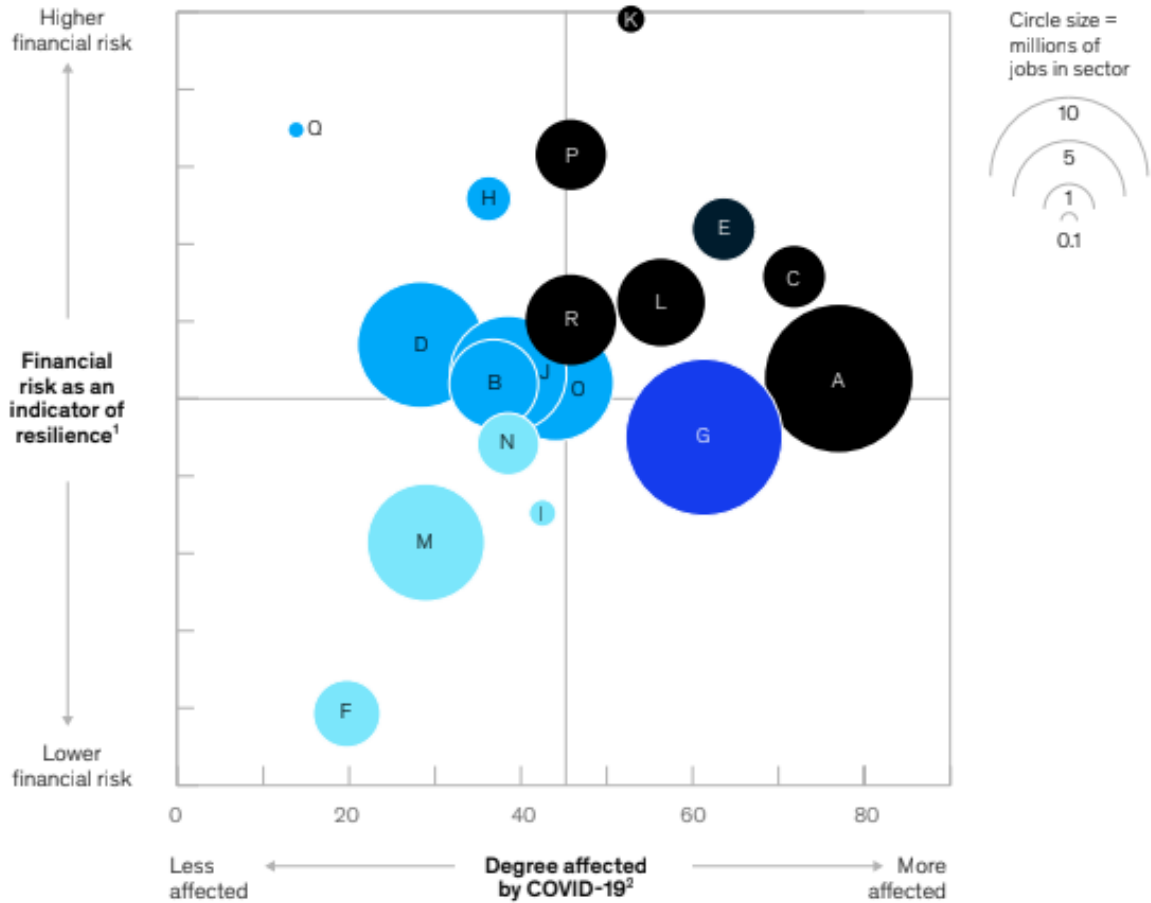


COVID-19 is especially threatening for several sectors.

Where small business jobs are vulnerable

Less affected, higher financial risk ● ● More affected, higher financial risk
 Less affected, lower financial risk ● ● More affected, lower financial risk



- | | | |
|---------------------------------------|--|--------------------------------------|
| A Accommodations and food services | G Healthcare and social assistance | M Professional services |
| B Administrative and support | H Information services | N Real estate and rental and leasing |
| C Arts, entertainment, and recreation | I Management of companies | O Retail trade |
| D Construction | J Manufacturing | P Transportation and warehousing |
| E Educational services | K Mining, oil and gas | Q Utilities |
| F Finance and insurance | L Other services (except public admin) | R Wholesale trade |

¹Based on profitability, credit risk, and use of retained earnings.

²Based on US Census Bureau pulse survey of small and medium-sized businesses.

Source: Statistics of US Businesses, 2017; Federal Reserve Banks' Small Business Credit Survey, 2019; Annual Business Survey, 2018; Census Bureau Small Business Pulse Survey Week 4, 2020; Labor CUBE