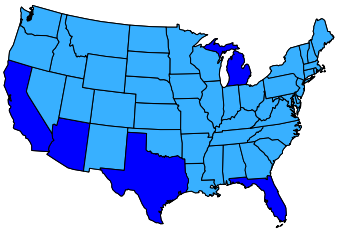
Corporate Profile

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 $65.3 billion at June 30, 2014.



Fast Facts on Comerica:

- 22nd largest U.S. financial holding company (as of 3/31/14)
- Located in seven of the 10 largest cities in the U.S., namely Los Angeles, Houston, Phoenix, San Antonio, San Diego, Dallas, and San Jose
- #1 pre-paid commercial card issuer
- 481 offices (as of 6/30/14)
- 10th largest C&I lender in the U.S. (as of 9/30/13)
- Among the top 10 Ex-Im Bank working capital lenders
- #1 among top 25 companies for supplier 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

	2Q14	1Q14
Diluted EPS	$0.80	$0.73
Net Interest Income (millions)	$416	$410
Net Interest Margin	2.78%	2.77%
Provision for Credit Losses (millions)	$ 11	$ 9
Noninterest Income (millions)	$220	$208
Noninterest Expenses (millions)	$404	$406
Net Income (millions)	$151	$139
Net Income to Common (millions)	$149	$137
Return on Avg. Common Equity	8.27%	7.68%
Return on Avg. Assets	0.93%	0.86%
Cash Dividends Declared	$0.20	$0.19

	6/30/14	3/31/14
Total Loans (billions)	$47.9	$46.5
Total Assets (billions)	$65.3	$65.7
Total Deposits (billions)	$54.2	$53.8
Total Shareholders' Equity (billions)	$7.4	$7.3
Shares Outstanding (millions)	181	182
Book Value Per Common Share	$40.72	$40.09

News of Note

7/9/14	Comerica Bank Chief Economist Robert A. Dye issues his latest U.S. Economic Update
7/7/14	Comerica releases its 2013 Sustainability Progress Report online at comerica.com
6/24/14	Texas, California and Michigan Economic Activity Indexes released
6/23/14	Comerica listed among the top 10 most reputable U.S. banks in 2014 by American Banker/Reputation Institute
6/9/14	Comerica announces availability of Comerica Mobile Alert℠ for text and email

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 by Elon Farnsworth, March 5
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 Company 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

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Corporate Profile

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:	135
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:	104
Facts:	National businesses based in California include Entertainment, and Technology & Life Sciences.
Information:	408.556.5000

In Michigan

Headquarters:	Detroit
Markets:	Metropolitan Detroit and greater Ann Arbor, Battle Creek, Grand Rapids, Jackson, Kalamazoo, Lansing, Midland & Muskegon
Banking Centers:	214
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:	18
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, Sarasota, Singer Island, Stuart, and Wellington
Banking Centers:	9
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, Institutional Trust, 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
Reston, VA	Technology & Life Sciences
Rocky Mount, NC	Fiduciary Services
Seattle, WA	Fiduciary Services
St. Louis, MO	Fiduciary Services
Waltham, MA	Technology & Life Sciences
Wilmington, DE	Fiduciary Services
Toronto, Ontario, Canada	Technology & Life Sciences

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