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COOPERATIVE BANKSHARES INC

Form 8-K

April 22, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 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): April 22, 2004

COOPERATIVE BANKSHARES, INC.

(Exact name of registrant as specified in its charter)

North Carolina	0-24626	56-1886527
----- (State or other jurisdiction of incorporation)	----- (Commission file number)	----- (I.R.S. employer identification no.)

201 Market Street, Wilmington, North Carolina 28401

(Address of principal executive offices) (Zip code)

Registrant's telephone number, including area code: (910) 343-0181

Not Applicable

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

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

(a) Not applicable

(b) Not applicable

(c) The following exhibit is filed herewith:

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Exhibit 99.1
Exhibit 99.2

Press Release dated April 22, 2004
Additional Financial Information

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On April 22, 2004, Cooperative Bankshares, Inc. issued a press release announcing its unaudited financial results for the quarter ended March 31, 2004 (the "Quarter"). A copy of the press release is attached to this Report as Exhibit 99.1 and is incorporated herein by reference. Also attached to this Report as Exhibit 99.2, and incorporated herein by reference, is additional financial information for the Quarter.

SIGNATURES

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.

COOPERATIVE BANKSHARES, INC.

By:/s/ Todd L. Sammons

Todd L. Sammons
Senior Vice President and
Chief Financial Officer

Date: April 22, 2004