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ORIENTAL FINANCIAL GROUP INC Form 8-K March 16, 2006

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): March 15, 2006 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 (Commission File No.) (I.R.S. Employer Incorporation) 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

(Former Name or Former Address, if Changed Since Last Report)

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):

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 8.01. Other Events.

On March 15, 2006, Oriental Financial Group Inc. (the Company) issued a press release announcing that it will be unable to file its report on Form 10-K for the six-month transition period ended December 31, 2005, due March 16, 2006. The Company will request an extension of time from the SEC on Form 12b-25 to file its report on Form 10-K. The reason for the delay is set forth in the press release. A copy thereof is attached to this report.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

Exhibit No. Description of Document

99 Press Release

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Company has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

ORIENTAL FINANCIAL GROUP INC.

Date: March 16, 2006 By: /s/ José Rafael Fernández

José Rafael Fernández President and CEO