

FORM 3**UNITED STATES SECURITIES AND EXCHANGE
COMMISSION**

Washington, D.C. 20549

**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>Freeman Danyl R</u> (Last) (First) (Middle) <u>388 VALLEY VIEW ROAD</u> (Street) <u>MOOREFIELD WV 26836</u> (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) <u>05/27/2021</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 Human Resources Of</u> 5. If Amendment, Date of Original Filed (Month/Day/Year) <u>05/28/2021</u> 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
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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	3,005 ⁽²⁾	D	
Common Stock	9,772.3463	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	02/09/2018 ⁽¹⁾	02/09/2027	Common Stock	2,536	26.01	D	
Stock Settled Stock Appreciation Rights	02/07/2020 ⁽¹⁾	02/07/2029	Common Stock	5,430	23.94	D	

Explanation of Responses:

1. The SAR vests in 5 equal annual installments with the beginning date indicated.
 2. There were 962 shares inadvertently omitted on the original Form 3 and on 3 subsequent Form 4s since the initial Form 3 filing.

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

04/14/2023

** 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.