Comerica Incorporated

First Quarter 2014
Financial Review

April 15, 2014

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Financial Summary

	1Q14	4Q13	1Q13
Diluted income per common share[1]	$0.73	$0.62	$0.70
Net interest income	$410	$430	$416
Loan accretion	12	23	11
Provision for credit losses	9	9	16
Noninterest income	208	219	213
Noninterest expenses	406	473	416
Litigation-related expenses	3	52	3
Net income	139	117	134
Total average loans	$45,075	$44,054	$44,617
Total average deposits	52,770	52,769	50,692
Tier 1 common capital ratio[2]	10.54%[4]	10.64%	10.37%
Basel III Tier 1 common capital ratio[2,3]	10.3%	10.3%	10.1%
Average diluted shares (millions)	*187*	*186*	*187*

$ in millions, except per share data ● [1]Calculated using net income attributable to common shares ● [2]See Supplemental Financial Data slides for a reconciliation of non-GAAP financial measures ● [3]Estimated ratios based on the standardized approach in the final rule and excluding most elements of accumulated other comprehensive income (AOCI) ● [4]Estimated

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First Quarter 2014 Results

	1Q14	Change From 4Q13	Change From 1Q13
Total average loans	45,075	1,021	458
Commercial loans	28,362	679	306
Total average deposits	52,770	1	2,078
Noninterest-bearing deposits	23,236	(296)	1,730
Net interest income	410	(20)	(6)
Loan accretion	12	(11)	1
Provision for credit losses	9	--	(7)
Net loan charge-offs	12	(1)	(12)
Noninterest income	208	(11)	(5)
Customer-driven fee income	184	(6)	(1)
Noninterest expenses	406	(67)	(10)
Net income	139	22	5
Shares repurchased[1]	1.5MM shares or $72MM		

Key Performance Drivers

- Loan growth across footprint & nearly all businesses lines
- Net interest income declined with lower accretion & nonaccrual interest collected as well as 2 fewer days; loan growth & lower funding costs offset lower loan yields
- Credit quality remained strong
- Customer-driven fees impacted by slower syndication activity
- Noninterest expenses decreased from unusually high litigation-related expenses in 4Q13, decline in pension expense & continued drive for efficiency

$ in millions ● 1Q14 compared to 4Q13 ● [1]Shares repurchased under the share repurchase program

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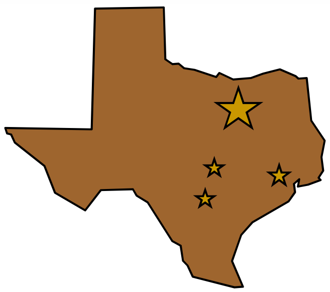
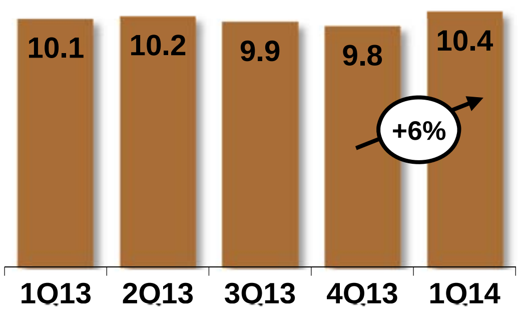
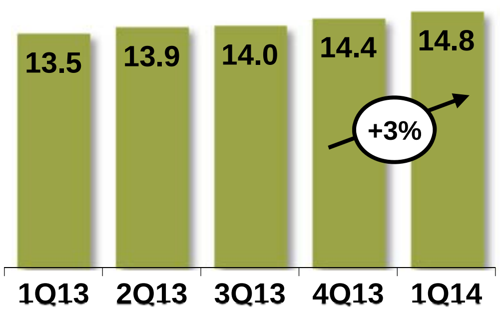
Loan Growth in All Primary Markets



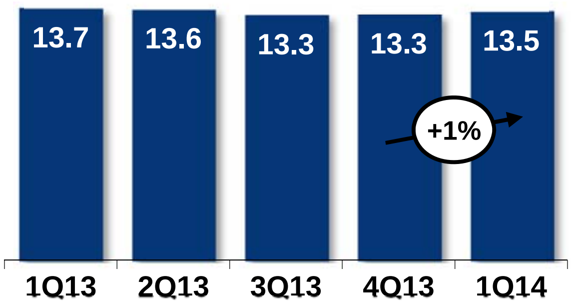
Average Loans



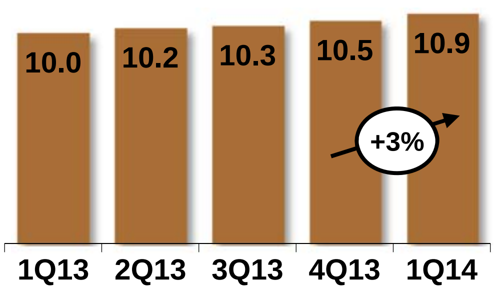
Average Loans



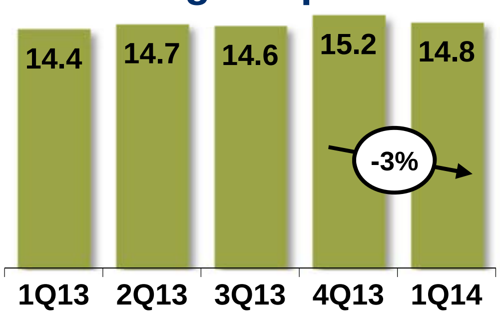
Average Loans



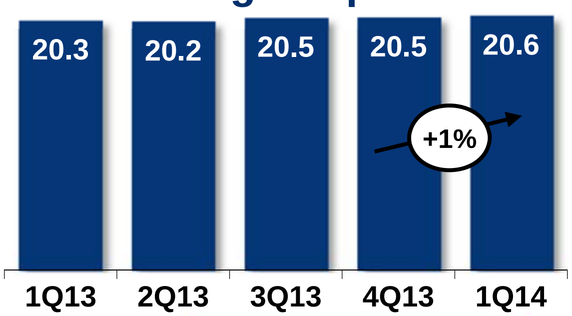
Average Deposits



Average Deposits



Average Deposits



$ in billions

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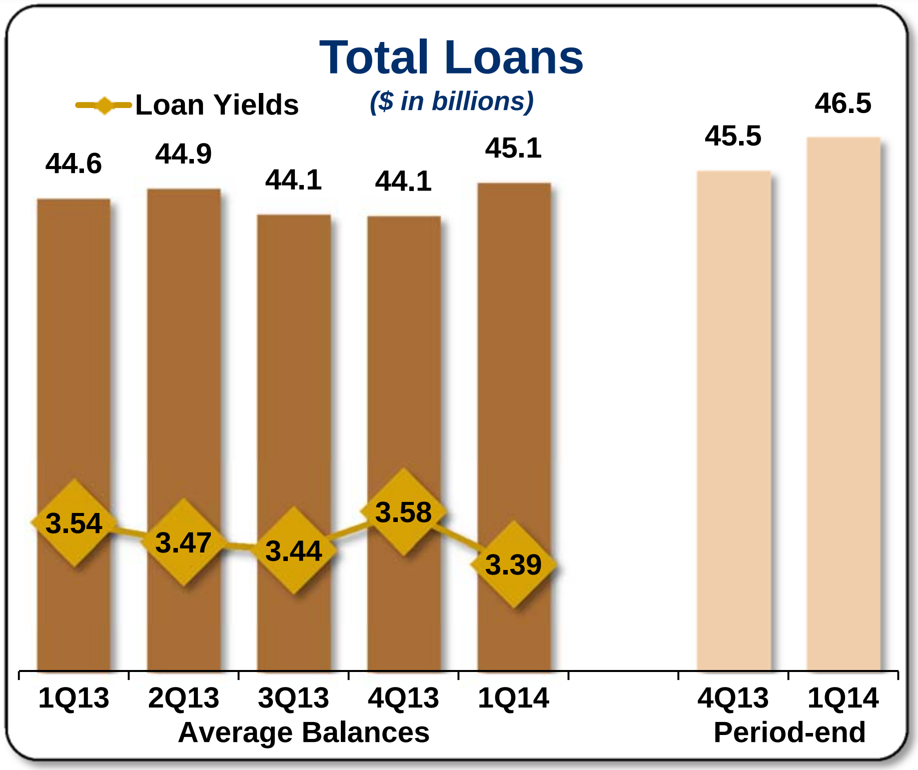
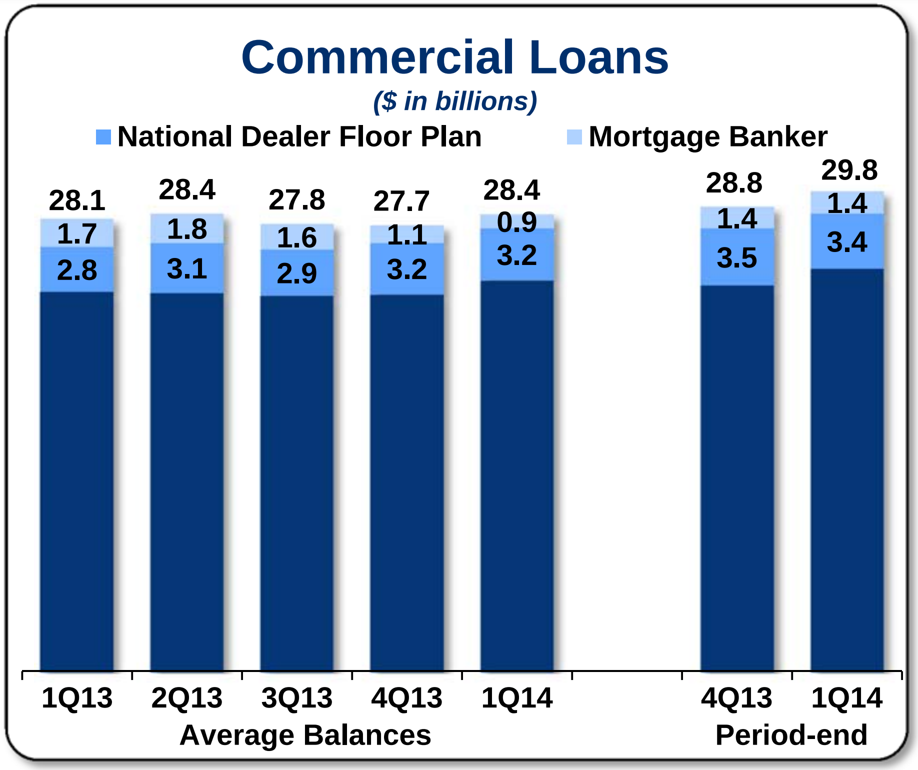
Average Loan Growth of $1B
Led by Commercial Loan Growth of $679MM





- Lower accretion & nonaccrual interest collected impacted loan yield (-12bps)
- Commitments grew $416MM to $53.2B[1], driven by increases in Commercial Real Estate, Energy & Technology and Life Sciences
- Line utilization of 48.3%, up from 47.1%[1]
- Loan pipeline increased with growth in nearly all business lines

1Q14 compared to 4Q13 ● [1]Utilization of commercial commitments as a percentage of total commercial commitments at period-end

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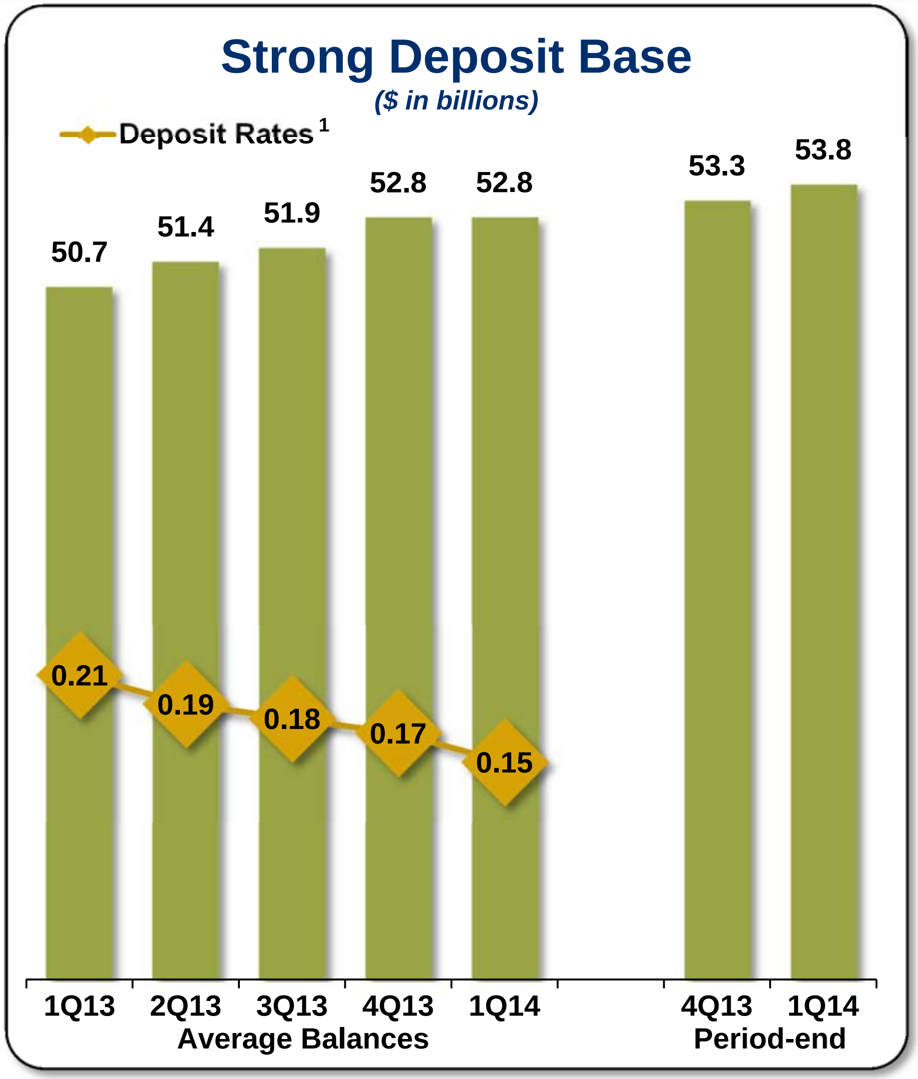
Deposits Remain Strong
Deposit Costs Declined Modestly



Total average deposits stable[2]:

- Noninterest-bearing deposits decreased $296MM
- Interest-bearing deposits increased $297MM, primarily Money Market and interest-bearing checking
- Deposit rates declined due to selective pricing adjustments & maturities of higher priced CDs

Loan to Deposit Ratio[3] of 86%

[1]Interest cost on interest-bearing deposits ● [2]1Q14 compared to 4Q13 ● [3]At 3/31/14

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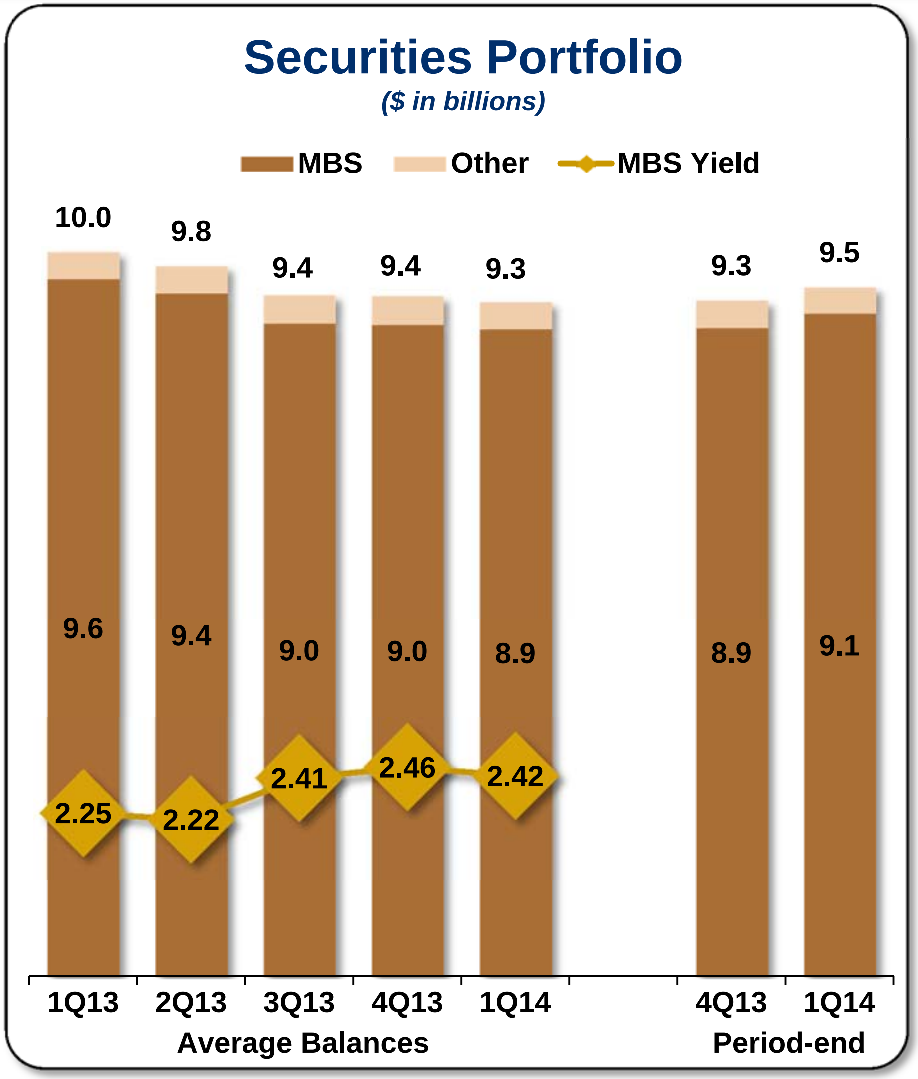
Securities Portfolio Stable

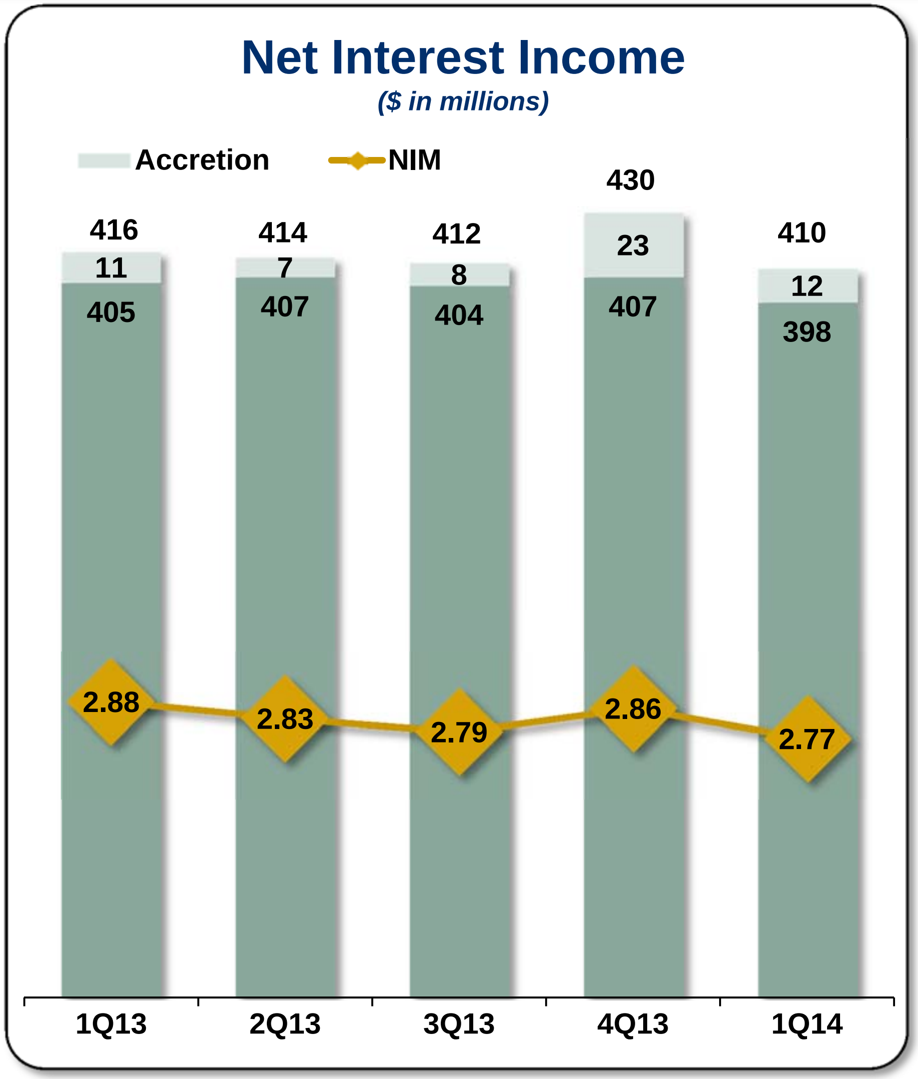


MBS Portfolio:

- Duration of 4.0 years[1]
  - Duration extends to 4.6 years under a 200 bps instantaneous rate increase[1]
- Net unrealized pre-tax loss of $10MM
- Net unamortized premium of $65MM
- Slower prepayment speeds (including a retrospective adjustment to premium amortization similar to 3Q13 & 4Q13) added $3MM or 12 bps to the yield
- Expect prepayments of $350MM-$450MM for 2Q14[2]
- Investing prepayments from MBS portfolio into Level 1 High Quality Liquid Assets (HQLA), such as GNMA securities

At 3/31/14 ● [1]Estimated as of 3/31/14 ● [2]Outlook as of 4/15/14. Prepayments include both scheduled principal amortization and mortgage prepayments

Net Interest Income
Loan Growth & Lower Funding Costs Offset Low Rate Environment



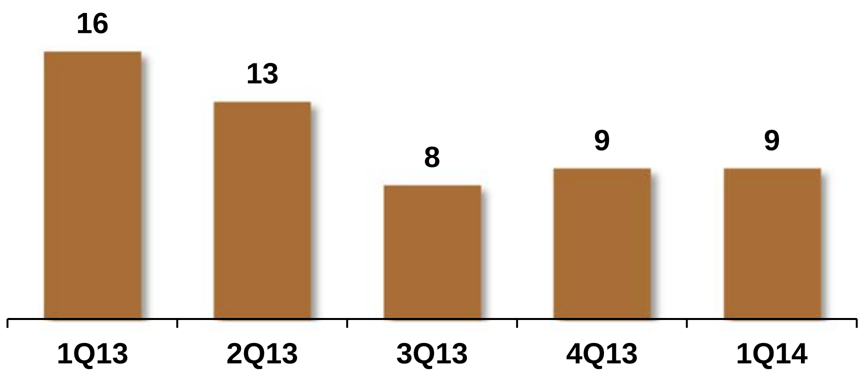
Net Interest Income and Rate NIM[1]:

$430MM	**4Q13**	**2.86%**
-11	Loan accretion	-0.08
-7	2 fewer days in 1Q14	--
-2	Interest on non-accrual loans	-0.01
+8	$1B in loan growth	--
+1	Lower funding costs	--
-9	Lower loan yields: - 1bp 30-day LIBOR decline - Portfolio dynamics	-0.04
--	Excess liquidity decrease	+0.04
$410MM	**1Q14**	**2.77%**

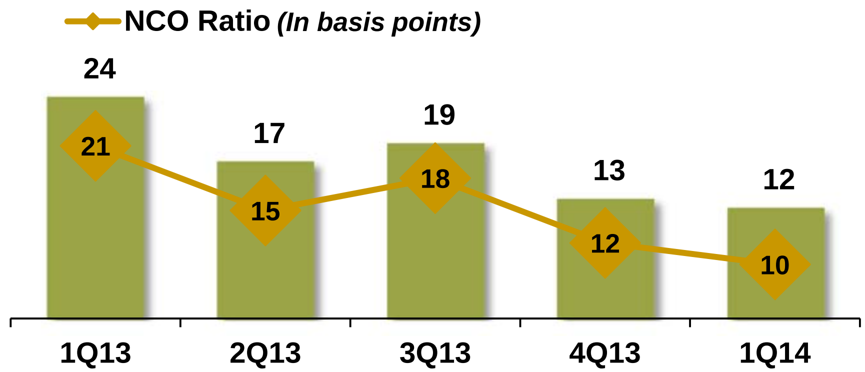
[1]1Q14 compared to 4Q13

Continued Strong Credit Quality
Provision Stable with Net Charge-offs of 10bps

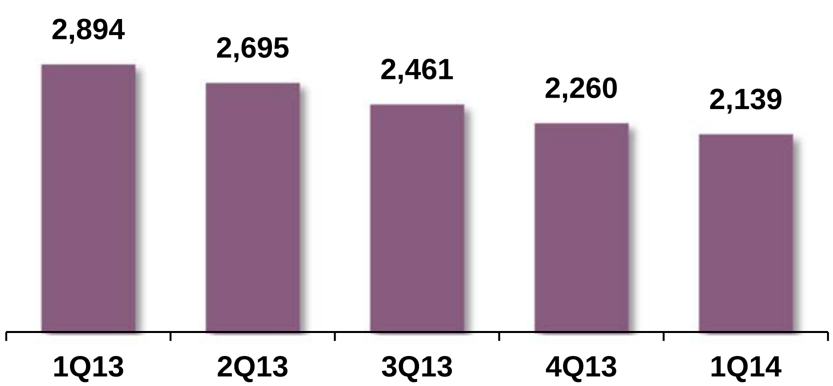
Provision for Credit Losses
($ in millions)



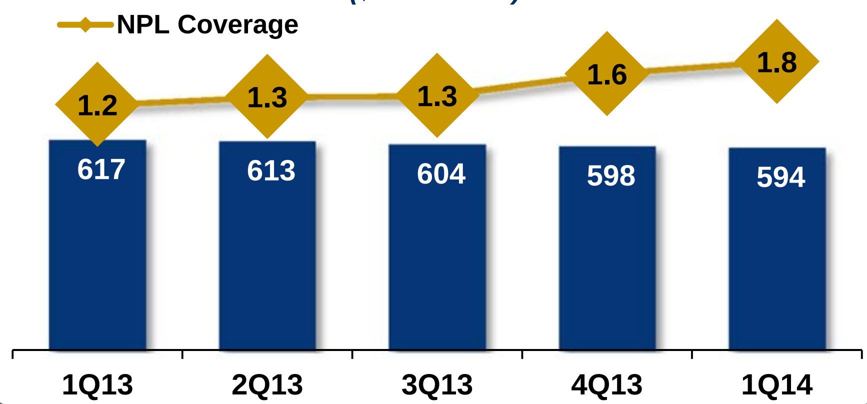
Net Loan Charge-offs
($ in millions)



Criticized Loans[1]
($ in millions)

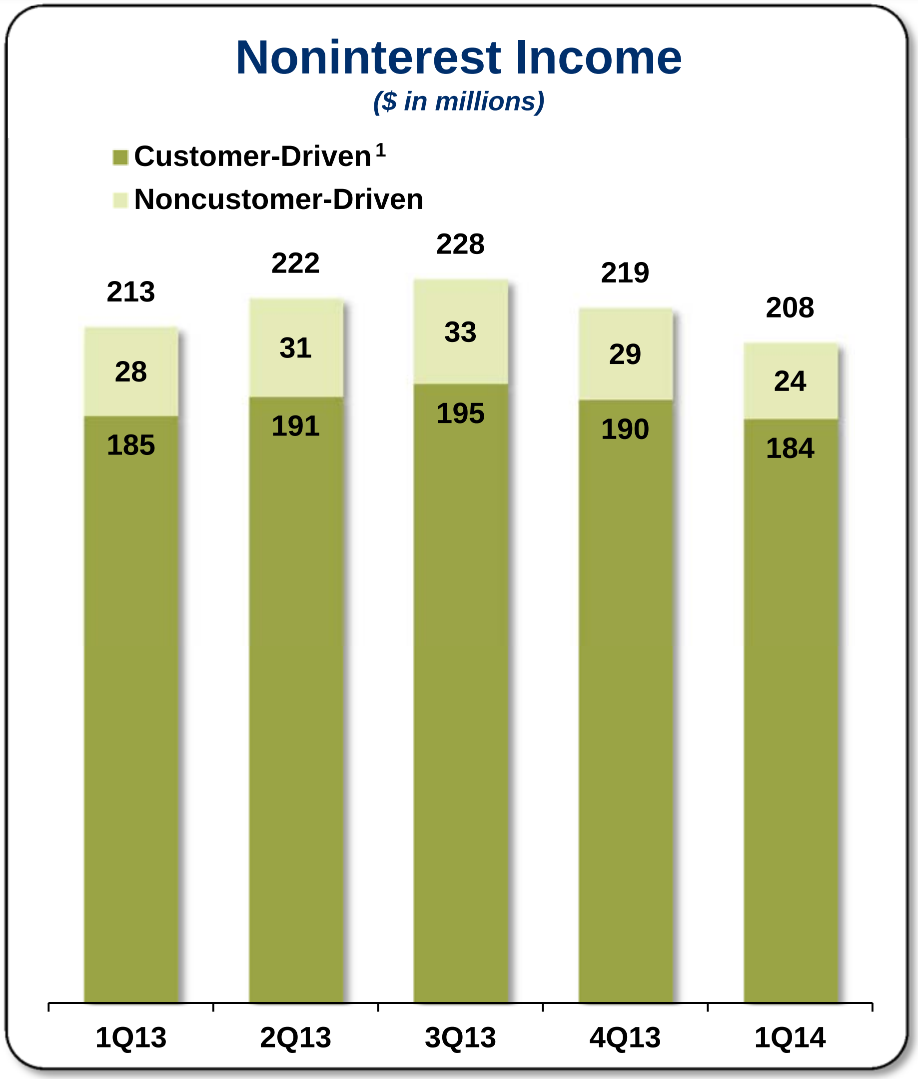


Allowance for Loan Losses
($ in millions)



[1]Criticized loans are consistent with regulatory defined Special Mention, Substandard, Doubtful and Loss loan classifications

Noninterest Income



Customer-driven fee income:

- $8MM Commercial Lending Fees (primarily slow syndication activity)
- $2MM Customer Derivatives

+$1MM Deposit Service Charges

+$1MM Fiduciary Income

+$1MM Brokerage Fees

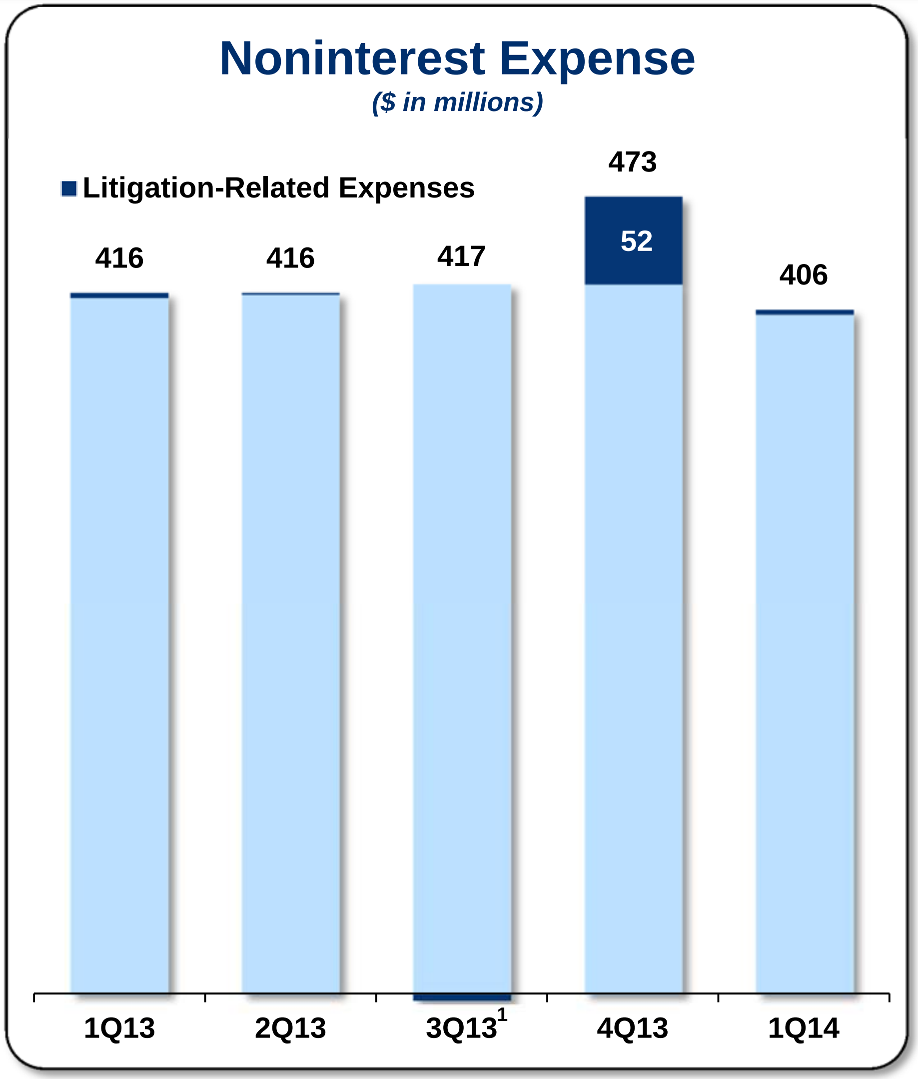
Noncustomer-driven fee income:

- $4MM Deferred Comp (offset in expenses)

- Numbers presented reflect adoption of GAAP amendment related to projects that qualify for low-income housing tax credit[2]

1Q14 compared to 4Q13 • [1]Customer-driven fee income includes service charges on deposit accounts, fiduciary income, commercial lending fees, letter of credit fees, card fees, foreign exchange income, brokerage fees and customer-driven components of other noninterest income • [2]Offsetting impact to other noncustomer-driven income and provision for income taxes

Continued Tight Expense Control



Noninterest expenses decline $67MM:

- $49MM Litigation-related Expenses, following unfavorable jury verdict impacting 4Q13
- $11MM Salaries & Benefits:
  - $13MM Pension Expense
  - $4MM Deferred Comp (offset in noninterest income)
  +$6MM Annual stock comp & higher payroll taxes partially offset by 2 fewer days & lower healthcare
- Smaller decreases in several categories

1Q14 compared to 4Q13 • [1]3Q13 litigation-related expenses were a benefit of $4MM

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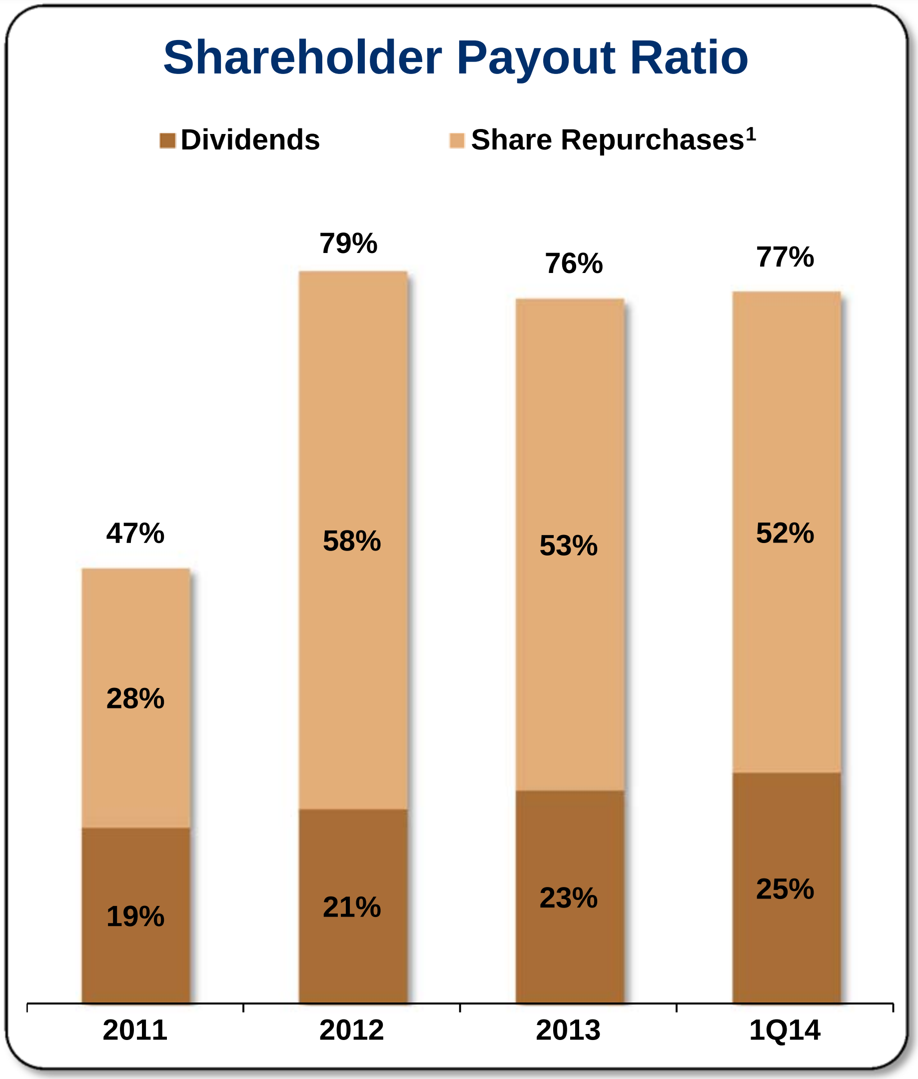
Strong Shareholder Payout



2013 Capital Plan completed:

- $288MM or 6.9MM shares repurchased 2Q13 through 1Q14
  - $72MM or 1.5MM shares repurchased in 1Q14
- Increased quarterly dividend 12% to $0.19 per share in 1Q14

2014 Capital Plan target[2]:

- Up to $236MM share repurchases over four quarters (2Q14 through 1Q15)
- Board to consider a dividend increase to $0.20 per share at April meeting

Average diluted shares of 186.7MM, increased 535,000 from 4Q13 due to:

- Increased average stock price affecting dilution from warrants and employee options
- Vesting of annual employee stock grants

[1]Shares repurchased under share repurchase program • [2]Outlook as of 4/15/14

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Management 2014 Outlook
Assuming Continuation of Current Economic & Low Rate Environment

FY 2014 Compared to FY 2013

Average loans	***Continued growth, consistent with 3% in 2013[1]*** • Mortgage Banker stable from 4Q13 level • Continued focus on pricing and structure discipline
Net interest income	***Modestly Lower*** • Reduction in purchase accounting accretion to $20-30MM • Continued pressure from low rate environment, partly offset by loan growth
Provision	***Stable*** • Net charge-offs similar to 2013 • Allowance: Loan growth offset by continued decline in nonperforming loans
Noninterest income	***Modestly Lower*** • Stable customer-driven fee income, driven by growth in fiduciary and card fees offset by lower capital market activity • Lower noncustomer-driven income
Noninterest expenses	***Lower*** • Lower litigation-related expenses, down after $52MM unfavorable jury verdict in 2013 • More than 50% reduction in pension expense to $35-40MM
Income taxes	***~32% of pre-tax income[2]***

Outlook as of 4/15/14 • [1]Full-year 2013 average loans were $44.4B, growth of 3% from full-year 2012 average • [2]Change due to accounting for projects that qualify for low-income housing tax credits

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Appendix

Recent Award Announcements

BEST US REGIONAL BANKS

GLOBAL FINANCE

Best Regional Bank: Southwest

Based on:

- **Assets**
- **Profitability**
- **Strategic Relationships**
- **Customer Service**
- **Competitive Pricing**
- **Innovative Products**

GREENWICH ASSOCIATES
Greenwich Excellence 2013

2013 Greenwich Awards Most Awards of any US Bank	Middle Market[1]	Small Business[2]
Overall Satisfaction	✓	✓[3]
Relationship Manager Capability	✓	✓
Financial Stability	✓	✓
Investment Banking	✓	
International Service	✓	
Likelihood to Recommend	✓	
Personal Banking Satisfaction	✓	
Treasury Management:		
• Overall Satisfaction	✓	✓
• Accuracy of Operations	✓	✓
• Customer Service	✓	✓
• Product Capabilities	✓	
• Sales Specialist Performance	✓	

[1]Based on nearly 14,000 interviews with businesses with sales of $10-$500MM across the country ● [2]Based on over 17,000 interviews with businesses with sales $1-$10MM across the country ● [3]Overall Satisfaction – West. Comparisons are based on only those banks operating in each region.

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Loans by Business and Market

By Line of Business	1Q14	4Q13	1Q13
Middle Market			
General	$13.5	$13.2	$13.4
Energy	3.0	2.8	3.0
National Dealer Services	5.3	5.3	4.9
Entertainment	0.5	0.6	0.6
Tech. & Life Sciences	2.3	2.1	2.0
Environmental Services	0.9	0.8	0.8
Total Middle Market	$25.5	$24.8	$24.7
Corporate Banking			
US Banking	2.7	2.6	2.8
International	1.8	1.8	1.8
Mortgage Banker Finance	0.9	1.1	1.7
Commercial Real Estate	4.0	3.8	3.7
BUSINESS BANK	**$34.9**	**$34.1**	**$34.7**
Small Business	3.6	3.6	3.6
Retail Banking	1.8	1.7	1.7
RETAIL BANK	**$5.4**	**$5.3**	**$5.3**
Private Banking	4.8	4.7	4.6
WEALTH MANAGEMENT	**$4.8**	**$4.7**	**$4.6**
TOTAL	**$45.1**	**$44.1**	**$44.6**

By Market	1Q14	4Q13	1Q13
Michigan	$13.5	$13.4	$13.6
California	14.8	14.4	13.5
Texas	10.4	9.8	10.1
Other Markets	6.4	6.5	7.4
TOTAL	**$45.1**	**$44.1**	**$44.6**

- Middle Market: Serving companies with revenues generally between $20-$500MM
- Corporate Banking: Serving companies (and their U.S. based subsidiaries) with revenues generally over $500MM
- Small Business: Serving companies with revenues generally under $20MM

Average $ in billions

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Deposits by Business and Market

By Line of Business	1Q14	4Q13	1Q13
Middle Market			
General	$14.1	$13.9	$14.1
Energy	0.5	0.6	0.4
National Dealer Services	0.2	0.2	0.2
Entertainment	0.1	0.2	0.1
Tech. & Life Sciences	5.7	5.2	5.0
Environmental Services	0.1	0.2	0.2
Total Middle Market	$20.7	$20.3	$20.0
Corporate Banking			
US Banking	2.5	2.8	2.3
International	1.7	1.8	1.5
Mortgage Banker Finance	0.6	0.6	0.6
Commercial Real Estate	1.5	1.5	1.2
BUSINESS BANK	**$27.0**	**$27.0**	**$25.6**
Small Business	2.6	2.8	2.6
Retail Banking	18.8	18.6	18.4
RETAIL BANK	**$21.4**	**$21.4**	**$21.0**
Private Banking	3.8	3.9	3.7
WEALTH MANAGEMENT	**$3.8**	**$3.9**	**$3.7**
Finance/ Other	0.6	0.5	0.4
TOTAL	**$52.8**	**$52.8**	**$50.7**

By Market	1Q14	4Q13	1Q13
Michigan	$20.6	$20.6	$20.2
California	14.8	15.2	14.4
Texas	10.9	10.5	10.0
Other Markets	5.9	6.0	5.7
Finance/ Other	0.6	0.5	0.4
TOTAL	**$52.8**	**$52.8**	**$50.7**

- Middle Market: Serving companies with revenues generally between $20-$500MM
- Corporate Banking: Serving companies (and their U.S. based subsidiaries) with revenues generally over $500MM
- Small Business: Serving companies with revenues generally under $20MM

Average $ in billions

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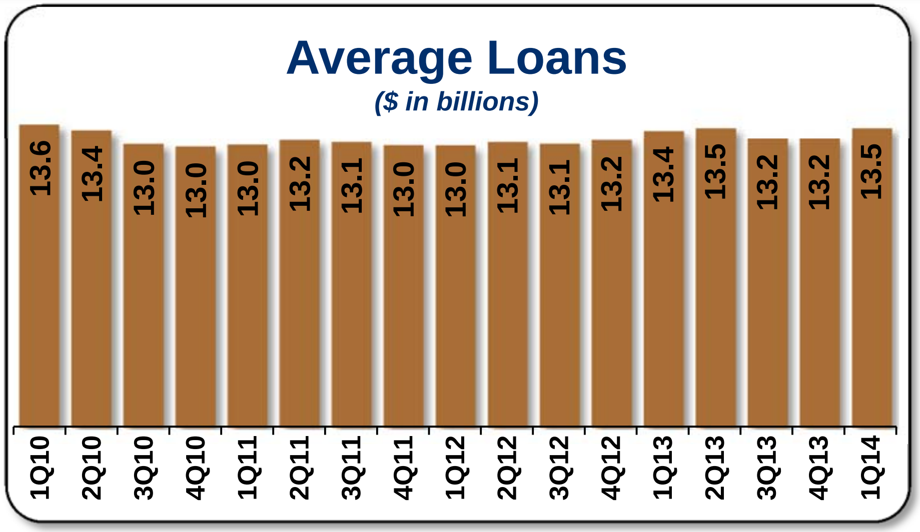
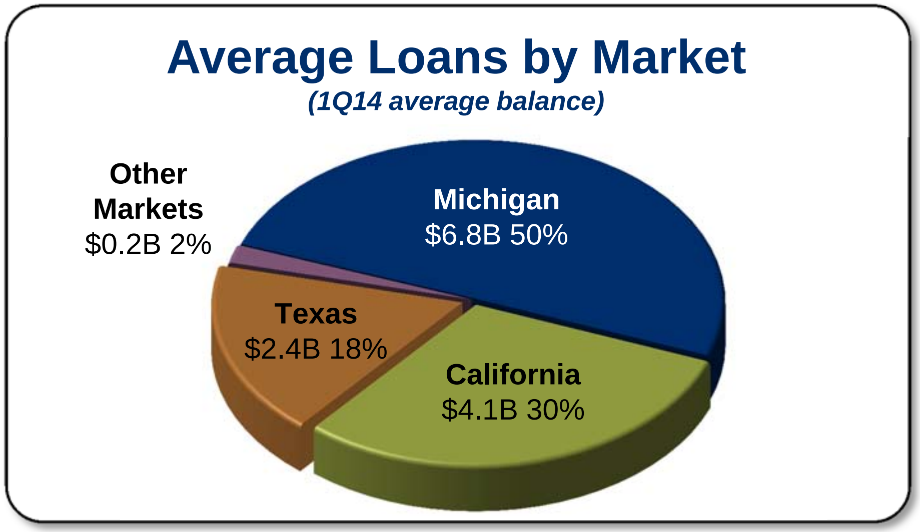
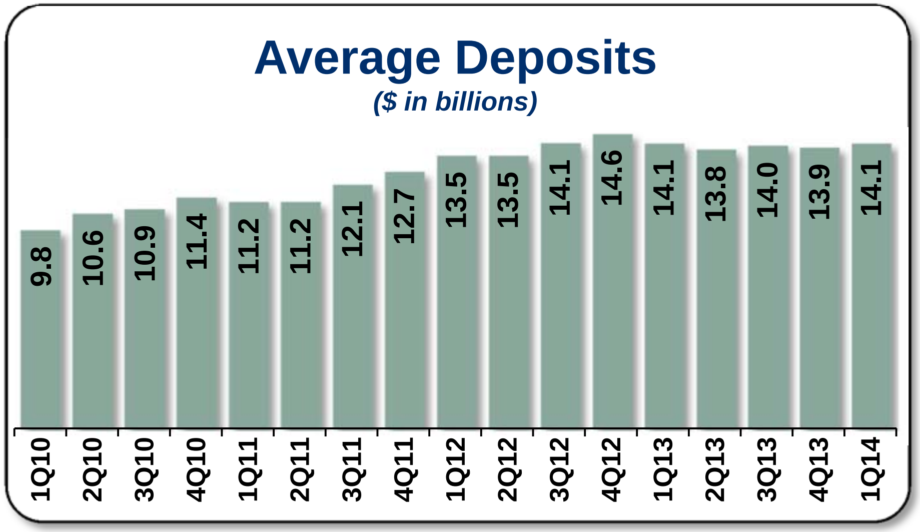
General Middle Market

- Represents largest segment at 30% of total average loans
- Strong pipeline
- Average tenure of a relationship manager is 9 years







At 3/31/14

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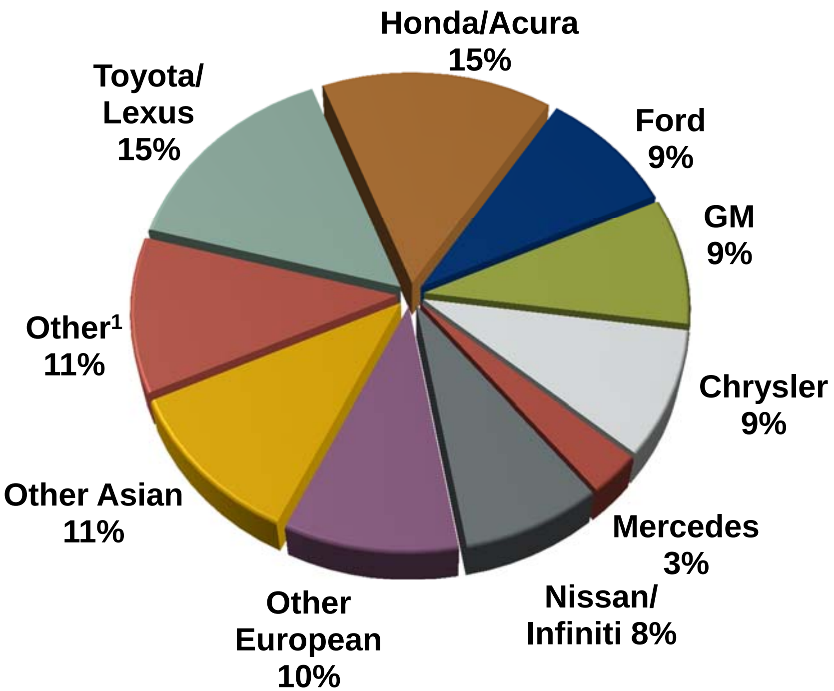
National Dealer Services

Franchise Distribution
(Based on period-end loan outstandings)

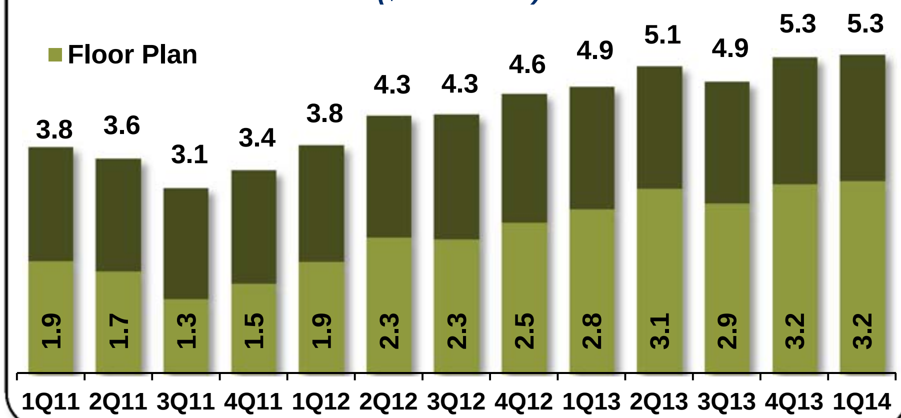


Geographic Dispersion

California	61%	Texas	8%
Michigan	19%	Other	12%

- 65+ years of Floor Plan lending, with over 20 years on a national basis
- Top tier strategy
- Focus on “Mega Dealer” (five or more dealerships in group)
- Excellent credit quality
- Robust monitoring of company inventory and performance

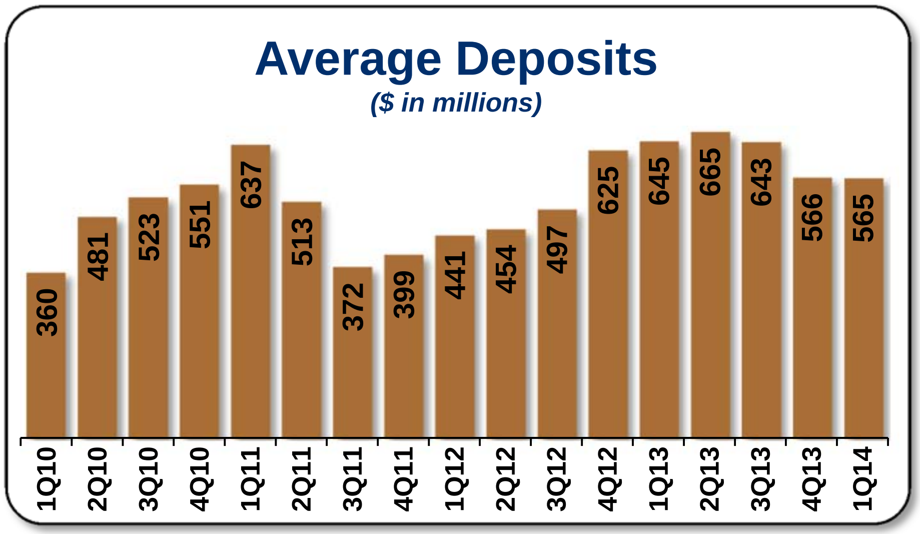
Average Loans
($ in billions)

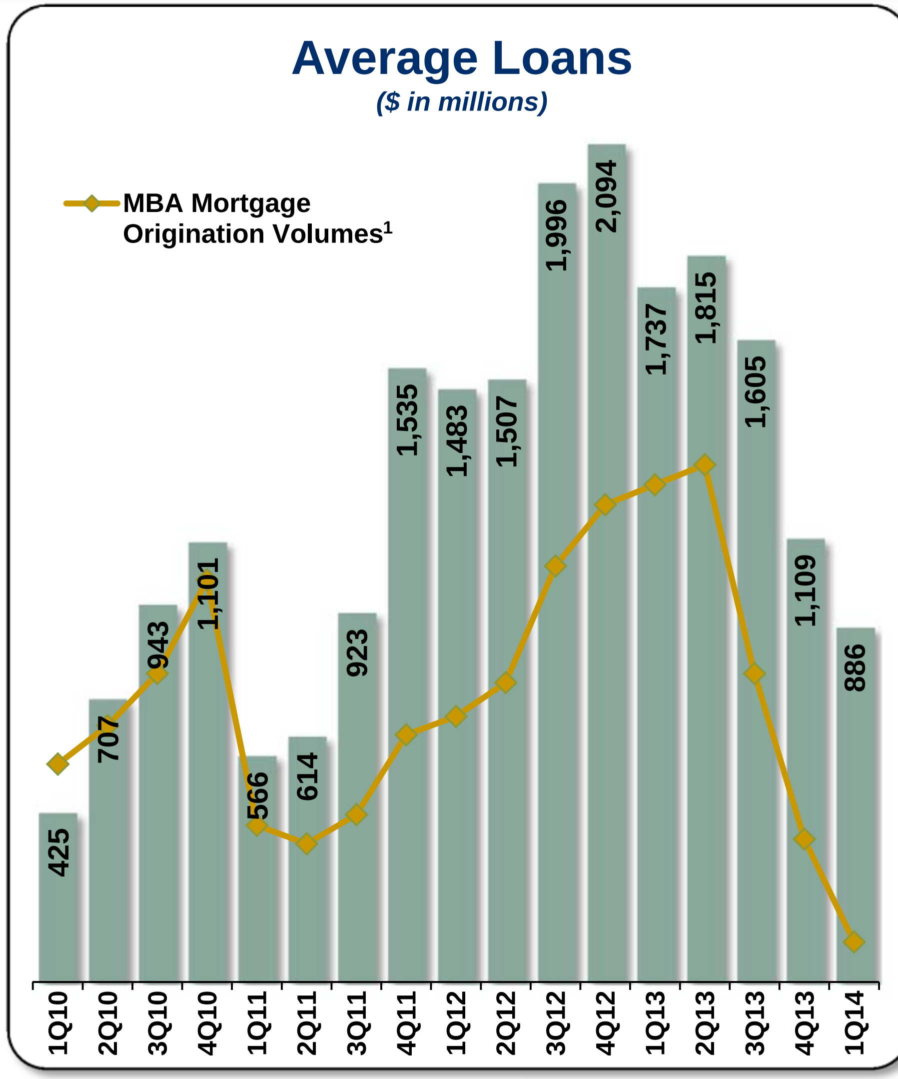


At 3/31/14 • [1]Other includes obligations where a primary franchise is indeterminable (rental car and leasing companies, heavy truck, recreational vehicles, and non-floor plan loans)

Mortgage Banker Finance

- 40+ years' experience with reputation for consistent, reliable approach
- Provide short-term warehouse financing: bridge from origination of residential mortgage until sale into end market
- Extensive backroom provides collateral monitoring and customer service
- Focus on full banking relationships





[1]MBA Origination Volumes $ in billions. Source: Mortgage Bankers Association Mortgage Finance Forecast as of 3/17/14

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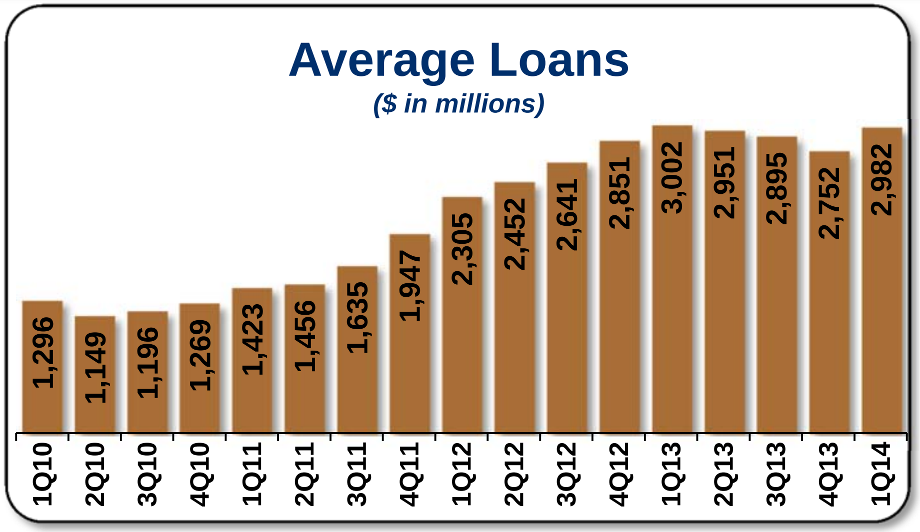
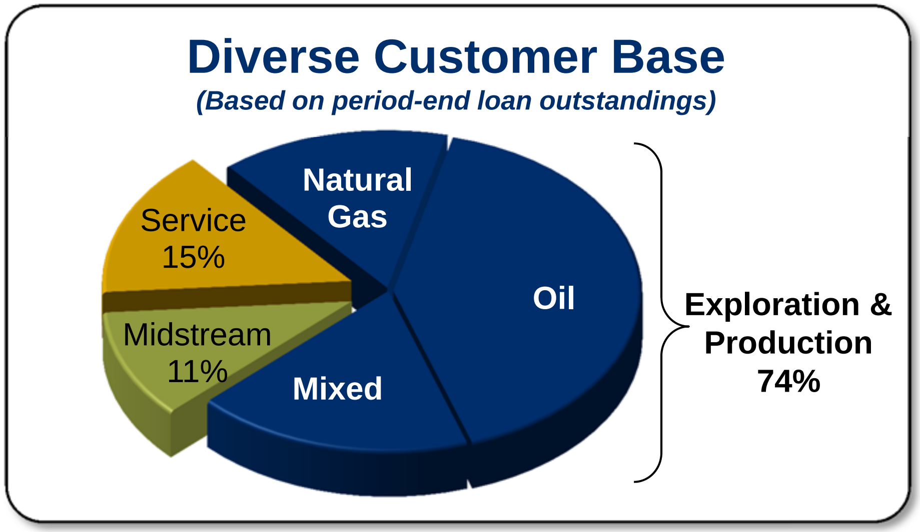
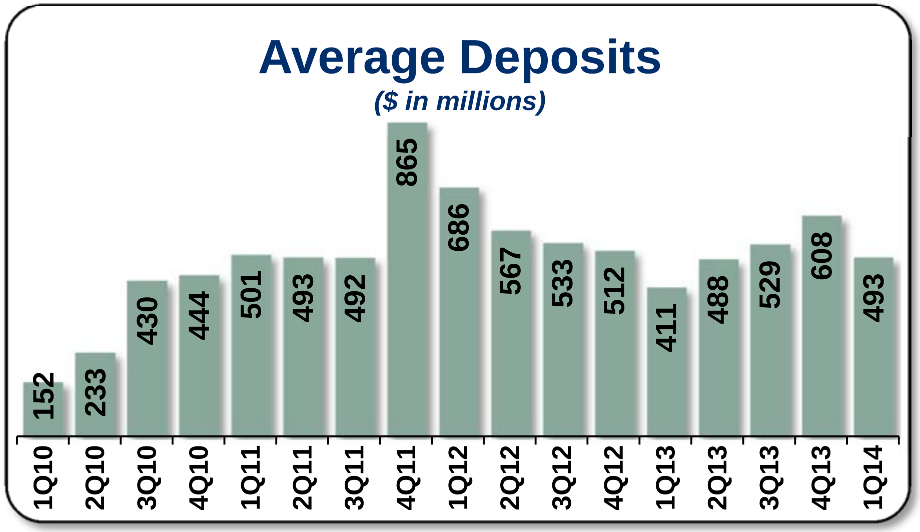
Energy

- 30+ years' experience through the cycles
- Focus on middle market companies
- Excellent credit quality
- Deep relationships with significant ancillary noncredit products



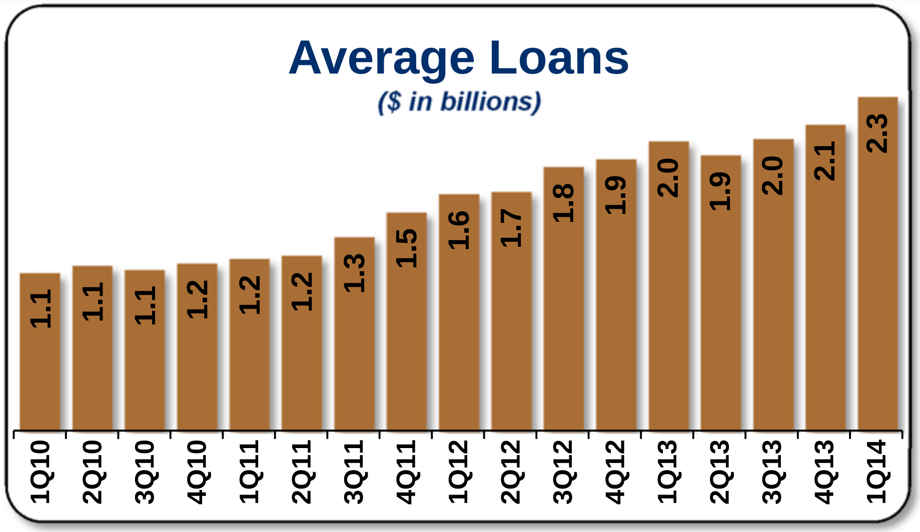


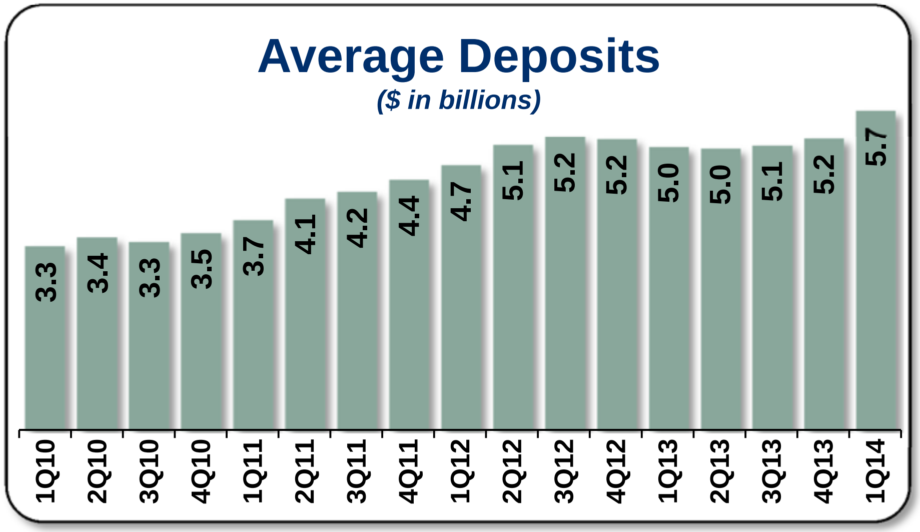


At 3/31/14

Technology and Life Sciences

- 20+ year history
- Products and services tailored to meet the needs of emerging companies throughout their lifecycle
- Strong relationships with top-tier investors
- National business headquartered in Palo Alto, CA, operating from 13 offices in the U.S. and Toronto
- Top notch relationship managers with extensive industry expertise





At 3/31/14

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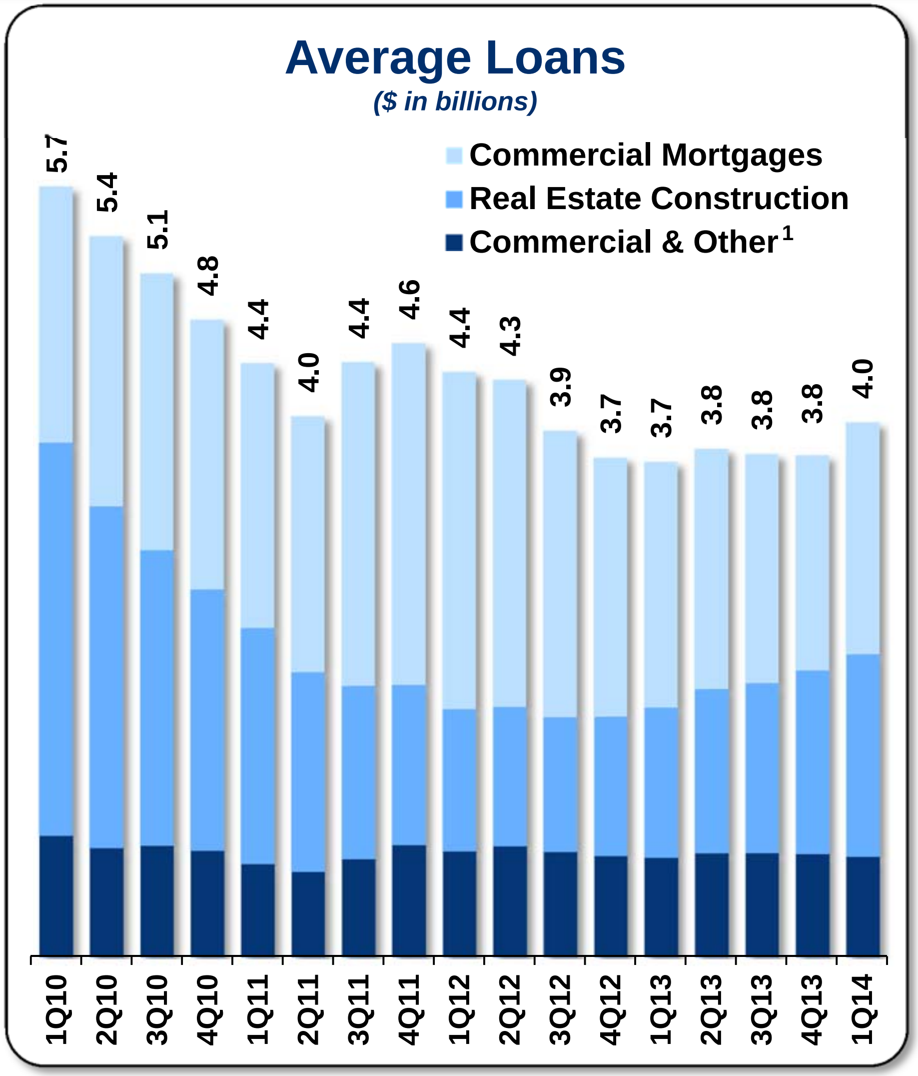
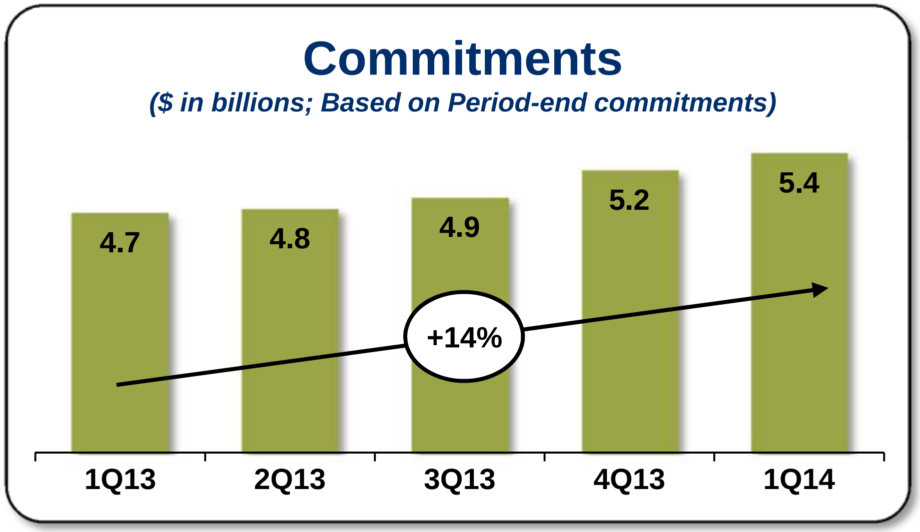
Commercial Real Estate Line of Business



- 160+ years experience with focus on well-established developers, primarily in our footprint
- Provide construction and mini-perm mortgage financing
- Real Estate Construction average loans up for the past 6 quarters



At 3/31/14 • [1]Includes CRE line of business loans not secured by real estate

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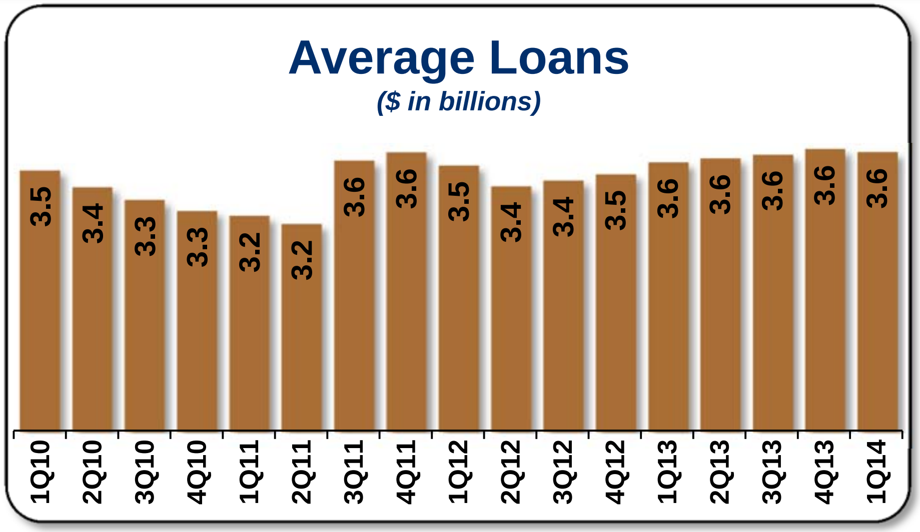
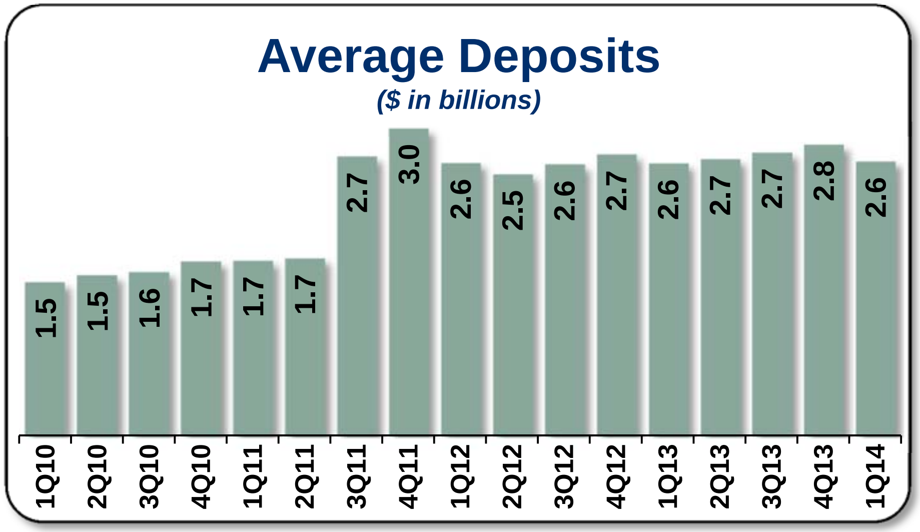
Small Business

- Serving companies with annual revenues generally between $2-$20MM
- Adding Relationship Managers in Texas, California & Arizona
- Recently streamlined loan approval process
- Expanded Business Banking Specialist Program





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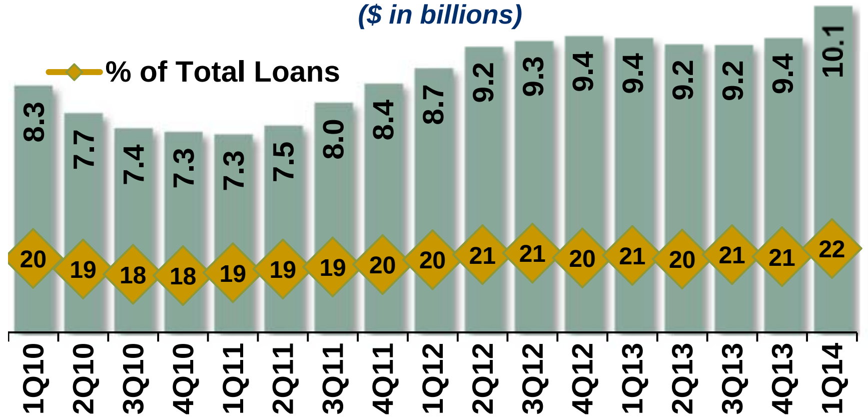
Shared National Credit Relationships

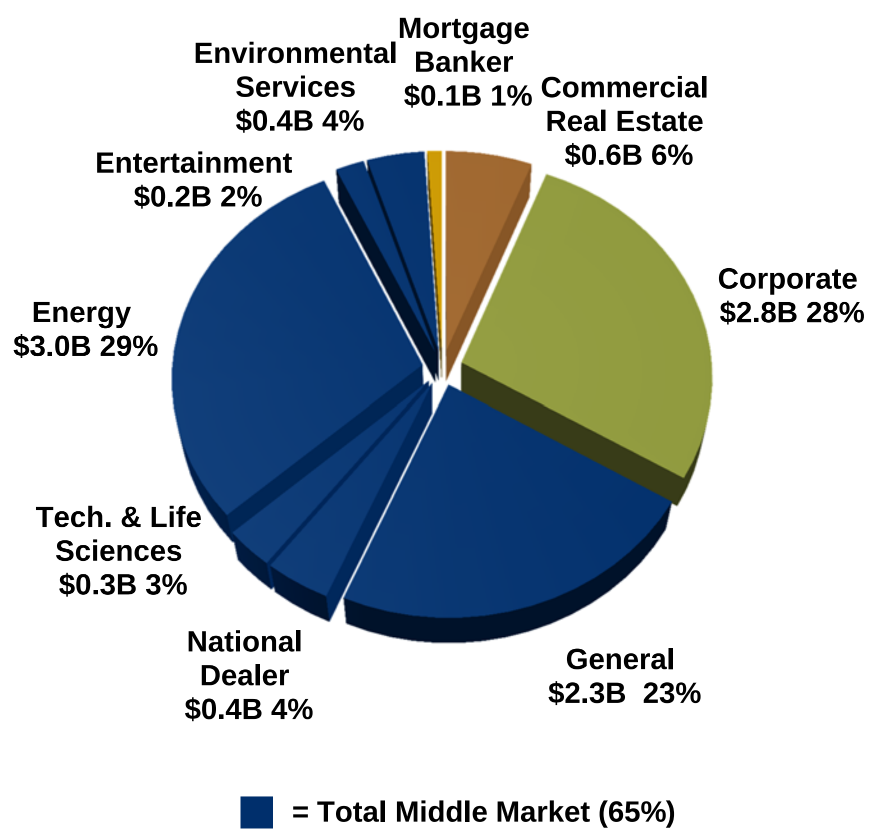
- Approximately 865 borrowers
- Strategy: Pursue full relationships with ancillary business
- Comerica is agent for approx. 15%
- Adhere to same credit underwriting standards as rest of loan book
- Credit quality mirrors total portfolio

Period-end Loans

($ in billions)



Period-end Loans of $10.1B



At 3/31/14 • 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.

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Government Card Programs

Growing Average Noninterest-Bearing Deposits

($ in millions)

- #1 prepaid card issuer[1] in US
- Service 32 state and local government benefit programs
- Service US Treasury DirectExpress Program:
  - Exclusive provider of prepaid debit cards with a contract through January 2015
  - Over 5 million cards registered
  - Phasing out checks[2]
    - As of 5/1/11, new benefit recipients
    - As of 3/1/13, current check recipients
  - 94% of Direct Express card holders report they are totally satisfied[3]
  - Nearly 8MM monthly benefit checks eliminated, resulting in significant taxpayer savings[4]

At 3/31/14 ● [1]Source: the Nilson Report July 2013 ● [2]Final rule announced 12/22/10 ● [3]Based on a 2013 survey conducted by KRC Research ● [4]Checks eliminated since December 2010. Source: U.S. Department of the Treasury

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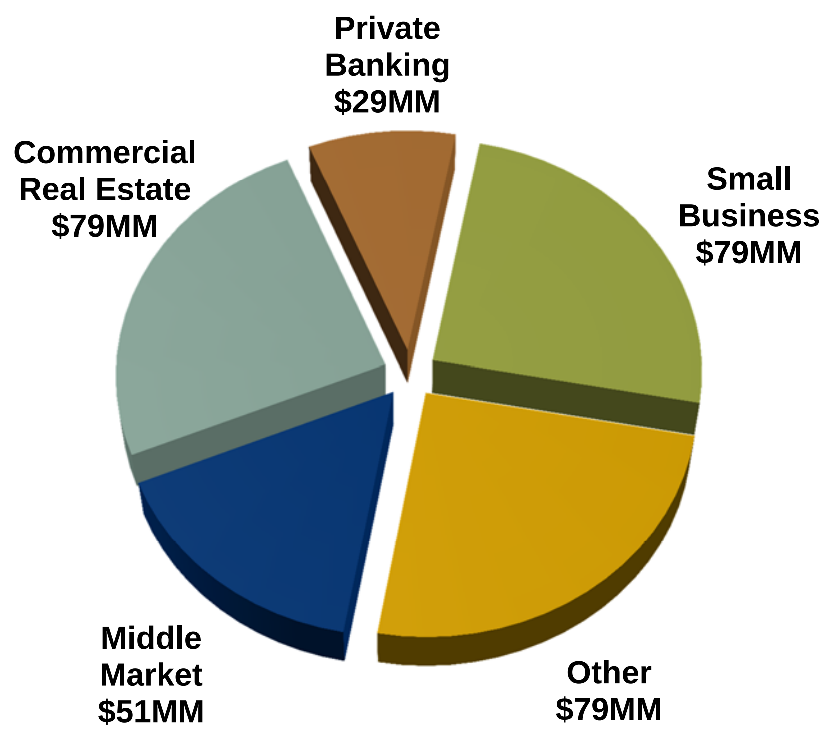
Nonperforming Assets

Nonaccrual Loans of $317MM



Nonperforming Assets of $352MM, a $31MM decrease, included[1]:

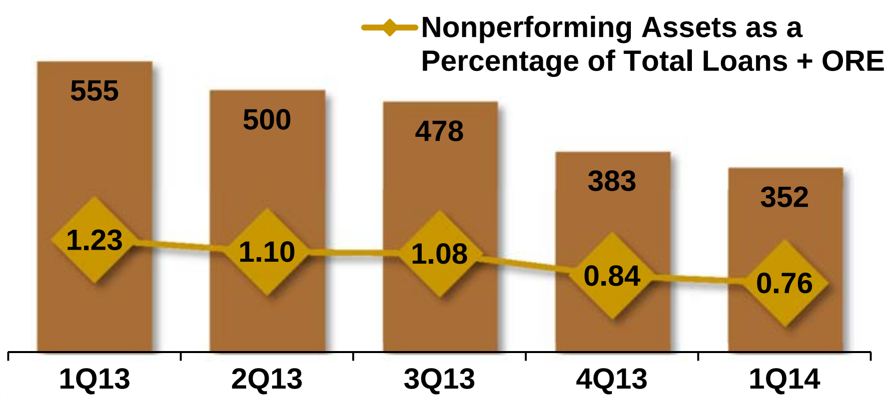
- Nonaccrual loans down $33MM
- Foreclosed Property of $14MM

Troubled Debt Restructurings (TDRs) of $173MM, included:

- $63MM Performing Restructured
- $21MM Reduced Rate
- $89MM Nonaccrual TDR

Nonperforming Assets

($ in millions)



At 3/31/14 ● [1]1Q14 compared to 4Q13

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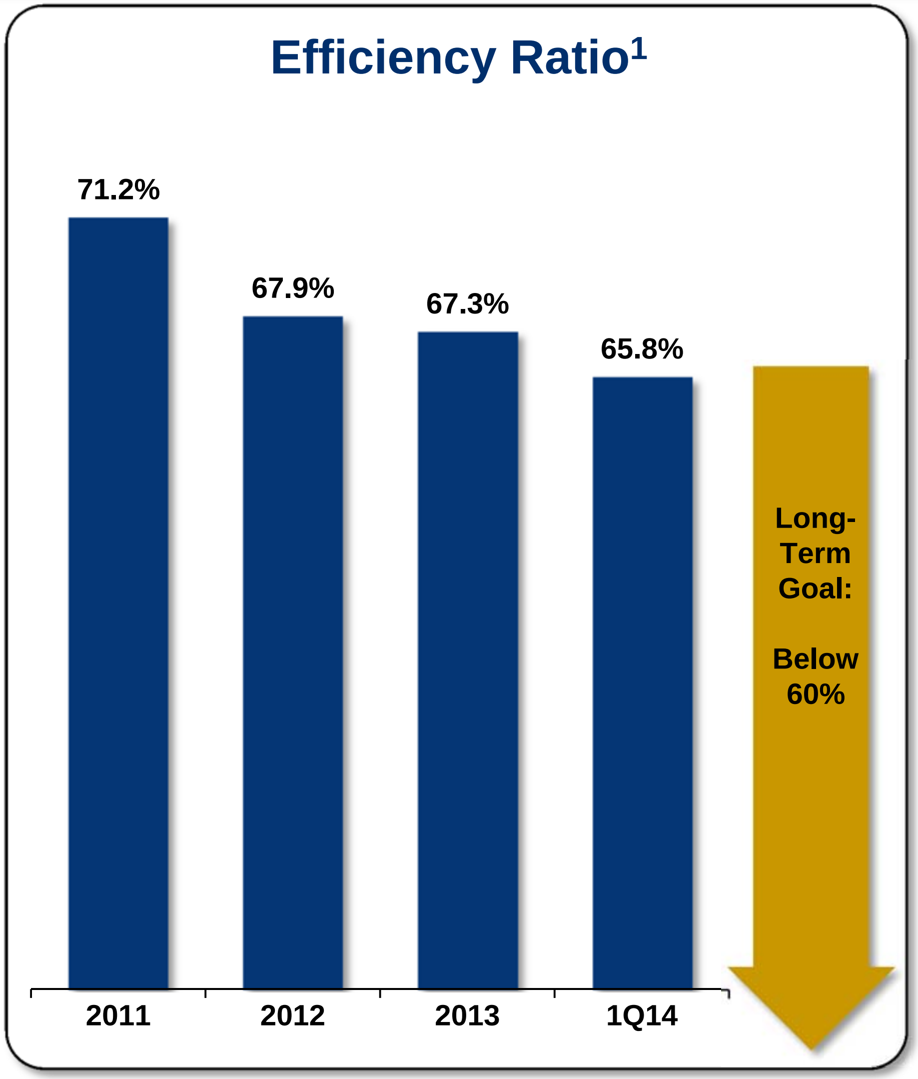
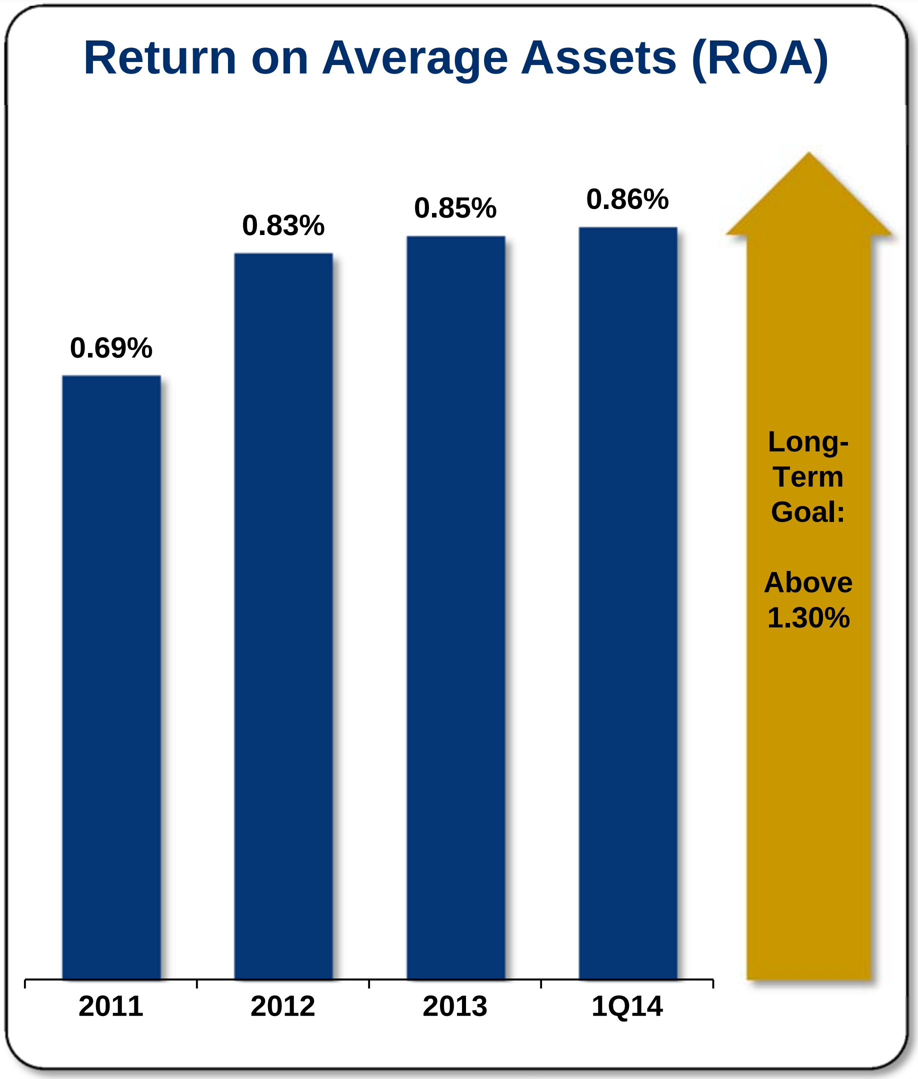
Maintaining Focus on Long-Term Goals

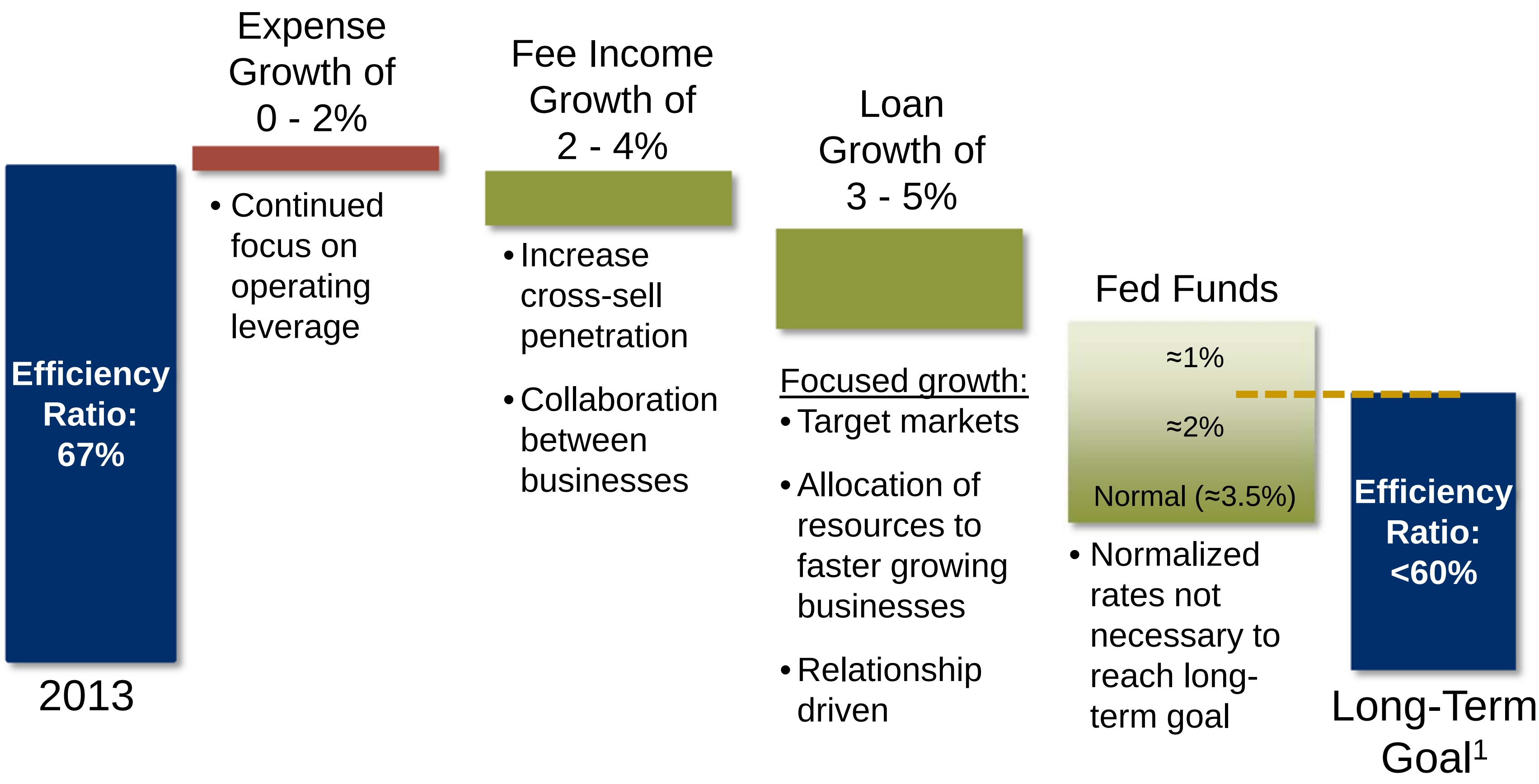
Moving Toward Goals, Despite Prolonged Low Rate Environment





Goal as of 4/15/14 ● [1]Numbers presented reflect adoption of U.S. GAAP amendment related to projects that qualify for the low-income housing tax credit

Factors Expected to Drive Long-Term Efficiency Ratio Goal



Goal as of 4/15/14

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Holding Company Debt Rating

	Senior Unsecured/Long-Term Issuer Rating	**S&P**	**Moody's**	**Fitch**
Peer Banks	BB&T	A-	A2	A+
	BOK Financial	A-	A2	A
	Comerica	**A-**	**A3**	**A**
	M&T Bank	A-	A3	A-
	KeyCorp	BBB+	Baa1	A-
	Fifth Third	BBB+	Baa1	A
	SunTrust	BBB	Baa1	BBB+
	Huntington	BBB	Baa1	A-
	Regions Financial	BBB-	Ba1	BBB-
	Zions Bancorporation	BBB-	Ba1	BBB-
	First Horizon National Corp	BB+	Baa3	BBB-
	Synovus Financial Corp	BB-	B1	BB
Large Banks	Wells Fargo & Company	A+	A2	AA-
	U.S. Bancorp	A+	A1	AA-
	JP Morgan	A	A3	A+
	PNC Financial Services Group	A-	A3	A+
	Bank of America	A-	Baa2	A

As of 4/7/14 • 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)

	3/31/14	12/31/13	9/30/13	6/30/13	3/31/13
Tier 1 and Tier 1 common capital[1,2]	6,961	6,895	6,862	6,800	6,748
Risk-weighted assets[1,2]	66,051	64,825	64,027	65,220	65,099
Tier 1 and Tier 1 common capital ratio	***10.54%***	***10.64%***	***10.72%***	***10.43%***	***10.37%***
Total shareholders' equity	$7,283	$7,153	$6,969	$6,911	$6,988
Less: Goodwill	635	635	635	635	635
Less: Other intangible assets	16	17	18	20	21
Tangible common equity	$6,632	$6,501	$6,316	$6,256	$6,332
Total assets	$65,681	$65,227	$64,670	$62,947	$64,885
Less: Goodwill	635	635	635	635	635
Less: Other intangible assets	16	17	18	20	21
Tangible assets	$65,030	$64,575	$64,017	$62,292	$64,229
Tangible common equity ratio	***10.20%***	***10.07%***	***9.87%***	***10.04%***	***9.86%***

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

[2]March 31, 2014 Tier 1 Capital and Risk-Weighted assets are estimated.

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Supplemental Financial Data

Tier 1 Common Equity under Basel III ($ in millions)

Basel III Tier 1 Common Capital Ratio	3/31/14	12/31/13	9/30/13	6/30/13	3/31/13
Tier 1 common capital[3]	$6,961	$6,895	$6,862	$6,800	$6,748
Basel III adjustments[2]	(3)	(6)	(4)	--	(1)
Basel III Tier 1 common capital[2]	$6,958	$6,889	$6,858	$6,800	$6,747
Risk-weighted assets[1,3]	$66,051	$64,825	$64,027	$65,220	$65,099
Basel III adjustments[2]	1,603	1,754	1,726	2,091	1,996
Basel III risk-weighted assets[2]	$67,654	$66,579	$65,753	$67,311	$67,095
Tier 1 common capital ratio[3]	10.5%	10.6%	10.7%	10.4%	10.4%
Basel III Tier 1 common capital ratio[2]	10.3%	10.3%	10.4%	10.1%	10.1%

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 Basel III Tier 1 common capital ratio further adjusts Tier 1 common capital and risk-weighted assets to account for the final rule approved by U.S. banking regulators in July 2013 for the U.S. adoption of the Basel III regulatory capital framework. The final Basel III capital rules are effective January 1, 2015 for banking organizations subject to the standardized approach.

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

[2]Estimated ratios based on the standardized approach in the final rule for the U.S. adoption of the Basel III regulatory capital framework and excluding most elements of AOCI.

[3]March 31, 2014 Tier 1 Capital and Risk-Weighted assets are estimated.

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