Comerica Incorporated

Third Quarter 2010 Financial Review

October 20, 2010

Comerica Bank

Safe Harbor Statement

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Any statements in this presentation that are not historical facts are forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. Words such as "anticipates," "believes," "feels," "expects," "estimates," "seeks," "strives," "plans," "intends," "outlook," "forecast," "position," "target," "mission," "assume," "achievable," "potential," "strategy," "goal," "aspiration," "outcome," "continue," "remain," "maintain," "trend," "objective" and variations of such words and similar expressions, or future or conditional verbs such as "will," "would," "should," "could," "might," "can," "may" or similar expressions, as they relate to Comerica or its management, are intended to identify forward-looking statements. These forward-looking statements are predicated on the beliefs and assumptions of Comerica's management based on information known to Comerica's management as of the date of this presentation and do not purport to speak as of any other date. Forward-looking statements may include descriptions of plans and objectives of Comerica's management for future or past operations, products or services, and forecasts of Comerica's revenue, earnings or other measures of economic performance, including statements of profitability, business segments and subsidiaries, estimates of credit trends and global stability. Such statements reflect the view of Comerica's management as of this date with respect to future events and are subject to risks and uncertainties. Should one or more of these risks materialize or should underlying beliefs or assumptions prove incorrect, Comerica's actual results could differ materially from those discussed. Factors that could cause or contribute to such differences are further economic downturns, changes in the pace of an economic recovery and related changes in employment levels, changes in real estate values, fuel prices, energy costs or other events that could affect customer income levels or general economic conditions, 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 or regulations 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, "Item 1A. Risk Factors" beginning on page 67 of Comerica's Quarterly Report on Form 10-Q for the quarter ended March 31, 2010 and "Item 1A. Risk Factors" beginning on page 71 of Comerica's Quarterly Report on Form 10-Q for the quarter ended June 30, 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 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

	3Q10	2Q10	3Q09
Net income	$59	$70	$19
Preferred stock dividends to U.S. Treasury	–	–	34
Net income (loss) attributable to common shares	59	69	(16)
Diluted income (loss) per common share	0.33	0.39	(0.10)
Net interest income	404	422	385
Net interest margin	3.23%	3.28%	2.68%
Provision for loan losses	122	126	311
Noninterest income	186	194	315
Noninterest expenses	402	397	399
Tier 1 capital ratio	9.97%[1]	10.64%	12.21%
Tangible common equity ratio[2]	10.39%	10.11%	7.96%

$ in millions, except per share data

[1] Estimated and excludes trust preferred securities, fully redeemed on 10/1/10

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

Third Quarter 2010 Highlights

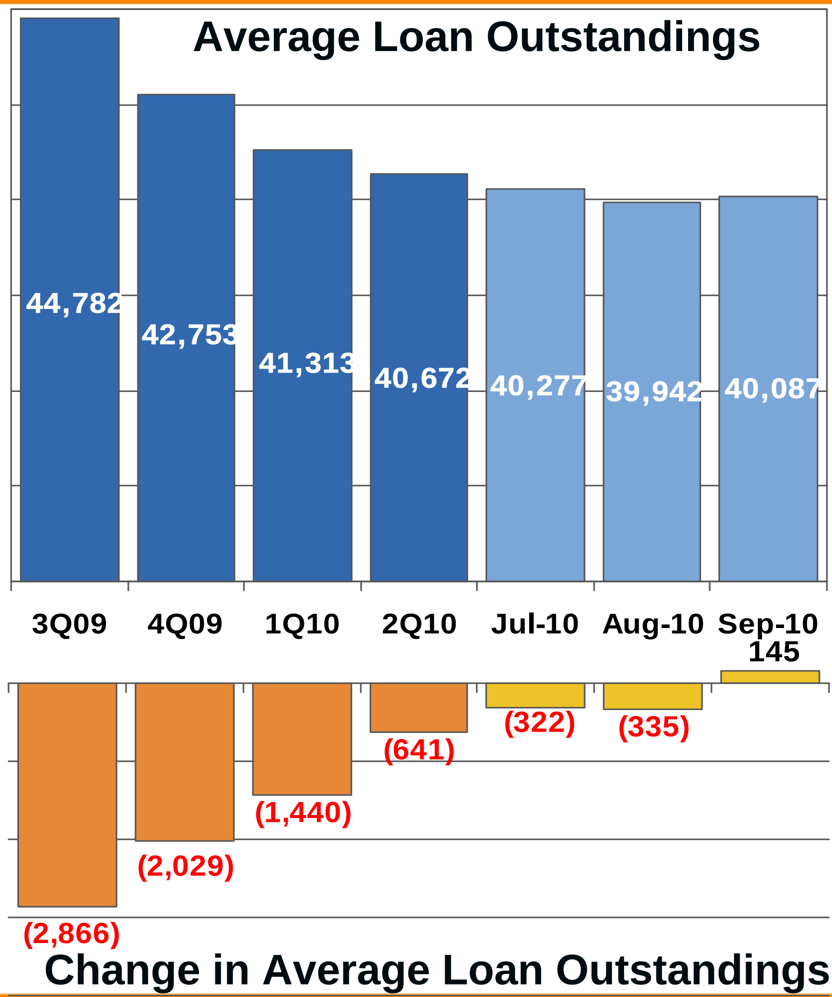
- **Credit quality continued to improve**
  - Net credit related charge-offs declined by $14 million to $132 million
  - Provision for credit losses declined $10 million to $116 million
  - Watch List loans declined $480 million, to $6,171 million[1]
- **Pace of decline of loans continued to slow**
  - Commercial Real Estate line of business accounts for about half of the decline
- **Deposit levels remain strong**
  - Continued growth in most commercial segments offset by declines in Personal and Private Banking
- **Net interest income declined $18 million as the net interest margin decreased to 3.23% and average earning assets declined $1.6 billion**
  - Excluding impact of excess liquidity, net interest margin would have been 3.42%[2]
- **Expenses well controlled**
  - Noninterest expenses were relatively stable
  - 3% reduction in workforce from a year ago
- **Capital ratios remain solid**
  - Tangible common equity ratio[2] of 10.39%
  - Fully redeemed trust preferred securities on October 1, 2010

Analysis of 3Q10 compared to 2Q10

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

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

Loan Decline Slowing



$570MM decline in average loans in 3Q10 compared to 2Q10

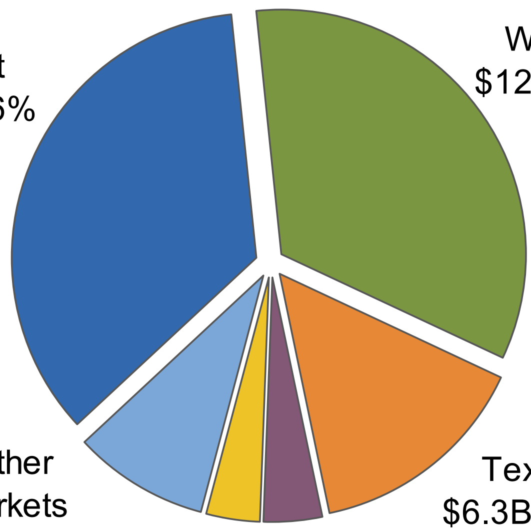
- Decreases in loan outstandings included:
  - Middle Market ($281MM)
  - Commercial Real Estate line of business ($279MM)
  - Global Corporate Banking ($221MM)
- Increases in loan outstandings included:
  - Mortgage Banker Finance $236MM
  - National Dealer Services $158MM
  - Energy $47MM

Average balances in $ millions

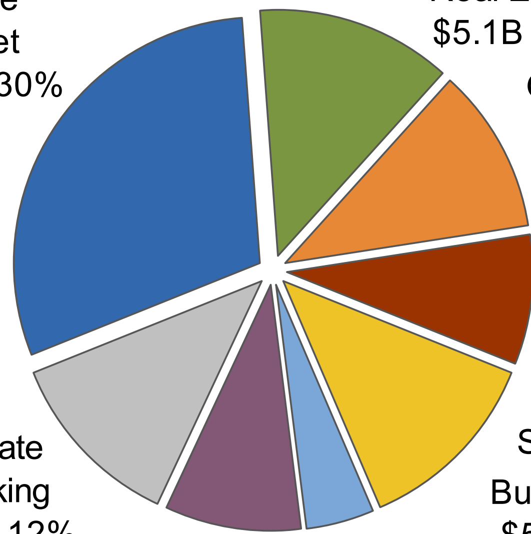
Diverse Loan Portfolio

Average 3Q10: $40.1 billion

By Geographic Market



By Line of Business



[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;

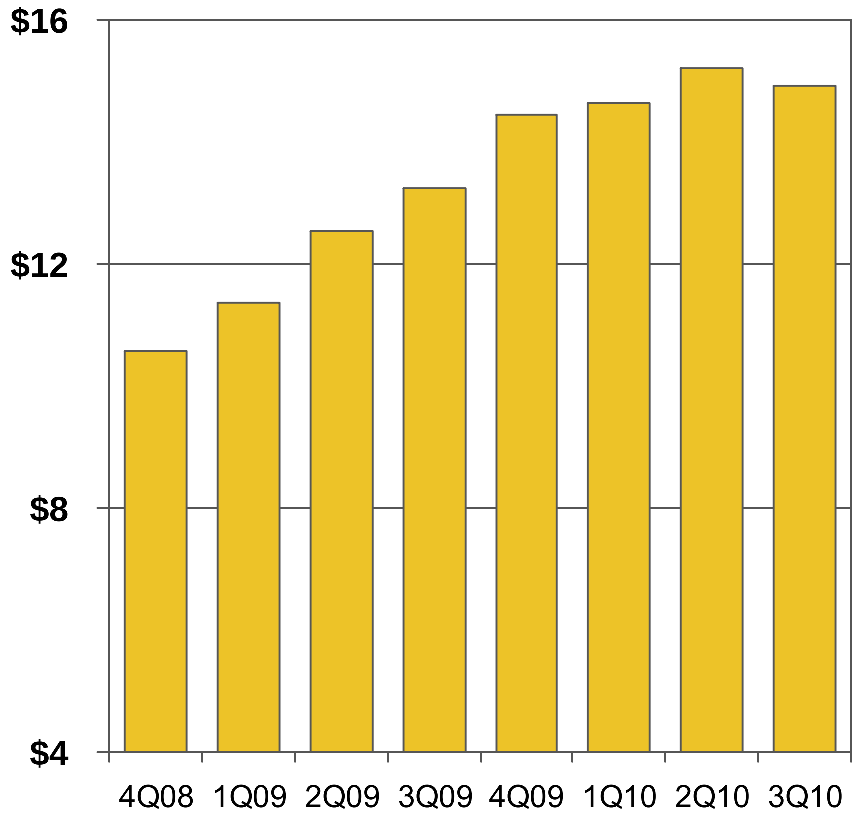
Other Markets include markets not separately identified above in addition to businesses with a national perspective

Core Deposits Remain Strong

Total average core deposits[1] of $38.8B, a $142 million decrease primarily due to:
- Money market and NOW deposits increased $327MM
- Noninterest-bearing deposits decreased $298MM
- Customer CDs decreased $119MM

Total avg. core deposits:
- Increased in:
  - Middle Market $215MM
  - Energy $197MM
  - Small Business $194MM
  - Financial Services Division $128MM
- Decreased in:
  - Global Corporate Banking ($320MM)
  - Private Banking ($312MM)
  - Personal Banking ($152MM)

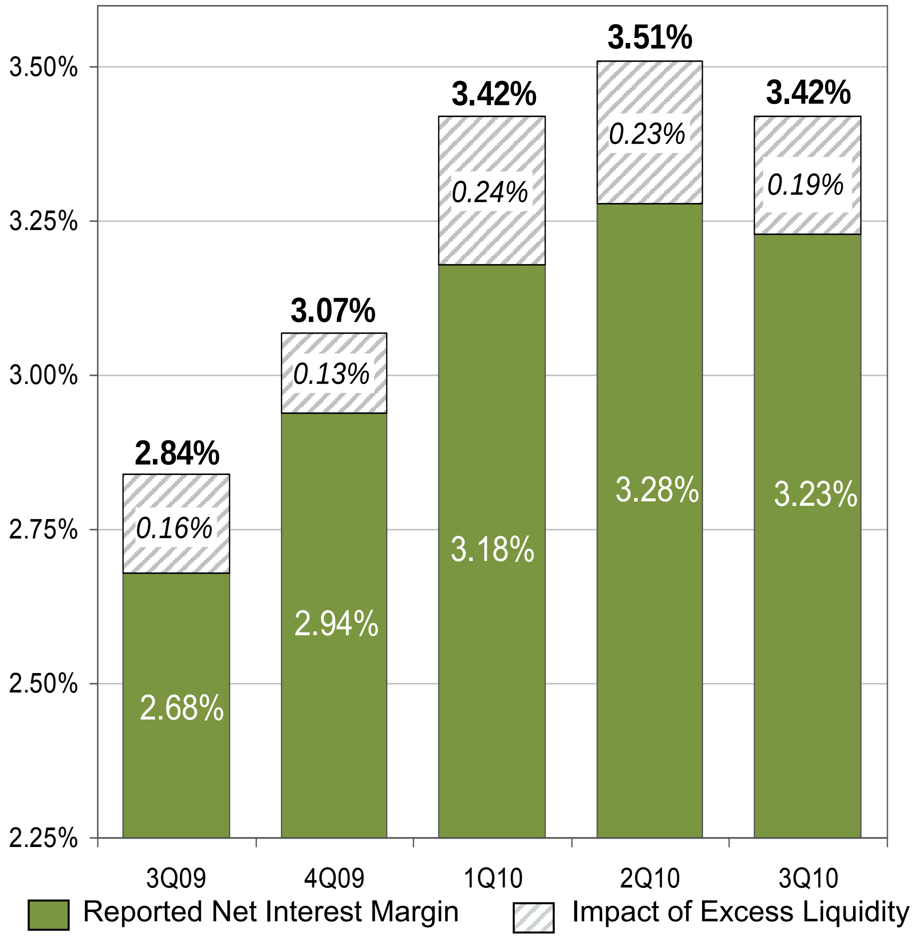
Average Noninterest-Bearing Deposits



$ in billions; 3Q10 vs 2Q10

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

Net Interest Margin



Net interest margin of 3.23% reflected[1]:

- Loan prepayments slowed resulting in lower fees in the margin
- Increased premium amortization as prepayments accelerated on mortgage-backed securities

\+ Decline in excess liquidity

Excess liquidity position[2]:

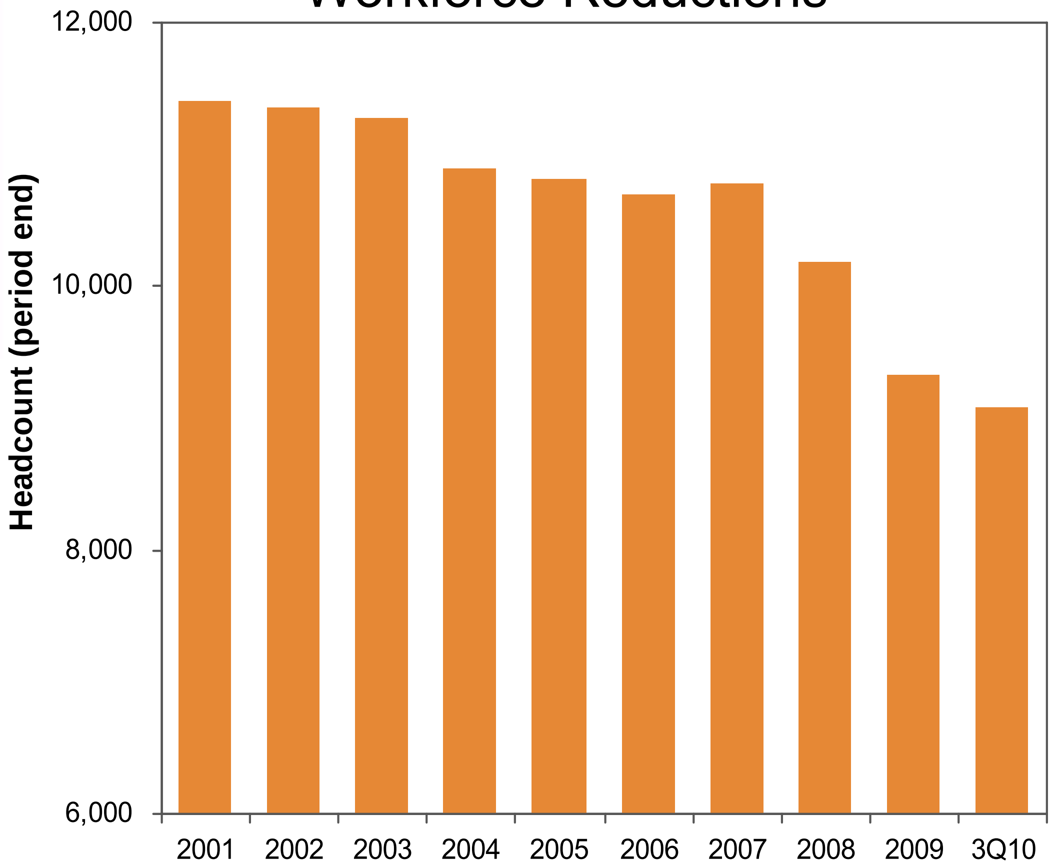
- 3Q10 average $3.0B, down from $3.7B in 2Q10
- 9/30/10 period end $3.0B
- Negative impact on 3Q10 margin was approximately 19 basis points
- Subsequent to quarter end (10/1/10), redeemed all $500MM Trust Preferred

[1]3Q10 vs. 2Q10

[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.

A Leaner, More Efficient Company

Workforce Reductions



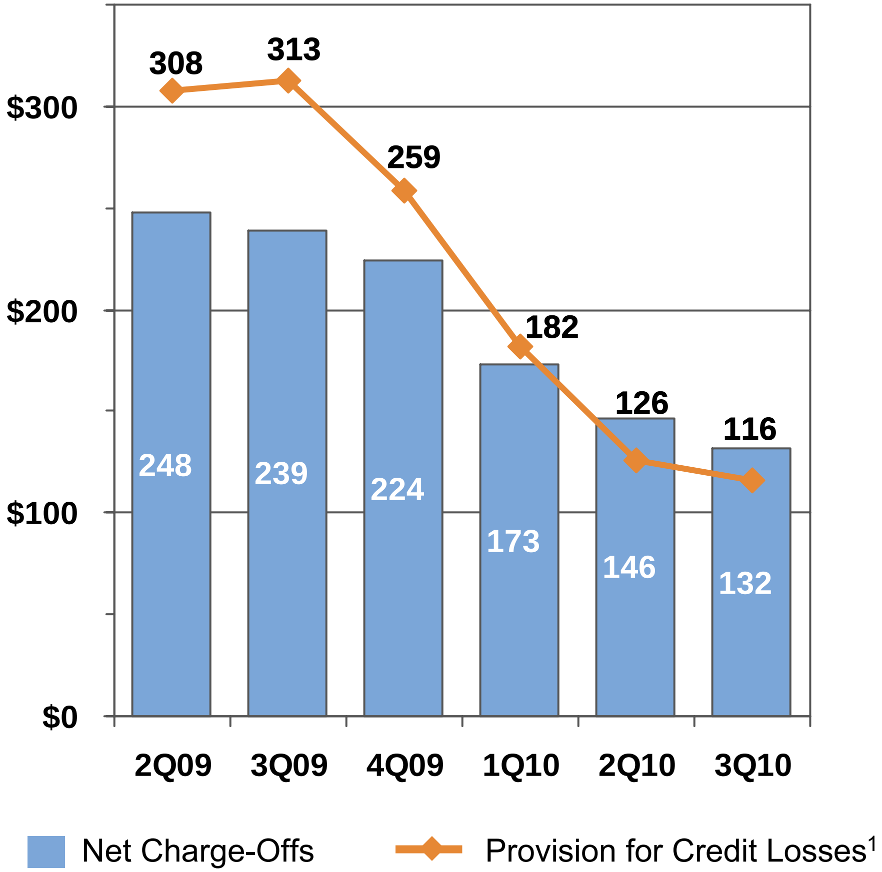
Noninterest expenses well controlled[1]:

- Credit-related expenses decreased
  - Provision for losses on lending-related commitments decreased $6MM
  - Other Real Estate expense increased $2MM
- Salaries expense increased primarily due to stock grants and one more day in the quarter

[1]3Q10 vs. 2Q10

Credit Quality Improvement Continued

Provision and Net Charge-offs



- Net charge-offs declined $14MM; fifth consecutive quarter of decline
  - Middle Market net charge-offs decreased $39MM
  - Commercial Real Estate business line net charge-offs increased $24MM
- Provision for credit losses[1] declined $10MM
- Reserves declined slightly as provision for credit losses was less than net charge-offs by $16MM
- Allowance for loan losses to total loans stable at 2.38%

$ in millions; 3Q10 vs 2Q10

[1]Provision for credit losses includes loans as well as off-balance sheet commitments

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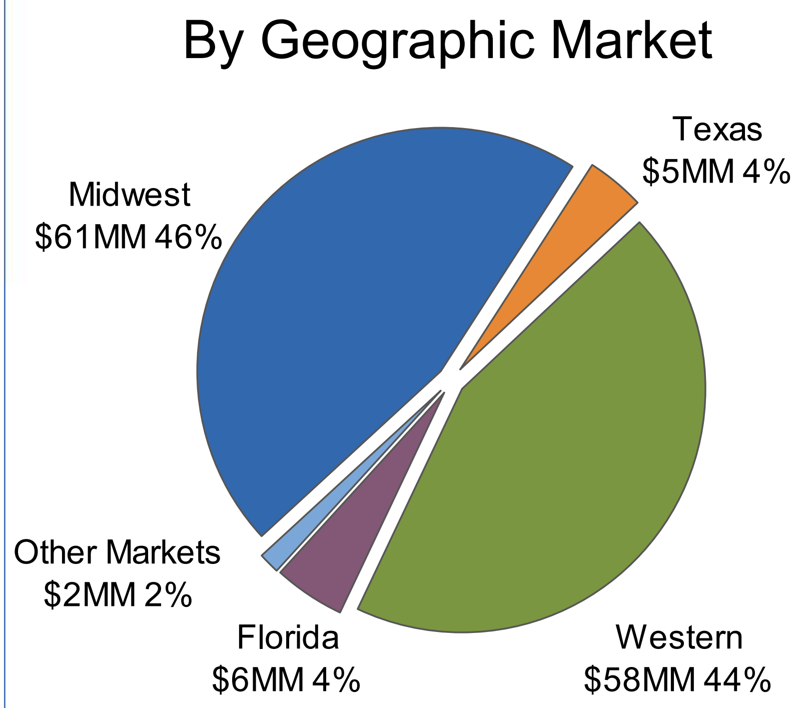
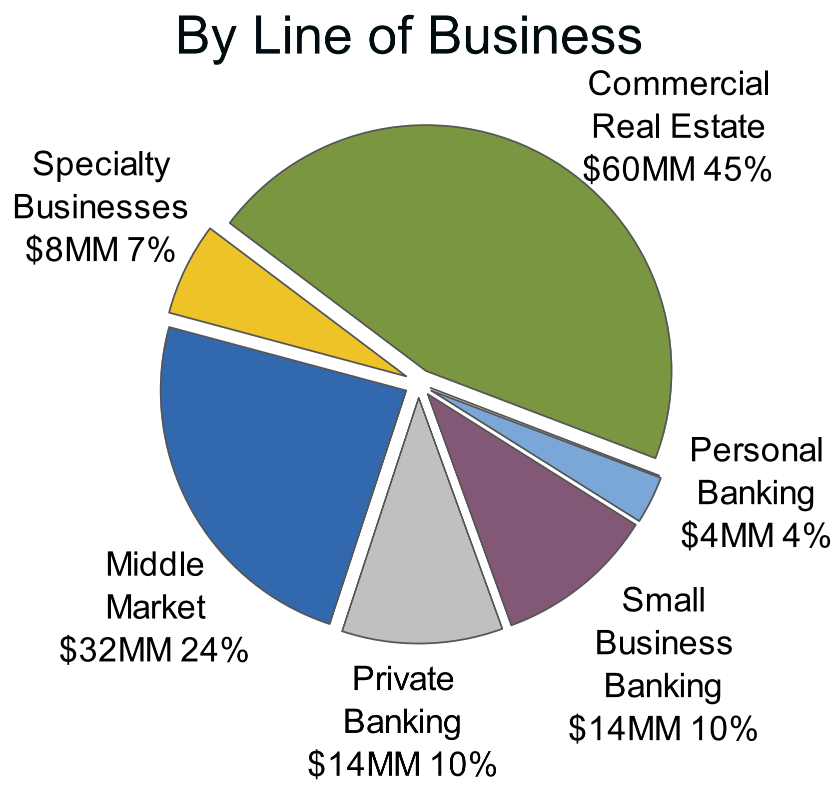
Net Loan Charge-offs

3Q10: $132 Million





$ 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

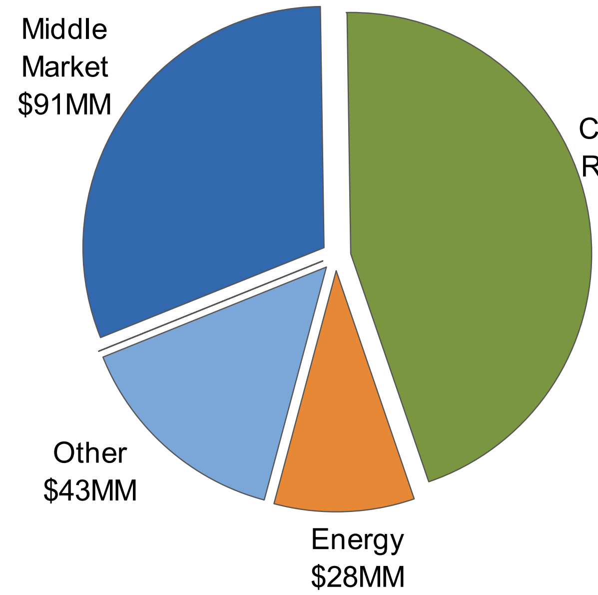
Inflow to Nonaccrual Loans[1]

Inflow to nonaccrual loans:

- Increased in Commercial Real Estate by $100MM
- Decreased in Middle Market by $26MM

- Reflects early recognition of problems loans and proactive approach to workout strategies
- Expect variability in our credit metrics with an overall improving trend

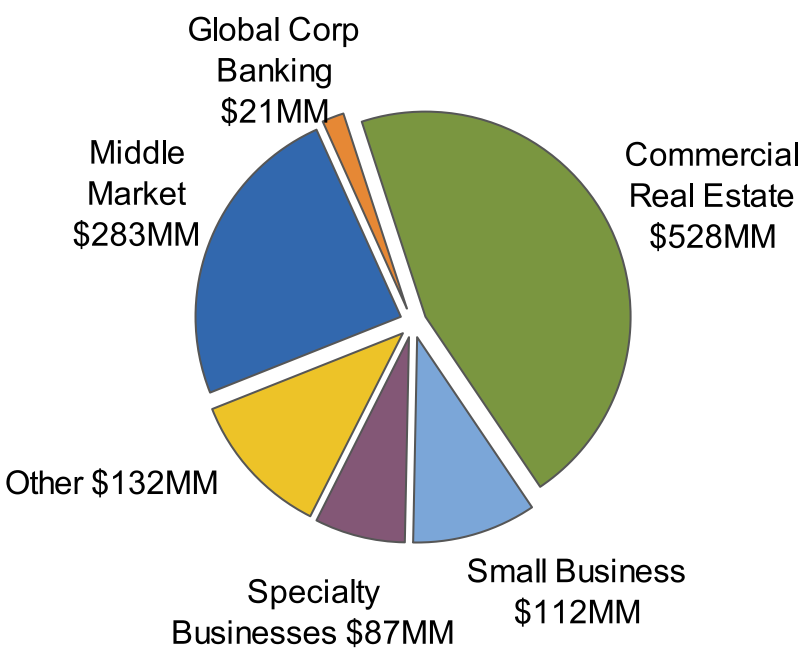
Third Quarter 2010: $294 million
By Line of Business



3Q10 vs. 2Q10; $ millions (MM)
[1] Based on an analysis of nonaccrual loans with book balances greater than $2 million

Nonperforming Assets

September 30, 2010
Nonaccrual Loans $1,163 million
By Line of Business



Nonperforming Assets of $1,311MM included:

- Nonaccrual loans increased by $65MM
  - Commercial Real Estate stable
  - Middle Market increased $41MM
- $97MM in Troubled Debt Restructurings (TDRs)
- Foreclosed Property of $120MM

- Average carrying value of nonaccrual loans 55% (45% write-down)
- Accruing TDRs total $50MM
- No nonaccrual loans Held-For-Sale

$ in millions (MM); 3Q10 vs. 2Q10

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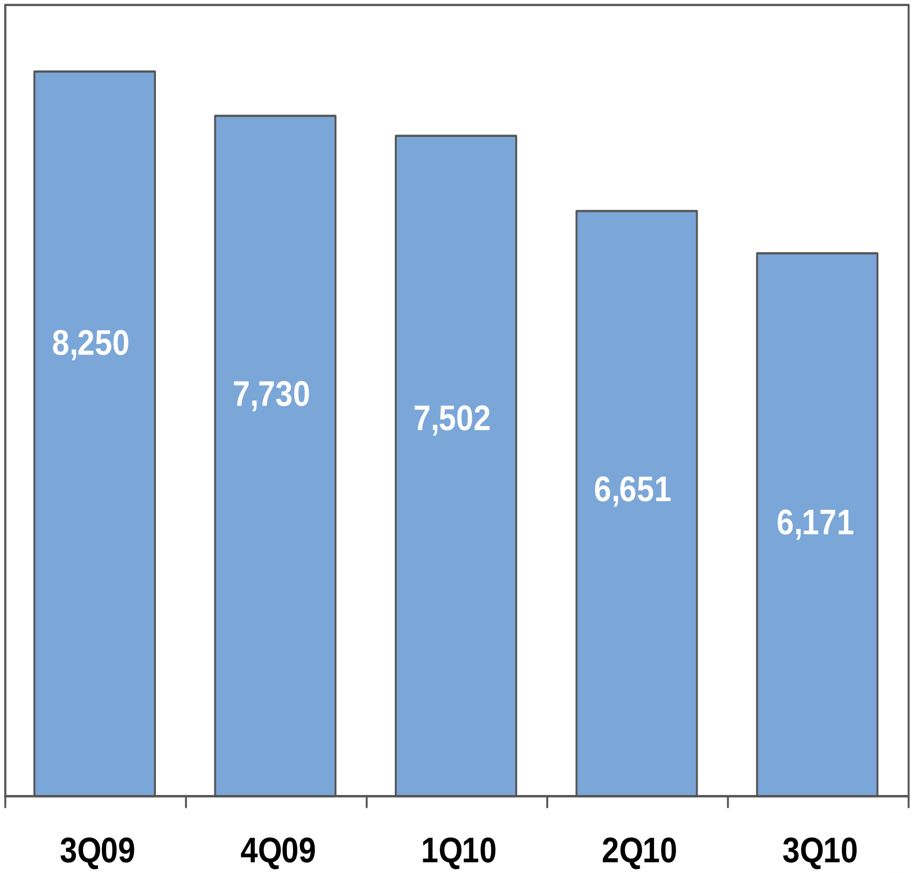
Watch List Improvement Continued

Total Watch List Loans[1]



- Watch list loans[1] decreased $480MM, fourth consecutive quarter of decline
- Watch list loans[1] decreased $2.1B over past four quarters
- Loans past due 90 days or more and still accruing declined
- Foreclosed property increased from low levels, yet remains relatively small

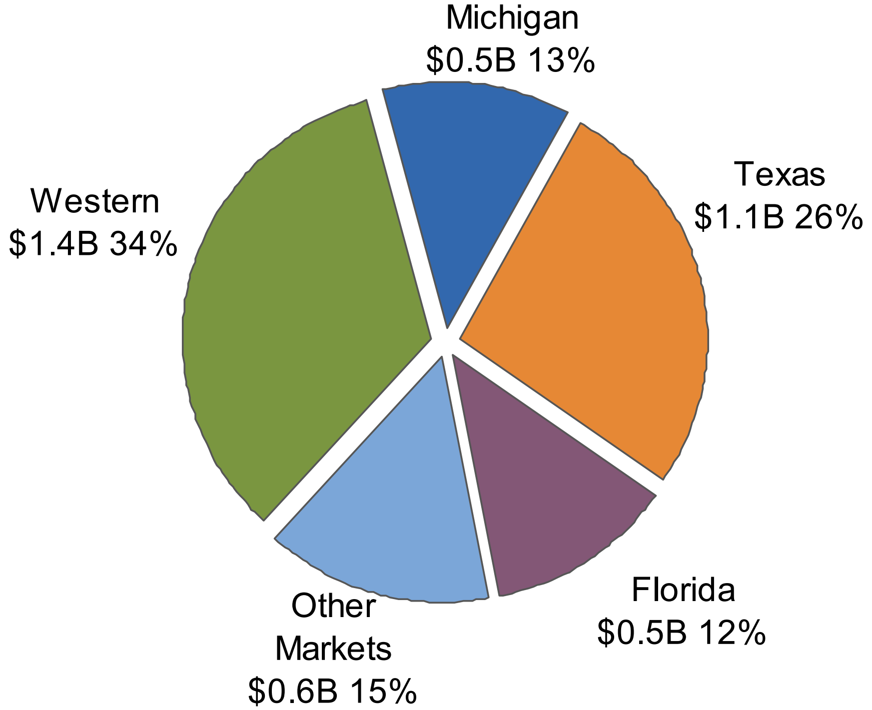
$ in millions; Analysis of 3Q10 compared to 2Q10

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

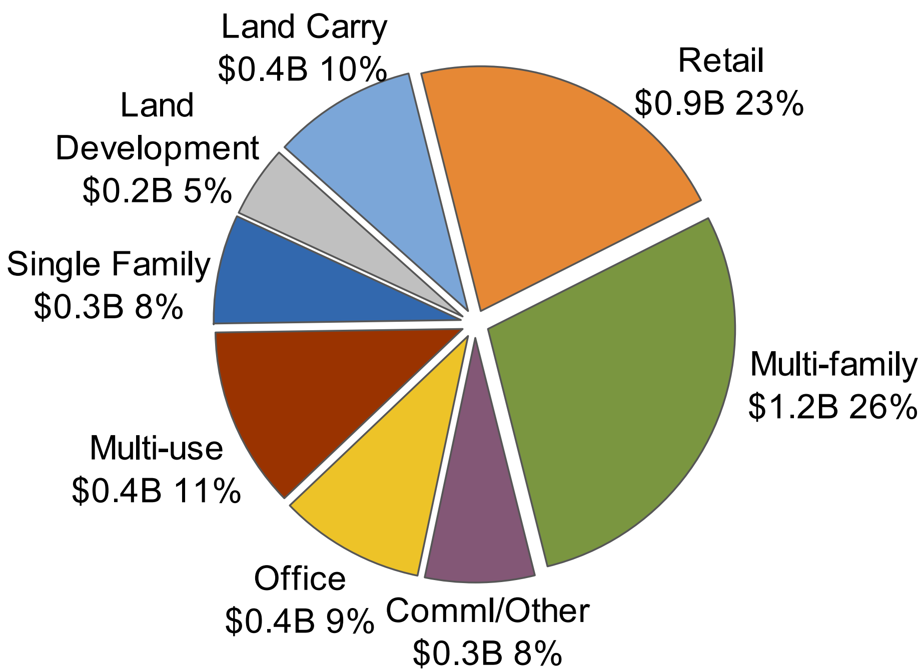
Commercial Real Estate Line of Business

September 30, 2010 Loan Outstandings: $4.1 billion[1]

By Location of Property



By Project Type

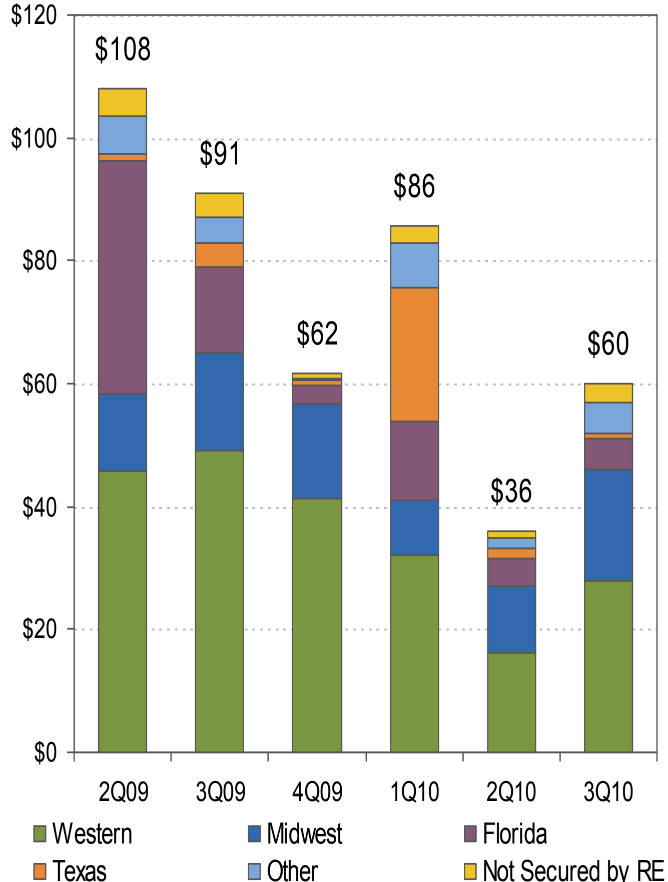


Period-end balances in $billions; additional Commercial Real Estate information can be found in the appendix

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

Commercial Real Estate Line of Business
Net Charge Offs

By Location of Property



By Project Type

- Charge-offs and inflows to nonaccrual increased from low levels in 2Q10
- Nonaccrual loans stable
- Watch list loans declined
- Expect variability in credit metrics with a general improving trend

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

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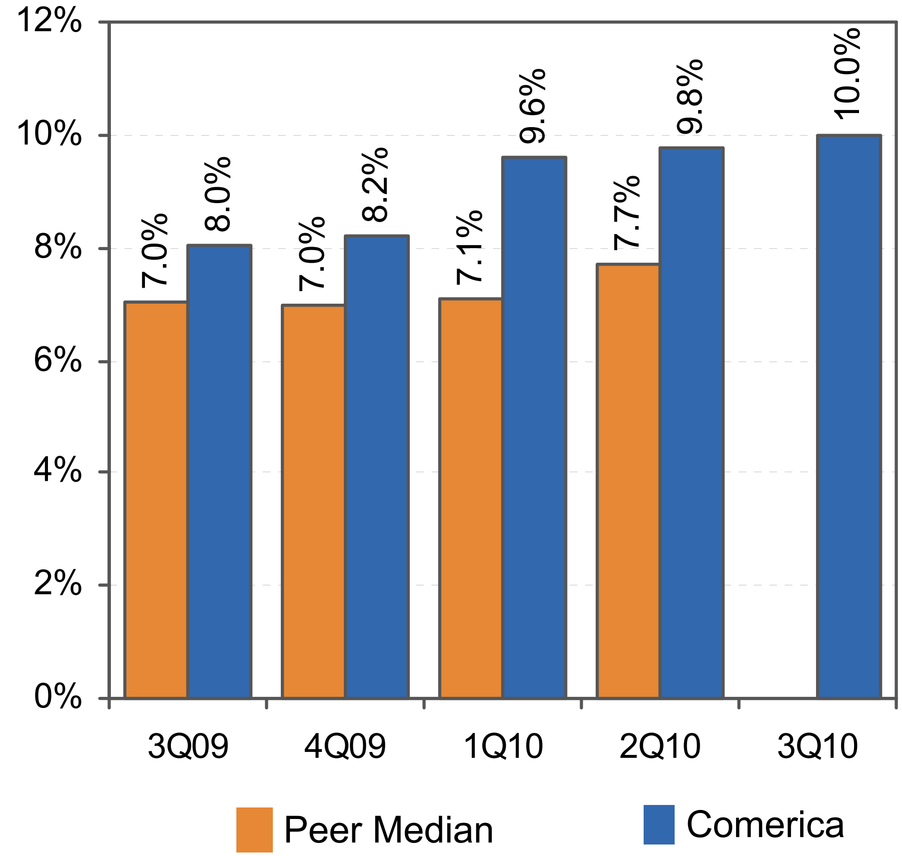
Strong Capital Ratios

- Quality of capital is solid
- Tier 1 made up of 100% common equity as of 10/1/10
- Among the best capitalized in peer group
- Fully redeemed preferred stock issued to U.S. Treasury in 1Q10
- Strong capital supports future growth

$500MM of 6.576% Trust Preferreds (TruPS) redeemed on 10/01/10

- Eliminates ineffective equity
- Annual interest on TruPS of about $33MM
- Excluded from Tier 1 Capital ratio as of 9/30/10

Tier I Common Capital Ratio[1]



Source: SNL Financial

Peer Group: BBT, FITB, HBAN, KEY, MI, MTB, PNC, RF, STI, USB, ZION

[1]See Supplemental Financial Data slides for reconcilements of non-GAAP financial measures; 3Q10 estimated

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] 9/30/10: 9.97%; 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
- 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 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.

Fourth Quarter 2010 Outlook[1]

For the fourth quarter 2010, management expects the following:

- **Average earning assets of approximately $48 billion**
  - Excess liquidity of ~$1B
- **Net interest margin between 3.30% and 3.35%**
- **Net credit-related charge-offs similar to third quarter**
  - Provision for credit losses to be less than net credit-related charge-offs
- **Noninterest income: low single-digit decline compared to third quarter**
  - Includes ~$3.0MM negative impact from implementation of Reg E
  - Market and economic impact on fee income
- **Noninterest expenses: low single-digit increase compared to third quarter**
  - Includes estimated $5MM charge for the acceleration of remaining original issuance discount related to the trust preferred securities redemption

[1]This outlook is provided as of October 20, 2010.

Appendix

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 2Q10 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 applied to 2Q10 net assets, annual FDIC fee increase estimated at $15 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	Total debit card PIN ($8 million annual revenue[2]) and signature-based ($31 million annual revenue[2]) interchange fees could potentially be reduced by some amount	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 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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Business and Market Segment Contributions to Net Income

	YTD10 3Q10	YTD09 3Q09
Business Bank	$355	$83
Retail Bank	(17)	(37)
Wealth & Institutional Management	7	38
Finance	(175)	(48)
Other[1]	11	10
TOTAL	**$181**	**$46**

	YTD10 3Q10	YTD09 3Q09
Midwest	$134	$26
Western	75	(21)
Texas	54	26
Florida	(14)	(26)
Other Markets	53	55
International	43	24
Finance and Other[2]	(164)	(38)
TOTAL	**$181**	**$46**

$ 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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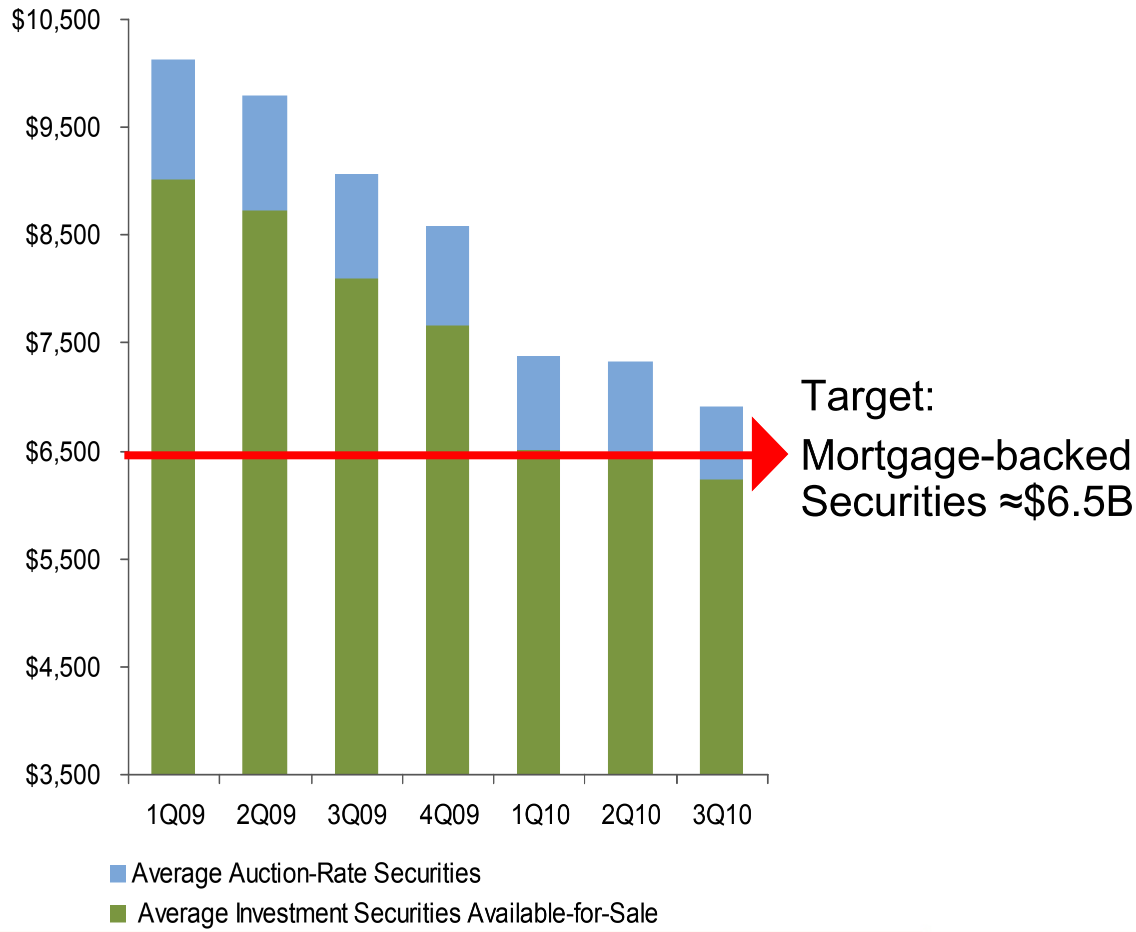
Investment Securities Portfolio



- **Consists primarily of AAA mortgage-backed Freddie Mac and Fannie Mae government agency securities**
  - Net unrealized pre-tax gain $200MM as of 9/30/10
  - Average life of 3.1 years
- **Repurchased customers' Auction-Rate Securities in 4Q08**
  - Cumulative redemptions and sales of $656MM (3Q10 $83MM)
  - Cumulative gains on redemptions and sales of $26MM (3Q10 $1MM)

$ in millions (MM)

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Loans By Geographic Market

	3Q10	2Q10	3Q09
Midwest	$14.3	$14.6	$16.1
Western	12.6	12.8	13.9
Texas	6.3	6.4	7.2
Florida	1.6	1.6	1.7
Other Markets	3.8	3.7	4.0
International	1.5	1.6	1.9
TOTAL	**$40.1**	**$40.7**	**$44.8**

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

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Loans by Line of Business

	3Q10	2Q10	3Q09
Middle Market	$12.0	$12.3	$13.6
Commercial Real Estate	5.1	5.4	6.3
Global Corporate Banking	4.4	4.6	5.8
National Dealer Services	3.5	3.3	3.1
Specialty Businesses[1]	5.0	4.9	5.3
SUBTOTAL – BUSINESS BANK	**$30.0**	**$30.5**	**$34.1**
Small Business Banking	3.5	3.5	3.9
Personal Banking	1.8	1.9	2.0
SUBTOTAL – RETAIL BANK	**$5.3**	**$5.4**	**$5.9**
Private Banking	4.8	4.8	4.8
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$4.8**	**$4.8**	**$4.8**
TOTAL	**$40.1**	**$40.7**	**$44.8**

Average loans in $billions;

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

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Third Quarter 2010 Average Loans Detail

	Midwest	Western	Texas	Florida	Other Markets	Int'l	TOTAL
Middle Market	$5.4	$3.9	$1.5	$0.2	$1.0	$0.0	$12.0
Commercial Real Estate	0.9	1.5	1.4	0.4	0.9	-	5.1
Global Corporate Banking	1.3	0.8	0.3	0.1	0.4	1.5	4.4
National Dealer Services	0.6	2.2	0.2	0.3	0.2	0.0	3.5
Specialty Businesses[1]	0.8	1.6	1.4	0.0	1.2	-	5.0
SUBTOTAL – BUSINESS BANK	**$9.0**	**$10.0**	**$4.8**	**$1.0**	**$3.7**	**$1.5**	**$30.0**
Small Business Banking	1.8	0.8	0.9	-	-	-	3.5
Personal Banking	1.5	0.1	0.1	-	0.1	-	1.8
SUBTOTAL – RETAIL BANK	**$3.3**	**$0.9**	**$1.0**	**$-**	**$0.1**	**$-**	**$5.3**
Private Banking	2.0	1.7	0.5	0.6	0.0	-	4.8
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$2.0**	**$1.7**	**$0.5**	**$0.6**	**$0.0**	**$-**	**$4.8**
TOTAL	**$14.3**	**$12.6**	**$6.3**	**$1.6**	**$3.8**	**$1.5**	**$40.1**

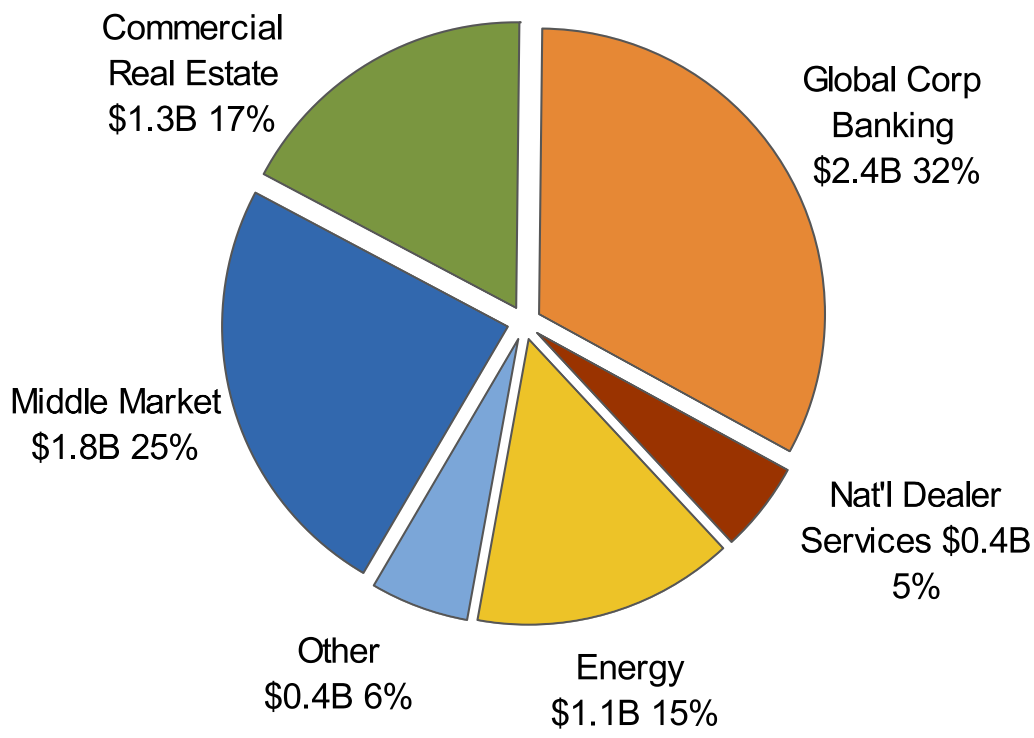
$ in billions; geography based on office of origination.

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

Shared National Credit Relationships

- Outstandings declined $4.5B from 12/31/08
- Approx. 950 borrowers
- Industry diversification mirrors total loan book
- Majority of relationships include ancillary business
- Comerica is agent for approximately 17.4%
- Adhere to same credit underwriting standards as rest of loan book
- Credit quality mirrors total portfolio

September 30, 2010: $7.4 billion



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

Automotive Manufacturer Portfolio

Outstandings[1]	12/05	12/06	12/07	12/08	12/09	8/10
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	0.1
Total Other Automotive	**$2.7**	**$2.2**	**$1.8**	**$1.5**	**$0.9**	**$0.8**

down 70%

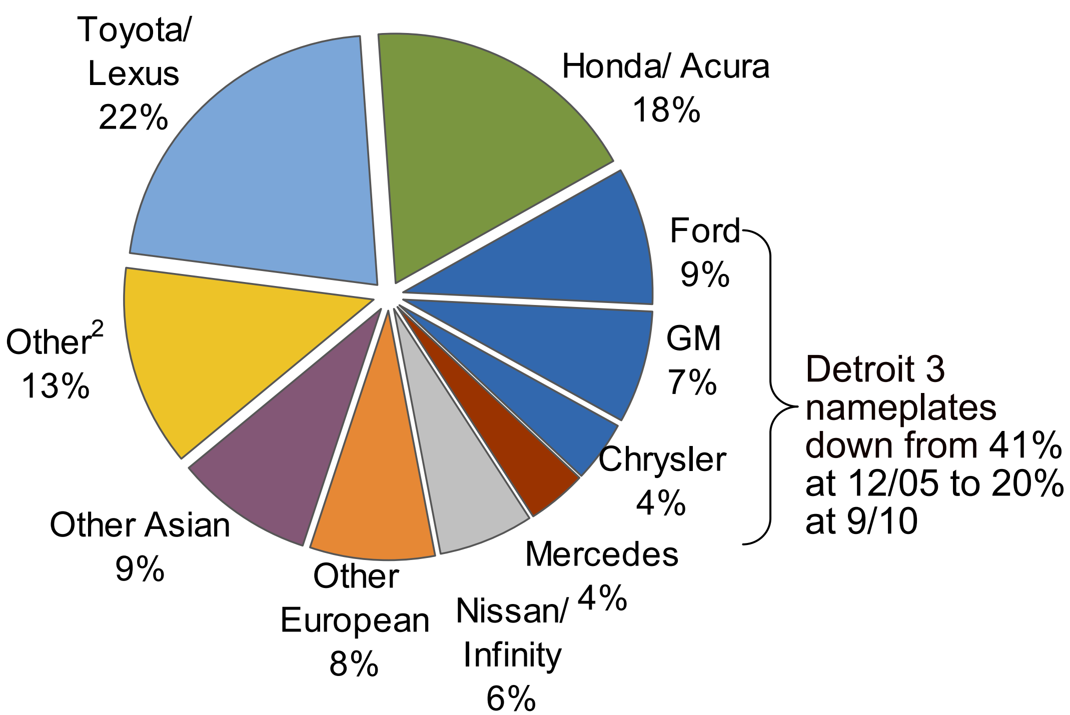
	FY07	FY08	FY09	YTD10
Net Charge-offs/ (recovery)[2]	$(2.2)	$5.5	$55.2	$9.0
Nonaccrual Loans[3]	$16	$16	$28	$22

[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

Diversified National Dealer Services

3Q10 Average Loans Outstanding: $3.5 billion

Franchise Distribution[1]



Geographic Dispersion

- Western 63%
- Midwest 18%
- Florida 7%
- Texas 6%
- Other 6%

Facts

- Top tier strategy
- Majority are Mega franchises (five or more dealers in group)
- Excellent credit quality
- Average loan outstandings up $158 million from 2Q10
- Average loan outstandings up $381 million from 3Q09

[1] Franchise distribution based on September 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)

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Credit Quality Improved

	3Q10	2Q10	1Q10	4Q09	3Q09
Net credit-related charge-offs	$132	$146	$173	$225	$239
to average total loans	1.32%	1.44%	1.68%	2.10%	2.14%
Provision for Credit Losses	$116	$126	$182	$259	$313
Allowance for Credit Losses	$995	$1,011	$1,031	$1,022	$988
Allowance for loan losses to total loans	2.38%	2.38%	2.42%	2.34%	2.19%
Allowance for loan losses to nonperforming loans	80%	86%	85%	83%	80%

- Net credit-related charge-offs declined $14 million; the fifth consecutive quarter of decline
- Provision for credit losses decreased by $10 million

$ in millions

Credit Quality Improved

	3Q10	2Q10	1Q10	4Q09	3Q09
Nonperforming assets	$1,311	$1,214	$1,251	$1,292	$1,305
to total loans and foreclosed property	3.24%	2.98%	3.06%	3.06%	2.99%
Nonperforming assets inflow[1]	$294	$199	$245	$266	$361
Foreclosed property	$120	$93	$89	$111	$109
Loans past due 90 days or more and still accruing	$104	$115	$83	$101	$161
Total Watch list loans[2]	$6,171	$6,651	$7,502	$7,730	$8,250

- We believe we will continue to see a downward trend in the inflows to nonaccrual with some variability quarter to quarter, particularly in commercial real estate
- Watch list loans[1] decreased $480 million, fourth consecutive quarter of decline, reflecting positive migration trends
- Loans past due 90 days or more and still accruing declined
- Foreclosed property remained relatively low

$ 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

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Net Loan Charge-offs by Line of Business

	3Q10	2Q10	1Q10	4Q09	3Q09
Commercial Real Estate	$60	$36	$86	$62	$91
Middle Market	32	71 [1]	39	76	64
Small Business Banking	14	16	20	22	25
Wealth & Institutional Management	14	11	10	12	10
Specialty Businesses[2]	8	4	10	18	18
Personal Banking	4	6	6	8	8
Global Corporate Banking	0	2	2	26	23
TOTAL	**$132**	**$146**	**$173**	**$224**	**$239**
Provision for loan losses	$122	$126	$175	$256	$311

$ 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

	3Q10	2Q10	1Q10	4Q09	3Q09
Midwest	$61	$44	$55	$97	$102
Western	58	47	65	85	95
Texas	5	8	25	13	22
Florida	6	7	10	4	9
Other Markets / International[1]	2	40 [2]	18	25	11
TOTAL	**$132**	**$146**	**$173**	**$224**	**$239**
Provision for loan losses	$122	$126	$175	$256	$311

$ 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

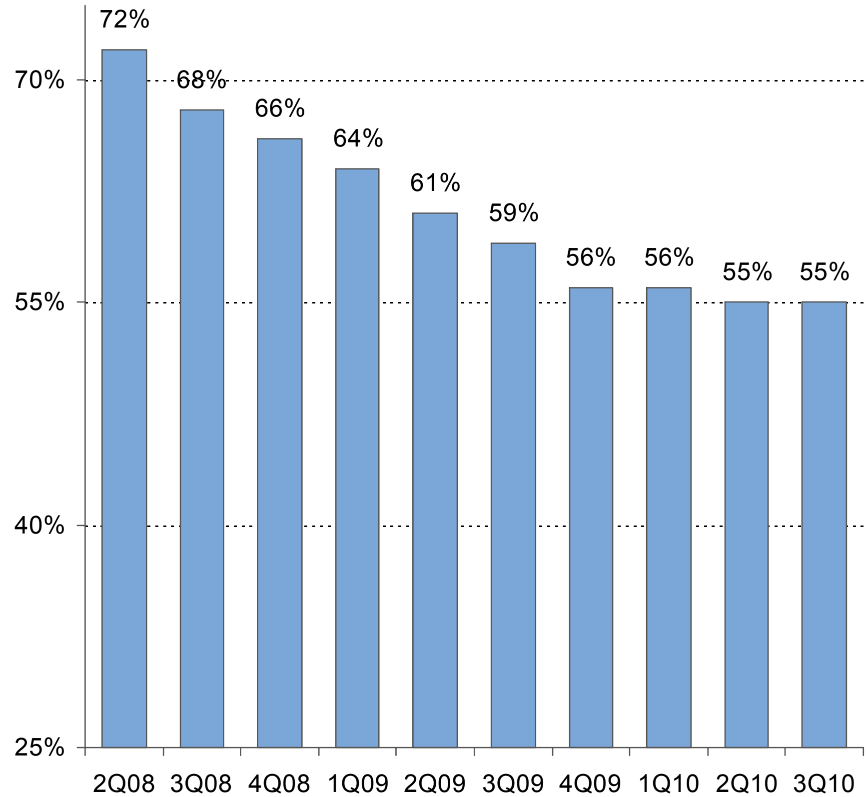
Nonaccrual Loans

- Sold $12MM in nonperforming loans at prices approximating carrying value plus reserves in 3Q10
- Proactively review nonaccrual loans every quarter
- Charge-offs and reserves taken to reflect current market conditions

Granularity of nonaccrual loans:

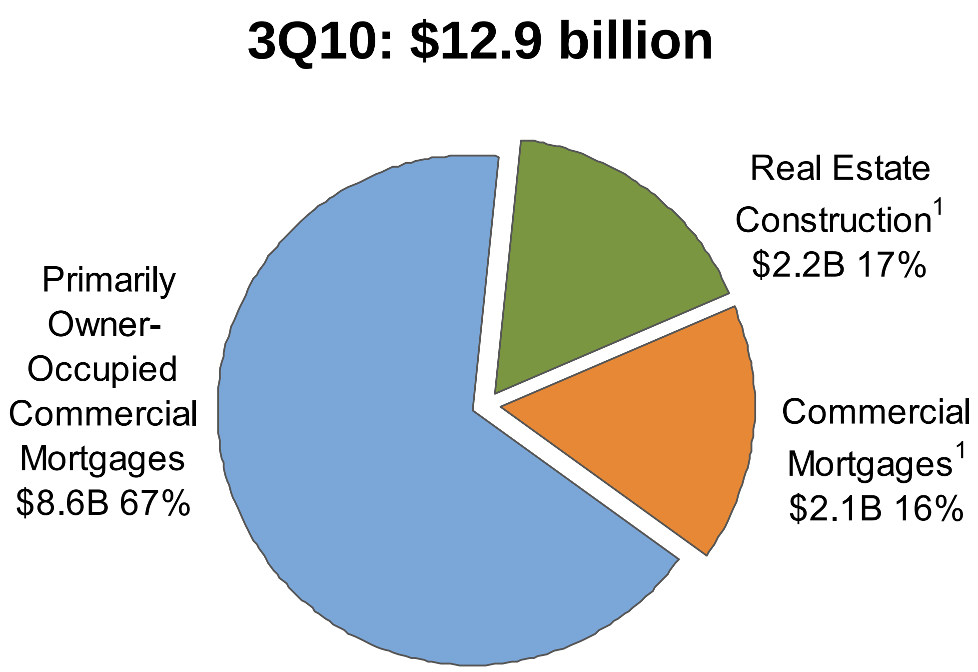
	Outstanding	# of Relationships
Under $2MM	$245	932
$2–$5MM	193	62
$5–$10MM	228	32
$10–$25MM	348	24
Over $25MM	149	5
Total	$1,163	1,055

Carrying Value of Nonaccrual Loans as % of Contractual Value



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

Commercial Real Estate Loan Portfolio



Commercial Real Estate Line of Business:

- Nonaccrual loans of $528MM, stable from 2Q10
- Loans over $2MM transferred to nonaccrual totaled $132MM ($32MM in 2Q10 and $129MM in 1Q10)
- Net loan charge-offs of $60MM ($36MM in 2Q10 and $86MM in 1Q10)

3Q10 averages in $billions

[1] Included in Commercial Real Estate line of business

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Real Estate Construction Loans

Commercial Real Estate Line of Business by Location of Property

	Western	Michigan	Texas	Florida	Other Markets	TOTAL
Residential:						
Single Family	$136	$23	$26	$46	$23	**$254**
Land Development	76	13	60	10	29	**188**
Total Residential	212	36	86	56	52	**442**
Other CRE:						
Multi-family	156	-	239	134	110	**639**
Retail	124	50	280	26	29	**509**
Multi-use	117	10	52	-	26	**205**
Office	49	15	62	14	-	**140**
Commercial	1	10	30	-	5	**46**
Land Development	9	9	10	3	-	**31**
Other	10	-	-	1	-	**11**
TOTAL	**$678**	**$130**	**$759**	**$234**	**$222**	**$2,023**

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

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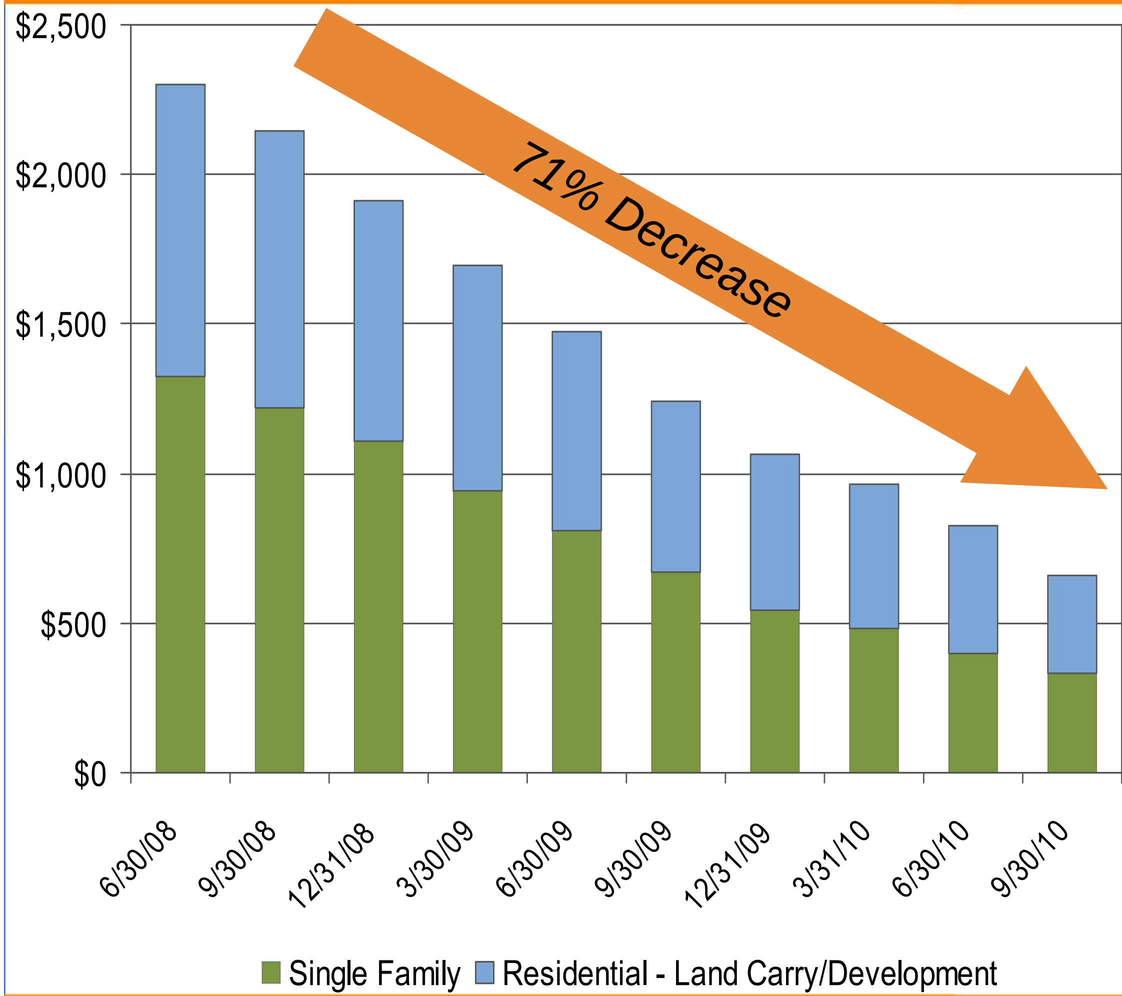
Commercial Mortgage Loans

Commercial Real Estate Line of Business by Location of Property

	Western	Michigan	Texas	Florida	Other Markets	TOTAL
Residential:						
Single Family	$15	$3	$17	$10	$31	**$76**
Land Carry	47	32	19	32	12	**142**
Total Residential	62	35	36	42	43	**218**
Other CRE:						
Multi-family	51	63	160	125	73	**472**
Retail	149	101	16	64	91	**421**
Land Carry	145	62	20	16	20	**263**
Office	154	36	13	11	21	**235**
Multi-use	111	12	37	-	68	**228**
Commercial	58	34	12	-	28	**132**
Other	7	46	7	-	62	**122**
TOTAL	**$737**	**$389**	**$301**	**$258**	**$406**	**$2,091**

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

Residential Real Estate Development



- Reduced Residential Real Estate Development exposure by $1.6B since 6/30/08 to $660MM at 9/30/10
- Geographic breakdown:
  - Western 42%
  - Texas 18%
  - Florida 15%
  - Michigan 11%
  - Other 14%
- Reduced Western Market Local Residential Real Estate Developer Portfolio to $123MM at 9/30/10 from $932MM at 12/31/07

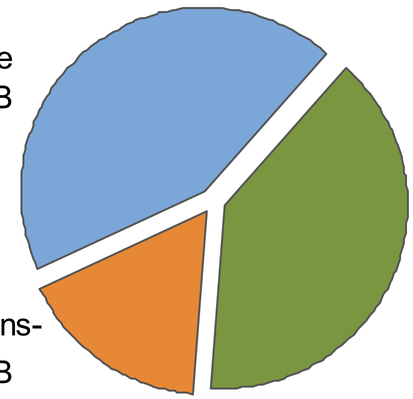
Period-end balances in $millions
Western: CA, AZ, NV

Consumer Loan Portfolio

Consumer Loan Portfolio

- 10% of total outstandings
- No sub-prime mortgage programs
- Self-originated & relationship oriented
- Net loan charge-offs of $8MM

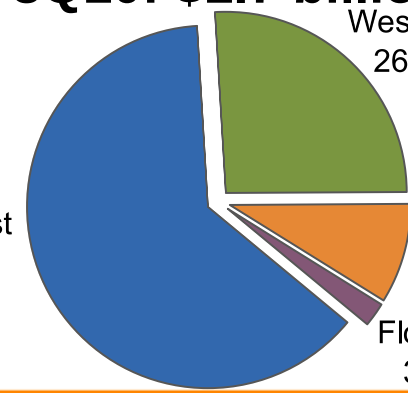
3Q10: $4.0 billion



Home Equity Portfolio[3]

- About 85% home equity lines and 15% home equity loans
- Avg. FICO score of 753 at origination
- 86% have CLTV $\leq$ 80% at origination
- Average loan vintage is 5 years

3Q10: $1.7 billion



3Q10 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 86% of the Home Equity Lines and Loans

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Core Deposits By Geographic Market

	3Q10	2Q10	3Q09
Midwest	$17.8	$17.9	$17.2
Western	11.8	12.0	11.2
Texas	5.4	5.3	4.6
Florida	0.4	0.4	0.3
Other Markets	2.2	2.2	1.7
International	1.1	1.0	0.8
TOTAL	**$38.7**	**$38.8**	**$35.8**

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 (3Q10 $0.4B, 2Q10 $0.5B; 3Q09 $0.6B) and Finance/Other with Inst. & Retail Brokered CDs of $0.2B in 3Q10; $0.4B in 2Q10; and $3.6B in 3Q09

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Line of Business Deposits

	3Q10	2Q10	3Q09
Middle Market	$4.8	$4.6	$4.5
Commercial Real Estate	0.9	0.9	0.6
Global Corporate Banking	6.6	6.9	5.4
National Dealer Services	0.2	0.2	0.2
Specialty Businesses[1]	6.7	6.5	5.0
SUBTOTAL – BUSINESS BANK	**$19.2**	**$19.1**	**$15.7**
Small Business Banking	4.2	4.0	3.9
Personal Banking	12.8	12.9	13.7
SUBTOTAL – RETAIL BANK	**$17.0**	**$16.9**	**$17.6**
Private Banking	2.6	2.9	2.7
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$2.6**	**$2.9**	**$2.7**
Finance/Other[2]	0.5	0.8	4.0
TOTAL	**$39.3**	**$39.7**	**$40.0**

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: 3Q10 - $0.1B; 2Q10 - $0.3B; 3Q09 - $3.6B

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Third Quarter 2010 Average Deposits Detail

	Midwest	Western	Texas	Florida	Other Markets	Int'l	TOTAL
Middle Market	$1.1	$3.1	$0.5	$0.0	$0.1	$--	$4.8
Commercial Real Estate	0.2	0.5	0.1	0.0	0.1	-	0.9
Global Corporate Banking	3.1	0.4	0.9	0.1	0.9	1.2	6.6
National Dealer Services	0.1	0.1	0.0	0.0	0.0	-	0.2
Specialty Businesses[1]	0.7	4.2	0.8	0.0	1.0	-	6.7
SUBTOTAL – BUSINESS BANK	**$5.2**	**$8.3**	**$2.3**	**$0.1**	**$2.1**	**$1.2**	**$19.2**
Small Business Banking	2.0	1.0	1.2	-	-	-	4.2
Personal Banking	9.9	1.1	1.7	-	0.1	-	12.8
SUBTOTAL – RETAIL BANK	**$11.9**	**$2.1**	**$2.9**	**$--**	**$0.1**	**$--**	**$17.0**
Private Banking	0.7	1.4	0.2	0.3	0.0	-	2.6
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	**$0.7**	**$1.4**	**$0.2**	**$0.3**	**$0.0**	**$--**	**$2.6**
FINANCE / OTHER	**0.4**	**-**	**-**	**-**	**-**	**0.1**	**0.5**
TOTAL	**$18.2**	**$11.8**	**$5.4**	**$0.4**	**$2.2**	**$1.3**	**$39.3**

$ in billions

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

[2] Finance/Other includes $0.1B in Inst. and Retail Brokered CD's; included in Finance Division segment

Banking Center Network

New Banking Centers

	2005	2006	2007	2008	2009	YTD 2010	9/30/2010 Network	*New Planned for 4Q10*
California	8	12	13	14	2	4	**102**	2
Arizona	2	2	3	4	4	1	**17**	0
Texas	7	7	12	9	4	4	**94**	1
Florida	0	3	0	1	0	0	**10**	1
Michigan	1	1	2	0	0	0	**218**	0
Total	**18**	**25**	**30**	**28**	**10**	**9**	**441**	**4**

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 10/11/2010
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)

	9/30/10	6/30/10	3/31/10	12/31/09	9/30/09
Total Regulatory Capital [2]	$8,565	$9,001	$9,062	$10,468	$10,638
Tier 1 capital[1,2]	$5,939	$6,371	$6,311	$7,704	$7,735
Less: Fixed rate cumulative perpetual preferred stock	--	--	--	2,151	2,145
Less: Trust preferred securities	--	495	495	495	495
Tier 1 common capital[2]	5,939	5,876	5,816	5,058	5,095
Risk-weighted assets[1,2]	59,550	59,877	60,792	61,815	63,355
Tier 1 common capital ratio [2]	***9.97%***	***9.81%***	***9.57%***	***8.18%***	***8.04%***
Total shareholders' equity	$5,857	$5,792	$5,668	$7,029	$7,035
Less: Fixed rate cumulative perpetual preferred stock	--	--	--	2,151	2,145
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	6	6	7	8	8
Tangible common equity	$5,701	$5,636	$5,511	$4,720	$4,732
Total assets	$55,004	$55,885	$57,106	$59,249	$59,590
Less: Goodwill	150	150	150	150	150
Less: Other intangible assets	6	6	7	8	8
Tangible assets	$54,848	$55,729	$56,949	$59,091	$59,432
Tangible common equity ratio	***10.39%***	***10.11%***	***9.68%***	***7.99%***	***7.96%***

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] September 30, 2010 Regulatory Capital, Tier 1 Capital, and Risk-Weighted assets are estimated.

Comerica Bank

Supplemental Financial Data

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

	3Q10	2Q10	1Q10	4Q09	3Q09
Net interest income (FTE)	$405	$424	$ 416	$ 398	$ 387
Less: Interest earned on excess liquidity[1]	2	2	3	1	2
Net interest income (FTE), excluding excess liquidity	$403	$422	$ 413	$ 397	$ 385
Average earnings assets	$50,189	$51,835	$52,941	$53,953	$57,513
Less: Average net unrealized gains on investment securities available-for-sale	180	80	62	107	102
Average earnings assets for net interest margin (FTE)	$50,009	$51,755	$52,879	$53,846	$57,411
Less: Excess liquidity[1]	2,983	3,719	4,092	2,453	3,492
Average earnings assets for net interest margin (FTE), excluding excess liquidity	$47,026	$48,036	$48,787	$51,393	$53,919
Net interest margin (FTE)	3.23%	3.28%	3.18%	2.94%	2.68%
Net interest margin (FTE), excluding excess liquidity	3.42	3.51	3.42	3.07	2.84
Impact of excess liquidity on net interest margin (FTE)	(0.19)	(0.23)	(0.24)	(0.13)	(0.16)

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.

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