

Southwest Georgia Financial Corporation
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News Release

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For Immediate Release

Southwest Georgia Financial Corporation Declares Quarterly Cash Dividend

MOULTRIE, GA, November 16, 2016 -- [Southwest Georgia Financial Corporation](#) (NYSE MKT: SGB), the parent company of Southwest Georgia Bank, announced that its Board of Directors has declared a quarterly cash dividend of \$0.11 per common share. The dividend is payable December 15, 2016 to shareholders of record on December 5, 2016. The Company has approximately 2.5 million shares of common stock outstanding.

Southwest Georgia Financial Corporation or its predecessor, Southwest Georgia Bank, has paid cash dividends for 88 consecutive years.

About Southwest Georgia Financial Corporation

Southwest Georgia Financial Corporation is a state-chartered bank holding company with approximately \$443 million in assets headquartered in Moultrie, Georgia. Its primary subsidiary, Southwest Georgia Bank, offers comprehensive financial services to consumer, business, and government customers. The current banking facilities include the main office located in Colquitt County, branch offices located in Baker County, Worth County and Lowndes County, and a loan production office located in Tift County. In addition to conventional banking services, the bank provides investment planning and management, trust management, and commercial and individual insurance products. Insurance products and advice are provided by Southwest Georgia Insurance Services, which is located in Colquitt County. The Company routinely posts news and other important information on its website.

More information on Southwest Georgia Financial Corp. and Southwest Georgia Bank can be found at: www.sgfc.com.

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