

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.

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

Joseph R. Sandoval
Executive Vice President and
Chief Financial Officer

Date: July 28, 2004