



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, 2011, as well as the prior ten quarterly reporting periods and the years ended December 31, 2010, and 2009, for the payment programs of MasterCard International Incorporated and MasterCard Europe sprl (collectively, "MasterCard"), the principal operating subsidiaries of MasterCard Incorporated.

1. Branded Volume and Transactions

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

For the 3 Months ended September 30, 2011

All MasterCard Credit, Charge and Debit Programs	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.)	Acceptance Locations (Mil.)
APMEA	\$212	35.0%	25.0%	\$144	27.2%	1,483	\$67	20.7%	469	295	320	9.6
Canada	31	14.7%	8.0%	28	10.7%	305	3	-13.6%	6	40	48	0.9
Europe	259	25.1%	17.3%	185	13.7%	2,326	73	27.7%	413	216	231	9.3
Latin America	<u>71</u>	30.6%	24.6%	<u>43</u>	29.1%	697	28	18.3%	172	<u>106</u>	<u>130</u>	4.6
Worldwide less United States	573	28.6%	20.4%	401	19.5%	4,810	172	22.4%	1,059	656	729	24.3
United States	<u>271</u>	13.6%	13.6%	<u>227</u>	13.3%	<u>4,037</u>	<u>44</u>	15.1%	<u>276</u>	<u>273</u>	<u>305</u>	8.5
Worldwide	844	23.4%	18.1%	628	17.2%	8,847	215	20.8%	1,335	929	1,034	32.9
MasterCard Credit and Charge Programs												
Worldwide less United States	399	25.8%	18.0%	339	19.0%	3,755	60	12.6%	255	462	523	
United States	<u>140</u>	7.1%	7.1%	<u>130</u>	6.8%	<u>1,551</u>	<u>10</u>	10.5%	<u>8</u>	<u>147</u>	<u>175</u>	
Worldwide	539	20.4%	14.9%	469	15.3%	5,306	70	12.3%	263	609	699	
MasterCard Debit Programs												
Worldwide less United States	174	35.5%	26.3%	62	22.8%	1,055	112	28.4%	804	194	206	
United States	<u>131</u>	21.6%	21.6%	<u>97</u>	23.4%	<u>2,486</u>	<u>34</u>	16.5%	<u>268</u>	<u>126</u>	<u>130</u>	
Worldwide	304	29.1%	24.2%	159	23.2%	3,541	146	25.4%	1,072	320	336	

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended June 30, 2011

All MasterCard Credit, Charge and Debit Programs	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.)
APMEA	\$196	36.3%	24.7%	\$132	27.2%	1,394	\$63	19.8%	443	287	313
Canada	31	15.0%	8.1%	28	10.3%	293	3	-9.0%	5	39	48
Europe	250	30.7%	17.4%	181	14.2%	2,230	69	26.7%	395	210	225
Latin America	<u>69</u>	34.9%	24.7%	<u>40</u>	28.4%	<u>663</u>	<u>29</u>	19.9%	<u>170</u>	<u>106</u>	<u>130</u>
Worldwide less United States	546	32.2%	20.2%	382	19.5%	4,581	164	21.9%	1,013	642	716
United States	<u>268</u>	9.9%	9.9%	<u>227</u>	11.3%	<u>3,988</u>	<u>41</u>	2.6%	<u>270</u>	<u>272</u>	<u>303</u>
Worldwide	813	23.9%	16.6%	608	16.3%	8,569	205	17.5%	1,283	914	1,018
MasterCard Credit and Charge Programs											
Worldwide less United States	380	28.0%	16.5%	323	18.1%	3,598	57	8.2%	245	460	522
United States	<u>137</u>	5.3%	5.3%	<u>129</u>	6.1%	<u>1,523</u>	<u>9</u>	-4.7%	<u>8</u>	<u>146</u>	<u>173</u>
Worldwide	517	21.1%	13.3%	452	14.4%	5,121	65	6.3%	252	605	695
MasterCard Debit Programs											
Worldwide less United States	166	42.8%	29.8%	58	28.1%	983	107	30.7%	768	183	194
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>126</u>	<u>129</u>
Worldwide	296	29.1%	22.9%	156	22.3%	3,448	140	23.6%	1,030	309	323

For the 3 Months ended March 31, 2011

All MasterCard Credit, Charge and Debit Programs				Purchase		Purchase		Cash		Cash		Accounts	Cards
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)		
APMEA	\$178	27.5%	20.2%	\$120	21.6%	1,296	\$58	17.3%	408	278	303		
Canada	27	12.4%	6.4%	24	7.1%	257	3	1.2%	5	39	47		
Europe	213	15.1%	14.8%	158	12.7%	2,012	55	21.1%	336	202	217		
Latin America	<u>62</u>	27.0%	20.0%	<u>36</u>	25.0%	<u>605</u>	<u>26</u>	13.8%	<u>163</u>	<u>101</u>	<u>124</u>		
Worldwide less United States	480	20.7%	16.9%	337	16.5%	4,169	143	17.7%	912	620	691		
United States	<u>248</u>	5.9%	5.9%	<u>208</u>	7.4%	<u>3,645</u>	<u>40</u>	-1.2%	<u>254</u>	<u>266</u>	<u>297</u>		
Worldwide	728	15.2%	12.9%	545	12.9%	7,815	183	13.0%	1,166	886	988		
MasterCard Credit and Charge Programs													
Worldwide less United States	336	16.4%	12.6%	287	14.7%	3,286	49	1.7%	215	450	511		
United States	<u>123</u>	4.9%	4.9%	<u>115</u>	4.9%	<u>1,370</u>	<u>8</u>	5.0%	<u>7</u>	<u>143</u>	<u>170</u>		
Worldwide	459	13.1%	10.4%	402	11.7%	4,656	57	2.1%	222	593	682		
MasterCard Debit Programs													
Worldwide less United States	144	32.2%	28.3%	50	28.4%	884	94	28.3%	697	170	180		
United States	<u>126</u>	6.9%	6.9%	<u>93</u>	10.7%	<u>2,276</u>	<u>33</u>	-2.5%	<u>247</u>	<u>123</u>	<u>126</u>		
Worldwide	269	19.1%	17.4%	143	16.3%	3,159	126	18.6%	944	292	306		

For the 3 Months ended December 31, 2010

All MasterCard Credit, Charge and Debit Programs				Purchase		Purchase		Cash		Cash		Accounts	Cards
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)		
APMEA	\$178	25.9%	19.2%	\$121	19.5%	1,323	\$58	18.6%	410	269	294		
Canada	29	11.9%	7.1%	26	6.4%	291	3	14.3%	5	40	49		
Europe	226	8.4%	14.1%	168	13.1%	2,130	57	17.2%	338	198	213		
Latin America	<u>66</u>	21.7%	19.8%	<u>38</u>	25.0%	<u>627</u>	<u>28</u>	13.3%	<u>172</u>	<u>100</u>	<u>123</u>		
Worldwide less United States	499	16.1%	16.2%	353	15.8%	4,370	146	16.9%	926	608	678		
United States	<u>252</u>	1.9%	1.9%	<u>214</u>	3.4%	<u>3,775</u>	<u>38</u>	-6.0%	<u>244</u>	<u>263</u>	<u>294</u>		
Worldwide	751	10.9%	11.0%	568	10.8%	8,146	184	11.4%	1,170	871	971		
MasterCard Credit and Charge Programs													
Worldwide less United States	353	11.5%	11.7%	300	13.4%	3,455	53	2.7%	235	447	507		
United States	<u>134</u>	2.4%	2.4%	<u>127</u>	3.2%	<u>1,547</u>	<u>8</u>	-9.1%	<u>7</u>	<u>143</u>	<u>171</u>		
Worldwide	488	8.8%	8.9%	427	10.2%	5,002	61	1.0%	242	590	678		
MasterCard Debit Programs													
Worldwide less United States	146	28.6%	28.6%	53	31.7%	916	93	26.9%	691	161	170		
United States	<u>117</u>	1.4%	1.4%	<u>88</u>	3.7%	<u>2,228</u>	<u>30</u>	-5.1%	<u>237</u>	<u>119</u>	<u>123</u>		
Worldwide	264	14.9%	14.9%	141	12.7%	3,144	123	17.4%	927	280	293		

For the 3 Months ended September 30, 2010

All MasterCard Credit, Charge and Debit Programs				Purchase		Purchase		Cash		Cash		Accounts	Cards
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)		
APMEA	\$157	22.5%	16.4%	\$104	15.0%	1,239	\$53	19.2%	388	265	289		
Canada	27	10.1%	4.3%	24	5.2%	279	3	-2.9%	5	38	46		
Europe	207	6.2%	13.9%	154	13.2%	2,041	53	15.9%	333	191	205		
Latin America	<u>54</u>	19.5%	17.1%	<u>31</u>	22.4%	<u>566</u>	<u>23</u>	10.7%	<u>160</u>	<u>103</u>	<u>126</u>		
Worldwide less United States	445	13.3%	14.5%	313	14.0%	4,124	132	15.7%	886	597	665		
United States	<u>238</u>	-2.2%	-2.2%	<u>200</u>	-0.9%	<u>3,549</u>	<u>38</u>	-8.6%	<u>246</u>	<u>258</u>	<u>289</u>		
Worldwide	684	7.4%	8.1%	514	7.7%	7,673	170	9.2%	1,132	855	954		
MasterCard Credit and Charge Programs													
Worldwide less United States	317	8.5%	9.5%	267	11.6%	3,281	50	-0.6%	235	445	504		
United States	<u>131</u>	-0.9%	-0.9%	<u>122</u>	0.4%	<u>1,498</u>	<u>9</u>	-16.2%	<u>8</u>	<u>144</u>	<u>172</u>		
Worldwide	448	5.6%	6.2%	389	7.9%	4,780	59	-3.4%	243	588	675		
MasterCard Debit Programs													
Worldwide less United States	128	27.3%	29.1%	46	30.2%	843	82	28.5%	651	152	162		
United States	<u>108</u>	-3.7%	-3.7%	<u>79</u>	-2.9%	<u>2,051</u>	<u>29</u>	-6.0%	<u>238</u>	<u>114</u>	<u>117</u>		
Worldwide	236	11.0%	11.7%	125	7.1%	2,894	111	17.3%	889	266	279		

For the 3 Months ended June 30, 2010

All MasterCard Credit, Charge and Debit Programs	Purchase					Purchase	Cash	Cash			
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$144	26.2%	17.9%	\$94	14.5%	1,174	\$49	24.9%	364	259	281
Canada	27	17.2%	3.2%	24	4.7%	268	3	-6.9%	5	38	46
Europe	191	9.6%	13.7%	143	13.4%	1,934	48	14.7%	318	188	202
Latin America	<u>51</u>	22.3%	15.7%	<u>29</u>	20.8%	<u>527</u>	<u>22</u>	9.7%	<u>157</u>	<u>103</u>	<u>125</u>
Worldwide less United States	413	17.0%	14.6%	289	13.7%	3,902	123	16.9%	843	587	654
United States	<u>243</u>	-0.3%	-0.3%	<u>204</u>	0.7%	<u>3,586</u>	<u>40</u>	-5.4%	<u>257</u>	<u>255</u>	<u>288</u>
Worldwide	656	9.9%	8.6%	493	7.9%	7,489	163	10.5%	1,101	843	941
MasterCard Credit and Charge Programs											
Worldwide less United States	297	12.5%	10.0%	249	11.9%	3,146	48	0.9%	233	445	503
United States	<u>130</u>	-1.4%	-1.4%	<u>121</u>	1.1%	<u>1,475</u>	<u>9</u>	-26.1%	<u>7</u>	<u>143</u>	<u>172</u>
Worldwide	427	7.9%	6.2%	370	8.1%	4,621	57	-4.6%	240	589	675
MasterCard Debit Programs											
Worldwide less United States	116	30.1%	28.5%	40	26.1%	757	76	29.9%	610	142	151
United States	<u>113</u>	0.9%	0.9%	<u>82</u>	0.1%	<u>2,111</u>	<u>31</u>	3.0%	<u>250</u>	<u>112</u>	<u>115</u>
Worldwide	229	13.8%	13.2%	123	7.4%	2,867	107	20.7%	860	254	266

For the 3 Months ended March 31, 2010

All MasterCard Credit, Charge and Debit Programs	Purchase					Purchase	Cash	Cash			
	GDV (Bil.)	Growth (USD)	Growth (Local)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Volume (Bil.)	Growth (Local)	Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
APMEA	\$140	36.7%	22.0%	\$92	19.2%	1,112	\$47	27.6%	344	252	274
Canada	24	22.1%	1.9%	21	4.5%	240	3	-13.9%	5	39	47
Europe	185	21.1%	12.1%	139	13.2%	1,761	46	9.1%	281	187	200
Latin America	<u>49</u>	29.8%	16.2%	<u>27</u>	20.7%	<u>488</u>	<u>22</u>	11.1%	<u>153</u>	<u>100</u>	<u>122</u>
Worldwide less United States	397	27.3%	15.2%	279	15.1%	3,602	118	15.5%	782	577	643
United States	<u>234</u>	-1.0%	-1.0%	<u>194</u>	1.0%	<u>3,407</u>	<u>41</u>	-9.3%	<u>256</u>	<u>268</u>	<u>301</u>
Worldwide	632	15.1%	8.6%	473	8.9%	7,008	159	7.9%	1,038	845	944
MasterCard Credit and Charge Programs											
Worldwide less United States	289	20.7%	8.9%	241	12.1%	2,928	47	-5.1%	222	441	499
United States	<u>117</u>	-7.9%	-7.9%	<u>110</u>	-3.1%	<u>1,332</u>	<u>7</u>	-46.8%	<u>7</u>	<u>150</u>	<u>181</u>
Worldwide	405	10.8%	3.5%	351	6.9%	4,260	55	-14.1%	228	592	679
MasterCard Debit Programs											
Worldwide less United States	109	49.3%	36.1%	38	38.0%	674	71	35.1%	561	136	144
United States	<u>118</u>	7.0%	7.0%	<u>84</u>	6.9%	<u>2,074</u>	<u>33</u>	7.3%	<u>249</u>	<u>117</u>	<u>121</u>
Worldwide	226	23.8%	19.3%	122	15.0%	2,748	104	24.7%	810	253	265

For the 12 Months ended December 31, 2010

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase		Purchase	Cash		Cash		
	(Bil.)	(USD)	(Local)	Volume	Growth	Trans.	Volume	Growth	Trans.	Accounts	Cards
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)
APMEA	\$619	27.3%	18.8%	\$411	17.1%	4,848	\$207	22.2%	1,507	269	294
Canada	107	14.9%	4.2%	95	5.3%	1,078	12	-3.2%	20	40	49
Europe	809	10.8%	13.5%	604	13.2%	7,866	205	14.4%	1,270	198	213
Latin America	220	23.0%	17.3%	125	22.4%	2,207	95	11.3%	641	100	123
Worldwide less United States	1,755	17.9%	15.2%	1,235	14.7%	15,999	519	16.3%	3,438	608	678
United States	968	-0.4%	-0.4%	812	1.1%	14,317	156	-7.4%	1,003	263	294
Worldwide	2,723	10.7%	9.1%	2,048	8.9%	30,316	675	9.8%	4,441	871	971
MasterCard Credit and Charge Programs											
Worldwide less United States	1,255	12.9%	10.1%	1,058	12.3%	12,809	197	-0.5%	925	447	507
United States	512	-1.9%	-1.9%	479	0.5%	5,853	33	-26.7%	29	143	171
Worldwide	1,768	8.2%	6.3%	1,537	8.3%	18,662	231	-5.4%	954	590	678
MasterCard Debit Programs											
Worldwide less United States	499	32.6%	30.3%	177	31.3%	3,189	322	29.7%	2,513	161	170
United States	456	1.3%	1.3%	333	1.9%	8,464	123	-0.2%	974	119	123
Worldwide	955	15.6%	14.7%	510	10.5%	11,653	445	19.8%	3,486	280	293

For the 3 Months ended December 31, 2009

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Trans. (Mil.)	Cash		Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
APMEA	\$142	34.9%	21.4%	\$95	19.1%	1,139	\$46	26.4%	337	247	268
Canada	26	13.2%	-1.6%	24	1.7%	270	3	-24.9%	5	39	47
Europe	208	17.3%	8.4%	156	9.6%	1,873	52	5.0%	295	185	199
Latin America	<u>54</u>	19.7%	11.0%	<u>31</u>	13.7%	<u>515</u>	<u>23</u>	7.6%	<u>161</u>	<u>99</u>	<u>122</u>
Worldwide less United States	430	22.6%	12.0%	306	12.1%	3,798	124	11.6%	798	570	635
United States	<u>247</u>	-3.3%	-3.3%	<u>207</u>	-1.3%	<u>3,673</u>	<u>40</u>	-12.3%	<u>257</u>	<u>279</u>	<u>314</u>
Worldwide	677	11.7%	5.9%	513	6.3%	7,470	164	4.7%	1,055	849	949
MasterCard Credit and Charge Programs											
Worldwide less United States	317	16.5%	5.8%	264	9.2%	3,114	52	-8.6%	234	444	501
United States	<u>131</u>	-12.8%	-12.8%	<u>123</u>	-7.8%	<u>1,517</u>	<u>9</u>	-50.5%	<u>7</u>	<u>160</u>	<u>192</u>
Worldwide	448	6.1%	-0.4%	387	3.2%	4,630	61	-18.5%	242	604	693
MasterCard Debit Programs											
Worldwide less United States	114	43.3%	33.6%	42	34.8%	684	72	32.9%	564	126	134
United States	<u>116</u>	10.5%	10.5%	<u>85</u>	9.9%	<u>2,156</u>	<u>31</u>	12.1%	<u>249</u>	<u>118</u>	<u>123</u>
Worldwide	230	24.7%	20.9%	126	17.1%	2,840	103	25.9%	813	245	257

For the 3 Months ended September 30, 2009

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Trans. (Mil.)	Cash		Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
APMEA	\$128	16.5%	19.3%	\$86	16.9%	1,091	\$42	24.7%	312	241	262
Canada	24	-10.2%	-5.2%	22	-2.7%	263	3	-20.4%	5	37	45
Europe	195	-7.6%	2.5%	145	3.4%	1,786	50	0.1%	292	182	196
Latin America	<u>46</u>	-7.2%	10.0%	<u>26</u>	12.9%	<u>469</u>	<u>20</u>	6.5%	<u>150</u>	<u>97</u>	<u>118</u>
Worldwide less United States	393	-1.1%	7.8%	278	7.5%	3,608	115	8.4%	759	557	622
United States	<u>244</u>	-8.7%	-8.7%	<u>202</u>	-7.4%	<u>3,616</u>	<u>42</u>	-14.3%	<u>264</u>	<u>284</u>	<u>324</u>
Worldwide	637	-4.1%	0.8%	481	0.7%	7,224	156	1.3%	1,023	841	946
MasterCard Credit and Charge Programs											
Worldwide less United States	292	-5.9%	2.1%	241	5.0%	2,967	51	-9.8%	235	440	497
United States	<u>132</u>	-17.8%	-17.8%	<u>121</u>	-13.8%	<u>1,509</u>	<u>11</u>	-46.0%	<u>9</u>	<u>168</u>	<u>199</u>
Worldwide	424	-10.0%	-5.1%	362	-2.2%	4,476	62	-19.2%	244	608	696
MasterCard Debit Programs											
Worldwide less United States	101	16.2%	28.7%	37	27.4%	641	63	29.5%	524	117	125
United States	<u>112</u>	5.2%	5.2%	<u>81</u>	4.2%	<u>2,107</u>	<u>31</u>	8.0%	<u>255</u>	<u>116</u>	<u>125</u>
Worldwide	212	10.1%	15.2%	118	10.5%	2,748	94	21.6%	779	233	250

For the 3 Months ended June 30, 2009

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Trans. (Mil.)	Cash		Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
APMEA	\$114	7.1%	17.0%	\$77	16.2%	1,008	\$37	18.8%	275	233	256
Canada	23	-16.5%	-3.3%	20	-2.1%	255	3	-11.3%	5	36	44
Europe	174	-14.7%	3.1%	131	3.9%	1,700	44	0.7%	284	181	195
Latin America	<u>42</u>	-12.8%	7.3%	<u>23</u>	11.9%	<u>460</u>	<u>19</u>	2.2%	<u>148</u>	<u>96</u>	<u>118</u>
Worldwide less United States	353	-8.6%	7.2%	250	7.6%	3,422	103	6.4%	712	546	612
United States	<u>244</u>	-9.4%	-9.4%	<u>202</u>	-8.7%	<u>3,619</u>	<u>42</u>	-12.8%	<u>261</u>	<u>288</u>	<u>330</u>
Worldwide	597	-8.9%	-0.3%	452	-0.4%	7,041	145	0.0%	973	834	942
MasterCard Credit and Charge Programs											
Worldwide less United States	264	-12.9%	2.1%	217	5.1%	2,835	47	-10.0%	229	437	495
United States	<u>132</u>	-18.6%	-18.6%	<u>120</u>	-15.6%	<u>1,498</u>	<u>12</u>	-39.8%	<u>9</u>	<u>176</u>	<u>208</u>
Worldwide	396	-14.9%	-5.9%	337	-3.3%	4,333	59	-18.3%	238	613	704
MasterCard Debit Programs											
Worldwide less United States	89	7.1%	26.1%	33	27.5%	587	56	25.3%	483	109	116
United States	<u>112</u>	4.5%	4.5%	<u>82</u>	3.7%	<u>2,121</u>	<u>30</u>	6.5%	<u>252</u>	<u>112</u>	<u>122</u>
Worldwide	201	5.6%	13.1%	115	9.6%	2,708	86	18.1%	735	221	238

For the 3 Months ended March 31, 2009											
All MasterCard Credit, Charge and Debit Programs	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.)
APMEA	\$102	1.8%	15.5%	\$69	14.9%	930	\$34	16.7%	252	227	248
Canada	19	-19.6%	-0.1%	17	2.2%	224	3	-12.0%	5	36	44
Europe	153	-16.3%	3.7%	114	4.2%	1,545	39	2.2%	255	180	194
Latin America	<u>38</u>	-15.7%	7.3%	<u>20</u>	10.7%	<u>445</u>	<u>18</u>	3.8%	<u>146</u>	<u>95</u>	<u>116</u>
Worldwide less United States	312	-11.2%	7.5%	219	7.7%	3,144	93	6.8%	658	538	602
United States	<u>237</u>	-8.0%	-8.0%	<u>192</u>	-6.9%	<u>3,339</u>	<u>45</u>	-12.5%	<u>257</u>	<u>304</u>	<u>344</u>
Worldwide	549	-9.9%	0.2%	411	0.4%	6,483	138	-0.3%	915	843	947
MasterCard Credit and Charge Programs											
Worldwide less United States	239	-14.2%	4.2%	194	7.0%	2,661	45	-6.1%	228	437	495
United States	<u>127</u>	-17.1%	-17.1%	<u>113</u>	-13.9%	<u>1,388</u>	<u>14</u>	-36.6%	<u>10</u>	<u>192</u>	<u>222</u>
Worldwide	366	-15.2%	-4.3%	307	-1.8%	4,049	59	-15.6%	238	629	717
MasterCard Debit Programs											
Worldwide less United States	73	-0.1%	19.7%	25	13.9%	483	47	23.1%	430	101	108
United States	<u>110</u>	5.2%	5.2%	<u>79</u>	5.2%	<u>1,950</u>	<u>31</u>	5.2%	<u>247</u>	<u>112</u>	<u>122</u>
Worldwide	183	3.0%	10.6%	104	7.2%	2,433	79	15.4%	677	213	230

For the 12 Months ended December 31, 2009											
All MasterCard Credit, Charge and Debit Programs	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.)
APMEA	\$486	15.2%	18.5%	\$327	16.9%	4,167	\$159	22.0%	1,177	247	268
Canada	93	-8.8%	-2.7%	82	-0.3%	1,012	11	-17.4%	19	39	47
Europe	730	-5.8%	4.5%	546	5.4%	6,904	184	2.0%	1,125	185	199
Latin America	<u>179</u>	-4.1%	9.1%	<u>99</u>	12.5%	<u>1,889</u>	<u>80</u>	5.2%	<u>606</u>	<u>99</u>	<u>122</u>
Worldwide less United States	1,488	0.2%	8.8%	1,053	8.9%	13,972	435	8.5%	2,927	570	635
United States	<u>972</u>	-7.4%	-7.4%	<u>804</u>	-6.1%	<u>14,245</u>	<u>168</u>	-13.0%	<u>1,038</u>	<u>279</u>	<u>314</u>
Worldwide	2,460	-3.0%	1.8%	1,857	1.8%	28,218	603	1.5%	3,966	849	949
MasterCard Credit and Charge Programs											
Worldwide less United States	1,112	-4.5%	3.6%	916	6.6%	11,577	195	-8.7%	927	444	501
United States	<u>522</u>	-16.7%	-16.7%	<u>477</u>	-12.8%	<u>5,912</u>	<u>45</u>	-42.9%	<u>36</u>	<u>160</u>	<u>192</u>
Worldwide	1,634	-8.7%	-3.9%	1,393	-0.9%	17,488	241	-18.0%	963	604	693
MasterCard Debit Programs											
Worldwide less United States	377	16.8%	27.6%	137	26.7%	2,396	239	28.2%	2,001	126	134
United States	<u>450</u>	6.3%	6.3%	<u>327</u>	5.8%	<u>8,334</u>	<u>123</u>	7.9%	<u>1,002</u>	<u>118</u>	<u>123</u>
Worldwide	826	10.9%	15.1%	464	11.2%	10,730	362	20.5%	3,003	245	257

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

Footnote

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

Debit transactions on Maestro® and Cirrus®-branded cards, Mondex® transactions and transactions involving brands other than MasterCard are not included in the preceding tables.

For purposes of the table: GDV represents purchase volume plus cash volume and includes the impact of balance transfers and convenience checks; “purchase volume” means the aggregate dollar amount of purchases made with MasterCard-branded cards for the relevant period; and “cash volume” means the aggregate dollar amount of cash disbursements obtained with MasterCard-branded cards for the relevant period. The number of cards includes virtual cards, which are MasterCard-branded payment accounts in connection with which functional cards are not generally issued. Acceptance locations include merchant locations, ATMs and other locations where cash may be obtained.

The MasterCard payment product is comprised of credit, charge and debit programs, and data relating to each type of program is included in the tables. Debit programs include MasterCard-branded debit programs where the primary means of cardholder validation at the point of sale is for cardholders either to sign a sales receipt or enter a PIN. The tables include information with respect to transactions involving MasterCard-branded cards that are not processed by MasterCard and transactions for which MasterCard does not earn significant revenues.

Information denominated in U.S. dollars is calculated by applying an established U.S. dollar/local currency exchange rate for each local currency in which MasterCard volumes are reported. These exchange rates are calculated on a quarterly basis using the average exchange rate for each quarter. MasterCard reports period-over-period rates of change in purchase volume and cash volume on the basis of local currency information, in order to eliminate the impact of changes in the value of foreign currencies against the U.S. dollar in calculating such rates of change.

The data set forth in the GDV, purchase volume, purchase transactions, cash volume and cash transactions columns is provided by MasterCard customers and is subject to verification by MasterCard and partial cross-checking against information provided by MasterCard’s transaction processing systems. The data set forth in the accounts and cards columns is provided by MasterCard customers and is subject to certain limited verification by MasterCard. A portion of the data set forth in the accounts and cards columns reflects the impact of routine portfolio changes among customers and other practices that may lead to over counting of the underlying data in certain circumstances. In order to provide a true indication of how broadly our cards can be used, MasterCard seeks to provide the most accurate acceptance figures possible and to maintain that MasterCard acceptance is unsurpassed worldwide by periodically validating our results with third parties. The data set forth in the acceptance locations column is derived through a proprietary methodology designed to minimize the impact of multiple acquiring in certain markets. This data is based on information provided by our customers and other third parties and is subject to certain limited verification by MasterCard and partial cross-checking against information provided by MasterCard’s transaction processing systems. All data is subject to revision and amendment by MasterCard’s customers subsequent to the date of its release.

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 on MasterCard, Maestro, and Cirrus -branded cards processed by MasterCard Worldwide and growth from the comparable year-ago period. The data includes PIN-authenticated transactions.

Period	Processed Trans. (Mil.)	Growth
2011Q3	7,016	20.5%
2011Q2	6,601	17.4%
2011Q1	5,971	11.1%
2010Q4	6,233	6.3%
2010Q3	5,822	0.6%
2010Q2	5,624	0.1%
2010Q1	5,373	4.6%
2009Q4	5,861	6.6%
2009Q3	5,785	7.6%
2009Q2	5,618	7.7%
2009Q1 ⁽¹⁾	5,137	5.7%
FY 2009 ⁽¹⁾	22,401	6.9%
FY 2010	23,052	2.9%

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. The data includes PIN-authenticated transactions that occurred on these cards.

Period	Growth (Local)	Growth (USD)
2011Q3	19.3%	28.0%
2011Q2	19.3%	31.0%
2011Q1	18.5%	21.3%
2010Q4	18.7%	16.3%
2010Q3	15.4%	11.7%
2010Q2	15.3%	14.5%
2010Q1	10.9%	18.8%
2009Q4	3.7%	11.7%
2009Q3	-0.4%	-6.6%
2009Q2	-2.3%	-13.9%
2009Q1 ⁽¹⁾	-0.5%	-14.1%
FY2009 ⁽¹⁾	0.2%	-6.2%
FY2010	15.2%	15.1%

Notes:

(1) There was one less processing day in this period vs. the same period the previous year