



Performance Report

01 January - 31 March 2026

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



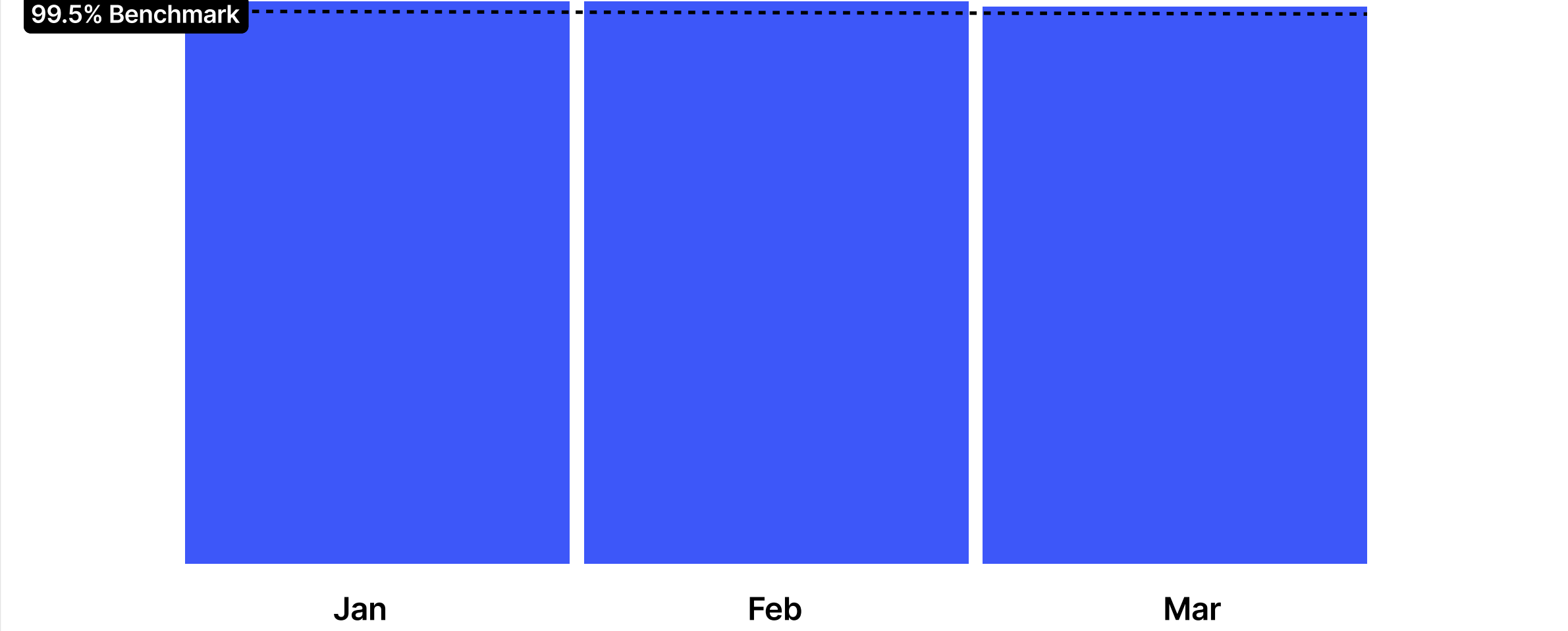
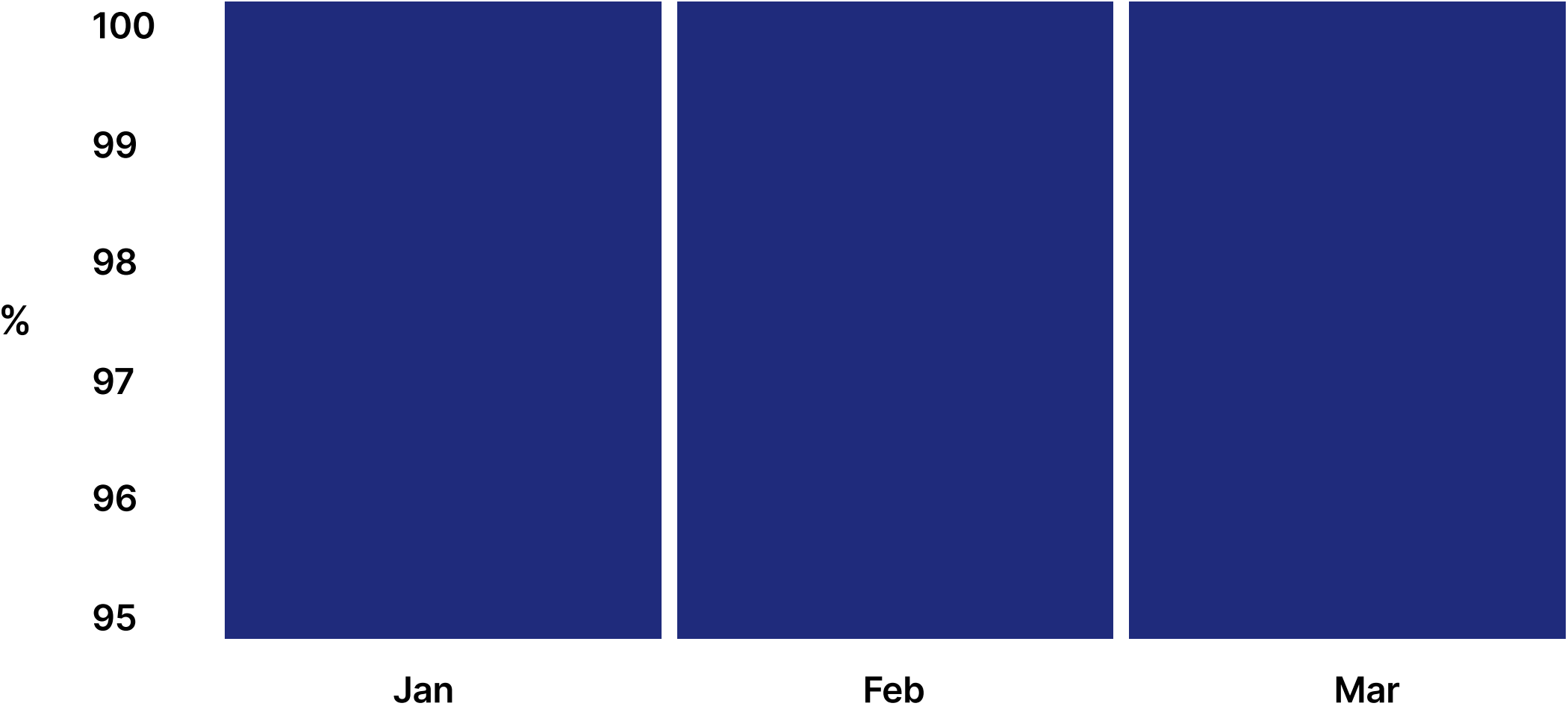
Service Availability 01 January - 31 March 2026

Online Banking

	Uptime (%)	Unplanned Downtime
Jan	100	00 hr 00 min
Feb	100	00 hr 00 min
Mar	100	00 hr 00 min

Open Banking APIs

	Uptime (%)	Unplanned Downtime
Jan	100	00 hr 00 min
Feb	100	00 hr 00 min
Mar	100	00 hr 00 min



Response Times 01 January - 31 March 2026

Online Banking

Response (milliseconds)

Jan	589
Feb	547
Mar	535

Open Banking APIs

AISP

PISP

CBPI

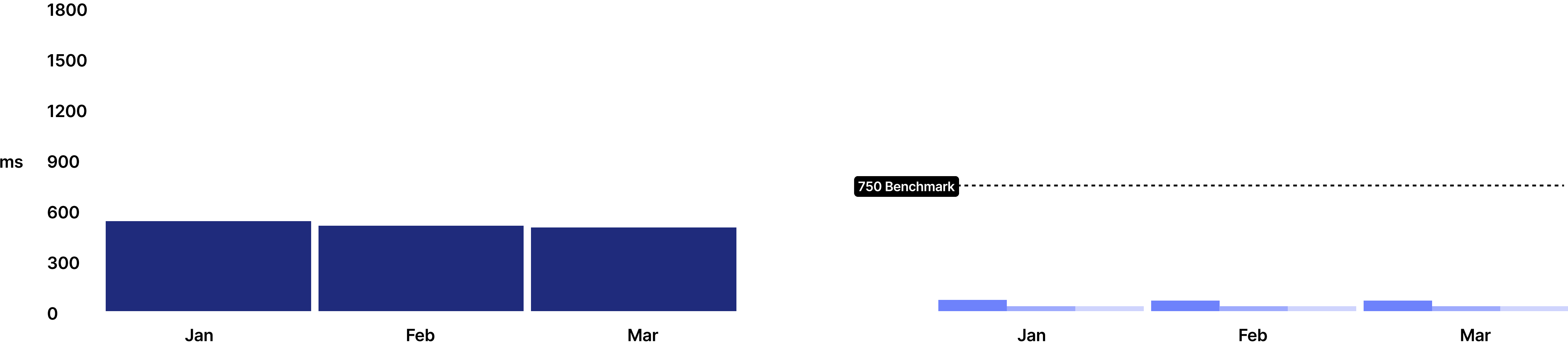
Response (milliseconds)

Account Information Service Provider (AISP)

Payment Initiation Service Provider (PISP)

Card Based Payment Instrument (CBPI)

Jan	61	0	0
Feb	83	0	0
Mar	80	0	0

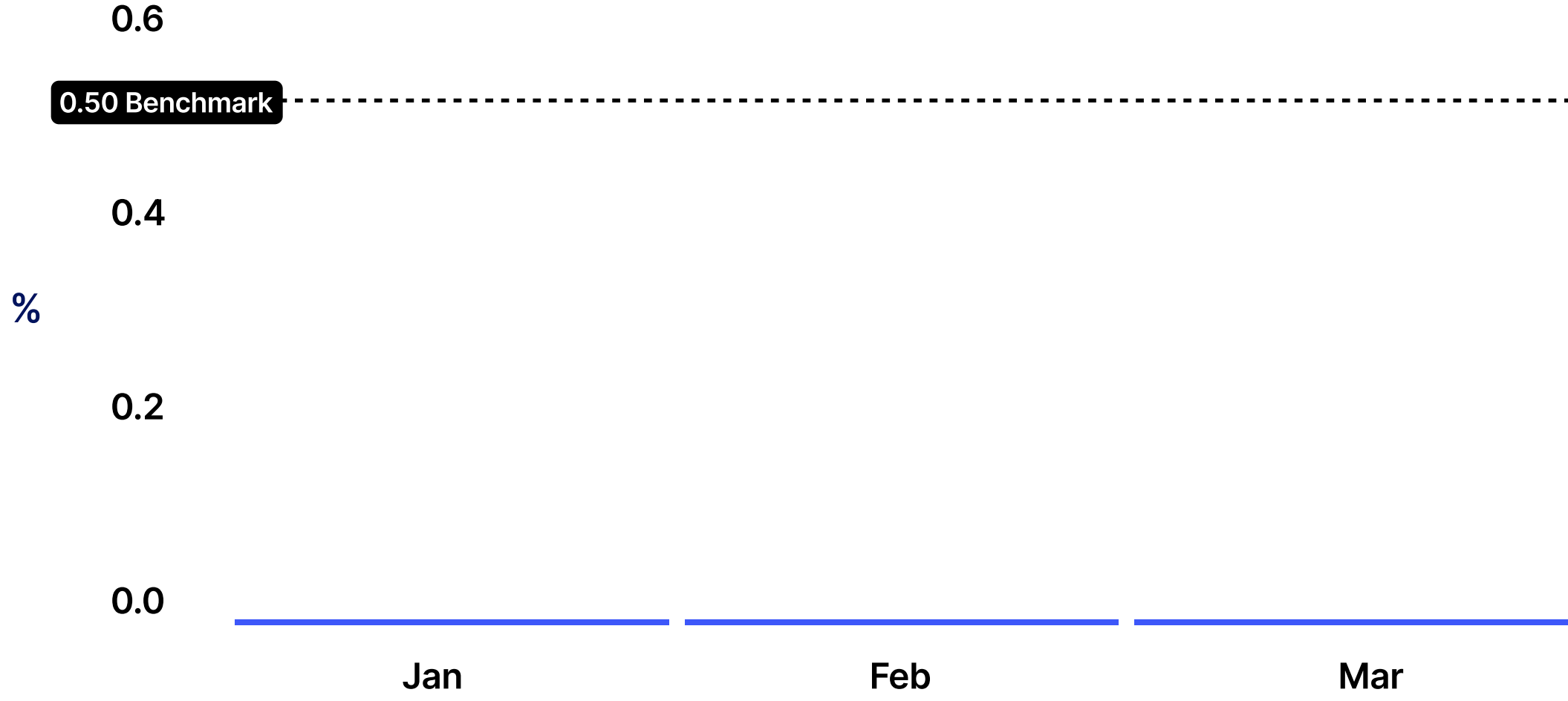


Error Rates 01 January - 31 March 2026

Open Banking APIs

Error Rate (%)

Jan	0.00
Feb	0.00
Mar	0.00



Performance Report 01 January - 31 March 2026

Online Banking

Open Banking APIs

	Service availability				Response Times (Milliseconds)				Error Rates
	Uptime (%)		Unplanned downtime		Online Banking	Account Information Service Provider (AISP)	Payment Initiation Service Provider (PISP)	Card Based Payment Instrument (CBPI)	%
January									
01	100	100	00 hr 00 min	00 hr 00 min	545	0	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	603	0	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	599	0	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	558	99	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	614	0	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	638	122	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	589	112	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	602	122	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	777	87	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	581	112	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	571	90	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	555	99	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	558	93	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	608	0	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	552	0	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	566	107	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	560	87	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	496	120	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	570	116	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	583	99	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	557	0	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	574	99	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	595	116	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	674	0	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	614	130	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	574	0	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	562	0	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	603	0	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	634	0	0	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	530	0	0	0	0.00
31	100	100	00 hr 00 min	00 hr 00 min	631	79	0	0	0.00
February									
01	100	100	00 hr 00 min	00 hr 00 min	521	0	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	635	99	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	583	96	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	572	118	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	567	147	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	553	0	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	561	0	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	486	0	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	655	106	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	623	102	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	541	99	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	546	105	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	527	100	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	527	120	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	487	0	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	543	0	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	554	81	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	567	121	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	586	0	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	539	210	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	526	130	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	461	434	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	542	153	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	550	0	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	537	0	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	517	109	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	508	0	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	537	0	0	0	0.00
March									
01	100	100	00 hr 00 min	00 hr 00 min	499	77	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	554	85	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	551	160	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	545	103	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	531	99	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	599	0	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	584	0	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	477	108	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	582	89	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	579	0	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	548	0	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	496	123	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	538	110	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	580	101	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	591	0	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	536	0	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	563	127	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	539	144	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	531	141	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	578	88	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	526	102	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	489	140	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	493	78	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	505	0	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	532	0	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	491	92	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	478	75	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	509	112	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	491	97	0	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	479	104	0	0	0.00
31	100	100	00 hr 00 min	00 hr 00 min	549	127	0	0	0.00