

CRA Public File

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Public Comments

Written comments relating to the bank's performance in meeting community credit needs received from the public for the current year and two prior years.

2021 – No comments

Federal Reserve Bank
[REDACTED]

Petition To Downgrade CRA Rating Complaint

July 24, 2023

The [REDACTED] ([REDACTED]'s Claimant) files the Petition To Downgrade Complaint against **Comerica Bank**. The [REDACTED] is the chief Complainant in the banking complaints filed with the **FRB** that outlined where **Comerica Bank** is engaged in practices, actions (and non-actions) and policies that result in the disparate impact and in the disproportionate discriminate effect and in the illegal discrimination and denial of the full enjoyment of Equal rights of access to capital, lending and banking services perpetrated against the protected class of black Americans and in redlining of whole black American Neighborhoods in the specified Zip Codes in Houston and in Dallas.

The [REDACTED] has filed new CRA Protest Complaints with the **FRB** against **Comerica Bank** for the correction, fixing and ending of the continuing injustices suffered by the aggrieved parties – the protected class of black Americans.

This Letter is to petition the **FRB** for the **Downgrade** of the CRA Rating of **Comerica Bank** to “**Needs To Improve**” and to impose Agency enforcement actions for the reclamation of rights denied to the protected class of black Americans by the practices, actions (and non-actions) and policies of **Comerica Bank**.

It is axiomatic that the Bank up for CRA Examination is not entitled for automatic renewal of its CRA Rating – especially where the Agency receives Complaints that outline Illegal Discrimination Claims and violations of the banking laws.

The high standards that the **FRB** has set – and that the Bank was well aware of – must be maintained as this goes to the heart of the integrity of the banking system – the Bank has a continuing duty to be in and remain in full compliance with all of the components of the banking laws in their entirety and in their full and final perfection.

Indeed, it is not in the best interest of society and nor of the communities in which the banks serve for the Bank to do anything less. It is not in the public interest for the **FRB** to do anything less than to aggressively enforce the banking laws to assure that the Banks named in the Complaints are in full compliance with all of the banking laws in their entirety and in their full and final perfection.

The operative phrase in this proceeding is “in full compliance” with the banking laws - and with the other applicable rulings and laws as well. To this end this is the legal standard in which to make the determination of whether the CRA Rating of **Comerica Bank is to be downgraded**

The **FRB** – in the person of General Counsel – has assured US Senator John Cornyn that the “FRB enforces the ECOA and the FHA in their entirety” -pursuant to a Complaint filed by the [REDACTED] with the Senators office against the FRB.

This statement is critical to the investigation into this **Downgrade Complaint** filed by the [REDACTED]

The **FRB** is bound by its duties to faithfully execute its sworn duties of supervision and to faithfully execute its sworn duties of enforcement of the banking laws in their entirety and in the laws’ full and final perfection

Comerica Bank is bound by its sworn duties and responsibilities to fulfill the components of the banking laws in their entirety and in their full and final perfection -and to discharge its responsibilities to be in full compliance with all the components of all the banking laws in their entirety

-the Bank does not get to pick and choose which of the banking laws it is going to abide by and which it is going to ignore – to this end **Comerica Bank**

-does not get to pick and choose which Neighborhoods are to receive the Bank investments for the full enjoyment of rights in banking and which Neighborhoods are to be denied – especially on the prohibited basis of race and Zip Codes

-does not get to pick and choose which Neighborhoods are to receive the favored advantages of bank branches – bricks and mortar free-standing edifices – Bank Financed Developments – stores, restaurants, office towers, office buildings, apartment complexes and luxury Mixed Use Developments and Community Development Loans for the stabilization and revitalization of the Neighborhoods – of the more than 60 Bank branches in Houston MSA **Comerica Bank** has placed only 2 branches inside of the black American Neighborhoods -as the other **Comerica Bank** branches are on the periphery. This is a worse per capita bank branch placement ration than in the landmark case of US V Chevy Chase FSB – and is certainly deserving of Agency enforcement actions

-does not get to pick and choose which Neighborhoods are to be the beneficiary of the full range of the Banks’ lending and credit products and which Neighborhoods are to be denied – to include business lending – especially in Working Capital and Bridge Loans. Mortgages – to include the most favored mortgages and home equity lending – both in geographical distribution and in dollar amounts **Comerica Bank** lending presence is all but invisible in the black American Neighborhoods in Houston. **Comerica Bank** and has engaged in practices of “failing to market residential real estate loan products to African-Americans” – and its “actions resulted in a lack of market penetration in African American communities” and such practices, actions (and non-actions) and policies violate **Section 805 of the Fair Housing Act**. This is the controlling authority in the Court holding in US V Midland States Bancorp.

-does not get to pick and choose which Neighborhoods are to be the beneficiary of the investments in Community Outreach – to include product development, marketing. Sponsorship of Neighborhood Events, capitalized CRA Partnerships, capitalized Neighborhood Group Alliances and College Scholarships - and which Neighborhoods are to be denied these favored services. **Comerica Bank** has failed to make any Community Outreach investments in the black American Neighborhoods that have made any material difference in any of the lives of the protected class of black Americans in the black American Neighborhoods in the specified Zip Codes in Houston – in the same way that the Bank has made the Community Outreach investments in the Anglo Neighborhoods in Houston.

-does not get to pick and choose which Media outlets – newspapers, radio and TV – to make the investments in advertising and marketing – to include annual advertising contracts – and which Media outlets it gets to ignore – **Comerica Bank** has failed to make the Equal per capita investments in advertising to market the full range of all of the Banks' lending and credit products – to include “failing to market residential real estate loan products to African Americans...” US V Midland States Bancorp.

-does not get to pick and choose which Organizations and Non-Profit Corporations are to receive the Charitable Contributions that make a material difference in the lives of the residents – and which Organizations and Non-Profits are to be denied – Prosperity Bank is virtually invisible in the black American Neighborhoods.

AS stated earlier the legal standard in which to make the determinations to Downgrade the CRA Rating of **Comerica Bank** are whether the Bank is in **full compliance** with all the components of the banking laws – in their **entirety** and in their full and final perfection – to include

-Community Reinvestment Act, Equal Credit Opportunity Act, Fair Housing Act – to include the Final Rule, Home Mortgage Disclosure Act, Fair Lending Laws, FTC Act _ Section 5, Regulation B/C

-whether **Comerica Bank** is in **full compliance** with all the components of the controlling authority of the applicable Court cases –in their **entirety** to include

-US V Hudson City Savings Bank (ECOA, FHA) US V Chevy Chase FSB (ECOA FHA), US V Midland States Bancorp (ECOA FHA), US V Hudson City Savings Bank, US V 1st American Bank (CRA, ECOA) TDHCA V ICP, Inc. – US Supreme Court case that codified the FHA Final Rule – Bank liability can be brought for practices that result in the disparate impact on protected classes)

-whether **Comerica Bank** is in **full compliance** with all the components of the Department Rules (HUD) – the Fair Housing Act Final Rule – in its **entirety** and in its full and final perfection – it is this banking law that **Comerica Bank** has consistently ignored and has refused to abide by – the FHA Final Rule shifts the burden of proof and

governs the Banks' answer to the Complaint – and states clearly that pursuant to the challenges in the Complaint the Bank is

-to provide the legally sufficient justification to prove that the practices challenged in the Complaint are necessary to achieve one or more of the Banks legitimate substantial nondiscriminatory interests

-as the FHA Final Rule allows for no exceptions, waivers or conditions the Bank either meets its duties under the FHA Final Rule or the Bank does not – no “convoluted rationale” will suffice.

EXAMPLE –

The Illegal Discrimination Claim in the Complaint states that **Comerica Bank** is engaged in the practice of placing its Bank branches **outside** of the black American Neighborhoods which denies Equal access to banking services and “locating its branches and services in a manner that did not give equal access based on race and national origin” - US V Midland States Bancorp. This practice is in violation of the ECOA and of the FHA.

Comerica Banks' duties under the FHA Final Rule calls for more than a simple denial of the Claim

Where **Comerica Bank** fails to provide the legally sufficient justification to prove that this practice is necessary to achieve one or more of the Banks legitimate substantial nondiscriminatory interests – the **Illegal Discrimination Claim** stands.

The FHA Final Rule states that the legally sufficient justification must be supported by evidence and cannot be speculative or hypothetical – where **Comerica Bank** fails to provide the supporting evidence the Illegal Discrimination Claim stands.

Pursuant to its duties of faithful execution of sworn duties of supervision and faithful execution of enforcement of the banking laws in their entirety the **FRB** is obliged to certify the finding of liability and to impose the enforcement action to correct this violation of the banking laws and to make the black American Neighborhoods whole.

Since the Complaint is filed under the Fair Housing Act the enforcement actions are to be remedial and robust and to make for the full reclamation of rights – to place the protected class of black Americans in the position they would have been in if not for the illegal discrimination and denial of Equal rights under the Fair Housing Act and Equal Credit Opportunity Act.

Where the **FRB** CRA Examination does not find that **Comerica Bank** is in **full compliance** with all the components of all the banking laws in their entirety and in the laws full and final perfection the CRA Rating of **Comerica Bank** is to be downgraded to Needs to Improve

The [REDACTED] petitions that

-the CRA Rating of **Comerica Bank** be downgraded to “Needs to Improv

-that **Comerica Bank** be barred from submitting any Bank Applications – expansionary or otherwise to the **FRB** until such time the Bank is in full compliance with all the banking laws in their entirety and in their full and final perfection.

-that minimum Fines of \$500 Million Dollars be imposed on **Comerica Bank**

-that Cease-and-Desist Orders be imposed on **Comerica Bank**

-that Removal Orders be imposed on the principals of **Comerica Bank** – as the Bank has flagrantly flouted the banking laws and has no intention of correcting, fixing, and ending the continuing Bank practices that result in the disparate impact, disproportionate discriminate effect, illegal discrimination and redlining perpetrated against the individuals, households, and businesses

-that the above enforcement actions be maintained against **Comerica Bank** until such time that **Comerica Bank** gets in full compliance with all the banking laws in their entirety and in their full and final perfection -and takes concrete actions and makes the capital investments in the following banking categories presently “missing” inside the black American Neighborhoods in the specified Zip Codes in Houston

-the building and placement of Equal Bank branches per capita– brick and mortar free-standing edifices - inside of the black American Neighborhoods, Bank Financed Developments – stores, office towers, apartment complexes, restaurants, Community Development Loans – to stabilize and to revitalize the black American Neighborhoods – as Apprenticeship Facilities, Computer Learning Centers and Neighborhood Centers

-establishes a Capital Fund of a minimum \$500 Million Dollars for business lending, mortgages and home equity lending at subsidized rates, with heavy promotion and marketing and with all **Discretionary Accommodations** for approval – for the individuals, households and businesses inside of the black American Neighborhoods in the specified Zip Codes in Houston MSA

- establishes a Community Outreach fund of a minimum \$100 Million Dollars – to include product development, marketing, Sponsorship of Neighborhood Events, capitalized CRA Partnerships, capitalized Neighborhood Group Alliances, 100 College Scholarships

-establishes a minimum Charitable Contributions Fund of \$10 Million Dollars – to underwrite Capital Charity Galas and initiate Capital Campaigns for the black American Organizations and Non-Profit Corporations and to sponsor Neighborhood Events

AS **Comerica Bank** has been invisible in the black American Neighborhoods, has denied the black American Neighborhoods the rights of Bank branches and banking services has failed to promote, market and to make the Equal lending in the full range of

the Banks' lending and credit products and has engaged in Bank practices that are systemic, pervasive and continuing that are in violation of the banking laws , that are inconsistent with the controlling authority of the Court case holdings , that violate the Civil Rights las – Title VIII -1968 Civil Rights Act ad deny the Constitutional rights Equal Protection pursuant to the 14th Amendment – United States Constitution.

AS the **FRB** has stated to the United States Senate and Congress that the Agency enforces the banking laws – to include the CRA, ECOA, HMDA and FHA – to include the Final Rule the Bank in this proceeding – **Comerica Bank** – is either in full compliance with all the components of all the banking laws in their entirety and in their full and final perfection or the Bank is not.

Pursuant to the law there are no exceptions, caveats or convoluted rationales as escape hatch for the allegations outlined in the Complaint.

Where **Comerica Bank** fails to meet all the requirements that places the Bank in full compliance with all the components of all the banking laws, controlling authority of the Court case rulings, Department Rules, Civil Rights laws and the Equal Protection Clause -14th Amendment – United States Constitution – as outlined – in their entirety and in their full and final perfection -and cannot provide the supporting evidence to uphold the Banks position

-the Illegal Discrimination Claims stands

The **FRB** is then legally bound to certify the Illegal Discrimination Claims, to impose the robust and remedial enforcement actions and to downgrade **Comerica Banks'** CRA Rating to "Needs To Improve".

In The Relentless Pursuit of Justice,

[REDACTED]



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
WASHINGTON, DC 20551

August 22, 2023

Mr. [REDACTED]
Chairman

[REDACTED]

Dear [REDACTED]

The Board of Governors of the Federal Reserve System (“Board”) has approved the application by Comerica Bank, Dallas, Texas, to establish a branch at 4145 South Cooper Street, Arlington, Texas, pursuant to section 9 of the Federal Reserve Act.

In taking this action, the Board considered your comments on the application. The Board’s reasons for its action are explained in the enclosed order.

Under the Board’s Rules of Procedure (12 CFR part 262), you may request that the Board reconsider its action in this matter in accordance with section 262.3(k) of these rules, a copy of which is attached for your information. Please note that the rules provide that any such request must be made in writing, and I must receive it on or before the fifteenth calendar day after the effective date of the enclosed order.

Sincerely yours,

[REDACTED]
Ann E. Misback
Secretary of the Board

Enclosures: 1. Press Release
2. Order
3. Rules of Procedure

cc: [REDACTED]
Comerica Bank

CFPB

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Enforcement

July 27, 2023

RE: Banking Complaint Illegal Discrimination Claims–Comerica Bank

This letter is part of the continuing communications between the Consumer Financial Protection Bureau (The Bureau) and the [REDACTED] ([REDACTED] Claimant) and forms the banking Complaint. Please find the **Illegal Discrimination Claims** (IDC) as part of the banking Complaint against **Comerica Bank**. We file this banking Complaint under the new **Combatting Redlining Initiative** -from the Department of Justice Civil Rights.

The [REDACTED] respectfully petitions that **The Bureau** issue the Agency Directive to **Comerica Bank** to answer the **Illegal Discrimination Claims** directly, completely, truthfully and honestly – and that the THE BUREAU execute its sworn duty and issues the Agency Directive to **Comerica Bank** to abide by the **FHA Final Rule** – to provide the legally sufficient justification to prove that the practices challenged in the Complaint are necessary to achieve one or more of the Banks' legitimate, substantial nondiscriminatory interests. Where the Bank fails in this burden shifting duty the **Illegal Discrimination Claim(s) stands.**

Even where the Bank meets this burden the Claimant can still prevail by proving that the legitimate substantial nondiscriminatory interest that the Bank is bound by can be achieved by another practice with a less discriminatory effect on the protected class of black Americans.

Neither The **Bureau** nor **Comerica Bank** has the right to **ignore** the FHA Final Rule – or any of the banking laws in this CRA Protest Proceeding.

Where **Comerica Bank** fails in this duty – for whatever reason – the Illegal Discrimination Claims stands – and the Agency is duty bound to certify the Claim and to impose the Agency enforcement actions on **Comerica Bank**.

Where The Bureau **fails or refuses** to impose and to enforce the **FHA Final Rule** – and the other banking laws – in this Complaint – please send the Complaint back and do not go forward with it- as there would be no point in going forward without the full Agency enforcement of all of the components of the FHA Final Rule in the laws' entirety and in the laws' full and final perfection. This continued failing and refusal of the BUREAU to enforce the FHA Final Rule in the laws entirety denies the full Due Process of the honest enforcement that the Claimant is entitled to – and worse, enables the Bank to continue its practices, patterns , policies, actions (and non-actions) that result in the

illegal discrimination perpetrated against the protected class of black American and the continued redlining of whole black American Neighborhoods in the specified Zip Codes in Houston.

The [REDACTED] will need the petition to enforce the FHA Final Rule answered before sending the Complaint to **Comerica Bank** is legally bound by the duties under the FHA Final Rule to provide the legally sufficient justification per Illegal Discrimination Claim.

The CRA Protest Complaint is filed under the banking laws

-Community Reinvestment Act -Equal Credit Opportunity Act, Fair Housing Act – to include the Final Rule, Home Mortgage Disclosure Act, Fair Lending Laws, FTC Act – Section 5, Regulation B/ C

-under the controlling authority of the applicable Court rulings – US V Chevy Chase FSB, US V Hudson City Savings Bank, US V 1st American Bank, US V Midland States Bancorp and TDHCA V ICP, Inc (Supreme Court case codifying the FHA Final Rule)

-under the Civil Rights laws – Title VIII – 1968 Civil Rights Act

-under the Department rules the HUD Fair Housing Act Final Rule p- and US V Midland States Bancorp

-under the Constitutional laws – Equal Protection Clause – 14th Amendment -United States Constitution

Pursuant to the **FHA Final Rule** the prima facie case for illegal discrimination is established. The Complainant and the Complaint establishes that the Bank practices, policies, and actions (and non-actions) of **Comerica Bank** results in the disparate impact on members of the protected class of black Americans.

The burden shifting duty of **Comerica Bank** is such that must provide the legally sufficient justification to prove that the Bank practices challenged in the Complaint are necessary to achieve one or more of the Banks' substantial legitimate nondiscriminatory interests and that these interests and that these interests – where proven legitimate – could not be served by another practice with a less discriminatory effect.

Where **Comerica Bank** fails in the burden shifting duty the **Illegal Discrimination Claims** stands – and Agency enforcement action is to be imposed – and since the Complaint is filed, inter alia, under the Fair Housing Act the Agency enforcement action must be remedial and robust and places the aggrieved parties -protected class of black Americans – in the position they would have been in if not for the continuing Bank practices of illegal discrimination perpetrated against the protected class of black Americans.

The prima facie case for illegal discrimination is further established pursuant to the **Equal Credit Opportunity Act** Effects Test – which is the method of assessing the discriminatory impact of supposedly neutral credit policies and states clearly

“That the party alleging illegal discrimination need only establish that the action in question has a disproportionately discriminate effect on members of a protected class. And I therefore discriminatory in effect”.

These are the legal standards by which the Agency investigation is supposed to be conducted by – not lobbying softball questions at the named Bank and accepting whatever “answer” the Bank sends back.

Where The **Bureau** chooses to conduct the investigation, we petition that the Agency send the **Agency Directive to Comerica Bank** to answer the Illegal Discrimination Claims directly, completely, honestly and in accordance with the faithful execution of sworn duties under the banking laws and in accordance with the above prima facie case standards

The Claimant petitions that the following rights be honored by **The Bureau**.

The Rights to honest investigations to include independent Agency investigations where The **Bureau** findings are independent of the Banks “addressings” “responses” and “replies” and “representations”. The overarching theme in the [REDACTED] Complaints states that **Comerica Bank** has avoided doing Equal business in the black American Neighborhoods in the 21 specified Zip Codes in Houston.

Rights to comparative analysis of the banking categories – between the two sets of Zip Codes outlined in the Complaint. Neither The **Bureau** nor **Comerica Bank** has the right to

-reframe the Complaint to suit its own purposes and then to offer up an “addressing” to the reframed Claim.

-to bring in outside minority census tracts or other LMI tracts that are all outside of the specified Zip Codes in the Complaint

-to hold the protected class of black Americans to a lowered and lesser standard of full enjoyment of Equal rights secured under the banking laws – US V 1st American Bank- and to use this unequal and unlawful standard to get **Comerica Bank** off on the Claims

The comparative analysis between the two sets of Zip Codes is to be certified for what it is, and it is either Equal or it is not. Where the IDC s state that the black American Neighborhoods have been discriminated against by **Comerica Bank** and are denied the Equal bank branches, the equal bank financed developments and the equal community development loans – and where the physical address reality confirms these Claims the truth is what it is.

Where the IDC states that the individuals, businesses and households in the black American Neighborhoods are discriminated against in the Equal lending of **Comerica Bank** range of lending and credit products – **business lending** - to include start-up, working capital and bridge loans, **mortgages** to include perks as in Skip Payment Privileges , Graduated Payment Mortgages, and **home equity** loans to include full lines of credit and where the **geographical dollar amounts** in these three lending categories confirms these Claims the truth is to be certified for what it is.

Where the IDC states that **Comerica Bank** has discriminated against the black American Neighborhoods and Media in denial of Equal advertisements, marketing, promotions and outreach of its lending and credit products and where the dollar amounts expenditures verify these Claims the truth of the Claims are what they are and are to be confirmed as such.

The protected class of black Americans in the specified Zip Codes are either entitled to the **full enjoyment of Equal rights** secured under the CRA, ECOA, FHA – to include the Final Rule, Fair Lending Laws, Title VIII – 1968 Civil Rights Act and secured under the Equal Protection Clause – 14th Amendment – US Constitution – or **they are not.** Operating under these New Standards to make the determinations is

Has the protected class of black Americans received and are receiving the full enjoyment of Equal rights secured under the above banking laws and other enumerated laws

Where **Comerica Bank** refuses, fails, or does not answer the Claim directly and fails to present the legally sufficient justification to prove that the practices challenged in the Complaint – **Illegal Discrimination Claims** – are necessary to achieve one or more of the Banks' legitimate substantia interests – and that these interest – where legitimate – could not be achieved by another practice with a less discriminatory effect. The Banks legally sufficient justification must be supported with evidence and cannot be speculative or hypothetical – in any attempt to justify the stark disparities in the above the Claim and where **Comerica Banks'** answers are not consistent with the findings of the independent **The Bureau** investigation the Claims are too certified for what they are.

The [REDACTED] CRA Protest Complaint outlines the violations of the banking laws: **CRA, FHA- to include the Final Rule, ECOA, Regulation B, FTC Act – Section 5 and HMDA – FTC Act – Section 5 Fair lending laws** and violations of Title VIII – 1968 Civil Rights Act and of the Equal Protection Clause – 14th Amendment – US Constitution. The banking complaint outlines the systemic, pervasive, and continuing **redlining, illegal discrimination, and denial of equal access** to capital perpetrated against the **protected** class of black Americans - as direct result of the entrenched **policies, patterns, and actions** of **Comerica Bank**.

The [REDACTED] CRA Protest Complaint outlines illegal discrimination pursuant to the **Effects Test** which states as follows:

--the party alleging illegal discrimination need only establish a prima facie case by showing that the action in question has a disproportionate discriminate effect on members of the protected class, and is therefore discriminatory in effect -----

Enclosed please find the **Illegal Discrimination Claims** letter that outlines the policies of **Comerica Bank** and how these policies have the requisite **disproportionate discriminate effect** on the members of the protected class of black Americans.

Claimant reiterates the earlier Petition to The **Bureau** that **the Banks named in the [REDACTED] banking complaint** be directed to answer the Claims in the [REDACTED] banking complaint directly – as in - refute the Claim completely with evidence and that failing a legitimate business necessity reason that the Claim be certified as part of the findings in the investigation report.

The Claimant petitions for and is entitled to honest enforcement and independent **The Bureau investigations – Independent Financial does not get to investigate itself**

RE: Comerica Bank

This letter and the enclosed stark and glaring disparities and outright denials of the amounts of capital, number of Bank branches, in-house bank investments, bank financed developments, commercial lending, and loan products to include mortgages, home equity and business loans and lines of credit establishes the prima facie case for illegal discrimination, redlining and denial of equal access to capital pursuant to the banking laws, statutes, and regulations – against the above-named Bank.

The law – pursuant to the **New Standards** – outlined in the Fair Housing Act – **Final Rule** (2015), US Supreme Court case – **Texas Department of Housing and Community Affairs V Inclusive Communities Properties Inc.**(2015)and **US V Hudson City Savings Bank FSB** (2015) – pursuant to the Complaint calls for the Bank to provide the **legally sufficient justification** to prove that the challenge practice – in this case Illegal Discrimination Claims – is necessary to achieve one or more of the Banks' **legitimate, substantial, nondiscriminatory interests** – and that these interests – where legitimate – cannot be achieved through another practice or action that has a less discriminatory effect. The legally sufficient justification must be supported by evidence and cannot be hypothetical or speculative.

Where the Bank fails in this 3-tiered test the **Illegal Discrimination Claim** stands, the Claim is certified as true and the prima facie case for disparate impact, disproportionate discriminate effect on members of a protected class and illegal discrimination is established.

Illegal Discrimination Claims

Bank Branch Disparities the **Claim** in the banking complaint is that the Zip Codes and neighborhoods of the protected class of black Americans are systematically denied the free-standing edifices of Bank branches from **Comerica Bank** that stabilize the communities, attracts the banks' own investments, lead to Bank financed developments, attracts outside investments, and lays the groundwork for City and municipal investments. These favorable advantages work to the benefit of the neighborhoods that have the bank branches – **95 %** of which are in the Anglo Zip Codes – but work to the detriment of the neighborhoods denied the free-standing edifices of Bank branches. This **Bank policy** that results in the denial of Bank branches to the black American neighborhoods is not one of business necessity – the only argument available to the Banks. This Bank policy of Bank branch placement has a **devastating, disproportionate discriminate effect** on the black American neighborhoods in that these neighborhoods are denied both the Bank branches and the attendant benefits that come from same. Pursuant to the governing case in **US V Chevy Chase FSB** this action and policy is redlining.

Mortgage Loans the **Claim** in the banking complaint is that **Comerica Bank** illegally discriminates against the protected class of black Americans and denies the equal access to capital for mortgage loans – the higher rejection rate for this loan product is due to the lending and credit policies of these Banks. These Banks set up obstacles that **deny the protected class** its rights of equal access to capital for home equity loans – where the homes of black Americans are appraised differently from the homes in the Anglo neighborhoods; where the state of the community is taken into account to determine approval and where the protected class are denied the favorable benefits of banker discretion of counseling and waiver of certain credit marks to get their home equity loans approved. Since these banks have a higher approval rate for home equity loans in the neighborhoods where the bank has placed Bank branches – the deliberate policy to **deny black American neighborhoods equal (in some cases no Bank branches)** has a devastating effect on the approval of home equity loans in the black American Zip Codes. The few mortgage loans that are made to the protected class of black Americans come saddled with higher interest rates, with higher fees and denial of any of the banker discretionary benefits as in deferments on repayments. This Bank policy is **Disparate Treatment** of black Americans – which is in violation of the banking laws. This lending and credit policy by these Banks has a disproportionate discriminate effect on the protected class of black Americans – and establishes the prima facie case for illegal discrimination – pursuant to the **Effects Test**. **Comerica Bank** illegally discriminates against the protected class of black Americans are denied the **Equal** access and approvals for business loans and lines of credit in both the number of business loans and in the amounts - that are needed to stabilize, develop and to revitalize the neighborhoods. The black American businesses are also denied the equal

advertising and promotion of business loans as well. This Bank policy -- to refusal to finance the businesses in the black American neighborhoods -- both existing and start-ups - is the worst kind of **Disparate Treatment** and forms the worst kind of redlining and is in violation of the banking laws. The Banks also refuse to seek out black American businesses -- as in direct mailings and solicitations- for the loan packages in the same way that it does for the Anglo businesses in the other set of Zip Codes. The black American applicants are denied the wide **banker discretion** of counseling and waiver of credit marks to get their business loans approved in the same way the banks accommodate the Anglo businesses. The few business loans that these Banks do make to the protected class are piecemeal pittances by comparison and come with higher interest rates, denial of any banker discretion of deferments: more onerous late payment penalties and the black American applicants are required to put up larger amounts of collateral. These Bank **policies** form the disproportionate discriminate effect on the protected class of black Americans and establish the prima facie case for illegal discrimination -- pursuant to the **Effects Test**. While **these Banks** are willing to loan black Americans **\$50,000** to buy an expensive vehicle it will not loan black Americans the same **\$50,000** to go into business or for a credit line for an existing business. This is the very kind of subtle and sophisticated illegal discrimination that **The Bureau** must be on lookout for.

Bank Investment Disparities The **Claim** in the banking complaint is that the black American neighborhoods are denied the **equal** in-house investments that **Comerica Bank** makes in the Anglo Zip Codes. The policies that go into the decisions on where to make the Bank investments are not based on any legitimate business necessity. As part of the sophisticated illegal discrimination the Banks make policy decisions that **deny** the black American neighborhoods the free-standing edifices of Bank branches -- then makes further policy decisions to limit its Bank investments to the neighborhoods where the Bank **has placed the bank branches** -- with the net result of the Anglo neighborhoods receiving 95% of the Banks investment -- to the detriment of the neighborhoods in the black American Zip Codes that were denied Bank branches.

The net effect of this deliberate bank policy is that the Bank investments enriches, stabilizes and attracts other investments to the neighborhoods in the Anglo Zip Codes -- with a **reckless disregard** for the rights of equal investment in the black American neighborhoods. This Bank policy denies the protected class all of the favorable advantages and benefits that come with Bank investments and is **Disparate Treatment**. This Bank policy has the disproportionate discriminate effect on the members of the protected class -- and is pursuant to the **Effects Test** -- illegal discrimination.

Bank Financed Developments The **Claim** in the banking complaint is that the black American neighborhoods in the 21 Zip Codes that are redlined by **Comerica Bank** are denied the equal bank financed developments investments that **Comerica Bank** makes in the Anglo Zip Codes. This sophisticated form of (illegal) discrimination follows the same patterns and is formed by the same Bank policy that places the Bank financed

developments – stores, hotels, restaurants, retail outlets, mixed use luxury complexes – only where the Bank has made earlier policy decisions to place the Bank branches and where the Bank has made its own in-house investments i. e. the Anglo neighborhoods. The Bank policy decisions on where to place the **Bank financed developments** are not based on any **legitimate business necessity argument**. As part of the sophisticated illegal discrimination the Banks make policy decisions that deny the black American neighborhoods the free-standing Bank branch edifices and the Banks' own in-house investments and then make further Bank **policy decisions to limit the placement** of the Bank financed developments in the Zip Codes where the Bank has Bank branches and Bank in-house investments.

The net result of this Bank policy is that 95% of the bank financed developments are placed in the Anglo Zip Codes – this Bank policy displays a reckless disregard for the equal rights of the protected class of black Americans and is **Disparate Treatment** of same.

Beyond this the Bank financed developments supports the businesses and properties in the Anglo Zip Codes with no corresponding bank financed developments to support the businesses and properties in the black American Zip Codes. As a direct result of this Bank policy these neighborhoods are denied the **equal investments** of capital of bank financed developments, are denied the stabilizing effects and are aggrieved by the wreckage of neighborhoods that are denied Bank financed developments.

Commercial Building Loans Disparities The **Claim** in the banking complaint is that the black American neighborhoods are **denied the equal** access to capital and equal capital outlays in the form of commercial building loans. The clear majority – 100% - of the **Comerica Bank** commercial building loans are made in the Anglo Zip Codes and go to support the businesses and properties in the Anglo Zip Codes with no corresponding commercial building loan support for the businesses and properties located in the 21 Zip Codes of the protected class. The banks' lending and credit policy on this matter is such that it provides the capital for the commercial building loans in those neighborhoods and Zip Codes with "higher demand".

The fatal defect of this argument is that the Banks' **earlier** lending and credit **policies** are what caused the "**higher demand**" in the Anglo Zip Codes in the first place. The Banks' earlier and initial policies to deliberately place the vast majority **95%** of all of its Bank branches, in-house investments and bank financed developments in the Anglo Zip Codes is what caused the "**higher demand**" now for commercial building loans. The bank now hides behind this policy of "higher demand" to deny the protected class of black Americans in the redlined Zip Codes their rights of equal access to capital and to continue to enrich and to stabilize the neighborhoods in the Anglo Zip Codes.

This bank policy is not one of **business necessity** – the bank would not go out of business where it made the same **equal** access to capital and the same **Equal** capital outlays for commercial building loans in the 21 Zip Codes of the protected class of black

Americans. This policy greatly benefits the citizens, businesses and property owners in the Anglo Zip Codes. This lending and credit policy, however, has a devastatingly disproportionate discriminate effect on the protected class of black Americans.

Advertising/Marketing Disparities The **Claim** in the banking complaint is that the black American Media and the black American citizens are aggrieved by the denial of equal investments in the advertising and marketing of the **Comerica Banks'** loan products and banking services, from the denial of direct mailings and of solicitations by these Banks – both in the dollar amounts and in the number of advertisements. This disparity is part and parcel of the overall denial of equal access to capital and denies the protected class the equal knowledge and the equal benefits of the loan products.

This Bank policy – to **place 99%** of the Bank advertisements in the Anglo general media and in the Anglo business and community newspapers – is not based on any legitimate business necessity on the part of the Banks. The supporting evidence for the redlining charge against these Banks is manifested in the Bank advertising policy and in the fact that the **black American Media is excluded** from the Bank advertising campaigns. The bank named in the RCG banking complaints have never signed full advertising contracts with the black American owned and operated Media – to include newspapers, radio, TV or Internet. **The Bank does not have a single full advertising contract with any black American owned and operated newspaper, radio station or TV** in Houston. The result of this policy of exclusion of equal marketing and advertising dollars and number of advertisements in the black American Media is that the black Americans are not made aware of the loan products and banking services that the Banks offers or of any Bank promotions – and are in effect denied the equal treatment by these Banks.

The vast and glaring disparities in advertising between these two sets of Zip Codes reveals that the Banks prefers one (Anglo Zip Codes) over the other (black American Zip Codes). Since the differences in the amounts of investments in advertising between these two racially distinct areas of **Dallas** is so stark and glaring this in and of itself is redlining and illegal discrimination as pursuant to the holdings in the governing case of **US V Chevy Chase FSB**. This advertising disparity also results in the disproportionate discriminate effect on the protected class of black Americans and establishes the case for illegal discrimination pursuant to the **Effects Test**. There is no legitimate “business necessity” argument to legally justify this brand of discriminatory actions.

Community Development Loans. The **Claim** in the banking complaint is that the protected class of black Americans in the neighborhoods of the 26 Zip Codes in **Dallas** (and in Houston). are denied the equal investments in community development loans by **Comerica Bank**. That 90% of these **Banks'** community development dollars are placed in the Anglo Zip Codes – to the detriment of the 21 Zip Codes of the protected class – is the very kind of disproportionate discriminate effect that the forms the prima facie case for illegal discrimination pursuant to the **Effects Test**. What meager efforts **Comerica Bank** makes in this regard are based on different standards for what constitutes community development – while **these Banks** is willing to make community

development loans available for rehab cesspools, detoxification sewer holes and “affordable housing” in the neighborhoods of the protected class of black Americans it will not and has made any community development loans or investments for high-tech **Centers**; apprenticeship **Academies** to train machinists or welders or for gleaming **Neighborhood Centers** for neighborhood improvements.

Bridge Loans The **Claim** in the banking complaint is that the protected class of black Americans - both **businesses and homeowners** - is aggrieved by the denial of equal access to Bridge Loans from **Comerica Bank**— both in the dollar amounts and in the number of Bridge Loans applications and approvals. This disparity is part and parcel of the overall denial of equal access to capital and denies the protected class the equal benefits of the credit and loan products that the banks freely make available to the Anglo neighborhoods in the Anglo Zip Codes. That **90%** or better of the **Bank** bridge loans are made in the Anglo neighborhoods – to the detriment and reckless disregard for the equal rights of the neighborhoods of the protected class of black Americans. This is the very kind of disproportionate discriminate effect on members of a protected class that forms the prima facie case for illegal discrimination pursuant to the **Effects Test**; that is violation of the **ECOA** and is violation of the holding in **US V Chevy Chase FSB**

Working Capital Loans, The Claim in the banking complaint is that the businesses in the neighborhoods of the protected class of black Americans are denied equal **Working Capital Loans** that freely make available to the businesses in the Anglo neighborhoods – to the tune of a 95% ratio. This denial – like the other denials – has devastating consequences for the survival – much less the thriving – of the businesses in the black American neighborhoods. The negative impact on the whole community leaves in its wake closed businesses and abandoned shops – a situation not suited to attracting the very kind of private investment needed for a thriving neighborhood. This situation also affects the appraisal of home and property values in the community and makes for an unlivable environment. Beyond this the deliberate denial of **Working Capital Loans** to the protected class of black Americans is the worst kind of redlining and illegal discrimination and is in violation of the banking laws: **CRA, ECOA, Regulation B** and of the ruling in **US V Chevy Chase FSB**

Bank Discretionary Accommodations The **Claim** in the banking complaint is that the protected class of black Americans in the neighborhoods of the 21 Zip Codes in **Houston** presently redlined by **Comerica Bank** is aggrieved by the blanket denial of any of the discretionary accommodations to get their loans and credit lines approved. Yet **these same Banks** freely extends all of the discretionary accommodations to the individual applicants and businesses in the Anglo neighborhoods. This policy and practice by **these Banks** have the requisite disproportionate discriminate effect on the protected class of black Americans most egregious kind of illegal discrimination and has devastating effects on the communities and neighborhoods in the 21 Zip Codes of the protected class of black Americans. The denials of the discretionary banker accommodations include: waivers of credit marks, counseling and overrides.

Informational Banking Services – The **Claim** in the banking complaint is that the protected classes of black Americans in the 21 Zip Codes that are presently redlined by **Comerica Bank** are aggrieved by the blanket denial of the direct mailings, solicitations, and pre-approved credit cards that **Comerica Bank** freely makes available to the Anglo Zip Codes. It is **the Banks'** policy to limit the direct mailings and solicitations for the loan products to the neighborhoods where it has placed Bank branches. As **these Banks** discriminates against the neighborhoods of this class for placement of Bank branches the individuals and businesses are also denied the equal Bank informational services in the same way that **Comerica Bank** accommodates the individuals and businesses in the Anglo Zip Codes.

Ascertainment of Credit Needs The **Claim** in the banking complaint is that the neighborhoods of the protected class of black Americans are denied the equal rights under the **CRA** – for **Comerica Bank** to take the equal affirmative steps and the equal continuing actions to assess and to meet the credit needs of the individuals; businesses and non-profits. **Comerica Bank** has not formed any viable and visible working relations and CRA partners in the black American neighborhoods; has not sponsored any “Meet Your Banker” Galas and has not sponsored any real Financial Literacy Seminars at any Hotels or ay any University Halls to accommodate the black Americans in the same way that the Bank does for the Anglo neighborhoods.

Promotion of Loan / Credit Products The **Claim** in the banking complaint is that **Comerica Bank** has failed to promote the loan and credit products in the neighborhoods of the protected class of black Americans in the same way it does in the neighborhoods in the Anglo Zip Codes. The businesses in the first set of neighborhoods are denied even the basic business loan products – much less the “expanded suite of specialty commercial loan products” and “wider array of credit products” that **Comerica Bank** presently provides for the businesses in the Anglo neighborhoods in Houston and beyond.

Overrides/ The Claim in the banking complaint is that the individuals and businesses in the neighborhoods and Zip Codes of the protected class of black Americans are aggrieved by the outright denial of the equal granting of overrides and exceptions to the credit underwriting and pricing policies that **Comerica Bank** freely grants to the individuals and businesses in the Anglo neighborhoods and Zip Codes in Houston.

Factoring The **Claim** in the banking complaint is that the small businesses owned and operated by the protected class of black Americans are denied and are aggrieved by illegal discrimination in the banking service of factoring (Asset based lending). This is an important banking service offered **Comerica Bank** and makes the difference between a thriving business and business failures. **Comerica Bank** does not promote or advertise this banking service to the protected class of black Americans nor does the Claimant find anywhere in the 21 Zip Codes where **Comerica Bank** has made this service available to any of the black American small businesses.

Loan Product Disparate Treatment

The **Claim** in the banking complaint is that the individuals and businesses in the neighborhoods of the protected class of black Americans – **Comerica Bank**:

--are **charged higher rates** of interest for the same loans and credit products as similarly situated Anglo applicants in the second set of Zip Codes

--are required to put up **larger amounts and sizes of collateral** to secure same loans products as similarly situated Anglo applicants and businesses in the second set of Zip Codes

--are **denied** the equal **favorable treatment of deferments** on repayments on the loan products as similarly situated Anglo applicants

These actions, practices and policies of the Banks are violations of the banking laws: **CRA, ECOA, FHA** – to include the Final Rule, **Regulation B, FTC Act – Section 5 and HMDA** form the prima facie case for illegal discrimination pursuant to the **Effects Test** and is redlining and denial of equal access to capital pursuant of the holdings in **US V Hudson City Savings Bank and US V B/A Countywide US V Chevy Chase FSB**

Reverse Redlining

The **Claim** in the banking complaint is that the individuals and businesses in the neighborhoods and Zip Codes of the protected class of black Americans are aggrieved by the Banks policies, practices, actions (and non-actions) that target this class for “approval” of only the most toxic, exploitative and high cost loan and credit products – this includes everything from business, home equity, mortgages, auto, construction and personal loans and lines of credit.

The actions and policies of **Comerica Bank** is **Disparate Treatment** with **Disparate Impact** on the protected class of black Americans and are illegal discrimination pursuant to the **Effects Test** and redlining pursuant to the holdings in **US V Chevy Chase FSB**.

These actions, practices and patterns of **Comerica Bank** are systemic, pervasive, and continuing and will only be corrected by the deep, wide, Color of Money investigation and full prosecution and imposition Fines, Penalties, Sanctions, Monitoring, and capital Fund.

Charitable Contributions The Claim in the banking complaint is that the Charities and non-profits in the neighborhoods of the protected class of black Americans are denied the charitable contributions; **Comerica Bank** employee assistance and the Capital Campaigns that **Comerica Bank** freely makes available for the Non-Profit Corporations in the Anglo Zip Codes. Beyond this outright denial **Comerica Bank** sets different standards for the pittance that it does make to the black Americans Charities – it is limited to the homeless services; rehabilitation cesspools and detoxification sewer holes for a class of degenerates that does not revitalize the community. In the Anglo Zip

Codes **these Banks** makes much larger donations to Charities that stabilize the neighborhoods.

As all three parties to this action are bound by the **laws** and in pursuit of the whole **truth** the Bank must not be allowed to “address” or otherwise dance around the Claim in the banking complaint. To this end Claimant petitions that **Comerica Bank** is to be directed to answer the Claim directly – as in **YES** or **NO** – as in refute completely with evidence and with legitimate business necessity argument. The Claim is either true or it is not.

Disparate Treatment – the protected class of black Americans are denied the equal rights of equal treatment by **Comerica Bank**. AS the individual bankers within these Banks have wide discretion and the granting – or denial – of this discretion makes all of the difference in the granting or denial of credit. The black Americans are denied the **counseling** by these Banks and are denied any **waivers** of credit marks; denied the **banker discretion** to get their loans approved; denied the opportunity for signature loans; denied the equal knowledge of the loan products or of any special promotions due to the Banks policy **to not advertise** in the black American Media; denied the direct mailings and solicitations. This is failure to provide equal information services. AS there is no legitimate “business necessity” argument for these policies and actions that deny equal rights to black Americans and as these policies have a disproportionate discriminate effect on the protected class this establishes the case for illegal discrimination – pursuant to the **Effects Test**. These policies are all the more egregious in that the courts have ruled that this action – **Disparate Treatment** – is intentional discrimination because the difference in treatment on this prohibited basis has no credible non-discriminatory explanation.

Redlining The black Americans in the specified Zip Codes in **Houston** and the in the 26 Zip Codes in Dallas are aggrieved by the policies and actions of these banks and suffer redlining where the Banks practices make for **unequal** access to capital and credit; **unequal** access to the information services; **unequal** access to banking services and **deliberately deny** the protected class the same favorable treatment that the Bank freely extends to the Anglo population in the second set of Zip Codes. The black American neighborhoods are also aggrieved by revers redlining – where the Bank only makes available the high cost toxic loan and credit products.

Disparate Impact the black Americans are further aggrieved by **Comerica Banks**’ seemingly neutral lending and credit policies because these Bank policies disproportionately excludes and places undue burdens on the protected class – as in minimum home mortgage amounts which places the purchase of a home out of reach of the black Americans; as in years long relations with the local Banks to get approved for loan products – the black Americans could not have had the same years’ long relations with the Banks as the Anglo applicants because the black neighborhoods are denied the bank branches; as in requiring years of experience in owning and operating **wealth creating entities** – stock brokerage houses, trading companies and private equity groups – black Americans **could not have** had the years of experience in these entities

because black Americans have historically been denied the equal access to the relatively large amounts of capital needed to own and operate the wealth creating entities in the first place.

Comerica Bank has no credible legally sufficient justification argument to justify the present practices, actions (and non-actions) and policies and actions that result in **disparate treatment** and have the **disproportionate discriminate effect** on the protected class of black Americans is disallowed in the case of **Disparate Treatment** on a prohibited basis. The “substantial, legitimate non-discriminatory” argument is further disallowed to justify discriminatory Bank policies because the argument is routinely dismissed as a pretext for illegal discrimination and redlining. The prima facie case for illegal discrimination is further established due to the disparate impact and disproportionate discriminate effect that the Bank policies have on the members of the protected class – in this case black Americans – pursuant to the **Effects Test**.

The [REDACTED] petitions that in the Complaint proceedings of **Comerica Bank**

-that the Bureau issue the Agency Directive to the Bank to answer the Illegal Discrimination Claims / **Questions directly** and to provide the supporting evidence pursuant to the Fair Housing Act – Final Rule

-Interviews of the Complainant

-Neighborhoods/Zip Code Tours – for comparison purposes

--The CRA Rating remains downgraded and be placed in **indefinite suspension** pending full resolution of the Illegal Discrimination Claims outlined in the [REDACTED] CRA Protest Complaint proceedings

-that enforcement actions at the Agency level be imposed – to include

Fines - **\$500 Million** Dollars , Penalties, Sanctions, Commitment Orders that bar **Comerica Bank** from submitting any Applications – expansionary or otherwise and includes any Main Office Relocation until such time as **Comerica Bank** has corrected , fixed and ended the practice, actions (and non-actions), policies that are the direct result of the disparate impact – in violation of the FHA – Final Rule and in violation of the Equal Credit Opportunity Act and that result in the disproportionate discriminate effect on members of a protected class – in this case black Americans in the specified Zip Codes of Houston (and of Dallas) Illegal Discrimination Claims

--that **Comerica Banks'** FDIC insurance be canceled, Cease and Desist Orders be imposed, and that Removal Orders be executed against the entire Board to include the chairman and of the senior management.

--that the case be referred to the Department of Justice Civil Rights Division for civil actions to be filed against **Comerica Bank**

-that the case be referred to the Department of Housing and Urban Development for civil actions to be filed against **Comerica Bank**

In The Relentless Pursuit of Justice,

[REDACTED]

Chairman / [REDACTED]

[REDACTED]

[REDACTED] - [REDACTED]

[REDACTED]

Christopher Swart
Senior Counsel
Corporate Legal Department
1717 Main Street, Dallas, Texas 75201
214.462.1134 | cswart@comerica.com

August 24, 2023

VIA SECURE CFPB PORTAL

[REDACTED]

Re: Response to CFPB Compliance regarding alleged illegal discrimination

Dear [REDACTED]

Comerica Bank (“Comerica or the “Bank”) is in receipt of the CFPB Complaint that you filed on July 27, 2023 alleging illegal discrimination and making broad assertions referencing numerous laws including the Community Reinvestment Act (“CRA”), the Equal Credit Opportunity Act, the Fair Housing Act, and the Home Mortgage Disclosure Act. As discussed below, the Complaint is unsupported and inconsistent with Comerica’s record of compliance with the CRA and fair lending laws.

Fair Lending Concerns

The Complaint does not provide any specific instances of the Bank’s violation of fair lending laws; consequently, we are not in a position to address your concerns with any level of specificity. We note, however, that neither federal nor state regulators have cited the Bank for violations of any fair lending or anti-discrimination laws. Specifically, in Applicant’s most recent Community Reinvestment Act (CRA) examination, in February of 2021, the FRB did not cite Applicant for violations of any fair lending laws and noted it was not aware of any violations of the Equal Credit Opportunity Act (ECOA) or Regulation B, or of any unfair, deceptive, or abusive acts or practices identified by the Consumer Financial Protection Bureau with respect to Applicant.

Throughout, its history and through its various banking programs, Comerica has demonstrated a consistent and firm commitment to following all applicable laws relating to the provision of banking and financial services, including fair lending and anti-discrimination laws. Comerica’s federal and state regulators have, over the years, reviewed these programs and are well-aware of Applicant’s lending programs, as well as Applicant’s policies and procedures in place to prevent violations of fair lending and anti-discrimination laws. Comerica Bank remains today, as it has throughout its 170+ year history, committed to serving the communities in which it is located in a manner that not only complies with applicable laws, but actively supports and

Community Reinvestment Act Concerns

The Complaint also criticizes Comerica's lending, investment and service performance in the Houston and Dallas metropolitan statistical areas. We note that in Comerica's most recent CRA examination, it received an overall rating of "Satisfactory," and specifically, Applicant's lending, investment, and service performance tests were all rated "High Satisfactory."

- Lending Performance. With respect to lending performance, the FRB noted that Applicant's "lending activity reflects good responsiveness to assessment areas' credit needs," and noted that Applicant "makes a relatively high number of community development loans and services" and provides lending services to LMI borrowers and small business through a combination of participation in government-sponsored lending programs (such as FHA, VA, SBA), in addition to its own small business lending programs.

- Investment Performance. With respect to investment performance, the FRB noted that Applicant had "an excellent level of qualified community development investments and grants," and in this area, "Comerica is often in a leadership position."

- Service Performance. With respect to service performance, the FRB noted that Applicant's retail and community development services "reflect good responsiveness to the needs of the assessment areas," and the Applicant's record of opening and closing branches does not adversely impact the accessibility of services or systems, particularly to LMI customers and communities. The FRB also recognized the commitment by Applicant's employees, including directors, executives, and senior officers, to providing community development services in all states where Applicant provides banking and financial services, including participation in financial literacy programs in LMI communities.

We note that contrary to your Complaint, the FRB specifically found Comerica's lending, investment, and service performance in the Dallas/Ft. Worth assessment area to be strong and responsive to community needs. With respect to HMDA-reportable loans, the FRB found that since 2018, Applicant has consistently outperformed other lenders in the aggregate in terms of the percentage of its HMDA-reportable loans to LMI borrowers. The FRB also noted that 32.7% of Applicant's full-service branches and 27.1% of ATMs in the Dallas/Ft. Worth assessment area are in LMI areas. The FRB conducted a limited-scope review of the Houston assessment area and concluded that Comerica's performance was consistent with the Bank's overall performance in the state of Texas. Comerica's rating for lending, investment, and service was high satisfactory, outstanding, and high satisfactory, respectively, in Texas.

For the foregoing reasons, the Complaint against the Bank should be dismissed by the CFPB.

[REDACTED]

August 24, 2023
Page 3

Sincerely,

[REDACTED]

Christopher Swart
Senior Counsel

cc: [REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Monday, December 5, 2022 3:56 PM
To: [REDACTED]
Subject: FW: [External] CRA Protest Application -
Attachments: CRA Protest Complaint - FRB (1).docx; Zip Codes Dallas (1).docx; Zip Codes Dallas (1) (1).docx

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NONCONFIDENTIAL // FRSONLY



[REDACTED]
Coordinator - Mergers & Acquisitions
 Banking Supervision
 [REDACTED] dal.frb.org

Federal Reserve Bank of Dallas
 2200 N. Pearl St., Dallas, TX 75201
dallasfed.org

From: [REDACTED] <[REDACTED]>
Sent: Tuesday, November 22, 2022 12:17 PM
To: [REDACTED] <[REDACTED]@dal.frb.org>
Subject: [External] CRA Protest Application -

PLEASE NOTE: This email is not from a Federal Reserve address.
 Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

This Letter is the CRA Protest Application filed against Comerica Bank to deny Approval of the New Bank Branch Application; to remove it from expedited processing and another request for Due Process Rights - to include Interview with Complainant.

Please verify receiving

Thank You

[REDACTED]

[REDACTED]

[REDACTED]

Federal Reserve Bank
[REDACTED] - Enforcement

November 21, 2022

RE: CRA Protest Complaint / Illegal Discrimination Claims –

This letter is part of the continuing communications between the Federal Reserve Bank (FRB) and the [REDACTED] ([REDACTED] Claimant) and forms the CRA Protest Complaint filed against **Comerica Bank**. Please find the Illegal Discrimination Claims (IDC) as part of the CRA Protest Complaint against the Approval of the New Bank Branch Applications filed by **Comerica Bank** for the 4145 South Cooper Street - Arlington, Texas 76015 location

This Petition is to take Comerica Banks' New Bank Branch Application out of expedited processing.

The CRA Protest Complaint is filed under the banking laws

-Community Reinvestment Act -Equal Credit Opportunity Act, Fair Housing Act – to include the Final Rule, Home Mortgage Disclosure Act, Fair Lending Laws, FTC Act – Section 5, Regulation B/ C

-under the controlling authority of the applicable Court rulings – US V Chevy Chase FSB, US V Hudson City Savings Bank, US V 1st American Bank, TDHCA V ICP, Inc (Supreme Court case codifying the FHA Final Rule)

-under the Civil Rights laws – Title VIII – 1968 Civil Rights Act

-under the Department rules the HUD Fair Housing Act Final Rule p- and US V Midland States Bancorp

-under the Constitutional laws – Equal Protection Clause – 14th Amendment -United States Constitution

The Claimant petitions that the following rights be honored by the FRB

The Rights to honest investigations to include independent Agency investigations where the FRB findings are independent of the Banks "addressings" "responses" and "replies" and "representations". The overarching theme in the [REDACTED] Complaints states that Comerica Bank has avoided doing Equal business in the black American Neighborhoods in the 21 specified Zip Codes in Dallas.

Rights to comparative analysis of the banking categories – between the two sets of Zip Codes outlined in the Complaint. Neither the FRB nor **Comerica Bank** has the right to

-reframe the Complaint to suit its own purposes and then to offer up an "addressing" to the reframed Claim.

-to bring in outside minority census tracts or other LMI tracts that are all outside of the specified Zip Codes in the Complaint

-to hold the protected class of black Americans to a lowered and lesser standard of full enjoyment of Equal rights secured under the banking laws – US V 1st American Bank- and to use this unequal and unlawful standard to get **Comerica Bank** off on the Claims

The comparative analysis between the two sets of Zip Codes is to be certified for what it is and it is either Equal or it is not. Where the IDC s state that the black American Neighborhoods have been discriminated against by **Comerica Bank** and are denied the Equal bank branches, the equal bank financed developments and the equal community development loans – and where the physical address reality confirms these Claims the truth is what it is.

Where the IDC states that the individuals, businesses and households in the black American Neighborhoods are discriminated against in the Equal lending of **Comerica Bank** 's range of lending and credit products – business lending - to include start-up, working capital and bridge loans, mortgages to include perks as in Skip Payment Privileges , Graduated Payment Mortgages, and home equity loans to include full lines of credit and where the geographical dollar amounts in these three lending categories confirms these Claims the truth is to be certified for what it is.

Where the IDC states that **Comerica Bank** has discriminated against the black American Neighborhoods and Media in denial of Equal advertisements, marketing, promotions and outreach of its lending and credit products and where the dollar amounts expenditures verify these Claims the truth of the Claims are what they are and are to be confirmed as such.

The protected class of black Americans in the specified Zip Codes are either entitled to the full enjoyment of Equal rights secured under the CRA, ECOA, FHA – to include the Final Rule, Fair Lending Laws, Title VIII – 1968 Civil Rights Act and secured under the Equal Protection Clause – 14th Amendment – US Constitution – or they are not. Operating under these New Standards to make the determinations is

Has the protected class of black Americans received and are receiving the full enjoyment of Equal rights secured under the above banking laws and other enumerated laws

Where **Comerica Bank** refuses, fails or does not answer the Claim directly and fails to present the legally sufficient justification to prove that the practices challenged in the Complaint – Illegal Discrimination Claims – are necessary to achieve one or more of the Banks' legitimate substantia interests – and that these interest – where legitimate – could not be achieved by another practice with a less discriminatory effect. The Banks legally sufficient justification must be supported with evidence and cannot be speculative or hypothetical – in any attempt to justify the stark disparities in the above

the Claim and where **Comerica Bank's** answers are not consistent with the findings of the independent FRB investigation the Claims are too certified for what they are.

The RIG CRA Protest Complaint outlines the violations of the banking laws: CRA, FHA- to include the Final Rule, ECOA, Regulation B, FTC Act – Section 5 and HMDA –FTC Act – Section 5 and violations of Title VIII – 1968 Civil Rights Act and of the Equal Protection Clause – 14th Amendment – US Constitution. The banking complaint outlines the systemic, pervasive and continuing redlining, illegal discrimination and denial of equal access to capital perpetrated against the protected class of black Americans - as direct result of the entrenched policies, patterns and actions of [REDACTED]

The [REDACTED] CRA Protest Complaint outlines illegal discrimination pursuant to the Effects Test which states as follows:

--the party alleging illegal discrimination need only establish a prima facie case by showing that the action in question has a disproportionate discriminate effect on members of the protected class, and is therefore discriminatory in effect -----

Enclosed please find the Illegal Discrimination Claims letter that outlines the policies of **Comerica Bank** and how these policies have the requisite disproportionate discriminate effect on the members of the protected class of black Americans.

Claimant reiterates the earlier Petition to the FRB that the Banks named in the [REDACTED] banking complaint be directed to answer the Claims in the [REDACTED] banking complaint directly – as in - refute the Claim completely with evidence and that failing a legitimate business necessity reason that the Claim be certified as part of the findings in the investigation report.

The Claimant petitions for and is entitled to honest enforcement and independent FRB investigations – **Comerica Bank** does not get to investigate itself

RE: Comerica Bank

This letter and the enclosed stark and glaring disparities and outright denials of the amounts of capital, number of Bank branches, in-house bank investments, bank financed developments, commercial lending and loan products to include mortgages, home equity and business loans and lines of credit establishes the prima facie case for illegal discrimination, redlining and denial of equal access to capital pursuant to the banking laws, statutes and regulations – against the above-named Bank

The law – pursuant to the New Standards – outlined in the Fair Housing Act – Final Rule (2015), US Supreme Court case – Texas Department of Housing and Community Affairs V Inclusive Communities Properties Inc.(2015)and US V Hudson City Savings

Bank FSB (2015) – pursuant to the Complaint calls for the Bank to provide the legally sufficient justification to prove that the challenge practice – in this case Illegal Discrimination Claims – is necessary to achieve one or more of the Banks' legitimate, substantial, nondiscriminatory interests – and that these interests – where legitimate – cannot be achieved through another practice or action that has a less discriminatory effect. The legally sufficient justification must be supported by evidence and cannot be hypothetical or speculative.

Where the Bank fails in this 3-tiered test the Illegal Discrimination Claim stands, the Claim is certified as true and the prima facie case for disparate impact, disproportionate discriminate effect on members of a protected class and illegal discrimination is established.

Illegal Discrimination Claims

Bank Branch Disparities the Claim in the banking complaint is that the Zip Codes and neighborhoods of the protected class of black Americans are systematically denied the free-standing edifices of Bank branches from **Comerica Bank** that stabilize the communities, attracts the banks' own investments, lead to Bank financed developments, attracts outside investments and lays the groundwork for City and municipal investments. These favorable advantages work to the benefit of the neighborhoods that have the bank branches – 95 % of which are in the Anglo Zip Codes – but work to the detriment of the neighborhoods denied the free-standing edifices of Bank branches. This Bank policy that results in the denial of Bank branches to the black American neighborhoods is not one of business necessity – the only argument available to the Banks. This Bank policy of Bank branch placement has a devastating, disproportionate discriminate effect on the black American neighborhoods in that these neighborhoods are denied both the Bank branches and the attendant benefits that come from same. Pursuant to the governing case in US V Chevy Chase FSB this action and policy is redlining.

Home Equity Loans The Claim in the banking complaint is that **Comerica Bank** illegally discriminates against the protected class of black Americans and denies the equal access to capital for home equity loans – the higher rejection rate for this loan product is due to the lending and credit policies of these Banks. These Banks set up obstacles that deny the protected class its rights of equal access to capital for home equity loans – where the homes of black Americans are appraised differently from the homes in the Anglo neighborhoods; where the state of the community is taken into account to determine approval and where the protected class are denied the favorable benefits of banker discretion of counseling and waiver of certain credit marks to get their home equity loans approved. Since these banks have a higher approval rate for home equity loans in the neighborhoods where the bank has placed Bank branches – the

Deliberate policy to deny black American neighborhoods equal (in some cases no Bank branches) has a devastating effect on the approval of home equity loans in the black

American Zip Codes. The few mortgage loans that are made to the protected class of black Americans come saddled with higher interest rates, with higher fees and denial of any of the banker discretionary benefits as in deferments on repayments. This Bank policy is Disparate Treatment of black Americans – which is in violation of the banking laws. This lending and credit policy by these Banks have a disproportionate discriminate effect on the protected class of black Americans – and establishes the prima facie case for illegal discrimination – pursuant to the **ECOA Effects Test**

Business Loans / Lines of Credit The Claim in the banking complaint is that **Comerica Bank** illegally discriminates against the protected class of black Americans are denied the Equal access and approvals for business loans and lines of credit in both the number of business loans and in the amounts - that are needed to stabilize, develop and to revitalize the neighborhoods. The black American businesses are also denied the equal advertising and promotion of business loans as well. This Bank policy -- to refusal to finance the businesses in the black American neighborhoods – both existing and start-ups - is the worst kind of Disparate Treatment and forms the worst kind of redlining and is in violation of the banking laws. The Banks also refuse to seek out black American businesses – as in direct mailings and solicitations- for the loan packages in the same way that it does for the Anglo businesses in the other set of Zip Codes. The black American applicants are denied the wide banker discretion of counseling and waiver of credit marks to get their business loans approved in the same way the banks accommodate the Anglo businesses. The few business loans that these Banks do make to the protected class are piecemeal pittances by comparison and come with higher interest rates, denial of any banker discretion of deferments: more onerous late payment penalties and the black American applicants are required to put up larger amounts of collateral. These Bank policies form the disproportionate discriminate effect on the protected class of black Americans and establish the prima facie case for illegal discrimination – pursuant to the Effects Test. While these Banks are willing to loan black Americans \$50,000 to buy an expensive vehicle it will not loan black Americans the same \$50,000 to go into business or for a credit line for an existing business. This is the very kind of subtle and sophisticated illegal discrimination that The FRB must be on lookout for.

Bank Investment Disparities The Claim in the banking complaint is that the black American neighborhoods are denied the equal in-house investments that **Comerica Bank** makes in the Anglo Zip Codes. The policies that go into the decisions on where to make the Bank investments are not based on any legitimate business necessity. As part of the sophisticated illegal discrimination the Banks make policy decisions that deny the black American neighborhoods the free-standing edifices of Bank branches – then makes further policy decisions to limit its Bank investments to the neighborhoods where the Bank has placed the bank branches – with the net result of the Anglo neighborhoods receiving 95% of the Banks investment – to the detriment of the neighborhoods in the black American Zip Codes that were denied Bank branches.

The net effect of this deliberate bank policy is that the Bank investments enriches, stabilizes and attracts other investments to the neighborhoods in the Anglo Zip Codes – with a reckless disregard for the rights of equal investment in the black American neighborhoods. This Bank policy denies the protected class all of the favorable advantages and benefits that come with Bank investments and is Disparate Treatment. This Bank policy has the disproportionate discriminate effect on the members of the protected class – and is pursuant to the Effects Test – illegal discrimination.

Bank Financed Developments The Claim in the banking complaint is that the black American neighborhoods in the 21 Zip Codes that are redlined by **Comerica Bank** are denied the equal bank financed developments investments that **Comerica Bank** makes in the Anglo Zip Codes. This sophisticated form of (illegal) discrimination follows the same patterns and is formed by the same Bank policy that places the Bank financed developments – stores, hotels, restaurants, retail outlets, mixed use luxury complexes – only where the Bank has made earlier policy decisions to place the Bank branches and where the Bank has made its own in-house investments i. e. the Anglo neighborhoods. The Bank policy decisions on where to place the Bank financed developments are not based on any legitimate business necessity argument. As part of the sophisticated illegal discrimination the Banks make policy decisions that deny the black American neighborhoods the free-standing Bank branch edifices and the Banks' own in-house investments and then make further Bank policy decisions to limit the placement of the Bank financed developments in the Zip Codes where the Bank has Bank branches and Bank in-house investments.

The net result of this Bank policy is that 95% of the bank financed developments are placed in the Anglo Zip Codes – this Bank policy displays a reckless disregard for the equal rights of the protected class of black Americans and is Disparate Treatment of same.

Beyond this the Bank financed developments supports the businesses and properties in the Anglo Zip Codes with no corresponding bank financed developments to support the businesses and properties in the black American Zip Codes. As a direct result of this Bank policy these neighborhoods are denied the equal investments of capital of bank financed developments, are denied the stabilizing effects and are aggrieved by the wreckage of neighborhoods that are denied Bank financed developments.

Commercial Building Loans Disparities The Claim in the banking complaint is that the black American neighborhoods are denied the equal access to capital and equal capital outlays in the form of commercial building loans. The vast majority – 95% - of the **Comerica Bank** commercial building loans are made in the Anglo Zip Codes and go to support the businesses and properties in the Anglo Zip Codes with no corresponding commercial building loan support for the businesses and properties located in the 21 Zip Codes of the protected class. The banks' lending and credit policy on this matter is such that it provides the capital for the commercial building loans in those neighborhoods and Zip Codes with “higher demand”.

The fatal defect of this argument is that the Banks' earlier lending and credit policies are what caused the "higher demand" in the Anglo Zip Codes in the first place. The Banks' earlier and initial policies to deliberately place the vast majority 95% of all of its Bank branches, in-house investments and bank financed developments in the Anglo Zip Codes is what caused the "higher demand" now for commercial building loans. The bank now hides behind this policy of "higher demand" to deny the protected class of black Americans in the redlined Zip Codes their rights of equal access to capital and to continue to enrich and to stabilize the neighborhoods in the Anglo Zip Codes.

This bank policy is not one of business necessity – the bank would not go out of business where it made the same equal access to capital and the same Equal capital outlays for commercial building loans in the 21 Zip Codes of the protected class of black Americans. This policy greatly benefits the citizens, businesses and property owners in the Anglo Zip Codes. This lending and credit policy, however, has a devastatingly disproportionate discriminate effect on the protected class of black Americans.

Advertingis/Marketing Disparities The Claim in the banking complaint is that the black American Media and the black American citizens are aggrieved by the denial of equal investments in the advertising and marketing of the **Comerica Bank**'s loan products and banking services, from the denial of direct mailings and of solicitations by these Banks – both in the dollar amounts and in the number of advertisements. This disparity is part and parcel of the overall denial of equal access to capital and denies the protected class the equal knowledge and the equal benefits of the loan products.

This Bank policy – to place 99% of the Bank advertisements in the Anglo general media and in the Anglo business and community newspapers – is not based on any legitimate business necessity on the part of the Banks. The supporting evidence for the redlining charge against these Banks is manifested in the Bank advertising policy and in the fact that the black American Media is excluded from the Bank advertising campaigns. The bank named in the RIG banking complaints have never signed full advertising contracts with the black American owned and operated Media – to include newspapers, radio, TV or Internet.

The Bank does not have a single full advertising contract with any black American owned and operated newspaper, radio station or TV in Dallas. The result of this policy of exclusion of equal marketing and advertising dollars and number of advertisements in the black American Media is that the black Americans are not made aware of the loan products and banking services that the Banks offers or of any Bank promotions – and are in effect denied the equal treatment by these Banks. The vast and glaring disparities in advertising between these two sets of Zip Codes reveals that the Banks prefers one (Anglo Zip Codes) over the other (black American Zip Codes). Since the differences in the amounts of investments in advertising between these two racially distinct areas of Houston is so stark and glaring this in and of itself is redlining and illegal discrimination as pursuant to the holdings in the governing case of US V Chevy Chase FSB. This advertising disparity also results in the disproportionate discriminate effect on the

protected class of black Americans and establishes the case for illegal discrimination pursuant to the Effects Test. There is no legitimate “business necessity” argument to legally justify this brand of discriminatory actions.

Community Development Loans. The Claim in the banking complaint is that the protected class of black Americans in the neighborhoods of the 21 Zip Codes in Dallas are denied the equal investments in community development loans by [REDACTED]. That 90% of these Banks’ community development dollars are placed in the Anglo Zip Codes – to the detriment of the 21 Zip Codes of the protected class – is the very kind of disproportionate discriminate effect that forms the prima facie case for illegal discrimination pursuant to the Effects Test. What meager efforts **Comerica Bank** makes in this regard are based on different standards for what constitutes community development – while these Banks is willing to make community development loans available for rehab cesspools, detoxification sewer holes and “affordable housing” in the neighborhoods of the protected class of black Americans it will not and has made any community development loans or investments for high-tech Centers; apprenticeship Academies to train machinists or welders or for gleaming Neighborhood Centers for neighborhood improvements.

Bridge Loans The Claim in the banking complaint is that the protected class of black Americans - both businesses and homeowners - is aggrieved by the denial of equal access to Bridge Loans from **Comerica Bank** – both in the dollar amounts and in the number of Bridge Loans applications and approvals. This disparity is part and parcel of the overall denial of equal access to capital and denies the protected class the equal benefits of the credit and loan products that the banks freely make available to the Anglo neighborhoods in the Anglo Zip Codes. That 90% or better of the Bank bridge loans are made in the Anglo neighborhoods – to the detriment and reckless disregard for the equal rights of the neighborhoods of the protected class of black Americans. This is the very kind of disproportionate discriminate effect on members of a protected class that forms the prima facie case for illegal discrimination pursuant to the Effects Test; that is violation of the ECOA and is violation of the holding in US V Chevy Chase FSB

Working Capital Loans, The Claim in the banking complaint **is** that **the** businesses in the neighborhoods of the protected class of black Americans are denied equal Working Capital Loans that **Comerica Bank** freely make available to the businesses in the Anglo neighborhoods – to the tune of a 95% ratio. This denial – like the other denials – has devastating consequences for the survival – much less the thriving – of the businesses in the black American neighborhoods. The negative impact on the whole community leaves in its wake closed businesses and abandoned shops – a situation not suited to attracting the very kind of private investment needed for a thriving neighborhood. This situation also affects the appraisal of home and property values in the community and makes for an unlivable environment. Beyond this the deliberate denial of Working Capital Loans to the protected class of black Americans is the worst kind of redlining

and illegal discrimination and is in violation of the banking laws: CRA, ECOA, Regulation B and of the ruling in US V Chevy Chase FSB

Bank Discretionary Accommodations The Claim in the banking complaint is that the protected class of black Americans in the neighborhoods of the specified Zip Codes in Dallas presently redlined by **Comerica Bank** is aggrieved by the blanket denial of any of the discretionary accommodations to get their loans and credit lines approved. Yet these same Banks freely extends all of the discretionary accommodations to the individual applicants and businesses in the Anglo neighborhoods. This policy and practice by these Banks has the requisite disproportionate discriminate effect on the protected class of black Americans most egregious kind of illegal discrimination and has devastating effects on the communities and neighborhoods in the 21 Zip Codes of the protected class of black Americans. The denials of the discretionary banker accommodations include: waivers of credit marks, counseling and overrides.

Informational Banking Services – The Claim in the banking complaint is that the protected classes of black Americans in the 21 Zip Codes that are presently redlined by **Comerica Bank** are aggrieved by the blanket denial of the direct mailings, solicitations and pre-approved credit cards that these Banks freely makes available to the Anglo Zip Codes. It is the Banks' policy to limit the direct mailings and solicitations for the loan products to the neighborhoods where it has placed Bank branches. As these Banks discriminates against the neighborhoods of this class for placement of Bank branches the individuals and businesses are also denied the equal Bank informational services in the same way that **Comerica Bank** accommodates the individuals and businesses in the Anglo Zip Codes.

Ascertainment of Credit Needs The Claim in the banking complaint is that the neighborhoods of the protected class of black Americans are denied the equal rights under the CRA – for **Comerica Bank** to take the equal affirmative steps and the equal continuing actions to assess and to meet the credit needs of the individuals; businesses and non-profits. **Comerica Bank** has not formed any viable and visible working relations and CRA Partners in the black American neighborhoods; has not sponsored any “Meet Your Banker” Galas and has not sponsored any real Financial Literacy Seminars at any Hotels or ay any University Halls to accommodate the black Americans in the same way that the Bank does for the Anglo neighborhoods.

Promotion of Loan / Credit Products The Claim in the banking complaint is that **Comerica Bank** has failed to promote the loan and credit products in the neighborhoods of the protected class of black Americans in the same way it does in the neighborhoods in the Anglo Zip Codes. The businesses in the first set of neighborhoods are denied even the basic business loan products – much less the “expanded suite of specialty commercial loan products” and “wider array of credit products” that **Comerica Bank** presently provides for the businesses in the Anglo neighborhoods in Dallas and beyond.

Overrides/ The Claim in the banking complaint is that the individuals and businesses in the neighborhoods and Zip Codes of the protected class of black Americans are aggrieved by the outright denial of the equal granting of overrides and exceptions to the credit underwriting and pricing policies that **Comerica Bank** freely grants to the individuals and businesses in the Anglo neighborhoods and Zip Codes in Houston (and in Dallas).

Factoring The Claim in the banking complaint is that the small businesses owned and operated by the protected class of black Americans are denied and are aggrieved by illegal discrimination in the banking service of factoring (Asset based lending). This is an important banking service offered by **Comerica Bank**. It is one where the outstanding invoices of a business are purchased by the Bank with the Bank making available immediate working capital for the business – and can make the difference between a business thriving and a business failure. **Comerica Bank** does not promote or advertise this banking service to the protected class of black Americans nor does the Claimant find anywhere in the specified Zip Codes where these Banks has made this service available to any of the black American small businesses.

Loan Product Disparate Treatment

The Claim in the banking complaint is that the individuals and businesses in the neighborhoods of the protected class of black Americans – even where approved for loans – are aggrieved by the unequal and discriminatory actions of **Comerica Bank**:

--are charged higher rates of interest for the same loans and credit products as similarly situated Anglo applicants in the second set of Zip Codes

--are required to put up larger amounts and sizes of collateral to secure same loans products as similarly situated Anglo applicants and businesses in the second set of Zip Codes

--are denied the equal favorable treatment of deferments on repayments on the loan products as similarly situated Anglo applicants

These actions, practices and policies of the Banks are violations of the banking laws: CRA, ECOA, FHA – to include the Final Rule, Regulation B, FTC Act – Section 5 and HMDA form the prima facie case for illegal discrimination pursuant to the Effects Test and is redlining and denial of equal access to capital pursuant of the holdings in US V Hudson City Savings Bank and US V B/A Countywide US V Chevy Chase FSB

Reverse Redlining

The Claim in the banking complaint is that the individuals and businesses in the neighborhoods and Zip Codes of the protected class of black Americans are aggrieved by the Banks policies, practices, actions (and non-actions) that target this class for “approval” of only the most toxic, exploitative and high cost loan and credit products –

this includes everything from business, home equity, mortgages, auto, construction and personal loans and lines of credit.

The actions and policies of **Comerica Bank** is Disparate Treatment with Disparate Impact on the protected class of black Americans and are illegal discrimination pursuant to the Effects Test and redlining pursuant to the holdings in US V Chevy Chase FSB.

These actions, practices and patterns of these Banks are systemic, pervasive and continuing and will only be corrected by the deep, wide, Color of Money investigation and full prosecution and imposition Fines, Penalties, Sanctions, Monitoring and capital Fund.

Charitable Contributions The Claim in the banking complaint is that the Charities and non-profits in the neighborhoods of the protected class of black Americans are denied the charitable contributions; Bank employee assistance and the Capital Campaigns that **Comerica Bank** freely makes available for the Non-Profit Corporations in the Anglo Zip Codes. Beyond this outright denial **Comerica Bank** sets different standards for the pittance that it does make to the black Americans Charities – it is limited to the homeless services; rehabilitation cesspools and detoxification sewer holes for a class of degenerates that does not revitalize the community. In the Anglo Zip Codes these Banks makes much larger donations to Charities that actually stabilize the neighborhoods.

As all three parties to this action are bound by the laws and in pursuit of the whole truth the Bank must not be allowed to “address” or otherwise dance around the Claim in the banking complaint. To this end Claimant petitions that **Comerica Bank** is to be directed to answer the Claim directly – as in YES or NO – as in refute completely with evidence and with legitimate business necessity argument. The Claim is either true or it is not.

Disparate Treatment – the protected class of black Americans are denied the equal rights of equal treatment by **Comerica Bank**. AS the individual bankers within these Banks have wide discretion and the granting – or denial – of this discretion makes all of the difference in the granting or denial of credit. The black Americans are denied the counseling by these Banks and are denied any waivers of credit marks; denied the banker discretion to get their loans approved; denied the opportunity for signature loans; denied the equal knowledge of the loan products or of any special promotions due to the Banks policy to not advertise in the black American Media; denied the direct mailings and solicitations. This is failure to provide equal information services. AS there is no legitimate “business necessity” argument for these policies and actions that deny equal rights to black Americans and as these policies have a disproportionate discriminate effect on the protected class this establishes the case for illegal discrimination – pursuant to the Effects **Test**. These policies are all the more egregious in that the courts have ruled that this action – Disparate Treatment – is intentional discrimination because the difference in treatment on this prohibited basis has no credible non-discriminatory explanation.

Redlining The black Americans in the 21 Zip Codes in Dallas are aggrieved by the policies and actions of these banks and suffer redlining where the Banks practices make for unequal access to capital and credit; unequal access to the information services; unequal access to banking services and deliberately deny the protected class the same favorable treatment that the Bank freely extends to the Anglo population in the second set of Zip Codes. The black American neighborhoods are also aggrieved by reverse redlining – where the Bank only makes available the high cost toxic loan and credit products.

Disparate Impact the black Americans are further aggrieved by **Comerica Bank's** seemingly neutral lending and credit policies because these Bank policies disproportionately excludes and places undue burdens on the protected class – as in minimum home mortgage amounts which places the purchase of a home out of reach of the black Americans; as in years long relations with the local Banks to get approved for loan products – the black Americans could not have had the same years' long relations with the Banks as the Anglo applicants because the black neighborhoods are denied the bank branches; as in requiring years of experience in owning and operating wealth creating entities – stock brokerage houses, trading companies and private equity groups – black Americans could not have had the years of experience in these entities because black Americans have historically been denied the equal access to the relatively large amounts of capital needed to own and operate the wealth creating entities in the first place.

Comerica Bank has no credible legally sufficient justification argument to justify the present practices, actions (and non-actions) and policies and actions that result in disparate treatment and have the disproportionate discriminate effect on the protected class of black Americans because a “legally sufficient justification” argument is disallowed in the case of

Disparate Treatment on a prohibited basis. The “substantial, legitimate non-discriminatory” argument is further disallowed to justify discriminatory Bank policies because the argument is routinely dismissed as a pretext for illegal discrimination and

redlining. The prima facie case for illegal discrimination is further established due to the disparate impact and disproportionate discriminate effect that the Bank policies have on the members of the protected class – in this case black Americans – pursuant to the **Effects Test**.

The [REDACTED] petitions that the **Comerica Bank**

--New Bank Branch Applications be **taken out of expedited processing** and be placed in indefinite suspension pending full resolution of the CRA Protest Complaint proceedings

--New Bank Branch Applications be denied with no possibility of any new expansionary activities Applications until the Bank is in full compliance with the banking pursuant to the FHA Final Rule and the above outlined Supreme Court case on disparate impact

-that enforcement actions at the Agency level be imposed – to include

Fines - \$500 Million Dollars , Penalties, Sanctions, Commitment Orders that bar Plains Capital Bank from submitting any Applications – expansionary or otherwise and includes any **Bank Application** until such time as Comerica Bank has corrected , fixed and ended the practice, actions (and non-actions), policies that are the direct result of the disparate impact – in violation of the FHA – Final Rule and that result in the disproportionate discriminate effect on members of a protected class – in this case black Americans in the specified Zip Codes of Dallas Illegal Discrimination Claims

--that **Comerica Banks'** FDIC insurance be canceled, Cease and Desist Orders be imposed and that Removal Orders be executed against the entire Board to include the chairman and of the senior management.

--that the case be referred to the Department of Justice Civil Rights Division for civil actions to be filed against **Comerica Bank**

-that the case be referred to the Department of Housing and Urban Development for civil actions to be filed against **Comerica Bank**

The Rules that the FRB and the Board and this proceeding are bound by are clear: the Bank named in the Complaint – **Comerica Bank**- is either in full compliance with all of the components of all of the banking laws; in full compliance with all of the components of the Civil Rights laws; in full compliance with all of the components of the Constitutional laws -Equal Protection Clause – 14th Amendment -and in full compliance with all of the

components of the controlling authority of the applicable Court rulings – (as cited above) or the Bank is not in full compliance with all of the above.

Where **Comerica Bank** is not in full compliance with all of the components of al of the above– and cannot provide the supporting evidence – the Banks' New Application cannot be approved and must be denied until such time that Comerica Bank is in full compliance with all of the components of all of the above

In The Relentless Pursuit of Justice,

[REDACTED]

[REDACTED]

[REDACTED]

JUNE 10, 2010

This letter is part of the banking complaints that the [REDACTED] [REDACTED] has filed with the **FRB**. The banking complaints highlight entrenched systemic, pervasive and continuing illegal discrimination, redlining and denial of equal access to capital – as direct result of the **Bank lending and credit policies** of whole neighborhoods of the protected class of black Americans in by the Banks named in the [REDACTED] banking complaints.

The specific neighborhoods that are aggrieved by the **Bank lending and credit policies** that deny the equal access to capital and credit and result in the disproportionate discriminate effect perpetrated against the protected class of black Americans are: **75215, 75218, 75214, 75223, 75298,75206,75134,77242,75224,75216,,75210,75236,75211,75237,75204,75235,75202,7521, 75134,75207,75226,75233,75232,77208.. ----- South Dallas**

These neighborhoods suffer from the discriminatory effect of the bank policies that **denies equal access to Capital** – the very capital that is needed to make these neighborhoods whole. The black Americans in these **Zip Codes** are further aggrieved by the Banks deliberate refusal to solicit business and refusal to advertise the loan products and to provide the banking services in these neighborhoods – the way it does for the Anglo Zip Codes. Beyond this these neighborhoods are denied the equal **Bank branches – free-standing edifices- and bank** financed developments that stabilize neighborhoods. The citizens in these Zip Codes also are aggrieved by the unequal availability of mortgages, home equity loans and business loans and by the **Disparate Treatment** from these Banks.

The comparative neighborhoods – Anglo Zip Codes – that benefit not only from a disproportionate number of Bank branches – free-standing edifices – but also from the Bank officers actively seeking out the citizens and businesses in these Zip Codes to make sure all of their capital and credit needs are met. The Zip Codes favored by these Banks are:**77093,75230 75231,75225,75203,75205,75225,75206,75214,75242,75254,75962,75240,75242,75254,75248 ,75006,75287,75234,75252,75080,75230,75243,75231,75075,75001,75244,75251,75093,7502 5,7508,75007,75225,75251,75214, 75219, 75062,77205,75206 and 77042. In these** neighborhoods developers receive hundreds of millions of dollars in loans and lines of credit with little or no collateral- similarly situated black American developers are denied same and prospective Anglo home-owners are not relegated to sub-prime loans the way similarly situated black Americans are

Where the homebuyers in the Anglo neighborhoods request home equity loans to maintain their property values the banks not only grant these loans but have waived whatever credit marks have to be waived to guarantee loan approval. Where the business owners in the Anglo Zip Codes apply for loans and lines of credit the Banks counsel the applicants and waive credit marks to get the business loans approved. As no such counseling or waiver by the Banks is granted to the black American applicants the first set of Zip Codes suffer disproportionately as a result of the Bank policies. Negative credit marks are not a **“death sentence”** for the Anglo Zip

Codes the way the same negative credit marks are for the protected class of black Americans in the first set of Zip Codes – in Dallas, Texas MSA.

JUNE 10, 2010

This letter is part of the banking complaints that the [REDACTED] [REDACTED] has filed with the **FRB**. The banking complaints highlight entrenched systemic, pervasive and continuing illegal discrimination, redlining and denial of equal access to capital – as direct result of the **Bank lending and credit policies** of whole neighborhoods of the protected class of black Americans in by the Banks named in the [REDACTED] banking complaints.

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These neighborhoods suffer from the discriminatory effect of the bank policies that **denies equal access to Capital** – the very capital that is needed to make these neighborhoods whole. The black Americans in these **Zip Codes** are further aggrieved by the Banks deliberate refusal to **solicit** business and refusal **to advertise** the loan products and to **provide** the banking services in these neighborhoods – the way it does for the Anglo Zip Codes. Beyond this these neighborhoods are denied the equal **Bank branches – free-standing edifices- and bank** financed developments that stabilize neighborhoods. The citizens in these Zip Codes also are aggrieved by the unequal availability of mortgages, home equity loans and business loans and by the **Disparate Treatment** from these Banks.

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December 14, 2022

Via FedEZFile

██████████
Director – Applications
Federal Reserve Bank of Dallas
Banking Supervision Department
2200 N. Pearl Street
Dallas, Texas 75201

Subject: Application by Comerica Bank, Dallas, Texas (“Applicant” or “we”) to establish a branch located at 4145 S. Cooper St., Arlington, Tarrant County, TX 76015, pursuant to Section 9 of the Federal Reserve Act.

Dear ██████████

In response to your letter dated December 5, 2022, regarding the application by Comerica Bank to establish the above-referenced branch, we are pleased to provide additional information to address the issues raised by Mr. ██████████ in his correspondence to your office. As a preliminary matter, we note that the issues raised by ██████████ in his letter dated November 21, 2022 are substantively the same issues that ██████████ has raised in prior letters to the Federal Reserve Bank of Dallas (“FRB”) regarding Applicant.

Fair Lending Concerns

In his letter, ██████████ makes several broad assertions accusing Applicant of violations of federal fair lending laws. ██████████ letter, however, provides no information regarding any specific instances involving Applicant’s violation fair lending laws; consequently, we are not in a position to address his concerns with any level of specificity. We note, however, that to date, neither Applicant’s federal nor state regulators have cited Applicant for violations of any fair lending or anti-discrimination laws. Specifically, in Applicant’s most recent Community Reinvestment Act (CRA) examination, in February of 2021¹, the FRB did not cite Applicant for violations of any fair lending laws and noted it was not aware of any violations of the Equal Credit Opportunity Act (ECOA) or Regulation B, or of any unfair, deceptive, or abusive acts or practices identified by the Consumer Financial Protection Bureau with respect to Applicant.

Throughout its history and through its various banking programs, Applicant has demonstrated a consistent and firm commitment to following all applicable laws relating to the provision of banking and financial services, including fair lending and anti-discrimination laws. Applicant’s federal and state regulators have, over the years, reviewed these programs and are well-aware of Applicant’s lending programs, as well as Applicant’s policies and procedures in place to prevent violations of fair lending and

¹ Community Reinvestment Act Performance Evaluation – Public Disclosure (February 8, 2021)

anti-discrimination laws. As we previously noted, [REDACTED] does not raise concerns regarding any specific instance of an alleged violation of law by Applicant; therefore, we respectfully ask that the FRB consider its previous reviews of Applicant's business with respect to these matters. Comerica Bank remains today, as it has throughout its 170+ year history, committed to serving the communities in which it is located in a manner that not only complies with applicable laws, but actively supports and pursues fair lending and equal credit opportunities.

Community Reinvestment Act Concerns

In addition to unsupported claims of Applicant's alleged violation of fair lending and anti-discrimination laws, [REDACTED] also asserts, without support, that Applicant has failed to provide sufficient community development loans and sufficiently invest in low-to-moderate income ("LMI") geographic areas. We note that in Applicant's most recent CRA examination, we received an overall rating of "Satisfactory," and specifically, Applicant's lending, investment, and service performance tests were all rated "High Satisfactory."

- Lending Performance. With respect to lending performance, the FRB noted that Applicant's "lending activity reflects good responsiveness to assessment areas' credit needs," and noted that Applicant "makes a relatively high number of community development loans and services" and provides lending services to LMI borrowers and small business through a combination of participation in government-sponsored lending programs (such as FHA, VA, SBA), in addition to its own small business lending programs.
- Investment Performance. With respect to investment performance, the FRB noted that Applicant had "an excellent level of qualified community development investments and grants," and in this area, "Comerica is often in a leadership position."
- Service Performance. With respect to service performance, the FRB noted that Applicant's retail and community development services "reflect good responsiveness to the needs of the assessment areas," and the Applicant's record of opening and closing branches does not adversely impact the accessibility of services or systems, particularly to LMI customers and communities. The FRB also recognized the commitment by Applicant's employees, including directors, executives, and senior officers, to providing community development services in all states where Applicant provides banking and financial services, including participation in financial literacy programs in LMI communities.

Application to Establish a New Branch – 4145 Cooper St., Arlington, Tarrant County, Texas 76015 (the "New Branch")

As you are aware, Applicant filed an application with respect to the New Branch on November 9, 2022, with the Federal Reserve Bank of Dallas and the Texas Department of Banking. The New Branch is scheduled to open in the first quarter of 2023 and will be located .30 miles from a prior branch located at 4200 Cooper Street, Arlington, Tarrant County, Texas 76015. The prior branch closed effective September 30, 2022 due to ongoing facility issues that made the branch premises uninhabitable for business. The New Branch will be located in the same assessment area and will service the same

community as the prior branch. We also note that the assessment area is a moderate/high minority census tract.

In addition to the strong overall CRA performance noted in the Applicant's last examination, we specifically note that the FRB found Applicant's lending, investment, and service performance in the Dallas/Ft. Worth assessment area to be strong and responsive to community needs. With respect to HMDA-reportable loans, the FRB found that since 2018, Applicant has consistently outperformed other lenders in the aggregate in terms of the percentage of its HMDA-reportable loans to LMI borrowers. The FRB also noted that 32.7% of Applicant's full-service branches and 27.1% of ATMs in the Dallas/Ft. Worth assessment area are in LMI areas.

Finally, since our relocation to Dallas in 2007, we have committed to serving our local neighbors in LMI areas through not only our banking business but also through partnerships with community organizations. Most recently, we announced the formation of a business banking team to serve the South Dallas community, as well as the development of a community resource center called Comerica BusinessHQ, which will utilize idle real estate owned by Applicant to provide a space for small businesses to incubate, develop, and grow. Attached are press releases and a public report on Applicant's activities in serving the South Dallas community.

In summary, for the reasons set forth in this letter, we believe [REDACTED] assertions in his November 21 letter are unsupported by facts. We respectfully request that the FRB dismiss [REDACTED] assertions and allow the application for the New Branch to continue without undue delay.

Sincerely,

[REDACTED]

Irvin Ashford, Jr.
SVP, Chief Community Officer

Cc: Mr. [REDACTED] – [REDACTED] (via CAFÉ)
Mr. [REDACTED] – [REDACTED] (via email)

Comerica Bank

COMERICA BANK

COMMUNITY UPDATE

SOUTH DALLAS SPOTLIGHT



www.comerica.com/cra



IRVIN ASHFORD, JR.
Chief Community Officer

This past year, we have faced a truly unprecedented time in history. The COVID-19 pandemic, natural disasters and social justice issues have affected lives, communities and businesses in a profound way. Comerica remains committed to providing support to those that have been impacted and we are dedicated to improving the communities we serve.

Texas Winter Weather Event

In early 2021, our Texas family faced challenging winter weather conditions that further disrupted the lives of so many throughout the state. In response, Comerica Bank and the Comerica Charitable Foundation donated \$85,000 in contributions to support relief efforts associated with this devastating event, and we continue to work with our customers and community partners to provide support for their long-term recovery efforts.

South Dallas Focus

At Comerica, we recognize that our success is intertwined

with the prosperity of the communities we serve. In our South Dallas community, it is more important than ever that we support our local businesses and customers and nonprofit agencies that are providing critical products and services to the community.

This Community Update spotlights our commitment to South Dallas by providing a brief history of South Dallas initiatives we have supported, highlights several of our South Dallas community partners, and offers a glimpse of our service to South Dallas and the lasting impact of our dedicated volunteers.

SNAPSHOT



South Dallas Banking Centers



invested in nonprofit organizations located in South Dallas since 2019



colleagues work in South Dallas



colleagues live in South Dallas



business customers in South Dallas



personal banking customers in South Dallas



companies in South Dallas that received Paycheck Protection Loans (PPP)



in total PPP Loans for South Dallas companies



colleague volunteer hours since 2007 in South Dallas

**As of March 1, 2021, unless otherwise noted*



BRIEF HISTORY

Comerica relocates corporate headquarters to Dallas, Texas



2007



Comerica partners with seven nonprofits in South Dallas to host Financial Literacy workshops



2011

Comerica invests \$50,000 in Financial Literacy Collection and unveils a new African American Literature Collection for Dallas Public Library system



Comerica invests \$50,000 into the GrowSouth Education Investment Plan

2019



Comerica's Brandon Jones serves on the City of Dallas Diversity Task Force's Insurance and Finance Committee to help make recommendations on access to capital and insurance needs that will help the city achieve its diversity goals



2021

growSouth



Comerica among first institutions to join Grow South Initiative

Comerica Bank announces its title sponsorship of "Celebrate Downtown" New Year's Parade



Photo by: By T. C. - originally posted to Flickr as Comerica Bank New Year's Parade 21, CC BY-SA 2.0, <https://commons.wikimedia.org/w/index.php?curid=10370858>



Comerica Bank's financial education program, the Gift of Knowledge expands its reach through a partnership with the City of Dallas and two local nonprofits



Comerica makes an investment of \$250,000 to the City of Dallas' COVID-19 Small Business Fund



COMMUNITY PARTNERS

EMPOWER Series Inc. Education

EMPOWER Series, Inc., is a nonprofit organization formed in 2015 to inspire people to thrive in every area of their life and provides financial coaching, financial literacy and personal development workshops to Dallas-area individuals with an emphasis in the South Dallas area. The workshops encourage participants to make positive life choices that lead to the assertion of financial and personal goals. EMPOWER programs are free and open to the general public but target under-served individuals. With Comerica's support, the EMPOWER webinars have been able to pivot to an online format and continue to provide services in a safe manner.



Project Still I Rise Education

Project Still I Rise (PSIR) is a community-based nonprofit organization founded in 2002. The mission of the agency is to empower today's youth for tomorrow's opportunities through academic enrichment, mentoring and leadership development programming. Through the "Gift of Knowledge" program, Comerica is able to help hundreds of students in South Dallas gain access to school supplies and educational technology, as well as launch PSIR's first ever Virtual Summer Camp.



Kym's Kids Human Services

Kym's Kids was established in 1994 to help abused, neglected and low- to moderate-income (LMI) children and families. The nonprofit offers year-round mentoring, tutoring, a food pantry (which distributes about 1,000 pounds per month), low-income housing, field trips to cultural events, books, school supplies/uniforms, clothing, furniture and vehicle donations. With Comerica's support, Kym's Kids was able to provide food and Personal Protective Equipment to hundreds of South Dallas children.



COMMUNITY PARTNERS

Harmony Community Development Corporation Economic/Community Development

Harmony Community Development Corporation, established in 2001 is a catalyst for transforming communities to become whole and empowered. The organization was organized to stimulate the development of affordable housing, create business ownership and employment opportunities, combat crime, increase social services and provide other charitable and educational services in our community. Harmony targets residents of the South Oak Cliff area of Dallas with additional concentration throughout the southern sector of Dallas including Cedar Hill, DeSoto, Duncanville, and Lancaster. With Comerica's support Harmony is able to assist thousands of South Dallas residents through the provision of job placement, housing assistance and PPE.



The Dallas Entrepreneur Center Economic/Community Development

Located in South Dallas' Redbird community, the Dallas Entrepreneur Center (DEC) Network is a nonprofit organization driving innovation and economic impact by helping entrepreneurs start, build and grow their businesses. With a innovation hubs across Dallas/Fort Worth, the DEC provides expert education, access to knowledgeable mentors and a vibrant community of like-minded entrepreneurs. In 2020, Comerica invested \$250,000 in the DEC's COVID-19 Small Business Relief Fund that helps minority and small business owners whose business has been significantly affected by COVID-19. Comerica has also partnered with the DEC to host 16 Business \$ense Bootcamp sessions with the organization over the past several years.

BUSINESS RESOURCE GROUPS

Comerica's Business Resource Groups play an integral role in its commitment to supporting the health and economic development of South Dallas. In just the last two years, Comerica's Business Resource Groups have provided thousands of dollars in support of the following organizations.

African American Museum of Dallas

Comerica provided program support to maintain and expand educational offerings through exhibitions, significant programs, workshops, lectures and other educational services that will facilitate awareness and understanding of African American history and culture. Comerica presented the Comerica Money \$ense program as a component of the summer STEAM initiative "Science of Art." The African American Museum of Dallas offers the program on scholarship to LMI students who qualify for free and reduced lunch. About 83% of the students served through the African American Museum through its Science of Art STEAM Summer are LMI.

For Oak Cliff

Comerica supports educational programing responsive to the needs of the community, like the Pre-K through grade 12 academic enrichment program's transition to online due to COVID-19. For Oak Cliff provides culturally responsive initiatives in South Oak Cliff to liberate the community from systemic oppression, create a culture of education, and increase social mobility and social capital.

Regional Hispanic Contractors Association (RHCA)

Through RHCA, Comerica supports the men and women of the construction industry who have stepped up by continuing to deliver projects while meeting changing demands and regulations. RHCA provides resources and assistance to those that have had to pivot their services during the COVID-19 pandemic

Mount Auburn Parents and Community for Kids

Comerica has invested in classroom supplies for Mount Auburn Elementary School where more than 50% of the students in attendance are from LMI households.

NAACP Dallas

The NAACP Dallas has a commitment to those within low and moderate socio-economic communities. Comerica supports the NAACP ACT-SO (Afro-Academic Cultural Technological Scientific Olympics) and Youth Council focus on leadership development, as well as academic achievement that prepares students in STEM, cultural and financial education preparing them to compete in a global and competitive society. The Dallas NAACP ACT-SO program primarily serves that Dallas Independent School District where 84% of the students are from LMI households.

Dallas Black Chamber of Commerce and Greater Dallas Hispanic Chamber of Commerce

Through its corporate membership, Comerica supports business development and growth in the Dallas African American and Hispanic/Latino communities and South Dallas.



AFRICAN AMERICAN MUSEUM



SERVICE



- In 2020, Comerica partnered with the Hear My Cry Foundation to host a free community mental health and pandemic drive through event in South Dallas. Volunteers handed out essential COVID-19 relief supplies, mental health items and groceries.

The Hear My Cry Foundation is a 501(c)(3) charitable organization that was founded upon a mission to address the growing epidemic of suicide impacting communities and the under-served populations through programs and services.

- Last year, Comerica colleagues teamed up with local banking centers to donate a surplus of unused PPE items to Mount Auburn Elementary in Dallas. The team was able to collect and donate:
 - 9 large tubs of wipes
 - 8 large bottles of sanitizers
 - 10 boxes of gloves (various sizes)
 - 12 boxes of masks, 100 bottles of personal size hand sanitizer

In addition to the donation of PPE items, Comerica presented the school with a check to purchase additional school supplies and PPE items for students and staff.



- In 2020, Comerica colleagues taught several financial education sessions for the Wilkinson Center. The financial education sessions focused on topics like work readiness and elder fraud.

The Wilkinson Center mission is to transform the lives of Dallas families by providing pathways to self-sufficiency with dignity and respect. They fulfill their mission by helping families face critical life challenges including food insecurity, lack of education, economic instability, unemployment and underemployment. All programs are provided free of charge to the community.

- In 2020, Comerica colleagues taught work readiness sessions to students participating in Mountain View College's BankWork\$@ program. The BankWork\$@ to train the next generation of bank employees. BankWork\$@ is an entirely free, eight-week program that prepares individuals for a career in the financial sector. The program covers essential skills and information needed to succeed in the financial sector such as business etiquette, money handling procedures and banking regulations.





Comerica®

News Releases

Comerica Bank Creates Business Banking Team to Serve Southern Sector of Dallas County

DALLAS, Sept. 20, 2022 /PRNewswire/ -- [Comerica Bank](#) has named **Trent Sampson, Jerry Collazo** and **Adriana Najera** to its newly-formed South Dallas Business Banking Team led by Group Manager Derric Hicks.

"As the leading bank for business, it is imperative that we raise expectations in all the communities where we live and serve," said Comerica Bank Dallas Market President Amanda Mahaney. "For many years, we have provided retail banking services and made community investments in the South Dallas community. Now, Derric and his team will focus on finding access to capital solutions for underserved entrepreneurs and small businesses."



Hicks, who joined the bank earlier this year, said he assembled a team that best represented the diverse communities the team will serve.

"This firm foundation will help our team build trust and cultivate key relationships as we continuously work to bridge the financial gap between conventional lending and meeting the needs of businesses in our footprint."

Sampson, who will serve as the DFW South Senior Relationship Manager, has been a fixture in the North Texas commercial banking community as well as at Comerica for more than 25 years. The Southern (La.) University graduate earned a bachelor's degree in finance and economics, and later completed his studies at Southern Methodist University Southwestern Graduate School of Banking. Sampson volunteers for the North Texas Food Bank and teaches personal finance courses in low- to moderate-income communities as a member of Comerica's Financial Education Brigade.

Collazo, a Business Banking Relationship Manager, has worked in banking for more than 15 years. A graduate of the University of Texas at Arlington, he holds a Bachelor of Science degree in Criminology with a minor in Spanish. Collazo is active in the community, participating in financial education panels for SCORE in Dallas and Fort Worth and the Dallas Mexican Consulate Office.

Najera has assumed the role of senior lending assistant after working as a member of Comerica's retail banking team for close to three years. In addition to her day-to-day responsibilities, Najera is a member of Comerica's North Texas Women's Forum and Mi Gente employee resource groups (ERG), designed to recruit and retain talent as well as provide personal and professional development opportunities among women and Latino employees, respectively.

The South Dallas Business Banking team is based in Comerica's R.L. Thornton building (5201 E. R L Thornton; Dallas, TX 75223).

Comerica Incorporated (NYSE: CMA) is a financial services company headquartered in Dallas, Texas, and strategically aligned by three business segments: The Commercial Bank, The Retail Bank and Wealth Management. Comerica focuses on relationships, and helping people and businesses be successful. In addition to Texas, Comerica Bank locations can be found in Arizona, California, Florida and Michigan, with select businesses operating in several other states, as well as in Canada and Mexico. Comerica reported total assets of \$86.9 billion as of June 30, 2022.

SOURCE Comerica Bank

For further information: Carmen Branch, 214-462-6681

News Releases

Comerica Bank Creates Collaborative Community Space to Support Small Businesses in Dallas' Southern Sector

BusinessHQ will empower Comerica's community partners to deliver critical services to small businesses in high need, high opportunity areas.

DALLAS, Dec. 8, 2022 /PRNewswire/ -- [Comerica Bank](#) today revealed plans for **Comerica BusinessHQ**, a collaborative space that will provide integral services and value to small businesses in the Southern sector of Dallas.



Comerica is transforming idle real estate on the first floor of its R.L. Thornton location into a unique community resource that provides high-need, high-opportunity small businesses with the necessary tools to develop, grow and endure. Through a mix of coworking spaces, incubation fellowships and technical assistance, Comerica BusinessHQ will address the three essential needs of aspiring small businesses: capital, cultivation and connectivity.

"Comerica has long been invested in the South Dallas community, and we are taking our commitment a step further with the creation of Comerica BusinessHQ," said Irvin Ashford, Jr., Comerica Bank's Chief Community Officer. "It is imperative that we help provide solutions to the challenges facing entrepreneurs in this footprint."

BusinessHQ will function as a part of the Dallas Small Business Ecosystem and serve as an epicenter of vetted, credible community partners to present effective and impactful small business incubation and technical assistance. The project lead, Regional External Affairs Manager Brandon Q. Jones, has secured a growing roster of partners that includes Community Incubation Partner the Veteran Women's Enterprise Center (VWEC), as well as BCL of Texas, the City of Dallas, Dallas Black Chamber of Commerce, DreamSpring, Impact Ventures, National Youth Chamber of Commerce powered by Project Still I Rise, Philippine-American Chamber of Commerce of Texas DFW, State Fair of Texas, and the United Way of Metropolitan Dallas.

"To ensure this initiative is truly community-driven, we plan to empower our broad network of strategic community partners to facilitate programming and assist in identifying small businesses for BusinessHQ opportunities," said Jones. "The key findings from our community-based focus groups and meetings with local leaders, stakeholders and small business owners, indicated we should focus on the following areas – technology and connectivity, access and security and membership and exclusivity – to make the most impact as we continue to contribute to the Southern sector's economic revitalization efforts."

Essential features

- **Technology and connectivity** – The space will have free, flexible, temporary workspaces and turnkey access to high-speed, uninterrupted Wi-Fi; information security and privacy; printing; scanning; large scale projection video conferencing rooms; as well as space furnished with equipment for small-scale content creation needs. Technical assistance services also will be offered, which will be open to all small businesses and led by a strategic community partner.
- **Access and security** – BusinessHQ will be in a secure location and open Monday through Friday with extended hours and some weekend hours to reflect the reality of entrepreneurs.
- **Membership and exclusivity** – There will be a conscientious registration and vetting process for small businesses to gain access and membership to BusinessHQ.

BusinessHQ membership opportunities

- **Incubators** – BusinessHQ Community Partner VWEC will select small businesses for membership and administer the program. Incubators will receive dedicated/private office space, one-on-one cultivation support and consultations with small business capital providers, and exclusive access to the content creation studio.
- **Coworkers** – Strategic community partners will refer small businesses that are enrolled in or have completed formal technical assistance training. These entities will have access to private and/or shared office space or open workspace twice a week (subject to availability), one-on-one consultations with small business capital providers and exclusive access to the content creation space.

- **Community Coworkers** – Any small business operating in a high need, high opportunity area, with revenues less than \$1 million, will have the opportunity to take advantage of the space. A BusinessHQ staff member will meet with a small business that is requesting access to help identify key need areas. Once a membership is confirmed, the community coworker can use shared, open workspaces (subject to availability) and BusinessHQ's library of resources for six months.

All small businesses utilizing BusinessHQ can grow as members and gain access to more benefits once the initial duration of their membership has ended.

More on BusinessHQ

A Comerica BusinessHQ Success Manager will oversee general operations of the community center, which will include client scheduling, event planning and membership operations.

The approximately 8,000-square-foot area, located at 5201 E. R.L. Thornton, is currently undergoing renovations. When it reopens in March 2023, it will have clear, engaging signage illuminated with blue lights at night.

Comerica Incorporated (NYSE: CMA) is a financial services company headquartered in Dallas, Texas, and strategically aligned by three business segments: The Commercial Bank, The Retail Bank and Wealth Management. Comerica focuses on relationships, and helping people and businesses be successful. In addition to Texas, Comerica Bank locations can be found in Arizona, California, Florida and Michigan, with select businesses operating in several other states, as well as in Canada and Mexico. Comerica reported total assets of \$84.1 billion as of Sept. 30, 2022.

SOURCE Comerica Bank

For further information: MEDIA CONTACT: Carmen Branch, (214) 462-6681

**COMERICA BANK
BANKING CENTER LOCATIONS
MI CRA ASSESSMENT AREAS
AS OF 4/1/2024**

MSA Name	CRA Name	Branch	Location	Address	City, State, Zip	County	Census Tract	Income Level	Minority*
LANSING-EAST LANSING	LANSING-EAST LANSING	368	Meridian Mall	4829 Marsh Rd	Okemos, MI 48864	INGHAM	0049.03	UPPER	Y
MIDLAND	MIDLAND	580	Downtown Midland	201 McDonald St	Midland, MI 48640	MIDLAND	2901.00	MODERATE	N
MIDLAND	MIDLAND	585	Eastman	1616 N Saginaw St	Midland, MI 48640	MIDLAND	2909.01	UPPER	N
MUSKEGON-NORTON SHORES	MUSKEGON	442	Muskegon Heights	2730 Sanford St	Muskegon Heights, MI 49444	MUSKEGON	0043.00	MODERATE	Y
MUSKEGON-NORTON SHORES	MUSKEGON	449	Eastside	2133 E Apple Ave	Muskegon, MI 49442	MUSKEGON	0019.02	MIDDLE	N
MUSKEGON-NORTON SHORES	MUSKEGON	447	Norton Shores	875 W Norton St	Norton Shores, MI 49441	MUSKEGON	0024.00	MIDDLE	N
MUSKEGON-NORTON SHORES	MUSKEGON	446	Northside	414 Center St	North Muskegon, MI 49445	MUSKEGON	0015.00	UPPER	N
NA	LENAWEE COUNTY	426	Clinton	169 W Michigan Ave	Clinton, MI 49236	LENAWEE	0624.00	MIDDLE	N

TOTAL NUMBER OF BANKING CENTERS: 176

BC#	BC Name	Address	City	State	Zip Code	Mon-Thurs	Lobby Fri	Lobby Sat	DT Mon-Thurs	DT Fri	DT Sat
450	Robbins Road	1102 Robbins Rd	Grand Haven	MI	49417	9-5	9-5:30	Closed	9-5	9-5:30	Closed
						Lobby					
481	Woodland Mall	3215 28th Street SE,	Kentwood	MI	49512	9-5	9-5:30	9-12	9-5	9-5:30	9-12
482	52nd-Kalamazoo	5135 Kalamazoo SE	Kentwood	MI	49508	9-5	9-5:30	9-12	9-5	9-5:30	9-12
484	Campau Square	99 Monroe Ave. NW	Grand Rapids	MI	49503	9-5	9-5	Closed	N/A	N/A	N/A
486	Grandville	4480 Wilson Ave	Grandville	MI	49418	9-5	9-5:30	9-12	9-5	9-5:30	9-12
488	Cascade	6511 28th Street SE	Grand Rapids	MI	49546	9-5	9-5:30	Closed	9-5	9-5:30	Closed
491	Plainfield	4065 Plainfield Ave. NE	Grand Rapids	MI	49525	9-5	9-5:30	Closed	9-5	9-5:30	Closed
494	Marne	14695 16th Ave.	Marne	MI	49435	9-5	9-5:30	Closed	9-5	9-5:30	Closed
495	Four Mile-Alpine	857 Four Mile Rd	Grand Rapids	MI	49544	9-5	9-5:30	9-12	9-5	9-5:30	9-12
503	Coopersville Office	31 68th Avenue	Coopersville	MI	49404	9-5	9-5:30	9-12	9-5	9-5:30	9-12
517	Holland ComerimART	50 Douglas	Holland	MI	49424	9-5	9-5	9-12	N/A	N/A	N/A
521	Maple Hill	5080 W. Main	Kalamazoo	MI	49009	9-5	9-5:30	9-12	9-5	9-5:30	9-12
522	Downtown Main Office	151 S. Rose St	Kalamazoo	MI	49007	9-5	9-5:30	Closed	N/A	N/A	N/A
524	Portage	7941 S. Westnedge	Portage	MI	49002	9-5	9-5:30	9-12	9-5	9-5:30	9-12
527	Comstock	5937 King Hwy	Kalamazoo	MI	49048	9-5	9-5:30	Closed	9-5	9-5:30	Closed
530	Oakwood	2025 Whites Rd	Kalamazoo	MI	49008	9-5	9-5:30	Closed	9-5	9-5:30	Closed
531	Gull Road	5560 Gull Rd	Kalamazoo	MI	49048	9-5	9-5:30	Closed	9-5	9-5:30	9-12
540	Fox Run - RetireMART	41100 Fox Run Rd	Novi	MI	48377	9-4:30 Tue	9-4:30	Closed	Closed	N/A	N/A
541	Pontiac Trail-Eleven Mile	25950 Pontiac Trail Rd	South Lyons	MI	48178	9-5	9-5:30	Closed	9-5	9-5:30	Closed
542	Maple-M5	2730 W. Maple	Commerce Twp.	MI	48390	9-5	9-5:30	Closed	9-5	9-5:30	Closed
544	Owen-Silver Pkwy.	3800 Owen Rd	Fenton	MI	48430	9-5	9-5:30	9-1	9-5	9-5:30	9-1
545	Sashabaw-Clarkston	7789 Sashabaw Rd	Clarkston	MI	48348	9-5	9-5:30	Closed	9-5	9-5:30	Closed
580	Downtown Midland	201 McDonald	Midland	MI	48640	9-5	9-5:30	Closed	9-5	9-5:30	Closed
585	Eastman	1616 N. Saginaw	Midland	MI	48640	9-5	9-5:30	9-12	9-5	9-5:30	9-12
601	Jackson Main	301 N. Jackson St.	Jackson	MI	49201	9-5	9-5	Closed	BConn 8-10	BConn 8-10	BConn 8-5
602	Brooklyn	11351 Brooklyn Rd.	Brooklyn	MI	49230	9-5	9-5:30	9-12	BConn 8-10	BConn 8-10	BConn 8-5
604	Grass Lake	115 E. Michigan	Grass Lake	MI	49240	9-5	9-5:30	9-12	N/A	N/A	N/A
608	East Jackson	2815 E. Michigan	Jackson	MI	49202	9-5	9-5:30	Closed	9-5	9-5:30	9-12
614	Westwood	1620 W. Michigan Ave.	Jackson	MI	49202	9-5	9-5:30	9-12	BConn 8-10	BConn 8-10	BConn 8-5
615	Airport Road	2707 Airport Rd	Jackson	MI	49202	9-5	9-5:30	9-12	9-5	9-5:30	9-12
619	Spring Arbor	7991 Spring Arbor Rd	Spring Arbor	MI	49283	9-5	9-5:30	9-12	9-5	9-5:30	9-12
620	Manchester	135 E. Main	Manchester	MI	48158	9-5	9-5:30	Closed	N/A	N/A	N/A
660	Central	49 W. Michigan Ave.	Battle Creek	MI	49017	9-5	9-5:30	Closed	N/A	N/A	N/A
664	Springfield	215 N. 20th Street	Battle Creek	MI	49037	9-5	9-5:30	Closed	9-5	9-5:30	Closed
668	Beckley Office	5475 Beckley Rd., Suite 130	Battle Creek	MI	49015	9-5	9-5:30	9-12	N/A	N/A	N/A
674	Columbia-Riverside	192 E. Columbia Ave	Battle Creek	MI	49015	9-5	9-5:30	9-12	9-5	9-5:30	9-12

Banking Centers Opened or Closed

A list of banking officers opened or closed during the current year and each of the prior two calendar years, their street addresses, and the census tract in which they are (were) located.

No Openings

**COMERICA BANK
BANKING CENTERS CLOSED
MI CRA ASSESSMENT AREAS
JANUARY 1, 2022 - APRIL 1, 2024**

MSA Name	CRA Name	Branch	Location	Address	City, State, Zip	County	Census Tract	Income Level	Minority*	Year Closed
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	077	Gratiot-Martin	27990 Gratiot Ave	Roseville, MI 48066	MACOMB	2558.00	MODERATE	N	2022
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	299	Eleven Mile-Lahser	27100 Lahser Rd	Southfield, MI 48034	OAKLAND	1612.00	MIDDLE	Y	2022
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	304	Southfield Tower	29201 Telegraph Rd	Southfield, MI 48034	OAKLAND	1609.00	MIDDLE	Y	2022
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	139	Long Lake-Livernois ComerimART	31 E Long Lake Rd	Troy, MI 48085	OAKLAND	1962.00	MIDDLE	N	2022
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	057	Van Dyke-21 Mile	47127 Van Dyke Ave	Utica, MI 48317	MACOMB	2258.00	MIDDLE	N	2022
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	341	Allen Park	6634 Allen Rd	Allen Park, MI 48101	WAYNE	5764.00	UPPER	N	2022
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	148	Comerica Bank Center	411 W Lafayette Blvd	Detroit, MI 48226	WAYNE	5208.00	UPPER	Y	2022
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	259	Renaissance Center	300 Renaissance Ctr	Detroit, MI 48243	WAYNE	5172.00	UPPER	N	2022
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	347	26 Mile-Romeo Plank	16700 26 Mile Rd	Macomb, MI 48042	MACOMB	2238.02	UPPER	N	2022
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	252	Telegraph-King	21333 S Telegraph Rd	Trenton, MI 48183	WAYNE	5918.00	UPPER	N	2022
DETROIT-WARREN-DEARBORN	SOUTHEAST MICHIGAN	119	Comerica Bank Auburn Hills Camp	3501 Hamlin Rd	Auburn Hills, MI 48326	OAKLAND	9815.00	NA	N	2023
LANSING-EAST LANSING	LANSING-EAST LANSING	361	Eastwood Towne Center	2615 Lake Lansing Rd	Lansing, MI 48912	INGHAM	0031.03	MIDDLE	N	2022

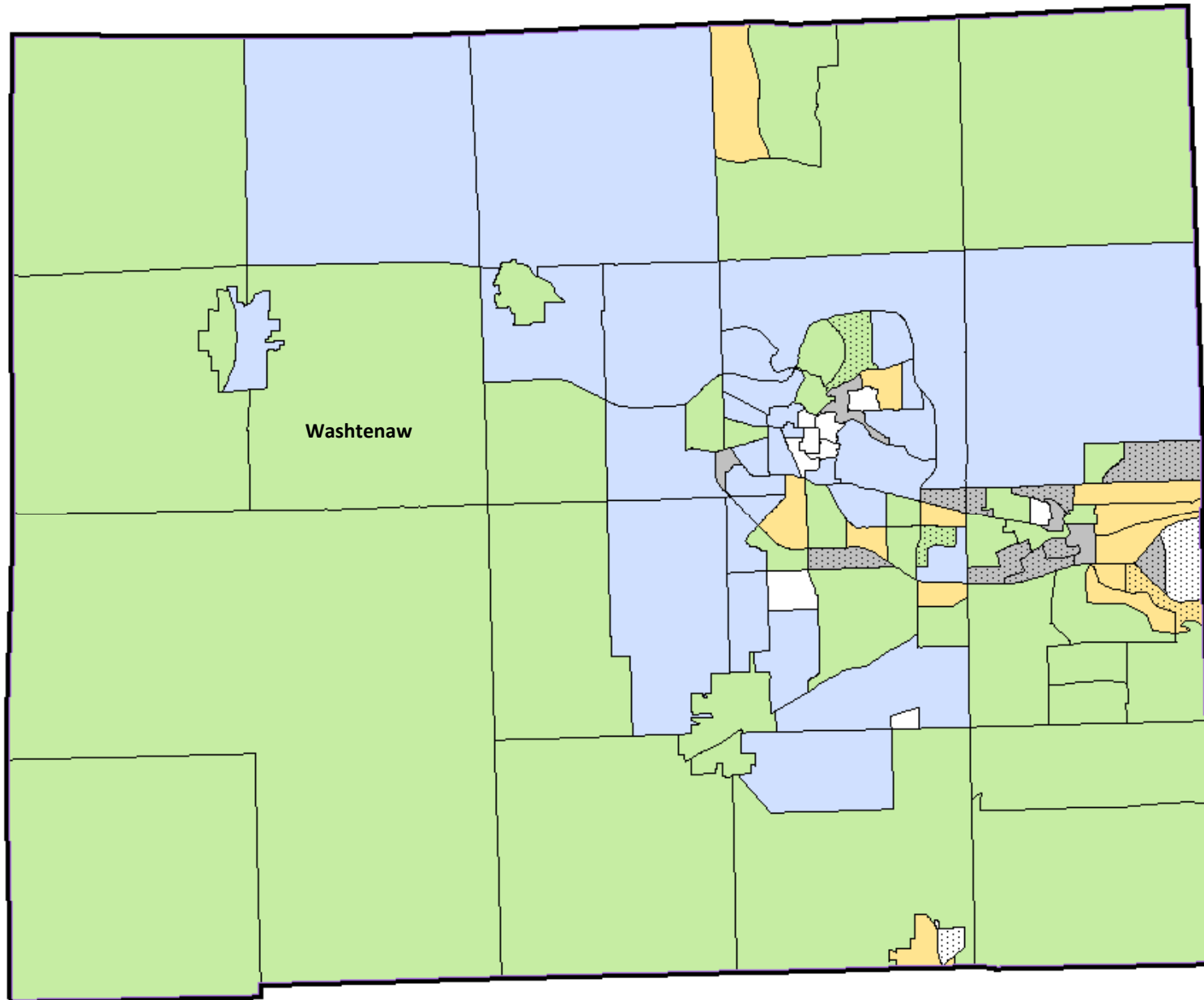
TOTAL NUMBER OF BANKING CENTERS CLOSED: 12

Product/Service (2023)	2023 Fee Reference Materials & Fee Information
Account Activity Printouts	Personal Services and Charges brochure[i]
Account Activity Printouts	Business Account Service Charge and Interest Information brochure[ii]
Account Balance Fee (formerly FDIC Charge)	Business Account Service Charge and Interest Information brochure[ii]
Account Maintenance Fee	Personal Services and Charges brochure[i]
Account Maintenance Fee	Business Account Service Charge and Interest Information brochure[ii]
Account Reconciliation & Research	Personal Services and Charges brochure[i]
ACH Intl Transactions Received	Business Account Service Charge and Interest Information brochure[ii]
ACH Return Item Request	Business Account Service Charge and Interest Information brochure[ii]
Activity Fee	Personal Services and Charges brochure[i]
Activity Fee	Business Account Service Charge and Interest Information brochure[ii]
Automated Teller Machines (ATM) Transactions:	Personal Services and Charges brochure[i]
Automated Teller Machines (ATM) Transactions:	Business Account Service Charge and Interest Information brochure[ii]
Balance Inquiries	Personal Services and Charges brochure[i]
Business Sweep Account	Business Account Service Charge and Interest Information brochure[ii]
Cash & Coin Orders	Business Account Service Charge and Interest Information brochure[ii]
Cash/Items Deposited	Business Account Service Charge and Interest Information brochure[ii]
Cashier's Check	Personal Services and Charges brochure[i]
Cashier's Check	Business Account Service Charge and Interest Information brochure[ii]
Check Cashing	Personal Services and Charges brochure[i]
Check Cashing	Business Account Service Charge and Interest Information brochure[ii]
Check Ordering/Printing	Cost varies by market, relationship pricing, and check style.
Check Reject Fee	Personal Services and Charges brochure[i]
Check Reject Fee	Business Account Service Charge and Interest Information brochure[ii]
Check Safekeeping	Personal Services and Charges brochure[i]
Checking Accounts and Related Services (Personal)	Personal Services and Charges brochure[i]
Checking Accounts and Related Services (Business)	Business Account Service Charge and Interest Information brochure[ii]
CheckPhoto	Personal Services and Charges brochure[i]
Coin Deposits/Vault Processing	Personal Services and Charges brochure[i]
Coin Deposits/Vault Processing	Business Account Service Charge and Interest Information brochure[ii]
Coin Rolls Provided	Business Account Service Charge and Interest Information brochure[ii]
Collections	Personal Services and Charges brochure[i]
Collections	Business Account Service Charge and Interest Information brochure[ii]
Combined Statement (Personal Accounts Only)	No Fee
Continuous Overdraft Fee	Personal Services and Charges brochure[i]
Copy of Check/Item/Statement	Personal Services and Charges brochure[i]
Copy of Check/Item/Statement	Business Account Service Charge and Interest Information brochure[ii]
Counter Checks	Personal Services and Charges brochure[i]
Counter Checks	Business Account Service Charge and Interest Information brochure[ii]
CPA Balance Verification	Business Account Service Charge and Interest Information brochure[ii]
Debit/Credit Fee	Personal Services and Charges brochure[i]
Debit/Credit Fee	Business Account Service Charge and Interest Information brochure[ii]
Deposit Error Correction	Business Account Service Charge and Interest Information brochure[ii]
Direct Deposit Acceptance- Retail and Business	No fee for service. For transaction fees refer to: Business Account Service Charge and Interest Information brochure[ii]
Electronic Funds Transfers (EFT) Debits & Credits	Personal Services and Charges brochure[i]
Electronic Funds Transfers (EFT) Debits & Credits	Business Account Service Charge and Interest Information brochure[ii]
Escheatment Notification	Personal Services and Charges brochure[i] Note: Applies to Western Market only
eStatement/Paper Statement Suppression Discount	Personal Services and Charges brochure[i]
Excess Withdrawal Fee	Personal Services and Charges brochure[i]
Exit Fee (IRA) (through 2/28/15)	Personal Services and Charges brochure[i]
IRA Transfer Fee (effective 3/1/15)	
Foreign Check(s)/ Processing	Personal Services and Charges brochure[i]
Foreign Check(s)/ Processing	Business Account Service Charge and Interest Information brochure[ii]
Foreign Drafts	Personal Services and Charges brochure[i]
Foreign Drafts	Business Account Service Charge and Interest Information brochure[ii]
Check & Save (Transfers)	Check and Save Transfer Request Form includes customer disclosure/no fee for setting up check and save
Mortgage Loans ~ Government - FHA	No change, but removed the language in red. The product was launched in 2018.
Money Market Investment Accounts	Personal Services and Charges brochure[i] Business Account Service Charge and Interest Information brochure[ii]
Mobile Banking - "Downloadable" Application (Includes Remote Deposit Capture) o Android, iPhone, iPad, Android tablet - Mobile Web Browser - Text Banking - Alerts (included within Mobile Banking)	
Comerica Rewards Card	Corporate Order Forms, KYC Form and Cardholder Terms and Conditions [xvii]
Small Business Loans and Lines (Business)	Fees are available on the SB Loan Rate Bulletin on Connect
Early Withdrawal Penalty (CD, ESA, IRA)	Personal Services and Charges brochure[i]
Comerica Credit Card: Consumer Visa Rewards and Non-Rewards Cards Small Business Mastercard Rewards and Non-Rewards Cards	Fees and disclosures are published by Elan in Elan Materials (e.g. application, terms and conditions)

Comerica ATM or Debit Cards (Personal and Business)	Personal Services and Charges brochure[i] Business Account Service Charge and Interest Information brochure[ii]
Bank by Mail	No fee; envelopes available in Banking Center Business Account Service Charge and Interest Information brochure[ii]
Bonds (Bearer US Treasury Bills, Notes Bonds, Municipal, Corporate and Church)	Refer to ("Collection Items"): Personal Services and Charges brochure[i] & Business Account Service Charge and Interest Information brochure[ii]; Business & Personal Deposit Contract
Discount Brokerage Service	No fee for consultation; banker makes referral to Comerica Securities/Ameriprise.
Foreign Bond Coupons	Refer to ("Collection Items"): Personal Services and Charges brochure[i] Business Account Service Charge and Interest Information brochure[ii]
Foreign Currency Account - Canadian Only	Comerica International Department for fee information
Quicken® Banking Quicken® Banking with Bill Pay LifeLock (Norton)	
Mortgage Loans ~ Conventional - Fixed Rate, Adjustable Rate, Interest Only; Affordable Housing programs	Mortgage uses two standard print on demand pieces that have campaign versions.
Consumer Loans - Auto, Boat, RV, Sport Vehicle - Personal Secured & Unsecured, Special Loans	Consumer Loans Product Guidelines [x]
Municipal Tax Acceptance	Michigan market only: certain City/County tax payments accepted
Municipal Water Bill Acceptance	Michigan market only: certain water payments accepted
Night Depository	Night deposit service fees may vary, refer to Night Deposit Agreement (CP03807). For transaction fees refer to: Business Account Service Charge and Interest Information brochure[ii]
Notary Fees	Personal Services and Charges brochure[i]
Online Banking - Comerica Web Banking® - Comerica Web Bill Pay® - Comerica Web Bill Pay® Overnight Check - Comerica External Transfer - Comerica Person-to-Person Transfer -eStatement	
Overdraft/Uncollected Funds Interest	Business Account Service Charge and Interest Information brochure[ii]
Pay Envelopes	Envelope for cash; manual fee for business customers who may request a box
Phone-Assisted Transaction Fee	No fee for service. For transaction fees refer to: Personal Services and Charges brochure[i]
Photocopies	Personal Services and Charges brochure[i]
Photocopies	Business Account Service Charge and Interest Information brochure[ii]
Rate Inquiries	No Fee
Relationship Pricing	No Fee
Research/Subpoena	Personal Services and Charges brochure [i] Business Account Service Charge and Interest Information brochure[ii]
Returned Item Handling - Returned Item Represented - Returned Item - Returned Item Re-Presented - Returned Item Fax Notification - Returned Item Additional Invoice	Business Account Service Charge and Interest Information brochure[ii]
Safe Deposit Box	Fees vary by market and location - fee disclosed at time of opening
Savings Accounts And Related Services -Comerica Web Pay Express -External Transfer -Comerica Web Invoicing	Personal Services and Charges brochure[i] Business Account Service Charge and Interest Information brochure[ii]
Signature Guarantee	No Fee
Special Statement Production/Handling	Personal Services and Charges brochure[i]
Special Statement Production/Handling	Business Account Service Charge and Interest Information brochure[ii]
Stop Payments	Personal Services and Charges brochure[i]
Stop Payments	Business Account Service Charge and Interest Information brochure[ii]
Telephone Transfers	Business Account Service Charge and Interest Information brochure[ii]
Time Deposits - Certificate of Deposit (CD)	Business and Personal Deposit Contract[xii] Business Account Service Charge and Interest Information brochure[ii]
Time Deposits - Education Savings Accounts (ESA)	Business and Personal Deposit Contract[xii] Business Account Service Charge and Interest Information brochure[ii] ESA Master Terms [xiii]
Time Deposits – Individual Retirement Account (IRA)	Business and Personal Deposit Contract[xiii] Business Account Service Charge and Interest Information brochure[ii] IRA Master Terms [xiv]
U.S. Savings Bonds - Encashment, Exchange	No charge to redeem. MI/FL - Reissue fee (thru Domestic Collections) = \$0.50/ 1st bond + \$0.10/each additional bond

Wire Transfers - Domestic - Incoming/Outgoing - Repetitive/Non-Repetitive - Automatic Standing Transfer - Book Transfer - Trace, Mail Advice, Cancel, Phone Notification, Fax Notification	Personal Services and Charges brochure[i]
Wire Transfers - Domestic - Incoming/Outgoing - Repetitive/Non-Repetitive - Automatic Standing Transfer - Book Transfer - Trace, Mail Advice, Cancel, Phone Notification, Fax Notification	Business Account Service Charge and Interest Information brochure[ii]
Wire Transfers - International - Incoming - Outgoing/Consumer (Personal Only) - Outgoing/Non-Consumer - Repetitive/Non-Repetitive (Non-Consumer Only) - Book Transfer - Trace, Mail Advice, Cancel, Phone Notification, Fax Notification	Personal Services and Charges brochure[i]
Wire Transfers - International - Incoming - Outgoing/Consumer (Personal Only) - Outgoing/Non-Consumer - Repetitive/Non-Repetitive (Non-Consumer Only) - Book Transfer - Trace, Mail Advice, Cancel, Phone Notification, Fax Notification	Business Account Service Charge and Interest Information brochure[ii]
Withdrawal Subject to Legal Process	Personal Services and Charges brochure[i]
Withdrawal Subject to Legal Process	Business Account Service Charge and Interest Information brochure[ii]
Zero Balance Account Service	Business Account Service Charge and Interest Information brochure[ii]
HELOC - FlexLine	Consumer Loans Product Guidelines [x] What You Should Know About Home Equity Lines of Credit [xviii]
Online Account Opening (Consumer)	No new fee information - we are reusing existing brochures
Small Business Convenient Capital Loans & Lines of Credit (CCap)	
Overdrafts (OD)	Personal Services and Charges brochure[i]

ANN ARBOR ASSESSMENT AREA—ANN ARBOR, MI MSA



Geography

- Assessment Area
- County

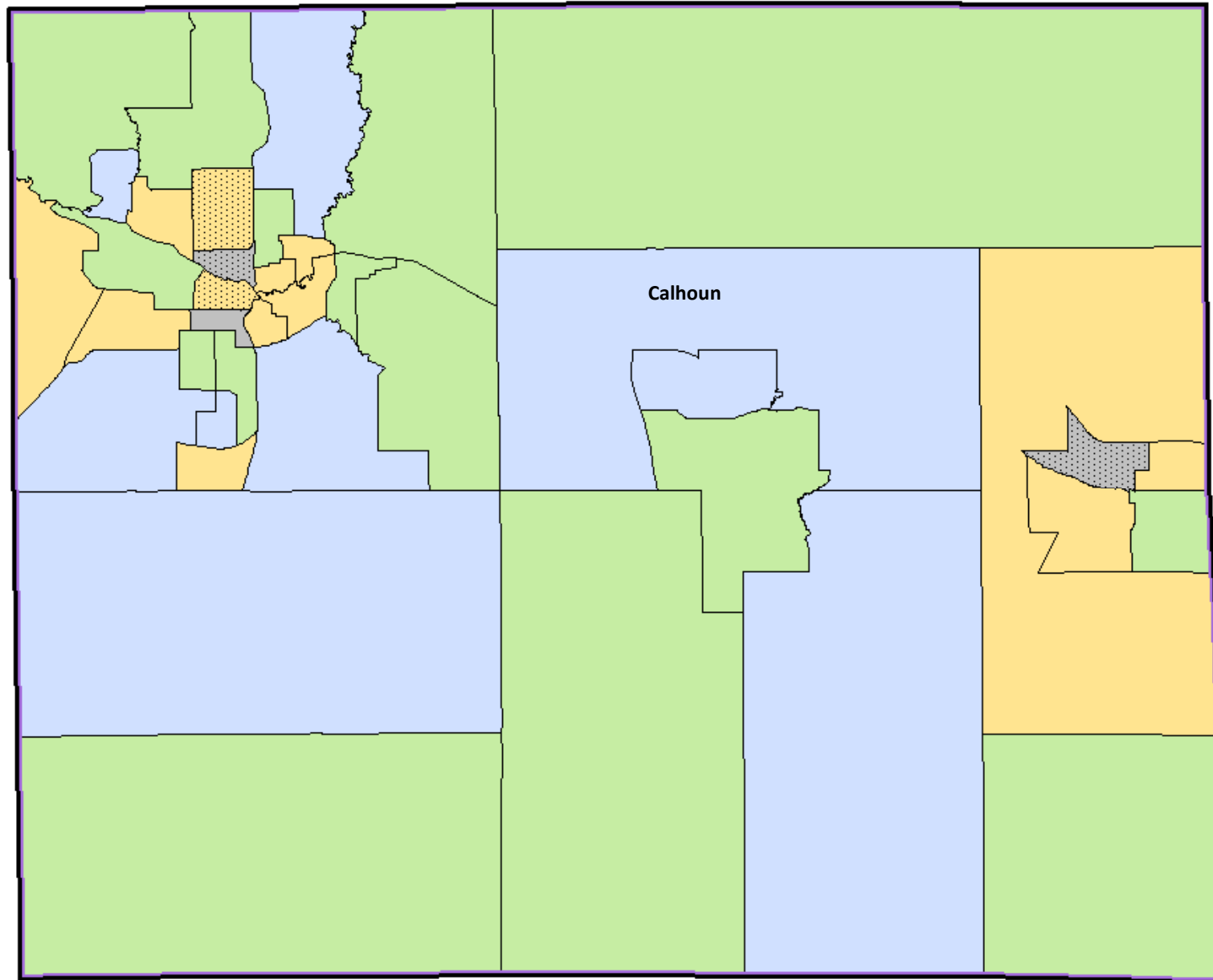
% Minority

- High
- Low

Income Category

- Upper
- Middle
- Moderate
- Low
- NA

BATTLE CREEK ASSESSMENT AREA—BATTLE CREEK, MI MSA



Geography

- Assessment Area
- County

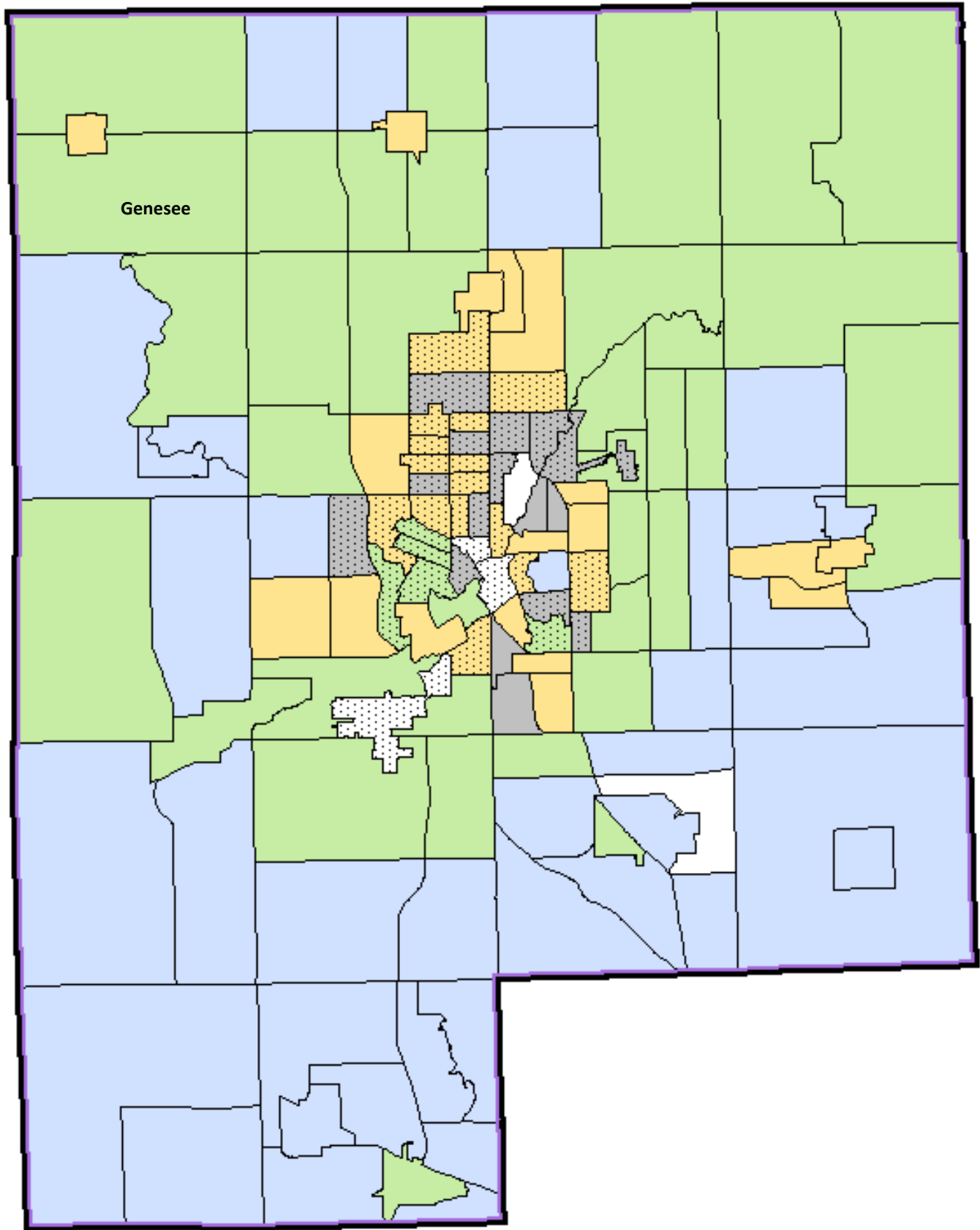
% Minority

- High
- Low

Income Category

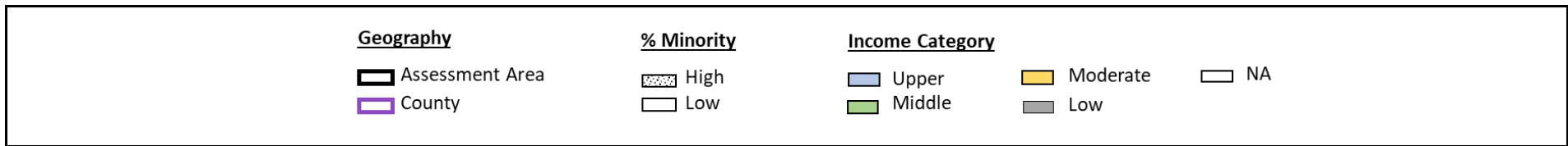
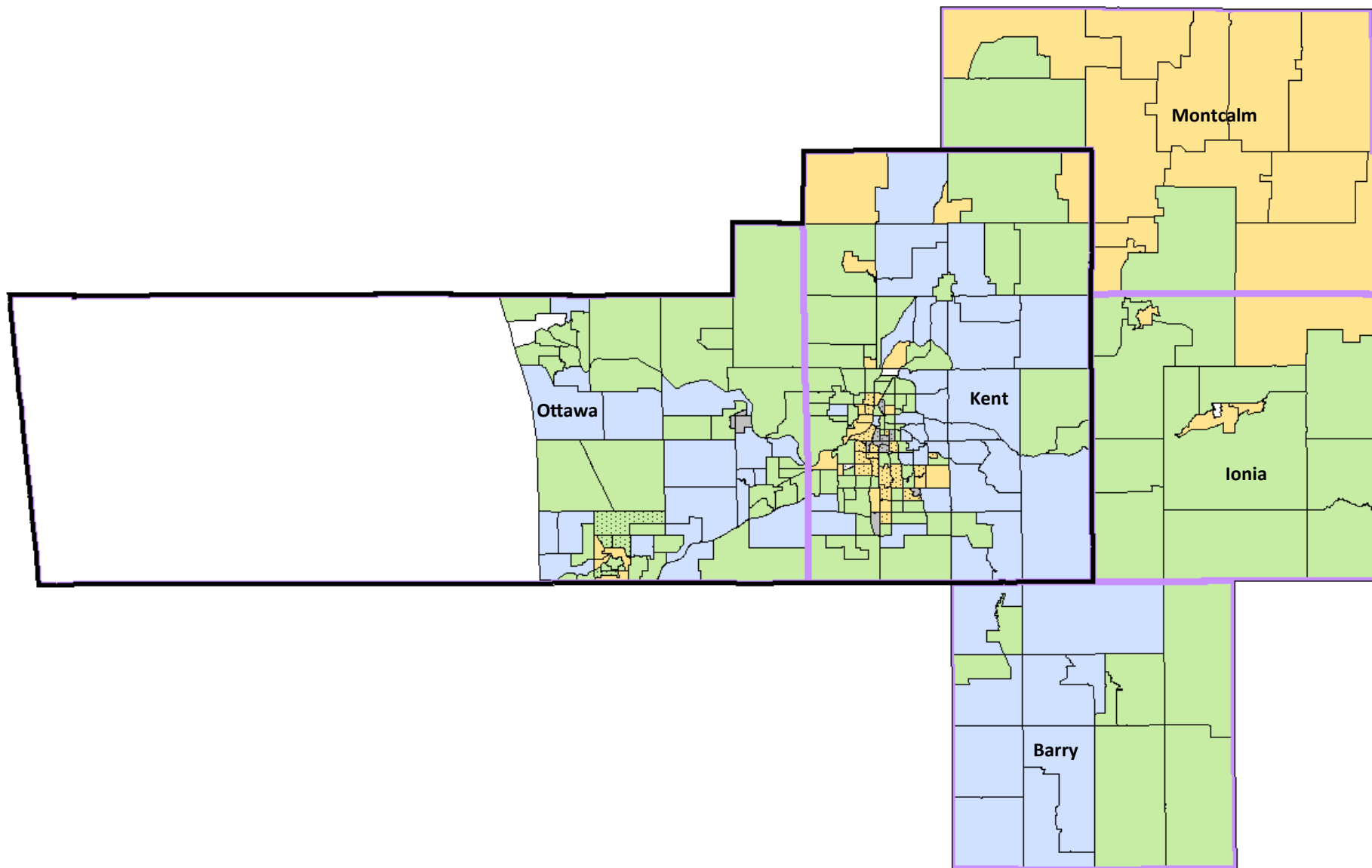
- Upper
- Middle
- Moderate
- Low
- NA

FENTON ASSESSMENT AREA—FLINT, MI MSA

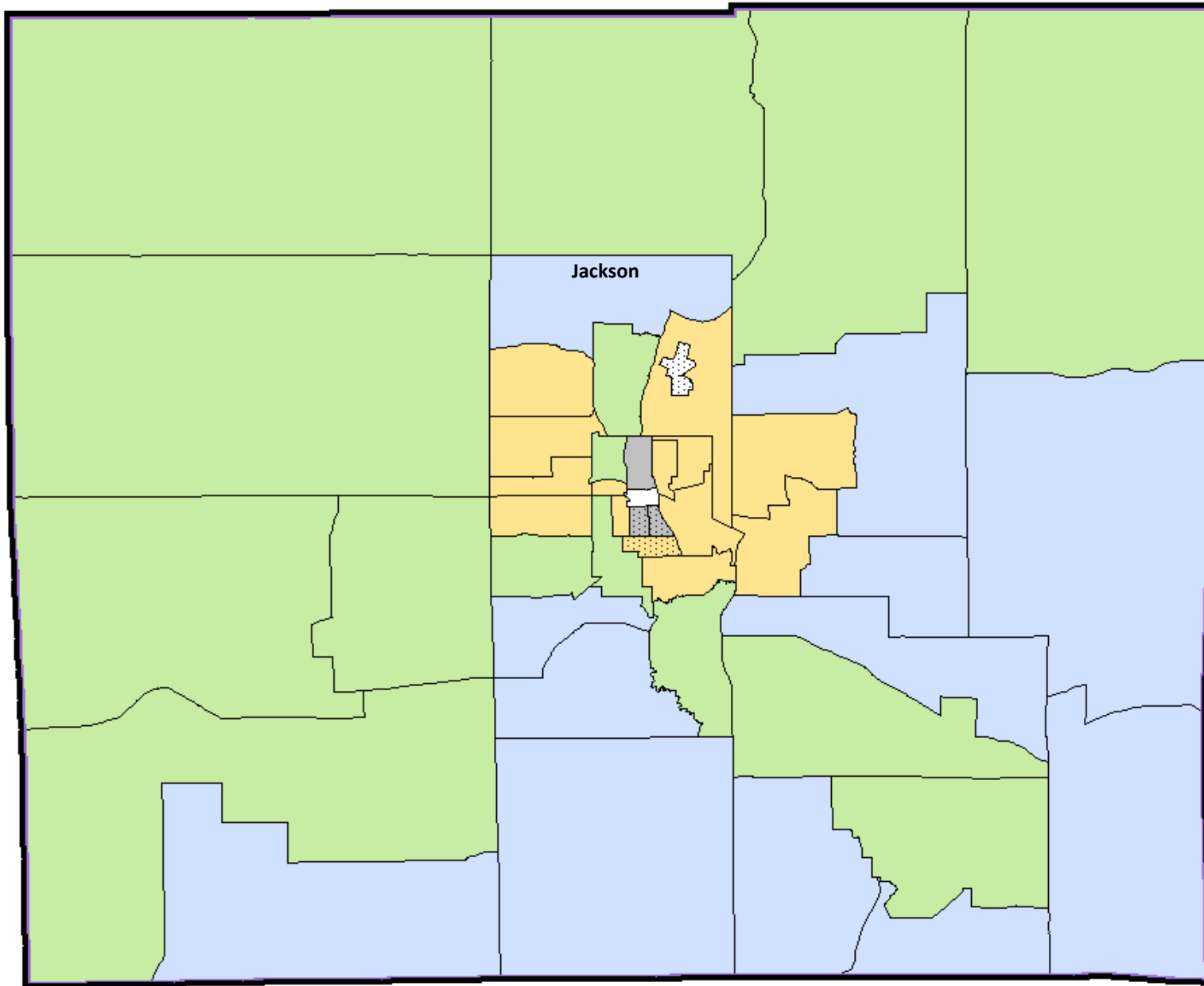


Geography		% Minority		Income Category		
Assessment Area	High	Upper	Moderate	NA		
County	Low	Middle	Low			

GRAND RAPIDS ASSESSMENT AREA—GRAND RAPIDS-WYOMING-KENTWOOD, MI MSA



JACKSON ASSESSMENT AREA—JACKSON, MI MSA



Geography

- Assessment Area
- County

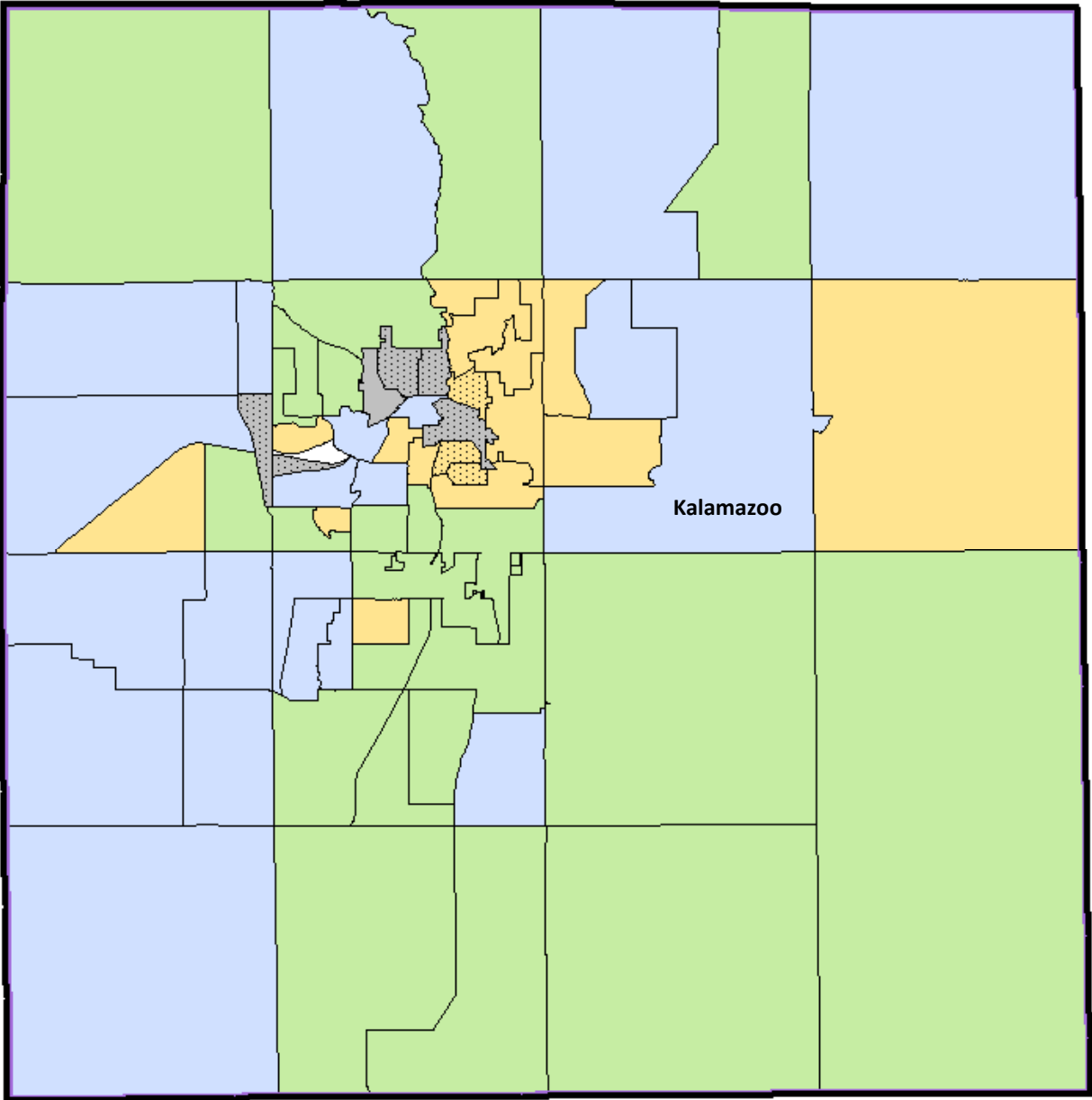
% Minority

- High
- Low

Income Category

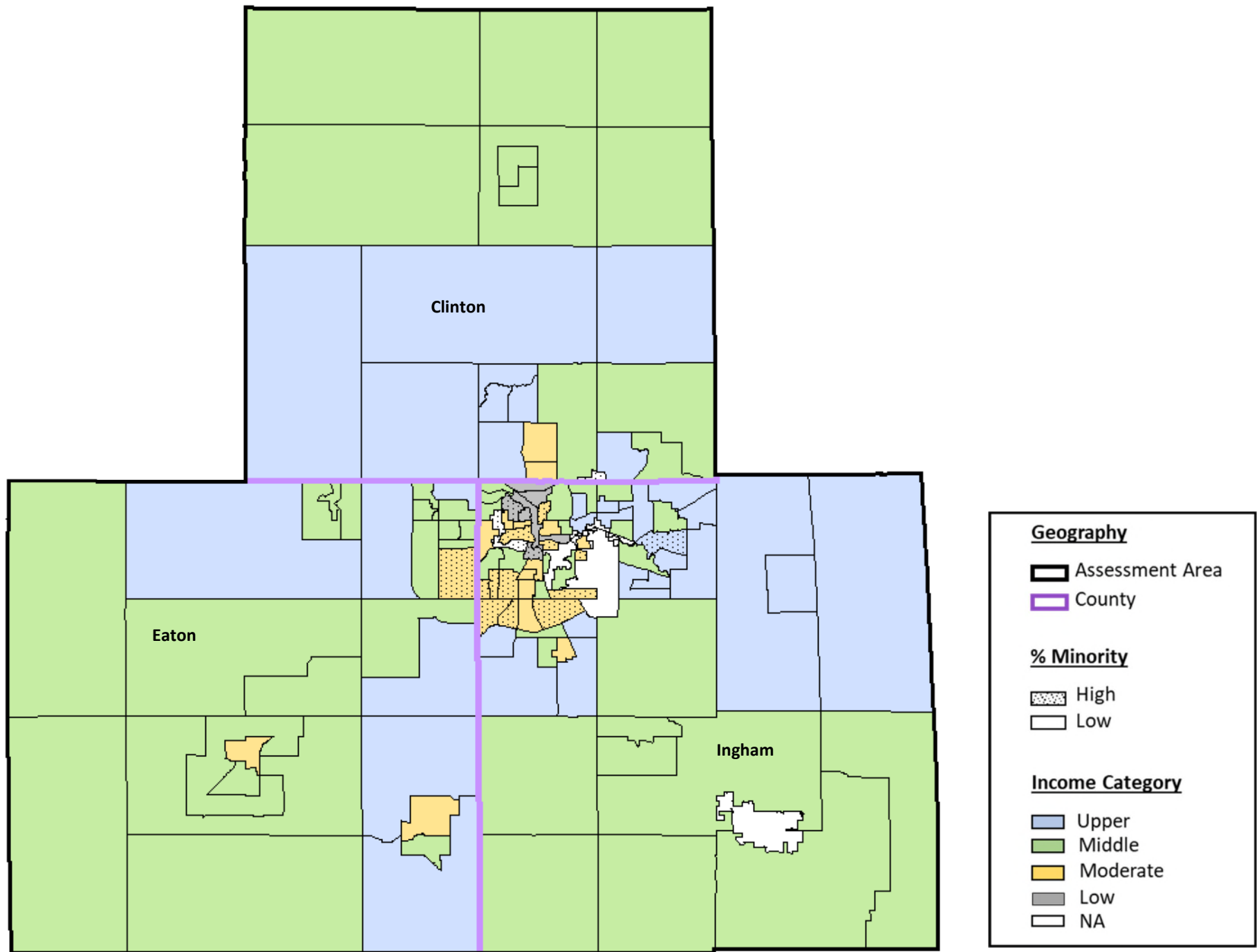
- Upper
- Middle
- Low
- Moderate
- NA

KALAMAZOO-PORTAGE ASSESSMENT AREA—KALAMAZOO-PORTAGE, MI MSA

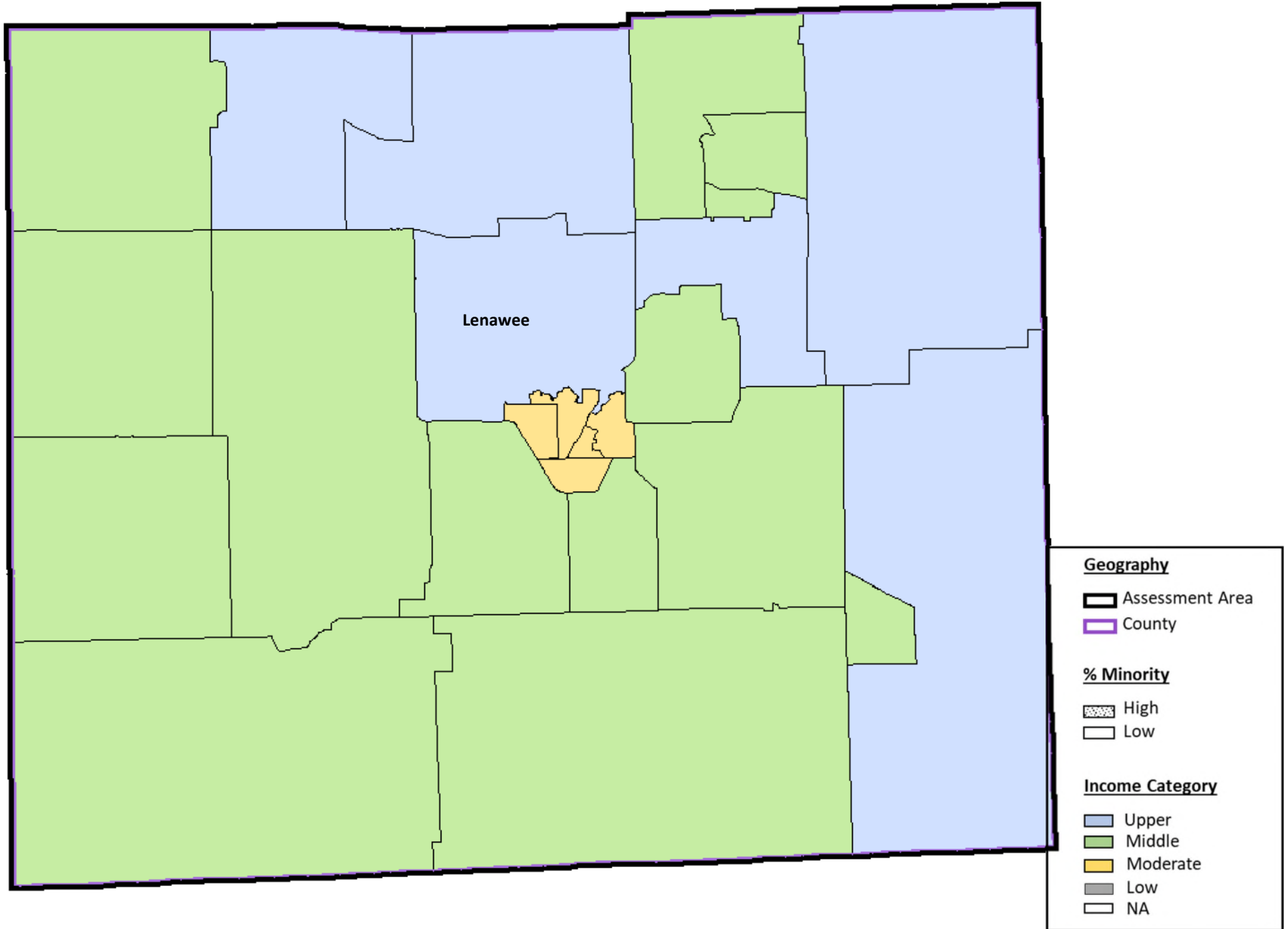


<u>Geography</u>		<u>% Minority</u>		<u>Income Category</u>		
Assessment Area	High	Upper	Moderate	Middle	Low	NA
County	Low					

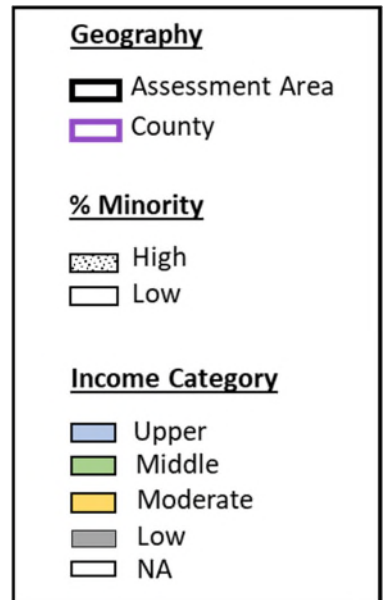
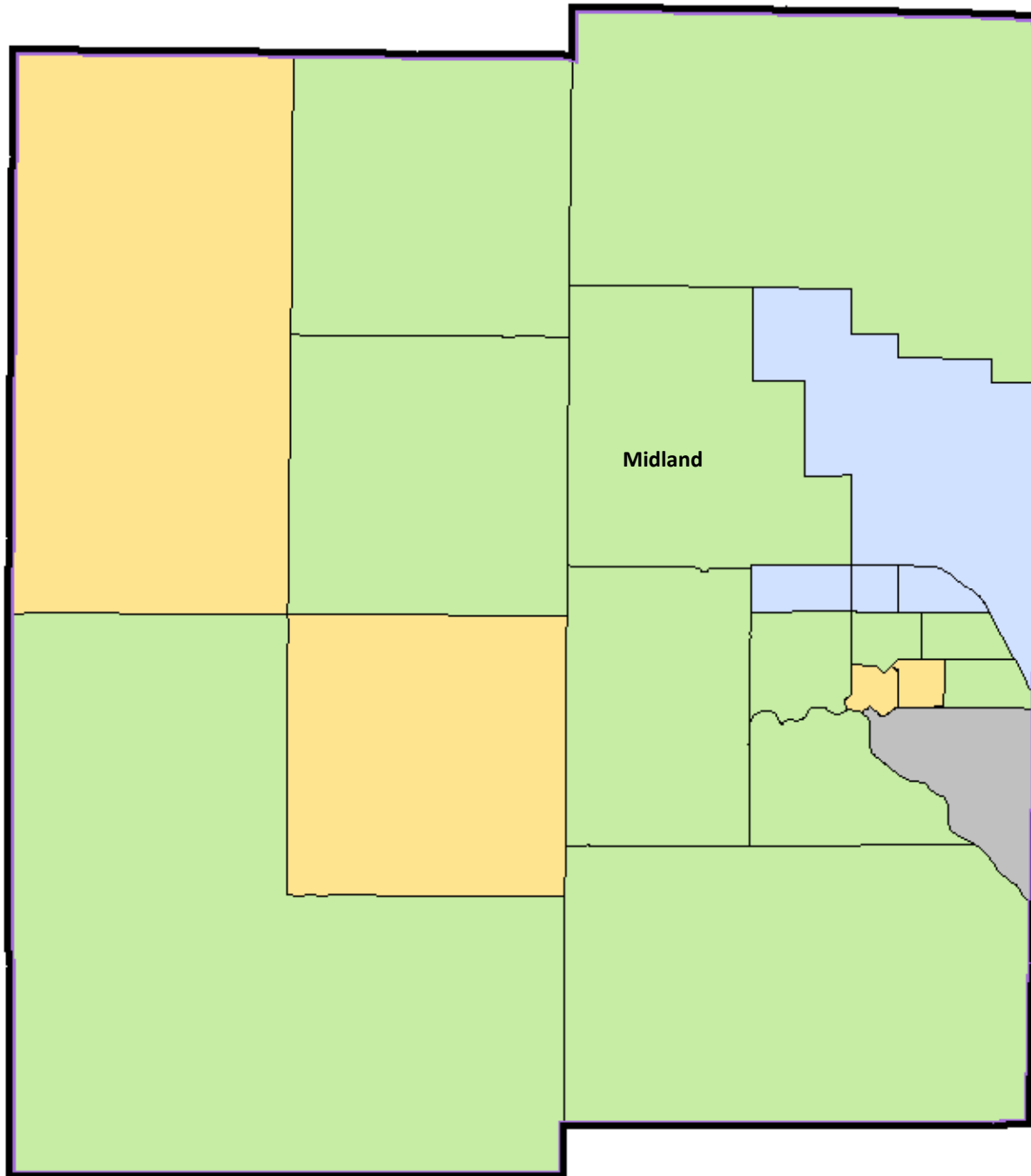
LANSING-EAST LANSING ASSESSMENT AREA—LANSING-EAST LANSING, MI MSA



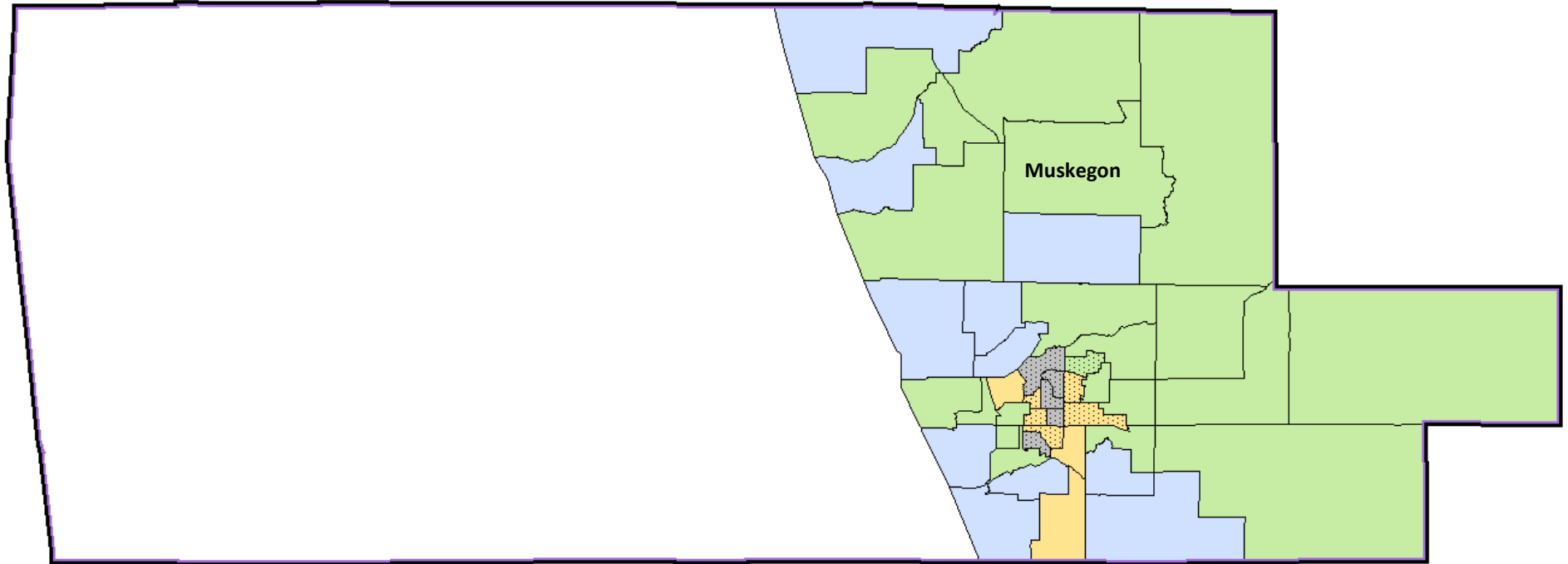
LENAWEE COUNTY ASSESSMENT AREA—LENAWEE COUNTY, MI NON-MSA



MIDLAND ASSESSMENT AREA—MIDLAND, MI MSA



MUSKEGON ASSESSMENT AREA—MUSKEGON-NORTON SHORES, MI MSA



Geography

- Assessment Area
- County

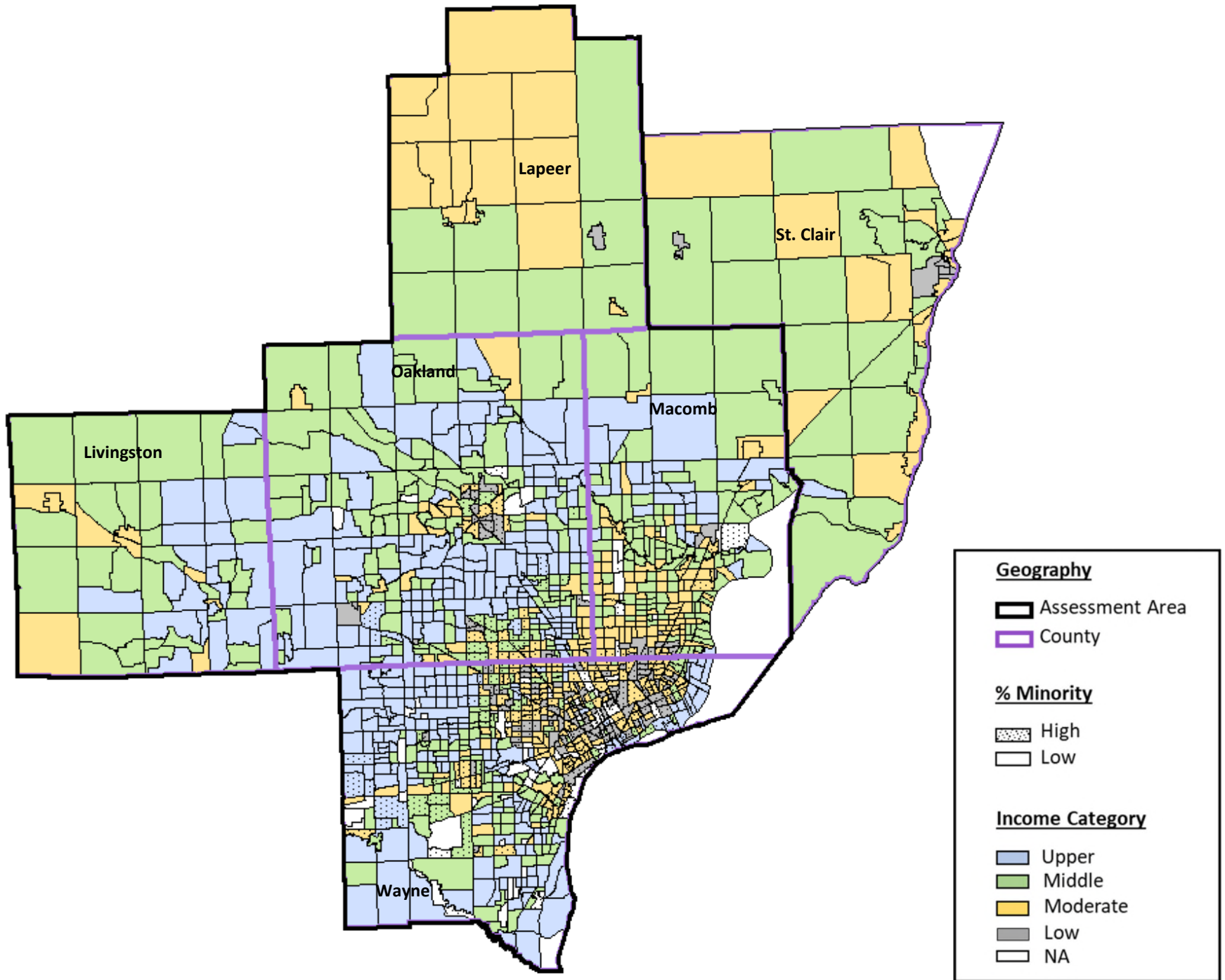
% Minority

- High
- Low

Income Category

- Upper
- Middle
- Moderate
- Low
- NA

SOUTHEAST MICHIGAN ASSESSMENT AREA—DETROIT-WARREN-DEARBORN, MI MSA



COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
ANN ARBOR	26	161	4001.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4003.00	11460	ANN ARBOR	NA	N
ANN ARBOR	26	161	4004.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4005.00	11460	ANN ARBOR	NA	N
ANN ARBOR	26	161	4006.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4007.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4008.00	11460	ANN ARBOR	NA	N
ANN ARBOR	26	161	4021.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4022.01	11460	ANN ARBOR	LOW	N
ANN ARBOR	26	161	4023.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4025.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4026.01	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4027.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4031.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4032.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4033.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4034.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4035.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4036.00	11460	ANN ARBOR	MIDDLE	Y
ANN ARBOR	26	161	4038.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4041.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4042.00	11460	ANN ARBOR	LOW	N
ANN ARBOR	26	161	4043.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4044.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4045.00	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4046.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4051.00	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4052.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4053.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4054.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4055.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4056.00	11460	ANN ARBOR	LOW	Y
ANN ARBOR	26	161	4060.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4070.00	11460	ANN ARBOR	UPPER	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
ANN ARBOR	26	161	4074.00	11460	ANN ARBOR	LOW	Y
ANN ARBOR	26	161	4076.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4101.00	11460	ANN ARBOR	LOW	Y
ANN ARBOR	26	161	4102.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4103.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4104.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4105.00	11460	ANN ARBOR	LOW	Y
ANN ARBOR	26	161	4106.00	11460	ANN ARBOR	LOW	Y
ANN ARBOR	26	161	4107.00	11460	ANN ARBOR	LOW	Y
ANN ARBOR	26	161	4108.00	11460	ANN ARBOR	LOW	N
ANN ARBOR	26	161	4109.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4110.00	11460	ANN ARBOR	LOW	N
ANN ARBOR	26	161	4112.00	11460	ANN ARBOR	LOW	Y
ANN ARBOR	26	161	4117.00	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4119.00	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4120.00	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4121.00	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4123.00	11460	ANN ARBOR	LOW	Y
ANN ARBOR	26	161	4126.00	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4127.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4130.00	11460	ANN ARBOR	MODERATE	Y
ANN ARBOR	26	161	4132.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4134.01	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4134.02	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4134.03	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4140.00	11460	ANN ARBOR	LOW	Y
ANN ARBOR	26	161	4142.00	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4143.00	11460	ANN ARBOR	MIDDLE	Y
ANN ARBOR	26	161	4145.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4147.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4149.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4152.00	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4154.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4156.00	11460	ANN ARBOR	UPPER	N

*MINORITY: "Y" = 50% OR GREATER

**COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA**

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
ANN ARBOR	26	161	4158.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4160.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4162.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4200.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4202.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4211.00	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4222.01	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4222.02	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4234.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4236.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4250.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4260.01	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4260.02	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4310.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4320.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4440.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4450.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4462.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4464.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4470.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4480.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4530.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4540.01	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4540.02	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4550.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4560.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4610.00	11460	ANN ARBOR	UPPER	N
ANN ARBOR	26	161	4640.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4650.01	11460	ANN ARBOR	MODERATE	N
ANN ARBOR	26	161	4650.02	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	4660.00	11460	ANN ARBOR	MIDDLE	N
ANN ARBOR	26	161	9801.01	11460	ANN ARBOR	NA	N
ANN ARBOR	26	161	9801.02	11460	ANN ARBOR	NA	N
ANN ARBOR	26	161	9802.00	11460	ANN ARBOR	NA	NA

*MINORITY: "Y" = 50% OR GREATER

**COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA**

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
ANN ARBOR	26	161	9803.00	11460	ANN ARBOR	NA	N
ANN ARBOR	26	161	9804.00	11460	ANN ARBOR	NA	NA
ANN ARBOR	26	161	9805.00	11460	ANN ARBOR	NA	N
ANN ARBOR	26	161	9806.00	11460	ANN ARBOR	NA	Y
ANN ARBOR	26	161	9840.00	11460	ANN ARBOR	NA	Y
BATTLE CREEK	26	025	0002.00	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0003.00	12980	BATTLE CREEK	LOW	Y
BATTLE CREEK	26	025	0005.00	12980	BATTLE CREEK	LOW	N
BATTLE CREEK	26	025	0006.00	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0007.00	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0008.00	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0009.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0010.00	12980	BATTLE CREEK	MODERATE	Y
BATTLE CREEK	26	025	0011.00	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0012.00	12980	BATTLE CREEK	UPPER	N
BATTLE CREEK	26	025	0013.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0014.00	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0015.00	12980	BATTLE CREEK	UPPER	N
BATTLE CREEK	26	025	0016.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0017.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0018.01	12980	BATTLE CREEK	UPPER	N
BATTLE CREEK	26	025	0018.02	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0019.00	12980	BATTLE CREEK	UPPER	N
BATTLE CREEK	26	025	0020.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0021.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0022.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0023.00	12980	BATTLE CREEK	UPPER	N
BATTLE CREEK	26	025	0024.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0025.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0026.00	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0027.00	12980	BATTLE CREEK	UPPER	N
BATTLE CREEK	26	025	0028.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0029.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0030.00	12980	BATTLE CREEK	UPPER	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
BATTLE CREEK	26	025	0031.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0032.00	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0033.00	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0034.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0035.00	12980	BATTLE CREEK	MODERATE	N
BATTLE CREEK	26	025	0036.00	12980	BATTLE CREEK	LOW	Y
BATTLE CREEK	26	025	0037.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0038.00	12980	BATTLE CREEK	UPPER	N
BATTLE CREEK	26	025	0039.00	12980	BATTLE CREEK	UPPER	N
BATTLE CREEK	26	025	0040.00	12980	BATTLE CREEK	MIDDLE	N
BATTLE CREEK	26	025	0041.00	12980	BATTLE CREEK	MODERATE	Y
FENTON	26	049	0001.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0002.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0003.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0004.00	22420	FLINT	LOW	Y
FENTON	26	049	0005.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0006.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0007.00	22420	FLINT	LOW	Y
FENTON	26	049	0008.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0009.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0010.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0011.00	22420	FLINT	LOW	Y
FENTON	26	049	0012.00	22420	FLINT	MIDDLE	Y
FENTON	26	049	0013.00	22420	FLINT	MIDDLE	Y
FENTON	26	049	0014.00	22420	FLINT	NA	Y
FENTON	26	049	0015.00	22420	FLINT	LOW	Y
FENTON	26	049	0016.00	22420	FLINT	MIDDLE	Y
FENTON	26	049	0017.00	22420	FLINT	LOW	Y
FENTON	26	049	0018.00	22420	FLINT	LOW	Y
FENTON	26	049	0019.00	22420	FLINT	LOW	Y
FENTON	26	049	0020.00	22420	FLINT	LOW	Y
FENTON	26	049	0022.00	22420	FLINT	LOW	N
FENTON	26	049	0023.00	22420	FLINT	LOW	N
FENTON	26	049	0024.00	22420	FLINT	MODERATE	N

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COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
FENTON	26	049	0026.00	22420	FLINT	MODERATE	N
FENTON	26	049	0027.00	22420	FLINT	MODERATE	N
FENTON	26	049	0028.00	22420	FLINT	NA	Y
FENTON	26	049	0029.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0030.00	22420	FLINT	UPPER	N
FENTON	26	049	0031.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0032.00	22420	FLINT	LOW	Y
FENTON	26	049	0033.00	22420	FLINT	MIDDLE	Y
FENTON	26	049	0034.00	22420	FLINT	LOW	Y
FENTON	26	049	0035.00	22420	FLINT	MODERATE	N
FENTON	26	049	0036.00	22420	FLINT	MODERATE	N
FENTON	26	049	0037.00	22420	FLINT	MIDDLE	N
FENTON	26	049	0038.00	22420	FLINT	MODERATE	N
FENTON	26	049	0040.00	22420	FLINT	LOW	N
FENTON	26	049	0101.10	22420	FLINT	MODERATE	N
FENTON	26	049	0101.11	22420	FLINT	UPPER	N
FENTON	26	049	0101.12	22420	FLINT	MIDDLE	N
FENTON	26	049	0101.16	22420	FLINT	MIDDLE	N
FENTON	26	049	0101.17	22420	FLINT	MIDDLE	N
FENTON	26	049	0102.01	22420	FLINT	UPPER	N
FENTON	26	049	0102.02	22420	FLINT	MIDDLE	N
FENTON	26	049	0103.04	22420	FLINT	LOW	Y
FENTON	26	049	0103.05	22420	FLINT	MODERATE	Y
FENTON	26	049	0105.01	22420	FLINT	MODERATE	N
FENTON	26	049	0105.02	22420	FLINT	MIDDLE	N
FENTON	26	049	0105.03	22420	FLINT	MIDDLE	N
FENTON	26	049	0105.04	22420	FLINT	MIDDLE	N
FENTON	26	049	0106.03	22420	FLINT	UPPER	N
FENTON	26	049	0106.04	22420	FLINT	UPPER	N
FENTON	26	049	0106.10	22420	FLINT	MIDDLE	N
FENTON	26	049	0107.00	22420	FLINT	UPPER	N
FENTON	26	049	0108.10	22420	FLINT	UPPER	N
FENTON	26	049	0108.11	22420	FLINT	LOW	Y
FENTON	26	049	0108.12	22420	FLINT	MODERATE	Y

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**COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA**

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
FENTON	26	049	0108.13	22420	FLINT	MODERATE	N
FENTON	26	049	0109.10	22420	FLINT	MODERATE	N
FENTON	26	049	0109.11	22420	FLINT	MIDDLE	Y
FENTON	26	049	0109.12	22420	FLINT	MIDDLE	N
FENTON	26	049	0110.10	22420	FLINT	MIDDLE	N
FENTON	26	049	0111.02	22420	FLINT	UPPER	N
FENTON	26	049	0111.03	22420	FLINT	UPPER	N
FENTON	26	049	0111.04	22420	FLINT	UPPER	N
FENTON	26	049	0112.09	22420	FLINT	UPPER	N
FENTON	26	049	0112.10	22420	FLINT	MIDDLE	N
FENTON	26	049	0112.11	22420	FLINT	UPPER	N
FENTON	26	049	0112.12	22420	FLINT	MIDDLE	N
FENTON	26	049	0112.13	22420	FLINT	UPPER	N
FENTON	26	049	0112.14	22420	FLINT	NA	N
FENTON	26	049	0113.01	22420	FLINT	LOW	N
FENTON	26	049	0113.02	22420	FLINT	MODERATE	N
FENTON	26	049	0114.01	22420	FLINT	MIDDLE	N
FENTON	26	049	0114.02	22420	FLINT	UPPER	N
FENTON	26	049	0115.02	22420	FLINT	MIDDLE	N
FENTON	26	049	0115.03	22420	FLINT	UPPER	N
FENTON	26	049	0115.05	22420	FLINT	MIDDLE	N
FENTON	26	049	0115.08	22420	FLINT	MIDDLE	N
FENTON	26	049	0116.01	22420	FLINT	UPPER	N
FENTON	26	049	0116.11	22420	FLINT	MODERATE	N
FENTON	26	049	0116.12	22420	FLINT	UPPER	N
FENTON	26	049	0117.10	22420	FLINT	UPPER	N
FENTON	26	049	0117.11	22420	FLINT	MODERATE	N
FENTON	26	049	0117.12	22420	FLINT	MIDDLE	N
FENTON	26	049	0117.13	22420	FLINT	MODERATE	N
FENTON	26	049	0117.14	22420	FLINT	UPPER	N
FENTON	26	049	0118.00	22420	FLINT	UPPER	N
FENTON	26	049	0119.01	22420	FLINT	MIDDLE	N
FENTON	26	049	0119.02	22420	FLINT	MIDDLE	N
FENTON	26	049	0120.03	22420	FLINT	MIDDLE	N

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**COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA**

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
FENTON	26	049	0120.06	22420	FLINT	MIDDLE	N
FENTON	26	049	0120.07	22420	FLINT	MIDDLE	N
FENTON	26	049	0120.08	22420	FLINT	MIDDLE	N
FENTON	26	049	0120.09	22420	FLINT	MIDDLE	N
FENTON	26	049	0121.00	22420	FLINT	MIDDLE	N
FENTON	26	049	0122.01	22420	FLINT	MODERATE	N
FENTON	26	049	0122.02	22420	FLINT	MODERATE	Y
FENTON	26	049	0123.10	22420	FLINT	MODERATE	N
FENTON	26	049	0123.11	22420	FLINT	MODERATE	N
FENTON	26	049	0124.01	22420	FLINT	MIDDLE	N
FENTON	26	049	0124.02	22420	FLINT	MIDDLE	N
FENTON	26	049	0125.01	22420	FLINT	MIDDLE	N
FENTON	26	049	0125.03	22420	FLINT	UPPER	N
FENTON	26	049	0125.04	22420	FLINT	UPPER	N
FENTON	26	049	0126.01	22420	FLINT	MIDDLE	N
FENTON	26	049	0126.02	22420	FLINT	MODERATE	N
FENTON	26	049	0126.03	22420	FLINT	MIDDLE	N
FENTON	26	049	0127.02	22420	FLINT	MIDDLE	N
FENTON	26	049	0127.03	22420	FLINT	MIDDLE	N
FENTON	26	049	0127.04	22420	FLINT	UPPER	N
FENTON	26	049	0128.01	22420	FLINT	UPPER	N
FENTON	26	049	0128.02	22420	FLINT	UPPER	N
FENTON	26	049	0129.04	22420	FLINT	MIDDLE	N
FENTON	26	049	0129.05	22420	FLINT	MIDDLE	N
FENTON	26	049	0129.06	22420	FLINT	UPPER	N
FENTON	26	049	0129.07	22420	FLINT	UPPER	N
FENTON	26	049	0130.01	22420	FLINT	UPPER	N
FENTON	26	049	0130.02	22420	FLINT	UPPER	N
FENTON	26	049	0131.10	22420	FLINT	UPPER	N
FENTON	26	049	0131.11	22420	FLINT	UPPER	N
FENTON	26	049	0131.12	22420	FLINT	UPPER	N
FENTON	26	049	0131.13	22420	FLINT	UPPER	N
FENTON	26	049	0132.02	22420	FLINT	UPPER	N
FENTON	26	049	0132.05	22420	FLINT	MIDDLE	N

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**COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA**

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
FENTON	26	049	0132.06	22420	FLINT	UPPER	N
FENTON	26	049	0133.02	22420	FLINT	UPPER	N
FENTON	26	049	0133.03	22420	FLINT	UPPER	N
FENTON	26	049	0134.01	22420	FLINT	UPPER	N
FENTON	26	049	0134.02	22420	FLINT	UPPER	N
FENTON	26	049	0135.00	22420	FLINT	MODERATE	Y
FENTON	26	049	0136.00	22420	FLINT	MODERATE	Y
FENTON	26	049	9800.00	22420	FLINT	NA	Y
FENTON	26	049	9801.00	22420	FLINT	NA	NA
GRAND RAPIDS	26	081	0001.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	NA	N
GRAND RAPIDS	26	081	0002.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0003.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0004.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0005.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0006.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0007.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0008.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0009.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0010.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0011.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0011.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0011.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0012.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0013.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	Y
GRAND RAPIDS	26	081	0014.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0015.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0016.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0017.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0018.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0018.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0019.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0020.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0021.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0022.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N

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COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
GRAND RAPIDS	26	081	0023.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0024.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0025.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0026.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0027.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0028.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	Y
GRAND RAPIDS	26	081	0029.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0030.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0031.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	Y
GRAND RAPIDS	26	081	0032.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	Y
GRAND RAPIDS	26	081	0033.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0034.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0035.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0036.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	Y
GRAND RAPIDS	26	081	0037.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	Y
GRAND RAPIDS	26	081	0038.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0039.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	Y
GRAND RAPIDS	26	081	0040.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0041.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0042.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0043.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0044.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0045.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0045.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0046.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0101.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0101.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0102.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0103.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0103.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0104.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0104.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0106.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0106.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N

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COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
GRAND RAPIDS	26	081	0107.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0108.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0108.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0108.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0109.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0109.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0109.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0110.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0110.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0111.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0111.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0112.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0113.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0113.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0114.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0114.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0114.05	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0114.06	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0115.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0115.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0116.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0116.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0117.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0117.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0118.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0118.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0118.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0119.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0119.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0120.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0120.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0120.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0122.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0122.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N

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GRAND RAPIDS	26	081	0122.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0123.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0124.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0125.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0126.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0126.05	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0126.08	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0126.09	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0126.10	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0126.11	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0126.12	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0127.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0127.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0127.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	Y
GRAND RAPIDS	26	081	0127.05	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0128.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0129.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0129.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0130.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0131.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0132.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0133.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0134.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0135.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0136.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0137.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0138.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	081	0138.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	NA	Y
GRAND RAPIDS	26	081	0138.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0139.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0140.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0141.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0142.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0143.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N

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GRAND RAPIDS	26	081	0145.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0145.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0145.05	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0145.06	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0146.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0146.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0146.05	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0146.06	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0147.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	N
GRAND RAPIDS	26	081	0147.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	Y
GRAND RAPIDS	26	081	0147.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0148.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0148.05	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0148.06	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0148.08	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0148.09	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	081	0148.10	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	081	0148.11	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0201.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0202.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0204.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0205.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0205.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0205.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0206.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	NA	N
GRAND RAPIDS	26	139	0209.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0210.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0211.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0212.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0212.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0212.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0213.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0213.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0213.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N

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GRAND RAPIDS	26	139	0214.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0214.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0215.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0215.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0216.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0216.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0216.05	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0216.06	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0217.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0218.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0218.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0219.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0219.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0219.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0220.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0220.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0221.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0221.05	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0221.06	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0221.07	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0221.08	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0222.06	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0222.07	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	Y
GRAND RAPIDS	26	139	0222.08	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	Y
GRAND RAPIDS	26	139	0226.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0229.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0230.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0230.03	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0230.04	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0231.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0231.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	Y
GRAND RAPIDS	26	139	0232.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0235.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0236.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
GRAND RAPIDS	26	139	0243.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0244.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0244.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0245.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	N
GRAND RAPIDS	26	139	0245.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	LOW	N
GRAND RAPIDS	26	139	0246.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	UPPER	N
GRAND RAPIDS	26	139	0249.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0249.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0251.01	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	139	0251.02	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	139	0252.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0255.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	N
GRAND RAPIDS	26	139	0257.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MODERATE	N
GRAND RAPIDS	26	139	0258.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	MIDDLE	Y
GRAND RAPIDS	26	139	9900.00	24340	GRAND RAPIDS-WYOMING-KENTWOOD	NA	NA
JACKSON	26	075	0001.00	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0002.00	27100	JACKSON	LOW	N
JACKSON	26	075	0004.00	27100	JACKSON	MODERATE	N
JACKSON	26	075	0005.00	27100	JACKSON	MODERATE	N
JACKSON	26	075	0006.00	27100	JACKSON	NA	N
JACKSON	26	075	0008.00	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0009.00	27100	JACKSON	MODERATE	N
JACKSON	26	075	0010.00	27100	JACKSON	LOW	Y
JACKSON	26	075	0011.00	27100	JACKSON	LOW	Y
JACKSON	26	075	0012.00	27100	JACKSON	MODERATE	N
JACKSON	26	075	0013.00	27100	JACKSON	MODERATE	Y
JACKSON	26	075	0050.00	27100	JACKSON	MODERATE	N
JACKSON	26	075	0051.00	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0052.01	27100	JACKSON	UPPER	N
JACKSON	26	075	0052.02	27100	JACKSON	UPPER	N
JACKSON	26	075	0053.01	27100	JACKSON	MODERATE	N
JACKSON	26	075	0053.02	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0054.00	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0055.01	27100	JACKSON	MODERATE	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
JACKSON	26	075	0055.02	27100	JACKSON	MODERATE	N
JACKSON	26	075	0056.01	27100	JACKSON	MODERATE	N
JACKSON	26	075	0056.02	27100	JACKSON	UPPER	N
JACKSON	26	075	0057.00	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0058.00	27100	JACKSON	NA	Y
JACKSON	26	075	0059.00	27100	JACKSON	MODERATE	N
JACKSON	26	075	0060.01	27100	JACKSON	MODERATE	N
JACKSON	26	075	0060.02	27100	JACKSON	UPPER	N
JACKSON	26	075	0061.01	27100	JACKSON	MODERATE	N
JACKSON	26	075	0061.02	27100	JACKSON	UPPER	N
JACKSON	26	075	0062.01	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0062.02	27100	JACKSON	UPPER	N
JACKSON	26	075	0063.01	27100	JACKSON	UPPER	N
JACKSON	26	075	0063.04	27100	JACKSON	UPPER	N
JACKSON	26	075	0063.05	27100	JACKSON	UPPER	N
JACKSON	26	075	0063.06	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0064.01	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0064.03	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0064.04	27100	JACKSON	UPPER	N
JACKSON	26	075	0065.00	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0066.00	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0067.01	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0067.02	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0068.01	27100	JACKSON	MIDDLE	N
JACKSON	26	075	0068.03	27100	JACKSON	UPPER	N
JACKSON	26	075	0068.04	27100	JACKSON	UPPER	N
JACKSON	26	075	0069.00	27100	JACKSON	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0001.00	28020	KALAMAZOO-PORTAGE	MODERATE	Y
KALAMAZOO-PORTAGE	26	077	0002.01	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0002.02	28020	KALAMAZOO-PORTAGE	LOW	Y
KALAMAZOO-PORTAGE	26	077	0003.00	28020	KALAMAZOO-PORTAGE	LOW	Y
KALAMAZOO-PORTAGE	26	077	0005.00	28020	KALAMAZOO-PORTAGE	LOW	N
KALAMAZOO-PORTAGE	26	077	0006.01	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0009.00	28020	KALAMAZOO-PORTAGE	LOW	Y

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
KALAMAZOO-PORTAGE	26	077	0010.01	28020	KALAMAZOO-PORTAGE	MODERATE	Y
KALAMAZOO-PORTAGE	26	077	0010.02	28020	KALAMAZOO-PORTAGE	MODERATE	Y
KALAMAZOO-PORTAGE	26	077	0011.00	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0012.00	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0013.00	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0015.01	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0015.02	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0015.03	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0015.04	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0015.08	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0015.09	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0015.10	28020	KALAMAZOO-PORTAGE	NA	N
KALAMAZOO-PORTAGE	26	077	0015.11	28020	KALAMAZOO-PORTAGE	LOW	Y
KALAMAZOO-PORTAGE	26	077	0016.01	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0016.03	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0016.04	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0017.01	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0017.02	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0018.01	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0018.02	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0018.03	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0019.05	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0019.06	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0019.07	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0020.02	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0020.03	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0020.04	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0020.05	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0021.02	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0021.03	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0021.04	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0022.01	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0022.03	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0022.04	28020	KALAMAZOO-PORTAGE	MODERATE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
KALAMAZOO-PORTAGE	26	077	0026.01	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0027.01	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0027.02	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0028.01	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0028.02	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0029.01	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0029.06	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0029.07	28020	KALAMAZOO-PORTAGE	LOW	Y
KALAMAZOO-PORTAGE	26	077	0029.08	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0029.09	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0029.10	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0029.11	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0030.02	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0030.05	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0030.06	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0030.07	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0030.08	28020	KALAMAZOO-PORTAGE	UPPER	N
KALAMAZOO-PORTAGE	26	077	0033.02	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0034.00	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0035.00	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0055.01	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0055.02	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0061.02	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0061.03	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0066.01	28020	KALAMAZOO-PORTAGE	MIDDLE	N
KALAMAZOO-PORTAGE	26	077	0067.01	28020	KALAMAZOO-PORTAGE	MODERATE	N
KALAMAZOO-PORTAGE	26	077	0067.02	28020	KALAMAZOO-PORTAGE	UPPER	N
LANSING-EAST LANSING	26	037	0101.04	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0101.05	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	037	0101.07	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	037	0101.08	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	037	0102.01	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	037	0102.03	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	037	0102.04	29620	LANSING-EAST LANSING	UPPER	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
LANSING-EAST LANSING	26	037	0103.00	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	037	0104.00	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	037	0105.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0106.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0107.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0107.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0108.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0108.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0109.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0109.02	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	037	0110.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0110.02	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	037	0111.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0111.05	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	037	0111.06	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	037	0112.00	29620	LANSING-EAST LANSING	NA	Y
LANSING-EAST LANSING	26	045	0201.01	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	045	0201.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0201.03	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0201.04	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0202.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0202.02	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	045	0203.02	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	045	0203.03	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0203.05	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0203.06	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0204.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0204.03	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0204.04	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0205.00	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	045	0206.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0206.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0207.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0208.00	29620	LANSING-EAST LANSING	MIDDLE	N

*MINORITY: "Y" = 50% OR GREATER

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
LANSING-EAST LANSING	26	045	0209.01	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	045	0209.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0210.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0210.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0211.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0212.01	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	045	0212.02	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	045	0213.01	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	045	0213.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0214.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	045	0214.02	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0001.00	29620	LANSING-EAST LANSING	LOW	N
LANSING-EAST LANSING	26	065	0004.00	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	065	0006.00	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	065	0007.00	29620	LANSING-EAST LANSING	LOW	N
LANSING-EAST LANSING	26	065	0008.00	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	065	0010.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0012.00	29620	LANSING-EAST LANSING	LOW	N
LANSING-EAST LANSING	26	065	0017.03	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0020.00	29620	LANSING-EAST LANSING	LOW	Y
LANSING-EAST LANSING	26	065	0021.01	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	065	0022.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0023.00	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	065	0026.00	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	065	0027.00	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	065	0028.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0029.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0029.02	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	065	0031.03	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0032.00	29620	LANSING-EAST LANSING	LOW	N
LANSING-EAST LANSING	26	065	0033.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0033.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0034.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0035.00	29620	LANSING-EAST LANSING	MODERATE	N

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COMERICA BANK
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
LANSING-EAST LANSING	26	065	0036.01	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	065	0036.02	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	065	0037.00	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	065	0038.01	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0038.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0039.01	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0039.02	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0040.00	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0041.00	29620	LANSING-EAST LANSING	NA	N
LANSING-EAST LANSING	26	065	0043.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0043.02	29620	LANSING-EAST LANSING	NA	N
LANSING-EAST LANSING	26	065	0044.02	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	065	0044.03	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	065	0044.90	29620	LANSING-EAST LANSING	NA	N
LANSING-EAST LANSING	26	065	0044.91	29620	LANSING-EAST LANSING	NA	N
LANSING-EAST LANSING	26	065	0044.92	29620	LANSING-EAST LANSING	NA	N
LANSING-EAST LANSING	26	065	0044.93	29620	LANSING-EAST LANSING	NA	N
LANSING-EAST LANSING	26	065	0044.94	29620	LANSING-EAST LANSING	NA	N
LANSING-EAST LANSING	26	065	0045.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0046.00	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0047.00	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0048.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0048.02	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0049.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0049.03	29620	LANSING-EAST LANSING	UPPER	Y
LANSING-EAST LANSING	26	065	0049.04	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0050.02	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0050.03	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0050.04	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0051.00	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	065	0052.01	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	065	0052.02	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0053.03	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	065	0053.04	29620	LANSING-EAST LANSING	MODERATE	Y

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**COMERICA BANK
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
LANSING-EAST LANSING	26	065	0053.05	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0053.06	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0054.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0054.02	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	065	0055.01	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0055.02	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0056.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0057.00	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0058.00	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0059.00	29620	LANSING-EAST LANSING	UPPER	N
LANSING-EAST LANSING	26	065	0060.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0060.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0061.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0062.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0063.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0063.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0064.01	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0064.02	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	0065.00	29620	LANSING-EAST LANSING	MODERATE	N
LANSING-EAST LANSING	26	065	0066.00	29620	LANSING-EAST LANSING	LOW	N
LANSING-EAST LANSING	26	065	0067.00	29620	LANSING-EAST LANSING	MODERATE	Y
LANSING-EAST LANSING	26	065	0068.00	29620	LANSING-EAST LANSING	LOW	Y
LANSING-EAST LANSING	26	065	0070.00	29620	LANSING-EAST LANSING	MIDDLE	N
LANSING-EAST LANSING	26	065	9800.00	29620	LANSING-EAST LANSING	NA	N
LANSING-EAST LANSING	26	065	9801.00	29620	LANSING-EAST LANSING	NA	N
LANSING-EAST LANSING	26	065	9802.00	29620	LANSING-EAST LANSING	NA	Y
LANSING-EAST LANSING	26	065	9803.00	29620	LANSING-EAST LANSING	NA	N
LENAWEE COUNTY	26	091	0601.00	99999	NA	UPPER	N
LENAWEE COUNTY	26	091	0603.01	99999	NA	UPPER	N
LENAWEE COUNTY	26	091	0603.02	99999	NA	UPPER	N
LENAWEE COUNTY	26	091	0604.01	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0604.02	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0605.00	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0606.00	99999	NA	UPPER	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
LENAWEE COUNTY	26	091	0607.01	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0607.02	99999	NA	UPPER	N
LENAWEE COUNTY	26	091	0608.00	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0612.00	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0613.01	99999	NA	MODERATE	N
LENAWEE COUNTY	26	091	0613.02	99999	NA	MODERATE	N
LENAWEE COUNTY	26	091	0614.00	99999	NA	MODERATE	N
LENAWEE COUNTY	26	091	0615.00	99999	NA	MODERATE	N
LENAWEE COUNTY	26	091	0616.00	99999	NA	MODERATE	N
LENAWEE COUNTY	26	091	0617.01	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0617.02	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0618.00	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0619.00	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0620.00	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0621.00	99999	NA	UPPER	N
LENAWEE COUNTY	26	091	0622.00	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0623.00	99999	NA	MIDDLE	N
LENAWEE COUNTY	26	091	0624.00	99999	NA	MIDDLE	N
MIDLAND	26	111	2901.00	33220	MIDLAND	MODERATE	N
MIDLAND	26	111	2902.00	33220	MIDLAND	MODERATE	N
MIDLAND	26	111	2903.00	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2904.00	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2905.00	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2906.00	33220	MIDLAND	LOW	N
MIDLAND	26	111	2907.00	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2908.00	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2909.01	33220	MIDLAND	UPPER	N
MIDLAND	26	111	2909.02	33220	MIDLAND	UPPER	N
MIDLAND	26	111	2910.00	33220	MIDLAND	UPPER	N
MIDLAND	26	111	2911.01	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2911.03	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2911.04	33220	MIDLAND	UPPER	N
MIDLAND	26	111	2912.00	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2913.00	33220	MIDLAND	MIDDLE	N

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COMERICA BANK
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
MIDLAND	26	111	2914.00	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2915.00	33220	MIDLAND	MODERATE	N
MIDLAND	26	111	2916.01	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2916.02	33220	MIDLAND	MIDDLE	N
MIDLAND	26	111	2917.00	33220	MIDLAND	MODERATE	N
MUSKEGON	26	121	0001.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	Y
MUSKEGON	26	121	0003.00	34740	MUSKEGON-NORTON SHORES	LOW	Y
MUSKEGON	26	121	0004.01	34740	MUSKEGON-NORTON SHORES	MODERATE	Y
MUSKEGON	26	121	0004.02	34740	MUSKEGON-NORTON SHORES	MODERATE	Y
MUSKEGON	26	121	0005.00	34740	MUSKEGON-NORTON SHORES	LOW	Y
MUSKEGON	26	121	0006.01	34740	MUSKEGON-NORTON SHORES	MODERATE	Y
MUSKEGON	26	121	0008.00	34740	MUSKEGON-NORTON SHORES	MODERATE	N
MUSKEGON	26	121	0009.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0010.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0012.00	34740	MUSKEGON-NORTON SHORES	MODERATE	Y
MUSKEGON	26	121	0013.00	34740	MUSKEGON-NORTON SHORES	LOW	Y
MUSKEGON	26	121	0014.02	34740	MUSKEGON-NORTON SHORES	LOW	Y
MUSKEGON	26	121	0015.00	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0016.00	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0017.00	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0018.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0019.01	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0019.02	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0020.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0021.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0022.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0023.00	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0024.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0025.01	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0025.02	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0026.01	34740	MUSKEGON-NORTON SHORES	MODERATE	N
MUSKEGON	26	121	0026.02	34740	MUSKEGON-NORTON SHORES	MODERATE	N
MUSKEGON	26	121	0027.01	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0027.02	34740	MUSKEGON-NORTON SHORES	MIDDLE	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
MUSKEGON	26	121	0028.00	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0029.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0030.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0031.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0032.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0033.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0034.00	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0035.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0036.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0037.01	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0037.02	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0038.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0039.00	34740	MUSKEGON-NORTON SHORES	UPPER	N
MUSKEGON	26	121	0040.00	34740	MUSKEGON-NORTON SHORES	MIDDLE	N
MUSKEGON	26	121	0042.00	34740	MUSKEGON-NORTON SHORES	LOW	Y
MUSKEGON	26	121	0043.00	34740	MUSKEGON-NORTON SHORES	MODERATE	Y
MUSKEGON	26	121	9900.00	34740	MUSKEGON-NORTON SHORES	NA	NA
SOUTHEAST MICHIGAN	26	087	3300.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	087	3305.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3310.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3315.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3320.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3325.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3330.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3335.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3340.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3345.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3360.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	087	3365.00	47664	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	087	3370.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3375.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3380.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	087	3385.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3390.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	087	3395.00	47664	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	087	3400.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	087	3405.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	087	3410.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	087	3415.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	087	3420.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	087	3421.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	093	7101.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7103.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7105.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7107.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7110.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7121.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7121.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7126.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7126.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7131.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7133.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7135.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7137.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7201.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7211.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7221.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	093	7223.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	093	7225.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7240.01	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	093	7240.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7240.03	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7250.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	093	7251.01	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	093	7301.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7301.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7306.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7311.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	093	7321.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	093	7331.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7336.03	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7336.04	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7402.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7403.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7405.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7406.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7407.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7408.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7409.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7411.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7416.01	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	093	7416.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7422.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7422.02	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	093	7424.03	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7425.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7427.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7429.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7433.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7434.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7435.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7436.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7437.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	093	7438.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7439.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7442.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7444.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7446.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7447.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	093	7448.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	093	7449.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2067.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	099	2100.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2110.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2120.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2140.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2145.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2150.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2152.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2152.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2153.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2155.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2160.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2170.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2180.01	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2180.02	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2200.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2200.03	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2200.04	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2211.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2212.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2215.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2218.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2221.03	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2221.04	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2221.05	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2221.06	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2225.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2228.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2234.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2234.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2235.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2238.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2238.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2238.03	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2239.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	099	2239.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2240.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2240.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2241.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2241.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2242.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2242.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2243.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2244.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2245.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2246.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2251.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2252.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2253.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2254.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2254.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2255.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2256.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2257.01	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2257.02	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2258.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2259.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2261.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2261.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2264.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2267.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2270.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2273.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2280.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2281.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2300.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2302.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2303.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2304.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	099	2305.01	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2305.02	47664	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	099	2306.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2306.03	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2306.04	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2307.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2308.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2309.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2309.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2310.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2311.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2312.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2314.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2315.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2316.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2317.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2318.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2319.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2320.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2321.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2322.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2323.01	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2324.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2325.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2330.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2400.00	47664	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	099	2403.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2404.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2405.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2406.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2406.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2407.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2408.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2408.02	47664	DETROIT-WARREN-DEARBORN	MODERATE	N

*MINORITY: "Y" = 50% OR GREATER

**COMERICA BANK
CENSUS TRACT LISTINGS
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CRA ASSESSMENT AREA**

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	099	2409.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2410.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2412.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2413.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2414.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2415.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2416.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2417.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2418.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2419.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2420.01	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2420.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2420.03	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2421.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2425.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2430.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2435.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2435.02	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2440.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2450.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2451.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2452.00	47664	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	099	2453.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2454.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	099	2471.00	47664	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	099	2472.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2472.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2473.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2473.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2474.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2475.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2476.01	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	099	2476.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2500.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N

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COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	099	2501.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2502.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2503.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2504.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2505.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2506.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2507.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2508.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2509.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2510.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2511.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2512.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2513.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2514.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2515.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2516.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2517.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2518.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2519.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2520.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2521.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2522.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	099	2540.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2541.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2542.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2545.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2550.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2551.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2552.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2553.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2554.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2555.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2556.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2557.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N

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COMERICA BANK
CENSUS TRACT LISTINGS
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	099	2558.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2559.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2560.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2561.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2562.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2563.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2564.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2565.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2566.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2567.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2568.00	47664	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	099	2580.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2581.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2582.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2583.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	099	2584.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	099	2585.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	099	2586.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	099	2587.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2588.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2589.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2600.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2601.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2602.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2603.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2604.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2606.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2607.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2608.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2609.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2610.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2611.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2612.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2613.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	099	2614.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2615.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2616.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2617.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2618.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2619.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2620.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2621.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2622.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2623.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2624.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2625.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2626.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2627.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2628.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2629.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2632.00	47664	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	099	2634.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2635.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2636.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2637.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2638.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2639.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	099	2640.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	099	2642.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	099	2676.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2680.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2681.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	099	2682.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	099	2683.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	099	2684.00	47664	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	099	9800.00	47664	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	099	9801.00	47664	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	099	9820.01	47664	DETROIT-WARREN-DEARBORN	NA	Y

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	099	9820.02	47664	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	099	9821.00	47664	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	099	9822.00	47664	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	099	9823.00	47664	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	099	9901.00	47664	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	125	1200.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1203.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1210.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1214.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1215.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1217.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1218.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1222.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1224.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1227.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1229.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1230.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1231.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1240.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1245.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1250.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1256.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1262.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1263.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1264.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1265.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1270.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1271.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1272.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1273.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1274.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1275.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1276.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1277.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	125	1280.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1281.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1282.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1283.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1284.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1285.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1286.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1287.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1288.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1289.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1290.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1300.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1301.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1302.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1303.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1304.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1305.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1306.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1307.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1311.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1313.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1314.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1315.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1316.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1318.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1321.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1325.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1326.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1327.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1330.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1330.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1330.03	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1331.01	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1331.02	47664	DETROIT-WARREN-DEARBORN	LOW	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	125	1340.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1343.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1344.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1345.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1346.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1347.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1348.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1349.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1350.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1351.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1352.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1353.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1360.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1361.01	47664	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	125	1361.02	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1363.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1365.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1366.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1366.02	47664	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	125	1367.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1368.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1371.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1371.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1374.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1377.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1378.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1381.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1383.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1383.02	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1386.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1392.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1392.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1394.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1401.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	125	1403.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1403.03	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1405.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1406.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1407.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1408.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1409.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1410.01	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1410.02	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1411.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1412.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1413.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1414.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1415.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1416.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1417.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1420.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1421.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1422.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1423.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1424.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1425.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1426.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1427.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1435.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1441.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1442.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1443.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1444.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1445.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1446.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1447.01	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1448.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1449.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	125	1451.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1452.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1453.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1454.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1455.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1455.02	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1456.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1457.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1459.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1500.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1501.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1502.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1503.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1504.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1505.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1506.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1507.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1508.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1509.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1510.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1520.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1526.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1527.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1529.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1530.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1531.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1532.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1533.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1540.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1541.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1542.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1545.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1546.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1560.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	125	1561.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1562.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1563.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1564.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1565.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1569.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1570.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1571.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1572.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1573.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1574.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1575.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1576.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1577.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1578.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1579.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1580.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1581.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1582.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1590.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1600.00	47664	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	125	1603.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1604.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1605.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1606.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1607.00	47664	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	125	1608.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1609.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1610.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1611.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1612.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1613.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1614.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1615.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	125	1616.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1617.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1618.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1619.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1620.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1621.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1622.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1623.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1624.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1625.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1650.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1651.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1652.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1660.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1661.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1662.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1664.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1665.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1666.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1667.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1668.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1669.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1670.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1673.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1674.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1675.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1678.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1679.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1681.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1684.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1685.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1686.01	47664	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	125	1686.02	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1687.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	125	1688.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1689.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1689.02	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1700.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1701.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1702.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1703.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1704.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1710.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1711.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1712.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1713.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1714.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1715.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	125	1716.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1724.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1725.00	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1730.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1731.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1732.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1733.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1734.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1735.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1736.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1750.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1751.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1752.00	47664	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	125	1753.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1800.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1801.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1802.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1803.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1810.01	47664	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	125	1811.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N

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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	125	1812.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1813.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1814.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1815.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1816.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1830.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1831.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1832.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1833.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1834.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1835.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1836.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1837.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1838.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1839.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1840.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1841.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1842.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1843.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1844.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1845.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1846.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1847.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1870.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1880.01	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1881.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1902.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1904.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1905.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1907.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1908.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1910.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1911.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1912.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N

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COMERICA BANK
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	125	1913.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1920.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1922.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1924.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1925.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1927.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1930.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1931.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1933.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1934.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1935.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1936.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1937.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1940.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1941.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1942.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1943.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1944.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1945.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1946.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1960.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1961.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1962.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1963.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1964.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1965.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1966.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1967.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1968.00	47664	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	125	1969.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1970.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1971.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1972.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1973.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N

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COMERICA BANK
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	125	1974.00	47664	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	125	1975.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1976.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	1977.01	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1977.02	47664	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	125	1979.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1980.00	47664	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	125	1981.00	47664	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	125	9810.00	47664	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	125	9811.00	47664	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	125	9812.00	47664	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	125	9813.00	47664	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	125	9814.00	47664	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	125	9815.00	47664	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	125	9816.00	47664	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	5001.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5002.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5003.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5004.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5005.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5006.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5007.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5008.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5009.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5010.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5011.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5012.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5013.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5014.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5015.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5016.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5017.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5018.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5019.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5020.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5026.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5027.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5031.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5032.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5033.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5034.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5035.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5036.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5039.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5040.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5041.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5042.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5043.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5044.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5051.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5052.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5054.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5056.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5057.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5058.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5061.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5062.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5063.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5064.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5065.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5066.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5067.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5068.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5069.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5070.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5071.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5072.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5073.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
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CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5074.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5075.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5080.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5081.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5090.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5091.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5106.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5112.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5113.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5114.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5119.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5128.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5132.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5133.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5137.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5138.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5139.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5141.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5142.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5143.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5145.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5152.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5153.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5154.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5157.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5160.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5164.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5165.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5166.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5167.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5168.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5169.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5170.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5171.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y

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COMERICA BANK
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CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5172.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5173.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5175.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5180.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5189.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5190.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5191.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5192.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5193.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5202.00	19804	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	163	5203.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5204.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5207.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5208.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5211.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5214.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	5215.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5218.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5219.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5220.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5223.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5224.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5225.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5228.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5231.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5232.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5233.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5234.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5238.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5240.01	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5241.01	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5242.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5243.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5245.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N

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COMERICA BANK
CENSUS TRACT LISTINGS
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5246.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5247.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5248.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5254.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5257.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5258.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5259.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5260.00	19804	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	163	5261.00	19804	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	163	5262.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5263.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5264.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5265.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5279.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5301.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5302.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5303.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5304.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5305.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5308.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5309.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5311.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5312.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5313.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5314.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5315.01	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5315.02	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5316.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5317.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5318.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5319.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5321.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5324.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5326.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y

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COMERICA BANK
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5327.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5330.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5331.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5332.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5333.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5334.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5336.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5338.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5339.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5341.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5342.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5343.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5344.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5347.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5348.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5350.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5351.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5352.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5353.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5356.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5357.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5358.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5361.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5362.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5363.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5364.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5365.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5366.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5367.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5368.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5369.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5370.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5371.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5372.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y

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COMERICA BANK
CENSUS TRACT LISTINGS
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5373.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5375.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5376.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5377.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5378.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5381.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5382.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5383.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5384.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5385.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5386.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5387.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5388.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5389.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5390.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5391.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5392.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5393.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5394.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5395.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5396.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5397.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5401.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5402.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5403.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5404.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5405.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5406.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5407.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5408.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5409.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5410.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5411.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5412.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5413.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5414.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5415.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5417.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5418.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5421.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5422.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5423.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5424.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5425.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5426.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5429.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5430.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5431.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5432.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5433.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5434.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5435.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5437.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5439.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5440.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5441.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5442.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5443.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5448.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5451.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5452.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5455.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5456.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5457.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5458.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5459.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5460.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5461.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y

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COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5462.01	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5463.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5466.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5467.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5470.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5471.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5472.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5501.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5502.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5503.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5504.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5505.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5506.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5507.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5508.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5509.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5511.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5512.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5513.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5514.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5515.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5516.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5517.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5518.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5520.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5521.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5522.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5523.00	19804	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	163	5524.00	19804	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	163	5528.01	19804	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	163	5530.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5531.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5532.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5536.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y

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COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5538.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5541.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5542.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5543.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5544.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5545.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5546.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5547.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5548.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5549.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5551.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5553.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5554.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5555.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5556.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5561.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5562.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5563.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5564.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5565.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5566.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5567.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5568.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5569.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5570.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5571.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5572.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5573.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5574.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5575.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5576.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5577.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5579.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5580.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N

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COMERICA BANK
CENSUS TRACT LISTINGS
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ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5581.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5582.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5583.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5584.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5585.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5586.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5587.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5588.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5589.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5590.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5591.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5592.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5598.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5601.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5602.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5602.02	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5603.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5604.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5612.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5613.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5613.02	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5616.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5617.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5619.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5623.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5624.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5625.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5626.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5627.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5628.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5629.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5632.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5633.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5634.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N

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COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5635.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5636.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5637.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5638.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5639.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5640.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	5641.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5642.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5643.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5644.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5644.02	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5645.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5645.02	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5645.03	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5645.04	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5646.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5647.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5648.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5649.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5650.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5651.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5652.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5653.01	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5653.02	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5656.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5657.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5658.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5659.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5664.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5665.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5666.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5667.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5668.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5669.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5670.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5671.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5672.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5672.02	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5673.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5674.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5678.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5679.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5680.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5682.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5683.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5684.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5685.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5687.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5688.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5689.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5691.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5692.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5693.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5694.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5695.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5696.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5697.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5698.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5699.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5701.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5702.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5704.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5705.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5706.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	5708.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5709.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5710.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5715.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5716.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5717.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5718.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5719.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5720.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5721.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5722.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5724.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5725.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5726.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5727.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5728.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5729.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5730.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5731.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5733.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5734.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5735.01	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5736.00	19804	DETROIT-WARREN-DEARBORN	LOW	N
SOUTHEAST MICHIGAN	26	163	5737.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5737.02	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5738.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5739.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5740.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5741.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5742.03	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5743.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5746.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5747.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5748.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5749.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5750.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5751.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5752.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5753.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5754.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5755.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5756.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5760.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5761.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5762.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5763.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5764.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5765.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5766.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5767.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5770.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5771.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5772.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5773.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5774.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5775.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5776.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5777.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5778.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5779.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5780.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5785.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5786.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5791.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5792.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5793.00	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5795.01	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5796.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5797.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5798.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5799.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5801.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5802.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5803.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5804.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5805.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5806.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5807.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5808.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5809.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5811.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5812.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5815.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5816.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5818.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5819.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5820.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5821.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5830.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5831.01	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5832.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5833.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5834.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5835.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5836.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5837.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5838.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5839.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5840.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5841.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5842.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5843.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5844.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5845.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5846.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5847.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5848.01	19804	DETROIT-WARREN-DEARBORN	LOW	Y
SOUTHEAST MICHIGAN	26	163	5848.02	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5855.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5856.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5857.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5858.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5859.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5862.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	Y
SOUTHEAST MICHIGAN	26	163	5863.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5870.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5879.00	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5880.01	19804	DETROIT-WARREN-DEARBORN	UPPER	Y
SOUTHEAST MICHIGAN	26	163	5880.02	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5881.01	19804	DETROIT-WARREN-DEARBORN	MODERATE	N
SOUTHEAST MICHIGAN	26	163	5881.02	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5882.00	19804	DETROIT-WARREN-DEARBORN	MODERATE	Y
SOUTHEAST MICHIGAN	26	163	5883.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5884.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5893.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5894.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5894.02	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5904.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5905.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5906.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5915.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5915.02	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5916.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5917.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5918.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5919.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5920.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5930.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5932.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5933.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	5940.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5941.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5942.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5943.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5944.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5945.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5950.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5951.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5952.01	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5961.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5962.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5963.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5970.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5980.00	19804	DETROIT-WARREN-DEARBORN	UPPER	N
SOUTHEAST MICHIGAN	26	163	5990.01	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	5991.00	19804	DETROIT-WARREN-DEARBORN	MIDDLE	N
SOUTHEAST MICHIGAN	26	163	9817.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9818.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9819.01	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9819.02	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9820.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	9821.01	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9821.02	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	9822.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	9823.01	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9823.02	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9824.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	9825.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9826.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	9827.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	9829.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9831.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9832.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9833.01	19804	DETROIT-WARREN-DEARBORN	NA	NA

*MINORITY: "Y" = 50% OR GREATER

COMERICA BANK
CENSUS TRACT LISTINGS
MICHIGAN
CRA ASSESSMENT AREA

ASSESSMENT AREA	STATE	COUNTY	CENSUS TRACT	MSA/MD	MSA NAME	TRACT INCOME LEVEL	*MINORITY
SOUTHEAST MICHIGAN	26	163	9833.02	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9834.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	9836.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	9837.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9838.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9839.01	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9839.02	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9839.03	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9841.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9842.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9850.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9851.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9852.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9853.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9854.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	9855.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9856.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9857.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9858.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9859.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9861.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9862.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9863.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9864.00	19804	DETROIT-WARREN-DEARBORN	NA	N
SOUTHEAST MICHIGAN	26	163	9865.01	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9865.02	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9866.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9870.00	19804	DETROIT-WARREN-DEARBORN	NA	Y
SOUTHEAST MICHIGAN	26	163	9901.00	19804	DETROIT-WARREN-DEARBORN	NA	NA
SOUTHEAST MICHIGAN	26	163	9902.00	19804	DETROIT-WARREN-DEARBORN	NA	NA

*MINORITY: "Y" = 50% OR GREATER

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGAN COUNTY (005), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	2	350	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	2	350	1	500	0	0	0	0
ALPENA COUNTY (007), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0
BARRY COUNTY (015), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,109	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,109	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALHOUN COUNTY (025), MI										
MSA 12980										
Inside AA 0004										
Low Income	2	80	1	175	1	300	2	80	0	0
Moderate Income	8	395	6	1,150	10	5,941	9	1,752	0	0
Middle Income	6	381	3	522	10	5,575	4	418	0	0
Upper Income	4	183	2	275	1	500	4	233	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	1,039	12	2,122	22	12,316	19	2,483	0	0
CASS COUNTY (027), MI										
MSA 43780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	0	0	1	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	1	26	0	0
CHARLEVOIX COUNTY (029), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	1	500	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	2	1,000	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEBOYGAN COUNTY (031), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	97	0	0	0	0	1	97	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	1	97	0	0
CHIPPEWA COUNTY (033), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	0	0	0	0
CLARE COUNTY (035), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	90	0	0	0	0	1	40	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	0	0	0	0	1	40	0	0

Loans by County

Respondent ID: 000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (037), MI										
MSA 29620										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	125	1	196	0	0	2	296	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	4	275	0	0	1	1,000	3	175	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	500	1	196	1	1,000	6	571	0	0
EATON COUNTY (045), MI										
MSA 29620										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	148	2	1,744	0	0	0	0
Middle Income	3	120	3	650	3	1,668	3	598	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	120	4	798	5	3,412	3	598	0	0
EMMET COUNTY (047), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	1	699	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	699	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GENESEE COUNTY (049), MI										
MSA 22420										
Inside AA 0006										
Low Income	1	85	0	0	0	0	1	85	0	0
Moderate Income	1	45	1	250	0	0	0	0	0	0
Middle Income	5	305	4	825	5	3,402	2	352	0	0
Upper Income	3	235	3	650	3	1,600	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	670	8	1,725	8	5,002	3	437	0	0
GLADWIN COUNTY (051), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	2	100	1	250	0	0	2	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	1	250	1	500	2	100	0	0
GRAND TRAVERSE COUNTY (055), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	500	0	0	0	0
Upper Income	0	0	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	150	1	500	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSDALE COUNTY (059), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,340	0	0	0	0
Middle Income	0	0	0	0	8	5,267	2	1,142	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	10	6,607	2	1,142	0	0
HURON COUNTY (063), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
INGHAM COUNTY (065), MI										
MSA 29620										
Inside AA 0014										
Low Income	3	155	0	0	1	800	1	50	0	0
Moderate Income	9	457	3	675	1	500	7	420	0	0
Middle Income	9	578	7	1,116	2	1,000	6	681	0	0
Upper Income	6	344	4	760	4	2,000	6	596	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,534	14	2,551	8	4,300	20	1,747	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IONIA COUNTY (067), MI										
MSA 24340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
ISABELLA COUNTY (073), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	2	450	1	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	2	450	1	800	0	0	0	0
JACKSON COUNTY (075), MI										
MSA 27100										
Inside AA 0012										
Low Income	1	60	0	0	4	1,450	1	60	0	0
Moderate Income	18	1,189	20	3,849	25	13,179	27	7,732	0	0
Middle Income	12	932	5	836	15	7,769	10	1,870	0	0
Upper Income	5	473	5	1,122	7	3,467	7	1,598	0	0
Income Not Known	4	300	1	250	3	1,325	1	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	2,954	31	6,057	54	27,190	46	11,285	0	0

Loans by County

Respondent ID: 000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KALAMAZOO COUNTY (077), MI										
MSA 28020										
Inside AA 0013										
Low Income	2	123	1	200	0	0	0	0	0	0
Moderate Income	4	210	2	400	3	2,634	4	1,270	0	0
Middle Income	8	542	5	825	9	4,574	8	930	0	0
Upper Income	4	222	9	1,979	4	1,950	3	162	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	1,097	17	3,404	16	9,158	15	2,362	0	0
KENT COUNTY (081), MI										
MSA 24340										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	20	0	0	2	1,418	2	838	0	0
Median Family Income 30-40%	2	30	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	121	0	0	1	121	0	0
Median Family Income 50-60%	4	310	0	0	4	2,715	3	1,175	0	0
Median Family Income 60-70%	9	590	6	1,245	6	3,900	1	50	0	0
Median Family Income 70-80%	13	654	3	370	13	7,950	5	1,217	0	0
Median Family Income 80-90%	2	90	1	250	4	2,642	0	0	0	0
Median Family Income 90-100%	2	180	1	200	3	1,450	1	80	0	0
Median Family Income 100-110%	5	255	2	400	5	3,615	3	120	0	0
Median Family Income 110-120%	2	130	3	475	2	1,500	1	150	0	0
Median Family Income >= 120%	21	1,170	5	958	10	8,050	13	1,085	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	3,429	22	4,019	49	33,240	30	4,836	0	0

Loans by County

Respondent ID: 000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAPEER COUNTY (087), MI										
MSA 47664										
Inside AA 0026										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	100	1	109	5	2,100	1	300	0	0
Middle Income	1	50	0	0	1	324	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	150	1	109	6	2,424	2	350	0	0
LENAWEE COUNTY (091), MI										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	111	0	0	1	111	0	0
Middle Income	5	320	5	1,025	4	2,200	5	1,460	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	320	6	1,136	4	2,200	6	1,571	0	0
LIVINGSTON COUNTY (093), MI										
MSA 47664										
Inside AA 0026										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	374	2	300	4	2,750	2	575	0	0
Middle Income	11	499	2	400	5	3,150	8	860	0	0
Upper Income	8	433	1	200	4	2,050	3	610	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,306	5	900	13	7,950	13	2,045	0	0

Loans by County

Respondent ID: 000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACKINAC COUNTY (097), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
MACOMB COUNTY (099), MI										
MSA 47664										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	14	917	4	800	11	6,495	4	350	0	0
Median Family Income 40-50%	2	150	2	400	2	1,600	2	275	0	0
Median Family Income 50-60%	16	1,175	12	2,302	12	7,084	17	3,044	0	0
Median Family Income 60-70%	25	1,977	6	1,283	23	16,870	20	4,527	0	0
Median Family Income 70-80%	18	1,185	13	2,580	7	3,393	14	2,306	0	0
Median Family Income 80-90%	31	1,988	22	4,115	25	14,476	26	3,212	0	0
Median Family Income 90-100%	16	847	12	2,677	29	16,324	17	4,170	0	0
Median Family Income 100-110%	6	395	1	130	2	944	3	530	0	0
Median Family Income 110-120%	11	799	5	859	5	2,188	9	704	0	0
Median Family Income >= 120%	21	1,252	10	1,951	18	8,976	16	1,052	0	0
Median Family Income Not Known	11	638	10	1,725	18	12,302	4	295	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	171	11,323	97	18,822	152	90,652	132	20,465	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MANISTEE COUNTY (101), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
MIDLAND COUNTY (111), MI										
MSA 33220										
Inside AA 0016										
Low Income	2	140	0	0	1	750	1	100	0	0
Moderate Income	1	75	0	0	0	0	1	75	0	0
Middle Income	5	269	1	190	1	500	4	169	0	0
Upper Income	0	0	1	147	0	0	1	147	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	484	2	337	2	1,250	7	491	0	0
MONROE COUNTY (115), MI										
MSA 33780										
Outside Assessment Area										
Low Income	0	0	0	0	1	547	1	547	0	0
Moderate Income	1	40	0	0	1	258	0	0	0	0
Middle Income	5	321	3	450	1	500	2	81	0	0
Upper Income	0	0	1	120	0	0	1	120	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	361	4	570	3	1,305	4	748	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTCALM COUNTY (117), MI										
MSA 24340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	1	450	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	1	450	0	0	0	0
MONTMORENCY COUNTY (119), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
MUSKEGON COUNTY (121), MI										
MSA 34740										
Inside AA 0017										
Low Income	2	160	0	0	1	501	2	160	0	0
Moderate Income	14	871	6	1,078	6	3,083	3	533	0	0
Middle Income	9	412	4	569	3	1,300	6	370	0	0
Upper Income	4	140	2	450	2	1,000	4	310	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,583	12	2,097	12	5,884	15	1,373	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	200	2	380	1	1,000	2	230	0	0
Median Family Income 30-40%	9	505	11	2,400	12	7,119	5	933	0	0
Median Family Income 40-50%	13	575	13	2,430	17	9,062	13	2,625	0	0
Median Family Income 50-60%	7	367	9	1,643	4	2,050	11	1,404	0	0
Median Family Income 60-70%	2	130	8	1,525	9	5,480	4	1,230	0	0
Median Family Income 70-80%	47	2,759	29	5,384	38	23,048	33	5,803	0	0
Median Family Income 80-90%	34	1,850	14	2,710	24	14,177	28	4,068	0	0
Median Family Income 90-100%	22	1,160	8	1,636	6	3,524	16	2,475	0	0
Median Family Income 100-110%	29	1,777	10	1,926	17	8,644	23	3,805	0	0
Median Family Income 110-120%	24	1,589	9	1,596	20	10,489	21	4,720	0	0
Median Family Income >= 120%	170	9,908	85	16,920	113	61,533	142	25,445	0	0
Median Family Income Not Known	8	449	5	925	15	7,375	3	554	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	367	21,269	203	39,475	276	153,501	301	53,292	0	0
OCEANA COUNTY (127), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSCEOLA COUNTY (133), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	2	1,500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	2	1,500	0	0	0	0
OTTAWA COUNTY (139), MI										
MSA 24340										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	635	4	750	16	9,507	4	1,692	0	0
Upper Income	3	168	2	400	4	2,066	3	734	0	0
Income Not Known	2	160	0	0	0	0	2	160	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	963	6	1,150	20	11,573	9	2,586	0	0
SAGINAW COUNTY (145), MI										
MSA 40980										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	209	2	1,172	1	672	0	0
Upper Income	2	101	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	151	1	209	3	1,672	1	672	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CLAIR COUNTY (147), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	1	200	0	0	1	200	0	0
Moderate Income	0	0	0	0	3	1,550	0	0	0	0
Middle Income	3	175	0	0	0	0	2	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	175	1	200	3	1,550	3	275	0	0
ST. JOSEPH COUNTY (149), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	180	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	180	1	300	0	0	0	0
SHIAWASSEE COUNTY (155), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	1	750	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TUSCOLA COUNTY (157), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
VAN BUREN COUNTY (159), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	900	0	0	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	2	900	1	75	0	0
WASHTENAW COUNTY (161), MI										
MSA 11460										
Inside AA 0001										
Low Income	5	303	1	150	2	1,050	1	450	0	0
Moderate Income	4	250	0	0	6	3,018	5	1,348	0	0
Middle Income	26	1,626	10	2,040	23	12,490	20	5,473	0	0
Upper Income	24	1,569	16	3,238	7	3,414	16	2,200	0	0
Income Not Known	3	140	2	400	2	1,550	4	840	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	62	3,888	29	5,828	40	21,522	46	10,311	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	100	0	0	2	1,500	0	0	0	0
Median Family Income 30-40%	7	350	8	1,479	8	4,906	6	1,180	0	0
Median Family Income 40-50%	17	1,257	7	1,630	13	7,220	12	1,442	0	0
Median Family Income 50-60%	19	1,291	9	1,601	10	5,253	16	2,944	0	0
Median Family Income 60-70%	17	1,181	8	1,263	10	5,696	21	4,228	0	0
Median Family Income 70-80%	17	984	10	2,024	10	5,900	17	2,045	0	0
Median Family Income 80-90%	21	1,302	11	1,907	8	4,963	19	2,241	0	0
Median Family Income 90-100%	9	400	5	910	8	3,999	12	2,737	0	0
Median Family Income 100-110%	6	384	0	0	1	1,000	6	384	0	0
Median Family Income 110-120%	17	1,052	10	1,857	11	5,623	18	3,450	0	0
Median Family Income >= 120%	110	6,742	60	12,473	106	58,162	83	14,022	0	0
Median Family Income Not Known	9	380	9	1,765	13	9,425	6	700	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	251	15,423	137	26,909	200	113,647	216	35,373	0	0
WEXFORD COUNTY (165), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	0	0	0	0
Middle Income	0	0	1	150	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	2	900	0	0	0	0
TOTAL INSIDE AA IN STATE	1,122	68,052	607	117,635	888	506,221	889	152,176	0	0
TOTAL OUTSIDE AA IN STATE	35	2,018	17	3,259	45	25,192	17	3,275	0	0
STATE TOTAL	1,157	70,070	624	120,894	933	531,413	906	155,451	0	0

Loans by County

Respondent ID: 000060143

Small Business Loans - Purchases

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	16	0	0	0	0	1	16	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	6	0	0	0	0	1	6	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	22	0	0	0	0	2	22	0	0
TOTAL INSIDE AA IN STATE	2	22	0	0	0	0	2	22	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	22	0	0	0	0	2	22	0	0

Loans by County

Respondent ID: 0000060143

Small Farm Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRANCH COUNTY (023), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
GLADWIN COUNTY (051), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
JACKSON COUNTY (075), MI										
MSA 27100										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	0	0	1	115	0	0
Upper Income	1	45	0	0	1	450	2	495	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	1	115	1	450	3	610	0	0

Loans by County

Respondent ID: 0000060143

Small Farm Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KALAMAZOO COUNTY (077), MI										
MSA 28020										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
LENAWEE COUNTY (091), MI										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	1	450	2	550	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	450	2	550	0	0
MIDLAND COUNTY (111), MI										
MSA 33220										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: COMERICA BANK

Respondent ID: 0000060143
 Agency: FRS - 2
 State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MUSKEGON COUNTY (121), MI										
MSA 34740										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
ST. CLAIR COUNTY (147), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	140	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	0	0	1	100	0	0
VAN BUREN COUNTY (159), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: COMERICA BANK

Respondent ID: 0000060143
 Agency: FRS - 2
 State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHTENAW COUNTY (161), MI										
MSA 11460										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	175	0	0	2	225	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	175	0	0	2	225	0	0
WEXFORD COUNTY (165), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	6	420	2	290	2	900	8	1,435	0	0
TOTAL OUTSIDE AA IN STATE	4	265	1	250	1	500	3	225	0	0
STATE TOTAL	10	685	3	540	3	1,400	11	1,660	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: COMERICA BANK

Respondent ID: 0000060143
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - WASHTENAW COUNTY (161) - MSA 11460	131	31,238	46	10,311	0	0
TX - TRAVIS COUNTY (453) - MSA 12420	142	33,167	30	3,381	6	102
TX - WILLIAMSON COUNTY (491) - MSA 12420	28	5,640	10	1,195	8	93
TX - KERR COUNTY (265) - MSA NA	13	2,027	6	1,016	0	0
MI - CALHOUN COUNTY (025) - MSA 12980	54	15,477	19	2,483	0	0
TX - COLLIN COUNTY (085) - MSA 19124	107	30,708	39	9,260	0	0
TX - DALLAS COUNTY (113) - MSA 19124	435	124,210	114	21,941	8	99
TX - DENTON COUNTY (121) - MSA 19124	48	12,427	11	1,440	4	44
TX - ELLIS COUNTY (139) - MSA 19124	5	1,057	3	707	1	11
TX - ROCKWALL COUNTY (397) - MSA 19124	6	1,786	0	0	0	0
TX - TARRANT COUNTY (439) - MSA 23104	117	32,335	34	7,055	9	164
MI - GENESEE COUNTY (049) - MSA 22420	26	7,397	3	437	0	0
FL - BROWARD COUNTY (011) - MSA 22744	26	9,236	8	2,886	13	180
FL - PALM BEACH COUNTY (099) - MSA 48424	46	13,186	20	6,900	4	56
MI - KENT COUNTY (081) - MSA 24340	132	40,688	30	4,836	0	0
MI - OTTAWA COUNTY (139) - MSA 24340	42	13,686	9	2,586	0	0
CA - LOS ANGELES COUNTY (037) - MSA 31084	343	99,394	89	17,908	47	851
CA - ORANGE COUNTY (059) - MSA 11244	143	41,190	32	5,880	16	310
TX - BRAZORIA COUNTY (039) - MSA 26420	14	3,237	6	1,137	1	22
TX - FORT BEND COUNTY (157) - MSA 26420	51	14,283	19	3,315	4	56
TX - GALVESTON COUNTY (167) - MSA 26420	9	1,668	3	88	1	6
TX - HARRIS COUNTY (201) - MSA 26420	489	119,016	163	30,186	58	914
TX - MONTGOMERY COUNTY (339) - MSA 26420	38	11,478	14	2,999	7	115

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: COMERICA BANK

Respondent ID: 0000060143
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - RIVERSIDE COUNTY (065) - MSA 40140	13	3,642	1	170	43	2,067
CA - SAN BERNARDINO COUNTY (071) - MSA 40140	36	12,346	8	2,156	73	4,100
MI - JACKSON COUNTY (075) - MSA 27100	125	36,201	46	11,285	0	0
MI - KALAMAZOO COUNTY (077) - MSA 28020	51	13,659	15	2,362	0	0
MI - CLINTON COUNTY (037) - MSA 29620	9	1,696	6	571	0	0
MI - EATON COUNTY (045) - MSA 29620	12	4,330	3	598	0	0
MI - INGHAM COUNTY (065) - MSA 29620	49	8,385	20	1,747	0	0
MI - LENAWEE COUNTY (091) - MSA NA	15	3,656	6	1,571	0	0
MI - MIDLAND COUNTY (111) - MSA 33220	12	2,071	7	491	0	0
MI - MUSKEGON COUNTY (121) - MSA 34740	53	9,564	15	1,373	0	0
FL - COLLIER COUNTY (021) - MSA 34940	5	807	2	57	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	108	30,012	40	10,063	1	22
CA - MONTEREY COUNTY (053) - MSA 41500	15	4,653	6	1,413	2	116
TX - BEXAR COUNTY (029) - MSA 41700	64	19,582	18	5,907	7	122
TX - KENDALL COUNTY (259) - MSA 41700	3	1,150	2	900	0	0
CA - SAN DIEGO COUNTY (073) - MSA 41740	103	28,952	31	4,997	25	716
CA - ALAMEDA COUNTY (001) - MSA 36084	95	29,515	19	2,530	27	1,300
CA - CONTRA COSTA COUNTY (013) - MSA 36084	37	11,317	11	1,990	12	650
CA - SAN FRANCISCO COUNTY (075) - MSA 41884	42	14,877	6	2,510	3	56
CA - SAN MATEO COUNTY (081) - MSA 41884	43	8,594	10	1,380	3	173
CA - SANTA CLARA COUNTY (085) - MSA 41940	211	58,026	47	9,450	6	72
CA - SANTA CRUZ COUNTY (087) - MSA 42100	59	12,965	21	3,638	0	0
MI - LAPEER COUNTY (087) - MSA 47664	10	2,683	2	350	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: COMERICA BANK

Respondent ID: 0000060143
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - LIVINGSTON COUNTY (093) - MSA 47664	42	10,156	13	2,045	0	0
MI - MACOMB COUNTY (099) - MSA 47664	420	120,797	132	20,465	0	0
MI - OAKLAND COUNTY (125) - MSA 47664	846	214,245	301	53,292	0	0
MI - WAYNE COUNTY (163) - MSA 19804	588	155,979	216	35,373	2	22
CA - VENTURA COUNTY (111) - MSA 37100	19	4,270	3	165	4	190

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: COMERICA BANK

Respondent ID: 0000060143
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - WASHTENAW COUNTY (161) - MSA 11460	2	225	2	225	0	0
TX - KERR COUNTY (265) - MSA NA	1	45	1	45	0	0
MI - JACKSON COUNTY (075) - MSA 27100	3	610	3	610	0	0
MI - KALAMAZOO COUNTY (077) - MSA 28020	1	75	0	0	0	0
MI - LENAWEE COUNTY (091) - MSA NA	2	550	2	550	0	0
MI - MIDLAND COUNTY (111) - MSA 33220	1	50	1	50	0	0
MI - MUSKEGON COUNTY (121) - MSA 34740	1	100	0	0	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	1	90	0	0	0	0
CA - MONTEREY COUNTY (053) - MSA 41500	1	500	1	500	0	0
CA - SANTA CRUZ COUNTY (087) - MSA 42100	4	1,333	0	0	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: COMERICA BANK

PAGE: 1 OF 1

Respondent ID: 000060143
Agency: FRS - 2

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	455	2,023,438	0	0
Purchased	0	0	0	0
Total	455	2,023,438	0	0
Consortium/Third Party Loans (optional)				
Originated	4,191	2,106		
Purchased	0	0		
Total	4,191	2,106		

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

ASSESSMENT AREA - 0001

WASHTENAW COUNTY (161), MI

MSA: 11460

Low Income

4022.01* 4042.00 4056.00 4074.00* 4101.00* 4105.00* 4106.00* 4107.00 4108.00* 4110.00* 4112.00*
4123.00* 4140.00*

Moderate Income

4026.01* 4045.00* 4051.00 4117.00* 4119.00 4120.00 4121.00* 4126.00* 4130.00* 4142.00 4152.00
4211.00* 4650.01

Middle Income

4021.00* 4033.00 4035.00 4036.00 4038.00* 4046.00 4054.00 4055.00* 4076.00* 4102.00 4103.00*
4104.00* 4109.00* 4127.00* 4132.00* 4134.01* 4134.02* 4134.03* 4143.00 4147.00 4154.00 4160.00
4200.00* 4202.00* 4222.02* 4234.00 4236.00* 4260.01 4260.02* 4310.00 4320.00 4450.00* 4462.00
4470.00 4480.00* 4540.02 4550.00 4640.00 4650.02 4660.00

Upper Income

4001.00 4004.00* 4006.00 4007.00 4023.00* 4025.00 4027.00 4031.00* 4032.00 4034.00 4041.00*
4043.00 4044.00 4052.00 4053.00 4060.00 4070.00 4145.00* 4149.00 4156.00 4158.00* 4162.00*
4222.01* 4250.00 4440.00 4464.00* 4530.00* 4540.01 4560.00 4610.00*

Income Not Known

4003.00* 4005.00 4008.00 9801.01* 9801.02* 9802.00 9803.00* 9804.00* 9805.00* 9806.00* 9840.00

ASSESSMENT AREA - 0004

CALHOUN COUNTY (025), MI

MSA: 12980

Low Income

0003.00 0005.00* 0036.00*

Moderate Income

0002.00* 0006.00* 0007.00 0008.00* 0010.00 0011.00 0014.00 0018.02 0026.00 0032.00* 0033.00*
0035.00 0041.00

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

0009.00 0013.00 0016.00* 0017.00* 0020.00* 0021.00* 0022.00* 0024.00* 0025.00 0028.00* 0029.00*
0031.00* 0034.00 0037.00* 0040.00

Upper Income

0012.00* 0015.00 0018.01 0019.00 0023.00 0027.00* 0030.00* 0038.00* 0039.00*

ASSESSMENT AREA - 0006

GENESEE COUNTY (049), MI

MSA: 22420

Low Income

0004.00* 0007.00* 0011.00* 0015.00* 0017.00* 0018.00* 0019.00* 0020.00* 0022.00* 0023.00* 0032.00*
0034.00* 0040.00* 0103.04* 0108.11* 0113.01

Moderate Income

0001.00* 0002.00* 0003.00* 0005.00* 0006.00* 0008.00* 0009.00* 0010.00* 0024.00 0026.00* 0027.00*
0029.00* 0031.00* 0035.00* 0036.00* 0038.00* 0101.10* 0103.05* 0105.01* 0108.12* 0108.13* 0109.10*
0113.02* 0116.11* 0117.11* 0117.13* 0122.01* 0122.02* 0123.10* 0123.11* 0126.02* 0135.00* 0136.00*

Middle Income

0012.00* 0013.00* 0016.00 0033.00* 0037.00* 0101.12* 0101.16* 0101.17* 0102.02* 0105.02 0105.03*
0105.04* 0106.10* 0109.11 0109.12 0110.10* 0112.10* 0112.12* 0114.01* 0115.02* 0115.05* 0115.08*
0117.12* 0119.01* 0119.02* 0120.03* 0120.06* 0120.07* 0120.08* 0120.09* 0121.00 0124.01* 0124.02*
0125.01* 0126.01* 0126.03* 0127.02* 0127.03* 0129.04* 0129.05 0132.05

Upper Income

0030.00* 0101.11* 0102.01* 0106.03* 0106.04* 0107.00* 0108.10* 0111.02 0111.03* 0111.04 0112.09*
0112.11* 0112.13* 0114.02* 0115.03 0116.01* 0116.12* 0117.10* 0117.14* 0118.00* 0125.03* 0125.04*
0127.04* 0128.01* 0128.02* 0129.06* 0129.07* 0130.01* 0130.02* 0131.10* 0131.11 0131.12* 0131.13*
0132.02 0132.06 0133.02* 0133.03* 0134.01* 0134.02

Income Not Known

0014.00* 0028.00* 0112.14* 9800.00* 9801.00*

ASSESSMENT AREA - 0008

KENT COUNTY (081), MI

MSA: 24340

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Median Family Income 20-30%

0036.00

Median Family Income 30-40%

0028.00 0039.00*

Median Family Income 40-50%

0013.00* 0031.00* 0032.00* 0037.00 0127.04* 0147.01*

Median Family Income 50-60%

0016.00* 0030.00* 0035.00 0038.00* 0040.00* 0114.06* 0126.09* 0126.12* 0135.00* 0138.01 0143.00

Median Family Income 60-70%

0008.00 0009.00* 0015.00 0019.00* 0026.00 0027.00 0046.00 0129.02* 0136.00 0142.00 0147.03*

Median Family Income 70-80%

0012.00* 0101.02* 0102.00* 0103.01* 0104.02 0112.00* 0126.08 0126.11 0127.05* 0129.01 0130.00
0133.00* 0137.00

Median Family Income 80-90%

0002.00* 0004.00* 0007.00* 0010.00* 0011.02* 0011.03* 0014.00* 0017.00* 0022.00 0120.04 0126.10
0127.03* 0128.00* 0138.04* 0140.00* 0141.00* 0145.05 0147.04* 0148.09*

Median Family Income 90-100%

0005.00* 0011.04* 0021.00* 0033.00* 0041.00* 0042.00* 0113.01* 0115.01 0116.02* 0117.01* 0131.00*
0132.00 0134.00 0139.00* 0145.04* 0145.06* 0148.03* 0148.08*

Median Family Income 100-110%

0003.00* 0025.00* 0029.00* 0101.01* 0104.01 0108.02* 0108.04* 0111.01 0114.01 0115.02 0127.02*
0146.04* 0146.05 0148.11

Median Family Income 110-120%

0006.00* 0018.02* 0024.00* 0034.00* 0045.01 0045.02* 0107.00* 0113.02* 0114.03* 0114.05* 0116.01
0117.02* 0120.03* 0146.06*

Median Family Income >= 120%

0018.01* 0020.00 0023.00* 0043.00* 0044.00* 0103.02* 0106.01* 0106.02 0108.03 0109.02* 0109.03*
0109.04* 0110.01* 0110.02 0111.02 0118.01 0118.03 0118.04* 0119.01* 0119.02 0120.02 0122.01*
0122.02* 0122.03 0123.00 0124.00 0125.00* 0126.04 0126.05 0145.03* 0146.03* 0148.05 0148.06*
0148.10*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Median Family Income Not Known

0001.00* 0138.03*

OTTAWA COUNTY (139), MI

MSA: 24340

Low Income

0245.01* 0245.02*

Moderate Income

0251.01* 0251.02* 0257.00*

Middle Income

0201.00 0202.00 0204.00* 0205.01* 0205.04 0209.00 0210.00* 0211.00* 0212.03* 0212.04 0213.01*

0214.01 0214.02* 0215.01* 0215.02 0216.03* 0216.04* 0216.06* 0218.01 0218.02* 0220.01* 0220.02*

0221.05 0221.07* 0222.07* 0222.08 0226.00* 0229.00 0230.04* 0231.01 0231.02 0232.00* 0244.01*

0244.02 0249.01* 0249.02* 0252.00* 0255.00* 0258.00*

Upper Income

0205.03* 0212.01* 0213.03* 0213.04 0216.05* 0217.00* 0219.01* 0219.03 0219.04* 0221.03* 0221.06*

0221.08* 0222.06 0230.01 0230.03* 0235.00* 0236.00 0243.00* 0246.00*

Income Not Known

0206.00 9900.00*

ASSESSMENT AREA - 0012

JACKSON COUNTY (075), MI

MSA: 27100

Low Income

0002.00 0010.00* 0011.00*

Moderate Income

0004.00* 0005.00 0009.00* 0012.00 0013.00 0050.00 0053.01 0055.01 0055.02 0056.01 0059.00

0060.01 0061.01 0069.00*

Middle Income

0001.00 0008.00 0051.00* 0053.02 0054.00 0057.00 0062.01 0063.06 0064.01 0064.03 0065.00

0066.00 0067.01 0067.02 0068.01

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Upper Income

0052.01 0052.02 0056.02 0060.02 0061.02 0062.02 0063.01 0063.04 0063.05 0064.04 0068.03*
0068.04

Income Not Known

0006.00 0058.00*

ASSESSMENT AREA - 0013

KALAMAZOO COUNTY (077), MI

MSA: 28020

Low Income

0002.02* 0003.00 0005.00* 0009.00 0015.11* 0029.07*

Moderate Income

0001.00 0006.01* 0010.01* 0010.02* 0011.00 0013.00 0015.09* 0016.03* 0018.01 0018.03* 0019.07*
0022.01 0022.04* 0029.10 0055.01* 0055.02* 0067.01*

Middle Income

0015.01* 0015.02* 0015.03 0015.08* 0016.04* 0017.01* 0017.02 0018.02 0019.05 0019.06* 0020.02
0021.03* 0021.04 0027.01 0028.02* 0029.01* 0029.11* 0033.02 0034.00* 0035.00 0061.02 0061.03*
0066.01

Upper Income

0002.01 0012.00 0015.04* 0016.01* 0020.03* 0020.04* 0020.05* 0021.02* 0022.03* 0026.01* 0027.02*
0028.01* 0029.06* 0029.08 0029.09* 0030.02 0030.05 0030.06* 0030.07 0030.08* 0067.02

Income Not Known

0015.10*

ASSESSMENT AREA - 0014

CLINTON COUNTY (037), MI

MSA: 29620

Moderate Income

0102.01 0102.03

Middle Income

0101.04 0105.00* 0106.00* 0107.01* 0107.02* 0108.01* 0108.02* 0109.01* 0110.01* 0111.01* 0111.06*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Upper Income

0101.05* 0101.07* 0101.08* 0102.04 0103.00 0104.00* 0109.02* 0110.02 0111.05*

Income Not Known

0112.00*

EATON COUNTY (045), MI

MSA: 29620

Moderate Income

0202.02 0209.01 0213.01*

Middle Income

0201.02* 0201.03 0201.04 0202.01 0203.03 0203.05* 0203.06* 0204.02 0204.03* 0204.04* 0206.01*

0206.02* 0207.00* 0208.00* 0209.02* 0210.01* 0210.02* 0211.00* 0213.02 0214.01*

Upper Income

0201.01* 0203.02* 0205.00* 0212.01* 0212.02* 0214.02*

INGHAM COUNTY (065), MI

MSA: 29620

Low Income

0001.00* 0007.00* 0012.00* 0020.00 0032.00* 0066.00* 0068.00*

Moderate Income

0004.00* 0006.00* 0008.00* 0021.01* 0023.00* 0026.00* 0027.00* 0029.02* 0035.00 0036.01* 0036.02*

0037.00 0044.02* 0044.03* 0051.00 0052.01* 0053.03* 0053.04 0054.02* 0065.00* 0067.00

Middle Income

0010.00* 0017.03* 0022.00* 0028.00* 0029.01 0031.03 0033.01 0033.02* 0034.00* 0038.02 0043.01*

0045.00* 0048.01* 0049.02* 0053.06 0054.01* 0056.00 0060.01* 0060.02* 0061.00* 0062.00* 0063.01

0063.02* 0064.01* 0064.02* 0070.00*

Upper Income

0038.01* 0039.01 0039.02* 0040.00 0046.00* 0047.00* 0048.02* 0049.03 0049.04* 0050.02* 0050.03

0050.04* 0052.02* 0053.05* 0055.01* 0055.02 0057.00 0058.00 0059.00

Income Not Known

0041.00* 0043.02* 0044.90* 0044.91* 0044.92* 0044.93* 0044.94* 9800.00* 9801.00* 9802.00* 9803.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

ASSESSMENT AREA - 0015

LENAWEE COUNTY (091), MI

MSA: NA

Moderate Income

0613.01* 0613.02 0614.00* 0615.00* 0616.00*

Middle Income

0604.01 0604.02* 0605.00* 0607.01* 0608.00* 0612.00* 0617.01 0617.02 0618.00* 0619.00* 0620.00*

0622.00* 0623.00 0624.00

Upper Income

0601.00 0603.01 0603.02* 0606.00* 0607.02* 0621.00*

ASSESSMENT AREA - 0016

MIDLAND COUNTY (111), MI

MSA: 33220

Low Income

2906.00

Moderate Income

2901.00 2902.00* 2915.00* 2917.00*

Middle Income

2903.00* 2904.00* 2905.00 2907.00 2908.00* 2911.01 2911.03 2912.00 2913.00* 2914.00* 2916.01*

2916.02

Upper Income

2909.01* 2909.02* 2910.00 2911.04*

ASSESSMENT AREA - 0017

MUSKEGON COUNTY (121), MI

MSA: 34740

Low Income

0003.00 0005.00* 0013.00* 0014.02* 0042.00

Moderate Income

0004.01* 0004.02 0006.01* 0008.00 0012.00 0026.01 0026.02 0043.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Middle Income

0001.00* 0009.00* 0010.00* 0018.00* 0019.01* 0019.02 0020.00* 0021.00 0022.00* 0024.00 0027.02
0029.00* 0030.00* 0031.00* 0032.00 0033.00* 0035.00* 0036.00 0037.02 0038.00* 0040.00

Upper Income

0015.00 0016.00* 0017.00* 0023.00 0025.01* 0025.02 0027.01* 0028.00* 0034.00* 0037.01* 0039.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0026

LAPEER COUNTY (087), MI

MSA: 47664

Low Income

3395.00*

Moderate Income

3305.00* 3310.00* 3315.00* 3320.00 3325.00* 3330.00* 3335.00* 3340.00* 3345.00* 3370.00* 3375.00
3385.00* 3405.00 3421.00*

Middle Income

3300.00* 3360.00* 3380.00* 3390.00* 3400.00* 3410.00* 3415.00 3420.00*

Income Not Known

3365.00*

LIVINGSTON COUNTY (093), MI

MSA: 47664

Moderate Income

7221.00* 7223.00 7240.01 7250.00* 7251.01 7321.00* 7416.01 7422.02 7437.00

Middle Income

7103.00* 7107.00* 7110.00 7121.01* 7126.01* 7135.00 7201.00* 7211.00* 7225.00* 7240.02 7240.03*
7301.01* 7301.02 7311.00* 7331.00* 7336.03* 7336.04 7406.00* 7407.00* 7408.00 7411.00 7424.03
7425.00 7435.00* 7436.00 7439.00* 7444.00 7447.00* 7449.00

Upper Income

7101.00* 7105.00* 7121.02* 7126.02* 7131.00* 7133.00* 7137.00* 7306.00* 7402.00* 7403.00 7405.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

7409.00 7416.02* 7422.01 7427.00 7429.00* 7433.00 7434.00* 7438.00* 7442.00* 7446.00* 7448.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 30-40%

2400.00 2452.00 2632.00 2642.00 2683.00 2684.00

Median Family Income 40-50%

2476.01* 2568.00* 2583.00* 2584.00 2586.00 2640.00

Median Family Income 50-60%

2408.02* 2412.00 2416.00 2417.00* 2420.03 2421.00 2450.00 2451.00 2552.00 2553.00 2556.00*
2559.00 2560.00 2566.00 2587.00* 2606.00* 2624.00 2636.00 2638.00 2639.00

Median Family Income 60-70%

2180.01 2180.02* 2221.04* 2305.01 2308.00 2410.00* 2413.00 2415.00 2420.01 2475.00* 2545.00
2550.00 2562.00* 2582.00* 2588.00* 2589.00* 2607.00 2611.00 2615.00* 2617.00 2621.00 2625.00
2626.00* 2628.00 2629.00 2634.00 2635.00 2637.00 2680.00 2681.00

Median Family Income 70-80%

2067.00 2221.06 2246.00* 2251.00 2257.01* 2257.02* 2281.00 2300.00 2311.00* 2314.00 2315.00*
2316.00 2318.00* 2319.00* 2322.00* 2323.01 2324.00* 2405.00 2418.00 2419.00 2435.02 2501.00
2506.00* 2509.00 2510.00* 2517.00 2521.00* 2541.00* 2551.00 2557.00* 2558.00 2561.00* 2563.00*
2564.00* 2565.00* 2567.00* 2580.00* 2603.00* 2618.00* 2619.00* 2622.00 2627.00*

Median Family Income 80-90%

2110.00 2221.03 2235.00* 2242.02* 2256.00 2258.00 2259.00 2267.00 2303.00 2317.00 2320.00*
2321.00* 2403.00* 2404.00* 2408.01* 2414.00* 2420.02* 2440.00* 2454.00* 2476.02* 2500.00* 2502.00
2504.00* 2507.00 2508.00 2513.00 2514.00 2515.00 2516.00 2518.00* 2520.00 2540.00 2542.00
2581.00 2601.00* 2608.00 2609.00 2610.00 2614.00* 2620.00 2623.00

Median Family Income 90-100%

2100.00 2155.00 2200.04* 2211.00 2212.00 2245.00 2253.00 2280.00 2302.00* 2304.00* 2306.02
2306.03 2307.00* 2310.00* 2312.00 2330.00* 2406.02 2409.00 2453.00 2472.02* 2519.00 2554.00
2555.00 2585.00 2600.00* 2602.00* 2612.00 2616.01* 2676.00

Median Family Income 100-110%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

2120.00* 2153.00 2170.00* 2200.02 2228.00* 2238.03* 2309.02* 2406.01* 2425.00 2473.01* 2503.00

Median Family Income 110-120%

2140.00 2145.00 2225.00* 2243.00* 2244.00 2254.01* 2273.00 2309.01* 2325.00 2407.00 2472.01*

2505.00 2511.00* 2512.00 2604.00* 2613.00* 2682.00

Median Family Income >= 120%

2150.00 2152.01 2152.02* 2160.00 2200.03* 2215.00 2218.00* 2221.05 2234.01* 2234.02 2238.01*

2238.02 2239.01* 2239.02 2240.01 2240.02* 2241.01 2241.02* 2242.01* 2252.00 2254.02 2255.00

2261.01* 2261.02 2264.00 2270.00 2306.04* 2430.00 2435.01* 2473.02 2474.00* 2522.00*

Median Family Income Not Known

2305.02 2471.00 9800.00 9801.00* 9820.01 9820.02 9821.00* 9822.00* 9823.00 9901.00*

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 20-30%

1410.01 1412.00 1417.00

Median Family Income 30-40%

1331.02 1413.00 1422.00 1423.00 1424.00 1603.00 1724.00*

Median Family Income 40-50%

1331.01 1421.00 1427.00 1604.00 1689.02 1716.00 1725.00 1752.00 1810.01

Median Family Income 50-60%

1411.00* 1415.00* 1416.00 1447.01* 1449.00 1459.00* 1622.00 1715.00 1753.00 1815.00 1945.00

Median Family Income 60-70%

1210.00 1350.00* 1410.02* 1420.00* 1455.02* 1605.00 1610.00 1613.00 1618.00 1621.00 1714.00*

1736.00 1751.00* 1813.00 1814.00 1835.00

Median Family Income 70-80%

1245.00 1347.00 1361.02 1406.00* 1425.00 1426.00 1448.00* 1452.00* 1457.00* 1572.00 1616.00

1623.00 1624.00 1673.00 1675.00 1686.02 1713.00 1730.00 1750.00 1812.00 1816.00 1974.00

Median Family Income 80-90%

1227.00* 1306.00 1311.00* 1318.00* 1349.00 1360.00 1368.00* 1392.02* 1403.01* 1405.00 1407.00*

1409.00 1414.00* 1444.00 1453.00 1542.00 1575.00* 1609.00 1620.00 1625.00 1666.00 1674.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

1833.00 1935.00 1976.00

Median Family Income 90-100%

1229.00* 1250.00* 1273.00 1274.00* 1275.00 1277.00* 1284.00 1302.00* 1307.00* 1314.00* 1348.00

1408.00 1435.00 1441.00 1442.00* 1443.01* 1451.00* 1454.00 1455.01* 1611.00 1615.00 1617.00

1710.00 1712.00* 1735.00 1801.00* 1803.00 1832.00* 1911.00* 1975.00 1977.02

Median Family Income 100-110%

1215.00 1222.00* 1230.00* 1240.00* 1256.00 1264.00 1280.00* 1285.00* 1300.00* 1305.00* 1316.00*

1330.03 1343.00 1366.01 1401.01* 1501.00 1606.00* 1612.00* 1614.00* 1619.00 1650.00 1652.00

1685.00* 1704.00 1711.00 1811.00 1830.00 1847.00* 1933.00 1946.00 1973.00* 1981.00

Median Family Income 110-120%

1200.00* 1203.00* 1217.00* 1224.00* 1263.00 1288.00 1304.00 1325.00 1344.00 1346.00* 1365.00

1377.00* 1383.01* 1403.03 1445.00 1456.00 1576.00 1608.00 1651.00 1661.00 1669.00 1689.01*

1701.00* 1703.00 1733.00* 1802.00* 1831.00* 1930.00* 1936.00 1937.00 1940.00* 1962.00 1972.00

1977.01

Median Family Income >= 120%

1214.00* 1218.00* 1231.00* 1262.00* 1265.00* 1270.00 1271.00* 1272.00 1276.00 1281.00 1282.00*

1283.00* 1286.00 1287.00 1289.00 1290.00 1301.00* 1303.00 1313.00* 1315.00* 1321.00 1326.00*

1327.00 1330.01 1330.02* 1340.00 1345.00 1351.00 1352.00 1353.00 1361.01 1363.00 1366.02

1367.00 1371.01 1371.02 1374.00 1378.00* 1381.00 1383.02 1386.00 1392.01 1394.00 1446.00*

1500.00 1502.00 1503.00 1504.00* 1505.00* 1506.00 1507.00 1508.00 1509.00 1510.00* 1520.00

1526.00 1527.00* 1529.00 1530.00* 1531.00 1532.00 1533.00 1540.00 1541.00 1545.00 1546.00

1560.00 1561.00* 1562.00 1563.00* 1564.00 1565.00* 1569.00 1570.00 1571.00 1573.00 1574.00*

1577.00* 1578.00 1579.00 1580.00* 1581.00 1582.00 1590.00 1600.00 1607.00* 1660.00 1662.00

1664.00* 1665.00 1667.00 1668.00* 1670.00 1678.00 1679.00* 1681.00* 1684.00 1686.01* 1687.00

1688.00* 1700.00 1702.00 1731.00 1732.00* 1734.00 1800.00 1834.00* 1836.00 1837.00* 1838.00*

1839.00 1840.00 1841.00 1842.00 1843.00 1844.00 1845.00 1846.00 1870.00* 1880.01 1881.00

1902.00* 1904.00* 1905.00* 1907.00 1908.00* 1910.00 1912.00 1913.00* 1920.00 1922.00* 1924.00*

1925.00* 1927.00* 1931.00 1934.00 1941.00* 1942.00 1943.00 1944.00* 1960.00* 1961.00 1963.00

1964.00 1965.00 1966.00* 1967.00 1968.00 1969.00 1970.00 1971.00* 1979.00 1980.00

Median Family Income Not Known

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

9810.00* 9811.00* 9812.00 9813.00* 9814.00 9815.00 9816.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 10-20%

5848.01*

Median Family Income 20-30%

5166.00 5220.00* 5223.00* 5334.00* 5435.00* 5455.00* 5598.00

Median Family Income 30-40%

5004.00* 5009.00 5026.00* 5032.00 5058.00 5080.00* 5112.00* 5128.00* 5143.00 5152.00* 5173.00*

5175.00 5225.00 5303.00 5313.00* 5315.01* 5344.00 5437.00* 5439.00* 5441.00* 5442.00* 5472.00*

5532.00* 5653.01* 5702.00* 5793.00*

Median Family Income 40-50%

5008.00* 5012.00* 5019.00* 5027.00* 5033.00* 5035.00 5036.00* 5041.00* 5044.00* 5052.00* 5056.00

5062.00 5070.00* 5075.00* 5106.00* 5138.00* 5141.00* 5167.00* 5189.00 5192.00 5202.00* 5218.00*

5219.00 5246.00 5260.00 5261.00 5263.00 5279.00 5308.00 5311.00* 5324.00* 5330.00* 5331.00*

5342.00* 5348.00 5351.00 5357.00* 5358.00* 5361.00* 5372.00 5375.00* 5376.00 5402.00* 5403.00*

5417.00* 5418.00* 5443.00 5457.00* 5458.00* 5460.00* 5521.00* 5523.00* 5524.00 5528.01 5736.00

Median Family Income 50-60%

5001.00* 5003.00* 5005.00* 5011.00* 5015.00 5017.00 5031.00* 5034.00* 5039.00 5040.00* 5051.00

5054.00* 5061.00* 5063.00 5065.00 5068.00* 5081.00* 5091.00 5114.00* 5142.00* 5193.00 5238.00

5241.01 5258.00* 5262.00* 5265.00 5305.00* 5314.00* 5319.00* 5327.00* 5336.00* 5343.00* 5347.00*

5353.00 5364.00* 5371.00 5373.00* 5378.00* 5388.00* 5401.00* 5405.00* 5415.00* 5421.00* 5424.00*

5448.00* 5451.00* 5456.00* 5459.00 5461.00* 5467.00 5470.00 5471.00* 5520.00* 5522.00* 5531.00

5538.00* 5545.00 5649.00 5734.00* 5735.01 5791.00* 5795.01* 5818.00*

Median Family Income 60-70%

5002.00 5006.00 5013.00 5016.00 5020.00* 5042.00* 5043.00* 5057.00 5066.00* 5071.00* 5072.00

5073.00* 5074.00* 5113.00* 5139.00* 5145.00* 5153.00* 5168.00* 5215.00* 5228.00* 5231.00* 5233.00

5242.00* 5243.00 5254.00* 5259.00 5316.00 5317.00* 5326.00 5338.00* 5341.00* 5352.00* 5363.00*

5366.00 5370.00* 5377.00* 5390.00 5391.00* 5407.00* 5411.00 5412.00* 5422.00* 5452.00* 5516.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

5685.00* 5704.00 5710.00* 5733.00* 5739.00* 5740.00 5741.00 5770.00* 5771.00 5792.00* 5797.00

5798.00* 5831.01 5846.00 5848.02*

Median Family Income 70-80%

5007.00* 5010.00* 5069.00* 5160.00* 5190.00 5191.00* 5232.00* 5234.00 5240.01 5247.00 5248.00*

5257.00* 5301.00* 5302.00* 5309.00* 5350.00 5362.00* 5369.00* 5383.00* 5387.00 5389.00* 5392.00*

5396.00* 5408.00 5413.00* 5426.00* 5440.00 5462.01* 5542.00* 5667.00 5669.00 5698.00 5705.00*

5708.00* 5709.00* 5718.00* 5721.00 5728.00 5729.00* 5737.02 5738.00* 5776.00* 5779.00 5786.00

5843.00 5855.00 5881.01 5882.00*

Median Family Income 80-90%

5067.00 5132.00* 5211.00 5245.00 5264.00 5365.00 5385.00 5386.00* 5394.00 5397.00* 5406.00*

5409.00* 5410.00* 5434.00* 5541.00 5553.00 5651.00 5664.00* 5665.00* 5670.00* 5671.00 5687.00*

5688.00* 5692.00* 5695.00* 5715.00* 5719.00* 5724.00* 5725.00* 5726.00* 5737.01* 5772.00 5774.00*

5780.00* 5796.00* 5801.00* 5820.00* 5830.01* 5832.00* 5915.01

Median Family Income 90-100%

5164.00* 5315.02* 5333.00* 5395.00* 5425.00* 5432.00 5463.01* 5513.00 5555.00 5561.00* 5653.02*

5689.00* 5694.00 5701.00 5717.00* 5727.00* 5761.00* 5775.00* 5778.00* 5785.00 5806.00* 5833.00*

5839.00* 5840.00* 5841.00* 5844.00 5847.00* 5881.02* 5894.01 5905.00* 5951.00*

Median Family Income 100-110%

5157.00* 5321.00* 5356.00* 5414.00* 5433.00 5514.00* 5515.00* 5536.01 5554.01 5556.00 5641.00

5668.00 5683.00* 5684.00* 5693.00* 5720.00* 5751.00* 5773.00* 5802.00* 5803.00* 5808.00* 5842.00

5856.00* 5857.00* 5880.02* 5944.01*

Median Family Income 110-120%

5014.00* 5018.00 5203.00 5548.00 5549.00 5551.00 5632.00* 5678.00 5682.00 5691.00* 5699.00*

5731.00* 5752.00* 5755.00* 5756.00 5760.01* 5809.00* 5811.01 5835.00* 5858.00 5859.00 5862.01

5870.00 5919.00* 5933.01 5950.00* 5990.01* 5991.00*

Median Family Income >= 120%

5133.00 5137.00 5154.00* 5165.00 5169.00* 5170.00* 5171.00 5172.00 5180.00* 5207.00 5208.00

5312.00* 5381.00* 5382.00* 5384.00* 5393.00* 5429.00* 5430.00* 5431.00 5501.00 5502.00* 5503.00*

5504.00 5505.00 5506.00 5507.00 5508.00 5509.00 5511.00 5512.00 5517.00 5518.00 5543.00*

5544.00* 5546.00* 5547.00* 5562.00 5563.00 5564.00 5565.00 5566.00 5567.00* 5568.00* 5569.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

5570.00 5571.00 5572.00 5573.00 5574.00 5575.00 5576.00 5577.00 5579.01 5580.00* 5581.00
5582.00 5583.01 5584.00* 5585.00* 5586.00* 5587.00* 5588.00* 5589.00* 5590.00* 5591.00 5592.00*
5601.00 5602.01* 5602.02* 5603.00 5604.00 5612.00* 5613.01 5613.02 5616.00 5617.00 5619.00
5623.00* 5624.00* 5625.00 5626.00 5627.00 5628.00* 5629.00 5633.00 5634.00 5635.00* 5636.00
5637.00 5638.00* 5639.00 5642.00* 5643.00 5644.01* 5644.02 5645.01* 5645.02* 5645.03* 5645.04*
5646.00* 5647.00* 5648.00* 5650.01* 5652.00* 5656.00 5657.00* 5658.00* 5659.00* 5666.00* 5672.01*
5672.02 5673.00* 5674.00 5679.00* 5680.00* 5696.00* 5697.00* 5716.00 5722.00* 5730.00* 5742.03*
5743.01* 5746.00* 5747.00* 5748.00 5749.00 5750.00 5753.00 5754.01 5762.00* 5763.00* 5764.00
5765.00* 5766.00* 5767.00 5777.00 5799.00 5804.00* 5805.00* 5807.00* 5812.00* 5815.00 5816.00
5819.00* 5821.00* 5834.00 5836.00* 5837.00 5838.00 5845.01 5863.00 5879.00 5880.01* 5883.00
5884.00 5893.00* 5894.02* 5904.01* 5906.00* 5915.02 5916.00* 5917.00* 5918.00 5920.00 5930.01
5932.00* 5940.00 5941.00 5942.00* 5943.00 5945.00* 5952.01* 5961.00* 5962.00* 5963.00* 5970.00
5980.00

Median Family Income Not Known

5064.00 5090.00 5119.00* 5204.00* 5214.00 5224.00* 5304.00* 5318.00* 5332.00* 5339.00 5367.00*
5368.00* 5404.00* 5423.00* 5466.00* 5530.00* 5640.00* 5706.00* 9817.00* 9818.00* 9819.01* 9819.02
9820.00* 9821.01* 9821.02* 9822.00* 9823.01 9823.02* 9824.00* 9825.00* 9826.00* 9827.00* 9829.00*
9831.00* 9832.00* 9833.01 9833.02 9834.00 9836.00 9837.00 9838.00* 9839.01* 9839.02* 9839.03*
9841.00* 9842.00* 9850.00* 9851.00 9852.00* 9853.00 9854.00 9855.00* 9856.00* 9857.00* 9858.00*
9859.00* 9861.00* 9862.00* 9863.00 9864.00* 9865.01* 9865.02* 9866.00* 9870.00* 9901.00* 9902.00*

OUTSIDE ASSESSMENT AREA

ALLEGAN COUNTY (005), MI

MSA: NA

Middle Income

0305.02 0324.01

Upper Income

0304.02

ALPENA COUNTY (007), MI

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Middle Income

0003.00

BARRY COUNTY (015), MI

MSA: NA

Middle Income

0113.01 0113.02

BAY COUNTY (017), MI

MSA: 13020

Moderate Income

2865.00

Middle Income

2853.00

BERRIEN COUNTY (021), MI

MSA: 35660

Middle Income

0210.00

Upper Income

0111.01

BRANCH COUNTY (023), MI

MSA: NA

Moderate Income

9516.00

Middle Income

9512.00

CASS COUNTY (027), MI

MSA: 43780

Middle Income

0017.01

CHARLEVOIX COUNTY (029), MI

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

MSA: NA

Middle Income

0010.00 0015.00

Upper Income

0009.00

CHEBOYGAN COUNTY (031), MI

MSA: NA

Middle Income

9602.00

CHIPPEWA COUNTY (033), MI

MSA: NA

Moderate Income

9709.00

CLARE COUNTY (035), MI

MSA: NA

Moderate Income

0013.01

EMMET COUNTY (047), MI

MSA: NA

Middle Income

9704.00

Upper Income

9707.00

GLADWIN COUNTY (051), MI

MSA: NA

Moderate Income

0008.00

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

0005.00 0007.00

GRAND TRAVERSE COUNTY (055), MI

MSA: NA

Middle Income

5511.00 5512.00

Upper Income

5506.01

HILLSDALE COUNTY (059), MI

MSA: NA

Moderate Income

0503.00

Middle Income

0505.00 0506.00 0508.00

HURON COUNTY (063), MI

MSA: NA

Moderate Income

9510.00

IONIA COUNTY (067), MI

MSA: 24340

Middle Income

0304.01

ISABELLA COUNTY (073), MI

MSA: NA

Middle Income

9401.00 9403.00 9405.00

MACKINAC COUNTY (097), MI

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

9504.00

MANISTEE COUNTY (101), MI

MSA: NA

Middle Income

0007.00

MONROE COUNTY (115), MI

MSA: 33780

Low Income

8312.01

Moderate Income

8318.00

Middle Income

8303.00 8308.01 8315.00 8317.00 8323.00 8335.00

Upper Income

8316.00

MONTCALM COUNTY (117), MI

MSA: 24340

Moderate Income

9712.00

Middle Income

9706.00 9711.00

MONTMORENCY COUNTY (119), MI

MSA: NA

Moderate Income

9103.00

OCEANA COUNTY (127), MI

MSA: NA

Middle Income

0103.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: COMERICA BANK

OSCEOLA COUNTY (133), MI

MSA: NA

Moderate Income

9704.00

SAGINAW COUNTY (145), MI

MSA: 40980

Low Income

0013.00

Middle Income

0108.00

Upper Income

0101.01 0121.00

ST. CLAIR COUNTY (147), MI

MSA: 47664

Low Income

6220.00

Moderate Income

6200.00 6373.00

Middle Income

6316.00 6470.00 6511.00

ST. JOSEPH COUNTY (149), MI

MSA: NA

Middle Income

0409.00 0410.00

SHIAWASSEE COUNTY (155), MI

MSA: 29620

Middle Income

0302.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

TUSCOLA COUNTY (157), MI

MSA: NA

Middle Income

0009.00

VAN BUREN COUNTY (159), MI

MSA: NA

Middle Income

0104.00 0118.02

Upper Income

0116.02

WEXFORD COUNTY (165), MI

MSA: NA

Moderate Income

3803.00 3807.00

Middle Income

3805.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000060143

Institution: COMERICA BANK

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	3,511	3,511	0	0.00%
Small Farm Loans	23	23	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	14,647	14,647	0	0.00%
Total	18,184	18,184	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGAN COUNTY (005), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	200	1	200	1	802	2	902	0	0
Upper Income	0	0	0	0	1	355	1	355	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	1	200	2	1,157	3	1,257	0	0
ALPENA COUNTY (007), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0
BARRY COUNTY (015), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	4	1,550	2	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	1,550	2	600	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BAY COUNTY (017), MI										
MSA 13020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	35	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	35	0	0	1	500	0	0	0	0
BENZIE COUNTY (019), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
BERRIEN COUNTY (021), MI										
MSA 35660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,400	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRANCH COUNTY (023), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	0	0	0	0	0	0
CALHOUN COUNTY (025), MI										
MSA 12980										
Inside AA 0004										
Low Income	3	180	0	0	2	940	3	520	0	0
Moderate Income	11	780	5	915	9	5,925	9	1,485	0	0
Middle Income	8	498	2	325	8	3,905	6	463	0	0
Upper Income	2	160	2	275	2	798	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,618	9	1,515	21	11,568	19	2,618	0	0
CASS COUNTY (027), MI										
MSA 43780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	0	0	1	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	1	26	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (037), MI										
MSA 29620										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	93	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	4	325	1	200	0	0	3	325	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	418	2	350	0	0	4	475	0	0
EATON COUNTY (045), MI										
MSA 29620										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	333	0	0	0	0
Middle Income	3	145	2	450	2	900	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	145	2	450	3	1,233	1	250	0	0
EMMET COUNTY (047), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	500	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	500	0	0	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GENESEE COUNTY (049), MI										
MSA 22420										
Inside AA 0006										
Low Income	1	85	0	0	0	0	1	85	0	0
Moderate Income	1	45	2	450	0	0	0	0	0	0
Middle Income	6	367	4	875	5	3,445	2	325	0	0
Upper Income	3	235	2	400	1	750	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	732	8	1,725	6	4,195	4	510	0	0
GLADWIN COUNTY (051), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	1	75	1	250	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	250	1	500	1	75	0	0
GRAND TRAVERSE COUNTY (055), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,300	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRATIOT COUNTY (057), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	372	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	372	0	0	0	0
HILLSDALE COUNTY (059), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	5	2,775	2	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	5	2,775	2	350	0	0
HURON COUNTY (063), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
INGHAM COUNTY (065), MI										
MSA 29620										
Inside AA 0014										
Low Income	3	131	0	0	1	900	1	50	0	0
Moderate Income	6	368	8	1,565	5	2,596	6	1,234	0	0
Middle Income	7	562	5	825	5	2,215	6	687	0	0
Upper Income	3	88	3	600	6	2,850	2	600	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,149	16	2,990	17	8,561	15	2,571	0	0
IONIA COUNTY (067), MI										
MSA 24340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	69	0	0	0	0	1	69	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	0	0	0	0	1	69	0	0
ISABELLA COUNTY (073), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	30	2	450	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	2	450	0	0	1	10	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (075), MI										
MSA 27100										
Inside AA 0012										
Low Income	2	72	1	223	3	1,150	2	510	0	0
Moderate Income	21	1,537	14	2,601	22	11,099	22	4,343	0	0
Middle Income	15	1,063	16	2,753	11	6,000	16	2,473	0	0
Upper Income	11	775	8	1,602	7	3,188	7	1,125	0	0
Income Not Known	3	225	1	250	2	775	2	325	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	52	3,672	40	7,429	45	22,212	49	8,776	0	0
KALAMAZOO COUNTY (077), MI										
MSA 28020										
Inside AA 0013										
Low Income	1	23	3	587	1	1,000	0	0	0	0
Moderate Income	9	420	2	425	3	2,348	5	1,220	0	0
Middle Income	14	869	5	825	8	4,719	9	997	0	0
Upper Income	6	342	9	2,089	4	2,600	5	582	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,654	19	3,926	16	10,667	19	2,799	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (081), MI										
MSA 24340										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	120	0	0	1	600	1	20	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	40	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	325	2	450	0	0	1	75	0	0
Median Family Income 60-70%	4	240	5	1,020	6	5,220	3	600	0	0
Median Family Income 70-80%	10	597	1	250	5	3,250	1	100	0	0
Median Family Income 80-90%	1	50	2	500	3	1,383	1	508	0	0
Median Family Income 90-100%	2	180	1	200	3	1,450	1	80	0	0
Median Family Income 100-110%	3	185	1	200	6	5,050	1	50	0	0
Median Family Income 110-120%	3	145	4	675	2	1,000	0	0	0	0
Median Family Income >= 120%	20	1,041	6	1,090	9	5,464	14	1,286	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	50	2,923	22	4,385	35	23,417	23	2,719	0	0
LAPEER COUNTY (087), MI										
MSA 47664										
Inside AA 0026										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	160	0	0	5	2,964	2	1,864	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	160	0	0	5	2,964	2	1,864	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LENAWEE COUNTY (091), MI										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	190	3	675	1	392	2	280	0	0
Upper Income	0	0	1	227	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	190	4	902	1	392	2	280	0	0
LIVINGSTON COUNTY (093), MI										
MSA 47664										
Inside AA 0026										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	266	3	450	5	2,400	3	875	0	0
Middle Income	11	532	4	835	5	2,400	7	807	0	0
Upper Income	7	520	1	200	0	0	3	170	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,318	8	1,485	10	4,800	13	1,852	0	0
MACKINAC COUNTY (097), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	299	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	299	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	15	838	3	600	14	6,952	9	2,565	0	0
Median Family Income 40-50%	3	200	4	735	1	900	3	325	0	0
Median Family Income 50-60%	19	1,254	6	1,255	5	3,000	17	1,446	0	0
Median Family Income 60-70%	25	2,021	11	1,966	14	10,282	17	2,938	0	0
Median Family Income 70-80%	24	1,411	9	1,904	8	5,000	14	1,481	0	0
Median Family Income 80-90%	29	1,982	16	3,024	23	13,760	21	3,013	0	0
Median Family Income 90-100%	19	989	16	3,406	21	12,325	22	5,501	0	0
Median Family Income 100-110%	7	465	1	200	1	350	4	520	0	0
Median Family Income 110-120%	11	750	3	420	6	3,365	9	795	0	0
Median Family Income >= 120%	23	1,436	9	1,830	17	9,308	16	1,596	0	0
Median Family Income Not Known	5	438	9	1,642	16	10,476	3	577	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	180	11,784	87	16,982	126	75,718	135	20,757	0	0
MANISTEE COUNTY (101), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTMORENCY COUNTY (119), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
MUSKEGON COUNTY (121), MI										
MSA 34740										
Inside AA 0017										
Low Income	2	200	0	0	2	1,002	2	200	0	0
Moderate Income	7	465	5	900	7	3,350	3	300	0	0
Middle Income	10	452	4	679	5	2,399	9	946	0	0
Upper Income	4	190	2	450	2	1,250	2	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,307	11	2,029	16	8,001	16	1,696	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

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Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	100	1	130	1	1,000	2	230	0	0
Median Family Income 30-40%	8	525	6	1,250	14	7,840	5	615	0	0
Median Family Income 40-50%	13	590	14	2,442	13	8,960	12	2,530	0	0
Median Family Income 50-60%	6	290	9	1,641	3	1,750	9	1,155	0	0
Median Family Income 60-70%	5	392	8	1,450	8	5,230	8	1,497	0	0
Median Family Income 70-80%	46	2,838	27	5,386	34	18,999	30	3,845	0	0
Median Family Income 80-90%	32	1,923	17	3,490	24	13,400	27	4,150	0	0
Median Family Income 90-100%	24	1,383	8	1,665	6	2,947	20	2,483	0	0
Median Family Income 100-110%	25	1,428	10	1,775	15	6,910	18	1,995	0	0
Median Family Income 110-120%	33	2,323	9	1,613	16	7,358	25	3,332	0	0
Median Family Income >= 120%	167	10,091	85	17,591	94	53,149	142	25,697	0	0
Median Family Income Not Known	9	573	3	575	10	5,893	4	293	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	369	22,456	197	39,008	238	133,436	302	47,822	0	0
OCEANA COUNTY (127), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OGEMAW COUNTY (129), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	0	0	1	130	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	1	130	0	0
OSCEOLA COUNTY (133), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	1	320	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	1	320	0	0	0	0
OTTAWA COUNTY (139), MI										
MSA 24340										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	620	1	250	10	6,150	2	350	0	0
Upper Income	4	285	2	448	7	4,287	1	60	0	0
Income Not Known	2	160	0	0	0	0	2	160	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	1,065	3	698	17	10,437	5	570	0	0

Loans by County

Respondent ID: 000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAGINAW COUNTY (145), MI										
MSA 40980										
Outside Assessment Area										
Low Income	0	0	0	0	1	500	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	130	0	0	0	0	0	0
Upper Income	2	101	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	151	1	130	1	500	0	0	0	0
ST. CLAIR COUNTY (147), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	1	200	2	850	2	700	0	0
Moderate Income	0	0	1	149	2	1,100	2	949	0	0
Middle Income	3	175	1	175	1	600	2	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	175	3	524	5	2,550	6	1,724	0	0
ST. JOSEPH COUNTY (149), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	231	2	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	231	2	800	0	0	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHIAWASSEE COUNTY (155), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TUSCOLA COUNTY (157), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
VAN BUREN COUNTY (159), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	0	0	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	600	1	75	0	0

Loans by County

Respondent ID: 000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHTENAW COUNTY (161), MI										
MSA 11460										
Inside AA 0001										
Low Income	6	310	1	250	2	1,425	3	525	0	0
Moderate Income	5	400	0	0	7	2,941	2	130	0	0
Middle Income	28	1,616	11	2,200	17	10,023	16	2,963	0	0
Upper Income	29	1,749	13	2,716	11	6,792	19	3,186	0	0
Income Not Known	2	130	2	300	0	0	2	230	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	4,205	27	5,466	37	21,181	42	7,034	0	0
WAYNE COUNTY (163), MI										
MSA 19804										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	45	1	160	1	500	1	160	0	0
Median Family Income 30-40%	9	602	11	1,985	8	4,000	5	784	0	0
Median Family Income 40-50%	23	1,875	7	1,525	15	8,325	11	1,714	0	0
Median Family Income 50-60%	36	2,493	11	1,980	13	7,308	25	3,850	0	0
Median Family Income 60-70%	30	2,398	13	2,224	10	5,149	29	4,789	0	0
Median Family Income 70-80%	25	1,616	9	1,915	9	4,950	25	3,891	0	0
Median Family Income 80-90%	29	2,137	10	1,859	5	2,204	18	1,546	0	0
Median Family Income 90-100%	13	773	5	860	9	4,436	11	1,020	0	0
Median Family Income 100-110%	8	652	0	0	3	1,670	5	352	0	0
Median Family Income 110-120%	24	1,683	7	1,342	10	5,077	17	2,731	0	0
Median Family Income >= 120%	111	7,133	63	12,769	84	47,865	84	12,455	0	0
Median Family Income Not Known	16	930	9	1,788	13	8,727	11	2,802	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	326	22,337	146	28,407	180	100,211	242	36,094	0	0

Loans by County

Respondent ID: 0000060143

Small Business Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WEXFORD COUNTY (165), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	400	0	0	0	0
TOTAL INSIDE AA IN STATE	1,211	77,507	602	117,894	775	440,243	897	139,053	0	0
TOTAL OUTSIDE AA IN STATE	33	1,961	19	3,385	39	20,273	25	6,396	0	0
STATE TOTAL	1,244	79,468	621	121,279	814	460,516	922	145,449	0	0

Loans by County

Small Business Loans - Purchases

Institution: COMERICA BANK

Respondent ID: 000060143

Agency: FRS - 2

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KALAMAZOO COUNTY (077), MI										
MSA 28020										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	1	8	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
MACOMB COUNTY (099), MI										
MSA 47664										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	10	0	0	0	0	1	10	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Loans by County

Small Business Loans - Purchases

Institution: COMERICA BANK

Respondent ID: 000060143

Agency: FRS - 2

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	10	0	0	0	0	1	10	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 000060143

Small Business Loans - Purchases

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	10	0	0	0	0	1	10	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	32	0	0	0	0	1	32	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	2	42	0	0
TOTAL INSIDE AA IN STATE	5	70	0	0	0	0	5	70	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	5	70	0	0	0	0	5	70	0	0

Loans by County

Respondent ID: 0000060143

Small Farm Loans - Originations

Agency: FRS - 2

Institution: COMERICA BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRANCH COUNTY (023), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
GLADWIN COUNTY (051), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
JACKSON COUNTY (075), MI										
MSA 27100										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	450	1	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0

Loans by County
Small Farm Loans - Originations
Institution: COMERICA BANK

Respondent ID: 0000060143
Agency: FRS - 2
State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Inside AA 0026										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	65	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	0	0	0	0
OTTAWA COUNTY (139), MI										
MSA 24340										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	95	0	0	0	0	1	95	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0	0

Loans by County

Small Farm Loans - Originations

Institution: COMERICA BANK

Respondent ID: 0000060143

Agency: FRS - 2

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WEXFORD COUNTY (165), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	6	470	0	0	2	900	5	1,145	0	0
TOTAL OUTSIDE AA IN STATE	2	125	2	400	1	500	2	125	0	0
STATE TOTAL	8	595	2	400	3	1,400	7	1,270	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: COMERICA BANK

Respondent ID: 0000060143
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - WASHTENAW COUNTY (161) - MSA 11460	134	30,852	42	7,034	0	0
TX - TRAVIS COUNTY (453) - MSA 12420	116	24,311	43	5,440	4	98
TX - WILLIAMSON COUNTY (491) - MSA 12420	33	8,347	16	2,962	1	47
TX - KERR COUNTY (265) - MSA NA	4	600	1	100	0	0
MI - CALHOUN COUNTY (025) - MSA 12980	54	14,701	19	2,618	0	0
TX - COLLIN COUNTY (085) - MSA 19124	123	35,984	38	6,618	1	5
TX - DALLAS COUNTY (113) - MSA 19124	467	115,172	139	20,878	4	40
TX - DENTON COUNTY (121) - MSA 19124	44	11,185	11	1,077	11	190
TX - ELLIS COUNTY (139) - MSA 19124	8	1,539	4	1,095	1	57
TX - ROCKWALL COUNTY (397) - MSA 19124	5	1,212	1	195	0	0
TX - TARRANT COUNTY (439) - MSA 23104	125	35,009	34	7,554	9	171
MI - GENESEE COUNTY (049) - MSA 22420	25	6,652	4	510	0	0
FL - BROWARD COUNTY (011) - MSA 22744	21	6,152	9	1,145	11	202
FL - PALM BEACH COUNTY (099) - MSA 48424	45	11,978	24	5,690	2	15
MI - KENT COUNTY (081) - MSA 24340	107	30,725	23	2,719	0	0
MI - OTTAWA COUNTY (139) - MSA 24340	35	12,200	5	570	0	0
CA - LOS ANGELES COUNTY (037) - MSA 31084	367	86,658	140	22,946	33	1,411
CA - ORANGE COUNTY (059) - MSA 11244	161	40,335	43	7,128	4	211
TX - BRAZORIA COUNTY (039) - MSA 26420	14	3,119	6	747	5	98
TX - FORT BEND COUNTY (157) - MSA 26420	75	14,179	28	4,481	13	341
TX - GALVESTON COUNTY (167) - MSA 26420	9	2,185	4	205	0	0
TX - HARRIS COUNTY (201) - MSA 26420	570	128,017	221	33,748	66	1,554
TX - MONTGOMERY COUNTY (339) - MSA 26420	36	9,340	16	2,690	4	76

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: COMERICA BANK

Respondent ID: 0000060143
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - RIVERSIDE COUNTY (065) - MSA 40140	22	5,062	5	822	15	1,275
CA - SAN BERNARDINO COUNTY (071) - MSA 40140	31	9,381	5	385	20	1,664
MI - JACKSON COUNTY (075) - MSA 27100	137	33,313	49	8,776	0	0
MI - KALAMAZOO COUNTY (077) - MSA 28020	65	16,247	19	2,799	1	8
MI - CLINTON COUNTY (037) - MSA 29620	7	768	4	475	0	0
MI - EATON COUNTY (045) - MSA 29620	8	1,828	1	250	0	0
MI - INGHAM COUNTY (065) - MSA 29620	52	12,700	15	2,571	0	0
MI - LENAWEE COUNTY (091) - MSA NA	8	1,484	2	280	0	0
MI - MIDLAND COUNTY (111) - MSA 33220	9	1,771	4	366	0	0
MI - MUSKEGON COUNTY (121) - MSA 34740	50	11,337	16	1,696	0	0
FL - COLLIER COUNTY (021) - MSA 34940	3	370	2	270	1	22
AZ - MARICOPA COUNTY (013) - MSA 38060	117	22,922	50	5,836	4	37
CA - MONTEREY COUNTY (053) - MSA 41500	12	1,210	4	370	0	0
TX - BEXAR COUNTY (029) - MSA 41700	73	20,619	21	2,874	48	1,226
TX - KENDALL COUNTY (259) - MSA 41700	2	350	1	100	1	23
CA - SAN DIEGO COUNTY (073) - MSA 41740	118	35,806	39	7,527	35	1,499
CA - ALAMEDA COUNTY (001) - MSA 36084	85	24,179	12	1,695	14	572
CA - CONTRA COSTA COUNTY (013) - MSA 36084	29	8,123	7	1,350	9	728
CA - SAN FRANCISCO COUNTY (075) - MSA 41884	48	11,536	11	2,913	3	81
CA - SAN MATEO COUNTY (081) - MSA 41884	51	9,746	14	1,708	1	25
CA - SANTA CLARA COUNTY (085) - MSA 41940	202	52,596	43	6,092	20	1,258
CA - SANTA CRUZ COUNTY (087) - MSA 42100	63	9,592	21	2,422	0	0
MI - LAPEER COUNTY (087) - MSA 47664	8	3,124	2	1,864	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: COMERICA BANK

Respondent ID: 0000060143
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - LIVINGSTON COUNTY (093) - MSA 47664	40	7,603	13	1,852	0	0
MI - MACOMB COUNTY (099) - MSA 47664	393	104,484	135	20,757	1	10
MI - OAKLAND COUNTY (125) - MSA 47664	804	194,900	302	47,822	1	10
MI - WAYNE COUNTY (163) - MSA 19804	652	150,955	242	36,094	2	42
CA - VENTURA COUNTY (111) - MSA 37100	15	3,177	7	645	2	152

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: COMERICA BANK

Respondent ID: 0000060143
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MI - WASHTENAW COUNTY (161) - MSA 11460	1	60	0	0	0	0
TX - KERR COUNTY (265) - MSA NA	1	45	1	45	0	0
MI - OTTAWA COUNTY (139) - MSA 24340	1	95	1	95	0	0
MI - JACKSON COUNTY (075) - MSA 27100	1	450	1	450	0	0
MI - LENAWEE COUNTY (091) - MSA NA	2	550	2	550	0	0
MI - MIDLAND COUNTY (111) - MSA 33220	1	50	1	50	0	0
MI - MUSKEGON COUNTY (121) - MSA 34740	1	100	0	0	0	0
CA - MONTEREY COUNTY (053) - MSA 41500	1	500	1	500	0	0
CA - SANTA CRUZ COUNTY (087) - MSA 42100	5	1,725	1	250	0	0
MI - OAKLAND COUNTY (125) - MSA 47664	1	65	0	0	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: COMERICA BANK

Respondent ID: 000060143
Agency: FRS - 2

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	469	2,079,336	0	0
Purchased	0	0	0	0
Total	469	2,079,336	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

ASSESSMENT AREA - 0001

WASHTENAW COUNTY (161), MI

MSA: 11460

Low Income

4022.01* 4042.00* 4056.00 4074.00* 4101.00* 4105.00* 4106.00* 4107.00 4108.00* 4110.00 4112.00*
4123.00 4140.00

Moderate Income

4026.01* 4045.00* 4051.00 4117.00* 4119.00 4120.00 4121.00* 4126.00* 4130.00* 4142.00 4152.00*
4211.00 4650.01

Middle Income

4021.00 4033.00 4035.00 4036.00 4038.00* 4046.00 4054.00 4055.00* 4076.00* 4102.00 4103.00
4104.00 4109.00* 4127.00* 4132.00* 4134.01* 4134.02* 4134.03* 4143.00 4147.00 4154.00 4160.00*
4200.00* 4202.00* 4222.02* 4234.00 4236.00 4260.01* 4260.02* 4310.00 4320.00 4450.00* 4462.00
4470.00 4480.00* 4540.02 4550.00 4640.00 4650.02 4660.00

Upper Income

4001.00 4004.00* 4006.00 4007.00 4023.00* 4025.00 4027.00 4031.00 4032.00 4034.00 4041.00*
4043.00 4044.00 4052.00 4053.00 4060.00 4070.00 4145.00* 4149.00 4156.00 4158.00* 4162.00*
4222.01* 4250.00 4440.00 4464.00 4530.00* 4540.01* 4560.00 4610.00

Income Not Known

4003.00* 4005.00 4008.00* 9801.01* 9801.02* 9802.00 9803.00* 9804.00* 9805.00* 9806.00* 9840.00

ASSESSMENT AREA - 0004

CALHOUN COUNTY (025), MI

MSA: 12980

Low Income

0003.00 0005.00 0036.00*

Moderate Income

0002.00 0006.00* 0007.00 0008.00* 0010.00 0011.00 0014.00 0018.02 0026.00 0032.00* 0033.00*
0035.00 0041.00

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

0009.00 0013.00 0016.00* 0017.00* 0020.00 0021.00* 0022.00* 0024.00 0025.00 0028.00* 0029.00*
0031.00* 0034.00 0037.00* 0040.00

Upper Income

0012.00* 0015.00 0018.01* 0019.00 0023.00* 0027.00* 0030.00* 0038.00* 0039.00*

ASSESSMENT AREA - 0006

GENESEE COUNTY (049), MI

MSA: 22420

Low Income

0004.00* 0007.00* 0011.00* 0015.00* 0017.00* 0018.00* 0019.00* 0020.00* 0022.00* 0023.00* 0032.00*
0034.00* 0040.00* 0103.04* 0108.11* 0113.01

Moderate Income

0001.00* 0002.00* 0003.00* 0005.00* 0006.00* 0008.00* 0009.00* 0010.00* 0024.00 0026.00* 0027.00*
0029.00* 0031.00* 0035.00* 0036.00* 0038.00* 0101.10* 0103.05* 0105.01* 0108.12* 0108.13* 0109.10
0113.02* 0116.11* 0117.11* 0117.13* 0122.01* 0122.02* 0123.10* 0123.11* 0126.02* 0135.00* 0136.00*

Middle Income

0012.00* 0013.00* 0016.00 0033.00* 0037.00* 0101.12* 0101.16* 0101.17* 0102.02* 0105.02 0105.03*
0105.04* 0106.10* 0109.11* 0109.12 0110.10* 0112.10* 0112.12* 0114.01* 0115.02* 0115.05* 0115.08*
0117.12* 0119.01* 0119.02 0120.03* 0120.06* 0120.07* 0120.08* 0120.09* 0121.00 0124.01* 0124.02*
0125.01* 0126.01* 0126.03* 0127.02 0127.03* 0129.04* 0129.05 0132.05

Upper Income

0030.00* 0101.11* 0102.01* 0106.03 0106.04* 0107.00* 0108.10* 0111.02 0111.03* 0111.04 0112.09*
0112.11* 0112.13* 0114.02* 0115.03* 0116.01* 0116.12* 0117.10* 0117.14* 0118.00* 0125.03* 0125.04*
0127.04* 0128.01* 0128.02* 0129.06* 0129.07* 0130.01* 0130.02* 0131.10* 0131.11 0131.12* 0131.13*
0132.02 0132.06 0133.02* 0133.03* 0134.01* 0134.02*

Income Not Known

0014.00* 0028.00* 0112.14* 9800.00* 9801.00*

ASSESSMENT AREA - 0008

KENT COUNTY (081), MI

MSA: 24340

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Median Family Income 20-30%

0036.00

Median Family Income 30-40%

0028.00* 0039.00*

Median Family Income 40-50%

0013.00* 0031.00* 0032.00* 0037.00* 0127.04* 0147.01

Median Family Income 50-60%

0016.00* 0030.00* 0035.00 0038.00* 0040.00* 0114.06* 0126.09* 0126.12* 0135.00 0138.01 0143.00

Median Family Income 60-70%

0008.00 0009.00* 0015.00 0019.00 0026.00 0027.00* 0046.00 0129.02* 0136.00 0142.00 0147.03

Median Family Income 70-80%

0012.00* 0101.02* 0102.00* 0103.01* 0104.02 0112.00* 0126.08 0126.11 0127.05* 0129.01* 0130.00
0133.00* 0137.00

Median Family Income 80-90%

0002.00* 0004.00* 0007.00* 0010.00* 0011.02* 0011.03* 0014.00* 0017.00* 0022.00 0120.04* 0126.10*
0127.03* 0128.00* 0138.04* 0140.00* 0141.00* 0145.05 0147.04* 0148.09*

Median Family Income 90-100%

0005.00* 0011.04* 0021.00* 0033.00* 0041.00* 0042.00* 0113.01* 0115.01 0116.02* 0117.01* 0131.00*
0132.00 0134.00 0139.00* 0145.04* 0145.06* 0148.03* 0148.08*

Median Family Income 100-110%

0003.00* 0025.00* 0029.00* 0101.01* 0104.01* 0108.02* 0108.04* 0111.01 0114.01 0115.02 0127.02*
0146.04* 0146.05 0148.11*

Median Family Income 110-120%

0006.00 0018.02* 0024.00* 0034.00* 0045.01* 0045.02* 0107.00* 0113.02* 0114.03* 0114.05* 0116.01
0117.02* 0120.03* 0146.06*

Median Family Income >= 120%

0018.01 0020.00 0023.00* 0043.00* 0044.00 0103.02* 0106.01* 0106.02* 0108.03 0109.02* 0109.03*
0109.04* 0110.01* 0110.02 0111.02 0118.01 0118.03 0118.04 0119.01* 0119.02 0120.02* 0122.01*
0122.02* 0122.03 0123.00 0124.00 0125.00* 0126.04 0126.05* 0145.03* 0146.03* 0148.05 0148.06*
0148.10*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Median Family Income Not Known

0001.00* 0138.03*

OTTAWA COUNTY (139), MI

MSA: 24340

Low Income

0245.01* 0245.02*

Moderate Income

0251.01* 0251.02* 0257.00*

Middle Income

0201.00 0202.00 0204.00* 0205.01* 0205.04 0209.00 0210.00* 0211.00* 0212.03* 0212.04 0213.01*
0214.01* 0214.02* 0215.01* 0215.02 0216.03* 0216.04* 0216.06* 0218.01 0218.02* 0220.01* 0220.02*
0221.05* 0221.07* 0222.07* 0222.08 0226.00* 0229.00 0230.04* 0231.01* 0231.02* 0232.00* 0244.01*
0244.02 0249.01* 0249.02* 0252.00* 0255.00* 0258.00*

Upper Income

0205.03* 0212.01* 0213.03* 0213.04 0216.05* 0217.00* 0219.01* 0219.03 0219.04* 0221.03* 0221.06*
0221.08* 0222.06 0230.01 0230.03* 0235.00* 0236.00 0243.00* 0246.00*

Income Not Known

0206.00 9900.00*

ASSESSMENT AREA - 0012

JACKSON COUNTY (075), MI

MSA: 27100

Low Income

0002.00 0010.00* 0011.00*

Moderate Income

0004.00 0005.00 0009.00* 0012.00 0013.00 0050.00 0053.01 0055.01 0055.02 0056.01* 0059.00
0060.01 0061.01 0069.00

Middle Income

0001.00 0008.00 0051.00* 0053.02 0054.00 0057.00 0062.01 0063.06 0064.01 0064.03 0065.00
0066.00 0067.01* 0067.02 0068.01*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Upper Income

0052.01 0052.02 0056.02 0060.02 0061.02 0062.02* 0063.01 0063.04 0063.05 0064.04 0068.03*
0068.04

Income Not Known

0006.00 0058.00*

ASSESSMENT AREA - 0013

KALAMAZOO COUNTY (077), MI

MSA: 28020

Low Income

0002.02 0003.00 0005.00* 0009.00 0015.11* 0029.07*

Moderate Income

0001.00 0006.01* 0010.01 0010.02* 0011.00 0013.00 0015.09 0016.03* 0018.01* 0018.03 0019.07*
0022.01 0022.04 0029.10 0055.01 0055.02* 0067.01

Middle Income

0015.01* 0015.02* 0015.03 0015.08* 0016.04* 0017.01* 0017.02 0018.02 0019.05 0019.06 0020.02
0021.03* 0021.04 0027.01 0028.02* 0029.01* 0029.11* 0033.02 0034.00 0035.00 0061.02 0061.03*
0066.01

Upper Income

0002.01 0012.00 0015.04* 0016.01* 0020.03 0020.04* 0020.05* 0021.02* 0022.03* 0026.01 0027.02*
0028.01* 0029.06* 0029.08 0029.09* 0030.02 0030.05 0030.06* 0030.07 0030.08* 0067.02

Income Not Known

0015.10*

ASSESSMENT AREA - 0014

CLINTON COUNTY (037), MI

MSA: 29620

Moderate Income

0102.01 0102.03*

Middle Income

0101.04 0105.00* 0106.00* 0107.01* 0107.02* 0108.01* 0108.02* 0109.01* 0110.01* 0111.01* 0111.06*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Upper Income

0101.05* 0101.07* 0101.08 0102.04 0103.00 0104.00* 0109.02* 0110.02 0111.05*

Income Not Known

0112.00*

EATON COUNTY (045), MI

MSA: 29620

Moderate Income

0202.02* 0209.01 0213.01*

Middle Income

0201.02* 0201.03 0201.04 0202.01 0203.03 0203.05* 0203.06* 0204.02 0204.03* 0204.04* 0206.01*

0206.02* 0207.00* 0208.00* 0209.02* 0210.01* 0210.02* 0211.00* 0213.02 0214.01*

Upper Income

0201.01* 0203.02* 0205.00* 0212.01* 0212.02* 0214.02*

INGHAM COUNTY (065), MI

MSA: 29620

Low Income

0001.00* 0007.00* 0012.00* 0020.00 0032.00* 0066.00 0068.00*

Moderate Income

0004.00* 0006.00 0008.00 0021.01* 0023.00 0026.00 0027.00* 0029.02* 0035.00 0036.01* 0036.02*

0037.00* 0044.02* 0044.03* 0051.00 0052.01* 0053.03 0053.04 0054.02* 0065.00* 0067.00

Middle Income

0010.00 0017.03* 0022.00* 0028.00* 0029.01 0031.03 0033.01 0033.02* 0034.00* 0038.02 0043.01

0045.00 0048.01* 0049.02* 0053.06* 0054.01 0056.00* 0060.01* 0060.02* 0061.00 0062.00* 0063.01

0063.02* 0064.01* 0064.02* 0070.00*

Upper Income

0038.01* 0039.01 0039.02* 0040.00 0046.00* 0047.00* 0048.02* 0049.03* 0049.04* 0050.02* 0050.03

0050.04* 0052.02* 0053.05* 0055.01* 0055.02 0057.00 0058.00 0059.00*

Income Not Known

0041.00* 0043.02* 0044.90* 0044.91* 0044.92* 0044.93* 0044.94* 9800.00* 9801.00* 9802.00* 9803.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

ASSESSMENT AREA - 0015

LENAWEE COUNTY (091), MI

MSA: NA

Moderate Income

0613.01* 0613.02* 0614.00* 0615.00* 0616.00*

Middle Income

0604.01* 0604.02* 0605.00* 0607.01* 0608.00* 0612.00* 0617.01 0617.02 0618.00* 0619.00* 0620.00*

0622.00* 0623.00 0624.00

Upper Income

0601.00 0603.01 0603.02* 0606.00* 0607.02 0621.00*

ASSESSMENT AREA - 0016

MIDLAND COUNTY (111), MI

MSA: 33220

Low Income

2906.00

Moderate Income

2901.00 2902.00* 2915.00* 2917.00*

Middle Income

2903.00* 2904.00* 2905.00* 2907.00* 2908.00 2911.01 2911.03 2912.00 2913.00* 2914.00* 2916.01*

2916.02

Upper Income

2909.01* 2909.02* 2910.00 2911.04*

ASSESSMENT AREA - 0017

MUSKEGON COUNTY (121), MI

MSA: 34740

Low Income

0003.00 0005.00* 0013.00* 0014.02* 0042.00

Moderate Income

0004.01* 0004.02 0006.01* 0008.00 0012.00 0026.01 0026.02 0043.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Middle Income

0001.00* 0009.00* 0010.00* 0018.00 0019.01 0019.02 0020.00* 0021.00 0022.00 0024.00 0027.02
0029.00* 0030.00* 0031.00* 0032.00* 0033.00* 0035.00* 0036.00 0037.02* 0038.00* 0040.00

Upper Income

0015.00 0016.00* 0017.00* 0023.00 0025.01* 0025.02 0027.01* 0028.00* 0034.00* 0037.01* 0039.00

Income Not Known

9900.00*

ASSESSMENT AREA - 0026

LAPEER COUNTY (087), MI

MSA: 47664

Low Income

3395.00*

Moderate Income

3305.00* 3310.00* 3315.00* 3320.00 3325.00* 3330.00* 3335.00* 3340.00* 3345.00* 3370.00* 3375.00
3385.00* 3405.00 3421.00*

Middle Income

3300.00* 3360.00* 3380.00* 3390.00* 3400.00* 3410.00* 3415.00* 3420.00*

Income Not Known

3365.00*

LIVINGSTON COUNTY (093), MI

MSA: 47664

Moderate Income

7221.00* 7223.00 7240.01 7250.00* 7251.01 7321.00* 7416.01 7422.02 7437.00

Middle Income

7103.00* 7107.00* 7110.00 7121.01* 7126.01* 7135.00 7201.00* 7211.00* 7225.00* 7240.02 7240.03*
7301.01* 7301.02 7311.00* 7331.00* 7336.03 7336.04 7406.00* 7407.00* 7408.00 7411.00 7424.03
7425.00 7435.00* 7436.00 7439.00* 7444.00 7447.00 7449.00

Upper Income

7101.00* 7105.00* 7121.02* 7126.02* 7131.00* 7133.00* 7137.00* 7306.00* 7402.00 7403.00 7405.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

7409.00 7416.02* 7422.01 7427.00 7429.00* 7433.00* 7434.00* 7438.00* 7442.00* 7446.00 7448.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 30-40%

2400.00 2452.00* 2632.00 2642.00 2683.00 2684.00

Median Family Income 40-50%

2476.01* 2568.00* 2583.00* 2584.00 2586.00 2640.00

Median Family Income 50-60%

2408.02 2412.00 2416.00 2417.00* 2420.03* 2421.00 2450.00 2451.00 2552.00 2553.00 2556.00*
2559.00* 2560.00 2566.00 2587.00* 2606.00* 2624.00 2636.00 2638.00* 2639.00

Median Family Income 60-70%

2180.01 2180.02* 2221.04* 2305.01 2308.00 2410.00* 2413.00 2415.00 2420.01 2475.00* 2545.00
2550.00* 2562.00* 2582.00* 2588.00* 2589.00* 2607.00 2611.00 2615.00* 2617.00* 2621.00 2625.00
2626.00* 2628.00 2629.00 2634.00 2635.00 2637.00 2680.00 2681.00

Median Family Income 70-80%

2067.00 2221.06 2246.00* 2251.00 2257.01* 2257.02* 2281.00 2300.00 2311.00 2314.00 2315.00*
2316.00* 2318.00 2319.00* 2322.00* 2323.01 2324.00* 2405.00 2418.00 2419.00 2435.02 2501.00*
2506.00* 2509.00 2510.00 2517.00 2521.00* 2541.00* 2551.00 2557.00* 2558.00* 2561.00* 2563.00*
2564.00* 2565.00* 2567.00* 2580.00 2603.00* 2618.00* 2619.00* 2622.00 2627.00*

Median Family Income 80-90%

2110.00 2221.03 2235.00* 2242.02* 2256.00 2258.00 2259.00 2267.00 2303.00* 2317.00 2320.00
2321.00 2403.00* 2404.00 2408.01* 2414.00* 2420.02* 2440.00 2454.00* 2476.02* 2500.00* 2502.00
2504.00* 2507.00* 2508.00 2513.00 2514.00 2515.00 2516.00 2518.00 2520.00 2540.00 2542.00*
2581.00 2601.00* 2608.00 2609.00 2610.00 2614.00* 2620.00 2623.00

Median Family Income 90-100%

2100.00 2155.00 2200.04* 2211.00 2212.00 2245.00 2253.00 2280.00 2302.00* 2304.00* 2306.02
2306.03* 2307.00* 2310.00* 2312.00 2330.00* 2406.02 2409.00 2453.00 2472.02* 2519.00 2554.00
2555.00 2585.00 2600.00* 2602.00* 2612.00 2616.01* 2676.00

Median Family Income 100-110%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

2120.00* 2153.00* 2170.00* 2200.02 2228.00 2238.03* 2309.02* 2406.01 2425.00 2473.01 2503.00

Median Family Income 110-120%

2140.00* 2145.00 2225.00* 2243.00* 2244.00 2254.01* 2273.00 2309.01* 2325.00 2407.00 2472.01*

2505.00 2511.00* 2512.00 2604.00* 2613.00 2682.00

Median Family Income >= 120%

2150.00 2152.01 2152.02* 2160.00 2200.03 2215.00 2218.00* 2221.05 2234.01* 2234.02 2238.01*

2238.02 2239.01* 2239.02 2240.01 2240.02 2241.01 2241.02* 2242.01* 2252.00 2254.02 2255.00

2261.01* 2261.02 2264.00 2270.00 2306.04* 2430.00 2435.01* 2473.02 2474.00* 2522.00*

Median Family Income Not Known

2305.02 2471.00 9800.00 9801.00* 9820.01 9820.02 9821.00* 9822.00* 9823.00 9901.00*

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 20-30%

1410.01* 1412.00 1417.00

Median Family Income 30-40%

1331.02 1413.00 1422.00 1423.00 1424.00 1603.00 1724.00*

Median Family Income 40-50%

1331.01 1421.00 1427.00 1604.00 1689.02 1716.00 1725.00 1752.00 1810.01

Median Family Income 50-60%

1411.00* 1415.00* 1416.00 1447.01* 1449.00* 1459.00* 1622.00 1715.00 1753.00 1815.00 1945.00

Median Family Income 60-70%

1210.00 1350.00* 1410.02* 1420.00* 1455.02 1605.00 1610.00 1613.00 1618.00 1621.00 1714.00*

1736.00 1751.00 1813.00* 1814.00 1835.00

Median Family Income 70-80%

1245.00 1347.00 1361.02 1406.00* 1425.00 1426.00 1448.00 1452.00* 1457.00* 1572.00* 1616.00

1623.00 1624.00 1673.00 1675.00 1686.02 1713.00 1730.00 1750.00 1812.00 1816.00 1974.00

Median Family Income 80-90%

1227.00* 1306.00 1311.00* 1318.00* 1349.00 1360.00 1368.00* 1392.02* 1403.01* 1405.00 1407.00*

1409.00 1414.00* 1444.00 1453.00 1542.00 1575.00* 1609.00 1620.00 1625.00 1666.00* 1674.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

1833.00 1935.00 1976.00

Median Family Income 90-100%

1229.00* 1250.00* 1273.00 1274.00* 1275.00 1277.00 1284.00 1302.00* 1307.00* 1314.00* 1348.00

1408.00 1435.00 1441.00* 1442.00* 1443.01* 1451.00* 1454.00 1455.01* 1611.00 1615.00 1617.00*

1710.00 1712.00 1735.00 1801.00* 1803.00 1832.00* 1911.00* 1975.00 1977.02

Median Family Income 100-110%

1215.00 1222.00* 1230.00* 1240.00* 1256.00 1264.00 1280.00* 1285.00* 1300.00* 1305.00* 1316.00*

1330.03 1343.00 1366.01 1401.01* 1501.00 1606.00* 1612.00* 1614.00* 1619.00 1650.00 1652.00

1685.00* 1704.00 1711.00 1811.00 1830.00 1847.00* 1933.00* 1946.00 1973.00* 1981.00

Median Family Income 110-120%

1200.00* 1203.00* 1217.00* 1224.00* 1263.00 1288.00 1304.00 1325.00 1344.00 1346.00* 1365.00*

1377.00 1383.01* 1403.03 1445.00 1456.00 1576.00 1608.00 1651.00 1661.00 1669.00 1689.01

1701.00 1703.00 1733.00* 1802.00* 1831.00* 1930.00* 1936.00 1937.00 1940.00 1962.00* 1972.00

1977.01

Median Family Income >= 120%

1214.00 1218.00* 1231.00* 1262.00* 1265.00 1270.00 1271.00* 1272.00 1276.00 1281.00 1282.00*

1283.00* 1286.00 1287.00 1289.00 1290.00 1301.00* 1303.00* 1313.00* 1315.00* 1321.00 1326.00*

1327.00 1330.01 1330.02* 1340.00 1345.00 1351.00 1352.00 1353.00 1361.01 1363.00 1366.02

1367.00 1371.01 1371.02 1374.00 1378.00* 1381.00 1383.02 1386.00 1392.01 1394.00 1446.00*

1500.00 1502.00 1503.00 1504.00* 1505.00* 1506.00 1507.00 1508.00 1509.00 1510.00* 1520.00

1526.00 1527.00 1529.00 1530.00* 1531.00 1532.00 1533.00 1540.00 1541.00 1545.00 1546.00*

1560.00 1561.00 1562.00 1563.00* 1564.00 1565.00* 1569.00 1570.00 1571.00 1573.00 1574.00*

1577.00* 1578.00 1579.00 1580.00 1581.00 1582.00 1590.00 1600.00 1607.00* 1660.00 1662.00

1664.00* 1665.00 1667.00 1668.00* 1670.00 1678.00 1679.00 1681.00* 1684.00 1686.01* 1687.00

1688.00 1700.00 1702.00 1731.00* 1732.00* 1734.00 1800.00 1834.00* 1836.00* 1837.00* 1838.00*

1839.00 1840.00 1841.00 1842.00 1843.00 1844.00 1845.00 1846.00 1870.00* 1880.01 1881.00*

1902.00* 1904.00* 1905.00* 1907.00 1908.00* 1910.00 1912.00 1913.00* 1920.00 1922.00* 1924.00*

1925.00* 1927.00* 1931.00 1934.00 1941.00* 1942.00 1943.00 1944.00 1960.00 1961.00 1963.00

1964.00 1965.00 1966.00* 1967.00 1968.00 1969.00 1970.00 1971.00 1979.00 1980.00

Median Family Income Not Known

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

9810.00* 9811.00* 9812.00 9813.00* 9814.00 9815.00 9816.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 10-20%

5848.01*

Median Family Income 20-30%

5166.00 5220.00* 5223.00* 5334.00* 5435.00* 5455.00 5598.00

Median Family Income 30-40%

5004.00* 5009.00* 5026.00* 5032.00 5058.00 5080.00* 5112.00* 5128.00* 5143.00 5152.00* 5173.00*

5175.00 5225.00 5303.00 5313.00* 5315.01* 5344.00* 5437.00 5439.00* 5441.00* 5442.00* 5472.00*

5532.00* 5653.01 5702.00* 5793.00

Median Family Income 40-50%

5008.00* 5012.00 5019.00* 5027.00* 5033.00* 5035.00* 5036.00* 5041.00* 5044.00* 5052.00* 5056.00

5062.00 5070.00* 5075.00* 5106.00* 5138.00* 5141.00* 5167.00* 5189.00 5192.00 5202.00 5218.00*

5219.00 5246.00 5260.00 5261.00 5263.00* 5279.00* 5308.00 5311.00* 5324.00* 5330.00* 5331.00*

5342.00* 5348.00 5351.00 5357.00* 5358.00 5361.00 5372.00 5375.00* 5376.00 5402.00* 5403.00*

5417.00* 5418.00* 5443.00 5457.00* 5458.00* 5460.00* 5521.00 5523.00* 5524.00* 5528.01 5736.00

Median Family Income 50-60%

5001.00 5003.00* 5005.00 5011.00* 5015.00 5017.00 5031.00 5034.00 5039.00* 5040.00* 5051.00

5054.00* 5061.00 5063.00 5065.00* 5068.00* 5081.00* 5091.00 5114.00* 5142.00* 5193.00 5238.00

5241.01 5258.00 5262.00 5265.00 5305.00* 5314.00* 5319.00* 5327.00* 5336.00 5343.00* 5347.00*

5353.00 5364.00* 5371.00 5373.00 5378.00* 5388.00* 5401.00* 5405.00 5415.00* 5421.00* 5424.00*

5448.00* 5451.00* 5456.00 5459.00 5461.00* 5467.00 5470.00 5471.00 5520.00* 5522.00 5531.00*

5538.00 5545.00 5649.00 5734.00* 5735.01 5791.00* 5795.01* 5818.00*

Median Family Income 60-70%

5002.00 5006.00 5013.00 5016.00 5020.00* 5042.00* 5043.00* 5057.00 5066.00* 5071.00* 5072.00

5073.00* 5074.00 5113.00* 5139.00 5145.00* 5153.00 5168.00* 5215.00 5228.00* 5231.00 5233.00

5242.00 5243.00 5254.00* 5259.00 5316.00* 5317.00 5326.00 5338.00 5341.00* 5352.00* 5363.00*

5366.00 5370.00* 5377.00 5390.00 5391.00* 5407.00* 5411.00 5412.00* 5422.00 5452.00* 5516.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

5685.00* 5704.00 5710.00 5733.00 5739.00* 5740.00 5741.00 5770.00* 5771.00 5792.00* 5797.00

5798.00* 5831.01 5846.00 5848.02*

Median Family Income 70-80%

5007.00* 5010.00* 5069.00 5160.00* 5190.00 5191.00 5232.00* 5234.00 5240.01 5247.00 5248.00*

5257.00* 5301.00* 5302.00* 5309.00* 5350.00 5362.00* 5369.00* 5383.00* 5387.00 5389.00 5392.00

5396.00* 5408.00 5413.00* 5426.00 5440.00* 5462.01* 5542.00* 5667.00 5669.00 5698.00* 5705.00*

5708.00* 5709.00* 5718.00 5721.00* 5728.00 5729.00* 5737.02 5738.00 5776.00* 5779.00 5786.00

5843.00 5855.00 5881.01 5882.00*

Median Family Income 80-90%

5067.00 5132.00* 5211.00 5245.00 5264.00 5365.00 5385.00* 5386.00* 5394.00 5397.00* 5406.00*

5409.00* 5410.00* 5434.00* 5541.00 5553.00 5651.00 5664.00* 5665.00 5670.00* 5671.00* 5687.00*

5688.00* 5692.00* 5695.00* 5715.00 5719.00 5724.00* 5725.00* 5726.00 5737.01* 5772.00 5774.00*

5780.00* 5796.00* 5801.00 5820.00 5830.01* 5832.00 5915.01*

Median Family Income 90-100%

5164.00* 5315.02* 5333.00* 5395.00 5425.00 5432.00* 5463.01* 5513.00 5555.00 5561.00* 5653.02

5689.00 5694.00 5701.00 5717.00 5727.00* 5761.00 5775.00 5778.00* 5785.00 5806.00* 5833.00*

5839.00* 5840.00* 5841.00* 5844.00 5847.00* 5881.02* 5894.01 5905.00 5951.00*

Median Family Income 100-110%

5157.00* 5321.00 5356.00* 5414.00* 5433.00 5514.00 5515.00* 5536.01* 5554.01 5556.00 5641.00

5668.00* 5683.00* 5684.00 5693.00* 5720.00* 5751.00 5773.00* 5802.00* 5803.00* 5808.00* 5842.00*

5856.00 5857.00* 5880.02* 5944.01*

Median Family Income 110-120%

5014.00* 5018.00* 5203.00 5548.00 5549.00 5551.00 5632.00* 5678.00 5682.00 5691.00* 5699.00*

5731.00* 5752.00 5755.00* 5756.00 5760.01* 5809.00* 5811.01 5835.00* 5858.00 5859.00 5862.01

5870.00 5919.00* 5933.01 5950.00 5990.01* 5991.00*

Median Family Income >= 120%

5133.00 5137.00* 5154.00* 5165.00 5169.00* 5170.00 5171.00* 5172.00 5180.00* 5207.00 5208.00

5312.00* 5381.00 5382.00* 5384.00* 5393.00* 5429.00* 5430.00 5431.00* 5501.00* 5502.00* 5503.00*

5504.00 5505.00 5506.00 5507.00 5508.00 5509.00 5511.00 5512.00 5517.00 5518.00 5543.00*

5544.00* 5546.00* 5547.00* 5562.00 5563.00 5564.00 5565.00 5566.00 5567.00* 5568.00 5569.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

5570.00 5571.00 5572.00* 5573.00 5574.00 5575.00 5576.00 5577.00 5579.01 5580.00* 5581.00
5582.00 5583.01 5584.00* 5585.00* 5586.00* 5587.00* 5588.00* 5589.00* 5590.00* 5591.00 5592.00
5601.00 5602.01* 5602.02* 5603.00 5604.00* 5612.00* 5613.01 5613.02 5616.00 5617.00 5619.00
5623.00 5624.00 5625.00 5626.00 5627.00 5628.00* 5629.00 5633.00 5634.00 5635.00 5636.00
5637.00* 5638.00* 5639.00 5642.00 5643.00 5644.01* 5644.02* 5645.01* 5645.02* 5645.03* 5645.04
5646.00 5647.00* 5648.00* 5650.01* 5652.00* 5656.00 5657.00* 5658.00* 5659.00* 5666.00* 5672.01
5672.02 5673.00* 5674.00 5679.00* 5680.00* 5696.00 5697.00* 5716.00 5722.00* 5730.00 5742.03*
5743.01* 5746.00* 5747.00 5748.00* 5749.00 5750.00 5753.00 5754.01 5762.00* 5763.00* 5764.00
5765.00* 5766.00* 5767.00 5777.00* 5799.00 5804.00* 5805.00* 5807.00* 5812.00* 5815.00* 5816.00
5819.00* 5821.00* 5834.00 5836.00* 5837.00 5838.00 5845.01 5863.00 5879.00 5880.01* 5883.00*
5884.00 5893.00* 5894.02* 5904.01* 5906.00* 5915.02 5916.00 5917.00 5918.00 5920.00* 5930.01
5932.00* 5940.00* 5941.00 5942.00* 5943.00* 5945.00* 5952.01* 5961.00* 5962.00* 5963.00* 5970.00*
5980.00*

Median Family Income Not Known

5064.00 5090.00 5119.00 5204.00* 5214.00 5224.00* 5304.00* 5318.00* 5332.00* 5339.00 5367.00*
5368.00 5404.00* 5423.00* 5466.00* 5530.00* 5640.00* 5706.00* 9817.00* 9818.00* 9819.01 9819.02
9820.00* 9821.01* 9821.02* 9822.00* 9823.01 9823.02* 9824.00* 9825.00* 9826.00* 9827.00* 9829.00*
9831.00* 9832.00* 9833.01 9833.02 9834.00 9836.00 9837.00 9838.00* 9839.01* 9839.02 9839.03*
9841.00* 9842.00* 9850.00* 9851.00 9852.00* 9853.00 9854.00 9855.00* 9856.00* 9857.00* 9858.00*
9859.00 9861.00* 9862.00* 9863.00 9864.00* 9865.01* 9865.02* 9866.00* 9870.00* 9901.00* 9902.00*

OUTSIDE ASSESSMENT AREA

ALLEGAN COUNTY (005), MI

MSA: NA

Middle Income

0313.00 0324.01

Upper Income

0302.00

ALPENA COUNTY (007), MI

MSA: NA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Middle Income

0003.00

BARRY COUNTY (015), MI

MSA: NA

Middle Income

0113.01 0113.02

BAY COUNTY (017), MI

MSA: 13020

Moderate Income

2865.00

Middle Income

2853.00

BENZIE COUNTY (019), MI

MSA: NA

Upper Income

0003.00

BERRIEN COUNTY (021), MI

MSA: 35660

Middle Income

0210.00

Upper Income

0111.01

BRANCH COUNTY (023), MI

MSA: NA

Moderate Income

9516.00

Middle Income

9512.00 9515.00

CASS COUNTY (027), MI

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

MSA: 43780

Middle Income

0017.01

CHARLEVOIX COUNTY (029), MI

MSA: NA

Middle Income

0008.00 0010.00 0015.00

Upper Income

0009.00

CHIPPEWA COUNTY (033), MI

MSA: NA

Moderate Income

9709.00

CLARE COUNTY (035), MI

MSA: NA

Moderate Income

0013.01

EMMET COUNTY (047), MI

MSA: NA

Middle Income

9704.00

GLADWIN COUNTY (051), MI

MSA: NA

Moderate Income

0008.00

Middle Income

0005.00 0007.00

GRAND TRAVERSE COUNTY (055), MI

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

MSA: NA

Middle Income

5511.00

Upper Income

5506.01

GRATIOT COUNTY (057), MI

MSA: NA

Middle Income

0010.00

HILLSDALE COUNTY (059), MI

MSA: NA

Middle Income

0505.00 0508.00 0510.00

HURON COUNTY (063), MI

MSA: NA

Moderate Income

9510.00

IONIA COUNTY (067), MI

MSA: 24340

Middle Income

0304.01

ISABELLA COUNTY (073), MI

MSA: NA

Middle Income

0002.00 9401.00 9403.00 9405.00

MACKINAC COUNTY (097), MI

MSA: NA

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

9504.00

MANISTEE COUNTY (101), MI

MSA: NA

Middle Income

0007.00

MONROE COUNTY (115), MI

MSA: 33780

Moderate Income

8318.00

Middle Income

8303.00 8308.01 8317.00 8335.00

Upper Income

8304.00 8316.00

MONTCALM COUNTY (117), MI

MSA: 24340

Moderate Income

9712.00

Middle Income

9711.00

MONTMORENCY COUNTY (119), MI

MSA: NA

Moderate Income

9103.00

OCEANA COUNTY (127), MI

MSA: NA

Middle Income

0103.00

OGEMAW COUNTY (129), MI

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

MSA: NA

Moderate Income

9509.02

OSCEOLA COUNTY (133), MI

MSA: NA

Moderate Income

9704.00

SAGINAW COUNTY (145), MI

MSA: 40980

Low Income

0013.00

Middle Income

0108.00

Upper Income

0101.01 0121.00

ST. CLAIR COUNTY (147), MI

MSA: 47664

Low Income

6220.00 6230.00 6360.00

Moderate Income

6200.00 6373.00 6512.00

Middle Income

6316.00 6420.00 6470.00 6501.00 6511.00

ST. JOSEPH COUNTY (149), MI

MSA: NA

Middle Income

0408.00 0409.00 0410.00

SHIAWASSEE COUNTY (155), MI

MSA: 29620

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000060143

*** denotes no loans made in specified tracts**

Agency: FRS - 2

Institution: COMERICA BANK

Middle Income

0317.00

TUSCOLA COUNTY (157), MI

MSA: NA

Middle Income

0009.00

VAN BUREN COUNTY (159), MI

MSA: NA

Middle Income

0104.00 0118.02

Upper Income

0116.02

WEXFORD COUNTY (165), MI

MSA: NA

Moderate Income

3803.00 3807.00

Middle Income

3805.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000060143

Institution: COMERICA BANK

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	3,681	3,681	0	0.00%
Small Farm Loans	25	25	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	14,647	14,647	0	0.00%
Total	18,355	18,355	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



Home Mortgage Disclosure Act Notice

The Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. The data is available online at the Consumer Financial Protection Bureau's (CFPB) website (<https://www.consumerfinance.gov/data-research/hmda/>). HMDA data for many other financial institutions are also available on the CFPB website.