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COOPERATIVE BANKSHARES INC

Form 8-K April 24, 2003

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): April 24, 2003

COOPERATIVE BANKSHARES, INC.

(Exact name of registrant as specified in its charter)

North Carolina 0-24626 56-1886527

(State or other jurisdiction (Commission (I.R.S. employer of incorporation) file number) identification no.)

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 Press Release dated April 24, 2003

ITEM 9. REGULATION FD DISCLOSURE

On April 24, 2003, Cooperative Bankshares, Inc. issued a press release announcing its unaudited financial results for the quarter ended March 31, 2003. A copy of the press release is attached to this Report as an exhibit and is incorporated herein by reference. The attached exhibit is furnished pursuant to Item 12 of Form 8-K.

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/ Frederick Willetts

Frederick Willetts, III, President

Date: April 24, 2003