

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.

I, Ronald L. Haan  
Name of the Holding Company Director and Official  
CEO and President  
Title of the Holding Company Director and Official

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.

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.

[Signature]  
Signature of Holding Company Director and Official  
3/16/16  
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 2634696  
C.I. \_\_\_\_\_

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)

Reporter's Name, Street, and Mailing Address  
Macatawa Bank Corporation  
Legal Title of Holding Company  
10753 Macatawa Drive, P.O. Box 3119  
(Mailing Address of the Holding Company) Street / P.O. Box  
Holland MI 49422-3119  
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:  
Colette Neumann Accounting Operations Mgr  
Name Title  
616-820-1433  
Area Code / Phone Number / Extension  
616-392-2061  
Area Code / FAX Number  
cneumann@macatawabank.com  
E-mail Address  
www.macatawabank.com  
Address (URL) for the Holding Company's web page

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

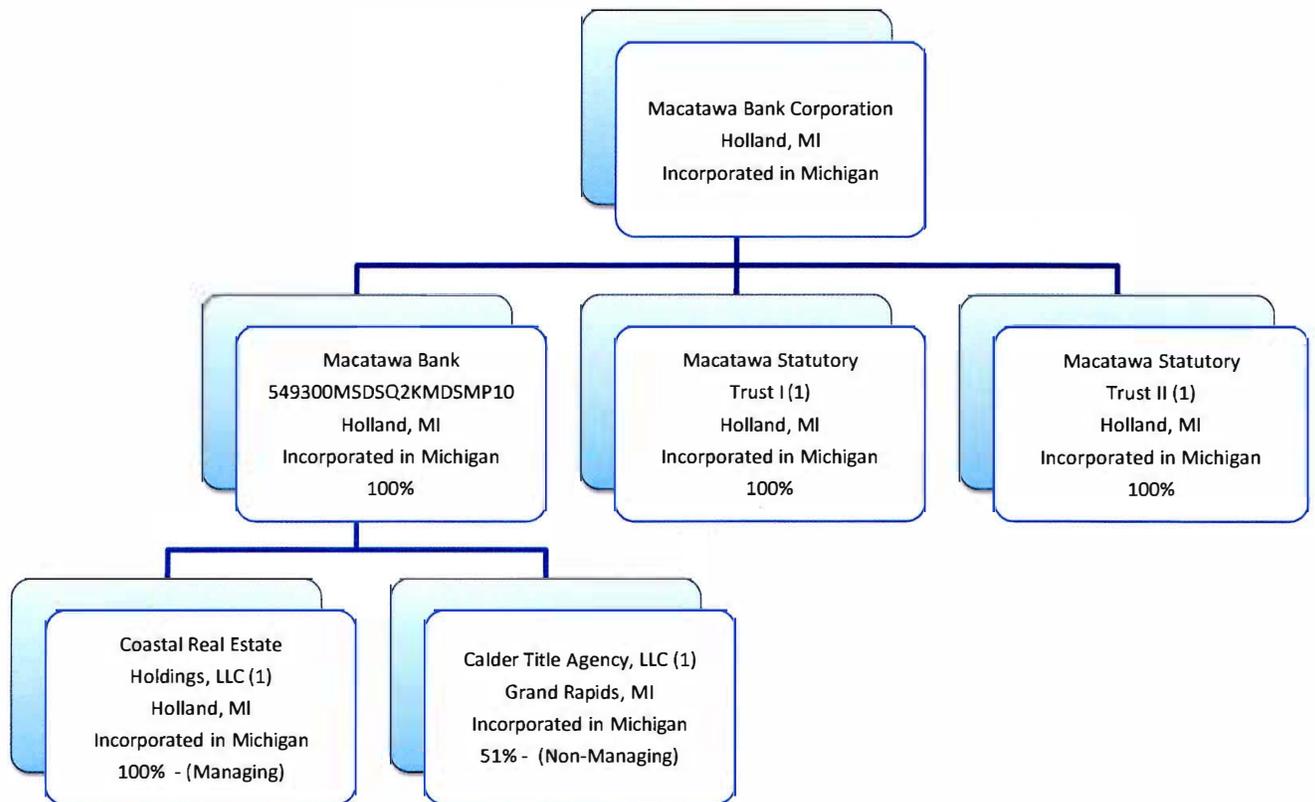
**Form FR Y-6**

**Macatawa Bank Corporation  
Holland, MI  
Fiscal Year Ending December 31, 2015**

**Report Item 1: Annual Report to Shareholders**

Macatawa Bank Corporation is registered with the Securities Exchange Commission.

**Report Item 2(a): Organizational Chart**



(1) No LEI for the above entities

**Report Item 2(b): Branch Verification**

Domestic branch listing provided to the Federal Reserve Bank on February 11, 2016.

Results: A list of branches for your depository institution: **MACATAWA BANK (ID\_RSSD: 2634351)**.  
 This depository institution is held by **MACATAWA BANK CORPORATION (2634696)** of **HOLLAND, 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 never owned 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 FR Y-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://y10online.federalreserve.gov>.

\* FDIC UNINUM, 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	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2634351	MACATAWA BANK	10753 MACATAWA DRIVE	HOLLAND	MI	49424	OTTAWA	UNITED STATES	60841	0	MACATAWA BANK	2634351	
OK		Full Service	2746571	ALLENDALE BRANCH	6299 LAKE MICHIGAN DRIVE	ALLENDALE	MI	49401	OTTAWA	UNITED STATES	290742	5	MACATAWA BANK	2634351	
OK		Full Service	3111550	BYRON CENTER BRANCH	2261 84TH STREET SW	BYRON CENTER	MI	49315	KENT	UNITED STATES	461848	37	MACATAWA BANK	2634351	
OK		Full Service	3529285	DOUGLAS BRANCH	132 SOUTH WASHINGTON	DOUGLAS	MI	49406	ALLEGAN	UNITED STATES	290746	9	MACATAWA BANK	2634351	
OK		Full Service	3529324	GRAND HAVEN BRANCH	15135 WHITTAKER WAY	GRAND HAVEN	MI	49417	OTTAWA	UNITED STATES	429958	28	MACATAWA BANK	2634351	
OK		Full Service	3725489	BRETTON VILLAGE BRANCH	2440 BURTON SE STREET	GRAND RAPIDS	MI	49546	KENT	UNITED STATES	461769	36	MACATAWA BANK	2634351	
OK		Full Service	3725498	CASCADE BRANCH	6330 28TH STREET SE	GRAND RAPIDS	MI	49546	KENT	UNITED STATES	465812	39	MACATAWA BANK	2634351	
OK		Full Service	3529351	EAST BELTLINE BRANCH	3177 KNAPP STREET NORTHEAST	GRAND RAPIDS	MI	49525	KENT	UNITED STATES	429956	26	MACATAWA BANK	2634351	
OK		Full Service	3529379	FOREST HILLS BRANCH	4590 CASCADE ROAD SOUTHEAST	GRAND RAPIDS	MI	49546	KENT	UNITED STATES	419493	24	MACATAWA BANK	2634351	
OK		Full Service	3529294	GAINES TOWNSHIP BRANCH	1575 68TH STREET SOUTHEAST	GRAND RAPIDS	MI	49508	KENT	UNITED STATES	432411	29	MACATAWA BANK	2634351	
OK		Full Service	634348	OTTAWA NW BRANCH	116 OTTAWA NORTHWEST	GRAND RAPIDS	MI	49503	KENT	UNITED STATES	38489	21	MACATAWA BANK	2634351	
OK		Full Service	3048106	GRANDVILLE BRANCH	3191 44TH STREET SW	GRANDVILLE	MI	49418	KENT	UNITED STATES	360698	17	MACATAWA BANK	2634351	
OK		Full Service	2947088	HAMILTON BRANCH	4758 136TH AVENUE	HAMILTON	MI	49419	ALLEGAN	UNITED STATES	290750	13	MACATAWA BANK	2634351	
OK		Full Service	2695932	16TH STREET HOLLAND BRANCH	699 16TH STREET	HOLLAND	MI	49423	OTTAWA	UNITED STATES	290748	11	MACATAWA BANK	2634351	
OK		Full Service	2695941	701 MAPLE AVENUE BRANCH	701 MAPLE AVENUE	HOLLAND	MI	49423	OTTAWA	UNITED STATES	290740	3	MACATAWA BANK	2634351	
OK		Full Service	2678140	8TH STREET HOLLAND BRANCH	141 EAST 8TH STREET	HOLLAND	MI	49423	OTTAWA	UNITED STATES	462252	38	MACATAWA BANK	2634351	
OK		Full Service	2755500	FREEDOM VILLAGE BRANCH	145 COLUMBIA AVENUE	HOLLAND	MI	49423	OTTAWA	UNITED STATES	442602	30	MACATAWA BANK	2634351	
OK		Full Service	2947042	LAKEWOOD BRANCH	20 EAST LAKEWOOD BOULEVARD	HOLLAND	MI	49424	OTTAWA	UNITED STATES	290751	14	MACATAWA BANK	2634351	
OK		Full Service	2751306	NORTHSIDE BRANCH	489 BUTTERNUT DRIVE	HOLLAND	MI	49424	OTTAWA	UNITED STATES	290743	6	MACATAWA BANK	2634351	
OK		Full Service	3529276	RILEY BRANCH	12415 RILEYSTREET	HOLLAND	MI	49424	OTTAWA	UNITED STATES	429955	25	MACATAWA BANK	2634351	
OK		Full Service	3106109	HUDSONVILLE BRANCH	3526 CHICAGO DRIVE	HUDSONVILLE	MI	49426	OTTAWA	UNITED STATES	362537	18	MACATAWA BANK	2634351	
OK		Full Service	2732332	JENISON BRANCH	2020 BALDWIN	JENISON	MI	49428	OTTAWA	UNITED STATES	290741	4	MACATAWA BANK	2634351	
OK		Full Service	3725500	JENISON EAST BRANCH	520 BALDWIN	JENISON	MI	49428	OTTAWA	UNITED STATES	453339	35	MACATAWA BANK	2634351	
OK		Full Service	3529333	ROCKFORD BRANCH	2820 10 MILE ROAD NORTHEAST	ROCKFORD	MI	49341	KENT	UNITED STATES	442975	31	MACATAWA BANK	2634351	
OK		Full Service	3725519	WALKER BRANCH	2750 WALKER AVENUE NW	WALKER	MI	49544	KENT	UNITED STATES	429957	27	MACATAWA BANK	2634351	
OK		Full Service	3529342	CLYDE PARK AVENUE BRANCH	5271 CLYDE PARKS AVENUE SOUTHWEST	WYOMING	MI	49509	KENT	UNITED STATES	365537	20	MACATAWA BANK	2634351	
OK		Full Service	2947109	ROYAL PARK PLACE BRANCH	500 PARKSIDE DRIVE	ZEELAND	MI	49464	OTTAWA	UNITED STATES	340836	15	MACATAWA BANK	2634351	
OK		Full Service	3529388	ZEELAND MAIN BRANCH	815 EAST MAIN AVENUE	ZEELAND	MI	49464	OTTAWA	UNITED STATES	445561	33	MACATAWA BANK	2634351	
OK		Full Service	3529360	ZEELAND STATE STREET BRANCH	41 NORTH STATE STREET	ZEELAND	MI	49464	OTTAWA	UNITED STATES	290745	8	MACATAWA BANK	2634351	

Macatawa Bank Corporation  
 December 31, 2015  
 Report Item 3: Securities Holders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/15			Shareholders 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 12/31/15		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
White Bay Capital, LLLP Grand Rapids, MI USA	USA	5,311,885 – 15.7% Common Stock	N/A	N/A	N/A

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Holland, MI, USA  
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders							
(1) Names & Address (City, State, Country)	(2) Principal Occupation	(3)(a) Title & Position with Bank 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 Shares in Bank Holding Co.	(4)(b) Percentage of Voting Shares 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)
Mark J. Bugge Grand Rapids, MI, USA	VA Enterprises, LLC	Director	Director— Macatawa Bank	CFO-VA Enterprises, LLC Board Member-VA Fund, Inc. Board Member-Adabelle Capital Board Member-Jay and Betty VanAndel Foundation Board Member-Knighthead Annuity's Life Assurance Co Board Member-Knighthead Holdings LTD Chairman-Grand Rapids Public Museum Investment Committee	*	N/A	N/A
Charles A. Geenen Holland, MI, USA	Construction and Real Estate Development	Director	Director— Macatawa Bank	President-GDK Construction Co., Inc.	*	N/A	GDK Construction - 50% Geenen DeKock Properties LLC - 50%
Ronald L. Haan Grand Rapids, MI, USA	N/A	Director, CEO and President	Director, CEO and President— Macatawa Bank	N/A	*	N/A	N/A
Craig A. Hankinson Grand Rapids, MI, USA	N/A	Senior Vice President	Sr. V.P. and Chief Credit Officer	N/A	*	N/A	N/A
Robert L. Herr Grand Rapids, MI, USA	Independent Consultant	Director	Director— Macatawa Bank	Former Partner-Crowe Horvath LLP Board Member-Agility Health Board Member-Mercy Health Physicians Partners Board Member-Economic Club of Grand Rapids Board Member-Jandemoa Entrepreneurial Mentoring Board Member-First Steps Commission Board Member-Downtown Grand Rapids, Inc. Board Chair-Downtown Improvement District Board Member-Emmanuel Hospice Board Member-Western Michigan University Foundation	*	N/A	N/A
Matthew Hocksema Holland, MI, USA	N/A	Senior Vice President	Sr. V.P., Chief Commercial Banking Officer— Macatawa Bank	Board Member— Michigan West Coast Chamber	*	N/A	N/A

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Holland, MI, USA  
Fiscal Year Ending December 31, 2015

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Birgit M. Klohs Grand Rapids, MI, USA	Economic Development	Director	Director – Macatawa Bank	President & CEO–The Right Place, Inc. Director–ADAC Automotive Director - Burgaflex Federal Reserve Bank of Chicago–Committee on Small Business, Agriculture and Labor Member–Grand Action Executive Committee Member–Kent County /Grand Rapids Convention and Arena Authority Board Member–International Crossing Authority Member – VanAndel Public Museum Member – Michigan Israel Business-Bridge Advisory Council Member – Local Development Finance Authority	*	N/A	N/A
Michael K. LeRoy	President – Calvin College	Director	Director – Macatawa Bank	President – Calvin College Board Member – Michigan Independent Colleges and Universities	*	N/A	N/A
Arend D. Lubbers Grand Rapids, MI, USA	Independent Consultant	Director	Director – Macatawa Bank	President Emeritus – Grand Valley State University	*	N/A	N/A
Douglas B. Padnos Holland, MI, USA	Louis Padnos Iron and Metal	Director	Director – Macatawa Bank	Executive VP – Louis Padnos Iron and Metal	*	N/A	Padnos Iron and Metal – 12.5%
Richard Postma Holland, MI, USA	CEO & President – U.S. Signal	Director and Chairman	Director – Macatawa Bank	Chairman, CEO & President – U.S. Signal Chairman and President – TurnKey Network Solutions, LLC Chairman and President - R.T. London, Inc., Chairman and President - P&V Capital Holdings, L.L.C.	4.7%	N/A	P&V Capital LLC - 100 % RT London Inc - 100% Postma Corporation - 100% Arcadia Bluffs LLC - 100% US Signal LLC - 100% Turnkey Network Solutions LLC - 100% US Signal Leasing - 100%
Thomas P. Rosenbach Grand Rapids, MI, USA	Certified Public Accountant	Director	Director – Macatawa Bank	Managing Partner – Beene Garter LLP Executive Manager - BGRE II	*	N/A	N/A

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Holland, MI, USA  
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Jon W. Swets Grandville, MI, USA	N/A	CFO	CFO – Macatawa Bank	Board Member – Pine Rest Christian Mental Health Services Board Member–Grandville Christian Schools and Foundation Board Member – CRC Loan Fund Board Member – Camp Roger	*	N/A	N/A
Jill Walcott Allendale, MI, USA	N/A	Senior Vice President	Sr. V.P., Chief Retail Banking Officer – Macatawa Bank	Board Member – Fredrick Meijer Gardens	*	N/A	N/A
Tom Wesholski Grand Rapids, MI, USA	N/A	Director	Director – Macatawa Bank	Chairperson and Board Member– St. Ann’s Heritage of Care Board Member – Catholic Charities Board Member and Secretary – GR Building Authority Board Member – GR Diocesan Finance Council	*	N/A	N/A
White Bay Capital, LLLP Grand Rapids, MI, USA	N/A	N/A	N/A	N/A	15.7%	N/A	N/A

Ownership of less than 1% of the outstanding shares of common stock is indicated by asterisk.