

Performance of Automated Banking/Teller Machines (ABMs) for the month of September 2025

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	98	97	99.0%	98.6%	0.1 hrs
	CIBC Caribbean Bank (Jamaica) Limited	16	16	100.0%	95.5%	1.4 hrs
	First Global Bank Limited	11	11	100.0%	98.5%	0.3 hrs
	JMMB Bank (Jamaica) Limited	8	8	100.0%	95.4%	4.6 hrs
	JN Bank Limited	53	53	100.0%	93.4%	0.3 hrs
	National Commercial Bank Jamaica Limited	106	106	100.0%	92.4%	2.5 hrs
	Sagicor Bank Jamaica Limited	19	18	94.7%	94.9%	3.1 hrs
	Victoria Mutual Building Society	11	9	81.8%	96.5%	1.8 hrs
	Region Total	322	318	98.8%	95.2%	1.2 hrs
Other Urban	Bank of Nova Scotia Jamaica Limited	112	107	95.5%	98.8%	0.6 hrs
	CIBC Caribbean Bank (Jamaica) Limited	17	17	100.0%	92.9%	1.7 hrs
	First Global Bank Limited	5	5	100.0%	98.3%	0.2 hrs
	JMMB Bank (Jamaica) Limited	5	5	100.0%	92.7%	4.2 hrs
	JN Bank Limited	45	45	100.0%	76.9%	0.8 hrs
	National Commercial Bank Jamaica Limited	105	103	98.1%	92.0%	2.4 hrs
	Sagicor Bank Jamaica Limited	21	21	100.0%	93.5%	3.9 hrs
	Victoria Mutual Building Society	15	15	100.0%	93.3%	2.1 hrs
	Region Total	325	318	97.8%	92.6%	1.5 hrs
Rural	Bank of Nova Scotia Jamaica Limited	82	77	93.9%	97.1%	0.6 hrs
	CIBC Caribbean Bank (Jamaica) Limited	14	14	100.0%	94.6%	1.4 hrs
	First Global Bank Limited	2	2	100.0%	98.5%	0.2 hrs
	JMMB Bank (Jamaica) Limited	4	4	100.0%	94.8%	6.0 hrs
	JN Bank Limited	45	45	100.0%	82.0%	1.0 hrs
	National Commercial Bank Jamaica Limited	87	87	100.0%	94.1%	1.8 hrs
	Sagicor Bank Jamaica Limited	10	10	100.0%	95.6%	2.9 hrs
	Victoria Mutual Building Society	13	13	100.0%	93.9%	2.2 hrs
	Region Total	257	252	98.1%	93.0%	1.3 hrs
Country Total	904	888	98.2%	93.6%	1.3 hrs	

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 advised that downtime for the month of September was attributed primarily to the continuation of its denomination mix initiative, as well as general dispenser and deposit jams.

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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)
Kingston & St. Andrew	Bank of Nova Scotia Jamaica Limited	98	97	99.0%	98.6%	0.1 hrs
	CIBC Caribbean Bank (Jamaica) Limited	16	16	100.0%	95.5%	1.4 hrs
	First Global Bank Limited	11	11	100.0%	98.5%	0.3 hrs
	JMMB Bank (Jamaica) Limited	8	8	100.0%	95.4%	4.6 hrs
	JN Bank Limited	53	53	100.0%	93.4%	0.3 hrs
	National Commercial Bank Jamaica Limited	106	106	100.0%	92.4%	2.5 hrs
	Sagicor Bank Jamaica Limited	19	18	94.7%	94.9%	3.1 hrs
	Victoria Mutual Building Society	11	9	81.8%	96.5%	1.8 hrs
Clarendon	Bank of Nova Scotia Jamaica Limited	8	6	75.0%	94.6%	0.8 hrs
	CIBC Caribbean Bank (Jamaica) Limited	2	2	100.0%	93.6%	2.0 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	91.8%	6.0 hrs
	JN Bank Limited	6	6	100.0%	79.0%	0.9 hrs
	National Commercial Bank Jamaica Limited	16	16	100.0%	92.2%	2.0 hrs
	Sagicor Bank Jamaica Limited	3	3	100.0%	96.5%	2.7 hrs
	Victoria Mutual Building Society	2	2	100.0%	95.2%	2.1 hrs
Hanover	Bank of Nova Scotia Jamaica Limited	8	7	87.5%	90.9%	0.3 hrs
	JN Bank Limited	3	3	100.0%	68.2%	2.3 hrs
	National Commercial Bank Jamaica Limited	5	5	100.0%	96.8%	0.9 hrs
Manchester	Bank of Nova Scotia Jamaica Limited	14	14	100.0%	99.9%	0.1 hrs
	CIBC Caribbean Bank (Jamaica) Limited	4	4	100.0%	95.1%	0.8 hrs
	First Global Bank Limited	2	2	100.0%	98.5%	0.2 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	90.7%	4.0 hrs
	JN Bank Limited	6	6	100.0%	94.5%	0.2 hrs
	National Commercial Bank Jamaica Limited	13	13	100.0%	94.0%	1.6 hrs
	Sagicor Bank Jamaica Limited	3	3	100.0%	96.3%	2.7 hrs
	Victoria Mutual Building Society	3	3	100.0%	94.6%	2.1 hrs
Portland	Bank of Nova Scotia Jamaica Limited	7	7	100.0%	97.0%	0.1 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	86.9%	2.0 hrs
	JN Bank Limited	4	4	100.0%	76.2%	1.2 hrs
	National Commercial Bank Jamaica Limited	7	7	100.0%	93.1%	2.8 hrs
St. Ann	Bank of Nova Scotia Jamaica Limited	30	27	90.0%	99.0%	0.8 hrs
	CIBC Caribbean Bank (Jamaica) Limited	4	4	100.0%	94.3%	2.5 hrs
	First Global Bank Limited	2	2	100.0%	98.4%	0.3 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	92.8%	3.0 hrs
	JN Bank Limited	8	8	100.0%	77.8%	0.9 hrs
	National Commercial Bank Jamaica Limited	25	25	100.0%	90.2%	3.0 hrs
	Sagicor Bank Jamaica Limited	4	4	100.0%	94.9%	3.5 hrs
	Victoria Mutual Building Society	1	1	100.0%	94.7%	2.0 hrs
St. Catherine	Bank of Nova Scotia Jamaica Limited	40	38	95.0%	98.4%	0.6 hrs
	CIBC Caribbean Bank (Jamaica) Limited	5	5	100.0%	90.3%	1.4 hrs
	First Global Bank Limited	1	1	100.0%	96.8%	0.2 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	93.3%	3.5 hrs
	JN Bank Limited	25	25	100.0%	73.6%	0.7 hrs
	National Commercial Bank Jamaica Limited	46	45	97.8%	93.8%	1.5 hrs
	Sagicor Bank Jamaica Limited	13	13	100.0%	93.8%	4.0 hrs
	Victoria Mutual Building Society	9	9	100.0%	92.4%	2.1 hrs
St. Elizabeth	Bank of Nova Scotia Jamaica Limited	10	10	100.0%	97.9%	0.0 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	98.8%	1.0 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	98.3%	7.0 hrs
	JN Bank Limited	7	7	100.0%	85.6%	0.6 hrs
	National Commercial Bank Jamaica Limited	14	14	100.0%	95.5%	1.2 hrs
	Sagicor Bank Jamaica Limited	2	2	100.0%	90.3%	4.5 hrs
	Victoria Mutual Building Society	2	2	100.0%	97.0%	2.0 hrs
St. James	Bank of Nova Scotia Jamaica Limited	42	42	100.0%	98.9%	0.4 hrs
	CIBC Caribbean Bank (Jamaica) Limited	8	8	100.0%	93.9%	1.5 hrs
	First Global Bank Limited	2	2	100.0%	99.0%	0.1 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	92.2%	5.5 hrs
	JN Bank Limited	12	12	100.0%	83.2%	0.7 hrs
	National Commercial Bank Jamaica Limited	34	33	97.1%	90.9%	3.3 hrs
	Sagicor Bank Jamaica Limited	4	4	100.0%	91.3%	4.0 hrs
	Victoria Mutual Building Society	5	5	100.0%	94.7%	2.2 hrs
St. Mary	Bank of Nova Scotia Jamaica Limited	10	9	90.0%	94.3%	3.3 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	91.7%	4.0 hrs
	JN Bank Limited	8	8	100.0%	78.8%	1.4 hrs
	National Commercial Bank Jamaica Limited	7	7	100.0%	93.4%	3.7 hrs
St. Thomas	Bank of Nova Scotia Jamaica Limited	5	5	100.0%	95.9%	0.3 hrs
	JN Bank Limited	2	2	100.0%	94.8%	0.2 hrs
	National Commercial Bank Jamaica Limited	8	8	100.0%	93.9%	1.7 hrs
	Sagicor Bank Jamaica Limited	1	1	100.0%	97.4%	3.0 hrs
Trelawny	Bank of Nova Scotia Jamaica Limited	7	7	100.0%	99.9%	0.1 hrs
	CIBC Caribbean Bank (Jamaica) Limited	2	2	100.0%	99.9%	0.5 hrs
	JN Bank Limited	3	3	100.0%	78.8%	0.5 hrs
	National Commercial Bank Jamaica Limited	6	6	100.0%	94.2%	1.2 hrs
	Victoria Mutual Building Society	3	3	100.0%	91.5%	2.2 hrs
Westmoreland	Bank of Nova Scotia Jamaica Limited	13	12	92.3%	99.7%	0.1 hrs
	CIBC Caribbean Bank (Jamaica) Limited	3	3	100.0%	93.4%	1.3 hrs
	JN Bank Limited	6	6	100.0%	80.8%	1.0 hrs
	National Commercial Bank Jamaica Limited	11	11	100.0%	95.0%	1.4 hrs
	Sagicor Bank Jamaica Limited	1	1	100.0%	99.9%	1.0 hrs
	Victoria Mutual Building Society	3	3	100.0%	92.7%	2.5 hrs
Country Total		904	888	98.2%	93.6%	1.3 hrs

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