

GUARANTY BANCSHARES INC /TX/

Form 8-K

October 30, 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): October 29, 2003

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 October 29, 2003.

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

On October 29, 2003, Guaranty Bancshares, Inc. publicly disseminated a press release announcing its financial results for the third quarter ended September 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: October 29, 2003

By: /s/ Clifton A. Payne

Clifton A. Payne

SIGNATURES

Senior Vice President and
Chief Financial Officer

EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Description</u>
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