



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, 2026, as well as the prior eight quarterly reporting periods for the payment programs of Mastercard Incorporated and its consolidated subsidiaries, including our operating subsidiary, Mastercard International Incorporated (collectively, "Mastercard").

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, and cards on a regional basis for Mastercard™-branded cards. Growth rates over prior periods are provided for volume-based data.

GDV (\$ Billions)											
All Mastercard Credit, Charge, Debit and Prepaid Programs											
	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	FY 2024	FY 2025
APMEA	\$578	\$603	\$623	\$593	\$605	\$639	\$661	\$645	\$654	\$2,379	\$2,497
Canada	68	68	70	60	70	71	74	67	76	266	276
Europe	800	868	871	806	935	999	1,007	943	1,025	3,280	3,747
Latin America / Caribbean	201	203	213	203	216	230	257	252	269	821	905
Worldwide less United States	1,646	1,741	1,776	1,661	1,826	1,939	1,999	1,908	2,024	6,747	7,425
United States	765	767	793	762	813	819	825	795	858	3,038	3,220
Worldwide	2,411	2,508	2,569	2,423	2,640	2,758	2,824	2,703	2,881	9,785	10,645
Mastercard Credit and Charge Programs											
Worldwide less United States	737	771	782	731	798	848	864	831	874	3,004	3,241
United States	394	398	412	386	418	424	438	417	458	1,568	1,666
Worldwide	1,131	1,169	1,194	1,117	1,216	1,272	1,302	1,247	1,331	4,572	4,907
Mastercard Debit and Prepaid Programs											
Worldwide less United States	909	970	993	930	1,029	1,091	1,135	1,077	1,150	3,743	4,184
United States	371	370	382	376	395	395	388	378	400	1,471	1,554
Worldwide	1,280	1,340	1,375	1,306	1,424	1,485	1,523	1,455	1,550	5,213	5,738
GDV Local Growth											
All Mastercard Credit, Charge, Debit and Prepaid Programs											
	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	FY 2024	FY 2025
APMEA	5.8%	7.9%	8.1%	7.0%	4.4%	6.2%	6.1%	6.3%	8.4%	7.2%	5.9%
Canada	5.8%	5.2%	6.6%	4.4%	5.1%	6.3%	5.8%	7.2%	8.1%	6.3%	5.4%
Europe	14.2%	15.1%	16.2%	12.9%	13.3%	11.5%	10.0%	9.1%	8.5%	15.3%	11.8%
Latin America / Caribbean	16.7%	18.9%	17.6%	13.2%	17.4%	13.7%	14.3%	13.6%	13.9%	18.6%	14.6%
Worldwide less United States	11.0%	12.5%	13.0%	10.4%	10.3%	9.8%	9.0%	8.7%	9.1%	12.3%	9.8%
United States	6.6%	6.7%	9.0%	6.9%	6.3%	6.7%	4.1%	4.3%	5.5%	7.1%	6.0%
Worldwide	9.6%	10.6%	11.7%	9.3%	9.1%	8.8%	7.5%	7.3%	8.0%	10.7%	8.7%
Mastercard Credit and Charge Programs											
Worldwide less United States	10.3%	10.6%	11.5%	8.6%	8.9%	9.8%	8.8%	9.1%	8.5%	11.2%	9.1%
United States	5.8%	5.8%	7.6%	6.0%	6.1%	6.7%	6.3%	7.9%	9.5%	6.4%	6.3%
Worldwide	8.7%	8.9%	10.2%	7.7%	7.9%	8.8%	8.0%	8.7%	8.8%	9.5%	8.1%
Mastercard Debit and Prepaid Programs											
Worldwide less United States	11.6%	14.0%	14.2%	11.9%	11.4%	9.7%	9.2%	8.3%	9.6%	13.3%	10.5%
United States	7.5%	7.6%	10.5%	8.0%	6.6%	6.7%	1.7%	0.5%	1.3%	7.8%	5.7%
Worldwide	10.4%	12.2%	13.1%	10.7%	10.0%	8.9%	7.2%	6.2%	7.3%	11.7%	9.1%

Purchase Volume (\$ Billions)											
All Mastercard Credit, Charge, Debit and Prepaid Programs											
	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	FY 2024	FY 2025
APMEA	\$430	\$452	\$469	\$442	\$458	\$490	\$509	\$495	\$508	\$1,780	\$1,899
Canada	66	66	68	58	68	69	72	65	74	259	268
Europe	631	690	692	646	751	807	816	770	838	2,597	3,019
Latin America / Caribbean	146	145	155	148	159	170	190	188	203	590	667
Worldwide less United States	1,273	1,353	1,384	1,294	1,436	1,537	1,587	1,518	1,623	5,225	5,854
United States	700	703	728	698	746	752	763	733	794	2,783	2,958
Worldwide	1,973	2,056	2,112	1,992	2,182	2,289	2,349	2,251	2,417	8,008	8,812
Mastercard Credit and Charge Programs											
Worldwide less United States	700	732	744	694	759	808	824	792	834	2,850	3,085
United States	383	387	401	375	407	413	428	405	446	1,526	1,623
Worldwide	1,083	1,120	1,145	1,069	1,166	1,221	1,251	1,197	1,280	4,377	4,708
Mastercard Debit and Prepaid Programs											
Worldwide less United States	573	621	640	600	677	729	763	726	789	2,374	2,768
United States	316	315	327	323	339	339	335	327	348	1,257	1,336
Worldwide	889	936	967	922	1,016	1,067	1,098	1,054	1,137	3,631	4,104

Purchase Volume Local Growth											
All Mastercard Credit, Charge, Debit and Prepaid Programs											
	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	FY 2024	FY 2025
APMEA	7.5%	8.8%	9.6%	7.7%	6.2%	8.9%	8.5%	9.0%	10.9%	8.7%	7.9%
Canada	5.5%	5.1%	6.8%	4.4%	5.2%	6.3%	5.9%	7.3%	8.2%	6.1%	5.5%
Europe	15.8%	16.3%	18.0%	14.7%	15.1%	13.2%	12.1%	11.2%	10.5%	16.9%	13.7%
Latin America / Caribbean	21.2%	22.0%	21.7%	18.9%	19.1%	17.4%	16.5%	16.1%	16.9%	21.6%	17.9%
Worldwide less United States	12.9%	13.7%	14.8%	12.2%	12.1%	11.9%	11.2%	10.9%	11.3%	13.9%	11.8%
United States	6.7%	7.0%	9.1%	6.9%	6.6%	7.1%	4.7%	5.0%	6.5%	7.4%	6.3%
Worldwide	10.6%	11.3%	12.8%	10.3%	10.1%	10.3%	9.0%	8.9%	9.6%	11.5%	9.9%
Mastercard Credit and Charge Programs											
Worldwide less United States	10.7%	10.9%	12.0%	9.2%	9.2%	10.2%	9.1%	9.5%	8.8%	11.4%	9.4%
United States	5.9%	6.1%	7.7%	5.9%	6.1%	6.7%	6.6%	8.1%	9.7%	6.6%	6.3%
Worldwide	8.9%	9.2%	10.5%	8.0%	8.1%	9.0%	8.3%	9.0%	9.1%	9.7%	8.3%
Mastercard Debit and Prepaid Programs											
Worldwide less United States	15.7%	17.2%	18.2%	15.8%	15.4%	13.9%	13.4%	12.4%	13.9%	17.0%	14.6%
United States	7.8%	8.0%	10.8%	8.1%	7.2%	7.5%	2.4%	1.4%	2.6%	8.4%	6.3%
Worldwide	12.7%	13.9%	15.6%	13.0%	12.6%	11.8%	9.8%	8.8%	10.2%	13.8%	11.7%

Purchase Transactions (Millions)											
All Mastercard Credit,											
Charge, Debit and Prepaid Programs	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	FY 2024	FY 2025
APMEA	11,326	11,763	12,215	11,653	12,423	13,011	13,537	12,920	13,813	46,003	50,625
Canada	1,072	1,111	1,134	1,016	1,151	1,193	1,207	1,099	1,242	4,278	4,566
Europe	18,279	19,283	19,357	18,293	20,268	21,168	21,114	19,700	21,998	73,530	80,842
Latin America / Caribbean	6,206	6,450	6,862	6,739	7,066	7,455	7,986	7,772	8,250	25,500	29,247
Worldwide less United States	36,884	38,607	39,568	37,701	40,908	42,828	43,844	41,492	45,304	149,310	165,281
United States	10,713	10,889	11,144	10,520	11,390	11,594	11,527	10,839	11,792	42,638	45,030
Worldwide	47,597	49,496	50,712	48,221	52,297	54,421	55,371	52,331	57,096	191,948	210,311
Mastercard Credit and Charge Programs											
Worldwide less United States	15,919	16,559	16,929	16,074	17,180	17,956	18,278	17,239	18,420	64,377	69,488
United States	4,086	4,197	4,305	3,936	4,342	4,474	4,583	4,236	4,721	16,318	17,335
Worldwide	20,005	20,756	21,234	20,010	21,522	22,431	22,861	21,475	23,140	80,695	86,823
Mastercard Debit and Prepaid Programs											
Worldwide less United States	20,965	22,048	22,639	21,627	23,728	24,871	25,567	24,253	26,884	84,933	95,792
United States	6,627	6,692	6,839	6,584	7,048	7,120	6,943	6,604	7,071	26,320	27,695
Worldwide	27,592	28,740	29,478	28,211	30,775	31,991	32,510	30,857	33,955	111,253	123,487

Purchase Transactions Growth											
All Mastercard Credit,											
Charge, Debit and Prepaid Programs	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	FY 2024	FY 2025
APMEA	10.6%	11.0%	11.3%	8.9%	9.7%	10.6%	10.8%	10.9%	11.2%	11.1%	10.0%
Canada	8.5%	8.3%	8.8%	5.7%	7.3%	7.4%	6.5%	8.2%	8.0%	9.0%	6.7%
Europe	14.2%	13.2%	12.7%	10.1%	10.9%	9.8%	9.1%	7.7%	8.5%	14.1%	9.9%
Latin America / Caribbean	16.9%	14.7%	13.9%	12.7%	13.9%	15.6%	16.4%	15.3%	16.8%	15.9%	14.7%
Worldwide less United States	13.3%	12.6%	12.3%	10.1%	10.9%	10.9%	10.8%	10.1%	10.7%	13.3%	10.7%
United States	7.2%	7.4%	9.0%	6.3%	6.3%	6.5%	3.4%	3.0%	3.5%	7.7%	5.6%
Worldwide	11.9%	11.4%	11.6%	9.2%	9.9%	10.0%	9.2%	8.5%	9.2%	12.0%	9.6%
Mastercard Credit and Charge Programs											
Worldwide less United States	11.3%	9.8%	9.7%	7.4%	7.9%	8.4%	8.0%	7.2%	7.2%	10.9%	7.9%
United States	5.4%	5.8%	7.1%	5.5%	6.3%	6.6%	6.5%	7.6%	8.7%	6.2%	6.2%
Worldwide	10.0%	9.0%	9.1%	7.0%	7.6%	8.1%	7.7%	7.3%	7.5%	10.0%	7.6%
Mastercard Debit and Prepaid Programs											
Worldwide less United States	15.0%	14.8%	14.4%	12.2%	13.2%	12.8%	12.9%	12.1%	13.3%	15.1%	12.8%
United States	8.3%	8.5%	10.2%	6.9%	6.3%	6.4%	1.5%	0.3%	0.3%	8.6%	5.2%
Worldwide	13.3%	13.2%	13.4%	10.9%	11.5%	11.3%	10.3%	9.4%	10.3%	13.5%	11.0%

Cash Volume (\$ Billions)											
All Mastercard Credit,											
Charge, Debit and Prepaid Programs	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	FY 2024	FY 2025
APMEA	\$147	\$151	\$154	\$151	\$147	\$148	\$152	\$150	\$146	\$599	\$598
Canada	2	2	2	2	2	2	2	2	2	8	8
Europe	169	178	178	160	184	192	191	173	186	684	728
Latin America / Caribbean	55	57	58	54	57	60	67	64	66	232	238
Worldwide less United States	373	388	392	367	390	402	412	389	400	1,522	1,571
United States	65	65	65	65	68	67	63	62	64	255	262
Worldwide	438	453	457	432	457	469	475	452	464	1,777	1,833
Mastercard Credit and Charge Programs											
Worldwide less United States	37	39	38	37	39	40	40	39	39	153	155
United States	10	10	10	11	11	11	10	11	12	41	44
Worldwide	48	49	49	48	50	51	50	50	51	195	199
Mastercard Debit and Prepaid Programs											
Worldwide less United States	336	349	354	331	351	362	372	351	361	1,368	1,416
United States	55	55	54	54	56	56	53	51	53	214	218
Worldwide	391	404	408	384	408	418	425	402	413	1,582	1,634

Cash Volume Local Growth											
All Mastercard Credit,											
Charge, Debit and Prepaid Programs	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	FY 2024	FY 2025
APMEA	1.3%	5.2%	3.7%	4.9%	-1.0%	-1.9%	-1.5%	-1.9%	0.5%	3.1%	0.1%
Canada	16.5%	10.4%	1.5%	2.2%	0.8%	6.5%	0.4%	2.5%	2.3%	10.4%	2.5%
Europe	8.5%	10.4%	9.9%	6.2%	6.6%	4.7%	1.9%	0.8%	0.5%	9.8%	4.7%
Latin America / Caribbean	6.1%	11.8%	7.9%	0.1%	13.1%	4.5%	8.3%	7.0%	5.6%	11.5%	6.4%
Worldwide less United States	5.2%	8.5%	7.1%	4.7%	4.4%	2.1%	1.6%	0.7%	1.3%	7.3%	3.1%
United States	5.1%	3.4%	8.1%	7.2%	3.5%	3.2%	-2.8%	-3.7%	-5.0%	4.2%	2.7%
Worldwide	5.2%	7.7%	7.2%	5.1%	4.3%	2.3%	1.0%	0.1%	0.4%	6.8%	3.1%
Mastercard Credit and Charge Programs											
Worldwide less United States	4.3%	6.5%	2.2%	-0.5%	4.2%	2.4%	2.7%	1.4%	1.8%	6.7%	2.2%
United States	1.2%	-6.4%	5.5%	8.1%	6.8%	9.3%	-3.3%	1.8%	3.1%	0.6%	5.2%
Worldwide	3.6%	3.5%	2.9%	1.4%	4.8%	3.9%	1.4%	1.5%	2.1%	5.3%	2.9%
Mastercard Debit and Prepaid Programs											
Worldwide less United States	5.3%	8.7%	7.6%	5.3%	4.4%	2.1%	1.4%	0.7%	1.3%	7.3%	3.2%
United States	5.9%	5.5%	8.6%	7.0%	2.8%	2.1%	-2.7%	-4.8%	-6.7%	4.9%	2.2%
Worldwide	5.4%	8.3%	7.7%	5.5%	4.2%	2.1%	0.9%	-0.1%	0.2%	7.0%	3.1%

Cash Transactions (Millions)

All Mastercard Credit,											
Charge, Debit and Prepaid Programs										FY 2024	FY 2025
	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26		
APMEA	1,489	1,509	1,530	1,454	1,428	1,431	1,432	1,356	1,342	5,989	5,746
Canada	6	6	6	6	7	7	7	7	7	24	26
Europe	999	992	976	888	955	936	901	809	874	3,906	3,680
Latin America / Caribbean	448	469	465	419	430	416	442	407	420	1,837	1,708
Worldwide less United States	2,942	2,976	2,977	2,768	2,819	2,790	2,782	2,579	2,643	11,756	11,160
United States	299	301	291	278	296	297	276	260	274	1,164	1,146
Worldwide	3,241	3,277	3,268	3,046	3,115	3,086	3,058	2,838	2,917	12,920	12,305
Mastercard Credit and Charge Programs											
Worldwide less United States	157	159	157	147	153	153	152	137	143	637	605
United States	9	9	9	9	9	10	9	9	10	36	36
Worldwide	167	168	166	155	162	163	161	146	154	674	641
Mastercard Debit and Prepaid Programs											
Worldwide less United States	2,784	2,817	2,820	2,621	2,666	2,637	2,630	2,441	2,499	11,119	10,555
United States	290	292	282	269	287	287	267	251	263	1,128	1,110
Worldwide	3,074	3,109	3,102	2,891	2,953	2,924	2,897	2,692	2,763	12,247	11,664

Cash Transactions Growth

All Mastercard Credit,											
Charge, Debit and Prepaid Programs										FY 2024	FY 2025
	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26		
APMEA	-2.1%	0.7%	0.9%	-0.4%	-4.1%	-5.1%	-6.4%	-6.7%	-6.0%	-0.6%	-4.1%
Canada	18.4%	18.2%	8.7%	4.5%	8.7%	9.1%	9.6%	12.8%	7.2%	15.5%	8.0%
Europe	-1.9%	-1.7%	-3.0%	-5.4%	-4.4%	-5.6%	-7.7%	-9.0%	-8.5%	-1.5%	-5.8%
Latin America / Caribbean	7.6%	8.5%	1.4%	-7.9%	-3.9%	-11.4%	-4.8%	-3.0%	-2.4%	7.4%	-7.0%
Worldwide less United States	-0.6%	1.1%	-0.3%	-3.3%	-4.2%	-6.3%	-6.5%	-6.8%	-6.3%	0.3%	-5.1%
United States	3.7%	2.4%	4.3%	1.9%	-1.2%	-1.6%	-5.3%	-6.5%	-7.4%	2.1%	-1.6%
Worldwide	-0.2%	1.2%	0.1%	-2.8%	-3.9%	-5.8%	-6.4%	-6.8%	-6.4%	0.5%	-4.8%
Mastercard Credit and Charge Programs											
Worldwide less United States	-4.8%	-3.9%	-8.9%	-10.3%	-2.6%	-3.6%	-3.4%	-6.3%	-6.4%	-4.4%	-5.0%
United States	1.4%	-2.4%	-2.6%	-4.0%	-4.1%	1.6%	2.3%	3.9%	14.9%	-0.2%	-1.0%
Worldwide	-4.5%	-3.9%	-8.6%	-10.0%	-2.7%	-3.3%	-3.1%	-5.7%	-5.3%	-4.1%	-4.8%
Mastercard Debit and Prepaid Programs											
Worldwide less United States	-0.4%	1.3%	0.2%	-2.8%	-4.2%	-6.4%	-6.7%	-6.9%	-6.3%	0.6%	-5.1%
United States	3.7%	2.5%	4.5%	2.1%	-1.1%	-1.7%	-5.5%	-6.8%	-8.1%	2.2%	-1.6%
Worldwide	0.0%	1.5%	0.6%	-2.4%	-3.9%	-6.0%	-6.6%	-6.9%	-6.4%	0.7%	-4.8%

Cards (Millions)												
All Mastercard Credit, Charge, Debit and Prepaid Programs												
	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26		FY 2024	FY 2025
APMEA	943	954	963	977	990	1,006	1,023	1,034	1,052		963	1,023
Canada	82	84	87	90	92	94	95	96	98		87	95
Europe	855	882	904	919	938	965	980	974	986		904	980
Latin America / Caribbean	441	454	473	492	506	529	548	568	588		473	548
Worldwide less United States	2,322	2,374	2,427	2,478	2,526	2,594	2,646	2,673	2,725		2,427	2,646
United States	677	684	700	699	705	713	724	732	739		700	724
Worldwide	2,998	3,058	3,127	3,177	3,230	3,307	3,371	3,405	3,463		3,127	3,371
Mastercard Credit and Charge Programs												
Worldwide less United States	796	805	814	819	822	832	835	838	841		814	835
United States	325	332	336	338	342	348	352	358	365		336	352
Worldwide	1,121	1,137	1,150	1,158	1,164	1,181	1,187	1,196	1,206		1,150	1,187
Mastercard Debit and Prepaid Programs												
Worldwide less United States	1,526	1,569	1,613	1,658	1,704	1,761	1,812	1,835	1,884		1,613	1,812
United States	351	352	364	361	363	364	372	374	373		364	372
Worldwide	1,877	1,921	1,977	2,019	2,067	2,126	2,184	2,209	2,257		1,977	2,184

Cards Growth												
All Mastercard Credit, Charge, Debit and Prepaid Programs												
	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26		FY 2024	FY 2025
APMEA	3.0%	2.9%	3.8%	4.3%	5.0%	5.4%	6.2%	5.9%	6.3%		3.8%	6.2%
Canada	9.0%	7.3%	8.1%	8.8%	11.6%	12.1%	8.7%	7.1%	6.9%		8.1%	8.7%
Europe	13.1%	11.8%	11.0%	9.8%	9.6%	9.4%	8.5%	6.1%	5.1%		11.0%	8.5%
Latin America / Caribbean	16.6%	14.9%	11.9%	14.6%	14.7%	16.6%	16.0%	15.5%	16.2%		11.9%	16.0%
Worldwide less United States	9.2%	8.4%	8.1%	8.4%	8.8%	9.3%	9.0%	7.9%	7.9%		8.1%	9.0%
United States	3.7%	4.3%	5.0%	3.3%	4.1%	4.2%	3.5%	4.7%	4.8%		5.0%	3.5%
Worldwide	7.9%	7.5%	7.4%	7.3%	7.7%	8.1%	7.8%	7.2%	7.2%		7.4%	7.8%
Mastercard Credit and Charge Programs												
Worldwide less United States	4.3%	4.0%	3.5%	3.7%	3.2%	3.4%	2.6%	2.2%	2.3%		3.5%	2.6%
United States	0.7%	2.1%	2.6%	3.5%	5.1%	4.9%	4.8%	5.9%	6.8%		2.6%	4.8%
Worldwide	3.3%	3.5%	3.3%	3.7%	3.8%	3.9%	3.2%	3.3%	3.6%		3.3%	3.2%
Mastercard Debit and Prepaid Programs												
Worldwide less United States	12.0%	10.8%	10.6%	10.9%	11.7%	12.3%	12.3%	10.7%	10.6%		10.6%	12.3%
United States	6.6%	6.6%	7.4%	3.1%	3.3%	3.4%	2.3%	3.6%	2.9%		7.4%	2.3%
Worldwide	10.9%	10.0%	10.0%	9.4%	10.1%	10.7%	10.5%	9.4%	9.2%		10.0%	10.5%

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, and cards on a regional and global basis for Mastercard™-branded cards. Growth rates over prior periods are provided for volume-based data.

Debit transactions on Maestro® and Cirrus®-branded cards 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 and includes the impact of balance transfers and convenience checks 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.

The Mastercard payment product is comprised of credit, charge, debit and prepaid programs, and data relating to each type of program is included in the tables. The tables include information with respect to transactions involving Mastercard-branded cards that are not switched 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 switching systems. The data set forth in the 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 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. All data is subject to revision and amendment by Mastercard or Mastercard’s customers.

Effective as of Q2 ’26, all volume and transaction-related metrics include Venezuela cross border activity, as applicable.

2. Switched Transactions

The table below sets forth the total number of transactions switched by Mastercard and growth from the comparable year-ago period.

Period	Switched Trans. (Mil.)	Growth
2026Q2	47,350	9%
2026Q1	43,800	9%
2025Q4	46,458	10%
2025Q3	45,375	10%
2025Q2	43,539	10%
2025Q1	40,097	9%
2024Q4	42,228	11%
2024Q3	41,103	11%
2024Q2	39,446	11%
FY 2025	175,468	10%
FY 2024	159,428	11%

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)
2026Q2	12%	14%
2026Q1	13%	21%
2025Q4	14%	20%
2025Q3	15%	19%
2025Q2	15%	19%
2025Q1	15%	12%
2024Q4	20%	18%
2024Q3	17%	17%
2024Q2	17%	15%
FY 2025	15%	18%
FY 2024	18%	17%

4. Cards

The tables below set forth the number of Mastercard, Maestro and Total Cards with growth rates from the comparable year-ago period.

Mastercard Cards			Maestro Cards			Total WW Mastercard & Maestro Cards		
Period	Cards (Mil.)	Actual Growth	Period	Cards (Mil.)	Actual Growth	Period	Cards (Mil.)	Actual Growth
2026Q2	3,463	7.2%	2026Q2	271	-18.2%	2026Q2	3,734	4.8%
2026Q1	3,405	7.2%	2026Q1	285	-14.9%	2026Q1	3,690	5.1%
2025Q4	3,371	7.8%	2025Q4	301	-12.7%	2025Q4	3,672	5.8%
2025Q3	3,307	8.1%	2025Q3	316	-10.0%	2025Q3	3,622	6.3%
2025Q2	3,230	7.7%	2025Q2	332	-8.4%	2025Q2	3,562	6.0%
2025Q1	3,177	7.3%	2025Q1	335	-9.6%	2025Q1	3,512	5.4%
2024Q4	3,127	7.4%	2024Q4	345	-9.4%	2024Q4	3,472	5.5%
2024Q3	3,058	7.5%	2024Q3	351	-9.0%	2024Q3	3,409	5.5%
2024Q2	2,998	7.9%	2024Q2	362	-7.9%	2024Q2	3,360	6.0%