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</table>
Fifth District Industry Structure

September 2021 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Fifth District</th>
</tr>
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<tbody>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>5.5</td>
<td>5.4</td>
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<td></td>
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<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>8.4</td>
<td>17.4</td>
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<td>Information</td>
<td>1.9</td>
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<tr>
<td>Financial Activities</td>
<td>1.5</td>
<td></td>
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<tr>
<td>Professional &amp; Business Services</td>
<td>6.0</td>
<td>14.3</td>
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<td>Education &amp; Health Services</td>
<td>5.2</td>
<td>14.2</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>10.4</td>
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<td>Other Services</td>
<td>3.9</td>
<td>14.9</td>
</tr>
<tr>
<td>Government</td>
<td>18.3</td>
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Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Industry Structure

September 2021 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>District of Columbia</th>
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<tbody>
<tr>
<td>Natural Resources &amp; Construction</td>
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<td>Financial Activities</td>
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<td>3.7</td>
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<td>Professional &amp; Business Services</td>
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<td>22.2</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>16.0</td>
<td>16.9</td>
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<tr>
<td>Leisure &amp; Hospitality</td>
<td>10.4</td>
<td>7.2</td>
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<td>Other Services</td>
<td>9.4</td>
<td>3.9</td>
</tr>
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<td>Government</td>
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<td>32.1</td>
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Source: Bureau of Labor Statistics/Haver Analytics
Maryland Industry Structure

September 2021 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Maryland</th>
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</thead>
<tbody>
<tr>
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<td>Manufacturing</td>
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<tr>
<td>Trade, Transportation &amp; Utilities</td>
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<td>1.2</td>
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<td>Financial Activities</td>
<td>6.0</td>
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<tr>
<td>Professional &amp; Business Services</td>
<td>5.1</td>
<td>17.3</td>
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<td>3.9</td>
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<td>Other Services</td>
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<tr>
<td>Government</td>
<td>14.9</td>
<td>19.3</td>
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</table>

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

September 2021 Industry Structure

Source: Bureau of Labor Statistics/Haver Analytics

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

Construction
- U.S.: 5.0%
- North Carolina: 5.3%

Manufacturing
- U.S.: 8.4%
- North Carolina: 10.4%

Trade, Transportation & Utilities
- U.S.: 18.7%
- North Carolina: 19.3%

Information
- U.S.: 1.9%
- North Carolina: 1.7%

Financial Activities
- U.S.: 6.0%
- North Carolina: 5.8%

Professional & Business Services
- U.S.: 14.3%
- North Carolina: 14.9%

Education & Health Services
- U.S.: 13.1%
- North Carolina: 16.0%

Leisure & Hospitality
- U.S.: 10.4%
- North Carolina: 10.2%

Other Services
- U.S.: 3.9%
- North Carolina: 3.5%

Government
- U.S.: 14.9%
- North Carolina: 15.6%
South Carolina Industry Structure

September 2021 Industry Structure

- Natural Resources and Mining: U.S. 0.4%, South Carolina 0.2%
- Construction: U.S. 5.0%, South Carolina 5.1%
- Manufacturing: U.S. 8.4%, South Carolina 11.5%
- Trade, Transportation & Utilities: U.S. 18.7%, South Carolina 19.5%
- Information: U.S. 1.9%, South Carolina 1.2%
- Financial Activities: U.S. 6.0%, South Carolina 4.8%
- Professional & Business Services: U.S. 14.3%, South Carolina 13.2%
- Education & Health Services: U.S. 16.0%, South Carolina 11.9%
- Leisure & Hospitality: U.S. 10.4%, South Carolina 11.6%
- Other Services: U.S. 3.9%, South Carolina 3.6%
- Government: U.S. 14.9%, South Carolina 17.3%

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

September 2021 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Virginia</th>
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<td>Professional &amp; Business Services</td>
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Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Industry Structure

September 2021 Industry Structure

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<th>Industry</th>
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</tr>
<tr>
<td>Government</td>
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</table>

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

September 2021 Industry Growth

- Total: 4.0 (U.S.), 3.0 (Fifth District)
- Natural Resources & Construction: 3.1 (U.S.), 4.1 (Fifth District)
- Manufacturing: 3.3 (U.S.), 3.4 (Fifth District)
- Trade, Transportation & Utilities: 2.7 (U.S.), 2.4 (Fifth District)
- Information: 1.8 (U.S.), 5.5 (Fifth District)
- Financial Activities: 1.6 (U.S.), -0.7 (Fifth District)
- Professional & Business Services: 4.0 (U.S.), 5.1 (Fifth District)
- Education & Health Services: 2.2 (U.S.), 1.9 (Fifth District)
- Leisure & Hospitality: 10.0 (U.S.), 14.7 (Fifth District)
- Other Services: 2.0 (U.S.), 5.3 (Fifth District)
- Government: 0.6 (U.S.), 0.9 (Fifth District)

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

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

September 2021 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>4.0</td>
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<tr>
<td>Natural Resources &amp; Construction</td>
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<td>Leisure &amp; Hospitality</td>
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<td>Other Services</td>
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<td>5.7</td>
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<tr>
<td>Government</td>
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</table>

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

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

![Graph showing industry growth](chart.png)

### September 2021 Industry Growth

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<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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<td>Trade, Transportation &amp; Utilities</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>
<td>-0.5</td>
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<td>Leisure &amp; Hospitality</td>
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<td>14.7</td>
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<tr>
<td>Other Services</td>
<td></td>
<td>9.4</td>
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<tr>
<td>Government</td>
<td>-0.9</td>
<td>5.3</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

September 2021 Industry Growth

- Total: 3.2% (U.S.), 4.0% (South Carolina), 9.3% (South Carolina)
- Natural Resources & Mining: 2.6% (U.S.), 7.4% (South Carolina)
- Construction: 1.5% (U.S.), 3.4% (South Carolina)
- Manufacturing: 1.6% (U.S.), 5.5% (South Carolina)
- Trade, Transportation & Utilities: 1.5% (U.S.), 3.7% (South Carolina)
- Information: 2.7% (U.S.), 5.1% (South Carolina)
- Financial Activities: -1.8% (U.S.), -0.2% (South Carolina)
- Professional & Business Services: 0% (U.S.), 5.1% (South Carolina)
- Education & Health Services: 0.6% (U.S.), 4.9% (South Carolina)
- Leisure & Hospitality: 14.7% (South Carolina)
- Other Services: 11.2% (South Carolina)
- Government: 1.6% (U.S.), 4.9% (South Carolina)

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

September 2021 Industry Growth

Total: U.S. 1.9, Virginia 4.0, U.S.-Virginia 9.3, Total 13.2
Natural Resources & Mining: U.S. 2.6, Virginia 3.4, U.S.-Virginia 9.3, Total 13.2
Manufacturing: U.S. 2.6, Virginia 3.4, U.S.-Virginia 9.3, Total 13.2
Trade, Transportation & Utilities: U.S. 1.6, Virginia 5.5, U.S.-Virginia 9.3, Total 13.2
Information: U.S. 1.6, Virginia 5.5, U.S.-Virginia 9.3, Total 13.2
Financial Activities: U.S. -0.3, Virginia 5.1, U.S.-Virginia 9.3, Total 13.2
Education & Health Services: U.S. 1.9, Virginia 5.1, U.S.-Virginia 9.3, Total 13.2
Other Services: U.S. 0.5, Virginia 5.3, U.S.-Virginia 14.7, Total 14.7

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

September 2021 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>West Virginia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>2.6</td>
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<td>Natural Resources &amp; Mining</td>
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<td>Construction</td>
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<tr>
<td>Financial Activities</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>
<td>Leisure &amp; Hospitality</td>
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<tr>
<td>Other Services</td>
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<tr>
<td>Government</td>
<td>0.6</td>
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<tr>
<td><strong>YoY% Chg (SA)</strong></td>
<td><strong>2.1</strong></td>
<td><strong>14.7</strong></td>
</tr>
</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

September 2021
US: 4.0%
FD: 3.0%

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

Payroll Employment
YoY % Chg (SA)

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

Payroll Employment
YoY % Chg (SA)

September 2021
US: 4.0%
MD: 4.1%

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

Payroll Employment
YoY % Chg (SA)

- North Carolina
- U.S.

September 2021
US: 4.0%
NC: 3.2%

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

Payroll Employment
YoY % Chg (SA)

September 2021
US: 4.0%
SC: 3.2%

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

Payroll Employment
YoY % Chg (SA)

U.S.  Virginia

Source: Bureau of Labor Statistics/Haver Analytics

September 2021
US: 4.0%
VA: 1.9%
West Virginia Payroll Employment

Payroll Employment
YoY % Chg (SA)

- U.S.
- West Virginia

September 2021
US: 4.0%
WV: 3.0%

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

Unemployment Rate

Percent

September 2021

US: 4.8%
FD: 4.5%

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

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

Unemployment Rate
Percent

September 2021
US: 4.8%
MD: 5.9%

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

Unemployment Rate
Percent

North Carolina  U.S.

September 2021
US: 4.8%
NC: 4.2%

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

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

Unemployment Rate
Percent

September 2021
US: 4.8%
VA: 3.8%

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

Unemployment Rate
Percent

U.S.  West Virginia

September 2021
US:  4.8%
WV:  4.6%

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

September 2021

US: 61.6%
DC: 70.2%

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

Labor Force Participation
Percent

September 2021
US: 61.6%
NC: 59.2%

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

Labor Force Participation
Percent

September 2021
US: 61.6%
SC: 57.2%

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

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

Initial Unemployment Claims
Thousands

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

Initial Unemployment Claims
Thousands

September 2021
WV: 5096

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

Diffusion Index 3-month Average

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, Percent

- 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, Percent

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 % Chg

2021 Q2
US: -2.7%
DC: -1.8%

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

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

Real Personal Income
YoY % Chg

2021 Q2
US: -2.7%
SC: -4.3%

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

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

Real Personal Income
YoY % Chg

2021 Q2
US: -2.7%
WV: -9.1%

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

Wages and Salaries
YoY % Chg

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

Wages and Salaries
YoY % Chg

2021 Q2
US: 12.3%
DC: 7.6%

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

Wages and Salaries
YoY % Chang
2021 Q2
US: 12.3%
MD: 13.3%

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

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

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

Fifth District Building Permits
Single-Family Homes

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

- District of Columbia
- U.S.

September 2021
US: -1.4%
DC: -10.2%

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

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

September 2021
US: -1.4%
MD: -19.7%

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

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

- **North Carolina**
  - September 2021: 1.7%

- **U.S.**
  - September 2021: -1.4%

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

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

Source: US Census Bureau/Haver Analytics

September 2021
US: -1.4%
SC: 5.4%

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

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

September 2021
US: -1.4%
VA: -12.0%

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

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

U.S.  West Virginia

September 2021
US:  -1.4%
WV:  8.6%

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

FHFA House Price Index

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

FHFA House Price Index
YoY % Chg

-12 -8 -4 0 4 8 12 16

District of Columbia  U.S.

2021 Q2
US: 11.9%
DC: 8.5%

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

FHFA House Price Index
YoY % Chg

-9 -6 -3 0 3 6 9 12

- U.S. - West Virginia

2021 Q2
US: 11.9%
WV: 7.4%

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

Private Single-Family Housing Starts
Thousands, SAAR

U.S. (Right Axis)  Fifth District (Left Axis)

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

Private Single-Family Housing Starts
Thousands, SAAR

U.S. (Right Axis)  South Carolina (Left Axis)

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

Private Single-Family Housing Starts
Thousands, SAAR

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

Private Single-Family Housing Starts
Thousands, SAAR

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

Mortgage Delinquency Rate 90+ Days Delinquent

Percent

Coventional Adjustable Rate Mortgages
Total Mortgages
Coventionl Fixed Rate Mortgages

2021 Q2

Adjustable Rate: 4.5%
Total: 3.7%
Fixed Rate: 2.4%

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

Mortgage Delinquency Rate 90+ Days Delinquent

Source: Mortgage Bankers Association/Haver Analytics

2021 Q2

Adjustable Rate: 6.3%
Total: 4.7%
Fixed Rate: 3.1%
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

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

2021 Q2

Adjustable Rate: 3.5%
Total: 3.7%
Fixed Rate: 2.4%

Source: Mortgage Bankers Association/Haver Analytics
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

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

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

Foreclosure Inventory Rate
Percent


2021 Q2

Adjustable Rate: 1.1%
Total: 0.5%
Fixed Rate: 0.5%

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
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

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

Source: Mortgage Bankers Association/Haver Analytics

Foreclosure Starts Rate
Percent

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

2021 Q2
Adjustable Rate: 0.1%
Total: 0.0%
Fixed Rate: 0.0%
South Carolina Foreclosure Starts Rate

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

2021 Q2

- **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