

R&G FINANCIAL CORP
Form 8-K
April 23, 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

April 23, 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 Annual Stockholders Meeting Presentation, Investor Presentation

Item 9. Regulation FD Disclosure

The executive officers of R&G Financial Corporation (the Company) intend to utilize the presentation attached as Exhibit 99.1 to this Form 8-K, in whole or in part, at the Company s Annual Stockholders Meeting on April 23, 2004 and thereafter at presentations in meetings with analysts and investors.

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: April 23, 2004