



## Financial Tear Sheet

### Corporate Profile

TCF is a Wayzata, Minnesota-based bank holding company with \$18 billion in total assets. TCF has 441 banking offices in Minnesota, Illinois, Michigan, Colorado, Wisconsin, Indiana, Arizona and South Dakota, providing retail and commercial banking services. TCF also conducts commercial leasing and equipment finance business in all 50 states and commercial inventory finance business in the U.S. and Canada.

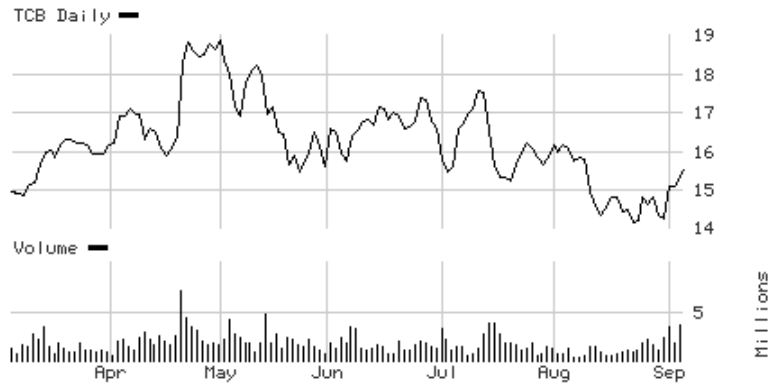
- **Profit Centers.** TCF's focused profit center structure creates superior financial performance. Day-to-day operations are organized by profit centers within business lines: Wholesale Banking (commercial banking, leasing and equipment finance, and inventory finance), Retail Banking (branch banking and retail lending), Treasury Services and Support Services, each with profit center goals and objectives. TCF emphasizes net income, return on average assets and earnings per share growth at acceptable levels of risk. We offer products that are profitable and contribute to these goals. Our profit center structure creates a highly responsive and performance driven culture.
- **Convenience.** TCF emphasizes convenience in banking; we're open 12 hours a day, seven days a week, 364 days per year. TCF banks a large and diverse customer base. We provide customers innovative products through multiple banking channels, including traditional, supermarket and campus branches, TCF Express Teller® and other ATMs, debit cards, phone banking, and Internet banking.
- **Checking Accounts.** TCF focuses on growing and retaining its large number of low-interest cost checking accounts by offering convenient hours and delivery channels, and products with many free features. TCF uses the checking account as the anchor account to build additional customer relationships.
- **Deposits.** TCF earns a significant portion of its profits from the deposit side of the bank. We accumulate a large number of low cost accounts through convenient services and products targeted to a broad range of customers. As a result of the profits we earn from the deposit business, we can minimize credit risk on the asset side.
- **Secured Lender.** TCF is primarily a secured lender and emphasizes credit quality over asset growth. The costs of poor credit far outweigh the benefits of unwise asset growth.
- **Conservative Underwriting.** TCF's diversified asset portfolio and our extensive credit review practices reduce our credit risks while creating profitability and sustainable growth, even in the most challenging economic environments. We lend and lease to high-quality customers and invest only in programs that add value to the organization and yield solid returns.
- **Interest-rate Risk.** TCF believes interest-rate risk should be minimized. Interest-rate speculation does not generate consistent profits and is high risk.
- **Capital and Liquidity.** TCF focuses on prudent capital and liquidity management which strengthens our capital position, increases our borrowing capacity, and reduces our costs and risks. We are solidly capitalized and have access to ample liquidity to conduct business. TCF's financial strength makes us a safe and sound financial institution.
- **Expansion.** TCF grows both through de novo expansion and acquisition. We are growing by starting new businesses, opening new branches and offering new products and services.
- **The Customer First.** TCF strives to place The Customer First. We believe providing great service helps to retain existing customers, attract new customers, create value for our stockholders, and build pride in our employees. We also respect customers' concerns about privacy and know they place their trust in us. TCF is committed to protecting the private information of our customers and retaining that trust is our priority.
- **Stock Ownership.** TCF encourages stock ownership by our officers, directors and employees. We have a mutuality of interest with our stockholders, and our goal is to earn for them an above-average return.
- **Technology.** TCF places a high priority on the development of technology to enhance productivity, customer service and new products. Properly applied technology increases revenue, reduces costs and enhances customer service. We centralize back office activities and decentralize the banking process.
- **Conservative Accounting.** TCF utilizes conservative accounting and financial reporting principles that accurately and honestly report our financial condition and results of operations. We believe good accounting drives good business decision-making.
- **Open Employee Communication.** TCF encourages open employee communication and promotes from within whenever possible. TCF places the highest priority on honesty, integrity and ethical behavior.
- **Equal Treatment.** TCF does not discriminate against anyone in employment or the extension of credit. As a result of TCF's community banking philosophy, we market our products and services to everyone in the communities we serve.
- **Community Participation.** TCF believes in community participation, both financially and through volunteerism. We feel a responsibility to help those less fortunate.

## Stock Performance

### TCB (Common Stock)

|                           |                       |
|---------------------------|-----------------------|
| <b>Exchange</b>           | NYSE (US Dollar)      |
| <b>Price</b>              | <b>\$15.52</b>        |
| <b>Change (%)</b>         | <b>▲ 0.42 (2.78%)</b> |
| <b>Volume</b>             | 3,642,386             |
| <b>52 Week Low</b>        | \$11.36               |
| <b>Market Cap</b>         | \$2,209,644,480       |
| <b>Rolling EPS</b>        | 0.87                  |
| <b>PE Ratio</b>           | 17.8391               |
| <b>Shares Outstanding</b> | 142,374,000           |

Data as of 09/03/10 4:01 p.m. ET



## Recent News Releases

- 08/27/10  
TCF Equipment Finance Named a 2010 Star Tribune Top Workplace
- 08/24/10  
TCF Commercial Finance Canada, Inc. Assumes Arctic Cat Floorplan Financing Program
- 08/11/10  
TCF Inventory Finance, Inc. Assumes E-Z-GO Floorplan Financing Program
- 07/21/10  
TCF Financial Corporation Announces the Retirement of Vice Chairman and Secretary Gregory J. Pulles
- 07/19/10  
TCF Declares Quarterly Cash Dividend of 5 Cents Per Common Share

## Upcoming Events

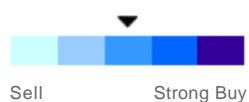
There are currently no events scheduled.

## Recent SEC Filings

| Filing Date | Form | Description   |
|-------------|------|---|
| 08/17/10    | S-8  | Securities offered to employees pursuant to employee benefit plans                  |
| 07/26/10    | 4    | Statement of changes in beneficial ownership of securities                          |
| 07/23/10    | 10-Q | Quarterly report which provides a continuing view of a company's financial position |
| 07/21/10    | 8-K  | Report of unscheduled material events or corporate event                            |

## Analyst Estimates / Ratings

Mean Recommendation: **2.7**



| EPS Trend |        | Current | 30 Days Ago | 90 Days Ago |
|-----------|--------|---------|-------------|-------------|
| QTR       | Sep 10 | 0.29    | 0.28        | 0.26        |
| QTR       | Dec 10 | 0.28    | 0.28        | 0.26        |
| QTR       | Mar 11 | 0.29    | 0.27        | 0.26        |
| QTR       | Jun 11 | 0.35    | 0.35        | 0.32        |
| FY        | Dec 10 | 1.14    | 1.12        | 1.04        |
| FY        | Dec 11 | 1.39    | 1.39        | 1.34        |

## Analyst Listing

### Barclays Capital

Jason Goldberg

### BMO Capital Markets

Lana Chan

### Caylon Securities

Rob Rutschow

### Citi

Greg Ketron

### Collins Stewart

Todd Hagerman

### Credit Suisse

Craig Siegenthaler

### Deutsche Bank

Matt O'Connor

### J.P. Morgan Securities

Steven Alexopoulos

### KBW

Eileen Rooney

### Macquarie Securities

Steve Scinicariello

### Morgan Stanley

Ken Zerbe

### Oppenheimer & Co.

Terry McEvoy

### Raymond James

David Long

### RBC Capital Markets

Jon Arfstrom

### Sandler O'Neill & Partners

Scott Siefers

### Standard & Poor's

Erik Oja

### Stifel Nicolaus

Tony Davis

## Board of Directors

**William A. Cooper**<sup>5</sup>  
Chairman of the Board and Chief Executive Officer

**Peter Bell**<sup>2,3,4</sup>  
Chair, Metropolitan Council

**William F. Bieber**<sup>2,3,4</sup>  
Chairman and Owner, ATEK Companies, Inc.

**Theodore J. Bigos**<sup>2,3,4</sup>  
Owner, Bigos Management, Inc.

**Thomas A. Cusick**<sup>4</sup>  
Retired Vice Chairman

**Luella G. Goldberg**<sup>1,2,3,4,5</sup>  
Past Chair, University of Minnesota Foundation  
Former Acting President, Wellesley College

**George G. Johnson**<sup>1,4</sup>  
CPA/Managing Director, George Johnson & Company

**Vance K. Opperman**<sup>1,2,3,4</sup>  
President and Chief Executive Officer, Key Investment, Inc.

**Gregory J. Pulles**  
Vice Chairman and Secretary

**Gerald A. Schwalbach**<sup>1,2,3,4</sup>  
Chairman, Spensa Development Group, LLC

**Douglas A. Scovanner**<sup>1,4</sup>  
Executive Vice President and Chief Financial Officer, Target Corporation

**Ralph Strangis**<sup>2,3,4,5</sup>  
Senior Partner, Kaplan, Strangis and Kaplan, P.A.

**Barry N. Winslow**<sup>4</sup>  
Vice Chairman

## Stock Quote Disclaimer

Minimum 20 minutes delayed

Quotes delayed at least 15 minutes. Market data provided by [Interactive Data](#).

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## Earnings Estimates Disclaimer

Disclaimer: Mean Earnings Estimates are calculated by First Call based on the earnings projections made by the analysts who cover TCF Financial Corporation. Please note that any opinions, estimates or forecasts regarding TCF Financial Corporation performance made by these analysts (and therefore the Mean estimate numbers) are theirs alone and do not represent opinions, forecasts or predictions of TCF Financial Corporation or its management. TCF Financial Corporation does not by its reference above or distribution imply its endorsement of or concurrence with such information, conclusions or recommendations.



## Executive Management

**William A. Cooper**  
Chairman & Chief Executive Officer

**Neil W. Brown**  
President & Chief Operating Officer

**Gregory J. Pulles**  
Vice Chairman & Secretary

**Thomas F. Jasper**  
Executive Vice President & Chief Financial Officer

**Barry N. Winslow**  
Vice Chairman

**Timothy P. Bailey**  
Vice Chairman of TCF Bank

**Craig R. Dahl**  
Executive Vice President

**Earl D. Stratton**  
Executive Vice President & Chief Information Officer