



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, 2016, as well as the prior eleven quarterly reporting periods and the years ended December 31, 2016, 2015 and 2014, for the payment programs of Mastercard International Incorporated and Mastercard Europe SA (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 cards. Growth rates over prior periods are provided for volume-based data.

All Mastercard Credit, Charge and Debit Programs	For the 3 Months ended December 31, 2016										
	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$378	4.3%	7.0%	\$260	7.7%	4,150	\$118	5.6%	1,282	585	621
Canada	37	9.6%	9.3%	36	10.0%	542	2	-4.0%	5	46	52
Europe	339	-1.4%	3.9%	214	-2.6%	5,152	125	17.2%	930	417	438
Latin America	<u>90</u>	8.2%	14.3%	<u>56</u>	16.9%	<u>1,750</u>	<u>34</u>	10.3%	<u>264</u>	<u>151</u>	<u>169</u>
Worldwide less United States	844	2.5%	6.6%	565	4.5%	11,593	279	11.0%	2,482	1,198	1,281
United States	<u>388</u>	2.6%	2.6%	<u>333</u>	2.7%	<u>6,005</u>	<u>54</u>	1.7%	<u>326</u>	<u>351</u>	<u>388</u>
Worldwide	1,232	2.6%	5.3%	898	3.8%	17,599	333	9.4%	2,808	1,549	1,669
Mastercard Credit and Charge Programs											
Worldwide less United States	466	2.1%	5.7%	426	6.0%	6,721	39	3.2%	189	517	581
United States	<u>189</u>	4.2%	4.2%	<u>180</u>	3.8%	<u>2,066</u>	<u>8</u>	13.2%	<u>9</u>	<u>166</u>	<u>200</u>
Worldwide	654	2.7%	5.3%	607	5.3%	8,787	48	4.8%	198	684	781
Mastercard Debit Programs											
Worldwide less United States	378	3.1%	7.6%	139	0.2%	4,872	240	12.4%	2,292	680	699
United States	<u>199</u>	1.1%	1.1%	<u>153</u>	1.4%	<u>3,940</u>	<u>46</u>	-0.1%	<u>317</u>	<u>185</u>	<u>189</u>
Worldwide	577	2.4%	5.3%	292	0.8%	8,812	286	10.2%	2,609	865	888

APMEA = Asia Pacific / Middle East / Africa

All Mastercard Credit, Charge and Debit Programs	For the 3 Months ended September 30, 2016										
	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$381	8.8%	10.0%	\$256	8.4%	3,769	\$125	13.5%	1,302	566	601
Canada	36	9.3%	9.0%	34	9.5%	526	2	-1.1%	6	43	49
Europe	338	1.2%	4.9%	214	-2.5%	4,876	124	20.9%	924	407	428
Latin America	<u>83</u>	7.4%	14.3%	<u>51</u>	15.4%	<u>1,652</u>	<u>32</u>	12.4%	<u>252</u>	<u>147</u>	<u>165</u>
Worldwide less United States	838	5.5%	8.3%	555	4.5%	10,822	283	16.4%	2,483	1,163	1,244
United States	<u>384</u>	4.9%	4.9%	<u>327</u>	4.9%	<u>6,061</u>	<u>57</u>	5.0%	<u>352</u>	<u>345</u>	<u>380</u>
Worldwide	1,222	5.3%	7.2%	882	4.7%	16,883	340	14.3%	2,835	1,508	1,624
Mastercard Credit and Charge Programs											
Worldwide less United States	465	4.0%	6.4%	426	6.9%	6,436	39	0.8%	188	512	575
United States	<u>182</u>	4.0%	4.0%	<u>174</u>	3.8%	<u>2,019</u>	<u>8</u>	7.0%	<u>10</u>	<u>164</u>	<u>196</u>
Worldwide	648	4.0%	5.7%	600	6.0%	8,454	47	1.8%	198	676	770
Mastercard Debit Programs											
Worldwide less United States	373	7.4%	10.7%	129	-2.6%	4,386	244	19.4%	2,295	651	669
United States	<u>201</u>	5.8%	5.8%	<u>153</u>	6.2%	<u>4,043</u>	<u>49</u>	4.7%	<u>343</u>	<u>181</u>	<u>185</u>
Worldwide	574	6.8%	9.0%	282	2.0%	8,429	292	16.6%	2,637	832	854

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%	\$248	11.0%	3,565	\$124	16.6%	1,253	548	583
Canada	36	5.8%	10.9%	34	10.7%	511	2	13.8%	6	42	48
Europe	353	10.1%	14.2%	234	8.9%	5,164	119	26.2%	912	399	420
Latin America	<u>79</u>	-1.2%	15.1%	<u>47</u>	15.2%	<u>1,563</u>	<u>32</u>	14.9%	<u>249</u>	<u>145</u>	<u>163</u>
Worldwide less United States	840	7.8%	13.5%	563	10.4%	10,803	277	20.3%	2,420	1,134	1,214
United States	<u>391</u>	7.5%	7.5%	<u>335</u>	8.0%	<u>6,172</u>	<u>56</u>	4.7%	<u>351</u>	<u>346</u>	<u>381</u>
Worldwide	1,231	7.7%	11.5%	898	9.5%	16,975	334	17.4%	2,771	1,480	1,595
Mastercard Credit and Charge Programs											
Worldwide less United States	458	2.7%	7.9%	419	8.5%	6,216	39	2.7%	189	511	573
United States	<u>184</u>	6.8%	6.8%	<u>176</u>	6.9%	<u>2,017</u>	<u>8</u>	5.7%	<u>9</u>	<u>164</u>	<u>194</u>
Worldwide	642	3.9%	7.6%	596	8.0%	8,233	46	3.2%	198	674	767
Mastercard Debit Programs											
Worldwide less United States	382	14.6%	20.9%	143	16.5%	4,587	239	23.8%	2,231	624	641
United States	<u>207</u>	8.1%	8.1%	<u>159</u>	9.2%	<u>4,155</u>	<u>48</u>	4.6%	<u>342</u>	<u>182</u>	<u>187</u>
Worldwide	589	12.2%	16.1%	302	12.6%	8,742	287	20.0%	2,573	806	827
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	15.3%	1,206	530	565
Canada	29	-2.0%	8.6%	27	9.5%	446	2	-4.6%	5	42	48
Europe	319	11.4%	18.4%	218	14.6%	4,864	101	27.5%	814	389	409
Latin America	<u>73</u>	-8.6%	14.5%	<u>42</u>	15.1%	<u>1,483</u>	<u>31</u>	13.8%	<u>238</u>	<u>145</u>	<u>164</u>
Worldwide less United States	771	6.1%	15.1%	520	13.1%	10,058	251	19.6%	2,264	1,106	1,185
United States	<u>372</u>	9.9%	9.9%	<u>316</u>	10.3%	<u>5,774</u>	<u>56</u>	7.2%	<u>338</u>	<u>345</u>	<u>379</u>
Worldwide	1,143	7.3%	13.3%	836	12.0%	15,832	307	17.1%	2,602	1,451	1,564
Mastercard Credit and Charge Programs											
Worldwide less United States	421	0.1%	8.6%	385	9.3%	5,776	36	1.8%	177	508	572
United States	<u>169</u>	11.4%	11.4%	<u>162</u>	11.1%	<u>1,843</u>	<u>7</u>	19.0%	<u>9</u>	<u>161</u>	<u>192</u>
Worldwide	591	3.1%	9.4%	547	9.9%	7,619	44	4.3%	186	669	764
Mastercard Debit Programs											
Worldwide less United States	349	14.4%	24.0%	135	25.2%	4,282	214	23.2%	2,086	598	614
United States	<u>203</u>	8.6%	8.6%	<u>154</u>	9.5%	<u>3,931</u>	<u>49</u>	5.6%	<u>329</u>	<u>183</u>	<u>186</u>
Worldwide	552	12.2%	17.8%	289	16.3%	8,214	263	19.5%	2,416	782	800
For the 12 Months ended December 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	\$1,480	6.7%	10.6%	\$995	9.6%	14,750	\$484	12.6%	5,041	585	621
Canada	139	5.9%	9.5%	132	10.0%	2,024	7	1.1%	22	46	52
Europe	1,349	5.0%	9.9%	879	4.2%	20,056	470	22.5%	3,580	417	438
Latin America	<u>325</u>	1.5%	14.5%	<u>196</u>	15.7%	<u>6,447</u>	<u>129</u>	12.8%	<u>1,004</u>	<u>151</u>	<u>169</u>
Worldwide less United States	3,293	5.4%	10.6%	2,203	7.9%	43,277	1,090	16.6%	9,648	1,198	1,281
United States	<u>1,535</u>	6.1%	6.1%	<u>1,312</u>	6.4%	<u>24,013</u>	<u>223</u>	4.6%	<u>1,368</u>	<u>351</u>	<u>388</u>
Worldwide	4,827	5.6%	9.2%	3,514	7.3%	67,289	1,313	14.4%	11,015	1,549	1,669
Mastercard Credit and Charge Programs											
Worldwide less United States	1,810	2.3%	7.1%	1,657	7.6%	25,150	154	2.1%	744	517	581
United States	<u>724</u>	6.4%	6.4%	<u>693</u>	6.2%	<u>7,944</u>	<u>32</u>	10.9%	<u>37</u>	<u>166</u>	<u>200</u>
Worldwide	2,535	3.4%	6.9%	2,349	7.2%	33,093	185	3.5%	780	684	781
Mastercard Debit Programs											
Worldwide less United States	1,482	9.6%	15.3%	546	8.8%	18,127	936	19.4%	8,904	680	699
United States	<u>810</u>	5.8%	5.8%	<u>619</u>	6.5%	<u>16,069</u>	<u>192</u>	3.7%	<u>1,331</u>	<u>185</u>	<u>189</u>
Worldwide	2,293	8.2%	11.8%	1,165	7.6%	34,196	1,128	16.4%	10,235	865	888

	For the 3 Months ended December 31, 2015										
	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
All Mastercard Credit, Charge and Debit Programs											
APMEA	\$363	4.5%	13.7%	\$245	13.3%	3,338	\$117	14.3%	1,200	513	546
Canada	34	-3.2%	13.8%	33	14.5%	487	2	1.1%	6	41	48
Europe	343	-0.6%	15.8%	234	13.5%	4,935	110	21.1%	842	384	403
Latin America	<u>83</u>	-14.6%	15.1%	<u>47</u>	16.1%	<u>1,518</u>	<u>36</u>	13.8%	<u>249</u>	<u>143</u>	<u>162</u>
Worldwide less United States	823	-0.3%	14.7%	559	13.7%	10,278	265	16.9%	2,297	1,082	1,159
United States	<u>378</u>	8.5%	8.5%	<u>324</u>	8.8%	<u>5,896</u>	<u>53</u>	6.6%	<u>332</u>	<u>339</u>	<u>373</u>
Worldwide	1,201	2.3%	12.7%	883	11.8%	16,174	318	15.0%	2,629	1,421	1,532
Mastercard Credit and Charge Programs											
Worldwide less United States	456	-4.1%	9.5%	417	10.4%	6,024	39	0.5%	190	509	571
United States	<u>181</u>	9.3%	9.3%	<u>174</u>	8.8%	<u>1,993</u>	<u>7</u>	20.7%	<u>9</u>	<u>159</u>	<u>190</u>
Worldwide	637	-0.6%	9.4%	590	10.0%	8,017	47	3.3%	199	668	762
Mastercard Debit Programs											
Worldwide less United States	367	5.0%	21.9%	142	24.5%	4,255	225	20.3%	2,107	573	588
United States	<u>197</u>	7.8%	7.8%	<u>151</u>	8.8%	<u>3,902</u>	<u>46</u>	4.7%	<u>323</u>	<u>180</u>	<u>183</u>
Worldwide	564	5.9%	16.6%	293	15.9%	8,157	271	17.3%	2,430	753	771

	For the 3 Months ended September 30, 2015										
	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
All Mastercard Credit, Charge and Debit Programs											
APMEA	\$350	2.7%	14.0%	\$237	14.5%	3,124	\$113	12.9%	1,136	498	531
Canada	33	-2.1%	17.8%	31	19.2%	468	2	-2.5%	6	40	46
Europe	334	-5.5%	17.5%	228	14.8%	4,637	106	23.6%	803	374	393
Latin America	<u>77</u>	-15.2%	16.7%	<u>45</u>	18.0%	<u>1,444</u>	<u>32</u>	14.9%	<u>231</u>	<u>141</u>	<u>160</u>
Worldwide less United States	794	-3.0%	15.9%	541	15.2%	9,673	253	17.3%	2,175	1,053	1,130
United States	<u>366</u>	7.8%	7.8%	<u>312</u>	7.9%	<u>5,673</u>	<u>54</u>	6.9%	<u>340</u>	<u>330</u>	<u>364</u>
Worldwide	1,160	0.1%	13.2%	853	12.4%	15,346	307	15.3%	2,516	1,383	1,493
Mastercard Credit and Charge Programs											
Worldwide less United States	447	-6.0%	10.7%	407	11.7%	5,784	40	1.7%	189	506	569
United States	<u>175</u>	8.7%	8.7%	<u>168</u>	8.2%	<u>1,909</u>	<u>8</u>	22.3%	<u>9</u>	<u>156</u>	<u>186</u>
Worldwide	623	-2.3%	10.2%	575	10.7%	7,693	48	4.5%	198	662	755
Mastercard Debit Programs											
Worldwide less United States	347	1.0%	23.2%	134	27.3%	3,889	213	20.8%	1,986	547	561
United States	<u>190</u>	6.9%	6.9%	<u>144</u>	7.6%	<u>3,764</u>	<u>47</u>	4.7%	<u>331</u>	<u>174</u>	<u>177</u>
Worldwide	537	3.0%	16.9%	278	16.3%	7,653	260	17.5%	2,318	721	738

	For the 3 Months ended June 30, 2015										
	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
All Mastercard Credit, Charge and Debit Programs											
APMEA	\$344	7.3%	15.1%	\$232	15.7%	2,908	\$112	14.1%	1,074	479	511
Canada	34	3.8%	17.3%	33	19.2%	453	2	-8.2%	6	39	45
Europe	321	-6.7%	16.8%	220	14.9%	4,390	101	21.3%	766	366	384
Latin America	<u>80</u>	-9.1%	15.4%	<u>47</u>	18.3%	<u>1,385</u>	<u>33</u>	11.5%	<u>224</u>	<u>139</u>	<u>157</u>
Worldwide less United States	779	-0.8%	16.0%	532	15.8%	9,136	248	16.3%	2,070	1,022	1,097
United States	<u>364</u>	7.2%	7.2%	<u>310</u>	7.1%	<u>5,582</u>	<u>54</u>	7.6%	<u>343</u>	<u>326</u>	<u>359</u>
Worldwide	1,143	1.6%	13.0%	842	12.4%	14,718	301	14.7%	2,413	1,349	1,457
Mastercard Credit and Charge Programs											
Worldwide less United States	446	-3.1%	11.3%	406	12.6%	5,543	40	-0.6%	189	504	566
United States	<u>172</u>	6.6%	6.6%	<u>165</u>	6.4%	<u>1,836</u>	<u>7</u>	13.5%	<u>9</u>	<u>155</u>	<u>185</u>
Worldwide	618	-0.5%	10.0%	571	10.8%	7,379	48	1.3%	198	659	751
Mastercard Debit Programs											
Worldwide less United States	333	2.4%	22.8%	126	27.2%	3,593	207	20.3%	1,881	518	531
United States	<u>192</u>	7.7%	7.7%	<u>145</u>	7.9%	<u>3,747</u>	<u>46</u>	6.8%	<u>335</u>	<u>171</u>	<u>174</u>
Worldwide	525	4.2%	16.8%	272	16.1%	7,340	254	17.6%	2,215	690	705

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	-8.1%	15.4%	200	13.2%	3,940	86	21.0%	678	362	380
Latin America	<u>80</u>	-2.9%	14.9%	<u>48</u>	19.2%	<u>1,340</u>	<u>32</u>	9.1%	<u>213</u>	<u>134</u>	<u>152</u>
Worldwide less United States	726	0.0%	15.2%	496	14.9%	8,353	230	16.0%	1,922	991	1,066
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>354</u>
Worldwide	1,065	2.0%	12.3%	783	11.9%	13,469	282	13.5%	2,247	1,312	1,420
Mastercard Credit and Charge Programs											
Worldwide less United States	421	-1.7%	10.9%	382	12.3%	5,163	39	-1.2%	179	500	562
United States	<u>152</u>	5.3%	5.3%	<u>146</u>	6.0%	<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%	6,772	45	-2.5%	186	651	743
Mastercard Debit Programs											
Worldwide less United States	305	2.4%	21.7%	114	24.2%	3,190	191	20.3%	1,743	491	504
United States	<u>187</u>	7.5%	7.5%	<u>141</u>	8.1%	<u>3,508</u>	<u>46</u>	5.9%	<u>319</u>	<u>169</u>	<u>173</u>
Worldwide	492	4.3%	15.9%	255	14.7%	6,698	237	17.2%	2,061	660	677

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	14.7%	12,051	\$453	14.1%	4,434	513	546
Canada	131	0.0%	16.0%	124	17.5%	1,801	7	-5.2%	22	41	48
Europe	1,285	-5.2%	16.4%	882	14.1%	17,902	402	21.8%	3,090	384	403
Latin America	<u>320</u>	-10.7%	15.5%	<u>187</u>	17.9%	<u>5,686</u>	<u>133</u>	12.3%	<u>918</u>	<u>143</u>	<u>162</u>
Worldwide less United States	3,123	-1.1%	15.4%	2,128	14.9%	37,441	995	16.6%	8,464	1,082	1,159
United States	<u>1,446</u>	7.5%	7.5%	<u>1,233</u>	7.7%	<u>22,267</u>	<u>213</u>	6.2%	<u>1,341</u>	<u>339</u>	<u>373</u>
Worldwide	4,569	1.5%	12.8%	3,361	12.1%	59,708	1,209	14.7%	9,805	1,421	1,532
Mastercard Credit and Charge Programs											
Worldwide less United States	1,770	-3.8%	10.6%	1,611	11.8%	22,514	159	0.1%	747	509	571
United States	<u>681</u>	7.5%	7.5%	<u>652</u>	7.4%	<u>7,346</u>	<u>28</u>	11.1%	<u>34</u>	<u>159</u>	<u>190</u>
Worldwide	2,451	-0.9%	9.7%	2,264	10.5%	29,860	187	1.6%	781	668	762
Mastercard Debit Programs											
Worldwide less United States	1,353	2.7%	22.4%	516	25.8%	14,927	837	20.4%	7,717	573	588
United States	<u>766</u>	7.5%	7.5%	<u>581</u>	8.1%	<u>14,921</u>	<u>185</u>	5.5%	<u>1,308</u>	<u>180</u>	<u>183</u>
Worldwide	2,119	4.4%	16.5%	1,097	15.8%	29,848	1,022	17.4%	9,025	753	771

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	354	372
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>134</u>	<u>152</u>
Worldwide less United States	825	5.6%	15.5%	561	14.3%	8,597	265	18.1%	1,986	968	1,042
United States	<u>348</u>	7.5%	7.5%	<u>298</u>	8.2%	<u>5,306</u>	<u>50</u>	3.6%	<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	1,284	1,393
Mastercard Credit and Charge Programs											
Worldwide less United States	476	2.1%	10.4%	429	11.7%	5,405	46	0.2%	198	499	562
United States	<u>166</u>	6.9%	6.9%	<u>160</u>	7.9%	<u>1,781</u>	<u>6</u>	-14.8%	<u>8</u>	<u>150</u>	<u>181</u>
Worldwide	641	3.3%	9.5%	589	10.6%	7,186	52	-1.9%	206	649	743
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	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	340	358
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>129</u>	<u>147</u>
Worldwide less United States	819	12.0%	14.0%	554	12.6%	8,033	265	16.9%	1,901	933	1,006
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	1,240	1,346
Mastercard Credit and Charge Programs											
Worldwide less United States	476	8.3%	9.7%	426	11.1%	5,167	49	-0.9%	202	492	554
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	-1.9%	210	639	731
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	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	325	342
Latin America	<u>88</u>	4.3%	13.0%	<u>54</u>	20.0%	<u>1,233</u>	<u>34</u>	3.6%	<u>205</u>	<u>126</u>	<u>144</u>
Worldwide less United States	786	12.3%	14.6%	531	13.7%	7,606	254	16.3%	1,812	894	966
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	1,193	1,298
Mastercard Credit and Charge Programs											
Worldwide less United States	460	9.1%	11.0%	411	12.4%	4,977	49	0.4%	210	487	549
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%	6,690	56	0.3%	217	630	722
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	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	317	334
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>122</u>	<u>140</u>
Worldwide less United States	726	11.0%	16.1%	491	14.9%	6,986	236	18.9%	1,688	868	939
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	1,164	1,270
Mastercard Credit and Charge Programs											
Worldwide less United States	428	7.5%	12.2%	380	13.3%	4,615	48	4.6%	198	484	545
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	629	721
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										
	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase Volume (Bil.)	Growth (Local)	Purchase Trans. (Mil.)	Cash Volume (Bil.)	Growth (Local)	Cash Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
All Mastercard Credit, Charge and Debit Programs											
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	354	372
Latin America	359	4.9%	14.7%	219	20.6%	5,077	140	6.5%	838	134	152
Worldwide less United States	3,156	10.1%	15.0%	2,137	13.8%	31,222	1,020	17.5%	7,387	968	1,042
United States	1,345	8.2%	8.2%	1,145	8.9%	20,349	201	4.5%	1,299	316	351
Worldwide	4,502	9.5%	12.9%	3,281	12.1%	51,571	1,221	15.2%	8,687	1,284	1,393
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	499	562
United States	633	7.8%	7.8%	607	8.4%	6,729	26	-4.8%	28	150	181
Worldwide	2,472	6.9%	10.0%	2,254	11.1%	26,893	218	0.3%	837	649	743
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	713	8.6%	8.6%	537	9.4%	13,620	175	6.1%	1,271	166	170
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 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 switched 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.

2. Switched Transactions

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

Period		Switched Trans. (Mil.)	Growth
		Value	Nominal
2016Q4		15,200	17.2%
2016Q3		14,452	17.7%
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 2016		55,941	15.8%
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)
2016Q4		12.9%	7.9%
2016Q3		12.4%	9.0%
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 2016		11.9%	7.6%
FY 2015		15.7%	1.3%
FY 2014		16.4%	13.5%

Note:

(1) There was one more 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
2016Q4	669	-1.1%
2016Q3	667	-2.1%
2016Q2	669	-1.7%
2016Q1	671	-1.3%
2015Q4	676	-1.1%
2015Q3	681	-2.1%
2015Q2	680	-2.2%
2015Q1	680	-2.4%
2014Q4	684	-2.8%
2014Q3	696	-1.1%
2014Q2	696	-0.4%
2014Q1	697	-0.1%
FY 2016	669	-1.1%
FY 2015	676	-1.1%
FY 2014	684	-2.8%