

ORIENTAL FINANCIAL GROUP INC  
Form NT 11-K  
June 30, 2010

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 12b-25  
NOTIFICATION OF LATE FILING**

(Check one):  Form 10-K  Form 20-F  Form 11-K  Form 10-Q  Form 10-D  Form N-SAR  Form N-CSR

For Period Ended: December 31, 2009

Transition Report on Form 10-K

Transition Report on Form 20-F

Transition Report on Form 11-K

Transition Report on Form 10-Q

Transition Report on Form N-SAR

For the Transition Period Ended:

*Read Instruction (on back page) Before Preparing Form. Please Print or Type.*

**Nothing in this form shall be construed to imply that the Commission has verified any information contained herein.**

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

**PART I REGISTRANT INFORMATION**

Oriental Financial Group Inc. CODA Profit Sharing Plan

Full Name of Registrant

Oriental Bank and Trust Cash or Deferred Arrangement Profit Sharing Plan

Former Name if Applicable

997 San Roberto Street

Oriental Center 10<sup>th</sup> Floor Professional Offices Park

Address of Principal Executive Office (*Street and Number*)

San Juan, Puerto Rico 00926

City, State and Zip Code

**PART II RULES 12b-25(b) AND (c)**

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

- (a) The reason described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense
- Ⓟ (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K, Form N-SAR or Form N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q or subject distribution report on Form 10-D, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and
- (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

**PART III NARRATIVE**

State below in reasonable detail why Forms 10-K, 20-F, 11-K, 10-Q, 10-D, N-SAR, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed time period.

The Registrant was unable to file its Annual Report on Form 11-K for the Oriental Financial Group Inc. CODA Profit Sharing Plan for the period ended December 31, 2009 within the prescribed time period without unreasonable effort or expense due to unanticipated difficulties in the collection of necessary information to complete the Plan's financial statements before the 5:30pm EST June 29, 2010 deadline. The Registrant expects to file the Form 11-K for the Plan on June 29, 2010 but later than the 5:30pm EST deadline and before the fifteenth calendar day following the prescribed due date.

**Persons who  
are to  
respond to  
the collection  
of  
information  
contained in  
this form are  
not required  
to respond  
unless the  
form displays  
a currently  
valid OMB  
control  
number.**

(Attach extra Sheets if Needed)

**PART IV OTHER INFORMATION**

- (1) Name and telephone number of person to contact in regard to this notification

Norberto González  
(Name)

(787)  
(Area Code)

993-6865  
(Telephone Number)

- (2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If answer is no, identify report(s).  
Yes  No
- (3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof?  
Yes  No

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

ORIENTAL FINANCIAL GROUP INC. CODA PROFIT SHARING PLAN  
(Name of Registrant as Specified in Charter)

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

Date June 29, 2010

By /s/ Norberto González

Norberto González  
Executive Vice President and  
Chief Financial Officer