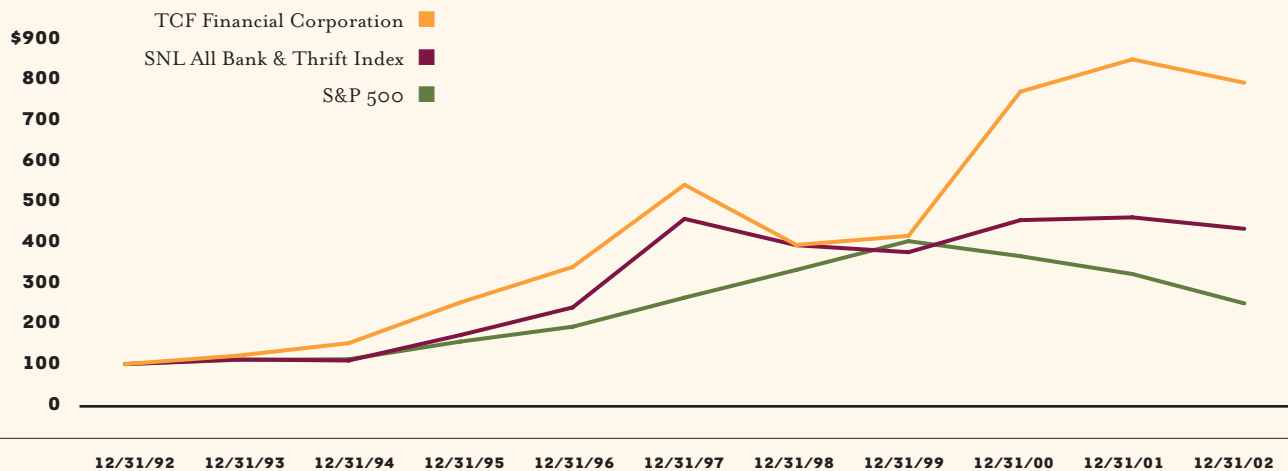


Total Return to Shareholders

(In Dollars)



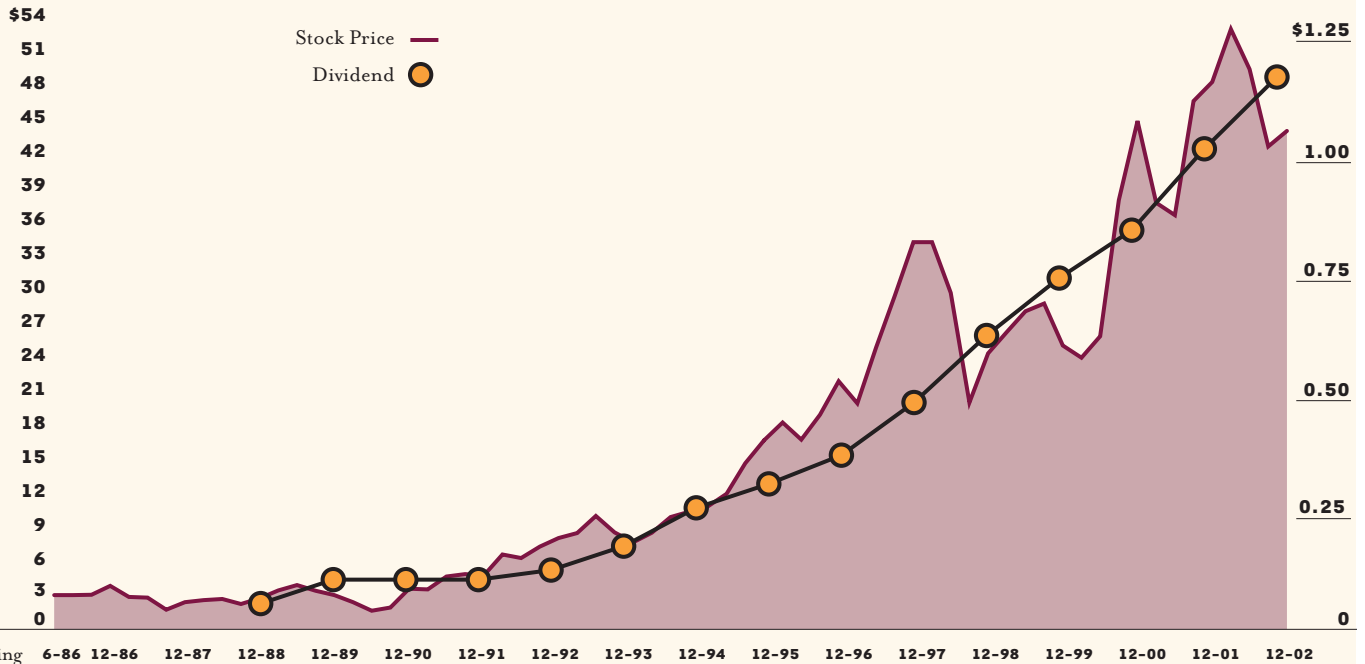
Assumes \$100 invested December 31, 1992 with dividends reinvested.

Credit Ratings

Last Rating Action	Last Review October 2001	Last Rating Action	Last Review June 2002	Last Rating Action	Last Review January 2003
Moody's					
TCF National Bank:					
Outlook	Stable	TCF Financial Corporation:	Positive	Outlook	Stable
Issuer	A2	Long-term counterparty	BBB	Issuer rating	B
Long-term deposits	A2	Short-term counterparty	A-2	TCF Financial Corporation:	
Short-term deposits	Prime-1	TCF National Bank:		Long-term senior	A-
Bank financial strength	C+	Long-term counterparty	BBB+	Short-term	F1
		Short-term counterparty	A-2	TCF National Bank:	
				Long-term deposits	A
				Short-term deposits	F1

Stock Price Performance

(In Dollars)



Year Ending	6-86	12-86	12-87	12-88	12-89	12-90	12-91	12-92	12-93	12-94	12-95	12-96	12-97	12-98	12-99	12-00	12-01	12-02
Stock Price	\$3.00	\$3.03	\$1.72	\$2.22	\$3.38	\$1.91	\$4.84	\$7.25	\$8.50	\$10.31	\$16.56	\$21.75	\$33.94	\$24.19	\$24.88	\$44.56	\$47.98	\$43.69
Dividend Paid	N/A	N/A	N/A	\$0.05	\$0.10	\$0.10	\$0.10	\$0.13	\$0.19	\$0.25	\$0.31	\$0.38	\$0.50	\$0.65	\$0.75	\$0.85	\$1.00	\$1.15