



Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended March 31, 2013, as well as the prior eight quarterly reporting periods and the years ended December 31, 2012 and 2011, 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.

All MasterCard Credit, Charge and Debit Programs	For the 3 Months ended March 31, 2013										
	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	\$269	20.2%	22.2%	\$178	19.1%	1,827	\$91	28.7%	720	358	388
Canada	30	3.9%	4.6%	27	5.1%	308	3	-0.2%	6	43	52
Europe	275	13.3%	13.0%	191	10.2%	2,727	84	19.9%	494	269	284
Latin America	<u>80</u>	10.5%	14.7%	<u>48</u>	17.7%	<u>1,015</u>	<u>32</u>	10.6%	<u>181</u>	<u>115</u>	<u>134</u>
Worldwide less United States	653	15.2%	16.4%	443	14.1%	5,878	210	21.6%	1,400	785	859
United States	<u>294</u>	3.7%	3.7%	<u>246</u>	4.6%	<u>4,363</u>	<u>48</u>	-0.4%	<u>302</u>	<u>291</u>	<u>329</u>
Worldwide	947	11.4%	12.1%	690	10.5%	10,241	257	16.8%	1,702	1,076	1,188
MasterCard Credit and Charge Programs											
Worldwide less United States	400	10.9%	12.5%	351	12.8%	4,095	49	10.5%	202	481	544
United States	<u>134</u>	1.5%	1.5%	<u>127</u>	2.4%	<u>1,440</u>	<u>6</u>	-13.7%	<u>6</u>	<u>143</u>	<u>178</u>
Worldwide	534	8.4%	9.6%	479	9.8%	5,535	55	7.1%	208	624	722
MasterCard Debit Programs											
Worldwide less United States	253	22.7%	23.0%	92	19.0%	1,782	161	25.4%	1,199	304	314
United States	<u>160</u>	5.7%	5.7%	<u>119</u>	7.0%	<u>2,923</u>	<u>41</u>	2.0%	<u>296</u>	<u>148</u>	<u>151</u>
Worldwide	413	15.5%	15.6%	211	11.9%	4,706	202	19.8%	1,494	451	465

APMEA = Asia Pacific / Middle East / Africa

All MasterCard Credit, Charge and Debit Programs	For the 3 Months ended December 31, 2012										
	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	\$272	23.3%	22.8%	\$183	19.6%	1,873	\$89	29.9%	672	342	371
Canada	34	11.1%	7.5%	32	7.8%	349	3	4.5%	6	42	51
Europe	295	14.8%	16.4%	206	13.1%	2,879	89	24.6%	516	260	276
Latin America	<u>84</u>	13.9%	16.4%	<u>50</u>	19.4%	<u>1,061</u>	<u>34</u>	12.3%	<u>192</u>	<u>114</u>	<u>133</u>
Worldwide less United States	686	17.7%	18.3%	471	15.8%	6,162	215	24.2%	1,386	758	830
United States	<u>301</u>	6.8%	6.8%	<u>256</u>	7.2%	<u>4,568</u>	<u>45</u>	4.9%	<u>297</u>	<u>283</u>	<u>321</u>
Worldwide	987	14.2%	14.6%	727	12.6%	10,731	261	20.4%	1,683	1,041	1,151
MasterCard Credit and Charge Programs											
Worldwide less United States	424	14.4%	14.9%	373	15.0%	4,337	51	14.0%	210	476	538
United States	<u>147</u>	2.5%	2.5%	<u>140</u>	4.1%	<u>1,633</u>	<u>7</u>	-21.9%	<u>7</u>	<u>145</u>	<u>178</u>
Worldwide	571	11.1%	11.4%	513	11.8%	5,970	58	8.0%	217	621	717
MasterCard Debit Programs											
Worldwide less United States	262	23.5%	24.5%	97	19.2%	1,825	164	27.8%	1,175	282	291
United States	<u>155</u>	11.3%	11.3%	<u>116</u>	11.1%	<u>2,936</u>	<u>39</u>	11.8%	<u>291</u>	<u>139</u>	<u>142</u>
Worldwide	416	18.6%	19.2%	213	14.7%	4,761	203	24.4%	1,466	420	434

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	18.1%	21.3%	\$170	19.4%	1,760	\$81	25.5%	616	330	359
Canada	32	4.0%	5.5%	30	5.9%	331	3	1.8%	6	40	48
Europe	271	4.5%	14.5%	188	10.9%	2,683	82	23.9%	493	250	265
Latin America	<u>74</u>	4.5%	17.0%	<u>44</u>	19.0%	<u>972</u>	<u>30</u>	14.1%	<u>179</u>	<u>111</u>	<u>130</u>
Worldwide less United States	629	9.5%	16.9%	432	14.5%	5,746	197	22.6%	1,294	731	802
United States	<u>290</u>	7.0%	7.0%	<u>244</u>	7.4%	<u>4,404</u>	<u>46</u>	5.0%	<u>307</u>	<u>278</u>	<u>312</u>
Worldwide	919	8.7%	13.6%	677	11.9%	10,150	242	18.8%	1,601	1,010	1,114
MasterCard Credit and Charge Programs											
Worldwide less United States	394	7.3%	13.3%	346	13.8%	4,088	48	10.0%	201	466	527
United States	<u>142</u>	0.9%	0.9%	<u>134</u>	3.2%	<u>1,576</u>	<u>7</u>	-28.8%	<u>7</u>	<u>148</u>	<u>177</u>
Worldwide	535	5.6%	9.8%	480	10.6%	5,664	55	2.8%	208	614	704
MasterCard Debit Programs											
Worldwide less United States	235	13.4%	23.5%	86	17.6%	1,658	149	27.3%	1,093	265	275
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>131</u>	<u>135</u>
Worldwide	384	13.5%	19.5%	196	15.0%	4,486	187	24.5%	1,393	396	410

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	19.6%	23.3%	\$158	22.2%	1,669	\$76	25.7%	577	317	344
Canada	32	3.4%	7.9%	29	8.9%	324	3	-1.2%	6	39	47
Europe	263	5.2%	16.5%	184	12.0%	2,574	79	28.3%	476	239	255
Latin America	<u>71</u>	3.6%	19.1%	<u>43</u>	24.3%	<u>936</u>	<u>28</u>	12.2%	<u>179</u>	<u>109</u>	<u>132</u>
Worldwide less United States	601	10.1%	18.9%	415	16.7%	5,503	186	24.0%	1,237	704	778
United States	<u>292</u>	9.0%	9.0%	<u>246</u>	8.7%	<u>4,397</u>	<u>45</u>	10.7%	<u>303</u>	<u>277</u>	<u>310</u>
Worldwide	893	9.7%	15.5%	661	13.6%	9,900	232	21.2%	1,540	981	1,088
MasterCard Credit and Charge Programs											
Worldwide less United States	379	8.3%	15.5%	332	16.3%	3,954	46	10.3%	195	457	518
United States	<u>142</u>	3.8%	3.8%	<u>135</u>	5.2%	<u>1,575</u>	<u>7</u>	-17.6%	<u>7</u>	<u>147</u>	<u>176</u>
Worldwide	521	7.0%	12.1%	467	12.8%	5,529	53	5.6%	202	603	694
MasterCard Debit Programs											
Worldwide less United States	222	13.2%	25.0%	83	18.4%	1,550	140	29.3%	1,041	247	261
United States	<u>149</u>	14.5%	14.5%	<u>111</u>	13.3%	<u>2,821</u>	<u>38</u>	18.2%	<u>296</u>	<u>131</u>	<u>134</u>
Worldwide	372	13.7%	20.6%	194	15.4%	4,371	178	26.8%	1,338	378	395

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	23.6%	1,551	\$72	24.0%	525	307	333
Canada	29	8.5%	10.2%	26	12.2%	290	3	-5.3%	6	39	47
Europe	242	13.4%	18.7%	173	14.6%	2,364	70	30.4%	421	229	245
Latin America	<u>72</u>	16.8%	23.6%	<u>44</u>	29.4%	<u>907</u>	<u>28</u>	15.6%	<u>174</u>	<u>107</u>	<u>130</u>
Worldwide less United States	567	18.0%	20.8%	394	19.3%	5,112	173	24.3%	1,125	682	755
United States	<u>283</u>	14.1%	14.1%	<u>235</u>	13.2%	<u>4,176</u>	<u>48</u>	19.1%	<u>301</u>	<u>279</u>	<u>312</u>
Worldwide	850	16.7%	18.5%	629	16.9%	9,289	221	23.2%	1,425	961	1,067
MasterCard Credit and Charge Programs											
Worldwide less United States	361	16.0%	17.9%	317	19.0%	3,702	44	10.7%	181	451	512
United States	<u>132</u>	7.4%	7.4%	<u>124</u>	8.2%	<u>1,458</u>	<u>7</u>	-4.6%	<u>7</u>	<u>147</u>	<u>176</u>
Worldwide	493	13.6%	14.9%	441	15.7%	5,160	52	8.2%	187	598	688
MasterCard Debit Programs											
Worldwide less United States	206	21.6%	26.1%	77	20.4%	1,410	129	29.8%	944	231	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>132</u>	<u>135</u>
Worldwide	358	21.2%	23.8%	188	19.8%	4,128	170	28.6%	1,238	362	379

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	\$981	21.4%	22.7%	\$662	21.1%	6,853	\$318	26.4%	2,389	342	371
Canada	127	6.7%	7.7%	116	8.5%	1,293	11	-0.3%	23	42	51
Europe	1,072	9.3%	16.4%	751	12.6%	10,501	320	26.5%	1,905	260	276
Latin America	<u>303</u>	9.6%	18.8%	<u>181</u>	22.7%	<u>3,876</u>	<u>121</u>	13.5%	<u>723</u>	<u>114</u>	<u>133</u>
Worldwide less United States	2,482	13.7%	18.6%	1,711	16.5%	22,523	771	23.8%	5,041	758	830
United States	<u>1,167</u>	9.1%	9.1%	<u>982</u>	9.0%	<u>17,545</u>	<u>184</u>	9.7%	<u>1,208</u>	<u>283</u>	<u>321</u>
Worldwide	3,649	12.2%	15.4%	2,693	13.6%	40,069	956	20.8%	6,249	1,041	1,151
MasterCard Credit and Charge Programs											
Worldwide less United States	1,557	11.4%	15.3%	1,368	15.9%	16,081	189	11.3%	787	476	538
United States	<u>562</u>	3.5%	3.5%	<u>534</u>	5.1%	<u>6,241</u>	<u>28</u>	-19.1%	<u>27</u>	<u>145</u>	<u>178</u>
Worldwide	2,120	9.2%	11.9%	1,902	12.6%	22,322	218	6.1%	815	621	717
MasterCard Debit Programs											
Worldwide less United States	925	17.8%	24.7%	343	18.9%	6,442	582	28.5%	4,253	282	291
United States	<u>604</u>	14.9%	14.9%	<u>448</u>	14.1%	<u>11,304</u>	<u>156</u>	17.3%	<u>1,181</u>	<u>139</u>	<u>142</u>
Worldwide	1,529	16.7%	20.7%	791	16.1%	17,746	738	25.9%	5,434	420	434

For the 3 Months ended December 31, 2011

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	\$220	23.5%	22.4%	\$152	23.3%	1,565	\$69	20.5%	502	295	321
Canada	31	5.5%	6.5%	29	9.3%	316	2	-17.4%	6	41	50
Europe	257	13.7%	16.8%	184	12.6%	2,455	73	29.2%	425	222	238
Latin America	<u>74</u>	12.5%	20.3%	<u>45</u>	24.8%	<u>917</u>	<u>29</u>	14.1%	<u>180</u>	<u>104</u>	<u>128</u>
Worldwide less United States	583	16.6%	18.7%	409	17.4%	5,253	173	22.0%	1,112	662	736
United States	<u>282</u>	12.1%	12.1%	<u>239</u>	11.5%	<u>4,241</u>	<u>43</u>	15.6%	<u>279</u>	<u>274</u>	<u>307</u>
Worldwide	865	15.1%	16.5%	648	15.1%	9,495	217	20.7%	1,391	937	1,043
MasterCard Credit and Charge Programs											
Worldwide less United States	371	13.3%	14.9%	326	16.6%	3,814	44	3.3%	182	447	508
United States	<u>143</u>	6.6%	6.6%	<u>134</u>	6.3%	<u>1,616</u>	<u>9</u>	10.7%	<u>8</u>	<u>146</u>	<u>175</u>
Worldwide	514	11.4%	12.4%	461	13.4%	5,430	53	4.5%	190	593	683
MasterCard Debit Programs											
Worldwide less United States	212	22.6%	26.1%	83	20.3%	1,439	129	30.1%	930	216	228
United States	<u>139</u>	18.4%	18.4%	<u>104</u>	19.0%	<u>2,625</u>	<u>35</u>	16.9%	<u>271</u>	<u>128</u>	<u>131</u>
Worldwide	351	20.9%	23.0%	187	19.6%	4,064	163	27.1%	1,201	344	360

For the 3 Months ended September 30, 2011

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	\$213	35.5%	25.5%	\$144	27.2%	1,482	\$68	22.1%	476	288	313
Canada	31	14.7%	8.0%	28	10.7%	305	3	-13.8%	6	40	48
Europe	259	25.2%	17.4%	185	13.7%	2,328	74	28.1%	413	213	228
Latin America	<u>71</u>	31.0%	25.0%	<u>43</u>	30.5%	<u>856</u>	<u>28</u>	17.5%	<u>170</u>	<u>102</u>	<u>126</u>
Worldwide less United States	574	28.9%	20.7%	401	19.7%	4,970	173	23.0%	1,064	642	715
United States	<u>271</u>	13.7%	13.7%	<u>227</u>	13.5%	<u>4,043</u>	<u>44</u>	15.1%	<u>276</u>	<u>271</u>	<u>304</u>
Worldwide	845	23.6%	18.3%	629	17.4%	9,013	216	21.3%	1,340	914	1,019
MasterCard Credit and Charge Programs											
Worldwide less United States	367	25.1%	17.5%	321	19.5%	3,643	46	4.8%	184	443	504
United States	<u>140</u>	7.2%	7.2%	<u>130</u>	7.0%	<u>1,556</u>	<u>10</u>	10.3%	<u>8</u>	<u>145</u>	<u>175</u>
Worldwide	507	19.6%	14.4%	451	15.6%	5,199	56	5.7%	192	588	678
MasterCard Debit Programs											
Worldwide less United States	207	36.1%	26.8%	81	20.2%	1,328	127	31.3%	881	200	212
United States	<u>131</u>	21.6%	21.6%	<u>97</u>	23.5%	<u>2,487</u>	<u>34</u>	16.6%	<u>268</u>	<u>126</u>	<u>129</u>
Worldwide	338	30.1%	24.7%	178	22.0%	3,814	160	27.9%	1,149	326	341

For the 3 Months ended June 30, 2011

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	\$196	36.5%	24.9%	\$132	27.2%	1,394	\$64	20.4%	445	280	306
Canada	31	15.0%	8.1%	28	10.3%	293	3	-9.1%	5	39	48
Europe	250	30.9%	17.5%	181	14.2%	2,231	69	27.2%	395	206	221
Latin America	<u>69</u>	34.8%	24.6%	<u>40</u>	28.3%	<u>791</u>	<u>29</u>	19.8%	<u>170</u>	<u>102</u>	<u>126</u>
Worldwide less United States	546	32.3%	20.4%	382	19.5%	4,708	164	22.3%	1,015	628	701
United States	<u>267</u>	9.9%	9.9%	<u>227</u>	11.3%	<u>3,987</u>	<u>41</u>	2.6%	<u>270</u>	<u>268</u>	<u>302</u>
Worldwide	814	24.0%	16.7%	608	16.3%	8,695	205	17.8%	1,285	896	1,003
MasterCard Credit and Charge Programs											
Worldwide less United States	350	27.6%	16.3%	305	18.7%	3,466	45	2.4%	180	442	504
United States	<u>137</u>	5.3%	5.3%	<u>129</u>	6.0%	<u>1,522</u>	<u>9</u>	-4.9%	<u>7</u>	<u>144</u>	<u>173</u>
Worldwide	487	20.4%	13.0%	433	14.6%	4,988	54	1.2%	188	586	677
MasterCard Debit Programs											
Worldwide less United States	197	41.6%	28.4%	77	23.0%	1,242	119	32.0%	834	186	197
United States	<u>130</u>	15.2%	15.2%	<u>98</u>	19.0%	<u>2,465</u>	<u>32</u>	4.8%	<u>263</u>	<u>124</u>	<u>128</u>
Worldwide	327	29.7%	22.7%	175	20.8%	3,707	152	25.1%	1,097	310	326

For the 3 Months ended March 31, 2011

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	\$179	27.5%	20.2%	\$120	21.5%	1,295	\$59	17.7%	409	271	297
Canada	27	12.4%	6.4%	24	7.2%	257	3	1.1%	5	39	47
Europe	214	15.6%	15.2%	158	12.7%	2,015	56	22.8%	341	200	215
Latin America	<u>62</u>	26.9%	19.9%	<u>36</u>	24.9%	<u>733</u>	<u>26</u>	13.7%	<u>163</u>	<u>98</u>	<u>121</u>
Worldwide less United States	481	21.0%	17.1%	337	16.5%	4,300	144	18.4%	918	608	679
United States	<u>248</u>	5.9%	5.9%	<u>208</u>	7.4%	<u>3,645</u>	<u>40</u>	-1.2%	<u>254</u>	<u>263</u>	<u>295</u>
Worldwide	729	15.4%	13.0%	545	12.9%	7,945	184	13.5%	1,172	870	975
MasterCard Credit and Charge Programs											
Worldwide less United States	311	16.7%	12.5%	270	15.1%	3,181	41	-2.4%	163	434	494
United States	<u>123</u>	4.9%	4.9%	<u>115</u>	4.9%	<u>1,370</u>	<u>8</u>	4.8%	<u>7</u>	<u>142</u>	<u>170</u>
Worldwide	434	13.1%	10.2%	385	11.8%	4,550	48	-1.3%	170	575	665
MasterCard Debit Programs											
Worldwide less United States	170	29.7%	26.7%	66	22.7%	1,119	103	29.3%	755	174	185
United States	<u>126</u>	6.9%	6.9%	<u>93</u>	10.7%	<u>2,275</u>	<u>33</u>	-2.5%	<u>247</u>	<u>121</u>	<u>125</u>
Worldwide	295	18.9%	17.4%	159	15.4%	3,394	136	20.0%	1,002	295	310

For the 12 Months ended December 31, 2011

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	\$808	30.5%	23.3%	\$548	24.8%	5,736	\$259	20.3%	1,831	295	321
Canada	119	11.7%	7.3%	108	9.4%	1,171	11	-9.8%	22	41	50
Europe	980	21.1%	16.8%	709	13.3%	9,028	272	27.0%	1,574	222	238
Latin America	<u>276</u>	25.4%	22.5%	<u>164</u>	27.1%	<u>3,297</u>	<u>112</u>	16.3%	<u>683</u>	<u>104</u>	<u>128</u>
Worldwide less United States	2,183	24.4%	19.3%	1,529	18.3%	19,232	655	21.5%	4,109	662	736
United States	<u>1,069</u>	10.4%	10.4%	<u>901</u>	11.0%	<u>15,916</u>	<u>168</u>	7.8%	<u>1,079</u>	<u>274</u>	<u>307</u>
Worldwide	3,252	19.4%	16.2%	2,430	15.5%	35,148	823	18.4%	5,188	937	1,043
MasterCard Credit and Charge Programs											
Worldwide less United States	1,398	20.4%	15.3%	1,222	17.5%	14,104	176	2.1%	709	447	508
United States	<u>543</u>	6.0%	6.0%	<u>508</u>	6.1%	<u>6,064</u>	<u>35</u>	5.1%	<u>30</u>	<u>146</u>	<u>175</u>
Worldwide	1,942	16.0%	12.6%	1,730	13.9%	20,168	211	2.6%	739	593	683
MasterCard Debit Programs											
Worldwide less United States	785	32.1%	27.0%	307	21.5%	5,128	478	30.7%	3,400	216	228
United States	<u>526</u>	15.4%	15.4%	<u>393</u>	18.0%	<u>9,852</u>	<u>133</u>	8.5%	<u>1,049</u>	<u>128</u>	<u>131</u>
Worldwide	1,311	24.9%	22.1%	700	19.5%	14,980	611	25.2%	4,449	344	360

Note that the figures in the preceding tables may not sum due to rounding; growth represents change from the comparable year-to-year 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, Mondex® transactions 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 2012, certain MasterCard Debit and Credit Programs in the Europe region have changed due to a reclassification of programs. There is no impact at the All MasterCard Programs level. In addition, Purchase Transactions for certain Credit Programs in the Latin America region have been revised due to changes from several customers. MasterCard revenue is not impacted from these changes. Data for the comparable periods in 2012, 2011 and 2010 have been revised to be consistent with these approaches.

Performance information for prior periods can be found in the "Investor Relations" section of MasterCard's 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
2013Q1	(2)	8,668	12.3%
2012Q4		9,222	20.1%
2012Q3	(2)	8,679	23.7%
2012Q2		8,537	29.3%
2012Q1	(1)	7,717	29.2%
2011Q4		7,677	23.2%
2011Q3		7,016	20.5%
2011Q2		6,601	17.4%
2011Q1		5,971	11.1%
FY 2012		34,156	25.3%
FY 2011		27,265	18.3%

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)
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%
2011Q4		17.5%	16.8%
2011Q3		19.3%	28.0%
2011Q2		19.3%	31.0%
2011Q1		18.5%	21.3%
FY 2012		16.4%	11.7%
FY 2011		18.7%	24.2%

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
2013Q1		727	2.8%
2012Q4		729	3.8%
2012Q3		724	5.7%
2012Q2		716	7.1%
2012Q1		708	8.0%
2011Q4		702	8.6%
2011Q3		685	6.6%
2011Q2		669	4.4%
2011Q1		655	2.9%
FY 2012		729	3.8%
FY 2011		702	8.6%

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