

**COMERICA INCORPORATED
AND SUBSIDIARIES**

FINANCIAL INFORMATION

SEPTEMBER 30, 2000

Analysts, investors and others seeking financial data about Comerica Incorporated are asked to contact Judith S. Love, Senior Vice President, Finance (313) 222-2840.

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NYSE Trading Symbol: CMA

CONSOLIDATED BALANCE SHEETS
Comerica Incorporated and Subsidiaries

(IN THOUSANDS, EXCEPT SHARE DATA)	September 30, 2000	June 30, 2000	December 31, 1999	September 30, 1999
ASSETS				
Cash and due from banks	\$ 1,519,051	\$ 1,743,552	\$ 1,201,990	\$ 1,485,739
Short-term investments	170,792	257,106	612,959	188,027
Investment securities available for sale	2,692,595	2,657,916	2,739,464	2,125,613
Commercial loans	22,170,614	22,263,002	20,654,658	20,023,564
International loans	2,483,910	2,612,539	2,573,003	2,575,318
Real estate construction loans	2,197,799	2,046,117	1,709,261	1,545,168
Commercial mortgage loans	5,095,248	5,060,847	4,774,052	4,513,685
Residential mortgage loans	816,960	827,545	870,029	878,223
Consumer loans	1,415,889	1,399,801	1,350,725	1,823,635
Lease financing	854,999	791,550	761,550	718,347
Total loans	35,035,419	35,001,401	32,693,278	32,077,940
Less allowance for credit losses	(523,575)	(520,582)	(476,470)	(463,451)
Net loans	34,511,844	34,480,819	32,216,808	31,614,489
Premises and equipment	312,992	317,601	330,728	336,410
Customers' liability on acceptances outstanding	22,578	23,964	43,810	25,960
Accrued income and other assets	1,655,538	1,584,520	1,507,573	1,508,752
Total assets	\$ 40,885,390	\$ 41,065,478	\$ 38,653,332	\$ 37,284,990
LIABILITIES AND SHAREHOLDERS' EQUITY				
Noninterest-bearing deposits	\$ 6,384,881	\$ 6,794,918	\$ 6,136,038	\$ 6,430,126
Interest-bearing deposits	19,135,057	18,518,091	17,155,365	16,470,174
Total deposits	25,519,938	25,313,009	23,291,403	22,900,300
Federal funds purchased and securities sold under agreements to repurchase	2,155,228	1,524,198	1,332,397	956,993
Other borrowed funds	1,130,201	1,826,838	1,435,634	1,254,976
Acceptances outstanding	22,578	23,964	43,810	25,960
Accrued expenses and other liabilities	561,214	468,377	495,587	427,728
Medium- and long-term debt	7,650,541	8,214,808	8,579,857	8,355,771
Total liabilities	37,039,700	37,371,194	35,178,688	33,921,728
Nonredeemable preferred stock - \$50 stated value:				
Authorized - 5,000,000 shares				
Issued - 5,000,000 shares at 9/30/00, 6/30/00, 12/31/99 and 9/30/99	250,000	250,000	250,000	250,000
Common stock - \$5 par value:				
Authorized - 325,000,000 shares				
Issued - 157,233,107 shares at 9/30/00, 6/30/00, 12/31/99 and 9/30/99	786,166	786,166	786,166	786,166
Capital surplus	39,765	37,103	35,092	32,452
Accumulated other comprehensive income	(14,879)	(35,245)	(31,702)	(22,096)
Retained earnings	2,821,076	2,704,088	2,485,204	2,379,372
Deferred compensation	(4,047)	(4,390)	(2,955)	(3,517)
Less cost of common stock in treasury - 571,201 shares at 9/30/00, 761,318 shares at 6/30/00, 715,496 shares at 12/31/99 and and 896,861 shares at 9/30/99	(32,391)	(43,438)	(47,161)	(59,115)
Total shareholders' equity	3,845,690	3,694,284	3,474,644	3,363,262
Total liabilities and shareholders' equity	\$ 40,885,390	\$ 41,065,478	\$ 38,653,332	\$ 37,284,990

CONSOLIDATED STATEMENTS OF INCOME
Comerica Incorporated and Subsidiaries

	Three Months Ended September 30		Three Months Ended June 30		Nine Months Ended September 30	
(IN THOUSANDS, EXCEPT PER SHARE DATA)	2000	1999	2000	2000	1999	
INTEREST INCOME						
Interest and fees on loans	\$ 786,074	\$ 631,796	\$ 752,057	\$ 2,231,971	\$ 1,818,483	
Interest on investment securities:						
Taxable	45,451	36,849	44,566	137,820	114,472	
Exempt from federal income tax	694	1,108	748	2,245	3,744	
Total interest on investment securities	46,145	37,957	45,314	140,065	118,216	
Interest on short-term investments	5,496	2,183	5,167	28,082	6,173	
Total interest income	837,715	671,936	802,538	2,400,118	1,942,872	
INTEREST EXPENSE						
Interest on deposits	216,764	147,147	186,219	572,154	436,628	
Interest on short-term borrowings	46,313	45,596	64,792	163,564	134,374	
Interest on medium- and long-term debt	140,891	102,669	127,538	398,381	283,383	
Net interest rate swap (income)/expense	17,280	(13,868)	9,156	29,776	(50,379)	
Total interest expense	421,248	281,544	387,705	1,163,875	804,006	
Net interest income	416,467	390,392	414,833	1,236,243	1,138,866	
Provision for credit losses	24,000	21,000	34,000	113,000	69,000	
Net interest income after provision for credit losses	392,467	369,392	380,833	1,123,243	1,069,866	
NONINTEREST INCOME						
Fiduciary and investment management income	78,740	60,493	76,875	234,643	175,275	
Service charges on deposit accounts	45,205	43,162	45,466	134,563	127,380	
Commercial lending fees	15,399	14,001	11,430	38,044	35,212	
Letter of credit fees	10,023	10,321	11,175	31,892	27,832	
Securities gains/(losses)	(742)	49	1,110	621	1,941	
Other noninterest income	53,859	42,449	53,614	183,088	154,380	
Total noninterest income	202,484	170,475	199,670	622,851	522,020	
NONINTEREST EXPENSES						
Salaries and employee benefits	169,818	159,932	164,999	502,818	474,982	
Net occupancy expense	23,847	24,648	24,108	72,909	71,717	
Equipment expense	14,557	15,320	14,611	44,242	45,613	
Outside processing fee expense	13,029	11,329	12,363	37,724	36,524	
Other noninterest expenses	80,288	65,621	79,782	235,732	200,308	
Total noninterest expenses	301,539	276,850	295,863	893,425	829,144	
Income before income taxes	293,412	263,017	284,640	852,669	762,742	
Provision for income taxes	101,571	92,603	99,089	297,561	265,834	
NET INCOME	\$ 191,841	\$ 170,414	\$ 185,551	\$ 555,108	\$ 496,908	
Net income applicable to common stock	\$ 187,566	\$ 166,139	\$ 181,276	\$ 542,283	\$ 484,083	
Basic net income per common share	\$ 1.20	\$ 1.06	\$ 1.16	\$ 3.47	\$ 3.10	
Diluted net income per common share	\$ 1.18	\$ 1.05	\$ 1.15	\$ 3.43	\$ 3.06	
Cash dividends declared on common stock	\$ 62,601	\$ 56,226	\$ 62,451	\$ 187,571	\$ 168,556	
Dividends per common share	\$ 0.40	\$ 0.36	\$ 0.40	\$ 1.20	\$ 1.08	

CONSOLIDATED QUARTERLY STATEMENTS OF INCOME
Comerica Incorporated and Subsidiaries

(IN THOUSANDS, EXCEPT PER SHARE DATA)	2000		2000		2000		1999		1999		Third Quarter 2000 Compared To:			
	Third	Second	First	Fourth	Third	Third	Second	Third	Second	Third	Quarter 2000		Third Quarter 1999	
	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
INTEREST INCOME														
Interest and fees on loans	\$ 786,074	\$ 752,057	\$ 693,840	\$ 682,495	\$ 631,796	\$ 34,017	4.5 %	\$ 154,278	24.4 %					
Interest on investment securities	46,145	45,314	48,606	43,364	37,957	831	1.8	8,188	21.6					
Interest on short-term investments	5,496	5,167	17,419	3,979	2,183	329	6.4	3,313	151.8					
Total interest income	837,715	802,538	759,865	729,838	671,936	35,177	4.4	165,779	24.7					
INTEREST EXPENSE														
Interest on deposits	216,764	186,219	169,171	153,707	147,147	30,545	16.4	69,617	47.3					
Interest on short-term borrowings	46,313	64,792	52,459	44,759	45,596	(18,479)	(28.5)	717	1.6					
Interest on medium- and long-term debt	140,891	127,538	129,952	126,984	102,669	13,353	10.5	38,222	37.2					
Net interest rate swap (income)/expense	17,280	9,156	3,340	(3,887)	(13,868)	8,124	88.7	31,148	N/M					
Total interest expense	421,248	387,705	354,922	321,563	281,544	33,543	8.7	139,704	49.6					
Net interest income	416,467	414,833	404,943	408,275	390,392	1,634	0.4	26,075	6.7					
Provision for credit losses	24,000	34,000	55,000	45,000	21,000	(10,000)	(29.4)	3,000	14.3					
Net interest income after provision for credit losses	392,467	380,833	349,943	363,275	369,392	11,634	3.1	23,075	6.2					
NONINTEREST INCOME														
Fiduciary and investment management income	78,740	76,875	79,028	65,299	60,493	1,865	2.4	18,247	30.2					
Service charges on deposit accounts	45,205	45,466	43,892	41,793	43,162	(261)	(0.6)	2,043	4.7					
Commercial lending fees	15,399	11,430	11,215	13,675	14,001	3,969	34.7	1,398	10.0					
Letter of credit fees	10,023	11,175	10,694	10,636	10,321	(1,152)	(10.3)	(298)	(2.9)					
Securities gains/(losses)	(742)	1,110	253	3,512	49	(1,852)	N/M	(791)	N/M					
Other noninterest income	53,859	53,614	75,615	59,953	42,449	245	0.5	11,410	26.9					
Total noninterest income	202,484	199,670	220,697	194,868	170,475	2,814	1.4	32,009	18.8					
NONINTEREST EXPENSES														
Salaries and employee benefits	169,818	164,999	168,001	165,375	159,932	4,819	2.9	9,886	6.2					
Net occupancy expense	23,847	24,108	24,954	22,011	24,648	(261)	(1.1)	(801)	(3.2)					
Equipment expense	14,557	14,611	15,074	15,479	15,320	(54)	(0.4)	(763)	(5.0)					
Outside processing fee expense	13,029	12,363	12,332	11,230	11,329	666	5.4	1,700	15.0					
Other noninterest expenses	80,288	79,782	75,662	73,718	65,621	506	0.6	14,667	22.4					
Total noninterest expenses	301,539	295,863	296,023	287,813	276,850	5,676	1.9	24,689	8.9					
Income before income taxes	293,412	284,640	274,617	270,330	263,017	8,772	3.1	30,395	11.6					
Provision for income taxes	101,571	99,089	96,901	94,649	92,603	2,482	2.5	8,968	9.7					
NET INCOME	\$ 191,841	\$ 185,551	\$ 177,716	\$ 175,681	\$ 170,414	\$ 6,290	3.4 %	\$ 21,427	12.6 %					
Net income applicable to common stock	\$ 187,566	\$ 181,276	\$ 173,441	\$ 171,406	\$ 166,139	\$ 6,290	3.5 %	\$ 21,427	12.9 %					
Basic net income per common share	\$ 1.20	\$ 1.16	\$ 1.11	\$ 1.10	\$ 1.06	\$ 0.04	3.4 %	\$ 0.14	13.2 %					
Diluted net income per common share	\$ 1.18	\$ 1.15	\$ 1.10	\$ 1.08	\$ 1.05	\$ 0.03	2.6 %	\$ 0.13	12.4 %					
Cash dividends declared on common stock	\$ 62,601	\$ 62,451	\$ 62,519	\$ 56,281	\$ 56,226	\$ 150	0.2 %	\$ 6,375	11.3 %					
Dividends per common share	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.36	\$ 0.36	\$ -	- %	\$ 0.04	11.1 %					

N/M - Not meaningful

QUARTERLY SELECTED ASSET QUALITY DATA
Comerica Incorporated and Subsidiaries

(IN THOUSANDS)	2000			1999	
	3rd Qtr	2nd Qtr	1st Qtr	4th Qtr	3rd Qtr
ALLOWANCE FOR CREDIT LOSSES					
Beginning period balance	\$ 520,582	\$ 502,954	\$ 476,470	\$ 463,451	\$ 460,397
Loans charged off:					
Commercial	(23,015)	(15,009)	(17,195)	(34,329)	(13,895)
International	(580)	(2,851)	(7,750)	(3,000)	(3,000)
Commercial mortgage	(64)	(437)	-	(223)	-
Residential mortgage	(2)	(48)	-	(23)	-
Consumer	(793)	(2,898)	(6,309)	(7,019)	(7,286)
Lease financing	(7)	(81)	(477)	(32)	(42)
Total loans charged off	(24,461)	(21,324)	(31,731)	(44,626)	(24,223)
Recoveries on loans previously charged off:					
Commercial	1,724	2,537	1,152	10,226	2,832
Real estate construction	7	7	13	7	7
Commercial mortgage	18	545	112	305	772
Residential mortgage	-	-	-	20	-
Consumer	1,687	1,859	1,867	2,058	2,068
Lease financing	36	37	78	20	600
Total recoveries	3,472	4,985	3,222	12,636	6,279
Net loans charged off	(20,989)	(16,339)	(28,509)	(31,990)	(17,944)
Provision for credit losses	24,000	34,000	55,000	45,000	21,000
Foreign currency translation adjustment	(18)	(33)	(7)	9	(2)
Balance at period end	\$ 523,575	\$ 520,582	\$ 502,954	\$ 476,470	\$ 463,451
As a percent of total loans	1.49 %	1.49 %	1.49 %	1.46 %	1.44 %
Net loans charged off to average total loans	0.24	0.19	0.34	0.39	0.23
NONPERFORMING ASSETS					
Nonaccrual loans:					
Commercial	\$ 177,011	\$ 178,862	\$ 127,974	\$ 110,606	\$ 100,899
International	36,770	25,242	36,482	44,046	45,129
Real estate construction	4,947	248	249	249	249
Commercial mortgage	16,790	16,728	8,289	9,620	10,797
Residential mortgage	503	505	509	572	792
Total nonaccrual loans	236,021	221,585	173,503	165,093	157,866
Reduced-rate loans	299	5,806	6,905	7,347	7,379
Total nonperforming loans	236,320	227,391	180,408	172,440	165,245
Other real estate	4,181	10,089	10,422	9,595	3,471
Total nonperforming assets	\$ 240,501	\$ 237,480	\$ 190,830	\$ 182,035	\$ 168,716
Nonperforming loans as a percentage of total loans	0.67 %	0.65 %	0.53 %	0.53 %	0.52 %
Nonperforming assets as a percentage of total loans and other real estate	0.69	0.68	0.56	0.56	0.53
Allowance for credit losses as a percentage of total nonperforming assets	218	219	264	262	275
Loans past due 90 days or more	\$ 53,338	\$ 38,701	\$ 39,523	\$ 47,676	\$ 60,959

ANALYSIS OF NET INTEREST INCOME (FTE)
Comerica Incorporated and Subsidiaries

(dollar amounts in millions)	Three Months Ended								
	September 30, 2000			June 30, 2000			September 30, 1999		
	Average Balance	Interest	Average Rate	Average Balance	Interest	Average Rate	Average Balance	Interest	Average Rate
Commercial loans	\$ 22,034	\$ 503.5	9.09 %	\$ 21,847	\$ 483.3	8.90 %	\$ 19,801	\$ 384.4	7.70 %
International loans	2,537	59.2	9.28	2,527	57.9	9.22	2,629	51.4	7.75
Real estate construction loans	2,108	50.0	9.44	1,923	44.7	9.36	1,410	29.9	8.42
Commercial mortgage loans	5,073	113.7	8.92	5,043	109.7	8.75	4,510	93.6	8.24
Residential mortgage loans	825	15.8	7.67	835	15.9	7.63	886	16.5	7.46
Consumer loans	1,402	32.2	9.15	1,380	30.9	8.97	1,809	44.8	9.88
Lease financing	798	12.2	6.13	768	10.2	5.32	682	11.7	6.86
Total loans	34,777	786.6	9.00	34,323	752.6	8.82	31,727	632.3	7.91
Investment securities available for sale (1)	2,607	46.5	7.01	2,616	45.7	6.82	2,211	38.6	6.85
Short-term investments	209	5.6	10.50	274	5.2	7.65	113	2.2	7.73
Total earning assets	37,593	838.7	8.87	37,213	803.5	8.67	34,051	673.1	7.84
Cash and due from banks	1,497			1,448			1,505		
Allowance for credit losses	(529)			(509)			(467)		
Other assets	1,945			1,979			1,826		
Total Assets	\$ 40,506			\$ 40,131			\$ 36,915		
Money market and NOW accounts	\$ 7,828	64.1	3.26	\$ 7,916	61.0	3.10	\$ 7,665	52.3	2.71
Savings deposits	1,373	5.9	1.71	1,405	5.5	1.59	1,516	6.0	1.58
Certificates of deposit	8,947	134.2	5.97	7,399	101.8	5.53	6,392	77.0	4.78
Foreign office time deposits	567	12.6	8.80	986	17.9	7.31	738	11.9	6.39
Total interest-bearing deposits	18,715	216.8	4.61	17,706	186.2	4.23	16,311	147.2	3.58
Federal funds purchased and securities sold under agreements to repurchase	1,928	33.6	6.94	2,790	45.4	6.54	2,658	35.8	5.34
Other borrowed funds	772	12.7	6.52	1,282	19.4	6.10	746	9.8	5.21
Medium- and long-term debt	8,270	140.9	6.78	7,867	127.5	6.51	7,298	102.7	5.59
Other (2)	-	17.3	-	-	9.2	-	-	(13.9)	-
Total interest-bearing sources	29,685	421.3	5.65	29,645	387.7	5.26	27,013	281.6	4.14
Noninterest-bearing deposits	6,500			6,380			6,196		
Other liabilities	543			478			420		
Preferred stock	250			250			250		
Common shareholders' equity	3,528			3,378			3,036		
Total Liabilities and Shareholders' Equity	\$ 40,506			\$ 40,131			\$ 36,915		
Net interest income/Rate spread (FTE)	\$ 417.4	3.22		\$ 415.8	3.41		\$ 391.5	3.70	
FTE adjustment	\$ 1.0			\$ 0.9			\$ 1.1		
Impact of net noninterest-bearing sources of funds		1.20			1.07			0.86	
Net interest margin as a percent of average earning assets (FTE)		4.42 %			4.48 %			4.56 %	

(1) The average rate for investment securities available for sale was computed using average historical cost.

(2) Net interest rate swap (income)/expense.

ANALYSIS OF NET INTEREST INCOME (FTE)
Comerica Incorporated and Subsidiaries

(dollar amounts in millions)	Nine Months Ended					
	September 30, 2000			September 30, 1999		
	Average Balance	Interest	Average Rate	Average Balance	Interest	Average Rate
Commercial loans	\$ 21,611	\$ 1,423.8	8.80 %	\$ 19,422	\$ 1,095.3	7.54 %
International loans	2,554	173.3	9.06	2,658	152.9	7.69
Real estate construction loans	1,934	133.9	9.25	1,265	79.4	8.39
Commercial mortgage loans	5,006	327.0	8.73	4,406	269.7	8.18
Residential mortgage loans	840	48.0	7.62	949	53.0	7.44
Consumer loans	1,384	93.2	8.99	1,813	135.2	9.95
Lease financing	776	34.3	5.90	664	34.7	6.98
Total loans	34,105	2,233.5	8.75	31,177	1,820.2	7.80
Investment securities available for sale (1)	2,632	141.3	7.01	2,383	120.2	6.68
Short-term investments	340	28.2	11.06	108	6.3	7.70
Total earning assets	37,077	2,403.0	8.64	33,668	1,946.7	7.72
Cash and due from banks	1,465			1,518		
Allowance for credit losses	(508)			(461)		
Other assets	1,943			1,819		
Total Assets	\$ 39,977			\$ 36,544		
Money market and NOW accounts	\$ 7,857	182.7	3.11	\$ 7,614	151.5	2.66
Savings deposits	1,396	17.0	1.62	1,529	18.1	1.59
Certificates of deposit	7,676	321.7	5.60	6,382	230.1	4.82
Foreign office time deposits	922	50.8	7.36	719	36.9	6.86
Total interest-bearing deposits	17,851	572.2	4.28	16,244	436.6	3.59
Federal funds purchased and securities sold under agreements to repurchase	2,502	122.0	6.51	3,015	112.7	5.00
Other borrowed funds	913	41.5	6.08	590	21.7	4.91
Medium- and long-term debt	8,194	398.4	6.49	6,869	283.4	5.51
Other (2)	-	29.8	-	-	(50.4)	-
Total interest-bearing sources	29,460	1,163.9	5.27	26,718	804.0	4.02
Noninterest-bearing deposits	6,365			6,237		
Other liabilities	516			399		
Preferred stock	250			250		
Common shareholders' equity	3,386			2,940		
Total Liabilities and Shareholders' Equity	\$ 39,977			\$ 36,544		
Net interest income/Rate spread (FTE)	\$ 1,239.1		3.37	\$ 1,142.7		3.70
FTE adjustment	\$ 2.9			\$ 3.8		
Impact of net noninterest-bearing sources of funds			1.09			0.83
Net interest margin as a percent of average earning assets (FTE)			4.46 %			4.53 %

(1) The average rate for investment securities available for sale was computed using average historical cost.

(2) Net interest rate swap (income)/expense

CONSOLIDATED STATISTICAL DATA
Comerica Incorporated and Subsidiaries

	September 30, (IN THOUSANDS, EXCEPT SHARE DATA) 2000	June 30, 2000	March 31, 2000	December 31, 1999	September 30, 1999
Commercial loans:					
Floor plan	\$ 1,559,050	\$ 1,853,836	\$ 1,815,606	\$ 1,652,548	\$ 1,268,556
Other	20,611,564	20,409,166	19,656,538	19,002,110	18,755,008
Total commercial	22,170,614	22,263,002	21,472,144	20,654,658	20,023,564
International loans	2,483,910	2,612,539	2,565,966	2,573,003	2,575,318
Real estate construction loans	2,197,799	2,046,117	1,871,592	1,709,261	1,545,168
Commercial mortgage loans	5,095,248	5,060,847	4,981,168	4,774,052	4,513,685
Residential mortgage loans	816,960	827,545	849,359	870,029	878,223
Consumer loans:					
Credit card	13,643	21,923	18,622	15,729	344,713
Home equity	954,427	938,191	901,107	893,348	861,334
Other consumer	447,819	439,687	449,004	441,648	617,588
Total consumer	1,415,889	1,399,801	1,368,733	1,350,725	1,823,635
Lease financing:					
Automobile	7,419	11,469	16,088	21,438	28,214
Equipment	847,580	780,081	739,210	740,112	690,133
Total lease financing	854,999	791,550	755,298	761,550	718,347
Total loans	\$ 35,035,419	\$ 35,001,401	\$ 33,864,260	\$ 32,693,278	\$ 32,077,940
Goodwill	\$ 372,811	\$ 378,870	\$ 386,318	\$ 316,469	\$ 323,431
Core deposit intangible	9,056	10,229	11,481	12,767	14,053
Other intangible assets	1,411	1,509	1,431	1,587	1,814
Loan servicing rights	3,306	3,324	3,364	4,605	4,459
Amortization of intangibles (quarterly)	9,388	9,413	8,522	8,504	8,480
Leverage ratio *	8.73 %	8.40 %	8.24 %	8.39 %	8.35 %
Tier 1 risk-based capital ratio *	7.07	6.82	6.88	6.95	6.91
Total risk-based capital ratio *	11.15	10.42	10.63	10.72	10.86
Book value per share	\$ 22.95	\$ 22.01	\$ 21.20	\$ 20.60	\$ 19.91
Market value for the quarter:					
High	\$ 59.44	\$ 54.38	\$ 46.25	\$ 61.38	\$ 61.63
Low	45.00	39.88	32.94	44.00	47.63
Close	58.44	44.88	41.88	46.69	50.63
Return on average common equity	21.26 %	21.47 %	21.35 %	21.60 %	21.89 %
Return on average assets	1.89	1.85	1.81	1.84	1.85
Efficiency ratio	48.59	48.16	47.26	47.91	49.26
Number of commercial banking offices	331	330	331	332	334
Number of employees - full time equivalent	9,990	10,235	10,204	10,234	10,155

* September 30, 2000 ratios estimated

PARENT COMPANY ONLY BALANCE SHEETS
Comerica Incorporated

	September 30, 2000	June 30, 2000	December 31, 1999	September 30, 1999
(IN THOUSANDS, EXCEPT SHARE DATA)				
ASSETS				
Cash and due from banks	\$ 1,763	\$ 4,230	\$ 80	\$ 6,917
Time deposits with banks	91,100	72,600	69,900	79,600
Investment securities available for sale	31,327	28,611	27,505	24,580
Investment in subsidiaries, principally banks	4,038,723	3,893,569	3,669,435	3,607,457
Premises and equipment	3,684	3,915	4,335	4,606
Other assets	64,010	64,205	55,900	55,091
Total assets	\$ 4,230,607	\$ 4,067,130	\$ 3,827,155	\$ 3,778,251
LIABILITIES AND SHAREHOLDERS' EQUITY				
Commercial paper	\$ 94,982	\$ 84,971	\$ 74,877	\$ 145,000
Long-term debt	157,698	157,982	158,543	158,827
Advances from nonbanking subsidiaries	-	-	3,882	-
Other liabilities	132,237	129,893	115,209	111,162
Total liabilities	384,917	372,846	352,511	414,989
Nonredeemable preferred stock - \$50 stated value:				
Authorized - 5,000,000 shares				
Issued - 5,000,000 shares at 9/30/00, 6/30/00, 12/31/99 and 9/30/99	250,000	250,000	250,000	250,000
Common stock - \$5 par value:				
Authorized - 325,000,000 shares				
Issued - 157,233,107 shares at 9/30/00, 6/30/00, 12/31/99 and 9/30/99	786,166	786,166	786,166	786,166
Capital surplus	39,765	37,103	35,092	32,452
Accumulated other comprehensive income	(14,879)	(35,245)	(31,702)	(22,096)
Retained earnings	2,821,076	2,704,088	2,485,204	2,379,372
Deferred compensation	(4,047)	(4,390)	(2,955)	(3,517)
Less cost of common stock in treasury - 571,201 shares at 9/30/00, 761,318 shares at 6/30/00, 715,496 shares at 12/31/99 and 896,861 shares at 9/30/99	(32,391)	(43,438)	(47,161)	(59,115)
Total shareholders' equity	3,845,690	3,694,284	3,474,644	3,363,262
Total liabilities and shareholders' equity	\$ 4,230,607	\$ 4,067,130	\$ 3,827,155	\$ 3,778,251

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
Comerica Incorporated and Subsidiaries

	Nonredeemable Preferred Stock	Common Stock	Capital Surplus	Accumulated Other Comprehensive Income	Retained Earnings	Deferred Compensation	Treasury Stock	Total Shareholders' Equity
(IN THOUSANDS)								
BALANCES AT JANUARY 1, 1999	\$ 250,000	\$ 786,165	\$ 24,649	\$ (6,455)	\$ 2,086,589	\$ (5,202)	\$ (89,133)	\$ 3,046,613
Net income for 1999	-	-	-	-	496,908	-	-	496,908
Other comprehensive income, net of tax	-	-	-	(15,641)	-	-	-	<u>(15,641)</u>
Total comprehensive income	-	-	-	-	-	-	-	481,267
Cash dividends declared:								
Preferred stock	-	-	-	-	(12,825)	-	-	(12,825)
Common stock	-	-	-	-	(168,556)	-	-	(168,556)
Purchase of 44,082 shares of common stock	-	-	-	-	-	-	(2,885)	(2,885)
Net issuance of common stock under employee stock plans	-	1	7,803	-	(22,744)	4	32,903	17,967
Amortization of deferred compensation	-	-	-	-	-	1,681	-	1,681
BALANCES AT SEPTEMBER 30, 1999	\$ 250,000	\$ 786,166	\$ 32,452	\$ (22,096)	\$ 2,379,372	\$ (3,517)	\$ (59,115)	\$ 3,363,262
BALANCES AT JANUARY 1, 2000	\$ 250,000	\$ 786,166	\$ 35,092	\$ (31,702)	\$ 2,485,204	\$ (2,955)	\$ (47,161)	\$ 3,474,644
Net income for 2000	-	-	-	-	555,108	-	-	555,108
Other comprehensive income, net of tax	-	-	-	16,823	-	-	-	<u>16,823</u>
Total comprehensive income	-	-	-	-	-	-	-	571,931
Cash dividends declared:								
Preferred stock	-	-	-	-	(12,825)	-	-	(12,825)
Common stock	-	-	-	-	(187,571)	-	-	(187,571)
Purchase of 353,547 shares of common stock	-	-	-	-	-	-	(14,108)	(14,108)
Net issuance of common stock under employee stock plans	-	-	4,673	-	(18,840)	(2,645)	28,878	12,066
Amortization of deferred compensation	-	-	-	-	-	1,553	-	1,553
BALANCES AT SEPTEMBER 30, 2000	\$ 250,000	\$ 786,166	\$ 39,765	\$ (14,879)	\$ 2,821,076	\$ (4,047)	\$ (32,391)	\$ 3,845,690