

GUARANTY BANCSHARES INC /TX/
Form 8-K
April 23, 2004

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): April 22, 2004

GUARANTY BANCSHARES, INC.

(Exact name of registrant as specified in its charter)

Texas
(State or other jurisdiction of
incorporation or organization)

0-23113
(Commission File Number)

75-1656431
(I.R.S. Employer
Identification No.)

100 West Arkansas
Mount Pleasant, Texas
(Address of principal executive offices)

75455
(Zip Code)

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

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 April 22, 2004.

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

On April 22, 2004, Guaranty Bancshares, Inc. publicly disseminated a press release announcing its financial results for the first quarter and for the year ended March 31, 2004. 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: April 22, 2004

By:

/s/ CLIFTON A. PAYNE

Clifton A. Payne
Senior Vice President and
Chief Financial Officer

EXHIBIT INDEX

Exhibit Number	Description
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