

Angela R. Knight-Davis

Angela R. Knight-Davis has over thirty years of public service in financial regulation with the Federal Reserve System, encompassing both bank and holding company supervision. Angela began her regulatory career at the Federal Reserve Bank of Richmond as an assistant bank examiner in 1989, near the end of the bank and thrift crisis of the 1980s and 1990s. She became a commissioned examiner in 1993 and served in various roles including Training Examiner and Instructor for System training courses; Central Point of Contact and examiner-in-charge of a wide range of bank examinations and holding company inspections with consolidated assets up to \$50 billion.

Angela rose through the examiner ranks to a managerial position in June 2006. Due to her expertise in community bank and holding company supervision, Angela managed a team of examiners as well as the oversight of a portfolio of banking organizations with total assets ranging from \$50 million to \$10 billion. During the Great Recession's financial and banking crisis of 2008 to 2013, Angela was also responsible for the oversight of several problem banking organizations, which required close coordination with the Board of Governors of the Federal Reserve System, State Banking Authorities, and the Federal Deposit Insurance Corporation (FDIC). Oversight activities included onsite assessments, targeted examination reviews, offsite analysis, continuous monitoring of financial and operational performance and risks, recommending and drafting enforcement actions; as well as evaluating capital planning/stress testing, earnings, and liquidity. Angela also coordinated a number of bank failures with Maryland Commissioner of Banking and the FDIC; as well as served as the Lead Examiner of a fraud investigation at a problem institution.

In 2013, Angela accepted a position at the Board of Governors of the Federal Reserve System as Supervisory Financial Analyst for Savings and Loan Holding Companies (SLHCs). As her role as a Supervisory Analyst, Angela participated in the development of various policies and regulatory guidance applicable to the community banking organizations, as well as regional banking organizations and SLHCs, with consolidated assets ranging from \$10 billion to \$100 billion. In addition, Angela was responsible for the oversight of assigned portfolios of SLHCs, varying in size and complexity, and included broker-dealer, commercial and insurance SLHCs.

By 2018, Angela was promoted to Manager in the Community and Regional Bank Supervision Section at the Board of Governors where she is responsible for managing a team of financial analysts responsible for providing oversight of banking organizations with consolidated assets ranging up to \$100 billion. Angela is as an active member of the Division's management team including coordinating, reviewing, and recommending operational changes and personnel actions. She also led and participated in the development of various supervisory policies and regulatory guidance including the interagency guidance related to considering the effect of the COVID-19 pandemic on banking organizations less than \$100 billion. She also actively participates in the development of supervisory guidance related to information technology as well as technology solutions for examiners.

During her career with the Federal Reserve System, Angela also gained nearly twenty years of experience in training and staff development which included teaching and developing Federal Reserve System and international courses. Angela also had the opportunity to teach Federal Reserve System courses at several Reserve Banks across the country as well as international courses in Washington, DC and Abuja, Nigeria. She is also a proficient public speaker as she has led several presentations, participated in briefings for Governors of Supervision as well as presented at the Annual Conference and Supervisory College of Caribbean Group of Banking Supervisors in Palm Beach, Aruba.

In addition, to her career with the Federal Reserve System, Angela is actively involved in her church on a local and national level. Angela is currently a member of Jerusalem United Holy Church of America, Inc., in Reidsville, NC. On a national level, she is currently the Chairperson of the Budget Committee of the United Holy Church of America, Inc., headquartered in Greensboro, NC. She has also served as the financial secretary of the Youth Department of the United Holy Church of America, Inc. On a local level, she previously served as the church administrator of Mount Sinai Family Life Christian Center in Portsmouth, Va. and financial assistant at her home church Rose of Sharon United Holy Church of America, Inc. where her grandmother Elder Rosa Wilkins was founder and pastor.

Angela holds an M.B.A. from University of Maryland, Baltimore, Maryland and a B.A. in Accounting from Hampton University, Hampton, Virginia. She is also a graduate of the Stonier School of Banking. Angela is happily married to Morris R. Davis and currently resides in North Carolina.