# Barclays Capital Americas Select Conference

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# 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 KeyCorp's Annual Report on Form 10-K for the year ended December 31, 2010 and Form 10-Q for the quarterly period ended March 31, 2011, which have been filed with the Securities and Exchange Commission and are available on Key's website (www.key.com/ir) 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.

# Presentation Highlights

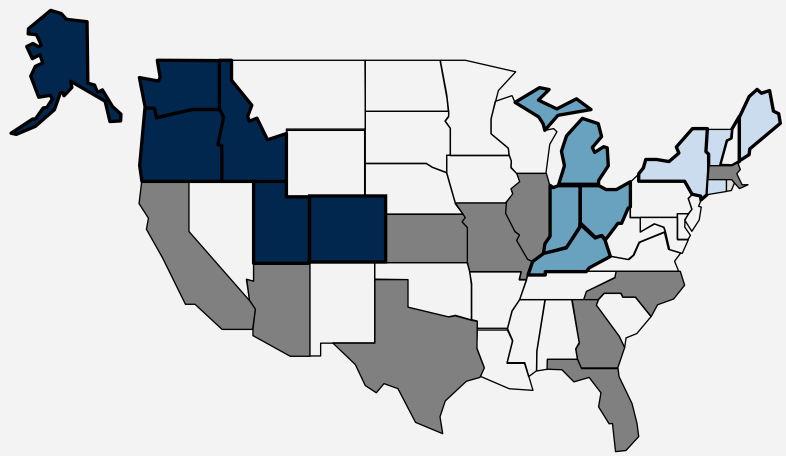
| Key Messages |
| --- |
| **Key has turned the corner and is well positioned** |
| **Distinctive business model levered to the improving economy** |
| **Key is winning with its clients** |
| **Consistent execution of strategy will improve returns and deliver shareholder value** |

# Key's Strong Franchise

## Key Facts

- 14th largest U.S. bank-based financial services company by asset size
- Assets: $90B
- Deposits: $61B
- Market capitalization: $8.5B
- Banking offices: 24 states
- Branches: 1,040
- ATMs: 1,547
- Employees: 15,301
- Building presence in higher growth markets in Rocky Mountain & Northwest region
- Strong market share in Great Lakes and Northeast regions

## Footprint



| | Rocky Mountain & Northwest | Great Lakes | Northeast | Corporate Bank |
|---|---|---|---|---|
| Branches | 390 | 348 | 302 | Includes offices in these states and all Community Bank regions |
| ATMs | 563 | 548 | 436 | |
| Loans | $10.0 | $6.5 | $5.5 | |
| Deposits | $15.6 | $15.6 | $14.3 | |

Note: All figures as of March 31, 2011

# Key is Well Positioned

**Key is a strong company that is well positioned to leverage its distinctive strengths**

### Refine Strategy

- Differentiated operating model
- Focused on alignment of Community Bank and Corporate Bank
- Reduced risk profile
- Improved efficiency and effectiveness through Keyvolution initiative

### Strengthen Balance Sheet

- Repurchased TARP and warrant
- Successful completion of capital issuance
- Significantly improved credit quality
- Strengthened capital, reserves and liquidity

### Execute Strategy

- Organically growing the franchise
- Disciplined capital management
- Investing for the future
- Focus on expense management

# Key’s Distinctive Business Model

**Strategic statement: Key builds enduring relationships through client-focused solutions and extraordinary service**

- **Focused on building customer relationships and growing high quality, diverse revenue streams**
- **Alignment of Community and Corporate Bank**
- **Differentiating through service quality**
- **Investing in people, infrastructure and technology**
- **Maintaining a moderate risk profile**
- **Creating positive operating leverage**

# Community Bank and Corporate Bank

## Aligned to Deliver the Whole Bank

**Community Bank Capabilities**

- Investments
- Private Banking
- Consumer Banking
- Local Market Knowledge

**Traditional Shared Capabilities**

- Loans
- Leases
- Deposits
- Treasury Management

**Corporate Bank Capabilities**

- Industry Expertise
- Financial Advisory
- Capital Markets

**Client Segments**

**Small Business** **Business Banking** **Middle Market**

**Consumer** **Energy** **Healthcare** **Industrial** **Public Sector** **Real Estate**

# Differentiating Through Service

Key outperforms all major competitors in the American Client Satisfaction Index *(2010)*

Overall Satisfaction with Treasury Management for Middle Market and Personal Banking for Small Business *(2010)*

Midwestern Region Winner of Retail Banking Customer Advocacy Monitor *(2010)*

5 Medals for: Online Banking and Online Account Opening *(2010)*

*BusinessWeek's* Top-25 Client Service Champ *(2009)*

# Investing for Growth

**People, Infrastructure and Technology**

- Opened 85 new branches and completed renovations on 245 branches since 2007
- Key's goal is to build 40 new branches a year, including relocations and consolidations
- Targeting higher growth markets where Key has the opportunity to build branch density
- Enhancing online and mobile capabilities
- Hired over 100 senior professionals to our Corporate Bank platform since January 2010
- Investing in new client-facing positions in Community Bank


# Winning with Clients

| | | | |
|---|---|---|---|
| Community Bank | **Regional Banking** | ▪ Branch-based financial services provided to retail, private bank and small business clients | ▪ Acquiring new clients: (since January 2010)<br>▪ Consumer: 310,000 new DDA accounts<br>▪ Business Banking: 1,200 new clients<br>▪ Private Banking: 500 new clients |
| Community Bank | **Commercial Banking** | ▪ Serves mid-size business clients (annual revenues of $10 mill. to $250 mill.) | ▪ 4% annualized loan growth in 1Q11 vs. 4Q10<br>▪ Commercial pipeline continues to strengthen |
| Corporate Bank | **Real Estate Capital and Corporate Banking Services** | ▪ Focused on REITs & long-term CRE owners<br>▪ One of the largest commercial mortgage servicers | ▪ Ranked #1 in REIT IPOs and total REIT equity issuance (by # of deals – 1Q11)<br>▪ Acquired $3.7 bill. in commercial loan servicing during 2010 |
| Corporate Bank | **Institutional and Capital Markets** | ▪ Provides corporate and investment banking services to middle market clients (annual revenues of $250 mill. to $1.0 bill.)<br>▪ Investment advisory: AUM $35 bill. | ▪ 82 transactions raising $46 bill. for clients - 1Q11<br>▪ 20 equity capital markets transactions - record quarter 1Q11 |
| Corporate Bank | **Equipment Finance** | ▪ 4th largest bank-owned equipment finance company<br>▪ Serves franchise clients and vendor channels | ▪ Strong origination volume and pipeline<br>▪ Partnership with Community Bank generated $590 mill. in lease volume – LTM ended 1Q11 |

# Financial Review

# Financial Summary – First Quarter 2011

| | Metrics | 1Q11 | 4Q10 | 1Q10 |
|---|---|---|---|---|
| **Financial Performance** (a) | Income (loss) from continuing operations attributable to Key common shareholders | $.21 | $.33 | $(.11) |
| | Net interest margin (TE) | 3.25% | 3.31% | 3.19% |
| | Return on average total assets | 1.32 | 1.53 | (.26) |
| **Capital** (b) | Tier 1 common equity | 10.74% | 9.34% | 7.51% |
| | Tier 1 risk-based capital | 13.48 | 15.16 | 12.92 |
| | Tangible common equity to tangible assets | 9.16 | 8.19 | 7.37 |
| | Book value per common share | $9.58 | $9.52 | $9.01 |
| **Asset Quality** (a) | Net loan charge-offs to average loans | 1.59% | 2.00% | 3.67% |
| | NPLs to EOP portfolio loans | 1.82 | 2.13 | 3.69 |
| | NPAs to EOP portfolio loans + OREO + Other NPAs | 2.23 | 2.66 | 4.31 |
| | Allowance for loan losses to period-end loans | 2.83 | 3.20 | 4.34 |
| | Allowance for loan losses to NPLs | 155.03 | 150.19 | 117.43 |

TE = Taxable equivalent, EOP = End of Period

(a) From continuing operations.

(b) From consolidated operations.

# Key's Targets for Success [a]

| KEY Business Model | KEY Metrics | KEY 1Q11 | Targets | Action Plans |
|---|---|---|---|---|
| **Core funded** | Loan to deposit ratio [b] [c] | 91% | 90-100% | ▪ Improve risk profile of loan portfolio and grow relationships<br>▪ Improve deposit mix and grow deposit base |
| **Returning to a moderate risk profile** | NCOs to average loans | 1.59% | 40-50 bps | ▪ Focus on relationship clients<br>▪ Exit noncore portfolios<br>▪ Limit concentrations<br>▪ Focus on risk-adjusted returns |
| **Growing high quality, diverse revenue streams** | Net interest margin | 3.25% | >3.50% | ▪ Improve funding mix<br>▪ Focus on risk-adjusted returns<br>▪ Grow client relationships<br>▪ Leverage Key's total client solutions and cross-selling capabilities |
| | Noninterest income to total revenue | 43% | >40% | |
| **Creating positive operating leverage** | Keyvolution cost savings | $317 million implemented | $300-$375 million | ▪ Improve efficiency and effectiveness<br>▪ Leverage technology<br>▪ Change cost base to more variable from fixed |
| **Executing our strategies** | Return on average assets | 1.32% | 1.00-1.25% | ▪ Execute our client insight-driven relationship model<br>▪ Lower credit costs<br>▪ Improved funding mix with lower cost core deposits<br>▪ Keyvolution savings |

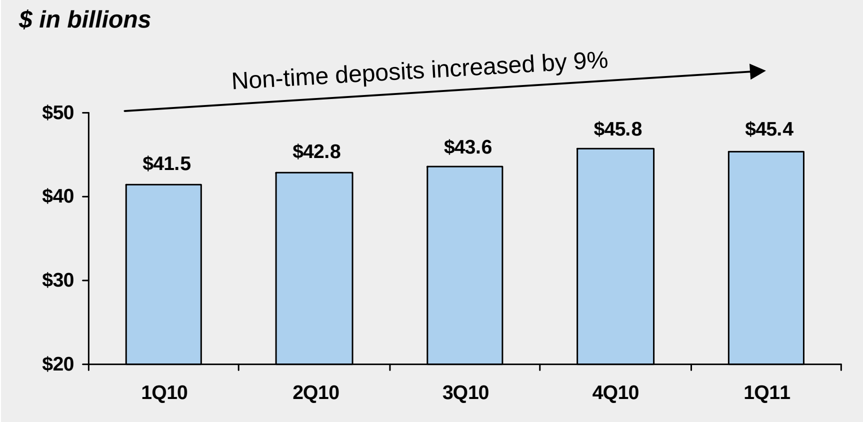
(a) Continuing operations, unless otherwise noted.
(b) Ending balances; loans & loans held for sale (excluding education loans in the securitization trusts) to deposits (excluding deposits in foreign office).
(c) Consolidated operations.

# Core Funded and Focused on Relationship Businesses

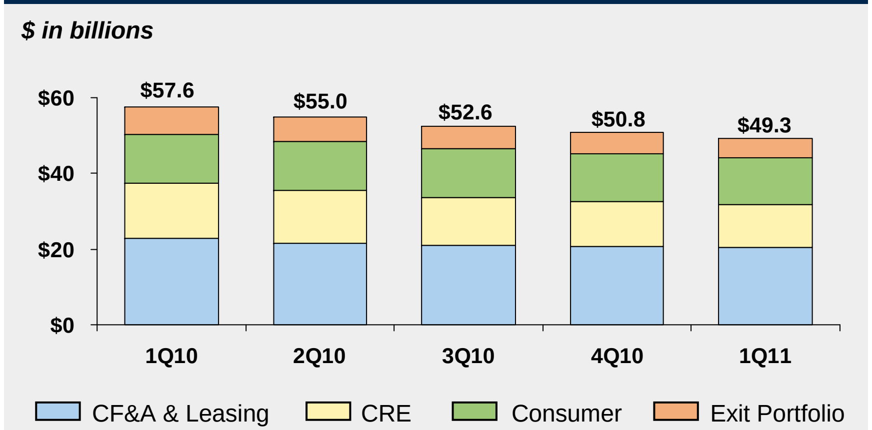
## Highlights

- Key's loan to deposit ratio at March 31, 2011 was 91% (a)
- Commercial Banking: 4% annualized loan growth in 1Q11 versus 4Q10
- Improving deposit mix
  - High cost CDs maturing
  - Growth in non-time deposits

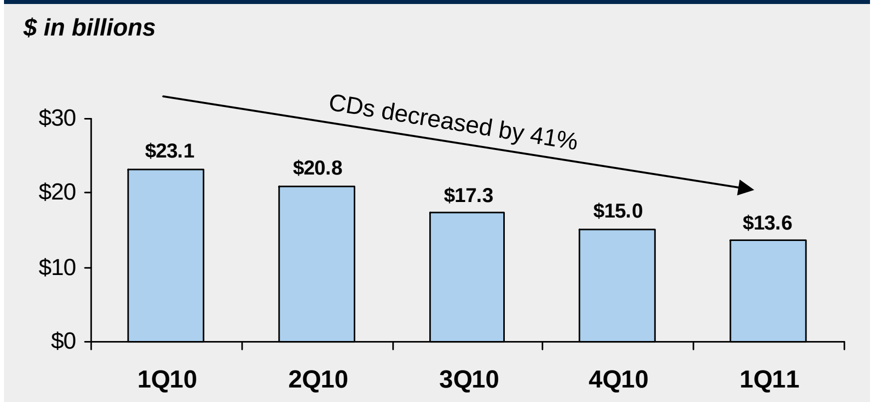
## Non-time Deposits (b)




## Average Loans



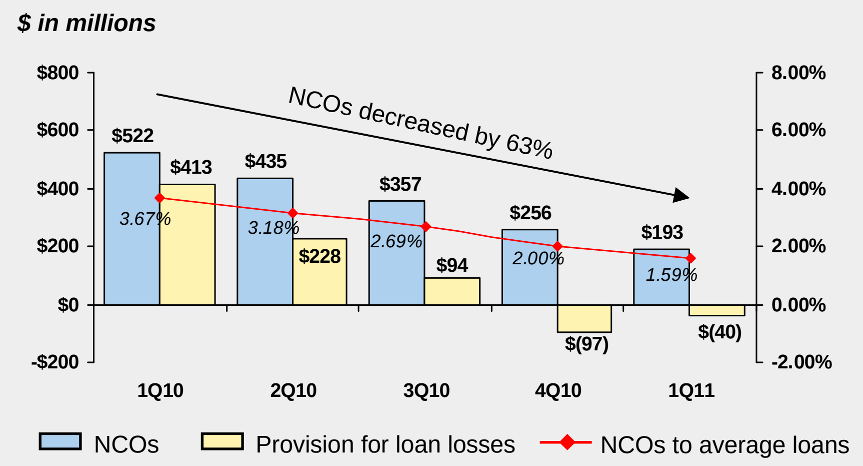

## Average CD Balances



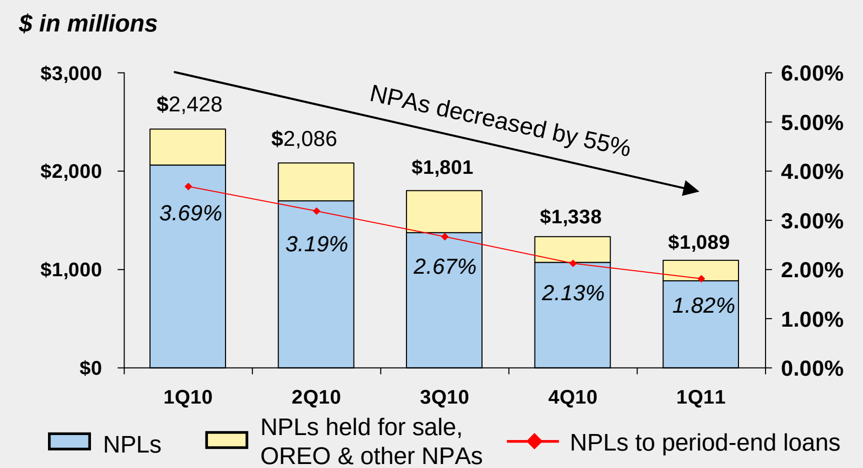

(a) Ending balances; loans & loans held for sale (excluding education loans in the securitization trusts) to deposits (excluding deposits in foreign office)
(b) Average balances, excludes time deposits and deposits in foreign office

# Significant Improvement in Asset Quality

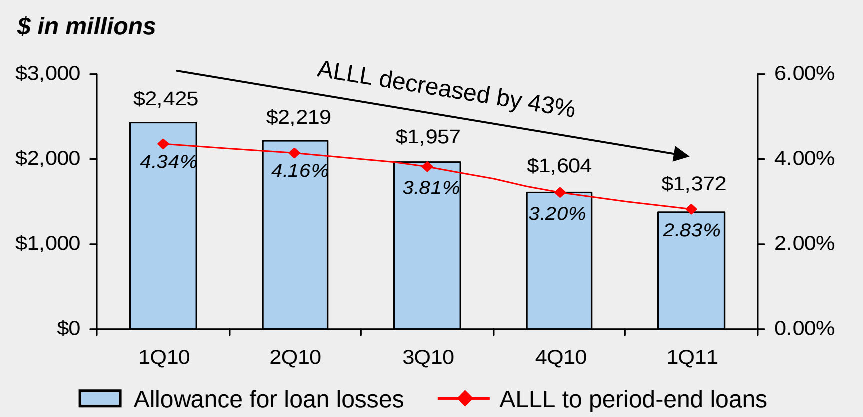
## Net Charge-offs & Provision for Loan Losses



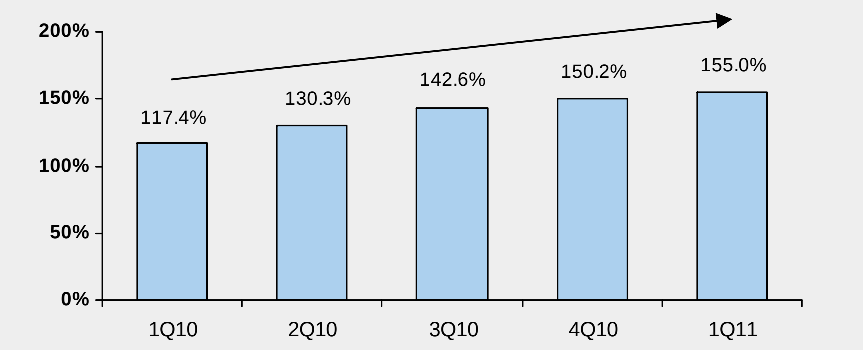

## Nonperforming Assets




## Allowance for Loan Losses




## Allowance to Nonperforming Loans




**Key expects NCOs and NPAs to continue to decline in 2011**

# Total Revenue

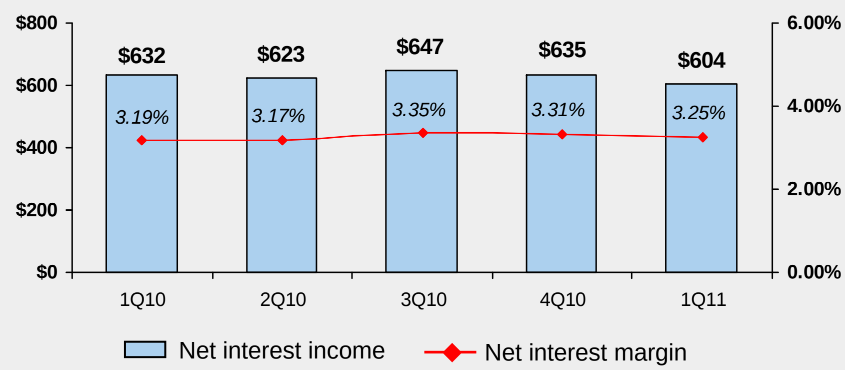
## Highlights

- Improved funding mix has reduced cost of deposits and benefits net interest margin
- Positioned to benefit from rising rates
- Targeting specific high-opportunity client segments in our Community Bank and Corporate Bank
- Improving alignment of products and services across organization

## Net Interest Margin (TE) Trend

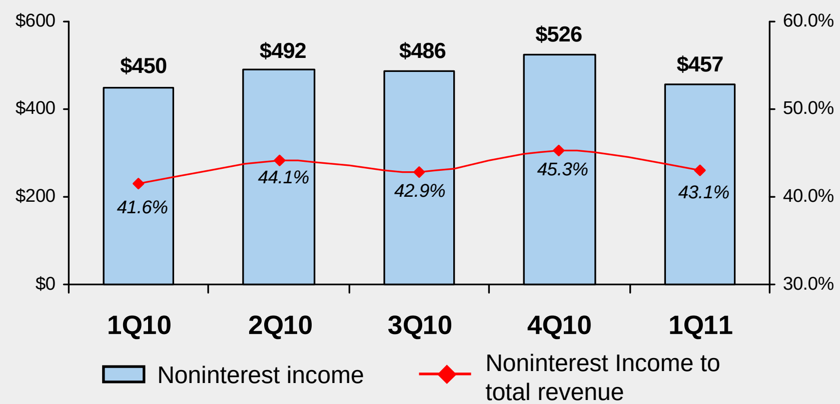
*$ in millions*

**Continuing Operations**

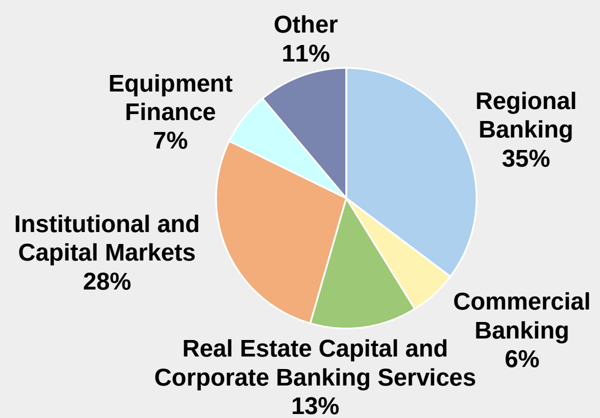



## Noninterest Income and % of Total Revenue

*$ in millions*




## Diverse Noninterest Income – 1Q11




TE = Taxable equivalent

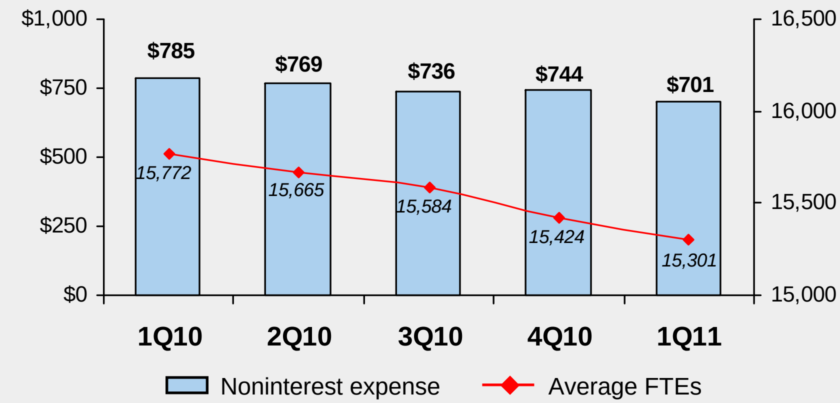
# Focused Expense Management

## Highlights

- Keyvolution annual run rate savings achieved from 4Q08 through 1Q11 were $317 million
  - Personnel costs were reduced by $205 million related to headcount reductions
  - Non-personnel expense declined by $112 million – occupancy, communications & travel
- FDIC assessment expense estimated to decline by $30 - $60 million in 2011

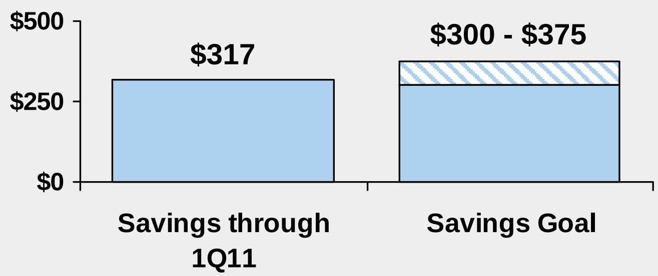
## Noninterest Expense and Average FTEs

*$ in millions*




## Keyvolution Cost Savings [a]

*$ in millions*




## Lowering Noninterest Expense Base

*$ in millions*

| | Full-year noninterest expense [b] | Qtr. Average noninterest expense |
|---|---|---|
| **2009** | $3,246 | $812 |
| **2010** | 3,082 | 771 |
| **2011** | 2,800 - 2,900 | 700 - 725 |

**Focused on creating positive operating leverage**

(a) Before one-time costs and investments
(b) Noninterest expense excludes provision (credit) for losses on lending-related commitments and intangible asset impairment

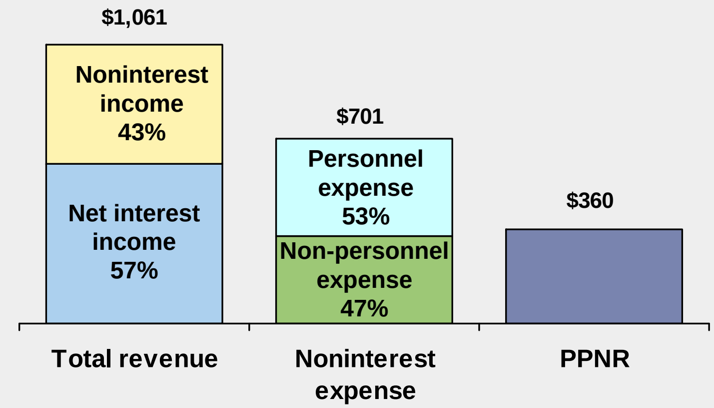
# Pre-Provision Net Revenue [a] and ROAA [b]

## Highlights

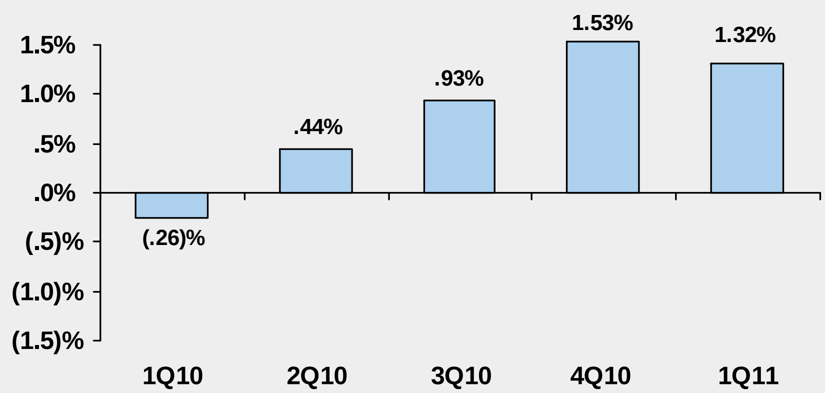
- ROA target: 1.00% to 1.25%
- Expenses well controlled
- Provision for loan losses expected to normalize over time
- Focused on generating positive operating leverage

## 1Q11 Pre-Provision Net Revenue

*$ in millions*

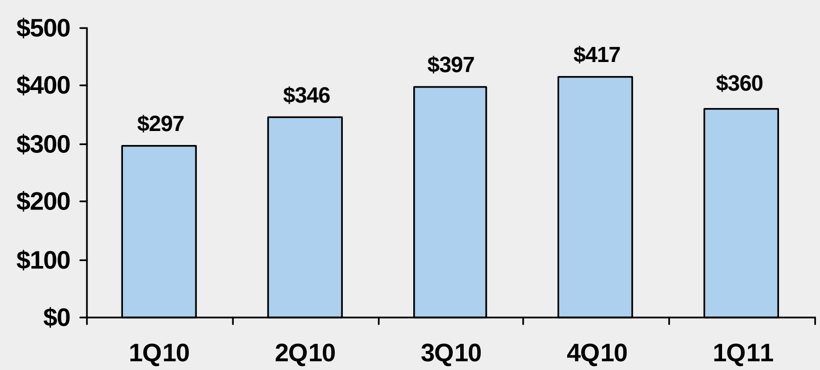



## Return on Average Assets




## Pre-Provision Net Revenue Trend

*$ in millions*




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

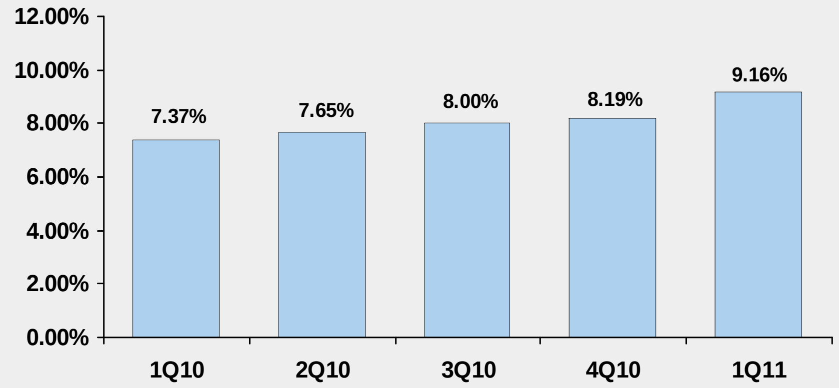
(b) From continuing operations.

# Strong Capital Ratios

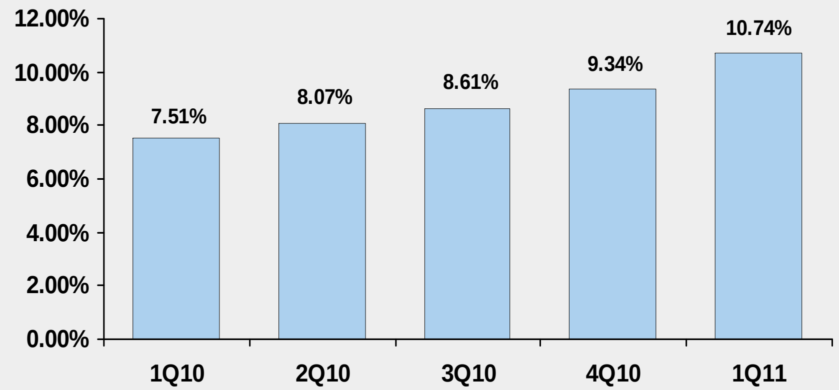
## Highlights

- Peer leading capital position supports growth
- Positioned for successful transition to Basel III
- Continued capital generation through execution of strategy
- Continued focus on disciplined capital management

## Tangible Common Equity to Tangible Assets




## Tier 1 Common Equity



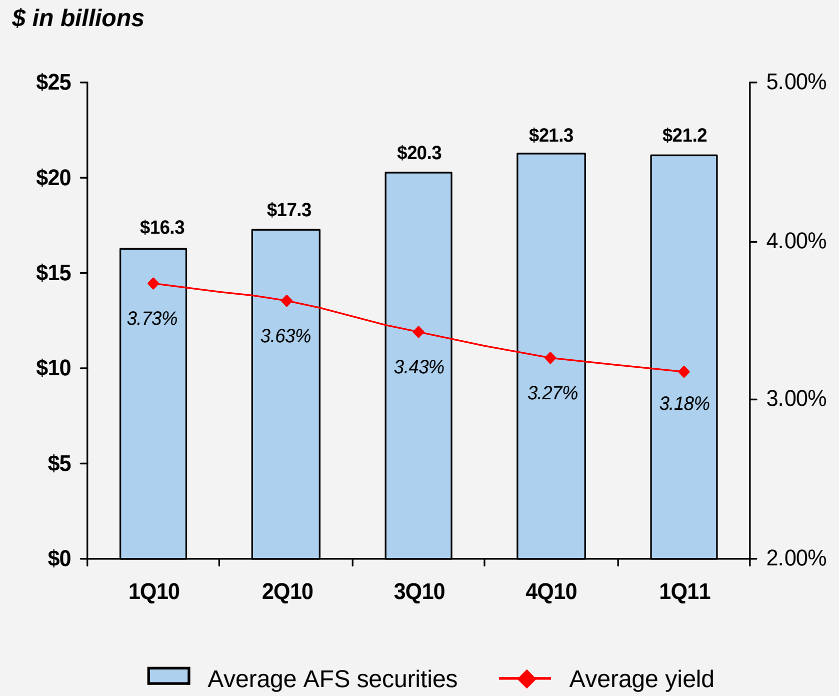
# Appendix

# High Quality Investment Portfolio

## Highlights

- Portfolio composed of Agency or GSE backed: GNMA, Fannie & Freddie
  - No private label MBS or financial paper
- Average portfolio maturity at March 31, 2011: 3.2 years
- Unrealized net gain of $366 million on available-for-sale securities portfolio at 3/31/11
- March CMO sale of $1.5 billion in connection with loss of CRE escrow deposits (brings quarter-end total down to $19.4 billion)

## Available for Sale Securities



# Credit Quality

## 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 3/31/11 | 1Q11 | 1Q11 | 4Q10 | 1Q11 | 4Q10 | 3/31/11 | 12/31/10 | 3/31/11 | 3/31/11 | 3/31/11 |
| **Commercial, financial and agricultural** | $16,440 | $16,311 | $32 | $80 | *.80 %* | *1.92 %* | $221 | $242 | $419 | *2.55 %* | *189.59 %* |
| **Commercial real estate:** | | | | | | | | | | | |
| Commercial mortgage | 8,806 | 9,238 | 43 | 52 | *1.89* | *2.17* | 245 | 255 | 386 | *4.38* | *157.55* |
| Construction | 1,845 | 2,031 | 30 | 28 | *5.99* | *4.39* | 146 | 241 | 117 | *6.34* | *80.14* |
| **Commercial lease financing** | 6,207 | 6,335 | 11 | 12 | *.70* | *.73* | 42 | 64 | 132 | *2.13* | *314.29* |
| **Real estate - residential mortgage** | 1,803 | 1,810 | 9 | 11 | *2.02* | *2.38* | 84 | 98 | 40 | *2.22* | *47.62* |
| **Home equity:** | | | | | | | | | | | |
| Community Bank | 9,421 | 9,453 | 24 | 26 | *1.03* | *1.08* | 99 | 102 | 111 | *1.18* | *112.12* |
| Exit | 627 | 647 | 14 | 13 | *8.78* | *7.52* | 13 | 18 | 45 | *7.18* | *346.15* |
| **Consumer — Community Bank** | 1,141 | 1,157 | 10 | 14 | *3.51* | *4.75* | 3 | 4 | 50 | *4.38* | *N/M* |
| **Consumer other:** | | | | | | | | | | | |
| Marine | 2,112 | 2,174 | 19 | 17 | *3.54* | *2.94* | 31 | 42 | 68 | *3.22* | *219.35* |
| Other | 150 | 156 | 1 | 3 | *2.60* | *7.13* | 1 | 2 | 4 | *2.67* | *400.00* |
| **Continuing total** | **$48,552** | **$49,312** | **$193** | **$256** | ***1.59 %*** | ***2.00 %*** | **$885** | **$1,068** | **$1,372** | ***2.83 %*** | ***155.03 %*** |
| Discontinued operations - education lending business | 6,304 | 6,377 | 35 | 32 | *4.33* | *3.78* | 22 | 40 | 111 | *3.43* | *N/M* |
| **Consolidated total** | **$54,856** | **$55,689** | **$228** | **$288** | ***1.76 %*** | ***2.11 %*** | **$907** | **$1,108** | **$1,483** | ***2.86 %*** | ***163.51 %*** |

N/M = Not Meaningful

(a) Net charge-off amounts are annualized in calculation. NCO ratios for discontinued operations and consolidated Key exclude education loans in the securitization trusts since valued at fair-market value.

(b) 3-31-11 allowance by portfolio is estimated. Allowance/period loans ratios for discontinued operations and consolidated Key exclude education loans in the securitization trusts since valued at fair-market value.

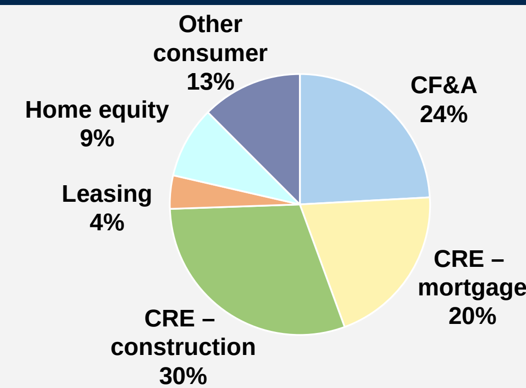
# Substantial Reduction in Net Charge-offs

## Net Charge-offs by Loan Type

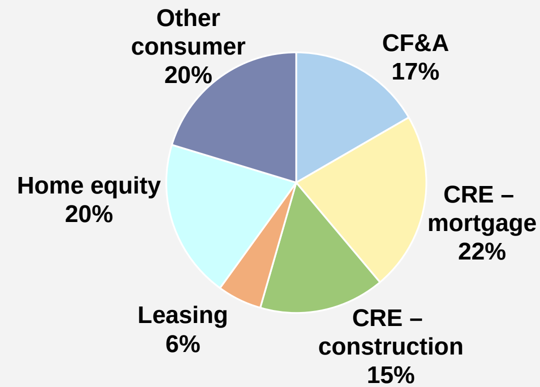
***$ in millions***

| | 1Q11 | 4Q10 | 1Q10 | $ Change 4Q10 | $ Change 1Q10 |
|---|---|---|---|---|---|
| CF&A | $32 | $80 | $126 | $(48) | $(94) |
| CRE - mortgage | 43 | 52 | 106 | (9) | (63) |
| CRE - construction | 30 | 28 | 157 | 2 | (127) |
| Leasing | 11 | 12 | 21 | (1) | (10) |
| Total commercial | 116 | 172 | 410 | (56) | (294) |
| Home equity | 38 | 39 | 47 | (1) | (9) |
| Other consumer | 39 | 45 | 65 | (6) | (26) |
| Total consumer | 77 | 84 | 112 | (7) | (35) |
| Total | $193 | $256 | $522 | $(63) | $(329) |
| NCOs to avg. loans | 1.59% | 2.00% | 3.67% | | |
| Exit portfolio [(a)] | $41 | $81 | $153 | $(40) | $(112) |
| Exit portfolio NCOs as a % of total NCOs | 21.2% | 31.6% | 29.3% | | |

## Net Charge-offs 1Q10 = $522 million



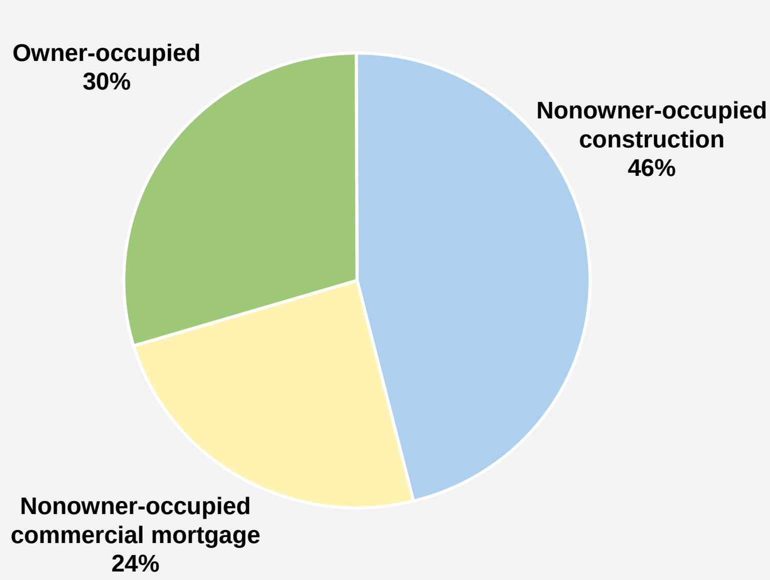

## Net Charge-offs 1Q11 = $193 million



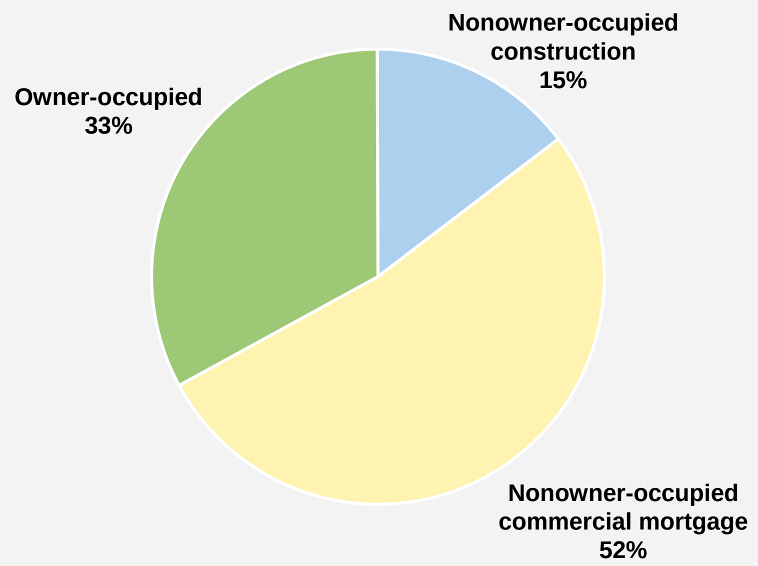

(a) Exit portfolio NCOs are included in the individual loan types listed above

# Commercial Real Estate Transformation

**Total Outstanding Balances at 12/31/07 = $17.7 billion**




**Total Outstanding Balances at 3/31/11 = $10.7 billion**




**Commercial Real Estate loan balances decreased by 40% since 2007**

# Commercial Real Estate Loans – 3/31/11

## Commercial Real Estate by Property Type and Geography

***$ in millions***

| | Geographic Region | | | | | | | % of | Commercial | |
|---|---|---|---|---|---|---|---|---|---|---|
| | West | Southwest | Central | Midwest | Southeast | Northeast | Total | Total CRE | Mortgage | Construction |
| Nonowner-occupied: | | | | | | | | | | |
| Retail properties | $360 | $193 | $238 | $362 | $536 | $218 | $1,907 | 17.9 % | $1,557 | $350 |
| Multifamily properties | 178 | 179 | 365 | 196 | 391 | 209 | 1,518 | 14.2 | 1,054 | 464 |
| Health facilities | 300 | - | 145 | 219 | 217 | 175 | 1,056 | 9.9 | 993 | 63 |
| Office buildings | 142 | 74 | 132 | 134 | 72 | 311 | 865 | 8.1 | 714 | 151 |
| Warehouses | 208 | - | 49 | 79 | 74 | 88 | 498 | 4.7 | 480 | 18 |
| Residential properties | 96 | 26 | 76 | 75 | 77 | 75 | 425 | 4.0 | 112 | 313 |
| Hotels/motels | 75 | - | 43 | 5 | 147 | 37 | 307 | 2.9 | 247 | 60 |
| Land and development [(a)] | 21 | 17 | 41 | 9 | 50 | 71 | 209 | 2.0 | 67 | 142 |
| Manufacturing facilities | 2 | - | 5 | 8 | - | 11 | 26 | .2 | 24 | 2 |
| Other | 83 | 2 | 13 | 51 | 82 | 98 | 329 | 3.1 | 311 | 18 |
| Total nonowner-occupied | $1,465 | $491 | 1,107 | 1,138 | 1,646 | 1,293 | 7,140 | 67.0 | 5,559 | 1,581 |
| Owner-occupied | 1,408 | 60 | 334 | 762 | 150 | 797 | 3,511 | 33.0 | 3,247 | 264 |
| Total | $2,873 | $551 | $1,441 | $1,900 | $1,796 | $2,090 | $10,651 | 100.0 % | $8,806 | $1,845 |
| Nonowner-occupied: March 31, 2011 | | | | | | | | | | |
| Nonperforming loans | $68 | $27 | $49 | $40 | $64 | $54 | $302 | N/M | $166 | $136 |
| 90+ days past due | 6 | - | 10 | 2 | - | 29 | 47 | N/M | 24 | 23 |
| 30-89 days past due | 30 | - | 28 | 9 | 18 | 11 | 96 | N/M | 53 | 43 |
| Nonowner-occupied: December 31, 2010 | | | | | | | | | | |
| Nonperforming loans | $99 | $47 | $58 | $44 | $115 | $45 | $408 | N/M | $182 | $226 |
| 90+ days past due | 3 | 21 | 11 | 20 | 16 | 3 | 74 | N/M | 37 | 37 |
| 30-89 days past due | 11 | 23 | 10 | 4 | - | 14 | 62 | N/M | 32 | 30 |

(a) Nonresidential land and development loans.

N/M = Not Meaningful

# Home Equity Loans – 3/31/11

## Community Bank – Home Equity

| *$ in millions, except average loan size* | Loan Balances | Average Loan Size ($) | Average FICO | Average LTV [a] | % of Loans LTV>90% | Vintage (% of Loans) 2010 and 2011 | 2009 | 2008 | 2007 | 2006 and prior |
|---|---|---|---|---|---|---|---|---|---|---|
| Home equity loans and lines | | | | | | | | | | |
| First lien | $ 4,969 | $ 57,717 | 750 | 66 % | .5 % | 14 % | 11 % | 12 % | 8 % | 55 % |
| Second lien | 4,452 | 44,240 | 748 | 75 | 3.6 | 10 | 9 | 19 | 17 | 45 |
| Total home equity loans and lines | $ 9,421 | $ 50,452 | 749 | 70 | 1.9 | 12 | 10 | 15 | 13 | 50 |
| Nonaccrual loans | | | | | | | | | | |
| First lien | $ 53 | $ 70,888 | 709 | 73 % | .4 % | 1 % | 3 % | 4 % | 13 % | 79 % |
| Second lien | 46 | 54,738 | 707 | 79 | 5.0 | - | 2 | 15 | 23 | 60 |
| Total home equity nonaccrual loans | $ 99 | $ 62,381 | 708 | 75 | 2.4 | - | 3 | 9 | 18 | 70 |
| First quarter net charge-offs | $ 24 | | | | | - | 1 % | 16 % | 31 % | 52 % |
| Net loan charge-offs to average loans | 1.03 % | | | | | | | | | |

## Exit Portfolio – Home Equity

| *$ in millions, except average loan size* | Loan Balances | Average Loan Size ($) | Average FICO | Average LTV [a] | % of Loans LTV>90% | Vintage (% of Loans) 2010 and 2011 | 2009 | 2008 | 2007 | 2006 and prior |
|---|---|---|---|---|---|---|---|---|---|---|
| Home equity loans | | | | | | | | | | |
| First lien | $ 27 | $ 22,946 | 748 | 32 % | .5 % | - | - | 1 % | 24 % | 75 % |
| Second lien | 600 | 25,657 | 731 | 82 | 32.8 | - | - | 2 | 40 | 58 |
| Total home equity loans | $ 627 | $ 25,527 | 731 | 80 | 31.4 | - | - | 1 | 40 | 59 |
| Nonaccrual loans | | | | | | | | | | |
| First lien | $ 1 | $ 19,002 | 692 | 39 % | - | - | - | - | 7 % | 93 % |
| Second lien | 12 | 28,648 | 702 | 84 | 35.6 % | - | - | 2 % | 39 | 59 |
| Total home equity nonaccrual loans | $ 13 | $ 28,039 | 701 | 83 | 34.1 | - | - | 2 | 37 | 61 |
| First quarter net charge-offs | $ 14 | | | | | - | - | - | 49 % | 51 % |
| Net loan charge-offs to average loans | 8.78 % | | | | | | | | | |

(a) Average LTVs are at origination. Current average LTVs for Community Bank total home equity loans and lines is approximately 79%, which compares to 76% at the end of the fourth quarter of 2010.

# Exit Loan Portfolio

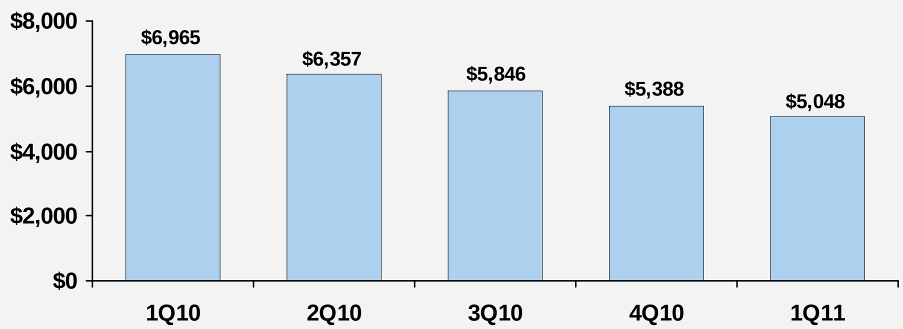
## Exit Loan Portfolio

*$ in millions*

| | Balance Outstanding | | Change 3-31-11 vs. | Net Loan Charge-offs | | Balance on Nonperforming Status | |
|---|---|---|---|---|---|---|---|
| | 3-31-11 | 12-31-10 | 12-31-10 | 1Q11 | 4Q10 | 3-31-11 | 12-31-10 |
| Residential properties – homebuilder | $87 | $113 | $(26) | $2 | $16 | $44 | $66 |
| Marine and RV floor plan | 150 | 166 | (16) | 3 | 12 | 35 | 37 |
| Commercial lease financing [a] | 1,922 | 2,047 | (125) | 2 | 20 | 21 | 46 |
| Total commercial loans | 2,159 | 2,326 | (167) | 7 | 48 | 100 | 149 |
| Home equity – Other | 627 | 666 | (39) | 14 | 13 | 13 | 18 |
| Marine | 2,112 | 2,234 | (122) | 19 | 17 | 31 | 42 |
| RV and other consumer | 150 | 162 | (12) | 1 | 3 | 1 | 1 |
| Total consumer loans | 2,889 | 3,062 | (173) | 34 | 33 | 45 | 61 |
| Total exit loans in loan portfolio | $5,048 | $5,388 | $(340) | $41 | $81 | $145 | $210 |
| Discontinued operations - education lending business (not included in exit loans above) [b] | $6,318 | $6,466 | $(148) | $35 | $32 | $22 | $39 |

## Exit Loan Portfolio Trend (Excluding Discontinued Operations)

*$ in millions*




(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 consolidated education loan securitization trusts.