

RIGGS NATIONAL CORP

Form 8-K

November 10, 2004

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):
November 10, 2004

RIGGS NATIONAL CORPORATION

(Exact Name of Registrant as specified in its charter)

Delaware
(State of Incorporation)

| | |
|--------------------------|---|
| 0-9756 | 52-1217953 |
| (Commission File Number) | (IRS Employer Identification Number) |

1503 Pennsylvania Avenue, N.W., Washington, D.C., 20005
(Address of Principal Executive Offices)

Registrant's telephone number, including area code:
(202) 835-4309

Item 2.02 Results of Operations and Financial Condition.

On November 9, 2004, Riggs issued a press release announcing earnings for the three-and nine-month periods ended September 30, 2004. The press release is attached as Exhibit 99.1 to this report and is incorporated into this Item 2.02 by reference.

The information furnished by Riggs pursuant to Item 2.02, including Exhibit 99.1, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, or otherwise subject to the liabilities under that Section, and shall not be deemed to be incorporated by reference into any filing of the Registrant under the Securities Act of 1933 or the Securities Exchange Act of 1934.

Item 9.01 Financial Statements and Exhibits

(c) Exhibits:

99.1 Press Release of Riggs National Corporation, dated November 9, 2004.

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.

RIGGS NATIONAL CORPORATION

By: /s/ Steven T. Tamburo

Name: Steven T. Tamburo
Title: Chief Financial Officer

Date: November 10, 2004