SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 10-QSB

[X] QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934

For the quarter ended March 31, 1999

OR

[ ] TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from _____ to _____

Commission file number: 333-45755

MACATAWA BANK CORPORATION
(Exact name of small business issuer as specified in its charter)

MICHIGAN	38-3391345
(State of other jurisdiction of incorporation or organization)	(I.R.S. Employer Identification No.)

51 E. Main Street, Zeeland, Michigan 49464
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (616) 748-9491

Check whether the issuer: (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the past 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days.
Yes ___X___ No _____

The number of shares outstanding of each of the issuers classes of common stock, as of the latest practicable date: 2,435,125 shares of the Company's Common Stock (no par value) were outstanding as of May 10, 1999.

Transitional Small Business Disclosure Format (check one): Yes ____ No __X__

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Part I Financial Information

MACATAWA BANK CORPORATION
CONDENSED CONSOLIDATED BALANCE SHEETS
As of March 31, 1999 (unaudited) and December 31, 1998

<TABLE>

	March 31, 1999 (Unaudited)	December 31, 1998
<S>	<C>	<C>
ASSETS		
Cash and due from banks	$ 9,907,514	$ 11,453,177
Federal funds sold	7,700,000	-
Short-term investments	2,000,000	6,500,000
Cash and cash equivalents	19,607,514	17,953,177
Securities available for sale, at fair value	17,143,218	27,007,300
Total loans	177,120,291	137,882,260
Allowance for loan losses	(2,480,000)	(2,030,000)
	174,640,291	135,852,260
Premises and equipment - net	7,692,025	7,125,755
Accrued interest receivable	1,197,189	1,226,199
Other assets	168,516	63,982
Total Assets	$220,448,753	$189,228,673
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits		
Noninterest-bearing	$ 19,457,256	$18,517,550
Interest-bearing	170,766,071	148,471,125
Total	190,233,327	166,988,675
Federal funds purchased	--	2,000,000
Federal Home Loan Bank Borrowings	10,000,000	-
Accrued expenses and other liabilities	744,596	628,610
Total liabilities	200,967,923	169,617,285
Shareholders' equity		
Preferred stock, no par value, 500,000 shares authorized; no shares issued and outstanding		
Common stock, no par value, 9,500,000 shares authorized; 2,435,125 shares issued and outstanding as of March 31, 1999 and December 31, 1998, respectively	22,260,646	22,260,646
Retained deficit	(2,731,186)	(2,654,076)
Net unrealized appreciation (depreciation) on securities available for sale, net of tax	(48,630)	4,818
Total shareholders' equity	19,480,830	19,611,388

Total liabilities and shareholders' equity	$220,448,753	$189,228,673

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</TABLE>
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See accompanying notes to condensed consolidated financial statements

MACATAWA BANK CORPORATION
CONDENSED CONSOLIDATED STATEMENTS OF INCOME
Three Month Periods Ended March 31, 1999 and March 31, 1998
(unaudited)

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<TABLE>

	Three Months ended March 31, 1999 (unaudited)	Three Months ended March 31, 1998 (unaudited)
<S>	<C>	<C>
Interest Income		
Loans, including fees	$ 3,278,369	$ 145,511
Investments	356,783	197,961
Total interest income	3,635,152	343,472
Interest expense		
Deposits	1,749,202	138,344
Other	2,485	39
Total interest expense	1,751,687	138,383
Net interest income	1,883,465	205,089
Provision for loan losses	(450,000)	(200,500)
Net interest income after provision for loan losses	1,433,465	4,589
Noninterest income	389,145	3,441
Noninterest expense		
Salaries and benefits	1,101,157	292,398
Occupancy expense of premises	158,390	29,295
Furniture and equipment expense	138,957	29,364
Legal and professional fees	32,865	44,664
Advertising	40,424	26,615
Data Processing	42,386	11,481
Supplies	67,671	24,474
Other expense	317,870	74,947
Total noninterest expenses	1,899,720	533,238
Loss before federal income tax	(77,110)	(525,208)
Federal income tax	0	0
Net loss	$ (77,110)	$ (525,208)
Basic and diluted loss per share	(.03)	(.56)
Average shares outstanding	2,435,125	940,125

</TABLE>
- ---
See accompanying notes to condensed consolidated financial statements.

MACATAWA BANK CORPORATION
CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
Three Month Periods Ended March 31, 1999 and March 31, 1998
(unaudited)

- ---
<TABLE>

	Three Months ended March 31, 1999 (Unaudited)	Three Months ended March 31, 1998

(Unaudited)

<S>	<C>	<C>
Cash flows from operating activities		
Net loss	$ (77,110)	$ (525,208)
Adjustments to reconcile net loss to net cash from operating activities		
Depreciation and amortization	137,209	25,273
Provision for loan losses	450,000	200,500
Net change in		
Organizational costs	-	5,512
Accrued interest receivable and other assets	(75,524)	(355,601)
Accrued expenses and other liabilities	143,520	131,477
Net cash from operating activities	578,095	(518,047)
Purchase of Cash flows from investing activities		
Net increase in loans	(39,238,031)	(13,365,057)
Purchase of Federal Home Loan Bank Stock	(1,216,900)	-
Purchases of Securities available for sale	(4,000,000)	(14,000,000)
Proceeds from Maturities and calls of securities available for sale	15,000,000	2,000,000
Purchases of Premises and equipment	(703,479)	(782,087)
Net cash from investing activities	(30,158,410)	(26,147,144)
Cash flows from financing activities		
Net increase in deposits	23,234,652	24,171,635
Net decrease in short term borrowings	(2,000,000)	
Net increase in Federal Home Loan Bank borrowings	10,000,000	
Net cash from financing activities	31,234,652	24,171,635
Net change in cash and cash equivalents	1,654,337	(2,493,556)
Cash and cash equivalents at beginning of period	17,953,177	7,415,120
Cash and cash equivalents at end of period	$19,607,514	$ 4,921,564
Supplemental disclosures of cash flow information		
Cash paid during the period for interest	$ 1,775,073	$ 87,005

</TABLE>

See accompanying notes to condensed consolidated financial statements.

MACATAWA BANK CORPORATION
CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY Three Month Periods Ended March 31, 1999 and March 31, 1998
(Unaudited)

<TABLE>

	Common Stock	Retained Deficit	Accumulated Other Comprehensive Income	Total Shareholders' Equity
<S>	<C>	<C>	<C>	<C>
Balance, December 31, 1997	$8,137,268	$ (165,525)	$ 264	$7,972,007
Net loss for three months ended March 31, 1998 (unaudited)		(525,208)		(525,208)

Other comprehensive income, net of tax:				
Unrealized gains/losses on securities			(36,734)	(36,734)
Other comprehensive income				(36,734)
Comprehensive Income				(561,942)
Balance, March 31, 1998	$8,137,268	$ (690,733)	$ (36,470)	$7,410,065

</TABLE>

<TABLE>

	Common Stock	Retained Deficit	Accumulated Other Comprehensive Income	Total Shareholders' Equity
<S>	<C>	<C>	<C>	<C>
Balance, December 31, 1998	$22,260,646	$(2,654,076)	$ 4,818	$19,611,388
Net loss for three months ended March 31, 1999 (unaudited)		(77,110)		(77,110)
Other comprehensive income, net of tax:				
Unrealized gains/losses on securities Other comprehensive income			(53,448)	(53,448)
Comprehensive Income				(130,558)
Balance, March 31, 1999	$22,260,646	$(2,731,186)	$ (48,630)	$19,480,830

</TABLE>

See accompanying notes to condensed consolidated financial statements.

MACATAWA BANK CORPORATION
NOTES TO CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

NOTE 1 BASIS OF PRESENTATION

The accompanying unaudited condensed consolidated financial statements have been prepared in accordance with generally accepted accounting principles for interim financial information and with the instructions to Form 10-QSB and Article 10 of Regulation S-X. Accordingly, they do not include all of the information and footnotes required by generally accepted accounting principles for complete financial statements. In the opinion of management, all adjustments (consisting only of normal recurring accruals) considered necessary for a fair presentation have been included. Operating results for the three month period ended March 31, 1999, are not necessarily indicative of the results that may be expected for the year ended December 31, 1999. For further information, refer to the consolidated financial statements and footnotes thereto included in the Company's Proxy Statement dated March 5, 1999, containing financial statements for the year December 31, 1998.

NOTE 2 COMPUTATION OF EARNINGS PER SHARE

Basic earnings (loss) per share is based on net income (loss) divided by the weighted average number of shares outstanding during the period.

NOTE 3 PRINCIPLES OF CONSOLIDATION

The accompanying condensed consolidated financial statements include the accounts of Macatawa Bank Corporation (the "Company), and its wholly-owned subsidiary, Macatawa Bank (the "Bank"). All significant intercompany accounts and transactions have been eliminated in consolidation.

NOTE 4 INITIAL PUBLIC OFFERING AND SUBSEQUENT OFFERING

The Company completed its initial public offering on April 7, 1998. The Company issued 1,495,000 shares of common stock in the initial public offering, resulting in net proceeds to the Company of $14,123,378. Pursuant to a prospectus dated April 30, 1999, the Company is offering for sale up to 1,200,000 shares at a purchase price of $12.75 per share. The purpose of the offering is to strengthen the Company's capital position in anticipation of future growth.

NOTE 5 COMPARATIVE DATA

The Company became the bank holding company for Macatawa Bank on February 23, 1998, when all of the Bank's outstanding common stock was converted into all of the outstanding stock of the Company and all of the Bank's shareholders became all of the Company's shareholders. The Bank had commenced its application process for regulatory approval on May 21, 1997, completed its initial sale of common stock on November 7, 1997, and opened for operations on November 25, 1997. The quarter ended March 31, 1998, was the Company's first full quarter of operations and therefore differs substantially from the financial results for the quarter ended March 31, 1999.

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NOTE 6 - SECURITIES

The amortized cost and fair values of securities were as follows:

Available for Sale

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Values
March 31, 1999 (Unaudited)				
Other Equity Securities	$ 1,216,900	$ 0	$ 0	$ 1,216,900
U.S. Treasury securities and obligations of U.S. Government corporation and agencies	16,000,000	0	$ (73,682)	15,926,318
Total Securities	$17,216,900	$ 0	$ (73,682)	$17,143,218
December 31, 1998				
U.S. Treasury securities and obligations of U.S. Government corporations and agencies	$27,000,000	$ 35,700	$ (28,400)	$27,007,300

Contractual maturities of debt securities at March 31, 1999, were as follows. No held-to-maturity securities existed at March 31, 1999. Expected maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.

	Available-for-Sale Securities Amortized Cost	Fair Values
Due from 1999 to 2002	$ 10,000,000	$9,958,728
Due from 2003 to 2007	6,000,000	5,967,590
No maturity	$ 1,216,900	$1,216,900
Total	$ 17,216,900	$17,143,218

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(Continued)

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NOTE 7 - LOANS

Loans are as follows:

	March 31, 1999 (Unaudited)	December 31, 1998
Commercial	$124,952,245	$95,669,151
Mortgage	27,469,671	22,528,687
Consumer	24,698,375	19,684,422
	177,120,291	137,882,260
Allowance for loan losses	(2,480,000)	(2,030,000)
	$174,640,291	$135,852,260

Activity in the allowance for loan losses is as follows:

	Three months ended March 31, 1999 (Unaudited)	Three months ended March 31 1998
Balance at beginning of period	$2,030,000	$ 7,500
Provision charged to operating expense	450,000	200,500
Balance at end of period	$2,480,000	$ 208,000

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(Continued)

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NOTE 8 - PREMISES AND EQUIPMENT - NET

Premises and equipment are as follows:

	March 31, 1999	December 31 1998
Land	$ 1,377,184	$1,177,184
Building and improvements	3,814,733	3,661,701
Furniture and equipment	2,913,054	2,553,229
	8,104,971	7,392,114
Less accumulated depreciation	412,946	266,359
	$ 7,692,025	$7,125,755

NOTE 9 - DEPOSITS

Deposits are summarized as follows:

	March 31, 1999	December 31, 1998
Noninterest-bearing demand deposit accounts	$19,457,256	$ 18,517,550
Money market accounts	80,333,043	71,091,206

NOW and Super NOW accounts	23,605,995	22,425,439
Savings accounts	5,207,170	5,812,028
Certificates of deposit	61,629,863	49,142,452
	190,233,327	$166,988,675

</TABLE>

NOTE 10 - FEDERAL HOME LOAN BANK BORROWINGS

The Bank was approved in the first quarter to be a member of the Federal Home Loan Bank of Indianapolis. As a result, the Bank now has availability to Federal Home Loan Bank advances as an additional funding resource. On March 31, 1999, the Bank utilized this resource and borrowed $10,000,000 as follows:

<TABLE>

Maturity Date	Interest Rate	March 31, 1999	December 31, 1998
<S>	<C>	<C>	<C>
April 1, 2002	5.63% (fixed)	$ 3,000,000	$ -
March 31, 2003	5.77% (fixed)	3,000,000	-
March 30, 2004	5.84% (fixed)	4,000,000	-
		$10,000,000	$ -

</TABLE>

Each advance is payable in full at its respective maturity date. These advances were required to be collateralized by at least $16,000,000 of the Bank's first mortgage loans under a blanket loan arrangement at March 31, 1999.

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(Continued)

Item 2. MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS

Macatawa Bank Corporation (the "Company") is a Michigan corporation and is the bank holding company for Macatawa Bank (the "Bank"). The Bank commenced operations on November 25, 1997. The Bank is a Michigan chartered bank with depository accounts insured by the Federal Deposit Insurance Corporation. The Bank provides a full range of commercial and consumer banking services, primarily in the communities of Holland and Zeeland, Michigan, as well as the surrounding market area primarily located in Ottawa County, Michigan.

The Company's initial plan of operation in November 1997 was to establish its management team within the first few months of its operations. Management believes that it has been successful in establishing a very experienced and capable management team which can administer the Company's growth.

The Company has experienced rapid and substantial growth since opening in November 1997 as total assets increased from $10,722,193 at December 31, 1997, to $220,448,753 at March 31, 1999. At December 31, 1998, the Bank had a total of eight branch banking offices and two service facilities. The Company also completed an underwritten initial public offering of common stock on April 7, 1998. By a prospectus dated April 30, 1999, the Company is offering to its shareholders up to 1,200,000 shares of common stock at a purchase price of $12.75 per share. Although management believes the Company will continue to grow in 1999, the rate of increase is not expected to be as rapid as it was in 1998.

The Bank established a Trust Department in the fourth quarter of 1998 to further provide for customers' financial needs. The Trust Department began business on January 3, 1999 and as of March 31, 1999, had assets of approximately $47.1 million.

Financial Condition

Total assets of the Company increased by $31,220,080 to $220,448,753 at March 31, 1999, from $189,228,673 at December 31, 1998. The increase in assets is primarily attributable to the Bank continuing to attract customer deposits and then lending and otherwise investing these funds. The first quarter of 1999 was the Company's fifth full quarter of operations, and the number of deposit accounts increased from approximately 14,000 at December 31, 1998, to approximately 17,115 deposit accounts at March 31, 1999. Management attributes the strong growth in deposits to quality customer service, the desire of customers to deal with a local bank, and convenient accessibility through the expansion of branches. The Company anticipates that the Bank's assets will continue to increase during 1999, which will be the Bank's second full year of operations. However, management does not believe that the rate of increase will be as rapid as it was during 1998.

Cash and cash equivalents, which include federal funds sold and short-term investments, increased $1,654,337 to $19,607,514 at December 31,1998, from $17,953,177 at December 31, 1998. The increase is primarily the result of deposit growth since December 31, 1998.

Securities available for sale decreased $9,864,082 to $17,143,218 at March 31, 1999 from $27,007,300 at December 31, 1998. The decrease is the result of called securities.

Total loans increased $39,238,031 to $177,120,291 at March 31, 1999 from $137,882,260 at December 31, 1998. While management believes that total loans will continue to increase, the rate of increase in the future will be substantially less than the rate of increase during the Company's first full year of operations.

The allowance for loan losses as of March 31, 1999, was $2,480,000 representing approximately 1.4% of gross loans outstanding, compared to $2,030,000 at December 31, 1998. Macatawa Bank has not experienced any material credit losses as of March 31, 1999.

Bank premises and equipment increased to $7,692,025 at March 31, 1999 from $7,125,755 at December 31, 1997. The increase resulted from the purchase of furniture and equipment.

Deposits increased to $190,233,327 at March 31, 1999, from $166,988,675 at December 31, 1998. This was primarily as a result of deposits being obtained from new customers of the Bank.

Results of Operations

A line by line comparison of results of operations for the three month periods ended March 31, 1999, and March 31, 1998 is not provided.

The net loss for the three months ended March 31, 1999, was $77,110. As of March 31, 1999, the Company had a retained deficit of $2,731,186, and as of December 31, 1998, the Company had a retained deficit of $2,654,076. The retained deficit and net losses are primarily the result of provisions for loan losses which totaled $2,480,000 at March 31, 1999. Wages paid to employees and fees and expenses incurred in forming the Company and applying for regulatory approval for the Bank's existing and proposed branches also contributed to the retained deficit and net losses. Management believes that the Company will realize a modest profit for 1999. Earnings will continue to be curtailed for much of 1999 as a result of additional loan loss reserves, together with the time needed to more effectively utilize its capital and generate loan interest and fee income by making additional loans. Management believes that the expenditures made in 1997 and 1998 will create the infrastructure and lay the foundation for future growth and profitability in subsequent years.

Interest income for the three months ended March 31, 1999 was $3,635,152, related to interest income on securities, loans, and interest earning deposits. Interest expense was $1,751,687 for the three months ended March 31, 1999, related to interest incurred on interest bearing deposits.

The Company had an allowance for loan losses of approximately 1.4% of total loans at March 31, 1999. The provision for loan losses for the three months ended March 31, 1999 was $450,000. This amount was provided as a result of the increase in the total loan portfolio. Management considered it prudent during the first year of operations to provide for loan losses at a relatively high percentage of total loans to be consistent with the loss inherent in similar loan portfolios. Management will continue to monitor its loan loss performance and adjust its loan loss reserve to more closely align itself to its own history of loss experience. This may reduce its loan loss reserve as a percentage of total loans in the future.

Non-interest income for the three months ended March 31, 1999, was $389,145, consisting primarily of gain on sales of loans. These loans consisted primarily of conforming mortgage loans which were sold to the secondary market. Management believes this activity will continue to be a significant source of non-interest income in 1999. At the present time, the Bank is not servicing the loans it sells, but may consider doing so in the future. The Bank also recorded a modest amount of trust fee income in the first quarter. As trust assets grow, management believes that trust assets will be a significant source of non-interest income during 1999.

The main components of non-interest expense were primarily salaries and benefits. Non-interest expense for the three months ended March 31, 1999, was $1,899,720. Other significant components of non-interest expense consisted of occupancy and equipment expenses, legal and accounting fees, marketing expenses, data processing and supplies.

Liquidity and Capital Resources

The Company obtained its initial equity capital as a result of a private placement on behalf of the Bank to investors in November, 1997. The Company raised additional equity capital in its initial public offering completed April 7, 1998, which resulted in net proceeds of $14,123,378. Given the rapid growth of the Bank, it is expected that additional equity capital will be required

during 1999. The Company has filed a Registration Statement with the Securities and Exchange Commission to register and offer to the Company's shareholders up to 1,200,000 shares of Common Stock for a purchase price of $12.75 per share. The common stock is being offered exclusively to shareholders of the Company as of April 9, 1999. Shareholders are entitled to purchase one share for each two shares of Common Stock they owned on April 9, 1999. Shareholders must exercise their right to purchase by June 4, 1999. There can be no assurance as to the total dollar amount of subscriptions that will be received as a result of this offering.

As a condition to regulatory approval of the Bank's formation, the Bank is required to maintain capitalization sufficient to provide a ratio of Tier 1 Capital to total assets of at least 8% at the end of the third year of its operations. At March 31, 1999, the Bank's Tier 1 Capital as a percent of total assets was 8.43%. The Company has approximately $1 million in additional capital which it could contribute to the Bank's capital if necessary.

The Company's sources of liquidity include loan payments by borrowers, maturity and sales of securities available for sale, growth of deposits and deposit equivalents, federal funds sold, borrowings from the Federal Home Loan Bank, and the issuance of common stock.

Asset liability management aids the Company in maintaining liquidity while maintaining a balance between interest earning assets and interest bearing liabilities. Liquidity management involves the ability to meet the cash flow requirements of the Company's customers. These customers may be either borrowers with credit needs or depositors wanting to withdraw funds. Management of interest rate sensitivity attempts to avoid widely varying net interest margins and to achieve consistent net interest income through periods of changing interest rates.

Year 2000 Compliance

Because many computerized systems use only two digits to record the year in date fields (for example, the year 1998 is recorded as 98), such systems may not be able to accurately process dates ending in the year 2000 and after. The effects of the issue will vary from system to system and may adversely affect the ability of a financial institution's operations as well as its ability to prepare financial statements. The Company and the Bank were organized in 1997 and the Company acquired its computer equipment within the past eighteen months and has contracted with a leading supplier of information processing services. This equipment and these services were purchased with manufacturer assurances of Year 2000 compliance.

Company management has developed and the Board of Directors has approved a comprehensive Year 2000 Compliance Plan. The plan consists of five phases: awareness, assessment, renovation, validation and implementation. The Company has an internal task force to assess Year 2000 compliance by the Company, its vendors, and major deposit customers. In addition, the Bank asks commercial borrowers about Year 2000 compliance as part of the loan application and review process.

To date, the Company has spent approximately $28,000 on Year 2000 compliance. Management believes that the additional costs to complete the Company's Year 2000 compliance will be minimal.

The Company presently anticipates that it will complete its Year 2000 assessment and any necessary remediation by June 30, 1999. However, there can be no assurance that the Company will be successful in implementing its Year 2000 remediation plan according to the anticipated schedule. In addition, the

Company may be adversely affected by the inability of other companies whose systems interact with the Company to become Year 2000 compliant.

The Bank's core processing applications are provided by a third party vendor, Rurbanc Data Services, Inc. (RDSI). The Company receives regular correspondence from RDSI which documents the status of their Year 2000 compliance. The Company has been advised that RDSI's software has been successfully tested for Year 2000 compliance.

Although the Company expects its internal systems to be Year 2000 compliant as described above, the Company is in the process of preparing a contingency plan that will specify what it plans to do if important internal or external systems are not Year 2000 compliant in a timely manner.

Management does not anticipate that the Company will incur material operating expenses or be required to invest heavily in computer system improvements to be Year 2000 compliant. Nevertheless, the inability of the Company to successfully address Year 2000 issues could result in interruptions in the Company's business and have a material adverse effect on the Company's results of operations.

Recent Regulatory Developments

Various bills have been introduced in the Congress that would allow bank holding companies to engage in a wider range of nonbanking activities, including greater authority to engage in securities and insurance activities. While the scope of permissible nonbanking activities and the conditions under which the new powers could be exercised varies among the bills, the expanded powers generally would be available to a bank holding company only if the bank holding company and its bank subsidiaries remain well- capitalized and well-managed. The bills also impose various restrictions on transactions between the depository institution subsidiaries of bank holding companies and their non-bank affiliates. These restrictions are intended to protect the depository institutions from the risks of the new nonbanking activities permitted to such affiliates. At this time, the Company is unable to predict whether any of the pending bills will be enacted and, therefore, is unable to predict the impact such legislation may have on the operations of the Company and the Bank.

Forward Looking Statements

This report contains certain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. The Company intends such forward-looking statements to be covered by the safe harbor provisions for forward-looking statements contained in the Private Securities Reform Act of 1995, and is including this statement for purposes of these safe harbor provisions. Forward-looking statements, which are based on certain assumptions and describe future plans, strategies and expectations of the Company, are generally identifiable by use of the words "believe," "expect," "intend," "anticipate," "estimate," "project" or similar expressions. The Company's ability to predict results or the actual effect of future plans or strategies is inherently uncertain. Factors which could have a material adverse affect on the operations and future prospects of the Company and the subsidiaries include, but are not limited to, changes in: interest rates, general economic conditions, legislative/regulatory changes, monetary and fiscal policies of the U.S. Government, including policies of the U.S. Treasury and the Federal Reserve Board, the quality or composition of the loan or investment portfolios, demand for loan products, deposit flows, competition, demand for financial services in the Company's market area and accounting principles, policies and guidelines. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements. Further information concerning the Company and its business, including additional factors that could materially affect the Company's financial results, is included in the Company's filings with the Securities and Exchange Commission.

PART II - OTHER INFORMATION

Item 1. Legal Proceedings.

None.

Item 2. Changes in Securities and Use of Proceeds.

None.

Item 3. Defaults Upon Senior Securities.

None.

Item 4. Submission of Matters to a Vote of Securities Holders.

None.

Item 5. Other Information.

None.

Item 6. Exhibits and Reports on Form 8-K.

(a) Exhibits -

27 Financial Data Schedule
(EDGAR version only)

(b) Reports on Form 8-K - None.

SIGNATURES

In accordance with the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this Quarterly Report on Form 10-QSB

for the quarter ended March 31, 1999, to be signed on its behalf by the undersigned, thereunto duly authorized.

MACATAWA BANK CORPORATION

/s/ Benj. A. Smith, III
Benj. A. Smith, III
Chairman and Chief Executive Officer

/s/ Philip J. Koning
Philip J. Koning
Treasurer and Secretary
(Principal Accounting Officer)

DATE: May 12, 1999

<TABLE> <S> <C>

<ARTICLE> 9
<LEGEND>
This schedule contains summary financial information from SEC Form 10-QSB and is qualfied in its entirety by reference to such financial information.
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<PERIOD-END>	MAR-31-1999
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