Board of Governors of the Federal Reserve System

Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, JOSEPH D. BORGERDING
Name of the Holding Company Director and Official

PRESIDENT AND CEO
Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

03/24/2021
Date of Signature

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2020
Month / Day / Year

N/A
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

CITIZENS BANCORP OF VIRGINIA, INC.
Legal Title of Holding Company

126 SOUTH MAIN STREET
(Mailing Address of the Holding Company) Street / P.O. Box

BLACKSTONE	VA	23824
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

LISA H. WHITEHEAD	VP/CONTROLLER
Name	Title

434-292-8100 EXT 8132
Area Code / Phone Number / Extension

434-292-3361
Area Code / FAX Number

lisa.whitehead@cbtva.com
E-mail Address

www.cbtva.com
Address (URL) for the Holding Company's web page

For holding companies not registered with the SEC–
Indicate status of Annual Report to Shareholders:

- ☐ is included with the FR Y-6 report
- ☒ will be sent under separate cover
- ☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
C.I. _____

Is confidential treatment requested for any portion of this report submission? ..... 0=No, 1=Yes: 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report ..... ☐
2. a letter justifying this request has been provided separately ... ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

NONE

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

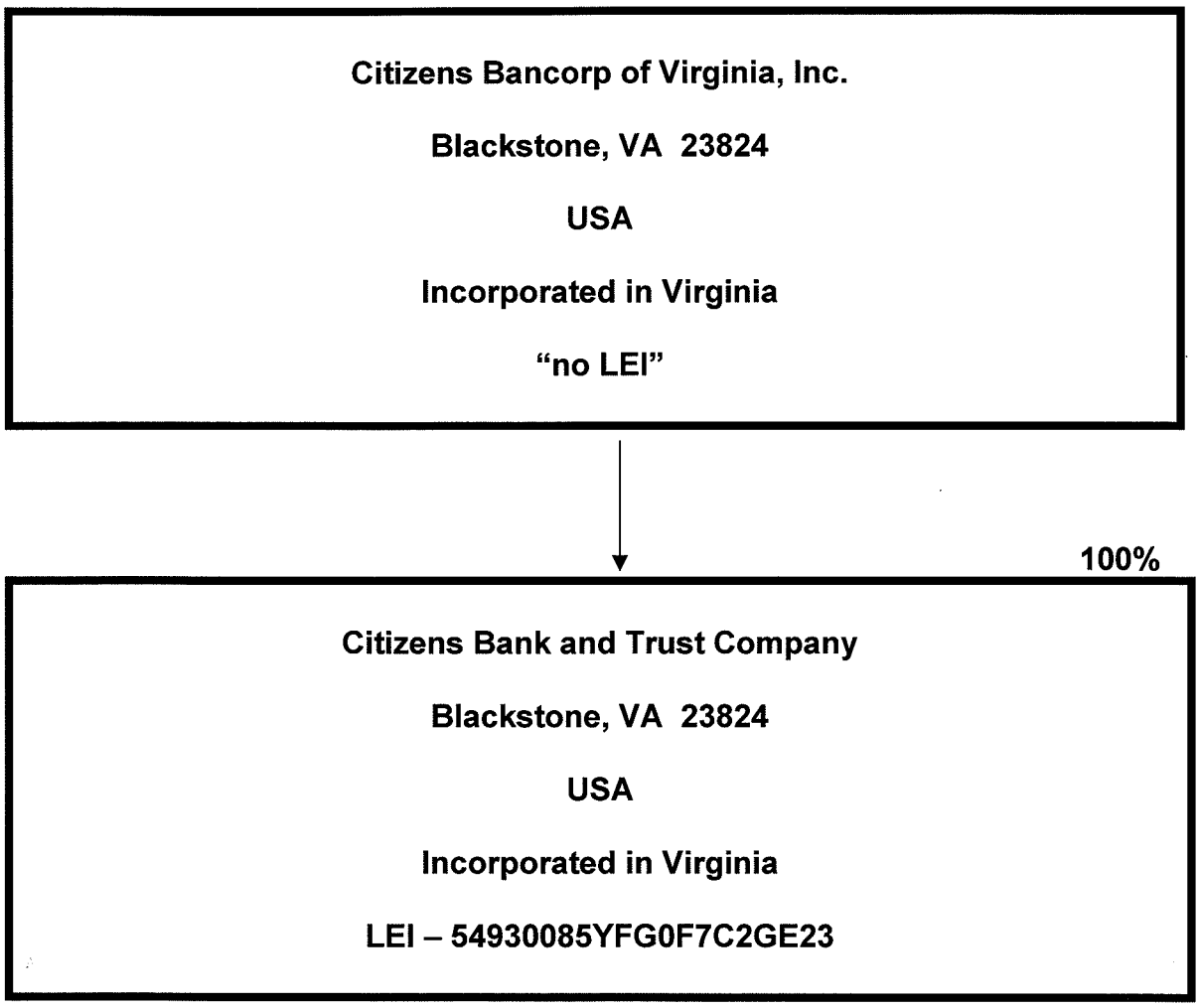
Physical Location (if different from mailing address)

Form FRY-6
Citizens Bancorp of Virginia, Inc.
Blackstone, Virginia
Fiscal Year Ending December 31, 2020

Report Item

1. The bank holding company prepares an annual report for its shareholders. Two copies to follow.

2a. Organizational Chart



2b. Domestic Branch Listing – SUBMITTED VIA EMAIL ON 03.24.21

Form FRY-6
Citizens Bancorp of Virginia, Inc.
Fiscal Year Ending December 31, 2020

Report Item 3: Securities holders
(1) (a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2020		
(1)(a) Name, City, State, Country	**(1)(b) Country of Citizenship or Incorporation**	**(1)(c) Number and Percentage of Each Class of Voting Securities**	**(1)(a) Name, City, State, Country**	**(1)(b) Country of Citizenship or Incorporation**	**(1)(c) Number and Percentage of Each Class of Voting Securities**
Jo Anne S. Webb Chesterfield, VA USA	USA	123,553 - 5.764% Common Stock	N/A	N/A	N/A
Jerome A. Wilson, III Blackstone, VA USA	USA	117,622 -5.487% Common Stock			

Form FRY-6

Citizens Bancorp of Virginia, Inc.

Fiscal Year Ending December 31, 2020

Report Item 4: Insiders

(1), (2), (3)(a)(b)©, and (4)(a)(b)©

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) © Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)© List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Joseph D. Borgerding Blackstone, VA USA	N/A	President and Chief Executive Officer & Director	President and Chief Executive Officer & Director- Citizens Bank and Trust Company	N/A	0.079%	N/A	N/A
Anne W. Carr Blackstone, VA USA	President/Owner of Blackstone Animal Clinic, LLC, Blackstone, Virginia	Director	Director	President/Owner of Blackstone Animal Clinic, LLC, Blackstone, Virginia	0.042%	N/A	Blackstone Animal Clinic, LLC 100% voting share
William D. Coleburn Blackstone, VA USA	Editor & General Manager of the Courier-Record/Nottoway Publishing Co., Blackstone, Virginia	Director	Director	Editor & General Manager of the Courier-Record/Nottoway Publishing Co., Blackstone, Virginia	0.054%	N/A	Nottoway Publishing Company 60% voting share
David H. Gates Pamplin, VA USA	Trial Attorney for CowanGates Law Firm, Richmond, Virginia	Director	Director	Trial Attorney for CowanGates Law Firm, Richmond, Virginia; CowanGates Law Firm 20% ownership	0.058%	N/A	N/A
E. Walter Newman, Jr. Farmville, VA USA	Past Vice President & Past General Manager of Newman Tire Company, Farmville, Virginia; Educational Analyst with the Department of Magistrate Services of the Office of the Executive Secretary of the Virginia Supreme Court	Director	Director	Past Vice President & Past General Manager of Newman Tire Company, Farmville, Virginia; Educational Analyst with the Department of Magistrate Services of the Office of the Executive Secretary of the Virginia Supreme Court	0.051%	N/A	N/A

Form FRY-6

Citizens Bancorp of Virginia, Inc.

Fiscal Year Ending December 31, 2020

Report Item 4: Insiders

(1), (2), (3)(a)(b)©, and (4)(a)(b)©

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) © Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)© List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Charles F. Parker, Jr. South Hill, VA USA	President of Parker Holding Co., Inc.; Partner/Member of P W Foods, LLC; Partner/Member of Southern VA Foods, LLC; and Manager/Member of Southside Air Shares, LLC	Vice Chairman of the Board of Directors	Vice Chairman of the Board of Directors	President of Parker Holding Co., Inc.; Partner/Member of P W Foods, LLC; and Manager/Member of Southside Air Shares, LLC	0.138%	N/A	Parker Holding Co., Inc. 24% voting shares; P W Foods, LLC 50.1% voting shares; Southern Virginia Foods, LLC 50% voting shares; Southside Air Shares, LLC 100% voting shares
Jeffrey W. Siffert Chesterfield, VA USA	General Manager of Operations and Business Development for the Wauford Group in Chester, Virginia	Director	Director	General Manager of Operations and Business Development for the Wauford Group in Chester, Virginia	0.012%	N/A	N/A
Norman H. Taylor, III Crewe, VA USA	Vice Pres. of Crewe Tractor & Finance Co., Inc.; Vice Pres. Of Taylor Tire, Inc.; Owner Crewe's In Car Wash, Crewe, Virginia	Director	Director	Vice Pres. of Crewe Tractor & Finance Co., Inc.; Vice Pres. Of Taylor Tire, Inc.; Owner Crewe's In Car Wash, Crewe, Virginia	0.562%	N/A	Crewe Tractor & Finance Co. 55% voting share; Taylor Tire, Inc. 60% voting share; Crewe's In Car Wash 100% voting share
Timothy Ray Tharpe Farmville, VA USA	President of J. R. Tharpe Trucking Company, Inc., Rice Virginia;	Director	Director	President of J. R. Tharpe Trucking Company, Inc., Rice Virginia; Managing Partner of Rock & Metal, LLC; Owner of Timothy R. Tharpe, LLC; Owner of Brunswick Properties, LLC; Owner of Rock View Quarry, LLC; Owner of J & L Farms, LLC	0.140%	N/A	J. R. Tharpe Trucking 51% voting share; Rock & Metal, LLC 51% voting share; Timothy R. Tharpe, LLC 100% voting share; Brunswick Properties, LLC 100% voting share; Rock View Quarry, LLC 100% voting share; Rock View Quarry, LLC 100% voting shares; J & L Farms, LLC 100% voting share.

Form FRY-6

Citizens Bancorp of Virginia, Inc.

Fiscal Year Ending December 31, 2020

Report Item 4: Insiders

(1), (2), (3)(a)(b)©, and (4)(a)(b)©

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) © Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)© List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Jo Anne S. Webb	President of Scott Pallets, Inc. & Scott Transport, Inc. & General Partner in Scott Timberland Co., LP in Amelia, Virginia	Director	Director	President of Scott Pallets, Inc.; President of Scott Transport, Inc.; General Partner of Scott Timberland, LP; Sec. & Treas. of Scott Wood; Sec & Treas of Amelia Lumber Co.; Member/Manager of Virginia Five Star, LLC; Member of Woodland Partners, LLC; Partner of J.P. Webb & JAS Webb Timber; Member of Webb Investment, LLC	5.764%	N/A	Scott Timberland Co. 36% voting share; Scott Pallets 47% voting share & Scott Transport 51% voting share; J.P.Webb & JAS Webb Timber 50% voting shares; Webb Investments 50% voting shares; Woodland Partners LLC 25% voting shares; Virginia Five Star, LLC 33%
Chesterfield, VA							
USA							
Samuel H. West	Retired Accountant	Chairman of the Board of Directors	Chairman of the Board of Directors	N/A	2.231%	N/A	N/A
Chester, VA							
USA							
Jerome A. Wilson, III	Investor	Director	Director	Investor; Manager of Genolhac Properties, LLC; Co-owner/General Manager of Wellvilla Farms, LLC	5.487%	N/A	Genolhac Properties, LLC 100% voting share; Wellvilla Farms, LLC 50% voting share
Blackstone, VA							
USA							

Form FRY-6

Citizens Bancorp of Virginia, Inc.

Fiscal Year Ending December 31, 2020

Report Item 4: Insiders							
(1), (2), (3)(a)(b)©, and (4)(a)(b)©							
(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) © Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)© List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Lynn K. Shekleton	N/A	Executive Vice President/Secretary	Executive Vice President/Human Resources/Branch Administration - Citizens Bank and Trust Company	N/A	0.059%	N/A	N/A
Blackstone, VA							
USA							
Geoffrey C. Warner	N/A	Executive Vice President/Chief Financial Officer	Executive Vice President/Chief Financial Officer - Citizens Bank and Trust Company	N/A	0.047%	N/A	N/A
Chesterfield, VA							
USA							

Results: A list of branches for your depository institution: CITIZENS BANK ANI
This depository institution is held by CITIZENS BANCORP OF VIRGINIA, INC. (3
The data are as of 12/31/2020. Data reflects information that was received a

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the a
2. If required, enter the date in the **Effective Date** column

Actions

OK: If the branch information is correct, enter 'OK' in the **Data Action** colum
Change: If the branch information is incorrect or incomplete, revise the data,
Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** c
Delete: If a branch listed was never owned by this depository institution, ente
Add: If a reportable branch is missing, insert a row, add the branch data, and

If printing this list, you may need to adjust your page setup in MS Excel. Try u

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detai
If you are e-mailing this to your FRB contact, put your institution name, city a

Note:
To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*
OK		Full Service (Head Office)	991621
OK		Full Service	1224951
OK		Full Service	856823
OK		Full Service	1872268
OK		Full Service	806921
OK		Full Service	3278136
OK		Full Service	3348253
OK		Full Service	201227
OK		Full Service	2123640
OK		Full Service	2514734
OK		Full Service	5426959
OK		Full Service	3543656

) TRUST COMPANY (ID_RSSD: 991621).
219474) of BLACKSTONE, VA.
nd processed through 01/05/2021.

ctions specified below

n.
enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective** olumn and the sale or closure date in the **Effective Date** column.
er 'Delete' in the **Data Action** column.
enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

sing landscape orientation, page scaling, and/or legal sized paper.

led instructions on this site for more information.
nd state in the subject line of the e-mail.

Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.
Online application - https://y10online.federalreserve.gov.

. Verification of these values is not required.

Popular Name	Street Address	City	State
CITIZENS BANK AND TRUST COMPANY	126 SOUTH MAIN STREET	BLACKSTONE	VA
AMELIA OFFICE	9060 NORTH FIVE FORKS ROAD	AMELIA	VA
BLACKSTONE II OFFICE	101 NORTH MAIN STREET	BLACKSTONE	VA
BLACKSTONE OFFICE	1575 SOUTH MAIN STREET	BLACKSTONE	VA
BURKEVILLE OFFICE	102 SECOND STREET, NORTHEAST	BURKEVILLE	VA
CHESTER BRANCH	12101 OLIVERS WAY	CHESTER	VA
COLONIAL HEIGHTS BRANCH	497 SOUTHPARK CIRCLE	COLONIAL HEIGHTS	VA
CREWE OFFICE	210 CARTER STREET	CREWE	VA
FARMVILLE OFFICE	1517 WEST THIRD STREET	FARMVILLE	VA
SOUTH MAIN STREET OFFICE	1712 SOUTH MAIN STREET	FARMVILLE	VA
POWHATAN BRANCH	2501 ANDERSON HIGHWAY	POWHATAN	VA
EAST ATLANTIC STREET BRANCH	622 EAST ATLANTIC STREET	SOUTH HILL	VA

Date column.

Zip Code	County	Country	FDIC UNINUM*	Office Number*
23824	NOTTOWAY	UNITED STATES	Not Required	Not Required
23002	AMELIA	UNITED STATES	Not Required	Not Required
23824	NOTTOWAY	UNITED STATES	Not Required	Not Required
23824	NOTTOWAY	UNITED STATES	Not Required	Not Required
23922	NOTTOWAY	UNITED STATES	Not Required	Not Required
23831	CHESTERFIELD	UNITED STATES	Not Required	Not Required
23834	COLONIAL HEIGHTS CITY	UNITED STATES	Not Required	Not Required
23930	NOTTOWAY	UNITED STATES	Not Required	Not Required
23901	PRINCE EDWARD	UNITED STATES	Not Required	Not Required
23901	PRINCE EDWARD	UNITED STATES	Not Required	Not Required
23139	POWHATAN	UNITED STATES	Not Required	Not Required
23970	MECKLENBURG	UNITED STATES	Not Required	Not Required

Head Office	Head Office ID_RSSD*	Comments
CITIZENS BANK AND TRUST COMPANY	991621	
CITIZENS BANK AND TRUST COMPANY	991621	
CITIZENS BANK AND TRUST COMPANY	991621	
CITIZENS BANK AND TRUST COMPANY	991621	
CITIZENS BANK AND TRUST COMPANY	991621	
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