

SOUTHWEST GEORGIA FINANCIAL CORP

Form 8-K

November 25, 2003

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Due to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): November 24, 2003

SOUTHWEST GEORGIA FINANCIAL CORPORATION

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(Exact name of registrant as specified in its charter)

Georgia	1-12053	58-1392259
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(State or other jurisdiction of incorporation)	(Commission File Number	(I.R.S. Employer Identification No.)

201 First Street, S.E. Moultrie, Georgia 31768

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(Address of principal executive office) (Zip Code)

Registrant's telephone number, including area code: (229) 985-1120

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Item 9. Regulation FD Disclosure  
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On November 24, 2003 Southwest Georgia Financial Corporation issued a press release announcing that it and First Bank Holding Company, parent corporation of Sylvester Banking Company, have signed a letter of intent to merge 100% of the common shares of Sylvester Banking Company into Southwest Georgia Bank. A copy of the press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference. This information is also deemed to be furnished under Item 12 in accordance with SEC release number 33-8216.

SIGNATURES  
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Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Southwest Georgia Financial Corporation  
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(Registrant)

Date: November 24, 2003

By: /s/George R. Kirkland  
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George R. Kirkland  
Senior Vice President & Treasurer

EXHIBIT INDEX

Exhibit No. -----	Description -----
99.1	Press Release dated November 24, 2003

