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## Community banks find footing, still searching for revenue (quotes from Ed Sibbald)

February 25, 2013

By Adam Van Brimmer

The community banking crisis is winding down. Business for the small banks is far from ramping up, however.

Even as all eight locally based community banks showed improvement in 2012 – five of them posted year-end profits – loan demand continues to weaken and fee income remains in a downward spiral.

Total loans dipped on a year-over-year basis, even with a drop in failed loans that had undercut loan portfolios throughout the recession and the early days of the recovery. The pace of new loans has not kept up with the pace of payoffs or charge-offs, which are the loans banks deem uncollectable, take as a loss and remove from their portfolios.

And the fewer loans, the less interest income for the banks.

As for fees, non-interest income fell by 12 percent for the group. New regulatory guidelines and a competitive service environment have contributed to the drop.

“If you’re a banker and you’ve cleaned up all your problems and you’re ready to get on with business, you have to be asking yourself, where are the profits going to come from?” said Ed Sibbald, the director of Georgia Southern University’s Center for Excellence in Financial Services. “You’re not going to make it up with fees, and most can’t cut their expenses any more than they already have.”

# Georgia Southern to Host Fraud and Forensic Accounting Conference

February 21, 2013

Save



Georgia Southern University invites accountants, educators, investigators, auditors and attorneys to register now for its 7th Annual Fraud and Forensic Accounting Education Conference in Atlanta from May 16 through 18. The University's Center for Forensic Studies in Accounting and Business will host the conference which is sponsored by Atlanta-based accounting firm Porter Keadle Moore (PKM).

"This has become one of the top conferences of its kind," said Phil Moore, PKM managing partner. "The latest developments in forensic accounting are important to those who work in the field every day and are also helpful for anyone in a related field who wants to gain insight into this area."

During the conference, speakers focus on risks posed to businesses of all sizes, from global enterprises to small business. "As business and technology gets more sophisticated, fraud becomes more sophisticated," said conference chair J. Charles Williamson, director of Georgia Southern's Center for Forensic Studies in Accounting and Business. "This year's conference will offer a wider range of topics for people involved in investigation, prosecution and defense – in other words – those on both sides of the courtroom aisle."

Topics for the conference include:

- Hacking and cyber-crime, including external computer breaches
- Threats involving mobile communication devices
- Fraud risks in cloud computing
- The Foreign Corrupt Practices Act (FCPA)
- International fraud
- The latest cases of financial statement fraud
- Expert witnesses in family law
- Intellectual property valuation

The conference is designed for professionals in a number of specialties, including internal auditors, certified fraud examiners (CFE), certified information systems auditors (CISA), CPAs, civil and criminal attorneys, business executives and college professors.

Approximately 20 CPE hours are available. Early bird rates provide a discount for people who register soon. For more information or to register, visit [www.pkm.com/news/fraud-conference](http://www.pkm.com/news/fraud-conference).

#### About PKM

Founded in 1977, Porter Keadle Moore has grown into one of the most respected accounting and advisory firms in the country. Once known as a community banking firm, PKM now represents leading corporations in the financial, insurance, technology, biological science and government service arenas. PKM provides holistic and growth-driven financial solutions built around understanding clients' business challenges. For more information, visit [www.pkm.com](http://www.pkm.com) or call 404-588-4200.

Georgia Southern University, a Carnegie Doctoral/Research University founded in 1906, offers more than 120 degree programs serving more than 20,500 students. Through eight colleges, the University offers bachelor's, master's and doctoral degree programs built on more than a century of academic achievement. In 2011, the University was named one of the Top 10 most popular universities in the country by U.S. News & World Report and is a top choice of Georgia's HOPE scholars. Georgia Southern is recognized for its student-centered approach to education. Visit: [www.georgiasouthern.edu](http://www.georgiasouthern.edu).