



Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended March 31, 2012, as well as the prior eight quarterly reporting periods and the years ended December 31, 2011 and 2010, 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 March 31, 2012

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	\$223	25.1%	23.6%	\$151	23.6%	1,551	\$72	23.6%	525	315	341	10.0
Canada	29	8.3%	10.0%	26	12.0%	289	3	-5.4%	6	40	49	1.0
Europe	242	13.3%	18.5%	172	14.4%	2,359	70	30.3%	421	230	246	9.5
Latin America	72	16.4%	23.1%	44	29.0%	742	28	15.0%	173	110	134	4.7
Worldwide less United States	566	17.8%	20.6%	393	19.1%	4,941	172	24.0%	1,125	696	770	25.2
United States	283	14.0%	14.0%	236	13.2%	4,178	48	18.3%	302	279	312	8.6
Worldwide	849	16.5%	18.3%	629	16.8%	9,120	220	22.7%	1,426	975	1,082	33.9
MasterCard Credit and Charge Programs												
Worldwide less United States	374	17.8%	19.7%	319	19.2%	3,582	56	23.0%	228	465	527	
United States	131	7.2%	7.2%	124	8.2%	1,458	7	-8.4%	7	147	176	
Worldwide	506	14.8%	16.2%	443	15.9%	5,039	63	18.4%	234	612	703	
MasterCard Debit Programs												
Worldwide less United States	191	17.8%	22.2%	75	18.7%	1,360	117	24.6%	897	230	243	
United States	152	20.7%	20.7%	111	19.4%	2,721	41	24.5%	295	132	136	
Worldwide	343	19.1%	21.6%	186	19.1%	4,081	157	24.6%	1,192	362	379	

APMEA = Asia Pacific / Middle East / Africa

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.)
APMEA	\$220	23.3%	22.2%	\$152	23.3%	1,563	\$68	19.9%	500	303	329
Canada	31	5.5%	6.5%	29	9.3%	316	2	-17.2%	6	41	50
Europe	257	13.6%	16.7%	184	12.6%	2,455	72	28.6%	425	225	240
Latin America	74	12.5%	20.4%	45	24.8%	770	29	14.1%	180	108	132
Worldwide less United States	582	16.4%	18.6%	409	17.4%	5,104	173	21.5%	1,110	677	750
United States	282	12.1%	12.1%	239	11.5%	4,241	43	15.6%	280	274	307
Worldwide	864	15.0%	16.4%	648	15.1%	9,346	216	20.3%	1,390	951	1,057
MasterCard Credit and Charge Programs											
Worldwide less United States	384	15.0%	16.5%	329	16.9%	3,709	55	14.2%	225	460	521
United States	143	6.6%	6.6%	134	6.3%	1,616	9	10.7%	8	146	175
Worldwide	527	12.6%	13.6%	463	13.6%	5,325	64	13.7%	233	607	697
MasterCard Debit Programs											
Worldwide less United States	198	19.3%	22.8%	81	19.2%	1,395	117	25.3%	885	217	229
United States	139	18.5%	18.5%	104	19.0%	2,625	35	17.0%	273	128	131
Worldwide	337	19.0%	21.0%	185	19.1%	4,020	152	23.3%	1,157	344	360

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	35.3%	25.3%	\$144	27.2%	1,482	\$68	21.5%	474	295	320
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%	2,328	73	27.6%	412	215	230
Latin America	<u>71</u>	31.0%	25.0%	<u>43</u>	30.6%	<u>705</u>	<u>28</u>	17.4%	<u>170</u>	<u>106</u>	<u>130</u>
Worldwide less United States	573	28.8%	20.5%	401	19.7%	4,819	172	22.5%	1,061	655	728
United States	<u>271</u>	13.7%	13.7%	<u>227</u>	13.5%	<u>4,043</u>	<u>44</u>	15.1%	<u>276</u>	<u>271</u>	<u>304</u>
Worldwide	845	23.5%	18.3%	629	17.4%	8,862	216	21.0%	1,337	927	1,032
MasterCard Credit and Charge Programs											
Worldwide less United States	379	26.5%	18.8%	323	19.8%	3,523	56	13.5%	218	455	516
United States	<u>140</u>	7.2%	7.2%	<u>130</u>	7.0%	<u>1,556</u>	<u>10</u>	10.3%	8	<u>145</u>	<u>175</u>
Worldwide	519	20.7%	15.4%	453	15.8%	5,080	66	13.0%	226	600	691
MasterCard Debit Programs											
Worldwide less United States	195	33.3%	24.0%	79	19.3%	1,296	116	27.4%	843	200	212
United States	<u>131</u>	21.6%	21.6%	<u>97</u>	23.5%	<u>2,487</u>	<u>34</u>	16.6%	<u>268</u>	<u>126</u>	<u>129</u>
Worldwide	326	28.3%	23.0%	176	21.6%	3,782	150	24.8%	1,111	326	342

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	27.1%	1,393	\$63	19.8%	443	287	313
Canada	31	15.0%	8.1%	28	10.3%	293	3	-9.0%	5	39	48
Europe	250	30.8%	17.4%	181	14.2%	2,231	69	26.7%	395	208	223
Latin America	<u>69</u>	34.8%	24.7%	<u>40</u>	28.4%	<u>663</u>	<u>29</u>	19.8%	<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%	1,012	639	713
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>270</u>	<u>303</u>
Worldwide	813	23.9%	16.6%	608	16.3%	8,568	205	17.5%	1,282	909	1,016
MasterCard Credit and Charge Programs											
Worldwide less United States	359	28.5%	17.2%	306	18.8%	3,363	53	8.5%	208	452	515
United States	<u>137</u>	5.3%	5.3%	<u>129</u>	6.0%	<u>1,522</u>	<u>9</u>	-4.9%	<u>7</u>	<u>144</u>	<u>173</u>
Worldwide	496	21.1%	13.6%	435	14.7%	4,885	61	6.4%	216	597	688
MasterCard Debit Programs											
Worldwide less United States	187	39.8%	26.6%	76	22.5%	1,218	111	29.5%	804	187	198
United States	<u>130</u>	15.2%	15.2%	<u>98</u>	19.1%	<u>2,465</u>	<u>32</u>	4.8%	<u>263</u>	<u>125</u>	<u>130</u>
Worldwide	317	28.5%	21.6%	174	20.5%	3,683	143	23.0%	1,067	312	328

For the 3 Months ended March 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.)
APMEA	\$178	27.4%	20.1%	\$120	21.5%	1,295	\$58	17.2%	407	277	303
Canada	27	12.4%	6.4%	24	7.1%	257	3	1.2%	5	39	47
Europe	214	15.5%	15.2%	158	12.7%	2,015	56	22.7%	341	202	217
Latin America	<u>62</u>	26.9%	19.9%	<u>36</u>	25.0%	<u>605</u>	<u>26</u>	13.7%	<u>163</u>	<u>101</u>	<u>124</u>
Worldwide less United States	480	20.9%	17.0%	337	16.5%	4,172	144	18.2%	916	619	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>264</u>	<u>297</u>
Worldwide	729	15.3%	13.0%	545	12.9%	7,817	184	13.3%	1,170	882	988
MasterCard Credit and Charge Programs											
Worldwide less United States	318	17.2%	13.0%	272	15.2%	3,071	46	1.7%	183	443	504
United States	<u>123</u>	4.9%	4.9%	<u>115</u>	4.9%	<u>1,370</u>	<u>8</u>	4.8%	<u>7</u>	<u>142</u>	<u>170</u>
Worldwide	441	13.5%	10.6%	387	11.9%	4,441	54	2.1%	190	585	675
MasterCard Debit Programs											
Worldwide less United States	163	28.8%	25.7%	65	22.4%	1,100	98	28.0%	733	176	186
United States	<u>126</u>	7.0%	7.0%	<u>93</u>	10.7%	<u>2,276</u>	<u>33</u>	-2.5%	<u>247</u>	<u>122</u>	<u>127</u>
Worldwide	288	18.3%	16.8%	158	15.2%	3,376	130	18.7%	980	298	313

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.)	(Mil.)
APMEA	\$806	30.3%	23.1%	\$548	24.8%	5,734	\$258	19.7%	1,823	303	329
Canada	119	11.7%	7.3%	108	9.4%	1,171	11	-9.6%	22	41	50
Europe	979	21.0%	16.7%	709	13.3%	9,028	271	26.6%	1,572	225	240
Latin America	<u>277</u>	25.5%	22.5%	<u>164</u>	27.2%	<u>2,743</u>	<u>112</u>	16.2%	<u>682</u>	<u>108</u>	<u>132</u>
Worldwide less United States	2,182	24.3%	19.1%	1,529	18.3%	18,676	652	21.1%	4,099	677	750
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>274</u>	<u>307</u>
Worldwide	3,251	19.4%	16.1%	2,430	15.5%	34,593	821	18.1%	5,179	951	1,057
MasterCard Credit and Charge Programs											
Worldwide less United States	1,439	21.6%	16.5%	1,230	17.7%	13,667	210	9.6%	834	460	521
United States	<u>543</u>	6.0%	6.0%	<u>508</u>	6.1%	<u>6,064</u>	<u>35</u>	5.1%	<u>30</u>	<u>146</u>	<u>175</u>
Worldwide	1,983	16.9%	13.4%	1,738	14.1%	19,731	245	8.9%	865	607	697
MasterCard Debit Programs											
Worldwide less United States	742	29.8%	24.7%	300	20.7%	5,009	442	27.5%	3,264	217	229
United States	<u>526</u>	15.4%	15.4%	<u>393</u>	18.0%	<u>9,853</u>	<u>133</u>	8.5%	<u>1,050</u>	<u>128</u>	<u>131</u>
Worldwide	1,268	23.4%	20.7%	692	19.1%	14,862	576	22.5%	4,315	344	360

For the 3 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	\$179	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>262</u>	<u>294</u>
Worldwide	752	11.0%	11.0%	568	10.8%	8,147	184	11.6%	1,172	870	973
MasterCard Credit and Charge Programs											
Worldwide less United States	334	10.3%	10.1%	285	11.8%	3,233	49	1.3%	201	441	501
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>142</u>	<u>171</u>
Worldwide	469	7.9%	7.8%	411	9.0%	4,780	57	-0.3%	209	583	672
MasterCard Debit Programs											
Worldwide less United States	166	29.9%	31.0%	68	36.6%	1,139	97	27.4%	727	168	178
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	283	16.3%	16.8%	156	15.9%	3,367	127	18.0%	963	287	300

For the 3 Months ended September 30, 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	\$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	299	7.0%	7.6%	253	9.7%	3,057	46	-2.6%	198	438	498
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	430	4.5%	4.9%	375	6.5%	4,555	55	-5.1%	206	582	669
MasterCard Debit Programs											
Worldwide less United States	146	28.8%	31.9%	60	36.6%	1,068	86	28.8%	689	159	168
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	254	12.7%	14.0%	139	11.0%	3,118	115	17.8%	927	273	285

For the 3 Months ended June 30, 2010											
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	\$144	26.3%	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%	844	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	279	10.9%	7.9%	235	9.7%	2,922	44	-0.8%	197	439	497
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	409	6.7%	4.8%	356	6.6%	4,397	53	-6.2%	204	582	669
MasterCard Debit Programs											
Worldwide less United States	134	32.1%	31.8%	55	34.6%	981	79	29.9%	646	149	157
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	247	15.7%	15.5%	137	11.5%	3,091	110	21.0%	896	260	273
For the 3 Months ended March 31, 2010											
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	\$140	36.7%	22.0%	\$92	19.3%	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	271	18.5%	6.7%	227	9.9%	2,723	44	-7.0%	189	435	492
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	388	9.1%	1.9%	337	5.3%	4,055	51	-15.9%	196	585	673
MasterCard Debit Programs											
Worldwide less United States	126	51.7%	38.9%	52	44.8%	879	74	35.0%	593	142	151
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	244	26.2%	21.4%	137	18.8%	2,953	107	24.9%	842	260	271
For the 12 Months ended December 31, 2010											
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	\$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>642</u>	<u>100</u>	<u>123</u>
Worldwide less United States	1,755	18.0%	15.2%	1,236	14.7%	16,000	520	16.4%	3,441	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>262</u>	<u>294</u>
Worldwide	2,723	10.7%	9.1%	2,048	8.9%	30,317	676	9.9%	4,444	870	973
MasterCard Credit and Charge Programs											
Worldwide less United States	1,184	11.4%	8.2%	1,000	10.3%	11,934	183	-2.3%	786	441	501
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>142</u>	<u>171</u>
Worldwide	1,696	7.0%	4.9%	1,479	6.9%	17,787	217	-7.0%	815	583	672
MasterCard Debit Programs											
Worldwide less United States	572	34.4%	33.1%	235	37.9%	4,066	336	29.9%	2,655	168	178
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	1,027	17.4%	16.9%	568	14.3%	12,530	459	20.2%	3,629	287	300

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
2012Q1 ⁽¹⁾	7,717	29.2%
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%
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)
2012Q1 ⁽¹⁾	18.4%	15.9%
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%
FY 2010	15.2%	15.1%
FY 2011	18.7%	24.2%

Notes:

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