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Fifth District Industry Structure

August 2022 Industry Structure

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

August 2022 Industry Structure

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<th>District of Columbia</th>
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<td></td>
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Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Industry Structure

August 2022 Industry Structure

- Natural Resources and Mining: 0.1% (North Carolina), 0.4% (U.S.)
- Construction: 5.1% (North Carolina), 5.0% (U.S.)
- Manufacturing: 10.0% (North Carolina), 8.4% (U.S.)
- Trade, Transportation & Utilities: 18.9% (North Carolina), 18.9% (U.S.)
- Information: 1.8% (North Carolina), 2.0% (U.S.)
- Financial Activities: 6.0% (North Carolina), 5.9% (U.S.)
- Professional & Business Services: 15.2% (North Carolina), 14.7% (U.S.)
- Education & Health Services: 16.1% (North Carolina), 13.7% (U.S.)
- Leisure & Hospitality: 10.5% (North Carolina), 10.3% (U.S.)
- Other Services: 3.5% (North Carolina), 3.7% (U.S.)
- Government: 15.2% (North Carolina), 14.6% (U.S.)

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

August 2022 Industry Structure

- Natural Resources and Mining: U.S. 0.4, South Carolina 0.2
- Construction: U.S. 5.0, South Carolina 4.6
- Manufacturing: U.S. 8.4, South Carolina 11.6
- Trade, Transportation & Utilities: U.S. 18.9, South Carolina 19.6
- Information: U.S. 2.0, South Carolina 1.3
- Financial Activities: U.S. 5.2, South Carolina 5.9
- Professional & Business Services: U.S. 14.7, South Carolina 13.6
- Education & Health Services: U.S. 11.6, South Carolina 16.1
- Leisure & Hospitality: U.S. 10.3, South Carolina 11.9
- Other Services: U.S. 3.7, South Carolina 3.7
- Government: U.S. 14.6, South Carolina 16.7

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

August 2022 Industry Structure

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

August 2022 Industry Structure

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

August 2022 Industry Growth

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

August 2022 Industry Growth

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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 Growth
Percent Change in Employment from a Year Ago, SA

August 2022 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

August 2022 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

August 2022 Industry Growth

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</table>

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

August 2022 Industry Growth

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

August 2022 Industry Growth

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<td>0.6</td>
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</table>

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

Payroll Employment
YoY % Chg (SA)

August 2022
- United States: 4.0%
- Fifth District: 3.3%

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

Payroll Employment
YoY % Chg (SA)

United States: 4.0%
District of Columbia: 2.5%

August 2022

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

Payroll Employment
YoY % Chg (SA)

United States: 4.0%
Maryland: 2.7%

August 2022

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

Payroll Employment
YoY % Chg (SA)

United States: 4.0%
North Carolina: 3.8%

August 2022

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

Payroll Employment
YoY % Chg (SA)

United States: 4.0%
South Carolina: 4.0%

August 2022

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

Payroll Employment
YoY % Chg (SA)

United States: 4.0%
Virginia: 3.0%

August 2022

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

Payroll Employment YoY % Chg (SA)

- United States: 4.0%
- West Virginia: 2.9%

August 2022

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

[Graph showing unemployment rates from 2008 to 2022 for the United States and the Fifth District.]

August 2022

United States: 3.7%
Fifth District: 3.4%

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

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

August 2022

United States: 3.7%
Maryland: 4.3%

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

August 2022

United States: 3.7%
North Carolina: 3.5%

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

August 2022

United States: 3.7%
South Carolina: 3.1%

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

August 2022

United States: 3.7%
Virginia: 2.6%

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

August 2022

United States: 3.7%
West Virginia: 3.9%

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

Labor Force Participation
Percent

United States: 62.4%
Fifth District: 61.8%

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

Labor Force Participation Percent

United States: 62.4%
District of Columbia: 73.0%

August 2022

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

August 2022

United States: 62.4%
Maryland: 66.1%

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

August 2022

United States: 62.4%
North Carolina: 60.6%

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

August 2022

United States: 62.4%
South Carolina: 57.0%

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

Source: Bureau of Labor Statistics/Haver Analytics

August 2022

United States: 62.4%
Virginia: 63.7%
West Virginia Labor Force Participation Rate

Labor Force Participation Percent

August 2022

United States: 62.4%
West Virginia: 55.2%

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

July 2022

North Carolina: 15.1

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

West Virginia Initial Unemployment Claims
Thousands

July 2022
West Virginia: 3.4

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

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

Diffusion Index 3-month Average

Composite Index
Employment Index

Source: The Federal Reserve Bank of Richmond
Fifth District Service Sector 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

Real Personal Income
YoY % Change

United States: -8.6%
Fifth District: -9.8%

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

Real Personal Income
YoY % Change

2022 Q1
United States: -8.6%
District of Columbia: -7.5%

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

- United States: -8.6%
- North Carolina: -8.4%

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

Real Personal Income
YoY % Change

2022 Q1

United States: -8.6%
South Carolina: -10.1%

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

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
North Carolina

2022 Q1
United States: 12.2%
North Carolina: 12.6%

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

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

Wages and Salaries
YoY % Chg

United States: 12.2%
Virginia: 10.6%

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

Wages and Salaries
YoY % Chg

United States: 12.2%
West Virginia: 12.6%

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: -11.4%
- Fifth District: -8.3%

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: -11.4%
District of Columbia: -10.5%

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

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

United States: -11.4%
Maryland: -17.2%

July 2022

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: -11.4%
- North Carolina: -1.9%

July 2022

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
South Carolina

July 2022
United States: -11.4%
South Carolina: -12.4%

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

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

United States  Virginia

July 2022
United States:  -11.4%
Virginia:  -14.0%

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
- West Virginia

July 2022
United States: -11.4%
West Virginia: 7.5%

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

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

FHFA House Price Index
YoY % Chg


United States: 20.9%
Virginia: 18.0%

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

FHFA House Price Index
YoY % Chg

United States: 20.9%
West Virginia: 14.8%

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

SAAR, thousands
Thousands, SAAR

- United States (Right Axis)
- North Carolina (Left Axis)

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

Mortgage Delinquency Rate 90+ Days Delinquent

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

2022 Q2
Adjustable Rate: 2.2%
Total: 1.6%
Fixed Rate: 1.2%

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

Source: Mortgage Bankers Association/Haver Analytics
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

Percent

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

2022 Q2

Adjustable Rate: 1.8%
Total: 1.8%
Fixed Rate: 1.3%

Source: Mortgage Bankers Association/Haver Analytics
Virginia 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

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

Foreclosure Inventory Rate
Percent

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

2022 Q2
Adjustable Rate: 2.3%
Total: 0.8%
Fixed Rate: 0.6%

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 Q2

Adjustable Rate: 1.0%
Total: 0.5%
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

<table>
<thead>
<tr>
<th>Year</th>
<th>Adjustable Rate</th>
<th>Total Mortgages</th>
<th>Conventional Fixed Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>8.5%</td>
<td>2.0%</td>
<td>1.5%</td>
</tr>
<tr>
<td>2009</td>
<td>9.0%</td>
<td>2.5%</td>
<td>1.8%</td>
</tr>
<tr>
<td>2010</td>
<td>7.5%</td>
<td>2.0%</td>
<td>1.5%</td>
</tr>
<tr>
<td>2011</td>
<td>6.5%</td>
<td>1.5%</td>
<td>1.0%</td>
</tr>
<tr>
<td>2012</td>
<td>5.5%</td>
<td>1.0%</td>
<td>0.8%</td>
</tr>
<tr>
<td>2013</td>
<td>4.5%</td>
<td>0.8%</td>
<td>0.5%</td>
</tr>
<tr>
<td>2014</td>
<td>3.5%</td>
<td>0.6%</td>
<td>0.4%</td>
</tr>
<tr>
<td>2015</td>
<td>2.5%</td>
<td>0.5%</td>
<td>0.3%</td>
</tr>
<tr>
<td>2016</td>
<td>1.5%</td>
<td>0.4%</td>
<td>0.2%</td>
</tr>
<tr>
<td>2017</td>
<td>0.5%</td>
<td>0.3%</td>
<td>0.1%</td>
</tr>
<tr>
<td>2018</td>
<td>0.1%</td>
<td>0.2%</td>
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<tr>
<td>2019</td>
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<tr>
<td>2022</td>
<td>0.1%</td>
<td>0.1%</td>
<td>0.1%</td>
</tr>
</tbody>
</table>

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

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

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

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

Foreclosure Starts Rate
Percent

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

2022 Q2

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

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

Foreclosure Starts Rate
Percent

2022 Q2

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

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

Source: Mortgage Bankers Association/Haver Analytics