



FOR IMMEDIATE RELEASE

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Summit State Bank Welcomes John Osborne as SVP & Senior Relationship Manager and Clay Popko as VP & Senior Relationship Manager

Santa Rosa, CA – (April 1, 2025) – Summit State Bank (NASDAQ: SSBI) is pleased to welcome John Osborne as Senior Vice President and Senior Relationship Manager and Clay Popko as Vice President and Senior Relationship Manager.

“We are excited to welcome John & Clay to our team. Their extensive experience in commercial lending and relationship management will be a tremendous asset to Summit State Bank as we continue to serve businesses and nonprofits throughout Sonoma County. We are confident that their leadership and expertise will further enhance our ability to build strong, lasting relationships with our clients,” said Brian Reed, President and CEO of Summit State Bank.

John Osborne brings over 25 years of lending experience to his role as Senior Vice President and Senior Relationship Manager. Mr. Osborne has worked in a variety of positions including credit analysis, underwriting, portfolio and relationship management, and business development. Prior to joining Summit, he worked for American AgCredit as Vice President and Senior Relationship Manager. John graduated with a Bachelor of Science degree in Agricultural Business, with an emphasis in Finance and Appraisal, from California Polytechnic State University and then went on to earn his Master of Science degree from the University of Nevada. He is also an active member of the Alexander Valley Wine Growers and the Geyserville Chamber of Commerce.

Clay Popko joins Summit as Vice President and Senior Relationship Manager, bringing over 30 years of commercial lending experience to the team. Clay spent much of his career at American AgCredit, where he provided loans in all segments of agriculture and developed a strong background in commercial real estate lending and portfolio management. He holds a Bachelor of Science degree in Finance from San Diego State University and a Certificate in Accounting from Golden Gate University.

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 \$1.1 billion and total equity of \$92 million as of December 31, 2024. 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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