

## MasterCard Achieves Strong Second Quarter Growth in the Asia/Pacific, Middle East & Africa Region

*Singapore, 5 August 2008* - MasterCard Incorporated announced strong second quarter 2008 results for the Asia/Pacific, Middle East & Africa (APMEA)<sup>1</sup> region. For the quarter ending 30 June 2008, the region witnessed double-digit growth in gross dollar volume (20.3%), purchase volume<sup>2</sup> (23.4%), purchase transactions (19.3%), cash transactions (22.6%) and cards issued (16.7%) versus the same period in 2007.

As of 30 June 2008, over 226 million MasterCard cards (excluding Maestro<sup>®</sup> and Cirrus) had been issued by MasterCard customer financial institutions across APMEA. Cardholders in the region made more than 842 million purchase transactions in the second quarter of 2008 and could use their MasterCard cards at 27.3 million acceptance locations worldwide.

“We are very pleased with our second quarter results. Despite challenging economic conditions, MasterCard achieved strong growth across our wide spectrum of products in the diverse region of APMEA. Our results demonstrate the resilience of the MasterCard strategy and business model. We will continue to focus on building valuable relationships with our customers and expand our product reach into the region,” said Andre Sekulic, president, Asia/Pacific, Middle East & Africa, MasterCard Worldwide.

For the quarter ending 30 June 2008, the Maestro<sup>®</sup> brand mark appeared on over 221 million cards in APMEA. Consumers can now make online debit point of sale purchases with their Maestro cards at over 1 million merchant locations in APMEA.

In addition to the performance highlights, MasterCard in the APMEA region also reported a number of significant achievements for the quarter ending 30 June 2008.

### **About MasterCard Worldwide**

MasterCard Worldwide 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 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<sup>®</sup>, Maestro<sup>®</sup> and Cirrus<sup>®</sup>, MasterCard serves

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<sup>1</sup> Includes Asia/Pacific (A/P) and South Asia, Middle East Africa (SAMEA) regions collectively.

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

consumers and businesses in more than 210 countries and territories. For more information, go to <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. Such forward-looking statements include, without limitation:

- the company's ability to continue to achieve success in challenging economic conditions
- the company's ability to build relationships with its constituents and expand reach into the APMEA region.

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, 2007, the company's Quarterly Reports on Form 10-Q and Current Reports on Form 8-K that have been filed with the SEC during 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.