

FIRST BANCORP /PR/  
Form 8-K  
April 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): April 22, 2004

**First BanCorp.**

---

(Exact name of registrant as specified in this charter)

<u>Puerto Rico</u>	<u>001-14793</u>	<u>66-0561882</u>
(State or other jurisdiction of incorporation)	(Commission File No.)	(IRS Employer Identification No.)
<u>1519 Ponce De León Avenue, San Juan, Puerto Rico</u>		<u>00908-0146</u>
(Address of principal executive offices)		(Zip Code)
Registrant s telephone number, including area code: (787) 729-8200		

---

ITEM 7. Financial Statements, Pro Forma Financial Information and Exhibits

(c) Exhibits

99.1 First BanCorp press release dated April 22, 2004.

ITEM 12. Results of Operations and Financial Condition

On April 22, 2004, First BanCorp. (the Corporation ) announced its unaudited results of operations for the first quarter ended March 31, 2004. A copy of the Corporation s press release is attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference.

The information included in this section and Exhibit 99.1 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: April 26, 2004