

SUMMIT FINANCIAL GROUP INC  
Form 8-K  
October 20, 2005

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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 (Date of earliest event reported): **October 19, 2005**

**Summit Financial Group, Inc.**

(Exact name of registrant as specified in its charter)

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

**300 North Main Street**  
**Moorefield, West Virginia 26836**  
(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:

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- “ 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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**Section 2 - Financial Information**

**Item 2.02. Results of Operations and Financial Condition.**

On October 19, 2005, Summit Financial Group, Inc. ("Summit") issued a News Release announcing its earnings for the third quarter and first nine months of 2005. 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, 2005

**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, 2005

By: Julie R. Cook  
Julie R. Cook  
Vice President and  
Chief Accounting Officer

