

Southwest Georgia Financial Corporation
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News Release

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For Immediate Release

Southwest Georgia Financial Corporation Announces Third Quarter 2016 Conference Call and Webcast

MOULTRIE, GEORGIA, October 11, 2016 -- [Southwest Georgia Financial Corporation](#) (NYSE MKT: SGB), the parent company of Southwest Georgia Bank, announced that it will release its third quarter 2016 results before the opening of financial markets on Tuesday, October 25, 2016.

The Company will host a conference call and webcast to review the financial and operating results for the period and discuss its corporate strategy and outlook. A question-and-answer session will follow.

Third Quarter 2016 Conference Call

Tuesday, October 25, 2016

1:00 p.m. Eastern Time

Phone: (201) 493-6725

Internet Webcast: www.sgfc.com

A telephonic replay will be available from 4:00 p.m. ET on the day of the teleconference until Tuesday, November 1, 2016. To listen to the archived call, dial (858) 384-5517 and enter conference ID number 13645507, or access the webcast replay at www.sgfc.com/investorrelations.cfm, where a transcript will be posted once available.

About Southwest Georgia Financial Corporation

Southwest Georgia Financial Corporation is a state-chartered bank holding company with approximately \$422 million in assets headquartered in Moultrie, Georgia. Its primary subsidiary, Southwest Georgia Bank, offers comprehensive financial services to consumer, business, and governmental customers. The current banking facilities include the main office located in Colquitt County and 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.

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

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