



FOR IMMEDIATE RELEASE

Community Bank & Trust – West Georgia Caps Historic Turnaround, Emerges as National Standout in 2025

The 125-year-old institution posts record earnings, 400% growth in non-interest income, and breakthrough SBA securitizations

LAGRANGE, Ga., Jan. 20, 2026 — Community Bank & Trust – West Georgia, now the last remaining community bank headquartered in Troup County, Georgia, is completing the final phases of one of the most significant financial and operational turnarounds in modern U.S. community-banking history, preserving locally based banking while building national-scale lending and capital-markets capabilities.

A subsidiary of **Community Bankshares Inc.**, Community Bank & Trust operates alongside sister companies **Phoenix Lender Services** and **Thomas Financial Group**, forming an integrated platform focused on full service community banking, government-guaranteed lending, loan servicing, and capital markets. That structure has enabled disciplined execution, operational leverage, and accelerated modernization across lending, risk, and compliance.

The 125-year-old institution enters 2026 in the final stages of a comprehensive transformation that has positioned Community Bank & Trust among the nation's most innovative and capable government-guaranteed community banks. Following a sweeping modernization of its lending, risk management, and capital markets infrastructure, the bank has emerged as a national leader in government-guaranteed lending. Through the third quarter of 2025, Community Bank & Trust, with assets of \$280 million, reported \$5.8 million in net income and \$18.8 million in non-interest income. This represents a 400% year-over-year increase, driven by the strength of its SBA and USDA lending platform. Core deposits, credit administration, and regulatory alignment were materially strengthened, positioning the bank for sustained long-term performance.

“These are not incremental gains, they are transformational,” said Jeremy Gilpin, Chairman of Community Bankshares Inc and President of Community Bank & Trust. “The Bank’s vision and execution will place Community Bank among one of the strongest community banks in America. As the last community bank in Troup County, Georgia, this ensures that local decision-making, relationship banking, and access to capital in rural and underserved markets remain viable in an era of consolidation.”

A defining milestone in the bank’s resurgence came with the successful closing of a Small Business Administration (SBA) loan securitization, only the second in its history and the first in more than a decade, enhancing liquidity, expanding lending capacity, and validating capital markets capabilities typically associated with much larger institutions. A second securitization is scheduled for January, underscoring strong loan production and stable credit quality.



With a revitalized balance sheet, accelerating loan growth, reinforced liquidity, and strong operating performance, Community Bank & Trust is increasingly cited by industry observers as a national model for how community banks can modernize, compete, and remain locally rooted.

About Community Bank & Trust – West Georgia

Founded in 1900 as Cornelia Bank, Community Bank & Trust – West Georgia serves families and businesses across the nation with a full suite of commercial, consumer, and government-guaranteed lending services. A subsidiary of Community Bankshares Inc., the bank is committed to operational excellence, long-term community partnership, and modern, customer-centered banking.

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