

FIRST BANCORP /PR/  
Form 8-K  
November 15, 2012

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, DC 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): November 15, 2012**

**FIRST BANCORP.**

(Exact Name of Registrant as Specified in its Charter)

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(State or Other Jurisdiction  
of Incorporation)

(Commission  
File Number)  
**1519 Ponce de Leon**

(I.R.S. Employer  
Identification No.)

**San Juan, Puerto Rico 00908-0146**

(Address of Principal Executive Offices) (Zip Code)

**(787) 729 8200**

(Registrant's Telephone Number, including Area Code)

**Not applicable**

(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 (17 CFR 230.425)
- .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17CFR240.14a-12)
- .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17CFR240.14d-2(b))
- .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR240.13e-4(c))

**Item 2.02 Results of Operations and Financial Condition.**

Information about First BanCorp's financial condition as of September 30, 2012 is incorporated by reference herein from the investor presentation attached hereto as Exhibit 99.1.

**Item 7.01 Regulation FD Disclosure.**

The executive officers of First BanCorp intend to use the materials filed herewith, in whole or in part, in one or more meetings with investors and analysts. A copy of the investor presentation is attached hereto as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits.**

(a) Exhibits

Exhibit No.	Description
99.1	Investor Presentation dated November 2012

**SIGNATURE**

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.

Date: November 15, 2012

FIRST BANCORP

By: /s/ Orlando Berges

Name: Orlando Berges

Title: Executive Vice President and Chief Financial Officer

**Exhibit Index**

Exhibit No.	Description
99.1	Investor Presentation dated November 2012