

HIGHLANDS BANKSHARES INC /VA/  
Form 8-K  
March 15, 2017

---

UNITED STATES  
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): March 15, 2017

---

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

Virginia	0-27622	54-1796693
(State or other jurisdiction	(Commission	(IRS Employer
of incorporation)	File	Identification No.)
	Number)	

340 West Main Street	
Abingdon, Virginia	24210-1128
(Address of principal executive	(Zip Code)
offices)	

Registrant's telephone number, including area code: (276) 628-9181

Not Applicable  
(Former name or former address, if changed since last report)

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))

---

Item 2.02. Results of Operations and Financial Condition.

As discussed in "Item 7.01. Regulation FD Disclosure" below, management of Highlands Bankshares, Inc. (the "Company") presented certain information regarding the Company's results and financial condition for the fourth quarter of 2016 and first quarter of 2017 in a previously-announced investor webcast on March 15, 2017. The information set forth under "Item 7.01. Regulation FD Disclosure" is incorporated herein by reference.

Item 7.01. Regulation FD Disclosure.

On March 15, 2017, management of the Company conducted a previously-announced investor webcast at 2:30 p.m. A copy of the slide presentation utilized in the webcast is attached as Exhibit 99.1 to this Current Report and incorporated by reference into this Item 7.01.

This information is furnished pursuant to Item 7.01 of Form 8-K and shall not be deemed to be "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section. The filing of this Current Report shall not be deemed an admission as to the materiality of any information in the Current Report that is required to be disclosed solely by reason of Regulation FD.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
--------------------	--------------------

99.1	Presentation utilized during web cast on March 15, 2017
------	---

## SIGNATURES

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

HIGHLANDS  
BANKSHARES, INC.  
(Registrant)

March 15, 2017      By:      /s/ James R.  
Edmondson  
James R.  
Edmondson  
Chief Financial  
Officer

EXHIBIT INDEX

Exhibit No. Description

99.1 Presentation utilized during web cast on March 15, 2017