



## Supplemental Operational Performance Data

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

#### For the 3 Months ended September 30, 2016

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	\$381	8.8%	10.0%	\$256	8.3%	3,763	\$125	13.7%	1,298	565	601
Canada	36	9.8%	9.4%	34	10.1%	528	2	-1.4%	6	43	50
Europe	338	1.7%	5.4%	214	-2.4%	4,880	124	22.1%	920	420	434
Latin America	<u>83</u>	7.5%	14.3%	<u>51</u>	15.5%	<u>1,652</u>	<u>32</u>	12.5%	<u>252</u>	<u>148</u>	<u>166</u>
Worldwide less United States	838	5.7%	8.5%	555	4.6%	10,822	283	17.0%	2,475	1,177	1,251
United States	<u>383</u>	4.8%	4.8%	<u>327</u>	4.8%	<u>6,058</u>	<u>57</u>	4.7%	<u>351</u>	<u>344</u>	<u>380</u>
Worldwide	1,221	5.4%	7.3%	882	4.7%	16,880	339	14.7%	2,827	1,521	1,631
<b>Mastercard Credit and Charge Programs</b>											
Worldwide less United States	465	4.1%	6.4%	426	7.0%	6,438	39	0.8%	188	527	582
United States	<u>182</u>	3.9%	3.9%	<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%	8,457	47	1.8%	198	691	778
<b>Mastercard Debit Programs</b>											
Worldwide less United States	373	7.8%	11.1%	129	-2.5%	4,384	243	20.0%	2,287	650	668
United States	<u>201</u>	5.6%	5.6%	<u>152</u>	5.9%	<u>4,039</u>	<u>49</u>	4.4%	<u>342</u>	<u>180</u>	<u>184</u>
Worldwide	573	7.0%	9.1%	281	1.9%	8,423	292	17.1%	2,629	830	852

APMEA = Asia Pacific / Middle East / Africa

#### For the 3 Months ended June 30, 2016

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	\$372	8.0%	12.9%	\$248	11.1%	3,565	\$124	16.8%	1,258	548	583
Canada	36	5.8%	10.9%	34	10.7%	511	2	13.8%	6	42	48
Europe	351	9.6%	13.6%	234	8.7%	5,159	117	24.8%	888	409	424
Latin America	<u>79</u>	-1.2%	15.0%	<u>47</u>	15.2%	<u>1,563</u>	<u>32</u>	14.8%	<u>249</u>	<u>147</u>	<u>165</u>
Worldwide less United States	838	7.6%	13.3%	563	10.4%	10,799	275	19.8%	2,401	1,146	1,221
United States	<u>391</u>	7.5%	7.5%	<u>335</u>	8.0%	<u>6,171</u>	<u>56</u>	4.7%	<u>351</u>	<u>346</u>	<u>380</u>
Worldwide	1,229	7.6%	11.4%	898	9.5%	16,970	331	17.0%	2,752	1,492	1,601
<b>Mastercard Credit and Charge Programs</b>											
Worldwide less United States	458	2.8%	8.0%	420	8.5%	6,217	39	2.6%	189	522	579
United States	<u>184</u>	6.9%	6.9%	<u>176</u>	7.0%	<u>2,017</u>	<u>8</u>	5.7%	<u>9</u>	<u>164</u>	<u>194</u>
Worldwide	642	3.9%	7.7%	596	8.1%	8,234	46	3.1%	198	685	773
<b>Mastercard Debit Programs</b>											
Worldwide less United States	379	14.2%	20.5%	143	16.3%	4,582	236	23.2%	2,212	624	642
United States	<u>207</u>	8.0%	8.0%	<u>159</u>	9.2%	<u>4,154</u>	<u>48</u>	4.6%	<u>342</u>	<u>182</u>	<u>186</u>
Worldwide	587	11.9%	15.8%	302	12.4%	8,736	285	19.6%	2,554	807	828

## For the 3 Months ended March 31, 2016

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	\$349	5.8%	12.9%	\$232	11.7%	3,266	\$117	15.4%	1,209	531	565
Canada	29	-2.0%	8.6%	27	9.5%	446	2	-4.6%	5	42	48
Europe	317	10.9%	17.8%	218	14.4%	4,856	99	25.9%	792	397	412
Latin America	<u>73</u>	-8.5%	14.6%	<u>43</u>	15.1%	<u>1,483</u>	<u>31</u>	13.9%	<u>239</u>	<u>147</u>	<u>166</u>
Worldwide less United States	768	5.9%	14.9%	520	13.0%	10,051	248	19.0%	2,245	1,116	1,191
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	1,140	7.2%	13.2%	836	12.0%	15,825	304	16.6%	2,583	1,462	1,570
<b>Mastercard Credit and Charge Programs</b>											
Worldwide less United States	421	0.1%	8.6%	385	9.3%	5,777	36	1.7%	177	517	576
United States	<u>169</u>	11.5%	11.5%	<u>162</u>	11.2%	<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%	7,620	43	4.3%	186	679	769
<b>Mastercard Debit Programs</b>											
Worldwide less United States	347	13.9%	23.4%	135	24.9%	4,274	212	22.5%	2,068	599	615
United States	<u>203</u>	8.5%	8.5%	<u>154</u>	9.5%	<u>3,930</u>	<u>49</u>	5.6%	<u>329</u>	<u>184</u>	<u>187</u>
Worldwide	550	11.9%	17.5%	289	16.2%	8,205	261	19.0%	2,397	783	801

## For the 3 Months ended December 31, 2015

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	\$362	4.5%	13.7%	\$245	13.3%	3,339	\$117	14.3%	1,201	513	547
Canada	34	-3.2%	13.8%	33	14.5%	487	2	1.1%	6	41	48
Europe	341	-1.3%	15.1%	234	13.5%	4,935	108	18.8%	824	389	406
Latin America	<u>83</u>	-14.7%	15.0%	<u>47</u>	15.9%	<u>1,516</u>	<u>36</u>	13.8%	<u>249</u>	<u>145</u>	<u>164</u>
Worldwide less United States	821	-0.5%	14.4%	559	13.7%	10,277	262	15.9%	2,279	1,088	1,164
United States	<u>378</u>	8.5%	8.5%	<u>324</u>	8.8%	<u>5,894</u>	<u>53</u>	6.6%	<u>332</u>	<u>339</u>	<u>373</u>
Worldwide	1,199	2.2%	12.5%	883	11.8%	16,172	316	14.3%	2,612	1,428	1,536
<b>Mastercard Credit and Charge Programs</b>											
Worldwide less United States	456	-4.1%	9.5%	417	10.4%	6,025	39	0.5%	190	515	575
United States	<u>181</u>	9.3%	9.3%	<u>174</u>	8.9%	<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%	8,018	47	3.2%	199	675	766
<b>Mastercard Debit Programs</b>											
Worldwide less United States	365	4.3%	21.1%	142	24.4%	4,253	223	19.2%	2,090	573	588
United States	<u>197</u>	7.7%	7.7%	<u>151</u>	8.7%	<u>3,901</u>	<u>46</u>	4.7%	<u>323</u>	<u>180</u>	<u>182</u>
Worldwide	562	5.5%	16.1%	293	15.8%	8,154	269	16.4%	2,413	753	771

## For the 3 Months ended September 30, 2015

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	\$350	2.6%	14.0%	\$237	14.5%	3,125	\$113	12.9%	1,136	498	531
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%	4,637	104	21.9%	791	379	397
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>142</u>	<u>161</u>
Worldwide less United States	793	-3.2%	15.6%	541	15.2%	9,674	252	16.6%	2,163	1,059	1,135
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>363</u>
Worldwide	1,159	0.0%	13.0%	853	12.4%	15,347	306	14.8%	2,503	1,389	1,498
<b>Mastercard Credit and Charge Programs</b>											
Worldwide less United States	447	-6.0%	10.7%	407	11.7%	5,785	40	1.7%	189	512	573
United States	<u>176</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	-2.2%	10.2%	575	10.7%	7,694	48	4.5%	198	668	760
<b>Mastercard Debit Programs</b>											
Worldwide less United States	346	0.6%	22.7%	134	27.3%	3,889	212	19.9%	1,974	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	536	2.8%	16.6%	278	16.3%	7,653	258	16.9%	2,305	721	738

## For the 3 Months ended June 30, 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	\$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	320	-7.0%	16.5%	220	14.9%	4,390	100	20.0%	757	370	387
Latin America	80	-9.1%	15.4%	47	18.3%	1,385	33	11.5%	224	140	158
Worldwide less United States	778	-0.9%	15.8%	532	15.8%	9,136	247	15.8%	2,061	1,028	1,101
United States	364	7.2%	7.2%	310	7.1%	5,582	54	7.6%	343	326	359
Worldwide	1,142	1.5%	12.9%	842	12.4%	14,718	300	14.3%	2,404	1,354	1,461
<b>Mastercard Credit and Charge Programs</b>											
Worldwide less United States	446	-3.1%	11.3%	406	12.6%	5,543	40	-0.6%	189	509	570
United States	172	6.6%	6.6%	165	6.4%	1,836	7	13.5%	9	155	185
Worldwide	618	-0.5%	10.0%	571	10.8%	7,379	48	1.3%	198	664	755
<b>Mastercard Debit Programs</b>											
Worldwide less United States	332	2.0%	22.4%	126	27.2%	3,593	206	19.7%	1,872	518	531
United States	192	7.7%	7.7%	145	7.9%	3,747	46	6.8%	335	171	174
Worldwide	524	4.0%	16.6%	272	16.1%	7,340	253	17.1%	2,207	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	-8.4%	15.1%	200	13.2%	3,940	85	19.8%	671	365	382
Latin America	80	-2.9%	14.9%	48	19.2%	1,340	32	9.1%	213	135	153
Worldwide less United States	725	-0.1%	15.1%	496	14.9%	8,353	229	15.6%	1,914	995	1,069
United States	339	6.5%	6.5%	287	7.0%	5,116	52	3.7%	326	320	354
Worldwide	1,064	1.9%	12.2%	783	11.9%	13,469	281	13.2%	2,240	1,316	1,423
<b>Mastercard Credit and Charge Programs</b>											
Worldwide less United States	421	-1.7%	10.9%	382	12.3%	5,163	39	-1.2%	179	504	565
United States	152	5.3%	5.3%	146	6.1%	1,608	6	-10.2%	7	151	182
Worldwide	573	0.1%	9.4%	528	10.5%	6,772	45	-2.6%	186	655	746
<b>Mastercard Debit Programs</b>											
Worldwide less United States	304	2.1%	21.4%	114	24.2%	3,190	190	19.7%	1,735	491	504
United States	187	7.5%	7.5%	141	8.1%	3,508	46	5.9%	319	169	173
Worldwide	491	4.1%	15.7%	255	14.7%	6,698	236	16.8%	2,054	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%	12,053	\$453	14.1%	4,435	513	547
Canada	131	0.0%	16.0%	124	17.5%	1,801	7	-5.2%	22	41	48
Europe	1,279	-5.6%	15.9%	882	14.1%	17,902	397	20.1%	3,043	389	406
Latin America	320	-10.7%	15.5%	187	17.8%	5,685	133	12.3%	918	145	164
Worldwide less United States	3,117	-1.2%	15.2%	2,128	14.9%	37,441	990	16.0%	8,417	1,088	1,164
United States	1,446	7.5%	7.5%	1,233	7.7%	22,265	213	6.2%	1,341	339	373
Worldwide	4,564	1.4%	12.7%	3,361	12.1%	59,706	1,203	14.1%	9,759	1,428	1,536
<b>Mastercard Credit and Charge Programs</b>											
Worldwide less United States	1,770	-3.8%	10.6%	1,611	11.8%	22,516	159	0.1%	747	515	575
United States	681	7.6%	7.6%	652	7.4%	7,346	28	11.1%	34	159	190
Worldwide	2,451	-0.9%	9.7%	2,264	10.5%	29,862	187	1.6%	781	675	766
<b>Mastercard Debit Programs</b>											
Worldwide less United States	1,347	2.3%	21.9%	516	25.8%	14,925	831	19.6%	7,670	573	588
United States	766	7.5%	7.5%	581	8.1%	14,919	185	5.5%	1,308	180	182
Worldwide	2,113	4.1%	16.2%	1,097	15.7%	29,844	1,016	16.8%	8,978	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	358	374
Latin America	97	3.4%	16.1%	59	22.0%	1,371	38	7.9%	226	135	153
Worldwide less United States	825	5.6%	15.5%	561	14.3%	8,597	265	18.1%	1,986	972	1,045
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	1,289	1,397
<b>Mastercard Credit and Charge Programs</b>											
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>	-14.8%	<u>8</u>	<u>150</u>	<u>181</u>
Worldwide	641	3.3%	9.5%	589	10.6%	7,186	52	-1.9%	206	654	746
<b>Mastercard Debit Programs</b>											
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	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (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	91	9.3%	14.4%	57	19.4%	1,285	35	7.1%	208	131	148
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
<b>Mastercard Credit and Charge Programs</b>											
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	-1.9%	210	644	734
<b>Mastercard Debit Programs</b>											
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	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (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	88	4.3%	13.0%	54	20.0%	1,233	34	3.6%	205	127	145
Worldwide less United States	786	12.3%	14.6%	531	13.7%	7,606	254	16.3%	1,812	899	969
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
<b>Mastercard Credit and Charge Programs</b>											
Worldwide less United States	460	9.1%	11.0%	411	12.4%	4,977	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%	6,690	56	0.3%	217	635	725
<b>Mastercard Debit Programs</b>											
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
<b>Mastercard Credit and Charge Programs</b>											
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
<b>Mastercard Debit Programs</b>											
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 (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	\$1,312	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>5,077</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%	2,137	13.8%	31,222	1,020	17.5%	7,387	972	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
<b>Mastercard Credit and Charge Programs</b>											
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%	26,893	218	0.3%	837	654	746
<b>Mastercard Debit Programs</b>											
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 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.

**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
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 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)
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 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.

<b>Period</b>	<b>Cards (Mil.)</b>	<b>Growth</b>
2016Q3	670	-1.6%
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 2015	676	-1.1%
FY 2014	684	-2.8%