



Performance Report

01 October - 31 December 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.

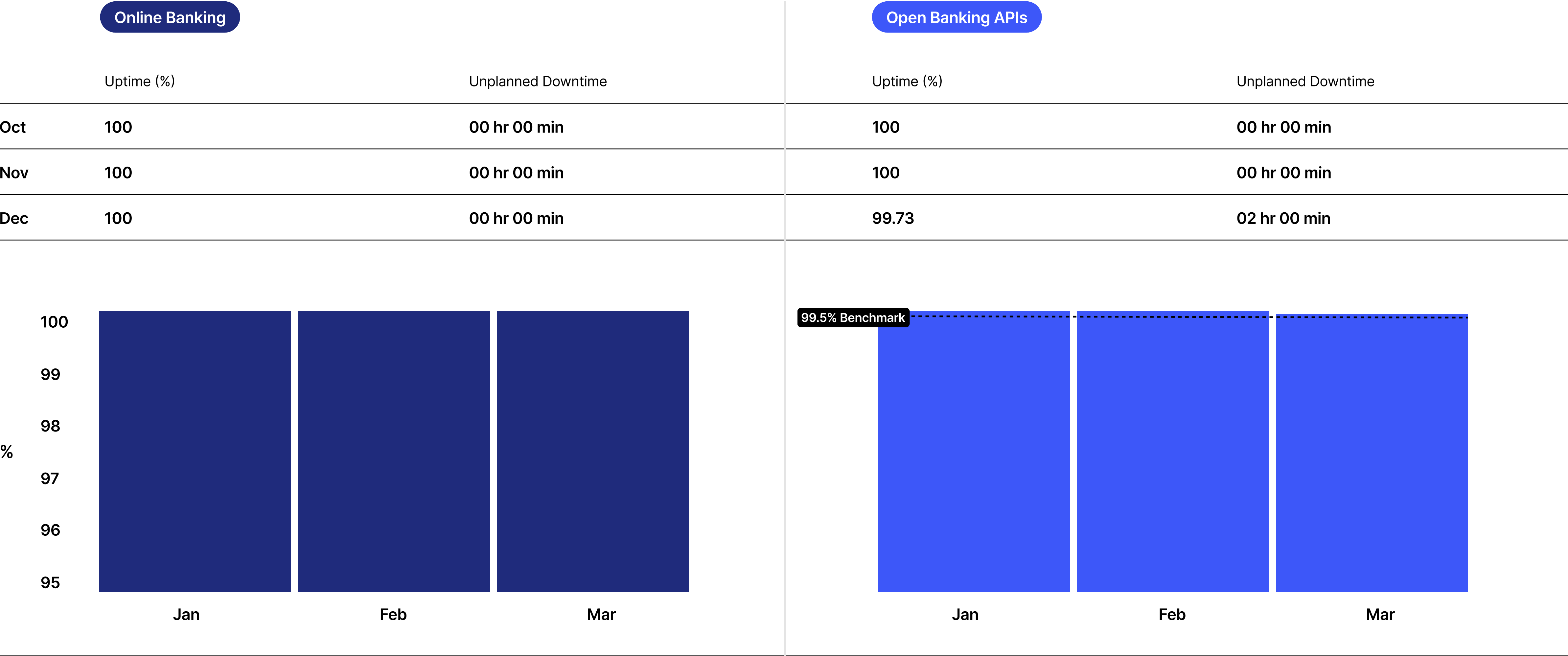
Report Data

- 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

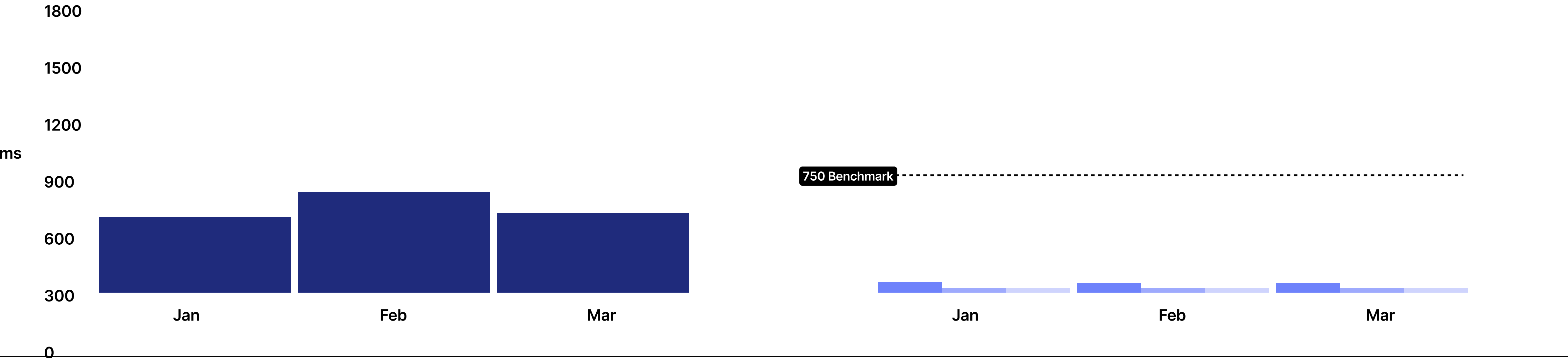


Service Availability 01 October - 31 December 2025



Response Times 01 October - 31 December 2025

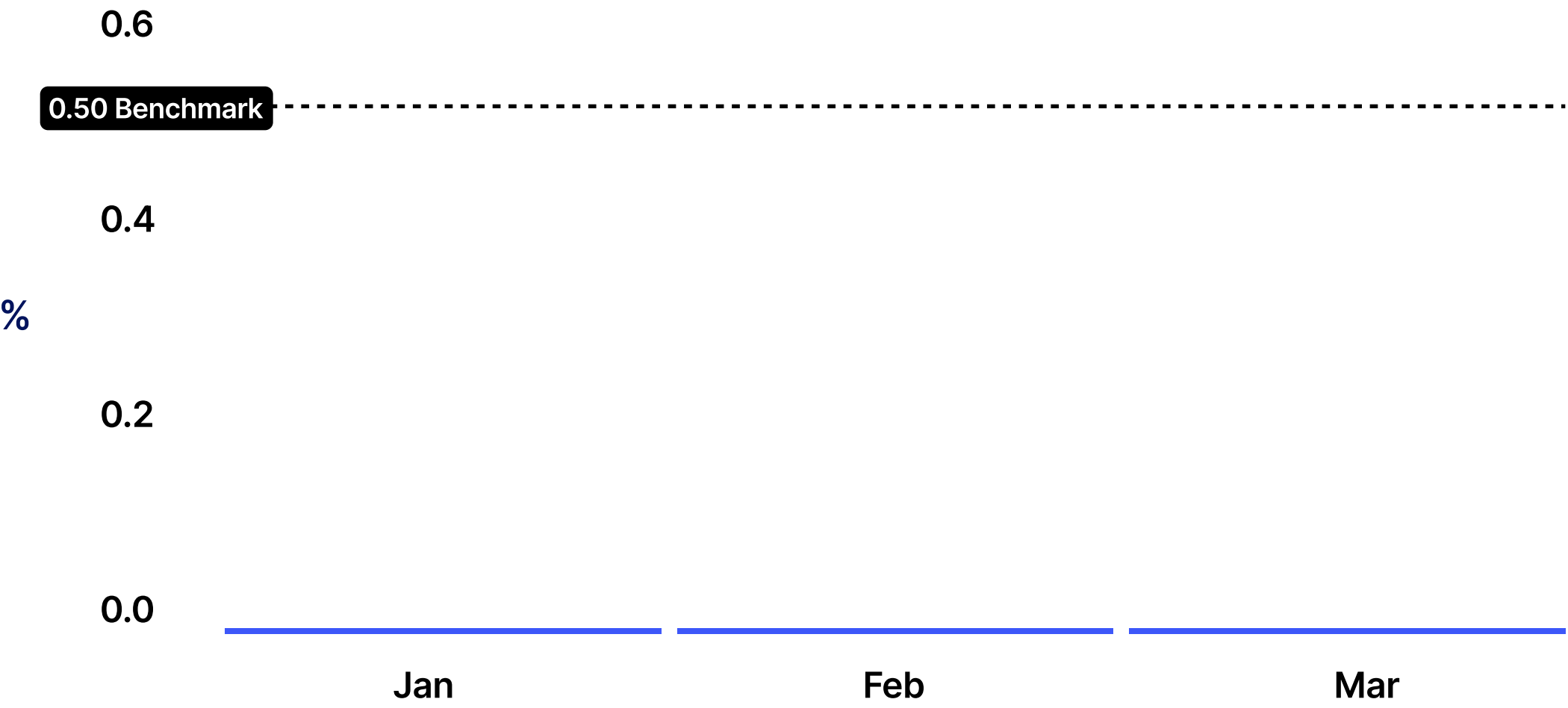
Online Banking		Open Banking APIs		
Response (milliseconds)		Response (milliseconds)		
		Account Information Service Provider (AISP)	Payment Initiation Service Provider (PISP)	Card Based Payment Instrument (CBPI)
Oct	445	79	0	0
Nov	583	84	0	0
Dec	453	80	0	0



Error Rates 01 October - 31 December 2025

Open Banking APIs

Error Rate (%)	
Oct	0.00
Nov	0.00
Dec	0.00



Performance Report 01 October - 31 December 2025

Online Banking			Open Banking APIs							
Service availability					Response Times					Error Rates
					Uptime (%)		Unplanned downtime			Online Banking
October										
01	100	100	00 hr 00 min	00 hr 00 min	958	93	0	0	0.00	
02	100	100	00 hr 00 min	00 hr 00 min	9	68	0	0	0.00	
03	100	100	00 hr 00 min	00 hr 00 min	479	75	0	0	0.00	
04	100	100	00 hr 00 min	00 hr 00 min	467	68	0	0	0.00	
05	100	100	00 hr 00 min	00 hr 00 min	6	85	0	0	0.00	
06	100	100	00 hr 00 min	00 hr 00 min	261	78	0	0	0.00	
07	100	100	00 hr 00 min	00 hr 00 min	389	79	0	0	0.00	
08	100	100	00 hr 00 min	00 hr 00 min	38	117	0	0	0.00	
09	100	100	00 hr 00 min	00 hr 00 min	338	71	0	0	0.00	
10	100	100	00 hr 00 min	00 hr 00 min	968	81	0	0	0.00	
11	100	100	00 hr 00 min	00 hr 00 min	676	67	0	0	0.00	
12	100	100	00 hr 00 min	00 hr 00 min	523	65	0	0	0.00	
13	100	100	00 hr 00 min	00 hr 00 min	34	83	0	0	0.00	
14	100	100	00 hr 00 min	00 hr 00 min	52	70	0	0	0.00	
15	100	100	00 hr 00 min	00 hr 00 min	151	69	0	0	0.00	
16	100	100	00 hr 00 min	00 hr 00 min	632	83	0	0	0.00	
17	100	100	00 hr 00 min	00 hr 00 min	617	84	0	0	0.00	
18	100	100	00 hr 00 min	00 hr 00 min	791	81	0	0	0.00	
19	100	100	00 hr 00 min	00 hr 00 min	482	86	0	0	0.00	
20	100	100	00 hr 00 min	00 hr 00 min	117	75	0	0	0.00	
21	100	100	00 hr 00 min	00 hr 00 min	758	86	0	0	0.00	
22	100	100	00 hr 00 min	00 hr 00 min	964	82	0	0	0.00	
23	100	100	00 hr 00 min	00 hr 00 min	353	69	0	0	0.00	
24	100	100	00 hr 00 min	00 hr 00 min	782	80	0	0	0.00	
25	100	100	00 hr 00 min	00 hr 00 min	886	60	0	0	0.00	
26	100	100	00 hr 00 min	00 hr 00 min	164	79	0	0	0.00	
27	100	100	00 hr 00 min	00 hr 00 min	708	85	0	0	0.00	
28	100	100	00 hr 00 min	00 hr 00 min	117	87	0	0	0.00	
29	100	100	00 hr 00 min	00 hr 00 min	631	91	0	0	0.00	
30	100	100	00 hr 00 min	00 hr 00 min	396	67	0	0	0.00	
31	100	100	00 hr 00 min	00 hr 00 min	33	75	0	0	0.00	
November										
01	100	100	00 hr 00 min	00 hr 00 min	479	86	0	0	0.00	
02	100	100	00 hr 00 min	00 hr 00 min	856	78	0	0	0.00	
03	100	100	00 hr 00 min	00 hr 00 min	527	71	0	0	0.00	
04	100	100	00 hr 00 min	00 hr 00 min	602	89	0	0	0.00	
05	100	100	00 hr 00 min	00 hr 00 min	209	96	0	0	0.00	
06	100	100	00 hr 00 min	00 hr 00 min	952	77	0	0	0.00	
07	100	100	00 hr 00 min	00 hr 00 min	454	98	0	0	0.00	
08	100	100	00 hr 00 min	00 hr 00 min	856	90	0	0	0.00	
09	100	100	00 hr 00 min	00 hr 00 min	25	91	0	0	0.00	
10	100	100	00 hr 00 min	00 hr 00 min	35	87	0	0	0.00	
11	100	100	00 hr 00 min	00 hr 00 min	848	86	0	0	0.00	
12	100	100	00 hr 00 min	00 hr 00 min	996	85	0	0	0.00	
13	100	100	00 hr 00 min	00 hr 00 min	349	101	0	0	0.00	
14	100	100	00 hr 00 min	00 hr 00 min	538	86	0	0	0.00	
15	100	100	00 hr 00 min	00 hr 00 min	965	84	0	0	0.00	
16	100	100	00 hr 00 min	00 hr 00 min	764	87	0	0	0.00	
17	100	100	00 hr 00 min	00 hr 00 min	534	82	0	0	0.00	
18	100	100	00 hr 00 min	00 hr 00 min	987	80	0	0	0.00	
19	100	100	00 hr 00 min	00 hr 00 min	666	0	0	0	0.00	
20	100	100	00 hr 00 min	00 hr 00 min	681	112	0	0	0.00	
21	100	100	00 hr 00 min	00 hr 00 min	401	65	0	0	0.00	
22	100	100	00 hr 00 min	00 hr 00 min	993	0	0	0	0.00	
23	100	100	00 hr 00 min	00 hr 00 min	585	90	0	0	0.00	
24	100	100	00 hr 00 min	00 hr 00 min	922	97	0	0	0.00	
25	100	100	00 hr 00 min	00 hr 00 min	879	94	0	0	0.00	
26	100	100	00 hr 00 min	00 hr 00 min	32	99	0	0	0.00	
27	100	100	00 hr 00 min	00 hr 00 min	89	101	0	0	0.00	
28	100	100	00 hr 00 min	00 hr 00 min	86	107	0	0	0.00	
29	100	100	00 hr 00 min	00 hr 00 min	576	81	0	0	0.00	
30	100	100	00 hr 00 min	00 hr 00 min	593	108	0	0	0.00	
December										
01	100	100	00 hr 00 min	00 hr 00 min	331	113	0	0	0.00	
02	100	100	00 hr 00 min	00 hr 00 min	139	90	0	0	0.00	
03	100	100	00 hr 00 min	00 hr 00 min	832	87	0	0	0.00	
04	100	100	00 hr 00 min	00 hr 00 min	489	124	0	0	0.00	
05	100	100	00 hr 00 min	00 hr 00 min	7	0	0	0	0.00	
06	100	100	00 hr 00 min	00 hr 00 min	787	93	0	0	0.00	
07	100	100	00 hr 00 min	00 hr 00 min	88	0	0	0	0.00	
08	100	100	00 hr 00 min	00 hr 00 min	642	112	0	0	0.00	
09	100	100	00 hr 00 min	00 hr 00 min	991	65	0	0	0.00	
10	100	100	00 hr 00 min	00 hr 00 min	334	116	0	0	0.00	
11	100	100	00 hr 00 min	00 hr 00 min	638	0	0	0	0.00	
12	100	100	00 hr 00 min	00 hr 00 min	214	91	0	0	0.00	
13	100	100	00 hr 00 min	00 hr 00 min	115	101	0	0	0.00	
14	100	100	00 hr 00 min	00 hr 00 min	83	115	0	0	0.00	
15	100	100	00 hr 00 min	00 hr 00 min	619	79	0	0	0.00	
16	100	100	00 hr 00 min	00 hr 00 min	692	95	0	0	0.00	
17	100	100	00 hr 00 min	00 hr 00 min	981	0	0	0	0.00	
18	100	100	00 hr 00 min	00 hr 00 min	833	124	0	0	0.00	
19	100	100	00 hr 00 min	00 hr 00 min	148	79	0	0	0.00	
20	100	100	00 hr 00 min	00 hr 00 min	658	86	0	0	0.00	
21	100	100	00 hr 00 min	00 hr 00 min	31	107	0	0	0.00	
22	100	100	00 hr 00 min	00 hr 00 min	189	98	0	0	0.00	
23	100	100	00 hr 00 min	00 hr 00 min	155	83	0	0	0.00	
24	100	100	00 hr 00 min	00 hr 00 min	38	84	0	0	0.00	
25	100	100	00 hr 00 min	00 hr 00 min	953	112	0	0	0.00	
26	100	100	00 hr 00 min	00 hr 00 min	764	106	0	0	0.00	
27	100	100	00 hr 00 min	00 hr 00 min	303	0	0	0	0.00	
28	100	100	00 hr 00 min	00 hr 00 min	622	131	0	0	0.00	
29	100	100	00 hr 00 min	00 hr 00 min	457	93	0	0	0.00	
30	100	91.67	00 hr 00 min	02 hr 00 min	53	0	0	0	0.00	
31	100	100	00 hr 00 min	00 hr 00 min	854	111	0	0	0.00	