



Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended December 31, 2007, as well as the prior seven quarterly reporting periods and the years ended December 31, 2007, 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 December 31, 2007												
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards	Acceptance
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)	Locations (Mil.)
Asia Pacific	\$88	26.4%	19.0%	\$61	23.9%	713	\$26	9.0%	150	161	175	7.0
Canada	27	35.1%	16.6%	24	16.3%	239	4	18.5%	5	30	36	0.8
Europe	190	31.7%	18.4%	142	18.9%	1,551	48	16.7%	257	166	178	7.4
Latin America	47	28.2%	22.0%	25	25.8%	441	23	18.1%	139	80	99	2.7
South Asia / Middle East / Africa	12	43.6%	34.1%	7	28.7%	96	5	42.0%	40	29	33	0.9
United States	268	10.0%	10.0%	218	11.1%	3,426	50	5.1%	242	345	394	7.1
Worldwide	634	20.9%	15.2%	477	16.1%	6,466	156	12.3%	833	811	916	25.9
MasterCard Credit and Charge Programs												
United States	171	7.8%	7.8%	147	8.7%	1,708	24	2.4%	17	234	279	
Worldwide less United States	291	31.2%	19.5%	231	21.3%	2,598	60	13.0%	251	402	452	
Worldwide	463	21.4%	14.9%	378	16.1%	4,306	84	9.7%	268	636	731	
MasterCard Debit Programs												
United States	97	14.0%	14.0%	71	16.4%	1,717	26	7.8%	225	111	116	
Worldwide less United States	74	27.8%	18.8%	28	16.2%	442	46	20.4%	339	64	69	
Worldwide	171	19.6%	16.0%	99	16.4%	2,159	72	15.5%	564	175	185	

For the 3 Months ended September 30, 2007											
All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
Asia Pacific	\$78	22.2%	17.1%	\$54	22.1%	658	\$24	7.1%	141	155	168
Canada	23	21.2%	13.3%	20	14.1%	222	3	8.0%	5	28	34
Europe	171	26.0%	16.2%	126	16.9%	1,461	45	14.4%	254	158	171
Latin America	39	24.2%	20.2%	20	23.9%	393	19	16.7%	129	75	92
South Asia / Middle East / Africa	11	40.9%	36.4%	6	29.0%	87	5	47.1%	38	27	30
United States	256	7.7%	7.7%	205	9.4%	3,225	51	1.2%	250	333	383
Worldwide	578	16.7%	12.8%	431	14.1%	6,046	147	9.2%	816	776	879
MasterCard Credit and Charge Programs											
United States	164	5.4%	5.4%	139	7.1%	1,602	25	-3.4%	18	230	275
Worldwide less United States	257	24.8%	16.9%	201	19.2%	2,408	55	9.1%	246	377	425
Worldwide	420	16.5%	12.1%	340	14.0%	4,009	80	4.9%	264	607	700
MasterCard Debit Programs											
United States	92	12.1%	12.1%	66	14.7%	1,624	26	6.1%	232	103	108
Worldwide less United States	65	25.3%	18.8%	24	14.6%	413	41	21.4%	321	66	71
Worldwide	157	17.2%	14.8%	91	14.7%	2,037	67	15.0%	553	169	179

For the 3 Months ended June 30, 2007

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase Trans. (Mil.)	Cash		Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
Asia Pacific	\$73	19.4%	15.9%	\$50	20.6%	623	\$23	7.0%	135	151	164
Canada	22	18.2%	15.6%	19	15.3%	216	3	17.4%	5	28	34
Europe	157	23.3%	14.3%	116	14.7%	1,390	41	13.1%	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	320	374
Worldwide	555	16.6%	13.4%	414	14.9%	5,876	141	9.2%	797	751	856
MasterCard Credit and Charge Programs											
United States	162	5.5%	5.5%	138	7.5%	1,578	24	-4.8%	17	221	269
Worldwide less United States	239	22.2%	15.9%	186	17.8%	2,293	52	9.7%	241	365	411
Worldwide	401	14.8%	11.4%	325	13.2%	3,871	76	4.7%	258	586	681
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	62	25.5%	18.7%	23	13.6%	395	39	21.8%	308	66	71
Worldwide	154	21.4%	18.7%	90	21.6%	2,005	65	15.0%	539	165	175

For the 3 Months ended March 31, 2007

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase Trans. (Mil.)	Cash		Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
Asia Pacific	\$69	19.3%	15.9%	\$47	20.6%	589	\$23	7.3%	126	147	160
Canada	18	12.7%	14.2%	15	13.8%	188	3	16.4%	5	27	33
Europe	141	25.0%	15.3%	104	15.8%	1,277	36	13.7%	223	145	156
Latin America	34	20.9%	23.0%	16	26.4%	352	18	19.9%	119	72	88
South Asia / Middle East / Africa	9	36.3%	47.3%	5	34.7%	80	4	66.8%	36	25	28
United States	238	15.7%	15.7%	187	18.0%	2,928	51	8.0%	240	315	370
Worldwide	509	19.2%	16.5%	375	18.1%	5,414	134	12.2%	748	730	834
MasterCard Credit and Charge Programs											
United States	148	4.4%	4.4%	124	7.7%	1,424	24	-10.1%	16	218	268
Worldwide less United States	216	22.0%	16.6%	167	18.6%	2,120	49	10.3%	223	353	398
Worldwide	364	14.1%	11.3%	291	13.7%	3,544	73	2.7%	239	571	666
MasterCard Debit Programs											
United States	90	41.1%	41.1%	63	45.5%	1,504	27	31.7%	224	97	102
Worldwide less United States	55	24.4%	19.1%	21	14.4%	367	35	22.1%	285	62	67
Worldwide	145	34.2%	31.8%	84	36.4%	1,871	61	26.1%	510	159	168

For the 12 Months ended December 31, 2007

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase Trans. (Mil.)	Cash		Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
Asia Pacific	\$308	22.0%	17.1%	\$211	21.9%	2,582	\$96	7.6%	552	161	175
Canada	91	22.3%	15.0%	78	15.0%	865	13	15.1%	20	30	36
Europe	659	26.7%	16.2%	489	16.7%	5,679	170	14.6%	979	166	178
Latin America	158	25.4%	21.8%	79	25.1%	1,561	79	18.7%	512	80	99
South Asia / Middle East / Africa	43	40.1%	39.2%	24	30.9%	348	19	51.5%	151	29	33
United States	1,017	10.7%	10.7%	815	12.5%	12,767	202	3.6%	980	345	394
Worldwide	2,276	18.4%	14.4%	1,697	15.7%	23,802	579	10.7%	3,194	811	916
MasterCard Credit and Charge Programs											
United States	645	5.8%	5.8%	548	7.8%	6,312	97	-4.1%	68	234	279
Worldwide less United States	1,003	25.3%	17.3%	786	19.3%	9,418	217	10.6%	961	402	452
Worldwide	1,648	16.9%	12.5%	1,334	14.3%	15,730	314	5.6%	1,029	636	731
MasterCard Debit Programs											
United States	372	20.3%	20.3%	267	23.8%	6,455	104	12.1%	912	111	116
Worldwide less United States	256	25.9%	18.8%	96	14.8%	1,616	160	21.4%	1,254	64	69
Worldwide	628	22.5%	19.7%	363	21.3%	8,072	265	17.5%	2,166	175	185

For the 3 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.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)
Asia Pacific	\$69	17.4%	12.5%	\$46	17.5%	589	\$23	3.7%	126	143	156
Canada	20	16.8%	13.2%	18	13.9%	208	3	9.3%	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	212	262
Worldwide less United States	222	19.9%	14.1%	173	16.4%	2,216	49	6.8%	225	342	386
Worldwide	381	12.2%	9.2%	308	11.4%	3,799	73	0.6%	242	554	648
MasterCard Debit Programs											
United States	85	44.6%	44.6%	61	53.4%	1,467	24	26.0%	218	95	101
Worldwide less United States	58	24.2%	18.1%	22	14.5%	380	36	20.3%	290	61	65
Worldwide	143	35.6%	32.5%	83	40.9%	1,847	60	22.5%	507	156	165

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	Trans.			
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(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	13.6%	199	3	9.5%	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%	46.1%	5	33.9%	74	3	68.5%	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	262
Worldwide less United States	206	16.8%	13.9%	158	16.3%	2,076	48	6.7%	223	333	374
Worldwide	361	11.4%	9.9%	287	11.7%	3,581	74	3.4%	239	549	635
MasterCard Debit Programs											
United States	82	49.7%	49.7%	58	58.3%	1,385	24	32.8%	227	86	92
Worldwide less United States	52	20.3%	17.4%	20	13.1%	361	32	20.3%	271	59	62
Worldwide	134	36.8%	35.3%	78	43.6%	1,746	57	25.4%	498	145	154

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	Trans.			
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(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	15.5%	193	3	4.3%	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%	49.9%	4	35.1%	69	3	80.5%	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	126	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	260
Worldwide less United States	195	15.1%	14.6%	150	17.0%	1,975	46	7.3%	213	321	361
Worldwide	349	12.2%	11.9%	278	13.5%	3,458	71	6.4%	229	533	621
MasterCard Debit Programs											
United States	78	41.2%	41.2%	54	47.6%	1,259	24	28.9%	224	86	92
Worldwide less United States	49	18.6%	18.9%	19	13.8%	346	30	22.3%	259	55	59
Worldwide	127	31.5%	31.6%	73	37.0%	1,605	55	25.1%	483	142	151

For the 3 Months ended March 31, 2006

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase Trans. (Mil.)	Cash		Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
Asia Pacific	\$58	4.6%	6.9%	\$38	14.3%	476	\$20	-4.7%	103	133	146
Canada	16	24.4%	17.3%	14	18.2%	168	3	13.3%	5	24	30
Europe	113	7.1%	15.5%	83	15.4%	1,133	29	16.1%	200	124	133
Latin America	28	37.4%	27.9%	13	31.1%	294	15	25.3%	106	65	77
South Asia / Middle East / Africa	7	50.5%	53.2%	4	33.0%	64	3	102.9%	22	17	20
United States	205	13.1%	13.1%	158	14.7%	2,344	47	8.1%	205	290	344
Worldwide	427	12.3%	14.3%	310	15.8%	4,479	117	10.7%	640	654	751
MasterCard Credit and Charge Programs											
United States	142	7.6%	7.6%	115	9.3%	1,331	27	0.4%	16	210	258
Worldwide less United States	177	10.3%	14.1%	135	17.2%	1,816	42	5.1%	195	312	352
Worldwide	319	9.1%	11.1%	250	13.5%	3,147	69	3.3%	211	522	609
MasterCard Debit Programs											
United States	64	27.9%	27.9%	43	31.9%	1,013	20	20.2%	189	80	86
Worldwide less United States	44	17.1%	21.4%	17	14.8%	319	28	25.7%	240	52	56
Worldwide	108	23.2%	25.1%	60	26.6%	1,332	48	23.3%	429	132	142

For the 12 Months ended December 31, 2006

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase Trans. (Mil.)	Cash		Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
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	15.1%	768	11	9.0%	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%	46.5%	18	33.2%	288	12	72.5%	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	212	262
Worldwide less United States	800	15.7%	14.2%	615	16.7%	8,083	185	6.5%	856	342	386
Worldwide	1,410	11.3%	10.5%	1,124	12.4%	13,984	286	3.4%	921	554	648
MasterCard Debit Programs											
United States	309	41.2%	41.2%	216	48.3%	5,125	93	27.1%	857	95	101
Worldwide less United States	203	20.2%	18.8%	77	14.0%	1,405	126	21.9%	1,060	61	65
Worldwide	512	32.1%	31.4%	293	37.4%	6,530	219	24.1%	1,917	156	165

For the 12 Months ended December 31, 2005

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase Trans. (Mil.)	Cash		Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
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%	39.8%	14	28.2%	228	7	70.2%	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	691	15.4%	12.5%	520	16.1%	7,069	171	2.8%	774	305	344
Worldwide	1,267	10.5%	9.0%	993	12.6%	12,666	275	-2.3%	841	513	599
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	169	25.7%	24.2%	67	12.9%	1,218	102	32.8%	851	48	52
Worldwide	388	29.9%	29.2%	212	28.5%	4,626	176	30.1%	1,554	120	129

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 provided by MasterCard customers 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 and cards columns is provided by MasterCard customers and is subject to certain limited verification by MasterCard. A portion of the data set forth in the accounts and cards columns reflects the impact of routine portfolio changes among customers and other practices that may lead to over counting of the underlying data in certain circumstances. In order to provide a true indication of how broadly our cards can be used, MasterCard seeks to provide the most accurate acceptance figures possible and to maintain that MasterCard acceptance is unsurpassed worldwide by periodically validating our results with third parties. The data set forth in the acceptance locations column is derived through a proprietary methodology designed to minimize the impact of multiple acquiring in certain markets. This data is based on information provided by our customers and other third parties and is subject to certain limited verification by MasterCard and partial cross-checking against information provided by MasterCard’s transaction processing systems. 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 customers subsequent to the date of its release.

In the three and twelve months ended December 31, 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
2007Q4	5,189	17.2%
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%
2006Q1	3,521	15.8%
FY 2007	18,748	16.2%
FY 2006	16,137	17.5%
FY 2005	13,733	13.0%

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