FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 12 or 15(d) of the
Securities Exchange Act of 1934

Date of report (Date of earliest event reported): August 20, 2026

Summit State Bank

(Exact Name of Registrant as Specified in Charter)

California	32203	94-2878925
(State of Other Jurisdiction Of Incorporation)	(FDIC Certificate Number)	(I.R. S. Employer Identification No.)

500 Bicentennial Way Santa Rosa, CA	95403
(Address of Principal Executive Offices)	(Zip Code)

Registrant's Telephone Number, Including Area Code, 707-568-6000

____
(Former Name or Former Address, if Changes Since Last Report)

Check the Appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

☐ Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communication pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communication pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13d-4 (c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR §230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2).

Emerging Growth Company ☐

If an emerging growth company, indicate my check mark if the registrant has elected not to use the extended transition period for complying with any ne or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock	SSBI	NASDAQ Global Market

7.01. Regulation FD Disclosure

On August 20, 2026, the Bank issued a press release announcing the appointment of Mr. Hipkiss as its Executive Vice President and Chief Financial Officer, a copy of which is furnished as Exhibit 99.1 to this report.

Item 9.01 Financial Statements and Exhibits.

(d) *Exhibits.*

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

Dated: August 20, 2026

SUMMIT STATE BANK

By: /S/ Jason Hipkiss
Jason Hipkiss
Executive Vice President and
Chief Financial Officer
(Duly Authorized Officer)

Exhibit Index

Exhibit Number	Description
99.1	Press release of Summit State Bank issued August 20, 2026.

Exhibit 99.1 Press release of Summit State Bank issued August 20, 2026.

FOR IMMEDIATE RELEASE

Brian Reed
President and CEO
Summit State Bank
500 Bicentennial Way
Santa Rosa, CA 95403
(707) 568-4908
breed@summitstatebank.com

Summit State Bank Promotes Jason Hipkiss to Executive Vice President and Chief Financial Officer

Santa Rosa, CA – (August 20, 2026) – Summit State Bank is pleased to announce the promotion of Jason Hipkiss to Executive Vice President and Chief Financial Officer. Hipkiss joined the Bank in 2021 and served as Senior Vice President and Director of Finance and Risk before he took on the role as Interim Chief Financial Officer in May.

With nearly 30 years of experience in the financial industry, Hipkiss has built extensive expertise in finance and analytics. He earned a Master of Business Administration from Sonoma State University and has demonstrated strong financial leadership, sound judgment, and a deep commitment to Summit. He has worked closely with the Bank's executive team and Board of Directors, providing thoughtful financial guidance during a period of transition.

"Jason has been a trusted partner to me and our executive team," said Brian Reed, President and CEO of Summit State Bank. "His experience, thoughtful counsel, and collaborative leadership make him exceptionally well suited for this role, and I look forward to his continued contributions to Summit."

As Chief Financial Officer, Hipkiss will oversee the Bank's financial management and reporting and play an important role in strategic decision-making, capital planning, regulatory and SEC reporting, and the Bank's long-term financial strength. He resides in Sonoma with his spouse and three children and enjoys traveling, motorcycle rides, and supporting his children's school events and fundraisers.

About Summit State Bank
Founded in 1982 and headquartered in Sonoma County, Summit State Bank is an award-winning community bank serving the North Bay. The Bank serves small businesses, nonprofits, and the community, with total assets of $960 million and total equity of $101 million as of June 30, 2026. The Bank has built its reputation over the past 40 years by specializing in providing exceptional customer service and customized financial solutions to aid in the success of its customers.

Summit State Bank is committed to embracing the diverse backgrounds, cultures and talents of its employees to create high performance and support the evolving needs of its customers and community it serves. Through the engagement of its team, Summit State Bank has received many esteemed awards including: Top Performing Community Bank by American Banker, Best Places to Work in the North Bay and Diversity in Business by North Bay Business Journal, Corporate Philanthropy Award by the San Francisco Business Times, and Hall of Fame by North Bay Biz Magazine. Summit State Bank's stock is traded on the Nasdaq Global Market under the symbol SSBI. Further information can be found at www.summitstatebank.com.

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