



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, 2012, as well as the prior eleven quarterly reporting periods and the years ended December 31, 2012, 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 December 31, 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
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)	(Mil.)
APMEA	\$271	23.1%	22.6%	\$183	19.5%	1,872	\$88	29.3%	668	343	371	10.6
Canada	35	11.3%	7.7%	32	8.0%	349	3	4.6%	6	44	53	1.0
Europe	295	14.8%	16.4%	206	13.1%	2,878	89	24.6%	513	259	276	10.1
Latin America	84	13.6%	16.1%	50	19.9%	1,060	34	11.0%	190	118	136	5.0
Worldwide less United States	685	17.6%	18.2%	471	15.9%	6,160	214	23.7%	1,376	764	836	26.7
United States	301	6.8%	6.8%	256	7.1%	4,567	45	4.8%	297	288	321	9.2
Worldwide	986	14.1%	14.5%	727	12.6%	10,727	260	20.0%	1,673	1,051	1,158	35.9
MasterCard Credit and Charge Programs												
Worldwide less United States	424	14.4%	14.9%	374	15.0%	4,336	51	13.7%	209	480	543	
United States	147	2.5%	2.5%	140	4.1%	1,633	7	-21.9%	7	149	178	
Worldwide	571	11.1%	11.4%	514	11.8%	5,968	58	7.8%	215	629	721	
MasterCard Debit Programs												
Worldwide less United States	260	23.1%	24.1%	97	19.2%	1,824	163	27.2%	1,168	284	293	
United States	155	11.2%	11.2%	116	11.1%	2,934	39	11.7%	291	138	143	
Worldwide	415	18.4%	19.0%	213	14.6%	4,758	202	23.9%	1,458	422	436	

APMEA = Asia Pacific / Middle East / Africa

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
	(Bil.)	(USD)	(Local)	Volume	(Local)	Trans.	Volume	(Local)	Trans.	(Mil.)	(Mil.)
				(Bil.)	(Local)	(Mil.)	(Bil.)	(Local)	(Mil.)	(Mil.)	(Mil.)
APMEA	\$251	18.1%	21.3%	\$170	19.4%	1,760	\$81	25.5%	615	331	359
Canada	32	4.0%	5.5%	30	5.9%	331	3	1.8%	6	41	50
Europe	271	4.6%	14.5%	188	10.9%	2,683	82	24.0%	492	249	265
Latin America	74	4.0%	16.5%	44	19.0%	972	30	12.9%	178	115	134
Worldwide less United States	628	9.5%	16.9%	432	14.5%	5,746	196	22.4%	1,291	737	808
United States	290	7.1%	7.1%	244	7.4%	4,405	46	5.0%	307	279	313
Worldwide	918	8.7%	13.6%	677	11.9%	10,150	242	18.7%	1,598	1,015	1,121
MasterCard Credit and Charge Programs											
Worldwide less United States	394	7.3%	13.3%	346	13.8%	4,088	48	10.0%	202	470	532
United States	142	0.9%	0.9%	134	3.2%	1,576	7	-28.8%	7	148	177
Worldwide	535	5.6%	9.7%	480	10.6%	5,664	55	2.8%	209	618	709
MasterCard Debit Programs											
Worldwide less United States	234	13.3%	23.4%	86	17.6%	1,658	148	27.1%	1,090	266	276
United States	149	13.6%	13.6%	110	13.2%	2,829	39	15.0%	300	131	135
Worldwide	383	13.4%	19.4%	196	15.1%	4,487	187	24.4%	1,390	398	411

For the 3 Months ended June 30, 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.)
APMEA	\$235	19.6%	23.3%	\$158	22.2%	1,669	\$76	25.7%	577	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%	475	238	255
Latin America	<u>71</u>	3.3%	18.8%	<u>43</u>	24.3%	<u>936</u>	<u>28</u>	11.3%	<u>177</u>	<u>112</u>	<u>136</u>
Worldwide less United States	601	10.0%	18.8%	415	16.7%	5,503	186	23.8%	1,235	709	785
United States	<u>292</u>	9.0%	9.0%	<u>246</u>	8.7%	<u>4,397</u>	<u>45</u>	10.7%	<u>303</u>	<u>278</u>	<u>310</u>
Worldwide	892	9.7%	15.4%	661	13.6%	9,900	231	21.0%	1,538	987	1,095
MasterCard Credit and Charge Programs											
Worldwide less United States	379	8.3%	15.5%	332	16.3%	3,954	46	10.3%	196	461	524
United States	<u>142</u>	3.8%	3.8%	<u>135</u>	5.2%	<u>1,575</u>	<u>7</u>	-17.6%	<u>7</u>	<u>147</u>	<u>176</u>
Worldwide	521	7.0%	12.1%	467	12.8%	5,529	54	5.6%	203	608	699
MasterCard Debit Programs											
Worldwide less United States	222	13.1%	24.9%	83	18.4%	1,550	139	29.1%	1,039	248	261
United States	<u>149</u>	14.5%	14.5%	<u>111</u>	13.3%	<u>2,821</u>	<u>38</u>	18.2%	<u>296</u>	<u>131</u>	<u>134</u>
Worldwide	371	13.7%	20.5%	194	15.4%	4,371	178	26.6%	1,335	379	395
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.)
APMEA	\$223	25.2%	23.7%	\$151	23.6%	1,551	\$72	24.0%	525	308	334
Canada	29	8.5%	10.2%	26	12.2%	290	3	-5.3%	6	40	49
Europe	242	13.4%	18.6%	173	14.6%	2,364	69	30.1%	420	229	245
Latin America	<u>72</u>	16.6%	23.4%	<u>44</u>	29.4%	<u>907</u>	<u>28</u>	15.1%	<u>173</u>	<u>110</u>	<u>133</u>
Worldwide less United States	567	17.9%	20.7%	394	19.3%	5,112	173	24.1%	1,123	686	761
United States	<u>283</u>	14.1%	14.1%	<u>235</u>	13.2%	<u>4,176</u>	<u>48</u>	19.1%	<u>301</u>	<u>279</u>	<u>312</u>
Worldwide	850	16.6%	18.4%	629	16.9%	9,288	221	23.0%	1,424	965	1,072
MasterCard Credit and Charge Programs											
Worldwide less United States	361	16.0%	17.9%	317	19.0%	3,703	44	10.7%	181	455	517
United States	<u>132</u>	7.4%	7.4%	<u>124</u>	8.2%	<u>1,458</u>	<u>7</u>	-4.6%	<u>7</u>	<u>147</u>	<u>176</u>
Worldwide	493	13.6%	14.9%	441	15.7%	5,160	52	8.2%	188	602	693
MasterCard Debit Programs											
Worldwide less United States	206	21.4%	26.0%	77	20.4%	1,409	129	29.6%	942	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>294</u>	<u>132</u>	<u>136</u>
Worldwide	357	21.1%	23.7%	188	19.8%	4,128	169	28.4%	1,236	363	380
For the 12 Months ended December 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.)
APMEA	\$980	21.4%	22.7%	\$662	21.0%	6,852	\$318	26.3%	2,385	343	371
Canada	127	6.8%	7.8%	116	8.6%	1,293	11	-0.3%	23	44	53
Europe	1,071	9.3%	16.4%	751	12.6%	10,499	319	26.5%	1,900	259	276
Latin America	<u>302</u>	9.2%	18.5%	<u>181</u>	22.9%	<u>3,875</u>	<u>120</u>	12.5%	<u>718</u>	<u>118</u>	<u>136</u>
Worldwide less United States	2,480	13.6%	18.6%	1,711	16.5%	22,521	769	23.5%	5,026	764	836
United States	<u>1,167</u>	9.1%	9.1%	<u>982</u>	9.0%	<u>17,545</u>	<u>184</u>	9.7%	<u>1,208</u>	<u>288</u>	<u>321</u>
Worldwide	3,647	12.1%	15.4%	2,694	13.6%	40,066	953	20.6%	6,234	1,051	1,158
MasterCard Credit and Charge Programs											
Worldwide less United States	1,558	11.4%	15.3%	1,368	15.9%	16,080	189	11.2%	787	480	543
United States	<u>562</u>	3.5%	3.5%	<u>534</u>	5.1%	<u>6,241</u>	<u>28</u>	-19.1%	<u>27</u>	<u>149</u>	<u>178</u>
Worldwide	2,120	9.2%	11.9%	1,902	12.6%	22,321	218	6.0%	814	629	721
MasterCard Debit Programs											
Worldwide less United States	923	17.7%	24.5%	343	18.9%	6,441	579	28.2%	4,239	284	293
United States	<u>604</u>	14.9%	14.9%	<u>448</u>	14.1%	<u>11,304</u>	<u>156</u>	17.3%	<u>1,181</u>	<u>138</u>	<u>143</u>
Worldwide	1,527	16.6%	20.5%	791	16.1%	17,744	735	25.7%	5,420	422	436

For the 3 Months ended December 31, 2011											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)
APMEA	\$220	23.5%	22.4%	\$152	23.3%	1,565	\$69	20.5%	502	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%	424	222	238
Latin America	<u>74</u>	12.5%	20.3%	<u>45</u>	24.8%	<u>917</u>	<u>29</u>	14.1%	<u>180</u>	<u>107</u>	<u>131</u>
Worldwide less United States	582	16.5%	18.6%	409	17.4%	5,253	173	21.8%	1,111	666	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>279</u>	<u>274</u>	<u>307</u>
Worldwide	865	15.0%	16.4%	648	15.1%	9,494	216	20.5%	1,390	940	1,046
MasterCard Credit and Charge Programs											
Worldwide less United States	371	13.3%	14.8%	326	16.6%	3,815	45	3.3%	183	450	511
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%	5,431	53	4.5%	190	596	686
MasterCard Debit Programs											
Worldwide less United States	212	22.5%	26.0%	83	20.4%	1,439	129	29.8%	929	216	229
United States	<u>139</u>	18.4%	18.4%	<u>104</u>	19.0%	<u>2,625</u>	<u>35</u>	16.9%	<u>271</u>	<u>128</u>	<u>131</u>
Worldwide	350	20.9%	22.9%	187	19.6%	4,064	163	26.9%	1,200	344	360
For the 3 Months ended September 30, 2011											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)
APMEA	\$213	35.5%	25.5%	\$144	27.2%	1,482	\$68	22.1%	476	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%	25.0%	<u>43</u>	30.5%	<u>856</u>	<u>28</u>	17.5%	<u>170</u>	<u>105</u>	<u>129</u>
Worldwide less United States	574	28.8%	20.6%	401	19.7%	4,970	172	22.8%	1,064	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	23.6%	18.3%	629	17.4%	9,013	216	21.2%	1,340	917	1,023
MasterCard Credit and Charge Programs											
Worldwide less United States	367	25.1%	17.5%	321	19.5%	3,643	46	4.8%	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%	14.4%	451	15.6%	5,199	56	5.7%	192	592	682
MasterCard Debit Programs											
Worldwide less United States	207	36.0%	26.6%	81	20.2%	1,328	126	31.0%	880	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	338	30.0%	24.6%	178	22.0%	3,814	160	27.7%	1,148	325	341
For the 3 Months ended June 30, 2011											
All MasterCard Credit, Charge and Debit Programs	GDV	Growth	Growth	Purchase	Growth	Purchase	Cash	Growth	Cash	Accounts	Cards
	(Bil.)	(USD)	(Local)	Volume (Bil.)	(Local)	Trans. (Mil.)	Volume (Bil.)	(Local)	Trans. (Mil.)	(Mil.)	(Mil.)
APMEA	\$196	36.5%	24.9%	\$132	27.2%	1,394	\$64	20.4%	445	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%	24.6%	<u>40</u>	28.3%	<u>791</u>	<u>29</u>	19.8%	<u>170</u>	<u>105</u>	<u>129</u>
Worldwide less United States	546	32.3%	20.3%	382	19.5%	4,708	164	22.2%	1,014	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	24.0%	16.7%	608	16.3%	8,695	205	17.7%	1,284	899	1,006
MasterCard Credit and Charge Programs											
Worldwide less United States	350	27.6%	16.3%	305	18.7%	3,466	45	2.4%	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	589	681
MasterCard Debit Programs											
Worldwide less United States	196	41.5%	28.2%	77	23.1%	1,242	119	31.8%	834	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	327	29.7%	22.7%	175	20.8%	3,707	151	24.9%	1,096	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	\$179	27.5%	20.2%	\$120	21.5%	1,295	\$59	17.7%	409	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>	24.9%	<u>733</u>	<u>26</u>	13.7%	<u>163</u>	<u>101</u>	<u>124</u>
Worldwide less United States	481	21.0%	17.1%	337	16.5%	4,300	144	18.4%	918	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	15.4%	13.0%	545	12.9%	7,945	184	13.5%	1,171	873	978
MasterCard Credit and Charge Programs											
Worldwide less United States	311	16.7%	12.5%	270	15.1%	3,181	41	-2.4%	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	11.8%	4,551	48	-1.3%	170	579	668
MasterCard Debit Programs											
Worldwide less United States	169	29.7%	26.6%	66	22.7%	1,119	103	29.3%	754	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	18.9%	17.4%	159	15.4%	3,394	136	19.9%	1,001	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	\$808	30.5%	23.3%	\$548	24.8%	5,736	\$259	20.3%	1,831	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%	1,572	222	238
Latin America	<u>276</u>	25.4%	22.5%	<u>164</u>	27.1%	<u>3,297</u>	<u>112</u>	16.3%	<u>683</u>	<u>107</u>	<u>131</u>
Worldwide less United States	2,183	24.3%	19.2%	1,529	18.3%	19,232	654	21.4%	4,107	666	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>1,079</u>	<u>274</u>	<u>307</u>
Worldwide	3,252	19.4%	16.2%	2,430	15.5%	35,148	822	18.3%	5,186	940	1,046
MasterCard Credit and Charge Programs											
Worldwide less United States	1,399	20.4%	15.3%	1,222	17.5%	14,104	177	2.1%	710	450	511
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	1,942	16.0%	12.6%	1,730	13.9%	20,169	212	2.6%	741	596	686
MasterCard Debit Programs											
Worldwide less United States	784	32.0%	26.8%	307	21.5%	5,127	477	30.5%	3,397	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>1,049</u>	<u>128</u>	<u>131</u>
Worldwide	1,310	24.8%	22.0%	699	19.5%	14,979	610	25.0%	4,445	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	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>	21.6%	19.7%	<u>38</u>	24.8%	<u>738</u>	<u>28</u>	13.3%	<u>172</u>	<u>100</u>	<u>123</u>
Worldwide less United States	500	16.1%	16.2%	353	15.8%	4,483	147	17.2%	928	602	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	10.9%	11.0%	568	10.8%	8,259	184	11.6%	1,172	864	966
MasterCard Credit and Charge Programs											
Worldwide less United States	327	10.2%	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%	1,156	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	133	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 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	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>	19.4%	17.0%	<u>31</u>	22.2%	<u>660</u>	<u>23</u>	10.6%	<u>160</u>	<u>103</u>	<u>126</u>
Worldwide less United States	445	13.3%	14.5%	313	14.0%	4,218	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%	7,767	170	9.3%	1,133	849	949
MasterCard Credit and Charge Programs											
Worldwide less United States	293	6.9%	7.4%	252	9.9%	3,136	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	4.3%	4.7%	374	6.6%	4,634	50	-7.7%	189	579	666
MasterCard Debit Programs											
Worldwide less United States	152	28.2%	31.2%	61	34.4%	1,082	91	29.0%	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 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	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>	22.2%	15.6%	<u>29</u>	20.7%	<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%	3,989	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%	2,996	40	-3.5%	181	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	6.5%	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 (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	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>	29.7%	16.1%	<u>27</u>	20.5%	<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	8.8%	7,093	159	7.9%	1,038	839	939
MasterCard Credit and Charge Programs											
Worldwide less United States	267	21.3%	9.2%	226	12.5%	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	41.6%	29.8%	53	27.3%	889	77	31.6%	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	14.0%	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>	22.9%	17.2%	<u>125</u>	22.2%	<u>2,585</u>	<u>95</u>	11.3%	<u>642</u>	<u>100</u>	<u>123</u>
Worldwide less United States	1,755	17.9%	15.2%	1,235	14.7%	16,377	520	16.4%	3,441	602	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%	2,047	8.9%	30,694	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%	12,257	166	-4.4%	720	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%	18,110	199	-9.0%	750	579	668
MasterCard Debit Programs											
Worldwide less United States	594	32.1%	30.7%	240	32.3%	4,120	354	29.5%	2,721	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%	12,585	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 revised due to changes from several customers. MasterCard revenue is not impacted from these changes. Data for the comparable periods in 2012, 2011 and 2010 have been revised to be consistent with these approaches. For 2012Q4, U.S. acceptance locations reflect an increase primarily due to customer revisions.

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
2012Q4	9,222	20.1%
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 2012	34,156	25.3%
FY 2011	27,265	18.3%
FY 2010	23,052	2.9%

3. Cross Border Volume

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

Period	Growth (Local)	Growth (USD)
2012Q4	17.4%	16.5%
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 2012	16.4%	11.7%
FY 2011	18.7%	24.2%
FY 2010	15.2%	15.1%

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