



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, 2013, as well as the prior ten 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, cards and acceptance locations 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 September 30, 2013											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(Mil.)
APMEA	\$291	15.8%	21.7%	\$196	21.0%	2,126	\$95	23.2%	794	381	410
Canada	34	4.3%	8.9%	31	9.6%	370	3	1.1%	6	45	55
Europe	322	18.8%	16.6%	218	13.6%	3,244	103	23.4%	597	293	310
Latin America	83	10.9%	16.6%	50	23.6%	1,150	33	7.1%	191	120	140
Worldwide less United States	729	15.9%	18.2%	496	17.1%	6,890	233	20.4%	1,588	840	914
United States	316	8.7%	8.7%	267	9.2%	4,840	49	6.2%	321	289	326
Worldwide	1,045	13.6%	15.2%	763	14.2%	11,730	282	17.7%	1,910	1,128	1,240
MasterCard Credit and Charge Programs											
Worldwide less United States	439	12.3%	15.3%	387	15.9%	4,672	52	11.3%	213	492	557
United States	151	6.8%	6.8%	144	7.2%	1,642	7	-1.9%	7	143	176
Worldwide	590	10.8%	13.0%	532	13.4%	6,314	59	9.5%	220	635	734
MasterCard Debit Programs											
Worldwide less United States	290	21.9%	22.8%	109	21.9%	2,218	181	23.3%	1,375	347	357
United States	164	10.6%	10.6%	123	11.6%	3,198	42	7.6%	315	146	150
Worldwide	454	17.5%	18.1%	231	16.2%	5,416	223	20.1%	1,690	494	506

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended June 30, 2013											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(Mil.)
APMEA	\$278	18.7%	20.9%	\$185	18.8%	1,984	\$94	25.3%	743	370	399
Canada	34	6.1%	7.5%	31	7.9%	354	3	3.5%	6	44	53
Europe	302	14.5%	14.1%	207	11.5%	3,044	95	20.1%	564	280	296
Latin America	84	17.1%	16.7%	50	19.6%	1,083	34	12.7%	193	116	136
Worldwide less United States	698	16.0%	16.7%	471	14.8%	6,465	226	20.7%	1,506	810	884
United States	311	6.6%	6.6%	263	6.9%	4,737	48	5.2%	317	284	321
Worldwide	1,008	13.0%	13.4%	735	11.9%	11,201	274	17.7%	1,823	1,094	1,206
MasterCard Credit and Charge Programs											
Worldwide less United States	421	12.0%	13.6%	371	13.8%	4,429	51	12.1%	210	485	551
United States	147	3.3%	3.3%	141	4.0%	1,592	6	-8.5%	6	143	177
Worldwide	568	9.6%	10.7%	511	10.9%	6,021	57	9.3%	216	629	727
MasterCard Debit Programs											
Worldwide less United States	276	22.7%	21.8%	101	18.9%	2,036	175	23.5%	1,297	324	334
United States	164	9.8%	9.8%	123	10.5%	3,144	41	7.7%	310	141	144
Worldwide	440	17.6%	17.0%	224	14.2%	5,181	217	20.1%	1,607	465	478

For the 3 Months ended March 31, 2013

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$268	19.9%	21.9%	\$178	19.2%	1,830	\$90	27.8%	698	357	385
Canada	30	2.8%	3.4%	27	3.8%	305	3	-0.2%	6	43	52
Europe	275	13.4%	13.0%	191	10.3%	2,730	84	19.8%	493	268	284
Latin America	<u>80</u>	10.7%	15.0%	<u>48</u>	18.1%	<u>1,020</u>	<u>32</u>	10.6%	<u>181</u>	<u>113</u>	<u>133</u>
Worldwide less United States	652	15.1%	16.3%	443	14.1%	5,885	209	21.2%	1,378	781	854
United States	<u>294</u>	3.9%	3.9%	<u>247</u>	4.7%	<u>4,370</u>	<u>48</u>	-0.3%	<u>302</u>	<u>281</u>	<u>319</u>
Worldwide	947	11.3%	12.1%	690	10.6%	10,255	257	16.5%	1,680	1,062	1,173
MasterCard Credit and Charge Programs											
Worldwide less United States	398	11.1%	12.7%	350	13.0%	4,079	48	10.9%	191	480	543
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>141</u>	<u>176</u>
Worldwide	532	8.5%	9.7%	478	10.0%	5,519	54	7.3%	197	621	719
MasterCard Debit Programs											
Worldwide less United States	254	22.0%	22.2%	93	18.3%	1,806	161	24.6%	1,187	301	311
United States	<u>161</u>	5.9%	5.9%	<u>119</u>	7.3%	<u>2,930</u>	<u>41</u>	2.1%	<u>296</u>	<u>140</u>	<u>143</u>
Worldwide	415	15.2%	15.4%	212	11.9%	4,736	203	19.2%	1,483	441	454

For the 3 Months ended December 31, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$272	23.5%	23.0%	\$183	19.7%	1,882	\$89	30.5%	676	340	368
Canada	34	11.1%	7.5%	32	7.8%	349	3	4.5%	6	42	51
Europe	295	14.9%	16.4%	206	13.2%	2,880	89	24.6%	514	257	273
Latin America	<u>85</u>	14.3%	16.8%	<u>50</u>	20.1%	<u>1,063</u>	<u>34</u>	12.3%	<u>192</u>	<u>113</u>	<u>132</u>
Worldwide less United States	687	17.9%	18.5%	471	15.9%	6,174	216	24.5%	1,388	753	824
United States	<u>301</u>	6.8%	6.8%	<u>256</u>	7.2%	<u>4,570</u>	<u>45</u>	4.8%	<u>297</u>	<u>275</u>	<u>313</u>
Worldwide	988	14.3%	14.7%	727	12.7%	10,744	261	20.5%	1,685	1,028	1,136
MasterCard Credit and Charge Programs											
Worldwide less United States	422	14.5%	14.9%	372	15.0%	4,316	50	14.3%	199	475	537
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>143</u>	<u>176</u>
Worldwide	568	11.1%	11.4%	512	11.8%	5,949	57	8.2%	206	618	713
MasterCard Debit Programs											
Worldwide less United States	265	23.6%	24.6%	99	19.5%	1,858	166	27.9%	1,189	278	287
United States	<u>155</u>	11.3%	11.3%	<u>116</u>	11.2%	<u>2,937</u>	<u>39</u>	11.7%	<u>291</u>	<u>133</u>	<u>136</u>
Worldwide	420	18.8%	19.3%	215	14.9%	4,795	205	24.5%	1,479	410	423

For the 3 Months ended September 30, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$251	18.2%	21.4%	\$170	19.4%	1,762	\$82	26.0%	618	329	357
Canada	32	4.0%	5.5%	30	5.9%	331	3	1.8%	6	40	48
Europe	271	4.6%	14.5%	188	10.9%	2,684	82	23.9%	493	248	263
Latin America	<u>75</u>	4.6%	17.2%	<u>45</u>	19.4%	<u>975</u>	<u>30</u>	14.1%	<u>179</u>	<u>110</u>	<u>128</u>
Worldwide less United States	629	9.6%	17.0%	432	14.5%	5,752	197	22.8%	1,296	726	796
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>267</u>	<u>305</u>
Worldwide	919	8.8%	13.7%	677	11.9%	10,156	243	18.9%	1,603	993	1,101
MasterCard Credit and Charge Programs											
Worldwide less United States	391	7.4%	13.3%	344	13.8%	4,069	47	10.3%	192	465	526
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>141</u>	<u>175</u>
Worldwide	533	5.6%	9.8%	479	10.6%	5,644	54	2.9%	199	607	701
MasterCard Debit Programs											
Worldwide less United States	238	13.4%	23.5%	88	17.6%	1,683	150	27.3%	1,104	260	270
United States	<u>149</u>	13.6%	13.6%	<u>110</u>	13.1%	<u>2,828</u>	<u>39</u>	15.0%	<u>300</u>	<u>126</u>	<u>130</u>
Worldwide	387	13.5%	19.5%	198	15.1%	4,511	189	24.5%	1,404	386	400

For the 3 Months ended June 30, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$235	19.6%	23.3%	\$158	22.0%	1,669	\$76	26.0%	578	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	12.1%	2,575	79	28.3%	476	237	253
Latin America	<u>72</u>	3.7%	19.3%	<u>43</u>	24.5%	<u>939</u>	<u>28</u>	12.2%	<u>179</u>	<u>107</u>	<u>130</u>
Worldwide less United States	601	10.1%	18.9%	415	16.7%	5,507	186	24.1%	1,238	700	774
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>264</u>	<u>301</u>
Worldwide	893	9.7%	15.5%	661	13.6%	9,903	232	21.2%	1,541	964	1,075
MasterCard Credit and Charge Programs											
Worldwide less United States	376	8.4%	15.6%	331	16.3%	3,935	45	10.6%	186	456	517
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>141</u>	<u>174</u>
Worldwide	518	7.1%	12.1%	466	12.8%	5,510	52	5.7%	193	597	691
MasterCard Debit Programs											
Worldwide less United States	225	13.1%	24.9%	84	18.3%	1,572	141	29.2%	1,052	244	258
United States	<u>149</u>	14.5%	14.5%	<u>111</u>	13.3%	<u>2,821</u>	<u>38</u>	18.1%	<u>296</u>	<u>123</u>	<u>126</u>
Worldwide	374	13.6%	20.5%	195	15.4%	4,393	179	26.7%	1,348	367	384

For the 3 Months ended March 31, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$223	25.1%	23.6%	\$151	23.4%	1,551	\$72	24.1%	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	228	244
Latin America	<u>72</u>	16.9%	23.7%	<u>44</u>	29.5%	<u>909</u>	<u>28</u>	15.6%	<u>174</u>	<u>107</u>	<u>130</u>
Worldwide less United States	567	17.9%	20.7%	394	19.2%	5,114	173	24.4%	1,125	680	754
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>265</u>	<u>302</u>
Worldwide	850	16.6%	18.5%	629	16.9%	9,290	221	23.2%	1,425	945	1,056
MasterCard Credit and Charge Programs											
Worldwide less United States	358	16.0%	17.9%	315	18.9%	3,684	43	11.1%	171	451	511
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>141</u>	<u>174</u>
Worldwide	490	13.6%	14.9%	439	15.7%	5,141	51	8.5%	178	592	686
MasterCard Debit Programs											
Worldwide less United States	209	21.4%	25.9%	79	20.4%	1,430	130	29.5%	953	230	243
United States	<u>152</u>	20.7%	20.7%	<u>111</u>	19.3%	<u>2,719</u>	<u>41</u>	24.7%	<u>294</u>	<u>124</u>	<u>127</u>
Worldwide	360	21.1%	23.7%	190	19.8%	4,149	171	28.3%	1,247	353	370

For the 12 Months ended December 31, 2012

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$981	21.5%	22.8%	\$662	21.0%	6,865	\$319	26.8%	2,396	340	368
Canada	127	6.7%	7.7%	116	8.5%	1,293	11	-0.3%	23	42	51
Europe	1,072	9.4%	16.5%	751	12.6%	10,503	321	26.6%	1,904	257	273
Latin America	<u>303</u>	9.7%	19.0%	<u>182</u>	23.1%	<u>3,886</u>	<u>121</u>	13.5%	<u>723</u>	<u>113</u>	<u>132</u>
Worldwide less United States	2,484	13.8%	18.7%	1,711	16.5%	22,546	772	23.9%	5,046	753	824
United States	<u>1,167</u>	9.1%	9.1%	<u>982</u>	9.0%	<u>17,547</u>	<u>184</u>	9.7%	<u>1,208</u>	<u>275</u>	<u>313</u>
Worldwide	3,650	12.2%	15.5%	2,694	13.6%	40,093	957	20.9%	6,254	1,028	1,136
MasterCard Credit and Charge Programs											
Worldwide less United States	1,547	11.4%	15.4%	1,362	15.9%	16,003	185	11.6%	748	475	537
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>143</u>	<u>176</u>
Worldwide	2,109	9.2%	11.9%	1,896	12.6%	22,244	213	6.3%	775	618	713
MasterCard Debit Programs											
Worldwide less United States	937	17.8%	24.7%	350	18.9%	6,543	587	28.4%	4,298	278	287
United States	<u>604</u>	14.9%	14.9%	<u>448</u>	14.1%	<u>11,306</u>	<u>156</u>	17.2%	<u>1,181</u>	<u>133</u>	<u>136</u>
Worldwide	1,541	16.6%	20.7%	798	16.2%	17,849	743	25.9%	5,479	410	423

For the 3 Months ended December 31, 2011

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	\$220	23.5%	22.4%	\$152	23.3%	1,565	\$69	20.6%	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>269</u>	<u>302</u>
Worldwide	865	15.1%	16.5%	648	15.1%	9,495	217	20.7%	1,391	932	1,038
MasterCard Credit and Charge Programs											
Worldwide less United States	368	13.3%	14.8%	325	16.6%	3,794	43	2.9%	173	446	507
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	511	11.3%	12.4%	459	13.4%	5,410	52	4.2%	180	592	683
MasterCard Debit Programs											
Worldwide less United States	214	22.6%	26.1%	84	20.4%	1,460	130	30.0%	940	216	229
United States	<u>139</u>	18.5%	18.5%	<u>104</u>	19.0%	<u>2,625</u>	<u>35</u>	16.9%	<u>271</u>	<u>123</u>	<u>127</u>
Worldwide	353	21.0%	23.0%	189	19.6%	4,085	165	27.0%	1,211	339	356

For the 3 Months ended September 30, 2011

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	\$213	35.5%	25.5%	\$144	27.2%	1,482	\$68	22.2%	476	288	314
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	212	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	716
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>270</u>	<u>303</u>
Worldwide	845	23.6%	18.3%	629	17.4%	9,013	216	21.3%	1,340	913	1,019
MasterCard Credit and Charge Programs											
Worldwide less United States	364	25.0%	17.3%	319	19.5%	3,623	45	4.3%	174	442	503
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	504	19.5%	14.4%	449	15.6%	5,179	55	5.3%	182	588	678
MasterCard Debit Programs											
Worldwide less United States	210	36.3%	26.9%	82	20.5%	1,348	128	31.3%	891	200	213
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>125</u>	<u>128</u>
Worldwide	341	30.2%	24.8%	179	22.1%	3,834	161	27.9%	1,158	325	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		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$196	36.5%	24.9%	\$132	27.1%	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>267</u>	<u>301</u>
Worldwide	814	24.0%	16.7%	608	16.3%	8,695	205	17.8%	1,285	895	1,002
MasterCard Credit and Charge Programs											
Worldwide less United States	347	27.2%	16.0%	303	18.4%	3,447	44	1.3%	171	441	503
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	484	20.1%	12.7%	432	14.4%	4,969	52	0.3%	178	586	677
MasterCard Debit Programs											
Worldwide less United States	199	42.3%	28.9%	79	23.9%	1,261	120	32.4%	844	186	198
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>123</u>	<u>127</u>
Worldwide	329	30.1%	23.1%	177	21.2%	3,726	153	25.4%	1,107	309	325

	For the 3 Months ended March 31, 2011										
	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	\$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	309	16.3%	12.0%	269	14.8%	3,164	40	-3.8%	154	433	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	431	12.8%	9.9%	384	11.6%	4,533	47	-2.5%	161	575	664
MasterCard Debit Programs											
Worldwide less United States	172	30.5%	27.4%	67	23.9%	1,136	104	29.9%	764	175	186
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	297	19.4%	17.9%	161	15.9%	3,412	137	20.4%	1,011	296	311

	For the 12 Months ended December 31, 2011										
	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	\$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>269</u>	<u>302</u>
Worldwide	3,252	19.4%	16.2%	2,430	15.5%	35,148	823	18.5%	5,188	932	1,038
MasterCard Credit and Charge Programs											
Worldwide less United States	1,388	20.2%	15.1%	1,216	17.4%	14,027	172	1.2%	671	446	507
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	1,931	15.9%	12.4%	1,725	13.8%	20,091	207	1.9%	702	592	683
MasterCard Debit Programs											
Worldwide less United States	795	32.4%	27.3%	313	22.0%	5,205	483	30.9%	3,438	216	229
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>123</u>	<u>127</u>
Worldwide	1,321	25.1%	22.3%	705	19.7%	15,057	616	25.3%	4,487	339	356

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, cards and acceptance locations 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. Acceptance locations include merchant locations, ATMs and other locations where cash may be obtained.

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. In order to provide a true indication of how broadly our cards can be used, MasterCard seeks to provide the most accurate acceptance figures possible and to maintain that MasterCard acceptance is unsurpassed worldwide by periodically validating our results with third parties. The data set forth in the acceptance locations column is derived through a proprietary methodology designed to minimize the impact of multiple acquiring in certain markets. This data is based on information provided by our customers and other third parties and is subject to certain limited verification by MasterCard and partial cross-checking against information provided by MasterCard’s transaction processing systems. 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 restated due to revisions from several customers. MasterCard revenue is not impacted from these changes. Data for the comparable periods in 2012, 2011 and 2010 have been restated 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
2013Q3	(1)	10,038	15.7%
2013Q2		9,518	11.5%
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%

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

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)
2013Q3	(1)	19.5%	19.4%
2013Q2		17.4%	16.9%
2013Q1	(2)	15.9%	15.2%
2012Q4		17.4%	16.5%
2012Q3	(2)	13.6%	6.3%
2012Q2		16.8%	9.1%
2012Q1	(1)	18.4%	15.9%
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
2013Q3	729	1.1%
2013Q2	728	2.0%
2013Q1	727	2.7%
2012Q4	727	3.5%
2012Q3	721	5.4%
2012Q2	714	6.8%
2012Q1	708	8.0%
2011Q4	702	8.6%
2011Q3	685	6.6%
2011Q2	669	4.4%
2011Q1	655	2.9%
FY 2012	727	3.5%
FY 2011	702	8.6%