

R&G FINANCIAL CORP  
Form 8-K  
November 15, 2004

**Table of Contents**

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

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**FORM 8-K**

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**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 15, 2004**

**R&G Financial Corporation**

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**(Exact name of registrant as specified in its charter)**

**Puerto Rico**

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**0-22137**

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**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**

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**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.**

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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**TABLE OF CONTENTS**

Item 2.02 Results of Operations and Financial Condition

Item 9.01 Financial Statements and Exhibits

SIGNATURES

EX-99.1 PRESS RELEASE

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**Table of Contents**

**Item 2.02 Results of Operations and Financial Condition**

On November 15, 2004, R&G Financial Corporation (the Company) filed its Form 10-Q for the quarter and nine months ended September 30, 2004. The Company reported net income for the quarter and nine months ended September 30, 2004 of \$37.0 million and \$116.3 million, respectively, which revises the Company's previously announced earnings. On October 22, 2004, the Company announced for the quarter and nine months ended September 30, 2004, net income of \$40.9 million and \$120.2 million respectively.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits.

The following exhibits are being filed herewith:

99.1 Press Release dated November 15, 2004.

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**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**

Date: November 15, 2004

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