



Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended June 30, 2016, as well as the prior nine quarterly reporting periods and the years ended December 31, 2015 and 2014, 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 June 30, 2016

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	\$371	7.9%	12.8%	\$247	11.0%	3,565	\$124	16.7%	1,259	547	584
Canada	36	5.8%	10.9%	34	10.7%	511	2	13.8%	6	43	49
Europe	351	9.7%	13.7%	234	8.8%	5,158	117	25.0%	888	412	427
Latin America	<u>79</u>	-1.6%	14.7%	<u>47</u>	14.8%	<u>1,558</u>	<u>32</u>	14.6%	<u>248</u>	<u>149</u>	<u>167</u>
Worldwide less United States	837	7.6%	13.3%	562	10.3%	10,792	275	19.8%	2,401	1,151	1,227
United States	<u>391</u>	7.5%	7.5%	<u>335</u>	8.0%	<u>6,169</u>	<u>56</u>	4.8%	<u>351</u>	<u>349</u>	<u>384</u>
Worldwide	1,228	7.6%	11.4%	897	9.4%	16,961	331	17.0%	2,752	1,500	1,611
MasterCard Credit and Charge Programs											
Worldwide less United States	458	2.7%	7.9%	419	8.4%	6,213	39	2.5%	189	526	583
United States	<u>184</u>	6.9%	6.9%	<u>177</u>	6.9%	<u>2,018</u>	<u>8</u>	5.8%	<u>9</u>	<u>164</u>	<u>195</u>
Worldwide	642	3.9%	7.6%	596	8.0%	8,231	46	3.0%	198	690	778
MasterCard Debit Programs											
Worldwide less United States	379	14.2%	20.5%	143	16.3%	4,579	236	23.2%	2,213	625	644
United States	<u>207</u>	8.1%	8.1%	<u>159</u>	9.2%	<u>4,152</u>	<u>49</u>	4.7%	<u>342</u>	<u>185</u>	<u>189</u>
Worldwide	586	11.9%	15.8%	302	12.4%	8,730	285	19.6%	2,554	810	833

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended March 31, 2016

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	\$349	5.8%	12.9%	\$232	11.7%	3,266	\$117	15.4%	1,209	529	565
Canada	29	-2.0%	8.6%	27	9.5%	446	2	-4.6%	5	42	49
Europe	317	11.1%	18.0%	218	14.4%	4,855	100	26.8%	796	400	415
Latin America	<u>73</u>	-8.7%	14.4%	<u>42</u>	15.0%	<u>1,482</u>	<u>31</u>	13.6%	<u>238</u>	<u>149</u>	<u>168</u>
Worldwide less United States	769	6.0%	14.9%	519	13.0%	10,050	249	19.3%	2,248	1,121	1,197
United States	<u>372</u>	9.9%	9.9%	<u>316</u>	10.3%	<u>5,773</u>	<u>56</u>	7.2%	<u>338</u>	<u>345</u>	<u>380</u>
Worldwide	1,141	7.2%	13.2%	836	12.0%	15,822	305	16.9%	2,586	1,466	1,577
MasterCard Credit and Charge Programs											
Worldwide less United States	421	0.1%	8.6%	385	9.3%	5,775	36	2.0%	178	521	580
United States	<u>170</u>	11.5%	11.5%	<u>162</u>	11.2%	<u>1,844</u>	<u>7</u>	19.0%	<u>9</u>	<u>161</u>	<u>193</u>
Worldwide	591	3.1%	9.4%	547	9.9%	7,619	44	4.5%	186	683	773
MasterCard Debit Programs											
Worldwide less United States	347	14.1%	23.6%	135	24.8%	4,274	213	22.8%	2,071	599	617
United States	<u>203</u>	8.5%	8.5%	<u>154</u>	9.5%	<u>3,929</u>	<u>49</u>	5.6%	<u>329</u>	<u>184</u>	<u>187</u>
Worldwide	550	12.0%	17.6%	289	16.1%	8,203	261	19.2%	2,400	783	804

For the 3 Months ended December 31, 2015

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)		
APMEA	\$362	4.4%	13.6%	\$245	13.3%	3,339	\$117	14.3%	1,200	512	547
Canada	34	-3.2%	13.8%	33	14.5%	487	2	1.1%	6	42	48
Europe	341	-1.3%	15.1%	234	13.5%	4,933	108	18.7%	824	392	409
Latin America	<u>83</u>	-14.7%	15.0%	<u>47</u>	16.0%	<u>1,515</u>	<u>36</u>	13.8%	<u>250</u>	<u>147</u>	<u>165</u>
Worldwide less United States	821	-0.5%	14.4%	559	13.7%	10,275	262	15.9%	2,279	1,092	1,168
United States	<u>378</u>	8.5%	8.5%	<u>324</u>	8.8%	<u>5,894</u>	<u>53</u>	6.7%	<u>332</u>	<u>339</u>	<u>373</u>
Worldwide	1,199	2.1%	12.5%	883	11.8%	16,168	316	14.2%	2,611	1,431	1,542
MasterCard Credit and Charge Programs											
Worldwide less United States	456	-4.1%	9.5%	417	10.5%	6,024	39	0.4%	190	519	579
United States	<u>181</u>	9.3%	9.3%	<u>174</u>	8.9%	<u>1,994</u>	<u>7</u>	20.9%	<u>9</u>	<u>159</u>	<u>191</u>
Worldwide	637	-0.6%	9.5%	590	10.0%	8,018	47	3.2%	199	678	770
MasterCard Debit Programs											
Worldwide less United States	365	4.3%	21.1%	142	24.3%	4,250	223	19.1%	2,089	573	589
United States	<u>197</u>	7.7%	7.7%	<u>151</u>	8.7%	<u>3,900</u>	<u>46</u>	4.7%	<u>323</u>	<u>180</u>	<u>182</u>
Worldwide	561	5.5%	16.1%	292	15.8%	8,150	269	16.4%	2,413	753	772

For the 3 Months ended September 30, 2015

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)		
APMEA	\$350	2.6%	14.0%	\$237	14.5%	3,125	\$113	12.9%	1,136	497	532
Canada	33	-2.1%	17.8%	31	19.2%	468	2	-2.5%	6	40	46
Europe	332	-5.9%	16.9%	228	14.8%	4,635	104	21.8%	795	382	399
Latin America	<u>77</u>	-15.2%	16.7%	<u>45</u>	17.9%	<u>1,443</u>	<u>32</u>	15.0%	<u>231</u>	<u>143</u>	<u>161</u>
Worldwide less United States	793	-3.2%	15.6%	541	15.2%	9,671	252	16.6%	2,167	1,062	1,138
United States	<u>366</u>	7.8%	7.8%	<u>312</u>	7.9%	<u>5,672</u>	<u>54</u>	6.9%	<u>340</u>	<u>330</u>	<u>364</u>
Worldwide	1,158	0.0%	13.0%	852	12.4%	15,344	306	14.7%	2,508	1,391	1,503
MasterCard Credit and Charge Programs											
Worldwide less United States	447	-6.0%	10.7%	407	11.7%	5,785	40	1.6%	189	515	577
United States	<u>176</u>	8.7%	8.7%	<u>168</u>	8.2%	<u>1,909</u>	<u>8</u>	22.2%	<u>9</u>	<u>156</u>	<u>187</u>
Worldwide	623	-2.3%	10.2%	575	10.7%	7,694	48	4.4%	198	670	764
MasterCard Debit Programs											
Worldwide less United States	346	0.6%	22.6%	134	27.2%	3,886	212	19.9%	1,978	547	562
United States	<u>190</u>	6.9%	6.9%	<u>144</u>	7.6%	<u>3,764</u>	<u>46</u>	4.7%	<u>331</u>	<u>174</u>	<u>177</u>
Worldwide	536	2.7%	16.5%	278	16.2%	7,650	258	16.9%	2,310	721	739

For the 3 Months ended June 30, 2015

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)		
APMEA	\$344	7.3%	15.1%	\$232	15.7%	2,907	\$112	14.1%	1,074	476	509
Canada	34	3.8%	17.3%	33	19.2%	453	2	-8.2%	6	39	45
Europe	320	-7.1%	16.4%	220	14.9%	4,389	100	19.8%	756	371	389
Latin America	<u>80</u>	-9.1%	15.4%	<u>47</u>	18.3%	<u>1,386</u>	<u>33</u>	11.6%	<u>225</u>	<u>139</u>	<u>157</u>
Worldwide less United States	778	-1.0%	15.8%	532	15.8%	9,135	247	15.7%	2,061	1,025	1,100
United States	<u>364</u>	7.2%	7.2%	<u>310</u>	7.1%	<u>5,582</u>	<u>54</u>	7.6%	<u>344</u>	<u>326</u>	<u>360</u>
Worldwide	1,142	1.5%	12.9%	842	12.4%	14,718	300	14.2%	2,404	1,351	1,460
MasterCard Credit and Charge Programs											
Worldwide less United States	446	-3.1%	11.3%	406	12.6%	5,544	40	-0.6%	189	510	572
United States	<u>172</u>	6.7%	6.7%	<u>165</u>	6.4%	<u>1,836</u>	<u>7</u>	13.4%	<u>9</u>	<u>155</u>	<u>186</u>
Worldwide	618	-0.5%	10.0%	571	10.8%	7,380	48	1.3%	198	665	757
MasterCard Debit Programs											
Worldwide less United States	332	2.0%	22.4%	126	27.2%	3,591	206	19.6%	1,871	515	528
United States	<u>192</u>	7.6%	7.6%	<u>145</u>	7.9%	<u>3,746</u>	<u>46</u>	6.8%	<u>335</u>	<u>171</u>	<u>174</u>
Worldwide	524	4.0%	16.5%	271	16.1%	7,338	252	17.0%	2,206	686	702

For the 3 Months ended March 31, 2015

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	\$330	8.9%	15.1%	\$220	15.2%	2,681	\$110	15.0%	1,025	458	490
Canada	30	2.2%	15.0%	28	17.2%	393	2	-9.6%	5	38	44
Europe	286	-8.4%	15.1%	200	13.2%	3,940	85	19.8%	671	365	382
Latin America	<u>80</u>	-2.9%	14.9%	<u>48</u>	19.2%	<u>1,340</u>	<u>32</u>	9.3%	<u>214</u>	<u>135</u>	<u>152</u>
Worldwide less United States	725	-0.1%	15.1%	496	14.9%	8,353	229	15.6%	1,915	995	1,068
United States	<u>339</u>	6.5%	6.5%	<u>287</u>	7.0%	<u>5,116</u>	<u>52</u>	3.7%	<u>326</u>	<u>320</u>	<u>355</u>
Worldwide	1,064	1.9%	12.2%	783	11.9%	13,469	281	13.2%	2,241	1,315	1,423
MasterCard Credit and Charge Programs											
Worldwide less United States	421	-1.7%	10.9%	382	12.3%	5,163	39	-1.2%	179	504	565
United States	<u>152</u>	5.3%	5.3%	<u>146</u>	6.1%	<u>1,608</u>	<u>6</u>	-10.2%	<u>7</u>	<u>151</u>	<u>182</u>
Worldwide	573	0.1%	9.4%	528	10.5%	6,771	45	-2.6%	186	655	747
MasterCard Debit Programs											
Worldwide less United States	305	2.1%	21.4%	114	24.2%	3,190	190	19.8%	1,736	491	504
United States	<u>187</u>	7.5%	7.5%	<u>141</u>	8.0%	<u>3,507</u>	<u>46</u>	5.9%	<u>319</u>	<u>169</u>	<u>173</u>
Worldwide	491	4.1%	15.7%	255	14.7%	6,698	236	16.8%	2,055	660	676

For the 12 Months ended December 31, 2015

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	\$1,387	5.7%	14.5%	\$934	14.6%	12,052	\$453	14.0%	4,434	512	547
Canada	131	0.0%	16.0%	124	17.5%	1,801	7	-5.2%	22	42	48
Europe	1,279	-5.6%	15.9%	882	14.1%	17,897	397	20.0%	3,046	392	409
Latin America	<u>320</u>	-10.7%	15.5%	<u>187</u>	17.8%	<u>5,684</u>	<u>133</u>	12.4%	<u>920</u>	<u>147</u>	<u>165</u>
Worldwide less United States	3,117	-1.2%	15.2%	2,127	14.9%	37,434	990	16.0%	8,422	1,092	1,168
United States	<u>1,447</u>	7.5%	7.5%	<u>1,233</u>	7.7%	<u>22,264</u>	<u>213</u>	6.2%	<u>1,342</u>	<u>339</u>	<u>373</u>
Worldwide	4,563	1.4%	12.6%	3,360	12.1%	59,698	1,203	14.1%	9,764	1,431	1,542
MasterCard Credit and Charge Programs											
Worldwide less United States	1,770	-3.8%	10.6%	1,611	11.8%	22,516	159	0.0%	747	519	579
United States	<u>681</u>	7.6%	7.6%	<u>653</u>	7.4%	<u>7,347</u>	<u>28</u>	11.1%	<u>34</u>	<u>159</u>	<u>191</u>
Worldwide	2,451	-0.9%	9.7%	2,264	10.5%	29,863	187	1.6%	781	678	770
MasterCard Debit Programs											
Worldwide less United States	1,347	2.3%	21.9%	516	25.7%	14,918	831	19.6%	7,675	573	589
United States	<u>766</u>	7.4%	7.4%	<u>581</u>	8.1%	<u>14,918</u>	<u>185</u>	5.5%	<u>1,308</u>	<u>180</u>	<u>182</u>
Worldwide	2,112	4.1%	16.2%	1,096	15.7%	29,836	1,016	16.8%	8,983	753	772

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	\$347	11.0%	15.4%	\$234	14.8%	2,763	\$113	16.5%	1,037	443	474
Canada	35	1.9%	10.4%	33	12.5%	420	2	-16.3%	5	37	44
Europe	346	1.6%	15.9%	234	12.2%	4,043	111	24.7%	718	358	374
Latin America	<u>97</u>	3.4%	16.1%	<u>59</u>	22.0%	<u>1,371</u>	<u>38</u>	7.9%	<u>226</u>	<u>135</u>	<u>153</u>
Worldwide less United States	825	5.6%	15.5%	561	14.3%	8,597	265	18.1%	1,986	973	1,045
United States	<u>348</u>	7.5%	7.5%	<u>298</u>	8.2%	<u>5,306</u>	<u>50</u>	3.5%	<u>325</u>	<u>316</u>	<u>351</u>
Worldwide	1,174	6.1%	13.0%	859	12.1%	13,903	315	15.5%	2,311	1,289	1,397
MasterCard Credit and Charge Programs											
Worldwide less United States	476	2.1%	10.4%	429	11.7%	5,405	46	0.2%	198	504	565
United States	<u>166</u>	6.9%	6.9%	<u>160</u>	7.9%	<u>1,781</u>	<u>6</u>	-14.9%	<u>8</u>	<u>150</u>	<u>181</u>
Worldwide	641	3.3%	9.5%	589	10.6%	7,186	52	-1.9%	206	654	746
MasterCard Debit Programs											
Worldwide less United States	350	10.7%	23.1%	131	23.8%	3,192	218	22.7%	1,788	468	480
United States	<u>183</u>	8.1%	8.1%	<u>139</u>	8.6%	<u>3,525</u>	<u>44</u>	6.8%	<u>318</u>	<u>166</u>	<u>170</u>
Worldwide	532	9.8%	17.5%	270	15.5%	6,717	262	19.7%	2,105	635	650

For the 3 Months ended September 30, 2014

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	\$341	16.6%	16.8%	\$228	15.6%	2,590	\$113	19.3%	1,006	428	459
Canada	34	0.4%	5.1%	31	6.5%	393	2	-11.9%	6	36	42
Europe	353	9.8%	12.1%	238	9.2%	3,764	116	18.6%	682	344	360
Latin America	<u>91</u>	9.3%	14.4%	<u>57</u>	19.4%	<u>1,285</u>	<u>35</u>	7.1%	<u>208</u>	<u>131</u>	<u>148</u>
Worldwide less United States	819	12.0%	14.0%	554	12.6%	8,033	265	16.9%	1,901	938	1,009
United States	<u>339</u>	7.6%	7.6%	<u>289</u>	8.3%	<u>5,169</u>	<u>51</u>	4.1%	<u>335</u>	<u>306</u>	<u>340</u>
Worldwide	1,158	10.7%	12.0%	843	11.1%	13,202	316	14.7%	2,237	1,244	1,349
MasterCard Credit and Charge Programs											
Worldwide less United States	476	8.3%	9.7%	426	11.1%	5,167	49	-0.9%	202	497	558
United States	<u>161</u>	6.7%	6.7%	<u>155</u>	7.5%	<u>1,725</u>	<u>6</u>	-9.6%	<u>8</u>	<u>147</u>	<u>177</u>
Worldwide	637	7.9%	8.9%	581	10.1%	6,892	56	-2.0%	210	644	734
MasterCard Debit Programs											
Worldwide less United States	343	17.6%	20.5%	128	18.1%	2,867	216	21.9%	1,699	441	452
United States	<u>178</u>	8.5%	8.5%	<u>134</u>	9.1%	<u>3,443</u>	<u>44</u>	6.4%	<u>327</u>	<u>159</u>	<u>163</u>
Worldwide	522	14.3%	16.1%	261	13.3%	6,310	260	19.0%	2,027	600	615

For the 3 Months ended June 30, 2014

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	\$321	14.4%	17.7%	\$214	17.5%	2,418	\$107	18.0%	932	409	439
Canada	33	-1.4%	4.9%	31	6.7%	380	2	-14.4%	6	35	41
Europe	344	14.1%	13.1%	233	10.1%	3,575	111	20.0%	669	328	344
Latin America	<u>88</u>	4.3%	13.0%	<u>54</u>	19.9%	<u>1,233</u>	<u>34</u>	3.6%	<u>205</u>	<u>127</u>	<u>145</u>
Worldwide less United States	786	12.3%	14.5%	531	13.7%	7,606	254	16.3%	1,812	899	970
United States	<u>340</u>	9.4%	9.4%	<u>290</u>	10.3%	<u>5,152</u>	<u>50</u>	4.7%	<u>328</u>	<u>299</u>	<u>331</u>
Worldwide	1,125	11.4%	13.0%	821	12.5%	12,758	304	14.2%	2,140	1,197	1,301
MasterCard Credit and Charge Programs											
Worldwide less United States	460	9.1%	11.0%	411	12.4%	4,976	49	0.4%	210	491	553
United States	<u>161</u>	9.8%	9.8%	<u>155</u>	10.3%	<u>1,713</u>	<u>6</u>	-0.9%	<u>7</u>	<u>143</u>	<u>173</u>
Worldwide	622	9.3%	10.7%	566	11.8%	6,689	56	0.3%	217	635	725
MasterCard Debit Programs											
Worldwide less United States	326	17.2%	20.0%	121	18.5%	2,630	205	20.9%	1,602	407	417
United States	<u>178</u>	9.1%	9.1%	<u>135</u>	10.2%	<u>3,439</u>	<u>43</u>	5.6%	<u>321</u>	<u>155</u>	<u>159</u>
Worldwide	504	14.2%	15.9%	255	14.0%	6,068	249	17.9%	1,923	563	575

For the 3 Months ended March 31, 2014

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	\$303	12.5%	19.0%	\$202	18.6%	2,217	\$101	19.8%	887	394	423
Canada	29	-2.0%	7.2%	27	9.0%	336	2	-9.7%	5	34	41
Europe	312	13.5%	14.6%	212	11.0%	3,246	99	23.3%	596	319	335
Latin America	<u>83</u>	2.5%	15.1%	<u>49</u>	21.1%	<u>1,187</u>	<u>33</u>	7.3%	<u>199</u>	<u>124</u>	<u>141</u>
Worldwide less United States	726	11.0%	16.1%	491	14.9%	6,986	236	18.9%	1,688	871	941
United States	<u>318</u>	8.4%	8.4%	<u>268</u>	8.9%	<u>4,723</u>	<u>50</u>	5.8%	<u>311</u>	<u>296</u>	<u>332</u>
Worldwide	1,044	10.2%	13.7%	759	12.7%	11,709	286	16.4%	1,998	1,167	1,272
MasterCard Credit and Charge Programs											
Worldwide less United States	428	7.5%	12.2%	380	13.3%	4,615	48	4.6%	198	487	548
United States	<u>144</u>	8.0%	8.0%	<u>138</u>	8.0%	<u>1,510</u>	<u>7</u>	8.0%	<u>6</u>	<u>145</u>	<u>176</u>
Worldwide	572	7.6%	11.1%	518	11.8%	6,125	55	5.0%	204	632	724
MasterCard Debit Programs											
Worldwide less United States	298	16.6%	22.3%	111	20.7%	2,370	188	23.2%	1,490	384	393
United States	<u>174</u>	8.7%	8.7%	<u>130</u>	9.8%	<u>3,213</u>	<u>43</u>	5.4%	<u>305</u>	<u>151</u>	<u>155</u>
Worldwide	472	13.5%	16.9%	241	14.5%	5,583	231	19.4%	1,794	535	549

For the 12 Months ended December 31, 2014											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)
APMEA	\$1,312	13.6%	17.1%	\$878	16.5%	9,989	\$434	18.3%	3,862	443	474
Canada	131	-0.2%	6.9%	122	8.7%	1,529	9	-13.0%	23	37	44
Europe	1,355	9.4%	13.9%	917	10.6%	14,628	438	21.5%	2,666	358	374
Latin America	<u>359</u>	4.9%	14.7%	<u>219</u>	20.6%	<u>5,076</u>	<u>140</u>	6.5%	<u>838</u>	<u>135</u>	<u>153</u>
Worldwide less United States	3,156	10.1%	15.0%	2,136	13.8%	31,222	1,020	17.5%	7,387	973	1,045
United States	<u>1,345</u>	8.2%	8.2%	<u>1,145</u>	8.9%	<u>20,349</u>	<u>201</u>	4.5%	<u>1,299</u>	<u>316</u>	<u>351</u>
Worldwide	4,502	9.5%	12.9%	3,281	12.1%	51,571	1,221	15.2%	8,687	1,289	1,397
MasterCard Credit and Charge Programs											
Worldwide less United States	1,839	6.6%	10.8%	1,646	12.1%	20,164	193	1.0%	808	504	565
United States	<u>633</u>	7.8%	7.8%	<u>607</u>	8.4%	<u>6,729</u>	<u>26</u>	-4.8%	<u>28</u>	<u>150</u>	<u>181</u>
Worldwide	2,472	6.9%	10.0%	2,254	11.1%	26,892	218	0.3%	837	654	746
MasterCard Debit Programs											
Worldwide less United States	1,317	15.3%	21.4%	490	20.2%	11,058	827	22.2%	6,579	468	480
United States	<u>713</u>	8.6%	8.6%	<u>537</u>	9.4%	<u>13,620</u>	<u>175</u>	6.1%	<u>1,271</u>	<u>166</u>	<u>170</u>
Worldwide	2,030	12.9%	16.6%	1,027	14.3%	24,678	1,002	19.0%	7,850	635	650

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 2015 Q3, several customers purged inactive MasterCard cards and accounts. Data for the comparable periods has been revised to be consistent with this approach.

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.)	
	Value	Nominal
2016Q2	13,688	14.0%
2016Q1 (1)	12,601	14.2%
2015Q4	12,971	12.2%
2015Q3	12,279	12.0%
2015Q2	12,012	13.2%
2015Q1	11,035	12.0%
2014Q4	11,562	11.5%
2014Q3	10,964	9.7%
2014Q2	10,609	12.0%
2014Q1	9,849	13.8%
FY 2015	48,297	12.4%
FY 2014	42,983	11.6%

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)
2016Q2	10.3%	7.1%
2016Q1 (1)	11.9%	6.3%
2015Q4	12.3%	0.9%
2015Q3	15.7%	0.1%
2015Q2	16.6%	1.2%
2015Q1	18.7%	3.4%
2014Q4	18.5%	9.3%
2014Q3	14.6%	13.8%
2014Q2	15.6%	16.2%
2014Q1	17.1%	15.2%
FY 2015	15.7%	1.3%
FY 2014	16.4%	13.5%

Note:

(1) There was one more 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
2016Q2	672	-1.3%
2016Q1	673	-1.0%
2015Q4	677	-1.1%
2015Q3	682	-2.0%
2015Q2	681	-2.2%
2015Q1	680	-2.4%
2014Q4	684	-2.8%
2014Q3	696	-1.1%
2014Q2	696	-0.4%
2014Q1	697	-0.1%
FY 2015	677	-1.1%
FY 2014	684	-2.8%