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COOPERATIVE BANKSHARES INC

Form 8-K

July 21, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 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): July 21, 2004

COOPERATIVE BANKSHARES, INC.

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(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

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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 99.1  
Exhibit 99.2

Press Release dated July 21, 2004  
Additional Financial Information

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.  
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On July 21, 2004, Cooperative Bankshares, Inc. issued a press release announcing its unaudited financial results for the period ended June 30, 2004 (the "Period"). 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 Period.

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

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Todd L. Sammons  
Senior Vice President and  
Chief Financial Officer

Date: July 21, 2004