

Southwest Georgia Financial Corporation
201 First Street S.E.
Moultrie, GA 31768
PH: (229) 985-1120
FX: (229) 985-0251



News Release

CONTACTS:

Company:

George R. Kirkland
Executive Vice President, CFO and Treasurer
Phone: (229) 873-3830
investorinfo@sgfc.com

Investor Relations:

Deborah K. Pawlowski
Kei Advisors LLC
Phone: (716) 843-3908
dpawlowski@keiadvisors.com

For Immediate Release

Southwest Georgia Financial Corporation Announces Fourth Quarter and Full Year 2016 Conference Call and Webcast

MOULTRIE, GA, January 10, 2017 -- [Southwest Georgia Financial Corporation](#) (NYSE MKT: SGB), the parent company of Southwest Georgia Bank, announced that it will release its fourth quarter and full year 2016 results before the opening of financial markets on Tuesday, January 24, 2017.

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.

Fourth Quarter and Full Year 2016 Conference Call

Tuesday, January 24, 2017

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, January 31, 2017. To listen to the archived call, dial (412) 317-6671 and enter conference ID number 13652414, 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 \$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.

-###-