

The logo for Comerica Bank, featuring the text "Comerica Bank" in a white serif font inside a blue rounded rectangular border with a slight drop shadow.

Comerica Bank

The background features a stylized illustration of a person standing on a large, circular compass rose. The person is holding a long pole or staff. The compass is set against a backdrop of a bright, cloudy sky and a blue sea with white-capped waves. The overall theme is navigation and direction.

Comerica
Incorporated

**First Quarter 2009
Financial Review**

April 21, 2009

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	<u>1Q09</u>	<u>4Q08</u>	<u>1Q08</u>
Net income	\$ 9	\$20	\$109
Preferred stock dividends	\$33	\$17	-
Net income to common shareholders	\$(24)	\$ 3	\$109
Diluted EPS per common share	\$(0.16)	\$0.02	\$0.73
Net interest income	\$384	\$431	\$476
Net interest margin	2.53%	2.82%	3.22%
Provision for loan losses	\$203	\$192	\$159
Noninterest income	\$223	\$174	\$237
Noninterest expenses	\$397	\$411	\$403
Tier 1 capital ratio	11.08% ¹	10.66%	7.40%
Tangible common equity ratio	7.27%	7.21%	7.62%

- Average earning assets increased \$618 million
 - \$1.4 billion increase in investment securities
- Average loans¹ declined \$1,671 million
 - Loan demand lower in all markets reflecting recessionary environment
- Average core deposits¹ increased \$1 billion
 - Noninterest-bearing deposits¹ grew \$840 million
- Net interest margin of 2.53%
- Credit quality reflected economic conditions
 - Net credit-related charge-offs were \$157 million
 - Provision for loan losses was \$203 million
 - Allowance for loan losses to total loans increased to 1.68%
- Expenses well controlled
 - Salaries declined \$16 million
 - Total severance of \$6 million relating to about 175 positions
- Strong capital ratios further enhanced

Net Interest Margin

Net interest margin of 2.53% reflected:

- Loan yields declined following 175 basis point decline in Fed Funds announced in the fourth quarter
- Temporary overfunded position
- Decreased contribution of noninterest-bearing deposits in a very low rate environment
- + Loan spread improvement
- + Deposit rate reductions
- + Deposit growth

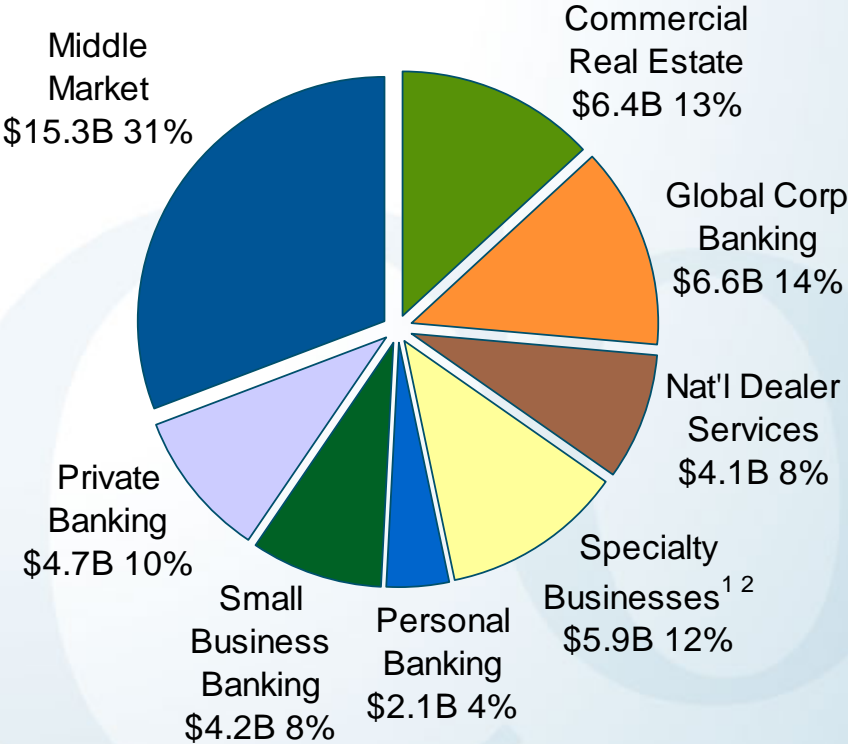
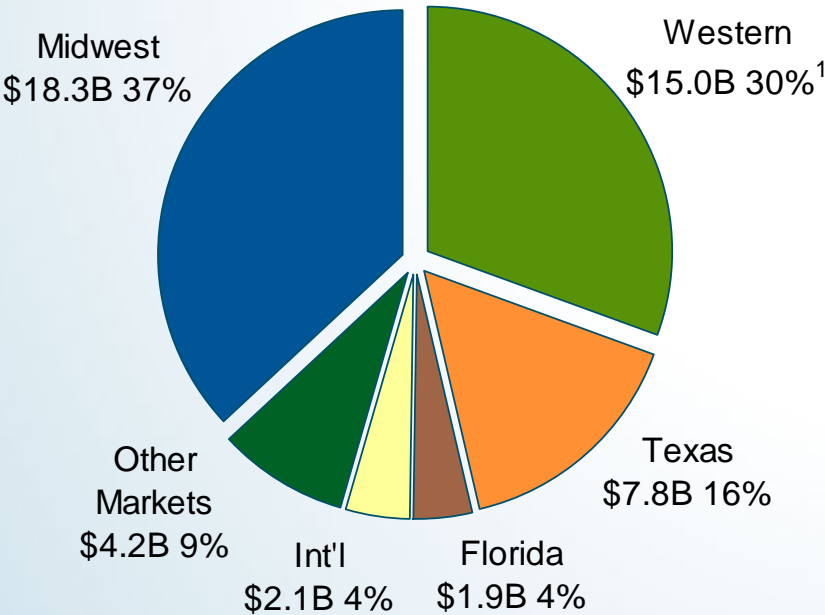
Core margin¹ bottomed in January
Outlook is for margin improvement for remainder of 2009

First Quarter activity:

- Focus on establishing new and expanding existing relationships
- \$1.1 billion in new lending commitments to businesses
- \$4.2 billion in renewed lending commitments to businesses
- \$308 million in consumer originations
- Continued to support the housing market through the purchase of Mortgage-Backed Government Agency Securities totaling \$2 billion

Diverse Loan Portfolio

1Q09: \$49.3 billion¹



¹ Excluding Financial Services Division
² Specialty Businesses includes: Entertainment, Energy, Leasing, Technology and Life Sciences, 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

	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>
Net credit-related charge-offs ¹ to average total loans	1.26% \$157MM	1.04% \$133MM	0.90% \$116MM	0.86% \$113MM
<i>Excluding CRE line of business</i>	<i>0.76%</i> <i>\$84MM</i>	<i>0.66%</i> <i>\$74MM</i>	<i>0.52%</i> <i>\$59MM</i>	<i>0.35%</i> <i>\$40MM</i>

- Provision for credit losses of \$202MM exceeded net credit related charge-offs by \$45MM
- Outlook for full-year 2009: net credit related charge-offs of \$650-700MM

	<u>1Q09</u>	<u>4Q08</u>	<u>3Q08</u>	<u>2Q08</u>
Nonperforming assets to total loans and foreclosed property	2.20%	1.94%	1.71%	1.44%
	\$1,073MM	\$983MM	\$881MM	\$748MM
<i>Excluding CRE Line of Business</i>	1.03%	0.84%	0.76%	0.59%
	\$434MM	\$366MM	\$342MM	\$265MM
Allowance for loan losses to total loans	1.68%	1.52%	1.38%	1.28%
Allowance for loan losses to nonperforming loans	83%	84%	82%	91%

- Allowance for loan losses to total loans increased 16 basis points
- Inflows to nonperforming assets decreased for third consecutive quarter

Granular Nonaccrual Loans

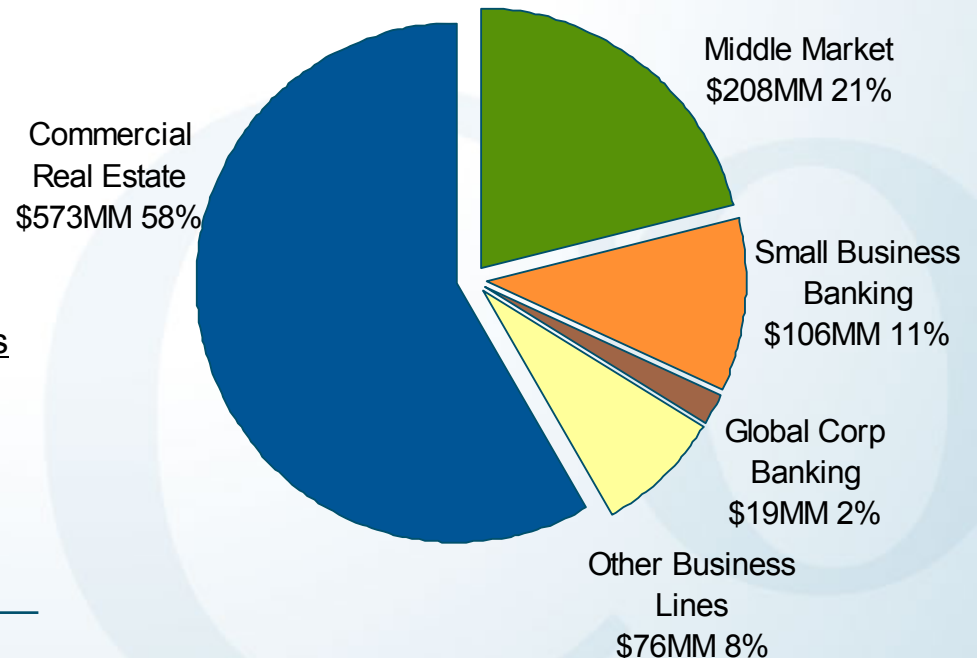
- Nonaccrual loans¹:
 - Western 39%
 - Midwest 38%
 - Texas 6%
 - Florida 6%

- Average write-down to nonaccrual loans: 34%

- Granularity of commercial nonaccrual loans:

	Outstanding	# of Relationships
Under \$5MM	\$327	564
\$5-\$10MM	301	42
\$10-\$25MM	269	20
Over \$25MM	85	2
Total	\$982	628

March 31, 2009: \$982 million By Line of Business



Inflows to Nonaccrual Status

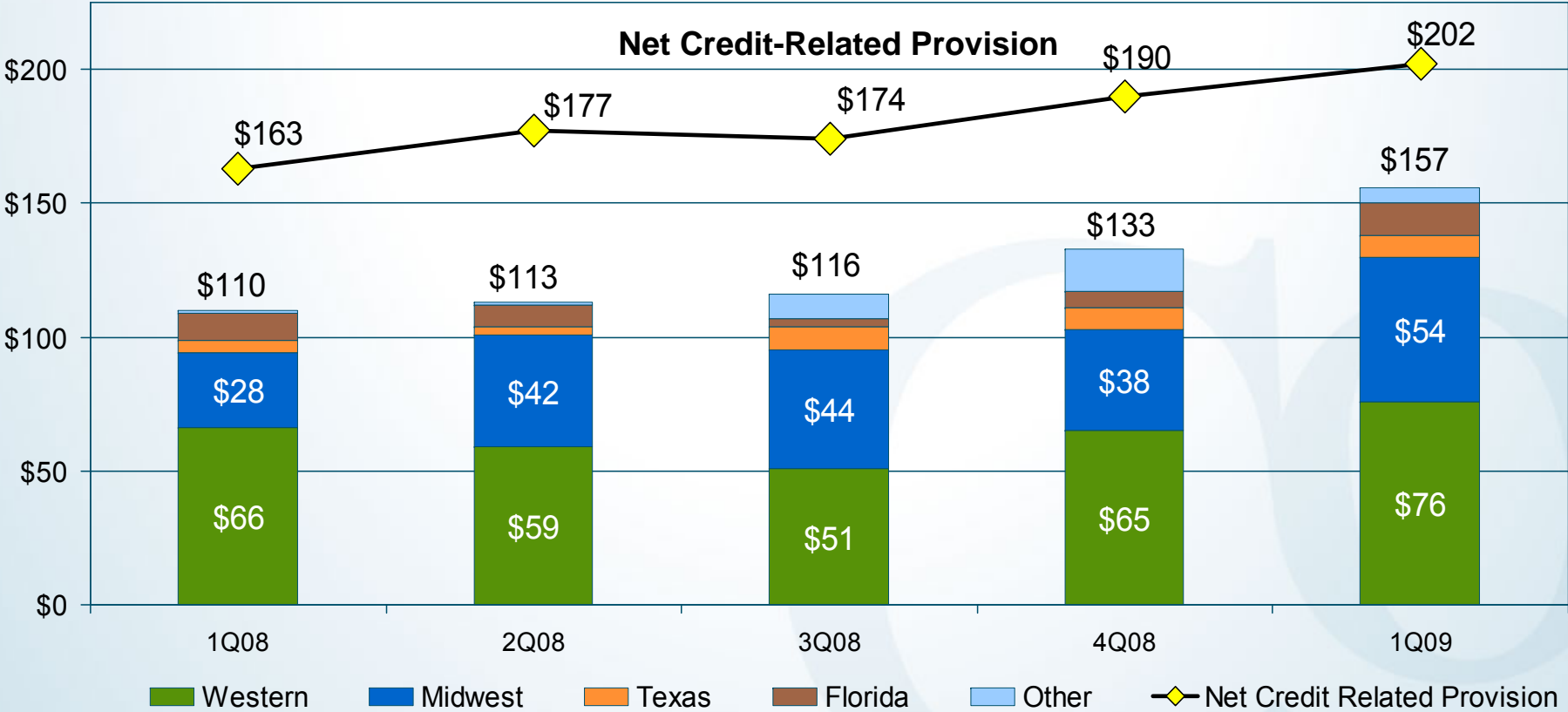
Quarterly Inflows to Nonaccrual Loans¹



¹ Includes transfers of loan relationships greater than \$2 million to nonaccrual status
 Period-end balances \$ in millions

Net Charge-Offs

Net Credit-Related Provision and Charge-Offs (Millions)

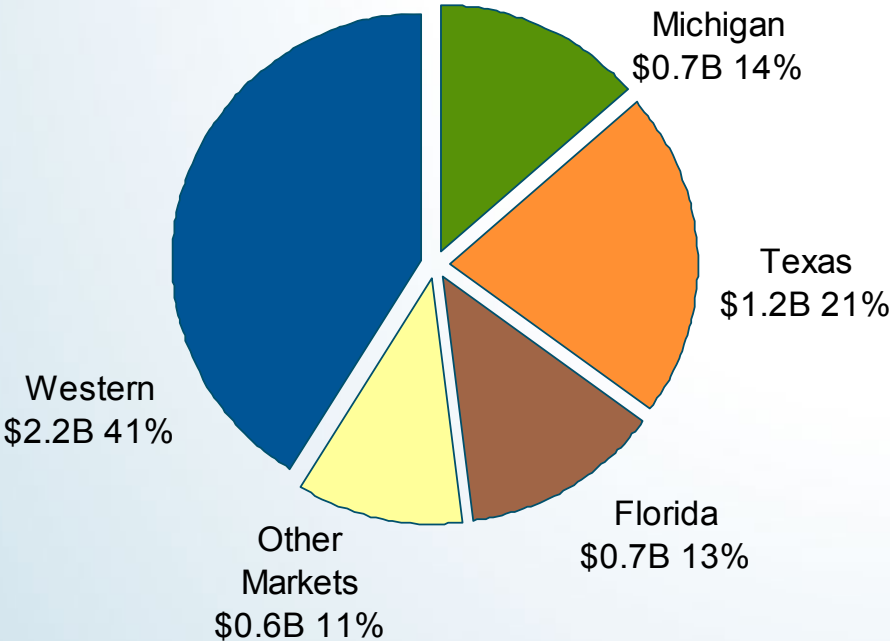


\$ in millions
 Geography based on office of origination; Midwest: MI, OH, IL; Western: CA, AZ, NV, CO, WA;
 Other Markets include markets not separately identified above in addition to businesses with a national perspective

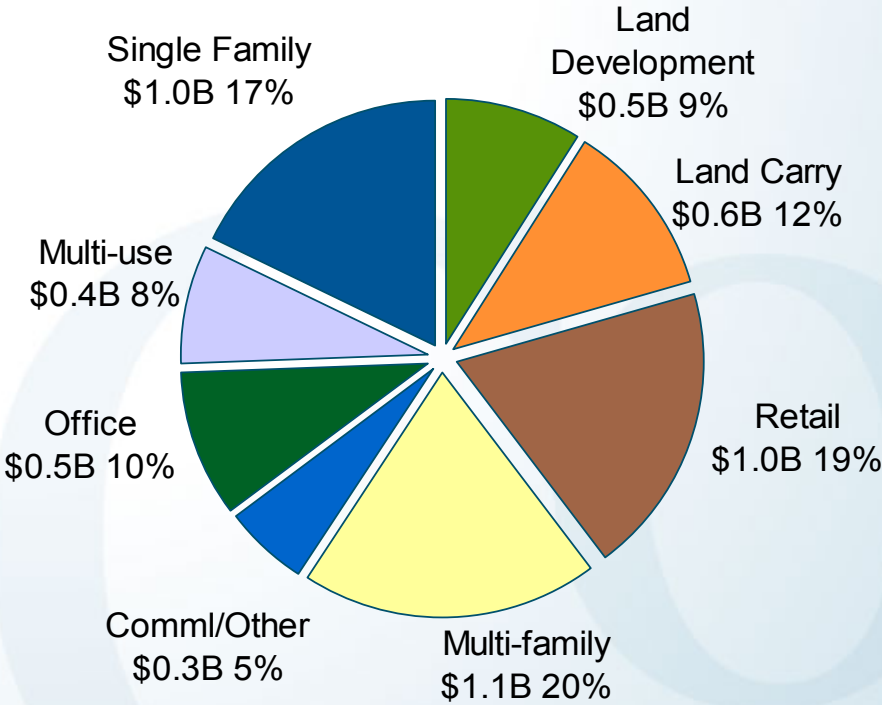
Commercial Real Estate Line of Business

March 31, 2009 Loan Outstandings: \$5.4 billion¹

By Geography



By Project Type

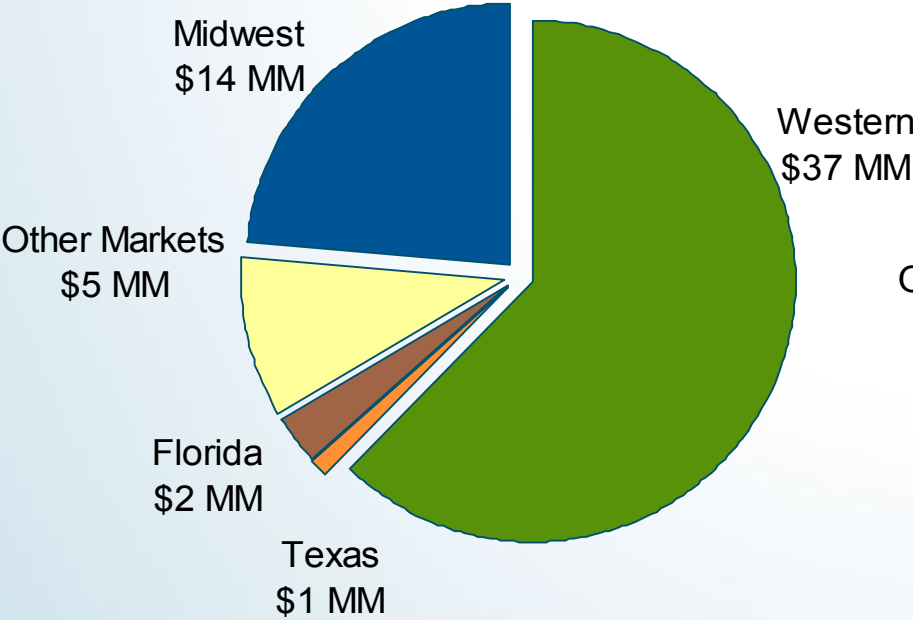


Period-end balances in \$billions; Geography reflects location of property; additional CRE information can be found in the appendix
¹ Excludes \$1.0B in Commercial Real Estate line of business loans not secured by real estate

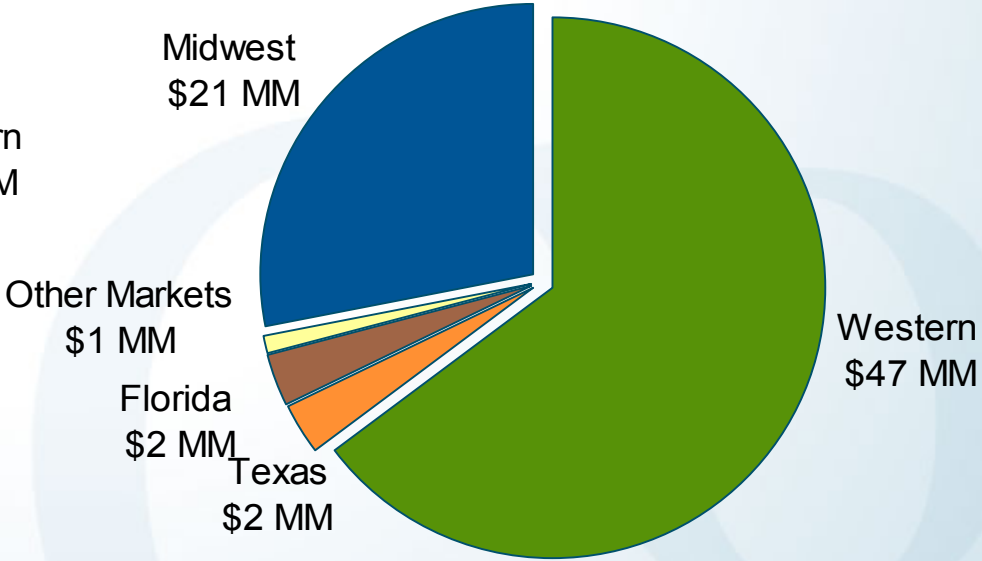
Commercial Real Estate Line of Business

Net Loan Charge-offs

4Q08: \$59 million



1Q09: \$73 million



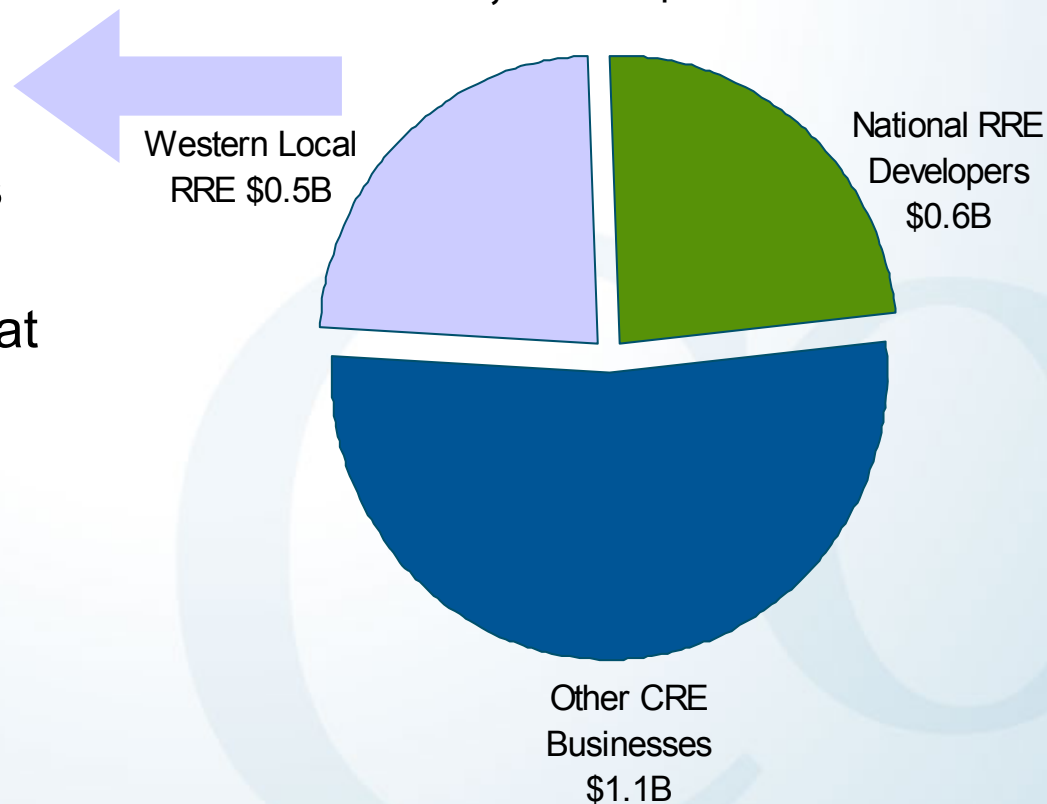
\$ in millions
 Geography based on office of origination; Midwest: MI, OH, IL; Western: CA, AZ, NV, CO, WA;
 Other Markets include markets not separately identified above in addition to businesses with a national perspective

Commercial Real Estate Line of Business

Western Market Local Residential Real Estate Developer Portfolio:

- Smaller local developers
- Approx. 105 projects
- Reduced from \$932MM at 12/31/07
- 87% watch list¹
- 24% of total nonaccrual loans (\$239MM)

Western Market CRE March 31, 2009: \$2.2 billion



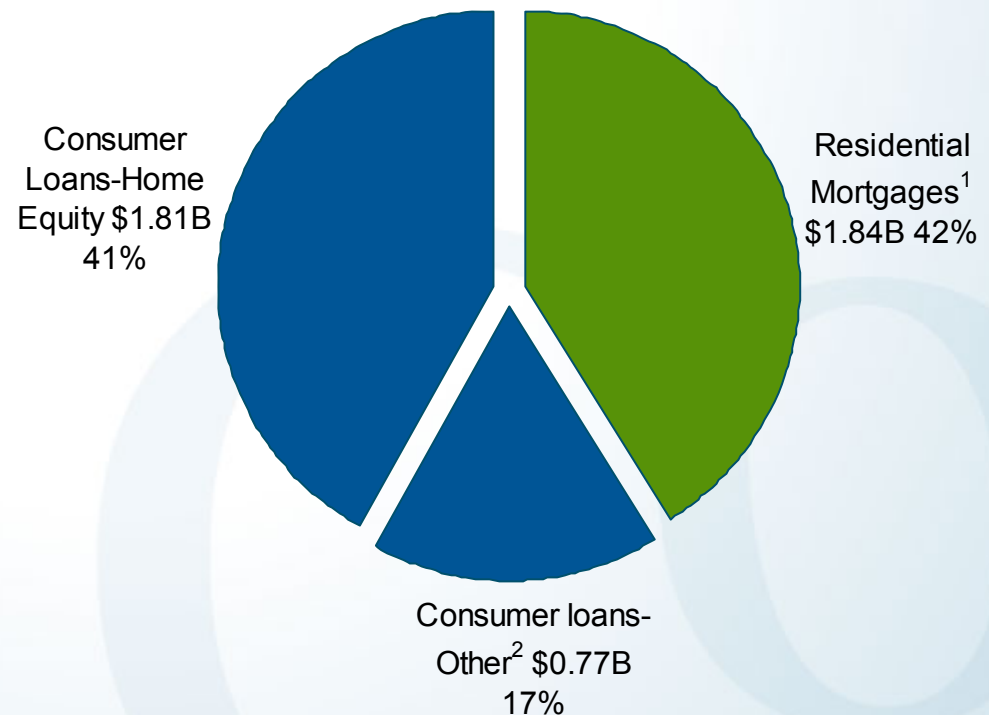
March 31, 2009 balances in \$billions

RRE: Residential Real Estate; Based on location of booking office; includes CA, AZ and NV

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

- 9% of total outstandings
- No sub-prime mortgage programs
- Self-originated & relationship oriented
- Net loan charge-offs of \$7MM, down from \$11MM in 4Q08

1Q09: \$4.4 billion

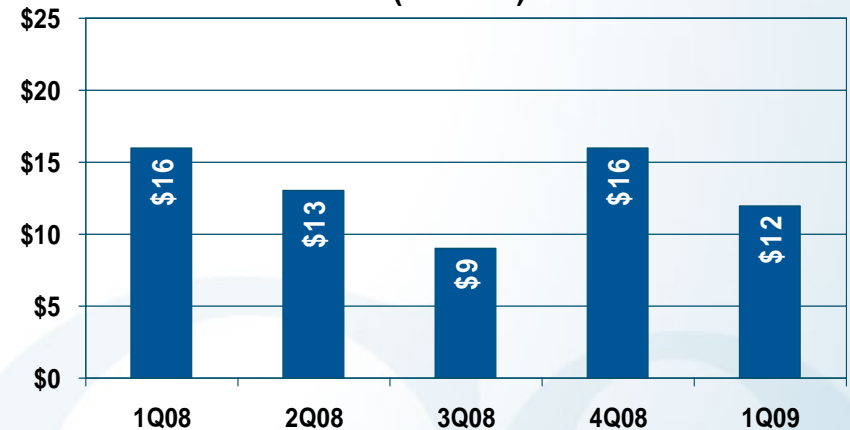


1Q09 averages in \$billions

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.

Outstandings	12/05	12/06	12/07	12/08	02/09
Domestic Ownership	\$2.0	\$1.7	\$1.4	\$1.2	\$1.2
Foreign Ownership	0.7	0.5	0.4	0.3	0.3
<i>Total Other Automotive</i>	<u>\$2.7</u>	<u>\$2.2</u>	<u>\$1.8</u>	<u>\$1.5</u>	<u>\$1.5</u>
			down 46%		

Other Automotive Nonaccrual Loans
(Millions)

Automotive Manufacturer Highlights:

- Direct exposure to GM and Ford <\$100MM; No direct exposure to Chrysler
- FY07 net recovery of \$2.2MM
- FY08 net charge-off of \$5.5MM
- 1Q09 net charge-off of \$4.4MM

- Hard work over the past several years to decrease our loans, especially to the weaker players, is paying off
- Assessing customers' ability to tap into the U.S. Treasury's Automotive Supplier Support Program
- Tightening controls, as appropriate
 - Move to Special Asset Group at first sign of significant stress
 - Transfer to Special Handling Group (established in 1Q09) as a precursor to Special Asset Group
 - Institute daily reporting and dominion of funds
 - Increase frequency of receivable and inventory audits
 - Reduce advance rates
 - Install turnaround specialists

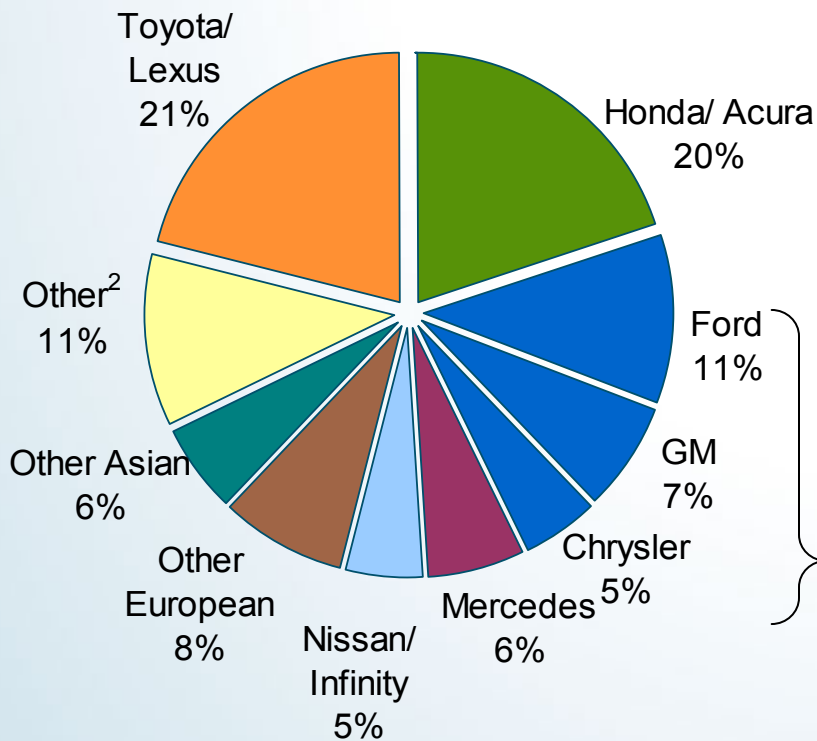
Primary supplier: customer's revenues \geq 50% derived from OEM¹

- GM primary supplier outstandings: \$228MM
- Chrysler primary supplier outstandings: \$82MM

Diversified National Dealer Services Business

1Q09 Average Loans Outstanding: \$4.1 billion

Franchise Distribution¹



Detroit 3 nameplates down from 41% at 12/05 to 23% at 03/09

Geographic Dispersion

- Western 62%
- Midwest 17%
- Florida 10%
- Texas 5%
- Other 6%

Facts

- Top tier strategy
- Majority are Mega franchises (five or more dealers in group)
- About 10% of portfolio is to single dealers of Detroit 3
- Virtually -0- losses for many years
- Loan outstandings down \$1.1 billion from 1Q08

¹ Franchise distribution based on March 31, 2009 period-end outstandings

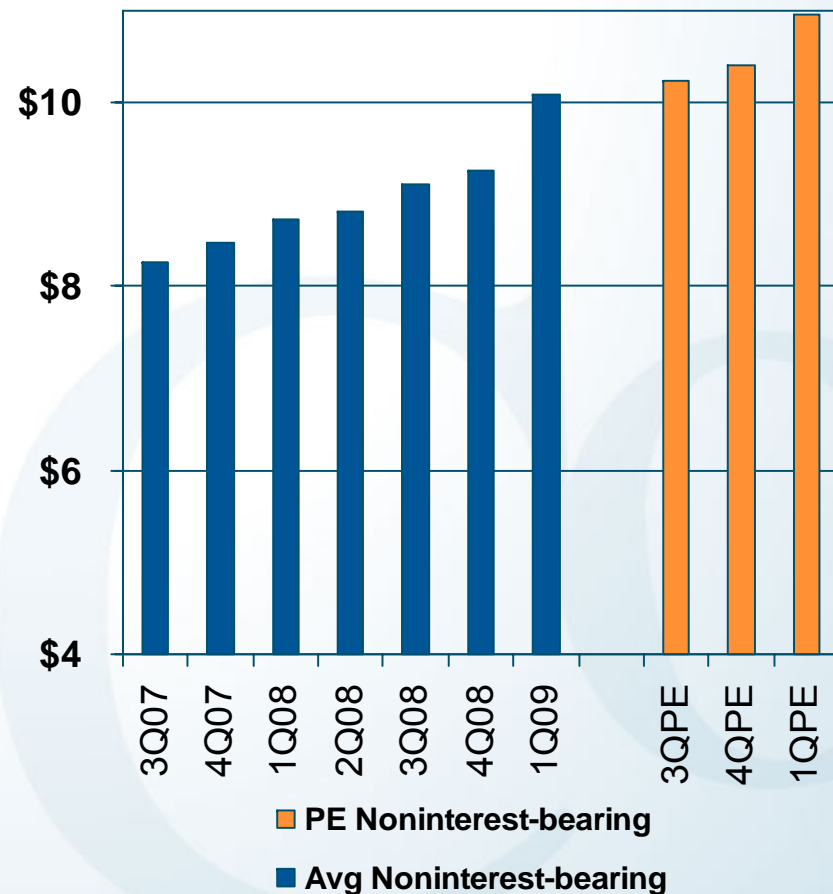
² "Other" includes obligations where a primary franchise is indeterminable (rental car and leasing companies, heavy truck, recreational vehicles, and non-floor plan loans)

Growing Core Deposits

- Total avg. core deposits¹ of \$31.9 billion, a 3.2% increase
- Avg. core noninterest-bearing deposits¹ grew \$840MM or 9%
- Total avg. deposits increased in:
 - Global Corporate Banking
 - Personal Banking
 - Wealth Management

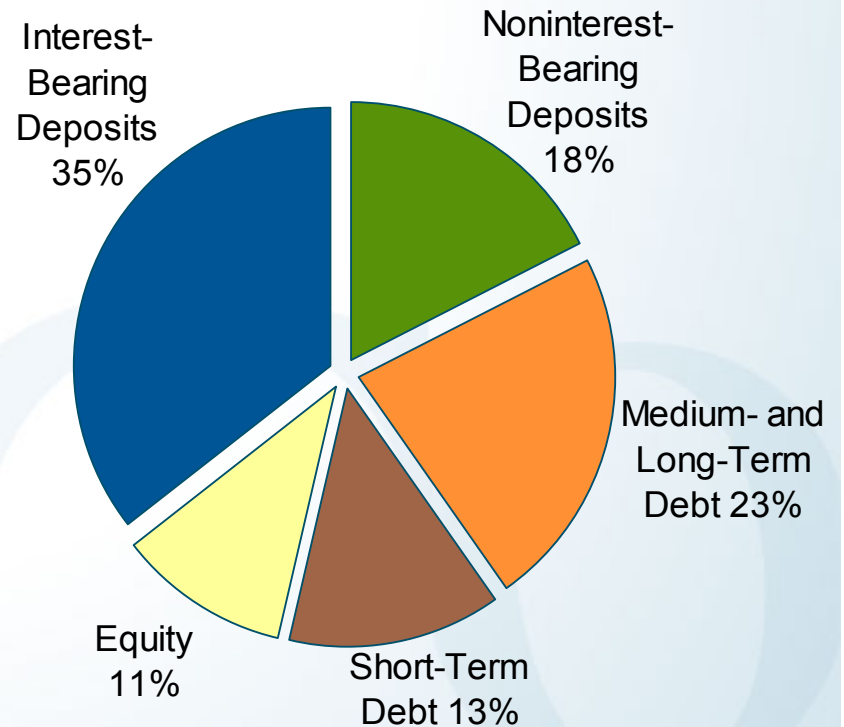
Noninterest-Bearing Deposits

(Excludes Financial Services Division)



Multiple Funding Sources

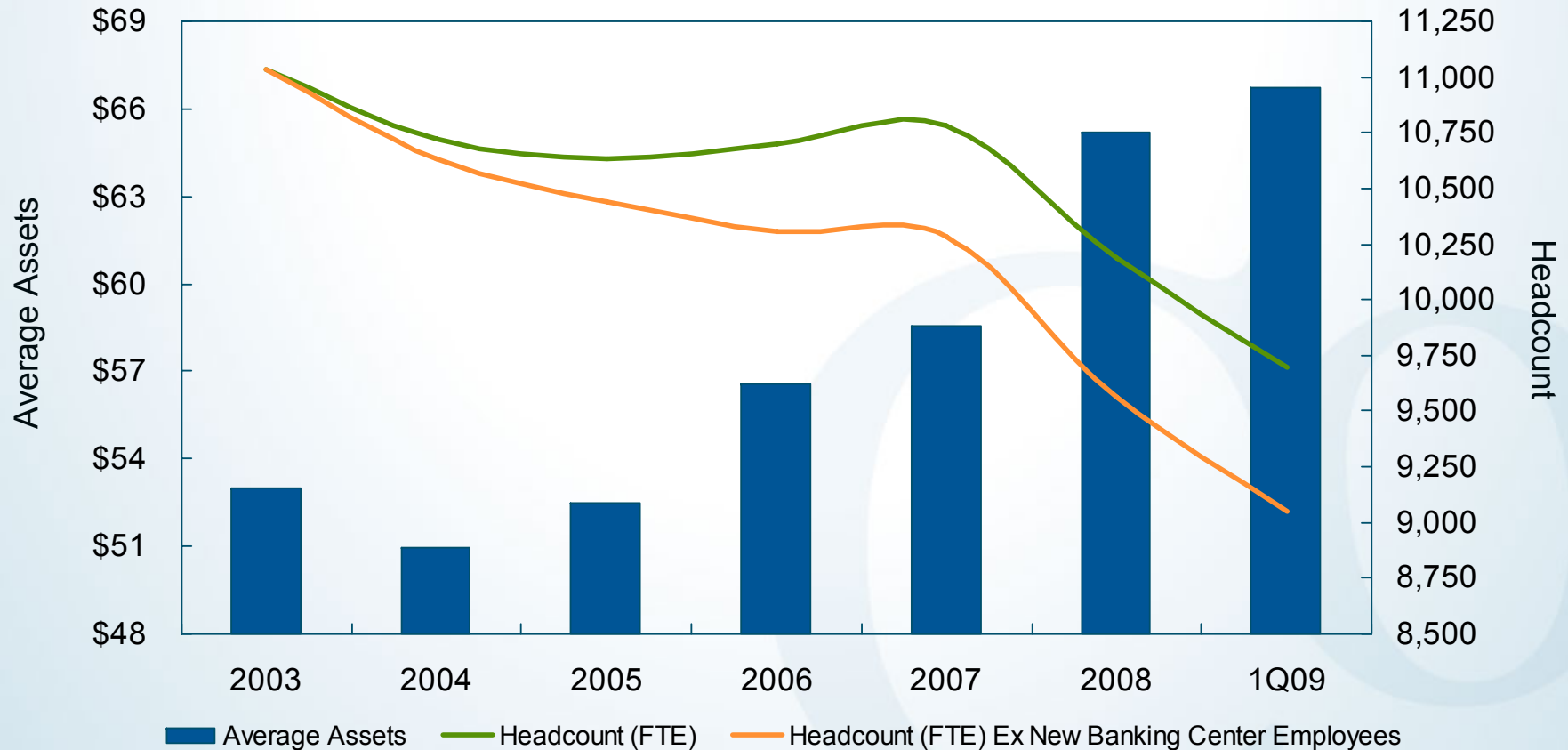
- Good core deposit growth momentum
- Federal Home Loan Bank of Dallas
 - \$8 billion outstanding as of 3/31/09
 - Multi-billion dollar funding capacity
- Term Auction Facility (TAF)
- Repo market
- Institutional & Retail Brokered CDs
- Over \$5 billion untapped capacity for issuance under the Treasury Liquidity Guarantee Program
- \$9.6 billion liquid Mortgage-Backed Agency Securities portfolio as of 3/31/09 (unrealized pre-tax gain \$298MM)



Expense Management

<u>Operations Related Expenses</u>	<u>1Q09</u>	<u>4Q08</u>	<u>1Q08</u>
Regular Salaries	\$147	\$152	\$151
Severance	5	24	2
Incentives	13	19	32
Share-based compensation	11	10	20
Travel & Entertainment	4	6	8
<u>Other Expenses</u>			
FDIC Deposit Insurance	\$15	\$7	\$2
Pension Expense	16	5	5
Other real estate	7	5	2
Total Non-Interest Expenses	\$397	\$411	\$403

Reducing Headcount While Executing Growth Strategy



- **Revenue generation**
 - Pre-paid debit card opportunities
 - Personal Trust sales gaining momentum reflecting trusted advisor relationship
 - Retail mortgage refinance volume growing
- **Expense reduction initiatives**
 - Workforce reductions
 - Salary freeze for the top 20% of workforce
 - Slow banking center expansion/consolidate banking centers
 - Reduce capital expenditures and discretionary expenses
 - Offsetting higher FDIC, pension and new banking center expenses
- **Focus on net interest income**
 - Continue loan spread expansion
 - Emphasis on demand deposit growth
- **Credit quality vigilance**
 - Proactively transfer loans to Special Asset Group
 - Loan sales where appropriate

Loans: Focus on new and expanding existing relationships with the appropriate pricing and credit standards

- Loan demand expected to be subdued in light of contracting economy

Net interest margin: Expansion over remainder of year

- Core margin bottomed in January
- Continued improvement in loan spreads
- Runoff of higher cost deposits
- No further Fed rate changes anticipated in 2009

Net credit-related charge-offs: \$650-700 million for FY09

- Provision expected to continue to exceed net charge-offs

Noninterest expenses: Mid-single digit decrease (FY09 vs. FY08)



Appendix



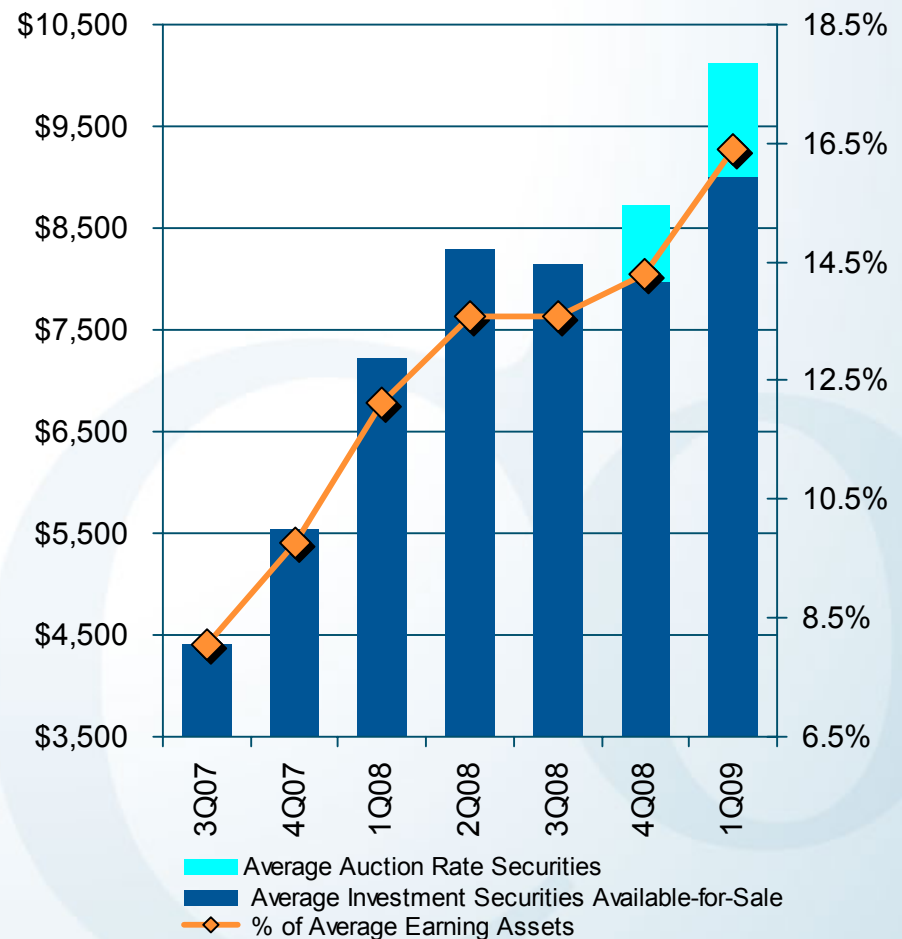
Business Segment Contribution to Net Income

	1Q09	%	1Q08	%
Business Bank	\$56	91%	\$62	51%
Retail Bank	(7)	(12)	40	33
Wealth & Institutional Management	13	21	20	16
	\$62	100%	122	100%
Finance	(50)		(3)	
Other ¹	(3)		(10)	
TOTAL	\$9		\$109	

Market Segment Contribution to Net Income

	1Q09	%	1Q08	%
Midwest	\$29	49%	\$88	71%
Western	(7)	(11)	(10)	(8)
Texas	15	23	20	16
Florida	(6)	(10)	(4)	(3)
Other Markets	22	34	18	15
International	9	15	10	9
	62	100%	122	100%
Finance and Other ¹	(53)		(13)	
TOTAL	\$9		\$109	

- Consists primarily of AAA mortgage-backed Freddie Mac and Fannie Mae securities
 - Average life of 3.1 years
 - Assists in managing interest rate risk and providing liquidity cushion
 - Unrealized pre-tax gain \$298MM as of 3/31/09
- Repurchase of customers' Auction Rate Securities in 4Q08
 - 1Q09 average \$1.1 billion
 - 1Q09 average yield of 1.71%



- Deferred compensation asset returns (offset by deferred compensation expense) :
 - \$(5)MM in 1Q09
 - \$(18)MM in 4Q08
- Net securities gains:
 - \$13MM, including \$8MM from sale of MBS and \$5MM from sale of ARS (1Q09)
 - \$4MM from sale of ARS (4Q08)
 - \$27MM from sale of Visa shares (3Q08)
 - \$14MM from sale of MasterCard shares (2Q08)
 - \$21MM from Visa IPO (1Q08)



Loans By Geographic Markets

	<u>1Q09</u>	<u>4Q08</u>	<u>1Q08</u>
Midwest	\$18.3	\$19.0	\$19.0
Western	15.3	16.0	16.9
Texas	7.8	8.0	7.7
Florida	1.9	1.9	1.9
Other Markets	4.2	4.2	4.2
International	2.1	2.2	2.2
TOTAL	\$49.6	\$51.3	\$51.9

Loans by Line of Business

	<u>1Q09</u>	<u>4Q08</u>	<u>1Q08</u>
Middle Market	\$15.3	\$16.0	\$16.7
Commercial Real Estate	6.4	6.5	6.6
Global Corporate Banking	6.6	6.9	6.1
National Dealer Services	4.1	4.5	5.2
Specialty Businesses ¹	6.1	6.3	6.7
SUBTOTAL – BUSINESS BANK	\$38.5	\$40.2	\$41.3
Small Business Banking	4.2	4.3	4.2
Personal Banking	2.1	2.1	2.0
SUBTOTAL – RETAIL BANK	\$6.3	\$6.4	\$6.3
Private Banking	4.8	4.7	4.3
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$4.8	\$4.7	\$4.3
TOTAL	\$49.6	\$51.3	\$51.9

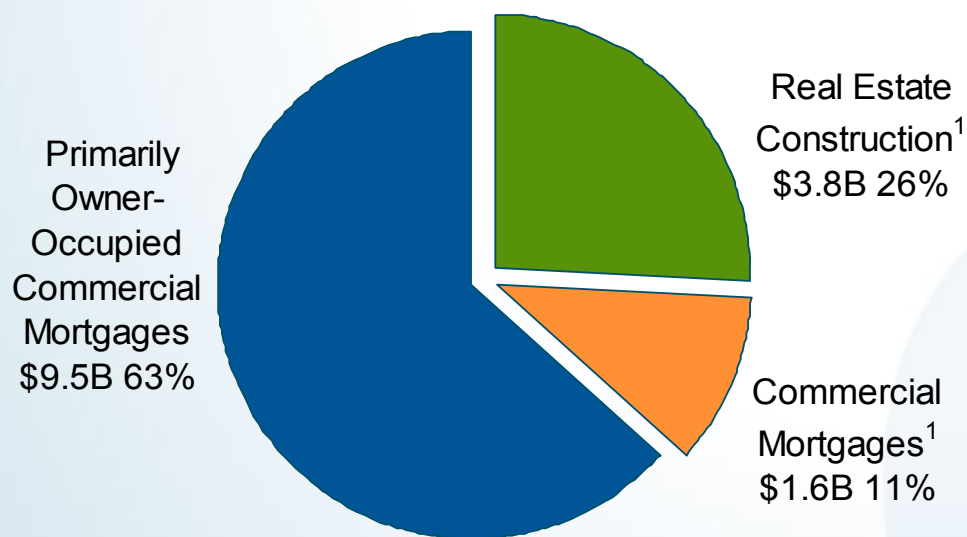
First Quarter 2009 Average Loans Detail

	<u>Midwest</u>	<u>Western</u>	<u>Texas</u>	<u>Florida</u>	<u>Other Markets</u>	<u>International</u>	<u>TOTAL</u>
Middle Market	\$7.3	\$4.6	\$2.0	\$0.2	\$1.2	\$--	\$15.3
Commercial Real Estate	1.2	2.4	1.4	0.5	0.9	--	6.4
Global Corporate Banking	2.1	1.1	0.4	0.1	0.8	2.1	6.6
National Dealer Services	0.7	2.6	0.2	0.4	0.2	--	4.1
Specialty Businesses ¹	1.1	1.8	2.2	0.0	1.0	--	6.1
SUBTOTAL – BUSINESS BANK	\$12.4	\$12.5	\$6.2	\$1.2	\$4.1	\$2.1	\$38.5
Small Business Banking	2.2	1.0	1.0	--	--	--	4.2
Personal Banking	1.7	0.1	0.2	--	0.1	--	2.1
SUBTOTAL – RETAIL BANK	\$3.9	\$1.1	\$1.2	\$--	\$0.1	\$--	\$6.3
Private Banking	2.0	1.6	0.5	0.7	0.0	--	4.8
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$2.0	\$1.6	\$0.5	\$0.7	\$0.0	\$--	\$4.8
TOTAL	\$18.3	\$15.2	\$7.9	\$1.9	\$4.2	\$2.1	\$49.6

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

¹ Specialty Businesses includes: FSD, Entertainment, Energy, Leasing and TLS

1Q09: \$14.9 billion



Commercial Real Estate line of business:

- Nonaccrual loans of \$573MM
- Loans over \$2mm transferred to nonaccrual totaled \$112MM
- Net loan charge-offs of \$73MM

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>
Residential:						
Single Family	\$532	\$61	\$75	\$171	\$60	\$899
Land Development	207	67	116	26	30	446
Total Residential	739	128	191	197	90	1,345
Other CRE:						
Retail	244	138	322	60	42	806
Land Development	15	6	16	-	5	42
Multi-family	209	9	184	156	137	695
Multi-use	179	33	67	60	35	374
Office	115	22	122	13	35	307
Commercial	17	25	29	5	23	99
Other	7	-	7	-	29	43
TOTAL	\$1,525	\$361	\$938	\$491	\$396	\$3,711

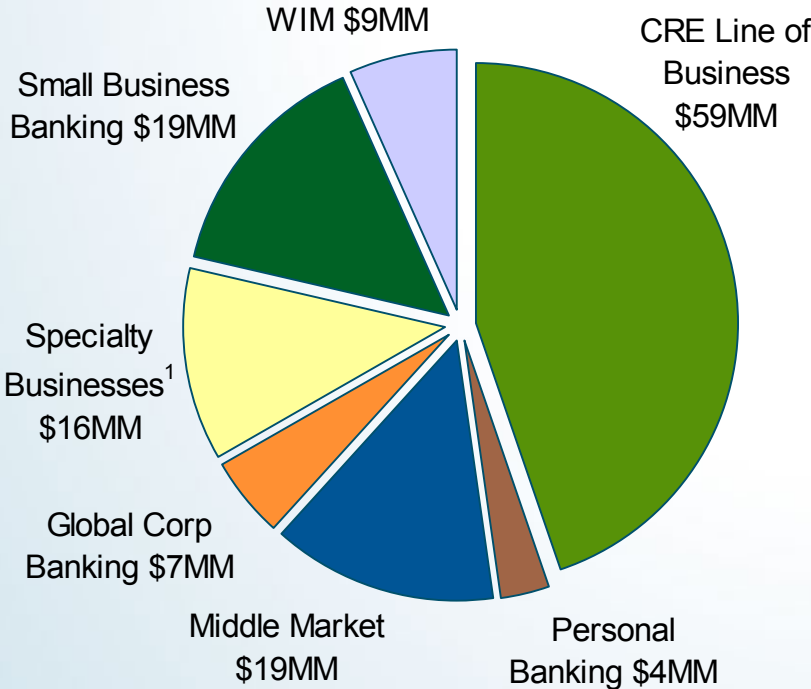
Commercial Mortgage Loans

Commercial Real Estate Line of Business

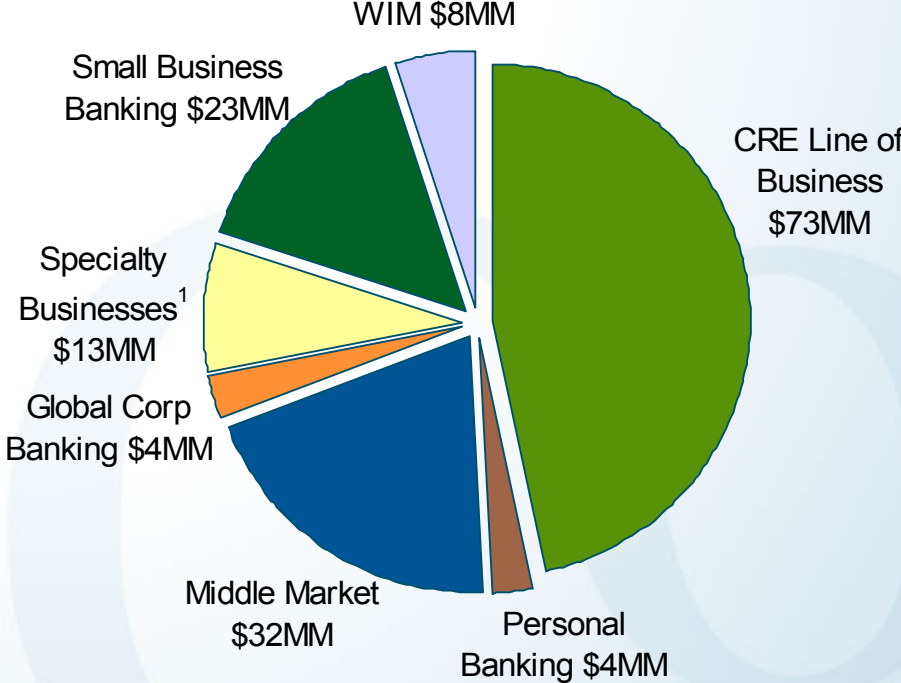
	<u>Western</u>	<u>Michigan</u>	<u>Texas</u>	<u>Florida</u>	<u>Other Markets</u>	<u>TOTAL</u>
Residential:						
Single Family	\$19	\$3	\$7	\$3	\$14	\$46
Land Carry	114	77	42	54	16	303
Total Residential	133	80	49	57	30	349
Other CRE:						
Multi-family	60	69	99	104	33	365
Land Carry	189	70	15	27	12	313
Office	113	54	24	18	6	215
Retail	96	57	13	3	52	221
Commercial	90	33	7	-	12	142
Multi-use	1	11	-	-	28	40
Other	-	1	-	-	13	14
TOTAL	\$682	\$375	\$207	\$209	\$186	\$1,659

Net Loan Charge-offs by Loan Type

4Q08: \$133 million



1Q09: \$157 million

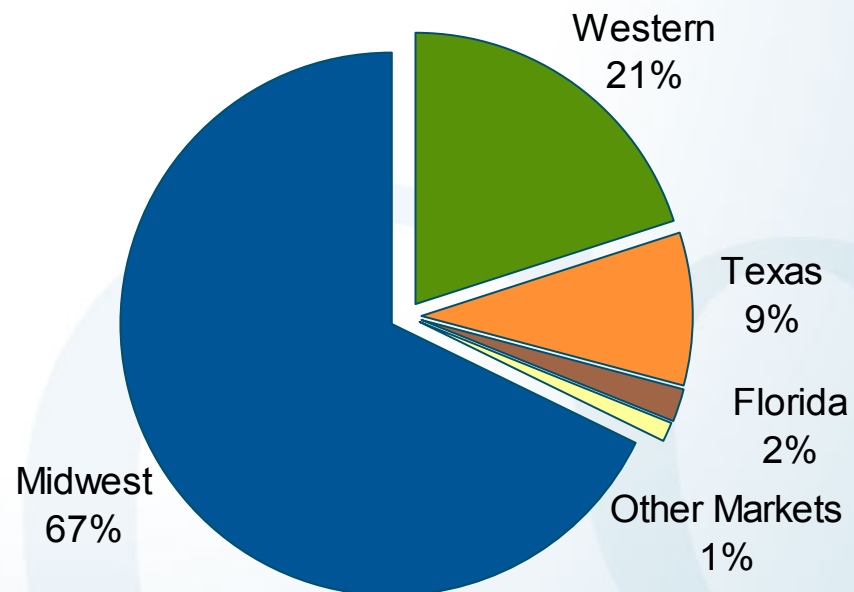


\$ in millions

¹ Specialty Businesses includes: Entertainment, Energy, Leasing, Technology and Life Sciences, and Financial Services Division

1Q09: \$1.8 billion Geographic Breakdown

- 81% home equity lines and 19% home equity loans¹
- Avg. FICO score of 751 at origination¹
- 85% have CLTV \leq 80%¹
- Average loan vintage is 3.8 years¹



Deposits By Geographic Markets

	<u>1Q09</u>	<u>4Q08</u>	<u>1Q08</u>
Midwest	\$16.6	\$16.1	\$16.0
Western	8.9	8.8	10.0
Texas	4.1	3.9	3.9
Florida	0.2	0.2	0.4
Other Markets	1.4	1.2	1.6
International	0.7	0.7	0.8
TOTAL	\$31.9	\$30.9	\$32.7

Average deposits in \$billions; Geography based on location of loan office

Western includes: CA, AZ, NV, CO, WA

Excludes FSD and Finance/Other with Inst. and Retail Brokered CD's: 1Q09 - \$6.3B; 4Q08 - \$6.7B; 1Q08 - \$7.3B

Line of Business Deposits

	<u>1Q09</u>	<u>4Q08</u>	<u>1Q08</u>
Middle Market	\$4.0	\$4.2	\$4.3
Commercial Real Estate	0.6	0.7	0.7
Global Corporate Banking	4.4	3.7	3.7
National Dealer Services	0.1	0.1	0.1
Specialty Businesses ¹	4.9	5.1	7.1
> Excluding FSD	3.0	2.9	4.1
SUBTOTAL – BUSINESS BANK	\$14.0	\$13.8	\$15.9
> Excluding FSD	\$12.1	\$11.6	\$12.9
Small Business Banking	3.7	3.9	3.9
Personal Banking	13.7	13.2	13.3
SUBTOTAL – RETAIL BANK	\$17.4	\$17.1	\$17.2
Private Banking	2.4	2.2	2.6
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$2.4	\$2.2	\$2.6
Finance/Other ²	7.0	7.2	8.4
TOTAL	\$40.8	\$40.3	\$44.1
> EXCLUDING FSD	\$38.9	\$38.1	\$41.1

Average deposits in \$billions

¹ Specialty Businesses includes: Entertainment, Energy, FSD, Leasing and TLS

² Finance/Other includes Inst. and Retail Brokered CD's: 1Q09 - \$6.3B; 4Q08 - \$6.7B; 1Q08 - \$7.3B

First Quarter 2009 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	\$0.9	\$2.7	\$0.3	\$0.0	\$0.1	\$--	\$4.0
Commercial Real Estate	0.2	0.2	0.1	0.1	0.0	--	0.6
Global Corporate Banking	2.2	0.5	0.5	0.0	0.5	0.7	4.4
National Dealer Services	0.1	0.0	0.0	0.0	--	--	0.1
Specialty Businesses ¹	0.0	3.9	0.3	0.0	0.7	--	4.9
SUBTOTAL – BUSINESS BANK	\$3.4	\$7.3	\$1.2	\$0.1	\$1.3	\$0.7	\$14.0
Small Business Banking	1.8	0.9	1.0	--	0.0	--	3.7
Personal Banking	10.8	1.1	1.8	--	0.0	--	13.7
SUBTOTAL – RETAIL BANK	\$12.6	\$2.0	\$2.8	\$--	\$0.0	\$--	\$17.4
Private Banking	0.6	1.3	0.2	0.2	0.1	--	2.4
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$0.6	\$1.3	\$0.2	\$0.2	\$0.1	\$--	\$2.4
Finance/Other ²	7.0	--	--	--	--	--	7.0
TOTAL	\$23.6	\$10.6	\$4.2	\$0.3	\$1.4	\$0.7	\$40.8

\$ in billions

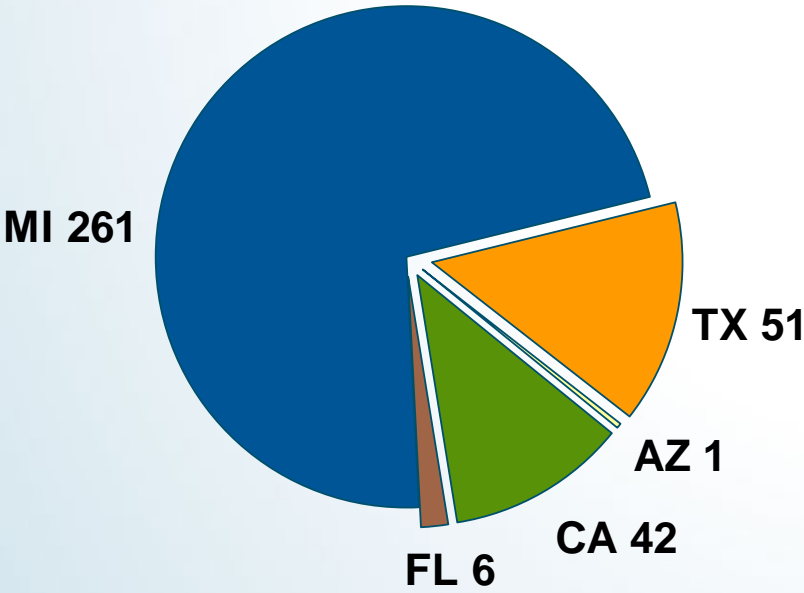
¹ Specialty Businesses includes: Entertainment, Energy, FSD, Leasing and TLS

² Finance/Other includes \$6.3B in Inst. and Retail Brokered CD's; included in Finance Division segment

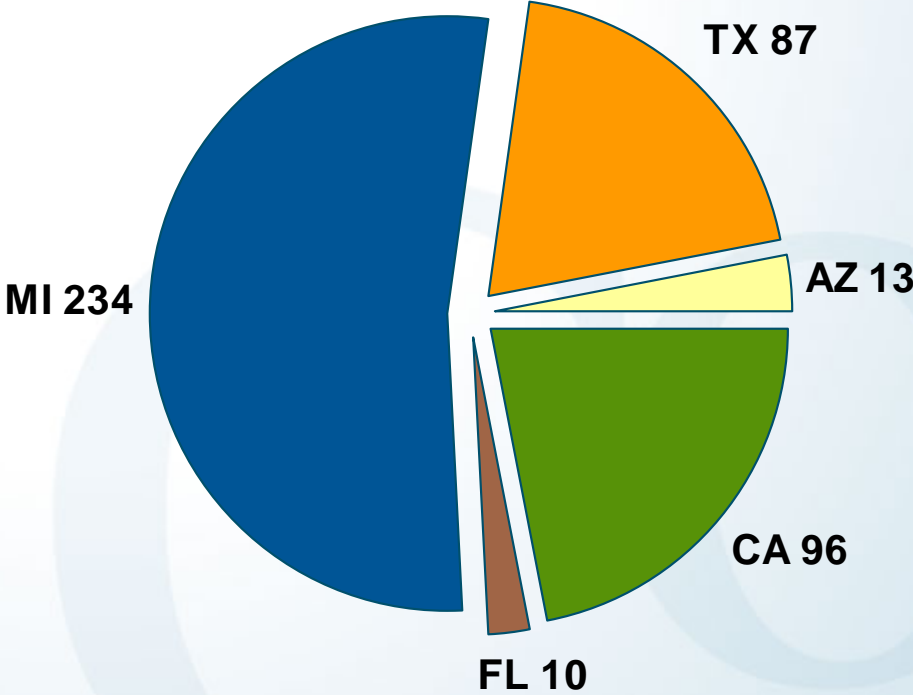
	<u>1Q09</u>	<u>4Q08</u>	<u>1Q08</u>
<u>Average Balance Sheet</u>			
Noninterest-bearing	\$1.3	\$1.3	\$1.9
Interest-bearing	0.6	0.8	1.1
Total Deposits	\$1.9	\$2.1	\$3.0
Total Loans	\$0.2	\$0.3	\$0.8
<u>Noninterest Expenses</u>			
Customer Services	(\$1)	\$1	\$5
<u>Average Rates</u>			
FSD Loans (Primarily Low-rate)	1.97%	1.60%	1.12%
FSD Interest-bearing Deposits	0.61%	1.55%	2.77%

Banking Center Network

December 2003
361 Banking Centers



March 2009
440 Banking Centers



Comerica Bank