



FOR IMMEDIATE RELEASE

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Summit State Bank Begins 2010 as Sonoma County's Top Rated Bank

Santa Rosa, CA – (December 9, 2009) – Summit State Bank (NASDAQ: SSBI) received the 5-Star Superior rating from Bauer Financial for the seventh consecutive quarter. No other Sonoma County-based bank achieved this highest rating for safety and soundness. The 5-Star Superior rating places Summit State Bank in the top tier of all banks nationwide.

“Being the only Sonoma County-based bank to receive the 5-Star Superior rating reflects our commitment to our customers and our community. In these challenging economic times, we know how important it is to bank locally to support our local economy. We continue to lend in our community and offer the highest level of safety and soundness for our customers’ deposits,” said Tom Duryea, Summit State Bank President and CEO.

Since its beginning in 1983, Bauer Financial has become the nation’s most highly regarded financial institution rating organization. Under its rating system, 5-Star Superior denotes the absolute highest level of banking performance and is the firm’s highest rating. Bauer Financial awards their Superior rating to financial institutions that consistently prove to be the highest performing banks. Visit www.SummitStateBank.com or www.BauerFinancial.com to learn more about the Bauer Financial rating system.

Summit State Bank has total assets of \$347 million and total equity of \$56 million at September 30, 2009. Headquartered in Sonoma County, the Bank provides diverse financial products and services throughout Sonoma, Napa, San Francisco, and Marin Counties. 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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