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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 (State or Other Jurisdiction of Incorporation)	000-25927 (Commission File No.)	38-3391345 (IRS Employer Identification No.)
10753 MACATAWA DRIVE, HOLLAND, MI (Address of Principal Executive Offices)		49424 (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)).

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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.

MACATAWA BANK CORPORATION

Dated: July 17, 2006

By /s/ Jon W. Swets

Jon W. Swets
Chief Financial Officer

MACATAWA BANK
CORPORATION10753 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 six months ended 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."

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 MACATAWA BANK CORPORATION
 CONSOLIDATED FINANCIAL SUMMARY
 (Unaudited)

(Dollars in thousands except per share information)

<TABLE>
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	THREE MONTHS ENDED JUNE 30		SIX MONTHS ENDED JUNE 30	
	2006	2005	2006	2005
EARNINGS SUMMARY				
<S>	<C>	<C>	<C>	<C>
Total interest income	\$32,896	\$25,357	\$63,137	\$48,556
Total interest expense	15,921	9,870	29,848	18,225
Net interest income	16,975	15,487	33,289	30,331
Provision for loan loss	800	1,125	1,500	2,025
Net interest income after provision for loan loss	16,175	14,362	31,789	28,306
NON-INTEREST INCOME				
Deposit service charges	1,300	1,155	2,386	1,879
Gain on sale of loans	511	536	923	1,094
Trust fees	796	716	1,622	1,432
Other	1,022	962	1,892	1,637
Total non-interest income	3,629	3,369	6,823	6,042
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	6,796	6,076

Total non-interest expense	11,333	9,962	22,418	19,923
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Income before income tax	8,471	7,769	16,194	14,425
Federal income tax expense	2,715	2,507	5,217	4,628
	-----	-----	-----	-----
Net income	\$ 5,756	\$ 5,262	\$10,977	\$ 9,797
	=====	=====	=====	=====
Basic earnings per share	\$ 0.36	\$ 0.33	\$ 0.68	\$ 0.61
Diluted earnings per share	\$ 0.35	\$ 0.32	\$ 0.66	\$ 0.60
Return on average assets	1.18%	1.20%	1.15%	1.13%
Return on average equity	15.53%	15.71%	14.94%	14.73%
Net interest margin	3.74%	3.82%	3.76%	3.83%
Efficiency ratio	55.00%	52.83%	55.89%	54.77%

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BALANCE SHEET DATA	JUNE 30	JUNE 30	DECEMBER 31
ASSETS	2006	2005	2005
	-----	-----	-----
<S>	<C>	<C>	<C>
Cash and due from banks	\$ 43,346	\$ 37,657	\$ 49,101
Securities available for sale	165,964	161,243	156,696
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	2,346	3,243	2,331
Total loans	1,653,035	1,469,493	1,547,879
Less allowance for loan loss	22,145	20,010	20,992
	-----	-----	-----
Net loans	1,630,890	1,449,483	1,526,887
	-----	-----	-----
Premises and equipment, net	56,569	47,602	53,028
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			
Noninterest-bearing deposits	\$ 174,516	\$ 169,189	\$ 188,762
Interest-bearing deposits	1,398,585	1,168,452	1,319,010
	-----	-----	-----
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	41,238
Other liabilities	5,657	7,639	8,266
	-----	-----	-----
TOTAL LIABILITIES	1,833,419	1,644,647	1,728,246
Shareholders' equity	147,899	135,968	141,744
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TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$1,981,318	\$1,780,615	\$1,869,990
	=====	=====	=====

MACATAWA BANK CORPORATION
SELECTED CONSOLIDATED FINANCIAL DATA
(Unaudited)

(Dollars in thousands except per share information)

<TABLE>						
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	QUARTERLY					
YEAR TO DATE	-----					
	2ND QTR	1ST QTR	4TH QTR	3RD QTR	2ND QTR	
	2006	2006	2005	2005	2005	2006
2005	-----	-----	-----	-----	-----	-----
	-----	-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>	<C>	<C>
<C>						

EARNINGS SUMMARY

Total assets		1,981,318	1,903,965	1,869,990	1,824,483	1,780,615	
1,981,318	1,780,615						
Deposits		1,573,101	1,542,567	1,507,772	1,457,484	1,337,641	
1,573,101	1,337,641						
Total shareholders' equity		147,899	145,153	141,744	139,331	135,968	147,899
135,968							

AVERAGE BALANCES

Total portfolio loans		\$ 1,626,102	\$ 1,563,277	\$ 1,528,007	\$ 1,496,063	\$ 1,453,769	\$
1,594,863	\$ 1,430,098						
Earning assets		1,815,807	1,743,952	1,710,742	1,704,660	1,630,478	
1,780,078	1,599,701						
Total assets		1,949,399	1,876,713	1,843,737	1,833,571	1,755,857	
1,913,257	1,726,487						
Deposits		1,556,712	1,517,460	1,445,437	1,433,795	1,330,684	
1,537,194	1,340,405						
Total shareholders' equity		148,252	145,639	141,311	138,556	134,019	146,953
133,035							

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