

2023
ANNUAL REPORT



OFFICE OF
**MINORITY
AND WOMEN
INCLUSION**

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



The OCC's Strategic Plan for Fiscal Years 2023–2027 establishes three 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. Through its Strategic Plan, the OCC recognizes and confirms that to achieve these three goals, it must invest in its workforce and enrich the agency's culture through increasing diversity and widening its perspective.

The agency's Strategic Plan highlights the OCC's commitment to diversity, equity, inclusion, and accessibility (DEIA). The plan is composed of fifteen strategies that include initiatives to promote workforce diversity, multiple perspectives, adaptive mindset, continuous learning, and greater information and resource sharing. The plan also includes strategies for bolstering credibility through transparency, holding all levels within the OCC accountable, and empowering *all* staff by providing the necessary tools and resources. The OCC undertook 12 short-term projects to begin meeting the goals set forth in the Strategic Plan. Three of the projects advance workforce diversity: (1) Divergent Views, (2) Transparency and Diversity Data, and (3) Toolkit for Managers.

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),¹ 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 342.² The OCC's Fiscal Year 2023 Annual Report to Congress covers such actions and information for the period of October 1, 2022, through September 30, 2023.

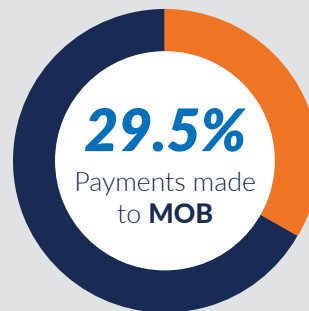
¹ 12 USC 5452.

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 (SEC).

EXECUTIVE SUMMARY

Fiscal year 2023 total payments to contractors were

\$189,503,255.28



Business Activities

For fiscal year 2023, the OCC's total payments to contractors were \$189,503,255.28, which is an increase of \$6.56 million from the previous fiscal year. Payments to minority- or women-owned businesses (MWOB) represented 38.2 percent of fiscal year 2023 total payments; payments to minority-owned businesses (MOB) represented 29.5 percent; and payments to women-owned businesses (WOB) represented 19.0 percent. Comparing fiscal year 2023 with the prior fiscal year, the percentage of payments to MOB was higher; within that group, the percentage of payments to Black American-owned businesses and Native American-owned businesses was significantly higher, and the percentage of payments to Asian American-owned businesses was also higher. See appendix B.

During fiscal year 2024, the OCC will focus on opportunities to increase contracting with MWOBs, particularly in the OCC's largest spending area—information technology-related purchases. The OCC will also focus efforts on increasing contracting with Hispanic American-owned businesses.

Workforce Diversity and Inclusion

At the end of fiscal year 2023, 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, White females, and persons of two or more races.³

As of October 7, 2023, the OCC's permanent workforce totaled 3,617 employees, an increase of 4.5 percent above the 3,462 permanent employees at the end of

fiscal year 2022. The participation of females (43.9 percent) increased from the fiscal year 2022 rate of 43.8 percent and decreased from the fiscal year 2019 rate of 44.3 percent. Minority participation increased from fiscal year 2019 by 1.9 percentage points to 37.5 percent in fiscal year 2023. See appendix H for more details.

In fiscal year 2023, 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 (8.7 percent) remains below the 2014–2018 NCLF rate of 13.0 percent. The OCC hired a focused two-year full-time temporary program manager for the Hispanic Barrier Analysis (HBA) who will continue to address the identified deficiencies and promote

³ 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.

the full participation of Hispanics in the OCC's workforce. Also, the OCC's Office of Enterprise Governance and Ombudsman (EGO) assessed the OCC's progress related to the HBA findings and action plan. The HBA program manager, the Hispanic Organization for Leadership and Advancement (HOLA) employee network group (ENG), and the OMWI continued to partner on the HBA project.

The OCC's population of female bank examiners remained 37.7 percent in fiscal year 2023, below the occupational civilian labor force (OCLF) rate of 45.8 percent. Female bank examiners separated at a rate (28.2 percent) below their workforce participation rate (37.7 percent and their hiring rate (33.2 percent) in the current fiscal year.

In fiscal year 2023, females across all occupational groups participated at 43.9 percent in the OCC workforce and held 42.0 percent of supervisor positions and 41.7 percent of senior-level positions (SLP), an improvement of 2.9 percentage points for SLPs from fiscal year 2022 participation rates. Minorities across all occupational groups participated in the workforce at 37.5 percent and held 31.1 percent of supervisor positions and 31.3 percent of SLPs. See appendixes M and N for more details.

At town halls, in all-employee emails, and in meetings with staff, Acting Comptroller of the Currency Michael J. Hsu has emphasized the importance of DEIA, 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 DEIA efforts.

Regulated Entities

The OCC sent letters to 320 chief executive officers (CEO) of its supervised financial institutions to request voluntary submissions of diversity self-assessments for calendar year 2022. Fifty institutions (15.6 percent) responded. The 2022 submission response rate decreased by 4 percentage points from the 2021 submission response rate. During the review of the diversity self-assessments from responding banks, the agency noted the following:

- > The majority of banks noted strong commitments to diversity, equity, and inclusion (DEI) in their strategic plans; had senior-level management oversight of DEI efforts; and had DEI learning curriculums for employees and supervisors.

- > Banks reported consistent implementation of diversity and inclusion (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 DEI 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 made many important contributions to help advance financial literacy for diverse communities. This includes convening forums, producing publications, and continuing to participate in the interagency





Financial Literacy and Education Commission (FLEC) as well as the OCC's Roundtable for Economic Access and Change (Project REACH).

The OCC contributed to FLEC's focus on key areas of financial literacy such as household resiliency, financial literacy in tribal communities, student loans, and awareness of digital assets.

Project REACH promotes financial inclusion through greater access to capital and credit for all Americans with an emphasis on those who have historically been underserved by the financial industry. Financial literacy is a core component of several subcommittees working under the Project REACH umbrella.

The OCC's Community Affairs Officers (CAO), who are 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.

In fiscal year 2023, financial education continued to be an important component of the OCC's work with students and youth. The OCC hosted its fifth annual High School Scholars Internship Program (HSSIP) for students and recent graduates from high schools in Washington, D.C. Also, the OCC hosted a National Diversity Internship Program and a College Apprenticeship Program in which college interns gained valuable professional skills and experiences.

The OCC also engaged in a number of volunteer opportunities to advance financial literacy, such as the Junior Achievement Program.

The OCC produced several financial literacy-related publications, including four issues of the OCC's quarterly [Financial Literacy Update](#) newsletter, which reports on events, initiatives, and related financial literacy resources provided by the OCC and other government agencies and organizations.

BUSINESS ACTIVITIES

Fiscal Year 2023 Payments

1. Statement of the total amounts the OCC paid to contractors during the reporting period:
 - > Total payments to contractors were \$189,503,255.28.
2. Total payment amounts and percentages of the OCC's payments to MWOBs, MOBs, WOBs, and M&WOBs:
 - > Payments to MWOBs were \$72,389,424.48, representing 38.2 percent of the OCC's total contractor payments.
 - > Payments to MOBs were \$55,941,797.13, representing 29.5 percent of the OCC's total contractor payments.⁴
 - > Payments to WOBs were \$35,947,418.41, representing 19.0 percent of the OCC's total contractor payments.⁵
 - > Payments to M&WOBs were \$19,499,791.06, representing 10.3 percent of the OCC's total contractor payments, and are included in both MOB and WOB 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 2023 with the previous fiscal year, the percentage of payments to MWOBs was higher (38.2 percent compared with 36.5 percent); the percentage of payments to MOBs was higher (29.5 percent compared with 23.9 percent); and the percentage of payments to WOBs was slightly lower (19.0 percent compared

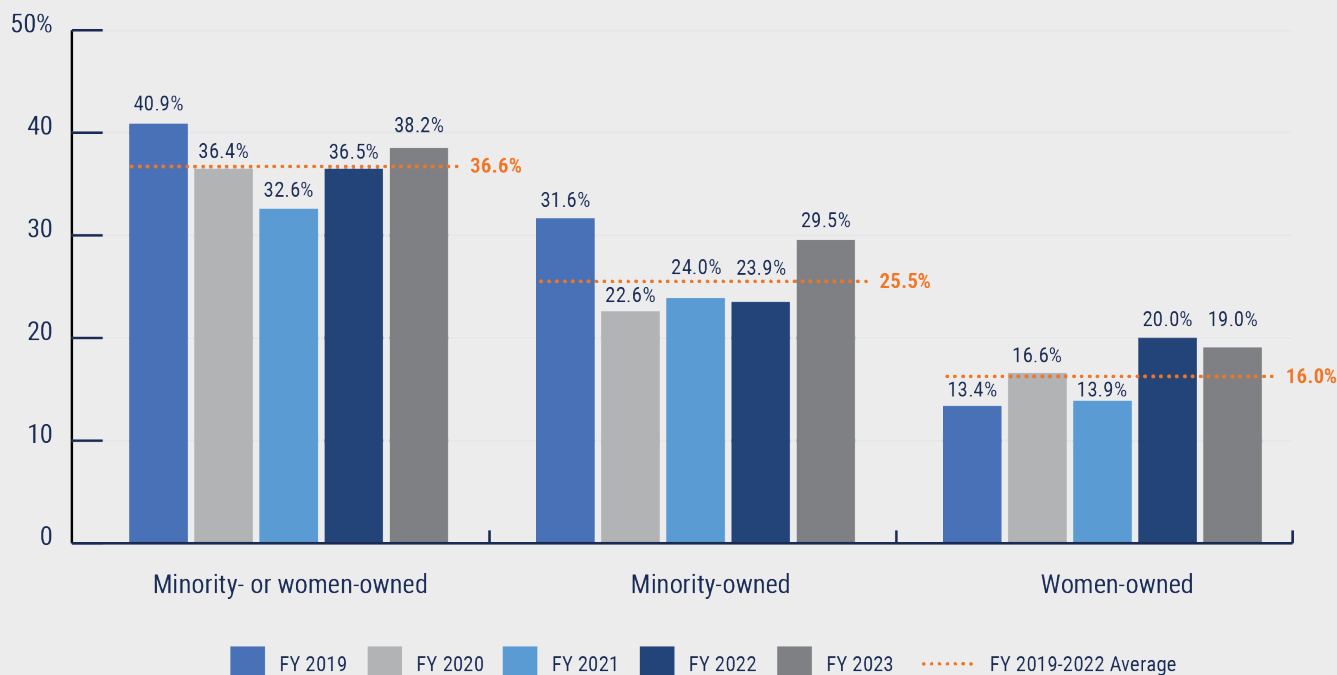
with 20.0 percent) (see figure 1). The percentage of payments to M&WOBs was higher (10.3 percent compared with 7.4 percent).

Comparing fiscal year 2023 with the average of the previous four fiscal years (2019–2022), the percentage of payments to MWOBs was 38.2 percent versus the previous four-year average of 36.6 percent; the percentage of payments to MOBs was 29.5 percent versus the previous four-year average of 25.5 percent; and the percentage of payments to WOBs was 19.0 percent versus the previous four-year average of 16.0 percent.

⁴ Payments to MOBs comprise all businesses that indicate they are minority-owned in the U.S. government's System for Award Management (SAM).

⁵ Payments to WOBs comprise all businesses that indicate they are women-owned in the SAM.

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



Sources: Core Financial System and Federal Procurement Data System-Next Generation (FPDS-NG) for FY 2019 through FY 2023

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,⁶ Black American-owned businesses, Hispanic American-owned

businesses, Native American-owned businesses,⁷ and Other MOBs.⁸

Fiscal Year 2023 Compared With Previous Year

Comparing fiscal year 2023 with the previous fiscal year, the percentage of payments to MOBs is summarized in table 1. Percentages of payments to Asian American-owned, Black American-owned, Native American-owned, and Other Minority-owned businesses all increased.

⁶ "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.

⁷ "Native American" means American Indians, Eskimos, Aleuts, or Native Hawaiians. See 48 CFR 52.219-1.

⁸ "Other MOBs" means those businesses designated as "minority-owned" in the SAM, but not designated as Asian American, Black American, Hispanic American, or Native American.

Table 1: Percentage of Payments, Change From Fiscal Year 2022 to Fiscal Year 2023

Type of Business	Trend	Fiscal Year 2022	Fiscal Year 2023
Asian American-owned	Increase	11.6	13.0
Black American-owned	Increase	4.2	7.6
Hispanic American-owned	Decrease	4.4	3.5
Native American-owned	Increase	3.6	5.4
Other MOBs	Increase	0.0	0.1

Fiscal Year 2023 Compared With Average of Previous Four Fiscal Years

Comparing fiscal year 2023 with the average of the previous four fiscal years (2019–2022), 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 13.0 percent compared with previous four-year average of 15.6 percent.

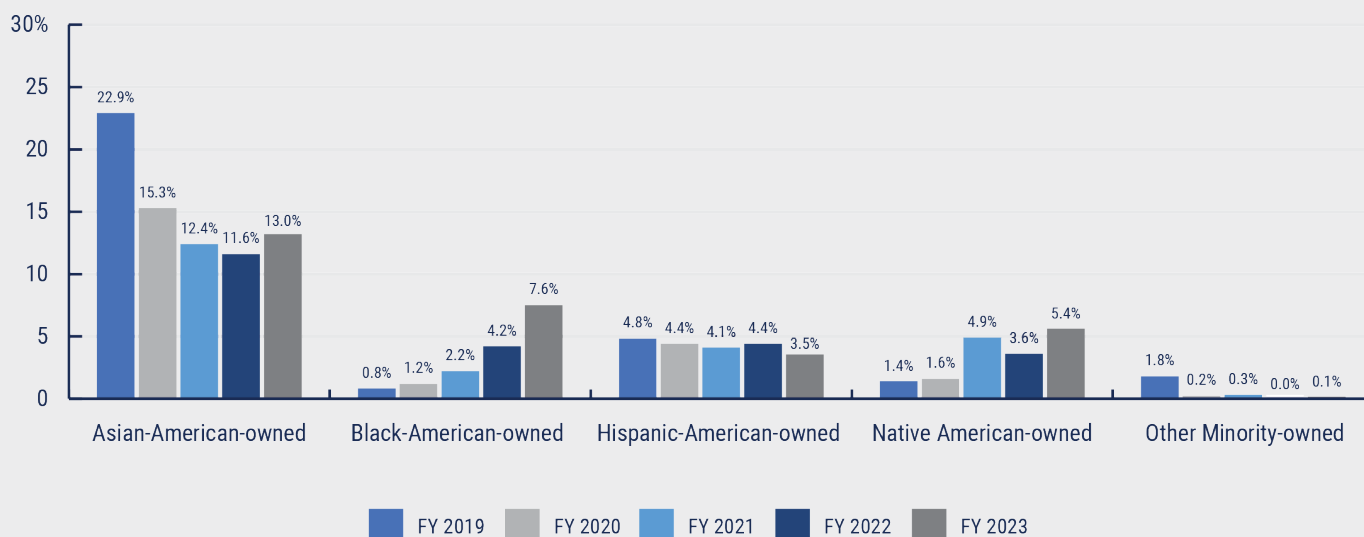
Black American-owned businesses was 7.6 percent compared with previous four-year average of 2.1 percent.

Hispanic American-owned businesses was 3.5 percent compared with previous four-year average of 4.4 percent.

Native American-owned businesses was 5.4 percent compared with previous four-year average of 2.9 percent.

Other Minority-owned businesses was 0.1 percent compared with previous four-year average of 0.6 percent.

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



Sources: Core Financial System and FPDS-NG for FY 2019 through FY 2023

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

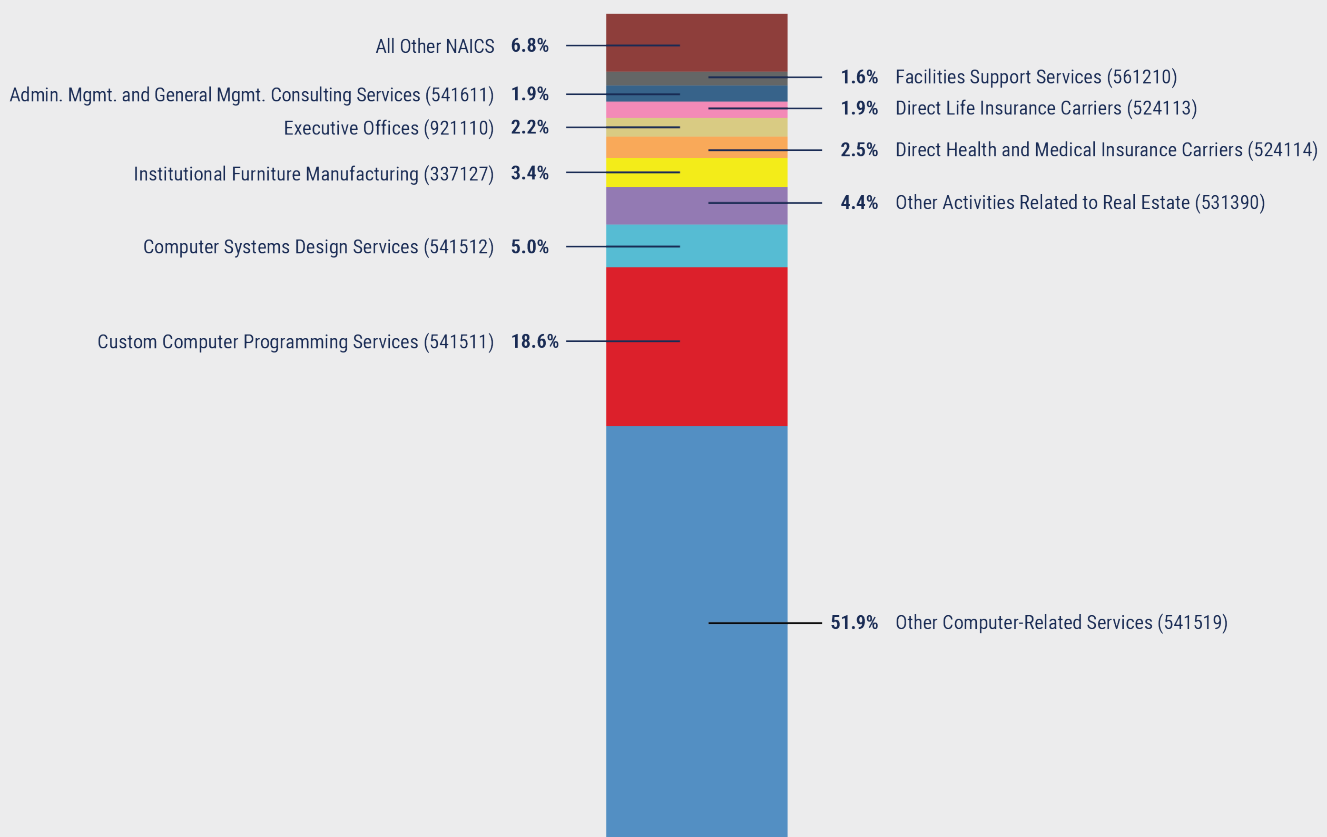
Trend in Awards by Classification of Suppliers

Each year, the OMWI tracks the North American Industry

Classification System (NAICS)⁹ codes with the highest cumulative dollar amounts awarded by the OCC.¹⁰ For fiscal year 2023, information technology-related purchases (including other computer-related services; custom computer programming services; and computer systems design service)

accounted for over \$142,274,696.24 (75.4 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 2023



Sources: FPDS-NG for FY 2023

⁹ 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.

¹⁰ “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. For fiscal year 2023, information technology-related purchases account for more than three quarters 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 most of its contracting dollars.

Analysis of MOBs, WOBs, and Demographic Groups Participating and Dollars Awarded in Top NAICS Codes

To identify potential opportunities for increasing MWOB participation, the OMWI analyzed the OCC’s top seven NAICS codes in relation to the demographics of contractors who provide these services as their primary NAICS code (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 code.

For example, MOBs represented 43.6 percent of businesses designated “other computer-related services” (the OCC’s most-used NAICS code) and 24.0 percent of OCC awards in this category. Moreover, WOBs represented 25.2 percent of businesses designated

“other computer-related services” and 25.7 percent of the OCC’s awards in this category (see table 2). For “computer system design services” (the OCC’s third most-used NAICS code for fiscal year 2023), MOBs represented 41.6 percent of businesses in this category and the OCC awarded 92.3 percent to MOBs in this category; WOBs represented 21.5 percent of businesses designated “computer systems design services” and represented 31.9 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 of awards to MOBs or WOBs. For example, in fiscal year 2024, the OCC will explore information technology-related purchasing needs for additional opportunities for MWOBs to provide these services to the OCC.

Table 2: Percentage of Businesses Participating in Top Seven NAICS Codes Compared With Percentage of OCC Awards in Top Seven NAICS Codes, FY 2023

NAICS code	541519	541511	541512	531390	337127	524114	921110
NAICS description	Other computer-related services	Custom computer programming services	Computer systems design services	Other activities related to real estate	Institutional furniture manufacturing	Direct health and medical insurance carriers	Executive offices
Total number of businesses with OCC awards	56	8	17	2	1	1	1
Percentage of total OCC awards	45.9	22.0	7.5	3.5	3.0	2.3	2.1
Minority-owned: % award	24.0	14.0	92.3	0.0	100.0	25.0	0.0
Minority-owned: % participation	43.6	39.3	41.6	41.1	25.4	32.3	2.5
Women-owned: % award	25.7	5.6	31.9	0.0	0.0	0.0	0.0
Women-owned: % participation	25.2	23.5	23.8	35.7	24.9	25.0	2.9
Asian American-owned: % award	20.3	8.8	6.6	0.0	0.0	0.0	0.0
Asian American-owned: % participation	15.1	16.2	15.6	2.9	5.4	3.4	0.4
Black American-owned: % award	0.0	5.2	65.6	0.0	0.0	0.0	0.0

NAICS code	541519	541511	541512	531390	337127	524114	921110
Black American-owned: % participation	21.8	17.3	19.7	35.5	11.1	29.2	1.2
Hispanic-owned American: % award	3.8	0.0	5.1	0.0	0.0	0.0	0.0
Hispanic American-owned: % participation	6.1	5.5	5.9	5.7	7.1	4.1	0.5
Native American-owned: % award	-0.1	0.0	11.0	0.0	100.0	0.0	0.0
Native American-owned: % participation	5.0	4.0	4.5	1.9	5.4	2.1	0.9
Other nonspecific minority demographic business: % award	0.0	0.0	4.0	0.0	0.0	0.0	0.0
Other nonspecific minority demographic business: % participation	1.2	1.2	1.1	1.5	1.0	0.9	0.3

Sources: FPDS-NG for FY 2023 and System for Award Management (SAM) Entity Management Extracts for November 2023

The OMWI also analyzed data on the OCC’s percentage of dollars awarded in the top seven NAICS codes to MOB, WOB, and MOB demographic groups (see appendix F). This analysis shows there were awards to every demographic group in the OCC’s top seven most often used NAICS codes. 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”¹¹ (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 342.¹²

Since 2012, the OMWI has reviewed 249 contractor submissions of good faith efforts.¹³ 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)¹⁴ and were not subject to the Office of Federal Contract Compliance Programs requirements.¹⁵ 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

¹¹ 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.

¹² 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.

¹³ The OMWI reviews contractor submission of good faith efforts if more than two fiscal years have elapsed since the past review.

¹⁴ 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.

¹⁵ The Office of Federal Contract Compliance Programs regulations implementing Executive Order 11246 require supply and service contractors—generally those with 50 or more employees and a contract of \$50,000 or more—to develop and maintain written affirmative action programs.



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

Success and Challenges in the OCC's Supplier Diversity Program

Technical Assistance and Outreach Program

Events and Collaborations

Since 2012, the OMWI has engaged in numerous outreach activities to provide technical assistance, enhance awareness, and respond

to potential contractors concerning OCC procurement opportunities. Specifically, the OMWI representatives attended, exhibited, and held matchmaking sessions at in-person events (see appendix E).

Supplier Diversity Initiatives

During fiscal year 2023, as a result of the OMWI's technical assistance program and outreach efforts a total payment of \$4,759,034.66 to MWOBs. Since its inception in 2011, the OMWI's technical efforts have helped identify opportunities for total payments of \$64,677,912.16 to MWOBs. The OMWI's supplier diversity initiatives

have resulted in 8.9 percent of the OCC's payments to MWOBs over the past 13 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.

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 7, 2023, the OCC's permanent workforce totaled 3,617 employees, an increase of 4.5 percent above the 3,462 permanent employees at the end of fiscal year 2022. The participation of females (43.9 percent) increased from the fiscal year 2022 rate of 43.8 percent and decreased from the fiscal year 2019 rate of 44.3 percent. Minority participation increased from fiscal year 2019 by 1.9 percentage points to 37.5 percent in fiscal year 2023. At the end of fiscal year 2023, most major EEO groups were at parity with the 2014–2018 NCLF rates except for females, Hispanics, White females, and persons of two or more races. For changes in the OCC's workforce participation rates from fiscal year 2019 to 2023 and further breakdown of ethnicity and race indicator (ERI) groups and gender, see appendixes H and I.

In fiscal year 2023, the Hispanic participation rate increased to 8.7 percent from 8.1 percent in fiscal year 2022—an improvement from 7.4 percent in fiscal year 2019. 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, persons of 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 2023 EEO-1 Report of OCC Occupational Categories is available in appendix J.



Table 3: OCC Workforce Profile as of October 7, 2023

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

Occupational positions	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
OCC workforce	3,617	56.1	43.9 ^a	10.4	17.0	8.7 ^a	1.4 ^a	62.5 ^a
2014-2018 NCLF	100.0	51.8	48.2	4.4	12.3	13.0	2.9	67.5
Bank examiner	2,358	62.3	37.7 ^a	8.1	11.1	8.7	1.3 ^a	70.7 ^a
2014-2018 bank examiner OCLF	100.0	54.2	45.8	4.6	7.9	8.5	2.1	76.9
Attorney	165	50.9 ^a	49.1	8.5	5.5	10.3	1.2 ^a	74.5 ^a
2014-2018 attorney OCLF	100.0	62.9	37.1	4.0	5.2	5.6	1.9	83.2
Economist	105	69.5	30.5 ^a	36.2	2.9 ^a	5.7 ^a	0.0 ^a	55.2 ^a
2014-2018 economist OCLF	100.0	68.0	32.0	8.1	5.6	7.3	2.6	76.4
All other series	989	40.7 ^a	59.3	13.4	34.5	8.5 ^a	1.8 ^a	41.8 ^a
2014-2018 NCLF	100.0	51.8	48.2	4.4	12.3	13.0	2.9	67.5

Source: MD-715 workforce data table as of October 7, 2023

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

^a 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 2019	92	62.0	38.0 ^a	14.1	14.1	9.8 ^a	2.2	59.8 ^a
FY 2020	168	61.9	38.1 ^a	8.3	11.3 ^a	8.3 ^a	1.8	70.2 ^a
FY 2021	276	65.9	34.1 ^a	13.8	14.1	12.3	1.4 ^a	58.3 ^a
2010 NCLF	100.0	51.9	48.1	3.9	12.0	10.0	1.8	72.3
FY 2022	231	59.7	40.3 ^a	12.1	18.6	11.7 ^a	1.7 ^a	55.8 ^a
FY 2023	372	59.4	40.6 ^a	10.0	14.5	13.7	1.6 ^a	60.2 ^a
2014-2018 NCLF	100.0	51.8	48.2	4.4	12.3	13.0	2.9	67.5

Source: MD-715 workforce data table as of October 7, 2023

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

^a EEO groups hired at rates below the 2010 NCLF rates before FY 2022 and the 2014-2018 NCLF rates after FY 2022.

Females, Asians, Blacks, and persons of Small ERI groups separated at rates at least three years out of five years below their average workforce participation rates. Males, Whites, and Hispanics separated above their average workforce participation rates. There were 232 separations in fiscal year 2023, a 27.5 percent net decrease from fiscal year 2022 (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 2019	298	47.7	52.4 ^a	6.3	15.8	8.4 ^a	2.0 ^a	67.5 ^a
FY 2020	248	59.3 ^a	40.7	4.8	15.7	5.2	1.2	73.0 ^a
FY 2021	265	57.0 ^a	43.0	7.9	20.4 ^a	6.4	1.5 ^a	63.8 ^a
FY 2022	320	58.8 ^a	41.3	9.4	17.5 ^a	8.8 ^a	1.3	63.1
FY 2023	232	62.5 ^a	37.5	8.2	17.2	9.1 ^a	0.0	65.5 ^a
Average OCC workforce participation rate	100.0	56.0	44.0	10.0	17.3	8.0	1.3	63.5

Source: MD-715 workforce data table and OCC Human Resources (HR) Data Mart as of FY 2023

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

^a 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 2019	282	55.3 ^a	44.7	6.0 ^a	12.8 ^a	12.8	0.4 ^a	68.1
FY 2020	239	55.7 ^a	44.4	10.0	13.4 ^a	7.5 ^a	0.4 ^a	68.6
FY 2021	350	57.1	42.9 ^a	10.3	10.6 ^a	8.0	1.4	69.7
FY 2022	384	60.7	39.3 ^a	5.7 ^a	15.1 ^a	8.6	1.6	69.0
FY 2023	295	59.0	41.0 ^a	8.1 ^a	10.9 ^a	11.2	2.4	67.5
Average OCC workforce participation rate	100.0	56.0	44.0	10.0	17.3	8.0	1.3	63.5

Source: OCC Human Resources (HR) Data Mart as of FY 2023

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

^a EEO groups promoted at rates below their average workforce participation rates.

**Fiscal Year 2023
Focus Areas**

Increasing the Participation of Hispanics

Strategic Recruitment, Hiring, and Retention

In fiscal year 2023, 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, 8.7 percent, remains below the 2014–2018 NCLF rate of

13.0 percent. Hispanics were hired at 13.7 percent in fiscal year 2023, above the hiring rate of 11.7 percent in fiscal year 2022. Promotions for Hispanics improved in fiscal year 2023 (11.2 percent), above the fiscal year 2022 rate of 8.6 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” (8.5 percent versus 13.0 percent 2014–2018 NCLF rate). Hispanic participation in the “all other series”

has increased 1.0 percentage point from the fiscal year 2019 rate of 7.5 percent. The percentage of Hispanics hired in “all other series” was 12.6 percent, below the 2014–2018 NCLF rate of 13.0 percent. Separations of Hispanics in “all other series” increased in fiscal year 2023 (11.1 percent) and above their workforce participation rate of 8.5 percent and above the fiscal year 2022 separation rate of 7.3 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

Bank examiner	2010 OCLF	FY 2019	FY 2020	FY 2021	2014–2018 OCLF	FY 2022	FY 2023
Hires	6.8	9.1	8.4	12.8	8.5	11.0	14.5
Separations	6.8	8.8 ^b	5.6	6.9	8.5	9.0 ^b	8.7
OCC wrk. part.	6.8	7.3	7.5	7.9	8.5	8.0 ^a	8.7
Attorney	2010 OCLF	FY 2019	FY 2020	FY 2021	2014–2018 OCLF	FY 2022	FY 2023
Hires	4.3	0.0 ^a	0.0 ^a	11.1	5.6	42.9	0.0 ^a
Separations	4.3	7.7	0.0	0.0	5.6	16.7 ^b	0.0
OCC wrk. part.	4.3	9.5	9.8	10.1	5.6	11.2	10.3
Economist	2010 OCLF	FY 2019	FY 2020	FY 2021	2014–2018 OCLF	FY 2022	FY 2023
Hires	5.1	-	0.0 ^a	7.1	7.3	0.0 ^a	14.3
Separations	5.1	0.0	0.0	0.0	7.3	0.0	0.0
OCC wrk. part.	5.1	4.1 ^a	4.1 ^a	4.8 ^a	7.3	4.7 ^a	5.7 ^a
All other series	2010 NCLF	FY 2019	FY 2020	FY 2021	2014–2018 NCLF	FY 2022	FY 2023
Hires	10.0	12.0	9.4 ^a	12.3	13.0	10.8 ^a	12.6 ^a
Separations	10.0	8.0 ^b	5.1	6.8	13.0	7.3	11.1 ^b
OCC wrk. part.	10.0	7.5 ^a	7.8 ^a	8.0 ^a	13.0	8.4 ^a	8.5 ^a

Source: MD-715 workforce data table as of October 7, 2023

^a 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 after FY 2022.

^b Hispanic separation rates above their workforce participation rate.

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

In fiscal year 2023, Hispanics were hired above their 2014–2018 OCLF rates as bank examiners (14.3 percent versus 8.5 percent). No Hispanic attorneys or economists were hired in fiscal year 2023, and all other series were hired below their 2014–2018 NCLF rate (12.6 percent versus 13.0 percent). Hispanic bank examiners separated at rates below their participation in the workforce, while all other series separated at rates above their workforce participation rates. The OCC had no separations of Hispanic attorneys and economists in fiscal year 2023 (see table 7).

In addition, the OCC’s overall low participation rate of Hispanics is influenced by (a) the need to build a stronger pipeline of Hispanic entry-level bank examiners and (b) the low retention of Hispanic bank examiners. Recently, there has been improvement in both areas. For fiscal year 2023, Hispanic entry-level bank examiners were hired above their 2014–2018 OCLF rate (15.1 percent vs. 8.5 percent). In terms of retention, Hispanic entry-level bank examiners were retained in their first year of employment at 97.0 percent; however, they separated above their workforce participation rate.

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 four interns through its National Diversity Internship Program in fiscal year 2023.¹⁶

In fiscal year 2023, the OCC maintained the Hispanic Recruitment Working Group with

members from HOLA, the Human Capital Recruitment Team, and the OMWI to review the Hispanic recruitment strategy. The group continued to expand contact with Hispanic accounting, finance, and business-related organizations and clubs at colleges and universities to increase the Hispanic applicant pool for entry-level examiner positions. In addition, with the assistance of HOLA, the OCC sponsored 14 virtual outreach sessions and 16 in-person outreach sessions. The OCC also hosted three career webinars to amplify opportunities to entry-level Hispanic students. These efforts helped to increase the number of Midsize and Community Bank Supervision (MCBS) financial interns from 28 in fiscal year 2022 to 34 in fiscal year 2023, of which 14.7 percent were Hispanics, above the 2014–2018 OCLF of 8.5 percent. The working group will also focus on more strategic recruitment efforts for experienced examiners and non-examiners.

During fiscal year 2023, 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 Dominguez Hills; California State University at East Bay; California State University at Fullerton; California State University at Long Beach; California State University at Northridge; Colorado State University; Concordia University; CUNY Lehman College; Florida Atlantic University; Florida International University; Mercy College; New Mexico State University; Northeastern Illinois University;

Nova Southeastern University; Rutgers, the State University of New Jersey; Sam Houston State University; San Diego State University; Saint Mary’s University; Texas A&M University, San Antonio; Texas A&M University, Corpus Christi; Texas Tech University; Texas Woman’s University; the University of Central Florida; the University of Houston; the University of Illinois, Chicago; the University of New Mexico; University of North Texas; the University of Puerto Rico at Mayaguez; the University of Texas at Arlington; the University of Texas at El Paso; the University of Texas at Rio Grande; 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; CUNY Bernard M. Baruch College; CUNY Medgar Evers College; Delaware State University; Fayetteville State University; Florida A&M University; Georgia State University; Hampton University; Harris-Stowe State

¹⁶ These contracted interns were not OCC employees and are not reflected in the workforce count; therefore, no demographic data are available.

University; Howard University; Huston-Tillotson University; Jackson State University; Johnson C. Smith University; Kentucky State University; Langston University; Metropolitan State University; Morgan State University; Norfolk State University; North Carolina A&T University; North Carolina Central University; Northeastern State University; Prairie View A&M University; Southern University and A&M College; St. John's University; Texas Southern University; the University of Arkansas, Pine Bluff; the University of the District of Columbia; the University of Maryland, College Park; the University of Minnesota; Virginia State University; and Virginia Union 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 2023, 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 Hispanic students. HOLA members also represented the agency at various career forums and job fairs. In addition, HOLA published the *Hablado con HOLA* blog, shared relevant information on career discussions, and spotlighted HOLA members in different leadership roles through various communications, including its internal website and emails to members.

Participation of Hispanics in Leadership Positions

In fiscal year 2023, 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 3.8 percent, respectively. Between fiscal years

2022 and 2023, Hispanic male and female participation rates increased at the NB-VI and above levels (see table 8).

In fiscal year 2023, two (5.9 percent) Hispanic females were promoted to the NB-VII level. Six (10.9 percent) Hispanics (four females and two males) were temporarily promoted to a supervisory position, from a NB-VI to a NB-VII, above their workforce participation rate (8.7 percent).

In fiscal year 2023, the OCC hired a focused two-year full-time temporary program manager for the HBA who will continue to address the identified deficiencies and promote the full participation of Hispanics in the OCC's workforce. Also, the EGO assessed the OCC's progress related to the HBA findings and action plan. The HBA program manager, HOLA, and the OMWI continued to partner on the HBA Project.

HOLA established an Advancement Working Group to focus on increasing the advancement of qualified Hispanics who aspire to lead at the next level in their careers.

Table 8: Hispanic Participation in NB-VI through NB-IX Grades, FY 2022 to FY 2023

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

EEO group	Average workforce participation	FY 2022 NB-VI	FY 2022 NB-VII	FY 2022 NB-VIII-IX (equiv. SLP)	FY 2023 NB-VI	FY 2023 NB-VII	FY 2023 NB VIII-IX (equiv. SLP)
Hispanic	8.4	6.6 ^a	5.9 ^a	6.1 ^a	6.8 ^a	7.0 ^a	6.3 ^a
Hispanic Male	4.6	3.8 ^a	3.3 ^a	4.1 ^a	4.0 ^a	3.7 ^a	4.2 ^a
Hispanic Female	3.8	2.8 ^a	2.6 ^a	2.0 ^a	2.9 ^a	3.4 ^a	2.1 ^a
Total Hispanic	298	84	18	3	91	23	3
Total workforce	100.0	1,276	306	49	1,334	327	48

Source: MD-715 workforce data table as of October 7, 2023

^a EEO groups participated at rates below the average workforce participation rates.

Career Progression and Fostering More Inclusive Environment for Hispanics

In fiscal year 2023, the OCC made efforts to promote the full engagement of Hispanic participation in management, leadership, and career development programs. A number of the OCC’s Hispanic staff participated in several formal and informal career development programs and training courses (9.0 percent) that provided continuous learning and growth opportunities in fiscal year 2023. Hispanic employees (10.3 percent) participated in agency-sponsored leadership training courses designed for managers, supervisors, and employees. Hispanic employees (6.1 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 coach leaders to align vision, actions, and performance.

The OCC offers a Leadership Practice Inventory 360 Degree Assessment to solicit feedback for aspiring executives to develop and improve communication and working relationships across the

OCC. This tool is offered as part of two Leadership courses—“Leader Within: Awakening Authentic Leadership” and “Leading and Engaging”—in which Hispanics participated (8.2 percent).

Hispanic employees (9.1 percent) in NB-V and above levels participated in courses through the Treasury Executive Institute, which provides programs on a variety of leadership competencies (communication, conflict, diversity, etc.) that can help support continuous learning and development.

The agency’s MCBS department sponsors developmental opportunities as training team leaders (TTL) and assistant training team leaders (ATTTL) for new entry-level assistant national bank examiner (ANBE) hires. The assignment typically lasts six to eight months, and selected employees take the “Leading Training Teams” training course before the assignment. In fiscal year 2023, a total of 87 employees received training and served as TTLs and ATTTLs to 172 new ANBE hires; 9.2 percent of the TTLs and ATTTLs 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 2023. 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 also continued to offer two programs to help its members with their career development: Speak to Lead and Career Coaching. HOLA’s Speak to Lead Program provides members with real-time feedback on mock exit interviews, board meetings, and presentations. The independent panel joins the participant(s) via video conferencing. In fiscal year 2023, there were eight speech coaches and four participants. The Career Coaching Program is a specialized opportunity to assist members in the development and potential promotion of their careers. Members are paired with internal coaches and provided advice on available career paths,

career progression, résumé writing, interviews, and training opportunities. In fiscal year 2023, there were five pairs of coaches and mentees.

HOLA began hosting Virtual Midcareer Networking sessions to assist its members with connecting to others who have similar interests and/or career goals. In fiscal year 2023, over 30 members attended.

HOLA continued to offer its quarterly lunch and learn series titled “Overcoming Cultural Stereotypes,” which helps individuals connect across the agency and supports a culture of engagement and inclusion at all levels. The series expanded the diversity of opportunities for individuals to interact in meaningful ways and build team rapport across the agency. In fiscal year 2023, over 150 employees participated in three lunch and learn series on topics related to “Applying and Preparing for Expressions of Interests,” “Finding the Right Balance,” and “Getting Out of Your Comfort Zone.”

In fiscal year 2023, the EGO assessed the OCC’s progress related to the HBA findings and action plan. EGO assessed methods and metrics to validate progress, accountability, and reporting to senior management. The assessment determined that processes and controls to ensure timely monitoring, measurement, and reporting of goals need to be improved.

The HBA program manager, HOLA, and the OMWI continued to partner on the HBA to keep raising awareness of the need to increase Hispanic participation at the OCC. The HBA findings and action items serve as the framework for HOLA initiatives, which they continue

to support given their important contribution in helping advance Hispanics’ full participation at the OCC.

In fiscal year 2024, 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 that aligns with the agency’s overall mission.

Increasing Participation of Female Bank Examiners

The OCC’s population of female bank examiners remained 37.7 percent in fiscal year 2023 and stayed below the 2014–2018 OCLF rate of 45.8 percent. The hiring rate of 33.2 percent for female bank examiners was below the OCLF rate (45.8 percent) (see table 9).

During fiscal year 2023, female bank examiners separated at a rate (28.2 percent) below their workforce participation rate (37.7 percent), and below their hiring rates for fiscal year 2023 (33.2 percent) and fiscal year 2022 (31.4 percent). Of separating female bank examiners in fiscal year 2023, resignations/transfers represented 50.0 percent (a decrease of 0.6 percentage points from fiscal year 2022); retirements accounted for 42.9 percent (a decrease of 2.0 percentage points from fiscal year 2022); and terminations/other made up 7.1 percent (an increase of 2.6 percentage points from fiscal year 2022). In fiscal year 2023, of the resignations/transfers, 52.4 percent were new hires (six or fewer years of employment), up by 10.2 percentage points from fiscal year

2022, and 47.6 percent were mid-career employees (not new hires and not eligible for retirement).

In fiscal year 2023, the retirement eligibility pool (currently eligible and expected to obtain eligibility within five years) for female bank examiners was 25.2 percent (the lowest since fiscal year 2010), compared with an average of 28.0 percent over the past five years. Because of the years of historical growth in the retirement eligibility pool before fiscal year 2018, as well as the resignations and transfers of new hires, retention of female bank examiners remains a challenge and therefore will continue to be monitored in the future.

In fiscal year 2023, the OCC continued to use the Treasury Department Employee Exit Survey to gain information from separating employees about their work experiences. Job stress, office morale, workload, pay, and actual duties and responsibilities (work experience) were the reasons most often cited by separating female bank examiners in the fiscal year 2023 exit surveys, which are similar to the 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.

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 OCC’s employees took advantage of these work arrangements during fiscal year 2023: 69.7 percent work a maxiflex schedule, 29.2 percent work a

compressed schedule, 98.9 percent work an alternate work schedule (maxiflex or compressed schedule), 85.0 percent telework (44.0 percent are female; 56.0 percent are male), and 52.0 percent of employees telework three or more days per pay period (44.0 percent are female; 56.0 percent are male).

In June 2022, the OCC began its return to on-site operations using a hybrid approach.

The OMWI continued to work collaboratively with bank supervision management to identify barriers that could impede the realization of diversity goals

specifically affecting female bank examiners. 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

Female	2010 OCLF	FY 2019	FY 2020	FY 2021	2014-2018 OCLF	FY 2022	FY 2023
Hires	45.3	31.8 ^a	30.5 ^a	28.9 ^a	45.8	31.4 ^a	33.3 ^a
Separations	45.3	43.8 ^b	34.1	36.4	45.8	36.3	28.2
OCC wrk. part.	45.3	38.4 ^a	38.4 ^a	37.8 ^a	45.8	37.7 ^a	37.7 ^a
Asian female	2010 OCLF	FY 2019	FY 2020	FY 2021	2014-2018 OCLF	FY 2022	FY 2023
Hires	4.0	1.5 ^a	4.6	4.4	2.3	5.9	2.7
Separations	4.0	1.5	1.1	4.1 ^b	2.3	2.9	2.0
OCC wrk. part.	4.0	2.8 ^a	3.1 ^a	3.1 ^a	2.3	3.3	3.3
Black female	2010 OCLF	FY 2019	FY 2020	FY 2021	2014-2018 OCLF	FY 2022	FY 2023
Hires	8.7	3.0 ^a	3.8 ^a	4.4 ^a	4.9	3.4 ^a	3.8 ^a
Separations	8.7	4.7	5.0	5.8	4.9	7.8 ^b	3.4
OCC wrk. part.	8.7	6.4 ^a	6.4 ^a	6.3 ^a	4.9	6.0	5.9
Hispanic female	2010 OCLF	FY 2019	FY 2020	FY 2021	2014-2018 OCLF	FY 2022	FY 2023
Hires	3.7	1.5 ^a	4.6	2.8 ^a	4.6	4.2 ^a	5.7
Separations	3.7	3.1	3.9 ^b	4.6 ^b	4.6	4.9 ^b	1.3
OCC wrk. part.	3.7	3.2 ^a	3.2 ^a	3.0 ^a	4.6	2.9 ^a	3.4 ^a
Small ERI group female	2010 OCLF	FY 2019	FY 2020	FY 2021	2014-2018 OCLF	FY 2022	FY 2023
Hires	0.6	0.0 ^a	0.8	0.0 ^a	1.2	1.7	0.8 ^a
Separations	0.6	1.6 ^b	0.6	1.2 ^b	1.2	0.0	0.0
OCC wrk. part.	0.6	0.5 ^a	0.6	0.5 ^a	1.2	0.6 ^a	0.6 ^a
White female	2010 OCLF	FY 2019	FY 2020	FY 2021	2014-2018 OCLF	FY 2022	FY 2023
Hires	28.3	25.8 ^a	16.8 ^a	17.2 ^a	32.8	16.1 ^a	20.2 ^a
Separations	28.3	32.8 ^b	23.5	20.8	32.8	20.8	21.5
OCC wrk. part.	28.3	25.5 ^a	25.2 ^a	24.9 ^a	32.8	24.9 ^a	24.6 ^a

Source: MD-715 workforce data table as of October 7, 2023

^a Female bank examiner workforce participation (wrk. part.) and hiring rates below the 2010 bank examiner OCLF rates before FY 2022, and below the 2014-2018 bank examiner OCLF rates after FY 2022.

^b Female bank examiner separation rates above their workforce participation rates.

In fiscal year 2022, TWN and the Recruitment Team 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. The working group identified female student organizations that focused on majors that typically aligned with the agency's hiring focus (business, finance, accounting, technology, and law). They used this information to target schools for recruitment activities. In fiscal year 2023, TWN members continued to serve 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 provided multiple communication touch points during the recruitment campaigns with student career representatives at colleges and universities identified in 2022 as having substantial percentages of female attendees.

For the fiscal year 2023 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 College of Saint Benedict, 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 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.

In addition, TWN and HOLA hosted two ANBE career webcasts at targeted colleges and universities titled “A Career Worth Examining.” A special TWN flyer was created to attract the interest of women. The OCC also conducted outreach recruitment at women's associations and organizations, including the Accounting and Financial Women's Alliance (AFWA) Women Who Count Conference.

The OCC continued to hire and increased the number of MCBS financial interns. In fiscal year 2023, MCBS hired 34 financial interns, of whom 38.2 percent (13) were females, below the 2014–2018 OCLF rate of 45.8 percent.

The OCC hired 172 entry-level bank examiners in fiscal year 2023, of whom 27.9 percent (48) were females, below the 2014–2018 OCLF of 45.8 percent and above the fiscal year 2022 hiring rate (21.8 percent).

Vacancy announcements for entry-level bank examiner positions were

also posted on NACELink OneStop, which includes over 200 schools (including women's colleges), as well as with Handshake and AFWA.

Female bank examiners were promoted at a lower rate (35.7 percent) than their participation in the workforce (37.7 percent). During fiscal year 2023, three Uniform Commission Examination (UCE) testing sessions were held. Of the 54 bank examiners who successfully passed the UCE, 44.4 percent (24) were female, above their average availability pool rate (32.2 percent).

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 2023, six examiners were selected in EXCEL I classes: 66.7 percent (4) were female, 16.7 percent (1) were Asian, 33.3 percent (2) were Black, and 33.3 percent (2) were Hispanic.

Additionally, TWN continued its Resource Groups mentoring program with two resource groups, “Managing Your Career (MYC)” and “Work Life Navigation (WLN),” in which over 400 employees participated. The Resource Groups also hosted 12 peer mentoring sessions (Midday Refresh calls) on topics including career management and work-life navigation. The sessions had nearly 80 participants. TWN also introduced a new series, “Learning to Advance Careers,” in which over 75 participants attended as part of WLN. In addition, TWN promoted its highly successful mentoring circles as a continued vehicle to support mentoring for employees, enabling opportunities for collaboration, networking, and goal achievement. Two mentoring circles were offered in fiscal year 2023 to help employees successfully address career issues. Mentoring circle topics included “Career Exploration/Leadership” and “UCE Preparation.” A total of 29 mentors, 53 mentees, and 17 mentoring committee members participated in at least one of TWN’s mentoring efforts, a 67.1 percent net decrease¹⁷ below the fiscal year 2022 mentoring efforts total (301). Of the fiscal year 2023 participants, 84.8 percent (84) were

female, 15.2 percent (15) were Black, 7.1 percent (7) were Asian, and 7.1 percent (7) were Hispanic. The participation rates for all groups, except females, were less than the rates in fiscal year 2022. In addition, TWN, in partnership with the OCC’s other ENG’s and the Leadership Institute, also offered over 50 employees flash mentoring in fiscal year 2023. This one-time meeting or discussion was held with a small group of individuals to facilitate learning and seeking guidance from more experienced employees with relevant knowledge and experiences.

TWN also continued to collaborate with other ENG’s in several activities/events to promote career advancement, mentoring, and membership. These activities/events included (1) participating in making an ENG video to be used during new hire orientation sessions to help new employees become familiar with ENG’s as they begin their career with the OCC, (2) attending the 2023 Managers Conference to participate in the Meet & Greet networking event, (3) participating in the MCBS NB-V Career Forum for the ENG-Networking and Leadership Opportunities segment, (4) partnering in the Flash Mentoring event, and (5) engaging in the Office of Management’s (OM) DEIA Lunch and Learn, “Partnering with ENG’s.”

In fiscal year 2024, 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 2023, females participated at 43.9 percent in the OCC workforce and held 42.0 percent of supervisor positions and 41.7 percent of SLP,¹⁸ up from fiscal year 2022 participation rates by 0.5 percentage points for supervisor positions and 2.9 percentage points for SLP. Minorities participated in the workforce at 37.5 percent and held 31.1 percent of supervisor positions and 31.3 percent of SLP, down from fiscal year 2022 participation rates by 0.5 percentage points in supervisor positions and 1.4 percentage points in SLP (see tables 10 and 11). Participation rates of females increased in SLPs, although they remain below their workforce participation rates. For additional details on participation rates from fiscal year 2019 to 2023 of females and minorities in supervisor positions, SLPs, and feeder grades,¹⁹ 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.

¹⁷ Fewer mentoring efforts were offered in fiscal year 2023 for three primary reasons: (1) technical challenges encountered during the fiscal year, (2) an increasing return to pre-COVID work practices, reducing the need to form connections outside of daily responsibilities, and (3) decreased member participation in the first quarter of the fiscal year due to market disruption.

¹⁸ Employees in supervisor roles and positions exercise 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.

¹⁹ Feeder grades into SLPs are pay bands NB-VI through NB-VII.

Table 10: Participation in Supervisor Positions by EEO Groups, FY 2022 to FY 2023

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

	FY 2022 OCC workforce participation	FY 2022 OCC supervisor participation	FY 2023 OCC workforce participation	FY 2023 OCC supervisor participation	Supervisor participation percentage point change FY 2022 to FY 2023
Male	56.2	58.6	56.1	58.0	-0.6
Female	43.8	41.5 ^a	43.9	42.0 ^a	+0.5
Minority male	17.7	15.4 ^a	17.9	15.2 ^a	-0.2
Minority female	19.2	16.2 ^a	19.6	16.0 ^a	-0.2
Minority	36.9	31.6 ^a	37.5	31.1 ^a	-0.5
Asian	10.3	8.8 ^a	10.4	8.8 ^a	-
Black	17.2	14.5 ^a	17.0	13.7 ^a	-0.8
Hispanic	8.1	7.0 ^a	8.7	7.1 ^a	+0.1
Small ERI groups	1.2	1.3	1.4	1.5	+0.2
White	63.1	68.4	62.5	68.9	+0.5
White male	38.5	43.2	38.2	42.8	-0.4
White female	24.6	25.2	24.4	26.1	+0.9
Total	3,462	456	3,617	533	-

Source: OCC HR Data Mart as of October 7, 2023

^a EEO groups participated at rates below their workforce participation rates.

Table 11: OCC Participation in SLPs by EEO Groups, FY 2022 to FY 2023

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

	FY 2022 OCC workforce participation	FY 2022 NB-VIII-IX (equiv. SLP)	FY 2023 OCC workforce participation	FY 2023 NB-VIII-IX (equiv. SLP)	SLP participation percentage point change FY 2022 to FY 2023
Male	56.2	61.2	56.1	58.3	-2.9
Female	43.8	38.8 ^a	43.9	41.7 ^a	+2.9
Minority male	17.7	20.4	17.9	18.8	-1.6
Minority female	19.2	12.2 ^a	19.6	12.5 ^a	+0.3
Minority	36.9	32.7 ^a	37.5	31.3 ^a	-1.4
Asian	10.3	8.2 ^a	10.4	10.4	+2.2
Black	17.2	18.4	17.0	14.6 ^a	-3.8
Hispanic	8.1	6.1 ^a	8.7	6.3 ^a	+0.2
Small ERI Groups	1.2	0.0 ^a	1.4	0.0 ^a	-
White	63.1	67.3	62.5	68.8	+1.5
White male	38.5	40.8	38.2	39.6	-1.2
White female	24.6	26.5	24.4	29.2	+2.7
Total	3,462	49	3,617	48	-

Source: MD-715 workforce data table as of October 7, 2023

^a EEO groups participated at rates below their workforce participation rates.

In fiscal year 2023, females (60.0 percent) and minorities (20.0 percent) in SLPs participated in the Executive Coaching Program, which is designed to address both immediate tactical issues and strategic long-term issues or opportunities, and to coach leaders to align vision, actions, and performance.

Also, females (40.8 percent) and minorities (27.6 percent) in the SLP feeder grade (NB-VII level) participated in several formal career development programs and training courses that provided learning and continuous growth opportunities in fiscal year 2023. Participation rates decreased for females by 10.4 percentage points from fiscal year 2022 and increased for minorities by 0.4 percentage points.

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 2023, the OCC offered a training course titled "Unconscious Bias: From Insight to Action" and eight 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 the Career Development Center to provide career coaching, learning events, networking opportunities, individual development planning, mentoring, workshops, and related resources to OCC employees to assist them

in reaching their full potential while maximizing their contributions to the agency. Employees utilizing the center take personal responsibility for managing their careers, and in turn the OCC provides resources to support their efforts. The Career Development Center continued to see exponential growth and demand for career services since fiscal year 2020, including mock interviews, résumé reviews, individual development plan (IDP) consultations, career assessments, and career coaching and career path exploration. Appointments have nearly tripled since fiscal year 2020. Services were offered on an individual basis and a group basis through numerous outreach events including career fairs, ENG events, team meetings, and other formats. The OCC also continued to sponsor the Leadership Institute Speaker Series and hold manager forums to educate managers on various leadership development topics.

The OCC continued to offer the Executive Development Roadmap for employees who are interested in becoming an OCC executive and who may benefit from some navigational assistance. The roadmap is targeted for GS-14 and GS-15 equivalent (NB-VI and NB-VII) employees. It is intended to be another tool in the leadership journey toolbox that provides tips, resources, and best practices to support aspiring leaders as they prepare to seek executive opportunities. In fiscal year 2023, the Roadmap expanded to include course offerings to enable NB-VIII employees to take advantage of external development course offerings. The Executive Development courses are offered through numerous respected institutions and are designed to further expand executive competence in key areas. In

fiscal year 2023, 19 employees participated in Executive Development courses—42.1 percent (8) were female, and 31.6 percent (6) were minorities; 94.7 percent (18) were supervisors and 100.0 percent (19) were in SLP and feeder grades, NB-VII through SLP.

In addition, the OCC continued to administer a robust Executive Coaching Program, sponsored by the Leadership Institute Speaker's Series, and held informational Manager Forums to educate managers on various leadership development topics. In fiscal year 2023, 165 employees participated in the Executive Coaching Program—54.5 percent (90) were female, and 38.2 percent (63) were minorities.

Workforce Environment

Agency Commitment

On October 16, 2023, Acting Comptroller Michael Hsu issued an updated EEO policy statement, reiterating the OCC's commitment to EEO, diversity, and maintaining a workplace free of harassment. Separate and comprehensive EEO and anti-harassment policies and procedures (updated in November 2023) are available to all employees on the OCC's intranet site. In addition, the OCC has annually published its U.S. Equal Employment Opportunity Commission (EEOC) Annual EEO Program Status Report, Management Directive-715 (MD-715) and Affirmative Action Plan reports for the last three years on its intranet and external website.

At town halls, in all-employee emails, and in meetings with staff, the Acting Comptroller has emphasized the importance of DEIA, including supporting transparency with the HBA,

elevating the profiles of the ENG's, 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 DEIA efforts. This internal emphasis has complemented external messages to banks on the importance of DEIA.

The OMWI Executive Director collaborates with the senior leadership team in the OM when DEIA concerns are discussed as part of the agency's operations management and Office of Human Capital (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 discussions are held with senior managers when needed or requested. These reviews have facilitated the integration of the principles of the OCC's strategic plan and reports into business unit plans.

In fiscal year 2023, five minority females and two minority males were awarded the "Excellence in Diversity and Inclusion Award" in recognition of their contributions in 2022 toward championing the principles of diversity, inclusion, and EEO. Three awards were given to the current vice presidents of the HOLA, Veterans Employee Network (VEN), and Generational Crossroads (Crossroads); and five awards were given to former TWN, HOLA, and VEN presidents. Also, the Military

Spouse Employment Partnership Team received an award.

The OCC benefits greatly from the input of its nine ENG's 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; Crossroads; VEN; Differently Abled Workforce Network (DAWN); and the agency's newly launched ENG, Native American Tribes and Indigenous Voices (NATIVE). The ENG's serve as a collective voice in communicating workplace concerns and providing input to management around D&I programs and activities within the OCC. The groups also hold an annual leadership forum with the Acting Comptroller, their Executive Committee (EC) sponsors, and other EC members to align individual group objectives with agency strategic priorities

pertaining to recruitment, career development, and retention. For additional information about the OCC's ENG's, refer to appendix O.

The OCC's ENG's were recognized as leaders in the diversity, equity, and inclusion process in fiscal year 2023. They received the Spotlight Impact Award from Talent Dimensions, a career development and employee engagement firm. Talent Dimensions recognized the OCC for its exemplary efforts in sponsoring career development opportunities and mentoring sessions through its ENG's. The ENG executive sponsors were also applauded for their efforts in promoting the importance of the ENG's' work to other OCC employees.

The OMWI partners with business unit DEIA groups and councils to advance the agency's DEIA goals, and their initiatives include OM, LBS, and MCBS.



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
FY 2019	2,169	55.8	44.2	9.0	18.1	8.2	1.2	63.6
FY 2020	1,255	50.4	49.6	6.5	18.6	7.9	1.3	65.8
FY 2021	1,576	56.2	43.9	8.3	14.2	8.4	1.2	68.0
FY 2022	1,521	55.4	44.6	7.9	13.4	9.0	1.5	68.3
FY 2023	3,429	56.8	43.2	9.5	15.3	9.0	1.4	64.9
Average OCC workforce participation rate	100.0	56.0	44.0	10.0	17.3	8.0	1.3	63.5

Source: OCC LMS Data Mart as of September 30, 2023

The OCC offers more than 165 career development training courses for employees to acquire the competencies, skills, and knowledge for their continual learning and career development. In fiscal year 2023, 3,429 employees participated in these courses. The training participation rates were as follows: females, 43.2 percent; Blacks, 15.3 percent; Asians, 9.5 percent; Hispanics, 9.0 percent; and persons of Small ERI groups, 1.4 percent (see table 12). In addition to skills training, 3,349 employees received diversity and EEO training, not including the biannual No FEAR Act Training (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
FY 2019	3,877	55.3	44.8	9.2	17.4	7.5	1.3	64.6
FY 2020	3,726	56.0	44.0	9.5	17.3	7.5	1.3	64.5
FY 2021	3,757	56.4	43.6	10.2	17.0	8.0	1.2	63.7
FY 2022	3,726	56.5	43.5	10.3	17.2	8.4	1.3	62.9
FY 2023	3,778	43.7	56.3	10.3	16.8	8.8	1.4	62.7
Average OCC workforce participation rate	100.0	56.0	44.0	10.0	17.3	8.0	1.3	63.5

Source: OCC LMS Data Mart as of September 30, 2023

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

Additionally, the OCC offered 12 leadership courses to prepare employees across the agency for formal leadership or to enhance their current leadership capabilities. In fiscal year 2023, 350 employees participated in these courses. The training participation rates were as follows: females, 56.3 percent; Blacks, 16.0 percent; Hispanics, 10.3 percent; Asians, 6.0 percent; and persons of Small ERI groups, 1.1 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

Fiscal year	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2019	1,422	53.5	46.6	9.8	20.0	7.5	1.1	61.7
FY 2020	511	42.9	57.1	6.7	20.4	7.2	2.0	64.0
FY 2021	974	52.8	47.2	8.3	15.2	7.9	1.0	67.6
FY 2022	452	42.3	57.7	8.4	17.7	7.3	1.5	65.3
FY 2023	350	56.3	43.7	6.0	16.0	10.3	1.1	67.1
Average OCC workforce participation rate	100.0	56.0	44.0	10.0	17.3	8.0	1.3	63.5

Source: OCC LMS Data Mart as of September 30, 2023

In fiscal year 2023, 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 2023, efforts continued to develop the participants who were selected for the LEAD Cohort III Program in fiscal year 2022. There were 11 participants of LEAD Cohort III, 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.

The OCC continued to pilot the transition of the IDP process to the Integrated Talent Management (ITM) system with approximately 120 employees in fiscal year 2023. The OCC will complete the final transition of the IDP process to the ITM system in fiscal year 2024. The transition will bring many benefits to the agency and its employees, including (1) the ability

to align development goals and activities to occupational-specific competencies, (2) automatic activity tracking for online and OCC internal courses, (3) better tracking capabilities (visibility for supervisors and employees), and (4) real-time manager dashboards. Each fiscal year, all OCC employees are strongly encouraged to submit IDPs for supervisor discussion and review. Of those employees in the full workforce who submitted IDPs, 42.7 percent were female, 16.4 percent were Black, 10.3 percent were Asian, 8.5 percent were Hispanic, and 1.3 percent were from Small ERI groups. Of those employees that submitted IDPs and indicated aspirations to advance to the next leadership level: 51.7 percent were female, 57.6 percent were Black, 63.6 percent were Asian, 63.5 percent were Hispanic, and 61.9 percent were from Small ERI groups. 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 continued the One-on-One Mentoring Program that matched mentors and mentees, utilizing the ITM Mentoring module, a virtual platform. The OCC's OMWI, Leadership Institute, and ENGs collaborated on this effort. The One-on-One Mentoring Program is a guided, 12-month leadership and career development-focused program targeted to employees at the NB-I to NB-VII levels. The program is aligned with the OCC Leadership Vision and continues to fulfill and expand the OCC's commitment to building leadership capacity at all levels. Of the 34 employees who participated in the Mentoring Program (mentees and mentors), 55.9 percent (19) were female, 32.4 percent (11) were Black, 17.7 percent (6) were Asian, and 8.8 percent (3) were Hispanic.

The OCC offered flash mentoring, through the ENGs and the Leadership Institute, to over 52 employees, during which a one-time meeting or discussion was held with a small group of



individuals to facilitate learning and seeking guidance from more experienced employees with relevant knowledge and experiences. Also, the ENGs sponsored virtual speed mentoring, through the Leadership Institute, to identify and select suitable mentor and mentee matches. Virtual speed mentoring is a fast-paced and powerful way to meet mentoring prospects and clarify mentoring goals and matching criteria. The virtual speed mentoring platform gave mentees and mentors the opportunity to engage virtually through timed, video-based conversations.

The OCC's award-winning training and development programs have been recognized for "harnessing human capital" through investment in employee development, and

the agency has been recognized for the scope of its development program and the close link between its development efforts and its strategic objectives.

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). The FEVS topics include direct supervision, work unit, leadership, agency, diversity, performance management, recognition, pay, work-life balance, and training and development.

In 2023, the FEVS administration started the week of May 8. The 2023 FEVS included 29 questions related to autonomy, communication, and performance processes, as well as DEIA. The results of the survey were shared with agencies in early October 2023. The OCC's Employee Engagement Index increased slightly to 77.6 percent from 74.9 percent in 2022. The Global Satisfaction Index increased to 70.5 percent from 63.4 percent in 2022. The OCC's DEIA Index increased to 79.8 percent from 77.1 percent in 2022. The OCC's employee experience index was at 73.2 percent, and this is the baseline data year for this index

REGULATED ENTITIES

THE OCC IS THE PRUDENTIAL FEDERAL FINANCIAL REGULATOR FOR 1,062 INSTITUTIONS



765
NATIONAL
BANKS



248
FEDERAL SAVINGS
ASSOCIATIONS



49
FEDERAL BRANCHES
OF FOREIGN BANKS

The OCC is the prudential federal financial regulator for 1,062 institutions, which includes 765 national banks, 248 federal savings associations, and 49 federal branches of foreign banks. The combined assets held in OCC-regulated institutions total \$16 trillion.

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
- > Self-assessment processes

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

2022 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 2022, the OMWI identified 340 OCC-regulated institutions from which to request diversity self-assessments. To prevent duplicative requests, the OCC removed 20 institutions that were affiliates of holding companies and that received request letters from the Federal Reserve Board. The OCC sent letters to 320 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 (2018–2022) period are provided in table 15:

Table 15: Annual Diversity Self-Assessment Responses From OCC-Regulated Institutions

	2018	2019	2020	2021	2022
Institutions contacted	211	225	327	327	320
Total submissions	41	22	51	64	50
Response rates	19.4%	9.8%	15.6%	19.6%	15.6%

Note: The decline in responding institutions for 2019 diversity self-assessment submissions in 2020 is attributed to a focus on COVID-19 priorities.

OCC Supervised 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 55.7 percent and 41.3 percent of the workforce, respectively. The average of the five-year submissions on the board of director workforce profile shows 23.3 percent are females and 14.7 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 87 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: DEI is integrated and aligned with the institution’s strategy to reflect current workforce trends, foster an inclusive culture, and enable employees to thrive by bringing their most authentic selves to the workforce.

Ninety percent of the responding institutions have a D&I policy approved and supported by senior leadership.

Institutions share quarterly updates on key metrics related to DEI with senior management to measure progress. Diversity dashboards are shared semi-annually showing key areas in the workforce data and qualitative measurements of employee engagement surveys and pulse assessments.



Institutions have learning curriculums of comprehensive DEI modules for employees and supervisors. Some institutions have mandatory training for senior management and DEI council to include DEI and EEO awareness.

- > **Implementation of D&I workforce policies and practices:** In the assessment of workforce profiles and employment practices, all responding 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 80 percent of institutions made efforts to create diverse applicant pools for internal and external employment and promotional opportunities.

Leading practice: They established outreach and engagement partnerships with minority-serving institutions including historically Black colleges and universities (HBCU) and Hispanic-serving institutions (HSI). Also, they engaged with business-related organizations on college campuses to increase the pool of female applicants.

Institutions increased outreach collaboration with middle and high schools with diverse student populations through a mentoring program for students to learn about careers in the financial industry and internship opportunities.

Institutions have DEI working groups that meet bimonthly to discuss progress of DEI initiatives.

- > **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 56 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: Approximately 44 percent of the institution respondents did not provide supplier diversity data. Some of the institutions are doing vendor analysis to establish a baseline to monitor vendor diversity.

Institutions have a web page where vendors can register in their diverse supplier database program to build relationships for upcoming opportunities. Larger institutions promote

procurement opportunities in events focused on diverse businesses, including matchmaking events, trade shows, and conferences, such as those held by certification organizations like National Minority Supplier Development Council and Women's Business Enterprise National Council.

- > **Transparency of institutions' D&I policies and programs:** An average of 64 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 55 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 responding institutions focus on communicating their DEI strategy with their senior management and have started communicating across the organization about their DEI strategy.

FINANCIAL LITERACY

Financial Literacy Education Commission (FLEC)

In fiscal year 2023, the OCC contributed to FLEC's focus on key areas of financial literacy such as household resiliency, financial literacy in tribal communities, student loans, and awareness of digital assets. The OCC also contributed to FLEC's ongoing mission to build and revise content for the FLEC's public education website, MyMoney.gov.

Acting Comptroller Hsu provided remarks at the FLEC public meeting in November 2022 on the need for consumers to be cautious around crypto asset investments and participated in public meetings throughout fiscal year 2023.

- > A FLEC working group met to discuss various topics related to digital assets, including the findings and recommendations of the U.S. Department of the Treasury report [Crypto-Assets: Implications for Consumers, Investors, and Businesses](#). As a result of the working group, the FLEC created a new page on consumer information about crypto assets on [MyMoney.gov](#).

- > The OCC contributed to a collaboration with the U.S. Department of Education and other agencies to identify and address financial education and financial access needs of low-income community college students. On September 20, 2023, representatives from OCC's Community Affairs unit participated in a roundtable discussion, hosted by the U.S. Department of Education and the nonprofit organization Achieving the Dream, with community college leaders to understand needs and successes around student financial education and account access, especially for low-income and first-generation students.
- > The OCC contributed to local efforts related to building financial capability and assets, including homeownership opportunities. Community Affairs staff conducted a site visit to Tuscaloosa, Ala., to review progress in a pilot project meeting with representatives of community-based organizations, a housing counseling agency, and the Small Business Development Center located at the University of West Alabama, and local libraries.

Financial Literacy, Capability, and Financial Health Events

Project REACH

The OCC's Roundtable for Economic Access and Change ([Project REACH](#)) promotes financial inclusion through greater access to capital and credit for all Americans with an emphasis on those who have historically been underserved by the financial industry. Financial literacy is a core component of several subcommittees working under the Project REACH umbrella. For example, as part of the Washington, D.C., Project REACH initiative, the OCC is assisting the group in coordinating information for residents on homeownership resources, credit building and financial literacy, and small business support.

Other Financial Literacy Events

In fiscal year 2023, OCC leadership and staff organized and contributed to several events related to financial literacy, capability, and financial health:

- > In April, OCC staff provided remarks and participated in discussions about how to address financial inclusion and financial education as part of digital equity strategies at

the National Summit on State Planning for Digital Equity and Economic Inclusion.

- > In April, Acting Comptroller Hsu hosted a discussion in the Financial Health: Vital Signs initiative. This livestream discussion aimed to explore the importance of assets for financial health with Leigh Phillips, CEO of SaverLife; and Marietta Rodriguez, President and CEO of NeighborWorks America.
- > In July, OCC staff participated in the Financial Literacy Day on the Hill event, sponsored by the Jump\$tart Coalition for Personal Financial Literacy. They staffed a table with OCC resources, including the Financial Literacy Update and information on HelpWithMyBank.gov. The event included remarks by the co-chairs of the Congressional Financial Literacy and Wealth Building Caucus. Congressional staff and members of the public attended.

The OCC's CAOs, who are 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 [Federal Deposit Insurance Corporation's Alliance for Economic Inclusion](#), [Bank On](#) programs, and the [Volunteer Income Tax Assistance \(VITA\) program](#). CAOs led and supported 33 events designed to increase access to financial services in communities across the country. In addition, the CAOs co-hosted or participated in numerous other events that dealt with issues related to financial literacy and

financial capability. Some of these events included the following:

- > A Pennsylvania Financial Education Showcase focusing on best practices and lessons learned from national research and resources.
- > A forum in Tuscaloosa, Ala., to provide opportunities for banks to partner with organizations focused on youth financial capability.
- > A Louisiana Statewide Homeownership Think Tank Roundtable at an HBCU in Baton Rouge promoting homeownership education, tools, and resources, focused on increasing minority homeownership. This event included a NeighborWorks affiliate organization.
- > The Florida Prosperity Partnership Annual Conference in Orlando holding sessions on supporting financial capability for low- and moderate-income Floridians.
- > The annual BankOn Suncoast Forum on the Unbanked, Underbanked and FinTech, including a forum open to community-based organization leaders and a strategy planning meeting.

Programs for Youth and Students

High School Scholars Internship Program

In fiscal year 2023, financial education continued to be an important component of the OCC's work with students and youth. The OCC hosted its fifth annual [HSSIP](#) for students and recent graduates from high schools in the District of Columbia. HSSIP is a partnership

between the OCC and the District of Columbia's Department of Employment Services to recruit rising seniors and some graduates for internships at the OCC and other agencies. The program aims to increase students' awareness of federal government agency operations, financial regulation, and the banking industry. This fiscal year, 19 high school seniors and four high school graduates participated in HSSIP. In addition to HSSIP, nine College Apprenticeship Program interns gained valuable professional skills and experience at the OCC.

Financial Education Volunteer Activities

In October 2022, the OCC released an update to its Financial Literacy Volunteer webpage on its internal website for employees. This site provides guidance and examples for employees interested in volunteering in financial education activities.

In April 2023, Acting Comptroller Hsu led the first of two employee volunteer activities at the Junior Achievement Finance Park in Lanham, Md. Acting Comptroller Hsu provided brief remarks to participating middle school students and their teachers, and approximately 25 OCC staff participated in financial education activities for students from a low-income middle school in Prince George's County, Md.

Publications

OCC produced four issues of the OCC's quarterly [Financial Literacy Update](#) newsletter, which reports on events, initiatives, and related resources provided by the OCC and other government agencies and organizations. Highlighted topics

include managing student loans and National Financial Capability Month.

In addition to the financial literacy activities undertaken in fiscal year 2023, the OCC maintained a variety of financial literacy publications for bankers on www.occ.gov. These publications include the OCC's online [Financial Literacy Resource Directory](#). This directory, updated in fiscal year 2023, covers a variety of financial literacy and education topics such as disaster recovery, elder financial topics, resources for members of the military, and youth programs. The update includes resources on cryptocurrency, digital assets, and financial health.

Other available publications on financial literacy topics include the following:

Interagency [“Guidance to Encourage Financial Institutions’ Youth Savings Programs and Address Related Frequently Asked Questions”](#)

- > 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 \$3,500.²⁰ The FAR requires federal contracting offices to submit complete and accurate data on contract actions to the FPDSNG (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.²¹

²⁰ 48 CFR 2.101.

²¹ 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

Group	Type	FY 2019	FY 2020	FY2021	FY2022	FY2023
Total payments	\$	140,096,187.98	147,285,440.33	153,241,875.60	182,942,984.59	189,503,255.28
Total payments	%	100.0	100.0	100.0	100.0	100.0
Minority-owned or women-owned business totals ^a	\$	57,242,495.30	53,615,063.57	49,953,987.15	66,802,931.29	72,389,424.48
Minority-owned or women-owned business totals	%	40.9	36.4	32.6	36.5	38.2 ^b
Minority-owned	\$	44,293,280.88	33,302,638.51	36,745,221.83	43,749,073.42	55,941,797.13
Minority-owned	%	31.6	22.6	24.0	23.9	29.5 ^b
Women-owned	\$	18,837,705.43	24,512,715.98	21,283,086.37	36,538,555.81	35,947,418.41
Women-owned	%	13.4	16.6	13.9	20.0	19.0
Both minority-owned and women-owned	\$	5,888,491.01	4,200,290.92	8,074,321.05	13,484,697.94	19,499,791.06
Both minority-owned and women-owned	%	4.2	2.9	5.3	7.4	10.3 ^b
Asian American ^c	\$	32,064,366.12	1,717,588.80	19,057,829.07	21,263,513.56	24,570,477.48
Asian American	%	22.9	15.3	12.4	11.6	13.0 ^b
Black American	\$	1,126,671.20	6,469,899.33	3,444,301.18	7,693,293.91	14,404,658.93
Black American	%	0.8	1.2	2.2	4.2	7.6 ^b
Hispanic American	\$	6,660,328.89	6,469,899.33	6,236,306.28	8,136,825.01	6,624,691.57
Hispanic American	%	4.8	4.4	4.1	4.4	3.5
Native American ^d	\$	1,947,483.53	2,392,577.06	7,503,417.78	6,618,159.09	10,175,765.85
Native American	%	1.4	1.6	4.9	3.6	5.4 ^b
Other Minority ^e	\$	2,494,431.14	228,028.17	503,367.52	37,281.85	166,203.30
Other Minority	%	1.8	0.2	0.3	0.0	0.1 ^b

Sources: Core Financial System, FPDS-NG for FY 2019 to FY 2023, and SAM

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

^b Indicates that this demographic group had an increase in payment total percentage for FY 2022 versus the previous fiscal year.

^c "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.)

^d "Native American" means American Indians, Eskimos, Aleuts, or Native Hawaiians. (See 48 CFR 52.219-1.)

^e "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

Group	Type	FY 2019	FY 2020	FY2021	FY2022	FY2023
Total awards	\$	135,662,052.42	147,330,873.53	193,256,734.52	165,497,462.76	188,680,815.90
Total awards	%	100.0	100.0	100.0	100.0	100.0
Minority-owned or women-owned business totals ^a	\$	55,881,752.46	50,262,954.75	74,378,975.41	56,860,464.06	64,951,095.71
Minority-owned or women-owned business totals	%	41.2	34.1	38.5	34.4	34.4
Minority-owned	\$	41,042,110.36	32,582,921.97	56,054,638.97	41,403,638.31	49,618,767.42
Minority-owned	%	30.3	22.1	29.0	25.0	26.3
Women-owned	\$	19,075,505.37	24,273,540.76	34,935,220.32	25,102,845.49	33,834,208.43
Women-owned	%	14.1	16.5	18.1	15.2	17.9
Both minority-owned and women-owned	\$	4,235,863.27	6,593,507.98	16,610,883.88	9,646,019.74	18,501,880.14
Both minority-owned and women-owned	%	3.1	4.5	8.6	5.8	9.8
Asian American ^b	\$	30,244,449.62	22,057,640.36	26,864,124.52	24,481,042.75	22,926,236.25
Asian American	%	22.3	15.0	13.9	14.8	12.2
Black American	\$	1,441,380.12	1,390,976.13	5,250,031.85	4,868,386.11	12,106,018.06
Black American	%	1.1	0.9	2.7	2.9	6.4
Hispanic American	\$	6,394,130.89	6,955,391.26	7,315,805.33	8,161,777.71	6,567,509.08
Hispanic American	%	4.7	4.7	3.8	4.9	3.5
Native American ^c	\$	1,882,063.32	1,983,369.92	16,145,919.33	3,839,108.03	7,307,026.89
Native American	%	1.4	1.3	8.4	2.3	3.9
Other Minority ^d	\$	1,080,086.41	195,544.30	478,757.94	53,323.71	711,977.14
Other Minority	%	0.8	0.1	0.2	0.0	0.4

Sources: FPDS-NG for FY 2019 to FY 2023 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).

^a Awards to businesses that were both M&WOB were counted once in the M&WOB total dollars and percentages.

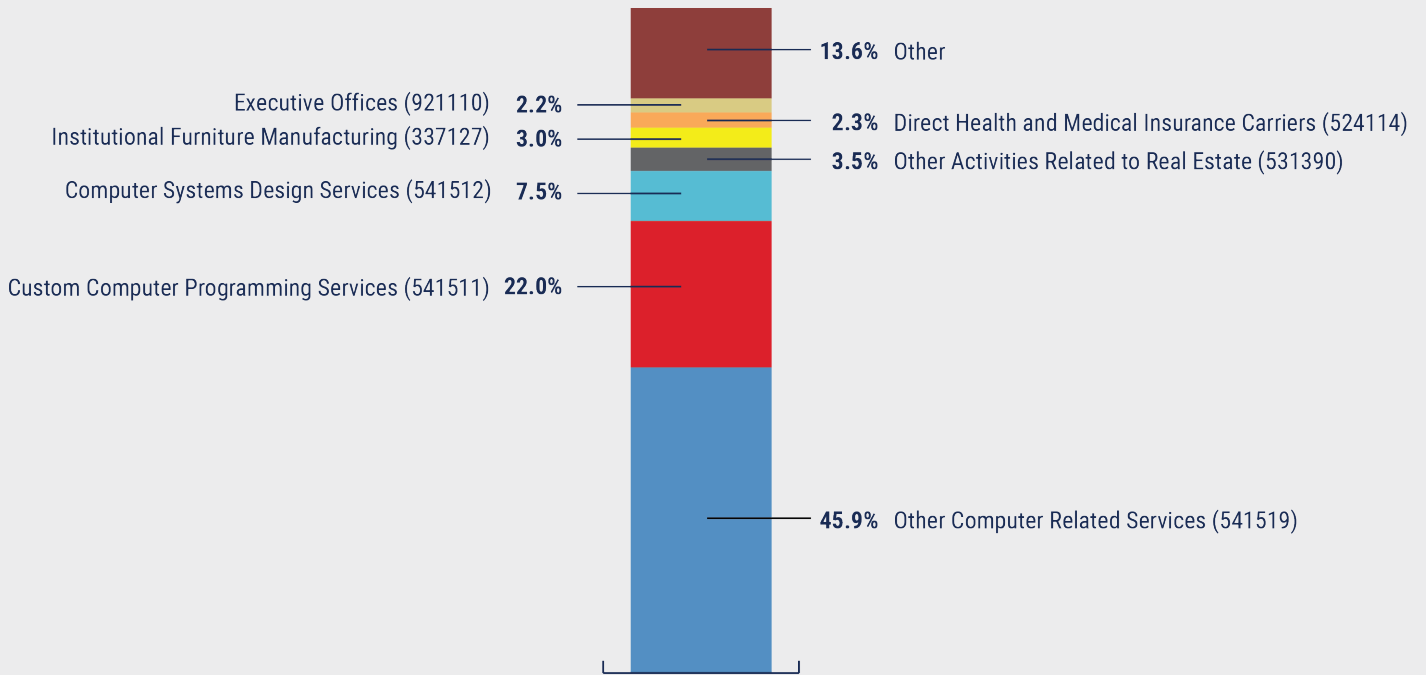
^b "Asian American" means Asian-Pacific Americans (persons with origins from Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Japan, China, Taiwan, Laos, Cambodia (Kampuchea), Vietnam, Korea, the Philippines, Republic of Palau, Republic of the Marshall Islands, Federated States of Micronesia, 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.)

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

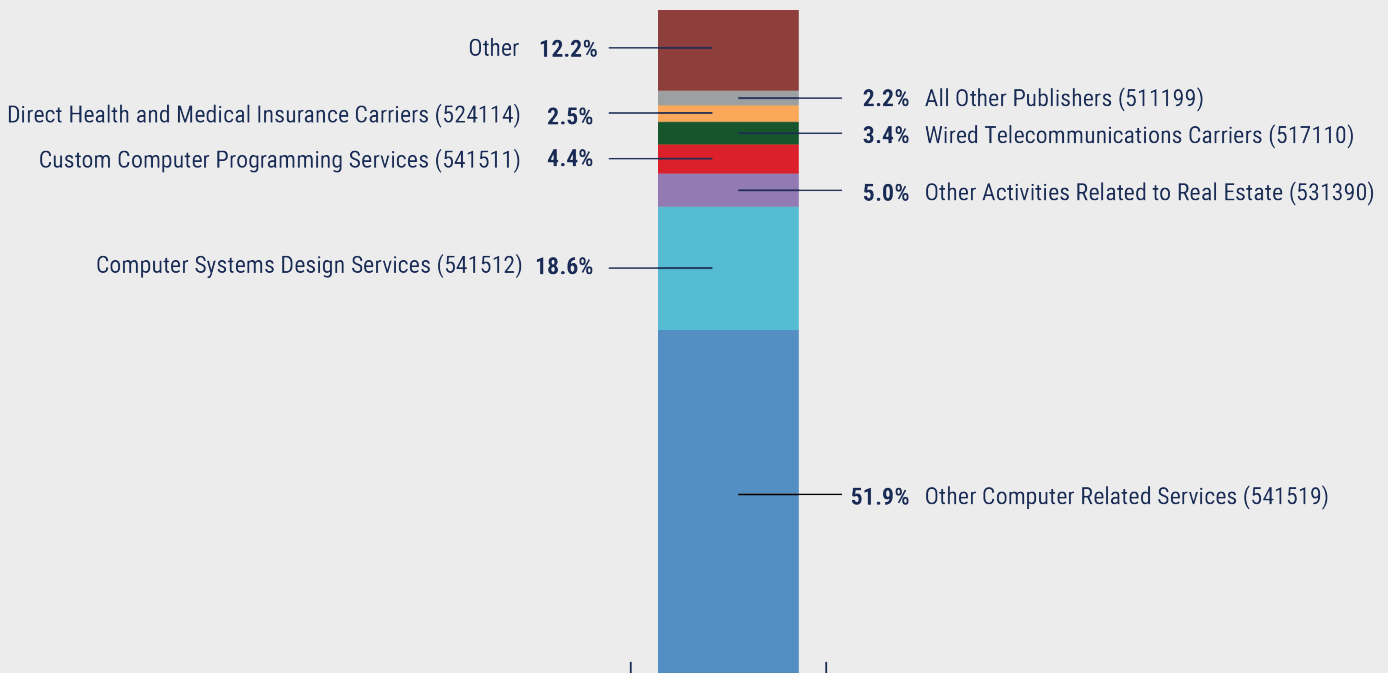
^d "Other minority" means those businesses designating "minority-owned" but not designating Asian American, Black American, Hispanic American, or Native American. (See 48 CFR 52.219-1.)

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

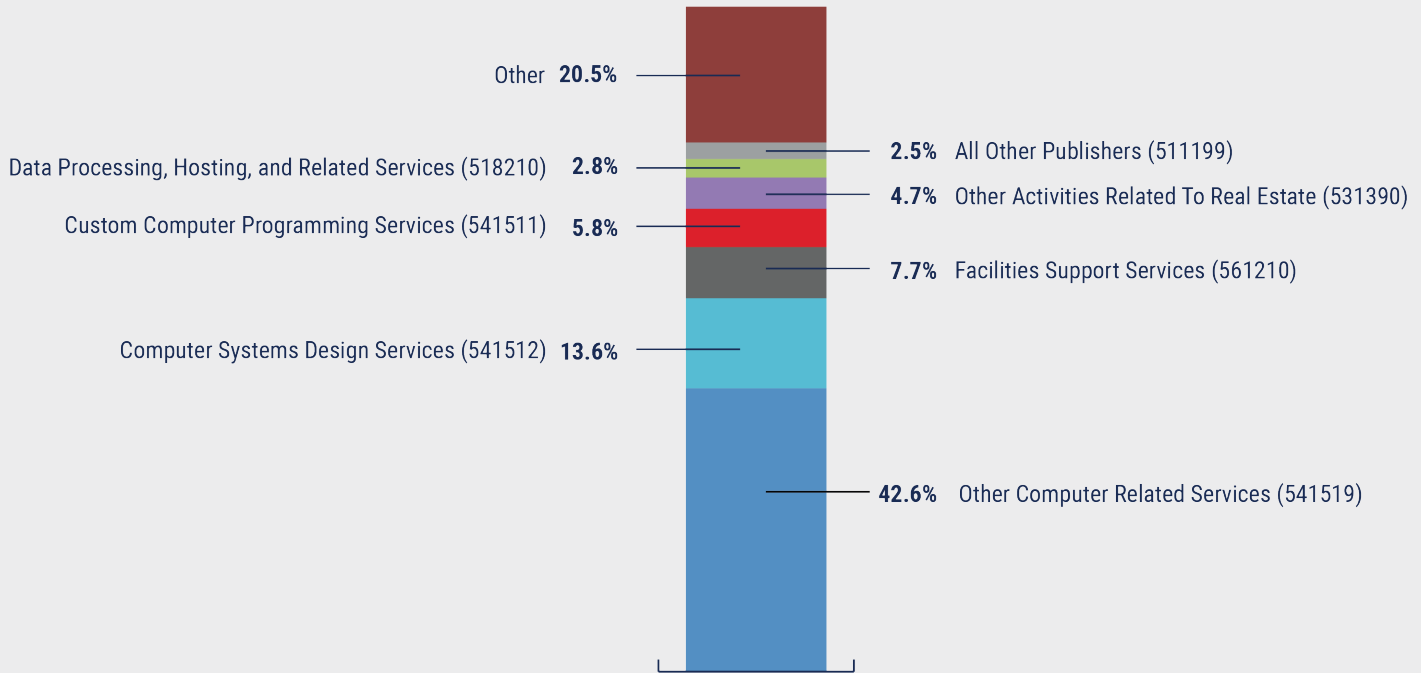
FY 2023: \$189 Million in Total Awards, 86% in Top Seven NAICS



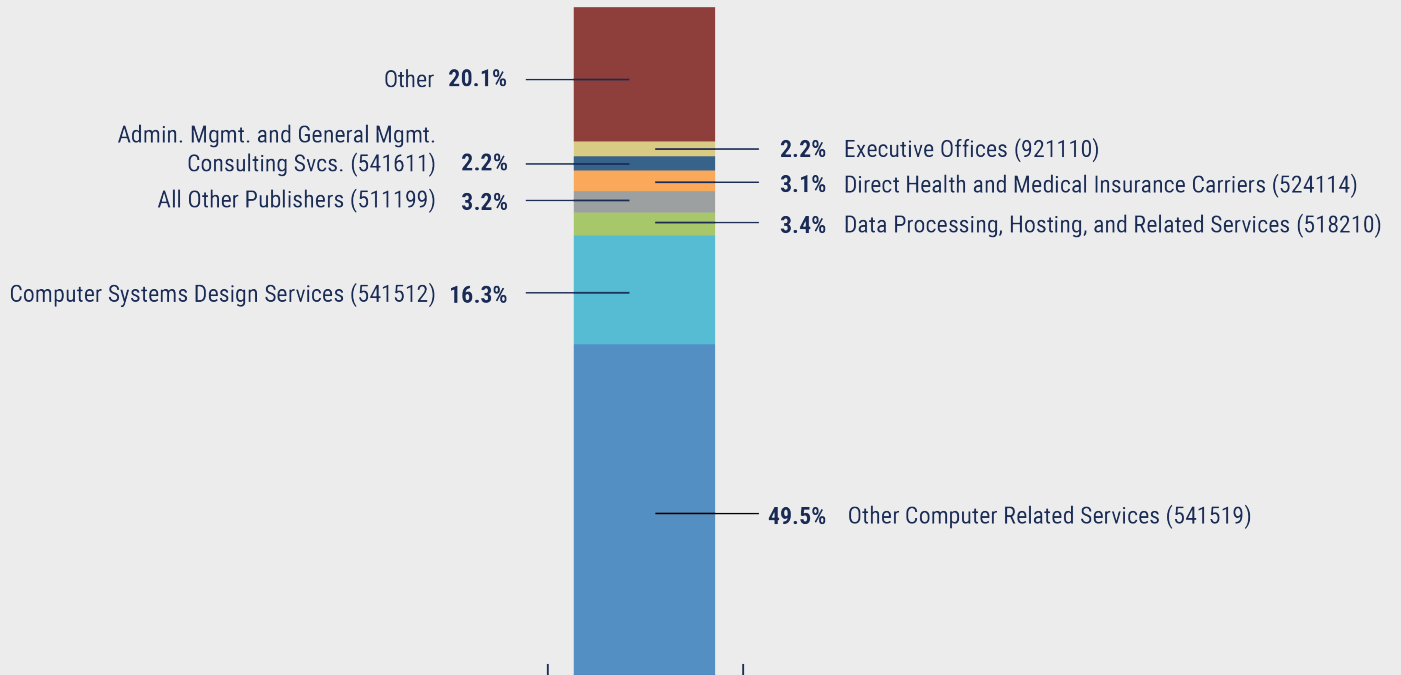
FY 2022: \$165 Million in Total Awards, 88% in Top Seven NAICS



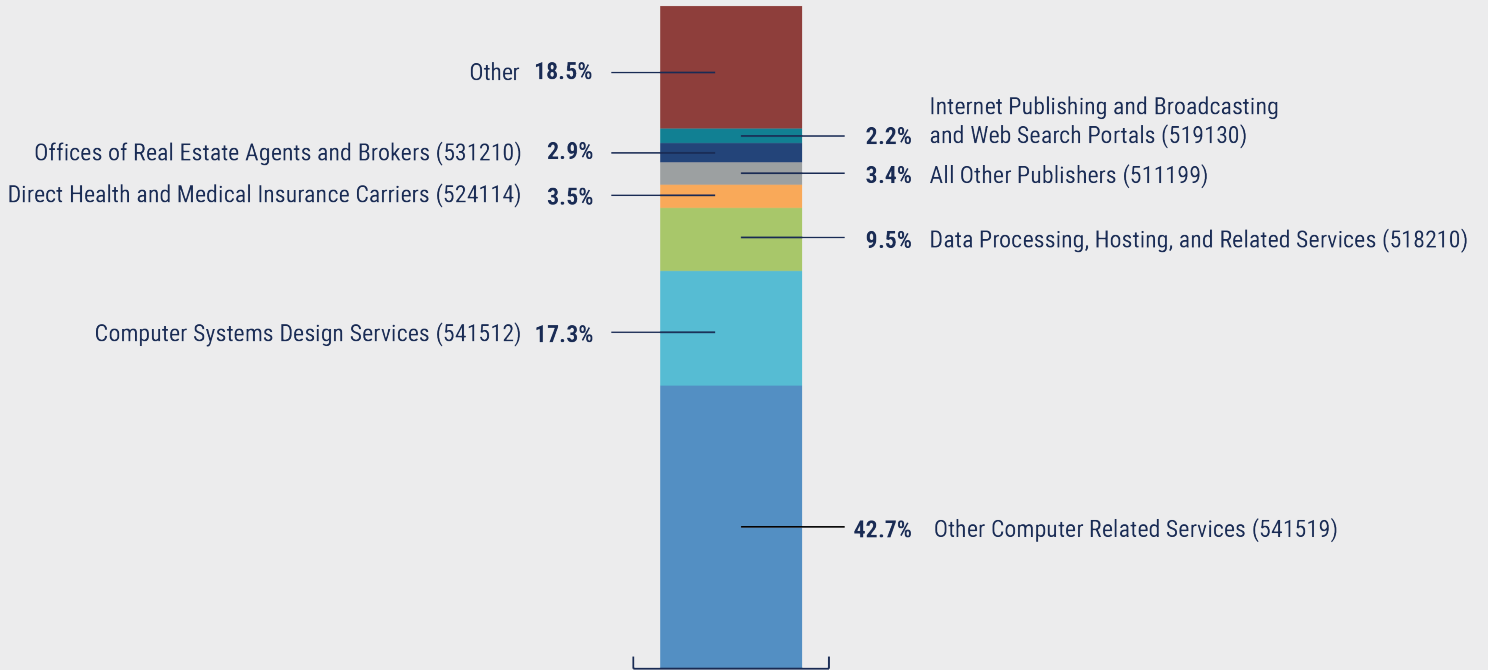
FY 2021: \$193 Million in Total Awards, 79% in Top Seven NAICS



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



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



Appendix E: OCC Technical Assistance, FY 2023

OCC and OMWI representatives participated in providing technical assistance to MWOBs, MOBs, and WOBs at the following events:

- > **National Minority Supplier Development Council Conference and Business Opportunity Exchange, New Orleans**
October 30–November 2, 2022: OMWI representatives attended event.
- > **Expanding Access to Capital for Small Businesses Through Innovative CDFI Collaboration, webinar**
November 30, 2022: OCC co-hosted event.
- > **Northern Arizona Community Development Forum: Access to Small Business Credit in Tribal and Rural Communities, webinar**
November 30, 2022: OCC co-hosted event.
- > **National 8a Association Small Business Conference, New Orleans**
February 13–15, 2023: OMWI representative attended event with over 2,000 attendees and conducted matchmaking.
- > **Women’s Business Enterprise National Conference and Business Fair, Nashville, Tenn.**
March 21–23, 2023: OMWI representatives attended event with over 4,700 attendees.
- > **Building Small Businesses in Florida, FDIC-hosted webinar**
March 23, 2023: OCC representative attended event.
- > **Reservation Economic Summit (RES), Las Vegas**
April 3–6, 2023: OMWI representative attended event with over 4,000 attendees.
- > **32nd Annual Government Procurement Conference, Washington, DC**
April 19, 2023: OMWI representative attended event with over 1,600 attendees.
- > **The Resiliency of Small Women-Owned and Minority Businesses in Alabama, Huntsville, Ala.**
May 11, 2023: OCC co-hosted event.
- > **USPAACC CelebrASIAN, Las Vegas**
June 6–8, 2023: OMWI representative attended event with over 600 attendees.
- > **Building Partnerships with CDFIs to Support Small Business, webinar**
July 19, 2023: OCC attended event.
- > **New York/New Jersey Minority Supplier Diversity Council event, New York City**
August 8, 2023: OMWI representative attended event.
- > **Georgia Access to Capital Summit: Building an Inclusive Business Landscape for Under-Resourced Small Businesses, Macon, Ga.**
August 18, 2023: OCC attended event.
- > **U.S. Hispanic Chamber of Commerce conference, Orlando, Fla.**
September 24–26, 2023: OMWI representative attended event with over 2,000 attendees.

Appendix F: Awards by Demographic Group in OCC's Top Seven NAICS Codes, FY 2023

NAICS Code	541519	541511	541512	531390	337127	524114	921110
NAICS Description	Other computer-related services	Custom computer programming services	Computer systems design services	Other activities related to real estate	Institutional furniture manufacturing	Direct health and medical insurance carriers	Executive offices
Total number of businesses with OCC awards	56	8	17	2	1	1	1
Percentage of total OCC awards	45.9	22.0	7.5	3.5	3.0	2.3	2.1
\$ of total OCC awards in NAICS	86,589,554	41,464,172	14,220,970	6,651,737	5,630,541	4,343,264	4,052,484
% of total OCC Awards in NAICS	45.9	22.0	7.5	3.5	3.0	2.3	2.1
\$ of minority- or women-owned	34,271,485	5,804,499	13,120,586	0	5,630,541	0	0
% of minority- or women-owned	39.6	14.0	92.3	0.0	100.0	0.0	0.0
\$ of minority-owned	20,793,954	5,804,499	13,120,586	0	5,630,541	0	0
% of minority-owned	24.0	14.0	92.3	0.0	100.0	0.0	0.0
\$ of women-owned	22,256,929	2,326,871	4,542,826	0	0	0	0
% of women-owned	25.7	5.6	31.9	0.0	0.0	0.0	0.0
\$ of Asian American-owned	17,559,452	3,648,762	931,847	0	0	0	0
% of Asian American-owned	20.3	8.8	6.6	0.0	0.0	0.0	0.0
\$ of Black American-owned	0	2,155,737	9,329,247	0	0	0	0
% of Black American-owned	0.0	5.2	65.6	0.0	0.0	0.0	0.0
\$ of Hispanic-owned American	3,281,809	0	728,294	0	0	0	0
% of Hispanic American-owned	3.8	0.0	5.1	0.0	0.0	0.0	0.0
\$ of Native American-owned	-47,308*	0	1,561,393	0	5,630,541	0	0
% of Native American-owned	-0.1	0.0	11.0	0.0	100.0	0.0	0.0
\$ of other nonspecific minority demographic business	0	0	569,804	0	0	0	0
% of other nonspecific minority demographic business	0.0	0.0	4.0	0.0	0.0	0.0	0.0

Sources: FPDS-NG for FY 2023 and SAM Entity Management Extracts for November 2023

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

* Negative awards are the result of deobligations.

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

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

Source: MD-715

	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%

Source: MD-715

Appendix H: OCC Workforce Profile, Five-Year Trend

Fiscal Year	Male	Female	Minority	Asian	Black	Hispanic	Native American	Native Hawaiian	2+ races	White
FY 2019	55.7	44.3 ^a	35.6	9.4	17.6	7.4 ^a	0.7 ^a	0.2	0.4 ^a	64.4 ^a
FY 2020	55.7	44.3 ^a	36.0	9.7	17.5	7.6 ^a	0.7 ^a	0.2	0.4 ^a	64.0 ^a
FY 2021	56.3	43.7 ^a	36.4	10.1	17.1	8.0 ^a	0.6 ^a	0.2	0.4 ^a	63.6 ^a
2010 NCLF	51.9	48.1	27.7	3.9	12.0	10.0	1.0	0.2	0.6	72.3
FY 2022	56.2	43.8 ^a	36.9	10.3	17.2	8.1 ^a	0.7	0.2	0.4 ^a	63.1 ^a
FY 2023	56.1	43.9 ^a	37.5	10.4	17.0	8.7 ^a	0.7	0.2	0.5 ^a	62.5 ^a
2014-2018 NCLF	51.8	48.2	32.5	4.4	12.3	13.0	0.6	0.2	2.1	67.5
Percentage point change from FY 2019 to FY 2023	+0.4	-0.4	+1.9	+1.0	-0.6	+1.3	-	-	+0.1	-1.9

Source: MD-715 workforce data table as of October 7, 2023

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

^a EEO groups participating at rates below the 2010 NCLF rates before FY 2022 and below 2014-2018 NCLF rates after FY 2022.

Appendix I: OCC Workforce Profile as of October 7, 2023

Occupation positions	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	3,617	56.1	43.9 ^a	6.1	4.3	6.4	10.6	4.7 ^a	3.9 ^a	0.4	0.4	0.1	0.1	0.2 ^a	0.3 ^a	38.2	24.4 ^a
2014-2018 NCLF	100.0	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
Bank examiner	2,358	62.3	37.7 ^a	4.8	3.3	5.2	5.9	5.4	3.4 ^a	0.4	0.4	0.1	0.04 ^a	0.2 ^a	0.2 ^a	46.2	24.6 ^a
2014-2018 bank examiner OCLF	100.0	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
Attorney	165	50.9 ^a	49.1	3.0	5.5	1.8 ^a	3.6	4.9	5.5	0.6	0.0 ^a	0.0	0.0	0.0 ^a	0.6 ^a	40.6 ^a	33.9
2014-2018 attorney OCLF	100.0	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
Economist	105	69.5	30.5 ^a	21.9	14.3	2.9 ^a	0.0 ^a	4.8 ^a	1.0 ^a	0.0 ^a	0.0 ^a	0.0 ^a	0.0	0.0 ^a	0.0 ^a	40.0 ^a	15.2 ^a
2014-2018 economist OCLF	100.0	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
All other series	989	40.7 ^a	59.3	8.2	5.3	10.2	24.3	3.1 ^a	5.4 ^a	0.3	0.4	0.3	0.2	0.1 ^a	0.5 ^a	18.5 ^a	23.3 ^a
2014-2018 NCLF	100.0	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

Source: MD-715 workforce data table as of October 7, 2023

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

^a EEO groups participating at rates below the 2014-2018 NCLF and OCLF rates.

Appendix J: OCC FY 2023 EEO-1 Report (Occupational Categories Profile) Distribution by ERI and Gender: Permanent Employees

Occupational categories	Type	All	Male	Female	Hispanic male	Hispanic female	White male	White female	Black male	Black female	Asian male	Asian female	Nat. Haw. male	Nat. Haw. female	Nat. Amer. male	Nat. Amer. female	2+ races male	2+ races female
1a. Officials and managers executive/senior level (grade 15 and above)	#	337	204	133	13	11	158	82	17	26	13	12	0	1	3	1	0	0
1a. Officials and managers executive/senior level (grade 15 and above)	%	100.0	60.5	39.5	3.9	3.3	46.9	24.3	5.0	7.7	3.9	3.6	0.0	0.3	0.9	0.3	0.0	0.0
1b. Mid-level (grades 13-14)	#	313	165	148	12	10	118	98	21	20	13	16	1	0	0	2	0	2
1b. Mid-level (grades 13-14)	%	100.0	52.7	47.3	3.8	3.2	37.7	31.3	6.7	6.4	4.2	5.1	0.3	0.0	0.0	0.6	0.0	0.6
1. Officials and managers total	#	650	369	281	25	21	276	180	38	46	26	28	1	1	3	3	0	2
1. Officials and managers total	%	100.0	56.8	43.2	3.9	3.2	42.5	27.7	5.9	7.1	4.0	4.3	0.2	0.2	0.5	0.5	0.0	0.3
2. Professionals	#	2,766	1,634	1,132	143	100	1,098	640	178	254	195	120	4	1	10	9	6	8
2. Professionals	%	100.0	59.1	40.9	5.2	3.6	39.7	23.1	6.4	9.2	7.1	4.3	0.1	0.04	0.4	0.3	0.2	0.3
3. Technicians	#	6	3	3	0	1	0	0	3	2	0	0	0	0	0	0	0	0
3. Technicians	%	100.0	50.0	50.0	0.0	16.7	0.0	0.0	50.0	33.3	0.0	0.0	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
4. Sales workers	%	100.0	25.0	75.0	0.0	00.0	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	#	191	21	170	3	20	7	59	10	82	1	6	0	1	0	1	0	1
5. Administrative support workers	%	100.0	11.0	89.0	1.6	10.5	3.7	30.9	5.2	42.9	0.5	3.1	0.0	0.5	0.0	0.5	0.0	0.5
Total workforce	#	3,617	2,028	1,589	171	142	1,381	881	230	385	222	154	5	3	13	13	6	11
Total workforce	%	100.0	56.1	43.9	4.7	3.9	38.2	24.4	6.4	10.6	6.1	4.3	0.1	0.1	0.4	0.4	0.2	0.3

Source: MD-715 workforce data table as of October 7, 2023

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

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

Bank examiner female	2010 OCLF	FY 2019	FY 2020	FY 2021	2014-2018 OCLF	FY 2022	FY 2023
Hires	3.7	1.5 ^a	4.6	2.8 ^a	4.6	4.2 ^a	5.7
Separations	3.7	3.1	3.9 ^b	4.6 ^b	4.6	4.9 ^b	1.3
OCC wrk. part.	3.7	3.2 ^a	3.2 ^a	3.0 ^a	4.6	2.9 ^a	3.4 ^a
Attorney female	2010 OCLF	FY 2019	FY 2020	FY 2021	2014-2018 OCLF	FY 2022	FY 2023
Hires	1.8	0.0 ^a	0.0 ^a	0.0 ^a	2.5	28.6	0.0 ^a
Separations	1.8	7.7 ^b	0.0	0.0	2.5	0.0	0.0
OCC wrk. part.	1.8	4.2	4.3	4.4	2.5	5.6	5.5
Economist female	2010 OCLF	FY 2019	FY 2020	FY 2021	2014-2018 OCLF	FY 2022	FY 2023
Hires	1.8	-	0.0 ^a	0.0 ^a	2.0	0.0 ^a	0.0 ^a
Separations	1.8	0.0	0.0	0.0	2.0	0.0	0.0
OCC wrk. part.	1.8	1.0 ^a	1.0 ^a	1.0 ^a	2.0	0.9 ^a	1.0 ^a
All other series female	2010 OCLF	FY 2019	FY 2020	FY 2021	2014-2018 OCLF	FY 2022	FY 2023
Hires	4.8	12.0	0.0 ^a	2.7 ^a	6.2	6.9	8.4
Separations	4.8	5.7 ^b	1.7	2.7	6.2	1.5	5.6 ^b
OCC wrk. part.	4.8	4.6 ^a	4.7 ^a	4.6 ^a	6.2	5.2 ^a	5.4 ^a

Source: MD-715 workforce data table as of October 7, 2023

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

^a 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 after FY 2022.

^b 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

Bank examiner male	2010 CLF	FY 2019	FY 2020	FY 2021	2014–2018 OCLF	FY 2022	FY 2023
Hires	3.1	7.6	3.8	10.0	3.9	6.8	8.8
Separations	3.1	5.7 ^b	1.7	2.3	3.9	4.1	7.4 ^b
OCC wrk. part.	3.1	4.1	4.3	4.9	3.9	5.1	5.4
Attorney male	2010 OCLF	FY 2019	FY 2020	FY 2021	2014–2018 OCLF	FY 2022	FY 2023
Hires	2.5	0.0 ^a	0.0 ^a	11.1	3.1	14.3	0.0 ^a
Separations	2.5	0.0	0.0	0.0	3.1	16.7 ^b	0.0
OCC wrk. part.	2.5	5.3	5.5	5.7	3.1	5.6	4.9
Economist male	2010 OCLF	FY 2019	FY 2020	FY 2021	2014–2018 OCLF	FY 2022	FY 2023
Hires	3.3	-	0.0 ^a	7.1	5.3	0.0 ^a	14.3
Separations	3.3	0.0	0.0	0.0	5.3	0.0	0.0
OCC wrk. part.	3.3	3.1 ^a	3.1 ^a	3.8	5.3	3.7 ^a	4.8 ^a
All other series male	2010 NCLF	FY 2019	FY 2020	FY 2021	2014–2018 NCLF	FY 2022	FY 2023
Hires	5.2	0.0 ^a	9.4	9.6	6.8	3.9 ^a	4.2 ^a
Separations	5.2	2.3	3.4 ^b	4.1 ^b	6.8	5.8 ^b	5.6 ^b
OCC wrk. part.	5.2	2.9 ^a	3.1 ^a	3.4 ^a	6.8	3.3 ^a	3.1 ^a

Source: MD-715 workforce data table as of October 7, 2023

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

^a 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 after FY 2022.

^b 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

EEO groups	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.	FY 2023 OCC workforce particip.	FY 2023 OCC supervisor particip.	Supervisor participation percentage point change FY 2022 to FY 2023
Male	55.7	62.1	55.7	60.9	56.3	57.9	56.2	58.6	56.1	58.0	-0.6
Female	44.3	38.0 ^a	44.3	39.1 ^a	43.7	42.1 ^a	43.8	41.5 ^a	43.9	42.0 ^a	+0.5
Minority male	16.8	14.6 ^a	17.0	15.3 ^a	17.5	15.1 ^a	17.7	15.4 ^a	17.9	15.2 ^a	-0.2
Minority female	18.8	12.4 ^a	19.0	12.9 ^a	18.9	15.6 ^a	19.2	16.2 ^a	19.6	16.0 ^a	-0.2
Minority	35.6	27.0 ^a	36.0	28.2 ^a	36.4	30.7 ^a	36.9	31.6 ^a	37.5	31.1 ^a	-0.5
Asian male	5.6	5.0 ^a	5.7	4.4 ^a	6.1	5.3 ^a	6.1	4.8 ^a	6.1	4.5 ^a	-0.3
Asian female	3.8	3.1 ^a	3.9	3.3 ^a	4.1	3.7 ^a	4.2	4.0 ^a	4.3	4.3	+0.3
Black male	6.8	5.7 ^a	6.6	5.8 ^a	6.3	5.0 ^a	6.5	5.7 ^a	6.4	6.2 ^a	+0.5
Black female	10.8	7.2 ^a	10.8	6.7 ^a	10.7	8.2 ^a	10.7	8.8 ^a	10.6	7.5 ^a	-1.3
Hispanic male	3.8	3.3 ^a	4.0	4.7 ^a	4.5	4.4 ^a	4.6	4.4 ^a	4.7	3.8 ^a	-0.6
Hispanic female	3.5	1.7 ^a	3.5	2.2 ^a	3.4	2.8 ^a	3.6	2.6 ^a	3.9	3.4 ^a	+0.8
Small ERI groups male	0.5	0.5	0.6	0.4	0.6	0.5 ^a	0.5	0.4 ^a	0.6	0.8	+0.4
Small ERI groups female	0.7	0.5 ^a	0.7	0.7 ^a	0.6	0.9	0.7	0.9	0.7	0.8	-0.1
White	64.4	73.0	64.0	71.8	63.6	69.3	63.1	68.4	62.5	68.9	+0.5
White male	38.9	47.5	38.7	45.6	38.8	42.8	38.5	43.2	38.2	42.8	-0.4
White female	25.5	25.5	25.3	26.2	24.8	26.5	24.6	25.2	24.4	26.1	+0.9
Total	3,622	419	3,535	450	3,547	437	3,462	456	3,617	533	-

Source: OCC HR Data Mart as of October 7, 2023

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

^a 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

EEO groups	Avg. OCC wrk. part.	NB-VI FY 2019	NB-VI FY 2020	NB-VI FY 2021	NB-VI FY 2022	NB-VI FY 2023	NB-VII FY 2019	NB-VII FY 2020	NB-VII FY 2021	NB-VII FY 2022	NB-VII FY 2023	SLP FY 2019	SLP FY 2020	SLP FY 2021	SLP FY 2022	SLP FY 2023	SLP percentage point change FY 2022 to FY 2023
Male	56.0	59.6	57.3	57.3	57.6	57.2	60.1	58.6	59.7	59.8	59.0	69.8	68.5	63.0	61.2	58.3	-2.9
Female	44.0	40.4a	42.7a	42.8a	42.4a	42.8a	39.9a	41.4a	40.3a	40.2a	41.0a	30.2a	31.5a	37.0a	38.8a	41.7a	+2.9
Minority male	17.4	15.2a	14.7a	15.1a	15.4a	16.3a	11.7a	12.6a	12.9a	12.4a	13.5a	17.0a	14.8a	17.4	20.4	18.8	-1.6
Minority female	19.1	14.3a	16.2a	16.0a	15.7a	15.9a	11.7a	12.3a	13.2a	13.7a	15.3a	11.3a	11.1a	13.0a	12.2a	12.5a	+0.3
Minority	36.5	29.4a	30.9a	31.1a	31.1a	32.2a	23.4a	24.8a	26.0a	26.1a	28.7a	28.3a	25.9a	30.4a	32.7a	31.3a	-1.4
Asian male	5.9	5.4a	5.5a	6.3	6.8	7.1	4.2a	4.6a	5.3a	4.6a	4.0a	7.6	5.6a	6.5	6.1	6.3	+0.2
Asian female	4.1	4.9	5.1	5.1	5.3	5.3	2.6a	2.7a	3.0a	2.9a	3.7a	1.9a	1.9a	2.2a	2.0a	4.2	+2.2
Black male	6.5	5.5a	5.2a	4.6a	4.6a	4.9a	4.2a	4.3a	4.0a	3.6a	4.3a	5.7a	5.6a	6.5a	10.2	8.3	-1.9
Black female	10.7	5.5a	7.6a	7.2a	7.1a	7.3a	6.8a	6.6a	7.3a	7.5a	7.7a	7.6a	7.4a	8.7a	8.2a	6.3a	-1.9
Hispanic male	4.3	3.8a	3.7a	3.9a	3.8a	4.0a	2.6a	3.0a	2.6a	3.3a	3.7a	3.8a	3.7a	4.4	4.1a	4.2a	+0.1
Hispanic female	3.6	3.2a	2.9a	3.1a	2.8a	2.9a	2.0a	2.7a	2.6a	2.6a	3.4a	1.9a	1.9a	2.2a	2.0a	2.1a	+0.1
Small ERI groups male	0.6	0.4a	0.4a	0.2a	0.2a	0.3a	0.7	0.7	1.0	1.0	1.5	0.0a	0.0a	0.0a	0.0a	0.0a	-
Small ERI groups female	0.7	0.7	0.6a	0.6a	0.5a	0.4a	0.3a	0.3a	0.3a	0.7	0.6a	0.0a	0.0a	0.0a	0.0a	0.0a	-
White	63.5	70.6	69.1	68.9	68.9	67.8	76.6	75.2	73.9	73.9	71.3	71.7	74.1	69.6	67.3	68.8	+1.5
White male	38.6	44.4	42.6	42.1	42.2	40.9	48.4	46.0	46.9	47.4	45.6	52.8	53.7	45.7	40.8	39.6	-1.2
White female	24.9	26.1	26.5	26.7	26.7	26.9	28.3	29.1	27.1	26.5	25.7	18.9a	20.4a	23.9a	26.5	29.2	+2.7
Total	100.0	1,148	1,229	1,249	1,276	1,334	308	302	303	306	327	53	54	46	49	48	-

Source: OCC HR Data Mart as of October 7, 2023

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

^a EEO groups participating at rates below their workforce participation rates.

Appendix O: Employee Network Groups

The OCC supports the formation and operation of ENG's to

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

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

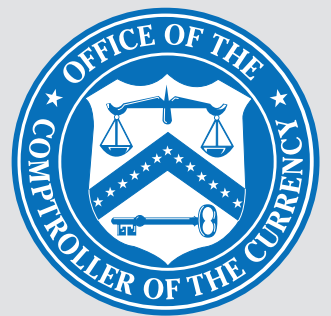
The OCC continued to greatly benefit from the input of its nine employee network groups that advance special emphasis programs and awareness of the diverse backgrounds: Coalition of African American Regulatory Employees (CARE); the Differently Able Workforce Network (DAWN); the Hispanic Organization for Leadership and Advancement (HOLA); Generational Crossroads; the Network of Asian Pacific Americans (NAPA); Native American Tribes and Indigenous Voices (NATIVE); PRIDE (our LGBTQ and allies group); The Women's Network (TWN); and the Veterans Employee Network (VEN). The ENG's serve as a collective voice in communicating workplace concerns and providing input to management around DEIA programs and activities within the OCC. The groups also hold an annual leadership forum with the Acting Comptroller, their EC sponsors, and other EC members to align individual group objectives with agency strategic priorities pertaining to recruitment, career development, and retention.

The OCC's ENG's were recognized as leaders in the diversity, equity, and inclusion process in fiscal year 2023. They received the Spotlight Impact Award from Talent Dimensions, a career development and employee engagement firm. Talent Dimensions recognized the OCC for its exemplary efforts in sponsoring career development opportunities and mentoring sessions through its ENG's. The ENG EC sponsors were also applauded for their efforts in promoting the importance of the ENG's' work to other OCC employees. In fiscal year 2023, the membership in ENG's was approximately 1,581, or 45.3 percent of OCC employees.

Appendix P: Abbreviations

ANBE	assistant national bank examiner
ATTL	assistant training team leader
CA	Community Affairs
CAO	Community Affairs Officer
CARE	Coalition of African American Regulatory Employees
CDFI	community development financial institution
CEO	chief executive officer
Crossroads	Generational Crossroads
D&I	diversity and inclusion
DEI	diversity, equity, and inclusion
DEIA	diversity, equity, inclusion, and accessibility
DAWN	Differently Abled Workforce Network
Dodd–Frank	Dodd–Frank Wall Street Reform and Consumer Protection Act
EC	Executive Committee
EEO	equal employment opportunity
EEO-1	EEOC’s Standard Form 100
EEOC	Equal Employment Opportunity Commission
EGO	Enterprise Governance and Ombudsman
ENG	employee network group
ERI	ethnicity and race indicator
FAR	Federal Acquisition Regulation
FDIC	Federal Deposit Insurance Corporation
FEVS	Federal Employee Viewpoint Survey
FLEC	Financial Literacy and Education Commission
FPDS–NG	Federal Procurement Data System–Next Generation
HBA	Hispanic Barrier Analysis
HBCU	historically Black colleges and universities
HC	Human Capital
HR	Human Resources

HOLA	Hispanic Organization for Leadership and Advancement
HSSIP	High School Scholars Internship Program
IDP	individual development plan
ITM	Integrated Talent Management
LEAD	Leadership Exploration and Development
LBS	Large Bank Supervision
MCBS	Midsize and Community Bank Supervision
MOB	minority-owned business
MWOB	minority- or women-owned business
M&WOB	minority- and women-owned business
NACE	National Association of Colleges and Employers
NAICS	North American Industry Classification System
NAPA	Network of Asian Pacific Americans
NATIVE	Native American Tribes and Indigenous Voices
NCLF	national civilian labor force
OCC	Office of the Comptroller of the Currency
OCLF	occupational civilian labor force
OM	Office of Management
OMB	Office of Management and Budget
OMWI	Office of Minority and Women Inclusion
OPM	Office of Personnel Management
PRIDE	lesbian, gay, bisexual, and transgender employee network group
SAM	System for Award Management
SLP	senior-level position
TTL	training team leader
TWN	The Women's Network
UCE	Uniform Commission Examination
VEN	Veterans Employee Network
WOB	women-owned business
wrk. part.	workforce participation



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