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COOPERATIVE BANKSHARES INC

Form 8-K

October 23, 2003

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): October 23, 2003

COOPERATIVE BANKSHARES, INC.

(Exact Name of Registrant as Specified in Charter)

North Carolina	0-24626	56-1886527
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(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:

Exhibit 99 Press Release dated October 23, 2003 and
accompanying financial tables

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ITEM 12. RESULTS OF OPERATION AND FINANCIAL CONDITION

On October 23, 2003, Cooperative Bankshares, Inc. issued a press release announcing its unaudited financial results for the quarter and nine months ended September 30, 2003. A copy of the press release is attached to this Report as an exhibit and is incorporated herein by reference.

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, III

Frederick Willetts, III, President

Date: October 23, 2003