

POPULAR INC  
Form 8-K  
July 29, 2004

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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): July 28, 2004

**POPULAR, INC.**

(Exact name of registrant as specified in its charter)

COMMONWEALTH OF  
PUERTO RICO

NO. 0-13818

NO. 66-0416582

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(State or other jurisdiction  
of incorporation)

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(Commission  
File Number)

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(IRS Employer  
Identification No.)

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209 MUÑOZ RIVERA AVENUE  
HATO REY, PUERTO RICO

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00918

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(Address of principal executive  
offices)

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(Zip Code)

Registrant's telephone number, including area code: (787) 765-9800

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(Former name or former address, if changed since last report)

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**Item 5. Other Events and Regulation FD Disclosure**

On July 28, 2004, the Corporation mailed and released its Quarterly Report to Shareholders including the unaudited operational results for the quarter and year ended June 30, 2004, a copy of which is attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference. This information is furnished under both, Item 5. Other Events and Regulation FD Disclosure and Item 12. Results of Operations and Financial Condition in accordance with SEC Release No. 33-8176. The information in this Form 8-K, including Item 12 and Exhibit 99.1, shall be deemed to be filed for purposes of the Securities Exchange Act of 1934, as amended.

**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits**

(c) Exhibits

99.1 Quarterly Report to Shareholders for the quarter and year ended June 30, 2004

**Item 12. Disclosure of Results of Operations and Financial Condition**

On July 28, 2004, the Corporation mailed and released its Quarterly Report to Shareholders including the unaudited operational results for the quarter and year ended June 30, 2004, a copy of which is attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference. This information is furnished under both, Item 5. Other Events and Regulation FD Disclosure and Item 12. Results of Operations and Financial Condition in accordance with SEC Release No. 33-8176. The information in this Form 8-K, including this Item 12 and Exhibit 99.1, shall be deemed to be filed for purposes of the Securities Exchange Act of 1934, 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.

**POPULAR, INC.**  
(Registrant)

Date: July 28, 2004

By: /s/ Ileana González  
Name: Ileana González  
Title: Senior Vice President and  
Comptroller

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**Exhibit Index**

| <b>Exhibit Number</b> | <b>Description</b>   |
|-----------------------|--|
| 99.1                  | Quarterly Report to Shareholders for the quarter and year ended June 30, 2004. |