



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, 2011, as well as the prior eleven quarterly reporting periods and the years ended December 31, 2011, 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 December 31, 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	\$219	22.8%	21.8%	\$152	23.5%	1,563	\$67	18.1%	486	304	330	9.8
Canada	31	5.5%	6.5%	29	9.3%	316	2	-17.2%	6	41	50	0.9
Europe	257	13.6%	16.7%	184	12.6%	2,455	72	28.6%	425	225	241	9.4
Latin America	74	12.6%	20.4%	45	24.8%	777	29	14.3%	180	108	131	4.7
Worldwide less United States	581	16.3%	18.4%	410	17.4%	5,111	172	20.8%	1,096	678	751	24.7
United States	282	12.1%	12.1%	239	11.5%	4,242	43	15.6%	280	276	308	8.6
Worldwide	863	14.9%	16.3%	648	15.2%	9,353	215	19.7%	1,377	953	1,059	33.3
MasterCard Credit and Charge Programs												
Worldwide less United States	405	14.9%	16.4%	346	16.8%	3,967	59	13.9%	260	469	530	
United States	143	6.6%	6.6%	134	6.3%	1,616	9	10.7%	8	146	176	
Worldwide	549	12.6%	13.6%	481	13.7%	5,584	68	13.5%	268	615	705	
MasterCard Debit Programs												
Worldwide less United States	176	19.6%	23.4%	63	21.0%	1,144	113	24.8%	836	209	221	
United States	139	18.4%	18.4%	104	19.0%	2,625	35	16.9%	272	129	133	
Worldwide	315	19.1%	21.2%	168	19.7%	3,769	147	22.9%	1,109	338	354	

APMEA = Asia Pacific / Middle East / Africa

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.)
APMEA	\$212	35.0%	25.0%	\$144	27.2%	1,482	\$67	20.6%	469	295	321
Canada	31	14.7%	8.0%	28	10.7%	305	3	-13.6%	6	40	48
Europe	259	25.0%	17.3%	185	13.7%	2,327	73	27.6%	413	216	231
Latin America	71	31.1%	25.1%	43	30.6%	705	28	17.6%	170	106	130
Worldwide less United States	573	28.7%	20.4%	401	19.7%	4,819	172	22.2%	1,057	656	729
United States	271	13.7%	13.7%	227	13.5%	4,042	44	15.1%	276	273	304
Worldwide	844	23.5%	18.2%	629	17.4%	8,861	215	20.7%	1,333	929	1,033
MasterCard Credit and Charge Programs											
Worldwide less United States	400	26.0%	18.1%	340	19.1%	3,763	60	12.7%	254	462	523
United States	140	7.3%	7.3%	130	7.0%	1,557	10	10.5%	8	147	175
Worldwide	540	20.6%	15.1%	470	15.5%	5,319	70	12.4%	262	609	698
MasterCard Debit Programs											
Worldwide less United States	173	35.1%	26.1%	62	22.7%	1,056	112	28.0%	803	194	206
United States	131	21.6%	21.6%	97	23.4%	2,486	34	16.5%	268	126	129
Worldwide	304	29.0%	24.1%	159	23.2%	3,542	145	25.1%	1,071	320	335

For the 3 Months ended June 30, 2011

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.		
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)
APMEA	\$196	36.2%	24.6%	\$132	27.2%	1,394	\$63	19.7%	442	287
Canada	31	15.0%	8.1%	28	10.3%	293	3	-9.0%	5	39
Europe	250	30.8%	17.4%	181	14.2%	2,230	69	26.7%	395	208
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>
Worldwide less United States	546	32.2%	20.2%	382	19.5%	4,580	164	21.9%	1,012	640
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>271</u>
Worldwide	813	23.9%	16.6%	608	16.3%	8,568	205	17.5%	1,282	911
										1,017
MasterCard Credit and Charge Programs										
Worldwide less United States	380	28.1%	16.5%	323	18.1%	3,598	57	8.2%	244	459
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>
Worldwide	517	21.1%	13.3%	452	14.4%	5,121	65	6.3%	251	605
										695
MasterCard Debit Programs										
Worldwide less United States	166	42.6%	29.6%	58	27.9%	982	107	30.6%	768	181
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>125</u>
Worldwide	296	29.1%	22.8%	156	22.2%	3,447	140	23.5%	1,031	306
										322

For the 3 Months ended March 31, 2011

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.		
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)
APMEA	\$178	27.4%	20.1%	\$120	21.6%	1,295	\$58	17.1%	407	278
Canada	27	12.4%	6.4%	24	7.1%	257	3	1.2%	5	39
Europe	214	15.5%	15.2%	158	12.7%	2,015	56	22.7%	341	202
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>
Worldwide less United States	480	20.9%	17.0%	337	16.5%	4,172	144	18.2%	915	619
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>265</u>
Worldwide	729	15.3%	13.0%	545	12.9%	7,817	184	13.3%	1,169	884
										988
MasterCard Credit and Charge Programs										
Worldwide less United States	336	16.4%	12.6%	287	14.7%	3,286	49	1.7%	214	450
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>
Worldwide	458	13.1%	10.4%	402	11.7%	4,656	57	2.2%	221	593
										681
MasterCard Debit Programs										
Worldwide less United States	145	32.7%	28.9%	50	28.4%	886	94	29.1%	701	170
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>122</u>
Worldwide	270	19.3%	17.6%	143	16.3%	3,161	127	19.2%	948	291
										307

For the 12 Months ended December 31, 2011

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.		
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)
APMEA	\$805	30.1%	22.9%	\$549	24.9%	5,734	\$256	18.9%	1,803	304
Canada	119	11.7%	7.3%	108	9.4%	1,171	11	-9.6%	22	41
Europe	979	21.0%	16.7%	709	13.3%	9,027	271	26.6%	1,573	225
Latin America	<u>277</u>	25.5%	22.6%	<u>164</u>	27.2%	<u>2,750</u>	<u>113</u>	16.4%	<u>683</u>	<u>108</u>
Worldwide less United States	2,180	24.2%	19.1%	1,529	18.3%	18,682	651	20.9%	4,081	678
United States	<u>1,069</u>	10.4%	10.4%	<u>901</u>	11.0%	<u>15,917</u>	<u>168</u>	7.8%	<u>1,080</u>	<u>276</u>
Worldwide	3,249	19.3%	16.1%	2,430	15.5%	34,599	819	17.9%	5,161	953
										1,059
MasterCard Credit and Charge Programs										
Worldwide less United States	1,521	21.2%	16.0%	1,296	17.3%	14,614	225	9.3%	972	469
United States	<u>543</u>	6.0%	6.0%	<u>508</u>	6.1%	<u>6,065</u>	<u>35</u>	5.2%	<u>31</u>	<u>146</u>
Worldwide	2,064	16.8%	13.2%	1,804	13.9%	20,680	260	8.7%	1,003	615
										705
MasterCard Debit Programs										
Worldwide less United States	659	31.8%	26.8%	233	24.7%	4,068	426	28.0%	3,108	209
United States	<u>526</u>	15.4%	15.4%	<u>393</u>	17.9%	<u>9,852</u>	<u>133</u>	8.5%	<u>1,050</u>	<u>129</u>
Worldwide	1,185	24.0%	21.5%	626	20.4%	13,920	559	22.7%	4,158	338
										354

For the 3 Months ended December 31, 2010

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(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	8.6%	14.3%	168	13.1%	2,132	58	18.0%	340	199	214
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	500	16.2%	16.3%	353	15.9%	4,372	147	17.2%	928	609	679
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	752	11.0%	11.0%	568	10.8%	8,147	184	11.6%	1,172	871	972
MasterCard Credit and Charge Programs											
Worldwide less United States	353	11.5%	11.7%	300	13.4%	3,455	53	2.6%	234	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	487	8.8%	9.0%	427	10.2%	5,001	61	0.9%	241	590	678
MasterCard Debit Programs											
Worldwide less United States	147	29.0%	28.9%	53	31.7%	917	94	27.4%	694	162	172
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	15.1%	15.0%	141	12.7%	3,145	124	17.7%	931	281	295

For the 3 Months ended September 30, 2010

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(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	6.3%	14.0%	154	13.2%	2,041	53	16.1%	333	192	206
Latin America	<u>54</u>	19.5%	17.2%	<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%	4,125	132	15.8%	887	597	666
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	9.3%	1,133	855	954
MasterCard Credit and Charge Programs											
Worldwide less United States	317	8.5%	9.5%	267	11.6%	3,281	50	-0.6%	234	444	503
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%	6.3%	389	7.9%	4,779	59	-3.4%	242	588	675
MasterCard Debit Programs											
Worldwide less United States	128	27.3%	29.1%	46	30.1%	843	82	28.6%	653	153	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	17.4%	891	267	279

For the 3 Months ended June 30, 2010

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(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%	3,145	48	0.9%	232	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%	239	588	675
MasterCard Debit Programs											
Worldwide less United States	116	30.0%	28.5%	40	26.1%	757	76	29.8%	612	143	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%	2,868	107	20.7%	861	254	267

For the 3 Months ended March 31, 2010											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(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	288	20.7%	8.9%	241	12.2%	2,927	47	-5.1%	220	441	498
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%	4,259	55	-14.1%	227	591	679
MasterCard Debit Programs											
Worldwide less United States	109	49.2%	36.1%	38	37.9%	674	71	35.1%	562	136	145
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%	19.2%	122	15.0%	2,749	104	24.7%	811	254	265

For the 12 Months ended December 31, 2010											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
				(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	10.9%	13.6%	604	13.2%	7,867	205	14.6%	1,272	199	214
Latin America	<u>220</u>	23.0%	17.3%	<u>125</u>	22.4%	<u>2,208</u>	<u>95</u>	11.3%	<u>641</u>	<u>100</u>	<u>123</u>
Worldwide less United States	1,755	17.9%	15.2%	1,236	14.7%	16,000	520	16.4%	3,440	609	679
United States	<u>968</u>	-0.4%	-0.4%	<u>812</u>	1.1%	<u>14,317</u>	<u>156</u>	-7.4%	<u>1,003</u>	<u>263</u>	<u>294</u>
Worldwide	2,723	10.7%	9.1%	2,048	8.9%	30,317	676	9.9%	4,443	871	972
MasterCard Credit and Charge Programs											
Worldwide less United States	1,255	12.9%	10.1%	1,058	12.3%	12,808	197	-0.6%	919	447	507
United States	<u>512</u>	-1.9%	-1.9%	<u>479</u>	0.5%	<u>5,853</u>	<u>33</u>	-26.7%	<u>29</u>	<u>143</u>	<u>171</u>
Worldwide	1,767	8.2%	6.3%	1,537	8.3%	18,661	230	-5.4%	949	590	678
MasterCard Debit Programs											
Worldwide less United States	500	32.7%	30.4%	178	31.2%	3,192	323	29.9%	2,521	162	172
United States	<u>456</u>	1.3%	1.3%	<u>333</u>	1.9%	<u>8,464</u>	<u>123</u>	-0.2%	<u>974</u>	<u>119</u>	<u>123</u>
Worldwide	956	15.6%	14.7%	510	10.5%	11,656	446	19.9%	3,495	281	295

For the 3 Months ended December 31, 2009											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)
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	316	16.5%	5.8%	264	9.2%	3,113	52	-8.6%	233	443	500
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	-18.6%	240	603	692
MasterCard Debit Programs											
Worldwide less United States	114	43.2%	33.5%	42	34.7%	685	72	32.9%	565	127	135
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	24.6%	20.9%	126	17.0%	2,841	103	25.9%	814	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%	2,966	51	-9.8%	234	439	496
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%	4,475	62	-19.3%	243	608	695
MasterCard Debit Programs											
Worldwide less United States	101	16.1%	28.6%	37	27.3%	642	64	29.4%	525	118	126
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	213	10.1%	15.2%	118	10.5%	2,749	94	21.6%	780	234	251

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%	2,834	47	-10.0%	228	436	494
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%	4,332	59	-18.3%	237	612	702
MasterCard Debit Programs											
Worldwide less United States	89	7.1%	26.1%	33	27.5%	588	56	25.3%	484	110	117
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%	2,709	86	18.1%	736	222	239

For the 3 Months ended March 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	\$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%	2,660	45	-6.2%	227	436	493
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%	4,048	59	-15.6%	237	628	716
MasterCard Debit Programs											
Worldwide less United States	73	-0.1%	19.7%	25	13.9%	484	48	23.1%	432	102	109
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%	2,434	79	15.4%	678	214	231

For the 12 Months ended December 31, 2009											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Cash	Accounts	Cards	
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	Trans.			
				(Bil.)		(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(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	1,111	-4.5%	3.6%	916	6.6%	11,574	195	-8.7%	921	443	500
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%	17,486	241	-18.0%	957	603	692
MasterCard Debit Programs											
Worldwide less United States	377	16.8%	27.6%	137	26.7%	2,398	240	28.1%	2,006	127	135
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	827	10.9%	15.1%	464	11.2%	10,732	363	20.5%	3,008	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 processed by MasterCard and growth from the comparable year-ago period.

Period	Processed Trans. (Mil.)	Growth
2011Q4	7,677	23.2%
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%
FY 2011	27,265	18.3%

3. Cross Border Volume

The table below sets forth the Cross Border Volume Growth from the comparable year-ago period, on a local currency basis and U.S. dollar-converted basis, for all MasterCard-branded programs.

Period	Growth (Local)	Growth (USD)
2011Q4	17.5%	16.8%
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%
FY 2009 ⁽¹⁾	0.2%	-6.2%
FY 2010	15.2%	15.1%
FY 2011	18.7%	24.2%

Notes:

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