Comerica Incorporated

First Quarter 2010 Financial Review

April 21, 2010

Safe Harbor Statement

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, the effects of recently enacted legislation, actions taken by or proposed 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, legislation enacted in the future, and the impact and expiration of such legislation and regulatory actions, 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. In particular, please refer to "Item 1A. Risk Factors" beginning on page 11 of Comerica's Annual Report on Form 10-K for the year ended December 31, 2009. 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.

Comerica Bank

Financial Results

	1Q10	4Q09	1Q09
Income (loss) from continuing operations, net of tax	$35	$(29)	$8
Income from discontinued operations, net of tax	17	-	1
Net income (loss)	52	(29)	9
Preferred stock dividends to U.S. Treasury	123[1]	33	33
Net loss attributable to common shares	(71)	(62)	(24)
Diluted loss per common share	(0.46)	(0.42)	(0.16)
Net interest income	415	396	384
Net interest margin	3.18%	2.94%	2.53%
Provision for loan losses	175	256	203
Noninterest income	194	214	223
Noninterest expenses	404	425	397
Tier 1 capital ratio	10.40%[2]	12.46%	11.06%
Tangible common equity ratio[3]	9.68%	7.99%	7.27%

$ in millions, except per share data

[1] Included noncash charges of $99 million related to preferred stock issued to the U.S. Treasury under the Capital Purchase Program, which was fully redeemed during the quarter

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

First Quarter 2010 Highlights

- **Credit quality improved**
  - Net credit related charge-offs declined by $52 million to $173 million
  - Provision for credit losses declined $77 million to $182 million
  - Nonperforming assets declined $41 million
  - Inflow to nonaccrual[1] slowed by $21 million, to $245 million
- **Net interest income grew 5% as the net interest margin increased 24 basis points to 3.18%**
  - Excluding impact of excess liquidity, net interest margin would have been 3.42%[2]
  - Higher-cost funding matured and loan spreads increased
- **Expenses well controlled**
  - Noninterest expenses decreased 5%
  - 5% reduction in workforce from a year ago
- **Capital ratios remain strong after fully redeeming $2.25 billion of preferred stock issued to the U.S. Treasury**
  - Tangible common equity ratio[2] of 9.68%

Analysis of 1Q10 compared to 4Q09

[1]Based on an analysis of nonaccrual loans with book balances greater than $2 million

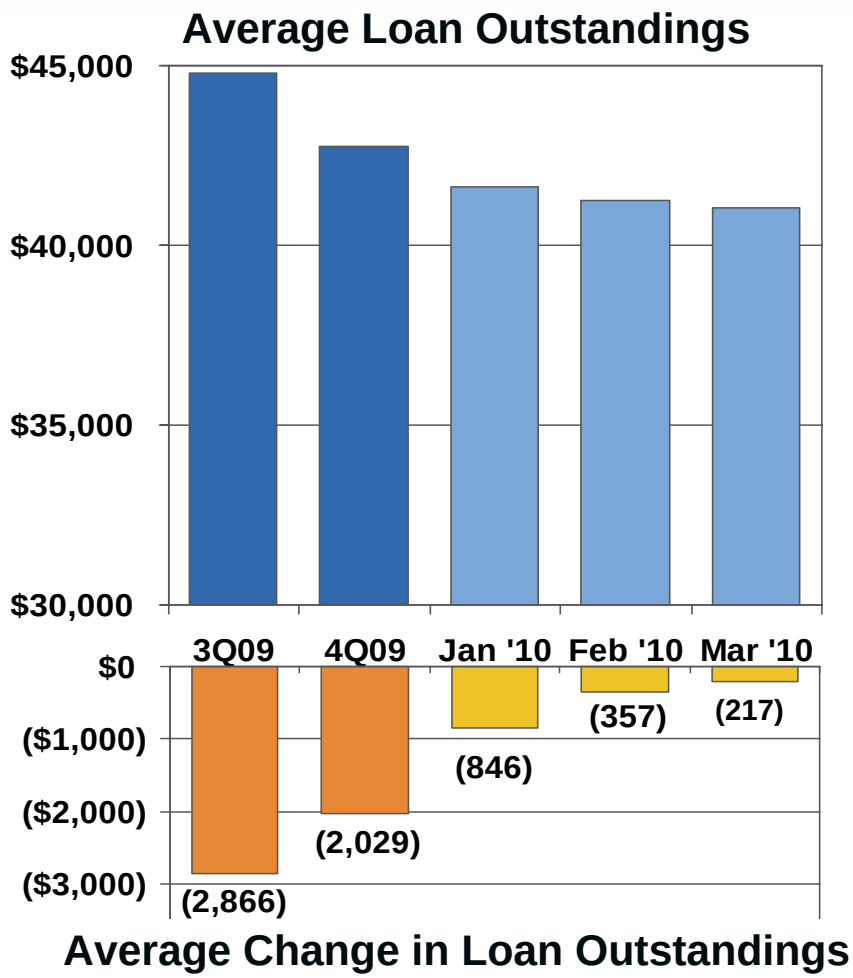
[2] See Supplemental Financial Data slides for reconciliation of non-GAAP financial measures

Comerica Bank

Redemption of Preferred Stock

- $880MM common stock offering completed on March 12
- Redeemed $2.25 billion of preferred stock issued to the U.S. Treasury under the Capital Purchase Program on March 17. 1Q10 negative impact of $123 million or $0.79 per share:
  - Quarterly cash dividend of $24 million or $0.15 per share
  - Quarterly non-cash accretion of the discount of $5 million or $0.03 per share
  - One-time non-cash redemption charge (accelerated accretion of the remaining discount) of $94 million or $0.61 per share
- Elected not to repurchase the warrant issued in conjunction with the preferred stock (11.5 million shares of common stock at an exercise price of $29.40 per share) in order to preserve capital in support of future growth

Loan Decline Slowing

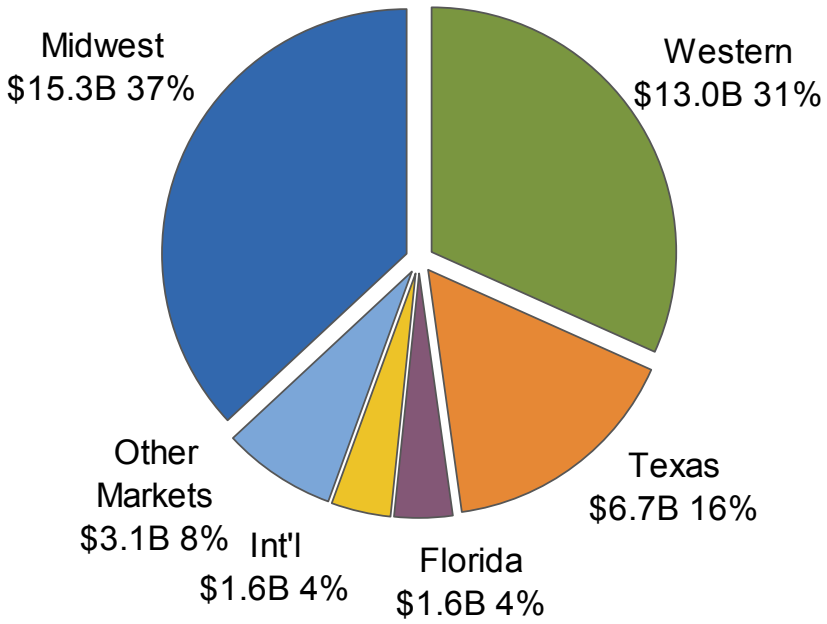


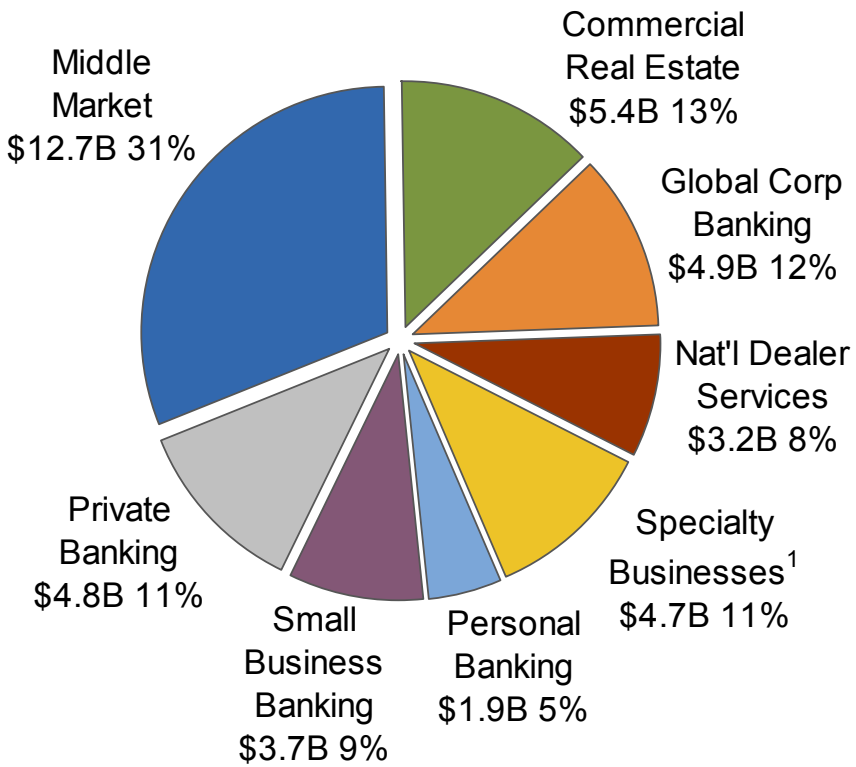
- $1.4B decline in average loans in 1Q10 compared to 4Q09
- 1Q10 Comerica new and renewed lending activity: $6.0B
- Middle market & small businesses working capital needs should increase with GDP
- TX & CA expected to benefit from population growth & diverse economies
- Auto Dealer floorplan financing expected to increase as sales pickup

Average balances in $ millions

Diverse Loan Portfolio

Average 1Q10: $41.3 billion





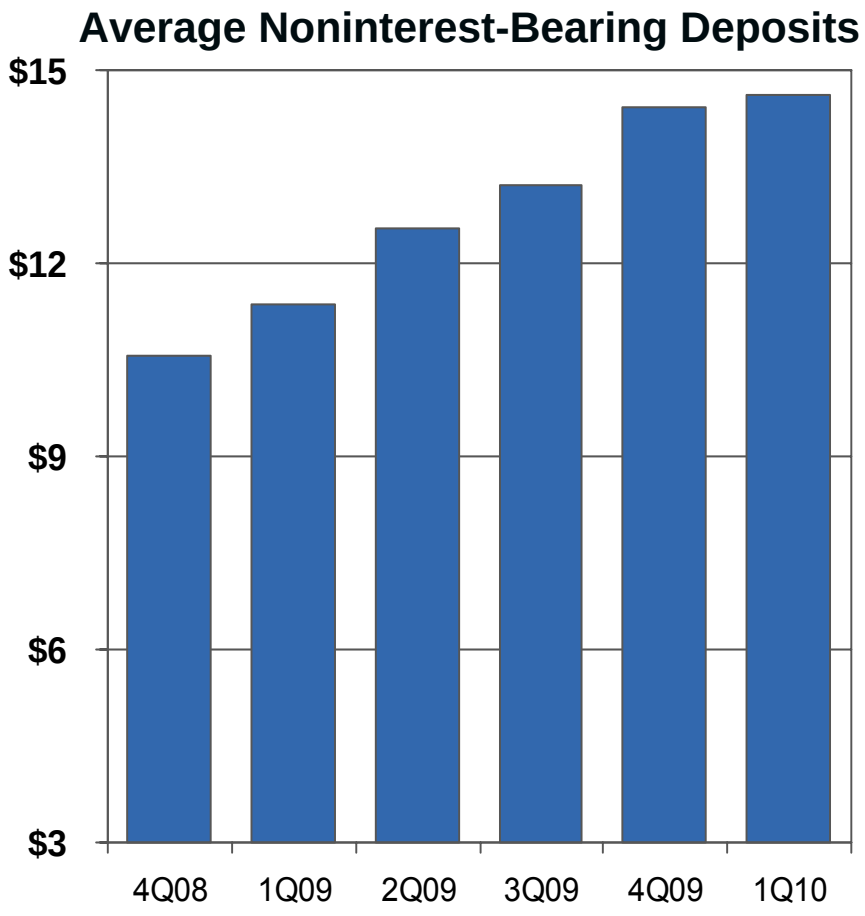
[1] Specialty Businesses includes: Entertainment, Energy, Financial Services Division, Leasing, Technology and Life Sciences (TLS), and Mortgage Banker Finance

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

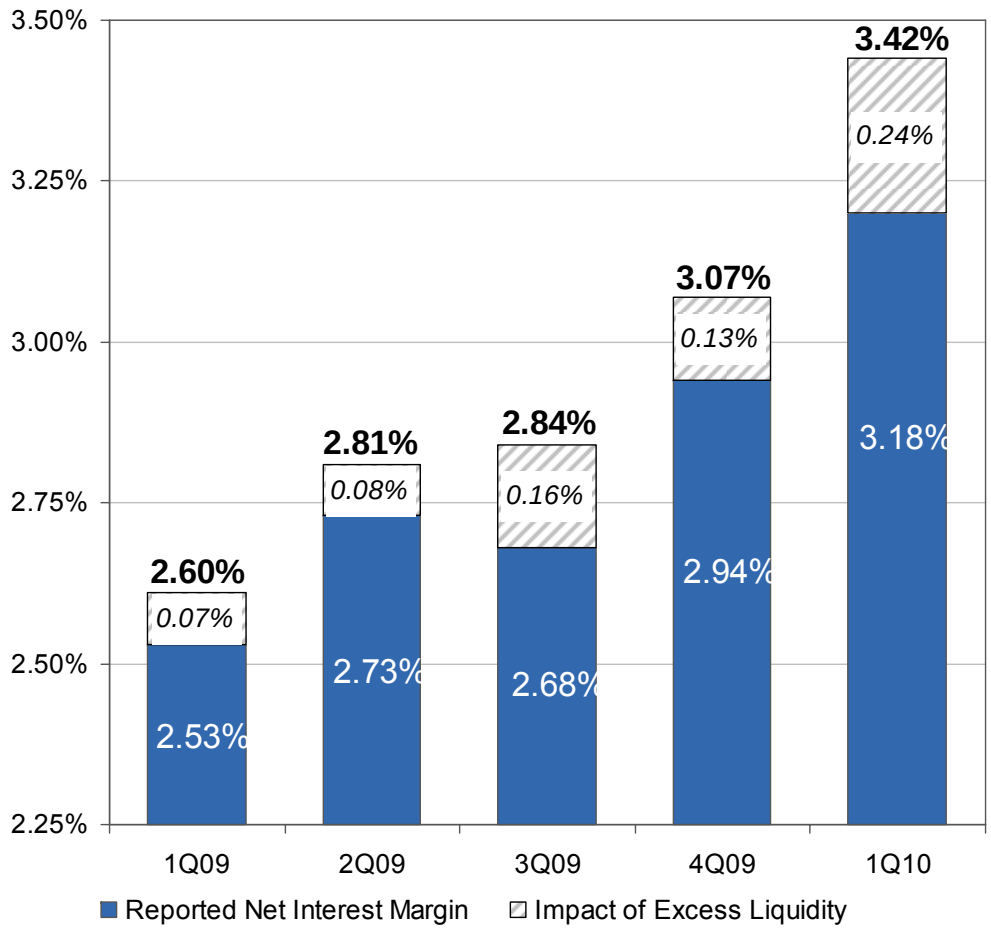
- Total avg. core deposits[1] of $37.2B, a $494MM increase
  - Money market and NOW deposits increased $942MM
  - Noninterest-bearing deposits grew $194MM
  - Higher-cost customer CDs declined $650MM
- Total avg. core deposits:
  - Increased in Texas and Florida markets
  - Relatively stable in Midwest and Western markets
  - Increased in most commercial lines of business



$ in billions; 1Q10 vs 4Q09

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

Net Interest Margin Expansion



Net interest margin of 3.18% which reflected:

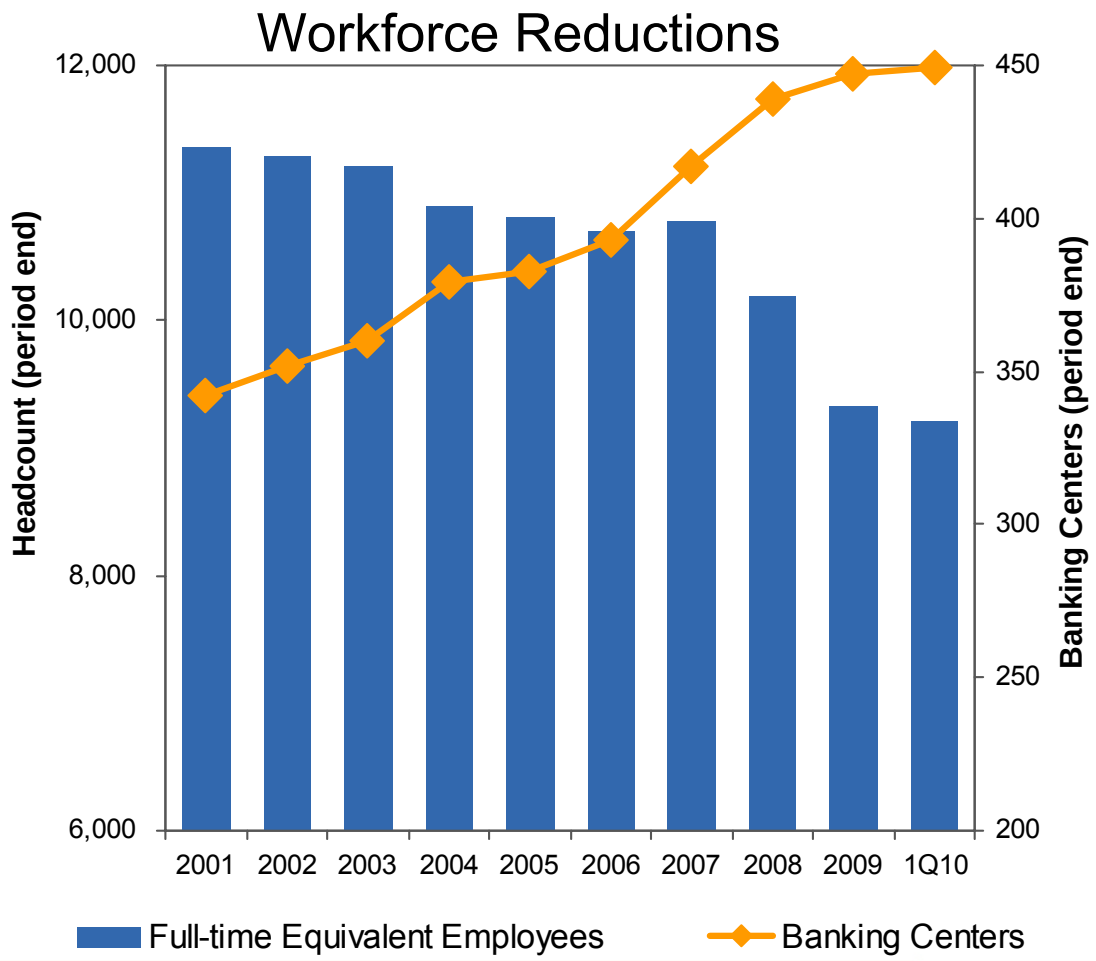
+ Loan spread improvement
+ Less costly blend of core deposits
+ Maturities of higher-cost wholesale funding

Excess liquidity position[1]:

- 1Q10 Average $4.1B
- 3/31/10 period end $3.8B
- Resulted from continued deposit growth and weak loan demand
- Negative impact on 1Q10 margin was approximately 24 basis points

[1]Excess liquidity represented by average deposits held at the Federal Reserve Bank. See Supplemental Financial Data slide for reconciliation of non-GAAP financial measure.

A Leaner, More Efficient Company



1Q10 noninterest expense decreased 5%[1] :

- Salary and employee benefits expense reduced 6%
- Workforce reductions in 2009 benefit 2010
- Other Real Estate expense decreased $10MM
- Continued to tightly control discretionary expenses

[1]1Q10 vs 4Q09

Credit Quality Improved

	1Q10	4Q09	3Q09	2Q09
↓ Net credit-related charge-offs	$173	$225	$239	$248
to average total loans	1.68%	2.10%	2.14%	2.08%
↓ Provision for Credit Losses	$182	$259	$313	$308
↑ Allowance for Credit Losses	$1,031	$1,022	$988	$913
↑ Allowance for loan losses to total loans	2.42%	2.34%	2.19%	1.89%
↑ Allowance for loan losses to nonperforming loans	85%	83%	80%	78%

- Net credit-related charge-offs declined $52 million; the third consecutive quarter of decline
- Reserve build continued, but at a slower pace with provision for credit losses exceeding net credit-related charge-offs by $9 million
- Allowance for loan losses to nonperforming loans increased

$ in millions

Credit Quality Improved

	1Q10	4Q09	3Q09	2Q09
Nonperforming assets	$1,251	$1,292	$1,305	$1,230
to total loans and foreclosed property	3.06%	3.06%	2.99%	2.64%
Nonperforming assets inflow[1]	$245	$266	$361	$419
Foreclosed property	$89	$111	$109	$100
Loans past due 90 days or more and still accruing	$83	$101	$161	$210
Total Watch list loans[2]	$7,502	$7,730	$8,250	$7,386

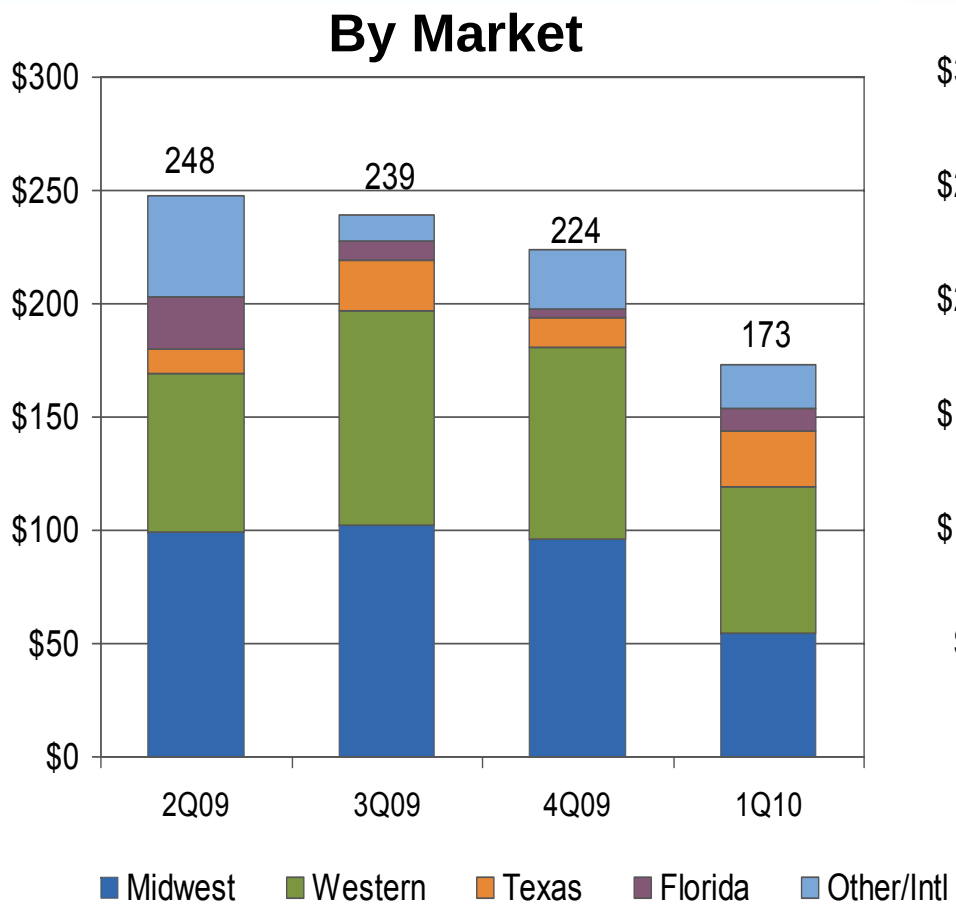
- Nonperforming assets declined by $41 million
- Inflow to nonaccrual slowed by $21 million; third consecutive quarter of declining inflow
- Watch list loans[1] decreased $228 million, second consecutive quarter of decline
- Foreclosed property declined $22 million

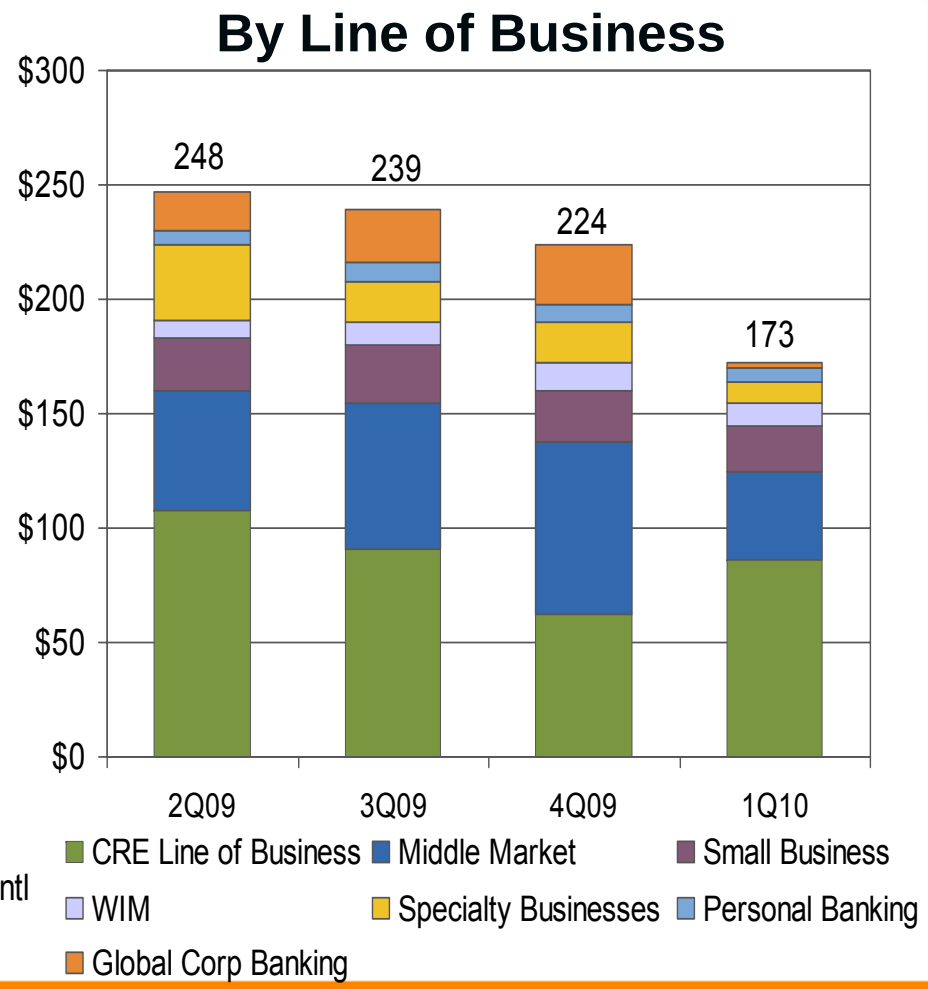
$ in millions

[1]Based on an analysis of nonaccrual loans with book balances greater than $2 million

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

Net Loan Charge-offs Declined



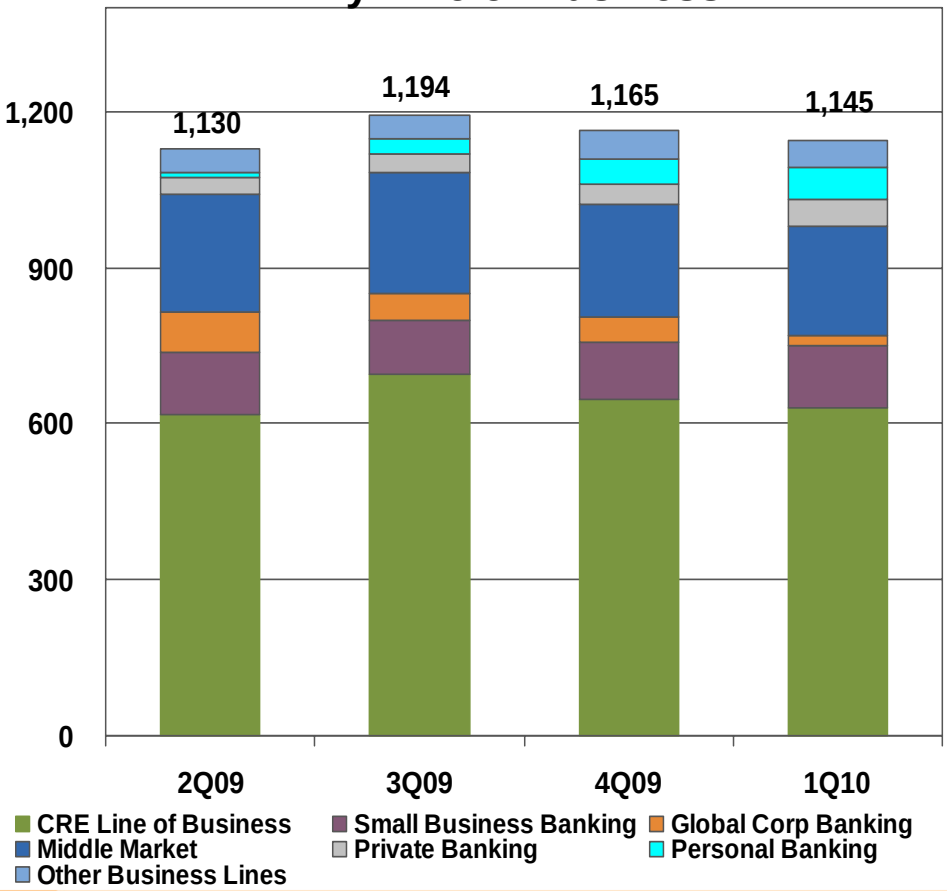


$ in millions
Geography based on office of origination; Midwest: MI, OH, IL; Western: CA, AZ, NV, CO, WA;
Other Markets include markets not separately identified above in addition to businesses with a national perspective

Nonaccrual Loans

- Nonaccrual loans[1]:
  - Western 44%
  - Midwest 33%
  - Florida 9%
  - Texas 8%
  - Other 6%
- Average carrying value of 56% (44% write-down)
- Included in nonperforming assets:
  - $17MM in Reduced Rate loans
  - $23MM in Troubled Debt Restructurings (TDRs)
  - Foreclosed Property of $89MM
- Accruing TDRs total $8MM
- No nonaccrual loans Held-For-Sale
- Sold $44MM in nonperforming loans at prices approximating carrying value plus reserves

March 31, 2010: $1,145 million
By Line of Business

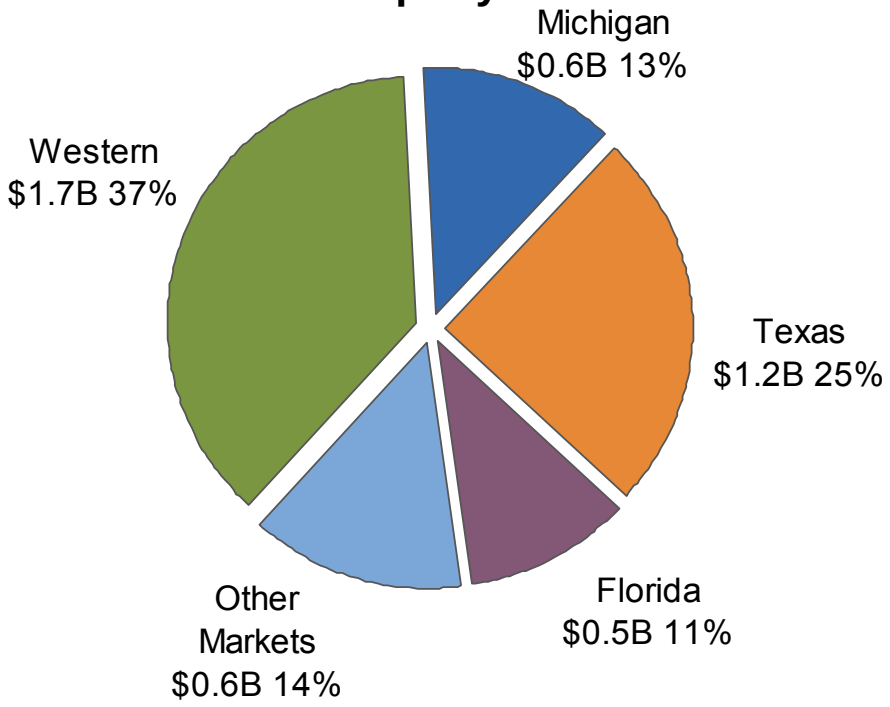


Period-end balances in $ millions (MM)
[1] Reflects office of origination

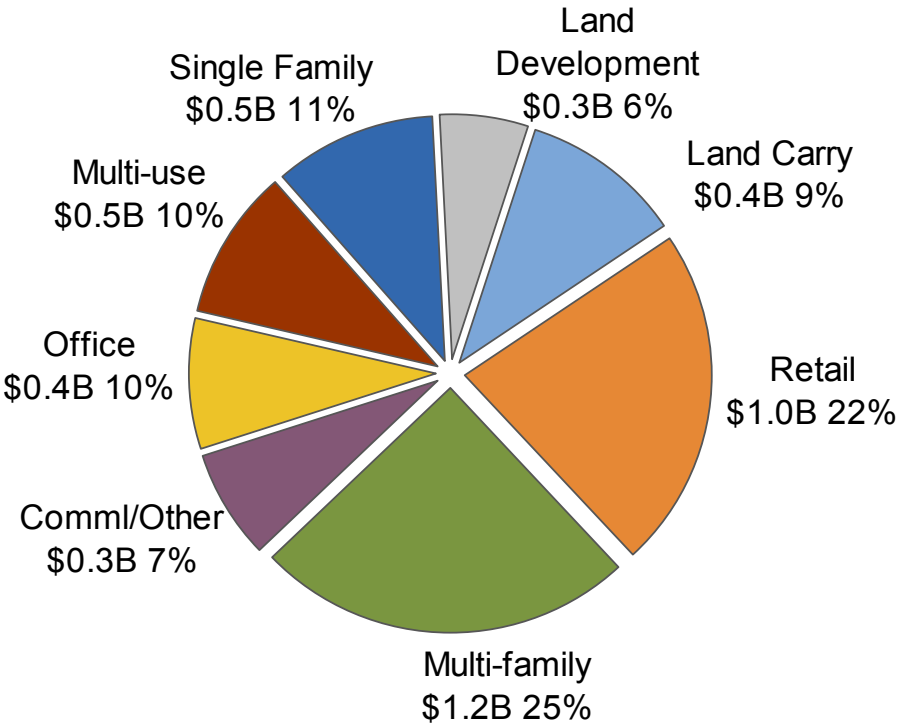
Commercial Real Estate Line of Business

March 31, 2010 Loan Outstandings: $4.6 billion[1]

By Location of Property



By Project Type

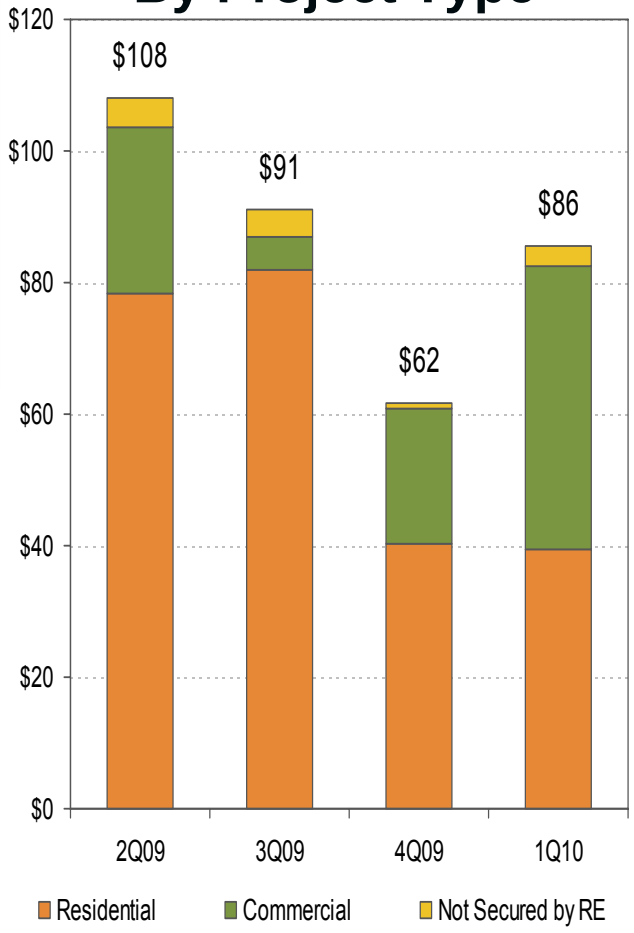


Period-end balances in $billions; additional Commercial Real Estate information can be found in the appendix

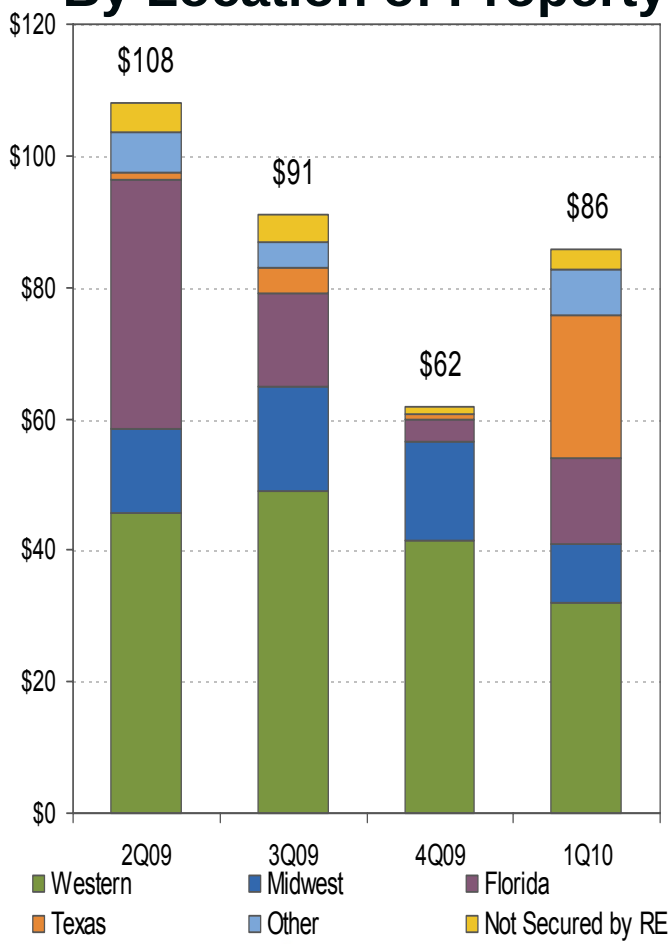
[1] Excludes $0.5 B in Commercial Real Estate line of business loans not secured by real estate

Commercial Real Estate Line of Business Net Charge Offs

By Project Type



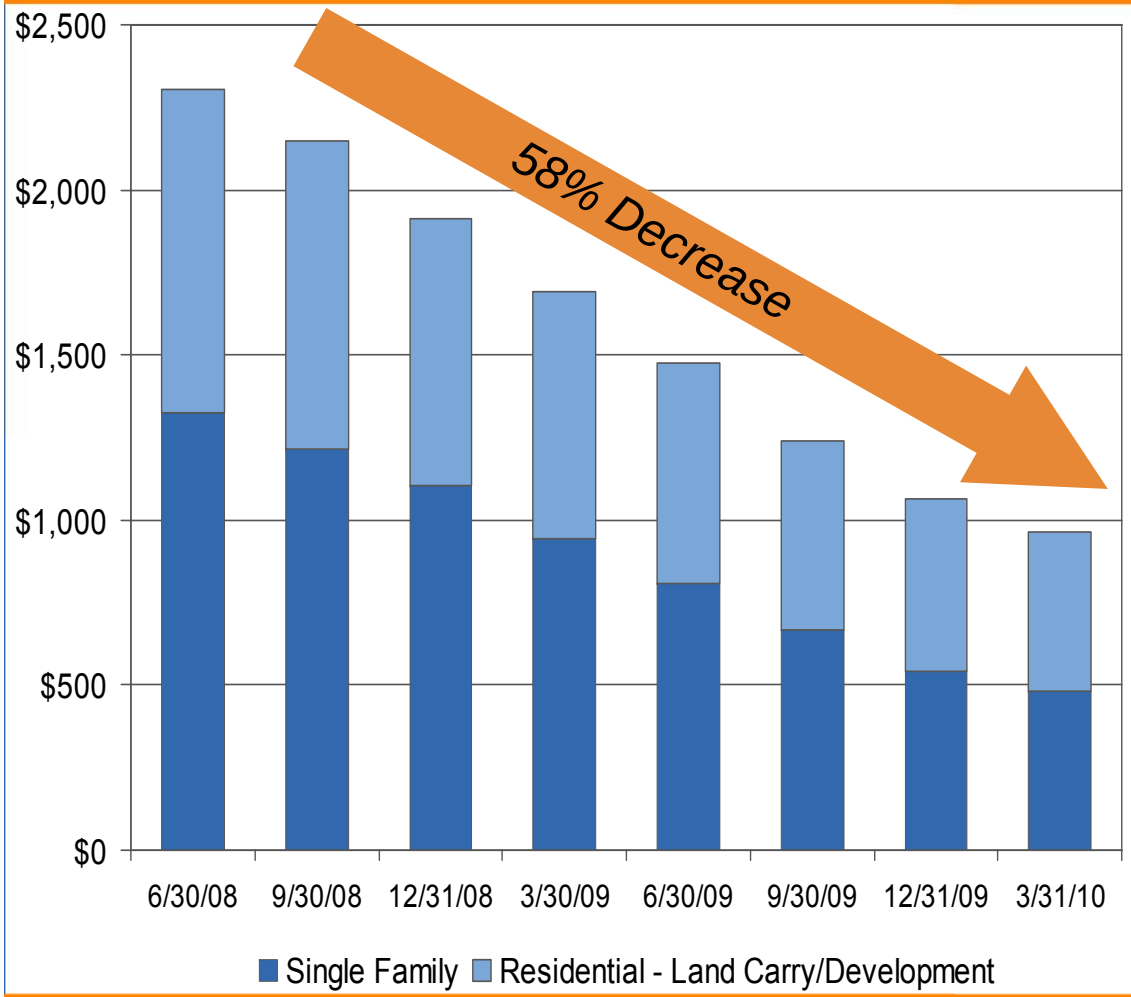
By Location of Property



- Residential real estate charge-offs were stable
- Multi-use and multi-family charge-offs increased
- Western & Midwest charge-offs declined
- Texas charge-offs increased: primarily 2 projects
- Nonaccrual and watch list loans declined
- Expect variability in charge-offs with a downward trend

$millions
RE: Real Estate
Commercial: Multi-Family, Retail, Office, Warehouse, Multi-use and Commercial

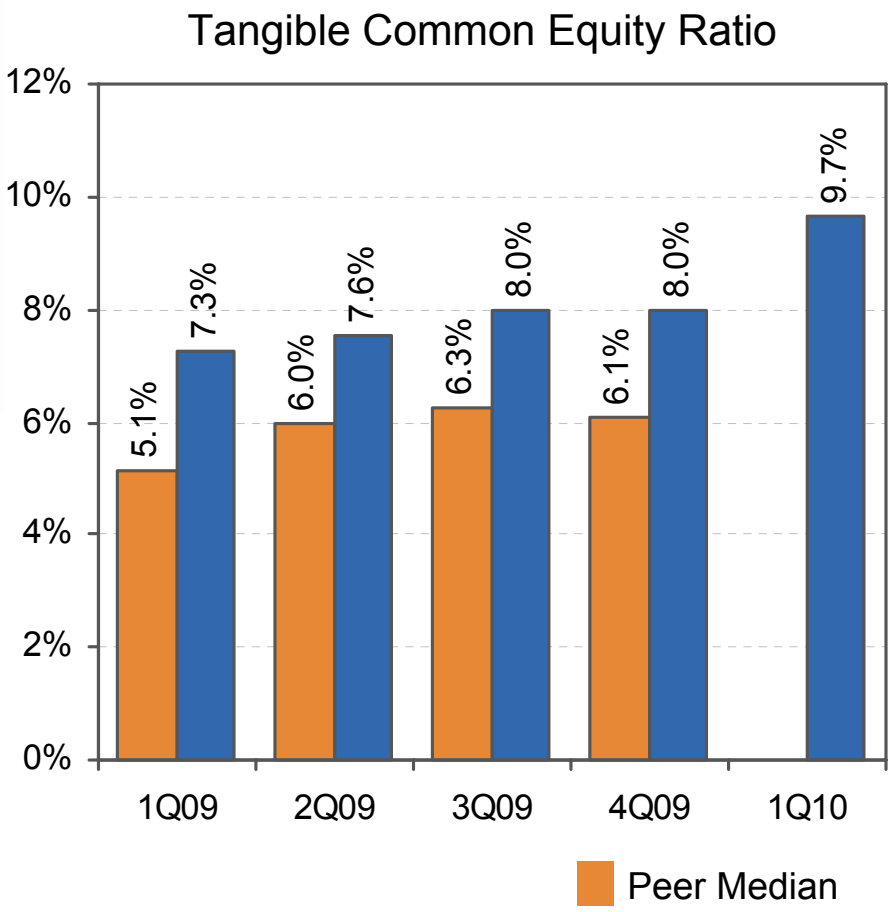
Residential Real Estate Development

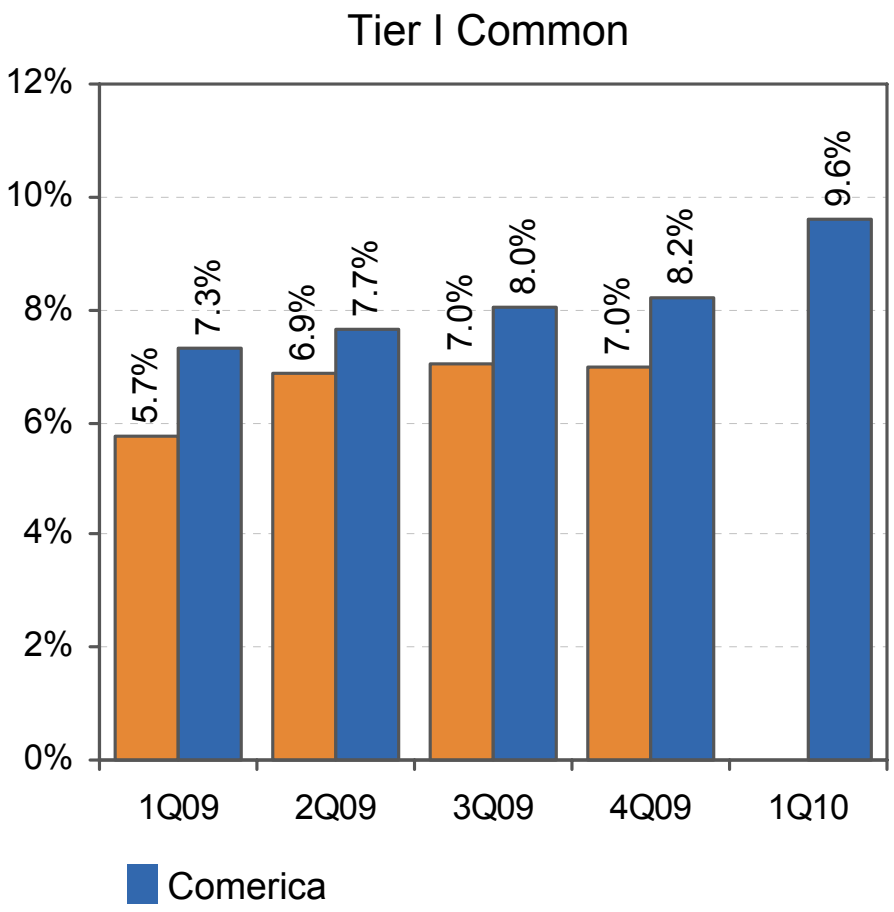


- Reduced Residential Real Estate Development exposure by $1.3B since 6/08 to $964MM at 3/10
- Geographic breakdown:
  - Western 44%
  - Florida 15%
  - Texas 17%
  - Michigan 12%
  - Other 12%
- Reduced Western Market Local Residential Real Estate Developer Portfolio to $191MM at 3/31/10 from $932MM at 12/31/07

Period-end balances in $millions

Strong Capital Ratios





Source: SNL Financial; 4Q09 Tangible Common Equity Ratio excludes PNC as that figure was not reported
Peer Group: BBT, FITB, HBAN, KEY, MI, MTB, PNC, RF, STI, USB, ZION
See Supplemental Financial Data for reconcilements of Comerica's non-GAAP financial measures

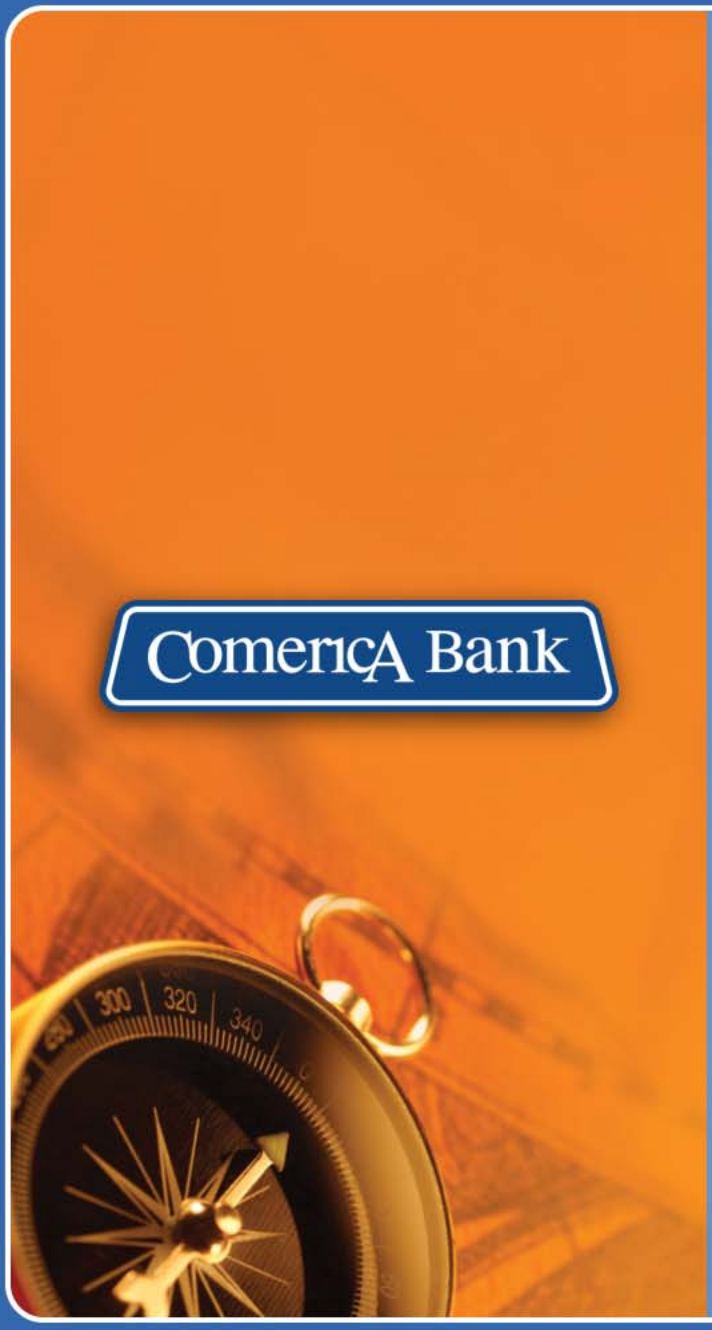
2010 Full-Year Outlook[1]

Expectations based on a modestly improving economic environment

- **Low single-digit loan growth, 3/31/10 compared to 12/31/10**
  - Loan demand lags economic recovery
  - Investment securities portfolio to remain at March 31, 2010 level
- **Net interest margin between 3.25% and 3.35%**
  - Based on no increase in the Federal Funds rate
  - Continued improvement from loan pricing, lower funding costs and a lower level of excess liquidity
- **Net credit-related charge-offs between $675MM and $725MM**
  - Provision for credit losses to be consistent with net charge-offs
- **Noninterest income flat to low single-digit decline**[2], excluding $243MM of 2009 net securities gains
- **Noninterest expenses, low single-digit decrease**[2]
  - 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

[1]This outlook is provided as of April 21, 2010.
[2]Full-year outlook: 2010 compared to 2009

Appendix



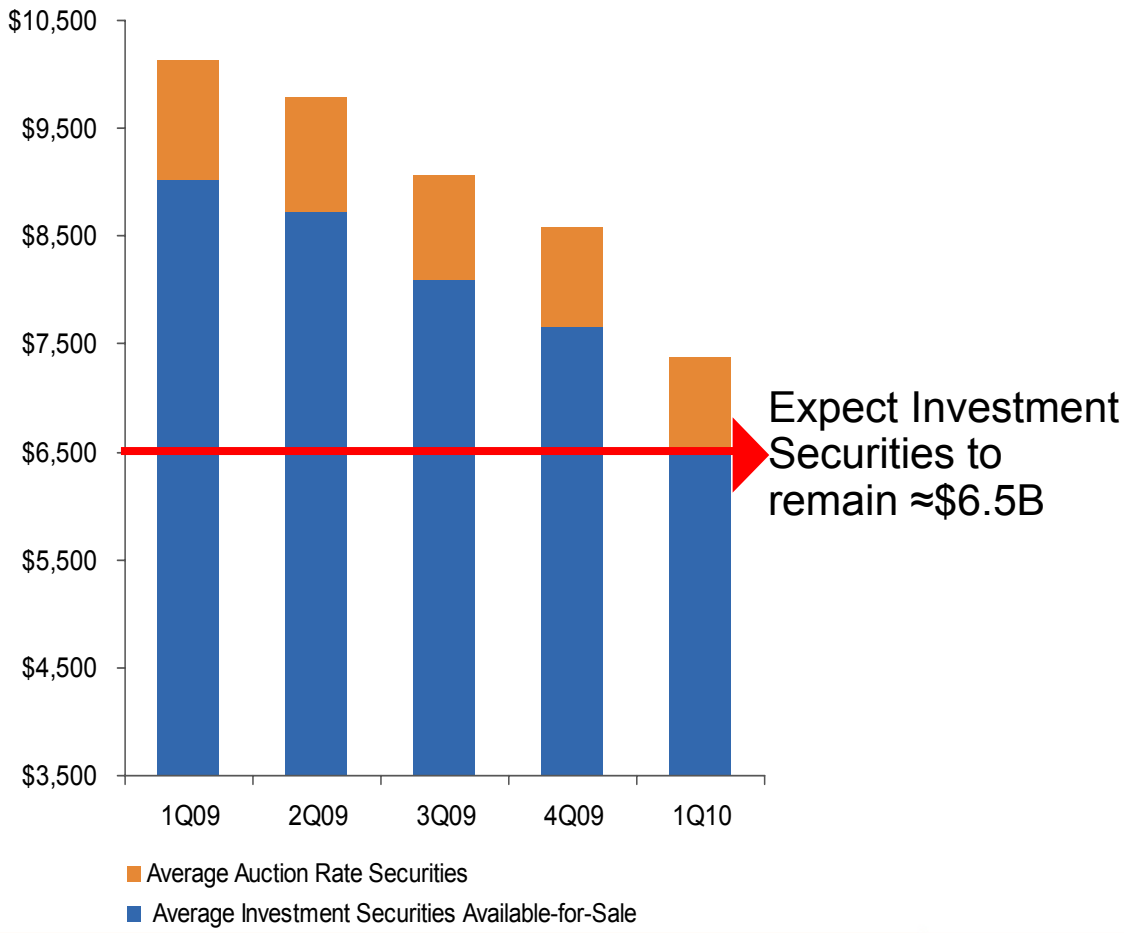
Business and Market Segment Contributions to Net Income

	1Q10	4Q09	1Q09
Business Bank	$89	$65	$56
Retail Bank	(7)	(12)	(7)
Wealth & Institutional Management	11	5	13
Finance	(59)	(62)	(50)
Other[1]	18	(25)	(3)
TOTAL	**$52**	**($29)**	**$9**

	1Q10	4Q09	1Q09
Midwest	$26	$12	$29
Western	22	7	(7)
Texas	14	13	15
Florida	1	3	(6)
Other Markets	16	23	22
International	14	--	9
Finance and Other[2]	(41)	(87)	(53)
TOTAL	**$52**	**($29)**	**$9**

$ in millions
[1]Includes discontinued operations and items not directly associated with the three major business segments or the Finance Division
[2]Includes discontinued operations and items not directly associated with the geographic markets

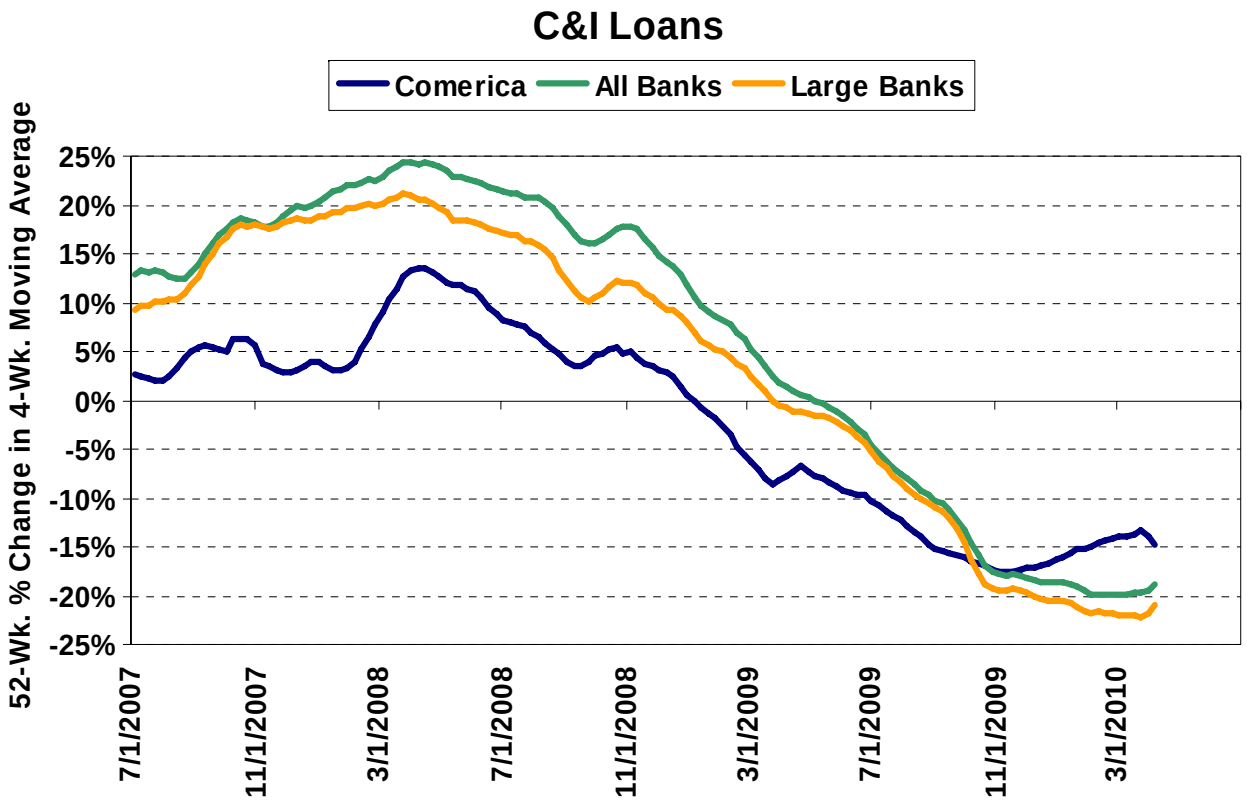
Investment Securities Portfolio



- **Consists primarily of AAA mortgage-backed Freddie Mac and Fannie Mae government agency securities**
  - Net unrealized pre-tax gain $84MM as of 3/31/10
  - Average life of 4.0 years
- **Repurchased customers' Auction Rate Securities in 4Q08**
  - Cumulative redemptions of $406MM (1Q10 $47MM)
  - Cumulative gains on redemptions of $21MM (1Q10 $2MM)

$ in millions (MM)

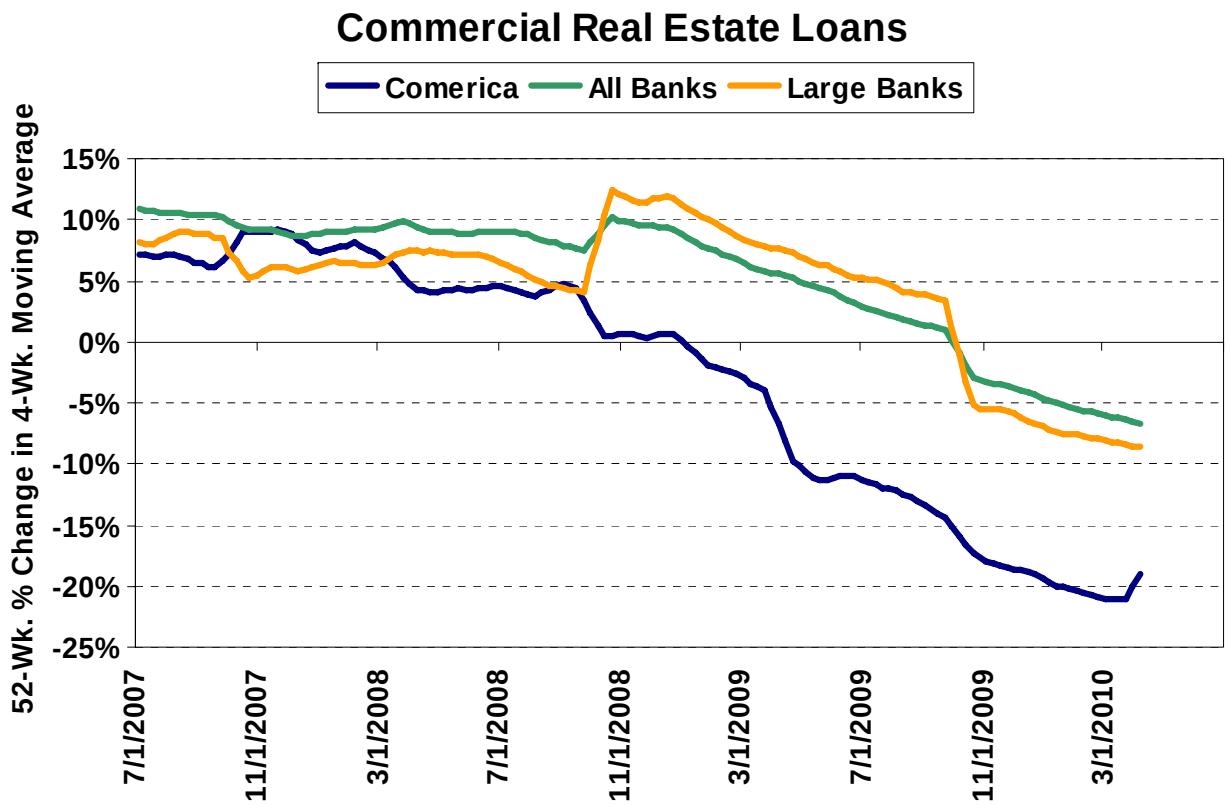
Loan Growth Post-Recession



Comerica's C&I loan outstandings have begun to decline at a slower pace than most other banks.

Source: Federal Reserve H.8 as of 4/7/10

Decline in Commercial Real Estate Loans



Comerica has proactively reduced exposure in Commercial Real Estate at a faster pace than most other banks.

Source: Federal Reserve H.8 as of 4/7/10

Comerica Bank

Loans By Geographic Market

	1Q10	4Q09
Midwest	$15.3	$15.8
Western	13.0	13.3
Texas	6.7	6.9
Florida	1.6	1.6
Other Markets	3.1	3.5
International	1.6	1.7
TOTAL	**$41.3**	**$42.8**

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

	1Q10	4Q09
Middle Market	$12.7	$13.2
Commercial Real Estate	5.4	5.7
Global Corporate Banking	4.9	5.2
National Dealer Services	3.2	3.1
Specialty Businesses[1]	4.7	5.1
SUBTOTAL – BUSINESS BANK	**$30.9**	**$32.3**
Small Business Banking	3.7	3.7
Personal Banking	1.9	2.0
SUBTOTAL – RETAIL BANK	**$5.6**	**$5.7**
Private Banking	4.8	4.8
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$4.8**	**$4.8**
TOTAL	**$41.3**	**$42.8**

Average loans in $billions;

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

First Quarter 2010 Average Loans Detail

	Midwest	Western	Texas	Florida	Other Markets	Int'l	TOTAL
Middle Market	$6.0	$4.0	$1.5	$0.2	$1.0	$0.0	$12.7
Commercial Real Estate	1.0	1.9	1.5	0.4	0.6	0.0	5.4
Global Corporate Banking	1.5	0.9	0.3	0.1	0.5	1.6	4.9
National Dealer Services	0.6	2.0	0.2	0.2	0.2	0.0	3.2
Specialty Businesses[1]	0.9	1.5	1.6	0.0	0.7	0.0	4.7
SUBTOTAL – BUSINESS BANK	**$10.0**	**$10.3**	**$5.1**	**$0.9**	**$3.0**	**$1.6**	**$30.9**
Small Business Banking	1.9	0.9	0.9	0.0	0.0	0.0	3.7
Personal Banking	1.5	0.1	0.2	0.0	0.1	0.0	1.9
SUBTOTAL – RETAIL BANK	**$3.4**	**$1.0**	**$1.1**	**$0.0**	**$0.1**	**$0.0**	**$5.6**
Private Banking	1.9	1.7	0.5	0.7	0.0	0.0	4.8
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$1.9**	**$1.7**	**$0.5**	**$0.7**	**$0.0**	**$0.0**	**$4.8**
TOTAL	**$15.3**	**$13.0**	**$6.7**	**$1.6**	**$3.1**	**$1.6**	**$41.3**

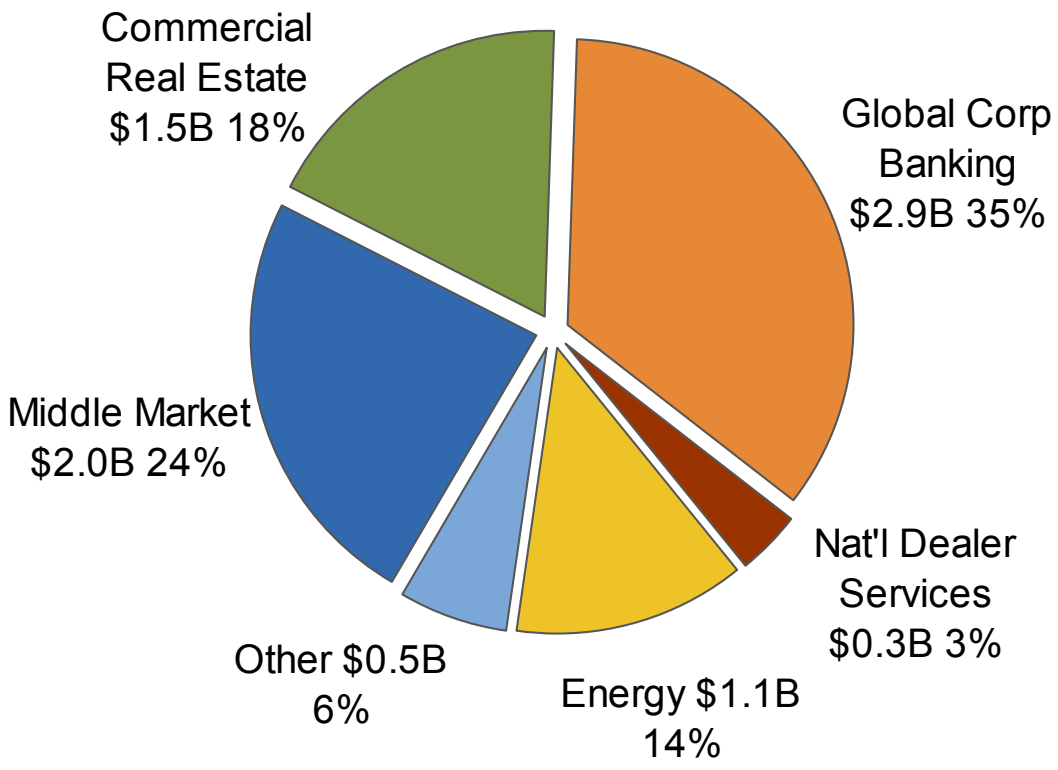
$ in billions; geography based on office of origination.

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

Shared National Credit Relationships

- Outstandings declined $3.5B from 12/31/08
- Approx. 975 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

March 31, 2010: $8.3 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 March 31, 2010

Automotive Manufacturer Portfolio

Outstandings[1]	12/05	12/06	12/07	12/08	12/09	2/10
Domestic Ownership	$2.0	$1.7	$1.4	$1.2	$0.7	$0.8
Foreign Ownership	0.7	0.5	0.4	0.3	0.2	0.2
Total Other Automotive	**$2.7**	**$2.2**	**$1.8**	**$1.5**	**$0.9**	**$1.0**

down 63%

	FY07	FY08	FY09	YTD10
Net Charge-offs/ (recovery)[2]	$(2.2)	$5.5	$55.2	$6.4
Nonaccrual Loans[3]	$16	$16	$28	$18

Fourth Quarter Commentary:

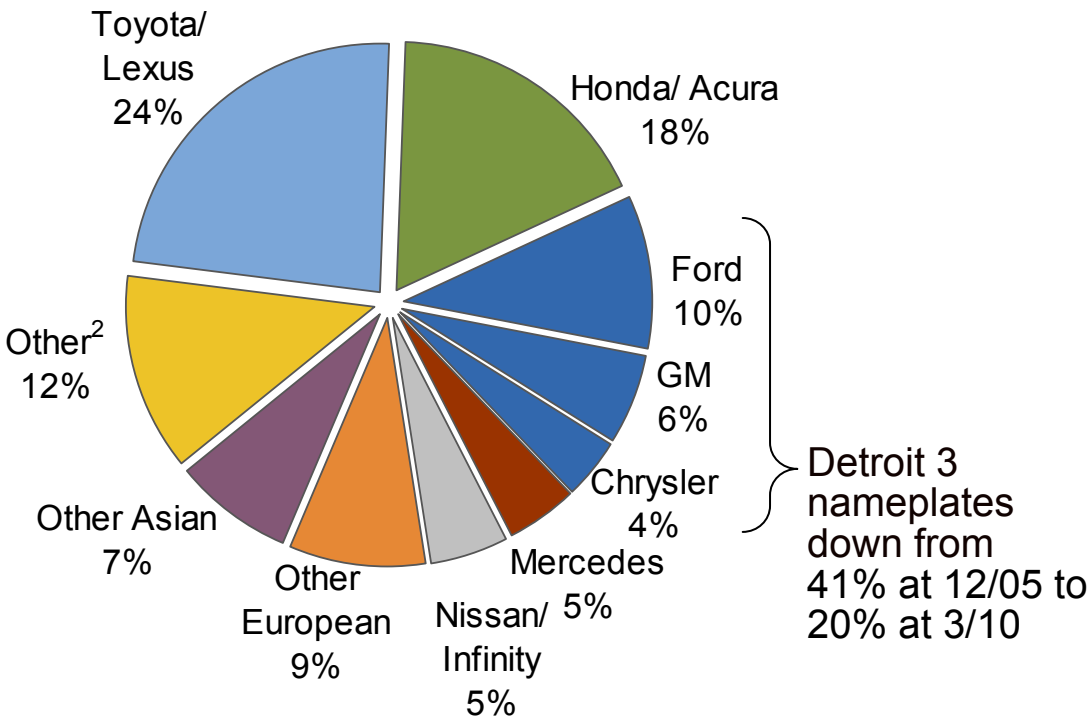
- Auto outstandings have declined 63% since 12/05
- Expect outstandings to increase moderately as auto sales rise
- No direct exposure to GM or Chrysler

[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

1Q10 Average Loans Outstanding: $3.2 billion

Franchise Distribution[1]



Geographic Dispersion

- Western 61%
- Midwest 18%
- Florida 8%
- Texas 7%
- Other 6%

Facts

- Top tier strategy
- Majority are Mega franchises (five or more dealers in group)
- Very small exposure to dealers that are being closed
- Excellent credit quality
- Average loan outstandings down $815 million or 20% from 1Q09

[1] Franchise distribution based on March 31, 2010 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)

Comerica Bank

Net Loan Charge-offs by Line of Business

	1Q10	4Q09	3Q09	2Q09
CRE	$86	$62	$91	$108
Middle Market	39	76	64	52
Small Business Banking	20	22	25	23
WIM	10	12	10	8
Specialty Businesses[1]	9	18	18	33
Personal Banking	6	8	8	6
Global Corporate Banking	2	26	23	17
TOTAL	**$173**	**$224**	**$239**	**$248**
Provision for loan loss	$175	$256	$311	$312

Average loans in $billions;

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

Comerica Bank

Net Loan Charge-offs by Market

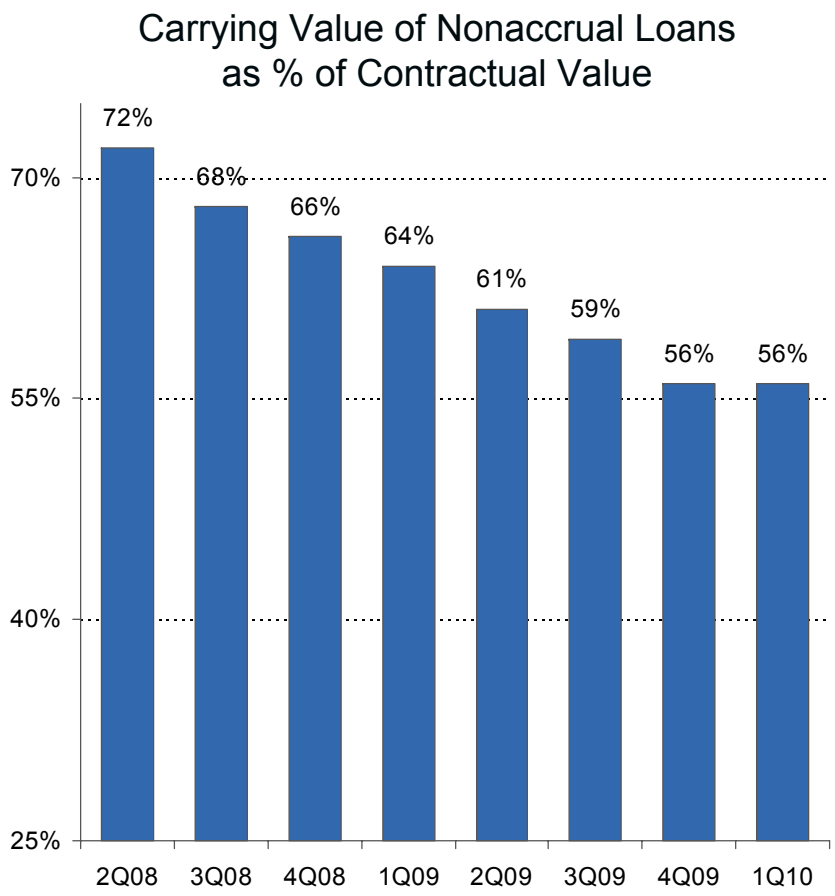
	1Q10	4Q09	3Q09	2Q09
Midwest	$55	$97	$102	$99
Western	64	85	95	70
Texas	25	13	22	11
Florida	10	4	9	23
Other Markets/ International	19	25	11	45
TOTAL	**$173**	**$224**	**$239**	**$248**
Provision for loan losses	$175	$256	$311	$312

$ 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

Nonaccrual Loans

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

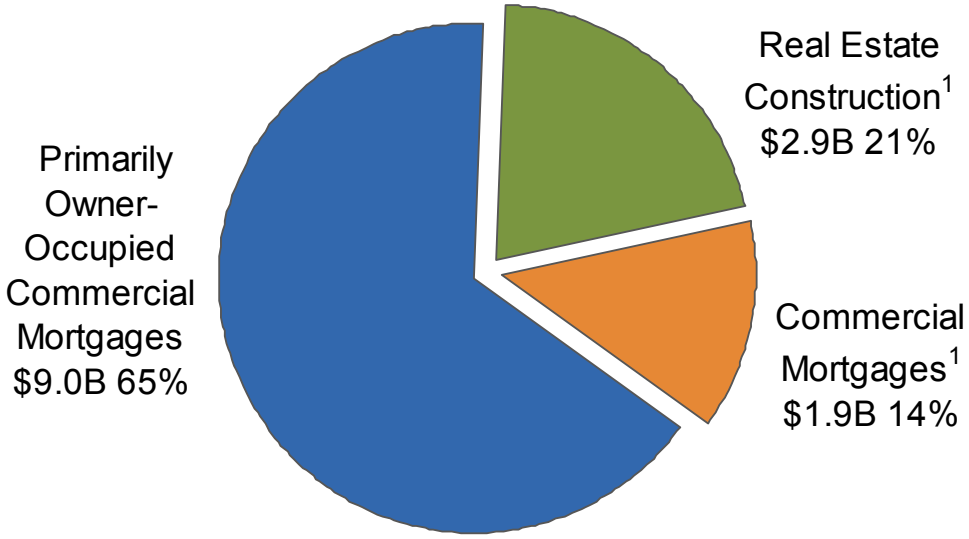
	Outstanding	# of Relationships
Under $5MM	$492	730
$5–$10MM	183	26
$10–$25MM	373	24
Over $25MM	97	3
Total	$1,145	783



Period-end balances in $ millions (MM) as March 31, 2010

Commercial Real Estate Loan Portfolio

1Q10: $13.8 billion



Commercial Real Estate line of business:

- Nonaccrual loans of $631MM, a $16MM reduction from 4Q09
- Loans over $2mm transferred to nonaccrual totaled $129MM ($64MM in 4Q09, $211MM in 3Q09)
- Net loan charge-offs of $86MM, expected to exhibit variability with a downward trend

1Q10 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	$228	$30	$30	$84	$54	**$426**
Land Development	122	27	87	12	26	**274**
Total Residential	350	57	117	96	80	**700**
Other CRE:						
Multi-family	200	-	272	136	121	**728**
Retail	172	123	346	48	40	**729**
Multi-use	122	33	27	24	11	**217**
Office	112	5	62	14	33	**226**
Commercial	1	23	41	-	-	**65**
Land Development	8	15	3	-	3	**29**
Other	33	-	14	-	-	**47**
TOTAL	**$997**	**$256**	**$882**	**$318**	**$288**	**$2,741**

March 31, 2010 period-end $ in millions

Commercial Mortgage Loans

Commercial Real Estate Line of Business by Location of Property

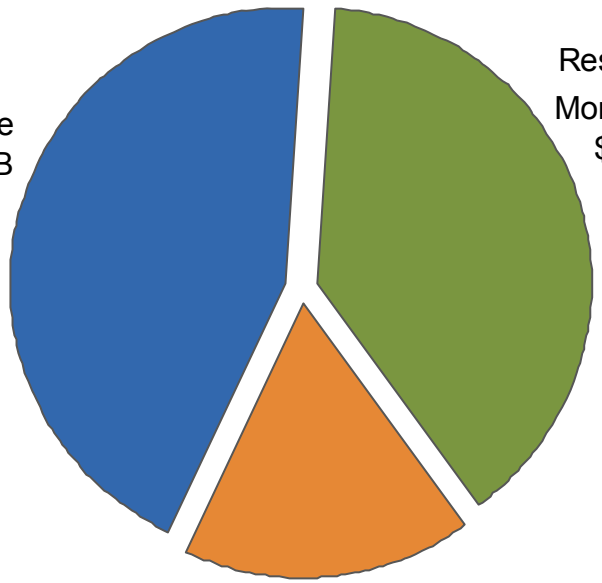
	Western	Michigan	Texas	Florida	Other Markets	TOTAL
Residential:						
Single Family	$14	$3	$16	$7	$16	**$56**
Land Carry	59	61	29	40	19	**208**
Total Residential	73	64	45	47	35	**264**
Other CRE:						
Multi-family	55	71	126	98	65	**415**
Retail	156	57	2	24	59	**298**
Land Carry	130	56	12	12	11	**221**
Multi-use	144	-	16	-	76	**236**
Office	94	57	48	11	7	**217**
Commercial	62	27	12	-	39	**140**
Other	24	9	1	-	55	**89**
TOTAL	**$738**	**$341**	**$262**	**$192**	**$347**	**$1,880**

March 31, 2010 period-end $ in millions

Consumer Loan Portfolio

- 10% of total outstandings
- No sub-prime mortgage programs
- Self-originated & relationship oriented
- Net loan charge-offs of $10MM

1Q10: $4.1 billion



1Q10 averages in $billions

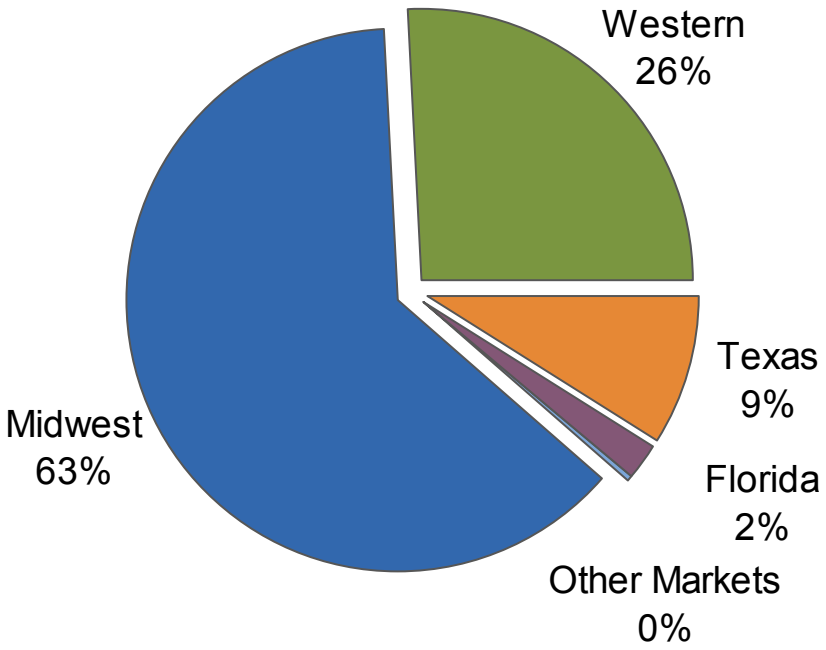
[1] Residential mortgages we hold on our balance sheet are primarily associated with our Private Banking customers. The residential mortgages we originate through our banking centers are typically sold to a third party.

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

Home Equity Portfolio

- 84% home equity lines and 16% home equity loans[1]
- Avg. FICO score of 752 at origination[1]
- 86% have CLTV ≤ 80%[1] at origination
- Average loan vintage is 4.66 years[1]

1Q10: $1.8 billion
Geographic Breakdown



1Q10 averages in $billions
Geography based on office of origination
[1]Data on loans booked through our Consumer Loan Center which encompasses about 86% of our Home Equity Lines and Loans

Comerica Bank

Core Deposits By Geographic Market

	1Q10	4Q09	1Q09
Midwest	$16.9	$17.0	$16.7
Western	11.9	11.9	10.6
Texas	5.0	4.8	4.2
Florida	0.4	0.3	0.2
Other Markets	1.9	1.7	1.4
International	1.0	0.9	0.6
TOTAL	**$37.1**	**$36.6**	**$33.7**

Average deposits in $ billions; Geography based on office of origination; Western includes: CA, AZ, NV, CO, WA
Excludes Foreign Office Time Deposits (1Q10 $0.2B; 4Q09 $0.2B; 1Q09 $0.2B) and Finance/Other with Inst. & Retail Brokered CDs of $0.9B in 1Q10, $1.5B in 4Q09, and $6.3B in 1Q09

Line of Business Deposits

	1Q10	4Q09	1Q09
Middle Market	$4.7	$4.8	$4.1
Commercial Real Estate	1.1	0.8	0.6
Global Corporate Banking	6.4	5.8	4.4
National Dealer Services	0.1	0.2	0.1
Specialty Businesses[1]	5.5	5.4	4.9
SUBTOTAL – BUSINESS BANK	**$17.8**	**$17.0**	**$14.1**
Small Business Banking	3.9	4.0	3.7
Personal Banking	12.8	13.0	13.7
SUBTOTAL – RETAIL BANK	**$16.7**	**$17.0**	**$17.4**
Private Banking	2.8	2.8	2.4
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$2.8**	**$2.8**	**$2.4**
Finance/Other[2]	1.3	2.0	6.9
TOTAL	**$38.6**	**$38.8**	**40.8**

Average deposits in $billions

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

[2] Finance/Other includes Inst. and Retail Brokered CD's: 1Q10 - $0.9B; 4Q09 - $1.5B; 1Q09 - $6.3B

First Quarter 2010 Average Deposits Detail

	Midwest	Western	Texas	Florida	Other Markets	Int'l	TOTAL
Middle Market	$1.0	$3.1	$0.5	$0.0	$0.1	$--	**$4.7**
Commercial Real Estate	0.2	0.7	0.1	0.0	0.1	--	**1.1**
Global Corporate Banking	3.2	0.4	0.9	0.1	0.8	1.0	**6.4**
National Dealer Services	0.0	0.1	0.0	0.0	0.0	--	**0.1**
Specialty Businesses[1]	0.1	4.0	0.5	0.1	0.8	--	**5.5**
SUBTOTAL – BUSINESS BANK	**$4.5**	**$8.3**	**$2.0**	**$0.2**	**$1.8**	**$1.0**	**$17.8**
Small Business Banking	1.8	1.0	1.1	--	--	--	**3.9**
Personal Banking	10.1	1.0	1.6	--	0.1	--	**12.8**
SUBTOTAL – RETAIL BANK	**$11.9**	**$2.0**	**$2.7**	**$--**	**$0.0**	**$--**	**$16.7**
Private Banking	0.7	1.6	0.3	0.2	0.0	--	**2.8**
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$0.7**	**$1.6**	**$0.3**	**$0.2**	**$0.0**	**$--**	**$2.8**
Finance/Other[2]	1.3	--	--	--	--	--	**1.3**
TOTAL	**$18.4**	**$11.9**	**$5.0**	**$0.4**	**$1.9**	**$1.0**	**$38.6**

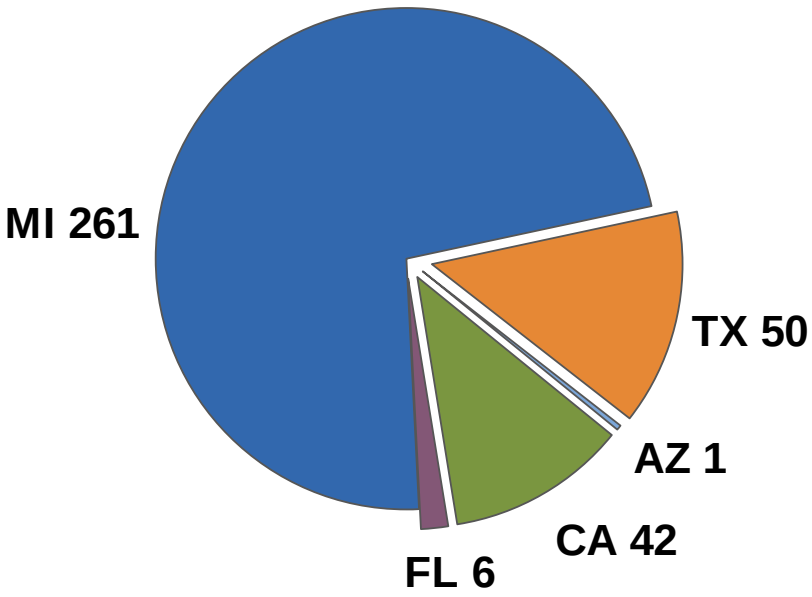
$ in billions

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

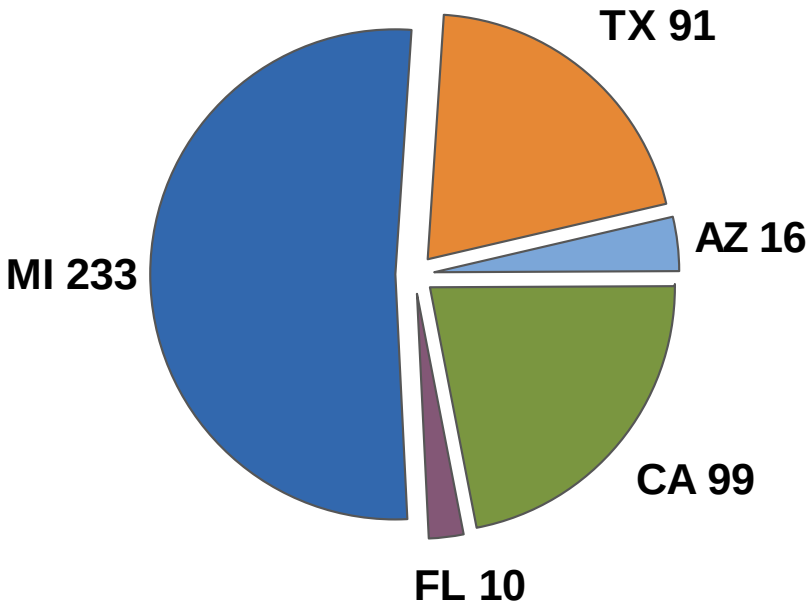
[2] Finance/Other includes $0.9B in Inst. and Retail Brokered CD's; included in Finance Division segment

Banking Center Network

December 2003
360 Banking Centers



March 31, 2010
449 Banking Centers



Banking Center Network

	New Banking Centers					3/31/10 Network	*New Planned for 2010*
	2005	2006	2007	2008	2009		
California	8	12	13	14	2	**99**	6
Arizona	2	2	3	4	4	**16**	1
Texas	7	7	12	9	4	**91**	5
Florida	0	3	0	1	0	**10**	1
Michigan	1	1	2	0	0	**233**	0
Total	**18**	**25**	**30**	**28**	**10**	**449**	**13**

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-	BBB (high)
SunTrust	Baa1	BBB	BBB+	A (low)
Fifth Third	Baa1	BBB	A-	A (low)
Huntington	Baa2	BB+	BBB	BBB
Regions Financial	Baa3	BBB-	BBB+	BBB (high)
Zions Bancorporation	B2	BBB-	BBB	BBB (low)

As of 4/20/10
Source: SNL Financial
Debt Ratings are not a recommendation to buy, sell, or hold securities.

Supplemental Financial Data

Reconciliation of non-GAAP financial measures with financial measures defined by GAAP ($ in millions)	3/31/10	12/31/09	9/30/09	6/30/09	3/31/09
Total Regulatory Capital [2]	$9,061	$10,468	$10,638	$10,724	$10,773
Tier 1 capital[1,2]	$6,311	$7,704	$7,735	$7,774	$7,760
Less: Fixed rate cumulative perpetual preferred stock	--	2,151	2,145	2,140	2,134
Less: Trust preferred securities	495	495	495	495	495
Tier 1 common capital[2]	5,816	5,058	5,095	5,139	5,131
Risk-weighted assets[1,2]	60,680	61,815	63,355	67,124	70,135
Tier 1 common capital ratio [2]	***9.58%***	***8.18%***	***8.04%***	***7.66%***	***7.32%***
Total shareholders' equity	$5,668	$7,029	$7,035	$7,093	$7,183
Less: Fixed rate cumulative perpetual preferred stock	--	2,151	2,145	2,140	2,134
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	7	8	8	10	11
Tangible common equity	$5,511	$4,720	$4,732	$4,793	$4,888
Total assets	$57,106	$59,249	$59,590	$63,630	$67,370
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	7	8	8	10	11
Tangible assets	$56,949	$59,091	$59,432	$63,470	$67,209
Tangible common equity ratio	***9.68%***	***7.99%***	***7.96%***	***7.55%***	***7.27%***

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] March 31, 2010 Regulatory Capital, Tier 1 Capital, and Risk-Weighted assets are estimated

Supplemental Financial Data

Reconciliation of non-GAAP financial measures with financial measures defined by GAAP ($ in millions)	1Q10	4Q09	3Q09	2Q09	1Q09
Net interest income (FTE)	$ 416	$ 398	$ 387	$ 404	$ 386
Less: Interest earned on excess liquidity[1]	3	2	2	1	1
Net interest income (FTE), excluding excess liquidity	$ 413	$ 396	$ 385	$ 403	$ 385
Average earnings assets	$52,941	$53,953	$57,513	$59,522	$61,752
Less: Average net unrealized gains on investment securities available-for-sale	62	107	102	239	212
Average earnings assets for net interest margin (FTE)	$52,879	$53,846	$57,411	$59,283	$61,540
Less: Excess liquidity[1]	4,092	2,453	3,492	1,833	1,812
Average earnings assets for net interest margin (FTE), excluding excess liquidity	$48,787	$51,393	$53,919	$57,450	$59,728
Net interest margin (FTE)	3.18%	2.94%	2.68%	2.73%	2.53%
Net interest margin (FTE), excluding excess liquidity	3.42%	3.07%	2.84%	2.81%	2.60%
Impact of excess liquidity on net interest margin (FTE)	(0.24)%	(0.13)%	(0.16)%	(0.08)%	(0.07)%

The Corporation believes this is a meaningful measure and used by investors, regulators and other to evaluate financial results and to compare against other companies in the industry.

[1]Excess liquidity represented by interest earned on and average balances deposited with the Federal Reserve Bank.

Comerica Bank