



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, 2009, as well as the prior eight quarterly reporting periods and the years ended December 31, 2008 and 2007, 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 March 31, 2009													
All MasterCard Credit, Charge and Debit Programs				Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards	Acceptance	
	GDV	Growth	Growth	Volume	Growth	Trans.	Volume	Growth	Trans.	Accounts	Cards	Locations	
	(Bil.)	(USD)	(Local)	(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)	(Mil.)	
	APMEA	\$103	2.4%	16.1%	\$69	15.0%	932	\$34	18.3%	248	226	248	8.8
	Canada	19	-19.7%	-0.3%	17	1.9%	223	3	-12.0%	5	35	42	0.8
	Europe	153	-16.1%	3.9%	114	4.2%	1,541	39	2.8%	257	180	195	8.4
	Latin America	37	-16.0%	7.1%	20	10.4%	445	17	3.4%	137	95	116	2.9
	United States	238	-8.0%	-8.0%	192	-7.1%	3,334	46	-11.5%	257	323	366	7.9
	Worldwide	550	-9.7%	0.3%	411	0.3%	6,475	139	0.3%	904	861	967	28.8
	MasterCard Credit and Charge Programs												
	United States	128	-17.2%	-17.2%	113	-13.9%	1,387	15	-36.0%	10	206	239	
	Worldwide less United States	241	-13.8%	4.6%	194	7.1%	2,665	47	-4.7%	236	439	495	
Worldwide	369	-15.0%	-4.1%	307	-1.7%	4,052	61	-14.7%	246	645	734		
MasterCard Debit Programs													
United States	110	5.6%	5.6%	79	4.9%	1,946	32	7.4%	247	117	127		
Worldwide less United States	71	-0.4%	19.7%	25	12.9%	477	46	23.7%	411	99	106		
Worldwide	181	3.2%	10.7%	103	6.8%	2,423	78	16.5%	658	216	233		

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended December 31, 2008											
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.)
APMEA	\$104	4.6%	16.5%	\$71	17.6%	946	\$33	14.3%	240	219	241
Canada	23	-15.1%	5.3%	20	6.4%	256	3	-1.5%	5	35	40
Europe	177	-6.5%	9.0%	131	8.1%	1,669	46	11.4%	274	181	195
Latin America	45	-6.0%	11.4%	24	13.4%	486	21	9.3%	149	95	116
United States	256	-5.1%	-5.1%	210	-4.6%	3,505	47	-7.6%	249	338	388
Worldwide	606	-4.5%	3.6%	456	3.3%	6,862	150	4.8%	917	868	981
MasterCard Credit and Charge Programs											
United States	152	-11.4%	-11.4%	133	-9.6%	1,594	19	-22.7%	13	221	263
Worldwide less United States	273	-6.3%	9.2%	219	10.9%	2,861	54	3.0%	255	439	495
Worldwide	424	-8.2%	0.8%	352	2.1%	4,456	73	-5.2%	268	660	758
MasterCard Debit Programs											
United States	104	5.8%	5.8%	77	5.5%	1,911	28	6.6%	236	117	125
Worldwide less United States	77	5.0%	18.8%	27	12.7%	495	49	22.5%	413	90	97
Worldwide	181	5.5%	10.9%	104	7.3%	2,406	77	16.3%	649	208	223

For the 3 Months ended September 30, 2008											
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.)
APMEA	\$110	24.1%	22.7%	\$75	24.4%	900	\$34	19.2%	228	211	232
Canada	27	16.5%	16.0%	23	15.2%	255	4	21.5%	6	33	39
Europe	211	24.1%	17.9%	155	18.3%	1,659	56	16.9%	284	179	194
Latin America	48	24.1%	15.5%	26	19.0%	452	23	11.9%	143	90	110
United States	268	4.7%	4.7%	218	6.7%	3,480	49	-3.1%	260	338	392
Worldwide	664	15.2%	12.7%	498	13.6%	6,745	166	10.0%	920	852	966
MasterCard Credit and Charge Programs											
United States	162	-1.2%	-1.2%	141	1.5%	1,596	21	-16.2%	14	223	269
Worldwide less United States	312	21.4%	17.4%	248	19.6%	2,786	63	9.7%	260	432	486
Worldwide	473	12.6%	10.3%	389	12.3%	4,382	84	1.9%	275	655	755
MasterCard Debit Programs											
United States	106	15.3%	15.3%	78	17.5%	1,884	28	9.6%	245	115	123
Worldwide less United States	85	32.3%	23.9%	31	20.4%	479	54	26.0%	399	82	89
Worldwide	191	22.3%	19.0%	109	18.3%	2,364	82	19.8%	645	197	212
For the 3 Months ended June 30, 2008											
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.)
APMEA	\$106	27.9%	21.4%	\$72	23.5%	843	\$33	17.0%	211	204	224
Canada	27	22.2%	12.4%	24	13.5%	244	4	5.9%	5	32	38
Europe	204	30.7%	17.9%	151	18.4%	1,567	53	16.4%	272	175	189
Latin America	47	26.4%	17.3%	24	19.9%	435	23	14.6%	141	86	106
United States	271	6.2%	6.2%	221	8.0%	3,489	50	-0.9%	258	333	391
Worldwide	656	18.4%	13.0%	493	14.0%	6,578	163	10.2%	887	830	947
MasterCard Credit and Charge Programs											
United States	163	0.7%	0.7%	142	2.8%	1,590	21	-11.3%	15	224	274
Worldwide less United States	304	27.3%	17.4%	242	19.8%	2,644	62	8.9%	254	421	475
Worldwide	467	16.6%	11.0%	384	12.9%	4,233	83	2.9%	269	645	749
MasterCard Debit Programs											
United States	107	15.9%	15.9%	79	18.7%	1,899	28	8.8%	243	110	117
Worldwide less United States	81	34.5%	22.0%	30	16.4%	446	51	25.4%	375	75	81
Worldwide	188	23.2%	18.5%	109	18.1%	2,345	80	19.0%	619	185	198
For the 3 Months ended March 31, 2008											
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.)
APMEA	\$100	28.2%	19.8%	\$68	22.7%	798	\$32	14.3%	192	197	215
Canada	24	31.6%	13.0%	20	13.1%	212	4	12.7%	5	31	37
Europe	182	30.3%	17.5%	136	17.9%	1,448	47	16.3%	247	169	182
Latin America	44	28.7%	20.8%	22	22.7%	416	21	18.8%	135	82	102
United States	259	8.9%	8.9%	206	10.3%	3,253	52	3.8%	253	336	394
Worldwide	609	19.9%	14.1%	453	15.0%	6,126	157	11.6%	832	815	930
MasterCard Credit and Charge Programs											
United States	154	4.4%	4.4%	131	6.0%	1,490	23	-4.0%	15	228	278
Worldwide less United States	280	29.3%	17.8%	220	19.7%	2,467	59	11.2%	244	410	462
Worldwide	434	19.2%	12.7%	352	14.2%	3,956	82	6.5%	260	638	740
MasterCard Debit Programs											
United States	104	16.4%	16.4%	75	18.7%	1,763	30	10.8%	238	108	116
Worldwide less United States	71	30.7%	20.0%	26	15.0%	407	45	23.0%	335	69	74
Worldwide	175	21.7%	17.8%	101	17.7%	2,170	75	17.9%	572	177	190

For the 12 Months ended December 31, 2008											
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.)
APMEA	\$420	20.3%	20.1%	\$287	22.0%	3,486	\$133	16.2%	871	219	241
Canada	102	11.5%	11.7%	87	12.1%	967	14	9.7%	21	35	40
Europe	775	18.2%	15.6%	573	15.7%	6,343	202	15.3%	1,077	181	195
Latin America	184	16.6%	16.1%	96	18.6%	1,788	88	13.6%	568	95	116
United States	1,054	3.5%	3.5%	856	4.8%	13,727	198	-1.9%	1,020	338	388
Worldwide	2,535	11.5%	10.8%	1,899	11.3%	26,312	635	9.2%	3,556	868	981
MasterCard Credit and Charge Programs											
United States	631	-2.2%	-2.2%	547	-0.1%	6,270	84	-13.6%	58	221	263
Worldwide less United States	1,167	16.5%	15.5%	929	17.5%	10,757	238	8.3%	1,014	439	495
Worldwide	1,799	9.2%	8.6%	1,476	10.3%	17,027	322	1.6%	1,072	660	758
MasterCard Debit Programs											
United States	423	13.2%	13.2%	309	14.9%	7,458	114	9.0%	962	117	125
Worldwide less United States	313	24.5%	21.2%	114	16.2%	1,827	199	24.3%	1,522	90	97
Worldwide	736	17.8%	16.5%	423	15.2%	9,285	313	18.2%	2,484	208	223
For the 3 Months ended December 31, 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.)
APMEA	\$100	28.0%	20.4%	\$68	24.1%	807	\$32	13.0%	190	189	207
Canada	27	35.2%	16.7%	24	16.3%	239	4	19.2%	5	30	36
Europe	190	31.9%	18.6%	142	19.3%	1,540	48	16.4%	253	164	177
Latin America	47	28.6%	22.3%	25	26.0%	441	23	18.6%	140	81	99
United States	270	10.6%	10.6%	220	11.8%	3,445	50	5.8%	246	334	392
Worldwide	634	21.3%	15.5%	478	16.5%	6,472	156	12.4%	834	798	911
MasterCard Credit and Charge Programs											
United States	171	7.8%	7.8%	147	8.8%	1,699	24	2.4%	17	228	279
Worldwide less United States	291	30.9%	19.2%	231	21.3%	2,599	60	11.5%	249	399	450
Worldwide	462	21.3%	14.7%	378	16.1%	4,298	84	8.7%	266	628	728
MasterCard Debit Programs											
United States	99	15.9%	15.9%	73	18.6%	1,746	26	9.2%	228	106	113
Worldwide less United States	73	29.3%	20.3%	27	17.1%	427	46	22.3%	339	64	70
Worldwide	172	21.3%	17.7%	100	18.2%	2,173	72	17.2%	567	170	183
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.)
APMEA	\$88	23.7%	18.6%	\$60	22.8%	745	\$29	10.7%	176	181	197
Canada	23	21.2%	13.3%	20	14.1%	222	3	8.0%	5	28	34
Europe	170	26.0%	16.3%	125	17.0%	1,446	45	14.4%	250	158	170
Latin America	39	24.3%	20.3%	20	23.9%	393	19	16.8%	129	75	92
United States	256	7.7%	7.7%	205	9.4%	3,225	51	1.2%	250	325	384
Worldwide	576	16.6%	12.8%	430	14.1%	6,031	146	8.9%	811	766	878
MasterCard Credit and Charge Programs											
United States	164	5.4%	5.4%	139	7.1%	1,602	25	-3.3%	18	224	275
Worldwide less United States	257	24.5%	16.6%	201	19.2%	2,408	55	8.1%	245	382	430
Worldwide	420	16.3%	12.0%	340	14.0%	4,009	80	4.3%	264	606	705
MasterCard Debit Programs											
United States	92	12.1%	12.1%	66	14.7%	1,623	26	6.1%	232	100	108
Worldwide less United States	64	25.9%	19.3%	24	15.1%	399	40	22.0%	315	59	64
Worldwide	156	17.4%	15.0%	90	14.8%	2,022	66	15.2%	547	160	172

For the 3 Months ended June 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.)
APMEA	\$83	20.6%	17.7%	\$55	21.6%	706	\$27	10.5%	169	177	193
Canada	22	18.2%	15.6%	19	15.3%	216	3	17.4%	5	28	34
Europe	156	23.3%	14.4%	116	14.8%	1,377	41	13.1%	244	152	164
Latin America	37	27.5%	22.3%	18	24.2%	374	19	20.4%	126	75	91
United States	255	9.9%	9.9%	205	12.4%	3,189	50	0.5%	248	313	374
Worldwide	554	16.4%	13.3%	414	14.9%	5,863	140	8.8%	791	744	856
MasterCard Credit and Charge Programs											
United States	162	5.4%	5.4%	138	7.4%	1,578	24	-4.8%	17	217	269
Worldwide less United States	239	21.7%	15.5%	186	17.8%	2,293	52	8.0%	240	371	418
Worldwide	401	14.5%	11.2%	324	13.1%	3,871	76	3.6%	257	588	687
MasterCard Debit Programs											
United States	93	18.8%	18.8%	67	24.5%	1,611	26	6.0%	231	97	104
Worldwide less United States	60	26.6%	19.7%	22	14.0%	381	38	23.3%	303	60	64
Worldwide	153	21.7%	19.1%	89	21.7%	1,992	64	15.6%	534	156	169
For the 3 Months ended March 31, 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.)
APMEA	\$78	20.6%	18.4%	\$52	21.8%	670	\$26	12.2%	160	171	187
Canada	18	12.7%	14.2%	15	13.8%	188	3	16.4%	5	27	33
Europe	140	25.0%	15.3%	104	15.8%	1,265	36	13.7%	221	145	156
Latin America	34	20.9%	23.0%	16	26.5%	352	18	19.9%	119	72	88
United States	238	15.7%	15.7%	187	18.0%	2,928	51	8.0%	240	310	370
Worldwide	508	19.1%	16.4%	374	18.1%	5,402	134	12.0%	744	724	833
MasterCard Credit and Charge Programs											
United States	148	4.4%	4.4%	124	7.7%	1,424	24	-10.1%	16	215	268
Worldwide less United States	216	21.3%	16.0%	167	18.6%	2,120	49	8.0%	223	358	404
Worldwide	364	13.8%	11.0%	291	13.7%	3,544	73	1.3%	239	574	672
MasterCard Debit Programs											
United States	90	41.1%	41.1%	63	45.5%	1,504	27	31.7%	224	95	102
Worldwide less United States	54	26.3%	21.0%	20	14.4%	354	34	25.3%	281	56	60
Worldwide	144	35.1%	32.8%	83	36.5%	1,858	61	28.1%	505	150	162
For the 12 Months ended December 31, 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.)
APMEA	\$349	23.4%	18.9%	\$235	22.7%	2,928	\$114	11.7%	695	189	207
Canada	91	22.4%	15.0%	78	15.0%	865	13	15.3%	20	30	36
Europe	656	26.8%	16.2%	487	16.9%	5,628	169	14.5%	968	164	177
Latin America	158	25.5%	21.9%	79	25.2%	1,560	79	18.9%	514	81	99
United States	1,019	10.8%	10.8%	817	12.7%	12,787	202	3.8%	983	334	392
Worldwide	2,272	18.4%	14.4%	1,696	15.8%	23,768	576	10.5%	3,180	798	911
MasterCard Credit and Charge Programs											
United States	645	5.8%	5.8%	548	7.8%	6,303	97	-4.1%	68	228	279
Worldwide less United States	1,002	24.9%	17.0%	786	19.4%	9,419	216	9.0%	958	399	450
Worldwide	1,648	16.6%	12.3%	1,334	14.3%	15,722	313	4.5%	1,026	628	728
MasterCard Debit Programs											
United States	373	20.8%	20.8%	269	24.4%	6,484	105	12.5%	915	106	113
Worldwide less United States	252	27.1%	20.1%	94	15.3%	1,562	158	23.1%	1,239	64	70
Worldwide	625	23.3%	20.5%	362	21.9%	8,046	263	18.6%	2,154	170	183

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. 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 and 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. All data is subject to revision and amendment by MasterCard’s customers subsequent to the date of its release.

Performance information for prior periods can be found in the "Investor Relations" section of MasterCard's website at www.mastercard.com.

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-authenticated transactions.

Period	Processed Trans. (Mil.)	Growth
2009Q1 ⁽²⁾	5,146	5.8%
2008Q4	5,502	6.0%
2008Q3 ⁽¹⁾	5,380	13.0%
2008Q2	5,220	13.6%
2008Q1	4,864	15.6%
2007Q4 ⁽¹⁾	5,190	17.2%
2007Q3 ⁽²⁾	4,760	13.3%
2007Q2	4,596	15.2%
2007Q1 ⁽¹⁾	4,206	19.4%
FY2007 ⁽¹⁾	18,752	16.2%
FY2008 ⁽¹⁾	20,966	11.8%

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

Notes:

- (1) There was one more processing day in this period vs. the same period the previous year
- (2) There was one less processing day in this period vs. the same period the previous year

3. Cross Border Volume

The table below sets forth the Cross Border Volume Growth, on a local currency basis, for all MasterCard-branded programs. The data includes PIN-authenticated transactions that occurred on these cards.

Period	Growth (Local)
2009Q1 ⁽²⁾	-0.7%
2008Q4	7.5%
2008Q3 ⁽¹⁾	18.0%
2008Q2	18.9%
2008Q1	22.0%
2007Q4 ⁽¹⁾	27.0%
2007Q3 ⁽²⁾	19.2%
2007Q2	17.5%
2007Q1 ⁽¹⁾	19.7%
FY2007 ⁽¹⁾	20.9%
FY2008 ⁽¹⁾	16.6%

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

Notes:

- (1) There was one more processing day in this period vs. the same period the previous year
- (2) There was one less processing day in this period vs. the same period the previous year