

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