



NATIONAL BANCORP, INC.

SUBSCRIPTION AGREEMENT

Ladies and Gentlemen:

Reference is made to your offering circular dated February 1, 2018 (the "Offering Circular"). The undersigned understand that as stockholders of Solera National Bancorp, Inc. (the "Company") owning at least two shares of the Company's common stock as of January 29, 2018, they are being given subscription rights entitling them to subscribe for up to one share for every two shares of the Company's common stock owned as of January 29, 2018, at a subscription price of \$7.25 per share. The subscription rights are not transferable. The undersigned further understand that they are also being given an over-subscription privilege allowing them to subscribe for an additional share for every two shares owned as of January 29, 2018, also at a subscription price of \$7.25 per share, subject to acceptance or rejection in our sole discretion. Unlike the subscription rights, the over-subscription privilege does not entitle you to purchase any specific number of shares. The Company reserves the right to allocate shares and to accept such subscriptions in its sole discretion, and to reject any such subscription, in whole or in part. For more information concerning the subscription rights and the over-subscription privilege, please refer to the Offering Circular.

Upon the terms and subject to the conditions specified in the Offering Circular, the undersigned hereby subscribe(s) for the following shares of the Company's common stock. THE UNDERSIGNED REPRESENTS AND WARRANTS TO THE COMPANY THAT THE UNDERSIGNED (A) OWNS AS OF THE RECORD DATE OF JANUARY 29, 2018, THE NUMBER OF SHARES OF COMPANY COMMON STOCK SET FORTH BELOW AND (B) IS AND HAS BEEN DULY AUTHORIZED AND IS QUALIFIED TO PURCHASE SHARES OF THE COMPANY COMMON STOCK AS SET FORTH BELOW.

Table with 3 columns: Description, Number of Shares, Per Share Subscription Price, Payment. Rows include Shares owned as of January 29, 2018; Subscription Rights Entitlement; Shares I Wish to Purchase (Subscription Rights, Over-subscription Privilege); Total Subscription.

* One share for every two shares of common stock owned, rounded down to nearest whole share.
** Over-subscription privilege is subject to acceptance or rejection in the Company's sole discretion and is limited to one additional share for every two shares of common stock owned, rounded down to the nearest whole share.

Please sign and date this Agreement below prior to delivering it to the Company together with your completed W-9 form. Please be sure to make a copy of your completed Agreement for your records before you send it in. If you are unable to make a copy for any reason, please let us know by checking the box below and we will mail you a copy of your Agreement with an acknowledgement of receipt.

