

**Corporate Description**

Comerica Incorporated (NYSE: CMA) is a financial services company headquartered in Detroit. Comerica's approximately 10,800 employees focus on relationships, and helping people and businesses be successful. Comerica Bank locations can be found in Michigan, Texas, California, Arizona and Florida, with select businesses operating in several other states, and Canada and Mexico. Munder Capital Management and Comerica Securities are investment services affiliates. Comerica reported total assets of \$53.0 billion at December 31, 2005.

**Fast facts on Comerica:**

- Located in seven of the 11 largest cities in the U.S.
- Rank #8 in the 2006 J.D. Power & Associates retail bank customer satisfaction survey
- Rank #555 among *Fortune's* largest U.S. companies
- Among the 25 largest banking companies in the U.S.
- Rank #8 among the largest SBA 7(a) lenders in the nation
- Among the top 10 banking companies in commercial loans
- Among the top 20 banking companies in small business loans
- Among the top 10 Ex-Im Bank working capital lenders in U.S.
- Rank #34 in the DiversityInc "Top 50 Companies for Diversity"

**The Business Bank**

Middle Market Banking, Global Corporate Banking (Treasury Management Services, U.S. Banking, Corporate Finance, International Finance, Specialized Industries), National Business Finance (includes National Dealer Services, National and Local Real Estate, Equipment Leasing, Mortgage Banker Finance), Specialty Businesses (includes Technology & Life Sciences, Entertainment, Energy, Financial Services), W.Y. Campbell & Co.

**The Retail Bank**

Small Business Banking (includes SBA Lending), Banking Centers, Consumer and Mortgage Lending, Telephone Banking, Web Banking

**Wealth & Institutional Management**

Personal Trust, Private Banking, Comerica Securities, Munder Capital Management, Wilson, Kemp & Associates, Comerica Insurance, Retirement Services, Institutional Trust

**Financial Highlights**

	4 <sup>th</sup> Qtr '05	4 <sup>th</sup> Qtr '04
Diluted EPS	\$1.25	\$1.21
Net Interest Income (in millions)	\$501	\$466
Net Interest Margin	4.00%	3.96%
Noninterest Income (in millions)	\$281	\$203
Noninterest Expenses (in millions)	\$487	\$380
Net Income (in millions)	\$207	\$199
Return on Common Equity	16.28%	16.39%
Return on Assets	1.53%	1.63%
Cash Dividends Declared	\$0.55	\$0.52

	12/31/05	12/31/04
Total Loans	\$43 billion	\$41 billion
Total Assets	\$53 billion	\$52 billion
Total Deposits	\$42 billion	\$41 billion
Common Shareholders' Equity	\$5.1 billion	\$5.1 billion
Shares Outstanding	163 million	170 million
Book Value Per Share	\$31.11	\$29.94

**News of Note**

February 6, 2006 - Comerica announces Arizona expansion.

January 30, 2006 - Comerica launches Treasury Management Connect, an online suite of business applications.

January 24, 2006 - Comerica directors increase the quarterly cash dividend by 7.3 percent to \$0.59 per share.

January 19, 2006 - Comerica reports fourth quarter 2005 earnings of \$207 million, or \$1.25 per share.

November 17, 2005 - Comerica Business Deposit Capture service now offered to business customers.

September 22, 2005 - Comerica increases hurricane relief.

September 21, 2005 - Comerica recognized by Greenwich Associates for excellence in serving small businesses.

September 14, 2005 - Comerica announces successful launch of Comerica Data Vault service for businesses.

May 17, 2005 - Comerica shareholders elect six directors, ratify Ernst & Young as independent auditors.

April 11, 2005 - DiversityInc magazine names Comerica to its "Top 50 Companies for Diversity" list.

**History**

- 1849 Comerica forerunner Detroit Savings Fund Institute founded by Elon Farnsworth, March 5, 1849
- 1871 Name changed to The Detroit Savings Bank.
- 1933 Manufacturers National Bank of Detroit founded
- 1936 The Detroit Savings Bank becomes The Detroit Bank
- 1956 The Detroit Bank & Trust Company formed
- 1973 Holding company DETROITBANK Corporation formed
- 1979 The Detroit Bank & Trust Company offers trust services in Florida
- 1982 Corporation name changed to Comerica Incorporated
- 1988 Comerica enters Texas market through acquisition
- 1991 Comerica enters California market through acquisition
- 1992 Comerica merges with Manufacturers National Corp.
- 1996 Comerica divests of subsidiaries Comerica Bank-Illinois and John V. Carr & Son, Inc.
- 1997 Comerica forms Comerica Bank-Mexico
- 1999 Comerica celebrates its 150th anniversary
- 2001 Imperial Bank merges with Comerica in California

**Accessing Comerica**

Comerica Tower at Detroit Center  
500 Woodward Ave., MC3391  
Detroit, Michigan 48226

Directory Services:	248.371.5000 (metro Detroit) 800.521.1190 (outside metro Detroit)
Product Information:	800.292.1300
Media Contact:	313.222.4881
Investor Contact:	313.222.2840
E-mail address:	info@comerica.com
Web site:	www.comerica.com

# Comerica Bank Locations

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## In Michigan

Headquarters: Detroit

Markets: Metropolitan Detroit and greater Ann Arbor, Battle Creek, Grand Rapids, Jackson, Kalamazoo, Lansing, Midland, Muskegon

Banking Centers: 250

Fast Facts: Comerica is the largest Detroit-based bank and Michigan's oldest banking company (established in 1849).

For more information: (313) 222-4000 or (248) 371-5000

## In Florida

Headquarters: Boca Raton

Markets: Boca Raton, Fort Lauderdale, Palm Beach Gardens, Naples, Sarasota, Weston and Stuart

Banking Centers: 7

Fast Facts: Comerica entered the Florida market in 1979 and now has more than 150 employees in the state.

For more information: (800) 777-7198

## In California & Arizona (Western Market)

Headquarters: San Jose

Markets: San Francisco and the East Bay, San Jose, Los Angeles, Orange County, San Diego, Fresno, Sacramento, and Santa Cruz/Monterey; as well as Phoenix/Scottsdale, Ariz.

Banking Centers: 61

Fast Facts: In the fourth quarter 2005, the Western Market generated 33 percent of the net income for Comerica. National businesses based in the Western Market include Entertainment, Financial Services, SBA Lending, and Technology & Life Sciences.

For more information: (408) 556-5000

## In Texas

Headquarters: Dallas

Markets: Dallas/Fort Worth Metroplex, Austin, Houston

Banking Centers: 59

Fast Facts: In the fourth quarter of 2005, the Texas Market generated 10 percent of the net income for Comerica. The Comerica Business Forum is one of the premier speaker programs in all of Texas.

For more information: (214) 589-1400

## In Canada

Headquarters: Toronto, Ontario

Markets: Southwestern Ontario, Windsor

Offices: 2

For more information: Toronto (416) 367-3113  
Windsor (519) 250-0460

## In Mexico

Headquarters: Mexico City

For more information: (011) (525) 279-7300

Markets: Mexico City, Monterrey, Queretaro and Guadalajara

Offices: 4

## Other Comerica Locations

<u>City</u>	<u>Businesses</u>
Barrington, IL	SBA Lending
Bellevue, WA	Technology & Life Sciences
Boston	Trust Services, Technology & Life Sciences
Chicago	Trust Services, International Finance, National Dealer Services, Specialized Industries
Cincinnati	Middle Market Banking
Cleveland	Middle Market Banking
Denver	National Dealer Services, Trust Services
Las Vegas	U.S. Banking
Memphis	Trust Services
Minneapolis	Trust Services
New York	Trust Services
Princeton, NJ	Trust Services
Reston, VA	Technology & Life Sciences
Rocky Mount, NC	Trust Services
Wilmington, DE	Trust Services
Hong Kong	International Finance