

Finding Value In Your Banking Relationship

Comerica Bank[®]

RAISE YOUR EXPECTATIONS.

Brett Dobbs
Senior Vice President
Comerica Bank – National Dealer Services

How Can a Bank Provide Value?

Knowledge Base	<ul style="list-style-type: none">• Do you know the unique aspects of my business and industry?• Do you know the market, key influencers and experts?
Industry Commitment	<ul style="list-style-type: none">• Are you committed to the Industry?• Is there real Industry focus?
Team	<ul style="list-style-type: none">• What is the structure of the Team and how cohesive is it? Who is the real decision maker?• Does the representative I work with have influence and can she/he get things done?• Does my representative and the Team have the experience necessary?
Resources	<ul style="list-style-type: none">• Do you have the resources and product offering to handle all my needs?• Can you help me run my business more efficiently by implementing those resources?

Example

Dealership Group

5 Multi Franchise Group
Metro and Outlying Markets
Multiple Partners
Acquiring 1 New Dealership

- **Growth:** CMA provided credit solutions that allowed the customer to acquire 1 New Dealership utilizing nominal cash from the owners and provided Construction/Permanent Mortgage to facilitate a new facility for another Dealership in the Group.
- **Wealth:** Our structure provided flexibility to allow one of the strategic minority partners to be involved in the acquisition without having to provide significant resources they did not have to support the ownership transition strategy of the Group.
- **Cash & Risk:** Payment terms were provided on a flexible structure to protect the New Dealerships working capital. The minority partner maintained ownership to help accomplish retention goals of the other owners. Treasury management solutions were implemented to help the Group manage cash more efficiently.

Why auto dealers choose Comerica for floor plan, blue sky & real estate financing



From financing blue sky for acquisitions to simplifying your banking relationships, Comerica brings a wealth of insight and experience that helps dealerships prosper in an increasingly uncertain era of change.



75 YEARS OF CONTINUOUS SUPPORT



Comerica has provided dealers continuous, unwavering support, and we're committed to long-term growth.



Dealer managers have 25+ years' industry-leading tenure with Comerica. Relationship managers average 17 years in the industry.



12 RECESSIONS 1 GREAT DEPRESSION

We've supported the automotive industry through every market cycle.

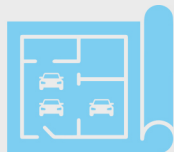


1 DEDICATED RELATIONSHIP TEAM

From credit terms to treasury management solutions, your relationship manager delivers the guidance and expertise you need.

OVER \$10B

Committed to dealers for floor plan and blue sky term loans and real estate mortgages.



TOP-RANKED BANK

Named one of America's Most Responsible Companies three years running, as the top ranked bank on the list!

UNPARALLELED CLIENT EXPERIENCE

Our unwavering and straight-forward approach to business ensures the highest level of service for our clients. It's one reason Comerica is the Leading Bank for Business?



Member FDIC. Equal Opportunity Lender.

¹ <https://www.newsweek.com/americas-most-responsible-companies-2022>, December 22, 2021

² Comerica ranks first nationally among the top 25 U.S. financial holding companies, based on commercial and industrial loans outstanding as a percentage of assets where assets exceed \$50 billion, as of September 30, 2021

Financial data as of December 31, 2021