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(c) Exhibits

- 99.1 Consolidated Financial Earnings Results 2001 through 1997.
- 99.2 Computation of Ratio of Income from Continuing Operations to Fixed Charges and Income from Continuing Operations to Combined Fixed Charges and Preferred Stock Dividends 2001 through 1997.

IBM's web site (www.ibm.com) contains a significant amount of information about IBM, including financial and other information for investors (www.ibm.com/investor/). IBM encourages investors to visit its various web sites from time to time, as information is updated and new information is posted.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

Date: August 28, 2002

By: /s/ Robert F. Woods

(Robert F. Woods)
Vice President and Controller