

## Performance of Automated Banking/Teller Machines (ABMs) for the month of August 2024

These outturns were taken from unaudited submissions made by the following banks to the Bank of Jamaica and, with the exceptions indicated in the notes section of the report, have been attested to by the respective managements as reflecting a true and fair representation of the affairs and condition of the banks at the reporting date. Bank of Jamaica does not in any way certify the accuracy or otherwise of the outturns reported by the respective banks.

*For Percentage Share of ABMs in Operation, figures highlighted in red indicate non-compliance with the minimum requirement of 90%, while figures in green indicate compliance. For Up Time During the Month, figures highlighted in red indicate non-compliance with the minimum requirement of 95%, while figures in green indicate compliance.*

Region	Entity	Total Number of ABMs	Total Number of ABMs in Operation	Percentage Share of ABMs in Operation (%)	Up Time During the Month (%)	Average Recovery Time During the Month (hours)
Kingston Metropolitan Area (KMA)	Bank of Nova Scotia Jamaica Limited	97	93	95.9%	94.2%	2.9 hrs
	First Global Bank Limited	12	12	100.0%	98.1%	0.3 hrs
	FirstCaribbean International Bank (Jamaica) Limited	13	13	100.0%	95.2%	1.3 hrs
	JMMB Bank (Jamaica) Limited	7	6	85.7%	90.1%	3.8 hrs
	JN Bank Limited	53	53	100.0%	84.4%	2.0 hrs
	National Commercial Bank Jamaica Limited	106	105	99.1%	91.9%	11.3 hrs
	Sagicor Bank Jamaica Limited	18	18	100.0%	94.4%	3.8 hrs
	Victoria Mutual Building Society	11	11	100.0%	95.0%	3.1 hrs
	<b>Country</b>	<b>317</b>	<b>311</b>	<b>98.1%</b>	<b>91.9%</b>	<b>5.4 hrs</b>
Other Urban	Bank of Nova Scotia Jamaica Limited	110	98	89.1%	90.6%	3.9 hrs
	First Global Bank Limited	7	7	100.0%	98.7%	0.3 hrs
	FirstCaribbean International Bank (Jamaica) Limited	16	16	100.0%	92.8%	1.7 hrs
	JMMB Bank (Jamaica) Limited	5	5	100.0%	94.1%	4.2 hrs
	JN Bank Limited	45	45	100.0%	76.9%	1.8 hrs
	National Commercial Bank Jamaica Limited	106	106	100.0%	91.4%	14.2 hrs
	Sagicor Bank Jamaica Limited	20	20	100.0%	90.4%	4.3 hrs
	Victoria Mutual Building Society	14	14	100.0%	96.2%	3.8 hrs
	<b>Country</b>	<b>323</b>	<b>311</b>	<b>96.3%</b>	<b>89.5%</b>	<b>6.7 hrs</b>
Rural	Bank of Nova Scotia Jamaica Limited	85	73	85.9%	94.4%	2.3 hrs
	First Global Bank Limited	2	2	100.0%	97.7%	0.4 hrs
	FirstCaribbean International Bank (Jamaica) Limited	11	11	100.0%	96.3%	1.3 hrs
	JMMB Bank (Jamaica) Limited	4	4	100.0%	90.0%	6.0 hrs
	JN Bank Limited	46	43	93.5%	82.1%	2.0 hrs
	National Commercial Bank Jamaica Limited	89	82	92.1%	91.9%	8.1 hrs
	Sagicor Bank Jamaica Limited	9	9	100.0%	93.5%	3.6 hrs
	Victoria Mutual Building Society	10	10	100.0%	90.9%	4.2 hrs
	<b>Country</b>	<b>256</b>	<b>234</b>	<b>91.4%</b>	<b>91.2%</b>	<b>4.1 hrs</b>
<b>Grand Total</b>		<b>896</b>	<b>856</b>	<b>95.5%</b>	<b>90.9%</b>	<b>5.5 hrs</b>

### Notes:

**ABMs in Operation** - Refers to automated banking/teller machines that facilitate the successful completion of cash transactions (that is, cash deposits and withdrawals) by customers as at the time of reporting. For the purposes of this publication, machines with faults that do not inhibit the successful completion of cash transactions by customers are classified as operational.

**Region** - For the purposes of this publication, the KMA includes the parishes of Kingston and Saint Andrew, and Other Urban includes the parishes of Saint Catherine, Saint Ann, and Saint James. All other parishes are classified as Rural.

**Up Time** - Refers to the duration of time (during a 24-hour period) that the machine is operational and available for use for cash transactions. This is the opposite of down time.

**Average Recovery Time** - Refers to the average time (in hours) taken for the restoration of the normal functionality of an ABM following a fault(s) which inhibits the usability of the machine by customers for cash transactions. Recovery time is computed from the time of the first notification of the fault to the time that the machine is fully restored and available for use by the public.

*Blank spaces indicate that data is currently not available.*

*Bank of Nova Scotia Jamaica Limited advises that outages for the month of August were primarily attributed to the impact of the passage of Hurricane Beryl on their ABM network, which resulted in extended outages due to electrical power and telecommunication issues, and the ongoing refreshing/replacement of several older ATMs in the fleet.*

## Performance of Automated Banking/Teller Machines (ABMs) for the month of August 2024

These outturns were taken from unaudited submissions made by the following banks to the Bank of Jamaica and, with the exceptions indicated in the notes section of the report, have been attested to by the respective managements as reflecting a true and fair representation of the affairs and condition of the banks at the reporting date. Bank of Jamaica does not in any way certify the accuracy or otherwise of the outturns reported by the respective banks.

*For Percentage Share of ABMs in Operation, figures highlighted in red indicate non-compliance with the minimum requirement of 90%, while figures in green indicate compliance. For Up Time During the Month, figures highlighted in red indicate non-compliance with the minimum requirement of 95%, while figures in green indicate compliance.*

Parish	Entity	Total Number of ABMs	Total Number of ABMs in Operation	Percentage Share of ABMs in Operation (%)	Up Time During the Month (%)	Average Recovery Time During the Month (hours)	
Clarendon	Bank of Nova Scotia Jamaica Limited	9	5	55.6%	92.0%	2.9 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	1	1	100.0%	90.3%	1.0 hrs	
	JMMB Bank (Jamaica) Limited	1	1	100.0%	92.1%	6.0 hrs	
	JN Bank Limited	7	6	85.7%	79.7%	1.4 hrs	
	National Commercial Bank Jamaica Limited	16	15	93.8%	82.0%	31.2 hrs	
	Sagicor Bank Jamaica Limited	3	3	100.0%	95.7%	4.3 hrs	
	Victoria Mutual Building Society	2	2	100.0%	94.0%	3.1 hrs	
Hanover	Bank of Nova Scotia Jamaica Limited	8	8	100.0%	86.4%	8.7 hrs	
	JN Bank Limited	3	2	66.7%	85.6%	1.5 hrs	
	National Commercial Bank Jamaica Limited	5	5	100.0%	92.4%	2.3 hrs	
Kingston & St. Andrew	Bank of Nova Scotia Jamaica Limited	97	93	95.9%	94.2%	2.9 hrs	
	First Global Bank Limited	12	12	100.0%	98.1%	0.3 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	13	13	100.0%	95.2%	1.3 hrs	
	JMMB Bank (Jamaica) Limited	7	6	85.7%	90.1%	3.8 hrs	
	JN Bank Limited	53	53	100.0%	84.4%	2.0 hrs	
	National Commercial Bank Jamaica Limited	106	105	99.1%	91.9%	11.3 hrs	
	Sagicor Bank Jamaica Limited	18	18	100.0%	94.4%	3.8 hrs	
	Victoria Mutual Building Society	11	11	100.0%	95.0%	3.1 hrs	
Manchester	Bank of Nova Scotia Jamaica Limited	14	12	85.7%	98.8%	0.6 hrs	
	First Global Bank Limited	2	2	100.0%	97.7%	0.4 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	2	2	100.0%	96.4%	1.0 hrs	
	JMMB Bank (Jamaica) Limited	1	1	100.0%	94.6%	4.0 hrs	
	JN Bank Limited	6	6	100.0%	85.5%	1.2 hrs	
	National Commercial Bank Jamaica Limited	12	11	91.7%	93.2%	3.6 hrs	
	Sagicor Bank Jamaica Limited	2	2	100.0%	84.3%	3.5 hrs	
	Victoria Mutual Building Society	3	3	100.0%	84.2%	5.7 hrs	
Portland	Bank of Nova Scotia Jamaica Limited	7	7	100.0%	95.3%	2.0 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	1	1	100.0%	96.8%	1.0 hrs	
	JN Bank Limited	4	4	100.0%	65.7%	3.1 hrs	
	National Commercial Bank Jamaica Limited	7	6	85.7%	98.2%	3.5 hrs	
Saint Andrew	Bank of Nova Scotia Jamaica Limited	1	1	100.0%	99.7%	0.1 hrs	
Saint Ann	Bank of Nova Scotia Jamaica Limited	1	1	100.0%	100.0%	0.0 hrs	
St Andrew	Bank of Nova Scotia Jamaica Limited	2	2	100.0%	99.6%	0.2 hrs	
St Elizabeth	Bank of Nova Scotia Jamaica Limited	1	1	100.0%	38.9%	14.7 hrs	
St James	Bank of Nova Scotia Jamaica Limited	2	2	100.0%	98.1%	0.5 hrs	
St Thomas	Bank of Nova Scotia Jamaica Limited	2	2	100.0%	99.5%	0.1 hrs	
St. Ann	Bank of Nova Scotia Jamaica Limited	31	28	90.3%	89.5%	4.1 hrs	
	First Global Bank Limited	3	3	100.0%	99.0%	0.0 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	3	3	100.0%	97.6%	1.7 hrs	
	JMMB Bank (Jamaica) Limited	1	1	100.0%	92.6%	3.0 hrs	
	JN Bank Limited	8	8	100.0%	71.9%	2.9 hrs	
	National Commercial Bank Jamaica Limited	25	25	100.0%	85.5%	4.7 hrs	
	Sagicor Bank Jamaica Limited	4	4	100.0%	94.8%	3.5 hrs	
	Victoria Mutual Building Society	1	1	100.0%	98.4%	2.0 hrs	
St. Catherine	Bank of Nova Scotia Jamaica Limited	39	34	87.2%	93.6%	2.6 hrs	
	First Global Bank Limited	2	2	100.0%	98.4%	0.2 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	5	5	100.0%	92.2%	1.6 hrs	
	JMMB Bank (Jamaica) Limited	2	2	100.0%	93.8%	3.5 hrs	
	JN Bank Limited	25	25	100.0%	77.2%	1.4 hrs	
	National Commercial Bank Jamaica Limited	46	46	100.0%	92.4%	27.1 hrs	
	Sagicor Bank Jamaica Limited	13	13	100.0%	89.8%	4.5 hrs	
	Victoria Mutual Building Society	8	8	100.0%	94.6%	3.9 hrs	
St. Elizabeth	Bank of Nova Scotia Jamaica Limited	8	8	100.0%	96.3%	1.4 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	1	1	100.0%	97.8%	2.0 hrs	
	JMMB Bank (Jamaica) Limited	2	2	100.0%	86.7%	7.0 hrs	
	JN Bank Limited	7	6	85.7%	78.5%	3.6 hrs	
	National Commercial Bank Jamaica Limited	13	12	92.3%	94.5%	4.7 hrs	
	Sagicor Bank Jamaica Limited	2	2	100.0%	94.8%	4.0 hrs	
	Victoria Mutual Building Society	1	1	100.0%	82.3%	3.1 hrs	
St. James	Bank of Nova Scotia Jamaica Limited	40	36	90.0%	88.6%	5.2 hrs	
	First Global Bank Limited	2	2	100.0%	98.5%	0.6 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	8	8	100.0%	91.3%	1.8 hrs	
	JMMB Bank (Jamaica) Limited	2	2	100.0%	95.1%	5.5 hrs	
	JN Bank Limited	12	12	100.0%	79.7%	1.9 hrs	
	National Commercial Bank Jamaica Limited	35	35	100.0%	94.1%	2.3 hrs	
	Sagicor Bank Jamaica Limited	3	3	100.0%	87.0%	4.7 hrs	
St. Mary	Bank of Nova Scotia Jamaica Limited	10	8	80.0%	90.2%	3.3 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	1	1	100.0%	94.8%	2.0 hrs	
	JN Bank Limited	8	8	100.0%	83.8%	1.8 hrs	
	National Commercial Bank Jamaica Limited	8	7	87.5%	97.1%	2.2 hrs	
	St. Thomas	Bank of Nova Scotia Jamaica Limited	3	3	100.0%	98.5%	1.1 hrs
		JN Bank Limited	2	2	100.0%	92.8%	0.2 hrs
National Commercial Bank Jamaica Limited		8	8	100.0%	95.1%	2.0 hrs	
Sagicor Bank Jamaica Limited		1	1	100.0%	96.5%	2.0 hrs	
Trelawny	Bank of Nova Scotia Jamaica Limited	7	5	71.4%	97.7%	0.9 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	2	2	100.0%	99.9%	0.5 hrs	
	JN Bank Limited	3	3	100.0%	89.9%	0.5 hrs	
	National Commercial Bank Jamaica Limited	8	6	75.0%	93.7%	2.1 hrs	
	Victoria Mutual Building Society	2	2	100.0%	97.8%	2.7 hrs	
Westmoreland	Bank of Nova Scotia Jamaica Limited	10	8	80.0%	97.3%	1.3 hrs	
	FirstCaribbean International Bank (Jamaica) Limited	3	3	100.0%	95.6%	1.7 hrs	
	JN Bank Limited	6	6	100.0%	85.0%	2.2 hrs	
	National Commercial Bank Jamaica Limited	12	12	100.0%	90.2%	3.1 hrs	
	Sagicor Bank Jamaica Limited	1	1	100.0%	99.7%	2.0 hrs	
	Victoria Mutual Building Society	2	2	100.0%	95.2%	5.1 hrs	
<b>Grand Total</b>		<b>896</b>	<b>856</b>	<b>95.5%</b>	<b>90.9%</b>	<b>5.5 hrs</b>	

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