COMERICA INC /NEW/ Form 8-K January 15, 2004

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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 15, 2004

COMERICA INCORPORATED

(Exact Name of Registrant as Specified in its Charter)

1-10706 Delaware 38-1998421

(State or other jurisdiction of Incorporation)

(Commission File Number)

(IRS Employer Identification Number)

Comerica Tower at Detroit Center 500 Woodward Avenue, MC 3391 Detroit, Michigan 48226 (Address of principal executive offices) (zip code)

(800) 521-1190

(Registrant s telephone number, including area code)

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SIGNATURE

Press Release dated January 15, 2004

Earnings Presentation Slides

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ITEMS 9 and 12. REGULATION FD DISCLOSURE AND DISCLOSURE OF RESULTS OF OPERATIONS AND FINANCIAL CONDITION

The registrant today released its earnings for the quarter and year ended December 31, 2003. 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.

EXHIBITS

- 99.1 Press Release dated January 15, 2004
- 99.2 Earnings Presentation Slides

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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 hereunder 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 15, 2004

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EXHIBIT INDEX

Exhibit No. Description

99.1 Press Release dated January 15, 2004

99.2 Earnings Presentation Slides