

R&G FINANCIAL CORP
Form 8-K
August 16, 2004

Table of Contents

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**

August 16, 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)

(787) 758-2424

(Zip Code)

(Registrant's telephone number, including area code)
Not Applicable

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

TABLE OF CONTENTS

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

Item 9. Regulation FD Disclosure

SIGNATURES

EX-99.1 Transcript of Joseph R. Sandoval interview

Table of Contents

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 Transcript of Interview of Joseph R. Sandoval

Item 9. Regulation FD Disclosure

Attached as Exhibit 99.1 to this Form 8-K is a transcript of an interview of Joseph R. Sandoval, the Executive Vice President and Chief Financial Officer of R&G Financial Corporation, that will appear in The Wall Street Transcript on or about Monday, August 16, 2004.

Table of Contents

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: August 16, 2004