

TCF is here for you

During these uncertain times, we wanted to take the opportunity to remind you that TCF is here for you.

This unique merger brings together two banks with over 100 combined years of history serving our communities throughout the Midwest. Each predecessor bank has been growing and deepening relationships by helping our customers achieve their goals, and that remains the case today.

Our experienced set of bankers and seasoned leadership team manage TCF's balance sheet to be able to serve our customers in both good and challenging economic environments. We stand ready to continue to partner with you to achieve your objectives during this challenging economic environment.

2019 year-end financial metrics highlighting the strength and stability of TCF

- **A Top 50 Bank in the U.S. with Strong Liquidity, Capital, and Credit Ratings**
- **\$47 billion total assets**
- **\$8 billion+ cash & securities** (i.e. liquidity)
- **\$6 billion total equity**
- **11% capital:** common equity tier 1 ratio
(ranking top quartile in our regional bank peer group)
 - Substantially above well-capitalized levels
(-70% or \$1.6b additional capital above this level)
- **Strong and diversified deposit base** with preferred composition of bank funding
 - Supported by a stable retail deposit base (-75% of deposits) and core business & commercial deposit base
- **Highly diversified loan portfolio across all the markets** we serve, balanced between both consumer and commercial lending
- **Supported by Investment Grade Credit Ratings:** TCF National Bank deposit rating of "A2" by Moodys & "A" by Kroll Bond Rating Agency.

More detail can be found at
ir.tcfbank.com/CreditRatings

