

Performance of Automated Banking/Teller Machines (ABMs) for the month of December 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%	94.3%	1.4 hrs
	CIBC Caribbean Bank (Jamaica) Limited	16	16	100.0%	95.6%	1.4 hrs
	First Global Bank Limited	11	11	100.0%	98.6%	0.7 hrs
	JMMB Bank (Jamaica) Limited	8	8	100.0%	94.7%	4.6 hrs
	JN Bank Limited	53	53	100.0%	88.9%	5.8 hrs
	National Commercial Bank Jamaica Limited	106	106	100.0%	93.0%	0.9 hrs
	Sagicor Bank Jamaica Limited	19	18	94.7%	93.0%	3.1 hrs
	Victoria Mutual Building Society	10	10	100.0%	89.2%	2.0 hrs
	Region Total	321	318	99.1%	93.0%	2.0 hrs
Other Urban	Bank of Nova Scotia Jamaica Limited	107	88	82.2%	90.3%	2.3 hrs
	CIBC Caribbean Bank (Jamaica) Limited	17	16	94.1%	94.6%	1.5 hrs
	First Global Bank Limited	5	5	100.0%	97.3%	0.3 hrs
	JMMB Bank (Jamaica) Limited	5	5	100.0%	90.1%	4.2 hrs
	JN Bank Limited	45	39	86.7%	89.5%	1.6 hrs
	National Commercial Bank Jamaica Limited	103	93	90.3%	93.2%	0.9 hrs
	Sagicor Bank Jamaica Limited	21	20	95.2%	90.1%	3.9 hrs
	Victoria Mutual Building Society	15	15	100.0%	87.6%	2.3 hrs
	Region Total	318	281	88.4%	91.3%	2.0 hrs
Rural	Bank of Nova Scotia Jamaica Limited	76	60	78.9%	86.0%	3.4 hrs
	CIBC Caribbean Bank (Jamaica) Limited	14	12	85.7%	93.9%	1.3 hrs
	First Global Bank Limited	2	2	100.0%	97.9%	0.5 hrs
	JMMB Bank (Jamaica) Limited	4	4	100.0%	92.9%	6.0 hrs
	JN Bank Limited	45	38	84.4%	88.0%	0.7 hrs
	National Commercial Bank Jamaica Limited	86	76	88.4%	93.6%	1.0 hrs
	Sagicor Bank Jamaica Limited	10	9	90.0%	91.1%	3.5 hrs
	Victoria Mutual Building Society	13	12	92.3%	92.2%	2.3 hrs
	Region Total	250	213	85.2%	90.2%	2.4 hrs
Country Total	889	812	91.3%	91.6%	2.1 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 December impacted by continued telecommunication outages in some areas, as well as complete damage to 11 machines in their fleet.

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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	96	98.0%	94.3%	1.4 hrs
	CIBC Caribbean Bank (Jamaica) Limited	16	16	100.0%	95.6%	1.4 hrs
	First Global Bank Limited	11	11	100.0%	98.6%	0.7 hrs
	JMMB Bank (Jamaica) Limited	8	8	100.0%	94.7%	4.6 hrs
	JN Bank Limited	53	53	100.0%	88.9%	5.8 hrs
	National Commercial Bank Jamaica Limited	106	106	100.0%	93.0%	0.9 hrs
	Sagicor Bank Jamaica Limited	19	18	94.7%	93.0%	3.1 hrs
	Victoria Mutual Building Society	10	10	100.0%	89.2%	2.0 hrs
Clarendon	Bank of Nova Scotia Jamaica Limited	8	7	87.5%	87.5%	3.0 hrs
	CIBC Caribbean Bank (Jamaica) Limited	2	2	100.0%	85.3%	2.0 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	91.0%	6.0 hrs
	JN Bank Limited	6	6	100.0%	92.3%	1.1 hrs
	National Commercial Bank Jamaica Limited	16	15	93.8%	93.8%	1.4 hrs
	Sagicor Bank Jamaica Limited	3	3	100.0%	89.7%	4.3 hrs
	Victoria Mutual Building Society	2	2	100.0%	96.1%	2.2 hrs
Hanover	Bank of Nova Scotia Jamaica Limited	8	5	62.5%	74.2%	6.2 hrs
	JN Bank Limited	3	2	66.7%	70.5%	1.1 hrs
	National Commercial Bank Jamaica Limited	4	3	75.0%	78.8%	1.8 hrs
Manchester	Bank of Nova Scotia Jamaica Limited	14	13	92.9%	91.8%	2.1 hrs
	CIBC Caribbean Bank (Jamaica) Limited	4	4	100.0%	93.0%	1.3 hrs
	First Global Bank Limited	2	2	100.0%	97.9%	0.5 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	87.1%	4.0 hrs
	JN Bank Limited	6	6	100.0%	83.8%	0.5 hrs
	National Commercial Bank Jamaica Limited	13	12	92.3%	95.1%	0.7 hrs
	Sagicor Bank Jamaica Limited	3	3	100.0%	91.6%	3.7 hrs
	Victoria Mutual Building Society	3	3	100.0%	94.8%	2.6 hrs
Portland	Bank of Nova Scotia Jamaica Limited	7	7	100.0%	84.5%	3.7 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	93.1%	2.0 hrs
	JN Bank Limited	4	4	100.0%	84.4%	1.4 hrs
	National Commercial Bank Jamaica Limited	7	7	100.0%	95.7%	0.6 hrs
St. Ann	Bank of Nova Scotia Jamaica Limited	30	25	83.3%	82.9%	4.1 hrs
	CIBC Caribbean Bank (Jamaica) Limited	4	4	100.0%	97.0%	2.3 hrs
	First Global Bank Limited	2	2	100.0%	98.1%	0.3 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	91.9%	3.0 hrs
	JN Bank Limited	8	8	100.0%	80.0%	5.9 hrs
	National Commercial Bank Jamaica Limited	25	22	88.0%	94.1%	0.7 hrs
	Sagicor Bank Jamaica Limited	4	4	100.0%	84.3%	4.0 hrs
	Victoria Mutual Building Society	1	1	100.0%	95.3%	2.5 hrs
St. Catherine	Bank of Nova Scotia Jamaica Limited	41	38	92.7%	93.7%	1.5 hrs
	CIBC Caribbean Bank (Jamaica) Limited	5	5	100.0%	94.0%	1.4 hrs
	First Global Bank Limited	1	1	100.0%	94.8%	0.3 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	93.9%	3.5 hrs
	JN Bank Limited	25	24	96.0%	89.7%	0.3 hrs
	National Commercial Bank Jamaica Limited	46	46	100.0%	92.2%	1.0 hrs
	Sagicor Bank Jamaica Limited	13	13	100.0%	90.6%	4.2 hrs
	Victoria Mutual Building Society	9	9	100.0%	83.1%	2.3 hrs
St. Elizabeth	Bank of Nova Scotia Jamaica Limited	6	4	66.7%	96.3%	0.9 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	97.8%	1.0 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	96.8%	7.0 hrs
	JN Bank Limited	7	3	42.9%	92.4%	1.1 hrs
	National Commercial Bank Jamaica Limited	13	10	76.9%	96.2%	0.8 hrs
	Sagicor Bank Jamaica Limited	2	1	50.0%	96.0%	1.5 hrs
	Victoria Mutual Building Society	2	2	100.0%	94.9%	1.5 hrs
St. James	Bank of Nova Scotia Jamaica Limited	36	25	69.4%	92.6%	1.8 hrs
	CIBC Caribbean Bank (Jamaica) Limited	8	7	87.5%	93.7%	1.3 hrs
	First Global Bank Limited	2	2	100.0%	97.7%	0.3 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	85.3%	5.5 hrs
	JN Bank Limited	12	7	58.3%	95.7%	0.4 hrs
	National Commercial Bank Jamaica Limited	32	25	78.1%	93.9%	0.9 hrs
	Sagicor Bank Jamaica Limited	4	3	75.0%	94.0%	3.0 hrs
	Victoria Mutual Building Society	5	5	100.0%	94.1%	2.1 hrs
St. Mary	Bank of Nova Scotia Jamaica Limited	8	6	75.0%	86.8%	3.2 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	99.5%	1.0 hrs
	JN Bank Limited	8	8	100.0%	88.0%	0.3 hrs
	National Commercial Bank Jamaica Limited	8	8	100.0%	91.6%	1.4 hrs
St. Thomas	Bank of Nova Scotia Jamaica Limited	5	5	100.0%	72.0%	6.7 hrs
	JN Bank Limited	2	2	100.0%	89.3%	0.2 hrs
	National Commercial Bank Jamaica Limited	8	8	100.0%	92.5%	1.0 hrs
	Sagicor Bank Jamaica Limited	1	1	100.0%	87.4%	4.0 hrs
Trelawny	Bank of Nova Scotia Jamaica Limited	7	5	71.4%	84.9%	3.6 hrs
	CIBC Caribbean Bank (Jamaica) Limited	2	0	0.0%	100.0%	0.0 hrs
	JN Bank Limited	3	2	66.7%	87.2%	0.3 hrs
	National Commercial Bank Jamaica Limited	6	5	83.3%	92.2%	1.5 hrs
	Victoria Mutual Building Society	3	3	100.0%	80.5%	2.2 hrs
Westmoreland	Bank of Nova Scotia Jamaica Limited	13	8	61.5%	87.9%	2.9 hrs
	CIBC Caribbean Bank (Jamaica) Limited	3	3	100.0%	93.9%	1.7 hrs
	JN Bank Limited	6	5	83.3%	94.1%	0.2 hrs
	National Commercial Bank Jamaica Limited	11	8	72.7%	95.3%	0.6 hrs
	Sagicor Bank Jamaica Limited	1	1	100.0%	88.0%	4.0 hrs
	Victoria Mutual Building Society	3	2	66.7%	97.1%	2.8 hrs
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