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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): April 15, 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

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ITEM 5. OTHER EVENTS

On April 15, 2003, First BanCorp. (the Company) announced its unaudited results of operations for the quarter ended March 31, 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.

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

- (c) Exhibits
 - 99 Press Release dated April 15, 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: April 15, 2003