

R&G FINANCIAL CORP  
Form 8-K  
October 14, 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 14, 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)

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(Commission File Number)

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(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)

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(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 October 14, 2003.

**Item 9. Regulation FD Disclosure**

On October 14, 2003, R&G Financial Corporation announced by press release its earnings for the quarter ended September 30, 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.

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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: October 14, 2003