

Partnership + Progress

50 Years
of Service

2025
Annual
Report





Fifty Years of Relationship Banking

Colony Bankcorp, Inc. is the bank holding company for Colony Bank. Founded in Fitzgerald, Georgia in 1975, Colony Bank operates locations throughout Georgia as well as in Birmingham, Alabama, and across North Florida, including Tallahassee, Jacksonville, and the Florida Panhandle. Colony Bank provides a consultative approach in offering a range of banking solutions for personal and business customers. In addition to traditional banking services, Colony Bank provides specialized solutions including mortgage lending, government-guaranteed lending, consumer insurance, wealth management, credit cards, and merchant services. Colony Bankcorp's common stock is traded on the New York Stock Exchange ("NYSE") under the symbol "CBAN." For more information, please visit www.colony.bank. You can also follow the Company on social media.



FINANCIAL HIGHLIGHTS

(dollars in thousands, except per share amounts)

	2025	2024
Financial position at December 31,		
Total assets	\$ 3,735,401	\$ 3,109,782
Loans (net of unearned income)	2,381,224	1,842,980
Allowance for credit losses	23,014	18,980
Deposits	3,067,521	2,567,943
Stockholders' equity	375,920	278,675
Common book value per share	17.69	15.91
Tangible common book value per share	14.31	12.95
Operations for the year ended December 31,		
Net interest income	\$ 91,901	\$ 76,076
Provision for credit losses	4,500	3,050
Net interest income after provision for credit losses	87,401	73,026
Noninterest income	40,280	39,375
Noninterest expense	92,546	82,834
Income before income taxes	35,135	29,567
Income taxes	6,882	5,699
Net income	\$ 28,253	\$ 23,868
Net income available to common shareholders	\$ 28,253	\$ 23,868
Basic earnings per share	\$ 1.59	\$ 1.36
Diluted earnings per share	\$ 1.59	\$ 1.36
Cash dividends per share	\$ 0.46	\$ 0.45
Operating ratios		
Net interest margin	3.14%	2.72%
Return on average assets	0.89%	0.78%
Return on average total equity	9.49%	9.00%
Efficiency	70.01%	71.75%

To Our Shareholders

2025 was an important year for Colony Bank. We celebrated our 50th anniversary while strengthening our position as a sustainable, high-performing independent bank. During the year, we delivered solid operating performance, met key financial targets, and advanced strategic initiatives that position the company well for continued growth.

Anniversaries invite reflection, but they also reaffirm purpose. Since our founding in 1975, Colony Bank has existed to enable progress for our customers, team members, shareholders, and the communities we serve. That purpose remains constant even as the organization has grown from a single community bank into the largest community bank headquartered in Georgia.

Over the past five decades, we have steadily built the scale and capabilities of a larger institution while preserving the spirit and essence of our founding principles. At its core, community banking remains a people business, and our strategy continues to center on the relationships we build and the responsibility we carry as financial partners.

We often describe our role as being partners in progress. True partnerships are built on trust, shared goals, and long-term commitment. Being entrusted as a financial partner by those we serve is a responsibility we take seriously, and it shapes how we operate every day. We have long believed that when our customers and communities succeed, we succeed alongside them.

A 50-Year Legacy

Colony Bank was founded in 1975 because our founders believed their community needed a bank that believed in the potential of its people and businesses and was willing to support it. That simple idea became the foundation of what Colony Bank is today.

Over the years, our consultative approach has helped thousands of families achieve financial success, purchase homes, build savings, and plan for future generations. We have worked alongside entrepreneurs as they launched businesses, expanded operations, and created jobs across our



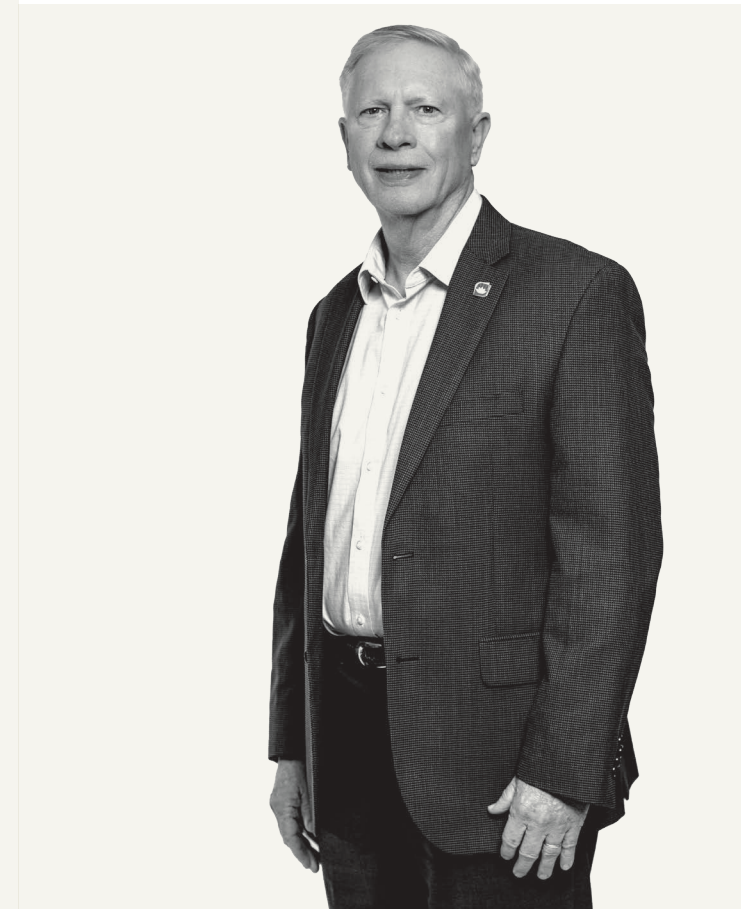
“We believe the long-term value we create for our shareholders remains one of the clearest measures of our success.”

– T. Heath Fountain
Chief Executive Officer

communities. Our commitment does not stop at financial services. We have also invested millions of dollars and countless volunteer hours into the communities we call home, supporting schools, nonprofits, and civic initiatives that strengthen the places where we live and work.

“At its core, community banking remains a people business, and our strategy continues to center on the relationships we build and the responsibility we carry as financial partners.”

– Mark H. Massee
Chairman



Throughout 2025, we celebrated this milestone with the people who helped make it possible. Across our markets, we hosted anniversary events to thank customers, team members, and community partners. We also had the honor of ringing the opening bell at the New York Stock Exchange and received a commendation from Georgia Governor Brian Kemp.

Most importantly, the year allowed us to recognize those who helped build Colony Bank over the past five decades, from our founders and early leaders to the team members, customers, and shareholders who continue to support our mission today.

Strategic Expansion and M&A

Our growth over the decades has been intentional. At Colony Bank, we focus on building a durable franchise through disciplined organic growth, expansion of complementary businesses, operational efficiency, and selective acquisitions.

In 2025, we announced the acquisition of TC Federal Bank, an important step in advancing that strategy. This partnership expands Colony Bank into the new markets of Thomasville and Jacksonville while strengthening our presence in Savannah and Tallahassee. It also brings experienced bankers and several long-standing customer relationships that align well with our culture and approach to community banking.

We also expanded our insurance business during the year with the acquisition of Ellerbee Insurance Agency. This addition strengthens our Colony Insurance footprint with two additional locations and an experienced team, allowing us to serve more customers while further diversifying our revenue streams.

These efforts come at a time when industry consolidation continues to reshape the banking landscape. These periods of change often cause customers to reconsider their banking relationships. That creates opportunity. Colony Bank operates in dynamic markets, including Atlanta, Augusta, Columbus, Jacksonville, Savannah, and Tallahassee, where large regional and national banks hold significant market share. In these environments, a well-run community bank with experienced leadership, local decision-making, and a focus on customer relationships can steadily gain share. We believe Colony Bank is well positioned to do so.

At the same time, we continue to actively evaluate acquisition opportunities that align with our culture, strengthen our franchise, and create long-term value for our shareholders.

Deepening Customer Relationships

Relationships have always been the foundation of our business. Customers choose Colony Bank because they know their banker, trust their advice, and value working with a team that understands their goals.

At the same time, expectations continue to evolve. Today's customers expect the convenience of modern digital tools alongside the insight and guidance that come from a trusted financial partner. Our strategy is built around delivering both.

Over the past year, we continued expanding the capabilities available to our customers while maintaining the high-touch service they've come to expect. Early in the year, we introduced Colony Bank credit cards for both personal and business customers, allowing customers to access another popular financial service through their same trusted banking relationship.

We are also investing in data and analytics capabilities that help our bankers better understand customer needs, identify opportunities, and provide more proactive guidance. These investments allow us to serve customers more thoughtfully while strengthening the long-term relationships that define our franchise.

When customers face important financial decisions, Colony Bank should be the first call they make.

Our Greatest Asset: Our People

Our progress begins with our people. Strong banks are built by strong teams, and we continue to invest in our people so they can serve customers and communities well. Throughout the year, we

strengthened our team with several key hires across the company, including experienced market leaders.

In 2025, Colony Bank was honored to be named one of *American Banker's* Best Banks to Work For. This recognition reflects the culture our team members have built across the organization and the shared sense of purpose that continues to define our company.

Several members of our team were also recognized for their professional accomplishments. Our Chief Financial Officer, Derek Shelnett, was named to *Independent Banker's* 2025 "40 Under 40" list, and Hugh Hollar, Senior Vice President and Director of Homebuilder Finance, was inducted into the Home Builders Association of Georgia Hall of Fame.

Building a strong organization requires both a strong culture and talented individuals who want to be part of it. We believe the combination of both will continue to strengthen Colony Bank in the years ahead.

Financial Highlights

We are encouraged by our financial performance in 2025 and the progress made across several areas of the organization. Our team remained focused on disciplined execution and operational improvement, allowing us to meet our performance targets and strengthen our long-term earnings capacity.

One of our most notable accomplishments this year was achieving our goal of a 1.00% operating return on assets, a target we reached during the second quarter and maintained through the remainder of the year. This milestone reflects continued improvement in core profitability and overall performance.

Loan growth remained strong throughout the year. Excluding the impact of the TC Federal transaction, core loan growth totaled 10.5% in 2025. At the same time, we remained focused on building relationship-based deposit accounts while managing funding costs in a disciplined manner.

Net interest income and margin improved as the year progressed. Loan repricing and disciplined funding management contributed to stronger core earnings heading into 2026.

Our complementary business lines also delivered strong results, including small business specialty lending, mortgage, insurance, merchant services, and wealth management. These businesses expand the services we provide to customers while contributing to the stability of our noninterest income.

Our capital position remains strong and continues to support our growth strategy. Reflecting confidence in the company's outlook, our Board of Directors approved another increase to our quarterly dividend to \$0.12 per share.

Looking Ahead

While 2025 allowed us to celebrate our history, our focus remains firmly on the future. The banking industry will continue to evolve, and customer expectations will continue to rise. Through these changes, our strategy remains grounded in the principles that have defined Colony Bank for five decades.

We will continue to operate with the spirit of a community bank, defined by strong relationships, local decision-making, and a deep understanding of our communities, while leveraging the scale we have built over time. This balanced approach allows us to remain responsive to our customers while maintaining the operational strength necessary to compete and grow.

We believe the long-term value we create for our shareholders remains one of the clearest measures of our success. That belief continues to guide our strategy as we work to deliver above-average returns while maintaining a disciplined approach to risk.

Fifty years ago, Colony Bank was founded on the belief that a community bank focused on the progress of its local people and businesses could help communities grow and prosper. Today, that belief remains at the center of everything we do.

On behalf of our Board of Directors and our entire team, thank you for your continued confidence in Colony Bank. We are proud of what has been built over the past five decades, and we look forward to continuing this journey with you as we help our customers, communities, and shareholders make progress in the years ahead.



Governor Brian Kemp honored Colony Bank's 50th anniversary by issuing an official commendation.

Mark H. Masee

Mark H. Masee
Chairman of the Board

T. Heath Fountain

T. Heath Fountain
Chief Executive Officer



– D Copeland, Jr.
President

“As we’ve grown, we’ve been intentional about what we don’t want to lose. Being a community bank means staying accountable to our markets, reinvesting in our communities, and empowering our teams to make decisions locally. We commit to evolve through technology and service so that we can deliver solutions that exceed expectations.”

Partnership + Progress 50 Years of Enabling Growth

'75-'85

Foundation & First Expansion

Colony Bank was founded in 1975 in Fitzgerald, Georgia, with a clear purpose: to enable progress within the communities we serve.

That purpose was shaped by local experience. When a small business owner was unable to secure financing from banks in his hometown, he and other community leaders recognized the need for a different kind of financial partner. Together, they formed the Bank of Fitzgerald, which later became Colony Bank.

From the beginning, our focus has been supporting local businesses, families, and long-term growth. Early acquisitions in 1984 and 1985 marked the start of disciplined expansion rooted in relationships and community commitment.

'86-'95

Strengthening Our South Georgia Footprint

Through the late 1980s and early 1990s, Colony Bank expanded thoughtfully into neighboring markets where our community banking model was needed. Entry into Rochelle and the acquisitions of Bank of Worth and Broxton State Bank strengthened our presence across South Georgia. Growth during this period was steady and strategic, reinforcing our decentralized structure and local decision-making model.

'96-'05

Public Markets & Scaled Growth

The late 1990s marked a pivotal step in Colony Bank's evolution. In 1998, Colony Bankcorp began trading on NASDAQ under the symbol CBAN, providing access to capital to support future expansion. The company entered key markets including Tifton, Douglas, Cordele, Moultrie, Warner Robins, Valdosta, Savannah, and Columbus. By 2005, Colony Bank surpassed \$1 billion in assets, which reflected increasing market relevance.

'06-'15

Resilience Through Economic Uncertainty

The global financial crisis tested the banking industry in unprecedented ways. During this period, Colony Bank remained focused on credit discipline, capital strength, and long-term stability. While many institutions contracted, Colony Bank protected its foundation, preserved customer relationships, and maintained a prudent risk posture. This decade reinforced the durability of our model and positioned the company for renewed growth.

'16-'25

Transformation & Diversification

Over the past decade, Colony Bank has expanded both geographically and strategically while remaining grounded in our community banking roots. Strategic acquisitions strengthened our footprint, and expansion into Alabama and the Florida Panhandle extended our reach.

We broadened our capabilities through specialty lending, mortgage, homebuilder finance, merchant services, wealth management, and consumer insurance. Asset growth surpassed \$2 billion in 2021 and \$3 billion in 2023. In 2024, Colony Bank moved its stock listing to the New York Stock Exchange, reflecting increased scale and market presence.

Our growth has been profitable, efficient, and relationship-driven. We have built additional scale and capabilities while staying aligned with the purpose established at our founding: enabling progress for those we serve.

Serving communities across 3 states with \$3.7 billion in assets.



From personal milestones to complex business needs, Colony Bank serves as a steady advisor and capable partner across a broad range of sectors and communities.

Partners on a Global Scale

Investing in the Value of Relationship Banking

With a listing on the NYSE, Colony Bank gained new resources to build on 50 years of progress

Operating
Return on
Average
Tangible Equity
13.20%

For past and present leaders of Colony Bank who were at the New York Stock Exchange on July 15, 2025, the ringing of the opening bell was a “full-circle” moment.

The guests from Georgia included legacy board members and a founding director who was there at the beginning, when Colony Bank began 50 years ago. In 1975, no one imagined they’d witness our bank become a NYSE-traded company. They were just focused on making life better for their neighbors around Fitzgerald, Georgia.

Joining the NYSE (which formally took place in late 2024) involved more than the ceremonial ringing of the opening bell on Wall Street. For Colony Bank, it also involved ringing in a new era of progress.

Our bank had been publicly traded on NASDAQ since 1998. But moving up to the NYSE delivers a whole new level of advantages for those we’re in business to serve. It increases Colony Bank’s visibility with shareholders, including large institutional investors, as a high-performing bank, enhancing our access to capital. It means more liquidity opportunities for our shareholders—and, we believe, higher valuations. As we grow, the strength of the NYSE signals to potential merger and acquisition partners that they are making a solid investment on behalf of their own shareholders when they join with Colony Bank.

Most of all, being on the NYSE means more resources to continue doing what we’ve always done: meeting the needs of banking clients on a personal level. We may be on Wall Street, but never forget where we came from. They’re the places we’ve always called home, among the customers we’re proud to know as neighbors and friends.

“For us, the growth and progress represented by our addition to the New York Stock Exchange is a means to an end. The end is always helping our neighbors and our communities thrive.”

– T. Heath Fountain
Chief Executive Officer



Strong leadership and disciplined execution have positioned Colony Bank to access greater resources, scale thoughtfully, and deliver long-term value.



“We felt really good about where TC Federal was – we were growing and well capitalized. But the more we got to know Colony Bank, the more we saw how aligned we were. We were on similar paths, and it just made sense to grow together. For our customers, that means the same relationships they’ve always had, only now with more resources at their disposal.”

– Greg Eiford
EVP, Chief Deposit Officer /
Chief Community Banking Officer

“Because TC Federal is owned by shareholders who became shareholders in Colony Bank, they didn’t view this transaction as merely a bank merger. They saw it as an investment in Colony. And when they compared where our stock could be in three years with Colony and where we projected it would be without the merger, the investment was an easy decision to make.”

– Nat Higdon
President of Established Markets

Partners with a Shared Commitment Growing Together in the Southeast

With parallel missions and on parallel paths,
Colony and TC Federal formed a natural fit

TC Federal had been a community keystone in Thomasville, Georgia, longer than most Thomasville residents had been alive. When its shareholders voted to merge with Colony Bank in 2025, they saw it not as change but a continuation of the steady progress they had achieved in recent years.

Under the leadership of Greg Eiford and Nat Higdon, childhood friends who grew up in nearby Cairo, TC Federal went public in 2021. As they worked to build a high-performing, sustainable institution, TC Federal expanded beyond Thomas County with branches in Tallahassee, Jacksonville, and Savannah. In three years, the bank nearly doubled in size, to \$600 million. Shareholder value increased, too.

TC Federal’s success attracted the attention of potential merger & acquisition partners across the country. Eiford and Higdon carefully considered those opportunities, recognizing their responsibility to shareholders and the potential benefits those partnerships could bring.

Colony Bank offered something beyond that. From the earliest conversations, there was a clear alignment. As Eiford shared, “We realized they were people like us.” In other words, they shared the same understanding that community banks are hubs where neighbors engage not just in transactions but in personal interactions. They shared the same longstanding commitment to taking care of customers first and always. Those factors were the difference-makers.

Making Colony Bank their partner for progress meant the bank could offer more resources and additional service lines. But most importantly, it meant they could continue to serve customers with the same neighbor-to-neighbor approach they had followed since 1934—only better.

THE TC
FEDERAL
MERGER
BRINGS

Total Deal
Value
\$81.3M

A stronger
position across
key Southeast
growth markets

These are the people who bring our culture to life—building relationships, earning trust, and driving our performance every day.



“Providing opportunities for growth for our team members is naturally ingrained in a culture that centers around building up our communities. But it’s also a bottom-line business strategy. After all, what our team members do every day is reflected in our deposit growth and our quarterly earnings.”

– Kimberly Dockery
EVP, Chief of Staff

Partnering with Difference-Makers How Investing in Our Team Members Pays Big Dividends

Being a “Best Bank to Work For” reflects having great people to work with

In 2025, Colony Bank was named one of the “Best Banks to Work For” by *American Banker* magazine. We are deeply proud of that recognition, and we’re proud to be the only Georgia bank to be so honored.

Perhaps the most gratifying part for us is that the award was based on extensive surveys completed by more than 200 of our team members across all levels of the organization. The surveys were anonymous, administered by a third party, and the responses were not visible to us.

To us, the national recognition reaffirms what has always been at the core of Colony’s culture: the understanding that our most valuable partners in progress have always been our people. After all, when relationship banking is at the heart of your identity, then the people delivering that experience become critically important to your success.

Just as we invest in new services and technologies for our customers, we invest heavily in the people who interact with them every day. As our manifesto affirms, we equip them with new skills and resources that make their work more rewarding. We know those investments pay big dividends, which is reflected in the long tenure of many Colony Bank team members, the relationships they build with customers, and the deposit growth and retention those relationships support over time.

We regularly honor team members who go above and beyond to live out our culture—from helping protect customers from scammers to making special trips to help an elderly client struggling to remember his banking transactions. The honorees are nominated by their peers. The hardest part, frankly, is choosing the winners. It’s a problem we’re happy to have. It’s what happens when your people are your essential partners for progress.

Only Georgia bank named a “Best Bank to Work For” in 2025

Board of Directors



Mark H. Massee
(Chairman)



Scott L. Downing



T. Heath Fountain



Audrey D.
Hollingsworth



Paul Joiner, III



Meagan M. Mowry



Matthew D. Reed



Brian D. Schmitt

Executive Officers

T. Heath Fountain
Chief Executive Officer

Roy D. Copeland, Jr.
President

Edward L. Bagwell, III
Executive Vice President, General Counsel/ Chief Risk Officer

Leonard H. Bateman, Jr.
Executive Vice President, Chief Credit Officer

Edward G. Canup
Executive Vice President, Chief Banking Officer

Kimberly C. Dockery
Executive Vice President, Chief of Staff

Greg Eiford
Executive Vice President, Chief Deposit Officer / Chief Community Banking Officer

Daniel E. Rentz
Executive Vice President, Chief Information Officer

Laurie E. Senn
Executive Vice President, Chief Administrative Officer

Derek W. Shelnut
Executive Vice President, Chief Financial Officer



Fountain



Copeland



Bagwell



Bateman



Canup



Dockery



Eiford



Rentz



Senn



Shelnutt

Market and Division Leaders

Jason Barnes
President of Colony Insurance

Steven Bernaski
President of Marine & RV Lending

Stephen Browning
Market President, Eastman

Tommy Clark
Regional President, Southwest

Darren Davis
President of Small Business Specialty Lending

Mike Davis
Regional President, Tifton and Sylvester

Chance Giddens
Market President, Fitzgerald

Jeffrey Hester
Market President, Cordele

Nat Higdon
President of Established Markets

Hugh Hollar
President of Home Builder Finance

Jesse Kight
President of Mortgage Division

Jamie Knight
Market President, Leesburg

Joe Little
Market President, LaGrange

Dexter Lumms
Managing Director Commercial Real Estate Banking

Chris McLaughlin
Market President, Augusta

Jud Moritz
Market President, Valdosta

Jason Morris
Corporate Banker

Wesley Olliff
Market President, Savannah

Joshua Osborne
Corporate Banker

Kyle Phelps
President of Emerging Markets

Cole Posey
Market President, Moultrie

Jordan Priddle
Market President, Tallahassee

Kirk Scott
Regional President, Mid-State

Robert Sparks
Regional President, Coastal

Justin Truelove
Director of Healthcare Lending

Kevin Vick
Market President, Thomasville

Jeff Weeks
Market Executive, Jacksonville

Mike Welch
Market President, Columbus

Mitch Watkins
Regional President, Greater Columbus Area

David Wilson
Market President, Macon

Nic Worthy
Market President, Rochelle



Barnes



Bernaski



Browning



Clark



D. Davis



M. Davis



Giddens



Hester



Higdon



Hollar



Kight



Knight



Little



Lumms



McLaughlin



Moritz



Jason Morris



Olliff



Osborne



Phelps



Posey



Priddle



Scott



Sparks



Truelove



Vick



Weeks



Welch



Watkins



Wilson



Worthy

Locations, as of
March 31, 2026

GEORGIA

Albany
2900 Old Dawson Rd
Albany, GA 31721
(229) 430-8080

Ashburn

515 E Washington Ave
Ashburn, GA 31714
(229) 567-4383

Athens

Loan Production Office
1586 Mars Hill Rd
Suite C
Watkinsville, GA 30677
(478) 273-3199 ext. 4111

Atlanta

780 Johnson Ferry Rd NE
Suite 625
Sandy Springs GA, 30342
(800) 873-6404

Augusta

1201 Town Park Ln
Evans, GA 30809
(706) 294-4682

Broxton

401 Alabama St North
Broxton, GA 31519
(912) 359-2351

Cedartown

967 North Main St
Cedartown, GA 30125
(678) 747-5200

Canton

Loan Production Office
341 E Main St
Canton, GA 30114
(229) 426-6000 ext. 6174

Centerville

200 Gunn Rd
Centerville, GA 31028
(478) 953-1010

Chickamauga

12691 North Highway 27
Chickamauga, GA 30707
(706) 375-3112

Columbus

1581 Bradley Park Dr
Columbus, GA 31904
(706) 571-6419

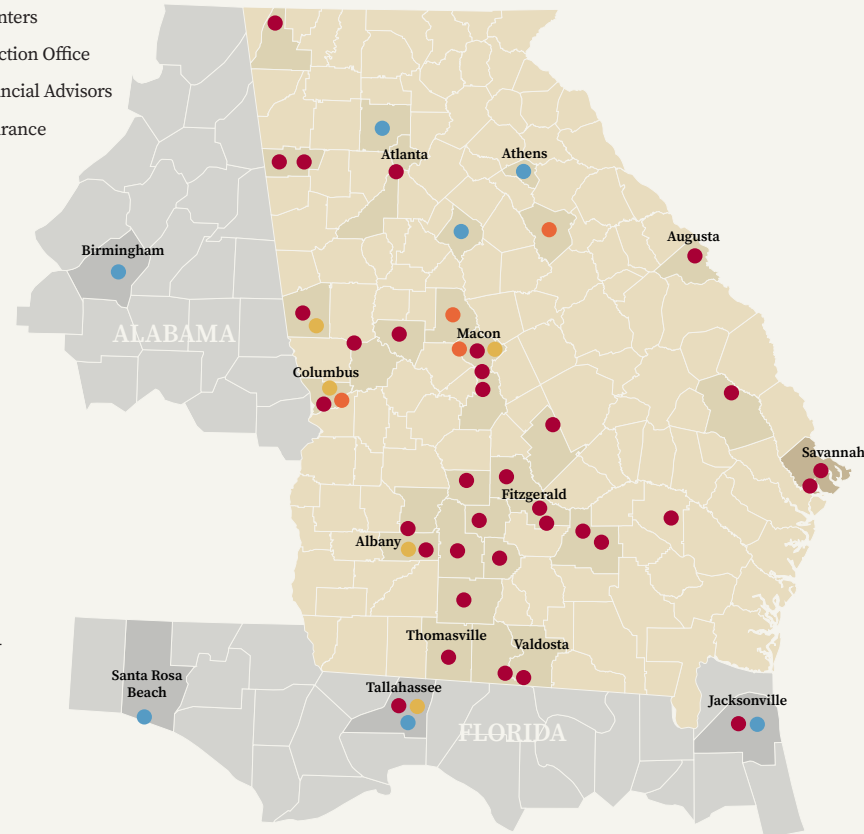
Cordele

1031 E 24th Ave
Cordele, GA 31015
(229) 271-2100

Covington

**Small Business
Specialty Lending - Loan
Production Office**
10115 Crown Ridge Drive,
Suite 103
Covington, Ga 30014
(470) 207-3376

- Banking Centers
- Loan Production Office
- Colony Financial Advisors
- Colony Insurance



Douglas

625 Ward St W
Douglas, GA 31533
(912) 384-3100

Eastman

5510 Oak St
Eastman, GA 31023
(478) 374-4739

Fayetteville

741 West Lanier Ave
Fayetteville, GA 30214
(678) 783-4111

Fitzgerald

Corporate Office
115 South Grant St
Fitzgerald, GA 31750
(229) 426-6000

Banking Center

302 South Main St
Fitzgerald, GA 31750
(229) 423-5446

Greensboro

Insurance Office
1061 Parkside Cmns
Suite 201
Greensboro, GA 30642
(706) 453-2490

LaGrange

101 Calumet Center Rd
LaGrange, GA 30241
(706) 884-6000

Leesburg

137 Robert B Lee Dr
Leesburg, GA 31763
(229) 759-2800

Macon

1412 Bass Rd
Macon, GA 31210
(478) 845-4510

Manchester

406 West Main St
Manchester, GA 31816
(706) 846-8471

Monroe

Insurance Office
120 W Highland Ave
Monroe, GA 30655
(770) 207-4780

Moultrie

621 Veterans Pkwy N
Moultrie, GA 31788
(229) 985-1380

Quitman

602 E Screven St
Quitman, GA 31643
(229) 263-7538

Rochelle

920 1st Ave
Rochelle, GA 31079
(229) 365-7871

Rockmart

131 West Elm St
Rockmart, GA 30153
(770) 684-1919

Savannah

Hwy 17 Banking Center
5987 Ogeechee Rd
Savannah, GA 31419
(912) 927-1277

Hodgson Banking Center

7011 Hodgson Memorial Dr
Savannah, GA 31406
(912) 303-9449

Statesboro

104 Springhill Dr
Statesboro, GA 30458
(912) 225-1460

Sylvester

601 N Main St
Sylvester, GA 31791
(229) 776-7641

Thomaston

108 South Church St
Thomaston, GA 30286
(706) 938-3151

Thomasville

131 South Dawson St
Thomasville, GA 31799
(229) 226-3221

Tifton

104 2nd St W
Tifton, GA 31794
(229) 386-2265

Valdosta

3774 Old US Hwy 41 N
Valdosta, GA 31602
(229) 241-9900

Warner Robins

1290 S. Houston Lake Rd
Warner Robins, GA 31088
(478) 987-1009

ALABAMA

Birmingham
Loan Production Office
120 19th St N
Suite 210
Birmingham, AL 35203
(659) 202-0120

FLORIDA

Jacksonville
10970 San Jose Blvd
Jacksonville, FL 32223
(904) 795-2077

Loan Production Office

2950 Halcyon Ln
Suite 603
Jacksonville, FL 32223
(800) 873-6404

Santa Rosa Beach

Loan Production Office
26 Origins Main St
Suite 218
Inlet Beach, FL 32461
(800) 873-6404

Tallahassee

Loan Production Office
2001 Thomasville Rd
Tallahassee, FL 32303
(850) 466-7300

2915-501 Kerry Forest Pkwy
Tallahassee, FL 32309
(850) 894-3001

Corporate Information

Corporate Headquarters

Post Office Box 989
115 South Grant Street
Fitzgerald, Georgia 31750
(229) 426-6000

Company Website

www.Colony.Bank

**Stock Registrar and
Transfer Agent**

Shareholders should report
lost or destroyed stock
certificates or direct inquiries
concerning dividend payments,
change of name, address or
ownership, or consolidation
of accounts to the Company's
transfer agent at:

Equiniti Trust Company, LLC

48 Wall Street, Floor 23
New York, NY 10005
(800) 937-5449
www.equiniti.com

**Independent Registered Public
Accounting Firm**

Mauldin & Jenkins, LLC
2911 Meredyth Drive
Albany, GA 31721

Special Counsel

Alston & Bird LLP
One Atlantic Center
1201 West Peachtree Street
Atlanta, GA 30309-3424

Annual Report on Form 10-K

A copy of the Company's
Annual Report on Form 10-K
for the fiscal year ended
December 31, 2025, as filed
with the Securities and
Exchange Commission, will be
furnished without charge to
shareholders as of the record
date for the 2026 Annual
Meeting upon written request
to Derek Shelnett Executive
Vice President/Chief Financial
Officer, Colony Bankcorp,
Inc., 115 South Grant Street,
Fitzgerald, Georgia 31750. In
addition, the Company makes
available free of charge its
annual reports on Form 10-K,

quarterly reports on Form 10-Q,
current reports on Form 8-K,
and all amendments to those
reports filed with or furnished
to the SEC. The reports are
available as soon as reasonably
practical after the Company
electronically files such material
with the SEC, and may be
found on the Internet at www.
Colony.Bank, under Shareholder
Information. Shareholder
and other investor-oriented
inquiries may be directed to
Derek Shelnett Executive
Vice President/Chief Financial
Officer at the Company's
corporate headquarters.

Annual Meeting of Shareholders

The 2026 Annual Meeting
of Shareholders will be held
at 11:00 a.m., local time, on
Thursday, May 21, 2026.
The meeting will be held at
Fitzgerald Utilities Building,
103 W Central Ave., Fitzgerald,
Georgia. Shareholders as of
March 27, 2026, the record
date for the meeting, are
cordially invited to attend.



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