## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 17, 2006

MACATAWA BANK CORPORATION (Exact name of Registrant as specified in its charter)

MICHIGAN		38-3391345
(State or Other Jurisdiction	000-25927	(IRS Employer
of Incorporation)	(Commission File No.)	Identification No.)

10753	MACAI	AWA DRIV	/E, HOLLANI	), MI	49424
(Address	of Pr	incipal	Executive	Offices)	(Zip Code)

616 820-1444 (Registrant's Telephone Number, Including Area Code)

NOT APPLICABLE (Former Name or Former Address, if changed Since Last Report)

- [] Written communications pursuant to Rule 425 under the Section Act (17 CFR 230.425).
- [ ] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12).
- [ ] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240-14d-2(b)).
- [ ] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)).

ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On July 17, 2006, Macatawa Bank Corporation issued a press release announcing results for the second quarter ended June 30, 2006. A copy of the press release is attached as Exhibit 99.

The information in this Form 8-K and the attached Exhibit shall not be deemed filed for purposes of Section 18 of the Securities Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(d) Exhibits

99 Press release dated July 17, 2006.

## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: July 17, 2006

By /s/ Jon W. Swets Jon W. Swets

Chief Financial Officer

MACATAWA BANK CORPORATION

> 10753 Macatawa Drive Holland, MI 49424

NEWS RELEASE	
NASDAQ NATIONAL MARKET:	MCBC
FOR RELEASE:	Immediate
DATE:	July 17, 2006
Contact:	Jon Swets, CFO
	616.494.7645

HOLLAND, MICHIGAN - MACATAWA BANK CORPORATION REPORTS RECORD SECOND QUARTER EARNINGS

Macatawa Bank Corporation today announced net income for the second quarter of 2006. Net income for the quarter was a record \$5.76 million, or a 9% increase over second quarter 2005 net income of \$5.26 million. Diluted earnings per share totaled \$0.35 for the quarter compared to \$0.32 for the second quarter of 2005. The results for the second quarter represent a 1.18% ROA and a 15.53% ROE. Net income for the first six months of 2006 increased 12% and totaled \$10.98 million, or \$0.66 per diluted share, as compared to net income of \$9.80 million, or \$0.60 per diluted share, for the sended June 30, 2005.

"Outstanding growth rates and credit quality led the way to yet another solid quarter of earnings," said Ben Smith, Chairman and CEO. Total loans increased \$63 million during the second quarter, 16% on an annualized basis. Core deposits were up \$35 million, 11% on an annualized basis and up from the 9% growth rate of the first quarter. "Our continued robust growth rates are a direct result of Macatawa's commitment to providing outstanding customer service," added Mr. Smith.

In addition to growth for the quarter, asset quality remained strong. "Net loan charge-offs for the quarter were very low, reflecting the success of our disciplined approach to lending" stated Mr. Smith. Annualized net charge-offs were only 0.01% of average loans for the quarter, down from 0.18% for the second quarter of 2005.

Second quarter net interest income totaled \$17.0 million, an increase of \$1.5 million or 10%, as compared to the second quarter of 2005. The improvement in net interest income was driven primarily by an increase in average earning assets. Average earning assets grew by 11% or \$185.3 million from \$1.63 billion for the second quarter of 2005 to \$1.82 billion for the second quarter of 2006. The net interest margin was 3.74% for the quarter, down four basis points from 3.78% for the first quarter of 2006 and eight basis points from 3.82% for the second quarter of 2005. The net interest margin has moved within a narrow range consistent with the Company's balanced sensitivity to interest rate changes.

Non-interest income was \$3.6 million for the second quarter of 2006, an increase of \$436,000 or 14% from the first quarter of 2006, and \$260,000 over the second quarter of 2005. Non-interest income for the prior year quarter included a \$200,000 gain on the sale of other real estate (ORE). When excluding the impact of this gain, non-interest income was up over 14% when compared to the prior year. Increases in revenue from trust, deposit and other financial services more than offset a slight decline in gains on the sale of mortgage loans.

Non-interest expense increased to \$11.3 million for the quarter as compared to \$10.0 million for the second quarter of 2005. Salaries and benefits increased by \$865,000 representing the majority of the increase. The increase in salaries and benefits included \$188,000 in stock option compensation expense related to the adoption of FAS 123, Revised beginning January 1, 2006. The remainder of the increase was related to staff hires for new branch locations and additional staffing in each line of business and in support departments consistent with growth of the Bank. All remaining categories, including occupancy, furniture and equipment and other expense, also increased moderately during the quarter consistent with growth of the Bank.

The provision for loan losses was \$800,000 for the quarter, down from \$1.1 million for the second quarter of 2005. The significant decline in net charge-offs more than offset the impact of greater loan growth for the quarter, resulting in the decline in the provision for loan losses. Non-performing assets to total assets remained relatively stable and were 0.38% at June 30, 2006 compared to 0.36% at March 31, 2006 and 0.31% at June 30, 2005. The allowance for loan losses represents 1.34% of total loans at June 30, 2006.

Total assets increased \$200.7 million from June 30, 2005 to \$1.98 billion at

June 30, 2006. Over the same twelve month period, total loans increased \$183.5 million to \$1.65 billion and total deposits increased \$235.5 million to \$1.57 billion at June 30, 2006. The Company remained well-capitalized at June 30, 2006, with a total risk-based capital ratio of 10.85%. During the quarter the Company purchased property on the Southeast side of Grand Rapids where it expects to open a branch by year end. In May, the Company opened a second branch in Jenison. "In addition to our new locations, we continue to improve and add to our existing deposit programs to expand existing relationships and open doors to new ones. We are excited about these accomplishments and look forward to the benefits they will provide," concluded Mr. Smith.

## CONFERENCE CALL

Macatawa Bank Corporation will hold its quarterly earnings conference call on Tuesday, July 18, 2006, at 10:00 A.M. Persons who wish to access the call may do so via the Internet by visiting www.macatawabank.com and clicking on the webcast link in the Investor Information section. It may also be accessed by logging on to www.streetevents.com. A replay of the call will be available for 30 days following the call.

Headquartered in Holland, Michigan, Macatawa Bank Corporation is the parent company for Macatawa Bank and Macatawa Investment Services. Through its subsidiaries, the Corporation offers a full range of banking, investment and trust services to individuals, businesses, and governmental entities from a network of 24 full service branches located in communities in Kent County, Ottawa County, and northern Allegan County. Services include commercial, consumer and real estate financing; business and personal deposit services, ATM's and Internet banking services, trust and employee benefit plan services, and various investment services. The Corporation emphasizes its local management team and decision making, along with providing customers excellent service and superior financial products.

"CAUTIONARY STATEMENT: This press release contains certain forward-looking statements that involve risks and uncertainties which could cause actual results to differ materially from those expressed or implied by such forward-looking statements, including, but not limited to, economic, competitive, governmental and technological factors affecting our operations, markets, products, services, and pricing. These statements include, among others, statements related to future growth and funding sources, future profitability levels, the effects on earnings of changes in interest rates and the future level of other revenue sources. Annualized growth rates are not intended to imply future growth at those rates. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release. Further information concerning our business, including additional factors that could materially affect our financial results, is included in our filings with the Securities and Exchange Commission."

Page 2 MACATAWA BANK CORPORATION CONSOLIDATED FINANCIAL SUMMARY (Unaudited)

(Dollars in thousands except per share information)

## <TABLE> <CAPTION>

	JUN	NTHS ENDED IE 30	SIX MONTHS ENDED JUNE 30	
EARNINGS SUMMARY		2005		2005
<\$>		<c></c>		
Total interest income	\$32 <b>,</b> 896	\$25 <b>,</b> 357	\$63 <b>,</b> 137	\$48 <b>,</b> 556
Total interest expense		9,870		
Net interest income		15,487		
Provision for loan loss		1,125		
Net interest income after provision for loan loss				
NON-INTEREST INCOME				
Deposit service charges	1,300	1,155	2,386	1,879
Gain on sale of loans		536		
Trust fees	796	716	1,622	1,432
Other		962		
Total non-interest income		3,369		
NON-INTEREST EXPENSE				
Salaries and benefits	6,293	5,430	12,330	10,834
Occupancy	835	749	1,720	1,590
Furniture and equipment	774	720	1,572	1,423
Other	3,431	3,063		6,076

Total non-interest expense	11,333	9,962	22,418	19,923
Income before income tax Federal income tax expense	8,471 2,715	7,769 2,507	16,194 5,217	14,425 4,628
Net income	\$ 5,756 ======	\$ 5,262	\$10,977 ======	\$ 9,797 ======
Basic earnings per share Diluted earnings per share Return on average assets Return on average equity Net interest margin Efficiency ratio 				

 \$ 0.36 \$ 0.35 1.18% 15.53% 3.74% 55.00% | \$ 0.33 \$ 0.32 1.20% 15.71% 3.82% 52.83% | \$ 0.68 \$ 0.66 1.15% 14.94% 3.76% 55.89% | \$ 0.61 \$ 0.60 1.13% 14.73% 3.83% 54.77% |<TABLE> <CAPTION>

BALANCE SHEET DATA ASSETS	JUNE 30 2006	JUNE 30 2005	DECEMBER 31 2005
<s></s>	 <c></c>	 <c></c>	 <c></c>
Cash and due from banks	\$ 43,346		\$ 49,101
Securities available for sale	165,964	161,243	
Securities held to maturity	2,715	2,481	3,907
Federal Home Loan Bank Stock	13,910	13,910	13,910
Loans held for sale		3,243	
Total loans		1,469,493	
Less allowance for loan loss	22,145	20,010	20,992
Net loans	1,630,890		1,526,887
Premises and equipment, net		47,602	
Acquisition intangibles	25,663	26,055	25,856
Bank-owned life insurance	21,279	20,490	20,814
Other assets	18,636	18,451	17,460
TOTAL ASSETS	\$1,981,318 =========	\$1,780,615 ========	\$1,869,990 =========
LIABILITIES AND SHAREHOLDERS' EQUITY	Ċ 174 F1C	Ċ 1CO 100	Ċ 100 7C0
Noninterest-bearing deposits	\$ 1/4,516	\$ 169,189 1,168,452	\$ 188,762
Interest-bearing deposits	1,398,585		
Total deposits	1,573,101	1,337,641	1,507,772
Federal funds purchased	25,701	42,565	25,809
FHLB advances	187,722	215,564	145,161
Other borrowings	41,238		41,238
Other liabilities	5,657	7,639	8,266
TOTAL LIABILITIES		1,644,647	
Shareholders' equity	147,899	135,968	141,744
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$1,981,318	\$1,780,615	\$1,869,990

</TABLE>

MACATAWA	BANK	CORPORAT	TION	
SELECTED	CONSC	DLIDATED	FINANCIAL	DATA
(Unaudite	ed)			

(Dollars in thousands except per share information)

<TABLE> <CAPTION>

<capiion></capiion>			QUARTERLY			
YEAR TO DATE			QOMULLIULI			
	2ND QTR	1ST QTR	4TH QTR	3RD QTR	2ND QTR	
2005	2006	2006	2005	2005	2005	2006
2005						
<s></s>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>	<c></c>
<c></c>						

EARNINGS SUMMARY

32.28 b         50.33         50.33         50.33         700         705         1.115           ctails non-internet income         3.629         3.144         3.2.24         3.649         3.649           ctails non-internet income         3.629         3.140         3.2.24         3.649         3.649           ctails non-internet income         3.629         3.140         3.2.54         3.649         3.649           ctails non-internet income         3.727         4         5.556         5.522         5.542         5.550         5.2.67           ctails non-internet income         3.727         4         5.33         0         0.33         0         0.33         0           ctails non-internet income         3.727         4         5.33         0         0.32         0         0.34         0         0.32         0           ctails non-internet income         3         0.33         0         0.34         0         0.32         0         0.34         0         0.32         0         0.34         0         0.32         0         0.34         0         0.32         0         0.34         0         0.32         0         0.34         0         0.32         0	Net interest income	\$ 16,975	\$ 16,314	\$ 16,401	\$ 16,105	\$ 15,487	Ş
Total mon-interest income         3.429         3.124         3.214         3.249         3.		800	700	795	855	1,125	
Total non-interest extension         11,233         11,293 <td></td> <td>3,629</td> <td>3,194</td> <td>3,314</td> <td>3,649</td> <td>3,369</td> <td></td>		3,629	3,194	3,314	3,649	3,369	
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	Total non-interest expense	11,333	11,085	10,813	10,688	9,962	
Nucl. income         0         5,756         6         5,222         6         5,842         6         5,550         6         5,262         0           Dask teachings per share         0         0.26         0         0.26         0         0.33         0         0.33         0           DASK 1         0.015         0         0.125         0         0.34         0         0         0         0         0         0         0         0	Income taxes	2,715	2,501	2,565	2,661	2,507	
Basic estings provide         6         0.36         6         0.32         6         0.34         6         0.35         6         0.33         5           0.46         0         0.46         0         0.46         0         0.34         0         0.34         4         0.32         5           0.46         0         0.46         0         0.46         0         0.34         0         0.34         4         0.34         4         0.32         5           0.46         0         0.46         0         0         2.17         0         2.17         0         2.17         0         2.17         0         2.17         0         2.17         0         2.17         0         0.400         10         0.400         10         0.400         10         0.400         10         0.400         10         0.400         10         0.400         10         0.400         10         0.400         10         0.400         0.400         10         0.400         10         0.400         10         0.400         10         0.400         10         0.400         10         0.400         10         10         0.400         10         10	Net income	\$ 5 <b>,</b> 756	\$ 5,222	\$ 5,542	\$    5,550	\$ 5,262	Ş
0.68         0.61         5         0.35         5         0.32         5         0.34         5         0.34         5         0.32         5           MART TATA         BOOK Value per share         5         0.33         5         0.44         5         0.34         5         0.34         5         0.34         5         0.34         5         0.34         5         0.34         5         0.34         5         0.34         5         0.34         5         0.34         5         0.34         5         0.34         5         0.34         5         0.34         5         0.32         5           S13         5         22.03         5         22.03         16,520,970         16,507,189         16,455,403         16,562,518           Person end common shares         16,220,970         16,220,970         16,21,173         16,056,003         16,562,518         16,021,173         16,056,003         16,562,518         16,021,173         16,056,003         16,552,518         16,023         15,713         14,344         15,634         16,123         15,713         14,554         16,023         15,713         14,554         14,143         12,205         16,520,376         3,365         3,365		\$ 0.36	\$ 0.32	\$ 0.34	\$ 0.35	\$ 0.33	Ś
0.66 \$ 0.60 <b>NAMET NATA</b> <b>DOA</b> VALLEY PATA <b>DOA</b> VALLEY PER Harce 9.13 6 0.47 Where value per sharce 9.13 7 0 22,03 0 21,35 0 220,30 16,200,172 16,164,946 16,100,083 16,076,639 16,051,168 <b>Average slitutes</b> COMMON shares 16,205,182 16,200,070 16,920,173 16,056,903 16,026,003 <b>Average slitutes</b> COMMON shares 16,205,182 16,200,077 16,007 16,091,173 16,056,303 <b>PERFORMENT SATION</b> <b>Detining average assets</b> 1.188 1.115 1.209 1.215 1.209 <b>Detining average assets</b> 1.189 1.123 1.209 1.215 1.209 <b>Detining average assets</b> 1.189 1.123 1.209 1.215 1.209 <b>Detining average assets</b> 3.768 3.638 <b>Detining average assets</b> 3.778 3.788 3.638 <b>Detining average assets</b> 3.778 3.638 <b>Detining average assets</b> 3.778 3.638 <b>Detining average assets</b> 3.778 4.3.638 <b>Detining average assets</b> 3.778 5.4,266 <b>Solution average ave</b>	0.68 \$ 0.61						
Book value per share         8         9.13         8         8.97         8         8.60         8         8.47         9           Market value per share         4         23.39         5         24.07         8         23.10         4         21.72         5         22.03         4           Market value per share         4         23.39         5         24.07         8         23.10         4         21.72         5         22.03         4           Market value per share         16,200,172         16,164,946         16,100,083         16,076,699         16,051,163           Market value per share         16,562,316         16,100,087         16,050,183         16,455,403         16,562,618           Market value per share         16,562,316         16,100,087         16,051,173         16,056,503         16,562,618           PERTORMANCE RATIOS         1138         1.138         1.205         1.214         1.205           Notes regate sequity         15.533         14.243         15.693         16,024         15.713           Notes regate sequity         15.533         14.243         15.693         16.024         15.713           Notes regate sequity         15.533         14.243         1						,	
9.13         5         8.47           Warket value per share         6         23.39         22.03         6         21.72         6         22.03         6           23.39         5         22.03         16,200,177         16,164,946         16,100,083         16,076,699         16,051,168           10xrand backs         16,200,210         16,562,010         16,562,010         16,562,010         16,562,010         16,562,010         16,054,003         16,562,010         16,056,503         16,562,010           10xrand backs         11,28         1.205         1.218         1.206         1.218         1.206           Neture on average sequity         1.553         14.348         15.655         15.025         15.711           1.4 446         14.738         3.428         3.766         3.628           3.766         3.132         55.00%         56.823         54.854         54.118         52.838           5.595         5.478         5.545         5.4.204         5.255         5.3.285         5           1.438         1.725         5.1,401         5.655         5.3.285         5         5           1.725         5.1,725         1.401         5.625         5.3.285							
23.39 \$ 22.03 Average basic common shares 16,200,172 16,164,946 16,100,083 16,076,699 16,051,168 Average balance common shares 16,542,131 16,568,345 16,520,970 16,507,189 16,455,403 16,562,618 Average difference common shares 16,051,106 16,109,087 16,071,199 16,455,403 16,562,618 Average difference common shares 16,051,106 16,109,087 16,071,199 16,455,403 16,562,618 Average difference common shares 16,051,107 16,051,107 16,051,107 16,051,107 16,056,503 Average difference common shares 1,108 1,118 1,208 1,218 1,208 Average difference common shares 1,108 1,118 1,208	9.13 \$ 8.47						
16,18,716       16,522,349         Average diluted common shares       16,520,128       16,520,970       16,507,129       16,455,403       16,562,618         16,203,128       16,004,128       16,004,123       16,004,123       16,004,003       16,004,003       16,005,003         PENFORMANCE SATIOS       16,100,007       16,004,173       16,056,503       16,000,007       16,004,173       16,056,503         PENFORMANCE SATIOS       11,138       1.138       1.138       1.208       1.218       1.208         Net Interest margin (FPD)       3,748       3.788       3.628       3.768       3.828         Met Interest margin (FPD)       3.748       3.788       3.628       54.118       52.838         Met Interest margin (FPD)       5.781       5       5.465       5       4.305       5         Met Interest and       5       5.781       5       5.55       5       4.204       5       3.565       5         Ads 5       0.128       0.353       0.273       0.248       0.233       0.235       0.235       0.235       0.235       0.235       0.235       0.235       0.235       0.235       0.235       0.235       0.235       0.235       0.235       0.235	23.39 \$ 22.03						Ş
16,429,827 Heriod end common shares 16,205,196 16,056,503 16,056,503 DESERONANCE RATIOS PERCONNECE RATIOS PERCONNECE RATIOS PERCONNECE RATIOS PERCONNECE RATIOS PERCONNECE RATIOS PERCONNECE RATIOS Net under average agentry 15,538 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,185 1,208	16,181,716 16,032,349						
16,205,196       16,056,503         PERFORMANCE RATIOS Meturn on average againty       1.188       1.118       1.208       1.218       1.208         1.155       1.135       1.135       1.118       1.208       1.218       1.208         Note intropic on average againty       15.538       14.348       15.698       16.028       15.718         Not intropic on average againty       15.538       14.348       15.698       3.628       3.768       3.828         J.755       3.465       3.748       3.788       3.828       54.618       52.838         ASSET QOALITY       S.5.008       56.828       54.858       54.118       52.838         ASSET QOALITY       S.5.781       5.5,545       5.4,204       9.3,565       9.335       6.49       8         A6.5       3.008       3.298       3.39       6.49       8       3.46       9.2,155       8       1.401       8       692       9.1,632       9.2,155       8       1.725       9.1,401       8       692       9.1,632       0.248       0.238       0.318       0.355       0.268       0.318       0.368       0.268       0.318       0.328       0.318       0.328       0.318       0.328       0	16,429,827						16,562,618
Seture on average assets         1.18%         1.11%         1.20%         1.21%         1.20%           Note interest margin (FTR)         3.74%         3.78%         3.62%         3.76%         3.82%           Artistic and there at margin (FTR)         3.74%         3.78%         3.62%         3.76%         3.82%           Artistic and there at margin (FTR)         3.74%         3.78%         3.62%         3.76%         3.82%           Asset of there at margin (FTR)         5.00%         56.82%         54.85%         54.11%         52.83%           Asset of there at margin (FTR)         5.781         5.5545         4.204         3.565         3.335         5           Asset of there at margin (FTR)         3.385         5.781         5.5545         4.204         3.565         3.335         5           Asset of the and reprosende assets and reprosende assets and reprosende assets         5         1.725         1.401         5         692         5         1.632         5         2.155         5           Nonperforming loans to to total loans         0.33%         0.23%         0.24%         0.23%         0.23%         0.23%         0.23%         0.31%           Net charge off is to average loans to total assets to total assets         0.38%		16,205,196	16,188,015	16,109,087	16,091,173	16,056,503	
Seture on average assets         1.18%         1.11%         1.20%         1.21%         1.20%           Note interest margin (FTR)         3.74%         3.78%         3.62%         3.76%         3.82%           Artistic and there at margin (FTR)         3.74%         3.78%         3.62%         3.76%         3.82%           Artistic and there at margin (FTR)         3.74%         3.78%         3.62%         3.76%         3.82%           Asset of there at margin (FTR)         5.00%         56.82%         54.85%         54.11%         52.83%           Asset of there at margin (FTR)         5.781         5.5545         4.204         3.565         3.335         5           Asset of there at margin (FTR)         3.385         5.781         5.5545         4.204         3.565         3.335         5           Asset of the and reprosende assets and reprosende assets and reprosende assets         5         1.725         1.401         5         692         5         1.632         5         2.155         5           Nonperforming loans to to total loans         0.33%         0.23%         0.24%         0.23%         0.23%         0.23%         0.23%         0.31%           Net charge off is to average loans to total assets to total assets         0.38%	PERFORMANCE RATIOS						
Seturn on average equity         15.53%         14.34%         15.63%         16.02%         15.71%           14.34%         3.74%         3.74%         3.76%         3.62%         3.76%         3.62%           3.76%         3.63%         5.00%         56.52%         54.85%         54.11%         52.83%           ASSET QUALITY         ASSET QUALITY         ASSET QUALITY         ASSET QUALITY         ASSET QUALITY           ASSET QUALITY         S.46%         5.781         5.5545         4.204         5         3.655         5         3.385         5           Object real extrate and response assets         5         7.715         5         1,401         6.692         6         1.632         2         2,155         6           Nonperforming loans to total loans         0.35%         0.35%         0.27%         0.24%         0.23%         0.23%         0.23%         0.31%           Nonperforming loans to total loans to total loans (annualized)         0.01%         0.08%         0.09%         0.09%         0.18%         0.18%           0.35%         0.23%         0.36%         0.69%         0.56%         7.66%         7.66%         7.66%         7.63%         7.63%         7.63%         7.63%         7.6	Return on average assets	1.18%	1.11%	1.20%	1.21%	1.20%	
Net_interest margin (FTE)         3.74%         3.78%         3.82%         3.76%         3.82%           S.76%         3.83%         55.00%         56.82%         54.05%         54.11%         52.83%           ASSET QUALITY         Net Charge-offs         5         46         \$         300         \$         329         \$         339         \$         649         \$           ASSET QUALITY         Net Charge-offs         5         46         \$         300         \$         329         \$         3,565         \$         3,385           Other real state and reposeesed assets         5         1,725         \$         1,401         692         \$         1,632         \$         2,155           Nonperforming lease to total lease         0.35%         0.35%         0.26%         0.24%         0.23%           0.38%         0.38%         0.36%         0.26%         0.26%         0.31%         0.38%         0.36%         0.42%         0.18%           Allowance for loan lose to total leans         1.34%         1.35%         1.36%         1.36%         1.36%         1.36%           1.34%         1.36%         1.36%         1.36%         1.36%         1.36%         1.36%	Return on average equity	15.53%	14.34%	15.69%	16.02%	15.71%	
55.89%       54.77%         ASSET QUALITY Net charge-offs       \$ 46       \$ 300       \$ 129       \$ 339       \$ 649       \$ 346       \$ 1,266         Nonperforming loans       \$ 5,781       \$ 5,545       \$ 4,204       \$ 3,565       \$ 3,385       \$ 3,385       \$ 5,781       \$ 5,545       \$ 4,204       \$ 3,565       \$ 3,385       \$ 5,781       \$ 5,781       \$ 5,545       \$ 4,204       \$ 3,565       \$ 3,385       \$ 5,781       \$ 5,781       \$ 5,781       \$ 5,545       \$ 4,204       \$ 3,565       \$ 3,385       \$ 5,781       \$ 5,781       \$ 5,781       \$ 5,545       \$ 4,204       \$ 5,565       \$ 5,781       \$ 5,781       \$ 5,781       \$ 5,781       \$ 5,781       \$ 5,781       \$ 5,781       \$ 5,545       \$ 4,204       \$ 5,632       \$ 5,762       \$ 5,763       \$ 5,763       \$ 5,781       \$ 5,781       \$ 5,785       \$ 5,781       \$ 5,785       \$ 5,785       \$ 5,858       \$ 5,285       \$ 5		3.74%	3.78%	3.82%	3.76%	3.82%	
Net charge-offs         S         46         S         300         S         329         S         339         S         649         S           Nonperforming loans         S         5,781         S         5,545         S         4,204         S         3,365         S         3,385         S         5           Other real estate and         reposses assets         S         1,725         S         1,632         S         2,155         S           Nonperforming loans to         total loans         0.35%         0.35%         0.27%         0.24%         0.23%           Nonperforming assets to         total loans         0.38%         0.36%         0.26%         0.28%         0.31%           Net charge-offs to average loans (annualized)         0.01%         0.08%         0.09%         0.09%         0.18%           Allowance for loan loss to         total loans         1.34%         1.35%         1.36%         1.36%         1.36%           1.34%         1.36%         7.61%         7.76%         7.66%         7.65%         7.63%           Y-feed         7.1%         7.61%         7.76%         7.66%         7.65%         7.63%           Y-feed         7.1%	Efficiency ratio	55.00%	56.82%	54.85%	54.11%	52.83%	
Net charge-offs         S         46         \$         300         \$         329         \$         339         \$         649         \$           Nonperforming loans         \$         5,781         \$         5,545         \$         4,204         \$         3,365         \$         3,385         \$         5         5,781         \$         5,545         \$         4,204         \$         3,565         \$         3,385         \$           0.725         2,155         \$         1,725         \$         1,401         \$         692         \$         1,632         \$         2,155         \$           Nonperforming loans to         total loans         0.35%         0.35%         0.27%         0.24%         0.23%           Nonperforming assets to         total loans         0.38%         0.36%         0.26%         0.28%         0.31%           0.38%         0.31%         0.01%         0.08%         0.09%         0.09%         0.18%           0.34%         0.31%         0.01%         0.08%         0.09%         0.18%         1.36%           1.34%         1.36%         1.36%         1.36%         1.36%         1.36%         1.36%         1.36%							
Nonperforming loans         \$         5,781         \$         5,545         \$         4,204         \$         3,565         \$         3,385         \$           5,781         \$         5,781         \$         5,781         \$         5,781         \$         3,385         \$         3,385         \$         3,725         \$         1,725         \$         1,401         \$         692         \$         1,632         \$         2,155         \$           Nonperforming leans to         total loans         0.35%         0.35%         0.27%         0.24%         0.23%         0.31%           Nonperforming assets to         total assets         0.38%         0.36%         0.26%         0.28%         0.31%           Nonperforming assets to         total assets         0.38%         0.36%         0.26%         0.28%         0.31%           Net charge-offs to average         0.01%         0.08%         0.09%         0.09%         0.18%           Allowance for loan loss to         total loans         1.34%         1.35%         1.36%         1.36%         1.36%           1.34%         1.36%         1.36%         1.36%         1.36%         1.36%         1.36%           1.494	Net charge-offs	\$ 46	\$ 300	\$ 329	\$ 339	\$ 649	\$
Other real setste and repossessed assets         \$ 1,725 \$ 1,401 \$ 692 \$ 1,632 \$ 2,155 \$           1,725 \$ 2,155         \$ 1,725 \$ 1,401 \$ 692 \$ 1,632 \$ 2,155 \$           Nonperforming loans to total loas         0.35% 0.35% 0.27% 0.24% 0.23%           0.38% 0.31%         0.38% 0.36% 0.26% 0.28% 0.31%           Net charge-offs to average loans (nnualized)         0.01% 0.08% 0.09% 0.09% 0.18%           0.44 0.18%         1.34% 1.35% 1.36% 1.36% 1.36%           Allowance for loan loss to total loas         1.34% 1.35% 1.36% 1.36% 1.36%           1.34% 1.36%         1.36% 1.36% 1.36%           CAPITAL & LIQUIDITY Average equity to average assets         7.61% 7.76% 7.66% 7.56% 7.63%           7.68% 7.71%         7.61% 7.76% 7.66% 7.56% 7.63%           Tier 1 capital to risk-weighted assets         9.49% 9.69% 9.54% 9.65% 9.28%           70tal capital to risk-weighted assets         10.85% 11.06% 11.07% 11.02% 11.05%           10.85% 11.06% 11.07% 11.02% 11.05%         10.65% 11.06% 11.07% 11.02% 11.05%           Loans to deposits + FHLB borrowings         93.88% 94.52% 93.64% 94.19% 94.61%           PEND OF PERIOD BALANCES Total portfolic loans 1,653,035 \$ 1,653,035 \$ 1,590,138 \$ 1,547,879 \$ 1,511,458 \$ 1,469,493 \$ 1,631,048,106	Nonperforming loans	\$ 5,781	\$ 5,545	\$ 4,204	\$ 3,565	\$3,385	\$
1,725 \$ 2,155 Nonperforming loans to total loans 0.23% 0.35% 0.35% 0.27% 0.24% 0.23% 0.33% 0.23% 0.23% Nonperforming assets to total assets 0.38% 0.36% 0.26% 0.28% 0.31% 0.38% 0.31% Net charge-offs to average loans (annualized) 0.01% 0.08% 0.09% 0.09% 0.18% Allowance for loan loss to total loans 1.34% 1.35% 1.36% 1.36% 1.36% 1.34% 1.36% CAPITAL & LIQUIDITY Average equity to average assets 7.61% 7.76% 7.66% 7.56% 7.63% 7.66% 7.71% Tier 1 capital to risk-weighted assets 9.49% 9.69% 9.54% 9.65% 9.28% 7.66% 7.71% Tier 1 capital to risk-weighted assets 10.85% 11.06% 11.07% 11.02% 11.05% 10.85% 11.05% Loans to deposits + FHLB borrowings 93.88% 94.52% 93.64% 94.19% 94.61% 93.88% 94.61%	Other real estate and	ė 1705	¢ 1.401	¢ 600	¢ 1.620	¢ 0.155	Ċ
total loans       0.35%       0.35%       0.27%       0.24%       0.23%         Nonperforming assets to       0.38%       0.36%       0.26%       0.28%       0.31%         Nonperforming assets to       0.38%       0.36%       0.26%       0.28%       0.31%         Not charge-offs to average       0.01%       0.06%       0.09%       0.18%         loans (annualized)       0.01%       0.08%       0.09%       0.18%         Allowance for loan loss to       1.34%       1.35%       1.36%       1.36%         CAPITAL & LIQUIDITY       Average equity to average       1.34%       1.35%       1.36%       1.36%         CAPITAL & LIQUIDITY       Average equity to average       3.6%       7.61%       7.66%       7.56%       7.63%         1.4%       1.35%       1.36%       1.36%       1.36%       1.36%       1.36%         CAPITAL & LIQUIDITY       Average equity to average       3.6%       7.66%       7.56%       7.63%         1.4%       1.36%       1.36%       1.36%       1.36%       1.36%       1.36%         CAPITAL & LIQUIDITY       Average equity to average       3.6%       9.69%       9.54%       9.65%       9.28%         Total capital to	1,725 \$ 2,155	ş 1,725	Ş 1,401	Ş 69Z	ş 1,632	Ş 2,155	Ş
Nonperforming assets to total assets       0.30%       0.36%       0.26%       0.28%       0.31%         0.38%       0.01%       0.00%       0.09%       0.09%       0.18%         Not charge-offs to average loans (annualized)       0.01%       0.08%       0.09%       0.09%       0.18%         0.04%       0.18%       0.01%       0.08%       0.09%       0.18%       0.18%         0.04%       0.18%       0.01%       0.08%       0.09%       0.18%         0.04%       0.18%       0.01%       0.09%       0.18%         0.04%       0.18%       1.36%       1.36%       1.36%         CAPITAL 6 LIQUIDITY       1.34%       1.35%       1.36%       1.36%         CAPITAL 6 LIQUIDITY       Average equity to average assets       7.61%       7.76%       7.66%       7.56%       7.63%         7.68%       7.71%       Tier 1 capital to risk-weighted assets       9.49%       9.69%       9.54%       9.65%       9.28%         Total capital to risk-weighted assets       10.85%       11.06%       11.07%       11.02%       11.05%         Loans to deposits + FHLB borrowings       93.88%       94.52%       93.64%       94.19%       94.61%         END OF PERIOD BALANCES	total loans	0.35%	0.35%	0.27%	0.24%	0.23%	
0.38% 0.31% Net charge-offs to average loans (annualized) 0.01% 0.08% 0.09% 0.09% 0.18% 0.04% 0.18% Allowance for loan loss to total loans 1.34% 1.35% 1.36% 1.36% 1.36% 1.34% 1.36% CAPITAL & LIQUIDITY Average equity to average assets 7.61% 7.66% 7.66% 7.66% 7.63% 7.68% 7.71% Tier 1 capital to risk-weighted assets 9.49% 9.69% 9.54% 9.65% 9.28% 9.49% 9.28% Total capital to risk-weighted assets 10.85% 11.06% 11.07% 11.02% 11.05% 10.85% 11.05% Loans to deposits + FHLB borrowings 93.88% 94.52% 93.64% 94.19% 94.61% 93.88% 94.61% END OF PERIOD BALANCES Total portfolio loans \$ 1,653,035 \$ 1,590,138 \$ 1,547,879 \$ 1,511,458 \$ 1,469,493 \$ 1,653,035 \$ 1,469,493 \$ Larning assets 1,841,812 1,776,486 1,725,832 1,691,699 1,648,106	Nonperforming assets to	0 38%	0 36%	0.26%	0 28%	0.31%	
loans (annualized)       0.01%       0.08%       0.09%       0.09%       0.18%         0.04%       0.18%       0.01%       0.08%       0.09%       0.18%         Allowance for loan loss to       1.34%       1.35%       1.36%       1.36%       1.36%         CAPITAL & LIQUIDITY       1.34%       1.35%       1.36%       1.36%       1.36%         CAPITAL & LIQUIDITY       Average equity to average assets       7.61%       7.66%       7.56%       7.63%         Average equity to average assets       7.61%       7.76%       7.66%       7.56%       7.63%         Tier I capital to risk-weighted assets       9.49%       9.69%       9.54%       9.65%       9.28%         Total capital to risk-weighted assets       10.85%       11.06%       11.07%       11.02%       11.05%         Loans to deposits + FHLB borrowings       93.88%       94.52%       93.64%       94.19%       94.61%         Sass       94.61%       93.88%       94.52%       93.64%       94.19%       94.61%         END OF PERIOD BALANCES       Total portfolio loans       \$ 1,653,035       \$ 1,590,138       \$ 1,547,879       \$ 1,511,458       \$ 1,469,493       \$ 1,653,035       \$ 1,691,699       1,648,106	0.38% 0.31%	0.000	0.000	0.200	0.200	0.010	
total loans       1.34%       1.35%       1.36%       1.36%       1.36%         CAPITAL & LIQUIDITY         Average equity to average         assets       7.61%       7.76%       7.66%       7.56%       7.63%         7.68%       7.71%       7.66%       7.56%       7.63%       7.63%         Tier 1 capital to       risk-weighted assets       9.49%       9.69%       9.54%       9.65%       9.28%         Total capital to       risk-weighted assets       10.85%       11.06%       11.07%       11.02%       11.05%         Loans to deposits + FHLB       93.88%       94.52%       93.64%       94.19%       94.61%         END OF PERIOD BALANCES       7.653,035       \$ 1,590,138       \$ 1,547,879       \$ 1,511,458       \$ 1,469,493       \$ 1,653,035       \$ 1,653,035       \$ 1,590,138       \$ 1,547,879       \$ 1,511,458       \$ 1,469,493       \$ 1,653,035       \$ 1,641,812       1,776,486       1,725,832       1,691,699       1,648,106	loans (annualized)	0.01%	0.08%	0.09%	0.09%	0.18%	
CAPITAL & LIQUIDITY Average equity to average assets 7.61% 7.76% 7.66% 7.56% 7.63% 7.68% 7.71% Tier 1 capital to risk-weighted assets 9.49% 9.69% 9.54% 9.65% 9.28% 9.49% 9.28% Total capital to risk-weighted assets 10.85% 11.06% 11.07% 11.02% 11.05% 10.85% 11.05% Loans to deposits + FHLB borrowings 93.88% 94.52% 93.64% 94.19% 94.61% 93.88% 94.61% END OF PERIOD BALANCES Total portfolio loans \$ 1,653,035 \$ 1,590,138 \$ 1,547,879 \$ 1,511,458 \$ 1,469,493 \$ 1,653,035 \$ 1,469,493 Earning assets 1,841,812 1,776,486 1,725,832 1,691,699 1,648,106	total loans	1.34%	1.35%	1.36%	1.36%	1.36%	
Average equity to average assets       7.61%       7.76%       7.66%       7.56%       7.63%         7.68%       7.71%       7.66%       7.66%       7.56%       7.63%         7.68%       7.71%       7.66%       7.56%       7.63%         Tier 1 capital to risk-weighted assets       9.49%       9.69%       9.54%       9.65%       9.28%         7.61%       7.66%       7.66%       7.66%       7.63%       7.63%         9.49%       9.28%       9.69%       9.54%       9.65%       9.28%         7.61%       10.85%       11.06%       11.07%       11.02%       11.05%         10.85%       11.05%       11.05%       11.05%       11.05%       11.05%         Loans to deposits + FHLB borrowings       93.88%       94.52%       93.64%       94.19%       94.61%         93.88%       94.61%       94.61%       94.61%       94.61%       94.61%         PO OF PERIOD BALANCES       7       7       1,653,035       \$ 1,653,035       \$ 1,590,138       \$ 1,547,879       \$ 1,511,458       \$ 1,469,493       \$ 1,653,035       \$ 1,648,106         Earning assets       1,841,812       1,776,486       1,725,832       1,691,699       1,648,106 <td>1.34% 1.36%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	1.34% 1.36%						
assets       7.61%       7.76%       7.66%       7.56%       7.63%         7.68%       7.71%       7.66%       7.56%       7.63%         Tier 1 capital to       risk-weighted assets       9.49%       9.69%       9.54%       9.65%       9.28%         Total capital to       risk-weighted assets       10.85%       11.06%       11.07%       11.02%       11.05%         Loans to deposits + FHLB       93.88%       94.52%       93.64%       94.19%       94.61%         END OF PERIOD BALANCES       7.65%       1,653,035       \$ 1,653,035       \$ 1,590,138       \$ 1,547,879       \$ 1,469,493       \$ 1,469,493       \$ 1,653,035       \$ 1,648,106         Earning assets       1,841,812       1,776,486       1,725,832       1,691,699       1,648,106							
Tier 1 capital to       9.49%       9.69%       9.54%       9.65%       9.28%         9.49%       9.28%       9.69%       9.54%       9.65%       9.28%         Total capital to       10.85%       11.06%       11.07%       11.02%       11.05%         10.85%       11.05%       10.85%       11.06%       11.07%       11.02%       11.05%         Loans to deposits + FHLB       93.88%       94.52%       93.64%       94.19%       94.61%         93.88%       94.61%       94.61%       94.61%       94.61%       94.61%         END OF PERIOD BALANCES       70tal portfolio loans       \$ 1,653,035       \$ 1,590,138       \$ 1,547,879       \$ 1,511,458       \$ 1,469,493       \$ 1,653,035       \$ 1,653,035       \$ 1,547,879       \$ 1,511,458       \$ 1,469,493       \$ 1,653,035       \$ 1,841,812       1,776,486       1,725,832       1,691,699       1,648,106	assets	7.61%	7.76%	7.66%	7.56%	7.63%	
9.49% 9.28% Total capital to risk-weighted assets 10.85% 11.06% 11.07% 11.02% 11.05% 10.85% 11.05% Loans to deposits + FHLB borrowings 93.88% 94.52% 93.64% 94.19% 94.61% 93.88% 94.61% END OF PERIOD BALANCES Total portfolio loans \$1,653,035 \$1,590,138 \$1,547,879 \$1,511,458 \$1,469,493 \$ 1,653,035 \$1,469,493 Earning assets 1,841,812 1,776,486 1,725,832 1,691,699 1,648,106	Tier 1 capital to	0 108	0 60%	0 548	0 65%	0.208	
risk-weighted assets 10.85% 11.06% 11.07% 11.02% 11.05% 10.85% 11.05% Loans to deposits + FHLB borrowings 94.61% 93.88% 94.61% END OF PERIOD BALANCES Total portfolio loans \$ 1,653,035 \$ 1,590,138 \$ 1,547,879 \$ 1,511,458 \$ 1,469,493 \$ 1,653,035 \$ 1,469,493 Earning assets 1,841,812 1,776,486 1,725,832 1,691,699 1,648,106	9.49% 9.28%	9.498	9.098	9.048	3.025	9.208	
Loans to deposits + FHLB borrowings 93.88% 94.52% 93.64% 94.19% 94.61% 93.88% 94.61% END OF PERIOD BALANCES Total portfolio loans \$1,653,035 \$1,590,138 \$1,547,879 \$1,511,458 \$1,469,493 \$ 1,653,035 \$1,469,493 Earning assets 1,841,812 1,776,486 1,725,832 1,691,699 1,648,106	risk-weighted assets	10.85%	11.06%	11.07%	11.02%	11.05%	
93.88% 94.61% END OF PERIOD BALANCES Total portfolio loans \$ 1,653,035 \$ 1,590,138 \$ 1,547,879 \$ 1,511,458 \$ 1,469,493 \$ 1,653,035 \$ 1,469,493 Earning assets 1,841,812 1,776,486 1,725,832 1,691,699 1,648,106	Loans to deposits + FHLB	୨୨ ୧୧୫	94 52%	93 64%	94 19%	94 61º	
Total portfolio loans \$ 1,653,035 \$ 1,590,138 \$ 1,547,879 \$ 1,511,458 \$ 1,469,493 \$ 1,653,035 \$ 1,469,493 Earning assets 1,841,812 1,776,486 1,725,832 1,691,699 1,648,106		23.00%	7 <b>1.</b> 320	0.01°	74.170	74.010	
1,653,035 \$ 1,469,493 Earning assets 1,841,812 1,776,486 1,725,832 1,691,699 1,648,106							
	-	\$ 1,653,035					Ş
		1,841,812	1,776,486	1,725,832	1,691,699	1,648,106	

Total assets 1,981,318 1,780,615 Deposits 1,573,101 1,337,641 Total shareholders' equity 135,968	1,981,318 1,573,101 147,899	1,903,965 1,542,567 145,153	1,869,990 1,507,772 141,744	1,824,483 1,457,484 139,331	1,780,615 1,337,641 135,968	147,899
AVERAGE BALANCES Total portfolio loans 1,594,863 \$ 1,430,098 Earning assets 1,780,078 1,599,701 Total assets 1,913,257 1,726,487 Deposits 1,537,194 1,340,405 Total shareholders' equity 133,035 						

 ``` $ 1,626,102 1,815,807 1,949,399 1,556,712 148,252 ``` | \$ 1,563,277 1,743,952 1,876,713 1,517,460 145,639 | \$ 1,528,007 1,710,742 1,843,737 1,445,437 141,311 | ``` $ 1,496,063 1,704,660 1,833,571 1,433,795 138,556 ``` | \$ 1,453,769 1,630,478 1,755,857 1,330,684 134,019 | \$ 146,953 |