

RIGGS NATIONAL CORP  
 Form 3  
 December 10, 2004

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Blue Janell K		(Month/Day/Year)	RIGGS NATIONAL CORP [RIGS]	
(Last)	(First)	(Middle)	12/01/2004	
1503 PENNSYLVANIA AVENUE, N.W.			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
WASHINGTON, DC 20005			<input type="checkbox"/> Director	<input type="checkbox"/> 10% Owner
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer	<input type="checkbox"/> Other
			(give title below)	(specify below)
			Interim Chief Risk Officer	6. Individual or Joint/Group Filing(Check Applicable Line)
				<input checked="" type="checkbox"/> Form filed by One Reporting Person
				<input type="checkbox"/> Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
COMMON STOCK <sup>(1)</sup>	1,476.91	I	By 401(k) Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Amount or Number of Shares		or Indirect (I) (Instr. 5)	
Stock Option - Right to Buy (Grant Date: 04/16/03)	Â (2)	04/16/2013	COMMON STOCK 7,708	\$ 13.84	D	Â
Stock Option - Right to Buy (Grant Date: 1/19/01)	Â (2)	01/19/2011	COMMON STOCK 1,875	\$ 15.19	D	Â
Stock Option - Right to Buy (Grant Date: 4/10/96)	04/10/1999	04/10/2006	COMMON STOCK 3,000	\$ 12	D	Â
Stock Option - Right to Buy (Grant Date: 4/9/97)	04/09/2000	04/09/2007	COMMON STOCK 2,500	\$ 19.75	D	Â
Stock Option - Right to Buy (Grant Date: 7/14/99)	07/14/2002	07/14/2009	COMMON STOCK 5,000	\$ 19.5	D	Â
Stock Option - Right to Buy (Grant Date: 7/15/98)	07/15/2001	07/15/2008	COMMON STOCK 2,500	\$ 30.25	D	Â
Stock Option - Right to Buy (Grant Date: 7/17/02)	Â (2)	07/17/2012	COMMON STOCK 7,143	\$ 13.19	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Blue Janell K 1503 PENNSYLVANIA AVENUE, N.W. WASHINGTON, DC 20005	Â	Â	Â Interim Chief Risk Officer	Â

## Signatures

By: Katherine L. Hays, Attorney-in-Fact for J. Blue 12/06/2004

\*\*Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) The information relied upon to prepare this report is based on a plan report dated as of December 1, 2004.

(2) Option vests equally over three years beginning one year after grant date.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.