

R&G FINANCIAL CORP  
Form 8-K  
February 22, 2005

**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**

February 22, 2005

---

(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 7.01 Regulation FD Disclosure**

On February 22, 2005 R&G Financial Corporation issued a press release announcing the successful completion on Friday February 18, 2005 of its previously announced acquisition of 18 branches by R-G Crown Bank, its Florida-based federal savings bank subsidiary, from Wachovia Bank, N.A. the successor by merger to SouthTrust Bank. The press release is furnished as Exhibit 99.1 to this Form 8-K.

**Item 9.01 Financial Statements and Exhibits**

(a) Not applicable.

(b) Not applicable.

(c) The following exhibit is included with this Report:

Exhibit 99.1 Press Release

---

**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: February 22, 2005