Comerica Incorporated

Third Quarter 2009 Financial Review

October 20, 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 presentation 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 presentation 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

	3Q09	2Q09	3Q08
Net income	$19	$18	$28
Preferred stock dividends to U.S. Treasury	$34	$34	$-
Net income (loss) applicable to common stock	($15)	($16)	$28
Diluted earnings (loss) per common share	($0.10)	($0.10)	$0.19
Net interest income	$385	$402	$466
Net interest margin[1]	2.68%	2.73%	3.11%
Provision for loan losses	$311	$312	$165
Noninterest income	$315	$298	$240
Noninterest expenses	$399	$429	$514
Tier 1 capital ratio	12.18%[2]	11.58%	7.32%
Tangible common equity ratio[3]	7.96%	7.55%	7.60%

$ in millions, except per share data

[1] Excluding the impact of excess liquidity, net interest margin would have been 2.84% and 2.81% in the 3Q09 and 2Q09, respectively. Excess liquidity had no impact on the net interest margin in 3Q08. Excess liquidity represented by Federal Reserve Bank deposits.

[2] Estimated

[3] See Supplemental Financial Data slide for reconciliation of non-GAAP financial measures

Third Quarter 2009 Results

- **Average earning assets decreased $2 billion**
  - Average loans declined $2.9 billion
  - $857 million increase in average other earning assets, primarily short-term investments
- **Average core deposits[1] increased $1.1 billion**
  - Average noninterest-bearing deposits[1] grew $835 million
- **Net interest margin of 2.68%**
  - Excluding impact of excess liquidity, net interest margin would have been 2.84%
  - Loan spreads increased and higher-cost time deposits matured
- **Credit quality stable, consistent with outlook**
  - Net credit-related charge-offs were $239 million, compared to $248 million in 2Q09
  - Provision for loan losses was $311 million, compared to $312 million in 2Q09
  - Allowance for loan losses to total loans increased to 2.19% from 1.89%
- **Noninterest income increased $17 million**
  - Several fee income categories increased
  - Gains on sales of securities of $107 million ($113 million in 2Q09)
- **Expenses well controlled**
  - Year-to-date noninterest expenses decreased 9% from the same period last year
  - 9% reduction in workforce from a year ago
- **Strong capital ratios further enhanced**
  - Tangible common equity ratio[2] of 7.96%

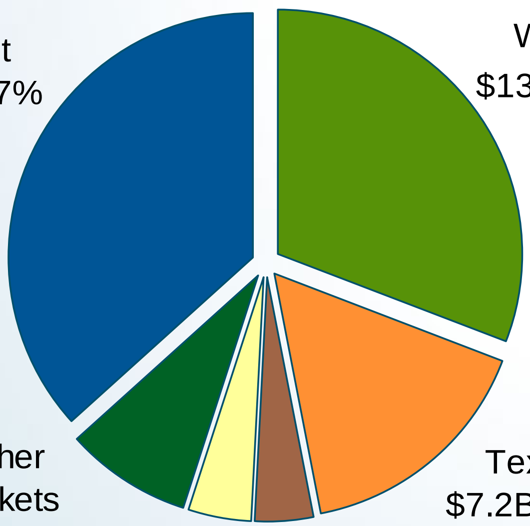
Analysis of 3Q09 compared to 2Q09

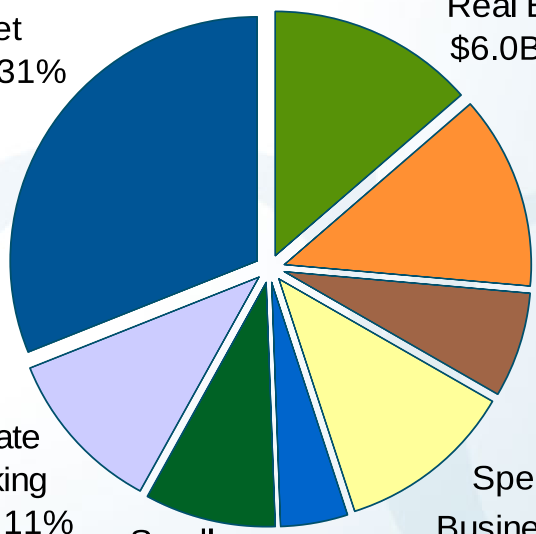
[1] Core deposits exclude Institutional CDs, Retail Brokered CDs, foreign office time deposits and Financial Services Division balances

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

Diverse Loan Portfolio

Average 3Q09: $44.6 billion[1]

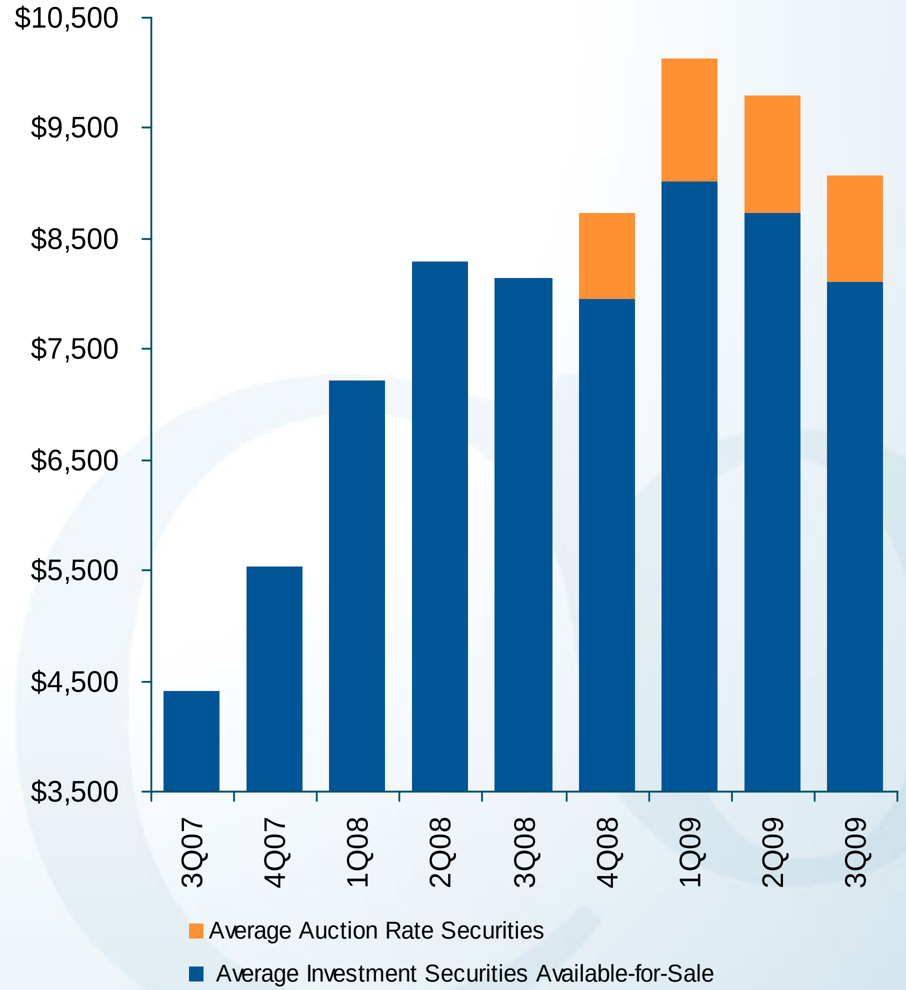




[1] Excluding Financial Services Division ($209 million)
[2] Specialty Businesses includes: Entertainment, Energy, Leasing, Technology and Life Sciences, and Mortgage Banker Finance
Geography based on office of origination; Midwest: MI, OH, IL; Western: CA, AZ, NV, CO, WA;
Other Markets include markets not separately identified above in addition to businesses with a national perspective

Investment Securities Portfolio

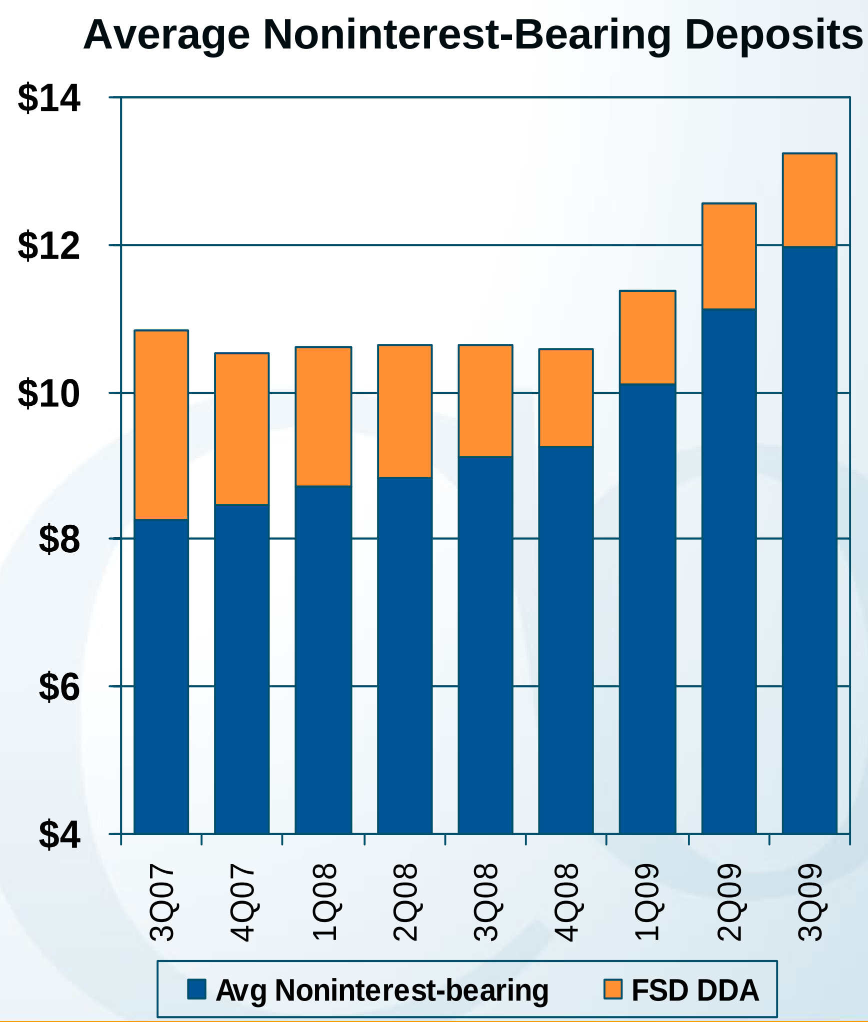
- **Guideline:** portfolio size (excluding Auction Rate Securities) of approx. 10% of average assets
- **Consists primarily of AAA mortgage-backed Freddie Mac and Fannie Mae government agency securities**
  - Realized gains of
    - $102MM on sale of $2.8 billion in 3Q09
    - $109MM on sale of $2.3 billion in 2Q09
  - Net unrealized pre-tax gain $96MM as of 9/30/09
  - Average life of 3.6 years
  - As repositioned portfolio, temporarily increased holdings of Treasury securities
- **Repurchased customers' Auction Rate Securities in 4Q08**
  - Cumulative redemptions of $334MM (3Q09 $90MM)
  - Cumulative gains on redemptions of $17MM (3Q09 $5MM)



$ in millions

Growing Core Deposits

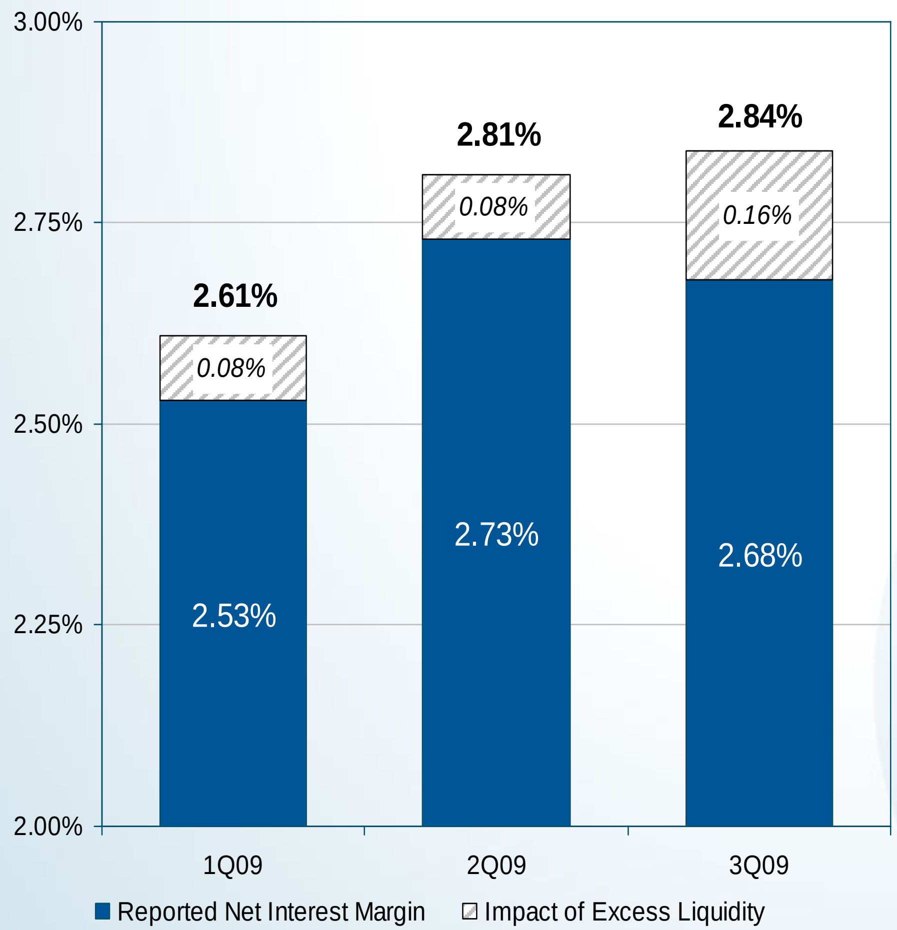
- Total avg. core deposits[1] of $34.2B, a $1.1B or 3% increase
- Avg. core noninterest-bearing deposits[1] grew $835MM or 8%
- Total avg. deposits increased in:
  - All major geographic markets
  - All commercial lines of business
- Financial Services Division (FSD) average noninterest-bearing deposits declined $1.3B since 3Q07



$ in billions; 3Q09 vs 2Q09

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

Net Interest Margin



Net interest margin of 2.68% which reflected:

+ Loan spread improvement
+ Higher-cost time deposits matured
+ Noninterest-bearing deposit growth
- Higher excess liquidity

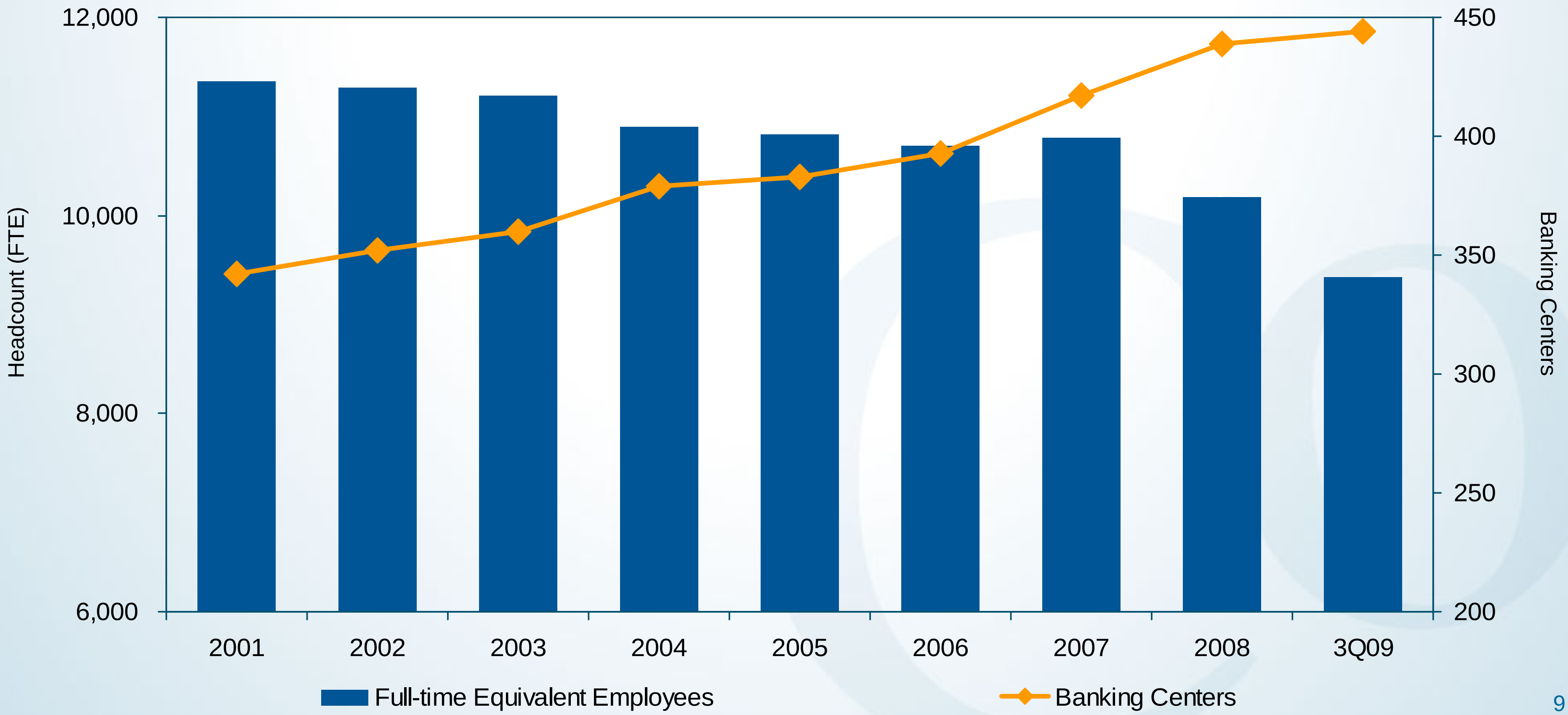
Excess liquidity position:

- Average $3.5B 3Q09 ($1.8B 2Q09)
- $2.2 billion at 9/30/09
- Resulted from strong deposit growth and the sale of investment securities
- Negative impact on 3Q09 margin was approximately 16 basis points

Excess liquidity represented by deposits held at the Federal Reserve Bank.

A Leaner, More Efficient Company

Headcount Reduced by about 1,000 Positions or 9% of the Workforce
(9/30/09 vs. 9/30/08)



Period-end figures

Credit Quality

	3Q09	2Q09
Net credit-related charge-offs[1]	$239MM	$248MM
to average total loans	2.14%	2.08%
Excluding CRE line of business	*$148MM*	*$140MM*
	1.53%	*1.35%*
Provision for Credit Losses	$313MM	$308MM
Allowance for Credit Losses	$988MM	$913MM

- Net charge-offs were consistent with 2Q09, as expected
- Residential real estate development continued to drive charge-offs
- Continued to build reserves with provision for credit losses exceeding net credit-related charge-offs by $74MM

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

Credit Quality

	3Q09	**2Q09**
Nonperforming assets to total loans and foreclosed property	$1,305MM 2.99%	$1,230MM 2.64%
Excluding CRE Line of Business	*$531MM* *1.40%*	*$541MM* *1.34%*
Loans past due 90 days or more and still accruing	$161MM	$210MM
Allowance for loan losses to total loans	2.19%	1.89%
Allowance for loan losses to nonperforming loans	80%	78%

- Non-CRE nonperforming assets declined by $10MM
- Allowance for loan losses to nonperforming loans increased

Nonaccrual Loans

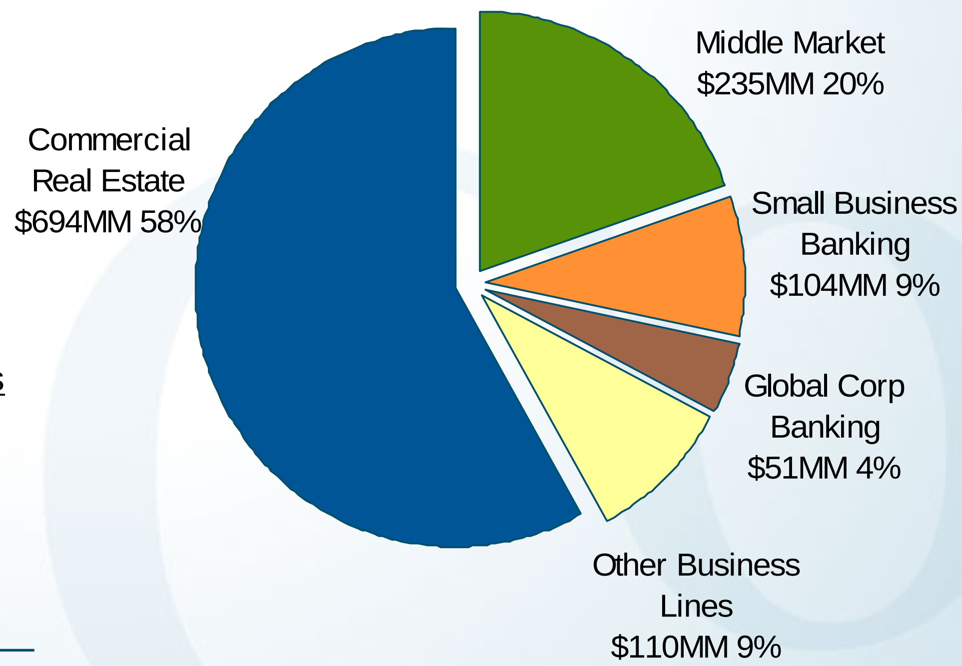
- Nonaccrual loans[1]:
  - Western 42%
  - Midwest 31%
  - Florida 12%
  - Texas 5%
  - Other 10%

- Granularity of commercial nonaccrual loans:

	Outstanding	# of Relationships
Under $5MM	$425	690
$5–$10MM	285	40
$10–$25MM	341	23
Over $25MM	143	4
Total	$1,194	757

September 30, 2009: $1,194 million

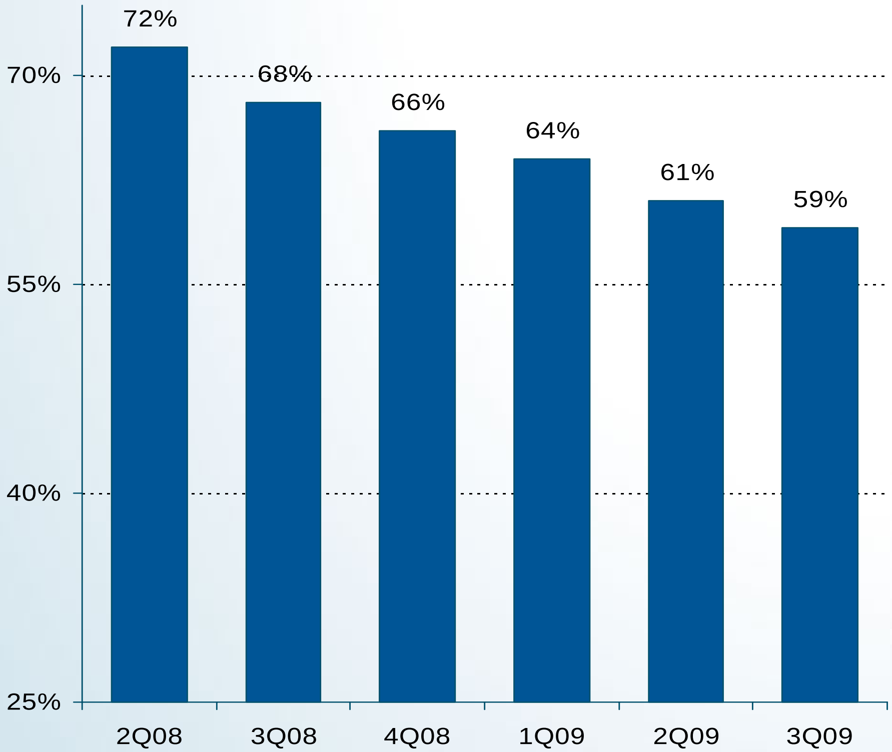
By Line of Business



Period-end balances in $ millions (MM)
[1] Reflects office of origination

Nonaccrual Loans

Proactively review nonaccrual loans every quarter
Charge-offs and reserves taken to reflect current market conditions



Carrying Value of Nonaccrual Loans as % of Contractual Value

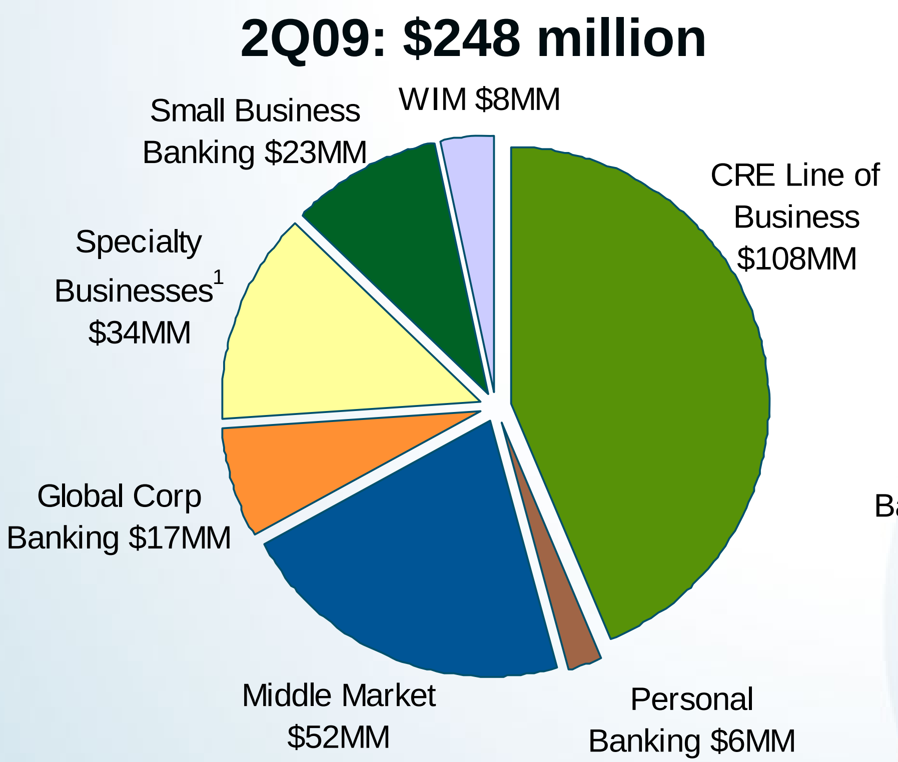
- Average carrying value of 59% (41% write-down) reflects current appraisals
- Reserves taken in excess of charge offs to reflect weak environment
- Included in nonperforming assets:
  - Only $2MM in Reduced Rate loans
  - $10MM in Troubled Debt Restructurings (TDRs)
  - Minimal Foreclosed Property of $109MM
- Accruing TDRs total $8MM
- No Held-For-Sale loans
- Sold $41MM in nonperforming loans

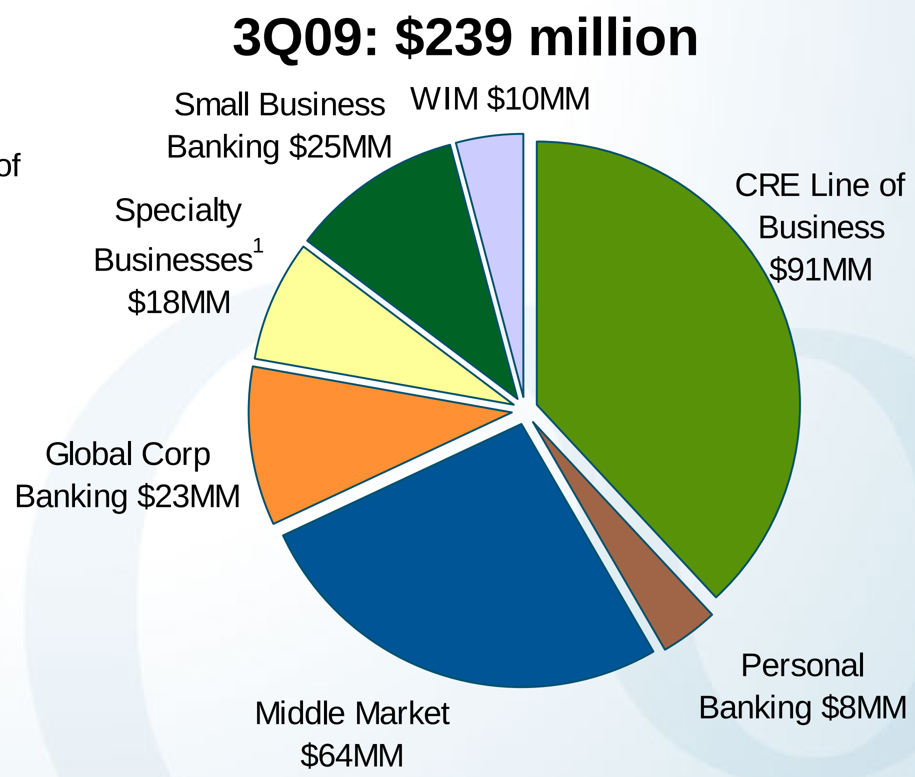
Net Loan Charge-offs by Market

	3Q09	2Q09
Midwest	$102	$99
Western	95	70
Texas	22	11
Florida	9	23
Other Markets/ International	11	45
TOTAL	**$239**	**$248**
Provision for loan losses	$311	$312

$ 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



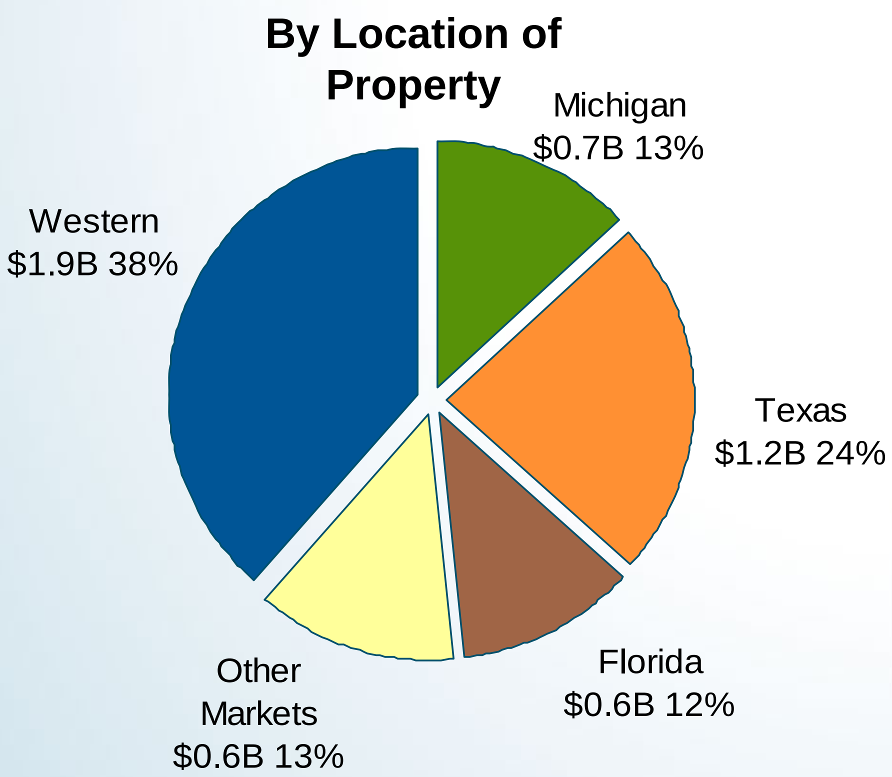


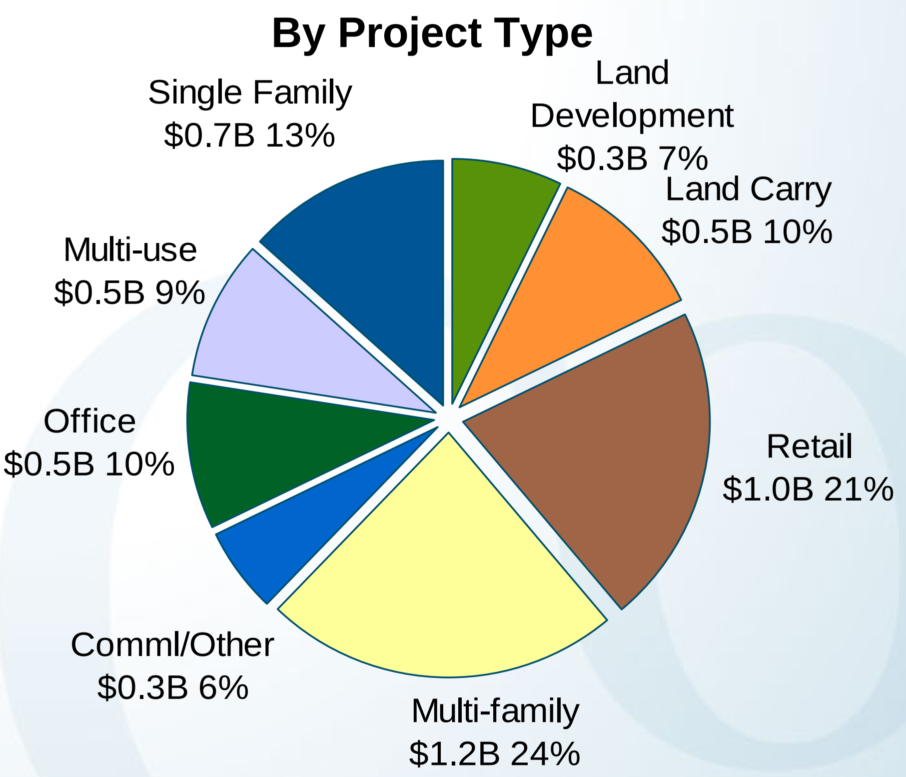
$ in millions

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

Commercial Real Estate Line of Business

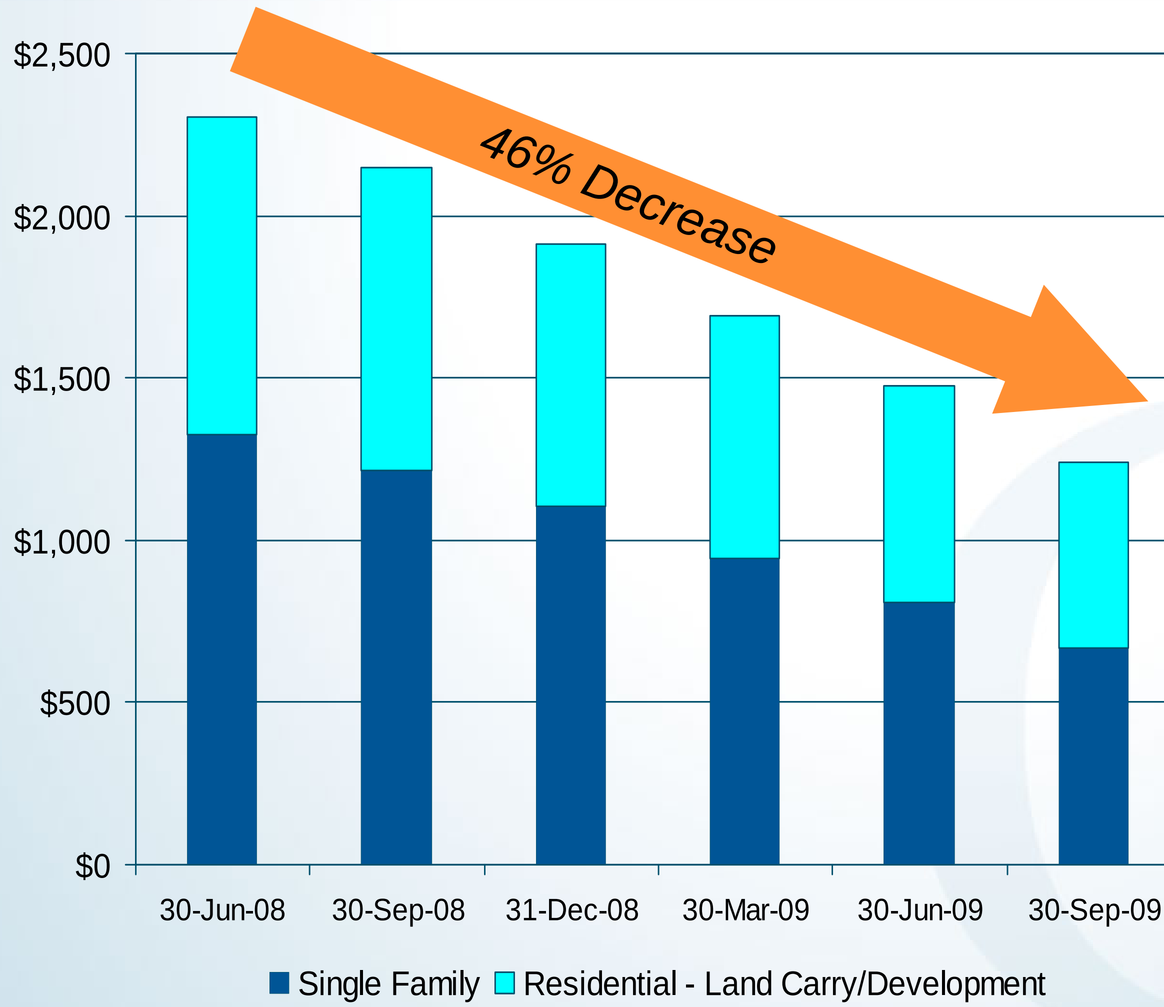
September 30, 2009 Loan Outstandings: $5.0 billion[1]





Period-end balances in $billions; additional Commercial Real Estate information can be found in the appendix
[1] Excludes $0.9B in Commercial Real Estate line of business loans not secured by real estate

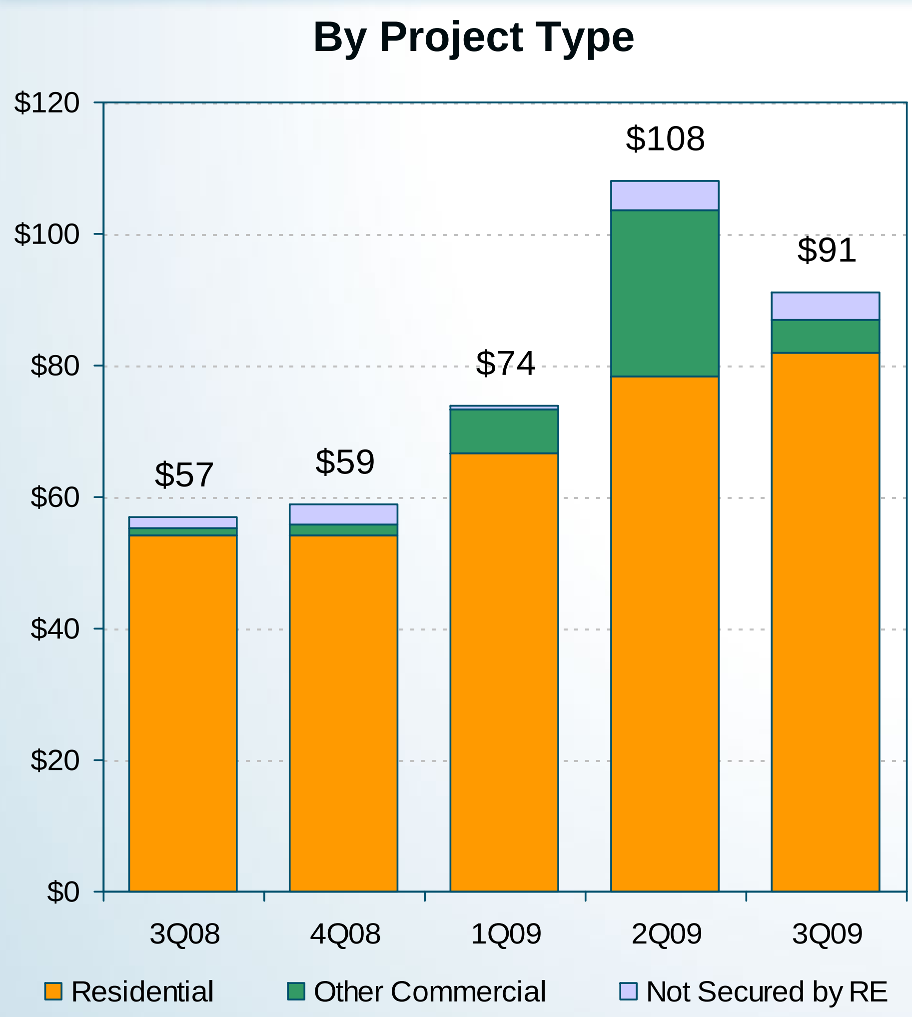
Residential Real Estate Development

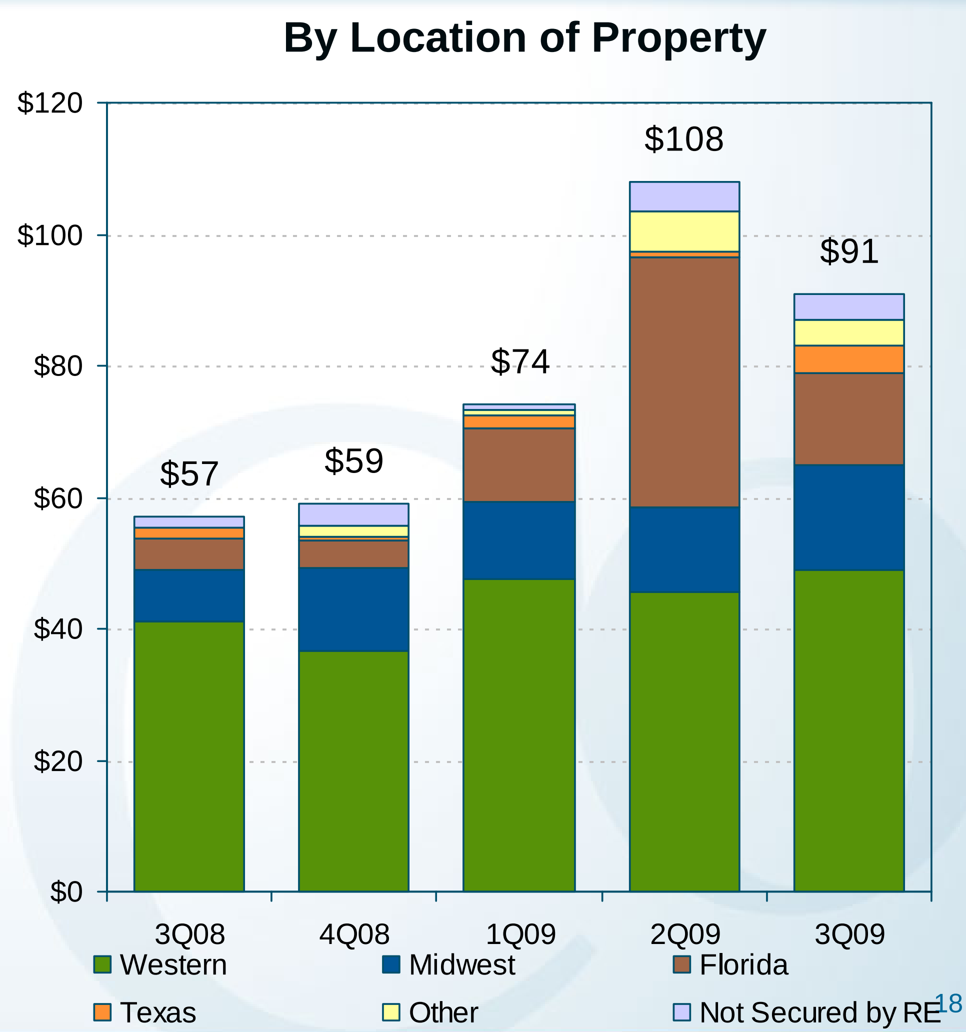


- Reduced Residential Real Estate Development exposure by $1.1B since 6/08
- Geographic breakdown:
  - Western 47%
  - Florida 16%
  - Texas 15%
  - Michigan 13%
  - Other 9%
- Reduced Western Market Local Residential Real Estate Developer Portfolio to $287MM at 9/30/09 from $932MM at 12/31/07

Period-end balances in $millions

Commercial Real Estate Line of Business Net Charge Offs

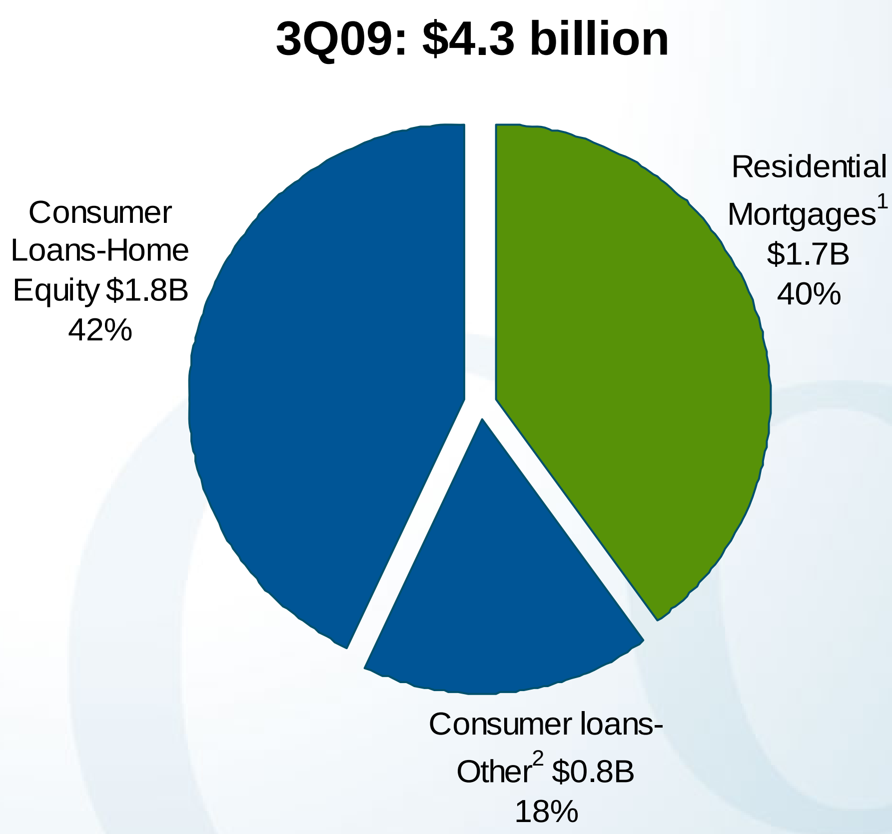




$millions
RE: Real Estate
Residential: Single Family, Residential Land Carry and Land Development
Other Commercial: Multi-Family, Retail, Office, Warehouse, Multi-use and Commercial

Consumer Loan Portfolio

- 9.5% of total outstandings
- No sub-prime mortgage programs
- Self-originated & relationship oriented
- Net loan charge-offs of $17MM



3Q09 averages in $billions

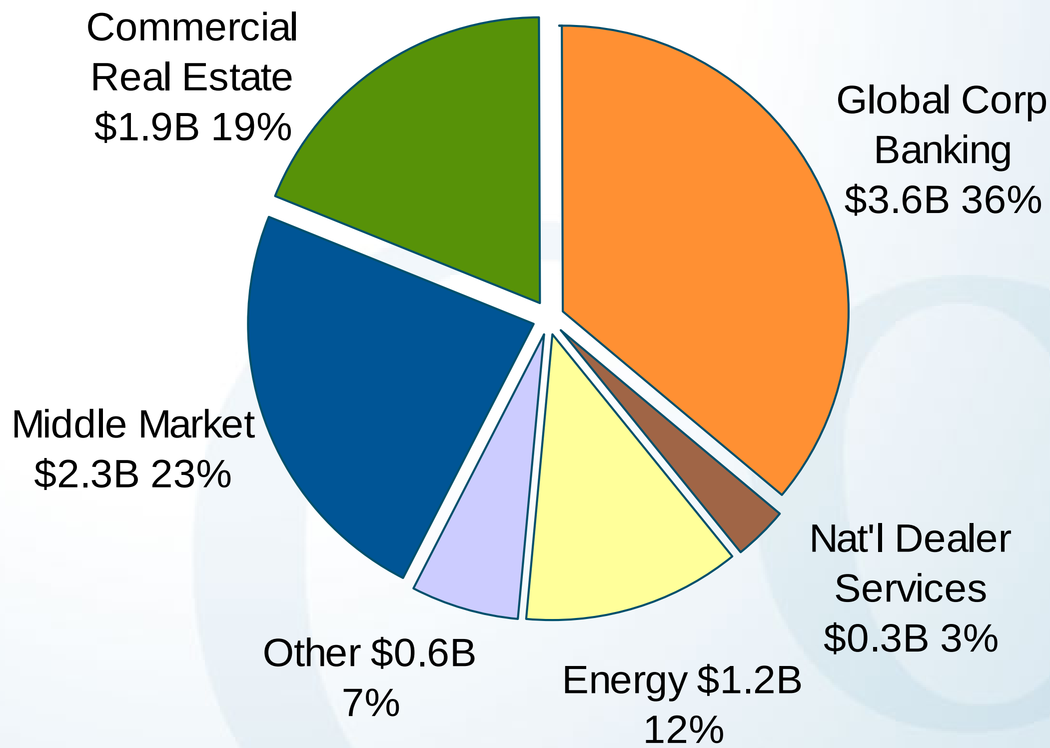
[1] Residential mortgages we hold on our balance sheet are primarily associated with our Private Banking customers. The residential mortgages we originate through our banking centers are typically sold to a third party.

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

Shared National Credit Relationships

- Outstandings declined $2B from 12/31/08
- Approx. 1,000 borrowers
- Industry diversification mirrors total loan book
- Majority of relationships include ancillary business
- Comerica is agent for approximately 15%
- Adhere to same credit underwriting standards as rest of loan book
- Credit challenges focused primarily on residential real estate development

September 30, 2009: $9.9 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 September 30, 2009

Comerica Bank Automotive Manufacturer Portfolio

Outstandings[1]	12/05	12/06	12/07	12/08	08/09
Domestic Ownership	$2.0	$1.7	$1.4	$1.2	$1.0
Foreign Ownership	0.7	0.5	0.4	0.3	0.2
Total Other Automotive	*$2.7*	*$2.2*	*$1.8*	*$1.5*	*$1.2*

down 57%

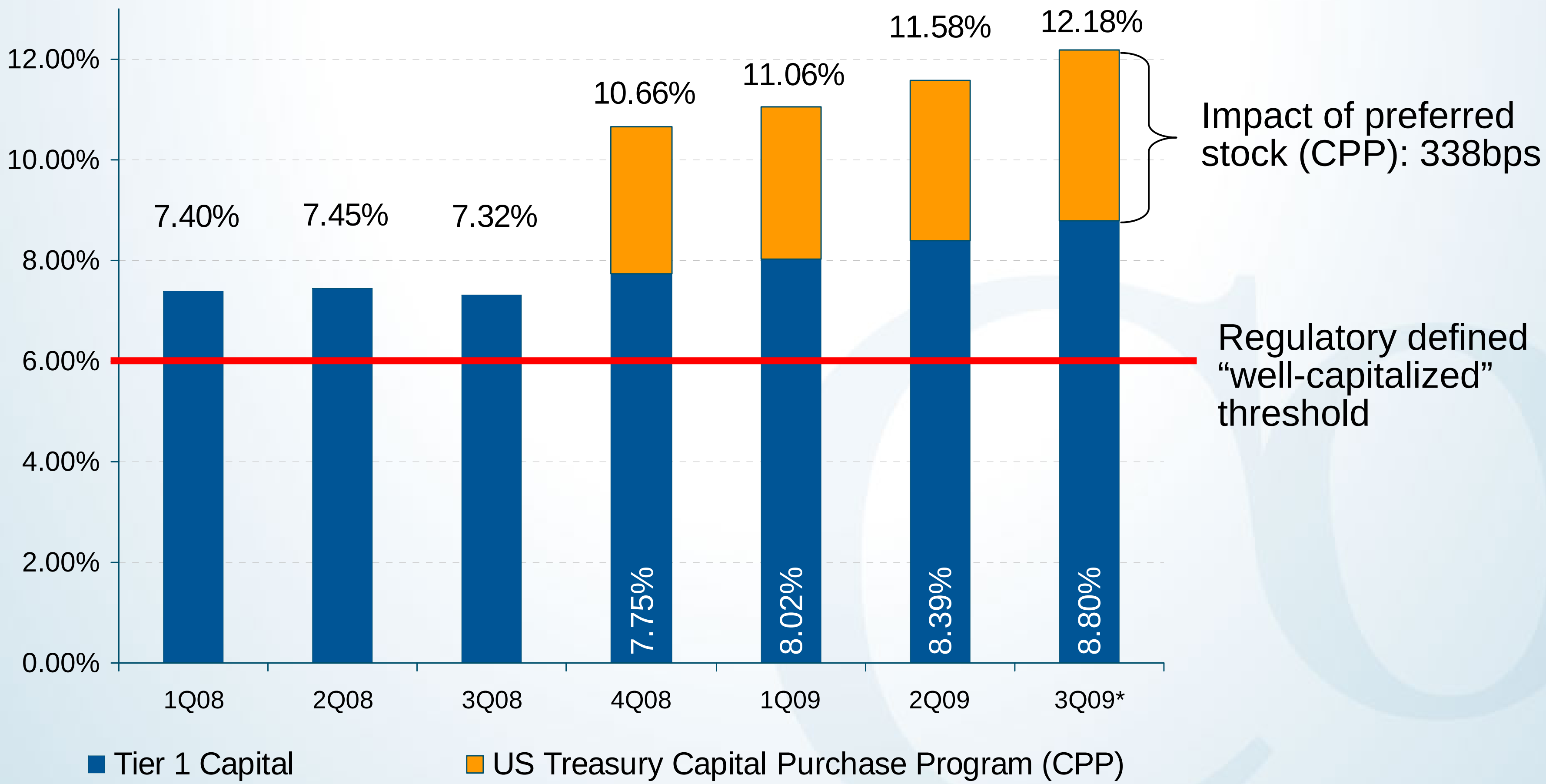
	3Q08	4Q08	1Q09	2Q09	3Q09
Net Charge-offs/(Recoveries)[2]	($0.1)	$5.4	$4.4	$26.7	$22.0
Nonaccrual Loans[3]	8.5	16.5	12.0	32.6	32.8

Third Quarter Commentary:

- Auto exposure continues to decline
- No direct exposure to GM or Chrysler
- Primary suppliers = Revenues ≥ 50% derived from:
  - GM: $199MM outstanding as of 8/31/09, down from $228MM at 2/28/09
  - Chrysler: $36MM outstanding as of 8/31/09, down from $82MM at 2/28/09

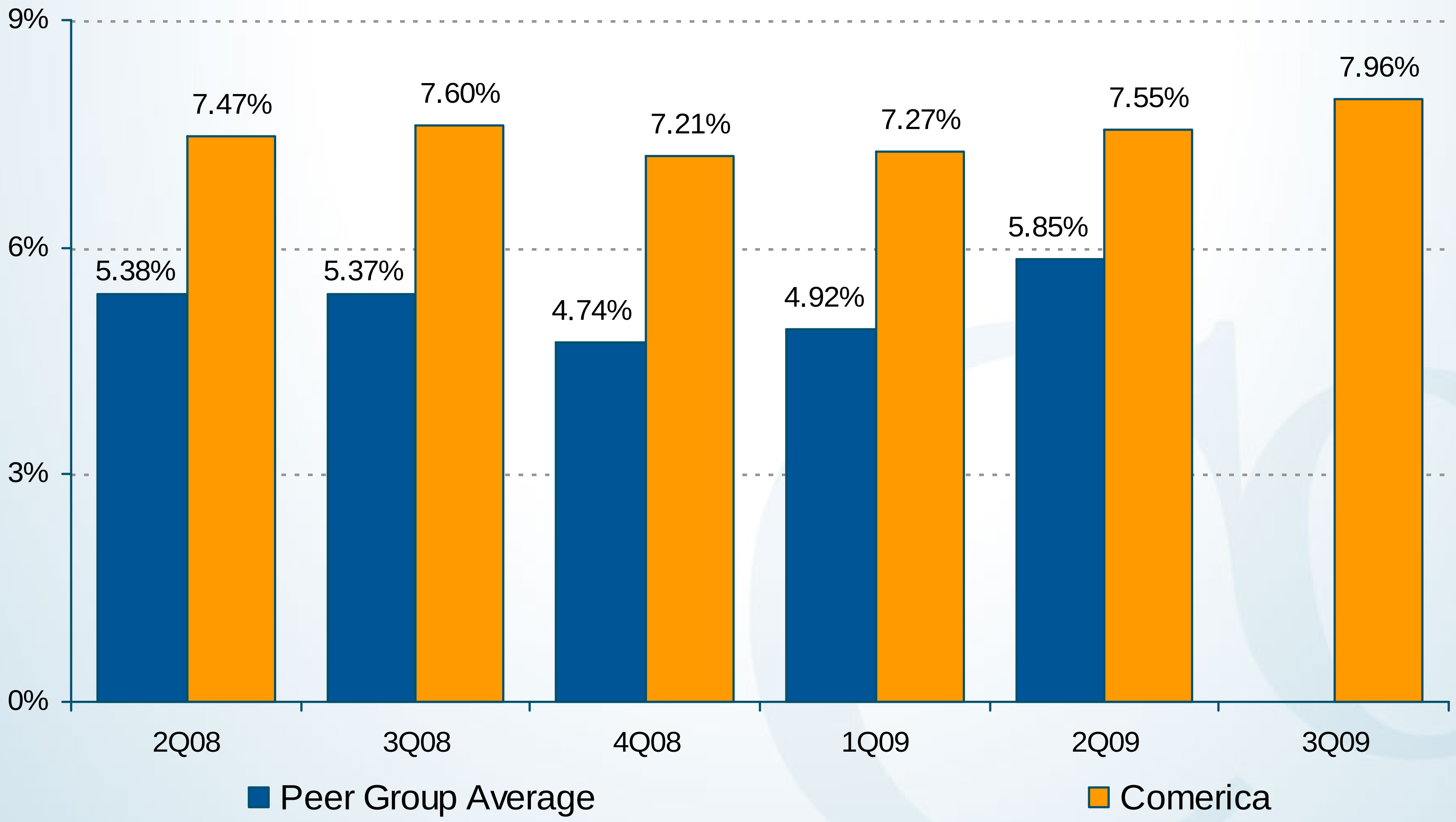
[1]Period-end in $billions
[2]$millions
[3]Period-end in $millions
Portfolio includes OEM (Original Equipment Manufacturer), Tier One and Tier Two suppliers with greater than 50% revenue associated with auto manufacturing

Tier 1 Capital Ratio



*September 30, 2009 Tier 1 Capital is estimated

Tangible Common Equity Ratio*



Peer Source: SNL Financial; 3Q09 peer data was not available at the time of press release
*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

- Loan demand expected to lag economic recovery

Net interest margin:

- Expect 4Q09 to increase
- Continued improvement in loan spreads
- Higher-cost certificates of deposit and wholesale funding maturing
- Excess liquidity expected to diminish in 4Q09

Net credit-related charge-offs:

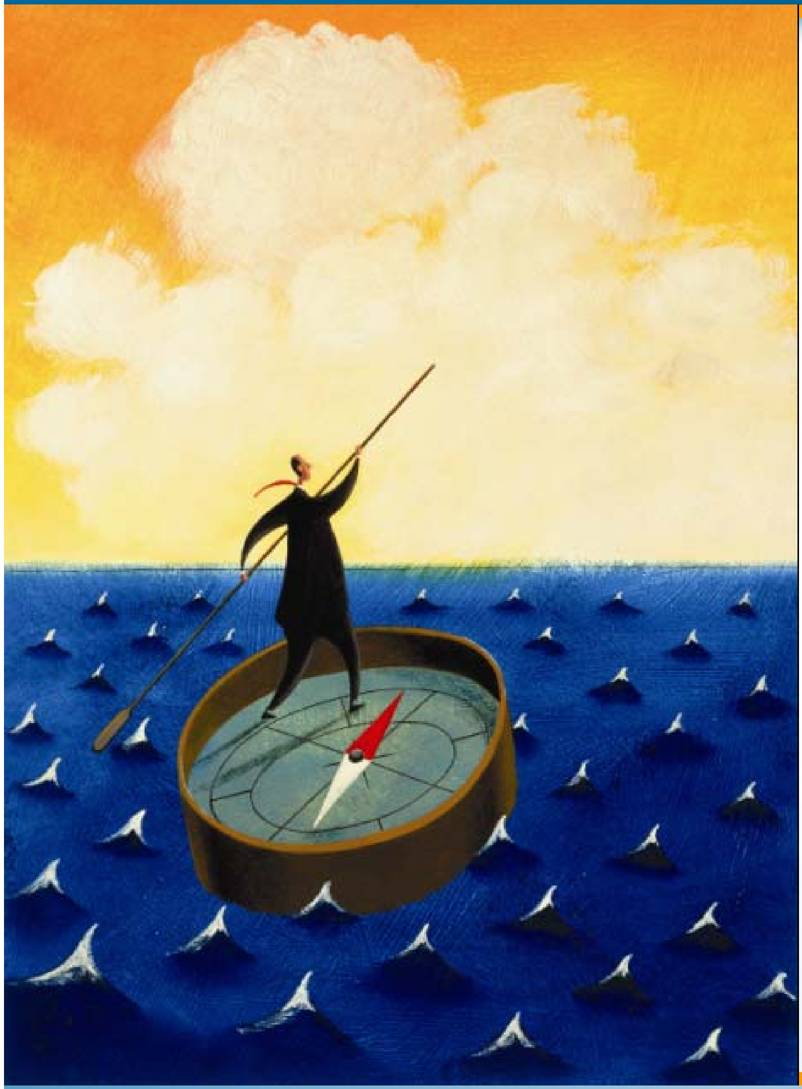
- Modest improvement expected in 4Q09
- Provision expected to continue to exceed net charge-offs

Noninterest income:

- No significant gains on sales of mortgage-backed government agency securities expected in 4Q09
- Investment securities portfolio 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 October 20, 2009



Appendix

Business and Market Segment Contributions to Net Income

	YTD 3Q09	YTD 3Q08
Business Bank	$83	$184
Retail Bank	(37)	67
Wealth & Institutional Management	38	(17)
Finance	(48)	(10)
Other[1]	10	(31)
TOTAL	**$46**	**$193**

	YTD 3Q09	YTD 3Q08
Midwest	$24	$191
Western	(21)	(21)
Texas	26	49
Florida	(26)	(7)
Other Markets	57	(3)
International	24	25
Finance and Other[1]	(38)	(41)
TOTAL	**$46**	**$193**

$ in millions

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

Comerica Bank

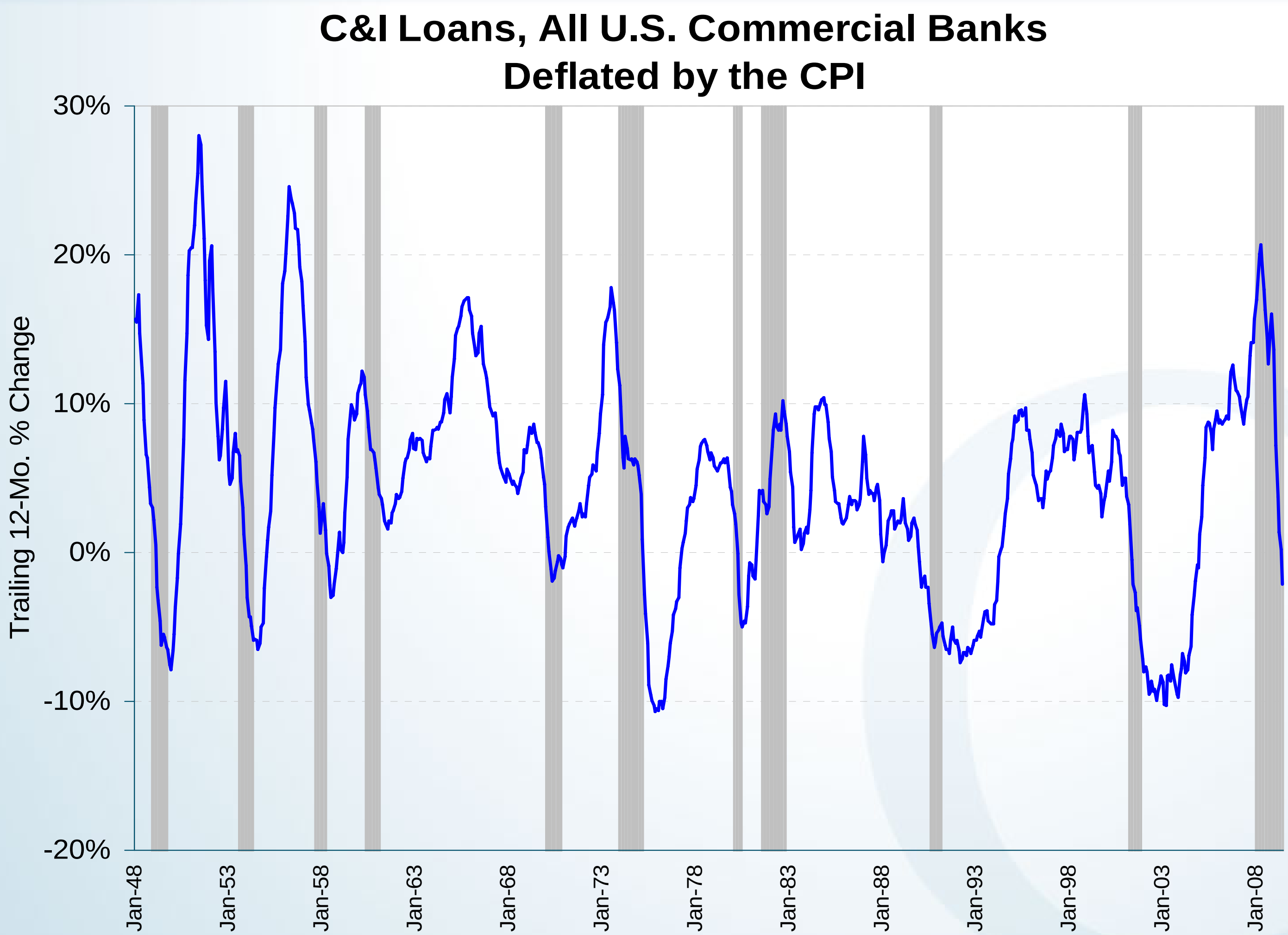
Expense Management

Operations Related Expenses	3Q09	2Q09	3Q08
Regular Salaries	$143	$142	$155
Severance	-	(1)	2
Incentives (including commissions)	17	15	31
Share-based compensation	7	7	10
Deferred compensation plan costs	4	8	(6)
Travel & Entertainment	4	4	6
Other Expenses			
FDIC Deposit Insurance	$15	$45	$5
Pension Expense	14	14	5
Other real estate	10	10	3
Total Non-Interest Expenses	**$399**	**$429**	**$514**
Total Non-Interest Expenses, excluding FDIC and ORE	**$374**	**$374**	**$410**[1]

$ in millions

[1] Excludes $96 million charge related to an offer to repurchase auction-rate securities from customers.

Loan Growth Post-Recession



Comerica Commercial and Consumer Lending Activity

New commitments:

1Q09: $1.4 Billion

2Q09: $1.6 Billion

3Q09: $1.6 Billion

Renewed commitments:

1Q09: $4.2 Billion

2Q09: $8.6 Billion

3Q09: $10.2 Billion

Recessionary periods noted by gray shaded areas

Loans By Geographic Market

	3Q09	2Q09	3Q08
Midwest	$16.4	$17.4	$19.0
Western	13.9	14.7	16.4
Texas	7.2	7.5	7.7
Florida	1.7	1.8	1.9
Other Markets	3.7	4.2	4.2
International	1.9	2.0	2.3
TOTAL	**$44.8**	**$47.6**	**$51.5**

Average loans in $billions; 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

Loans by Line of Business

	3Q09	2Q09	3Q08
Middle Market	$13.9	$14.6	$16.5
Commercial Real Estate	6.0	6.3	6.6
Global Corporate Banking	5.8	6.4	6.4
National Dealer Services	3.1	3.6	4.6
Specialty Businesses[1]	5.3	5.8	6.4
SUBTOTAL – BUSINESS BANK	**$34.1**	**$36.7**	**$40.5**
Small Business Banking	3.9	4.0	4.3
Personal Banking	2.0	2.1	2.1
SUBTOTAL – RETAIL BANK	**$5.9**	**$6.1**	**$6.4**
Private Banking	4.8	4.8	4.6
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$4.8**	**$4.8**	**$4.6**
TOTAL	**$44.8**	**$47.6**	**$51.5**

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

Third Quarter 2009 Average Loans Detail

	Midwest	Western	Texas	Florida	Other Markets	International	TOTAL
Middle Market	$6.4	$4.4	$1.8	$0.2	$1.1	$--	**$13.9**
Commercial Real Estate	1.1	2.2	1.5	0.5	0.7	--	**6.0**
Global Corporate Banking	1.8	1.0	0.3	0.1	0.7	1.9	**5.8**
National Dealer Services	0.5	2.0	0.1	0.2	0.3	--	**3.1**
Specialty Businesses[1]	1.1	1.6	1.8	--	0.8	--	**5.3**
SUBTOTAL – BUSINESS BANK	**$10.9**	**$11.2**	**$5.5**	**$1.0**	**$3.6**	**$1.9**	**$34.1**
Small Business Banking	2.0	0.9	1.0	--	--	--	**3.9**
Personal Banking	1.6	0.1	0.2	--	0.1	--	**2.0**
SUBTOTAL – RETAIL BANK	**$3.6**	**$1.0**	**$1.2**	**$--**	**$0.1**	**$--**	**$5.9**
Private Banking	1.9	1.7	0.5	0.7	--	--	**4.8**
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$1.9**	**$1.7**	**$0.5**	**$0.7**	**$--**	**$--**	**$4.8**
TOTAL	**$16.4**	**$13.9**	**$7.2**	**$1.7**	**$3.7**	**$1.9**	**$44.8**

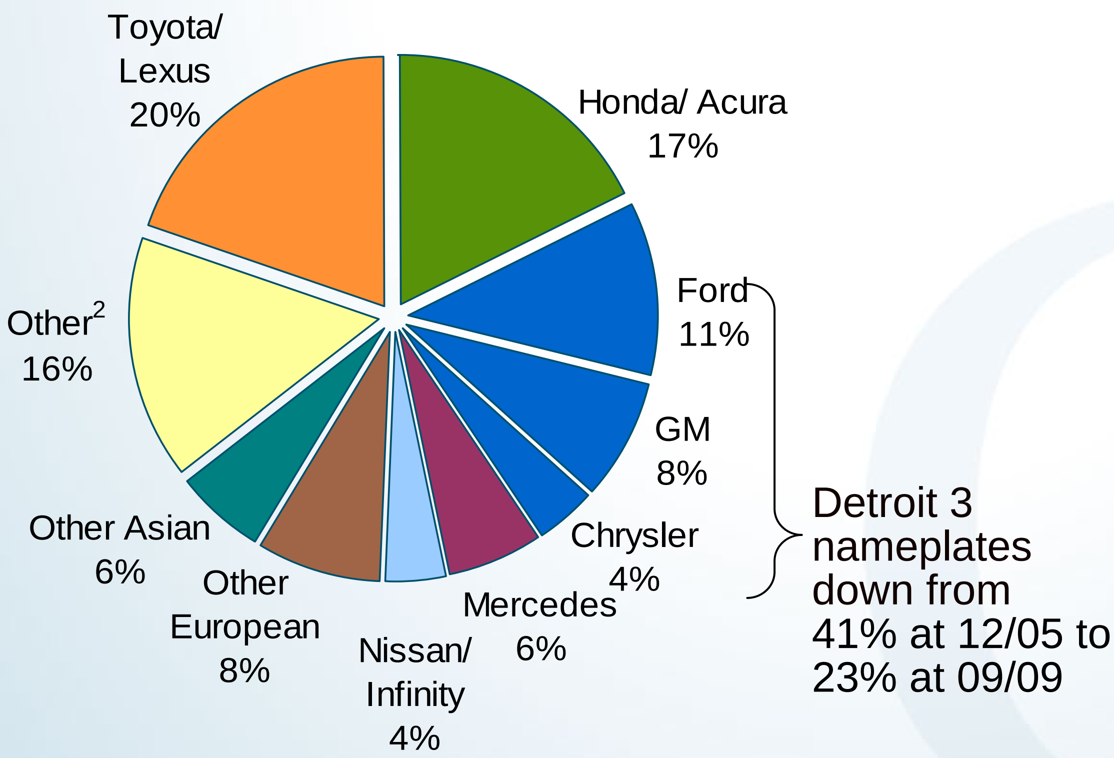
$ in billions; geography based on office of origination.

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

Diversified National Dealer Services

3Q09 Average Loans Outstanding: $3.1 billion

Franchise Distribution[1]



Geographic Dispersion

- Western 65%
- Midwest 15%
- Florida 8%
- Texas 4%
- Other 8%

Facts

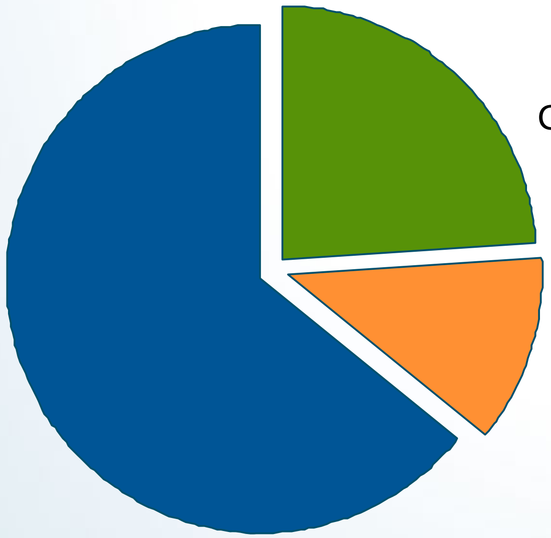
- Top tier strategy
- Majority are Mega franchises (five or more dealers in group)
- Exposure to dealers that are being closed is relatively small
- Virtually -0- losses or nonaccruals for many years
- Average loan outstandings down $1.5 billion or 33% from 3Q08

[1] Franchise distribution based on September 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)

Commercial Real Estate Loan Portfolio

3Q09: $14.4 billion



Commercial Real Estate line of business:

- Nonaccrual loans of $694MM
- Loans over $2mm transferred to nonaccrual totaled $211MM
- Net loan charge-offs of $91MM

3Q09 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	$357	$47	$38	$129	$62	**$633**
Land Development	142	42	111	15	23	**333**
Total Residential	499	89	149	144	85	**966**
Other CRE:						
Retail	204	132	365	51	40	**792**
Land Development	1	6	16	-	3	**26**
Multi-family	206	6	253	137	163	**765**
Multi-use	184	34	75	42	19	**354**
Office	119	19	102	14	33	**287**
Commercial	1	25	35	5	26	**92**
Other	13	-	7	-	26	**46**
TOTAL	**$1,227**	**$311**	**$1,002**	**$393**	**$395**	**$3,328**

September 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	$14	$3	$8	$8	$3	**$36**
Land Carry	69	64	33	44	27	**237**
Total Residential	83	67	41	52	30	**273**
Other CRE:						
Multi-family	123	65	94	102	25	**409**
Land Carry	175	69	6	13	12	**275**
Office	108	43	24	18	5	**198**
Retail	140	57	2	11	62	**272**
Commercial	59	28	6	-	14	**107**
Multi-use	1	5	12	-	88	**106**
Other	6	11	-	-	21	**38**
TOTAL	**$695**	**$345**	**$185**	**$196**	**$257**	**$1,678**

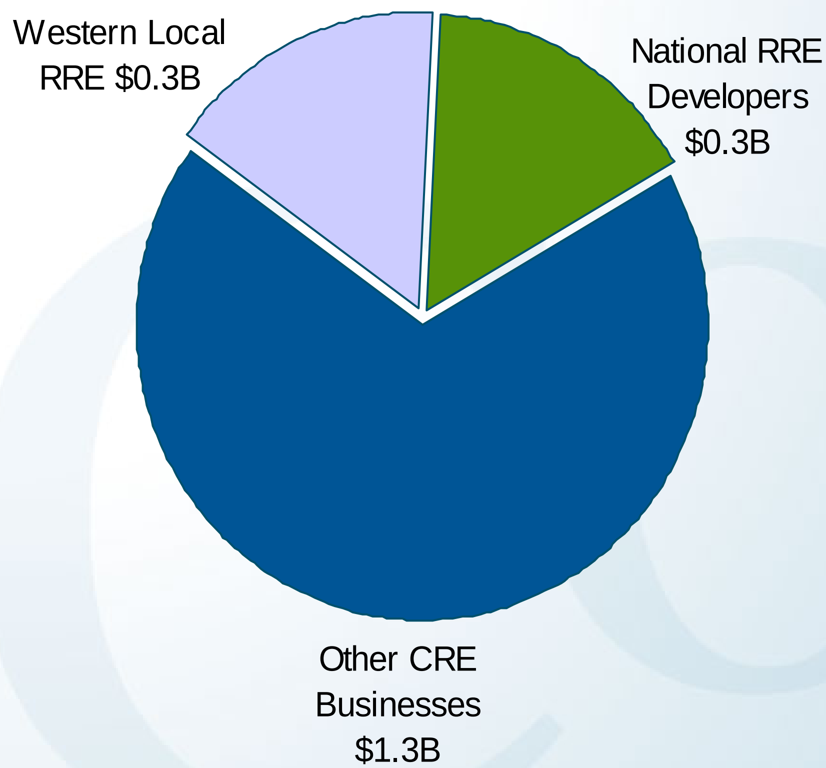
September 30, 2009 period-end $ in millions

Commercial Real Estate Line of Business

Western Market Local Residential Real Estate Developer Portfolio:

- Smaller local developers
- 81 projects
- Reduced to $287MM at 9/30/09 from $932MM at 12/31/07
- 93% watch list[1]
- Nonaccrual loans of $175MM

Western Market CRE September 30, 2009: $1.9 billion



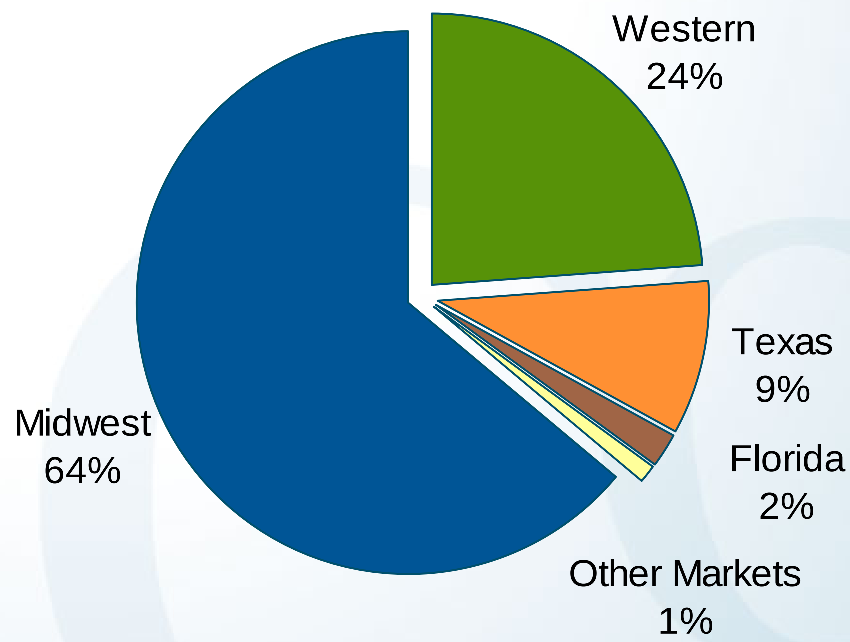
September 30, 2009 balances in $billions
RRE: Residential Real Estate; Based on location of booking office; includes CA, AZ and NV
[1] Watch list: generally consistent with regulatory defined special mention, substandard and doubtful loans

Home Equity Portfolio

- 83% home equity lines and 17% home equity loans[1]
- Avg. FICO score of 752 at origination[1]
- 86% have CLTV ≤ 80%[1]
- Average loan vintage is 4.3 years[1]

3Q09: $1.8 billion

Geographic Breakdown



3Q09 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

	3Q09	2Q09	3Q08
Midwest	$17.2	$17.0	$16.1
Western	9.7	9.0	9.4
Texas	4.5	4.4	3.8
Florida	0.3	0.3	0.3
Other Markets	1.7	1.6	1.3
International	0.8	0.7	0.5
TOTAL	**$34.2**	**$33.0**	**$31.4**

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: 3Q09-$5.8B; 2Q09-$7.8B; 3Q08-$8.5B

Line of Business Deposits

	3Q09	2Q09	3Q08
Middle Market	$4.5	$4.1	$4.3
Commercial Real Estate	0.6	0.6	0.7
Global Corporate Banking	5.4	4.9	3.9
National Dealer Services	0.2	0.1	0.1
Specialty Businesses[1]	5.0	5.1	5.9
> Excluding FSD	*3.4*	*3.2*	*3.5*
SUBTOTAL – BUSINESS BANK	**$15.7**	**$14.8**	**$14.9**
>Excluding FSD	***$14.1***	***$12.9***	***$12.5***
Small Business Banking	3.9	3.8	3.9
Personal Banking	13.7	13.9	12.7
SUBTOTAL – RETAIL BANK	**$17.6**	**$17.7**	**$16.6**
Private Banking	2.7	2.6	2.4
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$2.7**	**$2.6**	**$2.4**
Finance/Other[2]	4.0	5.7	6.0
TOTAL	**$40.0**	**$40.8**	**$39.9**
> EXCLUDING FSD	***$38.4***	***$38.9***	***$37.5***

Average deposits in $billions

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

[2] Finance/Other includes Inst. and Retail Brokered CD's: 3Q09 - $3.6B; 2Q09 - $5.1B; 3Q08 - $5.2B

Third Quarter 2009 Average Deposits Detail

	Midwest	Western	Texas	Florida	Other Markets	International	TOTAL
Middle Market	$1.0	$3.0	$0.4	$0.0	$0.1	$--	**$4.5**
Commercial Real Estate	0.2	0.2	0.1	0.0	0.1	--	**0.6**
Global Corporate Banking	2.8	0.4	0.7	0.0	0.6	0.9	**5.4**
National Dealer Services	0.1	0.1	0.0	0.0	--	--	**0.2**
Specialty Businesses[1]	0.0	3.7	0.4	0.1	0.8	--	**5.0**
SUBTOTAL – BUSINESS BANK	**$4.1**	**$7.4**	**$1.6**	**$0.1**	**$1.6**	**$0.9**	**$15.7**
Small Business Banking	1.9	1.0	1.0	--	--	--	**3.9**
Personal Banking	10.8	1.1	1.8	--	--	--	**13.7**
SUBTOTAL – RETAIL BANK	**$12.7**	**$2.1**	**$2.8**	**$--**	**$--**	**$--**	**$17.6**
Private Banking	0.6	1.6	0.2	0.2	0.1	--	**2.7**
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$0.6**	**$1.6**	**$0.2**	**$0.2**	**$0.1**	**$--**	**$2.7**
Finance/Other[2]	4.0	--	--	--	--	--	**4.0**
TOTAL	**$21.4**	**$11.1**	**$4.6**	**$0.3**	**$1.7**	**$0.9**	**$40.0**

$ in billions

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

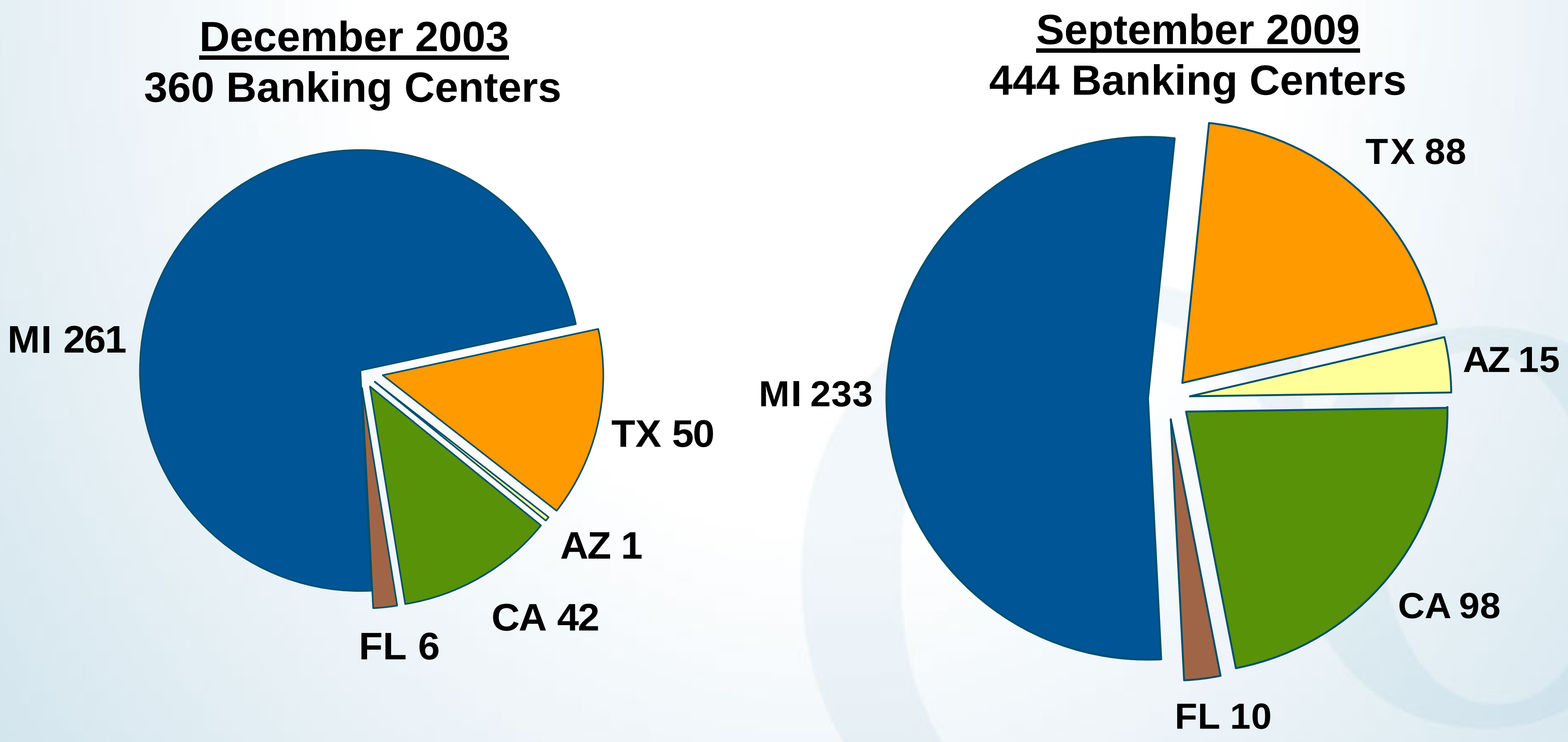
[2] Finance/Other includes $3.6B in Inst. and Retail Brokered CD's; included in Finance Division segment

Financial Services Division Data

	3Q09	2Q09	3Q08
Average Balance Sheet			
Noninterest-bearing	$1.2	$1.4	$1.5
Interest-bearing	0.4	0.5	0.9
Total Deposits	$1.6	$1.9	$2.4
Total Loans	$0.2	$0.2	$0.4
Noninterest Expenses			
Customer Services	$1	$1	$2
Average Rates			
FSD Loans (Primarily Low-rate)	1.94%	1.71%	1.74%
FSD Interest-bearing Deposits	0.47%	0.70%	1.65%

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 $2.5 billion in new deposits as of September 2009**

Supplemental Financial Data

Reconciliation of non-GAAP financial measures with financial measures defined by GAAP ($ in millions)	9/30/09	6/30/09	3/31/09	12/31/08	9/30/08
Total Regulatory Capital [2]	$10,640	$10,724	$10,773	$10,774	$8,520
Tier 1 capital[1,2]	$7,735	$7,774	$7,760	$7,805	$5,576
Less: Fixed rate cumulative perpetual preferred stock	2,145	2,140	2,134	2,129	-
Less: Trust preferred securities	495	495	495	495	495
Tier 1 common capital[2]	5,095	5,139	5,131	5,181	5,081
Risk-weighted assets[1,2]	63,518	67,124	70,135	73,207	76,156
Tier 1 common capital ratio [2]	***8.02%***	***7.66%***	***7.32%***	***7.08%***	***6.67%***
Total shareholders' equity	$7,035	$7,093	$7,183	$7,152	$5,100
Less: Fixed rate cumulative perpetual preferred stock	2,145	2,140	2,134	2,129	-
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	9	10	11	12	12
Tangible common equity	$4,732	$4,793	$4,888	$4,861	$4,938
Total assets	$59,590	$63,630	$67,370	$67,548	$65,153
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	9	10	11	12	12
Tangible assets	$59,431	$63,470	$67,209	$67,386	$64,991
Tangible common equity ratio	***7.96%***	***7.55%***	***7.27%***	***7.21%***	***7.60%***

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] September 30, 2009 Regulatory Capital, Tier 1 Capital, and Risk-Weighted assets are estimated

Comerica Bank