

U.S. Department of Transportation Selects Solera National Bank to Participate in Short-term Lending Program

Lakewood, Colorado – May 11, 2009 — Solera National Bank, a wholly-owned subsidiary of Solera National Bancorp, Inc. (OTC Bulletin Board: SLRK), and the United States Department of Transportation (USDOT) announced today that Solera National Bank has been selected as a participating lender in the USDOT's Short Term Lending Program (STLP).

The STLP is a loan guarantee program to enhance lending opportunities for disadvantaged business enterprises (DBEs) and other certified small disadvantaged (SDBs) in order to increase the number of companies engaged in transportation-related contracts. Likewise, the program is designed to strengthen the competitive and productive capabilities of the DBEs and SDBs currently doing business with the Department of Transportation, its grantees, recipients, their contractors and subcontractors. For more information on the Short Term Lending Program, please visit the STLP page on USDOT website - www.osdbu.dot.gov.

Doug Crichfield, President & CEO of Solera National Bank stated, "We are proud to have been selected as a participating lender and we look forward to serving a market segment that is unique and impactful on Colorado's economy." Alberto Peralta, Senior Vice President of Solera National Bank added, "We are the only participating lender in Colorado pursuing all transportation related contractors and subcontractors." Solera National Bank is providing the STLP in Colorado in conjunction with the Colorado Department of Transportation (CDOT) and the Denver Regional Transportation.

Debra Gallegos, Director of CDOT's Center for Equal Opportunity, commented, "CDOT's Center for Equal Opportunity is looking forward to working with Solera National Bank in assisting the small businesses that work with us in our DBE program. Because of Solera's commitment to the small business market in Colorado, their inclusion in the USDOT STLP makes perfect sense."

For more information about the STLP program, contact Mr. Peralta at 303-937-6432 or aperalta@solerabank.com.

About Solera National Bancorp, Inc.

Solera National Bancorp, Inc. was incorporated in 2006 to organize and serve as the holding company for Solera National Bank, which opened for business on September 10, 2007. Solera National Bank is a traditional, community, commercial bank with a core-competency in understanding and servicing Denver's culturally diverse and dynamic Hispanic market. For more information, visit <http://www.solerabank.com>.

Cautions Concerning Forward-Looking Statements

All information in this news release consists of 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 2008 Annual Report on Form 10-K all of which any reader of this release is encouraged to study (including all amendments to those reports) and exhibits to those reports, and include (but are not limited to) the following: the Company has a very limited operating history upon which to base an estimate of its future financial performance; the Company expects to incur losses during its initial years of operations; the Bank's failure to implement its business strategies may adversely affect the Company's financial performance; the departures of key personnel or directors may impair the Bank's operations; and

general economic and market conditions. We undertake no obligation to update or revise any forward-looking statement. Readers of this release are cautioned not to put undue reliance on forward-looking statements.

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