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COMERICA INCORPORATED SWOT & PESTLE ANALYSIS

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Company Name : Comerica Incorporated

Company Sector : Banking and Financial Services Industry

Operating Geography : United States, Canada and Mexico

About the Company : Comerica Incorporated, based in Dallas, Texas, is a financial services firm. It has retail banking operations in Texas, Michigan, Arizona, California, and Florida, as well as select business operations in several other states in the United States, as well as Canada and Mexico. The company was founded in Detroit by Elon Farnsworth as the Detroit Savings Fund Institute in 1849 and in 1982 it was renamed Comerica. The Business Bank, Retail Bank, and Wealth Management are all strategically aligned with the Group. The Business Bank offers a wide range of credit and non-credit financial products and services to businesses of all sizes. Consumers receive customized financial products and services from the Retail Bank. Wealth Management caters to the needs of high-net-worth individuals and businesses. The Finance division includes the company's securities portfolio as well as asset and liability management. Other costs include the effect of equity and cash on revenue and cost, tax benefits, irregular or infrequent charges that are not typical of regular activities, and miscellaneous other corporate expenses. In April 2021, Comerica Incorporated celebrated its 30-year anniversary of trading on the New York Stock Exchange.

Comerica's Unique Selling Point or USP lies in it being the largest commercial bank in the United States and ranks among the top banks in the nation. The company's mission statement reads, "Our goal is to create a workplace where the best talent seeks employment. We know that diversity in the workforce will support our mission of helping people be successful".

Revenue :

US\$1,911 million - FY ending 31st December 2020 (y-o-y decline 18.30%)

US\$2,339 million - FY ending 31st December 2019

SWOT Analysis :

The SWOT Analysis for Comerica Incorporated is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Establishing prominence in a hostile market though people centric initiatives 2. Enjoying a low workforce turnover owing to people centric initiatives within the organization 3. Highly diversified clientele secures survival of Comerica in hostile times of banking 	<ol style="list-style-type: none"> 1. Downgraded credit ratings may hurt investors' sentiment 2. Huge decline in income accelerating the decline in earnings 3. Presence in regions with harsh and extreme weather conditions 4. Presence in regions with harsh and extreme weather conditions 5. Big losses in lawsuits due to leniency in operations and trials
Opportunities	Threats
<ol style="list-style-type: none"> 1. Increase in lending limits after enactment of EGRRCPA 2. Scope of considerable growth in corporate and investment banking sector of Mexico 3. Small businesses may become the powerhouse of US economy 	<ol style="list-style-type: none"> 1. Increase in stringent compliances related to functionaries of financial bodies 2. Stressed energy portfolio due to pandemic 3. Effect of low interest rates on the net interest incomes 4. Rise of cyber challenges of deliverables and security due to remote working 5. Multidimensional competition may risk profitability

PESTLE Analysis :

The PESTLE Analysis for Comerica Incorporated is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1.US re-entering the Paris Climate Agreement and its effect on the banking sector 2.Effect of the infrastructure thrust on banks after 2020 Presidential election 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1.Role of the banking sector in the post pandemic economic revival 2.Impact of pandemic hit manufacturing sector on the banking sector
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1.Rise of fraudulent activities in online banking may hurt consumer sentiments 2.Role of banks in the financial inclusion of black communities 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1.Redefining customer satisfaction through human like artificial assistance 2.Contactless payment systems set to zoom in the post Covid world
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1.Compliances to maintain enough liquidity and capital to increase chances of earning higher net interest incomes 2.Stringent compliances for banks to invest in only well capitalised assets 3.Compliances related to interstate banking and expansion 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1.Focus on eco-friendly lending to meet sustainability goals

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