

ORIENTAL FINANCIAL GROUP INC

Form 8-K

October 28, 2003

**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 22, 2003

**ORIENTAL FINANCIAL GROUP INC.**

---

*(Exact Name of Registrant as Specified in its Charter)*

Commonwealth of Puerto Rico

001-12647

66-0538893

*(State or other Jurisdiction of  
Incorporation)*

*(Commission File No.)*

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

Professional Offices Park  
1000 San Roberto Street  
San Juan, Puerto Rico

00926

*(Address of Principal Executive  
Offices)*

*(Zip Code)*

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

---

---

---

**Item 5. Other Events and Regulation FD Disclosure.**

The results of operations and financial condition of Oriental Financial Group Inc. (the Company) disclosed under Item 12 are herein incorporated by reference.

**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

(c) Exhibits

<u>Exhibit No.</u>	<u>Description of Document</u>
99	Press Release dated October 22, 2003.

**Item 12. Results of Operations and Financial Condition.**

On October 22, 2003, the Company released its financial results for the quarter ended September 30, 2003. A copy of the Company's press release is attached as an exhibit to this report.

**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 27, 2003

By: /s/ Norberto Gonzalez

\_\_\_\_\_  
Norberto González  
Executive Vice President and  
Acting Chief Financial Officer

**INDEX OF EXHIBITS**

<b>Exhibit No.</b>	<b>Description of Document</b>
99	Press Release dated October 22, 2003.