

Performance of Automated Banking/Teller Machines (ABMs) for the month of November 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	96	98.0%	67.5%	0.7 hrs
	CIBC Caribbean Bank (Jamaica) Limited	16	16	100.0%	94.3%	1.5 hrs
	First Global Bank Limited	11	11	100.0%	98.3%	0.4 hrs
	JMMB Bank (Jamaica) Limited	8	8	100.0%	94.7%	4.6 hrs
	JN Bank Limited	53	51	96.2%	85.0%	3.1 hrs
	National Commercial Bank Jamaica Limited	106	106	100.0%	92.2%	0.8 hrs
	Sagicor Bank Jamaica Limited	19	18	94.7%	94.4%	3.3 hrs
	Victoria Mutual Building Society	10	10	100.0%	93.6%	2.1 hrs
	Region Total	321	316	98.4%	84.0%	1.4 hrs
Other Urban	Bank of Nova Scotia Jamaica Limited	106	81	76.4%	53.6%	1.0 hrs
	CIBC Caribbean Bank (Jamaica) Limited	17	15	88.2%	94.6%	1.6 hrs
	First Global Bank Limited	5	5	100.0%	96.8%	0.4 hrs
	JMMB Bank (Jamaica) Limited	5	5	100.0%	86.6%	4.2 hrs
	JN Bank Limited	45	37	82.2%	82.9%	1.9 hrs
	National Commercial Bank Jamaica Limited	103	89	86.4%	92.8%	0.9 hrs
	Sagicor Bank Jamaica Limited	21	20	95.2%	69.8%	5.3 hrs
	Victoria Mutual Building Society	15	15	100.0%	86.5%	2.4 hrs
	Region Total	317	267	84.2%	76.5%	1.6 hrs
Rural	Bank of Nova Scotia Jamaica Limited	64	48	75.0%	27.5%	1.5 hrs
	CIBC Caribbean Bank (Jamaica) Limited	14	11	78.6%	96.1%	1.2 hrs
	First Global Bank Limited	2	2	100.0%	98.1%	0.1 hrs
	JMMB Bank (Jamaica) Limited	4	4	100.0%	92.5%	6.0 hrs
	JN Bank Limited	45	37	82.2%	72.2%	3.9 hrs
	National Commercial Bank Jamaica Limited	85	68	80.0%	93.0%	1.2 hrs
	Sagicor Bank Jamaica Limited	10	8	80.0%	77.2%	3.2 hrs
	Victoria Mutual Building Society	13	12	92.3%	47.1%	3.5 hrs
	Region Total	237	190	80.2%	68.4%	2.0 hrs
Country Total	875	773	88.3%	77.1%	1.6 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 recovery from the impact of the passage of Hurricane Melissa continues, with downtime for the month of November impacted by continued power and telecommunication issues, as well as water damage to over 25 machines in their fleet.

Performance of Automated Banking/Teller Machines (ABMs) for the month of November 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 93%, 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	96	98.0%	67.5%	0.7 hrs
	CIBC Caribbean Bank (Jamaica) Limited	16	16	100.0%	94.3%	1.5 hrs
	First Global Bank Limited	11	11	100.0%	98.3%	0.4 hrs
	JMMB Bank (Jamaica) Limited	8	8	100.0%	94.7%	4.6 hrs
	JN Bank Limited	53	51	96.2%	85.0%	3.1 hrs
	National Commercial Bank Jamaica Limited	106	106	100.0%	92.2%	0.8 hrs
	Sagicor Bank Jamaica Limited	19	18	94.7%	94.4%	3.3 hrs
	Victoria Mutual Building Society	10	10	100.0%	93.6%	2.1 hrs
Clarendon	Bank of Nova Scotia Jamaica Limited	8	8	100.0%	51.3%	1.0 hrs
	CIBC Caribbean Bank (Jamaica) Limited	2	2	100.0%	94.4%	1.5 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	91.0%	6.0 hrs
	JN Bank Limited	6	6	100.0%	70.8%	3.3 hrs
	National Commercial Bank Jamaica Limited	16	10	62.5%	94.5%	1.1 hrs
	Sagicor Bank Jamaica Limited	3	3	100.0%	73.8%	3.7 hrs
	Victoria Mutual Building Society	2	2	100.0%	93.7%	1.4 hrs
Hanover	Bank of Nova Scotia Jamaica Limited	8	0	0.0%	39.6%	1.3 hrs
	JN Bank Limited	3	2	66.7%	48.9%	2.4 hrs
	National Commercial Bank Jamaica Limited	4	3	75.0%	90.3%	1.4 hrs
Manchester	Bank of Nova Scotia Jamaica Limited	14	13	92.9%	49.7%	1.1 hrs
	CIBC Caribbean Bank (Jamaica) Limited	4	4	100.0%	93.8%	1.3 hrs
	First Global Bank Limited	2	2	100.0%	98.1%	0.1 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	88.9%	4.0 hrs
	JN Bank Limited	6	6	100.0%	84.3%	0.3 hrs
	National Commercial Bank Jamaica Limited	13	12	92.3%	90.9%	1.1 hrs
	Sagicor Bank Jamaica Limited	3	3	100.0%	79.8%	4.3 hrs
	Victoria Mutual Building Society	3	3	100.0%	75.5%	4.4 hrs
Portland	Bank of Nova Scotia Jamaica Limited	5	3	60.0%	61.2%	0.8 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	93.8%	1.0 hrs
	JN Bank Limited	4	4	100.0%	68.9%	14.9 hrs
	National Commercial Bank Jamaica Limited	7	6	85.7%	97.7%	0.4 hrs
St. Ann	Bank of Nova Scotia Jamaica Limited	26	17	65.4%	52.6%	1.0 hrs
	CIBC Caribbean Bank (Jamaica) Limited	4	3	75.0%	97.6%	1.0 hrs
	First Global Bank Limited	2	2	100.0%	96.9%	0.4 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	87.4%	3.0 hrs
	JN Bank Limited	8	7	87.5%	78.7%	2.0 hrs
	National Commercial Bank Jamaica Limited	25	19	76.0%	93.7%	0.8 hrs
	Sagicor Bank Jamaica Limited	4	4	100.0%	59.3%	4.3 hrs
	Victoria Mutual Building Society	1	1	100.0%	82.2%	2.6 hrs
St. Catherine	Bank of Nova Scotia Jamaica Limited	41	39	95.1%	53.1%	1.0 hrs
	CIBC Caribbean Bank (Jamaica) Limited	5	5	100.0%	93.9%	2.0 hrs
	First Global Bank Limited	1	1	100.0%	94.9%	0.1 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	91.0%	3.5 hrs
	JN Bank Limited	25	24	96.0%	80.2%	2.0 hrs
	National Commercial Bank Jamaica Limited	46	44	95.7%	91.3%	0.8 hrs
	Sagicor Bank Jamaica Limited	13	13	100.0%	73.8%	6.2 hrs
	Victoria Mutual Building Society	9	9	100.0%	89.1%	2.6 hrs
St. Elizabeth	Bank of Nova Scotia Jamaica Limited	4	4	100.0%	23.2%	1.6 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	97.2%	1.0 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	95.1%	7.0 hrs
	JN Bank Limited	7	2	28.6%	88.5%	0.7 hrs
	National Commercial Bank Jamaica Limited	13	9	69.2%	94.2%	0.8 hrs
	Sagicor Bank Jamaica Limited	2	0	0.0%	100.0%	0.0 hrs
	Victoria Mutual Building Society	2	2	100.0%	35.2%	2.0 hrs
St. James	Bank of Nova Scotia Jamaica Limited	39	25	64.1%	54.7%	1.0 hrs
	CIBC Caribbean Bank (Jamaica) Limited	8	7	87.5%	93.6%	1.7 hrs
	First Global Bank Limited	2	2	100.0%	97.8%	0.8 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	81.9%	5.5 hrs
	JN Bank Limited	12	6	50.0%	91.4%	0.4 hrs
	National Commercial Bank Jamaica Limited	32	26	81.3%	94.2%	1.1 hrs
	Sagicor Bank Jamaica Limited	4	3	75.0%	67.3%	3.8 hrs
	Victoria Mutual Building Society	5	5	100.0%	82.7%	2.0 hrs
St. Mary	Bank of Nova Scotia Jamaica Limited	8	6	75.0%	-62.4%	3.4 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	97.2%	5.0 hrs
	JN Bank Limited	8	8	100.0%	66.3%	1.9 hrs
	National Commercial Bank Jamaica Limited	7	7	100.0%	91.3%	1.4 hrs
St. Thomas	Bank of Nova Scotia Jamaica Limited	5	5	100.0%	32.1%	1.4 hrs
	JN Bank Limited	2	2	100.0%	95.9%	0.1 hrs
	National Commercial Bank Jamaica Limited	8	8	100.0%	90.1%	1.1 hrs
	Sagicor Bank Jamaica Limited	1	1	100.0%	95.4%	3.0 hrs
Trelawny	Bank of Nova Scotia Jamaica Limited	6	5	83.3%	37.0%	1.3 hrs
	CIBC Caribbean Bank (Jamaica) Limited	2	0	0.0%	100.0%	0.0 hrs
	JN Bank Limited	3	2	66.7%	44.9%	0.9 hrs
	National Commercial Bank Jamaica Limited	6	5	83.3%	91.7%	2.3 hrs
	Victoria Mutual Building Society	3	3	100.0%	31.5%	4.3 hrs
Westmoreland	Bank of Nova Scotia Jamaica Limited	6	4	66.7%	9.1%	1.4 hrs
	CIBC Caribbean Bank (Jamaica) Limited	3	2	66.7%	97.5%	0.7 hrs
	JN Bank Limited	6	5	83.3%	69.8%	1.2 hrs
	National Commercial Bank Jamaica Limited	11	8	72.7%	93.6%	0.9 hrs
	Sagicor Bank Jamaica Limited	1	1	100.0%	16.3%	5.0 hrs
	Victoria Mutual Building Society	3	2	66.7%	11.1%	4.7 hrs
Country Total		875	773	88.3%	77.1%	1.6 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.

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 recovery from the impact of the passage of Hurricane Melissa continues, with downtime for the month of November impacted by continued power and telecommunication issues, as well as water damage to over 25 machines in their fleet.