

of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 2.02 Results of Operations and Financial Condition.

On January 29, 2019, First BanCorp. (the “Corporation”), the bank holding company for FirstBank Puerto Rico (“FirstBank” or “the Bank”), issued a press release announcing its unaudited results of operations for the quarter and year ended December 31, 2018. A copy of the press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

A copy of the presentation that the Corporation will use at its conference call to discuss its financial results for the quarter and year ended December 31, 2018 is attached hereto as Exhibit 99.2 and is incorporated herein by reference. As announced in a press release dated January 3, 2019, the call may be accessed via a live Internet webcast at 10:00 a.m. Eastern time on Tuesday, January 29, 2019, through the investor relations section of the Corporation’s website: www.1firstbank.com or through the dial-in telephone number 877-506-6537 or 412-380-2001 for international callers. The conference number is 10127503.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

Exhibit Description of Exhibit

99.1 Press Release dated January 29, 2019 - First BanCorp Announces Earnings for the quarter and year ended December 31, 2018 and Partial Reversal of Deferred Tax Asset Valuation Allowance

99.2 First BanCorp Conference Call Presentation – Financial Results for the quarter and year ended December 31, 2018

Exhibits 99.1 and 99.2 referenced therein, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall Exhibits 99.1 and 99.2 be deemed incorporated by reference in any filings under the Securities Act of 1933, as amended.

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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: January 29, 2019 First BanCorp.

By: /s/ Orlando Berges
Name: Orlando
Berges
Title: EVP and
Chief Financial Officer