Barclays Capital 2011 Global Financial Services Conference

KeyCorp

Strong, Focused and Building Momentum

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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 periods ended March 31, 2011 and June 30, 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.

Highlights

Key is a strong company that is well-positioned to leverage its distinctive capabilities

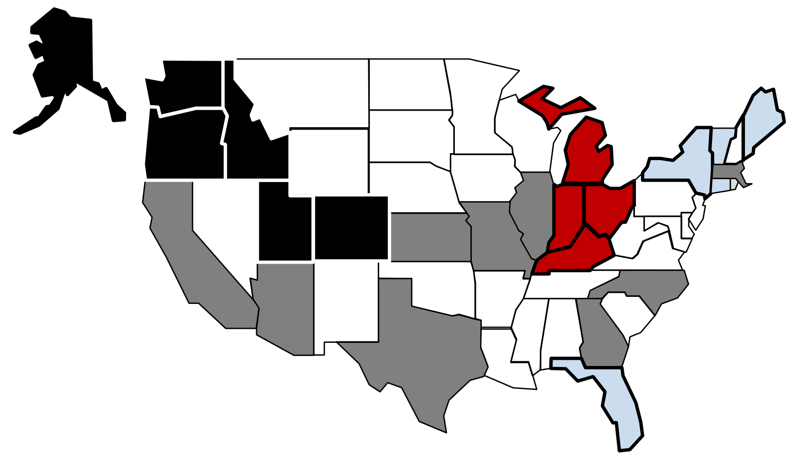
- **Well-positioned for current environment and leveraged to improving economy**
- **Differentiated business model is building sustainable momentum**
- **Strong financial position provides flexibility and supports growth opportunities**
- **Disciplined capital management focused on delivering shareholder value**

Key – An Overview

Key Facts

- The 14th largest U.S. bank-based financial services company
- Assets of approximately $90 billion
- Market capitalization of $8 billion
- 15,300 employees
- Unique and diverse geography
  - Building presence in higher-growth markets in Rocky Mountain and Northwest regions
  - Strong market share in Great Lakes and Northeast regions
  - Targeting specific industries in selected states outside branch footprint

Diverse, Advantaged Geography



	Rocky Mountain & Northwest	Great Lakes	Northeast	Corporate Bank
Branches	397	348	303	Includes offices in these states and all Community Bank regions
ATMs	573	553	438	
Loans	$10.0B	$6.6B	$5.5B	
Deposits	$15.6B	$15.5B	$14.0B	

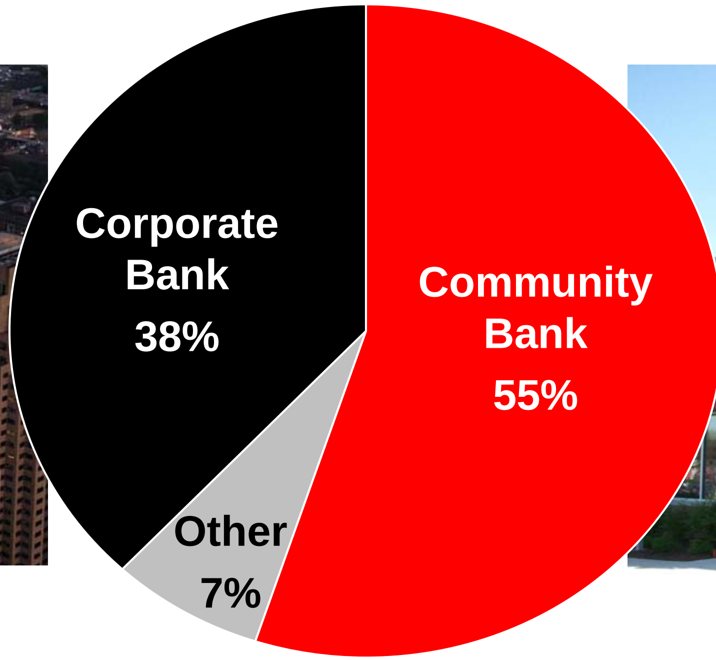
Provides combination of profitability and opportunities for growth

Note: All figures as of June 30, 2011

Diverse and Balanced Business Mix

2011 YTD Revenue

Corporate Bank



Community Bank

Note:
2011 YTD Revenue from continuing operations
Other: consisting of corporate treasury, principal investing and exit portfolios

Our Growth Strategy

Key grows by building enduring relationships through client-focused solutions and extraordinary service

- **Using client insights to deliver valued service, solutions and expertise**
- **Setting the industry standard for customer service**
- **Delivering more value to business clients by combining local knowledge and service with specialized expertise and industry knowledge**
- **Working together across business lines to identify, share and convert new opportunities**

Focused execution will drive our success

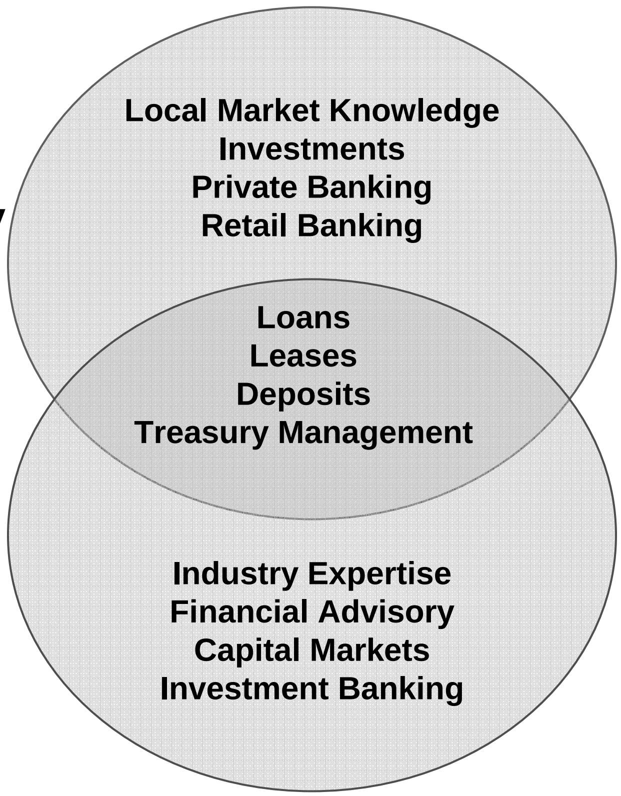
How We Will Grow

Distinctive Business Model

Distinctive Capabilities	Business Segments	Target Industries
	Small Business	Industrial
	Business Banking	Healthcare
	Middle Market	Energy
	Large Corporate	Consumer Products
		Real Estate
		Public Sector

Community Bank

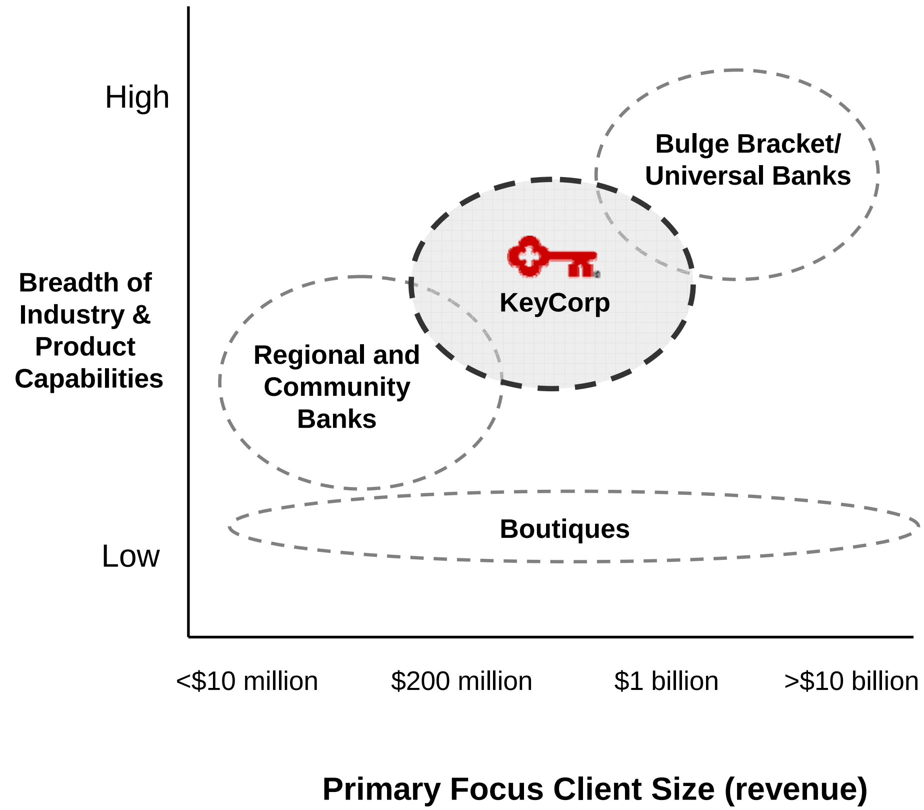
Corporate Bank



Competitive Advantage

Corporate and Community Bank Business Continuum

- **Delivering more value to business clients by combining the local knowledge and service of a Community Bank with the specialized expertise and industry knowledge of a Corporate Bank**
- **Distinctive knowledge and capabilities in the middle market and targeted industries**
- **Unique go-to-market alignment of Community and Corporate Bank**
- **Broadest range of products and expertise delivered with local authority**



How We Will Grow

Relationship Strategy in Action – A Client Story

Key helped a small business owner transform his company by providing working capital and financing the acquisition of multiple plants and equipment

Client Needs

2005

- Refinance existing debt with other banks
- Acquisition of manufacturing facility for start up business

Branch referral initiates relationship

- SBA 504 mortgage and term loan

2006 - 2009

Rapid Growth Funding

Client transitions from Business Banking to Commercial Banking

- Various financing
- Working capital
- Leasing

2010

Acquired, revitalized and opened new plant

Integrated Corporate Bank capabilities

- Senior credit
- Syndicated financing
- Advice on national expansion
- Clean tech expertise

2011

Growth Funding:

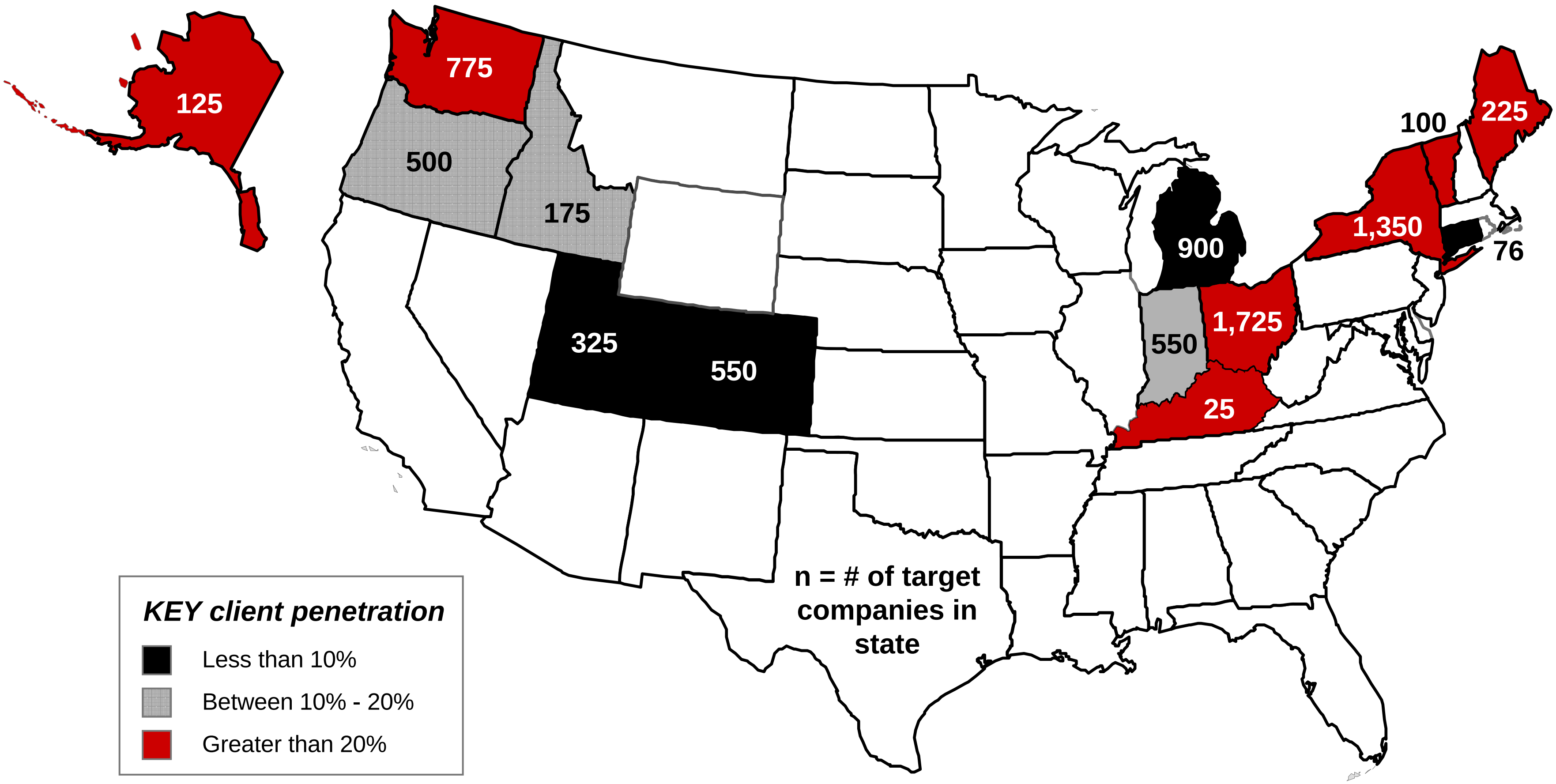
- Capital Expenditure financing
- Dividend distribution

Growth capital

Key Solutions

Targeted Collaboration for Growth
Community and Corporate Bank

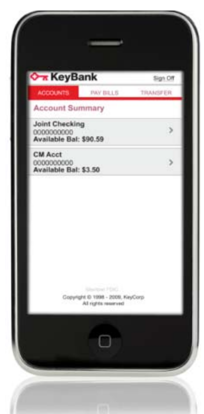
Our footprint contains more than 7,000 targets in our focus industry segments with revenue between $25 million and $1.5 billion — 18% are clients

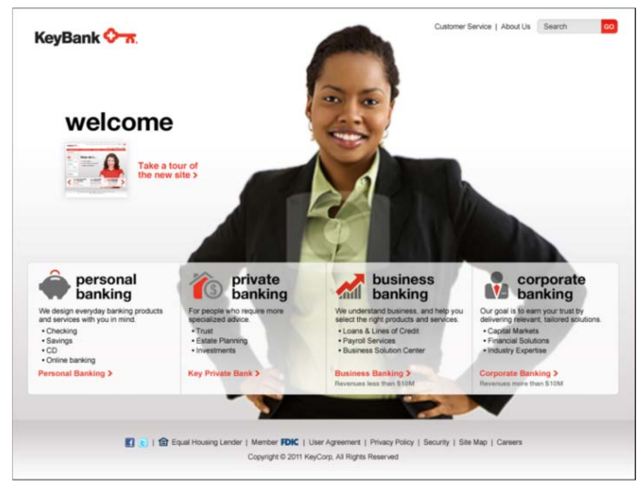


Investing for Growth

People, Infrastructure and Technology

- **Investing in delivery channels to better serve clients**
  - **Opened 107 new branches and completed renovations on 245 branches since 2007**
  - **Targeting higher growth markets where Key has the opportunity to build branch density**
  - **Enhancing online and mobile capabilities**
- **Optimizing channel usage to reduce cost to serve and honor client preferences**
- **Hired over 100 senior professionals to our Corporate Bank platform since January 2010**
- **Investing in new client-facing positions in Community Bank**
- **Improving client insight through technology investments**





Differentiating Through Sales and Service

Community Bank	
ACSI American Customer Satisfaction Index	Key outperforms all major competitors in customer satisfaction *(2010)*
Greenwich Associates	Overall Satisfaction with Treasury Management and Personal Banking *(2010)*
Market Probe www.marketprobe.com	Midwestern Region Retail Banking Customer Advocacy Winner *(2010)*
corporate insight	5 Medals for: Online Banking and Online Account Opening *(2010)*
Top Bank For Customer Service As rated by BusinessWeek	*BusinessWeek's* Top-25 Client Service Champ *(2009)*
tns	#1 among U.S. bank in customer satisfaction – significantly outpacing all major competitors *(2011)*

Corporate Bank	
Greenwich Associates	Highly-ranked small- and mid-cap equity research and sales teams *(2011)*
The Wall Street Journal / StarMine	Eight equity research analysts receive awards for securities selection and earnings estimation *(2011)*
Thomson Reuters	#1 among domestic regional banks in equity capital markets revenue *(2010)*
	#1 in REIT equity capital markets underwriting (by number of transactions) *(2010)*
monitor 100	#6 bank-owned equipment finance company by assets *(2010)*

Key's Reputation Score was among the highest in our peer group in a 2011 study by Reputation Institute and the American Banker

What You Can Expect

Focused execution of strategy will improve returns and deliver shareholder value

Focused Execution of Business Plan

- Improve sales productivity
- Consistent service delivery
- Turn knowledge and insight into value for clients

Organic Growth of the Franchise

- Collaborate to grow:
  - client acquisition
  - relationship profitability
  - share in targeted markets and client segments

Disciplined Capital Management

- Maintain strong balance sheet
- Maintain a moderate risk profile
- Create positive operating leverage
- Deploy capital to increase value

Maximize Shareholder Value

Financial Review

Key's Targets for Success

KEY Business Model	KEY Metrics [a]	KEY 2Q11	Targets	Action Plans
Core funded	Loan to deposit ratio [b]	86%	90-100%	▪ Improve risk profile of loan portfolio and grow relationships ▪ Improve deposit mix and grow deposit base
Returning to a moderate risk profile	NCOs to average loans	1.11%	40-50 bps	▪ Focus on relationship clients ▪ Exit noncore portfolios ▪ Limit concentrations ▪ Focus on risk-adjusted returns
Growing high quality, diverse revenue streams	Net interest margin	3.19%	>3.50%	▪ Improve funding mix ▪ Focus on risk-adjusted returns ▪ Grow client relationships ▪ Leverage Key's total client solutions and cross-selling capabilities
	Noninterest income to total revenue	44%	>40%	
Creating positive operating leverage	Efficiency ratio	66%	60-65%	▪ Improve efficiency and effectiveness ▪ Leverage technology ▪ Change cost base to more variable from fixed
Executing our strategies	Return on average assets	1.23%	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) Represents period-end consolidated total loans and loans held for sale (excluding education loans in the securitization trusts) divided by period-end consolidated total deposits (excluding deposits in foreign office)

Financial Review

Financial Summary – Second Quarter 2011

	Metrics	2Q11	1Q11	2Q10
Financial Performance (a)	Income from continuing operations attributable to Key common shareholders	$.26	$.21	$.06
	Net interest margin (TE)	3.19%	3.25%	3.17%
	Return on average total assets	1.23	1.32	.44
Capital (b)	Tier 1 common equity	11.14%	10.74%	8.07%
	Tier 1 risk-based capital	13.93	13.48	13.62
	Tangible common equity to tangible assets	9.67	9.16	7.65
	Book value per common share	$9.88	$9.58	$9.19
Asset Quality (a)	Net loan charge-offs to average loans	1.11%	1.59%	3.18%
	NPLs to EOP portfolio loans	1.76	1.82	3.19
	NPAs to EOP portfolio loans + OREO + Other NPAs	1.98	2.23	3.88
	Allowance for loan losses to period-end loans	2.57	2.83	4.16
	Allowance for loan losses to NPLs	146.08	155.03	130.30

TE = Taxable equivalent, EOP = End of Period

(a) From continuing operations

(b) From consolidated operations

Financial Review

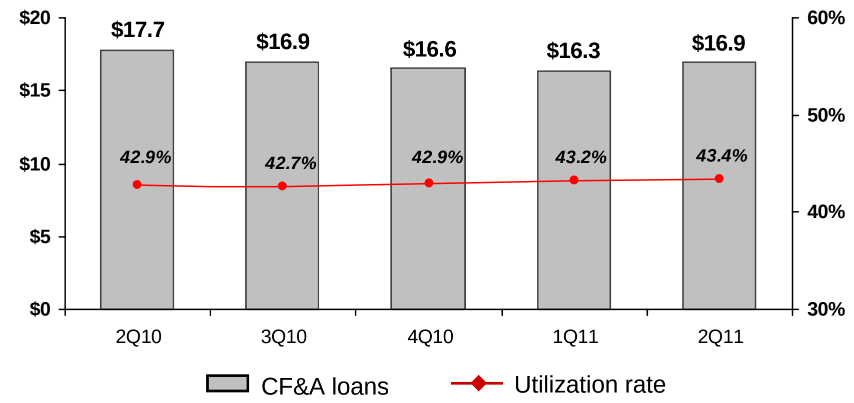
Stabilizing Loan Portfolio

Highlights

- **Commercial, Financial and Agricultural loans increased by 3.7% in 2Q11 compared to 1Q11**
  - **Modest growth in Commercial Banking and industrial vertical of Corporate Bank**
- **Commercial Real Estate loans continued to decline, but at a slower pace**
- **Slower run-off in exit portfolio and focus on targeted segments positions Key for future loan growth**

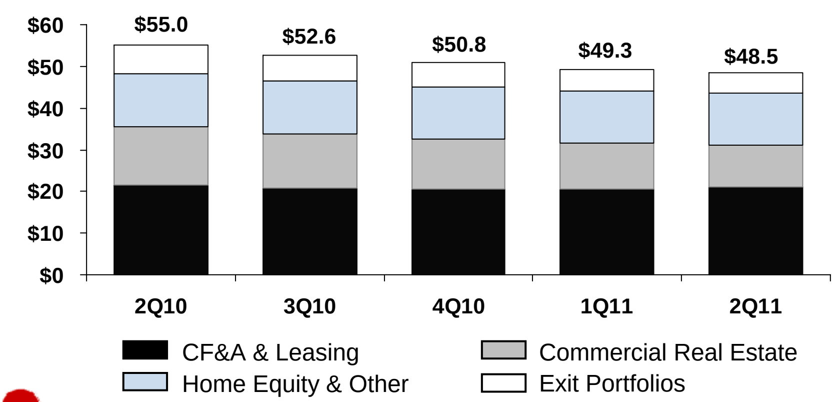
Average Commercial, Financial & Agricultural Loans

$ in billions

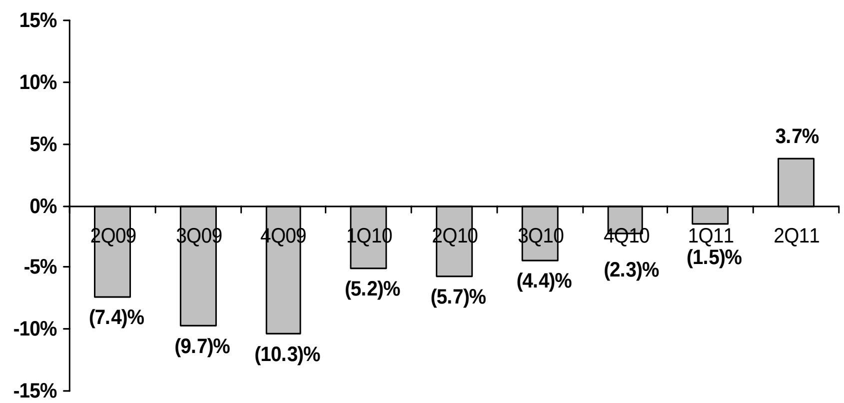


Average Loans

$ in billions



Quarterly % Change in Average CF&A Loans



Financial Review

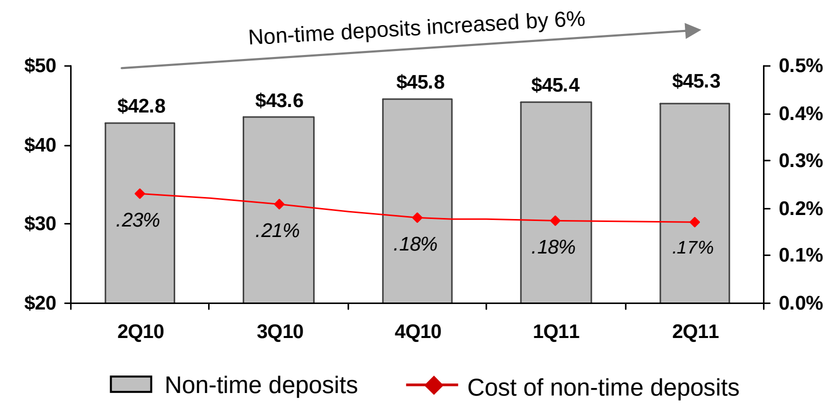
Improving Deposit Mix

Highlights

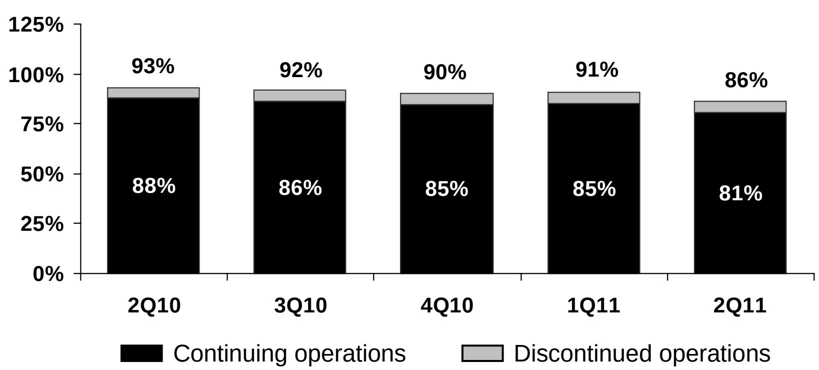
- **Higher cost CDs continue to decline, while lower cost deposits have remained strong**
- **Improved funding mix has reduced the cost of deposits**
- **Total CD maturities and average cost**
  - **2011: $4.3 billion at 1.51%**
  - **2012: $5.1 billion at 2.69%**
  - **2013 & beyond: $2.7 billion at 4.08%**

Average Non-time Deposits (a)

$ in billions

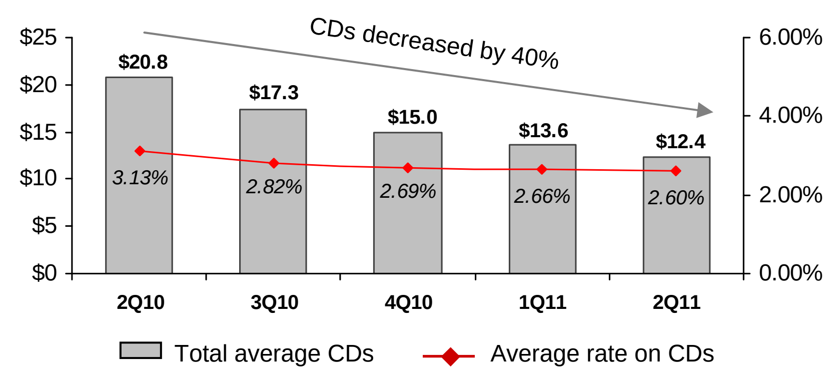


Loan to Deposit Ratio (b)



Average CD Balances

$ in billions



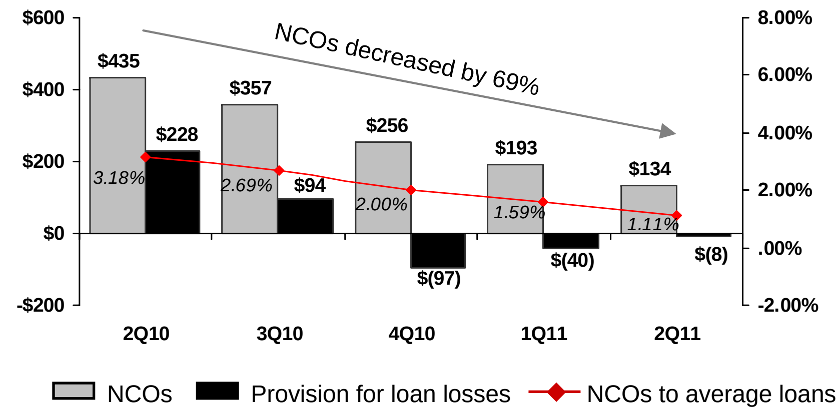
(a) Excludes time deposits and deposits in foreign office
(b) Represents period-end consolidated total loans and loans held for sale (excluding education loans in the securitization trusts) divided by period-end consolidated total deposits (excluding deposits in foreign office)

Financial Review

Continued Improvement in Asset Quality

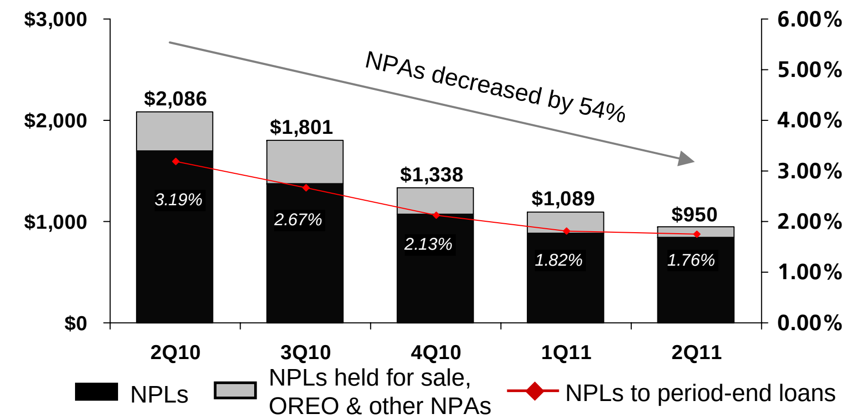
Net Charge-offs & Provision for Loan Losses

$ in millions



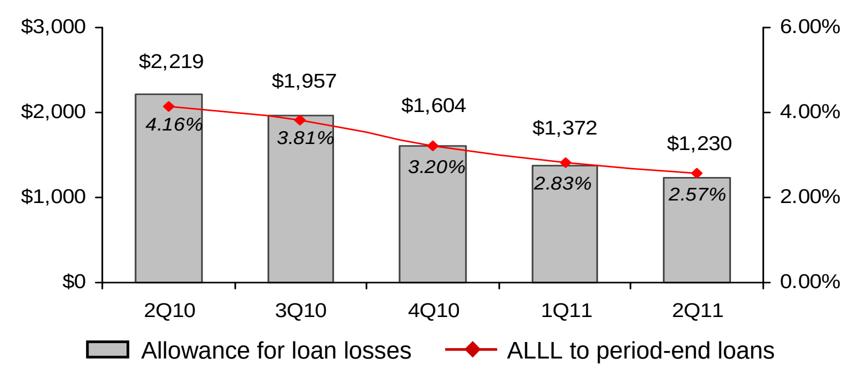
Nonperforming Assets

$ in millions

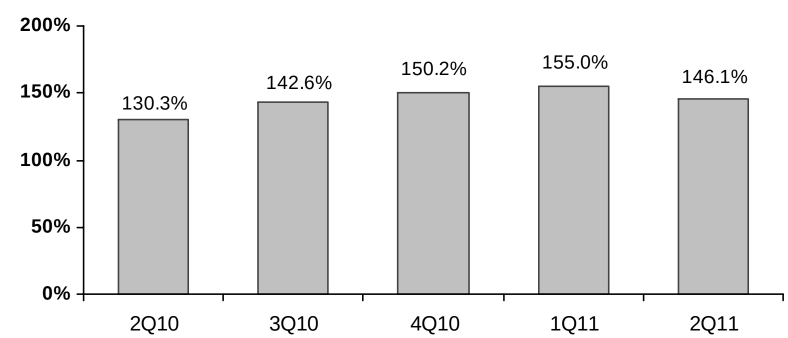


Allowance for Loan Losses

$ in millions



Allowance to Nonperforming Loans



Key expects NCOs and NPAs to continue to decline in 2011

Total Revenue

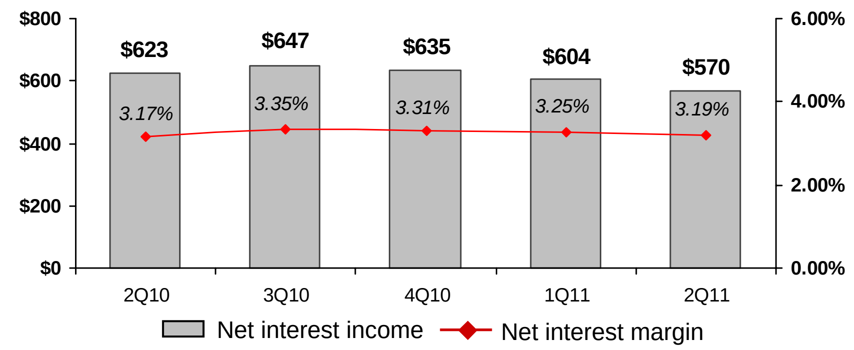
Highlights

- **Net interest income and NIM impacted by:**
  - **Decline in earnings assets related to TARP**
  - **Movement of escrow deposits**
  - **Hedge maturities**
- **Excess liquidity and low-rate environment pressuring net interest margin**
- **New client acquisition and execution of relationship-based model provide opportunities to grow noninterest income**

Net Interest Margin (TE) Trend

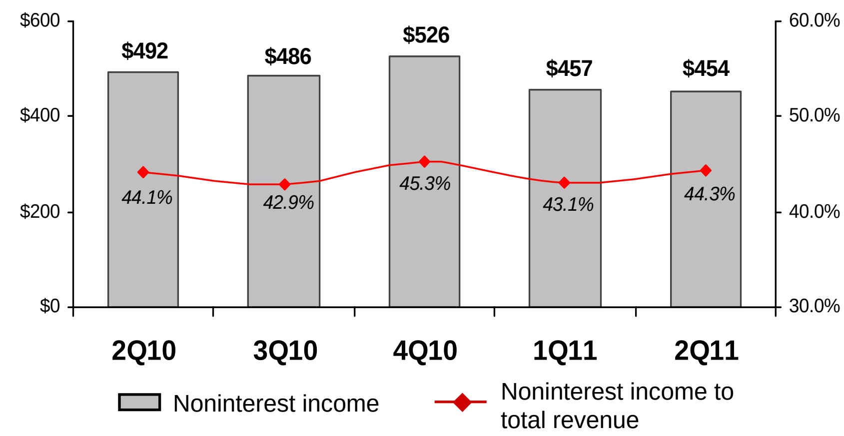
$ in millions

Continuing Operations



Noninterest Income and % of Total Revenue

$ in millions



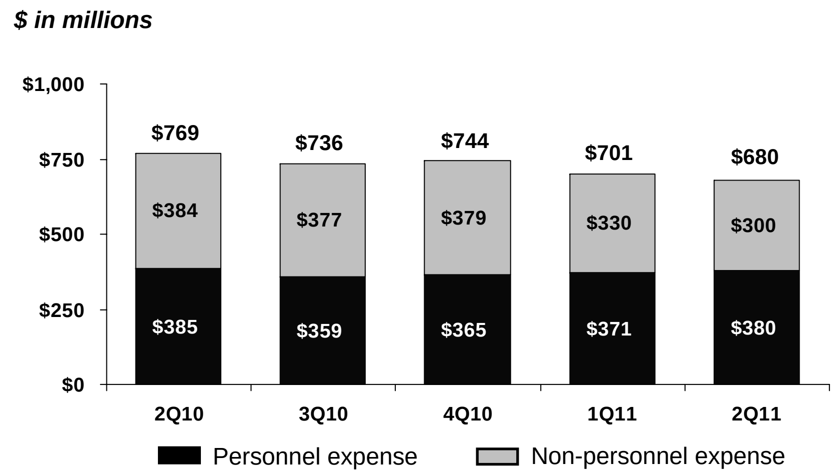
TE = Taxable equivalent

Focused Expense Management

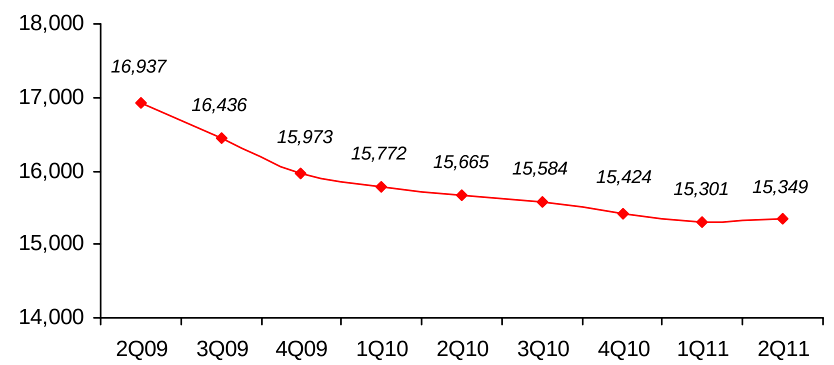
Highlights

- **Noninterest expense declined by $21 million compared to 1Q11**
  - **Sales of OREO properties resulted in net gains**
  - **Reduction in FDIC assessment expense**
- **Continuing to seek additional cost savings, having achieved Keyvolution target**

Noninterest Expense



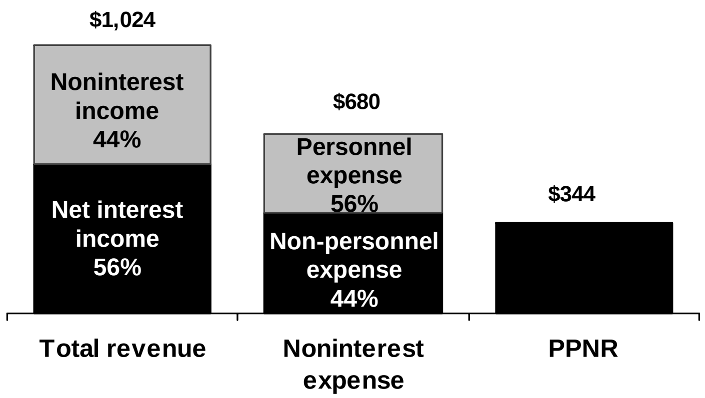
Average FTEs



Pre-Provision Net Revenue (a) and ROAA (b)

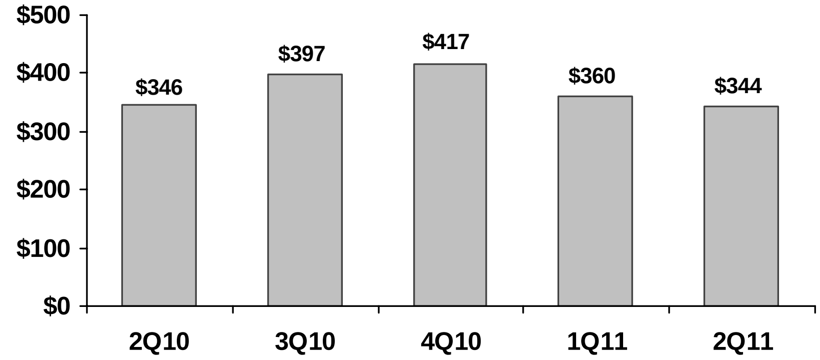
2Q11 Pre-Provision Net Revenue

$ in millions

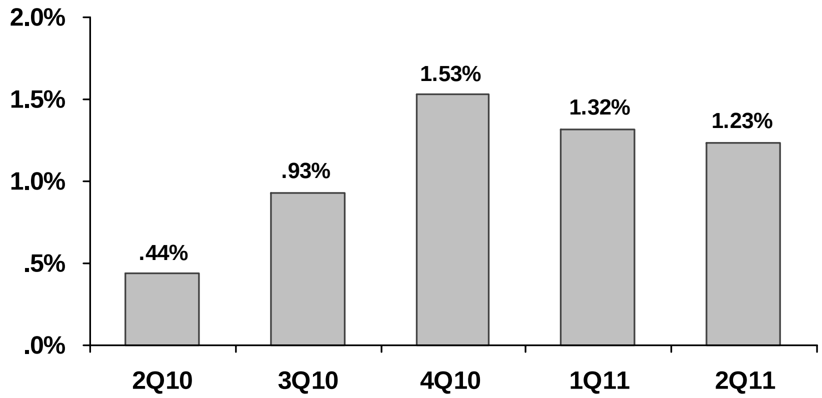


Pre-Provision Net Revenue Trend

$ in millions



Return on Average Assets



(a) Net interest income plus taxable-equivalent adjustment and noninterest income less noninterest expense
(b) From continuing operations

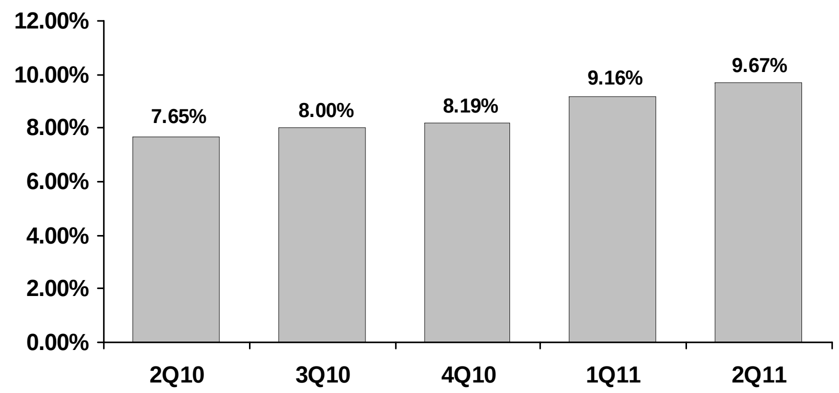
Financial Review

Strong Capital Ratios

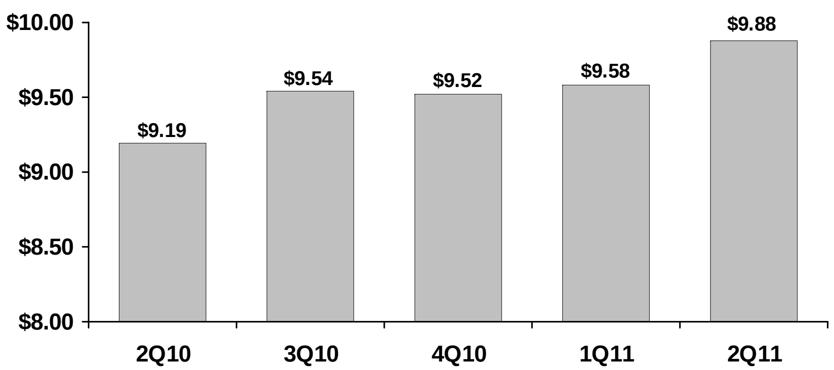
Highlights

- Peer leading capital position supports growth
- Positioned for successful transition to Basel III
- Continued capital generation through execution of strategy
- Increased quarterly common stock dividend

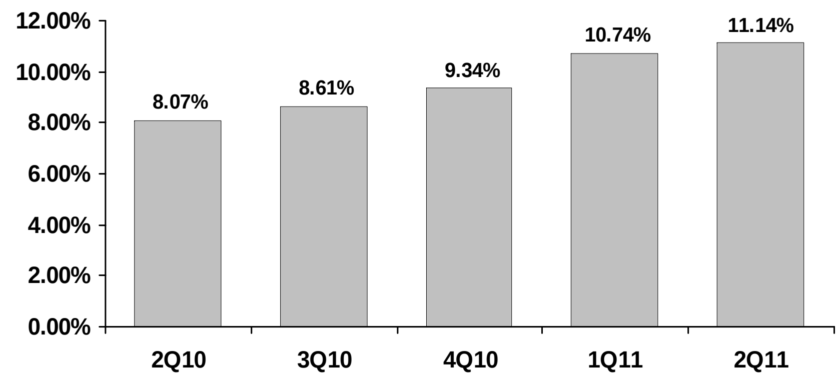
Tangible Common Equity to Tangible Assets



Book Value per Share



Tier 1 Common Equity



Why Invest In KEY

Strong, Focused and Building Momentum

- **Strong company, well-positioned for current environment and growth**
- **Differentiated business model is building sustainable momentum**
- **Strong financial position provides flexibility and supports growth opportunities**
- **Focused execution of strategy by a new and highly motivated management team**
- **Disciplined capital management focused on delivering shareholder value**
- **Trading at an attractive valuation**

Appendix

Performance

Community Bank Winning With Clients

Regional Banking

- Acquiring new clients during 1H11:
  - Consumer: 107,000 new DDA accounts
  - Private Banking: 600 new clients
  - Business Banking: 709 new clients
- Continuing to build the platform
  - Key Investment Services revenue up 43% from 2007 levels
  - Mortgage originations up 113% from 2007
  - SBA originations up 11% from 2010; national 7(a) unit ranking: #12 (#15 in 2009), SBA revenue is up 448% from 2010
  - Private Banking (investment management) new business volume up 28% from 2010

Commercial Banking

- Acquiring new clients:
  - Middle Market: 177 new clients in 1H11
- Commercial Banking: loans and leases up from linked quarter in 2011, due to underlying strength in Great Lakes and Northeast regions
- Average deposits up $822 million or 16% compared to prior-year quarter
- Collaboration across Key continues to have impact

Performance

Corporate Bank Winning with Clients

Real Estate Capital and Corporate Banking Services

- Focus on growing noninterest income through collaboration with KeyBanc Capital Markets
  - In 1H11, ranked #2 in REIT IPOs (by # of deals)
  - In 1H11, ranked #3 in total REIT equity issuance (by # of deals)
- Commercial Mortgage Agency and FHA closed loans up $800 million or 200% vs. 1H10

Institutional and Capital Markets

- Capital markets businesses executed 160 transactions raising $92 billion for clients (1H11)
- Initiated equity research coverage on 41 new companies in 1H11
- 52 new KeyBanc Capital Markets issuer clients in 1H11
- #1 among domestic regional banks in equity capital markets revenue since January 2010

Equipment Finance

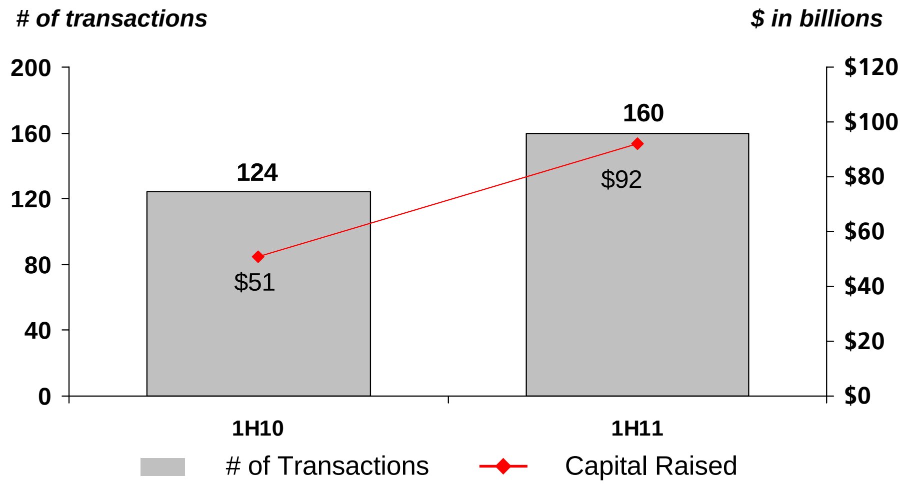
- 4th largest bank-owned equipment finance company
- Key Equipment Finance 1H11 originations of $1.3 billion, up 18% vs. 1H10
- Partnership between Key Equipment Finance and Community Bank generated $17 million in lease volume during 1H11, up 52% vs. 1H10

Source: Thomson Financial

Performance

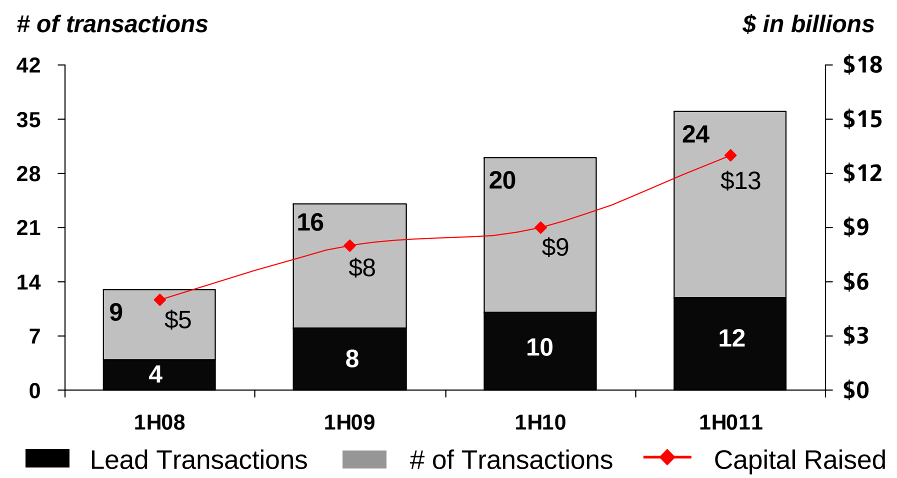
Corporate Bank Growing in Capital Markets

Client Transactions & Capital Raised



- Capital markets businesses raised $92 billion for clients during 1H11, up $41 billion vs. 1H10
  - Growth driven by debt capital markets and loan syndications
- Completed transactions up 29% YoY in 1H11, driven by increased activity in loan syndications and equity capital markets

Equity Capital Markets Transaction History



- Executed 36 equity transactions raising nearly $13 billion in capital for our clients in 1H11
  - Completed 12 lead-managed transactions
- Strong YTD performance in real estate industry
  - 21 equity transactions for REITs in 1H11
  - Key ranked #3 in REIT equity league tables through 1H11 (by number of deals)

Note: Analysis excludes transactions where KeyCorp was the issuer.

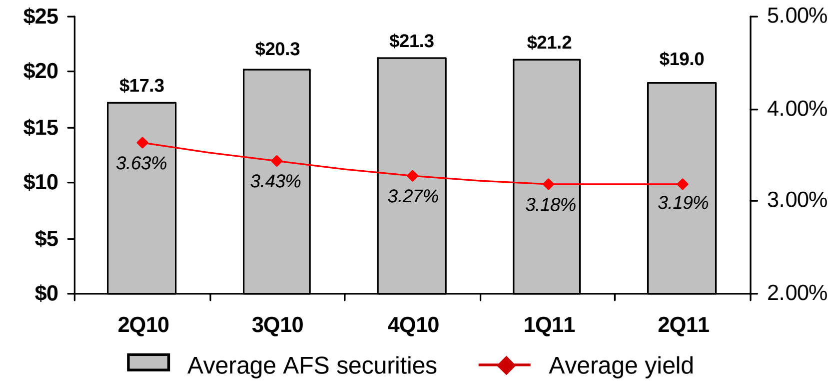
High Quality Investment Portfolio

Highlights

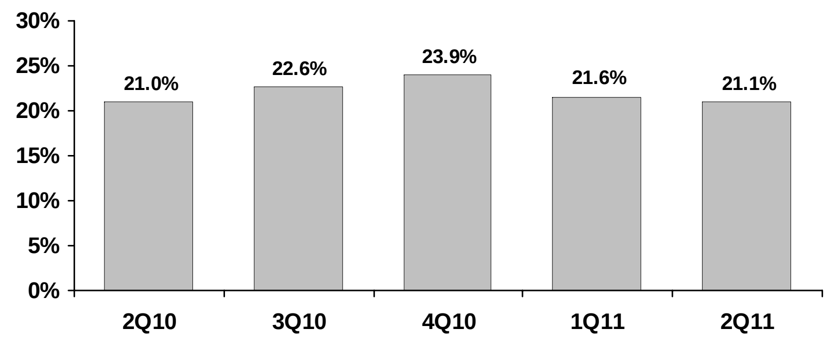
- Portfolio composed of Agency or GSE backed: GNMA, Fannie & Freddie
  - No private label MBS or financial paper
- Average portfolio maturity at June 30, 2011: 3.0 years
- Unrealized net gain of $563 million on available-for-sale securities portfolio at 6/30/11
- Mortgage paydowns in 2Q11 were $942 million vs. $1,462 million in 1Q11

Available for Sale Securities

$ in billions



Securities to Total Assets (a)



(a) Includes end of period held-to-maturity and 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 [b]	Allowance / NPLs
	6/30/11	2Q11	2Q11	1Q11	2Q11	1Q11	6/30/11	3/31/11	6/30/11	6/30/11	6/30/11
Commercial, financial and agricultural	$16,883	$16,922	$36	$32	*.85 %*	*.80 %*	$213	$221	$395	*2.34 %*	*185.45 %*
Commercial real estate:											
Commercial mortgage	8,069	8,460	12	43	*.57*	*1.89*	230	245	343	*4.25*	*149.13*
Construction	1,631	1,760	24	30	*5.47*	*5.99*	131	146	106	*6.50*	*80.92*
Commercial lease financing	6,105	6,094	4	11	*.26*	*.70*	41	42	107	*1.75*	*260.98*
Real estate - residential mortgage	1,838	1,818	6	9	*1.32*	*2.02*	79	84	41	*2.23*	*51.90*
Home equity:											
Key Community Bank	9,431	9,441	27	24	*1.15*	*1.03*	101	99	99	*1.05*	*98.02*
Other	595	611	10	14	*6.56*	*8.78*	11	13	37	*6.22*	*336.36*
Consumer — Key Community Bank	1,157	1,151	9	10	*3.14*	*3.51*	3	3	47	*4.06*	*N/M*
Consumer other:											
Marine	1,989	2,051	4	19	*.78*	*3.54*	32	31	52	*2.61*	*162.50*
Other	142	146	2	1	*5.49*	*2.60*	1	1	3	*2.11*	*300.00*
Continuing total	**$47,840**	**$48,454**	**$134**	**$193**	***1.11*** %	***1.59*** %	**$842**	**$885**	**$1,230**	***2.57*** %	***146.08*** %
Discontinued operations - education lending business	6,261	6,240	32	35	*4.02*	*4.33*	21	22	109	*3.45*	*N/M*
Consolidated total	**$54,101**	**$54,694**	**$166**	**$228**	***1.29*** %	***1.76*** %	**$863**	**$907**	**$1,339**	***2.63*** %	***155.16*** %

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) 6-30-11 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

Commercial Real Estate Loans – 6/30/11

Commercial Real Estate by Property Type and Geography

$ in millions

	Geographic Region								Commercial	
	West	**Southwest**	**Central**	**Midwest**	**Southeast**	**Northeast**	**Total**	**% of Total CRE**	**Mortgage**	**Construction**
Nonowner-occupied:										
Retail properties	$330	$169	$215	$241	$393	$230	$1,578	16.3 %	$1,262	$316
Multifamily properties	146	143	263	220	289	260	1,321	13.6	950	371
Health facilities	194	6	149	217	202	199	967	10.0	916	51
Office buildings	142	74	109	115	51	265	756	7.8	617	139
Warehouses	229	-	43	78	74	87	511	5.3	483	28
Residential properties	85	20	56	80	67	80	388	4.0	104	284
Hotels/motels	59	-	24	5	146	33	267	2.8	225	42
Land and development [(a)]	21	13	36	7	54	67	198	2.0	14	184
Manufacturing facilities	2	-	5	8	-	6	21	.2	20	1
Other	68	2	12	45	86	101	314	3.2	300	14
Total nonowner-occupied	1,276	427	912	1,016	1,362	1,328	6,321	65.2	4,891	1,430
Owner-occupied	1,398	37	315	732	139	758	3,379	34.8	3,178	201
Total	$2,674	$464	$1,227	$1,748	$1,501	$2,086	$9,700	100.0 %	$8,069	$1,631
Nonowner-occupied: June 30, 2011										
Nonperforming loans	$53	$56	$6	$50	$51	$54	$270	N/M	$149	$121
90+ days past due	22	-	-	2	-	12	36	N/M	8	28
30-89 days past due	15	4	1	16	36	26	98	N/M	65	33
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

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

Commercial Real Estate

Commercial Real Estate Credit Quality

$ in millions

	Period-end loans		Nonperforming loans		Net loan charge-offs	
	6-30-11	3-31-11	6-30-11	3-31-11	2Q11	1Q11
Retail properties	$1,578	$1,907	$66	$69	$6	$24
Multifamily properties	1,321	1,518	47	21	(1)	11
Health facilities	967	1,056	11	35	3	-
Office builldings	756	865	25	30	4	8
Warehouses	511	498	10	12	-	-
Residential properties	388	425	69	100	9	14
Hotels/motels	267	307	5	1	-	-
Land and development [(a)]	198	209	18	12	6	10
Other CRE	335	355	19	22	4	4
Total nonowner-occupied	6,321	7,140	270	302	31	71
Owner-occupied	3,379	3,511	91	89	5	2
Total	$9,700	$10,651	$361	$391	$36	$73

(a) Nonresidential land and development loans

Home Equity Loans – 6/30/11

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	$ 4,968	$ 58,019	751	66 %	.6 %	17 %	11 %	11 %	8 %	53 %
Second lien	4,463	44,671	750	75	3.4	13	8	18	17	44
Total home equity loans and lines	$ 9,431	$ 50,831	750	70	1.9	15	9	15	12	49
Nonaccrual loans										
First lien	$ 56	$ 72,987	716	73 %	.6 %	1 %	3 %	6 %	15 %	75 %
Second lien	46	55,757	706	77	3.3	-	4	11	26	59
Total home equity nonaccrual loans	$ 102	$ 64,053	712	75	1.7	1	4	8	19	68
Second quarter net charge-offs	$ 27					-	1 %	23 %	28 %	48 %
Net loan charge-offs to average loans	1.15 %									

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	$ 26	$ 23,056	747	32 %	.4 %	-	-	1 %	24 %	75 %
Second lien	569	25,404	731	82	32.6	-	-	2	40	58
Total home equity loans	$ 595	$ 25,292	731	80	31.2	-	-	1	40	59
Nonaccrual loans										
First lien	$ 1	$ 20,612	724	31 %	-	-	-	-	9 %	91 %
Second lien	10	28,655	705	83	33.2 %	-	-	2 %	36	62
Total home equity nonaccrual loans	$ 11	$ 27,969	706	81	31.1	-	-	2	34	64
Second quarter net charge-offs	$ 10					-	-	1 %	50 %	49 %
Net loan charge-offs to average loans	6.56 %									

(a) Average LTVs at origination. At June 30, 2011 average LTVs for Community Bank total home equity loans and lines is approximately 79%, which compares to 79% at the end of the first quarter of 2011

Exit Loan Portfolio

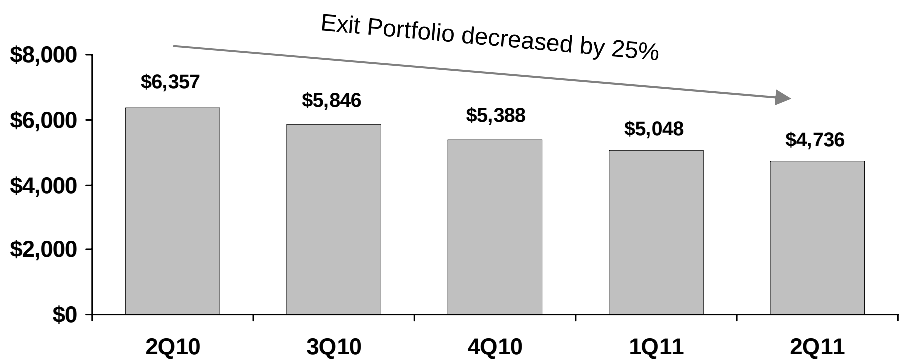
Exit Loan Portfolio

$ in millions

	Balance Outstanding		Change 6-30-11 vs.	Net Loan Charge-offs		Balance on Nonperforming Status	
	6-30-11	3-31-11	3-31-11	2Q11	1Q11	6-30-11	3-31-11
Residential properties – homebuilder	$62	$87	$(25)	$1	$2	$33	$44
Marine and RV floor plan	122	150	(28)	1	3	31	35
Commercial lease financing [(a)]	1,826	1,922	(96)	7	2	19	21
Total commercial loans	2,010	2,159	(149)	9	7	83	100
Home equity – Other	595	627	(32)	10	14	11	13
Marine	1,989	2,112	(123)	4	19	32	31
RV and other consumer	142	150	(8)	2	1	-	1
Total consumer loans	2,726	2,889	(163)	16	34	43	45
Total exit loans in loan portfolio	$4,736	$5,048	$(312)	$25	$41	$126	$145
Discontinued operations - education lending business (not included in exit loans above) [(b)]	$6,261	$6,318	$(57)	$32	$35	$21	$22

Exit Loan Portfolio Trend (Excluding Discontinued Operations)

$ in millions

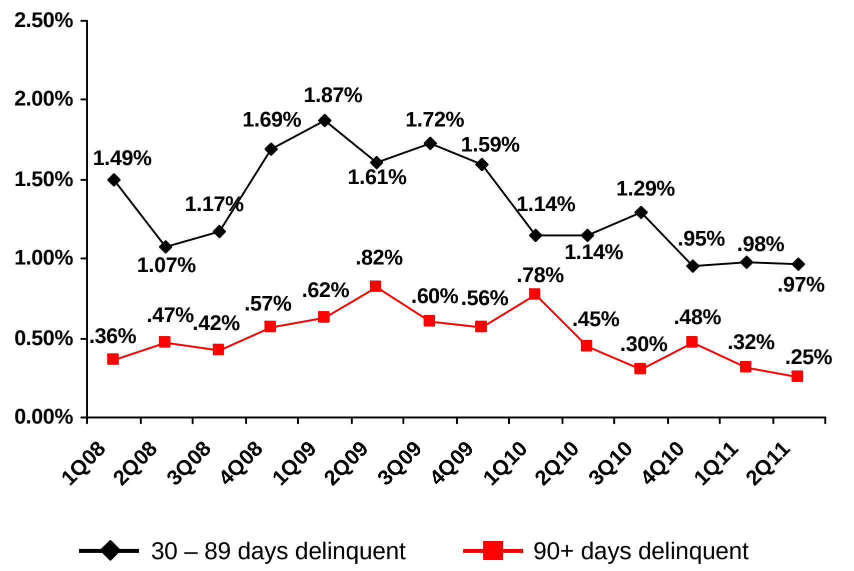


(a) Includes the business aviation, commercial vehicle, office products, construction and industrial leases, Canadian lease financing portfolios; and all remaining balances related to lease in, lease out; sale in, sale out; service contract leases; and qualified technological equipment leases

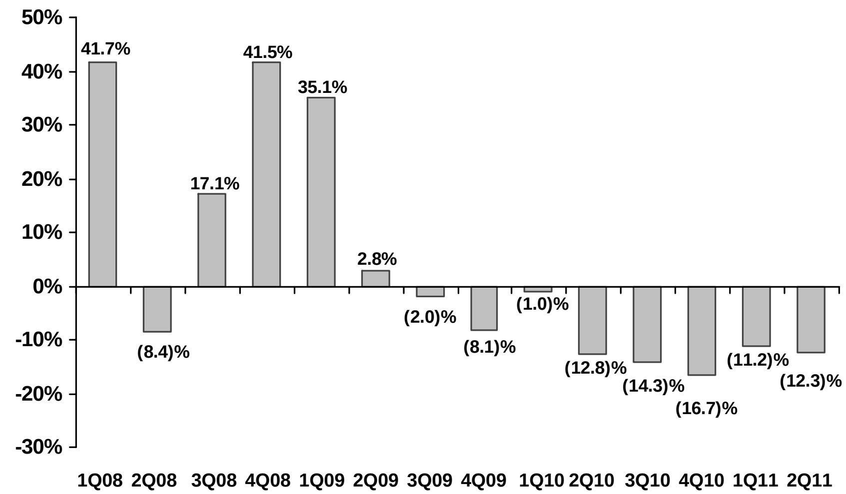
(b) Includes loans in Key's consolidated education loan securitization trusts

Credit Quality Trends

Delinquencies to Period-end Total Loans



Quarterly Change in Criticized Outstandings (a)



(a) Loans and leases outstanding