

R&G FINANCIAL CORP  
Form 8-K  
April 23, 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

April 22, 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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### Item 5. OTHER EVENTS

On April 22, 2002, R&G Financial Corporation (the Company ) announced by press release its earnings for the first quarter of fiscal year ended December 31, 2002, a copy of the release is attached as an exhibit hereto.

### 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 April 22, 2002.

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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  
Chief Financial Officer

Date: April 22, 2002.