



OFFICE OF  
**MINORITY  
AND  
WOMEN  
INCLUSION**

**2022**

ANNUAL REPORT

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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 banking organizations.**



The OCC's Strategic Plan for Fiscal Years 2023–2027 establishes three strategic goals toward achieving the OCC's vision as the leading prudential supervisor: **(1) Agility and Learning**—the OCC learns and adapts effectively; **(2) Credibility and Trust**—the OCC is highly credible and consistently trusted; and **(3) Leadership**—the OCC leads on supervision as the banking system evolves.

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, nonappropriated bureau of the U.S. Department of the Treasury.

Fulfilling 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 including minorities, women, and minority- and women-owned businesses (M&WOB) 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 related to diversity in management, employment, and business activities. Dodd–Frank requires each OMWI agency to submit an annual report to Congress regarding actions taken pursuant to section 342.<sup>2</sup> The OCC's Fiscal Year 2022 Annual Report to Congress covers such actions and information for the period of October 1, 2021, through September 30, 2022.

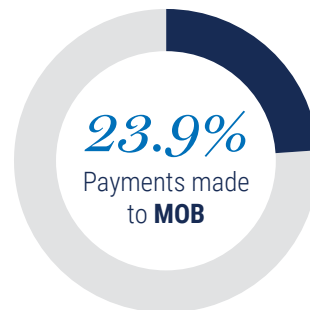
1 12 USC 5452.

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

# Executive Summary

Fiscal year 2022 total payments to contractors were

**\$182,942,984.59**



## Business Activities

For fiscal year 2022, the OCC's total payments to contractors were \$182,942,984.59— an increase of \$29.7 million from the previous fiscal year. Payments to minority- or women-owned businesses (MWOB) represented 36.5 percent of fiscal year 2022 total payments; payments to minority-owned businesses (MOB) represented 23.9 percent; and payments to women-owned businesses (WOB) represented 20.0 percent.<sup>3</sup> Comparing fiscal year

2022 with the prior fiscal year, the percentage of payments to MOB was slightly lower and within that group, the percentage of payments made to Black American-owned businesses and Hispanic American-owned businesses was significantly higher.<sup>4</sup> Comparing fiscal year 2022 with the prior fiscal year, the percentage of payments to WOBs was also significantly higher.

During fiscal year 2023, the OCC will focus on opportunities to increase outreach efforts and contracting with

MWOBs, particularly in the OCC's largest spending area—information technology-related purchases.

## Workforce Diversity and Inclusion

At the end of fiscal year 2022, most major equal employment opportunity (EEO) groups were at parity with the 2014–2018 national civilian labor force (NCLF) rates, with the exception of females, Hispanics, and White females.<sup>5</sup>

<sup>3</sup> Payments to businesses both minority- and women-owned (M&WOBs) represented 7.4 percent and are included in both MOB and WOB totals. Payments to businesses that are M&WOBs are only included once in the MWOB total; therefore, the percentage of payments to MOB and WOBs does not equal the total percentage to MWOBs.

<sup>4</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, M&WOBs, MOB, WOB, and MOB demographic groups, refer to appendixes B and C.

<sup>5</sup> NCLF data are derived from the U.S. Census Bureau's 2014–2018 American Community Survey and the 2010 census reflecting persons 16 years of age or older, excluding those in the armed services, who are actively seeking employment, and adjusted for citizenship for the 2010 census. The OCC's workforce demographics benchmark comparisons are made against the 2014–2018 and 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.

As of October 8, 2022, the OCC's permanent workforce totaled 3,462 employees, a decrease of 2.4 percent below the 3,547 permanent employees at the end of fiscal year 2021. The participation of females (43.8 percent) increased slightly from the fiscal year 2021 rate of 43.7 percent and decreased from the fiscal year 2018 rate of 45.1 percent. Minority participation increased from fiscal year 2018 by 1.8 percentage points to 36.9 percent in fiscal year 2022. See appendix H for more details.

In fiscal year 2022 the OCC's OMWI, in partnership with its Hispanic Organization for Leadership and Advancement (HOLA) employee network group (ENG), continued to work on the Hispanic Barrier Analysis (HBA) Action Plan. A progress report was provided to the OCC's Executive Committee and the Acting Comptroller to raise awareness of the need to increase Hispanic participation at the OCC. HOLA also gave a presentation at the agency's all-employee town hall meeting on the key aspects of the

HBA. The OCC slightly improved its overall workforce participation rate of Hispanics to 8.1 percent in fiscal year 2022 from 8.0 percent in fiscal year 2021, although it remains below the 2014–2018 NCLF rate of 13.0 percent. Hispanics were promoted above their respective workforce participation rates over the past five years. See table 6 and appendix H for more details.

The OCC's population of female bank examiners slightly declined in fiscal year 2022 to 37.7 percent from 38.8 percent in fiscal year 2021 and remains below the OCLF rate of 45.8 percent. Female bank examiners separated at a rate (36.3 percent) below their workforce participation rate (37.7 percent), but above their hiring rate (31.4 percent) in the current fiscal year.

In fiscal year 2022 females across all occupational groups participated at 43.8 percent in the OCC workforce and held 41.5 percent of supervisor positions and 38.8 percent of senior-level positions (SLP), an improvement of 1.8 percentage points for SLP from

fiscal year 2021 participation rates. Minorities across all occupational groups participated in the workforce at 36.9 percent and held 31.6 percent of supervisor positions and 32.7 percent of SLPs. Minority participation in supervisor positions and SLPs increased from the previous year. See appendixes M and N for more details.

Since his appointment on May 10, 2021, Acting Comptroller of the Currency Michael J. Hsu has made improving diversity and inclusion (D&I) at the OCC a leading priority. He has emphasized the importance of D&I, including the HBA and the ENGs, through a number of enterprise-wide communications. Acting Comptroller Hsu has regularly challenged OCC senior leadership to be more proactive and systematic in their D&I efforts.

## Regulated Entities

The OCC sent letters to 327 chief executive officers (CEO) of its supervised financial institutions to request voluntary submissions of



diversity self-assessments for calendar year 2021. Sixty-four institutions (19.6 percent) responded. The response rate increased by four percentage points from the 2020 submission response rate. During the review of the 2021 diversity self-assessments from responding banks, the agency noted the following:

- » The majority of banks noted strong commitments to D&I evidenced by inclusion of D&I in their strategic plans; senior-level management oversight of D&I efforts; and proactive measures to diversify candidate slates for senior leadership and board positions.
- » Banks reported consistent implementation of D&I policies to comply with laws and prohibit employment discrimination, as well as practices to ensure equal employment opportunities for all employees and applicants.
- » Institutions are working toward transparency of their D&I programs and accountability across business units and cross-functional organizations. Some have changed the frequency of reporting to senior management from annual to quarterly updates.

## Financial Literacy

The OCC's Community Affairs office supported financial literacy and education through several activities in fiscal year 2022, including through events and publications, and participation in the interagency Financial Literacy and Education Commission (FLEC).



As part of the FLEC, Acting Comptroller Hsu provided remarks at FLEC Public Meetings on the OCC's concerns about the popularity of crypto and digital assets, and the efforts to advance financial health for consumers.

Additionally, Community Affairs staff updated the OCC's resources on the FLEC financial education website, MyMoney.gov and participated in FLEC interagency working groups and activities, including those that support minority homeownership.

The OCC leadership created events related to financial literacy, capability, and financial health. Acting Comptroller Hsu launched the Financial Health: Vital Signs initiative with a dialogue on crypto-assets focused on Black-American consumers. The OCC co-hosted another event with the financial education non-profit organization Operation Hope, a Cryptocurrency + Digital Assets Summit. This event

convened a range of panelists who exchanged views on crypto assets and explored ways to educate consumers and investors, especially for historically underserved communities.

The OCC's Community Affairs Officers (CAO) led and supported 35 initiatives designed to increase access to financial services in communities across the country; financial literacy is a core component of these initiatives.

The OCC hosted its fourth annual High School Scholars Internship Program (HSSIP) for students from Washington, D.C., high schools. In fiscal year 2022, the OCC hosted 42 high school students and 10 college students. The OCC worked with other federal agencies hosting student interns to deliver weekly financial education and professional development enrichment activities.

# Business Activities

## Fiscal Year 2022 Payments

1. Statement of the total amounts the OCC paid to contractors during the reporting period:

» Total payments to contractors were \$182,942,984.59.

2. Total payment amounts and percentages of the OCC's payments to MWOBs, MOBs, WOBs, and M&WOBs:

» Payments to **MWOBs** were \$66,802,931.29, representing 36.5 percent of the OCC's total contractor payments.<sup>6</sup>

» Payments to **MOBs** were \$43,749,073.42, representing 23.9 percent of the OCC's total contractor payments.<sup>7</sup>

» Payments to **WOBs** were \$36,538,555.81, representing 20.0 percent of the OCC's total contractor payments.<sup>8</sup>

» Payments to **M&WOBs** were \$13,484,697.94, representing 7.4 percent of the OCC's total contractor payments, and are included in both MOBs and WOBs totals.

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, MOBs, WOBs, and M&WOBs

Comparing fiscal year 2022 with the previous fiscal year, the percentage of payments to MWOBs was higher (36.5 percent compared with 32.6 percent); the percentage of payments to MOBs was slightly lower (23.9 percent compared with 24.0 percent); and the percentage of payments to WOBs was significantly higher (20.0 percent compared with 13.9 percent) (see figure 1). The percentage of payments to M&WOBs was also higher (7.4 percent compared with 5.3 percent).

Comparing fiscal year 2022 with the average of the previous four fiscal years (2018–2021), the percentage of payments to MWOBs was 36.5 percent versus the previous four-year average of 38.3 percent; the percentage of payments to MOBs was 23.9 percent versus the previous four-year average of 28.1 percent; and the percentage of payments to WOBs was 20.0 percent versus the previous four-year average of 13.9 percent.



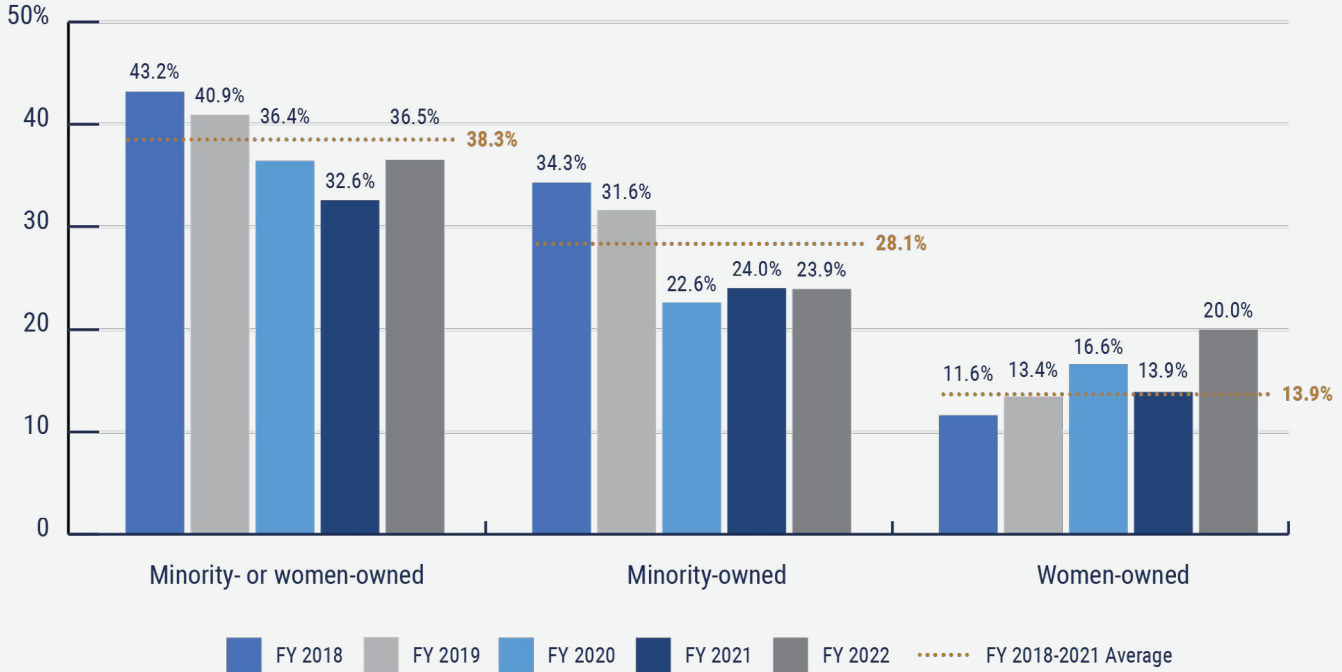
6 Payments to M&WOBs are counted only once in the total dollars paid and percentage paid to MWOBs. For fiscal year 2022, payments to businesses that were neither MOBs nor WOBs were \$116,140,053.30, representing 63.5 percent of the OCC's total contractor payments.

7 Payments to MOBs comprise all businesses that indicate they are minority-owned in the U.S. government's System for Award Management (SAM).

8 Payments to WOBs comprise all businesses that indicate they are women-owned in the SAM.



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



Sources: Core Financial System and Federal Procurement Data System-Next Generation (FPDS-NG) for FY 2018 through FY 2022

**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 MOBs by demographic breakdown (see figure 2). Specifically, the OCC reports payments

to Asian American-owned businesses,<sup>9</sup> Black American-owned businesses, Hispanic American-owned businesses, Native American-owned businesses,<sup>10</sup> and Other MOBs.<sup>11</sup>

**Fiscal Year 2022 Compared With Previous Year**

Comparing fiscal year 2022 with the previous fiscal year, the percentage of payments to MOBs is summarized (see table 1).<sup>12</sup> Percentages of payments to Black American-owned businesses and Hispanic American-owned businesses increased.

9 “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.

10 “Native American” means American Indians, Eskimos, Aleuts, or Native Hawaiians. See 48 CFR 52.219-1.

11 “Other MOB” means those businesses designated as “minority-owned” in the SAM, but not designated as Asian American, Black American, Hispanic American, or Native American.

12 The percentage differences stated in the narrative of this report are based on underlying data, not the rounded percentages.

**TABLE 1: Percentage of Payments, Change From Fiscal Year 2021 to Fiscal Year 2022**

Type of Business	Trend	Fiscal Year 2021	Fiscal Year 2022
Asian American-owned	↓	12.4	11.6
Black American-owned	↑	2.2	4.2
Hispanic American-owned	↑	4.1	4.4
Native American-owned	↓	4.9	3.6
Other MOBs	↓	0.3	0.0

**Fiscal Year 2022 Compared With Average of Previous Four Fiscal Years**

Comparing fiscal year 2022 with the average of the previous four fiscal years (2018–2021), the percentage of payments to Black American-owned businesses and Native American-owned businesses both increased and the percentage of payments to Asian American-owned businesses, Hispanic American-owned businesses, and Other MOBs all decreased. (See figure 2.)

Percentage of payments to:

**Asian American**-owned businesses was 11.6 percent compared with previous four-year average of 19.4 percent.

**Black American**-owned businesses was 4.2 percent compared with previous four-year average of 1.3 percent.

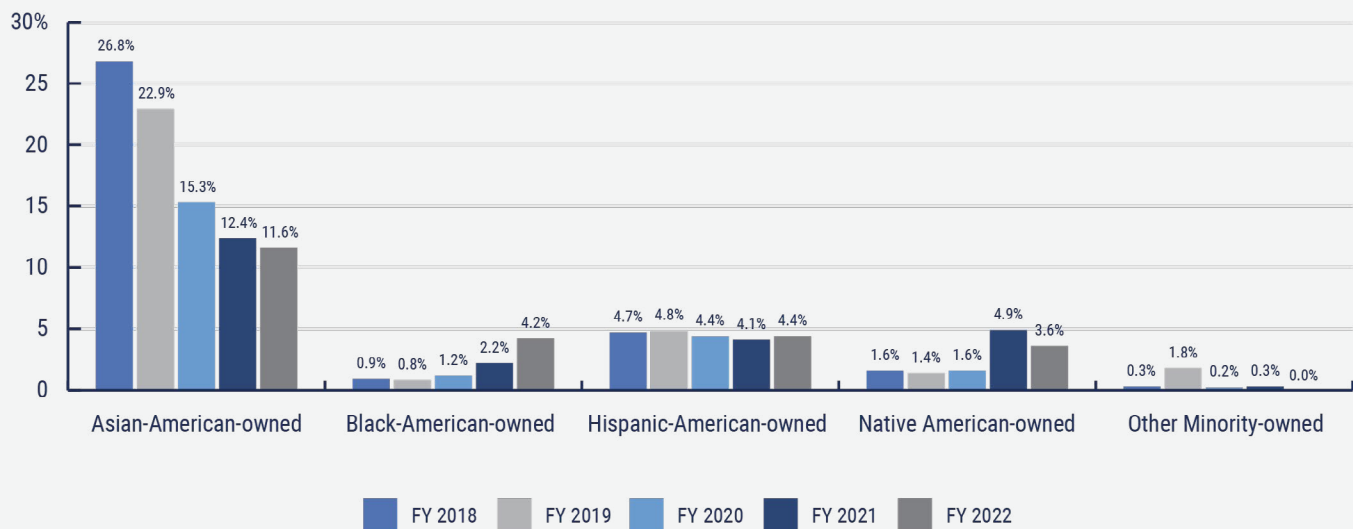
**Hispanic American**-owned businesses was 4.4 percent compared with

previous four-year average of 4.5 percent.

**Native American**-owned businesses was 3.6 percent compared with previous four-year average of 2.4 percent.

**Other Minority**-owned businesses was 0.0 percent compared with previous four-year average of 0.6 percent.

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



Sources: Core Financial System and FPDS-NG for FY 2018 through FY 2022

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

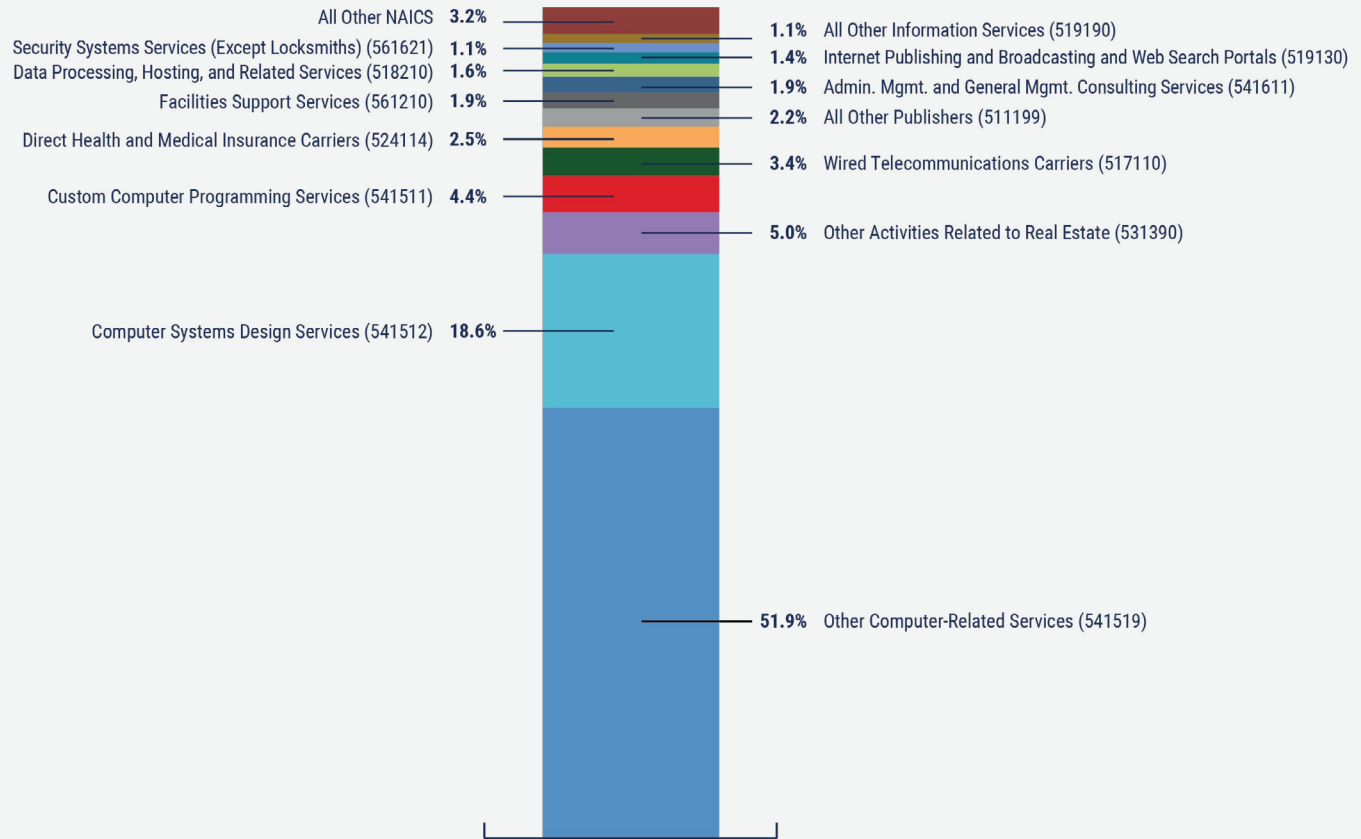
**Trends in Awards by Classification of Suppliers**

Each year the OMWI tracks the North American Industry Classification

System (NAICS)<sup>13</sup> codes with the highest cumulative dollar amounts awarded by the OCC.<sup>14</sup> For fiscal year 2022, information technology-related purchases (including other computer related services; computer systems design services; custom computer programming services; and data processing, hosting, and related

services) accounted for over three-quarters (76.5 percent) of the OCC’s total dollars awarded (see figure 3).

**FIGURE 3: NAICS Codes With 1 Percent or Greater of Total OCC Award Dollars, FY 2022**



Source: FPDS-NG for FY 2022

13 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.

14 “Awards” are action obligations, which are the net amount of funds obligated or deobligated. 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.

The OMWI's analysis of the NAICS code award categories over the past 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, information technology-related purchases are the largest expenditures by the OCC, consistently accounting for more than 60 percent 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 MOB, 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 (see table 2). This analysis enables the OMWI to compare the percentage of businesses receiving OCC awards in each NAICS code with the percentage of MWOBs with capabilities in that particular code.

For example, MOB represented 43.4 percent of businesses designated "other computer-related services" (the OCC's most-used NAICS code) and

25.1 percent of OCC awards in this category. Moreover, WOBs represented 25.4 percent of businesses designated "other computer-related services" and 17.8 percent of the OCC's awards in this category (see table 2). For "computer systems design services" (the OCC's second most-used NAICS code), MOB represented 41.5 percent of businesses in this category and the OCC awarded 16.4 percent to MOB in this category; WOB represented 23.9 percent of businesses designated "computer systems design services" and represented 7.4 percent of the OCC's awards in this category.

The OCC uses these data analyses to develop strategies around NAICS codes when the agency has low percentages

**TABLE 2: Percentage of Businesses Participating in Top Seven NAICS Codes Compared With Percentage of OCC Awards in Top Seven NAICS Codes, FY 2022**

	NAICS Codes and Description													
	541519		541512		531390		541511		517110		524114		511199	
	Other computer-related services		Computer systems design services		Other activities related to real estate		Custom computer programming services		Wired telecom. carriers		Direct health and medical insurance carriers		All other publishers	
Total number of businesses with OCC awards	53		11		3		7		2		1		1	
Percentage of total OCC awards	51.9		18.6		5.0		4.4		3.4		2.5		2.2	
MOBs, WOBs, and demographic groups	% Participation	% Awarded	% Participation	% Awarded	% Participation	% Awarded	% Participation	% Awarded	% Participation	% Awarded	% Participation	% Awarded	% Participation	% Awarded
Minority-owned	43.4	25.1	41.5	16.4	40.4	0.0	39.1	71.5	0.0	0.0	35.0	0.0	28.1	100.0
Women-owned	25.4	17.8	23.9	7.4	35.0	0.0	23.8	36.4	0.0	0.0	24.8	0.0	31.6	0.0
Asian American-owned	15.0	21.6	15.4	7.4	3.0	0.0	15.9	37.5	0.0	0.0	3.7	0.0	7.1	0.0
Black American-owned	20.6	1.2	18.6	1.9	32.5	0.0	16.6	34.0	0.0	0.0	28.0	0.0	16.3	0.0
Hispanic American-owned	5.9	1.8	5.9	2.4	5.7	0.0	5.4	0.0	0.0	0.0	4.6	0.0	4.0	100.0
Native American-owned	4.9	0.6	4.3	4.7	2.1	0.0	3.8	0.0	0.0	0.0	2.4	0.0	3.7	0.0
Other nonspecific minority demographic business	1.2	0.0	1.2	0.0	1.5	0.0	1.1	0.0	0.0	0.0	1.0	0.0	0.9	0.0

Sources: FPDS-NG for FY 2022 and System for Award Management (SAM) Entity Management Extracts for November 2022

of awards to MOBs or WOBs. For example, in fiscal year 2023 the OCC will explore information technology-related purchasing needs for additional opportunities for MWOBs to provide these services to the OCC.

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 with the exception of other non-specific minority demographic businesses, there were awards to every demographic group in the OCC's most often-used NAICS code, "other computer-related services."<sup>15</sup> The OMWI develops and monitors procurement strategies that promote diversity and inclusion for both the number of awards 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>16</sup> (Good Faith Efforts clause) into all new contracts of more than \$150,000. The OMWI reviews contractors' good faith efforts, determines whether any contractors have failed to make good faith efforts, and takes appropriate action as authorized by section 342.<sup>17</sup>

Since the OCC began requiring the Good Faith Efforts clause, the OMWI has reviewed 233 contractor submissions of good faith efforts, including 34 businesses during fiscal year 2022.<sup>18</sup> Businesses with more than 50 employees submitted copies of their affirmative action plans and other documentation to demonstrate good faith efforts to include minorities and women in their workforces. The OMWI reviewed these submissions and, to date, there have been no instances when a recommendation by the OMWI for further action has been necessary.

Many of the OCC's contractors were not required to submit Standard Form 100 (EEO-1) reports to the Equal Employment Opportunity Commission

(EEOC)<sup>19</sup> and were not subject to the Office of Federal Contract Compliance Programs requirements.<sup>20</sup> Contractors that had not previously been required to establish a written plan or program outlining their diversity efforts and results continue to create some challenges for the OMWI to substantiate their good faith efforts. The OMWI responded to these challenges by answering contractors' questions on the documentation required for the OMWI to assess good faith efforts. Given that over half of the businesses reviewed have fewer than 50 employees and have limited experience substantiating good faith efforts, the OMWI will continue providing technical assistance on contractors' compliance with the Good Faith Efforts clause and efforts toward the fair inclusion of minorities and women in their workforces.

<sup>15</sup> Specifically, Asian American-owned businesses received 21.6 percent; Black American-owned businesses received 1.2 percent; Hispanic American-owned businesses received 1.8 percent; Native American-owned businesses received 0.6 percent; and Other MOBs received 0.0 percent.

<sup>16</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>17</sup> The OCC requires contractors with more than 50 employees to submit 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, in which the contractor sets forth specific, results-oriented policies and procedures.

<sup>18</sup> The OMWI reviews contractor submission of good faith efforts if more than two fiscal years have elapsed since the past review.

<sup>19</sup> The EEOC requires EEO-1 reports for all federal contractors (private employers) that 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>20</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.

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

### Technical Assistance and Outreach Program

#### Events and Collaborations

During fiscal year 2022, the OMWI engaged in numerous outreach activities to provide technical assistance, enhance awareness, and respond to potential contractors concerning OCC procurement opportunities. Specifically, OMWI representatives attended, exhibited, and held matchmaking sessions at in-person and virtual events (see appendix E). As a result of COVID 19, many external outreach events were held both in person and virtually. The OCC worked cooperatively with MWOBs to assist in managing the impact of the pandemic on the MWOB community.

### Supplier Diversity Initiatives

During fiscal year 2022, the OMWI's technical assistance program and outreach efforts resulted in total payments of \$6,040,795.57 to MWOBs. Since its inception in 2011, the OMWI's technical efforts have helped identify opportunities for total payments of \$54,658,343.90 to MWOBs. The OMWI's supplier diversity initiatives have resulted in 8.7 percent of the OCC's payments to MWOBs over the past 12 years.

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 Acquisition Management unit, and other OCC business units, as well as support for the OMWI's technical assistance efforts.

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 with the Institute for Supply Management and as a certified supplier diversity professional<sup>21</sup> with the Alliance of Supplier Diversity Professionals.<sup>22</sup> In addition, with the introduction in fiscal year 2020 of Project REACH,<sup>23</sup> the OCC increased its support for MWOBs by supporting efforts to expand the banking industry's supplier diversity efforts. Project REACH focuses on facilitating relationships between MWOBs and the banking industry by hosting virtual procurement fairs with minority business trade associations such as the U.S. Hispanic Chamber of Commerce and the National Black Chamber of Commerce.

<sup>21</sup> Certified professional in supplier diversity 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>22</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 certified supplier diversity professional 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>23</sup> REACH stands for Roundtable for Economic Access and Change. The project brings together leaders from the banking industry, national civil rights organizations, business, and technology to reduce specific barriers that prevent full, equal, and fair participation in the nation's economy.

# 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 October 8, 2022, the OCC's permanent workforce totaled 3,462 employees, a decrease of 2.4 percent below the 3,547 permanent employees at the end of fiscal year 2021. The participation of females (43.8 percent) increased from the fiscal year 2021 rate of 43.7 percent and decreased from the fiscal year 2018 rate of 45.1 percent. Minority participation increased from fiscal year 2018 by 1.8 percentage points to 36.9 percent in fiscal year 2022. At the end of fiscal year 2022, most major EEO groups were at parity with the 2014–2018 NCLF rates, with the exception of females, Hispanics, and White females. For changes in the OCC's workforce participation rates

from fiscal year 2018 to 2022 and further breakdown of ethnicity and race indicator (ERI) groups and gender, see appendixes H and I.

In fiscal year 2022, the Hispanic participation rate increased to 8.1 percent from 8.0 percent in fiscal year 2021—an improvement from 7.3 percent in fiscal year 2018. Hispanic participation rates are below parity in the following occupational positions—economists, bank examiners (females),

and "all other series" (see table 3 and appendixes K and L). Similarly, several female EEO groups in bank examiner positions participated below their 2014–2018 OCLF rates, specifically Hispanics, Native Hawaiians, Two or More Races, and Whites. For a further breakdown of ERI groups and gender by occupational positions in the OCC workforce profile, refer to appendix I. The fiscal year 2022 EEO-1 Report of OCC Occupational Categories is available in appendix J.



**TABLE 3: OCC Workforce Profile as of October 8, 2022**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
OCC workforce	3,462	56.2	43.8 <sup>a</sup>	10.3	17.2	8.1 <sup>a</sup>	1.2 <sup>a</sup>	63.1 <sup>a</sup>
<b>2014–2018 NCLF</b>		<b>51.8</b>	<b>48.2</b>	<b>4.4</b>	<b>12.3</b>	<b>13.0</b>	<b>2.9</b>	<b>67.5</b>
Bank examiner	2,223	62.3	37.7 <sup>a</sup>	7.8	11.2	8.0 <sup>a</sup>	1.2 <sup>a</sup>	71.8 <sup>a</sup>
<b>2014–2018 bank examiner OCLF</b>		<b>54.2</b>	<b>45.8</b>	<b>4.6</b>	<b>7.9</b>	<b>8.5</b>	<b>2.1</b>	<b>76.9</b>
Attorney	161	50.9 <sup>a</sup>	49.1	8.7	5.0 <sup>a</sup>	11.2	0.6 <sup>a</sup>	74.5 <sup>a</sup>
<b>2014–2018 attorney OCLF</b>		<b>62.9</b>	<b>37.1</b>	<b>4.0</b>	<b>5.2</b>	<b>5.6</b>	<b>1.9</b>	<b>83.2</b>
Economist	107	69.2	30.8 <sup>a</sup>	37.4	1.9 <sup>a</sup>	4.7 <sup>a</sup>	0.0 <sup>a</sup>	56.1 <sup>a</sup>
<b>2014–2018 economist OCLF</b>		<b>68.0</b>	<b>32.0</b>	<b>8.1</b>	<b>5.6</b>	<b>7.3</b>	<b>2.6</b>	<b>76.4</b>
All other series	971	41.7 <sup>a</sup>	58.3	13.4	34.7	8.4 <sup>a</sup>	1.6 <sup>a</sup>	41.8 <sup>a</sup>
<b>2014–2018 NCLF</b>		<b>51.8</b>	<b>48.2</b>	<b>4.4</b>	<b>12.3</b>	<b>13.0</b>	<b>2.9</b>	<b>67.5</b>

Source: MD-715 workforce data table as of October 8, 2022

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

<sup>a</sup> EEO groups participating at rates below the 2014–2018 NCLF and OCLF rates.

Over the past five years, the OCC's hiring rates for Asians and males have consistently been above their NCLF rates, and Blacks were above their NCLF rates in four of those years. Comparatively, hiring rates for females have consistently been below their NCLF rates, and Hispanics and Small ERI groups were also below their NCLF rates in three of those years (see table 4).

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

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2018	163	59.5	40.5 <sup>a</sup>	14.7	12.9	12.3	1.2 <sup>a</sup>	58.9 <sup>a</sup>
FY 2019	92	62.0	38.0 <sup>a</sup>	14.1	14.1	9.8 <sup>a</sup>	2.2	59.8 <sup>a</sup>
FY 2020	168	61.9	38.1 <sup>a</sup>	8.3	11.3 <sup>a</sup>	8.3 <sup>a</sup>	1.8	70.2 <sup>a</sup>
FY 2021	276	65.9	34.1 <sup>a</sup>	13.8	14.1	12.3	1.4 <sup>a</sup>	58.3 <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>
FY 2022	231	59.7	40.3 <sup>a</sup>	12.1	18.6	11.7 <sup>a</sup>	1.7 <sup>a</sup>	55.8 <sup>a</sup>
<b>2014–2018 NCLF</b>		<b>51.8</b>	<b>48.2</b>	<b>4.4</b>	<b>12.3</b>	<b>13.0</b>	<b>2.9</b>	<b>67.5</b>

Source: MD-715 workforce data table as of October 8, 2022

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

<sup>a</sup> EEO groups hired at rates below the 2010 NCLF rates before FY 2022 and the 2014–2018 NCLF rates in FY 2022.



Over the past five years, females, Asians, Blacks, and Hispanics separated frequently below their average workforce participation rates. Comparatively, all other groups separated frequently above their average workforce participation rates. There were 320 separations in fiscal year 2022, a 17.2 percent net increase from fiscal year 2021 (see table 5).

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

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
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>
FY 2019	298	47.7	52.4 <sup>a</sup>	6.3	15.8	8.4 <sup>a</sup>	2.0 <sup>a</sup>	67.5 <sup>a</sup>
FY 2020	248	59.3 <sup>a</sup>	40.7	4.8	15.7	5.2	1.2	73.0 <sup>a</sup>
FY 2021	265	57.0	43.0	7.9	20.4 <sup>a</sup>	6.4	1.5 <sup>a</sup>	63.8
FY 2022	320	58.8 <sup>a</sup>	41.3	9.4	17.5	8.8 <sup>a</sup>	1.3	63.1
<b>Average OCC workforce participation rate</b>		<b>55.8</b>	<b>44.3</b>	<b>9.7</b>	<b>17.4</b>	<b>7.7</b>	<b>1.3</b>	<b>64.0</b>

Source: MD-715 workforce data table as of October 8, 2022

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

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

In four of the past five years, the OCC’s promotion rates for Hispanics were above their average workforce participation rate (see table 6).

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

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
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
FY 2019	282	55.3 <sup>a</sup>	44.7	6.0 <sup>a</sup>	12.8 <sup>a</sup>	12.8	0.4 <sup>a</sup>	68.1
FY 2020	239	55.7 <sup>a</sup>	44.4	10.0	13.4 <sup>a</sup>	7.5 <sup>a</sup>	0.4 <sup>a</sup>	68.6
FY 2021	350	57.1	42.9 <sup>a</sup>	10.3	10.6 <sup>a</sup>	8.0	1.4	69.7
FY 2022	384	60.7	39.3 <sup>a</sup>	5.7 <sup>a</sup>	15.1 <sup>a</sup>	8.6	1.6	69.0
<b>Average OCC workforce participation rate</b>		<b>55.8</b>	<b>44.3</b>	<b>9.7</b>	<b>17.4</b>	<b>7.7</b>	<b>1.3</b>	<b>64.0</b>

Source: OCC Human Resources (HR) Data Mart as of FY 2022

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

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

**Fiscal Year 2022 Focus Areas**

**Increasing the Participation of Hispanics**

**Strategic Recruitment, Hiring, and Retention**

In fiscal year 2022, the OCC continued to address the low participation rate of Hispanics in its workforce. Even though the agency has made progress in the past five years, the OCC’s Hispanic workforce participation rate (8.1 percent) remains below the 2014–2018

NCLF rate of 13.0 percent. Hispanics were hired at 11.7 percent in fiscal year 2022, below the hiring rate of 12.3 percent in fiscal year 2021. Promotions for Hispanics improved in fiscal year 2022 (8.6 percent), above the fiscal year 2021 rate of 8.0 percent.

The overall workforce participation rate of Hispanics is influenced by their low participation rate in the OCC’s nonmajor occupational groups, “all other series” (8.4 percent versus 13.0 percent 2014–2018 NCLF rate). Hispanic

participation in the “all other series” has increased since fiscal year 2021 (8.0 percent). The percentage of Hispanics hired in “all other series” was 10.8 percent, below the 2014–2018 NCLF rate of 13.0 percent. Separations of Hispanics in “all other series” increased in fiscal year 2022 (7.3 percent), below their workforce participation rate of 8.4 percent and above the fiscal year 2021 separation rate of 6.8 percent (see table 7). For a gender breakdown of the OCC’s Hispanic profile, see appendixes K and L.

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

Participation rates of EEO groups are in percentages and rounded up to the decimal.

			FY 2018	FY 2019	FY 2020	FY 2021		FY 2022
<b>Bank examiner</b>	Hires	<b>6.8 2010 OCLF</b>	15.3	9.1	8.4	12.8	<b>8.5 2014–2018 OCLF</b>	11.0
	Separations		8.0 <sup>b</sup>	8.8 <sup>b</sup>	5.6	6.9		9.0 <sup>b</sup>
	OCC wrk. part.		7.3	7.3	7.5	7.9		8.0 <sup>a</sup>
<b>Attorney</b>	Hires	<b>4.3 2010 OCLF</b>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	11.1	<b>5.6 2014–2018 OCLF</b>	42.9
	Separations		0.0	7.7	0.0	0.0		16.7 <sup>b</sup>
	OCC wrk. part.		7.4	9.5	9.8	10.1		11.2
<b>Economist</b>	Hires	<b>5.1 2010 OCLF</b>	0.0 <sup>a</sup>	-	0.0 <sup>a</sup>	7.1	<b>7.3 2014–2018 OCLF</b>	0.0 <sup>a</sup>
	Separations		0.0	0.0	0.0	0.0		0.0
	OCC wrk. part.		3.9 <sup>a</sup>	4.1 <sup>a</sup>	4.1 <sup>a</sup>	4.8 <sup>a</sup>		4.7 <sup>a</sup>
<b>All other series</b>	Hires	<b>10.0 2010 NCLF</b>	8.6 <sup>a</sup>	12.0	9.4 <sup>a</sup>	12.3	<b>13.0 2014–2018 NCLF</b>	10.8 <sup>a</sup>
	Separations		5.0	8.0 <sup>b</sup>	5.1	6.8		7.3
	OCC wrk. part.		7.6 <sup>a</sup>	7.5 <sup>a</sup>	7.8 <sup>a</sup>	8.0 <sup>a</sup>		8.4 <sup>a</sup>

Source: MD-715 workforce data table as of October 8, 2022

<sup>a</sup> Hispanic workforce participation (wrk. part.) and hiring rates below the relative 2010 NCLF or OCLF rates before FY 2022, and 2014–2018 NCLF or OCLF rates in FY 2022.

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

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

In fiscal year 2022, Hispanics were hired above their 2014–2018 OCLF rates in two occupational categories—bank examiners (11.0 percent versus 8.5 percent) and attorneys (42.9 percent versus 5.6 percent). No Hispanic economists were hired in fiscal year 2022, and all other series were hired below their 2014–2018 NCLF rate (10.8 percent versus 13.0 percent). Hispanic bank examiners and attorneys separated at rates greater than their participation in the workforce, while all other series separated at lower rates. The OCC had no separations of Hispanic economists in fiscal year 2022 (see table 7).

The HBA Project, completed in fiscal year 2020, reflected that the Entry-Level Bank Examiner Recruitment Program continued to be a significant source for Hispanic hiring at the aggregate level at the OCC, although this was not the case in each of the agency’s four districts. More strategic recruitment efforts are under way to address the differences. In fiscal year 2022, 12.7 percent of entry-level bank examiners self-identified as Hispanics overall, above the 8.5 percent 2014–2018 OCLF rate, but slightly below the fiscal year 2021 hiring rate of 13.1 percent.

Fiscal year 2022 was a transitional year with applicant tracking data blended from the Monster Analytics and USA Staffing data collection systems. This resulted in anomalies in the data that compromised the accuracy and integrity of the data results. Accordingly, no applicant flow data analysis was performed on the entry-level bank examiner recruitment

campaign in 2022 or on job vacancies that closed in fiscal year 2022.

The OCC maintains ongoing relationships with minority professional organizations and colleges and universities with large populations of minority and female students in accounting and finance. The OCC contracted for 29 interns through its National Diversity Internship Program in fiscal year 2022.<sup>24</sup> The OCC worked with five groups that employed students: the Hispanic Association of Colleges and Universities, INROADS, Wire2Net, Minority Access, and the Washington Center.

The Hispanic Recruitment Working Group, which consists of members from HOLA, the Human Capital Recruitment Team, and OMWI, was established as a result of the HBA to collaborate on a sustainable and formal plan to improve and increase outreach to colleges and universities with the goal of maximizing the pool of Hispanic applicants. In fiscal year 2022, the working group continued to identify Hispanic recruiters to participate in outreach events and solicit greater participation among HOLA members to become trained recruiters. In addition, the working group continued to identify and expand outreach to the Hispanic accounting, finance, and business-related organizations and clubs at colleges and universities to increase the Hispanic applicant pool for entry-level examiner positions. The OCC, with the assistance of HOLA, sponsored 20 virtual sessions and six in-person sessions in fiscal year 2022. The OCC also hosted four career webinars to

amplify opportunities to entry-level Hispanic students. The virtual sessions included career fairs and information sessions that helped college students understand why they should pursue a career as a bank examiner. Nearly 120 students participated. These efforts also helped to increase the number of district financial interns from two in fiscal year 2021 to 28 in fiscal year 2022, of whom 14.3 percent were Hispanics, above the 2014–2018 OCLF rate for Hispanic financial interns of 8.5 percent.

During fiscal year 2022, as part of its entry-level bank examiner program, the OCC recruited from the following Hispanic-serving institutions with accounting and finance majors: Arizona State University; California State University at Chico State; California State University at East Bay; California State University at Fullerton; California State University at Long Beach; California State University at Los Angeles; California State University at Northridge; California State University at Sacramento; Colorado State University; Florida Atlantic University; Florida International University; Metropolitan State University; New Mexico Highlands University; New Mexico State University; Northeastern Illinois University; Nova Southeastern University; Regis University; Robert Morris University; Sam Houston State University; San Diego State University; San Jose State University; Texas A&M University, San Antonio; Texas A&M University, Corpus Christi; Texas Tech University; the University of Arizona; the University of California, Santa Cruz; the University of Central Florida; the

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

University of Houston; the University of Illinois, Chicago; the University of Texas at Arlington; the University of Texas at El Paso; and the University of Texas at San Antonio. The OCC also sought additional sources for entry-level bank examiner recruitment through the Association of Latin Professionals in Finance and Accounting, Handshake, and the National Association of Colleges and Employers (NACE) Link OneStop—a national recruiting network with over 200 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.

Additionally, as part of its entry-level bank examiner program, the OCC actively recruited at minority-serving institutions including Alcorn State University; Bowie State University; Central State University; Concordia College; Delaware State University; East Central University; Fayetteville State University; Florida A&M University; Grambling State University; Hampton University; Harris-Stowe State University; Jackson State University; Johnson C. Smith University; Kentucky State University; Langston University; Montana State University; Morgan State University; Norfolk State University; North Carolina A&T; North Carolina Central; Northeastern State University; Oklahoma State University; Prairie View A&M University; Savannah State University; Southern University and A&M College; St. John's University; Tennessee State University; Texas Southern University; Troy University; Tuskegee University; the University of

Arkansas, Pine Bluff; the University of Central Oklahoma; the University of the District of Columbia; the University of Maryland, College Park; the University of Minnesota; the University of Montana; the University of Southern California; Virginia State University; Virginia Union University; and Xavier University. The OCC also received applications from individuals at other minority-serving institutions that were not part of campus recruitment efforts. These unsolicited applicants helped to create even more diverse and talented applicant pools for the entry-level bank examiner program.

The OCC continued to benefit from the many contributions of its Hispanic ENG, HOLA. HOLA actively supports the agency in its recruitment, career advancement, and retention strategies for developing a fully engaged Hispanic workforce. Members of HOLA served as recruiters and screeners during the entry-level bank examiner recruitment campaigns. In fiscal year 2022, HOLA and The Women's Network (TWN) hosted two assistant national bank examiner (ANBE) career webcasts titled "A Career Worth Examining" at targeted colleges and universities. A special HOLA flyer was created to attract the interest of Hispanics. HOLA members also represented the agency at various career forums and job fairs. In addition, HOLA published the Hablando con HOLA blog, shared relevant information on career discussions, and spotlighted HOLA members in different leadership roles through various communications, including its website and emails to members.

### **Participation of Hispanics in Leadership Positions**

In fiscal year 2022, Hispanic males and females in leadership positions in pay bands NB VI through NB IX were below their average workforce participation rates of 4.6 percent and 3.5 percent, respectively. Between fiscal years 2021 and 2022, Hispanic male participation rates remained nearly the same at the NB VI level and increased at the NB VII level. Hispanic female participation rates remained the same at the NB VII level (see table 8).

In fiscal year 2022, four (12.9 percent) Hispanic females and two (6.5 percent) Hispanic males were promoted to the NB VII level. One Hispanic female was temporarily promoted to a supervisory position from a NB VII to a NB VIII (25.0 percent), above their workforce participation rate (8.1 percent).

No applicant flow data analysis was performed on vacancies that closed in fiscal year 2022, by ethnicity and grade levels, GS-13 through SES equivalent grades (NB V through NB IX). As previously stated, fiscal year 2022 was a transitional year with applicant tracking data blended from the Monster Analytics and USA Staffing data collection systems. This resulted in anomalies in the data that compromised the accuracy and integrity of the data results.

In fiscal year 2022, HOLA began working with the OCC's Enterprise Workforce Planning Director and the HBA Program Manager to build an interview panel pool with knowledge of the core duties of the job and comprising of a diverse group of individuals across the agency.

**TABLE 8: Hispanic Participation in NB VI through NB IX Grades, FY 2021 to FY 2022**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	Average workforce participation	FY 2021 NB VI	FY 2021 NB VII	FY 2021 NB VIII-IX (equiv. SLP)	FY 2022 NB VI	FY 2022 NB VII	FY 2022 NB VIII-IX (equiv. SLP)
Hispanic	8.1	7.0 <sup>a</sup>	5.3 <sup>a</sup>	6.5 <sup>a</sup>	6.6 <sup>a</sup>	5.9 <sup>a</sup>	6.1 <sup>a</sup>
Hispanic Male	4.6	3.9 <sup>a</sup>	2.6 <sup>a</sup>	4.4 <sup>a</sup>	3.8 <sup>a</sup>	3.3 <sup>a</sup>	4.1 <sup>a</sup>
Hispanic Female	3.5	3.1 <sup>a</sup>	2.6 <sup>a</sup>	2.2 <sup>a</sup>	2.8 <sup>a</sup>	2.6 <sup>a</sup>	2.0 <sup>a</sup>
<b>Total Hispanic</b>	<b>283</b>	<b>88</b>	<b>16</b>	<b>3</b>	<b>84</b>	<b>18</b>	<b>3</b>
<b>Total workforce</b>		<b>1,249</b>	<b>303</b>	<b>46</b>	<b>1,276</b>	<b>306</b>	<b>49</b>

Source: MD-715 workforce data table as of October 8, 2022

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

**Career Progression and Fostering More Inclusive Environment for Hispanics**

In fiscal year 2022, the OCC made concerted efforts to promote the full engagement of Hispanic participation in management, leadership, and career development programs. A number of the OCC’s Hispanic staff (9.0 percent) participated in several formal and informal career development programs and training courses that provided continuous learning and growth opportunities in fiscal year 2022. Hispanic employees (7.3 percent) participated in agency-sponsored leadership training courses designed for managers, supervisors, and employees. Hispanic employees (7.4 percent) 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. Also, Hispanic employees (11.5 percent) continued to receive robust training and development in the OCC’s Leadership

Exploration and Development (LEAD) Cohort II Program (those selected in FY 2020). The program is designed to develop leadership competencies at the team leader and/or manager level and foster a broader, enterprise perspective. No Hispanic employees were selected for the LEAD Cohort III Program in fiscal year 2022.

Hispanic examiners also participated in developmental opportunities as training team leaders and training team assistants (7.1 percent) to new entry-level ANBE hires in fiscal year 2022. Additionally, of the 79 bank examiners who passed the Uniform Commission Examination (UCE) in fiscal year 2022, three (3.8 percent) were Hispanic.

To support retention, HOLA continued to encourage networking, mentoring, and collaboration among its members. In fiscal year 2020 HOLA established an ANBE Mentorship Cadre for first-year entry-level Hispanic new examiner hires, which it continued in fiscal year 2022. The goal of the ANBE Mentorship Cadre is to welcome and help new hires

navigate the OCC, enhance their early career experiences and the agency’s ability to retain them, and expand the OCC’s future pipeline. Through this cadre, HOLA sought to help address the retention issues identified in the HBA.

HOLA continued to offer its original platform of “Career Coaching,” in which members are paired with internal coaches who provide advice on available career paths, career progression, résumé writing, interviews, and training opportunities. In addition, HOLA continued to offer its “Speak to Lead” initiative, which provides HOLA members with real-time feedback on mock exit or board meeting presentations. HOLA also hosted three teleconferences under its “Speaker Series,” on the OCC’s LEAD Program, mentorship and sponsorship, and career coaching. Additionally, HOLA collaborates with other ENGs to disseminate listings of job opportunities to promote career advancement.

The HBA Program Manager, HOLA, and OMWI continued to partner on the

HBA Project and provided a progress report to the Executive Committee and the Acting Comptroller to keep raising awareness of the need to increase Hispanic participation at the OCC. To raise awareness of HOLA's mission, key organizational changes, and opportunities with Hispanic recruitment and retention, HOLA gave a presentation at the agency's all-employee town hall meeting. The HBA findings and action items serve as the framework for HOLA initiatives, which HOLA continues to support given their important contribution in helping advance Hispanics' full participation at the OCC.

HOLA expanded the diversity of opportunities for individuals to interact in meaningful ways and build team rapport across the agency. They launched a quarterly brown bag series in fiscal year 2022 titled "Overcoming Cultural Stereotypes" that helps individuals connect across the agency and supports a culture of engagement and inclusion at all levels. HOLA also launched monthly beginner and intermediate Spanish classes in fiscal year 2022 to provide more opportunities for individuals to interact across the agency and build rapport.

Two employees who served as both HOLA's advisory council members and HOLA Communication Committee (HCC) members, and one HCC member were selected as recipients of the OCC's 2021 Honorary Award for Excellence in Diversity and Inclusion (awarded in 2022). Each of them championed principles of diversity, inclusion, and equal employment opportunity.

In fiscal year 2023 the OCC will continue to focus efforts toward increasing the participation rate of Hispanics by maximizing targeted recruitment activities to attract Hispanic applicants to OCC vacancies and continuing to address Hispanic retention and career development opportunities.

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

In fiscal year 2022, the workforce participation rate of female bank examiners slightly decreased from 37.8 percent in fiscal year 2021 to 37.7 percent, below the 2014–2018 OCLF rate of 45.8 percent. The fiscal year 2022 hiring rate (31.4 percent) of female bank examiners was below their 2014–2018 OCLF rate (45.8 percent), but above the fiscal year 2021 hiring rate of 28.9 percent (see table 9).

No applicant flow data analysis was performed on the entry-level bank recruitment campaign in 2022 or on the examiner vacancies that closed in fiscal year 2022. As previously stated under the section "Increasing the Participation of Hispanics," fiscal year 2022 was a transitional year with applicant tracking data blended from the Monster Analytics and USA Staffing data collection systems. This resulted in anomalies in the data that compromised the accuracy and integrity of the data results.

In fiscal year 2022, the rate of separations (36.3 percent) for females was below their workforce participation rate (37.7 percent), and above their hiring rate (31.4 percent). Of separating female bank examiners in fiscal year 2022, resignations represented 50.6 percent (an increase

of 14.1 percentage points from fiscal year 2021); retirements accounted for 44.9 percent (a decrease of 15.4 percentage points from fiscal year 2021); and terminations/other comprised 4.5 percent. In fiscal year 2022, of the resignations, 42.2 percent were new hires (six or fewer years of employment), down by 31.7 percentage points from fiscal year 2021, and 57.8 percent were mid-career employees (not new hires and not eligible for retirement).

In fiscal year 2022, the retirement eligibility pool (currently eligible and expected to obtain eligibility within five years) for female bank examiners was 26.0 percent (the lowest since fiscal year 2010), compared with an average of 28.9 percent over the past five years. Because of the years of historical growth in the retirement eligibility pool before fiscal year 2017, as well as the resignations and transfers of new hires, retention of female bank examiners remains a challenge to OCC workforce planning.

In fiscal year 2022, the OCC continued to use the Treasury Department Employee Exit Survey to gain information from separating employees about their work experiences. Job stress, workload, pay, and travel requirements were the reasons most often cited by separating female bank examiners in the fiscal year 2022 exit surveys, which are comparable with agency-wide survey results. 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, makeup time, credit hours, and telework arrangements. A majority of employees take advantage of these work arrangements: 84.0 percent flex, 71.0 percent vary their work schedules, and 93.7 percent telework, with 71.0

percent of employees teleworking three or more days per pay period during the last fiscal year (fiscal year 2021). In June 2022, the OCC began its return to on-site operations using a hybrid approach.

The OMWI works collaboratively with Bank Supervision management to identify barriers that may impede the

realization of diversity goals affecting female bank examiners across all EEO groups. OCC management briefings highlighted departmental workforce trends and areas requiring special attention, including targeted recruitment, retention strategies, and succession planning.

**TABLE 9: Female Bank Examiner Profile by EEO Groups, Five-Year Trend**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

			FY 2018	FY 2019	FY 2020	FY 2021		FY 2022
<b>Female</b>	Hires	<b>45.3 2010 OCLF</b>	34.7 <sup>a</sup>	31.8 <sup>a</sup>	30.5 <sup>a</sup>	28.9 <sup>a</sup>	<b>45.8 2014-2018 OCLF</b>	31.4 <sup>a</sup>
	Separations		34.6	43.8 <sup>b</sup>	34.1	36.4		36.3
	OCC wrk. part.		39.1 <sup>a</sup>	38.4 <sup>a</sup>	38.4 <sup>a</sup>	37.8 <sup>a</sup>		37.7 <sup>a</sup>
<b>Asian female</b>	Hires	<b>4.0 2010 OCLF</b>	3.1 <sup>a</sup>	1.5 <sup>a</sup>	4.6	4.4	<b>2.3 2014-2018 OCLF</b>	5.9
	Separations		1.6	1.5	1.1	4.1 <sup>b</sup>		2.9
	OCC wrk. part.		2.8 <sup>a</sup>	2.8 <sup>a</sup>	3.1 <sup>a</sup>	3.1 <sup>a</sup>		3.3
<b>Black female</b>	Hires	<b>8.7 2010 OCLF</b>	3.1 <sup>a</sup>	3.0 <sup>a</sup>	3.8 <sup>a</sup>	4.4 <sup>a</sup>	<b>4.9 2014-2018 OCLF</b>	3.4 <sup>a</sup>
	Separations		8.5 <sup>b</sup>	4.7	5.0	5.8		7.8 <sup>b</sup>
	OCC wrk. part.		6.4 <sup>a</sup>	6.4 <sup>a</sup>	6.4 <sup>a</sup>	6.3 <sup>a</sup>		6.0
<b>Hispanic female</b>	Hires	<b>3.7 2010 OCLF</b>	5.1	1.5 <sup>a</sup>	4.6	2.8 <sup>a</sup>	<b>4.6 2014-2018 OCLF</b>	4.2 <sup>a</sup>
	Separations		2.1	3.1	3.9 <sup>b</sup>	4.6 <sup>b</sup>		4.9 <sup>b</sup>
	OCC wrk. part.		3.2 <sup>a</sup>	3.2 <sup>a</sup>	3.2 <sup>a</sup>	3.0 <sup>a</sup>		2.9 <sup>a</sup>
<b>Small ERI groups female</b>	Hires	<b>0.6 2010 OCLF</b>	1.0	0.0 <sup>a</sup>	0.8	0.0 <sup>a</sup>	<b>1.2 2014-2018 OCLF</b>	1.7
	Separations		0.0	1.6 <sup>b</sup>	0.6	1.2 <sup>b</sup>		0.0
	OCC wrk. part.		0.6	0.5 <sup>a</sup>	0.6	0.5 <sup>a</sup>		0.6 <sup>a</sup>
<b>White female</b>	Hires	<b>28.3 2010 OCLF</b>	22.5 <sup>a</sup>	25.8 <sup>a</sup>	16.8 <sup>a</sup>	17.2 <sup>a</sup>	<b>32.8 2014-2018 OCLF</b>	16.1 <sup>a</sup>
	Separations		22.3	32.8 <sup>b</sup>	23.5	20.8		20.8
	OCC wrk. part.		26.1 <sup>a</sup>	25.5 <sup>a</sup>	25.2 <sup>a</sup>	24.9 <sup>a</sup>		24.9 <sup>a</sup>

Source: MD-715 workforce data table as of October 8, 2022

<sup>a</sup> Female bank examiner workforce participation (wrk. part.) and hiring rates below the 2010 bank examiner OCLF rates before FY 2022, and 2014-2018 bank examiner OCLF rates in FY 2022.

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

In fiscal year 2022, the OCC hired 55 entry-level bank examiners, of whom 21.8 percent were females, below the fiscal year 2021 hiring rate of 29.2 percent, despite concentrated recruitment efforts. The OCC entry-level recruitment efforts continue to be challenged by applicant pools of females significantly below their occupational labor force projections. For the fiscal year 2022 campaigns, the OCC researched, posted entry-level announcements, developed relationships, held presentations and information sessions, participated in campus career fairs, and contacted the alumni associations at women's colleges such as Alverno College, Cardinal Stritch University, College of Saint Benedict, Mississippi University for Women, Saint Catherine University, Saint Mary's College, and Texas Women's University. The OCC also engaged in similar activities at colleges and universities with large female student bodies in accounting and finance (50.0 percent or greater), including Arizona State University; Eastern Illinois University; Indiana University of Pennsylvania; North Dakota State University; Pittsburg State University; Robert Morris University; Southern Illinois University; the University of Maryland, College Park; the University of Missouri–St. Louis; the University of Southern California; and the University of Wisconsin–LaCrosse.

Vacancy announcements for entry-level bank examiner positions were also posted on NACELink OneStop, which includes over 200 schools (including

women's colleges), Handshake, and with the Women's Alliance. In addition, the OCC conducted outreach recruitment at women's associations and organizations, including the Accounting and Financial Women's Alliance Women Who Count Conference.

The OCC's national recruitment office, district recruitment specialists, and other human resources (HR) professionals from across the agency meet semiannually to discuss the entry-level bank examiner recruitment process and practices. These meetings often result in process improvements. 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 regions levels in fiscal year 2023.

In fiscal year 2022, 79 bank examiners passed the UCE, of whom 34.2 percent were females, down from 39.3 percent in fiscal year 2021 and below their average availability pool rate of 36.5 percent.<sup>25</sup> The OCC's Midsize and Community Bank Supervision (MCBS) department sponsors UCE Recognition events in local OCC offices, followed by a virtual senior deputy comptroller meeting and district event for bank examiners in pay band NB V positions who recently passed the UCE. The main focus of the events is to provide newly commissioned bank examiners with exposure to the career choices available in the bank supervision

lines of business, provide them with resources and factors to consider when making OCC career decisions, and enable them to learn more about leadership development.

The EXCEL I Program, sponsored by the Large Bank Supervision (LBS) department, provides NB V bank examiners 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. Upon successful completion of the program, candidates remain in LBS to work within their specialty areas as members of a large bank resident team. In fiscal year 2022, 11 bank examiners were selected in EXCEL I classes: 36.4 percent (4) were female, 27.3 percent (3) were Black, 9.1 percent (1) were Hispanic, and 9.1 percent (1) were Asian. Females and Hispanics participated at rates below their relevant workforce participation rates.

Female bank examiners gain value from the agency's formal and informal mentoring programs, career and leadership development programs (examiner and nonexaminer), career development opportunities, and related resources, including training curriculum and courses. MCBS and Systemic Risk Identification Support and Specialty Supervision sponsor rotational assignments to examiners interested in gaining experience in these lines of business. MCBS provides functional examiner-in-charge (FEIC) assignments

25 Of employees from minority groups who passed the UCE, 8.9 percent were Black, 3.8 percent were Hispanic, and 2.5 percent were Asian. Females, Asians, and Hispanics passed the UCE in fiscal year 2022 at rates below their fiscal year 2021 rates.



in asset management, bank information technology, capital markets, commercial credit, compliance, corporate governance, mortgage banking, and retail credit. In addition to FEIC assignments, several examiner-in-charge assistant assignments are available. The ENG's serve as additional communicators of these opportunities to their members.

In an effort to improve retention of employees in the agency, the OCC sponsors the Voluntary Transfer Program, which gives employees the opportunity to be considered for a local reassignment or reassignment to a different geographic location within the OCC. The OCC maintains 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 TWN employee resource group. In fiscal year 2022, the Recruitment Team and TWN established a working group to identify and conduct research on colleges and universities whose student population consisted of a substantial percentage of women and/or are considered women's colleges. TWN also served as recruiters/screeners during the entry-level bank examiner recruitment campaigns, targeted colleges and universities, and represented the agency at various career forums and job fairs. TWN and HOLA hosted two ANBE career webcasts at targeted colleges and universities titled "A



Career Worth Examining." In addition, in fiscal year 2022, TWN supported the focused retention of female bank examiners through its mentoring circles that included topics such as "Career Exploration," "Uniform Commission Examination Preparation," and "Leadership." During the Women's History Month observance, TWN's guest speaker spoke on "The Great Resignation," and TWN, along with three large-bank teams, facilitated discussion groups on diversity, equity, and inclusion. TWN also hosted peer mentoring sessions (Midday Refresh calls) on topics including career management and work-life navigation,

and hosted an event titled "Where Do You Go to Learn." TWN published three newsletters, hosted three mentoring events, continued its Resource Group Mentoring Program with two resource groups—"Managing Your Career" and "Work-Life Navigation"—and promoted TWN events in OCC wide internal communications.

In fiscal year 2023, 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 2022, females comprised 43.8 percent of the OCC workforce. Females held 41.5 percent of supervisor positions and 38.8 percent of SLPs,<sup>26</sup> up from fiscal year 2021 participation rates by 1.8 percentage points for SLP. Minorities were 36.9 percent of the workforce and held 31.6 percent of supervisor positions and 32.7 percent

of SLPs, up from fiscal year 2021 participation rates by 0.9 percentage points in supervisor positions and 2.3 percentage points in SLPs (see tables 10 and 11).

Participation rates of females increased in SLPs, although they remain below their workforce participation rates. In supervisor roles, participation rates of minorities increased in fiscal year 2022. For additional details on participation

rates from fiscal year 2018 to 2022 of females and minorities in supervisor positions, SLPs, and feeder grades,<sup>27</sup> refer to appendixes M and N.

OCC leadership recognizes and values the benefits of diversity in its management structure and continues to lead senior-level discussions about how to improve the diversity of candidate slates for hiring and promotion.

**TABLE 10: Participation in Supervisor Positions by EEO Groups, FY 2021 to FY 2022**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	FY 2021 OCC workforce participation	FY 2021 OCC supervisor participation	FY 2022 OCC workforce participation	FY 2022 OCC supervisor participation	Supervisor participation percentage point change FY 2021 to FY 2022
<b>Male</b>	56.3	57.9	56.2	58.6	+0.7
<b>Female</b>	43.7	42.1 <sup>a</sup>	43.8	41.5 <sup>a</sup>	-0.6
<b>Minority male</b>	17.5	15.1 <sup>a</sup>	17.7	15.4 <sup>a</sup>	+0.3
<b>Minority female</b>	18.9	15.6 <sup>a</sup>	19.2	16.2 <sup>a</sup>	+0.6
<b>Minority</b>	36.4	30.7 <sup>a</sup>	36.9	31.6 <sup>a</sup>	+0.9
<b>Asian</b>	10.1	8.9 <sup>a</sup>	10.3	8.8 <sup>a</sup>	-0.1
<b>Black</b>	17.1	13.3 <sup>a</sup>	17.2	14.5 <sup>a</sup>	+1.2
<b>Hispanic</b>	8.0	7.1 <sup>a</sup>	8.1	7.0 <sup>a</sup>	-0.1
<b>Small ERI groups</b>	1.2	1.4	1.2	1.3	-0.1
<b>White</b>	63.6	69.3	63.1	68.4	-0.9
<b>White male</b>	38.8	42.8	38.5	43.2	+0.4
<b>White female</b>	24.8	26.5	24.6	25.2	-1.3
<b>Total</b>	<b>3,547</b>	<b>437</b>	<b>3,462</b>	<b>456</b>	

Source: OCC HR Data Mart as of October 8, 2022

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

26 Employees in supervisor roles and positions require the exercise of supervisory or managerial responsibilities as set forth in Office of Personnel Management directives, OCC classification guidance, and other related directives. Employees in pay bands NB VIII and NB IX positions are equivalent to Senior Executive Service positions in the General Schedule.

27 Feeder grades into SLPs are pay bands NB VI through NB VII.

**TABLE 11: OCC Participation in SLPs by EEO Groups, FY 2021 to FY 2022**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	FY 2021 OCC workforce participation	FY 2021 NB VIII-IX (equiv. SLP)	FY 2022 OCC workforce participation	FY 2022 NB VIII-IX (equiv. SLP)	SLP participation percentage point change FY 2021 to FY 2022
<b>Male</b>	56.3	63.0	56.2	61.2	-1.8
<b>Female</b>	43.7	37.0 <sup>a</sup>	43.8	38.8 <sup>a</sup>	+1.8
<b>Minority male</b>	17.5	17.4 <sup>a</sup>	17.7	20.4	+3.0
<b>Minority female</b>	18.9	13.0 <sup>a</sup>	19.2	12.2 <sup>a</sup>	-0.8
<b>Minority</b>	36.4	30.4 <sup>a</sup>	36.9	32.7 <sup>a</sup>	+2.3
<b>Asian</b>	10.1	8.7 <sup>a</sup>	10.3	8.2 <sup>a</sup>	-0.5
<b>Black</b>	17.1	15.2 <sup>a</sup>	17.2	18.4	+3.2
<b>Hispanic</b>	8.0	6.5 <sup>a</sup>	8.1	6.1 <sup>a</sup>	-0.4
<b>Small ERI Groups</b>	1.2	0.0 <sup>a</sup>	1.2	0.0 <sup>a</sup>	-
<b>White</b>	63.6	69.6	63.1	67.3	-2.3
<b>White male</b>	38.8	45.7	38.5	40.8	-4.9
<b>White female</b>	24.8	23.9 <sup>a</sup>	24.6	26.5	+2.6
<b>Total</b>	<b>3,547</b>	<b>46</b>	<b>3,462</b>	<b>49</b>	

Source: MD-715 workforce data table as of October 8, 2022

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

The OCC continued to focus on leadership development efforts designed to create a systematic and sustainable process for succession management ensuring 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 the Leadership Institute, a virtual university that provides the framework, curriculum, and programs for systematically developing

the OCC’s leadership pipeline, fostering a leadership culture, and supporting the career development goals of employees. In fiscal year 2022, the OCC offered a virtual training course titled “Unconscious Bias: From Insight to Action” and five additional unconscious bias training courses. The OCC also continued to offer the “Women in Leadership” course, designed to build influencing skills for existing and emerging women leaders. Employees also participated in two additional women-in-leadership training courses.

In addition, the OCC continued to maintain its Career Development Center to provide career coaching, learning events, networking

opportunities, individual development planning, mentoring, workshops, and related resources to OCC employees to help them reach their full potential while maximizing their contributions to the agency. The demand for services grew exponentially in fiscal 2022, to include services such as mock interviews, résumé reviews, career assessments, and individual development plan (IDP) consultations. The OCC also continued to sponsor the Leadership Institute Speaker Series and hold manager forums to educate managers on various leadership development topics.

In fiscal year 2022, the OCC expanded the Executive Development Framework

to include a new onboarding process for first-year executives, a Microsoft Teams channel for executives/senior managers, and a piloted Executive Development Program for bands NB VIII and NB IX in fiscal year 2023. Additionally, 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 2022, females and minorities in SLPs participated in the OCC Executive Coaching Program at 70.0 percent and 20.0 percent, respectively.

## Workforce Environment

### Agency Commitment

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

The OMWI Executive Director continues to collaborate with the senior leadership team in the Office of Management when D&I concerns are discussed as part of the agency's operations management and HC plans

and initiatives. Such collaboration allows for a more robust exchange of ideas on matters with overarching agency implications. The OMWI and HC offices have a strong partnership to support and address the agency's HC needs and challenges.

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

At town halls and in meetings with staff, Acting Comptroller Hsu has emphasized the importance of D&I, including supporting transparency with the HBA, elevating the profiles of the ENGs, and stressing the importance of belonging and inclusion—citing his own personal experiences. He has challenged OCC senior leadership to be more proactive and systematic in their D&I efforts. This internal emphasis has complemented external messages to banks on the importance of D&I, reflected in speeches he gave to the 2022 Community Development Bankers Association Peer Forum and The Clearing House and Bank Policy Institute's Annual Conference.<sup>28</sup> Finally, he created a new deputy director position within OMWI to support the office's initiatives.

The OCC benefits greatly from the input of its nine ENGs that advance

D&I in the agency: the Network of Asian Pacific Americans (NAPA); the Coalition of African American Regulatory Employees (CARE); PRIDE (the lesbian, gay, bisexual, and transgender employee network group); HOLA; TWN; Generational Crossroads (Crossroads); the Veterans Employee Network (VEN); Differently Abled Workforce Network (DAWN); and the agency's newly launched ENG, Native American Tribes & Indigenous Voices (NATIVE). The ENGs serve as a collective voice in communicating workplace concerns and providing input to management around D&I programs and activities within the OCC. The annual ENG leadership forum with the Comptroller, Executive Committee sponsors, and other key agency stakeholders serves to align individual group objectives with agency strategic priorities, particularly 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. Also, individual lines of business within the OCC have stood up working/task groups to look at various D&I topics specific to those business units and advance D&I in the agency.

In fiscal year 2022, OMWI focused its efforts on continuing to build a framework for the OCC's inaugural Diversity and Inclusion Implementation Plan. This effort, titled the "Moments That Matter" project, was informed by benchmarking with other federal agencies and private industry and collecting data from the workforce by

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Refer to OCC News Release 2022-66 (June 9, 2022) and OCC News Release 2022-106 (September 7, 2022).

means of focus groups, a follow-up survey, and government-wide pulse surveys. In fiscal year 2023, the OCC will present to the workforce its Diversity, Equity, Inclusion, and Accessibility (DEIA) Implementation Plan. The purpose of this Implementation Plan is to fulfill our commitment to advancing diversity, equity, inclusion, and accessibility efforts as highlighted in the agency's Strategic Plan FY 2023–2027.

**Career Development**

**TABLE 12: OCC Career Development Training, Five-Year Trend**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
<b>FY 2018</b>	2,508	56.2	43.8	7.7	16.4	8.0	1.3	66.6
<b>FY 2019</b>	2,169	55.8	44.2	9.0	18.1	8.2	1.2	63.6
<b>FY 2020</b>	1,255	50.4	49.6	6.5	18.6	7.9	1.3	65.8
<b>FY 2021</b>	1,576	56.2	43.9	8.3	14.2	8.4	1.2	68.0
<b>FY 2022</b>	1,521	55.4	44.6	7.9	13.4	9.0	1.5	68.3
<b>Average OCC workforce participation rate</b>		55.8	44.3	9.7	17.4	7.7	1.3	64.0

Source: OCC TLMS Data Mart as of September 30, 2022

The OCC offered more than 109 career development training courses this fiscal year for employees to acquire the competencies, skills, and knowledge for their continual learning and career development. In fiscal year 2022, 1,521 employees participated in these courses with the following training participation rates: females, 44.6 percent; Blacks, 13.4 percent; Hispanics, 9.0 percent; Asians, 7.9 percent; and persons of Small ERI groups, 1.5 percent (see table 12). In addition to skills training, 3,726 employees received diversity and EEO training, not including the No FEAR Act training required every two years (see table 13).

**TABLE 13: OCC Diversity and EEO Training, Five-Year Trend**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
<b>FY 2018</b>	2,225	55.9	44.1	7.4	16.2	7.6	1.3	67.5
<b>FY 2019</b>	3,877	55.3	44.8	9.2	17.4	7.5	1.3	64.6
<b>FY 2020</b>	3,726	56.0	44.0	9.5	17.3	7.5	1.3	64.5
<b>FY 2021</b>	3,757	56.4	43.6	10.2	17.0	8.0	1.2	63.7
<b>FY 2022</b>	3,726	56.5	43.5	10.3	17.2	8.4	1.3	62.9
<b>Average OCC workforce participation rate</b>		55.8	44.3	9.7	17.4	7.7	1.3	64.0

Source: OCC TLMS Data Mart as of September 30, 2022

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

Additionally, the OCC offered 11 leadership courses to prepare employees for formal leadership opportunities or to enhance current leadership capabilities. In fiscal year 2022, 452 employees participated in the leadership courses with participation rates as follows: females, 57.7 percent; Blacks, 17.7 percent; Hispanics, 7.3 percent; Asians, 8.4 percent; and persons of Small ERI groups, 1.5 percent (see table 14).

**TABLE 14: OCC Leadership Training, Five-Year Trend**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
<b>FY 2018</b>	1,809	55.8	44.2	7.8	16.5	7.4	1.4	66.8
<b>FY 2019</b>	1,422	53.5	46.6	9.8	20.0	7.5	1.1	61.7
<b>FY 2020</b>	511	42.9	57.1	6.7	20.4	7.2	2.0	64.0
<b>FY 2021</b>	974	52.8	47.2	8.3	15.2	7.9	1.0	67.6
<b>FY 2022</b>	452	42.3	57.7	8.4	17.7	7.3	1.5	65.3
<b>Average OCC workforce participation rate</b>		55.8	44.3	9.7	17.4	7.7	1.3	64.0

Source: OCC TLMS Data Mart as of September 30, 2022

In fiscal year 2022, the OCC continued to sponsor LEAD, an enterprise-wide leadership development program targeting 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 program supports the OCC’s retention goals by strengthening leadership capabilities and providing career development for aspiring leaders. In fiscal year 2022, efforts continued to develop the participants who were selected for the LEAD Cohort II Program in fiscal year 2020. In addition, in fiscal year 2022, the LEAD Cohort III Program was sponsored, and participants were selected. There were 11 participants, of whom 45.5 percent (5) were female and 9.1 percent (1) were Black. All EEO groups, except females, participated

below their relevant workforce participation rates.

In fiscal year 2022, OCC managers participated in three agency-sponsored manager forums through audio/video/ phone conferences on topics related to performance management, reasonable accommodation, and conducting fair and defensible interviews—with a total of 1,190 participants. The OCC continued to use its online IDP tool to support career discussions. In fiscal year 2022, the IDP tool was utilized to provide managers with automated weekly coming-due or overdue reminder notifications. The IDP will be transitioned into the Integrated Talent Management (ITM) system in the future. The agency also offered the “Career Development Conversations” course to help facilitate those career discussions between employees and managers.

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

The OCC, partnering with OMWI and all ENGs, launched its One-on-One Mentoring Program pilot in July 2022. The Mentoring Program used the ITM system that matched 37 mentees with mentors. This exceeded the initial plan of 25 mentoring pairs due to high interest in the program. In addition to using the Mentoring module, program administrators developed a Mentoring Toolkit as a one-stop-shop resource for mentors and mentees. The Toolkit

is available in the ITM Learning module and includes a meeting tracker, meeting discussion guides, the program orientation video, mentoring agreement, and mentoring resources. The OCC also maintained its Mentoring web page, providing information on all of the agency's options for mentoring. The Mentoring Resource Toolkit web page and the OCC's ENGs provide additional resources for mentoring in the agency. Through the ENGs, the OCC also offered Flash Mentoring for employees, during which a one-time meeting or discussion was held with a small group of individuals to facilitate their learning and seeking guidance from more experienced employees with relevant knowledge and experiences.

### Employee Engagement

The OCC maintained its commitment to promote employee engagement and ensure that the OCC continues to be a great place to work. To measure engagement and employees' perceptions of workplace conditions, the OCC continued to use the Office

of Personnel Management (OPM) administered Federal Employee Viewpoint Survey (FEVS) and created an agency-level Engagement Action Plan. The FEVS topics include direct supervision, work unit, leadership, agency, diversity, performance management, recognition, pay, work-life balance, and training and development. The action plan had three key objectives: (1) employee recognition; (2) change capability; and (3) trust in executive leadership.

In 2022, the FEVS administration started the week of May 31, 2022. The 2022 FEVS content included 70 core items related to employee experiences with their job, supervisors, leadership, and workplace. In addition, OPM included 29 questions related to reentry/transition to the work site and DEIA. The results of the survey were shared with agencies in early October 2022. The OCC's Employee Engagement Index decreased slightly to 75 percent from 78 percent in 2021. The Global Satisfaction Index

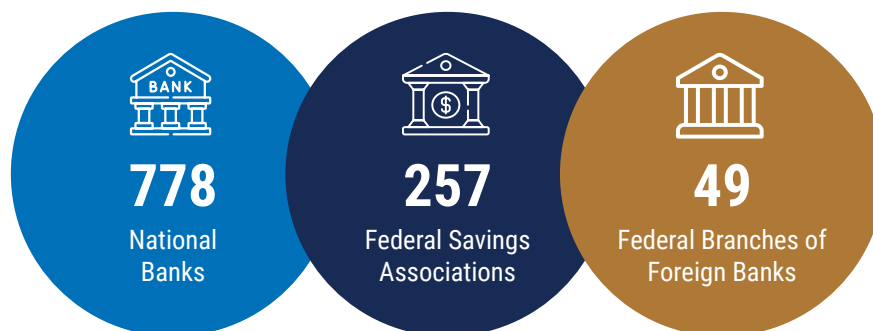
decreased to 63 percent from 71 percent in 2021. OPM added two new indexes: Performance Confidence and DEIA. Performance Confidence measures the extent to which employees believe their organization has an outstanding competitive future, based on innovation and high-quality products and services that are highly regarded by the marketplace. The OCC's Performance Index score decreased slightly by 2 percent from 92 percent in 2021. The OCC's DEIA Index was at 77 percent. This is the baseline data year for this index.

The Partnership for Public Service uses a calculated proprietary weighted formula to analyze data from the FEVS to create "The Best Places to Work in the Federal Government" rankings. The OCC had an index score of 75.6 (compared with 79.2 in 2020), placing the agency 144th out of 432 Agency Subcomponents. We are waiting on the Best Places to Work rankings based on the 2022 FEVS and anticipate receiving them early next year.



# Regulated Entities

The OCC is the prudential federal financial regulator for **1,084** institutions.



The OCC is the prudential federal financial regulator for 1,084 institutions, which includes 778 national banks, 257 federal savings associations, and 49 federal branches of foreign banks. The combined assets held in OCC-regulated institutions total \$15.2 trillion and represent 64 percent of U.S. commercial banking assets.

In accordance with the requirements of the Dodd–Frank Act, the OCC’s OMWI Executive Director and OMWI directors of other federal financial agencies published an Interagency Policy Statement Establishing Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies (Joint Standards) in 2015. The Joint Standards provide a

framework and guidance to enable institutions to voluntarily conduct assessments of their D&I 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 processes

The OCC’s OMWI has made and continues to make progress in the aforementioned key areas—as noted below.

## 2021 Diversity Self-Assessment Submission Summary

In February 2023, the OCC’s OMWI received approval from the Office of Management and Budget (OMB) to renew its diversity self-assessment template as a tool for financial institutions to assess themselves and collect information on progress toward their D&I goals. Institutions’ use of the tool is completely voluntary. As was allowed previously, institutions may use the template or their own tool to submit information on their D&I efforts.



Annually, the OCC’s OMWI corresponds with the CEOs of financial institutions with 100 or more employees to encourage submissions of their diversity self-assessments. For 2021, the OMWI identified 348 OCC-regulated institutions from which to request diversity self-assessments. To prevent duplicative requests, the OCC removed 21 institutions that were affiliates of holding companies and that received request letters from the Federal Reserve Board. The OCC sent letters to 327 CEOs of its financial institutions and obtained copies of relevant diversity self-assessments that were submitted to the Federal Reserve Board. The response rates to the OCC for the five-year (2017–2021) period are provided in table 15.

**TABLE 15: Comparative Annual Diversity Self-Assessment Response From OCC-Regulated Institutions**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	2017	2018	2019	2020	2021
Institutions contacted	378	211	225	327	327
Total submissions	35	41	22	51	64
Response rates	9.3%	19.4%	9.8%	15.6%	19.6%

Note: The decline in responding institutions for 2019 is attributed to a focus on COVID-19 priorities.

**Institutions’ Diversity Policies and Practices**

For the five-year assessment period, submissions on the institutions’ workforce profile show that, on average, females and minorities make up 55.9 percent and 41.0 percent of the workforce, respectively. The average of the five-year submissions on the board of director workforce profile shows 20.6 percent are females and 14.1 percent are minorities.



As noted in the Joint Standards, the OMWI may use diversity information submitted by institutions to identify leading diversity and inclusion practices. The OMWI’s review of the five-year collection of diversity self-assessments in the key areas identified in the Joint Standards discloses the following information and leading practices:

- » **Strong commitments to D&I:** Over the five-year period, more than 85 percent of responding institutions continued to reflect

strong commitments to D&I by including considerations for D&I in their banks’ strategic plans; designating senior-level officials with relevant knowledge to oversee D&I efforts; and taking proactive steps to foster a pool of diverse candidates for senior leadership and board positions. Improvements were noted across institutions as they relate to developing board-approved D&I policies; providing periodic D&I reports to senior leadership and boards; conducting D&I training;

and providing D&I educational opportunities.

**Leading practice:** *In a demonstration of their commitment to D&I, institutions shared that creating an executive-level D&I Council, composed of senior leadership from each line of business, provides an increased focus on and accountability for the achievement of specific D&I goals.*

*Institutions shared they are providing quarterly D&I updates to their senior management*

instead of annually. As part of commitment and accountability, some institutions are sharing dashboards across business units to monitor their D&I progress. In addition, they shared results of the employee engagement survey on their dashboards.

Institutions have D&I learning curriculums of comprehensive diversity, equity and inclusion modules with completion dates on topics such as unconscious bias and catalogs of “on demand” videos for employees to access throughout the year. They launched speaker series that spotlight speakers with diverse backgrounds and expertise, such as academic experts and champion leaders from different sectors, for ongoing conversations to deepen the workforce belonging and inspiration for actions.

» **Implementation of D&I workforce policies and practices:**

In the assessment of workforce profiles and employment practices, all institutions reported that they consistently implement D&I workforce policies and practices to ensure compliance with applicable laws; take steps to ensure EEOs for all employees and job applicants; and prohibit unlawful employment discrimination. The most notable improvement was that over 75 percent of institutions made efforts to create diverse applicant pools for internal and external employment and promotional opportunities.

**Leading practice:**

*Institutions’ recruitment strategies have broadened from traditional*

*on-campus recruitment to data-driven approaches to build diverse applicant pipelines by establishing targeted events with majority diverse student populations, hosting webcasts, and utilizing professional organizations for diverse applicants at various venues for hiring of interns and early career candidates. They are also establishing partnerships with minority-serving institutions including historically black colleges and universities (HBCU) and Hispanic-serving institutions (HSI).*

» **Procurement and supplier diversity:**

The area of procurement and supplier diversity remains a challenge for reporting institutions. A trend of inconsistent diversity data over the five-year period persists for this function. The number of banks that indicate the existence of supplier diversity policies and/or designated officers remains low. There was a slight increase of responses showing that over 40 percent of institutions are working toward reporting on practices to promote a diverse supplier pool or establishing metrics to evaluate procurement spending with MWOB contractors and subcontractors. The lack of data provided about financial institutions’ procurement and supplier diversity functions necessitate greater diligence and concerted efforts to ensure that banks are enabling MWOBs to have fair access to compete for contracting and procurement opportunities.

**Leading practice:**

*Institutions’ senior leadership approves supplier diversity policies and develops goals for supplier diversity.*

*The majority of the institutions are not tracking the supplier data by MWOB; however, they are taking the initiative to ask if the supplier is a MWOB to establish a supplier data collection.*

» **Transparency of institutions’ D&I policies and programs:**

An average of 61 percent of respondents over the five-year period indicate they have undertaken efforts to provide transparency of their D&I policies and programs. This area continues to be of concern based on earlier years of low responses from banks. Collectively, less than 50 percent of reporting institutions have previously publicized their D&I strategic plans, shared information on mentorship/developmental programs for employees and contractors, or published opportunities to promote diversity—such as forecasts of employment and procurement opportunities. We strongly encourage institutions to enhance their efforts to achieve transparency of their diversity self-assessments and programs.

**Leading practice:**

*Many institutions focus on communicating their D&I strategy with their senior management and have stated that upcoming years will focus on communicating across the organization.*

# Financial Literacy

## Financial Literacy and Education Commission (FLEC)

The OCC is one of 24 federal entities represented on the FLEC. In fiscal year 2022, the FLEC continued its focus on the member agencies' resources and activities relating to COVID-19 financial capability resources and initiated new areas of focus. The FLEC also provided its [annual report to Congress](#) for fiscal year 2021, to which the OCC's Community Affairs (CA) Division contributed by providing information on OCC activities.

OCC senior leadership participated in FLEC public meetings in fiscal year 2022.

- » At the July 14, 2022, FLEC Public Meeting, Acting Comptroller Hsu discussed the OCC's efforts to advance financial health for consumers. In his remarks, the Acting Comptroller highlighted the agency's work in crypto consumer education, its "Financial Health: Vital Signs" discussion series, and ongoing work with Project REACH.
- » At the March 8, 2022, FLEC Public Meeting, Acting Comptroller Hsu gave remarks on the growing popularity of digital currencies and voiced concerns about consumers' lack of awareness

of risks and consequences associated with their use. He expressed the OCC's support for FLEC agencies to collaborate on tools for consumers that will contribute to their financial health and to make the resources available on [MyMoney.gov](#), a trusted FLEC resource.

- » At the October 13, 2021, FLEC Public Meeting, Barry Wides, Deputy Comptroller for Community Affairs, participated in a panel on Examples of Effective Financial Education, where he explained the value of convening experts to share ideas and pilot projects with community representatives through Project REACH. He described some examples including the Alternative Credit Assessment Utility Workstream, which seeks to provide opportunities for the nearly 50 million Americans who lack traditional credit history. Deputy Comptroller Wides further explained that the Minority Depository Institution (MDI) Workstream has developed a pledge signed by 23 banks to encourage investment in MDIs and offer technical assistance, business opportunities, executive training, and other resources.

CA staff continued to participate on FLEC working groups that cover basic financial capability, housing counseling, and the military. In October 2021, FLEC launched a new focus area specifically to research the impact of climate change on the financial resilience of vulnerable households and communities. CA staff coordinated this work with other OCC staff, including the OCC's Chief Climate Risk Officer, Dr. Yue (Nina) Chen. CA staff also participated in another new FLEC working group on digital assets financial education, which was created to respond to the need for public information about crypto-assets and other digital assets.

As part of the FLEC, CA staff have contributed to efforts related to building financial capability and assets, including homeownership opportunities. The FLEC working group organized two pilot projects: one to close the minority homeownership gap in St. Louis and the other to expand the delivery of services to housing counseling clients living in outlying areas of rural western Alabama. Both projects align with the OCC's Project REACH and the Biden administration's mission to build Black wealth and narrow the racial wealth gap. CA staff partnered with the NCUA to hold a lenders roundtable on July 19, 2022, where presenters detailed plans for expanding access to

banking services and discussed ways to leverage partnerships to stimulate financial wellness.

**Financial Literacy, Capability, and Financial Health Events**

In fiscal year 2022, OCC leadership and staff also participated in several events related to financial literacy, capability, and financial health:

- » On December 8, 2021, Acting Comptroller Hsu discussed reforming bank overdraft programs to improve individuals’ financial health in remarks before the Consumer Federation of America’s 34th Annual Financial Services Conference.
- » On March 23, 2022, Acting Comptroller Hsu hosted Her Majesty Queen Máxima of the Netherlands, the United Nations Secretary-General’s Special Advocate for Inclusive Finance for Development (UNSGSA), to discuss financial inclusion and financial health.
- » In April 2022, Acting Comptroller Hsu launched the Financial Health: Vital Signs initiative with a dialogue on crypto-assets focused on African-American consumers. The first event featured a dialogue with John Hope Bryant, the founder, CEO and Chairman of Operation Hope, and Professor Tonya Evans of Penn State Dickinson Law.
- » On May 20, 2022, the OCC, with the financial education nonprofit organization Operation Hope, co-hosted a Cryptocurrency +

Digital Assets Summit. This event convened a range of panelists who exchanged views on crypto assets and explored ways to educate consumers and investors about this new financial ecosystem, especially for historically underserved communities.

The OCC’s Community Affairs Officers (CAO), who are located in 12 cities covering all the agency’s regions, participate regularly in initiatives designed to increase access to financial services; financial literacy is a core component of these initiatives. These include the Alliance for Economic Inclusion, Bank On, and the VITA program. CAOs participated in 35 events that dealt with issues related to financial literacy and financial capability. Some of these events are described below.

- » Several state-focused interagency webinars informed attendees about tax and financial scams and how consumers can protect their bank accounts and other finances from fraudulent schemes.
- » Property Through Intergenerational Wealth webinars addressed the issue of heirs, property, and tangled titles and the impediments these issues cause in families’ ability to inherit properties and thus maintain or build wealth.
- » Interagency roundtable to promote account access for persons with disabilities in the Miami-Fort Lauderdale-West Palm Beach, Florida, area. The National Disability Institute provided an overview of economic inclusion for people with disabilities.

Community organization leaders highlighted their organizations’ programs and services for persons with disabilities, for teaching life skills, building financial capability and job training.

- » Two interagency webinars highlighted capital and credit resources and community development financial institution (CDFI) programs and products that serve small businesses owned by Black and Indigenous people and other people of color. The events featured presentations by CDFIs and business and community lenders discussing programs that promote access to credit and capital.
- » Interagency webinar “Getting Banked: Developing Bank Accounts Tailored for Unbanked Missourians” featured presentations by representatives from Cities for Financial Empowerment Fund, American Bankers Association, Missouri Bankers Association. Bank On Save-Up St. Louis, and Missouri Division of Finance who provided information and resources to assist bankers and participants with their clients’ deposit needs. The focus of the event was on how banks can create Safe Accounts and reach the unbanked.
- » Interagency webinar to raise awareness of credit education, credit counseling, and credit building programs. Local nonprofits and Native CDFIs discussed specific barriers to credit in South Dakota’s Native American communities, and the education

tools and community-based programs that can address them.

- » Financial literacy is a core component of several subcommittees working under the Project REACH umbrella. For example, one of the subcommittees in the Washington D.C. local Project REACH initiative is focused on credit counseling and repair.

### Programs for Youth and Students

In fiscal year 2022, financial education continued to be an important component of the OCC's work with students and youth. The OCC hosted its fourth annual High School Scholar Internship Program (HSSIP) for students from Washington, D.C., high schools. Through the HSSIP, the OCC partners with the District of Columbia's Department of Employment Services, through the Mayor Marion S. Barry Summer Youth Employment Program, to recruit rising seniors for internships at the agency that increase students' awareness of federal government agency operations, financial regulation, and the banking industry. In 2022, the OCC hosted 42 new and returning high school students and 10 college students. The OCC worked with other federal agencies hosting student interns to deliver weekly financial education and professional development enrichment activities. As part of this program CA staff delivered presentations on "Savings Rules and Habits" and "How to Navigate and Finance Your College Career."

Additionally, a CAO serves on the advisory board of the Academy of Finance (AOF) in Florida. The AOF is a national program that connects underserved high school students with

the world of financial services through business/school partnerships, school-based curriculums, and work-based experiences. The CAO participated in a program for graduating high school seniors from the program.

### Financial Education and Volunteer Opportunities for OCC Employees

The OCC also provided financial education programs to its employees throughout the year on important topics including retirement planning, investing, estate planning, managing debt, college saving, and student loan forgiveness. Some sessions were offered in Spanish, and other sessions were targeted at the needs of women and the lesbian, gay, bisexual, transgender, and queer community. The OCC maintains a list of financial literacy volunteer opportunities that OCC employees may consider, and CA staff serve as a point of contact for information.

### Publications

CA produced four issues of the OCC's quarterly [Financial Literacy Update](#) e-newsletter, which reports on events, initiatives, and related resources provided by the OCC and other government agencies and organizations. The OCC continued its COVID-19 pandemic-specific section in the *Update*, including resources from government agencies and community-based organizations.

In addition to the financial literacy activities undertaken in fiscal year 2022, the OCC maintained a variety of financial literacy publications for bankers on [occ.gov](#). These publications include the following:

- » [Interagency "Guidance to Encourage Financial Institutions' Youth Savings Programs and Address Related Frequently Asked Questions"](#)
- » [Financial Literacy 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 disaster recovery, elder financial topics, military resources, and youth programs.
- » Fact sheets on innovative financial literacy-related products and services, investment vehicles, and federal government programs and initiatives, such as ["Leveraging Earned Income Tax Credits to Reach New Bank Customers."](#)
- » *Community Developments Insights* reports on financial capability products, services, and initiatives, including ["School-Based Bank Savings Programs: Bringing Financial Education to Students,"](#) ["Reaching Minority Markets: Community Bank Strategies,"](#) and ["Individual Development Accounts: An Asset Building Product for Lower-Income Consumers."](#)
- » *Community Developments Investments* newsletters on financial literacy topics and innovative bank community development lending and investing practices, such as ["Partners in Recovery: Community Reinvestment and Resilience."](#)

# Appendixes

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

### Payments

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

### Awards

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

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

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

29 48 CFR 2.101.

30 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 2018		FY 2019		FY 2020		FY 2021		FY 2022	
	\$	%	\$	%	\$	%	\$	%	\$	%
<b>Total Payments</b>	<b>158,358,199.34</b>	<b>100.0</b>	<b>140,096,187.98</b>	<b>100.0</b>	<b>147,285,440.33</b>	<b>100.0</b>	<b>153,241,875.60</b>	<b>100.0</b>	<b>182,942,984.59</b>	<b>100.0</b>
Minority-owned or women-owned business totals <sup>a</sup>	68,420,549.88	43.2	57,242,495.30	40.9	53,615,063.57	36.4	49,953,987.15	32.6	66,802,931.29	36.5 <sup>b</sup>
Minority-owned	54,371,608.60	34.3	44,293,280.88	31.6	33,302,638.51	22.6	36,745,221.83	24.0	43,749,073.42	23.9
Women-owned	18,368,156.08	11.6	18,837,705.43	13.4	24,512,715.98	16.6	21,283,086.37	13.9	36,538,555.81	20.0 <sup>b</sup>
Both minority-owned and women-owned	4,319,214.80	2.7	5,888,491.01	4.2	4,200,290.92	2.9	8,074,321.05	5.3	13,484,697.94	7.4 <sup>b</sup>
Asian American <sup>c</sup>	42,489,253.60	26.8	32,064,366.12	22.9	22,494,545.15	15.3	19,057,829.07	12.4	21,263,513.56	11.6
Black American	1,430,671.88	0.9	1,126,671.20	0.8	1,717,588.80	1.2	3,444,301.18	2.2	7,693,293.91	4.2 <sup>b</sup>
Hispanic American	7,376,655.77	4.7	6,660,328.89	4.8	6,469,899.33	4.4	6,236,306.28	4.1	8,136,825.01	4.4 <sup>b</sup>
Native American <sup>d</sup>	2,576,249.00	1.6	1,947,483.53	1.4	2,392,577.06	1.6	7,503,417.78	4.9	6,618,159.09	3.6
Other minority <sup>e</sup>	498,778.35	0.3	2,494,431.14	1.8	228,028.17	0.2	503,367.52	0.3	37,281.85	0.0

Sources: Core Financial System, FPDS-NG for FY 2018 to FY 2022, and SAM

<sup>a</sup> Payments to businesses that were both minority- and women-owned (M&WOB) were counted once in the MWOB total dollars and percentages but are included in both minority-owned and women-owned numbers.

<sup>b</sup> Indicates that this demographic group had an increase in payment total percentage for FY 2021 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 2018		FY 2019		FY 2020		FY 2021		FY 2022	
	\$	%	\$	%	\$	%	\$	%	\$	%
<b>Total Awards</b>	<b>147,792,960.80</b>	<b>100.0</b>	<b>135,662,052.42</b>	<b>100.0</b>	<b>147,330,873.53</b>	<b>100.0</b>	<b>193,256,734.52</b>	<b>100.0</b>	<b>165,497,462.76</b>	<b>100.0</b>
Minority-owned or women-owned business totals <sup>a</sup>	65,130,643.88	44.1	55,881,752.46	41.2	50,262,954.75	34.1	74,378,975.41	38.5	56,860,464.06	34.4
Minority-owned	48,613,172.19	32.9	41,042,110.36	30.3	32,582,921.97	22.1	56,054,638.97	29.0	41,403,638.31	25.0
Women-owned	22,299,986.54	15.1	19,075,505.37	14.1	24,273,540.76	16.5	34,935,220.32	18.1	25,102,845.49	15.2
Both minority-owned and women-owned	5,782,514.85	3.9	4,235,863.27	3.1	6,593,507.98	4.5	16,610,883.88	8.6	9,646,019.74	5.8
Asian American <sup>b</sup>	35,369,333.59	23.9	30,244,449.62	22.3	22,057,640.36	15.0	26,864,124.52	13.9	24,481,042.75	14.8
Black American	1,368,869.33	0.9	1,441,380.12	1.1	1,390,976.13	0.9	5,250,031.85	2.7	4,868,386.11	2.9
Hispanic American	8,130,759.13	5.5	6,394,130.89	4.7	6,955,391.26	4.7	7,315,805.33	3.8	8,161,777.71	4.9
Native American <sup>c</sup>	2,162,916.73	1.5	1,882,063.32	1.4	1,983,369.92	1.3	16,145,919.33	8.4	3,839,108.03	2.3
Other minority <sup>d</sup>	1,581,293.41	1.1	1,080,086.41	0.8	195,544.30	0.1	478,757.94	0.2	53,323.71	0.0

Sources: FPDS-NG for FY 2018 to FY 2022 and SAM

Note: "Awards" are action obligations—the net amount of funds obligated or deobligated 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 M&WOB 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.)

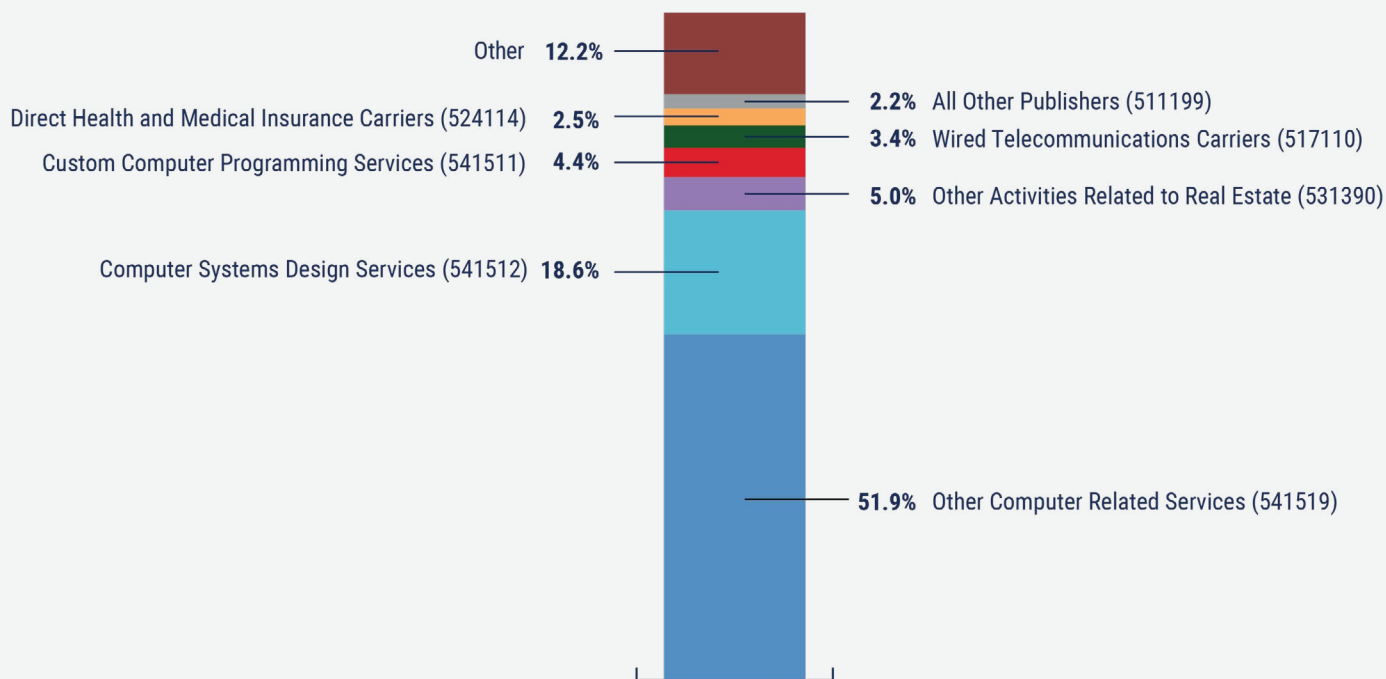
<sup>d</sup> "Other minority" means those businesses designating "minority-owned" but not designating Asian American, Black American, Hispanic American, or Native American. (See 48 CFR 52.219-1.)



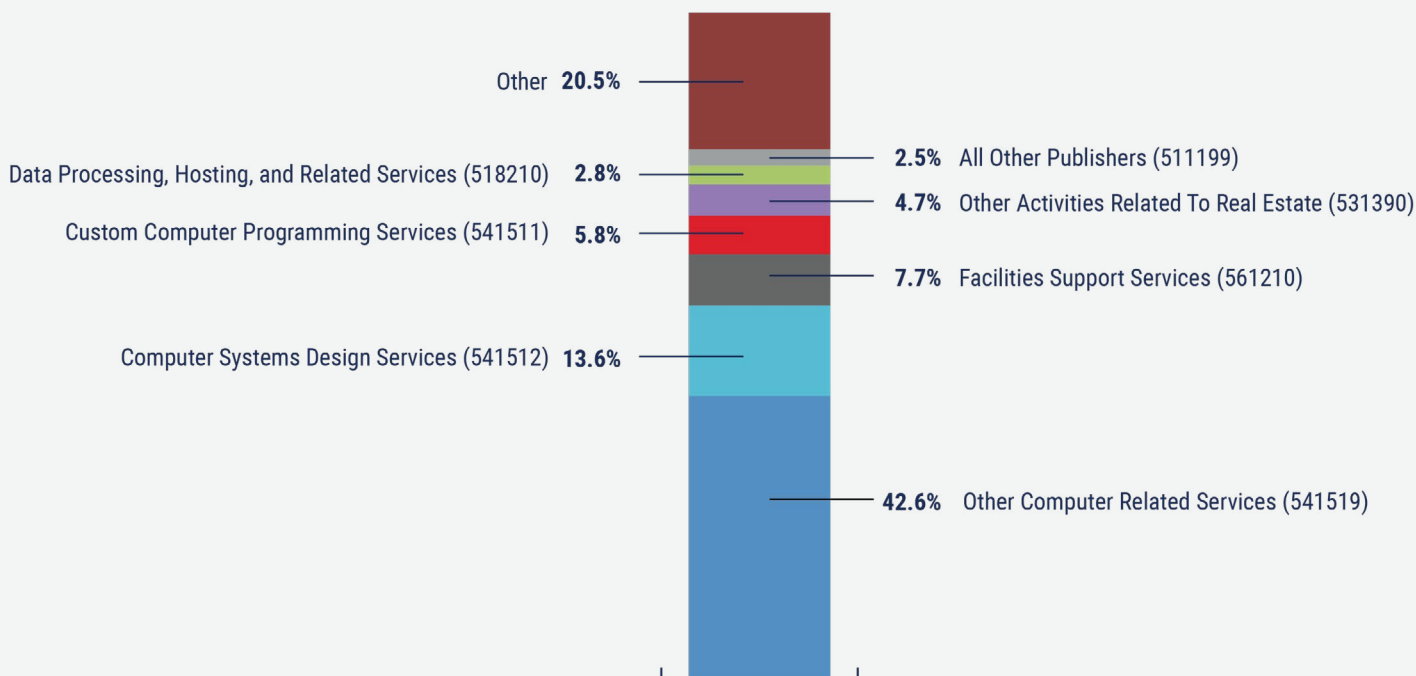
## Appendix D: OCC Awards by Top Seven NAICS Codes, Five-Year Trend

Source: FPDS-NG for FY 2018 through FY 2022.

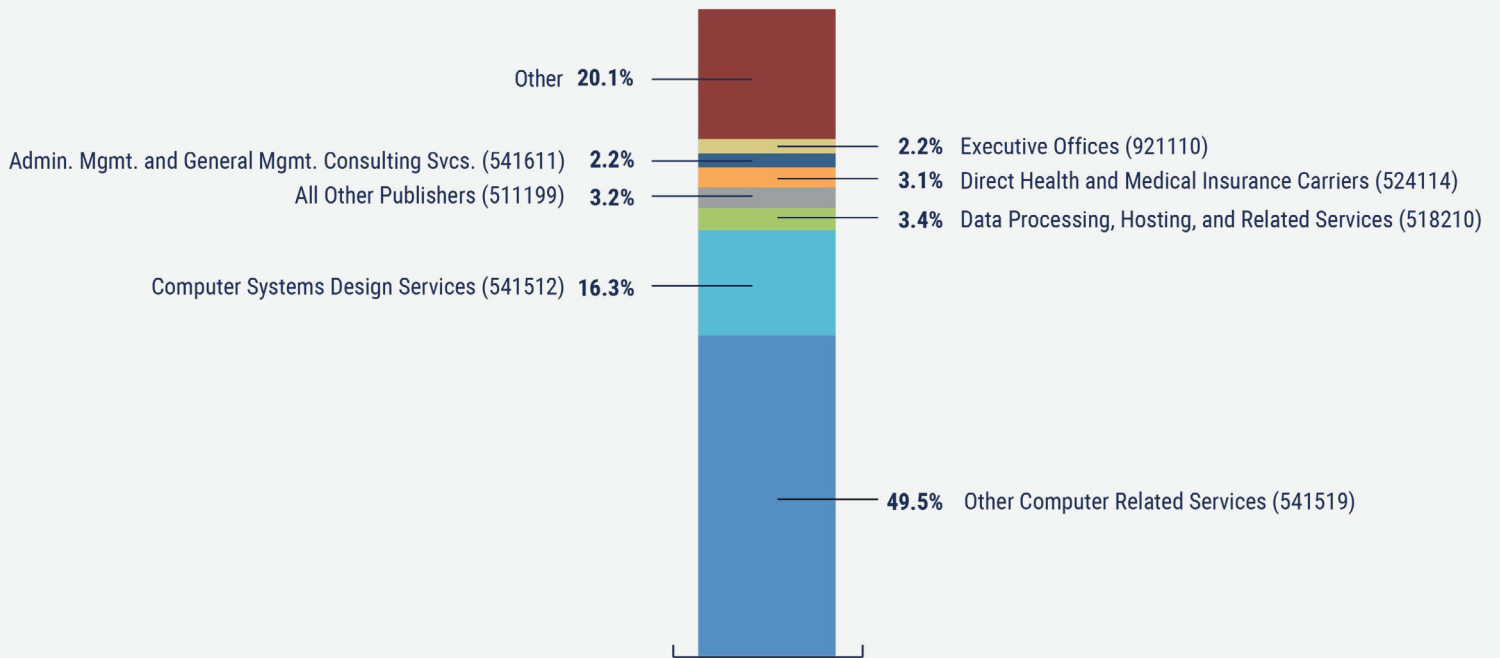
### FY 2022: \$165 Million in Total Awards, 88% in Top Seven NAICS



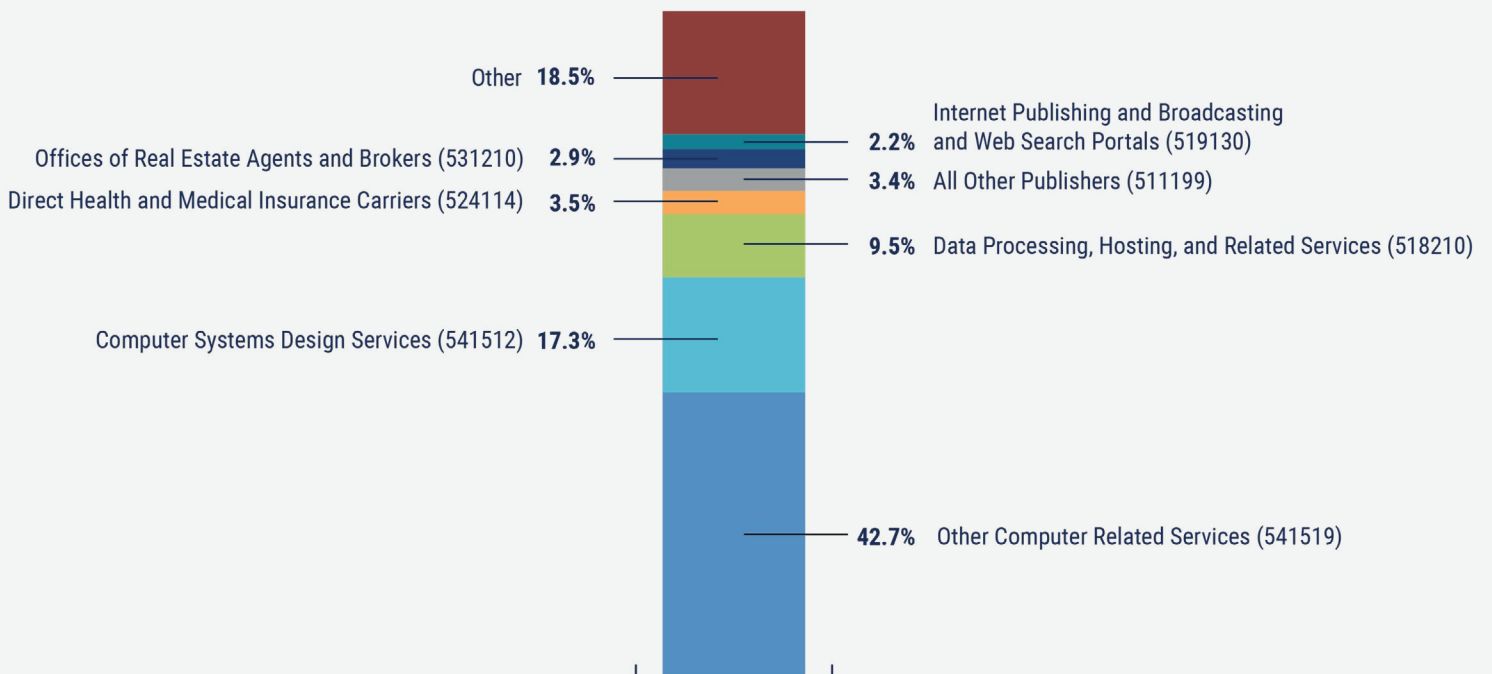
### FY 2021: \$193 Million in Total Awards, 79% in Top Seven NAICS



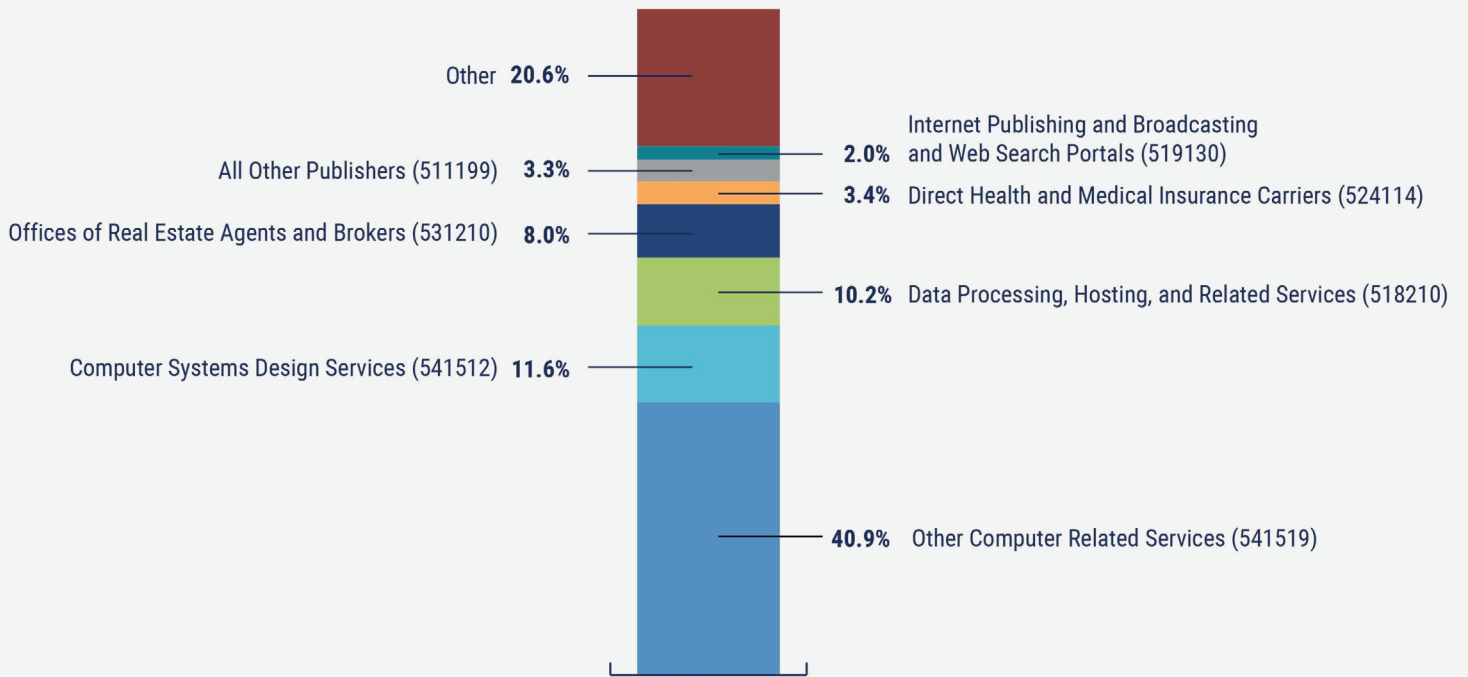
**FY 2020: \$147 Million in Total Awards, 79% in Top Seven NAICS**



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



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



## Appendix E: Technical Assistance to MWOBs, FY 2022

OMWI representatives participated by providing technical assistance to MWOBs at the following events:

- » **National Minority Supplier Development Council Conference and Business Opportunity Exchange (virtual)**  
October 26–29, 2021: Virtual event and conducted matchmaking.
- » **National 8a Association Small Business Conference, Kissimmee, Fla.**  
January 30–February 2, 2022: Representatives attended event with over 1,300 attendees and conducted matchmaking.
- » **Reservation Economic Summit (RES), Las Vegas**  
May 23–26, 2022: Representatives attended event with over 3,100 attendees and conducted matchmaking.
- » **Women's Business Enterprise National Conference and Business Fair, Atlanta**  
June 6–9, 2022: Representatives attended event with over 4,000 attendees.
- » **31st Annual Government Procurement Conference, Washington, D.C.**  
June 16, 2022: Representatives attended event with over 1,100 attendees.
- » **US Pan Asian Chamber of Commerce Conference, Washington, D.C.**  
May 25–27, 2022: Representatives attended event with 461 attendees.
- » **Gold Coast Small Business Conference, San Diego**  
September 6–8, 2022: Representatives attended event with over 1,700 attendees and conducted matchmaking.
- » **Department of Transportation Business Forum, Washington, D.C.**  
September 20, 2022: Representatives attended event with over 345 attendees and conducted matchmaking.
- » **Congressional Black Caucus Foundation Annual Legislative Conference, Washington, D.C.**  
September 28–October 2, 2022: Over 1,000 attendees convene to engage in the opportunities to enhance equity and economic empowerment.

**Appendix F: Awards by Demographic Group in the OCC's Top Seven NAICS Codes, FY 2022**

		NAICS Codes and Descriptions												
		541519	541512	531390	541511	517110	524114	511199						
		Other computer-related services	Computer systems design services	Other activities related to real estate	Custom computer programming services	Wired telecomm. carriers	Direct health and medical insurance carriers	All other publishers						
<b>Number of businesses with OCC awards in NAICS</b>	53	11	3	7	2	1	1	1						
<b>Percentage of total OCC awards</b>	51.9	18.6	5.0	4.4	3.4	2.5	2.2							
Category	\$ Awarded	% Awarded	\$ Awarded	% Awarded	\$ Awarded	% Awarded	\$ Awarded	% Awarded						
<b>Total OCC awards in NAICS</b>	85,848,751	51.9	30,785,102	18.6	8,232,337	5.0	7,263,241	4.4	5,545,461	3.4	4,085,363	2.5	3,558,268	2.2
Minority- or women-owned	34,720,285	40.4	5,045,714	16.4	0	0.0	5,194,021	71.5	0	0.0	0	0.0	3,558,268	100.0
Minority-owned	21,586,652	25.1	5,045,714	16.4	0	0.0	5,194,021	71.5	0	0.0	0	0.0	3,558,268	100.0
Women-owned	15,282,969	17.8	2,290,938	7.4	0	0.0	2,646,721	36.4	0	0.0	0	0.0	0	0.0
Asian American	18,577,560	21.6	2,290,938	7.4	0	0.0	2,721,906	37.5	0	0.0	0	0.0	0	0.0
Black American	999,260	1.2	580,254	1.9	0	0.0	2,472,115	34.0	0	0.0	0	0.0	0	0.0
Hispanic American	1,527,897	1.8	728,795	2.4	0	0.0	0	0.0	0	0.0	0	0.0	3,558,268	100.0
Native American	481,936	0.6	1,445,726	4.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Other minority	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Sources: FPDS-NG for FY 2022 and SAM Entity Management Extracts for November 2022

Note: The award dollars spent are rounded to the whole dollar.

**Appendix G: 2010 and 2014-2018 Civilian Labor Force Rates**

Source: MD-715

	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%

	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
2014-2018 NCLF	51.8%	48.2%	2.2%	2.2%	5.7%	6.6%	6.8%	6.2%	0.3%	0.3%	0.1%	0.1%	1.1%	1.1%	35.7%	31.8%
2014-2018 examiner OCLF	54.2%	45.8%	2.3%	2.3%	3.0%	4.9%	3.9%	4.6%	0.1%	0.2%	0.0%	0.1%	0.8%	0.9%	44.1%	32.8%
2014-2018 attorney OCLF	62.9%	37.1%	1.9%	2.1%	2.2%	3.0%	3.1%	2.5%	0.1%	0.1%	0.0%	0.0%	0.9%	0.8%	54.7%	28.5%
2014-2018 economist OCLF	68.0%	32.0%	5.1%	3.0%	3.9%	1.7%	5.3%	2.0%	0.1%	0.3%	0.1%	0.0%	1.2%	0.9%	52.3%	24.1%

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

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	Male	Female	Minority	Asian	Black	Hispanic	Native American	Native Hawaiian	2+ races	White
FY 2018	54.9	45.1 <sup>a</sup>	35.1	9.0	17.6	7.3 <sup>a</sup>	0.7 <sup>a</sup>	0.2	0.4 <sup>a</sup>	64.9 <sup>a</sup>
FY 2019	55.7	44.3 <sup>a</sup>	35.6	9.4	17.6	7.4 <sup>a</sup>	0.7 <sup>a</sup>	0.2	0.4 <sup>a</sup>	64.4 <sup>a</sup>
FY 2020	55.7	44.3 <sup>a</sup>	36.0	9.7	17.5	7.6 <sup>a</sup>	0.7 <sup>a</sup>	0.2	0.4 <sup>a</sup>	64.0 <sup>a</sup>
FY 2021	56.3	43.7 <sup>a</sup>	36.4	10.1	17.1	8.0 <sup>a</sup>	0.6 <sup>a</sup>	0.2	0.4 <sup>a</sup>	63.6 <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>
FY 2022	56.2	43.8 <sup>a</sup>	36.9	10.3	17.2	8.1 <sup>a</sup>	0.7	0.2	0.4 <sup>a</sup>	63.1 <sup>a</sup>
<b>2014-2018 NCLF</b>	<b>51.8</b>	<b>48.2</b>	<b>32.5</b>	<b>4.4</b>	<b>12.3</b>	<b>13.0</b>	<b>0.6</b>	<b>0.2</b>	<b>2.1</b>	<b>67.5</b>
<b>Percentage point change from FY 2018 to FY 2022</b>	<b>+1.3</b>	<b>-1.3</b>	<b>+1.8</b>	<b>+1.3</b>	<b>-0.4</b>	<b>+0.8</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-1.8</b>

Source: MD-715 workforce data table as of October 8, 2022

<sup>a</sup> EEO groups participating at rates below the 2010 NCLF rates before FY 2022 and 2014-2018 NCLF rates in FY 2022.

**Appendix I: OCC Workforce Profile as of October 8, 2022**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	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	3,462	56.2	43.8 <sup>a</sup>	6.1	4.2	6.5	10.7	4.6 <sup>a</sup>	3.6 <sup>a</sup>	0.3	0.4	0.1	0.1	0.1 <sup>a</sup>	0.3 <sup>a</sup>	38.5	24.6 <sup>a</sup>
<b>2014-2018 NCLF</b>		<b>51.8</b>	<b>48.2</b>	<b>2.2</b>	<b>2.2</b>	<b>5.7</b>	<b>6.6</b>	<b>6.8</b>	<b>6.2</b>	<b>0.3</b>	<b>0.3</b>	<b>0.1</b>	<b>0.1</b>	<b>1.1</b>	<b>1.1</b>	<b>35.7</b>	<b>31.8</b>
Bank examiner	2,223	62.3	37.7 <sup>a</sup>	4.5	3.3	5.2	6.0	5.1	2.9 <sup>a</sup>	0.3	0.4	0.1	0.04 <sup>a</sup>	0.1 <sup>a</sup>	0.2 <sup>a</sup>	47.0	24.9 <sup>a</sup>
<b>2014-2018 bank examiner OCLF</b>		<b>54.2</b>	<b>45.8</b>	<b>2.3</b>	<b>2.3</b>	<b>3.0</b>	<b>4.9</b>	<b>3.9</b>	<b>4.6</b>	<b>0.1</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>	<b>0.8</b>	<b>0.9</b>	<b>44.1</b>	<b>32.8</b>
Attorney	161	50.9 <sup>a</sup>	49.1	2.5	6.2	1.2 <sup>a</sup>	3.7	5.6	5.6	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>	41.0 <sup>a</sup>	33.5
<b>2014-2018 attorney OCLF</b>		<b>62.9</b>	<b>37.1</b>	<b>1.9</b>	<b>2.1</b>	<b>2.2</b>	<b>3.0</b>	<b>3.1</b>	<b>2.5</b>	<b>0.1</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.9</b>	<b>0.8</b>	<b>54.7</b>	<b>28.5</b>
Economist	107	69.2	30.8 <sup>a</sup>	23.4	14.0	1.9 <sup>a</sup>	0.0 <sup>a</sup>	3.7 <sup>a</sup>	0.9 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0	0.0	0.0 <sup>a</sup>	0.0 <sup>a</sup>	40.2 <sup>a</sup>	15.9 <sup>a</sup>
<b>2014-2018 economist OCLF</b>		<b>68.0</b>	<b>32.0</b>	<b>5.1</b>	<b>3.0</b>	<b>3.9</b>	<b>1.7</b>	<b>5.3</b>	<b>2.0</b>	<b>0.1</b>	<b>0.3</b>	<b>0.1</b>	<b>0.0</b>	<b>1.2</b>	<b>0.9</b>	<b>52.3</b>	<b>24.1</b>
All other series	971	41.7 <sup>a</sup>	58.3	8.4	4.9	10.9	23.8	3.3 <sup>a</sup>	5.2 <sup>a</sup>	0.2 <sup>a</sup>	0.4	0.2	0.2	0.1 <sup>a</sup>	0.5 <sup>a</sup>	18.5 <sup>a</sup>	23.3 <sup>a</sup>
<b>2014-2018 NCLF</b>		<b>51.8</b>	<b>48.2</b>	<b>2.2</b>	<b>2.2</b>	<b>5.7</b>	<b>6.6</b>	<b>6.8</b>	<b>6.2</b>	<b>0.3</b>	<b>0.3</b>	<b>0.1</b>	<b>0.1</b>	<b>1.1</b>	<b>1.1</b>	<b>35.7</b>	<b>31.8</b>

Source: MD-715 workforce data table as of October 8, 2022.

<sup>a</sup> EEO groups participating at rates below the 2014-2018 NCLF and OCLF rates.



**Appendix J: OCC FY 2022 EEO-1 Report (Occupational Categories Profile) Distribution by ERI and Gender: Permanent Employees**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

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)	#	322	192	130	11	9	150	84	15	26	14	9	0	1	2	1	0	0
	%	100.0	59.6	40.4	3.4	2.8	46.6	26.1	4.7	8.1	4.4	2.8	0.0	0.3	0.6	0.3	0.0	0.0
1b. Mid-level (grades 13-14)	#	305	163	142	12	10	118	94	19	18	14	15	0	0	0	3	0	2
	%	100.0	53.4	46.6	3.9	3.3	38.7	30.8	6.2	5.9	4.6	4.9	0.0	0.0	0.0	1.0	0.0	0.7
1. Officials and managers total	#	627	355	272	23	19	268	178	34	44	28	24	0	1	2	4	0	2
	%	100.0	56.6	43.4	3.7	3.0	42.7	28.4	5.4	7.0	4.5	3.8	0.0	0.2	0.3	0.6	0.0	0.3
2. Professionals	#	2,630	1,563	1,067	130	85	1,058	613	177	239	182	115	4	1	8	8	4	6
	%	100.0	59.4	40.6	4.9	3.2	40.2	23.3	6.7	9.1	6.9	4.4	0.2	0.04	0.3	0.3	0.2	0.2
3. Technicians	#	8	4	4	0	1	1	0	3	2	0	1	0	0	0	0	0	0
	%	100.0	50.0	50.0	0.0	12.5	12.5	0.0	37.5	25.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0	0.0
4. Sales workers	#	4	1	3	0	0	0	2	1	1	0	0	0	0	0	0	0	0
	%	100.0	25.0	75.0	0.0	0.0	0.0	50.0	25.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. Administrative support workers	#	193	23	170	5	19	6	57	11	85	1	6	0	1	0	1	0	1
	%	100.0	11.9	88.1	2.6	9.8	3.1	29.5	5.7	44.0	0.5	3.1	0.0	0.5	0.0	0.5	0.0	0.5
Total workforce	#	3,462	1,946	1,516	158	124	1,333	850	226	371	211	146	4	3	10	13	4	9
	%	100.0	56.2	43.8	4.6	3.6	38.5	24.6	6.5	10.7	6.1	4.2	0.1	0.1	0.3	0.4	0.1	0.3

Source: MD-715 workforce data table as of October 8, 2022.

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

Participation rates of Hispanic females are in percentages and rounded up to the decimal.

			FY 2018	FY 2019	FY 2020	FY 2021		FY 2022
<b>Bank examiner female</b>	Hires	<b>3.7 2010 OCLF</b>	5.1	1.5 <sup>a</sup>	4.6	2.8 <sup>a</sup>	<b>4.6 2014-2018 OCLF</b>	4.2 <sup>a</sup>
	Separations		2.1	3.1	3.9 <sup>b</sup>	4.6 <sup>b</sup>		4.9 <sup>b</sup>
	OCC wrk. part.		3.2 <sup>a</sup>	3.2 <sup>a</sup>	3.2 <sup>a</sup>	3.0 <sup>a</sup>		2.9 <sup>a</sup>
<b>Attorney female</b>	Hires	<b>1.8 2010 OCLF</b>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	<b>2.5 2014-2018 OCLF</b>	28.6
	Separations		0.0	7.7 <sup>b</sup>	0.0	0.0		0.0
	OCC wrk. part.		3.4	4.2	4.3	4.4		5.6
<b>Economist female</b>	Hires	<b>1.8 2010 OCLF</b>	0.0 <sup>a</sup>	-	0.0 <sup>a</sup>	0.0 <sup>a</sup>	<b>2.0 2014-2018 OCLF</b>	0.0 <sup>a</sup>
	Separations		0.0	0.0	0.0	0.0		0.0
	OCC wrk. part.		1.0 <sup>a</sup>	1.0 <sup>a</sup>	1.0 <sup>a</sup>	1.0 <sup>a</sup>		0.9 <sup>a</sup>
<b>All other series female</b>	Hires	<b>4.8 2010 NCLF</b>	1.7 <sup>a</sup>	12.0	0.0 <sup>a</sup>	2.7 <sup>a</sup>	<b>6.2 2014-2018 NCLF</b>	6.9
	Separations		2.5	5.7 <sup>b</sup>	1.7	2.7		1.5
	OCC wrk. part.		4.6 <sup>a</sup>	4.6 <sup>a</sup>	4.7 <sup>a</sup>	4.6 <sup>a</sup>		5.2 <sup>a</sup>

Source: MD-715 workforce data table as of October 8, 2022

<sup>a</sup> Hispanic female workforce participation (wrk. part.) and hiring rates below the relative 2010 OCLF or NCLF rates before FY 2022 and 2014-2018 OCLF or NCLF rates in FY 2022.

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

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

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

Participation rates of Hispanic males are in percentages and rounded up to the decimal.

			FY 2018	FY 2019	FY 2020	FY 2021		FY 2022
<b>Bank examiner male</b>	Hires	<b>3.1 2010 OCLF</b>	10.2	7.6	3.8	10.0	<b>3.9 2014-2018 OCLF</b>	6.8
	Separations		5.9 <sup>b</sup>	5.7 <sup>b</sup>	1.7	2.3		4.1
	OCC wrk. part.		4.1	4.1	4.3	4.9		5.1
<b>Attorney male</b>	Hires	<b>2.5 2010 OCLF</b>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	11.1	<b>3.1 2014-2018 OCLF</b>	14.3
	Separations		0.0	0.0	0.0	0.0		16.7 <sup>b</sup>
	OCC wrk. part.		4.0	5.3	5.5	5.7		5.6
<b>Economist male</b>	Hires	<b>3.3 2010 OCLF</b>	0.0 <sup>a</sup>	-	0.0 <sup>a</sup>	7.1	<b>5.3 2014-2018 OCLF</b>	0.0 <sup>a</sup>
	Separations		0.0	0.0	0.0	0.0		0.0
	OCC wrk. part.		2.9 <sup>a</sup>	3.1 <sup>a</sup>	3.1 <sup>a</sup>	3.8		3.7 <sup>a</sup>
<b>All other series male</b>	Hires	<b>5.2 2010 NCLF</b>	6.9	0.0 <sup>a</sup>	9.4	9.6	<b>6.8 2014-2018 NCLF</b>	3.9 <sup>a</sup>
	Separations		2.5	2.3	3.4 <sup>b</sup>	4.1 <sup>b</sup>		5.8 <sup>b</sup>
	OCC wrk. part.		3.0 <sup>a</sup>	2.9 <sup>a</sup>	3.1 <sup>a</sup>	3.4 <sup>a</sup>		3.3 <sup>a</sup>

Source: MD-715 workforce data table as of October 8, 2022

<sup>a</sup> Hispanic male workforce participation (wrk. part.) and hiring rates below the relative 2010 OCLF or NCLF rates before FY 2022 and 2014-2018 OCLF or NCLF rates in FY 2022.

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

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

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

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	FY 2018 OCC workforce particip.	FY 2018 OCC supervisor particip.	FY 2019 OCC workforce particip.	FY 2019 OCC supervisor particip.	FY 2020 OCC workforce particip.	FY 2020 OCC supervisor particip.	FY 2021 OCC workforce particip.	FY 2021 OCC supervisor particip.	FY 2022 OCC workforce particip.	FY 2022 OCC supervisor particip.	Supervisor participation percentage point change FY 2021 to FY 2022
Male	54.9	60.5	55.7	62.1	55.7	60.9	56.3	57.9	56.2	58.6	+0.7
Female	45.1	39.5 <sup>a</sup>	44.3	38.0 <sup>a</sup>	44.3	39.1 <sup>a</sup>	43.7	42.1 <sup>a</sup>	43.8	41.5 <sup>a</sup>	-0.6
Minority male	16.2	13.6 <sup>a</sup>	16.8	14.6 <sup>a</sup>	17.0	15.3 <sup>a</sup>	17.5	15.1 <sup>a</sup>	17.7	15.4 <sup>a</sup>	+0.3
Minority female	18.9	12.6 <sup>a</sup>	18.8	12.4 <sup>a</sup>	19.0	12.9 <sup>a</sup>	18.9	15.6 <sup>a</sup>	19.2	16.2 <sup>a</sup>	+0.6
Minority	35.1	26.2 <sup>a</sup>	35.6	27.0 <sup>a</sup>	36.0	28.2 <sup>a</sup>	36.4	30.7 <sup>a</sup>	36.9	31.6 <sup>a</sup>	+0.9
Asian male	5.2	5.1 <sup>a</sup>	5.6	5.0 <sup>a</sup>	5.7	4.4 <sup>a</sup>	6.1	5.3 <sup>a</sup>	6.1	4.8 <sup>a</sup>	-0.5
Asian female	3.8	2.8 <sup>a</sup>	3.8	3.1 <sup>a</sup>	3.9	3.3 <sup>a</sup>	4.1	3.7 <sup>a</sup>	4.2	4.0 <sup>a</sup>	+0.3
Black male	6.7	4.7 <sup>a</sup>	6.8	5.7 <sup>a</sup>	6.6	5.8 <sup>a</sup>	6.3	5.0 <sup>a</sup>	6.5	5.7 <sup>a</sup>	+0.7
Black female	10.8	6.3 <sup>a</sup>	10.8	7.2 <sup>a</sup>	10.8	6.7 <sup>a</sup>	10.7	8.2 <sup>a</sup>	10.7	8.8 <sup>a</sup>	+0.6
Hispanic male	3.8	3.3 <sup>a</sup>	3.8	3.3 <sup>a</sup>	4.0	4.7 <sup>a</sup>	4.5	4.4 <sup>a</sup>	4.6	4.4 <sup>a</sup>	-
Hispanic female	3.5	2.8 <sup>a</sup>	3.5	1.7 <sup>a</sup>	3.5	2.2 <sup>a</sup>	3.4	2.8 <sup>a</sup>	3.6	2.6 <sup>a</sup>	-0.2
Small ERI groups male	0.5	0.5	0.5	0.5	0.6	0.4	0.6	0.5 <sup>a</sup>	0.5	0.4 <sup>a</sup>	-0.1
Small ERI groups female	0.8	0.7 <sup>a</sup>	0.7	0.5 <sup>a</sup>	0.7	0.7 <sup>a</sup>	0.6	0.9	0.7	0.9	-
White	64.9	73.9	64.4	73.0	64.0	71.8	63.6	69.3	63.1	68.4	-0.9
White male	38.7	47.0	38.9	47.5	38.7	45.6	38.8	42.8	38.5	43.2	+0.4
White female	26.2	26.9	25.5	25.5	25.3	26.2	24.8	26.5	24.6	25.2	-1.3
<b>Total</b>	<b>3,823</b>	<b>428</b>	<b>3,622</b>	<b>419</b>	<b>3,535</b>	<b>450</b>	<b>3,547</b>	<b>437</b>	<b>3,462</b>	<b>456</b>	

Source: OCC HR Data Mart as of October 8, 2022

<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 SLPs, Five-Year Trend**

Participation rates of EEO groups are in percentages and rounded up to the decimal.

	Avg. OCC wrk. part.	NB VI (equiv. GS-14)				NB VII (equiv. GS-15)				NB VIII-IX (equiv. SLP)				SLP percentage point change FY 2021 to FY 2022			
		FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2018	FY 2019		FY 2020	FY 2021	FY 2022
Male	55.8	59.1	59.6	57.3	57.3	57.6	59.8	60.1	58.6	59.7	59.8	67.9	69.8	68.5	63.0	61.2	-1.8
Female	44.3	40.9 <sup>a</sup>	40.4 <sup>a</sup>	42.7 <sup>a</sup>	42.8 <sup>a</sup>	42.4 <sup>a</sup>	40.2 <sup>a</sup>	39.9 <sup>a</sup>	41.4 <sup>a</sup>	40.3 <sup>a</sup>	40.2 <sup>a</sup>	32.1 <sup>a</sup>	30.2 <sup>a</sup>	31.5 <sup>a</sup>	37.0 <sup>a</sup>	38.8 <sup>a</sup>	+1.8
Minority male	17.1	14.7 <sup>a</sup>	15.2 <sup>a</sup>	14.7 <sup>a</sup>	15.1 <sup>a</sup>	15.4 <sup>a</sup>	10.3 <sup>a</sup>	11.7 <sup>a</sup>	12.6 <sup>a</sup>	12.9 <sup>a</sup>	12.4 <sup>a</sup>	16.1 <sup>a</sup>	17.0 <sup>a</sup>	14.8 <sup>a</sup>	17.4	20.4	+3.0
Minority female	19.0	14.3 <sup>a</sup>	14.3 <sup>a</sup>	16.2 <sup>a</sup>	16.0 <sup>a</sup>	15.7 <sup>a</sup>	10.9 <sup>a</sup>	11.7 <sup>a</sup>	12.3 <sup>a</sup>	13.2 <sup>a</sup>	13.7 <sup>a</sup>	8.9 <sup>a</sup>	11.3 <sup>a</sup>	11.1 <sup>a</sup>	13.0 <sup>a</sup>	12.2 <sup>a</sup>	-0.8
Minority	36.0	29.0 <sup>a</sup>	29.4 <sup>a</sup>	30.9 <sup>a</sup>	31.1 <sup>a</sup>	31.1 <sup>a</sup>	21.2 <sup>a</sup>	23.4 <sup>a</sup>	24.8 <sup>a</sup>	26.0 <sup>a</sup>	26.1 <sup>a</sup>	25.0 <sup>a</sup>	28.3 <sup>a</sup>	25.9 <sup>a</sup>	30.4 <sup>a</sup>	32.7 <sup>a</sup>	+2.3
Asian male	5.7	4.7 <sup>a</sup>	5.4 <sup>a</sup>	5.5 <sup>a</sup>	6.3	6.8	4.7 <sup>a</sup>	4.2 <sup>a</sup>	4.6 <sup>a</sup>	5.3 <sup>a</sup>	4.6 <sup>a</sup>	7.1	7.6	5.6 <sup>a</sup>	6.5	6.1	-0.4
Asian female	4.0	5.2	4.9	5.1	5.1	5.3	2.5 <sup>a</sup>	2.6 <sup>a</sup>	2.7 <sup>a</sup>	3.0 <sup>a</sup>	2.9 <sup>a</sup>	0.0 <sup>a</sup>	1.9 <sup>a</sup>	1.9 <sup>a</sup>	2.2 <sup>a</sup>	2.0 <sup>a</sup>	-0.2
Black male	6.6	5.5 <sup>a</sup>	5.5 <sup>a</sup>	5.2 <sup>a</sup>	4.6 <sup>a</sup>	4.6 <sup>a</sup>	2.8 <sup>a</sup>	4.2 <sup>a</sup>	4.3 <sup>a</sup>	4.0 <sup>a</sup>	3.6 <sup>a</sup>	5.4 <sup>a</sup>	5.7 <sup>a</sup>	5.6 <sup>a</sup>	6.5 <sup>a</sup>	10.2	+3.7
Black female	10.8	5.8 <sup>a</sup>	5.5 <sup>a</sup>	7.6 <sup>a</sup>	7.2 <sup>a</sup>	7.1 <sup>a</sup>	5.0 <sup>a</sup>	6.8 <sup>a</sup>	6.6 <sup>a</sup>	7.3 <sup>a</sup>	7.5 <sup>a</sup>	7.1 <sup>a</sup>	7.6 <sup>a</sup>	7.4 <sup>a</sup>	8.7 <sup>a</sup>	8.2 <sup>a</sup>	-0.5
Hispanic male	4.2	4.0 <sup>a</sup>	3.8 <sup>a</sup>	3.7 <sup>a</sup>	3.9 <sup>a</sup>	3.8 <sup>a</sup>	2.2 <sup>a</sup>	2.6 <sup>a</sup>	3.0 <sup>a</sup>	2.6 <sup>a</sup>	3.3 <sup>a</sup>	3.6 <sup>a</sup>	3.8 <sup>a</sup>	3.7 <sup>a</sup>	4.4	4.1 <sup>a</sup>	-0.3
Hispanic female	3.5	2.4 <sup>a</sup>	3.2 <sup>a</sup>	2.9 <sup>a</sup>	3.1 <sup>a</sup>	2.8 <sup>a</sup>	3.1 <sup>a</sup>	2.0 <sup>a</sup>	2.7 <sup>a</sup>	2.6 <sup>a</sup>	2.6 <sup>a</sup>	1.8 <sup>a</sup>	1.9 <sup>a</sup>	1.9 <sup>a</sup>	2.2 <sup>a</sup>	2.0 <sup>a</sup>	-0.2
Small ERI groups male	0.6	0.5 <sup>a</sup>	0.4 <sup>a</sup>	0.4 <sup>a</sup>	0.2 <sup>a</sup>	0.2 <sup>a</sup>	0.6	0.7	0.7	1.0	1.0	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	0.8	0.7	0.6 <sup>a</sup>	0.6 <sup>a</sup>	0.5 <sup>a</sup>	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.3 <sup>a</sup>	0.7	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	0.0 <sup>a</sup>	-
White	64.0	71.0	70.6	69.1	68.9	68.9	78.8	76.6	75.2	73.9	73.9	75.0	71.7	74.1	69.6	67.3	-2.3
White male	38.7	44.4	44.4	42.6	42.1	42.2	49.5	48.4	46.0	46.9	47.4	51.8	52.8	53.7	45.7	40.8	-4.9
White female	25.3	26.6	26.1	26.5	26.7	26.7	29.3	28.3	29.1	27.1	26.5	23.2 <sup>a</sup>	18.9 <sup>a</sup>	20.4 <sup>a</sup>	23.9 <sup>a</sup>	26.5	+2.6
<b>Total</b>		<b>1,184</b>	<b>1,148</b>	<b>1,229</b>	<b>1,249</b>	<b>1,276</b>	<b>321</b>	<b>308</b>	<b>302</b>	<b>303</b>	<b>306</b>	<b>56</b>	<b>53</b>	<b>54</b>	<b>46</b>	<b>49</b>	

Source: OCC HR Data Mart as of October 8, 2022

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

## Appendix O: Employee Network Groups (ENG)

The OCC supports the formation and operation of ENGs to

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

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

The OCC greatly benefits from the input of its nine ENGs, which include HOLA, TWN, NAPA, CARE, PRIDE, Crossroads, VEN, and DAWN. In fiscal year 2022, the OCC launched a new ENG, Native American Tribes & Indigenous Voices (NATIVE), dedicated to being a voice for OCC employees who identify as Native American and Indigenous Peoples, to those who are allies, and to people who want to deepen their awareness of issues facing Indian Country. NATIVE will also help to raise awareness about this community's fair access to financial services.

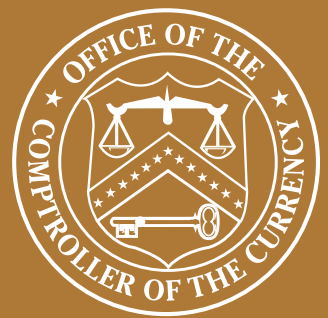
The ENGs provide their perspectives on diversity and inclusion at the OCC and develop programs and activities to assist in the agency's recruitment, career development, and retention efforts. All ENGs are active and integral components of the OCC's diversity and inclusion initiatives. In fiscal year 2022, the membership in ENGs was approximately 1,556 (or 44.8 percent) OCC employees.

## Appendix P: Abbreviations

<b>ANBE</b>	assistant national bank examiner
<b>AOF</b>	Academy of Finance
<b>CA</b>	Community Affairs
<b>CAO</b>	Community Affairs Officer
<b>CARE</b>	Coalition of African American Regulatory Employees
<b>CDFI</b>	community development financial institution
<b>CEO</b>	chief executive officer
<b>Crossroads</b>	Generational Crossroads
<b>D&amp;I</b>	diversity and inclusion
<b>DEIA</b>	Diversity, Equity, Inclusion, and Accessibility
<b>DAWN</b>	Differently Abled Workforce Network
<b>Dodd–Frank</b>	Dodd–Frank Wall Street Reform and Consumer Protection Act
<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>FEIC</b>	functional examiner-in-charge
<b>FEVS</b>	Federal Employee Viewpoint Survey
<b>FLEC</b>	Financial Literacy and Education Commission
<b>FPDS–NG</b>	Federal Procurement Data System–Next Generation
<b>HBA</b>	Hispanic Barrier Analysis
<b>HC</b>	human capital
<b>HR</b>	human resources
<b>HOLA</b>	Hispanic Organization for Leadership and Advancement
<b>HSSIP</b>	High School Scholars Internship Program
<b>IDP</b>	individual development plan
<b>ITM</b>	Integrated Talent Management
<b>LEAD</b>	Leadership Exploration and Development
<b>LBS</b>	Large Bank Supervision
<b>MCBS</b>	Midsize and Community Bank Supervision
<b>MDI</b>	Minority Depository Institution

<b>MOB</b>	minority-owned business
<b>MWOB</b>	minority- or women-owned business
<b>M&amp;WOB</b>	minority- and 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>NATIVE</b>	Native American Tribes & Indigenous Voices
<b>NCLF</b>	national civilian labor force
<b>NCUA</b>	National Credit Union Administration
<b>OCC</b>	Office of the Comptroller of the Currency
<b>OCLF</b>	occupational civilian labor force
<b>OMB</b>	Office of Management and Budget
<b>OMWI</b>	Office of Minority and Women Inclusion
<b>OPM</b>	Office of Personnel Management
<b>PRIDE</b>	lesbian, gay, bisexual, and transgender employee network group
<b>SAM</b>	System for Award Management
<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>VITA</b>	Volunteer Income Tax Assistance
<b>WOB</b>	women-owned business





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