

KEYCORP

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1068025	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$90,179	\$88,592	-1.8%	
Loans	\$63,108	\$56,981	-9.7%	
Construction & development	\$4,831	\$2,141	-55.7%	
Closed-end 1-4 family residential	\$4,430	\$4,041	-8.8%	
Home equity	\$8,391	\$8,094	-3.5%	
Credit card	\$0	\$0		
Other consumer	\$7,427	\$9,305	25.3%	
Commercial & Industrial	\$15,466	\$13,089	-15.4%	
Commercial real estate	\$8,637	\$8,156	-5.6%	
Unused commitments	\$33,121	\$31,942	-3.6%	
Securitization outstanding principal	\$4,031	\$207	-94.9%	
Mortgage-backed securities (GSE and private issue)	\$16,434	\$21,734	32.3%	
Asset-backed securities	\$181	\$0	-100.0%	
Other securities	\$111	\$192	73.3%	
Cash & balances due	\$1,935	\$1,280	-33.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$365	\$547	50.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$315	\$525	66.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$80,799	\$78,404	-3.0%	
Deposits	\$69,325	\$64,163	-7.4%	
Total other borrowings	\$5,383	\$8,262	53.5%	
FHLB advances	\$428	\$912	113.1%	
Equity				
Equity capital at quarter end	\$8,580	\$9,388	9.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1,200	\$100	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	10.3%	--	
Tier 1 risk based capital ratio	9.9%	12.4%	--	
Total risk based capital ratio	14.2%	16.5%	--	
Return on equity ¹	-8.7%	15.9%	--	
Return on assets ¹	-0.8%	1.7%	--	
Net interest margin ¹	3.2%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	108.2%	115.8%	--	
Loss provision to net charge-offs (qtr)	101.7%	-33.8%	--	
Net charge-offs to average loans and leases ¹	4.6%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	15.4%	14.0%	3.6%	2.0%
Closed-end 1-4 family residential	3.5%	3.9%	0.8%	0.7%
Home equity	1.1%	1.0%	0.3%	0.3%
Credit card	0.0%	0.0%	5.1%	0.0%
Other consumer	1.7%	1.8%	1.2%	0.8%
Commercial & Industrial	4.2%	2.0%	1.3%	0.7%
Commercial real estate	5.1%	3.6%	1.6%	0.8%
Total loans	3.9%	2.6%	1.2%	0.7%