

GUARANTY FEDERAL BANCSHARES INC

Form 8-K

July 15, 2004

**UNITED STATES  
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 15, 2004**

**Guaranty Federal Bancshares, Inc.**  
(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction of incorporation)

**43-1792717**  
(I.R.S. employer identification number)

**0-23325**  
(Commission file number)

**1341 West Battlefield  
Springfield, Missouri 65807**  
(Address of principal executive offices and zip code)

**Registrant's telephone number, including area code: (417) 520-4333**

**Not applicable**  
(Former name or former address, if changed since last report)



**INCLUDED INFORMATION**

**Item 7. Financial Statements and Exhibits**

(c) Exhibits

Exhibit Number Description

99.1 Press release, dated July 15, 2004 (furnished with respect to Item 12)

**Item 9. Regulation FD Disclosure**

On July 15, 2004, Guaranty Federal Bancshares, Inc. (the Company ) issued a press release announcing that there are 213,058 shares of its common stock remaining to be repurchased to complete the repurchase plan announced on November 22, 2002.

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

On July 15, 2004, the Company issued a press release announcing its earnings for the second quarter ended June 30, 2004.

**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 Federal Bancshares, Inc.

By:

/s/ Don M. Gibson

Don M. Gibson

President and Chief Executive Officer

Date: July 15, 2004