

# First Quarter 2008 Financial Review

April 17, 2008



Comerica Bank



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 Overview

# Financial Results

	<u>1Q08</u>	<u>4Q07</u>	<u>1Q07</u>
Net Income	\$109	\$119	\$190
Diluted EPS from continuing operations	\$0.73	\$0.77	\$1.19
Diluted EPS	\$0.73	\$0.79	\$1.19
Return on equity from continuing operations	8.51%	9.20%	14.86%
Net interest income	\$476	\$489	\$502
Net interest margin	3.22%	3.43%	3.82%
Provision for loan losses	\$159	\$108	\$23
Noninterest income	\$237	\$230	\$203
Noninterest expenses	\$403	\$450	\$407

\$ in millions, except per share data

Data has been restated to reflect the results of Munder Capital Management as a discontinued operation


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## Highlights

# First Quarter 2008 Results

- ▶ Annualized average loan growth of 10%\*
  - Texas: 14%
  - Western: 10%
  - Midwest: 9%
- ▶ Noninterest bearing deposit growth of 12%\*
- ▶ Net interest margin of 3.22%
- ▶ Credit quality
  - Allowance for loan losses to total loans increased to 1.16%
  - Credit quality concerns focused on CA residential real estate
  - Net credit-related charge-offs as a percentage of average total loans of 85 bps or 31 bps excluding CRE\*\* Line of Business
- ▶ Solid capital position

\*Excludes Financial Services Division; Analysis of 1Q08 compared to 4Q07

\*\*CRE: Commercial Real Estate



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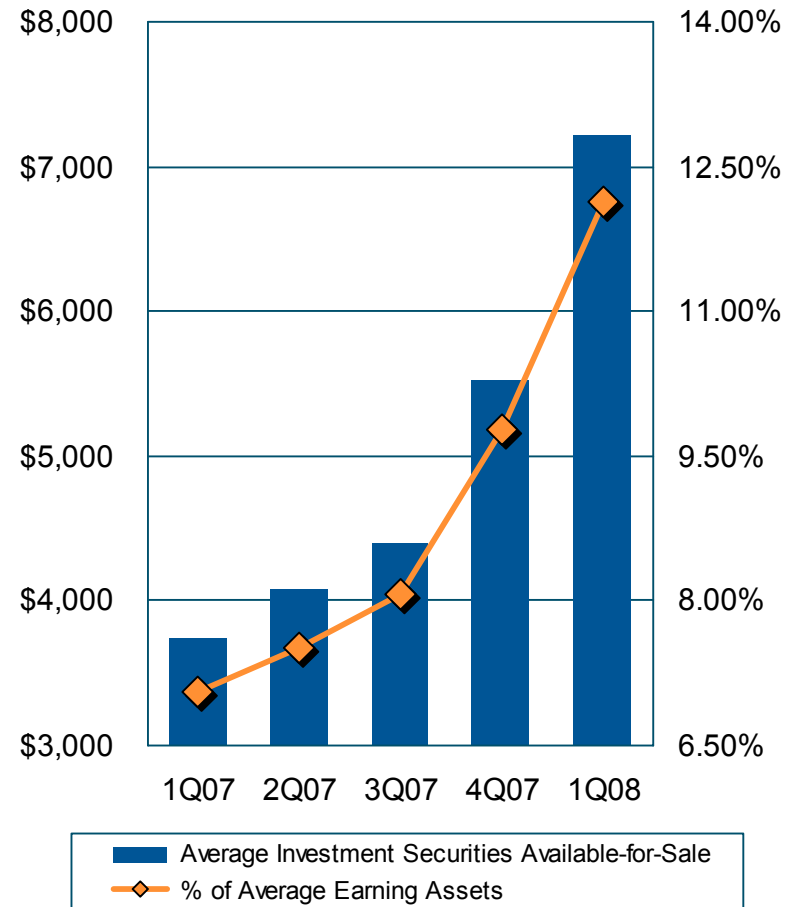
# Net Interest Income

- ▶ Net interest income of \$476 million
  - Good loan and deposit growth
  - Securities portfolio increased
  - One less day in first quarter (\$5 million)
  
- ▶ Net interest margin of 3.22%
  - Reduced contribution from noninterest bearing deposits in a lower rate environment
  - Loan growth outpacing deposit growth
  - Securities portfolio increased
  - Lowered deposit rates



# Increasing Investment Securities Portfolio

- ▶ Consists primarily of AAA mortgage backed Freddie Mac and Fannie Mae securities
- ▶ Average life of 3.7 years
- ▶ Increase in portfolio lowers net interest margin
- ▶ Assists in managing interest rate risk



\$ in millions

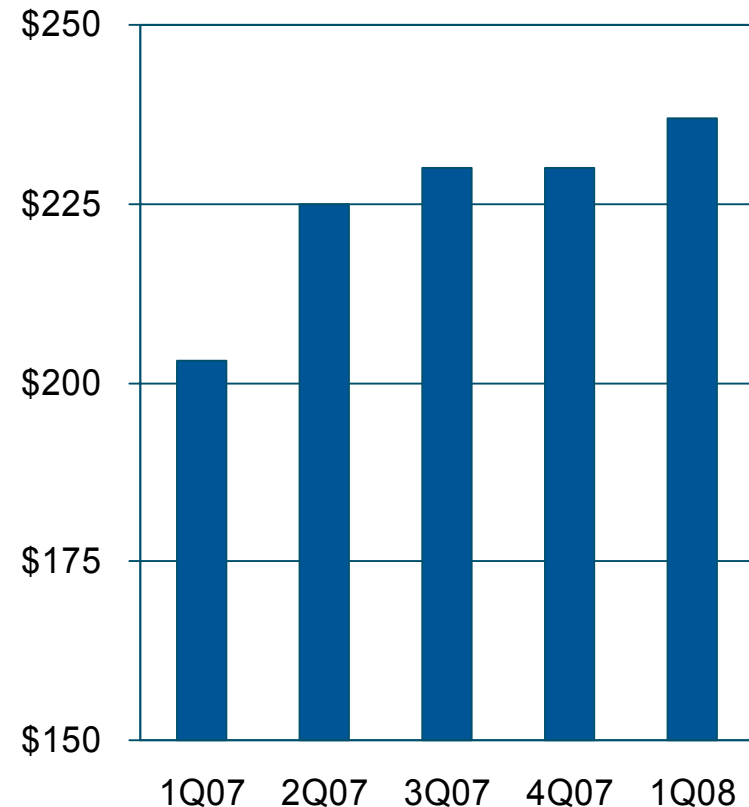
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## Noninterest Income



# Noninterest Income

- ▶ Growth in fee income:
  - Investment banking fees
  - Deposit service charges
- ▶ Gain on sale of Visa shares
- ▶ Seasonal decline in commercial lending fees
- ▶ Decline in principal investing and warrant income



1Q08 vs. 4Q07  
\$ in millions

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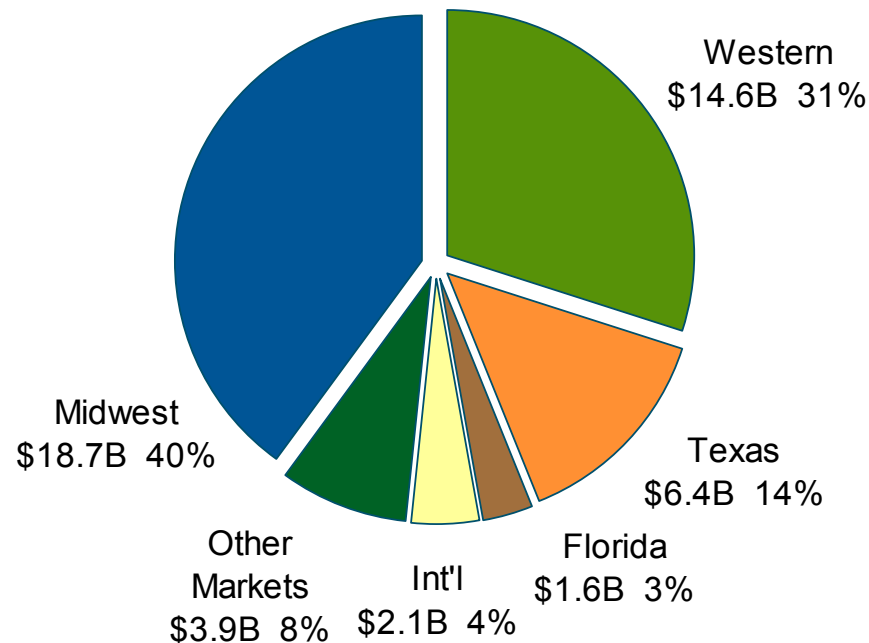
Loans



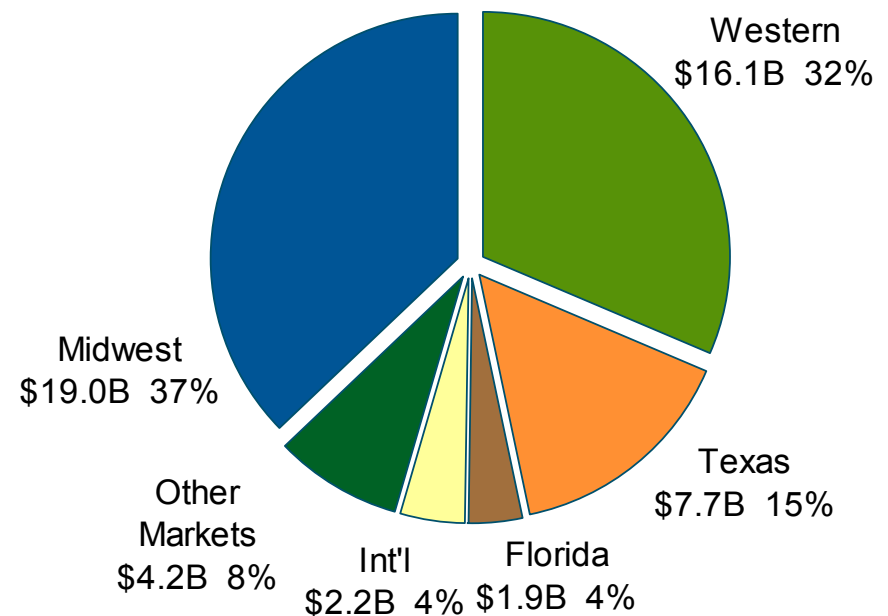
# Achieving Geographic Loan Growth

**Year-over-Year Average Loan Outstandings up 8%\***

**1Q07: \$47.3 billion\***



**1Q08: \$51.1 billion\***



\*Excludes average Financial Services Division loans of \$1.6B in 1Q07 and \$0.8B in 1Q08

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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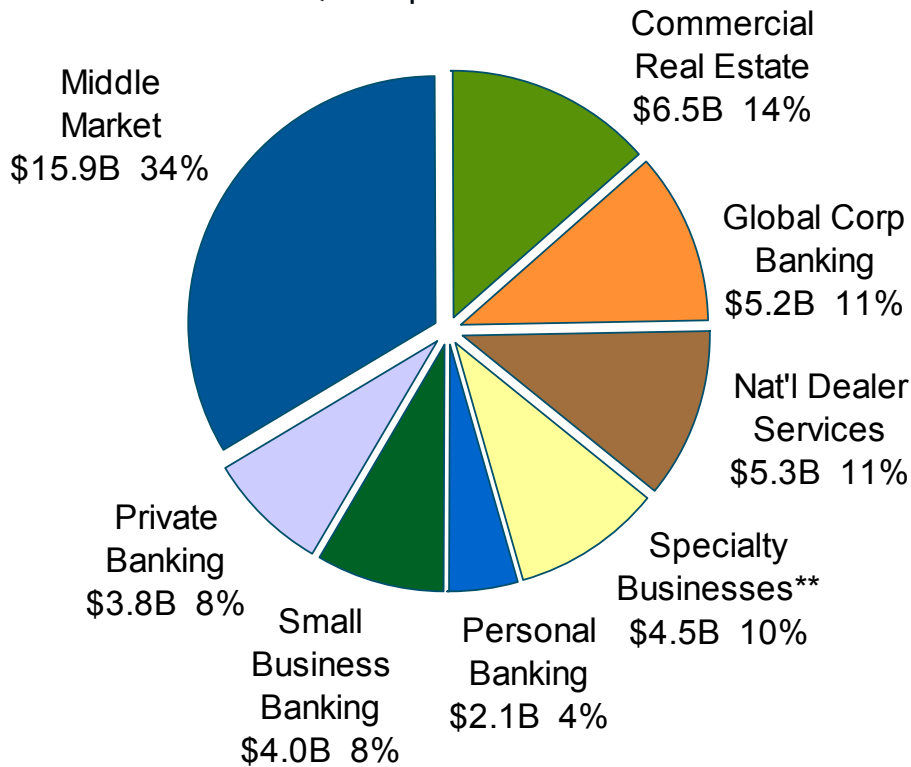
Loans



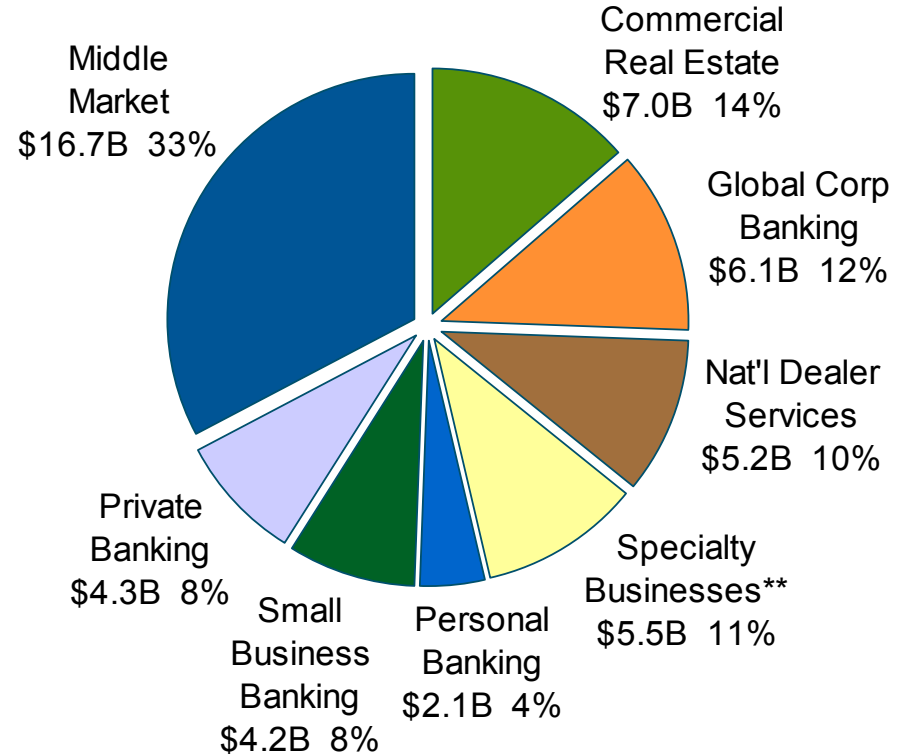
# Balanced Line of Business Loan Portfolio

## Year-over-Year Average Loan Outstandings up 8%\*

1Q07: \$47.3 billion\*



1Q08: \$51.1 billion\*



\* Excludes average Financial Services Division loans of \$1.6B in 1Q07 and \$0.8B in 1Q08

\*\* Specialty Businesses include: Entertainment, Energy, Leasing, and Technology and Life Sciences



Credit



# Credit Quality

	<u>1Q08</u>	<u>4Q07</u>	<u>1Q07</u>
Net credit-related* charge-offs to average total loans	0.85%	0.50%	0.16%
<ul style="list-style-type: none"> <li>• <i>Excluding CRE Line of Business</i></li> </ul>	0.31%	0.25%	0.16%
Nonperforming assets to total loans and foreclosed property	1.07%	0.83%	0.49%
Allowance for loan losses to total loans	1.16%	1.10%	1.04%
Allowance for loan losses to nonperforming loans	112%	138%	229%

\* Includes net loan charge-offs and net charge-offs on lending-related commitments

Credit

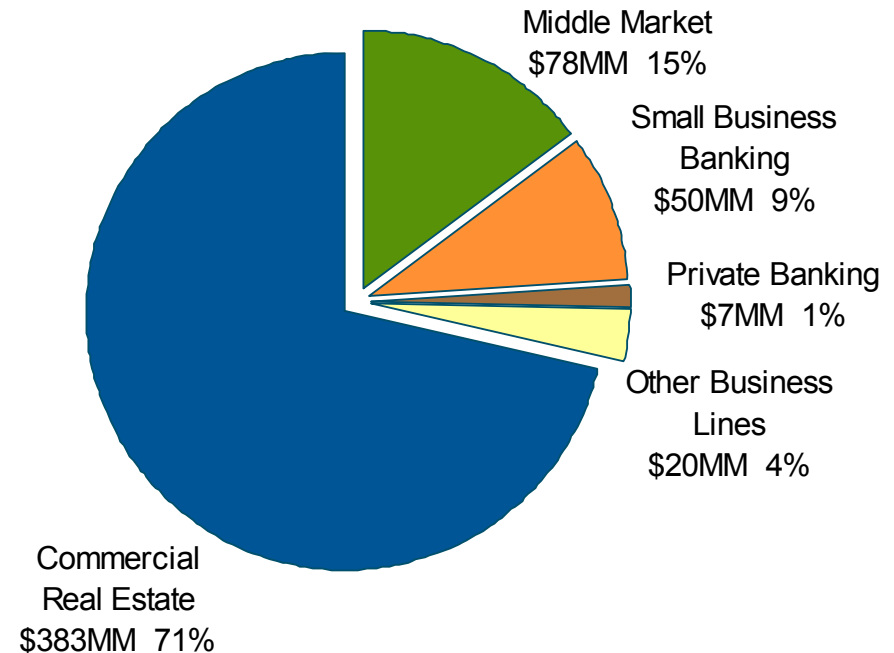


# Granular Nonaccrual Loans

- ▶ 47% of nonaccrual loans located in the Western market
- ▶ Average write-down to nonaccrual loans: 31%
- ▶ Granularity of commercial nonaccrual loans:

	<u>Outstanding</u>	<u># of Relationships</u>
Under \$5M	\$178	325
\$5 – \$10M	156	22
\$10 – \$25M	202	13
Over \$25M	<u>0</u>	<u>0</u>
Total	\$536	360

## March 31, 2008: \$538 million By Line of Business



Period-end balances in \$millions

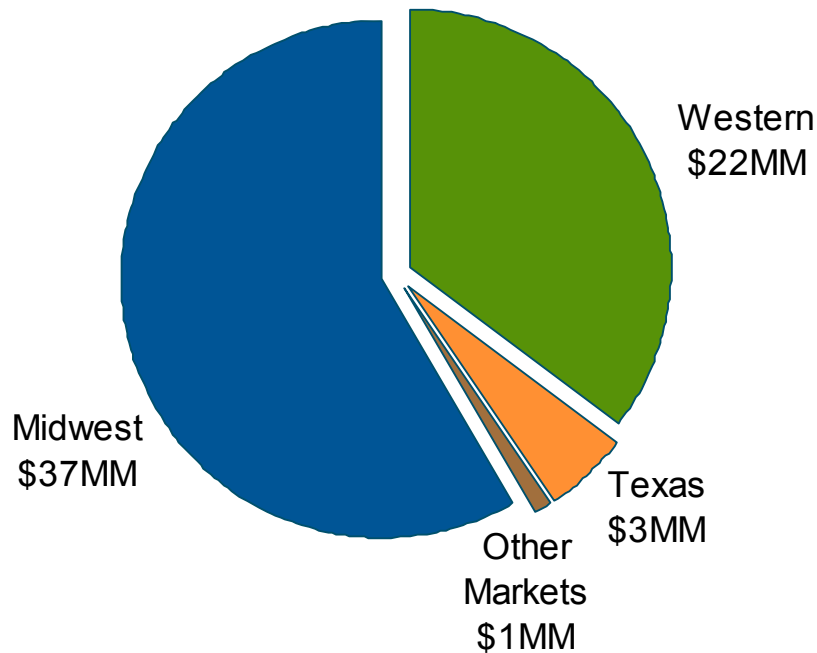
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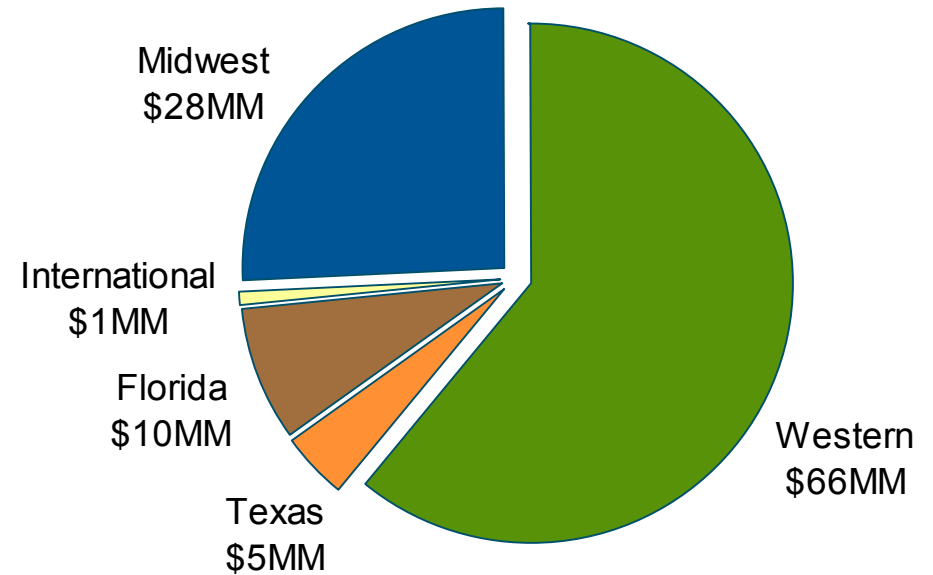


# Net Loan Charge-offs by Geography

**4Q07: \$63 million**



**1Q08: \$110 million**



\$ in millions

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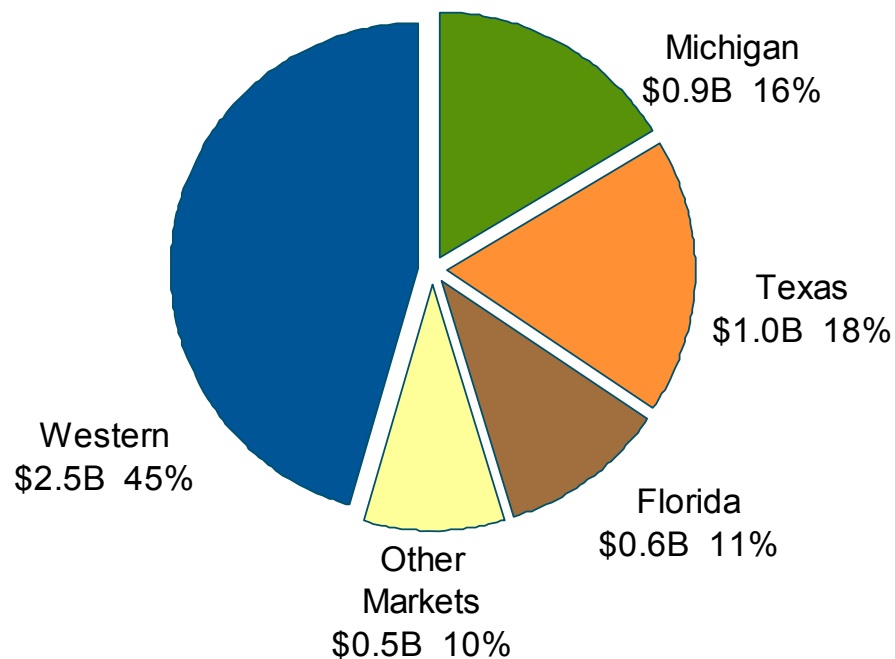
Credit



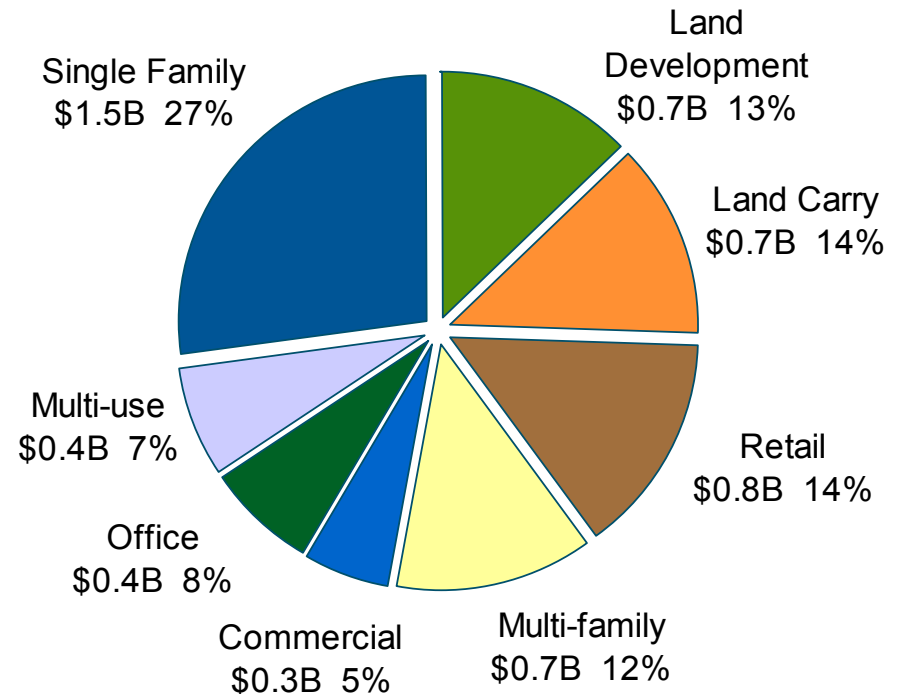
# Commercial Real Estate Line of Business

**March 31, 2008 Loan Outstandings: \$5.5 billion\***

**By Geography**



**By Project Type**



Period-end balances in \$billions; Geography reflects location of property; additional CRE information can be found in the appendix

\* Excludes \$1.5B in Commercial Real Estate line of business loans not secured by real estate

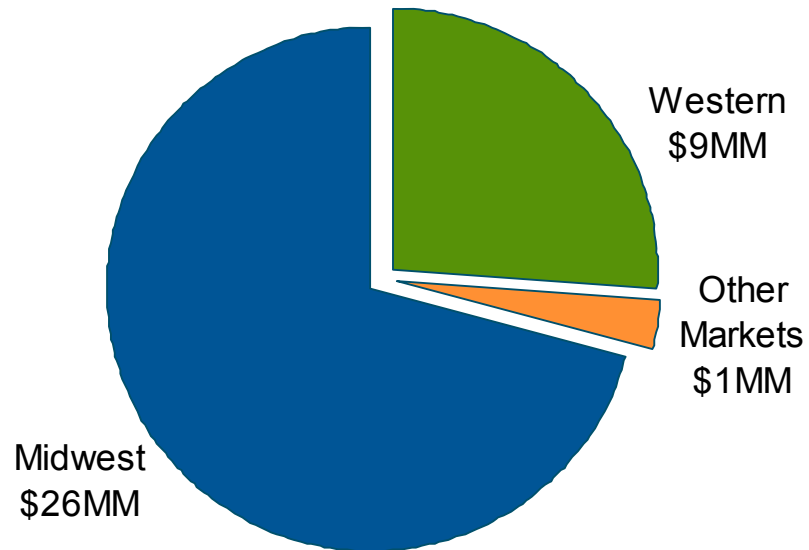
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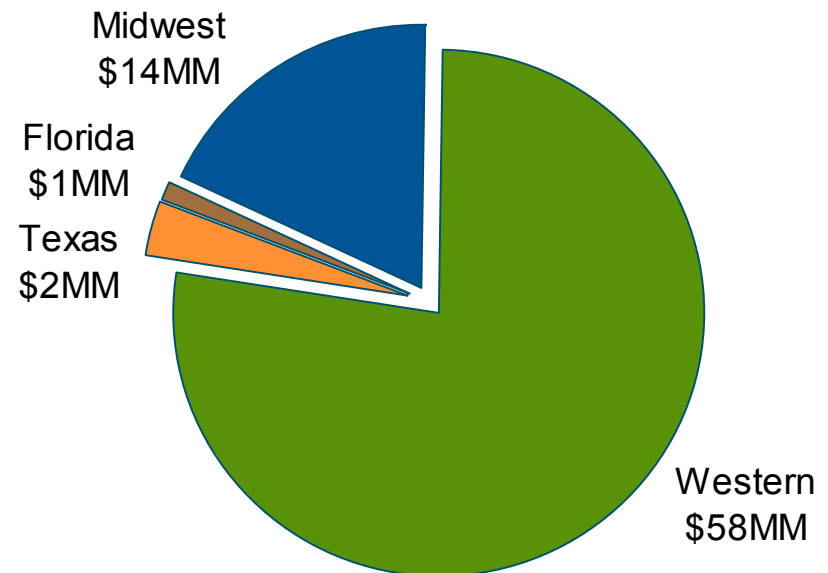


# Commercial Real Estate Line of Business Net Loan Charge-offs

**4Q07: \$36 million**



**1Q08: \$75 million**



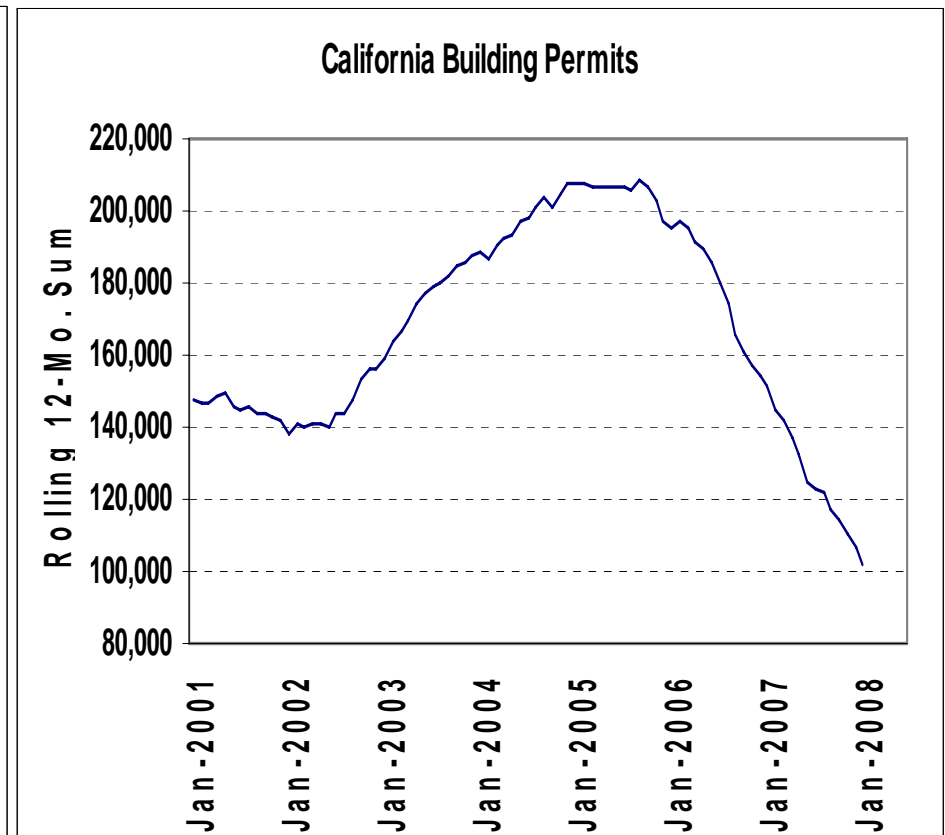
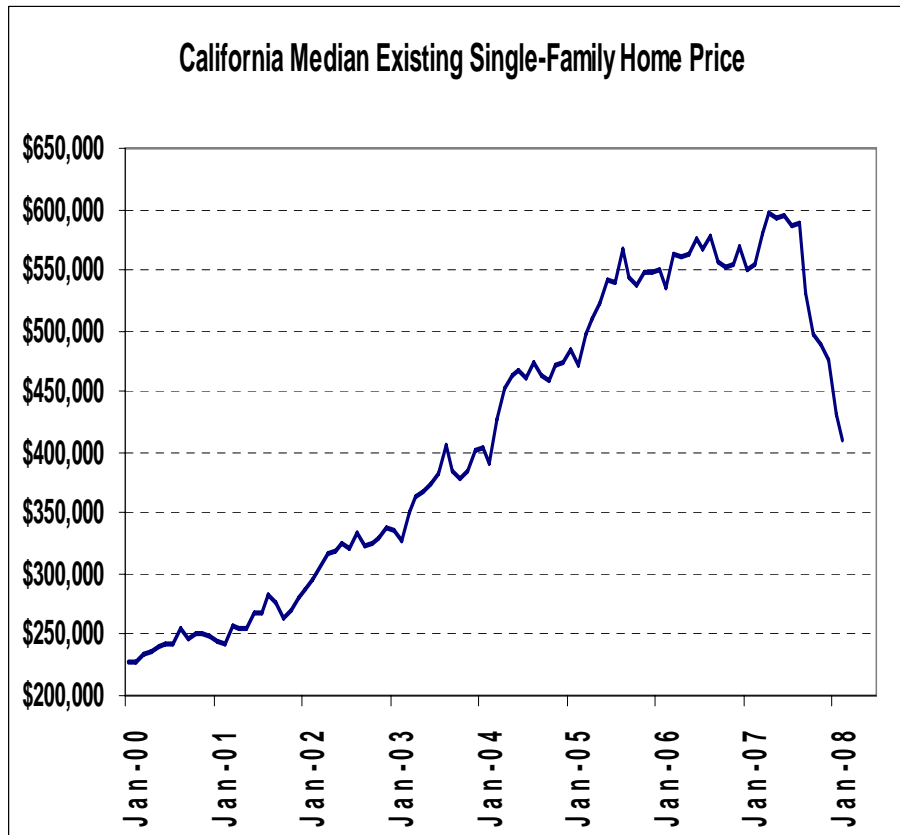
\$ in millions

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# California Housing Market



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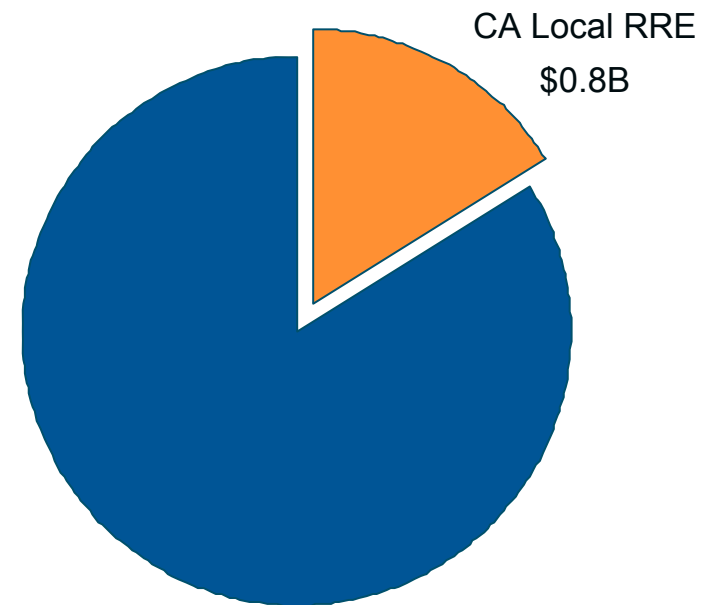


# California Commercial Real Estate Line of Business

## CA Local Residential Real Estate Developer Portfolio:

- ▶ Smaller local developers
- ▶ 41% of total nonaccrual loans
- ▶ 100% of net loan charge-offs in Western CRE
- ▶ Entire portfolio transferred to Special Assets Group

March 31, 2008: \$2.3 billion\*



Period-end balances in \$billions

\* California only, excludes other states within the Western market

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# Residential Real Estate (RRE) Portfolio Risk Assessment Process

## ▶ Credit Quality Review

- Meets quarterly or as new information is available
- Approve strategy for exit or restructure
- Review collateral values, including appraisals (updated as appropriate) and secondary market price indications
- Determine provisions and charge-offs

## ▶ Loan Loss Reserves Increased

## ▶ Special Asset Group (SAG)

- Local CA RRE customers and relationship managers transferred to SAG, and managed by experienced work out professionals
- Access Secondary Market Debt Sales (Brokers & Commercial Developers)

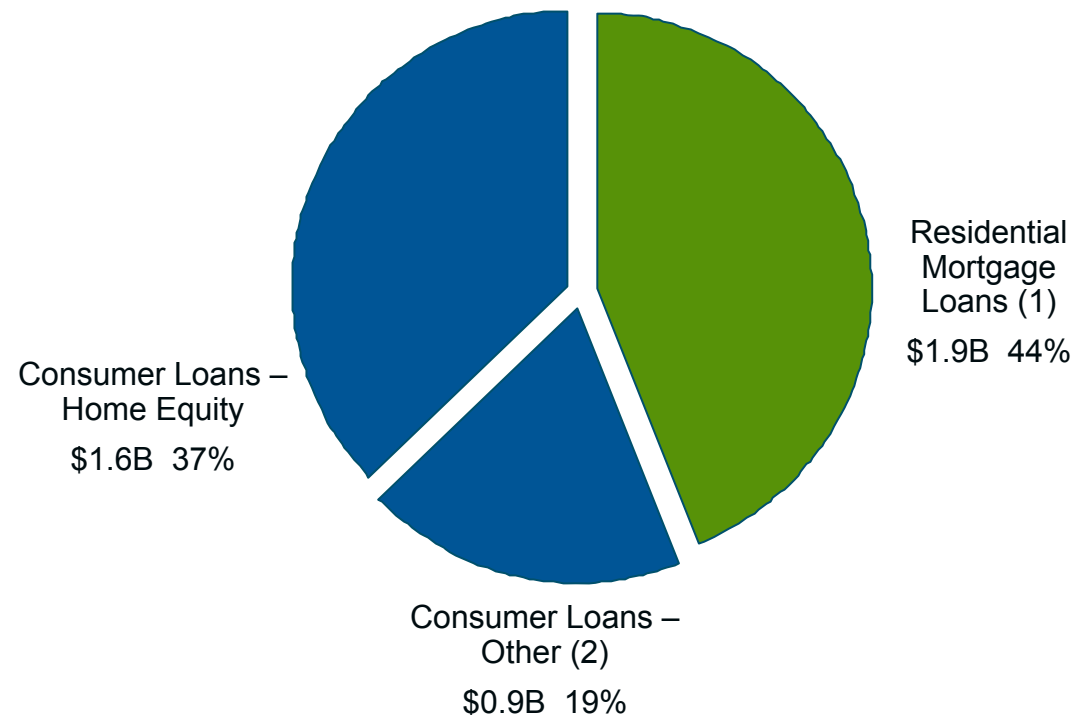
Credit



# Consumer Loan Portfolio

- ▶ 8% of total outstandings
- ▶ No sub-prime mortgage programs
- ▶ Self-originated & relationship oriented
- ▶ 1% of total nonaccrual loans
- ▶ Net loan charge-offs of \$6 million

1Q08: \$4.4 billion



1Q08 averages in \$billions

(1) Residential mortgages we hold on our balance sheet are primarily associated with our Private Banking customers. The residential mortgages we originate through our banking centers are typically sold to a third party.

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

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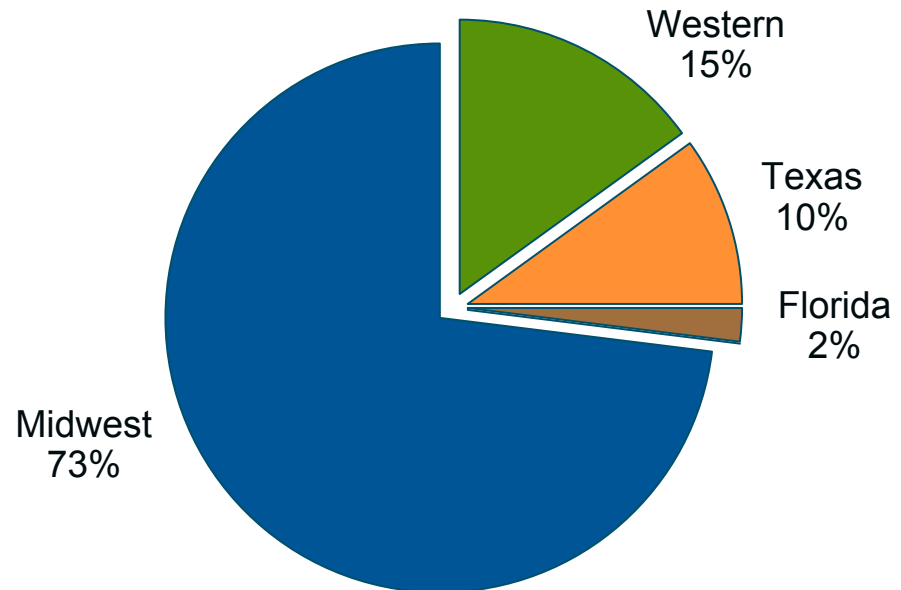
Credit



# Home Equity Portfolio

- ▶ 76% home equity lines and 24% home equity loans
- ▶ Avg. FICO score of 748 at origination\*
- ▶ 83% have CLTV  $\leq$  80%\*
- ▶ Average loan vintage is 3.45 years\*

## 1Q08: \$1.6 billion Geographic Breakdown



\*Data on loans booked through our Consumer Loan Center which encompasses about 85% of our Home Equity Lines and Loans  
1Q08 averages in \$billions  
Geography based on office of origination

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Credit

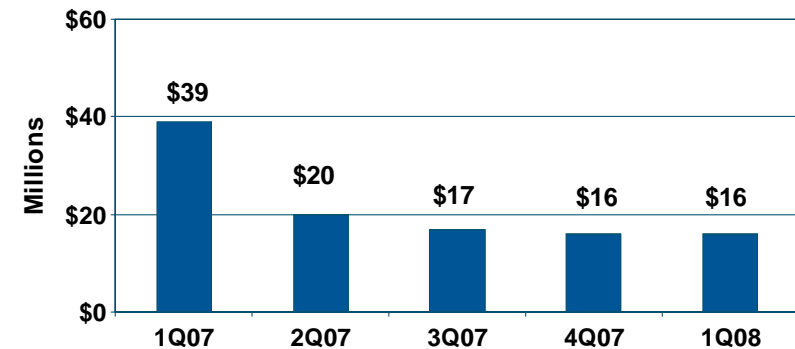


# Automotive Manufacturer Exposure Declining

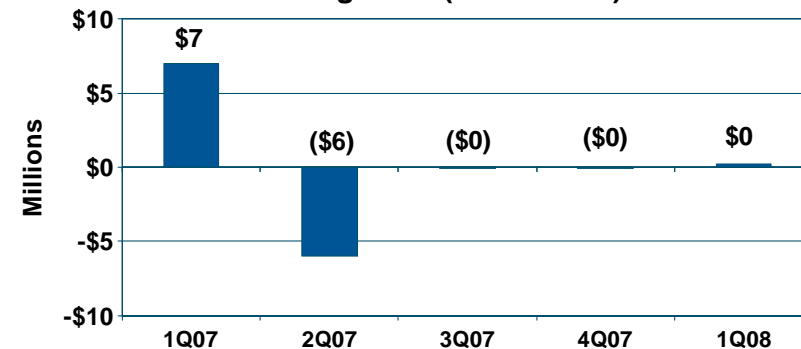
	<u>12/06</u>	<u>12/07</u>	<u>2/08</u>
<b>Exposure:</b>			
Dealer	\$ 7.4	\$ 7.3	\$ 7.4
Other Automotive:			
- Domestic Ownership	\$ 2.9	\$ 2.6	\$ 2.5
- Foreign Ownership	<u>1.3</u>	<u>1.1</u>	<u>1.1</u>
Total Other Automotive	\$ 4.2	\$ 3.7	\$ 3.6

<b>Outstandings:</b>			
Dealer	\$ 5.6	\$ 5.4	\$ 5.4
Other Automotive:			
- Domestic Ownership	\$ 1.7	\$ 1.4	\$ 1.4
- Foreign Ownership	<u>0.5</u>	<u>0.4</u>	<u>0.4</u>
Total Other Automotive	\$ 2.2	\$ 1.8	\$ 1.8

### Other Automotive Nonaccrual Loans



### Other Automotive Net Credit-related Charge-offs (Recoveries)



Period-end in \$ billions

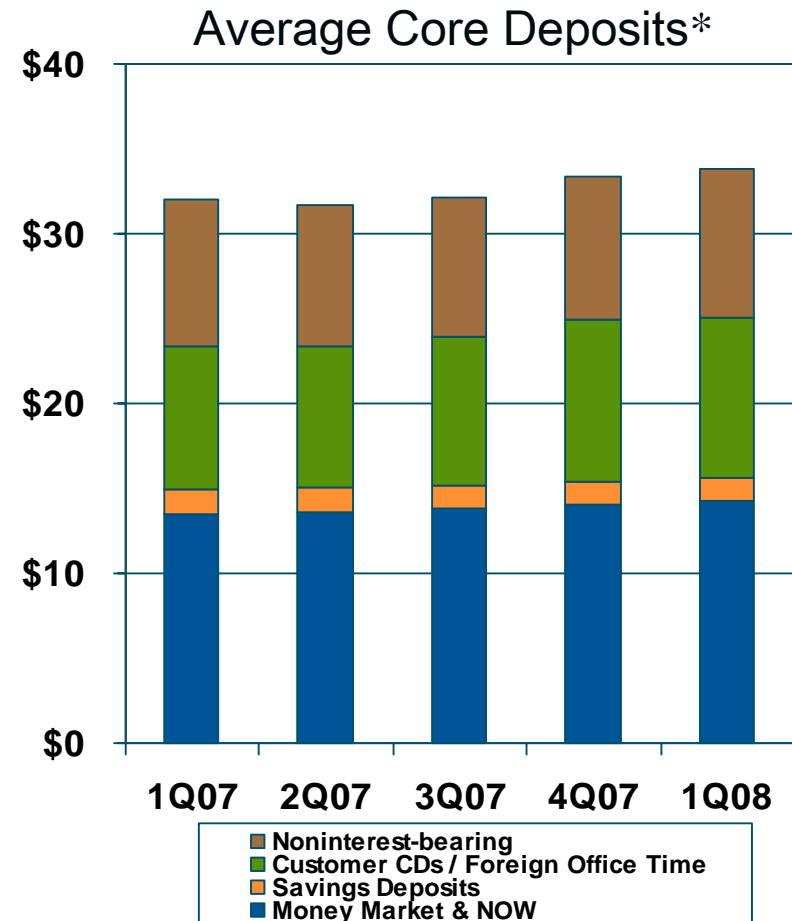
Exposure includes committed and discretionary facilities (undrawn and outstanding)



Deposits

# Growing Deposits

- ▶ Total deposits of \$44.1 billion
- ▶ Average noninterest-bearing deposits\* grew 12%
- ▶ Deposits grew in:
  - Middle Market
  - Global Corporate Banking
  - Technology & Life Sciences
  - Personal Banking
  - Private Banking
- ▶ Average core deposits\* increased :
  - 3% in the West
  - 2% in Texas



\$ in billions

\*Excludes Finance/Institutional CDs, and Financial Services Division balances;  
1Q08 vs 4Q07 annualized

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Specialty  
Businesses

## Financial Services Division Data

	<u>1Q08</u>	<u>4Q07</u>	<u>1Q07</u>
<u>Average Balance Sheet</u>			
Noninterest-bearing	\$1.9	\$2.1	\$3.5
Interest-bearing	<u>1.1</u>	<u>1.1</u>	<u>1.2</u>
Total Deposits	\$3.0	\$3.2	\$4.7
Total Loans	\$0.8	\$0.9	\$1.6
<u>Noninterest Expenses</u>			
Customer Services	\$6	\$7	\$14
<u>Average Rates</u>			
FSD Loans (Primarily Low-rate)	1.12%	0.98%	0.68%
FSD Interest-bearing Deposits	2.77%	3.78%	3.91%

2008 Full Year Outlook:

- ▶ Average noninterest-bearing deposits are expected to be about \$1.7 to \$1.9 billion
- ▶ Average loans are expected to fluctuate with the level of noninterest-bearing deposits

Balance Sheet data in \$billions; Noninterest Expense data in \$millions

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Deposits



## Investing to Accelerate Growth and Balance: Banking Center Expansion

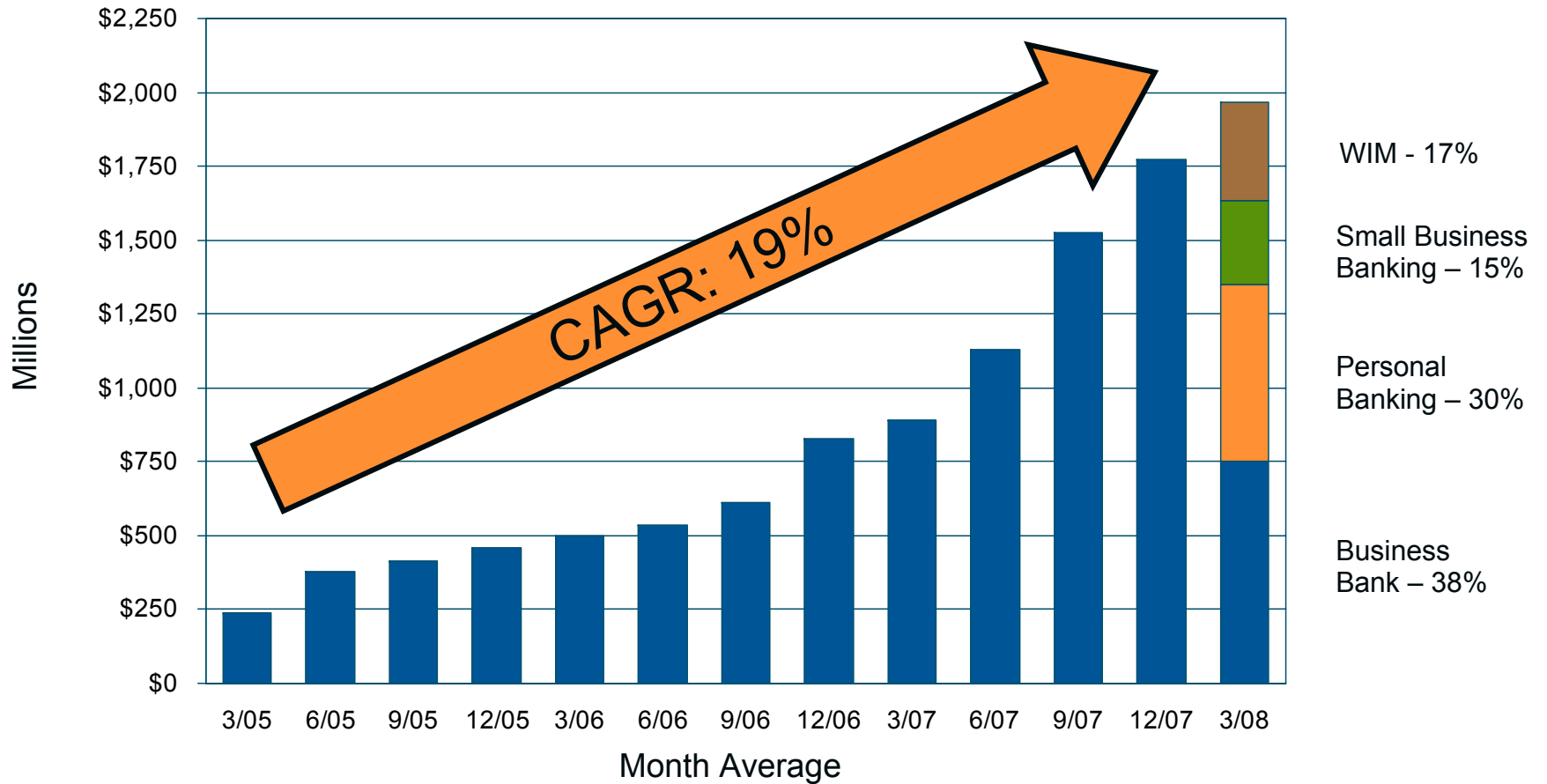
- ▶ Plan to open about 32 new banking centers in 2008, all in high growth markets

<u>Location of New Banking Centers</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>3/08</u>	<u>Full Year 2008</u>	<u>Total 3/08</u>
California	8	12	13	2	14	85
Arizona	2	2	3	1	5	9
Texas	7	7	12	0	12	79
Florida	0	3	0	0	1	9
Michigan	<u>1</u>	<u>1</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>238</u>
Total	18	25	30	3	32	420

Deposits



# New Banking Center Deposits





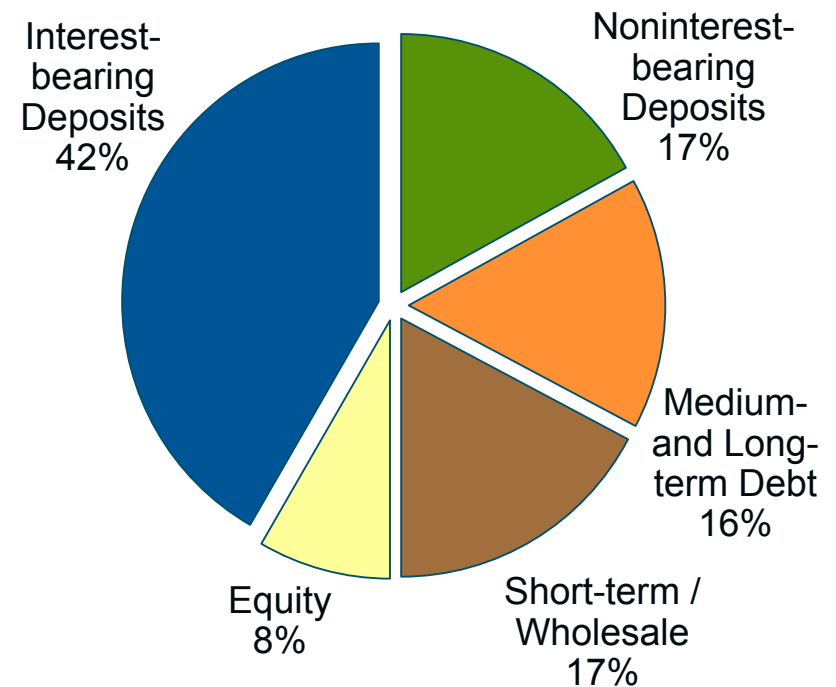
Capital



# Multiple Funding Sources

- ▶ Solid core deposit growth
- ▶ Moody's reaffirmed A1 rating and stable outlook
- ▶ Federal Home Loan Bank of Dallas
  - Joined February 2008
  - \$2.0 billion advanced with five year term
  - Multi billion dollar funding capacity
- ▶ Tapping into Repo market
- ▶ Larger investment securities portfolio
  - 12% of average earning assets at 1Q08 vs 7% at 1Q07

## Funding Sources



In addition to the funding sources above, Comerica maintains untapped capacity to borrow at the Federal Reserve, including the discount window and the Term Auction Facility

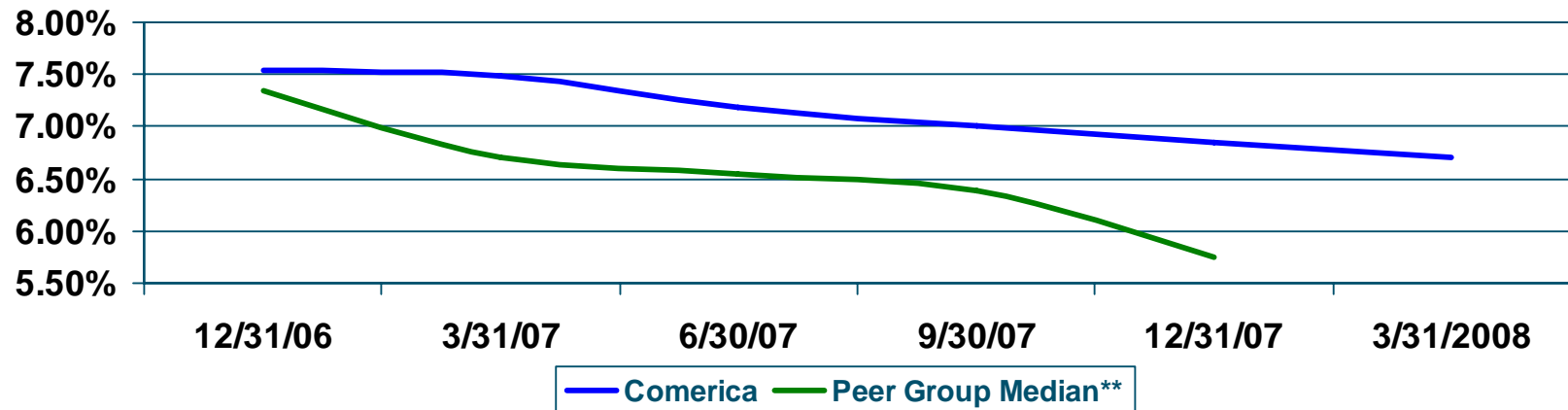
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## Solid Capital Position

- ▶ Tier 1 Common Capital Ratio\* of 6.71% within target range of 6.50% - 7.50%
- ▶ 39 consecutive years of dividend increases
- ▶ Strong capital position relative to Peer Group

Tier 1 Common Capital Ratio History\*



\*Tier 1 Common = (Tier 1 Capital – Preferred Stock) / Risk-adjusted Assets; estimated at 3/31/08

\*\*Peer Group consists of: BBT, FITB, HBAN, KEY, MI, MTB, NCC, PNC, RF, STI, UB, USB, ZION

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Full Year  
Outlook



# 2008 Full Year Outlook

**Loan growth** (excluding the Financial Services Division)\*: mid single-digit growth

- Texas            low double-digit\*
- West            mid to high single-digit\*
- Midwest        low single-digit\*

**Average earning asset growth:** in excess of average loan growth

**Net interest margin:** around 3.10%

**Net credit-related charge-offs:** around 75 to 80 bps\*\*

**Noninterest income\*:** low single-digit increase

**Noninterest expense\*:** low single-digit decrease

**Effective tax rate:** about 28%

**Tier 1 common ratio:** maintain within 6.50-7.50% target range

This outlook is provided as of April 17, 2008

\* Percentage change over 2007

\*\* Provision for credit losses exceeding net credit-related charge-offs

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# Questions and Answers



**Ralph Babb**

*Chairman and CEO*

**Beth Acton**

*EVP and Chief Financial Officer*

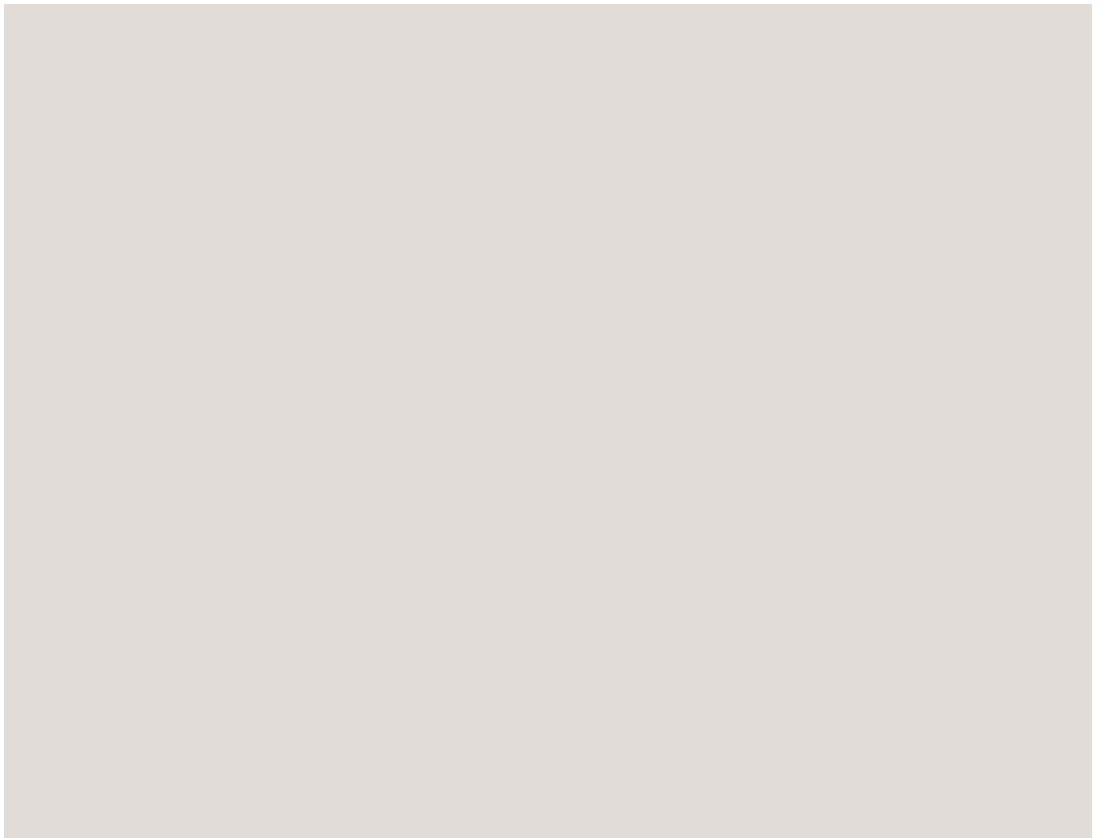
**Dale Greene**

*EVP and Chief Credit Officer*

**Darlene Persons**

*Director of Investor Relations*

# Appendix



## Appendix



# Business Segment Contribution to Net Income

	YTD 3/08	%	YTD 3/07	%
Business Bank	\$62	51%	\$146	70%
Retail Bank	40	33	42	20
Wealth & Institutional Management	<u>20</u>	<u>16</u>	<u>21</u>	<u>10</u>
	<b>122</b>	<b>100%</b>	<b>209</b>	<b>100%</b>
Finance	(3)		(12)	
Other*	<u>(10)</u>		<u>(7)</u>	
<b>TOTAL</b>	<b>\$109</b>		<b>\$190</b>	

\$ in millions

\* Includes discontinued operations and items not directly associated with the three major business segments or the Finance Division

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## Appendix



# Market Segment Contribution to Net Income

	YTD 3/08	%	YTD 3/07	%
Midwest	\$87	71%	\$79	39%
Western	(10)	(8)	73	35
Texas	20	16	23	11
Florida	(4)	(3)	3	1
Other Markets	19	15	22	10
International	<u>10</u>	<u>9</u>	<u>9</u>	<u>4</u>
	<b>122</b>	<b>100%</b>	<b>209</b>	<b>100%</b>
Finance and Other*	<u>(13)</u>		<u>(19)</u>	
<b>TOTAL</b>	<b>\$109</b>		<b>\$190</b>	

\$ in millions

\* Includes discontinued operations and items not directly associated with the geographic markets

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## Appendix



# Loan Momentum Continues in Growth Markets

	<u>1Q08</u>	<u>4Q07</u>	<u>Q – Q%</u> <u>Chg</u>	<u>1Q07</u>	<u>Y – Y%</u> <u>Chg</u>
Midwest	\$19.0	\$18.6	2%	\$18.7	2%
Western	16.9	16.6	2%	16.2	4%
> <i>Excluding FSD</i>	16.1	15.7	3%	14.6	10%
Texas	7.7	7.4	4%	6.4	19%
Florida	1.9	1.7	9%	1.6	15%
Other Markets	4.2	4.2	-1%	3.9	7%
International	2.2	2.2	4%	2.1	9%
<b>TOTAL</b>	<b>\$51.9</b>	<b>\$50.7</b>	<b>2%</b>	<b>\$48.9</b>	<b>6%</b>
> <b>EXCLUDING FSD</b>	<b>\$51.1</b>	<b>\$49.8</b>	<b>3%</b>	<b>\$47.3</b>	<b>8%</b>

Average loans in \$billions; % change based on full dollar amounts  
 Geography based on location of loan office  
 Western includes: CA, AZ, NV, CO, WA



## Appendix



# Diverse Line of Business Loan Growth

	<u>1Q08</u>	<u>4Q07</u>	<u>Q – Q%</u> <u>Change</u>	<u>1Q07</u>	<u>Y – Y%</u> <u>Change</u>
Middle Market	\$16.7	\$16.4	1%	\$15.9	5%
Commercial Real Estate	7.0	6.9	1%	6.5	7%
Global Corporate Banking	6.1	5.7	8%	5.2	18%
National Dealer Services	5.2	5.1	2%	5.3	-2%
Specialty Businesses*	6.3	6.2	1%	6.1	3%
> <i>Excluding FSD</i>	5.5	5.3	4%	4.5	21%
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$41.3</b>	<b>\$40.3</b>	<b>2%</b>	<b>\$39.0</b>	<b>6%</b>
Small Business Banking	4.2	4.1	3%	4.0	7%
Personal Banking	2.1	2.1	-3%	2.1	-5%
<b>SUBTOTAL – RETAIL BANK</b>	<b>\$6.3</b>	<b>\$6.2</b>	<b>1%</b>	<b>\$6.1</b>	<b>3%</b>
Private Banking	4.3	4.2	4%	3.8	15%
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$4.3</b>	<b>\$4.2</b>	<b>4%</b>	<b>\$3.8</b>	<b>15%</b>
<b>TOTAL</b>	<b>\$51.9</b>	<b>\$50.7</b>	<b>2%</b>	<b>\$48.9</b>	<b>6%</b>
> <b>EXCLUDING FSD</b>	<b>\$51.1</b>	<b>\$49.8</b>	<b>3%</b>	<b>\$47.3</b>	<b>8%</b>

Average loans in \$billions; % change based on full dollar amount

\* Specialty Businesses includes: Entertainment, Energy, FSD, Leasing and TLS

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## Appendix



# First Quarter 2008 Average Loans Detail

	<u>Midwest</u>	<u>Western</u>	<u>Texas</u>	<u>Florida</u>	<u>Other Markets</u>	<u>International</u>	<u>TOTAL</u>
Middle Market	\$8.2	\$5.1	\$2.0	\$0.2	\$1.2	\$--	\$16.7
Commercial Real Estate	1.3	2.7	1.2	0.5	1.3	--	7.0
Global Corporate Banking	1.7	1.1	0.3	0.1	0.7	2.2	6.1
National Dealer Services	0.8	3.2	0.3	0.5	0.4	--	5.2
Specialty Businesses*	1.2	2.3	2.2	0.0	0.6	--	6.3
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$13.2</b>	<b>\$14.4</b>	<b>\$6.0</b>	<b>\$1.3</b>	<b>\$4.2</b>	<b>\$2.2</b>	<b>\$41.3</b>
Small Business Banking	2.2	1.0	1.0	--	--	--	4.2
Personal Banking	1.8	0.1	0.2	--	0.0	--	2.1
<b>SUBTOTAL – RETAIL BANK</b>	<b>\$4.0</b>	<b>\$1.1</b>	<b>\$1.2</b>	<b>\$--</b>	<b>\$0.0</b>	<b>\$--</b>	<b>\$6.3</b>
Private Banking	1.8	1.4	0.5	0.6	--	--	4.3
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$1.8</b>	<b>\$1.4</b>	<b>\$0.5</b>	<b>\$0.6</b>	<b>\$--</b>	<b>\$--</b>	<b>\$4.3</b>
<b>TOTAL</b>	<b>\$19.0</b>	<b>\$16.9</b>	<b>\$7.7</b>	<b>\$1.9</b>	<b>\$4.2</b>	<b>\$2.2</b>	<b>\$51.9</b>

\$ in billions; geography based on office of origination.

\* Specialty Businesses includes: Entertainment, Energy, FSD, Leasing and TLS

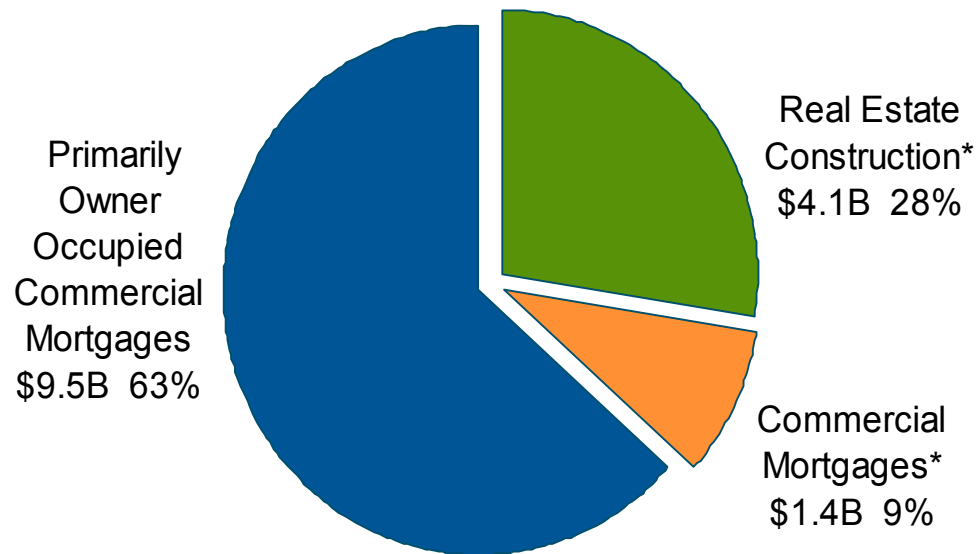
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## Appendix



# Commercial Real Estate Loan Portfolio

1Q08: \$15.0 billion



## Commercial Real Estate line of business:

- ▶ Loan outstandings grew in TX and Mortgage Banking (1Q08 vs 4Q07)
- ▶ Nonaccrual loans of \$383 million
- ▶ Loans over \$2 million transferred to nonaccrual totaled \$233 million
- ▶ Net loan charge-offs of \$75 million

1Q08 averages in \$billions

\*Included in Commercial Real Estate line of business

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## Appendix



# Real Estate Construction Loans: Commercial Real Estate Line of Business

	<u>Western</u>	<u>Michigan</u>	<u>Texas</u>	<u>Florida</u>	<u>Other Markets</u>	<u>TOTAL</u>
Single Family	\$0.9	\$0.1	\$0.1	\$0.2	\$0.1	\$1.4
Land Development	0.3	0.1	0.2	0.0	0.1	0.7
Retail	0.2	0.1	0.2	0.1	0.1	0.7
Multi-family	0.1	0.0	0.2	0.1	0.1	0.5
Multi-use	0.2	0.0	0.1	0.0	0.0	0.3
Office	0.1	0.0	0.1	--	0.0	0.2
Commercial	0.1	0.1	0.0	0.0	0.0	0.2
Land Carry	0.1	--	--	--	--	0.1
<b>TOTAL</b>	<b>\$2.0</b>	<b>\$0.4</b>	<b>\$0.9</b>	<b>\$0.4</b>	<b>\$0.4</b>	<b>\$4.1</b>

1Q08 period-end \$ in billions  
Geography reflects location of property

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## Appendix



# Commercial Mortgage Loans: Commercial Real Estate Line of Business

	<u>Western</u>	<u>Michigan</u>	<u>Texas</u>	<u>Florida</u>	<u>Other Markets</u>	<u>TOTAL</u>
Land Carry	\$0.2	\$0.2	\$0.1	\$0.1	\$0.0	<b>\$0.6</b>
Multi-family	0.0	0.1	0.0	0.1	0.0	<b>0.2</b>
Office	0.1	0.1	0.0	0.0	0.0	<b>0.2</b>
Commercial	0.1	0.0	0.0	--	0.0	<b>0.1</b>
Retail	0.0	0.0	0.0	0.0	0.1	<b>0.1</b>
Multi-use	0.0	0.1	0.0	0.0	0.0	<b>0.1</b>
Single Family	0.1	0.0	0.0	0.0	0.0	<b>0.1</b>
<b>TOTAL</b>	<b>\$0.5</b>	<b>\$0.5</b>	<b>\$0.1</b>	<b>\$0.2</b>	<b>\$0.1</b>	<b>\$1.4</b>

1Q08 period-end \$ in billions  
Geography reflects location of property

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## Appendix



# Line of Business Deposits

	<u>1Q08</u>	<u>4Q07</u>	<u>Q – Q%</u> <u>Change</u>	<u>1Q07</u>	<u>Y – Y%</u> <u>Change</u>
Middle Market	\$4.3	\$4.2	2%	\$4.3	1%
Commercial Real Estate	0.9	0.9	-8%	1.0	-16%
Global Corporate Banking	3.7	3.7	1%	3.3	11%
National Dealer Services	0.1	0.1	-3%	0.1	-4%
Specialty Businesses <sup>1</sup>	6.9	7.0	-2%	8.0	-14%
> <i>Excluding FSD</i>	3.9	3.8	2%	3.3	19%
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$15.9</b>	<b>\$15.9</b>	<b>0%</b>	<b>\$16.7</b>	<b>-5%</b>
> <i>Excluding FSD</i>	<b>\$12.9</b>	<b>\$12.7</b>	<b>1%</b>	<b>\$12.0</b>	<b>7%</b>
Small Business Banking	3.9	4.0	-4%	3.9	1%
Personal Banking	13.3	13.3	1%	13.2	1%
<b>SUBTOTAL – RETAIL BANK</b>	<b>\$17.2</b>	<b>\$17.3</b>	<b>-1%</b>	<b>\$17.1</b>	<b>1%</b>
Private Banking	2.6	2.6	3%	2.3	14%
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$2.6</b>	<b>\$2.6</b>	<b>3%</b>	<b>\$2.3</b>	<b>14%</b>
Finance/Other <sup>2</sup>	8.4	6.6	N/M	6.5	N/M
<b>TOTAL</b>	<b>\$44.1</b>	<b>\$42.4</b>	<b>4%</b>	<b>\$42.6</b>	<b>3%</b>
> <i>EXCLUDING FSD</i>	<b>\$41.1</b>	<b>\$39.2</b>	<b>5%</b>	<b>\$37.9</b>	<b>8%</b>

Average deposits in \$billions; % change based on full dollar amount

<sup>1</sup> Specialty Businesses includes: Entertainment, Energy, FSD, Leasing and TLS

<sup>2</sup> Finance/Other includes Inst. CD's: 1Q08 - \$7.3B; 4Q07 - \$5.8B; 1Q07 - \$5.8B

## Appendix



# First Quarter 2008 Average Deposits Detail

	<u>Midwest</u>	<u>Western</u>	<u>Texas</u>	<u>Florida</u>	<u>Other Markets</u>	<u>International</u>	<u>TOTAL</u>
Middle Market	\$0.7	\$3.3	\$0.2	\$0.0	\$0.1	\$--	\$4.3
Commercial Real Estate	0.2	0.2	0.1	0.1	0.3	--	0.9
Global Corporate Banking	1.9	0.4	0.2	0.0	0.4	0.8	3.7
National Dealer Services	0.0	0.1	0.0	0.0	--	--	0.1
Specialty Businesses <sup>1</sup>	0.1	5.6	0.5	--	0.7	--	6.9
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$2.9</b>	<b>\$9.6</b>	<b>\$1.0</b>	<b>\$0.1</b>	<b>\$1.5</b>	<b>\$0.8</b>	<b>\$15.9</b>
Small Business Banking	1.9	1.0	1.0	--	--	--	3.9
Personal Banking	10.6	1.0	1.7	--	--	--	13.3
<b>SUBTOTAL – RETAIL BANK</b>	<b>\$12.5</b>	<b>\$2.0</b>	<b>\$2.7</b>	<b>\$--</b>	<b>\$--</b>	<b>\$--</b>	<b>\$17.2</b>
Private Banking	0.7	1.3	0.3	0.3	0.0	--	2.6
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$0.7</b>	<b>\$1.3</b>	<b>\$0.3</b>	<b>\$0.3</b>	<b>\$0.0</b>	<b>\$--</b>	<b>\$2.6</b>
Finance/Other <sup>2</sup>	8.4	--	--	--	--	--	8.4
<b>TOTAL</b>	<b>\$24.5</b>	<b>\$12.9</b>	<b>\$4.0</b>	<b>\$0.4</b>	<b>\$1.5</b>	<b>\$0.8</b>	<b>\$44.1</b>

\$ in billions

<sup>1</sup> Specialty Businesses includes: Entertainment, Energy, FSD, Leasing and TLS

<sup>2</sup> Finance/Other includes \$7.3B in Institutional CD's; included in Finance Division segment

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**We listen. We understand. We make it work.®**