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- “ 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))
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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, 2011 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

99 News Release issued on October 27, 2011  
99.1 News 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  
Cook

By: /s/ Julie R.

Julie R. Cook  
Vice President and  
Chief Accounting Officer