

ORIENTAL FINANCIAL GROUP INC

Form 8-K

January 21, 2005

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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): January 20, 2005

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  
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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(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):

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

Item 2.02 Results of Operations and Financial Conditions

Item 9.01 Financial Statements and Exhibits

SIGNATURES

INDEX OF EXHIBITS

EXHIBIT 99 PRESS RELEASE

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**Item 2.02 Results of Operations and Financial Conditions**

On January 20, 2005, the Group released its financial results for the quarter and six-month period ended December 31, 2004. A copy of the Group's press release is attached to this report.

**Item 9.01 Financial Statements and Exhibits**

(c) *Exhibits*

Exhibit No.	Description of Document
99	Press Release dated January 20, 2005

**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: January 20, 2005

By: /s/ Norberto González  
Norberto González  
Executive Vice President and  
Acting Chief Financial Officer

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**INDEX OF EXHIBITS**

Exhibit No.	Description of Document
99	Press Release dated January 20, 2005