



Welcome





Macatawa Bank Corporation has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus and that registration statement and other documents the corporation has filed with the SEC for more complete information about the issuer and this offering. You may get those documents for free by visiting EDGAR on the SEC website at www.SEC.gov. The prospectus is also available by accessing the corporation's website at Macatawabank.com and clicking "Investor Relations," "Documents/SEC" and "Prospectus". Alternatively, the corporation will send you the prospectus if you request it by calling toll-free 1-877-820-BANK or request it by e-mail at connect@macatawabank.com.

Sound recordings of this meeting may result in a violation of federal securities laws and are absolutely prohibited.



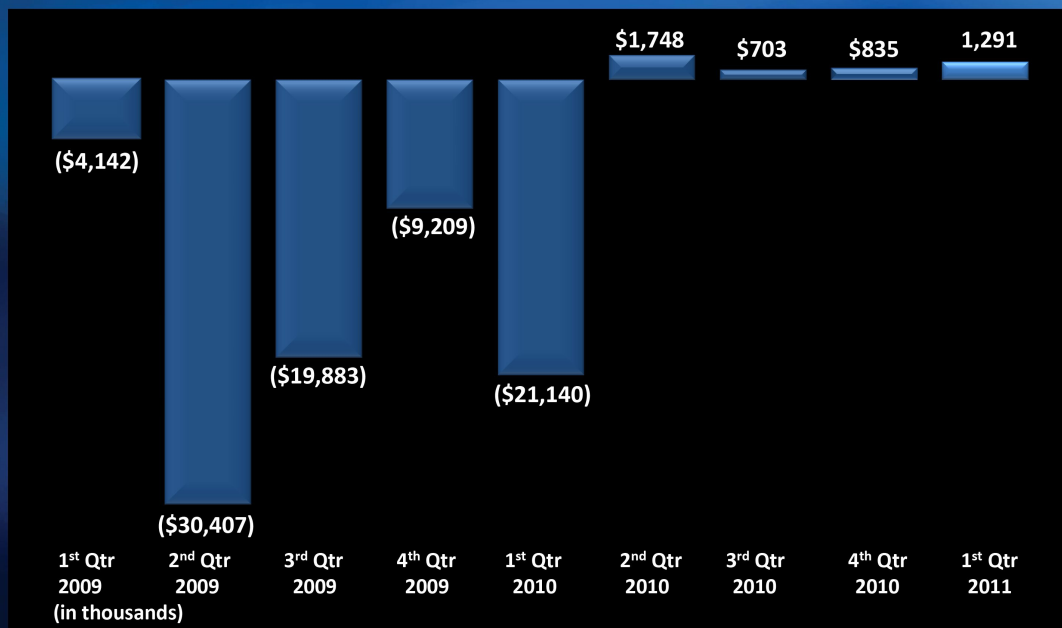
Forward Looking Statements

This presentation contains forward-looking statements that are based on management's beliefs, assumptions, expectations, estimates and projections about the financial services industry, the economy, Macatawa Bank Corporation and our stock offering. Management's determination of the provision and allowance for loan losses and other accounting estimates involve judgments that are inherently forward-looking. Our ability to raise additional capital (including the successful completion of the offering) and comply with our consent order is not entirely within our control and is not assured. These statements are not guarantees of future performance and involve certain risks, uncertainties and assumptions that are difficult to predict. Actual results and outcomes may materially differ from what may be expressed or forecasted in such forward-looking statements. Risk factors include the risk factors described under the heading "Risk Factors" in our prospectus and in "Item 1A – Risk Factors" of our Annual Report on Form 10-K for the year ended December 31, 2010. Macatawa Bank Corporation has no obligation to update or revise any forward-looking statements to reflect developments that occur or information obtained after the date of the meeting.

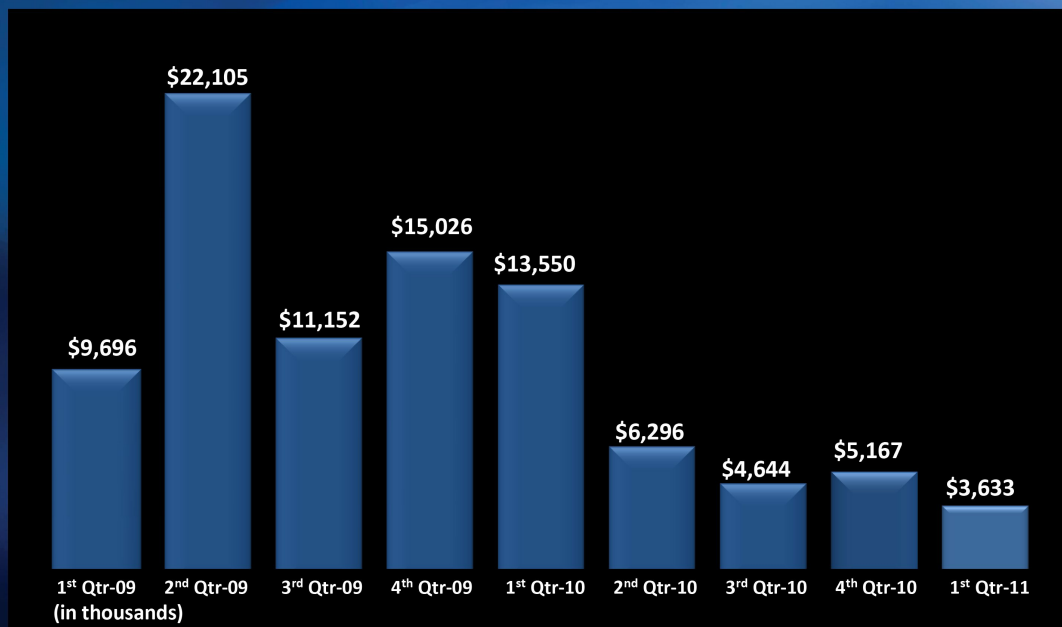
Financial Results

- Four consecutive quarters of profit after six quarters of high losses
 - Improvements in asset quality metrics since last year
 - Purposefully decreased the size of the balance sheet
 - Strengthened liquidity
 - Improvement in capital ratios since last year – now higher than well capitalized minimums
 - Still a high level of non-performing assets
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Net Income/(Loss)



Net Charge-Offs

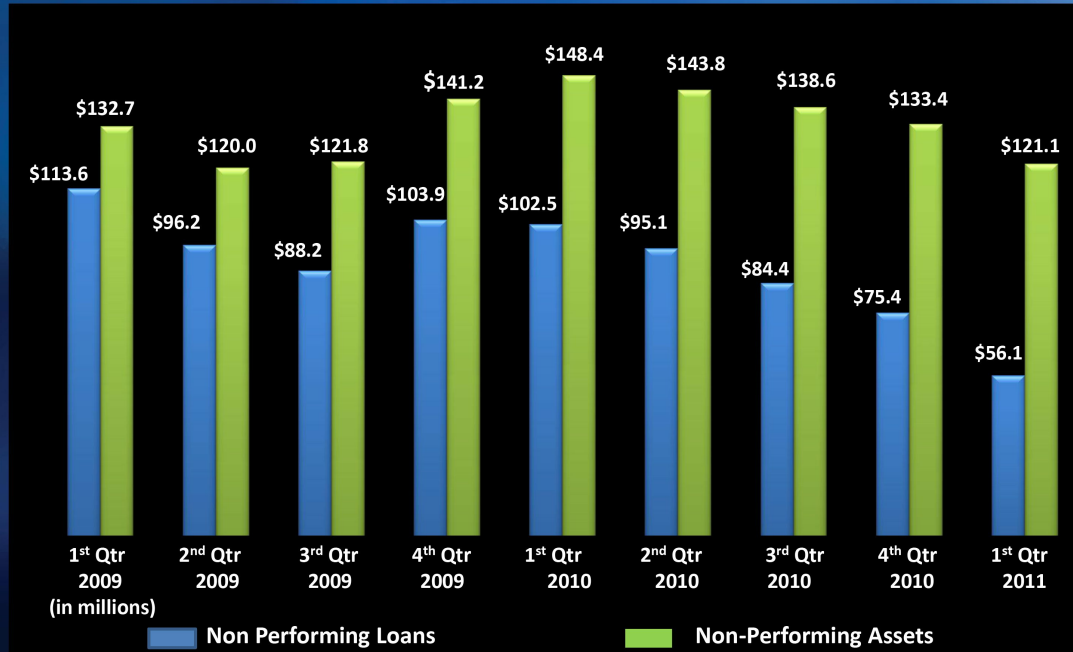


Total Delinquencies

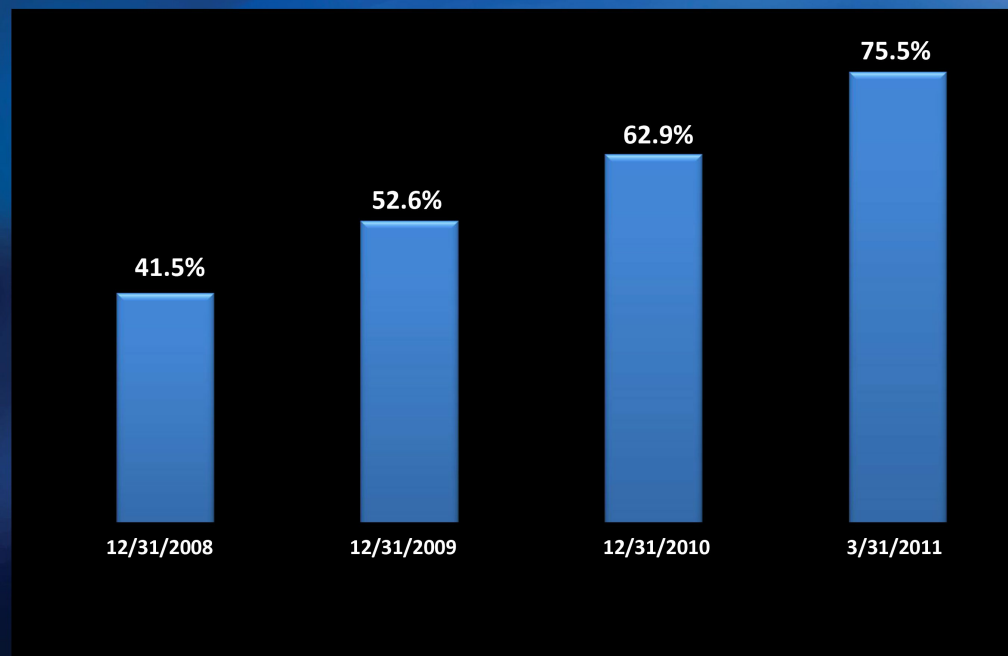
(loans past due 30 days or more)



Non-Performing Loans/Assets



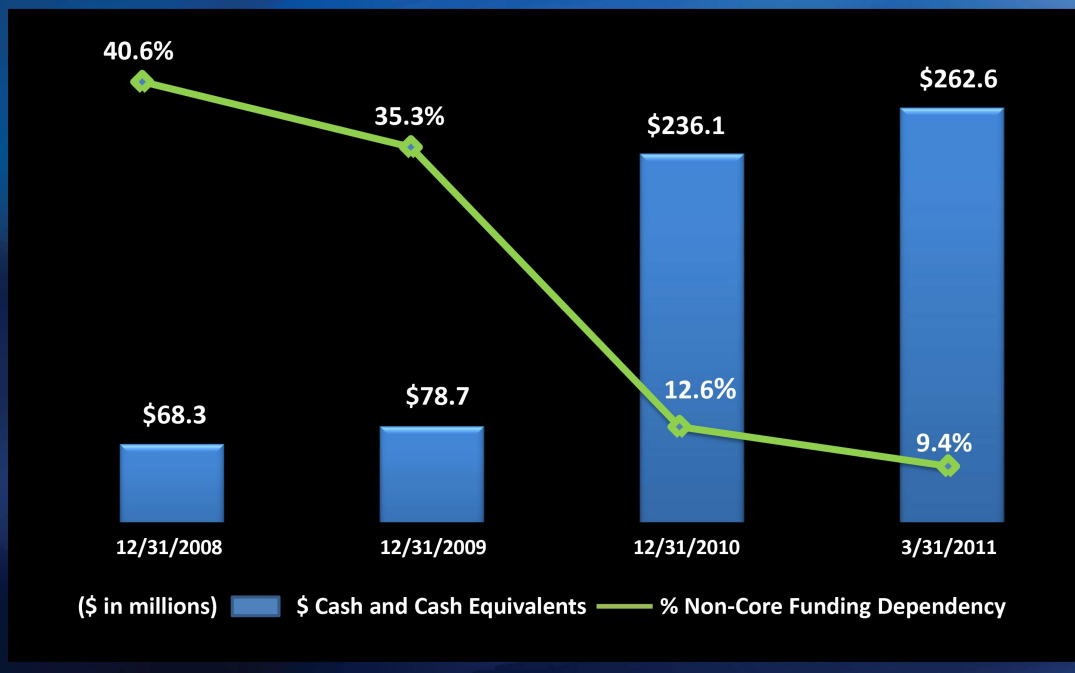
Allowance for Loan Losses to Non-Performing Loans



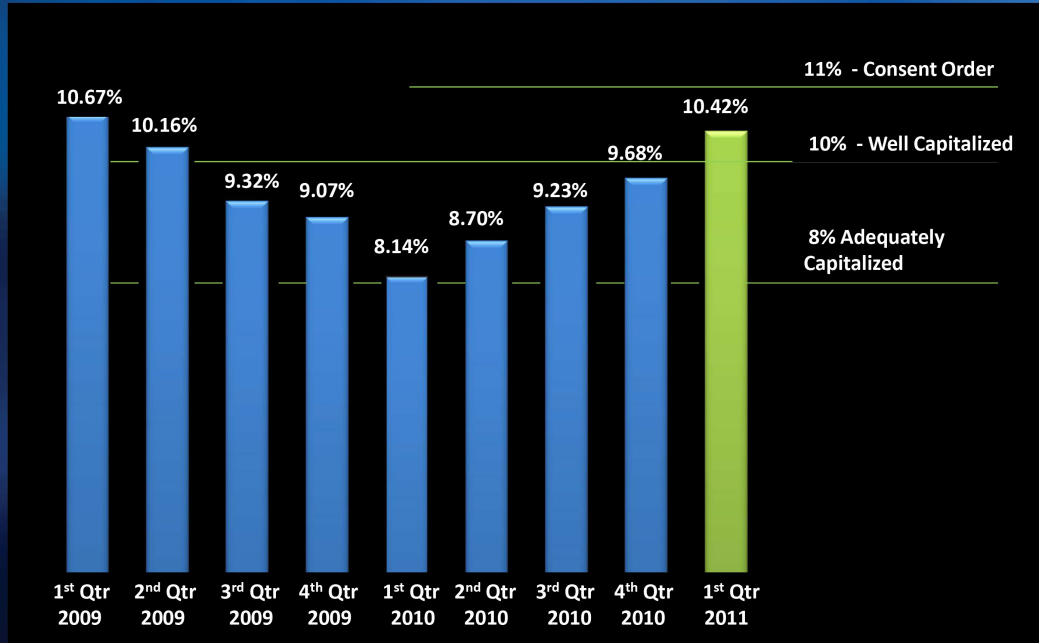
Total Loans/Assets



Bank Liquidity



Risk-Based Capital Ratios



Required Bank Capital Injection (to meet Consent Order requirements)



Change of Focus

- Past year and a half – critical transition period
 - Improved business and banking practices
 - Added experienced personnel
 - Added new directors with financial and accounting expertise
 - Enhanced corporate governance
 - Bolstered risk management functions
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Goals

- Short-term
 - Improve capital ratios
 - Significantly reduce non-performing asset levels
 - Long-term
 - Consistent profitability
 - Exceptional community bank in West Michigan
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Offering Objectives

- Raise Bank level regulatory capital ratios to comply with our regulatory Consent Order
 - Act on potential opportunities to improve long-term profitability
 - Provide a foundation for future growth
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Common Stock Offering Summary

- Commencing today – 5/10/2011
 - Rights offering and public offering of up to 17,826,086 shares
 - Rights offering – right to buy one share for each share owned at \$2.30
 - Existing shareholders have an opportunity to purchase substantially all of the shares offered
 - Rights offering ends on June 7, 2011
 - Public offering ends on June 20, 2011
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Questions?