



Supplemental Operational Performance Data

Set forth below are tables that provide supplemental information regarding the operational performance results for the three months ended June 30, 2012, as well as the prior nine 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 June 30, 2012

	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.)
All MasterCard Credit, Charge and Debit Programs												
APMEA	\$233	19.2%	22.8%	\$158	21.9%	1,662	\$75	24.9%	573	326	353	10.2
Canada	32	3.4%	7.9%	29	8.9%	324	3	-1.2%	6	40	49	0.9
Europe	263	5.1%	16.4%	184	12.0%	2,574	79	28.3%	475	242	258	9.7
Latin America	<u>71</u>	3.2%	18.7%	<u>43</u>	24.2%	<u>795</u>	<u>28</u>	11.2%	<u>177</u>	<u>113</u>	<u>137</u>	<u>4.8</u>
Worldwide less United States	599	9.8%	18.6%	414	16.6%	5,355	185	23.5%	1,231	721	797	25.6
United States	<u>291</u>	8.7%	8.7%	<u>246</u>	8.7%	<u>4,395</u>	<u>44</u>	8.5%	<u>302</u>	<u>278</u>	<u>310</u>	<u>8.7</u>
Worldwide	890	9.4%	15.2%	661	13.5%	9,750	229	20.3%	1,533	999	1,107	34.3
MasterCard Credit and Charge Programs												
Worldwide less United States	380	8.5%	15.7%	333	16.3%	3,817	48	11.7%	202	465	527	
United States	<u>142</u>	3.2%	3.2%	<u>135</u>	5.2%	<u>1,574</u>	<u>6</u>	-27.3%	<u>7</u>	<u>147</u>	<u>176</u>	
Worldwide	522	7.0%	12.0%	468	12.9%	5,391	54	5.2%	209	612	703	
MasterCard Debit Programs												
Worldwide less United States	219	12.3%	24.0%	82	17.6%	1,538	137	28.2%	1,029	256	270	
United States	<u>149</u>	14.4%	14.4%	<u>111</u>	13.3%	<u>2,821</u>	<u>38</u>	18.0%	<u>296</u>	<u>131</u>	<u>134</u>	
Worldwide	368	13.1%	20.0%	193	15.1%	4,359	175	25.8%	1,324	387	404	

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended March 31, 2012

	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.)	
All MasterCard Credit, Charge and Debit Programs												
APMEA	\$223	25.0%	23.6%	\$151	23.6%	1,551	\$72	23.5%	522	315	341	
Canada	29	8.5%	10.2%	26	12.2%	290	3	-5.3%	6	40	49	
Europe	242	13.2%	18.5%	172	14.4%	2,360	69	30.0%	420	231	247	
Latin America	<u>72</u>	16.5%	23.3%	<u>44</u>	29.2%	<u>753</u>	<u>28</u>	15.1%	<u>173</u>	<u>110</u>	<u>134</u>	
Worldwide less United States	566	17.8%	20.6%	394	19.2%	4,954	172	23.9%	1,121	697	771	
United States	<u>283</u>	14.0%	14.0%	<u>235</u>	13.2%	<u>4,176</u>	<u>48</u>	18.4%	<u>301</u>	<u>279</u>	<u>312</u>	
Worldwide	849	16.5%	18.3%	629	16.9%	9,130	220	22.7%	1,422	976	1,083	
MasterCard Credit and Charge Programs												
Worldwide less United States	362	16.0%	18.0%	317	18.9%	3,548	45	11.9%	186	459	520	
United States	<u>131</u>	7.2%	7.2%	<u>124</u>	8.2%	<u>1,458</u>	<u>7</u>	-8.4%	<u>7</u>	<u>147</u>	<u>176</u>	
Worldwide	493	13.5%	14.9%	441	15.7%	5,005	52	8.6%	193	606	696	
MasterCard Debit Programs												
Worldwide less United States	204	21.0%	25.5%	77	20.3%	1,406	127	28.9%	935	238	251	
United States	<u>152</u>	20.7%	20.7%	<u>111</u>	19.3%	<u>2,719</u>	<u>41</u>	24.7%	<u>295</u>	<u>132</u>	<u>136</u>	
Worldwide	356	20.9%	23.4%	188	19.7%	4,125	167	27.8%	1,229	370	387	

For the 3 Months ended December 31, 2011

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	\$220	23.3%	22.3%	\$152	23.3%	1,565	\$69	20.1%	500	303	329
Canada	31	5.5%	6.5%	29	9.3%	316	2	-17.4%	6	41	50
Europe	257	13.6%	16.7%	184	12.6%	2,455	73	28.7%	425	224	240
Latin America	<u>74</u>	12.6%	20.4%	<u>45</u>	24.8%	<u>779</u>	<u>29</u>	14.1%	<u>180</u>	<u>108</u>	<u>132</u>
Worldwide less United States	582	16.5%	18.6%	409	17.4%	5,116	173	21.6%	1,110	676	749
United States	<u>282</u>	12.1%	12.1%	<u>239</u>	11.5%	<u>4,241</u>	<u>43</u>	15.6%	<u>280</u>	<u>274</u>	<u>307</u>
Worldwide	864	15.0%	16.4%	648	15.1%	9,357	216	20.4%	1,391	950	1,056
MasterCard Credit and Charge Programs											
Worldwide less United States	372	13.5%	15.0%	327	16.7%	3,679	46	4.5%	187	453	514
United States	<u>143</u>	6.6%	6.6%	<u>134</u>	6.3%	<u>1,616</u>	<u>9</u>	10.7%	<u>8</u>	<u>146</u>	<u>175</u>
Worldwide	515	11.5%	12.5%	461	13.4%	5,295	54	5.4%	195	599	689
MasterCard Debit Programs											
Worldwide less United States	210	22.1%	25.5%	83	20.3%	1,436	127	29.2%	923	223	235
United States	<u>139</u>	18.5%	18.5%	<u>104</u>	19.0%	<u>2,625</u>	<u>35</u>	17.0%	<u>273</u>	<u>128</u>	<u>131</u>
Worldwide	349	20.6%	22.6%	187	19.5%	4,061	162	26.4%	1,196	351	367

For the 3 Months ended September 30, 2011

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	\$212	35.3%	25.4%	\$144	27.2%	1,483	\$68	21.7%	474	295	320
Canada	31	14.7%	8.0%	28	10.7%	305	3	-13.8%	6	40	48
Europe	259	25.1%	17.3%	185	13.7%	2,328	74	27.6%	412	215	230
Latin America	<u>71</u>	31.0%	25.1%	<u>43</u>	30.6%	<u>714</u>	<u>28</u>	17.4%	<u>170</u>	<u>106</u>	<u>129</u>
Worldwide less United States	574	28.8%	20.6%	401	19.7%	4,828	172	22.6%	1,062	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%	8,871	216	21.0%	1,338	926	1,032
MasterCard Credit and Charge Programs											
Worldwide less United States	368	25.2%	17.5%	321	19.6%	3,503	47	5.4%	186	449	509
United States	<u>140</u>	7.2%	7.2%	<u>130</u>	7.0%	<u>1,556</u>	<u>10</u>	10.3%	<u>8</u>	<u>145</u>	<u>175</u>
Worldwide	508	19.7%	14.5%	451	15.6%	5,059	57	6.2%	195	594	684
MasterCard Debit Programs											
Worldwide less United States	206	35.7%	26.4%	80	20.2%	1,326	125	30.6%	876	206	218
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	336	29.9%	24.5%	178	22.0%	3,812	159	27.4%	1,143	332	347

For the 3 Months ended June 30, 2011

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	\$196	36.3%	24.7%	\$132	27.2%	1,394	\$64	20.0%	443	287	313
Canada	31	15.0%	8.1%	28	10.3%	293	3	-9.1%	5	39	48
Europe	250	30.8%	17.4%	181	14.2%	2,231	69	26.8%	395	208	223
Latin America	<u>69</u>	34.9%	24.7%	<u>40</u>	28.4%	<u>671</u>	<u>29</u>	19.8%	<u>170</u>	<u>105</u>	<u>129</u>
Worldwide less United States	546	32.2%	20.3%	382	19.5%	4,589	164	22.0%	1,013	639	713
United States	<u>267</u>	9.9%	9.9%	<u>227</u>	11.3%	<u>3,987</u>	<u>41</u>	2.6%	<u>270</u>	<u>268</u>	<u>302</u>
Worldwide	813	23.9%	16.6%	608	16.3%	8,576	205	17.6%	1,283	907	1,014
MasterCard Credit and Charge Programs											
Worldwide less United States	351	27.7%	16.3%	305	18.7%	3,348	46	2.9%	182	447	509
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	488	20.5%	13.0%	433	14.6%	4,871	54	1.6%	190	592	683
MasterCard Debit Programs											
Worldwide less United States	195	41.3%	28.0%	77	23.0%	1,240	118	31.5%	830	192	203
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>124</u>	<u>128</u>
Worldwide	325	29.5%	22.5%	175	20.8%	3,705	150	24.7%	1,093	316	331

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.)	(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	7.2%	257	3	1.1%	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>615</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%	4,181	144	18.2%	916	618	690
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>263</u>	<u>295</u>
Worldwide	729	15.3%	13.0%	545	12.9%	7,826	184	13.3%	1,170	881	986
MasterCard Credit and Charge Programs											
Worldwide less United States	312	16.7%	12.5%	271	15.1%	3,064	41	-2.0%	165	439	500
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	435	13.1%	10.3%	386	11.9%	4,433	49	-1.0%	171	580	670
MasterCard Debit Programs											
Worldwide less United States	168	29.5%	26.4%	66	22.7%	1,117	102	28.9%	751	180	191
United States	<u>126</u>	6.9%	6.9%	<u>93</u>	10.7%	<u>2,275</u>	<u>33</u>	-2.5%	<u>247</u>	<u>121</u>	<u>125</u>
Worldwide	294	18.8%	17.3%	159	15.4%	3,393	135	19.6%	998	301	316
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	\$807	30.3%	23.2%	\$548	24.8%	5,736	\$258	19.8%	1,824	303	329
Canada	119	11.7%	7.3%	108	9.4%	1,171	11	-9.8%	22	41	50
Europe	979	21.0%	16.7%	709	13.3%	9,028	271	26.6%	1,573	224	240
Latin America	<u>277</u>	25.5%	22.5%	<u>164</u>	27.2%	<u>2,779</u>	<u>112</u>	16.3%	<u>683</u>	<u>108</u>	<u>132</u>
Worldwide less United States	2,182	24.3%	19.2%	1,529	18.3%	18,714	653	21.2%	4,101	676	749
United States	<u>1,069</u>	10.4%	10.4%	<u>901</u>	11.0%	<u>15,916</u>	<u>168</u>	7.8%	<u>1,080</u>	<u>274</u>	<u>307</u>
Worldwide	3,251	19.4%	16.2%	2,430	15.5%	34,630	821	18.2%	5,181	950	1,056
MasterCard Credit and Charge Programs											
Worldwide less United States	1,403	20.5%	15.4%	1,223	17.6%	13,594	180	2.8%	721	453	514
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	1,946	16.1%	12.6%	1,731	13.9%	19,658	215	3.1%	751	599	689
MasterCard Debit Programs											
Worldwide less United States	779	31.7%	26.6%	306	21.5%	5,120	473	30.1%	3,380	223	235
United States	<u>526</u>	15.4%	15.4%	<u>393</u>	18.0%	<u>9,852</u>	<u>133</u>	8.5%	<u>1,050</u>	<u>128</u>	<u>131</u>
Worldwide	1,305	24.6%	21.8%	699	19.5%	14,972	606	24.6%	4,430	351	367
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>635</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%	4,380	147	17.2%	928	608	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%	8,156	184	11.6%	1,172	870	972
MasterCard Credit and Charge Programs											
Worldwide less United States	328	10.3%	9.9%	284	12.0%	3,226	44	-1.9%	183	437	498
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	462	7.8%	7.6%	410	9.1%	4,773	52	-3.1%	191	580	669
MasterCard Debit Programs											
Worldwide less United States	172	29.3%	30.6%	70	34.6%	1,154	102	28.0%	745	171	181
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	289	16.3%	16.9%	157	15.4%	3,383	132	18.7%	982	290	304

For the 3 Months ended September 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	\$157	22.5%	16.4%	\$104	15.0%	1,239	\$53	19.2%	388	265	289
Canada	27	10.2%	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%	17.1%	<u>31</u>	22.4%	<u>575</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%	4,133	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%	7,682	170	9.3%	1,133	855	954
MasterCard Credit and Charge Programs											
Worldwide less United States	294	7.0%	7.5%	252	10.0%	3,052	42	-5.2%	182	436	495
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	425	4.4%	4.8%	374	6.7%	4,551	51	-7.4%	190	579	666
MasterCard Debit Programs											
Worldwide less United States	151	28.2%	31.1%	61	34.4%	1,081	90	29.0%	705	161	171
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	259	12.7%	14.0%	140	10.5%	3,132	119	18.3%	943	276	288

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	17.3%	3.2%	24	4.7%	268	3	-6.8%	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>535</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%	3,910	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%	7,497	163	10.5%	1,101	842	941
MasterCard Credit and Charge Programs											
Worldwide less United States	275	10.8%	7.8%	234	10.0%	2,919	41	-3.2%	183	436	494
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	405	6.6%	4.7%	355	6.8%	4,394	49	-8.3%	190	580	666
MasterCard Debit Programs											
Worldwide less United States	138	31.5%	31.0%	55	32.3%	992	83	30.1%	661	151	160
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	251	15.7%	15.5%	138	11.0%	3,103	114	21.4%	911	263	275

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>497</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%	3,610	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%	7,017	159	7.9%	1,038	845	944
MasterCard Credit and Charge Programs											
Worldwide less United States	267	21.3%	9.2%	226	12.6%	2,722	41	-6.3%	177	432	490
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	384	10.7%	3.4%	336	6.9%	4,054	48	-16.0%	184	583	670
MasterCard Debit Programs											
Worldwide less United States	130	41.7%	29.9%	53	27.3%	889	77	31.8%	605	144	153
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	248	22.8%	17.9%	137	13.9%	2,963	110	23.3%	854	262	274

For the 12 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	\$619	27.3%	18.8%	\$411	17.1%	4,848	\$207	22.2%	1,507	269	294
Canada	107	14.9%	4.3%	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%	17.4%	<u>125</u>	22.4%	<u>2,242</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%	16,034	520	16.4%	3,441	608	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%	30,351	676	9.9%	4,444	870	972
MasterCard Credit and Charge Programs											
Worldwide less United States	1,164	11.9%	8.7%	996	11.1%	11,918	167	-4.1%	726	437	498
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	1,676	7.3%	5.2%	1,475	7.4%	17,771	201	-8.8%	755	580	669
MasterCard Debit Programs											
Worldwide less United States	592	32.1%	30.7%	239	32.3%	4,116	352	29.6%	2,715	171	181
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	1,047	16.7%	16.1%	572	12.8%	12,580	475	20.3%	3,689	290	304

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 that do not generally have physical cards associated with them. 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.

In 2012, certain MasterCard Debit and Credit Programs in the Europe region have changed due to a reclassification of programs. There is no impact at the All MasterCard Programs level. MasterCard Revenue is not impacted from this change. Data for the comparable periods in 2012, 2011 and 2010 have been restated to be consistent with this approach.

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
2012Q2	8,537	29.3%
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)
2012Q2	16.8%	9.1%
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