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District of Columbia Industry Structure

December 2021 Industry Structure

<table>
<thead>
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<th>Industry</th>
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<th>District of Columbia</th>
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Source: Bureau of Labor Statistics/Haver Analytics
Maryland Industry Structure

December 2021 Industry Structure

- Natural Resources & Construction: U.S. 5.5%, Maryland 6.0%
- Manufacturing: U.S. 4.1%, Maryland 8.4%
- Trade, Transportation & Utilities: U.S. 17.5%, Maryland 17.5%
- Information: U.S. 1.2%, Maryland 1.9%
- Financial Activities: U.S. 6.0%, Maryland 5.0%
- Professional & Business Services: U.S. 14.4%, Maryland 17.5%
- Education & Health Services: U.S. 16.0%, Maryland 16.9%
- Leisure & Hospitality: U.S. 8.8%, Maryland 10.5%
- Other Services: U.S. 4.1%, Maryland 3.9%
- Government: U.S. 14.7%, Maryland 19.0%

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

December 2021 Industry Structure

<table>
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<td>Leisure &amp; Hospitality</td>
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Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Industry Structure

December 2021 Industry Structure

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<td>Trade, Transportation &amp; Utilities</td>
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<td>Information</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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Source: Bureau of Labor Statistics/Haver Analytics
Virginia Industry Structure

December 2021 Industry Structure

- Natural Resources and Mining: 0.4% (U.S.), 0.2% (Virginia)
- Construction: 5.1% (U.S.), 5.1% (Virginia)
- Manufacturing: 6.0% (U.S.), 8.4% (Virginia)
- Trade, Transportation & Utilities: 16.7% (U.S.), 18.7% (Virginia)
- Information: 1.9% (U.S.), 1.7% (Virginia)
- Financial Activities: 6.0% (U.S.), 5.1% (Virginia)
- Professional & Business Services: 14.4% (U.S.), 19.8% (Virginia)
- Education & Health Services: 13.6% (U.S.), 16.0% (Virginia)
- Leisure & Hospitality: 9.3% (U.S.), 10.5% (Virginia)
- Other Services: 3.9% (U.S.), 4.6% (Virginia)
- Government: 14.7% (U.S.), 17.9% (Virginia)

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

December 2021 Industry Structure

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

December 2021 Industry Growth

- Total: U.S. 4.5%, Fifth District 3.1%
- Natural Resources & Construction: U.S. 2.6%, Fifth District 2.0%
- Manufacturing: U.S. 2.9%, Fifth District 2.5%
- Trade, Transportation & Utilities: U.S. 3.0%, Fifth District 2.7%
- Information: U.S. 3.1%, Fifth District 5.1%
- Financial Activities: U.S. 1.7%, Fifth District -1.0%
- Professional & Business Services: U.S. 4.3%, Fifth District 3.6%
- Education & Health Services: U.S. 2.4%, Fifth District 1.8%
- Leisure & Hospitality: U.S. 10.8%, Fifth District 19.5%
- Other Services: U.S. 6.2%, Fifth District 3.4%
- Government: U.S. 2.1%, Fifth District 1.8%

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

December 2021 Industry Growth

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

December 2021 Industry Growth

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

December 2021 Industry Growth

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

December 2021 Industry Growth

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

December 2021 Industry Growth

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</table>

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

**Percent Change in Employment from a Year Ago, SA**

#### December 2021 Industry Growth

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<tr>
<th>Industry</th>
<th>West Virginia</th>
<th>U.S.</th>
<th>Source: Bureau of Labor Statistics/Haver Analytics</th>
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<td>Other Services</td>
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</tr>
<tr>
<td>Government</td>
<td>2.8</td>
<td>2.1</td>
<td></td>
</tr>
</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

- United States
- Fifth District

December 2021
United States: 4.5%
Fifth District: 3.1%

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

Payroll Employment
YoY % Chg (SA)

- United States: 4.5%
- District of Columbia: 3.5%

December 2021

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

Payroll Employment
YoY % Chg (SA)

United States: 4.5%
Maryland: 3.8%

December 2021

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

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

Payroll Employment
YoY % Chg (SA)

- United States: 4.5%
- South Carolina: 2.1%

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

Payroll Employment
YoY % Chg (SA)

United States: 4.5%
Virginia: 2.8%

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

Payroll Employment
YoY % Chg (SA)

- United States: 4.5%
- West Virginia: 4.2%

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:** 3.9%
- **District of Columbia:** 5.8%

December 2021

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

December 2021

United States: 3.9%
Maryland: 5.0%

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

Unemployment Percent

United States: 3.9%
North Carolina: 3.7%

December 2021

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

Unemployment Percent

December 2021
United States: 3.9%
South Carolina: 3.5%

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

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

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

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

Labor Force Participation Percent

- United States: 61.9%
- District of Columbia: 70.5%

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

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

Labor Force Participation
Percent

- United States: 61.9%
- South Carolina: 57.0%

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

Labor Force Participation Percent

December 2021

United States: 61.9%
Virginia: 63.0%

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

Labor Force Participation Percent

- United States: 61.9%
- West Virginia: 55.1%

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

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

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

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

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

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

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

Source: The Federal Reserve Bank of Richmond
Survey Comparison

Indexes of Manufacturing Activity
Diffusion Index, Percent

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

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

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

Real Personal Income
YoY % Change

2021 Q3
United States: 0.9%
Fifth District: 0.3%

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

Real Personal Income
YoY % Change

United States: 0.9%
District of Columbia: -0.7%

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

Real Personal Income
YoY % Change

2021 Q3
United States: 0.9%
Maryland: -0.8%

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

Real Personal Income
YoY % Change

2021 Q3
United States: 0.9%
North Carolina: 3.0%

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

2021 Q3

United States: 0.9%
South Carolina: 1.7%

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

2021 Q3
United States: 0.9%
Virginia: 0.3%

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

Real Personal Income
YoY % Change

2021 Q3
United States: 0.9%
West Virginia: 1.0%

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

Wages and Salaries
YoY % Chg

United States: 9.8%
Fifth District: 11.2%

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

Wages and Salaries
YoY % Chg

United States
District of Columbia


2021 Q3

United States: 9.8%
District of Columbia: 7.3%

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

Wages and Salaries
YoY % Chg


United States: 9.8%
Maryland: 8.8%

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

Wages and Salaries
YoY % Chg


United States: 9.8%
South Carolina: 10.3%

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

Wages and Salaries
YoY % Chg

United States: 9.8%
Virginia: 8.5%

2021 Q3

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

Wages and Salaries
YoY % Chg

United States: 9.8%
West Virginia: 8.4%

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: -6.1%
- Fifth District: -5.5%

Source: US Census Bureau/Haver Analytics
Private Single-Family Housing Permits
YoY % Chg 3-month Average

- United States: -6.1%
- District of Columbia: -18.9%

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

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

December 2021
United States: -6.1%
Maryland: -24.8%

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

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

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: -6.1%
South Carolina: -2.4%

December 2021

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

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

United States: -6.1%
Virginia: -14.8%

December 2021

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

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

- United States: -6.1%
- West Virginia: 1.4%

December 2021

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

FHFA House Price Index
YoY % Chg


United States: 16.4%
District of Columbia: 9.7%

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

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

2021 Q3
Adjustable Rate: 3.9%
Total: 3.1%
Fixed Rate: 2.0%
D.C. Mortgage Delinquency Rate
90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
Maryland Mortgage Delinquency Rate

90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

Percent

2021 Q3
Adjustable Rate: 5.6%
Total: 4.0%
Fixed Rate: 2.6%

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

2021 Q3
Adjustable Rate: 2.9%
Total: 2.7%
Fixed Rate: 1.7%

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

90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

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

2021 Q3

Adjustable Rate: 2.9%
Total: 3.1%
Fixed Rate: 2.0%

Source: Mortgage Bankers Association/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

2021 Q3
- Adjustable Rate: 3.7%
- Total: 2.8%
- Fixed Rate: 1.7%

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

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

Foreclosure Inventory Rate
Percent

Coventional Adjustable Rate Mortgages
Total Mortgages
Coventional Fixed Rate Mortgages

2021 Q3
Adjustable Rate: 1.7%
Total: 0.6%
Fixed Rate: 0.4%

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

Foreclosure Inventory Rate
Percent


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

2021 Q3
Adjustable Rate: 1.6%
Total: 0.5%
Fixed Rate: 0.4%

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

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

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

Foreclosure Inventory Rate
Percent

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

2021 Q3
Adjustable Rate: 0.7%
Total: 0.2%
Fixed Rate: 0.1%

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

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

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

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

Foreclosure Starts Rate
Percent


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

2021 Q3
Adjustable Rate: 0.1%
Total: 0.0%
Fixed Rate: 0.0%

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

Foreclosure Starts Rate
Percent

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

2021 Q3
Adjustable Rate: 0.1%
Total: 0.0%
Fixed Rate: 0.0%

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

2021 Q3

Adjustable Rate: 0.1%
Total: 0.0%
Fixed Rate: 0.0%

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

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

Source: Mortgage Bankers Association/Haver Analytics