Comerica Incorporated

Second Quarter 2010 Financial Review

July 21, 2010

Comerica Bank

Safe Harbor Statement

Any statements in this news release 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 and "Item 1A. Risk Factors" beginning on page 67 of Comerica's Quarterly Report on Form 10-Q for the quarter ended March 31, 2010. Forward-looking statements speak only as of the date they are made. Comerica does not undertake to update forward-looking statements to reflect facts, circumstances, assumptions or events that occur after the date the forward-looking statements are made. For any forward-looking statements made in this news release or in any documents, Comerica claims the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995.

Financial Results

	2Q10	1Q10	2Q09
Income from continuing operations, net of tax	$70	$35	$18
Income from discontinued operations, net of tax	-	17	-
Net income	70	52	18
Preferred stock dividends to U.S. Treasury	–	123[1]	34
Net income (loss) attributable to common shares	69	(71)	(16)
Diluted income (loss) per common share	0.39	(0.46)	(0.11)
Net interest income	422	415	402
Net interest margin	3.28%	3.18%	2.73%
Provision for loan losses	126	175	312
Noninterest income	194	194	298
Noninterest expenses	397	404	429
Tier 1 capital ratio	10.61%[2]	10.38%	11.58%
Tangible common equity ratio[3]	10.11%	9.68%	7.55%

$ 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 in 1Q10

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

Comerica Bank

Second Quarter 2010 Highlights

- **Credit quality continued to improve**
  - Net credit related charge-offs declined by $27 million to $146 million
  - Provision for credit losses declined $56 million to $126 million
  - Nonperforming assets declined $37 million
  - Inflow to nonaccrual[1] slowed by $46 million, to $199 million
  - Watch List loans declined $851 million, to $6.7 billion[2]
- **Net interest income grew $7 million as the net interest margin increased 10 basis points to 3.28%**
  - There was little change from the impact of excess liquidity
  - Excluding impact of excess liquidity, net interest margin would have been 3.51%[3]
  - Maturing higher-cost wholesale funding and a less costly blend of core deposits
- **Expenses well controlled**
  - Noninterest expenses decreased 2%
  - 4% reduction in workforce from a year ago
- **Capital ratios remain strong**
  - Tangible common equity ratio[3] of 10.11%

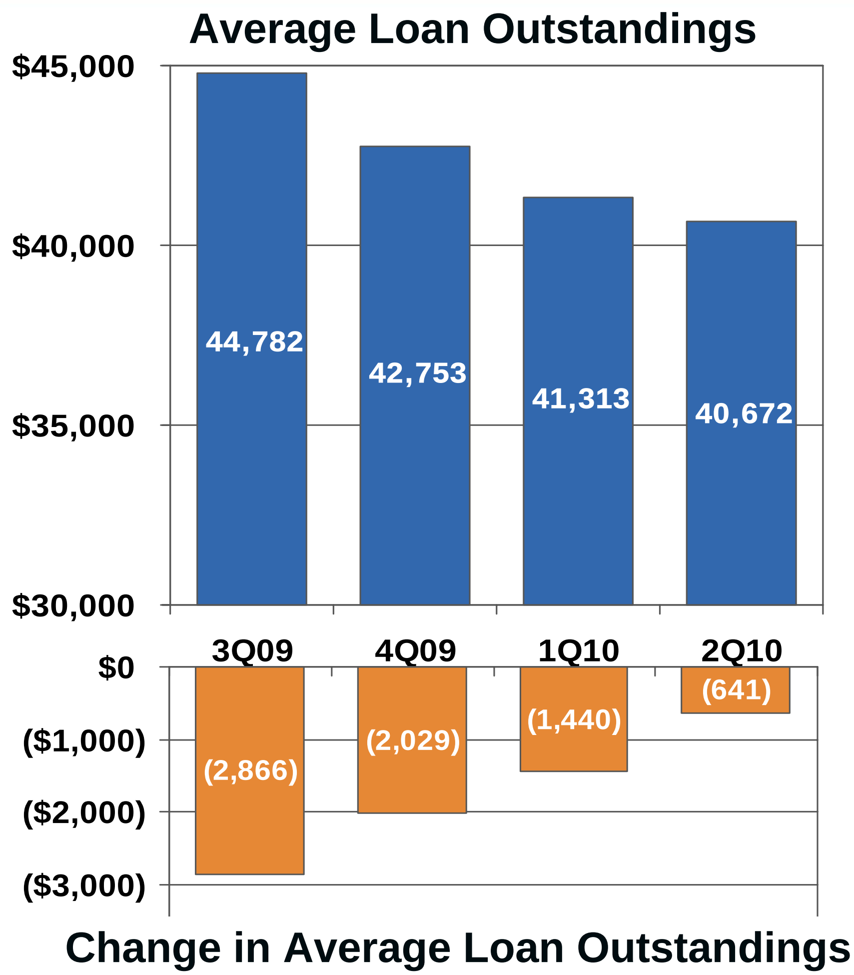
Analysis of 2Q10 compared to 1Q10

[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

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

Loan Decline Slowing

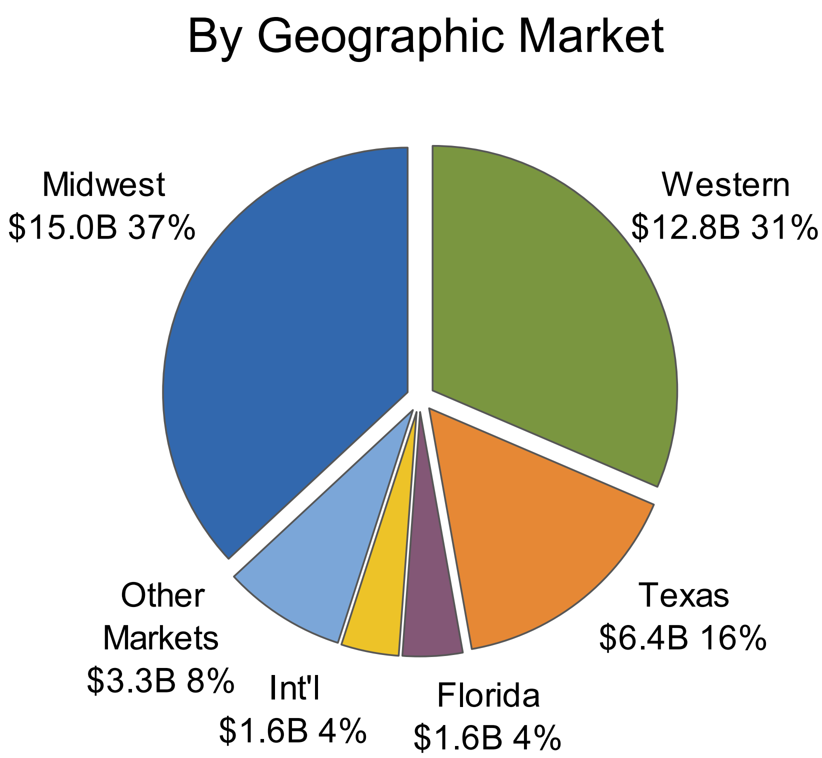


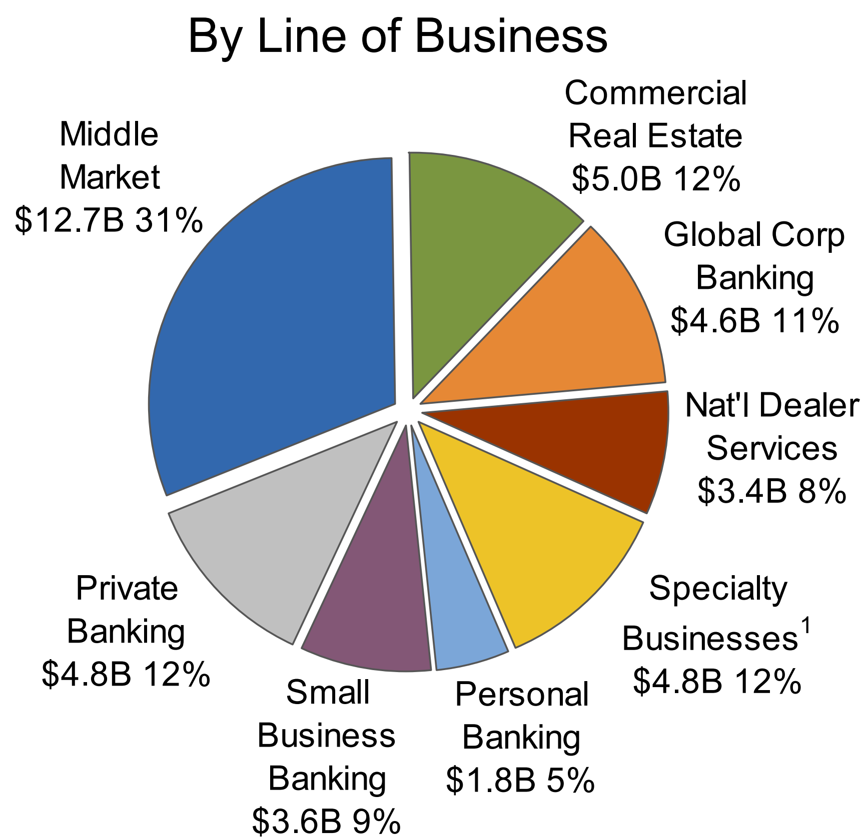
- $641MM decline in average loans in 2Q10 compared to 1Q10
  - Loan outstandings decreased primarily due to:
    - Commercial Real Estate line of business ($371MM)
    - Global Banking ($275MM)
    - Energy ($146MM)
    - Middle Market ($127MM)
  - Loan outstandings increased primarily due to:
    - Mortgage Banker Finance $282MM
    - National Dealer Services $79MM
    - Private Banking $51MM
    - Technology and Life Science $49MM
- 2Q10 Comerica new and renewed lending activity: $10.5B

Average balances in $ millions

Diverse Loan Portfolio

Average 2Q10: $40.7 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

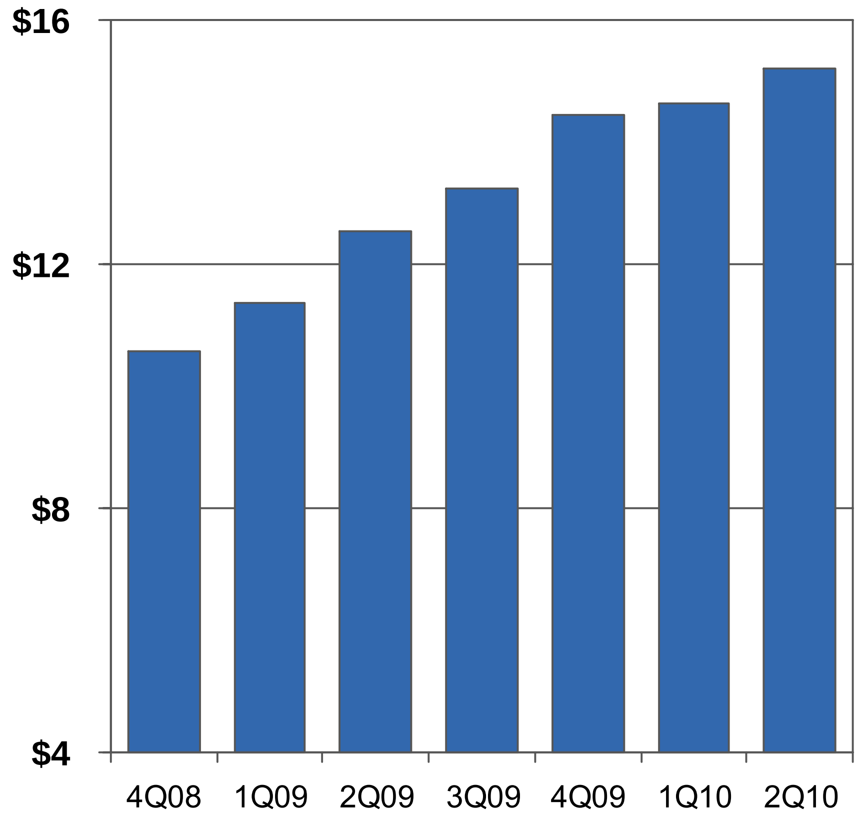
Total avg. core deposits[1] of $38.9B, a $1.7B increase primarily due to:

- Money market and NOW deposits increased $1.3B
- Noninterest-bearing deposits grew $594MM

Total avg. core deposits increased in all markets and in all segments primarily due to:

- Business Bank
  - Financial Services Division $587MM
  - Global Corporate Banking $555MM
  - Technology and Life Sciences $197MM
  - Mortgage Banker Finance $121MM
  - Commercial Real Estate ($118MM) and Middle Market ($71MM) balances declined
- Retail Bank
  - Small Business $119MM
  - Personal Banking $93MM
- Wealth & Institutional Management $133MM

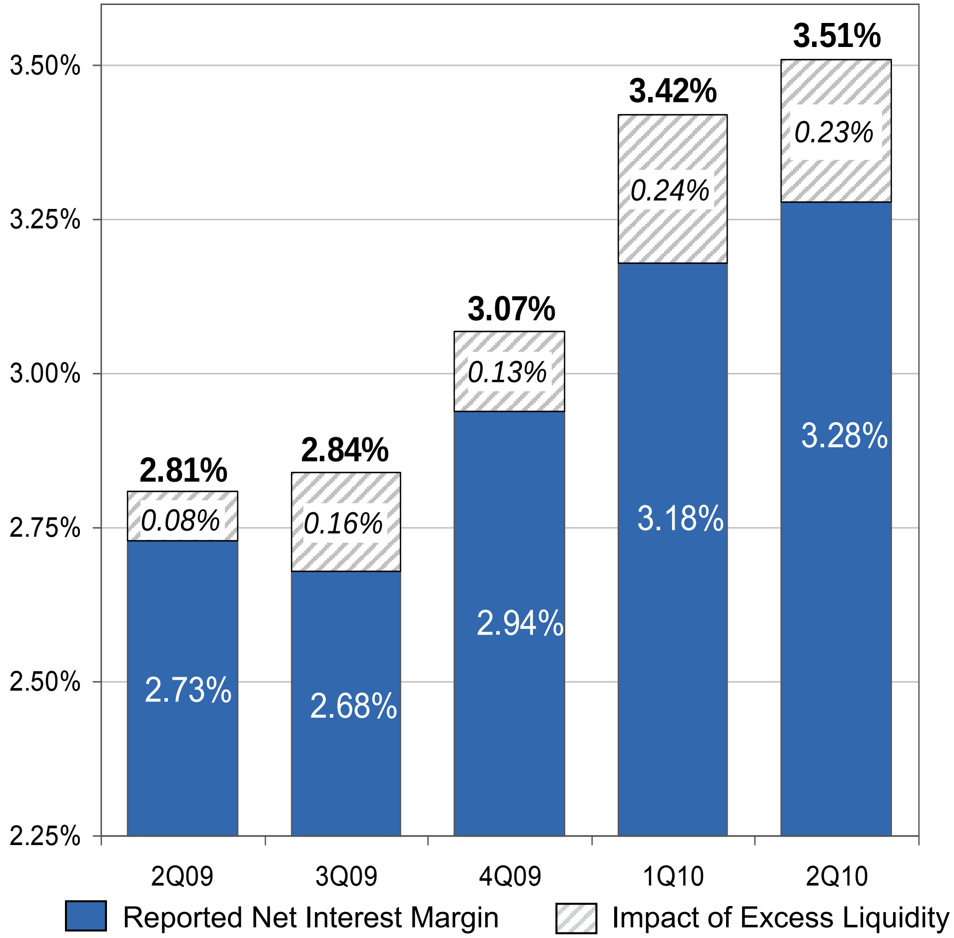
Average Noninterest-Bearing Deposits



$ in billions; 2Q10 vs 1Q10

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

Net Interest Margin Expansion



Net interest margin increased 10 basis points to 3.28% which reflected:

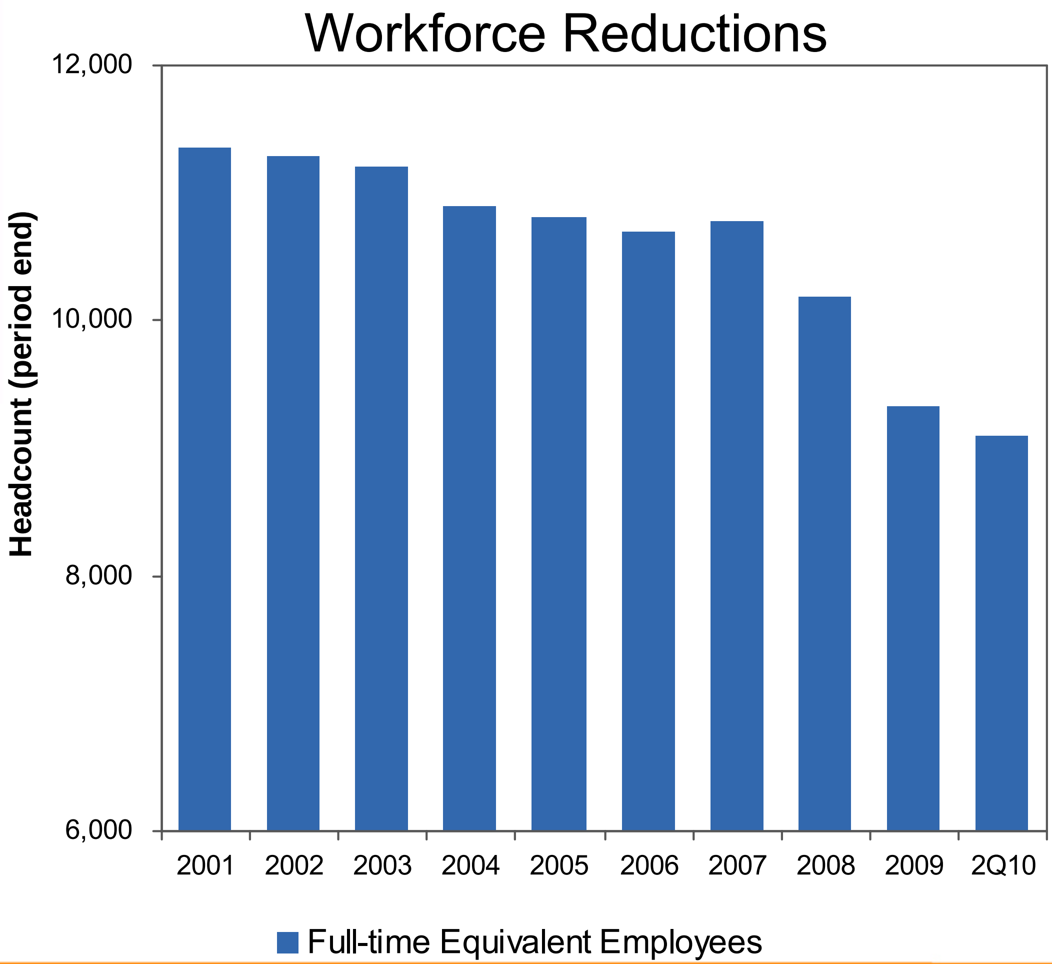
- Maturities of wholesale funding
- Less costly blend of core deposits

Excess liquidity position[1]:

- 2Q10 Average $3.7B
- 6/30/10 period end $3.3B
- Resulted from continued deposit growth and weak loan demand
- Negative impact on 2Q10 margin was approximately 23 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 measures.

A Leaner, More Efficient Company

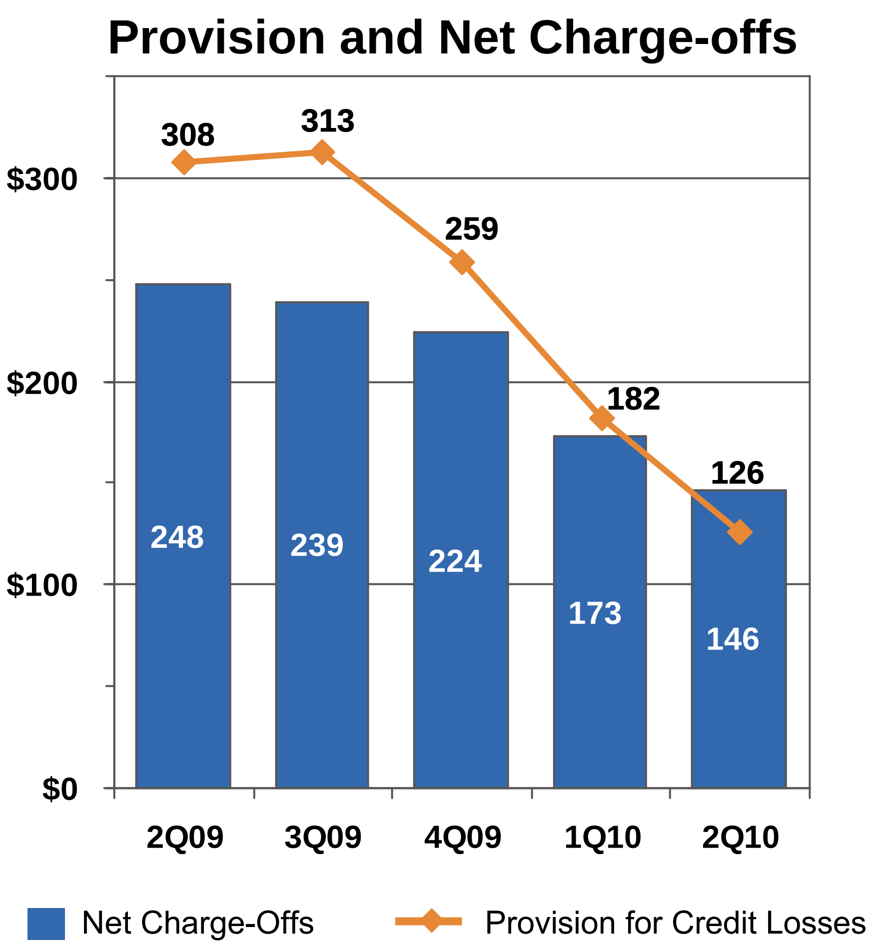


2Q10 noninterest expenses decreased 2%[1] :

- Credit-related expenses decreased $14MM
  - Other Real Estate expense decreased $7MM
  - Provision for losses on lending-related commitments decreased $7MM
- Salaries expense grew due to annual merit increases, share-based compensation and one more day in the quarter
- Continued to tightly control discretionary expenses

[1]2Q10 vs. 1Q10

Credit Quality Improvement Continued



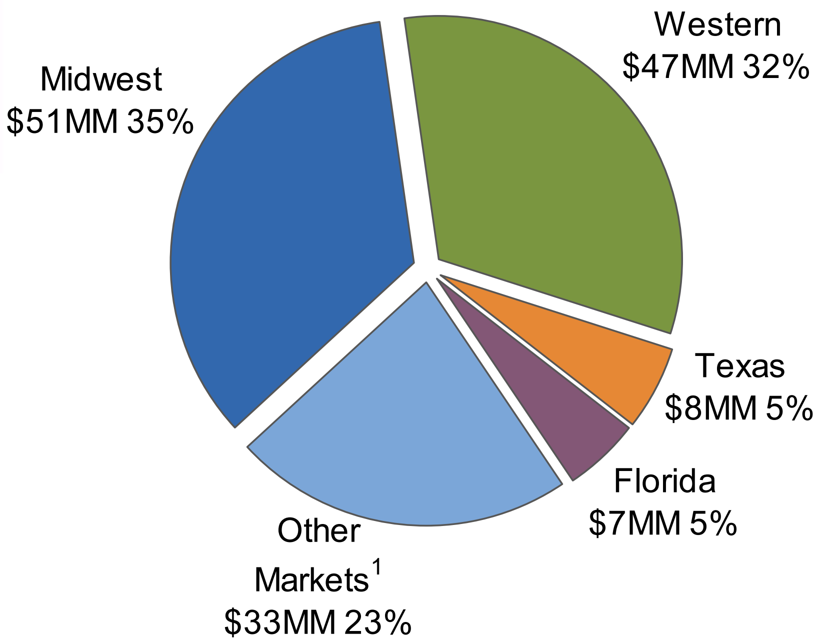
- Net charge-offs declined $27MM; the fourth consecutive quarter of decline
  - Commercial Real Estate business line net charge-offs declined $50MM
  - Net charge-offs declined in Midwest, Texas and Western markets and increased in Other markets (national businesses)
- Reserves declined slightly as provision for credit losses was less than net credit-related charge-offs by $20MM
- Allowance for loan losses to nonperforming loans increased to 86%

$ in millions; 2Q10 vs 1Q10

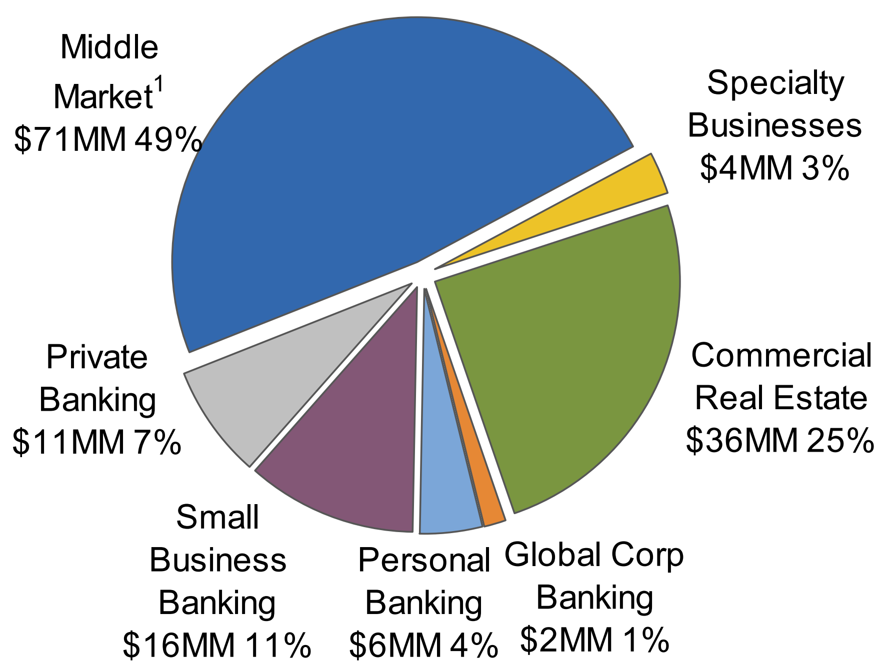
Net Loan Charge-offs

2Q10: $146 Million

By Geographic Market

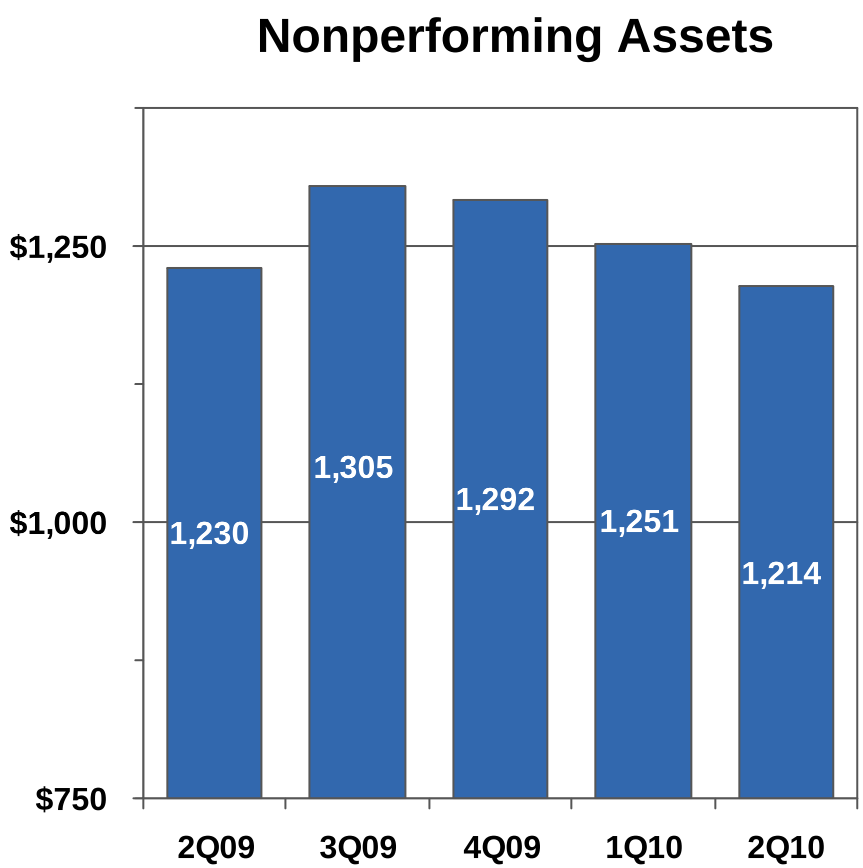


By Line of Business



$ 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
[1]Includes $26MM in charge-offs related to a group within Middle Market/Other Markets that focused on higher levered relationships

Credit Quality Improvement Continued



- Nonperforming assets declined by $37 million
- Inflow to nonaccrual[1] slowed by $46 million; fourth consecutive quarter of declining inflow
- Average carrying value of 55% (45% write-down)

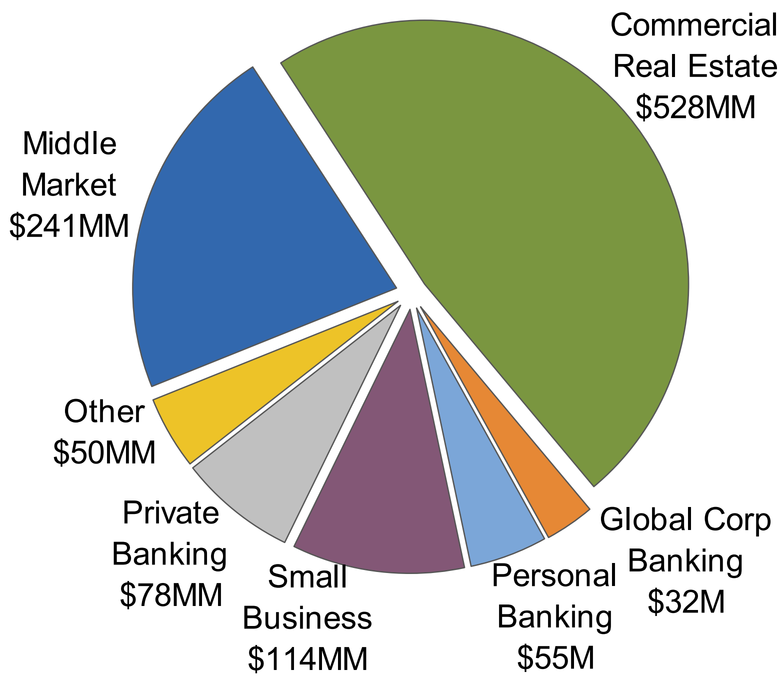
$ in millions ; 2Q10 vs. 1Q10

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

Nonaccrual Loans

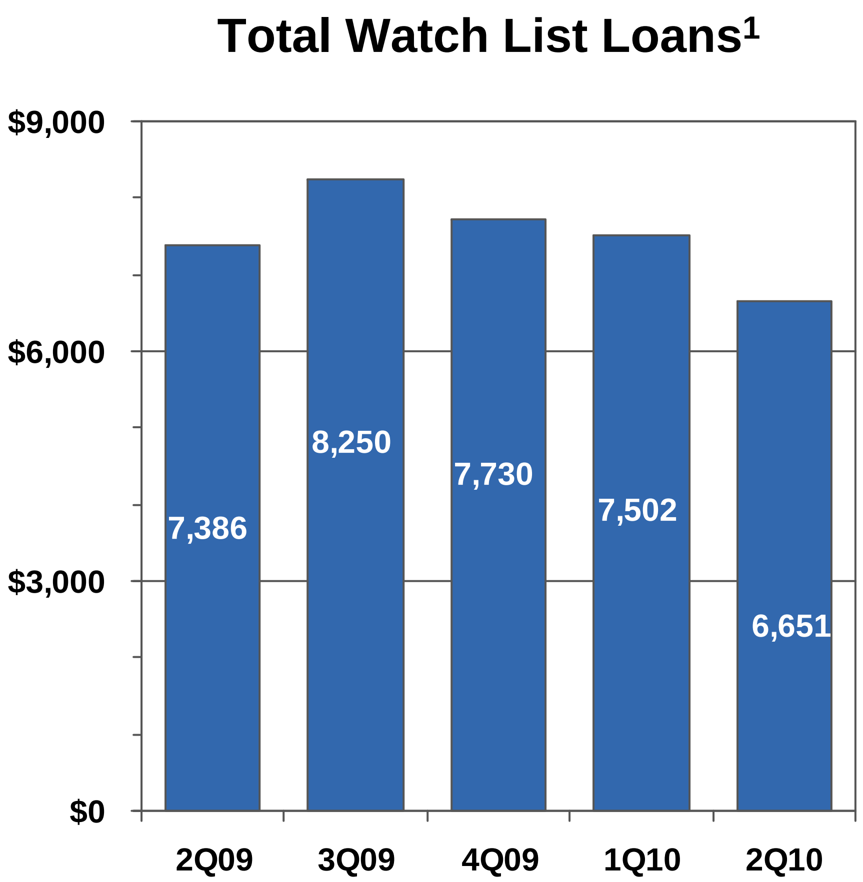
- Nonaccrual loans[1]:
  - Western 41%
  - Midwest 35%
  - Florida 9%
  - Texas 8%
  - Other 7%
- Included in nonperforming assets:
  - $55MM in Troubled Debt Restructurings (TDRs), including $23MM in Reduced Rate loans
  - Foreclosed Property of $93MM
- Accruing TDRs total $44MM
- No nonaccrual loans Held-For-Sale
- Sold $47MM in nonperforming loans at prices approximating carrying value plus reserves

June 30, 2010: $1,098 million
By Line of Business



Period-end balances in $ millions (MM)
[1]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

Credit Quality Improvement Continued



- Watch list loans[1] decreased $851MM, third consecutive quarter of decline
- Watch list loans[1] decreased $1.6B over past three quarters
- Watch list loans[1] at lowest level since 1Q09
- Loans past due 90 days or more and still accruing increased from low levels
- Loans past due 30-89 days decreased
- Foreclosed property was relatively stable

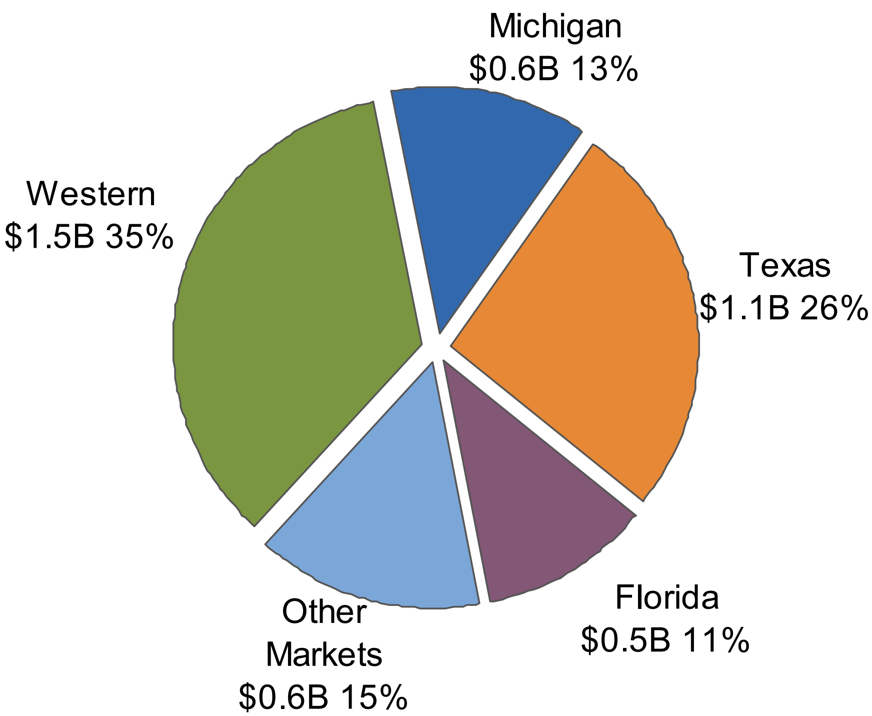
$ in millions; Analysis of 2Q10 compared to 1Q10

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

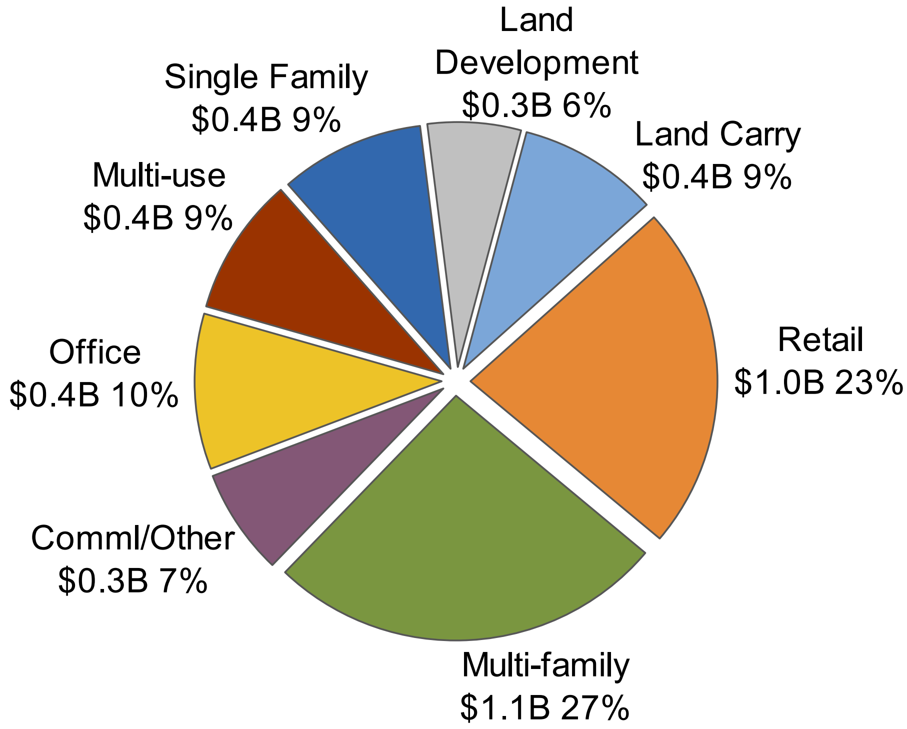
Commercial Real Estate Line of Business

June 30, 2010 Loan Outstandings: $4.3 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 Commercial Real Estate line of business loans not secured by real estate

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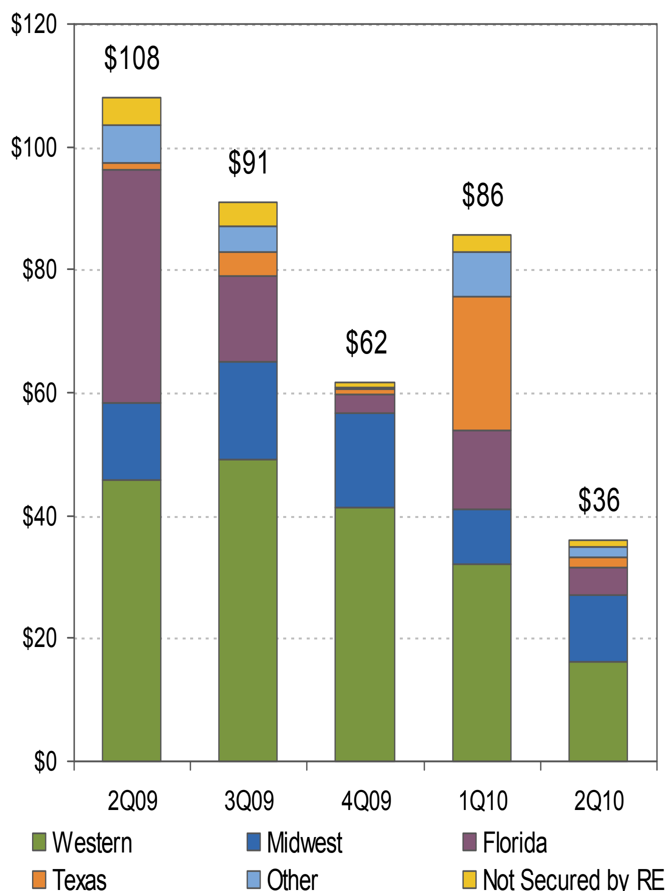
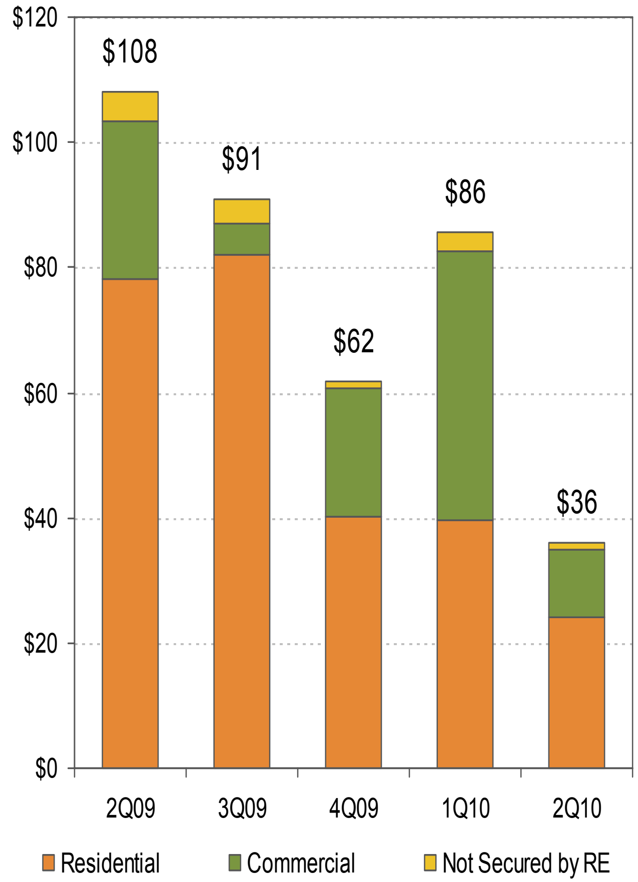
Commercial Real Estate Line of Business Net Charge Offs

By Location of Property



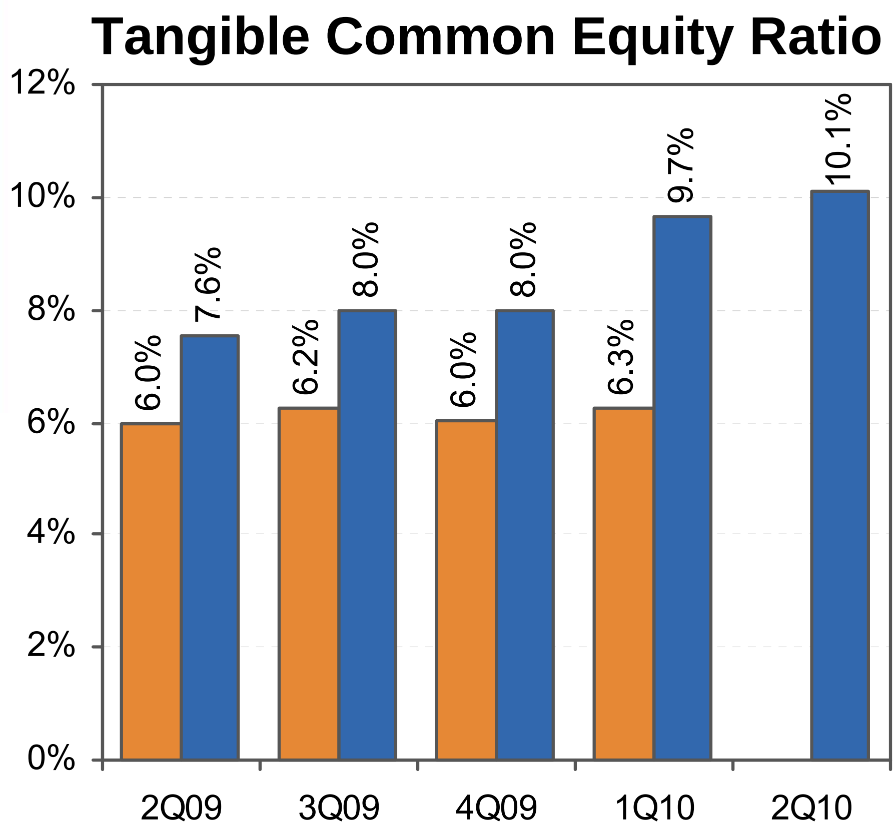
By Project Type

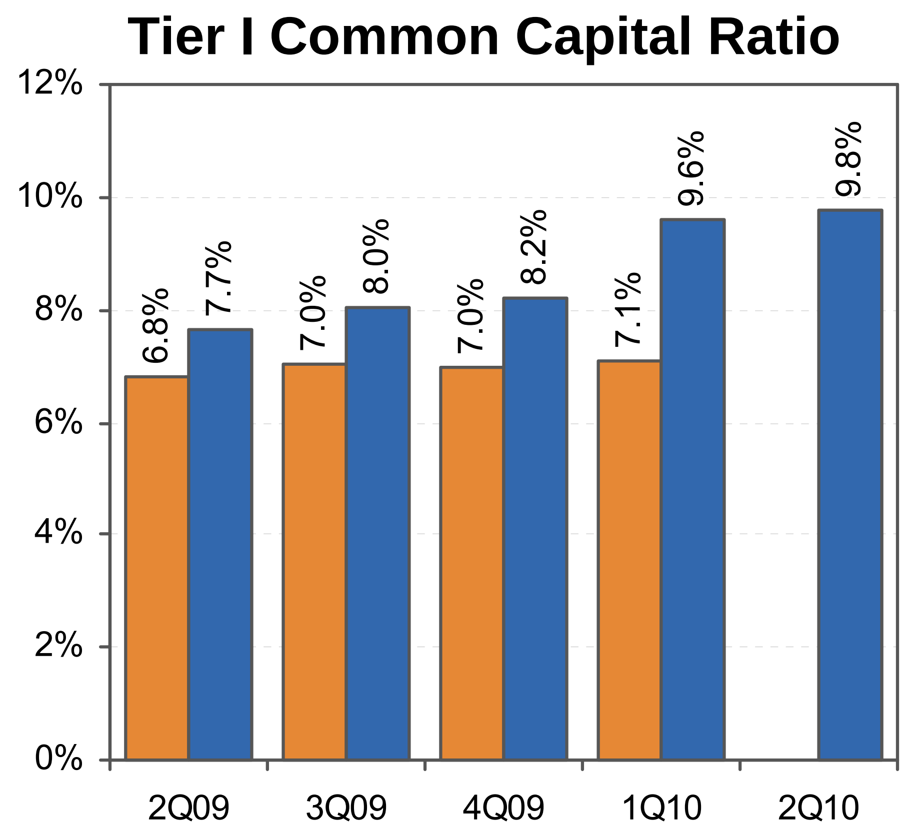


- Charge-offs declined in almost every market and every project type as values continue to stabilize or improve
- Nonaccrual and watch list loans declined
- Expect variability in charge-offs with a general downward trend

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

Strong Capital Ratios





Peer Median   Comerica

Source: SNL Financial
Peer Group: BBT, FITB, HBAN, KEY, MI, MTB, PNC, RF, STI, USB, ZION
See Supplemental Financial Data slides for reconcilements of non-GAAP financial measures

Financial Reform[1]

Overall, relative impact from financial reform will likely be less than other major banks

Key Changes	Risks	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
TAG Extension - Provide unlimited deposit insurance on noninterest-bearing accounts from 12/31/10 to 12/31/12	Assuming same assessment rate as current program applied to current deposit levels, annual cost estimated at $14 million[2]	Could provide impetus for additional deposit generation
Deposit Insurance – Changes definition of assessment base, increases fund's minimum reserve ratio & permanently increases insurable level	Assuming current assessment rate with new assessment base, annual FDIC fee increase estimated at $17 million[2]	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 ($40 million annual revenue[2]) and interest rate ($10 million annual revenue[2]) derivatives business
Interchange Fees - Limits debit card transaction processing fees that card issuers can charge merchants	Potential reduction in debit card PIN ($7 million annual revenue[2]) and signature-based ($31 million annual revenue[2]) interchange fees	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)	$500 million of Trust Preferreds adds 82 bps to CMA's Tier 1 Capital ratio (as of 6/30/10)	Elimination of Trust Preferreds as Tier 1 Capital does not create a capital need for CMA and could reduce expensive funding if redeemed

[1]Dodd-Frank Wall Street Reform and Consumer Protection Act; [2]Based on 2010 full-year estimates

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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2010 Full-Year Outlook[1]

Expectations based on an uncertain pace of economic recovery

- **Loans stable 6/30/10 compared to 12/31/10**
  - Loan demand lags economic recovery
  - Investment securities portfolio (excluding Auction-Rate Securities) ~$6.5B
- **Net interest margin between 3.20% and 3.30%**[2]
  - Excess liquidity to remain at a similar level to June 30, 2010 (~$3.3B)
  - Continued improvement from loan pricing and lower funding costs compared to 2009
  - Based on no increase in the Federal Funds rate
- **Net credit-related charge-offs between $600MM and $650MM**
  - Provision for credit losses to be less than net credit-related charge-offs
- **Noninterest income, low to mid single-digit decline**[2], excluding $243MM of 2009 net securities gains
  - Includes ~$5MM negative impact in second half of 2010 from implementation of Reg E
  - Market and economic impact on fee income
- **Noninterest expenses, low single-digit decline**[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 ~$60MM in annual tax benefits, partially offset by ~$5MM in state adjustments

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

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Appendix

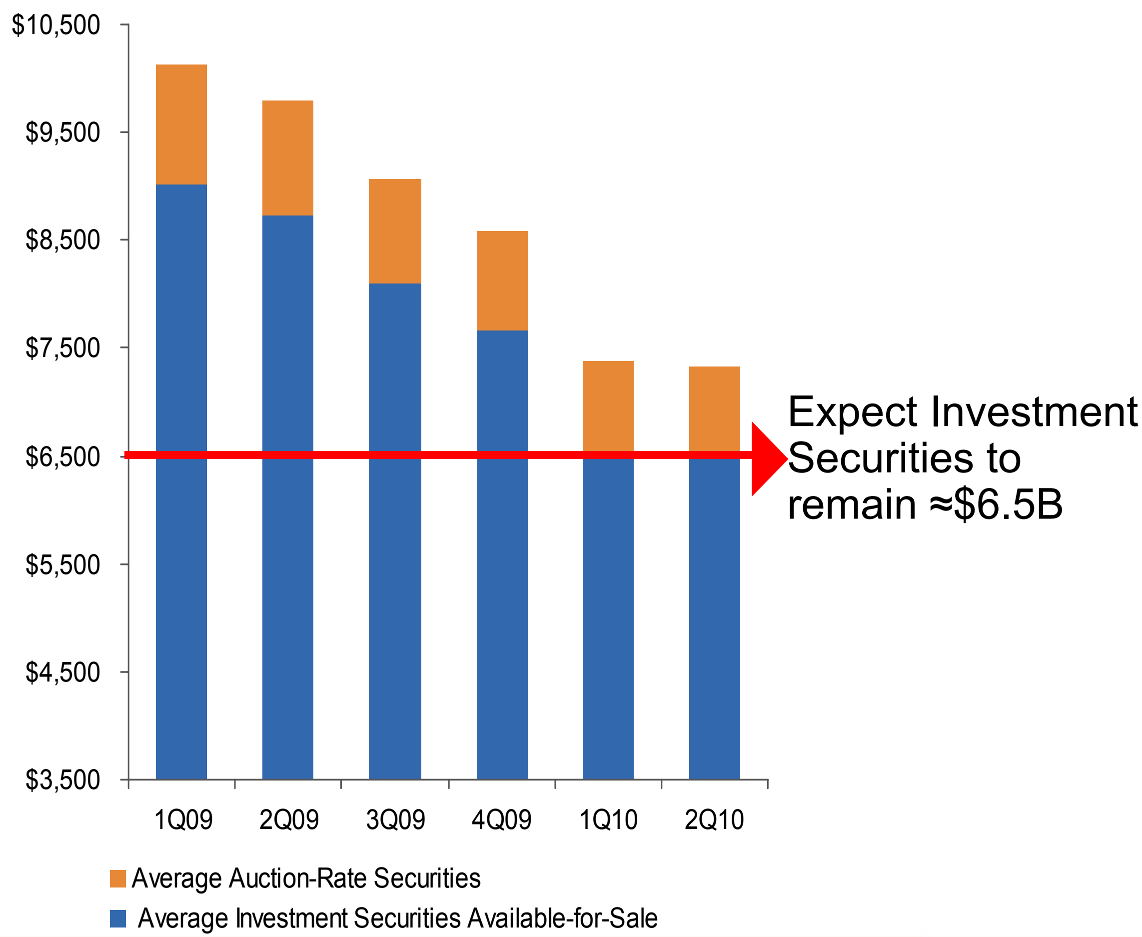
Business and Market Segment Contributions to Net Income

	YTD10 2Q10	YTD09 2Q09
Business Bank	$223	$62
Retail Bank	(10)	(26)
Wealth & Institutional Management	16	28
Finance	(116)	(42)
Other[1]	9	5
TOTAL	**$122**	**$27**

	YTD10 2Q10	YTD09 2Q09
Midwest	$82	$30
Western	61	(14)
Texas	40	19
Florida	(8)	(14)
Other Markets	24	28
International	30	15
Finance and Other[2]	(107)	(37)
TOTAL	**$122**	**$27**

$ 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

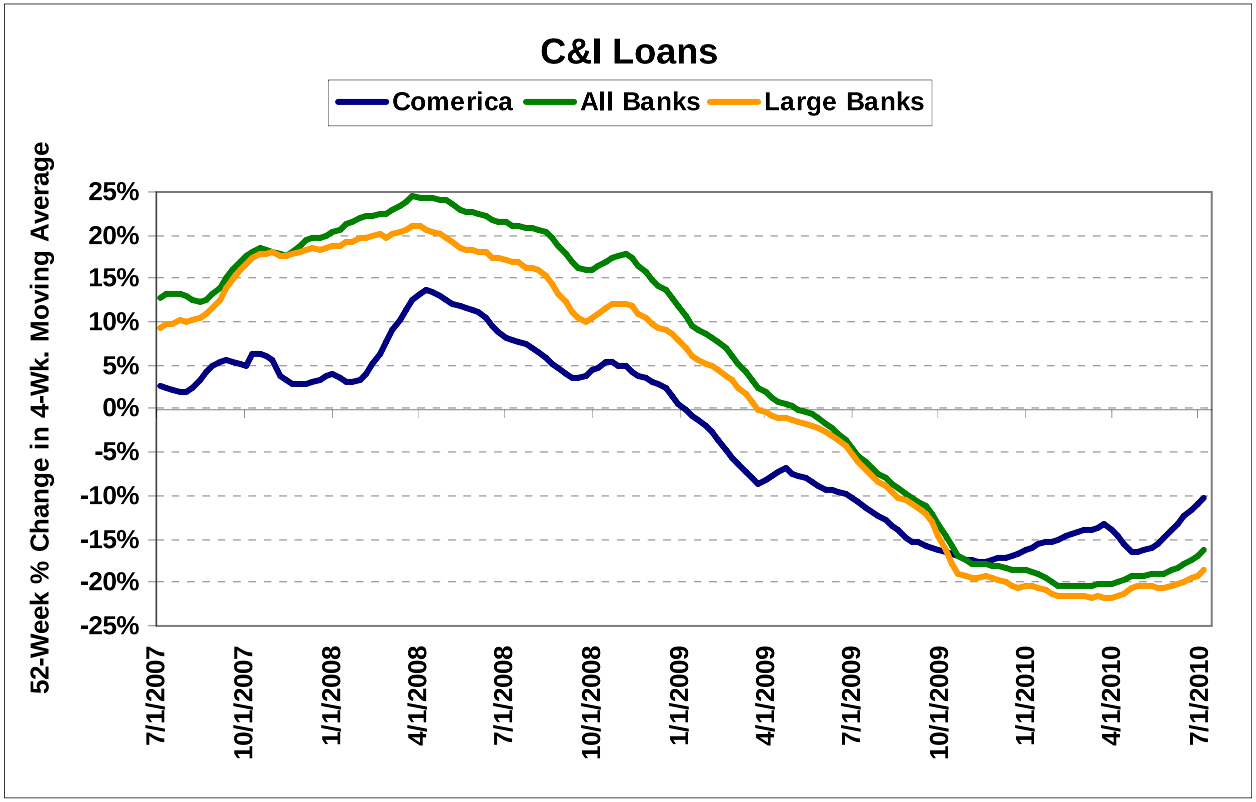
Investment Securities Portfolio



- **Consists primarily of AAA mortgage-backed Freddie Mac and Fannie Mae government agency securities**
  - Net unrealized pre-tax gain $187MM as of 6/30/10
  - Average life of 3.8 years
- **Repurchased customers' Auction-Rate Securities in 4Q08**
  - Cumulative redemptions and sales of $574MM (2Q10 $167MM)
  - Cumulative gains on redemptions and sales of $26MM (2Q10 $5MM)

$ in millions (MM)

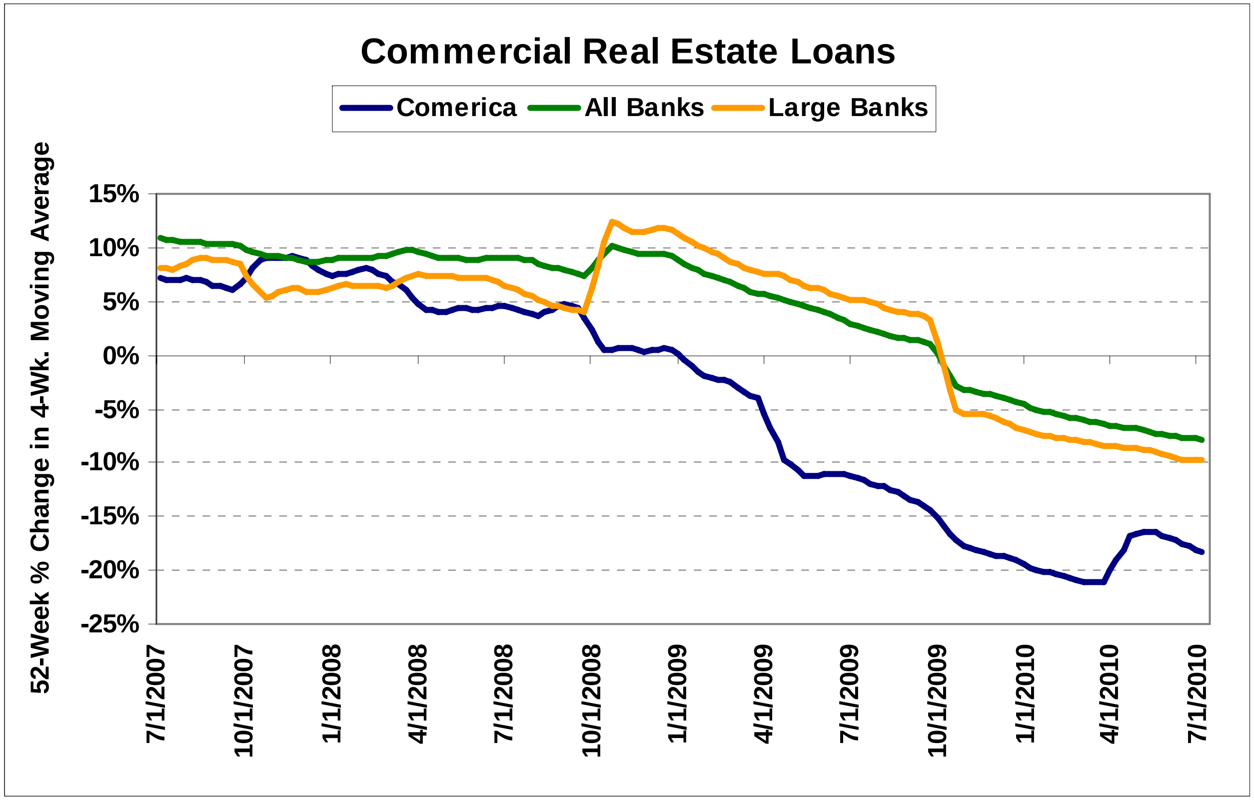
Loan Growth Post-Recession



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 7/15/10

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 7/15/10

Loans By Geographic Market

	2Q10	1Q10	2Q09
Midwest	$15.0	$15.3	$17.4
Western	12.8	13.0	14.7
Texas	6.4	6.7	7.5
Florida	1.6	1.6	1.8
Other Markets	3.3	3.1	4.2
International	1.6	1.6	2.0
TOTAL	**$40.7**	**$41.3**	**$47.6**

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

	2Q10	1Q10	2Q09
Middle Market	$12.7	$12.7	$14.7
Commercial Real Estate	5.0	5.4	6.2
Global Corporate Banking	4.6	4.9	6.4
National Dealer Services	3.4	3.2	3.6
Specialty Businesses[1]	4.8	4.7	5.8
SUBTOTAL – BUSINESS BANK	**$30.5**	**$30.9**	**$36.7**
Small Business Banking	3.6	3.7	4.0
Personal Banking	1.8	1.9	2.1
SUBTOTAL – RETAIL BANK	**$5.4**	**$5.6**	**$6.1**
Private Banking	4.8	4.8	4.8
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$4.8**	**$4.8**	**$4.8**
TOTAL	**$40.7**	**$41.3**	**$47.6**

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

Second Quarter 2010 Average Loans Detail

	Midwest	Western	Texas	Florida	Other Markets	Int'l	TOTAL
Middle Market	$5.9	$4.0	$1.6	$0.2	$1.0	$0.0	$12.7
Commercial Real Estate	1.0	1.7	1.4	0.4	0.5	0.0	5.0
Global Corporate Banking	1.3	0.9	0.3	0.0	0.5	1.6	4.6
National Dealer Services	0.6	2.1	0.2	0.3	0.2	0.0	3.4
Specialty Businesses[1]	0.9	1.5	1.4	0.0	1.0	0.0	4.8
SUBTOTAL – BUSINESS BANK	**$9.7**	**$10.2**	**$4.9**	**$0.9**	**$3.2**	**$1.6**	**$30.5**
Small Business Banking	1.9	0.8	0.9	0.0	0.0	0.0	3.6
Personal Banking	1.5	0.1	0.1	0.0	0.1	0.0	1.8
SUBTOTAL – RETAIL BANK	**$3.4**	**$0.9**	**$1.0**	**$0.0**	**$0.1**	**$0.0**	**$5.4**
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	**$15.0**	**$12.8**	**$6.4**	**$1.6**	**$3.3**	**$1.6**	**$40.7**

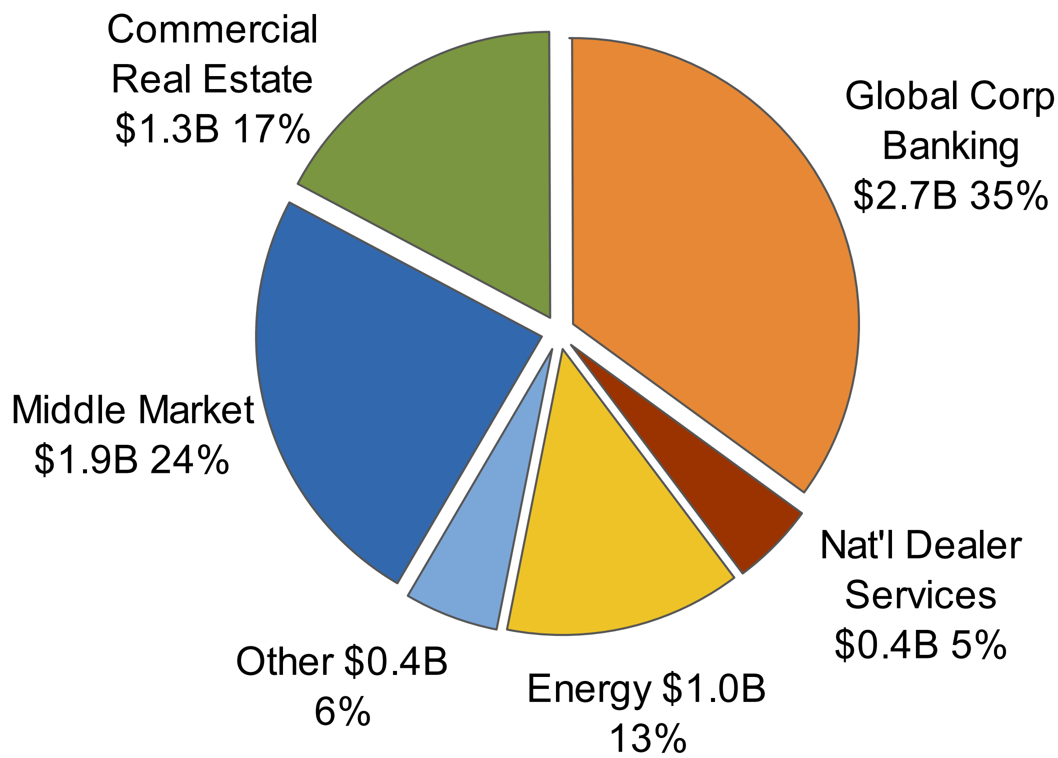
$ in billions; geography based on office of origination.

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

Shared National Credit Relationships

- Outstandings declined $4.1B from 12/31/08
- Approx. 940 borrowers
- Industry diversification mirrors total loan book
- Majority of relationships include ancillary business
- Comerica is agent for approximately 16.5%
- Adhere to same credit underwriting standards as rest of loan book
- Credit quality mirrors total portfolio

June 30, 2010: $7.7 billion



Shared National Credit (SNC): Facilities greater than $20 million shared by three or more federally supervised financial institutions which are reviewed by regulatory authorities at the agent bank level.
Period-end outstandings as of June 30, 2010

Comerica Bank

Automotive Manufacturer Portfolio

Outstandings[1]	**12/05**	**12/06**	**12/07**	**12/08**	**12/09**	**5/10**
Domestic Ownership	$2.0	$1.7	$1.4	$1.2	$0.7	$0.7
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**	**$0.9**

down 67%

	FY07	**FY08**	**FY09**	**YTD10**
Net Charge-offs/ (recovery)[2]	$(2.2)	$5.5	$55.2	$7.2
Nonaccrual Loans[3]	$16	$16	$28	$25

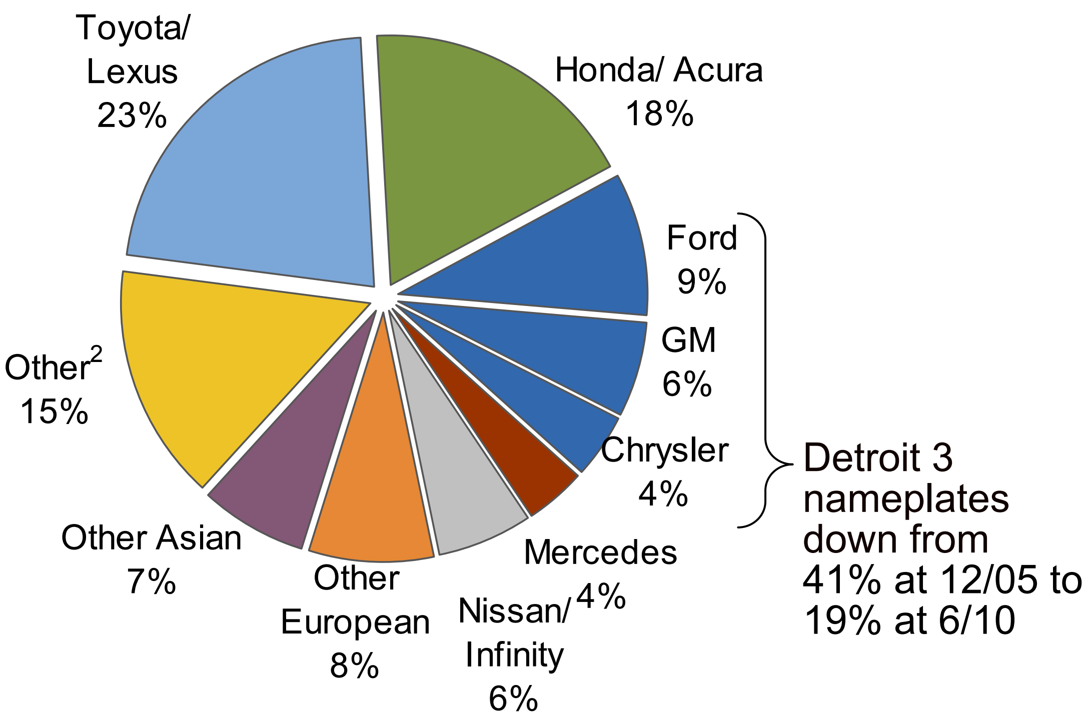
[1]Period-end in $billions
[2]$ in millions
[3]Period-end in $millions
Portfolio includes OEM (Original Equipment Manufacturer), Tier One and Tier Two suppliers with greater than 50% revenue associated with auto manufacturing

ComericA Bank

Diversified National Dealer Services

2Q10 Average Loans Outstanding: $3.3 billion

Franchise Distribution[1]



Geographic Dispersion

- Western 62%
- Midwest 18%
- Florida 8%
- Texas 6%
- 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 up $79 million from 1Q10
- Average loan outstandings down $291 million from 2Q09

[1] Franchise distribution based on June 30, 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)

Credit Quality Improved

	2Q10	1Q10	4Q09	3Q09
Net credit-related charge-offs	$146	$173	$225	$239
to average total loans	1.44%	1.68%	2.09%	2.14%
Provision for Credit Losses	$126	$182	$259	$313
Allowance for Credit Losses	$1,011	$1,031	$1,022	$988
Allowance for loan losses to total loans	2.38%	2.42%	2.34%	2.19%
Allowance for loan losses to nonperforming loans	86%	85%	83%	80%

- Net credit-related charge-offs declined $27 million; the fourth consecutive quarter of decline
- Provision for credit losses decreased by $56 million
- Allowance for loan losses to nonperforming loans increased

$ in millions

Credit Quality Improved

	2Q10	1Q10	4Q09	3Q09
Nonperforming assets	$1,214	$1,251	$1,292	$1,305
to total loans and foreclosed property	2.98%	3.06%	3.06%	2.99%
Nonperforming assets inflow[1]	$199	$245	$266	$361
Foreclosed property	$93	$89	$111	$109
Loans past due 90 days or more and still accruing	$115	$83	$101	$161
Total Watch list loans[2]	$6,651	$7,502	$7,730	$8,250

- Nonperforming assets declined by $37 million
- Inflow to nonaccrual slowed by $46 million; fourth consecutive quarter of declining inflow
- Watch list loans[1] decreased $851 million, third consecutive quarter of decline
- Foreclosed property remained relatively stable at $93 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 by Line of Business

	2Q10	1Q10	4Q09	3Q09	2Q09
Commercial Real Estate	$36	$86	$62	$91	$108
Middle Market	71[1]	39	76	64	52
Small Business Banking	16	20	22	25	23
Wealth & Institutional Management	11	10	12	10	8
Specialty Businesses[2]	4	10	18	18	33
Personal Banking	6	6	8	8	6
Global Corporate Banking	2	2	26	23	17
TOTAL	**$146**	**$173**	**$224**	**$239**	**$248**
Provision for loan losses	$126	$175	$256	$311	$312

$ in millions;

[1] Includes $26MM related to a Middle Market/National group that focused on higher levered relationships

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

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Net Loan Charge-offs by Market

	2Q10	1Q10	4Q09	3Q09	2Q09
Midwest	$51	$55	$97	$102	$99
Western	47	64	85	95	70
Texas	8	25	13	22	11
Florida	7	10	4	9	23
Other Markets/ International[1]	33[2]	19	25	11	45
TOTAL	**$146**	**$173**	**$224**	**$239**	**$248**
Provision for loan losses	$126	$175	$256	$311	$312

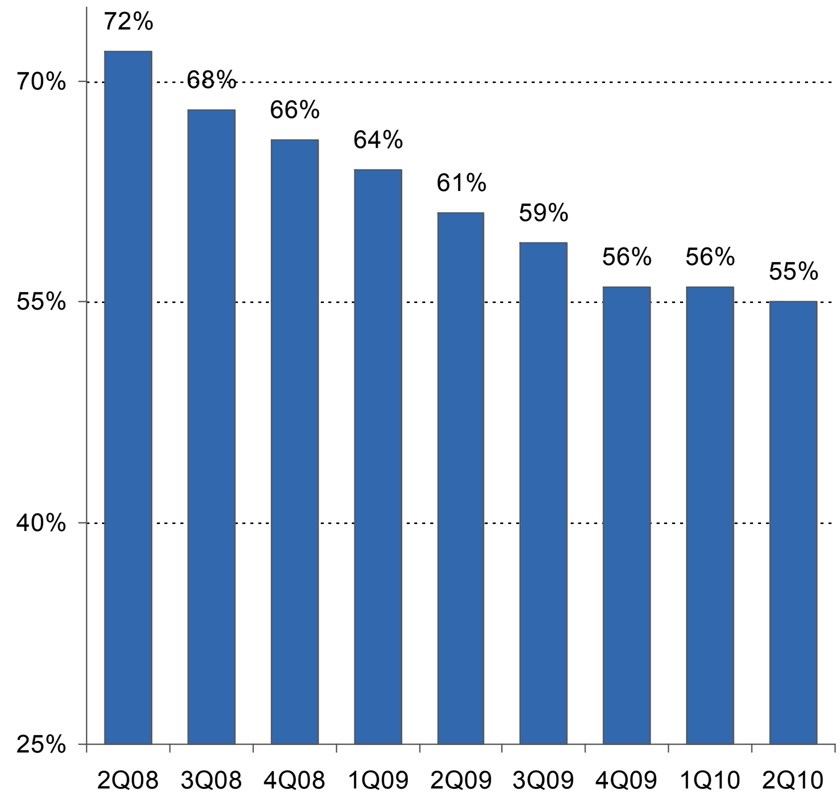
$ in millions
Geography based on office of origination; Midwest: MI, OH, IL; Western: CA, AZ, NV, CO, WA;
[1]Other Markets include markets not separately identified above in addition to businesses with a national perspective
[2] Includes $26MM related to a Middle Market/National group that focused on higher levered relationships

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 $2MM	$245	994
$2–$5MM	203	65
$2–$5MM	222	32
$10–$25MM	358	24
Over $25MM	70	2
Total	$1,098	1,117

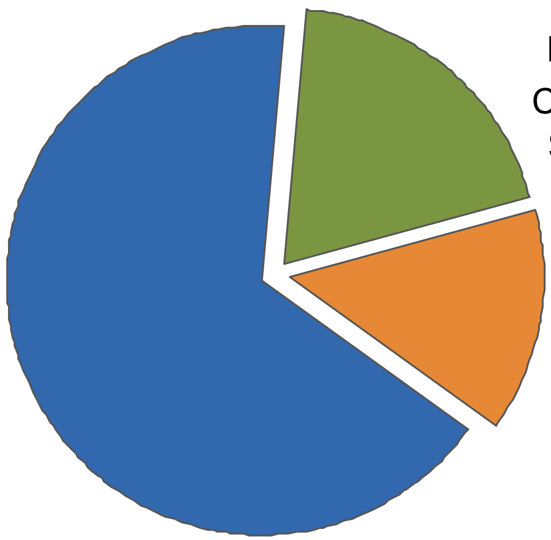
Carrying Value of Nonaccrual Loans as % of Contractual Value



Period-end balances in $ millions (MM) as of June 30, 2010

Commercial Real Estate Loan Portfolio

2Q10: $13.4 billion



Commercial Real Estate Line of Business:

- Nonaccrual loans of $528MM, a $103MM reduction from 1Q10
- Loans over $2mm transferred to nonaccrual totaled $33MM ($129MM in 1Q10, $64MM in 4Q09)
- Net loan charge-offs of $36MM, a $50MM decrease from 1Q10

2Q10 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	$175	$26	$35	$58	$24	**$318**
Land Development	96	20	86	12	30	**244**
Total Residential	271	46	121	70	54	**562**
Other CRE:						
Multi-family	189	-	245	107	123	**664**
Retail	158	71	333	48	30	**640**
Multi-use	114	34	10	24	10	**192**
Office	79	5	61	14	20	**179**
Commercial	1	15	42	-	-	**58**
Land Development	8	9	2	-	-	**19**
Other	29	-	-	-	2	**31**
TOTAL	**$849**	**$180**	**$814**	**$263**	**$239**	**$2,345**

June 30, 2010 period-end $ in millions; Western: CA, AZ, NV

Commercial Mortgage Loans

Commercial Real Estate Line of Business by Location of Property

	Western	Michigan	Texas	Florida	Other Markets	TOTAL
Residential:						
Single Family	$15	$3	$16	$10	$39	**$83**
Land Carry	52	52	28	40	11	**183**
Total Residential	67	55	44	50	50	**266**
Other CRE:						
Multi-family	54	65	159	126	63	**467**
Retail	138	86	1	24	87	**336**
Land Carry	110	64	12	13	15	**214**
Multi-use	105	-	26	-	76	**207**
Office	122	57	47	11	21	**258**
Commercial	61	34	13	-	27	**135**
Other	16	11	8	-	53	**88**
TOTAL	**$673**	**$372**	**$310**	**$224**	**$392**	**$1,971**

June 30, 2010 period-end $ in millions; Western: CA, AZ, NV

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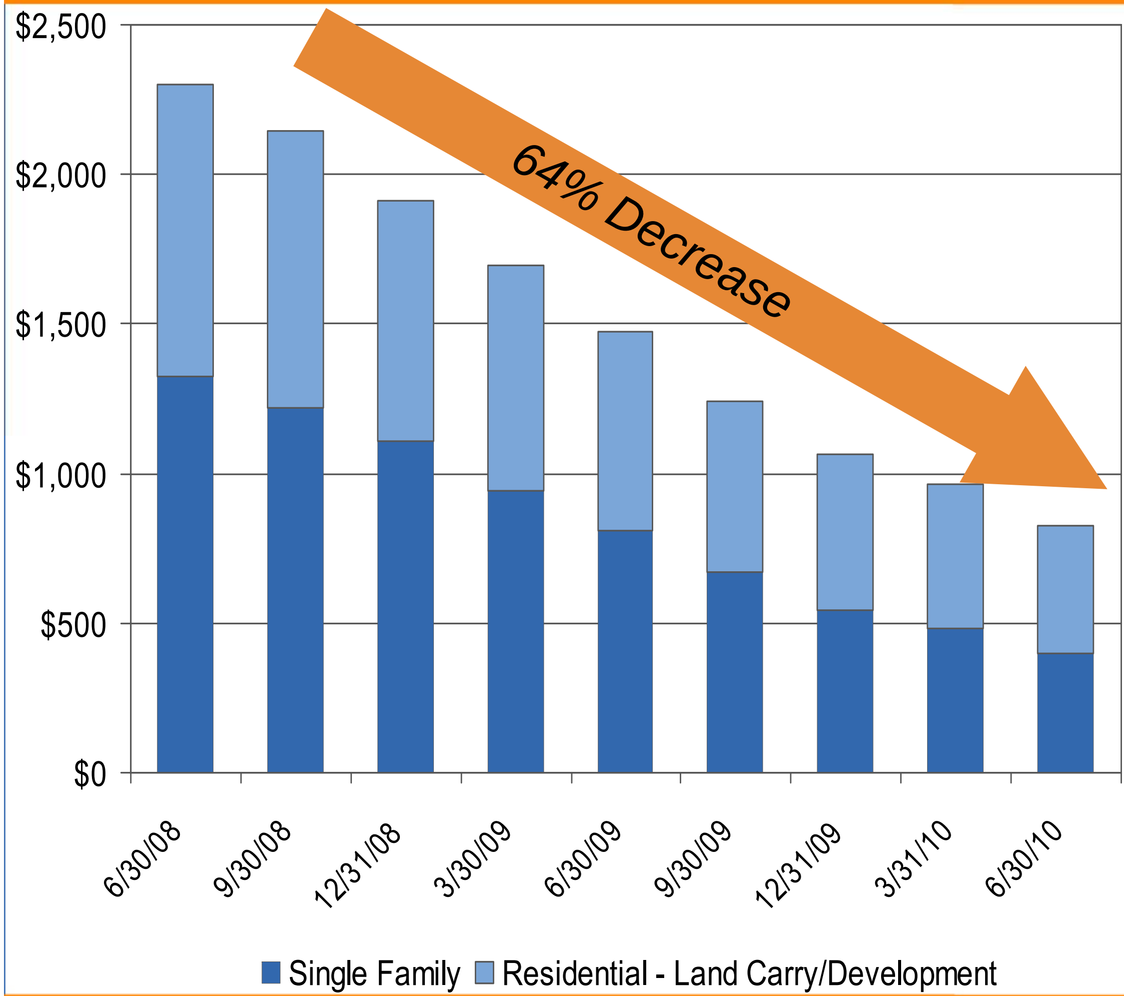
Residential Real Estate Development



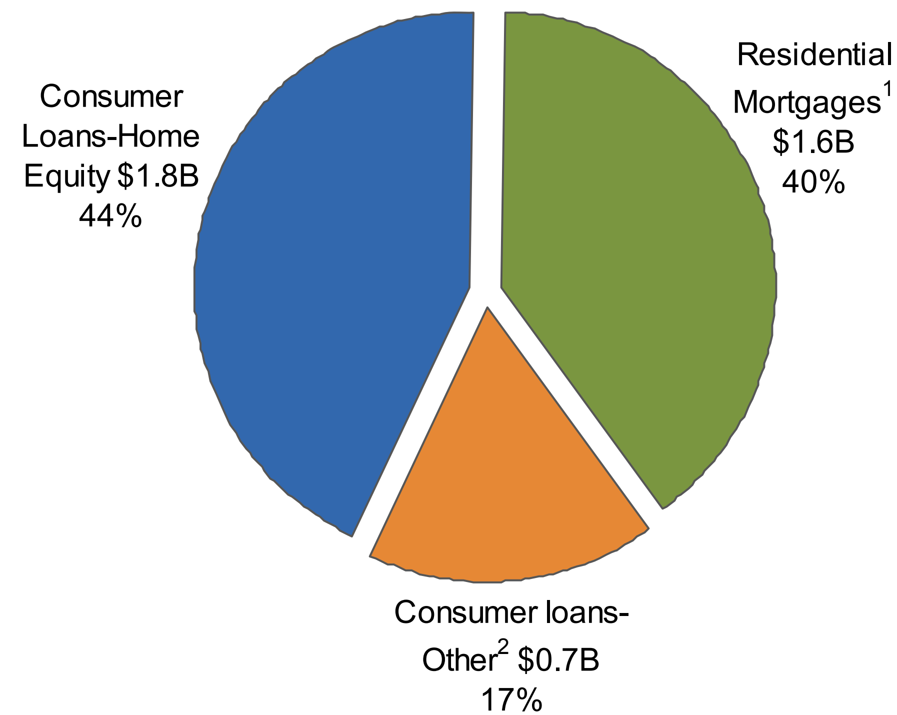
- Reduced Residential Real Estate Development exposure by $1.5B since 6/30/08 to $828MM at 6/30/10
- Geographic breakdown:
  - Western 41%
  - Texas 20%
  - Florida 15%
  - Michigan 12%
  - Other 12%
- Reduced Western Market Local Residential Real Estate Developer Portfolio to $158MM at 6/30/10 from $932MM at 12/31/07

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

Consumer Loan Portfolio

- 10% of total outstandings
- No sub-prime mortgage programs
- Self-originated & relationship oriented
- Net loan charge-offs of $13MM

2Q10: $4.1 billion



2Q10 averages in $billions

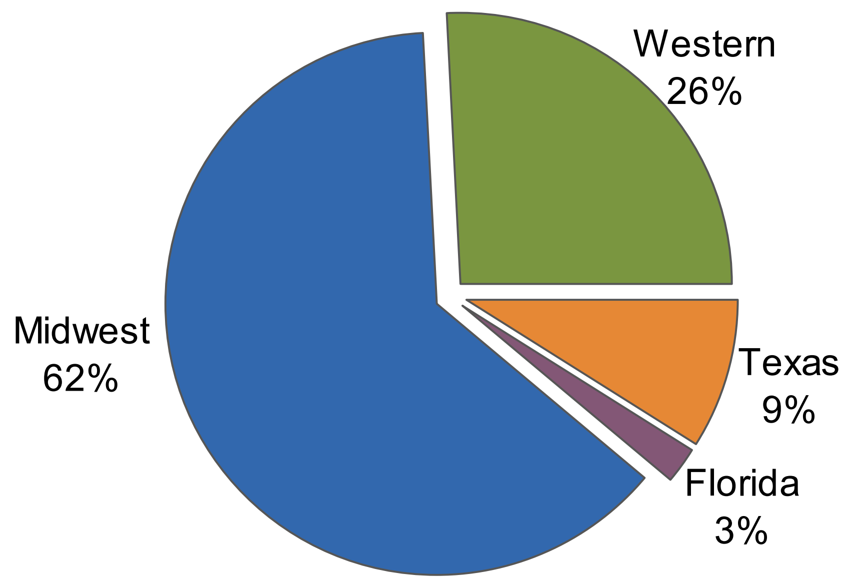
[1] Residential mortgages on the balance sheet are primarily associated with Private Banking customers. Residential mortgages originated through the banking centers are typically sold to a third party.

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

Home Equity Portfolio

- 85% home equity lines and 15% home equity loans[1]
- Avg. FICO score of 752 at origination[1]
- 86% have CLTV ≤ 80%[1] at origination
- Average loan vintage is 4.86 years[1]

2Q10: $1.8 billion
Geographic Breakdown



2Q10 averages in $billions
Geography based on office of origination
[1]Data on loans booked through the Consumer Loan Center which encompasses about 86% of the Home Equity Lines and Loans

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Core Deposits By Geographic Market

	2Q10	1Q10	2Q09
Midwest	$17.9	$16.9	$17.0
Western	12.0	11.9	10.7
Texas	5.3	5.0	4.5
Florida	0.4	0.4	0.3
Other Markets	2.2	1.9	1.6
International	1.0	1.0	0.7
TOTAL	**$38.8**	**$37.1**	**$34.9**

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 (2Q10 $0.4B; 1Q10 $0.5B; 2Q09 $0.7B) and Finance/Other with Inst. & Retail Brokered CDs of $0.3B in 2Q10; $0.9B in 1Q10, and $5.1B in 2Q09

Line of Business Deposits

	2Q10	1Q10	2Q09
Middle Market	$4.6	$4.7	$4.1
Commercial Real Estate	0.9	1.1	0.6
Global Corporate Banking	6.9	6.4	4.9
National Dealer Services	0.2	0.1	0.1
Specialty Businesses[1]	6.5	5.5	5.1
SUBTOTAL – BUSINESS BANK	**$19.1**	**$17.8**	**$14.8**
Small Business Banking	4.0	3.9	3.8
Personal Banking	12.9	12.8	13.9
SUBTOTAL – RETAIL BANK	**$16.9**	**$16.7**	**$17.7**
Private Banking	2.9	2.8	2.6
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$2.9**	**$2.8**	**$2.6**
Finance/Other[2]	0.8	1.3	5.7
TOTAL	**$39.7**	**$38.6**	**$40.8**

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: 2Q10 - $0.3B; 1Q10 - $0.9B; 2Q09 - $5.1B

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Second Quarter 2010 Average Deposits Detail

	Midwest	Western	Texas	Florida	Other Markets	Int'l	TOTAL
Middle Market	$1.0	$3.0	$0.5	$0.0	$0.1	$--	**$4.6**
Commercial Real Estate	0.2	0.5	0.1	0.0	0.1	--	**0.9**
Global Corporate Banking	3.5	0.4	1.0	0.1	0.8	1.1	**6.9**
National Dealer Services	0.1	0.1	0.0	0.0	0.0	--	**0.2**
Specialty Businesses[1]	0.6	4.2	0.6	0.1	1.0	--	**6.5**
SUBTOTAL – BUSINESS BANK	**$5.4**	**$8.2**	**$2.2**	**$0.2**	**$2.0**	**$1.1**	**$19.1**
Small Business Banking	1.9	1.0	1.1	--	--	--	**4.0**
Personal Banking	10.0	1.1	1.7	--	0.1	--	**12.9**
SUBTOTAL – RETAIL BANK	**$11.9**	**$2.1**	**$2.8**	**$--**	**$0.1**	**$--**	**$16.9**
Private Banking	0.7	1.7	0.3	0.2	0.0	--	**2.9**
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$0.7**	**$1.7**	**$0.3**	**$0.2**	**$0.0**	**$--**	**$2.9**
Finance/Other[2]	0.8	--	--	--	--	--	**0.8**
TOTAL	**$18.8**	**$12.0**	**$5.3**	**$0.4**	**$2.1**	**$1.1**	**$39.7**

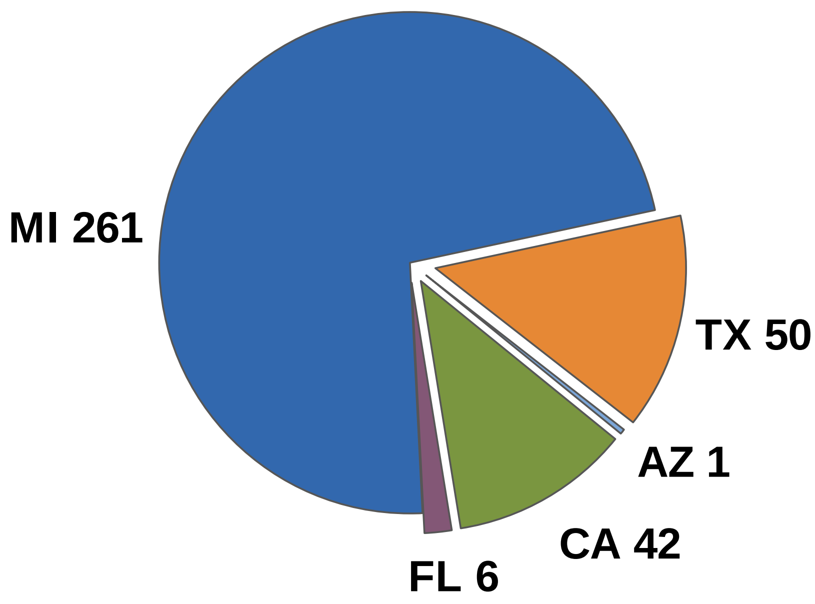
$ in billions

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

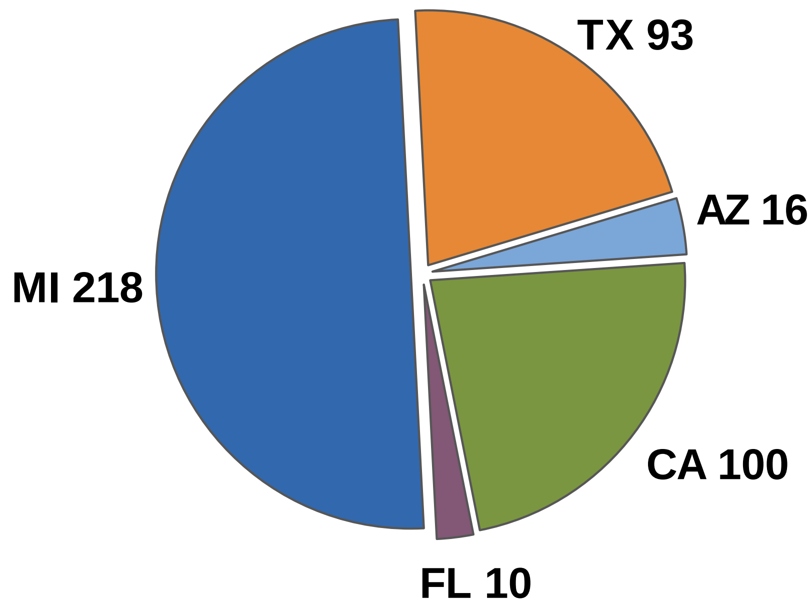
[2] Finance/Other includes $0.3B in Inst. and Retail Brokered CD's; included in Finance Division segment

Banking Center Network

December 2003
360 Banking Centers



June 30, 2010
437 Banking Centers



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Banking Center Network

	New Banking Centers						
	2005	2006	2007	2008	2009	6/30/10 Network	*New Planned for 2010*
California	8	12	13	14	2	**100**	6
Arizona	2	2	3	4	4	**16**	1
Texas	7	7	12	9	4	**93**	5
Florida	0	3	0	1	0	**10**	1
Michigan	1	1	2	0	0	**218**	0
Total	**18**	**25**	**30**	**28**	**10**	**437**	**13**

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1Q10 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:
  - 1Q10 cash dividend of $24 million or $0.15 per share
  - 1Q10 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 in 1Q10
- 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

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-	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 7/13/2010
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)

	6/30/10	3/31/10	12/31/09	9/30/09	6/30/09
Total Regulatory Capital [2]	$9,003	$9,062	$10,468	$10,638	$10,722
Tier 1 capital[1,2]	$6,371	$6,311	$7,704	$7,735	$7,774
Less: Fixed rate cumulative perpetual preferred stock	--	--	2,151	2,145	2,140
Less: Trust preferred securities	495	495	495	495	495
Tier 1 common capital[2]	5,876	5,816	5,058	5,095	5,139
Risk-weighted assets[1,2]	60,037	60,792	61,815	63,355	67,124
Tier 1 common capital ratio [2]	***9.79%***	***9.57%***	***8.18%***	***8.04%***	***7.66%***
Total shareholders' equity	$5,792	$5,668	$7,029	$7,035	$7,093
Less: Fixed rate cumulative perpetual preferred stock	--	--	2,151	2,145	2,140
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	6	7	8	8	10
Tangible common equity	$5,636	$5,511	$4,720	$4,732	$4,793
Total assets	$55,885	$57,106	$59,249	$59,590	$63,630
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	6	7	8	8	10
Tangible assets	$55,729	$56,949	$59,091	$59,432	$63,470
Tangible common equity ratio	***10.11%***	***9.68%***	***7.99%***	***7.96%***	***7.55%***

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 and used by investors, regulators, 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] June 30, 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)

	2Q10	1Q10	4Q09	3Q09	2Q09
Net interest income (FTE)	$424	$ 416	$ 398	$ 387	$ 404
Less: Interest earned on excess liquidity[1]	2	2	1	2	1
Net interest income (FTE), excluding excess liquidity	$422	$ 414	$ 397	$ 385	$ 403
Average earnings assets	$51,835	$52,941	$53,953	$57,513	$59,522
Less: Average net unrealized gains on investment securities available-for-sale	80	62	107	102	239
Average earnings assets for net interest margin (FTE)	$51,755	$52,879	$53,846	$57,411	$59,283
Less: Excess liquidity[1]	3,719	4,092	2,453	3,492	1,833
Average earnings assets for net interest margin (FTE), excluding excess liquidity	$48,036	$48,787	$51,393	$53,919	$57,450
Net interest margin (FTE)	3.28%	3.18%	2.94%	2.68%	2.73%
Net interest margin (FTE), excluding excess liquidity	3.51%	3.42%	3.07%	2.84%	2.81%
Impact of excess liquidity on net interest margin (FTE)	(0.23)%	(0.24)%	(0.13)%	(0.16)%	(0.08)%

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.

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