

HIGHLANDS BANKSHARES INC /WV/  
Form 8-K  
July 16, 2008

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D. C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 16, 2008

HIGHLANDS BANKSHARES, INC.  
(Exact name of registrant as specified in its charter)

West Virginia  
(State or other jurisdiction of  
Incorporation or organization)

0-16761  
(Commission File Number)

55-0650793  
(I.R.S. Employer  
Identification No.)

P.O. Box 929  
Petersburg, WV  
(Address of principal executive offices)

26847  
(Zip Code)

Registrant's telephone number, including area code (304) 257-4111

Check the appropriate box below if the Form 8-K filing is intended to simultaneously  
Satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))



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Item 2.02 Results of Operations and Financial Condition

On July 16, 2008, Highlands Bankshares, Inc. issued a press release announcing results for the quarter and six month period ended June 30, 2008. A copy of the press release is being furnished as Exhibit to this report and is incorporated by reference into this item 99.1.

Item 9.01 Financial Statements and Exhibits

(a) Exhibits

99.1 Press release issued July 16, 2008

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HIGHLANDS BANKSHARES, INC.  
(Registrant)

/s/R. Alan Miller  
R. Alan Miller, Finance Officer

July 16, 2008

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EXHIBIT INDEX

Exhibit No.	Description
99.1	Press Release