

**TCF FINANCIAL CORPORATION**

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 2389941	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$16,793	\$17,922	6.7%	
Loans	\$13,346	\$14,591	9.3%	
Construction & development	\$419	\$364	-13.1%	
Closed-end 1-4 family residential	\$5,710	\$5,612	-1.7%	
Home equity	\$1,660	\$1,718	3.5%	
Credit card	\$3	\$3	-4.6%	
Other consumer	\$35	\$26	-26.7%	
Commercial & Industrial	\$1,260	\$1,763	39.9%	
Commercial real estate	\$1,911	\$2,154	12.7%	
Unused commitments	\$2,526	\$2,255	-10.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,971	\$1,910	-3.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$3	13.6%	
Cash & balances due	\$345	\$302	-12.6%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$15,251	\$16,685	9.4%	
Deposits	\$10,328	\$11,622	12.5%	
Total other borrowings	\$4,373	\$4,482	2.5%	
FHLB advances	\$2,567	\$2,650	3.2%	
<b>Equity</b>				
Equity capital at quarter end	\$1,541	\$1,232	-20.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$443	-\$361	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.6%	6.3%	--	
Tier 1 risk based capital ratio	11.3%	8.1%	--	
Total risk based capital ratio	14.1%	10.7%	--	
Return on equity <sup>1</sup>	9.2%	7.5%	--	
Return on assets <sup>1</sup>	0.8%	0.5%	--	
Net interest margin <sup>1</sup>	4.0%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	82.0%	70.2%	--	
Loss provision to net charge-offs (qtr)	140.1%	159.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	1.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	7.7%	7.4%	0.3%	0.4%
Closed-end 1-4 family residential	1.9%	3.0%	0.2%	0.4%
Home equity	0.9%	1.1%	0.5%	0.7%
Credit card	0.0%	0.0%	0.5%	0.5%
Other consumer	0.5%	0.8%	1.2%	1.9%
Commercial & Industrial	1.6%	2.5%	0.3%	0.2%
Commercial real estate	1.0%	1.7%	0.1%	0.2%
Total loans	1.6%	2.4%	0.3%	0.4%