

Section 2 - Financial Information

Item 2.02. Results of Operations and Financial Condition.

On October 19, 2006, Summit Financial Group, Inc. (“Summit”) issued a News Release announcing its earnings for the third quarter and first nine months of 2006. This News Release is furnished as Exhibit 99 and is incorporated herein by reference.

Section 9 - Financial Statements and Exhibits

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

99 News Release issued on October 19, 2006

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.

SUMMIT FINANCIAL GROUP, INC.

Date: October 20, 2006

By: /s/ Julie R. Cook

Julie R. Cook
Vice President and
Chief Accounting Officer