SOLERA NATIONAL BANCORP, INC.

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

ANNUAL MEETING OF SHAREHOLDERS – OCTOBER 20, 2022 AT 4:00 PM LOCAL TIME

CONTROL ID: REQUEST ID:

The undersigned, a shareholder of Solera National Bancorp, Inc. (the "Company" or "we"), hereby revoking any proxy heretofore given, does hereby appoint Jordon Wright proxy, with power of substitution, for and in the name of the undersigned to attend the 2022 annual meeting of shareholders of the Company to be held at Solera National Bank, 319 S. Sheridan Blvd., Lakewood, CO 80226, on Thursday, October 20, 2022 beginning at 4:00 PM, local time, or at any adjournment or postponement thereof, and there to vote, as designated below.

(CONTINUED AND TO BE SIGNED ON REVERSE SIDE.)

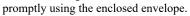
VOTING INSTRUCTIONS

If you vote by phone, fax or internet, please DO NOT mail your proxy card.



MAIL:

Please mark, sign, date, and return this Proxy Card





FAX: Complete the reverse portion of this Proxy Card and

Fax to **202-521-3464**.



INTERNET: https://www.iproxydirect.com/SLRK



PHONE: 1-866-752-VOTE(8683)

Please ensure you fold then detach and retain this portion of this Proxy

ANNUAL MEETING OF THE SHAREHOLDERS OF SOLERA NATIONAL BANCORP, INC.

PLEASE COMPLETE, DATE, SIGN AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE:

PROXY SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

			FOR	WITHHOLD	FOR ALL	
Proposal 1		\rightarrow	ALL	ALL	EXCEPT	
	Election of Directors					
	Drew M. Quagliano					CONTROL ID:
	Michael D. Quagliano					REQUEST ID:
	Aaron Vosmek					
	Alan D. Weel					
	Jordan Wright					
Proposal 2		\rightarrow	FOR	AGAINST	ABSTAIN	
	The ratification of Eide Bailly as our independent registered public accounting firm for the fiscal year ending December 31, 2022.					
Proposal 3		\rightarrow	FOR	AGAINST	ABSTAIN	
	The ratification for Solera National Bank to accept up to \$25 million dollars in subordinated debt for the purpose of increasing the Bank's capital position. The subordinated debt will be issued by Michael Quagliano, Chairman of the Board, with an interest rate set at the National Prime Interest Rate plus 125 basis points. If the Bank pays the debt in full prior to maturity, there will not be a pre-payment penalty. The Board of Directors must unanimously vote to approve the acceptance of the subordinated debt.					
Proposal 4						
	The transaction of such other business as may properly come before the annual meeting or at any adjournment or postponement thereof.					
				MARK "X" HERE IF YOU PLAN TO ATTEND THE MEETING: ☐ MARK HERE FOR ADDRESS CHANGE ☐ New Address (if applicable):		
Unless you give other instructions on your proxy card, Jordan Wright the proxy holder, will vote in coordance with the recommendations of our Board of Directors.						
Our Board of Directors recommends a vote "FOR" the election of the nominated slate of directors dentified in this proxy statement, vote "FOR" the ratification of Eide Bailly as our independent egistered public accounting firm for 2022 and vote "FOR" to approve the acceptance of the ubordinated debt.				jointly, each holder give full title as suc	should sign. When th. If the signer is a uch. If signer is a p	as your name or names appear on this Proxy. When shares are held a signing as executor, administrator, attorney, trustee or guardian, please a corporation, please sign full corporate name by duly authorized officer, artnership, please sign in partnership name by authorized person.
				(Print Name of Shareholder and/or Joint Tenant) (Signature of Shareholder)		