October 28, 2011

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 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): October 27, 2011

Summit Financial Group, Inc. (Exact name of registrant as specified in its charter)

West Virginia (State or Other Jurisdiction)

0-16587

55-0672148

(Commission File Number)

(I.R.S. Employer Identification)

Moorefield, WV

300 North Main Street

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code (304) 530-1000

Not Applicable (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:

"Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Edgar Filing: SUMMIT FINANCIAL GROUP INC - Form 8-K

- " Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- " Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- " Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Edgar Filing: SUMMIT FINANCIAL GROUP INC - Form 8-K

Section 2 – Financial Information

Item 2.02. Results of Operations and Financial Condition.

On October 27, 2011, Summit Financial Group, Inc. ("Summit") issued a News Release announcing its earnings for the three months and nine months ended September 30, 2011. This News Release is furnished as Exhibit 99 and is incorporated herein by reference.

Summit also issued on October 27, 2001 a News Release reporting a correction to the September 30, 2011 book value per common share and tangible book value per common share, as they were reported incorrectly in the original earnings announcement issued earlier the same day. This News Release is furnished as Exhibit 99.1 and is incorporated herein by reference.

Section 9 – Financial Statements and Exhibits

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

News Release issued on October 27, 2011News Release issued on October 27, 2011

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 28, 2011 By: /s/ Julie R.

Cook

Julie R. Cook Vice President and Chief Accounting Officer