

VIA FACSIMILE AND U.S. MAIL

July 25, 2006

Mail Stop 4561

Mr. Jose Rafael Fernandez  
President and Chief Executive Officer  
Oriental Financial Group Inc.  
997 San Roberto Street  
Oriental Center 10<sup>th</sup> Floor  
Professional Offices Park  
San Juan, Puerto Rico 00926

**Re: Oriental Financial Group Inc.  
Form 10-K for Fiscal Year Ended June 30, 2005  
Form 10-Q for Fiscal Quarter Ended September 30, 2005  
File No. 001-12647**

Dear Mr. Fernandez:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Donald A. Walker  
Senior Assistant Chief Accountant