



MasterCard

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, 2013, as well as the prior eleven quarterly reporting periods and the years ended December 31, 2013, 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 December 31, 2013

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	\$312	14.5%	20.4%	\$211	20.0%	2,235	\$101	21.3%	858	393	422
Canada	35	0.6%	6.6%	32	7.1%	376	3	-0.3%	6	45	55
Europe	341	15.5%	14.3%	230	10.1%	3,379	111	24.0%	619	306	323
Latin America	93	10.2%	17.0%	56	23.4%	1,214	37	8.4%	203	125	145
Worldwide less United States	781	13.7%	16.6%	530	15.0%	7,204	251	20.1%	1,686	869	944
United States	324	7.4%	7.4%	275	7.6%	4,938	48	6.4%	311	300	337
Worldwide	1,104	11.8%	13.8%	805	12.4%	12,142	299	17.7%	1,997	1,168	1,281
MasterCard Credit and Charge Programs											
Worldwide less United States	466	10.6%	13.8%	413	14.5%	4,839	53	9.2%	213	497	563
United States	155	5.7%	5.7%	148	5.7%	1,681	7	4.6%	7	146	178
Worldwide	621	9.4%	11.7%	561	12.0%	6,520	60	8.6%	220	643	741
MasterCard Debit Programs											
Worldwide less United States	314	18.5%	21.0%	117	17.1%	2,365	198	23.4%	1,473	372	382
United States	169	9.1%	9.1%	127	9.8%	3,257	41	6.7%	304	154	158
Worldwide	483	15.1%	16.5%	244	13.2%	5,622	239	20.2%	1,777	525	540

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended September 30, 2013

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	\$291	16.0%	21.9%	\$196	21.0%	2,130	\$95	23.7%	799	380	410
Canada	34	4.3%	8.9%	31	9.6%	370	3	1.1%	6	44	53
Europe	322	18.7%	16.6%	218	13.7%	3,243	103	23.2%	595	292	309
Latin America	83	11.0%	16.7%	50	23.8%	1,150	33	7.1%	191	120	139
Worldwide less United States	729	16.0%	18.2%	496	17.2%	6,893	233	20.6%	1,592	836	911
United States	315	8.6%	8.6%	267	9.1%	4,834	49	6.2%	322	291	327
Worldwide	1,045	13.7%	15.2%	763	14.2%	11,727	282	17.8%	1,913	1,127	1,238
MasterCard Credit and Charge Programs											
Worldwide less United States	439	12.3%	15.3%	387	15.9%	4,674	52	11.1%	213	490	555
United States	151	6.9%	6.9%	144	7.4%	1,646	7	-1.8%	7	144	176
Worldwide	590	10.9%	13.1%	532	13.5%	6,320	59	9.4%	219	634	732
MasterCard Debit Programs											
Worldwide less United States	290	22.0%	22.9%	109	21.9%	2,219	182	23.6%	1,379	346	356
United States	164	10.3%	10.3%	122	11.2%	3,188	42	7.7%	315	147	151
Worldwide	454	17.5%	18.0%	231	16.0%	5,407	224	20.2%	1,694	493	506

For the 3 Months ended June 30, 2013

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	\$279	18.8%	21.0%	\$185	18.8%	1,984	\$94	25.5%	745	369	399
Canada	34	6.1%	7.5%	31	7.9%	353	3	3.5%	6	42	52
Europe	302	14.5%	14.1%	206	11.5%	3,044	95	20.1%	564	279	295
Latin America	<u>84</u>	17.1%	16.7%	<u>50</u>	19.7%	<u>1,083</u>	<u>34</u>	12.7%	<u>193</u>	<u>116</u>	<u>136</u>
Worldwide less United States	698	16.1%	16.7%	471	14.8%	6,464	226	20.8%	1,508	806	881
United States	<u>310</u>	6.5%	6.5%	<u>263</u>	6.7%	<u>4,728</u>	<u>48</u>	5.2%	<u>317</u>	<u>283</u>	<u>320</u>
Worldwide	1,008	12.9%	13.4%	734	11.8%	11,192	274	17.8%	1,825	1,090	1,201
MasterCard Credit and Charge Programs											
Worldwide less United States	421	12.0%	13.6%	370	13.8%	4,427	51	12.1%	209	483	548
United States	<u>147</u>	3.3%	3.3%	<u>141</u>	4.0%	<u>1,591</u>	<u>6</u>	-8.5%	<u>6</u>	<u>142</u>	<u>176</u>
Worldwide	568	9.6%	10.7%	511	10.9%	6,018	57	9.3%	216	625	724
MasterCard Debit Programs											
Worldwide less United States	276	22.8%	21.9%	101	18.9%	2,037	176	23.6%	1,299	324	334
United States	<u>163</u>	9.5%	9.5%	<u>122</u>	10.1%	<u>3,137</u>	<u>41</u>	7.7%	<u>310</u>	<u>141</u>	<u>144</u>
Worldwide	440	17.5%	17.0%	223	13.9%	5,173	217	20.2%	1,609	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		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$268	20.0%	22.0%	\$178	19.2%	1,830	\$90	27.8%	699	355	385
Canada	30	2.8%	3.5%	27	3.8%	304	3	-0.2%	6	41	50
Europe	275	13.3%	13.0%	191	10.2%	2,728	84	19.8%	493	267	283
Latin America	<u>80</u>	10.8%	15.0%	<u>48</u>	18.2%	<u>1,020</u>	<u>32</u>	10.6%	<u>181</u>	<u>113</u>	<u>132</u>
Worldwide less United States	652	15.1%	16.3%	443	14.1%	5,882	209	21.2%	1,379	776	850
United States	<u>294</u>	3.7%	3.7%	<u>246</u>	4.5%	<u>4,361</u>	<u>48</u>	-0.3%	<u>302</u>	<u>280</u>	<u>318</u>
Worldwide	946	11.3%	12.0%	689	10.5%	10,243	257	16.5%	1,680	1,056	1,168
MasterCard Credit and Charge Programs											
Worldwide less United States	398	11.0%	12.7%	350	13.0%	4,075	48	10.8%	191	476	540
United States	<u>134</u>	1.5%	1.5%	<u>127</u>	2.4%	<u>1,438</u>	<u>6</u>	-13.7%	<u>6</u>	<u>140</u>	<u>175</u>
Worldwide	531	8.5%	9.7%	477	9.9%	5,514	54	7.3%	197	616	715
MasterCard Debit Programs											
Worldwide less United States	254	22.0%	22.3%	93	18.3%	1,806	161	24.7%	1,187	301	310
United States	<u>160</u>	5.6%	5.6%	<u>119</u>	6.9%	<u>2,923</u>	<u>41</u>	2.1%	<u>296</u>	<u>140</u>	<u>143</u>
Worldwide	415	15.1%	15.2%	212	11.6%	4,729	203	19.3%	1,483	440	454

For the 12 Months ended December 31, 2013

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	\$1,150	17.1%	21.3%	\$770	19.8%	8,179	\$380	24.4%	3,101	393	422
Canada	131	3.4%	6.7%	121	7.2%	1,403	11	1.0%	24	45	55
Europe	1,239	15.6%	14.5%	846	11.4%	12,394	393	21.9%	2,272	306	323
Latin America	<u>340</u>	12.2%	16.4%	<u>204</u>	21.3%	<u>4,466</u>	<u>136</u>	9.7%	<u>768</u>	<u>125</u>	<u>145</u>
Worldwide less United States	2,860	15.2%	17.0%	1,940	15.3%	26,442	920	20.7%	6,165	869	944
United States	<u>1,243</u>	6.6%	6.6%	<u>1,051</u>	7.0%	<u>18,861</u>	<u>192</u>	4.3%	<u>1,250</u>	<u>300</u>	<u>337</u>
Worldwide	4,103	12.4%	13.6%	2,991	12.2%	45,304	1,112	17.5%	7,416	1,168	1,281
MasterCard Credit and Charge Programs											
Worldwide less United States	1,724	11.5%	13.9%	1,521	14.3%	18,016	203	10.8%	827	497	563
United States	<u>587</u>	4.4%	4.4%	<u>560</u>	4.9%	<u>6,357</u>	<u>27</u>	-5.0%	<u>26</u>	<u>146</u>	<u>178</u>
Worldwide	2,311	9.6%	11.3%	2,081	11.6%	24,372	230	8.7%	853	643	741
MasterCard Debit Programs											
Worldwide less United States	1,136	21.2%	22.0%	419	19.0%	8,427	716	23.8%	5,339	372	382
United States	<u>656</u>	8.6%	8.6%	<u>491</u>	9.5%	<u>12,505</u>	<u>165</u>	6.0%	<u>1,224</u>	<u>154</u>	<u>158</u>
Worldwide	1,792	16.3%	16.7%	910	13.7%	20,932	882	20.0%	6,563	525	540

For the 3 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	\$272	23.6%	23.1%	\$183	19.8%	1,882	\$89	30.5%	676	339	367
Canada	34	11.2%	7.6%	32	7.8%	347	3	4.5%	6	40	48
Europe	295	14.9%	16.4%	206	13.2%	2,881	89	24.5%	514	257	273
Latin America	85	14.3%	16.8%	50	20.2%	1,062	34	12.3%	192	112	131
Worldwide less United States	687	17.9%	18.5%	471	16.0%	6,172	216	24.4%	1,388	748	820
United States	301	6.8%	6.8%	256	7.2%	4,569	45	4.8%	297	274	311
Worldwide	988	14.3%	14.7%	727	12.7%	10,741	261	20.5%	1,685	1,021	1,131
MasterCard Credit and Charge Programs											
Worldwide less United States	421	14.6%	15.0%	372	15.1%	4,315	50	14.2%	199	470	534
United States	147	2.5%	2.5%	140	4.1%	1,632	7	-21.9%	7	141	175
Worldwide	568	11.2%	11.5%	512	11.9%	5,946	56	8.1%	205	611	709
MasterCard Debit Programs											
Worldwide less United States	265	23.6%	24.6%	99	19.5%	1,858	166	27.9%	1,189	277	286
United States	155	11.3%	11.3%	116	11.2%	2,937	39	11.7%	291	133	136
Worldwide	420	18.8%	19.3%	215	14.9%	4,795	205	24.5%	1,479	410	422

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	18.3%	21.5%	\$170	19.4%	1,759	\$82	26.0%	618	329	356
Canada	32	4.0%	5.5%	29	5.9%	330	3	1.8%	6	38	47
Europe	271	4.5%	14.5%	188	10.9%	2,683	82	23.8%	493	247	263
Latin America	75	4.7%	17.2%	44	19.5%	975	30	14.1%	179	109	128
Worldwide less United States	629	9.6%	17.0%	432	14.6%	5,747	197	22.7%	1,296	723	793
United States	290	7.0%	7.0%	244	7.4%	4,403	46	5.0%	307	266	304
Worldwide	919	8.8%	13.7%	676	11.9%	10,150	243	18.9%	1,603	990	1,098
MasterCard Credit and Charge Programs											
Worldwide less United States	391	7.4%	13.4%	344	13.8%	4,064	47	10.2%	192	463	523
United States	141	0.9%	0.9%	134	3.2%	1,575	7	-28.8%	7	140	174
Worldwide	532	5.6%	9.8%	478	10.6%	5,639	54	2.8%	199	603	698
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	149	13.6%	13.6%	110	13.1%	2,828	39	15.0%	300	126	130
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	19.7%	23.4%	\$158	22.1%	1,669	\$76	26.0%	578	317	344
Canada	32	3.4%	7.9%	29	8.9%	323	3	-1.2%	6	37	46
Europe	263	5.2%	16.5%	184	12.1%	2,575	79	28.3%	476	237	253
Latin America	72	3.8%	19.3%	43	24.6%	938	28	12.2%	179	107	130
Worldwide less United States	601	10.1%	18.9%	415	16.7%	5,505	186	24.1%	1,238	698	772
United States	291	9.0%	9.0%	246	8.7%	4,395	45	10.7%	303	263	299
Worldwide	892	9.7%	15.5%	661	13.6%	9,900	232	21.2%	1,541	961	1,072
MasterCard Credit and Charge Programs											
Worldwide less United States	376	8.4%	15.6%	331	16.3%	3,933	45	10.5%	186	454	515
United States	142	3.8%	3.8%	135	5.2%	1,574	7	-17.6%	7	140	173
Worldwide	518	7.1%	12.1%	466	12.9%	5,507	52	5.6%	193	593	688
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	149	14.5%	14.5%	111	13.3%	2,821	38	18.1%	296	123	126
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		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$223	25.2%	23.7%	\$151	23.5%	1,551	\$72	24.1%	525	307	333
Canada	29	8.5%	10.2%	26	12.2%	288	3	-5.3%	6	37	45
Europe	242	13.4%	18.7%	173	14.6%	2,364	70	30.4%	421	227	244
Latin America	<u>72</u>	16.9%	23.7%	<u>44</u>	29.6%	<u>908</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%	5,111	173	24.4%	1,125	678	752
United States	<u>283</u>	14.1%	14.1%	<u>235</u>	13.2%	<u>4,175</u>	<u>48</u>	19.1%	<u>301</u>	<u>264</u>	<u>301</u>
Worldwide	850	16.7%	18.5%	629	16.9%	9,286	221	23.2%	1,425	942	1,052
MasterCard Credit and Charge Programs											
Worldwide less United States	358	16.1%	18.0%	315	19.0%	3,680	43	11.1%	171	449	509
United States	<u>132</u>	7.4%	7.4%	<u>124</u>	8.2%	<u>1,456</u>	<u>7</u>	-4.6%	<u>7</u>	<u>140</u>	<u>173</u>
Worldwide	490	13.6%	14.9%	439	15.7%	5,137	51	8.5%	178	588	682
MasterCard Debit Programs											
Worldwide less United States	209	21.4%	25.9%	79	20.4%	1,430	130	29.5%	953	229	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		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$981	21.6%	22.9%	\$662	21.1%	6,862	\$319	26.8%	2,396	339	367
Canada	127	6.7%	7.7%	116	8.5%	1,288	11	-0.3%	23	40	48
Europe	1,072	9.3%	16.5%	752	12.6%	10,503	320	26.5%	1,903	257	273
Latin America	<u>303</u>	9.8%	19.1%	<u>181</u>	23.2%	<u>3,883</u>	<u>121</u>	13.5%	<u>723</u>	<u>112</u>	<u>131</u>
Worldwide less United States	2,483	13.8%	18.7%	1,711	16.5%	22,535	772	23.9%	5,046	748	820
United States	<u>1,166</u>	9.1%	9.1%	<u>982</u>	9.0%	<u>17,542</u>	<u>184</u>	9.7%	<u>1,208</u>	<u>274</u>	<u>311</u>
Worldwide	3,650	12.2%	15.5%	2,693	13.7%	40,077	956	20.9%	6,254	1,021	1,131
MasterCard Credit and Charge Programs											
Worldwide less United States	1,546	11.5%	15.4%	1,361	15.9%	15,992	185	11.5%	748	470	534
United States	<u>562</u>	3.5%	3.5%	<u>534</u>	5.1%	<u>6,236</u>	<u>28</u>	-19.1%	<u>27</u>	<u>141</u>	<u>175</u>
Worldwide	2,109	9.2%	12.0%	1,895	12.7%	22,228	213	6.2%	775	611	709
MasterCard Debit Programs											
Worldwide less United States	937	17.8%	24.7%	350	18.9%	6,543	587	28.4%	4,298	277	286
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	422

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	23.4%	22.3%	\$151	23.1%	1,565	\$69	20.6%	502	295	321
Canada	31	5.5%	6.6%	29	9.3%	314	2	-17.4%	6	39	47
Europe	257	13.7%	16.8%	184	12.6%	2,455	73	29.2%	425	222	238
Latin America	<u>74</u>	12.5%	20.4%	<u>45</u>	24.8%	<u>916</u>	<u>29</u>	14.1%	<u>180</u>	<u>104</u>	<u>127</u>
Worldwide less United States	582	16.5%	18.7%	409	17.3%	5,251	173	22.0%	1,112	659	733
United States	<u>282</u>	12.1%	12.1%	<u>239</u>	11.5%	<u>4,240</u>	<u>43</u>	15.6%	<u>279</u>	<u>268</u>	<u>300</u>
Worldwide	864	15.0%	16.4%	648	15.1%	9,491	217	20.7%	1,391	927	1,034
MasterCard Credit and Charge Programs											
Worldwide less United States	368	13.2%	14.7%	325	16.5%	3,791	43	2.9%	173	443	504
United States	<u>143</u>	6.5%	6.5%	<u>134</u>	6.3%	<u>1,615</u>	<u>9</u>	10.7%	<u>8</u>	<u>145</u>	<u>174</u>
Worldwide	511	11.3%	12.3%	459	13.3%	5,405	52	4.2%	180	588	678
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	355

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	\$212	35.4%	25.4%	\$144	27.0%	1,482	\$68	22.2%	476	288	313
Canada	31	14.7%	8.0%	28	10.7%	304	3	-13.8%	6	38	47
Europe	259	25.2%	17.4%	185	13.7%	2,328	74	28.1%	413	212	228
Latin America	<u>71</u>	31.0%	25.1%	<u>43</u>	30.6%	<u>855</u>	<u>28</u>	17.5%	<u>170</u>	<u>102</u>	<u>125</u>
Worldwide less United States	574	28.9%	20.6%	401	19.6%	4,968	173	23.0%	1,064	640	713
United States	<u>271</u>	13.7%	13.7%	<u>227</u>	13.5%	<u>4,042</u>	<u>44</u>	15.1%	<u>276</u>	<u>269</u>	<u>302</u>
Worldwide	845	23.6%	18.3%	628	17.3%	9,010	216	21.3%	1,340	909	1,015
MasterCard Credit and Charge Programs											
Worldwide less United States	364	25.0%	17.3%	319	19.4%	3,621	45	4.3%	174	440	501
United States	<u>140</u>	7.2%	7.2%	<u>130</u>	7.0%	<u>1,555</u>	<u>10</u>	10.3%	<u>8</u>	<u>144</u>	<u>174</u>
Worldwide	504	19.5%	14.3%	449	15.5%	5,176	55	5.3%	182	585	675
MasterCard Debit Programs											
Worldwide less United States	210	36.3%	26.9%	82	20.5%	1,348	128	31.3%	891	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>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	36.4%	24.8%	\$132	27.0%	1,394	\$64	20.4%	445	280	306
Canada	31	15.0%	8.1%	28	10.3%	292	3	-9.1%	5	38	46
Europe	250	30.9%	17.5%	181	14.2%	2,231	69	27.2%	395	206	221
Latin America	<u>69</u>	34.9%	24.7%	<u>40</u>	28.4%	<u>790</u>	<u>29</u>	19.8%	<u>170</u>	<u>102</u>	<u>126</u>
Worldwide less United States	546	32.3%	20.3%	381	19.5%	4,706	164	22.3%	1,015	625	699
United States	<u>267</u>	9.9%	9.9%	<u>227</u>	11.3%	<u>3,986</u>	<u>41</u>	2.6%	<u>270</u>	<u>266</u>	<u>300</u>
Worldwide	813	24.0%	16.7%	608	16.3%	8,692	205	17.8%	1,285	891	999
MasterCard Credit and Charge Programs											
Worldwide less United States	347	27.2%	15.9%	303	18.4%	3,445	44	1.3%	171	439	501
United States	<u>137</u>	5.3%	5.3%	<u>129</u>	6.0%	<u>1,521</u>	<u>9</u>	-4.9%	<u>7</u>	<u>143</u>	<u>172</u>
Worldwide	484	20.1%	12.7%	431	14.4%	4,966	52	0.3%	178	582	673
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

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	\$178	27.5%	20.2%	\$120	21.4%	1,295	\$59	17.7%	409	271	297
Canada	27	12.5%	6.4%	23	7.2%	255	3	1.1%	5	37	45
Europe	214	15.6%	15.2%	158	12.7%	2,015	56	22.8%	341	200	215
Latin America	<u>62</u>	27.0%	20.0%	<u>35</u>	25.1%	<u>732</u>	<u>26</u>	13.7%	<u>163</u>	<u>97</u>	<u>120</u>
Worldwide less United States	480	21.0%	17.1%	336	16.5%	4,297	144	18.4%	918	605	677
United States	<u>248</u>	5.9%	5.9%	<u>208</u>	7.4%	<u>3,644</u>	<u>40</u>	-1.2%	<u>254</u>	<u>261</u>	<u>294</u>
Worldwide	729	15.4%	13.0%	544	12.8%	7,941	184	13.5%	1,172	867	971
MasterCard Credit and Charge Programs											
Worldwide less United States	309	16.2%	12.0%	269	14.8%	3,161	40	-3.8%	154	430	491
United States	<u>123</u>	4.9%	4.9%	<u>115</u>	4.9%	<u>1,368</u>	<u>8</u>	4.8%	<u>7</u>	<u>141</u>	<u>169</u>
Worldwide	431	12.8%	9.9%	384	11.6%	4,529	47	-2.5%	161	571	660
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		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
All MasterCard Credit, Charge and Debit Programs											
APMEA	\$807	30.4%	23.2%	\$548	24.7%	5,736	\$259	20.3%	1,831	295	321
Canada	119	11.7%	7.3%	108	9.4%	1,165	11	-9.8%	22	39	47
Europe	980	21.1%	16.8%	709	13.3%	9,028	272	27.0%	1,574	222	238
Latin America	<u>276</u>	25.5%	22.5%	<u>163</u>	27.2%	<u>3,292</u>	<u>112</u>	16.3%	<u>683</u>	<u>104</u>	<u>127</u>
Worldwide less United States	2,182	24.4%	19.2%	1,528	18.3%	19,222	655	21.5%	4,109	659	733
United States	<u>1,069</u>	10.4%	10.4%	<u>901</u>	10.9%	<u>15,912</u>	<u>168</u>	7.8%	<u>1,079</u>	<u>268</u>	<u>300</u>
Worldwide	3,251	19.4%	16.2%	2,429	15.4%	35,134	823	18.5%	5,188	927	1,034
MasterCard Credit and Charge Programs											
Worldwide less United States	1,387	20.2%	15.1%	1,215	17.3%	14,017	172	1.2%	671	443	504
United States	<u>543</u>	6.0%	6.0%	<u>508</u>	6.1%	<u>6,060</u>	<u>35</u>	5.1%	<u>30</u>	<u>145</u>	<u>174</u>
Worldwide	1,930	15.8%	12.4%	1,723	13.8%	20,077	207	1.9%	701	588	678
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	355

Note that the figures in the preceding tables may not sum due to rounding; growth represents change from the comparable year-ago period.

Footnote

The tables set forth the gross dollar volume (“GDV”), purchase volume, cash volume and the number of purchase transactions, cash transactions, accounts and cards on a regional and global basis for MasterCard®-branded and MasterCard Electronic™-branded cards. Growth rates over prior periods are provided for volume-based data.

Debit transactions on Maestro® and Cirrus®-branded cards, 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 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.

In 2013Q4, a large Maestro customer revised their number of Maestro cards to exclude inactive cards. Data for the comparable periods in 2013, 2012, and 2011 have been revised to be consistent with this approach. MasterCard revenue is not impacted from these historical changes.

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
2013Q4	10,415	12.9%
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 2013	38,639	13.1%
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)
2013Q4	17.7%	17.0%
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 2013	17.7%	17.2%
FY 2012	16.4%	11.7%
FY 2011	18.7%	24.2%

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

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
2013Q4	706	1.9%
2013Q3	701	2.1%
2013Q2	695	2.3%
2013Q1	693	3.0%
2012Q4	692	3.7%
2012Q3	687	5.0%
2012Q2	680	5.9%
2012Q1	673	7.0%
2011Q4	668	7.1%
2011Q3	655	5.3%
2011Q2	641	2.9%
2011Q1	629	1.1%
FY 2013	706	1.9%
FY 2012	692	3.7%
FY 2011	668	7.1%