# Performance of Automated Banking/Teller Machines (ABMs)
## for the month of January 2026

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 | 95 | 96.9% | 96.4% | 0.9 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 16 | 16 | 100.0% | 94.7% | 1.6 hrs |
| | First Global Bank Limited | 11 | 11 | 100.0% | 99.1% | 0.6 hrs |
| | JMMB Bank (Jamaica) Limited | 8 | 8 | 100.0% | 97.9% | 4.6 hrs |
| | JN Bank Limited | 53 | 53 | 100.0% | 93.4% | 0.4 hrs |
| | National Commercial Bank Jamaica Limited | 106 | 105 | 99.1% | 94.2% | 0.9 hrs |
| | Sagicor Bank Jamaica Limited | 19 | 18 | 94.7% | 95.9% | 2.6 hrs |
| | Victoria Mutual Building Society | 10 | 10 | 100.0% | 96.2% | 1.7 hrs |
| | **Region Total** | **321** | **316** | **98.4%** | **95.2%** | **1.1 hrs** |
| **Other Urban** | Bank of Nova Scotia Jamaica Limited | 95 | 84 | 88.4% | 90.2% | 2.4 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 16 | 16 | 100.0% | 95.2% | 1.4 hrs |
| | First Global Bank Limited | 5 | 5 | 100.0% | 98.2% | 0.6 hrs |
| | JMMB Bank (Jamaica) Limited | 5 | 5 | 100.0% | 93.4% | 4.2 hrs |
| | JN Bank Limited | 45 | 40 | 88.9% | 91.7% | 1.1 hrs |
| | National Commercial Bank Jamaica Limited | 103 | 97 | 94.2% | 93.7% | 0.9 hrs |
| | Sagicor Bank Jamaica Limited | 21 | 20 | 95.2% | 93.4% | 3.1 hrs |
| | Victoria Mutual Building Society | 16 | 16 | 100.0% | 91.6% | 2.2 hrs |
| | **Region Total** | **306** | **283** | **92.5%** | **92.3%** | **1.9 hrs** |
| **Rural** | Bank of Nova Scotia Jamaica Limited | 70 | 60 | 85.7% | 87.2% | 3.2 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 12 | 12 | 100.0% | 95.8% | 1.4 hrs |
| | First Global Bank Limited | 2 | 2 | 100.0% | 98.5% | 1.0 hrs |
| | JMMB Bank (Jamaica) Limited | 5 | 5 | 100.0% | 93.3% | 6.0 hrs |
| | JN Bank Limited | 45 | 40 | 88.9% | 89.6% | 0.6 hrs |
| | National Commercial Bank Jamaica Limited | 86 | 80 | 93.0% | 94.1% | 1.1 hrs |
| | Sagicor Bank Jamaica Limited | 10 | 9 | 90.0% | 94.7% | 2.5 hrs |
| | Victoria Mutual Building Society | 13 | 12 | 92.3% | 87.0% | 1.8 hrs |
| | **Region Total** | **243** | **220** | **90.5%** | **91.0%** | **2.2 hrs** |
| **Country Total** | | **870** | **819** | **94.1%** | **93.0%** | **1.7 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 January impacted by continued telecommunication outages in some areas, as well as complete damage to several machines in their fleet. Bank of Nova Scotia Jamaica Limited has indiated that it is actively collaborating with stakeholders to fully restore the fleet as quickly and safely as possible.*

# Performance of Automated Banking/Teller Machines (ABMs)
for the month of January 2026

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) |
|---|---|---|---|---|---|---|
| Kingston & St. Andrew | Bank of Nova Scotia Jamaica Limited | 98 | 95 | 96.9% | 96.4% | 0.9 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 16 | 16 | 100.0% | 94.7% | 1.6 hrs |
| | First Global Bank Limited | 11 | 11 | 100.0% | 99.1% | 0.6 hrs |
| | JMMB Bank (Jamaica) Limited | 8 | 8 | 100.0% | 97.9% | 4.6 hrs |
| | JN Bank Limited | 53 | 53 | 100.0% | 93.4% | 0.4 hrs |
| | National Commercial Bank Jamaica Limited | 106 | 105 | 99.1% | 94.2% | 0.9 hrs |
| | Sagicor Bank Jamaica Limited | 19 | 18 | 94.7% | 95.9% | 2.6 hrs |
| | Victoria Mutual Building Society | 10 | 10 | 100.0% | 96.2% | 1.7 hrs |
| Clarendon | Bank of Nova Scotia Jamaica Limited | 8 | 8 | 100.0% | 82.8% | 4.1 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 2 | 2 | 100.0% | 90.3% | 2.0 hrs |
| | JMMB Bank (Jamaica) Limited | 2 | 2 | 100.0% | 88.1% | 6.0 hrs |
| | JN Bank Limited | 6 | 6 | 100.0% | 92.4% | 0.2 hrs |
| | National Commercial Bank Jamaica Limited | 16 | 15 | 93.8% | 90.3% | 2.1 hrs |
| | Sagicor Bank Jamaica Limited | 3 | 3 | 100.0% | 93.1% | 2.7 hrs |
| | Victoria Mutual Building Society | 2 | 2 | 100.0% | 96.6% | 2.0 hrs |
| Hanover | Bank of Nova Scotia Jamaica Limited | 8 | 7 | 87.5% | 79.7% | 5.6 hrs |
| | JN Bank Limited | 3 | 3 | 100.0% | 76.6% | 0.8 hrs |
| | National Commercial Bank Jamaica Limited | 4 | 4 | 100.0% | 79.7% | 2.0 hrs |
| Manchester | Bank of Nova Scotia Jamaica Limited | 14 | 13 | 92.9% | 96.5% | 1.0 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 4 | 4 | 100.0% | 98.0% | 1.0 hrs |
| | First Global Bank Limited | 2 | 2 | 100.0% | 98.5% | 1.0 hrs |
| | JMMB Bank (Jamaica) Limited | 1 | 1 | 100.0% | 93.1% | 4.0 hrs |
| | JN Bank Limited | 6 | 6 | 100.0% | 98.2% | 0.1 hrs |
| | National Commercial Bank Jamaica Limited | 13 | 12 | 92.3% | 96.8% | 0.8 hrs |
| | Sagicor Bank Jamaica Limited | 3 | 3 | 100.0% | 97.8% | 1.3 hrs |
| | Victoria Mutual Building Society | 3 | 3 | 100.0% | 94.2% | 2.6 hrs |
| Portland | Bank of Nova Scotia Jamaica Limited | 7 | 6 | 85.7% | 93.8% | 1.5 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 1 | 1 | 100.0% | 96.1% | 1.0 hrs |
| | JN Bank Limited | 4 | 4 | 100.0% | 97.2% | 0.3 hrs |
| | National Commercial Bank Jamaica Limited | 7 | 7 | 100.0% | 95.8% | 0.7 hrs |
| St. Ann | Bank of Nova Scotia Jamaica Limited | 25 | 22 | 88.0% | 87.1% | 3.0 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 4 | 4 | 100.0% | 97.7% | 1.5 hrs |
| | First Global Bank Limited | 2 | 2 | 100.0% | 98.5% | 0.5 hrs |
| | JMMB Bank (Jamaica) Limited | 1 | 1 | 100.0% | 94.4% | 3.0 hrs |
| | JN Bank Limited | 9 | 9 | 100.0% | 90.6% | 1.2 hrs |
| | National Commercial Bank Jamaica Limited | 25 | 24 | 96.0% | 92.7% | 0.9 hrs |
| | Sagicor Bank Jamaica Limited | 4 | 4 | 100.0% | 93.4% | 2.5 hrs |
| | Victoria Mutual Building Society | 1 | 1 | 100.0% | 95.7% | 2.0 hrs |
| St. Catherine | Bank of Nova Scotia Jamaica Limited | 41 | 38 | 92.7% | 91.3% | 2.1 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 5 | 5 | 100.0% | 94.7% | 1.6 hrs |
| | First Global Bank Limited | 1 | 1 | 100.0% | 96.5% | 0.3 hrs |
| | JMMB Bank (Jamaica) Limited | 2 | 2 | 100.0% | 96.6% | 3.5 hrs |
| | JN Bank Limited | 24 | 24 | 100.0% | 91.3% | 1.1 hrs |
| | National Commercial Bank Jamaica Limited | 46 | 46 | 100.0% | 93.8% | 0.9 hrs |
| | Sagicor Bank Jamaica Limited | 13 | 13 | 100.0% | 93.2% | 3.5 hrs |
| | Victoria Mutual Building Society | 9 | 9 | 100.0% | 89.3% | 2.2 hrs |
| St. Elizabeth | Bank of Nova Scotia Jamaica Limited | 5 | 3 | 60.0% | 77.2% | 5.5 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 1 | 1 | 100.0% | 98.9% | 1.0 hrs |
| | JMMB Bank (Jamaica) Limited | 2 | 2 | 100.0% | 98.5% | 7.0 hrs |
| | JN Bank Limited | 7 | 3 | 42.9% | 90.8% | 0.7 hrs |
| | National Commercial Bank Jamaica Limited | 13 | 13 | 100.0% | 96.6% | 0.8 hrs |
| | Sagicor Bank Jamaica Limited | 2 | 1 | 50.0% | 92.9% | 2.0 hrs |
| | Victoria Mutual Building Society | 2 | 2 | 100.0% | 95.4% | 0.0 hrs |
| St. James | Bank of Nova Scotia Jamaica Limited | 29 | 24 | 82.8% | 91.2% | 2.2 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 7 | 7 | 100.0% | 94.1% | 1.1 hrs |
| | First Global Bank Limited | 2 | 2 | 100.0% | 98.8% | 1.0 hrs |
| | JMMB Bank (Jamaica) Limited | 2 | 2 | 100.0% | 89.8% | 5.5 hrs |
| | JN Bank Limited | 12 | 7 | 58.3% | 93.2% | 1.0 hrs |
| | National Commercial Bank Jamaica Limited | 32 | 27 | 84.4% | 94.1% | 1.1 hrs |
| | Sagicor Bank Jamaica Limited | 4 | 3 | 75.0% | 94.1% | 2.8 hrs |
| | Victoria Mutual Building Society | 6 | 6 | 100.0% | 94.2% | 2.2 hrs |
| St. Mary | Bank of Nova Scotia Jamaica Limited | 10 | 6 | 60.0% | 80.5% | 5.2 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 1 | 1 | 100.0% | 92.9% | 4.0 hrs |
| | JN Bank Limited | 8 | 8 | 100.0% | 86.0% | 0.3 hrs |
| | National Commercial Bank Jamaica Limited | 8 | 8 | 100.0% | 93.8% | 0.9 hrs |
| St. Thomas | Bank of Nova Scotia Jamaica Limited | 5 | 5 | 100.0% | 87.0% | 3.1 hrs |
| | JN Bank Limited | 2 | 2 | 100.0% | 96.4% | 0.1 hrs |
| | National Commercial Bank Jamaica Limited | 8 | 8 | 100.0% | 96.0% | 0.7 hrs |
| | Sagicor Bank Jamaica Limited | 1 | 1 | 100.0% | 96.4% | 4.0 hrs |
| Trelawny | Bank of Nova Scotia Jamaica Limited | 5 | 5 | 100.0% | 98.4% | 0.4 hrs |
| | JN Bank Limited | 3 | 3 | 100.0% | 79.8% | 3.3 hrs |
| | National Commercial Bank Jamaica Limited | 6 | 5 | 83.3% | 94.2% | 1.1 hrs |
| | Victoria Mutual Building Society | 3 | 3 | 100.0% | 65.4% | 2.7 hrs |
| Westmoreland | Bank of Nova Scotia Jamaica Limited | 8 | 7 | 87.5% | 84.8% | 3.2 hrs |
| | CIBC Caribbean Bank (Jamaica) Limited | 3 | 3 | 100.0% | 96.5% | 1.0 hrs |
| | JN Bank Limited | 6 | 5 | 83.3% | 85.7% | 0.3 hrs |
| | National Commercial Bank Jamaica Limited | 11 | 8 | 72.7% | 96.7% | 0.6 hrs |
| | Sagicor Bank Jamaica Limited | 1 | 1 | 100.0% | 91.8% | 5.0 hrs |
| | Victoria Mutual Building Society | 3 | 2 | 66.7% | 89.3% | 1.0 hrs |
| **Country Total** | | **870** | **819** | **94.1%** | **93.0%** | **1.7 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 January impacted by continued telecommunication outages in some areas, as well as complete damage to several machines in their fleet. Bank of Nova Scotia Jamaica Limited has indiated that it is actively collaborating with stakeholders to fully restore the fleet as quickly and safely as possible.*