PAYMENT SYSTEM OVERSIGHT

PAYMENT SYSTEM DATA BULLETIN FEBRUARY 2026

PAYMENT SYSTEM
OVERSIGHT
DEPARTMENT

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Payment System Oversight Report
Payment System Oversight Department
October 2026

JAMCLEAR®- CSD Government of Jamaica Bonds Statement of Outstanding Nominal - JMD (BN) Quarterly - 1st Quarter 2025 to 1st Quarter 2026 - TD					
PARTICIPANT	**1st Quarter 2025**	**2nd Quarter 2025**	**3rd Quarter 2025**	**4th Quarter 2025**	**1st Quarter 2026 - TD**
BANKS	283.01	280.66	284.87	288.70	318.27
PRIMARY DEALERS	270.42	271.01	283.75	297.08	326.92
SECONDARY DEALERS	221.48	226.20	232.92	245.36	261.48
Total	**774.91**	**777.86**	**801.54**	**831.14**	**906.67**

Table CON021

Comment: This table reflects total outstanding nominal for prior quarters and the reporting quarter. The total nominal value does not include CPI - Bond capitalization. Only securities dematerialized are recorded in JamClear®- CSD all other debt is recorded externally.

Note: The term "Banks" includes data on Bank of Jamaica

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026

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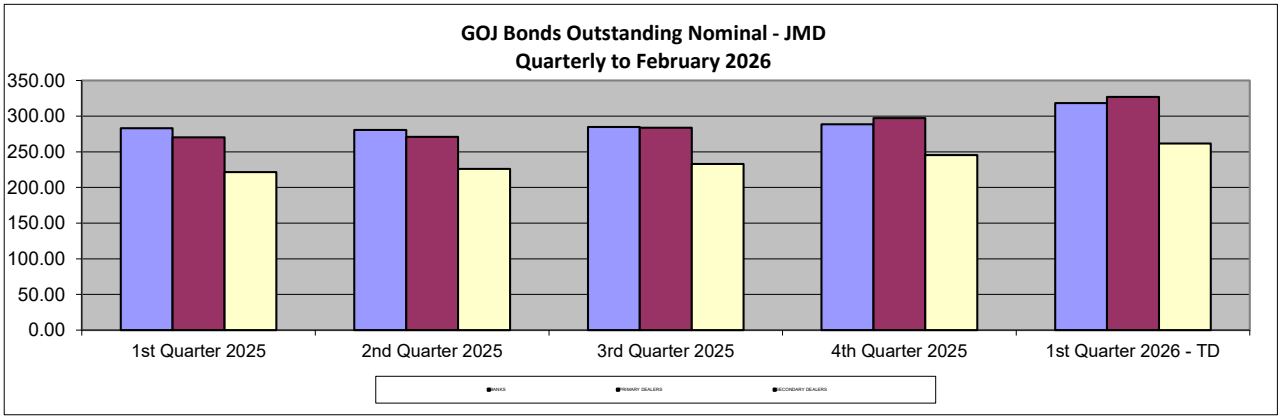


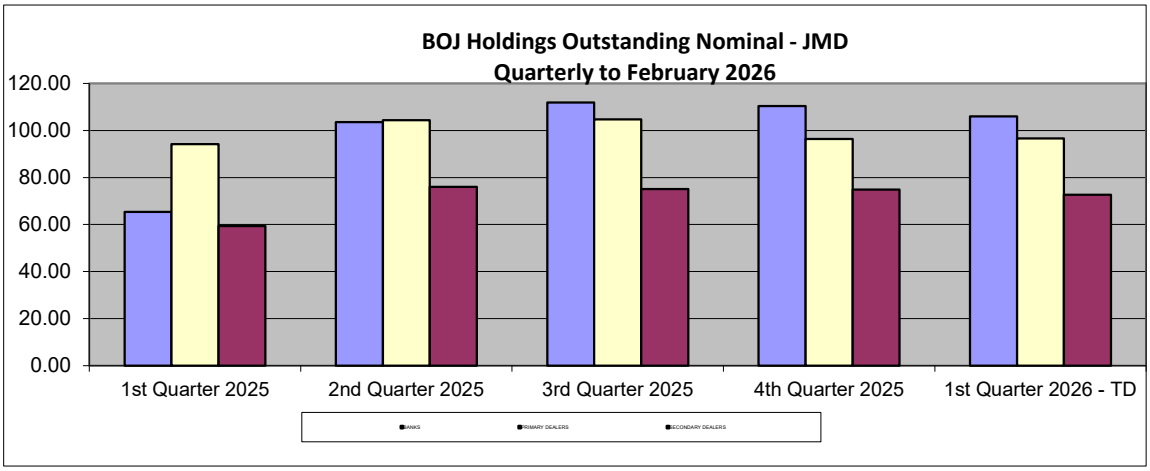
JAMCLEAR®- CSD Bank of Jamaica Open Market Instruments - JMD (BN) Statement of Outstanding Nominal Quarterly - 1st Quarter 2025 to 1st Quarter 2026 - TD					
PARTICIPANT	**1st Quarter 2025**	**2nd Quarter 2025**	**3rd Quarter 2025**	**4th Quarter 2025**	**1st Quarter 2026 - TD**
BANKS	65.37	103.56	111.86	110.35	106.00
PRIMARY DEALERS	94.23	104.31	104.70	96.41	96.67
SECONDARY DEALERS	59.33	76.07	75.08	74.85	72.64
Total	**218.94**	**283.94**	**291.64**	**281.61**	**275.30**

Table CON022

Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear®- CSD.

Note: The term "Banks" includes data on Bank of Jamaica

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



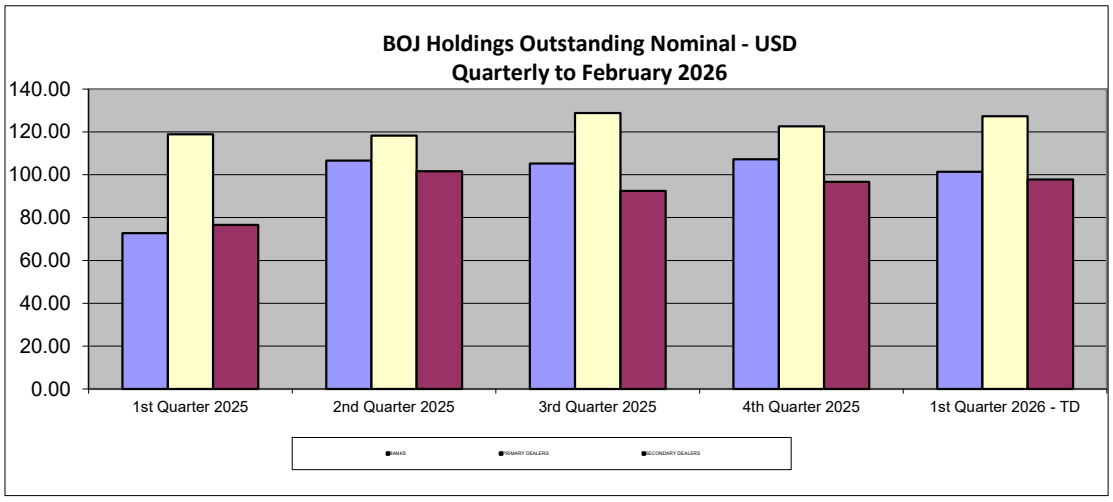
JAMCLEAR®- CSD Bank of Jamaica Open Market Instruments - USD (MN) Statement of Outstanding Nominal Quarterly - 1st Quarter 2025 to 1st Quarter 2026 - TD					
PARTICIPANT	**1st Quarter 2025**	**2nd Quarter 2025**	**3rd Quarter 2025**	**4th Quarter 2025**	**1st Quarter 2026 - TD**
BANKS	72.79	106.57	105.20	107.18	101.36
PRIMARY DEALERS	118.93	118.24	128.84	122.66	127.31
SECONDARY DEALERS	76.53	101.66	92.43	96.63	97.81
Total	**268.25**	**326.47**	**326.47**	**326.47**	**326.47**

Table CON023

Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear®- CSD.

Note: The term "Banks" includes data on Bank of Jamaica

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



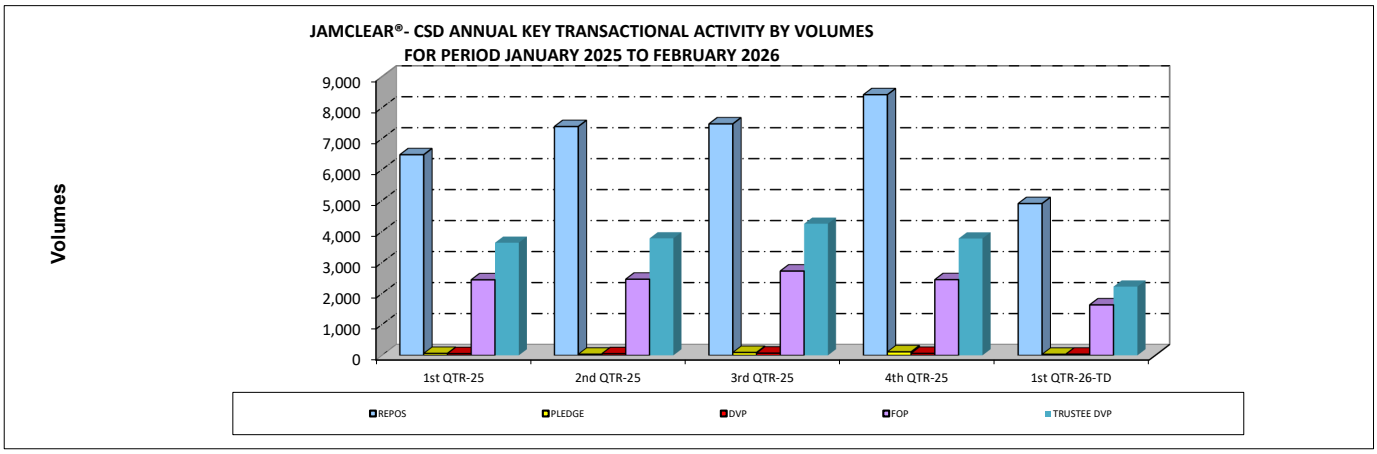
JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES
FOR PERIOD JANUARY 2025 TO FEBRUARY 2026

	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
TRANSACTION TYPE	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**
Jan	2,144	2,737	2	26	1,278	1,209	11	20	1,006	802	**4,441**	**4,794**	7.96%	54.37%
Feb	1,950	2,161	9	9	1,177	1,009	14	18	599	827	**3,749**	**4,024**	6.72%	45.63%
Mar	2,382		52		1,178		30		833		**4,475**	-	8.02%	0.00%
1st QTR	**6,476**	**4,898**	**63**	**35**	**3,633**	**2,218**	**55**	**38**	**2,438**	**1,629**	**12,665**	**8,818**	**22.70%**	**100.00%**
Apr	2,329		26		1,125		20		820		**4,320**	-	7.74%	0.00%
May	2,601		4		1,295		15		865		**4,780**	-	8.57%	0.00%
Jun	2,457		7		1,354		19		772		**4,609**	-	8.26%	0.00%
2nd QTR	**7,387**	-	**37**	-	**3,774**	-	**54**	-	**2,457**	-	**13,709**	-	**24.58%**	**0.00%**
Jul	2,615		18		1,616		11		929		**5,189**	-	9.30%	0.00%
Aug	2,353		11		1,193		34		856		**4,447**	-	7.97%	0.00%
Sep	2,505		65		1,437		27		935		**4,969**	-	8.91%	0.00%
3rd QTR	**7,473**	-	**94**	-	**4,246**	-	**72**	-	**2,720**	-	**14,605**	-	**26.18%**	**0.00%**
Oct	2,795		31		1,169		4		810		**4,809**	-	8.62%	0.00%
Nov	2,659		12		1,309		21		851		**4,852**	-	8.70%	0.00%
Dec	2,962		71		1,291		38		782		**5,144**	-	9.22%	0.00%
4th QTR	**8,416**	-	**114**	-	**3,769**	-	**63**	-	**2,443**	-	**14,805**	-	**26.54%**	**0.00%**
GRAND TOTAL	**29,752**	**4,898**	**308**	**35**	**15,422**	**2,218**	**244**	**38**	**10,058**	**1,629**	**55,784**	**8,818**	**100.00%**	**100.00%**
% of GRAND TOTAL	53.33%	55.55%	0.55%	0.40%	27.65%	25.15%	0.44%	0.43%	18.03%	18.47%	100.00%	100.00%		

Table CYSU02

Comments: Table records key transactional activities in JamClear®- CSD.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



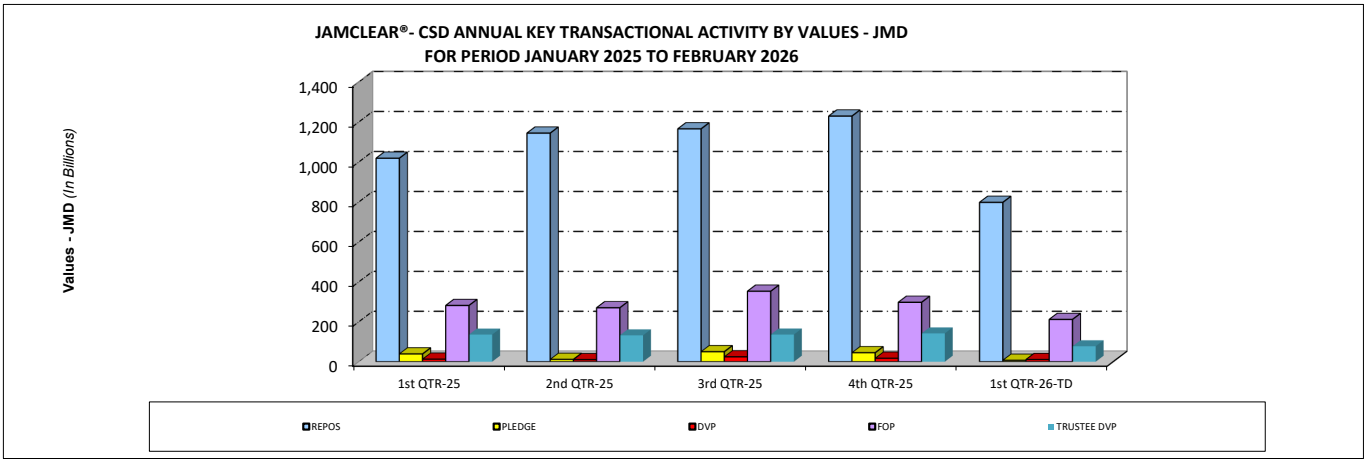
JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD
FOR PERIOD JANUARY 2025 TO FEBRUARY 2026
Transaction values are in Billions

	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
TRANSACTION TYPE	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**
Jan	361.82	415.88	0.02	5.63	49.62	36.56	1.49	5.17	108.52	117.55	**521.47**	**580.79**	8.00%	52.56%
Feb	282.96	382.26	1.29	1.48	34.41	40.74	3.65	5.65	76.52	94.12	**398.82**	**524.25**	6.12%	47.44%
Mar	374.12		37.74		51.95		7.63		96.60		**568.03**	-	8.71%	0.00%
1st QTR	**1,018.90**	**798.14**	**39.05**	**7.11**	**135.98**	**77.29**	**12.77**	**10.82**	**281.63**	**211.68**	**1,488.33**	**1,105.04**	**22.83%**	**100.00%**
Apr	344.60		7.94		40.25		3.88		90.15		**486.82**	-	7.47%	0.00%
May	387.60		0.70		44.62		4.01		88.51		**525.44**	-	8.06%	0.00%
Jun	412.22		3.10		47.20		2.31		91.70		**556.53**	-	8.54%	0.00%
2nd QTR	**1,144.43**	-	**11.74**	-	**132.07**	-	**10.20**	-	**270.35**	-	**1,568.78**	-	**24.07%**	**0.00%**
Jul	385.47		13.50		45.76		2.48		130.00		**577.20**	-	8.85%	0.00%
Aug	370.14		4.64		40.85		12.95		91.64		**520.22**	-	7.98%	0.00%
Sep	410.17		32.07		49.53		9.15		131.41		**632.33**	-	9.70%	0.00%
3rd QTR	**1,165.78**	-	**50.21**	-	**136.14**	-	**24.58**	-	**353.05**	-	**1,729.76**	-	**26.54%**	**0.00%**
Oct	466.60		3.60		39.41		1.09		101.57		**612.27**	-	9.39%	0.00%
Nov	388.12		2.32		51.03		6.88		96.56		**544.92**	-	8.36%	0.00%
Dec	374.92		39.21		51.41		9.35		99.55		**574.45**	-	8.81%	0.00%
4th QTR	**1,229.64**	-	**45.13**	-	**141.86**	-	**17.32**	-	**297.69**	-	**1,731.64**	-	**26.56%**	**0.00%**
GRAND TOTAL	**4,558.74**	**798.14**	**146.12**	**7.11**	**546.05**	**77.29**	**64.87**	**10.82**	**1,202.72**	**211.68**	**6,518.50**	**1,105.04**	**100.00%**	**100.00%**
% of GRAND TOTAL	69.94%	72.23%	2.24%	0.64%	8.38%	6.99%	1.00%	0.98%	18.45%	19.16%	100.00%	100.00%		

Table CYSU021

Comments: Table records key transactional activities in JamClear®- CSD.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



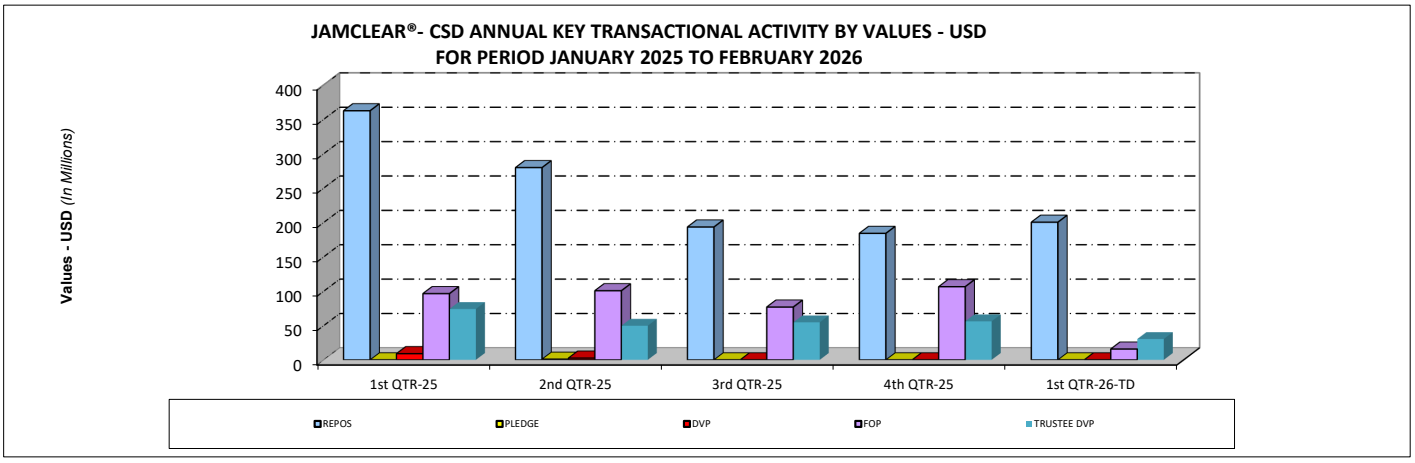
JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD
FOR PERIOD JANUARY 2025 TO FEBRUARY 2026
Transaction values are in Millions

	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
TRANSACTION TYPE	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**
Jan	189.73	115.73	-	-	38.71	13.50	-	-	77.54	15.69	**305.99**	**144.92**	18.59%	58.86%
Feb	113.88	84.48	-	-	21.23	16.80	-	-	17.49	-	**152.60**	**101.27**	9.27%	41.14%
Mar	58.74		-		14.00		9.00		1.29		**83.03**	-	5.04%	0.00%
1st QTR	**362.35**	**200.20**	**-**	**-**	**73.94**	**30.30**	**9.00**	**-**	**96.33**	**15.69**	**541.62**	**246.19**	**32.91%**	**100.00%**
Apr	85.46		0.65		18.30		-		3.18		**107.58**	-	6.54%	0.00%
May	100.92		0.32		8.69		-		3.18		**113.10**	-	6.89%	0.00%
Jun	93.25		-		22.64		2.50		94.19		**212.57**	-	12.92%	0.00%
2nd QTR	**279.63**	**-**	**0.96**	**-**	**49.62**	**-**	**2.50**	**-**	**100.54**	**-**	**433.26**	**-**	**26.32%**	**0.00%**
Jul	72.86		-		21.18		-		9.11		**103.15**	-	6.27%	0.00%
Aug	57.20		-		15.42		-		0.60		**73.22**	-	4.45%	0.00%
Sep	63.17		-		17.95		-		67.07		**148.19**	-	9.00%	0.00%
3rd QTR	**193.23**	**-**	**-**	**-**	**54.55**	**-**	**-**	**-**	**76.78**	**-**	**324.56**	**-**	**19.72%**	**0.00%**
Oct	70.79		-		14.42		-		0.61		**85.82**	-	5.21%	0.00%
Nov	51.99		-		22.33		-		1.16		**75.47**	-	4.59%	0.00%
Dec	61.21		-		19.27		-		104.65		**185.12**	-	11.25%	0.00%
4th QTR	**183.99**	**-**	**-**		**56.02**	**-**	**-**	**-**	**106.41**	**-**	**346.42**	**-**	**21.05%**	**0.00%**
GRAND TOTAL	**1,019.19**	**200.20**	**0.96**	-	**234.13**	**30.30**	**11.50**	**-**	**380.06**	**15.69**	**1,645.85**	**246.19**	**100.00%**	**100.00%**
% of GRAND TOTAL	61.92%	81.32%	0.06%	0.00%	14.23%	12.31%	0.70%	0.00%	23.09%	6.37%	100%	100.00%		

Table CYSU022

Comments: Table records key transactional activities in JamClear®- CSD.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026

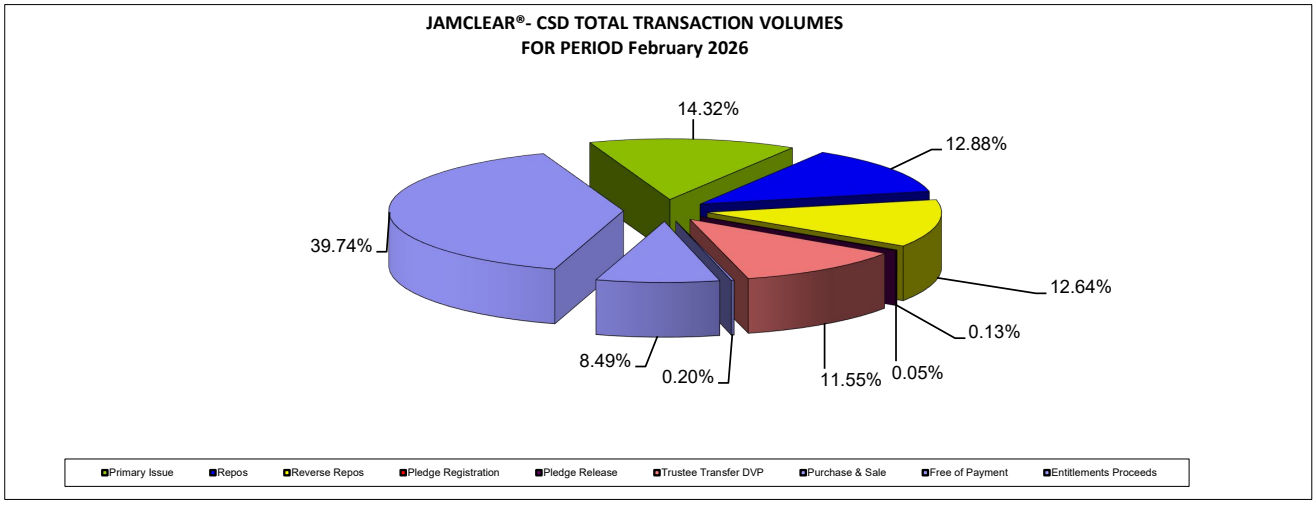


JAMCLEAR®- CSD										
TRANSACTION VOLUMES										
FOR PERIOD FEBRUARY 2026										
	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	2026									2026
Jan	1,528	1,390	1,347	8	18	1,209	20	802	4,189	**10,511**
Feb	1,221	1,082	1,079	2	7	1,009	18	827	3,440	**8,685**
Mar										-
1st QTR	**2,749**	**2,472**	**2,426**	**10**	**25**	**2,218**	**38**	**1,629**	**7,629**	**19,196**
Apr										-
May										-
Jun										-
2nd QTR	-	-	-	-	-	-	-	-	-	-
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	**2,749**	**2,472**	**2,426**	**10**	**25**	**2,218**	**38**	**1,629**	**7,629**	**19,196**
% OF GRAND TOTAL	14.32%	12.88%	12.64%	0.05%	0.13%	11.55%	0.20%	8.49%	39.74%	100.00%

Table CSU02

Comments: Repos and reverse repos do not include intraday repos with the Central Bank.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



JAMCLEAR®- CSD
TRANSACTION VALUES - JMD
FOR PERIOD FEBRUARY 2026

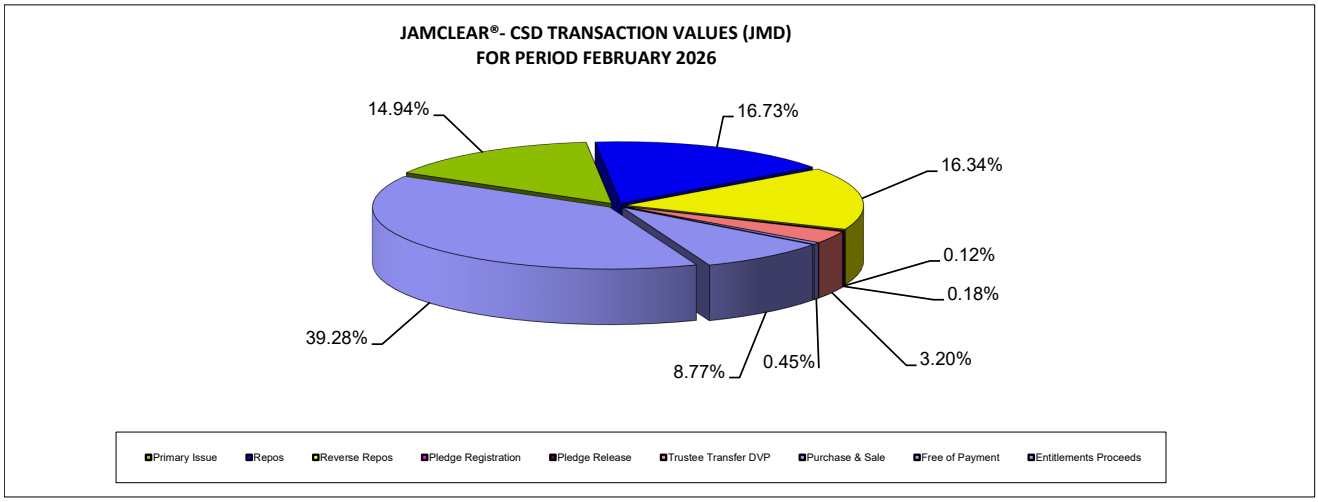
Transaction values are in Billions of Dollars

TRANSACTION TYPE	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2026									2026
Jan	190.97	211.30	204.58	2.49	3.14	36.56	5.17	117.55	464.64	**1,236.40**
Feb	169.66	192.48	189.78	0.33	1.15	40.74	5.65	94.12	483.42	**1,177.32**
Mar										-
1st QTR	**360.63**	**403.78**	**394.36**	**2.82**	**4.28**	**77.29**	**10.82**	**211.68**	**948.06**	**2,413.72**
Apr										-
May										-
Jun										-
2nd QTR	-	-	-	-	-	-	-	-	-	-
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	**360.63**	**403.78**	**394.36**	**2.82**	**4.28**	**77.29**	**10.82**	**211.68**	**948.06**	**2,413.72**
% OF GRAND TOTAL	14.94%	16.73%	16.34%	0.12%	0.18%	3.20%	0.45%	8.77%	39.28%	100.00%

Table CSU021

Comments: Repos and reverse repos do not include intraday repos with the Central Bank.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026

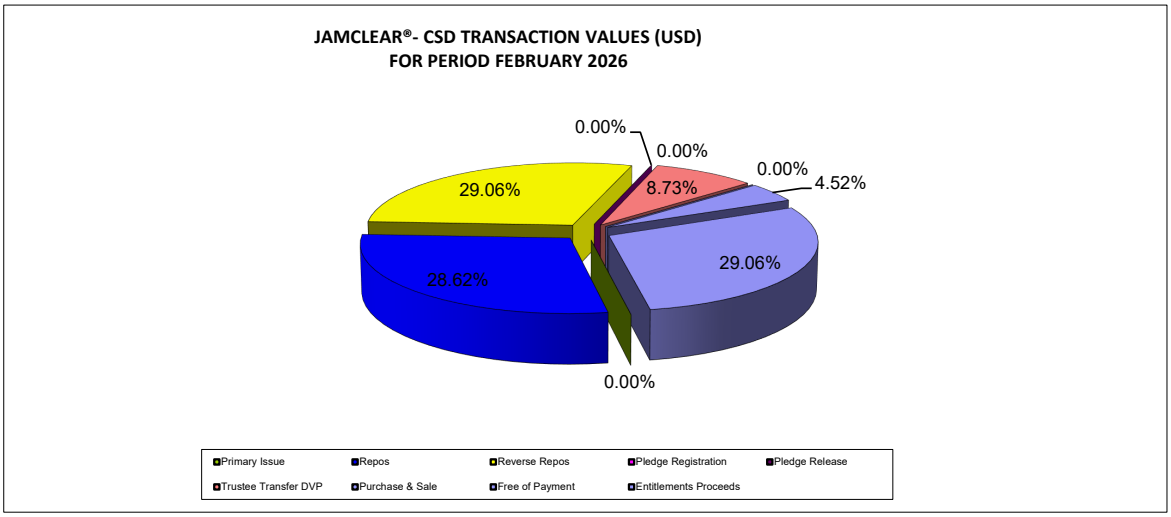


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD FEBRUARY 2026										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2026									2026
Jan	-	63.33	52.40	-	-	13.50	-	15.69	100.87	**245.79**
Feb		36.01	48.46			16.80	-	-	-	**101.27**
Mar										-
1st QTR	**-**	**99.34**	**100.86**	**-**	**-**	**30.30**	**-**	**15.69**	**100.87**	**347.06**
Apr										-
May										-
Jun										-
2nd QTR	-	-	-	-	-	-	-	-	-	-
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	**-**	**99.34**	**100.86**	**-**	**-**	**30.30**	**-**	**15.69**	**100.87**	**347.06**
% OF GRAND TOTAL	0.00%	28.62%	29.06%	0.00%	0.00%	8.73%	0.00%	4.52%	29.06%	100.00%

Table CSU022

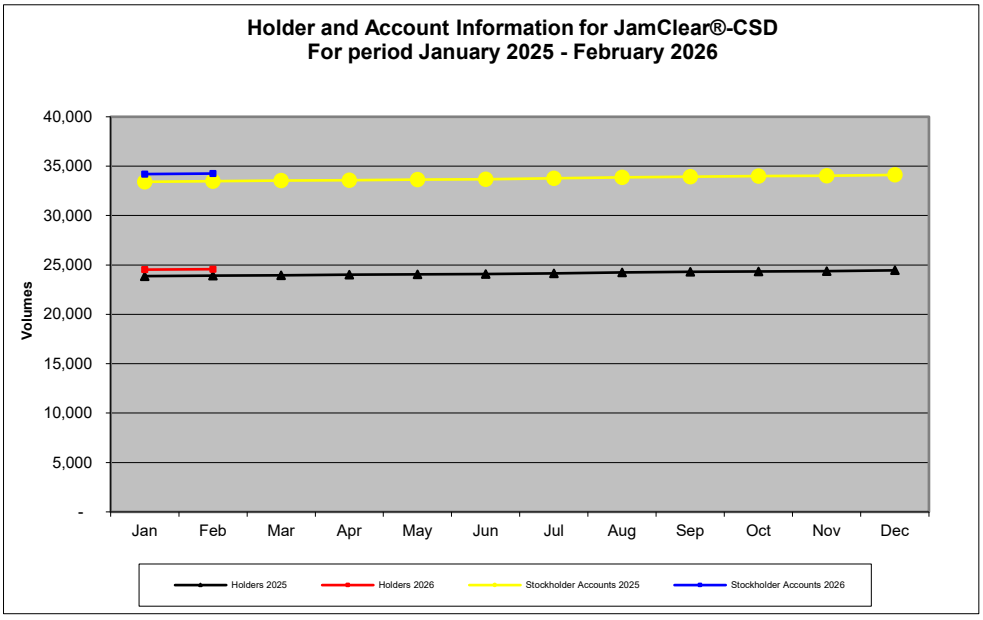
Comments: Repos and reverse repos do not include intraday repos with the Central Bank.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



JAMCLEAR®-CSD STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS FOR PERIOD JANUARY 2025 TO FEBRUARY 2026				
Dates	**Number of Stockholder Records**		**Number of Stockholder Accounts**	
	2025	**2026**	**2025**	**2026**
Jan	23,869	24,526	33,418	34,200
Feb	23,928	24,571	33,493	34,253
Mar	23,964		33,537	
Apr	24,009		33,588	
May	24,061		33,648	
Jun	24,084		33,680	
Jul	24,151		33,758	
Aug	24,232		33,855	
Sep	24,296		33,930	
Oct	24,352		33,994	
Nov	24,385		34,028	
Dec	24,454		34,114	

Table: CSRA021



JamClear®- RTGS

ANNUAL TRANSACTION VOLUMES

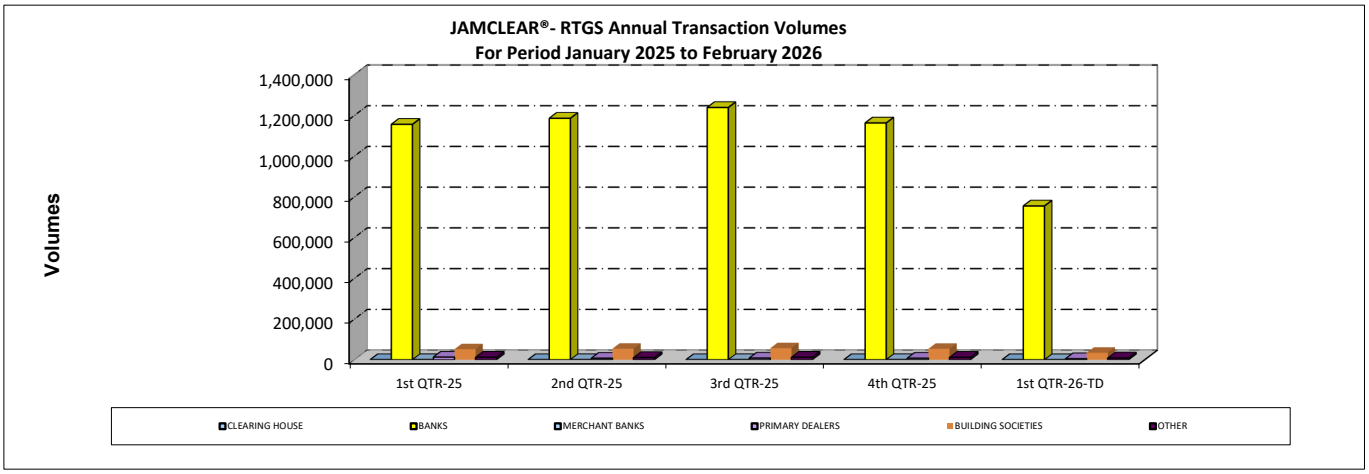
FOR PERIOD JANUARY 2025 TO FEBRUARY 2026

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026
Jan	154	147	389,605	380,034	203	165	4,801	2,581	17,415	17,552	3,788	4,574	**415,966**	**405,053**
Feb	141	134	364,546	374,444	201	138	4,476	2,357	16,645	16,877	3,707	4,038	**389,716**	**397,988**
Mar	140		401,336		199		3,552		17,769		4,919		**427,915**	**0**
1st QTR	**435**	**281**	**1,155,487**	**754,478**	**603**	**303**	**12,829**	**4,938**	**51,829**	**34,429**	**12,414**	**8,612**	**1,233,597**	**803,041**
Apr	140		386,063		183		2,482		17,648		3,423		**409,939**	**0**
May	147		406,037		238		2,636		18,215		3,605		**430,878**	**0**
Jun	147		393,126		248		2,439		18,245		3,886		**418,091**	**0**
2nd QTR	**434**	**0**	**1,185,226**	**0**	**669**	**0**	**7,557**	**0**	**54,108**	**0**	**10,914**	**0**	**1,258,908**	**0**
Jul	161		437,084		279		2,945		20,126		4,292		**464,887**	**0**
Aug	133		380,409		152		2,486		17,712		3,869		**404,761**	**0**
Sep	156		420,781		154		2,677		19,091		4,145		**447,004**	**0**
3rd QTR	**450**	**0**	**1,238,274**	**0**	**585**	**0**	**8,108**	**0**	**56,929**	**0**	**12,306**	**0**	**1,316,652**	**0**
Oct	138		385,580		153		2,569		17,317		3,593		**409,350**	**0**
Nov	140		382,571		215		2,527		17,286		4,037		**406,776**	**0**
Dec	152		394,109		279		2,524		19,310		4,336		**420,710**	**0**
4th QTR	**430**	**0**	**1,162,260**	**0**	**647**	**0**	**7,620**	**0**	**53,913**	**0**	**11,966**	**0**	**1,236,836**	**0**
Total	**1,749**	**281**	**4,741,247**	**754,478**	**2,504**	**303**	**36,114**	**4,938**	**216,779**	**34,429**	**47,600**	**8,612**	**5,045,993**	**803,041**
% of GRAND TOTAL	0.03%	0.03%	93.96%	93.95%	0.05%	0.04%	0.72%	0.61%	4.30%	4.29%	0.94%	1.07%	100.00%	100.00%

Table RPYSU02

Comments: The term 'Banks" includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



JamClear®- RTGS

ANNUAL TRANSACTION VALUES - JMD (in Billions)

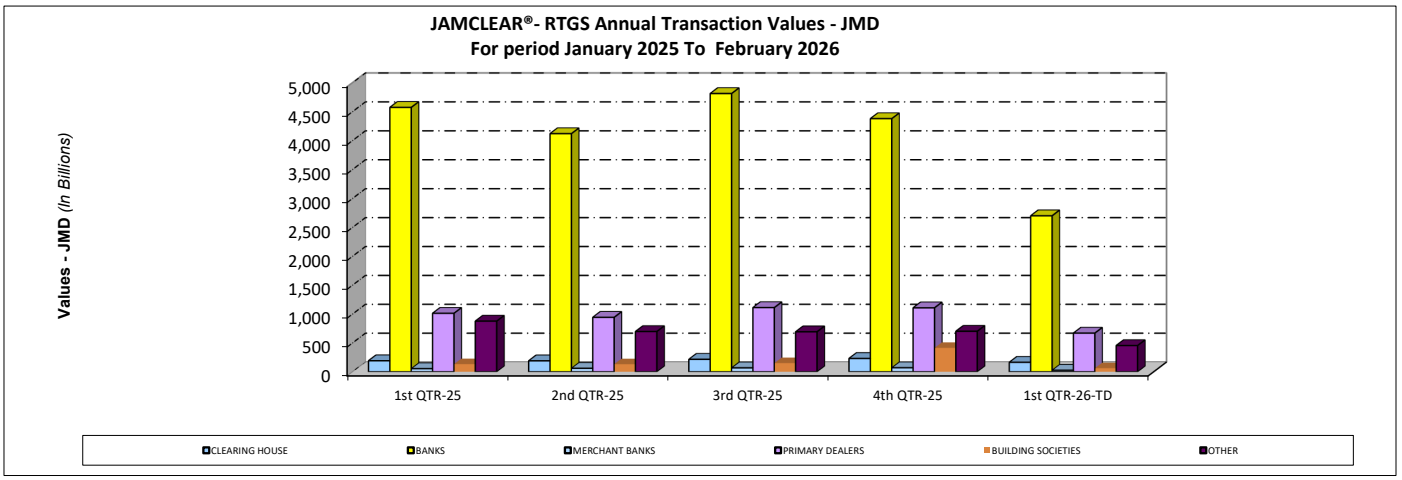
FOR PERIOD JANUARY 2025 TO FEBRUARY 2026

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026
Jan	66.06	96.40	1,595.66	1,446.09	16.98	13.87	389.68	353.79	39.65	30.45	215.67	247.50	**2,323.70**	**2,188.11**
Feb	58.80	67.60	1,252.08	1,253.62	21.25	13.11	272.87	315.11	44.97	31.33	231.58	206.55	**1,881.54**	**1,887.33**
Mar	66.14		1,724.79		16.12		349.65		47.62		429.77		**2,634.10**	**0.00**
1st QTR	**191.00**	**164.00**	**4,572.53**	**2,699.70**	**54.35**	**26.98**	**1,012.21**	**668.90**	**132.24**	**61.79**	**877.02**	**454.06**	**6,839.34**	**4,075.43**
Apr	61.43		1,285.73		18.12		313.21		33.98		231.73		**1,944.19**	**0.00**
May	64.84		1,429.20		19.97		339.03		52.02		220.21		**2,125.28**	**0.00**
Jun	63.72		1,404.06		22.64		290.26		44.65		244.99		**2,070.33**	**0.00**
2nd QTR	**189.98**	**0.00**	**4,118.99**	**0.00**	**60.73**	**0.00**	**942.50**	**0.00**	**130.65**	**0.00**	**696.93**	**0.00**	**6,139.79**	**0.00**
Jul	69.46		1,773.06		28.66		376.77		48.71		256.24		**2,552.91**	**0.00**
Aug	61.81		1,429.21		21.01		349.78		51.37		210.73		**2,123.92**	**0.00**
Sep	84.21		1,609.65		18.43		384.54		50.23		225.62		**2,372.69**	**0.00**
3rd QTR	**215.49**	**0.00**	**4,811.92**	**0.00**	**68.10**	**0.00**	**1,111.10**	**0.00**	**150.31**	**0.00**	**692.59**	**0.00**	**7,049.51**	**0.00**
Oct	58.54		1,384.95		18.06		348.74		332.55		203.66		**2,346.51**	**0.00**
Nov	62.97		1,419.26		23.77		355.81		44.32		216.55		**2,122.68**	**0.00**
Dec	109.27		1,573.80		27.69		402.47		36.59		280.91		**2,430.73**	**0.00**
4th QTR	**230.78**	**0.00**	**4,378.01**	**0.00**	**69.51**	**0.00**	**1,107.02**	**0.00**	**413.47**	**0.00**	**701.12**	**0.00**	**6,899.91**	**0.00**
Total	**827.25**	**164.00**	**17,881.45**	**2,699.70**	**252.69**	**26.98**	**4,172.83**	**668.90**	**826.67**	**61.79**	**2,967.66**	**454.06**	**26,928.55**	**4,075.43**
% of GRAND TOTAL	3.07%	4.02%	66.40%	66.24%	0.94%	0.66%	15.50%	16.41%	3.07%	1.52%	11.02%	11.14%	100.00%	100.00%

Table RPYSU021

Comments: The term 'Banks" includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



JamClear®- RTGS

ANNUAL TRANSACTION VALUES - USD (in Millions)

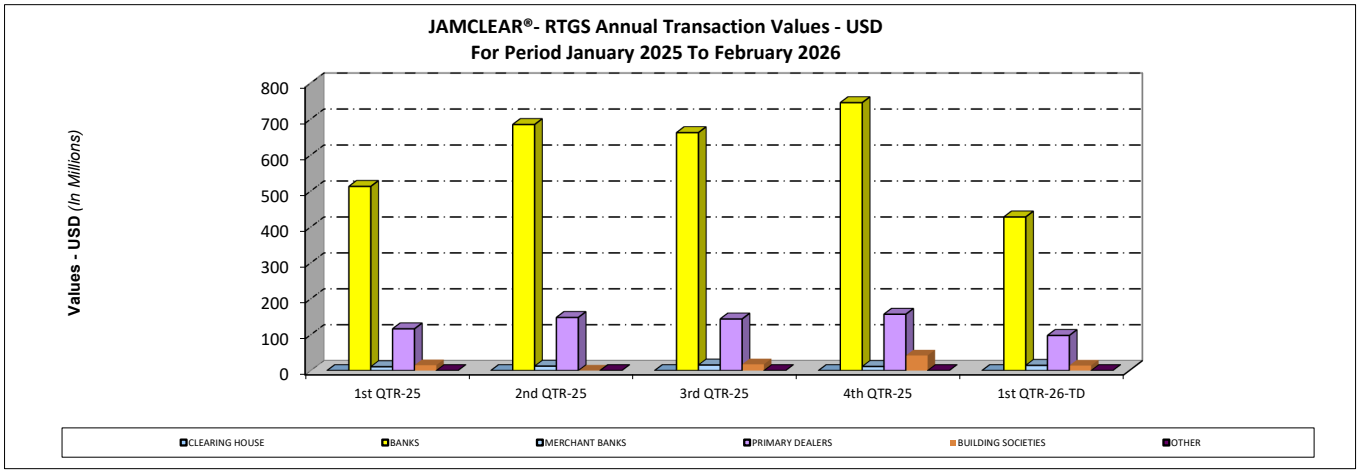
FOR PERIOD JANUARY 2025 TO FEBRUARY 2026

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026
Jan	-	-	203.93	301.69	2.85	10.83	41.49	56.14	9.00	7.01	-	-	**257.27**	**375.67**
Feb	-	-	147.35	126.00	4.06	3.79	40.84	41.66	6.00	7.00	-	-	**198.24**	**178.45**
Mar	-		161.32		3.92		33.98		-				**199.21**	**0.00**
1st QTR	**-**	**-**	**512.60**	**427.70**	**10.82**	**14.62**	**116.31**	**97.80**	**15.00**	**14.01**	**-**	-	**654.73**	**554.12**
Apr	-		221.28		2.80		52.73		-		-		**276.82**	**0.00**
May	-		248.89		5.11		25.28		-		-		**279.27**	**0.00**
Jun	-		214.46		4.53		69.97		-		-		**288.95**	**0.00**
2nd QTR	**-**	**-**	**684.63**	**-**	**12.44**	**-**	**147.97**	**-**	**-**	**-**	**-**	**-**	**845.04**	**0.00**
Jul	-		227.63		3.03		55.67		-		-		**286.33**	**0.00**
Aug	-		194.22		6.73		39.60		9.40		-		**249.95**	**0.00**
Sep	-		240.20		5.84		48.45		8.00		-		**302.49**	**0.00**
3rd QTR	**-**	**-**	**662.06**	**-**	**15.60**	**-**	**143.71**	**-**	**17.40**	**-**	**-**	**-**	**838.76**	**0.00**
Oct	-		169.90		3.25		55.43		18.00		-		**246.58**	**0.00**
Nov	-		337.03		5.60		58.01		19.50		-		**420.15**	**0.00**
Dec	-		238.42		2.63		43.51		4.51				**289.08**	**0.00**
4th QTR	**-**	**-**	**745.35**	**-**	**11.48**	**-**	**156.96**	**-**	**42.01**	**-**	**-**	**-**	**955.81**	**0.00**
Total	**0.00**	**0.00**	**2,604.63**	**427.70**	**50.35**	**14.62**	**564.95**	**97.80**	**74.41**	**14.01**	**0.00**	**0.00**	**3,294.34**	**554.12**
% of GRAND TOTAL	0.00%	0.00%	79.06%	77.18%	1.53%	2.64%	17.15%	17.65%	2.26%	2.53%	0.00%	0.00%	100.00%	100.00%

Table RPYSU022

Comments: The term 'Banks" includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



JamClear®- RTGS

TRANSACTION VOLUMES

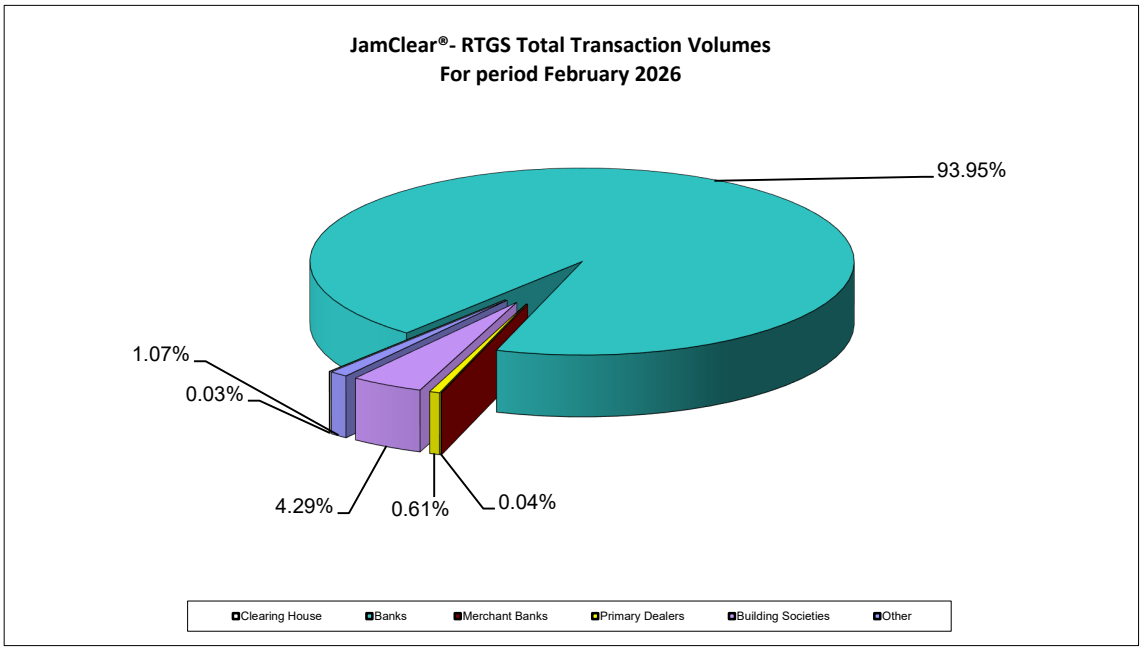
FOR PERIOD FEBRUARY 2026

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2026						
Jan	147	380,034	165	2,581	17,552	4,574	**405,053**
Feb	134	374,444	138	2,357	16,877	4,038	**397,988**
Mar							**0**
1st QTR	**281**	**754,478**	**303**	**4,938**	**34,429**	**8,612**	**803,041**
Apr							**0**
May							**0**
Jun							**0**
2nd QTR	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Jul							**0**
Aug							**0**
Sep							**0**
3rd QTR	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Oct							**0**
Nov							**0**
Dec							**0**
4th QTR	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total	**281**	**754,478**	**303**	**4,938**	**34,429**	**8,612**	**803,041**
% of GRAND TOTAL	0.03%	93.95%	0.04%	0.61%	4.29%	1.07%	100.00%

Table RPSU02

Comments: The term "Banks" includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



JamClear®- RTGS

TRANSACTION VALUES - JMD (in Billions)

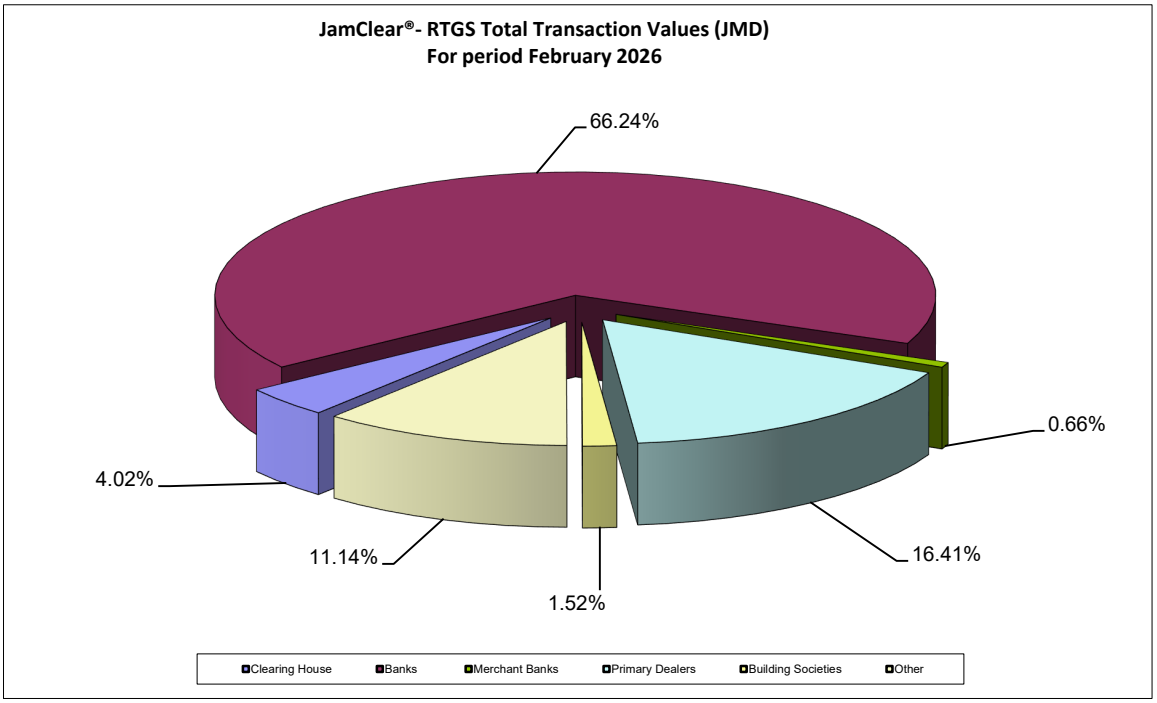
FOR PERIOD FEBRUARY 2026

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2026						
Jan	96.40	1,446.09	13.87	353.79	30.45	247.50	**2,188.11**
Feb	67.60	1,253.62	13.11	315.11	31.33	206.55	**1,887.33**
Mar							**0.00**
1st QTR	**164.00**	**2,699.70**	**26.98**	**668.90**	**61.79**	**454.06**	**4,075.43**
Apr							**0.00**
May							**0.00**
Jun							**0.00**
2nd QTR	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Jul							**0.00**
Aug							**0.00**
Sep							**0.00**
3rd QTR	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Oct							**0.00**
Nov							**0.00**
Dec							**0.00**
4th QTR	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total	**164.00**	**2,699.70**	**26.98**	**668.90**	**61.79**	**454.06**	**4,075.43**
% of GRAND TOTAL	4.02%	66.24%	0.66%	16.41%	1.52%	11.14%	100.00%

Table RPSU021

Comments: The term "Banks" includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



JamClear®- RTGS

TRANSACTION VALUES - USD (in Millions)

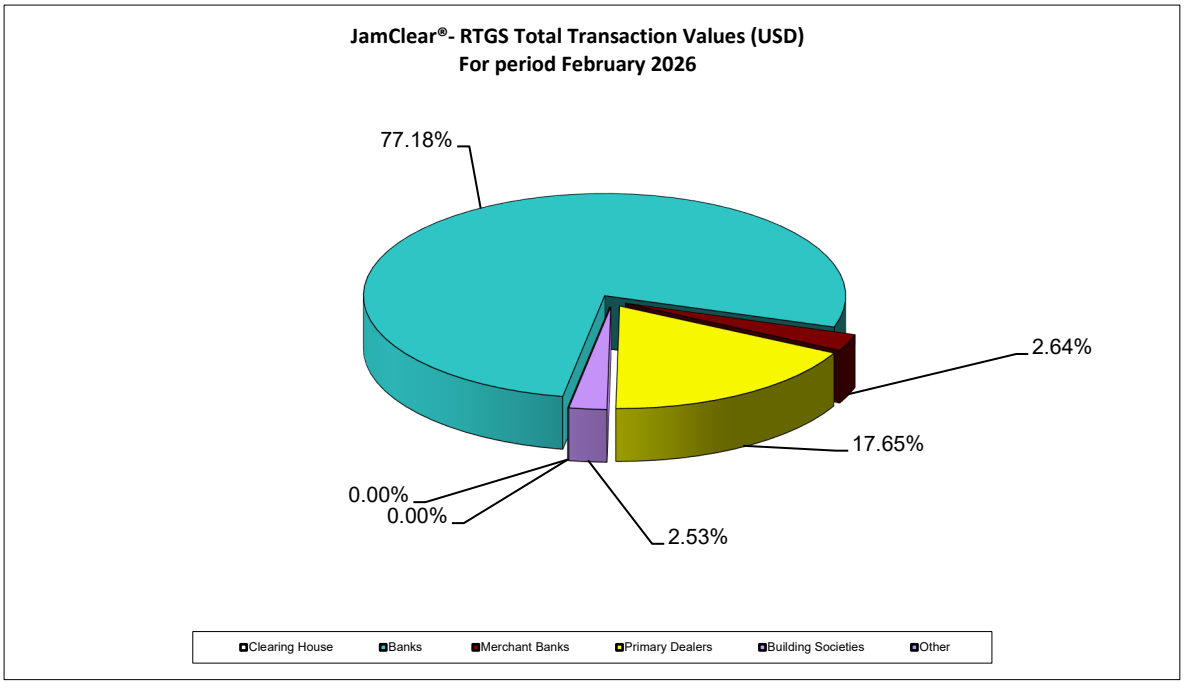
FOR PERIOD FEBRUARY 2026

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2026						
Jan	-	301.69	10.83	56.14	7.01	-	**375.67**
Feb	-	126.00	3.79	41.66	7.00	-	**178.45**
Mar							**0.00**
1st QTR	-	**427.70**	**14.62**	**97.80**	**14.01**	-	**554.12**
Apr							**0.00**
May							**0.00**
Jun							**0.00**
2nd QTR	-	-	-	-	-	-	**0.00**
Jul							**0.00**
Aug							**0.00**
Sep							**0.00**
3rd QTR	-	-	-	-	-	-	**0.00**
Oct							**0.00**
Nov							**0.00**
Dec							**0.00**
4th QTR	-	-	-	-	-	-	-
Total	**0.00**	**427.70**	**14.62**	**97.80**	**14.01**	**0.00**	**554.12**
% of GRAND TOTAL	0.00%	77.18%	2.64%	17.65%	2.53%	0.00%	100%

Table RPSU022

Comments: The term "Banks" includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

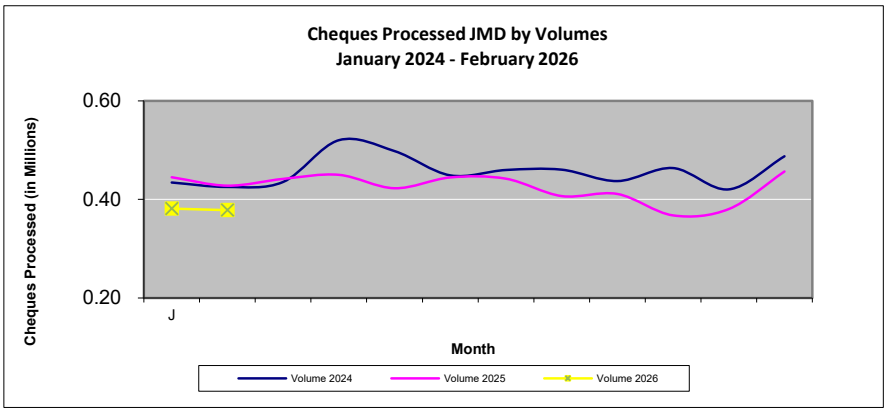
Cheques Processed JMD - Volumes and Values

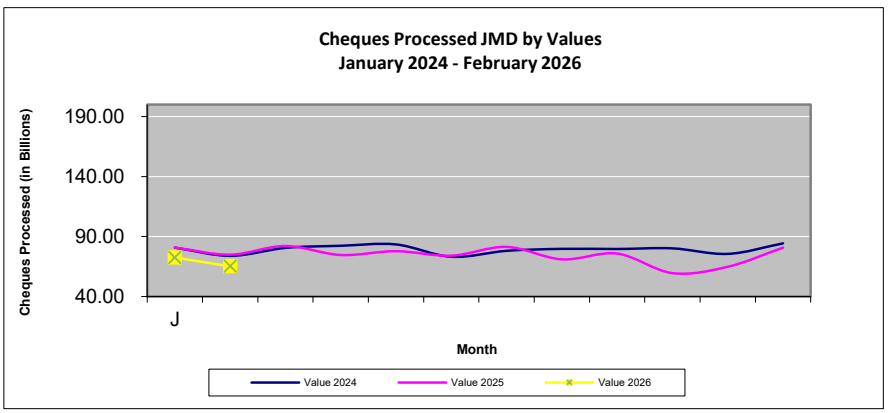
YEAR	2024		2025		2026	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	0.43	80.75	0.45	80.77	0.38	72.54
Feb	0.43	73.93	0.43	74.91	0.38	65.15
Mar	0.44	80.56	0.44	82.12		
1st QTR	**1.30**	**235.25**	**1.31**	**237.80**	**0.76**	**137.69**
Apr	0.52	82.30	0.45	74.61		
May	0.50	83.42	0.42	77.80		
Jun	0.45	73.14	0.44	74.06		
2nd QTR	**1.47**	**238.86**	**1.32**	**226.47**	-	-
Jul	0.46	78.10	0.44	81.37		
Aug	0.46	79.75	0.41	70.98		
Sep	0.44	79.63	0.41	75.82		
3rd QTR	**1.36**	**237.47**	**1.26**	**228.18**	-	-
Oct	0.46	80.15	0.37	59.49		
Nov	0.42	75.55	0.38	64.78		
Dec	0.49	84.31	0.46	80.73		
4th QTR	**1.37**	**240.01**	**1.20**	**205.00**	-	-
TOTAL	5.49	951.59	5.10	897.45	0.76	137.69

Comment: Cheques processed by banks' proprietary system and the Automated Clearing House (ACH).

Table RDCBCP023

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

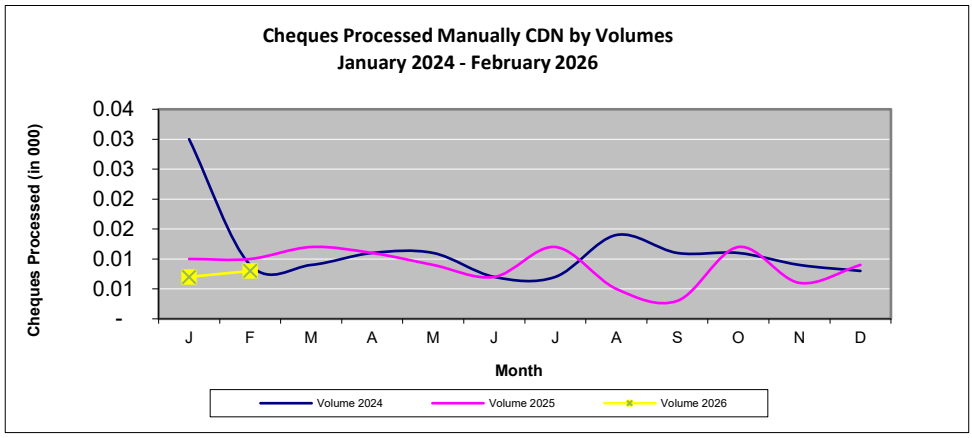
Cheques Processed Manually CDN - Volumes and Values

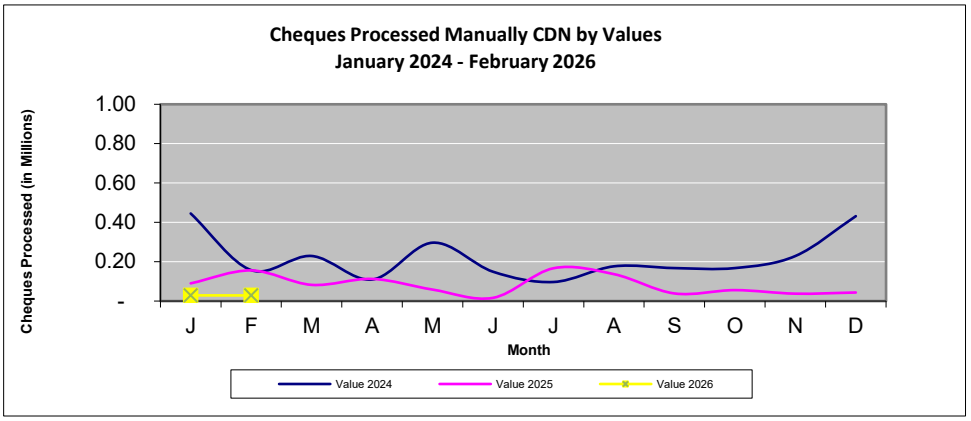
YEAR	2024		2025		2026	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.03	0.45	0.01	0.09	0.01	0.03
Feb	0.01	0.16	0.01	0.16	0.01	0.03
Mar	0.01	0.23	0.01	0.08		
1st QTR	**0.05**	**0.83**	**0.03**	**0.33**	**0.02**	**0.06**
Apr	0.01	0.11	0.01	0.11		
May	0.01	0.30	0.01	0.06		
Jun	0.01	0.15	0.01	0.02		
2nd QTR	**0.03**	**0.56**	**0.03**	**0.19**	-	-
Jul	0.01	0.10	0.01	0.17		
Aug	0.01	0.18	0.01	0.14		
Sep	0.01	0.17	0.00	0.04		
3rd QTR	**0.03**	**0.44**	**0.02**	**0.34**	-	-
Oct	0.01	0.17	0.01	0.06		
Nov	0.01	0.23	0.01	0.04		
Dec	0.01	0.43	0.01	0.04		
4th QTR	**0.03**	**0.83**	**0.03**	**0.14**	-	-
TOTAL	0.14	2.66	0.11	0.99	0.02	0.06

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC023

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

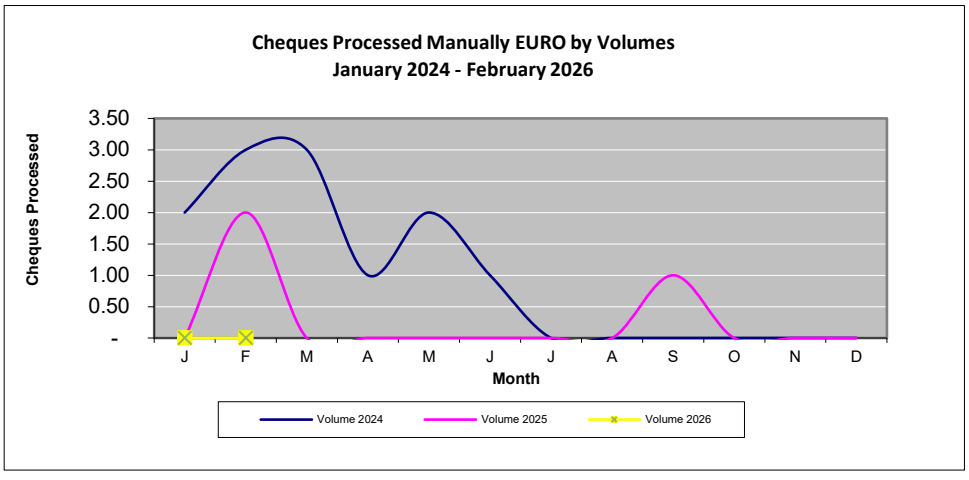
Cheques Processed Manually EURO - Volumes and Values

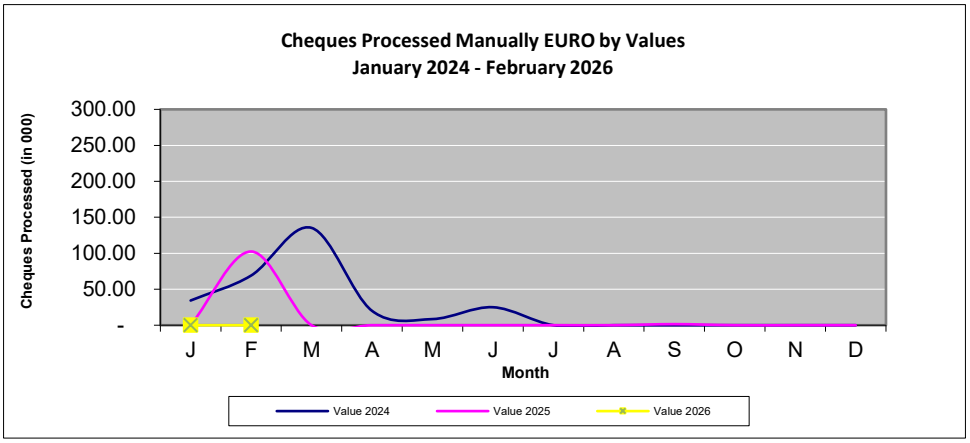
YEAR	2024		2025		2026	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	2	34.33	-	-	-	-
Feb	3	69.00	2	102.45		
Mar	3	135.29				
1st QTR	**8**	**238.63**	**2**	**102.45**	**-**	**-**
Apr	1	20.00	-	-		
May	2	8.51	-	-		
Jun	1	25.00	-	-		
2nd QTR	**4**	**53.51**	**-**	**-**	**-**	**-**
Jul	-	-	-	-		
Aug	-	-	-	-		
Sep	-	-	1	1.50		
3rd QTR	**-**	**-**	**1**	**1.50**	**-**	**-**
Oct	-	-	-	-		
Nov	-	-	-	-		
Dec	-	-	-	-		
4th QTR	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL	12	292.14	3	103.95	-	-

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME023

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

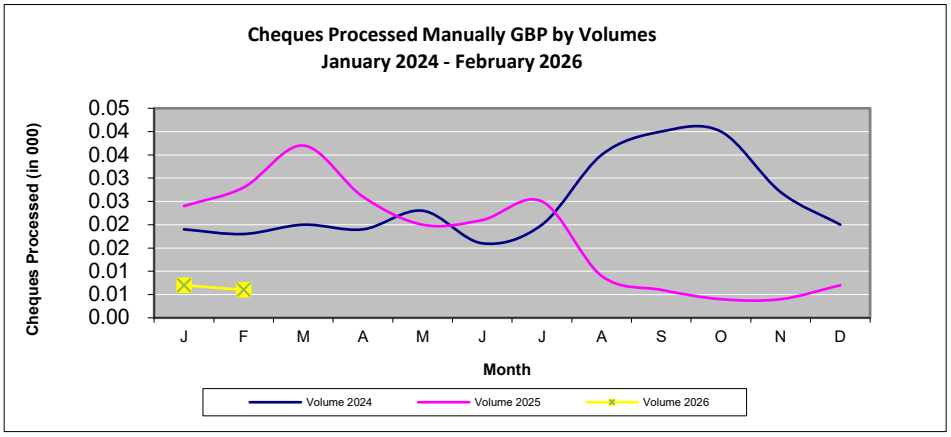
Cheques Processed Manually GBP - Volumes and Values

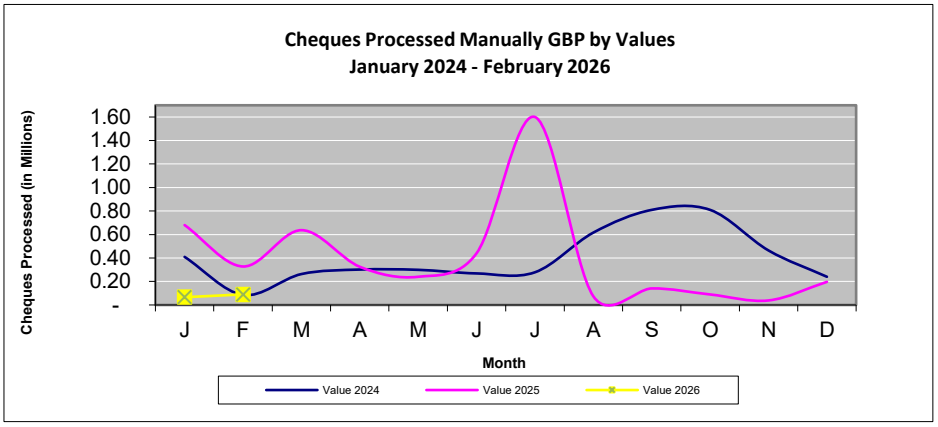
YEAR	2024		2025		2026	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.02	0.41	0.03	0.68	0.01	0.07
Feb	0.02	0.09	0.03	0.33	0.01	0.09
Mar	0.02	0.26	0.04	0.64		
1st QTR	**0.06**	**0.76**	**0.09**	**1.64**	**0.02**	**0.16**
Apr	0.02	0.30	0.03	0.33		
May	0.02	0.30	0.02	0.24		
Jun	0.02	0.27	0.02	0.44		
2nd QTR	**0.06**	**0.87**	**0.07**	**1.01**	-	-
Jul	0.02	0.28	0.03	1.60		
Aug	0.04	0.62	0.01	0.07		
Sep	0.04	0.81	0.01	0.14		
3rd QTR	**0.10**	**1.70**	**0.04**	**1.81**	-	-
Oct	0.04	0.81	0.01	0.09		
Nov	0.03	0.46	0.01	0.04		
Dec	0.02	0.24	0.01	0.20		
4th QTR	**0.09**	**1.51**	**0.02**	**0.32**	-	-
TOTAL	0.31	4.84	0.22	4.79	0.02	0.16

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG023

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

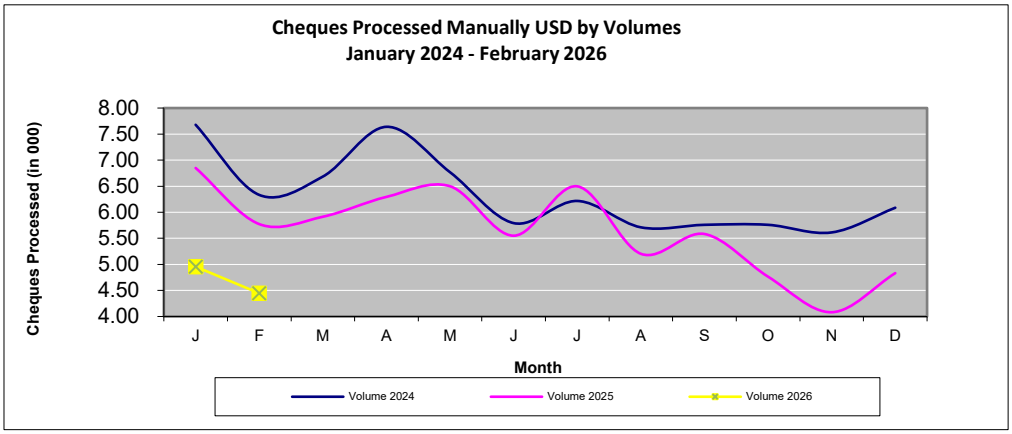
Cheques Processed Manually USD - Volumes and Values

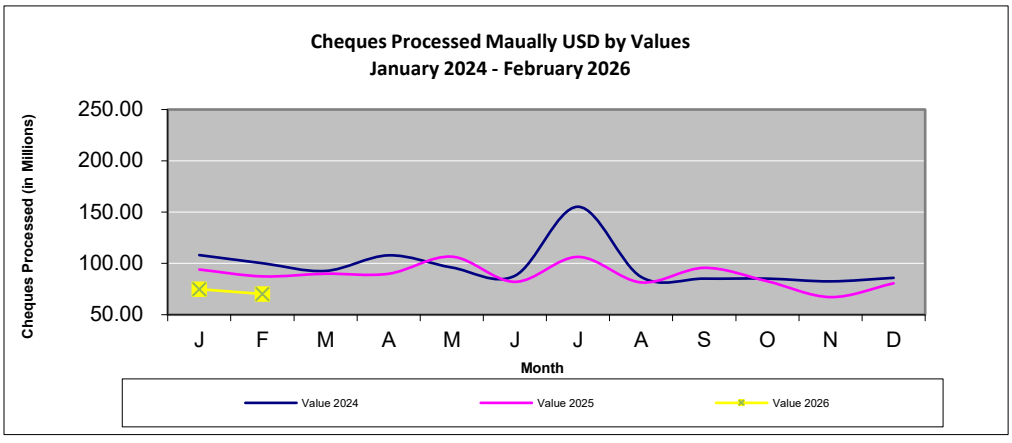
YEAR	2024		2025		2026	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	7.68	108.13	6.85	94.05	4.96	74.92
Feb	6.33	100.21	5.77	87.36	4.45	70.19
Mar	6.69	92.68	5.91	89.96		
1st QTR	**20.70**	**301.02**	**18.54**	**271.37**	**9.40**	**145.11**
Apr	7.64	107.89	6.30	89.93		
May	6.77	96.03	6.50	106.59		
Jun	5.79	87.93	5.55	82.05		
2nd QTR	**20.20**	**291.85**	**18.34**	**278.57**	-	-
Jul	6.22	155.25	6.50	106.35		
Aug	5.71	86.84	5.20	81.47		
Sep	5.76	85.18	5.58	95.71		
3rd QTR	**17.69**	**327.27**	**17.28**	**283.53**	-	-
Oct	5.76	85.18	4.76	82.61		
Nov	5.61	82.51	4.08	67.18		
Dec	6.09	85.94	4.83	80.63		
4th QTR	**17.46**	**253.63**	**13.68**	**230.42**	-	-
TOTAL	76.04	1,173.77	67.84	1,063.89	9.40	145.11

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU023

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

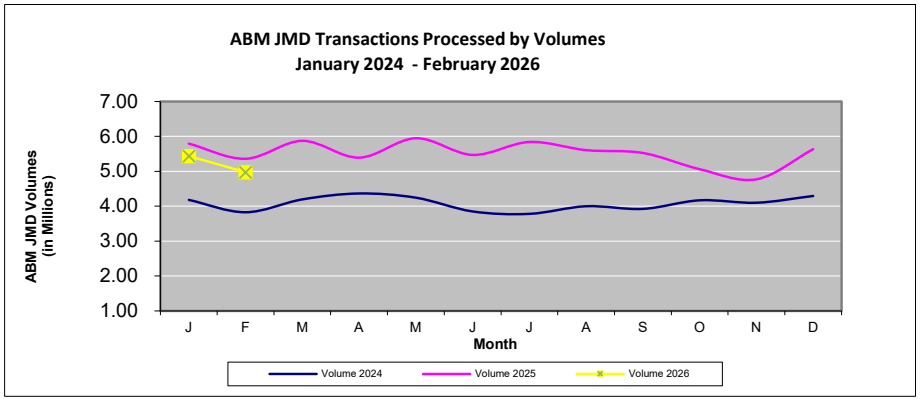
JMD Transactions processed at ABM Terminals

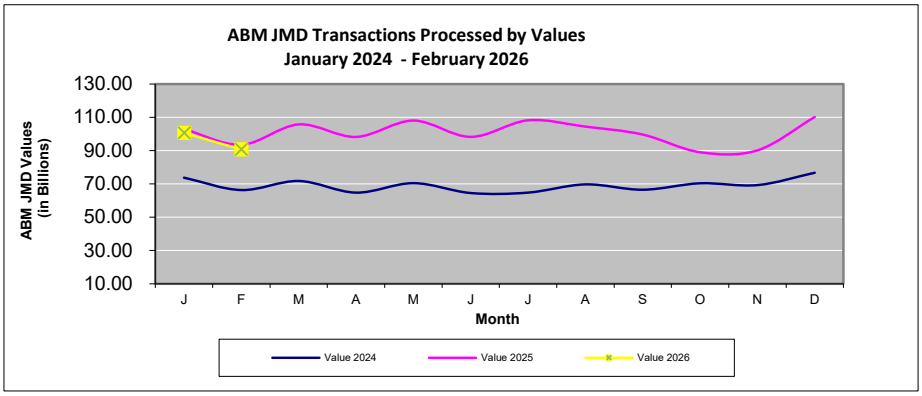
YEAR	2024		2025		2026	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.18	73.78	5.79	102.94	5.44	100.62
Feb	3.83	66.33	5.36	93.55	4.98	90.73
Mar	4.20	71.77	5.87	105.76		
1st QTR	**12.21**	**211.87**	**17.03**	**302.25**	**10.41**	**191.35**
Apr	4.37	64.77	5.39	98.23		
May	4.24	70.47	5.95	108.07		
Jun	3.85	64.53	5.47	98.27		
2nd QTR	**12.46**	**199.78**	**16.81**	**304.57**	**-**	**-**
Jul	3.78	64.79	5.84	108.23		
Aug	4.00	69.73	5.61	104.43		
Sep	3.92	66.52	5.53	99.66		
3rd QTR	**11.71**	**201.03**	**16.97**	**312.31**	**-**	**-**
Oct	4.17	70.38	5.06	89.04		
Nov	4.10	69.30	4.77	90.19		
Dec	4.29	76.71	5.64	110.22		
4th QTR	**12.56**	**216.40**	**15.47**	**289.45**	**-**	**-**
TOTAL	48.94	829.09	66.28	1,208.59	10.41	191.35

Purpose: This table reflects the Automated Banking Machine JMD transactions (withdrawals and cash advances only) processed by Deposit-Taking Institutions.

Table RDA021

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS SYSTEM

FOR JANUARY 2024 TO FEBRUARY 2026

USD Transactions processed at ABM Terminals

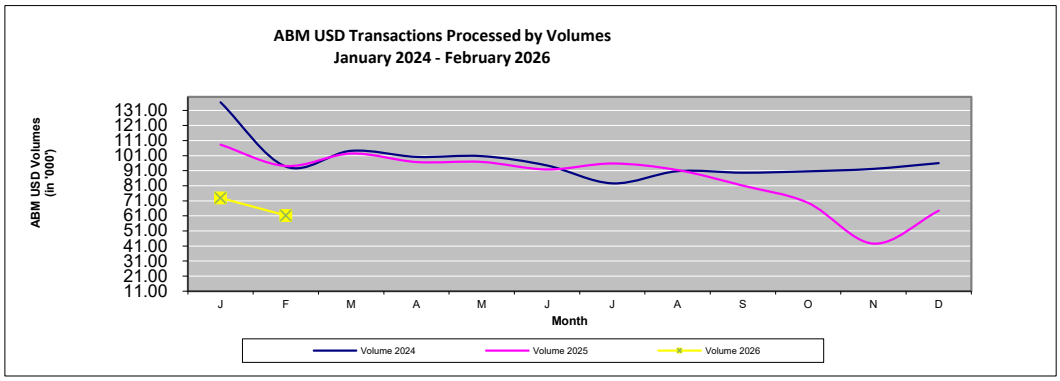
YEAR	2024		2025		2026	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	136.41	45.66	108.28	29.25	72.91	20.53
Feb	93.72	36.63	94.13	25.10	61.28	17.09
Mar	104.19	34.19	102.40	27.25		
1st QTR	**334.32**	**116.48**	**304.81**	**81.59**	**134.19**	**37.62**
Apr	100.16	26.72	96.75	26.46		
May	100.67	26.75	96.82	25.65		
Jun	94.47	24.70	91.83	24.23		
2nd QTR	**295.30**	**78.17**	**285.40**	**76.34**	**-**	**-**
Jul	82.58	23.05	95.77	26.06		
Aug	90.66	24.62	91.40	24.34		
Sep	89.65	24.14	81.07	21.61		
3rd QTR	**262.90**	**71.81**	**268.25**	**72.01**	**-**	**-**
Oct	90.58	24.03	69.61	18.06		
Nov	92.21	24.22	42.58	13.70		
Dec	96.03	26.32	64.43	18.59		
4th QTR	**278.82**	**74.57**	**176.63**	**50.35**	**-**	**-**
TOTAL	1,171.34	341.03	1,035.08	280.30	134.19	37.62

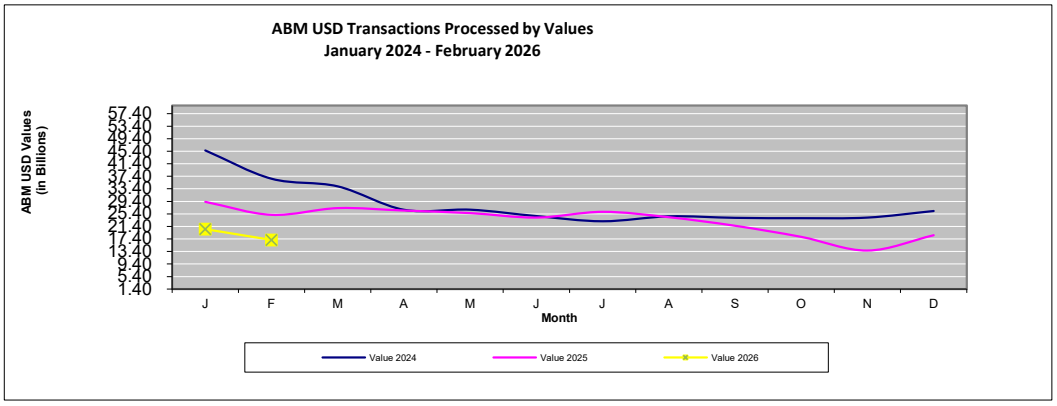
Purpose: This table reflects the Automated Banking Machine USD transactions (withdrawals and cash advances only) processed by Deposit-Taking Institutions.

Comment: Figures for May 2025 were revised.

Table RDA022

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

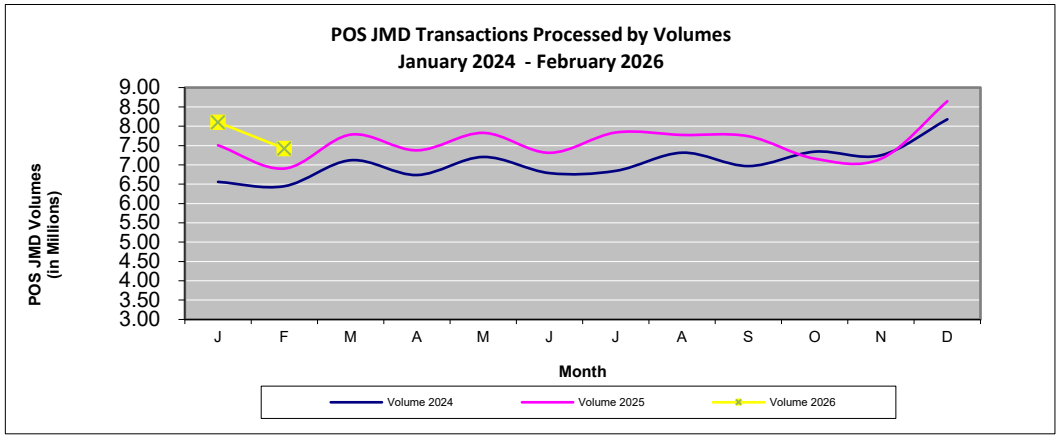
JMD Transactions processed at POS Terminals

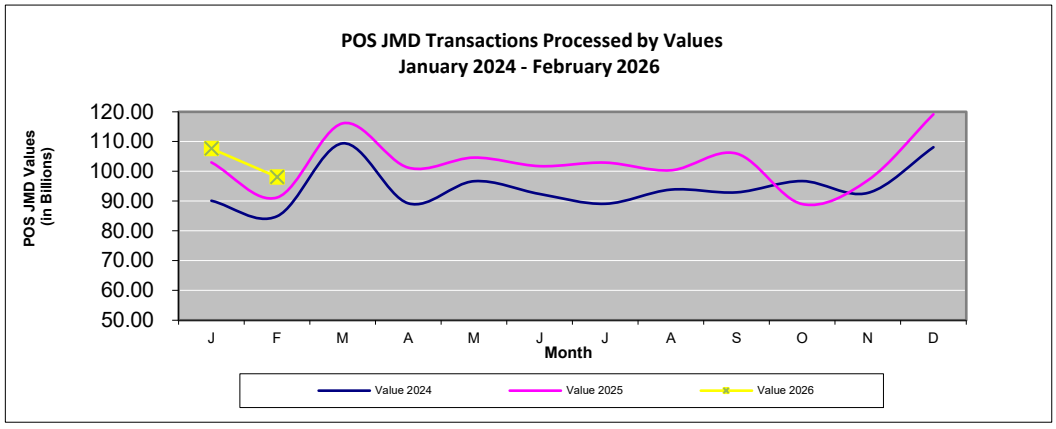
YEAR	2024		2025		2026	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	6.56	90.14	7.51	103.01	8.10	107.65
Feb	6.45	84.92	6.90	91.22	7.42	98.14
Mar	7.12	109.42	7.78	116.13		
1st QTR	**20.13**	**284.48**	**22.19**	**310.36**	**15.52**	**205.80**
Apr	6.74	89.26	7.38	101.25		
May	7.20	96.70	7.83	104.63		
Jun	6.79	92.41	7.31	101.76		
2nd QTR	**20.73**	**278.36**	**22.51**	**307.63**	-	-
Jul	6.85	89.11	7.84	102.94		
Aug	7.31	93.87	7.77	100.36		
Sep	6.97	92.95	7.74	105.99		
3rd QTR	**21.13**	**275.94**	**23.35**	**309.29**	-	-
Oct	7.34	96.74	7.16	89.02		
Nov	7.25	92.76	7.16	96.99		
Dec	8.18	108.12	8.65	119.18		
4th QTR	**22.77**	**297.62**	**22.96**	**305.19**	-	-
TOTAL	84.75	1,136.40	91.03	1,232.47	15.52	205.80

Purpose: This table reflects the Point of Sale JMD transactions processed by Deposit-Taking Institutions.

Table RDP022

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS SYSTEM

FOR JANUARY 2024 TO FEBRUARY 2026

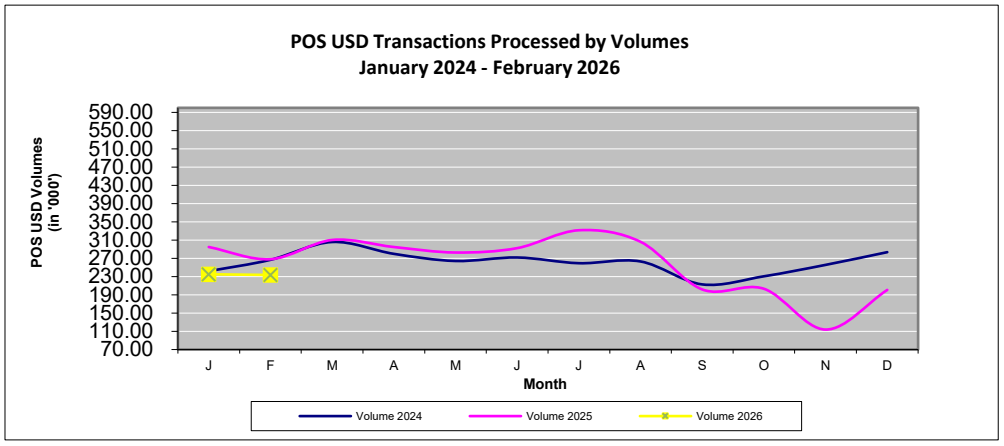
USD Transactions processed at POS Terminals

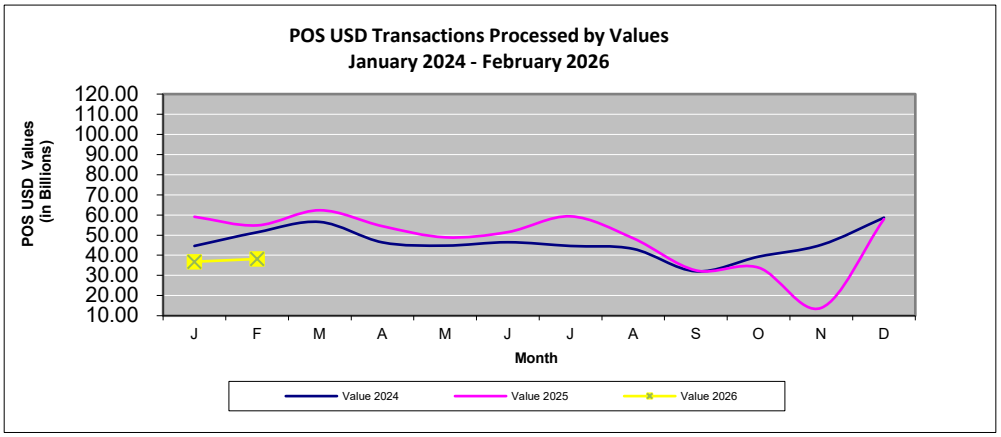
YEAR	2024		2025		2026	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	241.85	44.64	294.83	59.11	234.99	36.80
Feb	266.68	51.41	268.09	54.84	233.48	38.18
Mar	305.80	56.54	310.30	62.35		
1st QTR	**814.33**	**152.59**	**873.21**	**176.29**	**468.47**	**74.97**
Apr	279.84	46.38	294.80	54.43		
May	264.18	44.79	282.72	48.90		
Jun	271.83	46.47	292.33	51.51		
2nd QTR	**815.85**	**137.65**	**869.85**	**154.83**	-	-
Jul	259.30	44.62	331.54	59.32		
Aug	263.12	43.17	306.23	48.44		
Sep	212.81	32.04	201.79	32.50		
3rd QTR	**735.22**	**119.83**	**839.56**	**140.26**	-	-
Oct	230.58	39.32	203.24	33.87		
Nov	255.62	45.17	113.78	13.90		
Dec	283.50	58.66	200.71	57.95		
4th QTR	**769.69**	**143.15**	**517.72**	**105.72**	-	-
TOTAL	3,135.10	553.21	3,100.34	577.11	468.47	74.97

Purpose: This table reflects the Point of Sale USD transactions processed by Deposit-Taking Institutions.

Table RDP022

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

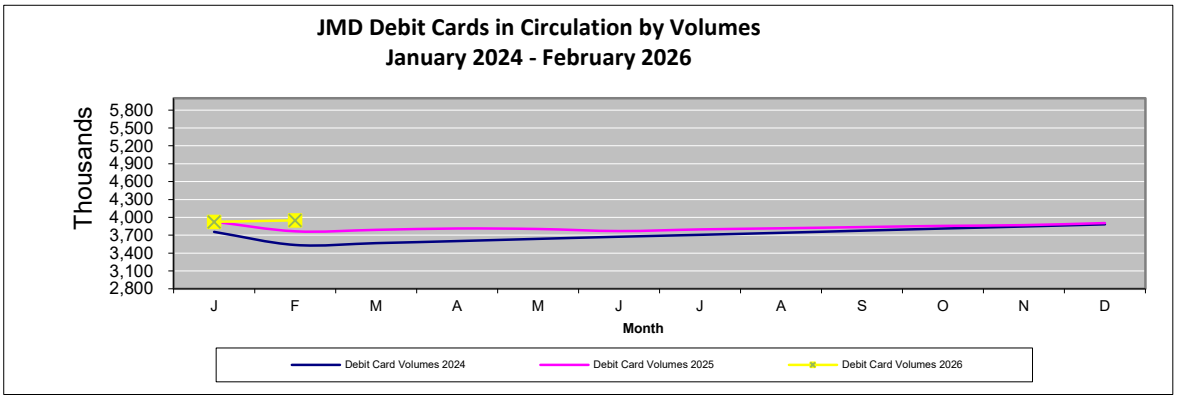
Number of JMD Cards in Circulation

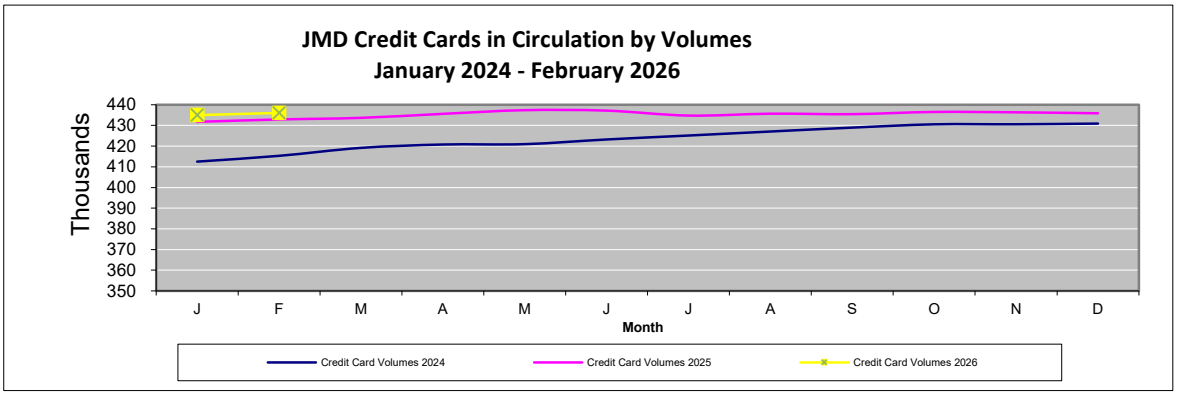
YEAR	2024		2025		2026	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	3,755,519	412,512	3,926,776	431,738	3,924,621	434,981
Feb	3,535,941	415,309	3,765,227	432,887	3,949,366	436,055
Mar	3,566,527	419,153	3,789,574	433,668		
1st QTR	**3,566,527**	**419,153**	**3,789,574**	**433,668**	**3,949,366**	**436,055**
Apr	3,600,980	420,776	3,812,364	435,606		
May	3,638,425	420,958	3,804,069	437,382		
Jun	3,674,105	423,214	3,769,261	437,158		
2nd QTR	**3,674,105**	**423,214**	**3,769,261**	**437,158**	-	-
Jul	3,706,184	425,122	3,797,047	434,768		
Aug	3,739,862	427,062	3,815,926	435,676		
Sep	3,775,987	428,948	3,836,313	435,458		
3rd QTR	**3,775,987**	**428,948**	**3,836,313**	**435,458**	-	-
Oct	3,811,845	430,538	3,856,204	436,523		
Nov	3,846,163	430,569	3,868,976	436,345		
Dec	3,882,599	430,900	3,903,691	435,883		
4th QTR	**3,882,599**	**430,900**	**3,903,691**	**435,883**	-	-

Purpose: This table reflects the JMD cards in circulation reported by Deposit-Taking Institutions.

Table RDCIC021

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

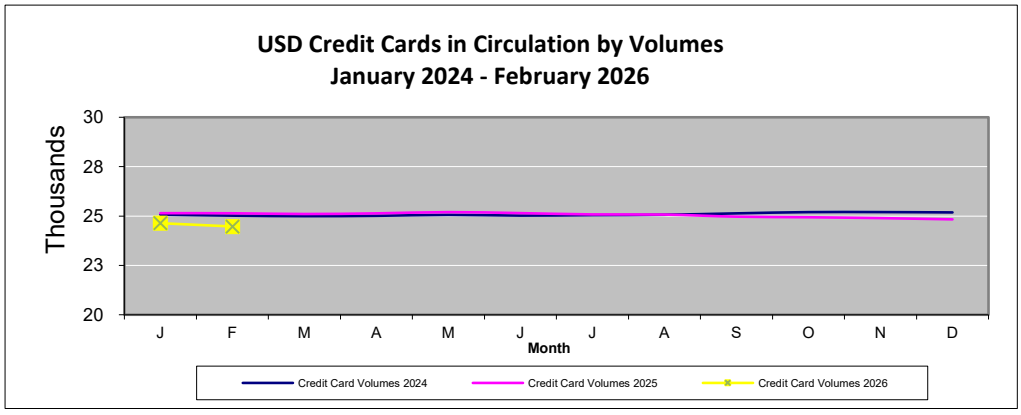
Number of USD Cards in Circulation

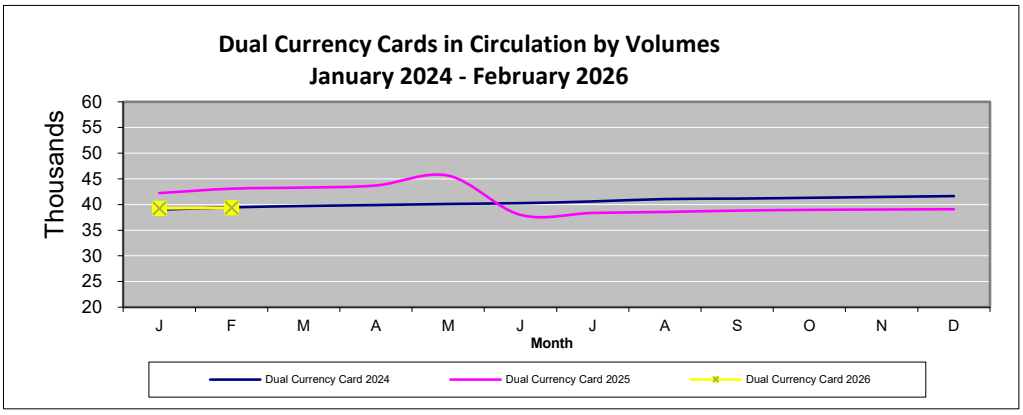
YEAR	2024		2025		2026	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	25,064	39,001	25,144	42,229	24,636	39,251
Feb	25,018	39,447	25,139	43,083	24,470	39,363
Mar	24,992	39,716	25,102	43,303		
1st QTR	**24,992**	**39,716**	**25,102**	**43,303**	**24,470**	**39,363**
Apr	25,010	39,898	25,134	43,710		
May	25,057	40,112	25,196	45,630		
Jun	25,021	40,269	25,146	37,987		
2nd QTR	**25,021**	**40,269**	**25,146**	**37,987**	-	-
Jul	25,042	40,602	25,081	38,360		
Aug	25,063	41,063	25,071	38,552		
Sep	25,134	41,152	24,967	38,812		
3rd QTR	**25,134**	**41,152**	**24,967**	**38,812**	-	-
Oct	25,197	41,310	24,937	38,961		
Nov	25,199	41,478	24,893	39,025		
Dec	25,182	41,641	24,830	39,092		
4th QTR	**25,182**	**41,641**	**24,830**	**39,092**	-	-

Purpose: This table reflects the USD cards in circulation reported by Deposit-Taking Institutions.

Table RDCIC022

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026





RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

POS Terminals Installed - Commercial Banks

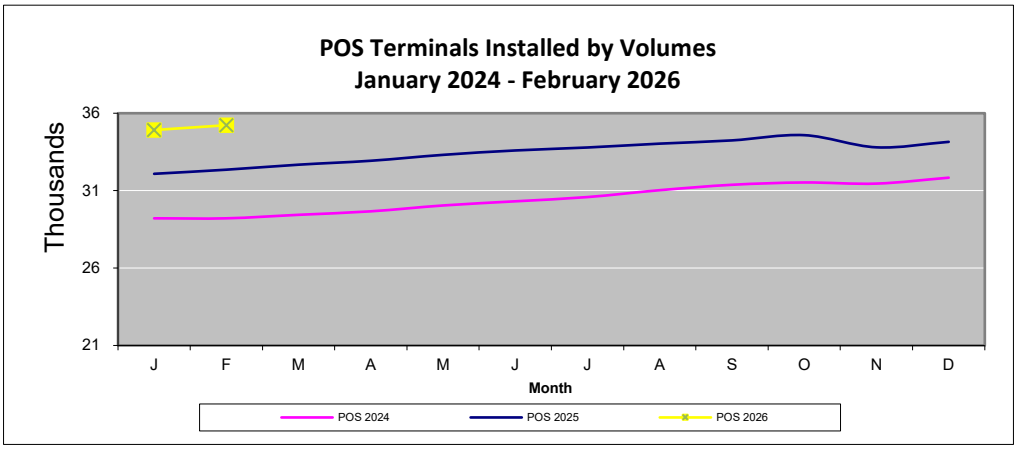
YEAR	2024	2025	2026
	POS	POS	POS
Jan	29,027	32,087	34,915
Feb	29,212	32,353	35,226
Mar	29,439	32,676	
1st QTR	**29,439**	**32,676**	**35,226**
Apr	29,664	32,930	
May	30,042	33,311	
Jun	30,311	33,595	
2nd QTR	**30,311**	**33,595**	-
Jul	30,585	33,787	
Aug	31,029	34,036	
Sep	31,378	34,245	
3rd QTR	**31,378**	**34,245**	-
Oct	31,527	34,583	
Nov	31,455	33,797	
Dec	31,836	34,151	
4th QTR	**31,836**	**34,151**	-

Purpose: This table reflects the terminals installed by Deposit-Taking Institutions.

Comments:

Table RDTI021

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026



RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

Electronic Transactions Processed - Volumes & Values (JMD)

YEAR	2024				2025				2026			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
	Volumes in Thousands (000)											
Jan	10,784.39	2,448.24	1,608.72	14,841.35	13,269.21	2,867.11	1,862.20	17,998.52	13,524.46	3,135.80	2,034.50	18,694.76
Feb	10,192.22	2,330.40	1,510.99	14,033.61	11,972.53	2,648.38	1,671.75	16,292.67	12,401.56	2,905.85	1,900.04	17,207.44
Mar	11,151.67	2,613.63	1,600.59	15,365.89	13,606.52	2,998.93	1,903.35	18,508.80				-
1st QTR	**32,128.29**	**7,392.27**	**4,720.30**	**44,240.85**	**38,848.27**	**8,514.42**	**5,437.30**	**52,799.99**	**25,926.02**	**6,041.65**	**3,934.54**	**35,902.21**
Apr	10,686.64	2,967.64	1,634.99	15,289.27	12,754.96	2,882.91	1,827.62	17,465.48				-
May	11,423.51	2,669.23	1,692.43	15,785.16	13,696.43	3,024.94	1,903.10	18,624.48				-
Jun	10,630.54	2,512.95	1,582.54	14,726.04	12,779.40	2,850.28	1,924.97	17,554.65				-
2nd QTR	**32,740.70**	**8,149.82**	**4,909.96**	**45,800.47**	**39,230.79**	**8,758.13**	**5,655.69**	**53,644.61**	-	-	-	**-**
Jul	10,815.29	2,567.28	1,724.38	15,106.94	13,818.23	2,941.07	2,070.06	18,829.36				-
Aug	11,488.24	2,668.64	1,686.64	15,843.52	13,567.84	2,917.33	1,932.05	18,417.22				-
Sep	11,091.58	2,527.05	1,693.88	15,312.51	13,294.39	2,978.46	1,992.09	18,264.94				-
3rd QTR	**33,395.11**	**7,762.97**	**5,104.90**	**46,262.97**	**40,680.46**	**8,836.87**	**5,994.20**	**55,511.53**	-	-	-	**-**
Oct	11,719.96	2,651.29	1,766.03	16,137.28	12,403.57	2,812.88	1,920.00	17,136.44				-
Nov	11,618.92	2,612.44	1,760.39	15,991.74	11,832.67	2,845.02	1,835.54	16,513.23				-
Dec	12,570.57	2,857.64	1,869.17	17,297.37	14,208.47	3,377.81	2,120.59	19,706.86				-
4th QTR	**35,909.44**	**8,121.37**	**5,395.58**	**49,426.39**	**38,444.70**	**9,035.71**	**5,876.12**	**53,356.53**	-	-	-	**-**
TOTAL	**134,173.53**	**31,426.42**	**20,130.73**	**185,730.68**	**157,204.22**	**35,145.12**	**22,963.31**	**215,312.65**	**25,926.02**	**6,041.65**	**3,934.54**	**35,902.21**

YEAR	2024				2025				2026			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
	Values in Billions (BN)											
Jan	119.68	107.33	228.68	455.69	153.88	124.93	254.49	533.31	150.37	124.96	269.00	544.33
Feb	112.90	95.94	243.25	452.09	138.39	109.22	219.62	467.22	134.90	116.83	253.29	505.01
Mar	122.09	141.19	240.51	503.79	159.24	151.18	242.27	552.69				-
1st QTR	**354.67**	**344.46**	**712.44**	**1,411.58**	**451.51**	**385.32**	**716.38**	**1,553.22**	**285.28**	**241.78**	**522.29**	**1,049.35**
Apr	113.13	100.53	247.39	461.06	148.47	121.41	233.73	503.62				-
May	122.34	111.44	258.35	492.13	160.52	123.81	258.56	542.89				-
Jun	112.96	110.30	250.70	473.96	148.58	126.07	264.12	538.77				-
2nd QTR	**348.44**	**322.27**	**756.44**	**1,427.14**	**457.57**	**371.29**	**756.41**	**1,585.27**	-	-	-	**-**
Jul	113.52	99.42	227.39	440.33	165.57	120.48	281.80	567.86				-
Aug	123.54	103.57	227.68	454.78	158.05	116.76	245.47	520.28				-
Sep	116.70	107.06	233.43	457.19	147.45	128.95	261.72	538.11				-
3rd QTR	**353.75**	**310.05**	**688.49**	**1,352.30**	**471.07**	**366.19**	**788.99**	**1,626.25**	-	-	-	**-**
Oct	124.16	110.19	230.71	465.06	132.29	102.58	238.86	473.73				-
Nov	122.84	101.25	217.20	441.29	134.52	113.72	247.94	496.18				-
Dec	139.92	115.95	241.73	497.61	165.52	136.53	293.56	595.61				-
4th QTR	**386.92**	**327.39**	**689.65**	**1,403.96**	**432.33**	**352.83**	**780.36**	**1,565.52**	-	-	-	**-**
TOTAL	**1,443.78**	**1,304.18**	**2,847.02**	**5,594.98**	**1,812.49**	**1,475.63**	**3,042.14**	**6,330.26**	**285.28**	**241.78**	**522.29**	**1,049.35**

Purpose: This table reflects the electronic transactions processed in categories (JMD) reported by Deposit-Taking Institutions for period 2024 to 2026.

Comments: Volumes are in thousands ('000) and Values are in Billions (BN).

Given the Revised Retail Payments Forms, direct debits and return items will no longer be reported on.

Table RDET021

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026

RETAIL PAYMENTS

FOR JANUARY 2024 TO FEBRUARY 2026

Electronic Transactions Processed - Volumes & Values (USD)

YEAR	2024				2025				2026			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Volumes in Thousands (000)												
Jan	210.31	555.99	41.97	808.27	4,061.09	616.37	37.72	4,715.19	3,977.58	655.68	37.63	4,670.90
Feb	2,658.74	516.34	35.58	3,210.65	4,190.68	556.08	32.08	4,778.83	4,877.80	619.27	31.14	5,528.21
Mar	2,781.80	552.50	35.84	3,370.14	4,374.50	685.21	35.12	5,094.82				-
1st QTR	**5,650.85**	**1,624.82**	**113.39**	**7,389.05**	**12,626.27**	**1,857.65**	**104.92**	**14,588.84**	**8,855.38**	**1,274.95**	**68.77**	**10,199.10**
Apr	2,760.50	584.06	36.85	3,381.41	4,047.65	657.27	34.43	4,739.35				-
May	3,128.07	571.44	37.01	3,736.52	4,287.94	656.20	34.80	4,978.94				-
Jun	3,141.71	536.25	32.98	3,710.94	3,978.92	668.92	34.52	4,682.36				-
2nd QTR	**9,030.29**	**1,691.74**	**106.84**	**10,828.87**	**12,314.51**	**1,982.39**	**103.75**	**14,400.64**	-	-	-	-
Jul	3,141.81	593.10	35.73	3,770.63	3,984.57	756.16	39.20	4,779.93				-
Aug	3,403.52	620.09	35.31	4,058.91	4,031.55	739.31	34.29	4,805.14				-
Sep	2,808.54	532.95	32.95	3,374.44	3,650.95	626.61	35.29	4,312.84				-
3rd QTR	**9,353.87**	**1,746.13**	**103.99**	**11,203.99**	**11,667.07**	**2,122.07**	**108.77**	**13,897.91**	-	-	-	-
Oct	3,536.32	562.70	34.29	4,133.31	3,782.77	621.76	29.44	4,433.97				-
Nov	3,889.48	586.91	34.00	4,510.38	3,613.87	524.73	29.63	4,168.23				-
Dec	3,808.73	666.69	34.98	4,510.40	4,019.64	732.91	36.75	4,789.30				-
4th QTR	**11,234.53**	**1,816.30**	**103.26**	**13,154.09**	**11,416.28**	**1,879.40**	**95.82**	**13,391.50**	-	-	-	-
TOTAL	**35,269.54**	**6,878.99**	**427.48**	**42,576.00**	**48,024.12**	**7,841.51**	**413.27**	**56,278.89**	**8,855.38**	**1,274.95**	**68.77**	**10,199.10**

YEAR	2024				2025				2026			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Values in Millions (MN)												
Jan	108.83	87.94	44.72	241.48	201.40	105.26	45.01	351.67	125.56	87.55	41.48	254.60
Feb	197.57	85.43	38.20	321.20	190.13	96.65	38.19	324.98	128.77	82.93	34.14	245.84
Mar	172.61	91.19	39.87	303.67	200.87	109.54	39.51	349.93				-
1st QTR	**479.00**	**264.55**	**122.79**	**866.35**	**592.40**	**311.46**	**122.71**	**1,026.57**	**254.33**	**170.48**	**75.62**	**500.44**
Apr	176.02	84.78	41.30	302.10	186.51	99.58	39.43	325.52				-
May	169.45	82.65	42.77	294.87	188.38	95.44	39.66	323.48				-
Jun	173.56	78.71	38.36	290.63	181.64	95.04	39.84	316.52				-
2nd QTR	**519.03**	**246.14**	**122.43**	**887.60**	**556.53**	**290.06**	**118.93**	**965.52**	-	-	-	-
Jul	171.57	82.73	42.18	296.47	199.44	108.95	46.20	354.59				-
Aug	188.76	83.31	40.40	312.47	178.70	96.67	41.16	316.53				-
Sep	155.59	70.27	40.24	266.09	123.88	81.78	41.87	247.53				-
3rd QTR	**515.91**	**236.31**	**122.82**	**875.03**	**502.03**	**287.40**	**129.23**	**918.65**	-	-	-	-
Oct	186.21	81.30	40.20	307.71	119.40	80.28	35.69	235.38				-
Nov	182.49	84.90	41.15	308.54	108.95	61.66	37.97	208.57				-
Dec	179.92	99.95	40.81	320.69	124.48	111.92	44.65	281.05				-
4th QTR	**548.62**	**266.15**	**122.16**	**936.94**	**352.83**	**253.86**	**118.31**	**725.00**	-	-	-	-
TOTAL	**2,062.55**	**1,013.16**	**490.21**	**3,565.92**	**2,003.79**	**1,142.77**	**489.18**	**3,635.74**	**254.33**	**170.48**	**75.62**	**500.44**

Purpose: This table reflects the electronic transactions processed in categories (USD) by Deposit-Taking Institutions for period 2024 to 2026.

Comments: Volumes are in thousands ('000) and Values are in Millions (MN).

Given the Revised Retail Payments Forms, direct debits and return items will no longer be reported on.

Table RDET022

PAYMENT SYSTEM DATA REPORT FEBRUARY 2026

JAMCLEAR-CSD®

DEFINITION OF ACTIVITY CATEGORIES

CATEGORY	DEFINITION
PRIMARY ISSUE	Initial offer of securities issued to Banks and Primary dealers by BOJ and GOJ
REPOS	Repurchase/Reverse repurchase transactions with both cash and non-cash options cleared and settled in the JamClear®-Systems.
	For all Repo transactions, the legal title of securities ownership is transferred until the maturity date of the agreement, when the ownership
	of the securities reverts to the borrower if funds and/or securities are available. (Check this definition against the Securities Act which may define repurchase agreements in regulations.
PLEDGE	Securities pledged remain in the books of the pledger but are unavailable for trade.
	Any interest proceeds for the securities are paid to the pledger.
	Only the pledgee or lender can release the pledge prior to the maturity date of the pledge.
FREE OF PAYMENT (FOP)	Transactions where legal title is transferred without a cash settlement in JamClear®-RTGS
PURCHASE AND SALE	Outright purchase and sale of securities. Full delivery versus payment (DvP) where there is the simultaneous exchange of cash and securities.
ENTITLEMENTS	Payment of interest and maturity payments to which investors are entitled, which are paid in JamClear®-RTGS on the due date.

Retail Payment Activities

CATEGORY	DEFINITION
ABM Transactions	The term Automated Banking Machine ("ABM") means an electromechanical device that permits authorised users, typically using machine-readable plastic cards, to withdraw cash from their accounts and/or access other services, such as balance enquiries, transfer of funds or acceptance of deposits. In this bulletin, the transactional data reported is the summation of the volume and value of all cash withdrawals at ABMs, in which debit and credit cards were used.
POS Transactions	A point-of-sale ("POS") terminal is a hardware system for processing card payments at merchant locations. For the purposes of this bulletin, the transactional data reported is the sum of all POS payment transactions using debit and credit cards.
Debit Card Transactions	A debit card enables its holder to make digital payments and/or withdraw cash and have these transactions directly and immediately charged to their accounts at a deposit-taking institution (DTI). For the purposes of this bulletin, debit card transactions reflect digital payments done where the debit card is present, digital payments where the debit card is not present; over the counter transactions in bank branches where the debit card is used, and cash withdrawals at the ABMs via debit cards.
Credit Card Transactions	A credit card is a payment instrument that provides a revolving line of credit to cardholders, which enables cardholders to make digital payments and pay these balances over time. For the purposes of this bulletin, the credit card transactional data reported covers payments made by credit cards to transact business online, at point of sale machines, and at ABMs.
Automated Clearing House (ACH)	The ACH is a systemically important retail payment system that facilitates the clearing and settlement of cheques, direct debits and credits on a deferred net settlement basis. The ACH infrastructure is owned and operated by Automated Payments Limited (APL), with the operations being executed by J.E.T.S. Limited.
Automated Clearing House (ACH) Direct Debits	A Direct Debit is an electronic withdrawal, processed through the ACH. This buletin reports on direct debits from the payer's bank account that are cleared through the ACH.
Automated Clearing House (ACH) Direct Credit	Direct Credit is an electronic deposit, processed through the ACH. For the purpose of this bulletin, a direct credit is initiated when the funds are electronically deposited into the receiving party's bank account. Example: direct deposit of payroll.
Automated Clearing House(ACH) Return Item	A credit or debit entry initiated by a Receiving Depository Financial Institution (RDFI) or the ACH Operator that returns a previously originated credit or debit entry to the Originating Depository Financial Institution (ODFI) within the time frames established by the Automated Clearing House Rules.
Dual Currency Card	A card linked to JMD and another currency that enables cardholders to make purchases and/or withdraw cash and have these transactions directly and immediately charged to their account at a licensed deposit-taking institution. For the purpose of this bulletin, dual currency card is the summation of toal dual currency debit cards and total dual currency credit cards in circulation.
Other Electronic Transactions	Refer to any other retail payment transaction completed using a digital payment instrument other than a debit or credit card via the internet or over-the-counter.This is the summation of internet, e-commerce and Point of Sale Mobile Top-Up transactions.