GUARANTY FINANCIAL CORP /VA/
Form 8-K
July 28, 2003

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the

Securities Exchange Act of 1934

Date of Report: July 22, 2003

(Date of earliest event reported)

GUARANTY FINANCIAL CORPORATION

(Exact Name of Registrant as Specified in its Charter)

Virginia	**0-25905**	**54-1786496**
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

1658 State Farm Boulevard Charlottesville, Virginia	**22911**
(Address of Principal Executive Offices)	(Zip Code)

Registrant s telephone number, including area code:

(434) 970-1100

Item 7.

Financial Statements, *Pro Forma* Financial Information and Exhibits.

(c)

Exhibits.

The following exhibit is furnished pursuant to Item 12 of this report and should not be deemed to be filed under the Securities Exchange Act of 1934, as amended.

Exhibit No.	Description
99	Press release issued by the Registrant dated July 22, 2003.

Item 12.

Results of Operations and Financial Condition.

On July 22, 2003, the Registrant issued a press release reporting its financial results for the period ended June 30, 2003. A copy of this press release is being furnished as Exhibit 99 and is incorporated by reference into Item 12.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

GUARANTY FINANCIAL CORPORATION

(Registrant)

Date: July 28, 2003

By:

Tara Y. Harrison

Vice President and Chief Financial Officer

Exhibit Index

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