

POPULAR INC  
Form 8-K  
July 16, 2004

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 16, 2004

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POPULAR, INC.

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(Exact name of registrant as specified in its charter)

COMMONWEALTH OF PUERTO RICO

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NO. 0-13818

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NO. 66-0416582

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(State or other jurisdiction of incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

209 MUÑOZ RIVERA AVENUE  
HATO REY, PUERTO RICO

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00918

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(Address of principal executive offices)

(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 14, 2004, the Corporation issued a news release announcing its unaudited operational results for the quarter and six-months 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 and Exhibits

**Exhibit**

99.1 News release dated July 14, 2004, announcing Popular, Inc.'s consolidated earnings for the quarter ended June 30, 2004.

Item 12. Disclosure of Results of Operations and Financial Condition

On July 14, 2004, the Corporation issued a news release announcing its unaudited operational results for the quarter and six-months 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 16, 2004

By: S/Ileana González Quevedo

Name: Ileana González Quevedo

Title: Senior Vice President  
and Comptroller

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**Exhibit Index**

<b>Exhibit Number</b>	<b>Description</b>
99.1	News release, dated July 14, 2004