District of Columbia Industry Structure

October 2022 Industry Structure

- Natural Resources & Construction: U.S. 5.4%, District of Columbia 2.0%
- Manufacturing: U.S. 8.4%, District of Columbia 0.1%
- Trade, Transportation & Utilities: U.S. 4.0%, District of Columbia 18.8%
- Information: U.S. 2.0%, District of Columbia 2.5%
- Financial Activities: U.S. 5.9%, District of Columbia 3.5%
- Professional & Business Services: U.S. 14.7%, District of Columbia 22.9%
- Education & Health Services: U.S. 16.1%, District of Columbia 16.2%
- Leisure & Hospitality: U.S. 10.4%, District of Columbia 8.7%
- Other Services: U.S. 3.7%, District of Columbia 9.7%
- Government: U.S. 14.6%, District of Columbia 30.3%

Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2022 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>District of Columbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>3.6</td>
<td>3.6</td>
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<tr>
<td>Natural Resources &amp; Construction</td>
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<tr>
<td>Information</td>
<td>5.4</td>
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<td>Financial Activities</td>
<td>-5.3</td>
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<tr>
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<td>Leisure &amp; Hospitality</td>
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Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Payroll Employment

Payroll Employment
YoY % Chg (SA)

October 2022

United States: 3.6%
District of Columbia: 1.2%

Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Unemployment Rate

Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Labor Force Participation Rate

October 2022

United States: 62.2%
District of Columbia: 72.5%

Source: Bureau of Labor Statistics/Haver Analytics
D.C. Initial Unemployment Claims

Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Real Personal Income

Real Personal Income
YoY % Change

2022 Q2

United States: -3.0%
District of Columbia: -6.0%

Source: Bureau of Economic Analysis/Haver Analytics
District of Columbia Wages and Salaries

Source: Bureau of Economic Analysis/Haver Analytics
Washington, D.C. MSA Building Permits
Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

- United States
- District of Columbia

October 2022
United States: -18.3%
District of Columbia: -16.5%

Source: US Census Bureau/Haver Analytics
District of Columbia House Price Index—FHFA

FHFA House Price Index
YoY % Chg

United States: 16.6%
District of Columbia: 7.0%

Source: Federal Housing Finance Agency/Haver Analytics
D.C. Mortgage Delinquency Rate
90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
D.C. Foreclosure Inventory Rate

Source: Mortgage Bankers Association/Haver Analytics
D.C. Foreclosure Starts Rate

Source: Mortgage Bankers Association/Haver Analytics
# Maryland Industry Structure

<table>
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<tr>
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<th>Maryland</th>
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<td>Financial Activities</td>
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<td>Professional &amp; Business Services</td>
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<td>Leisure &amp; Hospitality</td>
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<td>18.9</td>
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Source: Bureau of Labor Statistics/Haver Analytics
Maryland Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2022 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
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<td>2.2</td>
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<tr>
<td>Professional &amp; Business Services</td>
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<tr>
<td>Education &amp; Health Services</td>
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<td>1.2</td>
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</table>

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Payroll Employment

Payroll Employment
YoY % Chg (SA)

United States: 3.6%
Maryland: 2.2%

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Unemployment Rate

October 2022

United States: 3.7%
Maryland: 4.5%

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Labor Force Participation Rate

October 2022

United States: 62.2%
Maryland: 65.9%

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Initial Unemployment Claims

Maryland Initial Unemployment Claims
Thousands

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Real Personal Income

Real Personal Income
YoY % Change

United States: -3.0%
Maryland: -3.7%

2022 Q2

Source: Bureau of Economic Analysis/Haver Analytics
Maryland Wages and Salaries

Source: Bureau of Economic Analysis/Haver Analytics
Maryland Building Permits
Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

United States: -18.3%
Maryland: -26.7%

Source: US Census Bureau/Haver Analytics
Maryland House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
Maryland Mortgage Delinquency Rate
90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
Maryland Foreclosure Inventory Rate

Foreclosure Inventory Rate
Percent

Coventional Adjustable Rate Mortgages
Total Mortgages
Coventional Fixed Rate Mortgages

2022 Q3
Adjustable Rate: 2.3%
Total: 0.7%
Fixed Rate: 0.5%

Source: Mortgage Bankers Association/Haver Analytics
Maryland Foreclosure Starts Rate

Foreclosure Starts Rate
Percent

2022 Q3
Adjustable Rate: 0.4%
Total: 0.2%
Fixed Rate: 0.1%

Source: Mortgage Bankers Association/Haver Analytics
North Carolina Industry Structure

October 2022 Industry Structure

- Natural Resources and Mining
  - U.S.: 0.4
  - North Carolina: 0.1

- Construction
  - U.S.: 5.0
  - North Carolina: 5.2

- Manufacturing
  - U.S.: 8.4
  - North Carolina: 9.9

- Trade, Transportation & Utilities
  - U.S.: 18.8
  - North Carolina: 18.8

- Information
  - U.S.: 2.0
  - North Carolina: 1.7

- Financial Activities
  - U.S.: 5.9
  - North Carolina: 5.9

- Professional & Business Services
  - U.S.: 14.7
  - North Carolina: 15.4

- Education & Health Services
  - U.S.: 13.7
  - North Carolina: 16.1

- Leisure & Hospitality
  - U.S.: 10.4
  - North Carolina: 10.6

- Other Services
  - U.S.: 3.7
  - North Carolina: 3.6

- Government
  - U.S.: 14.6
  - North Carolina: 15.1

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2022 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>North Carolina</th>
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<tbody>
<tr>
<td>Total</td>
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<tr>
<td>Natural Resources and Mining</td>
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<td>Construction</td>
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<td>Manufacturing</td>
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<td>Financial Activities</td>
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<td>Professional &amp; Business Services</td>
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<td>Education &amp; Health Services</td>
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<td>Government</td>
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<td>5.4</td>
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</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Payroll Employment

Payroll Employment
YoY % Chg (SA)

- United States
- North Carolina

October 2022

United States: 3.6%
North Carolina: 4.2%

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Unemployment Rate

Unemployment Percent

October 2022

United States: 3.7%
North Carolina: 3.8%

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Labor Force Participation Rate

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Initial Unemployment Claims

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Real Personal Income

Real Personal Income
YoY % Change

United States: -3.0%
North Carolina: -0.9%

2022 Q2

Source: Bureau of Economic Analysis/Haver Analytics
North Carolina Wages and Salaries

Source: Bureau of Economic Analysis/Haver Analytics
North Carolina Building Permits

Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

October 2022

United States: -18.3%
North Carolina: -4.4%

Source: US Census Bureau/Haver Analytics
North Carolina House Price Index—FHFA

FHFA House Price Index
YoY % Chg

2022 Q3
United States: 16.6%
North Carolina: 22.8%

Source: Federal Housing Finance Agency/Haver Analytics
North Carolina Mortgage Delinquency Rate

90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
North Carolina Foreclosure Inventory Rate

Source: Mortgage Bankers Association/Haver Analytics
North Carolina Foreclosure Starts Rate

Foreclosure Starts Rate
Percent


- Coventional Adjustable Rate Mortgages
- Total Mortgages
- Coventional Fixed Rate Mortgages

2022 Q3
Adjustable Rate: 0.2%
Total: 0.1%
Fixed Rate: 0.1%

Source: Mortgage Bankers Association/Haver Analytics
South Carolina Industry Structure

October 2022 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>South Carolina</th>
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<tbody>
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<td>Government</td>
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<td>16.5</td>
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</table>

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2022 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>South Carolina</th>
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<tbody>
<tr>
<td>Total</td>
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<td>Financial Activities</td>
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<td>Government</td>
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Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Payroll Employment

Payroll Employment
YoY % Chg (SA)

United States: 3.6%
South Carolina: 4.1%

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Unemployment Rate

Unemployment Percent

- United States: 3.7%
- South Carolina: 3.3%

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Labor Force Participation Rate

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Initial Unemployment Claims

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Real Personal Income

Real Personal Income
YoY % Change

2022 Q2
United States: -3.0%
South Carolina: -2.2%

Source: Bureau of Economic Analysis/Haver Analytics
South Carolina Wages and Salaries

Wages and Salaries
YoY % Chg


United States: 9.6%
South Carolina: 10.1%

2022 Q2

Source: Bureau of Economic Analysis/Haver Analytics
South Carolina Building Permits
Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

- United States: -18.3%
- South Carolina: -14.4%

October 2022

Source: US Census Bureau/Haver Analytics
South Carolina House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
South Carolina Mortgage Delinquency Rate

90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

Percent

Source: Mortgage Bankers Association/Haver Analytics
South Carolina Foreclosure Inventory Rate

Source: Mortgage Bankers Association/Haver Analytics
South Carolina Foreclosure Starts Rate

Source: Mortgage Bankers Association/Haver Analytics
Virginia Industry Structure

October 2022 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Virginia</th>
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<td>Government</td>
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Source: Bureau of Labor Statistics/Haver Analytics
Virginia Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2022 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>Virginia</th>
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<td>Financial Activities</td>
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</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Payroll Employment

Payroll Employment
YoY % Chg (SA)

October 2022
United States: 3.6%
Virginia: 3.2%

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Unemployment Rate

October 2022

United States: 3.7%
Virginia: 2.7%

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Labor Force Participation Rate

October 2022

United States: 62.2%
Virginia: 63.6%

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Initial Unemployment Claims

Virginia Initial Unemployment Claims
Thousands

September 2022
Virginia: 14.1

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Real Personal Income

Real Personal Income
YoY % Change

2022 Q2
United States: -3.0%
Virginia: -2.5%

Source: Bureau of Economic Analysis/Haver Analytics
Virginia Wages and Salaries

Wages and Salaries
YoY % Chg

United States: 9.6%
Virginia: 8.0%

2022 Q2

Source: Bureau of Economic Analysis/Haver Analytics
Virginia Building Permits
Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

United States: -18.3%
Virginia: -14.9%

October 2022

Source: US Census Bureau/Haver Analytics
Virginia House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
Virginia Mortgage Delinquency Rate

90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

- Conventional Adjustable Rate Mortgages
- Total Mortgages
- Conventional Fixed Rate Mortgages

Source: Mortgage Bankers Association/Haver Analytics

2022 Q3
- Adjustable Rate: 1.7%
- Total: 1.2%
- Fixed Rate: 0.8%
Virginia Foreclosure Inventory Rate

Source: Mortgage Bankers Association/Haver Analytics
Virginia Foreclosure Starts Rate

Foreclosure Starts Rate
Percent

- Conventional Adjustable Rate Mortgages
- Total Mortgages
- Conventional Fixed Rate Mortgages

2022 Q3

Adjustable Rate: 0.2%
Total: 0.1%
Fixed Rate: 0.1%

Source: Mortgage Bankers Association/Haver Analytics
West Virginia Industry Structure

October 2022 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>West Virginia</th>
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<tbody>
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<tr>
<td>Education &amp; Health Services</td>
<td>10.2</td>
<td>10.2</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>10.4</td>
<td>10.4</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.7</td>
<td>3.4</td>
</tr>
<tr>
<td>Government</td>
<td>14.6</td>
<td>14.6</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2022 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>West Virginia</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>3.2</td>
<td>3.6</td>
</tr>
<tr>
<td>Natural Resources and Mining</td>
<td>9.7</td>
<td>16.4</td>
</tr>
<tr>
<td>Construction</td>
<td>5.1</td>
<td>3.6</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>4.6</td>
<td>3.7</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-0.3</td>
<td>2.9</td>
</tr>
<tr>
<td>Information</td>
<td>1.4</td>
<td>5.4</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>1.7</td>
<td>4.7</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>6.6</td>
<td>4.0</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>3.2</td>
<td>3.9</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>7.7</td>
<td>7.7</td>
</tr>
<tr>
<td>Other Services</td>
<td>1.3</td>
<td>3.4</td>
</tr>
<tr>
<td>Government</td>
<td>0.3</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Payroll Employment

Payroll Employment
YoY % Chg (SA)

United States: 3.6%
West Virginia: 3.2%

October 2022

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Labor Force Participation Rate

October 2022

United States: 62.2%
West Virginia: 55.0%

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Initial Unemployment Claims

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Real Personal Income

Real Personal Income
YoY % Change

United States: -3.0%
West Virginia: -3.1%

Source: Bureau of Economic Analysis/Haver Analytics
West Virginia Wages and Salaries

Wages and Salaries
YoY % Chg

United States: 9.6%
West Virginia: 8.6%

Source: Bureau of Economic Analysis/Haver Analytics
West Virginia Building Permits
Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

United States: -18.3%
West Virginia: -24.6%

October 2022

Source: US Census Bureau/Haver Analytics
West Virginia House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
West Virginia Mortgage Delinquency Rate
90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

Source: Mortgage Bankers Association/Haver Analytics
West Virginia Foreclosure Inventory Rate

Foreclosure Inventory Rate
Percent

- Conventional Adjustable Rate Mortgages
- Total Mortgages
- Conventional Fixed Rate Mortgages

2022 Q3:
- Adjustable Rate: 1.1%
- Total: 0.7%
- Fixed Rate: 0.6%

Source: Mortgage Bankers Association/Haver Analytics
West Virginia Foreclosure Starts Rate

Source: Mortgage Bankers Association/Haver Analytics