

Section 2 - Financial Information

Item 2.02. Results of Operations and Financial Condition.

On January 25, 2007, Summit Financial Group, Inc. (“Summit”) issued a News Release announcing its earnings for the fourth quarter and for the year 2006. 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 January 25, 2007

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: January 25, 2007

Julie R. Cook
Vice President and

By: /s/ Julie R. Cook

Chief Accounting Officer