

## **MasterCard Reports Strong Fourth Quarter and Full Year Results for the Asia/Pacific, Middle East & Africa Region**

*Hong Kong, 5 February 2008* - MasterCard Incorporated today announced successful fourth quarter and full year results for the Asia/Pacific, Middle East & Africa (APMEA)<sup>1</sup> region. For the quarter ending 31 December, the region witnessed double-digit growth in gross dollar volume (20.7%), purchase volume<sup>2</sup> (24.3%), purchase transactions (20.7%), cash transactions (19.4%) and cards issued (15.0%), versus the same period in 2006.

As at 31 December 2007, over 209 million MasterCard cards (excluding Maestro<sup>®</sup> and Cirrus) had been issued by MasterCard customer financial institutions in APMEA. Cardholders in the region made more than 809 million purchase transactions in the fourth quarter of 2007 and cardholders could use their MasterCard cards at more than 25.9 million acceptance locations worldwide.

“Our globally integrated business structure continues to facilitate the sharing of best practices among our talented pool of employees which ultimately benefits our constituents. Our success in 2007 was achieved by leveraging these strengths that set us apart in the payment industry. In 2007, we delivered increased value to all our stakeholders. More than ever, we are well positioned to advance commerce globally,” said Andre Sekulic, president, Asia/Pacific, Middle East & Africa, MasterCard Worldwide.

### **Maestro<sup>®</sup> and Online Debit**

For the quarter ending 31 December, the Maestro<sup>®</sup> brand mark appeared on over 223 million cards in APMEA. Consumers can now make online debit point of sale purchases with their Maestro cards at nearly 925,000 merchant locations in APMEA.

### **Full Year 2007 Results**

For the year ended 31 December 2007, the APMEA region saw impressive growth in gross dollar volume (19.4%), purchase volume (22.8%), purchase transactions (21.7%) and cash transactions (24.7%) versus 2006.

### **About MasterCard Incorporated**

MasterCard Incorporated advances global commerce by providing a critical economic link among financial institutions, businesses, cardholders and merchants worldwide. As a franchisor, processor and advisor, MasterCard develops and

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<sup>1</sup> Includes Asia/Pacific (A/P) and South Asia, Middle East Africa (SAMEA) markets, excluding China

<sup>2</sup> Growth in gross dollar volume and purchase volume are calculated on a local currency basis.

markets payment solutions, processes over 18 billion transactions each year, and provides industry-leading analysis and consulting services to financial institution customers and merchants. Through its family of brands, including MasterCard®, Maestro® and Cirrus®, MasterCard serves consumers and businesses in more than 210 countries and territories. For more information go to [www.mastercard.com](http://www.mastercard.com).

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### **Forward-Looking Statements**

Statements in this press release which are not historical facts, including statements about MasterCard's plans, strategies, beliefs and expectations, are forward-looking and subject to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements speak only as of the date they are made. Accordingly, except for the company's ongoing obligations under the U.S. federal securities laws, the company does not intend to update or otherwise revise the forward-looking information to reflect actual results of operations, changes in financial condition, changes in estimates, expectations or assumptions, changes in general economic or industry conditions or other circumstances arising and/or existing since the preparation of this press release or to reflect the occurrence of any unanticipated events.

Actual results may differ materially from such forward-looking statements for a number of reasons, including those set forth in the company's filings with the Securities and Exchange Commission (SEC), including the company's Annual Report on Form 10-K for the year ended December 31, 2006, the company's Quarterly Reports on Form 10-Q and Current Reports on Form 8-K that it has filed with the SEC during 2007 and 2008, as well as reasons including difficulties, delays or the inability of the company to achieve its strategic initiatives set forth above. Factors other than those listed above could also cause the company's results to differ materially from expected results.