

FIRST BANCORP /PR/  
Form 8-K  
January 31, 2005

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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): January 27, 2005

First BanCorp.

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(Exact name of registrant as specified in its 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

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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 January 27, 2005, First BanCorp. (the Corporation ) announced its unaudited results of operations for the fourth quarter and year ended December 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 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 January 27, 2005, announcing First BanCorp's consolidated earnings for the fourth quarter and year ended December 31, 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: January 31, 2005

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Exhibit Index

Exhibit Number	Description
99.1	Press release dated January 27, 2005, announcing First BanCorp's consolidated earnings for the fourth quarter and year ended December 31, 2004.