

RECONCILIATION OF AVERAGE COMMON STOCKHOLDERS' EQUITY TO AVERAGE TANGIBLE COMMON STOCKHOLDERS' EQUITY

Return on average tangible common stockholders' equity was referenced during the conference calls to discuss quarterly 2005 results for the second, third and fourth quarters. This ratio should not be considered an alternative to return on average common stockholders' equity (as determined in accordance with generally accepted accounting principles ("GAAP") in the United States), but rather as a non-GAAP measure. Return on average tangible common stockholders' equity is computed by dividing the annualized net earnings available to common stockholders by the average monthly tangible common stockholders' equity. The following table sets forth a reconciliation of average common stockholders' equity to average tangible common stockholders' equity for each quarter and full year of 2005, as used in the above described computation:

(estimated, \$ in millions)

	For the Quarter Ended:				For the Year Ended:
	April 1, 2005	July 1, 2005	September 30, 2005	December 30, 2005	December 30, 2005
Average common stockholders' equity	\$31,118	\$31,271	\$31,547	\$32,303	\$31,575
Deduct: Average goodwill and other intangible assets	(6,004)	(5,933)	(5,848)	(5,870)	(5,945)
Average tangible common stockholders' equity	\$25,114	\$25,338	\$25,699	\$26,433	\$25,630