



DARRYL M. DEMOS

Mr. Demos is a sought-after advisor to financial institutions in the U.S. and Europe. As a CPA, productivity expert and successful entrepreneur, Mr. Demos helps financial institutions maintain balance across critical areas — sales, customer service, internal controls and efficiency — in today's changing marketplace.

In the words of one of Mr. Demos' clients, "Darryl brings an invaluable array of skills and instincts to the productivity challenges facing the financial services industry. He has the financial acumen of a CFO, the skills of an accountant, the mindset of a sales director, and perhaps more importantly, the vision of an entrepreneur."

Mr. Demos is the principal architect of StaffSmart®, a software tool that enables banks to optimize branch staffing in teller, platform and back office areas. StaffSmart® and Demos' programs help clients around the globe solve their productivity challenges including Chase, CitiCorp, ANZ (Australia), CIBC (Canada), Banamex (Mexico), Wachovia, Regions Bank, Compass, and Fleet BankBoston.

Mr. Demos is a graduate of Williams College, earned a master's degree in Accounting from New York University, and became a CPA while serving in the financial services division of KPMG Peat Marwick in New York City. Mr. Demos is a member of the American Institute of CPAs, a faculty member of the New England School of Banking at Williams College, author of banking trade journal articles, and a frequent speaker on bank management and productivity issues.



In 1990, he established Demos Consulting to help banks, mortgage companies, mutual funds and loan servicing organizations improve the cost efficiency and quality control of major sales, customer service, back office and financial functions. The firm has grown steadily at an annual rate of 30% in each year since its inception in 1990.

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