

Performance Report

01 April – 30 June 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.

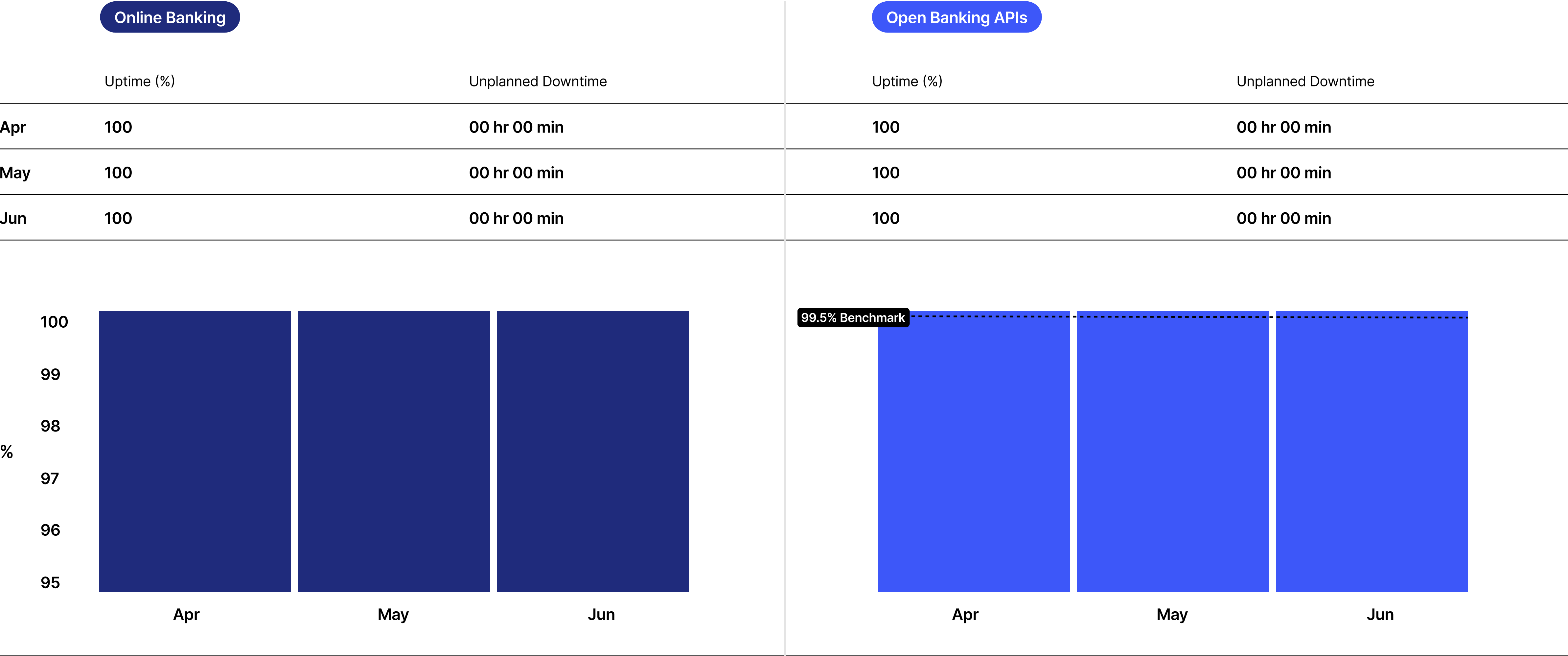
Report Data

- 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

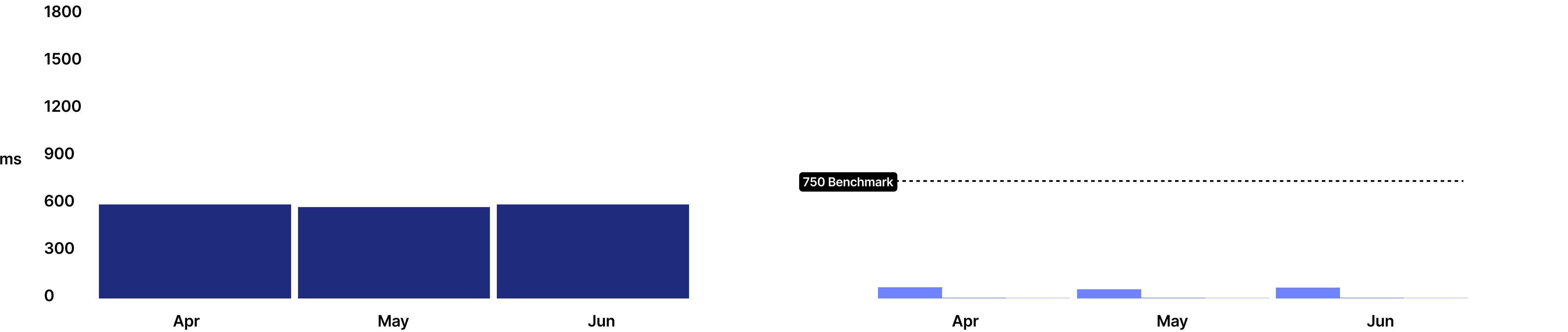


Service Availability 01 April – 30 June 2026



Response Times 01 April – 30 June 2026

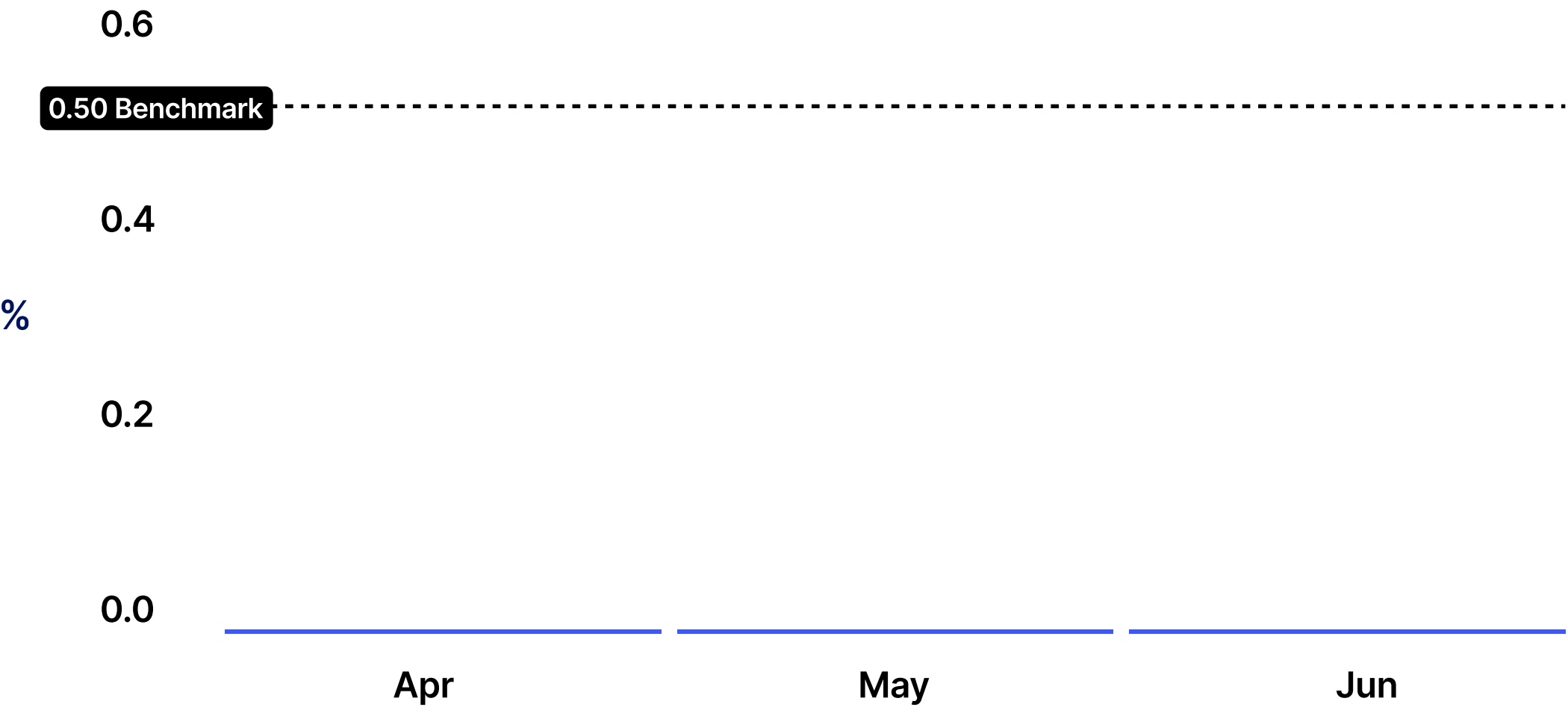
Online Banking		Open Banking APIs		
Response (milliseconds)		Response (milliseconds)		
		Account Information Service Provider (AISP)	Payment Initiation Service Provider (PISP)	Card Based Payment Instrument (CBPI)
Apr	575	67	0	0
May	559	56	0	0
Jun	573	66	0	0



Error Rates 01 April – 30 June 2026

Open Banking APIs

Error Rate (%)	
Apr	0.00
May	0.00
Jun	0.00



Performance Report 01 April – 30 June 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)	%
April									
01	100	100	00 hr 00 min	00 hr 00 min	526	0	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	528	120	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	550	121	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	545	92	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	495	0	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	566	111	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	555	82	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	574	0	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	644	0	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	593	81	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	562	111	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	498	0	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	639	115	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	555	0	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	564	109	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	551	85	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	806	99	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	845	122	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	639	123	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	578	107	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	587	85	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	555	166	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	568	0	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	539	0	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	539	0	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	485	87	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	590	0	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	527	104	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	541	0	0	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	511	95	0	0	0.00
May									
01	100	100	00 hr 00 min	00 hr 00 min	488	0	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	546	121	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	501	0	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	572	102	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	566	0	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	565	120	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	576	110	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	571	129	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	560	0	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	533	0	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	567	179	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	562	116	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	505	0	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	598	81	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	579	113	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	550	0	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	491	0	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	573	0	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	605	0	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	575	67	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	624	79	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	592	94	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	567	0	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	522	172	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	587	0	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	585	61	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	547	0	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	561	109	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	558	0	0	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	558	0	0	0	0.00
31	100	100	00 hr 00 min	00 hr 00 min	536	85	0	0	0.00
June									
01	100	100	00 hr 00 min	00 hr 00 min	577	0	0	0	0.00
02	100	100	00 hr 00 min	00 hr 00 min	559	0	0	0	0.00
03	100	100	00 hr 00 min	00 hr 00 min	540	97	0	0	0.00
04	100	100	00 hr 00 min	00 hr 00 min	574	42	0	0	0.00
05	100	100	00 hr 00 min	00 hr 00 min	558	0	0	0	0.00
06	100	100	00 hr 00 min	00 hr 00 min	537	109	0	0	0.00
07	100	100	00 hr 00 min	00 hr 00 min	484	0	0	0	0.00
08	100	100	00 hr 00 min	00 hr 00 min	581	52	0	0	0.00
09	100	100	00 hr 00 min	00 hr 00 min	593	75	0	0	0.00
10	100	100	00 hr 00 min	00 hr 00 min	580	122	0	0	0.00
11	100	100	00 hr 00 min	00 hr 00 min	569	0	0	0	0.00
12	100	100	00 hr 00 min	00 hr 00 min	550	68	0	0	0.00
13	100	100	00 hr 00 min	00 hr 00 min	580	81	0	0	0.00
14	100	100	00 hr 00 min	00 hr 00 min	505	84	0	0	0.00
15	100	100	00 hr 00 min	00 hr 00 min	546	78	0	0	0.00
16	100	100	00 hr 00 min	00 hr 00 min	610	0	0	0	0.00
17	100	100	00 hr 00 min	00 hr 00 min	582	0	0	0	0.00
18	100	100	00 hr 00 min	00 hr 00 min	583	0	0	0	0.00
19	100	100	00 hr 00 min	00 hr 00 min	617	116	0	0	0.00
20	100	100	00 hr 00 min	00 hr 00 min	612	139	0	0	0.00
21	100	100	00 hr 00 min	00 hr 00 min	501	0	0	0	0.00
22	100	100	00 hr 00 min	00 hr 00 min	602	121	0	0	0.00
23	100	100	00 hr 00 min	00 hr 00 min	606	172	0	0	0.00
24	100	100	00 hr 00 min	00 hr 00 min	585	0	0	0	0.00
25	100	100	00 hr 00 min	00 hr 00 min	582	167	0	0	0.00
26	100	100	00 hr 00 min	00 hr 00 min	606	103	0	0	0.00
27	100	100	00 hr 00 min	00 hr 00 min	573	212	0	0	0.00
28	100	100	00 hr 00 min	00 hr 00 min	525	0	0	0	0.00
29	100	100	00 hr 00 min	00 hr 00 min	615	0	0	0	0.00
30	100	100	00 hr 00 min	00 hr 00 min	645	140	0	0	0.00