



Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended September 30, 2007, as well as the prior five 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.

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 September 30, 2007

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards	Acceptance
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(Mil.)	Locations
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)			(Mil.)
Asia Pacific	\$78	22.3%	17.1%	\$54	22.2%	658	\$24	7.2%	141	155	168	6.8
Canada	23	21.2%	13.3%	20	14.0%	222	3	8.5%	5	28	34	0.7
Europe	171	25.8%	16.1%	126	16.8%	1,459	45	14.1%	254	159	172	8.0
Latin America	39	24.2%	20.2%	20	23.9%	393	19	16.7%	129	75	92	2.5
South Asia / Middle East / Africa	11	41.3%	36.8%	6	29.0%	87	5	48.0%	39	27	30	0.9
United States	256	7.7%	7.7%	205	9.4%	3,225	51	1.0%	250	331	382	7.0
Worldwide	577	16.6%	12.8%	430	14.1%	6,044	147	9.1%	817	775	878	25.9
MasterCard Credit and Charge Programs												
United States	164	5.3%	5.3%	139	7.1%	1,602	25	-3.5%	18	228	274	
Worldwide less United States	258	24.3%	16.4%	201	19.2%	2,407	57	7.5%	262	387	434	
Worldwide	422	16.2%	11.8%	340	13.9%	4,008	82	3.9%	280	615	708	
MasterCard Debit Programs												
United States	92	12.1%	12.1%	66	14.7%	1,624	26	5.9%	232	103	108	
Worldwide less United States	63	27.3%	20.8%	24	14.7%	412	39	24.9%	305	58	63	
Worldwide	155	17.8%	15.4%	91	14.7%	2,036	65	16.5%	537	161	170	

For the 3 Months ended June 30, 2007

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(Mil.)	
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)			
Asia Pacific	\$73	19.3%	15.8%	\$50	20.5%	622	\$23	7.0%	135	151	164	
Canada	22	18.2%	15.6%	19	15.1%	216	3	18.1%	5	28	34	
Europe	157	23.3%	14.3%	116	14.8%	1,390	41	13.0%	246	152	164	
Latin America	37	27.5%	22.2%	18	24.2%	374	19	20.4%	126	75	91	
South Asia / Middle East / Africa	10	38.6%	42.0%	6	32.4%	84	4	56.3%	37	26	29	
United States	255	9.9%	9.9%	205	12.5%	3,189	50	0.5%	248	319	372	
Worldwide	555	16.6%	13.4%	414	14.9%	5,876	141	9.2%	797	750	855	
MasterCard Credit and Charge Programs												
United States	162	5.5%	5.5%	138	7.5%	1,578	24	-4.8%	17	219	268	
Worldwide less United States	241	21.6%	15.3%	186	17.8%	2,293	54	7.6%	258	374	420	
Worldwide	403	14.5%	11.1%	325	13.2%	3,871	79	3.5%	275	593	688	
MasterCard Debit Programs												
United States	93	18.7%	18.7%	67	24.5%	1,611	26	6.0%	231	99	104	
Worldwide less United States	59	28.4%	21.5%	23	13.8%	394	37	26.8%	291	58	62	
Worldwide	152	22.3%	19.8%	90	21.6%	2,005	62	17.3%	522	157	167	

For the 3 Months ended March 31, 2007

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(Mil.)
Asia Pacific	\$69	19.3%	15.9%	\$47	20.5%	589	\$23	7.3%	126	147	160
Canada	18	12.7%	14.2%	15	13.7%	188	3	16.8%	5	27	33
Europe	141	25.0%	15.3%	104	15.9%	1,277	36	13.6%	223	145	156
Latin America	34	22.0%	24.1%	17	27.0%	355	18	21.4%	120	74	89
South Asia / Middle East / Africa	9	36.3%	47.3%	5	34.7%	80	4	66.8%	36	25	28
United States	238	15.8%	15.8%	187	18.0%	2,928	51	8.0%	240	315	370
Worldwide	509	19.3%	16.5%	375	18.1%	5,417	134	12.4%	749	732	835
MasterCard Credit and Charge Programs											
United States	148	4.3%	4.3%	124	7.7%	1,423	24	-10.1%	16	217	267
Worldwide less United States	218	21.0%	15.6%	167	18.6%	2,120	51	6.9%	242	362	406
Worldwide	366	13.7%	10.8%	291	13.7%	3,543	75	0.8%	258	579	673
MasterCard Debit Programs											
United States	90	41.2%	41.2%	63	45.6%	1,505	27	31.7%	224	98	103
Worldwide less United States	53	29.4%	24.4%	21	14.9%	369	33	31.2%	267	55	59
Worldwide	143	36.5%	34.4%	84	36.6%	1,874	59	31.4%	492	153	162

For the 3 Months ended December 31, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(Mil.)
Asia Pacific	\$69	17.4%	12.5%	\$46	17.5%	589	\$23	3.7%	127	143	156
Canada	20	16.8%	13.2%	18	14.0%	208	3	8.7%	5	26	32
Europe	145	21.4%	12.8%	108	13.7%	1,344	37	10.3%	229	140	151
Latin America	37	24.7%	25.0%	18	27.8%	373	19	22.4%	123	71	86
South Asia / Middle East / Africa	9	32.2%	39.6%	5	31.2%	82	4	53.8%	33	23	26
United States	244	14.4%	14.4%	197	17.0%	3,050	48	5.0%	234	307	362
Worldwide	524	17.7%	14.7%	391	16.6%	5,646	133	9.5%	749	710	813
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	18.9%	13.1%	173	16.4%	2,216	51	3.1%	246	351	395
Worldwide	383	11.7%	8.6%	308	11.4%	3,799	75	-1.4%	262	562	656
MasterCard Debit Programs											
United States	85	44.6%	44.6%	61	53.4%	1,467	24	26.0%	218	96	102
Worldwide less United States	55	28.9%	23.2%	22	14.6%	379	34	29.3%	269	52	56
Worldwide	140	38.0%	35.3%	83	41.0%	1,847	58	27.9%	487	148	157

For the 3 Months ended September 30, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(Mil.)
Asia Pacific	\$63	12.3%	10.7%	\$42	17.7%	546	\$22	-0.9%	117	140	153
Canada	19	21.2%	13.0%	17	13.7%	199	3	9.1%	5	26	32
Europe	136	16.8%	13.1%	99	13.4%	1,281	36	12.3%	228	135	144
Latin America	31	25.1%	25.3%	15	27.7%	337	16	23.2%	115	70	83
South Asia / Middle East / Africa	8	38.2%	46.2%	5	34.0%	74	3	68.6%	29	21	24
United States	238	17.1%	17.1%	187	18.5%	2,890	50	12.1%	244	301	353
Worldwide	495	17.3%	15.8%	365	17.2%	5,327	130	11.9%	738	693	789
MasterCard Credit and Charge Programs											
United States	155	4.9%	4.9%	129	6.5%	1,505	26	-2.2%	17	215	261
Worldwide less United States	208	16.3%	13.3%	158	16.3%	2,077	50	4.9%	243	342	383
Worldwide	363	11.2%	9.6%	287	11.7%	3,582	76	2.3%	260	557	644
MasterCard Debit Programs											
United States	82	49.7%	49.7%	58	58.3%	1,385	24	32.8%	227	87	93
Worldwide less United States	50	22.7%	20.3%	20	13.2%	360	30	25.6%	250	50	53
Worldwide	132	38.3%	37.1%	78	43.7%	1,745	54	28.7%	477	136	146

For the 3 Months ended June 30, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)
Asia Pacific	\$61	10.1%	10.2%	\$40	16.3%	510	\$21	0.2%	109	136	149
Canada	19	25.9%	13.8%	16	15.6%	193	3	3.7%	5	25	31
Europe	128	13.2%	14.4%	94	14.4%	1,234	34	14.4%	222	130	139
Latin America	29	28.6%	26.9%	14	30.7%	316	15	23.6%	112	66	79
South Asia / Middle East / Africa	7	48.5%	50.0%	4	35.2%	69	3	80.7%	25	19	22
United States	232	17.9%	17.9%	182	18.6%	2,742	50	15.3%	240	299	352
Worldwide	476	16.8%	16.6%	351	17.6%	5,063	125	13.8%	712	675	772
MasterCard Credit and Charge Programs											
United States	154	8.8%	8.8%	129	9.6%	1,483	25	4.7%	16	212	259
Worldwide less United States	198	14.9%	14.3%	150	17.0%	1,976	48	6.8%	239	330	371
Worldwide	352	12.1%	11.8%	278	13.5%	3,459	74	6.1%	255	542	630
MasterCard Debit Programs											
United States	78	41.2%	41.2%	54	47.6%	1,259	24	28.9%	224	87	93
Worldwide less United States	46	19.6%	20.3%	19	13.8%	345	27	25.2%	233	46	50
Worldwide	124	32.3%	32.6%	72	37.0%	1,604	52	26.9%	457	133	142

For the 12 Months ended December 31, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)
Asia Pacific	\$252	11.2%	10.1%	\$166	16.5%	2,121	\$86	-0.4%	455	143	156
Canada	75	21.8%	14.2%	64	15.2%	768	11	8.3%	19	26	32
Europe	520	14.9%	13.9%	384	14.1%	4,992	136	13.1%	878	140	151
Latin America	126	28.4%	26.1%	60	29.2%	1,320	66	23.5%	456	71	86
South Asia / Middle East / Africa	31	41.2%	46.6%	18	33.3%	288	12	72.6%	108	23	26
United States	919	15.7%	15.7%	724	17.3%	11,026	195	10.1%	922	307	362
Worldwide	1,922	16.1%	15.4%	1,417	16.8%	20,514	506	11.4%	2,839	710	813
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%	13.7%	615	16.7%	8,086	195	5.3%	956	351	395
Worldwide	1,421	11.1%	10.3%	1,124	12.5%	13,988	297	2.7%	1,021	562	656
MasterCard Debit Programs											
United States	309	41.2%	41.2%	216	48.3%	5,125	93	27.1%	857	96	102
Worldwide less United States	192	22.1%	21.1%	77	14.1%	1,402	116	26.3%	961	52	56
Worldwide	501	33.2%	32.8%	293	37.5%	6,527	209	26.7%	1,818	148	157

For the 12 Months ended December 31, 2005

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)
Asia Pacific	\$227	12.7%	8.9%	\$142	15.0%	1,773	\$85	-0.1%	355	132	144
Canada	61	21.8%	13.7%	52	16.0%	684	9	1.7%	19	24	30
Europe	453	13.9%	13.5%	334	13.7%	4,530	119	12.8%	795	120	129
Latin America	98	41.3%	32.3%	44	31.2%	1,073	54	33.3%	398	62	74
South Asia / Middle East / Africa	22	41.0%	39.9%	14	28.3%	228	7	70.3%	59	16	18
United States	795	11.6%	11.6%	618	14.6%	9,004	177	2.5%	770	280	331
Worldwide	1,655	14.5%	13.2%	1,205	15.1%	17,291	450	8.2%	2,395	633	728
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	352
Worldwide	1,279	10.9%	9.4%	993	12.6%	12,669	286	-0.4%	947	521	607
MasterCard Debit Programs											
United States	219	33.5%	33.5%	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-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 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.

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.

In the three and nine months ended September 30, 2007, GDV excludes 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. Data for the comparable periods in 2006 have been updated to be consistent with this approach.

2. Processed Transactions

The table below sets forth the total number of MasterCard, Maestro, and Cirrus –branded transactions processed by MasterCard Worldwide. The data includes PIN-based online debit transactions.

Period	Processed Trans. (Mil.)	Growth
2007Q3	4,759	13.3%
2007Q2	4,595	15.2%
2007Q1	4,205	19.4%
2006Q4	4,427	17.4%
2006Q3	4,200	18.9%
2006Q2	3,989	17.7%
FY 2006	16,137	17.5%
FY 2005	13,733	13.0%

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