



MasterCard

Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended December 31, 2014, as well as the prior eleven quarterly reporting periods and the years ended December 31, 2014, 2013 and 2012, 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, and cards 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 December 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$345	10.3%	14.7%	\$233	14.5%	2,720	\$112	15.1%	1,008	450	482
Canada	35	2.0%	10.5%	33	12.6%	421	2	-16.3%	5	44	53
Europe	347	1.8%	16.2%	235	12.3%	4,051	112	25.2%	718	356	374
Latin America	97	3.3%	16.0%	60	22.2%	1,377	38	7.3%	223	138	158
Worldwide less United States	824	5.4%	15.3%	560	14.2%	8,569	263	17.6%	1,954	988	1,066
United States	348	7.5%	7.5%	298	8.2%	5,299	50	3.4%	325	334	372
Worldwide	1,172	6.0%	12.9%	858	12.1%	13,868	313	15.0%	2,279	1,323	1,437
MasterCard Credit and Charge Programs											
Worldwide less United States	476	2.2%	10.6%	430	11.7%	5,403	47	0.9%	201	512	576
United States	166	6.9%	6.9%	160	8.0%	1,781	6	-15.3%	8	159	191
Worldwide	642	3.4%	9.6%	589	10.7%	7,184	53	-1.3%	208	671	767
MasterCard Debit Programs											
Worldwide less United States	348	10.0%	22.4%	131	23.3%	3,166	217	21.9%	1,753	477	490
United States	182	8.1%	8.1%	138	8.5%	3,518	44	6.6%	317	175	181
Worldwide	530	9.3%	17.1%	269	15.2%	6,684	261	19.0%	2,070	652	670

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended September 30, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$340	16.1%	16.3%	\$228	15.6%	2,574	\$112	17.8%	980	435	467
Canada	34	0.4%	5.2%	32	6.5%	393	2	-11.2%	6	41	49
Europe	353	9.7%	12.1%	238	9.2%	3,767	116	18.5%	681	343	359
Latin America	91	9.5%	14.7%	57	20.1%	1,294	34	6.7%	207	133	153
Worldwide less United States	818	11.8%	13.8%	554	12.7%	8,029	264	16.2%	1,874	952	1,028
United States	339	7.5%	7.5%	288	8.2%	5,160	51	3.8%	334	314	350
Worldwide	1,157	10.5%	11.9%	842	11.1%	13,189	314	14.0%	2,208	1,266	1,377
MasterCard Credit and Charge Programs											
Worldwide less United States	477	8.6%	9.9%	427	11.2%	5,178	50	0.0%	205	504	567
United States	161	6.6%	6.6%	155	7.4%	1,723	6	-10.1%	8	147	177
Worldwide	638	8.1%	9.1%	582	10.2%	6,900	56	-1.2%	212	652	745
MasterCard Debit Programs											
Worldwide less United States	341	16.7%	19.6%	127	17.7%	2,851	214	20.7%	1,669	448	460
United States	178	8.4%	8.4%	133	9.2%	3,437	44	6.2%	326	167	172
Worldwide	519	13.7%	15.5%	261	13.2%	6,288	259	18.0%	1,995	615	632

For the 3 Months ended June 30, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$321	14.7%	17.9%	\$214	17.6%	2,419	\$107	18.6%	922	419	450
Canada	33	-1.4%	4.9%	31	6.7%	381	2	-14.4%	6	40	48
Europe	344	14.1%	13.1%	233	10.2%	3,579	111	19.9%	669	328	344
Latin America	88	4.5%	13.2%	54	20.7%	1,239	34	3.1%	204	129	148
Worldwide less United States	786	12.4%	14.7%	532	13.9%	7,619	254	16.4%	1,800	916	991
United States	339	9.4%	9.4%	290	10.2%	5,146	50	4.7%	328	305	340
Worldwide	1,125	11.5%	13.0%	822	12.5%	12,764	304	14.3%	2,128	1,221	1,331
MasterCard Credit and Charge Programs											
Worldwide less United States	461	9.2%	11.2%	411	12.6%	4,985	49	0.6%	210	499	563
United States	161	9.8%	9.8%	155	10.3%	1,713	6	-0.9%	7	144	173
Worldwide	622	9.4%	10.8%	566	11.9%	6,698	56	0.4%	217	642	736
MasterCard Debit Programs											
Worldwide less United States	325	17.3%	20.0%	121	18.5%	2,633	205	21.0%	1,590	417	428
United States	178	8.9%	8.9%	134	10.0%	3,433	43	5.6%	321	162	167
Worldwide	503	14.2%	15.9%	255	13.9%	6,066	248	18.0%	1,911	579	595

For the 3 Months ended March 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$303	12.6%	19.2%	\$202	18.5%	2,200	\$100	20.6%	876	403	433
Canada	29	-2.0%	7.2%	27	9.0%	336	2	-9.7%	5	40	48
Europe	312	13.6%	14.7%	213	11.0%	3,250	99	23.4%	596	319	335
Latin America	83	3.0%	15.6%	49	21.8%	1,194	33	7.6%	199	125	144
Worldwide less United States	727	11.2%	16.3%	491	14.9%	6,979	236	19.3%	1,677	886	960
United States	318	8.3%	8.3%	268	8.8%	4,718	50	5.8%	311	302	338
Worldwide	1,045	10.3%	13.7%	759	12.7%	11,697	286	16.7%	1,987	1,188	1,298
MasterCard Credit and Charge Programs											
Worldwide less United States	429	7.6%	12.4%	381	13.4%	4,624	48	4.8%	198	493	557
United States	144	8.0%	8.0%	138	8.0%	1,510	7	8.0%	6	145	176
Worldwide	573	7.7%	11.2%	518	11.9%	6,134	55	5.2%	204	638	733
MasterCard Debit Programs											
Worldwide less United States	298	16.7%	22.4%	110	20.3%	2,356	188	23.7%	1,479	393	403
United States	174	8.5%	8.5%	130	9.6%	3,208	43	5.4%	305	157	162
Worldwide	472	13.6%	16.9%	240	14.3%	5,563	231	19.8%	1,783	550	566

For the 12 Months ended December 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$1,308	13.4%	16.9%	\$877	16.4%	9,913	\$431	17.9%	3,786	450	482
Canada	131	-0.2%	6.9%	122	8.7%	1,531	9	-12.8%	23	44	53
Europe	1,356	9.5%	14.0%	918	10.7%	14,647	438	21.6%	2,664	356	374
Latin America	359	5.0%	14.9%	220	21.2%	5,105	140	6.2%	832	138	158
Worldwide less United States	3,154	10.1%	15.0%	2,137	13.9%	31,196	1,017	17.3%	7,304	988	1,066
United States	1,344	8.2%	8.2%	1,144	8.8%	20,323	201	4.4%	1,297	334	372
Worldwide	4,499	9.5%	12.8%	3,281	12.1%	51,519	1,218	15.0%	8,602	1,323	1,437
MasterCard Credit and Charge Programs											
Worldwide less United States	1,842	6.8%	11.0%	1,648	12.2%	20,189	194	1.5%	814	512	576
United States	633	7.8%	7.8%	607	8.4%	6,727	26	-5.1%	28	159	191
Worldwide	2,475	7.1%	10.1%	2,256	11.2%	26,917	219	0.7%	842	671	767
MasterCard Debit Programs											
Worldwide less United States	1,312	15.0%	21.1%	489	20.0%	11,006	823	21.7%	6,490	477	490
United States	711	8.5%	8.5%	536	9.3%	13,596	175	6.0%	1,269	175	181
Worldwide	2,024	12.6%	16.3%	1,025	14.2%	24,602	999	18.6%	7,760	652	670

For the 3 Months ended December 31, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$313	14.7%	20.6%	\$211	19.8%	2,253	\$101	22.2%	869	392	421
Canada	35	0.6%	6.6%	32	7.1%	376	3	-0.3%	6	39	47
Europe	340	15.3%	14.1%	230	10.1%	3,382	111	23.4%	618	307	323
Latin America	94	10.3%	17.1%	56	23.4%	1,214	38	8.7%	209	122	142
Worldwide less United States	782	13.7%	16.6%	530	14.9%	7,224	252	20.2%	1,702	860	933
United States	324	7.4%	7.4%	275	7.6%	4,937	48	6.5%	311	297	332
Worldwide	1,105	11.8%	13.7%	805	12.3%	12,161	300	17.8%	2,013	1,157	1,265
MasterCard Credit and Charge Programs											
Worldwide less United States	466	10.4%	13.6%	413	14.3%	4,856	53	8.9%	214	489	552
United States	155	5.6%	5.6%	148	5.7%	1,679	7	4.5%	7	144	175
Worldwide	621	9.2%	11.5%	561	11.9%	6,535	60	8.3%	221	633	726
MasterCard Debit Programs											
Worldwide less United States	316	18.8%	21.3%	117	17.4%	2,368	199	23.7%	1,488	372	382
United States	169	9.1%	9.1%	127	9.8%	3,258	41	6.8%	304	153	157
Worldwide	485	15.3%	16.8%	244	13.4%	5,626	240	20.4%	1,792	524	539

For the 3 Months ended September 30, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$292	16.4%	22.3%	\$197	21.1%	2,138	\$96	25.0%	807	378	408
Canada	34	4.3%	8.9%	31	9.6%	370	3	1.1%	6	38	46
Europe	322	18.8%	16.6%	219	13.7%	3,245	103	23.4%	596	293	309
Latin America	83	11.0%	16.7%	50	23.9%	1,150	33	7.4%	196	117	137
Worldwide less United States	731	16.2%	18.5%	496	17.2%	6,903	235	21.2%	1,605	827	900
United States	315	8.6%	8.6%	267	9.1%	4,833	49	6.2%	322	288	322
Worldwide	1,047	13.8%	15.3%	763	14.3%	11,736	284	18.3%	1,927	1,115	1,222
MasterCard Credit and Charge Programs											
Worldwide less United States	439	12.3%	15.3%	387	15.9%	4,681	52	11.3%	214	482	545
United States	151	6.9%	6.9%	144	7.4%	1,645	7	-1.9%	7	142	172
Worldwide	590	10.9%	13.0%	532	13.4%	6,327	59	9.6%	221	624	718
MasterCard Debit Programs											
Worldwide less United States	292	22.6%	23.5%	109	22.3%	2,222	183	24.3%	1,392	344	354
United States	164	10.3%	10.3%	122	11.2%	3,188	42	7.7%	315	146	150
Worldwide	456	17.9%	18.4%	231	16.2%	5,410	225	20.8%	1,706	491	504

For the 3 Months ended June 30, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$280	19.3%	21.4%	\$185	19.1%	1,996	\$95	26.4%	754	366	396
Canada	34	6.1%	7.5%	31	7.9%	353	3	3.5%	6	37	45
Europe	302	14.5%	14.1%	206	11.5%	3,044	95	20.1%	564	279	295
Latin America	84	17.1%	16.7%	49	19.6%	1,083	35	12.8%	197	114	133
Worldwide less United States	699	16.2%	16.9%	472	14.9%	6,476	227	21.2%	1,521	797	869
United States	310	6.5%	6.5%	263	6.7%	4,727	48	5.1%	316	280	316
Worldwide	1,009	13.0%	13.5%	734	11.8%	11,203	275	18.1%	1,838	1,077	1,185
MasterCard Credit and Charge Programs											
Worldwide less United States	422	12.2%	13.7%	371	13.9%	4,439	51	12.2%	210	475	538
United States	147	3.3%	3.3%	141	3.9%	1,591	6	-8.6%	6	140	172
Worldwide	569	9.7%	10.8%	512	11.0%	6,030	57	9.4%	217	615	710
MasterCard Debit Programs											
Worldwide less United States	277	23.0%	22.1%	101	18.8%	2,036	177	24.0%	1,311	321	331
United States	163	9.5%	9.5%	122	10.1%	3,136	41	7.6%	310	140	144
Worldwide	441	17.6%	17.1%	223	13.9%	5,172	218	20.6%	1,621	462	475

For the 3 Months ended March 31, 2013

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.)		
APMEA	\$269	20.4%	22.4%	\$178	19.5%	1,839	\$91	28.5%	705	353	383
Canada	30	2.8%	3.5%	27	3.8%	304	3	-0.2%	6	41	50
Europe	275	13.3%	13.0%	191	10.2%	2,728	84	19.8%	493	267	283
Latin America	<u>81</u>	10.8%	15.0%	<u>48</u>	18.2%	<u>1,020</u>	<u>33</u>	10.6%	<u>186</u>	<u>112</u>	<u>130</u>
Worldwide less United States	654	15.2%	16.4%	443	14.2%	5,891	210	21.5%	1,390	773	845
United States	<u>294</u>	3.6%	3.6%	<u>246</u>	4.5%	<u>4,361</u>	<u>48</u>	-0.7%	<u>301</u>	<u>278</u>	<u>316</u>
Worldwide	947	11.4%	12.1%	690	10.5%	10,252	258	16.6%	1,691	1,050	1,162
MasterCard Credit and Charge Programs											
Worldwide less United States	398	11.2%	12.9%	350	13.2%	4,084	48	11.0%	193	474	537
United States	<u>134</u>	1.5%	1.5%	<u>127</u>	2.4%	<u>1,438</u>	<u>6</u>	-13.7%	<u>6</u>	<u>138</u>	<u>173</u>
Worldwide	532	8.6%	9.8%	478	10.1%	5,522	54	7.4%	198	612	710
MasterCard Debit Programs											
Worldwide less United States	255	22.1%	22.4%	93	18.2%	1,807	162	24.9%	1,197	299	309
United States	<u>160</u>	5.5%	5.5%	<u>119</u>	6.9%	<u>2,922</u>	<u>41</u>	1.6%	<u>295</u>	<u>140</u>	<u>143</u>
Worldwide	415	15.1%	15.3%	212	11.6%	4,730	203	19.4%	1,492	439	452

For the 12 Months ended December 31, 2013

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.)		
APMEA	\$1,153	17.5%	21.7%	\$771	19.9%	8,226	\$383	25.4%	3,135	392	421
Canada	131	3.4%	6.7%	121	7.2%	1,403	11	1.0%	24	39	47
Europe	1,239	15.6%	14.5%	846	11.4%	12,398	393	21.8%	2,271	307	323
Latin America	<u>342</u>	12.2%	16.4%	<u>204</u>	21.3%	<u>4,467</u>	<u>139</u>	9.8%	<u>789</u>	<u>122</u>	<u>142</u>
Worldwide less United States	2,866	15.3%	17.1%	1,941	15.3%	26,494	925	21.0%	6,218	860	933
United States	<u>1,243</u>	6.6%	6.6%	<u>1,051</u>	7.0%	<u>18,858</u>	<u>192</u>	4.2%	<u>1,250</u>	<u>297</u>	<u>332</u>
Worldwide	4,108	12.5%	13.7%	2,992	12.3%	45,352	1,117	17.7%	7,468	1,157	1,265
MasterCard Credit and Charge Programs											
Worldwide less United States	1,725	11.5%	13.9%	1,521	14.3%	18,060	203	10.8%	831	489	552
United States	<u>587</u>	4.4%	4.4%	<u>560</u>	4.9%	<u>6,353</u>	<u>27</u>	-5.0%	<u>26</u>	<u>144</u>	<u>175</u>
Worldwide	2,312	9.6%	11.3%	2,081	11.6%	24,414	230	8.7%	856	633	726
MasterCard Debit Programs											
Worldwide less United States	1,141	21.5%	22.3%	420	19.2%	8,434	721	24.2%	5,388	372	382
United States	<u>656</u>	8.6%	8.6%	<u>491</u>	9.5%	<u>12,504</u>	<u>165</u>	5.9%	<u>1,224</u>	<u>153</u>	<u>157</u>
Worldwide	1,797	16.5%	16.9%	910	13.8%	20,938	887	20.3%	6,612	524	539

For the 3 Months ended December 31, 2012

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.)		
APMEA	\$273	23.8%	23.3%	\$183	20.0%	1,892	\$89	30.6%	676	338	367
Canada	34	11.2%	7.6%	32	7.8%	347	3	4.5%	6	40	48
Europe	295	14.9%	16.4%	206	13.2%	2,881	89	24.5%	514	257	273
Latin America	<u>85</u>	14.3%	16.7%	<u>50</u>	20.2%	<u>1,062</u>	<u>35</u>	12.2%	<u>196</u>	<u>112</u>	<u>131</u>
Worldwide less United States	688	18.0%	18.6%	471	16.1%	6,183	216	24.4%	1,392	747	819
United States	<u>301</u>	6.8%	6.8%	<u>256</u>	7.2%	<u>4,569</u>	<u>45</u>	4.8%	<u>297</u>	<u>274</u>	<u>311</u>
Worldwide	989	14.3%	14.7%	727	12.8%	10,751	262	20.5%	1,689	1,021	1,131
MasterCard Credit and Charge Programs											
Worldwide less United States	422	14.7%	15.1%	372	15.2%	4,323	50	14.0%	199	470	533
United States	<u>147</u>	2.5%	2.5%	<u>140</u>	4.1%	<u>1,632</u>	<u>7</u>	-21.9%	<u>7</u>	<u>141</u>	<u>175</u>
Worldwide	569	11.2%	11.5%	512	11.9%	5,955	56	8.0%	205	611	709
MasterCard Debit Programs											
Worldwide less United States	266	23.6%	24.6%	99	19.6%	1,860	167	27.8%	1,193	277	286
United States	<u>155</u>	11.3%	11.3%	<u>116</u>	11.2%	<u>2,937</u>	<u>39</u>	11.7%	<u>291</u>	<u>132</u>	<u>136</u>
Worldwide	420	18.8%	19.4%	215	14.9%	4,797	205	24.5%	1,484	410	422

For the 3 Months ended September 30, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$251	18.2%	21.5%	\$170	19.4%	1,759	\$82	26.0%	618	328	356
Canada	32	4.0%	5.5%	29	5.9%	330	3	1.8%	6	38	47
Europe	271	4.5%	14.5%	188	10.9%	2,683	82	23.8%	493	248	263
Latin America	<u>75</u>	4.7%	17.1%	<u>44</u>	19.5%	<u>975</u>	<u>31</u>	14.0%	<u>184</u>	<u>109</u>	<u>128</u>
Worldwide less United States	629	9.6%	17.0%	432	14.6%	5,747	197	22.7%	1,300	724	793
United States	<u>290</u>	7.0%	7.0%	<u>244</u>	7.4%	<u>4,403</u>	<u>46</u>	5.0%	<u>307</u>	<u>266</u>	<u>304</u>
Worldwide	919	8.8%	13.7%	676	11.9%	10,150	243	18.9%	1,607	990	1,098
MasterCard Credit and Charge Programs											
Worldwide less United States	391	7.4%	13.4%	344	13.8%	4,064	47	10.2%	192	463	523
United States	<u>141</u>	0.9%	0.9%	<u>134</u>	3.2%	<u>1,575</u>	<u>7</u>	-28.8%	<u>7</u>	<u>140</u>	<u>174</u>
Worldwide	532	5.6%	9.8%	478	10.6%	5,639	54	2.8%	199	604	698
MasterCard Debit Programs											
Worldwide less United States	239	13.4%	23.5%	88	17.6%	1,683	150	27.2%	1,109	260	270
United States	<u>149</u>	13.6%	13.6%	<u>110</u>	13.1%	<u>2,828</u>	<u>39</u>	15.0%	<u>300</u>	<u>126</u>	<u>130</u>
Worldwide	387	13.5%	19.5%	198	15.1%	4,511	189	24.5%	1,409	386	400

For the 3 Months ended June 30, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$235	19.7%	23.4%	\$158	22.1%	1,669	\$76	26.0%	578	317	343
Canada	32	3.4%	7.9%	29	8.9%	323	3	-1.2%	6	37	46
Europe	263	5.2%	16.5%	184	12.1%	2,575	79	28.3%	476	237	253
Latin America	<u>72</u>	3.8%	19.1%	<u>43</u>	24.6%	<u>938</u>	<u>29</u>	11.8%	<u>183</u>	<u>107</u>	<u>130</u>
Worldwide less United States	601	10.1%	18.9%	415	16.7%	5,505	187	24.0%	1,242	698	772
United States	<u>291</u>	9.0%	9.0%	<u>246</u>	8.7%	<u>4,395</u>	<u>45</u>	10.7%	<u>303</u>	<u>263</u>	<u>299</u>
Worldwide	893	9.7%	15.5%	661	13.6%	9,900	232	21.2%	1,545	960	1,072
MasterCard Credit and Charge Programs											
Worldwide less United States	376	8.4%	15.6%	331	16.3%	3,933	45	10.5%	186	454	514
United States	<u>142</u>	3.8%	3.8%	<u>135</u>	5.2%	<u>1,574</u>	<u>7</u>	-17.6%	<u>7</u>	<u>140</u>	<u>173</u>
Worldwide	518	7.1%	12.1%	466	12.9%	5,507	52	5.6%	193	593	688
MasterCard Debit Programs											
Worldwide less United States	226	13.0%	24.8%	84	18.3%	1,572	142	29.1%	1,056	244	258
United States	<u>149</u>	14.5%	14.5%	<u>111</u>	13.3%	<u>2,821</u>	<u>38</u>	18.1%	<u>296</u>	<u>123</u>	<u>126</u>
Worldwide	375	13.6%	20.5%	195	15.4%	4,393	180	26.6%	1,352	367	384

For the 3 Months ended March 31, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$223	25.2%	23.7%	\$151	23.5%	1,551	\$72	24.1%	525	307	333
Canada	29	8.5%	10.2%	26	12.2%	288	3	-5.3%	6	37	45
Europe	242	13.4%	18.7%	173	14.6%	2,364	70	30.3%	420	227	244
Latin America	<u>73</u>	16.9%	23.6%	<u>44</u>	29.6%	<u>908</u>	<u>29</u>	15.6%	<u>178</u>	<u>107</u>	<u>130</u>
Worldwide less United States	567	18.0%	20.8%	394	19.3%	5,111	174	24.3%	1,129	678	752
United States	<u>283</u>	14.1%	14.1%	<u>235</u>	13.2%	<u>4,175</u>	<u>48</u>	19.1%	<u>301</u>	<u>264</u>	<u>301</u>
Worldwide	851	16.7%	18.5%	629	16.9%	9,286	222	23.2%	1,430	941	1,052
MasterCard Credit and Charge Programs											
Worldwide less United States	358	16.0%	18.0%	315	19.0%	3,680	43	11.0%	171	448	509
United States	<u>132</u>	7.4%	7.4%	<u>124</u>	8.2%	<u>1,456</u>	<u>7</u>	-4.6%	<u>7</u>	<u>140</u>	<u>173</u>
Worldwide	490	13.6%	14.9%	439	15.7%	5,137	51	8.4%	178	588	682
MasterCard Debit Programs											
Worldwide less United States	209	21.4%	25.9%	79	20.4%	1,430	130	29.5%	958	229	243
United States	<u>152</u>	20.7%	20.7%	<u>111</u>	19.3%	<u>2,719</u>	<u>41</u>	24.7%	<u>294</u>	<u>124</u>	<u>127</u>
Worldwide	361	21.1%	23.7%	190	19.8%	4,149	171	28.3%	1,252	353	370

For the 12 Months ended December 31, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$982	21.6%	22.9%	\$662	21.1%	6,872	\$319	26.8%	2,396	338	367
Canada	127	6.7%	7.7%	116	8.5%	1,288	11	-0.3%	23	40	48
Europe	1,072	9.3%	16.4%	752	12.6%	10,503	320	26.5%	1,903	257	273
Latin America	<u>305</u>	9.8%	19.0%	<u>181</u>	23.2%	<u>3,883</u>	<u>123</u>	13.3%	<u>741</u>	<u>112</u>	<u>131</u>
Worldwide less United States	2,486	13.8%	18.7%	1,711	16.6%	22,546	774	23.8%	5,063	747	819
United States	<u>1,166</u>	9.1%	9.1%	<u>982</u>	9.0%	<u>17,542</u>	<u>184</u>	9.7%	<u>1,208</u>	<u>274</u>	<u>311</u>
Worldwide	<u>3,652</u>	12.3%	15.5%	2,693	13.7%	40,088	958	20.8%	6,271	1,021	1,131
MasterCard Credit and Charge Programs											
Worldwide less United States	1,547	11.5%	15.4%	1,362	16.0%	16,001	185	11.5%	747	470	533
United States	<u>562</u>	3.5%	3.5%	<u>534</u>	5.1%	<u>6,236</u>	<u>28</u>	-19.1%	<u>27</u>	<u>141</u>	<u>175</u>
Worldwide	2,109	9.3%	12.0%	1,896	12.7%	22,237	213	6.1%	775	611	709
MasterCard Debit Programs											
Worldwide less United States	939	17.8%	24.7%	350	19.0%	6,545	589	28.3%	4,315	277	286
United States	<u>604</u>	14.9%	14.9%	<u>448</u>	14.1%	<u>11,306</u>	<u>156</u>	17.2%	<u>1,181</u>	<u>132</u>	<u>136</u>
Worldwide	1,543	16.6%	20.6%	798	16.2%	17,851	745	25.8%	5,496	410	422

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 and cards 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 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 that do not generally have physical cards associated with them.

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. 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 provided by MasterCard customers and 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 and cards columns is provided by MasterCard customers and is subject to certain limited verification by MasterCard. A portion of the data set forth in the accounts and cards columns reflects the impact of routine portfolio changes among customers and other practices that may lead to over counting of the underlying data in certain circumstances. All data is subject to revision and amendment by MasterCard’s customers subsequent to the date of its release.

In 2013 Q4, a large Maestro customer revised their number of Maestro cards to exclude inactive cards. Data for the comparable periods in 2013 and 2012 have been revised to be consistent with this approach. In 2014 Q2, a large customer revised their number of MasterCard credit cards to exclude inactive cards. Data for the comparable periods in 2013 have been revised to be consistent with this approach. MasterCard revenue is not impacted from these historical changes.

Performance information for prior periods can be found in the "Investor Relations" section of the MasterCard website at www.mastercard.com.

2. Processed Transactions

The table below sets forth the total number of transactions processed by MasterCard and growth from the comparable year-ago period.

Period	Processed Trans.	
	(Mil.)	Growth
	Value	Nominal
2014Q4	11,562	11.5%
2014Q3	10,964	9.7%
2014Q2	10,609	12.0%
2014Q1	9,849	13.8%
2013Q4	10,372	12.6%
2013Q3 (1)	9,997	15.3%
2013Q2	9,476	11.0%
2013Q1 (2)	8,656	12.2%
2012Q4	9,212	20.0%
2012Q3 (2)	8,671	23.6%
2012Q2	8,535	29.3%
2012Q1 (1)	7,717	29.2%
FY 2014	42,983	11.6%
FY 2013	38,500	12.8%
FY 2012	34,135	25.2%

3. Cross Border Volume

The table below sets forth the Cross Border Volume Growth from the comparable year-ago period, on a local currency basis and U.S. dollar-converted basis, for all MasterCard-branded programs.

Period	Growth (Local)	Growth (USD)
2014Q4	18.6%	9.3%
2014Q3	14.7%	13.8%
2014Q2	15.6%	16.2%
2014Q1	17.2%	15.2%
2013Q4	17.7%	17.0%
2013Q3 (1)	19.5%	19.4%
2013Q2	17.4%	16.9%
2013Q1 (2)	15.9%	15.2%
2012Q4	17.4%	16.5%
2012Q3 (2)	13.6%	6.3%
2012Q2	16.8%	9.1%
2012Q1 (1)	18.4%	15.9%
FY 2014	16.4%	13.5%
FY 2013	17.7%	17.2%
FY 2012	16.4%	11.7%

Notes:

- (1) There was one more processing day in this period vs. the same period the previous year
- (2) There was one less processing day in this period vs. the same period the previous year

4. Maestro Cards

The table below sets forth the total number of Maestro Cards and growth from the comparable year-ago period.

Period	Cards (Mil.)	Growth
2014Q4	703	-0.3%
2014Q3	701	-0.1%
2014Q2	698	0.2%
2014Q1	699	0.8%
2013Q4	705	1.8%
2013Q3	701	2.0%
2013Q2	697	2.5%
2013Q1	694	3.1%
2012Q4	692	3.7%
2012Q3	687	4.9%
2012Q2	679	5.9%
2012Q1	673	7.0%
FY 2014	703	-0.3%
FY 2013	705	1.8%
FY 2012	692	3.7%