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## Introduction

The Office of the Comptroller of the Currency (OCC) charters, regulates, and supervises national banks and federal savings associations and licenses, regulates, and supervises the federal branches and agencies of foreign banks. The OCC's mission is to ensure that these institutions operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations. The OCC is an independent, non-appropriated bureau of the U.S. Department of the Treasury.

The OCC's Strategic Plan for Fiscal Years 2019–2023 establishes three primary goals towards the achievement of the OCC's vision as the preeminent prudential supervisory agency. These strategic goals will ensure that the OCC 1) fosters a safe, sound, and fair federal banking system that is a source of economic strength and opportunity that meets the evolving needs of consumers, businesses, and communities; 2) engages, prepares, and empowers its employees to meet the mission; and 3) operates efficiently and effectively.

The fulfillment of the agency's core mission of bank supervision depends on its employment of talented staff with high levels of expertise and experience. To maintain a competent, highly qualified workforce, the OCC is fully committed to using and retaining employees' skills, while recruiting the best talent available from a variety of sources. The agency is also committed to maintaining an inclusive culture and workplace environment with a diversity strategy that focuses on leadership commitment, recruitment, development, retention, work/life balance, and an engaging culture. The OCC is equally committed to the inclusion of minorities, women, and minority- and women-owned businesses at all levels of the agency's business activities.

In compliance with section 342 of the Dodd–Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank),<sup>1</sup> the OCC established its Office of Minority and Women Inclusion (OMWI) in January 2011 to be responsible for all matters of the agency relating to diversity in management, employment, and business activities. Dodd–Frank requires each OMWI agency<sup>2</sup> to submit an annual report to Congress regarding actions taken pursuant to section 342. The OCC's *Fiscal Year 2019 Annual Report to Congress* covers such actions and information for the period of October 1, 2018, through September 30, 2019.

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<sup>1</sup> 12 USC 5452.

<sup>2</sup> The federal financial agencies required to establish an OMWI under section 342 are the Board of Governors of the Federal Reserve System (Board), each of the Federal Reserve Banks, Consumer Financial Protection Bureau (CFPB), Department of the Treasury, Federal Deposit Insurance Corporation (FDIC), Federal Housing Finance Agency (FHFA), National Credit Union Administration (NCUA), OCC, and Securities and Exchange Commission (SEC).

## Business Activities

### Fiscal Year 2019 Payments

1. Statement of the total amounts the OCC paid to contractors during the reporting period:
  - Total payments to contractors were \$140,096,187.98.<sup>3</sup>
2. Percentage of the OCC's total payments to minority-owned or women-owned businesses (MWOB); minority-owned businesses (MOB); and women-owned businesses (WOB):
  - Payments to MWOBs were \$57,242,495.30, representing 40.9 percent of the OCC's total contractor payments.<sup>4</sup>
  - Payments to MOB<sup>5</sup>s were \$44,293,280.88 representing 31.6 percent of the OCC's total contractor payments.
  - Payments to WOB<sup>6</sup>s were \$18,837,705.43, representing 13.4 percent of the OCC's total contractor payments.

For a detailed explanation of the OCC's method and data sources for reporting payments, refer to appendix A.

### Five-Year Trend in Payments to MWOBs, MOB, and WOBs

Comparing fiscal year 2019 with the previous fiscal year, the percentage of payments to MWOBs was lower (40.9 percent compared with 43.2 percent); the percentage of payments to MOB was lower (31.6 percent compared with 34.3 percent); and the percentage of payments to WOBs was higher (13.4 percent compared with 11.6 percent) (see figure 1).

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<sup>3</sup> "Payments" are the net amounts, after any discounts, the OCC paid to contractors during the current fiscal year, regardless of when the awards were entered into the Federal Procurement Database System—Next Generation (FPDS-NG). Because contractors may submit invoices to the OCC after the close of the fiscal year in which the awards were made, the OCC's total payments to contractors during a given fiscal year may differ slightly from the total awards. For details of the specific amounts the OCC paid and awarded to MWOBs, MOB, WOBs, and MOB demographic groups, refer to appendixes B and C.

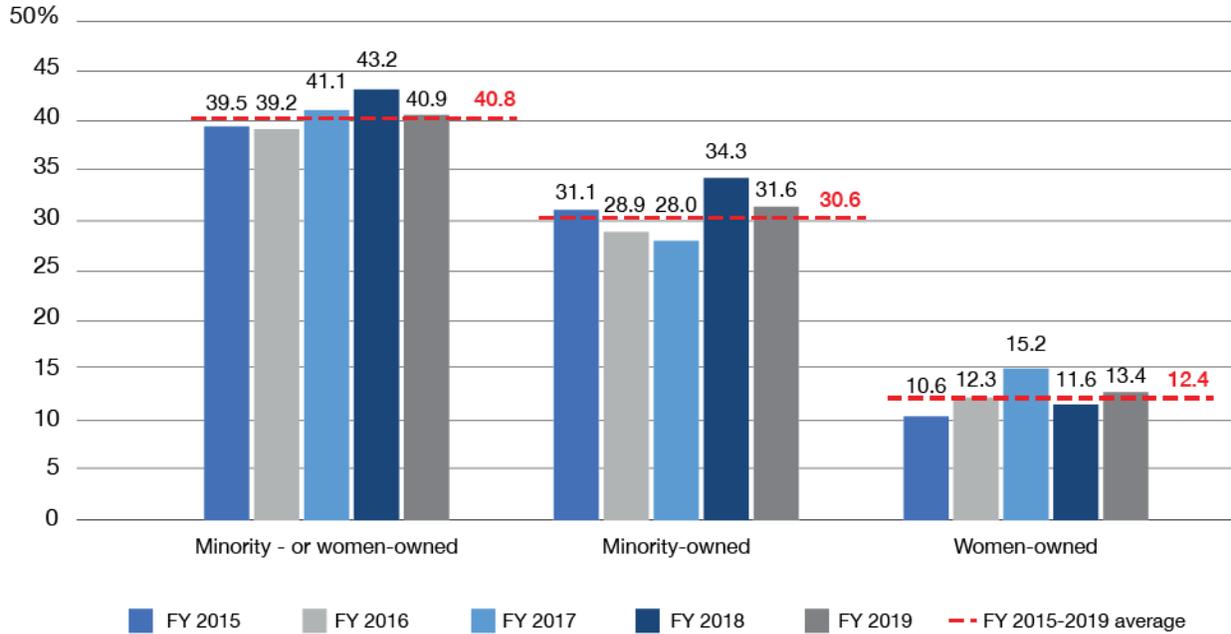
<sup>4</sup> Payments to businesses that are both minority- and women-owned are counted only once in the total dollars paid and percentage paid to MWOBs. For fiscal year 2019, payments to businesses that were neither MOB nor WOBs were \$82,853,692.68 representing 59.1 percent of the OCC's total contractor payments.

<sup>5</sup> Payments to MOB include all businesses that indicate they are minority-owned in the U.S. government's System for Award Management (SAM).

<sup>6</sup> Payments to WOB include all businesses that indicate they are women-owned in the SAM.

Comparing fiscal year 2019 with the average of the previous four fiscal years (2015–2018), the percentage of payments to MWOBs was 40.9 percent versus the previous four-year average of 40.8 percent; the percentage of payments to MOBs was 31.6 percent versus the previous four-year average of 30.6 percent; and the percentage of payments to WOBs was 13.4 percent versus the previous four-year average of 12.4 percent.

**Figure 1: Payments to MWOBs, MOBs, and WOBs as a Percentage of Total OCC Payments, Five-Year Trend**



Source: Core Financial System and FPDS-NG for FY 2015 to FY 2019.

### Five-Year Trend in Payments to MOB Demographic Groups

In addition to the section 342 requirement to report the total amounts and percentage of payments to MWOBs, MOBs, and WOBs, the OCC also tracks payments to MOB demographic groups (see figure 2). Specifically, the OCC reports payments to Asian American-owned businesses,<sup>7</sup> Black American-owned businesses, Hispanic American-owned businesses, Native American-owned businesses,<sup>8</sup> and Other MOBs.<sup>9</sup>

<sup>7</sup> “Asian American” means Asian-Pacific Americans (persons with origins from Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Japan, China, Taiwan, Laos, Cambodia (Kampuchea), Vietnam, Korea, the Philippines, Republic of Palau, Republic of the Marshall Islands, Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, Guam, Samoa, Macao, Hong Kong, Fiji, Tonga, Kiribati, Tuvalu (or Nauru), and Subcontinent Asian (Asian-Indian) Americans (persons with origins from India, Pakistan, Bangladesh, Sri Lanka, Bhutan, the Maldives Islands, or Nepal). See 48 CFR 52.219-1.

<sup>8</sup> “Native American” means American Indians, Eskimos, Aleuts, or Native Hawaiians. See 48 CFR 52.219-1.

<sup>9</sup> “Other MOB” means those businesses designating “minority-owned” in the SAM, but not designating Asian American, Black American, Hispanic American, or Native American.

### **Fiscal Year 2019 Compared With Previous Year**

Comparing fiscal year 2019 with the previous fiscal year, the percentage of payments to Hispanic American-owned businesses and Other MOBs increased:

- Hispanic American-owned businesses was 4.8 percent in fiscal year 2019 compared with 4.7 percent in fiscal year 2018.
- Other MOBs was 1.8 percent in fiscal year 2019 compared with 0.3 percent in fiscal year 2018.

Comparing fiscal year 2019 with the previous fiscal year, the percentage of payments to Asian American-owned, Black American-owned, and Native American-owned businesses all decreased:

- Asian American-owned businesses was 22.9 percent in fiscal year 2019 compared with 26.8 percent in fiscal year 2018.
- Black American-owned businesses was 0.8 percent in fiscal year 2019 compared with 0.9 percent in fiscal year 2018.<sup>10</sup>
- Native American-owned businesses was 1.4 percent in fiscal year 2019 compared with 1.6 percent in fiscal year 2018.

### **Fiscal Year 2019 Compared With Average of Previous Four Fiscal Years**

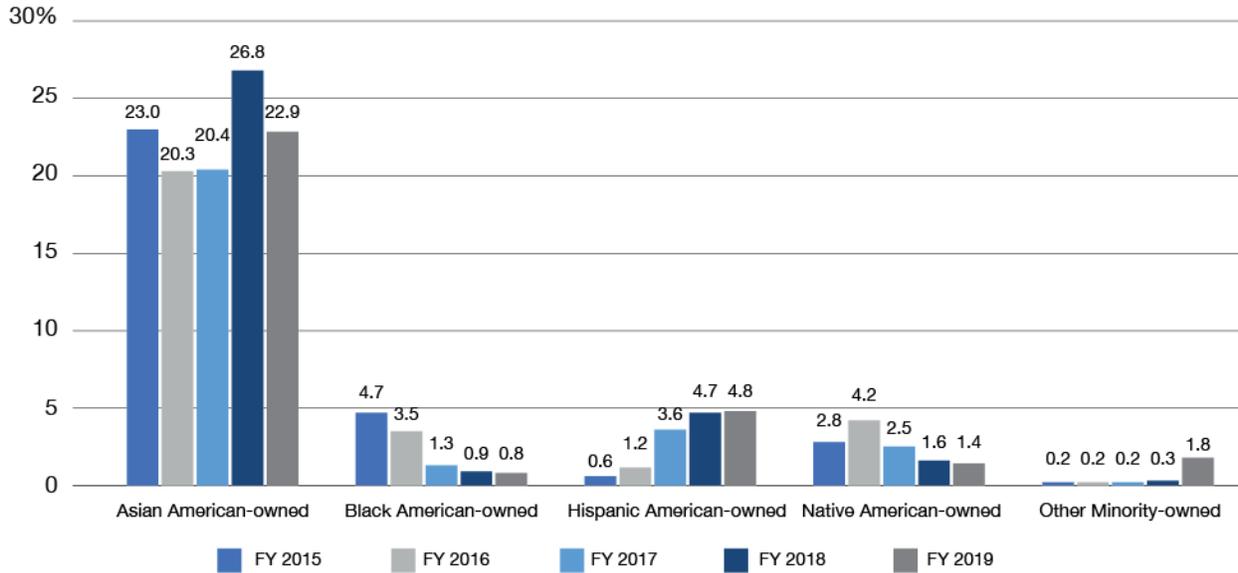
Comparing fiscal year 2019 with the average of the previous four fiscal years (2015–2018), the percentage of payments to Asian American-owned businesses, Hispanic American-owned businesses, and Other MOBs all increased; and the percentage of payments to Black American-owned businesses and Native American-owned businesses both decreased:

- Asian American-owned businesses was 22.9 percent compared with previous four-year average of 22.6 percent.
- Hispanic American-owned businesses was 4.8 percent compared with previous four-year average of 2.5 percent.
- Black American-owned businesses was 0.8 percent compared with previous four-year average of 2.6 percent.
- Native American-owned businesses was 1.4 percent compared with previous four-year average of 2.8 percent.
- Other Minority-owned businesses was 1.8 percent compared with previous four-year average of 0.2 percent.

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<sup>10</sup> In fiscal year 2019, the OCC had lower total payments to all businesses and lower payments to Black American-owned businesses (in particular, the OCC paid \$254,823.66 less to one Black American-owned business).

**Figure 2: Payments to MOB Demographic Groups as a Percentage of Total OCC Payments, Five-Year Trend**



Source: Core Financial System and FPDS-NG for FY 2015 to FY 2019.

For details of the OCC’s five-year payment trend to MOB demographic groups, refer to appendix B.

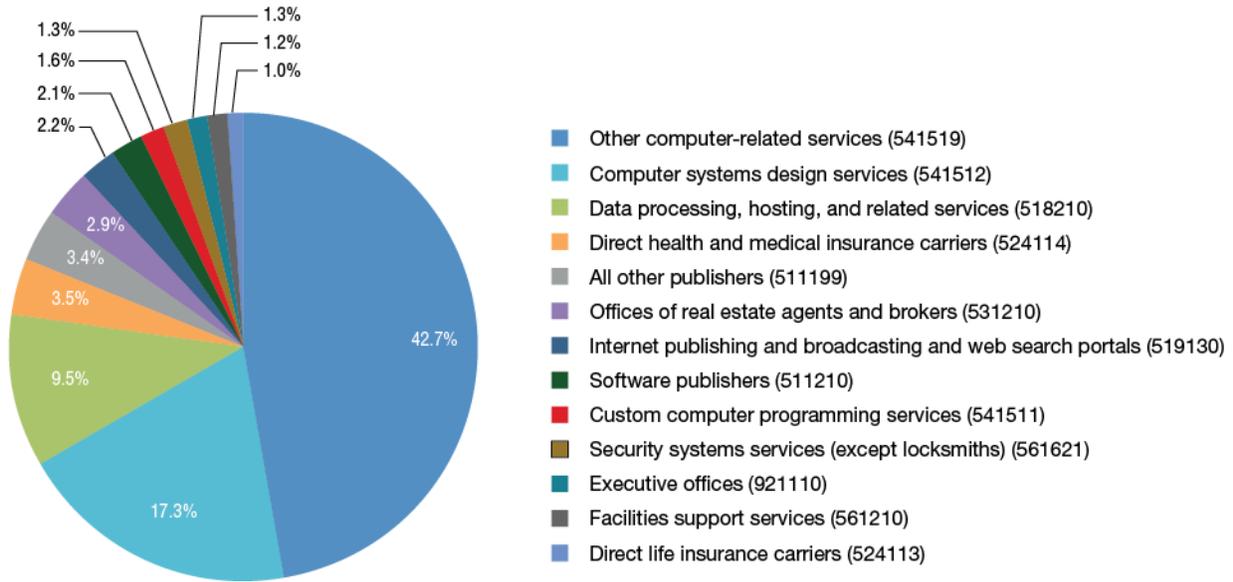
### Trends in Awards by Classification of Suppliers

Each year the OMWI tracks the North American Industry Classification System (NAICS)<sup>11</sup> codes with the highest cumulative dollar amounts awarded by the OCC.<sup>12</sup> For fiscal year 2019, computer-related purchases (including other computer-related services; computer systems design services; and data processing, hosting, and related services) accounted for over two-thirds of the OCC’s total dollars awarded (see figure 3).

<sup>11</sup> The NAICS is the standard that federal statistical agencies use in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. The NAICS is a two- to six-digit hierarchical classification system, offering five levels of detail. Each digit in the code is part of a series of progressively narrower categories, and more digits in the code signify greater classification detail. The first two digits designate the economic sector, the third digit designates the subsector, the fourth digit designates the industry group, the fifth digit designates the NAICS industry, and the sixth digit designates the national industry.

<sup>12</sup> “Awards” are action obligations, which are the net amount of funds obligated or de-obligated. The FPDS-NG uses the NAICS code categories to track award data. For additional information on the method and data sources for reporting awards, refer to appendix A.

**Figure 3: NAICS Codes With 1 Percent or Greater of Total OCC Award Dollars, FY 2019**



Source: FPDS-NG for FY 2019.

The OMWI’s analysis of the NAICS code award categories over the last five years has identified two trends. First, seven NAICS codes consistently account for more than three-quarters of the OCC’s awards (see appendix D). Second, computer-related purchases are the largest expenditures by the OCC, consistently accounting for about two-thirds or more of the OCC’s total dollars awarded (see appendix D).

The OCC reports on the classification of suppliers and includes this information in the OMWI’s outreach materials to help businesses understand the types of industries in which the OCC spends the majority of its contracting dollars.

**Analysis of Number of MOB, WOB, and Demographic Groups Participating and Dollars Awarded in Top NAICS Codes**

To identify potential opportunities for increasing MWOB participation, the OMWI analyzed the OCC’s top seven NAICS codes in relation to the demographics of contractors who provide these services. This analysis enables the OMWI to compare the percentage of businesses receiving OCC awards in each NAICS code with the percentage of MWOBs with capabilities in that particular code.

For example, MOB represented 39.6 percent of businesses designated “other computer-related services” (the OCC’s most-used NAICS code) and MOB represented 32.6 percent of OCC awards in this category. Moreover, WOB represented 25.7 percent of businesses designated “other computer-related services” and represented 26.0 percent of the OCC’s awards in this category (see table 1). For “data processing, hosting, and related services” (the OCC’s third most-used NAICS code), MOB represented 38.9 percent of the businesses in this category and the OCC awarded 82.3 percent to MOB in this category.

The OCC uses these data analyses to develop strategies around NAICS codes where the agency has low percentages of awards to MOBs or WOBs. For example, the OCC explores the OCC’s awards for “computer systems design services” for additional opportunities where MWOBs could offer these services.

**Table 1: Percentage of Businesses Participating in Top 7 NAICS Codes Compared With Percentage of OCC Awards in Top 7 NAICS Codes, FY 2019**

	NAICS Codes and Description													
	541519		541512		518210		524114		511199		531210		519130	
	Other computer related services		Computer systems design services		Data processing, hosting, and related services		Direct health and medical insurance carriers		All other publishers		Offices of real estate agents and brokers		Internet publishing and broadcasting and web search portals	
<b>Total number of businesses with OCC awards</b>	52		10		16		1		1		1		34	
<b>Percentage of total OCC awards</b>	42.7%		17.3%		9.5%		3.5%		3.4%		2.9%		2.2%	
<b>MOBs, WOBs, and demographic groups</b>	% Part.	% Awarded	% Part.	% Awarded	% Part.	% Awarded	% Part.	% Awarded	% Part.	% Awarded	% Part.	% Awarded	% Part.	% Awarded
Minority-owned	39.6	32.6	37.6	17.4	38.9	82.3	25.4	0.0	25.4	100.0	34.1	0.0	35.2	0.4
Women-owned	25.7	26.0	24.1	8.6	25.7	0.0	19.1	0.0	32.3	0.0	37.6	0.0	29.6	0.4
Asian American-owned	14.7	27.2	14.6	13.1	14.2	81.7	1.7	0.0	6.6	0.0	3.9	0.0	12.4	0.4
Black American-owned	18.3	0.1	16.8	1.8	17.6	0.7	19.8	0.0	13.1	0.0	23.7	0.0	16.7	0.0
Hispanic American-owned	5.8	0.8	5.7	2.5	6.1	0.0	4.8	0.0	4.0	100.0	7.0	0.0	6.0	0.0
Native American-owned	4.3	2.9	3.8	0.0	4.6	0.0	3.0	0.0	4.0	0.0	2.2	0.0	3.3	0.0
Other non-specific minority demographic business	1.1	1.6	1.0	0.0	1.2	0.0	0.9	0.0	1.5	0.0	1.4	0.0	1.4	0.0

Source: FPDS-NG for FY 2019 and SAM Entity Management Extracts for November 2019.

The OMWI also analyzed data on the OCC’s percentage of dollars awarded in the top seven NAICS codes to MOBs, WOBs, and MOB demographic groups (see appendix F). This analysis shows that there were awards to every demographic group in the OCC’s most often-used NAICS code “other computer-related services.”<sup>13</sup> The OMWI develops and monitors procurement strategies that promote diversity and inclusion for both the number and the dollars awarded to MWOBs in each of its top NAICS codes.

<sup>13</sup> Specifically, Asian American-owned businesses received 27.2 percent; Black American-owned businesses received 0.1 percent; Hispanic American-owned businesses received 0.8 percent; Native American-owned businesses received 2.9 percent; and Other MOBs received 1.6 percent.

## Implementation of Standards and Procedures to Ensure Fair Inclusion

Beginning on March 1, 2012, the OCC inserted the “Standards and Procedures for OCC Contractor’s Good Faith Efforts to Include Minorities and Women in the Contractor’s Workforce”<sup>14</sup> (Good Faith Efforts clause) into all new contracts of more than \$150,000. The OMWI reviews contractors’ good faith efforts, makes a determination whether any contractors have failed to make good faith efforts, and takes appropriate action as authorized by section 342.<sup>15</sup>

Since the OCC began requiring the Good Faith Efforts clause, the OMWI has reviewed 144 contractor submissions of good faith efforts, including nine companies that were re-reviewed.<sup>16</sup> Of the 22 businesses reviewed during fiscal year 2019, four had fewer than 50 employees. The businesses with more than 50 employees submitted copies of their affirmative action plans and other documentation to demonstrate good faith efforts to include minorities and women in their workforces. The OMWI reviewed these submissions and, to date, there have been no instances when a recommendation by the OMWI for further action has been necessary.

Many of the OCC’s contractors were not required to submit Standard Form 100 (EEO-1) reports to the Equal Employment Opportunity Commission (EEOC)<sup>17</sup> and were not subject to the Office of Federal Contract Compliance Programs equal employment opportunity (EEO) requirements.<sup>18</sup> Contractors that had not previously been required to establish a written plan or program outlining their diversity efforts and results continue to create some challenges for the OMWI to substantiate their good faith efforts. The OMWI responded to these challenges by answering contractors’ questions on the documentation required for the OMWI to assess good faith efforts. Given that over half of the businesses reviewed have fewer than 50 employees and have limited experience substantiating good faith efforts, the OMWI will continue providing technical assistance on contractors’ compliance with the Good Faith Efforts clause and efforts toward the fair inclusion of minorities and women in their workforces.

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<sup>14</sup> In the Good Faith Efforts clause, contractors affirm their commitment, as well as the commitment of their subcontractors, to make good faith efforts to include minorities and women in their workforces.

<sup>15</sup> The OCC requires a written affirmative action plan or other written program designed to ensure the fair inclusion of minorities and women in the contractor’s workforce, including outreach, recruitment, and training efforts whereby the contractor sets forth specific, results-oriented policies and procedures.

<sup>16</sup> The OMWI reviews contractor submission of good faith efforts if more than two fiscal years have elapsed since the prior review.

<sup>17</sup> The EEOC requires EEO-1 reports for all federal contractors (private employers) who are not otherwise exempt and (1) have 50 or more employees and (2) are prime contractors or first-tier subcontractors and have a contract, subcontract, or purchase order amounting to \$50,000 or more.

<sup>18</sup> The Office of Federal Contract Compliance Programs regulations implementing Executive Order 11246 require supply and service contractors—generally those with 50 or more employees and a contract of \$50,000 or more—to develop and maintain written affirmative action programs.

## Successes and Challenges in the OCC's Supplier Diversity Program

### Technical Assistance and Outreach Program

#### *Events and Collaborations*

During fiscal year 2019, the OMWI engaged in numerous outreach activities to provide technical assistance, enhance awareness, and respond to potential contractors concerning procurement opportunities. Specifically, OMWI representatives hosted, led, or were featured speakers at several events to provide technical assistance to MWOBs. OMWI representatives also exhibited and held matchmaking sessions at other external events (see appendix E).

In May 2019, the eight OMWIs from the OCC, Board, CFPB, FDIC, FHFA, NCUA, Treasury Department, and SEC hosted an informational symposium, "OMWI: Leading the Way to Cultural Transformation," to share diversity and inclusion and supplier diversity best practices. The OMWIs also routinely collaborate through the Supplier Diversity Working Group, which shares information and best practices and maximizes opportunities for technical assistance to MWOBs.

#### *Supplier Diversity Initiatives*

Since its inception in 2011, the OCC's OMWI technical assistance program and outreach efforts have helped the agency pay a total of over \$36 million to MWOBs, including \$6,103,021.40 during fiscal year 2019. OMWI supplier diversity initiatives have directly contributed to 6.5 percent of the OCC's payments to MWOBs over the last nine years and 10.7 percent in fiscal year 2019.

On May 8, 2013, the OMWI developed an internal OCC Database for interested businesses to submit their capability statements and contact information. The OCC Database serves as a repository for early market research conducted by the OMWI, the OCC Acquisitions Division, and other OCC business units, as well as support for the OMWI's technical assistance efforts. At the end of fiscal year 2019, there were 744 businesses registered in the OCC Database (69 businesses registered during fiscal year 2019, an increase of more than 10.0 percent in the database).

The OCC recognized the importance of its supplier diversity program by having an OMWI staff member maintain certification as a Certified Professional in Supplier Diversity (CPSD)<sup>19</sup> with the Institute for Supply Management and also as a Certified Supplier Diversity Professional (CSDP) with the Alliance of Supplier Diversity Professionals.<sup>20</sup>

<sup>19</sup> CPSD is a certification for supply management professionals whose responsibilities include supplier diversity and business professionals with responsibility for strategic diversity initiatives within their organizations.

<sup>20</sup> The Alliance of Supplier Diversity Professionals educates and develops supplier diversity advocates, enabling them to serve as competent liaisons between their employer, customers, and organizations that advocate for diverse suppliers and the diverse business community. The CSDP certification examination encompasses the following courses: Introduction to Supplier Diversity; Preparing Subcontracting Plans; Preparing for Customer Reviews; Mentor-Protégé Program; Customer Reporting; and Sourcing Strategies.

## Workforce Diversity and Inclusion in Employment: Recruitment, Hiring, Career Development, and Retention

### Current Status

Bank supervision is the OCC's core mission and the majority of its employees are bank examiners. Bank examination activities are supported by attorneys, economists, and various operational and administrative occupations referred to as "all other series" in this annual report.

As of September 30, 2019, the OCC's permanent workforce totaled 3,622 employees, a decline of 5.3 percent below the 3,823 permanent employees at the end of fiscal year 2018. The participation of females (44.3 percent) dropped slightly for the first time in several years. Minority participation increased from fiscal year 2015 by 2.5 percentage points to 35.6 percent in fiscal year 2019. At the end of fiscal year 2019, all major EEO groups were at or near parity with the 2010 national civilian labor force (NCLF) rates,<sup>21</sup> with the exception of females and Hispanics. For changes in the OCC's workforce participation rates from fiscal year 2015 to 2019, and further breakdown of ethnicity and race indicator (ERI) groups and gender, see appendixes H and I.

Although the OCC continued to work to address the low participation of Hispanics in its workforce, their overall participation rate remained below their NCLF rate (see table 2). In fiscal year 2019, the OCC slightly increased its Hispanic participation rate to 7.4 percent, from 7.3 percent in fiscal year 2018, an improvement from 6.8 percent in fiscal year 2015. Hispanic participation rates are below parity in the following occupational positions—economists, bank examiners (females), and "all other series." Similarly, females across EEO groups in bank examiner positions participated below their OCLF rates. Hispanics and Whites (males and females) and Black females in economist positions; and Black and White male attorneys also participated below their respective OCLF rates. In addition, Hispanics and Whites (males and females) in "all other series" positions participated below their respective NCLF rates. For a further breakdown of ERI groups and gender by occupational positions in the OCC workforce profile, refer to appendix I. The fiscal year 2019 EEO-1 Report of OCC Occupational Categories is available in appendix J.

The Treasury Department provided a more representative benchmark comparison for the OCC's overall workforce—the relevant civilian labor force (RCLF) rate. This customized RCLF rate is based on the OCC's occupational composition and total workforce annually. The 2019 RCLF was calculated by comparing the OCLF availability rate from the 2010 census data with the percentage availability rate of each occupation represented in the OCC's workforce as of September 30, 2019 (see table 3).

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<sup>21</sup> NCLF data are derived from the 2010 census reflecting persons 16 years of age or older who are employed or are actively seeking employment and adjusted for citizenship, excluding those in the Armed Services. The OCC's workforce demographics benchmark comparisons are made against the 2010 NCLF availability rates and the occupational CLF (OCLF) availability rates for the OCC's three major occupational groups—bank examiners, attorneys, and economists. See appendix G for more details.

**Table 2: OCC Workforce Profile as of September 30, 2019**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
OCC workforce	3,622	55.7	44.3 <sup>a</sup>	9.4	17.6	7.4 <sup>a</sup>	1.3 <sup>a</sup>	64.4 <sup>a</sup>
<b>2010 NCLF</b>		<b>51.9</b>	<b>48.1</b>	<b>3.9</b>	<b>12.0</b>	<b>10.0</b>	<b>1.8</b>	<b>72.3</b>
Bank examiner	2,400	61.6	38.4 <sup>a</sup>	7.2 <sup>a</sup>	12.1 <sup>a</sup>	7.3	1.2	72.2 <sup>a</sup>
<b>2010 bank examiner OCLF</b>		<b>54.7</b>	<b>45.3</b>	<b>7.7</b>	<b>12.3</b>	<b>6.8</b>	<b>0.9</b>	<b>72.4</b>
Attorney	168	52.4 <sup>a</sup>	47.6	9.5	4.8	9.5	0.6 <sup>a</sup>	75.6 <sup>a</sup>
<b>2010 attorney OCLF</b>		<b>66.7</b>	<b>33.3</b>	<b>3.6</b>	<b>4.7</b>	<b>4.3</b>	<b>0.9</b>	<b>86.4</b>
Economist	98	68.4	31.6 <sup>a</sup>	36.7	3.1 <sup>a</sup>	4.1 <sup>a</sup>	0.0 <sup>a</sup>	56.1 <sup>a</sup>
<b>2010 economist OCLF</b>		<b>67.1</b>	<b>32.9</b>	<b>7.6</b>	<b>5.5</b>	<b>5.1</b>	<b>0.9</b>	<b>81.0</b>
All other series	956	40.2 <sup>a</sup>	59.8	12.0	35.3	7.5 <sup>a</sup>	1.7 <sup>a</sup>	43.5 <sup>a</sup>
<b>2010 NCLF</b>		<b>51.9</b>	<b>48.1</b>	<b>3.9</b>	<b>12.0</b>	<b>10.0</b>	<b>1.8</b>	<b>72.3</b>

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> EEO groups participating at rates below the 2010 NCLF and OCLF rates.

**Note:** Small ERI groups are Native Americans, Native Hawaiians, and persons of two or more races combined.

**Table 3: OCC Workforce Profile as of September 30, 2019, Compared With RCLF Rates**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
OCC workforce	3,622	55.7	44.3 <sup>a</sup>	9.4	17.6	7.4	1.3 <sup>a</sup>	64.4 <sup>a</sup>
<b>2019 RCLF</b>		<b>43.2</b>	<b>56.8</b>	<b>4.7</b>	<b>9.0</b>	<b>7.2</b>	<b>1.4</b>	<b>77.8</b>

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> EEO groups participating at rates below the 2019 RCLF rates.

**Note:** Small ERI groups are Native Americans, Native Hawaiians, and persons of two or more races combined.

Over the last five years, the OCC's hiring rates for Asians, Blacks, and males have consistently been above their NCLF rates. Comparatively, hiring rates for females, Hispanics, Small ERI groups, and Whites have generally been below their NCLF rates (see table 4).

**Table 4: OCC Hires, Five-Year Trend**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2015	268	58.2	41.8 <sup>a</sup>	7.4	19.7	8.6 <sup>a</sup>	1.2 <sup>a</sup>	63.0 <sup>a</sup>
FY 2016	382	57.6	42.4 <sup>a</sup>	9.7	17.5	9.2 <sup>a</sup>	1.3 <sup>a</sup>	62.3 <sup>a</sup>
FY 2017	239	56.5	43.5 <sup>a</sup>	9.2	17.2	9.6 <sup>a</sup>	1.1 <sup>a</sup>	61.9 <sup>a</sup>
FY 2018	163	59.5	40.5 <sup>a</sup>	14.7	12.9	12.3	1.2 <sup>a</sup>	58.9 <sup>a</sup>
FY 2019	92	62.0	38.0 <sup>a</sup>	14.1	14.1	9.8 <sup>a</sup>	2.2	59.8 <sup>a</sup>
<b>2010 NCLF</b>		<b>51.9</b>	<b>48.1</b>	<b>3.9</b>	<b>12.0</b>	<b>10.0</b>	<b>1.8</b>	<b>72.3</b>

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> EEO groups hired at rates below the 2010 NCLF rates.

**Note:** Small ERI groups are Native Americans, Native Hawaiians, and persons of two or more races combined.

In four of the last five years, females separated below their average workforce participation rates. Comparatively, all other groups more frequently separated above their average workforce participation rates. There were 298 separations in fiscal year 2019, a 4.2 percent net increase from fiscal year 2018 (see table 5).

**Table 5: OCC Separations, Five-Year Trend**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2015	303	56.4 <sup>a</sup>	43.6	5.9	14.5	6.5	2.0 <sup>a</sup>	71.0 <sup>a</sup>
FY 2016	288	59.0 <sup>a</sup>	41.0	4.9	11.8	7.6 <sup>a</sup>	0.7	75.0 <sup>a</sup>
FY 2017	283	55.8 <sup>a</sup>	44.2	7.4 <sup>a</sup>	17.0 <sup>a</sup>	6.7	1.8 <sup>a</sup>	67.1
FY 2018	286	58.0 <sup>a</sup>	42.0	6.3 <sup>a</sup>	16.8 <sup>a</sup>	6.6	2.1 <sup>a</sup>	68.2
FY 2019	298	47.7	52.4 <sup>a</sup>	6.3 <sup>a</sup>	15.8 <sup>a</sup>	8.4 <sup>a</sup>	2.0 <sup>a</sup>	67.5
<b>Average OCC workforce participation rate</b>		<b>55.3</b>	<b>44.6</b>	<b>6.1</b>	<b>15.2</b>	<b>7.2</b>	<b>1.7</b>	<b>69.7</b>

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> EEO groups separated at rates above their average workforce participation rates.

**Note:** Small ERI groups are Native Americans, Native Hawaiians, and persons of two or more races combined.

In four of the last five years, the OCC’s promotion rates for Hispanics and males were above their average workforce participation rates, while all other groups were generally below those rates (see table 6).

**Table 6: OCC Promotions, Five-Year Trend**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2015	331	55.9	44.1 <sup>a</sup>	8.2	18.1	7.5	0.6 <sup>a</sup>	65.6 <sup>a</sup>
FY 2016	404	55.5	44.6	9.2	15.6	7.9	1.5 <sup>a</sup>	65.8 <sup>a</sup>
FY 2017	422	60.4	39.6 <sup>a</sup>	7.4	11.9 <sup>a</sup>	6.9 <sup>a</sup>	0.5 <sup>a</sup>	73.5
FY 2018	401	56.4	43.6 <sup>a</sup>	4.7 <sup>a</sup>	14.5 <sup>a</sup>	10.5	2.0	68.3 <sup>a</sup>
FY 2019	282	55.3	44.7	6.0 <sup>a</sup>	12.8 <sup>a</sup>	12.8	0.4 <sup>a</sup>	68.1 <sup>a</sup>
<b>Average OCC workforce participation rate</b>		<b>55.3</b>	<b>44.6</b>	<b>6.1</b>	<b>15.2</b>	<b>7.2</b>	<b>1.7</b>	<b>69.7</b>

Source: OCC HR Data Mart as of FY 2019.

<sup>a</sup> EEO groups promoted at rates below their average workforce participation rates.

**Note:** Small ERI groups are Native Americans, Native Hawaiians, and persons of two or more races combined.

## Fiscal Year 2019 Focus Areas

### Increasing the Participation of Hispanics

In fiscal year 2019, the OCC continued to address the low participation rate of Hispanics in its workforce. Although the OCC only slightly increased its Hispanic participation rate to 7.4 percent from 7.3 percent in fiscal year 2018, this increase was a 0.6 percentage point improvement over the fiscal year 2015 rate of 6.8 percent. Even though the agency has made progress in the last five years, the OCC’s Hispanic workforce participation rate (7.4 percent) remains below the NCLF rate of 10.0 percent, but above parity with the RCLF rate (7.2 percent). Hispanics were hired at 9.8 percent in fiscal year 2019, below the hiring rate of 12.3 percent in fiscal year 2018.

Hispanics participated above the OCLF in the attorney occupation (9.5 percent versus 4.3 percent), and for males in the bank examiner occupation (4.1 percent versus 3.1 percent). Hispanic economists participated below their OCLF (4.1 percent versus 5.1 percent). In fiscal year 2019, Hispanic bank examiners were hired at rates exceeding their OCLF rates (9.1 percent versus 6.8 percent); there were no Hispanic economists or attorneys hired. Hispanic attorneys separated at a lower rate than their participation in the workforce, while bank examiners separated at a higher rate. The OCC had no separations of Hispanic economists in fiscal year 2019 (see table 7).

**Table 7: Hispanic Profile by Occupational Positions, Five-Year Trend**

Participation rates of EEO groups are in percentages.

			FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
<b>Bank examiner</b>	Hires	<b>6.8 2010 OCLF</b>	10.2	8.7	11.4	15.3	9.1
	Separations		6.2	8.6 <sup>b</sup>	5.7	8.0 <sup>b</sup>	8.8 <sup>b</sup>
	OCC wrk. part.		6.5 <sup>a</sup>	6.5 <sup>a</sup>	7.0	7.3	7.3
<b>Attorney</b>	Hires	<b>4.3 2010 OCLF</b>	0.0 <sup>a</sup>	25.0	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>
	Separations		7.1	0.0	25.0 <sup>b</sup>	0.0	7.7
	OCC wrk. part.		7.5	7.9	6.7	7.4	9.5
<b>Economist</b>	Hires	<b>5.1 2010 OCLF</b>	0.0 <sup>a</sup>	7.7	0.0 <sup>a</sup>	0.0 <sup>a</sup>	-
	Separations		0.0	0.0	0.0	0.0	0.0
	OCC wrk. part.		4.0 <sup>a</sup>	4.3 <sup>a</sup>	4.1 <sup>a</sup>	3.9 <sup>a</sup>	4.1 <sup>a</sup>
<b>All other series</b>	Hires	<b>10.0 2010 NCLF</b>	4.2 <sup>a</sup>	9.2 <sup>a</sup>	6.7 <sup>a</sup>	8.6 <sup>a</sup>	12.0
	Separations		7.6 <sup>b</sup>	5.9	7.8 <sup>b</sup>	5.0	8.0 <sup>b</sup>
	OCC wrk. part.		7.5 <sup>a</sup>	7.7 <sup>a</sup>	7.5 <sup>a</sup>	7.6 <sup>a</sup>	7.5 <sup>a</sup>

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> Hispanic workforce participation (wrk. part.) and hiring rates below the relative 2010 NCLF or OCLF rates.

<sup>b</sup> Hispanic separation rates above their workforce participation rate.

- No hires in this occupation series for fiscal year 2019.

The low workforce participation rate of Hispanics is largely influenced by low participation in the OCC’s non-major occupational groups, “all other series” (7.5 percent versus 10.0 percent NCLF rate). Hispanic participation in the “all other series” has decreased slightly since fiscal year 2018 (7.6 percent). Three Hispanics (12.0 percent) were hired in “all other series” in fiscal year 2019, above the 10.0 percent NCLF rate, an increase from the fiscal year 2018 hiring rate of 8.6 percent. Hispanics in “all other series” separated at 8.0 percent, above the workforce participation rate of 7.5 percent in fiscal year 2019 and the fiscal year 2018 separation rate of 5.0 percent. For a gender breakdown of the OCC’s Hispanic profile, see appendixes K and L.

The Entry-Level Bank Examiner Recruitment Program continued to be a significant source for Hispanic hiring for bank examiners at the OCC, with an average hiring rate of 10.3 percent since the implementation of the program in June 2003. In fiscal year 2019, 13.1 percent of entry-level bank examiners self-identified as Hispanics.

The OCC conducted an applicant flow data analysis of the entry-level bank examiner recruitment campaigns in 2019 (Fall 2018). The applicant pool rate for Hispanics who self-identified was 15.1 percent, with a selection rate of 13.7 percent; the applicant pool and selection rate exceeded the Hispanic examiner OCLF rate of 6.8 percent.

In another analysis of all job vacancies that were closed in the first three quarters of fiscal year 2019, the applicant pool rate for Hispanics who self-identified was 14.4 percent with a selection rate of 13.3 percent; the applicant pool rate and selection rate in these multi-job series exceeded

the NCLF of 10.0 percent. Results indicated there was no evidence of a statistically significant shift in the ethnic composition of the applicant pool as they progressed to the decision process. The OCC will continue to monitor the applicant pools and the impact of hiring processes.

The OCC maintains ongoing relationships with minority professional organizations and colleges and universities with large populations of minority and female students. The OCC hired four students through the federal Pathways Internship Program, of whom two were minorities. In addition, the agency contracted for 24 interns<sup>22</sup> through its National Diversity Internship Program in fiscal year 2019, the ninth year it has sponsored the program. The OCC worked with five groups that employed students: the Hispanic Association of Colleges and Universities; INROADS; Wire2Net; Minority Access; and The Washington Center.

During fiscal year 2019, the OCC recruited from the following Hispanic-serving institutions as part of its entry-level bank examiner program: California State University at Fullerton; California State University at Long Beach; Colorado State University; Florida International University; Lehman College; Mercy College; New Mexico State University; Texas A&M Corpus Christi; Texas State University at San Marcos; the University of Houston Downtown; the University of New Mexico; the University of St. Thomas; the University of Texas at El Paso; and the University of Texas San Antonio. The OCC also sought additional sources for entry-level bank examiner recruitment through the Association of Latin Professionals in Finance and Accounting and through the National Association of Colleges and Employers (NACE) Link OneStop, a national recruiting network with over 150 schools including minority-serving institutions. In addition, the OCC obtained data from NACE on the demographic makeup of its member institutions' accounting and finance graduating classes, to help determine which schools the OCC will recruit from to build more diverse applicant pools.

As part of its entry-level bank examiner program, the OCC actively recruited at minority-serving institutions including Alcorn State University; Arizona State University; California State University, East Bay; Howard University; Johnson C. Smith University; Montana State University; St. John's University; Troy University; the University of Arkansas; the University of Illinois, Chicago; the University of Maryland at College Park; the University of Memphis; the University of Southern California; the University of St. Thomas; the University of Texas at Arlington; and the University of Washington. The OCC also received applications from individuals at other minority-serving institutions that were not part of the campus recruitment efforts. These unsolicited applicants helped to create even more diverse and talented applicant pools for the entry-level bank examiner program.

Members of the OCC's Hispanic staff (8.2 percent) participated in several formal and informal career development programs and training courses that provided continuous learning and growth opportunities in fiscal year 2019. Hispanic employees (7.5 percent) participated in agency-sponsored leadership training courses designed for managers, supervisors, and employees. Hispanic executives also participated in the agency's executive coaching program designed to address both immediate tactical issues and strategic long-term issues or opportunities, and to help leaders to align vision, actions, and performance. The Hispanic employees (11.8 percent)

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<sup>22</sup> These contracted interns were not OCC employees and are not reflected in the workforce count; therefore, no demographic data are available.

selected into the OCC’s fiscal year 2018-2019 Leadership Exploration and Development (LEAD) Program last year (fiscal year 2018) continued to receive robust training and development. The program is designed to develop leadership competencies at the team leader and/or manager level and foster a broader, enterprise perspective.

In fiscal year 2019, the Honors Attorney Program continued developmental opportunities for the hires from the prior year (fiscal year 2018)—eight employees in total, four (66.7 percent) of whom were Hispanics. The program is designed to provide cross-training and developmental assignments to equip incoming attorneys (law clerks<sup>23</sup> and attorneys) with legal skills and experiences across multiple legal practice areas. There were no hires for the Honors Attorney Program in fiscal year 2019.

Each year, the OCC sponsors a career forum for bank examiners in pay band NB-IV at the end of their third year of employment. The forum provides information about bank examiner career opportunities and explains the Uniform Commission Examination (UCE) preparatory process. Of the 48 bank examiners who passed the UCE in fiscal year 2019, 8.3 percent were Hispanics.

The OCC continued to benefit from the many contributions of its Hispanic employee network group (ENG), the Hispanic Organization for Leadership and Advancement (HOLA). HOLA supports the agency in its recruitment, career advancement, and retention strategies for developing a fully engaged Hispanic workforce. In fiscal year 2019, HOLA launched two new initiatives—“Speak to Lead,” which provides HOLA members with real-time feedback on mock exit or board meeting presentations, and “Career Coaching,” in which members are paired with coaches and provided advice on available career paths, career progression, résumés, interviews, and training. HOLA members served as recruiters/screeners and interview panelists during the entry-level bank examiner and attorney recruitment campaigns and participated in the recruitment and screening process for experienced/industry hires. HOLA members also represented the agency at career forums and fairs and networking events. To support retention, HOLA continued to encourage networking, mentoring, and collaboration among its members.

Hispanic employees gain value from the agency’s formal and informal mentoring programs, career and leadership development programs (for examiners and non-examiners), career development opportunities, and related resources, including training curriculum and courses.

In fiscal year 2020, the OCC will continue to focus efforts toward increasing the participation rate of Hispanics by maximizing targeted recruitment activities to attract Hispanic applicants to the “all other series” category while maintaining focus on entry-level and experienced bank examiner recruitment, and continuing to address Hispanic retention issues.

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<sup>23</sup> Law clerks in the Honors Program are those who are graduates of recognized law schools (in possession of an LL.B. or J.D. degree) but have not yet passed the bar examination.

## Increasing the Participation of Female Bank Examiners

In fiscal year 2019, the workforce participation rate of female bank examiners decreased to 38.4 percent from 39.1 percent in fiscal year 2018, below the OCLF rate of 45.3 percent. The hiring rate (31.8 percent) of female bank examiners was below their OCLF rate (45.3 percent), and the fiscal year 2018 hiring rate of 34.7 percent (see table 8).

The OCC's applicant flow data analysis of the 2019 entry-level recruitment campaign (which took place in the fall of 2018) showed females represented 37.7 percent of the applicant pool and 35.3 percent of selections, both below the OCLF rate (45.3 percent). In addition, the OCC conducted a separate applicant flow analysis on examiner vacancies closed during the first three quarters of fiscal year 2019, to include entry-level examiner selections. The analysis showed females were 37.4 percent of the applicant pool and 44.3 percent of the selections, both below the OCLF rate (45.3 percent). There was no evidence of a statistically significant shift in the gender composition of the applicant pool as they reached the selection process.

In fiscal year 2019, female bank examiners separated at a rate (43.8 percent) above their workforce participation rate (38.4 percent), hiring rate (31.8 percent), and their rate of separation in fiscal year 2018 (34.6 percent). Of separating female bank examiners in fiscal year 2019, retirements accounted for 51.8 percent (an increase of 2.6 percentage points from fiscal year 2018); resignations and transfers represented 45.9 percent; and removals/terminations made up 2.4 percent. Of the resignations, 51.3 percent were new hires (six or fewer years of employment) and 48.7 percent were mid-career employees (not new hires and not eligible for retirement).

In fiscal year 2019, the retirement eligibility pool (employees currently eligible and those expected to obtain eligibility within five years) for female bank examiners was 31.2 percent, compared with an average of 30.7 percent over the past five years. Because of the years of historical growth in the retirement eligibility pool before fiscal year 2017, as well as the resignations and transfers out of agency of new hires, retention of female bank examiners remains a challenge and therefore will continue to be monitored.

In fiscal year 2019, the OCC continued to use the Treasury Department Employee Exit Survey tool to gain information from separating employees about their work experiences. Job stress, travel requirements, and office morale were most often cited by separating female bank examiners in exit survey responses. By identifying the areas of greatest concern for female bank examiners, the OCC can better understand contributing factors, target retention efforts, and develop strategies that align with the agency's overall mission and diversity and inclusion goals.

The OCC offers flexible work arrangements, including flex days, gliding work schedules to enable varying arrival and departure times, credit hours, and telework arrangements. A majority of female employees take advantage of these schedules: 85.6 percent flex, 68.6 percent vary their work schedules, and 89.6 percent telework, with 57.8 percent of female employees teleworking either on a recurring or situational basis at least once a month during the year.

The OMWI works collaboratively with Bank Supervision management to identify barriers that may impede the realization of diversity goals affecting female bank examiners across all EEO

groups. OCC management briefings highlighted departmental workforce trends and areas requiring special attention, including targeted recruitment, retention strategies, and succession planning.

**Table 8: Female Bank Examiner Profile by EEO Groups, Five-Year Trend**

Participation rates of EEO groups are in percentages.

			FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
<b>Female</b>	Hires	<b>45.3 2010 OCLF</b>	38.1 <sup>a</sup>	34.4 <sup>a</sup>	37.1 <sup>a</sup>	34.7 <sup>a</sup>	31.8 <sup>a</sup>
	Separations		34.0	37.3	35.1	34.6	43.8 <sup>b</sup>
	OCC wrk. part.		39.0 <sup>a</sup>	38.7 <sup>a</sup>	38.9 <sup>a</sup>	39.1 <sup>a</sup>	38.4 <sup>a</sup>
<b>Asian female</b>	Hires	<b>4.0 2010 OCLF</b>	2.5 <sup>a</sup>	4.7	1.8 <sup>a</sup>	3.1 <sup>a</sup>	1.5 <sup>a</sup>
	Separations		3.1 <sup>b</sup>	2.4	2.6	1.6	1.5
	OCC wrk. part.		2.6 <sup>a</sup>	2.8 <sup>a</sup>	2.6 <sup>a</sup>	2.8 <sup>a</sup>	2.8 <sup>a</sup>
<b>Black female</b>	Hires	<b>8.7 2010 OCLF</b>	7.1 <sup>a</sup>	6.7 <sup>a</sup>	7.2 <sup>a</sup>	3.1 <sup>a</sup>	3.0 <sup>a</sup>
	Separations		7.2 <sup>b</sup>	5.7	8.3 <sup>b</sup>	8.5 <sup>b</sup>	4.7
	OCC wrk. part.		6.7 <sup>a</sup>	6.8 <sup>a</sup>	6.7 <sup>a</sup>	6.4 <sup>a</sup>	6.4 <sup>a</sup>
<b>Hispanic female</b>	Hires	<b>3.7 2010 OCLF</b>	4.6	3.2 <sup>a</sup>	3.6 <sup>a</sup>	5.1	1.5 <sup>a</sup>
	Separations		1.0	2.9 <sup>b</sup>	1.0	2.1	3.1
	OCC wrk. part.		2.7 <sup>a</sup>	2.7 <sup>a</sup>	2.9 <sup>a</sup>	3.2 <sup>a</sup>	3.2 <sup>a</sup>
<b>Small ERI groups female</b>	Hires	<b>0.6 2010 OCLF</b>	0.5 <sup>a</sup>	0.0 <sup>a</sup>	1.2	1.0	0.0 <sup>a</sup>
	Separations		0.5	0.5	0.5	0.0	1.6 <sup>b</sup>
	OCC wrk. part.		0.6	0.6	0.6	0.6	0.5 <sup>a</sup>
<b>White female</b>	Hires	<b>28.3 2010 OCLF</b>	23.3 <sup>a</sup>	19.8 <sup>a</sup>	23.4 <sup>a</sup>	22.5 <sup>a</sup>	25.8 <sup>a</sup>
	Separations		22.2	25.8	22.7	22.3	32.8 <sup>b</sup>
	OCC wrk. part.		26.3 <sup>a</sup>	25.8 <sup>a</sup>	26.0 <sup>a</sup>	26.1 <sup>a</sup>	25.5 <sup>a</sup>

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> Female bank examiner workforce participation (wrk. part.) and hiring rates below the 2010 bank examiner OCLF rates.

<sup>b</sup> Female bank examiner separation rates above their workforce participation rates.

In fiscal year 2019, the OCC hired 61 entry-level bank examiners, of whom 32.8 percent were females, below the fiscal year 2018 hiring rate of 43.2 percent, despite concentrated recruitment efforts. The OCC researched, posted its entry-level announcements, developed relationships, held presentations and information sessions, participated in campus career fairs, and contacted the alumni associations at women colleges such as College of Saint Benedict women’s college. The OCC also performed similar activities at colleges and universities with large female student bodies (60.0 percent or greater), including the following: Boston University, Misericordia University, Muhlenberg College, Radford University, and Winthrop University. In fiscal year 2019, the OCC hired two financial interns, both of whom were females.

Vacancy announcements for entry-level bank examiner positions were also posted on NACELink OneStop, which includes over 150 schools (including women's colleges), and with the Women's Alliance. The OCC also participated in the National Association of Black Accountants Student National Conference and career fair to develop relationships and gain access to a diverse student applicant pool.

The OCC's national recruitment office and district recruitment specialists, and other HR professionals from across the agency meet semiannually to discuss the entry-level bank examiner recruitment process and practices. This review includes recruitment strategies, campaign hiring results, and ways to evaluate and improve the recruitment process (e.g., outreach and sourcing, targeted schools and organizations, testing, interviewing process and participants, hiring results, tracking and analysis, and training for interviewers, interviewing panelists, and HR specialists). These meetings often result in process improvement changes. In addition, senior management and all key stakeholders are briefed periodically and after each hiring campaign on program changes and results, including an analysis of the applicant pool and hires. Process improvement efforts will continue at the national and district/field levels in fiscal year 2020.

In addition to the entry-level recruitment efforts, the OCC also continued its efforts to expand sourcing pools for experienced female bank examiners. Members of the National Recruitment Team sponsored booths at specialty conferences, distributed recruitment materials, and collected contact information from those interested in receiving emails about career opportunities at the OCC. Following the specialty conferences, emails were sent to inform individuals of external postings in specialty areas.

Each year, the OCC's Midsize and Community Bank Supervision (MCBS) department sponsors a career forum for bank examiners in pay band NB-IV at the end of their third year of employment. The forum provides information about bank examiner career opportunities and explains the UCE preparatory process. In fiscal year 2019, MCBS sponsored a career forum for approximately 75 NB-IV pre-commissioned examiners from the class of 2015. The forum enabled participants to network with other employees, learn more about and effectively prepare for the UCE, discuss career opportunities with agency leaders, and hear about current agency issues. In fiscal year 2019, 48 bank examiners successfully passed the UCE, of whom 37.5 percent were females, down from 46.4 percent in fiscal year 2018 and their current examiner workforce participation rate of 38.4 percent.<sup>24</sup> The OCC also provided a separate career forum that was designed for examiners in pay band NB-V who passed the UCE and received their commissions in 2019. The main focus of this forum was to provide these newly commissioned bank examiners with exposure to the career choices available in the bank supervision lines of business, hear about resources and factors to consider when making OCC career decisions, and network with senior leaders throughout the agency.

The EXCEL I Program, sponsored by the Large Bank Supervision (LBS) department, provides NB-V bank examiners with the opportunity to develop expertise in one of eight specialty areas. Interested bank examiners apply for permanent bank examiner positions within LBS and become

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<sup>24</sup> Of employees from minority groups who successfully passed the UCE, 8.3 percent were Hispanics, 8.3 percent were Blacks, and 2.1 percent were Asians. All minority groups, except Blacks, passed the UCE in fiscal year 2019 at rates less than in fiscal year 2018.

part of a developmental team in one of the specialty areas for a 12- to 24-month period. Upon successful completion of the program, candidates remain in LBS to work within their specialty areas as members of a large bank resident team. In fiscal year 2019, no new participants were added to the EXCEL I Program. New participants will be added in fiscal year 2020.

Female bank examiners gain value from the agency’s formal and informal mentoring programs, career and leadership development programs (examiner and non-examiner), career development opportunities, and related resources, including training curriculum and courses. MCBS and LBS continued to use an Assignments SharePoint site to advertise and solicit expressions of interest in functional examiner-in-charge assignments in MCBS, and rotational assignments in LBS and International Banking Supervision. These internal developmental assignments are for examiners interested in gaining experience in these lines of business, specialty skill areas, and leadership. Opportunities are announced to all employees on the agency’s intranet site. The ENGs serve as additional communicators of these opportunities to their members.

In an effort to improve retention of examiners in the agency, the OCC sponsors a Voluntary Transfer List Program, which gives examiners the opportunity to be considered for a local reassignment or reassignment to a different geographic location within the OCC. The OCC also established a formalized Examiner Rotational Program that provides examiners with a richer and more diverse set of experiences, promotes rotational cross-training opportunities, enhances professional and leadership development, supports agency succession planning, and strengthens supervisory processes and examiner expertise.

The OCC has long benefited from the value provided by The Women’s Network (TWN). In fiscal year 2019, TWN supported the retention of female bank examiners through its mentoring circles. Mentoring circle topics have included “Career Exploration,” “Work/Life Balance,” “Uniform Commission Examination Preparation,” and “Leadership.” TWN also hosted two national teleconferences (on advocacy and postpartum depression), published three newsletters, and launched its Resource Groups Mentoring Program with two resource groups—“Managing Your Career” and “Work Life Navigation.” which include informational SharePoint site visits, teleconferences, and cadre chats.

In fiscal year 2020, the OCC will continue to focus efforts toward increasing the participation rate of female bank examiners, with special emphasis on recruitment and retention activities.

### **Increasing the Participation of Females and Minorities in Supervisor Roles and Senior-Level Positions**

In fiscal year 2019, females participated at 44.3 percent in the OCC workforce. Females held 38.0 percent of supervisor positions <sup>25</sup> and 30.2 percent of senior-level positions (SLP),<sup>26</sup> down from fiscal year 2018 participation rates by 1.5 percentage points and 1.9 percentage points,

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<sup>25</sup> Employees in supervisor roles and positions require the exercise of supervisory or managerial responsibilities as set forth in OPM directives, OCC classification guidance, and other related directives.

<sup>26</sup> Employees in pay band NB-VIII and NB-IX positions are equivalent to Senior Executive Service positions in the General Schedule.

respectively. Minorities participated in the workforce at 35.6 percent and held 27.0 percent of supervisor positions and 28.3 percent of SLP, up from fiscal year 2018 participation rates by 0.8 percentage points and 3.3 percentage points, respectively (see tables 9 and 10).

Participation rates of Black males and females, Hispanic males and females, and Asian males and females increased in SLP, although they remain below their workforce participation rates, except Asian males, who are above parity. An Asian female was promoted to a SLP in fiscal year 2019. In supervisor roles, participation rates of all minority groups increased in fiscal year 2019. For additional details on participation rates from fiscal year 2015 to 2019 of females and minorities in supervisor positions, SLP, and feeder grades,<sup>27</sup> refer to appendixes M and N.

**Table 9: Participation in Supervisor Positions by EEO Groups, FY 2018 to FY 2019**

Participation rates of EEO groups are in percentages.

	FY 2018		FY 2019		Supervisor participation percentage point change from FY 2018 to FY 2019
	OCC workforce participation	OCC supervisor participation	OCC workforce participation	OCC supervisor participation	
<b>Male</b>	54.9	60.5	55.7	62.1	+1.6
<b>Female</b>	45.1	39.5 <sup>a</sup>	44.3	38.0 <sup>a</sup>	-1.5
<b>Minority male</b>	16.2	13.6 <sup>a</sup>	16.8	14.6 <sup>a</sup>	+1.0
<b>Minority female</b>	18.9	12.6 <sup>a</sup>	18.8	12.4 <sup>a</sup>	-0.2
<b>Minority</b>	35.1	26.2 <sup>a</sup>	35.6	27.0 <sup>a</sup>	+0.8
<b>Asian</b>	9.0	7.9 <sup>a</sup>	9.4	8.1 <sup>a</sup>	+0.2
<b>Black</b>	17.6	11.0 <sup>a</sup>	17.6	12.9 <sup>a</sup>	+1.9
<b>Hispanic</b>	7.3	6.1 <sup>a</sup>	7.4	5.0 <sup>a</sup>	-1.1
<b>Small ERI groups</b>	1.3	1.1 <sup>a</sup>	1.2	1.0 <sup>a</sup>	-0.1
<b>White</b>	64.9	73.9	64.4	73.0	-0.9
<b>White male</b>	38.7	47.0	38.9	47.5	+0.5
<b>White female</b>	26.2	26.9	25.5	25.5	-1.4
<b>Total</b>	<b>3,823</b>	<b>428</b>	<b>3,622</b>	<b>419</b>	

Source: OCC HR Data Mart as of September 30, 2019.

<sup>a</sup> EEO groups participated at rates below their workforce participation rates.

<sup>27</sup> Feeder grades into SLP are pay bands NB-VI through NB-VII.

**Table 10: OCC Participation in SLP by EEO Groups, FY 2018 to FY 2019**

Participation rates of EEO groups are in percentages.

	FY 2018		FY 2019		SLP participation percentage point change from FY 2018 to FY 2019
	OCC workforce participation	NB VIII IX (equiv. SLP)	OCC workforce participation	NB VIII IX (equiv. SLP)	
<b>Male</b>	54.9	67.9	55.7	69.8	+1.9
<b>Female</b>	45.1	32.1 <sup>a</sup>	44.3	30.2 <sup>a</sup>	-1.9
<b>Minority male</b>	16.2	16.1	16.8	17.0	+0.9
<b>Minority female</b>	18.9	8.9 <sup>a</sup>	18.8	11.3 <sup>a</sup>	+2.4
<b>Minority</b>	35.1	25.0 <sup>a</sup>	35.6	28.3 <sup>a</sup>	+3.3
<b>Asian</b>	9.0	7.1 <sup>a</sup>	9.4	9.4	+2.3
<b>Black</b>	17.6	12.5 <sup>a</sup>	17.6	13.2 <sup>a</sup>	+0.7
<b>Hispanic</b>	7.3	5.4 <sup>a</sup>	7.4	5.7 <sup>a</sup>	+0.3
<b>Small ERI Groups</b>	1.3	0.0 <sup>a</sup>	1.2	0.0 <sup>a</sup>	-
<b>White</b>	64.9	75.0	64.4	71.7	-3.3
<b>White male</b>	38.7	51.8	38.9	52.8	+1.0
<b>White female</b>	26.2	23.2 <sup>a</sup>	25.5	18.9 <sup>a</sup>	-4.3
<b>Total</b>	<b>3,823</b>	<b>56</b>	<b>3,622</b>	<b>53</b>	

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> EEO groups participated at rates below the workforce participation rates.

The OCC continued to work on its goals and objectives for leadership development designed to create a systematic and sustainable process for succession management that ensures continuity, development, and diversity of leadership at all levels of the organization. The Leadership Developmental Advisory Board, of which the Executive Director of the OMWI is a member, remained focused on providing leadership, guidance, and governance for agency leadership development efforts. In fiscal year 2019, the OCC conducted a pilot Succession Planning Program review to begin integrating competencies into the succession management structure through the talent management process. The OCC maintained its Leadership Institute, a virtual university that provides the framework, curriculum, and programs for systematically developing the OCC's leadership pipeline, fostering a leadership culture, and supporting the career development goals of employees. In fiscal year 2019, the OCC piloted a course on unconscious bias titled "Unconscious Bias: From Insight to Action," in which 42 employees participated (two sessions). The OCC also continued to expand its Career Development Center to provide career coaching, learning events, networking opportunities, individual development planning, mentoring, workshops, and related resources to OCC employees to assist them in reaching their full potential while maximizing their contributions to the agency. The OCC also continued to sponsor the Leadership Institute Speaker's Series and hold informational Manager Forums to educate managers on various leadership development topics.

The OCC's Executive Coaching Program continued to help leaders align vision, actions, and performance and address tactical issues and strategic long-term opportunities. In fiscal year 2019, females and minorities in SLP participated in the OCC Executive Coaching Program at 52.4 percent and 32.0 percent, respectively. In fiscal year 2019, the OCC continued to sponsor LEAD, an enterprise-wide leadership development program targeted to employees at the NB-V to NB-VI.2 levels. The LEAD Program is an 18- to 24-month program designed to build leadership competencies for aspiring team leaders and managers and to foster broader, enterprise perspectives for participants. The LEAD Program supports the OCC's retention goals by strengthening leadership capabilities and providing career development for aspiring leaders. In fiscal year 2019, the OCC continued to provide robust training and development to participants selected for LEAD last year (fiscal year 2018). Of the 17 participants, 52.9 percent (9) were females; 17.6 percent (3) were Blacks and 11.8 percent (2) were Hispanics.

In fiscal 2020, the OCC will continue to conduct succession planning program reviews and expand its succession management model to include a new, competency-based enterprise-wide process, with greater transparency and employee input.

## **Workforce Environment**

### **Agency Commitment**

The Comptroller supervises all EEO/Diversity and Inclusion matters through the Executive Director for OMWI. The alignment of OMWI as a direct report to the Comptroller demonstrates commitment from agency leadership and provides direct access to the Comptroller, achieved by regularly scheduled meetings between the OMWI Executive Director and the Comptroller. EEO and diversity topical issues are reviewed with the Human Capital (HC) Subcommittee of the Executive Committee. In addition, individual business unit meetings and reviews foster executive support and commitment for the EEO/Diversity and Inclusion Program.

The OMWI Executive Director continues to collaborate with the senior leadership team in the Office of Management when EEO and diversity concerns are discussed as part of the agency's operations management and HC plans and initiatives. Such collaboration allows for a more robust exchange of ideas on matters with overarching agency implications. The OMWI and HC offices have a strong partnership to support and address the agency's HC needs and challenges.

Diversity briefings are held with senior leadership teams to discuss their departmental workforce trends and areas of special attention, including targeted recruitment, retention strategies, and succession planning. One-on-one EEO/Diversity and Inclusion discussions are held with senior managers when needed or requested. These reviews have facilitated the integration of the principles of the OCC's EEO/Diversity and Inclusion plans and reports into business unit plans.

The OCC benefits greatly from the input of its seven ENG's that advance special emphasis programs: the Network of Asian Pacific Americans (NAPA); the Coalition of African American Regulatory Employees (CARE); PRIDE (the Lesbian, Gay, Bisexual, and Transgender Employees network group); HOLA; TWN; Generational Crossroads (Crossroads); and the Veterans Employee Network (VEN). In addition, the OCC's cross-functional Disability Working

Group continued to manage the framework for the Disability Program and the forming of a Disabilities ENG. The ENG's serve as a collective voice in communicating workplace concerns and providing input to management around diversity and inclusion programs and activities within the OCC. The groups hold an annual leadership forum with the Comptroller, their EC sponsors, and other key agency stakeholders to align individual group objectives with agency strategic priorities pertaining to recruitment, career development, and retention. ENG officers engage in quarterly teleconference meetings to discuss progress of key initiatives and share best practices across groups. For additional information about the OCC's ENG's, refer to appendix O.

The OCC has allocated sufficient resources to train all employees in the EEO/Diversity and Inclusion Program. Some of the agency's efforts in fiscal year 2019 included providing EEO, alternative dispute resolution (ADR), prevention of sexual harassment for managers and employees, and diversity and inclusion training during new hire orientations, and training for new managers and supervisors. Cumulatively, the sessions provided training on an array of issues: managing and participating in a diverse work environment; discrimination, including workplace harassment; generational diversity; ADR; and conflict resolution tools and Diversity Dialogue sessions. The agency ensures that all new hires receive the mandatory No FEAR Act training within 60 days of their hire date. In addition, all employees are required to complete No FEAR Act training every other year, scheduled again for fiscal year 2020.

The OCC continued to offer the "Leveraging Diversity and Creating an Inclusive Work Environment" course, designed to explore the impact of unconscious bias and leveraging diversity and inclusion in hiring, promotions, performance management, and succession management. The OCC also continued to offer the "Women in Leadership" course, designed to build influencing skills for existing and emerging women leaders. As previously mentioned, the OCC also piloted a training course on unconscious bias titled "Unconscious Bias: From Insight to Action."

### Career Development

**Table 11: OCC Career Development Training, Five-Year Trend**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2015	1,440	58.4	41.6	6.9	14.9	8.6	1.3	68.3
FY 2016	1,506	59.6	40.4	7.2	14.9	8.6	1.0	68.3
FY 2017	2,068	57.5	42.5	7.4	14.4	7.0	1.3	70.0
FY 2018	2,508	56.2	43.8	7.7	16.4	8.0	1.3	66.6
FY 2019	2,169	55.8	44.2	9.0	18.1	8.2	1.2	63.6
<b>Average OCC workforce participation rate</b>		<b>55.3</b>	<b>44.6</b>	<b>6.1</b>	<b>15.2</b>	<b>7.2</b>	<b>1.7</b>	<b>69.7</b>

Source: OCC TLMS Data Mart as of September 30, 2019.

The OCC offered more than 55 career development training courses for employees to acquire the competencies, skills, and knowledge for their continual learning and career development. In fiscal year 2019, 2,169 employees participated in these courses with the following training participation rates: females, 44.2 percent; Blacks, 18.1 percent; Asians, 9.0 percent; Hispanics, 8.2 percent; and persons of Small ERI groups, 1.2 percent (see table 11). In addition to skills training, 3,877 employees received diversity and EEO training, not including the No FEAR Act training required every two years (see table 12).

**Table 12: OCC Diversity and EEO Training, Five-Year Trend**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2015	1,155	53.9	46.1	6.8	16.4	6.8	1.0	69.0
FY 2016	1,364	52.6	47.4	6.5	16.7	7.8	0.9	68.2
FY 2017	2,020 <sup>a</sup>	51.8	48.2	7.2	16.6	6.8	1.1	68.1
FY 2018	2,225	55.9	44.1	7.4	16.2	7.6	1.3	67.5
FY 2019	3,877	55.3	44.8	9.2	17.4	7.5	1.3	64.6
<b>Average OCC workforce participation rate</b>		<b>55.3</b>	<b>44.6</b>	<b>6.1</b>	<b>15.2</b>	<b>7.2</b>	<b>1.7</b>	<b>69.7</b>

Source: OCC TLMS Data Mart as of September 30, 2019.

**Note:** Participation in Diversity Dialogues not included in the diversity and EEO training.

<sup>a</sup> More than 15 courses were added to the list of diversity and EEO training courses participants took during FY 2017.

Additionally, the OCC offered 15 leadership courses to prepare employees for formal leadership opportunities or to enhance their current leadership capabilities. In fiscal year 2019, 1,422 employees participated in the leadership courses with participation rates as follows: females, 46.6 percent; Blacks, 20.0 percent; Asians, 9.8 percent; Hispanics, 7.5 percent; and persons of Small ERI groups, 1.1 percent (see table 13).

**Table 13: OCC Leadership Training, Four-Year Trend**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2016	971	50.6	49.4	7.7	13.7	8.3	1.3	68.9
FY 2017	1,423	50.2	49.7	7.7	16.6	7.1	1.1	67.5
FY 2018	1,809	55.8	44.2	7.8	16.5	7.4	1.4	66.8
FY 2019	1,422	53.5	46.6	9.8	20.0	7.5	1.1	61.7
<b>Average OCC workforce participation rate</b>		<b>55.1</b>	<b>44.9</b>	<b>8.8</b>	<b>17.6</b>	<b>7.2</b>	<b>1.3</b>	<b>65.1</b>

Source: OCC TLMS Data Mart as of September 30, 2019.

In fiscal year 2019, OCC managers and supervisors participated in seven agency-sponsored Manager Forums (over 1,450 managers) through audio/video/phone conferences on various topics of interest. Two Leadership Speaker Events were offered in fiscal year 2019, in which on average 300 employees participated. The OCC continued to utilize its Individual Development Plan (IDP) process and an online IDP tool. In addition, the OCC released the IDP Dashboard and offered forums and webinars to employees and managers on developing their IDPs. The agency also offered the “Career Development Conversations” course to help facilitate career discussions between employees and managers.

The OCC continued to use its Opportunities Board SharePoint site, which has been the intranet vehicle to announce and market career developmental opportunities. The agency also has a more comprehensive Employment and Opportunities intranet web page to advertise, solicit, and provide information on various employment and career development opportunities throughout the agency.

The OCC maintained its Mentoring web page, providing information on all of the agency’s options for mentoring, to include the IDP form, which has an option for mentoring activities. The Mentoring Resource Toolkit web page and the OCC’s ENGs maintain additional resources for mentoring in the agency. The OCC began the process to offer a formalized Mentoring Program through its Integrated Talented Management System in fiscal year 2020.

As one of the Comptroller’s initiatives for fiscal year 2019, the agency established a new program called the High School Scholars Internship Program (HSSIP) for rising seniors from the District of Columbia public and charter high schools. The 2019 HSSIP inaugural class consisted of 80 minority students from six participating schools--Anacostia High School, Theodore Roosevelt High School, Francis L. Cardozo Education Campus, Eastern High School, Cesar Chavez Public Charter Schools, and Columbia Heights Education Campus.

The six-week paid summer internship enabled students to work, explore a variety of career paths, and gain an understanding of the OCC’s mission and the financial services industry. Students also had the opportunity to learn through enrichment activities such as financial literacy, leadership fundamentals, and lean six sigma. The HSSIP served as a way for the agency to connect with and give back to the community, as well as partner with an organization that focused on developing opportunities to place talented young minorities and women in industry internships and summer employment. The OCC joined with the District of Columbia Department of Employment Services (DOES) under the Mayor Marion S. Barry Summer Youth Employment Program to identify potential HSSIP participants.

For fiscal year 2020, the program is greatly expanding. In addition to focusing on rising seniors, the program will have participants that are recent high school graduates and some college interns ages 18-22. The OCC is leading an interagency collaboration with the FDIC, the CFPB, the FHFA, and the NCUA to employ more than 142 interns. Of these interns, 30 are returning students from the inaugural year. Likewise, the program is expanding from the initial six public and charter high schools to eight schools, including H.D. Woodson High School and Ballou High School. For the college interns, the OCC is partnering with HomeFree USA, a community-based

organization, and Prince George’s County, Maryland, under the county’s Summer Youth Enrichment Program. The OCC will employ six college interns from Bowie State University, a Historically Black College and University.

## Employee Engagement

The OCC maintained its commitment to promote employee engagement and ensure the OCC continues to be a great place to work. To measure engagement, the OCC continued to use the Office of Personnel Management-administered Federal Employee Viewpoint Survey (FEVS) and created an agency-level Engagement Action Plan. The action plan had three key objectives: 1) improve the way the OCC manages performance and recognizes employees; 2) ensure effective and proactive change management and communication; and 3) enhance trust and confidence in executive leadership.

In May and June of 2019, 2,876 out of 3,602 eligible OCC employees completed the FEVS, representing a 79.8 percent response rate, an increase of 2.6 percent from 2018. The OCC’s Employee Engagement Index and Global Satisfaction Index scores (72.1 percent and 69.3 percent, respectively) exceeded those of the Treasury Department (69.5 percent and 64.4 percent, respectively) and the federal government (68.5 percent and 64.9 percent, respectively). The FEVS results also include a diversity and inclusion index (New IQ) that considers responses to questions addressing fairness, openness, cooperation, support, and empowerment. The OCC’s New IQ index score declined slightly in 2019 to 68.3 percent (from 69.4 percent in 2018), higher than Treasury (62.9 percent) and the federal government overall (62.1 percent).

The Partnership for Public Service uses a proprietary formula to analyze data from the FEVS to create “The Best Places to Work in the Federal Government” rankings. Based on the 2019 data, the OCC ranked 103 of 420 agency subcomponents. Our 2019 ranking places us in the top 25 percent in our category, as compared with the top 13 percent in the 2018 rankings (53 of 415). In other categories measured by the Partnership, the OCC ranked 54 in effective leadership-supervisors and 74 in support for diversity.

## Regulated Entities

The OCC is the prudential federal financial regulator for 1,200 institutions, composed of 840 national banks, 303 federal savings associations, and 57 federal branches of foreign banks. The combined assets held in OCC-regulated institutions are \$12.4 trillion and represent 68.0 percent of total U.S. commercial banking assets.<sup>28</sup>

As required by the Dodd-Frank Act, the OCC’s OMWI Executive Director, in collaboration with other federal financial agency OMWIs, developed an Interagency Policy Statement Establishing Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies (Joint Standards). Published in July 2015, the Joint Standards provide a framework and

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<sup>28</sup> As of September 30, 2019.

guidance to enable institutions to voluntarily conduct assessments of their diversity and inclusion (D&I) policies and practices in the following key areas:

- Organizational commitment to diversity and inclusion
- Workforce profile and employment practices
- Procurement and business practices – supplier diversity
- Practices to promote transparency of organizational diversity and inclusion
- Entities’ self-assessment processes

In July 2016, the Office of Management and Budget (OMB) approved the collection of diversity information from institutions. The OMWI developed and received OMB approval for a Diversity Self-Assessment template, which is offered to institutions to facilitate the self-assessment and collection of information. Institutions are informed that they may use the template or their own tool to submit diversity information. In January 2020, the OCC’s OMWI received OMB approval for renewal of its template.

Annually, the OCC’s OMWI corresponds with the chief executive officers (CEO) of financial institutions with 100 or more employees to encourage submissions of their year-end diversity self-assessments. The OCC identified 365 institutions from which to request year-end 2018 diversity self-assessments. Of those institutions, 154 were affiliates of holding companies that received request letters from the Board. To prevent repetitive requests, the OCC sent letters to 211 CEO of its financial institutions and obtained copies of relevant diversity self-assessments that were submitted to the Board. The response rates to OCC are provided below:

**Table 14: Comparative Annual Response From OCC Regulated Institutions**

	2016	2017	2018
Institutions contacted	382	378	211
Total submissions	56	35	41
Response rates	14.7%	9.3%	19.4%

As noted within the Joint Standards, the OMWI may utilize diversity information submitted by institutions to identify leading diversity and inclusion practices. Information highlighted is shared in an aggregate manner so as not to identify an individual or financial institution. An analysis of diversity information over the three-year collection period provided the following leading practices at several institutions:

- Approximately 87.8 percent of the reporting institutions have some form of formal written diversity and inclusion policies that are approved by boards of directors and implemented throughout their organizations. This represents a 5.7 percent increase over prior years.
- The establishment of specific D&I divisions that are led by dedicated D&I officers or designees, and inclusive of supplier or procurement diversity officers were specifically noted in 82.9 percent of larger institutions as compared to 41.5 percent of smaller entities that instead use the HR function in their D&I space.

- Of larger institutions, 75.4 percent, also reported the successful use of diversity dashboards and scorecards to provide specific metrics relative to diversity performance among bank leadership. Previously, 68.9 percent of these institutions indicated use of diversity metrics.
- D&I training and/or modules are developed and routinely provided to all managers and employees in between 60.9 percent-80.5 percent of respondent institutions.
- Specific efforts were enacted by 75.6 percent of larger institutions to advance procurement and supplier diversity including annual goal-setting for supplier diversity, evaluation of Tier II suppliers to ensure broad diversity, and the creation of workshops or public offerings to share procurement opportunities.

Our analysis of diversity self-assessments determined the need for institutions, particularly smaller entities, to continue to focus on developing metrics to monitor procurement spend and supplier diversity efforts. Only 21.9 percent of mid-size to smaller institutions indicated the use of analytics to evaluate their supplier diversity functions. While 87.8 percent of institutions have created internal policies to indicate their commitments to D&I, greater transparency of D&I processes and internal assessments are warranted given that only 50.3 percent of institutions publicize this information.

In 2019, the OCC's OMWI engaged in interagency outreach events designed to communicate with bankers about the diversity self-assessments. The OCC joined with other federal financial regulatory agencies to sponsor the second Financial Regulatory Agencies' Diversity and Inclusion Summit. The OMWI Executive Director invited chief executive officers, chief diversity officers, and supplier diversity/procurement officers to participate in the event, which was held on October 24, 2019, in Chicago, Ill. Approximately 90 bankers attended. The purpose of the summit was to have bankers hear from the OMWI directors and learn more about the joint standards for assessing diversity policy and practices and diversity self-assessments; provide insights about leading diversity practices from financial services industry organizations; and enable networking with colleagues in the financial services industry. The program offered topics such as "The Diversity Landscape in the Financial Services Industry"; a panel discussion of leading diversity practices by financial industry professionals; and an update on the regulatory agencies' efforts to collect diversity data by the OMWI directors. Feedback showed that the event was well attended and provided useful information to participating institutions.

On November 20, 2019, the OMWI directors of the OCC, FDIC, and Board participated in a webinar hosted by the American Bankers Association (ABA) on "What Bankers Need to Know About the Diversity Self-Assessment." The event was available to all ABA-member institutions, and bankers representing an estimated 200 institutions participated. The webinar included information on diversity, equity, and inclusion; the Dodd-Frank Act Section 342 and the Joint Standards for assessing the diversity policies and practices of regulated entities; and the structure and activities of the OMWI agencies relative to their regulated entities and the agencies' D&I work. Information and materials from the [ABA webinar](#) remain available to ABA-member institutions. The OMWI Executive Director will continue to explore avenues to engage with OCC-regulated institutions pertaining to the D&I efforts.

## Financial Literacy

The OCC is one of the 21 federal agencies represented on the U.S. Financial Literacy and Education Commission (FLEC). In fiscal year 2019, the FLEC drafted bylaws designed to set the procedures and practices for the FLEC so it can effectively and efficiently fulfill its functions. OCC Community Affairs staff participated on FLEC working groups that developed action plans involving financial capability, housing counseling, and the military.

OCC leadership and staff also participated in several financial literacy events:

- In a kickoff event for Financial Capability Month in April 2019, Comptroller Joseph Otting and 26 OCC staff members participated in OCC Day at the Prince George’s County Junior Achievement Finance Park. OCC staff mentored eighth-grade students from William Wirt Middle School on such topics as how to create a personal budget, set life goals, and manage one’s financial future.
- The OCC sponsored financial literacy training for 80 high school students as part of its inaugural HSSIP (see Career Development section for more details).
- Comptroller Otting and Deputy Comptroller Barry Wides participated in the Operation Hope Global Forum in Atlanta.
- In coordination with the OCC’s Office of External Outreach and Minority Affairs, Community Affairs staff taught several personal money management classes for interns from the Congressional Black Caucus and Congressional Hispanic Caucus.

OCC staff distributed informational materials to attendees at financial literacy and education outreach events. Events included the Society for Financial Education and Professional Development’s Financial Literacy Conference, Financial Literacy Day on Capitol Hill, and the exhibit hall at the Congressional Black Caucus Foundation Annual Legislative Conference. The OCC also issued a news release supporting Earned Income Tax Awareness Day in January 2019.

Throughout the fiscal year, OCC staff participated in the following events:

- Women in Housing and Finance Foundation Financial Literacy Lunch and Learn
- National Community Reinvestment Coalition’s Age-Friendly Banking Innovation Lab meetings
- Consumer Federation of America’s Financial Services Conference
- American Savings Education Council policy board and partner meetings
- Military Saves quarterly meetings
- Alliance Against Fraud periodic meetings
- Military Family Financial Readiness meeting
- Prosperity Now’s Earned Income Tax Credit briefing on Capitol Hill
- Society for Financial Education and Professional Development’s annual conference,
- Bipartisan Policy Center’s “The Next Phase for CFPB: A Keynote Address From Director Kathy Kraninger”
- Military Financial Readiness Coalition Roundtable
- Association of Military Banks of America’s spring meeting

- Bank On National Conference
- World Elder Abuse Awareness Day event

The OCC's District Community Affairs Officers participated in several events across the country, including an Annual Regional Economic Mobility Summit in Aurora, Colorado; consortiums for Personal Financial Literacy in Georgia; and the Native American asset building conference in Oklahoma City. One District Community Affairs Officer met with the groups DoughMain Financial Literacy Foundation and World of Money to discuss the Community Reinvestment Act and banks' role in supporting financial literacy.

The OCC educated its employees on several financial literacy fronts. For example, the OCC provided information about the importance of savings and encouraged employee participation in financial literacy volunteer activities. During America Saves Week in February 2019, the OCC published messages on the benefits of saving. The OCC maintains a list of financial literacy volunteer opportunities that OCC employees may consider.

The OCC produced six issues of the bimonthly [Financial Literacy Update](#) e-newsletter, which reports on events, initiatives, and related resources provided by the OCC and other government agencies and organizations. Each issue of *Financial Literacy Update* was sent to 20,000 subscribers.

In addition to the financial literacy activities undertaken in fiscal year 2019, the OCC maintained a variety of financial literacy publications for bankers that are available on [www.occ.gov](http://www.occ.gov). These publications include the following:

- Interagency [“Guidance to Encourage Financial Institutions’ Youth Savings Programs and Address Related Frequently Asked Questions”](#) (February 2015, citations updated November 2017)
- [Financial Literacy Web Resource Directory](#), which provides information about financial literacy programs that banks can consider for their Community Reinvestment Act programs. The directory covers a variety of financial literacy and education topics such as asset building programs, Bank On programs, disaster recovery, elder financial exploitation, financial literacy for multilingual populations, military resources, retirement and financial security, the unbanked and underbanked, and youth programs.
- Fact sheets on financial literacy innovative products and services, investment vehicles, and federal government programs and initiatives, such as [“Bank Savings Incentive Programs”](#) (January 2014); [“Individual Development Accounts”](#) (January 2018); and [“Leveraging Earned Income Tax Credits to Reach New Bank Customers”](#) (January 2018).
- *Community Developments Insights* reports on financial capability products, services, and initiatives, including [“School-Based Bank Savings Programs: Bringing Financial Education to Students”](#) (March 2017); [“Reaching Minority Markets: Community Bank Strategies”](#) (November 2006); (June 2005); and [“Individual Development Accounts: An Asset Building Product for Lower-Income Consumers”](#) (February 2005).
- *Community Developments Investments* newsletters on financial literacy topics and innovative bank community development lending and investing practices, such as [“Cultivating Community-Based Financial Literacy Initiatives”](#) (spring 2009).

## Appendixes

### Appendix A: OCC Method and Data Sources for Payments and Awards

#### Payments

The OCC uses the Core Financial System to track all agency expenditures, including contractor payments. The OCC pays contractors within 15 days of receipt of an invoice. Because contractors may submit invoices to the OCC after the close of the fiscal year in which the contract actions were reported to the FPDS-NG, the OCC's total payments to contractors during a given fiscal year may differ from the total award amounts.

#### Awards

The OCC follows the Federal Acquisition Regulation (FAR) for the procurement of goods and services (48 CFR 1). The FAR defines a contract action as “any oral or written action that results in the purchase, rent, or lease of supplies or equipment, services, or construction using appropriated dollars over the micro-purchase threshold, or modifications to these actions regardless of dollar value. Contract action does not include grants, cooperative agreements, other transactions, real property leases, requisitions from federal stock, training authorizations, or other non-FAR-based transactions” (48 CFR 4.601).

The FPDS-NG website is the central repository of information about federal contracting and contains detailed information on contract awards of more than \$3,500.<sup>29</sup> The FAR requires federal contracting offices to submit complete and accurate data on contract actions to the FPDS-NG (48 CFR 4.604(b)(3)).

At the end of each fiscal year, the OMWI queries the FPDS-NG and SAM for (1) OCC awards or “action obligations,” which are the net amount of funds obligated or de-obligated for all contract actions entered into the FPDS-NG, from October 1 through September 30; and (2) the business owner's socioeconomic category<sup>30</sup> for each award.

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<sup>29</sup> 48 CFR 2.101.

<sup>30</sup> The term “socioeconomic category” identifies certain business ownership characteristics (e.g., WOB, small disadvantaged business, educational institution, and MOB). For more information, see the *FPDS-NG Government User's Manual*, version 1.4, p.135 (June 2013).

**Appendix B: OCC Payments, Five-Year Trend**

	FY 2015		FY 2016		FY 2017		FY 2018		FY 2019	
	#	%	\$	%	\$	%	\$	%	\$	%
<b>Total Payments</b>	<b>146,769,309.08</b>	<b>100.0</b>	<b>154,406,367.63</b>	<b>100.0</b>	<b>166,513,008.73</b>	<b>100.0</b>	<b>158,358,199.34</b>	<b>100.0</b>	<b>140,096,187.98</b>	<b>100.0</b>
Minority-owned or women-owned business totals <sup>a</sup>	58,017,878.99	39.5	60,595,166.63	39.2	68,393,929.32	41.1	68,420,549.88	43.2	57,242,495.30	40.9
Minority-owned	45,612,357.18	31.1	44,556,544.67	28.9	46,689,765.24	28.0	54,371,608.60	34.3	44,293,280.88	31.6
Women-owned	15,565,799.45	10.6	18,969,244.92	12.3	25,311,167.36	15.2	18,368,156.08	11.6	18,837,705.43	13.4 <sup>b</sup>
Both minority-owned and women-owned	3,160,277.64	2.2	2,930,622.96	1.9	3,607,003.28	2.2	4,319,214.80	2.7	5,888,491.01	4.2 <sup>b</sup>
Asian American <sup>c</sup>	33,709,019.28	23.0	31,340,346.04	20.3	34,018,365.96	20.4	42,489,253.60	26.8	32,064,366.12	22.9
Black American	6,878,398.42	4.7	5,465,888.45	3.5	2,132,783.78	1.3	1,430,671.88	0.9	1,126,671.20	0.8
Hispanic American	897,773.72	0.6	1,861,755.23	1.2	2,158,839.78	1.3	7,376,655.77	4.7	6,660,328.89	4.8 <sup>b</sup>
Native American <sup>d</sup>	4,037,577.66	2.8	6,408,654.39	4.2	4,126,555.18	2.5	2,576,249.00	1.6	1,947,483.53	1.4
Other minority <sup>e</sup>	238,512.14	0.2	234,766.53	0.2	4,266,506.44	2.6	498,778.35	0.3	2,494,431.14	1.8 <sup>b</sup>

Source: Core Financial System, FPDS-NG for FY 2015 to FY 2019, and SAM.

<sup>a</sup> Payments to businesses that were both minority- and women-owned were counted once in the MWOB total dollars and percentages.

<sup>b</sup> Indicates this demographic group had an increase in payment total percentage for FY 2019 versus the previous fiscal year.

<sup>c</sup> “Asian American” means Asian-Pacific Americans (persons with origins from Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Japan, China, Taiwan, Laos, Cambodia (Kampuchea), Vietnam, Korea, the Philippines, Republic of Palau, Republic of the Marshall Islands, Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, Guam, Samoa, Macao, Hong Kong, Fiji, Tonga, Kiribati, Tuvalu, or Nauru) and Subcontinent Asian Americans (persons with origins from India, Pakistan, Bangladesh, Sri Lanka, Bhutan, the Maldives Islands, or Nepal). (See 48 CFR 52.219-1.)

<sup>d</sup> “Native American” means American Indians, Eskimos, Aleuts, or Native Hawaiians. (See 48 CFR 52.219-1.)

<sup>e</sup> “Other minority” means those businesses designating “minority-owned” but not designating Asian American, Black American, Hispanic American, or Native American. (See 48 CFR 52.219-1.)

**Appendix C: OCC Awards, Five-Year Trend**

	FY 2015		FY 2016		FY 2017		FY 2018		FY 2019	
	\$	%	\$	%	\$	%	\$	%	\$	%
<b>Total Awards</b>	<b>141,451,849.27</b>	<b>100.00</b>	<b>140,389,148.70</b>	<b>100.0</b>	<b>180,555,187.04</b>	<b>100.0</b>	<b>147,792,960.80</b>	<b>100.0</b>	<b>135,662,052.42</b>	<b>100.0</b>
Minority-owned or women-owned business totals <sup>a</sup>	54,590,293.40	38.6	39,666,008.71	28.3	59,019,898.37	32.7	65,130,643.88	44.1	55,881,752.46	41.2
Minority-owned	45,718,306.33	32.3	32,441,544.93	23.1	36,330,519.21	20.1	48,613,172.19	32.9	41,042,110.36	30.3
Women-owned	16,336,523.16	11.55	14,433,517.08	10.3	26,358,237.35	14.6	22,299,986.54	15.1	19,075,505.37	14.1
Both minority-owned and women-owned	7,464,536.09	5.3	7,209,053.30	5.1	3,668,858.19	2.0	5,782,514.85	3.9	4,235,863.27	3.1
Asian American <sup>b</sup>	28,721,147.82	20.3	14,734,954.72	10.5	22,988,150.94	12.7	35,369,333.59	23.9	30,244,449.62	22.3
Black American	6,224,777.00	4.4	5,852,331.25	4.2	2,125,961.51	1.2	1,368,869.33	0.9	1,441,380.12	1.1
Hispanic American	1,339,889.92	1.0	2,476,290.78	1.8	7,173,436.90	4.0	8,130,759.13	5.5	6,394,130.89	4.7
Native American <sup>c</sup>	4,996,625.10	3.5	5,862,367.36	4.2	3,837,250.20	2.1	2,162,916.73	1.5	1,882,063.32	1.4
Other minority <sup>d</sup>	4,688,692.41	3.3	4,215,580.31	3.0	190,994.26	0.1	1,581,293.41	1.1	1,080,086.41	0.8

Source: FPDS-NG for FY 2015 to FY 2019 and SAM.

**Note:** "Awards" are action obligations—the net amount of funds obligated or de-obligated for all awards and modifications entered into the FPDS-NG system during the fiscal year (October 1 through September 30).

<sup>a</sup> Awards to businesses that were both minority- and women-owned were counted once in the MWOB total dollars and percentages.

<sup>b</sup> "Asian American" means Asian-Pacific Americans (persons with origins from Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Japan, China, Taiwan, Laos, Cambodia (Kampuchea), Vietnam, Korea, the Philippines, Republic of Palau, Republic of the Marshall Islands, Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, Guam, Samoa, Macao, Hong Kong, Fiji, Tonga, Kiribati, Tuvalu, or Nauru) and Subcontinent Asian Americans (persons with origins from India, Pakistan, Bangladesh, Sri Lanka, Bhutan, the Maldives Islands, or Nepal). (See 48 CFR 52.219-1.)

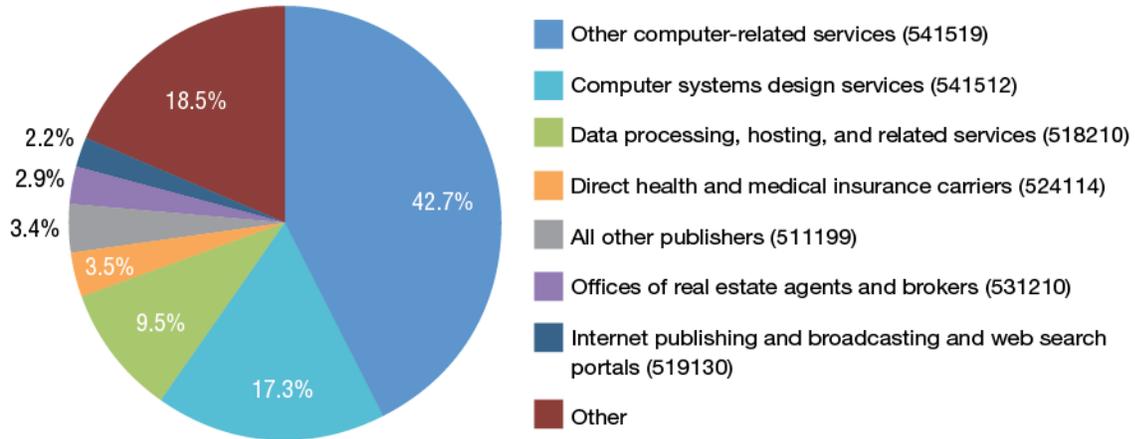
<sup>c</sup> "Native American" means American Indians, Eskimos, Aleuts, or Native Hawaiians. (See 48 CFR 52.219-1.)

<sup>d</sup> "Other minority" means those businesses designating "minority-owned" but not designating Asian American, Black American, Hispanic American, or Native American. (See 48 CFR 52.219-1.)

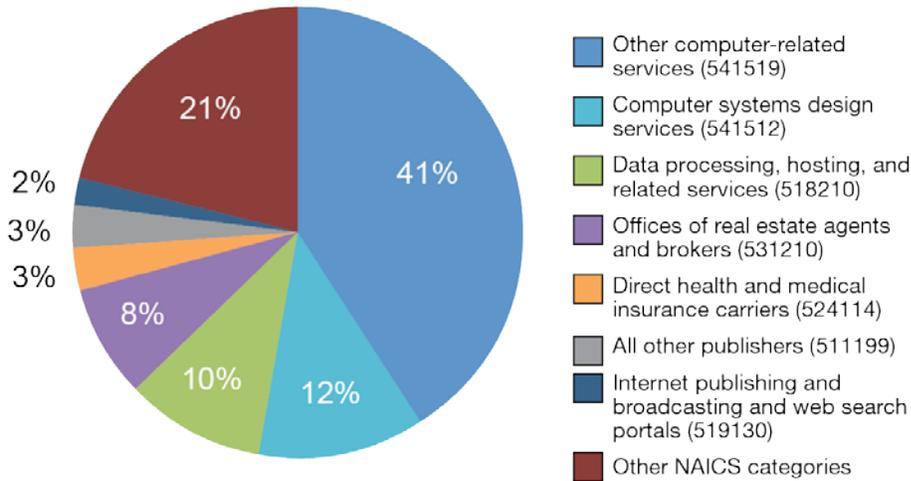
### Appendix D: OCC Awards by Top Seven NAICS Codes, Five-Year Trend

Source: FPDS-NG for FY 2015 to FY 2019.

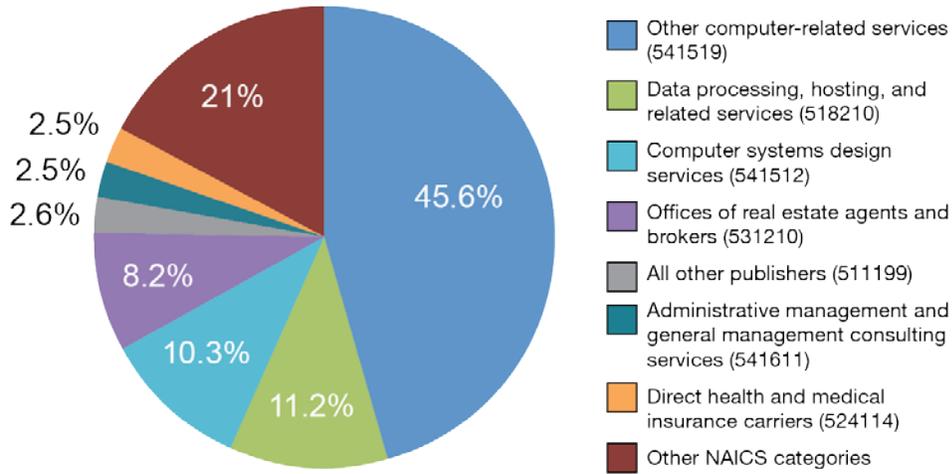
#### FY 2019: \$136 Million in Total Awards, 82% in Top Seven NAICS



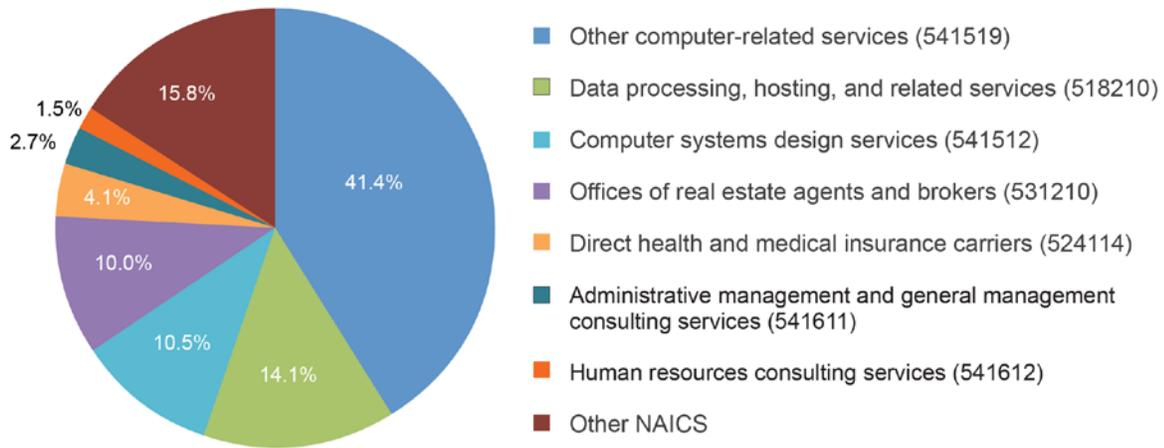
#### FY 2018: \$148 Million in Total Awards, 79% in Top Seven NAICS



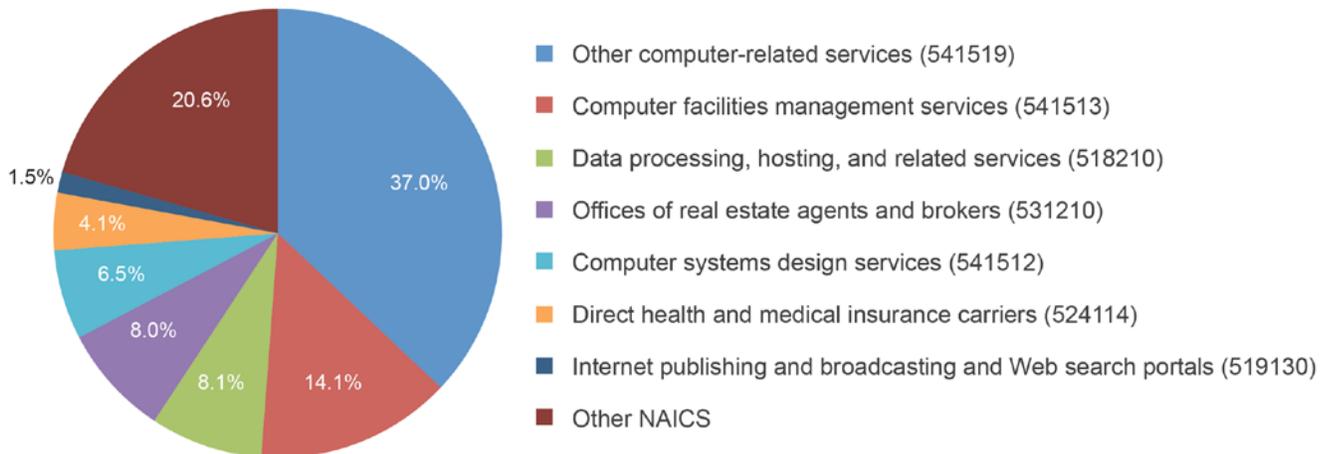
**FY 2017: \$181 Million in Total Awards, 83% in Top Seven NAICS**



**FY 2016: \$154 Million in Total Awards, 84% in Top Seven NAICS**



**FY 2015: \$141 Million in Total Awards, 79% in Top Seven NAICS**



## Appendix E: Technical Assistance to MWOBs, FY 2019

OMWI representatives provided technical assistance to MWOBs at the following external events:

- **National Minority Supplier Development Council Conference and Business Opportunity Exchange, Austin, Texas**  
 October 14–17, 2018: OMWI exhibited at event with over 6,000 attendees and 355 exhibit booths.
- **National 8a Association Small Business Conference, Nashville, Tenn.**  
 February 11–13, 2019: OMWI exhibited at event with 1,027 attendees and 101 exhibit booths, participated on panel discussion with 30 attendees, and conducted matchmaking with nine businesses (nine MOBs and four WOBs).
- **Reservation Economic Summit (RES), Las Vegas**  
 March 25–28, 2019: OMWI exhibited at event with 2,378 attendees and 417 exhibit booths.
- **28th Annual Government Procurement Conference, Washington, D.C.**  
 April 18, 2019: OMWI exhibited at event with over 1,200 attendees and 213 exhibit booths, participated on panel discussion with 40 attendees, and conducted matchmaking with 10 businesses (seven MOBs and three WOBs).
- **Department of Transportation Small Business Day, Washington, D.C.**  
 April 24, 2019: OMWI exhibited at event with 300 attendees and 40 exhibit booths, and conducted matchmaking with 13 businesses (12 MOBs and 13 WOBs).
- **CelebrAsian Conference, Houston**  
 June 5–7, 2019: OMWI exhibited at event with 550 attendees and 55 exhibit booths and conducted match-making with nine Asian American-owned businesses.
- **Women’s Business Enterprise National Council National Conference and Business Fair, Baltimore**  
 June 25–27, 2019: OMWI exhibited at event with over 4,700 attendees and over 350 exhibit booths.
- **District of Columbia Procurement Technical Assistance Center Small Business Summit, Washington, D.C.**  
 July 10, 2019: OMWI attended event with 364 attendees and conducted matchmaking with nine businesses (five MWOBs).

- **Congressional Black Caucus Foundation Annual Legislative Conference, Washington, D.C.**  
September 19–23, 2018: OMWI exhibited at event with over 1,200 attendees.
- **US Hispanic Chamber of Commerce National Convention, Albuquerque, N.M.**  
September 29–October 1, 2019: OMWI attended event and conducted matchmaking with 12 businesses (eight MOBs).

OMWI representatives also provided technical assistance at the following vendor outreach sessions (VOS) hosted by the Treasury Office of Small and Disadvantaged Business Utilization in Washington, D.C.:

- **Treasury VOS**  
October 31, 2018. Matchmaking sessions with seven representatives (five WOBs and five MOBs).
- **Treasury VOS**  
August 7, 2019. OMWI attended event with 50 attendees and conducted matchmaking sessions with nine representatives (six WOBs).

**Appendix F: Awards by Demographic Group in the OCC’s Top Seven NAICS Codes, FY 2019**

	NAICS Codes and Descriptions													
	541519		541512		518210		524114		511199		531210		519130	
	Other computer related services		Computer systems design services		Data processing, hosting, and related services		Direct health and medical insurance carriers		All other publishers		Offices of real estate agents and brokers		Internet publishing and broadcasting and web search portals	
<b>Number of businesses with OCC awards in NAICS</b>	52		10		16		1		1		1		34	
<b>Percentage of total OCC awards</b>	42.7		17.3		9.5		3.5		3.4		2.9		2.2	
<b>Category</b>	<b>\$ Awards</b>	<b>% Awarded</b>	<b>\$ Awards</b>	<b>% Awarded</b>	<b>\$ Awards</b>	<b>% Awarded</b>	<b>\$ Awards</b>	<b>% Awarded</b>	<b>\$ Awards</b>	<b>% Awarded</b>	<b>\$ Awards</b>	<b>% Awarded</b>	<b>\$ Awards</b>	<b>% Awarded</b>
<b>Total OCC awards in NAICS</b>	<b>57,987,270.22</b>	<b>42.7</b>	<b>23,476,236.72</b>	<b>17.3</b>	<b>12,859,647.55</b>	<b>9.5</b>	<b>4,769,485.45</b>	<b>3.5</b>	<b>4,551,281.70</b>	<b>3.4</b>	<b>4,000,000.00</b>	<b>2.9</b>	<b>2,962,214.35</b>	<b>2.2</b>
Minority- or women-owned	32,922,954.21	56.8	4,085,068.25	17.4	10,588,417.69	82.3	0.0	0.0	4,551,281.70	100.0	0.0	0.0	10,584.10	0.4
Minority-owned	18,914,106.50	32.6	4,085,068.25	17.4	10,588,417.69	82.3	0.0	0.0	4,551,281.70	100.0	0.0	0.0	10,584.10	0.4
Women-owned	15,063,954.80	26.0	2,029,220.40	8.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10,584.10	0.4
Asian American	15,778,773.51	27.2	3,068,470.05	13.1	10,504,167.48	81.7	0.0	0.0	0.0	0.0	0.0	0.0	10,584.10	0.4
Black American	32,130.00	0.1	425,432.32	1.8	84,250.21	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Hispanic American	461,368.69	0.8	591,165.88	2.5	0.0	0.0	0.0	0.0	4,551,281.70	100.0	0.0	0.0	0.0	0.0
Native American	1,696,201.78	2.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other minority	945,632.52	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: FPDS-NG for FY 2019 and SAM Entity Management Extracts for November 2019.

**Appendix G: 2010 Civilian Labor Force**

	Male	Female	Asian male	Asian female	Black male	Black female	Hispanic male	Hispanic female	Native Amer. male	Native Amer. female	Native Haw. male	Native Haw. female	2+ races male	2+ races female	White male	White female
2010 NCLF	51.9%	48.1%	2.0%	1.9%	5.5%	6.5%	5.2%	4.8%	0.5%	0.5%	0.1%	0.1%	0.3%	0.3%	38.3%	34.0%
2010 examiner OCLF	54.7%	45.3%	3.7%	4.0%	3.6%	8.7%	3.1%	3.7%	0.1%	0.3%	0.0%	0.0%	0.2%	0.3%	44.1%	28.3%
2010 attorney OCLF	66.7%	33.3%	1.8%	1.8%	2.1%	2.6%	2.5%	1.8%	0.3%	0.2%	0.0%	0.0%	0.2%	0.2%	59.7%	26.7%
2010 economist OCLF	67.1%	32.9%	4.5%	3.1%	2.8%	2.7%	3.3%	1.8%	0.5%	0.1%	0.0%	0.1%	0.2%	0.0%	55.8%	25.2%

Source: MD-715.

**Appendix H: OCC Workforce Profile, Five-Year Trend**

Participation rates of EEO groups are in percentages.

	Male	Female	Minority	Asian	Black	Hispanic	Native American	Native Hawaiian	2+ races	White
FY 2015	54.9	45.1 <sup>a</sup>	33.1	7.8	17.2	6.8 <sup>a</sup>	0.9 <sup>a</sup>	0.2	0.3 <sup>a</sup>	66.9 <sup>a</sup>
FY 2016	54.8	45.2 <sup>a</sup>	34.2	8.4	17.6	6.9 <sup>a</sup>	0.9 <sup>a</sup>	0.2	0.3 <sup>a</sup>	65.8 <sup>a</sup>
FY 2017	55.0	45.0 <sup>a</sup>	34.7	8.6	17.7	7.0 <sup>a</sup>	0.8 <sup>a</sup>	0.2	0.4 <sup>a</sup>	65.4 <sup>a</sup>
FY 2018	54.9	45.1 <sup>a</sup>	35.1	9.0	17.6	7.3 <sup>a</sup>	0.7 <sup>a</sup>	0.2	0.4 <sup>a</sup>	64.9 <sup>a</sup>
FY 2019	55.7	44.3 <sup>a</sup>	35.6	9.4	17.6	7.4 <sup>a</sup>	0.7	0.2	0.4	64.4
<b>2010 NCLF</b>	<b>51.9</b>	<b>48.1</b>	<b>27.7</b>	<b>3.9</b>	<b>12.0</b>	<b>10.0</b>	<b>1.0</b>	<b>0.2</b>	<b>0.6</b>	<b>72.3</b>
<b>Percentage point change from FY 2015 to FY 2019</b>	<b>+0.8</b>	<b>-0.8</b>	<b>+2.5</b>	<b>+1.6</b>	<b>+0.4</b>	<b>+0.6</b>	<b>-0.2</b>	<b>0.0</b>	<b>+0.1</b>	<b>-1.5</b>

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> EEO groups participating at rates below the 2010 NCLF rates.

**Appendix I: OCC Workforce Profile as of September 30, 2019**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian male	Asian female	Black male	Black female	Hispanic male	Hispanic female	Nat. Amer. male	Nat. Amer. female	Nat. Haw. male	Nat. Haw. female	2+ races male	2+ races female	White male	White female
OCC workforce	3,622	55.7	44.3 <sup>a</sup>	5.6	3.8	6.8	10.8	3.8 <sup>a</sup>	3.5 <sup>a</sup>	0.3 <sup>a</sup>	0.4 <sup>a</sup>	0.1	0.1	0.1 <sup>a</sup>	0.3	38.9	25.5 <sup>a</sup>
<b>2010 NCLF</b>		<b>51.9</b>	<b>48.1</b>	<b>2.0</b>	<b>1.9</b>	<b>5.5</b>	<b>6.5</b>	<b>5.2</b>	<b>4.8</b>	<b>0.5</b>	<b>0.5</b>	<b>0.1</b>	<b>0.1</b>	<b>0.3</b>	<b>0.3</b>	<b>38.3</b>	<b>34.0</b>
Bank examiner	2,400	61.6	38.4 <sup>a</sup>	4.4	2.8 <sup>a</sup>	5.7	6.4 <sup>a</sup>	4.1	3.2 <sup>a</sup>	0.4	0.4	0.04	0.04	0.2	0.1 <sup>a</sup>	46.7	25.5 <sup>a</sup>
<b>2010 bank examiner OCLF</b>		<b>54.7</b>	<b>45.3</b>	<b>3.7</b>	<b>4.0</b>	<b>3.6</b>	<b>8.7</b>	<b>3.1</b>	<b>3.7</b>	<b>0.1</b>	<b>0.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.3</b>	<b>44.1</b>	<b>28.3</b>
Attorney	168	52.4 <sup>a</sup>	47.6	3.6	6.0	1.8 <sup>a</sup>	3.0	5.3	4.2	0.6	0.0 <sup>a</sup>	0.0	0.0	0.0 <sup>a</sup>	0.0 <sup>a</sup>	41.1 <sup>a</sup>	34.5
<b>2010 attorney OCLF</b>		<b>66.7</b>	<b>33.3</b>	<b>1.8</b>	<b>1.8</b>	<b>2.1</b>	<b>2.6</b>	<b>2.5</b>	<b>1.8</b>	<b>0.3</b>	<b>0.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.2</b>	<b>59.7</b>	<b>26.7</b>
Economist	98	68.4	31.6 <sup>a</sup>	20.4	16.3	3.1	0.0 <sup>a</sup>	3.1 <sup>a</sup>	1.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0	41.8 <sup>a</sup>	14.3 <sup>a</sup>
<b>2010 economist OCLF</b>		<b>67.1</b>	<b>32.9</b>	<b>4.5</b>	<b>3.1</b>	<b>2.8</b>	<b>2.7</b>	<b>3.3</b>	<b>1.8</b>	<b>0.5</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>0.2</b>	<b>0.0</b>	<b>55.8</b>	<b>25.2</b>
All other series	956	40.2 <sup>a</sup>	59.8	7.5	4.5	10.8	24.5	2.9 <sup>a</sup>	4.6 <sup>a</sup>	0.1 <sup>a</sup>	0.4	0.2	0.2	0.1 <sup>a</sup>	0.6	18.5 <sup>a</sup>	25.0 <sup>a</sup>
<b>2010 NCLF</b>		<b>51.9</b>	<b>48.1</b>	<b>2.0</b>	<b>1.9</b>	<b>5.5</b>	<b>6.5</b>	<b>5.2</b>	<b>4.8</b>	<b>0.5</b>	<b>0.5</b>	<b>0.1</b>	<b>0.1</b>	<b>0.3</b>	<b>0.3</b>	<b>38.3</b>	<b>34.0</b>

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> EEO groups participating at rates below the 2010 NCLF and OCLF rates.

**Appendix J: OCC FY 2019 EEO-1 Report (Occupational Categories Profile) Distribution by ERI and Gender: Permanent Employees**

Participation rates of EEO groups are in percentages.

Occupational categories	Non Hispanic																	
	Total employees			Hispanic		White		Black		Asian		Native Hawaiian		Native American		2+ races		
	#	All	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1a. Officials and managers executive/senior level (grade 15 and above)	#	324	200	124	10	6	160	87	15	23	14	8	0	0	1	0	0	0
	%	100.0	61.7	38.3	3.1	1.9	49.4	26.9	4.6	7.1	4.3	2.5	0.0	0.0	0.3	0.0	0.0	0.0
1b. Mid-level (grades 13-14)	#	273	146	127	6	8	110	88	17	14	12	14	0	0	1	1	0	2
	%	100.0	53.5	46.5	2.2	2.9	40.3	32.2	6.2	5.1	4.4	5.1	0.0	0.0	0.4	0.4	0	0.7
1d. Other	#	2215	1326	889	94	77	966	538	143	191	110	68	1	2	8	10	4	3
	%	100.0	59.9	40.1	4.2	3.5	43.6	24.3	6.5	8.6	5.0	3.1	0.1	0.1	0.4	0.5	0.2	0.1
1. Officials and managers total	#	2812	1672	1140	110	91	1236	713	175	228	136	90	1	2	10	11	4	5
	%	100.0	59.5	40.5	3.9	3.2	44.0	25.4	6.2	8.1	4.8	3.2	0.04	0.1	0.4	0.4	0.1	0.2
<b>Category CLF</b>		<b>100.0</b>	<b>56.1</b>	<b>43.9</b>	<b>3.7</b>	<b>3.4</b>	<b>45.7</b>	<b>32.7</b>	<b>3.7</b>	<b>5.1</b>	<b>2.2</b>	<b>1.9</b>	<b>0.1</b>	<b>0.1</b>	<b>0.4</b>	<b>0.4</b>	<b>0.2</b>	<b>0.2</b>
2. Professionals	#	559	313	246	24	17	165	129	55	58	64	40	2	0	2	1	1	1
	%	100.0	56.0	44.0	4.3	3.0	29.5	23.1	9.8	10.4	11.5	7.2	0.4	0.0	0.4	0.2	0.2	0.2
<b>Category CLF</b>		<b>100.0</b>	<b>45.3</b>	<b>54.7</b>	<b>2.7</b>	<b>3.4</b>	<b>36.0</b>	<b>41.4</b>	<b>3.1</b>	<b>5.5</b>	<b>3.1</b>	<b>3.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.3</b>	<b>0.5</b>	<b>0.2</b>	<b>0.2</b>
3. Technicians	#	4	4	0	0	0	1	0	3	0	0	0	0	0	0	0	0	0
	%	100.0	100.0	0.0	0.0	0.0	25.0	0.0	75.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Category CLF</b>		<b>100.0</b>	<b>36.8</b>	<b>63.2</b>	<b>3.4</b>	<b>4.7</b>	<b>26.9</b>	<b>45.3</b>	<b>3.6</b>	<b>9.2</b>	<b>2.3</b>	<b>2.9</b>	<b>0.1</b>	<b>0.1</b>	<b>0.4</b>	<b>0.6</b>	<b>0.2</b>	<b>0.4</b>
5. Administrative support workers	#	246	28	218	5	20	6	80	14	106	3	7	0	1	0	1	0	3
	%	100.0	11.4	88.6	2.0	8.1	2.4	32.5	5.7	43.1	1.2	2.9	0.0	0.4	0.0	0.4	0.0	1.2
<b>Category CLF</b>		<b>100.0</b>	<b>24.7</b>	<b>75.3</b>	<b>3.1</b>	<b>7.7</b>	<b>16.5</b>	<b>55.7</b>	<b>3.7</b>	<b>8.6</b>	<b>1.0</b>	<b>2.1</b>	<b>0.0</b>	<b>0.1</b>	<b>0.2</b>	<b>0.8</b>	<b>0.1</b>	<b>0.4</b>
8. Laborers and helpers	#	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
	%	100.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Category CLF</b>		<b>100.0</b>	<b>82.0</b>	<b>18.0</b>	<b>12.0</b>	<b>2.1</b>	<b>53.9</b>	<b>12.9</b>	<b>13.0</b>	<b>2.2</b>	<b>1.4</b>	<b>0.3</b>	<b>0.2</b>	<b>0.0</b>	<b>1.2</b>	<b>0.3</b>	<b>0.5</b>	<b>0.1</b>
Total workforce	#	3622	2018	1604	139	128	1409	922	247	392	203	137	3	3	12	13	5	9
	%	100.0	55.7	44.3	3.8	3.5	38.9	25.5	6.8	10.8	5.6	3.8	0.1	0.1	0.3	0.4	0.1	0.3

Source: MD-715 workforce data table as of September 30, 2019.

**Appendix K: Hispanic Female Profile by Occupation Positions, Five-Year Trend**

Participation rates of Hispanic females are in percentages.

			FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
<b>Bank examiner female</b>	Hires	<b>3.7 2010 OCLF</b>	4.6	3.2 <sup>a</sup>	3.6 <sup>a</sup>	5.1	1.5 <sup>a</sup>
	Separations		1.0	2.9 <sup>b</sup>	1.0	2.1	3.1
	OCC wrk. part.		2.7 <sup>a</sup>	2.7 <sup>a</sup>	2.9 <sup>a</sup>	3.2 <sup>a</sup>	3.2 <sup>a</sup>
<b>Attorney female</b>	Hires	<b>1.8 2010 OCLF</b>	0.0 <sup>a</sup>				
	Separations		0.0	0.0	0.0	0.0	7.7 <sup>b</sup>
	OCC wrk. part.		2.9	2.8	2.8	3.4	4.2
<b>Economist female</b>	Hires	<b>1.8 2010 OCLF</b>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	-
	Separations		0.0	0.0	0.0	0.0	0.0
	OCC wrk. part.		1.3 <sup>a</sup>	1.1 <sup>a</sup>	1.0 <sup>a</sup>	1.0 <sup>a</sup>	1.0 <sup>a</sup>
<b>All other series female</b>	Hires	<b>4.8 2010 NCLF</b>	0.0 <sup>a</sup>	3.7 <sup>a</sup>	5.0	1.7 <sup>a</sup>	12.0
	Separations		3.3	2.9	6.5 <sup>b</sup>	2.5	5.7 <sup>b</sup>
	OCC wrk. part.		4.8	4.8	4.6 <sup>a</sup>	4.6 <sup>a</sup>	4.6 <sup>a</sup>

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> Hispanic female workforce participation (wrk. part.) and hiring rates below the relative 2010 OCLF or NCLF rates.

<sup>b</sup> Hispanic female separation rate above their workforce participation rate.

- No hires in this occupation series for fiscal year 2019.

**Appendix L: Hispanic Male Profile by Occupation Positions, Five-Year Trend**

Participation rates of Hispanic males are in percentages.

			FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
<b>Bank examiner male</b>	Hires	<b>3.1 2010 OCLF</b>	5.6	5.5	7.8	10.2	7.6
	Separations		5.2 <sup>b</sup>	5.7 <sup>b</sup>	4.6 <sup>b</sup>	5.9 <sup>b</sup>	5.7 <sup>b</sup>
	OCC wrk. part.		3.8	3.8	4.0	4.1	4.1
<b>Attorney male</b>	Hires	<b>2.5 2010 OCLF</b>	0.0 <sup>a</sup>	25.0	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>
	Separations		7.1 <sup>b</sup>	0.0	25.0 <sup>b</sup>	0.0	0.0
	OCC wrk. part.		4.6	5.1	3.9	4.0	5.3
<b>Economist male</b>	Hires	<b>3.3 2010 OCLF</b>	0.0 <sup>a</sup>	7.7	0.0 <sup>a</sup>	0.0 <sup>a</sup>	-
	Separations		0.0	0.0	0.0	0.0	0.0
	OCC wrk. part.		2.7 <sup>a</sup>	3.3	3.1 <sup>a</sup>	2.9 <sup>a</sup>	3.1 <sup>a</sup>
<b>All other series male</b>	Hires	<b>5.2 2010 NCLF</b>	4.2 <sup>a</sup>	5.6	1.7 <sup>a</sup>	6.9	0.0 <sup>a</sup>
	Separations		4.3 <sup>b</sup>	2.9	1.3	2.5	2.3
	OCC wrk. part.		2.7 <sup>a</sup>	3.0 <sup>a</sup>	2.8 <sup>a</sup>	3.0 <sup>a</sup>	2.9 <sup>a</sup>

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> Hispanic male workforce participation (wrk. part.) and hiring rates below the relative 2010 OCLF or NCLF rates.

<sup>b</sup> Hispanic male separation rate above their workforce participation rate.

- No hires in this occupation series for fiscal year 2019

### Appendix M: OCC Participation in Supervisor Positions by EEO Groups, Five-Year Trend

Participation rates of EEO groups are in percentages.

	FY 2015		FY 2016		FY 2017		FY 2018		FY 2019		Supervisor participation percentage point change FY 2018 to FY 2019
	OCC workforce participation	OCC supervisor participation									
Male	54.9	61.7	54.8	62.3	55.0	61.7	54.9	60.5	55.7	62.1	+1.6
Female	45.1	38.3 <sup>a</sup>	45.2	37.7 <sup>a</sup>	45.0	38.3 <sup>a</sup>	45.1	39.5 <sup>a</sup>	44.3	38.0 <sup>a</sup>	-1.5
Minority male	14.9	12.3 <sup>a</sup>	15.6	12.8 <sup>a</sup>	16.0	13.3 <sup>a</sup>	16.2	13.6 <sup>a</sup>	16.8	14.6 <sup>a</sup>	+1.0
Minority female	18.2	11.4 <sup>a</sup>	18.6	11.1 <sup>a</sup>	18.7	11.9 <sup>a</sup>	18.9	12.6 <sup>a</sup>	18.8	12.4 <sup>a</sup>	-0.2
Minority	33.1	23.7 <sup>a</sup>	34.2	23.9 <sup>a</sup>	34.7	25.2 <sup>a</sup>	35.1	26.2 <sup>a</sup>	35.6	27.0 <sup>a</sup>	+0.8
Asian male	4.4	4.7	4.7	5.2	4.9	4.9	5.2	5.1 <sup>a</sup>	5.6	5.0 <sup>a</sup>	-0.1
Asian female	3.4	1.7 <sup>a</sup>	3.7	2.2 <sup>a</sup>	3.6	2.7 <sup>a</sup>	3.8	2.8 <sup>a</sup>	3.8	3.1 <sup>a</sup>	+0.3
Black male	6.4	4.7 <sup>a</sup>	6.7	4.9 <sup>a</sup>	6.8	4.4 <sup>a</sup>	6.7	4.7 <sup>a</sup>	6.8	5.7 <sup>a</sup>	+1.0
Black female	10.8	5.9 <sup>a</sup>	10.9	5.9 <sup>a</sup>	10.9	6.2 <sup>a</sup>	10.8	6.3 <sup>a</sup>	10.8	7.2 <sup>a</sup>	+0.9
Hispanic male	3.5	2.8 <sup>a</sup>	3.6	2.7 <sup>a</sup>	3.7	3.2 <sup>a</sup>	3.8	3.3 <sup>a</sup>	3.8	3.3 <sup>a</sup>	-
Hispanic female	3.3	3.3	3.2	2.5 <sup>a</sup>	3.3	2.5 <sup>a</sup>	3.5	2.8 <sup>a</sup>	3.5	1.7 <sup>a</sup>	-1.1
Small ERI groups male	0.7	0.0 <sup>a</sup>	0.6	0.0 <sup>a</sup>	0.6	0.7	0.5	0.5	0.5	0.5	-
Small ERI groups female	0.7	0.6 <sup>a</sup>	0.7	0.5 <sup>a</sup>	0.8	0.5 <sup>a</sup>	0.8	0.7 <sup>a</sup>	0.7	0.5 <sup>a</sup>	-0.2
White	66.9	76.2	65.8	76.1	65.4	74.8	64.9	73.9	64.4	73.0	-0.9
White male	40.0	49.4	39.2	49.5	39.0	48.4	38.7	47.0	38.9	47.5	+0.5
White female	26.9	26.8 <sup>a</sup>	26.6	26.6	26.4	26.4	26.2	26.9	25.5	25.5	-1.4
<b>Total</b>	<b>3,819</b>	<b>358</b>	<b>3,958</b>	<b>406</b>	<b>3,930</b>	<b>405</b>	<b>3,823</b>	<b>428</b>	<b>3,622</b>	<b>419</b>	

Source: OCC HR Data Mart as of September 30, 2019.

<sup>a</sup> EEO groups participating at rates below their workforce participation rates.

- No hires in this EEO group for fiscal year 2019

**Appendix N: OCC Workforce Profile of NB-VI to NB-VII Feeder Grades and SLP, Five-Year Trend**

Participation rates of EEO groups are in percentages.

	Avg. OCC wrk. part. %	NB VI (equiv. GS 14)					NB VII (equiv. GS 15)					NB VIII IX (equiv. SLP)					SLP percentage point change FY 2018 to FY 2019
		FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	
Male	55.1	60.5	59.4	58.7	59.1	59.6	61.1	60.5	59.7	59.8	60.1	73.2	70.7	69.0	67.9	69.8	+1.9
Female	45.0	39.5 <sup>a</sup>	40.6 <sup>a</sup>	41.3 <sup>a</sup>	40.9 <sup>a</sup>	40.4 <sup>a</sup>	38.9 <sup>a</sup>	39.6 <sup>a</sup>	40.3 <sup>a</sup>	40.2 <sup>a</sup>	39.9 <sup>a</sup>	26.8 <sup>a</sup>	29.3 <sup>a</sup>	31.0 <sup>a</sup>	32.1 <sup>a</sup>	30.2 <sup>a</sup>	-1.9
Minority male	15.9	13.1 <sup>a</sup>	13.8 <sup>a</sup>	14.3 <sup>a</sup>	14.7 <sup>a</sup>	15.2 <sup>a</sup>	9.9 <sup>a</sup>	10.3 <sup>a</sup>	10.5 <sup>a</sup>	10.3 <sup>a</sup>	11.7 <sup>a</sup>	10.7 <sup>a</sup>	12.1 <sup>a</sup>	12.1 <sup>a</sup>	16.1	17.0	+0.9
Minority female	18.6	12.4 <sup>a</sup>	12.9 <sup>a</sup>	14.1 <sup>a</sup>	14.3 <sup>a</sup>	14.3 <sup>a</sup>	8.9 <sup>a</sup>	10.6 <sup>a</sup>	10.2 <sup>a</sup>	10.9 <sup>a</sup>	11.7 <sup>a</sup>	3.6 <sup>a</sup>	5.1 <sup>a</sup>	8.6 <sup>a</sup>	8.9 <sup>a</sup>	11.3 <sup>a</sup>	+2.4
Minority	34.6	25.5 <sup>a</sup>	26.7 <sup>a</sup>	28.4 <sup>a</sup>	29.0 <sup>a</sup>	29.4 <sup>a</sup>	18.8 <sup>a</sup>	20.9 <sup>a</sup>	20.7 <sup>a</sup>	21.2 <sup>a</sup>	23.4 <sup>a</sup>	14.3 <sup>a</sup>	17.2 <sup>a</sup>	20.7 <sup>a</sup>	25.0 <sup>a</sup>	28.3 <sup>a</sup>	+3.3
Asian male	5.0	4.1 <sup>a</sup>	4.5 <sup>a</sup>	4.7 <sup>a</sup>	4.7 <sup>a</sup>	5.4	4.9 <sup>a</sup>	5.5	5.4	4.7 <sup>a</sup>	4.2 <sup>a</sup>	1.8 <sup>a</sup>	3.5 <sup>a</sup>	3.5 <sup>a</sup>	7.1	7.6	+0.5
Asian female	3.6	4.3	4.7	5.1	5.2	4.9	1.6 <sup>a</sup>	2.6 <sup>a</sup>	2.6 <sup>a</sup>	2.5 <sup>a</sup>	2.6 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	1.7 <sup>a</sup>	0.0 <sup>a</sup>	1.9 <sup>a</sup>	+1.9
Black male	6.7	5.0 <sup>a</sup>	5.2 <sup>a</sup>	5.5 <sup>a</sup>	5.5 <sup>a</sup>	5.5 <sup>a</sup>	3.0 <sup>a</sup>	2.6 <sup>a</sup>	2.2 <sup>a</sup>	2.8 <sup>a</sup>	4.2 <sup>a</sup>	7.1	6.9	5.2 <sup>a</sup>	5.4 <sup>a</sup>	5.7 <sup>a</sup>	+0.3
Black female	10.9	5.1 <sup>a</sup>	5.3 <sup>a</sup>	5.9 <sup>a</sup>	5.8 <sup>a</sup>	5.5 <sup>a</sup>	4.3 <sup>a</sup>	5.1 <sup>a</sup>	4.8 <sup>a</sup>	5.0 <sup>a</sup>	6.8 <sup>a</sup>	3.6 <sup>a</sup>	5.2 <sup>a</sup>	6.9 <sup>a</sup>	7.1 <sup>a</sup>	7.6 <sup>a</sup>	+0.5
Hispanic male	3.7	3.4 <sup>a</sup>	3.5 <sup>a</sup>	3.3 <sup>a</sup>	4.0	3.8	1.6 <sup>a</sup>	1.9 <sup>a</sup>	2.2 <sup>a</sup>	2.2 <sup>a</sup>	2.6 <sup>a</sup>	1.8 <sup>a</sup>	1.7 <sup>a</sup>	3.5 <sup>a</sup>	3.6 <sup>a</sup>	3.8	+0.2
Hispanic female	3.4	2.4 <sup>a</sup>	2.2 <sup>a</sup>	2.7 <sup>a</sup>	2.4 <sup>a</sup>	3.2 <sup>a</sup>	2.6 <sup>a</sup>	2.6 <sup>a</sup>	2.6 <sup>a</sup>	3.1 <sup>a</sup>	2.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	1.8 <sup>a</sup>	1.9 <sup>a</sup>	+0.1
Small ERI groups male	0.6	0.6	0.7	0.7	0.5 <sup>a</sup>	0.4 <sup>a</sup>	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.6	0.6	0.7	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	-
Small ERI groups female	0.7	0.6 <sup>a</sup>	0.7	0.5 <sup>a</sup>	0.8	0.7	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	-
White	65.4	74.5	73.3	71.5	71.0	70.6	81.2	79.1	79.2	78.8	76.6	85.7	82.7	79.3	75.0	71.7	-3.3
White male	39.1	47.4	45.6	44.4	44.4	44.4	51.2	50.2	49.2	49.5	48.4	62.5	58.6	56.9	51.8	52.8	+1.0
White female	26.3	27.1	27.7	27.1	26.6	26.1 <sup>a</sup>	30.0	28.9	30.0	29.3	28.3	23.2 <sup>a</sup>	24.1 <sup>a</sup>	22.4 <sup>a</sup>	23.2 <sup>a</sup>	18.9 <sup>a</sup>	-4.3
<b>Total</b>		<b>1,190</b>	<b>1,235</b>	<b>1,209</b>	<b>1,184</b>	<b>1,148</b>	<b>303</b>	<b>311</b>	<b>313</b>	<b>321</b>	<b>308</b>	<b>56</b>	<b>58</b>	<b>58</b>	<b>56</b>	<b>53</b>	

Source: MD-715 workforce data table as of September 30, 2019.

<sup>a</sup> EEO groups participating at rates below their workforce participation rates (wrk. part.).

## Appendix O: Employee Network Groups (ENGs)

The OCC supports the formation and operation of ENGs to

- allow employees to come together to discuss workplace issues of concern and recommend potential solutions.
- provide input to senior leadership on matters related to diversity and inclusion in the workplace.
- promote discussion of views relating to the interests of the group that will contribute to enhanced employee engagement, effectiveness, and agency operations.
- provide leadership opportunities to the officers and members.

The OCC recognizes ENGs as a means of building a more productive and respectful work environment for employees. ENGs are groups of employees who form to address workplace issues that are common to members of that group. The ENGs are governed by a policy that addresses formation and purpose; roles and responsibilities; funding; and permissible and impermissible activities. Each ENG is required to have a mission statement, bylaws, and purposeful activities and programs. Each ENG has an Executive Committee sponsor who provides guidance, advocacy, and support for the group's activities and programs. The OMWI assists in the formation of new ENGs and provides guidance and support for the groups' activities and programs to ensure alignment with agency initiatives and objectives for a diverse and inclusive workforce.

The OCC greatly benefits from the input of its seven ENGs: HOLA; TWN; NAPA; CARE; PRIDE; Crossroads; and the VEN. A disabilities-related ENG is in the final stages of formation and is expected to launch in the third quarter of fiscal year 2020. OMWI envisions the group will provide valuable input into strategies to recruit, onboard, develop, and retain people with disabilities. The new ENG will help in creating a more enriching, inclusive, and engaging work environment for people with disabilities and caregivers of people with disabilities.

The ENGs provide their perspectives on diversity and inclusion at the OCC and develop programs and activities to assist in the agency's recruitment, career development, and retention efforts. All of the ENGs are active and integral components of the OCC's diversity and inclusion initiatives. In fiscal year 2019, the membership in ENGs was approximately 2,215, or 61.2 percent of OCC employees.

**Appendix P: Abbreviations**

<b>ABA</b>	American Bankers Association
<b>ADR</b>	Alternative dispute resolution
<b>CARE</b>	Coalition of African American Regulatory Employees
<b>CEO</b>	Chief executives officers
<b>CFPB</b>	Consumer Financial Protection Bureau
<b>CPSD</b>	Certified Professional in Supplier Diversity
<b>Crossroads</b>	Generational Crossroads
<b>CSDP</b>	Certified Supplier Diversity Professional
<b>Dodd–Frank</b>	Dodd–Frank Wall Street Reform and Consumer Protection Act of 2010
<b>EEO</b>	Equal employment opportunity
<b>EEO-1</b>	EEOC’s Standard Form 100
<b>EEOC</b>	Equal Employment Opportunity Commission
<b>ENG</b>	Employee network group
<b>ERI</b>	Ethnicity and race indicator
<b>FAR</b>	Federal Acquisition Regulation
<b>FDIC</b>	Federal Deposit Insurance Corporation
<b>FEVS</b>	Federal Employee Viewpoint Survey
<b>FHFA</b>	Federal Housing Finance Agency
<b>FLEC</b>	Financial Literacy and Education Commission
<b>FPDS–NG</b>	Federal Procurement Data System–Next Generation
<b>HC</b>	Human Capital
<b>HR</b>	Human Resources
<b>HOLA</b>	Hispanic Organization for Leadership and Advancement
<b>HSSIP</b>	High School Scholars Internship Program
<b>IDP</b>	Individual Development Plan
<b>LEAD</b>	Leadership Exploration and Development
<b>LBS</b>	Large Bank Supervision
<b>MCBS</b>	Midsize and Community Bank Supervision
<b>MOB</b>	Minority-owned business
<b>MWOB</b>	Minority-owned or women-owned business
<b>NACE</b>	National Association of Colleges and Employers
<b>NAICS</b>	North American Industry Classification System
<b>NAPA</b>	Network of Asian Pacific Americans
<b>NCLF</b>	National civilian labor force
<b>NCUA</b>	National Credit Union Administration
<b>OCC</b>	Office of the Comptroller of the Currency
<b>OCLF</b>	Occupational civilian labor force
<b>OMB</b>	Office of Management and Budget
<b>OMWI</b>	Office of Minority and Women Inclusion
<b>PRIDE</b>	Lesbian, gay, bisexual, and transgender employees’ network group
<b>RCLF</b>	Relevant civilian labor force
<b>SAM</b>	System for Award Management
<b>SEC</b>	Securities and Exchange Commission
<b>SLP</b>	Senior-level position

<b>TWN</b>	The Women's Network
<b>UCE</b>	Uniform Commission Examination
<b>VEN</b>	Veterans Employee Network
<b>WOB</b>	Women-owned business
<b>VOS</b>	Vendor outreach session

