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ORIENTAL FINANCIAL GROUP INC

Form 8-K

April 21, 2003

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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): April 15, 2003

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. Employee Identification N

Professional Offices Park
1000 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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ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.

(c) Exhibits

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

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On April 15, 2003, Oriental Financial Group Inc. (the "Company")

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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.