

FROM THE CHAIRMAN'S DESK...



From media stories to water cooler conversations, there has been no shortage of fearful words. To be sure, we are facing some tough economic times. But, often what we hear is long on fear and short on fact. Consider bank failures: despite the impression you might get that banks are failing right and left, the reality is, there are 8,300 FDIC-insured

institutions currently doing business, and about 50 banks have failed in 2008 and 2009 – less than one percent of the total of all banks.

Not a penny of FDIC-insured deposits has been lost. Even in failure

situations, other banks have stepped in to assume deposits and loans, and things have moved forward in an orderly fashion.

Solera is in a strong position. The bank has excellent capital reserves, a sound base of deposits, and high-quality loans. Solera has not participated in speculative investing or lending. As a public company, Solera financial performance, goals and strategies are always available for review.

For perspective, in 1989, 206 banks failed. A year later, our country was on course for a decade of economic growth and vitality. The country's economy faces challenges, but it's important to keep things in perspective. We believe in the strength of the entrepreneurial spirit to overcome adversity and succeed – a spirit that reflects our bank, and our vibrant and diverse customer base.

Regards,  
Basil Sabbah

ANNUAL MEETING

Solera National Bancorp, Inc. will be holding its 2009 annual meeting on Thursday, May 21st. Check your mailbox beginning the week of April 20th for more information. We encourage every shareholder to review the documents and exercise their right to vote on the matters brought before them.

Sample A. Sample  
123 Any Street  
Anytown, US 12345-6789



EMBRACING OUR COMMUNITY —

ONE INDIVIDUAL,  
ONE FAMILY,  
AND ONE BUSINESS  
AT A TIME.



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www.solerabank.com (303) 209-8600

ALSO IN THIS ISSUE:

- ¿QUÉ PASA EN LA COMUNIDAD?
- EMPLOYEE SPOTLIGHT
- INNOVATIONS CHECKING
- CUSTOMER SPOTLIGHT
- MANAGEMENT SPOTLIGHT
- IN THE NEWS
- FROM THE CHAIRMAN'S DESK

FROM THE PRESIDENT'S DESK...



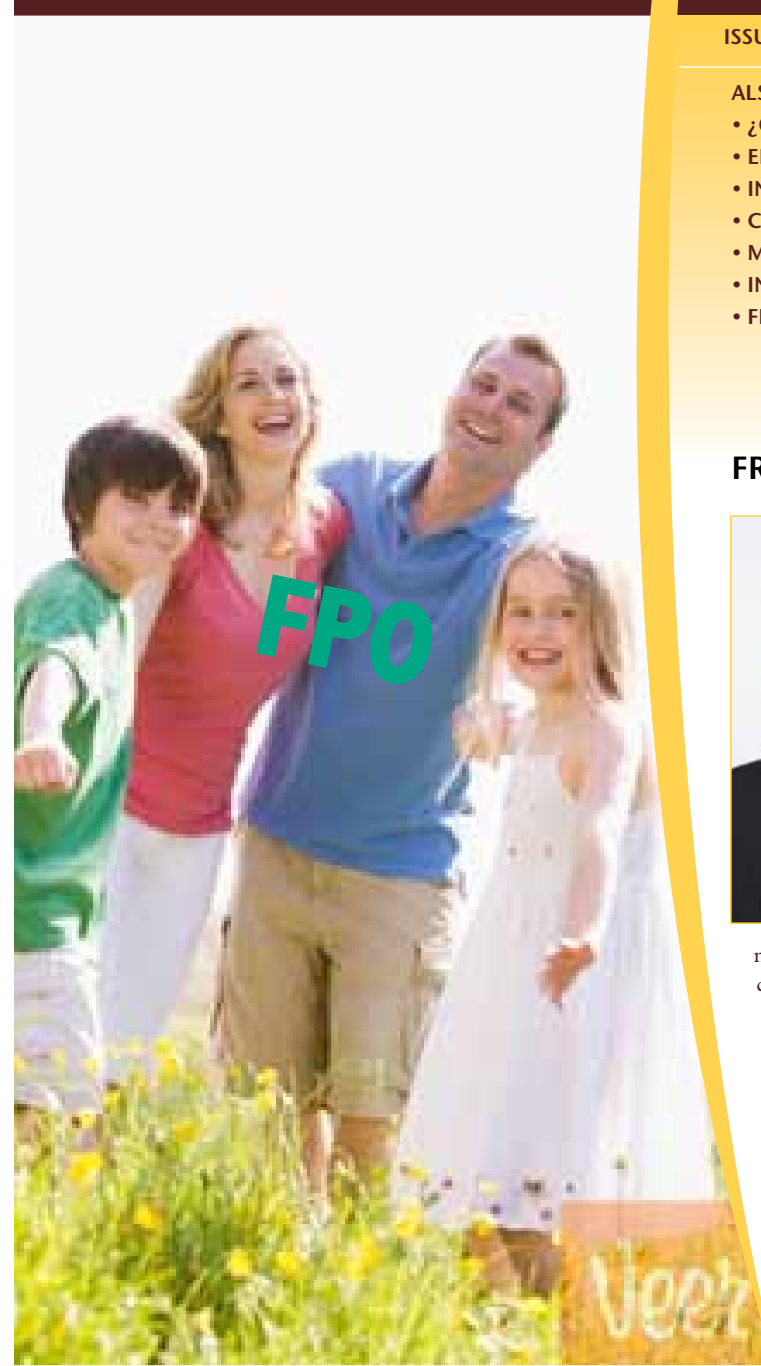
Today's economy makes it more important than ever for a bank to prove that it's a true business partner. To everyone at Solera National Bank, that means promptly and personally responding to our customers' needs with the best financial advice and the best products available for a bank of any size.

We work closely with our customers to address challenges and opportunities. We have the capital strength needed to continue lending, and we're proud to be doing our part to support our communities and customers by continuing to make loans and providing important banking services.

Our employees have the training and resources necessary to offer solutions, not shrugs. We're growing our customer relationships and demonstrating the value of working with a one-stop financial services partner. We're also preparing for a bright future by developing new and exciting services and alliances that will benefit our customers.

Solera National Bank succeeds by exceeding customers' expectations. Stop by soon and let us show you how a valued business partner makes all the difference.

Doug Crichfield  
President and CEO



## ¿QUÉ PASA EN LA COMUNIDAD?

Solera National Bank's mission is deeply rooted in its communities. Our commitment is to provide banking and financial services to those in need. We stand loyal to those values and are working to strengthen the social and economic well-being of the communities we serve.

- Solera National Bank has purchased nearly 200 textbooks for Escuela de Guadalupe, a private, Catholic dual-language school in North Denver.
- Agnes Talamantez Carroll & Associates – Committed to educating our small business owners, Solera National Bank has partnered with national Hispanic advocate, Agnes Talamantez Carroll and her colleagues for the second time, sponsoring a Spanish-language, small business training course. Classes are taught at the Centro San Juan Diego, a unit of the Archdiocese of Denver.
- Monthly Computer Donation Program – Solera National Bank will be donating computers to students of Jefferson High School in Edgewater, Colorado.
- Mi Casa Resource Center – Supporting the vocational opportunities within the banking sector, Solera National Bank and Mi Casa have partnered to offer teller training and general banking orientation to Mi Casa members.
- Junior Achievement – With Solera National Bank's continued commitment to financial literacy and empowerment, the bank has partnered with Junior Achievement and Jefferson High School's AVID Program (Advancement Via Individual Determination) to teach students important vocational skills and financial responsibility.
- Museo de las Américas – In support of local institutions, Solera National Bank has sponsored monthly networking events at the Museo de las Americas. Please join us at the museum on the third Friday of each month.
- Shriners' Children's Circus – For the second year, Solera National Bank is sponsoring the Shriners' Children's Circus in April. The bank will be giving away 500 tickets to children in our communities.
- Mile High United Way – (Bridging the Gap Program) Committed to empowering youth by presenting inspirational discussions on entrepreneurialism and career direction.
- The Learning Source – Solera National Bank is proud to sponsor three Learning Source center locations teaching GED-equivalency, path-to-citizenship, and financial literacy education.

## REDUCE CLUTTER, SAVE A TREE AND WIN \$100!

Solera National Bank is committed to doing its part to care for our environment. We encourage you to consider receiving this newsletter, as well as other bank communications, via email.

When you provide us with your email address, you'll be entered in a drawing to win a \$100 Visa® Gift Card.\*

Contact Ruby Ebell at [REbell@SoleraBank.com](mailto:REbell@SoleraBank.com) to register for electronic communications TODAY!

\* Employees and Directors of Solera are not eligible.

## SOLERA TRANSPORTATION ENHANCEMENT PROGRAM (STEP)

Solera National Bank is developing a suite of products and services to help contractors secure contract financing, utilizing a U.S. Department of Transportation loan guarantee. This program will be available to contractors working on the RTD light rail and other transportation projects with the Regional Transportation District, as well as Colorado Department of Transportation projects. For more information, please call the bank at 303-209-8600 and ask for Ricardo Small or Alberto Peralta.

## EMPLOYEE SPOTLIGHT

This month, Solera National Bank is pleased to introduce you to Project Coordinator Ruby Ebell. Ruby's primary responsibilities at the bank are as the marketing coordinator and office administrator. Prior to accepting this position at the bank in July 2008, Ruby was a Project/Office Manager for Southern Colorado Construction in Pueblo for six years.

According to Ruby, the most rewarding part of her job at

Solera is "the diversity of my responsibilities as a result of working in various departments. I am presented with a new challenge every day." And, she's particularly proud of "being able to tell my friends and family how healthy our bank is, despite all the country's financial woes."

Stop by and say hello to Ruby the next time you visit the bank!



## PRODUCT SPOTLIGHT — INNOVATIONS CHECKING

Simplicity with High Returns and over \$500 in annual savings!  
**Earn up to 3% APY**

High-Yield Innovations Checking also includes:

- Free Online Banking
- Up to six surcharge-free ATM transactions per statement cycle
- Free Solera Visa® Check Card
- Free Bill Pay Service
- Traveler's Checks at no charge
- Up to five money orders/cashier's checks per month at no charge

- Free 3"x 5"x 24" Safe Deposit Box

- Free Notary Service

Put your money to work TODAY!

*FDIC deposit insurance increased to \$250,000 per depositor through 12/31/09. Tiered rate account: \$.01 to \$19,999.99 = 1.00% APY; \$20,000 to \$49,999.99 = 2.00% APY; \$50,000 to \$99,999.99 = 2.25% APY; \$100,000 to \$249,999.99 = 2.50% APY; \$250,000 and above = 3.00% APY. Innovations Checking: Your annual percentage yield (APY) is effective as of 3/25/2009 and may change after the account is opened, and is determined at the sole discretion of Solera National Bank. Minimum deposit to open account is \$100.00. Fees may reduce the earnings on the account. Solera National Bank reserves the right to limit the dollar amount on deposits. Member FDIC.*

## CUSTOMER SPOTLIGHT — SENIORS' RESOURCE CENTER

For over 30 years, the Seniors' Resource Center (SRC) has been the premier provider of services to elderly adults in our community. The organization's goal is to ensure the independence, quality of life and dignity of our seniors, as well as provide families and caregivers with support.

The SRC chose Solera National Bank as its banking partner because of their commitment to serve the needs of the community. (They were particularly attracted to Solera because of Solera's dedication to the Latino community.) SRC is culturally diverse with 21% of its staff being of minority descent, and a significant number also being bilingual.

Currently, SRC has Certificates of Deposits with the bank and they have found the relationship to be very positive. "Solera is customer

service-oriented and they truly support the non-profit community," said John Zabawa, President and CEO of SRC. "I would absolutely recommend the bank to others, and look forward to continuing to build our relationship with Solera."

Last year, 17,688 individuals received direct services from the Seniors' Resource Center in the areas of adult day and respite services, in-home care, transportation, care management, information, referral and assistance, job training and job placement, and volunteer services. If you would like to know more about SRC and how you can support the organization by volunteering or making a donation, please contact Mr. Zabawa at 303-235-6931 or go to their website at [www.SRC Aging.org](http://www.SRC Aging.org).

## MANAGEMENT SPOTLIGHT



**Bob Fenton, EVP, CFO/COO**

Bob is a seasoned executive with almost 25 years of experience in the financial services industry, both domestically and internationally. Prior to joining Solera, Bob held senior-level finance positions with Citigroup, Visa USA, and E\*TRADE. Early in his career, he spent five years with PepsiCo in various finance roles. Bob began his career in public accounting with Price Waterhouse. He received a CPA license in 1982 (now inactive) and has a B.S. degree in Accounting and an MBA in Finance.



**Mark Martinez, Senior Lending Officer**

Mark is a veteran community banker, having worked in the Denver market since 1977. Prior to joining Solera, he established and managed IronStone Bank's operations in the State of Colorado. Mark has also held senior-level positions with Heritage Bank, Merchants Mortgage & Trust Corporation, Key Bank, Norwest, and Affiliated First Colorado Bank & Trust, where he gained valuable leadership experience across many banking disciplines.

## IN THE NEWS

*Did you know?*

- On March 25, 2009, the Rocky Mountain Minority Supplier Development Council (RMMSDC) hosted the Growth Through Partnership Conference. Mark Martinez, Solera's Senior Lending Officer, joined Michael Synn of the Business Consortium Fund to present two workshops about "Accessing Capital."
- On April 16, 2009, Solera National Bank will host an event on behalf of the Denver Hispanic Chamber of Commerce to kick off their efforts to engage the high-profile business and community leaders of the Hispanic community in the newly formed Latino Council.

- On February 24, 2009, Solera National Bancorp, Inc., the parent company of Solera National Bank, announced that it decided not to participate in the U.S. Treasury's Capital Purchase Program (CPP). The company was honored to have been approved for participation in the CPP. Since Solera is a young, healthy, growing financial institution, with ample capital, we concluded that the burden and cost of participating far outweighed the potential benefit to our shareholders.