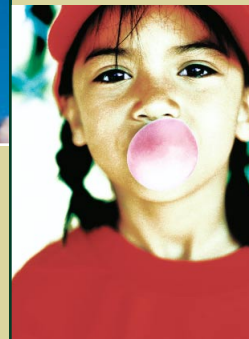






*looking forward*



*Monroe Bancorp Annual Report 2000*

looking forward



MONROE BANCORP

# Shareholder Information

## Common Stock Information

Quarter	Price Per Share				Dividends Declared	
	High		Low			
	2000	1999	2000	1999	2000	1999
First Quarter	\$10.50	\$15.29	\$9.00	\$13.50	\$0.10	\$0.08
Second Quarter	10.62	14.06	8.27	10.13	0.10	0.08
Third Quarter	10.25	12.38	8.75	9.75	0.10	0.08
Fourth Quarter	9.38	10.50	7.13	10.00	0.10	0.10

**T**he table above lists the high and low bid prices per share of which management is aware and dividend payments during 2000 and 1999.

Management does not have knowledge of the price paid in all transactions and has not verified the accuracy of those prices that have been reported. Because of the lack of an established market for the common shares of the Company, these prices would not necessarily reflect the prices which the shares would trade in an active market. The bid prices represent prices between dealers, do not include retail mark-up or mark-down or commissions and may not represent actual transactions.

### Common Stock Listing

Monroe Bancorp common stock is traded on the OTC Bulletin Board under the trading symbol

of MROE (Cusip No. 6103-13-108). At the close of business on December 31, 2000, there were 6,150,240 shares outstanding held by 346 shareholders of record.

### Market Makers

The following firms make a market in Monroe Bancorp stock: McDonald Investments Herzog, Heine, Geduld, Inc. Monroe Securities, Inc. Howe Barnes Investments, Inc. Baird, Patrick and Co., Inc.

### General Stockholder Inquiries

Stockholders and interested investors may obtain information about the Company upon written request or by calling:

Monroe Bancorp  
210 E. Kirkwood Avenue  
Bloomington, IN 47408  
(812) 336-0201  
bradford@monroecountybank.com

## Stock Transfer Agent and Registrar

Registrar and Transfer Company  
10 Commerce Drive  
Cranford, New Jersey 07016  
(800) 368-5948  
kbrotz@rtco.com

## Form 10-K and Financial Information

**Monroe Bancorp, upon request and without charge, will furnish stockholders, security analysts and investors a copy of Form 10-K filed with the Securities and Exchange Commission.**

### Please contact:

**Kathy Burns**  
**Senior Vice President and Chief Financial Officer**  
**Monroe Bancorp**  
**210 E. Kirkwood Avenue**  
**Bloomington, IN 47408**  
**(812) 336-0201**  
**kburns@monroecountybank.com**

## Corporate Information Nature of Business

Monroe Bancorp is an independently owned bank holding company headquartered in Bloomington, Indiana, with Monroe County Bank as its wholly owned subsidiary. The Bank is locally owned and managed, and offers a full range of financial, trust and investment services through banking centers located in Monroe, Lawrence and Jackson counties.

### Annual Meeting

The 2001 Annual Meeting of Shareholders will be held on April 26, 2001 at 10:00 a.m. at the Bloomington Convention Center, 302 South College Avenue, Bloomington, Indiana.

### Corporate Headquarters

Monroe Bancorp  
210 East Kirkwood Avenue  
Bloomington, IN 47408  
(812) 336-0201  
www.monroecountybank.com