

COMERICA INCORPORATED

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1199844	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$67,613	\$59,161	-12.5%	
Loans	\$50,540	\$42,190	-16.5%	
<i>Construction & development</i>	\$5,455	\$4,092	-25.0%	
<i>Closed-end 1-4 family residential</i>	\$2,434	\$2,182	-10.3%	
<i>Home equity</i>	\$1,682	\$1,669	-0.8%	
<i>Credit card</i>	\$4	\$5	55.1%	
<i>Other consumer</i>	\$391	\$350	-10.5%	
<i>Commercial & Industrial</i>	\$24,451	\$20,559	-15.9%	
<i>Commercial real estate</i>	\$11,815	\$9,543	-19.2%	
Unused commitments	\$22,467	\$19,903	-11.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7,861	\$6,261	-20.3%	
Asset-backed securities	\$147	\$150	2.1%	
Other securities	\$1,163	\$977	-15.9%	
Cash & balances due	\$3,300	\$5,640	70.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$31	\$47	50.3%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$29	\$50	72.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$62,008	\$53,504	-13.7%	
Deposits	\$44,539	\$41,935	-5.8%	
Total other borrowings	\$13,525	\$8,505	-37.1%	
FHLB advances	\$8,000	\$6,000	-25.0%	
Equity				
Equity capital at quarter end	\$5,606	\$5,656	0.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$23	NA	
Performance Ratios				
Tier 1 leverage ratio	8.6%	9.9%	--	
Tier 1 risk based capital ratio	7.8%	9.3%	--	
Total risk based capital ratio	11.4%	13.2%	--	
Return on equity ¹	1.9%	-0.2%	--	
Return on assets ¹	0.2%	0.0%	--	
Net interest margin ¹	2.9%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.9%	77.8%	--	
Loss provision to net charge-offs (qtr)	144.5%	114.4%	--	
Net charge-offs to average loans and leases ¹	1.0%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	10.9%	16.4%	1.1%	1.4%
<i>Closed-end 1-4 family residential</i>	1.6%	3.5%	0.2%	0.4%
<i>Home equity</i>	1.2%	1.1%	0.3%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	2.5%	0.3%	0.4%
<i>Commercial & Industrial</i>	0.7%	0.9%	0.2%	0.4%
<i>Commercial real estate</i>	1.4%	2.5%	0.1%	0.4%
<i>Total loans</i>	2.1%	3.0%	0.3%	0.5%