# COMERICA INC.

ISIN: US2003401070 WKN: 200340107 Asset Class: Stock



#### **Company Profile**

Comerica, Inc. engages in the provision of financial services. It operates through the following segments: Commercial Bank, Retail Bank, Wealth Management, Finance, and Other. The Commercial Bank segment offers various products and services, including commercial loans and lines of credit, deposits, cash management, capital market products, international trade finance, letters of credit, foreign exchange management services, and loan syndication services. The Retail Bank segment includes personal financial services, consisting of consumer lending, consumer deposit gathering and mortgage loan origination, and offers consumer products, including deposit accounts, installment loans, credit cards, student loans, home equity lines of credit, and residential mortgage loans. The Wealth Management segment offers fiduciary services, private banking, retirement services, investment management and advisory services, investment banking, and brokerage services. The Finance segment includes the corporation's securities portfolio and asset and liability management activities. The Other segment includes the income and expense impact of equity and cash, tax benefits, charges of an unusual or infrequent nature that are not reflective of the normal operations, and miscellaneous other expenses of a corporate nature. The company was founded in 1973 and is headquartered in Dallas, TX.

## Financial figures, Fiscal year: from 01.01. to 31.12.

	2023		2022		2021	
Financial figures	Assets Liabilities and equity		Assets Liabilities and equity		Assets Liabilities and equity	
Current assets	10,254,000,000		6,750,000,000		23,019,000,000	
Common stock capital		1,141,000,000		1,141,000,000		1,141,000,000
Fixed assets	75,580,000,000		78,656,000,000		71,597,000,000	
Equity capital of a company		6,406,000,000		5,181,000,000		7,897,000,000
Cash and cash equivalents	1,443,000,000		1,758,000,000		1,236,000,000	
Accrued liabilities		40,000,000		58,000,000		33,000,000
Other assets	-		-		-	
Current liabilities		31,517,000,000		43,255,000,000		45,900,000,000
Prepayments and accrued income	-		-		-	
Non-current liabilities		47,911,000,000		36,970,000,000		40,819,000,000
Different income		-		-		-
Other liabilities		2,467,000,000		2,129,000,000		1,195,000,000
Total assets	85,834,000,000	85,834,000,000	85,406,000,000	85,406,000,000	94,616,000,000	94,616,000,000

#### **Balance notes**

	2023	2022	2021
Accounting standard	US-GAAP	US-GAAP	US-GAAP
Employees	7,863	7,649	7,611
Equity ratio	7.46%	6.07%	8.35%
Debt-equity ratio	1,239.90%	1,548.45%	1,098.13%

#### Others

	2023	2022	2021
Tax Expense Rate	22.99%	22.02%	21.61%

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Income statement

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	2023	2022	2021
Turnover	5,148,000,000	3,631,000,000	2,938,000,000
Net income	877,000,000	1,145,000,000	1,163,000,000
EBIT	-1,287,252,000	-930,204,000	-332,618,400
Operating income before taxes	1,144,000,000	1,476,000,000	1,490,000,000
Cash Flow	1,251,000,000	638,000,000	634,000,000
Net interest income	2,514,000,000	2,466,000,000	1,844,000,000
Research and development expenses	-	-	-
Income taxes	263,000,000	325,000,000	322,000,000
Result from investments in subsidaries, associates and other	0	0	0
Revenues per employee	615,167	446,031	362,705

### **Board of Directors**

## Members of Management Board

Nina Vaca-Humrichouse	Member of Board of Directors
Alan Gardner	Member of Board of Directors
Arthur Angulo	Member of Board of Directors
Barbara Smith	Member of Board of Directors
Derek Kerr	Member of Board of Directors
Jacqueline Kane	Member of Board of Directors
Jennifer Sampson	Member of Board of Directors
Michael Collins	Member of Board of Directors
Michael van de Ven	Member of Board of Directors
Nancy Avila	Member of Board of Directors
Reginald Turner	Member of Board of Directors
Richard Lindner	Member of Board of Directors
Robert Taubman	Member of Board of Directors
Roger Cregg	Member of Board of Directors
Curtis C. Farmer	Chairman of Managing Board
Cassandra M. McKinney	Member of Executive Committee
Christine M. Moore	Member of Executive Committee
J. McGregor Carr	Member of Executive Committee
James H. Weber	Member of Executive Committee
James J. Herzog	Member of Executive Committee
Megan D. Burkhart	Member of Executive Committee
Megan D. Crespi	Member of Executive Committee
Melinda A. Chausse	Member of Executive Committee
Peter L. Sefzik	Member of Executive Committee
Von E. Hays	Member of Executive Committee