

Our banking clients count on Whitley Penn for dependable and responsive audit, tax and consulting services. Our professionals know the banking industry thoroughly, and have hands on experience with solutions to the everyday challenges our clients face.

Many community banks have outgrown their audit and tax service providers. Others have service providers that are simply not the proactive business advisors their companies need. Whitley Penn is different. Our partners are actively involved in every audit and tax assignment. We understand your goals, and provide a level of service to meet the needs of a demanding industry.

Personalized Service

Whitley Penn offers a personalized approach to help community banks of all sizes achieve their goals. We understand the high pressure market demands on banks, and know there isn't time to wait for questions to be answered at a bureaucratic firm. At Whitley Penn, the answers are a simple phone call or face to face conversation away.

Audit Services

Our auditors are not just auditors, but advisors. We are well-versed in U.S. Generally Accepted Accounting Principles (GAAP) and SEC rules and regulations and we guide our banking clients through the intricacies of both. We also provide transaction due diligence for proposed acquisitions and dispositions.



Tax Services

Taxes are a crucial consideration for any business. From federal and state income taxes, to sales and use, employment and property taxes, Whitley Penn guides our banking clients through the labyrinth of regulations to analyze and minimize the impact of taxes on their businesses. We ensure our clients are taking advantage of tax benefits available under constantly changing tax laws, and help them structure or restructure to reduce tax exposure relating to nexus, apportionment, unitary reporting and local sales and transfer taxes.

Whitley Penn has consistently been named among the top 25 firms in the country by *INSIDE Public Accounting*. We believe our success has been accomplished by focusing on the quality of our services and developing a quality team of professionals. Our culture of growth has allowed us to minimize professional staff turnover, which allows us to fulfill our commitment to staff continuity to our clients.

Consulting Services

When your bank wants to take advantage of significant growth opportunities by increasing your capital, roll out new products or acquire new businesses, you want to maintain and enhance your efficiencies even as you expand. Our consultants can help you do more, and do it better and faster without increasing your cost. Our business process improvement service can help you be more cost efficient, manage credit risk, and improve customer satisfaction.

With rules and regulations constantly changing, staying compliant can pose a challenge. Our professionals keep our clients informed on accounting, financial, and regulatory developments that impact their business. Whitley Penn will also help identify key opportunities to strengthen internal controls and improve policies in the deposit, loan, investment, security and compliance areas.

Transaction Services

When the economy isn't experiencing rapid growth, the failures of some banks present a growth opportunity for other banks through mergers and acquisitions. Throughout these processes staying in compliance, acquiring capital and managing the risk and returns for acquisitions and mergers are some of the many factors your bank should consider.

Our Transaction Services team members provide a broad range of services to buyers and sellers including the financial, tax, information technology, and benefits due diligence and other post-acquisition services. We use an integrated comprehensive and tailored approach to help you effectively manage acquisition risks and negotiate from a position of strength.