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

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

July 16, 2002

(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) (IRS Employer
of incorporation) Identification No.)

280 Jesus T. Pinero 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 5. OTHER EVENTS

On July 16, 2002, R&G Financial Corporation (the "Company") announced by press release its earnings for the second quarter and six months ended June 30, 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.

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(c) The following exhibits are included with this Report:

Exhibit 99.1 Press Release dated July 16, 2002.

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

Joseph R. Sandoval
Chief Financial Officer

Date: July 17, 2002.