

R&G FINANCIAL CORP  
Form 8-K  
October 17, 2002

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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

October 16, 2002

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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. Pinero 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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SIGNATURE

Press Release dated October 16, 2002

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Item 5. OTHER EVENTS

On October 16, 2002, R&G Financial Corporation (the Company ) announced by press release its earnings for the third 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 October 16, 2002.
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