

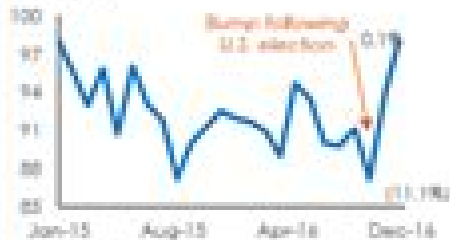
Broad Retail Industry Trends Have Been Challenging...

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

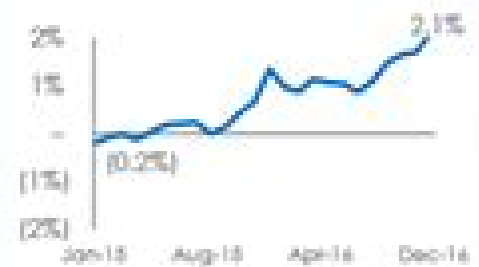
- U.S. unemployment rate has steadily declined since 2010; however, record number of people not in labor force (~19% of working age population)
- Wage growth remains stagnant (real average hourly earnings up 1.4% annually from Nov. 14 – Nov. 16)



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 Mail Traffic

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

AN Whitehead



Investment Banking Analytics Pitch Book For A Sell Side:

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In a world inundated with displays and the cacophony of quick interaction, the profound power and emotional resonance of verbal artistry often fade in to obscurity, eclipsed by the regular onslaught of noise and distractions. Yet, set within the lyrical pages of **Investment Banking Analytics Pitch Book For A Sell Side**, a captivating perform of fictional splendor that impulses with organic feelings, lies an remarkable journey waiting to be embarked upon. Published with a virtuoso wordsmith, this interesting opus courses readers on a mental odyssey, gently exposing the latent possible and profound impact embedded within the delicate internet of language. Within the heart-wrenching expanse with this evocative analysis, we will embark upon an introspective exploration of the book is main styles, dissect their captivating writing fashion, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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