

For the 3 Months ended December 31, 2004

All Programs except On-Line Debit Programs	GDV	Growth	Purchase Volume	Growth	Purchase Transactions	Cash Volume	Growth	Cash Transactions	Accounts	Cards	Acceptance Locations
	(Billions)	(Local)	(Billions)	(Local)	(Millions)	(Billions)	(Local)	(Millions)	(Millions)	(Millions)	(Millions)
South Asia / Middle East Africa	\$4.5	23.2%	\$3.3	26.6%	52.0	\$1.2	14.8%	11.1	10.5	12.7	.5
Asia / Pacific	60.7	5.9%	41.0	11.4%	425.9	19.7	-4.0%	67.0	118.4	131.8	8.8
Europe	111.3	13.9%	85.3	15.1%	1,105.0	26.0	10.3%	187.4	99.2	111.6	7.1
Latin America	21.5	36.6%	9.5	31.2%	244.0	12.0	41.3%	92.7	46.1	57.0	1.9
Canada	14.8	12.4%	12.7	15.2%	167.8	2.0	-2.4%	4.5	23.2	28.5	.7
United States	188.5	11.5%	143.3	9.1%	2,039.3	45.2	19.9%	163.4	278.6	337.8	5.6
Worldwide	401.2	12.5%	295.1	12.1%	4,034.1	106.1	13.6%	526.1	576.0	679.5	24.6
<b>Credit Programs</b>											
United States	146.8	6.5%	117.7	7.5%	1,432.8	29.1	2.8%	18.7	217.6	271.5	
Worldwide	321.4	9.1%	252.4	11.4%	3,132.0	69.1	1.2%	209.8	487.8	579.7	
<b>Off-Line Debit Programs</b>											
United States	41.7	33.4%	25.6	17.1%	606.5	16.0	71.5%	144.6	61.0	66.3	
Worldwide	79.8	29.0%	42.7	16.6%	902.1	37.1	47.0%	316.3	88.2	99.7	

For the Year ended December 31, 2004

All Programs except On-Line Debit Programs	GDV	Growth	Purchase Volume	Growth	Purchase Transactions	Cash Volume	Growth	Cash Transactions	Accounts	Cards	Acceptance Locations
	(Billions)	(Local)	(Billions)	(Local)	(Millions)	(Billions)	(Local)	(Millions)	(Millions)	(Millions)	(Millions)
South Asia / Middle East Africa	\$15.7	25.5%	\$11.1	26.7%	185.8	\$4.6	22.6%	40.0	10.5	12.7	.5
Asia / Pacific	226.0	1.8%	150.3	11.9%	1,609.6	75.6	-13.6%	243.5	118.4	131.8	8.8
Europe	398.0	14.2%	303.3	15.8%	4,054.5	94.7	9.2%	735.3	99.2	111.6	7.1
Latin America	69.2	33.3%	30.6	27.7%	841.8	38.6	38.2%	324.9	46.1	57.0	1.9
Canada	50.5	12.8%	42.5	14.2%	607.2	7.9	5.8%	18.3	23.2	28.5	.7
United States	695.9	9.3%	526.4	9.4%	7,416.4	169.4	8.9%	598.3	278.6	337.8	5.6
Worldwide	1,455.2	10.6%	1064.4	12.4%	14,715.4	390.8	5.9%	1,960.3	576.0	679.5	24.6
<b>Credit Programs</b>											
United States	546.7	6.3%	433.7	8.5%	5,211.8	113.0	-1.6%	74.4	217.6	271.5	
Worldwide	1178.0	8.8%	912.7	12.3%	11,450.1	265.3	-1.8%	823.1	487.8	579.7	
<b>Off-Line Debit Programs</b>											
United States	149.2	22.1%	92.8	13.9%	2,204.7	56.4	38.6%	523.9	61.0	66.3	
Worldwide	277.2	18.7%	151.6	12.7%	3,265.3	125.5	26.9%	1137.2	88.2	99.7	