

Performance Report

01 July – 30 September 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

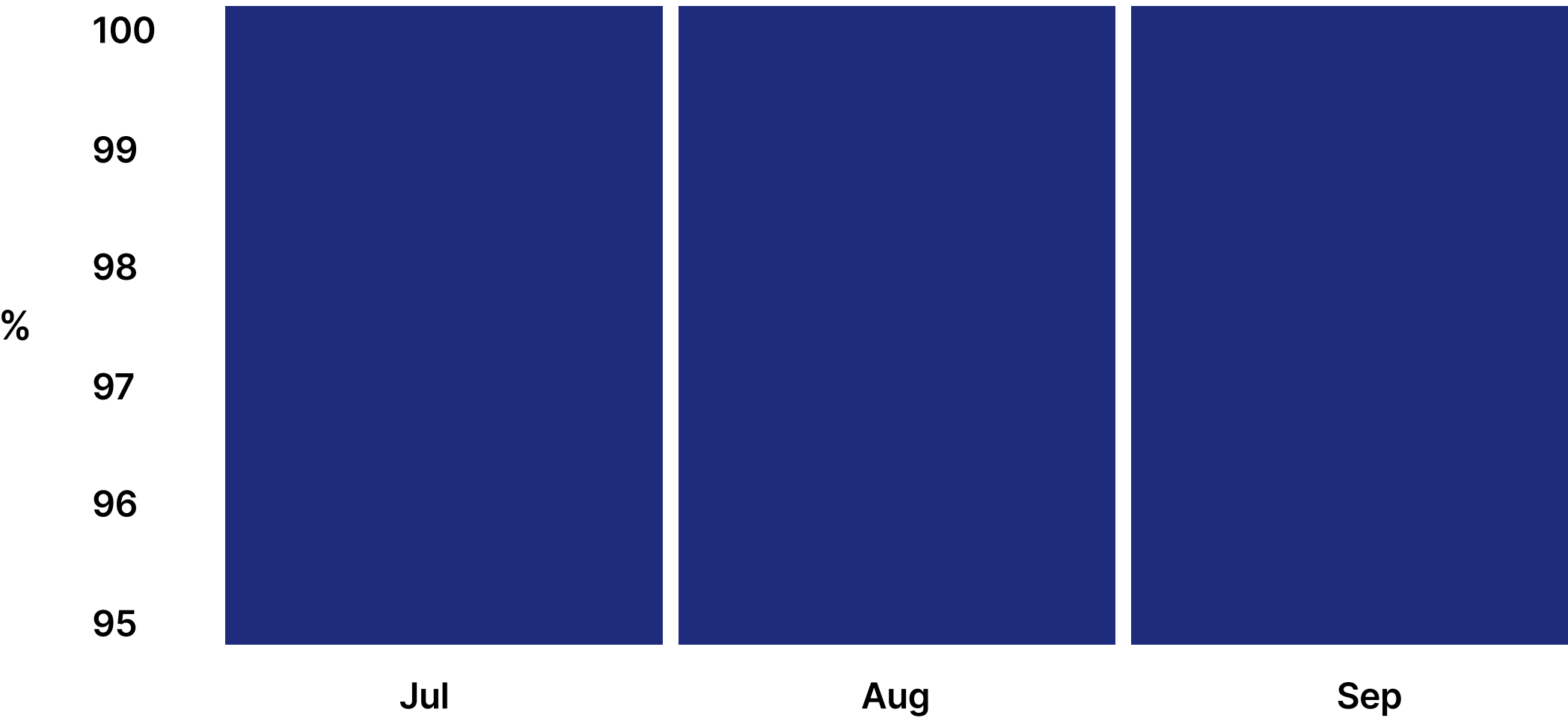
- Service Availability: Uptime vs. open banking benchmark of 99.5%.
- Response Times: Speed of response to payment, funds checking, and account information requests vs. benchmark of 750 milliseconds.
- Error Frequency: Incidents where other websites or apps cannot communicate with our systems.

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

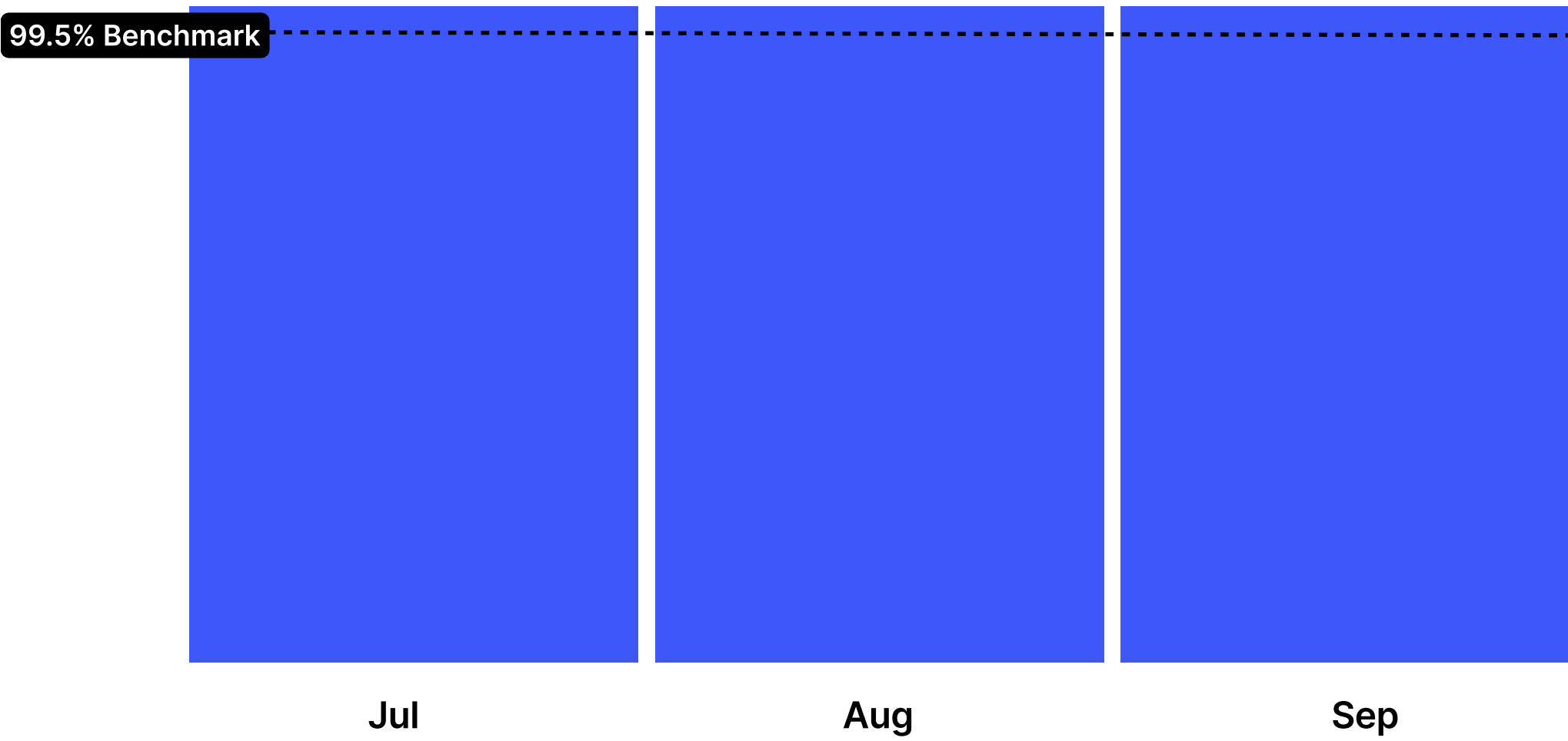


Service Availability 01 July - 30 September 2025

Online Banking		
	Uptime (%)	Unplanned Downtime
Jul	100	00 hr 00 min
Aug	100	00 hr 00 min
Sep	100	00 hr 00 min

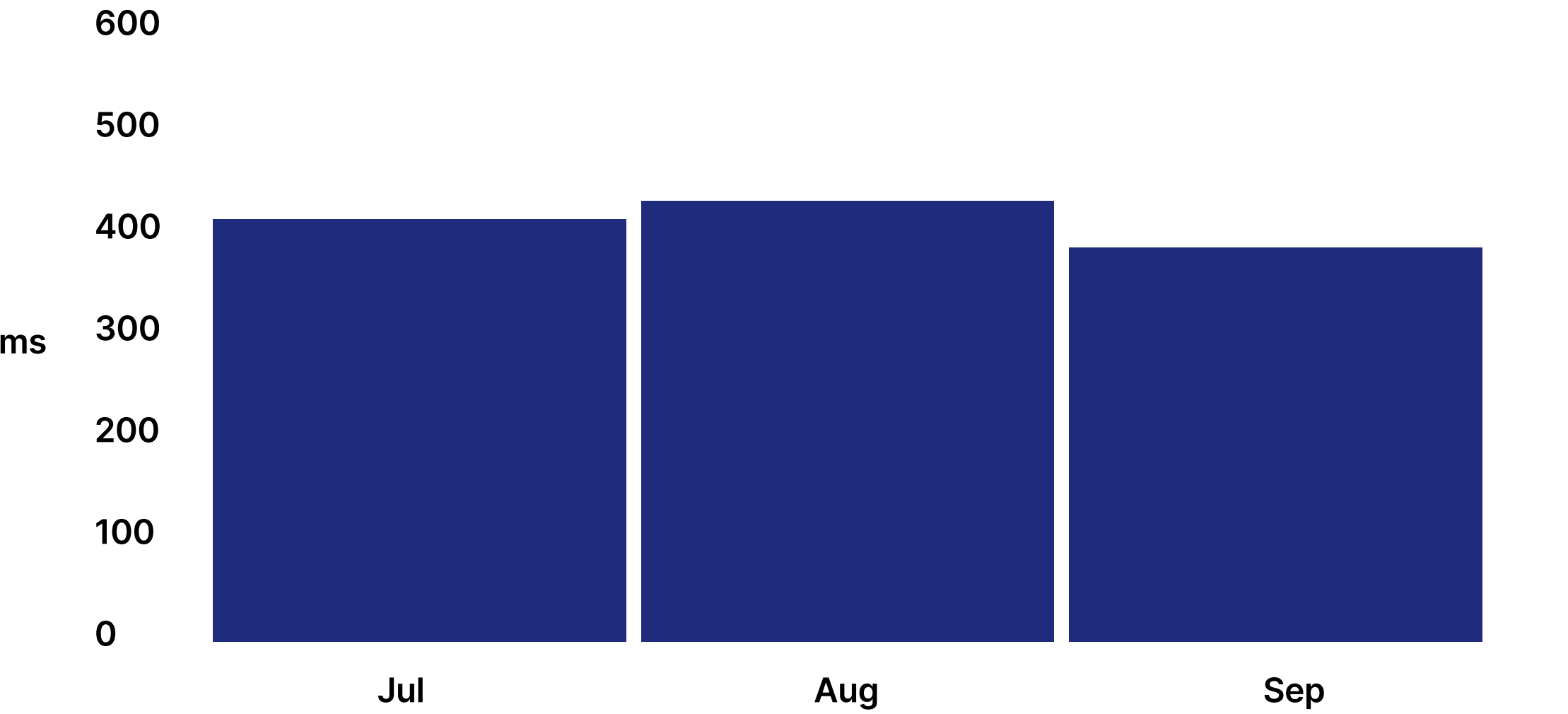


Open Banking APIs		
	Uptime (%)	Unplanned Downtime
Jul	100	00 hr 00 min
Aug	100	00 hr 00 min
Sep	100	00 hr 00 min

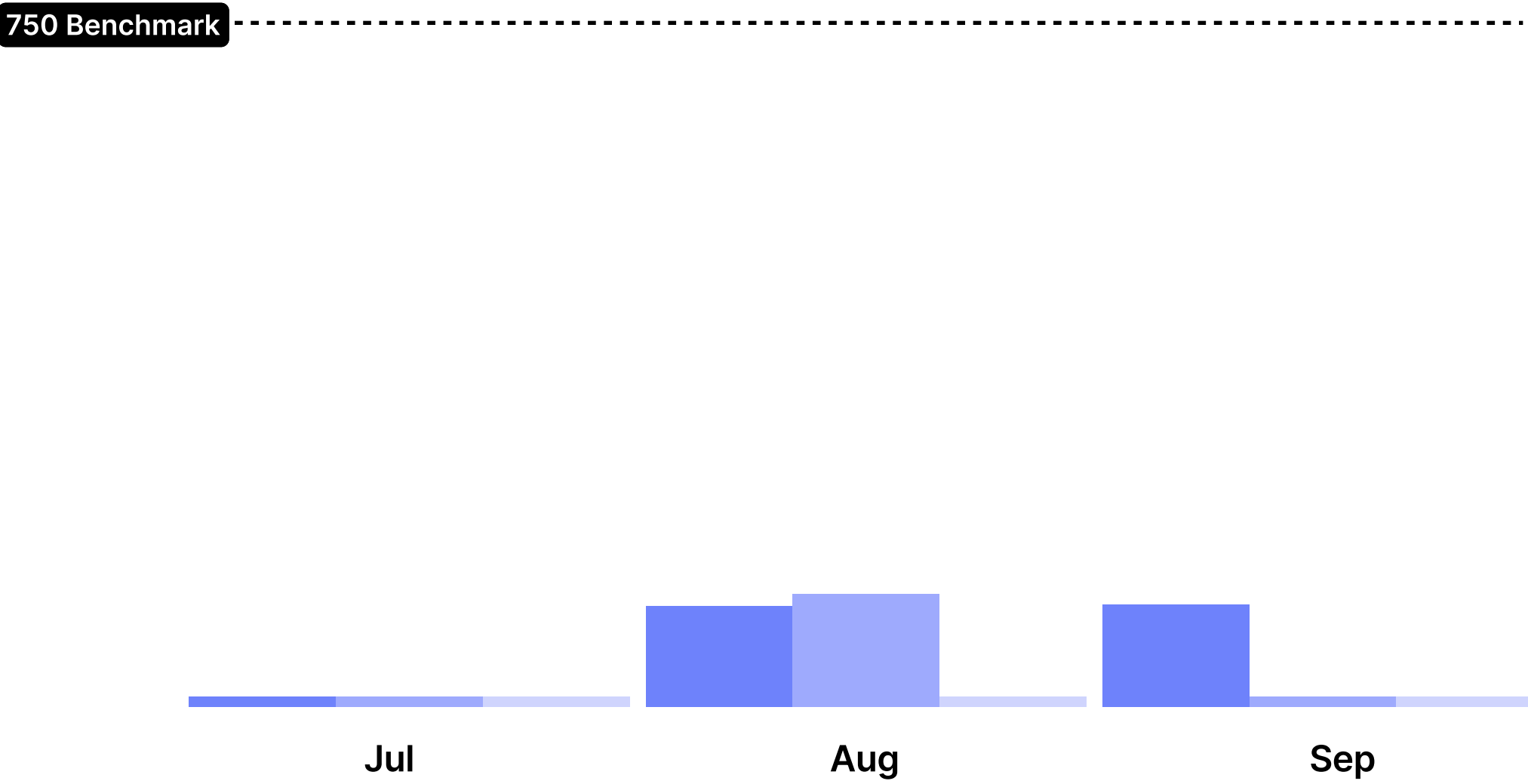


Response Times 01 July - 30 September 2025

Online Banking	
Response (milliseconds)	
Jul	408.3
Aug	419.7
Sep	393.5

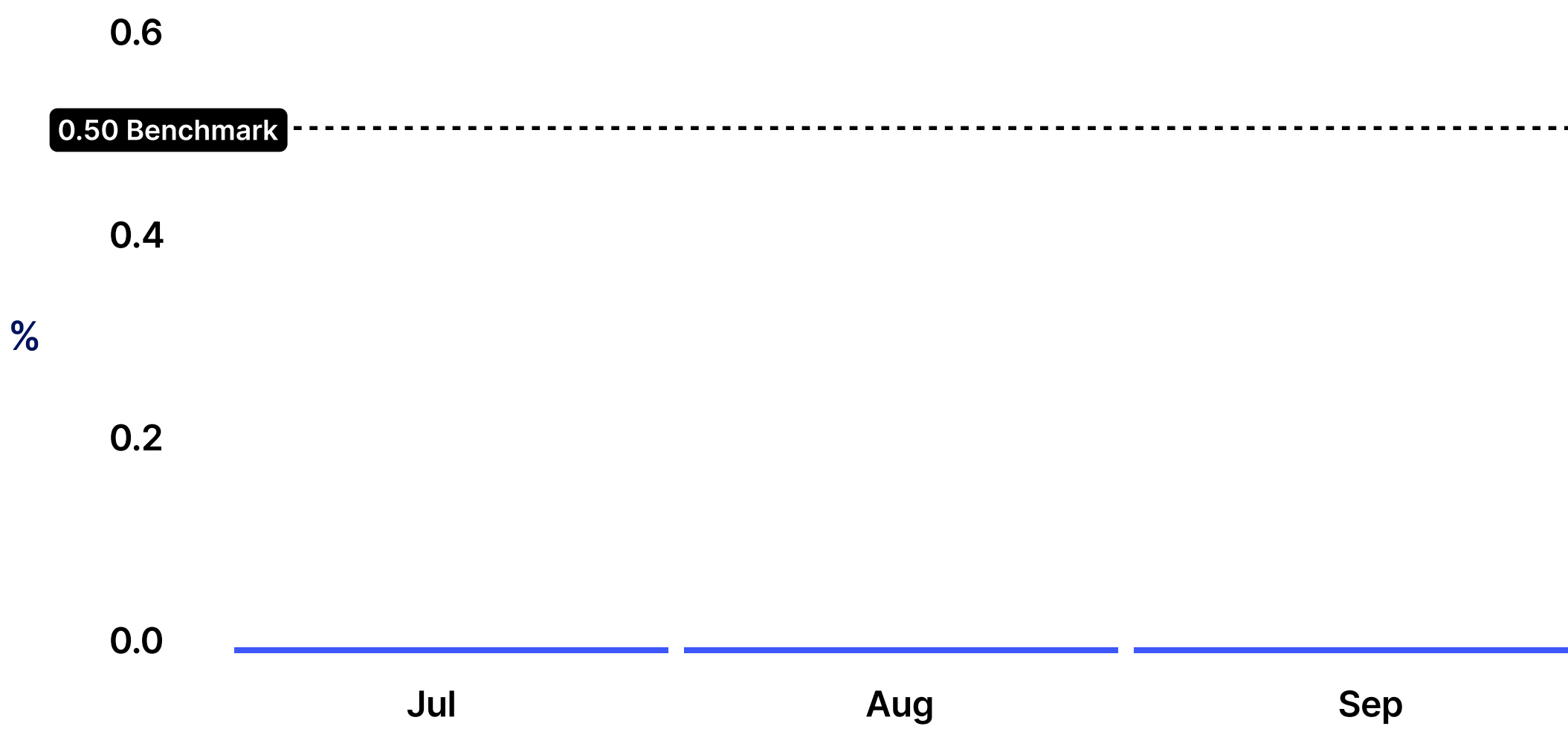
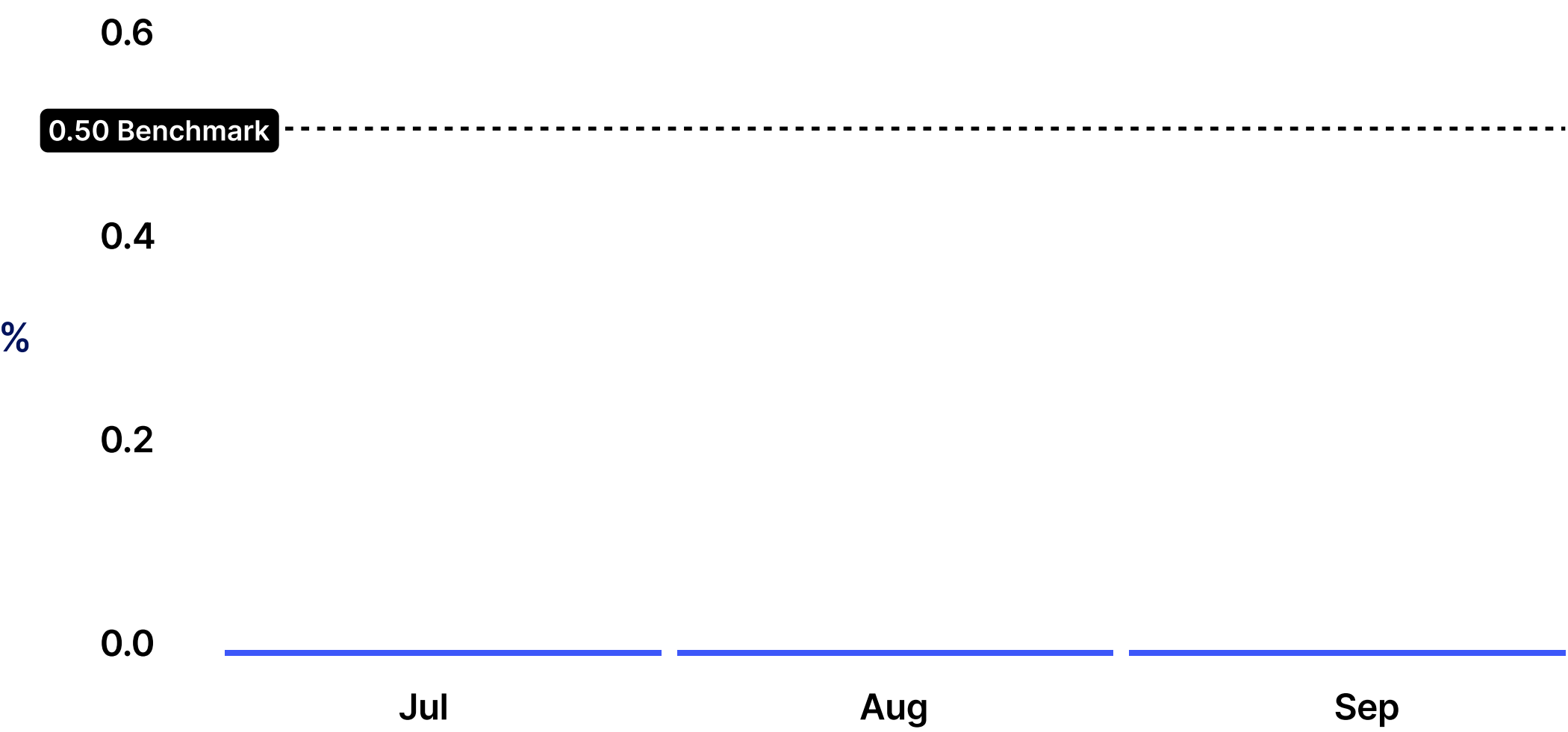


Open Banking APIs		
Response (milliseconds)		
Account Information Service Provider (AISP)	Payment Initiation Service Provider (PISP)	Card Based Payment Instrument (CBPI)
0	0	0
87.4	92	0
79.7	0	0



Error Rates 01 July - 30 September 2025

Online Banking		Open Banking APIs	
Error Rate (%)		Error Rate (%)	
Jul	0.00	Jul	0.00
Aug	0.00	Aug	0.00
Sep	0.00	Sep	0.00



Performance Report 01 July - 30 September 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)	%
July									
01	100	100	00 hr 00 min	00 hr 00 min	163	0	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	22	0	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	325	0	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	201	0	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	415	0	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	284	0	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	932	0	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	374	0	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	365	0	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	229	0	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	3	0	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	34	0	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	415	0	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	559	0	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	769	0	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	92	0	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	858	0	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	613	0	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	676	0	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	44	0	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	65	0	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	31	0	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	763	0	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	363	0	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	879	0	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	749	0	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	435	0	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	49	0	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	338	0	0	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	793	0	0	0	0.00
31	100	100	00 hr 00 min	00 hr 00 min	821	0	0	0	0.00
August									
01	100	100	00 hr 00 min	00 hr 00 min	631	0	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	11	0	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	491	0	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	491	0	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	611	0	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	779	0	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	655	0	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	79	0	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	7	0	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	37	0	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	151	0	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	849	0	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	615	0	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	178	0	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	161	0	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	61	0	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	11	0	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	753	0	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	697	0	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	151	90	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	126	77	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	836	95	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	964	92	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	83	93	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	81	87	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	442	92	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	475	74	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	535	91	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	763	94	92	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	784	79	0	0	0.00
31	100	100	00 hr 00 min	00 hr 00 min	504	85	0	0	0.00
September									
01	100	100	00 hr 00 min	00 hr 00 min	45	79	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	29	75	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	83	88	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	247	85	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	989	84	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	717	83	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	101	71	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	2	71	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	541	81	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	124	77	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	198	100	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	533	75	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	841	72	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	89	82	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	581	63	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	683	68	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	666	78	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	19	99	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	458	83	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	748	73	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	641	103	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	15	69	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	328	71	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	569	67	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	924	87	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	165	79	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	511	81	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	58	83	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	576	77	0	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	326	88	0	0	0.00