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R&G FINANCIAL CORP Form 8-K June 01, 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

June 1, 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

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

(Address of principal executive offices)

(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)

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TABLE OF CONTENTS

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

Item 9. Regulation FD Disclosure

SIGNATURES

EX-99.1 INVESTOR PRESENTATION

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 Investor Presentation

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 in meetings with analysts and investors.

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: June 1, 2004