

SUMMIT BANCSHARES INC/CA  
Form 10-K/A  
November 26, 2002

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**AMENDED  
FORM 10-K/A**

**Current Report Pursuant  
To Section 13 or 15(d) of the  
Securities Exchange Act of 1934**

**December 31, 2001**  
(Date of earliest event reported)

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**Summit Bancshares, Inc.**

(Exact name of registrant as specified in its charter)

**California**  
(State or other  
jurisdiction of incorporation)

**0 11108**  
(Commission  
File Number)

**94-2767067**  
(IRS Employer  
Identification No.)

**2969 Broadway, Oakland, California 94611**  
(Address of principal executive offices) (Zip Code)

**(510) 839-8800**  
(Registrant's telephone number, including area code)

**Not Applicable**  
(Former name or former address, if changes since last report)

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Exhibit 13 Report of Independent Auditors

On January 31, 2002, Vavrinek, Trine, Day and Co., LLP issued its Independent Auditors' Report regarding its audit of Summit Bancshares, Inc. (a California corporation) and its subsidiary. In submitting the report to the Securities and Exchange Commission, the name of the firm was not included. This amendment is to correct the technical error included in the Form 10-K for the year ended December 31, 2001.

**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.

November 26, 2002

Summit Bancshares, Inc.

By:

/s/ C. Michael Ziemann

C. Michael Ziemann  
President