



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, 2015, as well as the prior eleven quarterly reporting periods and the years ended December 31, 2015, 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 December 31, 2015

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	\$363	4.5%	13.7%	\$245	13.3%	3,324	\$118	14.5%	1,214	520	555
Canada	34	-3.2%	13.8%	33	14.5%	487	2	1.1%	6	43	49
Europe	341	-1.3%	15.1%	234	13.5%	4,933	108	18.8%	824	393	410
Latin America	83	-14.6%	15.2%	47	16.0%	1,513	36	14.1%	251	150	172
Worldwide less United States	821	-0.5%	14.4%	558	13.7%	10,257	263	16.1%	2,294	1,106	1,186
United States	378	8.4%	8.4%	324	8.8%	5,891	53	6.5%	332	341	377
Worldwide	1,199	2.2%	12.5%	883	11.8%	16,147	316	14.3%	2,626	1,447	1,563
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	456	-4.1%	9.5%	417	10.5%	6,011	39	0.3%	190	524	588
United States	181	9.3%	9.3%	174	8.9%	1,995	7	21.3%	9	160	192
Worldwide	637	-0.6%	9.5%	591	10.0%	8,006	47	3.1%	199	683	780
<b>MasterCard Debit Programs</b>											
Worldwide less United States	365	4.4%	21.2%	142	24.2%	4,246	223	19.4%	2,104	582	598
United States	197	7.6%	7.6%	151	8.6%	3,896	46	4.5%	323	182	185
Worldwide	562	5.5%	16.1%	292	15.7%	8,141	269	16.5%	2,427	764	783

APMEA = Asia Pacific / Middle East / Africa

#### For the 3 Months ended September 30, 2015

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	\$350	2.7%	14.0%	\$237	14.6%	3,124	\$113	12.9%	1,140	505	540
Canada	33	-2.1%	17.8%	31	19.2%	468	2	-2.5%	6	41	48
Europe	332	-5.9%	16.9%	228	14.8%	4,637	104	21.8%	795	382	400
Latin America	77	-15.2%	16.6%	45	17.8%	1,438	32	15.0%	231	147	167
Worldwide less United States	793	-3.2%	15.6%	541	15.2%	9,667	252	16.6%	2,172	1,075	1,155
United States	366	7.7%	7.7%	312	7.9%	5,672	54	6.8%	340	332	367
Worldwide	1,159	0.0%	13.0%	853	12.4%	15,339	306	14.7%	2,512	1,407	1,522
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	447	-6.0%	10.7%	407	11.7%	5,782	40	1.5%	189	519	584
United States	176	8.7%	8.7%	168	8.2%	1,909	8	22.2%	9	156	188
Worldwide	623	-2.2%	10.2%	575	10.7%	7,690	48	4.3%	198	675	772
<b>MasterCard Debit Programs</b>											
Worldwide less United States	346	0.6%	22.7%	134	27.2%	3,886	212	20.0%	1,983	556	570
United States	190	6.8%	6.8%	144	7.5%	3,763	46	4.6%	331	176	179
Worldwide	536	2.7%	16.5%	277	16.2%	7,649	258	16.9%	2,314	732	750

## For the 3 Months ended June 30, 2015

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	\$344	7.3%	15.1%	\$232	15.6%	2,908	\$112	14.0%	1,074	485	517
Canada	34	3.8%	17.3%	33	19.2%	453	2	-8.2%	6	40	47
Europe	320	-7.1%	16.4%	220	14.9%	4,391	100	19.8%	756	372	389
Latin America	<u>80</u>	-9.3%	15.2%	<u>47</u>	18.2%	<u>1,380</u>	<u>33</u>	11.0%	<u>223</u>	<u>142</u>	<u>162</u>
Worldwide less United States	778	-1.0%	15.7%	532	15.8%	9,131	246	15.6%	2,059	1,038	1,115
United States	<u>364</u>	7.2%	7.2%	<u>310</u>	7.1%	<u>5,581</u>	<u>54</u>	7.8%	<u>344</u>	<u>328</u>	<u>363</u>
Worldwide	1,142	1.5%	12.9%	842	12.4%	14,712	300	14.2%	2,402	1,366	1,478
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	446	-3.1%	11.3%	406	12.6%	5,541	40	-0.7%	189	514	578
United States	<u>172</u>	6.7%	6.7%	<u>165</u>	6.4%	<u>1,836</u>	<u>7</u>	13.4%	<u>9</u>	<u>155</u>	<u>187</u>
Worldwide	618	-0.5%	10.0%	571	10.8%	7,377	48	1.2%	198	669	765
<b>MasterCard Debit Programs</b>											
Worldwide less United States	332	1.9%	22.3%	126	27.1%	3,591	206	19.5%	1,869	523	537
United States	<u>192</u>	7.6%	7.6%	<u>145</u>	7.8%	<u>3,745</u>	<u>46</u>	7.0%	<u>335</u>	<u>173</u>	<u>176</u>
Worldwide	524	3.9%	16.5%	271	16.0%	7,335	252	17.0%	2,204	696	713

## For the 3 Months ended March 31, 2015

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	\$330	8.9%	15.1%	\$220	15.2%	2,681	\$110	15.0%	1,025	465	498
Canada	30	2.2%	15.0%	28	17.2%	393	2	-9.6%	5	39	45
Europe	285	-8.4%	15.0%	200	13.1%	3,939	85	19.8%	671	365	382
Latin America	<u>80</u>	-2.9%	14.9%	<u>48</u>	19.1%	<u>1,335</u>	<u>32</u>	9.3%	<u>214</u>	<u>138</u>	<u>157</u>
Worldwide less United States	725	-0.1%	15.1%	496	14.8%	8,348	229	15.6%	1,916	1,007	1,082
United States	<u>339</u>	6.5%	6.5%	<u>287</u>	7.0%	<u>5,117</u>	<u>52</u>	3.7%	<u>326</u>	<u>322</u>	<u>357</u>
Worldwide	1,064	1.9%	12.2%	783	11.8%	13,465	281	13.2%	2,241	1,329	1,439
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	421	-1.7%	10.9%	382	12.3%	5,158	39	-1.2%	179	507	570
United States	<u>152</u>	5.3%	5.3%	<u>146</u>	6.1%	<u>1,609</u>	<u>6</u>	-10.2%	<u>7</u>	<u>152</u>	<u>182</u>
Worldwide	573	0.1%	9.4%	528	10.5%	6,768	45	-2.5%	186	659	752
<b>MasterCard Debit Programs</b>											
Worldwide less United States	304	2.1%	21.3%	114	24.1%	3,190	190	19.8%	1,736	500	512
United States	<u>187</u>	7.5%	7.5%	<u>141</u>	8.0%	<u>3,508</u>	<u>46</u>	5.9%	<u>319</u>	<u>171</u>	<u>174</u>
Worldwide	491	4.1%	15.7%	255	14.7%	6,697	236	16.8%	2,055	670	687

## For the 12 Months ended December 31, 2015

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	\$1,387	5.7%	14.5%	\$934	14.6%	12,037	\$453	14.1%	4,453	520	555
Canada	131	0.0%	16.0%	124	17.5%	1,801	7	-5.2%	22	43	49
Europe	1,279	-5.6%	15.9%	882	14.1%	17,900	397	20.0%	3,046	393	410
Latin America	<u>320</u>	-10.8%	15.4%	<u>187</u>	17.7%	<u>5,666</u>	<u>133</u>	12.3%	<u>919</u>	<u>150</u>	<u>172</u>
Worldwide less United States	3,118	-1.2%	15.2%	2,127	14.8%	37,403	990	16.0%	8,440	1,106	1,186
United States	<u>1,446</u>	7.5%	7.5%	<u>1,233</u>	7.7%	<u>22,260</u>	<u>213</u>	6.2%	<u>1,341</u>	<u>341</u>	<u>377</u>
Worldwide	4,564	1.4%	12.6%	3,360	12.1%	59,663	1,204	14.1%	9,782	1,447	1,563
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	1,771	-3.8%	10.6%	1,612	11.8%	22,492	159	0.0%	748	524	588
United States	<u>681</u>	7.6%	7.6%	<u>653</u>	7.4%	<u>7,349</u>	<u>28</u>	11.2%	<u>34</u>	<u>160</u>	<u>192</u>
Worldwide	2,452	-0.9%	9.7%	2,264	10.5%	29,841	187	1.5%	782	683	780
<b>MasterCard Debit Programs</b>											
Worldwide less United States	1,347	2.3%	21.9%	516	25.6%	14,911	831	19.6%	7,693	582	598
United States	<u>765</u>	7.4%	7.4%	<u>580</u>	8.0%	<u>14,911</u>	<u>185</u>	5.5%	<u>1,308</u>	<u>182</u>	<u>185</u>
Worldwide	2,112	4.1%	16.2%	1,096	15.6%	29,823	1,016	16.8%	9,000	764	783

## For the 3 Months ended December 31, 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	\$347	11.0%	15.4%	\$234	14.9%	2,764	\$114	16.5%	1,037	451	482
Canada	35	1.9%	10.4%	33	12.5%	420	2	-16.3%	5	37	44
Europe	346	1.6%	15.9%	234	12.2%	4,041	111	24.7%	718	358	374
Latin America	<u>97</u>	3.4%	16.1%	<u>59</u>	22.0%	<u>1,369</u>	<u>38</u>	7.9%	<u>226</u>	<u>136</u>	<u>156</u>
Worldwide less United States	825	5.6%	15.5%	561	14.3%	8,594	265	18.1%	1,986	982	1,057
United States	<u>348</u>	7.6%	7.6%	<u>298</u>	8.2%	<u>5,307</u>	<u>50</u>	3.6%	<u>325</u>	<u>318</u>	<u>353</u>
Worldwide	1,174	6.2%	13.0%	859	12.1%	13,901	315	15.5%	2,312	1,300	1,410
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	476	2.1%	10.5%	429	11.7%	5,402	46	0.3%	198	505	568
United States	<u>166</u>	6.9%	6.9%	<u>160</u>	7.9%	<u>1,781</u>	<u>6</u>	-14.9%	<u>8</u>	<u>150</u>	<u>181</u>
Worldwide	641	3.3%	9.5%	589	10.6%	7,183	52	-1.8%	206	655	749
<b>MasterCard Debit Programs</b>											
Worldwide less United States	350	10.7%	23.1%	131	23.8%	3,192	218	22.7%	1,788	477	489
United States	<u>183</u>	8.2%	8.2%	<u>139</u>	8.6%	<u>3,526</u>	<u>44</u>	6.8%	<u>318</u>	<u>168</u>	<u>172</u>
Worldwide	532	9.8%	17.5%	270	15.5%	6,718	262	19.7%	2,106	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		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$341	16.7%	16.9%	\$228	15.7%	2,591	\$113	19.4%	1,006	436	467
Canada	34	0.4%	5.1%	31	6.5%	393	2	-11.9%	6	36	42
Europe	353	9.8%	12.1%	238	9.2%	3,765	116	18.6%	682	344	360
Latin America	<u>91</u>	9.3%	14.4%	<u>57</u>	19.4%	<u>1,284</u>	<u>35</u>	7.1%	<u>208</u>	<u>132</u>	<u>151</u>
Worldwide less United States	819	12.1%	14.0%	554	12.6%	8,032	265	17.0%	1,902	947	1,020
United States	<u>340</u>	7.6%	7.6%	<u>289</u>	8.3%	<u>5,170</u>	<u>51</u>	4.2%	<u>335</u>	<u>307</u>	<u>341</u>
Worldwide	1,159	10.7%	12.1%	843	11.1%	13,202	316	14.7%	2,237	1,255	1,361
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	476	8.4%	9.7%	426	11.1%	5,166	49	-0.8%	202	498	560
United States	<u>161</u>	6.7%	6.7%	<u>155</u>	7.5%	<u>1,725</u>	<u>6</u>	-9.6%	<u>8</u>	<u>147</u>	<u>177</u>
Worldwide	637	8.0%	9.0%	581	10.1%	6,891	56	-1.8%	210	645	737
<b>MasterCard Debit Programs</b>											
Worldwide less United States	343	17.6%	20.5%	128	18.1%	2,867	216	21.9%	1,699	449	460
United States	<u>178</u>	8.5%	8.5%	<u>134</u>	9.2%	<u>3,444</u>	<u>44</u>	6.5%	<u>328</u>	<u>160</u>	<u>164</u>
Worldwide	522	14.3%	16.1%	261	13.4%	6,311	260	19.0%	2,027	610	624

## 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	14.5%	17.7%	\$214	17.6%	2,419	\$107	18.1%	932	417	447
Canada	33	-1.4%	4.9%	31	6.7%	380	2	-14.4%	6	35	41
Europe	344	14.1%	13.1%	233	10.1%	3,575	111	20.0%	669	328	344
Latin America	<u>88</u>	4.3%	13.0%	<u>54</u>	19.9%	<u>1,231</u>	<u>34</u>	3.6%	<u>205</u>	<u>128</u>	<u>147</u>
Worldwide less United States	786	12.3%	14.6%	531	13.8%	7,605	255	16.3%	1,813	908	980
United States	<u>340</u>	9.4%	9.4%	<u>290</u>	10.3%	<u>5,152</u>	<u>50</u>	4.7%	<u>328</u>	<u>300</u>	<u>332</u>
Worldwide	1,126	11.4%	13.0%	821	12.5%	12,757	304	14.2%	2,141	1,207	1,312
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	460	9.1%	11.0%	411	12.4%	4,976	49	0.6%	211	492	555
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>143</u>	<u>173</u>
Worldwide	622	9.3%	10.7%	566	11.9%	6,689	56	0.4%	218	635	727
<b>MasterCard Debit Programs</b>											
Worldwide less United States	326	17.2%	20.0%	121	18.5%	2,630	205	20.9%	1,602	416	425
United States	<u>178</u>	9.1%	9.1%	<u>135</u>	10.2%	<u>3,439</u>	<u>43</u>	5.6%	<u>321</u>	<u>156</u>	<u>160</u>
Worldwide	504	14.2%	15.9%	255	14.0%	6,069	249	17.9%	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		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$303	12.5%	19.1%	\$202	18.7%	2,217	\$101	19.9%	887	401	431
Canada	29	-2.0%	7.2%	27	9.0%	336	2	-9.7%	5	34	41
Europe	312	13.5%	14.6%	212	11.0%	3,246	99	23.3%	596	319	335
Latin America	<u>83</u>	2.5%	15.1%	<u>49</u>	21.1%	<u>1,187</u>	<u>33</u>	7.3%	<u>199</u>	<u>124</u>	<u>143</u>
Worldwide less United States	726	11.1%	16.2%	491	14.9%	6,986	236	18.9%	1,688	879	950
United States	<u>318</u>	8.4%	8.4%	<u>268</u>	8.9%	<u>4,724</u>	<u>50</u>	5.8%	<u>311</u>	<u>297</u>	<u>332</u>
Worldwide	1,045	10.2%	13.7%	759	12.7%	11,710	286	16.4%	1,999	1,176	1,283
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	428	7.5%	12.3%	380	13.3%	4,616	48	4.7%	198	488	549
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	7.6%	11.2%	518	11.9%	6,126	55	5.1%	204	633	725
<b>MasterCard Debit Programs</b>											
Worldwide less United States	298	16.6%	22.3%	111	20.7%	2,370	188	23.2%	1,490	391	401
United States	<u>174</u>	8.7%	8.7%	<u>130</u>	9.8%	<u>3,214</u>	<u>43</u>	5.4%	<u>305</u>	<u>152</u>	<u>156</u>
Worldwide	472	13.5%	16.9%	241	14.5%	5,584	231	19.4%	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		Purchase		Cash		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$1,312	13.6%	17.2%	\$879	16.6%	9,990	\$434	18.4%	3,863	451	482
Canada	131	-0.2%	6.9%	122	8.7%	1,529	9	-13.0%	23	37	44
Europe	1,355	9.4%	13.9%	917	10.6%	14,627	438	21.5%	2,665	358	374
Latin America	<u>359</u>	4.9%	14.7%	<u>219</u>	20.6%	<u>5,072</u>	<u>140</u>	6.5%	<u>838</u>	<u>136</u>	<u>156</u>
Worldwide less United States	3,157	10.1%	15.0%	2,137	13.9%	31,218	1,020	17.5%	7,388	982	1,057
United States	<u>1,346</u>	8.2%	8.2%	<u>1,145</u>	8.9%	<u>20,352</u>	<u>201</u>	4.6%	<u>1,300</u>	<u>318</u>	<u>353</u>
Worldwide	4,503	9.6%	12.9%	3,282	12.1%	51,570	1,221	15.2%	8,688	1,300	1,410
<b>MasterCard Credit and Charge Programs</b>											
Worldwide less United States	1,840	6.7%	10.8%	1,647	12.1%	20,159	193	1.2%	809	505	568
United States	<u>633</u>	7.8%	7.8%	<u>607</u>	8.4%	<u>6,729</u>	<u>26</u>	-4.8%	<u>28</u>	<u>150</u>	<u>181</u>
Worldwide	2,473	7.0%	10.0%	2,254	11.1%	26,888	219	0.4%	838	655	749
<b>MasterCard Debit Programs</b>											
Worldwide less United States	1,317	15.3%	21.4%	490	20.2%	11,058	827	22.2%	6,579	477	489
United States	<u>713</u>	8.6%	8.6%	<u>537</u>	9.4%	<u>13,623</u>	<u>175</u>	6.1%	<u>1,271</u>	<u>168</u>	<u>172</u>
Worldwide	2,030	12.9%	16.6%	1,027	14.3%	24,682	1,002	19.0%	7,850	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		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (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	34	40
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	854	926
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	1,148	1,254
<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	483	544
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	627	719
<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		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (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	33	39
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	821	892
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	1,106	1,211
<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	476	538
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	618	710
<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		Cash	
				Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (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	31	38
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	791	861
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	1,068	1,174
<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	469	530
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	609	702
<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	35	43
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	767	838
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	1,045	1,155
<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	468	530
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	606	703
<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											
	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash			
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.	Accounts	Cards	
				(Bil.)		(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)
<b>All MasterCard Credit, Charge and Debit Programs</b>											
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	34	40
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	854	926
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	1,148	1,254
<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	483	544
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	627	719
<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 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.

Period	Processed Trans.	
	(Mil.)	Growth
	Value	Nominal
2015Q4	12,971	12.2%
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 2015	48,297	12.4%
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.

Period	Growth (Local)	Growth (USD)
2015Q4	12.3%	0.9%
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 2015	15.7%	1.3%
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>
2015Q4	693	-0.5%
2015Q3	699	0.2%
2015Q2	698	0.0%
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 2015	693	-0.5%
FY 2014	697	-1.1%
FY 2013	704	1.8%