

COPY



Annual Report of Holding Companies FRB RICHMOND 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.

I, O.R. (Ed) Barham, Jr.

Name of the Holding Company Director and Official
President and Chief Executive Officer

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.

[Handwritten Signature]
Signature of Holding Company Director and Official
3/29/16
Date of Signature

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

December 31, 2015

Month / Day / Year

N/A

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

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

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

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

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

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

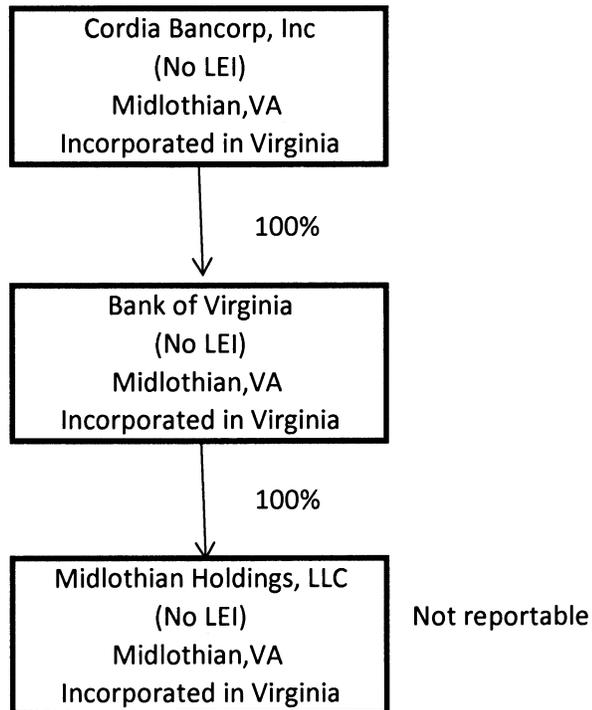
For Federal Reserve Bank Use Only
RSSD ID 4129002
C.I. _____

Form FR Y-6

Cordia Bancorp, Inc.
Midlothian, Virginia
12/31/2015

Report Item

- 1 Two copies of the 12/31/15 Form 10-K filed with the Securities and Exchange Commission are enclosed.
- 2a. Organizational Chart



Form FR Y-6
 Cordia Bancorp, Inc.
 Midlothian, Virginia
 12/31/2015

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 |

Cordia Bancorp, Inc.
 Midlothian, VA
 December 31, 2015

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, 2015 | | | 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, 2015 | | |
|---|--|--|--|--|--|
| (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 | 417,407 shares Common Stock 8.05% | None | N/A | N/A |
| Banc Fund Families Chicago, IL | USA | 451,063 shares Common Stock 8.70% | None | N/A | N/A |
| Keefe Ventures II, LLC Boston, MA | USA | 396,994 shares Common Stock 7.65% | None | N/A | N/A |

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 | 8.05% | N/A | None |
| Jack C. Zoeller Richmond, VA USA | Chairman & CEO Bank of Virginia | CEO & President | Chairman & CEO Bank of Virginia | None | 4.80% | N/A | None |
| Todd Thomson Norwalk, CT USA | Wealth Management | Director | Director Bank of Virginia | Chairman, Dynasty Financial Partners CEO - Headwaters Capital | 2.17% | 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 | 2.00% | N/A | None |
| G. Waddy Garrett Richmond, VA USA | Investment Management & Consulting | Director | Director Bank of Virginia | President GWG Financial, LLC | 1.76% | 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 |
| O R Barham Jr Culpepper, VA USA | President & Chief Executive Officer Bank of Virginia | Director | Director Bank of Virginia | None | * | N/A | None |
| Roy Barzel Richmond, VA USA | Credit Administration | EVP - Chief Credit Officer | EVP - Chief Credit Officer Bank of Virginia | None | * | N/A | None |
| Don Andree Roanoke, VA USA | Lending | EVP - Chief Lending Officer | EVP - Chief Lending Officer Bank of Virginia | None | * | N/A | None |