OMB APPROVAL	
OMB Number:	3235-0006
Expires:	Oct 31, 2018
Estimated average burden	
hours per response:	23.8

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06-30-2017

Check here if Amendment	Amendment Number:
This Amendment (Check only one.):	is a restatement.
	adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name:	SUMMIT FINANCIAL GROUP INC
Address:	300 NORTH MAIN ST
	MOOREFIELD, WV 26836
Form 13F File Number:	028-18100

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name:	Cynthia Higgins-Atwell
Title:	Vice President, Trust Operations
Phone:	304-324-3306

Signature, Place, and Date of Signing:

/s/ Cynthia Higgins-Atwell	Moorefield, WV	08-01-2017
[Signature]	[City, State]	[Date]

Report Type (Check only one.):

X 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	0
Form 13F Information Table Entry Total:	164
Form 13F Information Table Value Total:	115,446
	(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state “NONE” and omit the column headings and list entries.]

NONE

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.
The reader should not assume that the information is accurate and complete.

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FORM 13F

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
			VALUE	SHRS OR	SH/	PUT/	INVESTMENT	OTHER	VOTING AUTHORITY		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
INGERSOLL-RAND PLC	SHS	G47791101	392	4,291	SH		SOLE		4,291	0	0
MEDTRONIC PLC	SHS	G5960L103	304	3,425	SH		SOLE		3,425	0	0
MEDTRONIC PLC	SHS	G5960L103	18	200	SH		OTR		200	0	0
CHUBB LIMITED	COM	H1467J104	332	2,283	SH		SOLE		2,283	0	0
ABB LTD	SPONSORED ADR	000375204	249	10,000	SH		SOLE		10,000	0	0
AT&T INC	COM	00206R102	2,051	54,370	SH		SOLE		54,370	0	0
AT&T INC	COM	00206R102	256	6,778	SH		OTR		6,365	0	413
ABBOTT LABS	COM	002824100	391	8,048	SH		SOLE		8,048	0	0
ABBOTT LABS	COM	002824100	10	200	SH		OTR		200	0	0
ABBVIE INC	COM	00287Y109	878	12,102	SH		SOLE		12,102	0	0
ABBVIE INC	COM	00287Y109	15	200	SH		OTR		200	0	0
AIR PRODS & CHEMS INC	COM	009158106	690	4,825	SH		SOLE		4,825	0	0
ALPHABET INC	CAP STK CL C	02079K107	579	637	SH		SOLE		637	0	0
ALPHABET INC	CAP STK CL A	02079K305	680	731	SH		SOLE		731	0	0
ALTRIA GROUP INC	COM	02209S103	403	5,415	SH		SOLE		5,415	0	0
ALTRIA GROUP INC	COM	02209S103	41	550	SH		OTR		500	0	50
AMAZON COM INC	COM	023135106	319	330	SH		SOLE		330	0	0
AMERICAN ELEC PWR INC	COM	025537101	1,058	15,231	SH		SOLE		15,231	0	0
AMERICAN ELEC PWR INC	COM	025537101	7	100	SH		OTR		100	0	0
AMGEN INC	COM	031162100	319	1,855	SH		SOLE		1,855	0	0
AMGEN INC	COM	031162100	17	100	SH		OTR		100	0	0
APPLE INC	COM	037833100	1,050	7,292	SH		SOLE		7,292	0	0
APPLE INC	COM	037833100	35	240	SH		OTR		240	0	0
AUTODESK INC	COM	052769106	605	6,000	SH		SOLE		6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	575	5,615	SH		SOLE		5,615	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	10	100	SH		OTR		100	0	0
BP PLC	SPONSORED ADR	055622104	473	13,650	SH		SOLE		13,650	0	0
BP PLC	SPONSORED ADR	055622104	17	500	SH		OTR		500	0	0
BANK AMER CORP	COM	060505104	315	12,975	SH		SOLE		12,975	0	0
BANK AMER CORP	COM	060505104	77	3,159	SH		OTR		3,059	0	100

BAXTER INTL INC	COM	071813109	681	11,250	SH	SOLE		11,250	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	954	5,635	SH	SOLE		5,635	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	21	124	SH	OTR		0	0	124
BLACK HILLS CORP	COM	092113109	820	12,150	SH	SOLE		12,150	0	0
BLACKROCK INC	COM	09247X101	253	600	SH	SOLE		600	0	0
BOEING CO	COM	097023105	235	1,188	SH	SOLE		1,188	0	0
BOEING CO	COM	097023105	20	100	SH	OTR		50	0	50
BRISTOL MYERS SQUIBB CO	COM	110122108	1,252	22,475	SH	SOLE		22,475	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	6	100	SH	OTR		100	0	0
CSX CORP	COM	126408103	2,377	43,567	SH	SOLE		43,567	0	0
CSX CORP	COM	126408103	183	3,357	SH	OTR		288	0	3,069
CAPITAL ONE FINL CORP	COM	14040H105	253	3,065	SH	SOLE		3,065	0	0
CATERPILLAR INC DEL	COM	149123101	385	3,583	SH	SOLE		3,583	0	0
CHEVRON CORP NEW	COM	166764100	1,177	11,278	SH	SOLE		11,278	0	0
CHEVRON CORP NEW	COM	166764100	10	100	SH	OTR		100	0	0
CISCO SYS INC	COM	17275R102	952	30,415	SH	SOLE		30,415	0	0
CISCO SYS INC	COM	17275R102	20	652	SH	OTR		652	0	0
COCA COLA CO	COM	191216100	2,647	59,030	SH	SOLE		59,030	0	0
COCA COLA CO	COM	191216100	132	2,950	SH	OTR		2,950	0	0
COLGATE PALMOLIVE CO	COM	194162103	984	13,279	SH	SOLE		13,279	0	0
COLGATE PALMOLIVE CO	COM	194162103	222	3,000	SH	OTR		3,000	0	0
COMCAST CORP NEW	CL A	20030N101	373	9,588	SH	SOLE		9,588	0	0
COMCAST CORP NEW	CL A	20030N101	39	1,014	SH	OTR		0	0	1,014
CONOCOPHILLIPS	COM	20825C104	294	6,691	SH	SOLE		6,691	0	0
CONOCOPHILLIPS	COM	20825C104	9	200	SH	OTR		200	0	0
CONSOLIDATED EDISON INC	COM	209115104	474	5,865	SH	SOLE		5,865	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	196	1,955	SH	SOLE		1,955	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	24	237	SH	OTR		237	0	0
DELTA AIR LINES INC DEL	COM NEW	247361702	256	4,756	SH	SOLE		4,756	0	0
DELTA AIR LINES INC DEL	COM NEW	247361702	21	400	SH	OTR		400	0	0
DISNEY WALT CO	COM DISNEY	254687106	2,784	26,200	SH	SOLE		26,200	0	0
DOMINION ENERGY INC	COM	25746U109	1,245	16,242	SH	SOLE		16,242	0	0
DOW CHEM CO	COM	260543103	1,022	16,207	SH	SOLE		16,207	0	0
DU PONT E I DE NEMOURS &	CO COM	263534109	2,184	27,065	SH	SOLE		27,065	0	0
DU PONT E I DE NEMOURS &	CO COM	263534109	12	150	SH	OTR		150	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,209	14,464	SH	SOLE		14,464	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	18	220	SH	OTR		220	0	0
EDWARDS	COM	38176E108	776	6,560	SH	SOLE		6,560	0	0

LIFESCIENCES CORP									
EMERSON ELEC CO	COM	291011104	921	15,453	SH	SOLE	15,453	0	0
EMERSON ELEC CO	COM	291011104	125	2,100	SH	OTR	2,100	0	0
ENBRIDGE INC	COM	29250N105	306	7,698	SH	SOLE	7,698	0	0
ENBRIDGE INC	COM	29250N105	8	196	SH	OTR	196	0	0
ENTERPRISE PRODS PARTNERS L	COM	293792107	290	10,696	SH	SOLE	10,696	0	0
ENTERPRISE PRODS PARTNERS L	COM	293792107	5	200	SH	OTR	200	0	0
EXELON CORP	COM	30161N101	225	6,236	SH	SOLE	6,236	0	0
EXELON CORP	COM	30161N101	15	429	SH	OTR	429	0	0
EXPRESS SCRIPTS HLDG CO	COM	30219G108	271	4,251	SH	SOLE	4,251	0	0
EXXON MOBIL CORP	COM	30231G102	4,122	51,062	SH	SOLE	51,062	0	0
EXXON MOBIL CORP	COM	30231G102	534	6,616	SH	OTR	6,528	0	88
FEDERATED INVS INC PA	CL B	314211103	283	10,000	SH	SOLE	10,000	0	0
FIRST CMNTY BANCSHARES INC N	COM	31983A103	3,123	114,187	SH	SOLE	114,187	0	0
FIRST TR EXCHANGE TRADED FD	DJ INTERNT IDX	33733E302	1,080	11,395	SH	SOLE	11,395	0	0
FISERV INC	COM	337738108	1,320	10,789	SH	SOLE	10,789	0	0
FLEMING CAP MUT FD GROUP	JP MORGAN MID L	339128100	972	25,121	SH	SOLE	25,121	0	0
GENERAL DYNAMICS CORP	COM	369550108	1,485	7,498	SH	SOLE	7,498	0	0
GENERAL ELECTRIC CO	COM	369604103	1,717	63,566	SH	SOLE	63,566	0	0
GENERAL ELECTRIC CO	COM	369604103	481	17,825	SH	OTR	15,425	0	2,400
GENERAL MLS INC	COM	370334104	495	8,938	SH	SOLE	8,938	0	0
HERSHEY CO	COM	427866108	902	8,400	SH	SOLE	8,400	0	0
HOME DEPOT INC	COM	437076102	1,425	9,290	SH	SOLE	9,290	0	0
HOME DEPOT INC	COM	437076102	75	490	SH	OTR	390	0	100
HONEYWELL INTL INC	COM	438516106	916	6,875	SH	SOLE	6,875	0	0
HONEYWELL INTL INC	COM	438516106	13	100	SH	OTR	100	0	0
INTEL CORP	COM	458140100	1,351	40,038	SH	SOLE	40,038	0	0
INTEL CORP	COM	458140100	17	500	SH	OTR	500	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	703	10,660	SH	SOLE	10,660	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,625	10,563	SH	SOLE	10,563	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	609	3,960	SH	OTR	200	0	3,760
ISHARES TR	GLOBAL TECH ETF	464287291	274	2,089	SH	SOLE	2,089	0	0
ISHARES TR	NASDAQ BIOTECH	464287556	1,104	3,560	SH	SOLE	3,560	0	0
ISHARES TR	NASDAQ BIOTECH	464287556	186	600	SH	OTR	600	0	0
ISHARES INC	MSCI JPN ETF NEW	46434G822	266	4,950	SH	SOLE	4,950	0	0
ISHARES TR	CORE INTL AGGR	46435G672	389	7,500	SH	SOLE	7,500	0	0
JPMORGAN CHASE & CO	COM	46625H100	848	9,273	SH	SOLE	9,273	0	0
JOHNSON & JOHNSON	COM	478160104	6,728	50,857	SH	SOLE	50,857	0	0

JOHNSON & JOHNSON	COM	478160104	493	3,730	SH	OTR		3,730	0	0
KIMBERLY CLARK CORP	COM	494368103	697	5,400	SH	SOLE		5,400	0	0
KRAFT HEINZ CO	COM	500754106	430	5,019	SH	SOLE		5,019	0	0
LILLY ELI & CO	COM	532457108	1,403	17,050	SH	SOLE		17,050	0	0
LOWES COS INC	COM	548661107	269	3,470	SH	SOLE		3,470	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	469	3,865	SH	SOLE		3,865	0	0
MCDONALDS CORP	COM	580135101	268	1,750	SH	SOLE		1,750	0	0
MERCK & CO INC	COM	58933Y105	1,090	17,010	SH	SOLE		17,010	0	0
MICROSOFT CORP	COM	594918104	2,492	36,184	SH	SOLE		36,148	0	0
MICROSOFT CORP	COM	594918104	377	5,475	SH	OTR		5,475	0	0
MONDELEZ INTL INC	CL A	609207105	266	6,160	SH	SOLE		6,160	0	0
MONDELEZ INTL INC	CL A	609207105	10	234	SH	OTR		200	0	34
NESTLE S A	SPONSORED ADR	641069406	378	4,337	SH	SOLE		4,337	0	0
NEXTERA ENERGY INC	COM	65339F101	312	2,224	SH	SOLE		2,224	0	0
NORFOLK SOUTHERN CORP	COM	655844108	2,441	20,056	SH	SOLE		20,056	0	0
NORFOLK SOUTHERN CORP	COM	655844108	309	2,538	SH	OTR		915	0	1,623
ORACLE CORP	COM	68389X105	1,047	20,880	SH	SOLE		20,880	0	0
PEPSICO INC	COM	713448108	1,656	14,336	SH	SOLE		14,336	0	0
PEPSICO INC	COM	713448108	40	350	SH	OTR		350	0	0
PFIZER INC	COM	717081103	1,233	36,721	SH	SOLE		36,721	0	0
PFIZER INC	COM	717081103	180	5,350	SH	OTR		5,350	0	0
PHILIP MORRIS INTL INC	COM	718172109	532	4,530	SH	SOLE		4,530	0	0
PHILIP MORRIS INTL INC	COM	718172109	6	50	SH	OTR		0	0	50
PROCTER AND GAMBLE CO	COM	742718109	4,312	49,475	SH	SOLE		49,475	0	0
PROCTER AND GAMBLE CO	COM	742718109	198	2,270	SH	OTR		2,270	0	0
QUALCOMM INC	COM	747525103	224	4,048	SH	SOLE		4,048	0	0
QUANTA SVCS INC	COM	74762E102	329	10,000	SH	SOLE		10,000	0	0
RGC RES INC	COM	74955L103	2,762	97,483	SH	SOLE		97,483	0	0
RAYTHEON CO	COM NEW	755111507	1,066	6,600	SH	SOLE		6,600	0	0
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	559	10,507	SH	SOLE		10,507	0	0
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	27	500	SH	OTR		500	0	0
SCHLUMBERGER LTD	COM	806857108	1,237	18,787	SH	SOLE		18,787	0	0
SCHLUMBERGER LTD	COM	806857108	132	2,000	SH	OTR		2,000	0	0
SCHWAB CAP TR	HEDGED EQT SEL	808509699	374	21,919	SH	SOLE		21,919	0	0
SCHWAB CAP TR	HEDGED EQT SEL	808509699	19	1,117	SH	OTR		1,117	0	0
SHIRE PLC	SPONSORED ADR	82481R106	275	1,666	SH	SOLE		1,666	0	0
SIEMENS A G	SPONSORED ADR	826197501	639	9,310	SH	SOLE		9,310	0	0
SOUTHERN CO	COM	842587107	411	8,582	SH	SOLE		8,582	0	0
STANLEY BLACK &	COM	854502101	969	6,886	SH	SOLE		6,886	0	0

DECKER INC											
STANLEY BLACK & DECKER INC	COM	854502101	143	1,014	SH		OTR		1,014	0	0
SUMMIT FINANCIAL GROUP INC	COM	86606G101	3,163	143,779	SH		SOLE		143,779	0	0
SUMMIT FINANCIAL GROUP INC	COM	86606G101	2,239	101,780	SH		OTR		100,702	0	1,078
SYSCO CORP	COM	871829107	248	4,930	SH		SOLE		4,930	0	0
3M CO	COM	88579Y101	590	2,836	SH		SOLE		2,836	0	0
3M CO	COM	88579Y101	21	100	SH		OTR		100	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	221	2,000	SH		SOLE		2,000	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	1,417	11,605	SH		SOLE		11,605	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	250	2,049	SH		OTR		2,049	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,784	39,949	SH		SOLE		39,949	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	13	286	SH		OTR		0	0	286
VISA INC	COM CL A	92826C839	473	5,048	SH		SOLE		5,048	0	0
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W308	225	7,838	SH		SOLE		7,838	0	0
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W308	2	83	SH		OTR		0	0	83
WASTE MGMT INC DEL	COM	94106L109	1,166	15,892	SH		SOLE		15,892	0	0
WASTE MGMT INC DEL	COM	94106L109	183	2,500	SH		OTR		2,500	0	0
WELLS FARGO CO NEW	COM	949746101	861	15,547	SH		SOLE		15,547	0	0
WELLTOWER INC	COM	95040Q104	274	3,665	SH		SOLE		3,665	0	0
WELLTOWER INC	COM	95040Q104	19	250	SH		OTR		250	0	0
WEYERHAEUSER CO	COM	962166104	328	9,785	SH		SOLE		9,785	0	0