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SUMMIT FINANCIAL GROUP INC

Form 8-K

October 23, 2003

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 22, 2003

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

West Virginia	0-16587	55-0672148
(State or Other	(Commission	(I.R.S. Employer
Jurisdiction)	File Number)	Identification)

300 North Main Street
Moorefield, WV 26836
(Address of principal executive offices) (Zip Code)

(304) 538-7233
(Registrant's telephone number, including area code)

Not Applicable
(Former name, address, and fiscal year, if changed since last report)

Item 7. Financial Statements and Exhibits

(c) Exhibits.

99.1 News Release, dated October 22, 2003 incorporated herein by reference.

Item 9. Regulation FD Disclosure

On October 22, 2003, Summit Financial Group, Inc. ("Summit ") issued a News

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Release announcing its earnings for the third quarter and first nine months of 2003. A copy of the News Release is attached as Exhibit 99.1 to this Report.

Item 12. Results of Operations and Financial Condition

On October 22, 2003, Summit issued a News Release announcing its earnings for the third quarter and first nine months of 2003. A copy of the News Release is attached as Exhibit 99.1 to this Report.

The information in this report and the accompanying exhibit is being furnished under Item 9 and Item 12 and shall not be deemed to be "filed" for the purposes of Section 18 of the Securities and Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of such section, nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

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 22, 2003

By: /s/ Robert S. Tissue

Robert S. Tissue
Senior Vice President and
Chief Financial Officer

EXHIBIT INDEX

Exhibit No. -----	Description -----
99.1	News Release, dated October 22, 2003 incorporated herein by reference.