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) of the Bank Holding Company Act (BHC Act) (12 U.S.C. 1844(c)); Section 9 of the FRA (12 U.S.C. 321); Section 25 of the FRA (12 U.S.C. 601-604a); Section 25A of the FRA (12 U.S.C. 611-631); and, Regulation Y (12 CFR part 225)

NOTE: The Annual Report of Bank Holding Companies must be signed by one director of the bank holding company. This individual should also be a senior official of the bank holding company. In the event that the 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.

Lynn A. Nagorske, President
Name and Title of the Bank Holding Company Official and Director
have reviewed the Annual Report of Bank Holding Companies filed by the named bank holding company(s) and have transmitted a copy of the report to the Board of Directors for their information.

Signature of Bank Holding Company Official
3-20-2003
Date of Signature

Return to the appropriate Federal Reserve District Bank the original and the number of copies specified by that District Bank.

Person to whom questions about this report should be directed:

Michelle Winkelman, Legal Assistant
Name / Title
(952) 475-7061
Area Code / Phone Number
(952) 475-7969
FAX Number

TCF Financial Corporation
Legal Title of Bank Holding Company
200 Lake Street East - EXO-01-A
Mailing Address of the Bank Holding Company
Wayzata, Minnesota 55391-1693
City / State / Zip Code

Tiered bank holding companies must use the supplemental cover page to list the names, mailing address and physical locations of subsidiary bank holding companies that are included in the FR Y-6 filed by the top-tier bank holding company.

* as defined by Section 211.23(a) of Regulation K (12 CFR 211.23(a)).
For Use By Tiered Bank Holding Companies

(Tiered bank holding companies must list the names, mailing address and physical locations of subsidiary bank holding companies below.)

<table>
<thead>
<tr>
<th>Legal Title of Bank Holding Company</th>
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<tbody>
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</tbody>
</table>
FRY-6

Annual Report of Bank Holding Company
December 31, 2002

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

Report Item 1a

Form 10-K
filed with the Securities and Exchange Commission

TCF Financial Corporation annually files a Form 10-K with the Securities and Exchange Commission ("SEC"), a copy of which is included herewith.
FRY-6

Annual Report of Bank Holding Company
December 31, 2002

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

Report Item 2

Organization Chart
FRY-6

Annual Report of Bank Holding Company
December 31, 2002

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

Report Item 3

Shareholders
Report Item 3: Shareholders
TCF Financial Corporation

The following is a listing of shareholders of record 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 of 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>Putnam Investments, LLC.¹</td>
<td>United States</td>
<td>5,381,065</td>
<td>7.2%</td>
</tr>
<tr>
<td>One Post Office Square</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boston, MA 02109</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advisory Committee of TCF Employees Stock Purchase Plan²</td>
<td>N/A</td>
<td>4,103,650</td>
<td>5.5%</td>
</tr>
<tr>
<td>c/o General Counsel</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TCF Financial Corporation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>200 Lake Street East</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mail Code EXO-03-A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wayzata, MN 55391-1693</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>U.S. Bancorp¹, Trustee of TCF Employees Stock Purchase Plan</td>
<td>United States</td>
<td>4,103,650</td>
<td>5.5%</td>
</tr>
<tr>
<td>180 East Fifth Street</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>P.O. Box 64488</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>St. Paul, MN 55164</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

¹ Putnam, LLC has shared dispositive power with respect to all shares and shared voting power with respect to 254,784 shares. Dispositive power is shared with Putnam Investment Management, LLC ("PIM") an investment adviser subsidiary of Putnam, LLC, with respect to 4,979,085 shares, and the Putnam Advisory Company, LLC ("PAC") another investment adviser subsidiary, as to the remaining 401,980 shares. Voting power is shared with PIM with respect to 78,166 shares and with PAC with respect to 176,618 shares. The foregoing information is based upon a Form 13G/A filed with the SEC by Putnam, LLC on February 14, 2003.

² 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.

³ U.S Bancorp owns the shares as Trustee of the plan but it is directed as to voting by plan participants and/or the Advisory Committee.
Report Item 4

Directors and Officers
FRY-6
Report Item 4: Directors and Officers
TCF Financial Corporation

The information requested in subparts (2), (3)(a), (3)(b), (3)(c), (4)(a), and (4)(b) of Report Item 4 is set forth on pages 4-12 of the Proxy Statement, included herewith. The information requested in subpart (1) of Report Item 4 is set forth below:

Directors Who Are Not Executive Officers:

William F. Bieber, Director; Acrometal Management Corporation, 2600 Niagara Lane North, Plymouth, MN 55447

Rodney P. Burwell, Director; Xerxes Corporation, 7901 Xerxes Avenue South — Suite 201, Minneapolis, MN 55431

Thomas A. Cusick, Director; 2535 Avila Lane, Naples, FL 34105

John M. Eggemeyer III, Director; Castle Creek Capital, 6051 El Tordo, Rancho Santa Fe, CA 92067

Robert E. Evans, Director; 7610 Sanderling Road, Sarasota, FL 34242

Luella G. Goldberg, Director; 7019 Tupa Drive, Minneapolis, MN 55439

George G. Johnson, Director; 243 West Congress Street, Suite 1080, Detroit, MI 48226

Thomas J. McGough, Director; McGough Construction, 2737 Fairview, St. Paul, MN 55113

Richard F. McNamara, Director; Activar, Inc., 7808 Creekridge Circle —Suite 200, Minneapolis, MN 55439

Gerald A. Schwalbach, Director; Superior Storage LLC, 601 Carlson Parkway-Suite 350, Minnetonka, MN, 55305

Ralph Strangis, Director; Kaplan, Strangis & Kaplan, 5500 Wells Fargo Center, 90 South 7th Street, Minneapolis, MN 55402
Directors Who Are Executive Officers:

William A. Cooper, Director, Chairman and Chief Executive Officer; 200 Lake Street East, Wayzata, MN 55391-1693

Lynn A. Nagorske, Director and President and Chief Operating Officer; 200 Lake Street East, Wayzata, MN 55391-1693

Executive Officers Who Are Not Directors:

Timothy P. Bailey, President TCF National Bank- Lakeshore Division; 800 Burr Ridge Parkway, Burr Ridge, IL 60521

Paul B. Brawner, Executive Vice President-TCF National Bank; 801 Marquette Avenue, Minneapolis, MN 55402

James S. Broucek, Chief Investment Officer and Senior Vice President- Investments; 200 Lake Street East, Wayzata, MN 55391-1693

Neil W. Brown, Executive Vice President, Chief Financial Officer and Treasurer (Principal Financial Officer); 200 Lake Street East, Wayzata, MN 55391-1693

Craig R. Dahl, Executive Vice President, President of TCF Leasing, Inc.; 11100 Wayzata Boulevard -Suite 801, Minnetonka, MN 55305

Joseph W. Doyle, President of TCF Mortgage Corporation; 801 Marquette Avenue, Minneapolis, MN 55402

Mark L. Jeter, President of TCF National Bank- Minnesota Division; 801 Marquette Avenue, Minneapolis, MN 55402

Michael B. Johnstone, Chief Operating Officer/Retail of TCF National Bank- Lakeshore Division; 800 Burr Ridge Parkway, Burr Ridge, IL 60521

Jason E. Korstange, Senior Vice President and Director of Corporate Communications; 200 Lake Street East, Wayzata, MN 55391-1693

Wayne A. Marty, President and Chief Executive Officer of TCF National Bank- Colorado Division; 9200 East Panorama Circle -Suite 100, Englewood, CO 80112
Ronald J. Palmer, Executive Vice President, President of Winthrop Resources Corporation; 11100 Wayzata Boulevard - Suite 801, Minnetonka, MN 55305

Gregory J. Pulles, General Counsel, Vice Chairman and Secretary; 200 Lake Street East, Wayzata, MN 55391-1693

Mary E. Sarles, Executive Vice President; 200 Lake Street East, Wayzata, MN 55391-1693

Barbara E. Shaw, Senior Vice President of Human Resources; 200 Lake Street East, Wayzata, MN 55391-1693

David M. Stautz, Senior Vice President, Controller and Assistant Treasurer; 200 Lake Street East, Wayzata, MN 55391-1693

Earl D. Stratton, Executive Vice President and Chief Information Officer; 200 Lake Street East, Wayzata, MN 55391-1693

Barry N. Winslow; Chief Executive Officer and President of TCF National Bank; 800 Burr Ridge Parkway, Burr Ridge, IL 60521

Thomas J. Wagner, President of TCF National Bank – Michigan Division; 401 East Liberty, Ann Arbor, MI 48104
Report Item 4(3)(b)

Directors and Officers
Report Item 4(3)(b): Directors and Officers
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:

William F. Bieber, Director; Acrometal Management Corporation, 2600 Niagara Lane North, Plymouth, MN 55447

Mr. Bieber does not serve as a director or officer of any Subsidiary

Rodney P. Burwell, Director; Xerxes Corporation, 7901 Xerxes Avenue South, Minneapolis, MN 55431

Mr. Burwell does not serve as a director or officer of any Subsidiary

Thomas A. Cusick, Director; 2535 Avila Lane, Naples, FL 34105

Mr. Cusick does not serve as a director or officer of any Subsidiary

John M. Eggemeyer III, Director; Castle Creek Capital, 6051 El Tordo, Rancho Santa Fe, CA 92067

Mr. Eggemeyer does not serve as a director or officer of any Subsidiary

Robert E. Evans, Director; 7610 Sanderling Road, Sarasota, FL 34242

Mr. Evans does not serve as a director or officer of any Subsidiary

Luella G. Goldberg, Director; 7019 Tupa Drive, Minneapolis, MN 55439

Ms. Goldberg does not serve as a director or officer of any Subsidiary

George G. Johnson, Director; 243 W. Congress, Suite 1080, Detroit, MI 48226

Mr. Johnson does not serve as a director or officer of any Subsidiary

Thomas J. McGough, Director; McGough Construction, 2737 Fairview, St. Paul, MN 55113

Mr. McGough does not serve as a director or officer of any Subsidiary

* 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.
Richard F. McNamara, Director; Activar, Inc.; 7808 Creekridge Circle, Minneapolis, MN 55439

Mr. McNamara does not serve as a director or officer of any Subsidiary

Ralph Strangis, Director; Kaplan, Strangis & Kaplan, 5500 Wells Fargo Center, 90 South 7th Street, Minneapolis, MN 55402

Mr. Strangis does not serve as a director or officer of any Subsidiary

Directors Who Are Executive Officers of the Bank Holding Company:

William A. Cooper, Director, Chairman and Chief Executive Officer; 200 Lake Street East, Wayzata, MN 55391-1693

<table>
<thead>
<tr>
<th>Subsidiary of the Bank Holding Company</th>
<th>Title or Position Held</th>
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</thead>
<tbody>
<tr>
<td>TCF National Bank</td>
<td>Director</td>
</tr>
<tr>
<td>TCF Financial Insurance Agency, Inc.</td>
<td>Director, Chairman</td>
</tr>
<tr>
<td>TCF Foundation</td>
<td>Director, Chairman</td>
</tr>
<tr>
<td>Winthrop Resources Corporation</td>
<td>Director</td>
</tr>
<tr>
<td>TCF Leasing, Inc.</td>
<td>Director</td>
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</tbody>
</table>

Lynn A. Nagorske, Director and President and Chief Operating Officer; 200 Lake Street East, Wayzata, MN 55391-1693

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<td>Director, Chairman</td>
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<tr>
<td>TCF Financial Insurance Agency, Inc.</td>
<td>Director</td>
</tr>
<tr>
<td>TCF Mortgage Corporation</td>
<td>Director, Vice Chairman</td>
</tr>
<tr>
<td>Winthrop Resources Corporation</td>
<td>Director</td>
</tr>
<tr>
<td>TCF Leasing, Inc.</td>
<td>Director</td>
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</table>

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

Timothy P. Bailey, President of TCF National Bank- Lakeshore Division; 800 Burr Ridge Parkway, Burr Ridge, IL 60521

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<tr>
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<tr>
<td>TCF National Bank</td>
<td>Director</td>
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<tr>
<td>TCF National Bank - Lakeshore Division</td>
<td>President</td>
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</table>
Paul B. Brawner, Executive Vice President of TCF National Bank; 801 Marquette Avenue, Minneapolis, MN 55402

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<tr>
<td>TCF National Bank</td>
<td>Executive Vice President</td>
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<tr>
<td>TCF Management Corporation</td>
<td>Director and Vice President</td>
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<tr>
<td>Winthrop Resources Corporation</td>
<td>Director</td>
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<td>TCF Leasing, Inc.</td>
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James S. Broucek, Senior Vice President-Investments; 200 Lake Street East, Wayzata, MN 55391-1693

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<td>Senior Vice President and Chief Investment Officer</td>
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<tr>
<td>TCF Investments Management, Inc.</td>
<td>Director, President and Chief Investment Officer</td>
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<tr>
<td>Great Lakes Mortgage LLC</td>
<td>President and Chief Investment Officer</td>
</tr>
<tr>
<td>TCF Investment Holdings III, Inc.</td>
<td>Director, Chief Financial Officer, Treasurer and Secretary</td>
</tr>
<tr>
<td>TCF Wisconsin Real Estate Investments, Inc.</td>
<td>Director, President and Chief Investment Officer</td>
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<tr>
<td>TCF Illinois Realty Investments LLC</td>
<td>Director, President and Chief Investment Officer</td>
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<tr>
<td>Lakeland Group Insurance Agency, Inc.</td>
<td>Director and Treasurer</td>
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<tr>
<td>Service Corporation II</td>
<td>Director and President</td>
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Neil W. Brown, Executive Vice President, Chief Financial Officer and Treasurer (Principal Financial Officer); 200 Lake Street East, Wayzata, MN 55391-1693

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<tr>
<td>TCF Agency, Inc.</td>
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<tr>
<td>TCF Financial Insurance Agency, Inc.</td>
<td>Director and Treasurer</td>
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<tr>
<td>TCF Foundation</td>
<td>Treasurer</td>
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<td>TCF Management Corporation</td>
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<td>TCF Mortgage Corporation</td>
<td>Director, Chairman and Treasurer</td>
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<tr>
<td>Winthrop Resources Corporation</td>
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<td>Director, Treasurer</td>
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<tr>
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<tr>
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<tr>
<td>TCF Wisconsin Real Estate Investments, Inc.</td>
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</tr>
<tr>
<td>TCF Illinois Realty Investments LLC</td>
<td>Director, Treasurer</td>
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<tr>
<td>Service Corporation II</td>
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</tr>
<tr>
<td>Great Lakes Mortgage LLC</td>
<td>Director, Treasurer</td>
</tr>
</tbody>
</table>
Craig R. Dahl, Executive Vice President; 11100 Wayzata Boulevard - Suite 801, Minnetonka, MN 55305

Subsidiary of the Bank Holding Company: Winthrop Resources Corporation, TCF Leasing, Inc.

Title or Position Held: Director, Chairman; Director, President

Joseph W. Doyle, President of TCF Mortgage Corporation; 801 Marquette Avenue, Minneapolis, MN 55402

Subsidiary of the Bank Holding Company: TCF Mortgage Corporation

Title or Position Held: President

Mark L. Jeter, President of TCF National Bank-Minnesota Division; 801 Marquette Avenue, Minneapolis, MN 55402

Subsidiary of the Bank Holding Company:
- TCF National Bank
- TCF National Bank - Minnesota Division
- TCF Agency, Inc.
- TCF Agency Insurance Services, Inc.
- TCF Management Corp.
- TCF Foundation
- Lakeland Group Insurance Agency, Inc.

Title or Position Held: Director, President, Director, Director, Director, Director, Chairman, Chief Executive Officer

Michael B. Johnstone, Chief Operating Officer/Retail of TCF National Bank-Lakeshore Division; 800 Burr Ridge Parkway, Burr Ridge, IL 60521

Subsidiary of the Bank Holding Company:
- TCF National Bank
- TCF National Bank - Lakeshore Division

Title or Position Held: Director, Chief Operating Officer/Retail

Jason E. Korstange, Senior Vice President and Director of Corporate Communications; 200 Lake Street East, Wayzata, MN 55391-1693

Subsidiary of the Bank Holding Company:
- TCF National Bank
- TCF Foundation

Title or Position Held: Senior Vice President, Director

Wayne A. Marty, President and Chief Executive Officer of TCF National Bank - Colorado Division; 9200 East Panorama Circle - Suite 100, Englewood, CO 80112

Subsidiary of the Bank Holding Company:
- TCF National Bank - Colorado Division

Title or Position Held: President
Ronald J. Palmer, Executive Vice President; President of Winthrop Resources Corporation; 11100 Wayzata Boulevard –Suite 801, Minnetonka, Minnesota 55305

**Subsidiary of the Bank Holding Company**  
- Winthrop Resources Corporation  
- TCF Mortgage Corporation

**Title or Position Held**  
- Director, President  
- Director

Gregory J. Pulles, General Counsel, Vice Chairman and Secretary; 200 Lake Street East, Wayzata, MN 55391-1693

**Subsidiary of the Bank Holding Company**  
- TCF National Bank  
- TCF Foundation  
- Winthrop Resources Corporation  
- TCF Leasing, Inc.

**Title or Position Held**  
- Executive Vice President  
- Director, Secretary  
- Director

Mary E. Sarles, Executive Vice President; 200 Lake Street East, Wayzata, MN 55391-1693

**Subsidiary of the Bank Holding Company**  
- TCF Financial Insurance Agency, Inc.  
- TCF Securities, Inc.

**Title or Position Held**  
- Director, President  
- Director, Vice Chair

Barbara E. Shaw, Senior Vice President of Human Resources, 200 Lake Street East, Wayzata, MN 55391-1693

**Subsidiary of the Bank Holding Company**  
- TCF National Bank

**Title or Position Held**  
- Senior Vice President

David M. Stautz, Senior Vice President, Controller and Assistant Treasurer; 200 Lake Street East, Wayzata, MN 55391-1693

**Subsidiary of the Bank Holding Company**  
- TCF National Bank  
- TCF Agency Insurance Services, Inc.  
- TCF Agency, Inc.  
- TCF Management Corporation  
- TCF Mortgage Corporation  
- TCF Financial Insurance Agency, Inc.  
- TCF Securities, Inc.  
- Winthrop Resources Corporation  
- TCF Leasing, Inc.  
- TCF Investments Management, Inc.  
- TCF Wisconsin Real Estate Investments, Inc.  
- TCF Illinois Realty Investments LLC  
- Great Lakes Mortgage LLC

**Title or Position Held**  
- Controller, Senior Vice President and Assistant Treasurer  
- Assistant Treasurer  
- Assistant Treasurer  
- Assistant Treasurer  
- Director, Assistant Treasurer  
- Assistant Treasurer  
- Treasurer  
- Assistant Treasurer  
- Assistant Treasurer  
- Assistant Treasurer  
- Assistant Treasurer  
- Controller
<table>
<thead>
<tr>
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<th>Title or Position Held</th>
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</thead>
<tbody>
<tr>
<td>TCF National Bank</td>
<td>Director, Executive Vice President and Chief Information Officer</td>
</tr>
<tr>
<td>TCF National Bank – Michigan Division</td>
<td>Director, President</td>
</tr>
<tr>
<td>TCF National Bank – Michigan Division</td>
<td>Director, Chief Executive Officer and President</td>
</tr>
</tbody>
</table>
Report Item 4(4)(c)

Directors and Officers
(Business Interests)
FRY-6
Report Item 4(4) (c): Directors and Officers
TCF Financial Corporation

The following sets forth the information requested in subpart (4)(c) of Report Item 4 with respect to the percentage of shares that Directors and Executive Officers* hold in other businesses:

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

William F. Bieber, Director; Acrometal Management Corporation, 2600 Niagara Lane North, Plymouth, MN 55447

<table>
<thead>
<tr>
<th>Company/Entity</th>
<th>Ownership %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acrometal Companies, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>AcroTech Midwest, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>AcroTech Southwest, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>AcroTech Southeast, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>Progress Casting Group, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>Woodland Aircraft Leasing, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>Woodland Insurance Company of Minnesota</td>
<td>100%</td>
</tr>
<tr>
<td>Red Mountain Ranch Corporation</td>
<td>100%</td>
</tr>
<tr>
<td>H.W. Acquisition Corporation</td>
<td>100%</td>
</tr>
<tr>
<td>Cornerstone Fuels, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>Acrometal Management Corporation</td>
<td>100%</td>
</tr>
<tr>
<td>XMI, Inc.</td>
<td>100%</td>
</tr>
</tbody>
</table>

Rodney P. Burwell, Director; Xerxes Corporation, 7901 Xerxes Avenue South, Minneapolis, MN 55431

<table>
<thead>
<tr>
<th>Company/Entity</th>
<th>Ownership %</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALC Partnership (owned by spouse)</td>
<td>50%</td>
</tr>
<tr>
<td>Avon Industrial Properties LLC</td>
<td>51%</td>
</tr>
<tr>
<td>Burwell Enterprises, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>C&amp;B Investments, Inc.</td>
<td>50%</td>
</tr>
<tr>
<td>Concourse Hotel, Inc. (owned by Burwell Enterprises, Inc.)</td>
<td>100%</td>
</tr>
<tr>
<td>Darius Corporation</td>
<td>75%</td>
</tr>
<tr>
<td>Grand Forks Video, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>Hagerstown Industrial Properties LLC</td>
<td>51%</td>
</tr>
<tr>
<td>Healthy American Products, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>Houston Industrial Properties LLP</td>
<td>5%</td>
</tr>
<tr>
<td>(owned by Pace Analytical Services, Inc.)</td>
<td></td>
</tr>
<tr>
<td>Lab Holdings, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>Labsseek LLC (owned by Lab Holdings, Inc.)</td>
<td>82%</td>
</tr>
<tr>
<td>MARI, LLC</td>
<td>100%</td>
</tr>
<tr>
<td>MLM</td>
<td>34%</td>
</tr>
<tr>
<td>Ortonville Properties LLC</td>
<td>100%</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.
Pace Analytical Services, Inc. (owned by Lab Holdings, Inc.) 100%
Polk Cty Industrial Properties LLC 51%
Proform Company LLC 70%
RADA, Inc. 100%
Rodney & Barbara Burwell Family Foundation (Charitable Foundation) 100%
Silvertree Hotel of Snowmass Limited Partnership (owned by SilverWild Enterprises, Inc.) 68%
SilverWild Enterprises, Inc. 100%
Snowmass Recreational Land Co LLC 75%
The Minnesota Aquarium LLC 50%
Village Property Management 80%
XAHC, Inc. 94%
Xerxes Corporation (owned by XAHC, Inc.) 94%

Thomas A. Cusick, Director 2535 Avila Lane, Naples, FL 34105

Mr. Cusick does not own more than 25% of any business company.

John M. Eggemeyer III, Director; Castle Creek Capital, 6051 El Tordo, Rancho Santa Fe, CA 92067

<table>
<thead>
<tr>
<th>Company/Entity</th>
<th>Ownership %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eggemeyer Corporation</td>
<td>100%</td>
</tr>
<tr>
<td>Eggemeyer Advisory Corp</td>
<td>100%</td>
</tr>
<tr>
<td>Belle Plaine Partners</td>
<td>80%</td>
</tr>
<tr>
<td>Castle Creek Financial LLC</td>
<td>45%</td>
</tr>
<tr>
<td>Castle Creek Capital, LLC</td>
<td>45.9%</td>
</tr>
<tr>
<td>Regions First Financial LLC</td>
<td>62.20%</td>
</tr>
<tr>
<td>Coastal Credit LLC</td>
<td>51.7%</td>
</tr>
</tbody>
</table>

Robert E. Evans, Director; 7610 Sanderling Road, Sarasota, FL 34242

Mr. Evans does not own more than 25% of any business company.

Luella G. Goldberg, Director; 7019 Tupa Drive, Minneapolis, MN 55439

Ms. Goldberg does not own more than 25% of any business company.

George G. Johnson, Director; 243 West Congress Street, Suite 1080, Detroit, MI 48226

<table>
<thead>
<tr>
<th>Company/Entity</th>
<th>Ownership %</th>
</tr>
</thead>
<tbody>
<tr>
<td>George Johnson &amp; Company</td>
<td>100%</td>
</tr>
<tr>
<td>George Johnson Consultants</td>
<td>100%</td>
</tr>
</tbody>
</table>
Thomas J. McGough, Director; McGough Construction, 2737 Fairview, St. Paul, MN 55113

<table>
<thead>
<tr>
<th>Company/Entity</th>
<th>Ownership %</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAC Properties</td>
<td>33.34%</td>
</tr>
<tr>
<td>McGough Construction, Inc.</td>
<td>37.61%</td>
</tr>
<tr>
<td>McGough Development, LLC</td>
<td>33.34%</td>
</tr>
</tbody>
</table>

Richard F. McNamara, Director, Activar, Inc., 7808 Creekridge Circle, Minneapolis, MN 55439

<table>
<thead>
<tr>
<th>Company/Entity</th>
<th>Ownership %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activar Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>Activar Properties, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>Venture III</td>
<td>50%</td>
</tr>
<tr>
<td>Washington Avenue Corp.</td>
<td>50%</td>
</tr>
</tbody>
</table>

Gerald A. Schwalbach, Director; Superior Storage LLC, 601 Carlson Parkway-Suite 350, Minnetonka, MN 55305

<table>
<thead>
<tr>
<th>Company/Entity</th>
<th>Ownership %</th>
</tr>
</thead>
<tbody>
<tr>
<td>G.A.S Enovest, LLC</td>
<td>100%</td>
</tr>
<tr>
<td>G.A.S One, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>G.A.S. Two, Inc.</td>
<td>50%</td>
</tr>
<tr>
<td>G.A.S. Three, Inc.</td>
<td>50%</td>
</tr>
<tr>
<td>G.A.S. Four, Inc.</td>
<td>50%</td>
</tr>
<tr>
<td>G.A.S. Five, Inc.</td>
<td>50%</td>
</tr>
<tr>
<td>G.A.S. Six, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>G.A.S. Seven, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>G.A.S. Eight, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>G.A.S. Nine, Inc.</td>
<td>100%</td>
</tr>
<tr>
<td>G.A.S. Ten, LLC</td>
<td>100%</td>
</tr>
<tr>
<td>Heartland/Karlstad Partners</td>
<td>33%</td>
</tr>
<tr>
<td>JP Investment Partners</td>
<td>33.34%</td>
</tr>
<tr>
<td>JP Partners II</td>
<td>50%</td>
</tr>
<tr>
<td>JP Resources, LLC</td>
<td>50%</td>
</tr>
<tr>
<td>Ladera Winery, LLC</td>
<td>33.33%</td>
</tr>
<tr>
<td>License Investors, LLC</td>
<td>35%</td>
</tr>
<tr>
<td>NBS Associates Limited Partnerships</td>
<td>46.5 %</td>
</tr>
<tr>
<td>Public I Communications, LCC</td>
<td>25%</td>
</tr>
<tr>
<td>Science Ventures, LLC</td>
<td>30.60%</td>
</tr>
<tr>
<td>Superior Scottsdale, LLC</td>
<td>48%</td>
</tr>
<tr>
<td>Superior Storage I, LLC</td>
<td>48%</td>
</tr>
<tr>
<td>Superior Storage II, LLC</td>
<td>48%</td>
</tr>
<tr>
<td>Superior Woodbury, LLC</td>
<td>48%</td>
</tr>
<tr>
<td>Superior Transportation, LLC</td>
<td>48%</td>
</tr>
<tr>
<td>Three S Properties, Inc.</td>
<td>64.18%</td>
</tr>
<tr>
<td>Two S Properties, Inc.</td>
<td>64.18%</td>
</tr>
</tbody>
</table>
Ralph Strangis, Director; Kaplan, Strangis & Kaplan, 5500 Wells Fargo Center, 90 South 7th Street, Minneapolis, MN 55402

<table>
<thead>
<tr>
<th>Company/Entity</th>
<th>Ownership %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leonard Louis Healthcare Properties</td>
<td>50%</td>
</tr>
<tr>
<td>Driftwood Associates</td>
<td>50%</td>
</tr>
<tr>
<td>Can-Am Partners</td>
<td>46% partnership int.</td>
</tr>
<tr>
<td>Park Gardens Apartments</td>
<td>4% stock interest</td>
</tr>
<tr>
<td>St. Anthony Associates</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>33.33%</td>
</tr>
</tbody>
</table>

Directors Who Are Executive Officers:

William A. Cooper, Director, Chairman and Chief Executive Officer; 200 Lake Street East, Wayzata, MN 55391-1693

Mr. Cooper does not own more than 25% of any business company.

Lynn A. Nagorske, Director, President and Chief Operating Officer; 200 Lake Street East, Wayzata, MN 55391-1693

Mr. Nagorske does not own more than 25% of any business company.

Executive Officers Who Are Not Directors:

Timothy P. Bailey, President of TCF National Bank- Lakeshore Division; 800 Burr Ridge Parkway, Burr Ridge, IL 60521

Mr. Bailey does not own more than 25% of any business company.

Paul B. Brawner, Executive Vice President of TCF National Bank; 801 Marquette Avenue, Minneapolis, MN 55402

Mr. Brawner does not own more than 25% of any business company.

Neil W. Brown, Executive Vice President, Chief Financial Officer and Treasurer (Principal Financial Officer); 200 Lake Street East, Wayzata, MN 55391-1693

Mr. Brown does not own more than 25% of any business company.
Craig R. Dahl, Executive Vice President, President of TCF Leasing, Inc.; 11100 Wayzata Boulevard - Suite 801, Minnetonka, MN 55305

Mr. Dahl does not own more than 25% of any business company.

Joseph W. Doyle, President of TCF Mortgage Corporation; 801 Marquette Avenue, Minneapolis, MN 55402

Mr. Doyle does not own more than 25% of any business company.

James S. Broucek, Senior Vice President-Investments; 200 Lake Street East, Wayzata, MN 55391-1693

Mr. Broucek does not own more than 25% of any business company.

Mark L. Jeter, President of TCF National Bank-Minnesota Division; 801 Marquette Avenue, Minneapolis, MN 55402

Mr. Jeter does not own more than 25% of any business company.

Michael B. Johnstone, Chief Operating Officer/Retail of TCF National Bank-Lakeshore Division; 800 Burr Ridge Parkway, Burr Ridge, IL 60521

Mr. Johnstone does not own more than 25% of any business company.

Jason E. Korstange, Senior Vice President and Director of Corporate Communications; 200 Lake Street East, Wayzata, MN 55391-1693

Mr. Korstange does not own more than 25% of any business company.

Wayne A. Marty, President and Chief Executive Officer of TCF National Bank-Colorado Division, 9200 East Panorama Circle -Suite 100, Englewood, CO 80112

Mr. Marty does not own more than 25% of any business company.

Ronald J. Palmer, President of Winthrop Resources Corporation; 11100 Wayzata Boulevard - Suite 801, Minnetonka, MN 55305

Mr. Palmer does not own more than 25% of any business company.

Gregory J. Pulles, General Counsel, Vice Chairman and Secretary; 200 Lake Street East, Wayzata, MN 55391-1693

Mr. Pulles does not own more than 25% of any business company.
Barbara E. Shaw, Senior Vice President of Human Resources, 200 Lake Street East, Wayzata, MN 55391-1693

Ms. Shaw does not own more than 25% of any business company.

Mary E. Sarles, Executive Vice President; 200 Lake Street East, Wayzata, MN 55391-1693

Ms. Sarles does not own more than 25% of any business company.

David M. Stautz, Senior Vice President, Controller and Assistant Treasurer; 200 Lake Street East, Wayzata, MN 55391-1693

Mr. Stautz does not own more than 25% of any business company.

Earl D. Stratton, Executive Vice President and Chief Information Officer; 200 Lake Street East, Wayzata, MN 55391-1693

Mr. Stratton does not own more than 25% of any business company.

Barry N. Winslow; Chief Executive Officer and President of TCF National Bank; 800 Burr Ridge Parkway, Burr Ridge, IL 60521

Mr. Winslow does not own more than 25% of any business company.

Thomas J. Wagner, President of TCF National Bank – Michigan Division; 401 East Liberty, Ann Arbor, MI 48104

Mr. Wagner does not own more than 25% of any business company.
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 has been rounded down to the nearest whole percentage per the FR Y-10 instructions. The percentage of voting equity in a nonbank will show 80% if it is in the 80% or more bracket, 25% if it is in the 25% to 50% bracket, 51% if it is in the >50% to <80% bracket.
Log-on ID: ilmp00

00001 Legal Name: TCF FINANCIAL CORPORATION
City: WAYZATA State: MINNESOTA
ID RSSD: 2399941 Physical Dist: 9, Reg. Dist: 9, AFU: 9
CHTR_TYPE_CD: 500 BRC_IND: 1 FBO_4C9_IND: 0
FHC_IND: 1 FNCL_SUB HOLDER: 0 FNCL_SUB_IND: 0
FHC_REG: 0 ID_FNC_REG: 0
Primary Activity: 00AA BANK HOLDING COMPANY

00002 Legal Name: MAINSTREET BANKSHARES, INC.
City: MARTINSVILLE State: VIRGINIA
ID RSSD: 2856676 Physical Dist: 5, Reg. Dist: 5, AFU: 9
CHTR_TYPE_CD: 500 BRC_IND: 1 FBO_4C9_IND: 0
FHC_IND: 0 FNCL_SUB HOLDER: 0 FNCL_SUB_IND: 0
FHC_REG: 0 ID_FNC_REG: 0
Primary Activity: 00AA BANK HOLDING COMPANY
Relationship: Direct, Noncontrolled, Regulated DT_RELN_EST: 20021231
Basis of Relationship: Voting Equity (9%)
Consolidated with Reporter's Financial Statements: No/N.A.

00003 Legal Name: FRANKLIN COMMUNITY BANK, NATIONAL ASSOCIATION
City: ROCKY MOUNT State: VIRGINIA
ID RSSD: 3125137 Physical Dist: 5, Reg. Dist: 0, AFU: 5
CHTR_TYPE_CD: 500 BRC_IND: 0 FBO_4C9_IND: 0 NATIONAL BANK
FHC_IND: 0 FNCL_SUB HOLDER: 0 FNCL_SUB_IND: 0
FHC_REG: 0 ID_FNC_REG: 0
Primary Activity: 21AA ENGAGING IN BANKING OPERATIONS IN THE U.S. (CONDUCTED BY DI)
Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20020916
Basis of Relationship: Voting Equity (100%)
Consolidated with Reporter's Financial Statements: Yes

00004 Legal Name: SMITH RIVER COMMUNITY BANK, NATIONAL ASSOCIATION
City: MARTINSVILLE State: VIRGINIA
ID RSSD: 2856685 Physical Dist: 5, Reg. Dist: 0, AFU: 5
CHTR_TYPE_CD: 500 BRC_IND: 0 FBO_4C9_IND: 0 NATIONAL BANK
FHC_IND: 0 FNCL_SUB HOLDER: 0 FNCL_SUB_IND: 0
FHC_REG: 0 ID_FNC_REG: 0
Primary Activity: 21AA ENGAGING IN BANKING OPERATIONS IN THE U.S. (CONDUCTED BY DI)
Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20000724
Basis of Relationship: Voting Equity (100%)
Consolidated with Reporter's Financial Statements: Yes

00005 Legal Name: TCF NATIONAL BANK
City: MINNEAPOLIS State: MINNESOTA
ID RSSD: 266271 Physical Dist: 9, Reg. Dist: 0, AFU: 9
CHTR_TYPE_CD: 200 BRC_IND: 0 FBO_4C9_IND: 0 NATIONAL BANK
FHC_IND: 0 FNCL_SUB HOLDER: 0 FNCL_SUB_IND: 0
FHC_REG: 0 ID_FNC_REG: 0
Primary Activity: 21AA ENGAGING IN BANKING OPERATIONS IN THE U.S. (CONDUCTED BY DI)
Relationship: Direct, Controlled, Regulated DT_RELN_EST: 19970407
Basis of Relationship: Voting Equity (100%)
Consolidated with Reporter's Financial Statements: Yes

00006 Legal Name: GOLF COURSE PROPERTIES LLC
City: MINNEAPOLIS State: MINNESOTA
ID RSSD: 3118465 Physical Dist: 9, Reg. Dist: 0, AFU: 9
CHTR_TYPE_CD: 500 BRC_IND: 0 FBO_4C9_IND: 0
FHC_IND: 0 FNCL_SUB HOLDER: 0 FNCL_SUB_IND: 0
FHC_REG: 0 ID_FNC_REG: 0
Primary Activity: 00AB OTHER HOLDING COMPANY
Relationship: Direct, Controlled, Regulated DT_RELN_EST: 20020430
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: No/N.A.
00007  3> Legal Name: LAKELAND GROUP INSURANCE AGENCY, INC.
   City: MINNEAPOLIS  State: MINNESOTA
   ID RSSD: 2571405  Physical Dist: 9, Reg. Dist: 0, AFU: 9
   CHTR_TYPE_CD: 550  BHG_IND: 0  FBO_4C9_IND: 0
   FNC_IND: 0  FNCL_SUB HOLDER: 0  FNCL_SUB_IND: 0
   FUNC_REG: 0  ID.Func_REG: 0
   Primary Activity: 31BA DIRECT LIFE/HEALTH/MEDICAL INS AS REINSURER/UNDERWRITER
   Relationship: Direct, Controlled, Regulated  DT_RELN_EST: 20000401
   Basis of Relationship: Voting Equity (80-100%)
   Consolidated with Reporter's Financial Statements: Yes

00008  3> Legal Name: TCF AGENCY INC.
   City: MINNEAPOLIS  State: MINNESOTA
   ID RSSD: 2573094  Physical Dist: 9, Reg. Dist: 0, AFU: 9
   CHTR_TYPE_CD: 550  BHG_IND: 0  FBO_4C9_IND: 0
   FNC_IND: 0  FNCL_SUB HOLDER: 0  FNCL_SUB_IND: 0
   FUNC_REG: 0  ID.Func_REG: 0
   Primary Activity: 31BA DIRECT LIFE/HEALTH/MEDICAL INS AS REINSURER/UNDERWRITER
   Relationship: Direct, Controlled, Regulated  DT_RELN_EST: 19970407
   Basis of Relationship: Voting Equity (80-100%)
   Consolidated with Reporter's Financial Statements: Yes

00009  3> Legal Name: TCF AGENCY INSURANCE SERVICES, INC.
   City: EXCELSIOR  State: MINNESOTA
   ID RSSD: 2573133  Physical Dist: 9, Reg. Dist: 0, AFU: 9
   CHTR_TYPE_CD: 550  BHG_IND: 0  FBO_4C9_IND: 0
   FNC_IND: 0  FNCL_SUB HOLDER: 0  FNCL_SUB_IND: 0
   FUNC_REG: 0  ID.Func_REG: 0
   Primary Activity: 09BB ACTING AS AGENT OR BROKER FOR ISSUING INSURANCE OR ANNUITIES
   Relationship: Direct, Controlled, Regulated  DT_RELN_EST: 19970407
   Basis of Relationship: Voting Equity (80-100%)
   Consolidated with Reporter's Financial Statements: Yes

00010  3> Legal Name: TCF FINANCIAL INSURANCE AGENCY, INC.
   City: ST PAUL  State: MINNESOTA
   ID RSSD: 2572949  Physical Dist: 9, Reg. Dist: 0, AFU: 9
   CHTR_TYPE_CD: 700  BHG_IND: 0  FBO_4C9_IND: 0
   FNC_IND: 0  FNCL_SUB HOLDER: 0  FNCL_SUB_IND: 0
   FUNC_REG: 0  ID.Func_REG: 0
   Primary Activity: 09BB ACTING AS AGENT OR BROKER FOR ISSUING INSURANCE OR ANNUITIES
   Relationship: Direct, Controlled, Regulated  DT_RELN_EST: 19970407
   Basis of Relationship: Voting Equity (80-100%)
   Consolidated with Reporter's Financial Statements: Yes

00011  3> Legal Name: TCF FOUNDATION
   City: MINNEAPOLIS  State: MINNESOTA
   ID RSSD: 2573508  Physical Dist: 9, Reg. Dist: 0, AFU: 9
   CHTR_TYPE_CD: 720  BHG_IND: 0  FBO_4C9_IND: 0
   FNC_IND: 0  FNCL_SUB HOLDER: 0  FNCL_SUB_IND: 0
   FUNC_REG: 0  ID.Func_REG: 0
   Primary Activity: 813211 GRANTMAKING FOUNDATIONS
   Relationship: Direct, Noncontrolled, Regulated  DT_RELN_EST: 20011022
   Basis of Relationship: Other (n.e.c.)
   Consolidated with Reporter's Financial Statements: No/N.A.
Legal Name: TCF INVESTMENTS MANAGEMENT, INC.
City: MINNEAPOLIS
State: MINNESOTA
ID RSSD: 2725633
CHTR_TYPE_CD: 720
BHC_IND: 0
FBO_4C9_IND: 0
FHC_IND: 0
FNCL_SUB_HOLDER: 0
FNCL_SUB_IND: 0
FUNC_REG: 0
ID.Func_REG: 0
Primary Activity: 91CD OTHER SERVICING ACTIVITIES
Relationship: Direct, Controlled, Regulated
DT_RELN_EST: 20000401
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes

Legal Name: GREAT LAKES MORTGAGE LLC
City: ANN ARBOR
State: MICHIGAN
ID RSSD: 2748940
CHTR_TYPE_CD: 720
BHC_IND: 0
FBO_4C9_IND: 0
FHC_IND: 0
FNCL_SUB_HOLDER: 0
FNCL_SUB_IND: 0
FUNC_REG: 0
ID.Func_REG: 0
Primary Activity: 91CD OTHER SERVICING ACTIVITIES
Relationship: Direct, Controlled, Regulated
DT_RELN_EST: 20000403
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes

Legal Name: SERVICE CORPORATION II, INC.
City: ANN ARBOR
State: MICHIGAN
ID RSSD: 2573384
CHTR_TYPE_CD: 720
BHC_IND: 0
FBO_4C9_IND: 0
FHC_IND: 0
FNCL_SUB_HOLDER: 0
FNCL_SUB_IND: 0
FUNC_REG: 0
ID.Func_REG: 0
Primary Activity: 91FA ASSET MANAGEMENT, SERVICING AND COLLECTION OF ASSETS
Relationship: Direct, Controlled, Regulated
DT_RELN_EST: 20000403
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes

Legal Name: TCF INVESTMENT HOLDINGS III, INC.
City: MINNEAPOLIS
State: MINNESOTA
ID RSSD: 2836388
CHTR_TYPE_CD: 720
BHC_IND: 0
FBO_4C9_IND: 0
FHC_IND: 0
FNCL_SUB_HOLDER: 0
FNCL_SUB_IND: 0
FUNC_REG: 0
ID.Func_REG: 0
Primary Activity: 91CD OTHER SERVICING ACTIVITIES
Relationship: Direct, Controlled, Regulated
DT_RELN_EST: 19990706
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes

Legal Name: TCF ILLINOIS REALTY INVESTMENTS, LLC
City: MINNEAPOLIS
State: MINNESOTA
ID RSSD: 2821393
CHTR_TYPE_CD: 720
BHC_IND: 0
FBO_4C9_IND: 0
FHC_IND: 0
FNCL_SUB_HOLDER: 0
FNCL_SUB_IND: 0
FUNC_REG: 0
ID.Func_REG: 0
Primary Activity: 91CD OTHER SERVICING ACTIVITIES
Relationship: Direct, Controlled, Regulated
DT_RELN_EST: 20000403
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes
00017 5> Legal Name: TCF WISCONSIN REAL ESTATE INVESTMENTS, INC.
City: MINNEAPOLIS State: MINNESOTA
ID RSSD: 2836276
Primary Activity: 91CD OTHER SERVICING ACTIVITIES
Relationship: Direct, Controlled, Regulated
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes

00018 3> Legal Name: TCF LEASING, INC.
City: MINNEAPOLIS State: MINNESOTA
ID RSSD: 2836287
Primary Activity: 06AF LEASING PERSONAL/REAL PROPERTY
Relationship: Direct, Controlled, Regulated
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes

00019 3> Legal Name: TCF MANAGEMENT CORPORATION
City: MINNEAPOLIS State: MINNESOTA
ID RSSD: 2573197
Primary Activity: 91FA ASSET MANAGEMENT, SERVICING AND COLLECTION OF ASSETS
Relationship: Direct, Controlled, Regulated
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes

00020 3> Legal Name: TCF MORTGAGE CORPORATION
City: MINNEAPOLIS State: MINNESOTA
ID RSSD: 2573021
Primary Activity: 01LB MORTGAGE BANKING
Relationship: Direct, Controlled, Regulated
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes

00021 3> Legal Name: TCF SECURITIES, INC.
City: ST PAUL State: MINNESOTA
ID RSSD: 236558
Primary Activity: 15AA SECURITIES BROKERAGE SERVICES
Relationship: Direct, Controlled, Regulated
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes
Legal Name: WINTHROP RESOURCES CORPORATION
City: MINNETONKA State: MINNESOTA
ID RSSD: 2571988 Physical Dist: 9, Reg. Dist: 0, AFU: 9
CMTR_TYPE_CD: 720 BHC_IND: 0 FBG_4C9_IND: 0
FCR_IND: 0 FNCL_SUB_WLDER: 0 FNCL_SUB_IND: 0
FUNC_REG: 0 ID FUNC_REG: 0
Primary Activity: 06AF LEASING PERSONAL/REAL PROPERTY
Relationship: Direct, Controlled, Regulated DT_RELN_EST: 19970630
Basis of Relationship: Voting Equity (80-100%)
Consolidated with Reporter's Financial Statements: Yes

Total Number of Entities in the Tree: 22
Total Number of Unique Entities in the Tree: 22
March 20, 2003

Ms. Rebecca Helfenstein
Federal Reserve Bank of Minneapolis
ATT: National Information Center
Risk Management Department - 5th Floor
90 Hennepin Avenue
Minneapolis, MN 55401-0291

RE: TCF Financial Corporation FRY-6

Dear Ms. Helfenstein:

Enclosed please find the following documents for filing:

1. One original and one copy of the Annual Report of Bank Holding Companies--FRY-6 for TCF Financial Corporation (2389941), a tiered bank holding company with assets greater than $7.5 billion;

If you have any questions, please feel free to contact the undersigned (952) 475-7061.

Very truly yours,

Michelle Winkelman
Legal Assistant

enclosures
FRY-6

Annual Report of Bank Holding Company
December 31, 2002

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

Report Item 1b

Annual Report to Shareholders

The Annual Report to Shareholders for TCF Financial Corporation is included herewith.