

R&G FINANCIAL CORP  
Form 8-K/A  
November 19, 2004

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**WASHINGTON, D.C. 20549**  
**FORM 8-K/A**  
**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): November 9, 2004

**R&G Financial Corporation**

(Exact name of registrant as specified in its charter)

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**Puerto Rico**

**0-22137**

**66-0532217**

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(State or other  
Jurisdiction of  
Incorporation)

(Commission File No.)

(I.R.S. Employer  
Identification No.)

**280 Jesus T. Pinero Ave.  
Hato Rey, San Juan, Puerto Rico**

**00918**

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(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: (787) 758-2424

(Former name or former address, if changed since last report)

**Not applicable.**

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240-14d-2(b))
  - Pre-commencement pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240-13e-4(c))
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**Item 7.01 Regulation FD Disclosure**

This Form 8-K/A amends the prior 8-K filed on November 9, 2004 by attaching a revised investor presentation of R&G Financial Corporation (the Company) as Exhibit 99.1. The Company revised the investor presentation as a result of revisions to the Company's previously announced earnings which were revised on November 15, 2004 and filed in a Form 8-K on such date. The copy of the investor presentation furnished with this Current Report replaces in its entirety the copy of the investor presentation previously furnished.

The information contained in this Report on Form 8-K/A (including Exhibit 99.1) is being furnished pursuant to Item 7.01 and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall such information be deemed incorporated by reference into any of the Company's filings with the Securities and Exchange Commission, except as shall be expressly set forth by specific reference in any such filing.

**Item 9.01 Financial Statements and Exhibits**

**(c) Exhibits.**

The following exhibits are being filed herewith:

99.1 Investor Presentation Materials.

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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**

Date: November 19, 2004

By: /s/Joseph R. Sandoval  
Joseph R. Sandoval  
Executive Vice President and Chief  
Financial Officer