

Performance Report

01 April – 30 June 2025

Online Banking

Open Banking APIs

Why We Publish These Reports

As required by the Financial Conduct Authority, we publish these reports to provide information on the performance and availability of our online and open banking channels, ensuring service consistency.

Report Overview

This report compares our service availability and response times for payment and account information requests via our open banking channel with our other online channels. The data covers the previous three months and will be updated quarterly.

Report Data

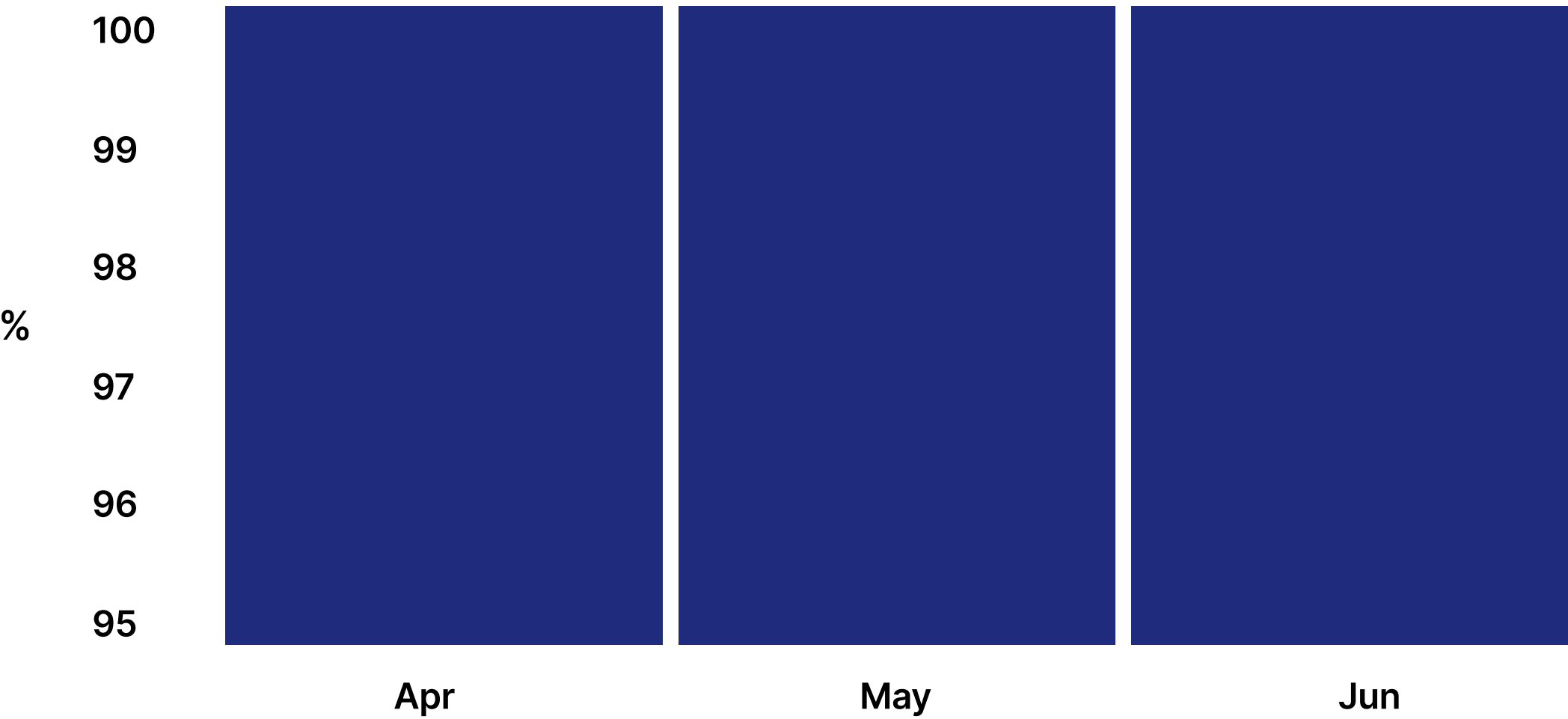
- Service Availability: Uptime vs. open banking benchmark of 99.5%.
- Response Times: Speed of response to payment, funds checking, and account information requests vs. benchmark of 750 milliseconds.
- Error Frequency: Incidents where other websites or apps cannot communicate with our systems.

To find out more about open banking visit www.openbanking.org.uk

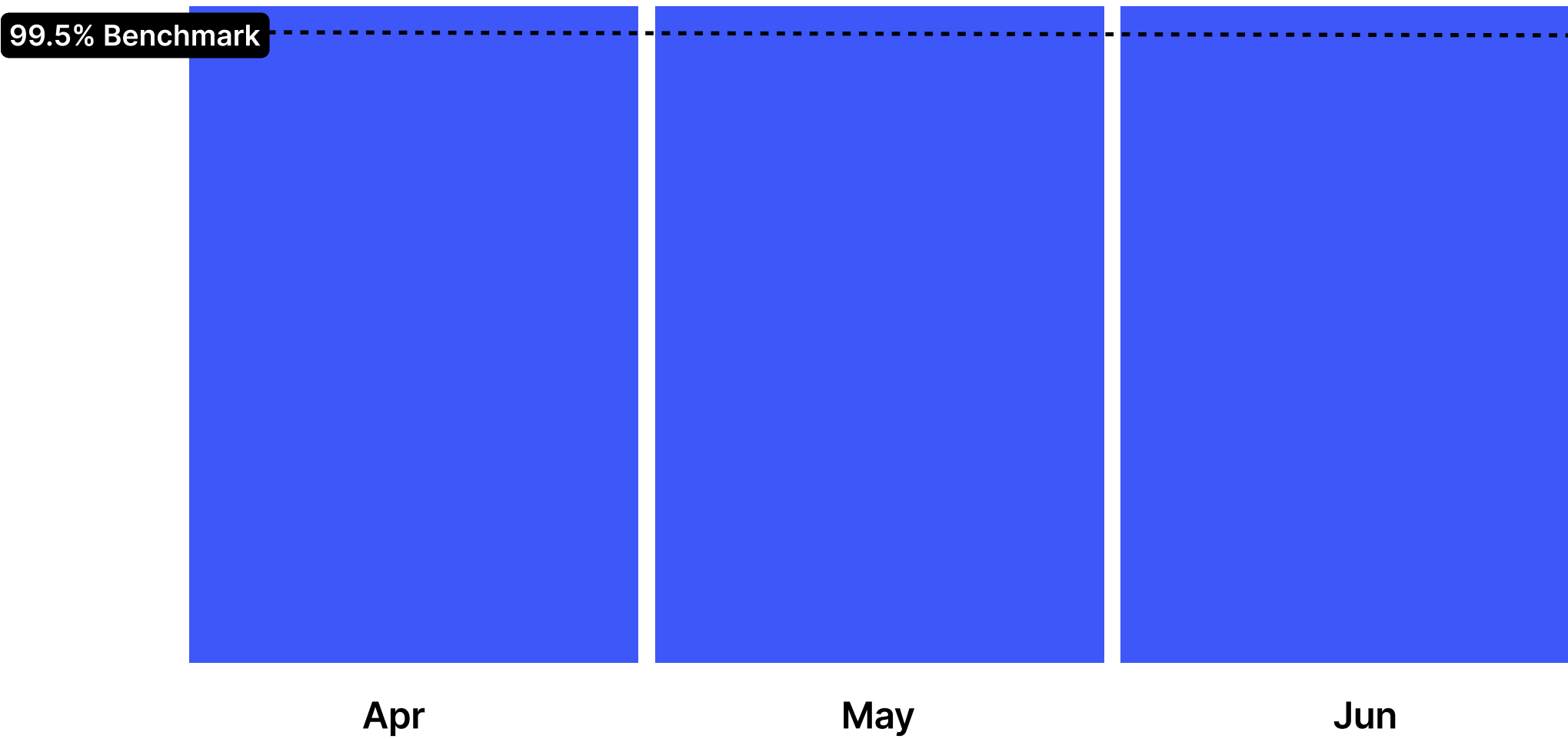


Service Availability 01 April - 30 June 2025

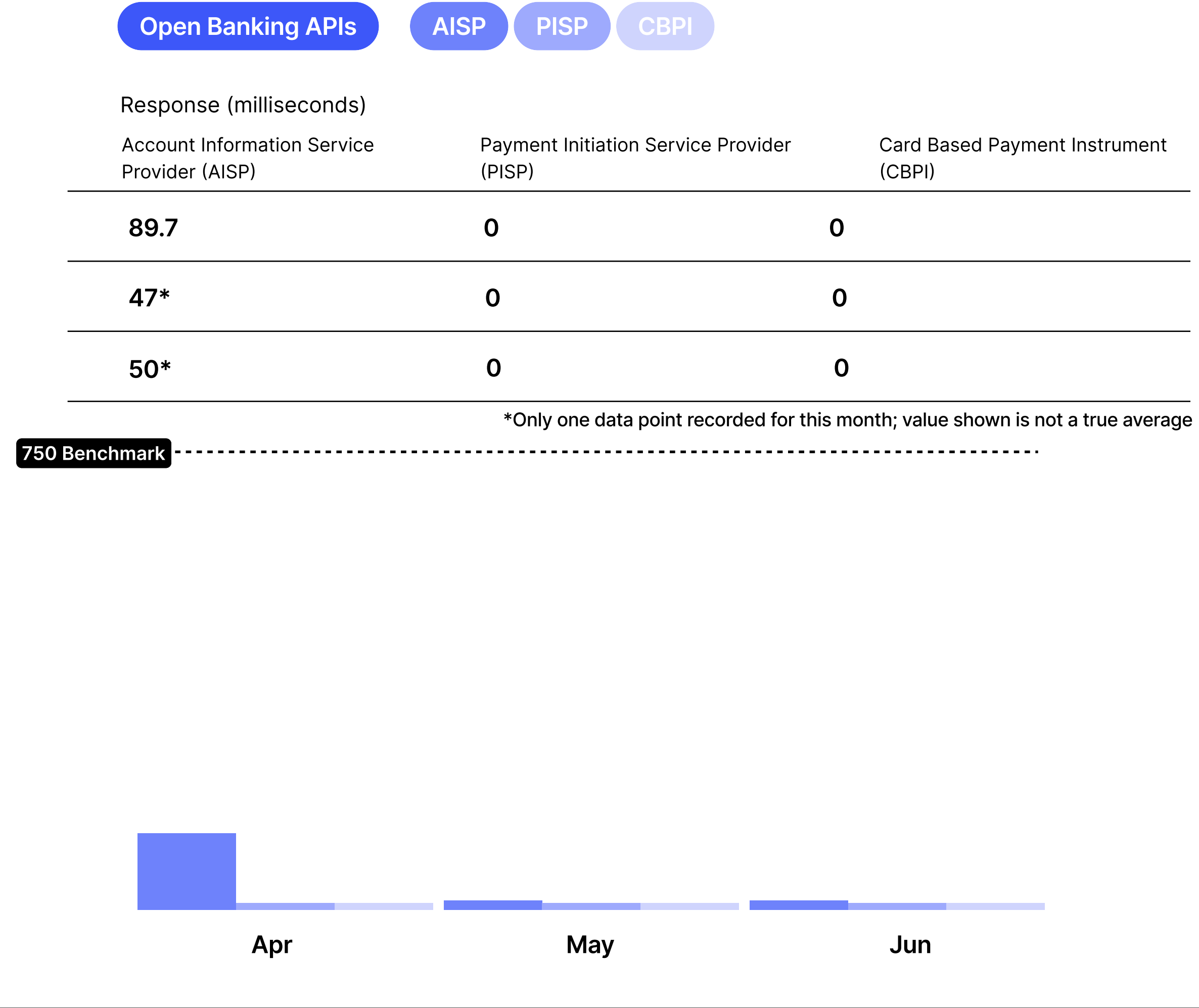
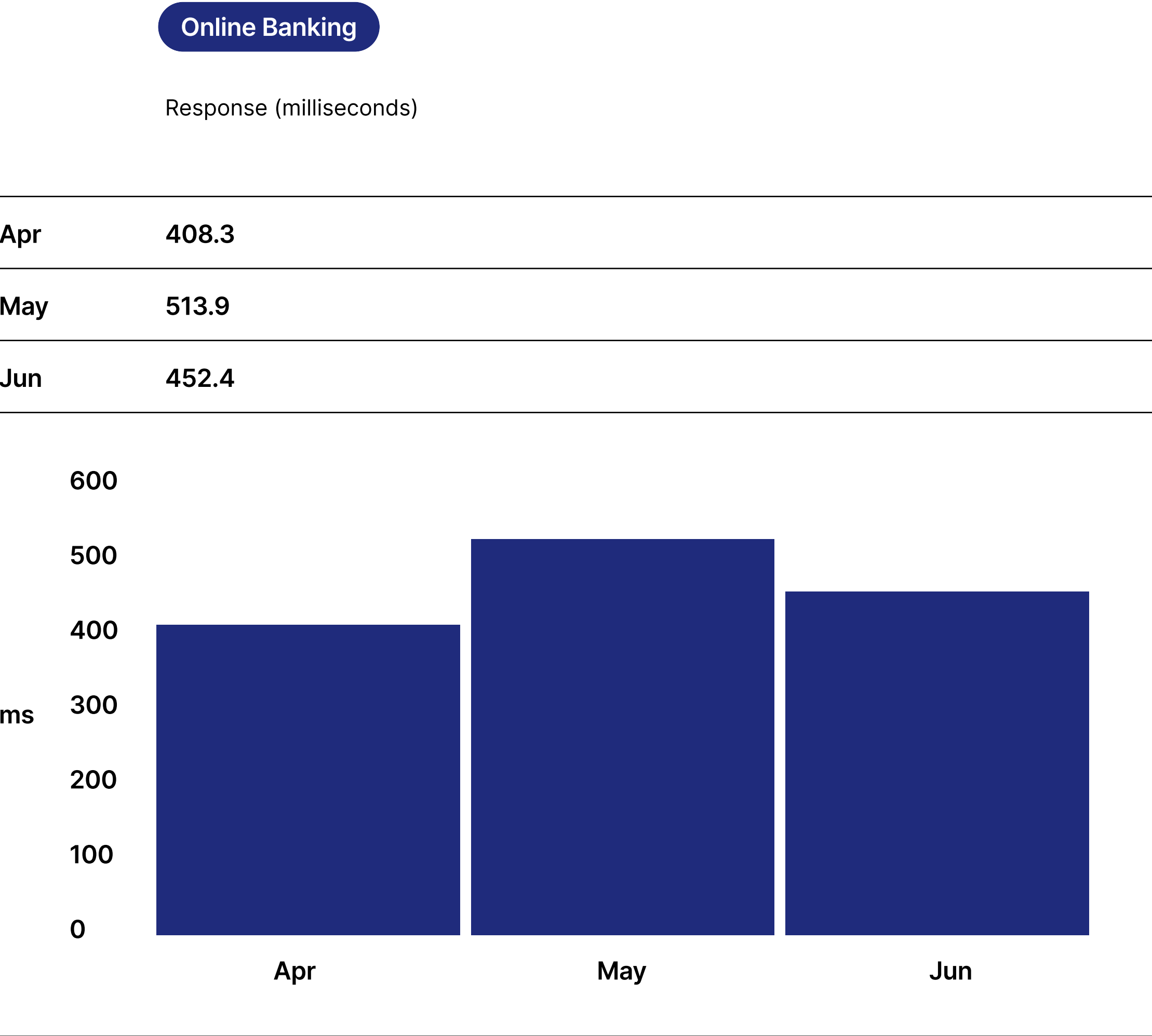
Online Banking		
	Uptime (%)	Unplanned Downtime
Apr	100	00 hr 00 min
May	100	00 hr 00 min
Jun	100	00 hr 00 min



Open Banking APIs		
	Uptime (%)	Unplanned Downtime
	100	00 hr 00 min
	100	00 hr 00 min
	100	00 hr 00 min



Response Times 01 April - 30 June 2025



Error Rates 01 April - 30 June 2025



Performance Report 01 April - 30 June 2025

Online Banking

Open Banking APIs

	Service availability				Response Times				Error Rates
	Uptime (%)		Unplanned downtime		Online Banking	Account Information Service Provider (AISP)	Payment Initiation Service Provider (PISP)	Card Based Payment Instrument (CBPI)	%
April									
01	100	100	00 hr 00 min	00 hr 00 min	668	96	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	649	80	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	3	53	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	246	76	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	283	97	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	286	93	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	222	101	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	116	87	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	795	93	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	45	54	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	15	94	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	122	103	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	34	107	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	78	92	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	635	87	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	164	95	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	798	100	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	411	89	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	834	94	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	115	88	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	162	91	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	382	101	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	947	106	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	836	94	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	75	94	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	179	98	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	931	80	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	573	103	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	917	87	0	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	727	58	0	0	0.00
May									
01	100	100	00 hr 00 min	00 hr 00 min	4	0	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	309	0	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	614	0	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	132	0	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	712	0	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	352	0	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	403	0	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	642	0	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	62	0	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	612	0	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	963	0	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	841	0	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	553	0	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	483	0	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	916	0	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	86	0	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	432	0	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	569	0	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	928	0	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	24	0	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	368	47	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	457	0	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	788	0	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	681	0	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	672	0	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	732	0	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	179	0	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	906	0	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	803	0	0	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	638	0	0	0	0.00
31	100	100	00 hr 00 min	00 hr 00 min	71	0	0	0	0.00
June									
01	100	100	00 hr 00 min	00 hr 00 min	6	0	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	582	0	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	74	0	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	32	0	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	523	0	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	344	0	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	427	0	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	554	0	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	101	0	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	774	0	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	761	0	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	209	0	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	508	0	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	453	0	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	883	0	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	811	0	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	665	0	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	111	0	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	581	0	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	407	50	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	333	0	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	37	0	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	578	0	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	957	0	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	522	0	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	816	0	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	436	0	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	102	0	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	368	0	0	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	617	0	0	0	0.00