Corporate Profile

Comerica Incorporated (NYSE: CMA) is a financial services company headquartered in Dallas, Texas, and strategically aligned by the Business Bank, the Retail Bank, and Wealth Management. Comerica's approximately 8,000 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 $70.8 billion at December 31, 2018.

Fast Facts on Comerica

- Among the 25 largest U.S. financial holding companies (as of 9/30/18)
- Located in seven of the 10 largest cities in the U.S.: Los Angeles, Houston, Phoenix, San Antonio, San Diego, Dallas and San Jose
- No. 3 pre-paid card issuer[1]
- 435 U.S. banking centers (as of 12/31/18)
- Highest concentration of C&I loans among the top 25 U.S. financial holding companies (as of 9/30/18)[2]
- Among the DiversityInc® top 10 regional companies for diversity

[1] Source: Nilson Report
[2]Source: S&P Global Market Intelligence of Sept. 30, 2018

Financial Highlights

	4Q18	3Q18
Diluted EPS	$1.88	$1.86
Net Interest Income (millions)	$614	$599
Net Interest Margin	3.70%	3.60%
Provision for Credit Losses (millions)	$16	$0
Noninterest Income (millions)	$250	$234
Noninterest Expenses (millions)	$448	$452
Net Income (millions)	$310	$318
Net Income to Common (millions)	$308	$316
Return on Avg. Common Equity	16.36%	16.15%
Return on Avg. Assets	1.74%	1.77%
Cash Dividends Declared	$0.60	$0.60

	12/31/2018	9/30/2018
Total Loans (billions)	$50.2	$49.0
Total Assets (billions)	$70.8	$71.4
Total Deposits (billions)	$55.6	$56.0
Total Shareholders' Equity (billions)	$7.5	$7.8
Shares Outstanding (millions)	160	166
Book Value Per Common Share	$46.89	$46.92

News of Note

12/19/18	Comerica Bank Announces Prime Rate Increase
12/18/18	Comerica Named One Of America's Most JUST Companies In 2018 By Forbes And JUST Capital
11/20/18	Comerica to Donate $25,000 to American Red Cross for California Wildfire Relief Efforts
11/6/18	Comerica Directors Declare Dividend
11/1/18	Comerica Bank to Rebrand Banking Centers in Kerrville, Texas
10/2/18	Comerica Promotes Corey Bailey to Texas Market Chief Credit Officer, Divisional Credit Administration Officer

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
2009	Comerica opens its first Leadership in Energy and Environmental Design (LEED)-certified facility (TX)
2010	Comerica presented first ITAC Excellence in Consumer Protection Award
2011	Comerica acquires Sterling Bancshares, Inc.
2013	Comerica recognized by CDP for its commitment to reduce environmental impacts
2014	Comerica rated as highest scoring U.S. bank in Newsweek 2014 Green Rankings U.S. 500 list
2017	Comerica publishes latest corporate responsibility report
2018	Comerica recognized for being one of America's top 50 community minded companies ("Civic 50")

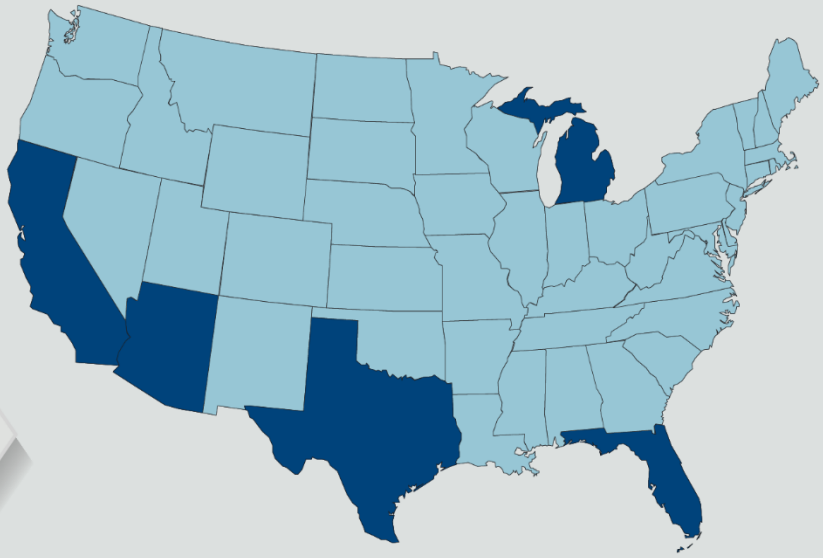
MEMBER FDIC. EQUAL OPPORTUNITY LENDER.

Corporate Profile

Comerica Bank

Comerica Bank Tower
1717 Main Street
Dallas, Texas 75201

Directory Services:	800.521.1190
Product Information:	800.292.1300
Media Contact:	214.462.4463
Investor Contact:	214.462.6831
E-mail address:	info@comerica.com
Web site:	www.comerica.com



TX

Headquarters: Dallas
Markets: Dallas/Fort Worth Metroplex, Austin, Houston, San Antonio and Kerrville
Banking Centers: 122 (as of 12/31/18)
Facts: National businesses based in the Texas Market include Energy.
Information: 800.521.1190

CA

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: 96 (as of 12/31/18)
Facts: National businesses based in California include Entertainment, and Technology & Life Sciences
Information: 800.521.1190

MI

Headquarters: Detroit
Markets: Metropolitan Detroit and greater Ann Arbor, Battle Creek, Grand Rapids, Jackson, Kalamazoo, Lansing, Midland and Muskegon
Banking Centers: 193 (as of 12/31/18)
Facts: Comerica has had a continuous presence in Detroit since 1849, longer than any other bank
Information: 313.222.4000 or 248.371.5000

AZ

Headquarters: Phoenix
Markets: Greater Phoenix/Scottsdale area
Banking Centers: 17 (as of 12/31/18)
Facts: Comerica is the namesake of Phoenix's premier entertainment venue, Comerica Theatre
Information: 800.521.1190

FL

Headquarters: Boca Raton
Markets: Boca Raton, Ft. Lauderdale, Naples, Palm Beach Gardens, Singer Island and Wellington
Banking Centers: 7 (as of 12/31/18)
Facts: Comerica entered the Florida market in 1979
Information: 800.777.7198

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	Businesses
Bellevue, WA	Technology & Life Sciences
Boston	Technology & Life Sciences
Chicago	Fiduciary Services, National Dealer Services
Denver	Energy, National Dealer Services, Fiduciary Services
Memphis	Fiduciary Services
Minneapolis	Fiduciary Services
New York	Technology & Life Sciences, Fiduciary Services, Institutional Trust
Morristown, NJ	Fiduciary Services
Raleigh, NC	National Dealer Services
Rocky Mount, NC	Fiduciary Services
St. Louis, MO	Fiduciary Services
Tysons Corner, VA	Technology & Life Sciences
Wilmington, DE	Fiduciary Services
Toronto, Ontario, Canada	Technology & Life Sciences

facebook.com/Comerica

@ComericaBank
@Comerica_Econ

General Information

Directory Services:	800.521.1190
Product Information:	800.292.1300

Comerica Bank
comerica.com

MEMBER FDIC. EQUAL OPPORTUNITY LENDER.