

FIRST BANCORP /PR/  
Form 8-K  
July 23, 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): July 22, 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, Proforma Financial Information and Exhibits

(c)Exhibit

99.1 Press Release dated July 22, 2004.

ITEM 12. Results of Operations and Financial Condition

On July 22, 2004, First BanCorp. (the Corporation ) announced its unaudited results of operations for the second quarter and six months ended June 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 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 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: July 23, 2004