



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, David B. Ramaker

Name of the Holding Company Director and Official
Chairman, CEO & President

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.


Signature of Holding Company Director and Official
3-22-16

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1201934
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Chemical Financial Corporation

Legal Title of Holding Company

235 E. Main St.

(Mailing Address of the Holding Company) Street / P.O. Box

Midland MI 48640
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Lori A. Gwizdala EVP & CFO

Name Title

989-839-5358

Area Code / Phone Number / Extension

989-633-0416

Area Code / FAX Number

Lori.Gwizdala@chemicalbankmi.com

E-mail Address

www.chemicalbankmi.com

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

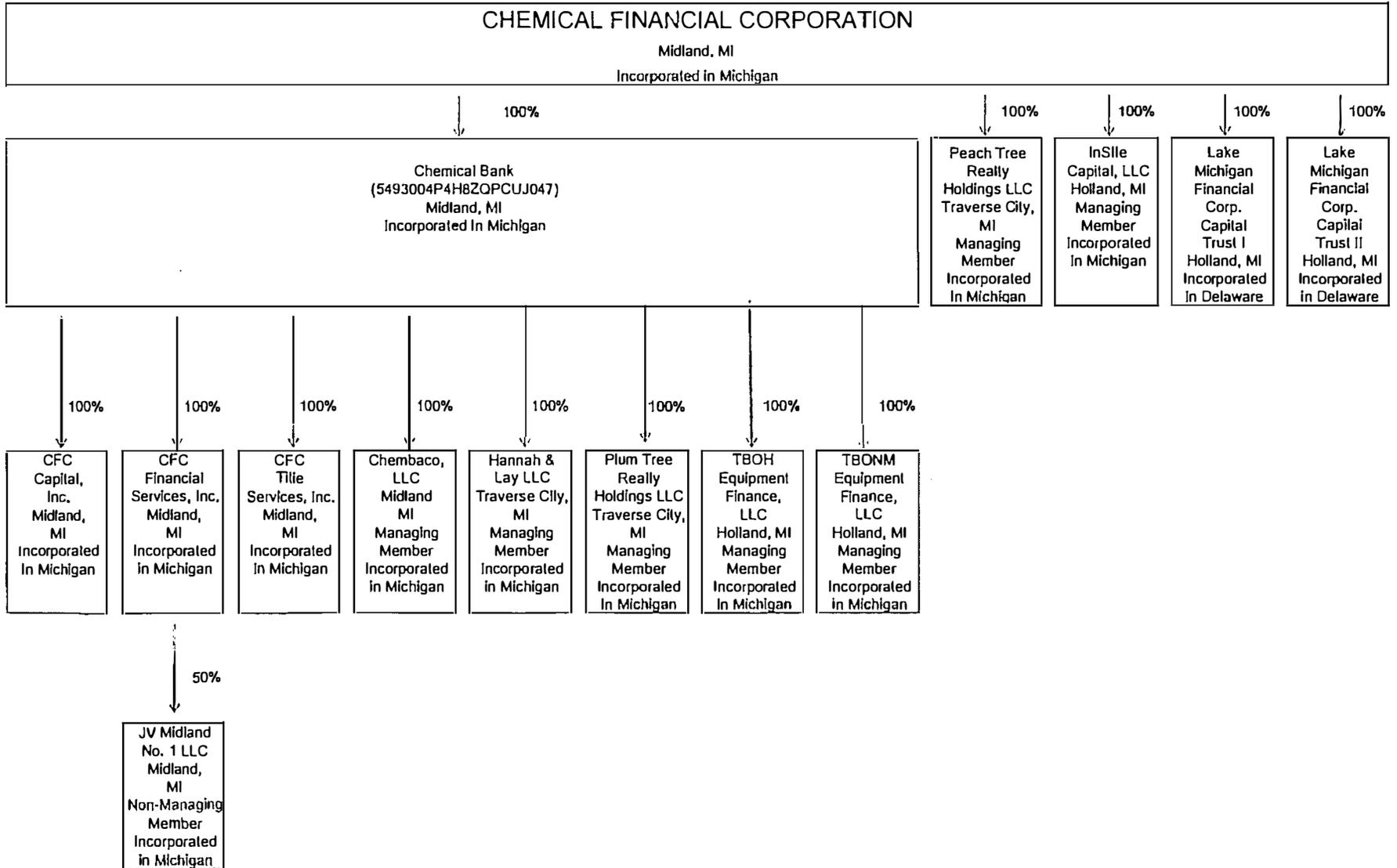
- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6
 Chemical Financial Corporation
 Fiscal Year Ended December 31, 2015

EXHIBIT I

Following is an organization chart showing the bank holding company's direct and indirect ownership of its bank subsidiary and non-bank subsidiaries:



NOTE: All entities do not have a LEI, except for Chemical Bank.

Results: A list of branches for your depository institution: **CHEMICAL BANK (ID_RSSD: 542649)**.
 This depository institution is held by **CHEMICAL FINANCIAL CORPORATION (1201934)** of **MIDLAND, MI**.
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	542649	CHEMICAL BANK	333 EAST MAIN STREET	MIDLAND	MI	48640	MIDLAND	UNITED STATES	662	0	CHEMICAL BANK	542649	
OK		Full Service	2877149	ALBION EATON OFFICE	1301 NORTH EATON STREET	ALBION	MI	49224	CALHOUN	UNITED STATES	251046	166	CHEMICAL BANK	542649	
OK		Full Service	1999213	ALLEGAN OFFICE	236 HUBBARD STREET	ALLEGAN	MI	49010	ALLEGAN	UNITED STATES	187472	146	CHEMICAL BANK	542649	
OK		Full Service	2845296	ALLENDALE BRANCH	5980 LAKE MICHIGAN DRIVE, SUITE A	ALLENDALE	MI	49401	OTTAWA	UNITED STATES	224585	185	CHEMICAL BANK	542649	
OK		Full Service	2515414	ALMA OFFICE	7295 ALGER ROAD	ALMA	MI	48801	GRATIOT	UNITED STATES	187418	21	CHEMICAL BANK	542649	
OK		Full Service	3506718	ALPENA M-32 BRANCH	1324 M 32 WEST	ALPENA	MI	49707	ALPENA	UNITED STATES	364051	202	CHEMICAL BANK	542649	
OK		Full Service	2104797	ALPENA OFFICE	2708 U.S. 23 SOUTH	ALPENA	MI	49707	ALPENA	UNITED STATES	240398	194	CHEMICAL BANK	542649	
OK		Full Service	2102074	AU GRES OFFICE	144 WEST HURON ROAD	AU GRES	MI	48703-016	ARENAC	UNITED STATES	224513	32	CHEMICAL BANK	542649	
OK		Full Service	2061621	AUBURN OFFICE	232 WEST MIDLAND ROAD	AUBURN	MI	48611	BAY	UNITED STATES	227834	16	CHEMICAL BANK	542649	
OK		Full Service	2183934	BAD AXE OFFICE	704 NORTH VAN DYKE ROAD	BAD AXE	MI	48413	HURON	UNITED STATES	187467	93	CHEMICAL BANK	542649	
OK		Full Service	2137562	BARODA OFFICE	9061 FIRST STREET	BARODA	MI	49101	BERRIEN	UNITED STATES	224476	128	CHEMICAL BANK	542649	
OK		Full Service	3050743	BATTLE CREEK MEIJER OFFICE	2151 WEST COLUMBIA AVENUE	BATTLE CREEK	MI	49015	CALHOUN	UNITED STATES	263538	211	CHEMICAL BANK	542649	
OK		Full Service	3050761	BATTLE CREEK NORTH AVENUE OFFICE	701 NORTH AVENUE	BATTLE CREEK	MI	49017	CALHOUN	UNITED STATES	264777	207	CHEMICAL BANK	542649	
OK		Full Service	3532285	BATTLE CREEK PENNFIELD OFFICE	1295 CAPITAL AVENUE NORTHEAST	BATTLE CREEK	MI	49017	CALHOUN	UNITED STATES	264261	209	CHEMICAL BANK	542649	
OK		Full Service	3532258	BATTLE CREEK RIVERSIDE OFFICE	290 EAST COLUMBIA AVENUE	BATTLE CREEK	MI	49015	CALHOUN	UNITED STATES	264259	208	CHEMICAL BANK	542649	
OK		Full Service	3532276	BATTLE CREEK URBANDALE OFFICE	1 BEDFORD ROAD NORTH	BATTLE CREEK	MI	49037	CALHOUN	UNITED STATES	264266	210	CHEMICAL BANK	542649	
OK		Full Service	2053149	BANGOR OFFICE	3533 EAST WILDER ROAD	BAY CITY	MI	48706	BAY	UNITED STATES	227835	26	CHEMICAL BANK	542649	
OK		Full Service	40145	BAY CITY MAIN RIVERS EDGE OFFICE	21 EAST MAIN STREET	BAY CITY	MI	48708-566	BAY	UNITED STATES	8072	22	CHEMICAL BANK	542649	
OK		Full Service	2053091	COLUMBUS AVENUE OFFICE	1513 COLUMBUS AVENUE	BAY CITY	MI	48708	BAY	UNITED STATES	227837	28	CHEMICAL BANK	542649	
OK		Limited Service	2053028	SEVENTH STREET OFFICE	600 WASHINGTON AVENUE	BAY CITY	MI	48708	BAY	UNITED STATES	227833	25	CHEMICAL BANK	542649	
OK		Full Service	2053082	WESTSIDE OFFICE	314 EAST MIDLAND STREET	BAY CITY	MI	48706	BAY	UNITED STATES	227831	23	CHEMICAL BANK	542649	
OK		Full Service	960944	BEAVERTON OFFICE	190 SOUTH ROSS STREET	BEAVERTON	MI	48612	GLADWIN	UNITED STATES	10437	81	CHEMICAL BANK	542649	
OK		Full Service	2123604	EDENVILLE OFFICE	5777 SOUTH M-30	BEAVERTON	MI	48612	GLADWIN	UNITED STATES	224471	19	CHEMICAL BANK	542649	
OK		Full Service	2347848	BELDING OFFICE	102 WEST MAIN STREET	BELDING	MI	48809	IONIA	UNITED STATES	43088	106	CHEMICAL BANK	542649	
OK		Full Service	3073818	BELMONT OFFICE	6011A WEST RIVER NE	BELMONT	MI	49306	KENT	UNITED STATES	362280	123	CHEMICAL BANK	542649	
OK		Full Service	4446286	BENTON HARBOR DOWNTOWN OFFICE	433 WEST MAIN STREET	BENTON HARBOR	MI	49022	BERRIEN	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649	
OK		Full Service	2137647	FAIRPLAIN OFFICE	834 NICKERSON AVENUE	BENTON HARBOR	MI	49022	BERRIEN	UNITED STATES	224480	131	CHEMICAL BANK	542649	
OK		Full Service	2123761	ORCHARDS OFFICE	1882 PIPESTONE ROAD	BENTON HARBOR	MI	49022	BERRIEN	UNITED STATES	224486	136	CHEMICAL BANK	542649	
OK		Full Service	2067753	BERRIEN SPRINGS OFFICE	9190 OLD US-31	BERRIEN SPRINGS	MI	49103	BERRIEN	UNITED STATES	263006	140	CHEMICAL BANK	542649	
OK		Full Service	684642	BIG RAPIDS MAIN OFFICE	125 NORTH MICHIGAN AVENUE	BIG RAPIDS	MI	49307	MECOSTA	UNITED STATES	9208	111	CHEMICAL BANK	542649	
OK		Full Service	2093994	SOUTHLAND BIG RAPIDS OFFICE	104 PERRY AVENUE	BIG RAPIDS	MI	49307	MECOSTA	UNITED STATES	231981	112	CHEMICAL BANK	542649	

OK		Full Service	2082699	BLOOMINGDALE OFFICE	101 SPRING STREET	BLOOMINGDALE	MI	49026	VAN BUREN	UNITED STATES	187468	142	CHEMICAL BANK	542649
OK		Limited Service	2132473	BUCHANAN AUTO OFFICE	1101 EAST FRONT STREET	BUCHANAN	MI	49107	BERRIEN	UNITED STATES	224485	135	CHEMICAL BANK	542649
OK		Full Service	2126230	BUCHANAN OFFICE	128 NORTH MAIN STREET	BUCHANAN	MI	49107	BERRIEN	UNITED STATES	224479	130	CHEMICAL BANK	542649
OK		Full Service	945941	BYRON CENTER BRANCH	2445 84TH STREET SW	BYRON CENTER	MI	49315	KENT	UNITED STATES	7281	176	CHEMICAL BANK	542649
OK		Full Service	886343	CADILLAC DOWNTOWN OFFICE	302 SOUTH MITCHELL STREET	CADILLAC	MI	49601	WEXFORD	UNITED STATES	33157	94	CHEMICAL BANK	542649
OK		Full Service	2111973	CADILLAC NE OFFICE	1408 NORTH MITCHELL STREET	CADILLAC	MI	49601	WEXFORD	UNITED STATES	226418	97	CHEMICAL BANK	542649
OK		Full Service	2132950	CADILLAC SOUTH OFFICE	150 GRANITE STREET	CADILLAC	MI	49601	WEXFORD	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	703440	CALEDONIA OFFICE	627 EAST MAIN STREET	CALEDONIA	MI	49316	KENT	UNITED STATES	5983	124	CHEMICAL BANK	542649
OK		Full Service	2065094	CARO EAST OFFICE	1079 EAST CARO ROAD	CARO	MI	48723	TUSCOLA	UNITED STATES	222668	90	CHEMICAL BANK	542649
OK		Full Service	802745	CARO MAIN OFFICE	240 NORTH STATE STREET	CARO	MI	48723	TUSCOLA	UNITED STATES	7731	85	CHEMICAL BANK	542649
OK		Full Service	2426864	CARSON CITY OFFICE	10795 EAST CARSON CITY ROAD	CARSON CITY	MI	48811	MONTCALM	UNITED STATES	232486	102	CHEMICAL BANK	542649
OK		Full Service	619046	CASS CITY OFFICE	6363 MAIN STREET	CASS CITY	MI	48726	TUSCOLA	UNITED STATES	8815	91	CHEMICAL BANK	542649
OK		Full Service	4416421	CHARLEVOIX OFFICE	1425 BRIDGE STREET	CHARLEVOIX	MI	49720	CHARLEVOIX	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	960542	CLARE OFFICE	807 NORTH MCEWAN STREET	CLARE	MI	48617-07	CLARE	UNITED STATES	8160	71	CHEMICAL BANK	542649
Change	5/9/2015	Full Service	891673	WILLOWBROOK OFFICE	375 NORTH WILLOWBROOK ROAD	COLDWATER	MI	49036	BRANCH	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Limited Service	4871486	COLDWATER AUTOBANK OFFICE	24 GRAND STREET	COLDWATER	MI	49036	BRANCH	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	4114222	COLDWATER OFFICE	390 EAST CHICAGO STREET	COLDWATER	MI	49036	BRANCH	UNITED STATES	507053	175	CHEMICAL BANK	542649
OK		Full Service	2064958	COLEMAN OFFICE	375 EAST RAILWAY STREET	COLEMAN	MI	48618	MIDLAND	UNITED STATES	228186	73	CHEMICAL BANK	542649
OK		Limited Service	3073797	COLOMA AUTO OFFICE	6540 PAW PAW AVENUE	COLOMA	MI	49038	BERRIEN	UNITED STATES	356987	156	CHEMICAL BANK	542649
OK		Full Service	718341	COLOMA OFFICE	209 NORTH PAW PAW STREET	COLOMA	MI	49038	BERRIEN	UNITED STATES	5836	154	CHEMICAL BANK	542649
OK		Full Service	3746653	CORUNNA OFFICE	310 NORTH SHIAWASSEE STREET	CORUNNA	MI	48817	SHIAWASSEE	UNITED STATES	466624	171	CHEMICAL BANK	542649
OK		Full Service	2098823	CRYSTAL OFFICE	101 NORTH MAIN STREET	CRYSTAL	MI	48818	MONTCALM	UNITED STATES	232483	99	CHEMICAL BANK	542649
OK		Full Service	2058809	CUTLERVILLE OFFICE	6455 DIVISION AVENUE SOUTHEAST	CUTLERVILLE	MI	49548	KENT	UNITED STATES	224579	178	CHEMICAL BANK	542649
OK		Full Service	2057932	DORR BRANCH	1604 142ND AVENUE	DORR	MI	49323	ALLEGAN	UNITED STATES	224580	179	CHEMICAL BANK	542649
OK		Full Service	4659602	DOWAGIAC OFFICE	114 COMMERCIAL STREET	DOWAGIAC	MI	49047	CASS	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	3529593	SISTER LAKES OFFICE	67900 STATE ROAD 152	DOWAGIAC	MI	49047	VAN BUREN	UNITED STATES	218098	157	CHEMICAL BANK	542649
OK		Full Service	2045368	DUTTON OFFICE	3205 68TH STREET SOUTHEAST	DUTTON	MI	49316	KENT	UNITED STATES	219921	125	CHEMICAL BANK	542649
OK		Full Service	2872126	EAST TAWAS OFFICE	228 NEWMAN STREET	EAST TAWAS	MI	48730	IOSCO	UNITED STATES	263519	201	CHEMICAL BANK	542649
OK		Full Service	2132688	EAU CLAIRE OFFICE	6534 MAIN STREET	EAU CLAIRE	MI	49111	BERRIEN	UNITED STATES	224482	133	CHEMICAL BANK	542649
OK		Full Service	2098579	EDMORE OFFICE	400 EAST MAIN STREET	EDMORE	MI	48829	MONTCALM	UNITED STATES	232484	100	CHEMICAL BANK	542649
OK		Full Service	2067762	EDWARDSBURG OFFICE	68955 M-62	EDWARDSBURG	MI	49112	CASS	UNITED STATES	263000	138	CHEMICAL BANK	542649
OK		Full Service	2062105	ELK RAPIDS OFFICE	97 RIVER STREET	ELK RAPIDS	MI	49629	ANTRIM	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2053073	HAMPTON TOWNSHIP OFFICE	3101 CENTER AVENUE	ESSEXVILLE	MI	48732	BAY	UNITED STATES	227832	24	CHEMICAL BANK	542649
OK		Full Service	2098216	EVART OFFICE	9568 US 10	EVART	MI	49631	OSCEOLA	UNITED STATES	223123	116	CHEMICAL BANK	542649
OK		Full Service	2064378	FARWELL OFFICE	259 WEST MAIN STREET	FARWELL	MI	48622	CLARE	UNITED STATES	228191	78	CHEMICAL BANK	542649
OK		Full Service	2080752	FENNVILLE OFFICE	125 SOUTH MAPLE STREET	FENNVILLE	MI	49408	ALLEGAN	UNITED STATES	187469	143	CHEMICAL BANK	542649
OK		Full Service	2088226	BRISTOL ROAD OFFICE	G-3501 SOUTH LINDEN ROAD	FLINT	MI	48507	GENESEEE	UNITED STATES	232440	68	CHEMICAL BANK	542649
OK		Full Service	2121114	PIERSON ROAD OFFICE	G4346 WEST PIERSON ROAD	FLINT	MI	48504	GENESEEE	UNITED STATES	232437	65	CHEMICAL BANK	542649
OK		Full Service	2056748	FREELAND OFFICE	230 NORTH MAIN STREET	FREELAND	MI	48623-01	SAGINAW	UNITED STATES	187413	12	CHEMICAL BANK	542649
OK		Full Service	2130545	FREMONT OFFICE	211 WEST MAIN	FREMONT	MI	49412	NEWAYGO	UNITED STATES	274237	117	CHEMICAL BANK	542649
OK		Full Service	3741845	GAYLORD MAIN OFFICE	521 WEST MAIN STREET	GAYLORD	MI	49735	OTSEGO	UNITED STATES	15309	203	CHEMICAL BANK	542649
OK		Full Service	3506615	GAYLORD SOUTH OFFICE	2091 SOUTH OTSEGO AVENUE	GAYLORD	MI	49735	OTSEGO	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2115476	GLADWIN DOWNTOWN OFFICE	245 EAST CEDAR STREET	GLADWIN	MI	48624	GLADWIN	UNITED STATES	263516	84	CHEMICAL BANK	542649
OK		Full Service	2159238	GLADWIN OFFICE	1016 EAST CEDAR AVENUE	GLADWIN	MI	48624	GLADWIN	UNITED STATES	237654	83	CHEMICAL BANK	542649
OK		Full Service	4481531	GRAND HAVEN DOWNTOWN OFFICE	111 NORTH THIRD STREET	GRAND HAVEN	MI	49417	OTTAWA	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2130563	GRAND HAVEN OFFICE	1600 SOUTH BEACON BOULEVARD	GRAND HAVEN	MI	49417-15	OTTAWA	UNITED STATES	274234	161	CHEMICAL BANK	542649
OK		Full Service	2656018	BRIDGE STREET OFFICE	910 BRIDGE STREET NORTHWEST	GRAND RAPIDS	MI	49504	KENT	UNITED STATES	277878	119	CHEMICAL BANK	542649
OK		Full Service	2656036	CASCADE OFFICE	6275 28TH STREET SE	GRAND RAPIDS	MI	49546	KENT	UNITED STATES	277879	120	CHEMICAL BANK	542649
OK		Full Service	4183974	EAST PARIS OFFICE	4024 PARK EAST COURT SOUTHEAST	GRAND RAPIDS	MI	49546	KENT	UNITED STATES	478778	189	CHEMICAL BANK	542649
OK		Full Service	3529397	GRAND RAPIDS DOWNTOWN OFFICE	51 IONIA AVENUE SOUTHWEST	GRAND RAPIDS	MI	49503	KENT	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2845308	KENTWOOD BRANCH	6225 KALAMAZOO AVENUE SOUTHEAST	GRAND RAPIDS	MI	49508	KENT	UNITED STATES	224586	186	CHEMICAL BANK	542649
OK		Full Service	783376	WALKER OFFICE	2185 THREE MILE ROAD NORTHWEST	GRAND RAPIDS	MI	49514	KENT	UNITED STATES	42785	118	CHEMICAL BANK	542649
OK		Full Service	2402765	GRANDVILLE BRANCH	4495 WILSON AVENUE	GRANDVILLE	MI	49418	KENT	UNITED STATES	224582	181	CHEMICAL BANK	542649
OK		Full Service	743848	GRAYLING MAIN OFFICE	2500 I-75 BUSINESS LOOP	GRAYLING	MI	49738	CRAWFORD	UNITED STATES	16054	107	CHEMICAL BANK	542649
OK		Full Service	2042880	GREENVILLE OFFICE	1311 WEST WASHINGTON STREET	GREENVILLE	MI	48838	MONTCALM	UNITED STATES	232487	103	CHEMICAL BANK	542649
OK		Full Service	856449	HALE OFFICE	114 NORTH WASHINGTON STREET	HALE	MI	48739	IOSCO	UNITED STATES	11135	191	CHEMICAL BANK	542649
OK		Full Service	2882200	HAMILTON BRANCH	3614 M-40	HAMILTON	MI	49419	ALLEGAN	UNITED STATES	224584	184	CHEMICAL BANK	542649
OK		Full Service	810441	HARBOR BEACH OFFICE	112 NORTH HURON AVENUE	HARBOR BEACH	MI	48441	HURON	UNITED STATES	5834	92	CHEMICAL BANK	542649
OK		Full Service	2115421	HARRISON DOWNTOWN OFFICE	127 NORTH 2ND STREET	HARRISON	MI	48625	CLARE	UNITED STATES	263535	80	CHEMICAL BANK	542649

OK		Full Service	2066402	HARRISON NORTH OFFICE	3245 NORTH CLARE AVENUE	HARRISON	MI	48625	CLARE	UNITED STATES	228187	74	CHEMICAL BANK	542649
OK		Full Service	2067735	HARTFORD OFFICE	18 NORTH CENTER STREET	HARTFORD	MI	49057	VAN BUREN	UNITED STATES	263013	148	CHEMICAL BANK	542649
OK		Full Service	3747623	HASTINGS OFFICE	241 WEST STATE STREET	HASTINGS	MI	49058	BARRY	UNITED STATES	3352	169	CHEMICAL BANK	542649
OK		Full Service	867146	HILLMAN OFFICE	118 STATE STREET	HILLMAN	MI	49746	MONTMORENCY	UNITED STATES	10966	197	CHEMICAL BANK	542649
OK		Full Service	3920958	HILLSDALE OFFICE	1 WEST CARLETON	HILLSDALE	MI	49242	HILLSDALE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2721103	HOLLAND DOWNTOWN OFFICE	150 CENTRAL AVENUE	HOLLAND	MI	49423	OTTAWA	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2096847	HOLLAND NORTH OFFICE	177 NORTH RIVER AVENUE	HOLLAND	MI	49424	OTTAWA	UNITED STATES	223310	158	CHEMICAL BANK	542649
OK		Full Service	3529605	HOLLAND SOUTH OFFICE	855 SOUTH WASHINGTON AVENUE SOUTH	HOLLAND	MI	49423	ALLEGAN	UNITED STATES	365886	167	CHEMICAL BANK	542649
OK		Full Service	3747650	RILEY STREET OFFICE	12368 RILEY STREET	HOLLAND	MI	49424	OTTAWA	UNITED STATES	466627	174	CHEMICAL BANK	542649
OK		Full Service	2873815	HOUGHTON LAKE EAST OFFICE	2263 WEST HOUGHTON LAKE DRIVE	HOUGHTON LAKE	MI	48651	ROSCOMMON	UNITED STATES	366193	205	CHEMICAL BANK	542649
OK		Full Service	2113605	HOUGHTON LAKE OFFICE	7409 WEST HOUGHTON LAKE DRIVE	HOUGHTON LAKE	MI	48629	ROSCOMMON	UNITED STATES	226416	109	CHEMICAL BANK	542649
OK		Full Service	2063652	HUBBARD LAKE OFFICE	14963 HUBBARD LAKE ROAD	HUBBARD LAKE	MI	49747	ALPENA	UNITED STATES	186774	199	CHEMICAL BANK	542649
OK		Full Service	1999866	HUDSONVILLE BRANCH	4595 32ND AVENUE	HUDSONVILLE	MI	49426	OTTAWA	UNITED STATES	224581	180	CHEMICAL BANK	542649
OK		Full Service	2083986	INTERLOCHEN OFFICE	2112 M 137	INTERLOCHEN	MI	49643	GRAND TRAVERSE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2057923	JAMESTOWN BRANCH	3208 24TH AVENUE	JAMESTOWN	MI	49427	OTTAWA	UNITED STATES	224578	177	CHEMICAL BANK	542649
OK		Full Service	3400861	JENISON BRANCH	1963 BALDWIN STREET	JENISON	MI	49428	OTTAWA	UNITED STATES	429697	187	CHEMICAL BANK	542649
OK		Full Service	2678159	KALAMAZOO DOWNTOWN OFFICE	211 EAST WATER, SUITE 100	KALAMAZOO	MI	49007	KALAMAZOO	UNITED STATES	219923	168	CHEMICAL BANK	542649
OK		Full Service	3747678	WEST KAL OFFICE	6080 WEST MAIN STREET	KALAMAZOO	MI	49009	KALAMAZOO	UNITED STATES	466625	172	CHEMICAL BANK	542649
OK		Full Service	2132969	KALKASKA OFFICE	112 SOUTH CEDAR STREET	KALKASKA	MI	49646	KALKASKA	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2063577	KAWKAWLIN OFFICE	100 EAST CHIPPEWA STREET	KAWKAWLIN	MI	48631-02	BAY	UNITED STATES	187409	29	CHEMICAL BANK	542649
OK		Full Service	2074685	KINGSLEY OFFICE	111 NORTH BROWNSON AVENUE	KINGSLEY	MI	49649	GRAND TRAVERSE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	328946	LAKE CITY OFFICE	127 SOUTH MAIN STREET	LAKE CITY	MI	49651	MISSAUKEE	UNITED STATES	7733	95	CHEMICAL BANK	542649
OK		Full Service	2192495	LAKEVIEW OFFICE	9650 NORTH GREENVILLE ROAD	LAKEVIEW	MI	48850	MONTCALM	UNITED STATES	232550	105	CHEMICAL BANK	542649
OK		Full Service	4416458	LELAND OFFICE	115 NORTH MAIN STREET	LELAND	MI	49654	LELANAU	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2125448	LINWOOD OFFICE	120 WEST CENTER STREET	LINWOOD	MI	48634	BAY	UNITED STATES	186794	61	CHEMICAL BANK	542649
OK		Full Service	2535494	LUDINGTON DOWNTOWN OFFICE	101 EAST COURT STREET	LUDINGTON	MI	49431	MASON	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	3506594	LUDINGTON EAST OFFICE	3965 WEST US 10	LUDINGTON	MI	49431	MASON	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2132978	MANISTEE FIRST STREET OFFICE	325 1ST STREET	MANISTEE	MI	49660	MANISTEE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2064640	MARLETTE OFFICE	2592 SOUTH VAN DYKE	MARLETTE	MI	48453	SANILAC	UNITED STATES	222669	88	CHEMICAL BANK	542649
OK		Full Service	295570	MARSHALL DOWNTOWN	107 NORTH PARK AVENUE	MARSHALL	MI	49068	CALHOUN	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	480442	MARSHALL MAIN OFFICE	115 WEST DRIVE SOUTH	MARSHALL	MI	49068	CALHOUN	UNITED STATES	14084	163	CHEMICAL BANK	542649
OK		Full Service	2120201	MCBAIN OFFICE	101 NORTH ROLAND	MCBAIN	MI	49657	MISSAUKEE	UNITED STATES	226417	96	CHEMICAL BANK	542649
OK		Full Service	2060240	MIDDLEVILLE OFFICE	303 ARLINGTON STREET	MIDDLEVILLE	MI	49333	BARRY	UNITED STATES	219922	126	CHEMICAL BANK	542649
OK		Full Service	2055723	ABBOTT ROAD OFFICE	2405 ABBOTT ROAD	MIDLAND	MI	48642	MIDLAND	UNITED STATES	187408	6	CHEMICAL BANK	542649
OK		Full Service	2057389	CIRCLE OFFICE	2910 JEFFERSON AVENUE	MIDLAND	MI	48640	MIDLAND	UNITED STATES	187404	2	CHEMICAL BANK	542649
OK		Trust	3747717	EAST END DEVELOPMENT BRANCH	715 EAST MAIN STREET	MIDLAND	MI	48640	MIDLAND	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2053215	ISABELLA ROAD BRANCH	3400 ISABELLA	MIDLAND	MI	48640	MIDLAND	UNITED STATES	187412	11	CHEMICAL BANK	542649
OK		Full Service	3747744	LARKIN OFFICE	6711 NORTH JEFFERSON AVENUE	MIDLAND	MI	48642	MIDLAND	UNITED STATES	187414	13	CHEMICAL BANK	542649
Add	12/30/2015	Limited Service	4958828	MOBILE BRANCH	333 EAST MAIN STREET	MIDLAND	MI	48640	MIDLAND	UNITED STATES			CHEMICAL BANK	542649
OK		Full Service	2053167	NORTHWEST OFFICE	2106 NORTH SAGINAW ROAD	MIDLAND	MI	48640	MIDLAND	UNITED STATES	187405	3	CHEMICAL BANK	542649
OK		Full Service	59549	MOLINE BRANCH	4426 DIVISION	MOLINE	MI	49335	ALLEGAN	UNITED STATES	9392	182	CHEMICAL BANK	542649
OK		Full Service	2122791	MORRICE OFFICE	318 NORTH MAIN STREET	MORRICE	MI	48857	SHIAWASSEE	UNITED STATES	228294	70	CHEMICAL BANK	542649
OK		Full Service	2042871	MISSION STREET OFFICE	1908 SOUTH MISSION STREET	MOUNT PLEASANT	MI	48858	ISABELLA	UNITED STATES	228190	77	CHEMICAL BANK	542649
OK		Full Service	2066484	PICKARD STREET OFFICE	914 EAST PICKARD AVENUE	MOUNT PLEASANT	MI	48858	ISABELLA	UNITED STATES	255802	79	CHEMICAL BANK	542649
OK		Full Service	3747780	NILES MAIN OFFICE	407 EAST MAIN STREET	NILES	MI	49120	BERRIEN	UNITED STATES	466626	173	CHEMICAL BANK	542649
OK		Full Service	2647650	NILES SOUTH OFFICE	1835 SOUTH 11TH STREET	NILES	MI	49120	BERRIEN	UNITED STATES	224491	152	CHEMICAL BANK	542649
OK		Full Service	2331164	OSCODA OFFICE	4452 E COUNTY ROAD F41	OSCODA	MI	48750	IOSCO	UNITED STATES	240399	195	CHEMICAL BANK	542649
OK		Full Service	447548	OWOSSO MAIN OFFICE	100 EAST MAIN STREET	OWOSSO	MI	48867	SHIAWASSEE	UNITED STATES	9347	63	CHEMICAL BANK	542649
OK		Full Service	2111133	OWOSSO WEST OFFICE	1200 WEST MAIN STREET	OWOSSO	MI	48867	SHIAWASSEE	UNITED STATES	232438	66	CHEMICAL BANK	542649
OK		Full Service	2122830	OWOSSO-EAST BRANCH	1345 EAST MAIN STREET	OWOSSO	MI	48867	SHIAWASSEE	UNITED STATES	232436	64	CHEMICAL BANK	542649
OK		Limited Service	2073660	OWOSSO-SOUTH OFFICE	301 SOUTH WASHINGTON STREET	OWOSSO	MI	48867	SHIAWASSEE	UNITED STATES	232439	67	CHEMICAL BANK	542649
OK		Full Service	1999204	PAW PAW OFFICE	212 SOUTH KALAMAZOO STREET	PAW PAW	MI	49079	VAN BUREN	UNITED STATES	187473	147	CHEMICAL BANK	542649
OK		Full Service	2843724	PETOSKEY NORTH BRANCH	406 BAY STREET	PETOSKEY	MI	49770	EMMET	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
Close	11/13/2015	Full Service	2132987	PETOSKEY NORTH OFFICE	300 HOWARD STREET	PETOSKEY	MI	49770	EMMET	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	4416467	PETOSKEY SOUTH OFFICE	919 SPRING STREET	PETOSKEY	MI	49770	EMMET	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2120564	PINCONNING OFFICE	3858 NORTH M-13	PINCONNING	MI	48650-05	BAY	UNITED STATES	187415	33	CHEMICAL BANK	542649
OK		Full Service	2570561	PORTAGE OFFICE	8025 CREEKSIDE DRIVE	PORTAGE	MI	49024	KALAMAZOO	UNITED STATES	224490	150	CHEMICAL BANK	542649
OK		Full Service	2091776	REED CITY OFFICE	840 SOUTH CHESTNUT STREET	REED CITY	MI	49677	OSCEOLA	UNITED STATES	231983	114	CHEMICAL BANK	542649

OK		Full Service	2714815	RICHLAND OFFICE	9010 EAST D AVENUE	RICHLAND	MI	49083	KALAMAZOO	UNITED STATES	264260	206	CHEMICAL BANK	542649
OK		Full Service	690942	ROGERS CITY OFFICE	111 WEST MICHIGAN AVENUE	ROGERS CITY	MI	49779	PRESQUE ISLE	UNITED STATES	9253	196	CHEMICAL BANK	542649
OK		Full Service	2099419	ROSCOMMON OFFICE	505 NORTH FIFTH STREET	ROSCOMMON	MI	48653-026	ROSCOMMON	UNITED STATES	255638	108	CHEMICAL BANK	542649
OK		Full Service	2138345	ROSE CITY OFFICE	508 SOUTH BENNETT	ROSE CITY	MI	48654	OGEMAW	UNITED STATES	240400	198	CHEMICAL BANK	542649
OK		Full Service	2063997	ROSEBUSH OFFICE	4011 EAST ROSEBUSH ROAD	ROSEBUSH	MI	48878-977	ISABELLA	UNITED STATES	228185	72	CHEMICAL BANK	542649
OK		Full Service	2061649	SAGINAW FASHION SQUARE OFFICE	4955 BAY ROAD	SAGINAW	MI	48604	SAGINAW	UNITED STATES	227838	18	CHEMICAL BANK	542649
OK		Full Service	2059123	SAGINAW-GRATIOT ROAD OFFICE	5420 GRATIOT ROAD	SAGINAW	MI	48638	SAGINAW	UNITED STATES	187417	17	CHEMICAL BANK	542649
OK		Full Service	2053185	SAGINAW-MIDLAND ROAD OFFICE	2300 MIDLAND ROAD	SAGINAW	MI	48603	SAGINAW	UNITED STATES	187410	9	CHEMICAL BANK	542649
OK		Full Service	2127330	CLEVELAND AVENUE OFFICE	2600 SOUTH CLEVELAND AVENUE	SAINT JOSEPH	MI	49085	BERRIEN	UNITED STATES	224484	134	CHEMICAL BANK	542649
OK		Full Service	2105262	COURT PLACE OFFICE	720 PLEASANT STREET	SAINT JOSEPH	MI	49085	BERRIEN	UNITED STATES	224488	137	CHEMICAL BANK	542649
OK		Limited Service	3529584	MAIN STREET AUTO BANK OFFICE	300 MAIN STREET	SAINT JOSEPH	MI	49085	BERRIEN	UNITED STATES	224492	153	CHEMICAL BANK	542649
OK		Limited Service	2474034	SOUTHTOWN AUTO BANK OFFICE	2017 NILES ROAD	SAINT JOSEPH	MI	49085	BERRIEN	UNITED STATES	224489	149	CHEMICAL BANK	542649
OK		Full Service	2057400	SAINT LOUIS OFFICE	111 WEST SAGINAW STREET	SAINT LOUIS	MI	48880-006	GRATIOT	UNITED STATES	9315	7	CHEMICAL BANK	542649
OK		Full Service	2056711	SANFORD OFFICE	256 WEST SAGINAW ROAD	SANFORD	MI	48657	MIDLAND	UNITED STATES	187407	5	CHEMICAL BANK	542649
OK		Full Service	2080912	SAUGATUCK OFFICE	249 MASON STREET	SAUGATUCK	MI	49453	ALLEGAN	UNITED STATES	187470	144	CHEMICAL BANK	542649
OK		Full Service	2083128	SHERIDAN OFFICE	201 SOUTH MAIN STREET	SHERIDAN	MI	48884	MONTCALM	UNITED STATES	232485	101	CHEMICAL BANK	542649
OK		Full Service	382340	SOUTH HAVEN OFFICE	433 PHOENIX STREET	SOUTH HAVEN	MI	49090	VAN BUREN	UNITED STATES	671	141	CHEMICAL BANK	542649
OK		Full Service	2082792	SUBURBAN OFFICE	73881 M-43	SOUTH HAVEN	MI	49090	VAN BUREN	UNITED STATES	187471	145	CHEMICAL BANK	542649
OK		Full Service	645849	STANDISH OFFICE	220 SOUTH MAIN STREET	STANDISH	MI	48658	ARENAC	UNITED STATES	7279	30	CHEMICAL BANK	542649
OK		Limited Service	3529463	STANTON DRIVE THRU OFFICE	401 NORTH STATE STREET	STANTON	MI	48888	MONTCALM	UNITED STATES	232488	104	CHEMICAL BANK	542649
OK		Full Service	329046	STANTON MAIN OFFICE	110 EAST MAIN STREET	STANTON	MI	48888	MONTCALM	UNITED STATES	9362	98	CHEMICAL BANK	542649
OK		Full Service	2161008	LAKESHORE OFFICE	1711 WEST JOHN BEERS ROAD	STEVENSVILLE	MI	49127	BERRIEN	UNITED STATES	280028	151	CHEMICAL BANK	542649
OK		Full Service	3506651	SUTTONS BAY DOWNTOWN OFFICE	212 ST. JOSEPH STREET	SUTTONS BAY	MI	49682	LEELANAU	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	4416476	SUTTONS BAY SOUTH OFFICE	105 WEST FOURTH STREET	SUTTONS BAY	MI	49682	LEELANAU	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2093864	TAWAS CITY OFFICE	17 EAST M 55	TAWAS CITY	MI	48763	IOSCO	UNITED STATES	240397	193	CHEMICAL BANK	542649
OK		Full Service	2067744	THREE OAKS OFFICE	11 EAST LINDEN	THREE OAKS	MI	49128	BERRIEN	UNITED STATES	263001	139	CHEMICAL BANK	542649
OK		Full Service	621375	GARFIELD AVENUE OFFICE	625 SOUTH GARFIELD AVENUE	TRAVERSE CITY	MI	49686	GRAND TRAVERSE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	4416506	TRAVERSE CITY 14TH STREET OFFICE	613 WEST 14TH STREET	TRAVERSE CITY	MI	49684	GRAND TRAVERSE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2535506	TRAVERSE CITY CHUMS CORNERS OFFICE	4205 US 31 SOUTH	TRAVERSE CITY	MI	49685	GRAND TRAVERSE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2535485	TRAVERSE CITY DOWNTOWN OFFICE	203 SOUTH UNION STREET	TRAVERSE CITY	MI	49684	GRAND TRAVERSE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	4416494	TRAVERSE CITY FRONT STREET OFFICE	107 EAST FRONT STREET	TRAVERSE CITY	MI	49684	GRAND TRAVERSE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
Close	11/13/2015	Full Service	3644384	TRAVERSE CITY OFFICE	130 SOUTH UNION	TRAVERSE CITY	MI	49684	GRAND TRAVERSE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	4416485	TRAVERSE CITY WEST BAY OFFICE	13936 SOUTH WEST BAY SHORE DRIVE	TRAVERSE CITY	MI	49684	GRAND TRAVERSE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	3920949	UNION CITY OFFICE	365 NORTH BROADWAY	UNION CITY	MI	49094	BRANCH	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	3748040	GUN LAKE OFFICE	12850 WEST M 179 HIGHWAY	WAYLAND	MI	49348	BARRY	UNITED STATES	206698	170	CHEMICAL BANK	542649
OK		Full Service	3397831	WAYLAND BRANCH	1146 WEST SUPERIOR STREET	WAYLAND	MI	49348	ALLEGAN	UNITED STATES	452494	188	CHEMICAL BANK	542649
OK		Full Service	2872135	WEST BRANCH OFFICE	700 WEST HOUGHTON AVENUE	WEST BRANCH	MI	48661	OGEMAW	UNITED STATES	263514	200	CHEMICAL BANK	542649
OK		Full Service	2096502	WHITTEMORE OFFICE	205 NORTH BULLOCK STREET	WHITTEMORE	MI	48770	IOSCO	UNITED STATES	240393	192	CHEMICAL BANK	542649
OK		Full Service	2132923	ACME BRANCH	5300 US 31 NORTH	WILLIAMSBURG	MI	49690	GRAND TRAVERSE	UNITED STATES	Not Required	Not Required	CHEMICAL BANK	542649
OK		Full Service	2685513	ZEELAND NORTH OFFICE	9581 RILEY STREET	ZEELAND	MI	49464	OTTAWA	UNITED STATES	224583	183	CHEMICAL BANK	542649
OK		Full Service	3040315	ZEELAND SOUTH OFFICE	501 WEST MAIN STREET	ZEELAND	MI	49464	OTTAWA	UNITED STATES	223315	159	CHEMICAL BANK	542649

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 Chemical Financial Corporation
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Report Item 3: Securities holders
 (1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ended 12-31-2015			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ended 12-31-2015		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
The Vanguard Group Malvern, PA, USA	USA	2,603,853 shares (6.7%) Common Stock	Franklin Advisory Services San Mateo, CA	USA	2,092,959 shares (5.4%) Common Stock
Dimensional Fund Advisors LP Austin, TX, USA	USA	2,215,862 shares (5.7%) Common Stock			
BlackRock, Inc. New York, NY, USA	USA	2,063,785 shares (5.3%) Common Stock			

* Owns, controls, or holds with power to vote less than 1% of the bank holding company's \$1 par value common stock.

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 Chemical Financial Corporation
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Report Item 4: Insiders
 (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name, City, State, Country	Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	Other companies (includes partnerships) if 25% or more of voting securities are held (List names and percentage of voting securities held)
Leonardo Amat Midland, MI, USA	Executive Vice President and Chief Operating Officer-Business Operations (Chemical Bank)	N/A	Executive Vice President and Chief Operating Officer-Business Operations (Chemical Bank)	N/A	*	None	N/A
Gary E. Anderson Lake Leelanau, MI, USA	Retired	Director	N/A	Director (Eastman Chemical Company)	*	None	N/A
William C. Collins Midland, MI, USA	N/A	Executive Vice President, General Counsel and Secretary	Secretary (CFC Capital, Inc.)	N/A	*	None	N/A

* Owns, controls, or holds with power to vote less than 1% of the bank holding company's \$1 par value common stock

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
James R. Fitterling Midland, MI, USA	Vice Chairman and Chief Operating Officer (The Dow Chemical Company)	Director	N/A	President and Chief Operating Officer (The Dow Chemical Company) Director (Sadara Chemical Company)	*	None	N/A
Lori A. Gwizdala Bay City, MI, USA	N/A	Executive Vice President, Chief Financial Officer and Treasurer	Treasurer (CFC Financial Services, Inc.) Treasurer (CFC Title Services, Inc.) Treasurer (CFC Capital, Inc.) Member, Board of Managers (InSite Capital, LLC)	Member, Board of Trustees (Ferris State University)	*	None	N/A
Lynn M. Kerber Midland, MI, USA	Executive Vice President and Chief Risk Management Officer (Chemical Bank)	N/A	Executive Vice President and Chief Risk Management Officer (Chemical Bank)	N/A	*	None	N/A

* Owns, controls, or holds with power to vote less than 1% of the bank holding company's \$1 par value common stock

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Thomas W. Kohn Greenville, MI, USA	Chief Executive Officer (InSite Capital, LLC) Vice Chairman (Chemical Bank)	N/A	Chief Executive Officer and Member, Board of Managers (InSite Capital, LLC) Vice Chairman (Chemical Bank) Secretary (CFC Financial Services, Inc.) Secretary (CFC Title Services, Inc.)	N/A	*	None	N/A
Richard M. Lievens Holland, MI, USA	Chairman (InSite Capital, LLC)	Director	Chairman (InSite Capital, LLC)	Chairman (Grand Angels, LLC) Member (King Richards, LLC)	*	None	King Richards, LLC (33.33%)
Terence F. Moore Midland, MI, USA	Retired	Director	N/A	N/A	*	None	N/A
John E. Pelizzari Traverse City, MI, USA	Chief Operating Officer (Burnette Foods, Inc.)	Director	Director (Chemical Bank)	Chief Operating Officer (Burnette Foods, Inc.) Chairman (Munson Health Care) Director (Crystal Enterprises, Inc.)	*	None	N/A

* Owns, controls, or holds with power to vote less than 1% of the bank holding company's \$1 par value common stock

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Robert S. Rathbun Midland, MI, USA	Executive Vice President and Chief Operating Officer-Customer Experience (Chemical Bank)	N/A	Executive Vice President and Chief Operating Officer-Customer Experience (Chemical Bank)	N/A	*	None	N/A
			Member, Board of Managers (InSite Capital, LLC)				
David B. Ramaker Midland, MI, USA	N/A	Chairman of the Board, Chief Executive Officer, President and Director	Chairman of the Board, Chief Executive Officer, President and Director (Chemical Bank)	Director (Economic Development Corporation of Midland County 338)	*	None	N/A
			President (CFC Financial Services, Inc.)				
			President (CFC Title Services, Inc.)				
			President (CFC Capital, Inc.)				
			Member, Board of Managers (InSite Capital, LLC)				

* Owns, controls, or holds with power to vote less than 1% of the bank holding company's \$1 par value common stock

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Larry D. Stauffer Grand Rapids, MI, USA	Retired	Director	Director (Chemical Bank)	N/A	*	None	N/A
Daniel W. Terpsma Grand Rapids, MI, USA	Executive Vice President, Commercial Lending (Chemical Bank)	N/A	Executive Vice President, Commercial Lending (Chemical Bank)	Director (Metal Flow Corporation) Partner (LV2 Corp.)	*	None	N/A
James E. Tomczyk Stevensville, MI, USA	Executive Vice President and Senior Credit Officer (Chemical Bank)	N/A	Executive Vice President and Senior Credit Officer (Chemical Bank) Vice President (CFC Capital, Inc.) Member, Board of Managers (InSite Capital, LLC)	N/A	*	None	N/A

* Owns, controls, or holds with power to vote less than 1% of the bank holding company's \$1 par value common stock

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Franklin C. Wheatlake Big Rapids, MI, USA	Chairman of the Board (Utility Supply and Construction Company)	Lead Independent Director	Director (Chemical Bank)	Chairman of the Board (Utility Supply and Construction Company) Chairman/President (Crossroads Chevrolet, Inc.) Managing Partner (Wheatlake Limited Partnership) General Partner (WLW Limited Partnership) Owner (Integrity Air, LLC) Director (Erhardt Construction)	*	None	Utility Supply and Construction Company (27.32%) Crossroads Chevrolet, Inc. (62.04%) Integrity Air, LLC (100%)

* Owns, controls, or holds with power to vote less than 1% of the bank holding company's \$1 par value common stock