



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Securant Bank & Trust (Holding Company - Capital Commerce Bancorp, Inc.)

Person to be contacted regarding this report:	Michael P. Peters
UST Sequence Number:	1082
CPP Funds Received:	5,100,000
CPP Funds Repaid to Date:	0
Date Funded (first funding):	Apr 10, 2009
Date Repaid ¹ :	N/A

RSSD: (For Bank Holding Companies)	2242970
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	12515
City:	Menomonee Falls
State:	Wisconsin

¹If 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). To answer that question, Treasury is seeking responses that describe generally how the CPP 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 investment was deployed or how many CPP 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 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 funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	Securant Bank & Trust's Strategic Plan was to increase lending \$60 million in 2009. The bank increase lending by \$34 million in 2009 representing a 19.3% increase.
<input checked="" type="checkbox"/>	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 bank has always been focused on lending to small business. 2009 loan growth by category: Residential Mortgage Owner & Non-Owner \$12.4 million; Commercial Mortgages \$16.7 million; Small Business without Real Estate \$ 4.4 million; Other \$.5 million; Total Loan Growth \$34.0 million
<input type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	

<input type="checkbox"/>	Make other investments	
<input checked="" type="checkbox"/>	Increase reserves for non-performing assets	Tarp funding allowed the bank to aggressively address our reserve level for non-performing and classified assets by approximately \$ 2.50 million.
<input type="checkbox"/>	Reduce borrowings	
<input checked="" type="checkbox"/>	Increase charge-offs	Our charge off total in 2008 was only \$400,000, however the global economic downturn severely impacted our clients in 2009. The TARP funds helped us when we charged off \$3.4 million in 2009.
<input type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	
<input type="checkbox"/>	Held as non-leveraged increase to total capital	

What actions were you able to avoid because of the capital infusion of CPP 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 business and consumers in our market. Further, this would have severely hampered our ability to meet profit goals in the current period which are assisting the bank to recover from asset quality issues caused by the recent economic downturn.

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

Without the capital infusion that the TARP funds provided, Securant Bank & Trust would not have been able to continue our strategic growth oriented direction. In fact a capital raise, in a very difficult market would have been required to meet our growth objectives.

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

As a well capitalized bank we were able to expand our market and our product line through out this difficult period. We are bringing c