



## 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, 2024, 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           | Q3'22 | Q4'22 | Q1'23 | Q2'23 | Q3'23 | Q4'23 | Q1'24 | Q2'24 | Q3'24 | Q3'23 YTD | Q3'24 YTD |
| APMEA  | \$556 | \$559 | \$560 | \$571 | \$566 | \$587 | \$570 | \$571 | \$597 | \$1,698   | \$1,739   |
| Canada                                       | 63    | 63    | 57    | 65    | 65    | 67    | 61    | 68    | 68    | 187       | 197       |
| Europe                                       | 620   | 647   | 652   | 732   | 759   | 762   | 741   | 800   | 867   | 2,144     | 2,408     |
| Latin America                                | 153   | 169   | 166   | 180   | 192   | 208   | 205   | 201   | 202   | 538       | 608       |
| Worldwide less United States                 | 1,392 | 1,438 | 1,436 | 1,548 | 1,584 | 1,624 | 1,578 | 1,640 | 1,734 | 4,567     | 4,952     |
| United States                                | 683   | 698   | 672   | 717   | 719   | 728   | 713   | 765   | 768   | 2,109     | 2,246     |
| Worldwide                                    | 2,075 | 2,136 | 2,108 | 2,265 | 2,303 | 2,352 | 2,291 | 2,405 | 2,502 | 6,676     | 7,198     |
| <b>Mastercard Credit and Charge Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States                 | 646   | 654   | 660   | 706   | 720   | 732   | 712   | 737   | 769   | 2,086     | 2,218     |
| United States                                | 352   | 362   | 342   | 372   | 376   | 382   | 364   | 394   | 397   | 1,091     | 1,155     |
| Worldwide                                    | 999   | 1,017 | 1,002 | 1,078 | 1,096 | 1,115 | 1,076 | 1,130 | 1,166 | 3,177     | 3,373     |
| <b>Mastercard Debit and Prepaid Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States                 | 746   | 783   | 776   | 842   | 863   | 892   | 866   | 903   | 965   | 2,481     | 2,734     |
| United States                                | 331   | 336   | 330   | 345   | 343   | 346   | 349   | 371   | 371   | 1,018     | 1,090     |
| Worldwide                                    | 1,077 | 1,119 | 1,105 | 1,187 | 1,207 | 1,237 | 1,215 | 1,274 | 1,335 | 3,499     | 3,824     |

| GDV Local Growth                             |       |       |       |       |       |       |       |       |       |           |           |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|-----------|
| All Mastercard Credit,                       |       |       |       |       |       |       |       |       |       |           |           |
| Charge, Debit and Prepaid Programs           | Q3'22 | Q4'22 | Q1'23 | Q2'23 | Q3'23 | Q4'23 | Q1'24 | Q2'24 | Q3'24 | Q3'23 YTD | Q3'24 YTD |
| APMEA  | 13.9% | 7.4%  | 10.9% | 8.5%  | 6.0%  | 7.0%  | 6.7%  | 5.2%  | 7.3%  | 8.4%      | 6.4%      |
| Canada                                       | 17.7% | 12.6% | 16.3% | 7.6%  | 7.1%  | 7.5%  | 7.5%  | 5.8%  | 5.2%  | 9.9%      | 6.1%      |
| Europe                                       | 7.6%  | 5.6%  | 25.5% | 22.9% | 18.6% | 15.8% | 15.8% | 14.2% | 15.1% | 22.1%     | 15.0%     |
| Latin America                                | 28.8% | 20.9% | 20.3% | 16.3% | 17.0% | 17.6% | 20.7% | 16.4% | 18.5% | 17.8%     | 18.5%     |
| Worldwide less United States                 | 12.6% | 8.2%  | 18.5% | 15.8% | 13.1% | 12.4% | 12.6% | 10.8% | 12.3% | 15.7%     | 11.9%     |
| United States                                | 10.5% | 7.1%  | 8.6%  | 5.6%  | 5.3%  | 4.3%  | 6.1%  | 6.6%  | 6.7%  | 6.4%      | 6.5%      |
| Worldwide                                    | 11.9% | 7.9%  | 15.1% | 12.4% | 10.5% | 9.7%  | 10.5% | 9.4%  | 10.5% | 12.6%     | 10.1%     |
| <b>Mastercard Credit and Charge Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States                 | 15.7% | 9.9%  | 17.1% | 13.9% | 12.2% | 12.6% | 12.0% | 10.2% | 10.4% | 14.3%     | 10.9%     |
| United States                                | 20.7% | 14.0% | 14.6% | 8.4%  | 6.7%  | 5.5%  | 6.4%  | 5.8%  | 5.6%  | 9.7%      | 5.9%      |
| Worldwide                                    | 17.4% | 11.3% | 16.3% | 12.0% | 10.2% | 10.1% | 10.1% | 8.6%  | 8.7%  | 12.7%     | 9.1%      |
| <b>Mastercard Debit and Prepaid Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States                 | 10.0% | 6.9%  | 19.6% | 17.4% | 13.9% | 12.2% | 13.0% | 11.3% | 13.8% | 16.8%     | 12.7%     |
| United States                                | 1.4%  | 0.6%  | 2.9%  | 2.7%  | 3.8%  | 3.0%  | 5.8%  | 7.5%  | 7.9%  | 3.2%      | 7.1%      |
| Worldwide                                    | 7.2%  | 4.9%  | 14.1% | 12.7% | 10.8% | 9.4%  | 10.8% | 10.2% | 12.1% | 12.5%     | 11.1%     |

| GDV Local Growth (Adjusted for Russia)       |       |       |       |       |       |       |       |       |       |           |           |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|-----------|
| All Mastercard Credit,                       |       |       |       |       |       |       |       |       |       |           |           |
| Charge, Debit and Prepaid Programs           | Q3'22 | Q4'22 | Q1'23 | Q2'23 | Q3'23 | Q4'23 | Q1'24 | Q2'24 | Q3'24 | Q3'23 YTD | Q3'24 YTD |
| Europe less Russia                           | 31.5% | 28.3% | 31.3% | 22.9% | 18.6% | 15.8% | 15.8% | 14.2% | 15.1% | 23.7%     | 15.0%     |
| Worldwide less United States and Russia      | 23.0% | 17.9% | 20.8% | 15.8% | 13.1% | 12.4% | 12.6% | 10.8% | 12.3% | 16.3%     | 11.9%     |
| Worldwide less Russia                        | 18.6% | 14.1% | 16.6% | 12.4% | 10.5% | 9.7%  | 10.5% | 9.4%  | 10.5% | 13.0%     | 10.1%     |
| <b>Mastercard Credit and Charge Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States and Russia      | 20.4% | 14.3% | 18.5% | 13.9% | 12.2% | 12.6% | 12.0% | 10.2% | 10.4% | 14.7%     | 10.9%     |
| Worldwide less Russia                        | 20.5% | 14.2% | 17.2% | 12.0% | 10.2% | 10.1% | 10.1% | 8.6%  | 8.7%  | 12.9%     | 9.1%      |
| <b>Mastercard Debit and Prepaid Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States and Russia      | 25.3% | 21.0% | 22.7% | 17.4% | 13.9% | 12.2% | 13.0% | 11.3% | 13.8% | 17.7%     | 12.7%     |
| Worldwide less Russia                        | 16.8% | 14.1% | 16.0% | 12.7% | 10.8% | 9.4%  | 10.8% | 10.2% | 12.1% | 13.1%     | 11.1%     |

| <b>Purchase Volume (\$ Billions)</b>         |       |       |       |       |       |       |       |       |       |           |           |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|-----------|
| <b>All Mastercard Credit,</b>                |       |       |       |       |       |       |       |       |       |           |           |
| <b>Charge, Debit and Prepaid Programs</b>    |       |       |       |       |       |       |       |       |       |           |           |
|  | Q3'22 | Q4'22 | Q1'23 | Q2'23 | Q3'23 | Q4'23 | Q1'24 | Q2'24 | Q3'24 | Q3'23 YTD | Q3'24 YTD |
| APMEA  | \$405 | \$408 | \$413 | \$419 | \$421 | \$437 | \$425 | \$425 | \$447 | \$1,252   | \$1,298   |
| Canada                                       | 61    | 61    | 55    | 63    | 64    | 65    | 59    | 66    | 66    | 182       | 191       |
| Europe                                       | 478   | 502   | 510   | 574   | 603   | 602   | 590   | 638   | 697   | 1,687     | 1,925     |
| Latin America                                | 108   | 119   | 117   | 128   | 136   | 149   | 144   | 146   | 146   | 381       | 435       |
| Worldwide less United States                 | 1,053 | 1,090 | 1,095 | 1,184 | 1,223 | 1,253 | 1,218 | 1,275 | 1,356 | 3,502     | 3,849     |
| United States                                | 622   | 638   | 612   | 655   | 657   | 668   | 653   | 700   | 703   | 1,924     | 2,055     |
| Worldwide                                    | 1,675 | 1,729 | 1,707 | 1,839 | 1,879 | 1,921 | 1,871 | 1,975 | 2,058 | 5,426     | 5,905     |
| <b>Mastercard Credit and Charge Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States                 | 613   | 620   | 623   | 668   | 682   | 693   | 673   | 700   | 731   | 1,973     | 2,104     |
| United States                                | 343   | 353   | 332   | 362   | 365   | 372   | 354   | 383   | 387   | 1,060     | 1,124     |
| Worldwide                                    | 956   | 972   | 956   | 1,030 | 1,047 | 1,065 | 1,027 | 1,083 | 1,118 | 3,033     | 3,228     |
| <b>Mastercard Debit and Prepaid Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States                 | 440   | 471   | 472   | 516   | 541   | 560   | 545   | 576   | 625   | 1,529     | 1,745     |
| United States                                | 279   | 286   | 279   | 293   | 292   | 296   | 299   | 316   | 316   | 864       | 931       |
| Worldwide                                    | 719   | 756   | 751   | 810   | 832   | 856   | 844   | 892   | 941   | 2,393     | 2,676     |

| <b>Purchase Volume Local Growth</b>          |       |       |       |       |       |       |       |       |       |           |           |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|-----------|
| <b>All Mastercard Credit,</b>                |       |       |       |       |       |       |       |       |       |           |           |
| <b>Charge, Debit and Prepaid Programs</b>    |       |       |       |       |       |       |       |       |       |           |           |
|  | Q3'22 | Q4'22 | Q1'23 | Q2'23 | Q3'23 | Q4'23 | Q1'24 | Q2'24 | Q3'24 | Q3'23 YTD | Q3'24 YTD |
| APMEA  | 17.5% | 10.1% | 14.1% | 10.9% | 8.1%  | 9.1%  | 8.7%  | 7.0%  | 8.4%  | 11.0%     | 8.1%      |
| Canada                                       | 17.7% | 12.4% | 15.8% | 7.4%  | 7.0%  | 7.1%  | 7.3%  | 5.5%  | 5.1%  | 9.6%      | 5.9%      |
| Europe                                       | 16.0% | 12.8% | 30.9% | 25.5% | 21.7% | 17.8% | 17.2% | 15.7% | 16.2% | 25.7%     | 16.3%     |
| Latin America                                | 31.8% | 23.3% | 21.8% | 17.1% | 18.1% | 20.3% | 21.2% | 21.2% | 21.9% | 18.8%     | 21.4%     |
| Worldwide less United States                 | 18.1% | 12.8% | 22.3% | 18.0% | 15.5% | 14.3% | 14.0% | 12.7% | 13.5% | 18.4%     | 13.4%     |
| United States                                | 12.1% | 7.9%  | 9.0%  | 5.9%  | 5.6%  | 4.6%  | 6.7%  | 6.8%  | 7.0%  | 6.7%      | 6.8%      |
| Worldwide                                    | 15.8% | 10.9% | 17.2% | 13.4% | 11.8% | 10.7% | 11.4% | 10.5% | 11.2% | 14.0%     | 11.0%     |
| <b>Mastercard Credit and Charge Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States                 | 17.0% | 10.8% | 17.1% | 13.6% | 12.1% | 12.4% | 12.0% | 10.6% | 10.7% | 14.2%     | 11.1%     |
| United States                                | 20.7% | 13.7% | 14.3% | 8.2%  | 6.5%  | 5.6%  | 6.5%  | 5.9%  | 6.0%  | 9.4%      | 6.1%      |
| Worldwide                                    | 18.3% | 11.8% | 16.1% | 11.6% | 10.1% | 9.9%  | 10.1% | 8.9%  | 9.0%  | 12.5%     | 9.3%      |
| <b>Mastercard Debit and Prepaid Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States                 | 19.8% | 15.5% | 29.8% | 24.4% | 20.1% | 16.7% | 16.7% | 15.3% | 17.0% | 24.4%     | 16.3%     |
| United States                                | 3.1%  | 1.5%  | 3.3%  | 3.2%  | 4.4%  | 3.5%  | 6.9%  | 7.8%  | 8.3%  | 3.6%      | 7.7%      |
| Worldwide                                    | 12.7% | 9.8%  | 18.5% | 15.8% | 14.1% | 11.8% | 13.0% | 12.5% | 13.9% | 16.0%     | 13.2%     |

| <b>Purchase Volume Local Growth (Adjusted for Russia)</b> |       |       |       |       |       |       |       |       |       |           |           |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|-----------|
| <b>All Mastercard Credit,</b>                             |       |       |       |       |       |       |       |       |       |           |           |
| <b>Charge, Debit and Prepaid Programs</b>                 |       |       |       |       |       |       |       |       |       |           |           |
|   | Q3'22 | Q4'22 | Q1'23 | Q2'23 | Q3'23 | Q4'23 | Q1'24 | Q2'24 | Q3'24 | Q3'23 YTD | Q3'24 YTD |
| Europe less Russia  | 37.6% | 33.2% | 36.8% | 25.5% | 21.7% | 17.8% | 17.2% | 15.7% | 16.2% | 27.3%     | 16.3%     |
| Worldwide less United States and Russia                   | 27.4% | 21.4% | 24.6% | 18.0% | 15.5% | 14.3% | 14.0% | 12.7% | 13.5% | 19.1%     | 13.4%     |
| Worldwide less Russia                                     | 21.3% | 16.0% | 18.5% | 13.4% | 11.8% | 10.7% | 11.4% | 10.5% | 11.2% | 14.4%     | 11.0%     |
| <b>Mastercard Credit and Charge Programs</b>              |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States and Russia                   | 20.6% | 14.2% | 18.3% | 13.6% | 12.1% | 12.4% | 12.0% | 10.6% | 10.7% | 14.5%     | 11.1%     |
| Worldwide less Russia                                     | 20.6% | 14.0% | 16.8% | 11.6% | 10.1% | 9.9%  | 10.1% | 8.9%  | 9.0%  | 12.7%     | 9.3%      |
| <b>Mastercard Debit and Prepaid Programs</b>              |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States and Russia                   | 38.4% | 32.3% | 34.2% | 24.4% | 20.1% | 16.7% | 16.7% | 15.3% | 17.0% | 25.6%     | 16.3%     |
| Worldwide less Russia                                     | 22.2% | 18.7% | 20.7% | 15.8% | 14.1% | 11.8% | 13.0% | 12.5% | 13.9% | 16.7%     | 13.2%     |

| <b>Purchase Transactions (Millions)</b>      |        |        |        |        |        |        |        |        |        |           |           |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| <b>All Mastercard Credit,</b>                |        |        |        |        |        |        |        |        |        |           |           |
| <b>Charge, Debit and Prepaid Programs</b>    |        |        |        |        |        |        |        |        |        |           |           |
|  | Q3'22  | Q4'22  | Q1'23  | Q2'23  | Q3'23  | Q4'23  | Q1'24  | Q2'24  | Q3'24  | Q3'23 YTD | Q3'24 YTD |
| APMEA  | 9,398  | 9,688  | 9,406  | 10,058 | 10,427 | 10,806 | 10,508 | 11,122 | 11,565 | 29,891    | 33,195    |
| Canada                                       | 929    | 938    | 869    | 988    | 1,025  | 1,042  | 961    | 1,072  | 1,111  | 2,882     | 3,144     |
| Europe                                       | 14,241 | 14,746 | 14,272 | 16,026 | 17,063 | 17,210 | 16,630 | 18,302 | 19,297 | 47,362    | 54,229    |
| Latin America                                | 4,890  | 5,176  | 5,070  | 5,347  | 5,655  | 6,056  | 5,987  | 6,217  | 6,502  | 16,072    | 18,706    |
| Worldwide less United States                 | 29,458 | 30,548 | 29,617 | 32,420 | 34,171 | 35,114 | 34,086 | 36,714 | 38,475 | 96,207    | 109,274   |
| United States                                | 9,543  | 9,695  | 9,239  | 9,991  | 10,134 | 10,224 | 9,893  | 10,701 | 10,867 | 29,364    | 31,462    |
| Worldwide                                    | 39,000 | 40,243 | 38,856 | 42,410 | 44,304 | 45,338 | 43,979 | 47,415 | 49,342 | 125,571   | 140,736   |
| <b>Mastercard Credit and Charge Programs</b> |        |        |        |        |        |        |        |        |        |           |           |
| Worldwide less United States                 | 13,351 | 13,610 | 13,104 | 14,184 | 14,953 | 15,314 | 14,785 | 15,728 | 16,327 | 42,241    | 46,840    |
| United States                                | 3,673  | 3,776  | 3,499  | 3,877  | 3,968  | 4,022  | 3,731  | 4,086  | 4,183  | 11,344    | 11,999    |
| Worldwide                                    | 17,025 | 17,386 | 16,604 | 18,061 | 18,921 | 19,336 | 18,516 | 19,814 | 20,510 | 53,585    | 58,839    |
| <b>Mastercard Debit and Prepaid Programs</b> |        |        |        |        |        |        |        |        |        |           |           |
| Worldwide less United States                 | 16,106 | 16,938 | 16,513 | 18,236 | 19,217 | 19,800 | 19,301 | 20,986 | 22,148 | 53,966    | 62,435    |
| United States                                | 5,869  | 5,919  | 5,740  | 6,114  | 6,166  | 6,203  | 6,163  | 6,616  | 6,684  | 18,020    | 19,463    |
| Worldwide                                    | 21,976 | 22,857 | 22,253 | 24,350 | 25,383 | 26,003 | 25,463 | 27,602 | 28,832 | 71,986    | 81,897    |

| <b>Purchase Transactions Growth</b>          |       |       |       |       |       |       |       |       |       |           |           |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|-----------|
| <b>All Mastercard Credit,</b>                |       |       |       |       |       |       |       |       |       |           |           |
| <b>Charge, Debit and Prepaid Programs</b>    |       |       |       |       |       |       |       |       |       |           |           |
|  | Q3'22 | Q4'22 | Q1'23 | Q2'23 | Q3'23 | Q4'23 | Q1'24 | Q2'24 | Q3'24 | Q3'23 YTD | Q3'24 YTD |
| APMEA  | 19.1% | 12.2% | 14.8% | 12.8% | 11.0% | 11.5% | 11.7% | 10.6% | 10.9% | 12.8%     | 11.1%     |
| Canada                                       | 13.6% | 10.8% | 17.4% | 11.5% | 10.4% | 11.1% | 10.6% | 8.5%  | 8.3%  | 12.8%     | 9.1%      |
| Europe                                       | -6.5% | -6.7% | 18.4% | 23.7% | 19.8% | 16.7% | 16.5% | 14.2% | 13.1% | 20.7%     | 14.5%     |
| Latin America                                | 26.9% | 19.2% | 17.1% | 14.8% | 15.6% | 17.0% | 18.1% | 16.3% | 15.0% | 15.8%     | 16.4%     |
| Worldwide less United States                 | 6.0%  | 3.1%  | 17.0% | 18.2% | 16.0% | 14.9% | 15.1% | 13.2% | 12.6% | 17.0%     | 13.6%     |
| United States                                | 5.6%  | 3.8%  | 6.7%  | 6.5%  | 6.2%  | 5.5%  | 7.1%  | 7.1%  | 7.2%  | 6.5%      | 7.1%      |
| Worldwide                                    | 5.9%  | 3.3%  | 14.4% | 15.2% | 13.6% | 12.7% | 13.2% | 11.8% | 11.4% | 14.4%     | 12.1%     |
| <b>Mastercard Credit and Charge Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States                 | 9.6%  | 4.9%  | 11.4% | 11.7% | 12.0% | 12.5% | 12.8% | 10.9% | 9.2%  | 11.7%     | 10.9%     |
| United States                                | 17.1% | 11.9% | 13.9% | 10.6% | 8.0%  | 6.5%  | 6.6%  | 5.4%  | 5.4%  | 10.7%     | 5.8%      |
| Worldwide                                    | 11.1% | 6.3%  | 11.9% | 11.4% | 11.1% | 11.2% | 11.5% | 9.7%  | 8.4%  | 11.5%     | 9.8%      |
| <b>Mastercard Debit and Prepaid Programs</b> |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States                 | 3.2%  | 1.7%  | 21.8% | 23.9% | 19.3% | 16.9% | 16.9% | 15.1% | 15.2% | 21.6%     | 15.7%     |
| United States                                | -0.5% | -0.7% | 2.8%  | 4.0%  | 5.1%  | 4.8%  | 7.4%  | 8.2%  | 8.4%  | 4.0%      | 8.0%      |
| Worldwide                                    | 2.2%  | 1.1%  | 16.2% | 18.2% | 15.5% | 13.8% | 14.4% | 13.4% | 13.6% | 16.6%     | 13.8%     |

| <b>Purchase Transactions Growth (Adjusted for Russia)</b> |       |       |       |       |       |       |       |       |       |           |           |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|-----------|
| <b>All Mastercard Credit,</b>                             |       |       |       |       |       |       |       |       |       |           |           |
| <b>Charge, Debit and Prepaid Programs</b>                 |       |       |       |       |       |       |       |       |       |           |           |
|   | Q3'22 | Q4'22 | Q1'23 | Q2'23 | Q3'23 | Q4'23 | Q1'24 | Q2'24 | Q3'24 | Q3'23 YTD | Q3'24 YTD |
| Europe less Russia  | 27.5% | 25.7% | 29.0% | 23.7% | 19.8% | 16.7% | 16.5% | 14.2% | 13.1% | 23.8%     | 14.5%     |
| Worldwide less United States and Russia                   | 24.1% | 19.6% | 21.7% | 18.2% | 16.0% | 14.9% | 15.1% | 13.2% | 12.6% | 18.5%     | 13.6%     |
| Worldwide less Russia                                     | 19.0% | 15.3% | 17.8% | 15.2% | 13.6% | 12.7% | 13.2% | 11.8% | 11.4% | 15.4%     | 12.1%     |
| <b>Mastercard Credit and Charge Programs</b>              |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States and Russia                   | 16.9% | 11.5% | 13.8% | 11.7% | 12.0% | 12.5% | 12.8% | 10.9% | 9.2%  | 12.4%     | 10.9%     |
| Worldwide less Russia                                     | 17.0% | 11.6% | 13.8% | 11.4% | 11.1% | 11.2% | 11.5% | 9.7%  | 8.4%  | 12.0%     | 9.8%      |
| <b>Mastercard Debit and Prepaid Programs</b>              |       |       |       |       |       |       |       |       |       |           |           |
| Worldwide less United States and Russia                   | 30.7% | 26.9% | 28.9% | 23.9% | 19.3% | 16.9% | 16.9% | 15.1% | 15.2% | 23.7%     | 15.7%     |
| Worldwide less Russia                                     | 20.6% | 18.4% | 20.9% | 18.2% | 15.5% | 13.8% | 14.4% | 13.4% | 13.6% | 18.1%     | 13.8%     |

| <b>Cash Volume (\$ Billions)</b>             |              |              |              |              |              |              |              |              |              |                  |                  |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------|------------------|
| <b>All Mastercard Credit,</b>                |              |              |              |              |              |              |              |              |              |                  |                  |
| <b>Charge, Debit and Prepaid Programs</b>    | <b>Q3'22</b> | <b>Q4'22</b> | <b>Q1'23</b> | <b>Q2'23</b> | <b>Q3'23</b> | <b>Q4'23</b> | <b>Q1'24</b> | <b>Q2'24</b> | <b>Q3'24</b> | <b>Q3'23 YTD</b> | <b>Q3'24 YTD</b> |
| APMEA  | \$151        | \$150        | \$148        | \$152        | \$146        | \$150        | \$145        | \$146        | \$150        | \$445            | \$441            |
| Canada                                       | 2            | 2            | 2            | 2            | 2            | 2            | 2            | 2            | 2            | 5                | 6                |
| Europe                                       | 142          | 145          | 142          | 159          | 157          | 159          | 151          | 162          | 170          | 457              | 483              |
| Latin America                                | 45           | 50           | 49           | 52           | 56           | 60           | 62           | 55           | 57           | 157              | 173              |
| Worldwide less United States                 | 339          | 347          | 341          | 364          | 361          | 371          | 360          | 364          | 379          | 1,065            | 1,103            |
| United States                                | 61           | 59           | 60           | 62           | 63           | 60           | 60           | 65           | 65           | 185              | 190              |
| Worldwide                                    | 401          | 407          | 401          | 426          | 423          | 431          | 420          | 430          | 443          | 1,250            | 1,293            |
| <b>Mastercard Credit and Charge Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | 33           | 35           | 37           | 38           | 38           | 39           | 39           | 37           | 38           | 113              | 114              |
| United States                                | 10           | 10           | 10           | 10           | 11           | 10           | 10           | 10           | 10           | 31               | 31               |
| Worldwide                                    | 43           | 44           | 47           | 49           | 49           | 49           | 49           | 47           | 49           | 144              | 145              |
| <b>Mastercard Debit and Prepaid Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | 306          | 313          | 304          | 326          | 323          | 332          | 321          | 327          | 340          | 953              | 989              |
| United States                                | 52           | 50           | 50           | 52           | 52           | 50           | 50           | 55           | 55           | 154              | 159              |
| Worldwide                                    | 358          | 363          | 354          | 377          | 375          | 382          | 371          | 382          | 395          | 1,106            | 1,148            |

| <b>Cash Volume Local Growth</b>              |              |              |              |              |              |              |              |              |              |                  |                  |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------|------------------|
| <b>All Mastercard Credit,</b>                |              |              |              |              |              |              |              |              |              |                  |                  |
| <b>Charge, Debit and Prepaid Programs</b>    | <b>Q3'22</b> | <b>Q4'22</b> | <b>Q1'23</b> | <b>Q2'23</b> | <b>Q3'23</b> | <b>Q4'23</b> | <b>Q1'24</b> | <b>Q2'24</b> | <b>Q3'24</b> | <b>Q3'23 YTD</b> | <b>Q3'24 YTD</b> |
| APMEA  | 5.2%         | 0.8%         | 3.0%         | 2.4%         | 0.3%         | 1.5%         | 1.1%         | 0.3%         | 4.2%         | 1.9%             | 1.9%             |
| Canada                                       | 17.4%        | 22.9%        | 34.5%        | 14.4%        | 13.9%        | 22.4%        | 14.1%        | 16.4%        | 10.1%        | 20.3%            | 13.5%            |
| Europe                                       | -13.6%       | -13.5%       | 9.5%         | 14.2%        | 7.9%         | 9.0%         | 10.6%        | 8.8%         | 10.9%        | 10.5%            | 10.1%            |
| Latin America                                | 22.2%        | 15.7%        | 17.0%        | 14.6%        | 14.5%        | 11.6%        | 19.5%        | 5.5%         | 10.5%        | 15.3%            | 11.8%            |
| Worldwide less United States                 | -1.9%        | -4.0%        | 7.6%         | 9.0%         | 5.6%         | 6.3%         | 7.9%         | 4.8%         | 8.1%         | 7.4%             | 6.9%             |
| United States                                | -3.6%        | -0.1%        | 4.4%         | 2.8%         | 2.4%         | 0.6%         | 0.2%         | 5.0%         | 3.3%         | 3.2%             | 2.9%             |
| Worldwide                                    | -2.1%        | -3.5%        | 7.1%         | 8.1%         | 5.1%         | 5.4%         | 6.7%         | 4.8%         | 7.4%         | 6.8%             | 6.3%             |
| <b>Mastercard Credit and Charge Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | -3.9%        | -4.3%        | 17.1%        | 20.2%        | 13.1%        | 15.4%        | 12.8%        | 3.5%         | 5.0%         | 16.7%            | 7.0%             |
| United States                                | 20.8%        | 24.4%        | 26.9%        | 18.0%        | 12.6%        | 3.7%         | 2.9%         | 1.2%         | -6.4%        | 18.6%            | -0.9%            |
| Worldwide                                    | 0.7%         | 0.7%         | 19.1%        | 19.7%        | 13.0%        | 12.9%        | 10.5%        | 3.0%         | 2.4%         | 17.1%            | 5.2%             |
| <b>Mastercard Debit and Prepaid Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | -1.6%        | -4.0%        | 6.6%         | 7.9%         | 4.8%         | 5.3%         | 7.3%         | 4.9%         | 8.4%         | 6.4%             | 6.9%             |
| United States                                | -7.1%        | -3.8%        | 0.9%         | 0.2%         | 0.4%         | 0.0%         | -0.3%        | 5.8%         | 5.4%         | 0.5%             | 3.7%             |
| Worldwide                                    | -2.5%        | -4.0%        | 5.7%         | 6.7%         | 4.2%         | 4.6%         | 6.2%         | 5.1%         | 8.0%         | 5.5%             | 6.4%             |

| <b>Cash Volume Local Growth (Adjusted for Russia)</b> |              |              |              |              |              |              |              |              |              |                  |                  |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------|------------------|
| <b>All Mastercard Credit,</b>                         |              |              |              |              |              |              |              |              |              |                  |                  |
| <b>Charge, Debit and Prepaid Programs</b>             | <b>Q3'22</b> | <b>Q4'22</b> | <b>Q1'23</b> | <b>Q2'23</b> | <b>Q3'23</b> | <b>Q4'23</b> | <b>Q1'24</b> | <b>Q2'24</b> | <b>Q3'24</b> | <b>Q3'23 YTD</b> | <b>Q3'24 YTD</b> |
| Europe less Russia                                    | 14.4%        | 13.8%        | 14.9%        | 14.2%        | 7.9%         | 9.0%         | 10.6%        | 8.8%         | 10.9%        | 12.2%            | 10.1%            |
| Worldwide less United States and Russia               | 11.0%        | 8.0%         | 9.8%         | 9.0%         | 5.6%         | 6.3%         | 7.9%         | 4.8%         | 8.1%         | 8.1%             | 6.9%             |
| Worldwide less Russia                                 | 8.5%         | 6.8%         | 8.9%         | 8.1%         | 5.1%         | 5.4%         | 6.7%         | 4.8%         | 7.4%         | 7.3%             | 6.3%             |
| <b>Mastercard Credit and Charge Programs</b>          |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States and Russia               | 17.7%        | 16.9%        | 23.5%        | 20.2%        | 13.1%        | 15.4%        | 12.8%        | 3.5%         | 5.0%         | 18.7%            | 7.0%             |
| Worldwide less Russia                                 | 18.4%        | 18.4%        | 24.2%        | 19.7%        | 13.0%        | 12.9%        | 10.5%        | 3.0%         | 2.4%         | 18.7%            | 5.2%             |
| <b>Mastercard Debit and Prepaid Programs</b>          |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States and Russia               | 10.3%        | 7.2%         | 8.3%         | 7.9%         | 4.8%         | 5.3%         | 7.3%         | 4.9%         | 8.4%         | 7.0%             | 6.9%             |
| Worldwide less Russia                                 | 7.4%         | 5.5%         | 7.2%         | 6.7%         | 4.2%         | 4.6%         | 6.2%         | 5.1%         | 8.0%         | 6.0%             | 6.4%             |

| <b>Cash Transactions (Millions)</b>          |              |              |              |              |              |              |              |              |              |                  |                  |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------|------------------|
| <b>All Mastercard Credit,</b>                |              |              |              |              |              |              |              |              |              |                  |                  |
| <b>Charge, Debit and Prepaid Programs</b>    | <b>Q3'22</b> | <b>Q4'22</b> | <b>Q1'23</b> | <b>Q2'23</b> | <b>Q3'23</b> | <b>Q4'23</b> | <b>Q1'24</b> | <b>Q2'24</b> | <b>Q3'24</b> | <b>Q3'23 YTD</b> | <b>Q3'24 YTD</b> |
| APMEA  | 1,557        | 1,574        | 1,489        | 1,521        | 1,499        | 1,509        | 1,446        | 1,473        | 1,496        | 4,508            | 4,415            |
| Canada                                       | 5            | 6            | 6            | 6            | 6            | 7            | 7            | 7            | 7            | 18               | 21               |
| Europe                                       | 1,004        | 992          | 916          | 999          | 990          | 986          | 922          | 980          | 973          | 2,904            | 2,875            |
| Latin America                                | 399          | 421          | 406          | 419          | 436          | 459          | 456          | 449          | 470          | 1,262            | 1,376            |
| Worldwide less United States                 | 2,965        | 2,993        | 2,817        | 2,944        | 2,930        | 2,962        | 2,831        | 2,910        | 2,945        | 8,691            | 8,686            |
| United States                                | 299          | 285          | 278          | 289          | 294          | 279          | 273          | 300          | 301          | 861              | 875              |
| Worldwide                                    | 3,264        | 3,278        | 3,095        | 3,233        | 3,225        | 3,241        | 3,104        | 3,210        | 3,247        | 9,552            | 9,561            |
| <b>Mastercard Credit and Charge Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | 162          | 166          | 164          | 167          | 167          | 174          | 163          | 158          | 159          | 498              | 480              |
| United States                                | 9            | 9            | 9            | 9            | 10           | 9            | 9            | 9            | 9            | 27               | 27               |
| Worldwide                                    | 171          | 175          | 173          | 176          | 177          | 183          | 172          | 167          | 168          | 526              | 507              |
| <b>Mastercard Debit and Prepaid Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | 2,803        | 2,827        | 2,653        | 2,778        | 2,763        | 2,788        | 2,668        | 2,752        | 2,786        | 8,193            | 8,206            |
| United States                                | 290          | 276          | 269          | 280          | 285          | 270          | 265          | 291          | 292          | 834              | 848              |
| Worldwide                                    | 3,093        | 3,103        | 2,922        | 3,057        | 3,048        | 3,058        | 2,933        | 3,043        | 3,078        | 9,027            | 9,053            |

| <b>Cash Transactions Growth</b>              |              |              |              |              |              |              |              |              |              |                  |                  |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------|------------------|
| <b>All Mastercard Credit,</b>                |              |              |              |              |              |              |              |              |              |                  |                  |
| <b>Charge, Debit and Prepaid Programs</b>    | <b>Q3'22</b> | <b>Q4'22</b> | <b>Q1'23</b> | <b>Q2'23</b> | <b>Q3'23</b> | <b>Q4'23</b> | <b>Q1'24</b> | <b>Q2'24</b> | <b>Q3'24</b> | <b>Q3'23 YTD</b> | <b>Q3'24 YTD</b> |
| APMEA  | 2.0%         | -2.4%        | -0.9%        | -0.9%        | -3.8%        | -4.1%        | -2.9%        | -3.1%        | -0.2%        | -1.9%            | -2.1%            |
| Canada                                       | 11.0%        | 14.2%        | 26.8%        | 11.6%        | 13.3%        | 18.6%        | 15.1%        | 17.5%        | 17.1%        | 16.9%            | 16.5%            |
| Europe                                       | -10.5%       | -10.1%       | 2.0%         | 1.5%         | -1.4%        | -0.6%        | 0.6%         | -1.8%        | -1.7%        | 0.6%             | -1.0%            |
| Latin America                                | 24.5%        | 15.9%        | 16.5%        | 10.7%        | 9.4%         | 9.1%         | 12.3%        | 7.2%         | 7.7%         | 12.0%            | 9.0%             |
| Worldwide less United States                 | -0.3%        | -3.0%        | 2.3%         | 1.5%         | -1.2%        | -1.1%        | 0.5%         | -1.2%        | 0.5%         | 0.8%             | -0.1%            |
| United States                                | -6.1%        | -4.7%        | -0.8%        | -2.4%        | -1.6%        | -2.0%        | -1.6%        | 3.9%         | 2.4%         | -1.6%            | 1.6%             |
| Worldwide                                    | -0.9%        | -3.1%        | 2.0%         | 1.1%         | -1.2%        | -1.1%        | 0.3%         | -0.7%        | 0.7%         | 0.6%             | 0.1%             |
| <b>Mastercard Credit and Charge Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | -0.1%        | 0.1%         | 13.9%        | 4.2%         | 3.4%         | 4.5%         | -0.7%        | -5.3%        | -4.9%        | 6.9%             | -3.7%            |
| United States                                | 15.7%        | 11.5%        | 12.8%        | 12.9%        | 4.4%         | 1.6%         | 3.2%         | 1.4%         | -3.8%        | 9.7%             | 0.2%             |
| Worldwide                                    | 0.6%         | 0.7%         | 13.8%        | 4.6%         | 3.5%         | 4.3%         | -0.5%        | -5.0%        | -4.8%        | 7.1%             | -3.5%            |
| <b>Mastercard Debit and Prepaid Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | -0.3%        | -3.1%        | 1.6%         | 1.3%         | -1.4%        | -1.4%        | 0.6%         | -0.9%        | 0.8%         | 0.5%             | 0.2%             |
| United States                                | -6.7%        | -5.2%        | -1.1%        | -2.8%        | -1.8%        | -2.1%        | -1.8%        | 4.0%         | 2.6%         | -1.9%            | 1.6%             |
| Worldwide                                    | -0.9%        | -3.3%        | 1.4%         | 0.9%         | -1.5%        | -1.4%        | 0.4%         | -0.5%        | 1.0%         | 0.2%             | 0.3%             |

| <b>Cash Transactions Growth (Adjusted for Russia)</b> |              |              |              |              |              |              |              |              |              |                  |                  |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------|------------------|
| <b>All Mastercard Credit,</b>                         |              |              |              |              |              |              |              |              |              |                  |                  |
| <b>Charge, Debit and Prepaid Programs</b>             | <b>Q3'22</b> | <b>Q4'22</b> | <b>Q1'23</b> | <b>Q2'23</b> | <b>Q3'23</b> | <b>Q4'23</b> | <b>Q1'24</b> | <b>Q2'24</b> | <b>Q3'24</b> | <b>Q3'23 YTD</b> | <b>Q3'24 YTD</b> |
| Europe less Russia                                    | 2.5%         | 2.3%         | 4.0%         | 1.5%         | -1.4%        | -0.6%        | 0.6%         | -1.8%        | -1.7%        | 1.2%             | -1.0%            |
| Worldwide less United States and Russia               | 4.8%         | 1.4%         | 2.9%         | 1.5%         | -1.2%        | -1.1%        | 0.5%         | -1.2%        | 0.5%         | 1.0%             | -0.1%            |
| Worldwide less Russia                                 | 3.7%         | 0.9%         | 2.6%         | 1.1%         | -1.2%        | -1.1%        | 0.3%         | -0.7%        | 0.7%         | 0.8%             | 0.1%             |
| <b>Mastercard Credit and Charge Programs</b>          |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States and Russia               | 11.1%        | 10.7%        | 17.2%        | 4.2%         | 3.4%         | 4.5%         | -0.7%        | -5.3%        | -4.9%        | 7.9%             | -3.7%            |
| Worldwide less Russia                                 | 11.4%        | 10.7%        | 17.0%        | 4.6%         | 3.5%         | 4.3%         | -0.5%        | -5.0%        | -4.8%        | 8.0%             | -3.5%            |
| <b>Mastercard Debit and Prepaid Programs</b>          |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States and Russia               | 4.4%         | 0.9%         | 2.2%         | 1.3%         | -1.4%        | -1.4%        | 0.6%         | -0.9%        | 0.8%         | 0.6%             | 0.2%             |
| Worldwide less Russia                                 | 3.3%         | 0.4%         | 1.8%         | 0.9%         | -1.5%        | -1.4%        | 0.4%         | -0.5%        | 1.0%         | 0.4%             | 0.3%             |

| <b>Cards (Millions)</b>                      |              |              |              |              |              |              |              |              |              |                  |                  |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------|------------------|
| <b>All Mastercard Credit,</b>                |              |              |              |              |              |              |              |              |              |                  |                  |
| <b>Charge, Debit and Prepaid Programs</b>    | <b>Q3'22</b> | <b>Q4'22</b> | <b>Q1'23</b> | <b>Q2'23</b> | <b>Q3'23</b> | <b>Q4'23</b> | <b>Q1'24</b> | <b>Q2'24</b> | <b>Q3'24</b> | <b>Q3'23 YTD</b> | <b>Q3'24 YTD</b> |
| APMEA  | 894          | 894          | 904          | 917          | 929          | 936          | 939          | 946          | 959          | 929              | 959              |
| Canada                                       | 70           | 73           | 74           | 76           | 78           | 80           | 82           | 82           | 83           | 78               | 83               |
| Europe                                       | 702          | 722          | 738          | 756          | 789          | 814          | 836          | 857          | 879          | 789              | 879              |
| Latin America                                | 364          | 377          | 380          | 397          | 414          | 442          | 452          | 466          | 478          | 414              | 478              |
| Worldwide less United States                 | 2,030        | 2,066        | 2,097        | 2,147        | 2,210        | 2,271        | 2,309        | 2,351        | 2,400        | 2,210            | 2,400            |
| United States                                | 604          | 620          | 634          | 653          | 657          | 671          | 682          | 684          | 693          | 657              | 693              |
| Worldwide                                    | 2,634        | 2,686        | 2,731        | 2,800        | 2,868        | 2,942        | 2,991        | 3,036        | 3,093        | 2,868            | 3,093            |
| <b>Mastercard Credit and Charge Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | 748          | 755          | 753          | 767          | 778          | 789          | 796          | 805          | 812          | 778              | 812              |
| United States                                | 298          | 303          | 313          | 323          | 326          | 330          | 330          | 332          | 339          | 326              | 339              |
| Worldwide                                    | 1,046        | 1,058        | 1,066        | 1,091        | 1,104        | 1,118        | 1,126        | 1,137        | 1,151        | 1,104            | 1,151            |
| <b>Mastercard Debit and Prepaid Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | 1,282        | 1,311        | 1,343        | 1,379        | 1,432        | 1,483        | 1,514        | 1,546        | 1,588        | 1,432            | 1,588            |
| United States                                | 306          | 317          | 321          | 330          | 332          | 341          | 351          | 353          | 354          | 332              | 354              |
| Worldwide                                    | 1,588        | 1,628        | 1,664        | 1,710        | 1,764        | 1,824        | 1,865        | 1,899        | 1,942        | 1,764            | 1,942            |

| <b>Cards Growth</b>                          |              |              |              |              |              |              |              |              |              |                  |                  |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------|------------------|
| <b>All Mastercard Credit,</b>                |              |              |              |              |              |              |              |              |              |                  |                  |
| <b>Charge, Debit and Prepaid Programs</b>    | <b>Q3'22</b> | <b>Q4'22</b> | <b>Q1'23</b> | <b>Q2'23</b> | <b>Q3'23</b> | <b>Q4'23</b> | <b>Q1'24</b> | <b>Q2'24</b> | <b>Q3'24</b> | <b>Q3'23 YTD</b> | <b>Q3'24 YTD</b> |
| APMEA  | 0.7%         | 0.5%         | 1.1%         | 2.2%         | 3.9%         | 4.7%         | 3.9%         | 3.2%         | 3.2%         | 3.9%             | 3.2%             |
| Canada                                       | 10.0%        | 10.5%        | 11.2%        | 11.8%        | 11.8%        | 10.5%        | 10.3%        | 7.3%         | 6.7%         | 11.8%            | 6.7%             |
| Europe                                       | -1.3%        | -2.1%        | 15.4%        | 13.4%        | 12.4%        | 12.7%        | 13.2%        | 13.3%        | 11.5%        | 12.4%            | 11.5%            |
| Latin America                                | 26.0%        | 18.0%        | 13.0%        | 13.6%        | 13.8%        | 17.2%        | 18.8%        | 17.4%        | 15.4%        | 13.8%            | 15.4%            |
| Worldwide less United States                 | 4.0%         | 2.6%         | 8.3%         | 8.3%         | 8.9%         | 10.0%        | 10.1%        | 9.5%         | 8.6%         | 8.9%             | 8.6%             |
| United States                                | 10.0%        | 8.9%         | 9.7%         | 10.2%        | 8.8%         | 8.2%         | 7.5%         | 4.7%         | 5.4%         | 8.8%             | 5.4%             |
| Worldwide                                    | 5.3%         | 4.0%         | 8.6%         | 8.7%         | 8.9%         | 9.5%         | 9.5%         | 8.4%         | 7.9%         | 8.9%             | 7.9%             |
| <b>Mastercard Credit and Charge Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | 0.6%         | -0.9%        | 2.3%         | 3.3%         | 4.0%         | 4.4%         | 5.6%         | 5.0%         | 4.3%         | 4.0%             | 4.3%             |
| United States                                | 13.1%        | 10.8%        | 13.0%        | 10.3%        | 9.3%         | 9.0%         | 5.5%         | 2.6%         | 4.0%         | 9.3%             | 4.0%             |
| Worldwide                                    | 3.9%         | 2.2%         | 5.3%         | 5.3%         | 5.5%         | 5.7%         | 5.6%         | 4.3%         | 4.3%         | 5.5%             | 4.3%             |
| <b>Mastercard Debit and Prepaid Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States                 | 6.1%         | 4.8%         | 11.9%        | 11.2%        | 11.7%        | 13.1%        | 12.7%        | 12.1%        | 10.9%        | 11.7%            | 10.9%            |
| United States                                | 7.1%         | 7.0%         | 6.6%         | 10.0%        | 8.4%         | 7.4%         | 9.4%         | 6.8%         | 6.7%         | 8.4%             | 6.7%             |
| Worldwide                                    | 6.3%         | 5.2%         | 10.8%        | 11.0%        | 11.1%        | 12.0%        | 12.0%        | 11.1%        | 10.1%        | 11.1%            | 10.1%            |

| <b>Cards Growth (Adjusted for Russia)</b>    |              |              |              |              |              |              |              |              |              |                  |                  |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------|------------------|
| <b>All Mastercard Credit,</b>                |              |              |              |              |              |              |              |              |              |                  |                  |
| <b>Charge, Debit and Prepaid Programs</b>    | <b>Q3'22</b> | <b>Q4'22</b> | <b>Q1'23</b> | <b>Q2'23</b> | <b>Q3'23</b> | <b>Q4'23</b> | <b>Q1'24</b> | <b>Q2'24</b> | <b>Q3'24</b> | <b>Q3'23 YTD</b> | <b>Q3'24 YTD</b> |
| Europe less Russia                           | 16.9%        | 15.8%        | 15.4%        | 13.4%        | 12.4%        | 12.7%        | 13.2%        | 13.3%        | 11.5%        | 12.4%            | 11.5%            |
| Worldwide less United States and Russia      | 10.3%        | 8.8%         | 8.3%         | 8.3%         | 8.9%         | 10.0%        | 10.1%        | 9.5%         | 8.6%         | 8.9%             | 8.6%             |
| Worldwide less Russia                        | 10.2%        | 8.8%         | 8.6%         | 8.7%         | 8.9%         | 9.5%         | 9.5%         | 8.4%         | 7.9%         | 8.9%             | 7.9%             |
| <b>Mastercard Credit and Charge Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States and Russia      | 5.8%         | 4.2%         | 2.3%         | 3.3%         | 4.0%         | 4.4%         | 5.6%         | 5.0%         | 4.3%         | 4.0%             | 4.3%             |
| Worldwide less Russia                        | 7.8%         | 6.0%         | 5.3%         | 5.3%         | 5.5%         | 5.7%         | 5.6%         | 4.3%         | 4.3%         | 5.5%             | 4.3%             |
| <b>Mastercard Debit and Prepaid Programs</b> |              |              |              |              |              |              |              |              |              |                  |                  |
| Worldwide less United States and Russia      | 13.1%        | 11.6%        | 11.9%        | 11.2%        | 11.7%        | 13.1%        | 12.7%        | 12.1%        | 10.9%        | 11.7%            | 10.9%            |
| Worldwide less Russia                        | 11.9%        | 10.7%        | 10.8%        | 11.0%        | 11.1%        | 12.0%        | 12.0%        | 11.1%        | 10.1%        | 11.1%            | 10.1%            |

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. **Starting in the first quarter of 2022, data related to sanctioned Russian banks was not reported to us and hence such amounts are not included. Subsequent to the suspension of our business operations in Russia in March 2022, there is no Russian data to be reported.**

**To aid in understanding the underlying trends in the business due to imposed sanctions and the suspension of our business operations in Russia in the first quarter of 2022, we are providing supplementary information in each table to reflect adjusted growth rates for key operational metrics excluding activity related from Russian issued cards from current and prior periods. Additionally, as a result of the suspension of our business operations during the first quarter of 2022, cards issued by Russian banks are no longer active on our network and are therefore excluded from our card counts.**

## 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         | Growth <sup>(1)</sup> | Growth Adj<br>for Russia <sup>(1)</sup> |
|---------|------------------|-----------------------|---|
|         | Trans.<br>(Mil.) |                       |   |
| 2024Q3  | 41,102           | 11%                   | 11%                                     |
| 2024Q2  | 39,445           | 11%                   | 11%                                     |
| 2024Q1  | 36,651           | 13%                   | 13%                                     |
| 2023Q4  | 38,058           | 12%                   | 12%                                     |
| 2023Q3  | 37,155           | 15%                   | 15%                                     |
| 2023Q2  | 35,519           | 17%                   | 17%                                     |
| 2023Q1  | 32,464           | 12%                   | 20%                                     |
| 2022Q4  | 33,959           | 8%                    | 18%                                     |
| 2022Q3  | 32,352           | 9%                    | 19%                                     |
| FY 2023 | 143,196          | 14%                   | 16%                                     |
| FY 2022 | 125,680          | 12%                   | 21%                                     |

## 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<br>(Local) <sup>(1)</sup> | Growth<br>(USD) <sup>(1)</sup> | Growth Adj                           | Growth Adj                         |
|---------|----------------------------------|--------------------------------|--------------------------------------|------------------------------------|
|         |                                  |                                | for Russia<br>(Local) <sup>(1)</sup> | for Russia<br>(USD) <sup>(1)</sup> |
| 2024Q3  | 17%                              | 17%                            | 17%                                  | 17%                                |
| 2024Q2  | 17%                              | 15%                            | 17%                                  | 15%                                |
| 2024Q1  | 18%                              | 19%                            | 18%                                  | 19%                                |
| 2023Q4  | 18%                              | 21%                            | 18%                                  | 21%                                |
| 2023Q3  | 21%                              | 26%                            | 21%                                  | 26%                                |
| 2023Q2  | 24%                              | 23%                            | 24%                                  | 23%                                |
| 2023Q1  | 35%                              | 29%                            | 40%                                  | 33%                                |
| 2022Q4  | 31%                              | 20%                            | 37%                                  | 24%                                |
| 2022Q3  | 44%                              | 29%                            | 50%                                  | 33%                                |
| FY 2023 | 24%                              | 25%                            | 25%                                  | 25%                                |
| FY 2022 | 45%                              | 33%                            | 50%                                  | 37%                                |

Note:

- (1) The cross-border volume and switched transactions growth rates have been normalized to eliminate the effects of differing switching and carryover days between periods, as needed, with the exception of leap year. Carryover days are those where transactions and volumes from days where the company does not clear and settle are processed.



**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 | Growth Adj for Russia | Period        | Cards (Mil.) | Actual Growth | Growth Adj for Russia | Period                              | Cards (Mil.) | Actual Growth | Growth Adj for Russia |
| 2024Q3           | 3,093        | 7.9%          | 7.9%                  | 2024Q3        | 352          | -7.8%         | -7.8%                 | 2024Q3                              | 3,445        | 6.0%          | 6.0%                  |
| 2024Q2           | 3,036        | 8.4%          | 8.4%                  | 2024Q2        | 362          | -7.2%         | -7.2%                 | 2024Q2                              | 3,397        | 6.5%          | 6.5%                  |
| 2024Q1           | 2,991        | 9.5%          | 9.5%                  | 2024Q1        | 371          | -4.5%         | -4.5%                 | 2024Q1                              | 3,361        | 7.8%          | 7.8%                  |
| 2023Q4           | 2,942        | 9.5%          | 9.5%                  | 2023Q4        | 379          | -2.5%         | -2.5%                 | 2023Q4                              | 3,321        | 8.0%          | 8.0%                  |
| 2023Q3           | 2,868        | 8.9%          | 8.9%                  | 2023Q3        | 382          | -1.7%         | -1.7%                 | 2023Q3                              | 3,249        | 7.5%          | 7.5%                  |
| 2023Q2           | 2,800        | 8.7%          | 8.7%                  | 2023Q2        | 390          | 1.0%          | 1.0%                  | 2023Q2                              | 3,190        | 7.7%          | 7.7%                  |
| 2023Q1           | 2,731        | 8.6%          | 8.6%                  | 2023Q1        | 388          | 1.7%          | 1.7%                  | 2023Q1                              | 3,119        | 7.7%          | 7.7%                  |
| 2022Q4           | 2,686        | 4.0%          | 8.8%                  | 2022Q4        | 388          | -0.9%         | 0.9%                  | 2022Q4                              | 3,074        | 3.4%          | 7.8%                  |
| 2022Q3           | 2,634        | 5.3%          | 10.2%                 | 2022Q3        | 388          | -1.9%         | 0.0%                  | 2022Q3                              | 3,023        | 4.3%          | 8.8%                  |