

ORIENTAL FINANCIAL GROUP INC

Form 8-K

October 26, 2004

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**UNITED STATES
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**

Date of Report (Date of earliest event reported): October 21, 2004

ORIENTAL FINANCIAL GROUP INC.

(Exact Name of Registrant as Specified in its Charter)

Commonwealth of Puerto Rico

(State or other Jurisdiction of
Incorporation)

001-12647

(Commission File No.)

66-0538893

(I.R.S. Employer Identification No.)

Professional Offices Park

998 San Roberto Street

San Juan, Puerto Rico

(Address of Principal Executive Offices)

00926

(Zip Code)

Registrant's telephone number, including area code: (787) 771-6800

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02 Results of Operations and Financial Condition.

On October 21, 2004, the Group released its financial results for the quarter ended September 30, 2004. A copy of the Group's press release is attached as an exhibit to this report.

Item 9.01 Financial Statements and Exhibits.

(c) *Exhibits*

| Exhibit No. | Description of Document |
|--------------------|--------------------------------------|
| 99 | Press Release dated October 21, 2004 |

SIGNATURES

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 hereunto duly authorized.

ORIENTAL FINANCIAL GROUP INC.

Date: October 26, 2004

By: /s/ Norberto González
Norberto González
Executive Vice President and Acting
Chief Financial Officer

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| 99 | Press Release dated October 21, 2004 |