

## Performance of Automated Banking/Teller Machines (ABMs) for the month of February 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	96	98.0%	92.3%	1.9 hrs
	CIBC Caribbean Bank (Jamaica) Limited	16	16	100.0%	94.6%	1.4 hrs
	First Global Bank Limited	11	11	100.0%	98.6%	0.6 hrs
	JMMB Bank (Jamaica) Limited	8	8	100.0%	97.1%	4.6 hrs
	JN Bank Limited	53	51	96.2%	90.9%	1.9 hrs
	National Commercial Bank Jamaica Limited	106	106	100.0%	95.3%	2.5 hrs
	Sagicor Bank Jamaica Limited	18	18	100.0%	94.2%	3.4 hrs
	Victoria Mutual Building Society	10	10	100.0%	96.9%	1.6 hrs
	<b>Region Total</b>	<b>320</b>	<b>316</b>	<b>98.8%</b>	<b>93.8%</b>	<b>2.1 hrs</b>
Other Urban	Bank of Nova Scotia Jamaica Limited	98	98	100.0%	84.9%	3.6 hrs
	CIBC Caribbean Bank (Jamaica) Limited	16	16	100.0%	95.5%	1.6 hrs
	First Global Bank Limited	5	5	100.0%	98.2%	1.0 hrs
	JMMB Bank (Jamaica) Limited	5	5	100.0%	92.5%	4.2 hrs
	JN Bank Limited	46	41	89.1%	92.6%	0.5 hrs
	National Commercial Bank Jamaica Limited	103	97	94.2%	94.5%	2.8 hrs
	Sagicor Bank Jamaica Limited	21	20	95.2%	92.2%	3.3 hrs
	Victoria Mutual Building Society	16	16	100.0%	90.7%	2.0 hrs
	<b>Region Total</b>	<b>310</b>	<b>298</b>	<b>96.1%</b>	<b>90.9%</b>	<b>2.8 hrs</b>
Rural	Bank of Nova Scotia Jamaica Limited	70	68	97.1%	85.4%	3.5 hrs
	CIBC Caribbean Bank (Jamaica) Limited	12	12	100.0%	94.2%	1.9 hrs
	First Global Bank Limited	2	2	100.0%	98.7%	0.3 hrs
	JMMB Bank (Jamaica) Limited	5	5	100.0%	95.9%	6.0 hrs
	JN Bank Limited	46	39	84.8%	89.9%	17.1 hrs
	National Commercial Bank Jamaica Limited	86	79	91.9%	95.4%	3.0 hrs
	Sagicor Bank Jamaica Limited	10	9	90.0%	97.9%	2.4 hrs
	Victoria Mutual Building Society	13	13	100.0%	93.9%	1.7 hrs
	<b>Region Total</b>	<b>244</b>	<b>227</b>	<b>93.0%</b>	<b>91.5%</b>	<b>4.9 hrs</b>
<b>Country Total</b>	<b>874</b>	<b>841</b>	<b>96.2%</b>	<b>92.1%</b>	<b>3.1 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 advised that recovery from the impact of the passage of Hurricane Melissa continues, with downtime for the month of February 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 indicated 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 February 2026

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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%	92.3%	1.9 hrs
	CIBC Caribbean Bank (Jamaica) Limited	16	16	100.0%	94.6%	1.4 hrs
	First Global Bank Limited	11	11	100.0%	98.6%	0.6 hrs
	JMMB Bank (Jamaica) Limited	8	8	100.0%	97.1%	4.6 hrs
	JN Bank Limited	53	51	96.2%	90.9%	1.9 hrs
	National Commercial Bank Jamaica Limited	106	106	100.0%	95.3%	2.5 hrs
	Sagicor Bank Jamaica Limited	18	18	100.0%	94.2%	3.4 hrs
	Victoria Mutual Building Society	10	10	100.0%	96.9%	1.6 hrs
Clarendon	Bank of Nova Scotia Jamaica Limited	8	8	100.0%	94.2%	1.4 hrs
	CIBC Caribbean Bank (Jamaica) Limited	2	2	100.0%	92.7%	2.0 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	96.4%	6.0 hrs
	JN Bank Limited	6	4	66.7%	98.1%	0.1 hrs
	National Commercial Bank Jamaica Limited	16	15	93.8%	89.2%	6.3 hrs
	Sagicor Bank Jamaica Limited	3	3	100.0%	97.1%	3.0 hrs
	Victoria Mutual Building Society	2	2	100.0%	96.8%	2.0 hrs
	Hanover	Bank of Nova Scotia Jamaica Limited	5	5	100.0%	77.8%
JN Bank Limited		3	3	100.0%	70.7%	0.4 hrs
National Commercial Bank Jamaica Limited		4	4	100.0%	98.0%	1.2 hrs
Manchester	Bank of Nova Scotia Jamaica Limited	14	14	100.0%	94.2%	1.5 hrs
	CIBC Caribbean Bank (Jamaica) Limited	4	4	100.0%	94.1%	1.5 hrs
	First Global Bank Limited	2	2	100.0%	98.7%	0.3 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	93.5%	4.0 hrs
	JN Bank Limited	6	6	100.0%	98.1%	0.1 hrs
	National Commercial Bank Jamaica Limited	13	11	84.6%	96.4%	3.7 hrs
	Sagicor Bank Jamaica Limited	3	3	100.0%	97.1%	2.0 hrs
	Victoria Mutual Building Society	3	3	100.0%	95.2%	2.0 hrs
Portland	Bank of Nova Scotia Jamaica Limited	7	7	100.0%	76.7%	5.6 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	98.2%	1.0 hrs
	JN Bank Limited	4	4	100.0%	74.8%	108.6 hrs
	National Commercial Bank Jamaica Limited	7	7	100.0%	97.6%	2.0 hrs
St. Ann	Bank of Nova Scotia Jamaica Limited	26	26	100.0%	83.2%	3.7 hrs
	CIBC Caribbean Bank (Jamaica) Limited	4	4	100.0%	97.2%	2.0 hrs
	First Global Bank Limited	2	2	100.0%	97.9%	1.4 hrs
	JMMB Bank (Jamaica) Limited	1	1	100.0%	88.7%	3.0 hrs
	JN Bank Limited	9	9	100.0%	94.9%	0.1 hrs
	National Commercial Bank Jamaica Limited	25	24	96.0%	94.6%	2.7 hrs
	Sagicor Bank Jamaica Limited	4	4	100.0%	91.9%	2.5 hrs
	Victoria Mutual Building Society	1	1	100.0%	94.5%	2.0 hrs
St. Catherine	Bank of Nova Scotia Jamaica Limited	41	41	100.0%	86.7%	3.2 hrs
	CIBC Caribbean Bank (Jamaica) Limited	5	5	100.0%	92.7%	2.0 hrs
	First Global Bank Limited	1	1	100.0%	97.5%	0.6 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	95.5%	3.5 hrs
	JN Bank Limited	25	25	100.0%	93.7%	0.2 hrs
	National Commercial Bank Jamaica Limited	46	44	95.7%	93.3%	2.9 hrs
	Sagicor Bank Jamaica Limited	13	13	100.0%	92.4%	3.9 hrs
	Victoria Mutual Building Society	9	9	100.0%	88.1%	2.1 hrs
St. Elizabeth	Bank of Nova Scotia Jamaica Limited	5	5	100.0%	88.2%	2.8 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	92.1%	4.0 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	96.7%	7.0 hrs
	JN Bank Limited	8	3	37.5%	98.3%	0.2 hrs
	National Commercial Bank Jamaica Limited	13	13	100.0%	96.8%	1.6 hrs
	Sagicor Bank Jamaica Limited	2	1	50.0%	99.6%	1.5 hrs
	Victoria Mutual Building Society	2	2	100.0%	97.4%	1.0 hrs
St. James	Bank of Nova Scotia Jamaica Limited	31	31	100.0%	83.9%	4.0 hrs
	CIBC Caribbean Bank (Jamaica) Limited	7	7	100.0%	96.4%	1.1 hrs
	First Global Bank Limited	2	2	100.0%	99.0%	1.1 hrs
	JMMB Bank (Jamaica) Limited	2	2	100.0%	91.4%	5.5 hrs
	JN Bank Limited	12	7	58.3%	88.6%	3.3 hrs
	National Commercial Bank Jamaica Limited	32	29	90.6%	96.1%	2.6 hrs
	Sagicor Bank Jamaica Limited	4	3	75.0%	92.0%	2.5 hrs
	Victoria Mutual Building Society	6	6	100.0%	94.0%	1.7 hrs
St. Mary	Bank of Nova Scotia Jamaica Limited	10	9	90.0%	79.0%	5.6 hrs
	CIBC Caribbean Bank (Jamaica) Limited	1	1	100.0%	91.5%	4.0 hrs
	JN Bank Limited	8	8	100.0%	90.9%	0.2 hrs
	National Commercial Bank Jamaica Limited	8	8	100.0%	97.5%	1.4 hrs
St. Thomas	Bank of Nova Scotia Jamaica Limited	5	5	100.0%	86.5%	3.2 hrs
	JN Bank Limited	2	2	100.0%	96.5%	0.1 hrs
	National Commercial Bank Jamaica Limited	8	8	100.0%	95.4%	2.4 hrs
	Sagicor Bank Jamaica Limited	1	1	100.0%	97.5%	3.0 hrs
Trelawny	Bank of Nova Scotia Jamaica Limited	5	5	100.0%	82.4%	4.2 hrs
	JN Bank Limited	3	3	100.0%	99.5%	0.1 hrs
	National Commercial Bank Jamaica Limited	6	5	83.3%	96.3%	2.4 hrs
	Victoria Mutual Building Society	3	3	100.0%	96.1%	1.5 hrs
Westmoreland	Bank of Nova Scotia Jamaica Limited	11	10	90.9%	82.3%	4.7 hrs
	CIBC Caribbean Bank (Jamaica) Limited	3	3	100.0%	95.5%	1.3 hrs
	JN Bank Limited	6	6	100.0%	74.0%	15.3 hrs
	National Commercial Bank Jamaica Limited	11	8	72.7%	97.2%	2.5 hrs
	Sagicor Bank Jamaica Limited	1	1	100.0%	99.6%	3.0 hrs
	Victoria Mutual Building Society	3	3	100.0%	86.2%	1.8 hrs
<b>Country Total</b>		<b>874</b>	<b>841</b>	<b>96.2%</b>	<b>92.1%</b>	<b>3.1 hrs</b>

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