Comerica Incorporated

Second Quarter 2009 Financial Review

July 21, 2009

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Any statements in this presentation that are not historical facts are forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. Words such as "anticipates," "believes," "feels," "expects," "estimates," "seeks," "strives," "plans," "intends," "outlook," "forecast," "position," "target," "mission," "assume," "achievable," "potential," "strategy," "goal," "aspiration," "outcome," "continue," "remain," "maintain," "trend," "objective" and variations of such words and similar expressions, or future or conditional verbs such as "will," "would," "should," "could," "might," "can," "may" or similar expressions, as they relate to Comerica or its management, are intended to identify forward-looking statements. These forward-looking statements are predicated on the beliefs and assumptions of Comerica's management based on information known to Comerica's management as of the date of this news release and do not purport to speak as of any other date. Forward-looking statements may include descriptions of plans and objectives of Comerica's management for future or past operations, products or services, and forecasts of Comerica's revenue, earnings or other measures of economic performance, including statements of profitability, business segments and subsidiaries, estimates of credit trends and global stability. Such statements reflect the view of Comerica's management as of this date with respect to future events and are subject to risks and uncertainties. Should one or more of these risks materialize or should underlying beliefs or assumptions prove incorrect, Comerica's actual results could differ materially from those discussed. Factors that could cause or contribute to such differences are further economic downturns, changes in the pace of an economic recovery and related changes in employment levels, changes in real estate values, fuel prices, energy costs or other events that could affect customer income levels or general economic conditions, changes related to the headquarters relocation or to its underlying assumptions, the effects of recently enacted legislation, such as the Emergency Economic Stabilization Act of 2008 and the American Recovery and Reinvestment Act of 2009, and actions taken by the U.S. Department of Treasury, the Board of Governors of the Federal Reserve System, the Texas Department of Banking and the Federal Deposit Insurance Corporation, the effects of war and other armed conflicts or acts of terrorism, the effects of natural disasters including, but not limited to, hurricanes, tornadoes, earthquakes, fires, droughts and floods, the disruption of private or public utilities, the implementation of Comerica's strategies and business models, management's ability to maintain and expand customer relationships, changes in customer borrowing, repayment, investment and deposit practices, management's ability to retain key officers and employees, changes in the accounting treatment of any particular item, the impact of regulatory examinations, declines or other changes in the businesses or industries in which Comerica has a concentration of loans, including, but not limited to, the automotive production industry and the real estate business lines, the anticipated performance of any new banking centers, the entry of new competitors in Comerica's markets, changes in the level of fee income, changes in applicable laws and regulations, including those concerning taxes, banking, securities and insurance, changes in trade, monetary and fiscal policies, including the interest rate policies of the Board of Governors of the Federal Reserve System, fluctuations in inflation or interest rates, changes in general economic, political or industry conditions and related credit and market conditions, the interdependence of financial service companies and adverse conditions in the stock market. Comerica cautions that the foregoing list of factors is not exclusive. For discussion of factors that may cause actual results to differ from expectations, please refer to our filings with the Securities and Exchange Commission. Forward-looking statements speak only as of the date they are made. Comerica does not undertake to update forward-looking statements to reflect facts, circumstances, assumptions or events that occur after the date the forward-looking statements are made. For any forward-looking statements made in this news release or in any documents, Comerica claims the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995.

Financial Results

	2Q09	1Q09	2Q08
Net income	$18	$9	$56
Preferred stock dividends to U.S. Treasury	$34	$33	$-
Net income (loss) to common stock	($16)	($24)	$56
Diluted earnings (loss) per common share	($0.10)	($0.16)	$0.37
Net interest income	$402	$384	$442
Net interest margin	2.73%	2.53%	2.91%
Provision for loan losses	$312	$203	$170
Noninterest income	$298	$223	$242
Noninterest expenses	$429	$397	$423
Tier 1 capital ratio	11.57%[1]	11.06%	7.45%
Tangible common equity ratio[2]	7.55%	7.27%	7.47%

$ in millions, except per share data

[1] Estimated

[2] See Supplemental Financial Data slide for reconcilements of non-GAAP financial measures

Second Quarter 2009 Results

- **Average earning assets decreased $2,230 million**
  - Average loans[1] declined $1,912 million
  - $340 million decrease in average investment securities
- **Average core deposits[1] increased $1,113 million**
  - Average noninterest-bearing deposits[1] grew $1,037 million
- **Net interest margin increased 20 basis points to 2.73%**
  - Loan spreads increased and higher-cost time deposits matured
- **Credit quality reflected economic conditions, particularly related to residential real estate development**
  - Net credit-related charge-offs were $248 million, $108 million related to Commercial Real Estate Line of Business
  - Provision for loan losses was $312 million
  - Allowance for loan losses to total loans increased to 1.89% from 1.68%
- **Expenses well controlled**
  - Annualized noninterest expenses (excluding the special FDIC assessment) are down nearly 10% as compared to full-year 2008
  - 10% reduction in workforce from a year ago
- **Strong capital ratios further enhanced**
  - Tangible common equity ratio[2] of 7.55%

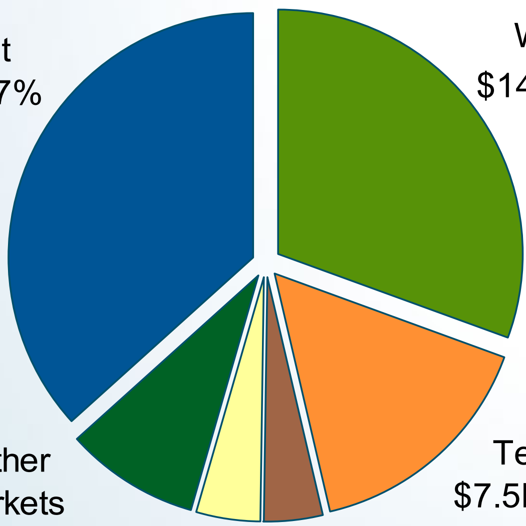
Analysis of 2Q09 compared to 1Q09

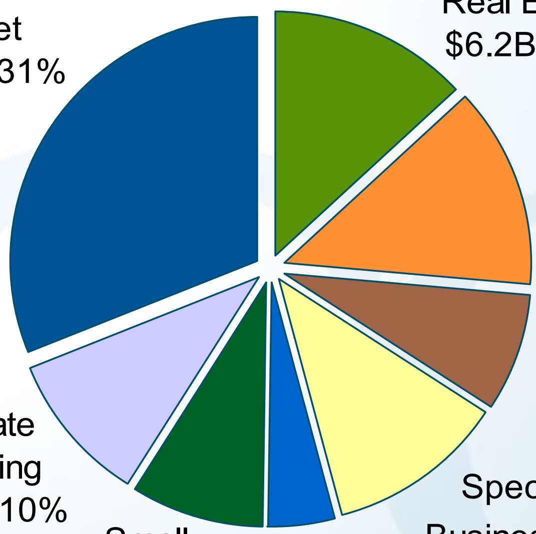
[1] Excludes Financial Services Division

[2] See Reconciliation of Non-GAAP Financial Measures

Diverse Loan Portfolio

Average 2Q09: $47.4 billion[1]

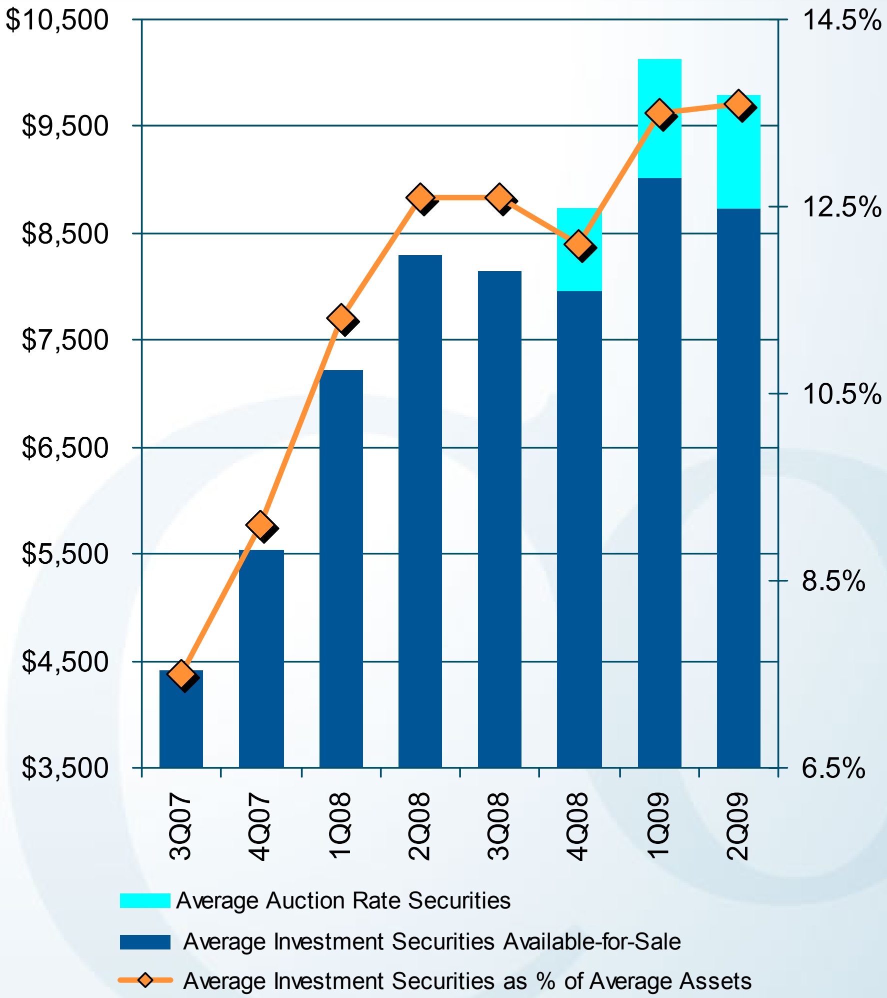




[1] Excluding Financial Services Division
[2]Specialty Businesses includes: Entertainment, Energy, Leasing, Technology and Life Sciences, and Mortgage Banker Finance
Geography based on office of origination; Midwest: MI, OH, IL; Western: CA, AZ, NV, CO, WA;
Other Markets include markets not separately identified above in addition to businesses with a national perspective

Comerica Bank Investment Securities Portfolio

- **Consists primarily of AAA mortgage-backed Freddie Mac and Fannie Mae government agency securities**
  - Goal: portfolio size of approx. 10% of average assets
  - Proactively reduced portfolio with view that rates will rise over time
  - $6.5 billion balance at 6/30/09
  - Realized gains of $109MM on sale of $2.3 billion in 2Q09
  - Net unrealized pre-tax gain $142MM as of 6/30/09
  - Average life of 2.9 years
- **Repurchased customers' Auction Rate Securities in 4Q08**
  - Cumulative redemptions of $244MM (2Q09 $64MM)
  - Cumulative gains on redemptions of $12MM (2Q09 $3MM)



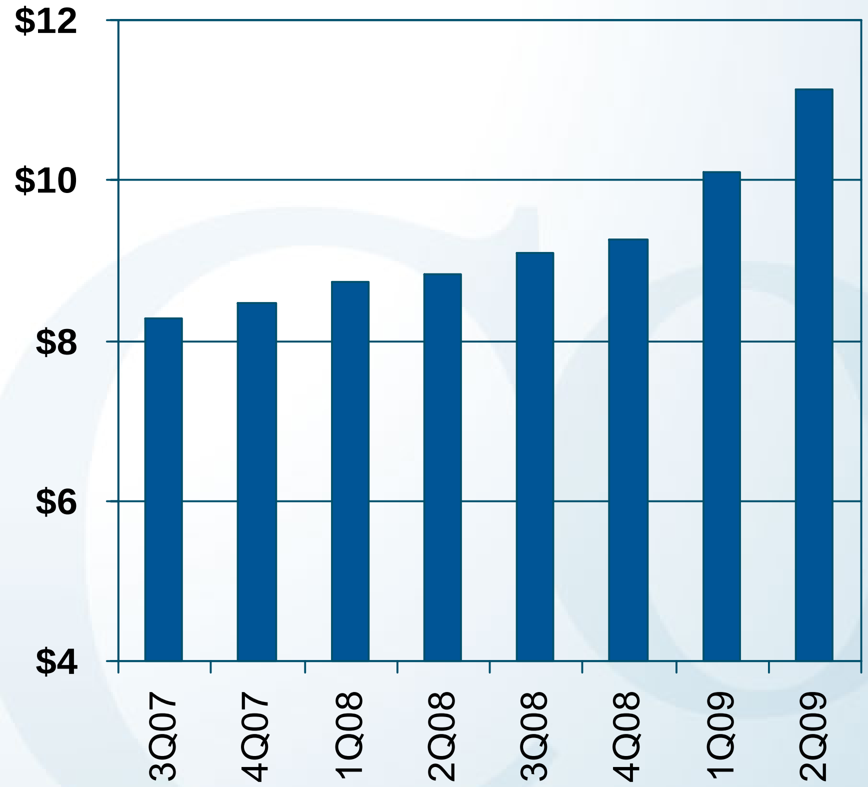
$ in millions

Growing Core Deposits

- Total avg. core deposits[1] of $33.1 billion, a 3.5% increase
- Avg. core noninterest-bearing deposits[1] grew $1.0 billion or 10%
- Total avg. deposits increased in:
  - All geographic markets
  - All business segments, both commercial and consumer customers

Average Noninterest-Bearing Deposits

(Excludes Financial Services Division)



$ in billions; 2Q09 vs 1Q09

[1] Core deposits exclude Institutional CDs, Retail Brokered CDs, foreign office time deposits and Financial Services Division balances

Comerica Bank Net Interest Margin

Net interest margin increased 20 basis points to 2.73%, which reflected:

+ Loan spread improvement
+ Deposit rate reductions
+ Higher-cost time deposits matured
+ Noninterest-bearing deposit growth

Average excess liquidity position of approximately $1.8 billion:

- Resulted from strong deposit growth and the sale of investment securities while loan demand remained weak
- On deposit with Federal Reserve Bank
- Negative impact on margin was approximately 8 basis points

Credit Quality

	2Q09	1Q09	4Q08
Net credit-related charge-offs[1]	$248MM	$157MM	$133MM
to average total loans	2.08%	1.26%	1.04%
Excluding CRE line of business	*$140MM*	*$83MM*	*$74MM*
	1.35%	*0.76%*	*0.66%*
Provision for Credit Losses	$308MM	$202MM	$190MM
Allowance for Credit Losses	$913MM	$853MM	$808MM

- Commercial Real Estate, particularly residential real estate development, continued to drive charge-offs and provision
- Continued to build reserves with provision for credit losses exceeding net credit related charge-offs by $60MM

[1] Includes net loan charge-offs and net charge-offs on lending-related commitments
CRE: Commercial Real Estate

Comerica Bank

Credit Quality

	2Q09	1Q09	4Q08
Nonperforming assets to total loans and foreclosed property	2.64% $1,230MM	2.20% $1,073MM	1.94% $983MM
Excluding CRE Line of Business	*1.34%* *$541MM*	*1.03%* *$434MM*	*0.84%* *$366MM*
Allowance for loan losses to total loans	1.89%	1.68%	1.52%
Allowance for loan losses to nonperforming loans	78%	83%	84%
Carrying value of nonaccrual loans (% of contractual values)	61%	64%	66%

Nonaccrual Loans

- Nonaccrual loans[1]:
  - Western 40%
  - Midwest 31%
  - Florida 11%
  - Texas 8%

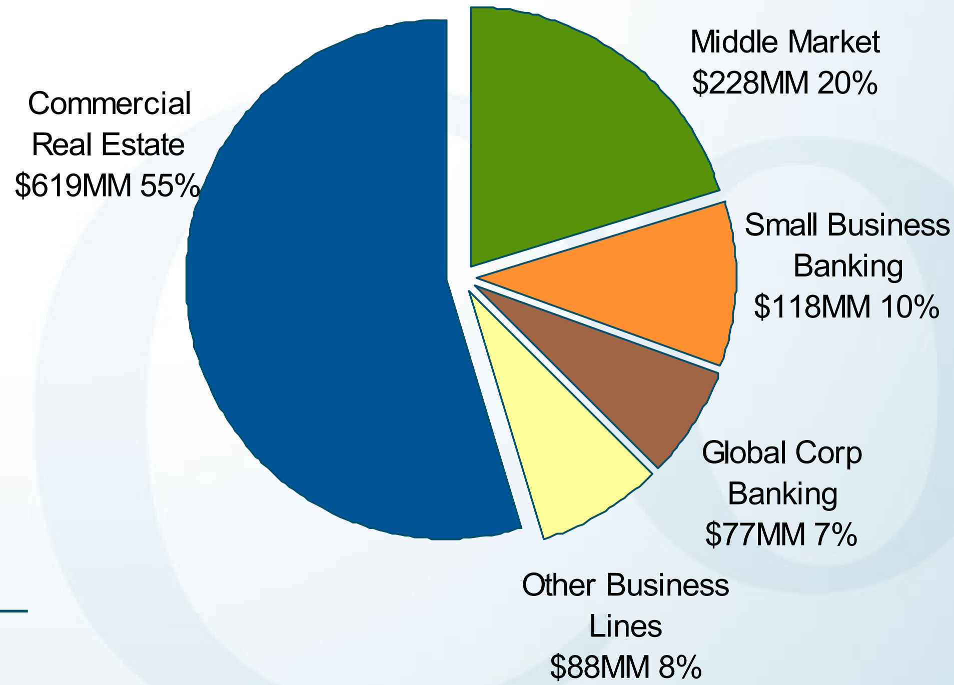
- Average write-down to nonaccrual loans: 39%

- Granularity of commercial nonaccrual loans:

	Outstanding	# of Relationships
Under $5MM	$397	647
$5–$10MM	296	43
$10–$25MM	336	24
Over $25MM	101	3
Total	$1,130	717

June 30, 2009: $1,130 million

By Line of Business



Period-end balances in $ millions (MM)

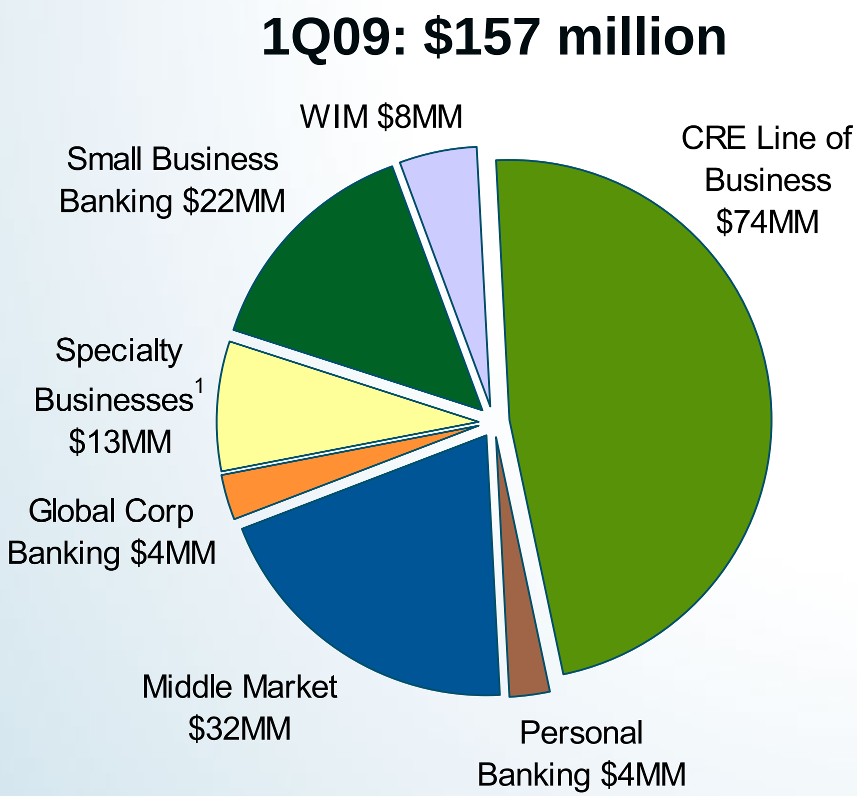
[1] Reflects office of origination

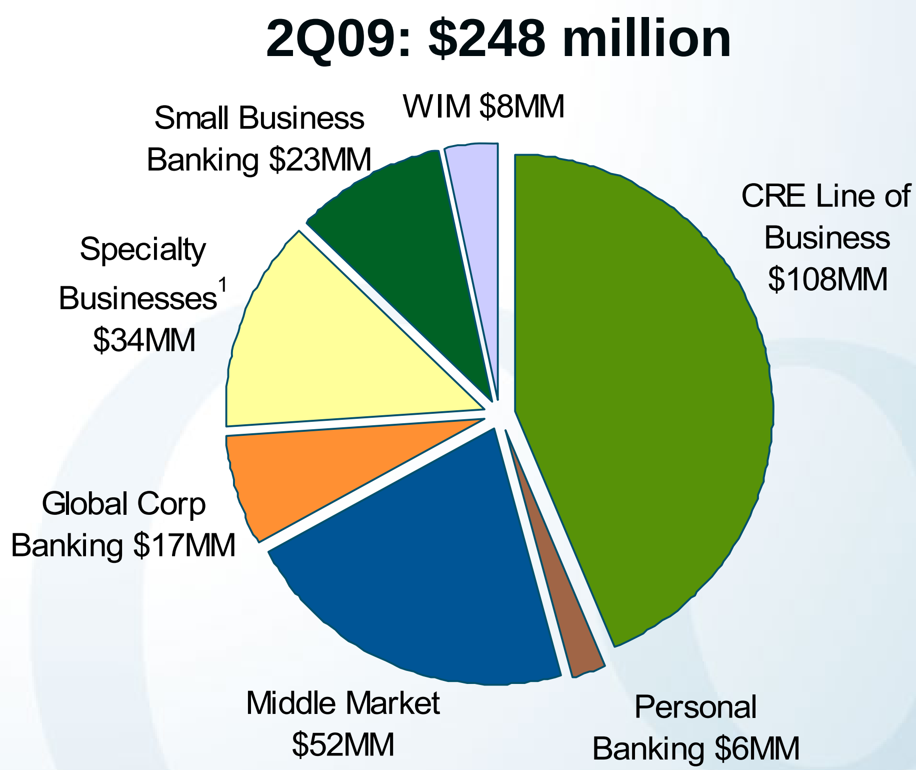
Net Loan Charge-offs by Market

	2Q09	1Q09	4Q08
Midwest	$99	$54	$38
Western	70	76	65
Florida	23	12	6
Texas	11	8	8
Other Markets/ International	45	7	16
TOTAL	**$248**	**$157**	**$133**
Provision for loan losses	$312	$203	$192

$ in millions
Geography based on office of origination; Midwest: MI, OH, IL; Western: CA, AZ, NV, CO, WA;
Other Markets include markets not separately identified above in addition to businesses with a national perspective

Net Loan Charge-offs by Line of Business





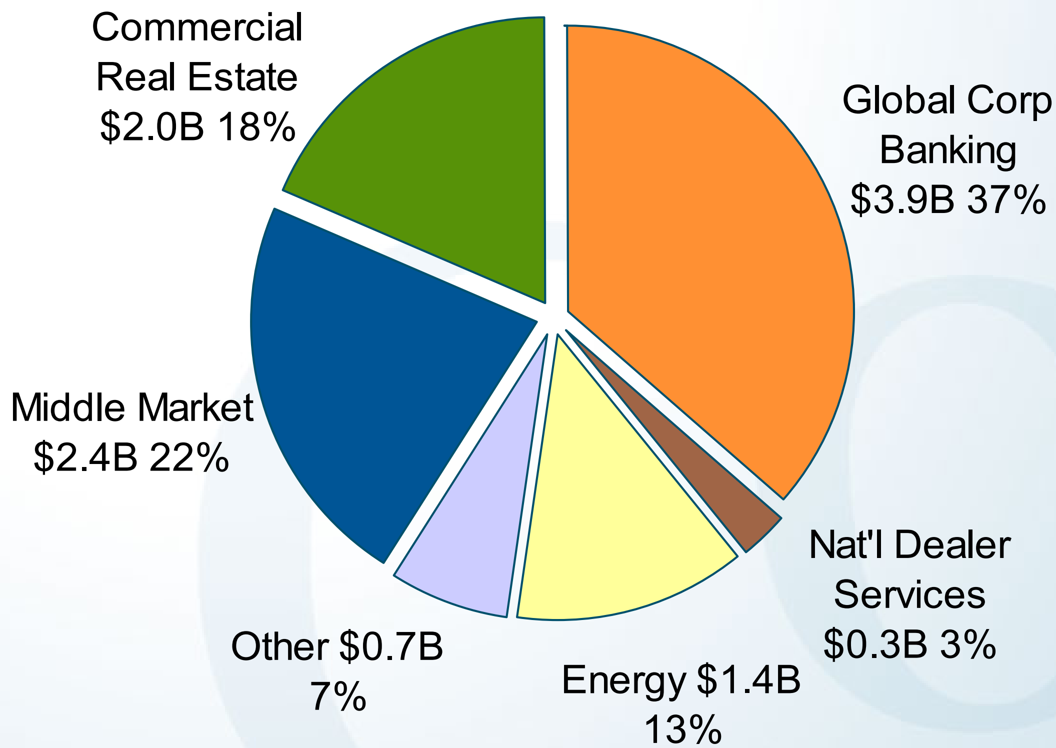
$ in millions

[1] Specialty Businesses includes: Entertainment, Energy, Leasing, Technology and Life Sciences, and Financial Services Division

Shared National Credit Relationships

- Outstandings declined $758MM from 3/31/09
- Approx. 1,000 borrowers
- Industry diversification mirrors total loan book
- Majority of relationships include ancillary business
- Comerica is agent for approximately 14% of SNC portfolio
- Adhere to same credit underwriting standards as rest of loan book
- Credit challenges focused on Commercial Real Estate, primarily residential real estate related

June 30, 2009: $10.7 billion

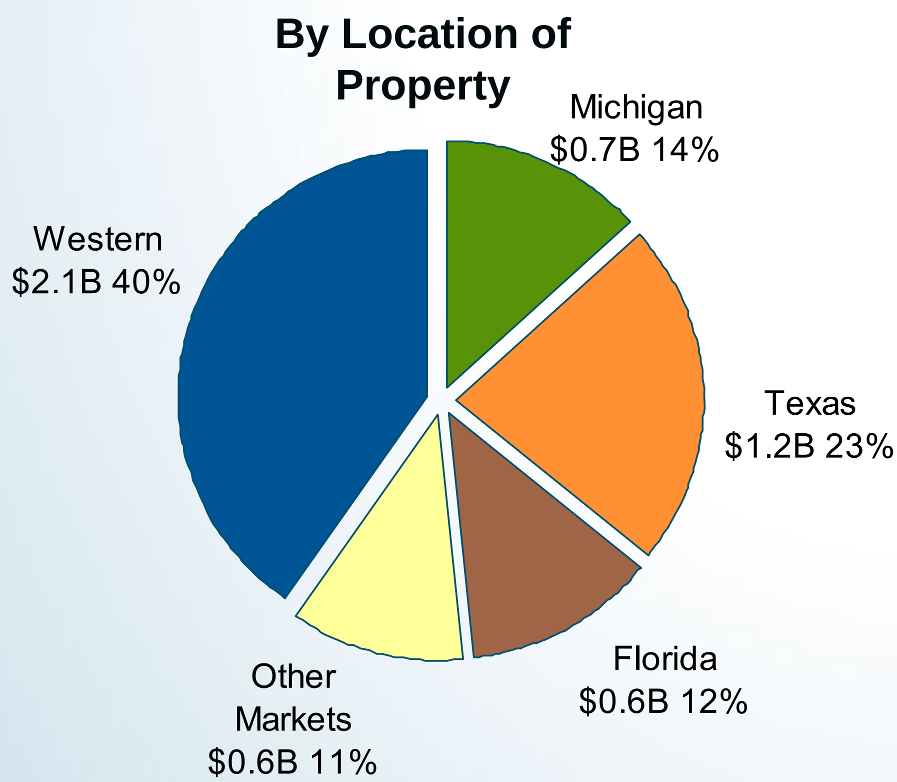


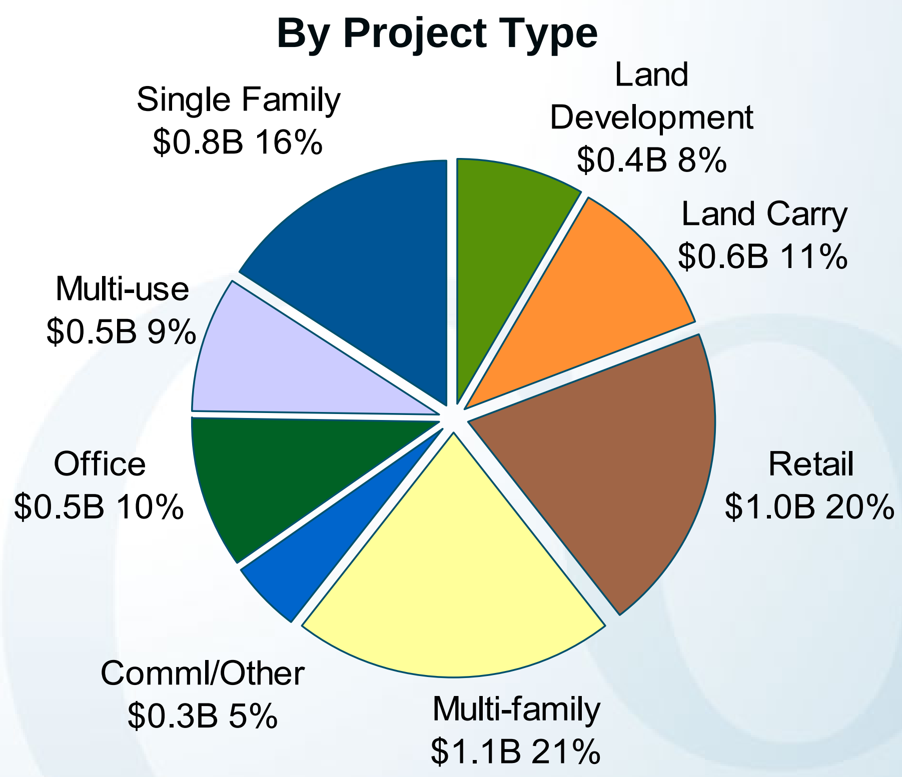
Shared National Credit (SNC): Facilities greater than $20 million shared by three or more federally supervised financial institutions which are reviewed by regulatory authorities at the agent bank level.

Period-end outstandings as of June 30, 2009

Commercial Real Estate Line of Business

June 30, 2009 Loan Outstandings: $5.2 billion[1]





Period-end balances in $billions; additional CRE information can be found in the appendix

[1] Excludes $0.9B in Commercial Real Estate line of business loans not secured by real estate

Commercial Real Estate Line of Business

Net Loan Charge-offs by Office of Origination

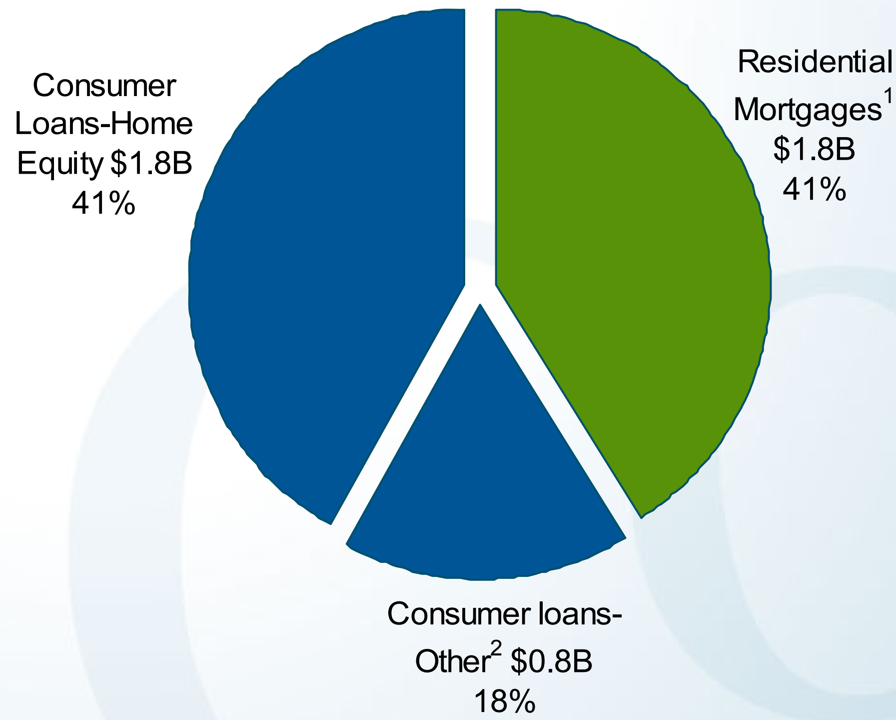
	2Q09	1Q09	4Q08	3Q08	2Q08
Western	$34	$47	$37	$39	$57
Midwest	20	22	14	11	12
Florida	17	2	2	1	3
Texas	1	2	1	2	0
Other Markets/ National Developers	36	1	5	4	1
TOTAL	**$108**	**$74**	**$59**	**$57**	**$73**

$ in millions
Midwest: MI, OH, IL; Western: CA, AZ, NV, CO, WA;
Other Markets/National Developers includes properties located in FL, NV, LA, AL and CA.

Consumer Loan Portfolio

- 9% of total outstandings
- No sub-prime mortgage programs
- Self-originated & relationship oriented
- Net loan charge-offs of $14MM

2Q09: $4.4 billion



2Q09 averages in $billions

1 Residential mortgages we hold on our balance sheet are primarily associated with our Private Banking customers. The residential mortgages we originate through our banking centers are typically sold to a third party.

2 The “other” category includes automobile, personal watercraft, student and recreational vehicle loans.

Automotive Manufacturer Portfolio

Outstandings[1]	12/05	12/06	12/07	12/08	05/09
Domestic Ownership	$2.0	$1.7	$1.4	$1.2	$1.1
Foreign Ownership	0.7	0.5	0.4	0.3	0.2
Total Other Automotive	*$2.7*	*$2.2*	*$1.8*	*$1.5*	*$1.3*

down 52%

Second Quarter Commentary:

- Auto exposure continues to decline
- No direct exposure to GM or Chrysler
- $21MM charge-off related to GM lease

	2Q08	3Q08	4Q08	1Q09	2Q09
Net Charge-offs/(Recoveries)[2]	($0.0)	($0.1)	$5.4	$4.4	$26.7
Excluding GM lease					*6.0*
Nonaccrual Loans[3]	13.4	8.5	16.5	12.0	32.6

Primary suppliers = Revenues ≥ 50% derived from:

- GM: $207MM outstanding as of 5/31/09, down from $228MM at 2/28/09
- Chrysler: $47MM outstanding as of 5/31/09, down from $82MM at 2/28/09

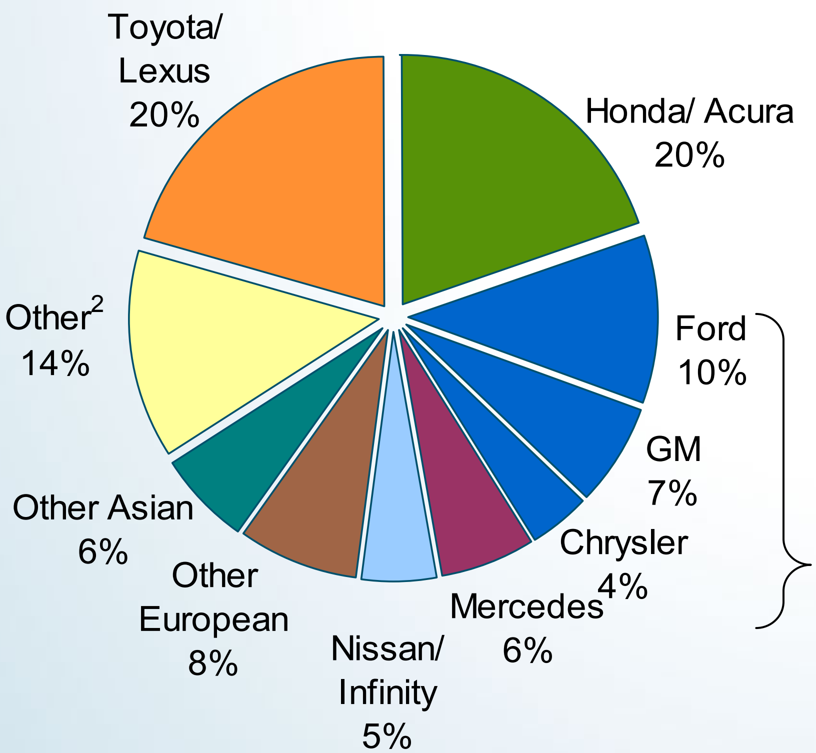
[1]Period-end in $billions
[2]$millions
[3]Period-end in $millions

Portfolio includes OEM (Original Equipment Manufacturer), Tier One and Tier Two suppliers with greater than 50% revenue associated with auto manufacturing

Diversified National Dealer Services

2Q09 Average Loans Outstanding: $3.6 billion

Franchise Distribution[1]



Detroit 3 nameplates down from 41% at 12/05 to 21% at 06/09

Geographic Dispersion

- Western 63%
- Midwest 17%
- Florida 9%
- Texas 5%
- Other 6%

Facts

- Top tier strategy
- Majority are Mega franchises (five or more dealers in group)
- About 5% of portfolio is to single dealers of Detroit 3
- Virtually -0- losses or nonaccruals for many years
- Average loan outstandings down $1.6 billion or 30% from 2Q08

[1] Franchise distribution based on June 30, 2009 period-end outstandings

[2] "Other" includes obligations where a primary franchise is indeterminable (rental car and leasing companies, heavy truck, recreational vehicles, and non-floor plan loans)

National Dealer Services

Exposure to dealers that are being closed is relatively small, as expected, given our top-tier strategy

Chrysler closed 789 US dealers June 9, 2009[1] (335 closed in 2008[2]):

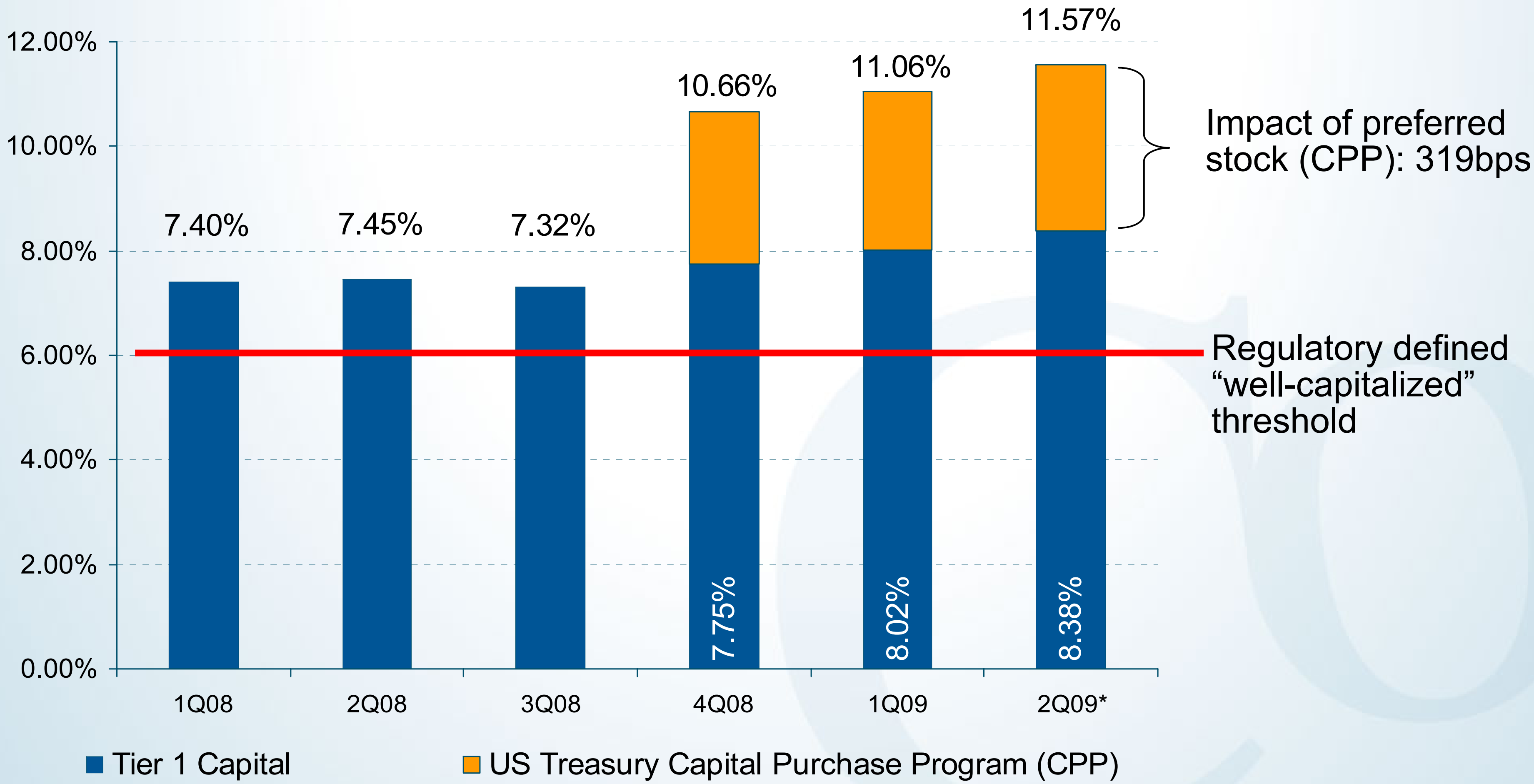
- 11 are CMA customers
- $12MM in outstanding loans

GM closing approx. 1,323 US dealers by Oct. 2010[3] (380 closed in 2008[2])

- 20 are CMA customers
- More than half are part of multiple franchise groups where GM represents less than 30% of group exposure
- $59MM in outstanding loans (84% floorplan)

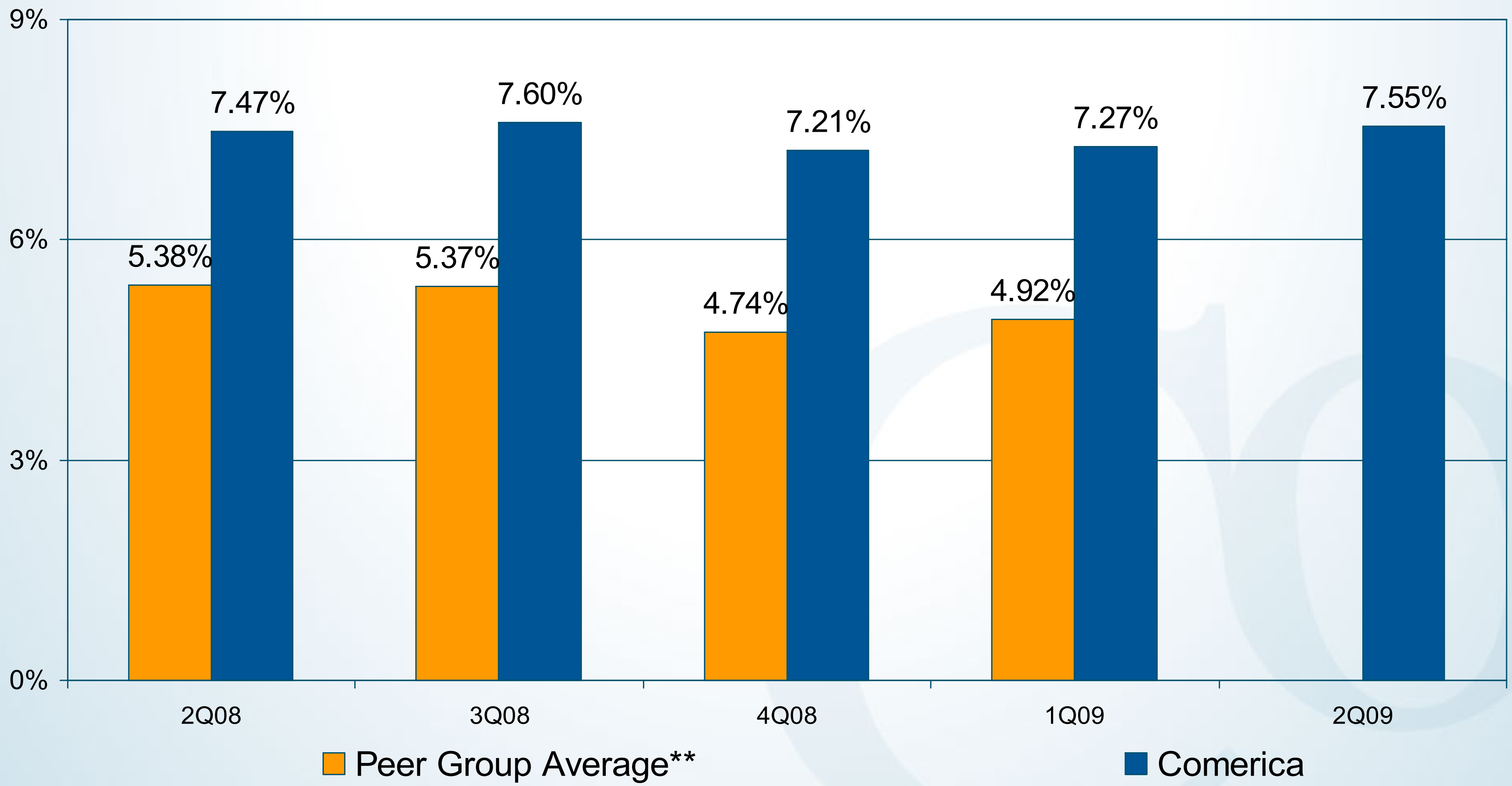
June 30, 2009 period-end outstandings
[1] Source: Chrysler Restructuring website
[2] Source: Automotive News
[3] Source: General Motors presentation to the US House Oversight and Investigations Subcommittee dated 6/10/09

Tier 1 Capital Ratio



*June 30, 2009 Tier 1 Capital is estimated

Tangible Common Equity Ratio*



Source: SNL Financial; 2Q09 peer figures not completely available
*Non-GAAP Financial Measure
**Peer group consists of the following: BBT, FITB, HBAN, KEY, MTB, MI, PNC, RF, STI, USB, and ZION
See Supplemental Financial Data slide for reconcilements of Comerica’s non-GAAP financial measures

2009 Outlook

Loans: Focus on developing new and expanding existing relationships with the appropriate pricing and credit standards

- Loan demand expected to be subdued in light of contracting economy

Net interest margin:

- Expect 3Q09 to be relatively unchanged from 2Q09 and 4Q09 to expand
- Continued improvement in loan spreads
- Higher-cost wholesale funding maturing
- Excess liquidity offsetting these effects in 3Q09
- Excess liquidity expected to diminish in 4Q09 with wholesale funding maturities
- No Fed rate changes anticipated in 2009

Net credit-related charge-offs:

- 3Q09 expected to be similar to 2Q09 charge-offs
- Modest improvement expected in 4Q09
- Provision expected to continue to exceed net charge-offs

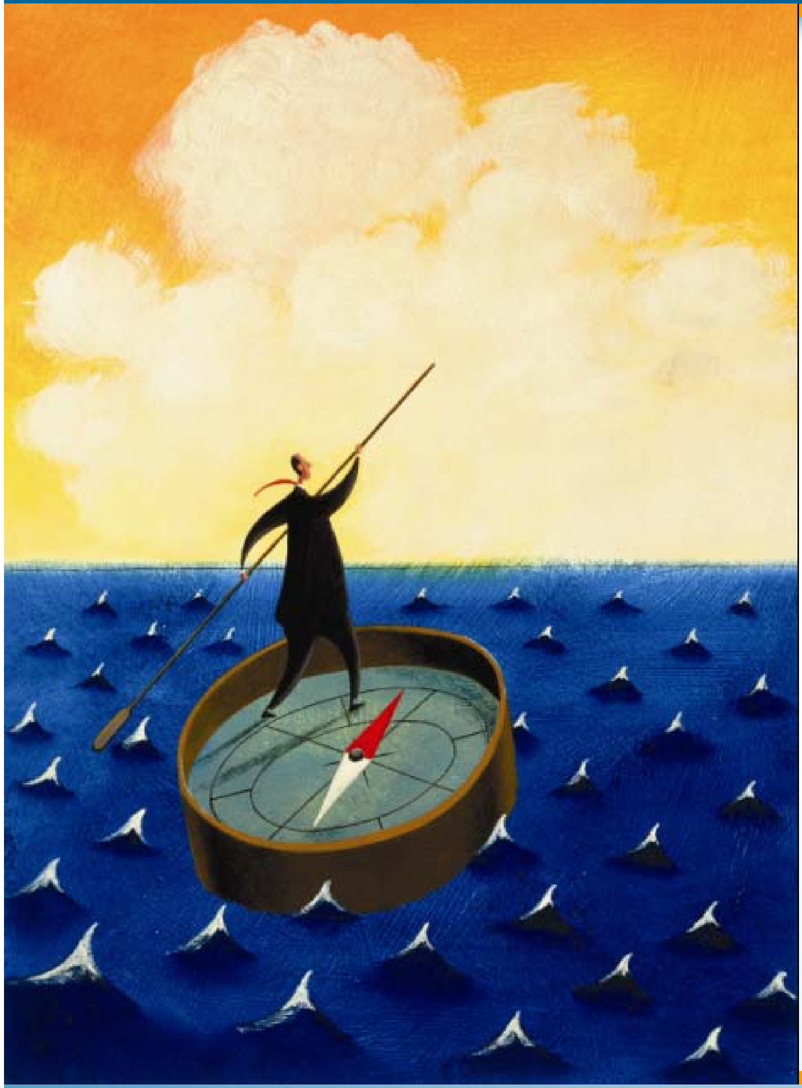
Noninterest income:

- Additional gains on sales of mortgage-backed government agency securities expected
- Mortgage-backed government agency securities expected to average about 10% of average assets

Noninterest expenses: Mid to high-single digit decrease (FY09 vs. FY08)

This outlook is provided as of July 21, 2009

Comerica Bank



Appendix

Business and Market Segment Contributions to Net Income

	YTD 2Q09	YTD 2Q08
Business Bank	$62	$118
Retail Bank	(26)	47
Wealth & Institutional Management	28	34
Finance	(42)	(8)
Other[1]	5	(26)
TOTAL	**$27**	**$165**

	YTD 2Q09	YTD 2Q08
Midwest	$31	$139
Western	(14)	(30)
Texas	19	36
Florida	(14)	(5)
Other Markets	27	41
International	15	18
Finance and Other[1]	(37)	(34)
TOTAL	**$27**	**$165**

$ in millions

[1] Includes discontinued operations and items not directly associated with the three major business segments or the Finance Division

Noninterest Income

Deferred compensation asset returns (offset by deferred compensation expense):

- $8MM in 2Q09
- $(5)MM in 1Q09
- $(18)MM in 4Q08

- Termination of leveraged leases:
  - $(16)MM (2Q09)
  - $24MM (1Q09)

- Net securities gains:
  - $109MM from sale of government guaranteed mortgage-backed securities (2Q09)
  - $3MM from sale of Auction Rate Securities (2Q09)
  - $8MM from sale of government guaranteed mortgage-backed securities (1Q09)
  - $5MM from sale of Auction Rate Securities ARS (1Q09)
  - $4MM from sale of Auction Rate Securities ARS (4Q08)
  - $27MM from sale of Visa shares (3Q08)

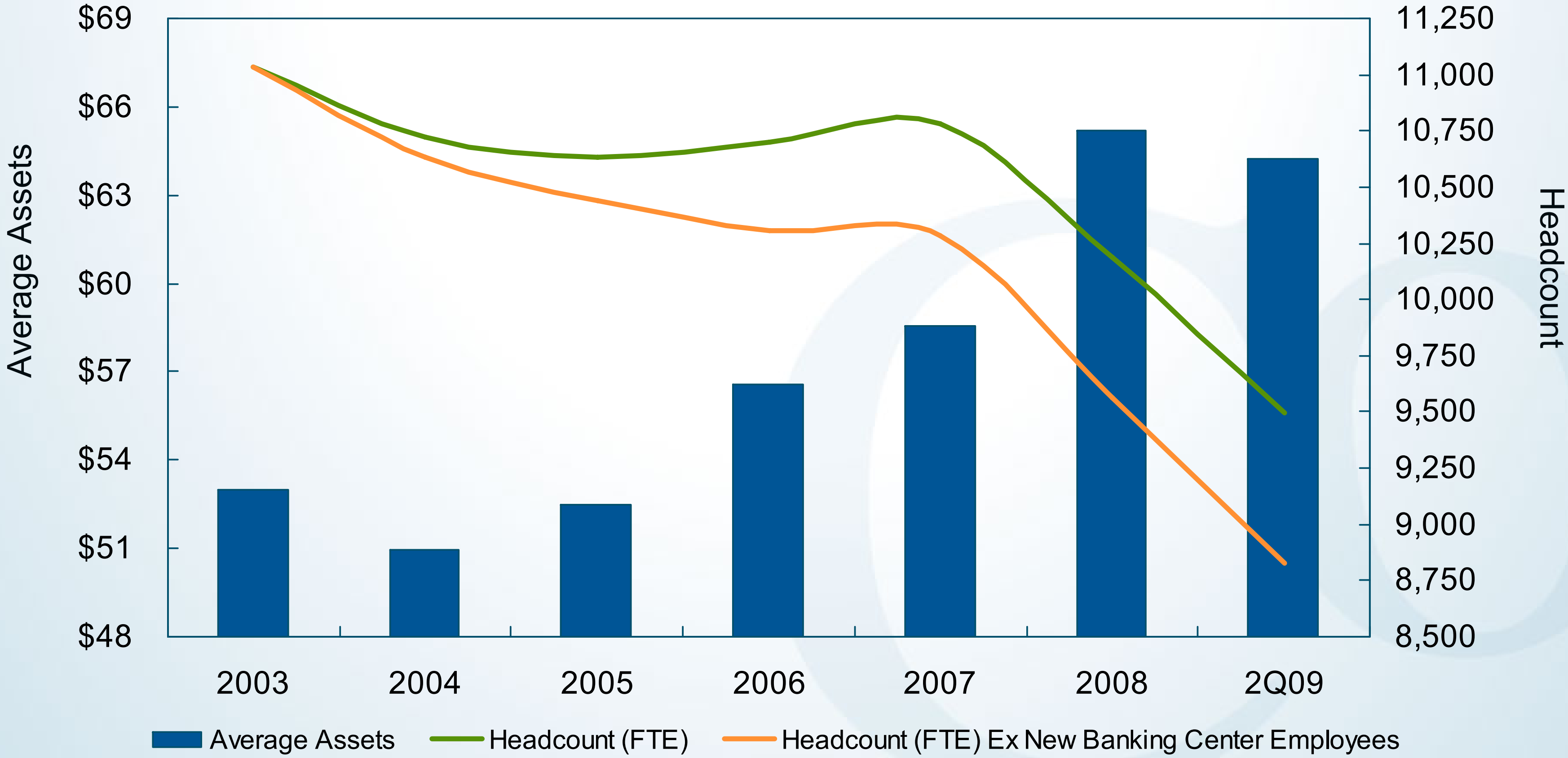
Expense Management

Operations Related Expenses	**2Q09**	**1Q09**	**2Q08**
Regular Salaries	$142	$147	$151
Severance	(1)	5	1
Incentives (including commissions)	15	13	35
Share-based compensation	7	11	11
Deferred compensation plan costs	8	(5)	4
Travel & Entertainment	4	4	8
Other Expenses			
FDIC Deposit Insurance	$45	$15	$2
Pension Expense	14	16	5
Other real estate	10	7	1
Total Non-Interest Expenses	**$429**	**$397**	**$423**

$ in millions

A Leaner, More Efficient Company

Headcount Reduced by about 1,000 Positions or 10% of the Workforce
(6/30/09 vs. 6/30/08)



Average assets in $billions; actual period-end headcount (FTE: Full Time Equivalent) data

Loans By Geographic Market

	2Q09	1Q09	2Q08
Midwest	$17.4	$18.3	$19.2
Western	14.7	15.3	17.0
Texas	7.5	7.8	7.8
Florida	1.8	1.9	1.9
Other Markets	4.2	4.2	4.2
International	2.0	2.1	2.3
TOTAL	**$47.6**	**$49.6**	**$52.4**

Average loans in $billions; Geography based on office of origination
Western includes: CA, AZ, NV, CO, WA

Loans by Line of Business

	2Q09	1Q09	2Q08
Middle Market	$14.7	$15.3	$16.9
Commercial Real Estate	6.2	6.4	6.7
Global Corporate Banking	6.4	6.6	6.3
National Dealer Services	3.6	4.1	5.2
Specialty Businesses[1]	5.8	6.1	6.4
SUBTOTAL – BUSINESS BANK	**$36.7**	**$38.5**	**$41.5**
Small Business Banking	4.0	4.2	4.3
Personal Banking	2.1	2.1	2.1
SUBTOTAL – RETAIL BANK	**$6.1**	**$6.3**	**$6.4**
Private Banking	4.8	4.8	4.5
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$4.8**	**$4.8**	**$4.5**
TOTAL	**$47.6**	**$49.6**	**$52.4**

Average loans in $billions;
[1] Specialty Businesses includes: FSD, Entertainment, Energy, Leasing and TLS

Second Quarter 2009 Average Loans Detail

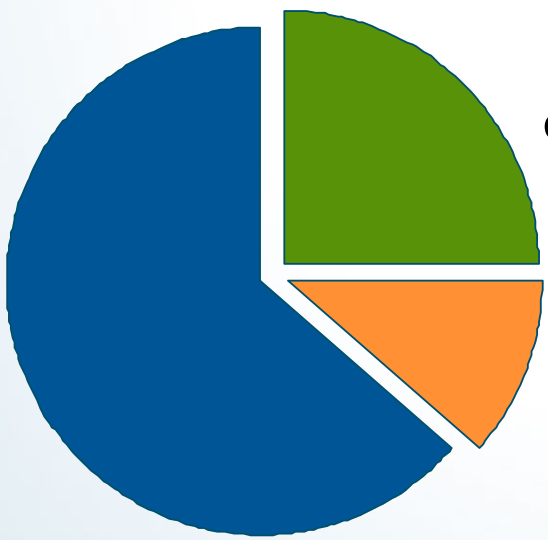
	Midwest	Western	Texas	Florida	Other Markets	International	TOTAL
Middle Market	$6.9	$4.5	$1.9	$0.2	$1.2	$0.0	**$14.7**
Commercial Real Estate	1.1	2.2	1.5	0.5	0.9	--	**6.2**
Global Corporate Banking	2.1	1.2	0.3	0.1	0.7	2.0	**6.4**
National Dealer Services	0.6	2.3	0.2	0.3	0.2	--	**3.6**
Specialty Businesses[1]	1.0	1.7	2.0	0.1	1.0	--	**5.8**
SUBTOTAL – BUSINESS BANK	**$11.7**	**$11.9**	**$5.9**	**$1.2**	**$4.0**	**$2.0**	**$36.7**
Small Business Banking	2.0	1.0	1.0	--	--	--	**4.0**
Personal Banking	1.7	0.1	0.2	--	0.1	--	**2.1**
SUBTOTAL – RETAIL BANK	**$3.7**	**$1.1**	**$1.2**	**$--**	**$0.1**	**$--**	**$6.1**
Private Banking	2.0	1.7	0.5	0.6	0.0	--	**4.8**
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$2.0**	**$1.7**	**$0.5**	**$0.6**	**$0.0**	**$--**	**$4.8**
TOTAL	**$17.4**	**$14.7**	**$7.5**	**$1.8**	**$4.2**	**$2.0**	**$47.6**

$ in billions; geography based on office of origination.

[1] Specialty Businesses includes: FSD, Entertainment, Energy, Leasing and TLS

Commercial Real Estate Loan Portfolio

2Q09: $14.8 billion



Commercial Real Estate line of business:

- Nonaccrual loans of $619MM
- Loans over $2mm transferred to nonaccrual totaled $204MM
- Net loan charge-offs of $108MM

2Q09 averages in $billions

[1] Included in Commercial Real Estate line of business

Real Estate Construction Loans

Commercial Real Estate Line of Business by Location of Property

	Western	Michigan	Texas	Florida	Other Markets	TOTAL
Residential:						
Single Family	$430	$54	$66	$141	$65	**$756**
Land Development	179	59	109	23	18	**388**
Total Residential	609	113	175	164	83	**1,144**
Other CRE:						
Retail	222	133	360	51	40	**806**
Land Development	19	6	17	-	3	**45**
Multi-family	167	9	203	155	156	**690**
Multi-use	205	34	70	57	29	**395**
Office	120	22	115	15	32	**304**
Commercial	2	25	34	5	25	**91**
Other	9	-	7	-	9	**25**
TOTAL	**$1,353**	**$342**	**$981**	**$447**	**$377**	**$3,500**

June 30, 2009 period-end $ in millions

Commercial Mortgage Loans

Commercial Real Estate Line of Business by Location of Property

	Western	Michigan	Texas	Florida	Other Markets	TOTAL
Residential:						
Single Family	$20	$3	$7	$6	$16	**$52**
Land Carry	97	65	42	54	23	**281**
Total Residential	117	68	49	60	39	**333**
Other CRE:						
Multi-family	121	69	99	97	34	**420**
Land Carry	181	70	9	13	12	**285**
Office	120	52	21	18	6	**217**
Retail	107	57	2	11	61	**238**
Commercial	100	31	6	-	12	**149**
Multi-use	7	11	8	-	40	**66**
Other	-	1	1	-	18	**20**
TOTAL	**$753**	**$359**	**$195**	**$199**	**$222**	**$1,728**

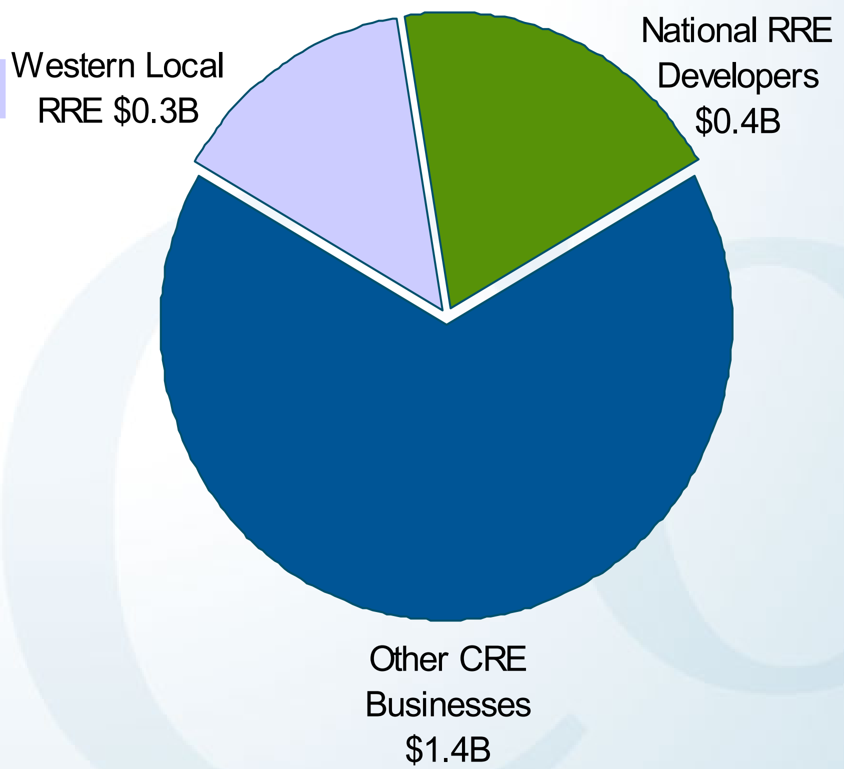
June 30, 2009 period-end $ in millions

Commercial Real Estate Line of Business

Western Market Local Residential Real Estate Developer Portfolio:

- Smaller local developers
- 98 projects
- Reduced from $932MM at 12/31/07
- 88% watch list[1]
- Nonaccrual loans of $194MM, a decrease from $239MM at 3/31/09

Western Market CRE
June 30, 2009: $2.1 billion



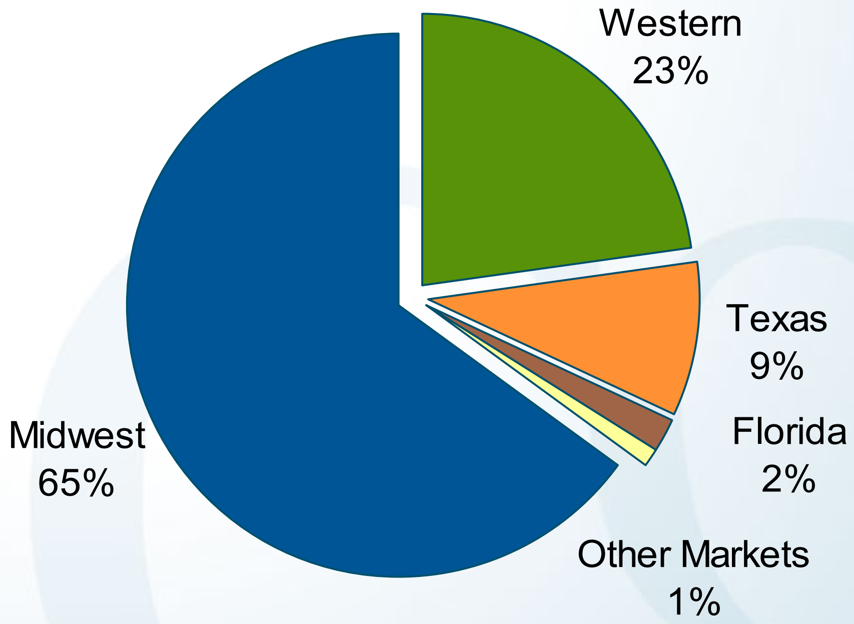
June 30, 2009 balances in $billions
RRE: Residential Real Estate; Based on location of booking office; includes CA, AZ and NV
[1] Watch list: generally consistent with regulatory defined special mention, substandard and doubtful loans

Home Equity Portfolio

- 82% home equity lines and 18% home equity loans[1]
- Avg. FICO score of 751 at origination[1]
- 85% have CLTV ≤ 80%[1]
- Average loan vintage is 4.1 years[1]

2Q09: $1.8 billion

Geographic Breakdown



2Q09 averages in $billions
Geography based on office of origination
[1]Data on loans booked through our Consumer Loan Center which encompasses about 87% of our Home Equity Lines and Loans

Core Deposits By Geographic Market

	2Q09	1Q09	2Q08
Midwest	$17.1	$16.6	$16.0
Western	9.0	8.9	9.7
Texas	4.4	4.1	3.9
Florida	0.3	0.2	0.3
Other Markets	1.6	1.4	1.4
International	0.8	0.7	0.8
TOTAL	**$33.2**	**$31.9**	**$32.1**

Average deposits in $billions; Geography based on office of origination
Western includes: CA, AZ, NV, CO, WA
Excludes FSD, Foreign Office Time Deposits and Finance/Other with Inst. & Retail Brokered CDs: 2Q09-$7.6B;1Q09-$8.8B; 2Q08-$11.7B

Line of Business Deposits

	2Q09	1Q09	2Q08
Middle Market	$4.1	$4.0	$4.3
Commercial Real Estate	0.6	0.6	0.7
Global Corporate Banking	4.9	4.4	3.7
National Dealer Services	0.1	0.1	0.1
Specialty Businesses[1]	5.1	4.9	6.6
> Excluding FSD	*3.2*	*3.0*	3.7
SUBTOTAL – BUSINESS BANK	**$14.8**	**$14.0**	**$15.4**
>Excluding FSD	***$12.9***	***$12.1***	***$12.5***
Small Business Banking	3.8	3.7	3.9
Personal Banking	13.9	13.7	13.1
SUBTOTAL – RETAIL BANK	**$17.7**	**$17.4**	**$17.0**
Private Banking	2.6	2.4	2.5
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$2.6**	**$2.4**	**$2.5**
Finance/Other[2]	5.7	7.0	8.9
TOTAL	**$40.8**	**$40.8**	**$43.8**
> EXCLUDING FSD	***$38.9***	***$38.9***	***$40.9***

Average deposits in $billions

[1] Specialty Businesses includes: Entertainment, Energy, FSD, Leasing and TLS

[2] Finance/Other includes Inst. and Retail Brokered CD's: 2Q09 - $5.1B; 1Q09 - $6.3B; 2Q08 - $7.7B

Second Quarter 2009 Average Deposits Detail

	Midwest	Western	Texas	Florida	Other Markets	International	TOTAL
Middle Market	$0.9	$2.8	$0.3	$0.0	$0.1	$--	**$4.1**
Commercial Real Estate	0.2	0.2	0.1	0.0	0.1	--	**0.6**
Global Corporate Banking	2.5	0.4	0.6	0.0	0.6	0.8	**4.9**
National Dealer Services	0.1	0.0	0.0	0.0	--	--	**0.1**
Specialty Businesses[1]	0.0	3.8	0.5	0.1	0.7	--	**5.1**
SUBTOTAL – BUSINESS BANK	**$3.7**	**$7.2**	**$1.5**	**$0.1**	**$1.5**	**$0.8**	**$14.8**
Small Business Banking	1.8	1.0	1.0	--	--	--	**3.8**
Personal Banking	11.0	1.1	1.8	--	0.0	--	**13.9**
SUBTOTAL – RETAIL BANK	**$12.8**	**$2.1**	**$2.8**	**$--**	**$0.0**	**$--**	**$17.7**
Private Banking	0.7	1.4	0.2	0.2	0.1	--	**2.6**
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$0.7**	**$1.4**	**$0.2**	**$0.2**	**$0.1**	**$--**	**$2.6**
Finance/Other[2]	5.7	--	--	--	--	--	**5.7**
TOTAL	**$22.9**	**$10.7**	**$4.5**	**$0.3**	**$1.6**	**$0.8**	**$40.8**

$ in billions

[1] Specialty Businesses includes: Entertainment, Energy, FSD, Leasing and TLS

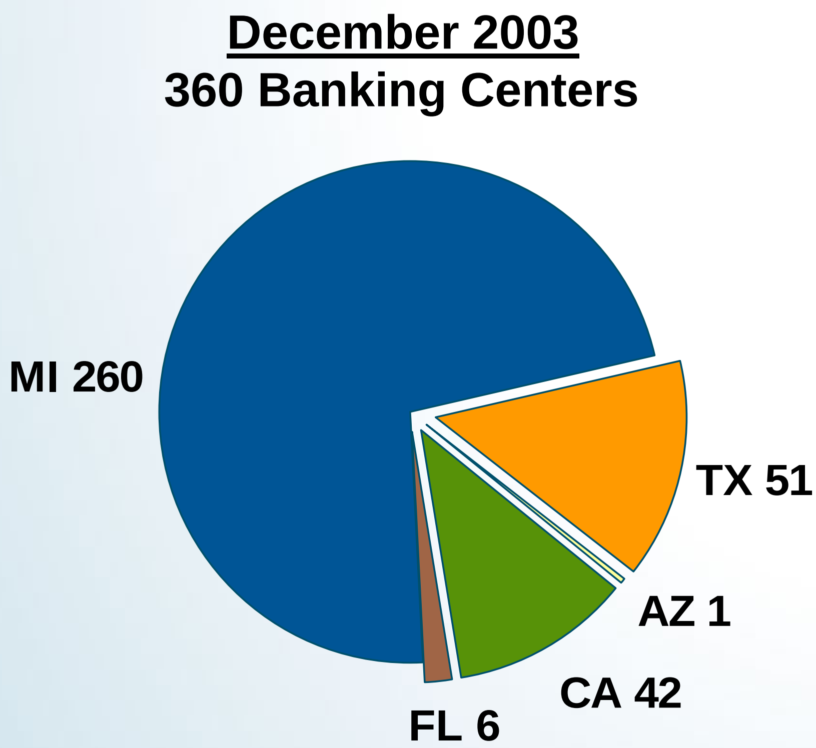
[2] Finance/Other includes $5.1B in Inst. and Retail Brokered CD's; included in Finance Division segment

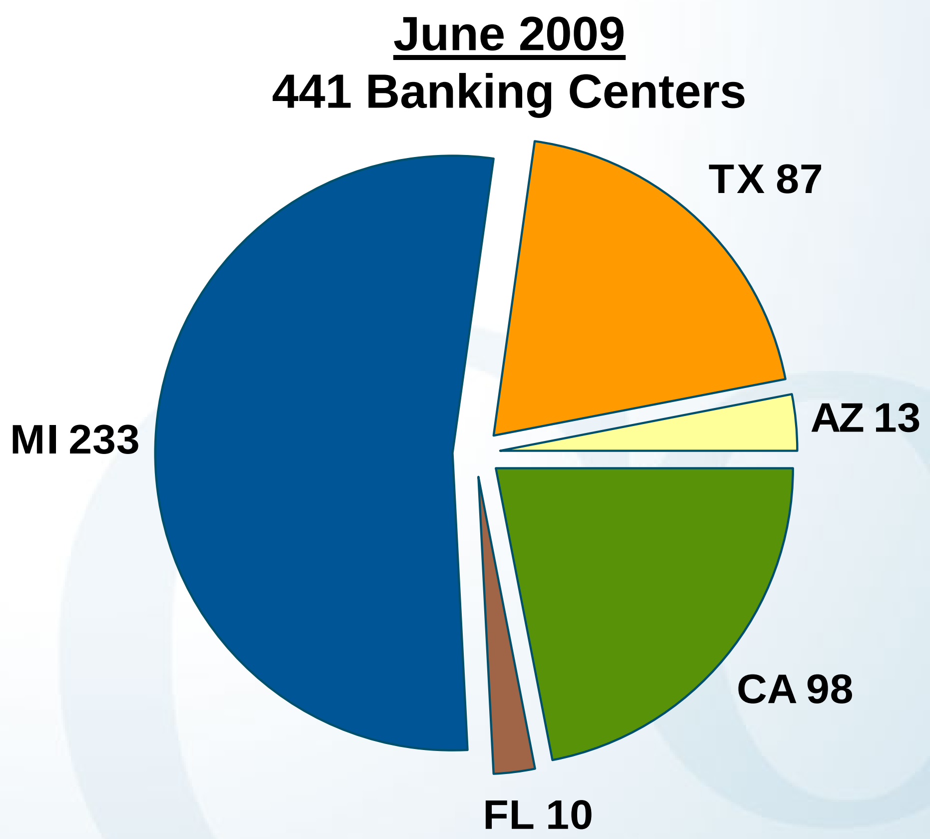
Financial Services Division Data

	2Q09	1Q09	2Q08
Average Balance Sheet			
Noninterest-bearing	$1.4	$1.3	$1.8
Interest-bearing	0.5	0.6	1.0
Total Deposits	$1.9	$1.9	$2.8
Total Loans	$0.2	$0.2	$0.5
Noninterest Expenses			
Customer Services	$1	($1)	$2
Average Rates			
FSD Loans (Primarily Low-rate)	1.71%	1.97%	1.42%
FSD Interest-bearing Deposits	0.70%	0.61%	1.81%

Balance Sheet data in $billions; Noninterest Expense data in $millions

Banking Center Network





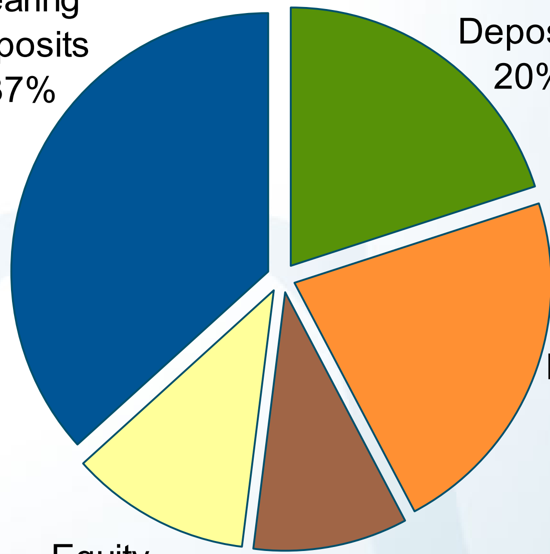
Banking Center Network

Location of New Banking Centers	2005	2006	2007	2008	Planned 2009	12/31/09 Planned Network
California	8	12	13	14	2	**98**
Arizona	2	2	3	4	4	**16**
Texas	7	7	12	9	4	**90**
Florida	0	3	0	1	0	**10**
Michigan	1	1	2	0	0	**232**
Total	**18**	**25**	**30**	**28**	**10**	**446**

- **Slowed banking center expansion in light of current environment**
- **New Banking Centers contributed $2.3 billion in new deposits as of June 2009**

Multiple Funding Sources

- Good core deposit growth momentum
- $3.5 billion in funds on deposit at Federal Reserve
- Institutional & Retail Brokered CDs
- Term Auction Facility (TAF)
- Repo market
- Over $5 billion untapped capacity for issuance under the Temporary Liquidity Guarantee Program
- Federal Home Loan Bank of Dallas
  - $8 billion outstanding
  - Multi-billion dollar funding capacity
- $6.5 billion Mortgage-Backed Agency Securities portfolio (net unrealized pre-tax gain $142MM)



2Q09 Period-end balances; Pie chart based on 2Q09 average balances

In addition to the funding sources above, Comerica maintains untapped capacity to borrow at the discount window

Holding Company Debt Ratings

Senior Unsecured/Long-Term Issuer Rating	**Moody's**	**S&P**	**Fitch**
US Bancorp	Aa3	A+	AA-
BB&T	A1	A	AA-
Comerica	A2	A-	A
PNC	A3	A	A+
M&T Bank	A3	A-	A-
Marshall & Ilsley	A3	BBB-	BBB+
KeyCorp	Baa1	BBB+	A-
SunTrust	Baa1	BBB+	A-
Fifth Third	Baa1	BBB	A-
Huntington	Baa2	BB+	BBB
Regions Financial	Baa3	BBB+	A-
Zions Bancorporation	B2	BBB-	BBB

As of 7/1/09
Source: SNL Financial

Supplemental Financial Data

Comerica Bank

Reconciliation of non-GAAP financial measures with financial measures defined by GAAP ($ in millions)	**6/30/09**	**3/31/09**	**12/31/08**	**9/30/08**	**6/30/08**
Total Regulatory Capital [2]	$10,723	$10,773	$10,774	$8,520	$8,486
Tier 1 capital[1,2]	$7,774	$7,760	$7,805	$5,576	$5,635
Less: Fixed rate cumulative perpetual preferred stock	2,140	2,134	2,129	-	-
Less: Trust preferred securities	495	495	495	495	495
Tier 1 common capital[2]	5,139	5,131	5,181	5,081	5,140
Risk-weighted assets[1,2]	67,202	70,135	73,207	76,156	75,677
Tier 1 common capital ratio [2]	***7.65%***	***7.32%***	***7.08%***	***6.67%***	***6.79%***
Total shareholders' equity	$7,093	$7,183	$7,152	$5,100	$5,082
Less: Fixed rate cumulative perpetual preferred stock	2,140	2,134	2,129	-	-
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	10	11	12	12	12
Tangible common equity	$4,793	$4,888	$4,861	$4,938	$4,920
Total assets	$63,630	$67,370	$67,548	$65,153	$66,003
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	10	11	12	12	12
Tangible assets	$63,470	$67,209	$67,386	$64,991	$65,841
Tangible common equity ratio	***7.55%***	***7.27%***	***7.21%***	***7.60%***	***7.47%***

The Corporation believes these measurements are meaningful measures of capital adequacy and used by investors, regulators, and others to evaluate the adequacy of common equity and to compare against other companies in the industry.

[1] Tier 1 capital and risk-weighted assets as defined by regulation

[2] June 30, 2009 Regulatory Capital, Tier 1 Capital, and Risk-Weighted assets are estimated

Comerica Bank