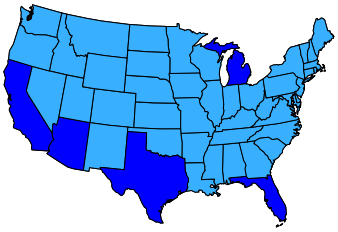
Corporate Profile

Corporate Description

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 nearly 9,000 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 $71 billion at June 30, 2016.



Fast Facts on Comerica:

- Among the 25 largest U.S. financial holding companies (as of 3/31/16)
- Located in seven of the 10 largest cities in the U.S.: Los Angeles, Houston, Phoenix, San Antonio, San Diego, Dallas, and San Jose
- #3 pre-paid commercial card issuer
- 472 U.S. banking centers (as of 6/30/16)
- Highest concentration of C&I loans among the top 25 U.S. financial holding companies (as of 3/31/16)
- Among the top 10 lenders for the Ex-Im Bank Working Capital Guarantee Program
- Among the DiversityInc® top 10 regional companies for diversity

The Business Bank

The Business 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.

Financial Highlights

	2Q16	1Q16
Diluted EPS	$0.58	$0.34
Net Interest Income (millions)	$445	$447
Net Interest Margin	2.74%	2.81%
Provision for Credit Losses (millions)	$ 49	$148
Noninterest Income (millions)	$269	$246
Noninterest Expenses (millions)	$519(a)	$460
Net Income (millions)	$ 104	$ 60
Net Income to Common (millions)	$ 103	$ 59
Return on Avg. Common Equity	5.44%	3.13%
Return on Avg. Assets	0.59%	0.34%
Cash Dividends Declared	$0.20	$0.21

	6/30/16	3/31/16
Total Loans (billions)	$50.4	$49.4
Total Assets (billions)	$71.3	$69.0
Total Deposits (billions)	$56.4	$56.4
Total Shareholders' Equity (billions)	$7.7	$7.6
Shares Outstanding (millions)	174	175
Book Value Per Common Share	$44.24	$43.66

News of Note

7/11/16	Comerica Bank Economics Dept. issues latest U.S. Economic Update
7/1/16	Comerica Bank Chief Economist Robert Dye issues latest state indexes
6/29/16	Comerica announces results of Federal Reserve's review of 2016 capital plan; Federal Reserve did not object to capital plan
6/28/16	Comerica recognized by Points of Light as one of the most community-minded companies in the nation
6/17/16	Comerica wins Corporate Social Responsibility Leadership Award from Financial Services Roundtable

Social Media Presence

Find Comerica on Facebook at facebook.com/ComericaCares

Follow Comerica on Twitter at @ComericaCares; follow Chief Economist Robert Dye on Twitter at @Comerica_Econ

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 hq to Dallas, TX
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.
2012	Comerica recognized for being one of America's top 50 community minded companies ("Civic 50")
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

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Corporate Profile

Comerica Bank

Accessing Comerica

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

Comerica Bank Locations

In Texas

Headquarters:	Dallas
Markets:	Dallas/Fort Worth Metroplex, Austin, Houston, San Antonio, Kerrville
Banking Centers:	131 (as of June 30, 2016)
Facts:	National businesses based in the Texas Market include Energy
Information:	214.589.1400

In 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:	102 (as of June 30, 2016)
Facts:	National businesses based in California include Entertainment, and Technology & Life Sciences.
Information:	800.521.1190

In Michigan

Headquarters:	Detroit
Markets:	Metropolitan Detroit and greater Ann Arbor, Battle Creek, Grand Rapids, Jackson, Kalamazoo, Lansing, Midland & Muskegon
Banking Centers:	213 (as of June 30, 2016)
Facts:	Comerica has had a continuous presence in Detroit since 1849, longer than any other bank.
Information:	313.222.4000 or 248.371.5000

In Arizona

Headquarters:	Phoenix
Markets:	Greater Phoenix/Scottsdale area
Banking Centers:	19 (as of June 30, 2016)
Facts:	Comerica is the namesake of Phoenix's premier entertainment venue, Comerica Theatre
Information:	800.521.1190

In Florida

Headquarters:	Boca Raton
Markets:	Boca Raton, Ft. Lauderdale, Naples, Palm Beach Gardens, Singer Island, and Wellington
Banking Centers:	7 (as of June 30, 2016)
Facts:	Comerica entered the Florida market in 1979
Information:	800.777.7198

In 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*

In Mexico

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

Other Comerica Locations

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

General Information

Directory Services:	800.521.1190
Product Information:	800.292.1300

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