

Southwest Georgia Financial Corporation
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News Release

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For Immediate Release

Southwest Georgia Financial Corporation Announces Fourth Quarter and Full Year 2018 Conference Call and Webcast

MOULTRIE, GA, January 8, 2019 -- [Southwest Georgia Financial Corporation](#) (NYSE American: SGB), a full-service community bank holding company, announced that it will release its fourth quarter and full year 2018 results before the opening of financial markets on Tuesday, January 22, 2019.

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 2018 Conference Call

Tuesday, January 22, 2019

1:00 p.m. Eastern Time

Phone: (201) 689-8263

Internet Webcast: www.sgb.bank

A telephonic replay will be available from 4:00 p.m. ET on the day of the teleconference until Tuesday, January 29, 2019. To listen to the archived call, dial (412) 317-6671 and enter conference ID number 13686181, or access the webcast replay at www.sgb.bank/investor-relations, 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 \$515 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, and branch offices located in Baker County, Worth County, Lowndes County and Tift County. In addition to conventional banking services, the Company 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 Corporation and Southwest Georgia Bank can be found at: www.sgb.bank.

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