

COMERICA INC /NEW/  
Form 8-K  
January 20, 2005

**Table of Contents**

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

---

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): January 20, 2005

**COMERICA INCORPORATED**

(Exact name of registrant as specified in its charter)

Delaware

---

(State or other Jurisdiction  
of Incorporation)

1-10706

---

(Commission File Number)

38-1998421

---

(IRS Employer  
Identification Number)

Comerica Tower at Detroit Center  
500 Woodward Avenue, MC 3391  
Detroit, Michigan 48226

---

(Address of principal executive offices) (zip code)

(248) 371-5000

---

(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-

**TABLE OF CONTENTS**

ITEMS 2.02 and 7.01 RESULTS OF OPERATIONS AND FINANCIAL CONDITION AND  
REGULATION FD DISCLOSURE

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

SIGNATURE

EXHIBIT INDEX

Press Release, Dated January 20, 2005

Earnings Presentation Slides

---

**Table of Contents**

**ITEMS 2.02 and 7.01 RESULTS OF OPERATIONS AND FINANCIAL CONDITION AND REGULATION  
FD DISCLOSURE**

The registrant today released its earnings for the quarter and year ended December 31, 2004. A copy of the press release and the presentation slides which will be discussed in the registrant's webcast earnings call are attached hereto as Exhibits 99.1 and 99.2, respectively.

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS**

**(c) Exhibits**

99.1 Press Release dated January 20, 2005

99.2 Earnings Presentation Slides

---

**Table of Contents**

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**COMERICA INCORPORATED**

By: /s/ Jon W. Bilstrom

---

Name: Jon W. Bilstrom  
Title: Executive Vice President -  
Governance, Regulatory  
Relations  
and Legal Affairs, and  
Secretary

January 20, 2005

---

**Table of Contents**

**EXHIBIT INDEX**

<b>Exhibit No.</b>	<b>Description</b>
99.1	Press Release dated January 20, 2005
99.2	Earnings Presentation Slides