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, 2010, as well as the prior eight quarterly reporting periods and the years ended December 31, 2009 and 2008, 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, 2010

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.)	Acceptance Locations (Mil.)
APMEA	$139	35.5%	20.9%	$92	18.6%	1,101	$47	25.7%	333	251	274	8.9
Canada	24	22.1%	1.9%	21	4.5%	240	3	-13.9%	5	39	47	0.8
Europe	185	20.9%	11.9%	139	13.1%	1,762	46	8.5%	281	187	201	8.9
Latin America	49	29.8%	16.2%	27	20.7%	488	22	11.1%	153	100	122	3.3
United States	235	-1.1%	-1.1%	194	1.0%	3,408	41	-9.6%	256	278	313	8.3
Worldwide	631	14.8%	8.3%	473	8.7%	6,999	159	7.0%	1,028	855	957	30.2
MasterCard Credit and Charge Programs												
United States	$118	-8.0%	-8.0%	$110	-3.1%	1,331	$8	-45.6%	7	159	191	
Worldwide less United States	289	20.9%	9.1%	241	12.6%	2,928	47	-5.9%	221	440	498	
Worldwide	406	10.8%	3.5%	351	7.2%	4,260	55	-14.8%	228	599	689	
MasterCard Debit Programs												
United States	$118	7.0%	7.0%	$84	6.9%	2,076	$33	7.3%	249	119	122	
Worldwide less United States	107	46.0%	33.2%	38	31.1%	663	70	34.3%	551	137	145	
Worldwide	225	22.6%	18.1%	122	13.4%	2,739	103	24.2%	800	256	267	

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended December 31, 2009

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	$141	33.8%	20.4%	$95	18.5%	1,129	$46	24.4%	327	245	268
Canada	26	13.2%	-1.6%	24	1.7%	270	3	-24.9%	5	39	47
Europe	208	17.2%	8.3%	156	9.5%	1,872	52	4.9%	295	185	199
Latin America	54	19.7%	11.0%	31	13.7%	515	23	7.6%	161	99	122
United States	248	-3.4%	-3.4%	207	-1.3%	3,673	41	-12.8%	257	289	326
Worldwide	677	11.4%	5.6%	513	6.1%	7,460	164	4.0%	1,044	858	962
MasterCard Credit and Charge Programs											
United States	$132	-13.0%	-13.0%	$123	-7.8%	1,516	$10	-49.5%	8	169	202
Worldwide less United States	316	16.1%	5.5%	264	9.0%	3,112	52	-9.6%	234	441	499
Worldwide	449	5.7%	-0.7%	387	3.1%	4,628	62	-19.4%	241	610	701
MasterCard Debit Programs											
United States	$116	10.5%	10.5%	$85	9.9%	2,157	$31	12.2%	249	120	124
Worldwide less United States	113	43.4%	33.6%	41	34.4%	676	71	33.2%	554	128	136
Worldwide	228	24.6%	20.8%	126	16.9%	2,833	103	26.0%	803	248	260

For the 3 Months ended September 30, 2009

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	$127	15.5%	18.3%	$86	16.3%	1,081	$41	22.8%	302	239	262
Canada	24	-10.2%	-5.2%	22	-2.7%	263	3	-20.4%	5	37	45
Europe	194	-8.1%	2.0%	145	2.9%	1,776	49	-0.7%	288	182	197
Latin America	46	-7.2%	10.0%	26	12.9%	470	20	6.5%	150	97	119
United States	244	-8.8%	-8.8%	202	-7.4%	3,616	42	-14.7%	264	294	339
Worldwide	635	-4.5%	0.4%	480	0.4%	7,207	156	0.4%	1,009	849	961
MasterCard Credit and Charge Programs											
United States	$133	-18.0%	-18.0%	$121	-13.9%	1,508	$11	-45.4%	9	177	211
Worldwide less United States	291	-6.5%	1.4%	240	4.5%	2,954	51	-11.3%	232	437	496
Worldwide	424	-10.4%	-5.6%	362	-2.5%	4,462	62	-20.5%	241	614	707
MasterCard Debit Programs											
United States	$112	5.2%	5.2%	$81	4.2%	2,108	$31	8.0%	255	117	128
Worldwide less United States	100	16.2%	28.9%	37	27.5%	636	63	29.7%	514	118	126
Worldwide	211	10.1%	15.2%	118	10.5%	2,744	93	21.7%	768	235	254

For the 3 Months ended June 30, 2009

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	$114	7.1%	17.1%	$77	16.3%	1,010	$37	18.8%	275	234	256
Canada	23	-16.5%	-3.3%	20	-2.1%	255	3	-11.3%	5	36	44
Europe	174	-15.1%	2.6%	130	3.5%	1,691	44	0.0%	280	181	195
Latin America	42	-12.8%	7.2%	23	11.9%	460	19	2.2%	148	96	118
United States	245	-9.5%	-9.5%	202	-8.7%	3,619	43	-13.3%	261	297	344
Worldwide	597	-9.1%	-0.5%	451	-0.5%	7,035	146	-0.5%	969	844	956
MasterCard Credit and Charge Programs											
United States	$133	-18.7%	-18.7%	$120	-15.6%	1,497	$13	-39.4%	10	184	220
Worldwide less United States	264	-13.1%	1.8%	217	4.8%	2,829	47	-10.2%	231	437	495
Worldwide	397	-15.1%	-6.1%	337	-3.5%	4,327	60	-18.6%	240	621	715
MasterCard Debit Programs											
United States	$112	4.5%	4.5%	$82	3.8%	2,122	$30	6.5%	252	113	124
Worldwide less United States	88	7.2%	26.4%	33	28.3%	586	56	25.4%	477	110	117
Worldwide	200	5.7%	13.1%	115	9.7%	2,708	86	18.1%	729	223	241

For the 3 Months ended March 31, 2009

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	$102	1.9%	15.5%	$69	14.9%	932	$34	16.7%	252	227	249
Canada	19	-19.6%	-0.1%	17	2.2%	224	3	-12.0%	5	36	44
Europe	153	-16.1%	3.9%	114	4.2%	1,544	39	2.9%	258	177	192
Latin America	38	-15.7%	7.3%	20	10.7%	445	18	3.7%	146	95	116
United States	238	-8.1%	-8.1%	192	-6.9%	3,339	46	-12.8%	257	313	357
Worldwide	550	-9.9%	0.2%	411	0.4%	6,484	139	-0.4%	918	849	957
MasterCard Credit and Charge Programs											
United States	$128	-17.2%	-17.2%	$113	-13.9%	1,387	$15	-36.0%	10	200	233
Worldwide less United States	239	-14.6%	3.6%	193	6.3%	2,642	46	-6.3%	229	437	494
Worldwide	367	-15.5%	-4.7%	306	-2.2%	4,030	61	-15.8%	240	637	727
MasterCard Debit Programs											
United States	$110	5.3%	5.3%	$79	5.3%	1,952	$31	5.2%	247	113	124
Worldwide less United States	74	2.2%	22.8%	26	19.7%	503	47	24.5%	431	99	106
Worldwide	183	4.0%	11.6%	105	8.6%	2,454	78	16.1%	678	212	230

For the 12 Months ended December 31, 2009

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	$484	14.7%	18.0%	$326	16.6%	4,151	$158	21.0%	1,157	245	268
Canada	93	-8.8%	-2.7%	82	-0.3%	1,012	11	-17.4%	19	39	47
Europe	728	-6.1%	4.3%	544	5.1%	6,884	184	1.8%	1,120	185	199
Latin America	179	-4.1%	9.1%	99	12.5%	1,890	80	5.1%	605	99	122
United States	975	-7.5%	-7.5%	804	-6.1%	14,248	172	-13.4%	1,039	289	326
Worldwide	2,459	-3.2%	1.5%	1,855	1.7%	28,186	605	0.9%	3,940	858	962
MasterCard Credit and Charge Programs											
United States	$525	-16.8%	-16.8%	$477	-12.9%	5,909	$49	-42.2%	37	169	202
Worldwide less United States	1,110	-4.9%	3.1%	914	6.2%	11,537	196	-9.5%	925	441	499
Worldwide	1,636	-9.1%	-4.3%	1,391	-1.2%	17,446	245	-18.6%	962	610	701
MasterCard Debit Programs											
United States	$450	6.4%	6.4%	$327	5.8%	8,339	$123	7.9%	1,002	120	124
Worldwide less United States	374	17.4%	28.4%	137	28.1%	2,400	237	28.6%	1,976	128	136
Worldwide	824	11.1%	15.4%	464	11.5%	10,739	360	20.7%	2,978	248	260

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	$105	5.3%	17.3%	$71	17.7%	946	$34	16.4%	246	219	241
Canada	23	-14.9%	5.5%	20	6.6%	258	3	-1.5%	5	36	42
Europe	177	-6.5%	9.0%	131	8.2%	1,670	46	11.5%	274	181	195
Latin America	45	-5.7%	11.5%	24	13.4%	486	22	9.6%	158	94	115
United States	257	-5.1%	-5.1%	210	-4.5%	3,512	47	-7.6%	248	333	384
Worldwide	608	-4.4%	3.8%	456	3.3%	6,871	151	5.3%	932	864	978
MasterCard Credit and Charge Programs											
United States	$152	-11.4%	-11.4%	$133	-9.6%	1,594	$19	-22.7%	13	217	260
Worldwide less United States	273	-6.3%	9.2%	219	10.9%	2,862	54	2.8%	255	438	494
Worldwide	424	-8.2%	0.8%	352	2.2%	4,456	73	-5.3%	268	655	754
MasterCard Debit Programs											
United States	$105	5.9%	5.9%	$77	5.6%	1,917	$28	6.6%	235	116	124
Worldwide less United States	79	6.1%	20.0%	28	13.0%	497	51	24.1%	429	93	99
Worldwide	183	6.0%	11.5%	104	7.5%	2,415	79	17.3%	664	209	224

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	24.6%	23.2%	$75	24.5%	900	$35	20.5%	232	211	232
Canada	27	16.5%	16.0%	24	15.2%	255	4	21.5%	6	33	39
Europe	211	24.1%	17.9%	155	18.3%	1,659	56	16.9%	284	180	194
Latin America	49	24.1%	15.7%	26	19.0%	452	23	12.3%	151	90	110
United States	268	4.7%	4.7%	218	6.7%	3,480	49	-3.1%	260	334	388
Worldwide	665	15.3%	12.7%	498	13.6%	6,746	167	10.3%	932	847	963
MasterCard Credit and Charge Programs											
United States	$162	-1.2%	-1.2%	$141	1.5%	1,596	$21	-16.2%	14	219	265
Worldwide less United States	312	21.4%	17.4%	248	19.6%	2,786	63	9.7%	260	431	485
Worldwide	473	12.6%	10.3%	389	12.3%	4,382	84	1.8%	275	650	751
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	86	32.9%	24.6%	31	20.4%	480	55	27.1%	412	83	89
Worldwide	192	22.5%	19.3%	109	18.3%	2,364	83	20.5%	658	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	28.5%	21.9%	$72	23.6%	843	$34	18.5%	217	203	223
Canada	27	22.2%	12.4%	24	13.5%	244	4	5.9%	5	31	38
Europe	205	30.7%	17.9%	151	18.4%	1,567	53	16.5%	272	175	189
Latin America	48	26.7%	17.7%	24	19.9%	436	24	15.4%	149	86	106
United States	271	6.2%	6.2%	221	8.0%	3,489	50	-0.9%	258	328	386
Worldwide	657	18.5%	13.1%	493	14.0%	6,579	164	10.6%	901	824	943
MasterCard Credit and Charge Programs											
United States	$163	0.7%	0.7%	$142	2.8%	1,590	$21	-11.3%	15	219	269
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%	4,234	83	2.9%	268	640	745
MasterCard Debit Programs											
United States	$107	15.9%	15.9%	$79	18.7%	1,899	$28	8.8%	243	109	117
Worldwide less United States	82	35.3%	22.8%	30	16.4%	446	53	26.8%	389	75	81
Worldwide	190	23.6%	18.8%	109	18.1%	2,345	81	19.8%	632	184	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	$101	28.7%	20.4%	$68	22.7%	798	$32	15.6%	197	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	45	28.9%	21.0%	22	22.7%	416	22	19.2%	143	82	101
United States	259	8.9%	8.9%	206	10.3%	3,253	52	3.8%	253	337	394
Worldwide	610	20.0%	14.2%	453	15.0%	6,126	158	12.0%	844	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	29.4%	17.8%	220	19.8%	2,467	59	11.2%	244	409	462
Worldwide	434	19.2%	12.7%	352	14.2%	3,956	82	6.5%	260	637	740
MasterCard Debit Programs											
United States	$104	16.4%	16.4%	$75	18.7%	1,763	$30	10.8%	238	109	116
Worldwide less United States	72	31.4%	20.7%	26	15.1%	407	46	24.2%	346	69	74
Worldwide	176	22.1%	18.1%	101	17.7%	2,170	76	18.6%	584	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	$422	20.9%	20.7%	$287	22.1%	3,487	$135	17.8%	892	219	241
Canada	102	11.5%	11.8%	88	12.1%	968	14	9.7%	21	36	42
Europe	775	18.2%	15.7%	573	15.8%	6,344	202	15.3%	1,077	181	195
Latin America	187	16.8%	16.4%	96	18.6%	1,789	91	14.0%	601	94	115
United States	1,054	3.5%	3.5%	856	4.8%	13,734	198	-1.9%	1,019	333	384
Worldwide	2,540	11.6%	10.9%	1,900	11.4%	26,322	640	9.5%	3,609	864	978
MasterCard Credit and Charge Programs											
United States	$631	-2.2%	-2.2%	$547	-0.1%	6,270	$84	-13.6%	58	217	260
Worldwide less United States	1,167	16.5%	15.5%	930	17.5%	10,759	238	8.2%	1,013	438	494
Worldwide	1,799	9.2%	8.6%	1,477	10.3%	17,029	322	1.5%	1,071	655	754
MasterCard Debit Programs											
United States	$423	13.2%	13.2%	$309	14.9%	7,464	$114	9.0%	962	116	124
Worldwide less United States	318	25.3%	22.1%	114	16.3%	1,829	204	25.6%	1,576	93	99
Worldwide	741	18.1%	16.9%	423	15.3%	9,293	318	19.1%	2,538	209	224

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[3]

The table below sets forth the total number of transactions on MasterCard, Maestro, and Cirrus -branded cards processed by MasterCard Worldwide and growth from the comparable year-ago period. The data includes PIN-authenticated transactions.

Period		Processed Trans. (Mil.)	Growth
2010Q1		5,373	4.6%
2009Q4		5,861	6.6%
2009Q3		5,785	7.6%
2009Q2		5,618	7.7%
2009Q1	(2)	5,137	5.7%
2008Q4		5,496	5.9%
2008Q3	(1)	5,376	12.9%
2008Q2		5,217	13.5%
2008Q1		4,861	15.6%
FY2008	(1)	20,950	11.7%
FY2009	(2)	22,401	6.9%

3. Cross Border Volume[3]

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

Period		Growth (Local)
2010Q1		10.9%
2009Q4		3.6%
2009Q3		-0.5%
2009Q2		-2.2%
2009Q1	(2)	-0.6%
2008Q4		7.6%
2008Q3	(1)	18.0%
2008Q2		18.9%
2008Q1		21.9%
FY2008	(1)	16.6%
FY2009	(2)	0.1%

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) In 2010, we updated our processed transactions and cross border volume growth to exclude a small number of transactions that we process. All prior period data has been updated to be consistent with this revised methodology. Revenue was not impacted by these changes.