

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

*Hong Kong, 3 August 2009* - MasterCard Incorporated announced solid second quarter 2009 results for the Asia/Pacific, Middle East & Africa (APMEA)<sup>1</sup> region. For the quarter ending 30 June 2009, the region witnessed growth in gross dollar volume (17.4%)<sup>2</sup>, purchase volume (16.3%)<sup>2</sup>, purchase transactions (19.7%), cash transactions (29.3%) and cards issued (14.3%) versus the same period in 2008.

As of 30 June 2009, 256 million MasterCard cards (excluding Maestro<sup>®</sup> and Cirrus) had been issued by MasterCard customer financial institutions across APMEA. Cardholders in the region made 1,010 million purchase transactions in the second quarter of 2009 and could use their MasterCard cards at 29.4 million acceptance locations worldwide.

“Despite the difficult economic environment, we are pleased with our APMEA region's second quarter results,” said Vicky Bindra, president, Asia/Pacific, Middle East & Africa, MasterCard Worldwide. “As the economic downturn continues to play out, our focus on working with bank customers and merchant partners to address difficult business issues has become even more important.”

For the quarter ending 30 June 2009, the Maestro<sup>®</sup> brand mark appeared on 199 million cards in APMEA. Consumers can now make debit point of sale purchases with their Maestro cards at 957,000 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 2009.

### **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 markets payment solutions, processes approximately 21 billion transactions each year, and provides industry-leading analysis and consulting services to financial-institution customers and merchants. Powered by the MasterCard Worldwide Network and through its family of brands, including MasterCard<sup>®</sup>, Maestro<sup>®</sup> and Cirrus<sup>®</sup>, 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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<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.

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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 focus on working with bank customers and merchant partners to address difficult business issues.

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, 2008, the company's Quarterly Reports on Form 10-Q and Current Reports on Form 8-K that have been filed with the SEC during 2009, 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.