

SLRK

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



***"2012 Diversity Corporation of the Year Award," ColoradoBiz Magazine.***

# **Solera National Bancorp, Inc.**

## **SLRK**

**Davidson Companies**  
**15<sup>th</sup> Annual Financial Services Conference**

May 8-9, 2013

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



## ***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 2012 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.



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



## Mission and Vision

### Mission

Committed to providing exceptional value and service to our customers, shareholders, employees and the communities we serve. We are dedicated to delivering high-quality financial products and services that meet the unique needs of small to medium-sized businesses, professionals, consumers, foundations and non-profit organizations.

### Vision

Strives to become a premier, independent community bank in its markets. We desire to be top of mind for banking services to the Hispanic community and other minority communities.



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



## ***Denver Area Gets Frequent Top Accolades***

- FORTUNE magazine's list of "Best Cities for Business," for 5 years
- Dun and Bradstreet's "Top 10 Cities for Small Business," since 2001

## ***Diverse Employment Base***

- Aerospace
- Energy
- Medical
- Retail
- Government
- Telecom
- Financial services
- Biomedical
- Technology
- Transportation



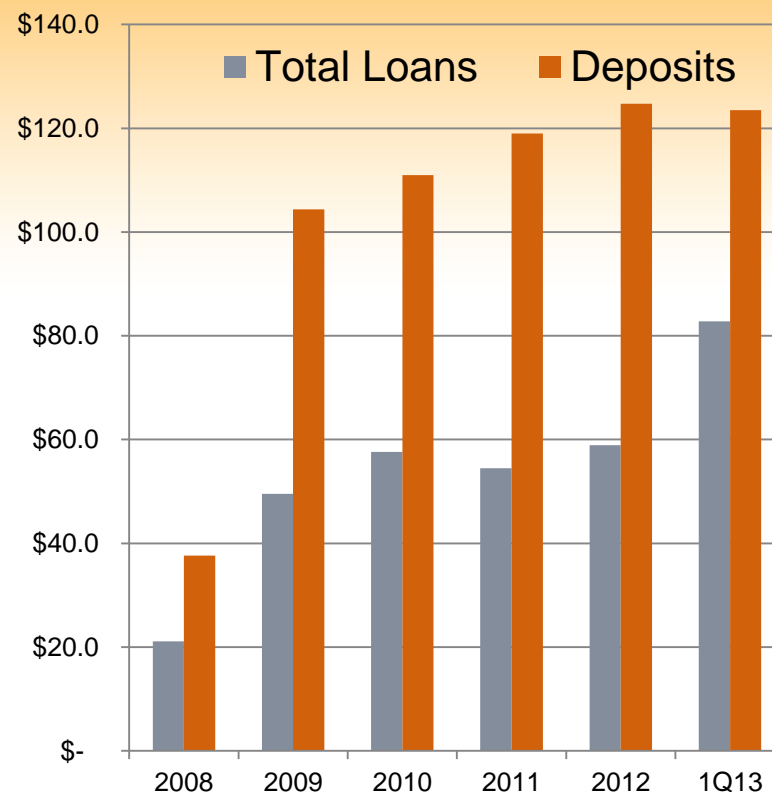
EMBRACING OUR COMMUNITY —  
ONE INDIVIDUAL,  
ONE FAMILY,  
AND ONE BUSINESS  
AT A TIME



## ***Solera is Expanding***

- **Residential Mortgage Lending**
  - Added 50-team professional group
  - Emphasis on purchase market
  - 5 new loan production offices
  - Offering custom construction loans
  - Originated \$52 million in 1Q13
- **Now SBA “Preferred Lender”**
  - Expediting loan approval
  - Competitive advantage
- **Acquiring \$12 Million in Core Deposits from Liberty Bank**

\$ in millions





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

SOLERA  
NATIONAL BANCORP, INC.

## *Branch and LPO Locations*

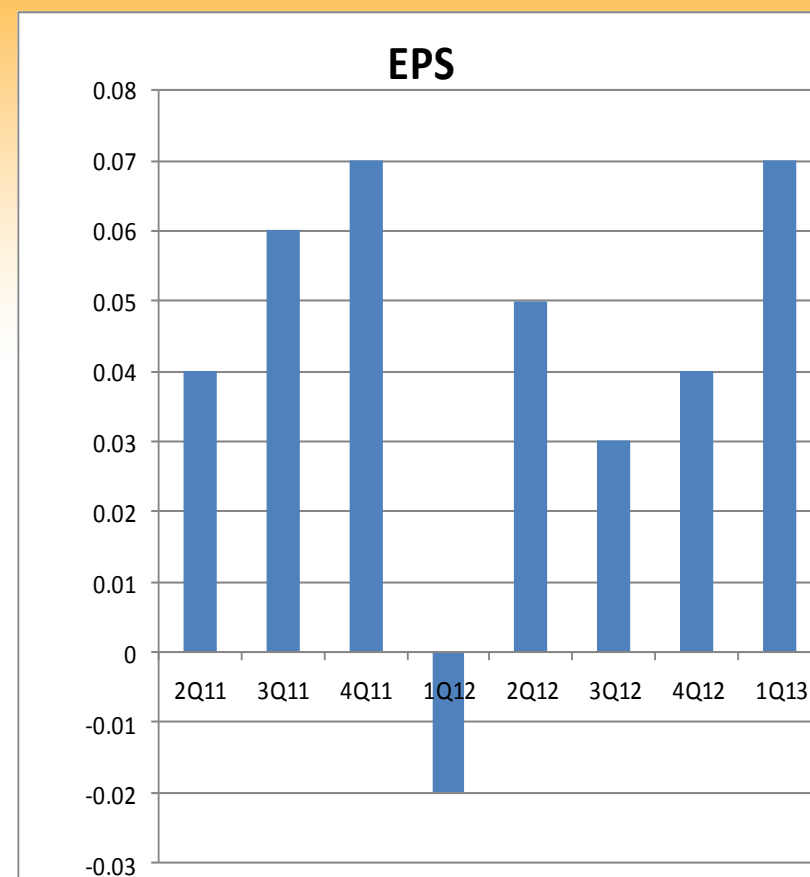


EMBRACING OUR COMMUNITY —  
ONE INDIVIDUAL,  
ONE FAMILY,  
AND ONE BUSINESS  
AT A TIME



## Operating Highlights

- **Profitable in 7 of the past 8 quarters**
- **1Q13 net increased 60% to \$181,000**
  - TTM net was \$501,000
  - TTM EPS was \$0.19
- **Revenue was \$2.7 million in 1Q13**
- **Gross loans increased 17% and grew 8% for the quarter**
- **Total deposits increased 4% to \$123.5 million**
  - Noninterest-bearing demand deposits grew 8%, compared to a year ago



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



## ***Financial Highlights***

***3/31/2013***



Assets	\$169.2 million
Total Loans*	\$ 82.8 million
Deposits	\$123.5 million
Shareholders' Equity	\$ 20.3 million
TCE/Tangible Assets	11.3%
Tangible Book Value Per Share	\$7.48
Price / TBV	73%
Nonperforming Assets/Assets	1.43%
Reserves/Loans	1.67%
Net Income (TTM)	\$501,000
EPS (TTM)	\$0.19

\*Includes Loans Held for Sale (LHFS)



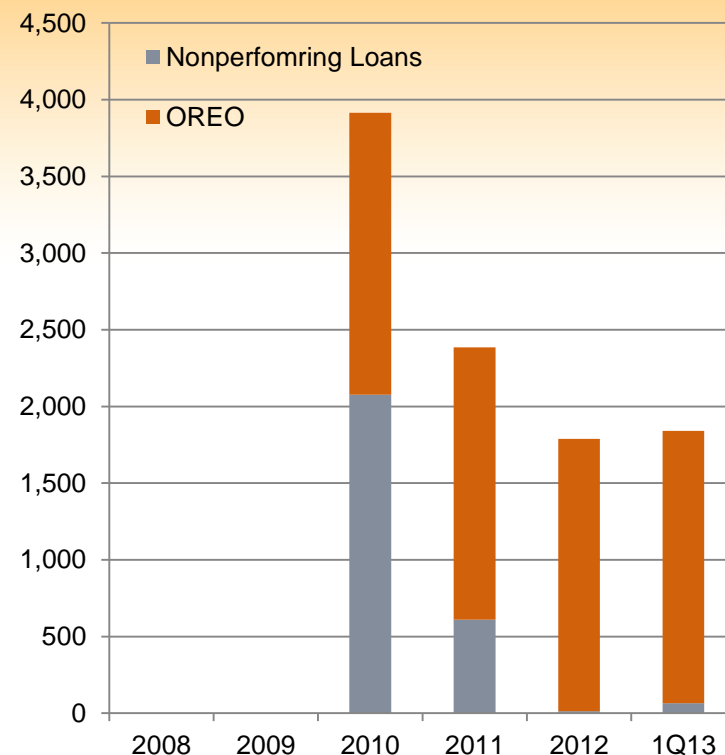
EMBRACING OUR COMMUNITY —  
ONE INDIVIDUAL,  
ONE FAMILY,  
AND ONE BUSINESS  
AT A TIME



## ***Solid Asset Quality***

- **Solera had no NPAs in 2008 and 2009**
- **OREO consists of 2 operating businesses that contribute to revenue**
- **NPL/Gross Loans is 1.01% of loans**
- **NPA/Assets is 1.43%**
- **Reserves/Assets is 1.67%**

\$ thousands



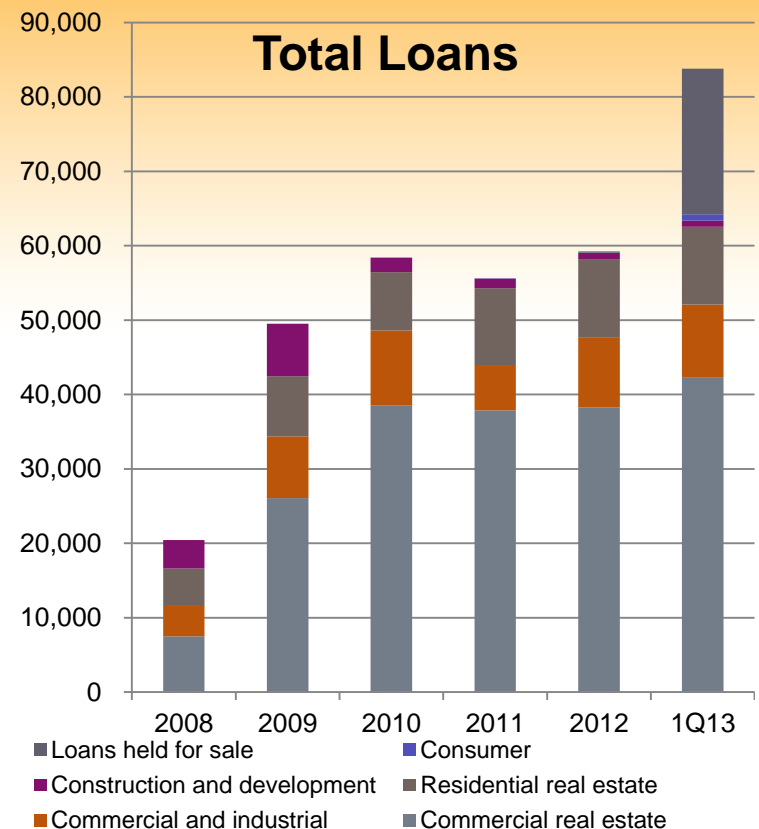
EMBRACING OUR COMMUNITY —  
ONE INDIVIDUAL,  
ONE FAMILY,  
AND ONE BUSINESS  
AT A TIME



## ***Loan Activity is Picking Up***

- **Gross loans increased 17% to \$64.2 million from 1Q12**
- **Total loans increased 41% to \$82.8 million (including LHFS) for the year**
- **Sale of SBA loans added \$111,000 to revenue**
- **Gains from sale of residential mortgage loans added \$1.4 million to revenue**
- **Owner-occupied CRE was 30% of gross loans**

\$ thousands



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

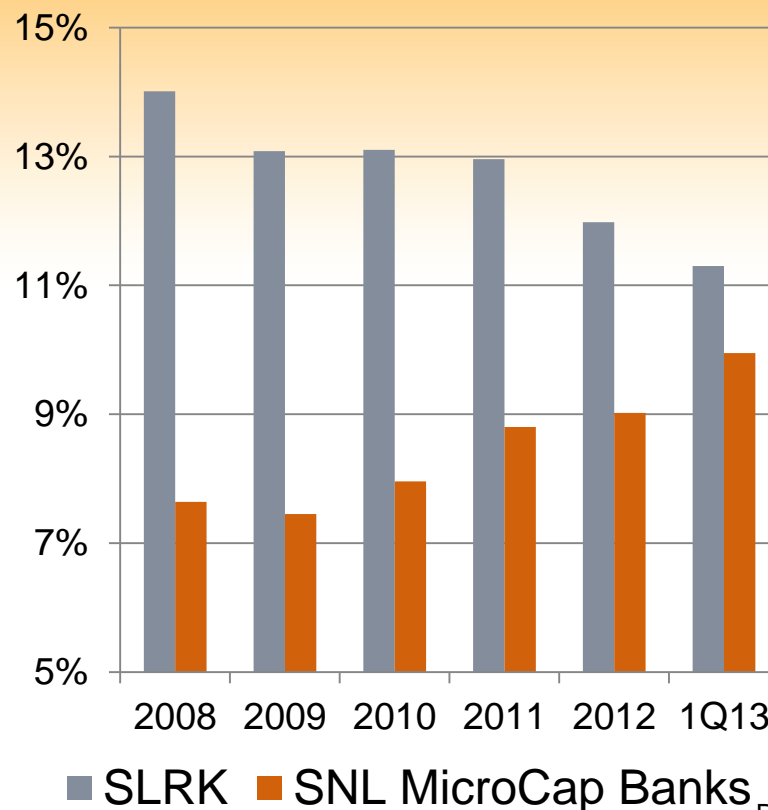


NATIONAL BANCORP, INC.

## ***Well Capitalized***

- **Extremely well-capitalized**
- **Total risk-based capital at 17.1%**
- **Ample liquidity**
- **Strong platform for growth**
- **Asset quality very strong**
- **Loan portfolio is well-diversified**

### **Tangible Equity/Tangible Assets**



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

SOLERA

NATIONAL BANCORP, INC.



**COMMUNITY SPIRIT:** What SOLERA is all about – being a part of and giving back to the community. COMMUNITY becomes the spirit of SOLERA.

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



## ***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**





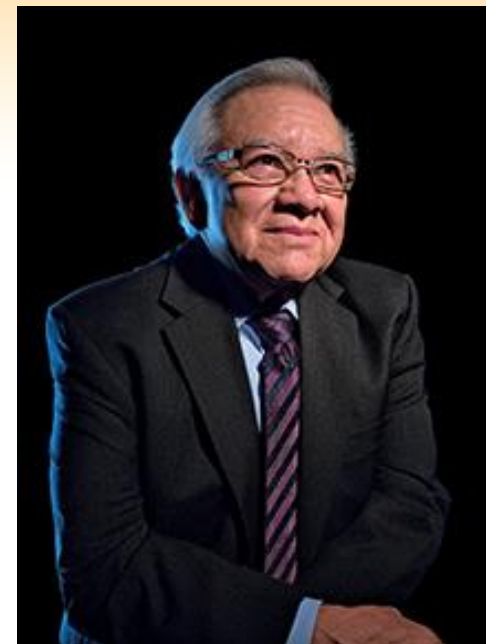
EMBRACING OUR COMMUNITY —  
ONE INDIVIDUAL,  
ONE FAMILY,  
AND ONE BUSINESS  
AT A TIME



## ***Award Winning “Community Spirit”***

- **Chairman Ron Montoya Recognized**
  - William Funk Award from Colorado Non Profit Association
  - Colorado Business Hall of Fame
- **Colorado Business Diversity Corporation of the Year 2012**
- **Doug Crichfield Appointed**
  - Business Consortium Fund Board Member

## **Ron Montoya, Chairman**



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



- **Best Employees** — To attract and retain educated, motivated and qualified people who are excited to come to work and fully embrace the mission and vision of Solera National Bancorp.
- **Satisfied 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 build long-term shareholder value and to keep owners engaged in our business as enthusiastic supporters and referral sources for the company.
- **Community** — Solera is deeply rooted in its communities and we 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.
- **Risk Management** — We maintain a strong control environment by operating within established policies and procedures.

## Core Values



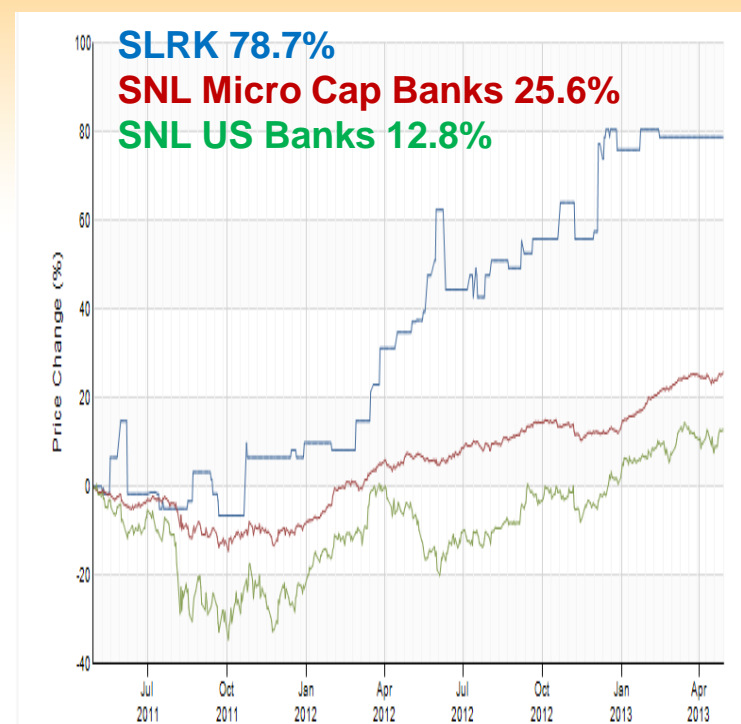
EMBRACING OUR COMMUNITY —  
ONE INDIVIDUAL,  
ONE FAMILY,  
AND ONE BUSINESS  
AT A TIME



## Key Strengths

- **Compelling value proposition at approximately 73% of book value**
- **Well positioned for growth**
  - Significant capital and liquidity levels
  - Strong credit metrics
- **Well Capitalized with TCE/TA at 11.3%**
- **Experienced management and an active, highly visible Board of Directors and President's Community Advisory Council**
- **Profitable in 7 of the past 8 quarters**
- **Focused on the rapidly growing and increasingly affluent Hispanic market**

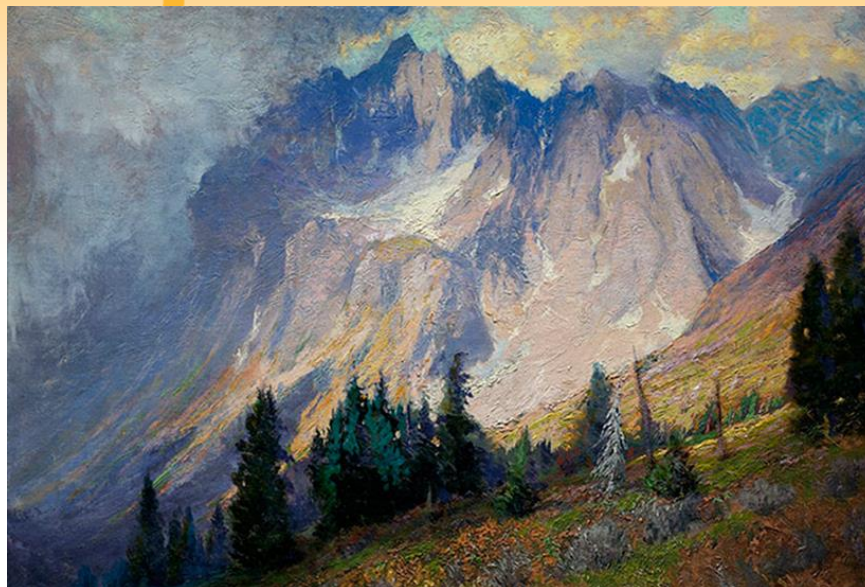
## Strong 2-Year Market Performance



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

SOLERA  
NATIONAL BANCORP, INC.

## ***SLRK -- The Light of a New Banking Era®***



***Thank you for your time and interest!***