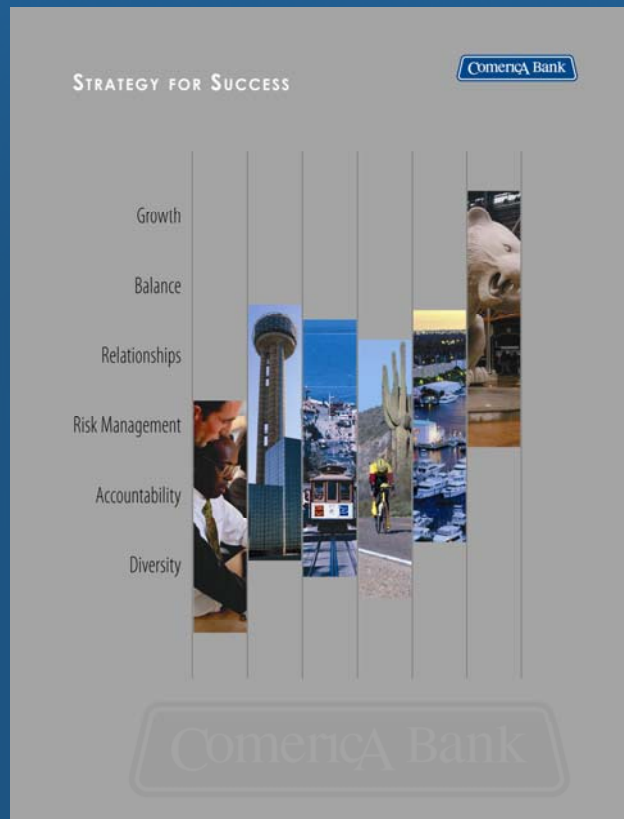


# Third Quarter 2007 Financial Review



**Comerica Incorporated**  
*October 17, 2007*

**Comerica Bank**

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

# Safe Harbor Statement

Any statements in this news release that are not historical facts are forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. Words such as "anticipates," "believes," "feels," "expects," "estimates," "seeks," "strives," "plans," "intends," "outlook," "forecast," "position," "target," "mission," "assume," "achievable," "potential," "strategy," "goal," "aspiration," "outcome," "continue," "remain," "maintain," "trend," "objective" and variations of such words and similar expressions, or future or conditional verbs such as "will," "would," "should," "could," "might," "can," "may" or similar expressions, as they relate to Comerica or its management, are intended to identify forward-looking statements. These forward-looking statements are predicated on the beliefs and assumptions of Comerica's management based on information known to Comerica's management as of the date of this news release and do not purport to speak as of any other date. Forward-looking statements may include descriptions of plans and objectives of Comerica's management for future or past operations, products or services, and forecasts of Comerica's revenue, earnings or other measures of economic performance, including statements of profitability, business segments and subsidiaries, estimates of credit trends and global stability. Such statements reflect the view of Comerica's management as of this date with respect to future events and are subject to risks and uncertainties. Should one or more of these risks materialize or should underlying beliefs or assumptions prove incorrect, Comerica's actual results could differ materially from those discussed. Factors that could cause or contribute to such differences are changes in the pace of an economic recovery and related changes in employment levels, changes related to the headquarters relocation or to its underlying assumptions, the effects of war and other armed conflicts or acts of terrorism, the effects of natural disasters including, but not limited to, hurricanes, tornadoes, earthquakes and floods, the disruption of private or public utilities, the implementation of Comerica's strategies and business models, management's ability to maintain and expand customer relationships, management's ability to retain key officers and employees, changes in the accounting treatment of any particular item, the impact of regulatory examinations, declines or other changes in the businesses or industries in which Comerica has a concentration of loans, including, but not limited to, automotive production, the anticipated performance of any new banking centers, the entry of new competitors in Comerica's markets, changes in the level of fee income, changes in applicable laws and regulations, including those concerning taxes, banking, securities and insurance, changes in trade, monetary and fiscal policies, including the interest rate policies of the Board of Governors of the Federal Reserve System, fluctuations in inflation or interest rates, changes in general economic conditions and related credit and market conditions and adverse conditions in the stock market. Comerica cautions that the foregoing list of factors is not exclusive. Forward-looking statements speak only as of the date they are made. Comerica does not undertake to update forward-looking statements to reflect facts, circumstances, assumptions or events that occur after the date the forward-looking statements are made. For any forward-looking statements made in this news release or in any documents, Comerica claims the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995.

# Financial Results

	<u>3Q07</u>	<u>2Q07</u>	<u>Q - Q%</u> <u>Chg</u>	<u>3Q06</u>	<u>Y - Y%</u> <u>Chg</u>
Net Income	\$181	\$196	-8%	\$200	-10%
Diluted EPS from continuing operations	\$1.17	\$1.25	-6%	\$1.20	-3%
Diluted EPS	\$1.18	\$1.25	-6%	\$1.23	-4%
Return on Equity from continuing operations	14.24%	15.41%		15.00%	
Net Interest Income	\$503	\$509	-1%	\$502	0%
Net Interest Margin	3.66%	3.76%		3.79%	
Provision for Loan Losses	\$45	\$36	25%	\$15	200%
Noninterest Income	\$230	\$225	2%	\$195	18%
Noninterest Expenses	\$423	\$411	3%	\$399	6%

\$ in millions, except per share data

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

Comerica Bank

# Third Quarter 2007 Results

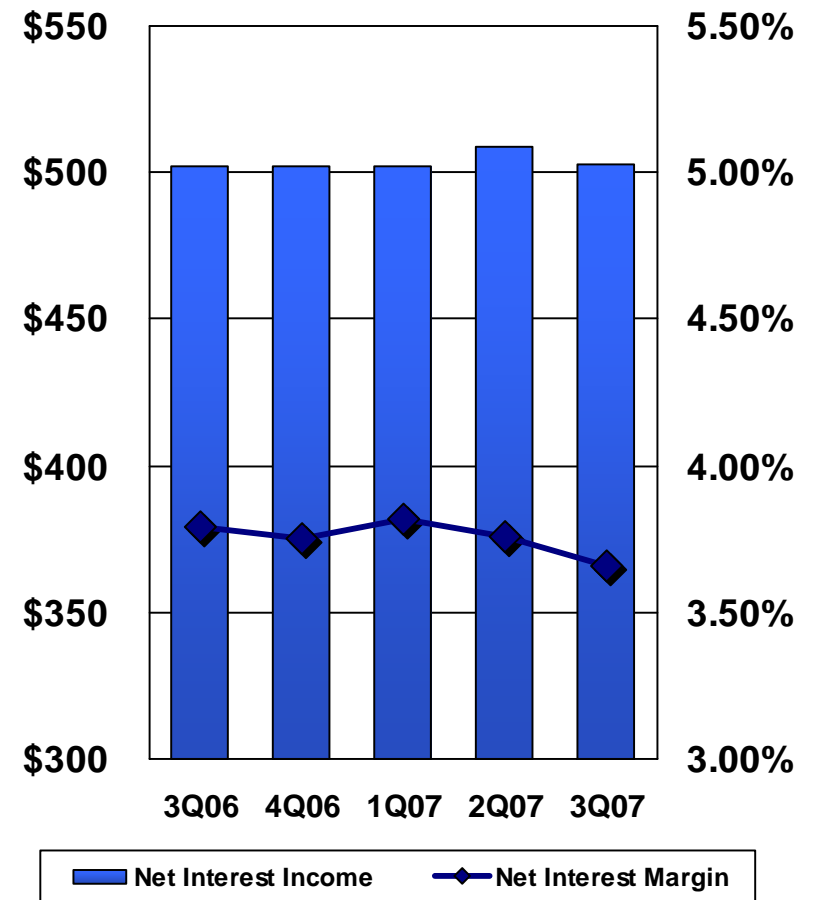
- ▶ Annualized average loan growth of 4%\*
  - ▶ Western: 6%
  - ▶ Texas: 20%
  - ▶ Florida: 10%
  - ▶ Midwest: (2)%
- ▶ Net interest margin of 3.66%
- ▶ Sound credit quality
  - ▶ Nonperforming assets of 0.59% of total loans and foreclosed property
  - ▶ Net credit-related charge-offs as a percentage of average total loans of 32 bps
- ▶ Noninterest income continues positive trend
- ▶ Expenses well controlled
- ▶ Active capital management: 2 million shares repurchased

\* Loan growth figures exclude Financial Services Division; Analysis of 3Q07 compared to 2Q07

# Net Interest Income

- ▶ Net Interest Income of \$503 million
- ▶ Net Interest Margin of 3.66%
  - Increase in deposit rates due to mix shift
  - Higher wholesale funding
  - Maturing swaps (at a negative spread)
  - Growth in securities portfolio
  - Higher nonaccrual loans

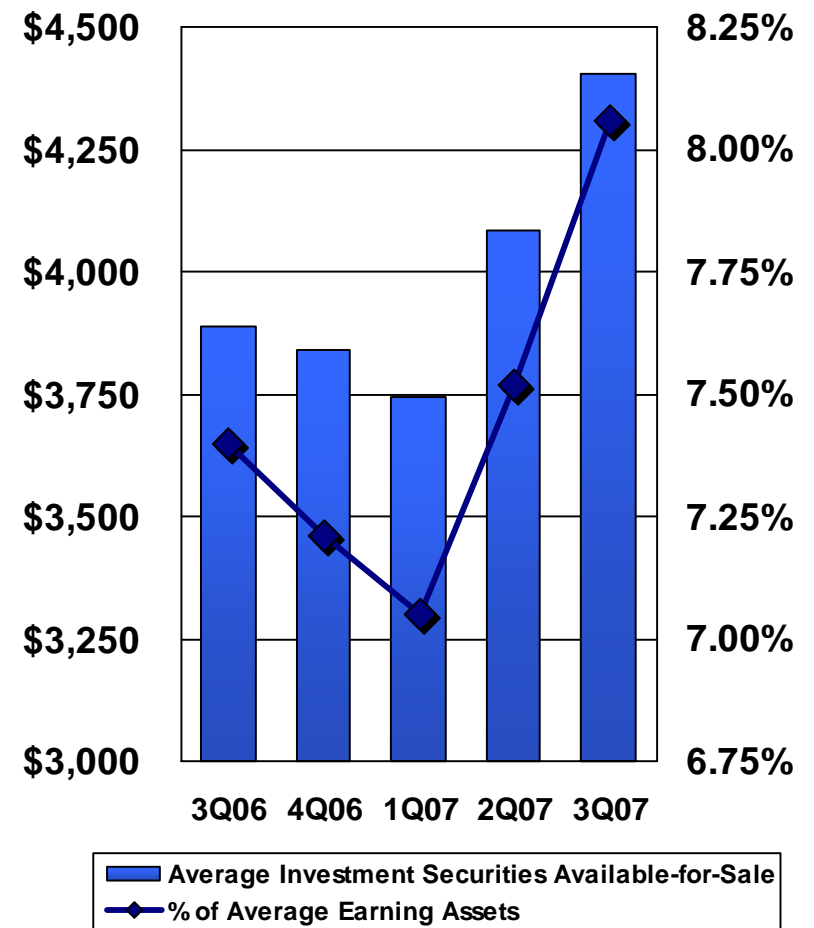
\$ in millions



# Increasing Investment Securities Portfolio

- ▶ Consists primarily of AAA mortgage backed Freddie Mac and Fannie Mae securities
- ▶ Average life of approximately 3.8 years
- ▶ Increase in portfolio lowers net interest margin
- ▶ Assists us in managing interest rate risk

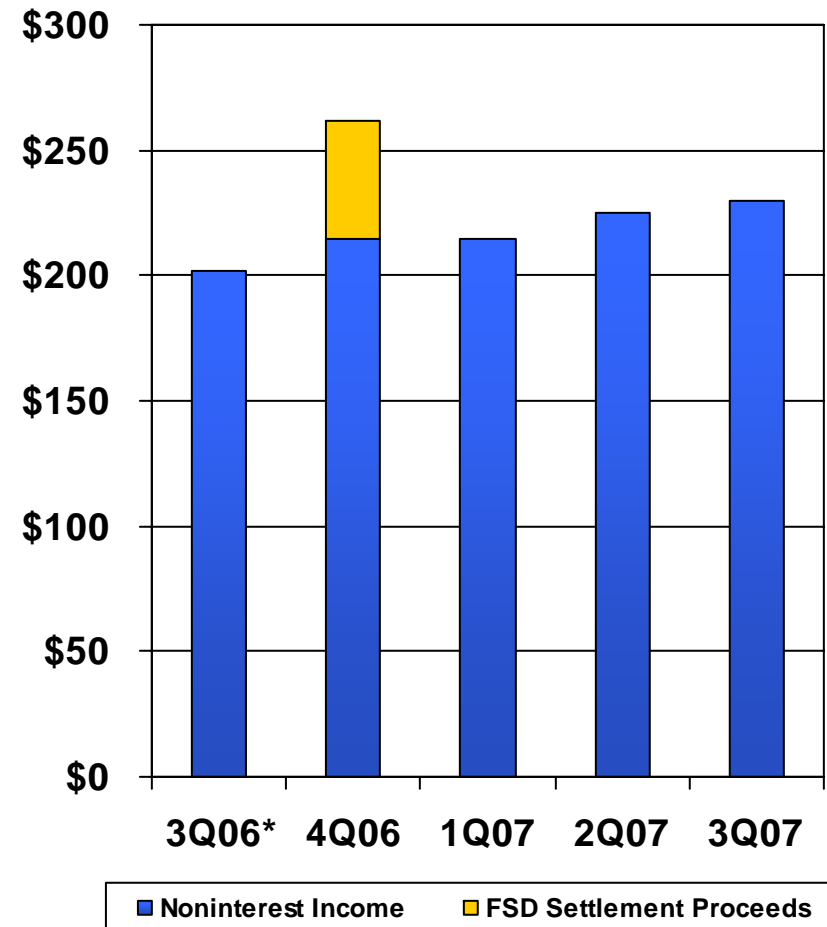
\$ in millions



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# Positive Trends in Noninterest Income

- ▶ Growth in fee income:
  - Commercial lending fees
  - Letter of credit fees
  - Foreign exchange income
  - Brokerage fees
  - Investment banking fees
- ▶ Positive impact of principal investing and warrants of \$5 million



3Q07 vs. 2Q07

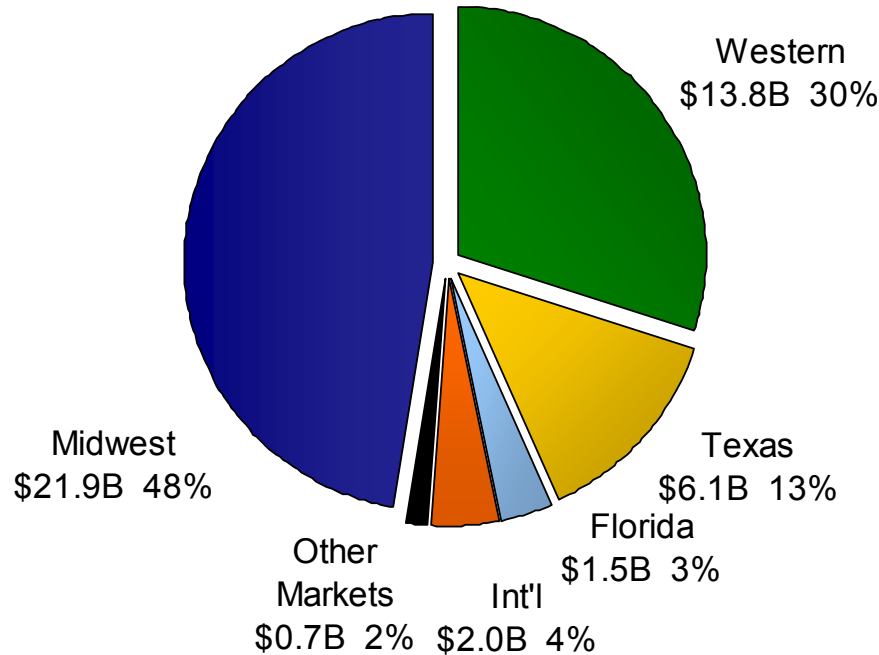
\$ in millions

\* Excludes net loss on sale of businesses of \$7 million in 3Q06

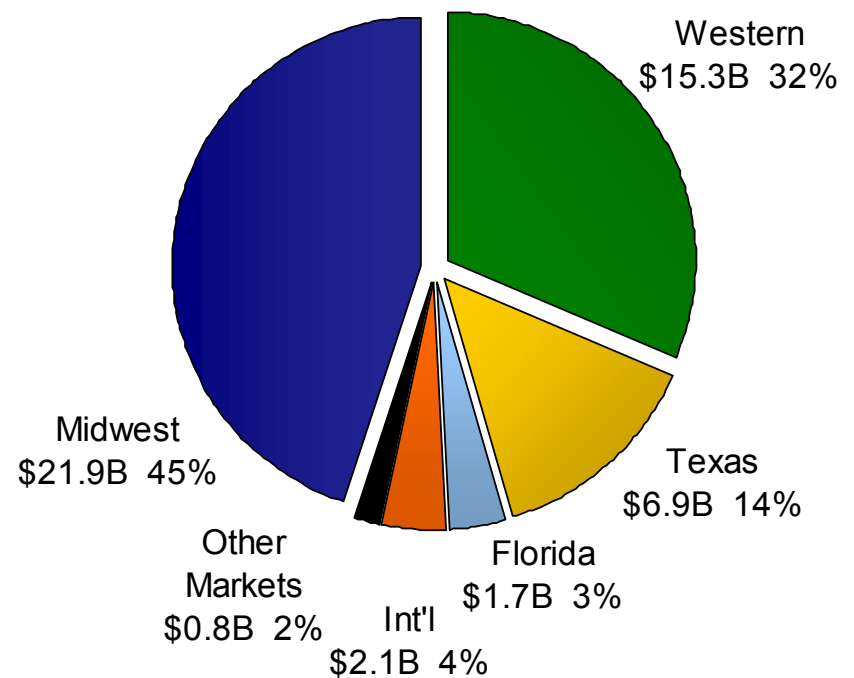
# Achieving Geographic Loan Growth

**Year-over-Year Average Loan Outstandings up 6%\***

**3Q06: \$46.0 billion\***



**3Q07: \$48.7 billion\***



\*Excludes average Financial Services Division loans of \$2.1B in 3Q06 and \$1.2B in 3Q07

Geography based on office of origination; Midwest includes: MI, OH, IL; Western includes: CA, AZ, NV, CO, WA

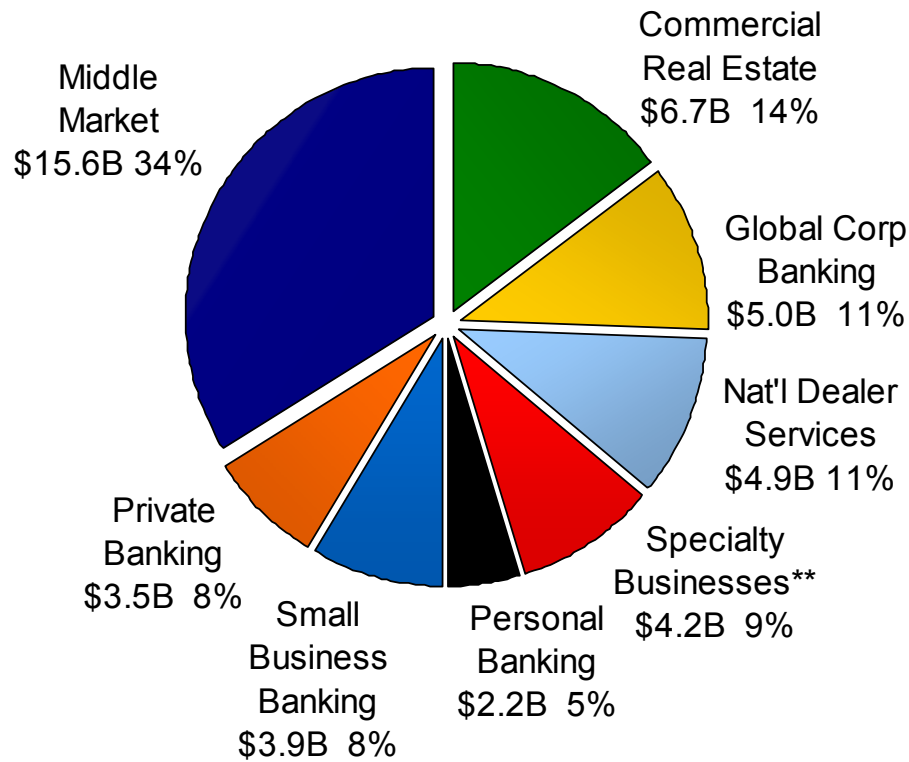




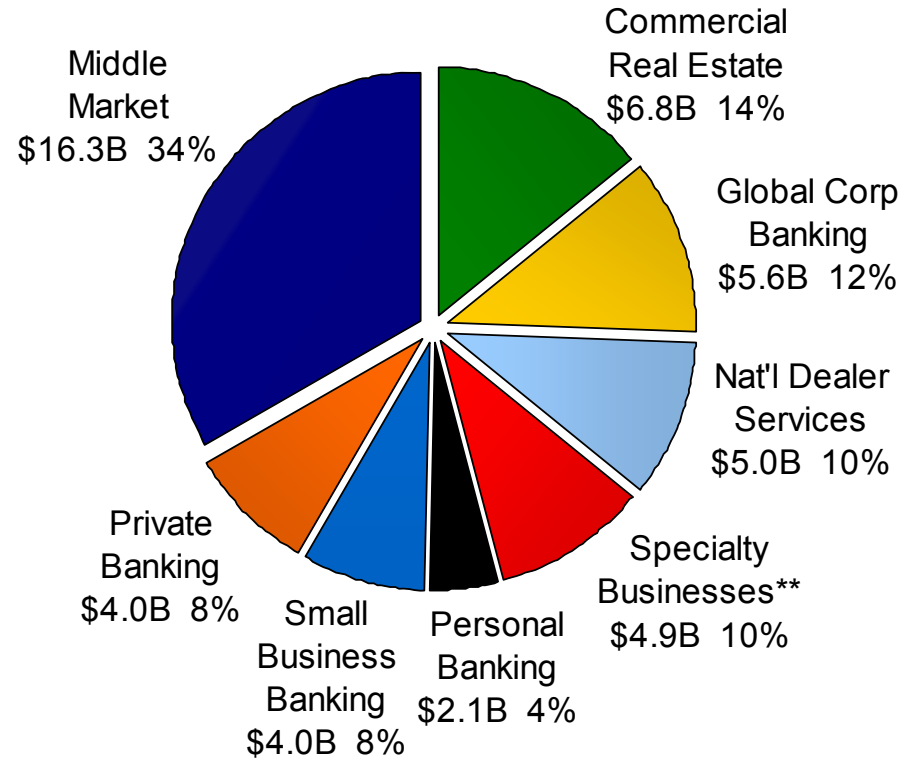
# Balanced Line of Business Loan Portfolio

**Year-over-Year Average Loan Outstandings up 6%\***

**3Q06: \$46.0 billion\***



**3Q07: \$48.7 billion\***



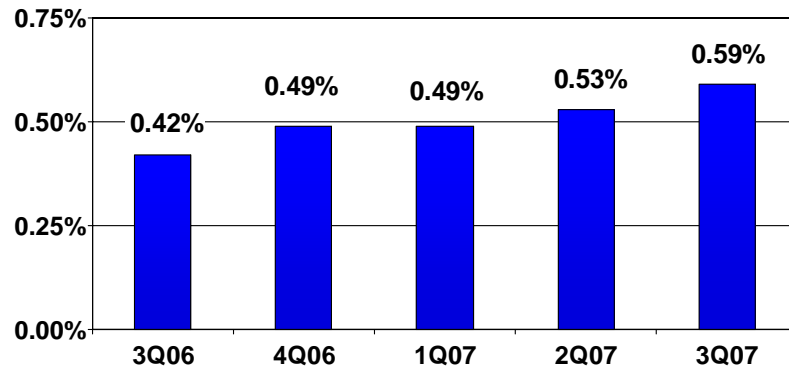
\* Excludes average Financial Services Division loans of \$2.1B in 3Q06 and \$1.2B in 3Q07

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

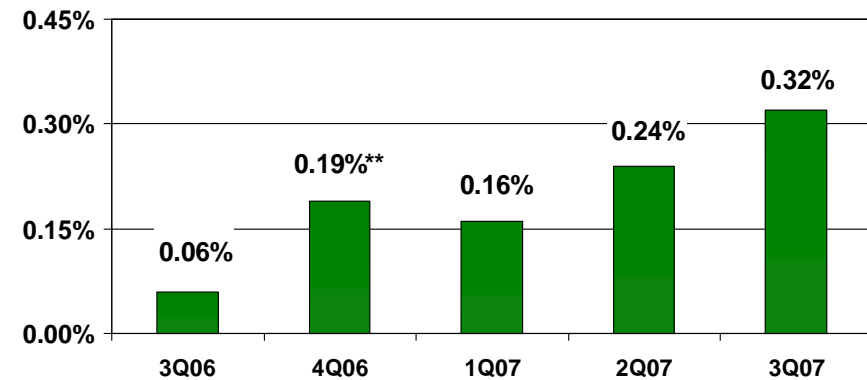


# Sound Credit Quality

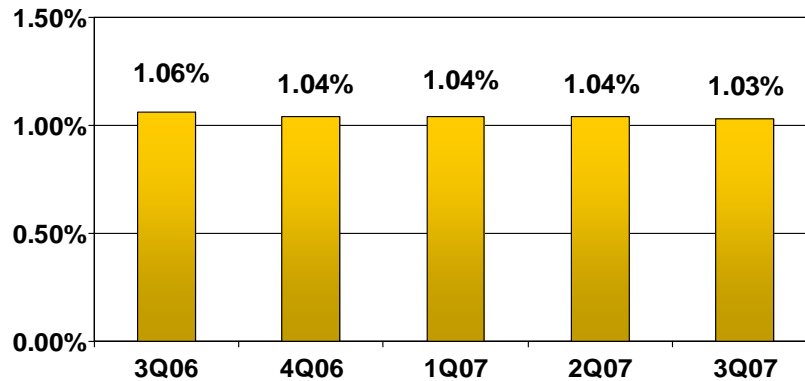
Nonperforming Assets to Total Loans and Foreclosed Property



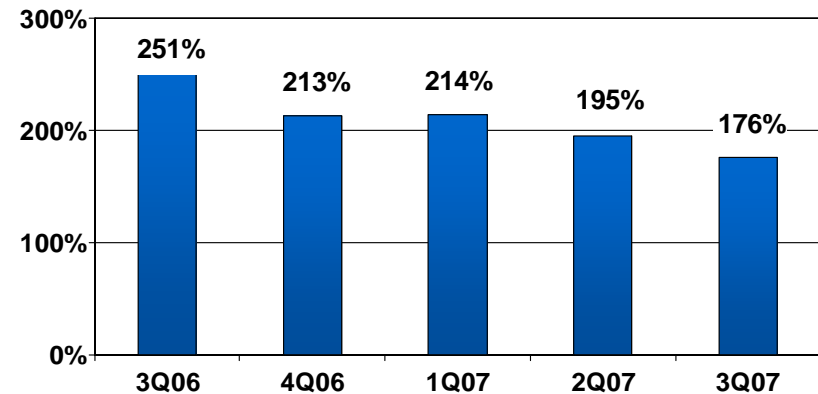
Net Credit-related\* Charge-offs to Average Total Loans



Allowance for Loan Losses to Total Loans



Allowance for Loan Losses to Nonperforming Assets



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

\*\* 7 basis points of this total is related to the sale of the manufactured housing portfolio

# Thorough Loan Loss Reserve Methodology

## Analysis of Key Components:

- ▶ Standard and individual
- ▶ Standard incremental
- ▶ New business migration risk
- ▶ Imprecision of risk rating

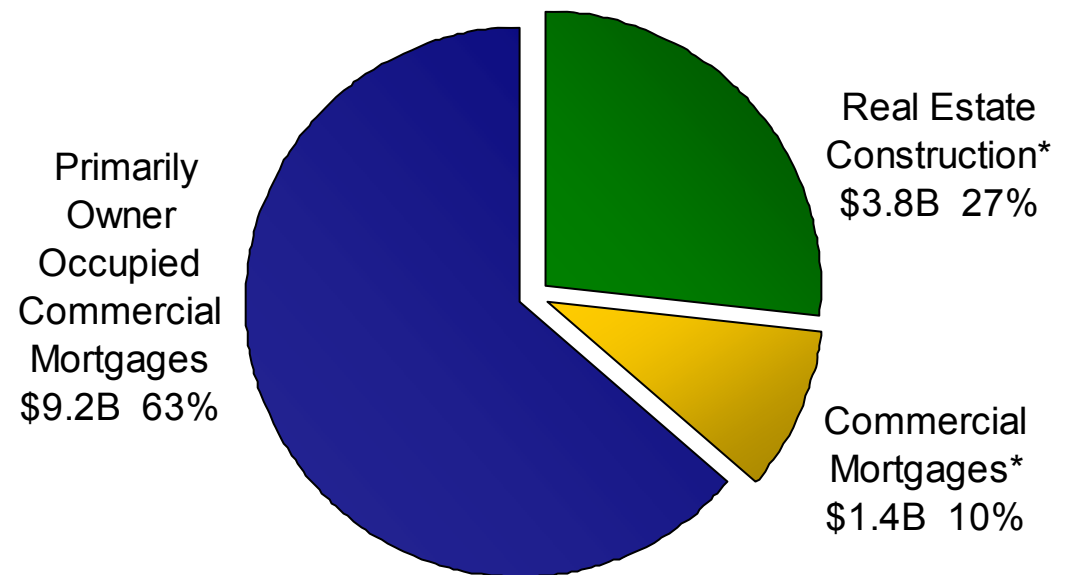
## Results:

- ▶ Increased commercial reserves
- ▶ Increased reserves for home equity lines
- ▶ Increased MI CRE reserves
- ▶ Increased CA residential real estate development reserves
- ▶ Decreased other industry segments due to better performance
- ▶ Slightly higher reserves
- ▶ Slightly higher reserves

# Commercial Real Estate Loan Portfolio

- ▶ 8% year-over-year average loan growth
- ▶ Adhere to conservative lending policies
- ▶ Commercial Real Estate business line:
  - Nonperforming loans of \$128 million
  - Net loan charge-offs of \$17 million

3Q07: \$14.4 billion



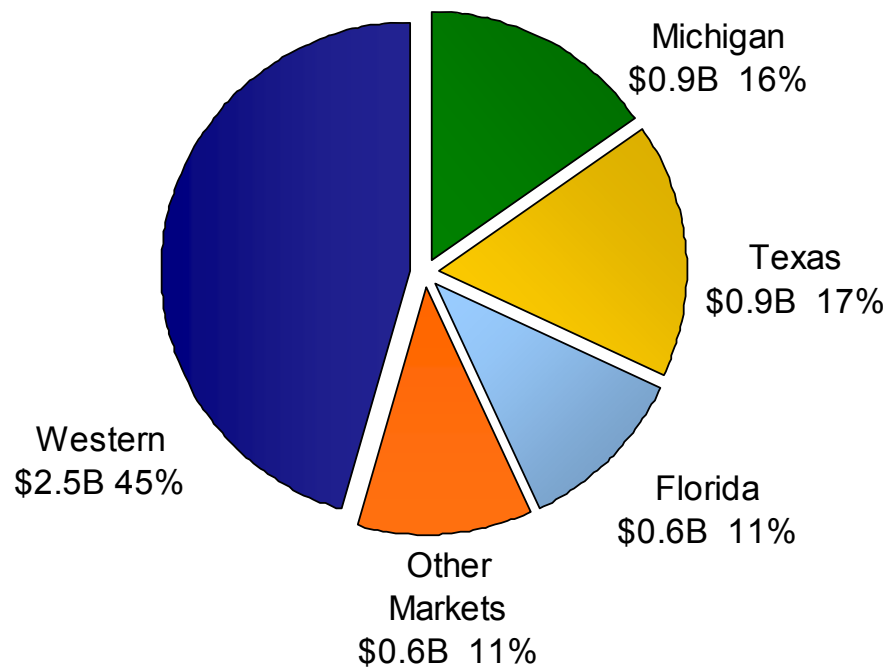
3Q07 averages in \$billions

\*Included in Commercial Real Estate line of business

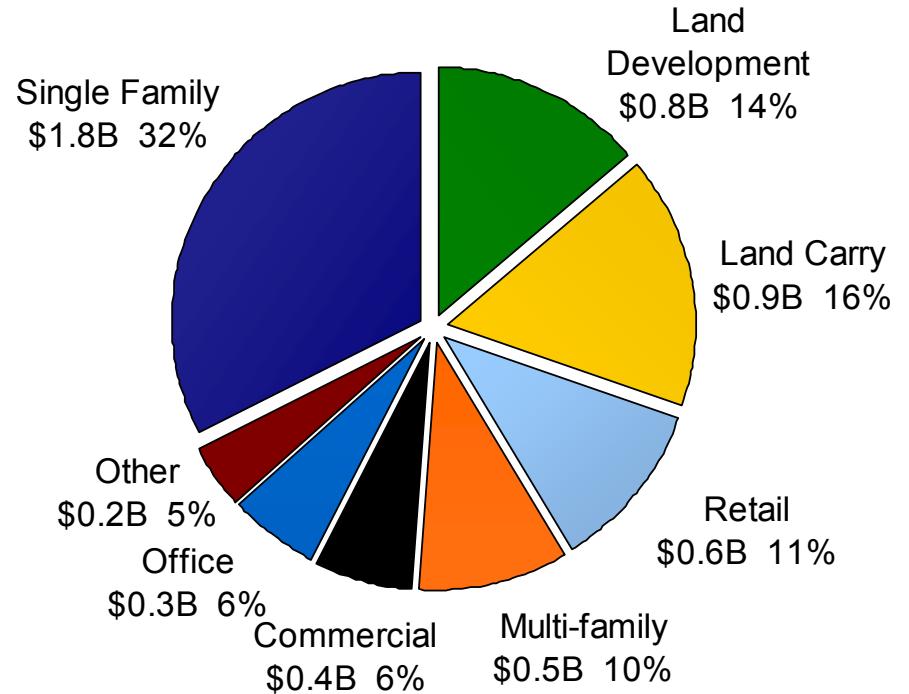
# Commercial Real Estate Line of Business

**September 30, 2007 Loan Outstandings: \$5.5 billion\***

**By Geography**



**By Project Type**



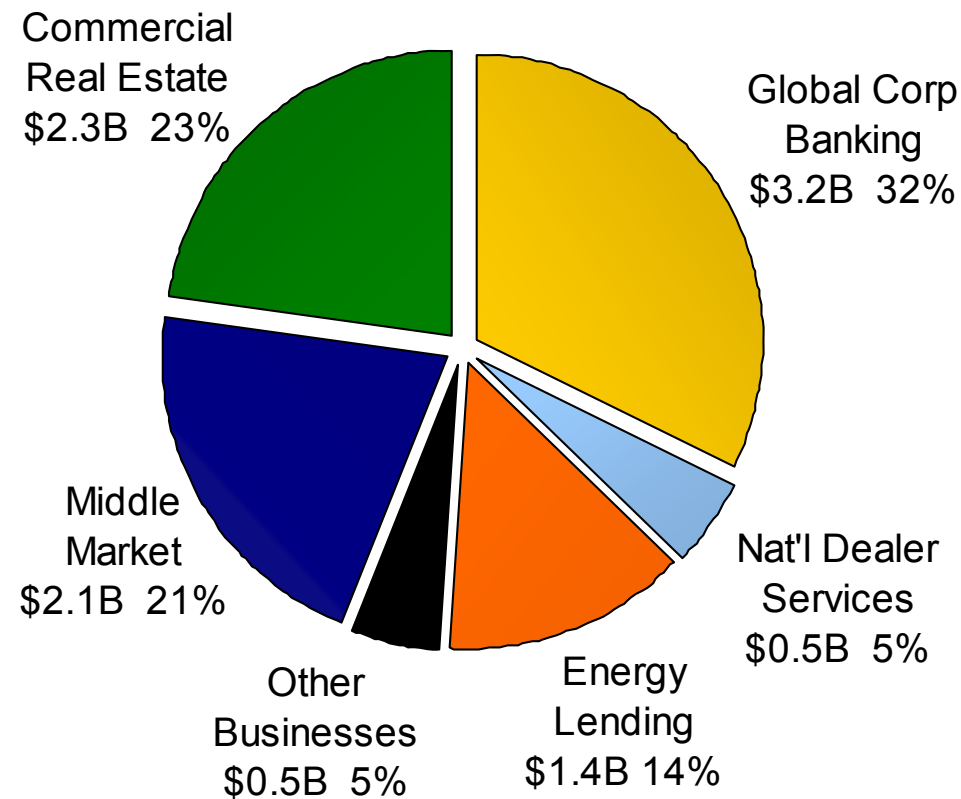
Period-end balances in \$billions; Geography reflects location of property; additional CRE information can be found in the appendix

\* Excludes \$1.3B in Commercial Real Estate line of business loans not secured by real estate

# Diversified Shared National Credit Relationships

- ▶ Approx. 1,045 borrowers
- ▶ 20% of total outstanding
- ▶ Industry diversification mirrors total loan book
- ▶ No nonaccrual loans
- ▶ No net loan charge-offs YTD 2007

**September 30, 2007: \$10.0 billion**

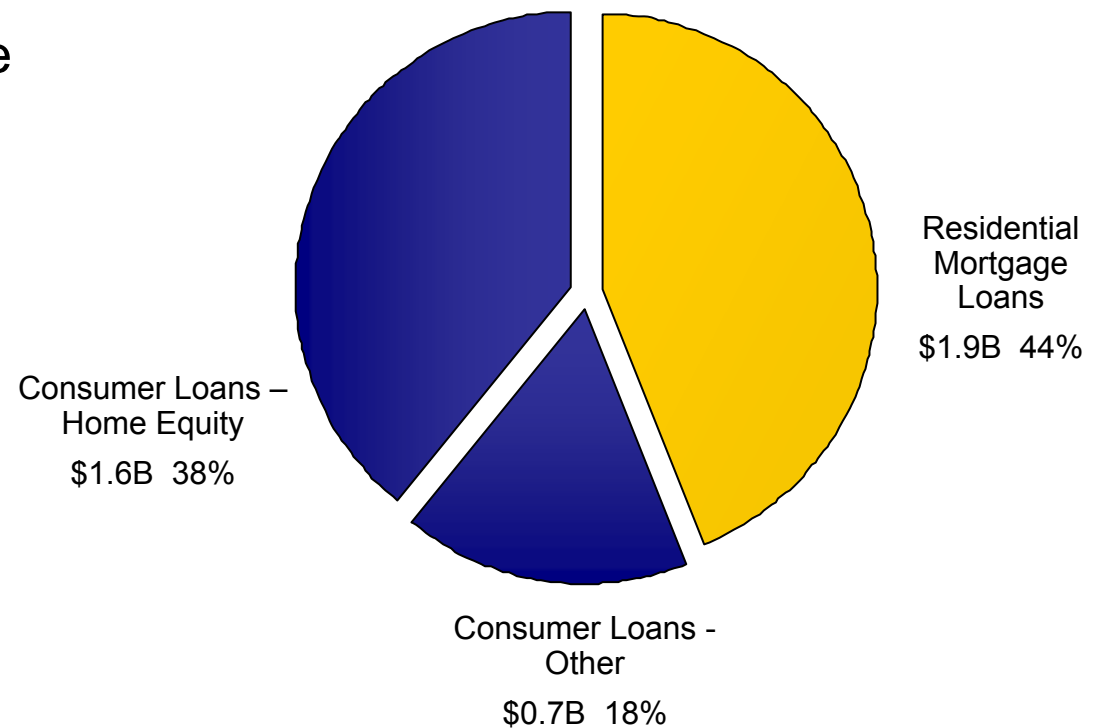


Period-end outstandings as of September 30, 2007

# Consumer Loan Portfolio

- ▶ 8% of total outstandings
- ▶ No sub-prime mortgage programs
- ▶ 2% of total nonaccrual loans
- ▶ Net loan charge-offs of \$2 million

**3Q07: \$4.2 billion**

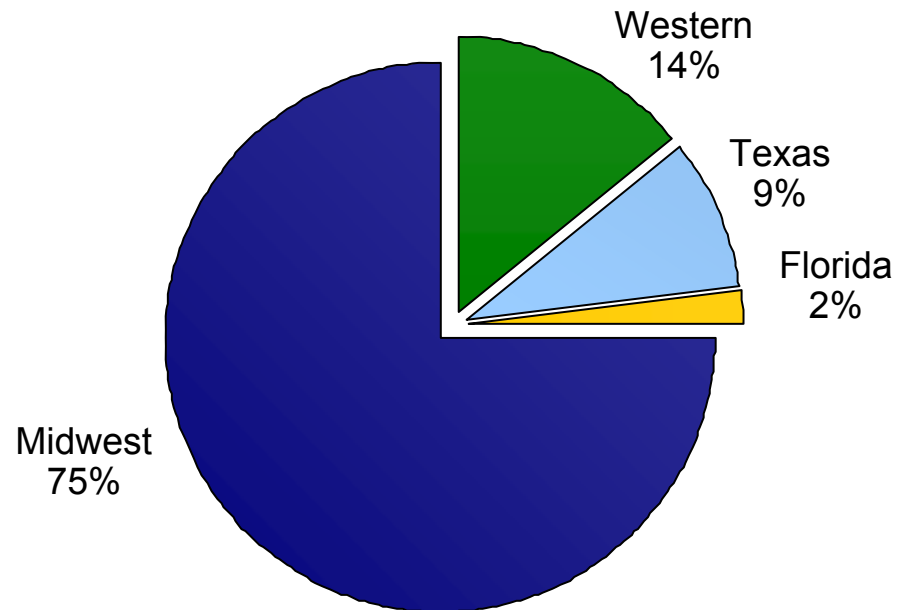


3Q07 averages in \$billions

# Home Equity Portfolio

- ▶ 74% Home Equity Lines and 26% Home Equity Loans
- ▶ Self-originated & relationship oriented
- ▶ Avg. FICO score of 746 at origination\*
- ▶ 82% have CLTV  $\leq$  80%\*
- ▶ Average loan vintage is 3.0 years\*

## 3Q07: \$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  
3Q07 averages in \$billions  
Geography based on office of origination

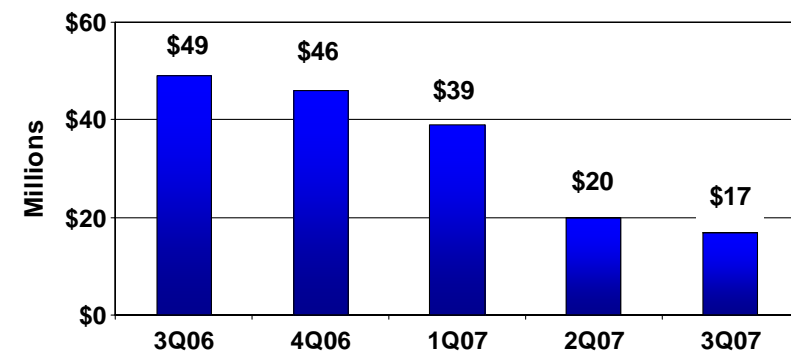


# Automotive Manufacturer Exposure Declining

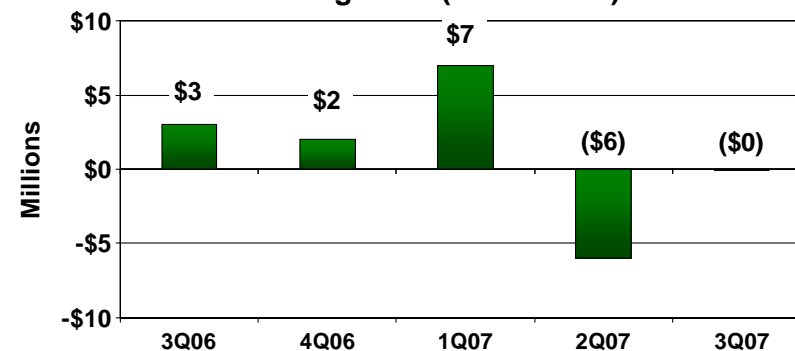
	<u>12/05</u>	<u>12/06</u>	<u>8/07</u>
<b>Exposure:</b>			
Dealer	\$ 6.6	\$ 7.4	\$ 7.5
Other Automotive:			
- Domestic Ownership	\$ 3.3	\$ 2.9	\$ 2.7
- Foreign Ownership	<u>1.5</u>	<u>1.3</u>	<u>1.1</u>
Total Other Automotive	\$ 4.8	\$ 4.2	\$ 3.8
		└ (10)% ┘	

<b>Outstandings:</b>			
Dealer	\$ 4.8	\$ 5.6	\$ 5.1
Other Automotive:			
- Domestic Ownership	\$ 2.0	\$ 1.7	\$ 1.5
- Foreign Ownership	<u>0.7</u>	<u>0.5</u>	<u>0.4</u>
Total Other Automotive	\$ 2.7	\$ 2.2	\$ 1.9
		└ (13)% ┘	

### Other Automotive Nonaccrual Loans



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

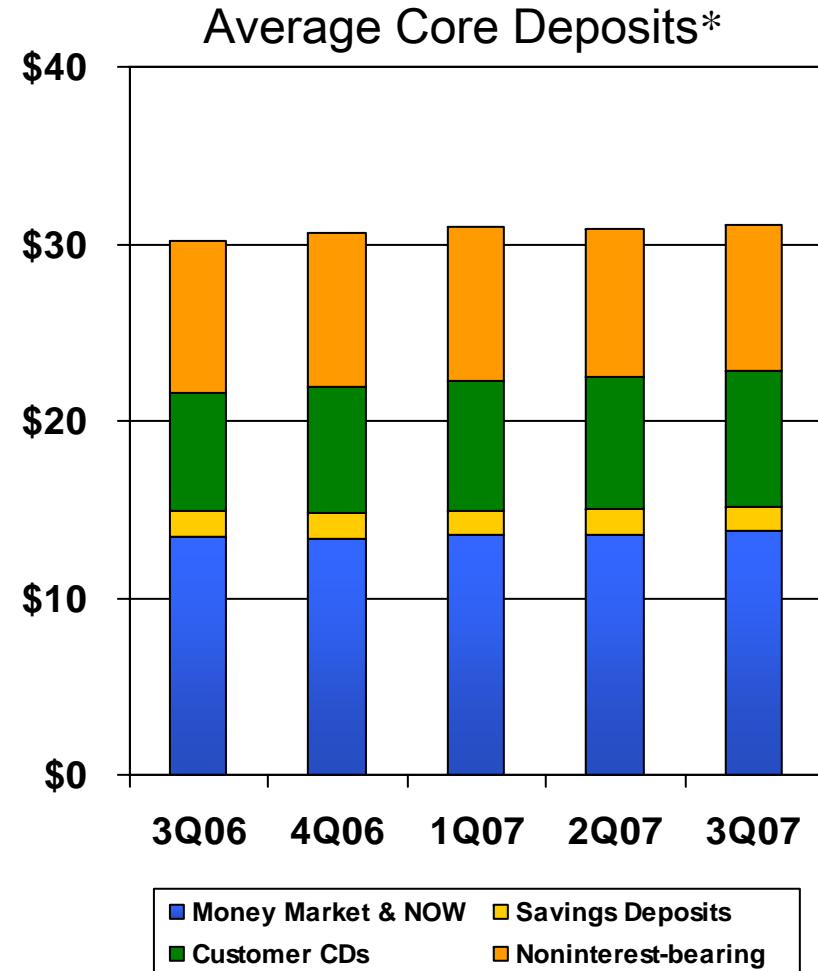


Period-end in \$ billions

Exposure includes committed and discretionary facilities (undrawn and outstanding)

# Deposits in a Competitive Environment

- ▶ Total deposits of \$41.1 billion
- ▶ Mix shift to higher rate, longer term deposits continues
- ▶ Technology & Life Sciences, Entertainment, Small Business Banking and Global Corporate Banking grew deposits
- ▶ Annualized average deposits\*\* increased (2Q07 vs 3Q07):
  - 9% in Texas
  - 5% in the West
  - 3% in the Midwest



\$ in billions

\*Excludes Finance/Institutional CDs, Foreign Office Time Deposits, and Financial Services Division balances

\*\*Excludes Financial Services Division balances



# Financial Services Division Data

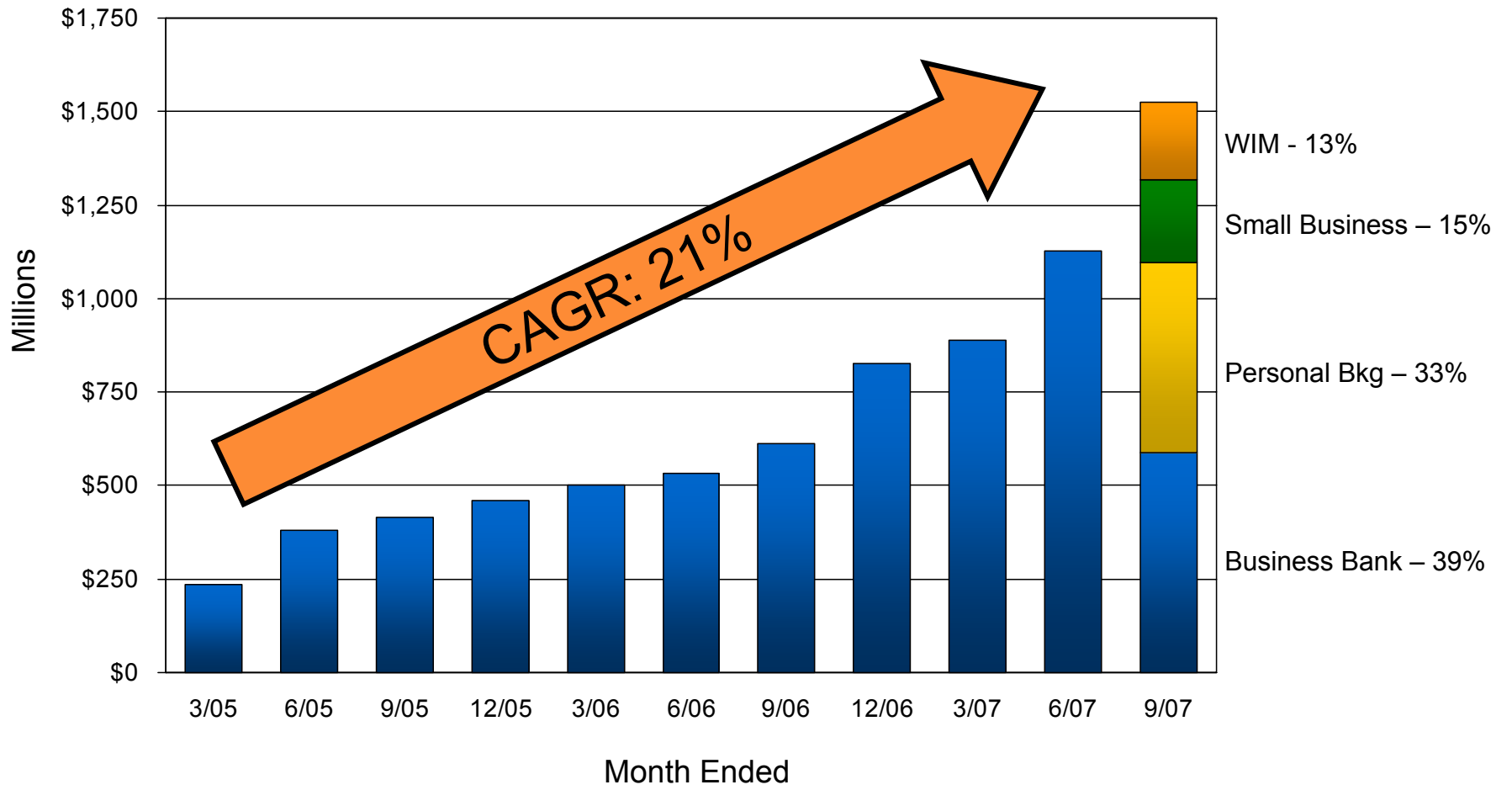
	<u>3Q07</u>	<u>2Q07</u>	<u>3Q06</u>
<u>Average Balance Sheet</u>			
Noninterest-bearing	\$2.6	\$3.3	\$4.1
Interest-bearing	<u>1.2</u>	<u>1.2</u>	<u>1.5</u>
Total Deposits	\$3.8	\$4.5	\$5.6
Total Loans	\$1.2	\$1.6	\$2.1
<u>Noninterest Expenses</u>			
Customer Services	\$11	\$11	\$11
<u>Average Rates</u>			
FSD Loans (Primarily Low-rate)	0.71%	0.52%	0.64%
FSD Interest-bearing Deposits	4.06%	3.88%	3.95%

## 2007 Fourth Quarter Outlook:

- ▶ Average noninterest-bearing deposits of about \$1.8 billion are expected
- ▶ Average loans are expected to fluctuate with the level of noninterest-bearing deposits

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

# New Banking Center Deposits



# Relocation of Corporate Headquarters to Dallas



- ▶ Smooth transition
- ▶ On schedule
- ▶ Under budget
- ▶ Accelerating growth in Texas
- ▶ Expect to maintain leadership position in Michigan

# 2007 Full Year Outlook

## Loan growth (excluding Financial Services Division)

- ▶ West
- ▶ Texas
- ▶ Midwest

## Net interest margin in the high 3.60% range

(4Q07 in the low 3.50% range)

## Net credit-related charge-offs of about 25 bps\*

(4Q07 net credit-related charge-offs consistent with the third quarter 2007)

## Noninterest income

(2006 adjusted base of \$820 million)

## Noninterest expenses

(2006 adjusted base of \$1,669 million)

## Active capital management

- ▶ Open market share repurchases
- ▶ Tier 1 common capital ratio
- ▶ Tier 1 risk-based capital ratio

## % Change over 2006

Mid to High single-digit

Low double-digit

Low double-digit

Flat

High single-digit\*\*

Flat

10 million shares

6.50-7.50%

7.25-8.25%

This outlook is provided as of October 17, 2007

\*Provision for credit losses modestly in excess of credit-related net charge-offs

\*\*excluding Financial Services Division-related lawsuit settlement and loss on the sale of the Mexican bank charter in 2006



# Questions and Answers

Ralph Babb, Chairman and CEO

Beth Acton, EVP and Chief Financial Officer

Dale Greene, EVP and Chief Credit Officer

and

Darlene Persons, Director of Investor Relations

# Appendix



# Business Segment Contribution to Net Income

	<u>YTD 9/07</u>	<u>%</u>	<u>YTD 9/06</u>	<u>%</u>
Business Bank	\$412	72%	\$435	73%
Retail Bank	100	18	117	19
Wealth & Institutional Management	<u>57</u>	<u>10</u>	<u>50</u>	<u>8</u>
	<b>569</b>	<b>100%</b>	<b>602</b>	<b>100%</b>
Finance	3		(14)	
Other*	<u>(5)</u>		<u>6</u>	
<b>TOTAL</b>	<b>\$567</b>		<b>\$594</b>	

\$ in millions

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

# Market Segment Contribution to Net Income

	<u>YTD 9/07</u>	<u>%</u>	<u>YTD 9/06</u>	<u>%</u>
Midwest	\$266	47%	\$297	49%
Western	175	31	190	32
Texas	67	12	65	11
Florida	8	1	11	2
Other Markets	14	2	13	2
International	<u>39</u>	<u>7</u>	<u>26</u>	<u>4</u>
	<b>569</b>	<b>100%</b>	<b>602</b>	<b>100%</b>
Finance and Other*	<u>(2)</u>		<u>(8)</u>	
<b>TOTAL</b>	<b>\$567</b>		<b>\$594</b>	

\$ in millions

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

# Loan Momentum Continues in Growth Markets

	<u>3Q07</u>	<u>2Q07</u>	<u>Q – Q%</u> <u>Chg</u>	<u>3Q06</u>	<u>Y – Y%</u> <u>Chg</u>
Midwest	\$21.9	\$22.0	-1%	\$21.9	0%
Western	16.5	16.7	-1%	15.9	4%
> <i>Excluding FSD</i>	15.3	15.1	1%	13.8	11%
Texas	6.9	6.6	5%	6.1	13%
Florida	1.7	1.6	3%	1.5	10%
Other Markets	0.8	0.8	0%	0.7	11%
International	2.1	2.1	0%	2.0	6%
<b>TOTAL</b>	<b>\$49.9</b>	<b>\$49.8</b>	<b>0%</b>	<b>\$48.1</b>	<b>4%</b>
> <b>EXCLUDING FSD</b>	<b>\$48.7</b>	<b>\$48.2</b>	<b>1%</b>	<b>\$46.0</b>	<b>6%</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

# Diverse Line of Business Loan Growth

	<u>3Q07</u>	<u>2Q07</u>	<u>Q – Q%</u> <u>Change</u>	<u>3Q06</u>	<u>Y – Y%</u> <u>Change</u>
Middle Market	\$16.3	\$16.1	1%	\$15.6	4%
Commercial Real Estate	6.8	6.7	2%	6.7	2%
Global Corporate Banking	5.6	5.4	3%	5.0	12%
National Dealer Services	5.0	5.3	-5%	4.9	2%
Specialty Businesses*	6.1	6.3	-3%	6.3	-4%
> <i>Excluding FSD</i>	4.9	4.7	4%	4.2	16%
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$39.8</b>	<b>\$39.8</b>	<b>0%</b>	<b>\$38.5</b>	<b>3%</b>
Small Business Banking	4.0	4.0	0%	3.9	5%
Personal Banking	2.1	2.1	0%	2.2	-6%
<b>SUBTOTAL – RETAIL BANK</b>	<b>\$6.1</b>	<b>\$6.1</b>	<b>0%</b>	<b>\$6.1</b>	<b>1%</b>
Private Banking	4.0	3.9	3%	3.5	12%
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$4.0</b>	<b>\$3.9</b>	<b>3%</b>	<b>\$3.5</b>	<b>12%</b>
<b>TOTAL</b>	<b>\$49.9</b>	<b>\$49.8</b>	<b>0%</b>	<b>\$48.1</b>	<b>4%</b>
> <i>EXCLUDING FSD</i>	<b>\$48.7</b>	<b>\$48.2</b>	<b>1%</b>	<b>\$46.0</b>	<b>6%</b>

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

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

# Third Quarter 2007 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	\$9.5	\$4.8	\$1.8	\$0.2	\$--	\$--	\$16.3
Commercial Real Estate	2.5	2.7	1.1	0.5	--	--	6.8
Global Corporate Banking	2.2	1.0	0.3	--	---	2.1	5.6
National Dealer Services	0.6	3.3	0.2	0.5	0.4	--	5.0
Specialty Businesses*	1.3	2.5	1.9	0.0	0.4	--	6.1
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$16.1</b>	<b>\$14.3</b>	<b>\$5.3</b>	<b>\$1.2</b>	<b>\$0.8</b>	<b>\$2.1</b>	<b>\$39.8</b>
Small Business Banking	2.1	0.9	1.0	--	--	--	4.0
Personal Banking	1.9	0.1	0.1	--	--	--	2.1
<b>SUBTOTAL – RETAIL BANK</b>	<b>\$4.0</b>	<b>\$1.0</b>	<b>\$1.1</b>	<b>\$--</b>	<b>\$--</b>	<b>\$--</b>	<b>\$6.1</b>
Private Banking	1.8	1.2	0.5	0.5	--	--	4.0
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$1.8</b>	<b>\$1.2</b>	<b>\$0.5</b>	<b>\$0.5</b>	<b>\$--</b>	<b>\$--</b>	<b>\$4.0</b>
<b>TOTAL</b>	<b>\$21.9</b>	<b>\$16.5</b>	<b>\$6.9</b>	<b>\$1.7</b>	<b>\$0.8</b>	<b>\$2.1</b>	<b>\$49.9</b>

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

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

# 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	\$1.0	\$0.1	\$0.1	\$0.3	\$0.2	<b>\$1.7</b>
Land Development	0.4	0.1	0.2	0.1	0.0	<b>0.8</b>
Retail	0.1	0.1	0.2	0.0	0.1	<b>0.5</b>
Multi-family	0.1	0.0	0.1	0.1	0.0	<b>0.3</b>
Multi-use	0.1	0.1	0.0	0.0	0.0	<b>0.2</b>
Commercial	0.1	0.0	0.0	0.0	0.1	<b>0.2</b>
Office	0.1	0.0	0.1	--	0.0	<b>0.2</b>
Land Carry	0.2	0.0	--	--	--	<b>0.2</b>
<b>TOTAL</b>	<b>\$2.1</b>	<b>\$0.4</b>	<b>\$0.7</b>	<b>\$0.5</b>	<b>\$0.4</b>	<b>\$4.1</b>

3Q07 period-end \$ in billions  
Geography reflects location of property

# 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	\$0.3	\$0.2	\$0.1	\$0.1	\$0.0	<b>\$0.7</b>
Multi-family	0.0	0.1	0.1	0.0	0.0	<b>0.2</b>
Commercial	0.1	0.1	0.0	--	0.0	<b>0.2</b>
Office	0.0	0.1	0.0	--	0.0	<b>0.1</b>
Retail	0.0	0.0	0.0	0.0	0.1	<b>0.1</b>
Single Family	0.0	0.0	0.0	0.0	0.1	<b>0.1</b>
<b>TOTAL</b>	<b>\$0.4</b>	<b>\$0.5</b>	<b>\$0.2</b>	<b>\$0.1</b>	<b>\$0.2</b>	<b>\$1.4</b>

3Q07 period-end \$ in billions  
Geography reflects location of property

# Line of Business Deposits

	<u>3Q07</u>	<u>2Q07</u>	<u>Q – Q%</u> <u>Change</u>	<u>3Q06</u>	<u>Y – Y%</u> <u>Change</u>
Middle Market	\$4.0	\$4.0	-2%	\$4.2	-6%
Commercial Real Estate	1.0	1.0	8%	1.2	-14%
Global Corporate Banking	3.4	3.3	1%	3.2	6%
National Dealer Services	0.1	0.1	8%	0.1	12%
Specialty Businesses <sup>1</sup>	7.4	8.0	-7%	8.5	-12%
> <i>Excluding FSD</i>	3.6	3.5	5%	2.9	25%
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$15.9</b>	<b>\$16.4</b>	<b>-3%</b>	<b>\$17.2</b>	<b>-7%</b>
> <i>Excluding FSD</i>	<b>\$12.1</b>	<b>\$11.9</b>	<b>2%</b>	<b>\$11.6</b>	<b>4%</b>
Small Business Banking	3.9	3.9	2%	3.9	2%
Personal Banking	13.2	13.3	-1%	12.9	2%
<b>SUBTOTAL – RETAIL BANK</b>	<b>\$17.1</b>	<b>\$17.2</b>	<b>0%</b>	<b>\$16.8</b>	<b>2%</b>
Private Banking	2.4	2.3	4%	2.3	4%
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$2.4</b>	<b>\$2.3</b>	<b>4%</b>	<b>\$2.3</b>	<b>4%</b>
Finance/Other <sup>2</sup>	5.7	5.8	-2%	5.6	1%
<b>TOTAL</b>	<b>\$41.1</b>	<b>\$41.7</b>	<b>-1%</b>	<b>\$41.9</b>	<b>-2%</b>
> <b>EXCLUDING FSD</b>	<b>\$37.3</b>	<b>\$37.2</b>	<b>0%</b>	<b>\$36.3</b>	<b>3%</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 Institutional CD's: 3Q07 - \$5.2B; 2Q07 - \$5.5B; 3Q06 - \$5.2B



# Third Quarter 2007 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	\$0.8	\$3.0	\$0.2	\$0.0	\$--	\$--	<b>\$4.0</b>
Commercial Real Estate	0.6	0.2	0.1	0.1	--	--	<b>1.0</b>
Global Corporate Banking	1.7	0.4	0.2	--	--	1.1	<b>3.4</b>
National Dealer Services	0.0	0.1	0.0	0.0	0.0	--	<b>0.1</b>
Specialty Businesses <sup>1</sup>	0.2	6.2	0.5	0.0	0.5	--	<b>7.4</b>
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$3.3</b>	<b>\$9.9</b>	<b>\$1.0</b>	<b>\$0.1</b>	<b>\$0.5</b>	<b>\$1.1</b>	<b>\$15.9</b>
Small Business Banking	1.9	1.0	1.0	--	--	--	<b>3.9</b>
Personal Banking	10.7	0.9	1.6	--	--	--	<b>13.2</b>
<b>SUBTOTAL – RETAIL BANK</b>	<b>\$12.6</b>	<b>\$1.9</b>	<b>\$2.6</b>	<b>\$--</b>	<b>\$--</b>	<b>\$--</b>	<b>\$17.1</b>
Private Banking	0.7	1.2	0.3	0.2	0.0	--	<b>2.4</b>
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$0.7</b>	<b>\$1.2</b>	<b>\$0.3</b>	<b>\$0.2</b>	<b>\$0.0</b>	<b>\$--</b>	<b>\$2.4</b>
Finance/Other <sup>2</sup>	5.7	--	--	--	--	--	<b>5.7</b>
<b>TOTAL</b>	<b>\$22.3</b>	<b>\$13.0</b>	<b>\$3.9</b>	<b>\$0.3</b>	<b>\$0.5</b>	<b>\$1.1</b>	<b>\$41.1</b>

\$ in billions

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

<sup>2</sup> Finance/Other includes \$5.2B in Institutional CD's; included in Finance Division segment

Comerica Bank

# Investing to Accelerate Growth and Balance: Banking Center Expansion

- ▶ Plan to open about 30 new banking centers in 2007 with over 90% in high growth markets
- ▶ Deposits at new banking centers are ahead of expectations

<u>Location of New Banking Centers</u>	<u>Full Year 2007</u>	<u>YTD 9/07</u>	<u>2004-2006</u>	<u>Total 9/07</u>
California	13	5	29	75
Arizona	3	0	4	5
Texas	12	6	17	73
Florida	0	0	3	9
Michigan	<u>2</u>	<u>2</u>	<u>7</u>	<u>241</u>
Total	30	13	60	403