



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, 2010, as well as the prior ten 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 September 30, 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	\$157	23.6%	17.5%	\$104	15.7%	1,239	\$53	21.2%	388	265	289	9.1
Canada	27	10.1%	4.3%	24	5.2%	279	3	-2.9%	5	38	46	0.8
Europe	207	6.2%	13.9%	154	13.3%	2,040	53	15.7%	332	192	205	9.0
Latin America	55	19.8%	17.4%	32	22.6%	566	23	11.0%	161	103	126	3.7
Worldwide less United States	445	13.7%	14.9%	313	14.3%	4,124	132	16.4%	887	598	665	22.5
United States	240	-1.7%	-1.7%	201	-0.7%	3,551	39	-6.7%	252	259	290	8.4
Worldwide	685	7.8%	8.5%	514	7.9%	7,675	171	10.2%	1,139	857	955	30.9
MasterCard Credit and Charge Programs												
Worldwide less United States	317	8.6%	9.6%	267	11.8%	3,281	50	-0.7%	235	446	504	
United States	132	-0.7%	-0.7%	122	0.8%	1,502	10	-16.4%	8	143	171	
Worldwide	449	5.7%	6.4%	390	8.1%	4,783	59	-3.6%	243	589	675	
MasterCard Debit Programs												
Worldwide less United States	128	28.6%	30.5%	46	31.7%	843	82	29.9%	652	152	162	
United States	108	-3.0%	-3.0%	79	-3.0%	2,049	30	-3.0%	244	116	119	
Worldwide	237	11.9%	12.7%	125	7.5%	2,892	112	19.1%	897	268	280	

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended June 30, 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.)
APMEA	\$144	26.3%	17.9%	\$94	14.5%	1,174	\$49	25.0%	364	260	281
Canada	27	17.2%	3.2%	24	4.7%	268	3	-6.9%	5	38	46
Europe	191	9.5%	13.7%	143	13.3%	1,935	48	14.7%	318	188	202
Latin America	51	22.5%	15.8%	29	21.0%	528	22	9.8%	157	103	125
Worldwide less United States	413	17.0%	14.6%	289	13.7%	3,905	123	16.9%	844	588	654
United States	244	-0.5%	-0.5%	204	0.7%	3,584	40	-5.8%	257	256	289
Worldwide	657	9.8%	8.5%	493	7.9%	7,489	164	10.4%	1,101	845	943
MasterCard Credit and Charge Programs											
Worldwide less United States	297	12.5%	9.9%	249	11.8%	3,146	47	0.6%	232	446	503
United States	131	-1.5%	-1.5%	121	1.1%	1,475	10	-25.9%	7	143	172
Worldwide	427	7.8%	6.1%	370	8.1%	4,622	57	-5.1%	240	589	675
MasterCard Debit Programs											
Worldwide less United States	116	30.3%	28.8%	40	26.3%	759	76	30.2%	612	142	151
United States	113	0.8%	0.8%	82	0.0%	2,108	31	3.0%	250	113	117
Worldwide	229	13.9%	13.3%	123	7.4%	2,867	107	20.9%	862	255	267

For the 3 Months ended March 31, 2010

	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.)
All MasterCard Credit, Charge and Debit Programs											
APMEA	\$139	35.6%	21.0%	\$92	18.7%	1,102	\$47	25.8%	334	253	274
Canada	24	22.1%	1.9%	21	4.5%	240	3	-13.9%	5	39	47
Europe	185	21.1%	12.1%	139	13.1%	1,761	46	9.1%	281	187	200
<u>Latin America</u>	<u>49</u>	<u>29.8%</u>	<u>16.2%</u>	<u>27</u>	<u>20.7%</u>	<u>488</u>	<u>22</u>	<u>11.1%</u>	<u>153</u>	<u>100</u>	<u>122</u>
Worldwide less United States	396	27.0%	14.9%	279	14.9%	3,592	117	14.8%	772	578	643
<u>United States</u>	<u>235</u>	<u>-1.1%</u>	<u>-1.1%</u>	<u>194</u>	<u>1.0%</u>	<u>3,407</u>	<u>41</u>	<u>-9.6%</u>	<u>256</u>	<u>268</u>	<u>300</u>
Worldwide	631	14.8%	8.4%	473	8.7%	7,000	159	7.3%	1,028	846	942
MasterCard Credit and Charge Programs											
Worldwide less United States	289	20.6%	8.9%	241	12.1%	2,929	47	-5.1%	221	442	499
<u>United States</u>	<u>118</u>	<u>-8.0%</u>	<u>-8.0%</u>	<u>110</u>	<u>-3.1%</u>	<u>1,332</u>	<u>8</u>	<u>-45.8%</u>	<u>7</u>	<u>150</u>	<u>179</u>
Worldwide	406	10.7%	3.4%	351	6.9%	4,261	55	-14.3%	227	593	678
MasterCard Debit Programs											
Worldwide less United States	108	47.7%	34.7%	38	36.2%	663	70	33.9%	552	136	144
<u>United States</u>	<u>118</u>	<u>7.0%</u>	<u>7.0%</u>	<u>84</u>	<u>6.9%</u>	<u>2,075</u>	<u>33</u>	<u>7.3%</u>	<u>249</u>	<u>117</u>	<u>121</u>
Worldwide	225	23.2%	18.7%	122	14.5%	2,739	103	24.0%	801	253	265

For the 3 Months ended December 31, 2009

	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.)
All MasterCard Credit, Charge and Debit Programs											
APMEA	\$141	33.9%	20.4%	\$95	18.5%	1,128	\$46	24.6%	327	247	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	5.0%	295	185	199
<u>Latin America</u>	<u>54</u>	<u>19.7%</u>	<u>11.0%</u>	<u>31</u>	<u>13.7%</u>	<u>516</u>	<u>23</u>	<u>7.6%</u>	<u>161</u>	<u>99</u>	<u>122</u>
Worldwide less United States	429	22.2%	11.7%	305	11.9%	3,787	124	11.0%	788	570	635
<u>United States</u>	<u>248</u>	<u>-3.4%</u>	<u>-3.4%</u>	<u>207</u>	<u>-1.3%</u>	<u>3,673</u>	<u>41</u>	<u>-12.8%</u>	<u>257</u>	<u>279</u>	<u>312</u>
Worldwide	677	11.4%	5.6%	513	6.2%	7,460	164	4.0%	1,045	849	948
MasterCard Credit and Charge Programs											
Worldwide less United States	316	16.5%	5.8%	264	9.2%	3,113	52	-8.6%	234	444	501
<u>United States</u>	<u>132</u>	<u>-13.0%</u>	<u>-13.0%</u>	<u>123</u>	<u>-7.8%</u>	<u>1,517</u>	<u>10</u>	<u>-49.5%</u>	<u>8</u>	<u>160</u>	<u>190</u>
Worldwide	449	5.9%	-0.5%	387	3.2%	4,629	62	-18.7%	241	604	691
MasterCard Debit Programs											
Worldwide less United States	113	41.9%	32.2%	41	33.2%	674	72	31.7%	555	126	134
<u>United States</u>	<u>116</u>	<u>10.5%</u>	<u>10.5%</u>	<u>85</u>	<u>10.0%</u>	<u>2,157</u>	<u>31</u>	<u>12.1%</u>	<u>249</u>	<u>118</u>	<u>123</u>
Worldwide	228	24.0%	20.3%	126	16.6%	2,831	103	25.1%	804	245	257

For the 3 Months ended September 30, 2009

	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.)
All MasterCard Credit, Charge and Debit Programs											
APMEA	\$127	15.5%	18.3%	\$86	16.2%	1,079	\$41	22.7%	303	241	262
Canada	24	-10.2%	-5.2%	22	-2.7%	263	3	-20.4%	5	37	45
Europe	195	-7.7%	2.4%	145	3.3%	1,785	50	0.1%	292	182	196
<u>Latin America</u>	<u>46</u>	<u>-7.2%</u>	<u>10.0%</u>	<u>26</u>	<u>12.9%</u>	<u>469</u>	<u>20</u>	<u>6.5%</u>	<u>150</u>	<u>97</u>	<u>119</u>
Worldwide less United States	392	-1.4%	7.4%	278	7.3%	3,596	114	7.8%	750	557	622
<u>United States</u>	<u>244</u>	<u>-8.8%</u>	<u>-8.8%</u>	<u>202</u>	<u>-7.4%</u>	<u>3,616</u>	<u>42</u>	<u>-14.7%</u>	<u>264</u>	<u>284</u>	<u>324</u>
Worldwide	636	-4.4%	0.6%	480	0.5%	7,212	156	0.6%	1,013	841	946
MasterCard Credit and Charge Programs											
Worldwide less United States	292	-6.0%	1.9%	241	4.9%	2,964	51	-10.0%	234	440	497
<u>United States</u>	<u>133</u>	<u>-17.9%</u>	<u>-17.9%</u>	<u>121</u>	<u>-13.8%</u>	<u>1,509</u>	<u>11</u>	<u>-45.4%</u>	<u>9</u>	<u>168</u>	<u>199</u>
Worldwide	425	-10.1%	-5.2%	362	-2.2%	4,472	62	-19.6%	243	608	696
MasterCard Debit Programs											
Worldwide less United States	100	15.1%	27.5%	37	26.1%	632	63	28.3%	516	117	125
<u>United States</u>	<u>112</u>	<u>5.2%</u>	<u>5.2%</u>	<u>81</u>	<u>4.2%</u>	<u>2,108</u>	<u>31</u>	<u>8.0%</u>	<u>255</u>	<u>116</u>	<u>125</u>
Worldwide	212	9.6%	14.7%	118	10.2%	2,740	94	20.9%	770	233	250

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%	17.0%	\$77	16.2%	1,008	\$37	18.8%	275	233	256
Canada	23	-16.5%	-3.3%	20	-2.1%	255	3	-11.3%	5	36	44
Europe	174	-14.7%	3.1%	131	3.9%	1,700	44	0.7%	284	181	195
<u>Latin America</u>	<u>42</u>	<u>-12.8%</u>	<u>7.2%</u>	<u>23</u>	<u>11.9%</u>	<u>460</u>	<u>19</u>	<u>2.2%</u>	<u>148</u>	<u>96</u>	<u>118</u>
Worldwide less United States	353	-8.6%	7.2%	250	7.6%	3,422	103	6.4%	712	546	612
<u>United States</u>	<u>245</u>	<u>-9.5%</u>	<u>-9.5%</u>	<u>202</u>	<u>-8.7%</u>	<u>3,619</u>	<u>43</u>	<u>-13.3%</u>	<u>261</u>	<u>288</u>	<u>330</u>
Worldwide	598	-9.0%	-0.3%	452	-0.4%	7,041	146	-0.2%	973	834	942
MasterCard Credit and Charge Programs											
Worldwide less United States	264	-12.9%	2.1%	217	5.1%	2,835	47	-10.0%	229	437	495
<u>United States</u>	<u>133</u>	<u>-18.7%</u>	<u>-18.7%</u>	<u>120</u>	<u>-15.6%</u>	<u>1,498</u>	<u>13</u>	<u>-39.4%</u>	<u>10</u>	<u>176</u>	<u>208</u>
Worldwide	397	-14.9%	-6.0%	337	-3.3%	4,333	60	-18.5%	239	613	704
MasterCard Debit Programs											
Worldwide less United States	89	7.1%	26.1%	33	27.5%	587	56	25.3%	483	109	116
<u>United States</u>	<u>112</u>	<u>4.5%</u>	<u>4.5%</u>	<u>82</u>	<u>3.7%</u>	<u>2,121</u>	<u>30</u>	<u>6.5%</u>	<u>252</u>	<u>112</u>	<u>122</u>
Worldwide	201	5.6%	13.1%	115	9.6%	2,709	86	18.1%	735	221	238

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	1.8%	15.5%	\$69	14.9%	930	\$34	16.7%	252	227	248
Canada	19	-19.6%	-0.1%	17	2.2%	224	3	-12.0%	5	36	44
Europe	153	-16.3%	3.7%	114	4.2%	1,545	39	2.2%	255	180	195
<u>Latin America</u>	<u>38</u>	<u>-15.7%</u>	<u>7.3%</u>	<u>20</u>	<u>10.7%</u>	<u>445</u>	<u>18</u>	<u>3.7%</u>	<u>146</u>	<u>95</u>	<u>116</u>
Worldwide less United States	312	-11.3%	7.5%	219	7.7%	3,144	93	6.8%	658	538	603
<u>United States</u>	<u>238</u>	<u>-8.1%</u>	<u>-8.1%</u>	<u>192</u>	<u>-6.9%</u>	<u>3,339</u>	<u>46</u>	<u>-12.8%</u>	<u>257</u>	<u>304</u>	<u>344</u>
Worldwide	550	-9.9%	0.1%	411	0.4%	6,483	139	-0.5%	915	843	947
MasterCard Credit and Charge Programs											
Worldwide less United States	239	-14.2%	4.2%	194	7.0%	2,661	45	-6.1%	228	437	495
<u>United States</u>	<u>128</u>	<u>-17.2%</u>	<u>-17.2%</u>	<u>113</u>	<u>-13.9%</u>	<u>1,388</u>	<u>15</u>	<u>-36.0%</u>	<u>10</u>	<u>192</u>	<u>222</u>
Worldwide	367	-15.2%	-4.4%	307	-1.8%	4,049	60	-15.7%	238	630	717
MasterCard Debit Programs											
Worldwide less United States	73	-0.1%	19.7%	25	13.9%	483	47	23.1%	430	101	108
<u>United States</u>	<u>110</u>	<u>5.2%</u>	<u>5.2%</u>	<u>79</u>	<u>5.2%</u>	<u>1,951</u>	<u>31</u>	<u>5.2%</u>	<u>247</u>	<u>112</u>	<u>122</u>
Worldwide	183	3.0%	10.6%	104	7.2%	2,434	79	15.3%	677	213	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%	4,146	\$158	21.0%	1,158	247	268
Canada	93	-8.8%	-2.7%	82	-0.3%	1,012	11	-17.4%	19	39	47
Europe	730	-5.9%	4.5%	545	5.3%	6,902	184	2.0%	1,125	185	199
<u>Latin America</u>	<u>179</u>	<u>-4.1%</u>	<u>9.1%</u>	<u>99</u>	<u>12.5%</u>	<u>1,889</u>	<u>80</u>	<u>5.1%</u>	<u>606</u>	<u>99</u>	<u>122</u>
Worldwide less United States	1,486	0.0%	8.6%	1,052	8.8%	13,949	434	8.2%	2,908	570	635
<u>United States</u>	<u>975</u>	<u>-7.5%</u>	<u>-7.5%</u>	<u>804</u>	<u>-6.1%</u>	<u>14,248</u>	<u>172</u>	<u>-13.4%</u>	<u>1,039</u>	<u>279</u>	<u>312</u>
Worldwide	2,461	-3.1%	1.6%	1,856	1.8%	28,197	605	1.0%	3,946	849	948
MasterCard Credit and Charge Programs											
Worldwide less United States	1,111	-4.5%	3.5%	916	6.6%	11,572	195	-8.7%	924	444	501
<u>United States</u>	<u>526</u>	<u>-16.8%</u>	<u>-16.8%</u>	<u>477</u>	<u>-12.8%</u>	<u>5,912</u>	<u>49</u>	<u>-42.2%</u>	<u>37</u>	<u>160</u>	<u>190</u>
Worldwide	1,637	-8.8%	-4.0%	1,393	-1.0%	17,484	244	-18.2%	961	604	691
MasterCard Debit Programs											
Worldwide less United States	374	16.2%	26.9%	136	25.9%	2,377	238	27.5%	1,983	126	134
<u>United States</u>	<u>450</u>	<u>6.3%</u>	<u>6.3%</u>	<u>327</u>	<u>5.8%</u>	<u>8,337</u>	<u>123</u>	<u>7.9%</u>	<u>1,002</u>	<u>118</u>	<u>123</u>
Worldwide	824	10.6%	14.8%	463	11.0%	10,713	361	20.1%	2,985	245	257

For the 3 Months ended December 31, 2008

	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.)
All MasterCard Credit, Charge and Debit Programs											
APMEA	\$105	5.2%	17.2%	\$71	17.6%	945	\$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
<u>Latin America</u>	<u>45</u>	<u>-5.7%</u>	<u>11.5%</u>	<u>24</u>	<u>13.4%</u>	<u>486</u>	<u>22</u>	<u>9.6%</u>	<u>158</u>	<u>94</u>	<u>115</u>
Worldwide less United States	351	-3.8%	11.4%	246	11.1%	3,358	105	12.2%	684	531	594
<u>United States</u>	<u>257</u>	<u>-5.1%</u>	<u>-5.1%</u>	<u>210</u>	<u>-4.5%</u>	<u>3,512</u>	<u>47</u>	<u>-7.6%</u>	<u>248</u>	<u>333</u>	<u>384</u>
Worldwide	608	-4.4%	3.8%	456	3.3%	6,870	151	5.3%	932	864	978
MasterCard Credit and Charge Programs											
Worldwide less United States	272	-6.3%	9.2%	218	10.9%	2,859	53	2.7%	251	440	496
<u>United States</u>	<u>152</u>	<u>-11.4%</u>	<u>-11.4%</u>	<u>133</u>	<u>-9.6%</u>	<u>1,594</u>	<u>19</u>	<u>-22.7%</u>	<u>13</u>	<u>217</u>	<u>260</u>
Worldwide	423	-8.2%	0.8%	351	2.2%	4,453	72	-5.4%	264	657	756
MasterCard Debit Programs											
Worldwide less United States	79	6.1%	19.8%	28	12.7%	499	52	23.9%	433	91	98
<u>United States</u>	<u>105</u>	<u>5.9%</u>	<u>5.9%</u>	<u>77</u>	<u>5.6%</u>	<u>1,917</u>	<u>28</u>	<u>6.6%</u>	<u>235</u>	<u>116</u>	<u>124</u>
Worldwide	184	6.0%	11.5%	105	7.4%	2,417	79	17.3%	669	207	222

For the 3 Months ended September 30, 2008

	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.)
All MasterCard Credit, Charge and Debit Programs											
APMEA	\$110	24.6%	23.2%	\$75	24.4%	899	\$35	20.6%	233	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
<u>Latin America</u>	<u>49</u>	<u>24.1%</u>	<u>15.7%</u>	<u>26</u>	<u>19.0%</u>	<u>452</u>	<u>23</u>	<u>12.3%</u>	<u>151</u>	<u>90</u>	<u>110</u>
Worldwide less United States	397	23.7%	18.9%	279	19.7%	3,265	118	17.1%	673	514	574
<u>United States</u>	<u>268</u>	<u>4.7%</u>	<u>4.7%</u>	<u>218</u>	<u>6.7%</u>	<u>3,480</u>	<u>49</u>	<u>-3.1%</u>	<u>260</u>	<u>334</u>	<u>388</u>
Worldwide	665	15.3%	12.8%	498	13.6%	6,745	167	10.3%	933	847	963
MasterCard Credit and Charge Programs											
Worldwide less United States	311	21.4%	17.4%	248	19.6%	2,781	62	9.5%	256	430	485
<u>United States</u>	<u>162</u>	<u>-1.2%</u>	<u>-1.2%</u>	<u>141</u>	<u>1.5%</u>	<u>1,596</u>	<u>21</u>	<u>-16.2%</u>	<u>14</u>	<u>219</u>	<u>265</u>
Worldwide	472	12.5%	10.3%	389	12.3%	4,377	83	1.6%	270	650	750
MasterCard Debit Programs											
Worldwide less United States	87	32.9%	24.6%	31	20.4%	483	55	27.2%	417	83	89
<u>United States</u>	<u>106</u>	<u>15.3%</u>	<u>15.3%</u>	<u>78</u>	<u>17.5%</u>	<u>1,884</u>	<u>28</u>	<u>9.6%</u>	<u>245</u>	<u>115</u>	<u>123</u>
Worldwide	193	22.6%	19.3%	109	18.3%	2,367	84	20.6%	663	198	213

For the 3 Months ended June 30, 2008

	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.)
All MasterCard Credit, Charge and Debit Programs											
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
<u>Latin America</u>	<u>48</u>	<u>26.7%</u>	<u>17.7%</u>	<u>24</u>	<u>19.9%</u>	<u>436</u>	<u>24</u>	<u>15.4%</u>	<u>149</u>	<u>86</u>	<u>106</u>
Worldwide less United States	386	29.0%	18.5%	272	19.4%	3,090	114	16.4%	643	496	556
<u>United States</u>	<u>271</u>	<u>6.2%</u>	<u>6.2%</u>	<u>221</u>	<u>8.0%</u>	<u>3,489</u>	<u>50</u>	<u>-0.9%</u>	<u>258</u>	<u>328</u>	<u>386</u>
Worldwide	657	18.5%	13.1%	493	14.0%	6,579	164	10.6%	901	824	943
MasterCard Credit and Charge Programs											
Worldwide less United States	303	27.3%	17.4%	242	19.8%	2,639	61	8.6%	250	420	475
<u>United States</u>	<u>163</u>	<u>0.7%</u>	<u>0.7%</u>	<u>142</u>	<u>2.8%</u>	<u>1,590</u>	<u>21</u>	<u>-11.3%</u>	<u>15</u>	<u>219</u>	<u>269</u>
Worldwide	466	16.5%	10.9%	384	12.9%	4,229	83	2.6%	264	640	744
MasterCard Debit Programs											
Worldwide less United States	83	35.5%	22.9%	30	16.5%	450	53	26.9%	393	76	82
<u>United States</u>	<u>107</u>	<u>15.9%</u>	<u>15.9%</u>	<u>79</u>	<u>18.7%</u>	<u>1,899</u>	<u>28</u>	<u>8.8%</u>	<u>243</u>	<u>109</u>	<u>117</u>
Worldwide	191	23.7%	18.9%	109	18.1%	2,349	81	20.0%	636	185	199

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
<u>Latin America</u>	<u>45</u>	<u>28.9%</u>	<u>21.0%</u>	<u>22</u>	<u>22.7%</u>	<u>416</u>	<u>22</u>	<u>19.2%</u>	<u>143</u>	<u>82</u>	<u>101</u>
Worldwide less United States	352	29.8%	18.4%	246	19.2%	2,873	105	16.6%	591	478	536
<u>United States</u>	<u>259</u>	<u>8.9%</u>	<u>8.9%</u>	<u>206</u>	<u>10.3%</u>	<u>3,253</u>	<u>52</u>	<u>3.8%</u>	<u>253</u>	<u>337</u>	<u>394</u>
Worldwide	610	20.0%	14.2%	453	15.0%	6,126	158	12.0%	844	815	930

MasterCard Credit and Charge Programs

Worldwide less United States	279	29.3%	17.8%	220	19.7%	2,462	58	11.0%	240	409	461
<u>United States</u>	<u>154</u>	<u>4.4%</u>	<u>4.4%</u>	<u>131</u>	<u>6.0%</u>	<u>1,490</u>	<u>23</u>	<u>-4.0%</u>	<u>15</u>	<u>228</u>	<u>278</u>
Worldwide	433	19.2%	12.6%	352	14.2%	3,952	81	6.3%	256	637	739

MasterCard Debit Programs

Worldwide less United States	73	31.6%	20.9%	26	15.2%	411	47	24.3%	350	69	75
<u>United States</u>	<u>104</u>	<u>16.4%</u>	<u>16.4%</u>	<u>75</u>	<u>18.7%</u>	<u>1,763</u>	<u>30</u>	<u>10.8%</u>	<u>238</u>	<u>109</u>	<u>116</u>
Worldwide	177	22.2%	18.2%	101	17.8%	2,174	76	18.7%	588	178	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%	3,485	\$135	17.8%	893	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
<u>Latin America</u>	<u>187</u>	<u>16.8%</u>	<u>16.4%</u>	<u>96</u>	<u>18.6%</u>	<u>1,789</u>	<u>91</u>	<u>14.0%</u>	<u>601</u>	<u>94</u>	<u>115</u>
Worldwide less United States	1,486	18.3%	16.8%	1,044	17.4%	12,586	442	15.6%	2,591	531	594
<u>United States</u>	<u>1,054</u>	<u>3.5%</u>	<u>3.5%</u>	<u>856</u>	<u>4.8%</u>	<u>13,734</u>	<u>198</u>	<u>-1.9%</u>	<u>1,019</u>	<u>333</u>	<u>384</u>
Worldwide	2,540	11.6%	10.9%	1,900	11.4%	26,320	640	9.5%	3,610	864	978

MasterCard Credit and Charge Programs

Worldwide less United States	1,163	16.4%	15.5%	928	17.5%	10,742	235	8.0%	997	440	496
<u>United States</u>	<u>631</u>	<u>-2.2%</u>	<u>-2.2%</u>	<u>547</u>	<u>-0.1%</u>	<u>6,270</u>	<u>84</u>	<u>-13.6%</u>	<u>58</u>	<u>217</u>	<u>260</u>
Worldwide	1,795	9.1%	8.6%	1,476	10.3%	17,012	319	1.3%	1,054	657	756

MasterCard Debit Programs

Worldwide less United States	322	25.4%	22.1%	115	16.3%	1,844	207	25.6%	1,594	91	98
<u>United States</u>	<u>423</u>	<u>13.2%</u>	<u>13.2%</u>	<u>309</u>	<u>14.9%</u>	<u>7,464</u>	<u>114</u>	<u>9.0%</u>	<u>962</u>	<u>116</u>	<u>124</u>
Worldwide	745	18.2%	16.9%	424	15.2%	9,308	321	19.2%	2,556	207	222

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 Transactions²

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
2010Q3	5,822	0.6%
2010Q2	5,624	0.1%
2010Q1	5,373	4.6%
2009Q4	5,861	6.6%
2009Q3	5,785	7.6%
2009Q2	5,618	7.7%
2009Q1 ⁽¹⁾	5,137	5.7%
FY2009 ⁽¹⁾	22,401	6.9%

3. Cross Border Volume²

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)
2010Q3	15.4%
2010Q2	15.3%
2010Q1	10.9%
2009Q4	3.7%
2009Q3	-0.4%
2009Q2	-2.3%
2009Q1 ⁽¹⁾	-0.5%
FY2009 ⁽¹⁾	0.2%

Notes:

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