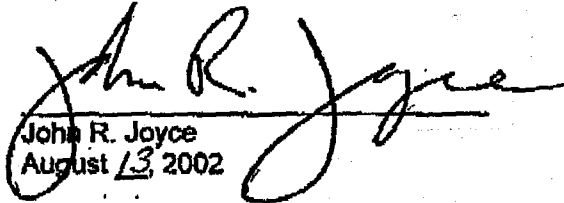


1022


Statement Under Oath of Principal Financial Officer
Regarding Facts and Circumstances Relating to Exchange Act Filings

I, John R. Joyce, Senior Vice President and Chief Financial Officer of International Business Machines Corporation ("IBM"), state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of IBM, and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of this statement with IBM's audit committee.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - Form 10-K of IBM filed on March 11, 2002;
 - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of IBM filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - any amendments to any of the foregoing.


 John R. Joyce
 August 13, 2002

Subscribed and sworn to before me this 13 day of August, 2002.


 Notary Public

My Commission Expires:

LORRAINE CASTAGNOLI
 Notary Public, State of New York
 No. 60-4747658
 Qualified in Westchester County
 Term Expires April 30, 2003

lj certification.lwp

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