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Fifth District Industry Structure

May 2022 Industry Structure

- Natural Resources & Construction: U.S. 5.5%, Fifth District 5.3%
- Manufacturing: U.S. 8.4%, Fifth District 7.4%
- Trade, Transportation & Utilities: U.S. 17.3%, Fifth District 18.9%
- Information: U.S. 2.0%, Fifth District 1.6%
- Financial Activities: U.S. 5.9%, Fifth District 5.3%
- Professional & Business Services: U.S. 14.6%, Fifth District 16.6%
- Education & Health Services: U.S. 14.1%, Fifth District 16.0%
- Leisure & Hospitality: U.S. 10.3%, Fifth District 10.3%
- Other Services: U.S. 3.8%, Fifth District 4.2%
- Government: U.S. 14.7%, Fifth District 17.9%

Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Industry Structure

May 2022 Industry Structure

- Natural Resources & Construction: 2.0% (DC), 5.5% (US)
- Manufacturing: 0.1% (DC), 8.4% (US)
- Trade, Transportation & Utilities: 2.0% (DC), 3.9% (US)
- Information: 2.5% (DC), 5.9% (US)
- Financial Activities: 3.6% (DC), 5.9% (US)
- Professional & Business Services: 3.6% (DC), 14.6% (US)
- Education & Health Services: 8.8% (DC), 16.0% (US)
- Leisure & Hospitality: 3.8% (DC), 10.3% (US)
- Other Services: 9.5% (DC), 14.7% (US)
- Government: 31.0% (US)

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Industry Structure

**May 2022 Industry Structure**

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>5.5</td>
<td>6.0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>4.1</td>
<td>8.4</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>1.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Information</td>
<td>2.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>5.9</td>
<td>5.0</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.6</td>
<td>17.3</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>16.0</td>
<td>16.3</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>10.3</td>
<td>9.3</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.8</td>
<td>4.0</td>
</tr>
<tr>
<td>Government</td>
<td>14.7</td>
<td>19.0</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Industry Structure

May 2022 Industry Structure

- Natural Resources and Mining: 0.1% (North Carolina), 0.4% (U.S.)
- Construction: 5.1% (North Carolina), 5.1% (U.S.)
- Manufacturing: 8.4% (North Carolina), 10.1% (U.S.)
- Trade, Transportation & Utilities: 19.0% (North Carolina), 18.9% (U.S.)
- Information: 1.7% (North Carolina), 2.0% (U.S.)
- Financial Activities: 5.9% (North Carolina), 6.0% (U.S.)
- Professional & Business Services: 15.1% (North Carolina), 14.6% (U.S.)
- Education & Health Services: 16.0% (North Carolina), 13.6% (U.S.)
- Leisure & Hospitality: 10.5% (North Carolina), 10.3% (U.S.)
- Other Services: 3.6% (North Carolina), 3.8% (U.S.)
- Government: 15.2% (North Carolina), 14.7% (U.S.)

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Industry Structure

May 2022 Industry Structure

- Natural Resources and Mining: 0.4% (U.S.), 0.2% (South Carolina)
- Construction: 5.1% (U.S.), 4.7% (South Carolina)
- Manufacturing: 8.4% (U.S.), 11.7% (South Carolina)
- Trade, Transportation & Utilities: 18.9% (U.S.), 19.5% (South Carolina)
- Information: 2.0% (U.S.), 1.3% (South Carolina)
- Financial Activities: 5.9% (U.S.), 5.2% (South Carolina)
- Professional & Business Services: 14.6% (U.S.), 13.5% (South Carolina)
- Education & Health Services: 11.5% (U.S.), 16.0% (South Carolina)
- Leisure & Hospitality: 10.3% (U.S.), 12.0% (South Carolina)
- Other Services: 3.8% (U.S.), 3.7% (South Carolina)
- Government: 14.7% (U.S.), 16.6% (South Carolina)

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Industry Structure

May 2022 Industry Structure

- Natural Resources and Mining: U.S. 0.2%, Virginia 0.4%
- Construction: U.S. 5.1%, Virginia 5.1%
- Manufacturing: U.S. 8.4%, Virginia 5.9%
- Trade, Transportation & Utilities: U.S. 16.4%, Virginia 18.9%
- Information: U.S. 2.0%, Virginia 1.7%
- Financial Activities: U.S. 5.9%, Virginia 5.1%
- Professional & Business Services: U.S. 14.6%, Virginia 16.0%
- Education & Health Services: U.S. 13.8%, Virginia 16.0%
- Leisure & Hospitality: U.S. 10.3%, Virginia 10.0%
- Other Services: U.S. 3.8%, Virginia 4.7%
- Government: U.S. 14.7%, Virginia 17.8%

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Industry Structure

May 2022 Industry Structure

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

May 2022 Industry Growth

- Total
  - U.S.: 4.5%
  - District of Columbia: 4.4%
- Natural Resources & Construction
  - U.S.: 2.7%
  - District of Columbia: 14.2%
- Manufacturing
  - U.S.: 4.1%
- Trade, Transportation & Utilities
  - U.S.: 4.0%
  - District of Columbia: 3.8%
- Information
  - U.S.: -1.5%
  - District of Columbia: 5.9%
- Financial Activities
  - U.S.: -2.8%
  - District of Columbia: 2.3%
- Professional & Business Services
  - U.S.: 2.7%
  - District of Columbia: 5.7%
- Education & Health Services
  - U.S.: 2.8%
  - District of Columbia: 4.7%
- Leisure & Hospitality
  - U.S.: 13.1%
  - District of Columbia: 50.9%
- Other Services
  - U.S.: 5.5%
  - District of Columbia: 2.0%
- Government
  - U.S.: 1.3%
  - District of Columbia: -1.5%

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

May 2022 Industry Growth

<table>
<thead>
<tr>
<th>Category</th>
<th>U.S. YoY% Chg(SA)</th>
<th>Maryland YoY% Chg(SA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
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<td>3.0</td>
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<tr>
<td>Natural Resources &amp; Construction</td>
<td>1.8</td>
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<tr>
<td>Manufacturing</td>
<td>2.1</td>
<td>4.1</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
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<td>4.0</td>
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<tr>
<td>Information</td>
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<td>5.9</td>
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<tr>
<td>Financial Activities</td>
<td>2.3</td>
<td>-1.7</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
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<td>5.7</td>
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<td>Education &amp; Health Services</td>
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<td>Leisure &amp; Hospitality</td>
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<td>13.1</td>
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<tr>
<td>Other Services</td>
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<td>13.0</td>
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<td>Government</td>
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<td>3.0</td>
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</tbody>
</table>

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

May 2022 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>North Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>4.5</td>
<td>3.6</td>
</tr>
<tr>
<td>Natural Resources and Mining</td>
<td>-3.5</td>
<td>10.4</td>
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<tr>
<td>Construction</td>
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<td>Manufacturing</td>
<td>3.4</td>
<td>4.1</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>1.1</td>
<td>4.0</td>
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<td>Information</td>
<td>5.9</td>
<td>7.1</td>
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<td>Financial Activities</td>
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<td>5.3</td>
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<tr>
<td>Professional &amp; Business Services</td>
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<td>Education &amp; Health Services</td>
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</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>1.3</td>
<td>9.6</td>
</tr>
<tr>
<td>Other Services</td>
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<td>5.5</td>
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<tr>
<td>Government</td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>South Carolina</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
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<tr>
<td>Construction</td>
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<td>10.4</td>
</tr>
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<td>Manufacturing</td>
<td>4.1</td>
<td>4.7</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>4.0</td>
<td>5.7</td>
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<tr>
<td>Information</td>
<td>5.9</td>
<td>8.1</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>2.3</td>
<td>6.2</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>1.6</td>
<td>5.7</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>1.3</td>
<td>2.7</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>0.4</td>
<td>5.6</td>
</tr>
<tr>
<td>Other Services</td>
<td>1.3</td>
<td>5.5</td>
</tr>
<tr>
<td>Government</td>
<td>1.3</td>
<td>5.6</td>
</tr>
</tbody>
</table>

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

May 2022 Industry Growth

- Total
- Natural Resources and Mining
- Construction
- Manufacturing
- Trade, Transportation & Utilities
- Information
- Financial Activities
- Professional & Business Services
- Education & Health Services
- Leisure & Hospitality
- Other Services
- Government

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

<table>
<thead>
<tr>
<th>Industry</th>
<th>West Virginia</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>3.9</td>
<td>4.5</td>
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<tr>
<td>Natural Resources and Mining</td>
<td>9.7</td>
<td>10.4</td>
</tr>
<tr>
<td>Construction</td>
<td>2.4</td>
<td>3.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.2</td>
<td>4.0</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>2.3</td>
<td>3.4</td>
</tr>
<tr>
<td>Information</td>
<td>5.0</td>
<td>5.7</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>-1.0</td>
<td>5.0</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>2.7</td>
<td>5.0</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>9.8</td>
<td>13.1</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>3.9</td>
<td>5.5</td>
</tr>
<tr>
<td>Other Services</td>
<td>4.9</td>
<td>5.5</td>
</tr>
<tr>
<td>Government</td>
<td>1.3</td>
<td>4.9</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
Fifth District Payroll Employment

Payroll Employment
YoY % Chg (SA)

- United States: 4.5%
- Fifth District: 3.4%

May 2022

Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Payroll Employment

Payroll Employment
YoY % Chg (SA)

- United States
- District of Columbia

May 2022

United States: 4.5%
District of Columbia: 4.4%

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

Payroll Employment
YoY % Chg (SA)

United States: 4.5%
Maryland: 3.0%

May 2022

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

Payroll Employment
YoY % Chg (SA)

May 2022
United States: 4.5%
North Carolina: 3.6%

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

Payroll Employment
YoY % Chg (SA)

United States: 4.5%
South Carolina: 3.4%

May 2022

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

Payroll Employment
YoY % Chg (SA)

May 2022

United States: 4.5%
Virginia: 3.2%

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

![Graph showing Payroll Employment YoY % Chg (SA) for United States and West Virginia from 2008 to 2022. The graph highlights a sharp decline in May 2020, with the United States showing a YoY change of 4.5% and West Virginia showing 3.9%.

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

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

Unemployment Percent

- United States: 3.6%
- District of Columbia: 5.7%

May 2022

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

May 2022

United States: 3.6%
Maryland: 4.0%

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

May 2022

United States: 3.6%
North Carolina: 3.4%

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

Unemployment Percent

May 2022

United States: 3.6%
South Carolina: 3.3%

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

May 2022

United States: 3.6%
Virginia: 3.0%

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

May 2022

United States: 3.6%
West Virginia: 3.5%

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

Labor Force Participation Percent

United States: 62.3%
Fifth District: 61.7%

May 2022

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

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

United States: 62.3%
Maryland: 65.7%

May 2022

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

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

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

May 2022

- United States: 62.3%
- Virginia: 63.8%

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

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

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

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

Maryland: 10.8

May 2022

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

May 2022

North Carolina: 12.7

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

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

Virginia Initial Unemployment Claims
Thousands

May 2022
Virginia: 15.6

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

Source: Bureau of Labor Statistics/Haver Analytics
Fifth District Manufacturing Survey

Diffusion Index 3-month Average

- Composite Index
- New Orders Index
- Shipments Index

Source: Bureau of Labor Statistics/Haver Analytics
Fifth District Manufacturing Survey

Source: The Federal Reserve Bank of Richmond
Survey Comparison

Indexes of Manufacturing Activity
Diffusion Index

ISM Manufacturing (Left Axis)  Richmond Manufacturing Survey (Right Axis)

Source: Federal Reserve Bank of Richmond/Institute of Supply Management
Survey Comparison

Indexes of Non-Manufacturing Activity
Diffusion Index

- ISM Nonmanufacturing (Left Axis)
- Richmond Service Sector Survey (Right Axis)

Source: Federal Reserve Bank of Richmond/Institute of Supply Management
Fifth District Real Personal Income

Source: Bureau of Economic Analysis/Haver Analytics
District of Columbia Real Personal Income

Real Personal Income
YoY % Change

United States
United States: -8.5%
District of Columbia: -7.5%

2022 Q1

Source: Bureau of Economic Analysis/Haver Analytics
Maryland Real Personal Income

Source: Bureau of Economic Analysis/Haver Analytics
North Carolina Real Personal Income

Real Personal Income
YoY % Change

2022 Q1

United States: -8.5%
North Carolina: -8.4%

Source: Bureau of Economic Analysis/Haver Analytics
South Carolina Real Personal Income

Source: Bureau of Economic Analysis/Haver Analytics
Virginia Real Personal Income

Source: Bureau of Economic Analysis/Haver Analytics
West Virginia Real Personal Income

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

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

Wages and Salaries
YoY % Chg

United States
District of Columbia

2022 Q1
United States: 12.2%
District of Columbia: 9.2%

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

Wages and Salaries
YoY % Chg

United States: 12.2%
Maryland: 6.9%

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

Wages and Salaries
YoY % Chg

United States: 12.2%
North Carolina: 12.6%

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

Wages and Salaries
YoY % Chg

- 2022 Q1

United States: 12.2%
South Carolina: 12.1%

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

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

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

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

United States: -2.4%
Fifth District: 3.0%

April 2022

Source: US Census Bureau/Haver Analytics
Washington, D.C. MSA Building Permits
Single-Family Homes

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

United States: -2.4%
District of Columbia: 1.9%

April 2022

Source: US Census Bureau/Haver Analytics
Maryland Building Permits
Single-Family Homes

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

United States: -2.4%
Maryland: -19.8%

Source: US Census Bureau/Haver Analytics
North Carolina Building Permits
Single-Family Homes

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

- United States: -2.4%
- North Carolina: 14.5%

Source: US Census Bureau/Haver Analytics
South Carolina Building Permits
Single-Family Homes

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

United States: -2.4%
South Carolina: -4.0%

April 2022

Source: US Census Bureau/Haver Analytics
Virginia Building Permits
Single-Family Homes

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

United States: -2.4%
Virginia: -2.6%

April 2022

Source: US Census Bureau/Haver Analytics
West Virginia Building Permits
Single-Family Homes

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

April 2022
United States: -2.4%
West Virginia: 2.5%

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

Source: Federal Housing Finance Agency/Haver Analytics
District of Columbia House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
Maryland House Price Index—FHFA

FHFA House Price Index
YoY % Chg

2022 Q1
United States: 19.4%
Maryland: 14.5%

Source: Federal Housing Finance Agency/Haver Analytics
North Carolina House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
South Carolina House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
Virginia House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
West Virginia House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
Fifth District Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
Maryland Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
North Carolina Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
South Carolina Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
Virginia Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
West Virginia Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
Fifth District Mortgage Delinquency Rate

90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
D.C. Mortgage Delinquency Rate
90+ days delinquent

Foreclosure Inventory Rate
Percent

Source: Mortgage Bankers Association/Haver Analytics

2022 Q1
Adjustable Rate: 1.6%
Total: 0.5%
Fixed Rate: 0.4%
Maryland Mortgage Delinquency Rate
90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
North Carolina Mortgage Delinquency Rate
90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
South Carolina Mortgage Delinquency Rate

90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

Source: Mortgage Bankers Association/Haver Analytics
Virginia Mortgage Delinquency Rate
90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

Source: Mortgage Bankers Association/Haver Analytics
West Virginia Mortgage Delinquency Rate

90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
Fifth District Foreclosure Inventory Rate

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

Foreclosure Inventory Rate
Percent

2022 Q1
Adjustable Rate: 1.6%
Total: 0.5%
Fixed Rate: 0.4%

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

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

Foreclosure Inventory Rate
Percent


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

2022 Q1
Adjustable Rate: 0.8%
Total: 0.4%
Fixed Rate: 0.3%

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

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

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

Source: Mortgage Bankers Association/Haver Analytics

Adj. Rate: 1.2%
Total: 0.7%
Fixed Rate: 0.6%
Fifth District Foreclosure Starts Rate

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Adjustable Rate</th>
<th>Total</th>
<th>Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2022 Q1</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

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

Year: 2008 to 2022

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

2022 Q1:
- Adjustable Rate: 0.5%
- Total: 0.2%
- Fixed Rate: 0.1%

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

Foreclosure Starts Rate

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

Foreclosure Starts Rate
Percent


- Adjustable Rate: 0.3%
- Total: 0.2%
- Fixed Rate: 0.1%

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

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

Foreclosure Starts Rate
Percent

- Covential Adjustable Rate Mortgages
- Total Mortgages
- Covential Fixed Rate Mortgages

2022 Q1
Adjustable Rate: 0.7%
Total: 0.3%
Fixed Rate: 0.2%

Source: Mortgage Bankers Association/Haver Analytics