30, 2010										
Nonperforming loans	$100	$90	$58	$75	$178	$69	$570	N/M	$253	$317
90+ days past due	4	10	1	11	11	13	50	N/M	18	32
30-89 days past due	23	-	39	21	23	57	163	N/M	60	103
Nonowner-occupied: June 30, 2010										
Nonperforming loans	$90	$194	$72	$79	$210	$110	$755	N/M	$301	$454
90+ days past due	42	16	5	20	-	18	101	N/M	23	78
30-89 days past due	56	17	45	4	-	26	148	N/M	9	139

(a) Nonresidential land and development loans.
N/M = Not Meaningful

Commercial Real Estate

$ in millions

	Period-end loans		Nonperforming loans		Net loan charge-offs	
	9-30-10	**6-30-10**	**9-30-10**	**6-30-10**	**3Q10**	**2Q10**
Retail properties	$2,226	$2,377	$169	$168	$24	$23
Multifamily properties	1,929	2,202	17	138	14	29
Office builldings	1,107	1,155	58	52	3	26
Health facilities	1,078	1,182	47	39	(4)	5
Residential properties	643	752	184	234	47	48
Warehouses	503	488	30	12	17	6
Land and development [(a)]	335	361	34	53	3	12
Other CRE	755	816	31	59	2	5
Total nonowner-occupied	8,576	9,333	570	755	106	154
Owner-occupied	3,828	4,068	125	122	16	47
Total	$12,404	$13,401	$695	$877	$122	$201

(a) Nonresidential land and development loans.

Home Equity Loans
September 30, 2010

$ in millions, except average loan size

	Loan Balances	Average Loan Size ($)	Average FICO	Average LTV (a)	% of Loans LTV>90%	Vintage (% of Loans) 2009 and 2010	2008	2007	2006	2005 and prior
Community Bank										
Home Equity loans and lines										
First Lien	$ 5,057	$ 57,075	749	66 %	.6 %	20 %	12 %	9 %	9 %	50 %
Second Lien	4,598	43,696	747	75	3.5	16	19	18	12	35
Total Home Equity loans and lines	$ 9,655	$ 49,812	748	70	1.9	18	16	13	10	43
Nonaccrual Loans										
First Lien	$ 56	$ 79,191	711	73 %	.2 %	2 %	4 %	15 %	12 %	67 %
Second Lien	50	54,601	705	78	3.9	2	8	29	24	37
Total Home Equity nonaccrual loans	$ 106	$ 65,411	708	75	1.8	2	6	21	17	54
Third quarter net charge-offs	$ 35					3 %	13 %	29 %	16 %	39 %
Net loan charge-offs to average loans	1.43 %									
Other										
Home Equity Loans										
First Lien	$ 30	$ 22,895	748	32 %	.5 %	-	1 %	25 %	15 %	59 %
Second Lien	677	26,230	731	82	32.8	-	2	40	27	31
Total Home Equity loans	$ 707	$ 26,069	732	80	31.4	-	1	40	27	32
Nonaccrual Loans										
First Lien	$ 1	$ 17,812	672	29 %	-	-	-	7 %	11 %	82 %
Second Lien	15	28,205	703	84	34.2 %	-	1 %	38	32	29
Total Home Equity nonaccrual loans	$ 16	$ 27,631	702	83	33.0	-	1	37	31	31
Third quarter net charge-offs	$ 13					-	2 %	45 %	33 %	20 %
Net loan charge-offs to average loans	7.05 %									

(a) Average LTVs are at origination. Current average LTVs for Community Bank total home equity loans and lines is approximately 75%, which compares to 76% at the end of the second quarter of 2010.

Exit Loan Portfolio

$ in millions

	Balance Outstanding		Change 9-30-10 vs.	Net Loan Charge-offs		Balance on Nonperforming Status	
	9-30-10	6-30-10	6-30-10	3Q10	2Q10	9-30-10	6-30-10
Residential properties – homebuilder	$148	$195	$(47)	$23	$20	$94	$109
Residential properties – held for sale	8	25	(17)	–	–	8	25
Total residential properties	156	220	(64)	23	20	102	134
Marine and RV floor plan	225	268	(43)	7	14	42	59
Commercial lease financing [(a)]	2,231	2,437	(206)	47	44	88	133
Total commercial loans	2,612	2,925	(313)	77	78	232	326
Home equity – Other	707	753	(46)	13	16	16	17
Marine	2,355	2,491	(136)	12	19	41	41
RV and other consumer	172	188	(16)	3	1	1	1
Total consumer loans	3,234	3,432	(198)	28	36	58	59
Total loans in exit portfolio	$5,846	$6,357	$(511)	$105	$114	$290	$385
Discontinued operations - education lending business (not included in exit loans above) [(b)]	$6,651	$6,686	$(35)	$22	$31	$38	$40

(a) Includes the business aviation, commercial vehicle, office products, construction and industrial leases, Canadian lease financing portfolios and all remaining balances related to lease in, lease out; sale in, sale out; service contract leases; and qualified technological equipment leases.

(b) Includes loans in Key's education loan securitization trusts consolidated upon the adoption of new consolidation accounting guidance on January 1, 2010.