March 31, 2011

Federal Reserve Bank of Minneapolis
Division of Supervision, Regulation, & Credit
ATTN: National Information Center
90 Hennepin Avenue
Minneapolis, MN  55480


Dear Ms. Helfenstein,

Enclosed please find the Annual Report of Bank Holding Companies – FRY-6 for TCF Financial Corporation (2389941).

If you have any questions, please feel free to contact me at (952) 745-2734.

Very truly yours,

\[\text{Janna A. Nelson}\]
Paralegal

Enclosure
Annual Report of Bank Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); Section 6(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 26A of the Federal Reserve Act (12 U.S.C. §§ 246(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 CFR 211.13(c)); and Section 225.5(b) of Regulation Y (12 CFR 225.5(b)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Bank Holding Companies must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Barry N. Winslow, Vice Chairman, Chief Risk Officer, and Director

Name and Title of the Bank Holding Company Director and Official

attest that the Annual Report of Bank Holding Companies (including the supporting attachments) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 CFR Part 281, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Date of Signature

Signature of Bank Holding Company Director and Official

For bank holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:
☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

Date of Report (top-tier bank holding company's fiscal year-end):
December 31, 2010
Month / Day / Year

Date of Signatures

FRB Mpls

Report's Name, Street, and Mailing Address
TCF Financial Corporation

Legal Title of Bank Holding Company
200 Lake Street East
(Mailing Address of the Bank Holding Company) Street / P.O. Box
Wayzata, MN 55391

City / State / Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Janna A. Nelson, Paralegal
Name / Title
952-745-2734
Area Code / Phone Number
952-745-2740
FAX Number
jnelson7@tcfbank.com
E-mail Address
www.tcfbank.com
Address (URL) for the Bank Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes Please identify the report items to which this request applies:

Report Item 4 Subsection 4(c)

☐ In accordance with the instructions on pages GEN-2 and 3 a letter justifying the request is being provided.

☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☐ No

2389941 1231 Angela Donnay
TCF FC
200 LAKE STREET EAST
MAIL EX-0-01-A
WAYZATA, MN 553911693
For Use By Tiered Bank Holding Companies
Top-tiered bank holding companies must list the names, mailing address and physical locations of each of their subsidiary bank holding companies below.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Bank Holding Company</th>
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<td>City / State / Zip Code</td>
</tr>
<tr>
<td>Physical location (if different from mailing address)</td>
<td>Physical location (if different from mailing address)</td>
</tr>
</tbody>
</table>
FR Y-6

Annual Report of Bank Holding Company
December 31, 2010

TCF Financial Corporation
200 Lake Street East
Wayzata, Minnesota 55391-1693

Report Item 1

Annual Report to Shareholders

N/A
FR Y-6

Annual Report of Bank Holding Company
December 31, 2010

TCF Financial Corporation
200 Lake Street East
Wayzata, Minnesota 55391-1693

Report Item 2a

Organization Chart
The Bank Holding Company confirms that the investments, activities, and other information on the attached Report Item 2 Organization chart accurately reflect the organization's structure.

Please confirm with a signature and title: [Signature]

Please Note: The percentage of voting equity in a bank is rounded down to the nearest whole percentage per the FR Y-10 instructions. The percentage of voting equity in a nonbank will show 100% if it is wholly-owned, 80% if it is in the 80% to <100% bracket, 51% if it is in the >50% to <80% bracket, 25% if it is in the 25% to 50% bracket. If a nonbank is a LLC (limited liability corporation), the equity will show 0% but it is still a controlled entity.
RSSD Tiering for:
TCF FINANCIAL CORPORATION
Structure as of 01/04/2011

Log-on ID: 11j1l00
Page: 1
Date: 01/04/2011
Time: 13:58:19

00001 Legal Name: TCF FINANCIAL CORPORATION
City: WAYZATA
State: MINNESOTA
ID RSSD: 2389941
ID CUSIP: 872275
CHTR_TYPE_CD: 500
FHC_IND: 0
Primary Activity: 551111 OFFICES OF BANK HOLDING COMPANIES

00002 2> Legal Name: FUND FOR ECONOMIC GROWTH, LLC
City: WAYZATA
State: MINNESOTA
ID RSSD: 4160210
ID CUSIP: 0
CHTR_TYPE_CD: 720
FHC_IND: 0
Primary Activity: 54182 PUBLIC RELATIONS AGENCIES
Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20100701
Basis of Relationship: Voting Equity (<25%) Other (n.e.c.)

00003 2> Legal Name: MAINSTREET BANKSHARES, INC.
City: MARTINSVILLE
State: VIRGINIA
ID RSSD: 2856676
ID CUSIP: 560638
CHTR_TYPE_CD: 500
FHC_IND: 0
Primary Activity: 551111 OFFICES OF BANK HOLDING COMPANIES
Relationship: Direct, Noncontrolled, Regulated DT_RELN_EST: 20021231
Basis of Relationship: Voting Equity (8%)

00004 3> Legal Name: FRANKLIN COMMUNITY BANK, NATIONAL ASSOCIATION
City: ROCKY MOUNT
State: VIRGINIA
ID RSSD: 3125137
ID CUSIP: 0
CHTR_TYPE_CD: 200
FHC_IND: 0
Primary Activity: 52211 COMMERCIAL BANKING
Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20020916
Basis of Relationship: Voting Equity (100%)

00005 3> Legal Name: MAINSTREET REAL ESTATE, INC.
City: MARTINSVILLE
State: VIRGINIA
ID RSSD: 3582963
ID CUSIP: 0
CHTR_TYPE_CD: 720
FHC_IND: 0
Primary Activity: 53112 LESSORS OF NONRESIDENTIAL BUILDINGS (EXCEPT MINIWAREHOUSES)
Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20070208
Basis of Relationship: Voting Equity (100%)

00006 2> Legal Name: STATE FUND FOR ECONOMIC GROWTH, LLC
City: WAYZATA
State: MINNESOTA
ID RSSD: 4160201
ID CUSIP: 0
CHTR_TYPE_CD: 720
FHC_IND: 0
Primary Activity: 54182 PUBLIC RELATIONS AGENCIES
Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20100701
Basis of Relationship: Voting Equity (<25%) Other (n.e.c.)
### Legal Name: TCF CAPITAL I
- **City:** WAYZATA
- **State:** MINNESOTA
- **ID RSSD:** 3817795
- **ID CUSIP:** 0
- **CHTR_TYPE_CD:** 720
- **FUNC_REG:** 0
- **BHC_IND:** 0
- **FBO 4C9_IND:** 0
- **FNCL_SUB_HOLDER:** 0
- **FNCL_SUB_IND:** 0
- **Primary Activity:** 52599 OTHER FINANCIAL VEHICLES
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELNESTAMP:** 20080819
- **Basis of Relationship:** Voting Equity (100%)

### Legal Name: TCF NATIONAL BANK
- **City:** SIOUX FALLS
- **State:** SOUTH DAKOTA
- **ID RSSD:** 2662731
- **ID CUSIP:** 878055
- **CHTR_TYPE_CD:** 200
- **FUNC_REG:** 0
- **BHC_IND:** 0
- **FBO 4C9_IND:** 0
- **FNCL_SUB_HOLDER:** 0
- **FNCL_SUB_IND:** 0
- **Primary Activity:** 52211 COMMERCIAL BANKING
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELNESTAMP:** 19970407
- **Basis of Relationship:** Voting Equity (100%)

### Legal Name: GOLF COURSE PROPERTIES LLC
- **City:** MINNEAPOLIS
- **State:** MINNESOTA
- **ID RSSD:** 3138465
- **ID CUSIP:** 0
- **CHTR_TYPE_CD:** 500
- **FUNC_REG:** 0
- **BHC_IND:** 0
- **FBO 4C9_IND:** 0
- **FNCL_SUB_HOLDER:** 0
- **FNCL_SUB_IND:** 0
- **Primary Activity:** 551112 OFFICES OF OTHER HOLDING COMPANIES
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELNESTAMP:** 20020430
- **Basis of Relationship:** Voting Equity (<25%) Other (n.e.c.)

### Legal Name: TCF AGENCY INC.
- **City:** MINNEAPOLIS
- **State:** MINNESOTA
- **ID RSSD:** 2973024
- **ID CUSIP:** 0
- **CHTR_TYPE_CD:** 550
- **FUNC_REG:** 0
- **BHC_IND:** 0
- **FBO 4C9_IND:** 0
- **FNCL_SUB_HOLDER:** 0
- **FNCL_SUB_IND:** 0
- **Primary Activity:** 52421 INSURANCE AGENCIES AND BROKERAGES
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELNESTAMP:** 19970407
- **Basis of Relationship:** Voting Equity (100%)

### Legal Name: TCF AGENCY INSURANCE SERVICES, INC.
- **City:** EXCELSIOR
- **State:** MINNESOTA
- **ID RSSD:** 2973133
- **ID CUSIP:** 0
- **CHTR_TYPE_CD:** 550
- **FUNC_REG:** 0
- **BHC_IND:** 0
- **FBO 4C9_IND:** 0
- **FNCL_SUB_HOLDER:** 0
- **FNCL_SUB_IND:** 0
- **Primary Activity:** 52421 INSURANCE AGENCIES AND BROKERAGES
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELNESTAMP:** 19970407
- **Basis of Relationship:** Voting Equity (100%)

### Legal Name: TCF BANK INTERNATIONAL, INC.
- **City:** WAYZATA
- **State:** MINNESOTA
- **ID RSSD:** 3856066
- **ID CUSIP:** 0
- **CHTR_TYPE_CD:** 400
- **FUNC_REG:** 0
- **BHC_IND:** 0
- **FBO 4C9_IND:** 0
- **FNCL_SUB_HOLDER:** 0
- **FNCL_SUB_IND:** 0
- **Primary Activity:** 522293 INTERNATIONAL TRADE FINANCING
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELNESTAMP:** 20081130
- **Basis of Relationship:** Voting Equity (100%)
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### Legal Name: TCF COMMERCIAL FINANCE CANADA, INC.
- **City:** OAKVILLE
- **ID RSSD:** 3856253
- **Primary Activity:** 52222 SALES FINANCING
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELN_EST:** 20081130
- **Basis of Relationship:** Voting Equity (100%)

### Legal Name: TCF EQUIPMENT FINANCE, INC.
- **City:** MINNETONA
- **ID RSSD:** 2836267
- **Primary Activity:** 53242 OFFICE MACHINERY AND EQUIPMENT RENTAL AND LEASING
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELN_EST:** 19990624
- **Basis of Relationship:** Voting Equity (100%)

### Legal Name: TCF FOUNDATION
- **City:** MINNEAPOLIS
- **ID RSSD:** 2573508
- **Primary Activity:** 613211 GRANTMAKING FOUNDATIONS
- **Relationship:** Direct, Noncontrolled, Regulated
- **DT_RELN_EST:** 20011022
- **Basis of Relationship:** Other (n.e.o.)

### Legal Name: TCF INSURANCE AGENCY, INC.
- **City:** MINNEAPOLIS
- **ID RSSD:** 2572949
- **Primary Activity:** 621111 INSURANCE AGENCIES AND BROKERS
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELN_EST:** 19970407
- **Basis of Relationship:** Voting Equity (100%)

### Legal Name: TCF INVENTORY FINANCE, INC.
- **City:** WAYZATA
- **ID RSSD:** 3745058
- **Primary Activity:** 52222 SALES FINANCING
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELN_EST:** 20080421
- **Basis of Relationship:** Voting Equity (100%)

### Legal Name: TCFIP JOINT VENTURE I, LLC
- **City:** WAYZATA
- **ID RSSD:** 3962332
- **Primary Activity:** 52222 SALES FINANCING
- **Relationship:** Direct, Controlled, Regulated
- **DT_RELN_EST:** 20090805
- **Basis of Relationship:** Voting Equity (<25%) Other (n.e.o.)
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<th>CHTR TYPE CD</th>
<th>FUNC REG</th>
<th>PNC SUB HOLDER</th>
<th>PNC SUB IND</th>
<th>BHC IND</th>
<th>PFO 4C9 IND</th>
<th>MB COST</th>
<th>PRIMARY ACTIVITY</th>
<th>RELATIONSHIP</th>
<th>DT RELN EST</th>
<th>BASIS OF RELATIONSHIP</th>
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<td>52222 SALES FINANCING</td>
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<td>VOTING EQUITY (&lt;25%)</td>
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<td>TCF INVESTMENTS MANAGEMENT, INC.</td>
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<td>54199 ALL OTHER PROFESSIONAL, SCIENTIFIC, AND TECHNICAL SERVICES</td>
<td>DIRECT, CONTROLLED, REGULATED</td>
<td>20000401</td>
<td>VOTING EQUITY (100%)</td>
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<td>GREAT LAKES MORTGAGE LLC</td>
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<td>54199 ALL OTHER PROFESSIONAL, SCIENTIFIC, AND TECHNICAL SERVICES</td>
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<td>VOTING EQUITY (&lt;25%)</td>
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<td>SERVICE CORPORATION II, INC.</td>
<td>LEVONIA</td>
<td>MICHIGAN</td>
<td>2573384</td>
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<td>52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION</td>
<td>DIRECT, CONTROLLED, REGULATED</td>
<td>20000403</td>
<td>VOTING EQUITY (100%)</td>
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<td>TCF PORTFOLIO SERVICES, INC.</td>
<td>MINNEAPOLIS</td>
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<td>54199 ALL OTHER PROFESSIONAL, SCIENTIFIC, AND TECHNICAL SERVICES</td>
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<td>WAYZATA</td>
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| 6> Legal Name: TCF ILLINOIS REALTY INVESTMENTS, LLC |
| City: MINNEAPOLIS State: MINNESOTA |
| ID RSSD: 2821393 Physical Dist: 9, Reg. Dist: 0, AFU: 9 |
| ID_CUSIP: 0 BHC_IND: 0 FBO_4C9_IND: 0 |
| CHTR_TYPE_CD: 720 FNCL_SUB_HOLDER: 0 FNCL_SUB_IND: 0 |
| FHC_IND: 0 FUNC_REG: 0 MB_COST: 0 |
| Primary Activity: 54199 ALL OTHER PROFESSIONAL, SCIENTIFIC, AND TECHNICAL SERVICES |
| Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20000403 |
| Basis of Relationship: Voting Equity (<25%) Other (n.e.c.) |

| 6> Legal Name: TCF INTERNATIONAL MANAGEMENT SERVICES, LLC |
| City: WAYZATA State: MINNESOTA |
| ID RSSD: 3382256 Physical Dist: 9, Reg. Dist: 0, AFU: 9 |
| ID_CUSIP: 0 BHC_IND: 0 FBO_4C9_IND: 0 |
| CHTR_TYPE_CD: 720 FNCL_SUB_HOLDER: 0 FNCL_SUB_IND: 0 |
| FHC_IND: 0 FUNC_REG: 0 MB_COST: 0 |
| Primary Activity: 54199 ALL OTHER PROFESSIONAL, SCIENTIFIC, AND TECHNICAL SERVICES |
| Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20050816 |
| Basis of Relationship: Voting Equity (<25%) Other (n.e.c.) |

| 6> Legal Name: WINTHROP RESOURCES HOLDINGS Y, LLC |
| City: MINNETONKA State: MINNESOTA |
| ID RSSD: 3371279 Physical Dist: 9, Reg. Dist: 0, AFU: 9 |
| ID_CUSIP: 0 BHC_IND: 0 FBO_4C9_IND: 0 |
| CHTR_TYPE_CD: 720 FNCL_SUB_HOLDER: 0 FNCL_SUB_IND: 0 |
| FHC_IND: 0 FUNC_REG: 0 MB_COST: 0 |
| Primary Activity: 51242 OFFICE MACHINERY AND EQUIPMENT RENTAL AND LEASING |
| Other Activity: 53249 OTHER COMMERCIAL AND INDUSTRIAL MACHINERY AND EQUIPMENT RENT |
| Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20050701 |
| Basis of Relationship: Voting Equity (<25%) Other (n.e.c.) |

| 3> Legal Name: TCF MANAGEMENT CORPORATION |
| City: MINNEAPOLIS State: MINNESOTA |
| ID RSSD: 2573197 Physical Dist: 9, Reg. Dist: 0, AFU: 9 |
| ID_CUSIP: 0 BHC_IND: 0 FBO_4C9_IND: 0 |
| CHTR_TYPE_CD: 720 FNCL_SUB_HOLDER: 0 FNCL_SUB_IND: 0 |
| FHC_IND: 0 FUNC_REG: 0 MB_COST: 0 |
| Primary Activity: 52239 OTHER ACTIVITIES RELATED TO CREDIT INTERMEDIATION |
| Relationship: Direct, Controlled, Regulated DT_RELN_EST: 1970407 |
| Basis of Relationship: Voting Equity (100%) |

| 3> Legal Name: TWIN CACTUS DEVELOPMENT, LLC |
| City: WAYZATA State: MINNESOTA |
| ID RSSD: 3382275 Physical Dist: 9, Reg. Dist: 0, AFU: 9 |
| ID_CUSIP: 0 BHC_IND: 0 FBO_4C9_IND: 0 |
| CHTR_TYPE_CD: 720 FNCL_SUB_HOLDER: 0 FNCL_SUB_IND: 0 |
| FHC_IND: 0 FUNC_REG: 0 MB_COST: 0 |
| Primary Activity: 51139 OTHER ACTIVITIES RELATED TO REAL ESTATE |
| Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20050823 |
| Basis of Relationship: Voting Equity (<25%) Other (n.e.c.) |

| 3> Legal Name: WINTHROP RESOURCES CORPORATION |
| City: MINNETONKA State: MINNESOTA |
| ID RSSD: 2571986 Physical Dist: 9, Reg. Dist: 0, AFU: 9 |
| ID_CUSIP: 0 BHC_IND: 0 FBO_4C9_IND: 0 |
| CHTR_TYPE_CD: 720 FNCL_SUB_HOLDER: 0 FNCL_SUB_IND: 0 |
| FHC_IND: 0 FUNC_REG: 0 MB_COST: 0 |
| Primary Activity: 51242 OFFICE MACHINERY AND EQUIPMENT RENTAL AND LEASING |
| Relationship: Direct, Controlled, Regulated DT_RELN_EST: 1970630 |
| Basis of Relationship: Voting Equity (100%) |
Legal Name: FIDELITY NATIONAL CAPITAL, INC.
City: MINNETONKA
State: MINNESOTA
ID RSSID: 3975716
Physical Dist: 9, Reg. Dist: 0, AFU: 9
ID CUSIP: 0
BHC_IND: 0
FOO.4C9_IND: 0
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FHC_IND: 0
FUNC_REG: 0
MB_CORT: 0
Primary Activity: 53242 OFFICE MACHINERY AND EQUIPMENT RENTAL AND LEASING
Relationship: Direct, Controlled, Regulated
DT_RELN_EST: 20090925
Basis of Relationship: Voting Equity (100%)
Total Number of Entities in the Tree: 31
Total Number of Unique Entities in the Tree: 31
FR Y-6

Annual Report of Bank Holding Company
December 31, 2010

TCF Financial Corporation
200 Lake Street East
Wayzata, Minnesota 55391-1693

Report Item 2b

Domestic Branch Listing

Please Note: This Report Item was submitted via email on March 31, 2011 to mpls.statistics@mpls.frb.org.
### Action Information

- **Date**: 12/01/2011
- **Effective Date**: 12/01/2011
- **FDC Number**: 031112

### Action Details

- **Title**: Notice and Comment
- **Purpose**: To amend FDC Number 031112

### Key Points

- **Effective Date**: 12/01/2011
- **FDC Number**: 031112

### Additional Information

- **Revised Effective Dates**: Required
- **Point of Contact**: FDC

### Comment Information

- **Date**: 12/01/2011
- **Effective Date**: 12/01/2011
- **FDC Number**: 031112

### Action Details

- **Title**: Notice and Comment
- **Purpose**: To amend FDC Number 031112

### Key Points

- **Effective Date**: 12/01/2011
- **FDC Number**: 031112

### Additional Information

- **Revised Effective Dates**: Required
- **Point of Contact**: FDC

### Comment Information

- **Date**: 12/01/2011
- **Effective Date**: 12/01/2011
- **FDC Number**: 031112

### Action Details

- **Title**: Notice and Comment
- **Purpose**: To amend FDC Number 031112

### Key Points

- **Effective Date**: 12/01/2011
- **FDC Number**: 031112

### Additional Information

- **Revised Effective Dates**: Required
- **Point of Contact**: FDC

### Comment Information

- **Date**: 12/01/2011
- **Effective Date**: 12/01/2011
- **FDC Number**: 031112

### Action Details

- **Title**: Notice and Comment
- **Purpose**: To amend FDC Number 031112

### Key Points

- **Effective Date**: 12/01/2011
- **FDC Number**: 031112

### Additional Information

- **Revised Effective Dates**: Required
- **Point of Contact**: FDC
FR Y-6

Annual Report of Bank Holding Company
December 31, 2010

TCF Financial Corporation
200 Lake Street East
Wayzata, Minnesota 55391-1693

Report Item 3

Securities Holders
FR Y-6
Report Item 3(1): Securities Holders
TCF Financial Corporation

The following is a listing of shareholders of record as of December 31, 2010 that directly or indirectly own, control, or hold with power to vote five percent (5%) or more of any class of voting securities of TCF Financial Corporation:

<table>
<thead>
<tr>
<th>Name and Address Beneficial Owner</th>
<th>Country of Incorporation</th>
<th>Number of Shares Beneficially Owned</th>
<th>% of Shares Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>T. Rowe Price Associates, Inc.(^1) Baltimore, MD 21202</td>
<td>United States</td>
<td>12,084,720</td>
<td>8.400%</td>
</tr>
<tr>
<td>FMR LLC(^2) Boston, MA 02109</td>
<td>United States</td>
<td>10,986,651</td>
<td>7.702%</td>
</tr>
<tr>
<td>Janus Capital Management, LLC(^3) Denver, CO 80206</td>
<td>United States</td>
<td>8,204,370</td>
<td>5.800%</td>
</tr>
<tr>
<td>Advisory Committee of TCF Employees Stock Purchase Plan(^4,5) C/O General Counsel TCF Financial Corporation Wayzata, MN 55391-1693</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Members of the Advisory Committee are:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peter Bell, William Bieber, Theodore Bigos, Luella Goldberg, Vance Opperman, and Gerald Schwalbach</td>
<td>N/A</td>
<td>7,834,155</td>
<td>5.500%</td>
</tr>
<tr>
<td>BlackRock, Inc.(^6) New York, NY 10022</td>
<td>United States</td>
<td>7,662,313</td>
<td>5.370%</td>
</tr>
</tbody>
</table>

1 T. Rowe Price Associates, Inc. has sole power to vote or to direct vote with the respect to 2,430,320 shares and sole power to dispose or to direct disposition of 12,084,720 shares. It has shared power to vote or to direct vote of 0 shares and shared power to dispose or to direct the disposition of 0 shares. The foregoing information is based upon a Form 13G filed with the SEC by T. Rowe Price Associates, Inc. on February 10, 2011.

2 FMR LLC has sole power to vote or to direct vote with the respect to 20 shares and sole power to dispose or to direct disposition of 10,986,651 shares. It has shared power to vote or to direct vote of 0 shares and shared power to dispose or to direct the disposition of 0 shares. The foregoing information is based upon a Form 13G filed with the SEC by FMR LLC on February 14, 2011.

3 Janus Capital Management, LLC has sole power to vote or to direct vote with the respect to 0 shares and sole power to dispose or to direct disposition of 0 shares. It has shared power to vote or to direct vote of 8,204,370 shares and shared power to dispose or to direct the disposition of 8,204,370 shares. The foregoing information is based upon a Form 13G filed with the SEC by Janus Capital Management, LLC on February 14, 2011.

4 The Advisory Committee for the TCF Employees Stock Purchase Plan has shared voting power with participants of all allocated shares in the Plan and has sole voting power with respect to any unallocated shares, in the sense that the Committee has authority to vote any shares for which directions are not received by participants. Advisory Committee members disclaim ownership of these shares. No member of the
Advisory Committee beneficially owns more than 1% of the outstanding shares of TCF Financial Corporation. Beneficial ownership of shares by the Advisory Committee for the TCF Employees Stock Purchase Plan is in the following manner: shared voting power 7,834,155 shares. The foregoing information is based upon the Schedule 13G filed with the SEC by TCF Financial Corporation on January 20, 2011. Information is as of December 31, 2010.

5 Mercer Trust Company, Trustee of the Employees Stock Purchase Plan ("ESPP"), is directed as to voting by plan participants and/or the Advisory Committee. The Advisory Committee directs Mercer Trust Company via a committee resolution on how to vote the ESPP shares un-voted prior to the Annual Meeting of Stockholders.

6 BlackRock, Inc. has sole power to vote or to direct vote with the respect to 7,662,313 shares and sole power to dispose or to direct disposition of 7,662,313 shares. It has shared power to vote or to direct vote of 0 shares and shared power to dispose or to direct the disposition of 0 shares. The foregoing information is based upon a Form 13G filed with the SEC by BlackRock, Inc. on February 8, 2011.
Report Item 3(2): Securities Holders
TCF Financial Corporation

The following is a list of securities holder not listed in 3(1) that owned or controlled 5% or more of any class of voting securities of TCF Financial Corporation during the fiscal year:

<table>
<thead>
<tr>
<th>Name &amp; Address of Beneficial Owner</th>
<th>Country of Incorporation</th>
<th>Date of Ownership</th>
<th># of Shares Owned</th>
<th>% of Shares Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>JP Morgan Investment Management New York, NY 10017</td>
<td>United States</td>
<td>March 31, 2010</td>
<td>7,350,696</td>
<td>5.18%</td>
</tr>
<tr>
<td>TIAA – CREF Investment Management New York, NY 10017</td>
<td>United States</td>
<td>March 31, 2010</td>
<td>7,301,441</td>
<td>5.14%</td>
</tr>
<tr>
<td>Wellington Management Company Boston, MA 02210</td>
<td>United States</td>
<td>March 31, 2010</td>
<td>8,060,393</td>
<td>5.68%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>June 30, 2010</td>
<td>8,723,193</td>
<td>6.13%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>September 30, 2010</td>
<td>9,179,993</td>
<td>6.44%</td>
</tr>
</tbody>
</table>
Report Item 4

Insiders
FR Y-6
Report Item 4: Insiders
TCF Financial Corporation

The information requested in subparts (3)(c), (4)(a), and (4)(b) of Report Item 4 is set forth on pages 4-23 of the Proxy Statement, included herewith. The information requested in subparts (3)(b) and (4)(c) are in a separate reporting section. The information requested in subparts (1), (2), and 3(a) of Report Item 4 is set forth below:

**Directors Who Are Not Executive Officers:**

<table>
<thead>
<tr>
<th>Name</th>
<th>City and State</th>
<th>Principal Occupation</th>
<th>Title or Position w/TCF Financial Corporation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peter Bell</td>
<td>St. Paul, Minnesota</td>
<td>Former Chair of the Metropolitan Council</td>
<td>Director</td>
</tr>
<tr>
<td>William F. Bieber</td>
<td>Plymouth, Minnesota</td>
<td>Chairman and owner of ATEK Companies, Inc.</td>
<td>Director</td>
</tr>
<tr>
<td>Theodore J. Bigos</td>
<td>Golden Valley, Minnesota</td>
<td>Founder of Bigos Management, Inc.</td>
<td>Director</td>
</tr>
<tr>
<td>Thomas A. Cusick</td>
<td>Naples, Florida</td>
<td>Retired, Former TCF Executive</td>
<td>Director</td>
</tr>
<tr>
<td>Luella G. Goldberg</td>
<td>Minneapolis, Minnesota</td>
<td>Retired, served as Director for Various Publicly-Traded Companies</td>
<td>Director</td>
</tr>
<tr>
<td>Karen L. Grandstrand</td>
<td>Minneapolis, Minnesota</td>
<td>Partner, Fredrikson &amp; Byron PA</td>
<td>Director</td>
</tr>
<tr>
<td>George G. Johnson</td>
<td>Detroit, Michigan</td>
<td>CPA/Managing Director of George Johnson &amp; Company</td>
<td>Director</td>
</tr>
<tr>
<td>Vance K. Opperman</td>
<td>Minneapolis, Minnesota</td>
<td>President and Chief Executive Officer of Key Investment, Inc.</td>
<td>Director</td>
</tr>
<tr>
<td>Gerald A. Schwalbach</td>
<td>Minnetonka, Minnesota</td>
<td>Chairman of the Board of Spensa Development Group, LLC</td>
<td>Director</td>
</tr>
<tr>
<td>Ralph Strangis</td>
<td>Minneapolis, Minnesota</td>
<td>Founding member of Kaplan, Strangis and Kaplan, P.A.</td>
<td>Director</td>
</tr>
</tbody>
</table>

**Directors Who Are Executive Officers:**

<table>
<thead>
<tr>
<th>Name</th>
<th>City and State</th>
<th>Title or Position w/TCF Financial Corporation</th>
</tr>
</thead>
<tbody>
<tr>
<td>William A. Cooper</td>
<td>Wayzata, Minnesota</td>
<td>Director, Chairman, and Chief Executive Officer</td>
</tr>
<tr>
<td>Gregory J. Pulles*</td>
<td>Wayzata, Minnesota</td>
<td>Director, Vice Chairman, and Secretary</td>
</tr>
<tr>
<td>Barry N. Winslow</td>
<td>Wayzata, Minnesota</td>
<td>Director, Vice Chairman and Chief Risk Officer</td>
</tr>
</tbody>
</table>

* Resigned as Secretary of TCF Financial Corporation as of 1/18/2011
### Executive Officers Who Are Not Directors:

<table>
<thead>
<tr>
<th>Name</th>
<th>City and State</th>
<th>Title or position with TCF Financial Corporation or Principal Occupation if other than with TCF Financial Corporation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Timothy P. Bailey</td>
<td>Wayzata, Minnesota</td>
<td>Vice Chairman and Chief Credit Officer of TCF National Bank</td>
</tr>
<tr>
<td>Paul B. Brawner</td>
<td>Minneapolis, Minnesota</td>
<td>Executive Vice President, and Senior Credit Officer of TCF National Bank</td>
</tr>
<tr>
<td>James S. Broucek</td>
<td>Wayzata, Minnesota</td>
<td>Senior Vice President, Chief Investment Officer and Treasurer</td>
</tr>
<tr>
<td>Neil W. Brown</td>
<td>Wayzata, Minnesota</td>
<td>President and Chief Operating Officer</td>
</tr>
<tr>
<td>Craig R. Dahl</td>
<td>Minnetonka, Minnesota</td>
<td>Executive Vice President and also Chairman, President and Chief Executive Officer of TCF Equipment Finance; Chairman and Chief Executive Officer of Winthrop Resources Corporation</td>
</tr>
<tr>
<td>Joseph T. Green*</td>
<td>Wayzata, Minnesota</td>
<td>Senior Vice President, General Counsel, Corporate Responsibility Officer, and Secretary</td>
</tr>
<tr>
<td>Thomas F. Jasper</td>
<td>Wayzata, Minnesota</td>
<td>Executive Vice President and Chief Financial Officer</td>
</tr>
<tr>
<td>Mark L. Jeter</td>
<td>Minneapolis, Minnesota</td>
<td>Managing Director of Branch Banking for TCF National Bank</td>
</tr>
<tr>
<td>Mark W. Rohde</td>
<td>Wayzata, Minnesota</td>
<td>Managing Director of Retail Lending for TCF National Bank</td>
</tr>
<tr>
<td>Barbara E. Shaw</td>
<td>Wayzata, Minnesota</td>
<td>Senior Vice President – Human Resources</td>
</tr>
<tr>
<td>David M. Stautz</td>
<td>Wayzata, Minnesota</td>
<td>Senior Vice President, Controller and Assistant Treasurer</td>
</tr>
<tr>
<td>Earl D. Stratton</td>
<td>Wayzata, Minnesota</td>
<td>Executive Vice President, Chief Information Officer and Chief Privacy Officer</td>
</tr>
<tr>
<td>James J. Urbanek</td>
<td>Minneapolis, Minnesota</td>
<td>Managing Director Wholesale Banking, Commercial Lending of TCF National Bank</td>
</tr>
</tbody>
</table>

* Elected Secretary of TCF Financial Corporation effective 1/18/2011
FR Y-6

Annual Report of Bank Holding Company
December 31, 2010

TCF Financial Corporation
200 Lake Street East
Wayzata, Minnesota 55391-1693

Report Item 4(3)(b)

Insiders
FR Y-6  
Report Item 4(3)(b): Insiders  
TCF Financial Corporation

The following sets forth the information requested in subpart (3)(b) of Report Item 4 with respect to the title or position that Directors and Executive Officers' hold with subsidiaries of the bank holding company:

**Directors Who Are Not Executive Officers of the Bank Holding Company:**

<table>
<thead>
<tr>
<th>Name</th>
<th>Title or Position with TCF Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peter Bell</td>
<td>None</td>
</tr>
<tr>
<td>William F. Bieber</td>
<td>None</td>
</tr>
<tr>
<td>Theodore J. Bigos</td>
<td>None</td>
</tr>
<tr>
<td>Thomas A. Cusick</td>
<td>None</td>
</tr>
<tr>
<td>Luella G. Goldberg</td>
<td>None</td>
</tr>
<tr>
<td>Karen L. Grandstrand</td>
<td>None</td>
</tr>
<tr>
<td>George G. Johnson</td>
<td>None</td>
</tr>
<tr>
<td>Vance K. Opperman</td>
<td>None</td>
</tr>
<tr>
<td>Gerald A. Schwalbach</td>
<td>None</td>
</tr>
<tr>
<td>Ralph Strangis</td>
<td>None</td>
</tr>
</tbody>
</table>

**Directors Who Are Executive Officers of the Bank Holding Company:**

<table>
<thead>
<tr>
<th>Name</th>
<th>Title or Position with TCF Subsidiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>William A. Cooper</td>
<td>Director of TCF National Bank</td>
</tr>
<tr>
<td></td>
<td>Director of Fidelity National Capital, Inc.</td>
</tr>
<tr>
<td></td>
<td>Director and Chairman of TCF Foundation</td>
</tr>
<tr>
<td></td>
<td>Director of Winthrop Resources Corporation</td>
</tr>
<tr>
<td></td>
<td>Director of TCF Equipment Finance, Inc.</td>
</tr>
<tr>
<td>Gregory J. Pulles</td>
<td>Executive Vice President of TCF National Bank</td>
</tr>
<tr>
<td></td>
<td>Director of Fidelity National Capital, Inc.</td>
</tr>
<tr>
<td></td>
<td>Director and Treasurer of Fund for Economic Growth, LLC</td>
</tr>
<tr>
<td></td>
<td>Director and Treasurer of State Fund for Economic Growth, LLC</td>
</tr>
<tr>
<td></td>
<td>Director of TCFIF Joint Venture I, LLC</td>
</tr>
<tr>
<td></td>
<td>Director and Secretary of TCF Foundation</td>
</tr>
<tr>
<td></td>
<td>Director of Winthrop Resources Corporation</td>
</tr>
<tr>
<td></td>
<td>Director of TCF Equipment Finance, Inc.</td>
</tr>
<tr>
<td></td>
<td>Director of TCF Bank International, Inc.</td>
</tr>
<tr>
<td></td>
<td>Director of TCF Inventory Finance, Inc.</td>
</tr>
<tr>
<td>Barry N. Winslow</td>
<td>Director, Vice Chairman, and Chief Risk Officer of TCF National Bank</td>
</tr>
<tr>
<td></td>
<td>Director of Fidelity National Capital, Inc.</td>
</tr>
<tr>
<td></td>
<td>Director of TCF Equipment Finance, Inc.</td>
</tr>
<tr>
<td></td>
<td>Director of Winthrop Resources Corporation</td>
</tr>
<tr>
<td></td>
<td>Director of TCF Inventory Finance, Inc.</td>
</tr>
</tbody>
</table>

*Executive Officers are those persons who participate or have the authority to participate (other than in the capacity of a director) in major policy-making functions of the company.*
Executive Officers Who Are Not Directors of the Bank Holding Company:

<table>
<thead>
<tr>
<th>Name</th>
<th>Title or Position with TCF Subsidiaries</th>
</tr>
</thead>
</table>
| Timothy P. Bailey   | Director, Vice Chairman and Chief Credit Officer of TCF National Bank  
|                     | Director of Fidelity National Capital, Inc.  
|                     | Director of Twin Cactus Development, LLC  
|                     | Director and Chairman of TCF Insurance Agency, Inc.  
|                     | Director and Executive Vice President of TCF Management Corporation  
|                     | Director of TCF Bank International, Inc.  
|                     | Director of TCF Equipment Finance, Inc.  
|                     | Director of TCFIF Joint Venture I, LLC  
|                     | Director of TCF Inventory Finance, Inc.  
|                     | Director of Winthrop Resources Corporation  
| Paul B. Brawner     | Executive Vice President and Senior Credit Officer of TCF National Bank  
|                     | Director of Fidelity National Capital, Inc.  
|                     | Director of TCFIF Joint Venture I, LLC  
|                     | Director and President of TCF Management Corporation  
|                     | Director of Winthrop Resources Corporation  
|                     | Director of TCF Equipment Finance, Inc.  
|                     | Director of TCF Inventory Finance, Inc.  
| James S. Broucek     | Executive Vice President, Treasurer and Chief Investment Officer of TCF National Bank  
|                     | Director, President and Chief Investment Officer of TCF Investments Management, Inc.  
|                     | Director, President and Chief Investment Officer of Great Lakes Mortgage LLC  
|                     | Director, President and Treasurer of TCF Portfolio Service, Inc.  
|                     | Director, President and Chief Investment Officer of TCF Illinois Realty Investments LLC  
|                     | Director and President of Service Corporation II  
|                     | Chief Financial Officer, Treasurer and Secretary of TCF International Operations, Inc.  
|                     | Assistant Treasurer of TCF Bank International, Inc.  
| Neil W. Brown       | Director, Chairman, President and Chief Operating Officer of TCF National Bank  
|                     | Director of Fidelity National Capital, Inc.  
|                     | Director of TCFIF Joint Venture I, LLC  
|                     | Director of Winthrop Resources Corporation  
|                     | Director of TCF Equipment Finance, Inc.  
|                     | Director of TCF Inventory Finance, Inc.  
|                     | Director of Twin Cactus Development, LLC  
|                     | Director and President of TCF Bank International, Inc.  
|                     | Director of TCF Insurance Agency Inc.  
| Craig R. Dahl       | Director, Chairman and Chief Executive Officer of Winthrop Resources Corporation  
|                     | Director, Chairman, Chief Executive Officer and President of TCF Equipment Finance, Inc.  
|                     | Director and Executive Vice President of TCF National Bank  
|                     | Director and Chairman of TCFIF Joint Venture I, LLC  
|                     | Director, Chairman and Chief Executive Officer of Fidelity National Capital, Inc.  
|                     | Director and President of Winthrop Resources Holdings I, LLC  
|                     | Director and Chairman of TCF Inventory Finance, Inc.  
|                     | Director and Executive Vice President of TCF Bank International, Inc.  
|                     | Director and Chairman of TCF Commercial Finance Canada, Inc.  
| Joseph T. Green     | Executive Vice President, General Counsel, and Secretary of TCF National Bank  
|                     | Assistant Secretary of Fidelity National Capital, Inc.  
|                     | Director and Secretary of Great Lakes Mortgage LLC  
|                     | Director and Secretary of Service Corporation II  
|                     | Director of Fund for Economic Growth, LLC  
|                     | Director of State Fund for Economic Growth, LLC  

| Secretary of TCF Agency Insurance Services, Inc. |
| Secretary of TCF Agency, Inc. |
| Secretary of TCF Bank International, Inc. |
| Secretary of TCF Commercial Finance Canada, Inc. |
| Assistant Secretary of TCF Equipment Finance, Inc. |
| Director and Secretary of TCF Illinois Realty Investments, LLC |
| Director of TCF International Management Services, LLC |
| Director of TCF International Operations, Inc. |
| Secretary of TCF Inventory Finance, Inc. |
| Secretary of TCFIF Joint Venture I, LLC |
| Director and Secretary of TCF Investments Management, Inc. |
| Secretary of TCF Management Corporation |
| Director and Secretary of TCF Portfolio Services, Inc. |
| Secretary of Twin Cactus Development, LLC |
| Assistant Secretary of Winthrop Resources Corporation |
| Director of Winthrop Resources Holdings I, LLC |

**Thomas F. Jasper**

- Director, Chief Financial Officer and Executive Vice President of TCF National Bank
- Director and Treasurer of Fidelity National Capital, Inc.
- Director and Treasurer of TCFIF Joint Venture I, LLC
- Director and Treasurer of Great Lakes Mortgage LLC
- Director and Treasurer of Service Corporation II
- Director, President, and Chief Manager of Fund for Economic Growth, LLC
- Director, President, and Chief Manager of State Fund for Economic Growth, LLC
- Treasurer of TCF Agency Insurance Services, Inc.
- Treasurer of TCF Agency, Inc.
- Director and Treasurer of TCF Equipment Finance, Inc.
- Director and Treasurer of TCF Foundation
- Director and Treasurer of TCF Illinois Realty Investments, LLC
- Treasurer of TCF Insurance Agency, Inc.
- Director and Treasurer of TCF Investments Management, Inc.
- Treasurer of TCF Management Corporation
- Director of Twin Cactus Development, LLC
- Director and Treasurer of Winthrop Resources Corporation
- Director of TCF International Management Services, LLC
- Director of TCF International Operations, Inc.
- Director of TCF Portfolio Services, Inc.
- Director and Treasurer of TCF Bank International, Inc.
- Director of TCF Commercial Finance Canada, Inc.
- Director and Treasurer of TCF Inventory Finance, Inc.
- Director of Winthrop Resources Holdings I, LLC

**Mark L. Jeter**

- Managing Director of Branch Banking of TCF National Bank
- Director of TCF Agency, Inc.
- Director of TCF Agency Insurance Services, Inc.
- Director of TCF Management Corporation
- Director of TCF Foundation

**Mark W. Rohde**

- Managing Director of Retail Lending of TCF National Bank
- Director and Vice President of Twin Cactus Development, LLC

**Barbara E. Shaw**

- Executive Vice President and Director of Corporate Human Resources of TCF National Bank

**David M. Stautz**

- Controller, Executive Vice President and Assistant Treasurer of TCF National Bank
- Assistant Treasurer of Fidelity National Capital, Inc.
- Assistant Treasurer of TCFIF Joint Venture I, LLC
- Assistant Treasurer of TCF Agency Insurance Services, Inc.
- Assistant Treasurer of TCF Agency, Inc.
<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistant Treasurer</td>
<td>Assistant Treasurer of TCF Management Corporation</td>
</tr>
<tr>
<td>Director and Assistant</td>
<td>Director and Assistant Treasurer of TCF Insurance Agency, Inc.</td>
</tr>
<tr>
<td>Treasurer</td>
<td>Assistant Treasurer of TCF Bank International, Inc.</td>
</tr>
<tr>
<td>Assistant Treasurer</td>
<td>Assistant Treasurer of Winthrop Resources Corporation</td>
</tr>
<tr>
<td>of TCF Equipment</td>
<td>Assistant Treasurer of TCF Equipment Finance, Inc.</td>
</tr>
<tr>
<td>Finance, Inc.</td>
<td>Assistant Treasurer of TCF Investments Management, Inc.</td>
</tr>
<tr>
<td>Assistant Treasurer</td>
<td>Assistant Treasurer of TCF Illinois Realty Investments LLC</td>
</tr>
<tr>
<td>of Great Lakes</td>
<td>Controller of Great Lakes Mortgage LLC</td>
</tr>
<tr>
<td>Mortgage LLC</td>
<td>Assistant Treasurer of TCF Portfolio Services, Inc.</td>
</tr>
<tr>
<td>Chief Financial Officer</td>
<td>Chief Financial Officer and Treasurer of Twin Cactus Development LLC</td>
</tr>
<tr>
<td>and Treasurer of Twin</td>
<td>Assistant Treasurer of TCF Inventory Finance, Inc.</td>
</tr>
<tr>
<td>Cactus Development</td>
<td>Earl D. Stratton</td>
</tr>
<tr>
<td>LLC</td>
<td>Director, Executive Vice President, Chief Information Officer and Privacy</td>
</tr>
<tr>
<td></td>
<td>Officer of TCF National Bank</td>
</tr>
<tr>
<td>Director of TCF</td>
<td>Director of TCF International Operations, Inc.</td>
</tr>
<tr>
<td>International Operations</td>
<td>Director of TCF International Management Services, LLC</td>
</tr>
<tr>
<td>James J. Urbanek</td>
<td>Managing Director Wholesale Banking of TCF National Bank</td>
</tr>
</tbody>
</table>
FR Y-6

Annual Report of Bank Holding Company
December 31, 2010

TCF Financial Corporation
200 Lake Street East
Wayzata, Minnesota 55391-1693

Report Item 4(4)(c)

Insiders
(Business Interests)
**Directors Who Are Executive Officers:**

William A. Cooper

<table>
<thead>
<tr>
<th>Company/Entity</th>
<th>Ownership %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cooper State Bank</td>
<td>42.67 %</td>
</tr>
</tbody>
</table>