

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

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**UNITED STATES  
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): October 21, 2004

**First BanCorp.**

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(Exact name of registrant as specified in its charter)

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Puerto Rico

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001-14793

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66-0561882

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(State or other jurisdiction of  
incorporation)

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(Commission File No.)

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(IRS Employer  
Identification No.)

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1519 Ponce De León Avenue, San Juan, Puerto Rico

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00908-0146

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(Address of principal executive offices)

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(Zip Code)

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

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(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act
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ITEM 2.02 Results of Operations and Financial Condition

On October 21, 2004, First BanCorp. (the Corporation ) announced its unaudited results of operations for the third quarter and nine months ended September 30, 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 Form 8-K, included in Item 2.02 and Exhibit 99.1, attached hereto, is intended to be furnished for purposes of the Securities Exchange Act of 1934, as amended.

ITEM 9.01 Financial Statements and Exhibits

(C) Exhibits

The following exhibit shall be deemed to be furnished for purposes of the Securities Exchange Act of 1934, as amended.

99.1 Press release dated October 21, 2004, announcing First BanCorp s consolidated earnings for the quarter and nine months ended September 30, 2004.

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 by the undersigned hereunto duly authorized.

FIRST BANCORP.

By: /s/ Annie Astor-Carbonell  
Annie Astor-Carbonell  
Senior Executive Vice President and  
Chief Financial Officer

Date: October 26, 2004

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| <b>Exhibit Number</b> | <b>Description</b>   |
|-----------------------|--|
| 99.1                  | Press release dated October 21, 2004, announcing First BanCorp's consolidated earnings for the quarter and nine months ended September 30, 2004. |