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INVESTOR INFORMATION

efg 11/15/16

Corporate Overview

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Chemical Financial Corporation ("Chemical"), headquartered in Midland, Michigan is a diversified financial holding company which operates through ~~two~~ ^{one} state-chartered traditional subsidiary banks, Chemical Bank and ~~Falmor Bank and Trust~~. Chemical is the largest banking company headquartered and operating branch offices in Michigan. Chemical offers a full range of traditional banking and fiduciary products and services to the residents and business customers throughout its geographical market areas, which consists of ~~255~~ ²⁴⁶ banking offices located primarily in Michigan, Northeast Ohio and ~~other contiguous states~~ ^{Northern Indiana}.

Chemical had total assets of \$17.4 billion at September 30, 2016. In addition to its traditional banking services, Chemical offers trust and investment management services, including financial and estate planning, retirement programs, investment management and custodial services and employee benefit programs through the Wealth Management departments of Chemical Bank and ~~Falmor Bank and Trust~~. Chemical Bank Wealth Management had assets under management of \$5.7 billion at September 30, 2016.

Chemical's common stock trades on The NASDAQ Stock Market under the symbol CHFC and is one of the issues comprising The NASDAQ Global Select Market and the S&P MidCap 400 Index.

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INVESTOR RELATIONS

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NASDAQ

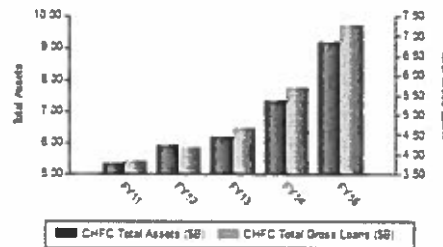


CHFC

49.40

As of November 11, 2016
 Minimum 20 minute delay

Total Assets



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