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FORM 4 UNITED STATES SECURITIES AND EXCHANGES IN BENEFICIAL OWNERSHIP OF Washington, D.C. 20549OMB APPENDAL OMB APPENDAL OMB APPENDAL Section 16. First BanCorp Common O 3/31/2015OMB APPENDAL OMB APPENDAL SECURITIES IN BENEFICIAL OWNERSHIP OF SECURITIES IN BENEFICIAL OWNERSHIP OF SECURITIES IN BENEFICIAL OWNERSHIP OF SECURITIES SECURITIES AND EXCENTION AND APPENDIC SECURITIES AND EXCHANGE ON ADD APPENDICES SECURITIES SECURITIES AND EXCENTES AND EXCENTES AND EXCENTES AND EXCENTES AND EXCHANGE OF PROVIDE SECURITIES AND EXCENTES AND EXCENT	FIRST BANCORP /PR/ Form 4 April 02, 2015												
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1. Name and Address of Reporting Person : RIVERA NAYDA2. Issuer Name and Ticker or Trading Symbol HTRST BANCORP /PK/ [FBP]5. Relationship of Reporting Person(s) to Issuer(Last)(First)(Middle)3. Date of Earliest Transaction (Month/Day/Year) 03/31/20155. Relationship of Reporting Person(s) to 	obligations may continue. See Instruction Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940												
IssuerIssuerIssuerIssuer(Last)(First)(Middle)3. Date of Earliest Transaction (Month/Day/Year)IssuerIssuerP.O. BOX 9146(Middle)3. Date of Earliest Transaction (Month/Day/Year)(Check all applicable)P.O. BOX 9146(Middle)3. Date of Earliest Transaction (Month/Day/Year)(Check all applicable)P.O. BOX 91464. If Amendment, Date Original Filed(Month/Day/Year)6. Individual or Joint/Group Filing(Check Applicable Line) X. Form filed by One Reporting Person PersonSAN JUAN, PR 00908-0146Table I - Non-Derivative SecuritiesScan Uitor (State)(Zip)Table I - Non-Derivative Securities6. Ownership Person7. Nature of Securities(City)(State)(Zip)Exceetion Date, if 	(Print or Type Responses)												
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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exer	cisable and	7. Titl	le and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	onNumber	Expiration D	ate	Amou	int of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	rlying	Security	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	ities	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	3 and 4)		Owne
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									A		
									Amount		
						Date	Expiration	T .4	or		
						Exercisable Date	Title Number				
				Code V	(\mathbf{A}) (\mathbf{D})				of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Addre	ess	Relationships								
	Director	10% Owner	Officer	Other						
RIVERA NAYDA P.O. BOX 9146 SAN JUAN, PR 00908-014	6		EVP and CRO							
Signatures										
/s/Nayda Rivera	04/02/2015									
<u>**</u> Signature of	Date									

<u>**</u>Signature of Reporting Person

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Salary stock issued bi-weekly as a portion of the reporting person's salary compensation under the First BanCorp 2008 Omnibus Incentive
 Plan, as amended. Salary stock is fully vested on the date of grant. The number of shares represented by this award was determined by dividing the dollar value of the award granted to the reporting person by \$6.20 (the closing price of the Issuer's common stock as quoted on the NYSE on March 31, 2015, the last trading day of the pay period). The shares reported as disposed of were withheld for taxes.

(2) Includes 1,099 shares purchased through the Employee Purchase Plan.

(3) Shares acquired through the 401K Plan Trust

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.