

R&G FINANCIAL CORP  
Form 8-K  
October 30, 2003

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

October 30, 2003

---

(Date of earliest event reported)

R&G FINANCIAL CORPORATION

---

(Exact name of registrant as specified in its charter)

Puerto Rico

0-22137

66-0532217

---

(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

---

(Address of principal executive offices)

(Zip Code)

(787) 758-2424

---

(Registrant's telephone number, including area code)

Not Applicable

---

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

---

**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 Presentation

**Item 9. Regulation FD Disclosure**

On October 30, 2003, R&G Financial Corporation (the Company ) filed with the Securities and Exchange Commission the presentation which is attached as Exhibit 99.1 to this Form 8-K. The executive officers of the Company intend to utilize the presentation, in whole or in part, at presentations made by executive officers of the Company in meetings with analysts and investors throughout the fiscal quarter ending December 31, 2003.

---

**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

---

Joseph R. Sandoval  
Executive Vice President and Chief Financial Officer

Date: October 30, 2003