



Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended March 31, 2007, as well as the prior eight quarterly reporting periods and the years ended December 31, 2006 and 2005, for the payment programs of MasterCard International Incorporated and MasterCard Europe sprl (collectively, "MasterCard"), the principal operating subsidiaries of MasterCard Incorporated. In each case, tables have been restated to present the information on the same basis as the information in the tables for the three months ended March 31, 2006.

1. Branded Volume and Transactions

The tables below set forth the gross dollar volume ("GDV"), purchase volume, cash volume and the number of purchase transactions, cash transactions, accounts, cards and acceptance locations on a regional basis for MasterCard®-branded and MasterCard Electronic™-branded cards. Growth rates over prior periods are provided for volume-based data.

For the 3 Months ended March 31, 2007

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase		Purchase	Cash		Cash			Acceptance
	(Bil.)	(USD)	(Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)	Locations (Millions)
Asia Pacific	\$69	18.5%	15.1%	\$47	20.2%	586	\$22	5.8%	123	147	160	6.6
Canada	18	12.7%	14.2%	15	13.7%	188	3	16.8%	5	27	33	0.7
Europe	141	25.0%	15.2%	104	15.9%	1,276	36	13.4%	223	146	156	7.8
Latin America	34	21.8%	23.9%	16	26.7%	354	18	21.5%	120	74	89	2.3
South Asia / Middle East / Africa	9	36.0%	47.0%	5	35.3%	81	4	65.3%	35	24	27	0.8
United States	237	15.7%	15.7%	187	18.0%	2,924	51	8.1%	240	315	370	6.8
Worldwide	509	19.1%	16.4%	375	18.0%	5,408	134	12.1%	746	733	835	25.1

MasterCard Credit and Charge Programs

United States	148	4.3%	4.3%	124	7.7%	1,423	24	-10.2%	16	217	267
Worldwide less United States	218	20.9%	15.6%	167	18.6%	2,120	51	6.7%	242	363	406
Worldwide	366	13.6%	10.8%	291	13.7%	3,544	75	0.7%	257	580	673

MasterCard Debit Programs

United States	90	41.0%	41.0%	63	45.3%	1,501	27	32.0%	224	98	103
Worldwide less United States	53	28.4%	23.5%	20	14.5%	364	32	29.8%	264	55	59
Worldwide	142	36.1%	34.0%	83	36.3%	1,864	59	30.8%	489	153	162

For the 3 Months ended December 31, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash		
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.	Accounts	Cards
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Mil.)	(Mil.)	(Mil.)
Asia Pacific	\$69	16.8%	12.0%	\$46	17.2%	586	\$23	2.6%	124	143
Canada	20	16.8%	13.2%	18	14.0%	208	3	8.7%	5	26
Europe	145	21.5%	12.9%	108	13.8%	1,344	37	10.3%	229	141
Latin America	37	24.6%	24.8%	18	27.5%	373	19	22.4%	123	71
South Asia / Middle East / Africa	9	30.9%	38.3%	5	32.0%	82	3	49.0%	32	22
United States	244	14.5%	14.5%	197	17.0%	3,050	48	5.0%	235	307
Worldwide	523	17.7%	14.6%	391	16.6%	5,644	133	9.2%	747	711

MasterCard Credit and Charge Programs

United States	159	3.0%	3.0%	135	5.7%	1,583	24	-10.0%	17	211	261
Worldwide less United States	224	19.0%	13.1%	173	16.4%	2,217	51	3.1%	246	352	396
Worldwide	383	11.8%	8.7%	308	11.4%	3,800	75	-1.5%	262	563	657

MasterCard Debit Programs

United States	85	44.6%	44.6%	61	53.4%	1,467	24	26.0%	219	96	102
Worldwide less United States	55	27.9%	22.2%	21	14.1%	377	33	28.0%	266	52	56
Worldwide	140	37.6%	34.9%	83	40.8%	1,844	57	27.2%	485	147	157

For the 3 Months ended September 30, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Growth		
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)
Asia Pacific	\$63	12.1%	10.5%	\$42	17.4%	546	\$22	-0.9%	117	140
Canada	19	21.2%	13.0%	17	13.7%	199	3	9.1%	5	26
Europe	136	16.8%	13.1%	99	13.4%	1,281	36	12.3%	228	135
Latin America	31	25.1%	25.3%	15	27.7%	337	16	23.2%	115	70
South Asia / Middle East / Africa	8	37.6%	45.6%	5	34.9%	74	3	65.1%	28	21
United States	238	17.0%	17.0%	187	18.4%	2,889	50	12.1%	244	301
Worldwide	495	17.2%	15.7%	365	17.2%	5,326	130	11.8%	737	693

MasterCard Credit and Charge Programs

United States	155	4.9%	4.9%	129	6.5%	1,505	26	-2.2%	17	215
Worldwide less United States	208	16.3%	13.4%	158	16.4%	2,081	50	4.8%	243	342
Worldwide	363	11.2%	9.6%	287	11.7%	3,586	76	2.3%	260	557

MasterCard Debit Programs

United States	82	49.7%	49.7%	58	58.2%	1,385	24	32.8%	227	87
Worldwide less United States	49	22.3%	19.9%	20	12.3%	356	30	25.4%	250	50
Worldwide	132	38.0%	36.9%	77	43.3%	1,740	54	28.6%	477	136

For the 3 Months ended June 30, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Growth		
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)
Asia Pacific	\$61	10.1%	10.2%	\$40	16.3%	510	\$21	0.2%	109	136
Canada	19	25.9%	13.8%	16	15.6%	193	3	3.7%	5	25
Europe	128	13.2%	14.4%	94	14.4%	1,234	34	14.6%	222	130
Latin America	29	28.6%	26.9%	14	30.7%	316	15	23.6%	112	66
South Asia / Middle East / Africa	7	48.5%	50.0%	4	36.1%	69	3	78.8%	25	19
United States	232	17.9%	17.9%	182	18.6%	2,742	50	15.3%	240	299
Worldwide	476	16.8%	16.6%	351	17.7%	5,063	126	13.8%	712	675

MasterCard Credit and Charge Programs

United States	154	8.8%	8.8%	129	9.6%	1,483	25	4.7%	16	212
Worldwide less United States	198	15.0%	14.5%	150	17.1%	1,980	48	6.9%	239	330
Worldwide	352	12.2%	11.9%	279	13.5%	3,463	74	6.1%	255	542

MasterCard Debit Programs

United States	78	41.2%	41.2%	54	47.6%	1,259	24	28.9%	224	87
Worldwide less United States	46	19.2%	19.9%	19	12.9%	341	27	25.2%	233	46
Worldwide	124	32.1%	32.4%	72	36.7%	1,600	52	26.9%	457	133

For the 3 Months ended March 31, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Growth		
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)
Asia Pacific	\$58	4.6%	6.9%	\$38	14.3%	476	\$20	-4.7%	103	133
Canada	16	24.4%	17.3%	14	18.3%	168	3	12.3%	5	24
Europe	113	7.1%	15.6%	83	15.4%	1,133	29	16.2%	200	124
Latin America	28	37.4%	27.9%	13	31.1%	294	15	25.3%	106	65
South Asia / Middle East / Africa	7	50.5%	53.3%	4	33.5%	64	3	102.1%	22	17
United States	205	13.1%	13.1%	158	14.7%	2,343	47	8.1%	205	290
Worldwide	427	12.3%	14.3%	310	15.8%	4,478	117	10.7%	640	654

MasterCard Credit and Charge Programs

United States	142	7.6%	7.6%	115	9.3%	1,331	27	0.4%	16	210
Worldwide less United States	181	10.7%	14.5%	135	17.4%	1,820	45	6.8%	227	322
Worldwide	322	9.3%	11.4%	250	13.5%	3,151	72	4.4%	243	531

MasterCard Debit Programs

United States	64	27.9%	27.9%	43	31.8%	1,013	20	20.2%	189	80
Worldwide less United States	41	15.6%	20.0%	17	13.8%	314	25	24.5%	208	42
Worldwide	105	22.8%	24.7%	60	26.3%	1,327	45	22.5%	397	122

For the 12 Months ended December 31, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	
Asia Pacific	\$252	11.0%	9.9%	\$166	16.3%	2,119	\$86	-0.7%	453	143	156
Canada	75	21.8%	14.2%	64	15.2%	768	11	8.3%	19	26	32
Europe	521	14.9%	13.9%	384	14.2%	4,993	136	13.1%	878	141	152
Latin America	126	28.3%	26.1%	60	29.1%	1,320	66	23.5%	456	71	87
South Asia / Middle East / Africa	30	40.7%	46.0%	18	34.0%	288	12	69.5%	107	22	25
United States	919	15.7%	15.7%	724	17.3%	11,024	195	10.1%	923	307	362
Worldwide	1,922	16.1%	15.3%	1,417	16.8%	20,511	505	11.3%	2,836	711	814

MasterCard Credit and Charge Programs

United States	610	6.0%	6.0%	509	7.7%	5,901	102	-1.9%	65	211	261
Worldwide less United States	811	15.4%	13.8%	616	16.8%	8,098	195	5.3%	955	352	396
Worldwide	1,421	11.2%	10.3%	1,124	12.5%	13,999	297	2.7%	1,021	563	657

MasterCard Debit Programs

United States	309	41.2%	41.2%	216	48.3%	5,123	93	27.1%	858	96	102
Worldwide less United States	192	21.5%	20.6%	76	13.3%	1,388	115	25.9%	957	52	56
Worldwide	500	33.0%	32.5%	292	37.2%	6,512	208	26.5%	1,815	147	157

For the 3 Months ended December 31, 2005

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	
Asia Pacific	\$59	7.2%	8.7%	\$38	15.1%	479	\$21	-1.2%	101	132	144
Canada	17	17.1%	12.7%	15	14.7%	186	2	1.0%	5	24	30
Europe	119	7.1%	14.5%	88	13.4%	1,213	31	17.7%	208	120	129
Latin America	30	37.5%	27.1%	14	29.9%	309	16	24.8%	109	62	74
South Asia / Middle East / Africa	7	46.1%	53.3%	4	33.8%	67	2	105.3%	20	16	18
United States	213	9.0%	9.0%	168	11.9%	2,434	45	-0.6%	192	280	331
Worldwide	445	10.4%	12.1%	327	13.7%	4,687	118	7.8%	634	633	728

MasterCard Credit and Charge Programs

United States	154	5.1%	5.1%	128	9.0%	1,511	26	-10.4%	17	208	254
Worldwide less United States	189	11.7%	14.7%	142	16.3%	1,928	47	10.1%	236	313	353
Worldwide	343	8.6%	10.2%	270	12.7%	3,439	74	1.7%	253	521	607

MasterCard Debit Programs

United States	59	20.8%	20.8%	40	22.6%	923	19	17.3%	175	72	77
Worldwide less United States	43	12.4%	16.7%	17	10.3%	325	25	21.6%	206	40	44
Worldwide	102	17.1%	19.0%	57	18.6%	1,247	44	19.7%	381	111	121

For the 3 Months ended September 30, 2005

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
Asia Pacific	\$56	13.6%	8.9%	\$35	13.8%	453	\$21	1.5%	93	127	140
Canada	16	23.3%	13.4%	14	17.7%	180	2	-6.9%	5	24	30
Europe	116	14.2%	13.8%	85	12.8%	1,168	31	16.6%	207	114	124
Latin America	25	46.5%	33.3%	11	32.4%	275	14	34.1%	102	57	70
South Asia / Middle East / Africa	6	42.4%	43.1%	4	29.2%	57	2	79.5%	15	14	17
United States	203	10.1%	10.1%	158	14.1%	2,290	45	-1.8%	191	279	328
Worldwide	422	14.2%	12.6%	307	14.6%	4,423	115	7.5%	612	615	707

MasterCard Credit and Charge Programs

United States	148	6.3%	6.3%	122	10.8%	1,432	27	-10.6%	17	210	253
Worldwide less United States	179	17.9%	14.4%	132	16.1%	1,820	46	9.8%	228	300	339
Worldwide	327	12.3%	10.6%	254	13.5%	3,252	73	1.4%	246	510	592

MasterCard Debit Programs

United States	55	22.1%	22.1%	36	26.5%	858	18	14.3%	173	69	75
Worldwide less United States	40	20.2%	17.6%	17	8.3%	313	24	25.3%	193	37	41
Worldwide	95	21.3%	20.2%	53	20.1%	1,171	42	20.2%	366	105	115

For the 3 Months ended June 30, 2005

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Purchase	Cash	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	Growth	Trans.	Volume	Growth	Trans.
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)
Asia Pacific	\$56	15.3%	8.5%	\$35	15.5%	433	\$21	-1.3%	84
Canada	15	26.1%	15.6%	13	17.1%	172	2	8.0%	5
Europe	113	18.5%	13.5%	83	14.5%	1,124	29	11.0%	202
Latin America	23	45.6%	36.0%	10	31.2%	258	13	40.1%	98
South Asia / Middle East / Africa	5	37.3%	34.3%	3	24.8%	54	2	59.4%	13
United States	197	15.0%	15.0%	154	18.4%	2,253	43	4.4%	203
Worldwide	408	18.0%	14.9%	298	17.3%	4,294	110	8.7%	605

MasterCard Credit and Charge Programs

United States	142	5.2%	5.2%	117	10.0%	1,397	24	-13.2%	16	211	261
Worldwide less United States	172	18.5%	12.3%	127	16.2%	1,739	45	2.4%	219	289	327
Worldwide	314	12.1%	9.0%	245	13.2%	3,135	69	-3.7%	235	500	588

MasterCard Debit Programs

United States	55	50.9%	50.9%	36	56.7%	857	19	40.8%	187	65	70
Worldwide less United States	39	33.2%	27.3%	17	16.3%	302	22	37.1%	183	33	37
Worldwide	94	43.1%	40.2%	53	41.3%	1,159	41	38.7%	370	98	107

For the 3 Months ended March 31, 2005

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Purchase	Cash	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	Growth	Trans.	Volume	Growth	Trans.
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)
Asia Pacific	\$56	15.3%	9.4%	\$34	15.9%	408	\$22	0.6%	78
Canada	13	21.8%	13.2%	11	14.6%	147	2	6.3%	4
Europe	105	17.1%	12.0%	78	14.4%	1,025	27	5.8%	178
Latin America	20	36.4%	35.1%	9	31.6%	232	12	37.9%	90
South Asia / Middle East / Africa	4	36.5%	25.6%	3	24.1%	50	1	29.4%	11
United States	181	13.0%	13.0%	138	14.3%	2,026	43	9.1%	184
Worldwide	380	16.1%	13.3%	273	15.2%	3,887	107	9.0%	545

MasterCard Credit and Charge Programs

United States	132	3.8%	3.8%	105	6.0%	1,257	26	-4.1%	16	208	259
Worldwide less United States	163	16.8%	11.3%	119	15.9%	1,585	44	0.7%	198	278	314
Worldwide	295	10.6%	7.8%	224	11.0%	2,842	70	-1.2%	214	486	573

MasterCard Debit Programs

United States	50	47.9%	47.9%	33	52.8%	769	17	39.3%	167	64	69
Worldwide less United States	36	30.1%	25.5%	16	17.1%	276	20	33.0%	164	31	35
Worldwide	85	39.9%	37.7%	49	39.1%	1,045	37	35.8%	331	95	104

For the 12 Months ended December 31, 2005

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Purchase	Cash	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	Growth	Trans.	Volume	Growth	Trans.
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)
Asia Pacific	\$227	12.7%	8.9%	\$142	15.0%	1,773	\$85	-0.1%	355
Canada	61	21.8%	13.7%	52	16.0%	684	9	1.7%	19
Europe	453	13.9%	13.5%	334	13.7%	4,530	119	12.8%	795
Latin America	98	41.3%	32.3%	44	31.2%	1,073	54	33.3%	398
South Asia / Middle East / Africa	22	41.0%	39.9%	14	28.3%	228	7	70.3%	59
United States	795	11.6%	11.6%	618	14.6%	9,004	177	2.5%	770
Worldwide	1,655	14.5%	13.2%	1,205	15.1%	17,291	450	8.2%	2,395

MasterCard Credit and Charge Programs

United States	576	5.1%	5.1%	472	9.0%	5,597	104	-9.6%	67	208	254
Worldwide less United States	703	16.1%	13.2%	521	16.1%	7,072	182	5.7%	881	313	353
Worldwide	1,279	10.9%	9.4%	993	12.6%	12,669	286	-0.4%	947	521	607

MasterCard Debit Programs

United States	219	33.4%	33.4%	146	37.2%	3,407	73	26.5%	703	72	77
Worldwide less United States	158	22.9%	21.3%	67	12.7%	1,215	91	28.5%	745	40	44
Worldwide	376	28.8%	28.1%	212	28.5%	4,622	164	27.6%	1,448	111	121

Note that the figures in the preceding tables may not sum due to rounding; growth represents change from the comparable year-tho ago period.

Footnote

The tables set forth the gross dollar volume (“GDV”), purchase volume, cash volume and the number of purchase transactions, cash transactions, accounts, cards and acceptance locations on a regional and global basis for MasterCard®-branded and MasterCard Electronic™-branded cards. Growth rates over prior periods are provided for volume-based data.

Debit transactions on Maestro® and Cirrus® -branded cards, Mondex® transactions and transactions involving brands other than MasterCard are not included in the preceding tables.

For purposes of the table: GDV represents purchase volume plus cash volume and includes the impact of balance transfers and convenience checks; “purchase volume” means the aggregate dollar amount of purchases made (including Personal Identification Number (PIN) point-of-sale) with MasterCard-branded cards for the relevant period; and “cash volume” means the aggregate dollar amount of cash disbursements obtained with MasterCard-branded cards for the relevant period. The number of cards includes virtual cards, which are MasterCard-branded payment accounts in connection with which functional cards are not generally issued. Acceptance locations include merchant locations, ATMs and other locations where cash may be obtained.

The MasterCard payment product is comprised of credit, charge and debit programs, and data relating to each type of program is included in the tables. Debit programs include MasterCard-branded debit programs where the primary means of cardholder validation at the point of sale is for cardholders either to sign a sales receipt or enter a PIN. The tables include information with respect to transactions involving MasterCard-branded cards that are not processed by MasterCard and transactions for which MasterCard does not earn significant revenues, including PIN point-of-sale volumes for MasterCard-branded debit programs in the U.S. region and credit programs in the Asia Pacific region.

Information denominated in U.S. dollars is calculated by applying an established U.S. dollar/local currency exchange rate for each local currency in which MasterCard volumes are reported. These exchange rates are calculated on a quarterly basis using the average exchange rate for each quarter. However, MasterCard reports period-over-period rates of change in purchase volume and cash volume on the basis of local currency information, in order to eliminate the impact of changes in the value of foreign currencies against the U.S. dollar in calculating such rates of change.

The data set forth in the GDV, purchase volume, purchase transactions, cash volume and cash transactions columns is derived from information provided by MasterCard members that is subject to verification by MasterCard and partial cross-checking against information provided by MasterCard’s transaction processing systems. The data set forth in the accounts, cards and acceptance locations columns is derived from information provided by MasterCard members and is subject to certain limited verification by MasterCard. Certain information with respect to acceptance locations is provided by third parties and has not been independently verified by MasterCard. All data is subject to revision and amendment by MasterCard’s members subsequent to the date of its release. A portion of the data set forth in the accounts and cards columns reflects the impact of routine portfolio changes among members and other practices that may lead to over counting of the underlying data in certain circumstances.

GDV and cash volume in the Asia Pacific region for the three months ended March 31, 2007 are lower due to management’s decision to no longer include commercial funds transfers in China, which are generally transactions that facilitate the transfer of funds between bank branches, but do not involve traditional cash withdrawals or balance transfers, in the calculation of GDV. Data for the comparable periods in 2005 and 2006 have been restated to be consistent with this approach.

2. Processed Transactions

The table below sets forth the total number of transactions processed by MasterCard, regardless of the branding of the cards used to initiate those transactions. The data includes PIN-based online debit transactions.

Period	Processed Trans. (Mil.)	Growth
2007 Q1	4,205	19.4%
2006 Q4	4,427	17.4%
2006 Q3	4,200	18.9%
2006 Q2	3,989	17.7%
2006 Q1	3,521	15.8%
FY 2006	16,137	17.5%
2005 Q4	3,772	13.4%
2005 Q3	3,532	13.4%
2005 Q2	3,389	13.9%
2005 Q1	3,040	11.2%
FY 2005	13,733	13.0%

Note that growth represents change from the comparable year-ago period.