

2021

ANNUAL REPORT

Office of
Minority and
Women Inclusion



2021 Annual Report

Office of Minority and Women Inclusion





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MISSION

To ensure that national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations.



CORE VALUES

- Integrity
- Expertise
- Collaboration
- Independence



VISION

The OCC is the preeminent prudential supervisor that adds value through proactive and risk-based supervision.

The OCC is sought after as a source of knowledge and expertise, and it promotes a vibrant and diverse banking system that benefits consumers, communities, businesses, and the U.S. economy.

Introduction

The Office of the Comptroller of the Currency (OCC) charters, regulates, and supervises national banks and federal savings associations and licenses, regulates, and supervises the federal branches and agencies of foreign banking organizations.



The OCC's Strategic Plan for Fiscal Years 2019–2023 establishes three primary goals toward achieving the OCC's vision as the preeminent prudential supervisory agency

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

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

Fulfilling the agency's core mission of bank supervision depends on its employment of talented staff with high levels of expertise and experience. To maintain a competent, highly qualified workforce, the OCC is fully committed to using and retaining employees' skills, while recruiting the best talent available from a variety of sources. The agency is also committed to maintaining an inclusive culture and workplace

environment with a diversity strategy that focuses on leadership commitment, recruitment, development, retention, work/life balance, and an engaging culture. The OCC is equally committed to including minorities, women, and minority- and women-owned businesses (M&WOB) at all levels of the agency's business activities.

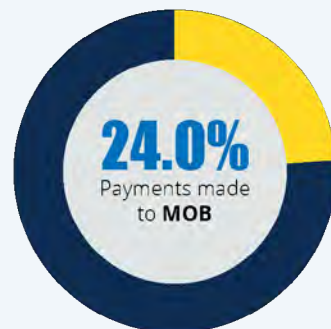
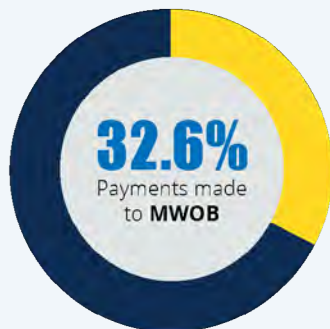
In compliance with section 342 of the Dodd–Frank Wall Street Reform and Consumer Protection Act (Dodd–Frank),¹ the OCC established its Office of Minority and Women Inclusion (OMWI) in January 2011 to be responsible for all matters related to diversity in management, employment, and business activities. Dodd–Frank requires each OMWI agency to submit an annual report to Congress regarding actions taken pursuant to section 342.² The *OCC's Fiscal Year 2021 Annual Report to Congress* covers such actions and information for the period of October 1, 2020, through September 30, 2021.

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 (Federal Reserve 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, OCC, and Securities and Exchange Commission.

Executive Summary

**Fiscal year 2021,
total payments to
contractors were
\$153,241,875.60**



Business Activities

For fiscal year 2021, the OCC's total payments to contractors were \$153,241,875.60, which were nearly \$6 million higher than the previous fiscal year. Payments to minority- or women-owned businesses (MWOB) represented 32.6 percent of the fiscal year 2021 total payments; payments to minority-owned businesses (MOB) represented 24.0 percent; and payments to women-owned businesses (WOB) represented 13.9 percent.³ Comparing fiscal year 2021 with the prior fiscal year, the percentage of payments to MOB was higher and within that group, the percentage of payments made to Black American-owned businesses

and Native American-owned businesses were significantly higher.⁴

As a result of the COVID-19 pandemic, the OCC mostly participated in virtual technical assistance events for the past two years. During fiscal year 2022, the OCC will focus on opportunities to increase outreach efforts and contracting with MWOBs, particularly in the OCC's largest spending area, information technology-related purchases.

Workforce Diversity and Inclusion

At the end of fiscal year 2021, all major equal employment opportunity (EEO) groups were at parity with the 2010 national civilian labor force (NCLF) rates, with the

exception of females and Hispanics.⁵ As of September 30, 2021, the OCC's permanent workforce totaled 3,547 employees, an increase of 0.34 percent above the 3,535 permanent employees at the end of fiscal year 2020. The participation of females (43.7 percent) declined from the fiscal year 2020 rate of 44.3 percent and from the fiscal year 2017 rate of 45.0 percent. Minority participation increased from fiscal year 2017 by 1.7 percentage points to 36.4 percent in fiscal year 2021. See appendix H for more details.

In fiscal year 2021 the OCC's OMWI, in partnership with its Hispanic employee network group (ENG), continued to work on the Hispanic Barrier Analysis (HBA) Action Plan.

³ Payments to M&WOBs represented 5.3 percent and are included in both MOB and WOB totals. Payments to businesses that are M&WOBs are only included once in the MWOB total; therefore, the percentage of payments to MOB and WOBs does not equal the total percentage to MWOBs.

⁴ "Payments" are the net amounts, after any discounts, the OCC paid to contractors during the current fiscal year, regardless of when the awards were entered into the Federal Procurement Database System—Next Generation (FPDS-NG). Because contractors may submit invoices to the OCC after the close of the fiscal year in which the awards were made, the OCC's total payments to contractors during a given fiscal year may differ slightly from the total awards. For details of the specific amounts the OCC paid and awarded to MWOBs, M&WOBs, MOB, WOB, and MOB demographic groups, refer to appendixes B and C.

⁵ 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.

The plan was approved by the agency's senior management in fiscal year 2020, and efforts to implement the action items continued throughout fiscal year 2021. The first of two progress reports will be issued in fiscal year 2022. The OCC improved its overall workforce participation rate of Hispanics to 8.0 percent in fiscal year 2021 from 7.6 percent in fiscal year 2020, although it remains below the NCLF of 10.0 percent. Hispanics were promoted above their respective workforce participation rate over the past five years. See table 6 and appendix H for more details.

The OCC's population of female bank examiners declined in fiscal year 2021 to 37.8 percent from 38.4 percent in fiscal year 2020 and remains below the occupational civilian labor force (OCLF) rate of 45.3 percent. Female bank examiners separated at a rate (36.4 percent) below their workforce participation rate (37.8 percent), but above their hiring rate (28.9 percent) in the current fiscal year.

In fiscal year 2021 females across all occupational groups participated at 43.7 percent in the OCC workforce and held 42.1 percent of supervisor positions and 37.0 percent of senior-level positions (SLP), an improvement from fiscal year 2020 participation rates. Minorities across all occupational groups participated in the workforce at 36.4 percent and held 30.7 percent of supervisor positions and 30.4 percent of SLPs. Minority participation in supervisor positions and SLPs increased from

the previous year. See appendixes M and N for more details.

Since his appointment, Acting Comptroller of the Currency Michael J. Hsu has made improving diversity and inclusion (D&I) at the OCC a top priority. He has emphasized the importance of D&I, including the HBA and the ENGs. Acting Comptroller Hsu has challenged OCC senior leadership to be more proactive and systematic in their D&I efforts.

Regulated Entities

The OCC sent letters to 327 chief executive officers (CEO) of its supervised financial institutions to request voluntary submissions of diversity self-assessments for calendar year 2020. Fifty-one institutions (15.6 percent) responded. During the review of the 2020 diversity self-assessments from responding banks, the agency noted the following:

- The majority of banks noted strong commitments to D&I evidenced by inclusion of D&I in banks' strategic plans; senior-level management oversight of D&I efforts; and proactive measures to foster slates of diverse candidates for senior leadership and board positions.
- Banks reported consistent implementation of D&I policies to comply with laws and prohibit employment discrimination, as well as practices to ensure EEOs for all employees and applicants.

- Institutions are working toward transparency of their D&I programs internally and accountability across business units/cross-functional organizations. Some have changed the frequency of reporting to senior management from annual to quarterly updates.
- Banks acknowledge that there are areas for improvement in capturing supplier diversity data that often requires manual tracking. Some institutions added supplier diversity data as awareness when providing updates. Larger banks often have two tiers of suppliers and encourage the larger, tier one suppliers, to diversify their tier two subcontractors.
- Annual reviews of D&I policies and practices through peer assessments and diversity surveys resulted in some institutions revising their D&I strategy or adding additional focus areas.
- A couple of institutions stated that they contracted independent reviews of their D&I programs.

Financial Literacy

The OCC's Community Affairs office contributed to the *Strategy for Assuring Financial Empowerment* (SAFE) report by providing the OCC's activities related to financial literacy and updating the OCC's resources on the Financial

Literacy and Education Commission's (FLEC) financial education website, MyMoney.gov. The Community Affairs staff continued to participate on the FLEC working groups that developed action plans involving financial capability, housing counseling, and the military.

The OCC's District Community Affairs Officers (DCAO) organized and cosponsored numerous webinars

around the country on banks and regulatory response regarding relief efforts during the COVID-19 pandemic. The goal of these webinars was to share best bank practices and clarify the regulatory treatment of bank activities during, and in response to, the pandemic. The DCAOs also reported 31 activities involving financial literacy or financial inclusion across the country.

Business Activities

Fiscal Year 2021 Payments

1. Statement of the total amounts the OCC paid to contractors during the reporting period:
 - Total payments to contractors were \$153,241,875.60.
2. Total payment amounts and percentage of the OCC's total payments to MWOBs; MOB; WOBs; and M&WOBs;
 - Payments to MWOBs were \$49,953,987.15, representing 32.6 percent of the OCC's total contractor payments.⁶
 - Payments to MOB were \$36,745,221.83, representing 24.0 percent of the OCC's total contractor payments.⁷
 - Payments to WOBs were \$21,283,086.37, representing 13.9 percent of the OCC's total contractor payments.⁸
 - Payments to M&WOBs were \$8,074,321.05, representing 5.3 percent of the OCC's total contractor payments and are included in both MOB and WOBs totals.

For a detailed explanation of the OCC's method and data sources

for reporting payments, refer to appendix A.

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

Comparing fiscal year 2021 with the previous fiscal year, the percentage of payments to MWOBs was lower (32.6 percent compared with 36.4 percent); the percentage of payments to MOB was higher (24.0 percent compared with 22.6 percent); and the percentage of payments to WOBs was lower (13.9 percent compared with 16.6 percent) (see figure 1). The percentage of payments to M&WOBs was higher (5.3 percent compared to 2.9 percent).

Comparing fiscal year 2021 with the average of the previous four fiscal years (2017–2020), the percentage of payments to MWOBs was 32.6 percent versus the previous four-year average of 40.4 percent; the percentage of payments to MOB was 24.0 percent versus the previous four-year average of 29.2 percent; and the percentage of payments to WOBs was 13.9 percent versus the previous four-year average of 14.2 percent.

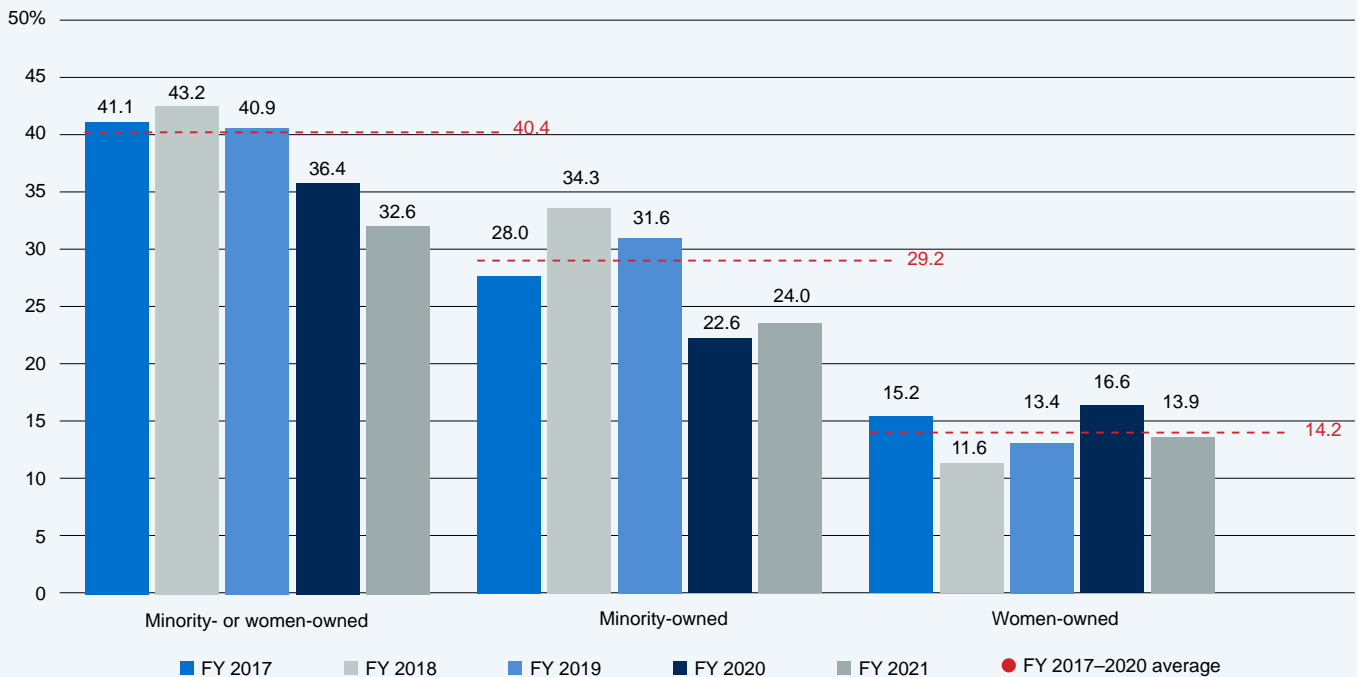


⁶ Payments to M&WOBs are counted only once in the total dollars paid and percentage paid to MWOBs. For fiscal year 2021, payments to businesses that were neither MOB nor WOBs were \$103,287,888.45, representing 67.4 percent of the OCC's total contractor payments.

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

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

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



Source: Core Financial System and Federal Procurement Data System-Next Generation (FPDS-NG) for FY 2017 through FY 2021

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,⁹ Black American-owned businesses, Hispanic American-owned businesses, Native American-owned businesses,¹⁰ and Other MOBs.¹¹

Fiscal Year 2021 Compared With Previous Year

Comparing fiscal year 2021 with the previous fiscal year, the percentage of payments to MOBs are summarized

(see table 1).¹² Percentages of payments to Black American-owned businesses and Native American-owned businesses increased by 1.0 and 3.9 percentage points, respectively.

Fiscal Year 2021 Compared With Average of Previous Four Fiscal Years

Comparing fiscal year 2021 with the average of the previous four fiscal years (2017–2020), the percentage of payments to Black American-owned businesses and Native American-owned businesses both increased and the percentage of payments to Asian American-owned businesses, Hispanic American-owned businesses, and Other MOBs all decreased. (See figure 2.)

⁹ “Asian American” means Asian-Pacific Americans (persons with origins from Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Japan, China, Taiwan, Laos, Cambodia (Kampuchea), Vietnam, Korea, the Philippines, Republic of Palau, Republic of the Marshall Islands, Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, Guam, Samoa, Macao, Hong Kong, Fiji, Tonga, Kiribati, Tuvalu, or Nauru) and Subcontinent Asian (Asian-Indian) Americans (persons with origins from India, Pakistan, Bangladesh, Sri Lanka, Bhutan, the Maldives Islands, or Nepal). See 48 CFR 52.219-1.

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

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

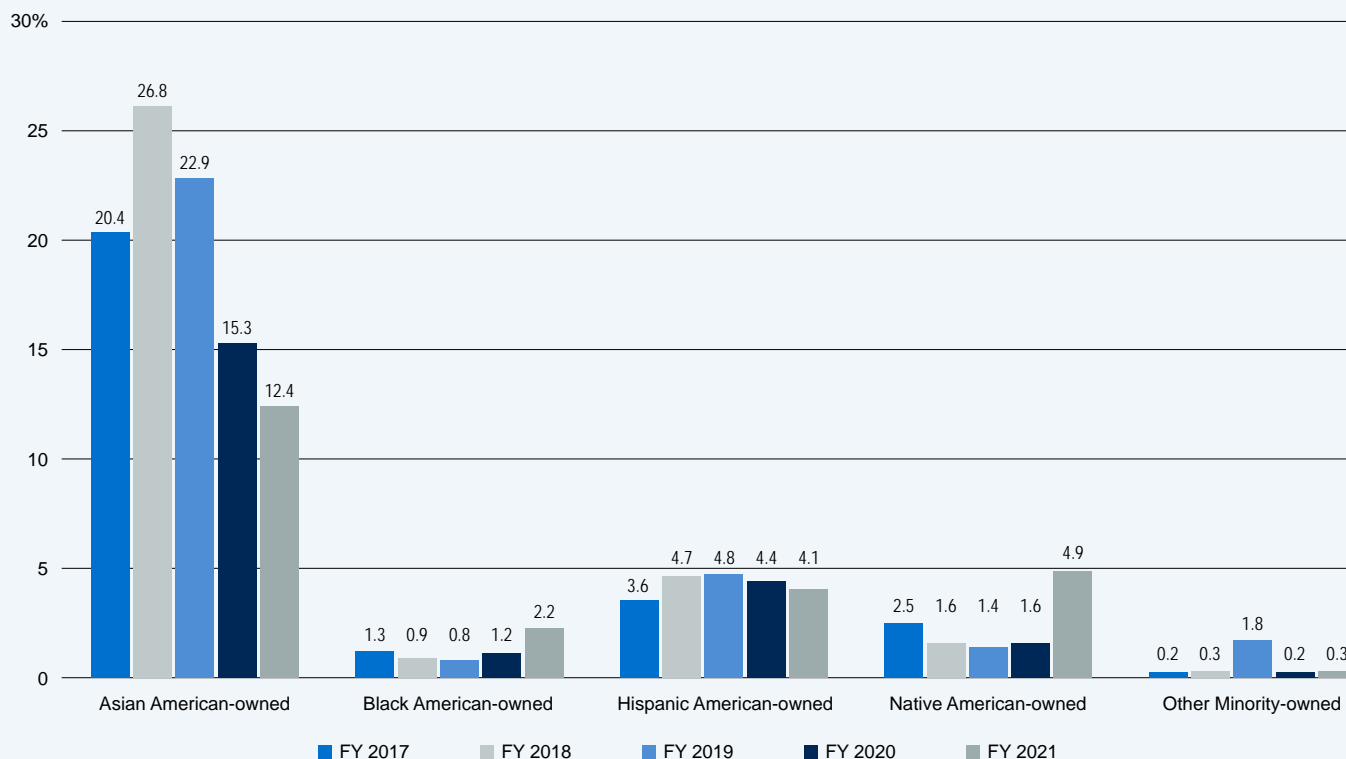
¹² The percentage differences stated in the narrative of this report are based on underlying data, not the rounded percentages.

- Asian American-owned businesses was 12.4 percent compared with previous four-year average of 21.4 percent.
 - Black American-owned businesses was 2.2 percent compared with previous four-year average of 1.0 percent.
 - Hispanic American-owned businesses was 4.1 percent compared with previous four-year average of 4.4 percent.
 - Native American-owned businesses was 4.9 percent compared with previous four-year average of 1.8 percent.
 - Other Minority-owned businesses was 0.3 percent compared with previous four-year average of 0.6 percent.
- For details of the OCC’s five-year payment trend to MOB demographic groups, refer to appendix B.

Table 1: Percentage of Payments Compared from Fiscal Year 2020 to Fiscal Year 2021

Type of Business	Trend	Fiscal year 2020	Fiscal year 2021
Asian American-owned	↓	15.3	12.4
Black American-owned	↑	1.2	2.2
Hispanic American-owned	↓	4.4	4.1
Native American-owned	↑	1.6	4.9
Other MOBs	↑	0.2	0.3

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 2017 through FY 2021.

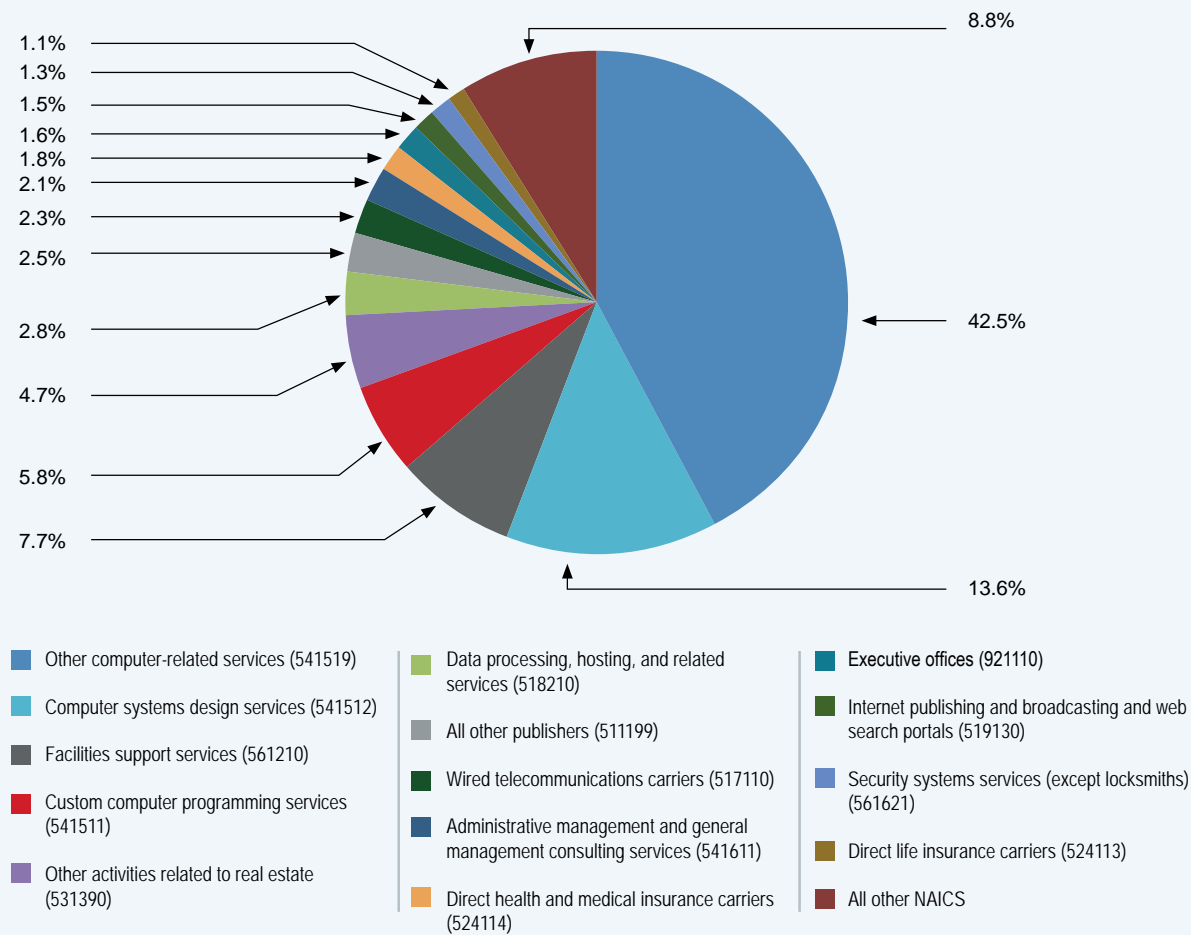
Trends in Awards by Classification of Suppliers

Each year the OMWI tracks the North American Industry Classification System (NAICS) codes with the highest cumulative dollar amounts awarded by the OCC.^{13,14} For fiscal year 2021, information technology-

related purchases (including other computer related services; computer systems design services; custom computer programming services, and data processing, hosting, and related services) accounted for nearly two-thirds (64.6 percent) of the OCC's total dollars awarded (see figure 3).

The OMWI's analysis of the NAICS code award categories over the past five years has identified two trends. First, seven NAICS codes consistently account for more than three-quarters of the OCC's awards (see appendix D). Second, information technology-related purchases are the

Figure 3: NAICS Codes With 1 Percent or Greater of Total OCC Award Dollars, FY 2021



Source: FPDS-NG for FY 2021.

¹³The NAICS is the standard that federal statistical agencies use in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. The NAICS is a two- to six-digit hierarchical classification system, offering five levels of detail. Each digit in the code is part of a series of progressively narrower categories, and more digits in the code signify greater classification detail. The first two digits designate the economic sector, the third digit designates the subsector, the fourth digit designates the industry group, the fifth digit designates the NAICS industry, and the sixth digit designates the national industry.

¹⁴“Awards” are action obligations, which are the net amount of funds obligated or deobligated. The FPDS-NG uses the NAICS code categories to track award data. For additional information on the method and data sources for reporting awards, refer to appendix A.

largest expenditures by the OCC, consistently accounting for more than 60 percent of the OCC's total dollars awarded (see appendix D).

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

Analysis of 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 (see table 2). This analysis enables the OMWI to compare the percentage of businesses receiving OCC awards in each NAICS code with the percentage of MWOBs with capabilities in that particular code.

For example, MOBs represented 43.7 percent of businesses designated "other computer-related services" (the OCC's most-used NAICS code) and MOBs represented 27.0 percent of OCC awards in this category.

Moreover, WOBs represented 25.7 percent of businesses designated "other computer-related services" and represented 30.6 percent of the OCC's awards in this category (see table 2). For "computer systems design services" (the OCC's second most-used NAICS code), MOBs represented 41.6 percent of the businesses in this category and the OCC awarded 21.4 percent to MOBs in this category; WOBs represented 24.2 percent of businesses designated "computer systems design services" and represented 16.0 percent of the OCC's awards in this category.

Table 2: Percentage of Businesses Participating in Top Seven NAICS Codes Compared With Percentage of OCC Awards in Top Seven NAICS Codes, FY 2021

	NAICS Codes and Description													
	541519		541512		561210		541511		531390		518210		511199	
	Other computer-related services	Computer systems design services	Facilities support services	Custom computer programming services	Other activities related to real estate	Data processing, hosting, and related services	All other publishers							
Total number of businesses with OCC awards	49		13		4		7		4		13		1	
Percentage of total OCC awards	42.5		13.6		7.7		5.8		4.7		2.8		2.5	
MOBs, WOBs, and demographic groups	% Participation	% Awarded	% Participation	% Awarded	% Participation	% Awarded	% Participation	% Awarded	% Participation	% Awarded	% Participation	% Awarded	% Participation	% Awarded
Minority-owned	43.7	27.0	41.6	21.4	44.4	87.8	39.3	42.1	41.4	0.0	42.7	26.2	28.9	100.0
Women-owned	25.7	30.6	24.2	16.0	26.0	6.6	24.1	21.6	34.3	0.0	25.4	0.0	32.9	0.0
Asian American-owned	15.0	22.9	15.2	14.5	6.9	0.0	15.7	20.4	3.3	0.0	14.5	26.2	6.9	0.0
Black American-owned	20.5	1.2	18.6	4.3	22.3	0.0	16.5	21.6	31.0	0.0	19.9	0.0	15.8	0.0
Hispanic American-owned	6.0	1.4	5.8	2.7	8.3	0.0	5.4	0.0	6.0	0.0	5.9	0.0	4.5	100.0
Native American-owned	4.6	1.0	4.1	0.0	9.9	87.8	3.7	0.0	2.0	0.0	4.7	0.0	3.6	0.0
Other nonspecific minority demographic business	1.3	0.6	1.2	0.0	1.1	0.0	1.1	0.0	1.6	0.0	1.3	0.0	1.1	0.0

Source: FPDS-NG for FY 2021 and System for Award Management (SAM) Entity Management Extracts for October 2021.

The OCC uses these data analyses to develop strategies around NAICS codes when the agency has low percentages of awards to MOBs or WOBs. For example, in fiscal year 2022 the OCC will explore awards for “data processing, hosting, and related services” for additional opportunities when MWOBs could offer these services.

The OMWI also analyzed data on the OCC’s percentage of dollars awarded in the top seven NAICS codes to MOBs, WOBs, and MOB demographic groups (see appendix F). This analysis shows that there were awards to every demographic group in the OCC’s most often-used NAICS code, “other computer-related services.”¹⁵ The OMWI develops and monitors procurement strategies that promote diversity and inclusion for both the number and the dollars awarded to MWOBs in each of its top NAICS codes.

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”¹⁶ (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 342.¹⁷

Since the OCC began requiring the Good Faith Efforts clause, the OMWI has reviewed 199 contractor submissions of good faith efforts, including 26 businesses during fiscal year 2021.¹⁸ The businesses with more than 50 employees submitted copies of their affirmative action plans and other documentation to demonstrate good faith efforts to include minorities and women in their workforces. The OMWI reviewed these submissions and, to date, there have been no instances when a recommendation by the OMWI for further action has been necessary.

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

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

Successes and Challenges in the OCC’s Supplier Diversity Program

Technical Assistance and Outreach Program

Events and Collaborations

During fiscal year 2021, the OMWI engaged in numerous outreach

¹⁵ Specifically, Asian American-owned businesses received 22.9 percent; Black American-owned businesses received 1.2 percent; Hispanic American-owned businesses received 1.4 percent; Native American-owned businesses received 1.0 percent; and Other MOBs received 0.6 percent.

¹⁶ 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.

¹⁷ The OCC requires contractors with more than 50 employees to submit a written affirmative action plan or other written program designed to ensure the fair inclusion of minorities and women in the contractor’s workforce, including outreach, recruitment, and training efforts whereby the contractor sets forth specific, results-oriented policies and procedures.

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

¹⁹ The EEOC requires EEO-1 reports for all federal contractors (private employers) that are not otherwise exempt and (1) have 50 or more employees and (2) are prime contractors or first-tier subcontractors and have a contract, subcontract, or purchase order amounting to \$50,000 or more.

²⁰ 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.

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

Supplier Diversity Initiatives

During fiscal year 2021, the OMWI's technical assistance program and outreach efforts resulted in total payments of \$5,985,242.54 to MWOBs. Since its inception in 2011, the OMWI's technical efforts have helped identify opportunities for total payments of \$48,617,548.33 to MWOBs. OMWI supplier diversity

initiatives have resulted in 8.2 percent of the OCC's payments to MWOBs over the past 11 years.

On May 8, 2013, the OMWI developed an internal OCC database for interested businesses to submit their capability statements and contact information. The OCC database serves as a repository for early market research conducted by the OMWI, the OCC Acquisitions Management division, and other OCC business units, as well as support for the OMWI's technical assistance efforts. At the end of fiscal year 2021, there were 748 businesses registered in the database (during fiscal year 2021, 47 businesses registered in the database and 25 businesses with invalid email addresses were deleted).

The OCC recognized the importance of its supplier diversity program

by having an OMWI staff member maintain certification as a certified professional in supplier diversity with the Institute for Supply Management and also as a certified supplier diversity professional with the Alliance of Supplier Diversity Professionals.²¹ ²² In addition, with the introduction in fiscal year 2020 of Project REACH,²³ the OCC is increasing its support for minority- and women-owned business enterprises (MWBE) by supporting efforts to expand the banking industry's supplier diversity efforts. Project REACH will focus on facilitating relationships between MWBEs and the banking industry by hosting virtual procurement fairs with minority business trade associations such as the U.S. Hispanic Chamber of Commerce and the National Black Chamber of Commerce.

²¹ Certified professional in supplier diversity is a certification for supply management professionals whose responsibilities include supplier diversity and business professionals with responsibility for strategic diversity initiatives within their organizations.

²² The Alliance of Supplier Diversity Professionals educates and develops supplier diversity advocates, enabling them to serve as competent liaisons between their employer, customers, and organizations that advocate for diverse suppliers and the diverse business community. The certified supplier diversity professional certification examination encompasses the following courses: Introduction to Supplier Diversity; Preparing Subcontracting Plans; Preparing for Customer Reviews; Mentor-Protégé Program; Customer Reporting; and Sourcing Strategies.

²³ REACH stands for Roundtable for Economic Access and Change. The project brings together leaders from the banking industry, national civil rights organizations, business, and technology to reduce specific barriers that prevent full, equal, and fair participation in the nation's economy.

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

The majority of the OCC employees are bank examiners.

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, 2021, the OCC's permanent workforce totaled 3,547

employees, an increase of 0.34 percent above the 3,535 permanent employees at the end of fiscal year 2020. The participation of females (43.7 percent) declined from the fiscal year 2020 rate of 44.3 percent and from the fiscal year 2017 rate of 45.0 percent. Minority participation increased from fiscal year 2017 by 1.7 percentage points to 36.4 percent in fiscal year 2021. At the end of fiscal year 2021, all major EEO groups were at parity with the 2010

NCLF rates, with the exception of females and Hispanics. For changes in the OCC's workforce participation rates from fiscal year 2017 to 2021, and further breakdown of ethnicity and race indicator (ERI) groups and gender, see appendixes H and I.

In fiscal year 2021 the Hispanic participation rate increased to 8.0 percent, from 7.6 percent in fiscal year 2020, an improvement from 7.0 percent in fiscal year 2017. Hispanic participation rates are below parity in the following occupational positions—economists, bank examiners (females), and "all other series" (see table 3 and appendixes K and L). Similarly, females across EEO groups in bank examiner positions participated below their OCLF 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 2021 EEO-1 Report of OCC Occupational Categories is available in appendix J.



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

Over the past five years, females, Asians, Blacks, and Hispanics separated frequently below their average

workforce participation rates. Comparatively, all other groups separated frequently above their average workforce participation rates. There were 265 separations in fiscal year 2021, a 6.4 percent net increase from fiscal year 2020 (see table 5).

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

Table 3: OCC Workforce Profile as of September 30, 2021

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

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
OCC workforce	3,547	56.3	43.7 ^a	10.1	17.1	8.0 ^a	1.2 ^a	63.6 ^a
2010 NCLF		51.9	48.1	3.9	12.0	10.0	1.8	72.3
Bank examiner	2,351	62.2	37.8 ^a	7.8	11.5 ^a	7.9	1.1	71.7 ^a
2010 bank examiner OCLF		54.7	45.3	7.7	12.3	6.8	0.9	72.4
Attorney	158	51.3 ^a	48.7	9.5	5.1	10.1	0.6 ^a	74.7 ^a
2010 attorney OCLF		66.7	33.3	3.6	4.7	4.3	0.9	86.4
Economist	105	69.5	30.5 ^a	39.0	2.9 ^a	4.8 ^a	0.0 ^a	53.3 ^a
2010 economist OCLF		67.1	32.9	7.6	5.5	5.1	0.9	81.0
All other series	933	40.6 ^a	59.4	13.0	34.7	8.0 ^a	1.7 ^a	42.6 ^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, 2021.

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

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

Table 4: OCC Hires, Five-Year Trend

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

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2017	239	56.5	43.5 ^a	9.2	17.2	9.6 ^a	1.1 ^a	61.9 ^a
FY 2018	163	59.5	40.5 ^a	14.7	12.9	12.3	1.2 ^a	58.9 ^a
FY 2019	92	62.0	38.0 ^a	14.1	14.1	9.8 ^a	2.2	59.8 ^a
FY 2020	168	61.9	38.1 ^a	8.3	11.3 ^a	8.3 ^a	1.8	70.2 ^a
FY 2021	276	65.9	34.1 ^a	13.8	14.1	12.3	1.4 ^a	58.3 ^a
2010 NCLF		51.9	48.1	3.9	12.0	10.0	1.8	72.3

Source: MD-715 workforce data table as of September 30, 2021.

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

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

Fiscal Year 2021 Focus Areas

Increasing the Participation of Hispanics

Strategic Recruitment, Hiring, and Retention

In fiscal year 2021 the OCC continued to address the low participation rate of Hispanics in its workforce. Even though the agency has made progress in the past five years, the OCC’s Hispanic workforce participation rate (8.0 percent) remains below the NCLF rate of 10.0 percent. Hispanics were hired at 12.3 percent in fiscal year 2021, above the hiring rate of 8.3 percent in fiscal year 2020. Promotions for Hispanics improved in

fiscal year 2021 (8.0 percent) and were above the fiscal year 2020 rate also of 7.5 percent.

The overall workforce participation rate of Hispanics is influenced by their low participation rate in the OCC’s nonmajor occupational groups, “all other series” (8.0 percent versus 10.0 percent NCLF rate). Hispanic participation in the “all other series” has increased since fiscal year 2020 (7.8 percent). The percentage of Hispanics hired in “all other series” was 12.3 percent, above the NCLF rate of 10.0 percent. Separations of Hispanics in “all other series” increased in fiscal year 2021(6.8 percent) below their workforce participation rate of 8.0 percent and above the fiscal year 2020

Table 5: OCC Separations, Five-Year Trend

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

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2017	283	55.8 ^a	44.2	7.4	17.0	6.7	1.8 ^a	67.1 ^a
FY 2018	286	58.0 ^a	42.0	6.3	16.8	6.6	2.1 ^a	68.2 ^a
FY 2019	298	47.7	52.4 ^a	6.3	15.8	8.4 ^a	2.0 ^a	67.5 ^a
FY 2020	248	59.3 ^a	40.7	4.8	15.7	5.2	1.2	73.0 ^a
FY 2021	265	57.0 ^a	43.0	7.9	20.4 ^a	6.4	1.5 ^a	63.8
Average OCC workforce participation rate		55.5	44.5	9.3	17.5	7.5	1.3	64.4

Source: MD-715 workforce data table as of September 30, 2021.

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

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

Table 6: OCC Promotions, Five-Year Trend

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

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2017	422	60.4	39.6 ^a	7.4 ^a	11.9 ^a	6.9 ^a	0.5 ^a	73.5
FY 2018	401	56.4	43.6 ^a	4.7 ^a	14.5 ^a	10.5	2.0	68.3
FY 2019	282	55.3	44.7 ^a	6.0 ^a	12.8 ^a	12.8	0.4 ^a	68.1
FY 2020	239	55.7	44.4 ^a	10.0	13.4 ^a	7.5	0.4 ^a	68.6
FY 2021	350	57.1	42.9 ^a	10.3	10.6 ^a	8.0	1.4	69.7
Average OCC workforce participation rate		55.5	44.5	9.3	17.5	7.5	1.3	64.4

Source: OCC Human Resources (HR) Data Mart as of FY 2021.

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

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

separation rate of 5.1 percent (see table 7). For a gender breakdown of the OCC’s Hispanic profile, see appendixes K and L.

In fiscal year 2021 Hispanics were hired in all occupational categories at rates above their OCLF and NCLF rates—bank examiners (12.8 percent versus 6.8 percent), attorneys (11.1 percent versus 4.3 percent), economists (7.1 percent versus 5.1 percent, and all other series (12.3 percent versus 10.0 percent). Hispanics in all occupational groups separated at rates lower than their participation in the workforce; the OCC had no separations of Hispanic attorneys and economists in fiscal year 2021 (see table 7).

The HBA Project, completed in fiscal year 2020, reflected that the Entry-

Level Bank Examiner Recruitment Program continued to be a significant source for Hispanic hiring at the aggregate level at the OCC, although this was not the case in each of the agency’s four districts. More strategic recruitment efforts are under way to address the differences. In fiscal year 2021, 13.1 percent of entry-level bank examiners self-identified as Hispanics overall, above the 6.8 percent OCLF and above the fiscal year 2020 participation rate of 8.4 percent.

The OCC conducted an applicant flow data analysis of the entry-level bank examiner recruitment campaign in 2021 (fall 2020 and spring 2021). The applicant pool rate for Hispanics who self-identified was 22.5 percent, with a selection rate of 20.3 percent; the applicant pool and selection

rate both exceeded the Hispanic examiner OCLF rate of 6.8 percent.

In another analysis of all job vacancies that were closed in fiscal year 2021 (as of August 27, 2021), the applicant pool rate for Hispanics who self-identified was 13.2 percent with a selection rate of 11.1 percent; the applicant pool rate and selection rate in these multi-job series exceeded the NCLF of 10.0 percent. Results indicated that there was no evidence of a statistically significant shift in the ethnic composition of the applicant pool for Hispanics as they progressed to the decision process of the hiring process. This is a marked improvement from significantly low applicant pool rates of the past few years. The OCC will continue to monitor the

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

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

			FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Bank examiner	Hires	6.8	11.4	15.3	9.1	8.4	12.8
	Separations	2010 OCLF	5.7	8.0 ^b	8.8 ^b	5.6	6.9
	OCC wrk. part.		7.0	7.3	7.3	7.5	7.9
Attorney	Hires	4.3	0.0 ^a	0.0 ^a	0.0 ^a	0.0 ^a	11.1
	Separations	2010 OCLF	25.0 ^b	0.0	7.7	0.0	0.0
	OCC wrk. part.		6.7	7.4	9.5	9.8	10.1
Economist	Hires	5.1	0.0 ^a	0.0 ^a	-	0.0 ^a	7.1
	Separations	2010 OCLF	0.0	0.0	0.0	0.0	0.0
	OCC wrk. part.		4.1 ^a	3.9 ^a	4.1 ^a	4.1 ^a	4.8 ^a
All other series	Hires	10.0	6.7 ^a	8.6 ^a	12.0	9.4 ^a	12.3
	Separations	2010 NCLF	7.8 ^b	5.0	8.0 ^b	5.1	6.8
	OCC wrk. part.		7.5 ^a	7.6 ^a	7.5 ^a	7.8 ^a	8.0 ^a

Source: MD-715 workforce data table as of September 30, 2021.

^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.

No hires in this occupation series for fiscal year 2019.

applicant pools and the impact of hiring processes for Hispanics.

The OCC maintains ongoing relationships with minority professional organizations and colleges and universities with large populations of minority and female students in accounting and finance. The OCC hired five students through the federal Pathways Internship Program, of whom all were minorities (40.0 percent Hispanic). In addition, the agency contracted for 31 interns through its National Diversity Internship Program in fiscal year 2021.²⁴ The OCC worked with five groups that employed students: the Hispanic Association of Colleges and Universities, INROADS, Wire2Net, Minority Access, and the Washington Center.

The Hispanic Recruitment Working Group, which consists of members from the Hispanic Organization for Leadership and Advancement (HOLA), the Human Capital Recruitment Team, and the OMWI, was established as a result of the HBA to collaborate on a sustainable and formal plan to improve and increase outreach to colleges and universities with the goal of maximizing the pool of Hispanic applicants. In fiscal year 2021 the working group identified Hispanic recruiters to participate in outreach events and solicit greater participation among HOLA members to become trained recruiters. In addition, the working group continued to identify

Hispanic accounting, finance, and business-related organizations and clubs at colleges and universities to increase the Hispanic applicant pools. Five recruitment webinars for Hispanic new hires were held in fiscal year 2021 to amplify and highlight OCC opportunities. Nearly 100 students participated.

During fiscal year 2021, as part of its entry-level bank examiner program, the OCC recruited from the following Hispanic-serving institutions with accounting and finance majors: Arizona State University; California State University, East Bay; California State University at Fullerton; California State University at Long Beach; Colorado State University; Florida International University; Lehman College; Mercy College; Northeastern Illinois University; Nova Southeastern University; San Jose State University; Texas A&M University, Corpus Christi; the University of Houston; the University of Texas at El Paso; and the University of Texas at San Antonio. The OCC also sought additional sources for entry-level bank examiner recruitment through the Association of Latin Professionals in Finance and Accounting, Handshake, and through the National Association of Colleges and Employers (NACE) Link OneStop, a national recruiting network with over 200 schools including minority-serving institutions. In addition, the OCC obtained data from NACE on the demographic makeup of its member institutions' accounting and finance graduating

classes to help determine which schools the OCC will recruit from to build more diverse applicant pools.

Additionally, as part of its entry-level bank examiner program, the OCC actively recruited at minority-serving institutions including Alabama A&M University; California State University, Sacramento; Concordia College; Florida A&M University; Hampton University; Harris-Stowe State University; Howard University; Montana State University; Morehouse College; Prairie View A&M University; Southeastern Oklahoma State University; Spelman College; St. John's University; the University of Illinois, Chicago; the University of Maryland, College Park; the University of Southern California; the University of Washington; and Virginia State 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.

The OCC continued to benefit from the many contributions of its Hispanic ENG, HOLA. HOLA supports the agency in its recruitment, career advancement, and retention strategies for developing a fully engaged Hispanic workforce. Members of HOLA served as recruiters/screeners and interview panelists during the entry-level bank examiner recruitment campaigns.

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

HOLA members also represented the agency at various career forums and job fairs. In addition, HOLA published a blog, *Hablado con HOLA*, hosted a virtual networking session to encourage engagement, and spotlighted HOLA members in different leadership roles through various communications, including its website, blog, and emails to members.

Participation of Hispanics in Leadership Positions

In fiscal year 2021 Hispanic males and females in leadership positions in pay bands NB VI through NB IX (except Hispanic males in SLPs) were below their average workforce participation rates of 4.3 percent and 3.5 percent, respectively. Between fiscal years 2020 and 2021, Hispanic male participation rates remained nearly the same at the NB VI level, and Hispanic female participation rates remained nearly the same at the NB VII level (see table 8).

In fiscal year 2021 two (6.1 percent) Hispanic females were promoted to the NB VII level, and three

Hispanic females were temporarily promoted to supervisory positions from a NB VI to a NB VII at a rate (8.8 percent) above their workforce participation rate (8.0 percent).

The OCC conducted an applicant flow analysis by ethnicity for pay bands NB V through NB IX vacancies closed in fiscal year 2021. The applicant pool rate for Hispanics was 12.9 percent and the selection rate was 15.9 percent, both above the NCLF rate of 10.0 percent. There was no statistically significant shift in the composition of Hispanics in pay bands NB V through NB IX as they progressed through the various stages of the decision process of the hiring process.

Career Progression and Fostering More Inclusive Environment for Hispanics

In fiscal year 2021 the OCC made concerted efforts to promote the full engagement of Hispanic participation in management, leadership, and career developmental programs.

A number of the OCC’s Hispanic staff (8.4 percent) participated in several formal and informal career development programs and training courses that provided continuous learning and growth opportunities in fiscal year 2021. Hispanic employees (7.9 percent) participated in agency-sponsored leadership training courses designed for managers, supervisors, and employees. Hispanic employees (6.9 percent) also participated in the agency’s executive coaching program designed to address both immediate tactical issues and strategic long-term issues or opportunities, and to help leaders to align vision, actions, and performance. The OCC continued to offer robust training and development as part of its Leadership Exploration and Development (LEAD) Program, designed to develop leadership competencies at the team leader and/or manager level and foster a broader, enterprise perspective. Hispanics are 11.5 percent of the LEAD Cohort II participants.

Table 8: Hispanic Participation in NB VI through NB IX Grades, FY 2020 to FY 2021

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

	Average workforce participation	FY 2020			FY 2021		
		NB VI	NB VII	NB VIII-IX (equiv. SLP)	NB VI	NB VII	NB VIII-IX (equiv. SLP)
Hispanic	7.8	6.5 ^a	5.6 ^a	5.6 ^a	7.0 ^a	5.3 ^a	6.5 ^a
Hispanic Male	4.3	3.7 ^a	3.0 ^a	3.7 ^a	3.9 ^a	2.6 ^a	4.4
Hispanic Female	3.5	2.9 ^a	2.7 ^a	1.9 ^a	3.1 ^a	2.6 ^a	2.2 ^a
Total Hispanic	275	81	17	3	88	16	3
Total workforce		1,229	302	54	1,249	303	46

Source: MD-715 workforce data table as of September 30, 2021.

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

Hispanic examiners also participated in developmental opportunities as training team leaders and training team assistants (12.2 percent) to new entry-level assistant national bank examiner (ANBE) hires in fiscal year 2021. Additionally, of the 61 bank examiners who passed the Uniform Commission Examination (UCE) in fiscal year 2021, 11.5 percent were Hispanic.

To support retention, HOLA continued to encourage networking, mentoring, and collaboration among its members. In fiscal year 2020 HOLA established an ANBE Mentorship Cadre for first-year entry-level Hispanic new examiner hires, which it continued in fiscal year 2021. The goal of the ANBE Mentorship Cadre is to welcome and help new hires navigate the OCC, enhance their early career experiences and the agency's ability to retain them, and expand its future pipeline. Through this cadre, HOLA sought to help address the retention issues identified in the HBA.

HOLA continued to offer its original platform of "Career Coaching," in which members are paired with internal coaches who provide advice on available career paths, career progression, résumé writing, interviews, and training opportunities. In addition, HOLA continued to offer its "Speak to Lead" initiative, which provides HOLA members with real-time feedback on mock exit or board meeting presentations.

HOLA also continued to partner with the OMWI on the HBA Project and made presentations to several

business units to keep raising awareness of the need to increase Hispanic participation at the OCC. HOLA hosted three teleconferences under its speaker series, on the OCC's EXCEL Program, the HBA accomplishments and priorities, and on building an effective individual development plan (IDP). Additionally, in fiscal year 2021 HOLA hosted two networking sessions for experienced bank examiners to gain information on career development and progression, and leadership competencies and performance/development gaps.

The OCC awarded three Hispanics the Excellence in Diversity and Inclusion Award in 2021 in recognition of their contributions in 2020 toward championing the principles of diversity, inclusion, and EEOs.

In fiscal year 2022 the OCC will continue to focus efforts toward increasing the participation rate of Hispanics by maximizing targeted recruitment activities to attract Hispanic applicants to OCC vacancies and continuing to address Hispanic retention and career development opportunities.

Increasing the Participation of Female Bank Examiners

In fiscal year 2021 the workforce participation rate of female bank examiners decreased from 38.4 percent in fiscal year 2020 to 37.8 percent, below the OCLF rate of 45.3 percent. The hiring rate (28.9 percent) of female bank examiners was below their

OCLF rate (45.3 percent) and the fiscal year 2020 hiring rate of 30.5 percent (see table 9).

The OCC's applicant flow data analysis of the 2021 entry-level recruitment campaign (which took place in the fall of 2020 and spring of 2021) showed females represented 33.7 percent of the applicant pool and 34.7 percent of selections, both below the OCLF rate (45.3 percent). In a separate applicant flow analysis on all examiner vacancies closed in fiscal year 2021 (as of August 27, 2021), including entry-level examiner selections, the analysis showed that females were 37.7 percent of the applicant pool and 37.3 percent of the selections, both below the 45.3 percent OCLF rate. There was no evidence of a statistically significant shift in the gender composition of the applicant pool as they reached the selection process.

In fiscal year 2021 the rate of separation (36.4 percent) for females was below their workforce participation rate (37.8 percent), and above their hiring rate (28.9 percent). Of separating female bank examiners in fiscal year 2021, retirements accounted for 60.3 percent (an increase of 20.6 percentage points from fiscal year 2020); resignations and transfers represented 36.5 percent; and terminations/other comprised 3.2 percent. In fiscal year 2021, of the resignations and transfers, 73.9 percent were new hires (six or fewer years of employment), up by 25.2 percentage points from fiscal year 2020, and 26.1 percent were

mid-career employees (not new hires and not eligible for retirement).

In fiscal year 2021 the retirement eligibility pool (currently eligible and expected to obtain eligibility within five years) for female bank examiners was 26.9 percent (the lowest since fiscal year 2010), compared with an average of 29.4 percent over the past five years. Because of the years of historical growth in the retirement eligibility pool, as well as the resignations and transfers of new hires, retention of female bank examiners remains a significant challenge to OCC workforce planning.

In fiscal year 2021 the OCC continued to use the Treasury Department Employee Exit Survey tool to gain information from separating employees about their work experiences. Job stress, workload, office morale, and pay were the reasons most often cited by separating female bank examiners in the fiscal year 2021 exit surveys, which are comparable with agency-wide survey results. By identifying the areas of greatest concern for female bank examiners, the OCC can better understand contributing factors, target retention efforts, and develop strategies that align with the agency's overall mission and diversity and inclusion goals.

The OCC offers flexible work arrangements, including flex days, gliding work schedules to enable varying arrival and departure times, makeup time, credit hours, and telework arrangements. A majority of employees take advantage of these work arrangements: 85.0

percent flex, 68.0 percent vary their work schedules, and 97.8 percent telework, with 85.7 percent of employees teleworking either on a recurring or situational basis at least once a month during the past fiscal year (fiscal year 2020). However, since the COVID-19 pandemic began in March 2020, the entire agency operated in a maximum telework status through June 2020 and is currently operating in an expanded telework status.

The OMWI works collaboratively with Bank Supervision management to identify barriers that may impede the realization of diversity goals affecting female bank examiners across all EEO groups. OCC management briefings highlighted departmental workforce trends and areas requiring special attention, including targeted recruitment, retention strategies, and succession planning.

In fiscal year 2021 the OCC hired 137 entry-level bank examiners, of whom 29.2 percent were females, below the fiscal year 2020 hiring rate of 30.8 percent, despite concentrated recruitment efforts. The OCC entry-level recruitment efforts continue to be challenged by applicant pools of females significantly below the occupational labor force projections. For the fiscal year 2021 campaigns, the OCC researched, posted its entry-level announcements, developed relationships, held presentations and information sessions, participated in campus career fairs, and contacted the alumni associations at women's colleges such as Alverno College,

College of Saint Benedict, Meredith College, Mississippi University for Women, Saint Catherine University, Saint Mary's College, and Texas Women's University. The OCC also engaged in similar activities at colleges and universities with large female student bodies in accounting and finance (50.0 percent or greater), including the following: Arizona State University; Eastern Illinois University; Indiana University of Pennsylvania; North Dakota State University; Pittsburg State University; Robert Morris University; Rutgers University–Newark; Southern Illinois University; the University of Maryland, College Park; the University of Missouri–St. Louis; the University of Southern California; the University of Washington; and the University of Wisconsin–LaCrosse.

Vacancy announcements for entry-level bank examiner positions were also posted on NACELink OneStop, which includes over 200 schools (including women's colleges), Handshake, and with the Women's Alliance. In addition, the OCC conducted outreach recruitment through LinkedIn at more than 25 women's associations and organizations, including Women in Housing and Finance, Women's Diversity Network, Accounting & Financial Women's Alliance, National Association for Female Executives, and Women Veterans on Wall Street.

The OCC's national recruitment office, district recruitment specialists, and other human resources (HR) professionals from across the agency meet semiannually

to discuss the entry-level bank examiner recruitment process and practices. These meetings often result in process improvements. In addition, senior management and all key stakeholders are briefed periodically and after each hiring campaign on program changes and results, including an analysis of the applicant pool and hires. Process improvement efforts will continue at the national and district/field levels in fiscal year 2022.

In fiscal year 2021 61 bank examiners passed the UCE, of whom 39.3 percent were females, up from 36.7 percent in fiscal year 2020 and above their average availability pool rate of 37.5 percent.²⁵ The OCC’s Midsize and Community Bank Supervision (MCBS) department sponsors UCE Recognition events at the local field offices, followed by a virtual senior deputy comptroller meeting and district event for bank examiners in pay band NB-V

positions who recently passed the UCE. The main focus of the events is to provide newly commissioned bank examiners with exposure to the career choices available in the bank supervision lines of business, provide them with resources and factors to consider when making OCC career decisions, and enable them to learn more about leadership development.

The EXCEL I Program, sponsored by the Large Bank Supervision (LBS) department, provides NB V

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

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

			FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Female	Hires	45.3	37.1 ^a	34.7 ^a	31.8 ^a	30.5 ^a	28.9 ^a
	Separations	2010 OCLF	35.1	34.6	43.8 ^b	34.1	36.4
	OCC wrk. part.	2010 OCLF	38.9 ^a	39.1 ^a	38.4 ^a	38.4 ^a	37.8 ^a
Asian female	Hires	4.0	1.8 ^a	3.1 ^a	1.5 ^a	4.6	4.4
	Separations	2010 OCLF	2.6	1.6	1.5	1.1	4.1 ^b
	OCC wrk. part.	2010 OCLF	2.6 ^a	2.8 ^a	2.8 ^a	3.1 ^a	3.1 ^a
Black female	Hires	8.7	7.2 ^a	3.1 ^a	3.0 ^a	3.8 ^a	4.4 ^a
	Separations	2010 OCLF	8.3 ^b	8.5 ^b	4.7	5.0	5.8
	OCC wrk. part.	2010 OCLF	6.7 ^a	6.4 ^a	6.4 ^a	6.4 ^a	6.3 ^a
Hispanic female	Hires	3.7	3.6 ^a	5.1	1.5 ^a	4.6	2.8 ^a
	Separations	2010 OCLF	1.0	2.1	3.1	3.9 ^b	4.6 ^b
	OCC wrk. part.	2010 OCLF	2.9 ^a	3.2 ^a	3.2 ^a	3.2 ^a	3.0 ^a
Small ERI groups female	Hires	0.6	1.2	1.0	0.0 ^a	0.8	0.0 ^a
	Separations	2010 OCLF	0.5	0.0	1.6 ^b	0.6	1.2 ^b
	OCC wrk. part.	2010 OCLF	0.6	0.6	0.5 ^a	0.6	0.5 ^a
White female	Hires	28.3	23.4 ^a	22.5 ^a	25.8 ^a	16.8 ^a	17.2 ^a
	Separations	2010 OCLF	22.7	22.3	32.8 ^b	23.5	20.8
	OCC wrk. part.	2010 OCLF	26.0 ^a	26.1 ^a	25.5 ^a	25.2 ^a	24.9 ^a

Source: MD-715 workforce data table as of September 30, 2021.

^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.

²⁵ Of employees from minority groups who passed the UCE, 11.5 percent were Hispanic, 8.2 percent were Black, 8.2 percent were Asian, and 1.6 percent were Small ERI groups. All minority groups, except Asians and Blacks, passed the UCE in fiscal year 2021 at rates above their fiscal year 2020 rates.

bank examiners the opportunity to develop expertise in one of eight specialty areas. Interested bank examiners apply for permanent bank examiner positions within LBS and become part of a developmental team in one of the specialty areas for a 12- to 24-month period. Upon successful completion of the program, candidates remain in LBS to work within their specialty areas as members of a large bank resident team. In fiscal year 2021 nine bank examiners were selected in EXCEL I classes: 33.3 percent (3) were female, 22.2 percent (2) were Black, 11.1 percent (1) were Hispanic, and 11.1 percent (1) were Asian. All of these groups, except females, participated at rates above their relevant workforce participation rate.

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

governance, mortgage banking, and retail credit. In addition to FEIC assignments, several examiner-in-charge assistant assignments are also available. The ENGs serve as additional communicators of these opportunities to their members.

In an effort to improve retention of employees in the agency, the OCC sponsors the Voluntary Transfer Program, which gives employees the opportunity to be considered for a local reassignment or reassignment to a different geographic location within the OCC. The OCC 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 2021 TWN promoted its highly successful mentoring circles as a continued vehicle to support mentoring for women, enabling opportunities for collaboration, networking, goal achievement, and the retention of women. Mentoring circle topics have included "Career Exploration," "Work/Life Balance," "Uniform Commission Examination Preparation," and "Leadership." TWN also hosted peer mentoring sessions (Midday

Refresh calls) on topics including career management and work life navigation and hosted an event titled "Where Do You Go to Learn." TWN published three newsletters, continued its Resource Group Mentoring Program with two resource groups—"Managing Your Career" and "Work Life Navigation"—and promoted TWN events in OCC-wide internal communications.

In fiscal year 2022 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 2021 females comprised 43.7 percent of the OCC workforce. Females held 42.1 percent of supervisor positions and 37.0 percent of SLPs,²⁶ up from fiscal year 2020 participation rates by 3.0 percentage points and 5.5 percentage points, respectively. Minorities comprised 36.4 percent of the workforce and held 30.7 percent of supervisor positions and 30.4 percent of SLPs, up from fiscal year 2020 participation rates by 2.5 percentage points in supervisor positions and 4.5 percentage points in SLPs (see tables 10 and 11).

Participation rates of females increased in SLPs, although they

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

Table 10: Participation in Supervisor Positions by EEO Groups, FY 2020 to FY 2021

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

	FY 2020		FY 2021		Supervisor participation percentage point change from FY 2020 to FY 2021
	OCC workforce participation	OCC supervisor participation	OCC workforce participation	OCC supervisor participation	
Male	55.7	60.9	56.3	57.9	-3.0
Female	44.3	39.1 ^a	43.7	42.1 ^a	+3.0
Minority male	17.0	15.3 ^a	17.5	15.1 ^a	-0.2
Minority female	19.0	12.9 ^a	18.9	15.6 ^a	+2.7
Minority	36.0	28.2 ^a	36.4	30.7 ^a	+2.5
Asian	9.7	7.8 ^a	10.1	8.9 ^a	+1.1
Black	17.5	12.4 ^a	17.1	13.3 ^a	+0.9
Hispanic	7.6	6.9 ^a	8.0	7.1 ^a	+0.2
Small ERI groups	1.3	1.1 ^a	1.2	1.4	+0.3
White	64.0	71.8	63.6	69.3	-2.5
White male	38.7	45.6	38.8	42.8	-2.8
White female	25.3	26.2	24.8	26.5	+0.3
Total	3,535	450	3,547	437	

Source: OCC HR Data Mart as of September 30, 2021.

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

Table 11: OCC Participation in SLPs by EEO Groups, FY 2020 to FY 2021

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

	FY 2020		FY 2021		SLP participation percentage point change from FY 2020 to FY 2021
	OCC workforce participation	NB VIII-IX (equiv. SLP)	OCC workforce participation	NB VIII-IX (equiv. SLP)	
Male	55.7	68.5	56.3	63.0	-5.5
Female	44.3	31.5 ^a	43.7	37.0 ^a	+5.5
Minority male	17.0	14.8 ^a	17.5	17.4 ^a	+2.6
Minority female	19.0	11.1 ^a	18.9	13.0 ^a	+1.9
Minority	36.0	25.9 ^a	36.4	30.4 ^a	+4.5
Asian	9.7	7.4 ^a	10.1	8.7 ^a	+1.3
Black	17.5	13.0 ^a	17.1	15.2 ^a	+2.2
Hispanic	7.6	5.6 ^a	8.0	6.5 ^a	+0.9
Small ERI Groups	1.3	0.0 ^a	1.2	0.0 ^a	-
White	64.0	74.1	63.6	69.6	-4.5
White male	38.7	53.7	38.8	45.7	-8.0
White female	25.3	20.4 ^a	24.8	23.9 ^a	+3.5
Total	3,535	54	3,547	46	

Source: MD-715 workforce data table as of September 30, 2021.

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

remain below their workforce participation rates. In supervisor roles, participation rates of all minority groups increased in fiscal year 2021. For additional details on participation rates from fiscal year 2017 to 2021 of females and minorities in supervisor positions, SLPs, and feeder grades,²⁷ refer to appendixes M and N.

OCC leadership recognizes and values the benefits of diversity in its management structure, and it regularly engages in senior-level discussions about how to improve the diversity of candidate slates for hiring and promotion decisions.

The OCC continued to focus on leadership development efforts designed to create a systematic and sustainable process for succession management ensuring continuity, development, and diversity of leadership at all levels of the organization. The Leadership Developmental Advisory Board, of which the Executive Director of the OMWI is a member, remained focused on providing leadership, guidance, and governance for agency leadership development efforts.

The OCC maintained the Leadership Institute, a virtual university which provides the framework, curriculum, and programs for systematically developing the OCC's leadership pipeline, fostering a leadership culture, and supporting the career development goals of employees. In fiscal year 2021 the OCC offered

a virtual training course titled "Unconscious Bias: From Insight to Action." The OCC also continued to offer the "Women in Leadership" course, designed to build influencing skills for existing and emerging women leaders.

In addition, the OCC continued to maintain its Career Development Center to provide career coaching, learning events, networking opportunities, individual development planning, mentoring, workshops, and related resources to OCC employees to help them reach their full potential while maximizing their contributions to the agency. The OCC also continued to sponsor the Leadership Institute Speaker's Series and hold informational manager forums to educate managers on various leadership development topics.

The OCC's Executive Coaching Program continued to help leaders align vision, actions, and performance and address tactical issues and strategic long-term opportunities. In fiscal year 2021 females and minorities in SLPs participated in the OCC Executive Coaching Program at 50.0 percent and 20.0 percent, respectively.

Workforce Environment

Agency Commitment

The Comptroller supervises all D&I matters through the Executive Director for the OMWI. The alignment of the OMWI as a

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

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

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

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

At town halls and in meetings with staff, Acting Comptroller Hsu has emphasized the importance of D&I, including supporting transparency with the HBA, elevating the profiles of the ENGs, and stressing the importance of belonging, citing his own personal experiences. He has challenged OCC senior leadership to be more proactive and systematic in their D&I efforts. This internal emphasis has complemented external messages to banks on the importance of D&I, reflected in speeches he gave to Women in Housing and Finance and the International Institute of Bankers.²⁸ Finally, he created a new deputy director position within OMWI to support the office's initiatives.

The OCC benefits greatly from the input of its eight ENGs that advance D&I in the agency: the Network of Asian Pacific Americans (NAPA); the Coalition of African American Regulatory Employees (CARE); PRIDE (the lesbian, gay, bisexual, and transgender employee network group); HOLA; TWN; Generational Crossroads (Crossroads); the Veterans Employee Network (VEN); and the agency's newly launched disability-related ENG, DAWN (Differently Abled Workforce Network). The ENGs serve as a

collective voice in communicating workplace concerns and providing input to management around D&I programs and activities within the OCC. The annual ENG leadership forum with the Comptroller, Executive Committee sponsors, and other key agency stakeholders serves to align individual group objectives with agency strategic priorities, particularly pertaining to recruitment, career development, and retention. ENG officers engage in quarterly teleconference meetings to discuss progress of key initiatives and share best practices across groups. For additional information about the OCC's ENGs, refer to appendix O.

In fiscal year 2021 OMWI focused its efforts on building a framework for the OCC's inaugural Diversity & Inclusion Strategic Plan. This effort, entitled the "Moments That Matter" project, was informed by benchmarking with other federal agencies, private industry, and collecting data from the workforce by means of focus groups and a survey. The data collected helped identify the programs and policies that support employees throughout the employee lifecycle. Specifically, through the lens of diversity, inclusion, and engagement, focus groups and survey questions sought

to elicit experiences that have had a positive impact (before and during employment), as well as determine potential gaps identified during the employee experience.²⁹ To date, nearly 500 OCC employees provided input concerning their level of inclusion, value, and sense of belonging at the OCC (employees volunteered to participate in a total of 10 focus group sessions and were randomly selected to participate in the e-survey). The feedback collected will serve as the basis for the D&I Strategic Plan's vision, goals, and objectives.

Career Development

The OCC offered more than 40 career development training courses this fiscal year for employees to acquire the competencies, skills, and knowledge for their continual learning and career development. In fiscal year 2021, 1,576 employees participated in these courses with the following training participation rates: females, 43.9 percent; Blacks, 14.2 percent; Hispanics, 8.4 percent; Asians, 8.3 percent; and persons of Small ERI groups, 1.2 percent (see table 12). In addition to skills training, 3,757 employees received diversity and EEO training, not including the No FEAR Act training required every two years (see table 13).

²⁸ Refer to OCC News Release 2021-105 (October 5, 2021) and OCC News Release 2022-22 (March 7, 2022).

²⁹ Each focus group session held in the month of July was able to accommodate up to 10 employees (all pay bands were encouraged to participate), with a ceiling of 100 participants total for all focus groups. Accordingly, supervisors, managers, and team leads were invited to participate in two designated focus group sessions reserved for nonbargaining unit employees. In October an e-survey was randomly sent to 848 employees and 423 responses were received, for a 50 percent response rate.

Additionally, the OCC offered 12 leadership courses to prepare employees for formal leadership opportunities or to enhance current leadership capabilities. In fiscal year 2021, 974 employees participated in the leadership courses with participation rates as follows: females, 47.2 percent; Blacks, 15.2 percent; Hispanics, 7.9 percent; Asians, 8.3 percent; and persons of Small ERI groups, 1.0 percent (see table 14).

In fiscal year 2021 the OCC continued to sponsor LEAD, an enterprise-wide leadership development program targeting employees at the NB V to NB VI.2 levels. The LEAD Program is an 18- to 24-month program designed to build leadership competencies for aspiring team leaders and managers and to foster broader, enterprise perspectives for participants. The program supports the OCC's retention goals by strengthening

leadership capabilities and providing career development for aspiring leaders. In fiscal year 2021 efforts continued to develop the participants who were selected for the LEAD Cohort II Program in fiscal year 2020. There were 26 participants in fiscal year 2020; 46.2 percent (12) were female, 19.2 percent (5) were Asian, 19.2 percent (5) were Black, and 11.5 percent (3) were Hispanic. All EEO groups mentioned were selected at rates above their relevant workforce participation rates.

Table 12: OCC Career Development Training, Five-Year Trend

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

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2017	2,068	57.5	42.5	7.4	14.4	7.0	1.3	70.0
FY 2018	2,508	56.2	43.8	7.7	16.4	8.0	1.3	66.6
FY 2019	2,169	55.8	44.2	9.0	18.1	8.2	1.2	63.6
FY 2020	1,255	50.4	49.6	6.5	18.6	7.9	1.3	65.8
FY 2021	1,576	56.2	43.9	8.3	14.2	8.4	1.2	68.0
Average OCC workforce participation rate		55.5	44.5	9.3	17.5	7.5	1.3	64.4

Source: OCC TLMS Data Mart as of September 30, 2021.

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

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

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2017	2,020 ^a	51.8	48.2	7.2	16.6	6.8	1.1	68.1
FY 2018	2,225	55.9	44.1	7.4	16.2	7.6	1.3	67.5
FY 2019	3,877	55.3	44.8	9.2	17.4	7.5	1.3	64.6
FY 2020	3,726	56.0	44.0	9.5	17.3	7.5	1.3	64.5
FY 2021	3,757	56.4	43.6	10.2	17.0	8.0	1.2	63.7
Average OCC workforce participation rate		55.5	44.5	9.3	17.5	7.5	1.3	64.4

Source: OCC TLMS Data Mart as of September 30, 2021.

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.

Table 14: OCC Leadership Training, Five-Year Trend

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

	Total	Male	Female	Asian	Black	Hispanic	Small ERI groups	White
FY 2017	1,423	50.2	49.7	7.7	16.6	7.1	1.1	67.5
FY 2018	1,809	55.8	44.2	7.8	16.5	7.4	1.4	66.8
FY 2019	1,422	53.5	46.6	9.8	20.0	7.5	1.1	61.7
FY 2020	511	42.9	57.1	6.7	20.4	7.2	2.0	64.0
FY 2021	974	52.8	47.2	8.3	15.2	7.9	1.0	67.6
Average OCC workforce participation rate		55.5	44.5	9.3	17.5	7.5	1.3	64.4

Source: OCC TLMS Data Mart as of September 30, 2021.

In fiscal year 2021 OCC managers participated in six agency-sponsored manager forums through audio/video/phone conferences on various topics of interest, with over 2,000 participants. The OCC continued to use its online IDP tool to support career discussions. The agency also offered the “Career Development Conversations” course to help facilitate those career discussions between employees and managers.

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

The OCC maintained its Mentoring web page, providing information on all of the agency’s options for mentoring. The Mentoring Resource Toolkit web page and the OCC’s

ENGs provide additional resources for mentoring in the agency. The OCC has continued its work on plans to launch an agency-wide formal mentoring program using the Integrated Talented Management (ITM) System and pilot a six-month mentoring program in the summer of 2022. The OCC will partner with OMWI and all ENGs to solicit mentors for the agency’s mentoring program. Through the ENGs, the OCC also offered Flash Mentoring for employees, during which a one-time meeting or discussion was held with a small group of

individuals to facilitate learning and seeking guidance from more experienced employees with relevant knowledge and experiences.

In fiscal year 2021 the OCC continued hiring students as part of the High School Scholars Internship Program (HSSIP) to provide a six-week paid internship to 81 students to explore a variety of career paths at the OCC, gain an understanding of the financial services industry, and engage in enrichment activities on financial literacy and leadership fundamentals. Despite



the challenges of the COVID-19 pandemic, the OCC offered a virtual experience to enable the agency to continue to provide interns with a positive, enriching experience.

The HSSIP served as a way for the agency to connect with and give back to the community, as well as partner with an organization that focused on developing opportunities to place talented young minorities and women in industry internships and summer employment. Additionally, this program introduces and prepares high school students from under-represented communities to potential career opportunities in the financial services industry. The OCC joined with the District of Columbia Department of Employment Services under the Mayor Marion S. Barry Summer Youth Employment Program to identify potential HSSIP participants.

Employee Engagement

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

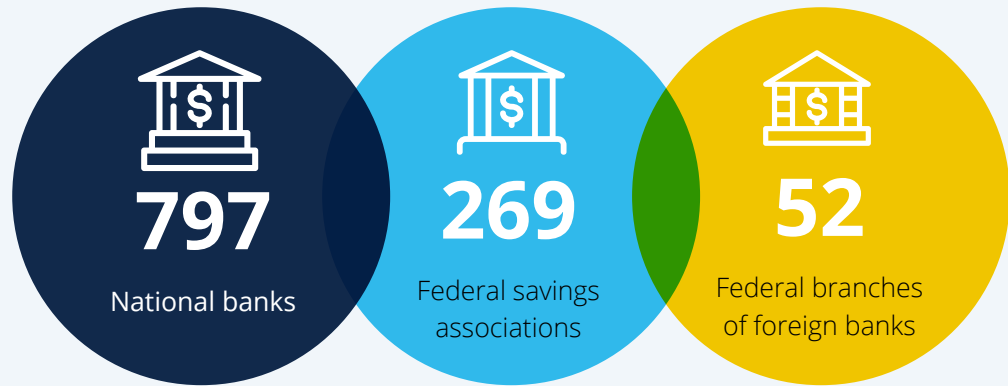


to use the Office of Personnel Management (OPM)-administered Federal Employee Viewpoint Survey (FEVS) and created an agency-level Engagement Action Plan. The FEVS topics include direct supervision, work unit, leadership, agency, diversity, performance management, recognition, pay, work-life balance,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

In 2020 the OPM postponed the FEVS administration because of the COVID-19 pandemic. On July 9 the OPM delayed the FEVS to start the week of September 14, 2020. The number of core items administered in 2020 was reduced from 72 to

38, and over 20 COVID-19 items were added to assess agencies' response to the pandemic. The results of the survey were shared with agencies in late January 2021. The OCC's Employee Engagement Index increased from 72 percent in 2019 to 78 percent in 2020. The Global Satisfaction Index also increased from 69 percent in 2019 to 76 percent in 2020. The results for the New Inclusion Quotient are not available because the shortened survey did not include all the items that make up the index. The Partnership for Public Service uses a proprietary formula to analyze data from the FEVS to create "The Best Places to Work in the Federal Government" rankings. These rankings are also delayed.

Regulated Entities



The OCC is the prudential federal financial regulator for 1,118 institutions.

The combined assets held in OCC-regulated institutions are \$14.9 trillion and represent 65.0 percent of total U.S. commercial banking assets

The OCC is the prudential federal financial regulator for 1,118 institutions, composed of 797 national banks, 269 federal savings associations, and 52 federal branches of foreign banks. The combined assets held in OCC-regulated institutions are \$14.9 trillion and represent 65.0 percent of total U.S. commercial banking assets.

In accordance with the requirements of the Dodd–Frank Act, the OCC’s OMWI Executive Director and directors of other federal financial agency OMWIs published an Interagency Policy Statement Establishing Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies (Joint Standards). The Joint Standards provide a framework and guidance to enable institutions to voluntarily conduct assessments of their D&I policies and practices in these key areas:

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

In January 2020 the OCC’s OMWI received approval from the OMB to renew its diversity self-assessment template as a tool to assist institutions in their self-assessments and provide a method for collecting that information. As was allowed previously, institutions may use the template or their own tool to submit information on their D&I efforts.

Annually, the OCC's OMWI corresponds with the CEOs of financial institutions with 100 or more employees to encourage submissions of their diversity self-assessments. For 2020, the OMWI identified 358 OCC-regulated institutions from which to request diversity self-assessments. To prevent duplicative requests, the OCC removed 31 institutions that were affiliates of holding companies and that received request letters from the Federal Reserve Board. The OCC sent letters to 327 CEOs of its financial institutions and obtained copies of relevant diversity self-assessments that were submitted to the Federal Reserve Board. The response rates to the OCC for the five-year 2016–2020 period are provided below:

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

- Over the five-year period, over 80 percent of responding institutions continued to reflect

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

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

Institutions shared they are providing quarterly D&I updates to their senior management instead of annually. As part of commitment and accountability, some institutions are sharing dashboards across business units to monitor their D&I progress.

- In the assessment of workforce profiles and employment practices, all institutions reported that they consistently implement D&I workforce policies and practices to ensure compliance with applicable laws; take steps to ensure EEOs for all employees and job applicants; and prohibit unlawful employment discrimination. The most notable improvement was that over 70 percent of institutions took efforts to create diverse applicant pools for internal and external employment and promotional opportunities.

Leading practice: A bank noted its development and implementation of several programs specifically targeted to engage in early outreach to minority students as well as an extensive network of partnerships with professional diversity organizations to increase sourcing for diverse applicant pools for management positions within the institution.

One institution started an outreach program targeting freshman and sophomore minority students for summer internships to provide early exposures to the banking industry and mentoring programs.

Table 15: Comparative Annual Response from OCC-Regulated Institutions

	2016	2017	2018	2019	2020
Institutions contacted	382	378	211	225	327
Total submissions	56	35	41	22	51
Response rates	14.7%	9.3%	19.4%	9.8%	15.6%

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

Another institution said it ensures the use of diverse interviewer panels and competency-based interview questions; it added that it encourages hiring managers to complete interview and unconscious bias trainings before posting a vacancy.

- The area of procurement and supplier diversity remains a challenge for reporting institutions. A trend of inconsistent diversity data over the five-year period persists for this function. The number of banks that indicate the existence of supplier diversity policies and/or designated officers remains low. The number of responses from institutions declines even more significantly as it relates to reporting on practices to promote a diverse supplier pool or metrics to evaluate procurement spending with MWOB contractors and subcontractors. The lack of data provided about financial institutions' procurement and supplier diversity functions

necessitate greater diligence and concerted efforts to ensure that banks are enabling MWOBs to have fair access to compete for contracting and procurement opportunities.

Leading practice: An institution reported on its successful supplier development initiative, designed to facilitate networking and business opportunities for minority- and women-owned suppliers.

Some institutions are developing a strategy to expand their diverse supplier programs. An institution said its supplier program encourages prime suppliers to use diverse suppliers as subcontractors through matchmaker sessions and outreach activities.

- Although more than 78 percent of 2020 respondents indicate they have undertaken efforts to provide transparency of their D&I policies and programs, this area continues to be of concern based on earlier years of low responses from banks.

Collectively, less than 50 percent of reporting institutions have previously publicized their D&I strategic plans, shared information on mentorship/developmental programs for employees and contractors, or published opportunities to promote diversity, such as forecasts of employment and procurement opportunities. We strongly encourage institutions to enhance their efforts to achieve transparency of their diversity self-assessments and programs.

Leading practice: In addition to publicizing its D&I programs and progress on its intranet, external website, and in corporate reports, an institution noted its annual participation in benchmarking surveys to further publicize and assess its progress against best-in-class organizations.

Several institutions focused on internal transparency of the D&I programs to develop D&I strategies.



Financial Literacy

The OCC is one of the 21 federal agencies represented on the FLEC. In fiscal year 2021 the FLEC continued its focus on the member agencies' resources and activities relating to COVID-19 financial capability resources, including the distribution of the economic impact payments, which was administered by the Internal Revenue Service. The FLEC also provided its annual SAFE report to Congress.

The OCC's Community Affairs office contributed to the SAFE report by providing the agency's activities relating to financial literacy and updated the OCC's resources on FLEC's financial education website, MyMoney.gov. The Community Affairs staff continued to participate in the FLEC working groups that developed action plans involving financial capability, housing counseling, and the military.

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

- On December 8, 2021, Acting Comptroller Hsu discussed reforming bank overdraft programs to improve individuals' financial health in remarks before the Consumer Federation of America's 34th Annual Financial Services Conference.
- Senior Deputy Comptroller Grovetta Gardineer delivered a keynote address at an Urban Institute event where she discussed steps the OCC has taken to expand access, financial inclusion for low- and moderate-income communities and minorities now blocked from the wealth generation of homeownership and other credit opportunities.
- Deputy Comptroller for Community Affairs Barry Wides and other Community Affairs staff participated on a panel to discuss Project REACH at the U.S. Department of Housing and Urban Development's 2021 Housing Counseling Intermediary Conference Office.
- Community Affairs staff participated in several state-focused interagency webinars designed to make attendees aware of tax and financial scams and how consumers can protect their bank accounts and other finances from fraudulent schemes.
- Community Affairs staff participated in two interagency webinars titled "Remote Access and Savings: Tools for Financial Mobility," which shared resources with local practitioners to help them assist low- to moderate-income and unbanked consumers in accessing financial services and insured bank accounts through broadband in Washington, D.C.

- Community Affairs staff participated in a webinar titled “Financial Inclusion: Managing After the Pandemic in Texas,” which focused on practical ways that financial literacy education and financial products and services can help to close the wealth gap. The event was also intended to promote April as National Financial Capability Month.
- Community Affairs staff participated in an interagency webinar titled “Understanding the Impact of COVID-19 on Iowa Credit Scores and How Banks Can Help.” The webinar provided information and resources to assist bankers and participants with their clients’ credit needs, as a result of the negative impact of the COVID-19 pandemic.
- OCC staff participated in a virtual exhibit at the Operation Hope Global Forum in Atlanta.

The OCC issued a news release supporting Earned Income Tax Awareness Day on January 29, 2021. The OCC also provided a message from Acting Comptroller Blake Paulson supporting America Saves Week, February 21–25, 2021, on the America Saves website.

In fiscal year 2021, financial literacy and education was an important component of the OCC’s work with students and young adults.

- The OCC coordinated with other agencies to sponsor financial literacy training for

approximately 93 high school students as part of HSSIP, a six-week paid summer internship designed to provide students from targeted high schools in Washington, D.C., with valuable and challenging professional experiences in the financial regulatory industry.

- The Office of External Outreach and Minority Affairs and Community Affairs staff taught several personal money management classes for interns from the Congressional Black and Hispanic Caucuses.
- Community Affairs staff hosted seven students from high schools in Washington, D.C., area as part of Academy of Finance (AOF)/Junior Achievement Job Shadow Day, which is a program to introduce students to the workplace and to the career opportunities available to them.

Throughout fiscal year 2021, OCC staff participated in the following events:

- American Savings Education Council policy board and partner meetings
- Military Saves quarterly meetings
- Florida Prosperity Partnerships meetings
- BankOn meetings
- Alliance for Economic Inclusion meetings
- Military Financial Readiness Coalition Roundtable

- World Elder Abuse Awareness Day

The DCAOs organized and cosponsored several webinars around the country on banks and regulatory response during the COVID-19 pandemic to share best bank practices and clarify the regulatory treatment of bank activities during and in response to the pandemic. The DCAOs also reported 31 activities involving financial literacy or financial inclusion across the country. These included meetings and webinars related to BankOn in Ohio, Georgia, and Florida; Alliance for Economic Inclusion in Kansas City; United Way meetings focusing on access to financial services in New York and Florida; and Advisory Board service on the Hillsborough County Schools Academy of Finance in Florida.

The OCC educated its employees on several financial literacy fronts. For example, the OCC provided information about the importance of savings and encouraged employee participation in financial literacy volunteer activities. During America Saves Week in February 2021, the OCC published messages on the benefits of saving. The OCC maintains a list of financial literacy volunteer opportunities that OCC employees may consider.

The OCC produced six issues of the bimonthly [Financial Literacy Update](#) newsletter, which reports on events, initiatives, and related resources provided by the OCC and other government agencies and

organizations. The OCC continued its COVID-19 pandemic-specific section to the *Update*, including resources from government agencies and community-based organizations.

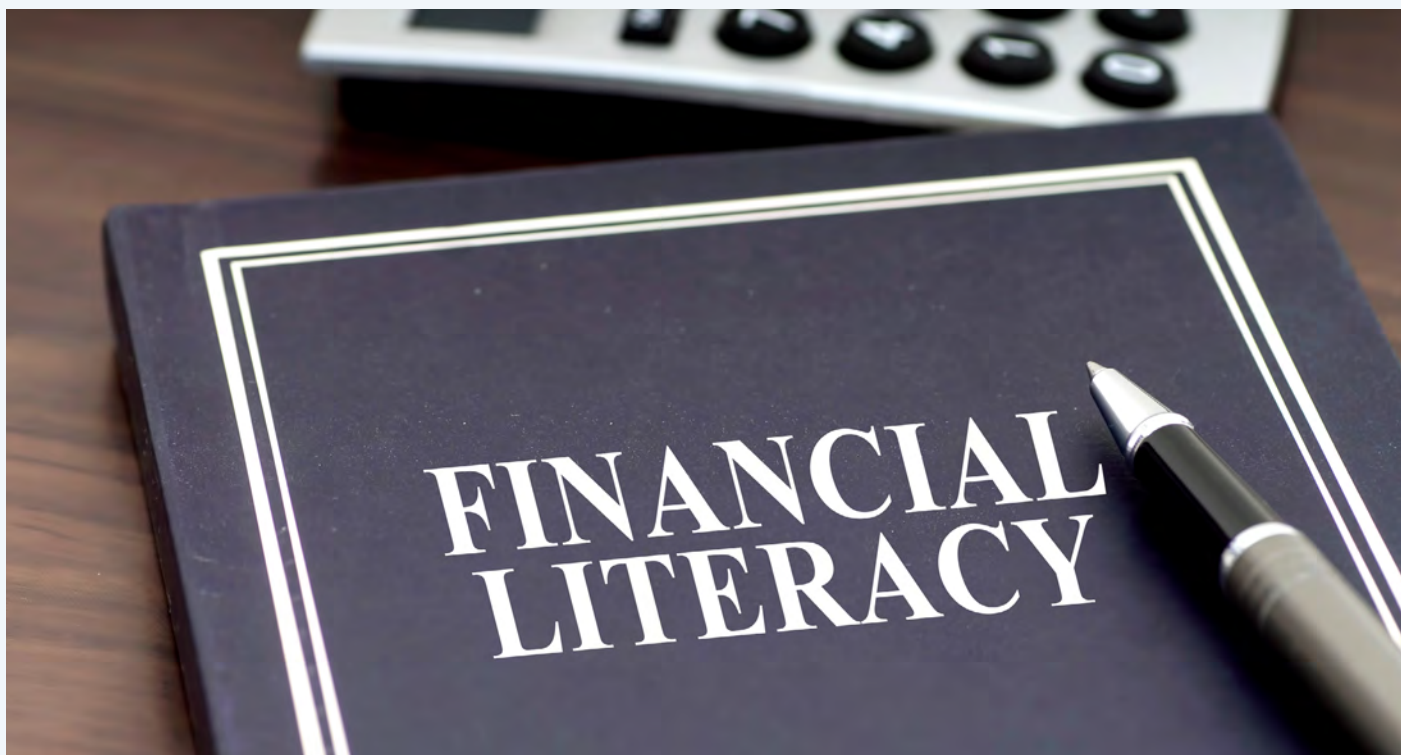
In addition to the financial literacy activities undertaken in fiscal year 2021, the OCC maintained a variety of financial literacy publications for bankers that are on www.occ.gov or in hard copy. These publications include the following:

- [Interagency "Guidance to Encourage Financial Institutions' Youth Savings Programs and Address Related Frequently Asked Questions"](#)
- [Financial Literacy Resource Directory](#), which provides information about financial literacy programs that banks can

consider for their Community Reinvestment Act programs. The directory covers a variety of financial literacy and education topics such as asset building programs, BankOn 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 innovative financial literacy products and services, investment vehicles, and federal government programs and initiatives, such as ["Individual Development Accounts"](#) and ["Leveraging Earned Income Tax Credits to Reach New Bank Customers."](#)

- *Community Developments Insights* reports on financial capability products, services, and initiatives, including ["School-Based Bank Savings Programs: Bringing Financial Education to Students,"](#) ["Reaching Minority Markets: Community Bank Strategies,"](#) and ["Individual Development Accounts: An Asset Building Product for Lower-Income Consumers."](#)
- *Community Developments Investments* newsletters on financial literacy topics and innovative bank community development lending and investing practices, such as ["Cultivating Community-Based Financial Literacy Initiatives."](#)



Appendixes

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

Payments

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

Awards

The OCC follows the Federal Acquisition Regulation (FAR) for the procurement of goods and

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

The FPDS-NG website is the central repository of information about

federal contracting and detailed information on contract awards of more than \$3,500.³⁰ The FAR requires federal contracting offices to submit complete and accurate data on contract actions to the FPDSNG (48 CFR 4.604(b)(3)).

At the end of each fiscal year, the OMWI queries the FPDS-NG and SAM for (1) OCC awards or “action obligations,” which are the net amount of funds obligated or de-obligated for all contract actions entered into the FPDS-NG from October 1 through September 30; and (2) the business owner's socioeconomic category for each award.³¹

³⁰ 48 CFR 2.101.

³¹ 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 2017		FY 2018		FY 2019		FY 2020		FY 2021	
	\$	%	\$	%	\$	%	\$	%	\$	%
Total Payments	166,513,008.73	100.0	158,358,199.34	100.0	140,096,187.98	100.0	147,285,440.33	100.0	153,241,875.60	100.0
Minority-owned or women-owned business totals ^a	68,393,929.32	41.1	68,420,549.88	43.2	57,242,495.30	40.9	53,615,063.57	36.4	49,953,987.15	32.6
Minority-owned	46,689,765.24	28.0	54,371,608.60	34.3	44,293,280.88	31.6	33,302,638.51	22.6	36,745,221.83	24.0 ^b
Women-owned	25,311,167.36	15.2	18,368,156.08	11.6	18,837,705.43	13.4	24,512,715.98	16.6	21,283,086.37	13.9
Both minority-owned and women-owned	3,607,003.28	2.2	4,319,214.80	2.7	5,888,491.01	4.2	4,200,290.92	2.9	8,074,321.05	5.3 ^b
Asian American ^c	34,018,365.96	20.4	42,489,253.60	26.8	32,064,366.12	22.9	22,494,545.15	15.3	19,057,829.07	12.4
Black American	2,132,783.78	1.3	1,430,671.88	0.9	1,126,671.20	0.8	1,717,588.80	1.2	3,444,301.18	2.2 ^b
Hispanic American	2,158,839.78	1.3	7,376,655.77	4.7	6,660,328.89	4.8	6,469,899.33	4.4	6,236,306.28	4.1
Native American ^d	4,126,555.18	2.5	2,576,249.00	1.6	1,947,483.53	1.4	2,392,577.06	1.6	7,503,417.78	4.9 ^b
Other minority ^e	4,266,506.44	2.6	498,778.35	0.3	2,494,431.14	1.8	228,028.17	0.2	503,367.52	0.3 ^b

Source: Core Financial System, FPDS-NG for FY 2017 to FY 2021, and SAM.

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

^b Indicates that this demographic group had an increase in payment total percentage for FY 2021 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 2017		FY 2018		FY 2019		FY 2020		FY 2021	
	\$	%	\$	%	\$	%	\$	%	\$	%
Total Awards	180,555,187.04	100.0	147,792,960.80	100.0	135,662,052.42	100.0	147,330,873.53	100.0	193,256,734.52	100.0
Minority-owned or women-owned business totals ^a	59,019,898.37	32.7	65,130,643.88	44.1	55,881,752.46	41.2	50,262,954.75	34.1	74,378,975.41	38.5
Minority-owned	36,330,519.21	20.1	48,613,172.19	32.9	41,042,110.36	30.3	32,582,921.97	22.1	56,054,638.97	29.0
Women-owned	26,358,237.35	14.6	22,299,986.54	15.1	19,075,505.37	14.1	24,273,540.76	16.5	34,935,220.32	18.1
Both minority-owned and women-owned	3,668,858.19	2.0	5,782,514.85	3.9	4,235,863.27	3.1	6,593,507.98	4.5	16,610,883.88	8.6
Asian American ^b	22,988,150.94	12.7	35,369,333.59	23.9	30,244,449.62	22.3	22,057,640.36	15.0	26,864,124.52	13.9
Black American	2,125,961.51	1.2	1,368,869.33	0.9	1,441,380.12	1.1	1,390,976.13	0.9	5,250,031.85	2.7
Hispanic American	7,173,436.90	4.0	8,130,759.13	5.5	6,394,130.89	4.7	6,955,391.26	4.7	7,315,805.33	3.8
Native American ^c	3,837,250.20	2.1	2,162,916.73	1.5	1,882,063.32	1.4	1,983,369.92	1.3	16,145,919.33	8.4
Other minority ^d	190,994.26	0.1	1,581,293.41	1.1	1,080,086.41	0.8	195,544.30	0.1	478,757.94	0.2

Source: FPDS-NG for FY 2017 to FY 2021 and SAM.

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

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

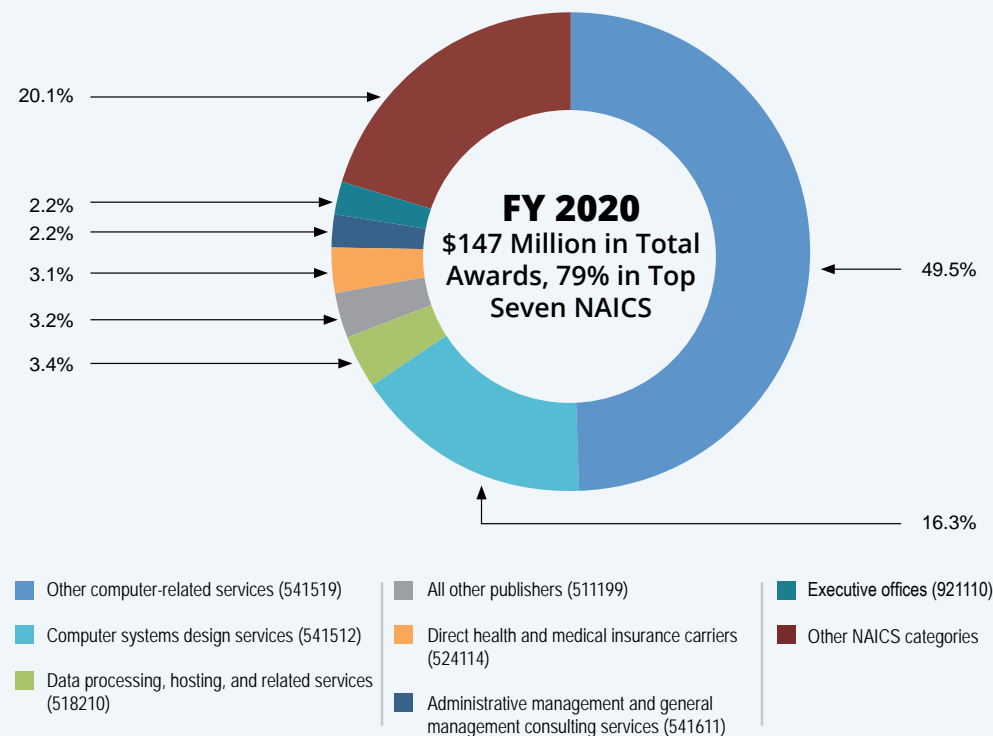
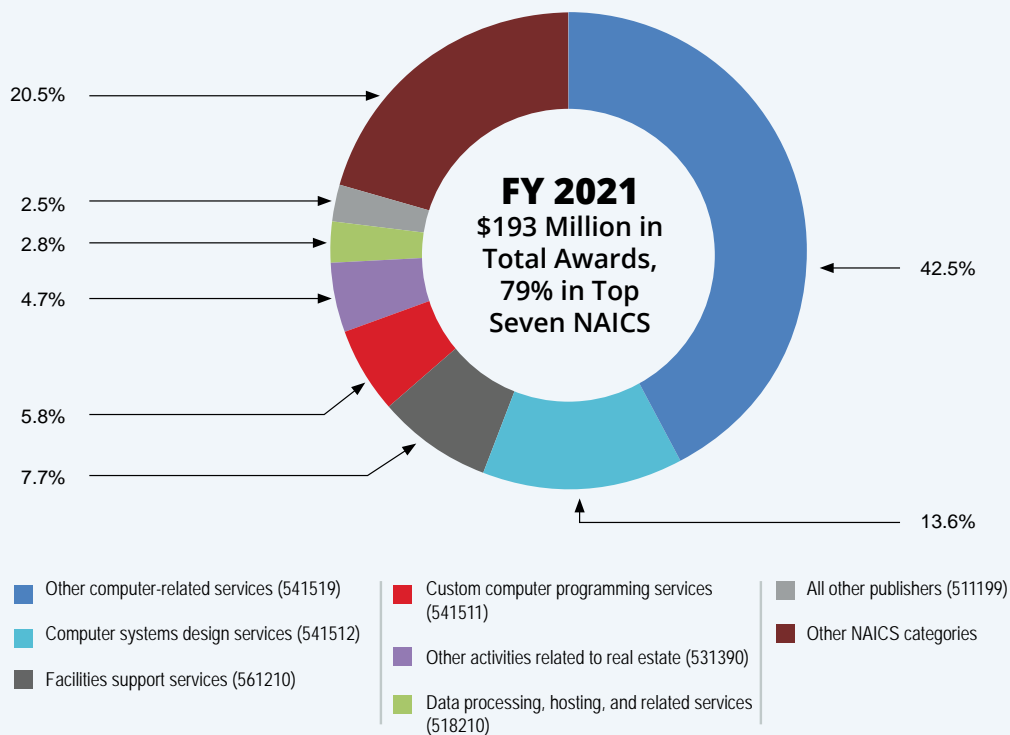
^b "Asian American" means Asian-Pacific Americans (persons with origins from Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Japan, China, Taiwan, Laos, Cambodia (Kampuchea), Vietnam, Korea, the Philippines, Republic of Palau, Republic of the Marshall Islands, Federated States of Micronesia,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

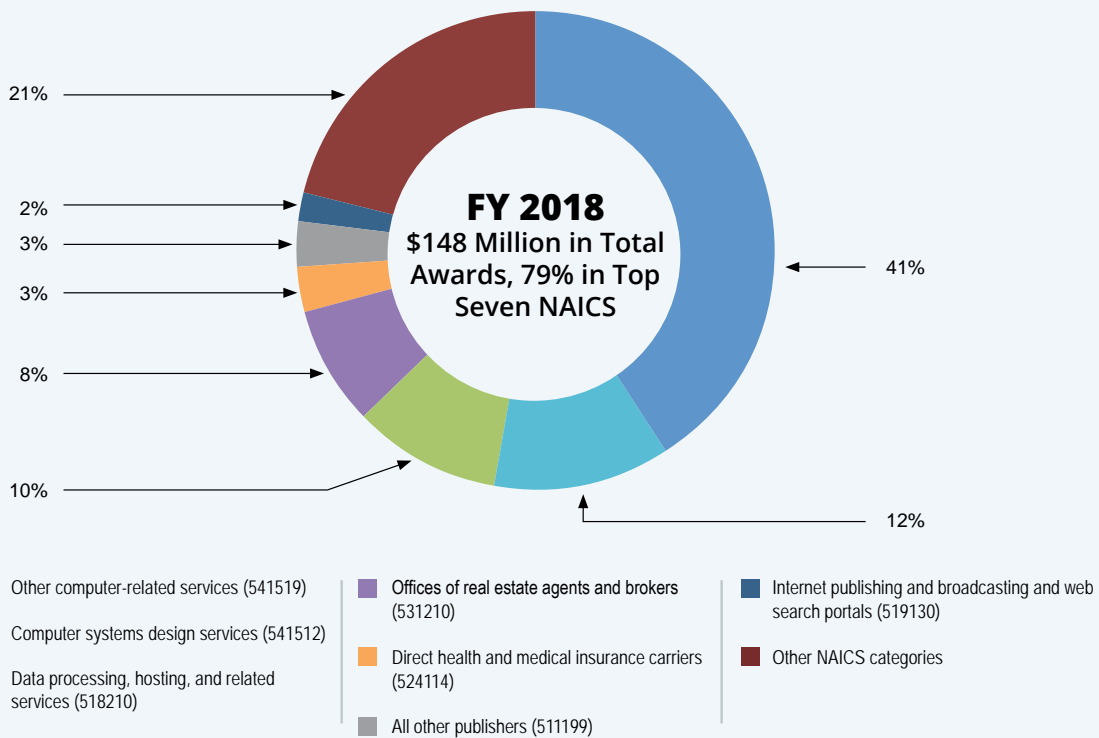
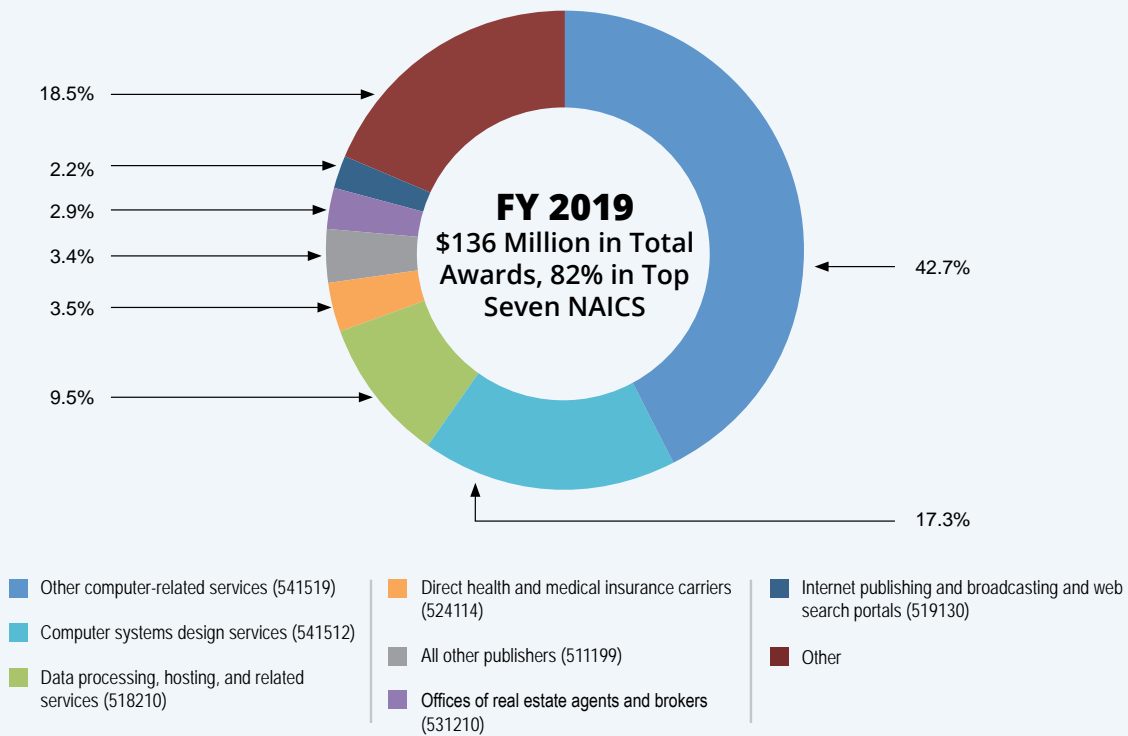
^c "Native American" means American Indians, Eskimos, Aleuts, or Native Hawaiians. (See 48 CFR 52.219-1.)

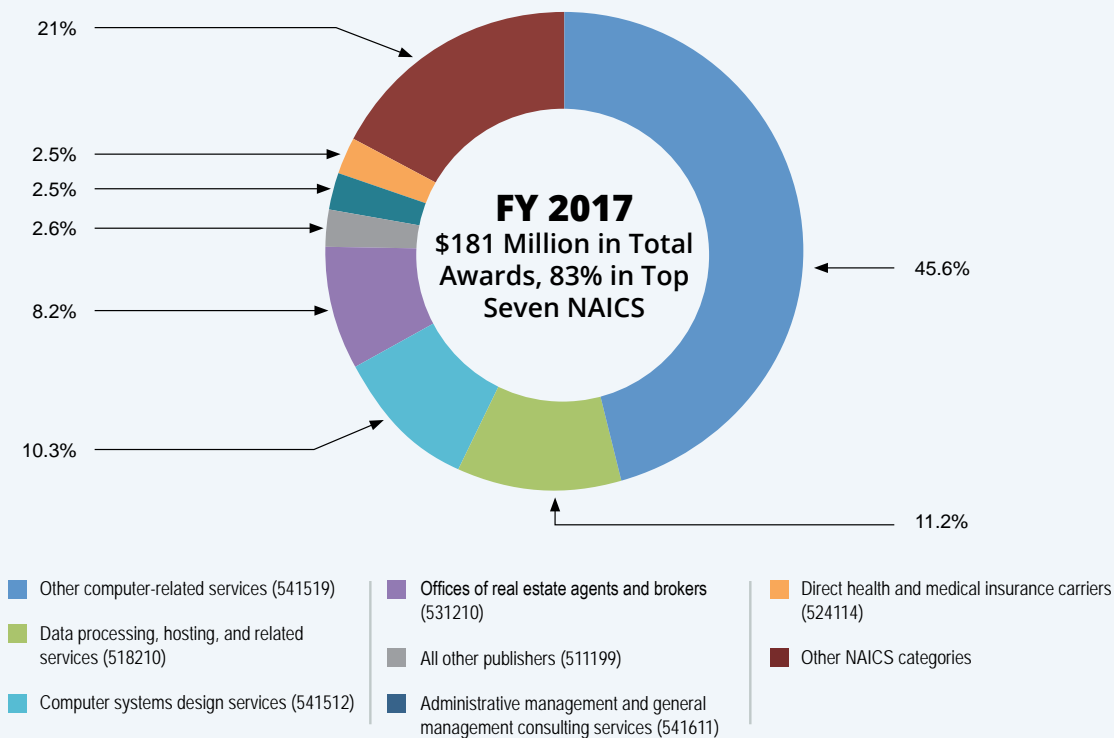
^d "Other minority" means those businesses designating "minority-owned" but not designating Asian American, Black American, Hispanic American, or Native American. (See 48 CFR 52.219-1.)

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

Source: FPDS-NG for FY 2017 through FY 2021.







Appendix E: Technical Assistance to MWOBs, FY 2021

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

- **30th Annual Government Procurement Conference, (virtual)**
October 14–15, 2020: Representatives attended event with 309 attendees.
- **National Minority Supplier Development Council Conference and Business Opportunity Exchange, (virtual)**
October 26–29, 2020: Representatives attended event with over 4,000 attendees.
- **Federal Deposit Insurance Corporation Getting to Success: Marketing Your Business, (virtual)**
December 20, 2020: Representatives attended FDIC-hosted technical assistance event with 78 attendees and 11 panelists.
- **National 8a Association Small Business Conference, (virtual)**
January 25, 2021: Representatives attended event with 335 attendees.
- **Reservation Economic Summit (RES), Las Vegas**
July 19–21, 2021: Representatives attended event with over 1,900 attendees (1,000 in-person and 900 virtually).
- **42nd Annual U.S. Hispanic Chamber of Commerce National Conference, Las Vegas**
September 26–28, 2021: Representatives attended event with over 6,000 business leaders (1,000 in-person and 5,000 virtually).

Appendix F: Awards by Demographic Group in the OCC's Top Seven NAICS Codes, FY 2021

NAICS Codes and Descriptions														
	541519	541512	561210	541511	531390	518210	511199							
	Other computer-related services	Computer systems design services	Facilities support services	Custom computer programming services	Other activities related to real estate	Data processing, hosting, and related services	All other publishers							
Number of businesses with OCC awards in NAICS	49	13	4	7	4	13	1							
Percentage of total OCC awards	42.5	13.6	7.7	5.8	4.7	2.8	2.5							
Category	\$ Awards	% Awarded	\$ Awards	% Awarded	\$ Awards	% Awarded	\$ Awards	% Awarded	\$ Awards					
Total OCC awards in NAICS	82,052,057.46	42.5	26,245,699.80	13.6	14,940,375.05	7.7	11,228,436.64	5.8	8,997,954.00	4.7	5,338,163.44	2.8	4,744,357.90	2.5
Minority- or women-owned	38,228,817.57	46.6	5,629,196.66	21.4	14,099,925.32	94.4	4,721,636.67	42.1	0.00	0.0	1,397,777.54	26.2	4,744,357.90	100.0
Minority-owned	22,195,066.04	27.0	5,629,196.66	21.4	13,111,093.72	87.8	4,721,636.67	42.1	0.00	0.0	1,397,777.54	26.2	4,744,357.90	100.0
Women-owned	25,120,161.46	30.6	4,205,768.78	16.0	988,831.60	6.6	2,428,435.20	21.6	0.00	0.0	0.00	0.0	0.00	0.0
Asian American	18,815,118.21	22.9	3,799,584.17	14.5	0.00	0.0	2,293,201.47	20.4	0.00	0.0	1,397,777.54	26.2	0.00	0.0
Black American	952,619.28	1.2	1,133,356.00	4.3	0.00	0.0	2,428,435.20	21.6	0.00	0.0	0.00	0.0	0.00	0.0
Hispanic American	1,122,149.28	1.4	696,256.49	2.7	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	4,744,357.90	100.0
Native American	843,082.62	1.0	0.00	0.0	13,111,093.72	87.8	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0
Other minority	462,096.65	0.6	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0

Source: FPDS-NG for FY 2021 and SAM Entity Management Extracts for October 2021.

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 and rounded up to the decimal.

	Male	Female	Minority	Asian	Black	Hispanic	Native American	Native Hawaiian	2+ races	White
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
FY 2018	54.9	45.1 ^a	35.1	9.0	17.6	7.3 ^a	0.7 ^a	0.2	0.4 ^a	64.9 ^a
FY 2019	55.7	44.3 ^a	35.6	9.4	17.6	7.4 ^a	0.7 ^a	0.2	0.4 ^a	64.4 ^a
FY 2020	55.7	44.3 ^a	36.0	9.7	17.5	7.6 ^a	0.7 ^a	0.2	0.4 ^a	64.0 ^a
FY 2021	56.3	43.7 ^a	36.4	10.1	17.1	8.0 ^a	0.6 ^a	0.2	0.4 ^a	63.6 ^a
2010 NCLF	51.9	48.1	27.7	3.9	12.0	10.0	1.0	0.2	0.6	72.3
Percentage point change from FY 2017 to FY 2021	+1.3	-1.3	+1.7	+1.5	-0.6	+1.0	-0.2	-	-	-1.8

Source: MD-715 workforce data table as of September 30, 2021.

^aEEO groups participating at rates below the 2010 NCLF rates.

Appendix I: OCC Workforce Profile as of September 30, 2021

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

	Total	Male	Female	Asian male	Asian female	Black male	Black female	Hispanic male	Hispanic female	Nat. Amer. male	Nat. Amer. female	Nat. Haw. male	Nat. Haw. female	2+ races male	2+ races female	White male	White female
OCC workforce	3,547	56.3	43.7 ^a	6.1	4.1	6.3	10.7	4.5 ^a	3.4 ^a	0.3 ^a	0.3 ^a	0.1	0.1	0.2 ^a	0.2 ^a	38.8	24.8 ^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	2,351	62.2	37.8 ^a	4.7	3.1 ^a	5.2	6.3 ^a	4.9	3.0 ^a	0.3	0.3	0.1	0.04	0.2	0.1 ^a	46.8	24.9 ^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	158	51.3 ^a	48.7	3.2	6.3	1.9 ^a	3.2	5.7	4.4	0.6	0.0 ^a	0.0	0.0	0.0 ^a	0.0 ^a	39.9 ^a	34.8
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	105	65.5 ^a	30.5 ^a	24.8	14.3	2.9	0.0 ^a	3.8	1.0 ^a	0.0 ^a	0.0 ^a	0.0	0.0 ^a	0.0 ^a	0.0	38.1 ^a	15.2 ^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	933	40.6 ^a	59.4	7.9	5.0	10.4	24.3	3.4 ^a	4.6 ^a	0.1 ^a	0.4 ^a	0.2	0.2	0.1 ^a	0.6	18.4 ^a	24.1 ^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, 2021.

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

**Appendix J: OCC FY 2021 EEO-1 Report (Occupational Categories Profile)
Distribution by ERI and Gender: Permanent Employees**

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

Occupational categories	Non-Hispanic																
	Total employees			Hispanic		White		Black		Asian		Native Hawaiian		Native American		2+ races	
	All	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1a. Officials and managers executive/ senior level (grade 15 and above)	#	317	190	127	9	8	150	85	13	24	16	9	0	1	2	0	0
		100.0	59.9	40.1	2.8	2.5	47.3	26.8	4.1	7.6	5.1	2.8	0.0	0.3	0.6	0.0	0.0
1b. Mid-level (grades 13-14)	#	319	174	145	15	12	128	96	18	16	13	16	0	0	0	3	2
		100.0	54.6	45.5	4.7	3.8	40.1	30.1	5.6	5.0	4.1	5.0	0.0	0.0	0.0	0.9	0.6
1. Officials and managers total	#	636	364	272	24	20	278	181	31	40	29	25	0	1	2	3	2
		100.0	57.2	42.8	3.8	3.1	43.7	28.5	4.9	6.3	4.6	3.9	0.0	0.2	0.3	0.5	0.3
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
2. Professionals	#	2696	1602	1094	130	84	1089	635	180	249	185	113	4	1	8	6	4
		100.0	59.4	40.6	4.8	3.1	40.4	23.6	6.7	9.2	6.9	4.2	0.2	0.04	0.3	0.3	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
3. Technicians	#	4	4	0	0	0	1	0	3	0	0	0	0	0	0	0	0
		100.0	100.0	0.0	0.0	0.0	25.0	0.0	75.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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
5. Administrative support workers	#	210	25	185	6	18	7	65	11	91	1	7	0	1	0	1	2
		100.0	11.9	88.1	2.9	8.6	3.3	31.0	5.2	43.3	0.5	3.3	0.0	0.5	0.0	0.5	0.1
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
8. Laborers and helpers	#	1	1	0	0	0	1	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
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
Total workforce	#	3547	1996	1551	160	122	1376	881	225	380	215	145	4	3	10	12	8
		100.0	56.3	43.7	4.5	3.4	38.8	24.8	6.3	10.7	6.1	4.1	0.1	0.1	0.3	0.3	0.2

Source: MD-715 workforce data table as of September 30, 2021.

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

			FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Bank examiner female	Hires	3.7 2010 OCLF	3.6 ^a	5.1	1.5 ^a	4.6	2.8 ^a
	Separations		1.0	2.1	3.1	3.9 ^b	4.6 ^b
	OCC wrk. part.		2.9 ^a	3.2 ^a	3.2 ^a	3.2 ^a	3.0 ^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	7.7 ^b	0.0	0.0
	OCC wrk. part.		2.8	3.4	4.2	4.3	4.4
Economist female	Hires	1.8 2010 OCLF	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.		1.0 ^a	1.0 ^a	1.0 ^a	1.0 ^a	1.0 ^a
All other series female	Hires	4.8 2010 NCLF	5.0	1.7 ^a	12.0	0.0 ^a	2.7 ^a
	Separations		6.5 ^b	2.5	5.7 ^b	1.7	2.7
	OCC wrk. part.		4.6 ^a	4.6 ^a	4.6 ^a	4.7 ^a	4.6 ^a

Source: MD-715 workforce data table as of September 30, 2021.

^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.

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

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

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

			FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Bank examiner male	Hires	3.1 2010 OCLF	7.8	10.2	7.6	3.8	10.0
	Separations		4.6 ^b	5.9 ^b	5.7 ^b	1.7	2.3
	OCC wrk. part.		4.0	4.1	4.1	4.3	4.9
Attorney male	Hires	2.5 2010 OCLF	0.0 ^a	0.0 ^a	0.0 ^a	0.0 ^a	11.1
	Separations		25.0 ^b	0.0	0.0	0.0	0.0
	OCC wrk. part.		3.9	4.0	5.3	5.5	5.7
Economist male	Hires	3.3 2010 OCLF	0.0 ^a	0.0 ^a	-	0.0 ^a	7.1
	Separations		0.0	0.0	0.0	0.0	0.0
	OCC wrk. part.		3.1 ^a	2.9 ^a	3.1 ^a	3.1 ^a	3.8
All other series male	Hires	5.2 2010 NCLF	1.7 ^a	6.9	0.0 ^a	9.4	9.6
	Separations		1.3	2.5	2.3	3.4 ^b	4.1 ^b
	OCC wrk. part.		2.8 ^a	3.0 ^a	2.9 ^a	3.1 ^a	3.4 ^a

Source: MD-715 workforce data table as of September 30, 2021.

^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.

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

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

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

	FY 2017		FY 2018		FY 2019		FY 2020		FY 2021		Supervisor participation percentage point change FY 2020 to FY 2021
	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	55.0	61.7	54.9	60.5	55.7	62.1	55.7	60.9	56.3	57.9	-3.0
Female	45.0	38.3 ^a	45.1	39.5 ^a	44.3	38.0 ^a	44.3	39.1 ^a	43.7	42.1 ^a	+3.0
Minority male	16.0	13.3 ^a	16.2	13.6 ^a	16.8	14.6 ^a	17.0	15.3 ^a	17.5	15.1 ^a	-0.2
Minority female	18.7	11.9 ^a	18.9	12.6 ^a	18.8	12.4 ^a	19.0	12.9 ^a	18.9	15.6 ^a	+2.7
Minority	34.7	25.2 ^a	35.1	26.2 ^a	35.6	27.0 ^a	36.0	28.2 ^a	36.4	30.7 ^a	+2.5
Asian male	4.9	4.9	5.2	5.1 ^a	5.6	5.0 ^a	5.7	4.4 ^a	6.1	5.3 ^a	+0.9
Asian female	3.6	2.7 ^a	3.8	2.8 ^a	3.8	3.1 ^a	3.9	3.3 ^a	4.1	3.7 ^a	+0.4
Black male	6.8	4.4 ^a	6.7	4.7 ^a	6.8	5.7 ^a	6.6	5.8 ^a	6.3	5.0 ^a	-0.8
Black female	10.9	6.2 ^a	10.8	6.3 ^a	10.8	7.2 ^a	10.8	6.7 ^a	10.7	8.2 ^a	+1.5
Hispanic male	3.7	3.2 ^a	3.8	3.3 ^a	3.8	3.3 ^a	4.0	4.7 ^a	4.5	4.4 ^a	-0.3
Hispanic female	3.3	2.5 ^a	3.5	2.8 ^a	3.5	1.7 ^a	3.5	2.2 ^a	3.4	2.8 ^a	+0.6
Small ERI groups male	0.6	0.7	0.5	0.5	0.5	0.5	0.6	0.4	0.6	0.5 ^a	+0.1
Small ERI groups female	0.8	0.5 ^a	0.8	0.7 ^a	0.7	0.5 ^a	0.7	0.7 ^a	0.6	0.9	+0.2
White	65.4	74.8	64.9	73.9	64.4	73.0	64.0	71.8	63.6	69.3	-2.5
White male	39.0	48.4	38.7	47.0	38.9	47.5	38.7	45.6	38.8	42.8	-2.8
White female	26.4	26.4	26.2	26.9	25.5	25.5	25.3	26.2	24.8	26.5	+0.3
Total	3,930	405	3,823	428	3,622	419	3,535	450	3,547	437	

Source: OCC HR Data Mart as of September 30, 2021.

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

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

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

	Avg. OCC wrk. part.	NB VI (equiv. GS-14)				NB VII (equiv. GS-15)				NB VIII-IX (equiv. SLP)				SLP percentage point change FY 2020 to FY 2021				
		FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2017	FY 2018		FY 2019	FY 2020	FY 2021	
Male	55.5	58.7	59.1	59.6	57.3	57.3	57.3	59.7	59.8	60.1	58.6	59.7	69.0	67.9	69.8	68.5	63.0	-5.5
Female	44.5	41.3 ^a	40.9 ^a	40.4 ^a	42.7 ^a	42.8 ^a	40.3 ^a	40.3 ^a	40.2 ^a	39.9 ^a	41.4 ^a	40.3 ^a	31.0 ^a	32.1 ^a	30.2 ^a	31.5 ^a	37.0 ^a	+5.5
Minority male	16.7	14.3 ^a	14.7 ^a	15.2 ^a	14.7 ^a	15.1 ^a	10.5 ^a	10.3 ^a	10.3 ^a	11.7 ^a	12.6 ^a	12.9 ^a	12.1 ^a	16.1 ^a	17.0	14.8 ^a	17.4	+2.6
Minority female	18.9	14.1 ^a	14.3 ^a	14.3 ^a	16.2 ^a	16.0 ^a	10.2 ^a	10.9 ^a	10.9 ^a	11.7 ^a	12.3 ^a	13.2 ^a	8.6 ^a	8.9 ^a	11.3 ^a	11.1 ^a	13.0 ^a	+1.9
Minority	35.6	28.4 ^a	29.0 ^a	29.4 ^a	30.9 ^a	31.1 ^a	20.7 ^a	21.2 ^a	23.4 ^a	24.8 ^a	26.0 ^a	26.0 ^a	20.7 ^a	25.0 ^a	28.3 ^a	25.9 ^a	30.4 ^a	+4.5
Asian male	5.5	4.7 ^a	4.7 ^a	5.4 ^a	5.5	6.3	5.4 ^a	4.7 ^a	4.2 ^a	4.2 ^a	4.6 ^a	5.3 ^a	3.5 ^a	7.1	7.6	5.6	6.5	+0.9
Asian female	3.8	5.1	5.2	4.9	5.1	5.1	2.6 ^a	2.5 ^a	2.6 ^a	2.6 ^a	2.7 ^a	3.0 ^a	1.7 ^a	0.0 ^a	1.9 ^a	1.9 ^a	2.2 ^a	+0.3
Black male	6.7	5.5 ^a	5.5 ^a	5.5 ^a	5.2 ^a	4.6 ^a	2.2 ^a	2.8 ^a	4.2 ^a	4.2 ^a	4.3 ^a	4.0 ^a	5.2 ^a	5.4 ^a	5.7 ^a	5.6 ^a	6.5 ^a	+0.9
Black female	10.8	5.9 ^a	5.8 ^a	5.5 ^a	7.6 ^a	7.2 ^a	4.8 ^a	5.0 ^a	6.8 ^a	6.8 ^a	6.6 ^a	7.3 ^a	6.9 ^a	7.1 ^a	7.6 ^a	7.4 ^a	8.7 ^a	+1.3
Hispanic male	4.0	3.3 ^a	4.0	3.8 ^a	3.7 ^a	3.9 ^a	2.2 ^a	2.2 ^a	2.6 ^a	2.6 ^a	3.0 ^a	2.6 ^a	3.5 ^a	3.6 ^a	3.8 ^a	3.7 ^a	4.4	+0.7
Hispanic female	3.5	2.7 ^a	2.4 ^a	3.2 ^a	2.9 ^a	3.1 ^a	2.6 ^a	3.1 ^a	2.0 ^a	2.0 ^a	2.7 ^a	2.6 ^a	0.0 ^a	1.8 ^a	1.9 ^a	1.9 ^a	2.2 ^a	+0.3
Small ERI groups male	0.6	0.7	0.5 ^a	0.4 ^a	0.4 ^a	0.2 ^a	0.6	0.6	0.7	0.7	0.7	1.0	0.0 ^a	0.0 ^a	0.0 ^a	0.0 ^a	0.0 ^a	-
Small ERI groups female	0.7	0.5 ^a	0.8	0.7	0.6 ^a	0.6 ^a	0.3 ^a	0.3 ^a	0.3 ^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	64.4	71.5	71.0	70.6	69.1	68.9	79.2	78.8	76.6	75.2	73.9	73.9	79.3	75.0	71.7	74.1	69.6	-4.5
White male	38.8	44.4	44.4	44.4	42.6	42.1	49.2	49.5	48.4	46.0	46.9	46.9	56.9	51.8	52.8	53.7	45.7	-8.0
White female	25.7	27.1	26.6	26.1	26.5	26.7	30.0	29.3	28.3	29.1	27.1	27.1	22.4 ^a	23.2 ^a	18.9 ^a	20.4 ^a	23.9 ^a	+3.5
Total		1,209	1,184	1,148	1,229	1,249	313	321	308	302	303	58	53	56	54	46		

Source: MD-715 workforce data table as of September 30, 2021.

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

Appendix O: Employee Network Groups (ENG)

The OCC supports the formation and operation of ENGs to

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

The OCC recognizes ENGs as a means of building a more productive and respectful work environment for employees. ENGs are groups of employees formed to address workplace issues that are common to members of that group. ENGs are governed by a policy that addresses formation and purpose; roles and responsibilities; funding; and permissible and impermissible activities. Each ENG is required to have a mission statement, bylaws, and purposeful activities

and programs. Each ENG has an Executive Committee sponsor who provides guidance, advocacy, and support for the group's activities and programs. The OMWI assists in the formation of new ENGs and provides guidance and support for the groups' activities and programs to ensure alignment with agency initiatives and objectives for a diverse and inclusive workforce.

The OCC greatly benefits from the input of its eight ENGs, which include HOLA, TWN, NAPA, CARE, PRIDE, Crossroads, and the VEN. In fiscal year 2020, the OCC launched a new disability-related ENG, DAWN, dedicated to fostering a workplace that values and respects individuals with different abilities. DAWN also serves as a source of support and information for OCC employees and their family members with disabilities.


The ENGs provide their perspectives on diversity and inclusion at the OCC and develop programs and activities to assist in the agency's recruitment, career development, and retention efforts. All of the ENGs are active and integral components of the OCC's diversity and inclusion initiatives. In fiscal year 2021 the membership in ENGs was approximately 2,603, or 73.4 percent of OCC employees.

Appendix P: Abbreviations

ANBE	assistant national bank examiner
CARE	Coalition of African American Regulatory Employees
CEO	chief executive officer
CPSD	Certified Professional in Supplier Diversity
Crossroads	Generational Crossroads
D&I	diversity and inclusion
DAWN	Differently Abled Workforce Network
DCAO	District Community Affairs Officers
Dodd–Frank	Dodd–Frank Wall Street Reform and Consumer Protection Act
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
FAR	Federal Acquisition Regulation
FDIC	Federal Deposit Insurance Corporation
FEIC	functional examiner-in-charge
FEVS	Federal Employee Viewpoint Survey
FLEC	Financial Literacy and Education Commission
FPDS–NG	Federal Procurement Data System–Next Generation
HBA	Hispanic Barrier Analysis
HC	human capital
HR	human resources
HOLA	Hispanic Organization for Leadership and Advancement
HSSIP	High School Scholars Internship Program
IDP	individual development plan

LEAD	Leadership Exploration and Development
LBS	Large Bank Supervision
MCBS	Midsize and Community Bank Supervision
MOB	minority-owned business
MWBE	minority- and women-owned business enterprises
M&WOB	minority- and women-owned businesses
MWOB	minority-owned or women-owned businesses
NACE	National Association of Colleges and Employers
NAICS	North American Industry Classification System
NAPA	Network of Asian Pacific Americans
NCLF	national civilian labor force
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	lesbian, gay, bisexual, and transgender employee network group
SAFE	Strategy for Assuring Financial Empowerment
SAM	System for Award Management
SLP	senior-level position
TWN	the Women's Network
UCE	Uniform Commission Examination
VEN	Veterans Employee Network
WOB	women-owned business



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Comptroller of the Currency