

KEYCORP

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1068025	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$101,869	\$90,179	-11.5%	
Loans	\$77,393	\$63,108	-18.5%	
<i>Construction & development</i>	\$7,881	\$4,831	-38.7%	
<i>Closed-end 1-4 family residential</i>	\$5,101	\$4,430	-13.1%	
<i>Home equity</i>	\$8,060	\$8,391	4.1%	
<i>Credit card</i>	\$5	\$0	-100.0%	
<i>Other consumer</i>	\$8,329	\$7,427	-10.8%	
<i>Commercial & Industrial</i>	\$21,961	\$15,466	-29.6%	
<i>Commercial real estate</i>	\$9,888	\$8,637	-12.7%	
Unused commitments	\$38,672	\$33,121	-14.4%	
Securitization outstanding principal	\$4,493	\$4,031	-10.3%	
Mortgage-backed securities (GSE and private issue)	\$8,090	\$16,434	103.1%	
Asset-backed securities	\$191	\$181	-5.3%	
Other securities	\$121	\$111	-8.9%	
Cash & balances due	\$6,291	\$1,935	-69.2%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$238	\$365	53.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$223	\$315	41.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$93,214	\$80,799	-13.3%	
Deposits	\$70,142	\$69,325	-1.2%	
Total other borrowings	\$15,190	\$5,383	-64.6%	
FHLB advances	\$132	\$428	223.1%	
Equity				
Equity capital at quarter end	\$8,654	\$8,580	-0.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1,600	\$1,200	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	8.9%	--	
Tier 1 risk based capital ratio	7.8%	9.9%	--	
Total risk based capital ratio	11.8%	14.2%	--	
Return on equity ¹	-12.8%	-8.7%	--	
Return on assets ¹	-1.1%	-0.8%	--	
Net interest margin ¹	3.0%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	103.1%	108.2%	--	
Loss provision to net charge-offs (qtr)	173.9%	101.7%	--	
Net charge-offs to average loans and leases ¹	1.8%	4.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	8.7%	15.4%	0.6%	3.6%
<i>Closed-end 1-4 family residential</i>	1.9%	3.5%	0.5%	0.8%
<i>Home equity</i>	0.9%	1.1%	0.1%	0.3%
<i>Credit card</i>	3.1%	0.0%	3.0%	5.1%
<i>Other consumer</i>	0.9%	1.7%	0.9%	1.2%
<i>Commercial & Industrial</i>	2.1%	4.2%	0.6%	1.3%
<i>Commercial real estate</i>	1.7%	5.1%	0.2%	1.6%
<i>Total loans</i>	2.3%	3.9%	0.5%	1.2%