

ORIENTAL FINANCIAL GROUP INC

Form 8-K

July 22, 2004

**Table of Contents**

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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, 2004

**ORIENTAL FINANCIAL GROUP INC.**

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

Commonwealth of Puerto Rico

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001-12647

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66-0538893

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*(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

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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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**TABLE OF CONTENTS**

SIGNATURES

INDEX OF EXHIBITS

EX-99 PRESS RELEASE DATED JULY 21, 2004

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**Table of Contents**

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

(c) *Exhibits*

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

**Table of Contents**

**INDEX OF EXHIBITS**

**Exhibit No.**

**Description of Document**

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99

Press Release dated July 21, 2004