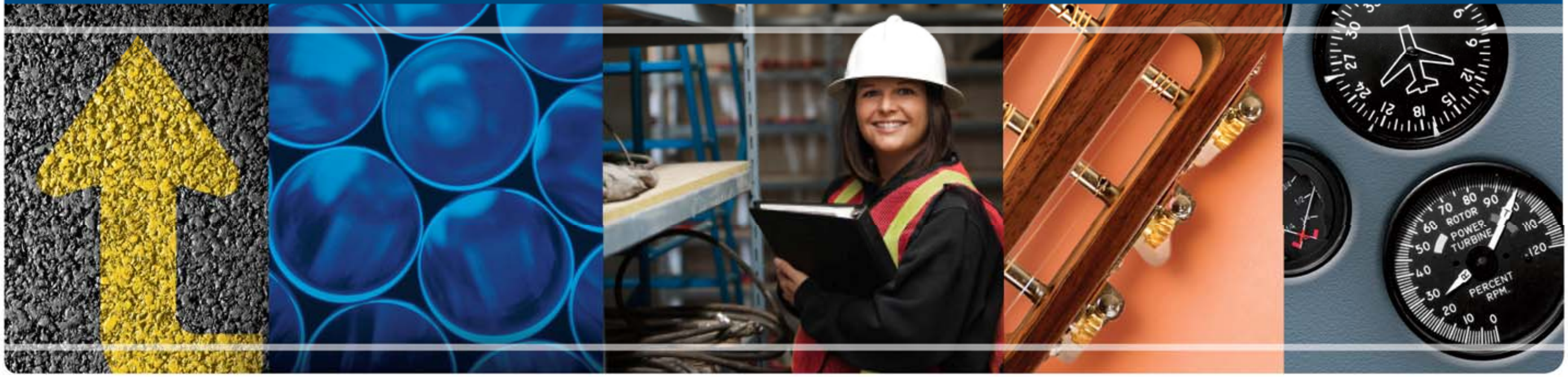
Comerica Incorporated

First Quarter 2011 Financial Review
April 19, 2011



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Financial Results

	1Q11	4Q10	1Q10
Net income	$103	$96	$52[1]
Net income (loss) attributable to common shares	102	95	(71)[2]
Diluted income (loss) per common share	0.57	0.53	(0.46)
Net interest income	395	405	415
Net interest margin	3.25%	3.29%	3.18%
Provision for loan losses	49	57	175
Noninterest income	207	215	194
Noninterest expenses	415	437	404
Tier 1 capital ratio	10.37%[3]	10.13%	10.38%
Tangible common equity ratio[4]	10.43%	10.54%	9.68%

$ in millions, except per share data
[1] Includes $17 million of income from discontinued operations, net of tax
[2] After preferred stock dividends to U.S. Treasury of $123 million
[3] Estimated [4] See Supplemental Financial Data slides for reconciliation of non-GAAP financial measures

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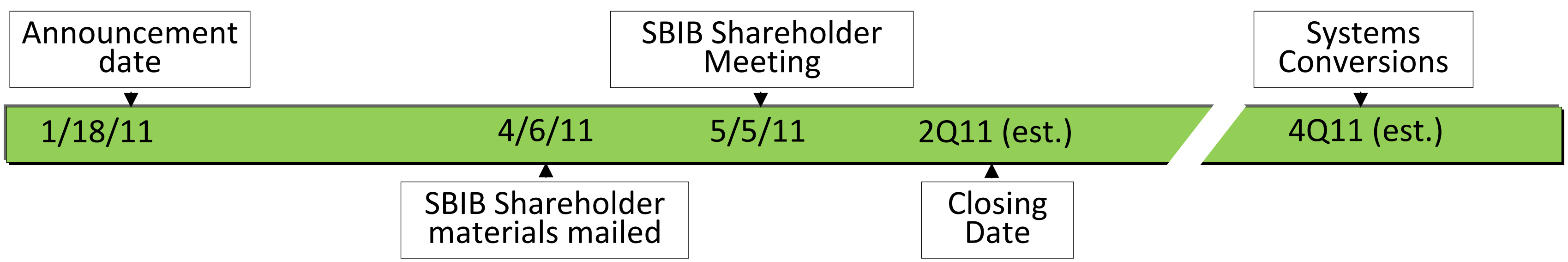
Pending Sterling Acquisition on Track[1]

Accelerates Comerica's growth strategy in Texas

- **Strategically compelling – a unique opportunity**
  - Quality franchise: solid deposit base and well located branch network
  - Quality employees: leverage marketing capacity
  - Located in Texas, among the strongest economies in the U.S.
- **Financial expectations consistent with announcement**
- **Approvals and integration timeline on track**



[1]Acquisition subject to customary closing conditions, including regulatory and Sterling shareholder approvals.

First Quarter 2011 Highlights

- **Net income increased 8% to $103 million**
- **Average loans increased in Global Corporate Banking, Energy and Middle Market**
- **Average loans accelerated in Texas with growth in all major business segments, except Commercial Real Estate**
- **Average core deposits increased $290 million**
- **Net interest margin decreased 4 basis points to 3.25%, primarily as a result of higher excess liquidity and maturity of interest rate swaps**
- **Noninterest expenses remained well controlled, decreasing 5%**
- **Broad-based improvement in credit quality continues**
  - Net credit related charge-offs declined $12 million to $101 million
  - Nonperforming assets declined $131 million
  - Inflow to nonaccrual[1] slowed by $14 million, to $166 million
  - Watch list loans declined $376 million, to $5,166 million[2]
  - Provision for loan losses declined $8 million to $49 million
- **Capital ratios remain solid**
  - Tier 1 common capital ratio[3] of 10.37%

Analysis of 1Q11 compared to 4Q10
[1]Inflow to nonaccrual loans with book balances greater than $2 million
[2]Watch list: generally consistent with regulatory defined special mention, substandard and doubtful loans
[3] See Supplemental Financial Data slides for reconciliation of non-GAAP financial measures

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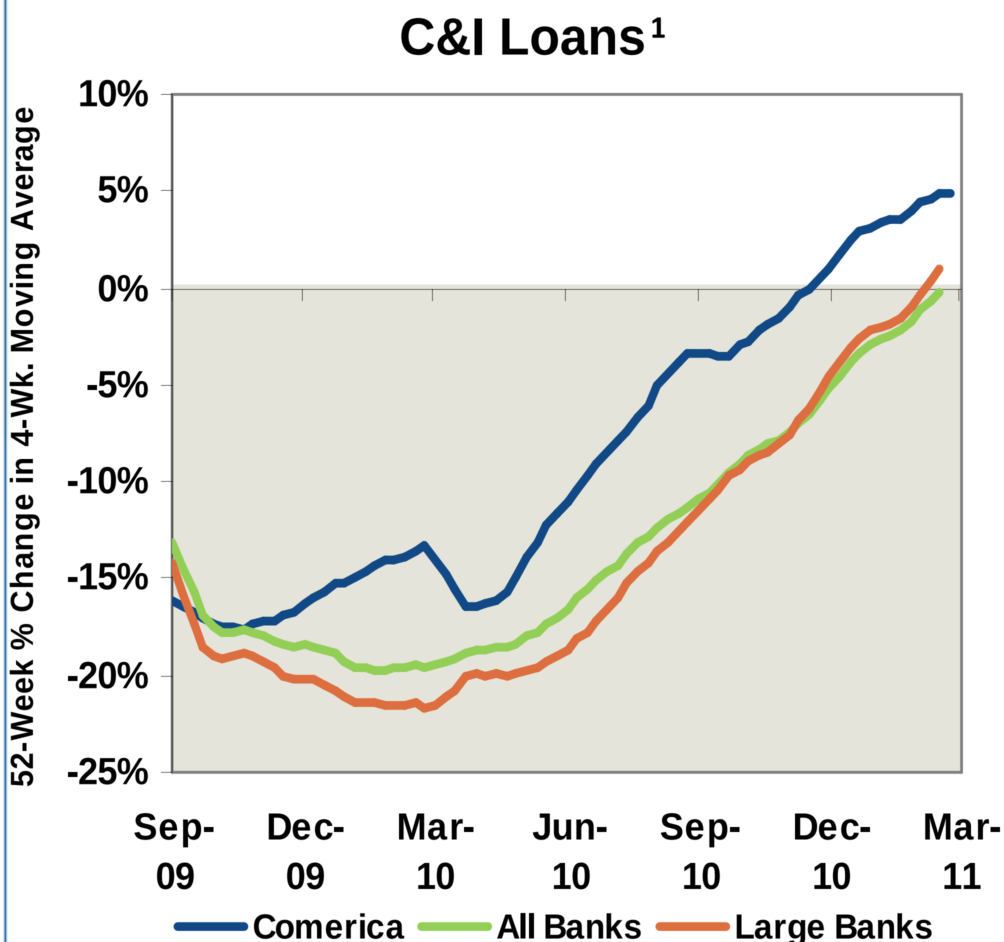
Commercial Loan Growth



Total average loans of $39.6B, a $448MM (1%) decrease primarily due to[2]:

- Increases in: Qtr. over Qtr.

Texas	$389MM	6%
Global Corporate	$276MM	6%
Energy	$154MM	12%
Middle Market	$94MM	1%

- Decreases in:

Mortgage Banker	($535MM)	(49%)
Comm'l Real Estate	($324MM)	(7%)

- Loan pipeline grew across most lines of business
- Commitments increased in Texas and Western Markets

[1]Source: Federal Reserve H.8 as of 3/23/11
[2]Average balances in $ millions (MM); 1Q11 compared to 4Q10

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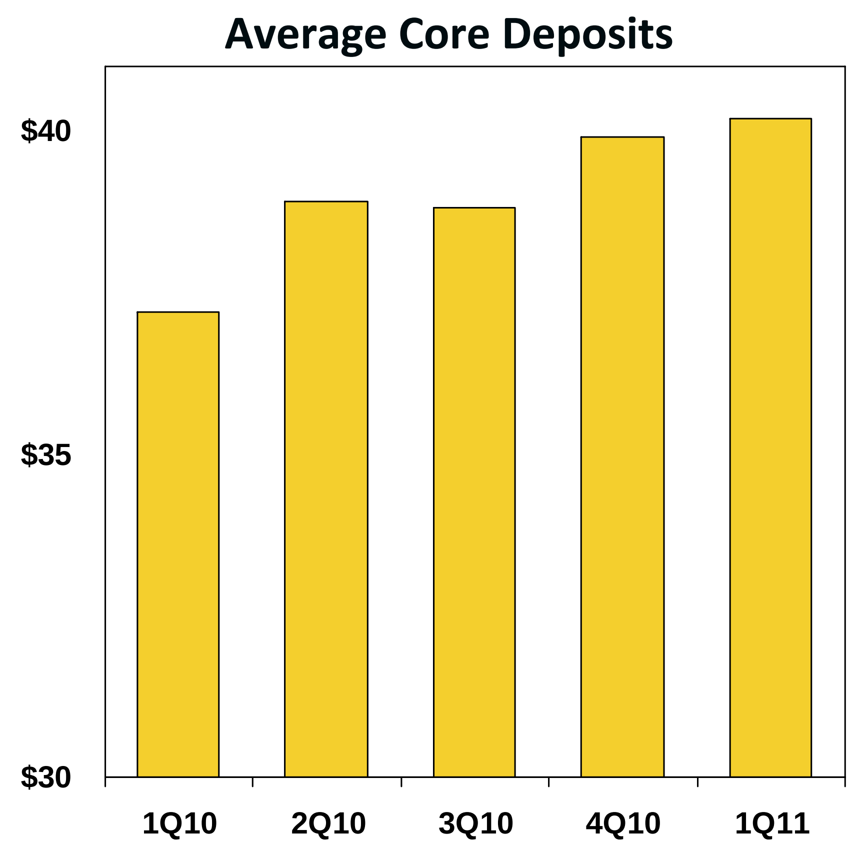
Core Deposits Increased

Total average core deposits[1] of $40.2B, a $290MM increase primarily due to:

- Money market and NOW deposits increased $495MM
- Noninterest-bearing deposits decreased ($148MM)
- Customer CDs decreased ($93MM)

Total avg. core deposits:

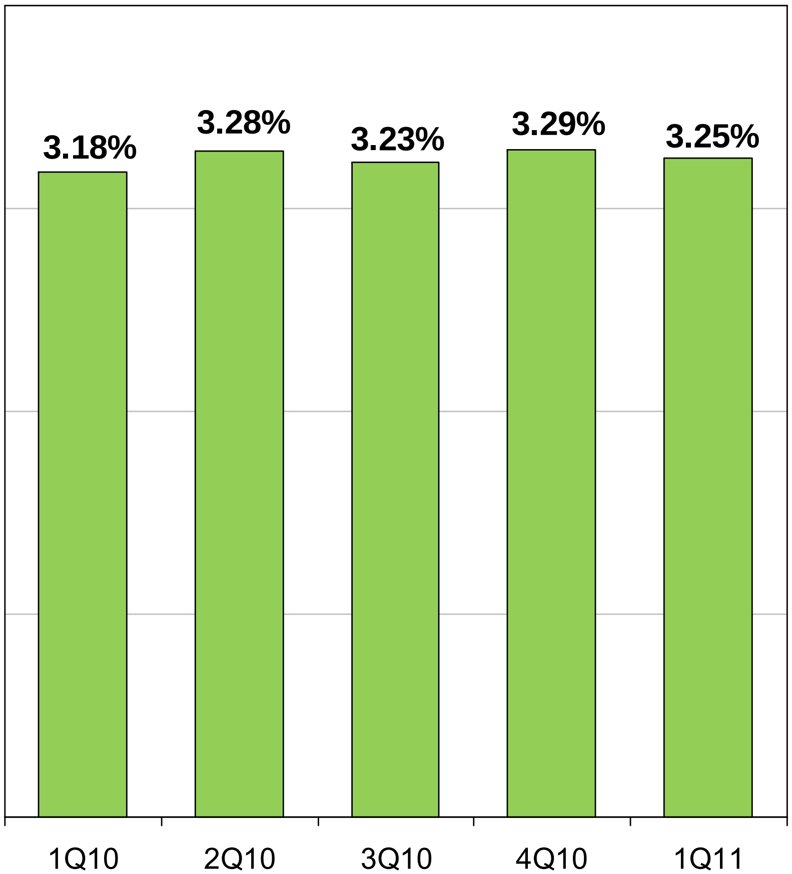
- Increased in:
  - Global Corporate $351MM
  - Technology & Life Sciences $231MM
  - Personal Banking $181MM
- Decreased in:
  - Middle Market ($317MM)
  - Financial Services Division ($150MM)
  - Commercial Real Estate ($103MM)



$ in billions; 1Q11 compared to 4Q10

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

Stable Net Interest Margin



Net interest margin decreased 4 basis points to 3.25% reflecting[1]:

- Increase in excess liquidity
- Swap maturities at positive spreads

Excess liquidity position[2]:

- 1Q11 average $2.3B, up from $1.8B in 4Q10
- 3/31/11 period end $3.5B
- Negative impact on 1Q11 margin was approximately 14 basis points vs. 12 basis points in 4Q10

Balance sheet remains well positioned for a rising rate environment:

- 200 basis points increase in interest rates over a 12 month period expected to result in about a $100 million increase in net interest income[3]

[1] 1Q11 compared to 4Q10
[2] Excess liquidity represented by average deposits held at the Federal Reserve Bank. See Supplemental Financial Data slide for reconciliation of non-GAAP financial measures.
[3] Analysis based on non-parallel ramp in interest rates over a 12 month period; See 10K filing with SEC for methodology.

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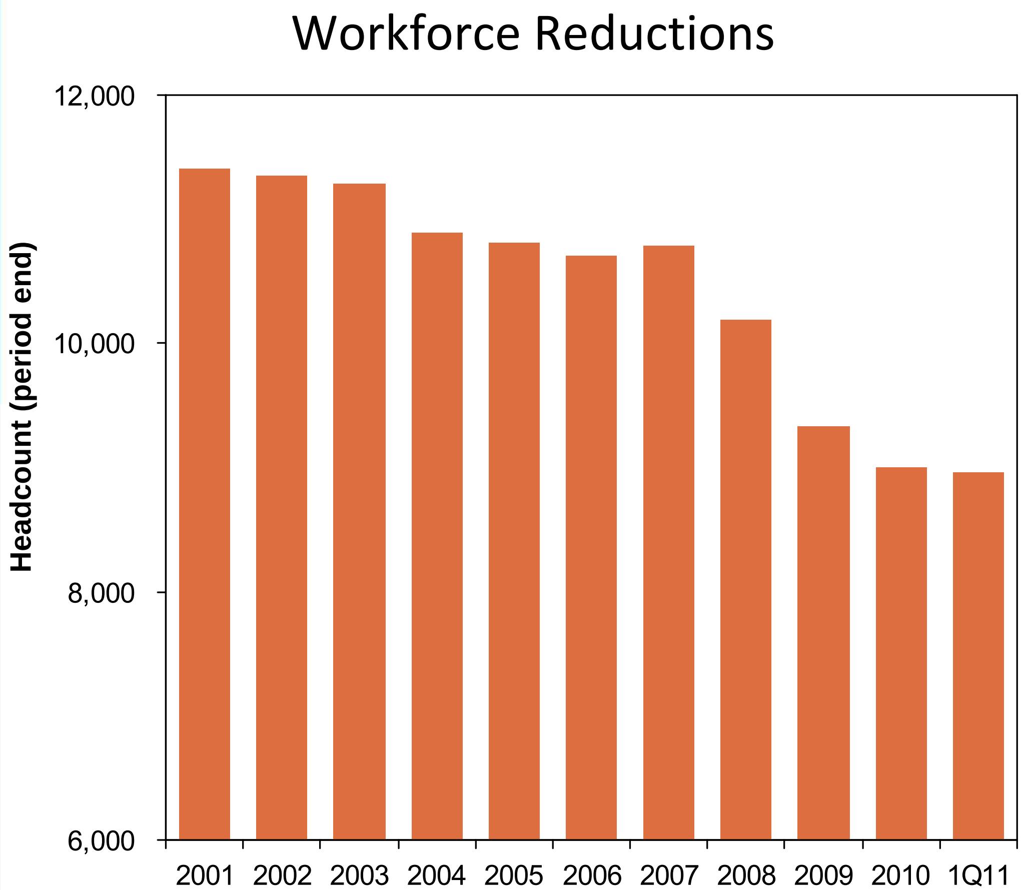
A Leaner, More Efficient Company



Noninterest expenses decreased 5%[1]:

- Salaries expense decreased $17MM primarily due to:
  - $8MM decrease in executive and business unit incentive expenses
  - $6MM reduction in severance expenses
  - $3MM decrease due to two less days in the first quarter
  - Partially offset by $5MM increase in share-based compensation
- $7MM increase in employee benefit expense
- One-time charge of $5MM in 4Q10 related to the redemption of subordinated note (TruPS)

[1] 1Q11 compared to 4Q10

TruPS: Trust Preferred Securities

Credit Quality Positive Trends Continued

	1Q11	4Q10	3Q10	2Q10	1Q10
Net credit-related charge-offs	$101	$113	$132	$146	$173
to average total loans	1.03%	1.13%	1.32%	1.44%	1.68%
Provision for Loan Losses	$49	$57	$122	$126	$175
Nonperforming assets	$1,104	$1,235	$1,311	$1,214	$1,251
to total loans & foreclosed property	2.81%	3.06%	3.24%	2.98%	3.06%
Nonperforming assets inflow	$166	$180	$294	$199	$245
Foreclosed property	$74	$112	$120	$93	$89
Loans past due 90 days or more & still accruing	$72	$62	$104	$115	$83
Total Watch list loans	$5,166	$5,542	$6,171	$6,651	$7,502

$ in millions

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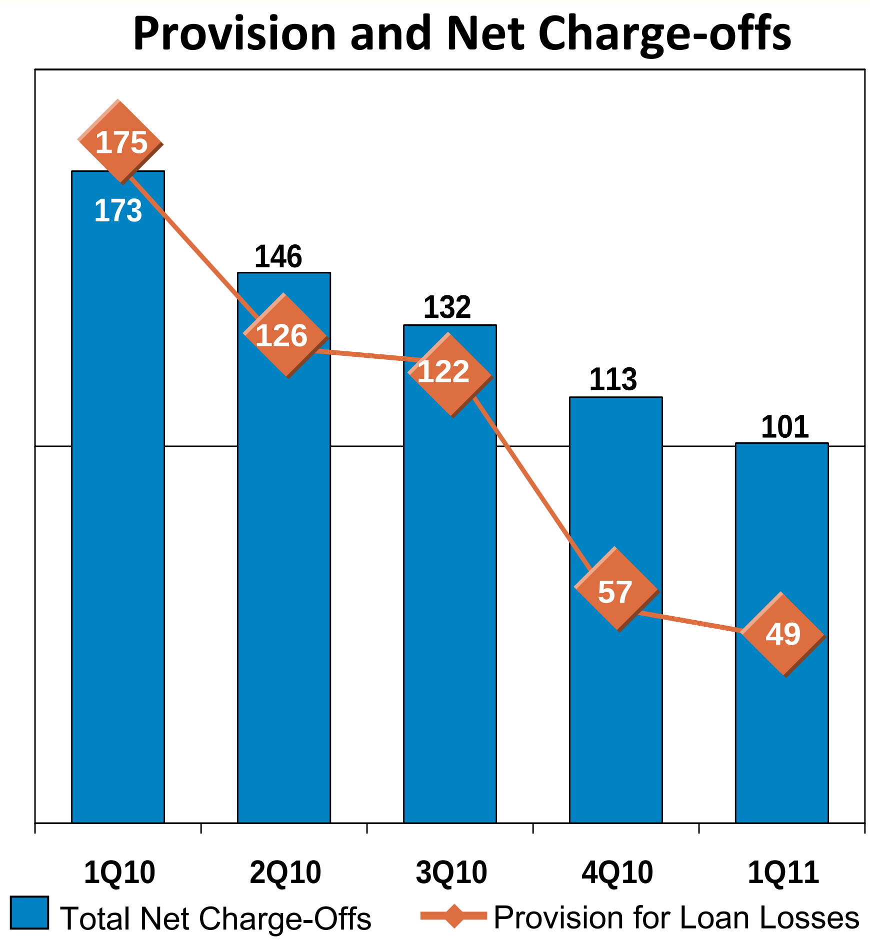
Credit Quality Positive Trends Continued

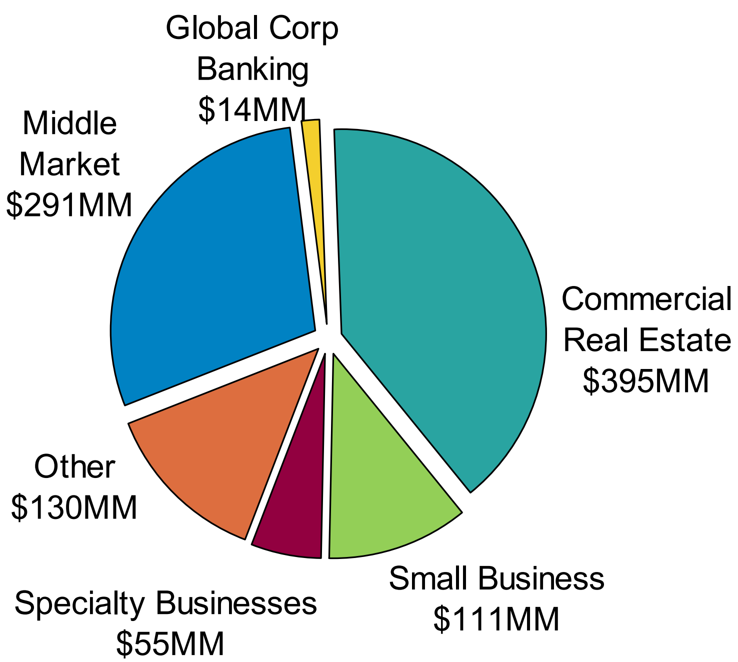


- Positive trends in credit quality resulted in a decline in the provision for loan losses
- Allowance for credit losses of $881MM
  - Decreased $55MM, reflecting the positive trend in credit metrics, particularly the watch list
  - Allowance for loan losses to total loans 2.17%
  - Allowance for loan losses to nonperforming loans of 82%
- Recoveries of $22MM
- Loan Sales of $95MM, an increase of $25MM

$ in millions (MM); 1Q11 compared to 4Q10

Nonperforming Assets Declined

March 31, 2011
Nonaccrual Loans $996 million
By Line of Business



Nonperforming Assets of $1,104MM, a $131MM decrease, included:

- Nonaccrual loans decreased $84MM
  - Commercial Real Estate decreased $53MM
  - Specialty Businesses decreased $19MM
- Foreclosed Property decreased $38MM to $74MM

- Troubled Debt Restructurings (TDRs) $202MM, included:
  - $56MM Performing Restructured
  - $34MM Reduced Rate
  - $112MM Nonaccrual TDRs

- Average carrying value of nonaccrual loans 54% (46% write-down)
- No nonaccrual loans Held-For-Sale

$ in millions (MM); 1Q11 compared to 4Q10

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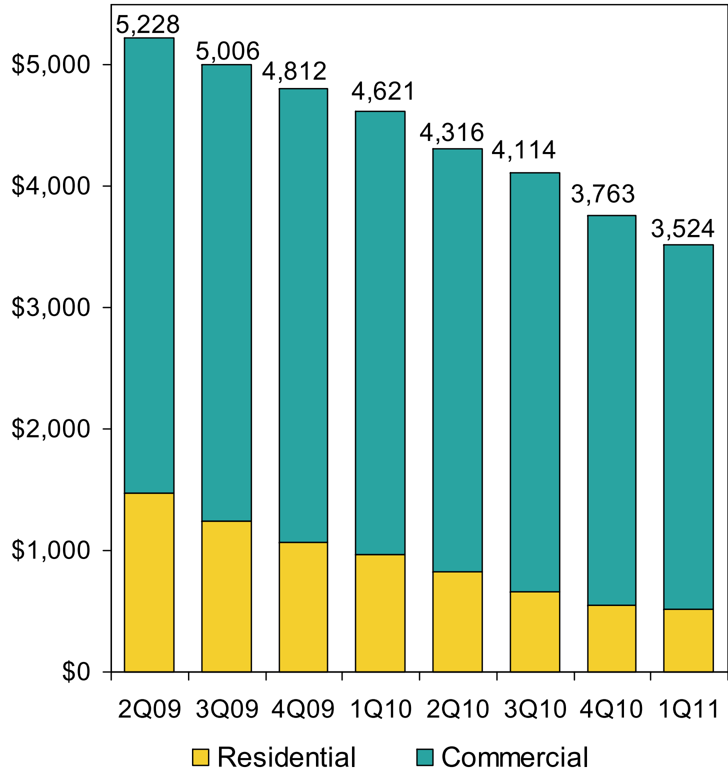
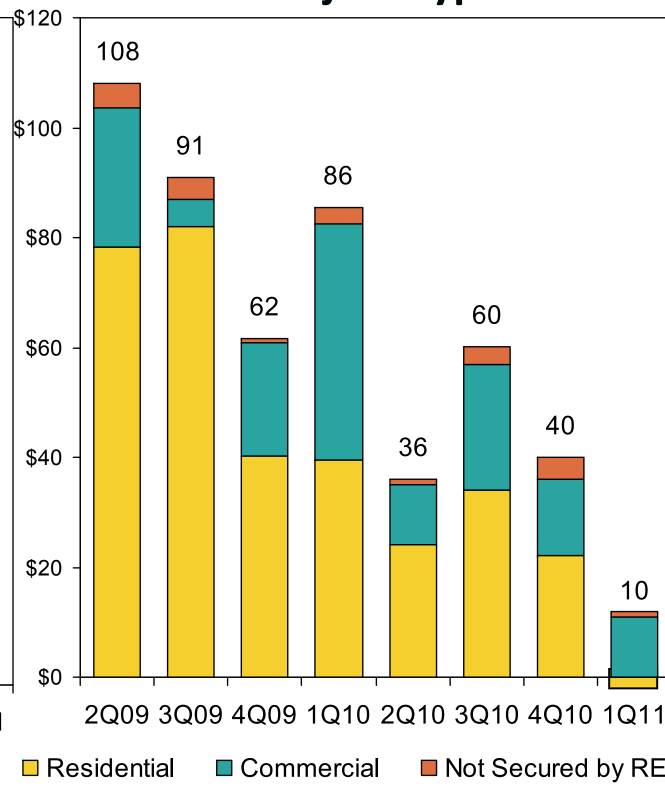
Commercial Real Estate Line of Business

Outstandings By Property Type



Net Charge-offs By Project Type



- Charge-offs decreased $29MM
- Inflows to nonaccrual decreased $35MM
- Nonaccrual loans decreased $53MM
- Watch list loans declined $192MM

Period-end outstandings in $millions; excludes Commercial Real Estate line of business loans not secured by real estate;
Net Charge-offs $millions;
1Q11 compared to 4Q10
Commercial: Multi-Family, Retail, Office, Warehouse, Multi-use and Commercial

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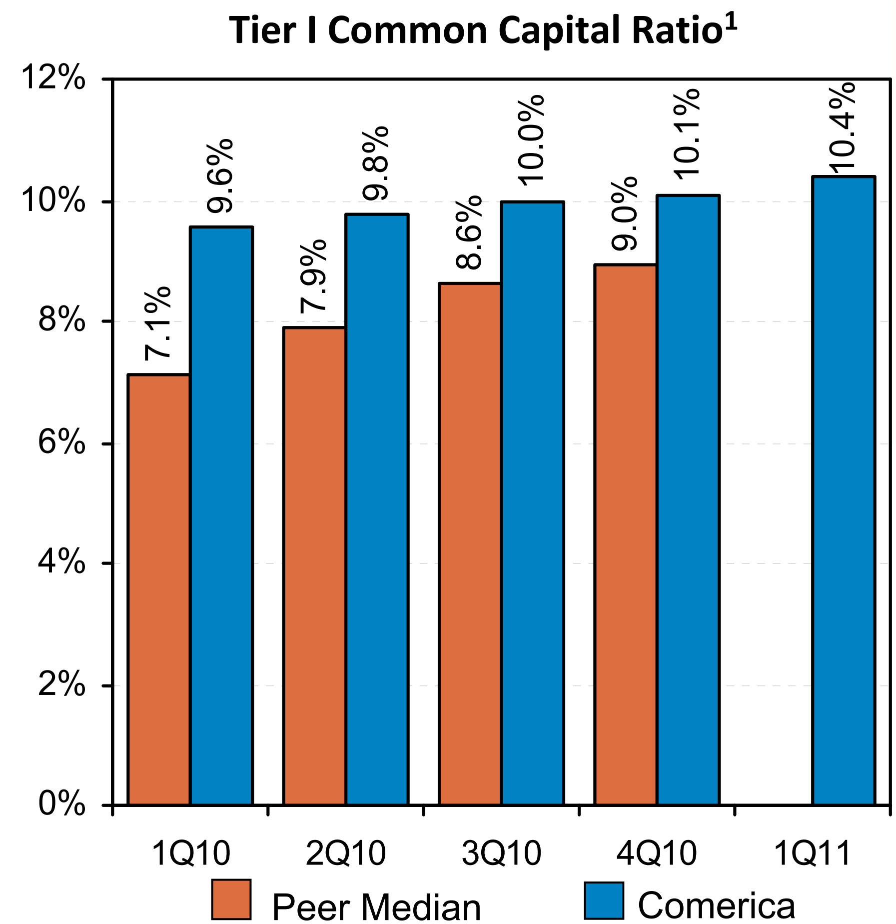
Strong Capital Ratios

- Among the best capitalized in peer group
- Quality of capital is solid
  - Tier 1 made up of 100% common equity as of 3/31/11
- Active and prudent capital management
  - Doubled quarterly dividend to $0.10 per share effective 1/1/11
  - 400,000 shares repurchased in 1Q11
- Strong capital supports future growth



Source: SNL Financial

Peer Group: BBT, BOKF, FHN, FITB, HBAN, KEY, MTB, RF, SNV, STI, ZION

[1]See Supplemental Financial Data slides for reconcilements of non-GAAP financial measures; 1Q11 estimated

2011 Full-Year Outlook Compared to Full-Year 2010[1]

Based on a continuation of modest economic growth

For the full-year 2011, management expects the following compared to full-year 2010:

- **Average loans: low single-digit decline**
  - Excluding the Commercial Real Estate line of business, a low single-digit increase in average loans
  - Average earning assets of $48.5 billion
- **Net interest margin 3.25-3.30%**
  - Assumes no increase in federal funds rate
- **Net credit-related charge-offs of $350 million to $400 million**
  - Provision for credit losses to be $150 million to $200 million
- **Noninterest income: low single-digit decline**
  - Primarily due to the impact of regulatory changes
- **Noninterest expenses: low single-digit increase**
  - Reflects rising benefits costs
- **Income tax expense**
  - 36% of pre-tax income less $60 million in tax benefits
- **Cautiously manage capital**
  - Continue share repurchase program that, combined with dividend payments, results in a payout ratio up to 50% of full-year earnings

[1] This outlook is provided as of April 19, 2011 and does not include any impact from the pending acquisition of Sterling Bancshares.

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Appendix

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Basel III Implementation

- New rules effective between 2013 and 2019; US adoption expected to occur over a similar timeframe, but the final form of the US rules is uncertain
- CMA is not a mandatory Basel II bank

Capital Requirement:

- CMA Tier 1 Common[1] 03/31/11: 10.37%
  Regulatory required minimum by 2019: 7% (4.5% minimum plus 2.5% "conservation buffer")
- CMA has NO material impact from:
  - Mortgage servicing rights
  - Trust Preferreds
  - Deferred tax assets
  - Investments in financial institutions
- Expected change in Risk Weighted Assets not material

Liquidity Requirement:

- Higher degree of uncertainty regarding implementation and interpretation
- Will likely require more on-balance sheet liquidity
  - Possibly increase or change the mix of the investment securities portfolio
  - Continued focus on retail deposit generation
- Careful management of off-balance sheet commitments; expect evolution of pricing and terms of off-balance sheet commercial commitments
- Expected to be manageable given proven ability to administer our balance sheet

[1] See Supplemental Financial Data slides for reconciliation of non-GAAP financial measures
Impact on Comerica is estimated and subject to final rulemaking. Comerica may be affected by other changes due to Basel III.

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Financial Reform[1]

Overall, relative impact from Financial Reform will likely be less than other major banks

Key Changes	Impacts	Opportunities
Interest on Demand Deposits - Allows interest on commercial demand deposits (one year from enactment)	Could lead to increased cost of commercial demand deposits, depending on interplay of interest, deposit credits, and service charges	Could provide impetus for additional deposit generation
Unlimited deposit insurance extension on noninterest-bearing accounts from 12/31/10 to 12/31/12	There will not be a separate assessment for unlimited deposit insurance coverage for this period	Could provide impetus for additional deposit generation
Deposit Insurance – Changes definition of assessment base, increases fund's minimum reserve ratio & permanently increases insurable level	CMA expects 2011 FDIC insurance expense to remain consistent with 2010 expense ($62 million).	New rule is consistent with CMA's focus on core deposit growth
Derivatives – Allows continued trading of foreign exchange and interest rate derivatives; energy, uncleared commodities and agriculture derivatives will move to a separate subsidiary	Direct impact on client-driven energy derivatives business ($1 million annual revenue[2])	Allows for continued growth of CMA's core client-driven foreign exchange ($39 million annual revenue[2]) and interest rate ($7 million annual revenue[2]) derivatives business
Interchange Fees - Limits debit card transaction processing fees that card issuers can charge merchants	Based on the two options contemplated in the draft Fed rules, total debit card PIN ($9 million annual revenue[2]) and signature-based ($31 million annual revenue[2]) interchange fees in 2011 would be reduced by $13MM - $15MM	Government card programs, such as the DirectExpress Social Security program, are exempt
Trust Preferreds - Prohibits certain banks from including Trust Preferreds in Tier 1 Capital (phase out beginning 1/1/13)		On October 1, 2010 fully redeemed all $500 million of Trust Preferred Securities at par

[1]Dodd-Frank Wall Street Reform and Consumer Protection Act; [2]Based on 2010 full-year results
Impact on Comerica is estimated and subject to final rulemaking. Comerica may be impacted by other changes due to the financial reform legislation. Timing of prescribed changes varies by rule.

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Business and Market Segment Contributions to Net Income

	1Q11	4Q10	1Q10
Business Bank	$167	$174	$89
Retail Bank	(2)	(14)	(7)
Wealth & Institutional Management	14	(10)	11
Finance	(76)	(60)	(59)
Other[1]	0	6	18
TOTAL	**$103**	**$96**	**$52**

	1Q11	4Q10	1Q10
Midwest	$53	$35	$26
Western	51	41	22
Texas	29	16	14
Florida	(4)	1	1
Other Markets	38	48	16
International	12	9	14
Finance and Other[2]	(76)	(54)	(41)
TOTAL	**$103**	**$96**	**$52**

$ 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

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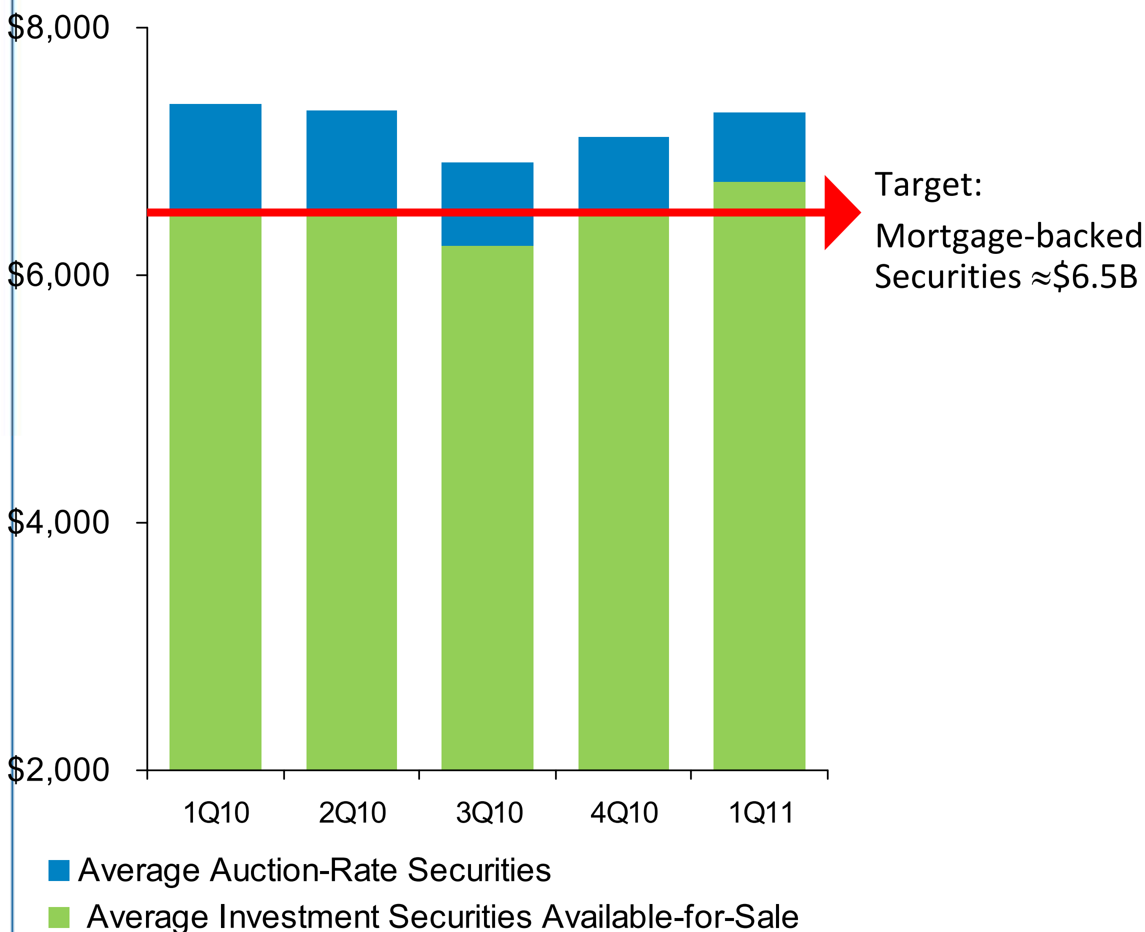
Investment Securities Portfolio



- **Consists primarily of AAA mortgage-backed Freddie Mac and Fannie Mae government agency securities**
  - Net unrealized pre-tax gain $61MM as of 03/31/11
  - Average life of 3.9 years as of 03/31/11
- **Repurchased customers' Auction-Rate Securities in 4Q08**
  - Cumulative redemptions and sales of $740MM (1Q11 $72MM)
  - Cumulative gains on redemptions and sales of $30MM (1Q11 $3MM)

$ in millions (MM)

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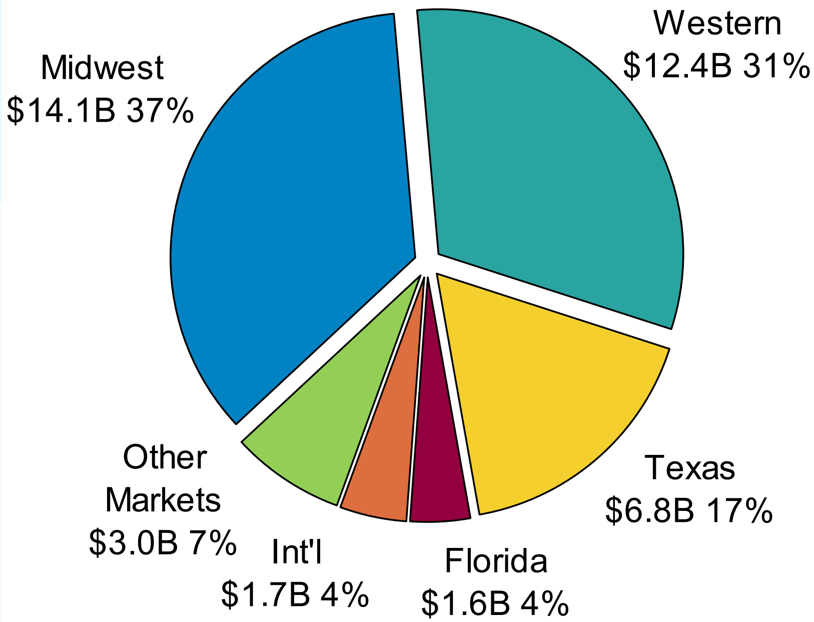
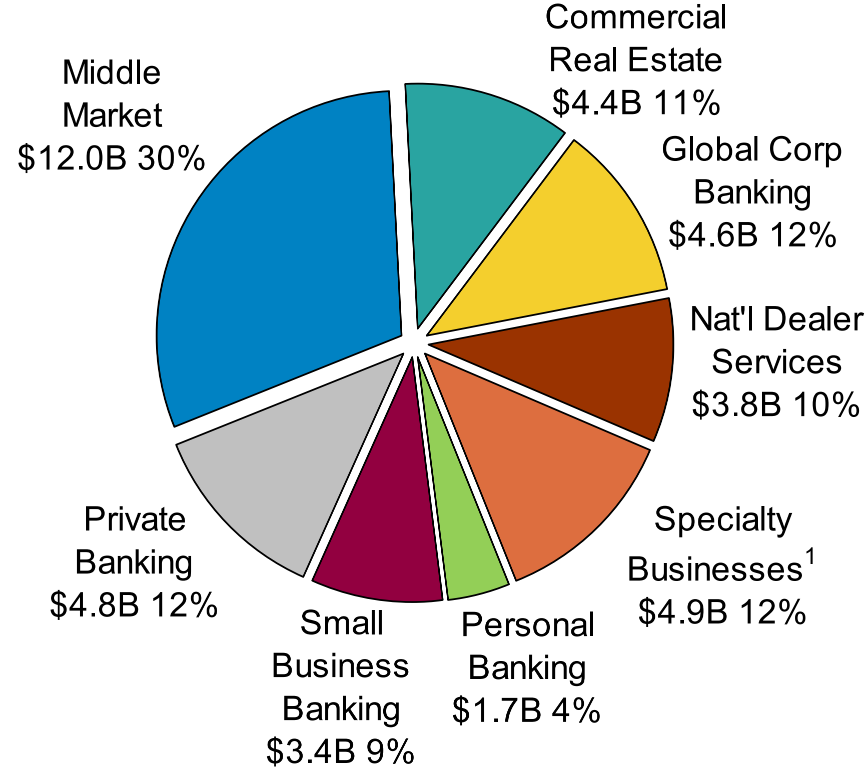
Diverse Loan Portfolio

Average 1Q11: $39.6 billion

By Geographic Market



By Line of Business



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

	1Q11	4Q10	1Q10
Midwest	$14.1	$14.3	$14.9
Western	12.4	12.5	13.0
Texas	6.8	6.4	6.7
Florida	1.6	1.6	1.6
Other Markets	3.0	3.7	3.5
International	1.7	1.5	1.6
TOTAL	**$39.6**	**$40.0**	**$41.3**

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

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Loans by Line of Business

	1Q11	4Q10	1Q10
Middle Market	$12.0	$11.9	$12.4
Commercial Real Estate	4.4	4.7	5.7
Global Corporate Banking	4.6	4.3	4.9
National Dealer Services	3.8	3.8	3.2
Specialty Businesses[1]	4.9	5.3	4.7
SUBTOTAL – BUSINESS BANK	**$29.7**	**$30.0**	**$30.9**
Small Business Banking	3.4	3.4	3.7
Personal Banking	1.7	1.8	1.9
SUBTOTAL – RETAIL BANK	**$5.1**	**$5.2**	**$5.6**
Private Banking	4.8	4.8	4.8
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$4.8**	**$4.8**	**$4.8**
TOTAL	**$39.6**	**$40.0**	**$41.3**

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

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First Quarter 2011 Average Loans Detail

	Midwest	Western	Texas	Florida	Other Markets	Int'l	TOTAL
Middle Market	$5.3	$3.9	$1.8	$0.2	$0.8	$0.0	$12.0
Commercial Real Estate	0.8	1.4	1.2	0.3	0.7	-	4.4
Global Corporate Banking	1.3	0.8	0.3	0.1	0.4	1.7	4.6
National Dealer Services	0.8	2.2	0.3	0.3	0.2	-	3.8
Specialty Businesses[1]	0.9	1.5	1.7	0.0	0.8	-	4.9
SUBTOTAL – BUSINESS BANK	**$9.1**	**$9.8**	**$5.3**	**$0.9**	**$2.9**	**$1.7**	**$29.7**
Small Business Banking	1.7	0.8	0.9	-	-	-	3.4
Personal Banking	1.4	0.1	0.1	-	0.1	-	1.7
SUBTOTAL – RETAIL BANK	**$3.1**	**$0.9**	**$1.0**	**$-**	**$0.1**	**$-**	**$5.1**
Private Banking	1.9	1.7	0.5	0.7	0.0	-	4.8
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$1.9**	**$1.7**	**$0.5**	**$0.7**	**$0.0**	**$-**	**$4.8**
TOTAL	**$14.1**	**$12.4**	**$6.8**	**$1.6**	**$3.0**	**$1.7**	**$39.6**

$ in billions; geography based on office of origination.

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

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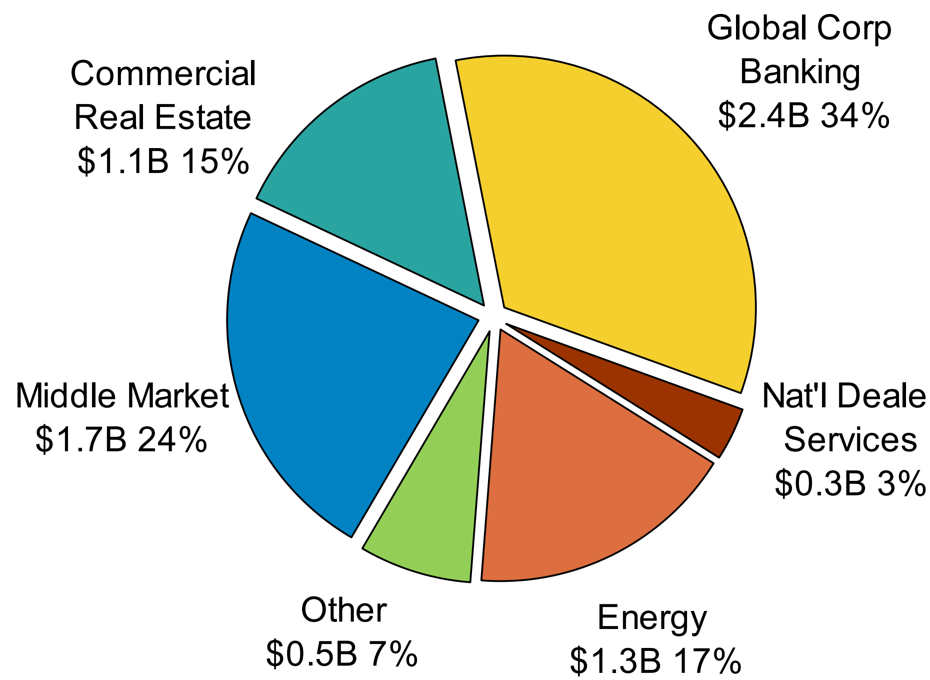
Shared National Credit Relationships

- Approx. 920 borrowers
- Majority of relationships include ancillary business
- Comerica is agent for approximately 18%
- Adhere to same credit underwriting standards as rest of loan book
- Credit quality mirrors total portfolio

March 31, 2011: $7.3 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, 2011

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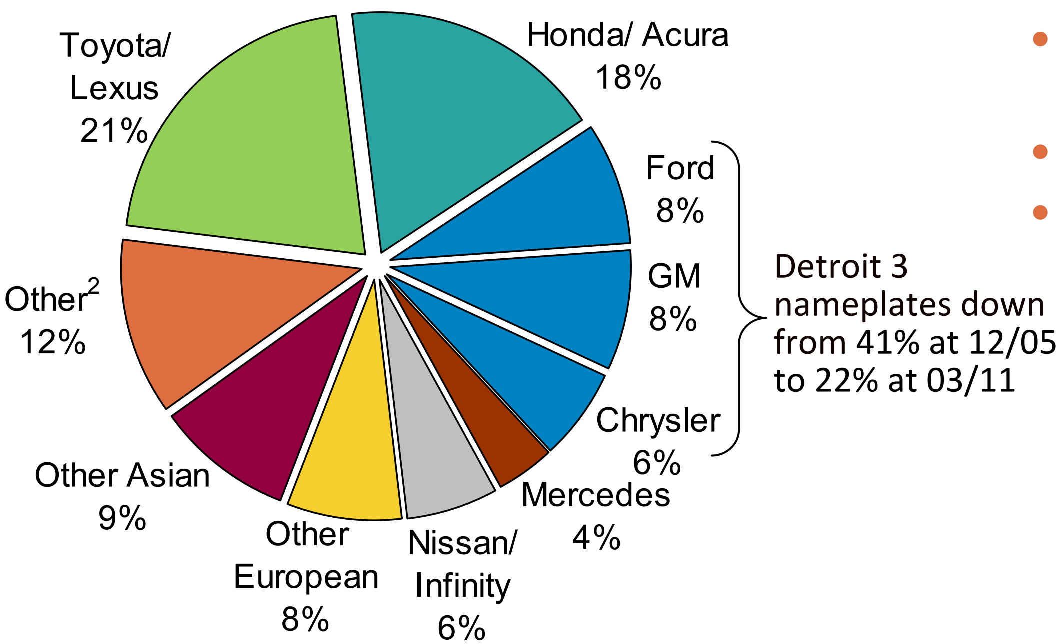
Diversified National Dealer Services

Franchise Distribution[1]

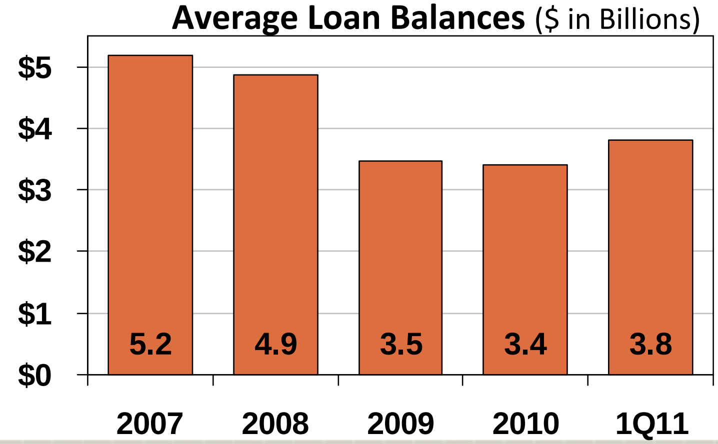


Geographic Dispersion

Western	58%	Florida	8%
Midwest	21%	Texas	7%

- 65 years of Floorplan lending, with over 20 years on a national basis
- Top tier strategy
- Majority are "Mega Dealer" (five or more dealerships in group)
- Excellent credit quality
- Robust monitoring of company inventory and performance

Average Loan Balances ($ in Billions)



[1] Franchise distribution based on March 31, 2011 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)

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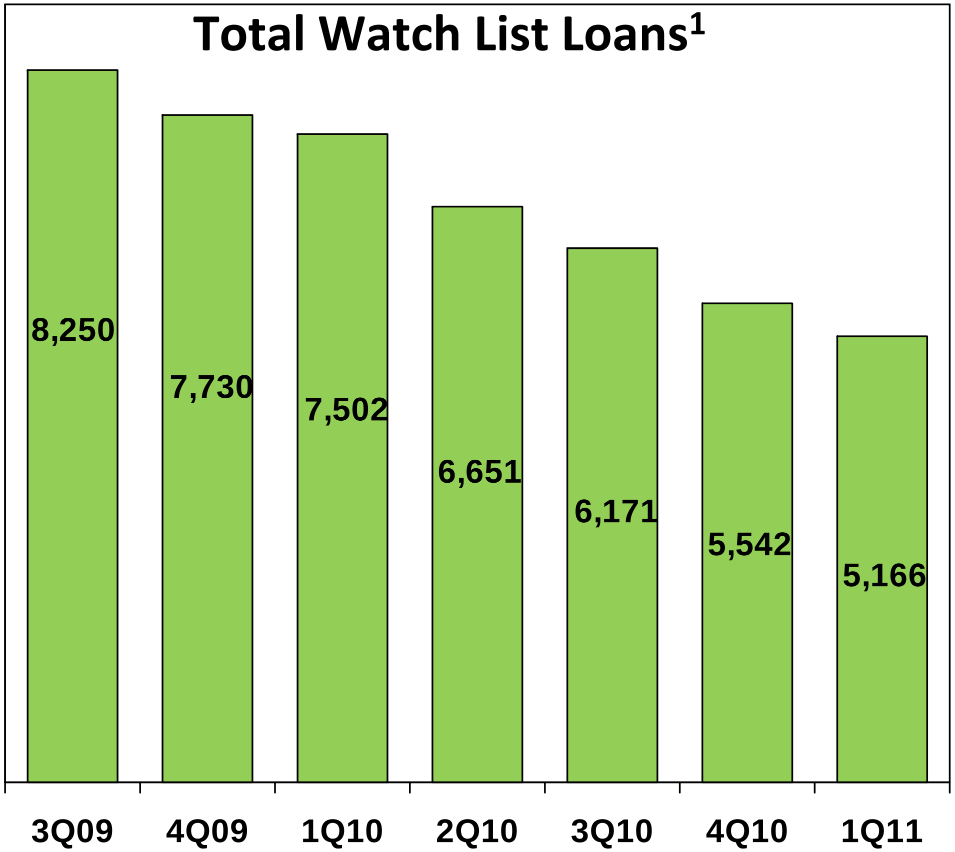
Watch List Improvement Continued



Watch list loans[1] decreased $3.1B over past six quarters

$ in millions

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

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Net Loan Charge-offs by Line of Business

	1Q11	4Q10	3Q10	2Q10	1Q10
Commercial Real Estate	$11	$40	$60	$36	$86
Middle Market	59	23	32	71	39
Small Business Banking	17	17	14	16	20
Private Banking	5	18	14	11	10
Specialty Businesses[1]	(3)	4	8	4	10
Personal Banking	5	5	4	6	6
Global Corporate Banking	7	6	0	2	2
TOTAL	**$101**	**$113**	**$132**	**$146**	**$173**
Provision for loan losses	$49	$57	$122	$126	$175

$ in millions;

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

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Net Loan Charge-offs by Market

	1Q11	4Q10	3Q10	2Q10	1Q10
Midwest	$46	$52	$61	$44	$55
Western	26	42	58	47	65
Texas	8	9	5	8	25
Florida	8	8	6	7	10
Other Markets[1] / International	13	2	2	40	18
TOTAL	**$101**	**$113**	**$132**	**$146**	**$173**
Provision for loan losses	$49	$57	$122	$126	$175

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

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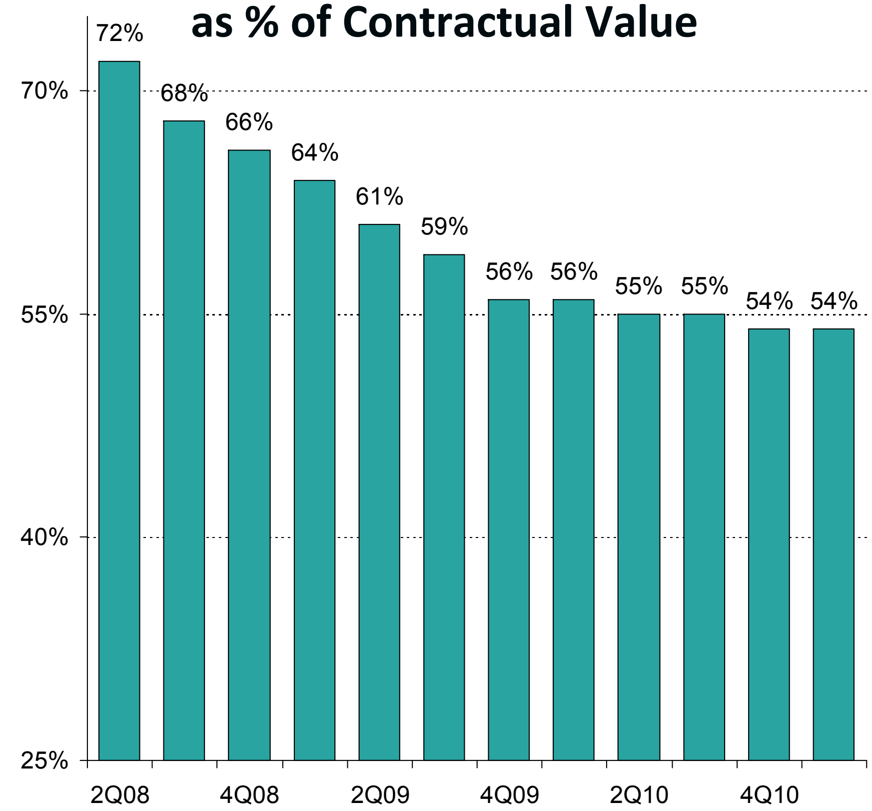
Nonaccrual Loans

- Sold $60MM in nonperforming loans at prices approximating carrying value in 1Q11
- Proactively review nonaccrual loans every quarter
- Charge-offs and reserves taken to reflect current market conditions

Granularity of nonaccrual loans:

	Outstanding	# of Relationships
Under $2	$229	932
$2–$5	206	66
$5–$10	163	24
$10–$25	340	22
Over $25	58	2
Total	$996	1,046

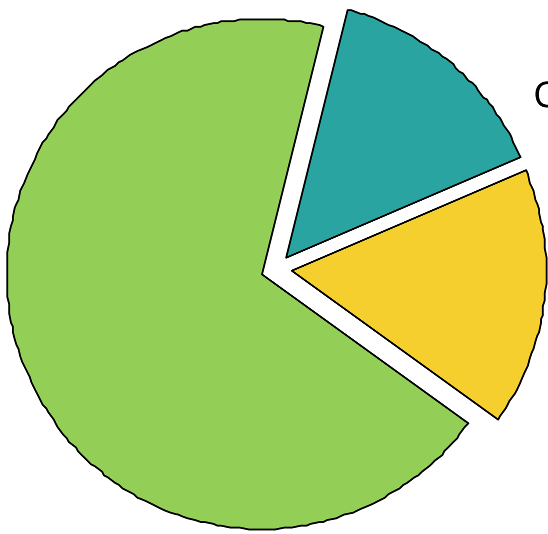
Carrying Value of Nonaccrual Loans as % of Contractual Value



Period-end balances in $ millions (MM) as of March 31, 2011

Commercial Real Estate Loan Portfolio

1Q11: $12.0 billion



Commercial Real Estate Line of Business:

- Nonaccrual loans of $395MM, down $53MM from 4Q10
- Loans over $2MM transferred to nonaccrual totaled $37MM ($71MM in 4Q10 and $132MM in 3Q10)
- Net loan charge-offs of $11MM ($40MM in 4Q10 and $60MM in 3Q10)

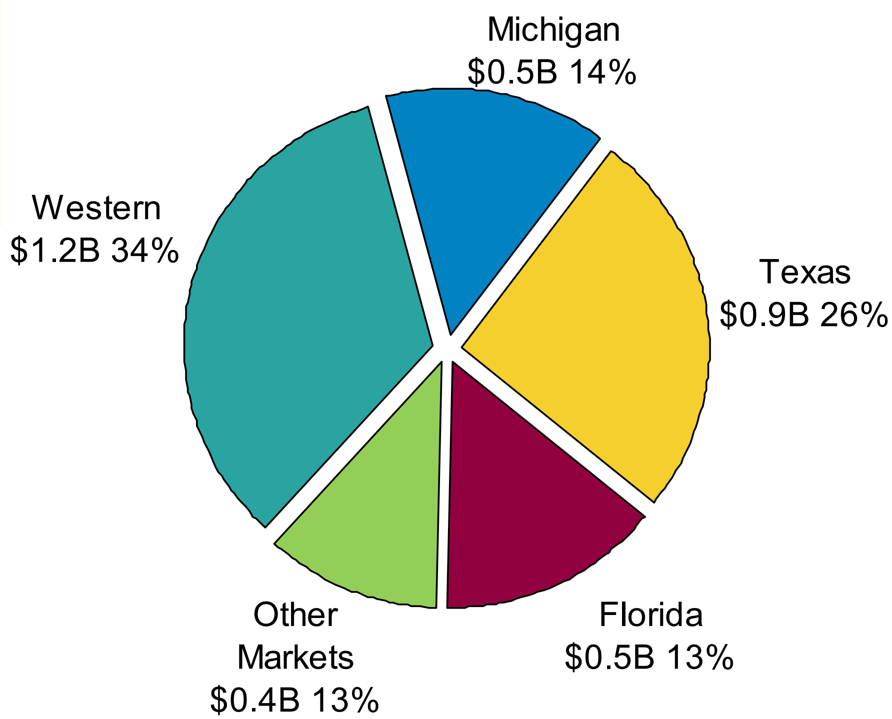
1Q11 averages in $billions

[1] Included in Commercial Real Estate line of business

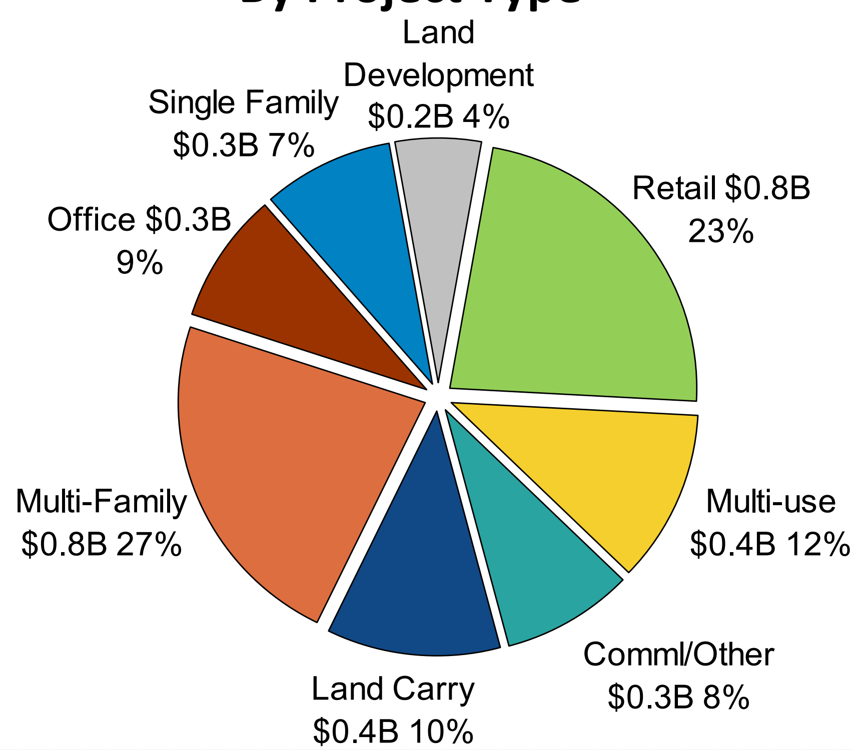
Commercial Real Estate Line of Business

March 31, 2011 Loan Outstandings: $3.5 billion[1]

By Location of Property



By Project Type



Period-end balances in $billions;
[1]Excludes Commercial Real Estate line of business loans not secured by real estate

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Commercial Real Estate Line of Business

	Western	Michigan	Texas	Florida	Other Markets	Total
Real Estate Construction Loans						
Single Family	87	18	19	34	17	175
Land Development	57	8	34	9	23	131
Total Residential	**144**	**26**	**53**	**43**	**40**	**306**
Multi-Family	129	0	206	129	67	531
Retail	87	46	223	26	30	412
Multi-use	74	6	52	-	28	160
Other	84	24	73	16	-	197
Total Commercial	**374**	**76**	**554**	**171**	**125**	**1,300**
Total Real Estate Construction Loans	**518**	**102**	**607**	**214**	**165**	**1,606**
Commercial Mortgage Loans						
Single Family	14	4	15	6	42	81
Land Carry	41	31	20	31	11	134
Total Residential	**55**	**35**	**35**	**37**	**53**	**215**
Multi-Family	75	52	122	114	45	408
Retail	153	98	50	64	40	405
Multi-use	114	35	39	-	67	255
Other	330	160	50	23	72	635
Total Commercial	**672**	**345**	**261**	**201**	**224**	**1,703**
Total Commercial Mortgage Loans	**727**	**380**	**296**	**238**	**277**	**1,918**
Total Commercial Real Estate Line of Business	**1,245**	**482**	**903**	**452**	**442**	**3,524**

Period-end balances as of 03/31/11 in $millions;
Excludes Commercial Real Estate line of business loans not secured by real estate

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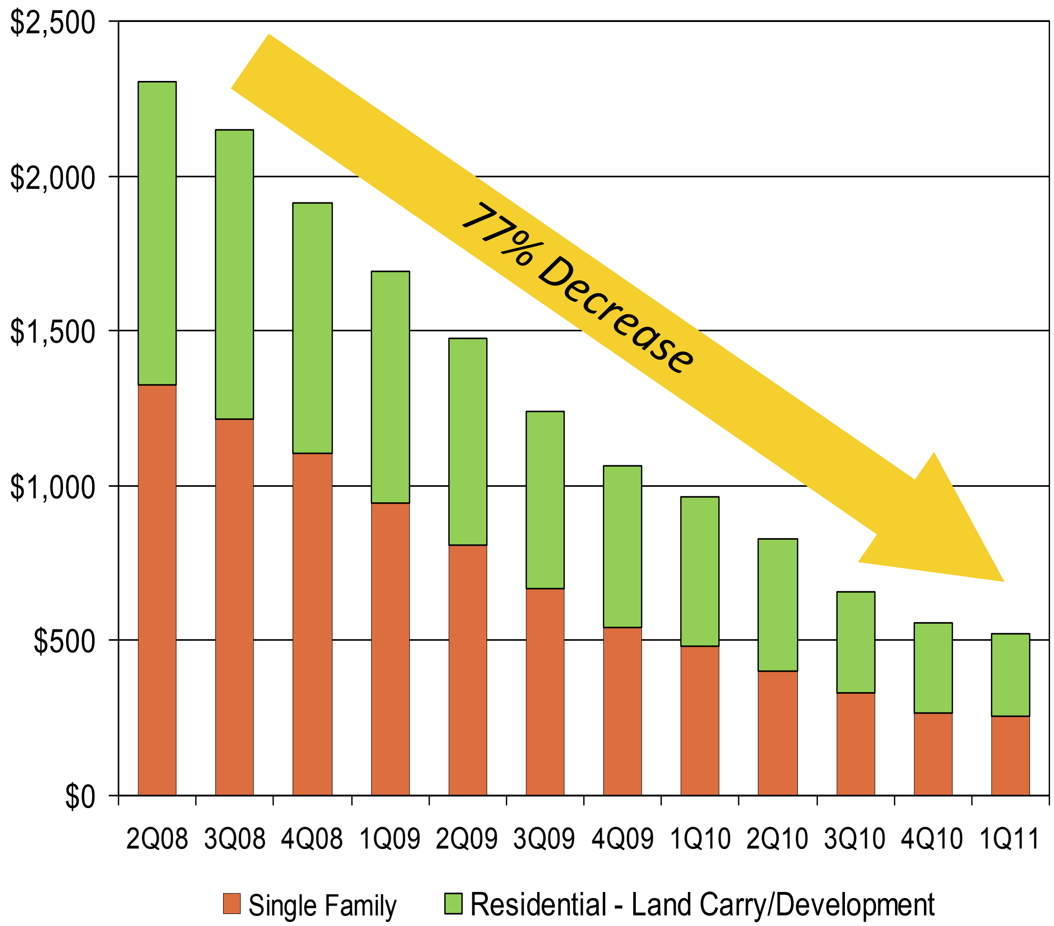
Residential Real Estate Development



- Reduced Residential Real Estate Development exposure by $1.8B since 6/30/08 to $521MM at 3/31/11
- Geographic breakdown at 3/31/11:
  - Western 38%
  - Texas 17%
  - Florida 15%
  - Michigan 12%
  - Other 18%
- Reduced Western Market Local Residential Real Estate Developer Portfolio to $98MM at 3/31/2011 from $932MM at 12/31/07

Period-end balances in $millions
Western: CA, AZ, NV

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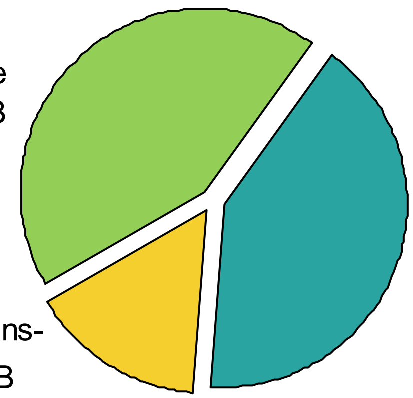
Consumer Loan Portfolio

Consumer Loan Portfolio

- 9.8% of total outstandings
- No sub-prime mortgage programs
- Self-originated & relationship oriented
- Net loan charge-offs of $9MM

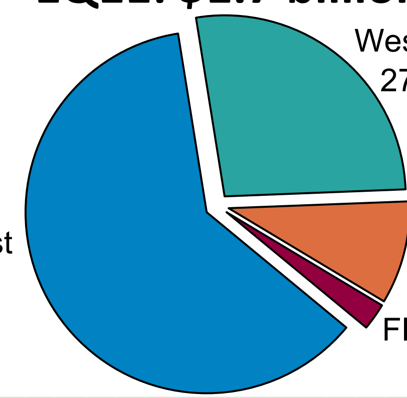
1Q11: $3.9 billion



Home Equity Portfolio[3]

- About 86% home equity lines and 14% home equity loans
- Avg. FICO score of 754 at origination
- 87% have CLTV ≤ 80% at origination
- Average loan vintage is 5.5 years

1Q11: $1.7 billion



1Q11 averages in $billions; Geography based on office of origination
[1] Residential mortgages on the balance sheet are primarily associated with Private Banking customers. Residential mortgages originated through the banking centers are typically sold to a third party.
[2] The “other” category includes automobile, personal watercraft, student and recreational vehicle loans.
[3] Data on loans booked through the Consumer Loan Center which encompasses about 85% of the Home Equity Lines and Loans

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Core Deposits By Geographic Market

	1Q11	4Q10	1Q10
Midwest	$18.3	$17.9	$16.9
Western	12.2	12.5	11.9
Texas	5.8	5.6	5.0
Florida	0.4	0.4	0.4
Other Markets	2.3	2.2	1.9
International	1.1	1.1	1.0
Finance/Other	0.1	0.2	0.1
TOTAL	**$40.2**	**$39.9**	**$37.2**

Average deposits 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
Excludes Foreign Office Time Deposits (1Q11 $0.4B; 4Q10 $0.5B, 1Q10 $0.5B) and Inst. & Retail Brokered CDs of $0.9B in 1Q10

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Line of Business Deposits

	1Q11	4Q10	1Q10
Middle Market	$5.0	$5.3	$4.7
Commercial Real Estate	0.8	0.9	1.1
Global Corporate Banking	6.9	6.6	6.4
National Dealer Services	0.2	0.2	0.1
Specialty Businesses[1]	7.2	7.0	5.5
SUBTOTAL – BUSINESS BANK	**$20.1**	**$20.0**	**$17.8**
Small Business Banking	4.4	4.5	3.9
Personal Banking	12.9	12.7	12.8
SUBTOTAL – RETAIL BANK	**$17.3**	**$17.2**	**$16.7**
Private Banking	2.8	2.7	2.8
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$2.8**	**$2.7**	**$2.8**
Finance/Other[2]	0.4	0.5	1.3
TOTAL	**$40.6**	**$40.4**	**$38.6**

Average deposits in $ billions

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

[2] Finance/Other includes Inst. and Retail Brokered CD's: 1Q11 – none; 4Q10 - none; 1Q10 - $0.9B

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First Quarter 2011 Average Deposits Detail

	Midwest	Western	Texas	Florida	Other Markets	Int'l	TOTAL
Middle Market	$1.2	$3.3	$0.4	$0.0	$0.1	-	$8.0
Commercial Real Estate	0.2	0.4	0.1	0.0	0.1	-	0.8
Global Corporate Banking	3.1	0.6	1.1	0.0	0.8	1.3	6.9
National Dealer Services	0.1	0.1	0.0	0.0	0.0	-	0.2
Specialty Businesses[1]	0.7	4.2	1.1	0.1	1.1	-	7.2
SUBTOTAL – BUSINESS BANK	**$5.3**	**$8.6**	**$2.7**	**$0.1**	**$2.1**	**$1.3**	**$20.1**
Small Business Banking	2.1	1.1	1.2	-	-	-	4.4
Personal Banking	10.0	1.1	1.7	-	0.1	-	12.9
SUBTOTAL – RETAIL BANK	**$12.1**	**$2.2**	**$2.9**	**$-**	**$0.1**	**$-**	**$17.3**
Private Banking	0.8	1.4	0.2	0.3	0.1	-	2.8
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$0.8**	**$1.4**	**$0.2**	**$0.3**	**$0.1**	**$-**	**$2.8**
Finance/Other	**0.4**	**-**	**-**	**-**	**-**	**-**	**0.4**
TOTAL	**$18.6**	**$12.2**	**$5.8**	**$0.4**	**$2.3**	**$1.3**	**$40.6**

$ in billions

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

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Holding Company Debt Ratings

Senior Unsecured/Long-Term Issuer Rating	**Moody's**	**S&P**	**Fitch**	**DBRS**
BB&T	A2	A	A+	A (high)
Comerica	**A2**	**A-**	**A**	**A**
BOK Financial	A2	BBB+	A-	A (low)
M&T Bank	A3	A-	A-	A (low)
KeyCorp	Baa1	BBB+	A-	BBB (high)
SunTrust	Baa1	BBB	BBB+	A (low)
Fifth Third	Baa1	BBB	A-	A (low)
First Horizon National Corp	Baa1	BBB-	BBB+	
Huntington	Baa2	BBB	BBB+	BBB
Regions Financial	Ba3	BB+	BBB-	BBB
Zions Bancorporation	B2	BBB-	BBB-	BBB (low)
Synovus Financial Corp		BB-	BB-	

As of 4/13/11
Source: SNL Financial
Debt Ratings are not a recommendation to buy, sell, or hold securities.

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Supplemental Financial Data

Reconciliation of non-GAAP financial measures with financial measures defined by GAAP ($ in millions)

	3/31/11	12/31/10	9/30/10	6/30/10	3/31/10
Total Regulatory Capital [2]	$8,726	$8,651	$8,566	$9,001	$9,062
Tier 1 capital[1,2]	$6,105	$6,027	$5,940	$6,371	$6,311
Less: Trust preferred securities	--	--	--	495	495
Tier 1 common capital[2]	6,105	6,027	5,940	5,876	5,816
Risk-weighted assets[1,2]	58,849	59,506	59,608	59,877	60,792
Tier 1 common capital ratio [2]	***10.37%***	***10.13%***	***9.96%***	***9.81%***	***9.57%***
Total shareholders' equity	$5,877	$5,793	$5,857	$5,792	$5,668
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	5	6	6	6	7
Tangible common equity	$5,722	$5,637	$5,701	$5,636	$5,511
Total assets	$55,017	$53,667	$55,004	$55,885	$57,106
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	5	6	6	6	7
Tangible assets	$54,862	$53,511	$54,848	$55,729	$56,949
Tangible common equity ratio	***10.43%***	***10.54%***	***10.39%***	***10.11%***	***9.68%***

The Tier 1 common capital ratio removes preferred stock and qualifying trust preferred securities from Tier 1 capital as defined by and calculated in conformity with bank regulations. The tangible common equity ratio removes preferred stock and the effect of intangible assets from capital and the effect of intangible assets from total assets.

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

[1]Regulatory Capital, Tier 1 Capital and risk-weighted assets as defined and calculated in accordance with regulation.

[2] March 31, 2011 Regulatory Capital, Tier 1 Capital, and Risk-Weighted assets are estimated.

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Supplemental Financial Data

Reconciliation of non-GAAP financial measures with financial measures defined by GAAP ($ in millions)

	1Q11	4Q10	3Q10	2Q10	1Q10
Net interest income (FTE)	$396	$406	$405	$424	$ 416
Less: Interest earned on excess liquidity[1]	1	1	2	2	3
Net interest income (FTE), excluding excess liquidity	*$395*	*$405*	$403	$422	$ 413
Average earnings assets	$49,347	$49,102	$50,189	$51,835	$52,941
Less: Average net unrealized gains on investment securities available-for-sale	22	139	180	80	62
Average earnings assets for net interest margin (FTE)	$49,325	$48,963	$50,009	$51,755	$52,879
Less: Excess liquidity[1]	2,297	1,793	2,983	3,719	4,092
Average earnings assets for net interest margin (FTE), excluding excess liquidity	$47,028	$47,170	$47,026	$48,036	$48,787
Net interest margin (FTE)	3.25%	3.29%	3.23%	3.28%	3.18%
Net interest margin (FTE), excluding excess liquidity	3.39%	3.41%	3.42%	3.51%	3.42%
Impact of excess liquidity on net interest margin (FTE)	(0.14)%	(0.12)%	(0.19)%	(0.23)%	(0.24)%

The Corporation believes this measurement provides meaningful information to investors, regulators, management and others of the impact on net interest income and net interest margin resulting from the Corporation's short-term investment in low yielding instruments.

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

Comerica Bank

Additional Information For Shareholders

In connection with the proposed merger transaction, Comerica has filed with the SEC a Registration Statement on Form S-4 that includes a Proxy Statement of Sterling and a Prospectus of Comerica, and Sterling mailed the definitive Proxy Statement/Prospectus to its shareholders on or about April 6, 2011. Each of Comerica and Sterling may file other relevant documents concerning the proposed transaction. SHAREHOLDERS ARE URGED TO READ THE REGISTRATION STATEMENT AND THE DEFINITIVE PROXY STATEMENT/PROSPECTUS REGARDING THE MERGER AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

A free copy of the definitive Proxy Statement/Prospectus, as well as other filings containing information about Comerica and Sterling, may be obtained at the SEC's Internet site (http://www.sec.gov). You may be able to obtain these documents, free of charge, from Comerica at www.comerica.com under the tab "Investor Relations" and then under the heading "SEC Filings" or from Sterling by accessing Sterling's website at www.banksterling.com under the tab "Investor Relations" and then under the heading "SEC Filings."

Comerica and Sterling and certain of their directors and executive officers may be deemed to be participants in the solicitation of proxies from the shareholders of Sterling in connection with the proposed merger. Information about the directors and executive officers of Comerica is set forth in the proxy statement for Comerica's 2011 annual meeting of shareholders, as filed with the SEC on a Schedule 14A on March 18, 2011. Information about the directors and executive officers of Sterling is set forth in Sterling's Form 10-K/A filed with the SEC on April 8, 2011. Additional information regarding the interests of those participants and other persons who may be deemed participants in the transaction may be obtained by reading the above-referenced definitive Proxy Statement/Prospectus and other relevant materials filed with the SEC. Free copies of these documents may be obtained as described in the preceding paragraph.

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