

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF
SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934
or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL	
OMB Number:	3235-0104
Estimated average burden hours per response:	0.5

1. Name and Address of Reporting Person* <u>Zirk Angela R</u> (Last) (First) (Middle) <u>PO BOX 23</u> (Street) <u>OLD</u> <u>WV</u> <u>26845</u> <u>FIELDS</u> (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) <u>04/01/2023</u>	3. Issuer Name and Ticker or Trading Symbol <u>SUMMIT FINANCIAL GROUP, INC. [SMMF]</u>	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>EVP & Chief Experience Officer</u>	5. If Amendment, Date of Original Filed (Month/Day/Year)
			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned			
1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	1,185.8006	D	
Common Stock	3,547.49	I	By ESOP

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)							
1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Stock-Settled Stock Appreciation Rights	04/23/2016 ⁽¹⁾	04/23/2025	Common Stock	2,400	12.01	D	
Stock-Settled Stock Appreciation Rights	02/09/2018 ⁽¹⁾	02/09/2027	Common Stock	2,074	26.01	D	
Stock-Settled Stock Appreciation Rights	02/07/2020 ⁽¹⁾	02/07/2029	Common Stock	4,213	23.94	D	
Stock-Settled Stock Appreciation Rights	07/15/2022 ⁽¹⁾	07/15/2031	Common Stock	5,096	21.85	D	
Stock-Settled Stock Appreciation Rights	02/09/2024 ⁽¹⁾	02/09/2033	Common Stock	5,578	26.37	D	

Explanation of Responses:

1. SAR vests in 5 equal annual installments with the beginning date indicated

/s/ Teresa D Ely, Lmted
POA, Attorney-in-Fact

04/03/2023

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 5 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.