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COOPERATIVE BANKSHARES INC

Form 8-K

July 24, 2008

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): July 24, 2008

COOPERATIVE BANKSHARES, INC.

-----  
(Exact name of registrant as specified in charter)

|  |                             |                                      |
|--|-----------------------------|--------------------------------------|
| NORTH CAROLINA                                       | 0-24626                     | 56-1886527                           |
| -----  | -----                       | -----                                |
| (State or other<br>jurisdiction of<br>incorporation) | (Commission<br>File Number) | (IRS Employer<br>Identification No.) |

201 MARKET STREET, WILMINGTON, NORTH CAROLINA 28401

-----  
(Address of principal executive offices, including zip code)

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

-----  
NOT APPLICABLE

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION.  
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On July 24, 2008, Cooperative Bankshares, Inc. issued a press release announcing its unaudited financial results for the three and six months ended June 30, 2008. A copy of the press release is attached to this Report as Exhibit 99.1 and is furnished herewith. Also attached to this Report as Exhibit 99.2, and furnished herewith, is additional financial information for the period.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.  
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(d) Exhibits

| Number<br>----- | Description<br>-----              |
|-----------------|-----------------------------------|
| 99.1            | Press Release dated July 24, 2008 |
| 99.2            | Additional Financial Information  |

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.

/s/ Todd L. Sammons  
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Todd L. Sammons  
Chief Financial Officer

Date: July 24, 2008