

FIRST BANCORP /PR/
Form 8-K
January 26, 2004

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

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 21, 2004

First BanCorp.

(Exact name of registrant as specified in this charter)

Puerto Rico

001-14793

66-0561882

(State or other jurisdiction of
incorporation)

(Commission File
No.)

(IRS Employer
Identification No.)

1519 Ponce De León Avenue, San Juan, Puerto Rico

00908-0146

(Address of principal executive offices)

(Zip Code)

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

ITEM 7. Financial Statements and Exhibits

Exhibit

99 Press Release dated January 21, 2004.

ITEM 12. Results of Operations and Financial Condition

On January 21, 2004, First BanCorp. (the Company) announced its unaudited results of operations for the fourth quarter and year-ended December 31, 2003. 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.

The information included in this section and Exhibit 99 attached hereto is intended to be furnished for purposes of the Securities Exchange Act of 1934, as amended.

SIGNATURES

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

FIRST BANCORP.

By: /s/ Annie Astor-Carbonell

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

Date: January 26, 2004