

R&G FINANCIAL CORP  
Form 8-K  
February 26, 2010

**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): February 26, 2010 (February 25, 2010)

**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)

**66-0532217**  
(I.R.S. Employer  
Identification No.)

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**290 Jesús T. Piñero Ave.**

**Hato Rey, San Juan, Puerto Rico 00918**

**(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 February 25, 2010, R&G Financial Corporation (the Company) issued its audited consolidated financial statements for the year ended December 31, 2008. A copy of the Company's audited consolidated financial statements for the year ended December 31, 2008 is attached hereto as Exhibit 99.1 and incorporated by reference herein.

**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:

- Exhibit 99.1 Consolidated Statements of Financial Condition for the year ended December 31, 2008 of R&G Financial Corporation.
- Exhibit 99.2 Report of Crowe Horwath LLP dated February 25, 2010 (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: February 26, 2010

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