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GUARANTY BANCSHARES INC /TX/ Form 8-K August 08, 2003

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 30, 2003

GUARANTY BANCSHARES, INC.

(Exact name of registrant as specified in its charter)

Texas	0-23113	75-1656431
(State or other jurisdiction of	(Commission File Number)	(I.R.S. Employer
incorporation or organization)		Identification No.)

100 West Arkansas

Mount Pleasant, Texas

(Address of principal executive offices)

(Zip Code)

Registrant s telephone number, including area code: (903) 572-9881

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Item 7. Financial Statements and Exhibits.

Exhibits. The following materials are filed as exhibits to this Current Report on Form 8-K:

99.1 - Press Release issued by Guaranty Bancshares, Inc. dated July 30, 2003.

Item 12. Disclosure of Results of Operations and Financial Condition.

On July 30, 2003, Guaranty Bancshares, Inc. publicly disseminated a press release announcing its financial results for the second quarter ended June 30, 2003. A copy of the press release is attached as Exhibit 99.1 and is incorporated herein by reference.

SIGNATURES

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.

GUARANTY BANCSHARES, INC.

Dated: August 5, 2003 By /s/ CLIFTON A. PAYNE

Clifton A. Payne Senior Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit

Number Description

99.1 Press Release issued by Guaranty Bancshares, Inc. dated July 30, 2003.