

ORIENTAL FINANCIAL GROUP INC

Form 8-K

July 22, 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): July 22, 2004

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
998 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

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EX-99 PRESS RELEASE DATED JULY 21, 2004

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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 July 21, 2004

Item 9. Regulation FD Disclosure.

The results of operations and financial condition of Oriental Financial Group Inc. (the Group) for the quarter and fiscal year ended June 30, 2004 are being provided under Item 12 of this report.

Item 12. Results of Operations and Financial Condition.

On July 21, 2004, the Group released its financial results for the quarter and fiscal year ended June 30, 2004. A copy of the Group 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: July 22, 2004

By: /s/ Norberto González

Norberto González
Executive Vice President and
Acting Chief Financial Officer

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Exhibit No.

Description of Document

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Press Release dated July 21, 2004