

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, **William B. Kessel**

Reporter's Name, Street, and Mailing Address

Name of the Holding Company Director and Official

Director, President & Chief Executive Officer

Independent Bank Corporation

Title of the Holding Company Director and Official

Legal Title of Holding Company

4200 East Beltline Ave.

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

(Mailing Address of the Holding Company) Street / P.O. Box

Grand Rapids

MI

49525

City

State

Zip Code

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Darcy Benjamin

Accounting Officer

Name

Title

616-522-1784

Area Code / Phone Number / Extension

616-527-5833

Area Code / FAX Number

dbenjami@ibcp.com

E-mail Address

www.IndependentBank.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

William B. Kessel

3-24-2016

Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report

will be sent under separate cover

is not prepared

For Federal Reserve Bank Use Only

RSSD ID

C.I.

1201925

Does the reporter request confidential treatment for any portion of this submission?

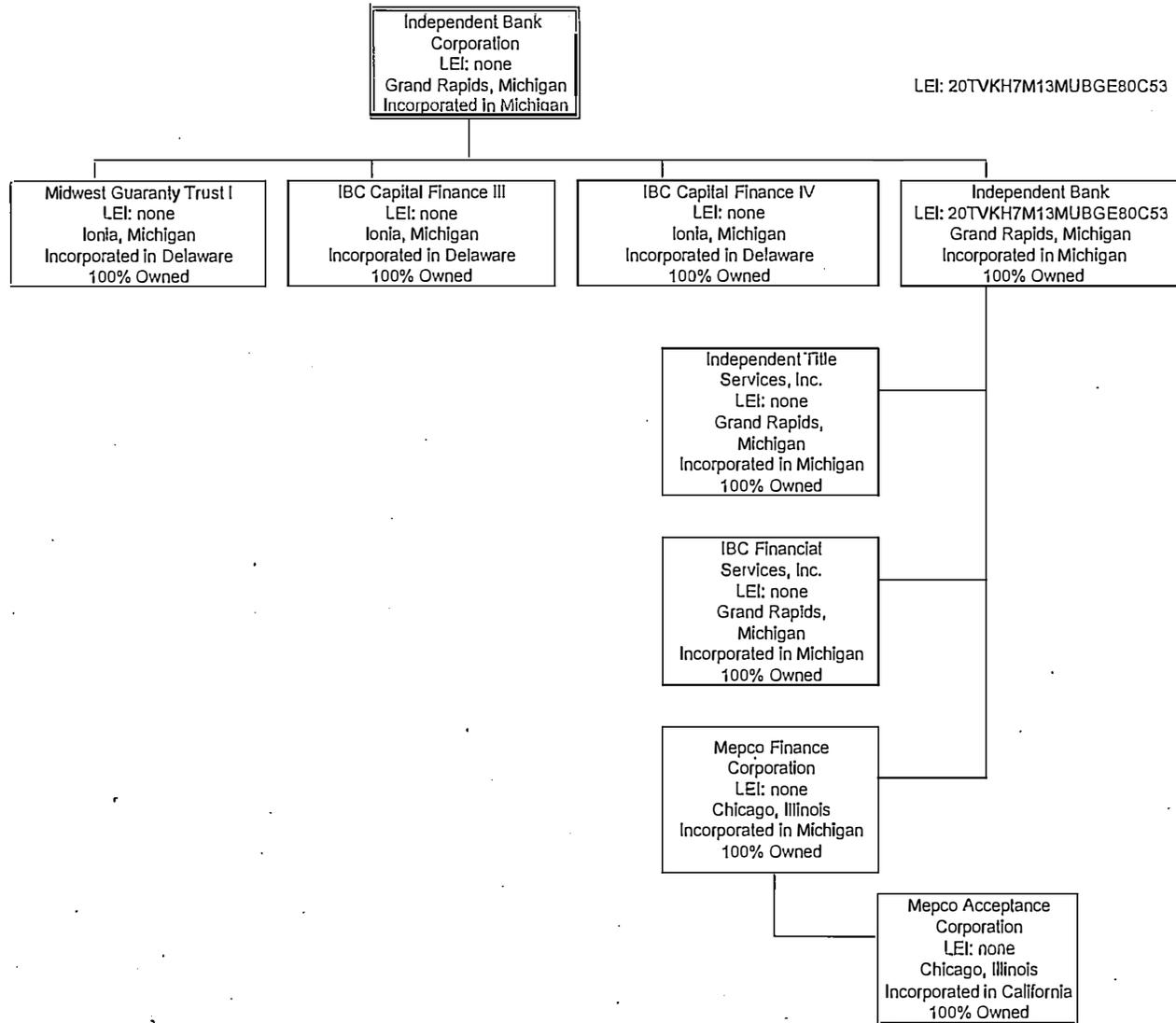
Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Report Item 2a: Organizational Chart



Results: A list of branches for your depository institution: INDEPENDENT BANK (ID_RSSD: 636771).
 This depository institution is held by INDEPENDENT BANK CORPORATION (1201925) of GRAND RAPIDS, MI.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter "OK" in the Data Action column.
 Change: If the branch information is incorrect or incomplete, revise the data, enter "Change" in the Data Action column and the date when this information first became valid in the Effective Date column.
 Close: If a branch listed was sold or closed, enter "Close" in the Data Action column and the sale or closure date in the Effective Date column.
 Delete: If a branch listed was removed by this depository institution, enter "Delete" in the Data Action column.
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter "Add" in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FRY-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://fry10online.federalreserve.gov>.

* FOICUNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FOICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	636771	INDEPENDENT BANK	4200 EAST BELTLINE AVENUE	GRAND RAPIDS	MI	49525	KENT	UNITED STATES	406451	0	INDEPENDENT BANK	636771	
OK		Full Service	3506709	AUBURN BRANCH	11004 WEST MIDLAND ROAD	AUBURN	MI	48611	IBAY	UNITED STATES	2635271	102	INDEPENDENT BANK	636771	
OK		Full Service	2043225	BAD AXE BRANCH	1655 NORTH PORT CRESCENT	BAD AXE	MI	48413	IURON	UNITED STATES	2226711	195	INDEPENDENT BANK	636771	
OK		Full Service	3506781	BAY CITY EUCLID BRANCH	1745 NORTH EUCLID AVENUE	BAY CITY	MI	48706	IBAY	UNITED STATES	2635251	100	INDEPENDENT BANK	636771	
OK		Full Service	3527898	BAY CITY MAIN BRANCH	1623 WASHINGTON AVENUE	BAY CITY	MI	48708	IBAY	UNITED STATES	4682691	237	INDEPENDENT BANK	636771	
OK		Full Service	3528309	BELDING BRANCH	1130 SOUTH BRIDGE STREET	BELDING	MI	48809	IIONIA	UNITED STATES	4410701	177	INDEPENDENT BANK	636771	
OK		Full Service	2714794	BELLEVUE BRANCH	1204 WEST CAPITAL AVENUE	BELLEVUE	MI	49021	IEATON	UNITED STATES	2642631	225	INDEPENDENT BANK	636771	
OK		Full Service	2060503	BEVERLY HILLS BRANCH	132800 SOUTHFIELD ROAD	BEVERLY HILLS	MI	48025	IOAKLAND	UNITED STATES	2619951	208	INDEPENDENT BANK	636771	
OK		Full Service	2872144	BIG RAPIDS BRANCH	1404 PERRY STREET	BIG RAPIDS	MI	49307	IMECOSTA	UNITED STATES	2635321	170	INDEPENDENT BANK	636771	
OK		Full Service	2578990	BLOOMFIELD HILLS BRANCH	14140 WEST MAPLE ROAD	BLOOMFIELD HILLS	MI	48301	IOAKLAND	UNITED STATES	2619961	209	INDEPENDENT BANK	636771	
OK		Full Service	1356683	CARO BRANCH	11111 WEST CARO ROAD	CARO	MI	48723	ITUSCOLA	UNITED STATES	428793	212	INDEPENDENT BANK	636771	
OK		Full Service	3528354	CARSON CITY BRANCH	1323 WEST MAIN STREET	CARSON CITY	MI	48811	IMONTCALM	UNITED STATES	441068	175	INDEPENDENT BANK	636771	
OK		Full Service	2043207	CASEVILLE BRANCH	16727 MAIN STREET	CASEVILLE	MI	48725	IURON	UNITED STATES	2226721	196	INDEPENDENT BANK	636771	
OK		Full Service	2882228	CASS CITY BRANCH	16241 MAIN STREET	CASS CITY	MI	48726	ITUSCOLA	UNITED STATES	2635151	202	INDEPENDENT BANK	636771	
OK		Full Service	2133890	CEDAR SPRINGS BRANCH	14115 17 MILE ROAD	CEDAR SPRINGS	MI	49319	IKENT	UNITED STATES	224507	166	INDEPENDENT BANK	636771	
OK		Full Service	2102832	CHARLOTTE BRANCH	1129 1 LANSING STREET	CHARLOTTE	MI	48813	IEATON	UNITED STATES	2306521	222	INDEPENDENT BANK	636771	
OK		Full Service	2043140	CLO BRANCH	13500 WEST VIENNA ROAD	CLO	MI	48420	IGENESEE	UNITED STATES	252701	192	INDEPENDENT BANK	636771	
OK		Full Service	3528345	ALPINE BRANCH	13800 ALPINE AVENUE NORTHWEST	COMSTOCK PARK	MI	49321	IKENT	UNITED STATES	419593	172	INDEPENDENT BANK	636771	
OK		Full Service	3741854	EAST LANSING BRANCH	11380 WEST LAKE LANSING ROAD	EAST LANSING	MI	48823	IINGHAM	UNITED STATES	453303	233	INDEPENDENT BANK	636771	
OK		Full Service	405744	WEST ROAD MAIN BRANCH	12900 WEST ROAD	EAST LANSING	MI	48823	IINGHAM	UNITED STATES	8714	214	INDEPENDENT BANK	636771	
OK		Full Service	2121860	EATON RAPIDS BRANCH	12461 SOUTH MICHIGAN ROAD	EATON RAPIDS	MI	48827	IEATON	UNITED STATES	230755	221	INDEPENDENT BANK	636771	
OK		Full Service	3506727	ESSEXVILLE BRANCH	11615 WEST CENTER ROAD	ESSEXVILLE	MI	48732	IBAY	UNITED STATES	263526	101	INDEPENDENT BANK	636771	
OK		Full Service	3079874	FARMINGTON HILLS BRANCH	132900 MIDDLEBELT ROAD	FARMINGTON HILLS	MI	48334	OAKLAND	UNITED STATES	261997	210	INDEPENDENT BANK	636771	
OK		Full Service	3534195	CASCADE ROAD BRANCH	16750 CASCADE ROAD SOUTHEAST	GRAND RAPIDS	MI	49546	KENT	UNITED STATES	364275	171	INDEPENDENT BANK	636771	
OK		Full Service	3528288	GRAND RAPIDS DOWNTOWN BRANCH	86 MONROE CENTER STREET NORTHWEST	GRAND RAPIDS	MI	49503	KENT	UNITED STATES	443299	183	INDEPENDENT BANK	636771	
OK		Full Service	2739612	PLAINFIELD BRANCH	13090 PLAINFIELD AVENUE NORTHEAST	GRAND RAPIDS	MI	49505	KENT	UNITED STATES	254072	169	INDEPENDENT BANK	636771	
OK		Full Service	816742	HOWARD CITY BRANCH	1720 WEST SHAW	HOWARD CITY	MI	49329	MONTCALM	UNITED STATES	7277	163	INDEPENDENT BANK	636771	

Data Action	Effective Date	Branch Service Type	Branch ID	SSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID	SSD*	Comments
OK		Full Service	938644		IONIA DOWNTOWN BRANCH	1280 WEST MAIN STREET	IONIA	MI	48846	IONIA	UNITED STATES	15344		161	INDEPENDENT BANK		636771
OK		Full Service	3528327		IONIA POINT BRANCH	1450 SOUTH DEXTER STREET	IONIA	MI	48846	IONIA	UNITED STATES	441072		179	INDEPENDENT BANK		636771
OK		Full Service	3527990		SOUTH IONIA BRANCH	2551 SOUTH STATE ROAD	IONIA	MI	48846	IONIA	UNITED STATES	441071		178	INDEPENDENT BANK		636771
OK		Full Service	3504303		LAPEER BRANCH	1185 WEST GENESEE STREET	LAPEER	MI	48446	LAPEER	UNITED STATES	418707		206	INDEPENDENT BANK		636771
OK		Full Service	3741818		LESLEIE BRANCH	1144 SOUTH MAIN STREET	LESLEIE	MI	49251	INGHAM	UNITED STATES	451915		232	INDEPENDENT BANK		636771
OK		Full Service	2000415		LIVONIA BRANCH	137601 WEST FIVEMILE ROAD	LIVONIA	MI	48154	WAYNE	UNITED STATES	261994		207	INDEPENDENT BANK		636771
OK		Full Service	2030168		MARLETTE BRANCH	12593 SOUTH VAN DYKE	MARLETTE	MI	48453	SANILAC	UNITED STATES	232279		190	INDEPENDENT BANK		636771
OK		Full Service	3741836		MASON BRANCH	1190 EAST KIPP ROAD	MASON	MI	48854	INGHAM	UNITED STATES	230654		226	INDEPENDENT BANK		636771
OK		Full Service	3506754		MT PLEASANT BRANCH	1319 EAST BROADWAY STREET	MOUNT PLEASANT	MI	48858	ISABELLA	UNITED STATES	263511		1	INDEPENDENT BANK		636771
OK		Full Service	3048133		MT PLEASANT TCMU BOVEE UNIVERSITY CENTER BRANCH	103 EAST PRESTON STREET	MOUNT PLEASANT	MI	48858	ISABELLA	UNITED STATES	360254		126	INDEPENDENT BANK		636771
OK		Full Service	3741872		HENRY STREET BRANCH	13251 HENRY STREET	MUSKEGON	MI	49441	MUSKEGON	UNITED STATES	Not Required	Not Required				636771
OK		Full Service	169747		INEWAYGO BRANCH	140 NORTH STATE STREET	INEWAYGO	MI	49337	INEWAYGO	UNITED STATES	7274		167	INDEPENDENT BANK		636771
OK		Full Service	3504312		NORTH BRANCH	14046 HURON STREET	NORTH BRANCH	MI	48461	LAPEER	UNITED STATES	227827		191	INDEPENDENT BANK		636771
OK		Unlimited Service	2453048		NORTH BRANCH DRIVE UP	13765 HURON STREET	NORTH BRANCH	MI	48461	LAPEER	UNITED STATES	227829		193	INDEPENDENT BANK		636771
OK		Full Service	2595519		OKEMOS BRANCH	12119 HAMILTON ROAD	OKEMOS	MI	48864	INGHAM	UNITED STATES	230653		223	INDEPENDENT BANK		636771
OK		Full Service	565648		OUVET BRANCH	1112 SOUTH MAIN STREET	OUVET	MI	49076	EATON	UNITED STATES	5208		217	INDEPENDENT BANK		636771
OK		Full Service	2873833		PIGEON BRANCH	175 SOUTH MAIN STREET	PIGEON	MI	48755	HURON	UNITED STATES	263520		203	INDEPENDENT BANK		636771
OK		Full Service	3533910		PINCONNING BRANCH	1408 SOUTH MABLE STREET	PINCONNING	MI	48650	WAY	UNITED STATES	263529		104	INDEPENDENT BANK		636771
OK		Full Service	2083726		PLEASANT LAKE BRANCH	111628 BUNKERHILL ROAD	PLEASANT LAKE	MI	49272	JACKSON	UNITED STATES	230651		216	INDEPENDENT BANK		636771
OK		Full Service	3506482		PORTLAND BRANCH	11601 EAST GRAND RIVER AVENUE	PORTLAND	MI	48875	IONIA	UNITED STATES	440783		231	INDEPENDENT BANK		636771
OK		Full Service	2426417		POTTERVILLE BRANCH	1320 VERMONTVILLE HIGHWAY	POTTERVILLE	MI	48876	EATON	UNITED STATES	230744		219	INDEPENDENT BANK		636771
OK		Full Service	3528318		ROCKFORD BRANCH	178 SOUTH MAIN STREET	ROCKFORD	MI	49341	KENT	UNITED STATES	440006		174	INDEPENDENT BANK		636771
OK		Full Service	3532333		SAGINAW BRIDGEPORT BRANCH	15500 DIKE HIGHWAY	SAGINAW	MI	48501	SAGINAW	UNITED STATES	264289		156	INDEPENDENT BANK		636771
OK		Full Service	3533901		SAGINAW CENTER BRANCH	1445 NORTH CENTER ROAD	SAGINAW	MI	48638	SAGINAW	UNITED STATES	263531		106	INDEPENDENT BANK		636771
OK		Full Service	3532388		SAGINAW FASHION SQUARE MALL BRANCH	4850 BAY ROAD	SAGINAW	MI	48604	SAGINAW	UNITED STATES	264298		159	INDEPENDENT BANK		636771
OK		Full Service	3532360		SAGINAW STATE STREET BRANCH	13601 STATE STREET	SAGINAW	MI	48602	SAGINAW	UNITED STATES	264290		157	INDEPENDENT BANK		636771
OK		Full Service	3592270		SAGINAW VALLEY STATE UNIVERSITY BRANCH	17400 BAY ROAD	SAGINAW	MI	48710	SAGINAW	UNITED STATES	289937		160	INDEPENDENT BANK		636771
OK		Full Service	2138608		SAND LAKE BRANCH	15 THIRD STREET	SAND LAKE	MI	49343	KENT	UNITED STATES	224505		164	INDEPENDENT BANK		636771
OK		Full Service	3528372		SARANAC BRANCH	129 CLURCH STREET	SARANAC	MI	48881	IONIA	UNITED STATES	441076		182	INDEPENDENT BANK		636771
OK		Full Service	2873842		SEBEWAING BRANCH	18880 UNIONVILLE ROAD	SEBEWAING	MI	48759	HURON	UNITED STATES	263521		202	INDEPENDENT BANK		636771
OK		Full Service	3741881		SHELBY TOWNSHIP BRANCH	1497 BS VAN DYKE AVENUE	SHELBY TOWNSHIP	MI	48317	MACOMB	UNITED STATES	466302		213	INDEPENDENT BANK		636771
OK		Full Service	2094900		SPARTA BRANCH	1525 SOUTH STATE STREET	SPARTA	MI	49345	KENT	UNITED STATES	254071		162	INDEPENDENT BANK		636771
OK		Full Service	3506736		STANDISH BRANCH	209 SOUTH MAIN STREET	STANDISH	MI	48658	ARENAC	UNITED STATES	263517		102	INDEPENDENT BANK		636771
OK		Full Service	144043		TROY MAIN BRANCH	201 WEST BIG BEAVER ROAD	TROY	MI	48084	OAKLAND	UNITED STATES	8071		186	INDEPENDENT BANK		636771
OK		Full Service	3079833		TROY NORTH BRANCH	15950 ROCHESTER ROAD	TROY	MI	48085	OAKLAND	UNITED STATES	261998		211	INDEPENDENT BANK		636771
OK		Full Service	3741863		STAN DALE BRANCH	14525 LAKE MICHIGAN DRIVE	WALKER	MI	49534	KENT	UNITED STATES	453315		185	INDEPENDENT BANK		636771
OK		Full Service	2059486		WHITE CLOUD BRANCH	11075 EAST WILCOX AVENUE	WHITECLOUD	MI	49349	INEWAYGO	UNITED STATES	6498		168	INDEPENDENT BANK		636771
OK		Full Service	2426426		WILLIAMSTON BRANCH	1245 EAST GRAND RIVER ROAD	WILLIAMSTON	MI	48895	INGHAM	UNITED STATES	230754		220	INDEPENDENT BANK		636771

FORM FR Y-6
 INDEPENDENT BANK CORPORATION
 Grand Rapids, Michigan
 December 31, 2015

Report Item 3: Securities holders
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015		
(1)(a) Names & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Names & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
EJF Capital, LLC Arlington, VA USA	USA	1,450,000 - 6.50%	Maltese Capital Management, LLC New York, NY USA Wellington Management Co. LLP Boston, MA USA	USA USA	1,550,500 - 6.69% 1,316,651 - 5.69%

To the knowledge of the Company, no other persons may be deemed to own beneficially more than 5% of any class of voting securities of the Company as of February 26, 2016.

FORM FR Y-6
INDEPENDENT BANK CORPORATION
Grand Rapids, Michigan
December 31, 2015

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (include names of other businesses)	(4)(a) Percentage of Voting securities in Holding Company	(4)(b) Percentage of Voting securities in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Stephen L. Gulis, Jr. Rockford, Michigan, USA	Retired, Former Chief Financial Officer, Clothing manufacturer	Director	Director, IB	N/A	0.00% (Note A)	N/A	N/A
Terry L. Haske Marlette, Michigan, USA	Certified Public Accountant	Director	Director, IB	N/A	0.15% (Note B)	N/A	N/A
James E. McCarty Saranac, Michigan, USA	Retired, Former President of Commercial Printing Company	Director	Director, IB	N/A	0.11% (Note C)	N/A	N/A
Charles C. Van Loan Ionia, Michigan, USA	Retired, Former Bank Chairman, President & CEO	Director	Director, IB and Mepco Finance Corp (Mepco)	N/A	0.40%	N/A	N/A
William J. Boer Grand Rapids, Michigan, USA	President and Founder of an Advisory Firm	Director	Director, IB	Director, Compatico, Inc President, Grey Dunes	0.12%	N/A	Compatico, Inc (25%) Grey Dunes (100%)
Matthew J. Missad Ada, Michigan, USA	Executive Vice President and CEO of a Manufacturing and Distribution Company	Director	Director, IB	Member, Grand Financial, LLC Director, Universal Properties, Inc Member, Grbball Services, LLC Member, Thew Properties, LLC	0.07% (Note D)	N/A	Grand Financial, LLC (100%) Universal Properties, Inc (50%) Grbball Services, LLC (40%) Thew Properties, LLC (100%)
Joan A. Budden Grand Rapids, Michigan, USA	Executive Vice President of a Health Plan Company	Director	Director, IB	Officer, Woodlake Construction	0.03%	N/A	Woodlake Construction (50%)
Richard E. Butler Saranac, Michigan, USA	N/A	N/A	Senior Vice President, Operations Officer, IB	N/A	0.07% (Note E)	N/A	N/A
Mark L. Collins Rockford, Michigan, USA	N/A	N/A	Executive Vice President, General Counsel, IB President & CEO and Director, Mepco	Member, CKA Group LLC Member, CKA Real Estate Company LLC	0.31% (Note E)	N/A	CKA Group LLC (54%) CKA Real Estate LLC (54%)
Peter R. Graves Alto, Michigan, USA	N/A	N/A	Senior Vice President, Chief Information Officer, IB	N/A	0.08% (Note E)	N/A	N/A
William B. Kessel Grand Rapids, Michigan, USA	N/A	President and Chief Executive Officer, Director	President and Chief Executive Officer, IB Director, IB, Mepco, Independent Title Services, Inc (ITS), Secretary, Mepco	N/A	0.44% (Note E)	N/A	N/A
Stefanie M. Kimball Troy, Michigan, USA	N/A	N/A	Executive Vice President, Chief Risk Officer, IB	N/A	0.24% (Note E)	N/A	N/A
Michael M. Magee, Jr.	N/A	Chairman of the Board	Chairman of the Board,	N/A	0.20%	N/A	N/A

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with other Businesses (include names of other businesses)	(4)(a) Percentage of Voting securities in Holding Company	(4)(b) Percentage of Voting securities in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Ludington, Michigan, USA			IB, Director, Mepeco				
David C. Reglin Rockford, Michigan, USA	N/A	N/A	Executive Vice President, IB President, Independent Financial Services, Inc., (IFS), Independent Title Services, Inc., (ITS) Director, ITS, IFS	N/A	0.33% (Note E)	N/A	N/A
Robert N. Shuster Grand Rapids, Michigan, USA	N/A	Executive Vice President, Chief Financial Officer, Secretary & Treasurer	EVP & CFO, IB Trustee, IBC ESOP, Midwest Guaranty Trust I, (MWGT), IBC Capital Finance III (IBCCFIII), IBC Capital Finance IV (IBCCFIV) Secretary & Treasurer, IB Treasurer, Mepeco Vice President, IFS, ITS Director, Mepeco, IFS	N/A	0.79% (Note F)	N/A	N/A
James J. Twarozynski Grand Ledge, Michigan, USA	N/A	Senior Vice President, Controller	SVP & Controller, IB Trustee, IBCCFIII, IBCCFIV, MWGT Secretary & Treasurer, ITS, IFS Director, IFS	N/A	0.07% (Note E)	N/A	N/A
Dennis J. Mack Holt, Michigan, USA	N/A	N/A	Executive Vice President, Chief Commercial Lending Officer, IB	N/A	0.16% (Note E)	N/A	N/A

Ownership of Independent Bank Corporation common stock, as set forth above under Item (4) (a), includes all shares which the individual may be deemed to own beneficially as defined by the Securities and Exchange Commission's disclosure rules, as of February 26, 2016.

Except as otherwise noted, each director and officer owns the shares directly and has sole voting and investment power or shares voting and investment power with their spouse under joint ownership. Includes shares of Common Stock with respect to which each director and officer has the right to acquire beneficial ownership under options exercisable within 60 days.

Note (A) Excludes 45,346 common stock units held in Mr. Gullis' account under our deferred compensation and stock purchase plan for non-employee directors that are payable in our Common Stock upon retirement.

Note (B) Excludes 26,527 common stock units held in Mr. Haske's account under our deferred compensation and stock purchase plan for non-employee directors that are payable in our Common Stock upon retirement.

Note (C) Excludes 33,657 common stock units held in Mr. McCarty's account under our deferred compensation and stock purchase plan for non-employee directors that are payable in our Common Stock upon retirement. Includes 3,225 shares held in a spousal trust.

Note (D) Excludes 2,355 common stock units held in Mr. Missad's account under our deferred compensation and stock purchase plan for non-employee directors that are payable in our Common Stock upon retirement. Includes 11,098 shares held in a foundation that Mr. Missad has voting and investment power over and 500 shares held in a limited liability company that Mr. Missad had voting and investment power over.

Note (E) Includes shares allocated to officers' accounts under the ESOT.

Note (F) Includes 113,260 shares of our outstanding common stock being held in trust for issuance to directors pursuant to our Deferred Compensation and Stock Purchase Plan for Non-Employee Directors.

As co-trustee, Mr. Shuster shares voting and investment power over these shares and is therefore deemed to beneficially own these shares. Includes shares allocated to officers' accounts under the ESOT.