



2017



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 banks. The OCC's mission is to ensure that these institutions operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations. The OCC is an independent, non-appropriated bureau of the U.S. Department of the Treasury.

The OCC's Strategic Plan for Fiscal Years 2015–2019 establishes three primary goals toward achievement of its vision as a preeminent prudential supervisory agency. These strategic goals focus on supporting a vibrant and diverse banking system and economy; enhancing OCC collaboration, innovation, coordination, and process efficiency; and ensuring that the agency continues to operate independently and effectively.

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

In compliance with section 342 of the Dodd–Frank Wall Street Reform and Consumer Protection Act (Dodd–Frank),¹ the OCC established its Office of Minority and Women Inclusion (OMWI) in January 2011 to be responsible for all matters of the agency relating to diversity in management, employment, and business activities. Dodd–Frank requires each OMWI agency² to submit an annual report to Congress regarding actions taken pursuant to section 342. The OCC's *Fiscal Year 2017 Annual Report to Congress* covers such actions and information for the period of October 1, 2016, through September 30, 2017.

¹ 12 USC 5452.

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

Business Activities

Fiscal Year 2017 Payments

1. Statement of the total amounts the OCC paid to contractors during the reporting period:
 - Total payments to contractors were \$166,513,008.73.³
2. Percentage of the OCC's total payments to minority-owned or women-owned businesses (MWOB); minority-owned businesses (MOB); and women-owned businesses (WOB):
 - Payments to MWOBs were \$68,393,929.32, representing 41.1 percent of the OCC's total contractor payments.⁴
 - Payments to MOB⁵s were \$46,689,765.24, representing 28.0 percent of the OCC's total contractor payments.
 - Payments to WOB⁶s were \$25,311,167.36, representing 15.2 percent of the OCC's total contractor payments.

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

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

Comparing fiscal year 2017 with the previous fiscal year, the percentage of payments to MWOBs was higher (41.1 percent compared with 39.2 percent); the percentage of payments to MOB was lower (28.0 percent compared with 28.9 percent); and the percentage of payments to WOBs was significantly higher (15.2 percent compared with 12.3 percent) (see figure 1).

Comparing fiscal year 2017 with the average of the previous four fiscal years (2013–2016), the percentage of payments to MWOBs increased 9.2 percent; the percentage of payments to MOB decreased 8.3 percent; and the percentage of payments to WOBs increased 67.6 percent.

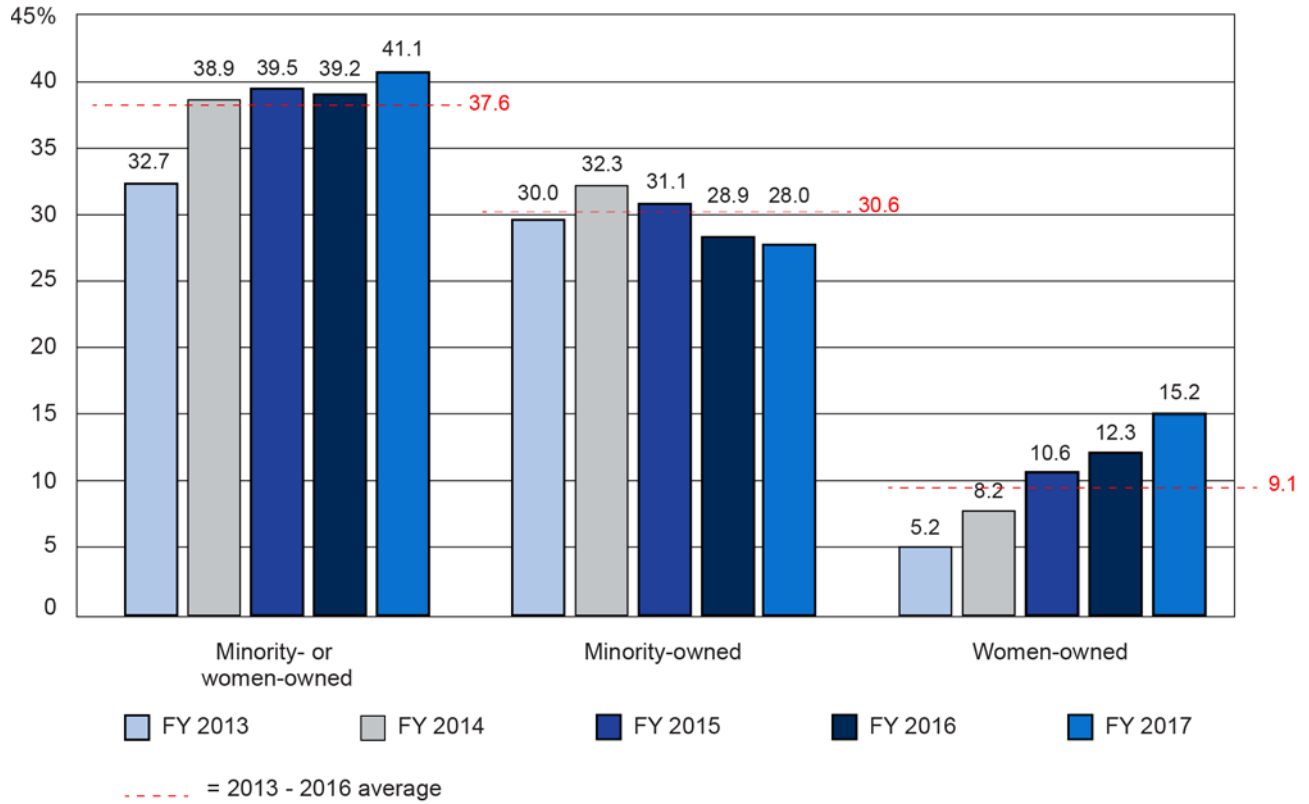
³ "Payments" are the net amounts, after any discounts, the OCC paid to contractors during the current fiscal year, regardless of when the awards were entered into the Federal Procurement Database System—Next Generation (FPDS-NG). Because contractors may submit invoices to the OCC after the close of the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

⁴ Payments to businesses that are both minority- and women-owned are counted only once in the total dollars paid and percentage paid to MWOBs. For fiscal year 2017, payments to businesses that were neither MOB nor WOBs were \$98,119,079.41, representing 58.9 percent of the OCC's total contractor payments.

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

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

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



Source: Core Financial System and FPDS-NG for FY 2013 to FY 2017.

Five-Year Trend in Payments to MOB Demographic Groups

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

⁷ “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.)

⁸ “Native American” means American Indians, Eskimos, Aleuts, or Native Hawaiians. (See 48 CFR 52.219-1.)

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

Fiscal Year 2017 Compared With Previous Year

Comparing fiscal year 2017 with the previous fiscal year, the percentage of payments to Asian American-owned businesses and Hispanic American-owned businesses both increased:

- Asian American-owned businesses was 20.4 percent in fiscal year 2017 compared with 20.3 percent in fiscal year 2016.
- Hispanic American-owned businesses was 3.6 percent in fiscal year 2017 compared with 1.2 percent in fiscal year 2016.

Comparing fiscal year 2017 with the previous fiscal year, the percentage of payments to Black American-owned and Native American-owned businesses both decreased:

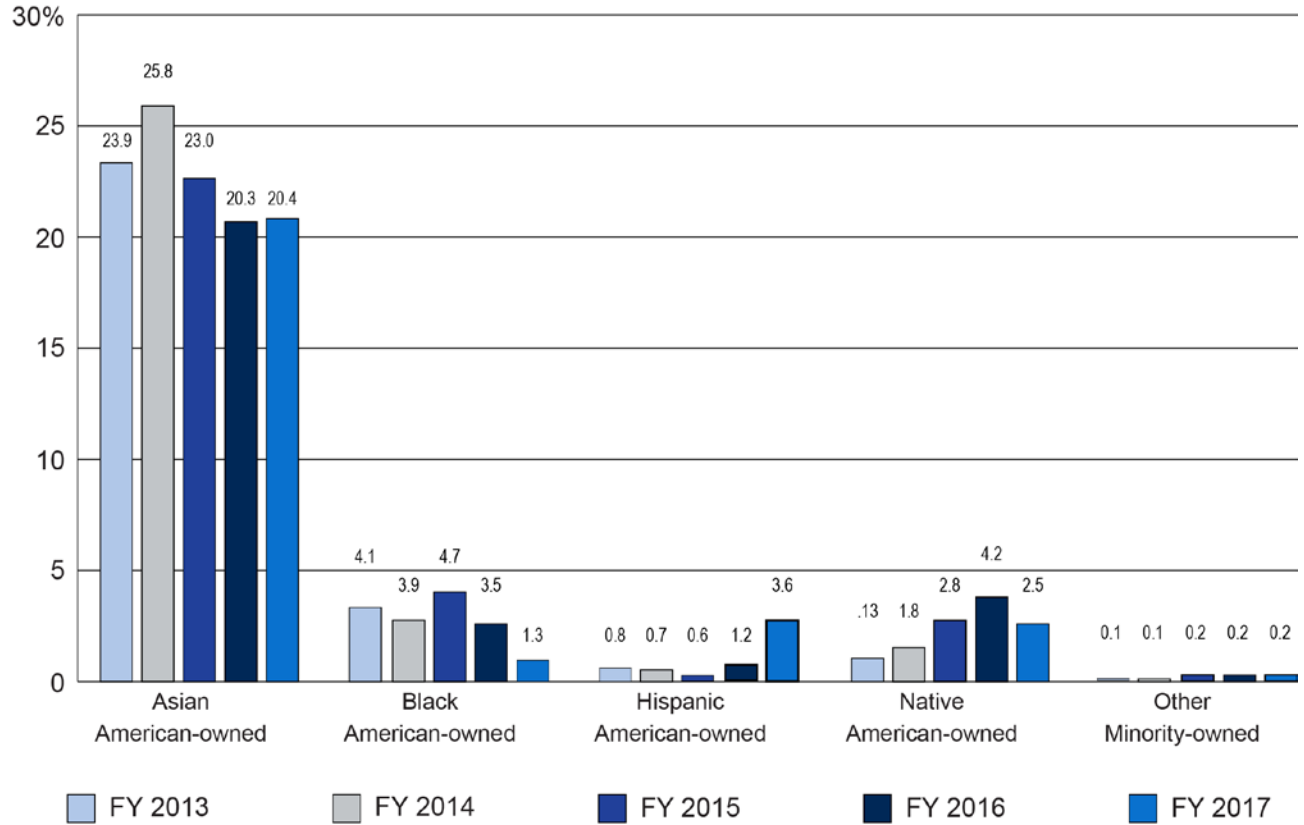
- Black American-owned businesses was 1.3 percent in fiscal year 2017 compared with 3.5 percent in fiscal year 2016.
- Native American-owned businesses was 2.5 percent in fiscal year 2017 compared with 4.2 percent in fiscal year 2016.

Fiscal Year 2017 Compared With Average of Previous Four Fiscal Years

Comparing fiscal year 2017 with the average of the previous four fiscal years (2013–2016), the percentage of payments to Hispanic American-owned businesses and Other MOBs both increased and the percentage of payments to Native American-owned businesses stayed the same. However, the percentage of payments to Asian American-owned businesses and Black American-owned businesses both decreased:

- Hispanic American-owned businesses was 3.6 percent compared with four-year average of 0.8 percent.
- Other MOBs was 0.2 percent compared with four-year average of 0.1 percent.
- Native American-owned businesses was 2.5 percent compared with four-year average of 2.5 percent.
- Asian American-owned businesses was 20.4 percent compared with four-year average of 23.2 percent.
- Black American-owned businesses was 1.3 percent compared with four-year average of 4.0 percent.

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



Source: Core Financial System and FPDS-NG for FY 2013 to FY 2017.

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

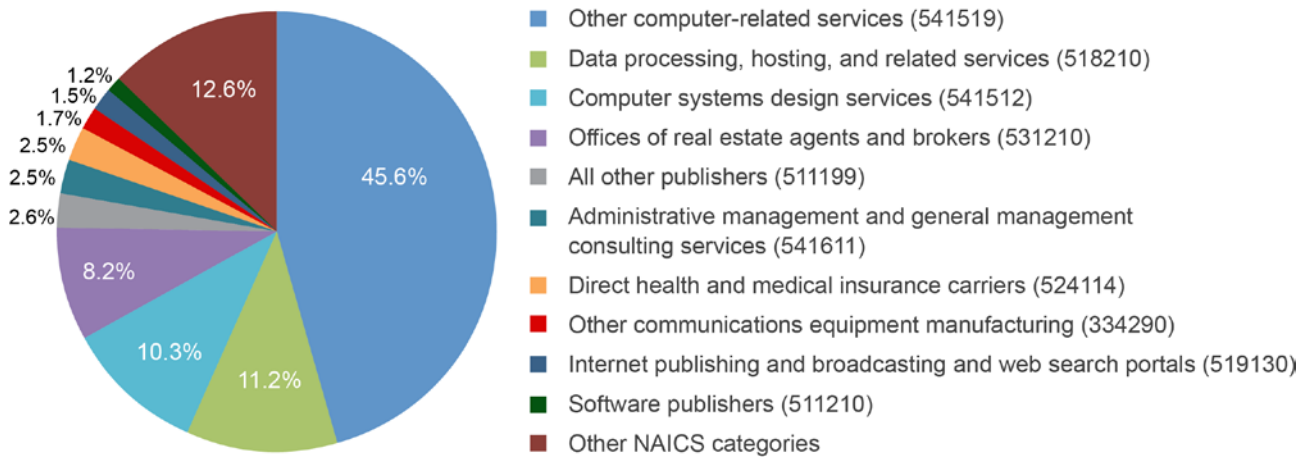
Trends in Awards by Classification of Suppliers

Each year the OMWI tracks the North American Industry Classification System (NAICS)¹⁰ codes with the highest cumulative dollar amounts awarded by the OCC.¹¹ For fiscal year 2017, computer-related purchases (including other computer-related services; data processing, hosting, and related services; and computer systems design services) accounted for over two-thirds of the OCC’s total dollars awarded (see figure 3).

The OMWI’s analysis of the NAICS code award categories over the last five years has identified two trends. First, seven NAICS codes consistently account for more than 70.0 percent of the OCC’s awards (see appendix D). Second, computer-related purchases are the largest expenditures by the OCC.

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

Figure 3: NAICS Codes With 1 Percent or Greater of Total OCC Award Dollars, FY 2017



Source: FPDS-NG for FY 2017.

¹⁰ The NAICS is the standard that federal 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.

¹¹ “Awards” are action obligations, which are the net amount of funds obligated or de-obligated. The FPDS-NG uses the NAICS code categories to track award data. For additional information on the method and data sources for reporting awards, refer to appendix A.

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

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

For example, MOBs represented 38.5 percent of businesses designated as “other computer-related services” (the OCC’s most-used NAICS code) and MOBs represented 28.1 percent of OCC awards in this category. Moreover, WOBs represented 25.6 percent of businesses designated “other computer-related services” and represented 26.0 of the OCC’s awards in this category (see table 1).

The OCC uses these data analyses to develop strategies around NAICS codes where the agency has low percentages of awards to MOBs or WOBs (for example, the OCC will explore the OCC’s awards for “data processing, hosting, and related services” for opportunities where MOBs and WOBs could offer these services).

Table 1: Percentage of Businesses Participating in Top 7 NAICS Codes Compared With Percentage of OCC Awards in Top 7 NAICS Codes, FY 2017

| | NAICS Codes and Description | | | | | | | | | | | | | |
|---|---------------------------------|------------------|--|------------------|----------------------------------|------------------|---|------------------|----------------------|------------------|--|------------------|--|------------------|
| | 541519 | | 518210 | | 541512 | | 531210 | | 511199 | | 541611 | | 524114 | |
| | Other computer related services | | Data processing, hosting, and related services | | Computer systems design services | | Offices of real estate agents and brokers | | All other publishers | | Administrative management and general management consulting services | | Direct health and medical insurance carriers | |
| Total number of businesses with OCC awards | 74 | | 14 | | 12 | | 1 | | 2 | | 36 | | 2 | |
| Percentage of total OCC awards | 45.6 | | 11.2 | | 10.3 | | 8.2 | | 2.6 | | 2.5 | | 2.5 | |
| MOBs, WOBs, and demographic groups | % Part. | % Awarded | % Part. | % Awarded | % Part. | % Awarded | % Part. | % Awarded | % Part. | % Awarded | % Part. | % Awarded | % Part. | % Awarded |
| Minority-owned | 38.5 | 28.1 | 38.3 | 0.0 | 36.6 | 19.0 | 31.6 | 0.0 | 23.1 | 99.1 | 37.1 | 59.7 | 25.9 | 0.0 |
| Women-owned | 25.6 | 26.0 | 26.2 | 0.0 | 24.3 | 10.4 | 37.6 | 0.0 | 32.2 | 0.0 | 34.8 | 8.7 | 24.7 | 0.0 |
| Asian American-owned | 14.6 | 23.2 | 14.2 | 0.0 | 14.5 | 16.1 | 4.0 | 0.0 | 5.8 | 0.0 | 8.5 | 0.8 | 2.3 | 0.0 |
| Black American-owned | 17.4 | 0.6 | 17.1 | 0.0 | 16.1 | 1.2 | 21.4 | 0.0 | 11.7 | 0.0 | 21.8 | 10.6 | 20.6 | 0.0 |
| Hispanic American-owned | 5.7 | 1.3 | 5.7 | 0.0 | 5.4 | 1.7 | 6.7 | 0.0 | 4.2 | 99.1 | 5.8 | 14.4 | 4.6 | 0.0 |
| Native American-owned | 3.7 | 2.9 | 4.1 | 0.0 | 3.3 | 0.0 | 1.9 | 0.0 | 3.4 | 0.0 | 3.6 | 34.0 | 1.6 | 0.0 |
| Other minority-owned | 1.1 | 0.2 | 1.2 | 0.0 | 1.0 | 0.0 | 1.5 | 0.0 | 0.9 | 0.0 | 1.0 | 0.0 | 1.4 | 0.0 |

Source: FPDS-NG for FY 2017 and SAM Entity Management Extracts for November 2017.

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 that there were awards to every demographic group in the NAICS codes "other computer-related services"¹² and "administrative management and general management consulting services."¹³ The OMWI develops and monitors procurement strategies that promote diversity and inclusion for both the number of MWOBs 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"¹⁴ (Good Faith Efforts clause) into all new contracts of more than \$150,000. The OMWI reviews contractors' good faith efforts, makes a determination whether any contractors have failed to make good faith efforts, and takes appropriate action as authorized by section 342.¹⁵

Since the OCC began requiring the Good Faith Efforts clause, the OMWI has reviewed 95 contractor submissions of good faith efforts. Of the 95 reviewed, 44 businesses had more than 50 employees and 51 businesses had fewer than 50 employees. The 44 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; and the 51 businesses with fewer than 50 employees submitted other documentation to demonstrate good faith efforts. The OMWI reviewed these submissions and, to date, there have been no instances when a recommendation by the OMWI for further action has been necessary.

The majority of the OCC's contractors (51 of the 95 reviewed) were not required to submit Standard Form 100 (EEO-1) reports to the Equal Employment Opportunity Commission (EEOC)¹⁶ and were not subject to the Office of Federal Contract Compliance Programs equal

¹² Specifically, Asian American-owned businesses received 23.2 percent of other computer-related services contracts; Native American-owned businesses received 2.9 percent; Hispanic American-owned businesses received 1.3 percent; Black American-owned businesses received 0.6 percent; and Other MOB received 0.2 percent.

¹³ Specifically, Native American-owned businesses received 34.0 percent of administrative management and general management services contracts; Hispanic American-owned businesses received 14.4 percent; Black American-owned businesses received 10.6 percent; and Asian American-owned businesses received 0.8 percent.

¹⁴ 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.

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

¹⁶ The EEOC requires EEO-1 reports for all federal contractors (private employers) who are not otherwise exempt and (1) have 50 or more employees and (2) are prime contractors or first-tier subcontractors and have a contract, subcontract, or purchase order amounting to \$50,000 or more.

employment opportunity (EEO) requirements.¹⁷ 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 had fewer than 50 employees and had limited experience substantiating good faith efforts, the OMWI will continue providing technical assistance on contractors' compliance with the Good Faith Efforts clause and efforts toward the fair inclusion of minorities and women in their workforces.

Successes and Challenges in the OCC's Supplier Diversity Program

Technical Assistance and Outreach Program

Events

During fiscal year 2017, the OMWI engaged in numerous outreach activities to provide technical assistance, enhance awareness, and respond to potential contractors concerning procurement opportunities. Specifically, OMWI representatives hosted, led, or were featured speakers at several events to provide technical assistance to MWOBs and to collaborate and share information with the other agencies' OMWIs. OMWI representatives also exhibited and held matchmaking sessions at other external events (see appendix E). The events the OCC co-hosted received overwhelmingly positive feedback from participants.

- **Cybersecurity Awareness and Preparedness, Washington, D.C.**
April 20, 2017: The OMWIs from the OCC, FDIC, and NCUA co-hosted a technical training session where special agents from the U.S. Secret Service shared current trends regarding cybersecurity intrusions into small businesses; suggestions for good "cyber-hygiene"; and what to do if a business finds it has been compromised. In addition, representatives from financial service providers discussed cybersecurity requirements for their vendors and business customers. Over 100 MWOB representatives attended this event.
- **Proposal to Pricing: Developing a Winning Strategy, Arlington, Va.**
August 31, 2017: The OMWIs from the OCC, FDIC, and NCUA co-hosted a technical training session where industry consultants presented information on "Proposal Writing in 8-Steps" and "Pricing to Win-Win-Win." A total of 125 MWOB representatives attended this event.

Contracts

Since its inception in 2011, the OCC's OMWI technical assistance program and outreach efforts have helped the agency award a total of over \$10 million to MWOBs, including \$275,246 during fiscal year 2017.

¹⁷ 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.

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

The OMWI developed the OCC Supplier Registration Database, which is a resource for early market research used by the OMWI, the OCC Acquisitions Division, and other OCC business units, as well as to support the OMWI's technical assistance efforts. During fiscal year 2017, the OMWI ensured that all businesses on the OCC Database had up-to-date information. At the end of fiscal year 2017, there were 597 businesses registered in the OCC Database (75 businesses registered during fiscal year 2017, a 14.4 percent increase from the prior year).

During fiscal year 2018, OMWI representatives will speak at events including the Native American Contractors Association, the National 8(a) Association 2018 Small Business Conference, the Reservation Economic Summit, and the 27th Annual Government Procurement Conference. The OMWI also plans to co-host a technical assistance event in the summer 2018 with the other OMWI agencies to help MWOBs grow their businesses.

The OMWI will continue to collaborate with the other agencies' OMWIs through the Supplier Diversity Working Group, which shares information and best practices and collaborates to maximize opportunities for technical assistance to MWOBs. The OCC recognized the importance of its supplier diversity program by having an OMWI staff member maintain certification as a Certified Professional in Supplier Diversity (CPSD)¹⁸ with the Institute for Supply Management and attain certification as a Certified Supplier Diversity Professional (CSDP) with the Alliance of Supplier Diversity Professionals.¹⁹

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

Current Status

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

As of September 30, 2017, the OCC's permanent workforce totaled 3,930 employees, a decline of 0.7 percent below the 3,958 permanent employees at the end of fiscal year 2016. The participation rate of females (currently 45.0 percent) in the OCC's workforce has remained fairly stable since fiscal year 2013 (a 0.6 percentage point decrease). Minority participation increased

¹⁸ CPSD is a certification for supply management professionals whose responsibilities include supplier diversity and business professionals with responsibility for strategic diversity initiatives within their organizations.

¹⁹ The Alliance of Supplier Diversity Professionals educates and develops supplier diversity advocates, enabling them to serve as competent liaisons between their company, customers, and organizations that advocate for diverse suppliers and the diverse business community. The CSDP certification examination encompasses the following courses: Introduction to Supplier Diversity; Preparing Subcontracting Plans; Preparing for Customer Reviews; Mentor-Protégé Program; Customer Reporting; and Sourcing Strategies.

from fiscal year 2013 by 2.6 percentage points to 34.7 percent in fiscal year 2017. At the end of fiscal year 2017, all major EEO groups were at or near parity with the 2010 national civilian labor force (NCLF) rates,²⁰ with the exception of females and Hispanics. For changes in the OCC's workforce participation rates from fiscal year 2013 to 2017, and further breakdown of ethnicity and race indicator (ERI) groups and gender, see appendixes H and I.

Although the OCC continued to work to address the low participation of Hispanics in its workforce, their overall participation rate remained below their NCLF rate (see table 2). In fiscal year 2017, the OCC slightly increased its Hispanic participation rate to 7.0 percent, from 6.9 percent in fiscal year 2016, and this was an improvement from 6.6 percent in fiscal year 2013. Hispanic participation rates are below parity in the following occupational positions—economists, bank examiners (females), and “all other series.” Similarly, females across EEO groups in bank examiner positions participated below their OCLF rates, and White females in economist and “all other series” positions participated below their respective OCLF and NCLF rates. For a further breakdown of ERI groups and gender by occupational positions in the OCC workforce profile, refer to appendix I. The fiscal year 2017 EEO-1 Report of OCC Occupational Categories is available in appendix J.

In addition, the Treasury Department provided a more representative benchmark comparison for the OCC's overall workforce—the relevant civilian labor force (RCLF) rate. This customized RCLF rate is based on the OCC's occupational composition and total workforce annually. The 2017 RCLF was calculated by comparing the OCLF availability rate from the 2010 census data with the percentage availability rate of each occupation represented in the OCC's workforce as of September 30, 2017 (see table 3).

²⁰ NCLF data are derived from the 2010 census reflecting persons 16 years of age or older who are employed or are actively seeking employment and adjusted for citizenship, excluding those in the Armed Services. The OCC's workforce demographics benchmark comparisons are made against the 2010 NCLF availability rates and the occupational CLF (OCLF) availability rates for the OCC's three major occupational groups—bank examiners, attorneys, and economists. See appendix G for more details.

Table 2: OCC Workforce Profile as of September 30, 2017

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|--------------------------------|-------|-------------------|-------------------|------------------|------------------|------------------|------------------|-------------------|
| OCC workforce | 3,930 | 55.0 | 45.0 ^a | 8.6 | 17.7 | 7.0 ^a | 1.4 ^a | 65.4 ^a |
| 2010 NCLF | | 51.9 | 48.1 | 3.9 | 12.0 | 10.0 | 1.8 | 72.3 |
| Bank examiner | 2,597 | 61.1 | 38.9 ^a | 6.4 ^a | 12.7 | 7.0 | 1.2 | 72.7 |
| 2010 bank examiner OCLF | | 54.7 | 45.3 | 7.7 | 12.3 | 6.8 | 0.9 | 72.4 |
| Attorney | 179 | 53.1 ^a | 46.9 | 6.7 | 5.0 | 6.7 | 0.6 ^a | 81.0 ^a |
| 2010 attorney OCLF | | 66.7 | 33.3 | 3.6 | 4.7 | 4.3 | 0.9 | 86.4 |
| Economist | 98 | 65.3 ^a | 34.7 | 36.7 | 3.1 ^a | 4.1 ^a | 0.0 ^a | 56.1 ^a |
| 2010 economist OCLF | | 67.1 | 32.9 | 7.6 | 5.5 | 5.1 | 0.9 | 81.0 |
| All other series | 1,056 | 39.1 ^a | 60.9 | 11.5 | 33.5 | 7.5 ^a | 2.0 | 45.4 ^a |
| 2010 NCLF | | 51.9 | 48.1 | 3.9 | 12.0 | 10.0 | 1.8 | 72.3 |

Source: MD-715 workforce data table as of September 30, 2017.

^a EEO groups participating at rates below the 2010 NCLF and OCLF rates.

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

Table 3: OCC Workforce Profile as of September 30, 2017, Compared With RCLF Rates

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|------------------|-------|-------------|-------------------|------------|------------|------------------|------------------|-------------------|
| OCC workforce | 3,930 | 55.0 | 45.0 ^a | 8.6 | 17.7 | 7.0 ^a | 1.4 | 65.4 ^a |
| 2017 RCLF | | 42.1 | 57.9 | 4.7 | 9.2 | 7.3 | 1.4 | 77.4 |

Source: MD-715 workforce data table as of September 30, 2017.

^a EEO groups participating at rates below the 2017 RCLF rates.

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

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

Table 4: OCC Hires, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|------------------|-------|-------------|-------------------|------------|-------------|------------------|------------------|-------------------|
| FY 2013 | 421 | 61.3 | 38.7 ^a | 10.0 | 19.0 | 8.6 ^a | 1.4 ^a | 61.0 ^a |
| FY 2014 | 221 | 64.7 | 35.3 ^a | 14.5 | 12.7 | 7.2 ^a | 1.4 ^a | 64.3 ^a |
| FY 2015 | 268 | 58.2 | 41.8 ^a | 7.4 | 19.7 | 8.6 ^a | 1.2 ^a | 63.0 ^a |
| FY 2016 | 382 | 57.6 | 42.4 ^a | 9.7 | 17.5 | 9.2 ^a | 1.3 ^a | 62.3 ^a |
| FY 2017 | 239 | 56.5 | 43.5 ^a | 9.2 | 17.2 | 9.6 ^a | 1.1 ^a | 61.9 ^a |
| 2010 NCLF | | 51.9 | 48.1 | 3.9 | 12.0 | 10.0 | 1.8 | 72.3 |

Source: MD-715 workforce data table as of September 30, 2017.

^a EEO groups hired at rates below the 2010 NCLF rates.

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

In four of the last five years including fiscal year 2017, females, Asians, and Blacks separated below their average workforce participation rates. Comparatively, males and Whites separated consistently above their average workforce participation rates. There were 283 separations in fiscal year 2017, a 1.7 percent net decrease from fiscal year 2016 (see table 5).

Table 5: OCC Separations, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|---|-------|-------------------|-------------|------------------|-------------|------------------|------------------|-------------------|
| FY 2013 | 265 | 61.1 ^a | 38.9 | 6.0 | 16.2 | 5.3 | 1.5 ^a | 71.0 ^a |
| FY 2014 | 318 | 55.7 ^a | 44.3 | 8.5 ^a | 11.3 | 7.5 ^a | 2.2 ^a | 70.4 ^a |
| FY 2015 | 303 | 56.4 ^a | 43.6 | 5.9 | 14.5 | 6.5 | 2.0 ^a | 71.0 ^a |
| FY 2016 | 288 | 59.0 ^a | 41.0 | 4.9 | 11.8 | 7.6 ^a | 0.7 | 75.0 ^a |
| FY 2017 | 283 | 55.8 ^a | 44.2 | 7.4 | 17.0 | 6.7 | 1.8 ^a | 67.1 ^a |
| Average OCC workforce participation rate | | 54.8 | 45.2 | 8.0 | 17.2 | 6.8 | 1.4 | 66.7 |

Source: MD-715 workforce data table as of September 30, 2017.

^a EEO groups separated at rates above their average workforce participation rates.

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

In fiscal year 2017, the OCC had 422 promotions of which 39.6 percent were to females and 26.7 percent were to minorities (see table 6).

Table 6: OCC Promotions, Fiscal Year 2017

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|---------|-------|------|--------|-------|-------|----------|------------------|-------|
| FY 2017 | 422 | 60.4 | 39.6 | 7.4 | 11.9 | 6.9 | 0.5 | 73.5 |

Source: OCC HR Data Mart as of FY 2017.

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

Fiscal Year 2017 Focus Areas

Increasing the Participation of Hispanics

In fiscal year 2017, the OCC continued to address the low participation rate of Hispanics in its workforce. The OCC slightly increased its Hispanic participation rate to 7.0 percent from 6.9 percent in fiscal year 2016; this increase was a 0.4 percentage point improvement over the fiscal year 2013 rate of 6.6 percent. Even though the agency has made progress in the last five years, the OCC’s Hispanic workforce participation rate (7.0 percent) remains below the NCLF rate of 10.0 percent. When compared with the RCLF rate (7.3 percent), Hispanic participation overall was below parity by 0.3 percentage points in fiscal year 2017 (males, 3.7 percent versus 2.6 percent; and females, 3.3 percent versus 4.7 percent). Hispanics were hired at 9.6 percent in fiscal year 2017, above their hiring rates during the five-year period.

Hispanics participated above the OCLF in the attorney occupation (6.7 percent versus 4.3 percent), and for males in the bank examiner occupation (4.0 percent versus 3.1 percent). In fiscal year 2017, Hispanic bank examiners were hired at rates exceeding their OCLF rates; there were no Hispanic economists or attorneys hired. Hispanic male bank examiners separated at a higher rate than their participation in the workforce (4.6 percent versus 4.0 percent). However, the turnover rate of both male and female Hispanic examiners combined actually decreased from 10.5 percent in fiscal year 2016 to 6.1 percent in fiscal year 2017. The turnover rate of Hispanic male attorneys increased from 0.0 percent in fiscal year 2016 to 16.7 percent in fiscal year 2017; there were no Hispanic female attorney separations. The OCC had no separations of Hispanic economists in fiscal year 2017 (see table 7).

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

Participation rates of EEO groups are in percentages.

| | | | FY 2013 | FY 2014 | FY 2015 | FY 2016 | FY 2017 |
|-------------------------|----------------|-------------------------------|-------------------|-------------------|------------------|------------------|-------------------|
| Bank examiner | Hires | 6.8 2010 OCLF | 7.8 | 7.4 | 10.2 | 8.7 | 11.4 |
| | Separations | | 4.8 | 9.1 ^b | 6.2 | 8.6 ^b | 5.7 |
| | OCC wrk. part. | | 6.3 ^a | 6.2 ^a | 6.5 ^a | 6.5 ^a | 7.0 |
| Attorney | Hires | 4.3 2010 OCLF | 0.0 ^a | 20.0 | 0.0 ^a | 25.0 | 0.0 ^a |
| | Separations | | 0.0 | 11.1 ^b | 7.1 | 0.0 | 25.0 ^b |
| | OCC wrk. part. | | 7.3 | 7.6 | 7.5 | 7.9 | 6.7 |
| Economist | Hires | 5.1 2010 OCLF | 20.0 | 14.3 | 0.0 ^a | 7.7 | 0.0 ^a |
| | Separations | | 20.0 ^b | 16.7 ^b | 0.0 | 0.0 | 0.0 |
| | OCC wrk. part. | | 4.4 ^a | 4.2 ^a | 4.0 ^a | 4.3 ^a | 4.1 ^a |
| All other series | Hires | 10.0 2010 NCLF | 10.5 | 5.5 ^a | 4.2 ^a | 9.2 ^a | 6.7 ^a |
| | Separations | | 6.4 | 1.4 | 7.6 ^b | 5.9 | 7.8 ^b |
| | OCC wrk. part. | | 7.4 ^a | 7.7 ^a | 7.5 ^a | 7.7 ^a | 7.5 ^a |

Source: MD-715 workforce data table as of September 30, 2017.

^a Hispanic workforce participation (wrk. part.) and hiring rates below the relative 2010 NCLF or OCLF rates.

^b Hispanic separation rates above their workforce participation rate.

The low workforce participation rate of Hispanics is largely influenced by low participation in the OCC’s non-major occupational groups, “all other series” (7.5 percent versus 10.0 percent NCLF rate). Hispanic participation in the “all other series” has decreased slightly since fiscal year 2016 (7.7 percent). Four Hispanics (6.7 percent) were hired in “all other series” in fiscal year 2017, below the 10.0 percent NCLF rate, and a decrease from the fiscal year 2016 hiring rate of 9.3 percent. Hispanics in “all other series” separated at 7.8 percent, above the workforce participation rate of 7.5 percent in fiscal year 2017 and the fiscal year 2016 separation rate of 5.9 percent. For a gender breakdown of the OCC’s Hispanic profile, see appendixes K and L.

The Entry-Level Bank Examiner Recruitment Program continued to be a significant source for Hispanic hiring for bank examiners at the OCC, with an average hiring rate of 9.9 percent since the implementation of the program in June 2003. In fiscal year 2017, 11.6 percent of entry-level bank examiners self-identified as Hispanics.

The OCC conducted an applicant flow data analysis of the entry-level bank examiner recruitment process for the Midsize and Community Bank Supervision (MCBS) and Large Bank Supervision (LBS) recruitment campaigns in 2017. The combined applicant pool rate for Hispanics who self-identified on average was 12.4 percent, with a hiring rate of 11.4 percent; the applicant pool and hiring rate exceeded the Hispanic examiner OCLF of 6.8 percent.

In addition, the OCC conducted a separate preliminary applicant flow data analysis on job vacancies processed by the OCC and closed in fiscal year 2017 during the first three quarters, by

gender, ethnicity (Hispanic and non-Hispanics), and a combination of gender and ethnicity. The applicant pool rate for Hispanics who self-identified was 12.4 percent, above the NCLF of 10.0 percent and the RCLF rate of 7.3 percent. However, the selection rate of 7.0 percent was below the NCLF rate (10.0 percent) and the RCLF rate (7.3 percent). Preliminary results indicated a negative shift of Hispanic applicants as they progressed through the hiring decision process. This preliminary finding will be studied further in fiscal year 2018, particularly as all the data becomes available. Efforts are underway to establish regular monitoring and analyses of applicant flow data.

The OCC maintains ongoing relationships with minority professional organizations and colleges and universities with large populations of minority and female students. The OCC hired 12 students through the federal Pathways Internship Program,²¹ of whom 8.3 percent were Hispanic, below the NCLF rate of 10.0 percent. In addition, the agency contracted for 28 interns²² through its National Diversity Internship Program in fiscal year 2017, the seventh year it has sponsored the program. The OCC worked with four groups that employed students: the Hispanic Association of Colleges and Universities; INROADS; Proxtronics Dosimetry; and The Washington Center.

During fiscal year 2017, the OCC recruited from the following Hispanic-serving institutions as part of its entry-level bank examiner program: California State University at Long Beach; California State University at Fullerton; Colorado State University; Florida International University; the University of New Mexico; the University of Texas at El Paso; and the University of Texas–Pan American. The OCC also sought additional sources for entry-level bank examiner recruitment through the Association of Latin Professionals in Finance and Accounting (ALPFA) and through the National Association of Colleges and Employers (NACE) Link OneStop, a national recruiting network with over 150 schools including minority-serving institutions. In addition, the OCC obtained data from NACE on the demographic makeup of its member institutions' accounting and finance graduating classes, to help determine which schools the OCC will recruit from to build more diverse applicant pools.

In its effort to recruit minorities and females, the OCC participated in a variety of conferences and career fairs, including events sponsored by ALPFA; Beta Alpha Psi (BAP); the Association of Certified Anti-Money Laundering Specialists (ACAMS); the American Bankers Association (ABA) Wealth Management and Trust Conference; the ABA Regulatory Compliance Conference; the Consumer Bankers Association Conference; the Fiduciary and Investment Risk Management Association (FIRMA) National Training Conference; the Commercial Finance Association International Annual Conference; the OpRisk North America 2017 Conference; the Risk Management Association (RMA) Annual Risk Management Conference, Information Systems Audit and Control Association (ISACA), Computer Audit, Control and Security

²¹ The gender and minority breakdown of the Pathways Internship Program was as follows: 41.7 percent females and 41.7 percent minorities, of whom 16.7 percent were Asian, 16.7 percent were Black, and 8.3 percent were Hispanic; females were hired at rates below their NCLF rate, while minorities were hired at rates exceeding their NCLF rate.

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

(CACS) Conference and Cybersecurity Nexus Conference; and the National Hispanic Bar Association.

As part of its entry-level bank examiner program, the OCC recruited at minority-serving institutions including California State University, Fullerton; California State University, Long Beach; St. John's University; University of Illinois, Chicago; University of Arkansas; University of Arizona; University of Montana; University of New Mexico; and Howard University. The OCC also received applications from individuals at other minority-serving institutions that were not part of the campus recruitment efforts. These unsolicited applicants helped to create even more diverse and talented applicant pools for the entry-level bank examiner program.

Members of the OCC's Hispanic staff (7.0 percent) participated in several formal and informal career development programs and training courses that provided continuous learning and growth opportunities in fiscal year 2017. Hispanic employees (7.1 percent) participated in agency-sponsored leadership training courses designed for managers, supervisors, and employees. Hispanic executives also participated in the agency's executive coaching program designed to address both immediate tactical issues and strategic long-term issues or opportunities, and to help leaders to align vision, actions, and performance.

Each year, the OCC sponsors a career forum for bank examiners in pay band NB-IV at the end of their third year of employment. The forum provides information about bank examiner career opportunities and explains the Uniform Commission Examination (UCE) preparatory process. Of the 79 bank examiners who successfully passed the UCE, 3.8 percent were Hispanic in fiscal year 2017.

In fiscal year 2017, the OCC continued to benefit from the many contributions of its Hispanic employee network group (ENG), the Hispanic Organization for Leadership and Advancement (HOLA). HOLA supports the agency in its recruitment, career advancement, and retention strategies for developing a fully engaged Hispanic workforce. In fiscal year 2017, HOLA and its Human Capital (HC) Committee met with the local ALPFA Chapter to discuss ways to strengthen the relationship between the OCC and ALPFA. HOLA members served as recruiters/screeners and interview panelists during the entry-level bank examiner and attorney recruitment campaigns and participated in the recruitment and screening process for experienced/industry hires. HOLA members also represented the agency at career forums and fairs and networking events. To support retention, HOLA continued the Discipline Champions Cadre to encourage networking, mentoring, and collaboration among its members.

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

In fiscal year 2018, the OCC will continue to focus efforts toward increasing the participation rate of Hispanics by maximizing targeted recruitment activities to attract Hispanic applicants to the "all other series" while maintaining focus on entry and experienced bank examiner recruitment, and continuing to address Hispanic retention issues.

Increasing the Participation of Female Bank Examiners

In fiscal year 2017, the workforce participation rate of female bank examiners increased slightly to 38.9 percent from 38.7 percent in fiscal year 2016, below the OCLF rate of 45.3 percent. The hiring rate (37.1 percent) of female bank examiners was below their OCLF rate (45.3 percent), but greater than the fiscal year 2016 hiring rate of 34.4 percent (see table 8).

The OCC's applicant flow data analysis of the 2017 entry-level recruitment campaigns showed females, on average, were 34.5 percent of the applicant pools; females were hired at a rate of 38.9 percent, but below the OCLF rate (45.3 percent). In addition, the OCC conducted a separate applicant flow analysis on examiner vacancies closed during the first three quarters of fiscal year 2017. The analysis showed females were 35.6 percent of the applicant pool and 40.5 percent of the selections, both below the OCLF rate (45.3 percent). There was no evidence of a statistically significant shift in the gender composition of the applicant pool as they progressed through the various stages of the decision process. The agency plans to conduct regular monitoring and analyses of applicant flow data.

In fiscal year 2017, female bank examiners separated at a rate (35.1 percent) below their workforce participation rate (38.9 percent), hiring rate (37.1 percent), and their rate of separation in fiscal year 2016 (37.3 percent). Resignations and transfers to other Treasury bureaus accounted for 51.5 percent of separating female bank examiners in fiscal year 2017, and retirements accounted for 42.7 percent. Of the resignations and transfers, 62.9 percent were new hires (five or fewer years of employment) and 37.1 percent were mid-career employees (not new hires and not eligible for retirement).

In fiscal year 2017, the retirement eligibility pool (employees currently eligible and those expected to obtain eligibility within five years) for female bank examiners was 30.2 percent, the lowest retirement eligibility rate since fiscal year 2011, compared with an average of 30.9 percent over the past five years. Given the years of historical growth in the retirement eligibility pool before fiscal year 2017, as well as the resignations and transfers of new hires, retention of female bank examiners remains a challenge and therefore will continue to be monitored.

In fiscal year 2017, the OCC continued to use the Treasury Department Employee Exit Survey tool to gain information from separating employees about their work experiences. Job stress, travel requirements, workload, and office morale were most often cited by separating female bank examiners in exit survey responses. By identifying the areas of greatest concern for female bank examiners, the OCC can better understand contributing factors, target retention efforts, and develop strategies that align with the agency's overall mission and diversity and inclusion goals.

The OCC offers flexible work arrangements, including flex days, gliding work schedules to enable varying arrival and departure times, credit hours, and telework arrangements. A majority of employees take advantage of these schedules: 86.0 percent flex, 65.0 percent vary their work schedules, and 85.0 percent telework, with 42.0 percent of employees teleworking either on a recurring or situational basis at least once a month during the year.

The OMWI works collaboratively with management officials in the agency’s Human Capital (HC) and bank supervision departments to identify barriers that may impede the realization of parity for female bank examiners across all EEO groups. OCC management briefings highlighted departmental workforce trends and areas requiring special attention, including targeted recruitment, retention strategies, and succession planning.

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

Participation rates of EEO groups are in percentages.

| | | | FY 2013 | FY 2014 | FY 2015 | FY 2016 | FY 2017 |
|--------------------------------|----------------|-------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Female | Hires | 45.3 2010 OCLF | 35.1 ^a | 32.4 ^a | 38.1 ^a | 34.4 ^a | 37.1 ^a |
| | Separations | | 35.1 | 40.5 ^b | 34.0 | 37.3 | 35.1 |
| | OCC wrk. part. | | 39.2 ^a | 38.5 ^a | 39.0 ^a | 38.7 ^a | 38.9 ^a |
| Asian female | Hires | 4.0 2010 OCLF | 3.2 ^a | 0.0 ^a | 2.5 ^a | 4.7 | 1.8 ^a |
| | Separations | | 0.5% | 3.5 ^b | 3.1 ^b | 2.4 | 2.6 |
| | OCC wrk. part. | | 2.9 ^a | 2.7 ^a | 2.6 ^a | 2.8 ^a | 2.6 ^a |
| Black female | Hires | 8.7 2010 OCLF | 7.8 ^a | 9.6 | 7.1 ^a | 6.7 ^a | 7.2 ^a |
| | Separations | | 5.8 | 5.2 | 7.2 ^b | 5.7 | 8.3 ^b |
| | OCC wrk. part. | | 6.3 ^a | 6.6 ^a | 6.7 ^a | 6.8 ^a | 6.7 ^a |
| Hispanic female | Hires | 3.7 2010 OCLF | 2.1 ^a | 2.2 ^a | 4.6 | 3.2 ^a | 3.6 ^a |
| | Separations | | 2.7 ^b | 3.0 ^b | 1.0 | 2.9 ^b | 1.0 |
| | OCC wrk. part. | | 2.5 ^a | 2.4 ^a | 2.7 ^a | 2.7 ^a | 2.9 ^a |
| Small ERI groups female | Hires | 0.6 2010 OCLF | 0.5 ^a | 0.0 ^a | 0.5 ^a | 0.0 ^a | 1.2 |
| | Separations | | 1.0 ^b | 0.8 | 0.5 | 0.5 | 0.5 |
| | OCC wrk. part. | | 0.7 | 0.6 | 0.6 | 0.6 | 0.6 |
| White female | Hires | 28.3 2010 OCLF | 21.6 ^a | 20.6 ^a | 23.3 ^a | 19.8 ^a | 23.4 ^a |
| | Separations | | 25.0 | 28.0 ^b | 22.2 | 25.8 | 22.7 |
| | OCC wrk. part. | | 26.7 ^a | 26.2 ^a | 26.3 ^a | 25.8 ^a | 26.0 ^a |

Source: MD-715 workforce data table as of September 30, 2017.

^a Female bank examiner workforce participation (wrk. part.) and hiring rates below the 2010 bank examiner OCLF rates.

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

In fiscal year 2017, the OCC hired 155 entry-level bank examiners, of whom 40.6 percent were females, a greater percentage than in fiscal year 2016 (33.9 percent). The OCC researched, posted its entry-level announcements, developed relationships, held presentations and information sessions, participated in campus career fairs, and contacted the alumni associations at College of Saint Benedict, a women’s college. The OCC also performed similar activities at colleges and universities with a large female student body (60.0 percent or greater), including the following: Boston University, Misericordia University, Mississippi University for Women,

Muhlenberg College, the State University of New York at Geneseo, and Winthrop University. In fiscal year 2017, the districts hired 11 financial interns, of whom 72.7 percent were females.

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

The OCC's national recruitment office and district recruitment specialists, human resources (HR) consultants, and other HR professionals from across the agency meet semiannually to discuss the entry-level bank examiner recruitment process and practices. This review includes recruitment strategies, campaign hiring results, and ways to evaluate and improve the recruitment process (e.g., outreach and sourcing, targeted schools and organizations, testing, interviewing process and participants, hiring results, tracking and analysis, and training for interviewers, interviewing panelists, and HR specialists). These meetings often result in process improvement changes. In addition, senior management and all key stakeholders are briefed periodically and after each hiring campaign on program changes and results, including an analysis of the applicant pool and hires. Process improvement efforts will continue at the national and district/field levels in fiscal year 2018.

In addition to the entry-level recruitment efforts, the OCC also continued its efforts to expand sourcing pools for experienced female bank examiners. Members of the OCC National Recruitment Team recruited at the following specialty conferences: the ACAMS and Anti-Money Laundering and Financial Crimes Conference; the ABA Wealth Management and Trust Conference; the ABA Regulatory Compliance Conference; the Consumer Bankers Association Conference; the FIRMA National Training Conference; the Commercial Finance Association International Annual Conference; the OpRisk North America 2017 Conference; the RMA Annual Risk Management Conference; and the ISACA, CACS Conference and Cybersecurity Nexus Conference. Members of the National Recruitment Team sponsored booths at the specialty conferences, distributed recruitment materials, and collected contact information from those interested in receiving emails about career opportunities at the OCC. Following the specialty conferences, emails were sent to inform individuals of external postings in specialty areas. In addition, the OCC placed a half-page ad in the Fall 2017 issue of Professional Woman's Magazine.

In fiscal year 2017, 79 bank examiners successfully passed the UCE, of whom 26.6 percent were females, down from 40.7 percent in fiscal year 2016 and their examiner workforce participation rate of 38.9 percent.²³ The OCC also provides separate career forums that are designed for examiners in pay band NB-V who have been commissioned for one year. The main focus of this forum is to provide bank examiners with exposure to the career choices available in the bank

²³ Of employees from minority groups who successfully passed the UCE, 3.8 percent were Blacks, 6.3 percent were Asians, and 3.8 percent were Hispanics. All minority groups passed the UCE in fiscal year 2017 at rates lower than in fiscal year 2016.

supervision lines of business, hear about resources and factors to consider when making OCC career decisions, and network with senior leaders throughout the agency.

The EXCEL I Program, sponsored by the LBS department, provides NB-V bank examiners with the opportunity to develop expertise in one of eight specialty areas. Interested bank examiners apply for permanent bank examiner positions within LBS and become part of a developmental team in one of the specialty areas for a 12- to 24-month period. On successful completion of the program, candidates remain in LBS to work within their specialty areas as members of a large bank resident team. In fiscal year 2017, only two bank examiners were selected for an EXCEL I class—neither was female. Low program participation this year was due to unexpected cancellations of classes and a delay in the fall class cycle.

LeaderTRACK, the Committee on Bank Supervision’s leadership development program, is designed to build and maintain a pipeline of qualified employees to meet future bank supervision leadership needs. In fiscal year 2017, five new employees were added to the LeaderTRACK program; they included one White female, one Asian male, and one Black male. There were no new program participants in fiscal year 2016.

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

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

The OCC has long benefited from the value provided by The Women’s Network (TWN). In fiscal year 2017, TWN conducted an analysis of OCC survey responses by females to identify key factors influencing female career choices, including retention decisions. In addition, TWN sponsored six focus groups addressing career development, work/life balance, and the OCC’s culture. The results from the analyses and focus groups will be the foundation for short- and long-term TWN action plans. TWN also supported the retention of female bank examiners through its mentoring circles. Mentoring circle topics have included “Career Exploration I,” “Career Exploration II,” “Work/Life Balance,” “Uniform Commission Examination Preparation,” “Leadership I,” and “Leadership II.” In keeping with its goal to help members “become architects of their own careers,” TWN held a teleconference focusing on work/life

balance, “OCC Leadership on Taking Control and Achieving Balance.” TWN also issued newsletters that have included topics such as leadership, retention, and working remotely.

In fiscal year 2018, 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 2017, females participated at 45.0 percent in the OCC workforce and held 38.3 percent of supervisor positions²⁴ and 31.0 percent of senior-level positions (SLP),²⁵ up from fiscal year 2016 participation rates by 0.6 percentage points and 1.7 percentage points, respectively. Minorities participated in the workforce at 34.7 percent and held 25.2 percent of supervisor positions and 20.7 percent of SLP, up from fiscal year 2016 participation rates by 1.3 percentage points and 3.5 percentage points, respectively (see tables 9 and 10).

Participation rates of Black females, Hispanic males, and Asian females increased in SLP, although they remain below their workforce participation rates. Black males fell below parity in SLP in fiscal year 2017. In supervisor roles, Asian males remained above parity in fiscal year 2017. In addition, the participation rates of Hispanic males, Black females, and Asian females increased in supervisor positions in fiscal year 2017. For additional details on participation rates from fiscal year 2013 to 2017 of females and minorities in supervisor positions, SLP, and feeder grades, refer to appendixes M and N.

²⁴ Employees in supervisor roles and positions require the exercise of supervisory or managerial responsibilities as set forth in Office of Personnel Management directives, OCC classification guidance, and other related directives.

²⁵ Employees in pay band NB-VIII and NB-IX positions are equivalent to Senior Executive Service positions in the General Schedule.

Table 9: Participation in Supervisor Positions by EEO Groups, FY 2016 to FY 2017

Participation rates of EEO groups are in percentages.

| | FY 2016 | | FY 2017 | | Supervisor participation percentage point change from FY 2016 to FY 2017 |
|-------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|--|
| | OCC workforce participation | OCC supervisor participation | OCC workforce participation | OCC supervisor participation | |
| Male | 54.8 | 62.3 | 55.0 | 61.7 | -0.6 |
| Female | 45.2 | 37.7 ^a | 45.0 | 38.3 ^a | +0.6 |
| Minority male | 15.6 | 12.8 ^a | 16.0 | 13.3 ^a | +0.5 |
| Minority female | 18.6 | 11.1 ^a | 18.7 | 11.9 ^a | +0.8 |
| Minority | 34.2 | 23.9 ^a | 34.7 | 25.2 ^a | +1.3 |
| Asian | 8.4 | 7.4 ^a | 8.6 | 7.7 ^a | +0.3 |
| Black | 17.6 | 10.8 ^a | 17.7 | 10.6 ^a | -0.2 |
| Hispanic | 6.9 | 5.2 ^a | 7.0 | 5.7 ^a | +0.5 |
| Small ERI groups | 1.3 | 0.5 ^a | 1.4 | 1.2 ^a | +0.7 |
| White | 65.8 | 76.1 | 65.4 | 74.8 | -1.3 |
| White male | 39.2 | 49.5 | 39.0 | 48.4 | -1.1 |
| White female | 26.6 | 26.6 | 26.4 | 26.4 | -0.2 |
| Total | 3,958 | 406 | 3,930 | 405 | |

Source: OCC HR Data Mart as of September 30, 2017.

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

Table 10: OCC Participation in SLP by EEO Groups, FY 2016 to FY 2017

Participation rates of EEO groups are in percentages.

| | FY 2016 | | FY 2017 | | SLP participation percentage point change from FY 2016 to FY 2017 |
|-------------------------|-----------------------------|-------------------------|-----------------------------|-------------------------|---|
| | OCC workforce participation | NB VIII-IX (equiv. SLP) | OCC workforce participation | NB VIII-IX (equiv. SLP) | |
| Male | 54.8 | 70.7 | 55.0 | 69.0 | -1.7 |
| Female | 45.2 | 29.3 ^a | 45.0 | 31.0 ^a | +1.7 |
| Minority male | 15.6 | 12.1 ^a | 16.0 | 12.1 ^a | - |
| Minority female | 18.6 | 5.1 ^a | 18.7 | 8.6 ^a | +3.5 |
| Minority | 34.2 | 17.2 ^a | 34.7 | 20.7 ^a | +3.5 |
| Asian | 8.4 | 3.5 ^a | 8.6 | 5.2 ^a | +1.7 |
| Black | 17.6 | 12.1 ^a | 17.7 | 12.1 ^a | - |
| Hispanic | 6.9 | 1.7 ^a | 7.0 | 3.5 ^a | +1.8 |
| Small ERI Groups | 1.3 | 0.0 ^a | 1.4 | 0.0 ^a | - |
| White | 65.8 | 82.7 | 65.4 | 79.3 | -3.4 |
| White male | 39.2 | 58.6 | 39.0 | 56.9 | -1.7 |
| White female | 26.6 | 24.1 ^a | 26.4 | 22.4 ^a | -1.7 |
| Total | 3,958 | 58 | 3,930 | 58 | |

Source: MD-715 workforce data table as of September 30, 2017.

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

In fiscal year 2016, the OMWI sponsored the Diversity and Development Working Group, a cross-functional team of OCC employees established to perform a barrier analysis to improve diversity and promote inclusion in SLP and their pipeline positions. The group presented their findings in a white paper titled “Expanding Opportunities in Executive Leadership: Increasing Women and Minorities in Senior-Level Positions.” The recommendations of the working group were approved by senior management and implementation efforts began and continued through fiscal year 2017. Partnerships with the Leadership, Executive, and Organizational Development (LEOD) office and the Enterprise Workforce Planning (EWP) team resulted in the recognition of similar goals and shared initiatives. These groups collaborated to ensure the integration of the SLP actions into the LEOD and EWP plans. Through this partnership, the goals and initiatives of the working group’s SLP plan have been elevated and integrated into agency-wide efforts.

The OCC continued to work on its goals and objectives for leadership development, designed to create a systematic and sustainable process for succession management that ensures continuity, development, and diversity of leadership at all levels of the organization. The Engagement, Leadership, Developmental Advisory Board (ELDAB), of which the Executive Director of OMWI is a member, remained focused on providing leadership, guidance, and governance for agency leadership development efforts. In fiscal year 2017, the OCC established 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. A virtual Career Development Center was created, the Coaching Program was expanded to include more managers, and new leadership courses were launched including a Women in Leadership course. The OCC continued to sponsor the Leadership Institute Speaker's Series and hold informational Manager Forums to educate managers on various leadership development topics.

The OCC continued to develop its Executive Coaching Program to help leaders align vision, actions, and performance and address tactical issues and strategic long-term opportunities. In fiscal year 2017, females and minorities in the SLP participated in the OCC Executive Coaching Program at 46.2 percent and 26.0 percent, respectively.

In fiscal year 2018, the OCC plans to conduct a Succession Planning Program review and launch a Leadership Certification Program.

Workforce Environment

Agency Commitment

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

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

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

The OCC benefits greatly from the input of its seven ENG's that advance special emphasis programs: the Network of Asian Pacific Americans (NAPA); the Coalition of African American Regulatory Employees (CARE); PRIDE (the Gay, Lesbian, Transgender, and Bisexual Employees network group); HOLA; TWN; Generational Crossroads (Crossroads); and the newly

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

The OCC has allocated sufficient resources to train all employees on the EEO/Diversity and Inclusion Program. Some of the agency's efforts in fiscal year 2017 included providing EEO, alternative dispute resolution (ADR), and diversity and inclusion training during new hire orientations, and training for new managers and supervisors. Cumulatively, the sessions provided training on an array of issues: managing and participating in a diverse work environment; discrimination, including workplace harassment; generational diversity; ADR; and conflict resolution tools and Diversity Dialogue sessions. The OCC conducted 11 Diversity Dialogues with more than 300 employees and 20 supervisors/managers in different offices in the districts and field locations. The agency ensures that all new hires receive the mandatory No FEAR Act training within 60 days of their hire date.

In fiscal year 2017, the OCC launched the leadership course piloted in fiscal year 2016, "Leveraging Diversity and Creating an Inclusive Work Environment," specifically tailored for managers and rating officials. The course was designed to explore the impact of unconscious bias and leveraging diversity and inclusion in hiring, promotions, performance management, and succession management.

Career Development

Table 11: OCC Career Development Training, Three-Year Trend

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|---|-------|-------------|-------------|------------|-------------|------------|------------------|-------------|
| FY 2014 | 1,625 | 58.5 | 41.5 | 7.3 | 13.7 | 3.1 | 6.9 | 69.0 |
| FY 2015 | 1,440 | 58.4 | 41.6 | 6.9 | 14.9 | 8.6 | 1.3 | 68.3 |
| FY 2016 | 1,506 | 59.6 | 40.4 | 7.2 | 14.9 | 8.6 | 1.0 | 68.3 |
| FY 2017 | 2,068 | 57.5 | 42.5 | 7.4 | 14.4 | 7.0 | 1.3 | 70.0 |
| Average OCC workforce participation rate | | 54.8 | 45.2 | 8.0 | 17.2 | 6.8 | 1.4 | 66.7 |

Source: OCC TLMS Data Mart as of September 30, 2017.

The OCC offers more than 60 career development training courses for employees to acquire the competencies, skills, and knowledge for their continual learning and career development. In fiscal year 2017, 2,068 employees participated in these courses with the following training

participation rates: females, 42.5 percent; Blacks, 14.4 percent; Asians, 7.4 percent; Hispanics, 7.0 percent; and persons of Small ERI groups, 1.3 percent (see table 11). In addition to skills training, 2,020 employees received diversity and EEO training, not including the No FEAR Act Training required every two years (see table 12).

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

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|---|--------------------|-------------|-------------|------------|-------------|------------|------------------|-------------|
| FY 2014 | 413 | 43.8 | 56.2 | 6.5 | 15.0 | 8.0 | 1.2 | 66.8 |
| FY 2015 | 1,155 | 53.9 | 46.1 | 6.8 | 16.4 | 6.8 | 1.0 | 69.0 |
| FY 2016 | 1,364 | 52.6 | 47.4 | 6.5 | 16.7 | 7.8 | 0.9 | 68.2 |
| FY 2017 | 2,020 ^a | 51.8 | 48.2 | 7.2 | 16.6 | 6.8 | 1.1 | 68.1 |
| Average OCC workforce participation rate | | 54.8 | 45.2 | 8.0 | 17.2 | 6.8 | 1.4 | 66.7 |

Source: OCC TLMS Data Mart as of September 30, 2017.

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

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

Additionally, the OCC offered 12 leadership courses to prepare employees for formal leadership or to enhance their current leadership capabilities. In fiscal year 2017, 1,423 employees participated and their training participation rates were: females, 49.8 percent; Blacks, 16.7 percent; Asians, 7.7 percent; Hispanics, 7.1 percent; and persons of Small ERI groups, 1.1 percent. All groups, except females and Hispanics, participated in the leadership courses at rates below their workforce participation rates.

In fiscal year 2017, OCC managers and supervisors participated in three agency-sponsored Manager Forums (574 attendees/occurrences) through audio/video/phone conferences on various topics of interest. Over 1,600 employees viewed Leadership Channel Videos through the HC training and development organization, and over 300 employees attended the Leadership Institute Speaker Event, “Agility Shift.” The OCC also revamped its Individual Development Plan (IDP) process, and streamlined and enhanced its online IDP tool. For the first time, the OCC was able to capture data to identify gaps in leadership competencies for the enterprise.

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 revamped its Mentoring web page, providing information on all of the agency’s options for mentoring, to include the newly developed IDP form which has an option for mentoring activities. The Mentoring Resource Toolkit web page and the OCC’s ENGs maintain additional resources for mentoring in the agency. The OCC ENGs are collaborating with OCC

LEOD, the U.S. Office of Management and Budget (OMB), and the Office of Personnel Management (OPM) in a One-on-One Mentoring Pilot Program utilizing OMB’s “Mentoring Hub”—a virtual platform for matching mentors and mentees. The six-month pilot began in early September 2017, with the mentor/mentee matching process for approximately 25 OCC mentor/mentee pairs. A mid-point review of the program was conducted and a full assessment will be performed at its conclusion. The OCC plans to continue its partnership with OMB and use of the Mentoring Hub for fiscal year 2018 to expand the quantity of OCC employees participating in formal mentoring.

Employee Engagement

In fiscal year 2017, the OCC simplified its employee engagement strategy while still maintaining its commitment to promoting engagement and ensuring the OCC is a great place to work. Employees expressed concern about the number of surveys, the formal action planning process, and the timeliness of efforts to respond to issues identified in the surveys. In response, the OCC discontinued the OCC engagement survey in favor of the OPM-administered Federal Employee Viewpoint Survey (FEVS) and redefined its follow-up action planning process to emphasize continuous dialogue and continuous engagement. The action planning process moved from being an annual, survey-focused event to promoting engagement as a multi-year progression of continuous dialogue about those matters that affect our employees’ work experiences.

In 2017, more than 2,800 OCC employees completed the FEVS, representing a 76.4 percent response rate, a 14.4 percent improvement over the 2016 response rate. The OCC’s Employee Engagement Index and Global Satisfaction Index scores (74.0 percent and 75.0 percent, respectively) exceeded those of the Treasury Department (68.0 percent and 63.0 percent, respectively) and the federal government (67.0 percent and 64.0 percent, respectively). The FEVS results were also analyzed using a formulated diversity and inclusion index created by the OPM that considers responses to questions addressing fairness, open-mindedness, cooperativeness, supportiveness, and empowerment. The OCC’s diversity and inclusion index rating increased 7.0 percentage points in 2017 to 69.0 percent and to a “Good” overall ranking, higher than that of the Treasury Department (62.0 percent) and the federal government overall (60.0 percent).

The Partnership for Public Service uses the data from the FEVS to create “The Best Places to Work in the Federal Government” rankings. Based on the 2017 FEVS data, the OCC ranked 51st out of 339 agency subcomponents, a meaningful increase from the agency’s 2016 ranking of 95th of 305 subcomponents. Of the categories making up the overall rankings, the OCC ranked 40th in support for diversity and 25th in training and development. Rankings for these categories also increased noticeably from 2016, which were 86th in support for diversity and 35th in training and development.

Program Accountability

All OCC managers, supervisors, and EEO/Diversity and Inclusion Program officials are stakeholders in the effective implementation of the agency’s EEO Program. EEO/Diversity and Inclusion Program officials advise and assist managers and supervisors with their EEO/Diversity

Program-related responsibilities. The HC and OMWI offices collaborate to ensure that personnel actions conform to the EEOC management directives.

OMWI staff works with senior managers to identify barriers that may impede the realization of the agency's EEO and diversity and inclusion goals. The OCC conducts periodic reviews of the agency's merit promotion program policy and procedures, employee recognition and awards program, and employee development and training programs to address deficiencies or concerns. Generally, all staffing policies are reviewed at least annually to ensure compliance with applicable laws, regulations, and other guidance.

The OCC is undertaking a comprehensive review and redesign of its performance management system, including the performance appraisal process. The agency started this project in response to employee and manager concerns about the system, such as (1) fairness and consistency in ratings, (2) clarity and overlap in the performance evaluation elements, (3) the quality of performance feedback, and (4) the process for addressing poor performance. The project team has completed a best practices review, an evaluation of the current system, and a comprehensive job analysis to develop new, validated performance appraisal criteria. Recommendations for new performance management and appraisal processes have been developed. These recommendations are intended to ensure the OCC has a valid, meaningful performance management system that includes appropriate safeguards against disparate impact.

Regulated Entities

The OCC regulates and supervises 1,347 institutions. Of these institutions, 944 are national banks and 353 are federal savings associations, with combined assets of \$11.7 trillion (representing 68.0 percent of total U.S. commercial banking assets), and 50 are federal branches of foreign banks with combined assets of \$388 billion.²⁶

Pursuant to the Dodd–Frank Act, the OCC and other OMWI directors collaboratively published a policy statement on June 10, 2015. The standards identified in the policy statement offer guidance and a framework to enable an entity to voluntarily assess its diversity policies and practices in the following key areas:

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

In July 2016, the OMB approved the collection of voluntary self-assessment information from institutions. During the second quarter of fiscal year 2017, the OCC sent letters to 382 chief executive officers of institutions with 100 or more employees. Approximately 14.7 percent of the institutions provided their diversity self-assessments. An analysis of the self-assessments provides a baseline of institutional data and identifies leading practices to be shared with the

²⁶ As of September 30, 2017.

institutions. The interagency OMWI directors plan various venues through which to engage with the institutions; share aggregate results; and solicit feedback on the diversity self-assessment process and perspectives of the institutions.

Letters will be delivered to the chief executive officers of institutions in fiscal year 2018 to encourage voluntary submissions of diversity self-assessments for the second year. The OMWI directors will utilize this information to identify trends within the financial services industry as it relates to diversity policies and practices.

Financial Literacy

The OCC is one of the 21 federal agencies represented on the U.S. Financial Literacy and Education Commission (FLEC). During fiscal year 2017, the FLEC continued to focus on the financial literacy issues of youth, or “starting early,” building on the experience and resources of FLEC members to help young people learn the financial basics before they join the workforce and begin their careers. The FLEC continued its support for community youth workforce development programs that offer financial capability training to participants. OCC staff contributed to two FLEC fact sheets, [*Resource Guide for Financial Institutions: Incorporating Financial Capability into Youth Employment Programs*](#) and [*Resource Guide for Youth Employment Programs: Incorporating Financial Capability and Partnering with Financial Institutions*](#) (both published in January 2017).

OCC leadership gave speeches at two events where financial capability was a major theme. Senior Deputy Comptroller Grovetta Gardineer was a keynote speaker at the Cities for Financial Empowerment Fund’s National Bank On conference in Washington, D.C. in May. Deputy Comptroller Barry Wides was a speaker at Operation Hope’s Global Forum in Atlanta in April.

Throughout fiscal year 2017, OCC staff participated in a number of financial literacy and education outreach events where the OCC’s financial literacy and consumer materials were distributed. These events included the following: the Society for Financial Education and Professional Development’s Financial Literacy Conference; Operation Hope’s Global Forum; the Department of Defense Pentagon’s Financial Readiness Fair; Financial Literacy Day on Capitol Hill; and the exhibit hall at the Congressional Black Caucus Foundation Annual Legislative Conference. The OCC also issued news releases supporting Earned Income Tax Awareness Day, America Saves Week, and Financial Literacy Day on Capitol Hill.

OCC staff participated in a number of financial literacy meetings and conferences, including the Center for Financial Services Innovation Financial Health briefing; FDIC Youth Savings Pilot Symposium; Consumer Federation of America’s Youth Employment Programs as Pathways to Savings meeting; RAND Behavioral Finance Forum; SEC Evidence Summit: Disclosure Effectiveness meeting; Urban Institute’s briefing (which reviewed how new and alternative credit-scoring tools may expand access to credit); Federal Reserve System Community Development Research Conference; National Community Reinvestment Coalition Age-Friendly Banking Convening and Innovation Labs meetings; Jump\$tart Coalition for Personal Finance Partners meeting; National Disability Institute’s briefing titled “Banking Status and Financial Behaviors of Adults with Disabilities”; FDIC’s Economic Inclusion Summit; Cities for Financial

Empowerment Fund’s National Bank On conference; Elder Justice Coordinating Council meeting; Credit Builders Alliance Symposium; National Adult Protective Services Association Summit on Elder Financial Exploitation; Consumer Financial Protection Bureau’s Roundtable for Principles for Effective Financial Education; Military Saves quarterly meetings; Alliance Against Fraud periodic meetings; American Savings Education Council policy board and partner meetings; and Department of Defense Financial Readiness Roundtable meetings.

The OCC District Community Affairs Officers participated in several events across the country relating to banks’ efforts to increase financial literacy and access, including Houston Money Week, Houston Community Reinvestment Act (CRA) Roundtable, Rio Grande Valley Regional Convening, Arizona Community Development Forum, CRA Carolinas Collaborative, and meetings of Alliance for Economic Inclusion coalitions in the District of Columbia, New Orleans, Houston, and Austin, Texas.

The OCC has educated its staff on a number of financial literacy fronts. For example, the OCC provided information about the importance of savings and encouraged staff participation in financial literacy volunteer activities. During America Saves Week, the OCC published customized messages on the benefits of saving. Also, the OCC provided information on financial elder abuse that may be useful to OCC employees as they carry out the OCC’s mission or respond to inquiries from financial institutions. Further, the OCC maintains a list of financial literacy volunteer opportunities that interested OCC staff may consider.

In fiscal year 2017, the OCC produced six issues of the bi-monthly [Financial Literacy Update](#) e-newsletter, which reports on events, initiatives, and related resources of the OCC and other government agencies and organizations. Each issue of the *Financial Literacy Update* was sent to about 30,000 subscribers. The OCC released its update of the “[School-Based Bank Savings Programs](#)” *Community Developments Insights* report in March 2017.

In addition, the OCC continues to maintain other financial literacy tools for bankers. These include:

- [Financial Literacy Web Resource Directory](#) on the OCC website providing information about financial literacy programs that banks might wish to become involved with as part of their CRA programs. The directory covers a variety of financial literacy and education topics such as asset building programs, Bank On programs, disaster recovery, elder financial exploitation, financial literacy for multilingual populations, military resources, retirement and financial security, the unbanked and underbanked, and youth programs.
- Fact sheets on financial literacy innovative products and services, investment vehicles, and federal government programs and initiatives, such as “[Bank Savings Incentive Programs](#)” (January 2014); “[Individual Development Accounts](#)” (January 2018); and “[Leveraging Earned Income Tax Credits to Reach New Bank Customers](#)” (January 2018).
- *Community Developments Insights* reports on financial capability products, services, and initiatives including “[School-Based Bank Savings Programs: Bringing Financial Education to Students](#)” (March 2017); “[Reaching Minority Markets: Community Bank Strategies](#)” (November 2006); “[Payroll Cards: An Innovative Product for Reaching the Unbanked and](#)

[Underbanked](#)” (June 2005); and “[Individual Development Accounts: An Asset Building Product for Lower-Income Consumers](#)” (February 2005).

- *Community Developments Investments* newsletters on financial literacy topics and innovative bank community development lending and investing practices, such as “[Cultivating Community-Based Financial Literacy Initiatives](#)” (Spring 2009) and “[The Power of Plastic: How Banks are Using Technology to Reach the Unbanked](#)” (Fall 2004).

Appendixes

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

Payments

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

Awards

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

The FPDS-NG website is the central repository of information about federal contracting and contains detailed information on contract awards of more than \$3,500.²⁷ The FAR requires federal contracting offices to submit complete and accurate data on contract actions to the FPDS-NG (48 CFR 4.604(3)).

At the end of each fiscal year, the OMWI queries the FPDS-NG for (1) OCC awards or “action obligations,” which are the net amount of funds obligated or de-obligated for all contract actions entered into the FPDS-NG, from October 1 through September 30; and (2) the business owner's socioeconomic category²⁸ for each award.

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

²⁸ The term “socioeconomic category” identifies certain business ownership characteristics (e.g., WOB, small disadvantaged business, educational institution, and MOB). For more information, see the *FPDS-NG Government User's Manual*, version 1.4, p.135 (June 2013).

Appendix B: OCC Payments, Five-Year Trend

| | FY 2013 | | FY 2014 | | FY 2015 | | FY 2016 | | FY 2017 | |
|--|-----------------------|--------------|-----------------------|--------------|-----------------------|--------------|-----------------------|--------------|-----------------------|-------------------|
| | \$ | % | \$ | % | # | % | \$ | % | \$ | % |
| Total Payments | 197,187,940.53 | 100.0 | 153,486,288.26 | 100.0 | 146,769,309.08 | 100.0 | 154,406,367.63 | 100.0 | 166,513,008.73 | 100.0 |
| Minority-owned or women-owned business totals ^a | 64,549,744.14 | 32.7 | 59,733,467.34 | 38.9 | 58,017,878.99 | 39.5 | 60,595,166.63 | 39.2 | 68,393,929.32 | 41.1 ^b |
| Minority-owned | 59,188,722.18 | 30.0 | 49,635,926.67 | 32.3 | 45,612,357.18 | 31.1 | 44,556,544.67 | 28.9 | 46,689,765.24 | 28.0 |
| Women-owned | 10,181,198.05 | 5.2 | 12,634,096.88 | 8.2 | 15,565,799.45 | 10.6 | 18,969,244.92 | 12.3 | 25,311,167.36 | 15.2 ^b |
| Both minority-owned and women-owned | 4,820,176.09 | 2.4 | 2,536,556.21 | 1.7 | 3,160,277.64 | 2.2 | 2,930,622.96 | 1.9 | 3,607,003.28 | 2.2 ^b |
| Asian American ^c | 47,067,227.29 | 23.9 | 39,603,713.07 | 25.8 | 33,709,019.28 | 23.0 | 31,340,346.04 | 20.3 | 34,018,365.96 | 20.4 ^b |
| Black American | 8,003,354.74 | 4.1 | 5,961,528.99 | 3.9 | 6,878,398.42 | 4.7 | 5,465,888.45 | 3.5 | 2,132,783.78 | 1.3 |
| Hispanic American | 1,637,681.64 | 0.8 | 1,106,302.44 | 0.7 | 897,773.72 | 0.6 | 1,861,755.23 | 1.2 | 2,158,839.78 | 1.3 ^b |
| Native American ^d | 2,577,750.96 | 1.3 | 2,837,232.73 | 1.8 | 4,037,577.66 | 2.8 | 6,408,654.39 | 4.2 | 4,126,555.18 | 2.5 |
| Other minority ^e | 117,832.58 | 0.1 | 187,539.47 | 0.1 | 238,512.14 | 0.2 | 234,766.53 | 0.2 | 4,266,506.44 | 2.6 ^b |

Source: Core Financial System and FPDS-NG for FY 2013 to FY 2017.

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

^b Indicates this demographic group had an increase in payment total percentage for FY 2017 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

| | FY 2013 | | FY 2014 | | FY 2015 | | FY 2016 | | FY 2017 | |
|--|-----------------------|---------------|-----------------------|---------------|-----------------------|---------------|-----------------------|--------------|-----------------------|--------------|
| | \$ | % | \$ | % | \$ | % | \$ | % | \$ | % |
| Total Awards | 154,317,026.74 | 100.00 | 151,483,399.54 | 100.00 | 141,451,849.27 | 100.00 | 140,389,148.70 | 100.0 | 180,555,187.04 | 100.0 |
| Minority-owned or women-owned business totals ^a | 58,242,589.58 | 37.7 | 60,570,022.31 | 40.0 | 54,590,293.40 | 38.6 | 39,666,008.71 | 28.3 | 59,019,898.37 | 32.7 |
| Minority-owned | 53,055,556.11 | 34.4 | 53,832,964.01 | 35.5 | 45,718,306.33 | 32.3 | 32,441,544.93 | 23.1 | 36,330,519.21 | 20.1 |
| Women-owned | 10,866,583.19 | 7.0 | 13,960,757.76 | 9.2 | 16,336,523.16 | 11.55 | 14,433,517.08 | 10.3 | 26,358,237.35 | 14.6 |
| Both minority-owned and women-owned | 5,679,549.72 | 3.7 | 7,223,699.46 | 4.8 | 7,464,536.09 | 5.3 | 7,209,053.30 | 5.1 | 3,668,858.19 | 2.0 |
| Asian American ^b | 42,159,868.59 | 27.3 | 39,282,118.11 | 25.9 | 28,721,147.82 | 20.3 | 14,734,954.72 | 10.5 | 22,988,150.94 | 12.7 |
| Black American | 8,521,991.78 | 5.5 | 6,198,682.57 | 4.1 | 6,224,777.00 | 4.4 | 5,852,331.25 | 4.2 | 2,125,961.51 | 1.2 |
| Hispanic American | 1,472,460.76 | 1.0 | 909,539.18 | 0.6 | 1,339,889.92 | 1.0 | 2,476,290.78 | 1.8 | 7,173,436.90 | 4.0 |
| Native American ^c | 231,084.26 | 0.1 | 2,849,651.77 | 1.9 | 4,996,625.10 | 3.5 | 5,862,367.36 | 4.2 | 3,837,250.20 | 2.1 |
| Other minority ^d | 758,071.33 | 0.5 | 4,694,815.74 | 3.1 | 4,688,692.41 | 3.3 | 4,215,580.31 | 3.0 | 190,994.26 | 0.1 |

Source: FPDS-NG for FY 2013 to FY 2017.

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

^a Awards to businesses that were both minority- and women-owned were counted once in the MWOB 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.)

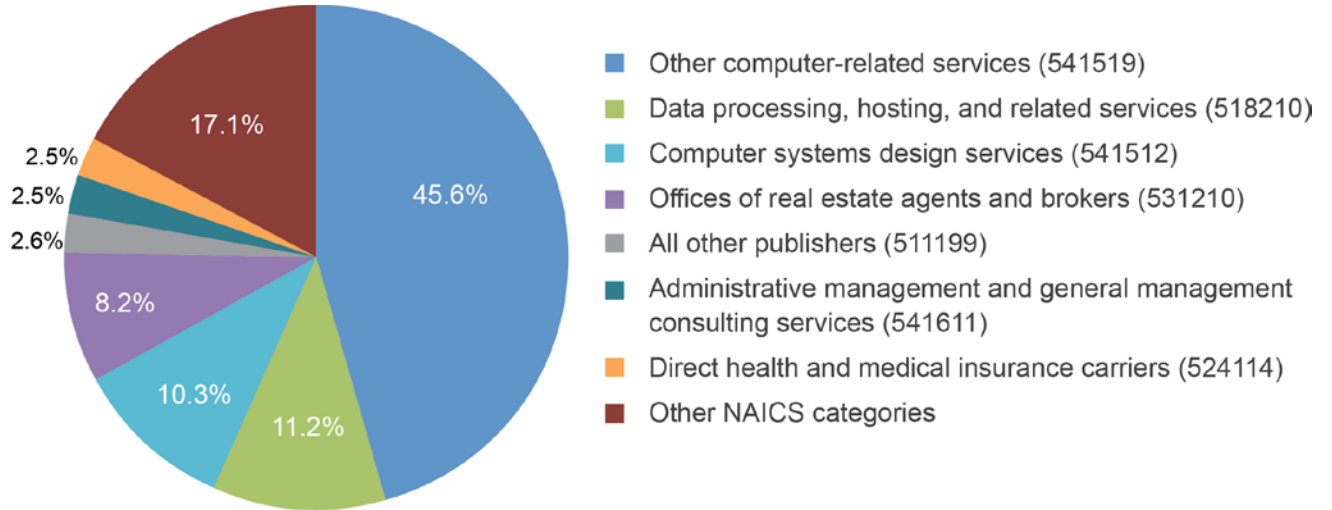
^c "Native American" means American Indians, Eskimos, Aleuts, or Native Hawaiians. (See 48 CFR 52.219-1.)

^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.)

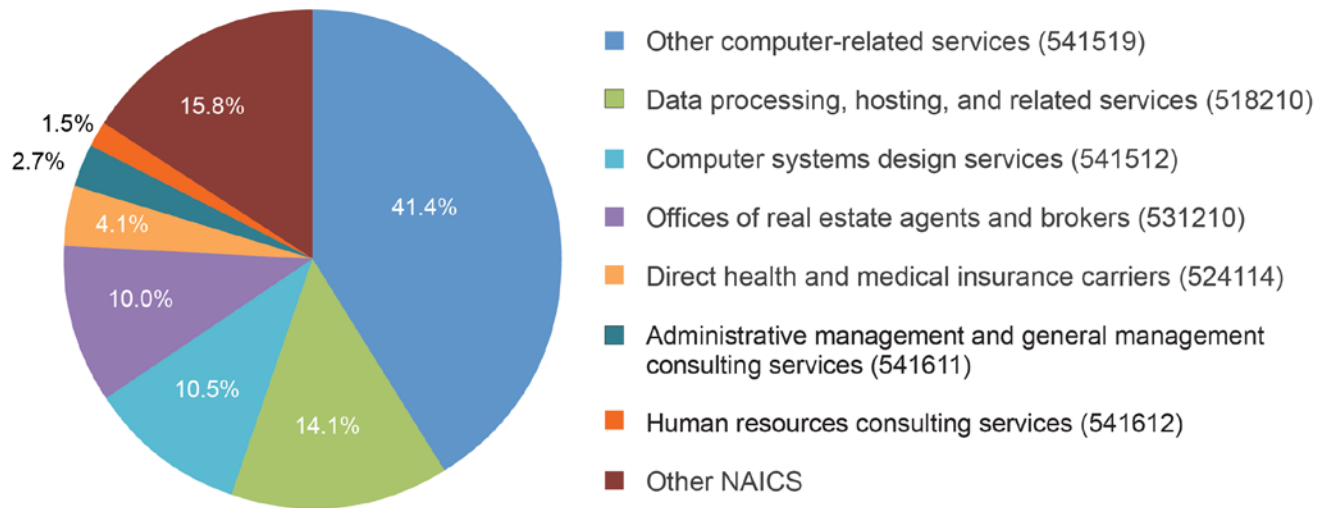
Appendix D: OCC Awards by Top Seven NAICS Codes, Five-Year Trend

Source: FPDS-NG for FY 2013 to FY 2017.

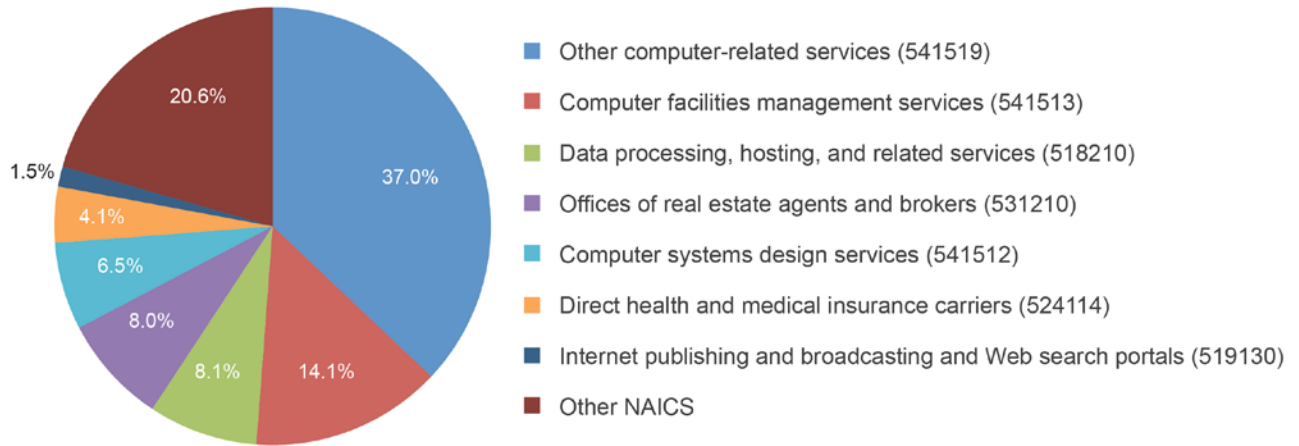
FY 2017: \$181 Million in Total Awards, 83% in Top Seven NAICS



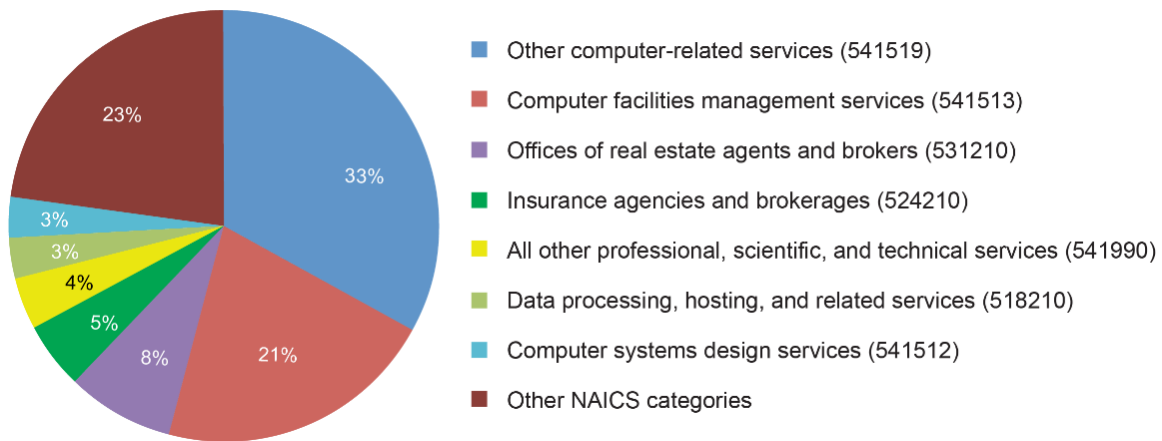
FY 2016: \$154 Million in Total Awards, 84% in Top Seven NAICS



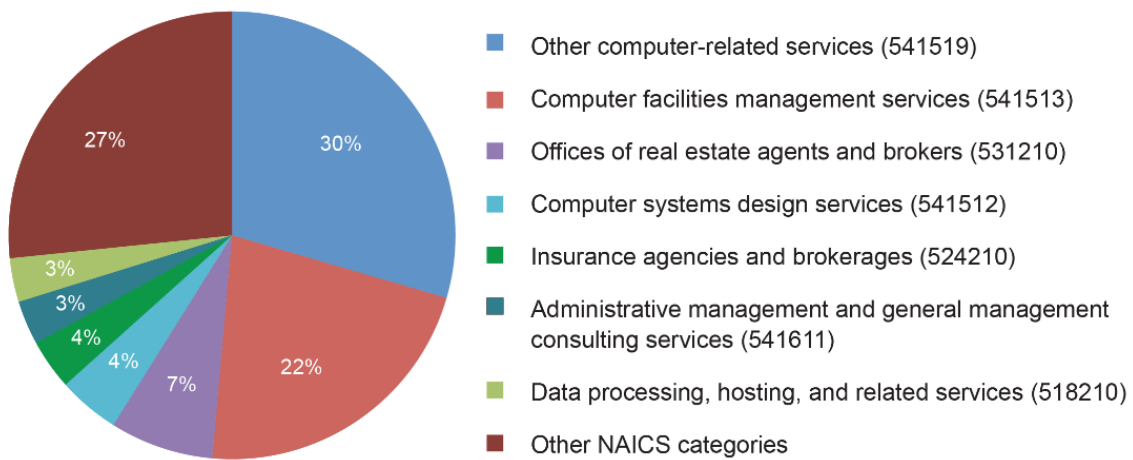
FY 2015: \$141 Million in Total Awards, 79% in Top Seven NAICS



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



FY 2013: \$154 Million in Total Awards, 73% in Top Seven NAICS



Appendix E: Technical Assistance to MWOBs, FY 2017

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

- **National Minority Supplier Development Council Conference and Business Opportunity Exchange, Chicago**
 October 23–26, 2016: OMWI exhibited at event with over 6,000 attendees; 800 exhibit booths; and 20 workshops.
- **Native American Contractors Association, Tulsa, Okla.**
 October 31–November 2, 2016: OMWI exhibited at event with nearly 200 attendees and spoke on a panel with other federal agencies and presented technical assistance on how to do business with the OCC.
- **National 8a Association Small Business Conference, Orlando, Fla.**
 February 7–8, 2017: OMWI participated in matchmaking with two WOBs.
- **Reservation Economic Summit (RES), Las Vegas**
 March 14–16, 2017: OMWI exhibited at event with over 1,987 attendees; participated in panel discussion, and conducted matchmaking sessions with eight MOBs (Native American-owned businesses).
- **Enterprising Women Awards Celebration and Conference, Fort Lauderdale, Fla.**
 April 3–4, 2017: OMWI exhibited at event.
- **27th Annual Government Procurement Conference, Washington, D.C.**
 April 19, 2017: OMWI exhibited at event with over 2,200 attendees, participated in OMWI agency panel discussion with over 45 attendees, and conducted matchmaking sessions with seven WOBs.
- **CelebrAsian Conference, San Diego**
 May 31–June 2, 2017: OMWI exhibited at event with over 672 attendees and 57 exhibitors.
- **Women’s Business Enterprise National Council National Conference and Business Fair, Las Vegas**
 June 19–22, 2017: OMWI exhibited at event with over 4,373 attendees and 327 exhibitors. Conducted matchmaking sessions with six WOB representatives.
- **Board of Governors of the Federal Reserve System Vendor Fair, Washington, D.C.**
 August 24, 2017: OMWI exhibited at event with over 565 attendees, including 379 small business representatives and 51 large business representatives.

- **Congressional Black Caucus Foundation Annual Legislative Conference, Washington, D.C.**
September 20–24, 2017: OMWI exhibited at event.

OMWI representatives also provided technical assistance to small disadvantaged businesses²⁹ and small WOBs at the following vendor outreach sessions (VOS) hosted by the Treasury Office of Small and Disadvantaged Business Utilization in Washington, D.C.:

- **Treasury VOS**
June 7, 2017. Matchmaking sessions with 12 representatives (six WOBs).
- **Treasury VOS**
August 9, 2017. Matchmaking sessions with 11 representatives (one WOB).

²⁹ A small disadvantaged business is a small business that is at least 51 percent owned by one or more individuals who are both socially and economically disadvantaged. The term “socially disadvantaged” may include members of the following designated groups: Asian Americans, Black Americans, Hispanic Americans, Native Americans, and members of other groups designated by the Small Business Administration. (See 12 CFR 124.103.)

Appendix F: Awards by Demographic Group in the OCC’s Top Seven NAICS Codes, FY 2017

| | NAICS Codes and Descriptions | | | | | | | | | | | | | |
|--|---------------------------------|------------------|--|------------------|----------------------------------|------------------|---|------------------|----------------------|------------------|--|------------------|--|------------------|
| | 541519 | | 518210 | | 541512 | | 531210 | | 511199 | | 541611 | | 524114 | |
| | Other computer related services | | Data processing, hosting, and related services | | Computer systems design services | | Offices of real estate agents and brokers | | All other publishers | | Administrative management and general management consulting services | | Direct health and medical insurance carriers | |
| Number of businesses with OCC awards in NAICS | 74 | | 14 | | 12 | | 1 | | 2 | | 36 | | 2 | |
| Percentage of total OCC awards | 45.6 | | 11.2 | | 10.3 | | 8.2 | | 2.6 | | 2.5 | | 2.5 | |
| Category | \$ Awards | % Awarded | \$ Awards | % Awarded | \$ Awards | % Awarded | \$ Awards | % Awarded | \$ Awards | % Awarded | \$ Awards | % Awarded | \$ Awards | % Awarded |
| Total OCC awards in NAICS | 82,318,217.72 | 45.6 | 20,292,384.15 | 11.2 | 18,632,935.02 | 10.3 | 14,850,000.00 | 8.2 | 4,716,706.20 | 2.6 | 4,481,610.43 | 2.5 | 4,468,263.83 | 2.5 |
| Minority- or women-owned | 44,091,161.85 | 53.6 | 0.00 | 0.0 | 3,539,576.23 | 19.0 | 0.00 | 0.0 | 4,673,306.20 | 99.1 | 2,916,263.91 | 65.1 | 0.00 | 0.0 |
| Minority-owned | 23,145,401.77 | 28.1 | 0.00 | 0.0 | 3,539,576.23 | 19.0 | 0.00 | 0.0 | 4,673,306.20 | 99.1 | 2,675,467.84 | 59.7 | 0.00 | 0.0 |
| Women-owned | 21,390,273.49 | 26.0 | 0.00 | 0.0 | 1,931,652.09 | 10.4 | 0.00 | 0.0 | 0.00 | 0.0 | 387,767.57 | 8.7 | 0.00 | 0.0 |
| Asian American | 19,115,995.73 | 23.2 | 0.00 | 0.0 | 2,995,738.25 | 16.1 | 0.00 | 0.0 | 0.00 | 0.0 | 34,620.50 | 0.8 | 0.00 | 0.0 |
| Black American | 455,137.82 | 0.6 | 0.00 | 0.0 | 218,692.88 | 1.2 | 0.00 | 0.0 | 0.00 | 0.0 | 473,260.50 | 10.6 | 0.00 | 0.0 |
| Hispanic American | 1,082,599.63 | 1.3 | 0.00 | 0.0 | 325,145.10 | 1.7 | 0.00 | 0.0 | 4,673,306.20 | 99.1 | 644,829.51 | 14.4 | 0.00 | 0.0 |
| Native American | 2,347,682.07 | 2.9 | 0.00 | 0.0 | 0.00 | 0.0 | 0.00 | 0.0 | 0.00 | 0.0 | 1,522,757.33 | 34.0 | 0.00 | 0.0 |
| Other minority | 148,958.72 | 0.18 | 0.00 | 0.0 | 0.00 | 0.0 | 0.00 | 0.0 | 0.00 | 0.0 | 0.00 | 0.0 | 0.00 | 0.0 |

Source: FPDS-NG for FY 2017 and SAM Entity Management Extracts for November 2017.

Appendix G: 2010 Civilian Labor Force

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

Source: MD-715.

Appendix H: OCC Workforce Profile, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | Male | Female | Minority | Asian | Black | Hispanic | Native American | Native Hawaiian | 2+ races | White |
|--|-------------|-------------------|-------------|-------------|-------------|------------------|------------------|------------------|------------------|-------------------|
| FY 2013 | 54.4 | 45.6 ^a | 32.1 | 7.4 | 16.7 | 6.6 ^a | 1.0 | 0.1 ^a | 0.3 ^a | 67.9 ^a |
| FY 2014 | 54.9 | 45.1 ^a | 32.4 | 7.7 | 16.8 | 6.6 ^a | 0.9 ^a | 0.1 ^a | 0.3 ^a | 67.6 ^a |
| FY 2015 | 54.9 | 45.1 ^a | 33.1 | 7.8 | 17.2 | 6.8 ^a | 0.9 ^a | 0.2 | 0.3 ^a | 66.9 ^a |
| FY 2016 | 54.8 | 45.2 ^a | 34.2 | 8.4 | 17.6 | 6.9 ^a | 0.9 ^a | 0.2 | 0.3 ^a | 65.8 ^a |
| FY 2017 | 55.0 | 45.0 ^a | 34.7 | 8.6 | 17.7 | 7.0 ^a | 0.8 ^a | 0.2 | 0.4 ^a | 65.4 ^a |
| 2010 NCLF | 51.9 | 48.1 | 27.7 | 3.9 | 12.0 | 10.0 | 1.0 | 0.2 | 0.6 | 72.3 |
| Percentage point change from FY 2013 to FY 2017 | +0.6 | -0.6 | +2.6 | +1.2 | +1.0 | +0.4 | -0.2 | +0.1 | +0.1 | -2.5 |

Source: MD-715 workforce data table as of September 30, 2017.

^a EEO groups participating at rates below the 2010 NCLF rates.

Appendix I: OCC Workforce Profile as of September 30, 2017

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian male | Asian female | Black male | Black female | Hispanic male | Hispanic female | Nat. Amer. male | Nat. Amer. female | Nat. Haw. male | Nat. Haw. female | 2+ races male | 2+ races female | White male | White female |
|--------------------------------|-------|-------------------|-------------------|------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|----------------|------------------|------------------|------------------|-------------------|-------------------|
| OCC workforce | 3,930 | 55.0 | 45.0 ^a | 4.9 | 3.6 | 6.8 | 10.9 | 3.7 ^a | 3.3 ^a | 0.4 ^a | 0.4 ^a | 0.1 | 0.1 | 0.1 ^a | 0.3 | 39.0 | 26.4 ^a |
| 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 |
| Bank examiner | 2,597 | 61.1 | 38.9 ^a | 3.8 | 2.6 ^a | 6.0 | 6.7 ^a | 4.0 | 2.9 ^a | 0.5 | 0.4 | 0.1 | 0.1 | 0.1 ^a | 0.2 ^a | 46.8 | 26.0 ^a |
| 2010 bank 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 |
| Attorney | 179 | 53.1 ^a | 46.9 | 2.8 | 3.9 | 1.7 ^a | 3.4 | 3.9 | 2.8 | 0.6 | 0.0 ^a | 0.0 | 0.0 | 0.0 ^a | 0.0 ^a | 44.1 ^a | 36.9 |
| 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 |
| Economist | 98 | 65.3 ^a | 34.7 | 19.4 | 17.4 | 3.1 | 0.0 ^a | 3.1 ^a | 1.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 | 0.0 ^a | 0.0 ^a | 0.0 | 39.8 ^a | 16.3 ^a |
| 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 |
| All other series | 1,056 | 39.1 ^a | 60.9 | 6.8 | 4.7 | 10.0 | 23.5 | 2.8 ^a | 4.6 ^a | 0.2 ^a | 0.6 | 0.2 | 0.3 | 0.2 ^a | 0.6 | 18.8 ^a | 26.6 ^a |
| 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 |

Source: MD-715 workforce data table as of September 30, 2017.

^a EEO groups participating at rates below the 2010 NCLF and OCLF rates.

Appendix J: OCC FY 2017 EEO-1 Report (Occupational Categories Profile) Distribution by ERI and Gender: Permanent Employees

Participation rates of EEO groups are in percentages.

| Occupational categories | Non-Hispanic | | | | | | | | | | | | | | | | | |
|--|-----------------|--------------|-------------|-------------|-------------|------------|-------------|-------------|-------------|------------|------------|-----------------|------------|-----------------|------------|------------|------------|------------|
| | Total employees | | | Hispanic | | White | | Black | | Asian | | Native Hawaiian | | Native American | | 2+ races | | |
| | # | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | |
| 1a. Officials and managers executive/senior level (grade 15 and above) | # | 321 | 198 | 123 | 9 | 8 | 164 | 88 | 10 | 19 | 14 | 7 | 0 | 1 | 0 | 0 | 1 | 0 |
| | % | 100.0 | 61.7 | 38.3 | 2.8 | 2.5 | 51.1 | 27.4 | 3.1 | 5.9 | 4.4 | 2.2 | 0 | 0.3 | 0.0 | 0.0 | 0.3 | 0.0 |
| 1b. Mid-level (grades 13-14) | # | 240 | 117 | 123 | 7 | 10 | 84 | 85 | 15 | 17 | 9 | 9 | 0 | 0 | 2 | 1 | 0 | 1 |
| | % | 100.0 | 48.8 | 51.2 | 2.9 | 4.2 | 35.0 | 35.4 | 6.3 | 7.1 | 3.8 | 3.8 | 0.0 | 0.0 | 0.8 | 0.4 | 0.0 | 0.4 |
| 1d. Other | # | 2479 | 1480 | 999 | 101 | 71 | 1094 | 625 | 165 | 210 | 106 | 76 | 1 | 1 | 10 | 12 | 3 | 4 |
| | % | 100.0 | 59.7 | 40.3 | 4.1 | 2.9 | 44.1 | 25.2 | 6.7 | 8.5 | 4.3 | 3.1 | 0.1 | 0.1 | 0.4 | 0.5 | 0.1 | 0.2 |
| 1. Officials and managers total | # | 3040 | 1795 | 1245 | 117 | 89 | 1342 | 798 | 190 | 246 | 129 | 92 | 1 | 2 | 12 | 13 | 4 | 5 |
| | % | 100.0 | 59.0 | 41.0 | 3.9 | 2.9 | 44.1 | 26.3 | 6.3 | 8.1 | 4.2 | 3.0 | 0.1 | 0.1 | 0.4 | 0.4 | 0.1 | 0.2 |
| Category CLF | | 100.0 | 56.1 | 43.9 | 3.7 | 3.4 | 45.7 | 32.7 | 3.7 | 5.1 | 2.2 | 1.9 | 0.1 | 0.1 | 0.4 | 0.4 | 0.2 | 0.2 |
| 2. Professionals | # | 604 | 333 | 271 | 23 | 16 | 181 | 147 | 61 | 64 | 63 | 41 | 2 | 0 | 2 | 2 | 1 | 1 |
| | % | 100.0 | 55.1 | 44.9 | 3.8 | 2.7 | 30.0 | 24.3 | 10.1 | 10.6 | 10.4 | 6.8 | 0.3 | 0.0 | 0.3 | 0.3 | 0.2 | 0.2 |
| Category CLF | | 100.0 | 45.3 | 54.7 | 2.7 | 3.4 | 36.0 | 41.4 | 3.1 | 5.5 | 3.1 | 3.4 | 0.0 | 0.0 | 0.3 | 0.5 | 0.2 | 0.2 |
| 3. Technicians | # | 7 | 5 | 2 | 0 | 0 | 1 | 1 | 4 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | % | 100.0 | 71.4 | 28.6 | 0.0 | 0.0 | 14.3 | 14.3 | 57.1 | 14.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Category CLF | | 100.0 | 36.8 | 63.2 | 3.4 | 4.7 | 26.9 | 45.3 | 3.6 | 9.2 | 2.3 | 2.9 | 0.1 | 0.1 | 0.4 | 0.6 | 0.2 | 0.4 |
| 5. Administrative support workers | # | 278 | 26 | 252 | 5 | 26 | 6 | 91 | 12 | 118 | 2 | 9 | 0 | 2 | 1 | 2 | 0 | 4 |
| | % | 100.0 | 9.4 | 90.6 | 1.8 | 9.4 | 2.2 | 32.7 | 4.3 | 42.5 | 0.7 | 3.2 | 0.0 | 0.7 | 0.4 | 0.7 | 0.0 | 1.4 |
| Category CLF | | 100.0 | 24.7 | 75.3 | 3.1 | 7.7 | 16.5 | 55.7 | 3.7 | 8.6 | 1.0 | 2.1 | 0.0 | 0.1 | 0.2 | 0.8 | 0.1 | 0.4 |
| 8. Laborers and helpers | # | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | % | 100.0 | 100.0 | 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Category CLF | | 100.0 | 82.0 | 18.0 | 12.0 | 2.1 | 53.9 | 12.9 | 13.0 | 2.2 | 1.4 | 0.3 | 0.2 | 0.0 | 1.2 | 0.3 | 0.5 | 0.1 |
| Total workforce | # | 3930 | 2160 | 1770 | 145 | 131 | 1531 | 1037 | 267 | 429 | 194 | 142 | 3 | 4 | 15 | 17 | 5 | 10 |
| | % | 100.0 | 55.0 | 45.0 | 3.7 | 3.3 | 39.0 | 26.4 | 6.8 | 10.9 | 4.9 | 3.6 | 0.1 | 0.1 | 0.4 | 0.4 | 0.1 | 0.3 |

Source: MD-715 workforce data table as of September 30, 2017.

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

Participation rates of Hispanic females are in percentages.

| | | | FY 2013 | FY 2014 | FY 2015 | FY 2016 | FY 2017 |
|--------------------------------|----------------|------------------------------|------------------|------------------|------------------|------------------|------------------|
| Bank examiner female | Hires | 3.7 2010 OCLF | 2.1 ^a | 2.2 ^a | 4.6 | 3.2 ^a | 3.6 ^a |
| | Separations | | 2.7 ^b | 3.0 ^b | 1.0 | 2.9 ^b | 1.0 |
| | OCC wrk. part. | | 2.5 ^a | 2.4 ^a | 2.7 ^a | 2.7 ^a | 2.9 ^a |
| Attorney female | Hires | 1.8 2010 OCLF | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a |
| | Separations | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | OCC wrk. part. | | 2.8 | 2.7 | 2.9 | 2.8 | 2.8 |
| Economist female | Hires | 1.8 2010 OCLF | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a |
| | Separations | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| | OCC wrk. part. | | 1.5 ^a | 1.4 ^a | 1.3 ^a | 1.1 ^a | 1.0 ^a |
| All other series female | Hires | 4.8 2010 NCLF | 8.1 | 1.4 ^a | 0.0 ^a | 3.7 ^a | 5.0 |
| | Separations | | 6.5 ^b | 1.4 | 3.3 | 2.9 | 6.5 ^b |
| | OCC wrk. part. | | 5.1 | 4.9 | 4.8 | 4.8 | 4.6 ^a |

Source: MD-715 workforce data table as of September 30, 2017.

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

^b Hispanic female separation rate above their workforce participation rate.

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

Participation rates of Hispanic males are in percentages.

| | | | FY 2013 | FY 2014 | FY 2015 | FY 2016 | FY 2017 |
|------------------------------|----------------|------------------------------|-------------------|-------------------|------------------|------------------|-------------------|
| Bank examiner male | Hires | 3.1 2010 OCLF | 5.7 | 5.2 | 5.6 | 5.5 | 7.8 |
| | Separations | | 2.1 | 6.0 ^b | 5.2 ^b | 5.7 ^b | 4.6 ^b |
| | OCC wrk. part. | | 3.8 | 3.8 | 3.8 | 3.8 | 4.0 |
| Attorney male | Hires | 2.5 2010 OCLF | 0.0 ^a | 20.0 | 0.0 ^a | 25.0 | 0.0 ^a |
| | Separations | | 0.0 | 11.1 ^b | 7.1 ^b | 0.0 | 25.0 ^b |
| | OCC wrk. part. | | 4.5 | 4.9 | 4.6 | 5.1 | 3.9 |
| Economist male | Hires | 3.3 2010 OCLF | 20.0 | 14.3 | 0.0 ^a | 7.7 | 0.0 ^a |
| | Separations | | 20.0 ^b | 16.7 ^b | 0.0 | 0.0 | 0.0 |
| | OCC wrk. part. | | 2.9 ^a | 2.8 ^a | 2.7 ^a | 3.3 | 3.1 ^a |
| All other series male | Hires | 5.2 2010 NCLF | 2.4 ^a | 4.1 ^a | 4.2 ^a | 5.6 | 1.7 ^a |
| | Separations | | 0.0 | 0.0 | 4.3 ^b | 2.9 | 1.3 |
| | OCC wrk. part. | | 2.3 ^a | 2.8 ^a | 2.7 ^a | 3.0 ^a | 2.8 ^a |

Source: MD-715 workforce data table as of September 30, 2017.

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

^b Hispanic male separation rate above their workforce participation rate.

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

Participation rates of EEO groups are in percentages.

| | FY 2013 | | FY 2014 | | FY 2015 | | FY 2016 | | FY 2017 | | Supervisor participation percentage point change FY 2016 to FY 2017 |
|-------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|---|
| | OCC workforce participation | OCC supervisor participation | OCC workforce participation | OCC supervisor participation | OCC workforce participation | OCC supervisor participation | OCC workforce participation | OCC supervisor participation | OCC workforce participation | OCC supervisor participation | |
| Male | 54.4 | 62.6 | 54.9 | 60.9 | 54.9 | 61.7 | 54.8 | 62.3 | 55.0 | 61.7 | -0.6 |
| Female | 45.6 | 37.4 ^a | 45.1 | 39.1 ^a | 45.1 | 38.3 ^a | 45.2 | 37.7 ^a | 45.0 | 38.3 ^a | +0.6 |
| Minority male | 13.9 | 11.9 ^a | 14.3 | 12.3 ^a | 14.9 | 12.3 ^a | 15.6 | 12.8 ^a | 16.0 | 13.3 ^a | +0.5 |
| Minority female | 18.2 | 12.0 ^a | 18.1 | 12.3 ^a | 18.2 | 11.4 ^a | 18.6 | 11.1 ^a | 18.7 | 11.9 ^a | +0.8 |
| Minority | 32.1 | 23.9 ^a | 32.4 | 24.6 ^a | 33.1 | 23.7 ^a | 34.2 | 23.9 ^a | 34.7 | 25.2 ^a | +1.3 |
| Asian male | 3.9 | 4.1 | 4.2 | 4.9 | 4.4 | 4.7 | 4.7 | 5.2 | 4.9 | 4.9 | -0.3 |
| Asian female | 3.5 | 1.9 ^a | 3.5 | 2.2 ^a | 3.4 | 1.7 ^a | 3.7 | 2.2 ^a | 3.6 | 2.7 ^a | +0.5 |
| Black male | 5.9 | 5.1 ^a | 5.9 | 4.6 ^a | 6.4 | 4.7 ^a | 6.7 | 4.9 ^a | 6.8 | 4.4 ^a | -0.5 |
| Black female | 10.8 | 5.4 ^a | 10.8 | 5.9 ^a | 10.8 | 5.9 ^a | 10.9 | 5.9 ^a | 10.9 | 6.2 ^a | +0.3 |
| Hispanic male | 3.4 | 2.9 ^a | 3.5 | 2.8 ^a | 3.5 | 2.8 ^a | 3.6 | 2.7 ^a | 3.7 | 3.2 ^a | +0.5 |
| Hispanic female | 3.2 | 4.1 | 3.1 | 3.7 | 3.3 | 3.3 | 3.2 | 2.5 ^a | 3.3 | 2.5 ^a | - |
| Small ERI groups male | 0.7 | 0.0 | 0.9 | 0.0 ^a | 0.7 | 0.0 ^a | 0.6 | 0.0 ^a | 0.6 | 0.7 | +0.7 |
| Small ERI groups female | 0.7 | 0.6 ^a | 0.8 | 0.6 ^a | 0.7 | 0.6 ^a | 0.7 | 0.5 ^a | 0.8 | 0.5 ^a | - |
| White | 67.9 | 76.5 | 67.6 | 75.4 | 66.9 | 76.2 | 65.8 | 76.1 | 65.4 | 74.8 | -1.3 |
| White male | 40.5 | 51.3 | 40.6 | 48.6 | 40.0 | 49.4 | 39.2 | 49.5 | 39.0 | 48.4 | -1.1 |
| White female | 27.4 | 25.2 ^a | 27.0 | 26.8 ^a | 26.9 | 26.8 ^a | 26.6 | 26.6 | 26.4 | 26.4 | -0.2 |
| Total | 3,919 | 313 | 3,837 | 325 | 3,819 | 358 | 3,958 | 406 | 3,930 | 405 | |

Source: OCC HR Data Mart as of September 30, 2017.

^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 SLP, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | Avg. OCC wrk. part. % | NB VI (equiv. GS-14) | | | | | NB VII (equiv. GS-15) | | | | | NB VIII-IX (equiv. SLP) | | | | | SLP percentage point change FY 2016 to FY 2017 |
|-------------------------|-----------------------|----------------------|-------------------|-------------------|-------------------|-------------------|-----------------------|-------------------|-------------------|-------------------|-------------------|-------------------------|-------------------|-------------------|-------------------|-------------------|--|
| | | FY 2013 | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2013 | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2013 | FY 2014 | FY 2015 | FY 2016 | FY 2017 | |
| Male | 54.8 | 61.5 | 60.7 | 60.5 | 59.4 | 58.7 | 61.6 | 61.7 | 61.1 | 60.5 | 59.7 | 67.4 | 67.3 | 73.2 | 70.7 | 69.0 | -1.7 |
| Female | 45.2 | 38.5 ^a | 39.3 ^a | 39.5 ^a | 40.6 ^a | 41.3 ^a | 38.4 ^a | 38.3 ^a | 38.9 ^a | 39.6 ^a | 40.3 ^a | 32.6 ^a | 32.7 ^a | 26.8 ^a | 29.3 ^a | 31.0 ^a | +1.7 |
| Minority male | 15.0 | 11.5 ^a | 12.4 ^a | 13.1 ^a | 13.8 ^a | 14.3 ^a | 8.4 ^a | 9.4 ^a | 9.9 ^a | 10.3 ^a | 10.5 ^a | 10.2 ^a | 11.5 ^a | 10.7 ^a | 12.1 ^a | 12.1 ^a | - |
| Minority female | 18.3 | 11.8 ^a | 12.2 ^a | 12.4 ^a | 12.9 ^a | 14.1 ^a | 9.0 ^a | 9.1 ^a | 8.9 ^a | 10.6 ^a | 10.2 ^a | 4.1 ^a | 3.8 ^a | 3.6 ^a | 5.1 ^a | 8.6 ^a | +3.5 |
| Minority | 33.3 | 23.3 ^a | 24.6 ^a | 25.5 ^a | 26.7 ^a | 28.4 ^a | 17.4 ^a | 18.5 ^a | 18.8 ^a | 20.9 ^a | 20.7 ^a | 14.2 ^a | 15.3 ^a | 14.3 ^a | 17.2 ^a | 20.7 ^a | +3.5 |
| Asian male | 4.4 | 3.8 ^a | 4.0 ^a | 4.1 ^a | 4.5 | 4.7 | 3.5 ^a | 4.6 | 4.9 | 5.5 | 5.4 | 0.0 ^a | 1.9 ^a | 1.8 ^a | 3.5 ^a | 3.5 ^a | - |
| Asian female | 3.5 | 4.1 | 4.4 | 4.3 | 4.7 | 5.1 | 1.6 ^a | 1.6 ^a | 1.6 ^a | 2.6 ^a | 2.6 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 1.7 ^a | +1.7 |
| Black male | 6.3 | 4.3 ^a | 4.7 ^a | 5.0 ^a | 5.2 ^a | 5.5 ^a | 2.9 ^a | 2.9 ^a | 3.0 ^a | 2.6 ^a | 2.2 ^a | 8.2 | 7.7 | 7.1 | 6.9 | 5.2 ^a | -1.7 |
| Black female | 10.9 | 5.2 ^a | 4.9 ^a | 5.1 ^a | 5.3 ^a | 5.9 ^a | 3.9 ^a | 4.2 ^a | 4.3 ^a | 5.1 ^a | 4.8 ^a | 4.1 ^a | 3.9 ^a | 3.6 ^a | 5.2 ^a | 6.9 ^a | +1.7 |
| Hispanic male | 3.6 | 2.8 ^a | 3.1 ^a | 3.4 ^a | 3.5 ^a | 3.3 ^a | 1.6 ^a | 1.6 ^a | 1.6 ^a | 1.9 ^a | 2.2 ^a | 2.0 ^a | 1.9 ^a | 1.8 ^a | 1.7 ^a | 3.5 ^a | +1.8 |
| Hispanic female | 3.2 | 2.2 ^a | 2.2 ^a | 2.4 ^a | 2.2 ^a | 2.7 ^a | 3.2 | 2.9 ^a | 2.6 ^a | 2.6 ^a | 2.6 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | - |
| Small ERI groups male | 0.6 | 1.0 | 1.0 | 0.6 | 0.7 | 0.7 | 0.3 ^a | 0.0 ^a | 0.3 ^a | 0.3 ^a | 0.6 | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | - |
| Small ERI groups female | 0.8 | 0.6 ^a | 0.5 ^a | 0.6 ^a | 0.7 ^a | 0.5 ^a | 0.3 ^a | 0.0 ^a | 0.3 ^a | 0.3 ^a | 0.3 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | - |
| White | 66.7 | 76.7 | 75.4 | 74.5 | 73.3 | 71.5 | 82.5 | 81.5 | 81.2 | 79.1 | 79.2 | 85.7 | 84.7 | 85.7 | 82.7 | 79.3 | -3.4 |
| White male | 39.8 | 50.0 | 48.3 | 47.4 | 45.6 | 44.4 | 53.2 | 52.3 | 51.2 | 50.2 | 49.2 | 57.1 | 55.8 | 62.5 | 58.6 | 56.9 | -1.7 |
| White female | 26.9 | 26.7 ^a | 27.1 | 27.1 | 27.7 | 27.1 | 29.3 | 29.2 | 30.0 | 28.9 | 30.0 | 28.6 | 28.9 | 23.2 ^a | 24.1 ^a | 22.4 ^a | -1.7 |
| Total | | 1,199 | 1,194 | 1,190 | 1,235 | 1,209 | 310 | 308 | 303 | 311 | 313 | 49 | 52 | 56 | 58 | 58 | |

Source: MD-715 workforce data table as of September 30, 2017.

^a EEO groups participating at rates below their workforce participation rates (wrk. part.).

Appendix O: Employee Network Groups

The OCC supports the formation and operation of ENGs to

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

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

The OCC greatly benefits from the input of its six ENGs: HOLA; TWN; NAPA; CARE; PRIDE; Crossroads; and the newly established VEN.

The ENGs provide their perspectives on diversity at the OCC and develop programs and activities to assist in the OCC's recruitment, career development, and retention efforts. All of the ENGs are active and integral components of the OCC's diversity and inclusion initiatives. In fiscal year 2017, the membership in ENGs was approximately 2,143, or 54.5 percent of OCC employees.

Appendix P: Abbreviations

| | |
|-------------------|---|
| ACAMS | Association of Certified Anti-Money Laundering Specialists |
| ABA | American Bankers Association |
| ADR | Alternative dispute resolution |
| ALPFA | Association of Latin Professionals in Finance and Accounting |
| BAP | Beta Alpha Psi |
| CACS | Computer Audit, Control and Security |
| CARE | Coalition of African-American Regulatory Employees |
| CPSD | Certified Professional in Supplier Diversity |
| CRA | Community Reinvestment Act |
| Crossroads | Generational Crossroads |
| CSDP | Certified Supplier Diversity Professional |
| Dodd–Frank | Dodd–Frank Wall Street Reform and Consumer Protection Act of 2010 |
| EC | Executive Committee |
| EEO | Equal employment opportunity |
| EEO-1 | EEOC’s Standard Form 100 |
| EEOC | Equal Employment Opportunity Commission |
| ENG | Employee network group |
| ERI | Ethnicity and race indicator |
| EWP | Enterprise Workforce Plan |
| FAR | Federal Acquisition Regulation |
| FDIC | Federal Deposit Insurance Corporation |
| FEVS | Federal Employee Viewpoint Survey |
| FIRMA | Fiduciary and Investment Risk Management Association |
| FLEC | Financial Literacy and Education Commission |
| FPDS–NG | Federal Procurement Data System–Next Generation |
| HC | Human Capital |
| HR | Human Resources |
| HOLA | Hispanic Organization for Leadership and Advancement |
| IDP | Individual Development Plan |
| ISACA | Information Systems Audit and Control Association |
| LEOD | Leadership, Executive, and Organizational Development |
| LBS | Large Bank Supervision |
| MCBS | Midsize and Community Bank Supervision |
| MOB | Minority-owned business |
| MWOB | Minority-owned or women-owned business |
| NACE | National Association of Colleges and Employers |
| NAICS | North American Industry Classification System |
| NAPA | Network of Asian Pacific Americans |
| NCLF | National civilian labor force |
| NCUA | National Credit Union Administration |
| OCC | Office of the Comptroller of the Currency |
| OCLF | Occupational civilian labor force |
| OMB | Office of Management and Budget |
| OMWI | Office of Minority and Women Inclusion |

| | |
|--------------|--|
| OPM | Office of Personnel Management |
| PRIDE | Gay, lesbian, transgender, and bisexual employees' network group |
| RCLF | Relevant civilian labor force |
| RMA | Risk Management Association |
| SAM | System for Award Management |
| SEC | Securities and Exchange Commission |
| SLP | Senior-level position |
| TWN | The Women's Network |
| UCE | Uniform Commission Examination |
| VEN | Veterans Employee Network |
| WOB | Women-owned business |
| VOS | Vendor outreach session |

