

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