

FIRST BANCORP /PR/  
Form 8-K  
October 22, 2003

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): October 20, 2003

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 October 20, 2003.

ITEM 12. Results of Operations and Financial Condition

On October 20, 2003, First BanCorp. (the Company ) announced its unaudited results of operations for the third quarter and nine months ended September 30, 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: October 22, 2003