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MONROE BANK & TRUST/MI
Form 13F-HR
July 25, 2006

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: June 30, 2006

Check here if Amendment []; Amendment Number:
This Amendment (Check only one.): [] is a restatement.
[] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Monroe Bank & Trust
Address: 102 E. Front Street
Monroe, MI 48161

13F File Number: 28-07438

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Linda R. Floyd
Title: Operations Manager
Phone: (734) 384-8132

Signature, Place, and Date of Signing:

/s/ Linda R. Floyd Monroe, MI July 14, 2006

Report Type (Check only one.):

[X] 13F HOLDINGS REPORT.
[] 13F NOTICE.
[] 13F COMBINATION REPORT.

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0
Form13F Information Table Entry Total: 264
Form13F Information Table Value Total: \$192,819 (thousands)
List of Other Included Managers:

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Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE								
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DISCRETN	OTH MANA
3M CO	COM	88579Y101	708	8772	SH		SOLE	
3M CO	COM	88579Y101	206	2555	SH		DEFINED	
ABBOTT LABS	COM	002824100	469	10755	SH		SOLE	
ABBOTT LABS	COM	002824100	226	5192	SH		DEFINED	
ACCENTURE LTD BERMUDA	CL A	G1150G111	112	3974	SH		DEFINED	
ACCENTURE LTD BERMUDA	CL A	G1150G111	719	25429	SH		SOLE	
ADOBE SYS INC	COM	00724F101	316	10436	SH		SOLE	
ADOBE SYS INC	COM	00724F101	3	100	SH		DEFINED	
AFLAC INC	COM	001055102	516	11156	SH		SOLE	
AFLAC INC	COM	001055102	59	1275	SH		DEFINED	
ALLTEL CORP	COM	020039103	2212	34661	SH		SOLE	
ALLTEL CORP	COM	020039103	257	4030	SH		DEFINED	
ALTRIA GROUP INC	COM	02209S103	924	12585	SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	49	680	SH		DEFINED	
AMERICA MOVIL S A DE C V	SPON ADR L SHS	02364W105	209	6300	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	304	5720	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	19	375	SH		DEFINED	
AMERICAN INTL GROUP INC	COM	026874107	629	10654	SH		SOLE	
AMERICAN INTL GROUP INC	COM	026874107	97	1646	SH		DEFINED	
AMGEN INC	COM	031162100	2321	35590	SH		SOLE	
AMGEN INC	COM	031162100	565	8675	SH		DEFINED	
APACHE CORP	COM	037411105	3761	55112	SH		SOLE	
APACHE CORP	COM	037411105	647	9485	SH		DEFINED	
AT&T INC	COM	00206R102	110	3951	SH		DEFINED	
AT&T INC	COM	00206R102	532	19082	SH		SOLE	
AUTOMATIC DATA PROCESSING IN	COM	053015103	1965	43355	SH		SOLE	
AUTOMATIC DATA PROCESSING IN	COM	053015103	97	2150	SH		DEFINED	
BANK OF AMERICA CORPORATION	COM	060505104	952	19813	SH		SOLE	
BANK OF AMERICA CORPORATION	COM	060505104	197	4103	SH		DEFINED	
BED BATH & BEYOND INC	COM	075896100	1129	34066	SH		SOLE	
BED BATH & BEYOND INC	COM	075896100	88	2680	SH		DEFINED	
BELLSOUTH CORP	COM	079860102	107	2962	SH		SOLE	
BELLSOUTH CORP	COM	079860102	115	3200	SH		DEFINED	
BORG WARNER INC	COM	099724106	97	1500	SH		SOLE	
BORG WARNER INC	COM	099724106	122	1875	SH		DEFINED	
BP PLC	SPONSORED ADR	055622104	226	3256	SH		DEFINED	
BP PLC	SPONSORED ADR	055622104	2392	34367	SH		SOLE	
BRISTOL MYERS SQUIBB CO	COM	110122108	274	10600	SH		SOLE	
BRISTOL MYERS SQUIBB CO	COM	110122108	18	700	SH		DEFINED	
CAPITAL ONE FINL CORP	COM	14040H105	189	2223	SH		SOLE	
CAPITAL ONE FINL CORP	COM	14040H105	79	925	SH		DEFINED	
CHESAPEAKE ENERGY CORP	COM	165167107	289	9580	SH		SOLE	
CHESAPEAKE ENERGY CORP	COM	165167107	37	1225	SH		DEFINED	
CHEVRON CORP NEW	COM	166764100	186	3003	SH		SOLE	
CHEVRON CORP NEW	COM	166764100	235	3800	SH		DEFINED	
CHICOS FAS INC	COM	168615102	1020	37835	SH		SOLE	
CHICOS FAS INC	COM	168615102	122	4525	SH		DEFINED	
CISCO SYS INC	COM	17275R102	181	9315	SH		SOLE	

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CISCO SYS INC	COM	17275R102	86	4434	SH	DEFINED
CITIGROUP INC	COM	172967101	898	18623	SH	SOLE
CITIGROUP INC	COM	172967101	503	10427	SH	DEFINED
COCA COLA CO	COM	191216100	391	9096	SH	SOLE
COCA COLA CO	COM	191216100	161	3746	SH	DEFINED
COLGATE PALMOLIVE CO	COM	194162103	116	1941	SH	DEFINED
COLGATE PALMOLIVE CO	COM	194162103	885	14790	SH	SOLE
COMERICA INC	COM	200340107	591	11385	SH	SOLE
COMERICA INC	COM	200340107	57	1110	SH	DEFINED
CONOCOPHILLIPS	COM	20825C104	231	3531	SH	SOLE
CONOCOPHILLIPS	COM	20825C104	6	100	SH	DEFINED
CONSOL ENERGY INC	COM	20854P109	6	140	SH	DEFINED
CONSOL ENERGY INC	COM	20854P109	237	5078	SH	SOLE
CONSTELLATION BRANDS INC	CL A	21036P108	372	14886	SH	SOLE
CONSTELLATION BRANDS INC	CL A	21036P108	36	1450	SH	DEFINED
CVS CORP	COM	126650100	56	1850	SH	DEFINED
CVS CORP	COM	126650100	144	4708	SH	SOLE
DELL INC	COM	24702R101	483	19790	SH	SOLE
DELL INC	COM	24702R101	110	4530	SH	DEFINED
DENTSPLY INTL INC NEW	COM	249030107	3	50	SH	DEFINED
DENTSPLY INTL INC NEW	COM	249030107	608	10045	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	136	4550	SH	SOLE
DISNEY WALT CO	COM DISNEY	254687106	90	3000	SH	DEFINED
DOMINION RES INC VA NEW	COM	25746U109	251	3362	SH	SOLE
DOW CHEM CO	COM	260543103	529	13570	SH	SOLE
DOW CHEM CO	COM	260543103	105	2700	SH	DEFINED
DTE ENERGY CO	COM	233331107	313	7688	SH	DEFINED
DTE ENERGY CO	COM	233331107	490	12046	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	294	7070	SH	SOLE
DU PONT E I DE NEMOURS & CO	COM	263534109	3	75	SH	DEFINED
DUKE ENERGY CORP NEW	COM	26441C105	373	12708	SH	SOLE
DUKE ENERGY CORP NEW	COM	26441C105	156	5315	SH	DEFINED
E M C CORP MASS	COM	268648102	386	35189	SH	SOLE
E M C CORP MASS	COM	268648102	103	9470	SH	DEFINED
E TRADE FINANCIAL CORP	COM	269246104	209	9200	SH	SOLE
E TRADE FINANCIAL CORP	COM	269246104	6	300	SH	DEFINED
EBAY INC	COM	278642103	203	6960	SH	SOLE
EBAY INC	COM	278642103	13	450	SH	DEFINED
EMERSON ELEC CO	COM	291011104	251	3000	SH	SOLE
EXELON CORP	COM	30161N101	246	4340	SH	SOLE
EXELON CORP	COM	30161N101	3	60	SH	DEFINED
EXXON MOBIL CORP	COM	30231G102	4334	70659	SH	SOLE
EXXON MOBIL CORP	COM	30231G102	893	14572	SH	DEFINED
FELCOR LODGING TR INC	COM	31430F101	491	22618	SH	SOLE
FELCOR LODGING TR INC	COM	31430F101	2	125	SH	DEFINED
FIFTH THIRD BANCORP	COM	316773100	325	8805	SH	SOLE
FIFTH THIRD BANCORP	COM	316773100	155	4221	SH	DEFINED
FORD MTR CO DEL	COM PAR \$0.01	345370860	177	25588	SH	SOLE
FORD MTR CO DEL	COM PAR \$0.01	345370860	55	7970	SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	2141	30152	SH	SOLE
FORTUNE BRANDS INC	COM	349631101	337	4755	SH	DEFINED
GENENTECH INC	COM NEW	368710406	800	9790	SH	SOLE
GENERAL ELECTRIC CO	COM	369604103	5802	176089	SH	SOLE
GENERAL ELECTRIC CO	COM	369604103	1136	34504	SH	DEFINED
GENESCO INC	COM	371532102	50	1500	SH	DEFINED
GENESCO INC	COM	371532102	244	7225	SH	SOLE
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	324	5812	SH	SOLE
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	38	683	SH	DEFINED
GOLDMAN SACHS GROUP INC	COM	38141G104	325	2165	SH	SOLE
GOLDMAN SACHS GROUP INC	COM	38141G104	44	293	SH	DEFINED
GREAT PLAINS ENERGY INC	COM	391164100	228	8200	SH	SOLE
GREAT PLAINS ENERGY INC	COM	391164100	27	1000	SH	DEFINED

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HANCOCK JOHN PFD INCOME FD	SH BEN INT	41013W108	287	12800	SH	SOLE
HARTFORD FINL SVCS GROUP INC	COM	416515104	416	4922	SH	SOLE
HARTFORD FINL SVCS GROUP INC	COM	416515104	4	50	SH	DEFINED
HEALTH CARE REIT INC	COM	42217K106	674	19285	SH	SOLE
HEALTH CARE REIT INC	COM	42217K106	319	9150	SH	DEFINED
HOME DEPOT INC	COM	437076102	1215	33973	SH	SOLE
HOME DEPOT INC	COM	437076102	294	8225	SH	DEFINED
INTEL CORP	COM	458140100	279	14715	SH	SOLE
INTEL CORP	COM	458140100	563	29640	SH	DEFINED
INTERNATIONAL BUSINESS MACHS	COM	459200101	324	4228	SH	SOLE
INTERNATIONAL BUSINESS MACHS	COM	459200101	204	2660	SH	DEFINED
ISHARES INC	MSCI PAC J IDX	464286665	231	2160	SH	DEFINED
ISHARES INC	MSCI PAC J IDX	464286665	1091	10170	SH	SOLE
ISHARES TR	MSCI EMERG MKT	464287234	230	2460	SH	SOLE
ISHARES TR	DJ SEL DIV INX	464287168	2251	35700	SH	SOLE
ISHARES TR	DJ SEL DIV INX	464287168	378	6000	SH	DEFINED
ISHARES TR	S&P LTN AM 40	464287390	1763	12900	SH	SOLE
ISHARES TR	FTSE XNHUA IDX	464287184	94	1225	SH	DEFINED
ISHARES TR	MSCI EMERG MKT	464287234	30	325	SH	DEFINED
ISHARES TR	DJ US TELECOMM	464287713	196	7670	SH	SOLE
ISHARES TR	RUSL 2000 VALU	464287630	320	4425	SH	SOLE
ISHARES TR	RUSL 2000 VALU	464287630	11	165	SH	DEFINED
ISHARES TR	RUSL 2000 GROW	464287648	1667	22690	SH	SOLE
ISHARES TR	RUSL 2000 GROW	464287648	119	1625	SH	DEFINED
ISHARES TR	RUSSELL 2000	464287655	5559	77519	SH	SOLE
ISHARES TR	RUSSELL 2000	464287655	592	8258	SH	DEFINED
ISHARES TR	RUSSELL 1000	464287622	302	4371	SH	SOLE
ISHARES TR	DJ US UTILS	464287697	347	4400	SH	DEFINED
ISHARES TR	RUSSELL1000GRW	464287614	108	2140	SH	DEFINED
ISHARES TR	DJ US TELECOMM	464287713	46	1800	SH	DEFINED
ISHARES TR	DJ US TECH SEC	464287721	979	20640	SH	SOLE
ISHARES TR	DJ US TECH SEC	464287721	196	4150	SH	DEFINED
ISHARES TR	DJ US INDUSTRIAL	464287754	2516	40525	SH	SOLE
ISHARES TR	DJ US INDUSTRIAL	464287754	217	3500	SH	DEFINED
ISHARES TR	S&P LTN AM 40	464287390	273	2000	SH	DEFINED
ISHARES TR	DJ US UTILS	464287697	1220	15440	SH	SOLE
ISHARES TR	GLMN SCHS SOFT	464287515	276	7325	SH	SOLE
ISHARES TR	MSCI EAFE IDX	464287465	7195	110054	SH	SOLE
ISHARES TR	FTSE XNHUA IDX	464287184	684	8908	SH	SOLE
ISHARES TR	MSCI EAFE IDX	464287465	1060	16216	SH	DEFINED
ISHARES TR	RUSSELL MCP VL	464287473	257	1950	SH	SOLE
ISHARES TR	RUSSELL MCP VL	464287473	58	440	SH	DEFINED
ISHARES TR	RUSSELL MCP GR	464287481	291	3035	SH	SOLE
ISHARES TR	RUSSELL MCP GR	464287481	31	330	SH	DEFINED
ISHARES TR	RUSSELL 1000	464287622	22	330	SH	DEFINED
ISHARES TR	RUSSELL MIDCAP	464287499	1019	11110	SH	DEFINED
ISHARES TR	GLMN SCHS SOFT	464287515	118	3150	SH	DEFINED
ISHARES TR	RUSSELL1000VAL	464287598	142	1950	SH	SOLE
ISHARES TR	RUSSELL1000VAL	464287598	59	810	SH	DEFINED
ISHARES TR	RUSSELL1000GRW	464287614	652	12895	SH	SOLE
ISHARES TR	RUSSELL MIDCAP	464287499	9281	101159	SH	SOLE
ITT INDS INC IND	COM	450911102	49	1000	SH	DEFINED
ITT INDS INC IND	COM	450911102	212	4300	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	2330	38894	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	490	8180	SH	DEFINED
JP MORGAN CHASE & CO	COM	46625H100	581	13838	SH	SOLE
JP MORGAN CHASE & CO	COM	46625H100	222	5297	SH	DEFINED
LA Z BOY INC	COM	505336107	5449	389254	SH	SOLE
LA Z BOY INC	COM	505336107	479	34285	SH	DEFINED
LILLY ELI & CO	COM	532457108	810	14665	SH	SOLE
LILLY ELI & CO	COM	532457108	145	2625	SH	DEFINED
LOWES COS INC	COM	548661107	795	13110	SH	DEFINED

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LOWES COS INC	COM	548661107	3157	52050	SH	SOLE
MANULIFE FINL CORP	COM	56501R106	188	5922	SH	SOLE
MANULIFE FINL CORP	COM	56501R106	75	2370	SH	DEFINED
MASCO CORP	COM	574599106	454	15350	SH	SOLE
MASCO CORP	COM	574599106	110	3725	SH	DEFINED
MBT FINL CORP	COM	578877102	6954	434630	SH	DEFINED
MBT FINL CORP	COM	578877102	26283	1642694	SH	SOLE
MDU RES GROUP INC	COM	552690109	22	619	SH	SOLE
MDU RES GROUP INC	COM	552690109	214	5856	SH	DEFINED
MEDTRONIC INC	COM	585055106	1084	23109	SH	SOLE
MEDTRONIC INC	COM	585055106	199	4250	SH	DEFINED
MERCANTILE BANK CORP	COM	587376104	196	4937	SH	DEFINED
MERCANTILE BANK CORP	COM	587376104	1481	37177	SH	SOLE
MERCK & CO INC	COM	589331107	5	150	SH	SOLE
MERCK & CO INC	COM	589331107	236	6500	SH	DEFINED
MICROSOFT CORP	COM	594918104	3830	164472	SH	SOLE
MICROSOFT CORP	COM	594918104	666	28631	SH	DEFINED
MOTOROLA INC	COM	620076109	10	500	SH	DEFINED
MOTOROLA INC	COM	620076109	203	10110	SH	SOLE
NABORS INDUSTRIES LTD	SHS	G6359F103	371	10981	SH	SOLE
NABORS INDUSTRIES LTD	SHS	G6359F103	7	235	SH	DEFINED
NATIONAL CITY CORP	COM	635405103	2179	60231	SH	SOLE
NATIONAL CITY CORP	COM	635405103	312	8642	SH	DEFINED
NATIONAL FUEL GAS CO N J	COM	636180101	230	6553	SH	SOLE
NATIONAL FUEL GAS CO N J	COM	636180101	1	50	SH	DEFINED
NOBLE CORPORATION	SHS	G65422100	222	2990	SH	DEFINED
NOBLE CORPORATION	SHS	G65422100	1351	18165	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	421	7925	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	136	2563	SH	DEFINED
NUVEEN QUALITY PFD INC FD 3	COM	67072W101	151	11700	SH	SOLE
NUVEEN QUALITY PFD INCOME FD	COM	67072C105	160	11800	SH	SOLE
NUVEEN QUALITY PFD INCOME FD	COM	67071S101	268	20725	SH	SOLE
OCCIDENTAL PETE CORP DEL	COM	674599105	220	2150	SH	DEFINED
OCCIDENTAL PETE CORP DEL	COM	674599105	416	4059	SH	SOLE
OLD SECOND BANCORP INC ILL	COM	680277100	333	10750	SH	SOLE
OLD SECOND BANCORP INC ILL	COM	680277100	12	400	SH	DEFINED
ORACLE CORP	COM	68389X105	376	25987	SH	SOLE
ORACLE CORP	COM	68389X105	52	3600	SH	DEFINED
PEPSICO INC	COM	713448108	2251	37506	SH	SOLE
PEPSICO INC	COM	713448108	758	12625	SH	DEFINED
PFIZER INC	COM	717081103	393	16776	SH	DEFINED
PFIZER INC	COM	717081103	333	14225	SH	SOLE
PINNACLE FINL PARTNERS INC	COM	72346Q104	2660	87442	SH	SOLE
PINNACLE FINL PARTNERS INC	COM	72346Q104	495	16270	SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	924	16630	SH	DEFINED
PROCTER & GAMBLE CO	COM	742718109	3219	57921	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	729	12170	SH	SOLE
QUEST DIAGNOSTICS INC	COM	74834L100	14	250	SH	DEFINED
REPUBLIC BANCORP INC	COM	760282103	137	11079	SH	SOLE
ROBERT HALF INTL INC	COM	770323103	285	6801	SH	SOLE
ROBERT HALF INTL INC	COM	770323103	3	75	SH	DEFINED
SAP AKTIENGESELLSCHAFT	SPONSORED ADR	803054204	60	1150	SH	DEFINED
SAP AKTIENGESELLSCHAFT	SPONSORED ADR	803054204	304	5800	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	814	12502	SH	SOLE
SCHLUMBERGER LTD	COM	806857108	328	5050	SH	DEFINED
SOUTHERN CO	COM	842587107	107	3350	SH	SOLE
SOUTHERN CO	COM	842587107	129	4030	SH	DEFINED
STRYKER CORP	COM	863667101	610	14505	SH	SOLE
STRYKER CORP	COM	863667101	246	5850	SH	DEFINED
SYSCO CORP	COM	871829107	605	19825	SH	SOLE
SYSCO CORP	COM	871829107	142	4675	SH	DEFINED
TALISMAN ENERGY INC	COM	87425E103	879	50370	SH	SOLE

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TALISMAN ENERGY INC	COM	87425E103	11	675	SH	DEFINED
TARGET CORP	COM	87612E106	143	2930	SH	SOLE
TARGET CORP	COM	87612E106	138	2840	SH	DEFINED
TCW STRATEGIC INCOME FUND IN	COM	872340104	81	17400	SH	DEFINED
TCW STRATEGIC INCOME FUND IN	COM	872340104	225	48450	SH	SOLE
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	242	7675	SH	SOLE
TEVA PHARMACEUTICAL INDS LTD	ADR	881624209	83	2650	SH	DEFINED
TRANSOCEAN INC	ORD	G90078109	299	3735	SH	SOLE
UNITED PARCEL SERVICE INC	CL B	911312106	727	8835	SH	SOLE
UNITED PARCEL SERVICE INC	CL B	911312106	74	900	SH	DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	361	5694	SH	SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	101	1600	SH	DEFINED
UNITEDHEALTH GROUP INC	COM	91324P102	371	8300	SH	SOLE
UNITEDHEALTH GROUP INC	COM	91324P102	115	2575	SH	DEFINED
US BANCORP DEL	COM NEW	902973304	308	9975	SH	DEFINED
US BANCORP DEL	COM NEW	902973304	1049	33979	SH	SOLE
VALERO ENERGY CORP NEW	COM	91913Y100	3	50	SH	DEFINED
VALERO ENERGY CORP NEW	COM	91913Y100	451	6789	SH	SOLE
VERIZON COMMUNICATIONS	COM	92343V104	588	17576	SH	SOLE
VERIZON COMMUNICATIONS	COM	92343V104	283	8457	SH	DEFINED
VIRGINIA COMM BANCORP INC	COM	92778Q109	197	8288	SH	SOLE
VIRGINIA COMM BANCORP INC	COM	92778Q109	44	1875	SH	DEFINED
WAL MART STORES INC	COM	931142103	133	2765	SH	DEFINED
WAL MART STORES INC	COM	931142103	987	20495	SH	SOLE
WALGREEN CO	COM	931422109	491	10960	SH	DEFINED
WALGREEN CO	COM	931422109	1516	33827	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	1614	24073	SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	715	10660	SH	DEFINED
WRIGLEY WM JR CO	COM	982526105	146	3225	SH	DEFINED
WRIGLEY WM JR CO	COM	982526105	136	3004	SH	SOLE