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2012

# Middle East and Africa ATM Industry Outlook to 2015

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## MIDDLE EAST AND AFRICA ATM MARKET INTRODUCTION

The Middle East market is growing well and is estimated to grow profoundly over the coming years. Iran is a strongly growing market in this region. Its omission from the western financial system aided in being affected less during times of economic crisis. The country is expected to drive the growth of the Middle East region in the coming years.

“ The African continent as a whole has relatively lesser penetration of ATM usage as compared to the other regions. However as the ATM usage increases over the period, the need for better security becomes critical ”

The African continent as a whole has relatively lesser penetration of ATM usage as compared to the other regions. However as

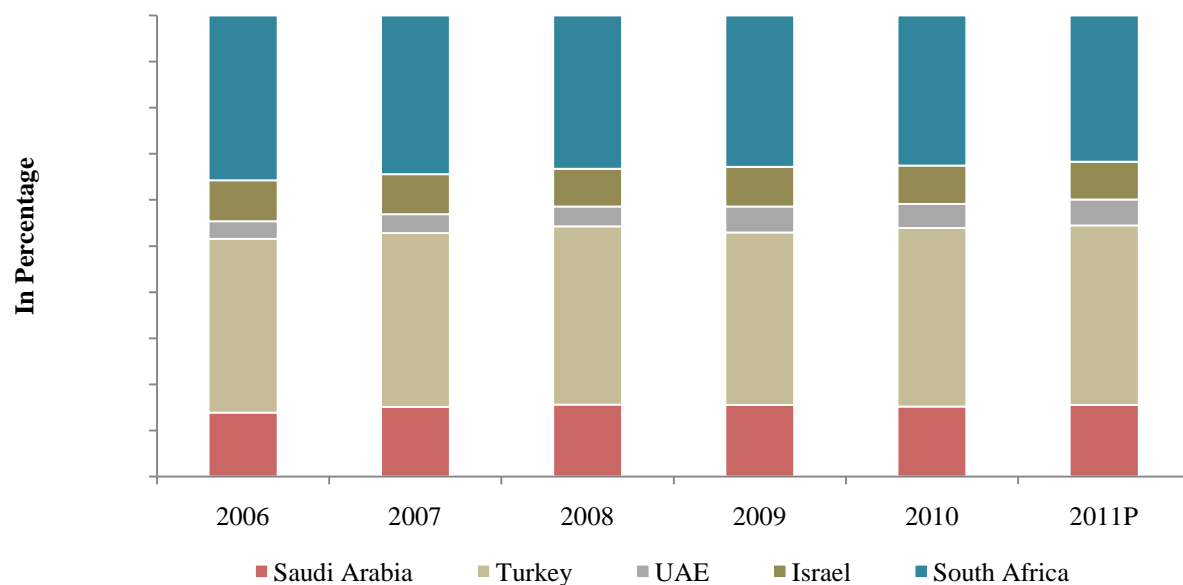
the ATM usage increases over the period, the need for better security becomes critical. ATM manufacturers are employing surveillance technology and ...

## MIDDLE EAST AND AFRICA ATM MARKET SEGMENTATION

Turkey and South Africa are the largest ATM markets in the Middle East and Africa region respectively. Both of these countries accounted for a combined market share of ~% in 2011. Both of the countries have exhibited considerable growth potential over the period and are also expected to dominate this region over the period despite the fact that the market share of South Africa is decreasing. Saudi Arabia is the third largest country in this region in terms of the total number of ATM terminals installed. The market share of Saudi Arabia increased from 13.9% in 2006 to ~% in 2011. The ATM share of Israel decreased by ~% from 2006 to 2010 while the ATM share of UAE increased by ~% during the same timeframe.



## Asia-Pacific ATM Market Segmentation by Country on the Basis of ATMs installed, in Percentage, 2006 – 2011



### SAUDI ARABIA

#### SAUDI ARABIA ATM MARKET INTRODUCTION

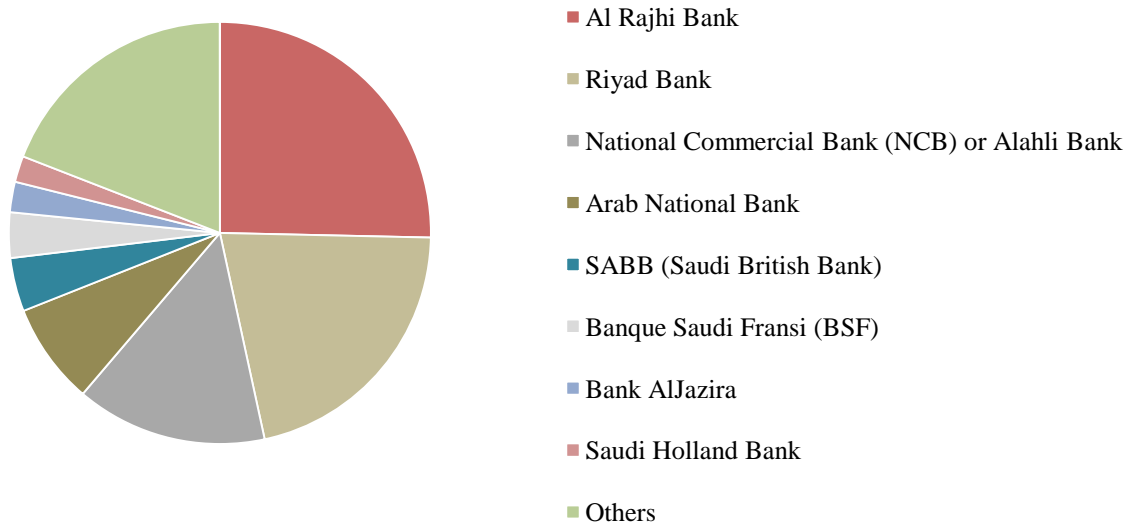
SAMA, the Saudi Arabian Monetary Agency, deals with the day to day management and developments of the modern national payments infrastructure to support the economic development of the Kingdom of Saudi Arabia. SAMA has established the key components of a rational and all-encompassing electronic payments system namely SPAN and SARIE (The Saudi Arabian Riyal Interbank Express). SPAN is a payment system which presents a countrywide network for all payment card and credit card transactions, at ATMs and POSs. SARIE is a single electronic funds transfer system for high-value same-day and forward-dated payments and direct debits. SAMA presents the only method of interbank settlement. SARIE, which initiated...

#### COMPETITIVE LANDSCAPE OF MAJOR BANKS IN SAUDI ARABIA, 2011



Al Rajhi Bank is the world's leading Islamic bank and has a network covering over ~branches, over 100 dedicated ladies branches, above ~ ATM's, ~ POS terminals installed throughout the kingdom of Saudi Arabia. Their Saudi business model is Sharia-compliant adhering to the Islamic banking principles. This bank is the ...

### Market Share of the Major Banks in Saudi Arabia on the Basis ATMs Deployed, in Percentage, 2011



### Market Share of ATM Holdings by major Banks in Saudi Arabia, on the Basis of Number of ATMs Installed in Units Respectively, 2011

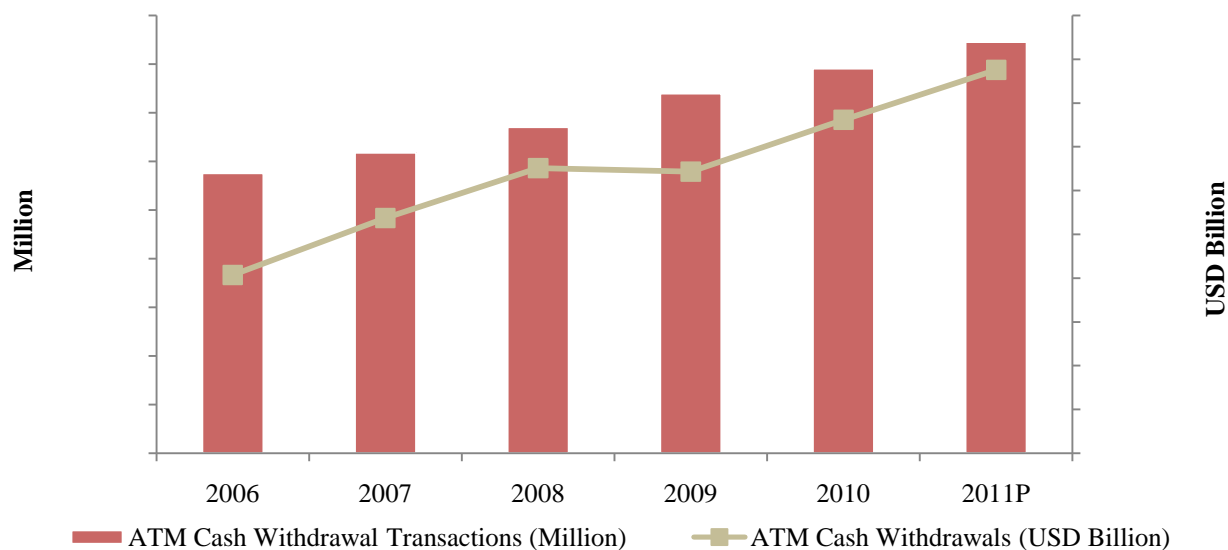
Bank	Number of ATMs Installed
Al Rajhi Bank	
Riyad Bank	
National Commercial Bank (NCB) or Alahli Bank	
Arab National Bank	
SABB (Saudi British Bank)	
Banque Saudi Fransi (BSF)	
Bank AlJazira	
Saudi Holland Bank	
Others	
Total	

## TURKEY

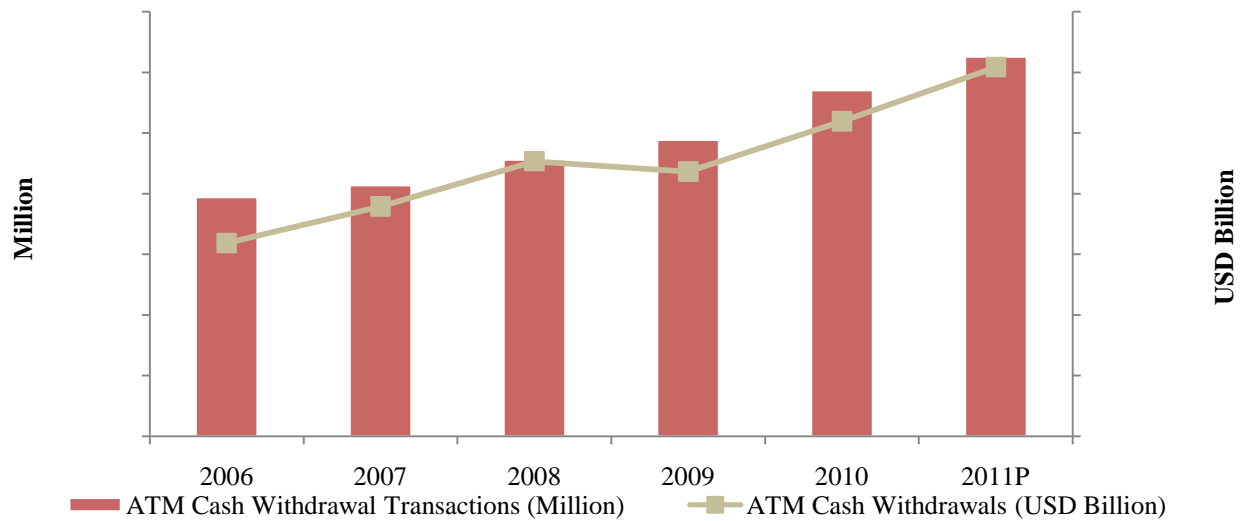
### ATM CASH WITHDRAWALS, 2006-2011

Turkey witnessed ~ million ATM cash withdrawal transactions from cards issued within the country in the year 2011. The country recorded ATM cash withdrawal of USD ~ billion as a result of these transactions, which grew from USD ~ billion in 2006 at a 5 year CAGR of ~%. The total cash withdrawals transactions per ATM terminal decreased over the period from 34.8 thousand in 2006 to ~ thousand ...

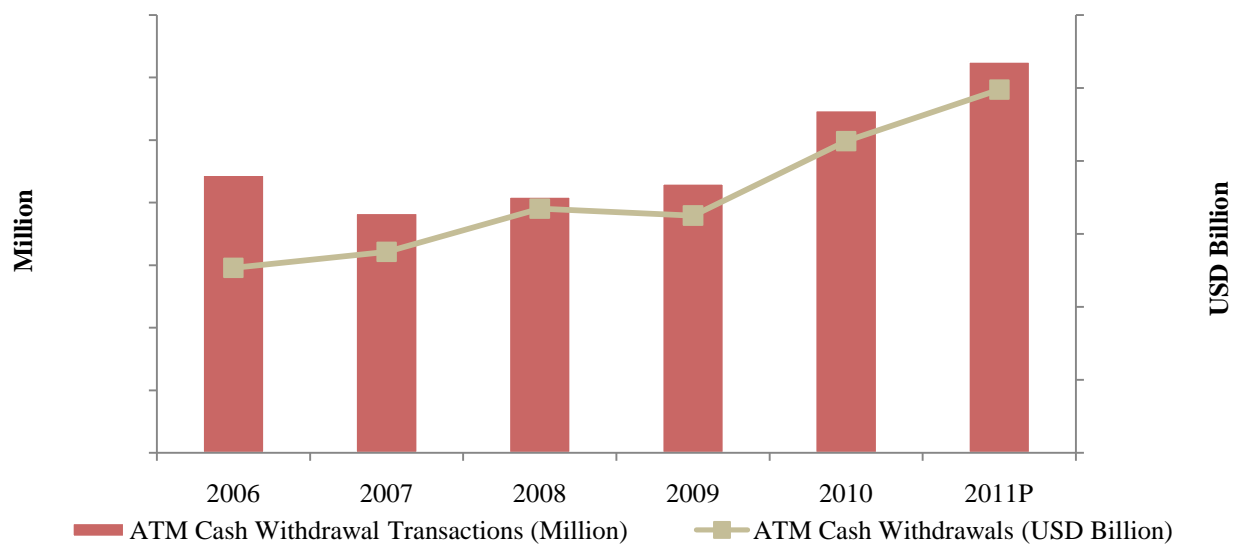
#### ATM Cash Withdrawal Transactions inside Turkey in Volume and Value from Cards Issued Inside the Country, 2006-2011



#### ATM Cash Withdrawal Transactions inside Turkey in Volume and Value from Cards Issued Outside the Country, 2006-2011



### ATM Cash Withdrawal Transactions outside Turkey in Volume and Value from Cards Issued Inside the Country, 2006-2011



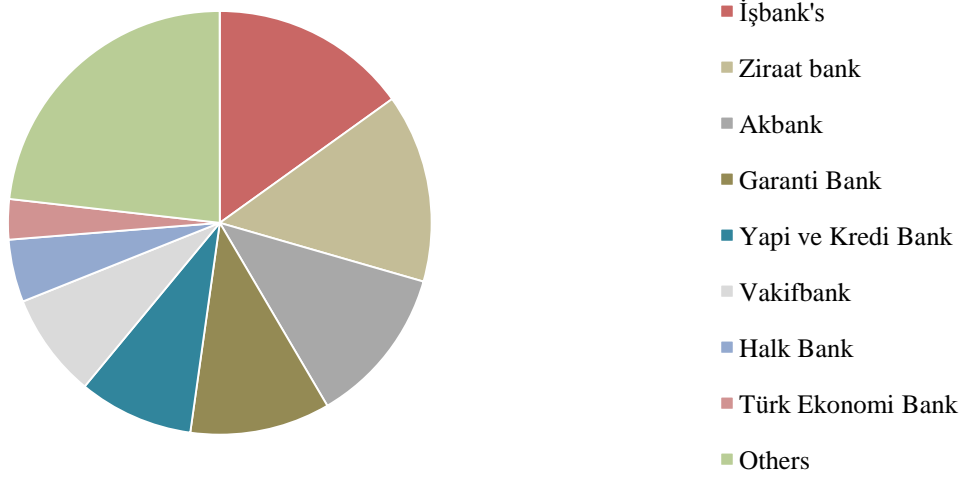
### COMPETITIVE LANDSCAPE OF MAJOR BANKS IN TURKEY, 2011

Türkiye İş Bankası is among the leading banks in Turkey which held a market share of ~% with ~ ATMs across the country in 2011. Isbank had a network of ~ kiosks and ~ domestic branches in the country. Ziraat bank is the second largest bank in this country in terms of ATM holdings. Ziraat bank commanded a market share of ~% from ~ ATM terminals in Turkey in 2011.



Akbank came third with market share of ~%. Founded in 1948, the bank has a distribution network of ~ branches and over ~ employees.

### Market Share of the Major Banks in Turkey on the Basis ATMs Deployed, in Percentage, 2011



### Market Share of ATM Holdings by major Banks in Turkey, on the Basis of Number of ATMs Installed in Units Respectively, 2011

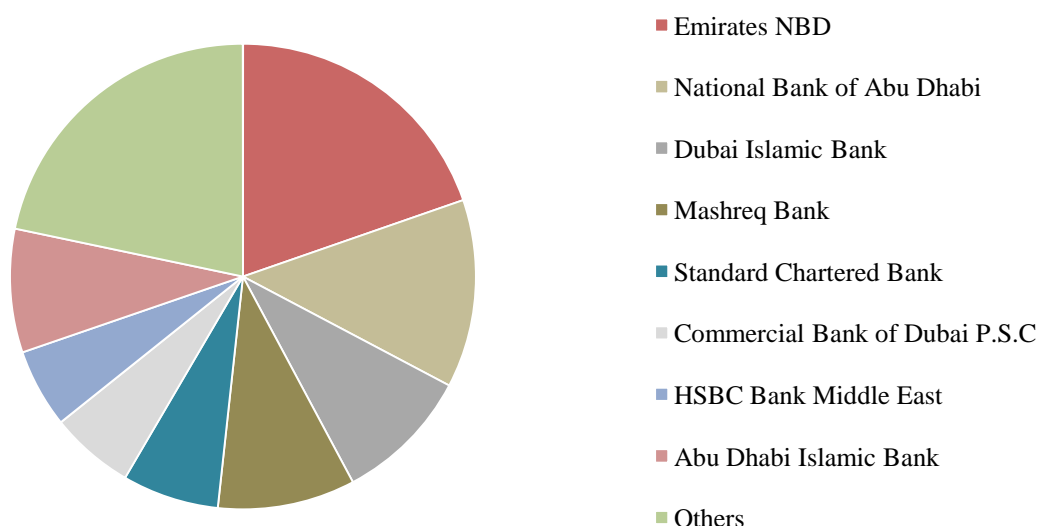
Bank	Number of ATMs Installed
İşbank's	4,618
Ziraat bank	
Akbank	
Garanti Bank	
Yapi ve Kredi Bank	
Vakifbank	
Halk Bank	
Türk Ekonomi Bank	
Others	
<b>Total</b>	

## COMPETITIVE LANDSCAPE OF MAJOR BANKS IN UAE, 2010

Emirates NBD is a major banking group in UAE. The bank has a network of over ~ branches through the country and employs over ~ individuals from over 50 countries. With over ~ ATM terminals installed in UAE in 2010, Emirates NBD accounted for ~% market share.

The National Bank of Abu Dhabi was incorporated in 1968. The bank has a network of above ~ branches in UAE and ~ branches in 12 other countries....

### Market Share of the Major Banks in UAE on the Basis ATMs Deployed, in Percentage, 2010



### Market Share of ATM Holdings by major Banks in UAE, on the Basis of Number of ATMs Installed in Units Respectively, 2010

Bank	Number of ATMs Installed
Emirates NBD	
National Bank of Abu Dhabi	
Dubai Islamic Bank	

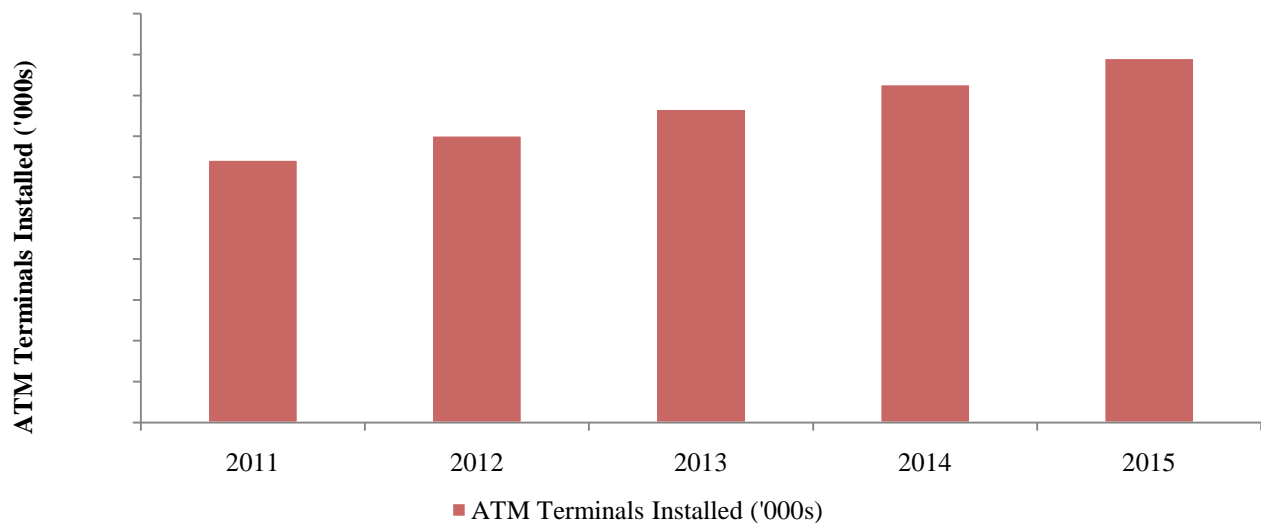
Mashreq Bank	
Standard Chartered Bank	
Commercial Bank of Dubai P.S.C	
HSBC Bank Middle East	
Abu Dhabi Islamic Bank	
Others	
<b>Total</b>	

## ISRAEL

### ISRAEL ATM MARKET FUTURE PROJECTIONS, 2012-2015

The total number of ATM terminals in Israel is estimated to grow from ~ thousand in 2011 to ~ thousand in 2015 by growing at a 4 year CAGR of ~%. Israel's ATM market would be marginally propelled by the developing tourism industry, rising population and developing economy.

#### ATM Terminals Installed in Israel, in Thousands, 2012 – 2015





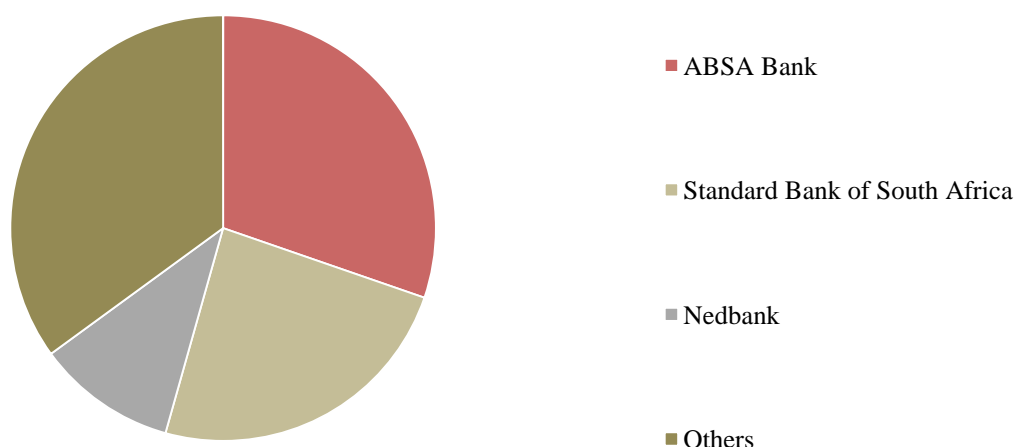
## SOUTH AFRICA

### COMPETITIVE LANDSCAPE OF MAJOR BANKS IN SOUTH AFRICA, 2010

The Absa Group Limited is a prominent financial services group in South Africa. Absa is a subsidiary of Barclays Bank PLC which holds ~% stake in the group. Absa was the leading bank in South Africa with regard to the total ATM holdings. This bank held a market share of ~% in 2010 with ~ ATMs.

Standard Bank of South Africa was the second largest bank in South Africa in terms of total ATM holdings. This bank deployed around ~ ATMs in the country in 2010 commanding a market share ...

**Market Share of ATM Holdings by major Banks in South Africa, on the Basis of Number of ATMs Installed in Units Respectively, 2010**



**Market Share of ATM Holdings by major Banks in South Africa, on the Basis of Number of ATMs Installed in Units Respectively, 2010**

Bank	Number of ATMs Installed
ABSA Bank	



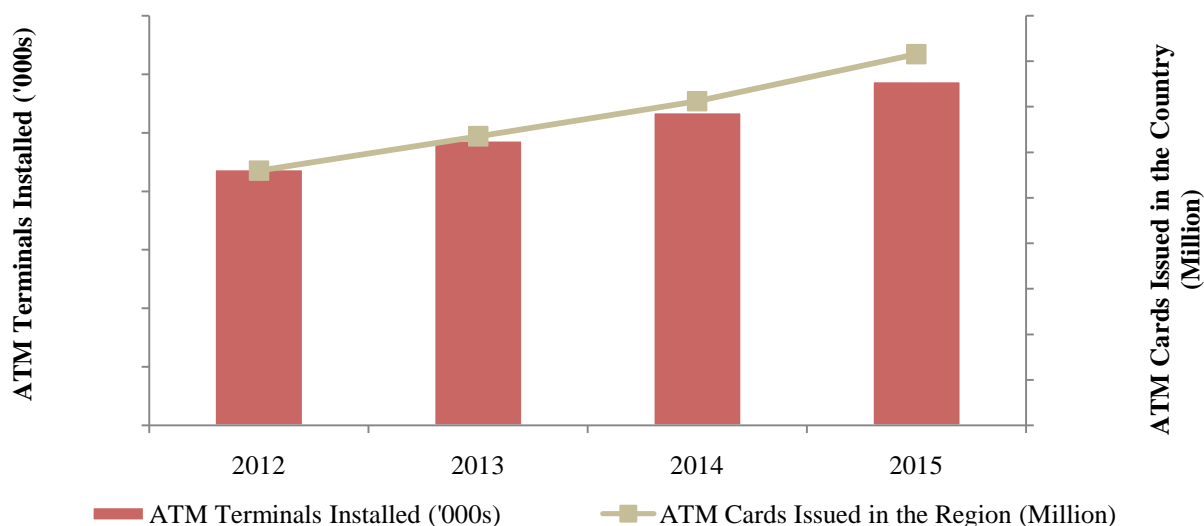
Standard Bank of South Africa	
Ned bank	
Others	
<b>Total</b>	

## MIDDLE EAST AND AFRICA ATM MARKET FUTURE PROJECTIONS, 2012-2015

The total number of ATM terminals installed in the Middle East and Africa region is expected to grow from 78.6 thousand in 2011 to 117.5 thousand in 2015 at a 4 year CAGR of 10.6%. The total number of ATM cards issued in this region is expected to clock 163.2 million in 2015 by growing at a 4 year CAGR of 13.1% from 99.7 million in 2011.

Middle East is expected to register high growth because of growing demand from consumers, accessibility of ATM technology and reducing prices of ...

### ATM Terminals Installed and ATM Cards Issued in Middle East and Africa, in Thousands and Million respectively, 2012 – 2015



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