



NEWS RELEASE

Colony Bankcorp, Inc. Announces That KBRA Affirms the Company's Ratings

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FITZGERALD, Ga.--(BUSINESS WIRE)-- Colony Bankcorp, Inc. (NYSE: CBAN) ("Colony" or the "Company") announced today that the Company's ratings were affirmed by the Kroll Bond Rating Agency (KBRA) in its press release dated March 24, 2026. KBRA affirmed the senior unsecured debt rating of BBB, the subordinated debt rating of BBB-, and the short-term debt rating of K3 for the Company.

KBRA also affirmed the ratings of Colony Bank, including a BBB+ rating for deposits and senior unsecured debt, a BBB rating for subordinated debt, and short-term deposit and debt ratings of K2. KBRA indicated a Stable outlook for all long-term ratings and, among its key credit considerations, cited favorable views of the Company's durable deposit franchise, diversified revenue stream, and disciplined credit culture.

About Colony Bankcorp

Colony Bankcorp, Inc. is the bank holding company for Colony Bank. Founded in Fitzgerald, Georgia in 1975, Colony 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 provides specialized solutions including mortgage lending, government guaranteed lending, consumer insurance, wealth management, credit cards, and merchant services. Colony'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.

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Source: Colony Bankcorp, Inc.