Section 1: 11-K (FORM 11-K)

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

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FORM 11-K

/x/ ANNUAL REPORT PURSUANT TO SECTION 15(d) OF
THE SECURITIES EXCHANGE ACT OF 1934

For the fiscal year ended
December 31, 1997

or

/x/ TRANSITION REPORT PURSUANT TO SECTION 15(d)
OF THE SECURITIES EXCHANGE ACT OF

For the transition period from _______ to ______

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Commission File
No. 33-79202

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A. Full title of the plan and the address of the plan, if different from
that of the issuer named below:

401 (K) PLAN OF THE EMPLOYEES OF
STANDARD FEDERAL BANK FOR SAVINGS
800 BURR RIDGE PARKWAY
BURR RIDGE, IL 60521

B. Name of issuer of the securities held pursuant to the plan and the address
of its principal executive office:

TCF FINANCIAL CORPORATION
801 MARQUETTE AVENUE, MAIL CODE 100-01-A
MINNEAPOLIS, MN 55402

-1-

REQUIRED INFORMATION

The 401(k) Plan of the Employees of Standard Federal Bank for savings is
subject to the Employee Retirement Income Security Act of 1974, as amended
("ERISA"). Therefore, in lieu of the requirements of Items 1-3 of Form 11-K,
the financial statements and supplementary schedules of the 401(k) Plan of
the Employees of Standard Federal Bank for savings, which have been prepared
in accordance with the financial reporting requirements of ERISA, are
attached hereto as Exhibit 99.1 to this form 11-K and are incorporated herein
by reference.

SIGNATURES

THE PLAN. Pursuant to the requirements of the Securities Exchange Act of
1934, the trustee (or other persons who administer the employee benefit plan)
has duly caused this annual report to be signed on its behalf by the
undersigned hereunto duly authorized.
TCF National Bank Illinois
(Plan Sponsor of the 401(k)
Plan of the Employees
of Standard Federal Bank for savings)

By /s/ Michael B. Johnstone
---------------------------------
Michael B. Johnstone
President and Chief
Executive Officer

By /s/ Todd A. Palmer
---------------------------------
Todd A. Palmer
Senior Vice President and
Controller

Date: June 26, 1998

401(k) Plan of the Employees of
Standard Federal Bank for savings

Index to Exhibits
For Form 11-K

<table>
<thead>
<tr>
<th>Exhibit Number</th>
<th>Description</th>
<th>Sequentially Numbered Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>23.1</td>
<td>Consent of KPMG Peat Marwick LLP dated June 26, 1998</td>
<td></td>
</tr>
<tr>
<td>23.2</td>
<td>Consent of Ernst &amp; Young LLP dated June 26, 1998</td>
<td></td>
</tr>
<tr>
<td>99.1</td>
<td>Financial statements and supplementary schedules</td>
<td></td>
</tr>
</tbody>
</table>

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Section 2: EX-23.1 (EXHIBIT 23-1)

CONSENT OF INDEPENDENT AUDITORS

TCF National Bank Illinois
Plan Sponsor of the 401(k) Plan of the
Employees of Standard Federal Bank for savings:

We consent to incorporation by reference in the registration statement (No. 33-79202) on Form S-8 of TCF National Bank Illinois, as successor by merger to Standard Financial, Inc., of our report dated June 19, 1998, relating to the statement of assets available for benefits of the 401(k) Plan of the Employees of Standard Federal Bank for savings as of December 31, 1997, and the related statement of changes in assets available for benefits for the year then ended, and related schedules as of and for the year ended December 31, 1997, which report appears in the December 31, 1997, annual report on
CONSENT OF INDEPENDENT AUDITORS

We consent to the incorporation by reference in the Registration Statement (Form S-8 No. 33-79202) pertaining to the 401(k) Plan of the Employees of Standard Federal Bank for savings of our report dated July 7, 1997, with respect to the financial statements of the 401(k) Plan of the Employees of Standard Federal Bank for savings for each of the two years in the period ended December 31, 1996 included in the Plan's Annual Report (Form 11-K) for the year ended December 31, 1997, filed with the Securities and Exchange Commission.

/s/ Ernst & Young LLP
Chicago, Illinois
June 26, 1998

Section 3: EX-23.2 (EXHIBIT 23-2)

Section 4: EX-99.1 (EXHIBIT 99-1)
INDEPENDENT AUDITORS' REPORT

TCF National Bank Illinois, Plan Sponsor of the
401(k) Plan of the Employees of Standard Federal Bank for savings:

We have audited the accompanying statement of assets available for benefits
of the 401(k) Plan of the Employees of Standard Federal Bank for savings (the
Plan) as of December 31, 1997, and the related statement of changes in assets
available for benefits for the year ended December 31, 1997. These financial
statements are the responsibility of the Plan's management. Our
responsibility is to express an opinion on these financial statements based
on our audit.

We conducted our audit in accordance with generally accepted auditing
standards. Those standards require that we plan and perform the audit to
obtain reasonable assurance about whether the financial statements are free
of material misstatement. An audit includes examining, on a test basis,
evidence supporting the amounts and disclosures in the financial statements.
An audit also includes assessing the accounting principles used and
significant estimates made by management, as well as evaluating the overall
financial statement presentation. We believe that our audit provides a
reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in
all material respects, the assets available for benefits of the Plan at
December 31, 1997, and the changes in its assets available for benefits for
the year ended December 31, 1997, in conformity with generally accepted
accounting principles.

Our audit was made for the purpose of forming an opinion on the financial
statements taken as a whole. The accompanying supplementary schedules of
assets held for investment purposes as of December 31, 1997, and reportable
transactions for the year then ended are presented for purposes of complying
with the Department of Labor's Rules and Regulations for Reporting and
Disclosure under the Employee Retirement Income Security Act of 1974 and are
not a required part of the financial statements. The supplementary schedules
have been subjected to the auditing procedures applied in our audit of the
1997 financial statements and, in our opinion, are fairly stated in all
material respects in relation to the 1997 financial statements taken as a
whole.

The accompanying schedules of assets held for investment purposes and
reportable transactions do not disclose the historical cost basis of assets
held and reportable transactions executed by the Plan. Disclosure of this
information is required by the Department of Labor's Rules and Regulations
for Reporting and Disclosure under the Employee Retirement Income Security

/s/ KPMG Peat Marwick LLP

June 19, 1998

REPORT OF INDEPENDENT AUDITORS

PLN SPONSOR
401(k) Plan of the Employees of
Standard Federal Bank for
savings
We have audited the accompanying statements of assets available for benefits of the 401(k) Plan of the Employees of Standard Federal Bank for savings as of December 31, 1996, and the related statements of changes in assets available for benefits for each of the two years in the period ended December 31, 1996. These financial statements are the responsibility of the Plan’s management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentations. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the assets available for benefits of the Plan as of December 31, 1996, and the changes in its assets available for benefits for each of the two years in the period ended December 31, 1996, in conformity with generally accepted accounting principles.

/s/ Ernst & Young LLP

July 7, 1997

401(k) PLAN OF THE EMPLOYEES OF
STANDARD FEDERAL BANK FOR SAVINGS

Statements of Assets Available for Benefits

December 31, 1997 and 1996

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>1997</th>
<th>1996</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$541</td>
<td>13,191</td>
</tr>
<tr>
<td>Investments in mutual funds at fair value:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fidelity Growth and Income Portfolio Fund*</td>
<td>2,921,912</td>
<td>2,057,651</td>
</tr>
<tr>
<td>Fidelity United States Government Reserves Fund*</td>
<td>8,203,327</td>
<td>3,646,283</td>
</tr>
<tr>
<td>Twentieth Century Investors United States Government Fund</td>
<td>597,788</td>
<td>611,851</td>
</tr>
<tr>
<td>Stock funds:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gabelli Growth Fund</td>
<td>485,822</td>
<td>307,365</td>
</tr>
<tr>
<td>Janus Fund</td>
<td>653,053</td>
<td>435,522</td>
</tr>
<tr>
<td>Nicholas Fund</td>
<td>409,604</td>
<td>291,469</td>
</tr>
<tr>
<td>Brandywine Fund</td>
<td>644,475</td>
<td>598,787</td>
</tr>
<tr>
<td>Investment in common stock of Standard Financial, Inc.*</td>
<td>12,309,212</td>
<td>--</td>
</tr>
<tr>
<td>Investment in common stock of TCF Financial Corporation*</td>
<td>7,907,079</td>
<td>--</td>
</tr>
<tr>
<td>Loans to participants</td>
<td>56,108</td>
<td>79,351</td>
</tr>
<tr>
<td><strong>Total investments</strong></td>
<td><strong>21,879,709</strong></td>
<td><strong>20,350,682</strong></td>
</tr>
<tr>
<td>Accrued interest and dividends receivable</td>
<td>65,456</td>
<td>52,830</td>
</tr>
<tr>
<td><strong>Assets available for benefits</strong></td>
<td><strong>$21,945,165</strong></td>
<td><strong>$20,403,512</strong></td>
</tr>
</tbody>
</table>

*Represents 5% or more of assets available for benefits at year end.

See accompanying notes to financial statements.

401(k) PLAN OF THE EMPLOYEES OF
STANDARD FEDERAL BANK FOR SAVINGS

Statements of Changes in Assets Available for Benefits

Additions (deductions):

<table>
<thead>
<tr>
<th></th>
<th>1997</th>
<th>1996</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from investments</td>
<td>$ 1,009,683</td>
<td>766,526</td>
<td>574,060</td>
</tr>
</tbody>
</table>

Contributions:

<table>
<thead>
<tr>
<th></th>
<th>1997</th>
<th>1996</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer</td>
<td>280,277</td>
<td>254,414</td>
<td>226,844</td>
</tr>
<tr>
<td>Employee</td>
<td>1,144,997</td>
<td>782,654</td>
<td>583,496</td>
</tr>
</tbody>
</table>

Net realized and unrealized appreciation in fair value of investments

<table>
<thead>
<tr>
<th></th>
<th>1997</th>
<th>1996</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distributions</td>
<td>(7,437,229)</td>
<td>(1,545,337)</td>
<td>(1,647,569)</td>
</tr>
</tbody>
</table>

Net increase

<table>
<thead>
<tr>
<th></th>
<th>1997</th>
<th>1996</th>
<th>1995</th>
</tr>
</thead>
</table>

Net increase

<table>
<thead>
<tr>
<th></th>
<th>1997</th>
<th>1996</th>
<th>1995</th>
</tr>
</thead>
</table>

Assets available for benefits at beginning of year

<table>
<thead>
<tr>
<th></th>
<th>1997</th>
<th>1996</th>
<th>1995</th>
</tr>
</thead>
</table>

Assets available for benefits at end of year

|                           | $21,945,165  | 20,403,512   | 16,903,495   |

See accompanying notes to financial statements.

401(k) PLAN OF THE EMPLOYEES OF STANDARD FEDERAL BANK FOR SAVINGS

Notes to Financial Statements

December 31, 1997

(1) DESCRIPTION OF THE PLAN

The 401(k) Plan of the Employees of Standard Federal Bank for savings (the Plan), established in 1987, is a defined-contribution plan covering a majority of the salaried and office employees of Standard Federal Bank for savings (Standard Bank). On September 4, 1997, Standard Financial, Inc. (Standard), the holding company for Standard Bank, was acquired by TCF Financial Corporation (TCF) and, as a result, Standard Bank merged with and into TCF National Bank Illinois, a wholly owned subsidiary of TCF (TCF Bank). Standard Bank and TCF Bank are collectively referred to as "the Bank." The Plan's investment in Standard's common stock was exchanged for the common stock of TCF.

The Bank has the right to amend or terminate the Plan; however, no amendment or termination can cause any of the Plan's assets to be returned to the Bank. All eligible full-time employees who are at least 21 years of age and have completed at least one year of employment with Standard Bank can participate in the Plan. Prior to 1995, the net assets of the Retirement and Savings Fund of the Employees of Standard Federal Bank for savings (Retirement Savings Fund) were transferred into the Plan.

Employees may make pre-tax contributions up to 12% and after-tax contributions up to 10% of their annual compensation as defined. Each employee's contribution will be matched in whole or in part quarterly by employer contributions at a rate determined by the Bank's Board of Directors. Additionally, the Bank may make an annual profit-sharing contribution as determined by the Bank's Board of Directors. All employer contributions and employer matching contributions are fully vested and nonforfeitable at all times. Employer profit-sharing contributions and earnings thereon and employer contributions transferred from the Retirement Savings Fund and earnings thereon vest in 20% annual increments beginning with the third complete year of service, as defined.

Contributions are allocated to investment funds as elected by the participant. Net earnings of a participant's account balance are based upon net earnings of the investment funds, including appreciation or depreciation in the market value of the investments selected by the participant.

The Plan provides for loans to participants of the Plan in an amount not
to exceed the lesser of $50,000 or one-half of the current value of the participant’s individual account.

Payment of benefits to participants is generally made in a lump-sum distribution; however, assets transferred from the Retirement Savings Fund may be distributed in the form of an annuity unless waived by the employee.

Substantially all administrative expenses are paid by the Bank.

A summary of plan description that contains information about the Plan agreement is provided to all participants in the Plan and is available from the Bank’s personnel department.

(2) ACCOUNTING POLICIES

(a) BASIS OF PRESENTATION

The accompanying financial statements have been prepared on the accrual basis of accounting. The preparation of financial statements in conformity with generally accepted accounting principles requires the plan sponsor to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

(Continued)

(3) VALUATION OF INVESTMENTS

The fair value of investments in mutual funds is based on the quoted redemption value on the last business day of the Plan year.

The fair values of the common stock of Standard and TCF are based upon the fair market value reported in the Wall Street Journal on the last business day of the Plan year, as applicable.

The change in the difference between current value at the end of the year and the current value at the beginning of the year or cost, if the investment was acquired during the year, is reflected as net unrealized appreciation or depreciation in the fair value of investments.

Purchases and sales of investments are recorded on a trade date basis.

(4) INCOME TAX STATUS

The Internal Revenue Service has previously ruled that the Plan qualifies under section 401(a) of the Internal Revenue Code (IRC) and is, therefore, not subject to tax under present income tax law. The Plan is required to operate in conformity with the IRC to maintain its qualification. The plan sponsor is not aware of any course of action or series of events that have occurred that might adversely affect the Plan's qualified status.

The Internal Revenue Service has determined and informed Standard by a letter dated September 6, 1995, that the Plan has qualified and, therefore, is not subject to tax under present federal income tax laws.

(4) TRANSACTIONS WITH PARTIES IN INTEREST

For the period from September 4, 1997 to December 31, 1997, the Plan engaged in transactions involving the acquisition or disposition of TCF common stock. For the period from January 1, 1997 through September 3, 1997 and for the years ended December 31, 1996 and 1995, the Plan engaged in transactions involving the acquisition or disposition of Standard common stock. TCF and Standard are parties-in-interest for the respective periods indicated. Transactions with parties-in-interest are covered by an exemption from the "prohibited transactions" provisions of
The Bank paid the cost of legal and certain other outside services for the Plan and provided accounting, record keeping, and administrative services for the Plan, for which it received no compensation.

(Continued)

401(k) PLAN OF THE EMPLOYEES OF STANDARD FEDERAL BANK FOR SAVINGS

Notes to Financial Statements

(5) ALLOCATION OF ASSETS AVAILABLE FOR PLAN BENEFITS

The Plan's transactions are allocated among available investment options as follows:

<table>
<thead>
<tr>
<th></th>
<th>Fidelity Cash and</th>
<th>Fidelity Growth</th>
<th>Fidelity U.S. Government</th>
<th>20th Century Investors U.S. Government</th>
<th>20th Century Stock funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>equivalents</td>
<td>Income Fund</td>
<td>Reserves Fund</td>
<td>Fund</td>
<td>funds</td>
</tr>
<tr>
<td>Balance as of December 31, 1994*</td>
<td>$  -</td>
<td>1,134,176</td>
<td>4,307,661</td>
<td>495,077</td>
<td>1,022,328</td>
</tr>
<tr>
<td>Income from investments</td>
<td>718</td>
<td>98,197</td>
<td>243,581</td>
<td>35,183</td>
<td>192,531</td>
</tr>
<tr>
<td>Contributions</td>
<td>-</td>
<td>173,912</td>
<td>303,525</td>
<td>45,111</td>
<td>163,443</td>
</tr>
<tr>
<td>Realized and unrealized appreciation</td>
<td>-</td>
<td>314,869</td>
<td>(180)</td>
<td>26,632</td>
<td>187,683</td>
</tr>
<tr>
<td>Distributions/loans</td>
<td>-</td>
<td>(140,147)</td>
<td>(495,412)</td>
<td>(81,658)</td>
<td>(60,477)</td>
</tr>
<tr>
<td>Fund transfers</td>
<td>18,684</td>
<td>(104,248)</td>
<td>(394,109)</td>
<td>173,879</td>
<td>42,410</td>
</tr>
<tr>
<td>Income from investments</td>
<td>718</td>
<td>98,197</td>
<td>243,581</td>
<td>35,183</td>
<td>192,531</td>
</tr>
<tr>
<td>Contributions</td>
<td>-</td>
<td>173,912</td>
<td>303,525</td>
<td>45,111</td>
<td>163,443</td>
</tr>
<tr>
<td>Realized and unrealized appreciation</td>
<td>-</td>
<td>314,869</td>
<td>(180)</td>
<td>26,632</td>
<td>187,683</td>
</tr>
<tr>
<td>Distributions/loans</td>
<td>-</td>
<td>(140,147)</td>
<td>(495,412)</td>
<td>(81,658)</td>
<td>(60,477)</td>
</tr>
<tr>
<td>Fund transfers</td>
<td>18,684</td>
<td>(104,248)</td>
<td>(394,109)</td>
<td>173,879</td>
<td>42,410</td>
</tr>
<tr>
<td>Balance as of December 31, 1995*</td>
<td>19,402</td>
<td>1,476,759</td>
<td>3,965,066</td>
<td>694,224</td>
<td>1,547,918</td>
</tr>
<tr>
<td>Income from investments</td>
<td>948</td>
<td>95,029</td>
<td>208,441</td>
<td>33,013</td>
<td>223,285</td>
</tr>
<tr>
<td>Contributions</td>
<td>86,464</td>
<td>188,935</td>
<td>225,234</td>
<td>40,516</td>
<td>172,970</td>
</tr>
<tr>
<td>Realized and unrealized appreciation</td>
<td>-</td>
<td>223,457</td>
<td>(265)</td>
<td>(8,325)</td>
<td>180,358</td>
</tr>
<tr>
<td>Distributions/loans</td>
<td>-</td>
<td>(123,696)</td>
<td>(601,267)</td>
<td>(15,362)</td>
<td>(46,378)</td>
</tr>
<tr>
<td>Fund transfers</td>
<td>(93,527)</td>
<td>197,167</td>
<td>(135,579)</td>
<td>(129,350)</td>
<td>(410,488)</td>
</tr>
<tr>
<td>Balance as of December 31, 1996*</td>
<td>13,287</td>
<td>2,057,651</td>
<td>3,661,630</td>
<td>614,716</td>
<td>1,667,665</td>
</tr>
<tr>
<td>Income from investments</td>
<td>2,327</td>
<td>121,913</td>
<td>282,811</td>
<td>28,926</td>
<td>337,528</td>
</tr>
<tr>
<td>Contributions</td>
<td>86,464</td>
<td>188,935</td>
<td>225,234</td>
<td>40,516</td>
<td>172,970</td>
</tr>
<tr>
<td>Realized and unrealized appreciation</td>
<td>-</td>
<td>223,457</td>
<td>(265)</td>
<td>(8,325)</td>
<td>180,358</td>
</tr>
<tr>
<td>Distributions/loans</td>
<td>-</td>
<td>(123,696)</td>
<td>(601,267)</td>
<td>(15,362)</td>
<td>(46,378)</td>
</tr>
<tr>
<td>Exchange of Standard Financial, Inc. common stock for TCF Financial Corporation common stock</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Fund transfers</td>
<td>-</td>
<td>(14,727)</td>
<td>329,602</td>
<td>(38,381)</td>
<td>194,765</td>
</tr>
<tr>
<td>Balance as of December 31, 1997*</td>
<td>$ 887</td>
<td>2,921,912</td>
<td>8,241,299</td>
<td>600,697</td>
<td>2,217,183</td>
</tr>
</tbody>
</table>
401(k) PLAN OF THE EMPLOYEES OF
STANDARD FEDERAL BANK FOR SAVINGS

Notes to Financial Statements

(6) SUBSEQUENT EVENT

As a result of the acquisition of Standard by TCF, the Plan is expected
to be terminated effective March 31, 1998. The Plan's investment in
Standard common stock was exchanged for the common stock of TCF.

All employee and matching contributions to the Plan ceased on March 31,
1998. Effective September 4, 1997, any participant with a balance as of
that date became fully vested in his or her account.

Beginning April 1, 1998, the Bank's employees were offered participation
in the TCF Employees Stock Purchase Plan (TCF Plan). It is expected that
participants in the Plan will be given the option to: 1) rollover their
account balance to the TCF Plan; 2) rollover their account balance to an
individual retirement account; or 3) receive a distribution of their
account balance.

SUPPLEMENTARY SCHEDULES

401(k) PLAN OF THE EMPLOYEES OF
STANDARD FEDERAL BANK FOR SAVINGS

Item 27a—Schedule of Assets Held for Investment Purposes

December 31, 1997

<table>
<thead>
<tr>
<th>Description of security</th>
<th>Current shares</th>
<th>Fair value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Balance includes accrued interest and dividends where applicable.
Fidelity Growth and Income Portfolio Fund 76,691 $2,921,912
Fidelity United States Government Reserves Fund 8,203,327 8,203,327
Twentieth Century Investors United States Government Fund 63,124 597,788
Gabelli Growth Fund 16,969 485,822
Janus Fund 26,227 653,053
Nicholas Fund 4,888 409,604
Brandywine Fund 20,864 644,475
Investment in common stock of TCF Financial Corporation* 232,986 7,907,079
Loans to participants (6.25% to 9% interest rate) N/A 56,108
Cash and cash equivalents N/A $541
--------------------------------------------------------------------------------------------------------------------------
$21,879,709
--------------------------------------------------------------------------------------------------------------------------
*Party-in-interest
See accompanying independent auditors' report.

401(k) PLAN OF THE EMPLOYEES OF STANDARD FEDERAL BANK FOR SAVINGS

Item 27d - Schedule of Reportable Transactions

Year ended December 31, 1997

<table>
<thead>
<tr>
<th>Identity of party involved</th>
<th>Description of asset</th>
<th>Purchase price</th>
<th>Proceeds/selling price</th>
<th>Gain/(Loss)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CATEGORY (i)--SINGLE TRANSACTIONS IN EXCESS OF 5% OF THE CURRENT VALUE OF PLAN ASSETS AT JANUARY 1</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fidelity U.S. Government Reserves Fund</td>
<td>Mutual fund:</td>
<td>$10,426,172</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fidelity U.S. Government Reserves Fund</td>
<td>Mutual fund:</td>
<td>-</td>
<td>3,357,203</td>
<td></td>
</tr>
<tr>
<td>Harris Insight Money Market Institutional #23 (3)</td>
<td>Money Market:</td>
<td>3,366,826</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Harris Insight Money Market Institutional #23 (3)</td>
<td>Money Market:</td>
<td>-</td>
<td>3,651,302</td>
<td></td>
</tr>
<tr>
<td>Standard Financial, Inc. (1) (2)</td>
<td>Common Stock:</td>
<td>-</td>
<td>4,337,283</td>
<td>2,346,544</td>
</tr>
<tr>
<td>Standard Financial, Inc. (1) (2)</td>
<td>Common Stock:</td>
<td>-</td>
<td>6,088,889</td>
<td>3,294,193</td>
</tr>
<tr>
<td><strong>CATEGORY (iii)--A SERIES OF TRANSACTIONS IN EXCESS OF 5% OF THE CURRENT VALUE OF PLAN ASSETS AT JANUARY 1</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fidelity Growth and Income Portfolio Fund</td>
<td>Mutual fund:</td>
<td>1,237,679</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fidelity U.S. Government Reserves Fund</td>
<td>Mutual fund:</td>
<td>-</td>
<td>856,980</td>
<td>188,490</td>
</tr>
<tr>
<td>Harris Insight Money Market Institutional #23 (3)</td>
<td>Money Market:</td>
<td>11,483,145</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Harris Insight Money Market Institutional #23 (3)</td>
<td>Money Market:</td>
<td>-</td>
<td>6,925,871</td>
<td></td>
</tr>
<tr>
<td>SEI Daily Income Prime Obligation (3)</td>
<td>Money Market:</td>
<td>8,724,751</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Standard Financial, Inc. (1) (2)</td>
<td>Common stock:</td>
<td>1,254,758</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard Financial, Inc. (1) (2)</td>
<td>Common stock:</td>
<td>-</td>
<td>1,335,334</td>
<td></td>
</tr>
<tr>
<td></td>
<td>8 sales</td>
<td></td>
<td>10,882,189</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---------</td>
<td>---</td>
<td>------------</td>
<td>---</td>
</tr>
<tr>
<td>TCF Financial Corporation (1) (2)</td>
<td>Common stock:</td>
<td></td>
<td>37 purchases</td>
<td>1,719,266</td>
</tr>
<tr>
<td></td>
<td>11 sales</td>
<td></td>
<td></td>
<td>-</td>
</tr>
</tbody>
</table>

(1) Party-in-interest
(2) Excludes activity with respect to the exchange of Standard common stock for TCF common stock on September 4, 1997.
(3) Represents money market investments included as cash and cash equivalents.

See accompanying independent auditors' report.

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