FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): May 19, 2025

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 Changed 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 240.13e-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 by check mark if the registrant has elected not to use the extended transition period for complying with any new 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

Item 5.07. Submission of Matters to a Vote of Security Holders

On May 19, 2025, Summit State Bank (the "Bank") held its annual meeting of shareholders. The shareholders elected management's 11 nominees as directors to serve until the next annual meeting of shareholders as follows:

Jeffery B. Allen, Frank Chong, Ed.D., James A. Finley, Todd R. Fry, Nicholas J. Rado, Brian J. Reed, Douglas V. Reynolds, Marshall T. Reynolds, Dawn M. Ross, John W. Wright and Sharon S. Wright. Voting was as follows:

Nominees:	For	Withheld
Jeffery B. Allen	2,378,252	780,033
Frank Chong, Ed.D.	2,476,278	682,007
James A. Finley	2,400,715	757,570
Todd R. Fry	2,435,875	722,410
Nicholas J. Rado	2,368,976	789,309
Brian J. Reed	2,725,254	433,031
Douglas V. Reynolds	2,405,860	752,425
Marshall T. Reynolds	2,350,487	807,798
Dawn M. Ross	2,364,487	793,798
John W. Wright	2,202,950	955,335
Sharon S. Wright	2,194,847	963,438

The shareholders approved the selection of Elliott Davis LLC, an independent registered public accounting firm, to serve as the Bank's auditors for the fiscal year ending December 31, 2025. Voting was as follows:

	For	Against	Abstain or Broker Non-votes
Ratify the Audit Committee's selection of Elliott Davis, LLC ("Elliott Davis") as the independent registered public accounting firm of the Bank for the fiscal year ending December 31, 2025.	4,776,449	10,051	187,406

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: May 19, 2025

SUMMIT STATE BANK

By: /s/ Camille Kazarian
Camille Kazarian
Executive Vice President
and Chief Financial Officer
(Duly Authorized Officer)