

POPULAR INC
Form 8-K
July 29, 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 28, 2004

POPULAR, INC.

(Exact name of registrant as specified in its charter)

COMMONWEALTH OF
PUERTO RICO

NO. 0-13818

NO. 66-0416582

(State or other jurisdiction
of incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

209 MUÑOZ RIVERA AVENUE
HATO REY, PUERTO RICO

00918

(Address of principal executive
offices)

(Zip Code)

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

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

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.

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

Exhibit Index

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