

ORIENTAL FINANCIAL GROUP INC

Form 8-K

October 26, 2004

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

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**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*

<b>Exhibit No.</b>	<b>Description of Document</b>
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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**INDEX OF EXHIBITS**

<b>Exhibit No.</b>	<b>Description of Document</b>
99	Press Release dated October 21, 2004