

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

September 25, 2024

J. Todd ScruggsSecretary, Treasurer and Principal Financial OfficerBank of the James Financial Group, Inc.828 Main StreetLynchburg, VA 24504

Re: Bank of the James Financial Group, Inc. Form 10-K for Fiscal Year Ended December 31, 2023 File No. 001-35402

Dear J. Todd Scruggs:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance Office of Finance