

EMBRACING OUR COMMUNITY —  
ONE INDIVIDUAL,  
ONE FAMILY,  
AND ONE BUSINESS  
AT A TIME.

SOLERA  
NATIONAL BANK

# **Solera National Bancorp, Inc. Annual Meeting 2010**

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## ***Safe Harbor Statement***

***This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The statements contained in this release, which are not historical facts and that relate to future plans or projected results of Solera National Bancorp, Inc. (“Company”) and its wholly-owned subsidiary, Solera National Bank (“Bank”), are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. These forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those projected, anticipated or implied. These risks and uncertainties can include the risks associated with the ability to grow the Bank and the services it provides, the ability to successfully integrate new business lines and expand into new markets, competition in the marketplace, general economic conditions and many other risks described in the Company’s Securities and Exchange Commission filings. The most significant of these uncertainties are described in our 2009 Annual Report on Form 10-K all of which any reader is encouraged to study (including all amendments to those reports) and exhibits to those reports. We undertake no obligation to update or revise any forward-looking statement.***

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## Mission, Vision and Core Values

### Mission

Solera National Bank has the corporate mission of maximizing shareholder value for its owners by acting as the financial leader for the communities it serves as an independent community banking organization, with an expertise in serving the unique needs of the Hispanic market. We will achieve this with first-rate, interactive customer service and thoughtful financial products and services.

### Vision

Become top-of-mind for banking services to the Hispanic demographic while serving the entire small and medium size business market with high touch service and quality products. We have a core competency servicing and understanding the unique diverse and dynamic Hispanic market.

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## Mission, Vision and Core Values (contd.)

### Core Values

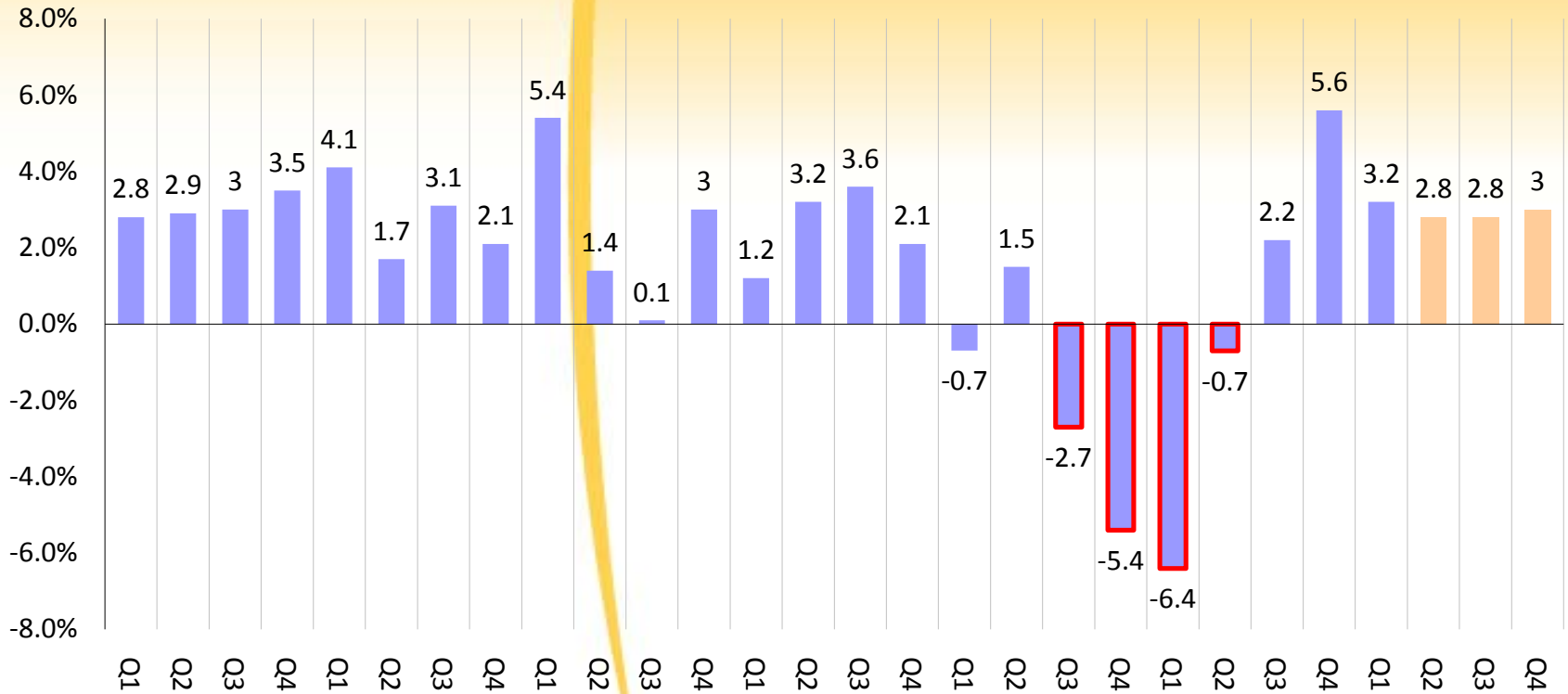
- Best Employees—to attract and retain educated, motivated and qualified people who are excited to come to work and share Solera's vision.
- Satisfied Customers—to have customers who share in Solera's vision and experience banking that is right for them. To offer products and service in a manner that improves the financial position of our customers. We achieve satisfaction for our customers and earn their loyalty by adding value to each interaction. Our relationship with the client takes precedence over any transaction.
- Hispanic Market—to treat our Hispanic customers, prospects and friends with the same high respect and dignity afforded all.
- Shareholders—to provide our shareholders an attractive risk-adjusted return on their investment and to keep them engaged in our business as enthusiastic supporters and referral sources for the Bank.
- Communities—Solera National Bank is deeply rooted in its communities and we will strive to provide quality banking and financial services and to assist in the financial education and integration of the unbanked and under banked in the communities we serve

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# Real Gross Domestic Product

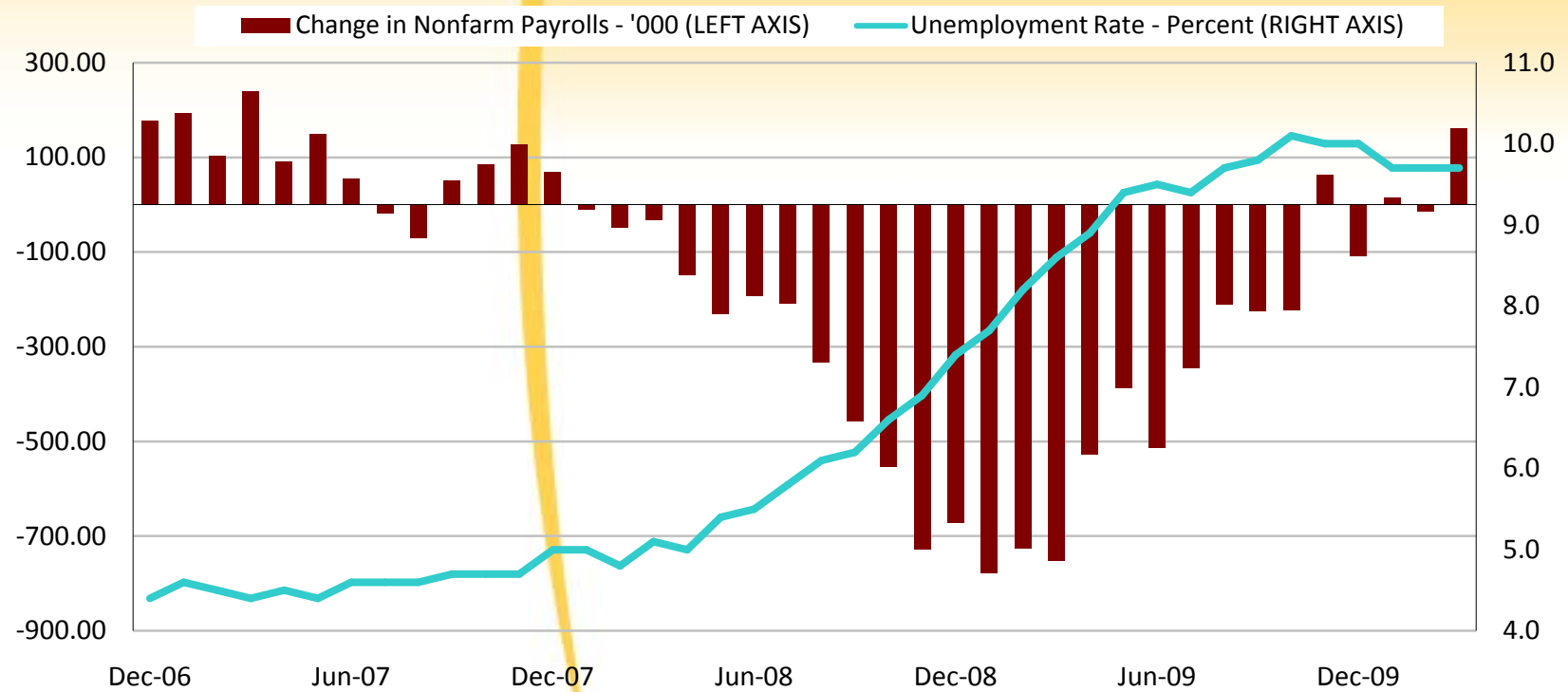
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# Labor Market



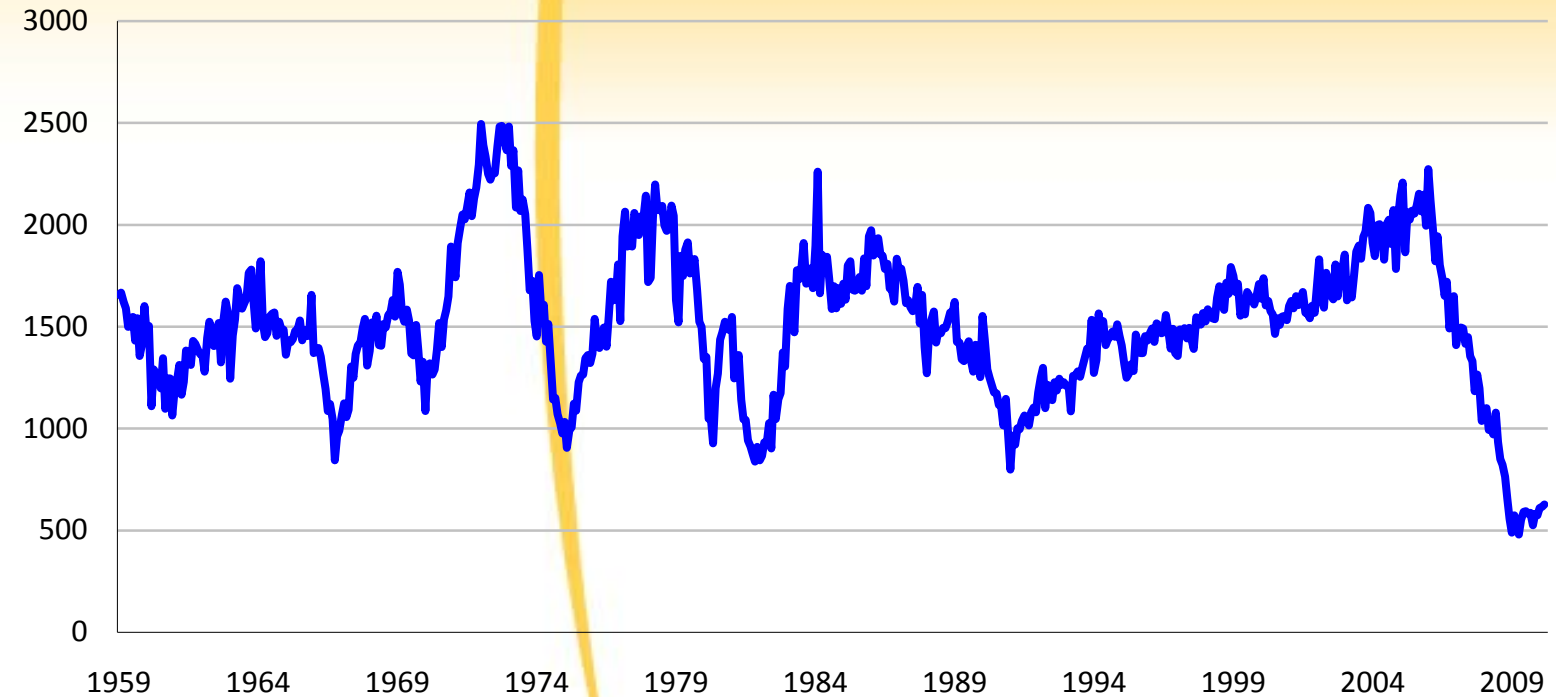
Source: Bureau of Labor Statistics

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# Housing Starts

*SAAR, Thousands of Units*



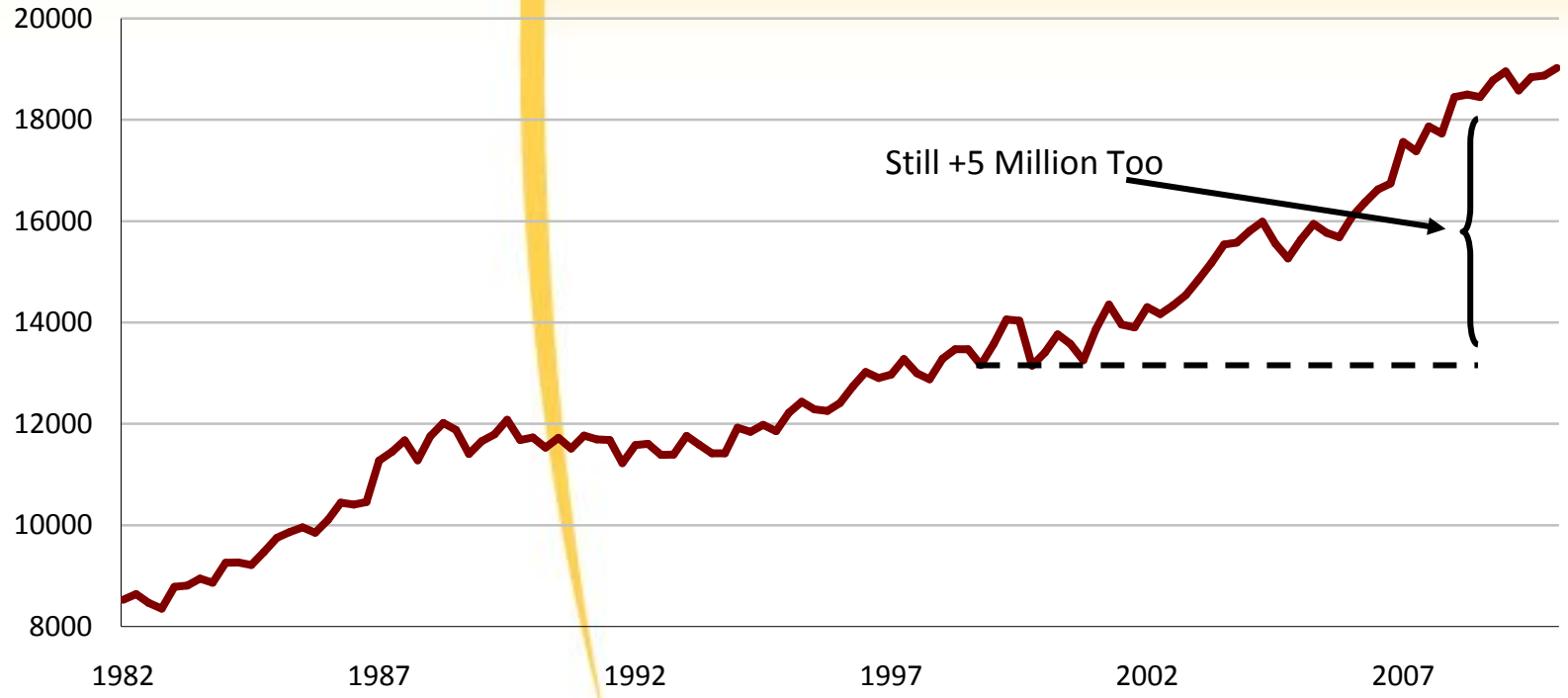
Source: Census Bureau

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# Total Vacant Units: United States

Thousands



Source: Census Bureau

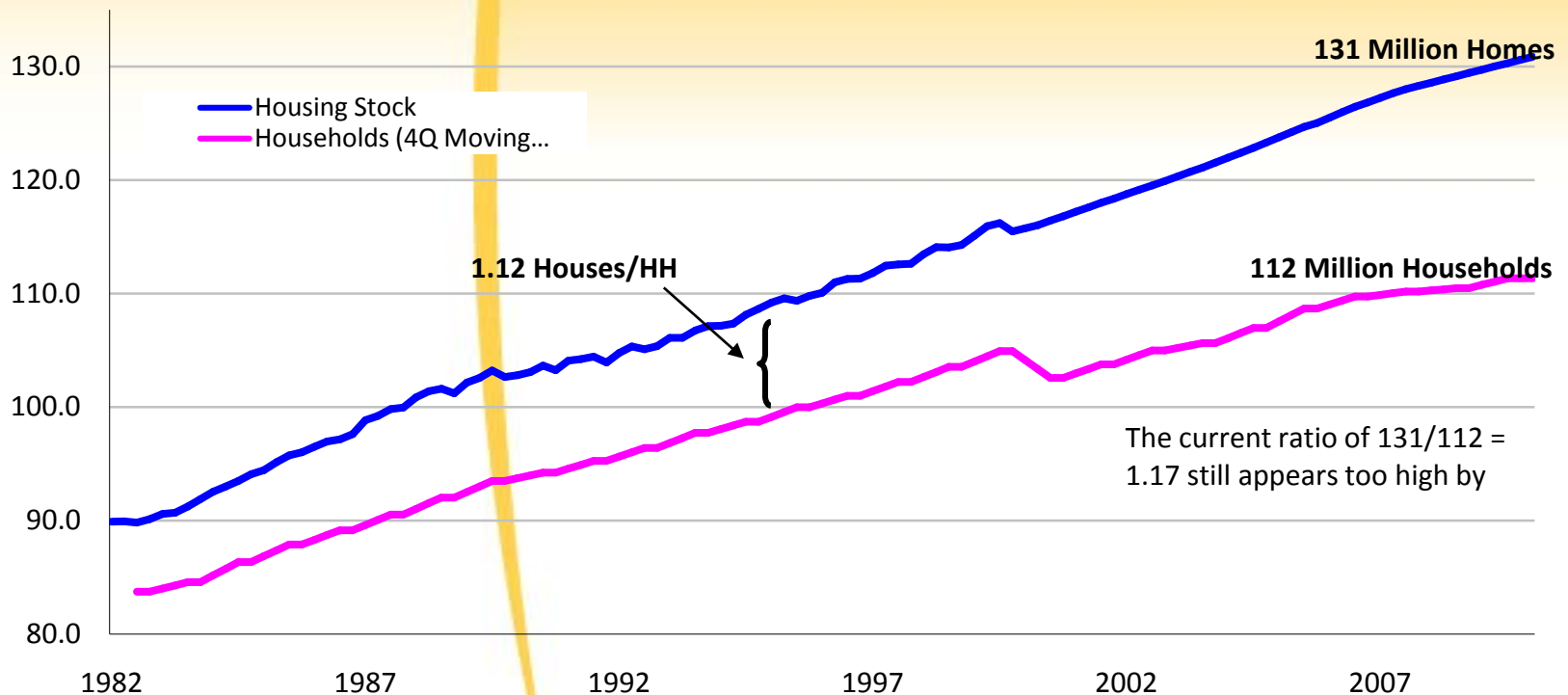


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## U.S. Housing Stock vs. Total Households

Millions



Source: Census Bureau

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## ***FDIC Quarterly Banking Profile***

### ***Insured Institution Performance***

- **Industry Report 4<sup>th</sup> Quarter Net Income of \$914 Million, essentially break even**
- **Loss Provisions Remain High but Register First Year-Over-Year Decline in More than Three Years**
- **Full Year Net Income Totals \$12.5 Billion**
- **Pace of Deterioration in Asset Quality Indicators Slows**
- **Loan Balances Fall for a 6<sup>th</sup> Consecutive Quarter**

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## *2009 Highlights*

- **Steady growth and progress toward profitability**
  - ✓ Net loss of \$9,000 in 4Q 2009 down 99% from 4Q 2008
  - ✓ 2009 net loss of \$1.28mm (\$0.50) per share vs. 2008 net loss of \$2.21mm or (\$0.87) per share
  - ✓ Total assets rose to \$132.8mm vs. \$67.7mm
  - ✓ Core deposits up 177%
  - ✓ New accounts increased 101%
  - ✓ Strong expense management
- **Capital ratios well exceed regulatory requirements**

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## *2009 Highlights (contd.)*

- **Investment in Infrastructure Bearing Fruit**
  - ✓ New state of the art technology fully implemented
- **Prudent risk management policies and procedures**
- **Strong customer retention**
  - ✓ Lowered interest rates in 4Q with no net loss of customers
- **Expanded community outreach**
  - ✓ Community Advisory Council
- **Customer referral program for employees**

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## *Financial Snapshot*

- **Traded OTCBB: SLRK**
- **Shares Outstanding** **2,553,671**
- **Share Price (5/17/10)** **\$4.80**
- **Tangible Book Value Per Share (3/31/10)** **\$7.02**
- **Price / Book** **68%**
- **Market Cap** **\$12.3 million**

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## ***2009 Financial Highlights***

	<b><u>Dec. 31, 2009</u></b>	<b><u>Dec. 31, 2008</u></b>
<b>Total Assets</b>	<b>\$132.8 million</b>	<b>\$67.7 million</b>
<b>Total Deposits</b>	<b>\$104.4 million</b>	<b>\$37.7 million</b>
<b>Total Loans</b>	<b>\$ 50.5 million</b>	<b>\$21.4 million</b>
<b>Net Int. &amp; Div. Income</b>	<b>\$2.9 million</b>	<b>\$1.5 million</b>
<b>Number of Accounts</b>	<b>1,745</b>	<b>869</b>
<b>Non-Performing Assets</b>	<b>negligible</b>	<b>None</b>
<b>Intangible Assets</b>	<b>None</b>	<b>None</b>
<b>Allowance for Loan Loss</b>	<b>1.64%</b>	<b>1.25%</b>

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## *1Q 2010 Highlights*

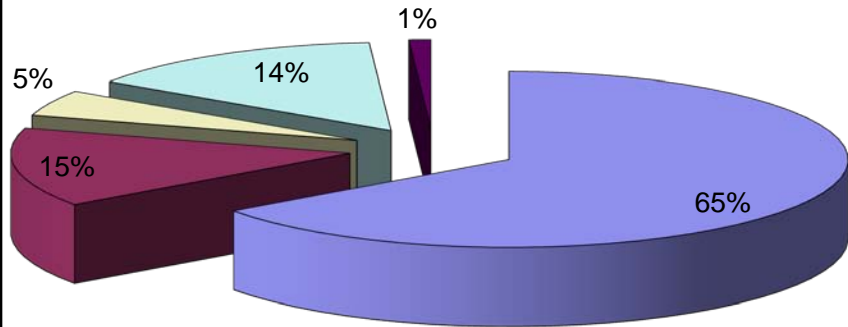
- **First quarterly profit in Company history**
- **Net interest income up 84% vs. 1Q 2009**
- **Loans grew 81% vs. 1Q 2009**
- **Deposits rose 98% compared to 1Q 2009**
- **Core deposits 62% of total deposits (33% in 1Q 2009)**
- **Tier 1 Capital Ratio of 11.1%**

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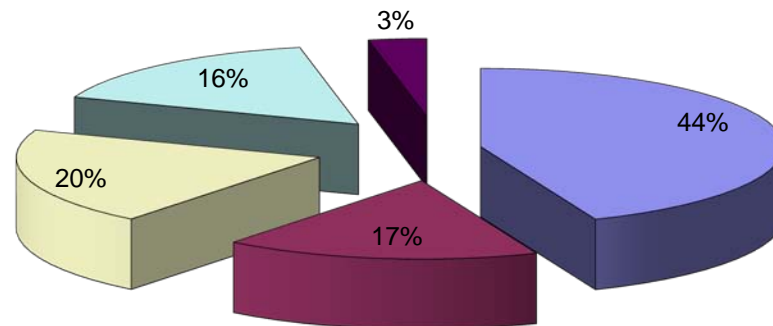
## Loan Portfolio Mix

Loan Portfolio Mix As of 3/31/2010



- Real estate – commercial
- Real estate – residential
- Construction and land development
- Commercial and industrial
- Consumer

Loan Portfolio Mix As of 3/31/2009



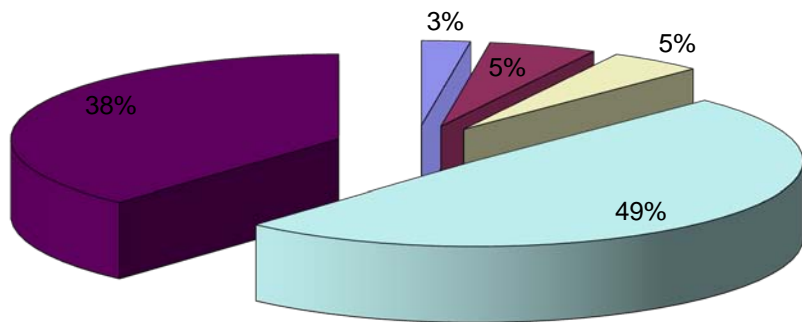
- Real estate – commercial
- Real estate – residential
- Construction and land development
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- Consumer



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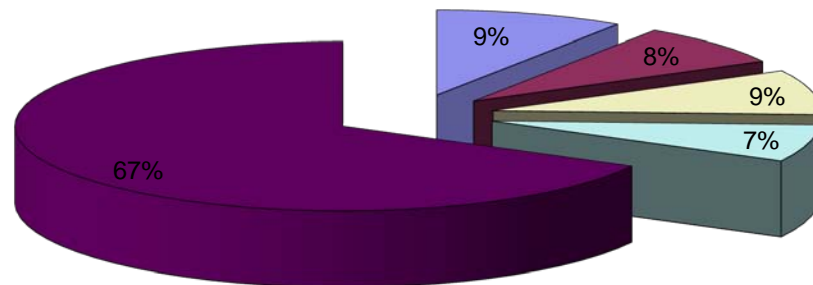
## Deposit Portfolio Mix

Deposit Portfolio Mix as of 3/31/2010



- Noninterest-bearing demand
- Interest-bearing demand
- Money market accounts
- Savings accounts
- Time deposits

Deposit Portfolio Mix as of 3/31/2009



- Noninterest-bearing demand
- Interest-bearing demand
- Money market accounts
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## *Executing on Plan*

*Our strong balance sheet, general conservatism and constant focus on risk management has served us well. We have continuously invested in systems, infrastructure, people and products*

- **Platform for growth in place**
- **Prudent Risk Management policies and procedures**

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## *Executing on Plan (contd.)*

- **Solid Balance Sheet; Rising Net Interest and Dividend Income**
- **Investment starting to bear fruit**
  - ✓ **Growing market share**
  - ✓ **Strong customer account acquisition**
  - ✓ **“Big Bank” Products; Community Bank Service**
  - ✓ **Higher visibility through marketing initiatives**

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## ***Initiatives to Enhance Shareholder Value***

*The management team is proactively pressing ahead with new business initiatives to drive top line growth, control expenses and achieve profitability*

- ***New Products***

- ✓ **A comprehensive banking package for the healthcare industry**
- ✓ **STEP – a new program to serve the needs of small businesses and contractors in the transportation sector**
- ✓ **Initiating expanded Residential Mortgage Loan offerings**
- ✓ **CDARS® for investors seeking access to full FDIC insurance on deposits up to \$50 million**
- ✓ **The addition of financial planning and wealth management services**
- ✓ **Accounts receivable financing for small to medium sized businesses**

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## ***Initiatives to Enhance Shareholder Value (contd.)***

- ***Growing Interest Earning Assets of the Company***
  - ✓ **Focus on growing our loan portfolio while maintaining prudent credit quality standards**
  - ✓ **Will not compromise credit quality to grow loan portfolio**

### ***Remain Diligent in Expense Control***

- ✓ **Our efficiency ratio has dramatically improved over the last year**
- ✓ **Our goal in the years ahead is to operate with an efficiency ratio at or better than industry standards**

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## ***Committed to the Fundamental Tenets of Banking***

*Solera is benefiting from an increasing number of customers who embrace the “Back to Basics of Banking.” We have gained many new customers who seek the personalized services and localized decision making that a community bank like ours consistently provides.*

- **Human Capital**
- **Strong Capital Ratios**
- **Ample Liquidity**
- **Prudent Risk Management**
- **Exceptional Client Service**
- **Quality Products and Services**
- **Effective Pricing**
- **Measured Growth**
- **Operational Efficiency**
- **Profitability**

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## ***Our Commitment to Corporate Citizenship***

*We have always been passionately devoted to being good corporate citizens. Reinvesting in our community is a founding cornerstone for Solera.*

- **Building relationships with leading local organizations that share a similar vision**
- **Focus on education and financial literacy training**
- **On-going and extending community outreach efforts (e.g., President's Community Advisory Council)**

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## ***Our Competitive Advantage: Human Capital***

***By valuing human capital on par with monetary capital, we believe we are uniquely positioned to create long-term shareholder value***

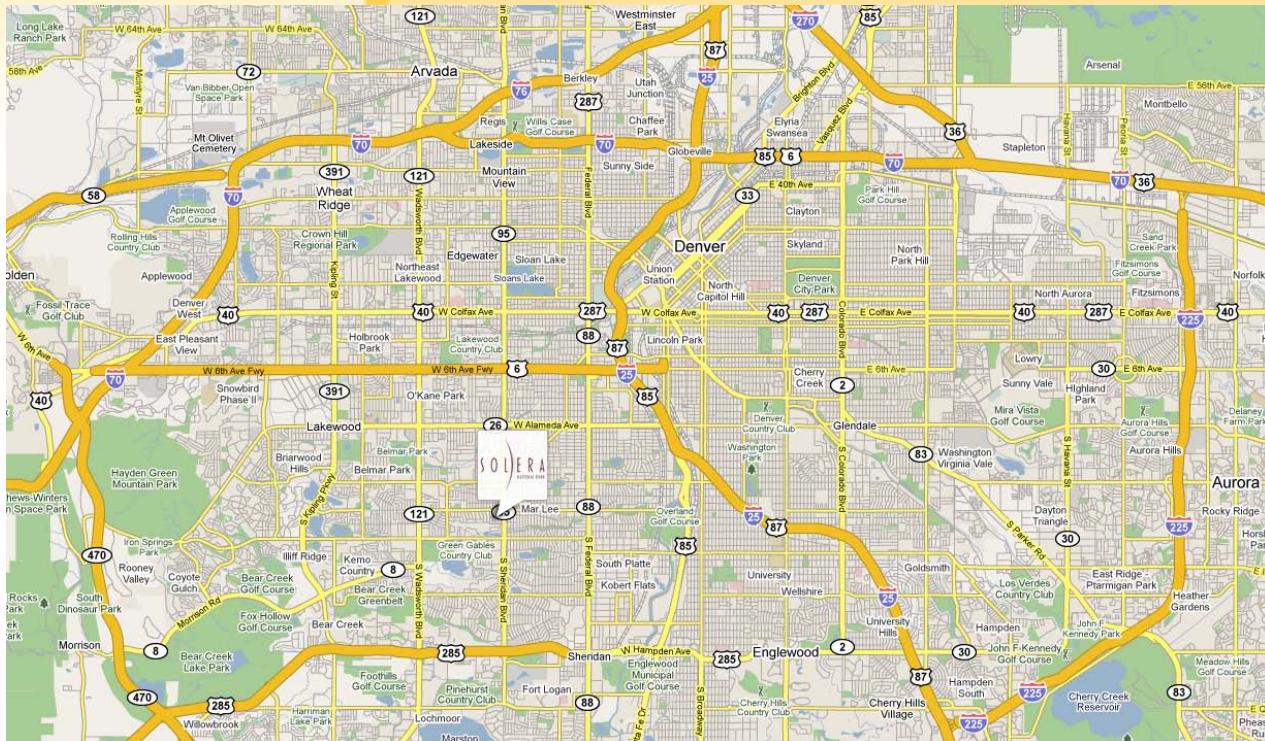
- **Experienced Management Team**
- **Bi-lingual, experienced, talented employees**
- **Well-trained team**
- **Committed to exceeding customers' expectations**



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# *Market Opportunities, Expansion Potential*



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## ***Our Served Market***

- **Denver, Colorado metropolitan area (Front Range)**
- **Demographic Data**
  - ✓ **Population – approx. 3 million**
  - ✓ **Hispanic Population – approx. 21%**
  - ✓ **Hispanic Businesses – approx. 15,000**
  - ✓ **Workforce – 1.5 million**
- **Marketwatch 3<sup>rd</sup> best location for business of 50 largest Metro Areas**
- **Highly desirable quality of life**
- **Economic Indicators better than National average**
- **Denver International Airport 10<sup>th</sup> busiest in the world**
- **Colorado is a leader in developing alternative energy solutions**
- **Among 50 largest market in total aerospace workers**

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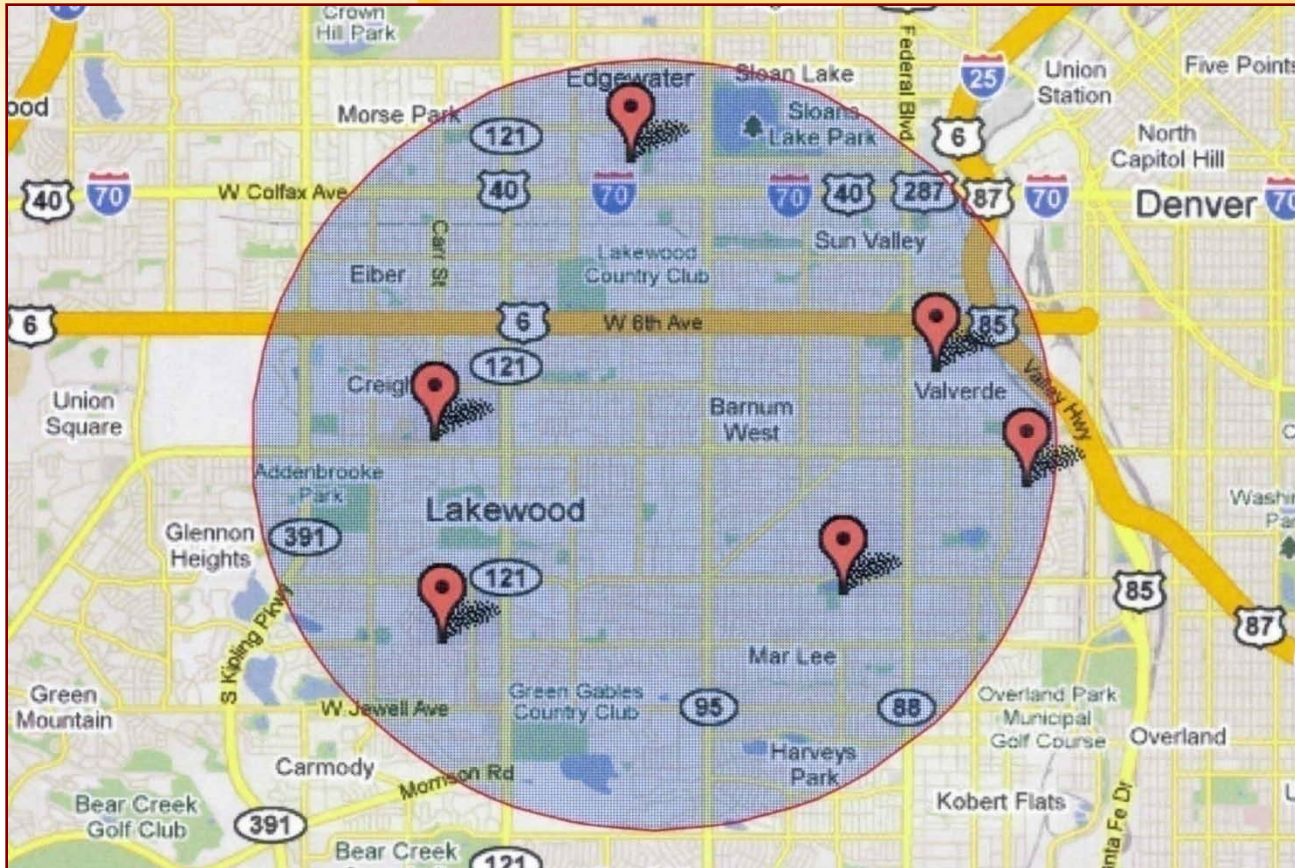
## ***Our Served Market – Three Mile Radius***

- **5,200 Businesses**
- **52,000 Employees**
- **52% Hispanic Households**
- **165,000 Residents**
- **140,000 vehicles per day at branch intersection**

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## 3-Mile Radius from Solera



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## 3-Mile Radius from Solera

Zip Codes 80204, 80124, 80219, 80223, 80226, 80232	June 30, 2009			June 30, 2008	
	Inside of Market			Inside of Market	
Institution Name	No. of Offices	Deposits \$0	Market Share	Deposits \$0	Market Share
FIRSTBANK	5	332,774	26.87%	283,677	25.15%
WELLS FARGO BANK NA / WACHOVIA	2	249,336	20.11%	264,814	23.48%
BANK OF THE WEST	1	96,840	7.82%	115,727	10.26%
KEYBANK NATIONAL ASSN	2	79,537	6.42%	60,050	5.32%
CHASE / WAMU	4	78,280	6.32%	77,982	6.91%
LIBERTY SAVINGS BANK FSB	2	75,524	6.10%	67,738	6.00%
VECTRA BANK COLORADO NA	1	69,848	5.64%	67,126	5.95%
<b>SOLERA NATIONAL BANK</b>	<b>1</b>	<b>69,158</b>	<b>5.58%</b>	<b>22,487</b>	<b>1.99%</b>
TCF NATIONAL BANK	3	52,777	4.26%	49,945	4.43%
U S BANK NATIONAL ASSN	2	47,817	3.86%	46,323	4.11%
CITYWIDE BANKS	1	40,368	3.26%	31,990	2.84%
COLORADO STATE B&T N A	1	28,448	2.30%	7,463	0.66%
PREMIER BANK	1	13,713	1.11%	15,091	1.34%
BANK OF CHOICE COLORADO				14,101	1.25%
ACADEMY BANK NATIONAL ASSN	1	2,693	0.22%	2,143	0.19%
BANK OF DENVER	1	1,599	0.13%	1,370	0.12%
COBIZ BANK	1	0	0.00%	0	0.00%
<b>Number of Institutions in the Market: 18</b>	<b>27</b>	<b>1,238,712</b>	<b>100.00%</b>	<b>1,128,027</b>	<b>100.00%</b>

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## ***Key Strengths: Investment Highlights***

*Rapid growth in assets, deposits and the Bank's loan portfolio underscore the extensive market opportunity and demonstrate the Bank's ability to effectively win customers*

*Well-capitalized status offers Solera numerous opportunities to invest in new business outreach and potential expansion initiatives*

*Experienced senior management and an active, highly visible Board of Directors and bank founders/advisors.*

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## ***Key Strengths: Investment Highlights (contd.)***

*Growth and success validates our business model and mission*

*Participating in one of fastest growing and largest metro markets in the United States*

*Focus on Denver-area Hispanic market, growing rapidly and increasingly affluent and successful*

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# THE LIGHT OF A NEW BANKING ERA<sup>®</sup>

*We want to thank you for your time and interest*