



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, 2012, as well as the prior ten 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 September 30, 2012

All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards	Acceptance
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(Mil.)	Locations
APMEA	\$251	18.0%	21.2%	\$170	19.5%	1,760	\$81	25.2%	614	331	359	10.3
Canada	32	4.1%	5.6%	30	6.0%	331	3	1.9%	6	41	50	0.9
Europe	271	4.6%	14.5%	188	10.9%	2,683	82	24.0%	492	249	265	9.9
Latin America	74	4.0%	16.4%	44	18.8%	968	30	13.1%	178	115	133	4.9
Worldwide less United States	628	9.4%	16.8%	432	14.5%	5,743	196	22.3%	1,291	736	808	26.1
United States	290	7.0%	7.0%	244	7.4%	4,399	46	5.2%	308	279	313	8.8
Worldwide	918	8.7%	13.5%	676	11.8%	10,142	241	18.6%	1,598	1,015	1,121	34.9
MasterCard Credit and Charge Programs												
Worldwide less United States	394	7.3%	13.3%	346	13.8%	4,085	48	10.2%	202	470	532	
United States	142	0.9%	0.9%	134	3.2%	1,576	7	-28.7%	7	148	177	
Worldwide	536	5.6%	9.8%	480	10.6%	5,660	55	3.0%	209	619	710	
MasterCard Debit Programs												
Worldwide less United States	234	13.2%	23.3%	86	17.6%	1,658	147	26.8%	1,088	266	276	
United States	149	13.5%	13.5%	110	12.9%	2,823	39	15.3%	301	131	135	
Worldwide	382	13.3%	19.3%	196	15.0%	4,482	186	24.2%	1,389	397	411	

APMEA = Asia Pacific / Middle East / Africa

For the 3 Months ended June 30, 2012

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	\$234	19.4%	23.1%	\$158	22.1%	1,669	\$76	25.1%	574	318	345
Canada	32	3.4%	7.9%	29	8.9%	324	3	-1.2%	6	40	49
Europe	263	5.1%	16.5%	184	12.0%	2,574	79	28.3%	476	238	255
Latin America	71	3.3%	18.8%	43	24.3%	937	28	11.3%	177	113	136
Worldwide less United States	600	9.9%	18.7%	415	16.7%	5,504	185	23.6%	1,232	709	785
United States	291	8.8%	8.8%	246	8.7%	4,396	45	9.6%	303	278	310
Worldwide	891	9.6%	15.3%	661	13.6%	9,900	230	20.6%	1,535	987	1,095
MasterCard Credit and Charge Programs											
Worldwide less United States	379	8.3%	15.5%	332	16.3%	3,955	47	10.5%	197	462	524
United States	142	3.5%	3.5%	135	5.2%	1,575	7	-22.6%	7	147	176
Worldwide	521	6.9%	12.0%	468	12.8%	5,530	53	4.9%	204	609	700
MasterCard Debit Programs											
Worldwide less United States	221	12.8%	24.6%	82	18.3%	1,549	139	28.7%	1,035	248	261
United States	149	14.5%	14.5%	111	13.3%	2,821	38	18.1%	296	131	134
Worldwide	370	13.5%	20.3%	193	15.3%	4,370	177	26.3%	1,332	379	395

For the 3 Months ended March 31, 2012											
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	\$223	25.1%	23.6%	\$151	23.6%	1,551	\$72	23.6%	522	308	334
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	30.1%	421	229	245
Latin America	<u>72</u>	16.7%	23.4%	<u>44</u>	29.5%	<u>908</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%	5,109	172	24.0%	1,121	687	761
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%	9,285	220	22.7%	1,423	966	1,073
MasterCard Credit and Charge Programs											
Worldwide less United States	361	15.9%	17.9%	316	18.9%	3,700	44	10.9%	182	456	517
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	492	13.5%	14.8%	441	15.7%	5,157	51	7.8%	189	603	694
MasterCard Debit Programs											
Worldwide less United States	205	21.2%	25.8%	77	20.4%	1,409	128	29.3%	939	231	244
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>135</u>
Worldwide	357	21.0%	23.6%	188	19.8%	4,128	168	28.1%	1,234	363	379

For the 3 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	\$220	23.3%	22.3%	\$152	23.3%	1,565	\$69	20.1%	500	296	321
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	222	238
Latin America	<u>74</u>	12.6%	20.4%	<u>45</u>	24.8%	<u>918</u>	<u>29</u>	14.2%	<u>180</u>	<u>108</u>	<u>132</u>
Worldwide less United States	582	16.5%	18.6%	409	17.4%	5,254	173	21.6%	1,110	667	740
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%	9,495	216	20.4%	1,391	941	1,047
MasterCard Credit and Charge Programs											
Worldwide less United States	371	13.4%	14.9%	326	16.6%	3,816	45	3.5%	184	450	512
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	514	11.4%	12.4%	461	13.4%	5,432	53	4.7%	191	597	687
MasterCard Debit Programs											
Worldwide less United States	211	22.3%	25.8%	83	20.3%	1,439	128	29.5%	927	216	229
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	350	20.7%	22.8%	187	19.6%	4,064	163	26.6%	1,199	344	360

For the 3 Months ended September 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.)	(Mil.)
APMEA	\$212	35.4%	25.4%	\$144	27.2%	1,483	\$68	21.7%	474	288	313
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	213	228
Latin America	<u>71</u>	31.0%	25.1%	<u>43</u>	30.5%	<u>856</u>	<u>28</u>	17.5%	<u>170</u>	<u>106</u>	<u>129</u>
Worldwide less United States	574	28.8%	20.6%	401	19.7%	4,971	172	22.6%	1,062	646	719
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%	9,014	216	21.0%	1,338	917	1,023
MasterCard Credit and Charge Programs											
Worldwide less United States	367	25.2%	17.5%	321	19.6%	3,644	46	4.9%	184	446	507
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	507	19.6%	14.5%	451	15.6%	5,200	56	5.8%	192	592	682
MasterCard Debit Programs											
Worldwide less United States	207	35.8%	26.4%	81	20.2%	1,327	126	30.8%	878	199	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	337	29.9%	24.5%	178	22.0%	3,814	160	27.5%	1,146	325	341

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.)	(Mil.)
APMEA	\$196	36.3%	24.7%	\$132	27.2%	1,394	\$64	20.0%	443	280	306
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	206	221
Latin America	<u>69</u>	34.8%	24.7%	<u>40</u>	28.4%	<u>791</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%	4,709	164	22.0%	1,013	631	705
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%	8,696	205	17.6%	1,283	899	1,006
MasterCard Credit and Charge Programs											
Worldwide less United States	350	27.6%	16.3%	305	18.7%	3,467	45	2.5%	181	445	507
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	487	20.4%	13.0%	433	14.6%	4,989	54	1.2%	188	590	681
MasterCard Debit Programs											
Worldwide less United States	196	41.3%	28.1%	77	23.0%	1,242	119	31.5%	832	186	197
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	326	29.6%	22.6%	175	20.8%	3,707	151	24.7%	1,094	309	325
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	271	297
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	200	215
Latin America	<u>62</u>	26.9%	19.9%	<u>36</u>	25.0%	<u>734</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%	4,300	144	18.2%	916	611	683
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%	7,945	184	13.3%	1,170	874	978
MasterCard Credit and Charge Programs											
Worldwide less United States	311	16.7%	12.5%	270	15.1%	3,182	41	-2.3%	163	437	498
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	434	13.1%	10.2%	385	11.9%	4,551	48	-1.3%	170	579	668
MasterCard Debit Programs											
Worldwide less United States	169	29.5%	26.4%	66	22.7%	1,119	103	28.9%	753	174	185
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	295	18.8%	17.3%	159	15.4%	3,394	136	19.7%	1,000	295	310
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	296	321
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	222	238
Latin America	<u>277</u>	25.5%	22.5%	<u>164</u>	27.2%	<u>3,299</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%	19,234	653	21.2%	4,101	667	740
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%	35,150	821	18.2%	5,181	941	1,047
MasterCard Credit and Charge Programs											
Worldwide less United States	1,399	20.5%	15.4%	1,222	17.5%	14,108	177	2.2%	712	450	512
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	1,943	16.1%	12.6%	1,731	13.9%	20,172	212	2.7%	742	597	687
MasterCard Debit Programs											
Worldwide less United States	783	31.8%	26.6%	307	21.5%	5,126	476	30.2%	3,389	216	229
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	1,308	24.7%	21.9%	699	19.5%	14,978	609	24.8%	4,439	344	360

For the 3 Months ended December 31, 2010

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase Trans. (Mil.)	Cash		Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
APMEA	\$179	25.9%	19.2%	\$121	19.5%	1,323	\$58	18.6%	410	263	288
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>739</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%	4,484	147	17.2%	928	603	673
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%	8,259	184	11.6%	1,172	864	966
MasterCard Credit and Charge Programs											
Worldwide less United States	327	10.3%	9.9%	284	12.0%	3,328	44	-2.2%	182	437	497
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%	4,875	52	-3.3%	189	579	668
MasterCard Debit Programs											
Worldwide less United States	173	29.3%	30.6%	70	34.6%	1,155	103	28.0%	746	165	175
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	290	16.3%	16.9%	157	15.4%	3,384	132	18.8%	983	285	298

For the 3 Months ended September 30, 2010

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase Trans. (Mil.)	Cash		Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
APMEA	\$157	22.5%	16.4%	\$104	15.0%	1,239	\$53	19.2%	388	259	283
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>660</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%	4,219	132	15.8%	887	591	660
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%	7,768	170	9.3%	1,133	849	949
MasterCard Credit and Charge Programs											
Worldwide less United States	293	6.9%	7.5%	252	9.9%	3,137	41	-5.5%	181	435	494
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	424	4.4%	4.7%	374	6.7%	4,635	50	-7.6%	189	579	666
MasterCard Debit Programs											
Worldwide less United States	152	28.2%	31.2%	61	34.4%	1,082	91	29.1%	706	156	166
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	260	12.7%	14.0%	140	10.6%	3,133	120	18.4%	944	270	283

For the 3 Months ended June 30, 2010

All MasterCard Credit, Charge and Debit Programs	GDV (Bil.)	Growth (USD)	Growth (Local)	Purchase		Purchase Trans. (Mil.)	Cash		Trans. (Mil.)	Accounts (Mil.)	Cards (Mil.)
				Volume (Bil.)	Growth (Local)		Volume (Bil.)	Growth (Local)			
APMEA	\$144	26.3%	17.9%	\$94	14.5%	1,174	\$49	24.9%	364	253	276
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>614</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%	3,990	123	16.9%	844	582	648
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%	7,576	163	10.5%	1,101	837	936
MasterCard Credit and Charge Programs											
Worldwide less United States	274	10.8%	7.8%	234	10.0%	2,997	40	-3.5%	182	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	404	6.6%	4.7%	355	6.8%	4,472	49	-8.6%	189	579	666
MasterCard Debit Programs											
Worldwide less United States	139	31.5%	31.0%	55	32.3%	993	83	30.1%	662	146	155
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	252	15.7%	15.5%	138	11.0%	3,104	114	21.5%	912	258	270

For the 3 Months ended March 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	\$140	36.7%	22.0%	\$92	19.3%	1,112	\$47	27.6%	344	247	268
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>573</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%	3,686	118	15.5%	782	572	637
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%	7,093	159	7.9%	1,038	839	939
MasterCard Credit and Charge Programs											
Worldwide less United States	267	21.3%	9.2%	226	12.6%	2,797	41	-6.4%	176	432	489
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	10.6%	3.4%	336	6.9%	4,129	48	-16.1%	183	582	670
MasterCard Debit Programs											
Worldwide less United States	131	41.7%	29.8%	53	27.3%	889	77	31.7%	606	140	148
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%	2,964	111	23.2%	855	257	269
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	263	288
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>2,586</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%	16,379	520	16.4%	3,441	603	673
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%	30,696	676	9.9%	4,444	864	966
MasterCard Credit and Charge Programs											
Worldwide less United States	1,161	11.8%	8.6%	996	11.1%	12,259	166	-4.4%	721	437	497
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	1,674	7.2%	5.2%	1,475	7.4%	18,112	199	-9.0%	750	579	668
MasterCard Debit Programs											
Worldwide less United States	594	32.1%	30.7%	240	32.3%	4,120	354	29.6%	2,720	165	175
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	1,050	16.7%	16.1%	573	12.8%	12,584	477	20.3%	3,694	285	298

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. In addition, Purchase Transactions for certain Credit Programs in the Latin America region have been restated due to revisions from several customers. MasterCard revenue is not impacted from these changes. Data for the comparable periods in 2012, 2011 and 2010 have been restated to be consistent with these approaches.

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
2012Q3	(2)	8,679	23.7%
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)
2012Q3	(2)	13.6%	6.3%
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
- (2) There was one less processing day in this period vs. the same period the previous year