

ORIENTAL FINANCIAL GROUP INC

Form 8-K

February 11, 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): February 9, 2004

**ORIENTAL FINANCIAL GROUP INC.**

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*(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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**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 February 9, 2004 |

**Item 9. Regulation FD Disclosure.**

The results of operations and financial condition of Oriental Financial Group Inc. (the Company) for the quarter ended December 31, 2003 are being provided under Item 12 of this report.

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

On February 9, 2004, the Company released its financial results for the quarter ended December 31, 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: February 10, 2004  
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By: /s/ Norberto González  
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Norberto González  
Executive Vice President and  
Acting Chief Financial Officer

**INDEX OF EXHIBITS**

| <b>Exhibit No.</b> | <b>Description of Document</b>       |
|--------------------|--------------------------------------|
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