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R&G FINANCIAL CORP  
Form 8-K  
March 31, 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

March 31, 2003

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(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 (Commission File Number)  
of incorporation)

(IRS Employer  
Identification No.)

280 Jesus T. Pinero Ave., Hato Rey, San Juan, Puerto Rico

00918

-----  
(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)

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 Chief Executive Officer and Chief Financial  
Officer certifications.

ITEM 9. REGULATION FD DISCLOSURE

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On March 31, 2003, R&G Financial Corporation (the "Company") filed its Annual Report on Form 10-K for the period ended December 31, 2002 (the "Report"). Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, the Chief Executive Officer and Chief Financial Officer of the Company have each signed a certification with respect to the Report, which certification is attached hereto as Exhibit 99.1, and is hereby incorporated by reference.

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  
Executive Vice President and  
Chief Financial Officer

Date: March 31, 2003