CPP **ANNUAL USE OF CAPITAL SURVEY - 2014**

NAME OF INSTITUTION
(Include Holding Company Where Applicable)

Capital Commerce Bancorp, Inc.

Person to be contacted regarding this report:	Michael P. Peters	RSSD: (For Bank Holding Companies)	2242970
UST Sequence Number:	1082	Holding Company Docket Number: (For Thrift Holding Companies)	N/A
CPP/CDCI Funds Received:	5,100,000	FDIC Certificate Number: (For Depository Institutions)	12515
CPP/CDCI Funds Repaid to Date:	0	Credit Union Charter Number: (For Credit Unions)	N/A
Date Funded (first funding):	Apr 10, 2009	City:	Menomonee Falls
Date Repaid[1]:	N/A	State:	Wisconsin

[1]If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

☒	Increase lending or reduce lending less than otherwise would have occurred.	Securant Bank & Trust increased lending by $32 million. In order to comply with FDIC Consent Order dated August 19, 2010 to increase capital, the bank reduced asset size to increase capital. Loans decreased $9 mill in 2010, $23 mill in 2011, $26.2 mill in 2012, $8 mill in 2013, and $7 mill in 2014
☒	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	The increased lending in 2009 were generally small business loans.
☐	Increase securities purchased (ABS, MBS, etc.).	

☐	Make other investments	
☒	Increase reserves for non-performing assets	As asset quality deteriorated, the bank aggressively addressed our reserve level for non-performing and classified assets by increasing reserves approximately $1.2 million in $2010, $1.6 million in 2011, and $5.1 million in 2012. Nothing was added in 2013 or 2014.
☐	Reduce borrowings	
☒	Increase charge-offs	Net charged off loans were $3.4 million in 2009, $.9 million in 2010, $3.5 million in 2011, $4.5 million in 2012, $3.1 million in 2013, and $2.2 million in 2014.
☐	Purchase another financial institution or purchase assets from another financial institution	
☒	Held as non-leveraged increase to total capital	As the bank has reduced its asset size, the funds have provided capital allowing the bank to maintain regulatory capital ratios until 12/31/12.

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

Securant Bank & Trust was well capitalized as of December 31, 2008. Without TARP funding the bank would not have been able to increase our loan portfolio through 2009, reducing our ability to fund growth in loans to small businesses and consumers in our market.

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

During the economic downturn in 2010 and 2011 the funds allowed the bank to aggressively increase the reserve level for non-performing and classified assets, while shrinking the assets size of the bank and maintaining regulatory capital ratios.

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.