

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

**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 21, 2004

**First BanCorp.**

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(Exact name of registrant as specified in this charter)

Puerto Rico

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001-14793

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66-0561882

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(State or other jurisdiction of  
incorporation)

(Commission File  
No.)

(IRS Employer  
Identification No.)

1519 Ponce De León Avenue, San Juan, Puerto Rico

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00908-0146

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(Address of principal executive offices)

(Zip Code)

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

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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

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

Date: January 26, 2004