

FIRST BANCORP /PR/  
Form 8-K  
January 17, 2003

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SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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FORM 8-K

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CURRENT REPORT  
Pursuant to Section 13  
or 15(d) of the Securities  
Exchange Act of 1934

Date of Report (Date of earliest event reported): January 16, 2003

First BanCorp.

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(Exact name of registrant as specified in this charter)

Puerto Rico

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(State or other jurisdiction of  
incorporation)

001-14793

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(Commission File No.)

66-0561882

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(IRS Employer  
Identification No.)

1519 Ponce De León Avenue, San Juan, Puerto Rico

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(Address of principal executive offices)

00908-0146

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(Zip Code)

Registrant's telephone number, including area code: (787) 729-8200

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ITEM 5. OTHER EVENTS

On January 16, 2003, First BanCorp. (the Company ) announced its unaudited results of operations for the quarter and year ended December 31, 2002. A copy of the Company s press release is attached as Exhibit 99 to this Current Report on Form 8-K and incorporated herein by reference.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA, FINANCIAL INFORMATION AND EXHIBITS

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| (c) | Exhibits                                 |
|     | 99 Press Release dated January 16, 2003. |

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant had duly caused this report to be signed on its behalf of the undersigned hereunto duly authorized.

FIRST BANCORP.

By: /s/ Annie Astor-Carbonell

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Annie Astor-Carbonell  
Senior Executive Vice President  
and Chief Financial Officer

Date: January 17, 2003