FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of Diane S. Santiago Marcano, an institution-affiliated party of Oriental Bank San Juan, Puerto Rico (Insured State Nonmember Bank) Respondent's NMLS UI# N/A	)))))))))))))))	ORDER OF PROHIBITION FROM FURTHER PARTICIPATION FDIC-24-0093e

Diane S. Santiago Marcano (Respondent) and Respondent's counsel were advised of the right to receive a Notice of Intention to Prohibit from Further Participation (Notice) detailing Respondent's violations of law and unsafe or unsound banking practices, for which an Order of Prohibition from Further Participation (Prohibition Order) may be issued under 12 U.S.C. § 1818(e).

Respondent and Respondent's counsel were further advised of the right to a hearing on the Notice under 12 U.S.C. § 1818(e) and 12 C.F.R. Part 308, subparts A & B. Respondent waived certain rights under those provisions on July 31, 2025, and consented to the issuance of the Prohibition Order by entering into a Stipulation and Consent to the Issuance of an Order of Prohibition from Further Participation (Consent Agreement) with a representative of the Federal Deposit Insurance Corporation's (FDIC) Legal Division.

The FDIC determined and Respondent neither admits nor denies the following:

1. From November 22, 2019 through April 13, 2020, Respondent, while employed

as an Operations Team Leader ("OTL") at the Cataño, Puerto Rico branch ("Cataño Branch") of Oriental Bank, San Juan, Puerto Rico (the Bank), misappropriated funds from Bank accounts of an elderly couple, without their permission, authorization or knowledge, for her own personal use. Respondent violated laws and engaged in unsafe and unsound banking practices, resulting in financial loss to the Bank and financial gain to Respondent in the estimated amount of $23,243.56.

2. As described in paragraph 1, Respondent violated laws or regulations and engaged in unsafe or unsound practices in connection with the Bank.

3. Respondent's practices caused the Bank to suffer financial loss, and Respondent received financial gain.

4. Respondent's practices involved personal dishonesty and demonstrated Respondent's willful and continuing disregard for the safety or soundness of the Bank.

The FDIC accepts the Consent Agreement and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

5. Respondent is prohibited from:

a. participating in any manner in the conduct of the affairs of any financial institution or organization listed in 12 U.S.C. § 1818(e)(7)(A);

b. soliciting, procuring, transferring, attempting to transfer, voting, or attempting to vote any proxy, consent, or authorization with respect to any voting rights in any financial institution enumerated in 12 U.S.C. § 1818(e)(7)(A);

c. violating any voting agreement previously approved by the appropriate Federal banking agency; and

d. voting for a director or serving or acting as an institution-affiliated party.

6. The Prohibition Order is effective upon issuance and will remain effective and enforceable until the FDIC, and any "appropriate Federal financial institutions regulatory agency," defined at 12 U.S.C. § 1818(e)(7)(D), decide in writing to modify, terminate, suspend, or set aside the Order under 12 U.S.C. § 1818(e)(7)(B).

7. The Prohibition Order is enforceable under 12 U.S.C. § 1818(i), and any violation of the Prohibition Order may result in additional penalties under 12 U.S.C. § 1818(j).

8. The Prohibition Order does not waive any right, power, or authority of the United States; federal, state, or local agencies; or the FDIC as Receiver.

Issued under delegated authority.

Dated: October 8, 2025

/s/______________________
Sandra Macias
Acting Associate Director
Division of Risk Management Supervision