

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

SOLERA  
NATIONAL BANCORP, INC.

# **Solera National Bancorp, Inc.**

## **RODMAN & RENSHAW Annual Global Investment Conference**

September 11-13, 2011

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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 2010 Annual Report on Form 10-K and Quarterly Reports on Form 10-Q 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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## ***Key Strengths: Investment Highlights***

- **Deep value stock trading at 41% of tangible book value.**
- **Growth in assets, deposits and loans demonstrate market opportunity and our ability to effectively win customers.**
- **Well-capitalized status is key.**
- **Experienced senior management and an active, highly visible Board of Directors and President's Community Advisory Council.**
- **Achieved profitability in third full year of operations validating our business model and mission.**
- **Rapidly growing and increasingly affluent Hispanic market.**

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## Financial Highlights 6/30/2011

Total Assets	\$140.2	million
Total Loans	\$ 58.9	million
Total Deposits	\$113.5	million
Shareholders' Equity	\$ 19.2	million
TCE/Tangible Assets		13.7%
Tangible Book Value	\$7.11	per share
Price / TBV		42%
Nonperforming Assets/Assets		1.68%
Reserves/Loans		2.18%
2Q11 Net Income	\$100,000	



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## ***2010 Highlights***

- **First full year of profitability.**
- **Loans grew 16.6% outperforming the majority of Colorado banks.**
- **Increased share of deposit market from 5.8% to 8.6%.**
- **Capital ratios well exceed regulatory requirements.**
- **Strong liquidity to fund future loan growth.**
- **5% decrease in salaries and benefits from prior year primarily due to reduced executive compensation.**

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## ***Second Quarter 2011 Highlights***

- **Net income of \$100,000 in 2Q 2011, or \$0.04 per share.**
- **Net interest income climbed 8% to \$2.2 million for the first half of 2011.**
- **Net interest margin expanded 15 basis points to 3.22% in first 6 months.**
- **Total risk-based capital to risk-adjusted assets of 19.7% and Tier 1 leverage ratio of 11.3%.**
- **Core deposits, excluding time deposits, increased 11% year-over-year to \$75.1 million at June 30, 2011, and accounted for 66% of total deposits.**
- **Reserves remain strong at 2.18% of total loans at June 30, 2011.**

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## *Strong Capital*

### Capital Strength as of June 30, 2011

	<b>Solera National Bank</b>	<u>Well Capitalized</u>	<u>Adequately Capitalized</u>	<u>Under Capitalized</u>
Tier 1 Leverage Ratio	<b>11.3%</b>	5.0%	4.0%	3.0%
Tier 1 Risk-Based Capital Ratio	<b>18.4%</b>	6.0%	4.0%	4.0%
Total Risk-Based Capital Ratio	<b>19.7%</b>	10.0%	8.0%	8.0%

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## ***Our Served Market***

- **Denver, Colorado metropolitan area (6 counties known as the “Front Range”)**
- **Demographic Data**
  - ✓ **Population – 2.5 million**
  - ✓ **Hispanic Population – approx. 24%**
  - ✓ **Businesses – approx. 97,000**
  - ✓ **Workforce – 1.2 million**
- **Marketwatch 6<sup>th</sup> best location for business of 50 largest Metro Areas**
- **Highly desirable quality of life**
- **Economic Indicators better than national average**
- **Denver International Airport 5<sup>th</sup> busiest in the United States**
- **Colorado is a leader in developing alternative energy solutions**



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## ***COMMUNITY SUPPORT***

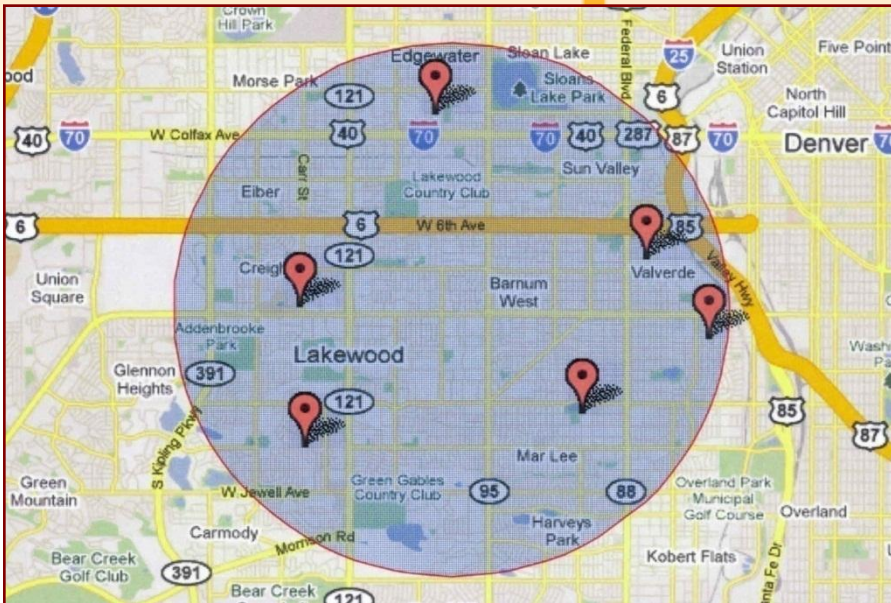
- **Extensive support for community based organizations**
- **President's Community Advisory Council**
- **Sponsoring financial literacy**
- **Banking expertise for non-profits**
- **Promoting volunteerism**
- **Building reputation**
- **Generating community goodwill**



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## *3-Mile Radius from Solera*



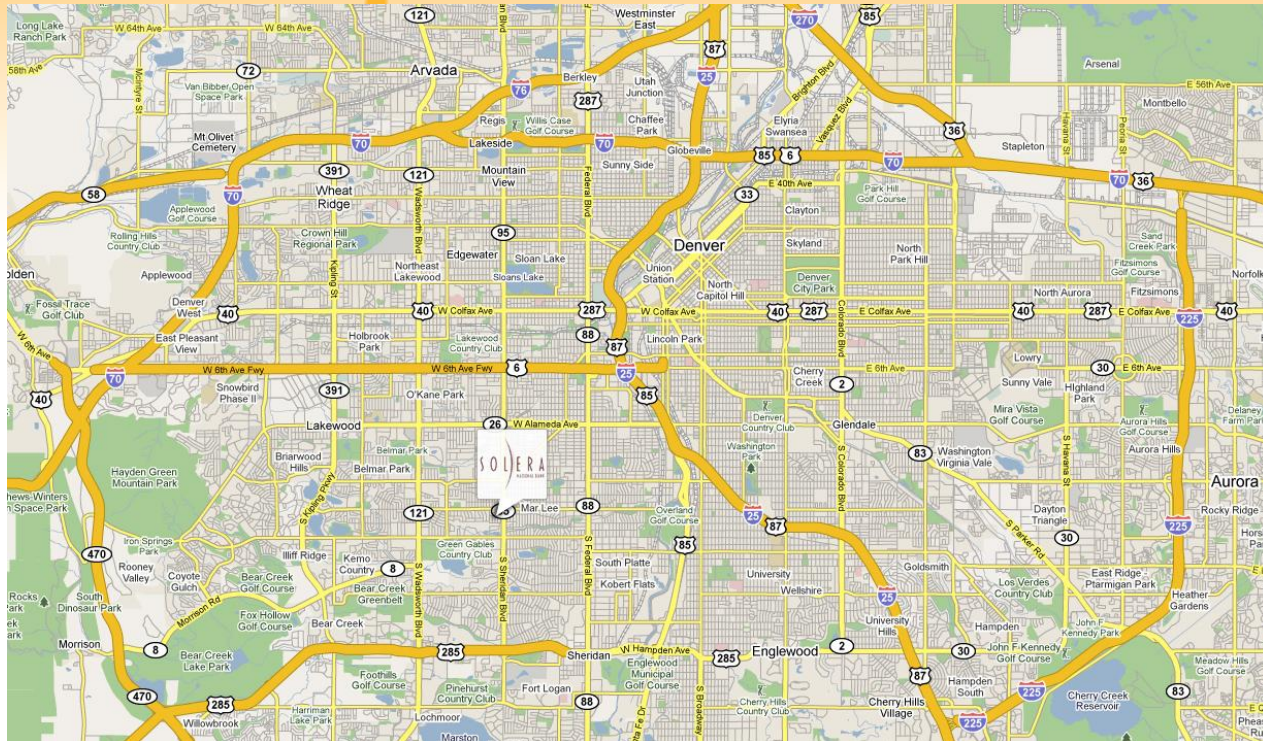
- **7,250 Businesses**
- **97,000 Employees**
- **52% Hispanic Households**
- **198,000 Residents**
- **140,000 vehicles per day at branch intersection**

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# Market Opportunities, Expansion Potential



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## 3-Mile Radius from Solera

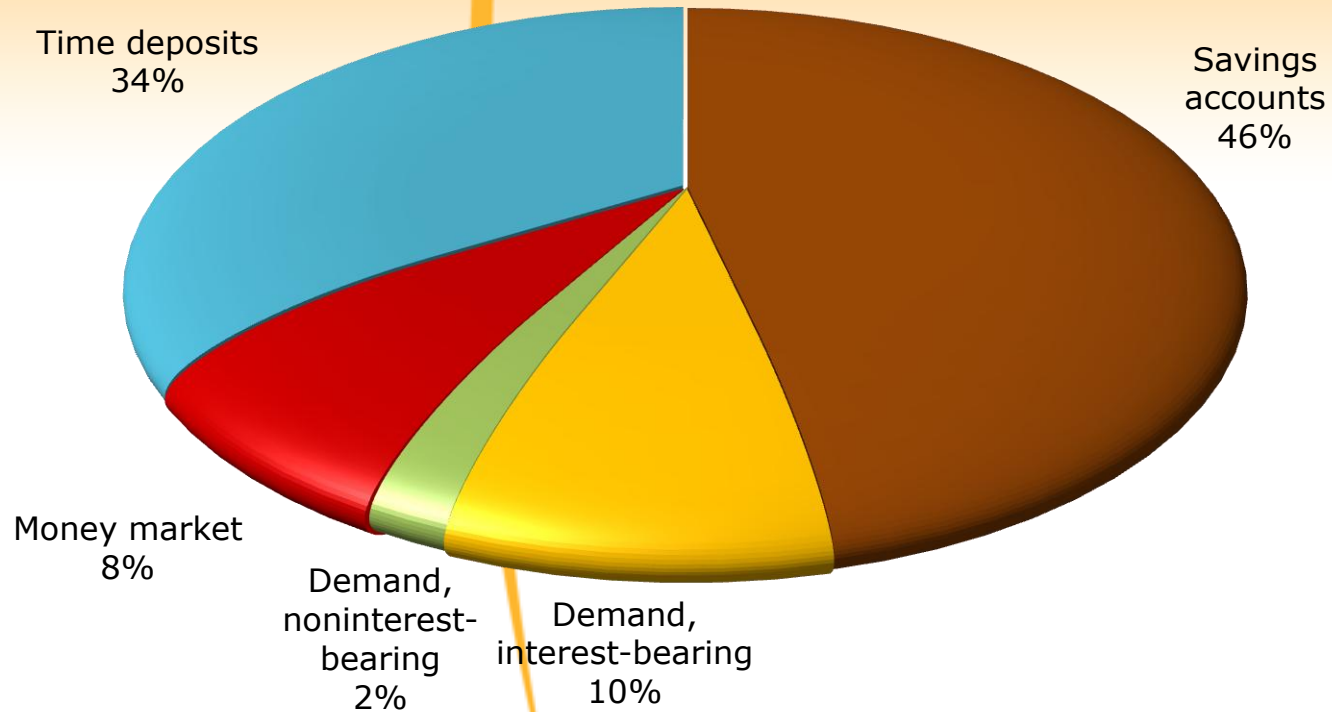
Zip Codes*	As of June 30,			
	2010	2009	2008	
Institution Name	\$ of Deposits	Market Share	Market Share	Market Share
80204, 80214, 80219, 80223, 80226, 80232				
FIRSTBANK OF LAKEWOOD	339,460	25.24%	26.66%	24.92%
WELLS FARGO BANK NA	227,003	16.88%	11.83%	12.76%
WACHOVIA BANK NATIONAL ASSN	-	-	9.07%	11.77%
U S BANK NATIONAL ASSN	116,308	8.65%	4.01%	4.29%
<b>SOLERA NATIONAL BANK</b>	<b>115,068</b>	<b>8.56%</b>	<b>5.80%</b>	<b>2.08%</b>
BANK OF THE WEST	110,671	8.23%	8.12%	10.72%
JPMORGAN CHASE BANK NA	74,056	5.51%	6.56%	5.65%
KEYBANK NATIONAL ASSN	68,004	5.06%	6.67%	5.56%
VECTRA BANK COLORADO NA	63,292	4.71%	5.85%	6.22%
CITYWIDE BANKS	57,633	4.29%	3.38%	2.96%
TCF NATIONAL BANK	56,148	4.17%	4.42%	4.09%
LIBERTY SAVINGS BANK FSB	52,423	3.90%	2.51%	2.33%
WASHINGTON MUTUAL BANK	-	-	-	1.58%
COLORADO STATE B&T N A	27,380	2.04%	2.38%	0.69%
FIRSTBANK OF WHEAT RIDGE	15,651	1.16%	1.23%	1.36%
PREMIER BANK	14,018	1.04%	1.15%	1.40%
BANK OF CHOICE COLORADO	-	-	-	1.31%
ACADEMY BANK NATIONAL ASSN	5,203	0.39%	0.23%	0.20%
BANK OF DENVER	2,601	0.19%	0.13%	0.13%
<b>Number of Institutions in the Market: 17</b>	<b>2,263,671</b>	<b>100</b>	<b>100</b>	<b>100</b>

\* Data from FDIC Summary of Deposits Inside of Market statistics

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## Deposit Portfolio Mix

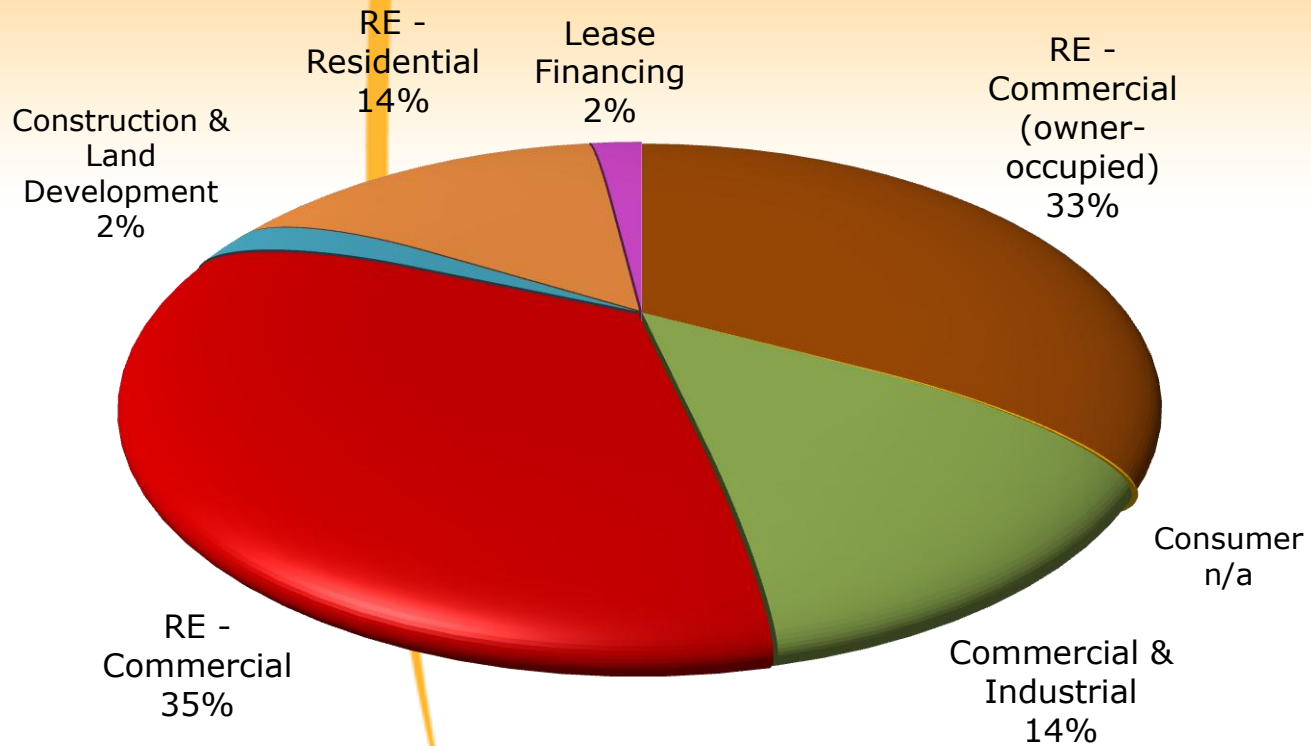
*\$113.5 Million as of June 30, 2011*



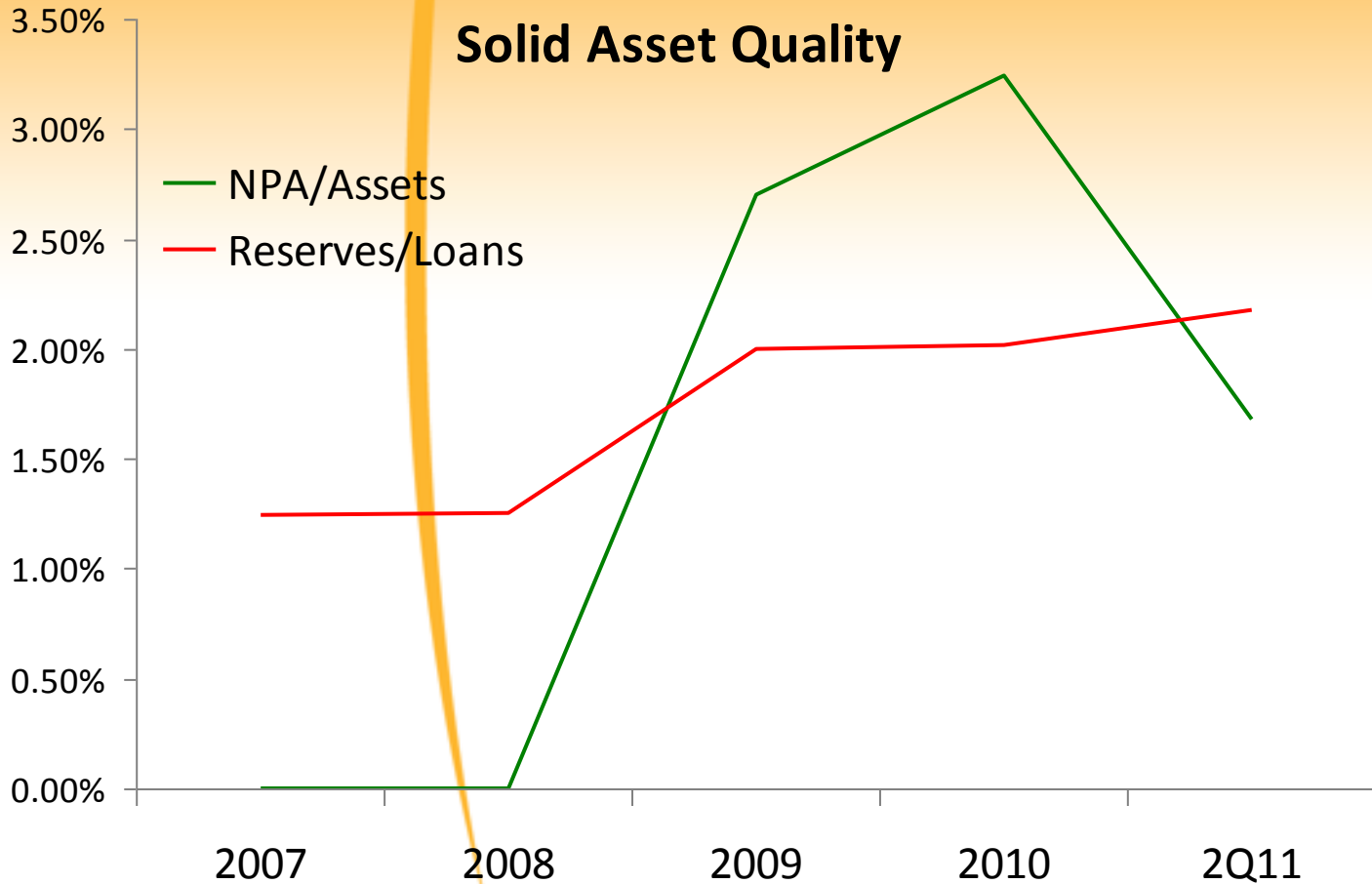
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## Loan Portfolio Mix

**\$58.9 Million as of June 30, 2011**



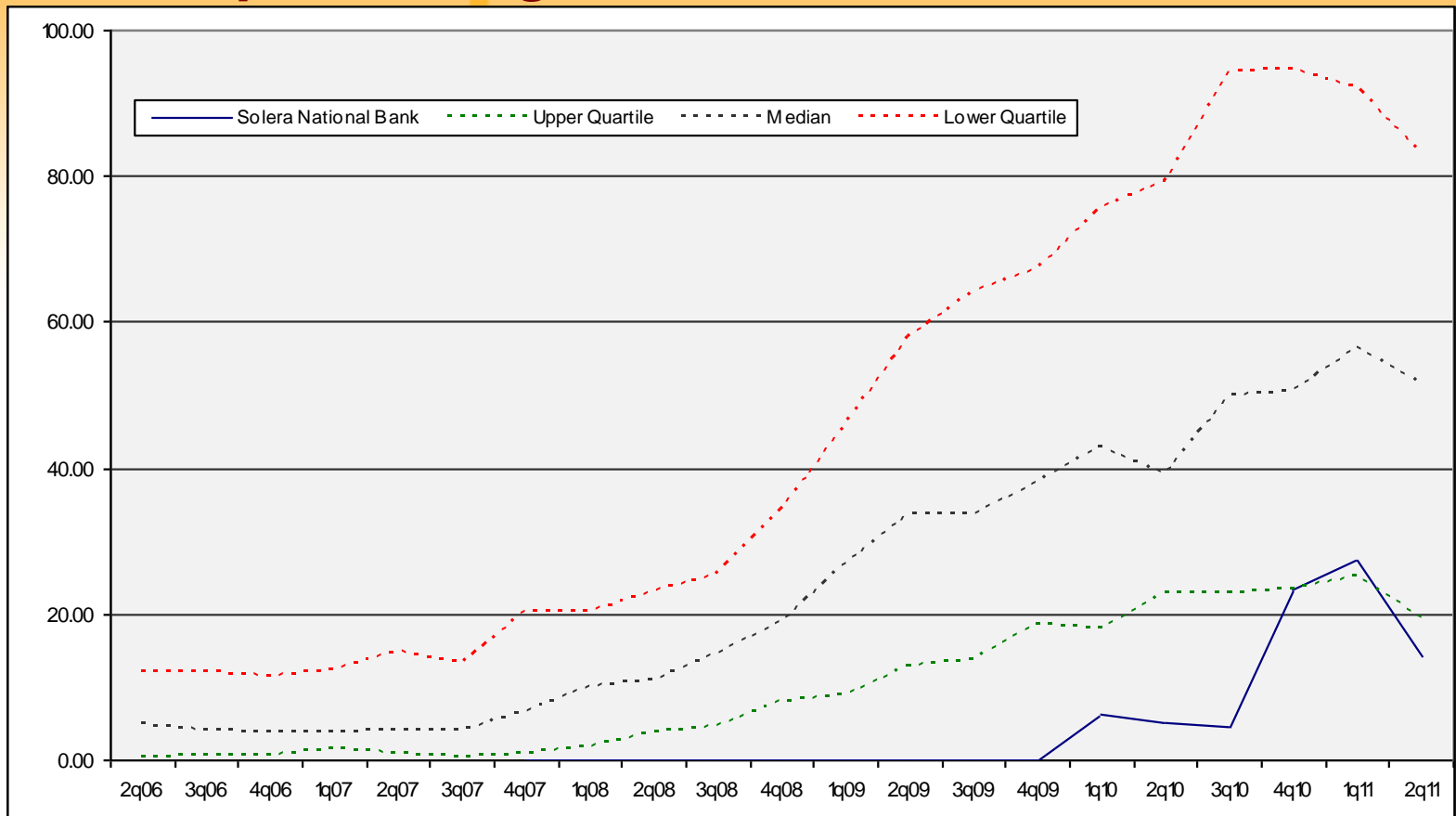
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## Nonperforming Assets to Tier 1 + ALLL





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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**
- **Rising net interest income**
- **Growing market share**
- **“Big Bank” products; community bank service**
- **Higher visibility through marketing initiatives**

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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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# The Light of a New Banking Era®

*Thank you for your time and interest!*