



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, 2008, as well as the prior six quarterly reporting periods and the years ended December 31, 2007, and 2006, 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, 2008

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	Acceptance Locations	
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local) (Mil.)				
Asia Pacific	\$95	23.6%	21.3%	\$68	24.6%	803	\$27	13.9%	176	176	192	7.6
Canada	27	16.5%	16.0%	23	15.2%	255	4	21.5%	6	33	39	0.8
Europe	209	23.0%	16.8%	154	17.1%	1,637	55	15.9%	279	183	197	8.2
Latin America	48	24.0%	15.5%	26	18.9%	452	23	11.9%	143	90	110	3.0
South Asia / Middle East / Africa	14	27.2%	32.9%	7	24.9%	98	7	42.9%	52	35	40	1.0
United States	268	4.7%	4.7%	218	6.6%	3,479	49	-3.3%	260	344	392	7.8
Worldwide	662	14.8%	12.3%	497	13.3%	6,724	165	9.5%	914	861	970	28.4
MasterCard Credit and Charge Programs												
United States	162	-1.3%	-1.3%	141	1.5%	1,596	21	-16.6%	14	229	269	
Worldwide less United States	311	21.1%	17.1%	248	19.2%	2,775	63	9.6%	257	431	486	
Worldwide	472	12.4%	10.1%	388	12.1%	4,371	84	1.6%	272	660	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	84	30.3%	22.1%	30	17.6%	469	53	24.8%	397	86	92	
Worldwide	190	21.4%	18.2%	108	17.5%	2,352	82	19.0%	643	201	215	

For the 3 Months ended June 30, 2008

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local) (Mil.)			
Asia Pacific	\$93	27.6%	19.8%	\$66	23.4%	750	\$27	12.1%	162	171	187
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%	1,566	53	16.4%	272	177	191
Latin America	47	26.4%	17.3%	24	19.8%	435	23	14.7%	141	86	106
South Asia / Middle East / Africa	13	28.3%	31.8%	7	25.0%	93	6	40.3%	49	34	39
United States	271	6.2%	6.2%	221	8.0%	3,489	50	-1.0%	258	339	391
Worldwide	655	18.4%	13.0%	493	14.0%	6,577	163	10.0%	887	840	951
MasterCard Credit and Charge Programs											
United States	164	0.7%	0.7%	142	2.8%	1,590	21	-11.4%	15	230	274
Worldwide less United States	303	27.4%	17.5%	242	19.8%	2,643	62	9.3%	253	419	474
Worldwide	467	16.6%	11.0%	384	12.9%	4,233	83	3.1%	267	649	748
MasterCard Debit Programs											
United States	107	15.9%	15.9%	79	18.7%	1,899	28	8.7%	243	109	117
Worldwide less United States	81	33.8%	21.3%	30	16.4%	446	51	24.3%	376	81	87
Worldwide	188	23.0%	18.2%	109	18.1%	2,344	80	18.3%	619	190	204

For the 3 Months ended March 31, 2008

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
Asia Pacific	\$88	27.4%	18.3%	\$62	22.3%	707	\$26	9.7%	146	166	181
Canada	24	31.6%	13.0%	20	13.1%	212	4	12.7%	5	31	37
Europe	182	30.4%	17.6%	136	18.0%	1,449	47	16.3%	247	171	184
Latin America	44	28.6%	20.7%	22	22.6%	415	21	18.8%	135	82	102
South Asia / Middle East / Africa	12	33.6%	31.3%	6	26.7%	91	6	37.0%	46	32	36
United States	259	8.9%	8.9%	206	10.3%	3,253	52	3.8%	253	342	394
Worldwide	609	19.9%	14.1%	453	15.0%	6,127	156	11.5%	832	824	934
MasterCard Credit and Charge Programs											
United States	154	4.4%	4.4%	131	6.0%	1,490	23	-4.0%	15	234	278
Worldwide less United States	279	29.4%	17.9%	220	19.8%	2,467	59	11.4%	243	407	460
Worldwide	434	19.2%	12.7%	352	14.2%	3,957	82	6.6%	259	641	738
MasterCard Debit Programs											
United States	104	16.3%	16.3%	75	18.7%	1,763	30	10.8%	238	108	116
Worldwide less United States	71	30.2%	19.6%	26	15.1%	407	45	22.4%	335	75	80
Worldwide	175	21.6%	17.6%	101	17.7%	2,170	75	17.5%	573	183	196

For the 3 Months ended December 31, 2007

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
Asia Pacific	\$87	25.9%	18.5%	\$61	23.7%	711	\$26	7.8%	149	161	175
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	165	178
Latin America	47	28.4%	22.2%	25	25.8%	441	23	18.6%	140	81	99
South Asia / Middle East / Africa	13	44.0%	34.5%	7	28.5%	96	5	43.1%	41	29	33
United States	270	10.6%	10.6%	220	11.8%	3,445	50	5.8%	246	341	392
Worldwide	634	21.3%	15.5%	478	16.5%	6,472	156	12.4%	834	807	914
MasterCard Credit and Charge Programs											
United States	171	7.8%	7.8%	147	8.8%	1,699	24	2.4%	17	234	279
Worldwide less United States	291	31.0%	19.2%	231	21.3%	2,599	59	11.8%	248	395	446
Worldwide	462	21.3%	14.7%	378	16.1%	4,298	84	8.9%	265	629	724
MasterCard Debit Programs											
United States	99	15.9%	15.9%	73	18.6%	1,746	26	9.2%	228	106	114
Worldwide less United States	73	28.8%	19.8%	27	17.1%	427	46	21.4%	340	71	76
Worldwide	172	21.1%	17.5%	100	18.2%	2,173	72	16.7%	568	177	190

For the 3 Months ended September 30, 2007

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
Asia Pacific	\$77	21.5%	16.3%	\$54	22.1%	658	\$24	5.1%	138	155	168
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	14.5%	250	158	171
Latin America	39	24.3%	20.3%	20	23.9%	393	19	16.8%	129	75	92
South Asia / Middle East / Africa	11	40.9%	36.4%	6	29.0%	88	5	47.0%	38	27	31
United States	256	7.7%	7.7%	205	9.4%	3,225	51	1.2%	250	330	384
Worldwide	576	16.6%	12.8%	430	14.1%	6,031	146	8.9%	811	772	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	256	24.7%	16.8%	201	19.2%	2,408	55	8.6%	244	377	425
Worldwide	420	16.4%	12.0%	340	14.0%	4,009	80	4.6%	262	606	700
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	25.2%	18.7%	24	15.1%	399	40	20.9%	317	66	71
Worldwide	156	17.1%	14.7%	90	14.8%	2,022	66	14.6%	548	166	179

For the 3 Months ended June 30, 2007

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts	Cards
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
Asia Pacific	\$73	18.4%	14.9%	\$50	20.5%	622	\$23	4.5%	132	151	164
Canada	22	18.2%	15.6%	19	15.3%	216	3	17.4%	5	28	34
Europe	156	23.4%	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
South Asia / Middle East / Africa	10	38.5%	41.9%	6	32.3%	84	4	56.2%	37	26	29
United States	255	9.9%	9.9%	205	12.4%	3,189	50	0.5%	248	317	374
Worldwide	554	16.4%	13.3%	414	14.9%	5,863	140	8.7%	791	749	856
MasterCard Credit and Charge Programs											
United States	162	5.4%	5.4%	138	7.4%	1,578	24	-4.8%	17	221	269
Worldwide less United States	238	22.0%	15.8%	186	17.8%	2,293	52	9.0%	239	365	412
Worldwide	400	14.7%	11.3%	324	13.1%	3,871	76	4.2%	256	586	681
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	61	25.4%	18.5%	22	14.0%	381	38	21.4%	304	66	71
Worldwide	153	21.3%	18.7%	89	21.7%	1,992	64	14.7%	536	163	175

For the 3 Months ended March 31, 2007

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts	Cards
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
Asia Pacific	\$69	18.8%	15.4%	\$47	20.6%	589	\$22	5.9%	124	147	159
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
South Asia / Middle East / Africa	9	36.2%	47.1%	5	34.6%	81	4	66.7%	36	24	27
United States	238	15.7%	15.7%	187	18.0%	2,928	51	8.0%	240	313	370
Worldwide	508	19.1%	16.4%	374	18.1%	5,402	134	12.0%	744	727	833
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	21.8%	16.5%	167	18.6%	2,120	49	9.9%	222	352	397
Worldwide	364	14.1%	11.3%	291	13.7%	3,544	72	2.4%	238	570	665
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	24.2%	18.9%	20	14.3%	354	34	21.9%	283	62	67
Worldwide	144	34.2%	31.8%	83	36.5%	1,858	61	26.0%	507	157	168

For the 12 Months ended December 31, 2007

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts	Cards
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
Asia Pacific	\$306	21.3%	16.4%	\$211	21.8%	2,579	\$95	5.9%	543	161	175
Canada	91	22.4%	15.0%	78	15.0%	865	13	15.3%	20	30	36
Europe	656	26.8%	16.3%	487	16.9%	5,628	169	14.5%	968	165	178
Latin America	158	25.5%	21.9%	79	25.1%	1,560	79	18.9%	514	81	99
South Asia / Middle East / Africa	43	40.2%	39.3%	24	30.8%	349	19	51.7%	152	29	33
United States	1,019	10.8%	10.8%	817	12.7%	12,787	202	3.8%	983	341	392
Worldwide	2,272	18.4%	14.4%	1,696	15.8%	23,768	576	10.5%	3,180	807	914
MasterCard Credit and Charge Programs											
United States	645	5.8%	5.8%	548	7.8%	6,303	97	-4.1%	68	234	279
Worldwide less United States	1,001	25.2%	17.2%	786	19.4%	9,419	215	9.8%	953	395	446
Worldwide	1,646	16.8%	12.4%	1,334	14.3%	15,722	312	5.1%	1,021	629	724
MasterCard Debit Programs											
United States	373	20.8%	20.8%	269	24.4%	6,484	105	12.5%	915	106	114
Worldwide less United States	253	26.0%	19.0%	94	15.2%	1,562	159	21.4%	1,243	71	76
Worldwide	626	22.9%	20.1%	362	21.9%	8,046	264	17.7%	2,159	177	190

	For the 12 Months ended December 31, 2006										
	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											
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	517	14.2%	13.2%	382	13.6%	4,943	135	12.2%	869	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%	46.6%	18	33.3%	288	12	72.5%	108	22	25
United States	919	15.7%	15.7%	724	17.3%	11,026	195	10.1%	922	304	362
Worldwide	1,919	16.0%	15.2%	1,415	16.7%	20,465	505	11.2%	2,830	706	812
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%	13,985	286	3.4%	921	554	647
MasterCard Debit Programs											
United States	309	41.2%	41.2%	216	48.3%	5,125	93	27.1%	857	92	101
Worldwide less United States	200	18.5%	17.1%	75	11.2%	1,356	125	20.9%	1,051	61	65
Worldwide	509	31.3%	30.6%	291	36.6%	6,480	218	23.5%	1,908	153	165

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-based transactions.

Period	Processed Trans. (Mil.)	Growth
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%

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-based transactions that occurred on these cards.

Period	Growth (Local)
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%

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