

R&G FINANCIAL CORP  
Form 8-K  
July 29, 2004

**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

July 28, 2004

\_\_\_\_\_  
(Date of earliest event reported)

**R&G FINANCIAL CORPORATION**

\_\_\_\_\_  
(Exact name of registrant as specified in its charter)

Puerto Rico

0-22137

66-0532217

\_\_\_\_\_  
(State or other jurisdiction  
of incorporation)

\_\_\_\_\_  
(Commission File  
Number)

\_\_\_\_\_  
(IRS Employer  
Identification No.)

280 Jesús T. Piñero Ave., Hato  
Rey, San Juan, Puerto Rico

00918

\_\_\_\_\_  
(Address of principal executive  
offices)

\_\_\_\_\_  
(Zip Code)

(787) 758-2424

\_\_\_\_\_  
(Registrant's telephone number, including area code)

\_\_\_\_\_  
Not Applicable

\_\_\_\_\_  
(Former name, former address and former fiscal year, if changed since last report)

**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits**

- (a) Not applicable.
- (b) Not applicable.
- (c) The following exhibit is included with this Report:

Exhibit 99.1 Presentation regarding R&G Financial Corporation's second quarter results.

**Item 9. Regulation FD Disclosure**

The executive officers of R&G Financial (the Company) intend to utilize the presentation attached as Exhibit 99.1 to this Form 8-K, in whole or in part, at presentations and meetings with analysts and investors regarding the Company's second quarter results.

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**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.

**R&G FINANCIAL CORPORATION**

By: /s/ Joseph R. Sandoval

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Joseph R. Sandoval  
Executive Vice President and  
Chief Financial Officer

Date: July 28, 2004