

Broad Retail Industry Trends Have Been Challenging...

Broad retail industry conditions have been challenging over the past two years, but positive signs seen at the end of 2016; TBD if recent trends represent temporary or sustained reversal

Macroeconomic Environment

Consumer Confidence

- Consumer confidence has weighed on retail over the past few years but has surged to a post-recession peak since the election



Michigan consumer confidence index

Employment/Wages

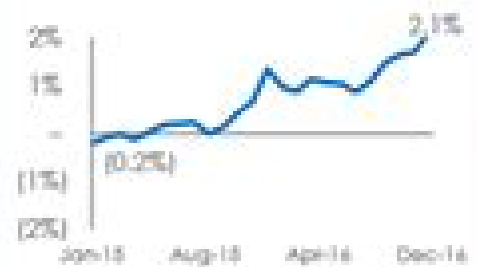
- U.S. unemployment rate has steadily declined since 2010; however, record number of people not in labor force (~19% of working age population)
- Wage growth remains stagnant (real average hourly earnings up 1.4% annually from Nov. 14 – Nov. 16)



Average hourly real earnings (units: 1982 = 1984 CPI adjusted dollars)

Inflation

- CPI has been stable over past 2 years
- Inflation expected to be 2.1% in 2017



All urban consumers, seasonally adj.

Retail Operating Environment

eCommerce Growth over Traditional Retail

- YoY eCommerce growth has gone from 25% in 2011 to 15% in 2015; YoY retail growth excluding eCommerce has declined from 3% in 2011 to 0.5% in 2015
- Amazon capturing increasing share



Annual eCommerce sales as % of total

Declining Mall Traffic

- Mall traffic has declined YoY in 142 out of 153 weeks since February 1, 2013
- Christmas and Easter are drivers of rare positive mall traffic growth



Total Weekly Traffic YoY % Growth

Competitive Promotional Environment

- Margins have decline in many retail sectors, primarily driven by heavy promotional activity



Weighted Avg. LTM "Home Stores" Peer Gross Margin⁽¹⁾

Investment Banking Analytics Pitch Book For A Sell Side

Alex Moss, Kieran Farrelly



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