



Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended June 30, 2007, as well as the prior five quarterly reporting periods and the years ended December 31, 2006 and 2005, 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 June 30, 2007

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	Acceptance	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.	(Mil.)	(Mil.)	Locations	
Asia Pacific	\$73	18.5%	15.1%	\$50	20.2%	620	\$23	5.4%	132	151	164	6.6
Canada	22	18.2%	15.6%	19	15.1%	216	3	18.1%	5	28	34	0.7
Europe	157	23.2%	14.3%	116	14.7%	1,390	41	13.0%	246	152	164	8.0
Latin America	37	27.3%	22.1%	18	24.0%	374	19	20.3%	126	75	91	2.4
South Asia / Middle East / Africa	10	41.1%	44.6%	6	32.3%	84	5	63.3%	38	26	29	0.8
United States	255	9.8%	9.8%	205	12.4%	3,184	50	0.5%	248	319	372	6.9
Worldwide	555	16.4%	13.3%	414	14.8%	5,868	141	9.0%	794	750	855	25.4
MasterCard Credit and Charge Programs												
United States	162	5.5%	5.5%	138	7.5%	1,578	24	-4.8%	17	219	268	
Worldwide less United States	241	21.6%	15.3%	186	17.8%	2,292	55	7.8%	258	373	420	
Worldwide	403	14.5%	11.1%	325	13.1%	3,870	79	3.6%	275	593	688	
MasterCard Debit Programs												
United States	92	18.5%	18.5%	67	24.2%	1,606	26	5.9%	231	99	104	
Worldwide less United States	59	27.5%	20.6%	23	13.1%	391	36	25.9%	288	58	62	
Worldwide	151	21.8%	19.3%	89	21.2%	1,997	62	16.8%	519	157	167	

For the 3 Months ended March 31, 2007

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.	(Mil.)	(Mil.)	
Asia Pacific	\$69	18.5%	15.1%	\$47	20.2%	586	\$22	5.8%	123	147	160
Canada	18	12.7%	14.2%	15	13.7%	188	3	16.8%	5	27	33
Europe	141	25.0%	15.3%	104	15.9%	1,277	36	13.6%	223	145	156
Latin America	34	21.9%	24.0%	17	27.0%	355	18	21.4%	120	74	89
South Asia / Middle East / Africa	9	36.1%	47.1%	5	35.2%	81	4	65.7%	35	25	28
United States	237	15.6%	15.6%	187	17.9%	2,924	50	7.9%	239	315	370
Worldwide	509	19.1%	16.4%	375	18.0%	5,411	134	12.1%	746	732	836
MasterCard Credit and Charge Programs											
United States	148	4.3%	4.3%	124	7.7%	1,423	24	-10.1%	16	217	267
Worldwide less United States	218	21.0%	15.6%	167	18.6%	2,120	51	6.9%	242	362	407
Worldwide	366	13.7%	10.8%	291	13.7%	3,543	75	0.8%	258	579	673
MasterCard Debit Programs											
United States	90	40.8%	40.8%	63	45.2%	1,501	27	31.5%	224	98	103
Worldwide less United States	53	28.3%	23.3%	20	14.2%	367	32	29.9%	264	55	59
Worldwide	142	35.9%	33.8%	83	36.1%	1,868	59	30.6%	488	153	162

For the 3 Months ended December 31, 2006

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
Asia Pacific	\$69	16.8%	12.0%	\$46	17.2%	586	\$23	2.6%	124	143	156
Canada	20	16.8%	13.2%	18	14.0%	208	3	8.7%	5	26	32
Europe	145	21.4%	12.8%	108	13.7%	1,344	37	10.3%	229	140	151
Latin America	37	24.6%	24.8%	18	27.5%	373	19	22.4%	123	71	86
South Asia / Middle East / Africa	9	30.9%	38.3%	5	31.5%	81	3	49.8%	32	22	25
United States	244	14.4%	14.4%	197	17.0%	3,050	48	5.0%	234	307	362
Worldwide	523	17.6%	14.6%	391	16.6%	5,643	133	9.2%	746	710	813
MasterCard Credit and Charge Programs											
United States	159	3.0%	3.0%	135	5.7%	1,583	24	-10.0%	17	211	261
Worldwide less United States	224	18.9%	13.0%	173	16.4%	2,216	51	3.1%	246	351	395
Worldwide	383	11.7%	8.6%	308	11.4%	3,799	75	-1.5%	262	562	656
MasterCard Debit Programs											
United States	85	44.5%	44.5%	61	53.3%	1,467	24	26.0%	218	96	102
Worldwide less United States	55	27.9%	22.2%	21	14.1%	377	33	28.0%	266	52	56
Worldwide	140	37.5%	34.9%	83	40.8%	1,844	57	27.2%	484	147	157

For the 3 Months ended September 30, 2006

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
Asia Pacific	\$63	12.3%	10.7%	\$42	17.7%	546	\$22	-0.9%	117	140	153
Canada	19	21.2%	13.0%	17	13.7%	199	3	9.1%	5	26	32
Europe	136	16.8%	13.1%	99	13.4%	1,281	36	12.3%	228	135	144
Latin America	31	25.1%	25.3%	15	27.7%	337	16	23.2%	115	70	83
South Asia / Middle East / Africa	8	37.6%	45.6%	5	34.3%	74	3	66.2%	29	21	24
United States	238	17.0%	17.0%	187	18.4%	2,889	50	12.1%	244	301	353
Worldwide	495	17.3%	15.8%	365	17.2%	5,326	130	11.8%	737	693	789
MasterCard Credit and Charge Programs											
United States	155	4.9%	4.9%	129	6.5%	1,505	26	-2.2%	17	215	261
Worldwide less United States	208	16.3%	13.3%	158	16.3%	2,077	50	4.8%	243	342	383
Worldwide	363	11.2%	9.6%	287	11.7%	3,582	76	2.3%	260	557	644
MasterCard Debit Programs											
United States	82	49.7%	49.7%	58	58.2%	1,385	24	32.8%	227	87	93
Worldwide less United States	50	22.6%	20.2%	20	13.2%	360	30	25.4%	250	50	53
Worldwide	132	38.2%	37.0%	78	43.6%	1,744	54	28.6%	477	136	146

For the 3 Months ended June 30, 2006

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
Asia Pacific	\$61	10.1%	10.2%	\$40	16.3%	510	\$21	0.2%	109	136	149
Canada	19	25.9%	13.8%	16	15.6%	193	3	3.7%	5	25	31
Europe	128	13.2%	14.4%	94	14.4%	1,234	34	14.4%	222	130	139
Latin America	29	28.6%	26.9%	14	30.7%	316	15	23.6%	112	66	79
South Asia / Middle East / Africa	7	48.5%	50.0%	4	35.6%	69	3	79.8%	25	19	22
United States	232	17.9%	17.9%	182	18.6%	2,742	50	15.3%	240	299	352
Worldwide	476	16.8%	16.6%	351	17.7%	5,063	125	13.8%	712	675	772
MasterCard Credit and Charge Programs											
United States	154	8.8%	8.8%	129	9.6%	1,483	25	4.7%	16	212	259
Worldwide less United States	198	14.9%	14.3%	150	17.0%	1,976	48	6.8%	239	330	371
Worldwide	352	12.1%	11.8%	278	13.5%	3,459	74	6.1%	255	542	630
MasterCard Debit Programs											
United States	78	41.2%	41.2%	54	47.6%	1,259	24	28.9%	224	87	93
Worldwide less United States	46	19.6%	20.3%	19	13.8%	345	27	25.2%	233	46	50
Worldwide	124	32.3%	32.6%	72	37.0%	1,604	52	26.9%	457	133	142

For the 3 Months ended March 31, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)
Asia Pacific	\$58	4.6%	6.9%	\$38	14.3%	476	\$20	-4.7%	103	133	146
Canada	16	24.4%	17.3%	14	18.3%	168	3	12.3%	5	24	30
Europe	113	7.1%	15.5%	83	15.4%	1,133	29	16.1%	200	124	133
Latin America	28	37.4%	27.9%	13	31.1%	294	15	25.3%	106	65	77
South Asia / Middle East / Africa	7	50.5%	53.3%	4	33.1%	64	3	103.2%	22	17	20
United States	205	13.1%	13.1%	158	14.7%	2,344	47	8.1%	205	290	344
Worldwide	427	12.3%	14.3%	310	15.8%	4,479	117	10.6%	640	654	751
MasterCard Credit and Charge Programs											
United States	142	7.6%	7.6%	115	9.3%	1,331	27	0.4%	16	210	257
Worldwide less United States	180	10.8%	14.4%	135	17.3%	1,817	45	6.8%	227	322	361
Worldwide	322	9.3%	11.3%	250	13.5%	3,148	72	4.3%	243	531	618
MasterCard Debit Programs											
United States	64	27.9%	27.9%	43	31.9%	1,013	20	20.2%	189	80	86
Worldwide less United States	41	15.9%	20.3%	17	14.7%	318	25	24.5%	208	42	46
Worldwide	105	22.9%	24.8%	60	26.6%	1,331	45	22.5%	397	122	133

For the 12 Months ended December 31, 2006

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)
Asia Pacific	\$252	11.0%	10.0%	\$166	16.4%	2,119	\$86	-0.6%	453	143	156
Canada	75	21.8%	14.2%	64	15.2%	768	11	8.3%	19	26	32
Europe	520	14.9%	13.9%	384	14.1%	4,992	136	13.1%	878	140	151
Latin America	126	28.3%	26.1%	60	29.1%	1,320	66	23.5%	456	71	86
South Asia / Middle East / Africa	30	40.7%	46.0%	18	33.6%	288	12	70.4%	107	22	25
United States	919	15.7%	15.7%	724	17.3%	11,025	195	10.1%	922	307	362
Worldwide	1,922	16.1%	15.3%	1,417	16.8%	20,511	505	11.3%	2,835	710	813
MasterCard Credit and Charge Programs											
United States	610	6.0%	6.0%	509	7.7%	5,901	102	-1.9%	65	211	261
Worldwide less United States	811	15.3%	13.7%	615	16.7%	8,086	195	5.3%	955	351	395
Worldwide	1,421	11.1%	10.3%	1,124	12.5%	13,987	297	2.7%	1,021	562	656
MasterCard Debit Programs											
United States	309	41.2%	41.2%	216	48.3%	5,124	93	27.1%	857	96	102
Worldwide less United States	192	21.8%	20.8%	77	13.9%	1,400	115	25.9%	957	52	56
Worldwide	501	33.1%	32.6%	293	37.4%	6,524	208	26.4%	1,814	147	157

For the 12 Months ended December 31, 2005

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)
Asia Pacific	\$227	12.7%	8.9%	\$142	15.0%	1,773	\$85	-0.1%	355	132	144
Canada	61	21.8%	13.7%	52	16.0%	684	9	1.7%	19	24	30
Europe	453	13.9%	13.5%	334	13.7%	4,530	119	12.8%	795	120	129
Latin America	98	41.3%	32.3%	44	31.2%	1,073	54	33.3%	398	62	74
South Asia / Middle East / Africa	22	41.0%	39.9%	14	28.3%	228	7	70.3%	59	16	18
United States	795	11.6%	11.6%	618	14.6%	9,004	177	2.5%	770	280	331
Worldwide	1,655	14.5%	13.2%	1,205	15.1%	17,291	450	8.2%	2,395	633	728
MasterCard Credit and Charge Programs											
United States	576	5.1%	5.1%	472	9.0%	5,597	104	-9.6%	67	208	254
Worldwide less United States	703	16.1%	13.2%	521	16.1%	7,072	182	5.7%	881	313	352
Worldwide	1,279	10.9%	9.4%	993	12.6%	12,669	286	-0.4%	947	521	607
MasterCard Debit Programs											
United States	219	33.5%	33.5%	146	37.2%	3,407	73	26.5%	703	72	77
Worldwide less United States	158	22.9%	21.3%	67	12.7%	1,215	91	28.5%	745	40	44
Worldwide	376	28.8%	28.1%	212	28.5%	4,622	164	27.6%	1,448	111	121

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. However, 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 derived from information provided by MasterCard members that 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, cards and acceptance locations columns is derived from information provided by MasterCard members and is subject to certain limited verification by MasterCard. Certain information with respect to acceptance locations is provided by third parties and has not been independently verified by MasterCard. All data is subject to revision and amendment by MasterCard’s members subsequent to the date of its release. A portion of the data set forth in the accounts and cards columns reflects the impact of routine portfolio changes among members and other practices that may lead to over counting of the underlying data in certain circumstances.

In the three and six months ended June 30, 2007, GDV excludes commercial funds transfers in China, which are generally transactions that facilitate the transfer of funds between bank branches, but do not involve traditional cash withdrawals or balance transfers. Data for the comparable periods in 2006 have been updated to be consistent with this approach.

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 online debit transactions.

Period	Processed Trans. (Mil.)	Growth
2007Q2	4,595	15.2%
2007 Q1	4,205	19.4%
2006 Q4	4,427	17.4%
2006 Q3	4,200	18.9%
2006 Q2	3,989	17.7%
2006 Q1	3,521	15.8%
FY 2006	16,137	17.5%
2005 Q4	3,772	13.4%
2005 Q3	3,532	13.4%
2005 Q2	3,389	13.9%
2005 Q1	3,040	11.2%
FY 2005	13,733	13.0%

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