

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

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**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**

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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 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

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**Clifton A. Payne**  
**Senior Vice President and**  
**Chief Financial Officer**

**EXHIBIT INDEX**

<b>Exhibit Number</b>	<b>Description</b>
99.1	Press Release issued by Guaranty Bancshares, Inc. dated April 22, 2004.