

R&G FINANCIAL CORP  
Form 8-K  
January 22, 2003

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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

January 21, 2003

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(Date of earliest event reported)

R&G FINANCIAL CORPORATION

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(Exact name of registrant as specified in its charter)

Puerto Rico

0-22137

66-0532217

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(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

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(Address of principal executive offices)

(Zip Code)

(787) 758-2424

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(Registrant's telephone number, including area code)

Not Applicable

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(Former name, former address and former fiscal year, if changed since last report)

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### Item 5. OTHER EVENTS

On January 21, 2003, R&G Financial Corporation (the Company ) announced by press release its earnings for the fourth quarter of fiscal year ended December 31, 2002, a copy of the press release is attached hereto as Exhibit 99.1.

### Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

- (a) Not applicable.
  - (b) Not applicable.
  - (c) The following exhibits are included with this Report:  
Exhibit 99.1 Press Release dated January 21, 2003.
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SIGNATURE

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 thereunto duly authorized.

R&G FINANCIAL CORPORATION

By: /s/ Joseph R. Sandoval

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Joseph R. Sandoval  
Executive Vice President and Chief Financial Officer

Date: January 21, 2003.