



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, 2010, as well as the prior eleven quarterly reporting periods and the years ended December 31, 2010, 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 December 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	\$178	25.8%	19.1%	\$121	19.5%	1,323	\$58	18.1%	411	269	294	9.2
Canada	29	11.9%	7.1%	26	6.4%	291	3	14.3%	5	40	49	0.8
Europe	225	8.3%	14.0%	168	13.0%	2,130	57	17.1%	338	198	212	9.1
Latin America	66	22.0%	20.0%	38	25.0%	626	28	13.9%	175	104	127	3.9
Worldwide less United States	499	16.0%	16.1%	353	15.8%	4,370	146	16.8%	929	612	682	23.0
United States	253	2.1%	2.1%	214	3.3%	3,776	39	-4.0%	250	263	294	8.7
Worldwide	752	10.9%	11.0%	567	10.8%	8,146	185	11.7%	1,179	875	975	31.7

MasterCard Credit and Charge Programs

Worldwide less United States	353	11.5%	11.6%	300	13.4%	3,454	52	2.2%	234	447	507
United States	135	2.2%	2.2%	126	3.2%	1,547	9	-9.6%	7	143	171
Worldwide	488	8.7%	8.8%	427	10.2%	5,001	61	0.4%	242	591	678

MasterCard Debit Programs

Worldwide less United States	147	28.7%	28.6%	53	31.7%	916	94	27.0%	695	165	175
United States	118	2.0%	2.0%	88	3.6%	2,229	30	-2.3%	243	120	123
Worldwide	265	15.2%	15.2%	141	12.6%	3,144	124	18.3%	937	284	297

APMEA = Asia Pacific / Middle East / Africa

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.)
APMEA	\$157	22.5%	16.4%	\$104	15.0%	1,239	\$53	19.2%	388	265	289
Canada	27	10.1%	4.3%	24	5.2%	279	3	-2.9%	5	38	46
Europe	207	6.2%	13.9%	154	13.2%	2,041	53	15.9%	333	191	205
Latin America	54	19.6%	17.2%	31	22.3%	565	23	10.9%	161	103	126
Worldwide less United States	445	13.3%	14.5%	313	14.0%	4,124	132	15.8%	887	597	665
United States	240	-1.9%	-1.9%	200	-0.9%	3,549	39	-6.7%	252	258	289
Worldwide	685	7.5%	8.2%	514	7.7%	7,673	171	9.7%	1,140	855	954

MasterCard Credit and Charge Programs

Worldwide less United States	317	8.4%	9.4%	267	11.6%	3,280	50	-1.0%	234	445	503
United States	131	-1.0%	-1.0%	122	0.4%	1,498	10	-16.4%	8	144	171
Worldwide	448	5.5%	6.2%	389	7.9%	4,779	59	-3.8%	242	588	675

MasterCard Debit Programs

Worldwide less United States	128	27.5%	29.3%	46	30.2%	844	82	28.8%	653	152	162
United States	109	-2.9%	-2.9%	79	-2.9%	2,050	30	-3.0%	244	115	118
Worldwide	237	11.5%	12.2%	125	7.1%	2,894	112	18.5%	897	267	279

For the 3 Months ended June 30, 2010											
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.)
APMEA	\$144	26.3%	17.9%	\$94	14.5%	1,174	\$49	25.0%	364	259	281
Canada	27	17.2%	3.2%	24	4.7%	268	3	-6.9%	5	38	46
Europe	191	9.6%	13.7%	143	13.4%	1,934	48	14.7%	318	188	202
Latin America	<u>51</u>	22.4%	15.7%	<u>29</u>	20.9%	<u>527</u>	<u>22</u>	9.8%	<u>157</u>	<u>103</u>	<u>125</u>
Worldwide less United States	413	17.0%	14.6%	290	13.7%	3,904	123	16.9%	844	587	654
United States	<u>244</u>	-0.4%	-0.4%	<u>204</u>	0.7%	<u>3,586</u>	<u>40</u>	-5.8%	<u>257</u>	<u>256</u>	<u>289</u>
Worldwide	657	9.9%	8.5%	493	8.0%	7,490	164	10.4%	1,101	843	942
MasterCard Credit and Charge Programs											
Worldwide less United States	297	12.5%	9.9%	249	11.9%	3,145	47	0.6%	232	445	503
United States	<u>131</u>	-1.5%	-1.5%	<u>121</u>	1.1%	<u>1,475</u>	<u>10</u>	-25.9%	<u>7</u>	<u>143</u>	<u>172</u>
Worldwide	427	7.8%	6.1%	370	8.1%	4,621	57	-5.1%	240	588	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	<u>113</u>	0.9%	0.9%	<u>82</u>	0.1%	<u>2,111</u>	<u>31</u>	3.0%	<u>250</u>	<u>113</u>	<u>116</u>
Worldwide	229	13.9%	13.3%	123	7.4%	2,870	107	20.9%	862	255	267
For the 3 Months ended March 31, 2010											
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.)
APMEA	\$140	36.7%	22.0%	\$93	19.3%	1,113	\$47	27.6%	344	252	274
Canada	24	22.1%	1.9%	21	4.5%	240	3	-13.9%	5	39	47
Europe	185	21.1%	12.1%	139	13.2%	1,761	46	9.1%	281	187	200
Latin America	<u>49</u>	29.8%	16.1%	<u>27</u>	20.6%	<u>488</u>	<u>22</u>	11.1%	<u>153</u>	<u>100</u>	<u>122</u>
Worldwide less United States	397	27.3%	15.2%	279	15.1%	3,602	118	15.5%	782	577	643
United States	<u>235</u>	-1.1%	-1.1%	<u>194</u>	1.0%	<u>3,407</u>	<u>41</u>	-9.6%	<u>256</u>	<u>268</u>	<u>301</u>
Worldwide	632	15.1%	8.6%	473	8.9%	7,009	159	7.7%	1,038	845	944
MasterCard Credit and Charge Programs											
Worldwide less United States	289	20.7%	8.9%	241	12.2%	2,928	47	-5.1%	222	442	499
United States	<u>118</u>	-8.0%	-8.0%	<u>110</u>	-3.1%	<u>1,332</u>	<u>8</u>	-45.6%	<u>7</u>	<u>150</u>	<u>181</u>
Worldwide	406	10.7%	3.4%	351	6.9%	4,261	55	-14.3%	228	592	679
MasterCard Debit Programs											
Worldwide less United States	109	49.3%	36.1%	38	38.0%	674	71	35.2%	561	136	144
United States	<u>118</u>	7.0%	7.0%	<u>84</u>	6.9%	<u>2,074</u>	<u>33</u>	7.3%	<u>249</u>	<u>117</u>	<u>121</u>
Worldwide	226	23.8%	19.3%	122	15.0%	2,748	104	24.7%	810	253	265
For the 12 Months ended December 31, 2010											
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.)
APMEA	\$619	27.3%	18.8%	\$412	17.1%	4,849	\$207	22.1%	1,507	269	294
Canada	107	14.9%	4.2%	95	5.3%	1,078	12	-3.2%	20	40	49
Europe	809	10.8%	13.5%	604	13.2%	7,867	205	14.3%	1,269	198	212
Latin America	<u>221</u>	23.1%	17.4%	<u>125</u>	22.4%	<u>2,207</u>	<u>95</u>	11.5%	<u>646</u>	<u>104</u>	<u>127</u>
Worldwide less United States	1,755	17.9%	15.2%	1,236	14.7%	16,000	519	16.3%	3,443	612	682
United States	<u>972</u>	-0.3%	-0.3%	<u>812</u>	1.0%	<u>14,317</u>	<u>160</u>	-6.6%	<u>1,016</u>	<u>263</u>	<u>294</u>
Worldwide	2,727	10.7%	9.1%	2,047	8.9%	30,317	679	9.9%	4,459	875	975
MasterCard Credit and Charge Programs											
Worldwide less United States	1,255	12.9%	10.0%	1,058	12.3%	12,808	197	-0.8%	922	447	507
United States	<u>515</u>	-2.0%	-2.0%	<u>479</u>	0.5%	<u>5,853</u>	<u>36</u>	-26.4%	<u>30</u>	<u>143</u>	<u>171</u>
Worldwide	1,770	8.1%	6.2%	1,537	8.3%	18,661	233	-5.8%	952	591	678
MasterCard Debit Programs											
Worldwide less United States	500	32.8%	30.4%	177	31.3%	3,192	322	29.9%	2,520	165	175
United States	<u>457</u>	1.7%	1.7%	<u>333</u>	1.9%	<u>8,464</u>	<u>124</u>	1.2%	<u>986</u>	<u>120</u>	<u>123</u>
Worldwide	957	15.9%	14.9%	510	10.5%	11,656	447	20.4%	3,507	284	297

For the 3 Months ended December 31, 2009

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Trans. (Mil.)	Cash		Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
APMEA	\$142	34.9%	21.4%	\$95	19.1%	1,139	\$46	26.4%	337	247	268
Canada	26	13.2%	-1.6%	24	1.7%	270	3	-24.9%	5	39	47
Europe	208	17.3%	8.4%	156	9.6%	1,873	52	5.0%	295	185	199
Latin America	<u>54</u>	19.7%	11.0%	<u>31</u>	13.7%	<u>516</u>	<u>23</u>	7.6%	<u>161</u>	<u>99</u>	<u>122</u>
Worldwide less United States	430	22.6%	12.0%	306	12.1%	3,798	124	11.6%	798	570	635
United States	<u>248</u>	-3.4%	-3.4%	<u>207</u>	-1.3%	<u>3,673</u>	<u>41</u>	-12.8%	<u>257</u>	<u>279</u>	<u>314</u>
Worldwide	678	11.6%	5.8%	513	6.3%	7,470	165	4.4%	1,055	849	949
MasterCard Credit and Charge Programs											
Worldwide less United States	317	16.5%	5.8%	264	9.2%	3,114	52	-8.6%	234	444	501
United States	<u>132</u>	-13.0%	-13.0%	<u>123</u>	-7.8%	<u>1,517</u>	<u>10</u>	-49.5%	<u>8</u>	<u>160</u>	<u>192</u>
Worldwide	449	6.0%	-0.5%	387	3.2%	4,630	62	-18.7%	242	604	693

MasterCard Debit Programs

Worldwide less United States	114	43.3%	33.6%	42	34.8%	684	72	32.9%	564	126	134
United States	<u>116</u>	10.5%	10.5%	<u>85</u>	9.9%	<u>2,156</u>	<u>31</u>	12.1%	<u>249</u>	<u>118</u>	<u>123</u>
Worldwide	230	24.7%	20.9%	126	17.1%	2,840	103	25.9%	813	245	257

For the 3 Months ended September 30, 2009

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Trans. (Mil.)	Cash		Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
APMEA	\$128	16.5%	19.3%	\$86	16.9%	1,091	\$42	24.7%	312	241	262
Canada	24	-10.2%	-5.2%	22	-2.7%	263	3	-20.4%	5	37	45
Europe	195	-7.6%	2.5%	145	3.4%	1,786	50	0.1%	292	182	196
Latin America	<u>46</u>	-7.2%	10.0%	<u>26</u>	12.9%	<u>469</u>	<u>20</u>	6.5%	<u>150</u>	<u>97</u>	<u>119</u>
Worldwide less United States	393	-1.1%	7.8%	278	7.5%	3,608	115	8.4%	759	557	622
United States	<u>244</u>	-8.8%	-8.8%	<u>202</u>	-7.4%	<u>3,616</u>	<u>42</u>	-14.7%	<u>264</u>	<u>284</u>	<u>324</u>
Worldwide	637	-4.2%	0.8%	481	0.7%	7,224	157	1.0%	1,023	841	946
MasterCard Credit and Charge Programs											
Worldwide less United States	292	-5.9%	2.1%	241	5.0%	2,967	51	-9.8%	235	440	497
United States	<u>133</u>	-17.9%	-17.9%	<u>121</u>	-13.8%	<u>1,509</u>	<u>11</u>	-45.4%	<u>9</u>	<u>168</u>	<u>199</u>
Worldwide	425	-10.0%	-5.2%	362	-2.2%	4,476	63	-19.4%	244	608	696
MasterCard Debit Programs											
Worldwide less United States	101	16.2%	28.7%	37	27.4%	641	63	29.4%	524	117	125
United States	<u>112</u>	5.2%	5.2%	<u>81</u>	4.2%	<u>2,107</u>	<u>31</u>	8.0%	<u>255</u>	<u>116</u>	<u>125</u>
Worldwide	212	10.1%	15.2%	118	10.5%	2,748	94	21.6%	779	233	250

For the 3 Months ended June 30, 2009

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Trans. (Mil.)	Cash		Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
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
Latin America	<u>42</u>	-12.8%	7.2%	<u>23</u>	11.9%	<u>460</u>	<u>19</u>	2.2%	<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
United States	<u>245</u>	-9.5%	-9.5%	<u>202</u>	-8.7%	<u>3,619</u>	<u>43</u>	-13.3%	<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
United States	<u>133</u>	-18.7%	-18.7%	<u>120</u>	-15.6%	<u>1,498</u>	<u>13</u>	-39.4%	<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
United States	<u>112</u>	4.5%	4.5%	<u>82</u>	3.7%	<u>2,121</u>	<u>30</u>	6.5%	<u>252</u>	<u>112</u>	<u>122</u>
Worldwide	201	5.6%	13.1%	115	9.6%	2,708	86	18.1%	735	221	238

For the 3 Months ended March 31, 2009

All MasterCard Credit, Charge and Debit Programs				Purchase		Purchase		Cash		Cash		Accounts	Cards
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	(Mil.)	(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	194		
Latin America	<u>38</u>	-15.7%	7.3%	<u>20</u>	10.7%	<u>445</u>	<u>18</u>	3.7%	<u>146</u>	<u>95</u>	<u>116</u>		
Worldwide less United States	312	-11.2%	7.5%	219	7.7%	3,144	93	6.8%	658	538	603		
United States	<u>238</u>	-8.1%	-8.1%	<u>192</u>	-6.9%	<u>3,339</u>	<u>46</u>	-12.8%	<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		
United States	<u>128</u>	-17.2%	-17.2%	<u>113</u>	-13.9%	<u>1,388</u>	<u>15</u>	-36.0%	<u>10</u>	<u>192</u>	<u>222</u>		
Worldwide	367	-15.2%	-4.4%	307	-1.8%	4,049	60	-15.7%	238	629	717		

MasterCard Debit Programs

Worldwide less United States	73	-0.1%	19.7%	25	13.9%	483	47	23.1%	430	101	108		
United States	<u>110</u>	5.2%	5.2%	<u>79</u>	5.2%	<u>1,950</u>	<u>31</u>	5.2%	<u>247</u>	<u>112</u>	<u>122</u>		
Worldwide	183	3.0%	10.6%	104	7.2%	2,433	79	15.3%	677	213	230		

For the 12 Months ended December 31, 2009

All MasterCard Credit, Charge and Debit Programs				Purchase		Purchase		Cash		Cash		Accounts	Cards
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	(Mil.)	(Mil.)		
APMEA	\$486	15.2%	18.5%	\$327	16.9%	4,167	\$159	22.0%	1,177	247	268		
Canada	93	-8.8%	-2.7%	82	-0.3%	1,012	11	-17.4%	19	39	47		
Europe	730	-5.8%	4.5%	546	5.4%	6,904	184	2.0%	1,125	185	199		
Latin America	<u>179</u>	-4.1%	9.1%	<u>99</u>	12.5%	<u>1,889</u>	<u>80</u>	5.1%	<u>606</u>	<u>99</u>	<u>122</u>		
Worldwide less United States	1,488	0.2%	8.8%	1,053	8.9%	13,972	435	8.5%	2,927	570	635		
United States	<u>975</u>	-7.5%	-7.5%	<u>804</u>	-6.1%	<u>14,245</u>	<u>172</u>	-13.4%	<u>1,039</u>	<u>279</u>	<u>314</u>		
Worldwide	2,463	-3.0%	1.7%	1,857	1.8%	28,218	606	1.3%	3,966	849	949		
MasterCard Credit and Charge Programs													
Worldwide less United States	1,112	-4.5%	3.6%	916	6.6%	11,577	195	-8.7%	927	444	501		
United States	<u>526</u>	-16.8%	-16.8%	<u>477</u>	-12.8%	<u>5,912</u>	<u>49</u>	-42.2%	<u>37</u>	<u>160</u>	<u>192</u>		
Worldwide	1,637	-8.8%	-4.0%	1,393	-0.9%	17,488	244	-18.1%	963	604	693		
MasterCard Debit Programs													
Worldwide less United States	377	16.8%	27.6%	137	26.7%	2,396	239	28.1%	2,001	126	134		
United States	<u>450</u>	6.3%	6.3%	<u>327</u>	5.8%	<u>8,334</u>	<u>123</u>	7.9%	<u>1,002</u>	<u>118</u>	<u>123</u>		
Worldwide	826	10.9%	15.1%	464	11.2%	10,730	362	20.5%	3,003	245	257		

For the 3 Months ended December 31, 2008

All MasterCard Credit, Charge and Debit Programs				Purchase		Purchase		Cash		Cash		Accounts	Cards
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	(Mil.)	(Mil.)		
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		
Latin America	<u>45</u>	-5.7%	11.5%	<u>24</u>	13.4%	<u>486</u>	<u>22</u>	9.6%	<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		
United States	<u>257</u>	-5.1%	-5.1%	<u>210</u>	-4.5%	<u>3,511</u>	<u>47</u>	-7.6%	<u>248</u>	<u>333</u>	<u>384</u>		
Worldwide	608	-4.4%	3.8%	456	3.3%	6,869	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		
United States	<u>152</u>	-11.4%	-11.4%	<u>133</u>	-9.6%	<u>1,594</u>	<u>19</u>	-22.7%	<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		
United States	<u>105</u>	5.9%	5.9%	<u>77</u>	5.6%	<u>1,917</u>	<u>28</u>	6.6%	<u>235</u>	<u>116</u>	<u>124</u>		
Worldwide	184	6.0%	11.4%	105	7.4%	2,416	79	17.3%	669	207	222		

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	24.4%	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	179	194
Latin America	<u>49</u>	24.1%	15.7%	<u>26</u>	19.0%	<u>452</u>	<u>23</u>	12.3%	<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
United States	<u>268</u>	4.7%	4.7%	<u>218</u>	6.7%	<u>3,479</u>	<u>49</u>	-3.1%	<u>260</u>	<u>334</u>	<u>388</u>
Worldwide	665	15.3%	12.8%	498	13.6%	6,744	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
United States	<u>162</u>	-1.2%	-1.2%	<u>141</u>	1.5%	<u>1,596</u>	<u>21</u>	-16.2%	<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
United States	<u>106</u>	15.3%	15.3%	<u>78</u>	17.5%	<u>1,883</u>	<u>28</u>	9.6%	<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

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	<u>48</u>	26.7%	17.7%	<u>24</u>	19.9%	<u>436</u>	<u>24</u>	15.4%	<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
United States	<u>271</u>	6.2%	6.2%	<u>221</u>	8.0%	<u>3,488</u>	<u>50</u>	-0.9%	<u>258</u>	<u>328</u>	<u>386</u>
Worldwide	657	18.5%	13.1%	493	14.0%	6,578	164	10.6%	901	824	942

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
United States	<u>163</u>	0.7%	0.7%	<u>142</u>	2.8%	<u>1,590</u>	<u>21</u>	-11.3%	<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
United States	<u>107</u>	15.9%	15.9%	<u>79</u>	18.7%	<u>1,899</u>	<u>28</u>	8.8%	<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	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	<u>45</u>	28.9%	21.0%	<u>22</u>	22.7%	<u>416</u>	<u>22</u>	19.2%	<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
United States	<u>259</u>	8.9%	8.9%	<u>206</u>	10.3%	<u>3,252</u>	<u>52</u>	3.8%	<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
United States	<u>154</u>	4.4%	4.4%	<u>131</u>	6.0%	<u>1,490</u>	<u>23</u>	-4.0%	<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
United States	<u>104</u>	16.4%	16.4%	<u>75</u>	18.7%	<u>1,763</u>	<u>30</u>	10.8%	<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
Latin America	<u>187</u>	16.8%	16.4%	<u>96</u>	18.6%	<u>1,789</u>	<u>91</u>	14.0%	<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
United States	<u>1,054</u>	3.5%	3.5%	<u>856</u>	4.8%	<u>13,731</u>	<u>198</u>	-1.9%	<u>1,019</u>	<u>333</u>	<u>384</u>
Worldwide	2,540	11.6%	10.9%	1,900	11.4%	26,317	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
United States	<u>631</u>	-2.2%	-2.2%	<u>547</u>	-0.1%	<u>6,270</u>	<u>84</u>	-13.6%	<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
United States	<u>423</u>	13.2%	13.2%	<u>309</u>	14.9%	<u>7,462</u>	<u>114</u>	9.0%	<u>962</u>	<u>116</u>	<u>124</u>
Worldwide	745	18.2%	16.9%	424	15.2%	9,306	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
2010Q4	6,233	6.3%
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%
FY2010	23,052	2.9%

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)
2010Q4	18.7%
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%
FY2010	15.2%

Notes:

- (1) There was one less processing day in this period vs. the same period the previous year
- (2) The numbers were updated in 2010 to exclude a small number of certain processed transactions initiated with cards that do not bear our brands. All prior period data has been updated to be consistent with this revised methodology. Revenue was not impacted by these changes.