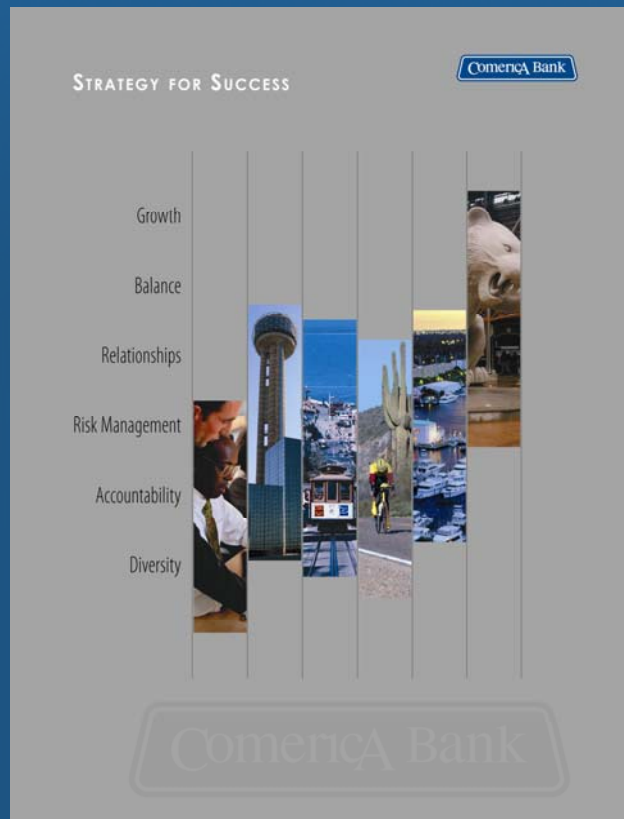


Fourth Quarter and Full Year 2007 Financial Review



Comerica Incorporated
January 17, 2008

Comerica Bank

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

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Financial Results

	<u>4Q07</u>	<u>3Q07</u>	<u>FY07</u>	<u>FY06</u>
Net Income	\$119	\$181	\$686	\$893
Diluted EPS from continuing operations	\$0.77	\$1.17	\$4.40	\$4.81
Diluted EPS	\$0.79	\$1.18	\$4.43	\$5.49
Return on Equity	9.34%	14.38%	13.50%	17.24%
Net Interest Income	\$489	\$503	\$2,003	\$1,983
Net Interest Margin	3.43%	3.66%	3.66%	3.79%
Provision for Loan Losses	\$108	\$45	\$212	\$37
Noninterest Income	\$230	\$230	\$888	\$855
Noninterest Expenses	\$450	\$423	\$1,691	\$1,674

\$ in millions, except per share data

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

Fourth Quarter 2007 Results

- ▶ Annualized average loan growth of 9%*
 - ▶ Texas: 28%
 - ▶ Western: 8%
 - ▶ Florida: 6%
 - ▶ Midwest: 2%
- ▶ Net interest margin of 3.43%
- ▶ Credit quality
 - ▶ Nonperforming assets of 0.83% of total loans and foreclosed property
 - ▶ Net credit-related charge-offs as a percentage of average total loans of 50 bps
- ▶ Noninterest fee income continues positive trend
- ▶ Expenses well controlled
- ▶ Active capital management: 1 million shares repurchased

* Loan growth figures exclude Financial Services Division; Analysis of 4Q07 compared to 3Q07

Full Year 2007 Results

▶ Average loan growth of 7%*

- ▶ Texas: 16%
- ▶ Florida: 11%
- ▶ Western: 13%
- ▶ Midwest: (1)%

▶ Noninterest income increased 8%**

▶ Expenses well controlled

▶ Credit quality

	<u>FY07</u>	<u>FY06</u>
▶ Net credit-related charge-offs to avg. total loans	31 bps	15 bps
▶ Total net credit-related charge-offs (in millions)	\$153	\$72
▶ Total provision for credit losses (in millions)	\$211	\$42

▶ Active capital management: 10 million shares repurchased

*Loan growth figures exclude the Financial Services Division

**Excluding a \$47 million Financial Services Division-related lawsuit settlement and the \$12 million loss on the sale of the Mexican bank charter in 2006

Analysis of full year 2007 compared to full year 2006

Fourth Quarter 2007 Net Interest Income

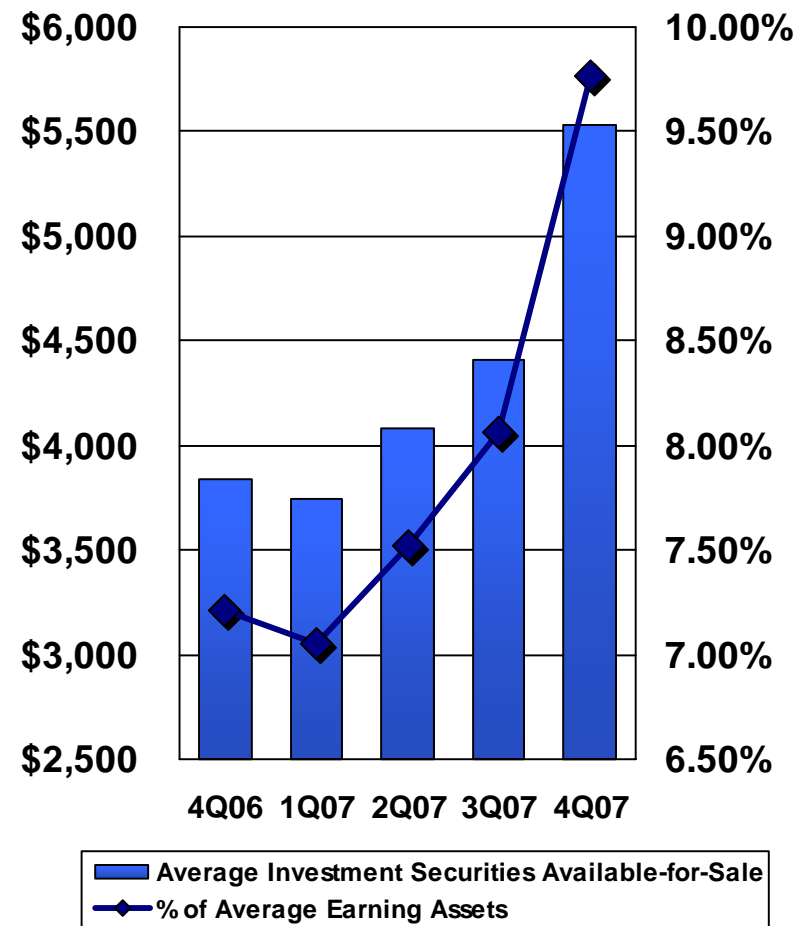
- ▶ Net Interest Income of \$489 million
- ▶ Net Interest Margin of 3.43%
 - Continued growth of securities portfolio: managing interest rate risk
 - Rate reductions on deposits did not keep pace with Fed Funds rate cuts
 - Higher wholesale funding costs industry wide as a result of tenuous financial markets
 - Higher nonaccrual loans
 - Competitive loan pricing
 - Swaps matured at a negative spread

\$ in millions

Increasing Investment Securities Portfolio

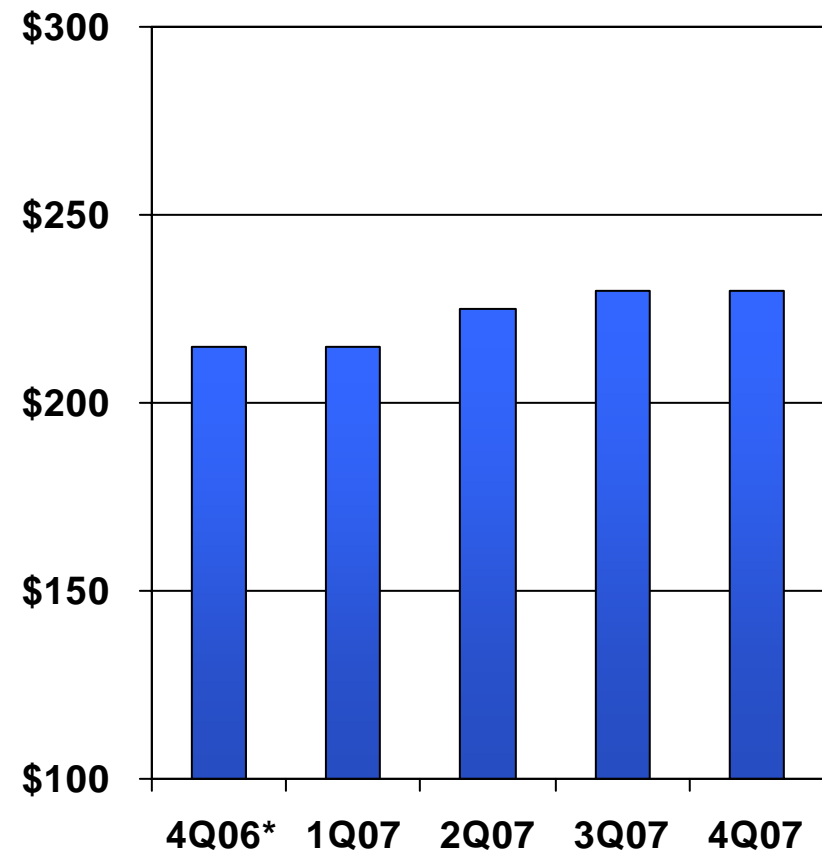
- ▶ Consists primarily of AAA mortgage backed Freddie Mac and Fannie Mae securities
- ▶ Average life of approximately 4.15 years
- ▶ Increase in portfolio lowers net interest margin
- ▶ Assists in managing interest rate risk

\$ in millions



Positive Trends in Fee Income

- ▶ Growth in fee income:
 - Commercial lending fees
 - Fiduciary income
 - Deposit service charges
- ▶ Returned to more normal principal investing and warrants income



4Q07 vs. 3Q07

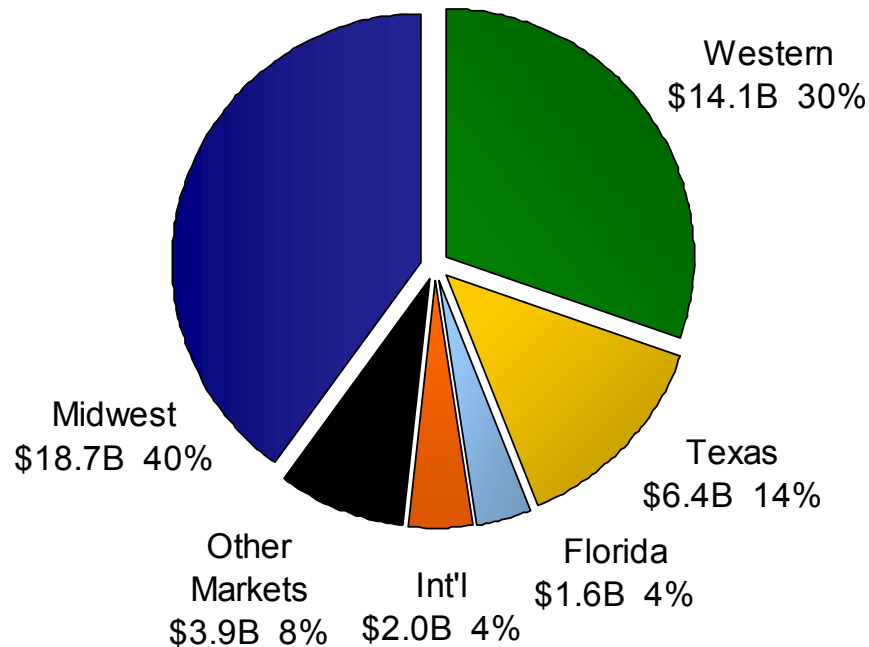
\$ in millions

* Excludes FSD settlement proceeds

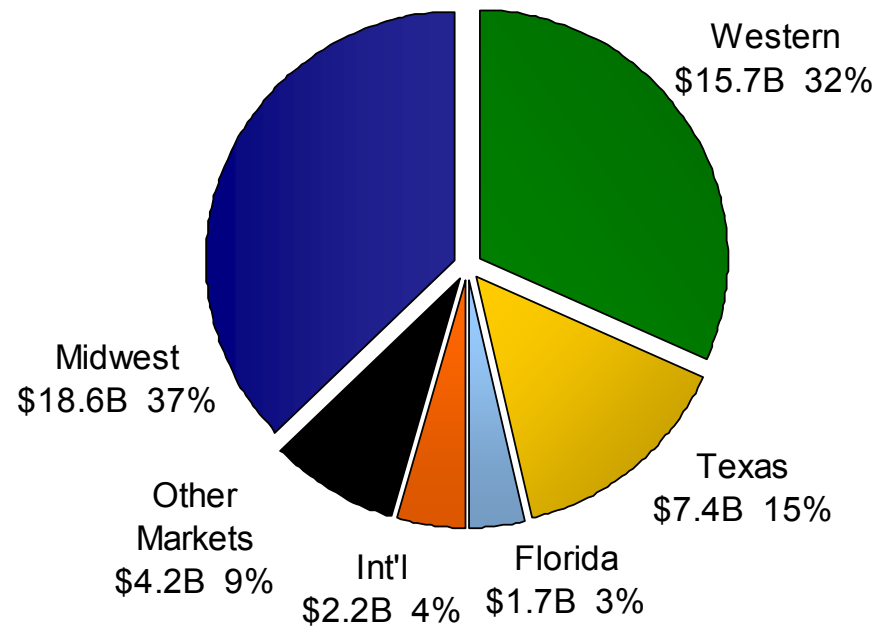
Achieving Geographic Loan Growth

Year-over-Year Average Loan Outstandings up 7%*

4Q06: \$46.7 billion*



4Q07: \$49.8 billion*



*Excludes average Financial Services Division loans of \$1.9B in 4Q06 and \$0.9B in 4Q07

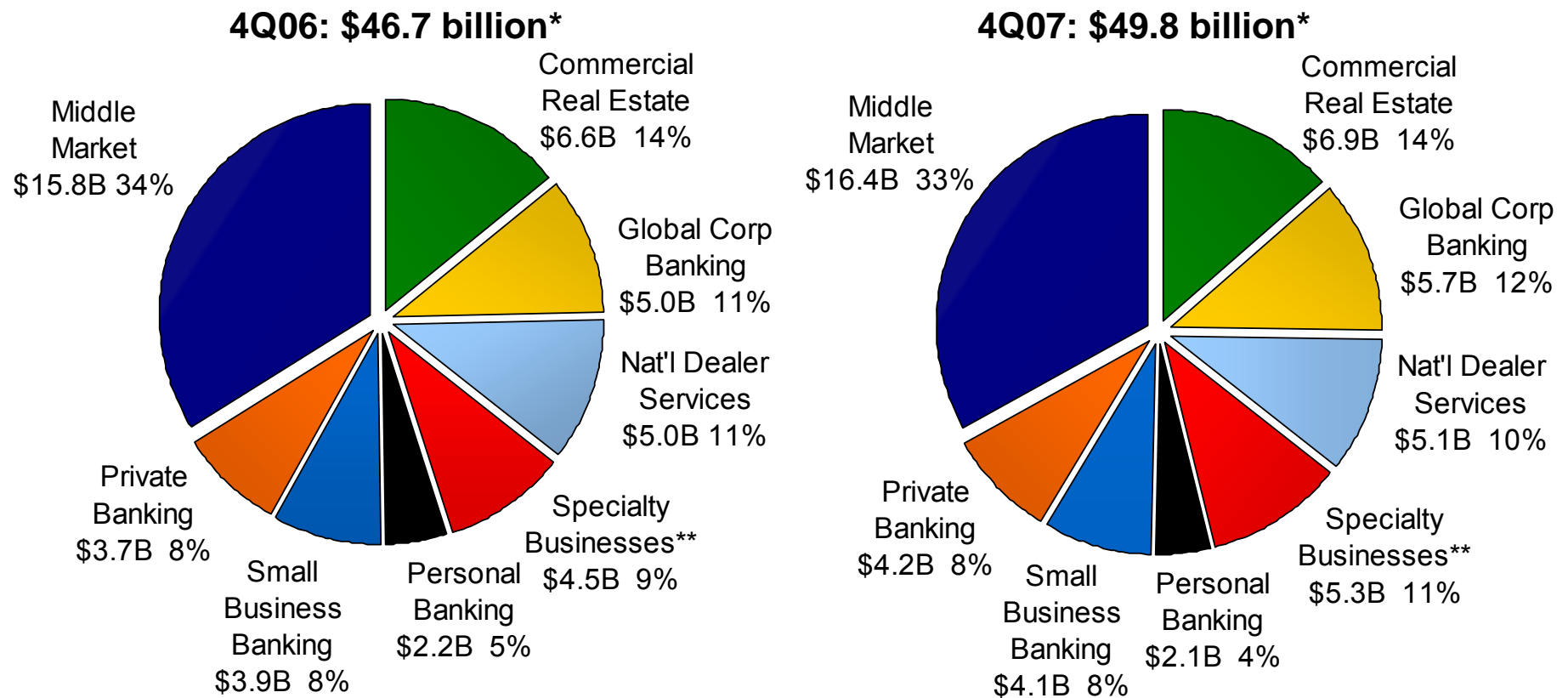
Geography based on office of origination; Midwest includes: MI, OH, IL; Western includes: CA, AZ, NV, CO, WA

Other Markets include markets not separately identified above in addition to businesses with a national perspective



Balanced Line of Business Loan Portfolio

Year-over-Year Average Loan Outstandings up 7%*

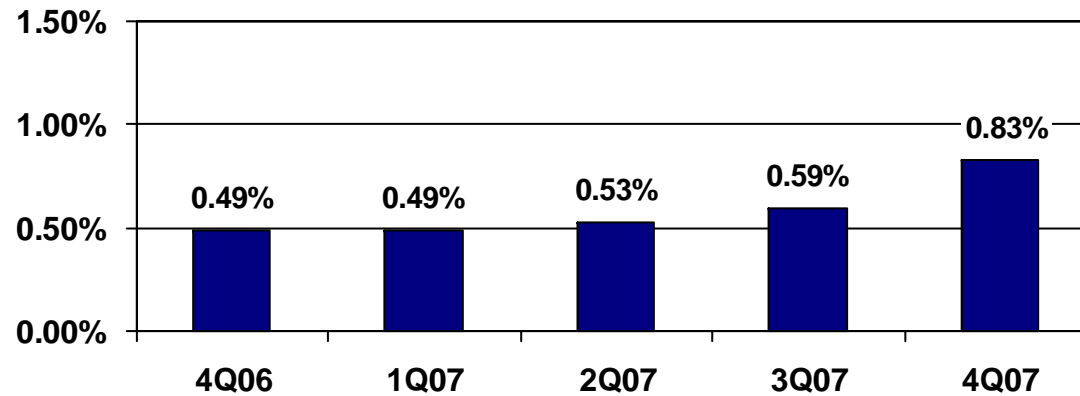


* Excludes average Financial Services Division loans of \$1.9B in 4Q06 and \$0.9B in 4Q07

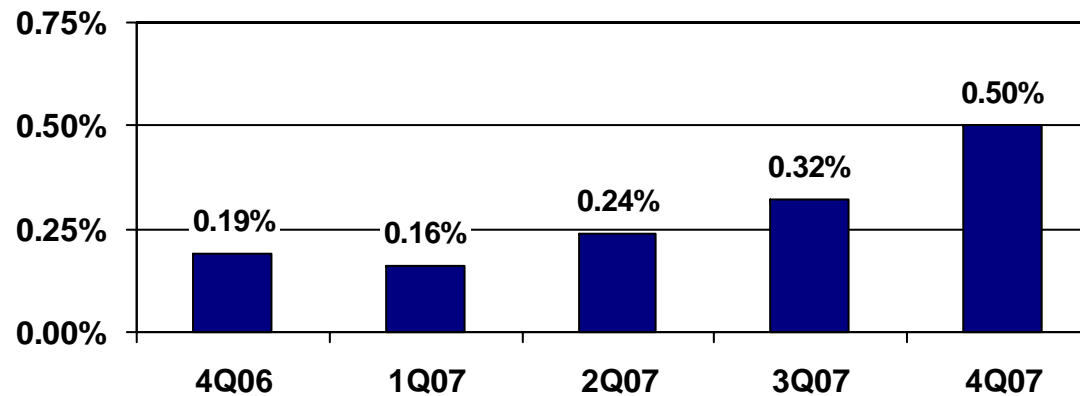
** Specialty Businesses include: Entertainment, Energy, Leasing, and Technology and Life Sciences

Credit Quality

Nonperforming Assets to Total Loans and Foreclosed Property



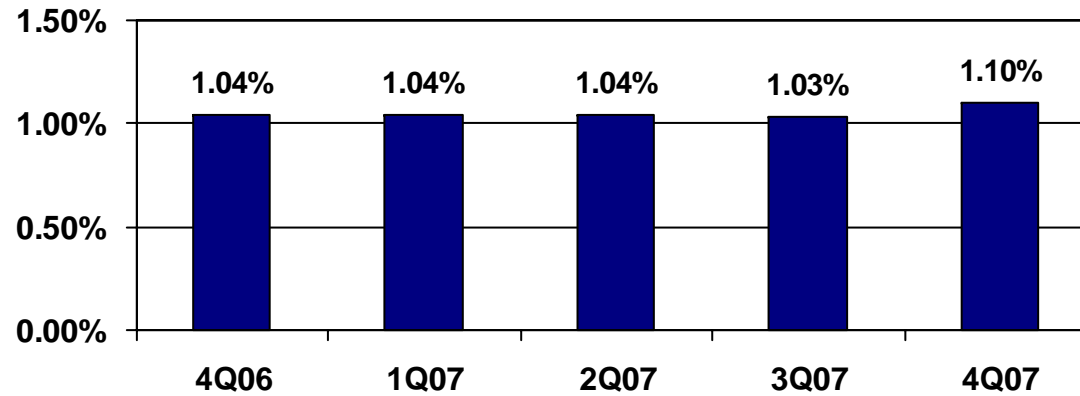
Net Credit-related* Charge-offs to Average Total Loans



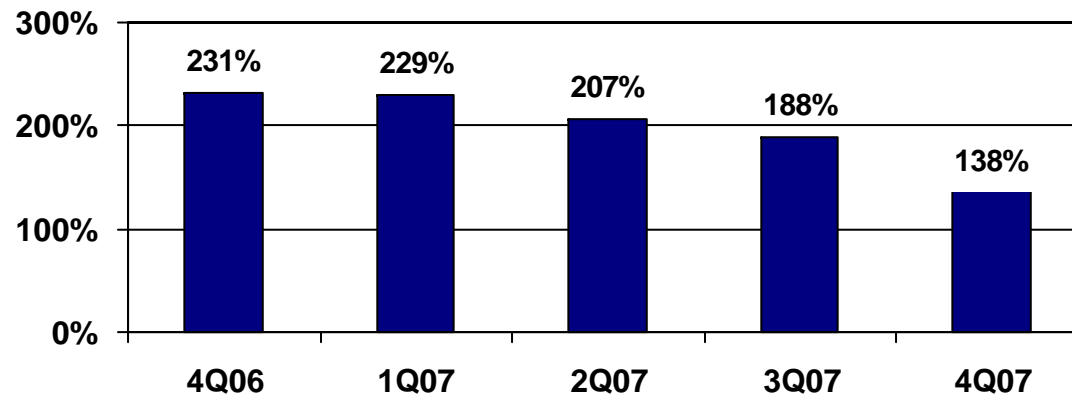
*Includes net loan charge-offs and net charge-offs on lending related commitments

Credit Quality

Allowance for Loan Losses to Total Loans



Allowance for Loan Losses to Nonperforming Loans



Thorough Loan Loss Reserve Methodology

Analysis of Key Components:

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

Results:

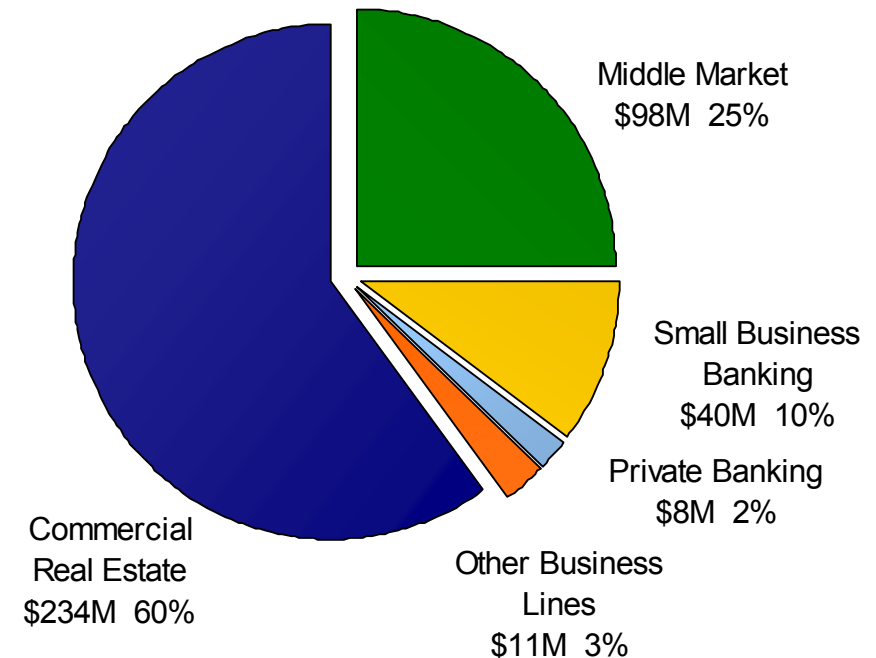
- ▶ Increased commercial reserves
- ▶ Increased reserves for home equity portfolio
- ▶ Increased reserves:
 - SBA
 - California and Michigan residential real estate development
- ▶ Decreased and/or eliminated select other industry segments due to better performance
- ▶ Slightly lower reserves
- ▶ Slightly higher reserves

Granular Nonaccrual Loans

- ▶ Six loans over \$10 million transferred to nonaccrual in the fourth quarter
- ▶ 61% of nonaccrual loans located in Midwest
- ▶ Average write-down to nonaccrual loans: 29%
- ▶ Granularity of commercial nonaccrual loans:

	<u>Outstanding</u>	<u># of Relationships</u>
Under \$5M	\$148	369
\$5 – \$10M	71	11
\$10 – \$25M	116	7
Over \$25M	<u>54</u>	<u>2</u>
Total	\$389	389

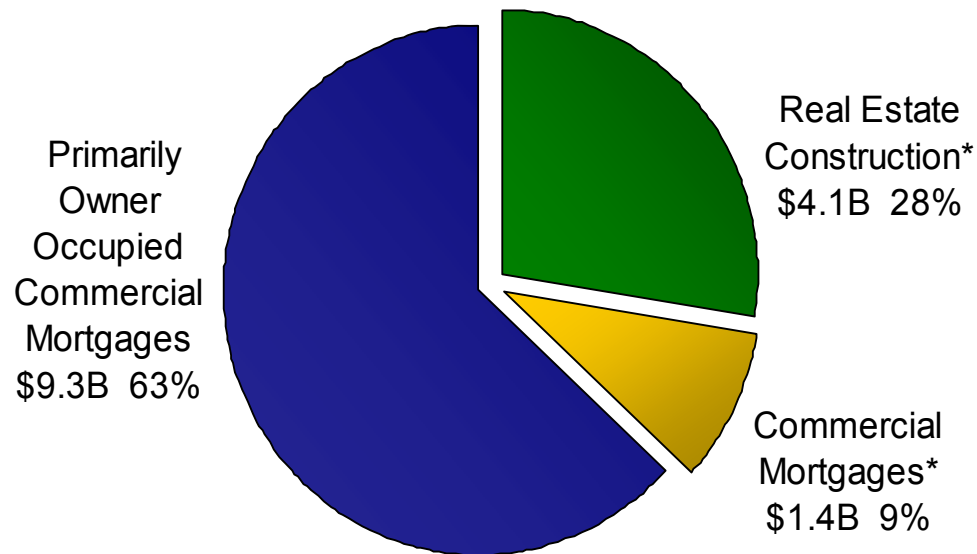
December 31, 2007: \$391 million By Line of Business



Period-end balances in \$millions

Commercial Real Estate Loan Portfolio

4Q07: \$14.8 billion



Commercial Real Estate line of business:

- ▶ Loan outstandings were flat 12/31/07 over 9/30/07
- ▶ Nonaccrual loans of \$234 million
- ▶ Loans over \$2 million transferred to nonaccrual totaled \$143 million
- ▶ Net loan charge-offs of \$36 million

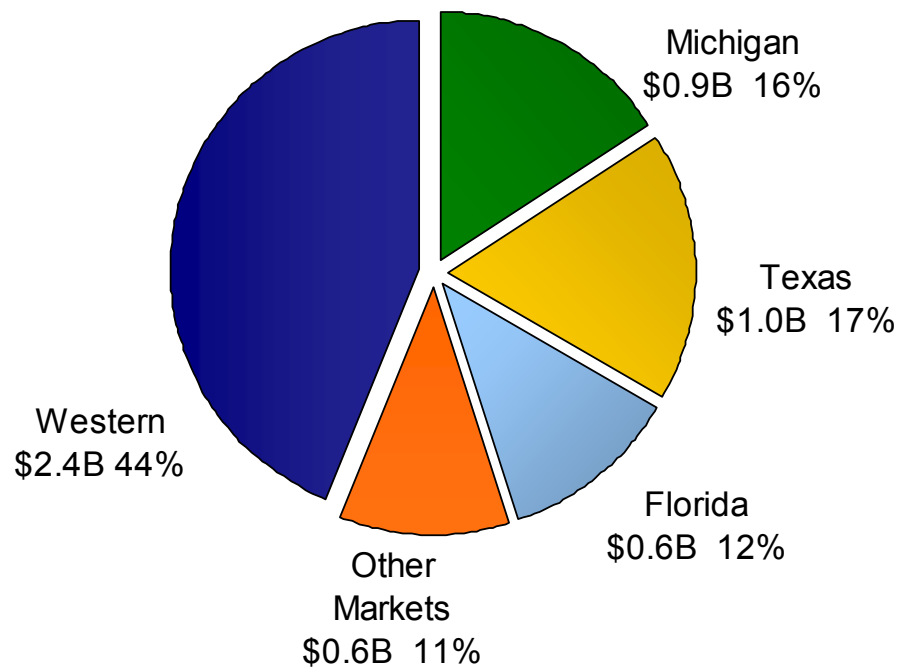
4Q07 averages in \$billions

*Included in Commercial Real Estate line of business

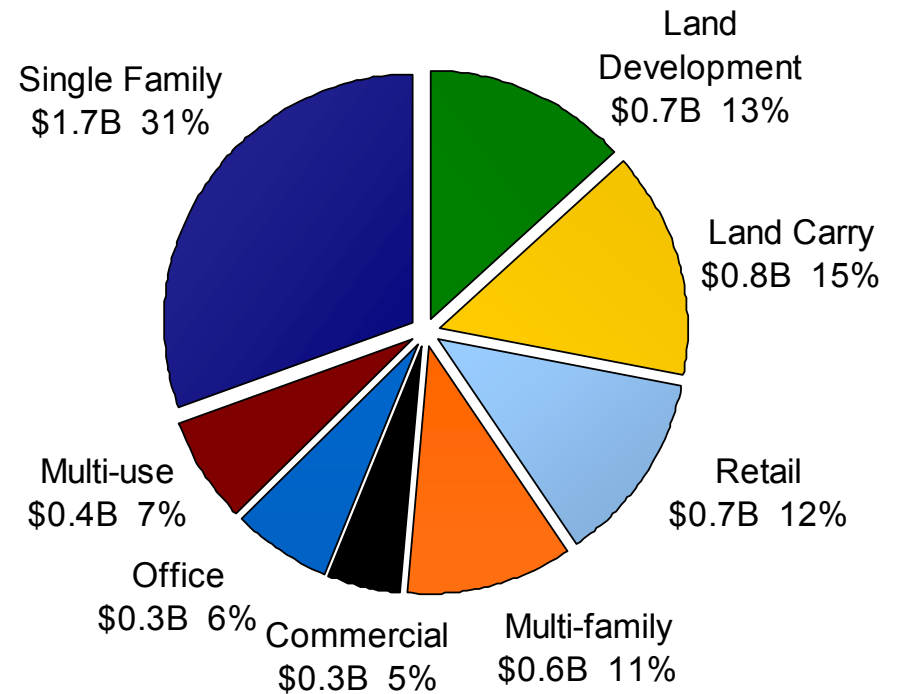
Commercial Real Estate Line of Business

December 31, 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 \$1.4B in Commercial Real Estate line of business loans not secured by real estate

Robust Credit Process: Commercial Real Estate Line of Business

Disciplined Underwriting Standards

- ▶ Consistent underwriting standards throughout the cycles
- ▶ Long-tenured relationships
- ▶ Projects located within Comerica's footprint
- ▶ Interest reserve requirements
- ▶ Thorough analysis of project feasibility
- ▶ Conservative initial loan-to-cost and loan-to-value requirements (80% max LTV for homes, 60% for land carry)
- ▶ Personal guarantees obtained
- ▶ Limits on speculative building
- ▶ Limitations on loan exposure for any one project

Robust Monitoring Practices

- ▶ Stringent draw requirements
- ▶ Regular project reviews for sales, prices, sufficiency of interest reserve, construction status
- ▶ Quarterly Credit Quality Reviews
- ▶ Portfolio stress testing
- ▶ Periodic appraisal updates
- ▶ Portfolio statistic monitoring
- ▶ Macro economic variables monitoring

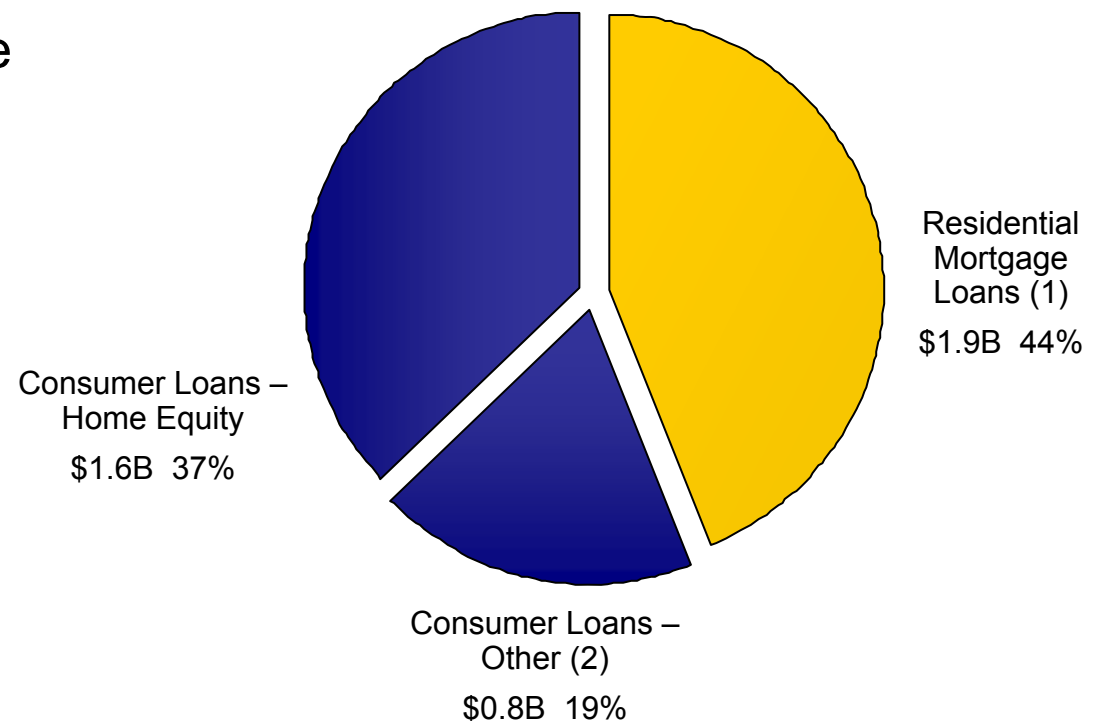
Experienced Special Assets Group

- ▶ Proactive problem resolution and restructuring
- ▶ Secondary market debt sales
- ▶ Reallocation of personnel, as needed

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 \$3 million

4Q07: \$4.3 billion



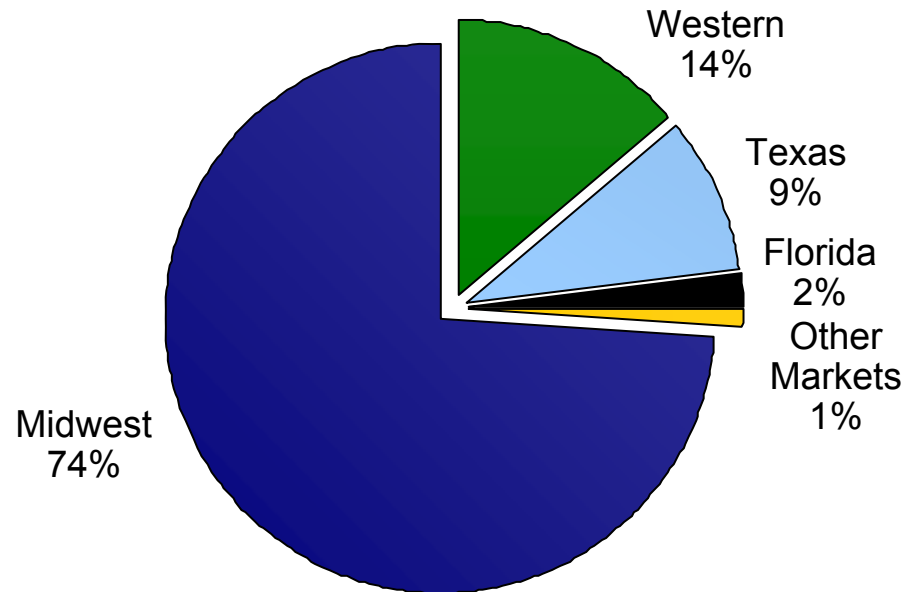
4Q07 averages in \$billions

- (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.

Home Equity Portfolio

- ▶ 75% Home Equity Lines and 25% Home Equity Loans
- ▶ Avg. FICO score of 747 at origination*
- ▶ 85% have CLTV \leq 80%*
- ▶ Average loan vintage is 2.9 years*

4Q07: \$1.6 billion Geographic Breakdown



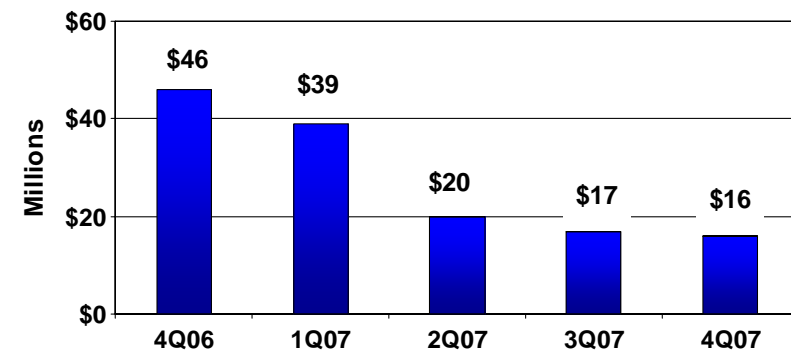
*Data on loans booked through our Consumer Loan Center which encompasses about 85% of our Home Equity Lines and Loans
4Q07 averages in \$billions
Geography based on office of origination

Automotive Manufacturer Exposure Declining

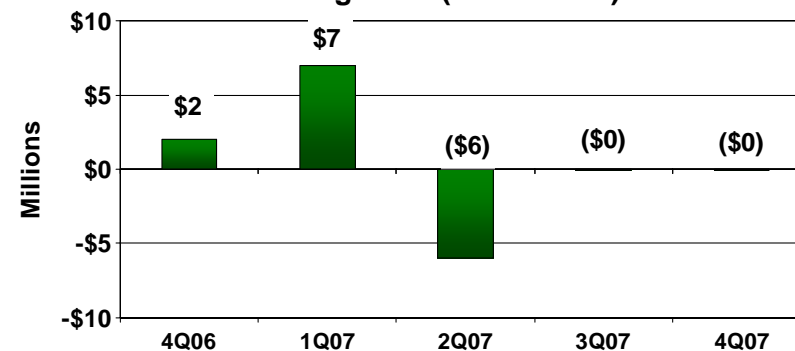
	<u>12/05</u>	<u>12/06</u>	<u>12/07</u>
Exposure:			
Dealer	\$ 6.6	\$ 7.4	\$ 7.3
Other Automotive:			
- Domestic Ownership	\$ 3.3	\$ 2.9	\$ 2.6
- Foreign Ownership	<u>1.5</u>	<u>1.3</u>	<u>1.1</u>
Total Other Automotive	\$ 4.8	\$ 4.2	\$ 3.7
		└ (12)% ┘	

Outstandings:			
Dealer	\$ 4.8	\$ 5.6	\$ 5.4
Other Automotive:			
- Domestic Ownership	\$ 2.0	\$ 1.7	\$ 1.4
- Foreign Ownership	<u>0.7</u>	<u>0.5</u>	<u>0.4</u>
Total Other Automotive	\$ 2.7	\$ 2.2	\$ 1.8
		└ (18)% ┘	

Other Automotive Nonaccrual Loans



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

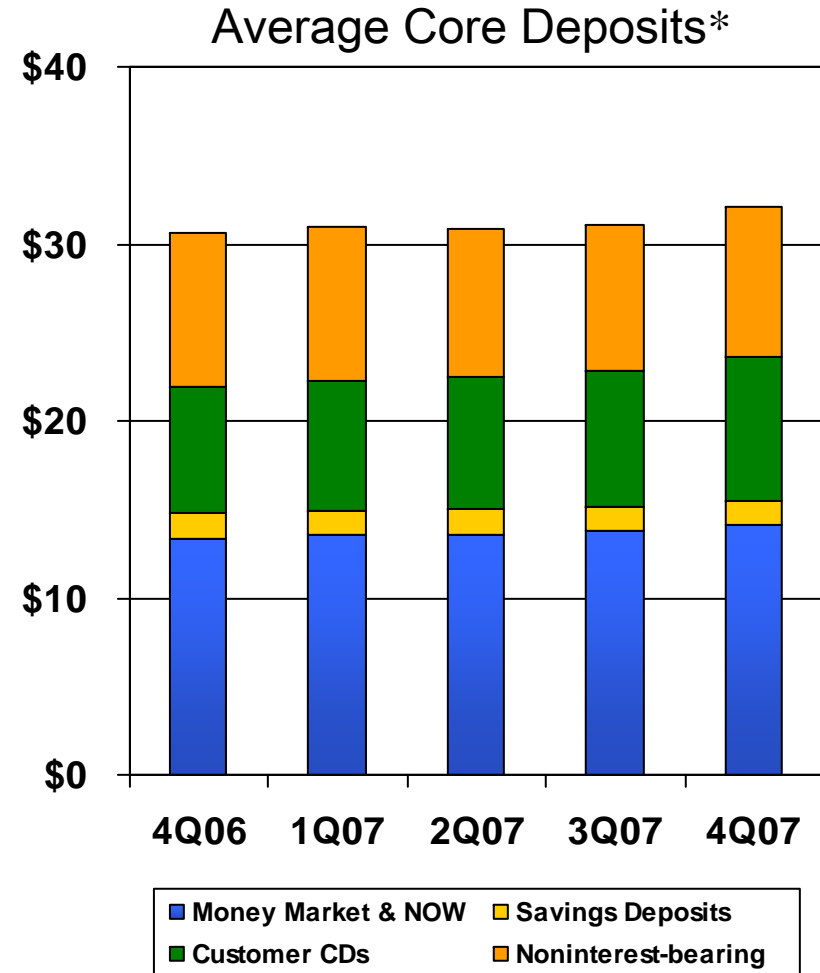


Period-end in \$ billions

Exposure includes committed and discretionary facilities (undrawn and outstanding)

Deposits in a Competitive Environment

- ▶ Total deposits of \$42.4 billion
- ▶ Average noninterest-bearing deposits* grew 3%
- ▶ Global Corporate Banking, Middle Market, Technology & Life Sciences and Private Banking grew deposits
- ▶ Average core deposits* increased (3Q07 vs 4Q07):
 - 6% in the West
 - 3% in the Midwest
 - 1% in Texas



\$ in billions

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

Comerica Bank

Financial Services Division Data

	<u>4Q07</u>	<u>3Q07</u>	<u>FY07</u>	<u>FY06</u>
<u>Average Balance Sheet</u>				
Noninterest-bearing	\$2.1	\$2.6	\$2.8	\$4.4
Interest-bearing	<u>1.1</u>	<u>1.2</u>	<u>1.2</u>	<u>1.7</u>
Total Deposits	\$3.2	\$3.8	\$4.0	\$6.1
Total Loans	\$0.9	\$1.2	\$1.3	\$2.4
<u>Noninterest Expenses</u>				
Customer Services	\$7	\$11	\$43	\$47
<u>Average Rates</u>				
FSD Loans (Primarily Low-rate)	0.98%	0.71%	0.69%	0.57%
FSD Interest-bearing Deposits	3.78%	4.06%	3.91%	3.86%

2008 Full Year Outlook:

- ▶ Average noninterest-bearing deposits are expected to be about \$1.2 to \$1.4 billion
- ▶ Average loans are expected to fluctuate with the level of noninterest-bearing deposits

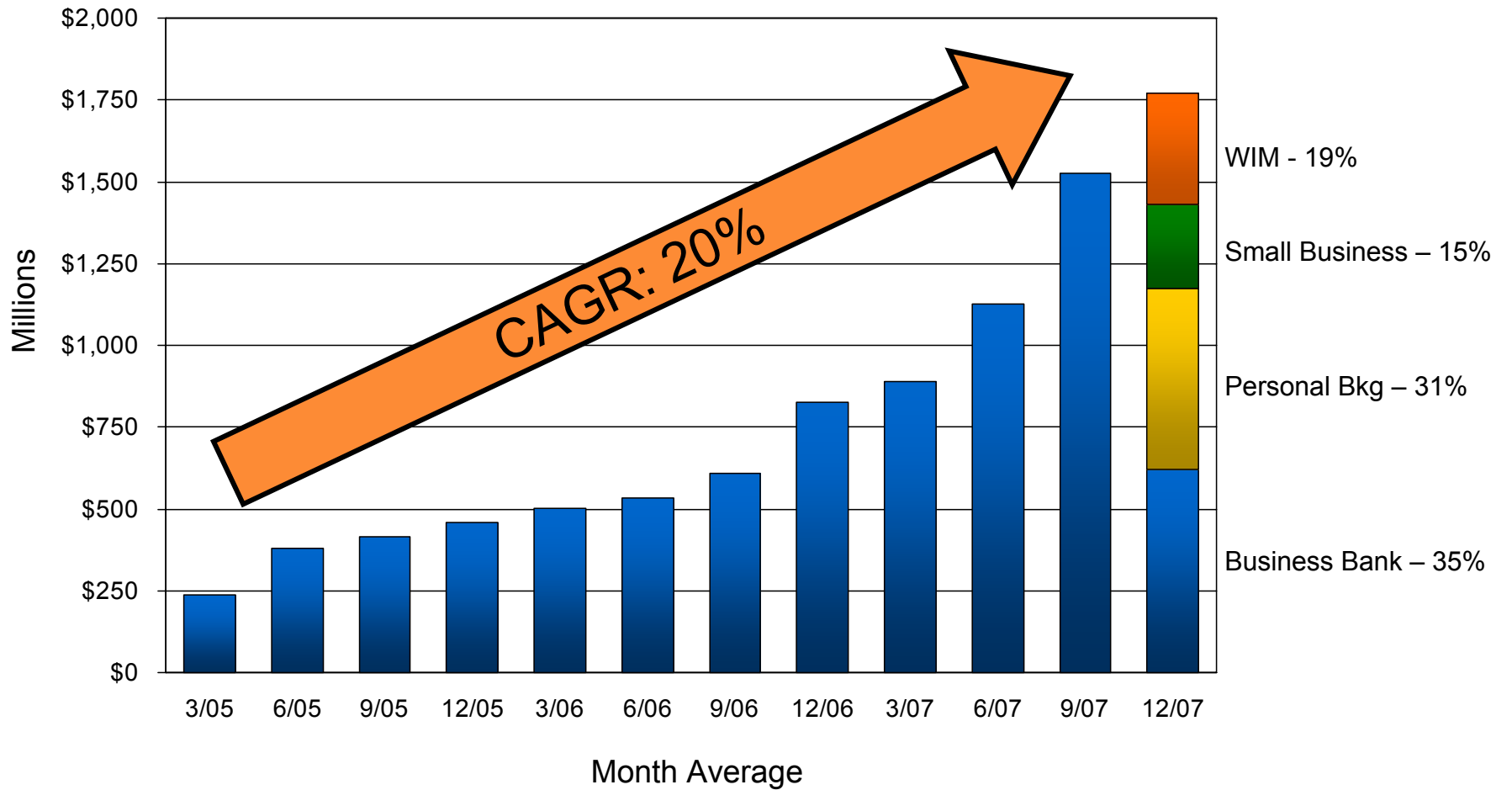
Balance Sheet data in \$billions; Noninterest Expense data in \$millions

Investing to Accelerate Growth and Balance: Banking Center Expansion

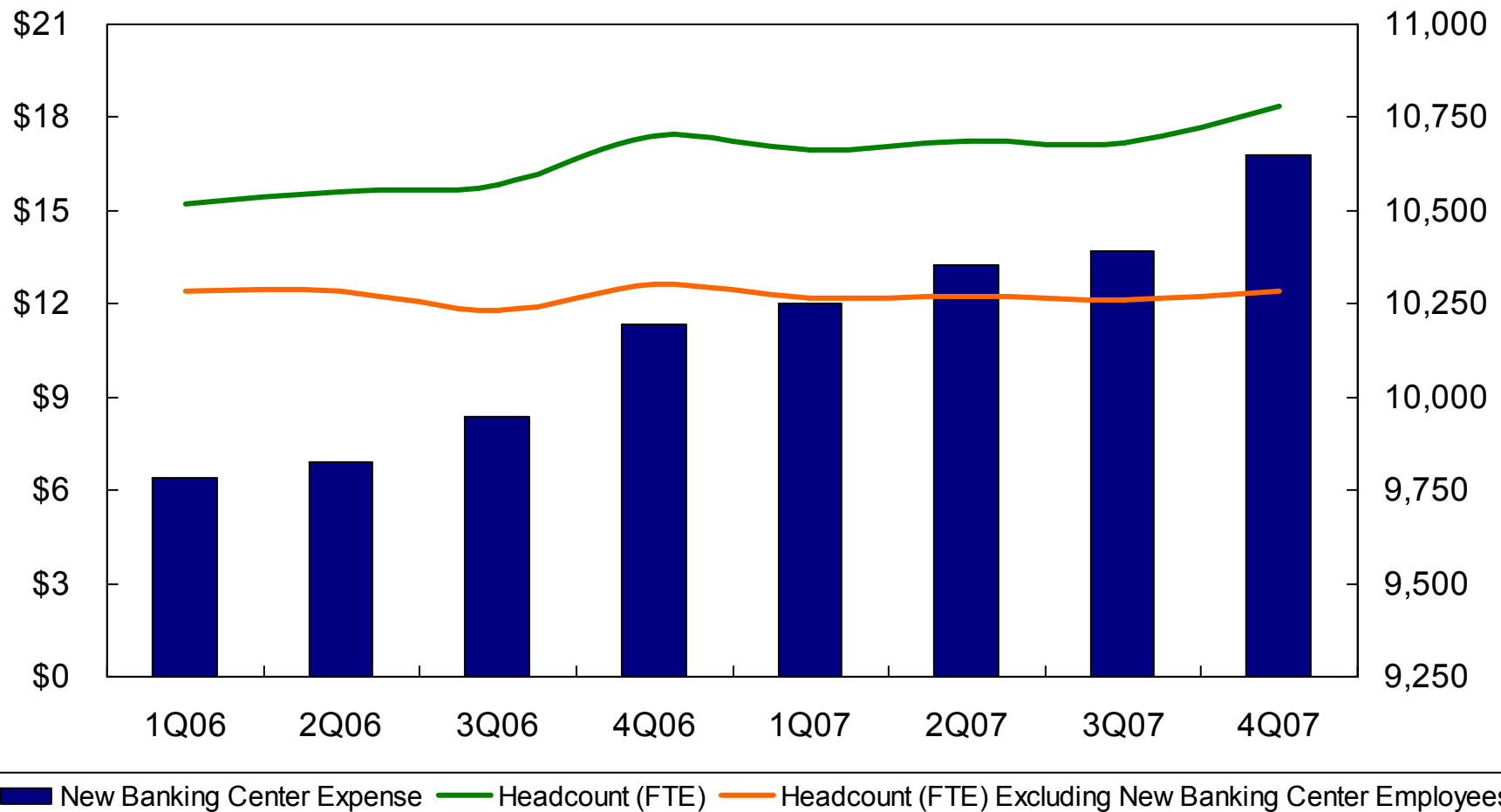
- ▶ Plan to open about 32 new banking centers in 2008, all in high growth markets

<u>Location of New Banking Centers</u>	<u>Full Year 2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>Total 12/07</u>
California	14	13	12	8	9	83
Arizona	5	3	2	2	0	8
Texas	12	12	7	7	3	79
Florida	1	0	3	0	0	9
Michigan	<u>0</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>5</u>	<u>238</u>
Total	32	30	25	18	17	417

New Banking Center Deposits



Stable Headcount Despite Increasing Expenses From Banking Center Expansion Program

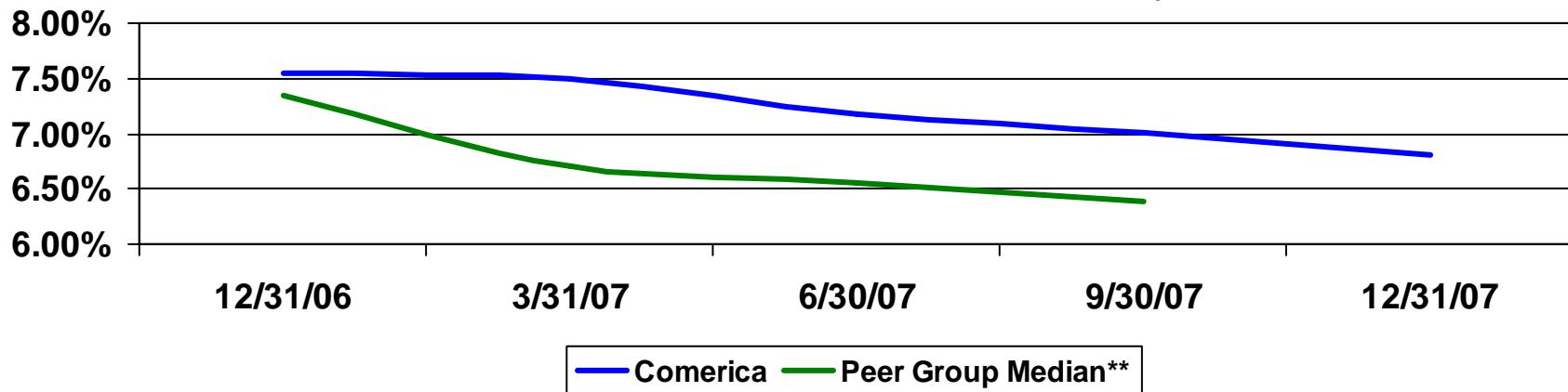


New Banking Center Expense in \$millions, actual headcount (FTE) data

Solid Capital Position

- ▶ Tier One Common Capital Ratio* of 6.80% within target range of 6.50% - 7.50%
- ▶ 38 consecutive years of dividend increases
- ▶ 10 million shares repurchased in 2007
- ▶ Strong capital position relative to Peer Group

Tier One Common Capital Ratio History



*Tier One Common = (Tier 1 Capital – Preferred Stock) / Risk-adjusted Assets; estimated at 12/31/07

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

2008 Full Year Outlook*

	<u>% Change over 2007</u>
Loan growth (excluding the Financial Services Division)	Mid to high single-digit
▶ Texas	Low double-digit
▶ West	High single-digit
▶ Midwest	Flat
Average earning asset growth in excess of average loan growth	
Net interest margin in range of 3.20% - 3.25%*	
Net credit-related charge-offs of between 40 and 50 bps**	
Noninterest income	Low single-digit increase
Noninterest expense*	Low single-digit decrease
Maintain Tier one common ratio similar to year-end 2007	

This outlook is provided as of January 17, 2008

*The 2008 full year outlook incorporates a change in the application of FAS 91 (Accounting for Loan Origination Fees and Costs) which we expect will have the impact of lowering the net interest margin by 3-4 bps, lowering noninterest expenses by about 3-4 percent and increasing earnings per share by about four cents per quarter

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

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

	FY 2007	%	FY 2006	%
Business Bank	\$503	75%	\$589	74%
Retail Bank	99	15	144	18
Wealth & Institutional Management	<u>70</u>	<u>10</u>	<u>61</u>	<u>8</u>
	672	100%	794	100%
Finance	4		(18)	
Other*	<u>10</u>		<u>117</u>	
TOTAL	\$686		\$893	

\$ 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

	FY 2007	%	FY 2006	%
Midwest	\$277	41%	\$319	40%
Western	170	25	273	35
Texas	79	12	82	10
Florida	7	1	14	2
Other Markets	89	13	72	9
International	<u>50</u>	<u>8</u>	<u>34</u>	<u>4</u>
	672	100%	794	100%
Finance and Other*	<u>14</u>		<u>99</u>	
TOTAL	\$686		\$893	

\$ in millions

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

Loan Momentum Continues in Growth Markets

	<u>4Q07</u>	<u>3Q07</u>	<u>Q – Q%</u> <u>Chg</u>	<u>FY07</u>	<u>FY06</u>	<u>Y – Y%</u> <u>Chg</u>
Midwest	\$18.6	\$18.6	0%	\$18.6	\$18.8	-1%
Western	16.6	16.5	0%	16.5	15.9	4%
> <i>Excluding FSD</i>	15.7	15.3	2%	15.2	13.5	13%
Texas	7.4	6.9	7%	6.8	5.9	16%
Florida	1.7	1.7	2%	1.7	1.5	11%
Other Markets	4.2	4.1	4%	4.1	3.6	12%
International	2.2	2.1	1%	2.1	2.1	3%
TOTAL	\$50.7	\$49.9	2%	\$49.8	\$47.8	4%
> EXCLUDING FSD	\$49.8	\$48.7	2%	\$48.5	\$45.4	7%

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>4Q07</u>	<u>3Q07</u>	<u>Q – Q%</u> <u>Change</u>	<u>FY07</u>	<u>FY06</u>	<u>Y – Y%</u> <u>Change</u>
Middle Market	\$16.4	\$16.3	1%	\$16.2	\$15.4	5%
Commercial Real Estate	6.9	6.8	1%	6.7	6.4	5%
Global Corporate Banking	5.7	5.6	3%	5.5	4.9	12%
National Dealer Services	5.1	5.0	0%	5.2	4.9	5%
Specialty Businesses*	6.2	6.1	2%	6.1	6.5	-5%
> <i>Excluding FSD</i>	5.3	4.9	7%	4.8	4.1	17%
SUBTOTAL – BUSINESS BANK	\$40.3	\$39.8	1%	\$39.7	\$38.1	4%
Small Business Banking	4.1	4.0	2%	4.0	3.8	5%
Personal Banking	2.1	2.1	1%	2.1	2.3	-6%
SUBTOTAL – RETAIL BANK	\$6.2	\$6.1	2%	\$6.1	\$6.1	1%
Private Banking	4.2	4.0	4%	4.0	3.6	11%
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$4.2	\$4.0	4%	\$4.0	\$3.6	11%
TOTAL	\$50.7	\$49.9	2%	\$49.8	\$47.8	4%
> <i>EXCLUDING FSD</i>	\$49.8	\$48.7	2%	\$48.5	\$45.4	7%

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

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

Fourth 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	\$8.2	\$4.9	\$1.9	\$0.2	\$1.2	\$--	\$16.4
Commercial Real Estate	1.4	2.7	1.1	0.5	1.2	--	6.9
Global Corporate Banking	1.4	1.0	0.4	--	0.7	2.2	5.7
National Dealer Services	0.7	3.3	0.2	0.5	0.4	--	5.1
Specialty Businesses*	1.1	2.4	2.1	0.0	0.6	--	6.2
SUBTOTAL – BUSINESS BANK	\$12.8	\$14.3	\$5.7	\$1.2	\$4.1	\$2.2	\$40.3
Small Business Banking	2.1	1.0	1.0	--	--	--	4.1
Personal Banking	1.8	0.0	0.2	--	0.1	--	2.1
SUBTOTAL – RETAIL BANK	\$3.9	\$1.0	\$1.2	\$--	\$0.1	\$--	\$6.2
Private Banking	1.9	1.3	0.5	0.5	--	--	4.2
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$1.9	\$1.3	\$0.5	\$0.5	\$--	\$--	\$4.2
TOTAL	\$18.6	\$16.6	\$7.4	\$1.7	\$4.2	\$2.2	\$50.7

\$ 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	\$0.1	\$1.6
Land Development	0.3	0.1	0.2	0.1	0.0	0.7
Retail	0.2	0.1	0.2	0.0	0.1	0.6
Multi-family	0.1	0.0	0.1	0.1	0.1	0.4
Multi-use	0.1	0.0	0.1	0.0	0.1	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
TOTAL	\$2.0	\$0.4	\$0.8	\$0.5	\$0.4	\$4.1

4Q07 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	\$0.7
Multi-family	0.0	0.1	0.1	0.0	0.0	0.2
Office	0.1	0.0	0.0	0.0	0.0	0.1
Commercial	0.0	0.0	0.0	--	0.1	0.1
Retail	0.0	0.1	0.0	0.0	0.0	0.1
Multi-use	0.0	0.1	0.0	0.0	0.0	0.1
Single Family	0.0	0.0	0.0	0.0	0.1	0.1
TOTAL	\$0.4	\$0.5	\$0.2	\$0.1	\$0.2	\$1.4

4Q07 period-end \$ in billions
Geography reflects location of property

Full Year 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	\$8.3	\$4.7	\$1.8	\$0.3	\$1.1	\$--	\$16.2
Commercial Real Estate	1.3	2.7	1.1	0.4	1.2	--	6.7
Global Corporate Banking	1.4	1.0	0.3	--	0.7	2.1	5.5
National Dealer Services	0.8	3.3	0.2	0.5	0.4	--	5.2
Specialty Businesses*	1.1	2.6	1.8	0.0	0.6	--	6.1
SUBTOTAL – BUSINESS BANK	\$12.9	\$14.3	\$5.2	\$1.2	\$4.0	\$2.1	\$39.7
Small Business Banking	2.1	0.9	1.0	--	--	--	4.0
Personal Banking	1.8	0.1	0.1	--	0.1	--	2.1
SUBTOTAL – RETAIL BANK	\$3.9	\$1.0	\$1.1	\$--	\$0.1	\$--	\$6.1
Private Banking	1.8	1.2	0.5	0.5	0.0	--	4.0
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$1.8	\$1.2	\$0.5	\$0.5	\$0.0	\$--	\$4.0
TOTAL	\$18.6	\$16.5	\$6.8	\$1.7	\$4.1	\$2.1	\$49.8

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

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

Full Year 2007 Net Loan Charge-offs

	<u>Net Loan Charge-offs FY 2007</u>	<u>Net Loan Charge-offs / Avg Loans (bps)</u>	<u>Net Loan Charge-offs FY 2006</u>	<u>Net Loan Charge-offs / Avg Loans (bps)</u>
Middle Market	\$54	33	\$11	7
Commercial Real Estate	72	107	2	2
Global Corporate Banking	(6)	-12	2	3
National Dealer Services	0	0	--	--
Specialty Businesses ¹	(7)	-11	10	16
SUBTOTAL – BUSINESS BANK	\$113	29	\$25	6
Small Business Banking	26	66	16	41
Personal Banking*	8	37	19	85
SUBTOTAL – RETAIL BANK	\$34	56	\$35	57
Private Banking	2	5	0	1
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$2	5	\$0	1
TOTAL	\$149	30	\$60	13

\$ in millions

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

* Full year 2006 includes \$9 million (40 bps) related to the sale of the manufactured housing portfolio

Full Year 2007 Net Loan Charge-offs

	Net Loan Charge-offs <u>FY 2007</u>	Net Loan Charge-offs / <u>Avg Loans (bps)</u>	Net Loan Charge-offs <u>FY 2006</u>	Net Loan Charge-offs / <u>Avg Loans (bps)</u>
Midwest*	\$107	57	\$41	22
Western	28	17	1	0
Texas	9	13	7	12
Florida	2	11	2	12
Other Markets	9	24	8	23
International	(6)	-30	1	3
TOTAL	\$149	30	\$60	13

\$ in million

* Full year 2006 includes \$9 million (4 bps) related to the sale of the manufactured housing portfolio

Line of Business Deposits

	<u>4Q07</u>	<u>3Q07</u>	<u>Q – Q%</u> <u>Change</u>	<u>FY07</u>	<u>FY06</u>	<u>Y – Y%</u> <u>Change</u>
Middle Market	\$4.2	\$4.0	7%	\$4.1	\$4.2	-2%
Commercial Real Estate	0.9	1.0	-11%	1.0	1.2	-16%
Global Corporate Banking	3.7	3.4	8%	3.4	3.2	6%
National Dealer Services	0.1	0.1	-8%	0.1	0.1	8%
Specialty Businesses ¹	7.0	7.4	-6%	7.6	9.1	-16%
> <i>Excluding FSD</i>	3.8	3.6	5%	3.6	3.0	19%
SUBTOTAL – BUSINESS BANK	\$15.9	\$15.9	0%	\$16.2	\$17.8	-9%
> <i>Excluding FSD</i>	\$12.7	\$12.1	5%	\$12.2	\$11.7	4%
Small Business Banking	4.0	3.9	2%	4.0	3.9	1%
Personal Banking	13.3	13.2	0%	13.2	12.9	2%
SUBTOTAL – RETAIL BANK	\$17.3	\$17.1	1%	\$17.2	\$16.8	2%
Private Banking	2.6	2.4	7%	2.4	2.4	0%
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$2.6	\$2.4	7%	\$2.4	\$2.4	0%
Finance/Other ²	6.6	5.7	N/M	6.1	5.1	N/M
TOTAL	\$42.4	\$41.1	3%	\$41.9	\$42.1	0%
> <i>EXCLUDING FSD</i>	\$39.2	\$37.3	5%	\$37.9	\$36.0	5%

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

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

² Finance/Other includes Institutional CD's: 4Q07 - \$5.8B; 3Q07 - \$5.2B; FY07 - \$5.6B; FY06 - \$4.5B

Fourth 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	\$3.1	\$0.2	\$0.0	\$0.1	\$--	\$4.2
Commercial Real Estate	0.1	0.3	0.1	0.1	0.3	--	0.9
Global Corporate Banking	1.7	0.4	0.2	--	0.5	0.9	3.7
National Dealer Services	0.0	0.1	0.0	0.0	--	--	0.1
Specialty Businesses ¹	0.1	5.8	0.5	--	0.6	--	7.0
SUBTOTAL – BUSINESS BANK	\$2.7	\$9.7	\$1.0	\$0.1	\$1.5	\$0.9	\$15.9
Small Business Banking	2.0	1.0	1.0	--	--	--	4.0
Personal Banking	10.6	1.0	1.7	--	0.0	--	13.3
SUBTOTAL – RETAIL BANK	\$12.6	\$2.0	\$2.7	\$--	\$0.0	\$--	\$17.3
Private Banking	0.8	1.3	0.3	0.2	0.0	--	2.6
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$0.8	\$1.3	\$0.3	\$0.2	\$0.0	\$--	\$2.6
Finance/Other ²	6.6	--	--	--	--	--	6.6
TOTAL	\$22.7	\$13.0	\$4.0	\$0.3	\$1.5	\$0.9	\$42.4

\$ in billions

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

² Finance/Other includes \$5.8B in Institutional CD's; included in Finance Division segment

Comerica Bank

Full Year 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	\$0.1	\$--	\$4.1
Commercial Real Estate	0.1	0.3	0.1	0.1	0.4	--	1.0
Global Corporate Banking	1.4	0.4	0.2	--	0.3	1.1	3.4
National Dealer Services	0.0	0.1	0.0	0.0	--	--	0.1
Specialty Businesses ¹	0.1	6.4	0.5	--	0.6	--	7.6
SUBTOTAL – BUSINESS BANK	\$2.4	\$10.2	\$1.0	\$0.1	\$1.4	\$1.1	\$16.2
Small Business Banking	2.0	1.0	1.0	--	--	--	4.0
Personal Banking	10.7	0.9	1.6	--	0.0	--	13.2
SUBTOTAL – RETAIL BANK	\$12.7	\$1.9	\$2.6	\$--	\$0.0	\$--	\$17.2
Private Banking	0.7	1.2	0.3	0.2	0.0	--	2.4
SUBTOTAL – WEALTH & INSTITUTIONAL MANAGEMENT	\$0.7	\$1.2	\$0.3	\$0.2	\$0.0	\$--	\$2.4
Finance/Other ²	6.1	--	--	--	--	--	6.1
TOTAL	\$21.9	\$13.3	\$3.9	\$0.3	\$1.4	\$1.1	\$41.9

\$ in billions

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

² Finance/Other includes \$5.6B in Institutional CD's; included in Finance Division segment