

R&G FINANCIAL CORP  
Form 8-K  
January 20, 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

January 20, 2004

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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 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

- (a) Not applicable.
- (b) Not applicable.
- (c) The following exhibit is included with this Report:

Exhibit 99.1 Press release dated January 20, 2004.

**Item 12. Results of Operations and Financial Condition.**

On January 20, 2004, R&G Financial Corporation (the Company ) announced by press release its earnings for the fourth quarter and year ended December 31, 2003. A copy of the press release is attached hereto as Exhibit 99.1.

The information contained in this Report on Form 8-K is furnished pursuant to Item 12 and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall such information be deemed incorporated by reference into any of the Company's filings with the Securities and Exchange Commission, except as shall be expressly set forth by specific reference in any such filing.

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**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**

By: /s/ Joseph R. Sandoval

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Joseph R. Sandoval  
Executive Vice President and  
Chief Financial Officer

Date: January 20, 2004