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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 2018 Annual Report to Congress* covers such actions and information for the period of October 1, 2017, through September 30, 2018.

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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, National Credit Union Administration (NCUA), OCC, and Securities and Exchange Commission (SEC).

## Business Activities

### Fiscal Year 2018 Payments

1. Statement of the total amounts the OCC paid to contractors during the reporting period:
  - Total payments to contractors were \$158,358,199.34.<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 \$68,420,549.88, representing 43.2 percent of the OCC's total contractor payments.<sup>4</sup>
  - Payments to MOB<sup>5</sup>s were \$54,371,608.60, representing 34.3 percent of the OCC's total contractor payments.
  - Payments to WOB<sup>6</sup>s were \$18,368,156.08, representing 11.6 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 2018 with the previous fiscal year, the percentage of payments to MWOBs was higher (43.2 percent compared with 41.1 percent); the percentage of payments to MOB was higher (34.3 percent compared with 28.0 percent); and the percentage of payments to WOBs was lower (11.6 percent compared with 15.2 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.

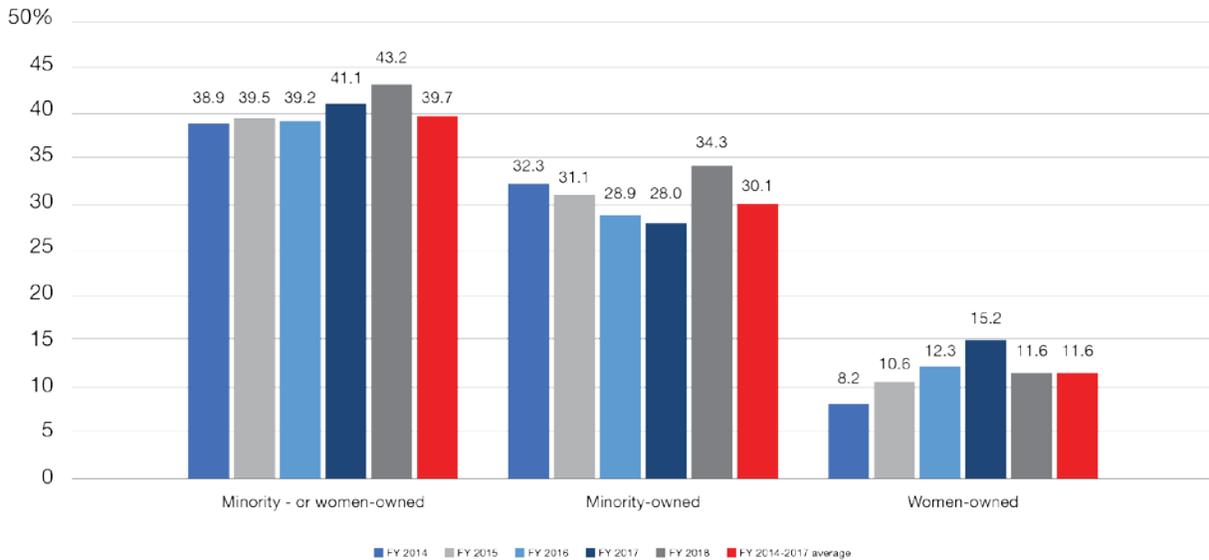
<sup>4</sup> Payments to businesses that are both minority- and women-owned are counted only once in the total dollars paid and percentage paid to MWOBs. For fiscal year 2018, payments to businesses that were neither MOB nor WOBs were \$89,937,649.46 representing 56.8 percent of the OCC's total contractor 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 2018 with the average of the previous four fiscal years (2014–2017), the percentage of payments to MWOBs increased 8.9 percent (43.2 percent versus the previous four-year average of 39.7 percent); the percentage of payments to MOBs increased 14.2 percent (34.3 percent versus the previous four-year average of 30.1 percent); and the percentage of payments to WOBs remained the same (11.6 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 2014 to FY 2018.

### 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 2018 Compared With Previous Year**

Comparing fiscal year 2018 with the previous fiscal year, the percentage of payments to Asian American-owned businesses, Hispanic American-owned businesses, and Other MOBs all increased:

- Asian American-owned businesses was 26.8 percent in fiscal year 2018 compared with 20.4 percent in fiscal year 2017.
- Hispanic American-owned businesses was 4.7 percent in fiscal year 2018 compared with 3.6 percent in fiscal year 2017.
- Other MOBs was 0.3 percent in fiscal year 2018 compared with 0.2 percent in fiscal year 2017.

Comparing fiscal year 2018 with the previous fiscal year, the percentage of payments to Black American-owned and Native American-owned businesses both decreased:

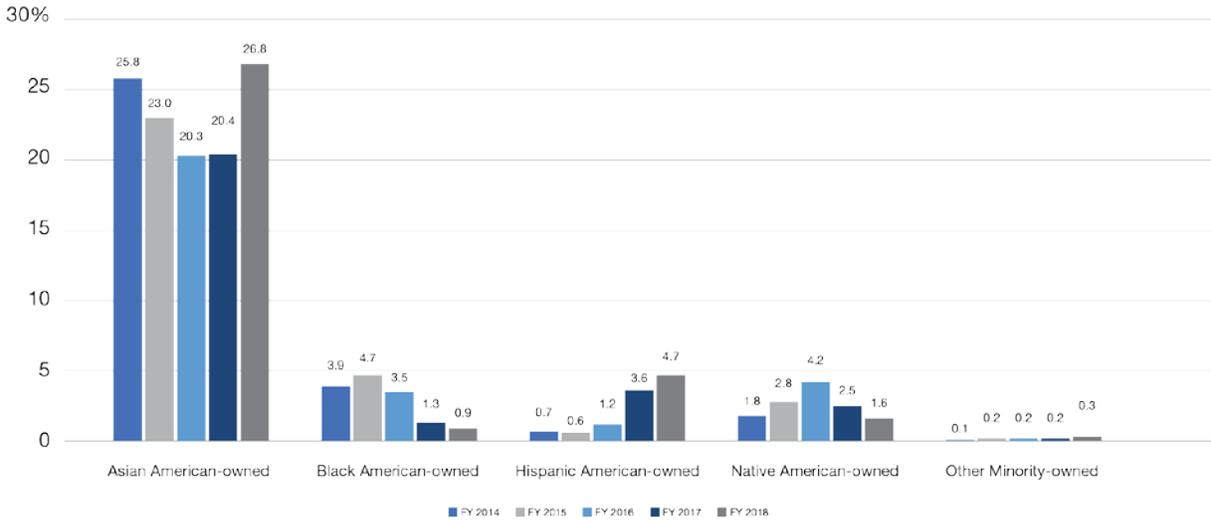
- Black American-owned businesses was 0.9 percent in fiscal year 2018 compared with 1.3 percent in fiscal year 2017.
- Native American-owned businesses was 1.6 percent in fiscal year 2018 compared with 2.5 percent in fiscal year 2017.

### **Fiscal Year 2018 Compared With Average of Previous Four Fiscal Years**

Comparing fiscal year 2018 with the average of the previous four fiscal years (2014–2017), the percentage of payments to Hispanic American-owned businesses, Asian American-owned businesses, and Other MOBs all increased; and the percentage of payments to Native American-owned businesses and Black American-owned businesses both decreased:

- Hispanic American-owned businesses was 4.7 percent compared with previous four-year average of 1.5 percent.
- Asian American-owned businesses was 26.8 percent compared with previous four-year average of 22.4 percent.
- Other MOBs was 0.3 percent compared with previous four-year average of 0.2 percent.
- Native American-owned businesses was 1.6 percent compared with previous four-year average of 2.8 percent.
- Black American-owned businesses was 0.9 percent compared with previous four-year average of 3.3 percent.

**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 2014 to FY 2018.

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

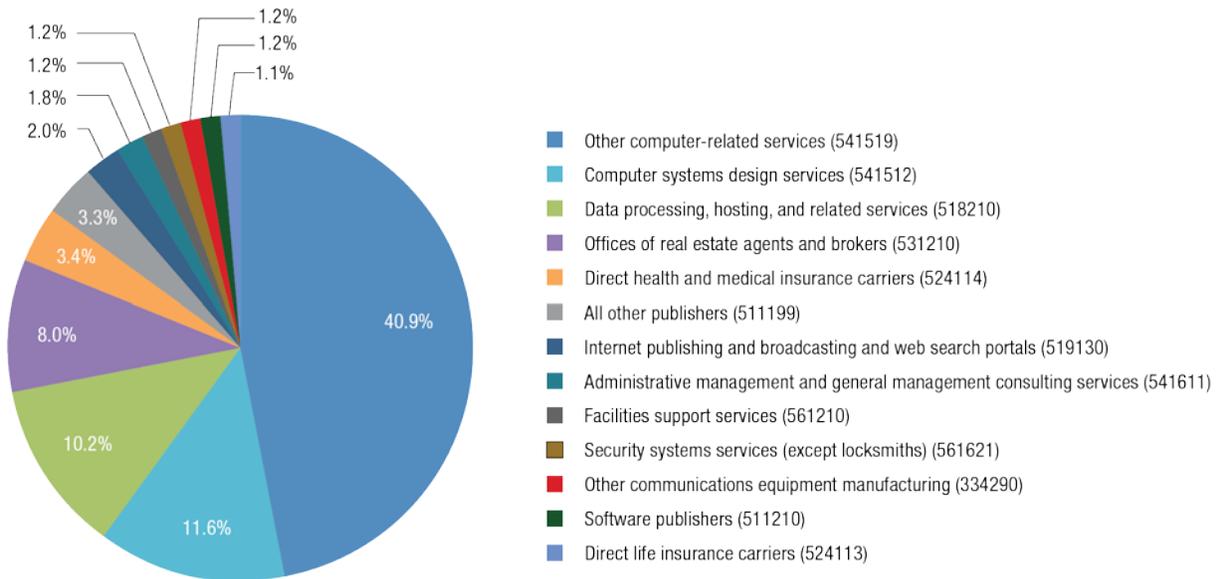
### Trends in Awards by Classification of Suppliers

Each year the OMWI tracks the North American Industry Classification System (NAICS)<sup>10</sup> codes with the highest cumulative dollar amounts awarded by the OCC.<sup>11</sup> For fiscal year 2018, computer-related purchases (including other computer-related services; computer systems design services; and data processing, hosting, and related services) accounted for nearly two-thirds of the OCC’s total dollars awarded (see figure 3).

<sup>10</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>11</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 2018**



Source: FPDS-NG for FY 2018.

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 MOBs, WOBs, 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, MOBs represented 39.2 percent of businesses designated “other computer-related services” (the OCC’s most-used NAICS code) and MOBs represented 38.6 percent of OCC awards in this category. Moreover, WOBs represented 26.0 percent of businesses designated “other computer-related services” and represented 27.0 percent of the OCC’s awards in this category (see table 1).

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” and “data processing, hosting, and related 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 2018**

	NAICS Codes and Description													
	541519		541512		518210		531210		524114		511199		519130	
	Other computer related services		Computer systems design services		Data processing, hosting, and related services		Offices of real estate agents and brokers		Direct health and medical insurance carriers		All other publishers		Internet publishing and broadcasting and web search portals	
<b>Total number of businesses with OCC awards</b>	66		9		16		1		1		2		40	
<b>Percentage of total OCC awards</b>	40.9%		11.6%		10.2%		8.0%		3.4%		3.3%		2.0%	
<b>MOBs, WOBs, and demographic groups</b>	<b>% Part.</b>	<b>% Awarded</b>	<b>% Part.</b>	<b>% Awarded</b>	<b>% Part.</b>	<b>% Awarded</b>	<b>% Part.</b>	<b>% Awarded</b>	<b>% Part.</b>	<b>% Awarded</b>	<b>% Part.</b>	<b>% Awarded</b>	<b>% Part.</b>	<b>% Awarded</b>
Minority-owned	39.2	38.6	37.3	16.6	39.1	94.2	32.9	0.0	25.2	0.0	25.3	100.0	35.4	0.0
Women-owned	26.0	27.0	24.6	12.6	26.4	0.0	38.0	0.0	22.6	0.0	32.7	0.0	30.3	0.0
Asian American-owned	14.7	30.3	14.6	16.6	14.2	91.4	4.2	0.0	2.3	0.0	6.3	0.0	11.9	0.0
Black American-owned	17.9	-0.1	16.5	0.0	17.9	0.0	22.5	0.0	19.4	0.0	13.2	0.0	16.8	0.0
Hispanic American-owned	5.8	3.0	5.6	0.0	6.0	0.0	6.8	0.0	5.3	0.0	4.0	100.0	5.8	0.0
Native American-owned	4.0	2.9	3.5	0.0	4.3	0.0	2.2	0.0	1.5	0.0	3.9	0.0	3.0	0.0
Other non-specific minority demographic business	1.1	2.6	1.1	0.0	1.2	2.8	1.9	0.0	1.3	0.0	1.5	0.0	1.8	0.0

Source: FPDS-NG for FY 2018 and SAM Entity Management Extracts for October 7, 2018.

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 except Black American-owned in the NAICS code “other computer-related services.”<sup>12</sup> Two factors that influenced the declining trend in awards to Black American-owned businesses were (1) a large de-obligation to a Black American-owned business as a result of not exercising option year three of a five year contract; and 2) a vendor self-identified as Black American-owned issued an employee stock ownership plan and is no longer classified as a Black American-owned business. The OWMi develops and

<sup>12</sup> Specifically, Asian American-owned businesses received 30.3 percent; Hispanic American-owned businesses received 3.0 percent; Native American-owned businesses received 2.9 percent; and Other MOBs received 2.6 percent. As the result of a de-obligation in this particular NAICS code, Black American-owned businesses received -0.1 percent.

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.

## **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>13</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>14</sup>

Since the OCC began requiring the Good Faith Efforts clause, the OMWI has reviewed 122 contractor submissions of good faith efforts, including 11 companies that were re-reviewed.<sup>15</sup> Of the 111 businesses reviewed, 69 had fewer than 50 employees and three additional contractors had fewer than 50 during the first review and more than 50 during the subsequent review. 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.

The majority of the OCC’s contractors were not required to submit Standard Form 100 (EEO-1) reports to the Equal Employment Opportunity Commission (EEOC)<sup>16</sup> and were not subject to the Office of Federal Contract Compliance Programs equal employment opportunity (EEO) requirements.<sup>17</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

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<sup>13</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>14</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>15</sup> The OMWI reviews contractor submission of good faith efforts if more than two fiscal years have elapsed since the prior review.

<sup>16</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>17</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.

technical assistance on contractors' compliance with the Good Faith Efforts clause and efforts toward the fair inclusion of minorities and women in their workforces.

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

### **Technical Assistance and Outreach Program**

#### *Events*

During fiscal year 2018, 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 and to collaborate and share information with the other OMWI agencies. OMWI representatives also exhibited and held matchmaking sessions at other external events (see appendix E).

- **Smart Contacts—Smart Contracts, San Antonio, Texas**  
August 29, 2018: The OMWIs from the OCC, Board, CFPB, FDIC, Federal Housing Finance Agency, NCUA, Treasury Department, and SEC, in collaboration with the Minority Business Development Agency Business Center San Antonio, hosted a technical assistance event for 199 MWOB attendees. In addition to meeting the federal financial services regulators and learning how to do business with the OMWI agencies, attendees also heard from noted authorities on how to use competitive intelligence to collect the data essential for smart bidding decisions and also how to write smart, winning proposals. This event received overwhelmingly positive feedback from participants.<sup>18</sup>

#### *Contracts*

Since its inception in 2011, the OCC's OMWI technical assistance program and outreach efforts have helped the agency pay a total of over \$29 million to MWOBs, including \$5,867,404.03 during fiscal year 2018.

### **Plans for Enhancing Opportunities to Contract With and Provide Technical Assistance to MWOBs**

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. During fiscal year 2018, the OMWI ensured that all businesses in the OCC Database had up-to-date information. At the end of fiscal year 2018, there were 675 businesses registered in the OCC Database (79 businesses registered during fiscal year 2018, a 13.3 percent increase in the database).

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<sup>18</sup> Of 78 respondents, 56 rated the event as "excellent" and 21 rated the event as "very good."

During fiscal year 2019, OMWI representatives will speak at events including the National 8(a) Association 2019 Small Business Conference, the Reservation Economic Summit, the 28th Annual Government Procurement Conference, and the CelebrAsian Conference. The OMWI will continue to collaborate with the other OMWI agencies through the Supplier Diversity Working Group, which shares information and best practices and collaborates to maximize opportunities for technical assistance to MWOBs. The OMWIs will also host an informational symposium to share diversity and inclusion and supplier diversity best practices.

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>

## **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, 2018, the OCC's permanent workforce totaled 3,823 employees, a decline of 2.7 percent below the 3,930 permanent employees at the end of fiscal year 2017. In reviewing the last five reporting periods, the participation rate of females (45.1 percent) in the OCC's workforce has remained stable since fiscal year 2014. Minority participation increased from fiscal year 2014 by 2.7 percentage points to 35.1 percent in fiscal year 2018. At the end of fiscal year 2018, 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 2014 to 2018, and further breakdown of ethnicity and race indicator (ERI) groups and gender, see appendixes H and I.

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<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.

<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.

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 2018, the OCC slightly increased its Hispanic participation rate to 7.3 percent, from 7.0 percent in fiscal year 2017, an improvement from 6.6 percent in fiscal year 2014. 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. White females in economist positions and Hispanic males and White females in “all other series” positions also participated below their respective OCLF and 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 2018 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 2018 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, 2018 (see table 3).

**Table 2: OCC Workforce Profile as of September 30, 2018**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
OCC workforce	3,823	54.9	45.1 <sup>a</sup>	9.0	17.6	7.3 <sup>a</sup>	1.3 <sup>a</sup>	64.9 <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	2,521	60.9	39.1 <sup>a</sup>	6.8 <sup>a</sup>	12.1 <sup>a</sup>	7.3	1.2	72.6
<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	176	52.3 <sup>a</sup>	47.7	8.5	5.1	7.4	0.6 <sup>a</sup>	78.4 <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	102	68.6	31.4 <sup>a</sup>	35.3	2.9 <sup>a</sup>	3.9 <sup>a</sup>	0.0 <sup>a</sup>	57.8 <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	1,024	39.3 <sup>a</sup>	60.7	11.9	34.5	7.6 <sup>a</sup>	1.8	44.3 <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, 2018.

<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, 2018, Compared With RCLF Rates**

Participation rates of EEO groups are in percentages.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
OCC workforce	3,823	54.9	45.1 <sup>a</sup>	9.0	17.6	7.3	1.3 <sup>a</sup>	64.9 <sup>a</sup>
<b>2018 RCLF</b>		<b>42.1</b>	<b>57.9</b>	<b>4.7</b>	<b>9.2</b>	<b>7.3</b>	<b>1.4</b>	<b>77.4</b>

Source: MD-715 workforce data table as of September 30, 2018.

<sup>a</sup> EEO groups participating at rates below the 2018 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 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 2014	221	64.7	35.3 <sup>a</sup>	14.5	12.7	7.2 <sup>a</sup>	1.4 <sup>a</sup>	64.3 <sup>a</sup>
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>
<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, 2018.

<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 including fiscal year 2018, females, Asians, and Blacks separated below their average workforce participation rates. Comparatively, males and Whites separated consistently above their average workforce participation rates. There were 286 separations in fiscal year 2018, a 1.1 percent net increase from fiscal year 2017 (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 2014	318	55.7 <sup>a</sup>	44.3	8.5 <sup>a</sup>	11.3	7.5 <sup>a</sup>	2.2 <sup>a</sup>	70.4 <sup>a</sup>
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	17.0	6.7	1.8 <sup>a</sup>	67.1 <sup>a</sup>
FY 2018	286	58.0 <sup>a</sup>	42.0	6.3	16.8	6.6	2.1 <sup>a</sup>	68.2 <sup>a</sup>
<b>Average OCC workforce participation rate</b>		<b>54.9</b>	<b>45.1</b>	<b>8.3</b>	<b>17.4</b>	<b>6.9</b>	<b>1.3</b>	<b>66.1</b>

Source: MD-715 workforce data table as of September 30, 2018.

<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.

Over 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 (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 2014	426	57.0	43.0 <sup>a</sup>	7.7 <sup>a</sup>	16.2 <sup>a</sup>	8.2	2.3	65.5 <sup>a</sup>
FY 2015	331	55.9	44.1 <sup>a</sup>	8.2 <sup>a</sup>	18.1	7.5	0.6 <sup>a</sup>	65.6 <sup>a</sup>
FY 2016	404	55.5	44.6 <sup>a</sup>	9.2	15.6 <sup>a</sup>	7.9	1.5	65.8 <sup>a</sup>
FY 2017	422	60.4	39.6 <sup>a</sup>	7.4 <sup>a</sup>	11.9 <sup>a</sup>	6.9	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
<b>Average OCC workforce participation rate</b>		<b>54.9</b>	<b>45.1</b>	<b>8.3</b>	<b>17.4</b>	<b>6.9</b>	<b>1.3</b>	<b>66.1</b>

Source: OCC HR Data Mart as of FY 2018.

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

## Fiscal Year 2018 Focus Areas

### Increasing the Participation of Hispanics

In fiscal year 2018, the OCC continued to address the low participation rate of Hispanics in its workforce. The OCC increased its Hispanic participation rate to 7.3 percent from 7.0 percent in fiscal year 2017; this increase was a 0.7 percentage point improvement over the fiscal year 2014 rate of 6.6 percent. Even though the agency has made progress in the last five years, the OCC’s Hispanic workforce participation rate (7.3 percent) remains below the NCLF rate of 10.0 percent, but at parity with the RCLF rate (7.3 percent). Hispanics were hired at 12.3 percent in fiscal year 2018, above their hiring rates in fiscal years 2014 through 2017.

Hispanics participated above the OCLF in the attorney occupation (7.4 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 (3.9 percent versus 5.1 percent). In fiscal year 2018, Hispanic bank examiners were hired at rates exceeding their OCLF rates (15.3 percent versus 6.8 percent); there were no Hispanic economists or attorneys hired. Hispanic male bank examiners separated at a higher rate than their participation in the workforce (5.9 percent versus 4.1 percent). The OCC had no separations of Hispanic economists and attorneys in fiscal year 2018 (see table 7).

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

Participation rates of EEO groups are in percentages.

			FY 2014	FY 2015	FY 2016	FY 2017	FY 2018
<b>Bank examiner</b>	Hires	<b>6.8 2010 OCLF</b>	7.4	10.2	8.7	11.4	15.3
	Separations		9.1 <sup>b</sup>	6.2	8.6 <sup>b</sup>	5.7	8.0 <sup>b</sup>
	OCC wrk. part.		6.2 <sup>a</sup>	6.5 <sup>a</sup>	6.5 <sup>a</sup>	7.0	7.3
<b>Attorney</b>	Hires	<b>4.3 2010 OCLF</b>	20.0	0.0 <sup>a</sup>	25.0	0.0 <sup>a</sup>	0.0 <sup>a</sup>
	Separations		11.1 <sup>b</sup>	7.1	0.0	25.0 <sup>b</sup>	0.0
	OCC wrk. part.		7.6	7.5	7.9	6.7	7.4
<b>Economist</b>	Hires	<b>5.1 2010 OCLF</b>	14.3	0.0 <sup>a</sup>	7.7	0.0 <sup>a</sup>	0.0 <sup>a</sup>
	Separations		16.7 <sup>b</sup>	0.0	0.0	0.0	0.0
	OCC wrk. part.		4.2 <sup>a</sup>	4.0 <sup>a</sup>	4.3 <sup>a</sup>	4.1 <sup>a</sup>	3.9 <sup>a</sup>
<b>All other series</b>	Hires	<b>10.0 2010 NCLF</b>	5.5 <sup>a</sup>	4.2 <sup>a</sup>	9.2 <sup>a</sup>	6.7 <sup>a</sup>	8.6 <sup>a</sup>
	Separations		1.4	7.6 <sup>b</sup>	5.9	7.8 <sup>b</sup>	5.0
	OCC wrk. part.		7.7 <sup>a</sup>	7.5 <sup>a</sup>	7.7 <sup>a</sup>	7.5 <sup>a</sup>	7.6 <sup>a</sup>

Source: MD-715 workforce data table as of September 30, 2018.

<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.

The low workforce participation rate of Hispanics is largely influenced by low participation in the OCC's non-major occupational groups, "all other series" (7.6 percent versus 10.0 percent NCLF rate). Hispanic participation in the "all other series" has increased slightly since fiscal year 2017 (7.5 percent). Five Hispanics (8.6 percent) were hired in "all other series" in fiscal year 2018, below the 10.0 percent NCLF rate, and an increase from the fiscal year 2017 hiring rate of 6.7 percent. Hispanics in "all other series" separated at 5.0 percent, below the workforce participation rate of 7.6 percent in fiscal year 2018 and the fiscal year 2017 separation rate of 7.8 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 10.2 percent since the implementation of the program in June 2003. In fiscal year 2018, 15.8 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 process for the Midsize and Community Bank Supervision (MCBS) and Large Bank Supervision (LBS) recruitment campaigns in 2018. The combined applicant pool rate for Hispanics who self-identified on average was 15.4 percent, with an external hiring rate of 15.5 percent; the applicant pool and hiring rate exceeded the Hispanic examiner OCLF of 6.8 percent.

In addition, the OCC conducted a separate applicant flow data analysis on job vacancies processed by the OCC and closed in fiscal year 2018 during the first three quarters, by gender, ethnicity (Hispanic and non-Hispanics), and a combination of gender and ethnicity. The applicant pool rate for Hispanics who self-identified was 13.4 percent, above the NCLF of 10.0 percent. However, the selection rate of 8.4 percent was below the NCLF rate (10.0 percent). Preliminary results indicated a negative shift of Hispanic applicants as they progressed through the hiring decision process. The OCC acknowledges this is the second year with similar findings, and will work intentionally in fiscal year 2019 to identify the cause and begin to develop an action plan.

In fiscal year 2018, the OCC also launched the Honors Attorney Program, designed to provide cross-training and developmental assignments to equip incoming attorneys (law clerks<sup>22</sup> and attorneys) with legal skills and experiences across multiple legal practice areas. Eight employees were hired for the first class of 2018, of whom six (75.0 percent) were law clerks. Of the six law clerks, four (66.7 percent) were Hispanics.

The OCC maintains ongoing relationships with minority professional organizations and colleges and universities with large populations of minority and female students. The OCC hired five students through the federal Pathways Internship Program,<sup>23</sup> of whom 20.0 percent were

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<sup>22</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.

<sup>23</sup> The gender and minority breakdown of the Pathways Internship Program was as follows: 40.0 percent females and 80.0 percent minorities, of whom 40.0 percent were Asian, 20.0 percent were Black, and 20.0 percent were Hispanic; females were hired at rates below their NCLF rate, while minorities were hired at rates exceeding their NCLF rate.

Hispanic, above the NCLF rate of 10.0 percent. In addition, the agency contracted for 26 interns<sup>24</sup> through its National Diversity Internship Program in fiscal year 2018, the eighth 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 2018, the OCC recruited from the following Hispanic-serving institutions as part of its entry-level bank examiner program: California State University at Fullerton; Colorado State University; Florida International University; New Mexico State University; NOVA Southeastern University; Texas A&M Corpus Christi; the University of New Mexico; 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 (ALPFA) 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.

In its ongoing effort to recruit minorities and females, the OCC participated in a variety of conferences and career fairs, including the American Bankers Association (ABA) Regulatory Compliance Conference; the ABA Risk Management Conference; the Consumer Bankers Association Conference; the Fiduciary and Investment Risk Management Association (FIRMA) National Training Conference; the OpRisk North America 2018 Conference; and the Information Systems Audit and Control Association (ISACA) Conference.

As part of its entry-level bank examiner program, the OCC 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; Robert Morris University; St. John's University; the University of Arkansas; the University of Illinois, Chicago; the University of Southern California; 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 (8.0 percent) participated in several formal and informal career development programs and training courses that provided continuous learning and growth opportunities in fiscal year 2018. Hispanic employees (7.4 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. Hispanic employees also participated in two newly launched OCC programs—the Leadership Exploration and Development (LEAD)

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<sup>24</sup> These contracted interns were not OCC employees and are not reflected in the workforce count; therefore, no demographic data are available.

Program (11.8 percent) and the Honors Attorney Program (50.0 percent). The LEAD Program is designed to develop leadership competencies at the team leader and/or manager level and foster a broader, enterprise perspective. The Honors Attorney Program is designed to provide cross-training and developmental assignments to equip incoming attorneys (law clerks and attorneys) with legal skills and experiences across multiple legal practice areas.

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 69 bank examiners who successfully passed the UCE, 10.1 percent were Hispanic in fiscal year 2018.

In fiscal year 2018, 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 2018, 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 2019, 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.

### **Increasing the Participation of Female Bank Examiners**

In fiscal year 2018, the workforce participation rate of female bank examiners increased slightly to 39.1 percent from 38.9 percent in fiscal year 2017, below the OCLF rate of 45.3 percent. The hiring rate (34.7 percent) of female bank examiners was below their OCLF rate (45.3 percent), and the fiscal year 2017 hiring rate of 37.1 percent (see table 8).

The OCC's applicant flow data analysis of the 2018 entry-level recruitment campaigns showed females, on average, were 35.2 percent of the applicant pools; females were hired at a rate of 39.3 percent, but 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 2018. The analysis showed females were 38.3 percent of the applicant pool and 40.2 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 progressed through the various stages of the decision process.

In fiscal year 2018, female bank examiners separated at a rate (34.6 percent) below their workforce participation rate (39.1 percent), hiring rate (34.7 percent), and their rate of separation in fiscal year 2017 (35.1 percent). Retirements accounted for 49.2 percent of separating female bank examiners in fiscal year 2018, and resignations accounted for 47.7 percent. Of the resignations, 51.6 percent were new hires (six or fewer years of employment) and 48.4 percent were mid-career employees (not new hires and not eligible for retirement).

In fiscal year 2018, the retirement eligibility pool (employees currently eligible and those expected to obtain eligibility within five years) for female bank examiners was 30.2 percent, compared with an average of 30.7 percent over the past five years. Given 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 the future.

In fiscal year 2018, the OCC continued to use the Treasury Department Employee Exit Survey tool to gain information from separating employees about their work experiences. Job stress, office morale, travel requirements, and career growth 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: 84.0 percent flex, 72.0 percent vary their work schedules, and 89.6 percent telework, with 63.8 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 management officials in the agency's Human Capital (HC) and bank supervision departments to identify barriers that may impede the realization of parity for 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 2014	FY 2015	FY 2016	FY 2017	FY 2018
<b>Female</b>	Hires	<b>45.3 2010 OCLF</b>	32.4 <sup>a</sup>	38.1 <sup>a</sup>	34.4 <sup>a</sup>	37.1 <sup>a</sup>	34.7 <sup>a</sup>
	Separations		40.5 <sup>b</sup>	34.0	37.3	35.1	34.6
	OCC wrk. part.		38.5 <sup>a</sup>	39.0 <sup>a</sup>	38.7 <sup>a</sup>	38.9 <sup>a</sup>	39.1 <sup>a</sup>
<b>Asian female</b>	Hires	<b>4.0 2010 OCLF</b>	0.0 <sup>a</sup>	2.5 <sup>a</sup>	4.7	1.8 <sup>a</sup>	3.1 <sup>a</sup>
	Separations		3.5 <sup>b</sup>	3.1 <sup>b</sup>	2.4	2.6	1.6
	OCC wrk. part.		2.7 <sup>a</sup>	2.6 <sup>a</sup>	2.8 <sup>a</sup>	2.6 <sup>a</sup>	2.8 <sup>a</sup>
<b>Black female</b>	Hires	<b>8.7 2010 OCLF</b>	9.6	7.1 <sup>a</sup>	6.7 <sup>a</sup>	7.2 <sup>a</sup>	3.1 <sup>a</sup>
	Separations		5.2	7.2 <sup>b</sup>	5.7	8.3 <sup>b</sup>	8.5 <sup>b</sup>
	OCC wrk. part.		6.6 <sup>a</sup>	6.7 <sup>a</sup>	6.8 <sup>a</sup>	6.7 <sup>a</sup>	6.4 <sup>a</sup>
<b>Hispanic female</b>	Hires	<b>3.7 2010 OCLF</b>	2.2 <sup>a</sup>	4.6	3.2 <sup>a</sup>	3.6 <sup>a</sup>	5.1
	Separations		3.0 <sup>b</sup>	1.0	2.9 <sup>b</sup>	1.0	2.1
	OCC wrk. part.		2.4 <sup>a</sup>	2.7 <sup>a</sup>	2.7 <sup>a</sup>	2.9 <sup>a</sup>	3.2 <sup>a</sup>
<b>Small ERI groups female</b>	Hires	<b>0.6 2010 OCLF</b>	0.0 <sup>a</sup>	0.5 <sup>a</sup>	0.0 <sup>a</sup>	1.2	1.0
	Separations		0.8	0.5	0.5	0.5	0.0
	OCC wrk. part.		0.6	0.6	0.6	0.6	0.6
<b>White female</b>	Hires	<b>28.3 2010 OCLF</b>	20.6 <sup>a</sup>	23.3 <sup>a</sup>	19.8 <sup>a</sup>	23.4 <sup>a</sup>	22.5 <sup>a</sup>
	Separations		28.0 <sup>b</sup>	22.2	25.8	22.7	22.3
	OCC wrk. part.		26.2 <sup>a</sup>	26.3 <sup>a</sup>	25.8 <sup>a</sup>	26.0 <sup>a</sup>	26.1 <sup>a</sup>

Source: MD-715 workforce data table as of September 30, 2018.

<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 2018, the OCC hired 95 entry-level bank examiners, of whom 43.2 percent were females, a greater percentage than in fiscal year 2017 (40.6 percent). 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 Saint Mary’s College and College of Saint Benedict women’s colleges. 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, Mississippi University for Women, Muhlenberg College, Radford University, the State University of New York at Geneseo, and Winthrop University. In fiscal year 2018, the OCC hired five financial interns, of whom 20.0 percent 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 Women’s MBA Conference and 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, human resources (HR) consultants, 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 2019.

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 OCC National Recruitment Team recruited at the following specialty conferences: National Association of Women MBA Conference; Women in Wealth Management Conference; ABA Regulatory Compliance Conference; ABA Risk Management Conference; Consumer Bankers Association Conference; FIRMA National Training Conference; OpRisk North America 2018 Conference; and ISACA Conference. Members of the National Recruitment Team sponsored booths at the 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.

In fiscal year 2018, 69 bank examiners successfully passed the UCE, of whom 46.4 percent were females, up from 26.6 percent in fiscal year 2017 and their current examiner workforce participation rate of 39.1 percent.<sup>25</sup> The OCC also provided a separate career forum that was designed for examiners in pay band NB-V who received their commissions in 2016 and the first session of 2017. The main focus of this forum was to provide 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 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 part of a developmental team in one of the specialty areas for a 12- to 24-month period. On 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 2018, 13 bank examiners were selected in EXCEL I classes, of whom 23.1 percent were female.

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<sup>25</sup> Of employees from minority groups who successfully passed the UCE, 10.1 percent were Hispanics, 5.8 percent were Blacks, and 4.3 percent were Asians. All minority groups passed the UCE in fiscal year 2018 at rates greater than in fiscal year 2017, except Asians.

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 2017, TWN conducted an analysis of OCC survey responses by OCC females to identify key factors influencing female career decisions, including retention decisions. TWN analyzed and compared data from the agency’s engagement survey, Federal Employee Viewpoint Survey (FEVS), and exit surveys. In fiscal year 2018, the focus group results were shared with the Committee on Bank Supervision leadership, OMWI, and Leadership Development. TWN also supported the retention of female bank examiners through its mentoring circles. Mentoring circle topics have included “Career Exploration I,” “Career Exploration II,” “Work/Life Balance,” “Uniform Commission Examination Preparation,” “Leadership I,” and “Leadership II.”

In fiscal year 2019, 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 2018, females participated at 45.1 percent in the OCC workforce. Females held 39.5 percent of supervisor positions<sup>26</sup> and 32.1 percent of senior-level positions (SLP),<sup>27</sup> up from fiscal year 2017 participation rates by 1.2 percentage points and 1.1 percentage points, respectively. Minorities participated in the workforce at 35.1 percent and held 26.2 percent of supervisor positions and 25.0 percent of SLP, up from fiscal year 2017 participation rates by 1.0 percentage points and 4.3 percentage points, respectively (see tables 9 and 10).

<sup>26</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>27</sup> Employees in pay band NB-VIII and NB-IX positions are equivalent to Senior Executive Service positions in the General Schedule.

Participation rates of Black males and females, Hispanic males and females, and Asian males increased in SLP, although they remain below their workforce participation rates, except Asian males, who are above parity. In supervisor roles, participation rates of all minority groups increased in FY 2018. For additional details on participation rates from fiscal year 2014 to 2018 of females and minorities in supervisor positions, SLP, and feeder grades,<sup>28</sup> refer to appendixes M and N.

**Table 9: Participation in Supervisor Positions by EEO Groups, FY 2017 to FY 2018**

Participation rates of EEO groups are in percentages.

	FY 2017		FY 2018		Supervisor participation percentage point change from FY 2017 to FY 2018
	OCC workforce participation	OCC supervisor participation	OCC workforce participation	OCC supervisor participation	
<b>Male</b>	55.0	61.7	54.9	60.5	-1.2
<b>Female</b>	45.0	38.3 <sup>a</sup>	45.1	39.5 <sup>a</sup>	+1.2
<b>Minority male</b>	16.0	13.3 <sup>a</sup>	16.2	13.6 <sup>a</sup>	+0.3
<b>Minority female</b>	18.7	11.9 <sup>a</sup>	18.9	12.6 <sup>a</sup>	+0.7
<b>Minority</b>	34.7	25.2 <sup>a</sup>	35.1	26.2 <sup>a</sup>	+1.0
<b>Asian</b>	8.6	7.7 <sup>a</sup>	9.0	7.9 <sup>a</sup>	+0.2
<b>Black</b>	17.7	10.6 <sup>a</sup>	17.6	11.0 <sup>a</sup>	+0.4
<b>Hispanic</b>	7.0	5.7 <sup>a</sup>	7.3	6.1 <sup>a</sup>	+0.4
<b>Small ERI groups</b>	1.4	1.2 <sup>a</sup>	1.3	1.1 <sup>a</sup>	-0.1
<b>White</b>	65.4	74.8	64.9	73.9	-0.9
<b>White male</b>	39.0	48.4	38.7	47.0	-1.4
<b>White female</b>	26.4	26.4	26.2	26.9	+0.5
<b>Total</b>	<b>3,930</b>	<b>405</b>	<b>3,823</b>	<b>428</b>	

Source: OCC HR Data Mart as of September 30, 2018.

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

<sup>28</sup> Feeder grades into SLP are pay bands NB-VI through NB-VII.

**Table 10: OCC Participation in SLP by EEO Groups, FY 2017 to FY 2018**

Participation rates of EEO groups are in percentages.

	FY 2017		FY 2018		SLP participation percentage point change from FY 2017 to FY 2018
	OCC workforce participation	NB VIII IX (equiv. SLP)	OCC workforce participation	NB VIII IX (equiv. SLP)	
<b>Male</b>	55.0	69.0	54.9	67.9	-1.1
<b>Female</b>	45.0	31.0 <sup>a</sup>	45.1	32.1 <sup>a</sup>	+1.1
<b>Minority male</b>	16.0	12.1 <sup>a</sup>	16.2	16.1	+4.0
<b>Minority female</b>	18.7	8.6 <sup>a</sup>	18.9	8.9 <sup>a</sup>	+0.3
<b>Minority</b>	34.7	20.7 <sup>a</sup>	35.1	25.0 <sup>a</sup>	+4.3
<b>Asian</b>	8.6	5.2 <sup>a</sup>	9.0	7.1 <sup>a</sup>	+1.9
<b>Black</b>	17.7	12.1 <sup>a</sup>	17.6	12.5 <sup>a</sup>	+0.4
<b>Hispanic</b>	7.0	3.5 <sup>a</sup>	7.3	5.4 <sup>a</sup>	+1.9
<b>Small ERI Groups</b>	1.4	0.0 <sup>a</sup>	1.3	0.0 <sup>a</sup>	-
<b>White</b>	65.4	79.3	64.9	75.0	-4.3
<b>White male</b>	39.0	56.9	38.7	51.8	-5.1
<b>White female</b>	26.4	22.4 <sup>a</sup>	26.2	23.2 <sup>a</sup>	+0.8
<b>Total</b>	<b>3,930</b>	<b>58</b>	<b>3,823</b>	<b>56</b>	

Source: MD-715 workforce data table as of September 30, 2018.

<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. 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. The OCC continued to improve its Career Development Center and Coaching Program, and launched new leadership courses. 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 2018, females and minorities in SLP participated in the OCC Executive Coaching Program at 44.0 percent and 31.2 percent, respectively. In fiscal year 2018, the OCC launched its LEAD Program, 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 2019, the OCC plans to implement a redesigned Succession Planning Program for formal management positions. Succession Planning is a systemic process of identifying and developing leadership competencies of diverse pools of employee candidates to fill critical management positions in the agency.

## **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 Subcommittee of the Executive Committee (EC). 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 human capital 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 human capital 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 ENGs that advance special emphasis programs: the Network of Asian Pacific Americans (NAPA); the Coalition of African American Regulatory Employees (CARE); PRIDE (the Gay, Lesbian, Transgender, and Bisexual Employees network group); HOLA; TWN; Generational Crossroads (Crossroads); and the Veterans Employee Network (VEN). The ENGs 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 ENGs, 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 2018 included providing EEO, alternative dispute resolution (ADR), 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, most recently in fiscal year 2018.

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.

**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 2014	1,625	58.5	41.5	7.3	13.7	3.1	6.9	69.0
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
<b>Average OCC workforce participation rate</b>		<b>54.9</b>	<b>45.1</b>	<b>8.3</b>	<b>17.4</b>	<b>6.9</b>	<b>1.3</b>	<b>66.7</b>

Source: OCC TLMS Data Mart as of September 30, 2018.

The OCC offered more than 50 career development training courses for employees to acquire the competencies, skills, and knowledge for their continual learning and career development. In fiscal year 2018, 2,508 employees participated in these courses with the following training participation rates: females, 43.8 percent; Blacks, 16.4 percent; Asians, 7.7 percent; Hispanics, 8.0 percent; and persons of Small ERI groups, 1.3 percent (see table 11). In addition to skills training, 2,225 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 2014	413	43.8	56.2	6.5	15.0	8.0	1.2	66.8
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
<b>Average OCC workforce participation rate</b>		<b>54.9</b>	<b>45.1</b>	<b>8.3</b>	<b>17.4</b>	<b>6.9</b>	<b>1.3</b>	<b>66.1</b>

Source: OCC TLMS Data Mart as of September 30, 2018.

**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 2018, 1,809 employees participated in the leadership courses with participation rates as follows: females, 44.2 percent; Blacks, 16.5 percent; Asians, 7.8 percent; Hispanics, 7.4 percent; and persons of Small ERI groups, 1.4 percent (see table 13).

**Table 13: OCC Leadership Training, Three-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
<b>Average OCC workforce participation rate</b>		<b>54.9</b>	<b>45.1</b>	<b>8.3</b>	<b>17.4</b>	<b>6.9</b>	<b>1.3</b>	<b>66.1</b>

Source: OCC TLMS Data Mart as of September 30, 2018.

In fiscal year 2018, OCC managers and supervisors participated in three agency-sponsored Manager Forums (624 attendees/occurrences) through audio/video/phone conferences on various topics of interest. Over 1,600 employees viewed Leadership Channel Videos through the HC training and development organization, and over 560 employees attended the Leadership Institute Speaker Events. The OCC also sponsored a Career Forum series with 30 participating employees. The OCC continued to utilize its Individual Development Plan (IDP) process and online IDP tool, and captured data to identify gaps in leadership competencies (83.0 percent employee usage in fiscal year 2018, an increase of 16.0 percent from fiscal year 2017).

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.

## **Employee Engagement**

The OCC maintained its commitment to promote employee engagement and ensure the OCC is a great place to work. To measure engagement, the OCC continued to use the OPM-administered 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 2018, more than 2,940 OCC employees completed the FEVS, representing a 77.2 percent response rate, an increase of 0.8 percent from the 2017 response rate. The OCC's Employee Engagement Index and Global Satisfaction Index scores (74.3 percent and 75.1 percent, respectively) exceeded those of the Treasury Department (68.3 percent and 62.2 percent, respectively) and the federal government (67.7 percent and 64.4 percent, respectively). The FEVS results were also analyzed using a formulated diversity and inclusion index (New IQ) created by the OPM that considers responses to questions addressing fairness, open-mindedness, cooperativeness, supportiveness, and empowerment. The OCC's New IQ index score remained stable in 2018 at 69.4 percent (69.0 percent in 2017), higher than that of the Treasury Department (61.9 percent) and the federal government overall (61.0 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 2018 FEVS data, the OCC ranked 53 of 415 agency subcomponents. The OCC's 2018 ranking places the agency in the top 13 percent in the subcomponent, compared with the top 15 percent in the 2017 rankings (51 of 339 last year). In other categories measured by the Partnership, the OCC ranked 29 in training and development and 44 in support for diversity.

## **Regulated Entities**

The OCC is the primary federal financial regulator for 1,264 institutions, of which 891 are national banks, 316 are federal savings associations, and 57 are federal branches of foreign banks. The combined assets of these institutions are \$12.5 trillion, representing 67 percent of all U.S. commercial banking assets.<sup>29</sup>

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<sup>29</sup> As of September 30, 2018.

In accordance with the Dodd–Frank Act, the OMWI directors of the OCC and other federal financial regulators developed and published, in June 2015, a policy statement establishing joint standards for assessing the diversity and inclusion policies and practices of entities regulated by the agencies. The standards provide guidance and a framework for institutions to voluntarily conduct self-assessments of their diversity and inclusion policies and practices in these 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 process

The Office of Management and Budget approved in July 2016 the collection of diversity self-assessment information from institutions. In July 2017, the OCC’s OMWI corresponded with the chief executive officers (CEO) of 382 institutions with 100 or more employees to request self-assessment information for calendar year 2016. Approximately 14.7 percent of the institutions responded. In April 2018, the OMWI used BankNet, the OCC’s secure web portal, to encourage 378 banks to submit their calendar year 2017 submissions, resulting in a 9.3 percent response rate. In 2019, the OMWI contacted the CEOs of approximately 230 institutions to voluntarily provide their institutions’ diversity self-assessments, and OMWI is awaiting their submissions.

Data from the diversity assessments were reviewed to determine a baseline of financial industry data and the identification of leading diversity and inclusion (D&I) best practices. Among the successes and leading practices noted were the following:

- Board-approved, written D&I policies
- Designated diversity and supplier diversity officers, or equivalents
- Annual goal setting for supplier diversity
- Consistent reporting of institutions’ D&I efforts to the board and senior leadership
- D&I councils composed of senior management-level representatives from each line of business
- Use of diversity dashboards or performance scorecards as measurement and accountability tools for management and boards
- Concerted efforts to achieve transparency in publicizing organizational commitments to D&I, including supplier diversity
- Establishment of metrics to assess workforce employment and procurement D&I progress and trends
- Evaluations and/or requirements of both Tier I and Tier II suppliers to ensure diversity in their procurement activities
- Regular and periodic training in D&I for all staff
- Active outreach and engagement with external D&I professional organizations

The OCC’s OMWI collaborated with OMWI Directors of other agencies to sponsor a Federal Regulatory Agencies’ Diversity and Inclusion Summit (summit) in September 2018, which was

attended by financial institutions' chief diversity and chief supplier officers. The purpose of the summit was to discuss the implementation of the joint standards for assessing diversity policies and practices; gain insights about leading diversity practices from financial industry organizations and diversity champions in the financial services sector; and enable networking with colleagues in the financial services industry. Agenda topics included "Bridging the Diversity Gap for the Financial Services Industry"; a discussion of diversity self-assessment findings by the OMWI directors; and sharing of leading diversity practices by financial industry professionals. The OCC OMWI is currently considering other avenues, including a webinar and summit at another venue, to enable further interaction and engagement with the D&I Officers of OCC-regulated institutions.

## Financial Literacy

The OCC is one of the 21 federal agencies represented on the U.S. Financial Literacy and Education Commission (FLEC). During fiscal year 2018, the FLEC explored new options with member agencies for setting strategic direction for policy, education, practice, research, and coordination to help Americans make informed financial decisions.

OCC leadership and staff provided remarks at events during 2018 at which financial capability was a major theme. For example, Comptroller Joseph Otting was the keynote speaker at Operation Hope's Global Forum in Atlanta in April. OCC's Community Affairs staff led a discussion on improving the financial outcomes of youth through education, workforce development programs, and opportunities to save at the National Interagency Community Reinvestment Conference. In addition, in coordination with the OCC's Office of External Outreach and Minority Affairs, Community Affairs staff taught several classes of interns from the Congressional Black Caucus and Congressional Hispanic Caucus on personal money management.

Throughout fiscal year 2018, OCC staff participated in a number of financial literacy and education outreach events where they distributed the OCC's financial literacy and consumer materials to attendees. These events included the Society for Financial Education and Professional Development's Financial Literacy Conference; Operation Hope's Global Forum; Financial Literacy Day on Capitol Hill; and the exhibit hall at the Congressional Black Caucus Foundation Annual Legislative Conference. The OCC also issued news releases supporting Earned Income Tax Awareness Day, America Saves Week, and Financial Literacy Day on Capitol Hill.

OCC staff participated in a number of financial literacy meetings and conferences, including the Brookings' Institute briefing on employer-sponsored rainy day savings accounts; the Summer Jobs Connect Convening event and the What Counts as Saving in Financial Counseling Approaches and Outcomes conference sponsored by the Cities for Financial Empowerment Fund; the Federal Reserve Bank of Philadelphia's Aging, Cognition, and Financial Health conference; the Consumer Federation of America's Financial Services Conference; the National Disability Institute's briefing on the Financial Capability of Adults with Disabilities research report; the Association of Military Banks of America's annual luncheon; the Center for Financial Services Innovation's briefing on fintech and the federal government; the Financial Services

Roundtable’s Measuring for Success: The Impact of Financial Literacy event; the Federal Trade Commission’s Military Consumer Partners meeting; the National Community Reinvestment Coalition (NCRC) Banking and Financial Services for a Dementia Friendly America webinar; the Prosperity Now Prosperity Summit; the CFPB’s Credit Visibility Symposium; the Urban Institute’s Credit in America briefing; the NCRC’s Age-Friendly Banking Convening and Innovation Labs meetings; the Jump\$tart Coalition for Personal Finance Partners meeting; the FDIC’s Economic Inclusion Summit; the Credit Builders Alliance Symposium; Military Saves quarterly meetings; Alliance Against Fraud periodic meetings; American Savings Education Council policy board and partner meetings; and the Department of Defense’s Financial Readiness Roundtable meetings.

The OCC co-sponsored several financial capability events designed for bankers, including a financial inclusion forum in Philadelphia, an economic inclusion roundtable in Miami, and Financial Stability Coalition meetings in Phoenix. The OCC’s District Community Affairs Officers participated in several events across the country related to financial capability in general, including an Economic Mobility Forum in Washington, D.C., an asset building conference in Indianapolis, a personal financial literacy consortium meeting in Atlanta, and local financial capability collaborative meetings in Las Vegas and Los Angeles.

The OCC has educated its employees on a number of 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, the OCC published customized messages on the benefits of saving. Also, the OCC provided information on financial elder abuse that may be useful to OCC employees as they carry out the OCC’s mission or respond to inquiries from financial institutions. Further, the OCC maintains a list of financial literacy volunteer opportunities that OCC employees may consider.

In fiscal year 2018, the OCC produced six issues of the bi-monthly [Financial Literacy Update](#) e-newsletter, which reports on events, initiatives, and related resources of the OCC and other government agencies and organizations. Each issue of the *Financial Literacy Update* was sent to about 20,000 subscribers.

In addition, the OCC continues to maintain other financial literacy tools for bankers that are available on [www.occ.gov](http://www.occ.gov). These include:

- [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); [“Payroll Cards: An Innovative Product for Reaching the Unbanked and Underbanked”](#) (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).

FLEC related information: [Resource Guide for Financial Institutions: Incorporating Financial Capability into Youth Employment Programs](#) and [Resource Guide for Youth Employment Programs: Incorporating Financial Capability and Partnering with Financial Institutions](#) (both published in January 2017).

## 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 awards.

#### 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>30</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 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>31</sup> for each award.

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<sup>30</sup> 48 CFR 2.101. A change in the micro-purchase threshold from \$3,000 to \$3,500 was effective October 1, 2015.

<sup>31</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 2014		FY 2015		FY 2016		FY 2017		FY 2018	
	\$	%	#	%	\$	%	\$	%	\$	%
<b>Total Payments</b>	<b>153,486,288.26</b>	<b>100.0</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>
Minority-owned or women-owned business totals <sup>a</sup>	59,733,467.34	38.9	58,017,878.99	39.5	60,595,166.63	39.2	68,393,929.32	41.1	68,420,549.88	43.2 <sup>b</sup>
Minority-owned	49,635,926.67	32.3	45,612,357.18	31.1	44,556,544.67	28.9	46,689,765.24	28.0	54,371,608.60	34.3 <sup>b</sup>
Women-owned	12,634,096.88	8.2	15,565,799.45	10.6	18,969,244.92	12.3	25,311,167.36	15.2	18,368,156.08	11.6
Both minority-owned and women-owned	2,536,556.21	1.7	3,160,277.64	2.2	2,930,622.96	1.9	3,607,003.28	2.2	4,319,214.80	2.7 <sup>b</sup>
Asian American <sup>c</sup>	39,603,713.07	25.8	33,709,019.28	23.0	31,340,346.04	20.3	34,018,365.96	20.4	42,489,253.60	26.8 <sup>b</sup>
Black American	5,961,528.99	3.9	6,878,398.42	4.7	5,465,888.45	3.5	2,132,783.78	1.3	1,430,671.88	0.9
Hispanic American	1,106,302.44	0.7	897,773.72	0.6	1,861,755.23	1.2	2,158,839.78	1.3	7,376,655.77	4.7 <sup>b</sup>
Native American <sup>d</sup>	2,837,232.73	1.8	4,037,577.66	2.8	6,408,654.39	4.2	4,126,555.18	2.5	2,576,249.00	1.6
Other minority <sup>e</sup>	187,539.47	0.1	238,512.14	0.2	234,766.53	0.2	4,266,506.44	2.6	498,778.35	0.3

Source: Core Financial System and FPDS-NG for FY 2014 to FY 2018.

<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 2018 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 2014		FY 2015		FY 2016		FY 2017		FY 2018	
	\$	%	\$	%	\$	%	\$	%	\$	%
<b>Total Awards</b>	<b>151,483,399.54</b>	<b>100.00</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>
Minority-owned or women-owned business totals <sup>a</sup>	60,570,022.31	40.0	54,590,293.40	38.6	39,666,008.71	28.3	59,019,898.37	32.7	65,130,643.88	44.1
Minority-owned	53,832,964.01	35.5	45,718,306.33	32.3	32,441,544.93	23.1	36,330,519.21	20.1	48,613,172.19	32.9
Women-owned	13,960,757.76	9.2	16,336,523.16	11.55	14,433,517.08	10.3	26,358,237.35	14.6	22,299,986.54	15.1
Both minority-owned and women-owned	7,223,699.46	4.8	7,464,536.09	5.3	7,209,053.30	5.1	3,668,858.19	2.0	5,782,514.85	3.9
Asian American <sup>b</sup>	39,282,118.11	25.9	28,721,147.82	20.3	14,734,954.72	10.5	22,988,150.94	12.7	35,369,333.59	23.9
Black American	6,198,682.57	4.1	6,224,777.00	4.4	5,852,331.25	4.2	2,125,961.51	1.2	1,368,869.33	0.9
Hispanic American	909,539.18	0.6	1,339,889.92	1.0	2,476,290.78	1.8	7,173,436.90	4.0	8,130,759.13	5.5
Native American <sup>c</sup>	2,849,651.77	1.9	4,996,625.10	3.5	5,862,367.36	4.2	3,837,250.20	2.1	2,162,916.73	1.5
Other minority <sup>d</sup>	4,694,815.74	3.1	4,688,692.41	3.3	4,215,580.31	3.0	190,994.26	0.1	1,581,293.41	1.1

Source: FPDS-NG for FY 2014 to FY 2018.

**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.)

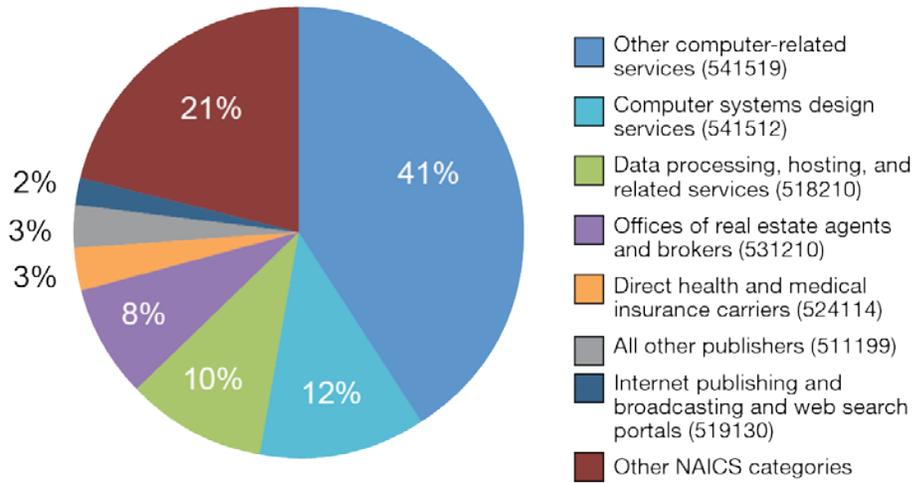
<sup>c</sup> "Native American" means American Indians, Eskimos, Aleuts, or Native Hawaiians. (See 48 CFR 52.219-1.)

<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.)

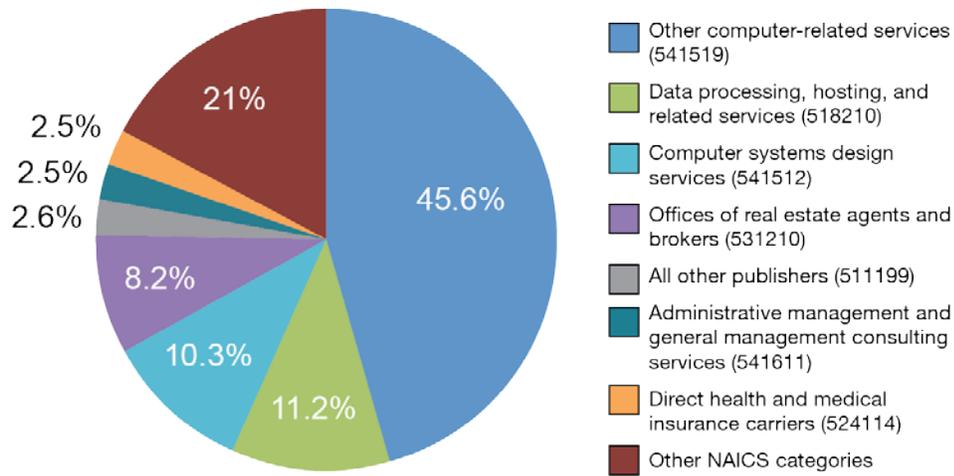
### Appendix D: OCC Awards by Top Seven NAICS Codes, Five-Year Trend

Source: FPDS-NG for FY 2014 to FY 2018.

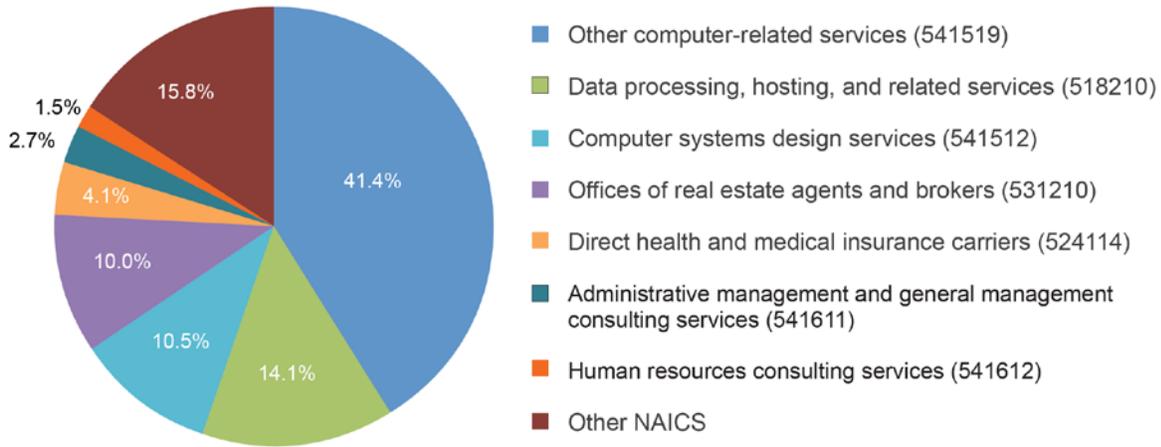
#### FY 2018: \$148 Million in Total Awards, 79% in Top Seven NAICS



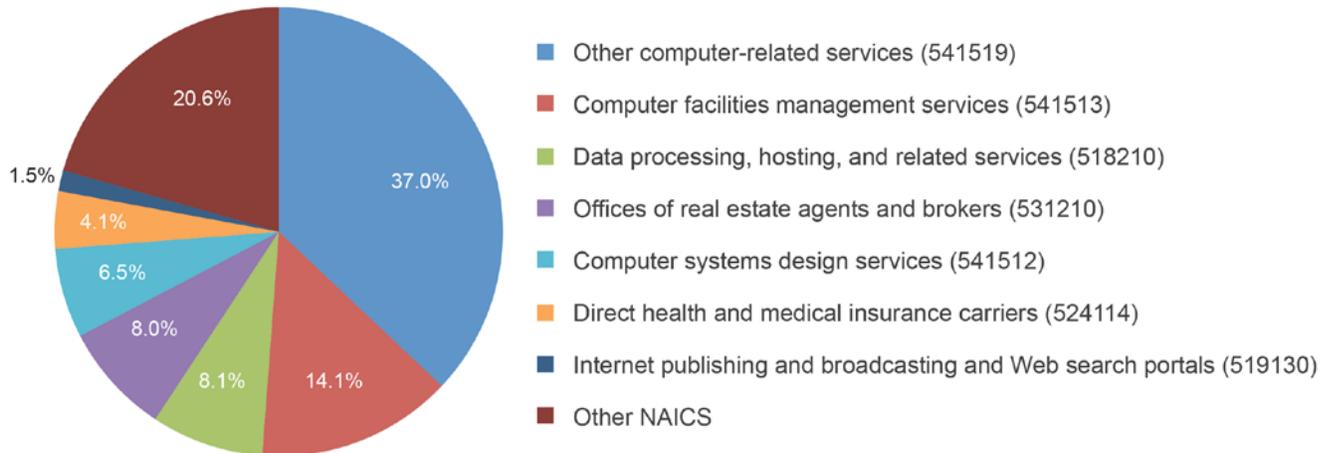
#### FY 2017: \$181 Million in Total Awards, 83% in Top Seven NAICS



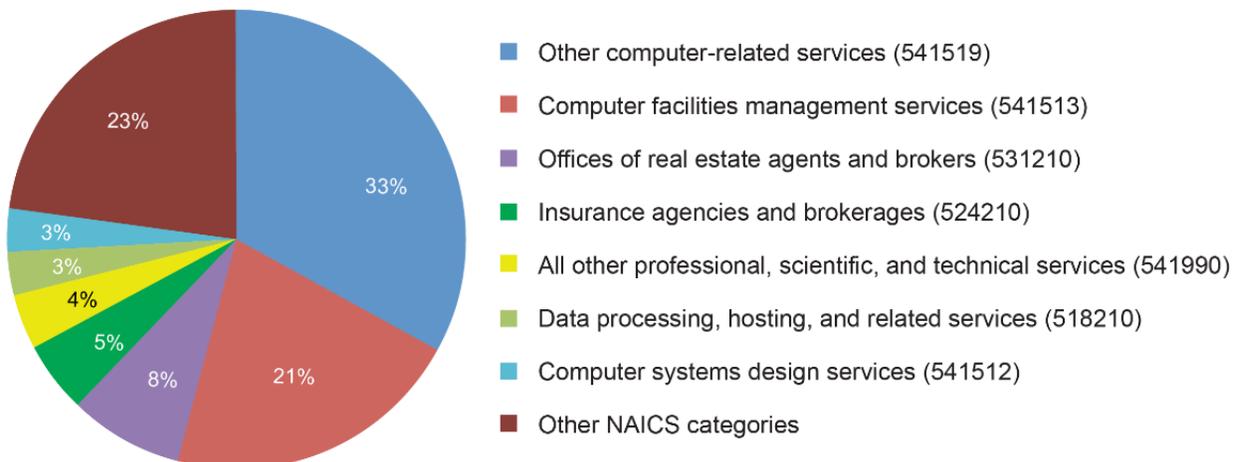
**FY 2016: \$154 Million in Total Awards, 84% in Top Seven NAICS**



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



**FY 2014: \$151 Million in Total Awards, 77% in Top Seven NAICS**



## Appendix E: Technical Assistance to MWOBs, FY 2018

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

- **National Minority Supplier Development Council Conference and Business Opportunity Exchange, Detroit**  
 October 23–25, 2017: OMWI exhibited at event with 6,611 attendees and 873 exhibit booths.
- **Native American Contractors Association, Washington, D.C.**  
 November 6–7, 2017: OMWI exhibited at event with 150 attendees and participated on panel discussion with 15 attendees.
- **National 8a Association Small Business Conference, Nashville, Tenn.**  
 January 30–February 1, 2018: OMWI exhibited at event with over 950 attendees and 105 exhibit booths, participated on panel discussion with 25 attendees, and conducted matchmaking with eight businesses (seven MOBs and one WOB).
- **Reservation Economic Summit (RES), Las Vegas**  
 March 5–8, 2018: OMWI exhibited at event with over 2,200 attendees and 145 exhibit booths and participated on panel discussion with 35 attendees.
- **IRS Reverse Industry Day, New Carrollton, Md.**  
 April 4, 2018: OMWI attended.
- **28th Annual Government Procurement Conference, Washington, D.C.**  
 April 19, 2018: OMWI exhibited at event with over 2,200 attendees and participated in OMWI agency panel discussion with 55 attendees.
- **Department of Transportation Small Business Day, Washington, D.C.**  
 May 16, 2018: OMWI exhibited at event with 250 attendees.
- **CelebrAsian Conference, Bethesda, Md.**  
 May 29–June 1, 2018: OMWI exhibited at event with 618 attendees and 51 exhibit booths and participated in OMWI agency panel discussion with 36 attendees.
- **Women’s Business Enterprise National Council National Conference and Business Fair, Detroit**  
 June 19–21, 2018: OMWI exhibited at event with over 4,661 attendees and 379 exhibit booths and conducted matchmaking sessions with eight WOB representatives.
- **GAP Procurement Conference, Bowie, Md.**  
 July 7, 2018: OMWI attended event with 60 attendees.

- **District of Columbia Procurement Technical Assistance Center Small Business Summit, Washington, D.C.**  
July 11, 2018: OMWI attended event with 250 attendees and conducted matchmaking sessions with five MWOBs.
- **Service-Disabled Veteran-owned Small Business, San Diego**  
August 15–27, 2018: OMWI attended event.
- **Congressional Black Caucus Foundation Annual Legislative Conference, Washington, D.C.**  
September 19–23, 2018: OMWI exhibited at event with over 1,200 attendees.

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**  
March 14, 2018. Matchmaking sessions with 17 representatives (10 WOBs).
- **Treasury VOS**  
April 11, 2018. Matchmaking sessions with nine representatives (three WOBs).
- **Treasury VOS**  
May 11, 2018. Matchmaking sessions with 11 representatives (six WOBs and one MOB).
- **Treasury VOS**  
August 8, 2018. Matchmaking sessions with four representatives (one WOB).

**Appendix F: Awards by Demographic Group in the OCC’s Top Seven NAICS Codes, FY 2018**

	NAICS Codes and Descriptions													
	541519		541512		518210		531210		524114		511199		519130	
	Other computer related services		Computer systems design services		Data processing, hosting, and related services		Offices Of real estate agents and brokers		Direct health and medical insurance carriers		All other publishers		Internet publishing and broadcasting and web search portals	
<b>Number of businesses with OCC awards in NAICS</b>	66		9		16		1		1		2		40	
<b>Percentage of total OCC awards</b>	40.9		11.6		10.2		8.0		3.4		3.3		2.0	
Category	\$ Awards	% Awarded	\$ Awards	% Awarded	\$ Awards	% Awarded	\$ Awards	% Awarded	\$ Awards	% Awarded	\$ Awards	% Awarded	\$ Awards	% Awarded
<b>Total OCC awards in NAICS</b>	60,508,974.18	40.9	17,104,930.74	11.6	15,093,623.52	10.2	11,812,081.40	8.0	5,090,475.96	3.4	4,808,343.44	3.3	2,895,157.76	2.0
Minority- or women-owned	37,673,569.85	62.3	2,842,490.82	16.6	13,795,325.43	91.4	0.00	0.0	0.00	0.0	4,808,599.10	100.0	0.00	0.0
Minority-owned	23,380,341.73	38.6	2,842,490.82	16.6	13,795,325.43	91.4	0.00	0.0	0.00	0.0	4,808,599.10	100.0	0.00	0.0
Women-owned	16,311,798.09	27.0	2,150,254.86	12.6	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0
Asian American	18,310,547.87	30.3	2,842,490.82	16.6	13,795,325.43	91.4	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0
Black American	-44,881.02	-0.1%	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0
Hispanic American	1,808,490.10	3.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	4,808,599.10	100.0	0.00	0.0
Native American	1,745,735.14	2.9	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0
Other minority	1,560,449.64	2.6	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0

Source: FPDS-NG for FY 2018 and SAM Entity Management Extracts for October 7, 2018.

**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 2014	54.9	45.1 <sup>a</sup>	32.4	7.7	16.8	6.6 <sup>a</sup>	0.9 <sup>a</sup>	0.1 <sup>a</sup>	0.3 <sup>a</sup>	67.6 <sup>a</sup>
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>
<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 2014 to FY 2018</b>	<b>0.0</b>	<b>0.0</b>	<b>+2.7</b>	<b>+1.3</b>	<b>+0.8</b>	<b>+0.7</b>	<b>-0.2</b>	<b>+0.1</b>	<b>+0.1</b>	<b>-2.7</b>

Source: MD-715 workforce data table as of September 30, 2018.

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

### Appendix I: OCC Workforce Profile as of September 30, 2018

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	3,823	54.9	45.1 <sup>a</sup>	5.2	3.8	6.7	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	38.7	26.2 <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	2,521	60.9	39.1 <sup>a</sup>	4.0	2.8 <sup>a</sup>	5.8	6.3 <sup>a</sup>	4.1	3.2 <sup>a</sup>	0.4	0.4	0.1	0.1	0.1 <sup>a</sup>	0.2 <sup>a</sup>	46.4	26.1 <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	176	52.3 <sup>a</sup>	47.7	3.4	5.1	1.7 <sup>a</sup>	3.4	4.0	3.4	0.6	0.0 <sup>a</sup>	0.0	0.0	0.0 <sup>a</sup>	0.0 <sup>a</sup>	42.6 <sup>a</sup>	35.8
<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	102	68.6	31.4 <sup>a</sup>	19.6	15.7	2.9	0.0 <sup>a</sup>	2.9 <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	43.1 <sup>a</sup>	14.7 <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	1,024	39.3 <sup>a</sup>	60.7	7.1	4.8	10.3	24.2	3.0 <sup>a</sup>	4.6 <sup>a</sup>	0.1 <sup>a</sup>	0.5	0.2	0.2	0.1 <sup>a</sup>	0.7	18.5 <sup>a</sup>	25.8 <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, 2018.

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

**Appendix J: OCC FY 2018 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)	#	333	201	132	9	11	164	94	12	19	15	7	0	1	1	0	0	0
	%	100.0	60.4	39.6	2.7	3.3	49.2	28.2	3.6	5.7	4.5	2.1	0.0	0.3	0.3	0.0	0.0	0.0
1b. Mid-level (grades 13-14)	#	276	142	134	7	8	107	92	15	18	12	13	0	0	1	1	0	2
	%	100.0	51.4	48.5	2.5	2.9	38.8	33.3	5.4	6.5	4.3	4.7	0.0	0.0	0.4	0.4	0.0	0.7
1d. Other	#	2349	1398	951	100	75	1025	587	156	198	105	74	1	1	8	11	3	5
	%	100.0	59.5	40.5	4.3	3.2	43.6	25.0	6.6	8.4	4.5	3.1	0.1	0.1	0.3	0.5	0.1	0.2
1. Officials and managers total	#	2958	1741	1217	116	94	1296	773	183	235	132	94	1	2	10	12	3	7
	%	100.0	58.9	41.1	3.9	3.2	43.8	26.1	6.2	7.9	4.5	3.2	0.1	0.1	0.3	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	#	591	323	268	23	17	172	144	59	64	64	41	2	0	2	1	1	1
	%	100.0	54.6	45.3	3.9	2.9	29.1	24.4	10.0	10.8	10.8	6.9	0.3	0.0	0.3	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	#	6	5	1	0	0	1	1	4	0	0	0	0	0	0	0	0	0
	%	100.0	83.3	16.7	0.0	0.0	16.7	16.7	66.7	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	#	267	30	237	6	23	9	83	12	115	3	9	0	1	0	2	0	4
	%	100.0	11.2	88.8	2.2	8.6	3.4	31.1	4.5	43.1	1.1	3.4	0.0	0.4	0.0	0.7	0.0	1.5
<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	#	3823	2100	1723	145	134	1479	1001	258	414	199	144	3	3	12	15	4	12
	%	100.0	54.9	45.1	3.8	3.5	38.7	26.2	6.7	10.8	5.2	3.8	0.1	0.1	0.3	0.4	0.1	0.3

Source: MD-715 workforce data table as of September 30, 2018.

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

Participation rates of Hispanic females are in percentages.

			FY 2014	FY 2015	FY 2016	FY 2017	FY 2018
<b>Bank examiner female</b>	Hires	<b>3.7 2010 OCLF</b>	2.2 <sup>a</sup>	4.6	3.2 <sup>a</sup>	3.6 <sup>a</sup>	5.1
	Separations		3.0 <sup>b</sup>	1.0	2.9 <sup>b</sup>	1.0	2.1
	OCC wrk. part.		2.4 <sup>a</sup>	2.7 <sup>a</sup>	2.7 <sup>a</sup>	2.9 <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	0.0
	OCC wrk. part.		2.7	2.9	2.8	2.8	3.4
<b>Economist female</b>	Hires	<b>1.8 2010 OCLF</b>	0.0 <sup>a</sup>				
	Separations		0.0	0.0	0.0	0.0	0.0
	OCC wrk. part.		1.4 <sup>a</sup>	1.3 <sup>a</sup>	1.1 <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>	1.4 <sup>a</sup>	0.0 <sup>a</sup>	3.7 <sup>a</sup>	5.0	1.7 <sup>a</sup>
	Separations		1.4	3.3	2.9	6.5 <sup>b</sup>	2.5
	OCC wrk. part.		4.9	4.8	4.8	4.6 <sup>a</sup>	4.6 <sup>a</sup>

Source: MD-715 workforce data table as of September 30, 2018.

<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.

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

Participation rates of Hispanic males are in percentages.

			FY 2014	FY 2015	FY 2016	FY 2017	FY 2018
<b>Bank examiner male</b>	Hires	<b>3.1 2010 OCLF</b>	5.2	5.6	5.5	7.8	10.2
	Separations		6.0 <sup>b</sup>	5.2 <sup>b</sup>	5.7 <sup>b</sup>	4.6 <sup>b</sup>	5.9 <sup>b</sup>
	OCC wrk. part.		3.8	3.8	3.8	4.0	4.1
<b>Attorney male</b>	Hires	<b>2.5 2010 OCLF</b>	20.0	0.0 <sup>a</sup>	25.0	0.0 <sup>a</sup>	0.0 <sup>a</sup>
	Separations		11.1 <sup>b</sup>	7.1 <sup>b</sup>	0.0	25.0 <sup>b</sup>	0.0
	OCC wrk. part.		4.9	4.6	5.1	3.9	4.0
<b>Economist male</b>	Hires	<b>3.3 2010 OCLF</b>	14.3	0.0 <sup>a</sup>	7.7	0.0 <sup>a</sup>	0.0 <sup>a</sup>
	Separations		16.7 <sup>b</sup>	0.0	0.0	0.0	0.0
	OCC wrk. part.		2.8 <sup>a</sup>	2.7 <sup>a</sup>	3.3	3.1 <sup>a</sup>	2.9 <sup>a</sup>
<b>All other series male</b>	Hires	<b>5.2 2010 NCLF</b>	4.1 <sup>a</sup>	4.2 <sup>a</sup>	5.6	1.7 <sup>a</sup>	6.9
	Separations		0.0	4.3 <sup>b</sup>	2.9	1.3	2.5
	OCC wrk. part.		2.8 <sup>a</sup>	2.7 <sup>a</sup>	3.0 <sup>a</sup>	2.8 <sup>a</sup>	3.0 <sup>a</sup>

Source: MD-715 workforce data table as of September 30, 2018.

<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.

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

Participation rates of EEO groups are in percentages.

	FY 2014		FY 2015		FY 2016		FY 2017		FY 2018		Supervisor participation percentage point change FY 2017 to FY 2018
	OCC workforce participation	OCC supervisor participation									
Male	54.9	60.9	54.9	61.7	54.8	62.3	55.0	61.7	54.9	60.5	-1.2
Female	45.1	39.1 <sup>a</sup>	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>	+1.2
Minority male	14.3	12.3 <sup>a</sup>	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>	+0.3
Minority female	18.1	12.3 <sup>a</sup>	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>	+0.7
Minority	32.4	24.6 <sup>a</sup>	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>	+1.0
Asian male	4.2	4.9	4.4	4.7	4.7	5.2	4.9	4.9	5.2	5.1 <sup>a</sup>	+0.2
Asian female	3.5	2.2 <sup>a</sup>	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>	+0.1
Black male	5.9	4.6 <sup>a</sup>	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>	+0.3
Black female	10.8	5.9 <sup>a</sup>	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>	+0.1
Hispanic male	3.5	2.8 <sup>a</sup>	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>	+0.1
Hispanic female	3.1	3.7	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>	+0.3
Small ERI groups male	0.9	0.0 <sup>a</sup>	0.7	0.0 <sup>a</sup>	0.6	0.0 <sup>a</sup>	0.6	0.7	0.5	0.5	-0.2
Small ERI groups female	0.8	0.6 <sup>a</sup>	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>	+0.2
White	67.6	75.4	66.9	76.2	65.8	76.1	65.4	74.8	64.9	73.9	-0.9
White male	40.6	48.6	40.0	49.4	39.2	49.5	39.0	48.4	38.7	47.0	-1.4
White female	27.0	26.8 <sup>a</sup>	26.9	26.8 <sup>a</sup>	26.6	26.6	26.4	26.4	26.2	26.9	+0.5
<b>Total</b>	<b>3,837</b>	<b>325</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>	

Source: OCC HR Data Mart as of September 30, 2018.

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

**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 2017 to FY 2018
		FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	
Male	54.9	60.7	60.5	59.4	58.7	59.1	61.7	61.1	60.5	59.7	59.8	67.3	73.2	70.7	69.0	67.9	-1.1
Female	45.1	39.3 <sup>a</sup>	39.5 <sup>a</sup>	40.6 <sup>a</sup>	41.3 <sup>a</sup>	40.9 <sup>a</sup>	38.3 <sup>a</sup>	38.9 <sup>a</sup>	39.6 <sup>a</sup>	40.3 <sup>a</sup>	40.2 <sup>a</sup>	32.7 <sup>a</sup>	26.8 <sup>a</sup>	29.3 <sup>a</sup>	31.0 <sup>a</sup>	32.1 <sup>a</sup>	+1.1
Minority male	15.4	12.4 <sup>a</sup>	13.1 <sup>a</sup>	13.8 <sup>a</sup>	14.3 <sup>a</sup>	14.7 <sup>a</sup>	9.4 <sup>a</sup>	9.9 <sup>a</sup>	10.3 <sup>a</sup>	10.5 <sup>a</sup>	10.3 <sup>a</sup>	11.5 <sup>a</sup>	10.7 <sup>a</sup>	12.1 <sup>a</sup>	12.1 <sup>a</sup>	16.1	+4.0
Minority female	18.5	12.2 <sup>a</sup>	12.4 <sup>a</sup>	12.9 <sup>a</sup>	14.1 <sup>a</sup>	14.3 <sup>a</sup>	9.1 <sup>a</sup>	8.9 <sup>a</sup>	10.6 <sup>a</sup>	10.2 <sup>a</sup>	10.9 <sup>a</sup>	3.8 <sup>a</sup>	3.6 <sup>a</sup>	5.1 <sup>a</sup>	8.6 <sup>a</sup>	8.9 <sup>a</sup>	+0.3
Minority	33.9	24.6 <sup>a</sup>	25.5 <sup>a</sup>	26.7 <sup>a</sup>	28.4 <sup>a</sup>	29.0 <sup>a</sup>	18.5 <sup>a</sup>	18.8 <sup>a</sup>	20.9 <sup>a</sup>	20.7 <sup>a</sup>	21.2 <sup>a</sup>	15.3 <sup>a</sup>	14.3 <sup>a</sup>	17.2 <sup>a</sup>	20.7 <sup>a</sup>	25.0 <sup>a</sup>	+4.3
Asian male	4.7	4.0 <sup>a</sup>	4.1 <sup>a</sup>	4.5 <sup>a</sup>	4.7	4.7	4.6 <sup>a</sup>	4.9	5.5	5.4	4.7	1.9 <sup>a</sup>	1.8 <sup>a</sup>	3.5 <sup>a</sup>	3.5 <sup>a</sup>	7.1	+3.6
Asian female	3.6	4.4	4.3	4.7	5.1	5.2	1.6 <sup>a</sup>	1.6 <sup>a</sup>	2.6 <sup>a</sup>	2.6 <sup>a</sup>	2.5 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	1.7 <sup>a</sup>	0.0 <sup>a</sup>	-1.7
Black male	6.5	4.7 <sup>a</sup>	5.0 <sup>a</sup>	5.2 <sup>a</sup>	5.5 <sup>a</sup>	5.5 <sup>a</sup>	2.9 <sup>a</sup>	3.0 <sup>a</sup>	2.6 <sup>a</sup>	2.2 <sup>a</sup>	2.8 <sup>a</sup>	7.7	7.1	6.9	5.2 <sup>a</sup>	5.4 <sup>a</sup>	+0.2
Black female	10.9	4.9 <sup>a</sup>	5.1 <sup>a</sup>	5.3 <sup>a</sup>	5.9 <sup>a</sup>	5.8 <sup>a</sup>	4.2 <sup>a</sup>	4.3 <sup>a</sup>	5.1 <sup>a</sup>	4.8 <sup>a</sup>	5.0 <sup>a</sup>	3.9 <sup>a</sup>	3.6 <sup>a</sup>	5.2 <sup>a</sup>	6.9 <sup>a</sup>	7.1 <sup>a</sup>	+0.2
Hispanic male	3.6	3.1 <sup>a</sup>	3.4 <sup>a</sup>	3.5 <sup>a</sup>	3.3 <sup>a</sup>	4.0	1.6 <sup>a</sup>	1.6 <sup>a</sup>	1.9 <sup>a</sup>	2.2 <sup>a</sup>	2.2 <sup>a</sup>	1.9 <sup>a</sup>	1.8 <sup>a</sup>	1.7 <sup>a</sup>	3.5 <sup>a</sup>	3.6	+0.1
Hispanic female	3.3	2.2 <sup>a</sup>	2.4 <sup>a</sup>	2.2 <sup>a</sup>	2.7 <sup>a</sup>	2.4 <sup>a</sup>	2.9 <sup>a</sup>	2.6 <sup>a</sup>	2.6 <sup>a</sup>	2.6 <sup>a</sup>	3.1 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	1.8 <sup>a</sup>	+1.8
Small ERI groups male	0.6	1.0 <sup>a</sup>	0.6	0.7	0.7	0.5 <sup>a</sup>	0.0 <sup>a</sup>	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.6	0.6	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	0.5 <sup>a</sup>	0.6 <sup>a</sup>	0.7	0.5 <sup>a</sup>	0.8	0.0 <sup>a</sup>	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.3	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	66.1	75.4	74.5	73.3	71.5	71.0	81.5	81.2	79.1	79.2	78.8	84.7	85.7	82.7	79.3	75.0	-4.3
White male	39.5	48.3	47.4	45.6	44.4	44.4	52.3	51.2	50.2	49.2	49.5	55.8	62.5	58.6	56.9	51.8	-5.1
White female	26.6	27.1	27.1	27.7	27.1	26.6	29.2	30.0	28.9	30.0	29.3	28.9	23.2 <sup>a</sup>	24.1 <sup>a</sup>	22.4 <sup>a</sup>	23.2 <sup>a</sup>	+0.8
<b>Total</b>		<b>1,194</b>	<b>1,190</b>	<b>1,235</b>	<b>1,209</b>	<b>1,184</b>	<b>308</b>	<b>303</b>	<b>311</b>	<b>313</b>	<b>321</b>	<b>52</b>	<b>56</b>	<b>58</b>	<b>58</b>	<b>56</b>	

Source: MD-715 workforce data table as of September 30, 2018.

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

## Appendix O: Employee Network Groups

The OCC supports the formation and operation of ENG's 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 ENG's as a means of building a more productive and respectful work environment for employees. ENG's are groups of employees who form to address workplace issues that are common to members of that group. The ENG's 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 ENG's 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 ENG's: HOLA; TWN; NAPA; CARE; PRIDE; Crossroads; and the VEN. Efforts are underway to form a disabilities-related ENG that OMWI envisions 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.

The ENG's 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 ENG's are active and integral components of the OCC's diversity and inclusion initiatives. In fiscal year 2018, the membership in ENG's was approximately 2,111, or 55.2 percent of OCC employees.

**Appendix P: Abbreviations**

<b>ABA</b>	American Bankers Association
<b>ADR</b>	Alternative dispute resolution
<b>ALPFA</b>	Association of Latin Professionals in Finance and Accounting
<b>CARE</b>	Coalition of African American Regulatory Employees
<b>CEO</b>	Chief executive 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>EC</b>	Executive Committee
<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>FIRMA</b>	Fiduciary and Investment Risk Management Association
<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>IDP</b>	Individual Development Plan
<b>ISACA</b>	Information Systems Audit and Control Association
<b>LEAD</b>	Leadership Exploration and Development
<b>LEOD</b>	Leadership, Executive, and Organizational 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>NCRC</b>	National Community Reinvestment Coalition
<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>OMWI</b>	Office of Minority and Women Inclusion
<b>OPM</b>	Office of Personnel Management
<b>PRIDE</b>	Gay, lesbian, transgender, and bisexual 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

