

R&G FINANCIAL CORP  
Form SC 13G/A  
January 23, 2002

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934  
(Amendment No. 4 )\*

(Name of Issuer)  
R & G Financial

(Title of Class of Securities)  
Common Stock

(CUSIP Number)  
749136107

Check the following box if a  
fee is being paid with this statement.

(A fee is not required only if the filing  
person: (1) has a previous statement on file  
reporting beneficial ownership of more than  
five percent of the class of securities described  
in Item 1; and (2) has filed no amendment  
subsequent thereto reporting beneficial  
ownership of five percent or less of such class.)  
(See Rule 13d-7).

\*The remainder of this cover page shall  
be filled out for a reporting persons  
initial filing on this form with respect  
to the subject class of securities, and for  
any subsequent amendment containing  
information which would alter the disclosures  
provided in a prior cover page.

The information required in the remainder of  
this cover page shall not be deemed to be filed  
for the purpose of Section 18 of the Securities  
Exchange Act of 1934 (Act) or otherwise subject  
to the liabilities of that section of the Act  
but shall be subject to all other provisions of  
the Act (however, see the Notes).

- 1 NAME OF REPORTING PERSON S.S. OR I.R.S. IDENTIFICATION NO. OF PERSON  
THOMSON HORSTMANN & BRYANT, INC.  
22-3508647
- 2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP\*  
N/A
- 3 SEC USE ONLY
- 4 CITIZENSHIP OR PLACE OF ORGANIZATION  
A DELAWARE CORPORATION

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SADDLE BROOK, NJ 07663

- 5 SOLE VOTING POWER  
324,480
- 6 SHARED VOTING POWER  
0
- 7 SOLE DISPOSITIVE POWER  
469,340
- 8 SHARED DISPOSITIVE POWER  
NONE
- 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
469,340
- 10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES\*  
N/A
- 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9  
3.19%
- 12 TYPE OF REPORTING PERSON \*  
IA

ITEM 1.

- (A) R & G FINANCIAL
- (B) 280 JESUS T PINERO AVE, HATO REY, SAN JUAN, PR 00918

ITEM 2.

- (A) THOMSON HORSTMANN & BRYANT, INC.
- (B) PARK 80 WEST, PLAZA TWO, SADDLE BROOK, NJ 07663
- (C) A DELAWARE CORPORATION
- (D) COMMON
- (E) 749136107

ITEM 3.

(E) INVESTMENT ADVISER REGISTERED  
UNDER SECTION 203 OF THE INVESTMENT  
ADVISERS ACT OF 1940

ITEM 4.

- (A) 469,340
- (B) 3.19%
- (C) (I) 324,480  
(II) 0  
(III) 469,340  
(IV) NONE

ITEM 5. N/A

ITEM 6. N/A

ITEM 7. N/A

ITEM 8. N/A

ITEM 9. N/A

ITEM 10. CERTIFICATION

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By signing below I certify that,  
to the best of my knowledge and belief,  
the securities referred to above were acquired  
in the ordinary course of business and were  
not acquired for the purpose of and do not have  
the effect of changing or influencing the  
control of the issuer of such securities and  
were not acquired in connection with or as  
a participant in any transaction having  
such purposes or effect.

SIGNATURE

After reasonable inquiry and to the best  
of my knowledge and belief, I certify that  
the information set forth in this statement  
is true, complete and correct.

Richard A. Horstmann, VP  
Date: 1/22/02