

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, top-tier savings and loan holding companies, and U.S. intermediate 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who 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

March 13, 2019
 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, 2018

Month / Day / Year

N/A

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

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

HOLLAND MI 49424
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
COLETTE NEUMANN ACCOUNTING OPERATI
 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

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report

2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

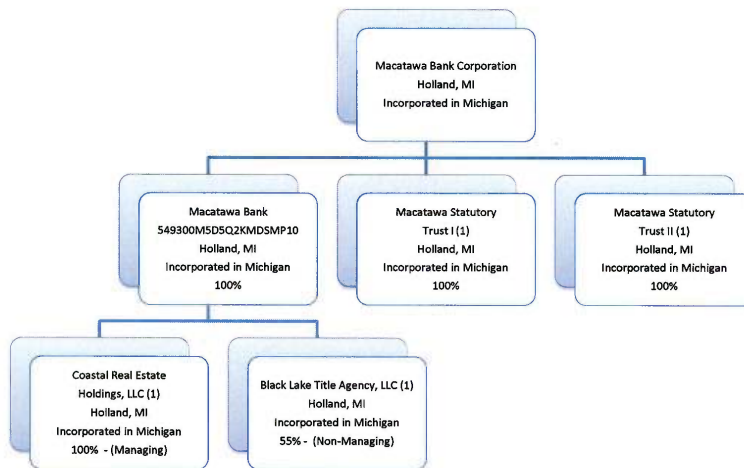
Form FR Y-6

**Macatawa Bank Corporation
Holland, MI
Fiscal Year Ending December 31, 2018**

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

The domestic branch listing is being provided to the Federal Reserve Bank with this report.

Results: A list of branches for your depository institution: MACATAWA BANK (ID_RSSD: 2634351).
 This depository institution is held by MACATAWA BANK CORPORATION (2534696) of HOLLAND, MI.
 The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	2746572		ALENDALE BRANCH	6299 LAKE MICHIGAN DRIVE	ALENDALE	MI	49401	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3111550		BYRON CENTER BRANCH	2261 84TH STREET SW	BYRON CENTER	MI	49315	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3529283		DOUGLAS BRANCH	132 BLUE STAR HIGHWAY	DOUGLAS	MI	49406	ALLEGAN	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3529324		GRAND HAVEN BRANCH	15155 WHITTAKER WAY	GRAND HAVEN	MI	49417	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3725489		BRETTON VILLAGE BRANCH	2440 BURTON SE STREET	GRAND RAPIDS	MI	49546	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3725499		CASCADE BRANCH	6930 BURTON SE STREET	GRAND RAPIDS	MI	49546	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3529351		EAST BELLTINE BRANCH	3177 KNAPP STREET NORTHEAST	GRAND RAPIDS	MI	49525	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3529379		FOREST HILLS BRANCH	4590 CASCADE ROAD SOUTHEAST	GRAND RAPIDS	MI	49546	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3529294		GAINES TOWNSHIP BRANCH	1575 88TH STREET SOUTHEAST	GRAND RAPIDS	MI	49508	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	434343		OTTAWA NW BRANCH	116 OTTAWA NORTHWEST	GRAND RAPIDS	MI	49509	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3048106		GRANDVILLE BRANCH	3191 44TH STREET SW	GRANDVILLE	MI	49418	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	2947088		HAMILTON BRANCH	4758 136TH AVENUE	HAMILTON	MI	49419	ALLEGAN	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	2695932		16TH STREET HOLLAND BRANCH	699 16TH STREET	HOLLAND	MI	49423	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	2695941		701 MAPLE AVENUE BRANCH	701 MAPLE AVENUE	HOLLAND	MI	49423	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	2678140		8TH STREET HOLLAND BRANCH	141 EAST 8TH STREET	HOLLAND	MI	49423	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	2755500		FREEDOM VILLAGE BRANCH	145 COLUMBIA AVENUE	HOLLAND	MI	49423	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	2847042		LAKEWOOD BRANCH	20 EAST LAKEWOOD BOULEVARD	HOLLAND	MI	49424	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	2751306		NORTHSIDE BRANCH	489 BUTTERNUT DRIVE	HOLLAND	MI	49424	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3529276		RILEY BRANCH	12415 RILEY STREET	HOLLAND	MI	49424	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3106109		HUDSONVILLE BRANCH	3526 CHICAGO DRIVE	HUDSONVILLE	MI	49426	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	2732332		JENISON BRANCH	2020 BALDWIN	JENISON	MI	49428	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3725500		JENISON EAST BRANCH	520 BALDWIN	JENISON	MI	49428	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3528333		ROCKFORD BRANCH	2820 10 MILE ROAD NORTHEAST	ROCKFORD	MI	49341	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3725519		WALKER BRANCH	3750 WALKER AVENUE NW	WALKER	MI	49544	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3529349		CLYDE PARK AVENUE BRANCH	5271 CLYDE PARKS AVENUE SOUTHWEST	WYOMING	MI	49509	KENT	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	2947109		ROYAL PARK PLACE BRANCH	500 PARKSIDE DRIVE	ZEELAND	MI	49464	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3529388		ZEELAND MAIN BRANCH	815 EAST MAIN AVENUE	ZEELAND	MI	49464	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	
OK		Full Service	3529360		ZEELAND STATE STREET BRANCH	41 NORTH STATE STREET	ZEELAND	MI	49464	OTTAWA	UNITED STATES	Not Required	Not Required	MACATAWA BANK			2634351	

Macatawa Bank Corporation
 December 31, 2018
 Report Item 3: Securities Holders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/18			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 12/31/18		
(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	5,313,984 – 15.6% Common Stock	N/A	N/A	N/A

FORM FR Y-6
Macatawa Bank Corporation
Holland, MI, USA
Fiscal Year Ending December 31, 2018

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-Knighthead Annuity's Life Assurance Co Board Member-Knighthead Holdings LTD Board Member-Twinlab Consolidated Company 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 Operating Officer	N/A	*	N/A	N/A
Robert L. Herr Grand Rapids, MI, USA	Independent Consultant	Director	Director – Macatawa Bank	Former Partner-Crowe Horwath 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

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Macatawa Bank Corporation
Holland, MI, USA
Fiscal Year Ending December 31, 2018

Report Item 4: Insiders							
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Matthew Hoeksema Holland, MI, USA	N/A	Senior Vice President	Sr. V.P., Chief Commercial Banking Officer – Macatawa Bank	Board Member – Michigan West Coast Chamber Board Member – Economic Development Foundation	*	N/A	N/A
Birgit M. Klohs Grand Rapids, MI, USA	Economic Development	Director	Director – Macatawa Bank	President & CEO–The Right Place, Inc. Director–ADAC Automotive Member–Grand Action Executive Committee Member–Kent County /Grand Rapids Convention and Arena Authority Board Member–International Crossing Authority Board Member – Priority Health Board Member – Aeronautics Board of Gerald R. Ford International Airport Board Member – Grand Rapids Area Chamber	*	N/A	N/A
Michael K. LeRoy Grand Rapids, MI, USA	President – Calvin College	Director	Director – Macatawa Bank	President – Calvin College Board Member – Michigan Independent Colleges and Universities	*	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	N/A
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.	4.6%	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
Fiscal Year Ending December 31, 2018

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Jon W. Swets Rockford, MI, USA	N/A	CFO	Sr. V.P., 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 Board Member – Michigan Turkey Producers	1.5%	N/A	West Michigan Turkey Farms, LLC – 33% H. Walcott Family Farms, LLC – 33% Walcott Elevator – 33% Ionia Grain, LLC – 33%
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	15.6%	N/A	N/A

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