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released its financial results for the quarter ended March 31, 2003. A copy of the Company's press release, dated April 15, 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: April 21, 2003

By: /s/ Norberto Gonzalez

Norberto Gonzalez
Executive Vice President and
Acting Principal Financial Officer

INDEX OF EXHIBITS

| Exhibit No. | Description of Document |
|-------------|-------------------------------------|
| 99 | Press Release dated April 15, 2003. |