

Non-GAAP Definitions

Management believes certain non-GAAP measures provide an alternative presentation of the results that more accurately reflect on-going Company operations. These measures should be considered in addition to, not a substitute for, the reported GAAP results.

Return on Invested Capital

Net income plus interest expense, plus sale of receivables fees, plus interest on present value of leases, less taxes on interest and fees divided by average equity plus average debt plus average value of sold receivables plus average present value of operating leases. Management believes this is an important measure for evaluating the long term efficiency and value of the Company's capital investments.

**Return on Invested Capital (ROIC)
Reconciliation to GAAP**

(Dollars in millions except percentages)

	2005	2006	2007	2008
Net Income	\$ 1,026	\$ 1,606	\$ 1,855	\$ 2,338
Add: Interest Expense	504	477	482	511
Add: Sale of Receivables Fees	23	33	35	23
Add: Interest on Present Value of Operating Leases	218	268	292	299
Less: Taxes on Interest and Fees	(213)	(283)	(310)	(301)
Net Operating Profit After Tax As Adjusted (a)	<u>\$ 1,558</u>	<u>\$ 2,101</u>	<u>\$ 2,354</u>	<u>\$ 2,870</u>
Average Equity	\$ 13,181	\$ 14,510	\$ 15,448	\$ 15,516
Add: Average Debt	7,774	7,098	7,232	8,305
Add: Average Value of Sold Receivables	595	600	600	592
Add: Average Present Value of Operating Leases	2,729	3,349	3,648	3,737
Average Invested Capital As Adjusted (b)	<u>\$ 24,279</u>	<u>\$ 25,557</u>	<u>\$ 26,928</u>	<u>\$ 28,150</u>
Return on Invested Capital As Adjusted (a/b)	6.4%	8.2%	8.7%	10.2%