

Corporate Profile

Comerica Incorporated (NYSE: CMA) is a financial services company headquartered in Dallas, Texas, and strategically aligned by the Commercial Bank, the Retail Bank, and Wealth Management. Comerica's approximately 7,500 colleagues focus 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 \$85.4 billion at December 31, 2022.



1717 Main Street
Dallas, TX 75201

800.521.1190

info@comerica.com

www.comerica.com

The Commercial Bank

The Commercial Bank provides companies of all sizes with an array of credit and non-credit financial products and services.



The Retail Bank

The Retail Bank delivers personalized financial products and services to consumers.



Wealth Management

Wealth Management serves the needs of high net worth clients and institutions.



Fast Facts on Comerica

- Among the 25 largest U.S. financial holding companies (as of 9/30/22)
- Located in 12 of the 15 largest metropolitan areas
- No. 3 prepaid card issuer¹
- 409 U.S. banking centers (as of 12/31/22)
- Highest concentration of C&I loans among the top 25 U.S. financial holding companies²
- Named to Newsweek's list of America's Most Responsible Companies

¹ Source: Nilson Report

² Source: S&P Global Market Intelligence of Sept. 30, 2022

Financial Highlights

	4Q22	3Q22
Diluted Earnings per Common Share	\$2.58	\$2.60
Net Interest Income (millions)	\$742	\$707
Net Interest Margin	3.74%	3.50%
Provision for Credit Losses (millions)	\$33	\$28
Noninterest Income (millions)	\$278	\$278
Noninterest Expenses (millions)	\$541	\$502
Net Income (millions)	\$350	\$351
Net Income Attributable to Common Shares (millions)	\$342	\$343
Return on Avg. Common Equity	27.92%	23.28%
Return on Avg. Assets	1.65%	1.63%
Cash Dividends Declared per Common Share	\$0.68	\$0.68
	12/31/2022	9/30/2022
Total Loans (billions)	\$53.4	\$51.7
Total Assets (billions)	\$85.4	\$84.1
Total Deposits (billions)	\$71.4	\$73.0
Total Shareholders' Equity (billions)	\$5.2	\$5.1
Common Shares Outstanding (millions)	131	131
Book Value Per Common Share	\$36.55	\$35.70

News of Note

- 12/20/22 Comerica Recognized by Newsweek for Commitment to Corporate Responsibility and Diversity
- 12/19/22 Comerica Bank Promotes LaToya Rowell to National Community Affairs Manager
- 12/8/22 Comerica Bank Creates Collaborative Community Space to Support Small Businesses in Dallas' Southern Sector
- 12/5/22 Comerica Bank Expands Southeast Market Presence Into South Carolina, Georgia

News of Note (continued)

- 11/22/22 Detroit Lions, Comerica Bank Launch "Double the Impact" for My Cause My Cleats Campaign
- 11/15/22 Comerica to Participate in Goldman Sachs 2022 US Financial Services Conference; Announce Details for Conference Call to Review Fourth Quarter 2022 Earnings
- 11/10/22 Comerica Bank Selects Andrew Raines to Lead Retail Bank Operations in North Texas, Arizona and Florida
- 11/8/22 Comerica Declares Common and Preferred Stock Dividends
- 11/8/22 Comerica Bank Celebrates 20 Southwest Florida Nonprofits Through 'gomerica Gratitude'
- 10/26/22 Comerica Bank to Unveil Renovated Brighton Banking Center with New Enhanced Customer Experience Design
- 10/18/22 The Valley's Largest Free Shred Day Event Returns at New Location on October 29

History

- 1849 Comerica forerunner Detroit Savings Fund Institute founded
- 1871 Name changed to The Detroit Savings Bank
- 1933 Manufacturers National Bank of Detroit founded
- 1936 The Detroit Savings Bank becomes The Detroit Bank
- 1956 The Detroit Bank & Trust Company formed
- 1973 Holding company DETROITBANK Corporation formed
- 1979 The Detroit Bank & Trust Co. offers trust services in Florida
- 1982 Corporation name changed to Comerica Incorporated
- 1988 Comerica enters Texas market through acquisition
- 1991 Comerica enters California market through acquisition
- 1992 Comerica merges with Manufacturers Natl. Corp.
- 1999 Comerica's 150th anniversary
- 2001 Imperial Bank merges with Comerica in California
- 2003 Comerica consolidates bank charters
- 2007 Comerica relocates corporate headquarters to Dallas, Texas
- 2011 Comerica acquires Sterling Bancshares, Inc.
- 2014 Comerica Promise unveiled with commitment of raising expectations of what a bank can be
- 2016 GEAR Up (Growth in Efficiency and Revenue) launched to drive efficiency and increase revenue
- 2019 Curt C. Farmer named Comerica's Chairman and Chief Executive Officer, Ralph W. Babb Jr. announces retirement
- 2021 Comerica expands to North Carolina, creating new Southeast Market

Corporate Profile (cont.)



Comerica Bank Tower
1717 Main Street, Dallas,
TX, 75201

Directory Services:
800.521.1190

Product Information:
800.292.1300

Media Contact:
214.462.4463

Investor Contact:
214.462.6831

info@comerica.com

www.comerica.com

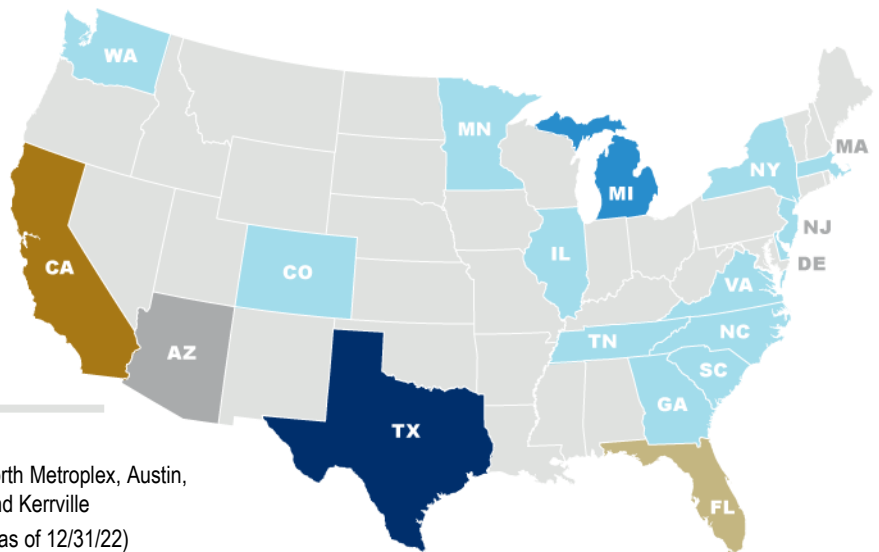


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Texas

Headquarters: Dallas
Markets: Dallas/Fort Worth Metroplex, Austin, Houston, San Antonio and Kerrville
Banking Centers: 115 (as of 12/31/22)
Facts: National businesses based in the Texas Market include Energy.
Information: 800.521.1190

California

Headquarters: San Jose
Markets: San Francisco & the East Bay, San Jose, Los Angeles, Orange County, San Diego, Fresno, Sacramento, Santa Cruz/Monterey and Inland Empire
Banking Centers: 92 (as of 12/31/22)
Facts: National businesses based in California include Entertainment, and Technology & Life Sciences.
Information: 800.521.1190

Michigan

Headquarters: Detroit
Markets: Metropolitan Detroit and greater Ann Arbor, Battle Creek, Grand Rapids, Jackson, Kalamazoo, Lansing, Midland and Muskegon
Banking Centers: 177 (as of 12/31/22)
Facts: Comerica has had a continuous presence in Detroit since 1849, longer than any other bank.
Information: 313.222.4000 or 248.371.5000

Florida

Headquarters: Boca Raton
Markets: Boca Raton, Ft. Lauderdale, Naples, Palm Beach Gardens, Singer Island and Wellington
Banking Centers: 8 (as of 12/31/22)
Facts: Comerica entered the Florida market in 1979.
Information: 800.777.7198

Arizona

Headquarters: Phoenix
Markets: Greater Phoenix/Scottsdale area
Banking Centers: 17 (as of 12/31/22)
Facts: Comerica entered the Arizona market in 2000.
Information: 800.521.1190

Canada

Headquarters: Toronto, Ontario
Markets: Ontario, Quebec
Offices: 2
Information: Toronto 416.367.3113
Windsor 519.250.0460

* Deposits with Comerica Bank are not insured by the Canada Deposit Insurance Corporation.

Mexico

Representative Office: Monterrey
Information: [52] 818-368-0316

Other Locations

Area

- Atlanta, GA
- Bellevue, WA
- Boston, MA
- Charleston, SC
- Charlotte, NC
- Chicago, IL
- Denver, CO
- Greenville, SC
- Memphis, TN
- Minneapolis, MN
- Morristown, NJ
- New York, NY
- Raleigh, NC
- Tysons Corner, VA
- Wilmington, DE
- Winston-Salem, NC

Businesses

- Wealth Management
- Technology & Life Sciences
- Technology & Life Sciences
- Commercial Bank
- Commercial Bank, Wealth Management
- Fiduciary Services, National Dealer Services
- Energy, National Dealer Services, Fiduciary Services
- Commercial Bank
- Fiduciary Services
- Fiduciary Services
- Fiduciary Services
- Technology & Life Sciences, Fiduciary Services, Institutional Trust
- Commercial Bank, Wealth Management
- Technology & Life Sciences
- Fiduciary Services
- Commercial Bank, Wealth Management