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The reader should not assume that the information is accurate and complete.

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

FORM 13F COVER PAGE

OMB APPROVAL

OMB Number: 3235-0006

Expires: Oct 31, 2018

Estimated average burden hours per response: 23.8

Report for the Calendar Year or Quarter Ended: 12-31-2017

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 01-03-2018  
[Signature] [City, State] [Date]

Report Type (Check only one.):

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: 175

Form 13F Information Table Value Total: 122,262

(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

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

FORM 13F INFORMATION TABLE

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

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (x\$1000)	COLUMN 5 SHRS OR PRN AMT	COLUMN 6 SH/ PUT/ CALL	COLUMN 7 INVESTMENT OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
							SOLE	SHARED	NONE
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	227	1,480	SH	SOLE	1,480	0	0
INGERSOLL-RAND PLC	SHS	G47791101	383	4,291	SH	SOLE	4,291	0	0
MEDTRONIC PLC	SHS	G5960L103	193	2,389	SH	SOLE	2,389	0	0
MEDTRONIC PLC	SHS	G5960L103	16	200	SH	OTR	200	0	0
CHUBB LIMITED	COM	H1467J104	334	2,283	SH	SOLE	2,283	0	0
ABB LTD	SPONSORED ADR	000375204	268	10,000	SH	SOLE	10,000	0	0
AT&T INC	COM	00206R102	2,057	52,915	SH	SOLE	52,915	0	0
AT&T INC	COM	00206R102	264	6,778	SH	OTR	6,365	0	413
ABBOTT LABS	COM	002824100	428	7,498	SH	SOLE	7,498	0	0
ABBOTT LABS	COM	002824100	11	200	SH	OTR	200	0	0
ABBVIE INC	COM	00287Y109	1,132	11,708	SH	SOLE	11,708	0	0
ABBVIE INC	COM	00287Y109	19	200	SH	OTR	200	0	0
ADOBE SYS INC	COM	00724F101	235	1,340	SH	SOLE	1,340	0	0
AIR PRODS & CHEMS INC	COM	009158106	796	4,850	SH	SOLE	4,850	0	0
ALPHABET INC	CAP STK CL C	02079K107	759	725	SH	SOLE	725	0	0
ALPHABET INC	CAP STK CL A	02079K305	856	813	SH	SOLE	813	0	0
ALTRIA GROUP INC	COM	02209S103	328	4,591	SH	SOLE	4,591	0	0
ALTRIA GROUP INC	COM	02209S103	39	550	SH	OTR	500	0	50
AMAZON COM INC	COM	023135106	373	319	SH	SOLE	319	0	0
AMERICAN ELEC PWR INC	COM	025537101	1,118	15,196	SH	SOLE	15,196	0	0
AMERICAN ELEC PWR INC	COM	025537101	7	100	SH	OTR	100	0	0
AMGEN INC	COM	031162100	210	1,205	SH	SOLE	1,205	0	0
AMGEN INC	COM	031162100	17	100	SH	OTR	100	0	0
APPLE INC	COM	037833100	1,529	9,037	SH	SOLE	9,037	0	0
APPLE INC	COM	037833100	41	240	SH	OTR	240	0	0
AUTODESK INC	COM	052769106	629	6,000	SH	SOLE	6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	649	5,540	SH	SOLE	5,540	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	12	100	SH	OTR	100	0	0
BP PLC	SPONSORED ADR	055622104	541	12,868	SH	SOLE	12,868	0	0
BP PLC	SPONSORED	055622104	21	500	SH	OTR	500	0	0

	ADR									
BANK AMER CORP	COM	060505104	351	11,902	SH	SOLE		11,902	0	0
BANK AMER CORP	COM	060505104	93	3,159	SH	OTR		3,059	0	100
BAXTER INTL INC	COM	071813109	727	11,250	SH	SOLE		11,250	0	0
BERKSHIRE HATHAWAY INC DEL	CL A	084670108	595	2	SH	SOLE		2	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	1,108	5,590	SH	SOLE		5,590	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	25	124	SH	OTR		0	0	124
BLACK HILLS CORP	COM	092113109	724	12,050	SH	SOLE		12,050	0	0
BLACKROCK INC	COM	09247X101	591	1,150	SH	SOLE		1,150	0	0
BOEING CO	COM	097023105	445	1,508	SH	SOLE		1,508	0	0
BOEING CO	COM	097023105	29	100	SH	OTR		50	0	50
BRISTOL MYERS SQUIBB CO	COM	110122108	1,354	22,092	SH	SOLE		22,092	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	6	100	SH	OTR		100	0	0
CME GROUP INC	COM CL A	12572Q105	299	2,050	SH	SOLE		2,050	0	0
CSX CORP	COM	126408103	2,342	42,567	SH	SOLE		42,567	0	0
CSX CORP	COM	126408103	185	3,357	SH	OTR		288	0	3,069
CAPITAL ONE FINL CORP	COM	14040H105	305	3,065	SH	SOLE		3,065	0	0
CATERPILLAR INC DEL	COM	149123101	565	3,583	SH	SOLE		3,583	0	0
CHEVRON CORP NEW	COM	166764100	1,358	10,847	SH	SOLE		10,847	0	0
CHEVRON CORP NEW	COM	166764100	13	100	SH	OTR		100	0	0
CISCO SYS INC	COM	17275R102	1,107	28,907	SH	SOLE		28,907	0	0
CISCO SYS INC	COM	17275R102	33	852	SH	OTR		852	0	0
COCA COLA CO	COM	191216100	2,578	56,190	SH	SOLE		56,190	0	0
COCA COLA CO	COM	191216100	135	2,950	SH	OTR		2,950	0	0
COLGATE PALMOLIVE CO	COM	194162103	963	12,755	SH	SOLE		12,755	0	0
COLGATE PALMOLIVE CO	COM	194162103	226	3,000	SH	OTR		3,000	0	0
COMCAST CORP NEW	CL A	20030N101	305	7,618	SH	SOLE		7,618	0	0
COMCAST CORP NEW	CL A	20030N101	41	1,014	SH	OTR		0	0	1,014
CONOCOPHILLIPS	COM	20825C104	334	6,091	SH	SOLE		6,091	0	0
CONOCOPHILLIPS	COM	20825C104	11	200	SH	OTR		200	0	0
CONSOLIDATED EDISON INC	COM	209115104	476	5,600	SH	SOLE		5,600	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	197	1,778	SH	SOLE		1,778	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	26	237	SH	OTR		237	0	0
CUMMINS INC	COM	231021106	230	1,300	SH	SOLE		1,300	0	0
DELTA AIR LINES INC DEL	COM NEW	247361702	227	4,046	SH	SOLE		4,046	0	0
DELTA AIR LINES INC DEL	COM NEW	247361702	22	400	SH	OTR		400	0	0
DISNEY WALT CO	COM DISNEY	254687106	2,369	22,034	SH	SOLE		22,034	0	0
DOMINION ENERGY INC	COM	25746U109	1,335	16,474	SH	SOLE		16,474	0	0
DOMINION ENERGY INC	COM	25746U109	15	187	SH	OTR		187	0	0

DOWDUPONT INC	COM	26078J100	3,220	45,212	SH	SOLE	45,212	0	0
DOWDUPONT INC	COM	26078J100	14	192	SH	OTR	192	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	1,223	14,539	SH	SOLE	14,539	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	19	220	SH	OTR	220	0	0
EDWARDS LIFESCIENCES CORP	COM	28176E108	739	6,560	SH	SOLE	6,560	0	0
EMERSON ELEC CO	COM	291011104	1,082	15,519	SH	SOLE	15,519	0	0
EMERSON ELEC CO	COM	291011104	146	2,100	SH	OTR	2,100	0	0
ENBRIDGE INC	COM	29250N105	274	7,011	SH	SOLE	7,011	0	0
ENBRIDGE INC	COM	29250N105	2	49	SH	OTR	49	0	0
ENTERPRISE PRODS PARTNERS L	COM	293792107	270	10,200	SH	SOLE	10,200	0	0
ENTERPRISE PRODS PARTNERS L	COM	293792107	8	300	SH	OTR	300	0	0
EXELON CORP	COM	30161N101	205	5,207	SH	SOLE	5,207	0	0
EXELON CORP	COM	30161N101	11	286	SH	OTR	286	0	0
EXPRESS SCRIPTS HLDG CO	COM	30219G108	281	3,766	SH	SOLE	3,766	0	0
EXXON MOBIL CORP	COM	30231G102	4,202	50,244	SH	SOLE	50,244	0	0
EXXON MOBIL CORP	COM	30231G102	553	6,616	SH	OTR	6,528	0	88
FEDERATED INVS INC PA	CL B	314211103	361	10,000	SH	SOLE	10,000	0	0
FIRST CMNTY BANCSHARES INC N	COM	31983A103	3,280	114,175	SH	SOLE	114,175	0	0
FIRST TR EXCHANGE TRADED FD	DJ INTERNT IDX	33733E302	1,002	9,115	SH	SOLE	9,115	0	0
FISERV INC	COM	337738108	1,297	9,889	SH	SOLE	9,889	0	0
FLEMING CAP MUT FD GROUP	JP MORGAN MID L	339128100	819	20,339	SH	SOLE	20,339	0	0
FLEMING CAP MUT FD GROUP	JP MORGAN MID L	339128100	4	106	SH	OTR	106	0	0
GENERAL DYNAMICS CORP	COM	369550108	1,530	7,520	SH	SOLE	7,520	0	0
GENERAL ELECTRIC CO	COM	369604103	681	39,054	SH	SOLE	39,054	0	0
GENERAL ELECTRIC CO	COM	369604103	49	2,825	SH	OTR	425	0	2,400
GENERAL MLS INC	COM	370334104	534	9,003	SH	SOLE	9,003	0	0
HERSHEY CO	COM	427866108	775	6,825	SH	SOLE	6,825	0	0
HOME DEPOT INC	COM	437076102	1,720	9,074	SH	SOLE	9,074	0	0
HOME DEPOT INC	COM	437076102	93	490	SH	OTR	390	0	100
HONEYWELL INTL INC	COM	438516106	1,053	6,868	SH	SOLE	6,868	0	0
HONEYWELL INTL INC	COM	438516106	15	100	SH	OTR	100	0	0
INTEL CORP	COM	458140100	1,839	39,838	SH	SOLE	39,838	0	0
INTEL CORP	COM	458140100	23	500	SH	OTR	500	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	920	13,035	SH	SOLE	13,035	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,050	6,846	SH	SOLE	6,846	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	608	3,960	SH	OTR	200	0	3,760
ISHARES TR	GLOBAL TECH ETF	464287291	260	1,689	SH	SOLE	1,689	0	0
ISHARES TR	NASDAQ BIOTECH	464287556	966	9,045	SH	SOLE	9,045	0	0

ISHARES TR	NASDAQ BIOTECH	464287556	192	1,800	SH	OTR	1,800	0	0
ISHARES TR	JPMORGAN USED EMG	464288281	212	1,830	SH	SOLE	1,830	0	0
ISHARES INC	MSCI JPN EFT NEW	46434G822	297	4,950	SH	SOLE	4,950	0	0
ISHARES TR	CORE INTL AGGR	46435G672	390	7,500	SH	SOLE	7,500	0	0
JPMORGAN CHASE & CO	COM	46625H100	922	8,621	SH	SOLE	8,621	0	0
JOHNSON & JOHNSON	COM	478160104	7,041	50,395	SH	SOLE	50,395	0	0
JOHNSON & JOHNSON	COM	478160104	514	3,680	SH	OTR	3,680	0	0
KIMBERLY CLARK CORP	COM	494368103	495	4,104	SH	SOLE	4,104	0	0
KRAFT HEINZ CO	COM	500754106	356	4,581	SH	SOLE	4,581	0	0
L3 TECHNOLOGIES INC	COM	502413107	218	1,100	SH	SOLE	1,100	0	0
LILLY ELI & CO	COM	532457108	1,426	16,880	SH	SOLE	16,880	0	0
LOWES COS INC	COM	548661107	289	3,107	SH	SOLE	3,107	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	826	5,460	SH	SOLE	5,460	0	0
MCDONALDS CORP	COM	580135101	322	1,873	SH	SOLE	1,873	0	0
MERCK & CO INC	COM	58933Y105	968	17,196	SH	SOLE	17,196	0	0
MICROSOFT CORP	COM	594918104	3,104	36,287	SH	SOLE	36,287	0	0
MICROSOFT CORP	COM	594918104	477	5,575	SH	OTR	5,575	0	0
MONDELEZ INTL INC	CL A	609207105	256	5,985	SH	SOLE	5,985	0	0
MONDELEZ INTL INC	CL A	609207105	10	234	SH	OTR	200	0	34
NATIONAL BANKSHARES INC VA	COM	634865109	1,594	35,082	SH	SOLE	35,082	0	0
NESTLE S A	SPONSORED ADR	641069406	356	4,137	SH	SOLE	4,137	0	0
NEXTERA ENERGY INC	COM	65339F101	303	1,941	SH	SOLE	1,941	0	0
NORFOLK SOUTHERN CORP	COM	655844108	2,600	17,946	SH	SOLE	17,946	0	0
NORFOLK SOUTHERN CORP	COM	655844108	382	2,638	SH	OTR	1,015	0	1,623
ORACLE CORP	COM	68389X105	982	20,780	SH	SOLE	20,780	0	0
PEPSICO INC	COM	713448108	1,819	15,167	SH	SOLE	15,167	0	0
PEPSICO INC	COM	713448108	42	350	SH	OTR	350	0	0
PFIZER INC	COM	717081103	1,346	37,170	SH	SOLE	37,170	0	0
PFIZER INC	COM	717081103	194	5,350	SH	OTR	5,350	0	0
PHILIP MORRIS INTL INC	COM	718172109	439	4,156	SH	SOLE	4,156	0	0
PHILIP MORRIS INTL INC	COM	718172109	5	50	SH	OTR	0	0	50
PHILLIPS 66	COM	718546104	203	2,006	SH	SOLE	2,006	0	0
PHILLIPS 66	COM	718546104	20	200	SH	OTR	200	0	0
PROCTER AND GAMBLE CO	COM	742718109	4,570	49,736	SH	SOLE	49,736	0	0
PROCTER AND GAMBLE CO	COM	742718109	209	2,270	SH	OTR	2,270	0	0
QUALCOMM INC	COM	747525103	263	4,107	SH	SOLE	4,107	0	0
QUANTA SVCS INC	COM	74762E102	391	10,000	SH	SOLE	10,000	0	0
RGC RES INC	COM	74955L103	2,412	89,083	SH	SOLE	89,083	0	0

RAYTHEON CO	COM NEW	755111507	1,173	6,246	SH	SOLE	6,246	0	0
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	668	10,007	SH	SOLE	10,007	0	0
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	33	500	SH	OTR	500	0	0
SALESFORCE COM INC	COM	79466L302	400	3,916	SH	SOLE	3,916	0	0
SCHLUMBERGER LTD	COM	806857108	1,169	17,353	SH	SOLE	17,353	0	0
SCHLUMBERGER LTD	COM	806857108	121	1,800	SH	OTR	1,800	0	0
SCHWAB CAP TR	HEDGED EQT SEL	808509699	473	27,602	SH	SOLE	27,602	0	0
SCHWAB CAP TR	HEDGED EQT SEL	808509699	19	1,117	SH	OTR	1,117	0	0
SIEMENS A G	SPONSORED ADR	826197501	649	9,300	SH	SOLE	9,300	0	0
SOUTHERN CO	COM	842587107	393	8,172	SH	SOLE	8,172	0	0
STANLEY BLACK & DECKER INC	COM	854502101	1,143	6,735	SH	SOLE	6,735	0	0
STANLEY BLACK & DECKER INC	COM	854502101	172	1,014	SH	OTR	1,014	0	0
SUMMIT FINANCIAL GROUP INC	COM	86606G101	3,322	126,234	SH	SOLE	126,234	0	0
SUMMIT FINANCIAL GROUP INC	COM	86606G101	818	31,078	SH	OTR	30,000	0	1,078
SYSCO CORP	COM	871829107	278	4,580	SH	SOLE	4,580	0	0
3M CO	COM	88579Y101	755	3,206	SH	SOLE	3,206	0	0
3M CO	COM	88579Y101	24	100	SH	OTR	100	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	247	2,075	SH	SOLE	2,075	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	1,471	11,528	SH	SOLE	11,528	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	229	1,799	SH	OTR	1,799	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,904	35,970	SH	SOLE	35,970	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	15	286	SH	OTR	0	0	286
VISA INC	COM CL A	92826C839	715	6,271	SH	SOLE	6,271	0	0
WAL-MART STORES INC	COM	931142103	227	2,300	SH	SOLE	2,300	0	0
WAL-MART STORES INC	COM	931142103	5	50	SH	OTR	50	0	0
WASTE MGMT INC DEL	COM	94106L109	1,346	15,592	SH	SOLE	15,592	0	0
WASTE MGMT INC DEL	COM	94106L109	216	2,500	SH	OTR	2,500	0	0
WELLS FARGO CO NEW	COM	949746101	907	14,947	SH	SOLE	14,947	0	0
WELLTOWER INC	COM	95040Q104	217	3,403	SH	SOLE	3,403	0	0
WELLTOWER INC	COM	95040Q104	16	250	SH	OTR	250	0	0
WEYERHAEUSER CO	COM	962166104	327	9,278	SH	SOLE	9,278	0	0