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UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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**FORM 11-K**

FOR ANNUAL REPORTS OF EMPLOYEE STOCK PURCHASE, SAVINGS  
AND SIMILAR PLANS PURSUANT TO SECTION 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

(Mark One):

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934.

For the fiscal year ended December 31, 2016

OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934.

For the transition period from \_\_\_\_\_ to \_\_\_\_\_

Commission file number: 000-25927

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

**Macatawa Bank 401(k) Plan**

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

**Macatawa Bank Corporation, 10753 Macatawa Drive, Holland, Michigan 49424**

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**401(k) Plan**

**Financial Statements  
and  
Supplementary Information**

**For the Years Ended  
December 31, 2016 and 2015**

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MACATAWA BANK  
401(k) PLAN  
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Note: All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

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**Report of Independent Registered Public Accounting Firm**

Audit Committee of Macatawa Bank Corporation  
Macatawa Bank 401(k) Plan  
Holland, Michigan

We have audited the accompanying statements of net assets available for benefits of the Macatawa Bank 401(k) Plan (the "Plan") as of December 31, 2016 and 2015, and the related statements of changes in net assets available for benefits for the years then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. The Plan is not required to have, nor were we engaged to perform, an audit of its internal control over financial reporting. Our audits included consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2016 and 2015, and the changes in net assets available for benefits for the years then ended, in conformity with accounting principles generally accepted in the United States of America.

The accompanying supplemental Schedule of Assets (Held at End of Year) as of December 31, 2016 has been subjected to audit procedures performed in conjunction with the audit of the Plan's financial statements. The supplemental schedule is the responsibility of the Plan's management. Our audit procedures included determining whether the supplemental schedule reconciles to the financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental schedule. In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. In our opinion, the supplemental schedule is fairly stated, in all material respects, in relation to the financial statements as a whole.

\s\ BDO USA, LLP

Grand Rapids, Michigan  
May 19, 2017

MACATAWA BANK CORPORATION  
401(k) PLAN  
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
December 31, 2016 and 2015

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	<u>2016</u>	<u>2015</u>
<b>ASSETS</b>		
<b>Investments at fair value</b>		
Mutual funds	\$ 20,493,898	\$ 18,910,962
Common/collective trust	1,220,424	---
Money market funds	13	613,814
Macatawa Bank Corporation common stock	3,642,292	2,299,538
<b>Total investments at fair value</b>	<b>25,356,627</b>	<b>21,824,314</b>
Notes receivable from participants	376,366	458,935
Accrued dividends receivable	2,361	2,364
Accrued contributions - participant	---	42,113
Accrued contributions - employer	---	21,020
<b>Total receivables</b>	<b>378,727</b>	<b>524,432</b>
<b>Total Assets</b>	<b>25,735,354</b>	<b>22,348,746</b>
<b>LIABILITIES</b>		
Due to broker	---	76
<b>Net assets available for benefits</b>	<b>\$ 25,735,354</b>	<b>\$ 22,348,670</b>

The accompanying notes are an integral part of these financial statements.

MACATAWA BANK  
401(k) PLAN  
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
Years Ended December 31, 2016 and 2015

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	<u>2016</u>	<u>2015</u>
<b>Additions to net assets attributed to Investment income</b>		
Dividend income	\$ 308,917	\$ 271,913
Interest income	752	97
Net appreciation in fair value of investments	3,177,161	196,035
<b>Total investment income</b>	<b>3,486,830</b>	<b>468,045</b>
<b>Contributions</b>		
Participant	1,323,259	1,363,694
Match	653,167	685,879
Rollover	313,717	431,949
<b>Total contributions</b>	<b>2,290,143</b>	<b>2,481,522</b>
Interest income - notes receivable from participants	18,294	15,813
<b>Total additions</b>	<b>5,795,267</b>	<b>2,965,380</b>
<b>Deductions from net assets attributable to</b>		
Benefits paid to participants	2,402,004	2,203,607
Administrative expenses	6,579	7,225
<b>Total deductions</b>	<b>2,408,583</b>	<b>2,210,832</b>
<b>Net increase</b>	<b>3,386,684</b>	<b>754,548</b>
<b>Net assets available for benefits</b>		
Beginning of year	22,348,670	21,594,122
<b>End of year</b>	<b><u>\$ 25,735,354</u></b>	<b><u>\$ 22,348,670</u></b>

The accompanying notes are an integral part of these financial statements.

MACATAWA BANK  
401 (k) PLAN  
NOTES TO FINANCIAL STATEMENTS

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**NOTE 1 – DESCRIPTION OF THE PLAN AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The following description of the *Macatawa Bank 401(k) Plan* (the “Plan”) provides only general information. Participants should refer to the Plan agreement or Summary Plan Description for a more complete description of the Plan’s provisions.

**Description of the Plan**

**General:** The Plan is a defined contribution plan covering substantially all employees of Macatawa Bank Corporation (“Plan Sponsor” or “Corporation”) who have attained the age of 18 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

**Contributions:** Participants may contribute a portion of their annual compensation as pre-tax contributions, as defined in the Plan, up to the maximum amount allowed by the Internal Revenue Code. In addition, the Plan also allows for Roth after-tax contributions. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans, as well as Individual Retirement Accounts. The Plan Sponsor contributes a safe harbor matching contribution of 100% of the first 3% and 50% of the second 2% of base compensation that a participant contributes to the Plan.

Participants direct the investment of contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds, a common/collective trust and Macatawa Bank Corporation common stock as investment options for participants. Contributions are subject to certain limitations.

**Participant Accounts:** Each participant’s account is credited with the participant’s contribution and an allocation of Plan earnings and charged with an allocation of administrative expenses, as applicable. Allocations are based on the ratio of each participant’s earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

**Vesting:** Participants are immediately vested in employee deferral and employer matching contributions, plus actual earnings thereon.

**Notes Receivable:** Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The notes receivable are secured by the balance in the participant’s account and bear interest at the prime rate plus one (effective rate of 4.75% at December 31, 2016) which is commensurate with local prevailing rates as determined quarterly by the Plan Administrator. The interest rates ranged from 4.25% to 4.50% on notes receivable outstanding at December 31, 2016. Principal and interest is paid to the Plan ratably through payroll deductions. The notes receivable are to be repaid over a period not to exceed five years. The Plan Administrator may fix the term for repayment of a home loan for a period exceeding five years. A home loan is a loan used to acquire a dwelling unit which, within a reasonable time, the Participant will use as a principal residence.

**Payment of Benefits:** On termination of service due to death, disability or retirement, a participant is required to receive a lump-sum amount equal to the value of his or her vested interest in his or her account as defined by the Plan agreement. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. In-service withdrawal of account balances may be elected by active participants who have reached 59½ years of age. The Plan allows for participants to receive hardship distributions.

**Administrative Expenses:** The Plan’s administrative expenses, including salaries, accounting, legal, recordkeeping, and trust services are paid by the Plan Sponsor and qualify as party-in-interest transactions, which are exempt from prohibited transaction rules. An administrative fee is charged to those participants electing to receive a distribution and an annual administrative fee is charged to those participants who have terminated service from the Corporation but continue to maintain an account balance in the Plan. There is also an administrative service fee charged to the individual participant’s account at the time a note receivable is issued.

MACATAWA BANK  
401 (k) PLAN  
NOTES TO FINANCIAL STATEMENTS

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**NOTE 1 - DESCRIPTION OF THE PLAN AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES(Continued)**

**Summary of Significant Accounting Policies**

Basis of Accounting: The financial statements of the Plan are prepared using the accrual method of accounting.

Use of Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 2 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) in aggregate fair value includes the Plan's realized and unrealized gains and losses on investments bought and sold as well as those held during the year.

Management fees and operating expenses charged to the Plan related to investments in mutual funds are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a direct reduction of net appreciation or an addition to net depreciation in the aggregate fair value of such investments.

Notes Receivable from Participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued unpaid interest. Delinquent notes receivable, if any, from participants are reclassified as distributions based upon the terms of the Plan agreement.

Payment of Benefits: Benefits are recorded when paid.

Recent Accounting Pronouncements: In May 2015, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") 2015-07 "Disclosures for Investments in Certain Entities that Calculate Net Asset Value Per Share (or its Equivalent)," ("ASU 2015-07"). ASU 2015-07 removes the requirement to categorize within the fair value hierarchy investments for which fair values are estimated using the net asset value practical expedient provided by Accounting Standards Codification 820, Fair Value Measurement. Disclosures about investments in certain entities that calculate net asset value per share are limited under ASU 2015-07 to those investments for which the entity has elected to estimate the fair value using the net asset value practical expedient. ASU 2015-07 is effective for fiscal years beginning after December 15, 2015, with early adoption permitted.

In July 2015, the FASB issued ASU 2015-12 "Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965)" ("ASU 2015-12"). The amendments in Part I of ASU 2015-12 eliminated the requirements that employee benefit plans measure the fair value of fully benefit-responsive investment contracts and provide the related fair value disclosures, rather these contracts will be measured and disclosed only at contract value. The amendments in Part II of ASU 2015-12 will require plans to disaggregate their investments measured using fair value only by general type, either on the financial statements or in the notes. Part II also eliminated the requirement to disclose the net appreciation/depreciation in fair value of investments by general type and the requirements to disclose individual investments that represent 5% or more of net assets available for benefits. The amendments in Part III of ASU 2015-12 provide a practical expedient to permit plans to measure its investments and investment related accounts as of a month-end date closest to its fiscal year for a plan with a fiscal year end that does not coincide with the end of a calendar month. The amendments in ASU 2015-12 are effective for reporting periods beginning after December 15, 2015, with early adoption permitted.

Plan management reviewed both ASU 2015-07 and ASU 2015-12, and decided to early adopt both standards at December 31, 2015 as they believed it simplified Plan accounting and its presentation in the financial statements. As such, the accounting and disclosures in these financial statements and notes follow ASU 2015-07 and ASU 2015-12.



MACATAWA BANK  
401 (k) PLAN  
NOTES TO FINANCIAL STATEMENTS

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**NOTE 2 – INVESTMENTS AND FAIR VALUE MEASUREMENTS**

Financial Accounting Standards Board (“FASB”) Accounting Standards Codification (“ASC”) 820, *Fair Value Measurements*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of fair value hierarchy under FASB ASC 820 are described as follows:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability; and
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset’s or liability’s fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurements. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2016 and 2015.

Mutual funds: Shares held in mutual funds are valued at the net asset value (“NAV”) of shares held by the Plan at year end. The NAV is based on the quoted market prices of the underlying shares owned by the fund, minus its liabilities, then divided by the number of shares outstanding.

Common/collective trust: The fair value of participation units held in the Reliance Trust Stable Value Fund (MetLife Series 25157, Class 0), a common/collective trust (CCT) is based on net asset value, as reported by the manager of the collective trust fund, Reliance Trust Company, and as supported by the unit prices of actual purchase and sale transactions occurring as of or close to the financial statement date. The CCT invests in the MetLife Group Annuity Contracts 25157 and 37001, which consist of separately managed investment portfolios in fixed income securities, and also enters into wrapper contracts, which are issued by third-parties and are designed to allow the Fund to maintain a constant net asset value. The CCT provides for daily redemptions by the Plan at reported net asset value, with no advance notice requirements.

Money market funds: Valued at quoted market prices in an exchange and active market, which represents the NAV of shares held by the Plan. The money market funds seek to maintain a \$1.00 NAV.

Common stock: Macatawa Bank Corporation common stock is valued at the closing price reported in the active market in which the individual securities are traded.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

MACATAWA BANK  
401 (k) PLAN  
NOTES TO FINANCIAL STATEMENTS

**NOTE 2 – INVESTMENTS AND FAIR VALUE MEASUREMENTS (Continued)**

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value as of December 31, 2016:

	Fair Level 1	Quoted Prices in Active Markets for Identical Assets Level 2	Significant Other Observable Level 3	Other (1)	Significant Unobservable Inputs Total
<b>2016</b>					
Total mutual funds	20,493,898	---	---	---	20,493,898
Common/collective trust	---	---	---	1,220,424	1,220,424
Money market funds	13	---	---	---	13
Macatawa Bank Corp. common stock - financial institution	3,642,292	---	---	---	3,642,292
<b>Total investments at fair value</b>	<b>\$ 24,136,203</b>	<b>\$ ---</b>	<b>\$ ---</b>	<b>\$ 1,220,424</b>	<b>\$ 25,356,627</b>

(1) - Assets measured at net asset value (NAV) and therefore excluded from the fair value hierarchy

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value as of December 31, 2015:

	Fair Level 1	Quoted Prices in Active Markets for Identical Assets Level 2	Significant Other Observable Level 3	Other (1)	Significant Unobservable Inputs Total
<b>2015</b>					
Total mutual funds	18,910,962	---	---	---	18,910,962
Money market funds	613,814	---	---	---	613,814
Macatawa Bank Corp. common stock - financial institution	2,299,538	---	---	---	2,299,538
<b>Total investments at fair value</b>	<b>\$ 21,824,314</b>	<b>\$ ---</b>	<b>\$ ---</b>	<b>\$ ---</b>	<b>\$ 21,824,314</b>

(1) - Assets measured at net asset value (NAV) and therefore excluded from the fair value hierarchy

**Changes in Fair Value Levels:** The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period. Plan management evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total assets available for benefits. For the years ended December 31, 2016 and 2015, there were no transfers in or out of levels 1, 2 or 3.

MACATAWA BANK  
401 (k) PLAN  
NOTES TO FINANCIAL STATEMENTS

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**NOTE 3 - RELATED PARTY TRANSACTIONS**

Parties-in-interest are defined under Department of Labor (“DOL”) regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. Certain investments of the Plan are managed by SEI Investments Company, custodian of plan assets. Therefore, the Plan’s investments in the SEI Daily Income Trust Government Fund and the SEI SDIT Prime Obligations Fund as of December 31, 2016 and 2015, respectively, represent party-in-interest investment transactions.

Macatawa Bank Corporation, through its trust department, serves as trustee, custodian, and record keeper for the Plan. Therefore, all transactions between the Plan and Macatawa Bank Corporation constitute party-in-interest transactions. The 349,884 and 380,089 shares of Macatawa Bank Corporation common stock held by the Plan as of December 31, 2016 and 2015, represent approximately 1.03% and 1.12% of the Corporation’s total outstanding shares of common stock, respectively, as of those dates.

Cash dividends totaling \$44,658 and \$39,629 were paid to the Plan by Macatawa Bank Corporation during 2016 and 2015, respectively. Fees paid by the Plan to the trust department of Macatawa Bank Corporation for administrative expenses were \$6,579 and \$7,225 in 2016 and 2015, respectively.

**NOTE 4 - INCOME TAX STATUS**

The Corporation’s Board of Directors adopted the Macatawa Bank Prototype 401(k) plan document. The Plan Sponsor has received, from the Internal Revenue Service, an opinion letter dated March 31, 2014, stating that the written form of the underlying prototype plan is qualified under Section 401(a) of the Internal Revenue Code (the “Code”) and that any employer adopting this form of the Plan will be considered to have a plan qualified under Sections 401(a) of the Code. The Plan is required to operate in conformity with the Code to maintain its qualification. The Plan Administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable taxing authorities. The Plan Administrator has analyzed the tax positions that would require recognition of a liability or asset or disclosure in the financial statements and has determined that there are no unrecognized tax benefits at December 31, 2016 or 2015. The Plan may be subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

**NOTE 5 - PLAN TERMINATION**

The Plan Sponsor has not expressed any intent to terminate the Plan subject to the provisions of ERISA.

**NOTE 6 - RISKS AND UNCERTAINTIES**

The Plan invests in various mutual funds and a common/collective trust with underlying assets consisting of any combination of stocks, bonds, fixed income securities, and other investment securities, a money market fund and in shares of Macatawa Bank Corporation common stock. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the fair values of investment securities will occur in the near term and that such changes could materially affect participants’ account balances and the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits.

**NOTE 7 – SUBSEQUENT EVENTS**

Effective on January 1, 2017, the Corporation changed the Plan custodian from SEI Investments Company to Matrix Trust Company. Additionally, beginning January 3, 2017, Macatawa Bank Corporation common stock in the Plan is held at TD Ameritrade.

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## SUPPLEMENTARY INFORMATION

MACATAWA BANK  
401 (k) PLAN  
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)  
DECEMBER 31, 2016  
PLAN #001  
EIN 38-3378283

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	<b>Mutual funds</b>			
	T. Rowe Price	T. Rowe Price Mid-Cap Growth Fund	**	\$ 3,015,561
	Vanguard	Vanguard 500 Index Adm Fund	**	2,930,626
	Dodge and Cox Funds	Dodge and Cox Stock Fund	**	2,616,664
	Vanguard	Vanguard Small Cap Index Adm Fund	**	2,190,396
	T. Rowe Price	T. Rowe Price Growth Stock Fund	**	1,910,895
	Oppenheimer	Oppenheimer International Growth Fund	**	1,034,191
	Vanguard	Vanguard Mid-Cap Index Fund	**	955,327
	T. Rowe Price	T. Rowe Price PS Balanced Fund	**	618,533
	T. Rowe Price	T. Rowe Price 2040 Retirement Fund	**	598,979
	T. Rowe Price	T. Rowe Price 2020 Retirement Fund	**	511,413
	Dodge and Cox Funds	Dodge & Cox International Stock Fund	**	500,556
	Vanguard	Vanguard Intermediate Bond Index Adm Fund	**	457,201
	T. Rowe Price	T. Rowe Price Pers Strat Growth Fund	**	401,340
	Vanguard	Vanguard Short-term Investment	**	395,827
	Janus	Janus Triton Fund	**	387,438
	T. Rowe Price	T. Rowe Price 2030 Retirement Fund	**	242,732
	American Funds	American Funds EuroPacific Growth Fund R5	**	208,661
	DFA	DFA US Small Cap Value	**	200,769
	T. Rowe Price	T. Rowe Price 2050 Retirement Fund	**	181,757
	First Eagle	First Eagle Global A	**	177,944
	Vanguard	Vanguard Mid-Cap Value Index Adm	**	167,498
	Vanguard	Vanguard Long-term Bond Index Fund	**	159,548
	T. Rowe Price	T. Rowe Price PS Income Fund	**	141,944
	Vanguard	Vanguard REIT Index Fund	**	131,172
	Oppenheimer	Oppenheimer Developing Market Fund	**	130,766
	Vanguard	Vanguard Inflation Protected Secs Adm	**	116,842
	DFA	DFA International Value PTF	**	86,554
	T. Rowe Price	T. Rowe Price 2060 Retirement Fund	**	22,764
	<b>Total mutual funds</b>			<b>20,493,898</b>
	<b>Common/collective trust</b>			
	Reliance Trust	Metlife Stable Value Fund (Series 25157, Class 0)	**	1,220,424
	<b>Money market funds</b>			
*	SEI	SEI Daily Income Trust Govt	**	13
	<b>Common stock</b>			
*	Macatawa Bank Corporation	349,884 shares of common stock	**	3,642,292
	<b>Total investments at fair value</b>			<b>25,356,627</b>
*	Notes receivable from participants	Loans, interest rates ranging from 4.25 to 4.50%, collateral - participant account balances		376,366
	<b>Total</b>			<b>\$ 25,732,993</b>

(\*) An asterisk in this column identifies a party-in-interest as defined by ERISA

(\*\*) Cost is not required because all investments are participant directed.

**EXHIBITS**

The following exhibits are filed as part of this report:

23.1 Consent of Independent Registered Public Accounting Firm – BDO USA, LLP

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SIGNATURES

*The Plan.* Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on their behalf by the undersigned thereunto duly authorized.

MACATAWA BANK 401 (k) PLAN

Dated: May 19, 2017

By: /s/ Jon W. Swets  
Jon W. Swets  
Chief Financial Officer

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**EXHIBIT INDEX**

[23.1](#) Consent of Independent Registered Public Accounting Firm – BDO USA, LLP

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EXHIBIT 23.1

**Consent of Independent Registered Public Accounting Firm**

Macatawa Bank 401(k) Plan  
Holland, Michigan

We hereby consent to the incorporation by reference in the Registration Statements on Form S-8 (333-116914 and 333-203901) of Macatawa Bank Corporation of our report dated May 19, 2017, relating to the financial statements and supplemental schedule of Macatawa Bank 401(k) Plan which appears in this Form 11-K for the year ended December 31, 2016.

\s\ BDO USA, LLP

Grand Rapids, Michigan  
May 19, 2017

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