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OMB Number 7100-0297
Approval expires December 31, 2015
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Board of Governors of the Federal Reserve System

MAR 14 2014



Annual Report of Holding Companies FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2013

Month / Day / Year

I. H. Charles Maddy III

Reporter's Name, Street, and Mailing Address

Summit Financial Group, Inc.

Name of the Holding Company Director and Official

President and Chief Executive Officer

Legal Title of Holding Company

P.O. Box 179 / 300 North Main Street

Title of the Holding Company Director and Official

(Mailing Address of the Holding Company) Street / P.O. Box

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Moorefield WV 26836

City State Zip Code

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Julie R. Cook VP & CAO

Name Title

304-530-0551

Area Code / Phone Number / Extension

304-530-0751

Area Code / FAX Number

jcook@summitfgi.com

E-mail Address

www.summitfgi.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

03/06/2014

Date of Signature

For holding companies not registered with the SEC— Indicate status of Annual Report to Shareholders: [] is included with the FR Y-6 report [] will be sent under separate cover [] is not prepared

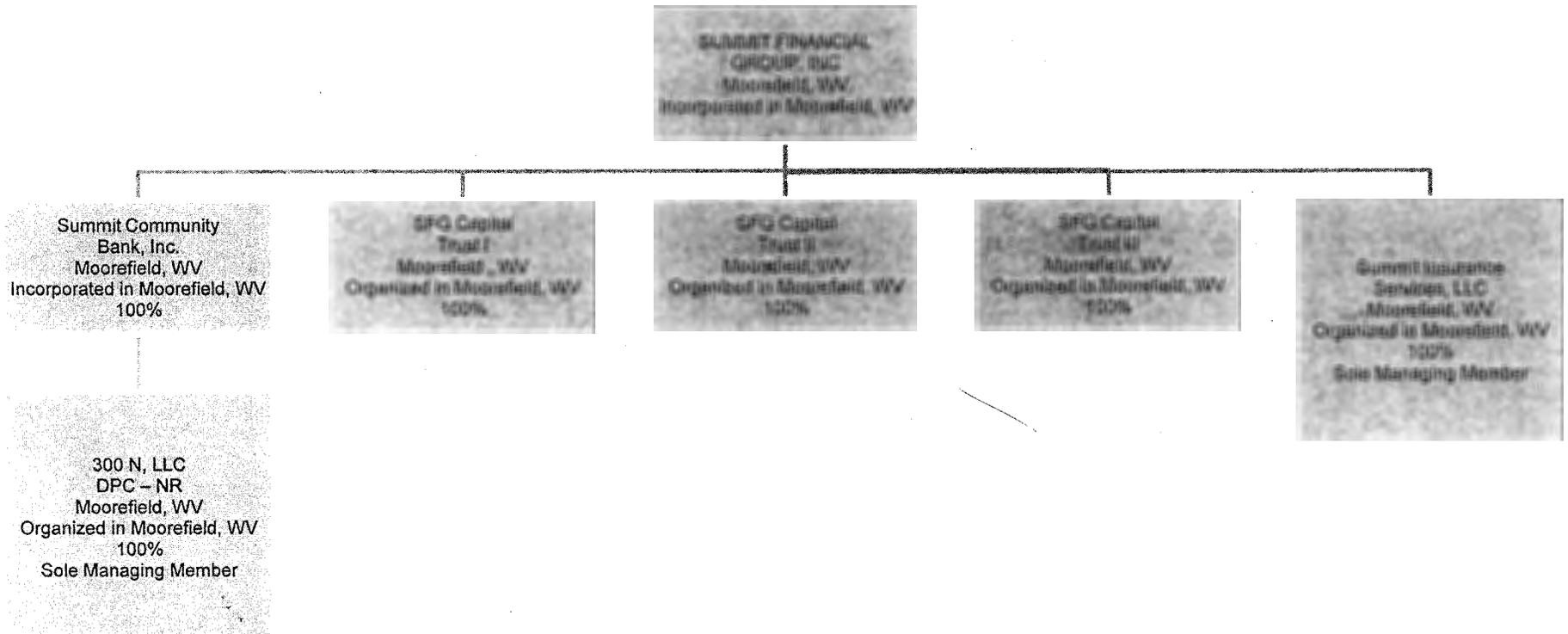
For Federal Reserve Bank Use Only RSSD ID 1247679 C.I.

Does the reporter request confidential treatment for any portion of this submission? [] Yes Please identify the report items to which this request applies: [] In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided. [] The information for which confidential treatment is sought is being submitted separately labeled "Confidential." [X] No

Form FRY-6

Report Item #2a Organizational Chart

Summit Financial Group, Inc
Moorefield, WV 26836
Fiscal Year Ended December 31, 2013



Results: A list of branches for your depository institution: SUMMIT COMMUNITY BANK, INC. (ID_RSSD: 2372774).
 This depository institution is held by SUMMIT FINANCIAL GROUP, INC. (1247679) of MOOREFIELD, WV.
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
 Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
 Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedures

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2372774	SUMMIT COMMUNITY BANK, INC.	310 NORTH MAIN STREET	MOOREFIELD	WV	26836	HARDY	UNITED STATES	56243		0	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	3311079	HARRISONBURG BRANCH	224 SOUTH MAIN STREET	HARRISONBURG	VA	22801	HARRISONBURG CITY	UNITED STATES	442397		12	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	3189773	ROCKINGHAM BRANCH	182 NEFF AVE	HARRISONBURG	VA	22801	HARRISONBURG CITY	UNITED STATES	419173		11	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	3116591	CATOCTIN BRANCH	204 CATOCTIN CIRCLE SOUTHEAST	LEESBURG	VA	20175	LOUDOUN	UNITED STATES	363744		10	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	3366574	WARRENTON BRANCH	251 WEST LEE HIGHWAY STE 730	WARRENTON	VA	20186	FAUQUIER	UNITED STATES	445564		13	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	2923998	WAL-MART SUPERSTORE BRANCH	2350 SOUTH PLEASANT VALLEY RD	WINCHESTER	VA	22601	WINCHESTER CITY	UNITED STATES	356782		9	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	2777472	WINCHESTER BRANCH	100 WEST JUBAL EARLY DRIVE	WINCHESTER	VA	22601	WINCHESTER CITY	UNITED STATES	74896		8	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	2943530	DOWNTOWN BRANCH	620 VIRGINIA STREET EAST	CHARLESTON	WV	25301	KANAWHA	UNITED STATES	358178		1	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	828530	SOUTHBRIDGE CENTRE BRANCH	2402 MOUNTAINEER BOULEVARD	CHARLESTON	WV	25309	KANAWHA	UNITED STATES	530		4	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	698135	FRANKLIN BRANCH	564 NORTH MAIN STREET	FRANKLIN	WV	26807	PENDELTON	UNITED STATES	212177		7	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	3450044	MARTINSBURG BRANCH	1321 EDWIN MILLER BOULEVARD	MARTINSBURG	WV	25404	BERKELEY	UNITED STATES	452205		14	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	954738	MATHIAS BRANCH	59 UPPER COVE RD	MATHIAS	WV	26812	HARDY	UNITED STATES	212176		6	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	1014031	GROVE STREET OFFICE BRANCH	90 SOUTH GROVE STREET	PETERSBURG	WV	26847	GRANT	UNITED STATES	4557		5	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	355429	RAINELLE BRANCH	28 MAIN STREET	RAINELLE	WV	25962	GREENBRIER	UNITED STATES	358468		3	SUMMIT COMMUNITY BANK, INC.	2372774
OK		Full Service	905338	RUPERT BRANCH	910 CLAY STREET	RUPERT	WV	25984	GREENBRIER	UNITED STATES	252390		2	SUMMIT COMMUNITY BANK, INC.	2372774

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Report Item 3: Shareholders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/13			Shareholders not listed in (3)(1)(a) through (3)(1)(ci) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/13		
(1)(a) Names & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Names & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
John W. Crites ** Petersburg, WV, USA	USA	Common Stock 798,816 shares 10.37%	N/A		
Patricia A. Crites *** Petersburg, WV, USA	USA	Common Stock 548,816 7.55%			

** Includes 227,240 shares in eight subtrusts created for the benefit of grandchildren. Mr. Crites and his wife serve as co-trustees of six of the eight subtrusts and also have the power to vote the shares of stock owned by all eight of the subtrusts, including two subtrusts for which they are not acting as co-trustees. Also includes 182,325 shares of Common Stock in the Patricia A. Crites 2010 Grantor Retained Annuity Trust for which Mr. Crites is the trustee and 111,951 shares of Common Stock in the Patricia A. Crites 2012 Grantor Retained Annuity Trust for which Mr. Crites is the trustee. Also includes 2,000 shares of Series 2011 Preferred Stock convertible into 250,000 shares of Common Stock. Also includes 76,736 shares owned by spouse

*** Includes 227,240 shares in eight subtrusts created for the benefit of grandchildren. Mrs. Crites and her husband serve as co-trustees of six of the eight subtrusts and also have the power to vote the shares of stock owned by all eight of the subtrusts, including two subtrusts for which they are not acting as co-trustees. Also includes 2,000 shares of Series 2011 Preferred Stock convertible into 250,000 shares of Common Stock. Also includes 27,300 shares owned by spouse

Report Item 4: Directors and Officers
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names and percentage of voting securities held)
Oscar M. Bean Moorefield, WV, USA	Attorney	Director and Chairman	Director - Summit Community Bank	Managing partner of Bean & Bean, Attorneys Chairman of Eastern WV Community & Technical College Foundation	1.60%	N/A	Bean & Bean Attorneys (60%)
Dewey F. Bensenhaver Petersburg, WV, USA	Physician	Director	Director - Summit Community Bank	Owner Bensenhaver Medical Practice	1.08%	N/A	Bensenhaver Medical Group (100%)
J. Scott Bridgeforth Winchester, VA, USA	Business Owner	Director	Director - Summit Community Bank	Owner & VP of Royal Crown Bottling Company of Winchester Owner & VP of Royal Crown Bottling Company of Hagerstown	0.09%	N/A	Royal Crown Bottling Co of Winchester (27.5%) Royal Crown Bottling Co of Hagerstown (50%) Wescot, LLC (50%) Old National, LLC (50%) Sure Bet Services, LLC (50%) Lynn Haven, LLC (50%) Pepper Ridge, LLC (80%)
James M. Cookman Petersburg, WV, USA	Insurance Agent	Director	Director - Summit Community Bank	President of Cookman Insurance Group, Inc President & COO of U.S. WindForce, LLC	0.32%	N/A	Cookman Insurance Group, Inc (51.5%) Cookman Group, Inc (50%) Orchard View Estates LLC (50%) Beaconnet, LLC (25%) Laurel Renewal Partners, LLC (50%)
John W. Crites Petersburg, WV, USA	Chairman & CEO of Allegheny Wood Products, Inc. Chairman & CEO of Allegheny Wood Products International Allegheny Dimension, LLC	Director	Director - Summit Community Bank	Chairman & CEO of Allegheny Wood Products, Inc. Chairman & CEO of Allegheny Wood Products International, Inc. Principal Stockholder of KJV Aviation, Inc.	10.37%	N/A	Allegheny Wood Products, Inc. (26.186175%) KJV Aviation, Inc (50%) Allegheny Wood Products International, Inc. (26.186175%)
James Paul Geary II Petersburg, WV, USA	Attorney	Director	Director - Summit Community Bank	Partner of the law firm of Geary & Geary Member of Allegheny Highlands, LLC	0.50%	N/A	Geary & Geary (50%) Allegheny Highlands, LLC (33 1/3%)
Georgette R. George Charleston, WV, USA	President of E&G, Inc. Vice President of Ridgeline, Inc.	Director	Director - Summit Community Bank	President of E&G, Inc. Vice President of Ridgeline, Inc.	3.93%	N/A	LMR Limited Partnership (39.15%) Equity Holding (50%) Hospitality Management (50%)
Thomas J. Hawse, III Moorefield, WV, USA	President of Hawse Food Market, Inc.	Director	Director - Summit Community Bank	President of Hawse Food Market, Inc.	1.36%	N/A	Hawse Food Market Inc (52%)
Phoebe F. Heishman Moorefield, WV, USA	Publisher & Editor of The Moorefield Examiner	Director & Secretary	Director & Secretary - Summit Community Bank	President of R.E. Fisher Co., Inc	1.34%	N/A	R.E. Fisher Co., Inc. (65%)
Gary L. Hinkle Circleville, WV, USA	President of Hinkle Trucking, Inc.	Director	Director - Summit Community Bank	President of Hinkle Trucking, Inc. President of Dettinburn Transport, Inc. President of Mt. Storm Fuel Inc. President of H.T. Services, Inc	4.75%	N/A	Hinkle Trucking, Inc (100%) Dettinburn Transport, Inc (100%) Mt. Storm Fuel Corp (100%) H.T. Services, Inc (100%)
Jeffrey E. Hott Franklin, WV, USA	Director & President of E.E. Hott, Inc.	Director	Director - Summit Community Bank	Director & President of E. E. Hott, Inc. Operating Partner and Owner of BeaconNet, LLC	1.91%	N/A	None
Gerald W. Huffman Petersburg, WV, USA	President of Huffman Logging, Inc.	Director	Director - Summit Community Bank	President of Potomac Trucking and Excavation Inc. President of Huffman Logging Inc. President of G&T Repair, Inc.	1.54%	N/A	Potomac Trucking and Excavation (100%) Huffman Logging Inc. (100%) G&T Repair (100%)
H. Charles Maddy, III Moorefield, WV, USA	N/A	Director, President & CEO	Director and Chairman and CEO - Summit Community Bank	Partner Mountain Lion Land Development	1.83%	N/A	Mountain Lion Land Development (50%)
Duke A. McDaniel Petersburg, WV, USA	Attorney	Director	Director - Summit Community Bank	Owner Duke A. McDaniel Attorney at Law	0.53%	N/A	Duke A. McDaniel Attorney at Law (100%)
George R. Ours, Jr. Petersburg, WV, USA	Retired President of Petersburg Oil	Director & Vice Chairman	Director Summit Community Bank	None	2.26%	N/A	None

Report Item 4: Directors and Officers
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
George W. Pace Harrisonburg, VA, USA	Business Advisor	Director	Director - Summit Community Bank	Self-employed as a business advisor	0.04%	N/A	None
Charles S. Piccinillo Madison, WV, USA	Attorney	Director	Director - Summit Community Bank	Member in law firm of Shaffer & Shaffer Partner of Lawoff Associates President Auggus Enterprises, Inc.	0.64%	N/A	Lawoff Associates, a WV Partnership (29%) Auggus Enterprises, Inc. (50%)
Patrick N. Frye Petersburg, WV, USA	N/A	Sr. Vice President & Chief of Credit Administration	N/A	Member of Vista Land LLC Vice President of Vista Development Corp	1.21%	N/A	Vista Development Corp (40%) Vista Land, LLC (50%)
Brad Ritchie Charleston, WV USA	N/A	Sr. Vice Preisent	President of Subsidiary Bank - Summit Community Bank	None	0.29%	N/A	None
Robert S. Tissue Lewisburg, WV, USA	N/A	Sr. Vice President & Chief Financial Officer	N/A	None	1.35%	N/A	None
Scott C. Jennings Moorefield, WV, USA	N/A	Sr. Vice President & Chief Operating Officer	N/A	None	0.57%	N/A	None
Julie R. Cook Purgitsville, WV, USA	N/A	Vice President & Chief Accounting Officer	N/A	None	0.20%	N/A	None