



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, 2015, as well as the prior ten quarterly reporting periods and the years ended December 31, 2014 and 2013, 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, 2015										
	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.)
<b>All MasterCard Credit, Charge and Debit Programs</b>											
APMEA	\$351	2.7%	14.0%	\$237	14.5%	3,128	\$114	13.2%	1,142	502	535
Canada	33	-2.1%	17.8%	31	19.2%	468	2	-2.5%	6	42	49
Europe	332	-5.9%	16.9%	228	14.8%	4,635	104	21.9%	791	382	400
Latin America	77	-15.3%	16.5%	45	17.7%	1,437	32	14.9%	230	147	168
Worldwide less United States	793	-3.2%	15.6%	541	15.1%	9,668	253	16.7%	2,168	1,073	1,152
United States	365	7.6%	7.6%	311	7.8%	5,667	54	6.8%	340	332	367
Worldwide	1,159	0.0%	13.0%	852	12.3%	15,335	307	14.8%	2,508	1,404	1,519
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	447	-6.0%	10.7%	407	11.7%	5,783	40	1.3%	189	520	586
United States	175	8.7%	8.7%	168	8.1%	1,906	8	22.9%	9	156	188
Worldwide	622	-2.3%	10.1%	575	10.6%	7,689	48	4.3%	198	676	774
<b>MasterCard Debit Programs</b>											
Worldwide less United States	346	0.7%	22.7%	134	27.1%	3,885	213	20.1%	1,980	552	566
United States	190	6.7%	6.7%	144	7.4%	3,761	46	4.6%	331	176	179
Worldwide	536	2.7%	16.5%	277	16.1%	7,646	259	17.0%	2,311	728	745

APMEA = Asia Pacific / Middle East / Africa

	For the 3 Months ended June 30, 2015										
	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.)
<b>All MasterCard Credit, Charge and Debit Programs</b>											
APMEA	\$345	7.4%	15.2%	\$232	15.4%	2,908	\$113	14.6%	1,074	482	514
Canada	34	3.8%	17.3%	33	19.2%	453	2	-8.2%	6	41	49
Europe	320	-7.1%	16.4%	220	14.9%	4,391	100	19.8%	753	372	389
Latin America	80	-9.4%	15.0%	47	18.0%	1,380	33	10.9%	223	142	162
Worldwide less United States	779	-1.0%	15.8%	531	15.7%	9,131	247	15.9%	2,056	1,037	1,114
United States	364	7.2%	7.2%	310	7.0%	5,580	54	7.8%	344	328	363
Worldwide	1,143	1.5%	12.9%	842	12.3%	14,712	301	14.4%	2,400	1,365	1,477
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	446	-3.2%	11.2%	405	12.5%	5,540	40	-0.9%	189	516	580
United States	172	6.7%	6.7%	165	6.4%	1,836	7	13.4%	9	155	187
Worldwide	618	-0.6%	9.9%	570	10.7%	7,376	48	1.0%	198	671	767
<b>MasterCard Debit Programs</b>											
Worldwide less United States	333	2.2%	22.5%	126	27.2%	3,592	207	19.9%	1,867	521	534
United States	192	7.6%	7.6%	145	7.8%	3,744	46	7.0%	335	173	176
Worldwide	525	4.1%	16.6%	271	16.0%	7,336	253	17.3%	2,202	694	710

## For the 3 Months ended March 31, 2015

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$331	9.1%	15.3%	\$221	15.2%	2,682	\$110	15.5%	1,026	465	498
Canada	30	2.2%	15.0%	28	17.2%	393	2	-9.6%	5	40	48
Europe	285	-8.4%	15.0%	200	13.1%	3,938	85	19.8%	667	365	382
Latin America	80	-3.1%	14.7%	48	18.9%	1,335	32	9.1%	213	138	157
Worldwide less United States	726	-0.1%	15.1%	496	14.8%	8,348	230	15.8%	1,911	1,008	1,084
United States	339	6.4%	6.4%	287	7.0%	5,115	52	3.7%	326	322	357
Worldwide	1,065	1.9%	12.2%	783	11.8%	13,464	282	13.3%	2,237	1,331	1,441
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	421	-1.7%	10.9%	382	12.3%	5,158	39	-1.3%	179	509	572
United States	152	5.3%	5.3%	146	6.1%	1,609	6	-10.2%	7	152	182
Worldwide	573	0.1%	9.4%	528	10.5%	6,768	45	-2.6%	186	660	754
<b>MasterCard Debit Programs</b>											
Worldwide less United States	305	2.2%	21.5%	114	24.0%	3,190	191	20.0%	1,732	500	513
United States	187	7.4%	7.4%	141	7.9%	3,506	46	5.9%	319	171	174
Worldwide	492	4.1%	15.7%	255	14.6%	6,696	237	17.0%	2,051	671	687

## For the 3 Months ended December 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase		Cash		Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)		
APMEA	\$348	11.2%	15.6%	\$234	14.9%	2,764	\$114	17.1%	1,038	451	482
Canada	35	1.9%	10.4%	33	12.5%	420	2	-16.3%	5	39	46
Europe	346	1.6%	15.9%	234	12.2%	4,042	111	24.7%	714	358	374
Latin America	97	3.3%	16.0%	59	22.1%	1,369	38	7.6%	224	136	156
Worldwide less United States	826	5.6%	15.6%	561	14.3%	8,595	265	18.3%	1,982	984	1,059
United States	348	7.5%	7.5%	298	8.2%	5,307	50	3.5%	325	318	353
Worldwide	1,174	6.2%	13.1%	859	12.1%	13,902	315	15.7%	2,308	1,302	1,412
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	476	2.1%	10.4%	429	11.7%	5,402	46	0.0%	198	506	570
United States	166	6.9%	6.9%	160	7.9%	1,781	6	-15.3%	8	150	181
Worldwide	641	3.3%	9.5%	589	10.6%	7,182	52	-2.1%	206	657	751
<b>MasterCard Debit Programs</b>											
Worldwide less United States	350	10.9%	23.3%	131	23.8%	3,193	219	23.1%	1,784	477	489
United States	183	8.2%	8.2%	139	8.6%	3,526	44	6.8%	318	168	172
Worldwide	533	9.9%	17.7%	270	15.5%	6,719	263	20.0%	2,102	645	661

## For the 3 Months ended September 30, 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	\$342	16.8%	17.0%	\$228	15.7%	2,591	\$113	19.9%	1,006	436	467
Canada	34	0.4%	5.1%	31	6.5%	393	2	-11.9%	6	37	43
Europe	353	9.8%	12.1%	238	9.2%	3,765	116	18.6%	682	344	360
Latin America	91	9.3%	14.4%	57	19.5%	1,284	35	7.0%	208	132	151
Worldwide less United States	820	12.1%	14.1%	554	12.6%	8,032	266	17.1%	1,902	948	1,022
United States	339	7.6%	7.6%	289	8.3%	5,170	51	4.1%	335	307	341
Worldwide	1,159	10.8%	12.1%	843	11.1%	13,202	316	14.8%	2,237	1,256	1,362
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	476	8.4%	9.7%	426	11.1%	5,165	49	-1.0%	202	499	561
United States	161	6.7%	6.7%	155	7.5%	1,725	6	-10.1%	8	147	177
Worldwide	637	7.9%	8.9%	582	10.1%	6,890	55	-2.1%	210	646	738
<b>MasterCard Debit Programs</b>											
Worldwide less United States	344	17.8%	20.7%	128	18.1%	2,867	216	22.2%	1,700	449	461
United States	178	8.5%	8.5%	134	9.2%	3,444	44	6.5%	328	160	164
Worldwide	522	14.4%	16.2%	261	13.4%	6,312	261	19.2%	2,027	610	625

## For the 3 Months ended June 30, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)		
APMEA	\$321	14.6%	17.9%	\$214	17.6%	2,419	\$107	18.4%	932	417	447
Canada	33	-1.4%	4.9%	31	6.7%	380	2	-14.4%	6	40	48
Europe	344	14.1%	13.1%	233	10.1%	3,575	111	20.0%	669	328	344
Latin America	88	4.3%	13.0%	54	20.0%	1,231	34	3.4%	205	128	147
Worldwide less United States	786	12.4%	14.6%	531	13.8%	7,605	255	16.4%	1,813	913	987
United States	340	9.4%	9.4%	290	10.3%	5,152	50	4.7%	328	300	332
Worldwide	1,126	11.5%	13.0%	821	12.5%	12,757	305	14.3%	2,141	1,213	1,319
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	460	9.1%	11.0%	411	12.5%	4,976	49	0.5%	211	498	562
United States	161	9.8%	9.8%	155	10.3%	1,713	6	-0.9%	7	143	173
Worldwide	622	9.3%	10.7%	566	11.9%	6,689	56	0.3%	217	641	734
<b>MasterCard Debit Programs</b>											
Worldwide less United States	326	17.3%	20.1%	121	18.5%	2,630	205	21.0%	1,602	416	425
United States	178	9.1%	9.1%	135	10.2%	3,439	43	5.6%	321	156	160
Worldwide	504	14.2%	15.9%	255	14.0%	6,069	249	18.0%	1,923	572	585

## For the 3 Months ended March 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)		
APMEA	\$303	12.6%	19.1%	\$202	18.7%	2,217	\$101	20.1%	887	401	431
Canada	29	-2.0%	7.2%	27	9.0%	336	2	-9.7%	5	40	48
Europe	312	13.5%	14.6%	212	11.0%	3,246	99	23.3%	596	319	335
Latin America	83	2.5%	15.1%	49	21.2%	1,187	33	7.1%	199	124	143
Worldwide less United States	727	11.1%	16.2%	491	14.9%	6,986	236	19.0%	1,688	885	957
United States	318	8.4%	8.4%	268	8.9%	4,724	50	5.8%	311	297	332
Worldwide	1,045	10.2%	13.7%	759	12.7%	11,710	286	16.4%	1,999	1,182	1,290
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	428	7.5%	12.3%	380	13.3%	4,616	48	4.6%	198	493	556
United States	144	8.0%	8.0%	138	8.0%	1,510	7	8.0%	6	145	176
Worldwide	573	7.6%	11.2%	518	11.9%	6,126	55	5.0%	204	638	733
<b>MasterCard Debit Programs</b>											
Worldwide less United States	298	16.6%	22.3%	111	20.7%	2,370	188	23.3%	1,490	391	401
United States	174	8.7%	8.7%	130	9.8%	3,214	43	5.4%	305	152	156
Worldwide	472	13.6%	16.9%	241	14.5%	5,584	231	19.5%	1,794	543	557

## For the 12 Months ended December 31, 2014

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)		
APMEA	\$1,314	13.8%	17.3%	\$879	16.6%	9,990	\$435	18.8%	3,864	451	482
Canada	131	-0.2%	6.9%	122	8.7%	1,529	9	-13.0%	23	39	46
Europe	1,355	9.4%	13.9%	917	10.6%	14,627	438	21.5%	2,662	358	374
Latin America	359	4.8%	14.7%	219	20.7%	5,072	140	6.3%	836	136	156
Worldwide less United States	3,158	10.2%	15.1%	2,137	13.9%	31,218	1,021	17.7%	7,385	984	1,059
United States	1,346	8.2%	8.2%	1,145	8.9%	20,352	201	4.5%	1,299	318	353
Worldwide	4,504	9.6%	12.9%	3,282	12.1%	51,571	1,222	15.3%	8,684	1,302	1,412
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	1,840	6.7%	10.8%	1,647	12.1%	20,158	193	1.0%	809	506	570
United States	633	7.8%	7.8%	607	8.4%	6,729	26	-5.1%	28	150	181
Worldwide	2,472	7.0%	10.0%	2,254	11.1%	26,887	218	0.2%	837	657	751
<b>MasterCard Debit Programs</b>											
Worldwide less United States	1,319	15.5%	21.6%	490	20.3%	11,060	829	22.4%	6,576	477	489
United States	713	8.6%	8.6%	537	9.4%	13,623	175	6.1%	1,271	168	172
Worldwide	2,031	13.0%	16.7%	1,028	14.3%	24,683	1,004	19.2%	7,847	645	661

## 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	14.4%	20.4%	\$211	20.0%	2,266	\$101	21.2%	875	392	421
Canada	35	0.6%	6.6%	32	7.1%	376	3	-0.3%	6	39	47
Europe	340	15.2%	14.0%	230	10.0%	3,378	111	23.4%	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>210</u>	<u>122</u>	<u>141</u>
Worldwide less United States	782	13.6%	16.5%	530	15.0%	7,234	252	19.8%	1,707	860	933
United States	<u>324</u>	7.5%	7.5%	<u>275</u>	7.6%	<u>4,943</u>	<u>48</u>	6.5%	<u>311</u>	<u>294</u>	<u>328</u>
Worldwide	1,106	11.7%	13.7%	805	12.3%	12,177	300	17.5%	2,018	1,154	1,261
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	466	10.4%	13.6%	413	14.3%	4,856	53	8.4%	214	489	551
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	11.9%	6,534	60	7.9%	221	633	726
<b>MasterCard Debit Programs</b>											
Worldwide less United States	316	18.6%	21.1%	117	17.4%	2,379	199	23.3%	1,494	371	381
United States	<u>169</u>	9.2%	9.2%	<u>128</u>	10.0%	<u>3,264</u>	<u>41</u>	6.8%	<u>304</u>	<u>150</u>	<u>153</u>
Worldwide	485	15.1%	16.7%	245	13.5%	5,643	240	20.1%	1,797	521	535

## 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	16.1%	22.0%	\$197	21.2%	2,148	\$96	23.8%	810	378	407
Canada	34	4.3%	8.9%	31	9.6%	370	3	1.1%	6	38	46
Europe	322	18.8%	16.6%	218	13.6%	3,241	103	23.4%	596	293	309
Latin America	<u>83</u>	11.0%	16.7%	<u>50</u>	23.9%	<u>1,150</u>	<u>33</u>	7.4%	<u>196</u>	<u>117</u>	<u>136</u>
Worldwide less United States	731	16.0%	18.3%	496	17.2%	6,909	235	20.7%	1,609	826	899
United States	<u>315</u>	8.7%	8.7%	<u>267</u>	9.2%	<u>4,839</u>	<u>49</u>	6.2%	<u>322</u>	<u>285</u>	<u>319</u>
Worldwide	1,046	13.7%	15.3%	763	14.3%	11,748	284	17.9%	1,931	1,112	1,218
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	439	12.3%	15.3%	387	15.9%	4,681	52	11.0%	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	10.8%	13.0%	532	13.5%	6,326	59	9.3%	221	624	717
<b>MasterCard Debit Programs</b>											
Worldwide less United States	292	22.2%	23.2%	109	22.3%	2,228	183	23.8%	1,395	344	354
United States	<u>164</u>	10.4%	10.4%	<u>122</u>	11.4%	<u>3,194</u>	<u>42</u>	7.7%	<u>315</u>	<u>143</u>	<u>147</u>
Worldwide	456	17.7%	18.3%	231	16.3%	5,422	225	20.4%	1,710	488	501

## For the 3 Months ended June 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	\$280	19.4%	21.6%	\$185	19.1%	1,998	\$95	26.6%	757	366	396
Canada	34	6.1%	7.5%	31	7.9%	353	3	3.5%	6	37	45
Europe	301	14.5%	14.0%	206	11.4%	3,041	95	20.1%	564	279	295
Latin America	<u>84</u>	17.1%	16.7%	<u>49</u>	19.6%	<u>1,083</u>	<u>35</u>	12.8%	<u>197</u>	<u>114</u>	<u>133</u>
Worldwide less United States	700	16.3%	16.9%	472	14.9%	6,475	228	21.3%	1,525	796	869
United States	<u>310</u>	6.5%	6.5%	<u>263</u>	6.7%	<u>4,727</u>	<u>48</u>	5.1%	<u>316</u>	<u>277</u>	<u>313</u>
Worldwide	1,010	13.1%	13.5%	734	11.8%	11,201	276	18.2%	1,841	1,074	1,181
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	422	12.2%	13.7%	371	13.9%	4,439	51	11.9%	211	475	537
United States	<u>147</u>	3.3%	3.3%	<u>141</u>	3.9%	<u>1,591</u>	<u>6</u>	-8.6%	<u>6</u>	<u>140</u>	<u>172</u>
Worldwide	569	9.7%	10.8%	511	11.0%	6,030	57	9.2%	217	615	709
<b>MasterCard Debit Programs</b>											
Worldwide less United States	278	23.1%	22.2%	101	18.6%	2,036	177	24.3%	1,314	321	331
United States	<u>163</u>	9.5%	9.5%	<u>122</u>	10.1%	<u>3,136</u>	<u>41</u>	7.6%	<u>310</u>	<u>137</u>	<u>141</u>
Worldwide	441	17.7%	17.1%	223	13.8%	5,172	218	20.8%	1,624	459	472

## 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	20.3%	22.4%	\$178	19.4%	1,839	\$91	28.5%	709	353	383
Canada	30	2.8%	3.5%	27	3.8%	304	3	-0.2%	6	41	50
Europe	275	13.3%	12.9%	191	10.2%	2,726	84	19.8%	493	267	283
Latin America	<u>81</u>	10.8%	15.0%	<u>48</u>	18.2%	<u>1,020</u>	<u>33</u>	10.6%	<u>186</u>	<u>112</u>	<u>130</u>
Worldwide less United States	654	15.2%	16.4%	443	14.1%	5,889	211	21.5%	1,393	773	845
United States	<u>294</u>	3.6%	3.6%	<u>246</u>	4.5%	<u>4,361</u>	<u>48</u>	-0.7%	<u>301</u>	<u>278</u>	<u>316</u>
Worldwide	948	11.3%	12.1%	689	10.5%	10,250	258	16.7%	1,694	1,050	1,162
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	398	11.2%	12.9%	350	13.2%	4,083	48	10.7%	193	474	537
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>138</u>	<u>173</u>
Worldwide	532	8.6%	9.8%	478	10.1%	5,522	54	7.1%	199	612	710
<b>MasterCard Debit Programs</b>											
Worldwide less United States	256	22.0%	22.3%	93	17.9%	1,806	163	25.1%	1,200	299	309
United States	<u>160</u>	5.5%	5.5%	<u>119</u>	6.9%	<u>2,922</u>	<u>41</u>	1.6%	<u>295</u>	<u>140</u>	<u>143</u>
Worldwide	416	15.1%	15.3%	212	11.4%	4,728	204	19.5%	1,496	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	\$1,155	17.4%	21.5%	\$771	19.9%	8,251	\$384	24.9%	3,150	392	421
Canada	131	3.4%	6.7%	121	7.2%	1,403	11	1.0%	24	39	47
Europe	1,238	15.5%	14.4%	845	11.3%	12,386	393	21.8%	2,271	307	323
Latin America	<u>342</u>	12.2%	16.4%	<u>204</u>	21.4%	<u>4,467</u>	<u>139</u>	9.8%	<u>789</u>	<u>122</u>	<u>141</u>
Worldwide less United States	2,867	15.2%	17.0%	1,941	15.3%	26,507	926	20.8%	6,234	860	933
United States	<u>1,243</u>	6.6%	6.6%	<u>1,051</u>	7.0%	<u>18,869</u>	<u>192</u>	4.2%	<u>1,250</u>	<u>294</u>	<u>328</u>
Worldwide	4,110	12.5%	13.7%	2,992	12.3%	45,376	1,118	17.6%	7,484	1,154	1,261
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	1,725	11.5%	13.9%	1,521	14.4%	18,059	203	10.4%	831	489	551
United States	<u>587</u>	4.4%	4.4%	<u>560</u>	4.9%	<u>6,353</u>	<u>27</u>	-5.0%	<u>26</u>	<u>144</u>	<u>175</u>
Worldwide	2,312	9.6%	11.3%	2,081	11.6%	24,412	230	8.4%	857	633	726
<b>MasterCard Debit Programs</b>											
Worldwide less United States	1,142	21.3%	22.2%	420	19.0%	8,448	722	24.1%	5,403	371	381
United States	<u>656</u>	8.6%	8.6%	<u>491</u>	9.6%	<u>12,516</u>	<u>165</u>	5.9%	<u>1,224</u>	<u>150</u>	<u>153</u>
Worldwide	1,798	16.4%	16.9%	911	13.8%	20,964	887	20.2%	6,627	521	535

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 2015 Q3, several customers purged inactive MasterCard cards and accounts. Data for the comparable periods in 2014 has been revised to be consistent with this approach.

**2. Processed Transactions**

The table below sets forth the total number of transactions processed by MasterCard and growth from the comparable year-ago period.

<b>Period</b>	<b>Processed Trans. (Mil.)</b>	<b>Growth</b>
2015Q3	12,279	12.0%
2015Q2	12,012	13.2%
2015Q1	11,035	12.0%
2014Q4	11,562	11.5%
2014Q3	10,964	9.7%
2014Q2	10,609	12.0%
2014Q1	9,849	13.8%
2013Q4	10,372	12.6%
2013Q3 (1)	9,997	15.3%
2013Q2	9,476	11.0%
2013Q1 (2)	8,656	12.2%
FY 2014	42,983	11.6%
FY 2013	38,500	12.8%

**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.

<b>Period</b>	<b>Growth (Local)</b>	<b>Growth (USD)</b>
2015Q3	15.7%	0.1%
2015Q2	16.6%	1.2%
2015Q1	18.7%	3.4%
2014Q4	18.5%	9.3%
2014Q3	14.6%	13.8%
2014Q2	15.6%	16.2%
2014Q1	17.1%	15.2%
2013Q4	17.8%	17.0%
2013Q3 (1)	19.5%	19.4%
2013Q2	17.4%	16.9%
2013Q1 (2)	15.9%	15.2%
FY 2014	16.4%	13.5%
FY 2013	17.7%	17.2%

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.

<b>Period</b>	<b>Cards (Mil.)</b>	<b>Growth</b>
2015Q3	699	0.2%
2015Q2	698	-0.1%
2015Q1	694	-0.8%
2014Q4	697	-1.1%
2014Q3	698	-0.3%
2014Q2	698	0.3%
2014Q1	700	0.9%
2013Q4	704	1.8%
2013Q3	700	1.9%
2013Q2	696	2.4%
2013Q1	693	3.0%
FY 2014	697	-1.1%
FY 2013	704	1.8%