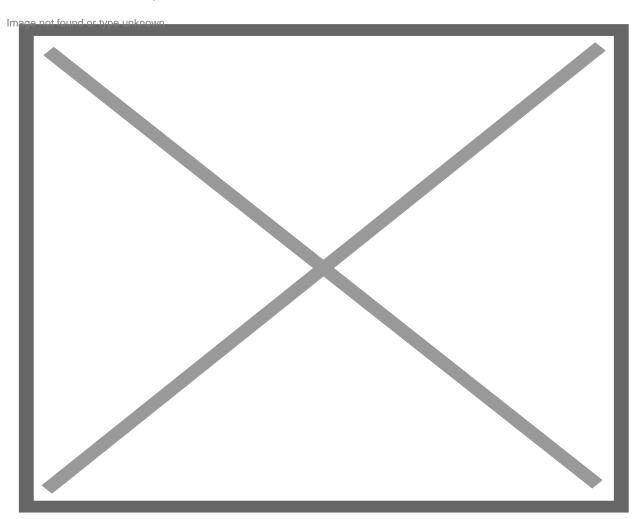
Oriental Bank Recognized as 2023 U.S. Virgin Islands Lender of the Year by the Small Business Administration

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During the Small Business Administration's (SBA) 2023 National Small Business Week Summit, Oriental Bank was honored with the prestigious 2023 Lender of the Year award for the US Virgin Islands.

This marks the second consecutive year the bank has received this accolade, which is presented to the lender that has most effectively assisted local businesses in utilizing SBA funds and guaranteed programs. The award ceremony took place in Puerto Rico on Wednesday, May 3rd.

For over half a century, the SBA has celebrated National Small Business Week, acknowledging the crucial contributions of entrepreneurs and small business owners across America. Hugh

Urbina, Oriental Business Development Manager for the USVI, accepted the award on behalf of the bank.

"It is a privilege to be able to help small businesses, not only in their entrepreneurship, but to grow their business. Oriental is more than committed to continually providing opportunity and partnerships to assist small businesses with advice and services to grow and prosper. When our businesses are healthier, our entire community is healthier," Mr. Urbina stated.

Established in 1964, Oriental Bank has become one of the leading banking financial services companies in Puerto Rico and the U.S. Virgin Islands. Through its primary subsidiaries, Oriental Bank and Oriental Financial Services, the bank offers a comprehensive range of retail and commercial banking, lending, and wealth management products and services. Utilizing cuttingedge technology, these services are provided through their branches across the Caribbean.

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