FIRST BANCORP /PR/ Form 8-K January 17, 2003

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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): January 16, 2003

First BanCorp.

(Exact name of registrant as specified in this charter)

Puerto Rico

001-14793

66-0561882

(IRS Employer

Identification No.)

00908-0146

(Zip Code)

(State or other jurisdiction of incorporation)

(Commission File No.)

1519 Ponce De León Avenue, San Juan, Puerto Rico

(Address of principal executive offices)

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

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ITEM 5. OTHER EVENTS

On January 16, 2003, First BanCorp. (the Company) announced its unaudited results of operations for the quarter and year ended December 31, 2002. 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.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA, FINANCIAL INFORMATION AND EXHIBITS

(c) Exhibits

99 Press Release dated January 16, 2003.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant had 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: January 17, 2003