

GUARANTY BANCSHARES INC /TX/

Form 8-K

July 28, 2005

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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): July 26, 2005

**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 2.02. Disclosure of Results of Operations and Financial Conditions.**

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 26, 2005.

**Item 9.01. Financial Statements and Exhibits.**

On July 26, 2005, Guaranty Bancshares, Inc. publicly disseminated a press release announcing its financial results for the second quarter and for the year ended June 30, 2005. 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: July 27, 2005

By:                                 /s/ CLIFTON A. PAYNE

**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 July 26, 2005.