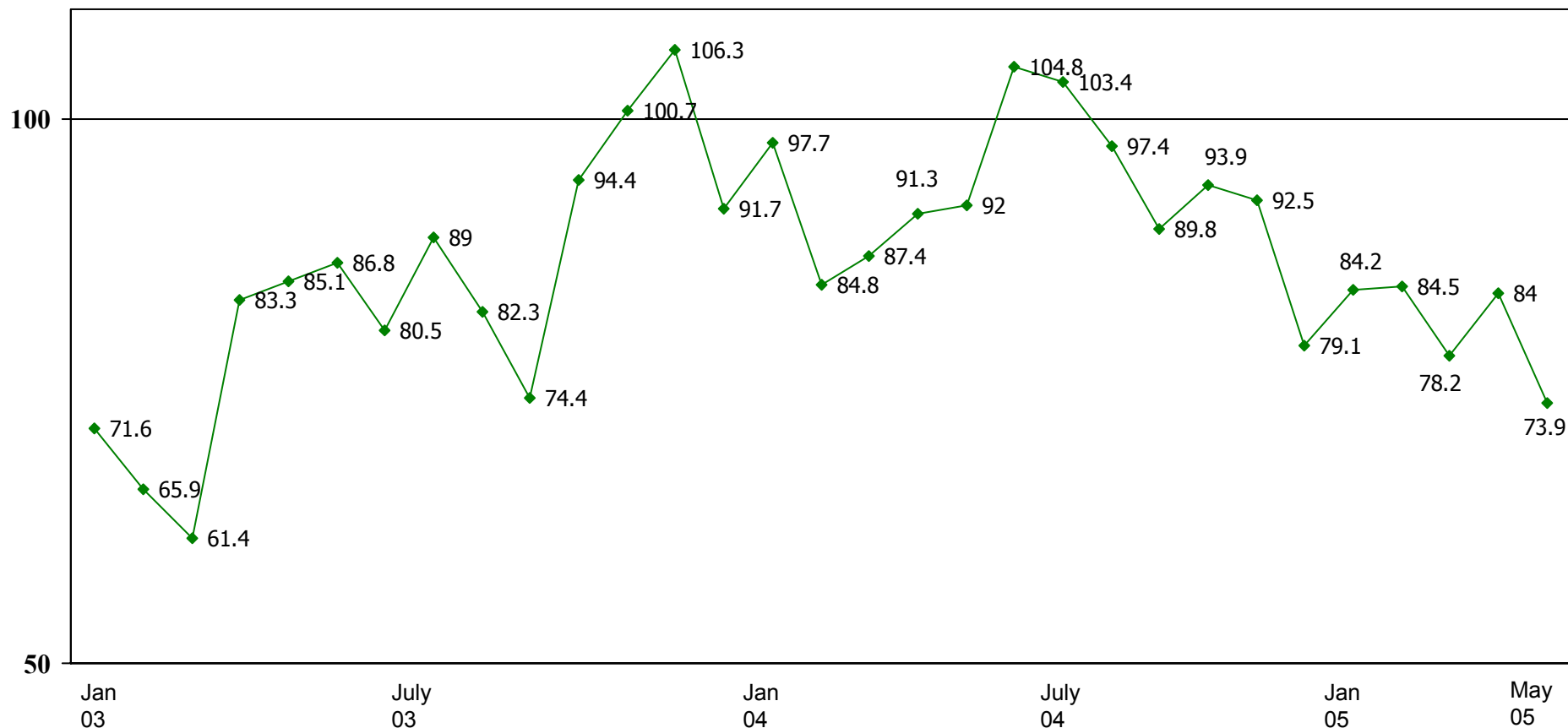


NATIONAL Monthly RBC CASH Index

Consumer Attitudes and Spending by Household

January 2003 - July 2005

July 2005 = **73.9**

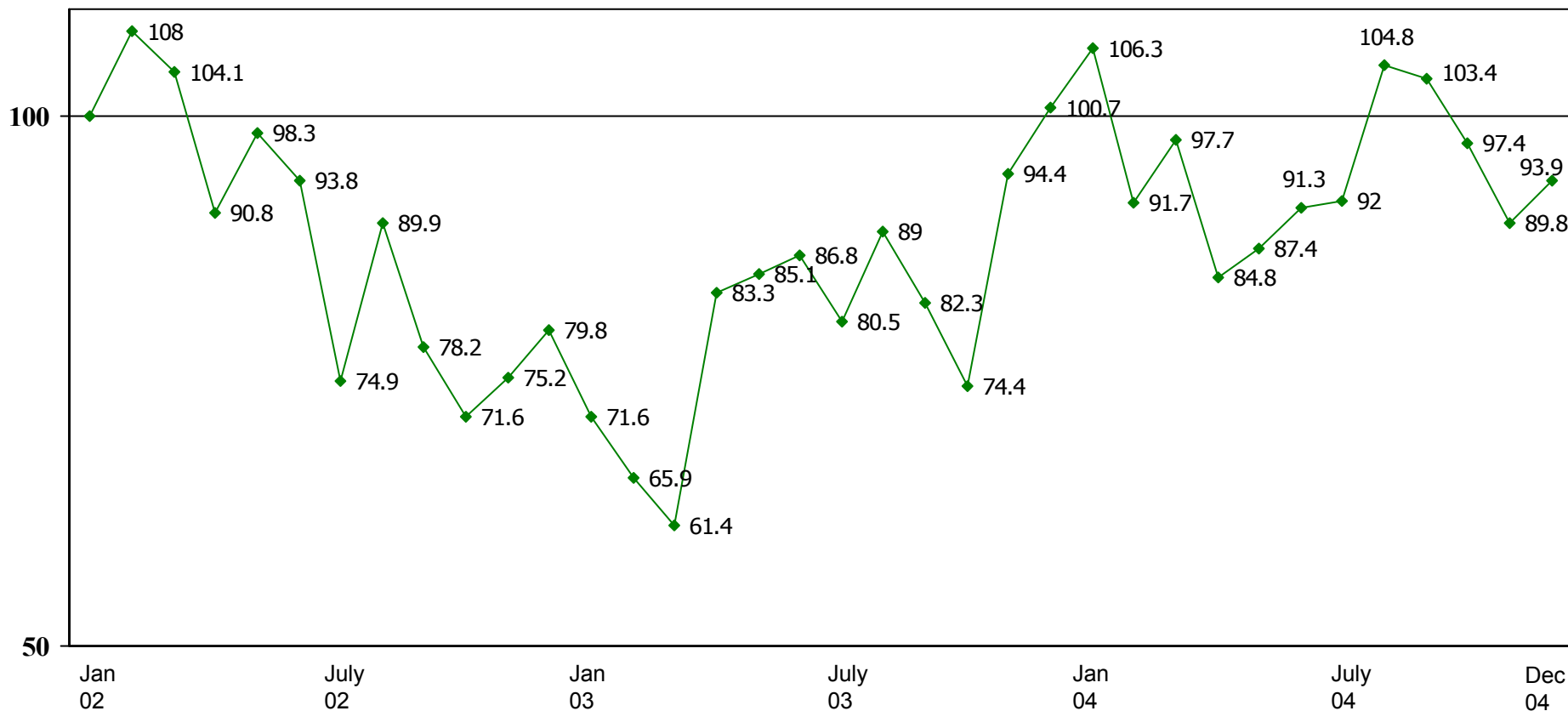


NATIONAL Monthly RBC / CASH Index

Consumer Attitudes and Spending by Household

January 2002 - December 2004

December 2004 = 93.9



ALL INDICES OF THE **RBC**

CONSUMER ATTITUDES AND SPENDING BY HOUSEHOLD (CASH) STUDY

| | <i>Current Month</i> | <i>One Month Ago</i> | <i>One Year Ago</i> |
|-------------------------------------|----------------------|----------------------|---------------------|
| | July '05 | June '05 | July '04 |
| OVERALL <i>CASH Index</i> | 73.9 | 84 | 92.0 |

| | <i>Current Month</i> | <i>One Month Ago</i> | <i>One Year Ago</i> |
|------------------------------------------------|----------------------|----------------------|---------------------|
| | July '05 | June '05 | July '04 |
| CURRENT CONDITIONS <i>CASH Index</i> | 87 | 100.8 | 90.0 |

| | <i>Current Month</i> | <i>One Month Ago</i> | <i>One Year Ago</i> |
|------------------------------------------|----------------------|----------------------|---------------------|
| | July '05 | June '05 | July '04 |
| EXPECTATIONS <i>CASH Index</i> | 34.4 | 37.2 | 89.1 |

| | <i>Current Month</i> | <i>One Month Ago</i> | <i>One Year Ago</i> |
|----------------------------------------|----------------------|----------------------|---------------------|
| | July '05 | June '05 | July '04 |
| INVESTMENT <i>CASH Index</i> | 81.3 | 93 | 81.6 |

| | <i>Current Month</i> | <i>One Month Ago</i> | <i>One Year Ago</i> |
|----------------------------------|----------------------|----------------------|---------------------|
| | July '05 | June '05 | July '04 |
| JOBS <i>CASH Index</i> | 109.6 | 119.6 | 112.2 |

METHODOLOGY: Interview dates: July 11-13, 2005 (1,000 U.S. adults) Margin of error: +/- 3.1 for all adults, baseline of January 2002 = 100