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SUMMIT FINANCIAL GROUP INC

Form 8-K

July 22, 2004

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): July 21, 2004

Summit Financial Group, Inc.  
(Exact name of registrant as specified in its charter)

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

300 North Main Street  
Moorefield, WV 26836  
(Address of principal executive offices) (Zip Code)

(304) 530-1000  
(Registrant's telephone number, including area code)

Not Applicable  
(Former name, address, and fiscal year, if changed since last report)

Item 7. Financial Statements and Exhibits

(c) Exhibits.

99.1 News Release, dated July 21, 2004 incorporated herein by reference.

Item 12. Results of Operations and Financial Condition

On July 21, 2004, Summit issued a News Release announcing its earnings for the

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second quarter and first six months of 2004. A copy of the News Release is attached as Exhibit 99.1 to this Report.

### 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, 2004

By: /s/ Robert S. Tissue

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Robert S. Tissue  
Senior Vice President and  
Chief Financial Officer