

March 31, 2026

Boards of Directors
Solera National Bancorp, Inc.
Solera National Bank
Lakewood, CO

Re: Combined Statements of Management's Responsibilities and Management's Assessment of Compliance with Laws and Regulations.

Dear Members of the Boards:

Statement of Management's Responsibilities

The management of Solera National Bancorp, Inc. and its wholly owned subsidiary, Solera National bank (collectively, "the Company"), is responsible for preparing the Company's annual consolidated financial statements in accordance with accounting principles generally accepted in the United States of America. Management is responsible for establishing and maintaining effective internal controls and procedures for financial reporting, including controls over the preparation of Solera National Bank regulatory financial statements in accordance with the instructions for the Report of Condition and Income ("Call Report"). Management is responsible for complying with laws and regulations relating to safety and soundness that are designated by the Federal Deposit Insurance Corporation ("FDIC").

Management's Assessment of Compliance With Laws and Regulations

Management of Solera National Bank ("the Bank") has assessed the Bank's compliance with the laws and regulations relating to safety and soundness that are designated by the FDIC during the fiscal year that ended on December 31, 2025. Based on its assessment, management has concluded that the Bank complied with the laws and regulations relating to safety and soundness designated by the FDIC during the fiscal year ended December 31, 2025.

Solera National Bancorp, Inc.
Solera National Bank

A handwritten signature in black ink that reads "Michael Quagliano".

Mike Quagliano
Chief Executive Officer, Solera National Bank

A handwritten signature in blue ink that reads "Jay Hansen".

Jay Hansen
Chief Financial Officer, Solera National Bancorp, Inc.
Chief Financial Officer, Solera National Bank