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COOPERATIVE BANKSHARES INC  
Form 8-K  
April 24, 2003

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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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.

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(Exact name of registrant as specified in its 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
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(Address of principal executive offices)	(Zip code)

Registrant's telephone number, including area code: (910) 343-0181  
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Not Applicable

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

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

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Frederick Willetts, III, President

Date: April 24, 2003