

**Fourth Quarter and  
Full-Year 2005  
Financial Review  
Comerica Incorporated  
January 19, 2006**

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# 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, 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 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.

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# Agenda

This presentation provides an overview of the fourth quarter and full-year 2005 financial performance for Comerica Incorporated.

All information contained herein has been made public. Please refer to our press release and financial statements for additional detail.

- Financial Results
- Highlights
- Income Statement
- Loan Growth
- Credit Quality
- Deposit Growth
- Outlook
- Questions & Answers
- Appendix

# Financial Results

	<u>4Q05</u>	<u>3Q05</u>	<u>Q – Q % Change</u>	<u>FY 2005</u>	<u>FY 2004</u>	<u>Y – Y% Change</u>
Net Income	\$207	\$238	-13%	\$861	\$757	14%
Diluted EPS	\$1.25	\$1.41	-11%	\$5.11	\$4.36	17%
Return on Equity	16.28%	18.59%		16.90%	15.03%	
Net Interest Income	\$501	\$512	-2%	\$1,956	\$1,810	8%
Net Interest Margin	4.00%	4.15%		4.06%	3.86%	
Provision for Loan Losses	\$(20)	\$(30)	33%	\$(47)	\$64	N/M
Non-interest Income	\$281	\$232	21%	\$942	\$857	10%
Non-interest Expenses						
Provision for Credit Losses on Lending- Related Commitments	\$25	\$(1)	N/M	\$18	\$(12)	N/M
Non-interest Expenses – Other	<u>462</u>	<u>423</u>	9%	<u>1,648</u>	<u>1,505</u>	10%
Total	\$487	\$422	15%	\$1,666	\$1,493	12%

\$ in millions, except per share data  
N/M = Not Meaningful



# 4Q and FY 2005 Highlights

## Fourth Quarter 2005 Compared to Third Quarter 2005

- Annualized average loan growth excluding Financial Services Division loans of 2%; double-digit increases in the Texas and Western markets
- Solid credit quality; 27% decline in nonperforming assets
- Non-interest expenses increased \$65 million: higher profitability-based incentives, higher provision for credit losses on lending-related commitments, and a contribution to the Comerica Charitable Foundation

## Full-Year 2005 Compared to Full-Year 2004

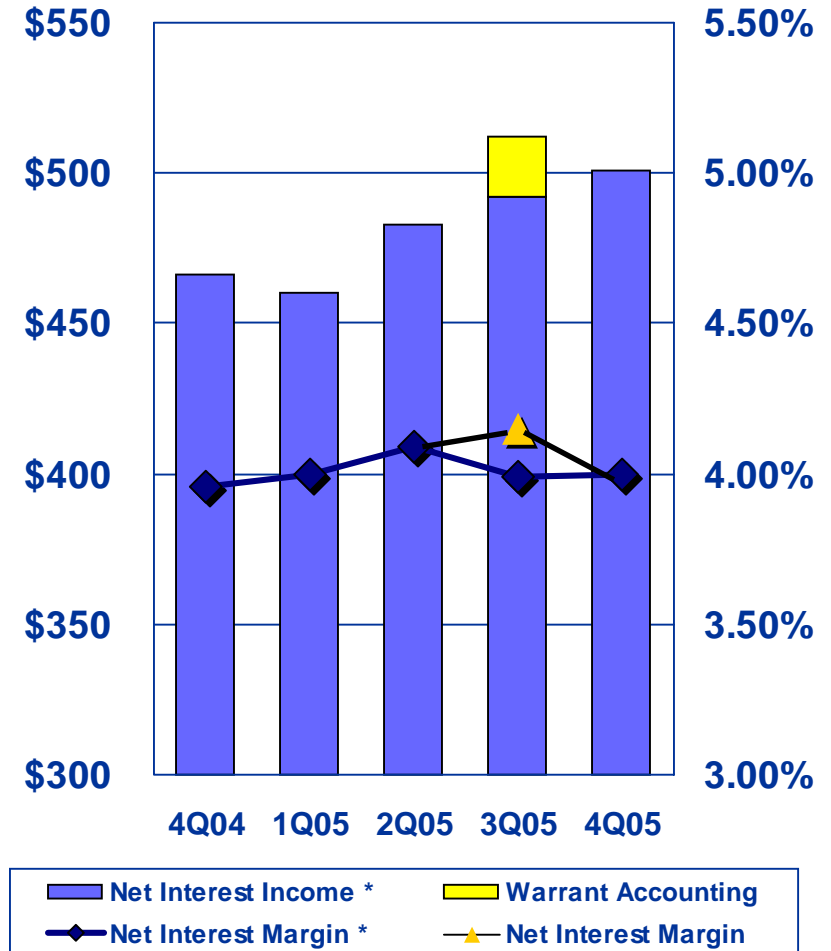
- Growth in revenue excluding net gain on sales of businesses (7%), average loans excluding Financial Services Division loans (5%); net interest margin improvement
- Solid credit quality; net charge-offs at 25 basis points; 52% decline in nonperforming assets
- Non-interest expenses rose 12%; approximately half of the increase related to customer services expense in the Financial Services Division and credit-related costs

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# Net Interest Income & Margin

- Net Interest Income up \$9 MM (2%) to \$501 MM excluding 3Q05 \$20 MM warrant accounting benefit
- Net Interest Margin of 4.00% up 1 bp excluding 3Q05 16 bps warrant accounting benefit

3Q05 NIM	4.15%
Warrant accounting change (3Q)	(0.16)
Higher FSD low-rate loans	(0.04)
Other	<u>0.05</u>
4Q05 NIM	4.00%



\$ in millions

\* Excluding 3Q05 one-time warrant accounting benefit

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# Non-Interest Income

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	<u>4Q05</u>	<u>3Q05</u>	<u>Q – Q%</u> <u>Change</u>	<u>FY</u> <u>2005</u>	<u>FY</u> <u>2004</u>	<u>Y – Y%</u> <u>Change</u>
Service Charges on Deposit Accounts	\$55	\$55	-1%	\$218	\$231	-6%
Fiduciary Income	44	44	-1	177	171	4
Commercial Lending Fees	19	16	21	63	55	16
Letter of Credit Fees	14	18	-24	70	66	6
Foreign Exchange Income	10	9	2	37	37	1
Brokerage Fees	9	10	-7	36	36	-1
Investment Advisory Rev, Net	15	14	8	51	35	43
Card Fees	11	10	9	39	32	22
Bank-owned Life Insurance	10	9	8	38	34	10
Equity in Earnings of Unconsolidated Subsidiaries	3	4	-29	16	12	37
Warrant Income	2	2	39	9	7	16
Net Gain on Sales of Businesses	55	1	N/M	56	7	N/M
Other Non-interest Income	34	40	-15	132	134	-1
<b>Non-Interest Income *</b>	<b>\$281</b>	<b>\$232</b>	<b>21%</b>	<b>\$942</b>	<b>\$857</b>	<b>10%</b>

N/M = Not Meaningful

\* Excluding Net Gain on Sales of Business linked quarter non-interest income decreased 3%; full year non-interest income increased 4%

\$ in millions; % change based on full dollar amounts



# Non-Interest Expenses

	<u>4Q05</u>	<u>3Q05</u>	<u>Q – Q%</u> <u>Change</u>	<u>FY</u> <u>2005</u>	<u>FY</u> <u>2004</u>	<u>Y – Y%</u> <u>Change</u>
Salaries	\$225	\$209	8%	\$820	\$760	8%
Employee Benefits	<u>47</u>	<u>46</u>	<u>1</u>	<u>184</u>	<u>159</u>	<u>15</u>
Total Salaries and Employee Benefits	272	255	7	1,004	919	9
Net Occupancy Expense	31	30	5	121	125	-3
Equipment Expense	14	14	0	56	58	-3
Outside Processing Expense	22	19	11	78	68	15
Software Expense	14	12	21	49	43	13
Customer Services	19	29	-35	69	23	N/M
Litigation and Operational Losses	4	4	31	18	24	-23
Provision for Credit Losses on Lending-Related Commitments	25	(1)	N/M	18	(12)	N/M
Other Non-interest Expenses	86	60	43	253	245	4
<b>Non-interest Expenses</b>	<b>\$487</b>	<b>\$422</b>	<b>15%</b>	<b>\$1,666</b>	<b>\$1,493</b>	<b>12%</b>

N/M = Not Meaningful  
\$ in millions; % change based on full dollar amounts


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# Geographic Loan Growth

	<u>4Q05</u>	<u>3Q05</u>	<u>Q – Q%</u> <u>Change</u>	<u>FY</u> <u>2005</u>	<u>FY</u> <u>2004</u>	<u>Y – Y%</u> <u>Change</u>
Midwest & Other	\$23.6	\$23.9	-1%	\$23.7	\$23.0	3%
Western	14.9	14.2	5%	13.7	11.9	15%
Texas	5.2	5.1	4%	5.0	4.5	11%
Florida	1.5	1.4	3%	1.4	1.3	9%
<b>TOTAL</b>	<b>\$45.2</b>	<b>\$44.6</b>	<b>2%</b>	<b>\$43.8</b>	<b>\$40.7</b>	<b>8%</b>

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


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# Line of Business Loan Growth<sup>10</sup>

	<u>4Q05</u>	<u>3Q05</u>	<u>Q – Q%</u> <u>Change</u>	<u>FY</u> <u>2005</u>	<u>FY</u> <u>2004</u>	<u>Y - Y%</u> <u>Change</u>
Middle Market	\$14.6	\$14.8	-1%	\$14.7	\$13.7	6%
Commercial Real Estate	5.8	5.7	3%	5.5	5.6	-1%
Global Corporate Banking	4.7	4.9	-5%	4.9	4.7	4%
National Dealer Services	4.2	4.0	6%	4.1	4.0	2%
Specialty Businesses*	6.5	5.9	11%	5.4	3.9	42%
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$35.8</b>	<b>\$35.3</b>	<b>2%</b>	<b>\$34.6</b>	<b>\$31.9</b>	<b>9%</b>
Small Business	3.6	3.6	1%	3.5	3.4	4%
Personal Financial Services	2.3	2.3	0%	2.3	2.3	-2%
<b>SUBTOTAL – SMALL BUSINESS &amp; PERSONAL FINANCIAL SERVICES</b>	<b>\$5.9</b>	<b>\$5.9</b>	<b>1%</b>	<b>\$5.8</b>	<b>\$5.7</b>	<b>2%</b>
Private Banking	3.5	3.4	1%	3.4	3.1	9%
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$3.5</b>	<b>\$3.4</b>	<b>1%</b>	<b>\$3.4</b>	<b>\$3.1</b>	<b>9%</b>
<b>TOTAL</b>	<b>\$45.2</b>	<b>\$44.6</b>	<b>2%</b>	<b>\$43.8</b>	<b>\$40.7</b>	<b>8%</b>

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

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



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# Automotive-Related Lending

	December 31,	
	<u>2005</u>	<u>2004</u>
<u>Exposure</u>		
Dealer	\$ 6.6	\$ 5.6
Other Automotive:		
- Domestic Ownership	3.3	3.7
- Foreign Ownership	<u>1.5</u>	<u>1.8</u>
Total Other Automotive	4.8	5.5
<u>Outstandings</u>		
Dealer	\$ 4.8	\$ 4.2
Other Automotive:		
- Domestic Ownership	2.0	2.1
- Foreign Ownership	<u>0.7</u>	<u>0.7</u>
Total Other Automotive	2.7	2.8

Period end dollars in \$billions.



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# Automotive Credit Trends

	<u>4Q05</u>	<u>3Q05</u>	<u>2Q05</u>	<u>1Q05</u>	<u>4Q04</u>	<u>3Q04</u>	<u>2Q04</u>	<u>1Q04</u>
Nonaccrual Loans	\$22	\$38	\$44	\$67	\$74	\$85	\$78	\$105
Loans Transferred to Nonaccrual *	0	13	26	3	16	30	0	35
Net Credit-related Charge-offs **	4	7	7	3	4	11	5	6

\$ in millions

\* Based on analysis of nonaccrual loans with book balances greater than \$2 million.

\*\* Includes net charge-offs on loans and credit losses on lending-related commitments.



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# Credit Quality and Reserve Trends <sup>13</sup>

	<u>4Q05</u>	<u>3Q05</u>	<u>2Q05</u>	<u>1Q05</u>	<u>4Q04</u>
Total Credit-related Charge-offs	\$ 28	\$ 21	\$ 29	\$ 38	\$ 35
Total Provision for Credit Losses <sup>(1)</sup>	\$ 5	\$ (31)	\$ (1)	\$ (2)	\$ (24)
Total Allowance for Credit Losses	\$549	\$572	\$624	\$654	\$694
Total Nonperforming Assets	\$162	\$220	\$246	\$311	\$339
NPA Ratio <sup>(2)</sup>	0.37%	0.52%	0.57%	0.75%	0.83%
NCO Ratio <sup>(3)</sup>	0.20	0.18	0.27	0.36	0.34
ALL Ratio <sup>(4)</sup>	1.19	1.33	1.41	1.52	1.65
NPA Coverage Ratio <sup>(5)</sup>	319	253	248	204	198

\$ in millions

- Includes the Provision for Loan Losses and Provision for Credit Losses on Lending-Related Commitments
- Nonperforming Assets / Total Loans, Other Real Estate and Nonaccrual Debt Securities
- Net Loan Charge-offs / Average Total Loans
- Allowance for Loan Losses / Total Loans
- Allowance for Loan Losses / Nonperforming Assets



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# Line of Business Deposit Growth<sup>14</sup>

	<u>4Q05</u>	<u>3Q05</u>	<u>Q - Q%</u> <u>Change</u>	<u>FY</u> <u>2005</u>	<u>FY</u> <u>2004</u>	<u>Y - Y%</u> <u>Change</u>
Middle Market	\$4.4	\$4.2	5%	\$4.2	\$4.3	-3%
Commercial Real Estate	1.1	1.1	5%	1.0	1.1	-7%
Global Corporate Banking	3.4	3.5	-1%	3.5	3.3	6%
National Dealer Services	0.1	0.1	15%	0.1	0.2	-12%
Specialty Businesses <sup>1</sup>	11.6	12.0	-4%	11.6	10.7	8%
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$20.6</b>	<b>\$20.9</b>	<b>-1%</b>	<b>\$20.4</b>	<b>\$19.6</b>	<b>4%</b>
Small Business	4.0	3.9	3%	3.8	3.8	2%
Personal Financial Services	12.8	12.9	-1%	13.0	13.0	0%
<b>SUBTOTAL – SMALL BUSINESS &amp; PERSONAL FINANCIAL SERVICES</b>	<b>\$16.8</b>	<b>\$16.8</b>	<b>0%</b>	<b>\$16.8</b>	<b>\$16.8</b>	<b>0%</b>
Private Banking	2.6	2.5	0%	2.5	2.5	-1%
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$2.6</b>	<b>\$2.5</b>	<b>0%</b>	<b>\$2.5</b>	<b>\$2.5</b>	<b>-1%</b>
Finance/Other <sup>2</sup>	1.5	1.1	N/M	0.9	1.2	N/M
<b>TOTAL</b>	<b>\$41.5</b>	<b>\$41.3</b>	<b>1%</b>	<b>\$40.6</b>	<b>\$40.1</b>	<b>1%</b>

\$ in billions; % change based on full dollar amount  
N/M = Not Meaningful

<sup>1</sup> Specialty Businesses include: Entertainment, Energy, FSD, Leasing & TLS

<sup>2</sup> Finance/Other includes Institutional CD's: 4Q05 - \$1.1B; 3Q05 - \$0.4B; FY 05 – \$0.5B; FY 04 - \$0.8B



# Financial Services Division Data

	<u>4Q05</u>	<u>3Q05</u>	<u>FY</u> <u>2005</u>	<u>FY</u> <u>2004</u>
<u>Balance Sheet</u>				
Non-interest bearing	\$5.9	\$6.4	\$5.9	\$5.3
Interest bearing	<u>2.6</u>	<u>2.6</u>	<u>2.6</u>	<u>2.0</u>
Average deposits	\$8.5	\$9.0	\$8.5	\$7.3
Average loans	\$2.8	\$2.3	\$1.9	\$0.9
<u>Non-Interest Expenses</u>				
Customer services	\$19	\$29	\$69	\$23
<u>Average Rates</u>				
FSD loans (primarily low-rate)	0.38%	0.42%	0.45%	0.53%
FSD interest bearing deposits	3.38	3.04	2.91	1.53

Balance sheet data in \$billions; Non-Interest Expense data in \$millions



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# 2006 Trends Compared to 2005

- Mid-to-high single digit average loan growth
  - >Mid-single-digit average loan growth excluding Financial Services Division loans
- Average full year net interest margin of about 4.00%
- Provision for credit losses consistent with credit-related charge-offs of 25-30 basis points of average loans
- Low-single digit non-interest income growth, excluding net gain on sales of businesses
- Non-interest expenses unchanged
- Active capital management



# Questions & Answers

Ralph Babb, Chairman & CEO  
Beth Acton, EVP & Chief Financial Officer  
Dale Greene, EVP & Chief Credit Officer  
and  
Paul Burdiss, Director of Investor Relations

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# Appendix

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# Business Segment Contribution to Net Income

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	<b>FY 2005</b>	<b>%</b>	<b>FY 2004</b>	<b>%</b>
Business Bank	\$649	71%	\$684	73%
Small Business & Personal Financial Services	161	18	176	19
Wealth & Institutional Management *	103	11	75	8
	<b>913</b>	<b>100%</b>	<b>935</b>	<b>100%</b>
Finance	(71)		(158)	
Other	19		(20)	
<b>TOTAL</b>	<b>\$861</b>		<b>\$757</b>	

\$ in millions

\* Includes the financial impact related to the sale of Framlington Group



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# Market Segment Contribution to Net Income

	<b>FY 2005</b>	<b>%</b>	<b>FY 2004</b>	<b>%</b>
Midwest & Other Markets *	\$495	54%	\$531	57%
Western	314	34	295	31
Texas	88	10	91	10
Florida	16	2	18	2
	<b>913</b>	<b>100%</b>	<b>935</b>	<b>100%</b>
Finance and Other	(52)		(178)	
<b>TOTAL</b>	<b>\$861</b>		<b>\$757</b>	

\$ in millions

\* Includes the financial impact related to the sale of Framlington Group



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# 4Q 2005 Average Loans

21

	<u>Midwest &amp; Other</u>	<u>Western</u>	<u>Texas</u>	<u>Florida</u>	<u>TOTAL</u>
Middle Market	\$9.0	\$4.0	\$1.4	\$0.2	\$14.6
Commercial Real Estate	2.7	2.0	0.8	0.3	5.8
Global Corporate Banking	4.0	0.5	0.2	0.0	4.7
National Dealer Services	0.7	2.7	0.2	0.6	4.2
Specialty Businesses*	1.5	3.8	1.2	0.0	6.5
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$17.9</b>	<b>\$13.0</b>	<b>\$3.8</b>	<b>\$1.1</b>	<b>\$35.8</b>
Small Business	2.0	0.9	0.7	0.0	3.6
Personal Financial Services	2.1	0.0	0.2	0.0	2.3
<b>SUBTOTAL – SMALL BUSINESS &amp; PERSONAL FINANCIAL SERVICES</b>	<b>\$4.1</b>	<b>\$0.9</b>	<b>\$0.9</b>	<b>\$0.0</b>	<b>\$5.9</b>
Private Banking	1.6	1.0	0.5	0.4	3.5
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$1.6</b>	<b>\$1.0</b>	<b>\$0.5</b>	<b>\$0.4</b>	<b>\$3.5</b>
<b>TOTAL</b>	<b>\$23.6</b>	<b>\$14.9</b>	<b>\$5.2</b>	<b>\$1.5</b>	<b>\$45.2</b>

\$ in billions

\* Specialty Businesses include: Entertainment, Energy, FSD, Leasing & TLS



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# FY 2005 Average Loans

22

	<u>Midwest &amp; Other</u>	<u>Western</u>	<u>Texas</u>	<u>Florida</u>	<u>TOTAL</u>
Middle Market	\$9.1	\$4.0	\$1.4	\$0.2	\$14.7
Commercial Real Estate	2.6	1.8	0.8	0.3	5.5
Global Corporate Banking	4.2	0.5	0.2	0.0	4.9
National Dealer Services	0.7	2.7	0.2	0.5	4.1
Specialty Businesses*	1.5	2.9	1.0	0.0	5.4
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$18.1</b>	<b>\$11.9</b>	<b>\$3.6</b>	<b>\$1.0</b>	<b>\$34.6</b>
Small Business	2.0	0.8	0.7	0.0	3.5
Personal Financial Services	2.1	0.0	0.2	0.0	2.3
<b>SUBTOTAL – SMALL BUSINESS &amp; PERSONAL FINANCIAL SERVICES</b>	<b>\$4.1</b>	<b>\$0.8</b>	<b>\$0.9</b>	<b>\$0.0</b>	<b>\$5.8</b>
Private Banking	1.5	1.0	0.5	0.4	3.4
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$1.5</b>	<b>\$1.0</b>	<b>\$0.5</b>	<b>\$0.4</b>	<b>\$3.4</b>
<b>TOTAL</b>	<b>\$23.7</b>	<b>\$13.7</b>	<b>\$5.0</b>	<b>\$1.4</b>	<b>\$43.8</b>

\$ in billions

\* Specialty Businesses include: Entertainment, Energy, FSD, Leasing & TLS



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# Full Year Net Charge-offs

	<u>Chg Offs FY 2005</u>	<u>Chg Offs / Avg Loans (bps)</u>	<u>Chg Offs FY 2004</u>	<u>Chg Offs / Avg Loans (bps)</u>
Middle Market	\$30	21	\$143	104
Commercial Real Estate	4	8	5	9
Global Corporate Banking	1	2	6	12
National Dealer Services	0	(1)	0	0
Specialty Businesses*	45	82	15	39
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$80</b>	<b>23</b>	<b>\$169</b>	<b>53</b>
Small Business	16	45	12	38
Personal Financial Services	9	39	7	29
<b>SUBTOTAL – SMALL BUSINESS &amp; PERSONAL FINANCIAL SERVICES</b>	<b>\$25</b>	<b>43</b>	<b>\$19</b>	<b>34</b>
Private Banking	6	18	6	20
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$6</b>	<b>18</b>	<b>\$6</b>	<b>20</b>
Finance/Other	(1)	N/M	0	0
<b>TOTAL</b>	<b>\$110</b>	<b>25</b>	<b>\$194</b>	<b>48</b>

N/M = Not Meaningful

\$ in millions.

\*Specialty Businesses includes: Entertainment, Energy, FSG, Leasing & TLS



# 4Q 2005 Average Deposits

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	<u>Midwest &amp; Other</u>	<u>Western</u>	<u>Texas</u>	<u>Florida</u>	<u>TOTAL</u>
Middle Market	\$1.0	\$3.1	\$0.3	\$0.0	\$4.4
Commercial Real Estate	0.6	0.3	0.1	0.1	1.1
Global Corporate Banking	3.1	0.2	0.1	0.0	3.4
National Dealer Services	0.0	0.1	0.0	0.0	0.1
Specialty Businesses <sup>1</sup>	0.7	10.5	0.4	0.0	11.6
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$5.4</b>	<b>\$14.2</b>	<b>\$0.9</b>	<b>\$0.1</b>	<b>\$20.6</b>
Small Business	2.2	0.8	1.0	0.0	4.0
Personal Financial Services	10.6	0.7	1.5	0.0	12.8
<b>SUBTOTAL – SMALL BUSINESS &amp; PERSONAL FINANCIAL SERVICES</b>	<b>\$12.8</b>	<b>\$1.5</b>	<b>\$2.5</b>	<b>\$0.0</b>	<b>\$16.8</b>
Private Banking	0.7	1.4	0.3	0.2	2.6
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$0.7</b>	<b>\$1.4</b>	<b>\$0.3</b>	<b>\$0.2</b>	<b>\$2.6</b>
Finance/Other <sup>2</sup>	1.5	0.0	0.0	0.0	1.5
<b>TOTAL</b>	<b>\$20.4</b>	<b>\$17.1</b>	<b>\$3.7</b>	<b>\$0.3</b>	<b>\$41.5</b>

\$ in billions

<sup>1</sup> Specialty Businesses include: Entertainment, Energy, FSD, Leasing & TLS

<sup>2</sup> Finance/Other includes \$1.1B in Institutional CD's; included in Finance Division segment.



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# FY 2005 Average Deposits

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	<u>Midwest &amp; Other</u>	<u>Western</u>	<u>Texas</u>	<u>Florida</u>	<u>TOTAL</u>
Middle Market	\$1.0	\$3.0	\$0.2	\$0.0	\$4.2
Commercial Real Estate	0.6	0.2	0.1	0.1	1.0
Global Corporate Banking	3.1	0.2	0.2	0.0	3.5
National Dealer Services	0.0	0.1	0.0	0.0	0.1
Specialty Businesses <sup>1</sup>	0.6	10.6	0.4	0.0	11.6
<b>SUBTOTAL – BUSINESS BANK</b>	<b>\$5.3</b>	<b>\$14.1</b>	<b>\$0.9</b>	<b>\$0.1</b>	<b>\$20.4</b>
Small Business	2.1	0.8	0.9	0.0	3.8
Personal Financial Services	10.8	0.7	1.5	0.0	13.0
<b>SUBTOTAL – SMALL BUSINESS &amp; PERSONAL FINANCIAL SERVICES</b>	<b>\$12.9</b>	<b>\$1.5</b>	<b>\$2.4</b>	<b>\$0.0</b>	<b>\$16.8</b>
Private Banking	0.7	1.3	0.3	0.2	2.5
<b>SUBTOTAL – WEALTH &amp; INSTITUTIONAL MANAGEMENT</b>	<b>\$0.7</b>	<b>\$1.3</b>	<b>\$0.3</b>	<b>\$0.2</b>	<b>\$2.5</b>
Finance/Other <sup>2</sup>	0.9	0.0	0.0	0.0	0.9
<b>TOTAL</b>	<b>\$19.8</b>	<b>\$16.9</b>	<b>\$3.6</b>	<b>\$0.3</b>	<b>\$40.6</b>

\$ in billions

<sup>1</sup> Specialty Businesses include: Entertainment, Energy, FSD, Leasing & TLS

<sup>2</sup> Finance/Other includes \$0.5B in Institutional CD's; included in Finance Division segment.



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