

R&G FINANCIAL CORP
Form 8-K
June 12, 2009

UNITED STATES
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

Date of Report (Date of Earliest Event Reported): June 12, 2009

R&G Financial Corporation

(Exact name of registrant as specified in its charter)

Puerto Rico
(State or other jurisdiction

of incorporation)

001-31381
(Commission File Number)

290 Jesús T. Piñero Ave.

Hato Rey, San Juan, Puerto Rico 00918

66-0532217
(I.R.S. Employer

Identification No.)

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(Address of principal executive offices and zip code)

(787) 758-2424

(Registrant's telephone number, including area code)

Not applicable.

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

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 communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition.

On June 9, 2009, R&G Financial Corporation (the Company) issued its audited consolidated financial statements for the years ended December 31, 2007, 2006 and 2005. A copy of the Company's audited consolidated financial statements for the years ended December 31, 2007, 2006 and 2005 is attached hereto as Exhibit 99.1 and incorporated by reference herein. The Company is working to complete its financial statements for the year ended December 31, 2008 and subsequent periods as soon as practicable. The Company is expressing no view as to when audited financial statements for 2008 and such subsequent periods will be publicly available.

Item 8.01 Other Events.

Attached as Exhibit 99.3 to this Report and incorporated herein by reference is a discussion of certain risks associated with the Company's operations.

Item 9.01 Financial Statements and Exhibits.

The following exhibits are being furnished with this Report:

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|--------------|---|
| Exhibit 99.1 | Consolidated Statements of Financial Condition for the years ended December 31, 2007, 2006 and 2005 of R&G Financial Corporation. |
| Exhibit 99.2 | Report of PricewaterhouseCoopers LLP, dated June 9, 2009 (included in Exhibit 99.1). |
| Exhibit 99.3 | Risk Factors. |

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: June 12, 2009

By: /s/ Rolando Rodríguez
Rolando Rodríguez
President and Chief Executive Officer