



MasterCard

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, 2014, as well as the prior ten quarterly reporting periods and the years ended December 31, 2013 and 2012, 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.

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	\$340	16.2%	16.4%	\$228	15.7%	2,576	\$112	17.9%	980	435	466
Canada	34	0.4%	5.2%	32	6.5%	393	2	-11.2%	6	41	50
Europe	353	9.8%	12.1%	238	9.4%	3,762	115	18.4%	680	343	360
Latin America	<u>91</u>	9.4%	14.5%	<u>57</u>	20.0%	<u>1,293</u>	<u>34</u>	6.5%	<u>206</u>	<u>133</u>	<u>152</u>
Worldwide less United States	818	11.9%	13.8%	554	12.8%	8,025	264	16.1%	1,873	951	1,028
United States	<u>339</u>	7.5%	7.5%	<u>288</u>	8.2%	<u>5,157</u>	<u>50</u>	3.7%	<u>334</u>	<u>314</u>	<u>349</u>
Worldwide	1,157	10.6%	11.9%	843	11.1%	13,182	314	14.0%	2,207	1,265	1,377
MasterCard Credit and Charge Programs											
Worldwide less United States	477	8.7%	10.1%	427	11.4%	5,175	50	0.0%	205	504	569
United States	<u>161</u>	6.6%	6.6%	<u>155</u>	7.4%	<u>1,723</u>	<u>6</u>	-10.4%	<u>8</u>	<u>147</u>	<u>177</u>
Worldwide	638	8.2%	9.2%	582	10.3%	6,898	56	-1.3%	213	652	746
MasterCard Debit Programs											
Worldwide less United States	341	16.7%	19.5%	127	17.7%	2,850	214	20.7%	1,668	447	459
United States	<u>178</u>	8.3%	8.3%	<u>133</u>	9.1%	<u>3,435</u>	<u>44</u>	6.1%	<u>326</u>	<u>166</u>	<u>172</u>
Worldwide	519	13.7%	15.4%	260	13.1%	6,285	258	17.9%	1,994	613	631

APMEA = Asia Pacific / Middle East / Africa

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	14.7%	17.9%	\$214	17.6%	2,420	\$107	18.6%	922	419	450
Canada	33	-1.4%	4.9%	31	6.7%	381	2	-14.4%	6	40	49
Europe	344	13.9%	13.0%	233	10.1%	3,576	111	19.6%	668	328	345
Latin America	<u>88</u>	4.6%	13.3%	<u>54</u>	20.7%	<u>1,240</u>	<u>34</u>	3.2%	<u>204</u>	<u>129</u>	<u>148</u>
Worldwide less United States	786	12.4%	14.6%	532	13.8%	7,616	254	16.3%	1,799	916	992
United States	<u>339</u>	9.3%	9.3%	<u>289</u>	10.1%	<u>5,139</u>	<u>50</u>	4.5%	<u>327</u>	<u>306</u>	<u>340</u>
Worldwide	1,125	11.4%	12.9%	821	12.5%	12,755	303	14.2%	2,126	1,222	1,333
MasterCard Credit and Charge Programs											
Worldwide less United States	461	9.2%	11.2%	411	12.6%	4,985	49	0.7%	211	499	564
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>144</u>	<u>173</u>
Worldwide	622	9.4%	10.8%	566	11.9%	6,698	56	0.5%	217	642	737
MasterCard Debit Programs											
Worldwide less United States	325	17.1%	19.9%	121	18.4%	2,631	204	20.8%	1,588	417	428
United States	<u>178</u>	8.7%	8.7%	<u>134</u>	9.9%	<u>3,426</u>	<u>43</u>	5.4%	<u>320</u>	<u>162</u>	<u>167</u>
Worldwide	503	14.0%	15.7%	255	13.8%	6,057	248	17.8%	1,909	579	595

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	12.6%	19.1%	\$202	18.5%	2,200	\$100	20.6%	876	403	434
Canada	29	-2.0%	7.2%	27	9.0%	336	2	-9.7%	5	40	49
Europe	312	13.6%	14.6%	212	10.9%	3,247	99	23.4%	596	319	335
Latin America	<u>83</u>	3.0%	15.6%	<u>49</u>	21.8%	<u>1,195</u>	<u>33</u>	7.6%	<u>199</u>	<u>125</u>	<u>144</u>
Worldwide less United States	726	11.2%	16.3%	491	14.9%	6,977	236	19.3%	1,676	887	961
United States	<u>318</u>	8.3%	8.3%	<u>268</u>	8.8%	<u>4,718</u>	<u>50</u>	5.8%	<u>311</u>	<u>302</u>	<u>338</u>
Worldwide	1,044	10.3%	13.7%	758	12.6%	11,694	286	16.7%	1,987	1,188	1,299
MasterCard Credit and Charge Programs											
Worldwide less United States	429	7.6%	12.4%	380	13.4%	4,622	48	5.2%	198	494	558
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	573	7.7%	11.3%	518	11.9%	6,132	55	5.5%	205	639	734
MasterCard Debit Programs											
Worldwide less United States	298	16.7%	22.3%	110	20.3%	2,355	188	23.6%	1,478	393	403
United States	<u>174</u>	8.5%	8.5%	<u>130</u>	9.6%	<u>3,208</u>	<u>43</u>	5.4%	<u>305</u>	<u>157</u>	<u>162</u>
Worldwide	471	13.5%	16.9%	240	14.3%	5,562	231	19.7%	1,783	549	565

For the 3 Months ended December 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	\$313	14.7%	20.6%	\$211	19.8%	2,253	\$101	22.2%	869	392	422
Canada	35	0.6%	6.6%	32	7.1%	376	3	-0.3%	6	40	48
Europe	341	15.3%	14.1%	230	10.0%	3,380	111	23.6%	618	307	323
Latin America	<u>94</u>	10.3%	17.1%	<u>56</u>	23.4%	<u>1,214</u>	<u>38</u>	8.7%	<u>209</u>	<u>122</u>	<u>142</u>
Worldwide less United States	782	13.7%	16.6%	530	14.9%	7,223	252	20.3%	1,702	861	934
United States	<u>324</u>	7.4%	7.4%	<u>275</u>	7.6%	<u>4,937</u>	<u>48</u>	6.5%	<u>311</u>	<u>297</u>	<u>332</u>
Worldwide	1,105	11.8%	13.8%	805	12.3%	12,159	301	17.8%	2,013	1,157	1,266
MasterCard Credit and Charge Programs											
Worldwide less United States	466	10.4%	13.6%	413	14.2%	4,855	53	9.1%	214	489	553
United States	<u>155</u>	5.6%	5.6%	<u>148</u>	5.7%	<u>1,679</u>	<u>7</u>	4.5%	<u>7</u>	<u>144</u>	<u>175</u>
Worldwide	621	9.2%	11.5%	560	11.8%	6,533	60	8.5%	221	633	727
MasterCard Debit Programs											
Worldwide less United States	316	18.9%	21.3%	117	17.4%	2,368	199	23.7%	1,488	371	382
United States	<u>169</u>	9.1%	9.1%	<u>127</u>	9.8%	<u>3,258</u>	<u>41</u>	6.8%	<u>304</u>	<u>153</u>	<u>157</u>
Worldwide	485	15.3%	16.8%	244	13.3%	5,626	240	20.5%	1,792	524	539

For the 3 Months ended September 30, 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	\$292	16.4%	22.3%	\$197	21.1%	2,138	\$96	25.0%	807	378	408
Canada	34	4.3%	8.9%	31	9.6%	370	3	1.1%	6	38	46
Europe	322	18.8%	16.6%	218	13.7%	3,243	103	23.4%	596	293	309
Latin America	<u>83</u>	11.0%	16.7%	<u>50</u>	23.9%	<u>1,151</u>	<u>33</u>	7.3%	<u>196</u>	<u>117</u>	<u>137</u>
Worldwide less United States	731	16.2%	18.5%	496	17.2%	6,901	235	21.2%	1,605	827	900
United States	<u>315</u>	8.6%	8.6%	<u>267</u>	9.1%	<u>4,833</u>	<u>49</u>	6.2%	<u>322</u>	<u>288</u>	<u>322</u>
Worldwide	1,046	13.8%	15.3%	763	14.2%	11,735	284	18.3%	1,927	1,115	1,222
MasterCard Credit and Charge Programs											
Worldwide less United States	439	12.3%	15.3%	387	15.9%	4,680	52	11.4%	214	482	545
United States	<u>151</u>	6.9%	6.9%	<u>144</u>	7.4%	<u>1,645</u>	<u>7</u>	-1.9%	<u>7</u>	<u>142</u>	<u>172</u>
Worldwide	590	10.9%	13.0%	531	13.4%	6,325	59	9.6%	221	624	718
MasterCard Debit Programs											
Worldwide less United States	292	22.5%	23.5%	109	22.3%	2,221	183	24.2%	1,391	345	354
United States	<u>164</u>	10.3%	10.3%	<u>122</u>	11.2%	<u>3,188</u>	<u>42</u>	7.7%	<u>315</u>	<u>146</u>	<u>150</u>
Worldwide	456	17.8%	18.4%	231	16.2%	5,409	225	20.8%	1,706	491	504

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	\$280	19.3%	21.4%	\$185	19.1%	1,996	\$95	26.4%	754	366	396
Canada	34	6.1%	7.5%	31	7.9%	353	3	3.5%	6	37	45
Europe	302	14.5%	14.1%	206	11.5%	3,044	95	20.1%	564	279	295
Latin America	84	17.0%	16.7%	49	19.6%	1,083	35	12.7%	197	114	133
Worldwide less United States	699	16.2%	16.9%	472	14.9%	6,476	227	21.2%	1,521	797	869
United States	310	6.5%	6.5%	263	6.7%	4,727	48	5.1%	316	280	316
Worldwide	1,009	13.0%	13.5%	734	11.8%	11,203	275	18.1%	1,837	1,077	1,185
MasterCard Credit and Charge Programs											
Worldwide less United States	422	12.2%	13.7%	371	13.9%	4,439	51	12.2%	210	475	538
United States	147	3.3%	3.3%	141	3.9%	1,591	6	-8.6%	6	140	172
Worldwide	569	9.7%	10.8%	512	11.0%	6,030	57	9.4%	217	615	710
MasterCard Debit Programs											
Worldwide less United States	277	23.0%	22.1%	101	18.8%	2,036	177	24.0%	1,310	322	331
United States	163	9.5%	9.5%	122	10.1%	3,136	41	7.6%	310	140	144
Worldwide	441	17.6%	17.1%	223	13.9%	5,172	218	20.5%	1,621	462	475

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	\$269	20.4%	22.4%	\$178	19.5%	1,839	\$91	28.5%	705	353	383
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	81	10.8%	15.0%	48	18.2%	1,020	33	10.6%	186	112	130
Worldwide less United States	654	15.2%	16.4%	443	14.2%	5,891	210	21.5%	1,390	773	845
United States	294	3.6%	3.6%	246	4.5%	4,361	48	-0.7%	301	278	316
Worldwide	947	11.4%	12.1%	690	10.5%	10,252	258	16.6%	1,691	1,050	1,162
MasterCard Credit and Charge Programs											
Worldwide less United States	398	11.2%	12.9%	350	13.2%	4,084	48	11.0%	193	474	537
United States	134	1.5%	1.5%	127	2.4%	1,438	6	-13.7%	6	138	173
Worldwide	532	8.6%	9.8%	478	10.1%	5,522	54	7.4%	198	612	710
MasterCard Debit Programs											
Worldwide less United States	255	22.1%	22.4%	93	18.2%	1,807	162	24.9%	1,197	299	309
United States	160	5.5%	5.5%	119	6.9%	2,922	41	1.6%	295	140	143
Worldwide	415	15.1%	15.3%	212	11.6%	4,730	203	19.4%	1,492	439	452

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	\$1,153	17.5%	21.7%	\$771	19.9%	8,226	\$383	25.4%	3,135	392	422
Canada	131	3.4%	6.7%	121	7.2%	1,403	11	1.0%	24	40	48
Europe	1,239	15.6%	14.5%	846	11.4%	12,395	393	21.9%	2,271	307	323
Latin America	342	12.2%	16.4%	204	21.4%	4,467	138	9.8%	788	122	142
Worldwide less United States	2,866	15.3%	17.1%	1,941	15.3%	26,491	925	21.0%	6,218	861	934
United States	1,243	6.6%	6.6%	1,051	7.0%	18,857	192	4.2%	1,250	297	332
Worldwide	4,108	12.5%	13.7%	2,991	12.3%	45,348	1,117	17.7%	7,468	1,157	1,266
MasterCard Credit and Charge Programs											
Worldwide less United States	1,725	11.5%	13.9%	1,521	14.3%	18,058	203	10.9%	831	489	553
United States	587	4.4%	4.4%	560	4.9%	6,353	27	-5.0%	26	144	175
Worldwide	2,311	9.6%	11.3%	2,081	11.6%	24,411	230	8.8%	857	633	727
MasterCard Debit Programs											
Worldwide less United States	1,141	21.5%	22.3%	420	19.2%	8,433	721	24.2%	5,387	371	382
United States	656	8.6%	8.6%	491	9.5%	12,504	165	5.9%	1,224	153	157
Worldwide	1,797	16.4%	16.9%	910	13.8%	20,937	887	20.3%	6,611	524	539

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	\$273	23.8%	23.3%	\$183	20.0%	1,892	\$89	30.6%	676	338	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	<u>85</u>	14.3%	16.7%	<u>50</u>	20.2%	<u>1,062</u>	<u>35</u>	12.2%	<u>196</u>	<u>112</u>	<u>131</u>
Worldwide less United States	688	18.0%	18.6%	471	16.1%	6,183	216	24.4%	1,392	747	819
United States	<u>301</u>	6.8%	6.8%	<u>256</u>	7.2%	<u>4,569</u>	<u>45</u>	4.8%	<u>297</u>	<u>274</u>	<u>311</u>
Worldwide	989	14.3%	14.7%	727	12.8%	10,751	262	20.5%	1,689	1,021	1,131
MasterCard Credit and Charge Programs											
Worldwide less United States	422	14.7%	15.1%	372	15.2%	4,323	50	14.0%	199	470	533
United States	<u>147</u>	2.5%	2.5%	<u>140</u>	4.1%	<u>1,632</u>	<u>7</u>	-21.9%	<u>7</u>	<u>141</u>	<u>175</u>
Worldwide	569	11.2%	11.5%	512	11.9%	5,955	56	8.0%	205	611	709
MasterCard Debit Programs											
Worldwide less United States	266	23.6%	24.6%	99	19.6%	1,860	167	27.8%	1,193	277	286
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>132</u>	<u>136</u>
Worldwide	420	18.8%	19.4%	215	14.9%	4,797	205	24.5%	1,484	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	18.2%	21.5%	\$170	19.4%	1,759	\$82	26.0%	618	328	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	248	263
Latin America	<u>75</u>	4.7%	17.1%	<u>44</u>	19.5%	<u>975</u>	<u>31</u>	14.0%	<u>184</u>	<u>109</u>	<u>128</u>
Worldwide less United States	629	9.6%	17.0%	432	14.6%	5,747	197	22.7%	1,300	724	793
United States	<u>290</u>	7.0%	7.0%	<u>244</u>	7.4%	<u>4,403</u>	<u>46</u>	5.0%	<u>307</u>	<u>266</u>	<u>304</u>
Worldwide	919	8.8%	13.7%	676	11.9%	10,150	243	18.9%	1,607	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	<u>141</u>	0.9%	0.9%	<u>134</u>	3.2%	<u>1,575</u>	<u>7</u>	-28.8%	<u>7</u>	<u>140</u>	<u>174</u>
Worldwide	532	5.6%	9.8%	478	10.6%	5,639	54	2.8%	199	604	698
MasterCard Debit Programs											
Worldwide less United States	239	13.4%	23.5%	88	17.6%	1,683	150	27.2%	1,109	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%	1,409	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	343
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	<u>72</u>	3.8%	19.1%	<u>43</u>	24.6%	<u>938</u>	<u>29</u>	11.8%	<u>183</u>	<u>107</u>	<u>130</u>
Worldwide less United States	601	10.1%	18.9%	415	16.7%	5,505	187	24.0%	1,242	698	772
United States	<u>291</u>	9.0%	9.0%	<u>246</u>	8.7%	<u>4,395</u>	<u>45</u>	10.7%	<u>303</u>	<u>263</u>	<u>299</u>
Worldwide	893	9.7%	15.5%	661	13.6%	9,900	232	21.2%	1,545	960	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	514
United States	<u>142</u>	3.8%	3.8%	<u>135</u>	5.2%	<u>1,574</u>	<u>7</u>	-17.6%	<u>7</u>	<u>140</u>	<u>173</u>
Worldwide	518	7.1%	12.1%	466	12.9%	5,507	52	5.6%	193	593	688
MasterCard Debit Programs											
Worldwide less United States	226	13.0%	24.8%	84	18.3%	1,572	142	29.1%	1,056	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	375	13.6%	20.5%	195	15.4%	4,393	180	26.6%	1,352	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	25.2%	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	30.3%	420	227	244
Latin America	<u>73</u>	16.9%	23.6%	<u>44</u>	29.6%	<u>908</u>	<u>29</u>	15.6%	<u>178</u>	<u>107</u>	<u>130</u>
Worldwide less United States	567	18.0%	20.8%	394	19.3%	5,111	174	24.3%	1,129	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	851	16.7%	18.5%	629	16.9%	9,286	222	23.2%	1,430	941	1,052
MasterCard Credit and Charge Programs											
Worldwide less United States	358	16.0%	18.0%	315	19.0%	3,680	43	11.0%	171	448	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	8.4%	178	588	682
MasterCard Debit Programs											
Worldwide less United States	209	21.4%	25.9%	79	20.4%	1,430	130	29.5%	958	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	361	21.1%	23.7%	190	19.8%	4,149	171	28.3%	1,252	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	\$982	21.6%	22.9%	\$662	21.1%	6,872	\$319	26.8%	2,396	338	367
Canada	127	6.7%	7.7%	116	8.5%	1,288	11	-0.3%	23	40	48
Europe	1,072	9.3%	16.4%	752	12.6%	10,503	320	26.5%	1,903	257	273
Latin America	<u>305</u>	9.8%	19.0%	<u>181</u>	23.2%	<u>3,883</u>	<u>123</u>	13.3%	<u>741</u>	<u>112</u>	<u>131</u>
Worldwide less United States	2,486	13.8%	18.7%	1,711	16.6%	22,546	774	23.8%	5,063	747	819
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	3,652	12.3%	15.5%	2,693	13.7%	40,088	958	20.8%	6,271	1,021	1,131
MasterCard Credit and Charge Programs											
Worldwide less United States	1,547	11.5%	15.4%	1,362	16.0%	16,001	185	11.5%	747	470	533
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	9.3%	12.0%	1,896	12.7%	22,237	213	6.1%	775	611	709
MasterCard Debit Programs											
Worldwide less United States	939	17.8%	24.7%	350	19.0%	6,545	589	28.3%	4,315	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>132</u>	<u>136</u>
Worldwide	1,543	16.6%	20.6%	798	16.2%	17,851	745	25.8%	5,496	410	422

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 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 2013 Q4, a large Maestro customer revised their number of Maestro cards to exclude inactive cards. Data for the comparable periods in 2013 and 2012 have been revised to be consistent with this approach. In 2014 Q2, a large customer revised their number of MasterCard credit cards to exclude inactive cards. Data for the comparable periods in 2013 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 the MasterCard 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
2014Q3	10,964	9.7%
2014Q2	10,609	12.0%
2014Q1	9,849	13.8%
2013Q4	10,372	12.6%
2013Q3 (1)	9,997	15.3%
2013Q2	9,476	11.0%
2013Q1 (2)	8,656	12.2%
2012Q4	9,212	20.0%
2012Q3 (2)	8,671	23.6%
2012Q2	8,535	29.3%
2012Q1 (1)	7,717	29.2%
FY 2013	38,500	12.8%
FY 2012	34,135	25.2%

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)
2014Q3	14.7%	13.8%
2014Q2	15.6%	16.2%
2014Q1	17.2%	15.2%
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%
FY 2013	17.7%	17.2%
FY 2012	16.4%	11.7%

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
2014Q3	701	0.0%
2014Q2	698	0.3%
2014Q1	700	0.8%
2013Q4	704	1.6%
2013Q3	701	2.0%
2013Q2	697	2.5%
2013Q1	694	3.1%
2012Q4	692	3.7%
2012Q3	687	4.9%
2012Q2	679	5.9%
2012Q1	673	7.0%
FY 2013	704	1.6%
FY 2012	692	3.7%