Third Quarter 2010 Review October 22, 2010

Speakers: Henry Meyer

Jeff Weeden



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 Quarterly Reports on Form 10-Q for the periods ended March 31, 2010, and June 30, 2010, which have been filed with the Securities and Exchange Commission and 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.



3Q10 Strategic Update

- Profitable in the third quarter and year-to-date 2010
- Credit quality continues to improve
- Capital and reserves remain strong
- Investing in core relationship businesses



Financial Summary - Third Quarter 2010

	Metrics	3Q10 ^(a)
Financial	Income from continuing operations attributable to Key common shareholders	\$.19
Financial Performance	Net interest margin (TE)	3.35%
	Return on average total assets	.93
	Tior 1 common equity (C)	8.59%
	Tier 1 common equity (c)	
Capital (b)	Tier 1 risk-based capital (c)	14.26
- Capital	Total risk-based capital (c)	18.18
	Tangible common equity to tangible assets	8.00
	Allowance for loan losses to period-end loans	3.81%
	Allowance for credit losses to period-end loans	4.00
Asset Quality	Net loan charge-offs to average loans	2.69
	NPLs to EOP portfolio loans	2.67
	NPAs to EOP portfolio loans + OREO + Other NPAs	3.48

TE = Taxable equivalent, EOP = End of Period



⁽a) From continuing operations unless otherwise noted.

⁽b) From consolidated operations.

⁽c) 9-30-10 ratios are estimated.

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 bps	 Focus on relationship clients Exit noncore portfolios Limit concentrations Focus on risk-adjusted returns
Growing high	Net interest margin	3.35%	>3.50%	Improve funding mixFocus on risk-adjusted returns
quality, diverse revenue streams	Noninterest income to total revenue	42.9%	>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 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).

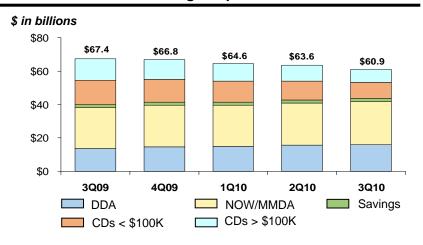
⁽c) Consolidated operations.

Average Loans and Deposits

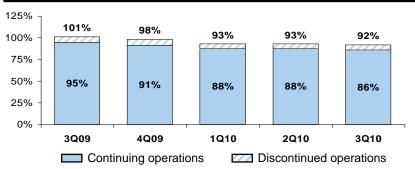
KEY Business Model	KEY Metrics	KEY 3Q10	Targets	Action Plans
Core funded	Loan to deposit ratio ^(a)	92%	90-100%	Improve risk profile of loan portfolioImprove deposit mix and grow deposit base

Average Loans \$ in billions \$80 \$64.8 \$60.5 \$57.6 \$55.0 \$60 \$52.6 \$40 \$20 \$0 3Q09 4Q09 1Q10 2Q10 3Q10 CF&A CRE - Mortgage CRE - construction Home equity Other consumer Leasing Exit portfolios

Average Deposits



Loan to Deposit Ratio (a)



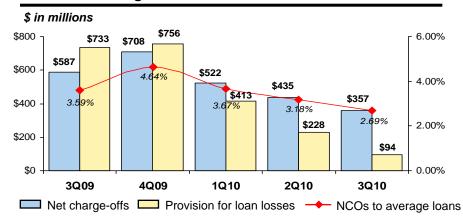




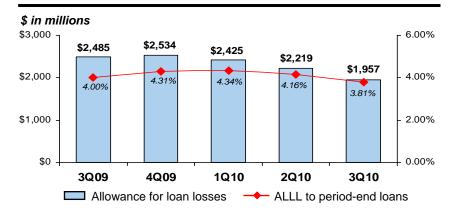
Asset Quality

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

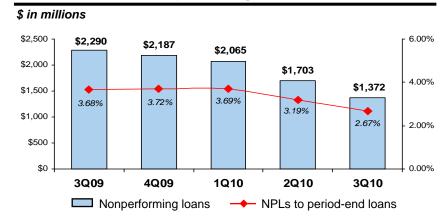
Net Charge-offs & Provision for Loan Losses



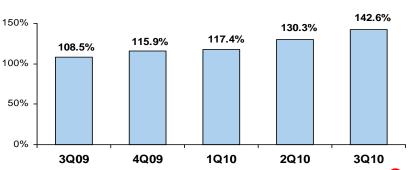
Allowance for Loan Losses



Nonperforming Loans



Allowance to Nonperforming Loans





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

Highlights

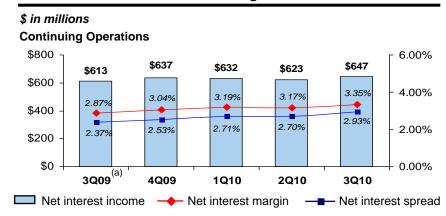
- Net interest margin is up 18 bps compared to 2Q10 and up 48 bps from 3Q09.
- Benefited from improved funding mix as maturing CDs re-price, move into lower-cost transaction deposits or exited.
- During the 3rd quarter, approximately \$2.8 billion in CDs originated prior to 2009 matured at an average cost of 4.51%.
- During the 4th quarter, approximately \$800 million in CDs originated prior to 2009 are maturing at an average cost of 4.19%.
- Remaining higher costing CDs originated prior to 2009 mature as follows:

2011 \$1.5 billion, average cost 4.75%

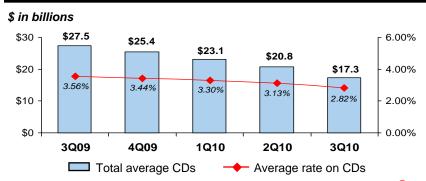
2012 2.4 billion, average cost 4.86%

>2012 1.9 billion, average cost 5.04%

Net Interest Margin Trend



Average CD Balances and Cost



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.

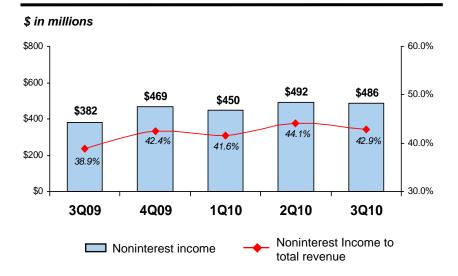
Noninterest Income

KEY Business Model	KEY Metrics	KEY 3Q10	Targets	Action Plans
Growing high quality, diverse revenue streams	Noninterest income to total revenue	42.9%	>40%	Leverage Key's total client solutions and cross-selling capabilities

Areas of Focus

- Targeting specific high opportunity client segments in National Banking – using the balance sheet strategically
 - Letter of credit and loan fees increased \$19 million compared to prior quarter
- Leverage investment banking and capital markets opportunities
 - Investment banking and capital markets income increased by \$11 million compared to prior quarter
- Continue to build out Private Banking platform and Key Investment Services
- Improve alignment of products and services across organization – business decisions based on highest value to Key

Noninterest Income and % of Total Revenue





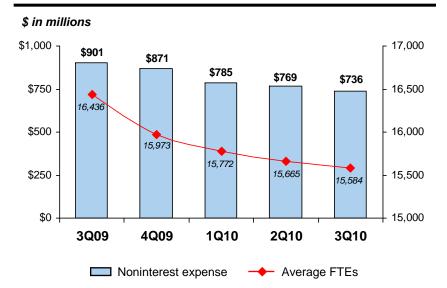
Noninterest Expense

KEY Business Model	KEY Metrics	KEY 3Q10	Targets	Action Plans
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

Highlights

- Implemented \$224 million of Keyvolution cost savings through 3Q10
- Estimate \$300 \$375 million in annual run rate savings by the end of 2012 once Keyvolution is complete
- OREO costs declined \$18 million from 2Q10 and down \$47 million from 3Q09
- Personnel costs declined \$26 million from 2Q10 and down \$21 million from 3Q09

Noninterest Expense and Average FTEs



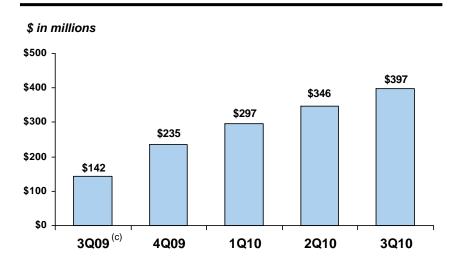


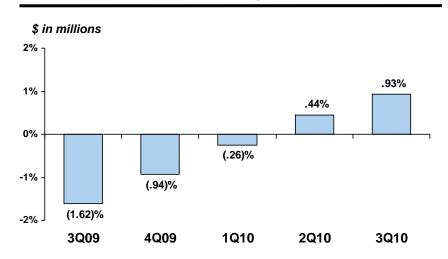
Pre-provision Net Revenue and ROAA (a)

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 Improved funding mix with lower cost core deposits Keyvolution savings

Pre-provision Net Revenue (b)

Return on Average Assets

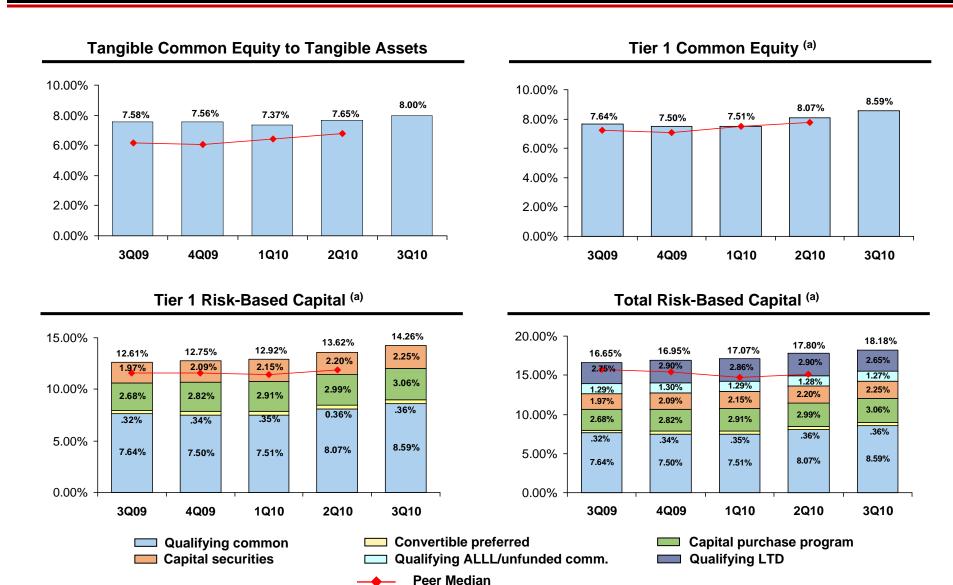




- (a) From continuing operations
- (b) Net interest income plus taxable-equivalent adjustment and noninterest income less noninterest expense
- (c) Adjusted to exclude the impact of a \$45 million intangible asset impairment and a \$17 million loss related to the exchange of common shares for capital securities.



Capital Ratios



(a) 9-30-10 ratios are estimated.

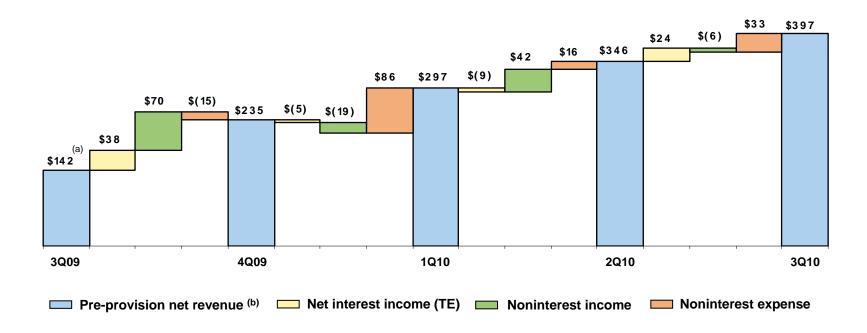


Appendix



Pre-provision Net Revenue Trend

\$ in millions Continuing Operations



TE = taxable equivalent



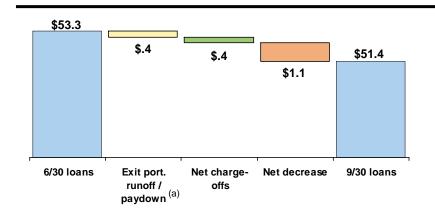
⁽a) Adjusted to exclude the impact of a \$45 million intangible asset impairment and a \$17 million loss related to the exchange of common shares for capital securities.

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

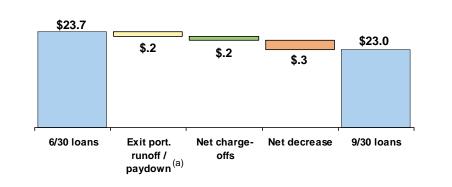
3Q10 Loan Activity

\$ in billions

Total Loans

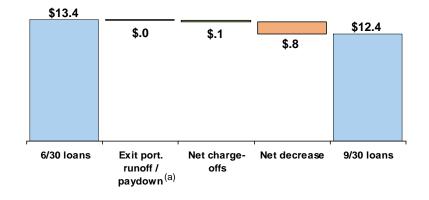


CF&A and Leasing

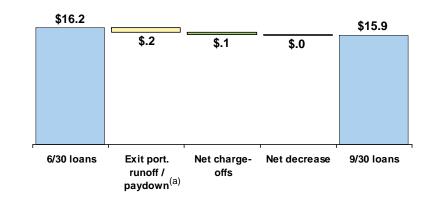


Total Commercial Real Estate





Total Consumer



Numbers may not cross foot due to rounding

(a) Exit portfolio runoff / paydown excludes net charge-offs.

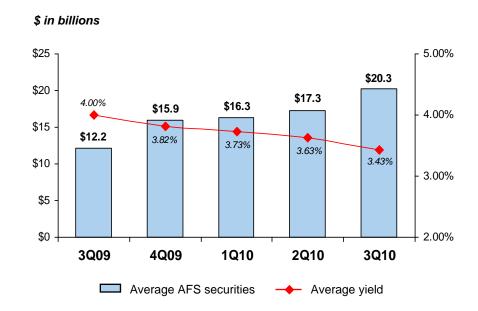


Investment Portfolio

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 availablefor-sale securities portfolio at 9/30/10

Growth in Available for Sale Securities





Credit Quality by Portfolio

\$ in millions

	Period-end loans	Average loans		loan e-offs	Net I charge- average	offs ^(a) /	Nonper loa	_	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 Construction	9,673 2,731	9,822 3,165	46 76	126 75	1.86 9.53	4.88 7.97	362 333	404 473	528 249	5.46 9.12	145.86 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 Banking Other	9,655 707	9,709 732	35 13	25 16	1.43 7.05	1.02 8.30	106 16	112 17	126 61	1.31 8.63	118.87 381.25
Consumer — Community Banking	1,174	1,156	14	13	4.80	4.55	3	5	58	4.94	N/M
Consumer other: Marine Other	2,355 172	2,423 181	12 3	19 1	1.96 6.58	2.97 2.06	41 2	41 2	94 12	3.99 6.98	229.27 600.00
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

Real Estate

Institutional

\$ in millions

Third Quarter 2010

	Regional Banking	Banking	Capital & Corp. Bank Srvs.	Equipment Finance	& Capital Markets	Other Segments	Total
	Balikilig	Ballkilly	Dalik Sivs.	rillalice	IVIAI KELS	Segments	TOLAT
<u>Average Loans</u>							
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	698
		7	_	62	1	11	84
Commercial lease financing	3						
Commercial lease financing Total commercial NPLs Second Quarter 2010	\$133	\$188	\$421	\$84	\$66	\$222	\$1,11
Total commercial NPLs Second Quarter 2010 Average Loans	\$133	,			V		. ,
Total commercial NPLs Second Quarter 2010 Average Loans Commercial, financial and agricultural	\$133 \$2,979	\$5,651	\$2,471	\$84 \$883	\$4,651	\$1,090	\$17,72
Total commercial NPLs Second Quarter 2010 Average Loans Commercial, financial and agricultural Commercial real estate	\$133 \$2,979 2,574	\$5,651 2,478	\$2,471 8,624	\$883	\$4,651 114	\$1,090 337	\$17,725 14,127
Total commercial NPLs Second Quarter 2010 Average Loans Commercial, financial and agricultural	\$133 \$2,979	\$5,651	\$2,471		\$4,651	\$1,090	\$1,114 \$17,725 14,127 6,758 \$38,61
Total commercial NPLs Second Quarter 2010 Average Loans Commercial, financial and agricultural Commercial real estate Commercial lease financing Total commercial loans	\$133 \$2,979 2,574 186	\$5,651 2,478 650	\$2,471 8,624 368	\$883 - 3,595	\$4,651 114 239	\$1,090 337 1,721	\$17,725 14,127 6,759
Total commercial NPLs Second Quarter 2010 Average Loans Commercial, financial and agricultural Commercial real estate Commercial lease financing Total commercial loans Net Charge-Offs	\$2,979 2,574 186 \$5,739	\$5,651 2,478 650 \$8,779	\$2,471 8,624 368	\$883 - 3,595	\$4,651 114 239	\$1,090 337 1,721 \$3,148	\$17,729 14,12 6,759 \$38,61
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Total commercial NPLs Second Quarter 2010 Average Loans Commercial, financial and agricultural Commercial real estate Commercial lease financing Total commercial loans Net Charge-Offs Commercial, financial and agricultural	\$2,979 2,574 186 \$5,739	\$5,651 2,478 650 \$8,779	\$2,471 8,624 368 \$11,463	\$883 - 3,595 \$4,478	\$4,651 114 239 \$5,004	\$1,090 337 1,721 \$3,148	\$17,729 14,12 6,759 \$38,61 \$136 20
Total commercial NPLs Second Quarter 2010 Average Loans Commercial, financial and agricultural Commercial real estate Commercial lease financing Total commercial loans Net Charge-Offs Commercial, financial and agricultural Commercial real estate Commercial lease financing	\$2,979 2,574 186 \$5,739 \$23 11	\$5,651 2,478 650 \$8,779 \$29 36	\$2,471 8,624 368 \$11,463 \$16 126	\$883 - 3,595 \$4,478 \$6 - 11	\$4,651 114 239 \$5,004 \$13 —	\$1,090 337 1,721 \$3,148 \$49 28 3	\$17,729 14,12 6,759 \$38,61 \$136 20
Total commercial NPLs Second Quarter 2010 Average Loans Commercial, financial and agricultural Commercial real estate Commercial lease financing Total commercial loans Net Charge-Offs Commercial, financial and agricultural Commercial real estate Commercial lease financing Total commercial loan NCOs	\$2,979 2,574 186 \$5,739 \$23 11	\$5,651 2,478 650 \$8,779 \$29 36	\$2,471 8,624 368 \$11,463 \$16 126	\$883 - 3,595 \$4,478 \$6 - 11	\$4,651 114 239 \$5,004 \$13 —	\$1,090 337 1,721 \$3,148 \$49 28 3	\$17,729 14,12 6,759 \$38,61 \$130 200 14
Total commercial NPLs Second Quarter 2010 Average Loans Commercial, financial and agricultural Commercial real estate Commercial lease financing Total commercial loans Net Charge-Offs Commercial, financial and agricultural Commercial real estate Commercial real estate Commercial lease financing Total commercial loan NCOs Nonperforming Loans	\$2,979 2,574 186 \$5,739 \$23 11 - \$34	\$5,651 2,478 650 \$8,779 \$29 36 - \$65	\$2,471 8,624 368 \$11,463 \$16 126 - \$142	\$883 - 3,595 \$4,478 \$6 - 11 \$17	\$4,651 114 239 \$5,004 \$13 - - \$13	\$1,090 337 1,721 \$3,148 \$49 28 3 \$80	\$17,729 14,127 6,759 \$38,617 \$136 200 14 \$357
Total commercial NPLs Second Quarter 2010 Average Loans Commercial, financial and agricultural Commercial real estate Commercial lease financing Total commercial loans Net Charge-Offs Commercial, financial and agricultural Commercial real estate Commercial real estate Commercial lease financing Total commercial loan NCOs Nonperforming Loans Commercial, financial and agricultural	\$2,979 2,574 186 \$5,739 \$23 11 - \$34	\$5,651 2,478 650 \$8,779 \$29 36 - \$65	\$2,471 8,624 368 \$11,463 \$16 126 - \$142	\$883 - 3,595 \$4,478 \$6 - 11 \$17	\$4,651 114 239 \$5,004 \$13 - - \$13	\$1,090 337 1,721 \$3,148 \$49 28 3 \$80	\$17,725 14,127 6,759



Commercial Real Estate Loans September 30, 2010

\$ in millions

			Geogra	phic Region				% of	Commercial	
	West	Southwest	Central	Midwest	Southeast	Northeast	Total	Total CRE	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	0, 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

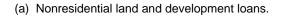


⁽a) Nonresidential land and development loans. N/M = Not Meaningful

Commercial Real Estate

\$ in millions

	Period-end loans		Nonper loa	•	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	
Land and development ^(a)	335	361	34	53	3	12	
Other CRE	1,258	1,304	61	71_	19	11_	
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	





Home Equity Loans September 30, 2010

\$ in millions, except average loan size

					Vintage (% of Loans)										
	Loan Balances		erage Loan Size (\$)	Average FICO	Average LTV (a)	% of Loans LTV>90%	_	2009 and 2010	2008	_	2007	2006	_	2005 and prior	
Community Banking Home Equity loans and lines															
First Lien	\$ 5,057	\$	57,075	749	66 %		%	20 %		%	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 %		%	15 %		%	67 %	
Second Lien	<u>50</u>	Φ.	54,601	705 708	78 75	3.9 1.8		2 2	8 6		29 21	24 17		37 54	
Total Home Equity nonaccrual loans	\$ 106	\$	65,411	700	75	1.0		2	О		21	17		3 4	
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 Net loan charge-offs to average loans	\$ 13 7.05	%						-	2	%	45 %	33	%	20 %	



⁽a) Average LTVs are at origination. Current average LTVs for Community Banking 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 L Charge		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	

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



⁽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.

Net Charge-offs to Average Loans

Continuing Operations

	3Q10	2Q10	1Q10	4Q09	3Q09
Commercial, financial and agricultural	3.18 %	3.08 %	2.72 %	4.36 %	3.02 %
Real estate — commercial mortgage	1.86	4.88	4.12	6.03	2.79
Real estate — construction	9.53	7.97	14.03	13.69	14.69
Commercial lease financing	.96	.83	1.18	2.04	1.33
Total commercial loans	2.98	3.65	4.06	5.50	4.11
Real estate — residential mortgage	1.29	2.19	1.57	1.78	.91
Home equity:					
Community Banking	1.43	1.02	1.22	1.06	.97
Other	7.05	8.30	8.45	8.79	8.64
Total home equity	1.82	1.55	1.77	1.66	1.61
Consumer other — Community Banking	4.80	4.55	5.58	5.02	5.67
Consumer other:					
Marine	1.96	2.97	5.68	4.57	3.29
Other	6.58	2.06	7.76	5.31	6.67
Total consumer other	2.29	2.91	5.83	4.62	3.53
Total consumer	2.05	2.06	2.72	2.45	2.18
Net loan charge-offs to average loans	2.69 %	3.18 %	3.67 %	4.64 %	3.59 %



Nonperforming Loans to Period-end Loans

Continuing Operations

	3Q10	2Q10	1Q10	4Q09	3Q09
Commercial, financial and agricultural	2.04 %	2.86 %	3.10 %	3.04 %	3.30 %
Real estate — commercial mortgage	3.74	4.05	5.53	5.87	5.07
Real estate — construction	12.19	13.79	15.21	13.53	12.83
Commercial lease financing	1.28	1.25	1.42	1.51	1.68
Total commercial loans	3.14	3.90	4.67	4.66	4.61
Real estate — residential mortgage	4.86	4.17	3.97	4.06	3.86
Home equity:					
Community Banking	1.10	1.15	1.12	1.06	1.01
Other	2.26	2.26	2.26	2.51	2.39
Total home equity	1.18	1.23	1.21	1.18	1.12
Consumer other — Community Banking	.26	.44	.35	.34	.34
Consumer other:					
Marine	1.74	1.65	.61	.93	.51
Other	1.16	1.06	.50	.93	.43
Total consumer other	1.70	1.61	.60	.93	.50
Total consumer	1.62	1.57	1.35	1.38	1.24
Nonperforming loans to period-end loans	2.67 %	3.19 %	3.69 %	3.72 %	3.68 %

