

**Non-Performing Assets** Non-performing assets consisting of non-accrual loans and leases and other real estate owned totaled \$70.2 million at December 31, 2002, or .87%, of net loans and leases, up \$3.6 million from \$66.6 million, or .82%, at December 31, 2001. The increase in total non-performing assets reflects increases of \$4.8 million and \$2.4 million in non-performing leasing and equipment finance and commercial business assets, respectively, partially offset by decreases of \$2.9 million and \$862,000, respectively, in consumer and commercial real estate non-performing assets. Approximately 49% of non-performing assets at December 31, 2002 consisted of, or were secured by, residential real estate. Non-accrual loans and leases in the truck and trailer marketing segment of the leasing and equipment finance portfolio totaled \$7.5 million at December 31, 2002, compared with \$6.9 million at December 31, 2001. The

accrual of interest income is generally discontinued when loans and leases become 90 days or more past due with respect to either principal or interest (150 days for loans secured by residential real estate) unless such loans and leases are adequately secured and in the process of collection. Included in non-performing assets are loans that are considered impaired. The recorded investment in impaired loans was \$12.1 million and \$18.8 million at December 31, 2002 and December 31, 2001, respectively. The related allowance for credit losses was \$5.5 million at December 31, 2002, compared with \$5 million at December 31, 2001. All of the impaired loans were on non-accrual status. Management monitors the performance and classification of such loans and leases and the financial condition of these borrowers.

Non-performing assets are summarized in the following table:

At December 31,					
(Dollars in thousands)	2002	2001	2000	1999	1998
Non-accrual loans and leases:					
Consumer . . . . .	\$11,163	\$16,473	\$13,027	\$12,178	\$17,745
Commercial real estate . . . . .	3,213	11,135	5,820	1,576	4,352
Commercial business . . . . .	4,777	3,550	236	2,960	2,797
Leasing and equipment finance, net . . . . .	17,127	11,723	7,376	1,310	290
Residential real estate . . . . .	5,798	6,959	4,829	5,431	8,078
Total non-accrual loans and leases, net . . . . .	42,078	49,840	31,288	23,455	33,262
Non-recourse discounted lease rentals . . . . .	1,562	2,134	3,910	619	435
Total non-accrual loans and leases, gross . . . . .	43,640	51,974	35,198	24,074	33,697
Other real estate owned:					
Residential real estate . . . . .	16,479	12,830	10,422	9,454	11,823
Commercial real estate . . . . .	10,093	1,825	447	1,458	1,779
Total other real estate owned . . . . .	26,572	14,655	10,869	10,912	13,602
Total non-performing assets, gross . . . . .	\$70,212	\$66,629	\$46,067	\$34,986	\$47,299
Total non-performing assets, net . . . . .	\$68,650	\$64,495	\$42,157	\$34,367	\$46,864
Gross non-performing assets as a percentage of net loans and leases . . . . .	.87%	.82%	.54%	.45%	.67%
Gross non-performing assets as a percentage of total assets . . . . .	.58	.59	.41	.33	.47

**Past Due Loans and Leases** The following table sets forth information regarding TCF's delinquent loan and lease portfolio, excluding loans held for sale and non-accrual loans and leases. TCF's delinquency rates are determined using the contractual method.

At December 31,				
2002		2001		
(Dollars in thousands)	Principal Balances	Percentage of Loans and Leases	Principal Balances	Percentage of Loans and Leases
Accruing loans and leases delinquent for:				
30-59 days . . . . .	\$24,683	.31%	\$25,998	.32%
60-89 days . . . . .	16,557	.20	15,646	.19
90 days or more . . . . .	5,084	.06	5,129	.06
Total . . . . .	\$46,324	.57%	\$46,773	.57%