

## 2008 年中国 ATM 机 市场研究报告

China ATM (Automatic Teller Machine)  
Market Report, 2008

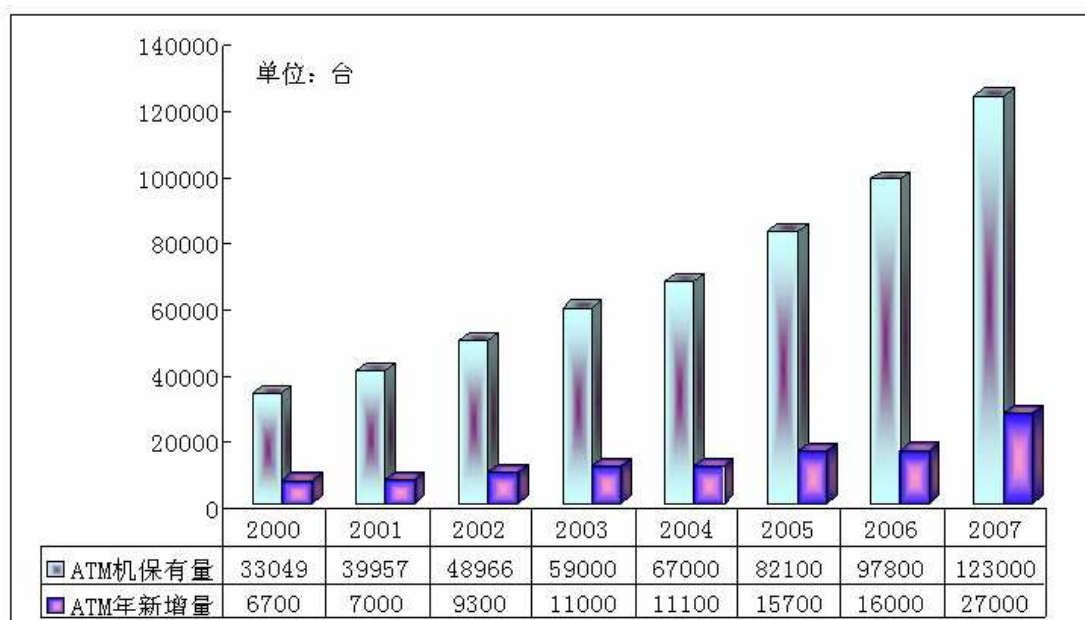
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## 摘要

2007 年底，中国联网 ATM 机已经达到 12.3 万台，近 5 年国内 ATM 设备保有量实现了年均 20.22% 的复合增长。整体 ATM 机市场保有量已经达到 13.8 万台。中国每百万人均 ATM 机数量也由 2005 年底的 75 台，增加到 2007 年底的 96 台。和世界每百万人均 240 台相比，中国 ATM 市场处在成长期，发展迅速，发展空间大。

图：中国历年联网 ATM 机保有量及新增量情况



数据来源：中国银联，中国人民银行 整理：ResearchInChina

2007 年，ATM 机市场上增长最快的是存取款一体机，市场份额由 2006 年的 10% 上升到 35.90%。随着社会经济的发展，人们不满足于仅仅只能从 ATM 上取钱，很多时候还希望能方便的进行现金存款。特别是近年来信用卡使用量的快速增长，很多信用卡持卡人都希望能够方便的通过 ATM 进行还款，这就需要银行布放更多的存取款一体机，预计 2008 存取款一体机仍将快速增长。

2007 年 ATM 市场上仍由国外企业（迪堡、NCR、德利多富等）主导，但市场重心正在向国产品牌倾

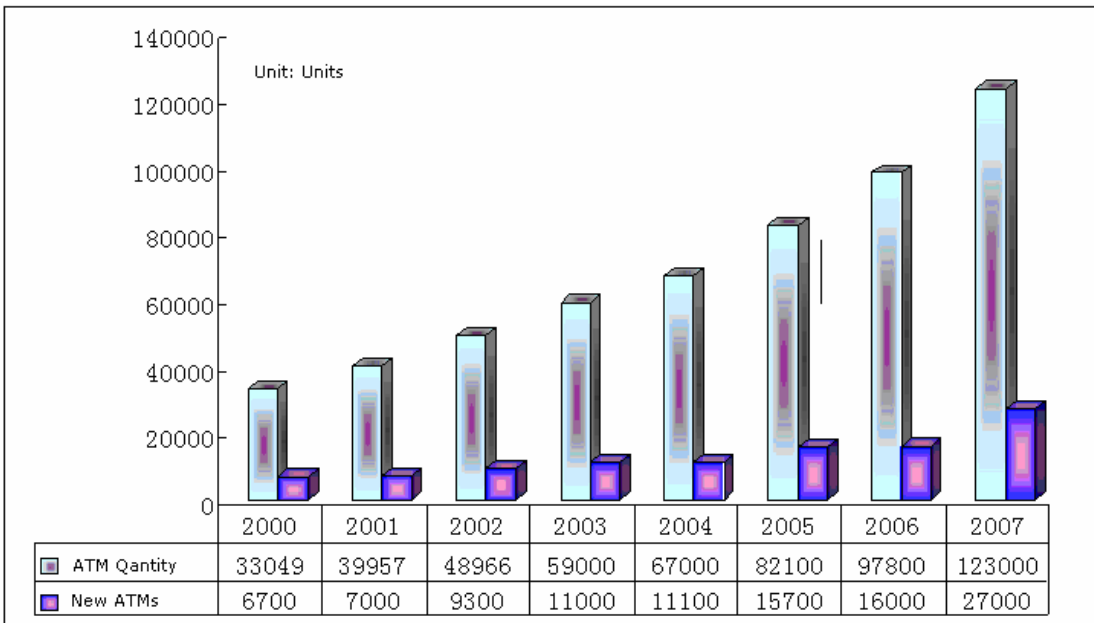
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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|          | <p>斜。国产品牌如广电运通、御银股份增长迅速。2006 年，国产品牌占据 2 成市场份额，2007 年，国产品牌占据 3 成多市场份额。</p> <p>ATM 市场技术及资金壁垒都比较高。2007 年，恒宝股份凭借其银行和运营商两个行业的客户资源与渠道优势，与 LG 合作开始进军 ATM 行业，预计 2009 年开始在 ATM 市场占有一席之地。届时，国内厂商将形成广电运通，御银股份，恒宝股份三足鼎立之势。</p> <p>本研究报告数据来源于中国银联、中国银行家协会、中国人民银行、Tremont capital Group、NBR 、ATMIA、国家信息中心和国家统计局等国内外权威渠道。</p>                                                                                                                                                                                                                                                                                                                                     |
| 正文<br>目录 | <p>第一章 中国 ATM 机行业发展概况</p> <p>1.1 ATM 机行业现状分析</p> <p>1.1.1 中国 ATM 机行业概况</p> <p>1.1.2 ATM 机行业特点</p> <p>1.1.3 ATM 机行业发展推动因素</p> <p>1.1.4 ATM 机发展制约因素</p> <p>1.2 ATM 机上下游产业分析</p> <p>1.2.1 ATM 上游行业</p> <p>1.2.2 ATM 下游行业</p> <p>1.3 ATM 机技术特点及发展趋势</p> <p>1.3.1 ATM 机技术特点</p> <p>1.3.2 ATM 机技术发展趋势</p> <p>第二章 全球 ATM 行业市场发展分析</p> <p>2.1 全球 ATM 市场概况</p> <p>2.1.1 全球 ATM 市场发展历程</p> <p>2.1.2 全球 ATM 市场现状及发展趋势</p> <p>2.2 美国 ATM 市场发展概况</p> <p>2.3 国外 ATM 市场运营模式分析及借鉴</p> <p>第三章 中国 ATM 市场分析</p> <p>3.1 中国 ATM 市场概况</p> <p>3.1.1 中国 ATM 市场特点</p> <p>3.1.2 中国 ATM 市场发展趋势</p> <p>3.2 中国 ATM 市场规模</p> <p>3.3 中国 ATM 市场竞争格局分析</p> <p>3.4 中国 ATM 运营行业分析</p> |

|                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                   | <p>第四章 中国 ATM 制造商经营状况分析</p> <p>4.1 安迅（北京）金融设备系统有限公司</p> <p>4.2 迪堡金融设备有限公司</p> <p>4.3 冲电气实业（深圳）有限公司</p> <p>4.4 广州广电运通金融电子有限公司</p> <p>4.5 南京神州数码三商信息系统设备有限公司</p> <p>4.6 广州御银科技股份有限公司</p> <p>4.7 恒宝股份有限公司</p> <p>第五章 中国 ATM 市场投资机会分析</p> <p>5.1 风险分析</p> <p>5.1.1 市场风险分析</p> <p>5.1.2 技术风险分析</p> <p>5.1.3 政策风险分析</p> <p>5.1.4 其它风险分析</p> <p>5.2 机会分析</p> <p>5.2.1 市场机会分析</p> <p>5.2.2 行业机会分析</p> <p>5.2.3 政策机会分析</p> <p>5.3 投资策略</p> <p>5.3.1 进入行业壁垒分析</p> <p>5.3.2 结论和观点</p>                                                                                                                                                                                                                                   |
| 部 分<br>图 表<br>目 录 | <p>图：中国历年联网 ATM 机保有量及增长率（单位：台）</p> <p>图：2007 年各国百万人 ATM 保有量对比</p> <p>图：2007 年中国 ATM 机市场主要厂商市场份额</p> <p>表：上游各模块对应的主要厂商</p> <p>图：2003-2009 年全球 ATM 市场保有量及增长率预测</p> <p>图：2007 年全球 ATM 机市场地区分布</p> <p>图：2007 年前四大 ATM 国家保有量（包括欧洲）</p> <p>图：2006-2011 年前四大 ATM 国家保有量新增情况</p> <p>表：美国 ATM 发展大事记</p> <p>图：Docutel 公司提供的汉华银行纽约的洛克维尔分行安装的第一台 ATM 机</p> <p>图：美国 70 年代的 NCR 公司的 ATM 机</p> <p>图：美国不同时期 ATM 保有量</p> <p>图：2005-2007 年美国 ATM 机保有量及 ISO 量</p> <p>图：2007 年美国 ATM 机地区分布</p> <p>表：中国 ATM 发展大事记</p> <p>图：2005-2007 年中国存取款机保有量及增量情况</p> <p>表：2005-2007 年中国存取款机市场主要厂商市场份额</p> <p>图：中国历年联网 ATM 机保有量及新增量情况</p> <p>图：2005-2007 年中国 ATM 机总保有量及新增量情况</p> <p>表：2006-2007 年中国 ATM 机市场主要厂商市场份额</p> <p>图：ATM 运营合作运营盈利模式</p> |

图: ATM 运营融资租赁盈利模式  
表: 国内 ATM 运营商  
表: 2006 年银行 ATM 与非银行 ATM 对比  
表: NCR 大事记  
图: 2004-2007 年 NCR 销售收入与 ATM 收入对比  
图: 2004-2007 年 NCRATM 销售收入  
图: 2005-2007 年 NCR 在中国市场上的份额  
表: NCR 主要产品  
表: 迪堡大事记  
图: 2000-2008 年迪堡全球的销售额  
表: 迪堡主要产品  
表: 广电运通大事记  
图: 2004—2010 年广电运通主营业务收入及增长率预测 (单位: 万元)  
图: 2005—2010 年广电运通 ATM 销售数量及收入 (单位: 万元)  
图: 2006—2010 年广电运通 ATM 运营收入 (单位: 万元)  
图: 2003—2008 年广电运通在中国市场份额  
表: 南京神州数码三商大事记  
表: 南京神州数码三商主要产品  
表: 南京神州数码三商主要客户  
表: 御银股份大事记  
图: 2004—2009 年御银股份主营业务收入及增长率预测  
图: 2004—2007 年御银股份累计发机数量  
图: 2004—2007 年御银股份 ATM 运营与 ATM 销售毛利率对比  
表: 御银股份合作运营主要合作伙伴  
表: 御银股份融资租赁主要合作伙伴  
表: 御银股份主要产品  
表: 恒宝股份大事记  
图: 2005—2010 年恒宝股份主营业务收入及增长率预测  
图: 2007 年恒宝股份产品收入主要分布  
表: 恒宝股份、广电运通、御银股份核心竞争力比较  
表: 2008 年恒宝股份、广电运通、御银股份预计业务比较

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| Title        | China ATM (Automatic Teller Machine) Market Report, 2008                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Pages        | 72       |       |       |       |       |        |      |      |      |      |              |       |       |       |       |       |       |       |        |          |      |      |      |       |       |       |       |       |
| Price        | PDF USD \$ 1,800                      Hard Copy    USD \$ 1,700<br>Enterprisewide USD \$ 2,700                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Release Date | Aug/2008 |       |       |       |       |        |      |      |      |      |              |       |       |       |       |       |       |       |        |          |      |      |      |       |       |       |       |       |
| Abstract     | <p>By the end of 2007, the number of networked ATM machines has reached 123,000 units in China, where the compound average growth rate of ATM machines was 20.22% in the past five years, and meanwhile China's total number of ATM machines has reached 138.000 units. The number of ATM machines per million of people in China rose to 96 units in 2007 from 75 units in 2005. Compared with the world's average number of 240 ATM machine per million of people, China's ATM market is still in a period of rapid growth, and has a large space for development.</p> <p style="text-align: center;"><b>Total Number &amp; Newly Added ATM in China, 2000-2007</b></p> <div><table><tr><td></td><td>2000</td><td>2001</td><td>2002</td><td>2003</td><td>2004</td><td>2005</td><td>2006</td><td>2007</td></tr><tr><td>ATM Quantity</td><td>33049</td><td>39957</td><td>48966</td><td>59000</td><td>67000</td><td>82100</td><td>97800</td><td>123000</td></tr><tr><td>New ATMs</td><td>6700</td><td>7000</td><td>9300</td><td>11000</td><td>11100</td><td>15700</td><td>16000</td><td>27000</td></tr></table></div> <p style="text-align: center;">Source: China UnionPay, The People's Bank of China</p> <p>In 2007, cash recycling system had the rapidest growth, and its market share increased to 35.90% from 10% in 2006 in ATM market. With social-economic development, people are no longer satisfied with ATM, by which they can only withdraw money, and they hope they can deposit cash easily by ATM. Especially with the fast growth in use of credit cards in recent years, many credit card holders hope that they can repay by ATM. Therefore, banks are requested to install more cash recycling systems. It is forecasted that cash recycling system</p> |              |          |       | 2000  | 2001  | 2002  | 2003   | 2004 | 2005 | 2006 | 2007 | ATM Quantity | 33049 | 39957 | 48966 | 59000 | 67000 | 82100 | 97800 | 123000 | New ATMs | 6700 | 7000 | 9300 | 11000 | 11100 | 15700 | 16000 | 27000 |
|              | 2000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2001         | 2002     | 2003  | 2004  | 2005  | 2006  | 2007   |      |      |      |      |              |       |       |       |       |       |       |       |        |          |      |      |      |       |       |       |       |       |
| ATM Quantity | 33049                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 39957        | 48966    | 59000 | 67000 | 82100 | 97800 | 123000 |      |      |      |      |              |       |       |       |       |       |       |       |        |          |      |      |      |       |       |       |       |       |
| New ATMs     | 6700                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 7000         | 9300     | 11000 | 11100 | 15700 | 16000 | 27000  |      |      |      |      |              |       |       |       |       |       |       |       |        |          |      |      |      |       |       |       |       |       |

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|          | <p>market will continue to grow rapidly in 2008.</p> <p>In 2007, ATM market was still dominated by foreign companies like Diebold, NCR and Wincor Nixdorf. However, the market has begun inclining to local ATM machines gradually. Some local brands, for instance, such as GRGBanking and KingTeller have developed rapidly recently. In 2007, China's brands took up more than 30% of total ATM market, a big rise from 20% posted in 2006.</p> <p>ATM market has high market entry barriers in terms of technology and funds. With its advantages in client resources and channels of banks, Hengbao in cooperation with LG started to enter ATM industry in 2007 and is expected to grab a certain market shares starting from 2009, when GRGBanking, KingTeller and Hengbao will be the key local ATM manufacturers in the market.</p> <p>The report is based on the authoritative statistics from the National Bureau of Statistics, the China UnionPay, the China Banking Association, the People's Bank of China and the State Information Center, as well as information from Tremont Capital Group, NBR and ATMIA.</p> |
| Contents | <p><b>1. China ATM Industry Development</b></p> <p>1.1 Current status of ATM industry</p> <p>1.1.1 Overview of China ATM industry</p> <p>1.1.2 Characteristics of ATM industry</p> <p>1.1.3 Factors to promote the development of ATM industry</p> <p>1.1.4 Factors to restrict the development of ATM industry</p> <p>1.2 Upstream and downstream sector of ATM industry</p> <p>1.2.1 Upstream sector</p> <p>1.2.2 Downstream sector</p> <p>1.3 Technical features and development trend of ATM</p> <p>1.3.1 Technical features</p> <p>1.3.2 Technical development trend</p> <p><b>2. Global ATM Industry Development</b></p> <p>2.1 Global ATM market</p> <p>2.1.1 History of Global ATM market</p> <p>2.1.2 Current status and development trend of global ATM market</p> <p>2.2 American ATM market development</p> <p>2.3 Foreign ATM market operation modes</p> <p><b>3. China ATM Market</b></p> <p>3.1 Overview of China ATM market</p> <p>3.1.1 Characteristics of China ATM market</p>                                                                                                                                  |

|                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                 | <p>3.1.2 Development trend of China ATM market</p> <p>3.2 China ATM market size</p> <p>3.3 Competition pattern of China ATM market</p> <p>3.4 Analysis of China ATM operation</p> <p><b>4. Business Operation of China ATM Manufacturers</b></p> <p>4.1 Anxun (Beijing) Banking Equipment System Co., Ltd.</p> <p>4.2 Diebold</p> <p>4.3 Oki Electric Industry (Shenzhen) Co., Ltd.</p> <p>4.4 GRGBanking</p> <p>4.5 Mercuries System Equipment (Nanjing) Ltd.</p> <p>4.6 Guangzhou KingTeller Technology Co. Ltd.,</p> <p>4.7 Hengbao</p> <p><b>5. Investment Opportunities of China ATM Market</b></p> <p>5.1 Risks</p> <p>5.1.1 Market risks</p> <p>5.1.2 Technical risks</p> <p>5.1.3 Policy risks</p> <p>5.1.4 Other risks</p> <p>5.2 Opportunities</p> <p>5.2.1 Market opportunity</p> <p>5.2.2 Industry opportunity</p> <p>5.2.3 Policy opportunity</p> <p>5.3 Investment strategies</p> <p>5.3.1 Market entry barriers</p> <p>5.3.2 Conclusions and views</p> |
| Selected Charts | <p>Total Number &amp; Growth Rates of ATM in China</p> <p>Comparison of ATM Quantity per Million of People between Nations, 2007</p> <p>Market Share of Main ATM Manufacturers in China, 2007</p> <p>Main Manufacturers Corresponding to Upstream Modules</p> <p>Statistics and Forecast of Global ATM Quantity &amp; Growth Rates, 2003-2009</p> <p>Geographical Distribution of Global ATM Market, 2007</p> <p>Top 4 Nations in Terms of ATM Quantity in 2007 (Europe Included)</p> <p>Number of Newly Added ATM in Top 4 Nations, 2006-2011</p> <p>Memorabilia of American ATM Development</p> <p>The First ATM Installed in Rockwell Branch, Chemical Banking Corp. Provided by Docutel</p> <p>American ATMs Produced by NCR , 1970s</p> <p>Total Number of ATM in the United States in Different Periods</p> <p>Total Number and ISO Volume of ATM in the U.S., 2005-2007</p> <p>Geographical Distribution of ATMs in the U.S., 2007</p>                         |



|                                                                             |
|-----------------------------------------------------------------------------|
| Memorabilia of China ATM Development                                        |
| Total Number & Annual Increase of China Cash Recycling Systems, 2005-2007   |
| Market Shares of China's Main CRS Manufacturers, 2005-2007                  |
| Total Number and Annual Increase of Networked ATM in China                  |
| Total Number and Annual Increase of ATM in China, 2005-2007                 |
| Market Shares of China's Main ATM Manufactures, 2006-2007                   |
| Profiting Mode of ATM Operation Cooperation                                 |
| Profiting Mode of ATM Operation of Financial Leasing                        |
| Domestic ATM Operators in China                                             |
| Comparison of Bank ATM and Non-bank ATM, 2006                               |
| NCR Memorabilia                                                             |
| Comparison of NCR Sales Revenue and ATM Revenue, 2004-2007                  |
| Sales Revenue from ATM of NCR, 2004-2007                                    |
| NCR's Market Shares in China, 2005-2007                                     |
| NCR's Main Products                                                         |
| Diebold Memorabilia                                                         |
| Global Sales of Diebold, 2000-2008                                          |
| Main Products of Diebold                                                    |
| GRGBanking Memorabilia                                                      |
| GRGBanking's Main Business Revenue & Growth Rate Forecast, 2004—2010        |
| GRGBanking's ATM Sales Volume and Revenue, 2005—2010                        |
| GRGBanking's ATM Operation Revenue, 2006—2010                               |
| GRGBanking's Market Share in China, 2003—2008                               |
| Memorabilia of Mercuries System Equipment (Nanjing) Ltd.                    |
| Main Products of Mercuries System Equipment (Nanjing) Ltd.                  |
| Main Clients of Mercuries System Equipment (Nanjing) Ltd.                   |
| KingTeller Memorabilia                                                      |
| KingTeller's Main Business Revenue & Growth Rate Forecast, 2004—2009        |
| KingTeller's Total Number of Installed ATM Machines, 2004—2007              |
| Comparison of KingTeller ATM Operation & ATM Sales Margin, 2004—2007        |
| KingTeller's Main Partners in Operation Cooperation                         |
| KingTeller's Main Partners in Financial Leasing                             |
| KingTeller 's Main Products                                                 |
| Hengbao Memorabilia                                                         |
| Hengbao's Main Business Revenue & Growth Rate Forecast, 2005—2010           |
| Distribution of Main Revenue of Hengbao, 2007                               |
| Comparison of Core Competitiveness between Hengbao, GRGBanking & KingTeller |
| Comparison of Expected Business of Hengbao, GRGBanking and KingTeller, 2008 |