

INDEPENDENT BANK CORP

Form 8-K

July 15, 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

July 15, 2004

(Date of earliest event reported)

INDEPENDENT BANK CORP.

(Exact name of registrant as specified in its charter)

Massachusetts

(State or other jurisdiction
of incorporation)

1-9047

(Commission File Number)

04-2870273

(IRS Employer
Identification No.)

288 Union St. Rockland, Massachusetts

(Address of principal executive offices)

02370

(Zip Code)

(781) 878-6100

(Registrant's telephone number, including area code)

Not Applicable

(Former name, former address and former fiscal
year, if changed since last report)

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

- (a) Not applicable.
- (b) Not applicable.
- (c) The following exhibits are included with this Report:

Exhibit 99.1 Press Release dated July 15, 2004.

ITEM 9. REGULATION FD DISCLOSURE

On July 15, 2004, Independent Bank Corp. announced by press release its earnings for the quarter ended June 30, 2004. A copy of the press release is attached hereto as Exhibit 99.1.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 15, 2004 Independent Bank Corp. announced by press release its earnings for the quarter ended June 30, 2004. A copy of the press release is attached hereto as Exhibit 99.1.

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 thereunto duly authorized.

INDEPENDENT BANK CORP.

By: /s/Denis K. Sheahan

Denis K. Sheahan
Chief Financial Officer
and Treasurer

Date: July 15, 2004.