Comerica Bank

Comerica Incorporated

Fourth Quarter and Full Year 2009 Financial Review

January 21, 2010

Safe Harbor Statement

Comerica Bank

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

	4Q09	3Q09	FY09	FY08
Net income (loss)	($29)	$19	$17	$213
Preferred stock dividends to U.S. Treasury	$33	$34	$134	$17
Net income (loss) applicable to common stock	($62)	($15)	($117)	$196
Diluted earnings (loss) per common share	($0.41)	($0.10)	($0.77)	$1.29
Net interest income	$396	$385	$1,567	$1,815
Net interest margin	2.94%	2.68%	2.72%	3.02%
Provision for loan losses	$257	$311	$1,083	$686
Noninterest income	$214	$315	$1,050	$893
Noninterest expenses	$424	$399	$1,649	$1,751
Tier 1 capital ratio	12.46%[1]	12.21%		
Tangible common equity ratio[2]	7.99%	7.96%		

$ in millions, except per share data
[1] Estimated
2 See Supplemental Financial Data slide for reconciliation of non-GAAP financial measures

Fourth Quarter 2009 Results

- **Credit quality improved, consistent with outlook**
  - Nonperforming assets declined $13 million
  - Inflow to nonaccrual slowed by $95 million, to $266 million
  - Net credit-related charge-offs declined to $225 million, from $239 million in 3Q09
  - Provision for loan losses declined to $257 million, compared to $311 million in 3Q09
- **Net interest margin of 2.94%, a 26 basis point increase**
  - Excluding impact of excess liquidity, net interest margin would have been 3.07%
  - Higher-cost time deposits matured and loan spreads increased
- **Average core deposits[1] increased $935 million**
  - Average noninterest-bearing deposits grew $1.2 billion
- **Average earning assets decreased $3.6 billion**
  - Average loans declined $2.0 billion, compared to a $2.9 billion decline in 3Q09
  - $1.6 billion decrease in average other earning assets, primarily Federal Reserve Bank deposits and investment securities
- **Noninterest income decreased**
  - Primarily due to $97 million decrease in net securities gains
- **Expenses well controlled**
  - Full-year noninterest expenses decreased 6% over last year
  - 8% reduction in workforce from a year ago
- **Strong capital ratios further enhanced**
  - Tangible common equity ratio[2] of 7.99%

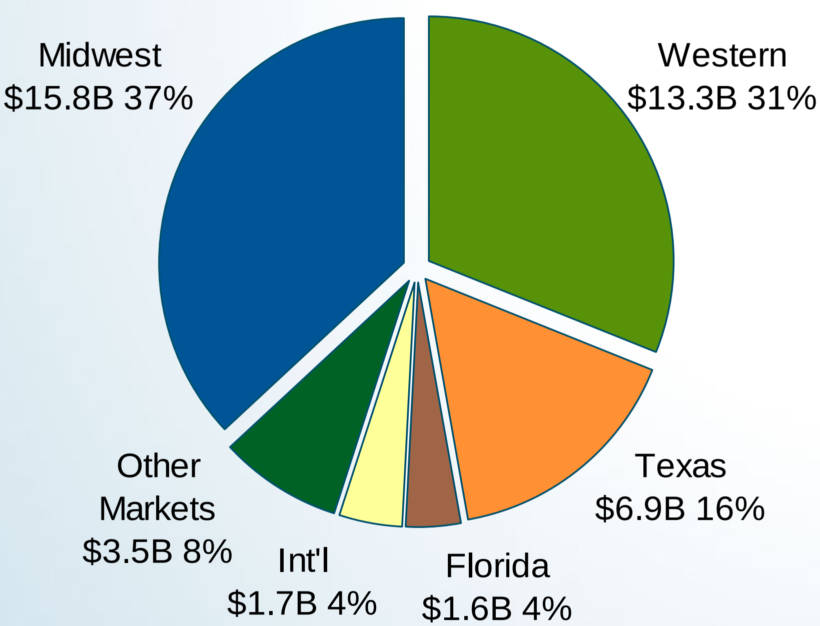
Analysis of 4Q09 compared to 3Q09

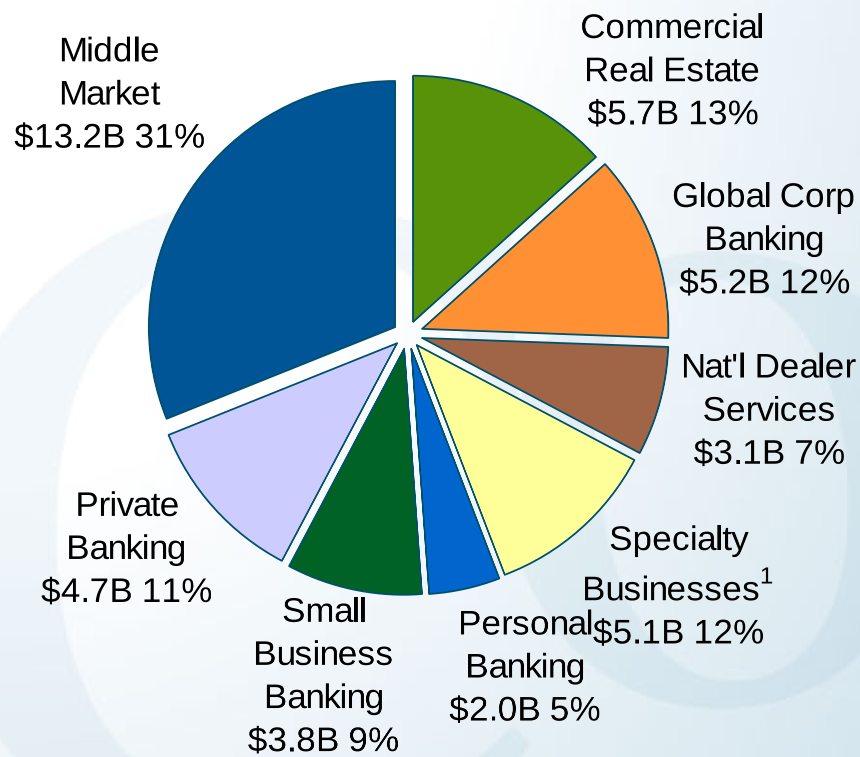
[1] Core deposits exclude Institutional CDs, Retail Brokered CDs, foreign office time deposits

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

Diverse Loan Portfolio

Average 4Q09: $42.8 billion





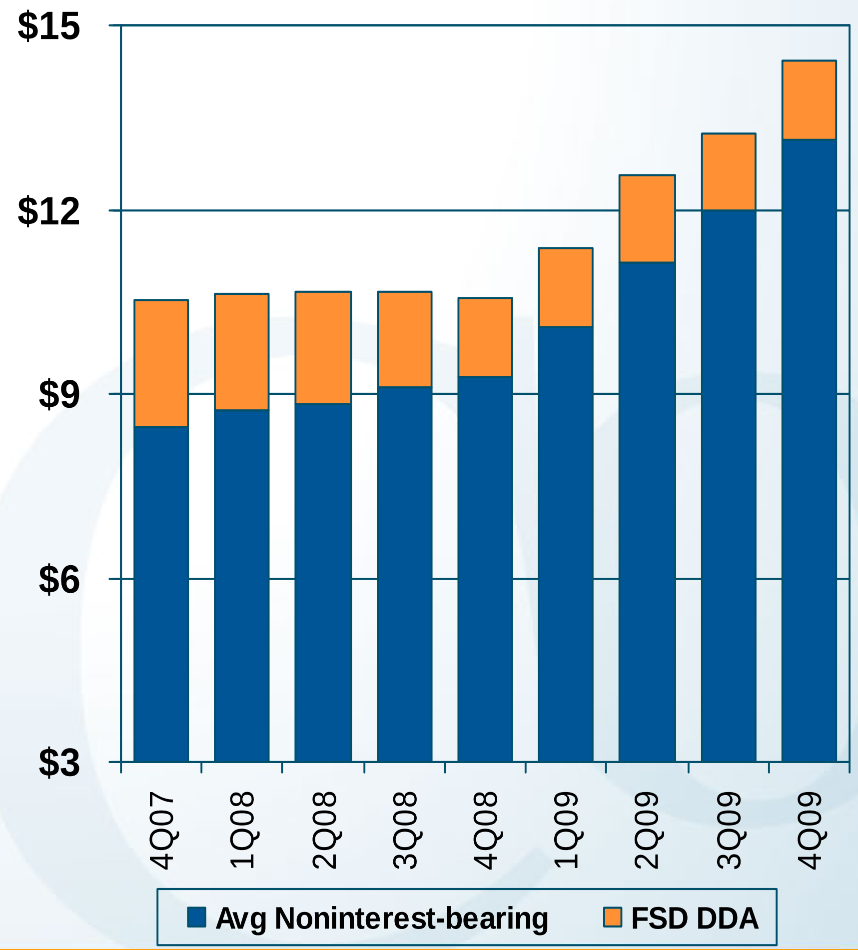
[1]Specialty Businesses includes: Entertainment, Energy, Financial Services Division, Leasing, Technology and Life Sciences, and Mortgage Banker Finance

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

Growing Core Deposits

- Total avg. core deposits[1] of $36.7B, a $935MM or 3% increase
  - Avg. noninterest-bearing deposits grew $1.2B or 9%
  - Money market and NOW deposits increased $1.0B
  - Higher-cost customer CDs declined $1.3B
- Total avg. core deposits:
  - Increased in Texas, Western and Florida markets
  - Stable in Midwest market
  - Increased in all commercial lines of business

Average Noninterest-Bearing Deposits



$ in billions; 4Q09 vs 3Q09

[1]Core deposits exclude Institutional CDs, Retail Brokered CDs and foreign office time deposits

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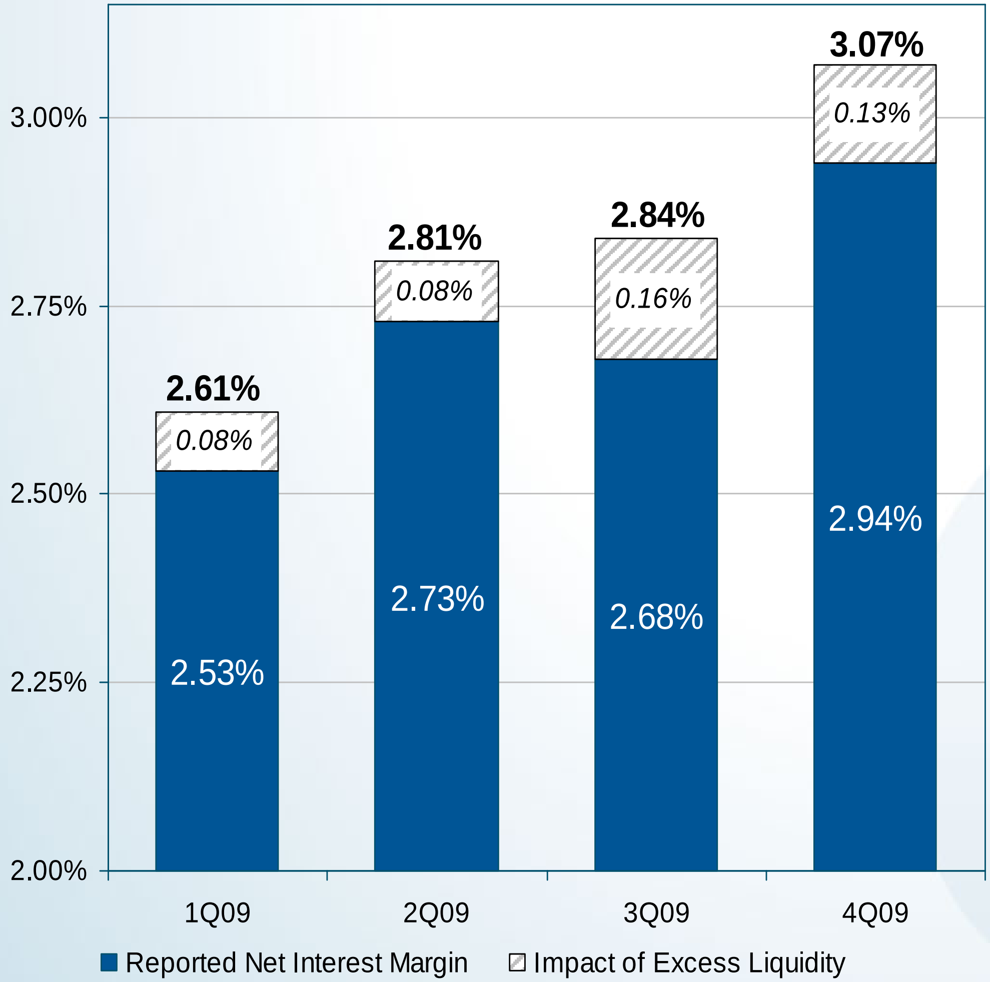
Net Interest Margin



Net interest margin of 2.94% which reflected:

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

Excess liquidity position:

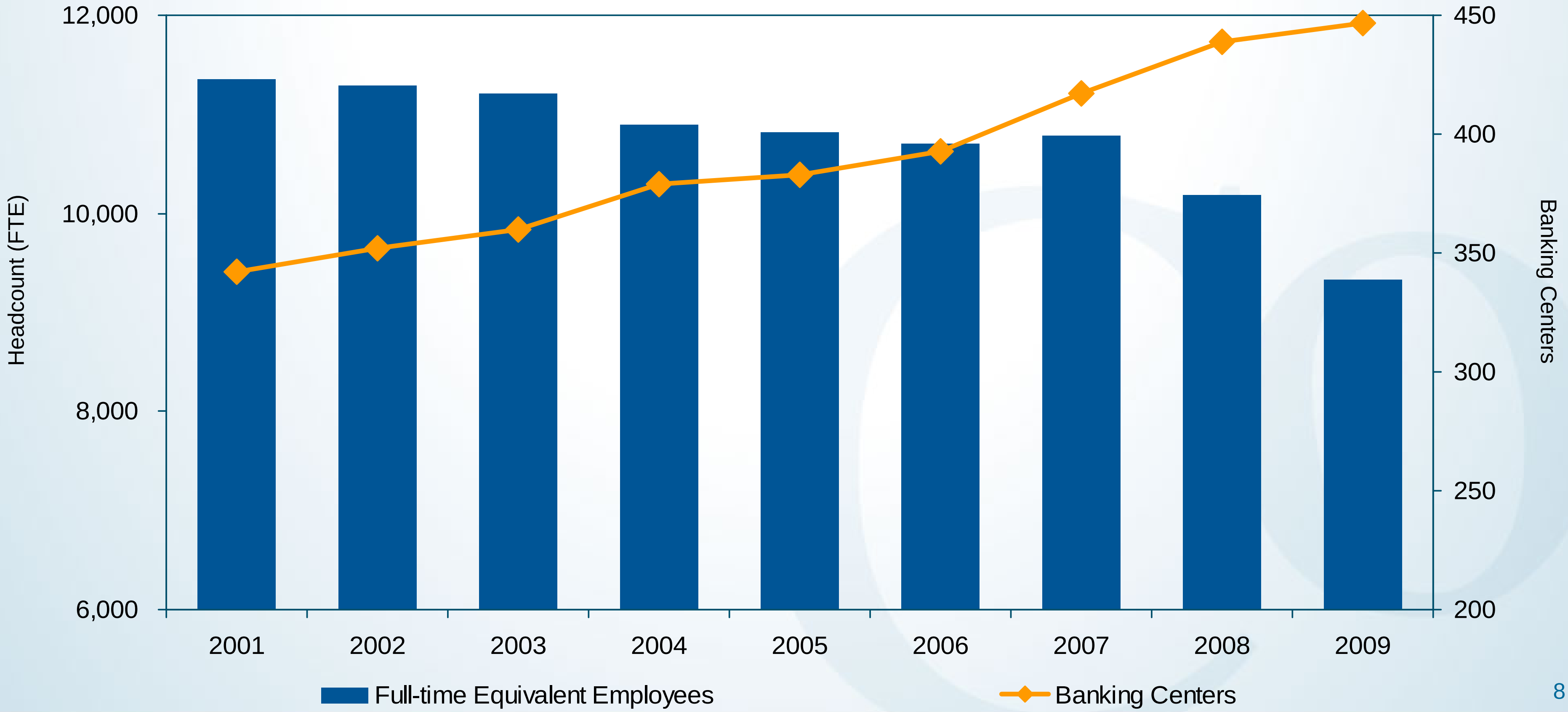
- Average $2.5B 4Q09 ($3.5B 3Q09)
- Resulted from strong deposit growth and weak loan demand
- Negative impact on 4Q09 margin was approximately 13 basis points

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

A Leaner, More Efficient Company

Workforce reduced by about 850 Positions or 8%

(12/31/09 vs. 12/31/08)



Period-end figures

Credit Quality

	4Q09	3Q09	2Q09
Net credit-related charge-offs[1]	$225MM	$239MM	$248MM
to average total loans	2.10%	2.14%	2.08%
Provision for Credit Losses	$259MM	$313MM	$308MM
Allowance for Credit Losses	$1,022MM	$988MM	$913MM
Allowance for loan losses to total loans	2.34%	2.19%	1.89%
Allowance for loan losses to nonperforming loans	83%	80%	78%

- Net charge-offs declined from 3Q09, as expected
- Commercial real estate charge-offs declined $29MM from 3Q09
- Reserve build continued, but at a slower pace with provision for credit losses exceeding net credit-related charge-offs by $34MM
- Allowance for loan losses to nonperforming loans increased

[1] Includes net loan charge-offs and net charge-offs on lending-related commitments

Credit Quality

	4Q09	3Q09	2Q09
Nonperforming assets	$1,292MM	$1,305MM	$1,230MM
to total loans and foreclosed property	3.06%	2.99%	2.64%
Nonperforming assets inflow	$266MM	$361MM	$419MM
Loans past due 90 days or more and still accruing	$101MM	$161MM	$210MM
Total Watch list loans[1]	$7,730MM	$8,250MM	$7,379MM

- Nonperforming assets declined by $13MM
- Inflow to nonaccrual slowed by $95MM
- Watch list loans[1] decreased $520MM
- Foreclosed property relatively stable at $111MM

[1] Watch list: generally consistent with regulatory defined special mention, substandard and doubtful loans

Nonaccrual Loans

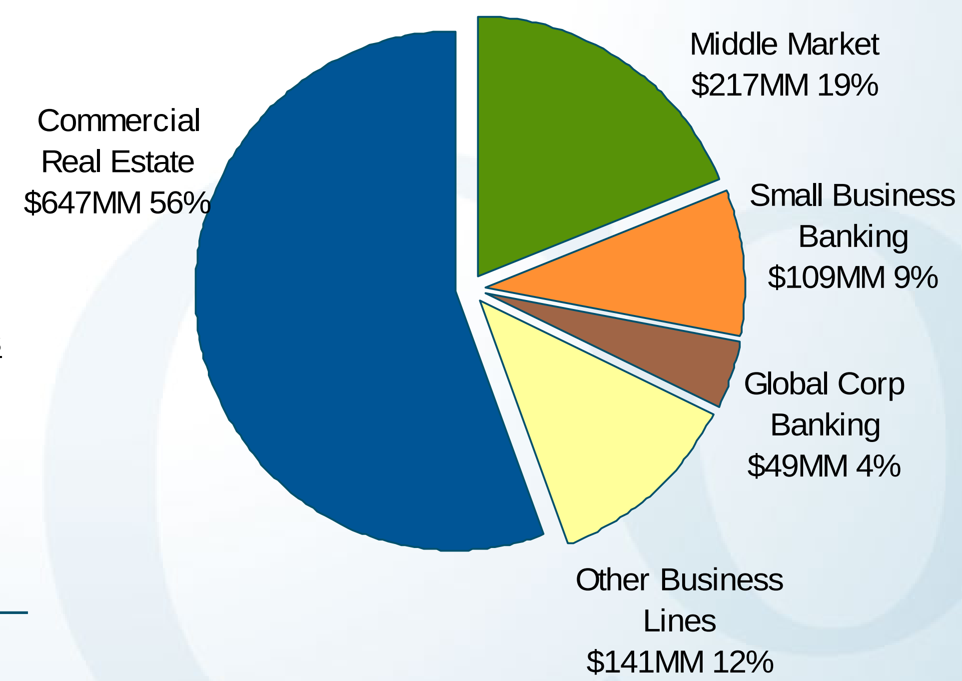
- Nonaccrual loans[1]:
  - Western 39%
  - Midwest 32%
  - Florida 11%
  - Texas 7%
  - Other 11%

- Granularity of nonaccrual loans:

	Outstanding	# of Relationships
Under $5MM	$465	709
$5–$10MM	295	41
$10–$25MM	305	20
Over $25MM	98	3
Total	$1,163	773

December 31, 2009: $1,163 million

By Line of Business



Period-end balances in $ millions (MM)

[1] Reflects office of origination

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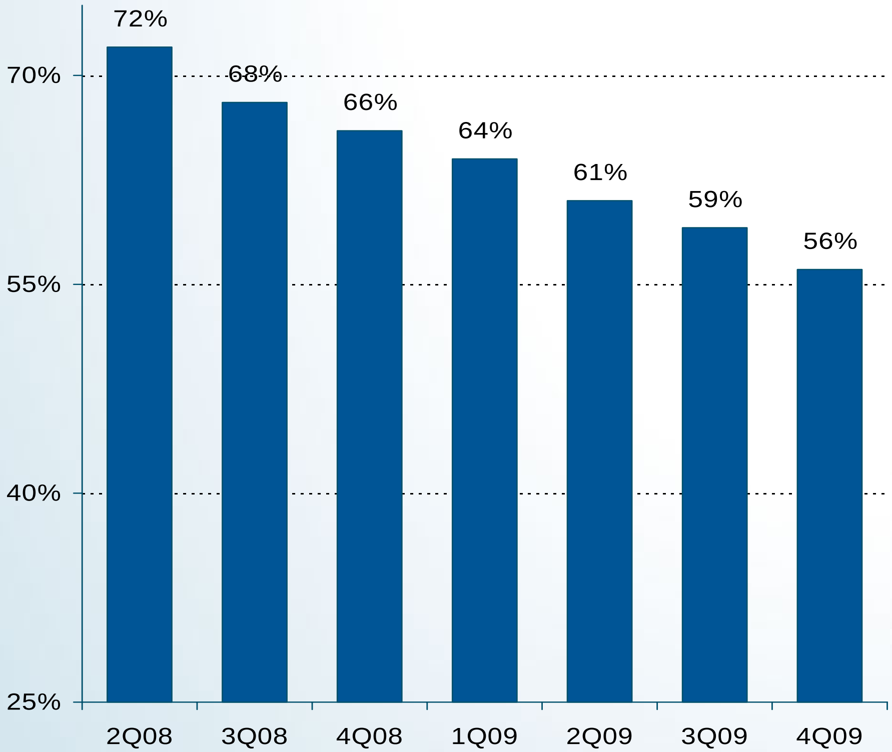
Nonaccrual Loans

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 56% (44% write-down) reflects current appraisals
- Reserves taken in excess of charge offs to reflect slow recovery
- Included in nonperforming assets:
  - $18MM in Reduced Rate loans
  - $5MM in Troubled Debt Restructurings (TDRs)
  - Foreclosed Property of $111MM
- Accruing TDRs total $11MM
- No nonaccrual loans Held-For-Sale
- Sold $10MM in nonperforming loans

As of 12/31/2009

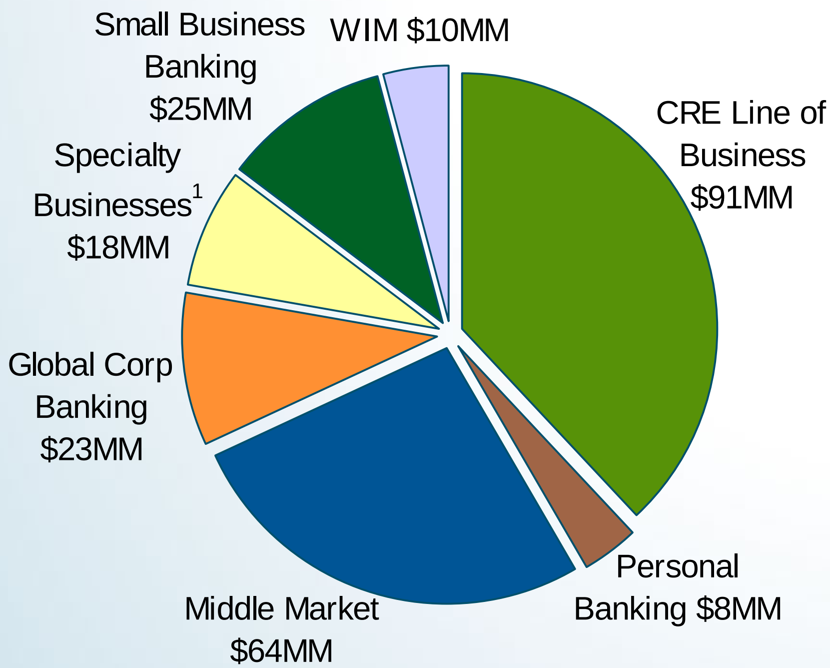
Net Loan Charge-offs by Market

	4Q09	3Q09	2Q09
Midwest	$97	$102	$99
Western	85	95	70
Texas	13	22	11
Florida	4	9	23
Other Markets/ International	26	11	45
TOTAL	**$225**	**$239**	**$248**
Provision for loan losses	$257	$311	$312

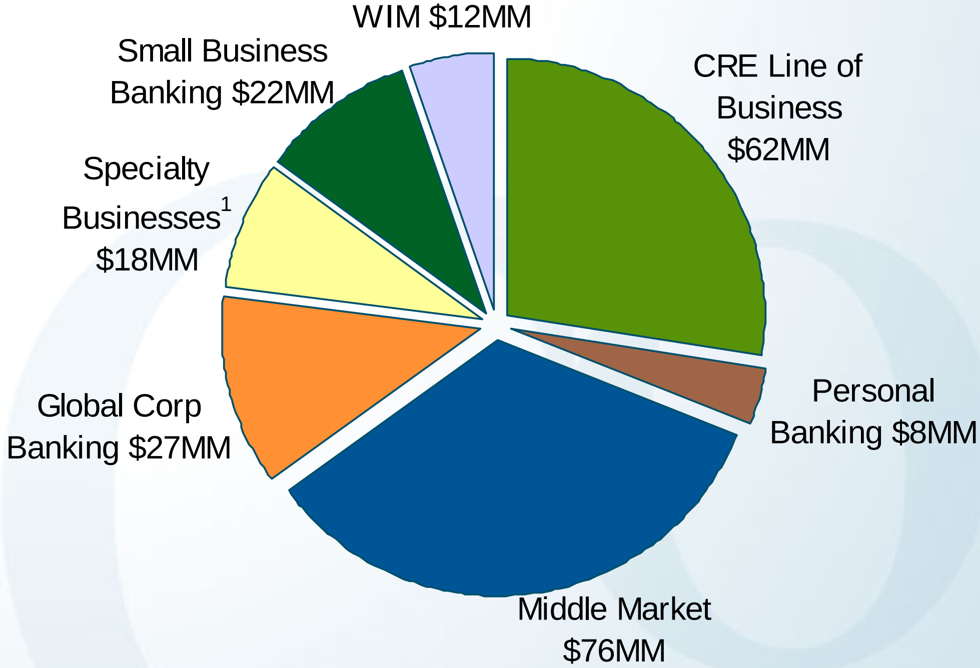
$ in millions
Geography based on office of origination; Midwest: MI, OH, IL; Western: CA, AZ, NV, CO, WA;
Other Markets include markets not separately identified above in addition to businesses with a national perspective

Net Loan Charge-offs by Line of Business

3Q09: $239 million



4Q09: $225 million



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

Commercial Real Estate Line of Business

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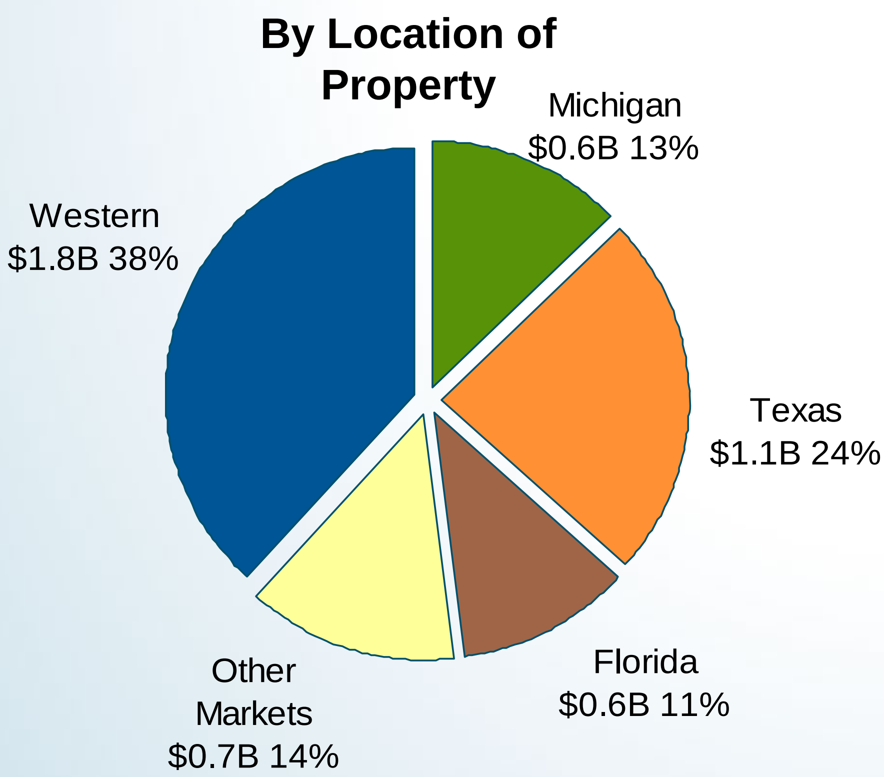
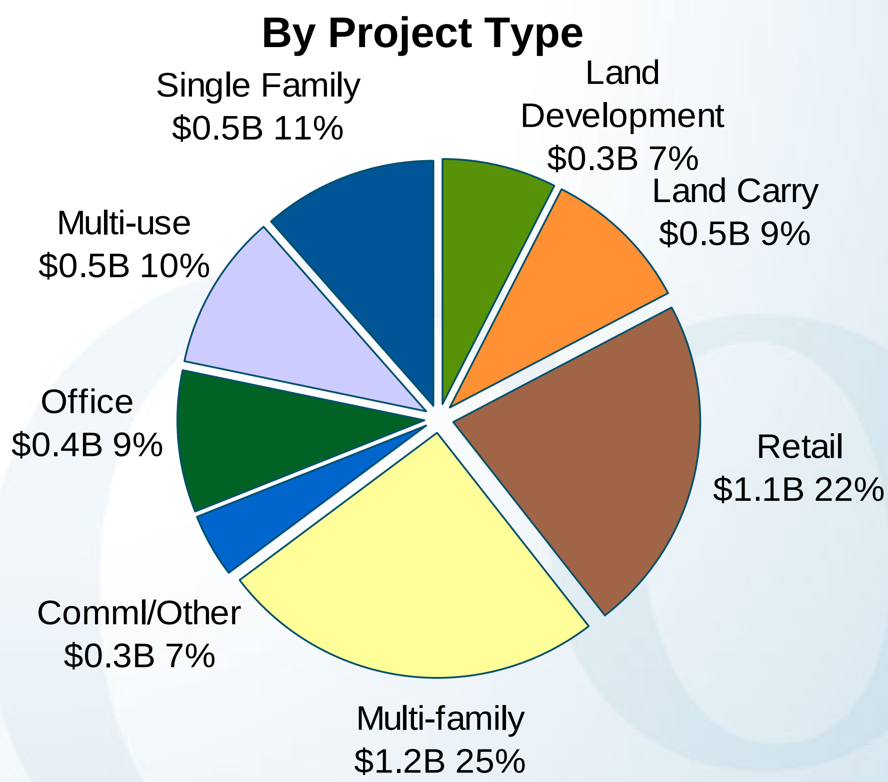
December 31, 2009 Loan Outstandings: $4.8 billion[1]

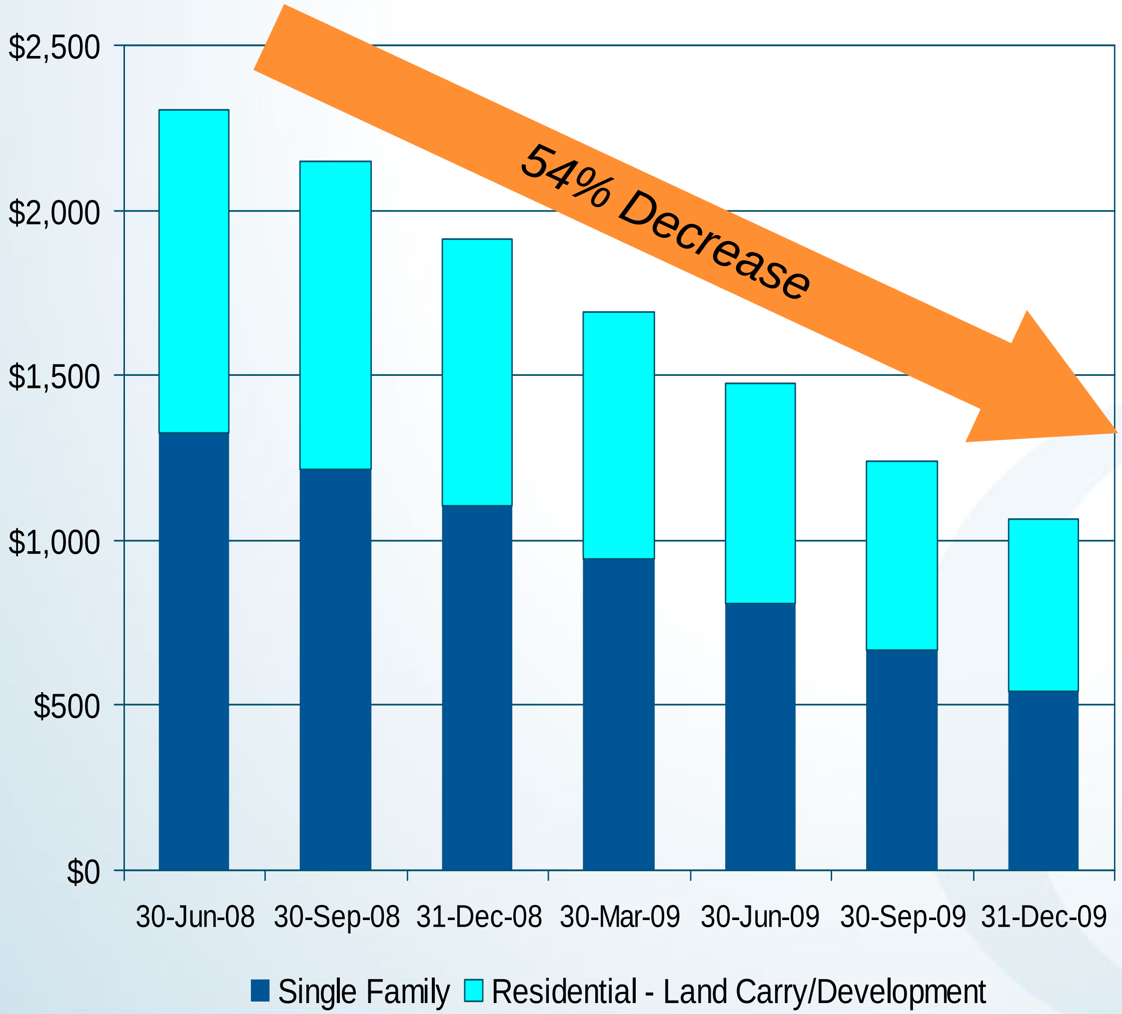




Period-end balances in $billions; additional Commercial Real Estate information can be found in the appendix

[1] Excludes $0.8B in Commercial Real Estate line of business loans not secured by real estate

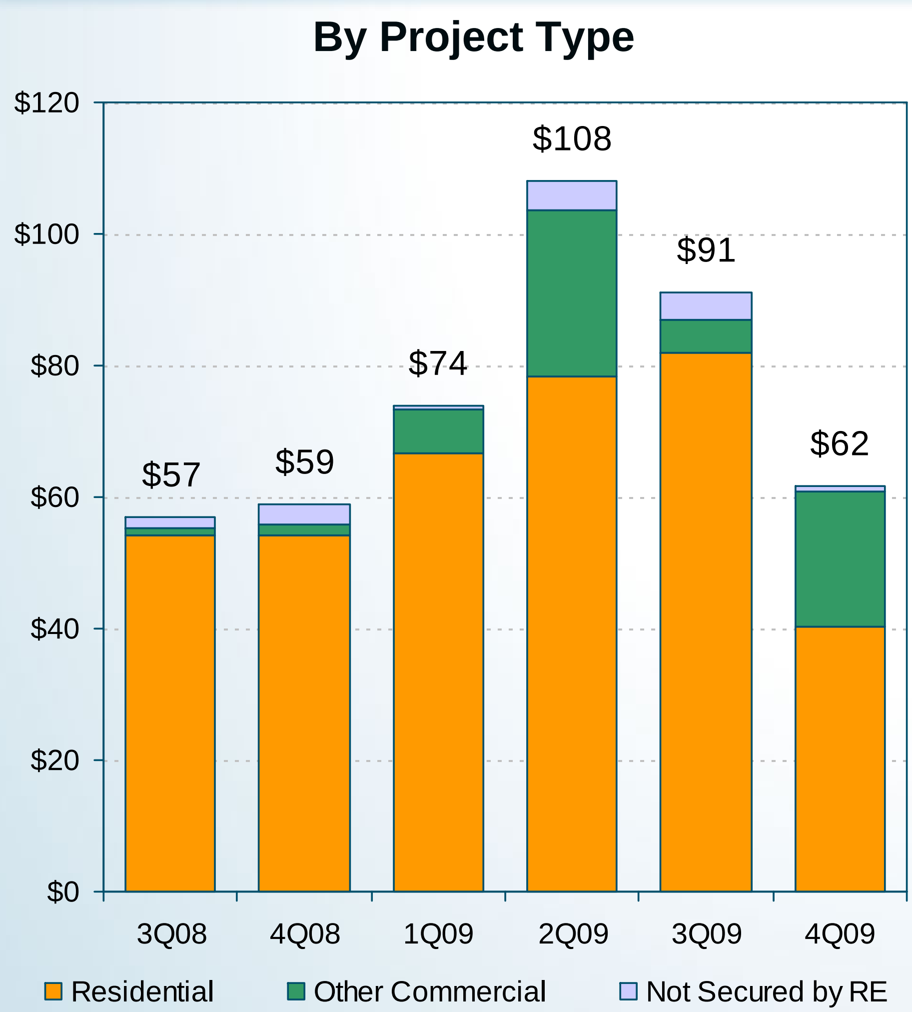
Residential Real Estate Development

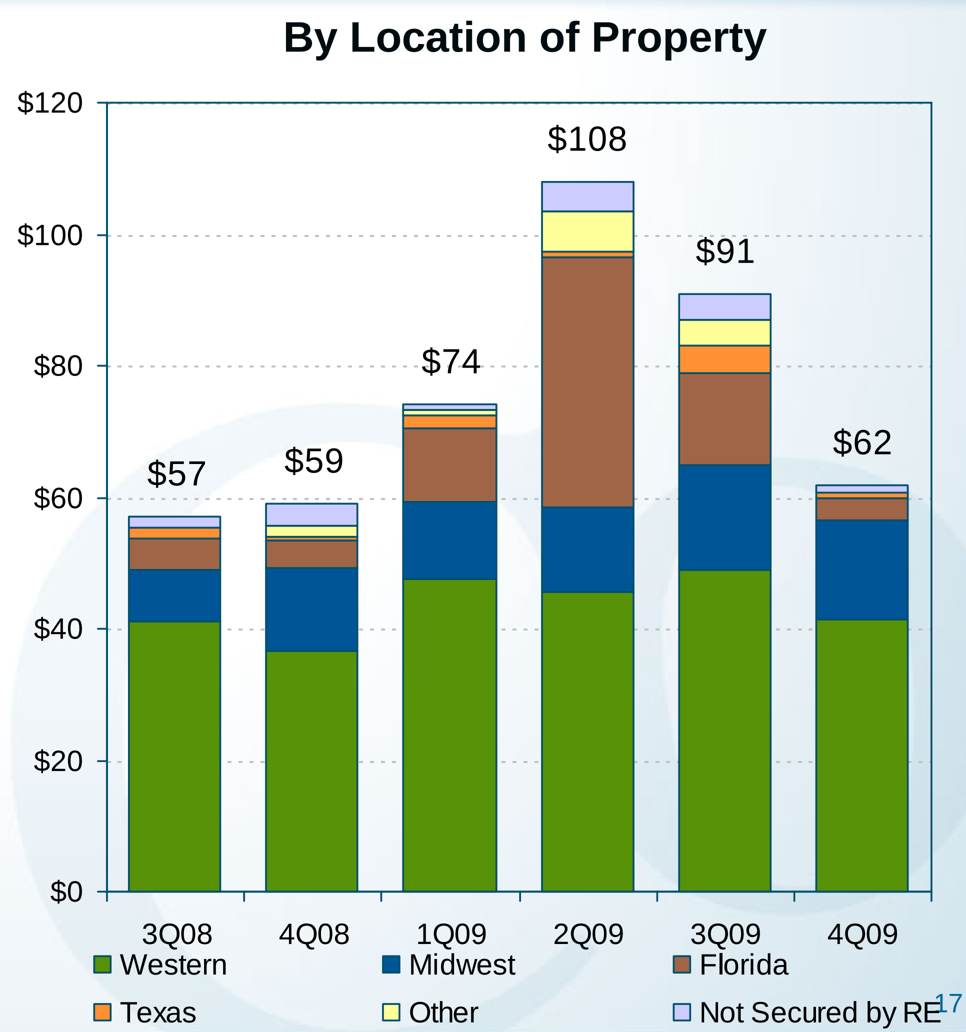


- Reduced Residential Real Estate Development exposure by $1.2B since 6/08
- Geographic breakdown:
  - Western 46%
  - Florida 16%
  - Texas 16%
  - Michigan 13%
  - Other 9%
- Reduced Western Market Local Residential Real Estate Developer Portfolio to $226MM at 12/31/09 from $932MM at 12/31/07

Period-end balances in $millions

Commercial Real Estate Line of Business Net Charge Offs



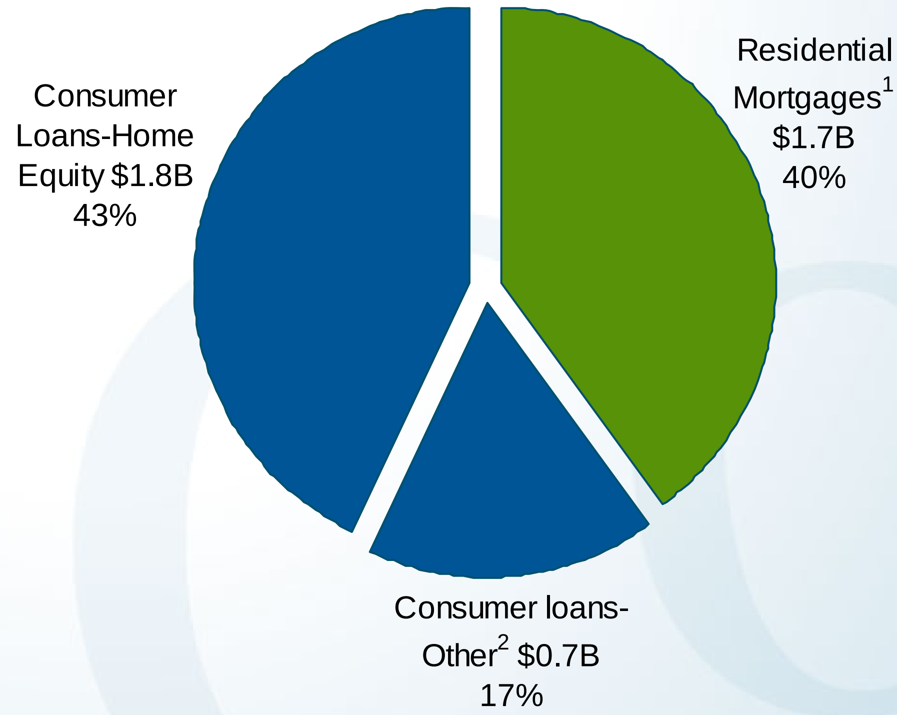


$millions
RE: Real Estate
Residential: Single Family, Residential Land Carry and Land Development
Other Commercial: Multi-Family, Retail, Office, Warehouse, Multi-use and Commercial

Comerica Bank Consumer Loan Portfolio

- 9.9% of total outstandings
- No sub-prime mortgage programs
- Self-originated & relationship oriented
- Net loan charge-offs of $15MM

4Q09: $4.2 billion



4Q09 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.

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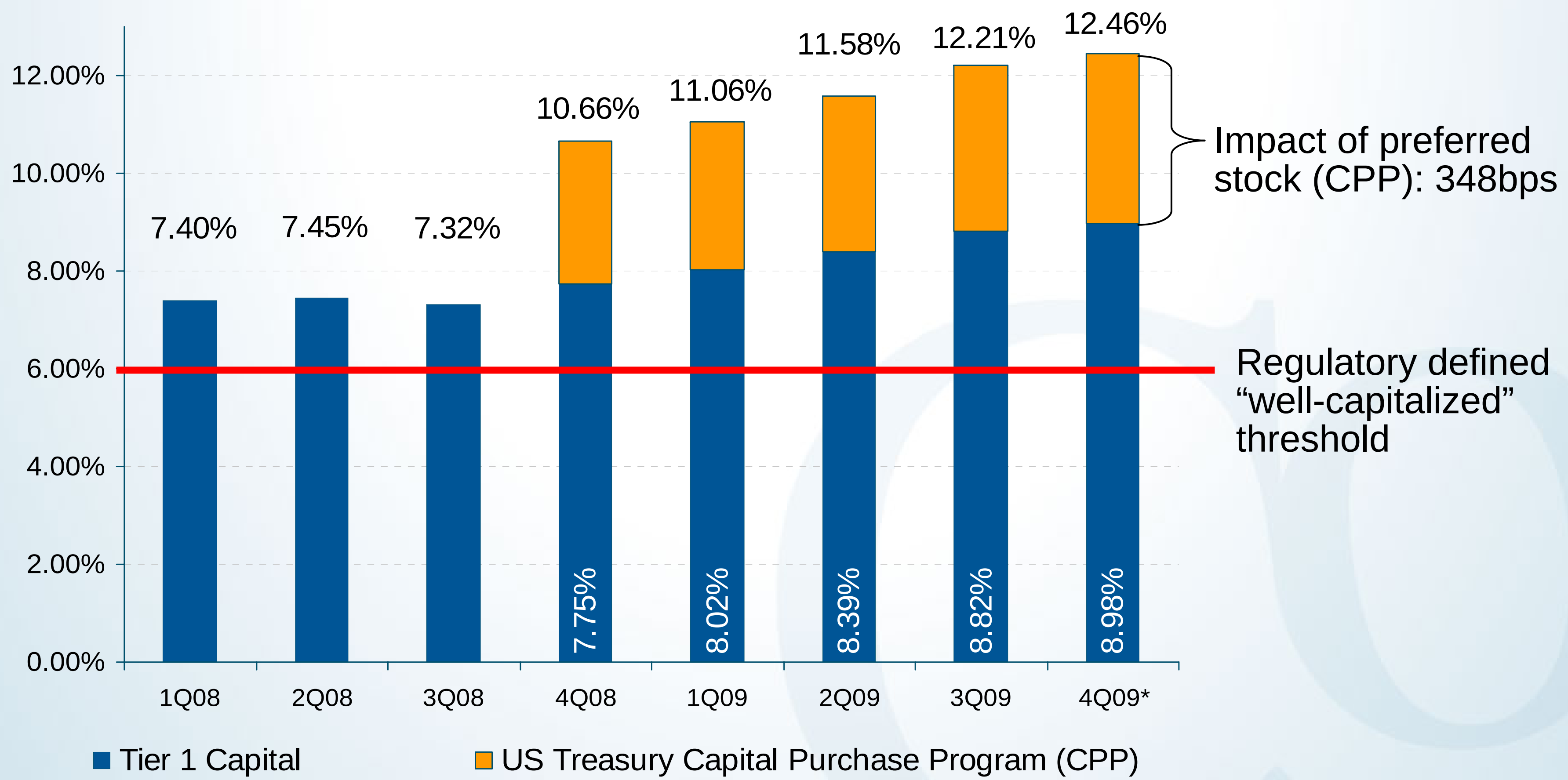
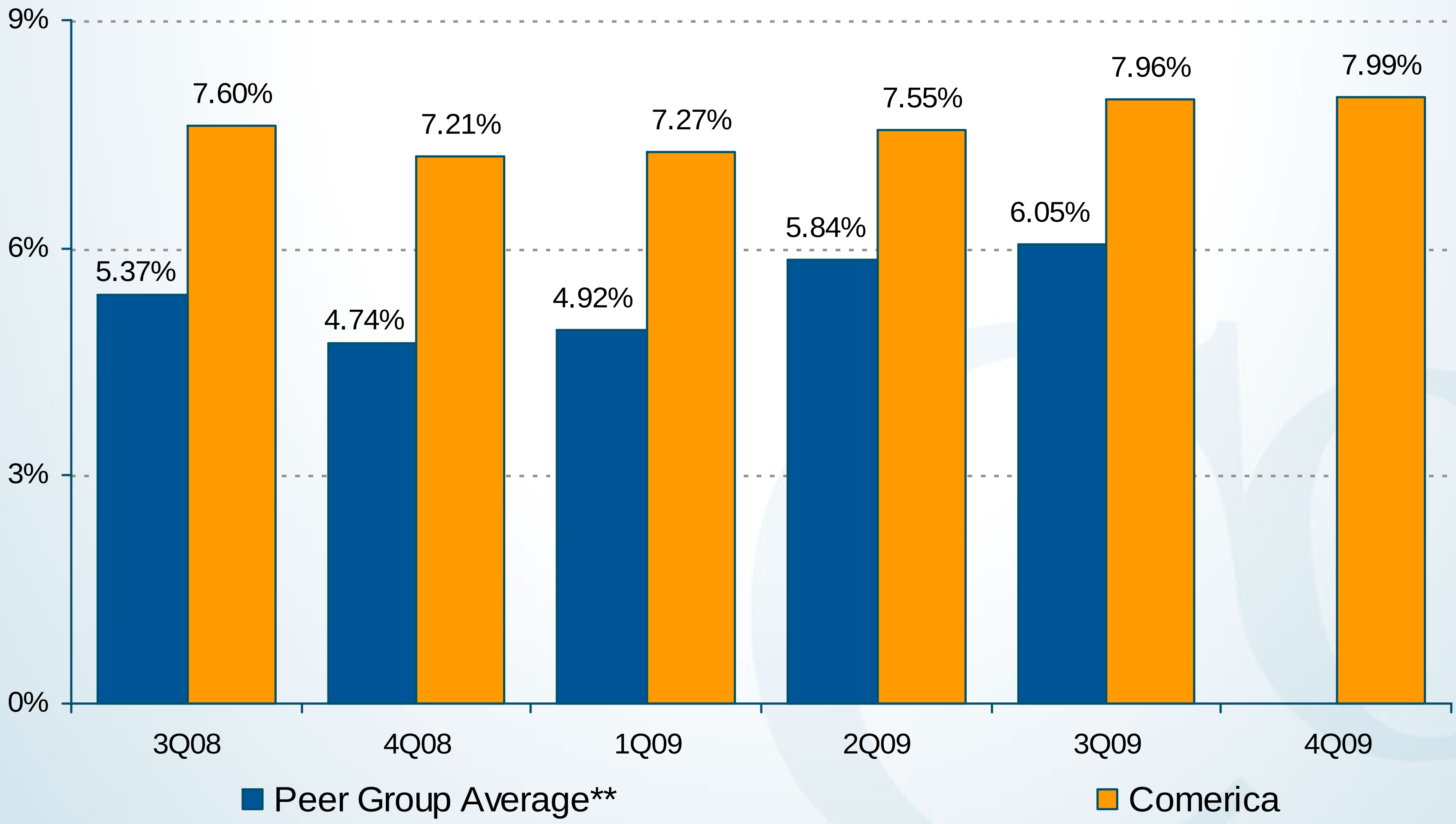
Tier 1 Capital Ratio



*December 31, 2009 Tier 1 Capital is estimated

Tangible Common Equity Ratio*



Peer Source: SNL Financial

*Non-GAAP Financial Measure: See Supplemental Financial Data for reconcilements of Comerica's non-GAAP financial measures

**Peer group consists of the following: BBT, FITB, HBAN, KEY, MTB, MI, PNC, RF, STI, USB, and ZION

2010 Full-Year Outlook

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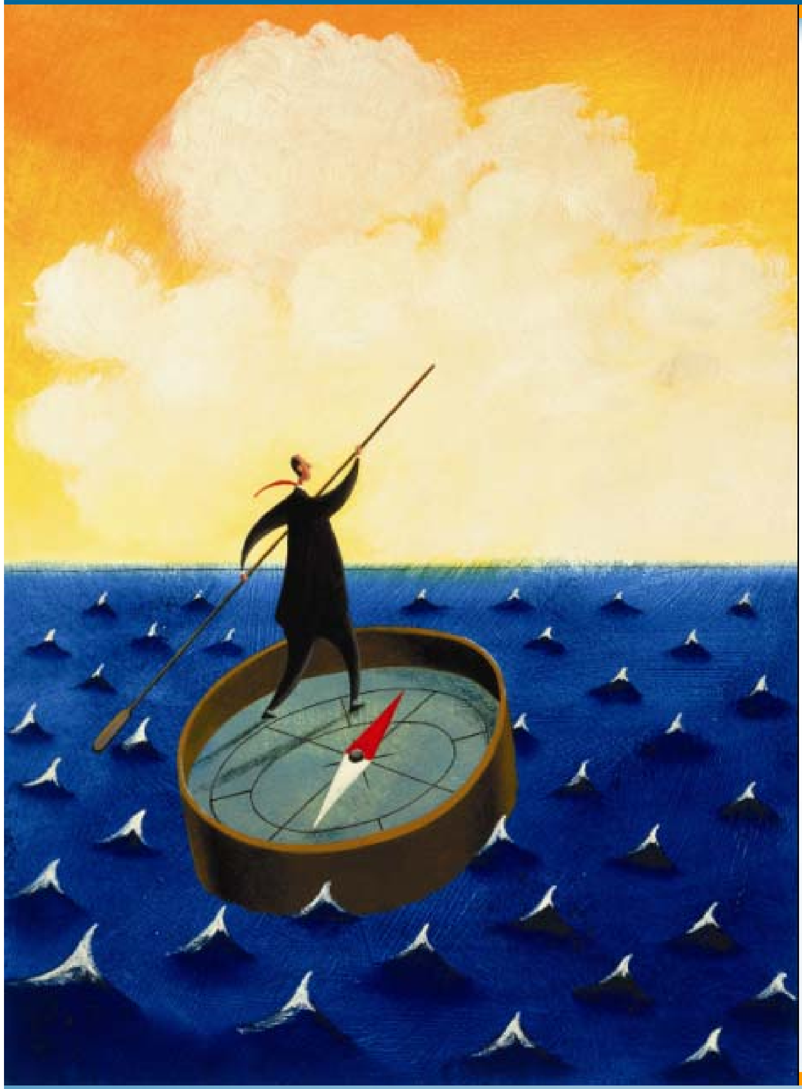
Expectations based on a modestly improving economic environment

- **Low single-digit period-end loan growth**
  - Loan demand to lag economic recovery by several quarters
  - Investment securities portfolio to remain at year-end 2009 level
- **Net interest margin between 3.15% and 3.25%**
  - Based on no increase in the Federal Funds rate
  - Continued improvement in loan pricing, lower funding costs and a lower level of excess liquidity
- **Net credit-related charge-offs between $775MM and $825MM**
  - Provision for credit losses to be slightly in excess of net charge-offs
- **Noninterest income flat**, excluding $243MM of 2009 net securities gains
- **Noninterest expenses, low single-digit decrease**
  - Workforce reductions in 2009 will benefit 2010
  - Expect reduced pension, FDIC and ORE expenses
- **Income tax expense** to approximate 35% of pre-tax income less approximately $60 million in annual tax benefits

This outlook is provided as of January 21, 2010



Appendix

Business and Market Segment Contributions to Net Income

	FY09	FY08
Business Bank	$147	$237
Retail Bank	(48)	34
Wealth & Institutional Management	43	(4)
Finance	(110)	(48)
Other[1]	(15)	(6)
TOTAL	**$17**	**$213**

	FY09	FY08
Midwest	$37	$205
Western	(14)	(19)
Texas	40	53
Florida	(23)	(13)
Other Markets	78	12
International	24	29
Finance and Other[1]	(125)	(54)
TOTAL	**$17**	**$213**

$ in millions

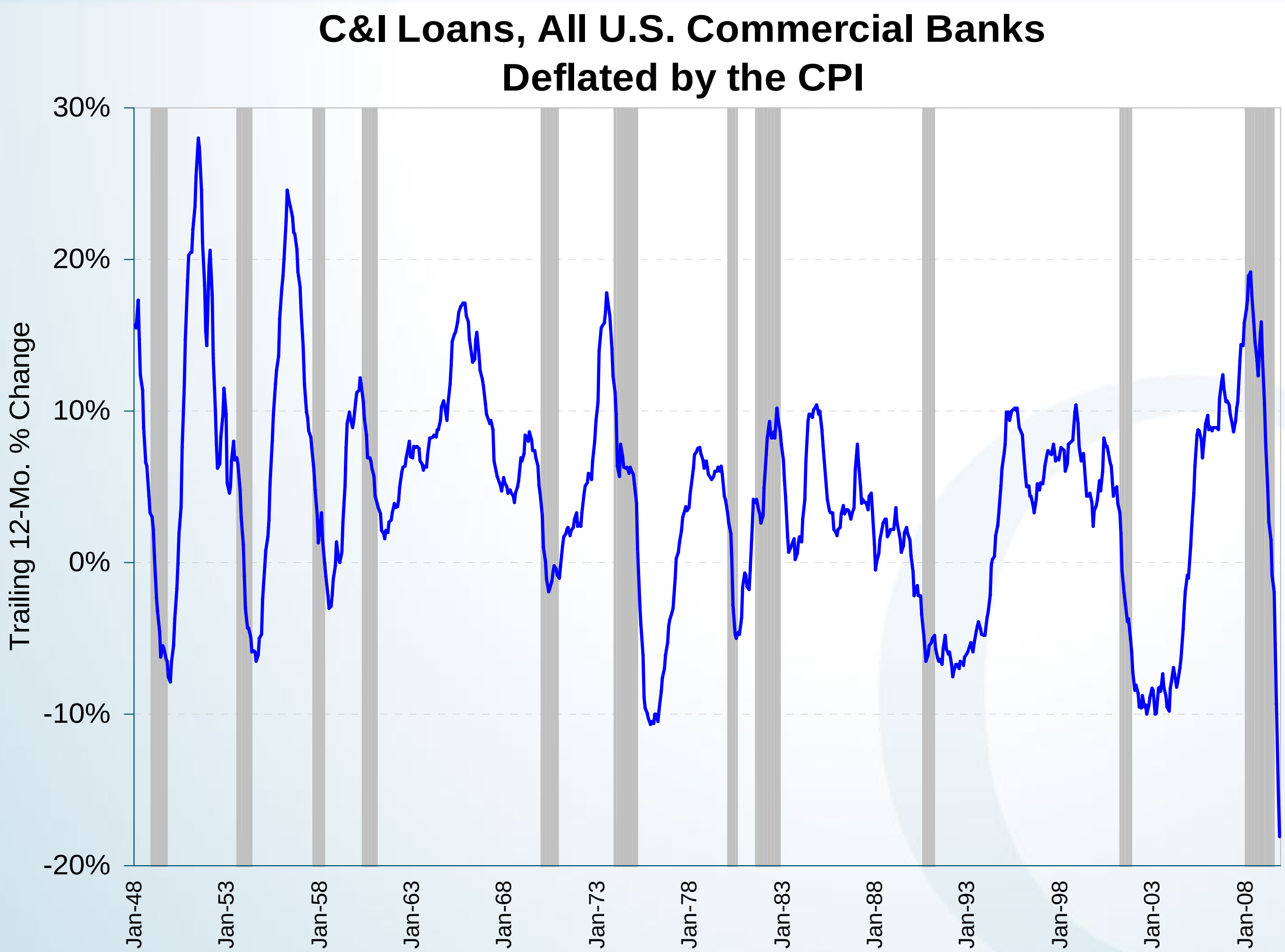
[1] Includes discontinued operations and items not directly associated with the three major business segments or the Finance Division

Investment Securities Portfolio

- **Consists primarily of AAA mortgage-backed Freddie Mac and Fannie Mae government agency securities**
  - Realized gains of:
    - $5MM in 4Q09
    - $102MM in 3Q09
    - $225MM in full-year 2009
  - Net unrealized pre-tax gain $33MM as of 12/31/09
  - Average life of 4.0 years
  - Expect portfolio size to remain at year-end 2009 level (≈$6.5B)
- **Repurchased customers' Auction Rate Securities in 4Q08**
  - Cumulative redemptions of $355MM (4Q09 $21MM)
  - Cumulative gains on redemptions of $18MM (4Q09 $1MM)

$ in millions

Loan Growth Post-Recession



Comerica Commercial and Consumer Lending Activity

New commitments:

1Q09: $1.39 Billion

2Q09: $1.58 Billion

3Q09: $1.61 Billion

4Q09: $1.65 Billion

Renewed commitments:

1Q09: $4.22 Billion

2Q09: $8.58 Billion

3Q09: $10.20 Billion

4Q09: $8.11 Billion

Recessionary periods noted by gray shaded areas

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Loans By Geographic Market

	4Q09	3Q09	FY09	FY08
Midwest	$15.8	$16.4	$17.0	$19.1
Western	13.3	13.9	14.3	16.6
Texas	6.9	7.2	7.4	7.8
Florida	1.6	1.7	1.7	1.9
Other Markets	3.5	3.7	3.9	4.2
International	1.7	1.9	1.9	2.2
TOTAL	**$42.8**	**$44.8**	**$46.2**	**$51.8**

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

	4Q09	3Q09	FY09	FY08
Middle Market	$13.2	$13.9	$14.3	$16.6
Commercial Real Estate	5.7	6.0	6.1	6.6
Global Corporate Banking	5.2	5.8	6.0	6.4
National Dealer Services	3.1	3.1	3.5	4.9
Specialty Businesses[1]	5.1	5.3	5.5	6.5
SUBTOTAL – BUSINESS BANK	**$32.3**	**$34.1**	**$35.4**	**$41.0**
Small Business Banking	3.8	3.9	3.9	4.2
Personal Banking	2.0	2.0	2.1	2.1
SUBTOTAL – RETAIL BANK	**$5.8**	**$5.9**	**$6.0**	**$6.3**
Private Banking	4.7	4.8	4.8	4.5
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$4.7**	**$4.8**	**$4.8**	**$4.5**
TOTAL	**$42.8**	**$44.8**	**$46.2**	**$51.8**

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

Fourth Quarter 2009 Average Loans Detail

	Midwest	Western	Texas	Florida	Other Markets	International	TOTAL
Middle Market	$6.1	$4.1	$1.7	$0.2	$1.1	$0.0	**$13.2**
Commercial Real Estate	1.1	2.0	1.5	0.5	0.6	--	**5.7**
Global Corporate Banking	1.6	0.9	0.3	0.1	0.6	1.7	**5.2**
National Dealer Services	0.5	2.0	0.2	0.2	0.2	--	**3.1**
Specialty Businesses[1]	1.1	1.6	1.6	0.0	0.8	--	**5.1**
SUBTOTAL – BUSINESS BANK	**$10.4**	**$10.6**	**$5.3**	**$1.0**	**$3.3**	**$1.7**	**$32.3**
Small Business Banking	1.9	0.9	0.9	--	0.1	--	**3.8**
Personal Banking	1.6	0.1	0.2	--	0.1	--	**2.0**
SUBTOTAL – RETAIL BANK	**$3.5**	**$1.0**	**$1.1**	**$--**	**$0.2**	**$--**	**$5.8**
Private Banking	1.9	1.7	0.5	0.6	0.0	--	**4.7**
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$1.9**	**$1.7**	**$0.5**	**$0.6**	**$0.0**	**$--**	**$4.7**
TOTAL	**$15.8**	**$13.3**	**$6.9**	**$1.6**	**$3.5**	**$1.7**	**$42.8**

$ in billions; geography based on office of origination.

[1] Specialty Businesses includes: Financial Services Division, Entertainment, Energy, Leasing and TLS

Full Year 2009 Average Loans Detail

	Midwest	Western	Texas	Florida	Other Markets	International	TOTAL
Middle Market	$6.7	$4.4	$1.8	$0.2	$1.2	$0.0	**$14.3**
Commercial Real Estate	1.1	2.2	1.5	0.5	0.8	--	**6.1**
Global Corporate Banking	1.9	1.1	0.3	0.1	0.7	1.9	**6.0**
National Dealer Services	0.6	2.2	0.2	0.3	0.2	--	**3.5**
Specialty Businesses[1]	1.0	1.7	1.9	0.0	0.9	--	**5.5**
SUBTOTAL – BUSINESS BANK	**$11.3**	**$11.6**	**$5.7**	**$1.1**	**$3.8**	**$1.9**	**$35.4**
Small Business Banking	2.0	0.9	1.0	--	--	--	**3.9**
Personal Banking	1.7	0.1	0.2	--	0.1	--	**2.1**
SUBTOTAL – RETAIL BANK	**$3.7**	**$1.0**	**$1.2**	**$--**	**$0.1**	**$--**	**$6.0**
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	**$17.0**	**$14.3**	**$7.4**	**$1.7**	**$3.9**	**$1.9**	**$46.2**

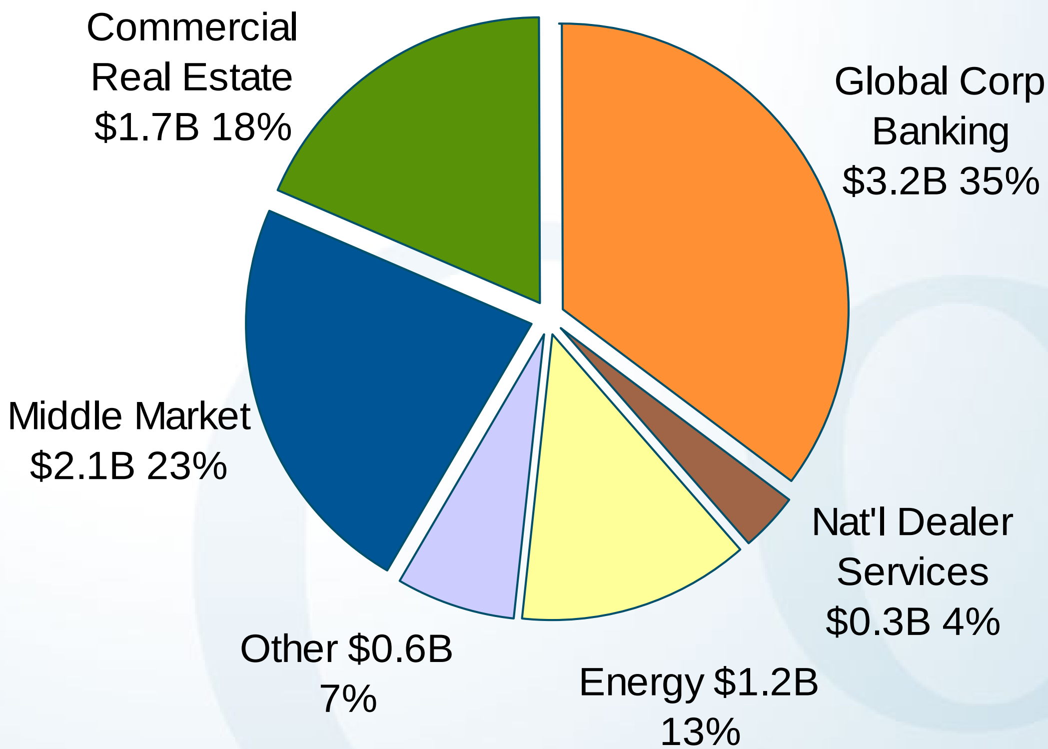
$ in billions; geography based on office of origination.

[1] Specialty Businesses includes: Financial Services Division, Entertainment, Energy, Leasing and TLS

Shared National Credit Relationships

- Outstandings declined $2.8B 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 16%
- Adhere to same credit underwriting standards as rest of loan book
- Credit challenges focused primarily on residential real estate development

December 31, 2009: $9.1 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 December 31, 2009

Automotive Manufacturer Portfolio

Outstandings[1]	12/05	12/06	12/07	12/08	12/09
Domestic Ownership	$2.0	$1.7	$1.4	$1.2	$0.7
Foreign Ownership	0.7	0.5	0.4	0.3	0.2
Total Other Automotive	*$2.7*	*$2.2*	*$1.8*	*$1.5*	*$0.9*

down 65%

	4Q08	1Q09	2Q09	3Q09	4Q09
Net Charge-offs/(Recoveries)[2]	$5.4	$3.4	$26.7	$22.0	$3.1
Nonaccrual Loans[3]	16.5	12.0	32.6	32.8	27.9

Fourth Quarter Commentary:

- Auto exposure continues to decline
- No direct exposure to GM or Chrysler
- Primary suppliers = Revenues ≥ 50% derived from:
  - GM: $146MM outstanding as of 12/31/09, down from $228MM at 2/28/09
  - Chrysler: $32MM outstanding as of 12/31/09, down from $82MM at 2/28/09

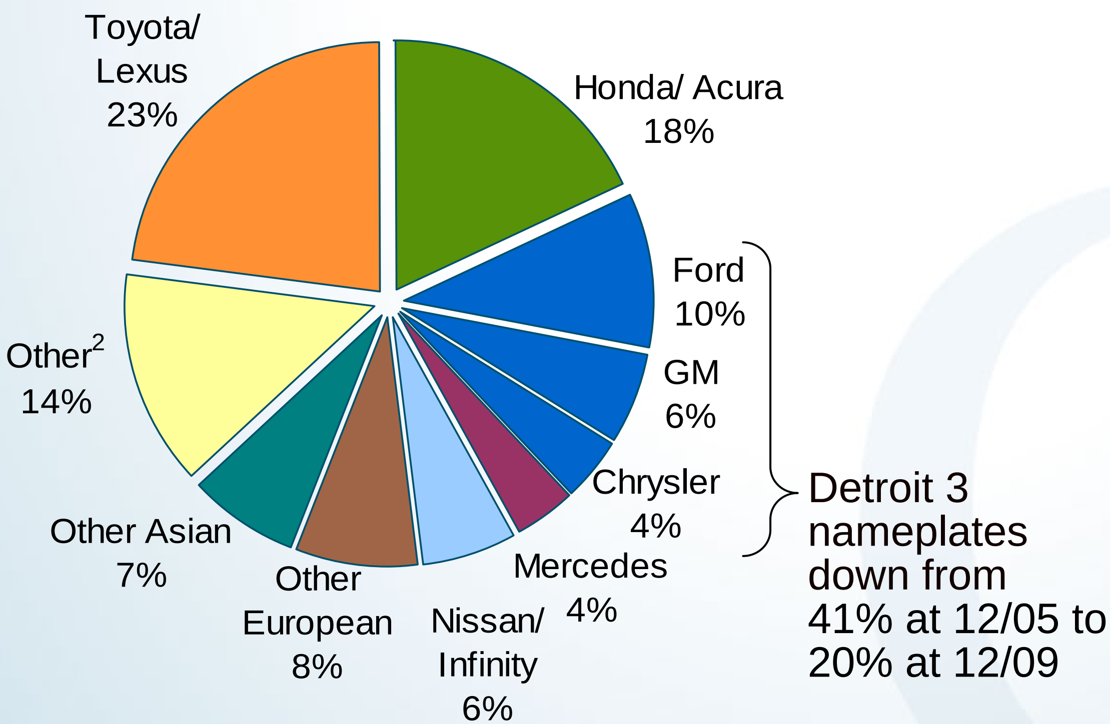
[1]Period-end in $billions
[2]$millions
[3]Period-end in $millions
Portfolio includes OEM (Original Equipment Manufacturer), Tier One and Tier Two suppliers with greater than 50% revenue associated with auto manufacturing

ComericA Bank

Diversified National Dealer Services

4Q09 Average Loans Outstanding: $3.1 billion

Franchise Distribution[1]



Geographic Dispersion

Western	61%
Midwest	17%
Florida	8%
Texas	7%
Other	7%

Facts

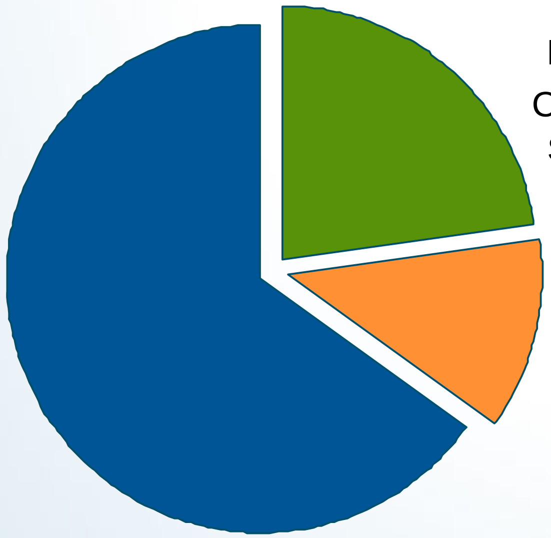
- Top tier strategy
- Majority are Mega franchises (five or more dealers in group)
- Exposure to dealers that are being closed is relatively small
- Virtually -0- losses for many years
- Average loan outstandings down $1.4 billion or 32% from 4Q08

[1] Franchise distribution based on December 31, 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

4Q09: $14.1 billion



Commercial Real Estate line of business:

- Nonaccrual loans of $647MM, a $47MM reduction from 3Q09
- Loans over $2mm transferred to nonaccrual totaled $64MM, down from $211MM in 3Q09
- Net loan charge-offs of $62MM, a $29MM reduction from 3Q09

4Q09 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	$276	$43	$24	$104	$53	**$500**
Land Development	132	31	102	14	26	**305**
Total Residential	408	74	126	118	79	**805**
Other CRE:						
Multi-family	215	6	258	143	152	**774**
Retail	197	124	347	51	40	**759**
Multi-use	136	34	36	24	12	**242**
Office	110	5	89	15	33	**252**
Commercial	1	23	46	-	-	**70**
Land Development	8	15	10	-	3	**36**
Other	33	-	7	-	10	**50**
TOTAL	**$1,108**	**$281**	**$919**	**$351**	**$329**	**$2,988**

December 31, 2009 period-end $ in millions

Comerica Bank

Commercial Mortgage Loans

Commercial Real Estate Line of Business by Location of Property

	Western	Michigan	Texas	Florida	Other Markets	TOTAL
Residential:						
Single Family	$14	$2	$13	$10	$2	**$41**
Land Carry	64	62	30	41	19	**216**
Total Residential	78	64	43	51	21	**257**
Other CRE:						
Multi-family	68	62	126	103	52	**411**
Retail	134	58	2	24	74	**292**
Land Carry	143	61	13	13	11	**241**
Multi-use	149	-	12	-	75	**236**
Office	97	57	24	11	5	**194**
Commercial	49	28	6	-	43	**126**
Other	16	9	1	-	41	**67**
TOTAL	**$734**	**$339**	**$227**	**$202**	**$322**	**$1,824**

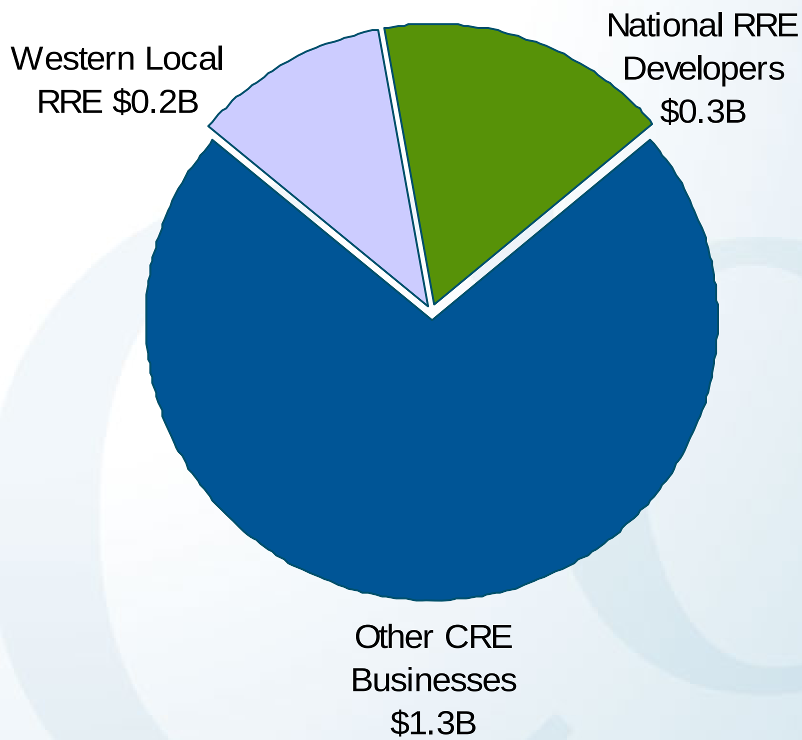
December 31, 2009 period-end $ in millions

Commercial Real Estate Line of Business

Western Market Local Residential Real Estate Developer Portfolio:

- Smaller local developers
- 64 projects
- Reduced to $226MM at 12/31/09 from $932MM at 12/31/07
- 94% watch list[1]
- Nonaccrual loans of $133MM

Western Market CRE December 31, 2009: $1.8 billion

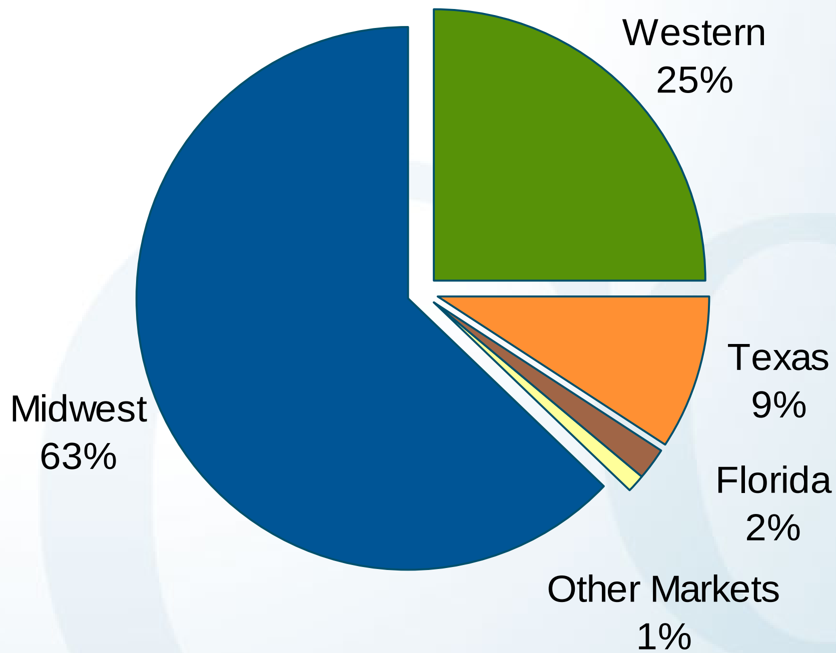


December 31, 2009 balances in $billions
RRE: Residential Real Estate; Based on location of booking office; includes CA, AZ and NV
[1] Watch list: generally consistent with regulatory defined special mention, substandard and doubtful loans

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] at origination
- Average loan vintage is 4.45 years[1]

4Q09: $1.8 billion
Geographic Breakdown



4Q09 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

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Core Deposits By Geographic Market

	4Q09	3Q09	FY09	FY08
Midwest	$17.2	$17.2	$17.0	$16.3
Western	11.9	11.2	11.1	11.9
Texas	4.7	4.6	4.5	4.0
Florida	0.3	0.3	0.3	0.3
Other Markets	1.7	1.7	1.6	1.4
International	0.9	0.8	0.8	0.5
TOTAL	**$36.7**	**$35.8**	**$35.3**	**$34.4**

Average deposits in $billions; Geography based on office of origination
Western includes: CA, AZ, NV, CO, WA
Excludes Foreign Office Time Deposits and Finance/Other with Inst. & Retail Brokered CDs: 4Q09 – $2.1B; 3Q09-$4.2B; FY09 - $4.8B; FY08 - $7.6B

Line of Business Deposits

	4Q09	3Q09	FY09	FY08
Middle Market	$4.8	$4.5	$4.3	$4.3
Commercial Real Estate	0.8	0.6	0.7	0.7
Global Corporate Banking	5.8	5.4	5.1	3.8
National Dealer Services	0.2	0.2	0.1	0.1
Specialty Businesses[1]	5.4	5.0	5.1	6.1
SUBTOTAL – BUSINESS BANK	**$17.0**	**$15.7**	**$15.3**	**$15.0**
Small Business Banking	4.0	3.9	3.9	3.9
Personal Banking	13.0	13.7	13.5	13.1
SUBTOTAL – RETAIL BANK	**$17.0**	**$17.6**	**$17.4**	**$17.0**
Private Banking	2.8	2.7	2.7	2.4
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$2.8**	**$2.7**	**$2.7**	**$2.4**
Finance/Other[2]	2.0	4.0	4.6	7.6
TOTAL	**$38.8**	**$40.0**	**$40.0**	**$42.0**

Average deposits in $billions

[1] Specialty Businesses includes: Entertainment, Energy, Financial Services Division, Leasing and TLS

[2] Finance/Other includes Inst. and Retail Brokered CD's: 4Q09 - $1.5B; 3Q09 - $3.6B; FY09 - $4.1B; FY08 - $6.7B

Fourth Quarter 2009 Average Deposits Detail

	Midwest	Western	Texas	Florida	Other Markets	International	TOTAL
Middle Market	$0.9	$3.3	$0.5	$0.0	$0.1	$--	**$4.8**
Commercial Real Estate	0.2	0.4	0.1	0.0	0.1	--	**0.8**
Global Corporate Banking	3.1	0.4	0.7	0.0	0.7	0.9	**5.8**
National Dealer Services	0.1	0.1	0.0	0.0	0.0	--	**0.2**
Specialty Businesses[1]	0.1	4.0	0.4	0.1	0.8	--	**5.4**
SUBTOTAL – BUSINESS BANK	**$4.4**	**$8.2**	**$1.7**	**$0.1**	**$1.7**	**$0.9**	**$17.0**
Small Business Banking	1.9	1.0	1.1	--	--	--	**4.0**
Personal Banking	10.2	1.1	1.7	--	0.0	--	**13.0**
SUBTOTAL – RETAIL BANK	**$12.1**	**$2.1**	**$2.8**	**$--**	**$0.0**	**$--**	**$17.0**
Private Banking	0.7	1.7	0.2	0.2	0.0	--	**2.8**
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$0.7**	**$1.7**	**$0.2**	**$0.2**	**$0.0**	**$--**	**$2.8**
Finance/Other[2]	2.0	--	--	--	--	--	**2.0**
TOTAL	**$19.2**	**$12.0**	**$4.7**	**$0.3**	**$1.7**	**$0.9**	**$38.8**

$ in billions

[1] Specialty Businesses includes: Entertainment, Energy, Financial Services Division, Leasing and TLS

[2] Finance/Other includes $1.5B in Inst. and Retail Brokered CD's; included in Finance Division segment

Full Year 2009 Average Deposits Detail

	Midwest	Western	Texas	Florida	Other Markets	International	TOTAL
Middle Market	$1.0	$2.8	$0.4	$0.0	$0.1	$--	**$4.3**
Commercial Real Estate	0.2	0.3	0.1	0.0	0.1	--	**0.7**
Global Corporate Banking	2.6	0.5	0.6	0.0	0.6	0.8	**5.1**
National Dealer Services	0.0	0.1	0.0	0.0	--	--	**0.1**
Specialty Businesses[1]	0.1	3.7	0.4	0.1	0.8	--	**5.1**
SUBTOTAL – BUSINESS BANK	**$3.9**	**$7.4**	**$1.5**	**$0.1**	**$1.6**	**$0.8**	**$15.3**
Small Business Banking	1.9	1.0	1.0	--	--	--	**3.9**
Personal Banking	10.6	1.1	1.8	--	0.0	--	**13.5**
SUBTOTAL – RETAIL BANK	**$12.5**	**$2.1**	**$2.8**	**$--**	**$0.0**	**$--**	**$17.4**
Private Banking	0.7	1.5	0.2	0.2	0.1	--	**2.7**
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$0.7**	**$1.5**	**$0.2**	**$0.2**	**$0.1**	**$--**	**$2.7**
Finance/Other[2]	4.6	--	--	--	--	--	**4.6**
TOTAL	**$21.7**	**$11.0**	**$4.5**	**$0.3**	**$1.7**	**$0.8**	**$40.0**

$ in billions

[1] Specialty Businesses includes: Entertainment, Energy, Financial Services Division, Leasing and TLS

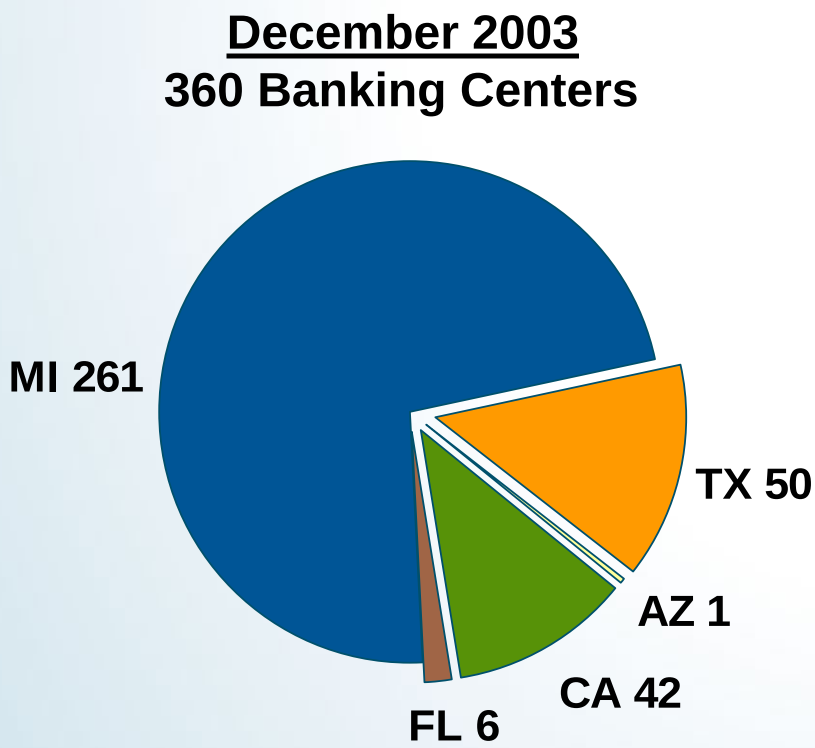
[2] Finance/Other includes $4.1B in Inst. and Retail Brokered CD's; included in Finance Division segment

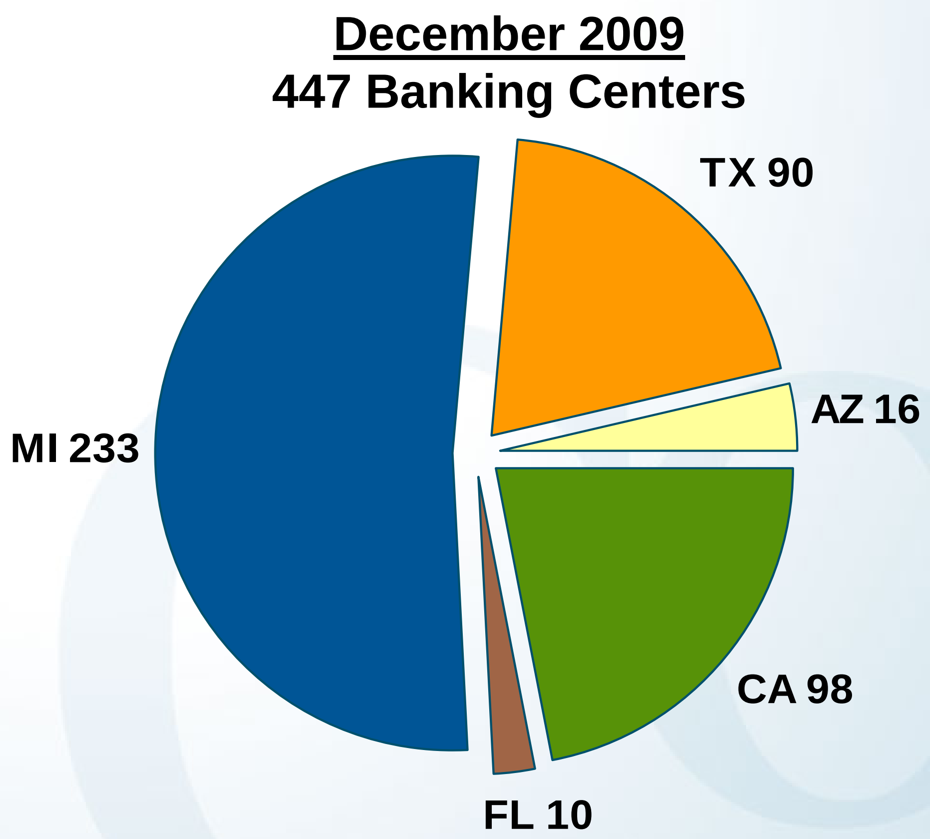
Financial Services Division Data

	4Q09	3Q09	FY09	FY08
Average Balance Sheet				
Noninterest-bearing	$1.3	$1.2	$1.3	$1.6
Interest-bearing	0.3	0.4	0.5	1.0
Total Deposits	$1.6	$1.6	$1.8	$2.6
Total Loans	$0.2	$0.2	$0.2	$0.5
Noninterest Expenses				
Customer Services	$1	$1	$2	$10
Average Rates				
FSD Loans (Primarily Low-rate)	0.98%	1.94%	1.65%	1.40%
FSD Interest-bearing Deposits	0.30%	0.47%	0.54%	1.99%

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

Banking Center Network





Banking Center Network

	New Banking Centers 2005	2006	2007	2008	2009	12/31/09 Network	*New Planned for 2010*
California	8	12	13	14	2	**98**	6
Arizona	2	2	3	4	4	**16**	1
Texas	7	7	12	9	4	**90**	5
Florida	0	3	0	1	0	**10**	1
Michigan	1	1	2	0	0	**233**	0
Total	**18**	**25**	**30**	**28**	**10**	**447**	**13**

Comerica Bank

Holding Company Debt Ratings

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

As of 12/31/09
Source: SNL Financial
Debt Ratings are not a recommendation to buy, sell, or hold securities.

Comerica Bank Supplemental Financial Data

Reconciliation of non-GAAP financial measures with financial measures defined by GAAP ($ in millions)	12/31/09	9/30/09	6/30/09	3/31/09	12/31/08
Total Regulatory Capital [2]	$10,468	$10,638	$10,724	$10,773	$10,774
Tier 1 capital[1,2]	$7,704	$7,735	$7,774	$7,760	$7,805
Less: Fixed rate cumulative perpetual preferred stock	2,151	2,145	2,140	2,134	2,129
Less: Trust preferred securities	495	495	495	495	495
Tier 1 common capital[2]	5,058	5,095	5,139	5,131	5,181
Risk-weighted assets[1,2]	61,842	63,355	67,124	70,135	73,207
Tier 1 common capital ratio [2]	***8.18%***	***8.04%***	***7.66%***	***7.32%***	***7.08%***
Total shareholders' equity	$7,029	$7,035	$7,093	$7,183	$7,152
Less: Fixed rate cumulative perpetual preferred stock	2,151	2,145	2,140	2,134	2,129
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	8	8	10	11	12
Tangible common equity	$4,720	$4,732	$4,793	$4,888	$4,861
Total assets	$59,263	$59,590	$63,630	$67,370	$67,548
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	8	8	10	11	12
Tangible assets	$59,105	$59,432	$63,470	$67,209	$67,386
Tangible common equity ratio	***7.99%***	***7.96%***	***7.55%***	***7.27%***	***7.21%***

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] December 31, 2009 Regulatory Capital, Tier 1 Capital, and Risk-Weighted assets are estimated

Comerica Bank