





**Section 2 - Financial Information**

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

On July 21, 2006, Summit Financial Group, Inc. ("Summit") issued a News Release announcing its earnings for the second quarter and first six months of 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 July 21, 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 hereunto duly authorized.

**SUMMIT FINANCIAL GROUP, INC.**

Date: July 21, 2006

By: /s/ Julie R. Cook

Julie R. Cook  
Vice President and  
Chief Accounting Officer