

ORIENTAL FINANCIAL GROUP INC

Form 8-K

July 24, 2003

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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): July 22, 2003

**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

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*(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

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*(Address of Principal Executive Offices)*

*(Zip Code)*

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

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

The Results of Operations and Financial Condition disclosed hereinafter under Item 12 are hereby incorporated by reference under this Item 5.

**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 22, 2003.

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

On July 22, 2003, Oriental Financial Group Inc. (the Company) released its financial results for the quarter and full fiscal year that ended June 30, 2003. A copy of the Company's press release, dated July 22, 2003, reporting such results 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 24, 2003

By:                         /s/ Norberto González                        

Norberto González  
Executive Vice President and  
Acting Principal Financial Officer

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**INDEX OF EXHIBITS**

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