

SUMMIT BANCSHARES INC /TX/  
Form 8-K  
January 23, 2006

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**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: January 23, 2006**

**SUMMIT BANCSHARES, INC.**

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(Exact name of registrant as specified in its charter)

**Texas**

**0-11986**

**75-1694807**

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(State of Incorporation)

(Commission File Number)

(I.R.S. Employer ID No.)

**3880 Hulen Street, Fort Worth, Texas 76107**

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(Address of principal executive offices)

**(817) 336-6817**

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(Registrant's telephone number, including area code)

**N/A**

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(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 (see General Instructions A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - 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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**ITEM 2.02. Results of Operations and Financial Conditions.**

On January 23, 2006, Summit Bancshares, Inc. ( Summit Bancshares ) issued a press release announcing its earnings for the fourth quarter of 2005. A copy of Summit Bancshares press release is attached hereto as Exhibit 99.1. The press release is incorporated by reference into this Item 2.02 and the foregoing description of the press release is qualified in its entirety by reference to this exhibit.

**ITEM 7.01. Regulation FD Disclosure**

See Item 2.02

**ITEM 9.01. Financial Statements and Exhibits**

(c) Exhibits

The following exhibits are furnished with this Form 8-K.

99.1 Press Release dated January 23, 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, thereunto duly authorized.

**SUMMIT BANCSHARES, INC.**

DATE: January 23, 2006

By: /s/ Bob G. Scott

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Bob G. Scott,  
Chief Operating Officer

**EXHIBIT INDEX**

**Exhibit  
Number**

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**Description of Exhibit**

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99.1

Press Release dated January 23, 2006