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FR Y-6
OMB Number 7100-0297
Approval expires December 31, 2015
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Board of Governors of the Federal Reserve System



FRB RICHMOND

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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

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

December 31, 2014

Month / Day / Year

N/A

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

I, Jack Zoeller

Name of the Holding Company Director and Official

President & 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.

Reporter's Name, Street, and Mailing Address

Cordia Bancorp, Inc.

Legal Title of Holding Company

11730 Hull Street Road

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

Midlothian

VA

23112

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

George Beigel

1st VP & Controller

Name

Title

804-763-1305

Area Code / Phone Number / Extension

804-744-2306

Area Code / FAX Number

gbeigel@bankofva.com

E-mail Address

www.cordia.com

www.cordiabancorp.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

03/24/2015

Date of Signature

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

4129002

C.I.

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

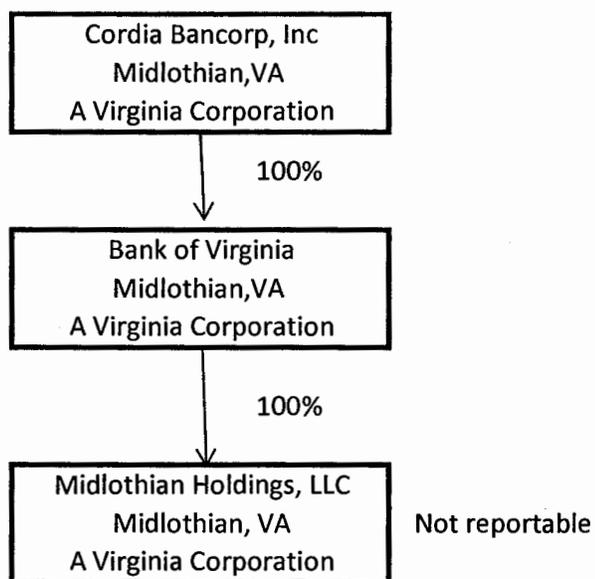
The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Form FR Y-6
Cordia Bancorp, Inc.
Midlothian, Virginia
12/31/2014

Report Item

- 1 Two copies of the 12/31/14 Form 10-K filed with the Securities and Exchange Commission are enclosed.
- 2a. Organizational Chart



Form FR Y-6
 Cordia Bancorp, Inc.
 Midlothian, Virginia
 12/31/2014

Report Item: 2.b.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*
OK		Full Service (Head Office)	3198421	BANK OF VIRGINIA	11730 HULL STREET ROAD	MIDLOTHIAN	VA	23112	CHESTERFIELD	UNITED STATES	418778	0	BANK OF VIRGINIA	3198421
OK		Full Service	3443037	CHESTER BRANCH	4023 WEST HUNDRED ROAD	CHESTER	VA	23831	CHESTERFIELD	UNITED STATES	452386	3	BANK OF VIRGINIA	3198421
OK		Full Service	4741132	WOODLAKE BRANCH	15000 HULL STREET ROAD	CHESTERFIELD	VA	23832	CHESTERFIELD	UNITED STATES	Not Required	Not Required	BANK OF VIRGINIA	3198421
OK		Full Service	4741057	COLONIAL HEIGHTS BRANCH	2000 SNEAD AVE	COLONIAL HEIGHTS	VA	23834	COLONIAL HEIGHTS CITY	UNITED STATES	Not Required	Not Required	BANK OF VIRGINIA	3198421
OK		Full Service	3613362	BRANCHWAY ROAD BRANCH	906 BRANCHWAY ROAD	RICHMOND	VA	23236	CHESTERFIELD	UNITED STATES	465183	5	BANK OF VIRGINIA	3198421
OK		Full Service	3686021	PATTERSON AVENUE BRANCH	10501 PATTERSON AVENUE	RICHMOND	VA	23238	HENRICO	UNITED STATES	480290	7	BANK OF VIRGINIA	3198421

Report Item: (3) Securities holders

(1)(a)(b)(c)

Current securities holders with ownership control, or holdings of 5% or more with power to vote as of December 31, 2014			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 December 31, 2014		
(1) (a)	(1) (b)	(1) (c)	(2) (a)	(2) (b)	(2) (c)
Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentages of Each Class of Voting Securities	Name City, State, Country	Country of Citizenship or Incorporation	Number and Percentages of Each Class of Voting Securities
Peter Grieve Boston, MA	USA	415,129 shares Common Stock 8.13%	Jack Zoeller Richmond, VA	USA	151,338 shares Common Stock 5.45%
Keefe Ventures II, LLC Boston, MA	USA	396,994 shares Common Stock 7.78%	Todd Thomson Norwalk, CT	USA	174,764 shares Common Stock 6.29%
			Freestone Advantage Partners, LLC Seattle, WA	USA	181,976 shares Common Stock 6.55%

Report Item (4) Insiders
 (1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names City, State Country	Principal Occupation if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (Include names of other businesses)	Percentage of Voting Shares in Bank Holding Company * = less than 1%	Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	List names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Peter Grieve Boston, MA USA	Investor	Chairman	Director Bank of Virginia	None	8.13%	N/A	None
Jack C. Zoeller Richmond, VA USA	Chairman & CEO Bank of Virginia	CEO & President	Chairman & CEO Bank of Virginia	None	4.87%	N/A	None
Todd Thomson Norwalk, CT USA	Wealth Management	Director	Director Bank of Virginia	Chairman, Dynasty Financial Partners CEO - Headwaters Capital	3.70%	N/A	None
Raymond H. Smith, Jr. Macon, Ga USA	Investment Management	Director	Director Bank of Virginia	President Smith, Brown & Groover	*	N/A	None
David Bushnell Short Hill, NJ USA	Bushnell Consulting	Director, Chief Risk Officer	Director Bank of Virginia	Managing Director of Bushnell Consulting	1.99%	N/A	None
G. Waddy Garrett Richmond, VA USA	Investment Management & Consulting	Director	Director Bank of Virginia	President GWG Financial, LLC	1.74%	N/A	None
Thomas L. Gordon Chesterfield, VA USA	Attorney	Director	Director Bank of Virginia	Principal Gordon, Dodson, Gordon & Rowlett	*	N/A	None
Hunter R. Hollar Singers Glen, VA USA	Retired	Director	Director Bank of Virginia	None	*	N/A	None
John P. Wright W. Stansbury, CT USA	Wealth Management	Director and Secretary	Director Bank of Virginia	Advisor/Portfolio Mgr SKY Investment Group, Fox-Pitt, Kelton and George	*	N/A	None
Mark A. Severson Midlothian, VA USA	EVP & Chief Financial Officer Bank of Virginia	Chief Financial Officer	EVP & Chief Financial Officer Bank of Virginia	None	*	N/A	None
Michael F. Rosinus Evanston, IL USA	Managing Director	Director	Director Bank of Virginia	Managing Director/Sr. Advisor Tricadia Capital Management LLC / TRF Partners LLC	*	N/A	None
David S. Zlatin Beachwood, OH USA	Chief Operating Officer	Director	Director Bank of Virginia	Chief Operating Officer Ramat Securities Ltd	*	N/A	None