

Performance Report

01 July – 30 September 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.

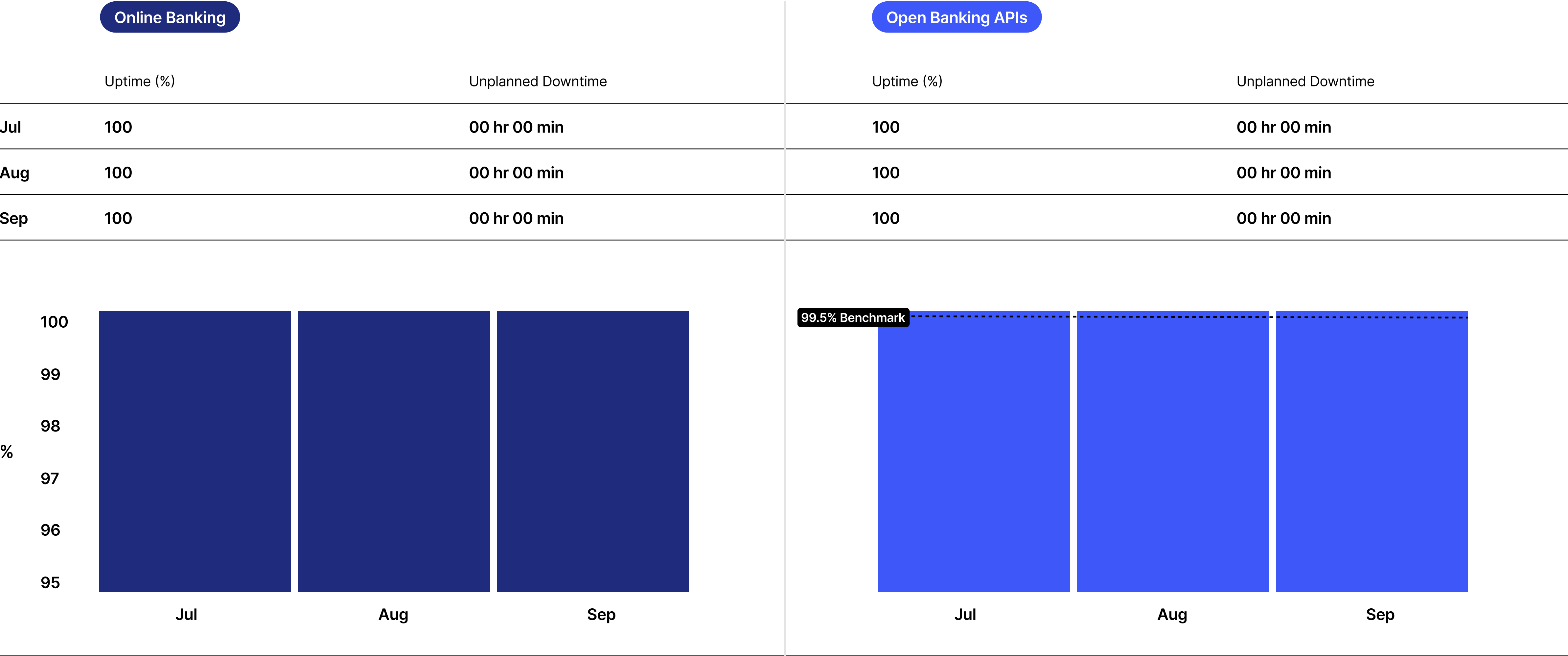
Report Data

- 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

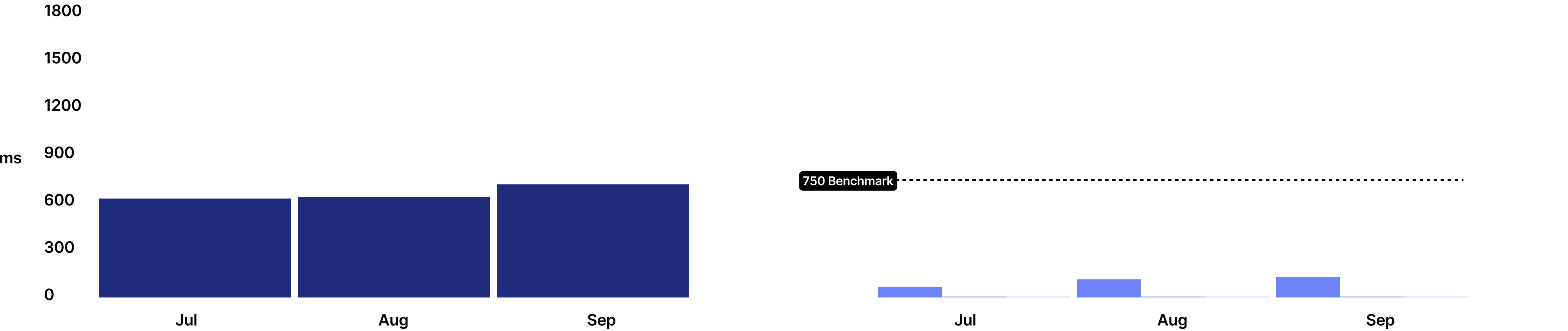


Service Availability 01 July – 30 September 2026



Response Times 01 July – 30 September 2026

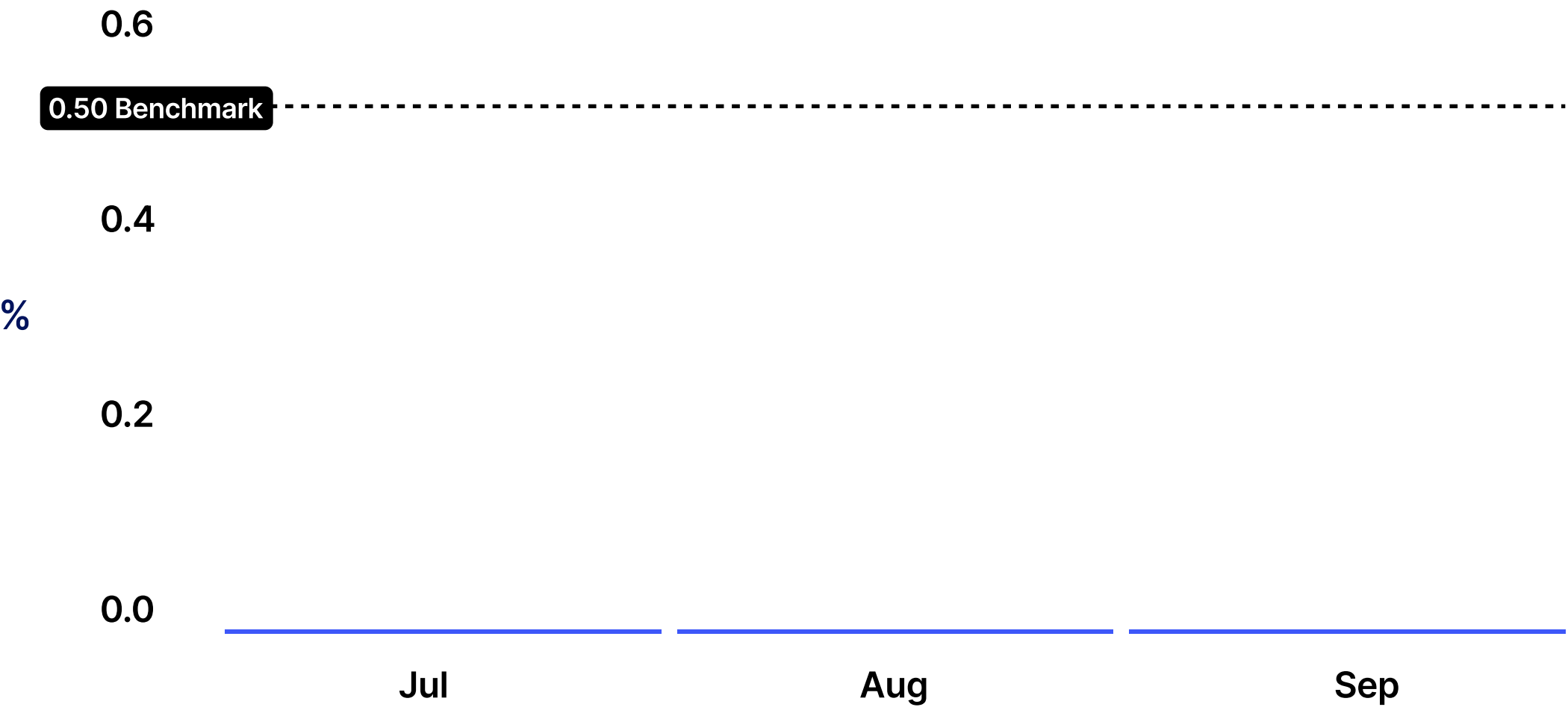
Online Banking		Open Banking APIs		
Response (milliseconds)		Response (milliseconds)		
		Account Information Service Provider (AISP)	Payment Initiation Service Provider (PISP)	Card Based Payment Instrument (CBPI)
Jul	606	66	0	0
Aug	614	109	0	0
Sep	650	124	0	0



Error Rates 01 July – 30 September 2026

Open Banking APIs

Error Rate (%)	
Jul	0.00
Aug	0.00
Sep	0.00



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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)	%		
July										
01	100	100	00 hr 00 min	00 hr 00 min	636	0	0	0	0.00	
02	100	100	00 hr 00 min	00 hr 00 min	620	160	0	0	0.00	
03	100	100	00 hr 00 min	00 hr 00 min	499	134	0	0	0.00	
04	100	100	00 hr 00 min	00 hr 00 min	575	114	0	0	0.00	
05	100	100	00 hr 00 min	00 hr 00 min	517	0	0	0	0.00	
06	100	100	00 hr 00 min	00 hr 00 min	581	104	0	0	0.00	
07	100	100	00 hr 00 min	00 hr 00 min	641	118	0	0	0.00	
08	100	100	00 hr 00 min	00 hr 00 min	643	115	0	0	0.00	
09	100	100	00 hr 00 min	00 hr 00 min	646	0	0	0	0.00	
10	100	100	00 hr 00 min	00 hr 00 min	640	0	0	0	0.00	
11	100	100	00 hr 00 min	00 hr 00 min	623	0	0	0	0.00	
12	100	100	00 hr 00 min	00 hr 00 min	517	0	0	0	0.00	
13	100	100	00 hr 00 min	00 hr 00 min	643	102	0	0	0.00	
14	100	100	00 hr 00 min	00 hr 00 min	627	0	0	0	0.00	
15	100	100	00 hr 00 min	00 hr 00 min	629	0	0	0	0.00	
16	100	100	00 hr 00 min	00 hr 00 min	627	0	0	0	0.00	
17	100	100	00 hr 00 min	00 hr 00 min	665	144	0	0	0.00	
18	100	100	00 hr 00 min	00 hr 00 min	568	94	0	0	0.00	
19	100	100	00 hr 00 min	00 hr 00 min	518	118	0	0	0.00	
20	100	100	00 hr 00 min	00 hr 00 min	617	141	0	0	0.00	
21	100	100	00 hr 00 min	00 hr 00 min	628	113	0	0	0.00	
22	100	100	00 hr 00 min	00 hr 00 min	621	84	0	0	0.00	
23	100	100	00 hr 00 min	00 hr 00 min	604	104	0	0	0.00	
24	100	100	00 hr 00 min	00 hr 00 min	636	0	0	0	0.00	
25	100	100	00 hr 00 min	00 hr 00 min	607	123	0	0	0.00	
26	100	100	00 hr 00 min	00 hr 00 min	555	118	0	0	0.00	
27	100	100	00 hr 00 min	00 hr 00 min	605	0	0	0	0.00	
28	100	100	00 hr 00 min	00 hr 00 min	639	0	0	0	0.00	
29	100	100	00 hr 00 min	00 hr 00 min	650	88	0	0	0.00	
30	100	100	00 hr 00 min	00 hr 00 min	543	0	0	0	0.00	
31	100	100	00 hr 00 min	00 hr 00 min	663	85	0	0	0.00	
August										
01	100	100	00 hr 00 min	00 hr 00 min	606	126	0	0	0.00	
02	100	100	00 hr 00 min	00 hr 00 min	563	89	0	0	0.00	
03	100	100	00 hr 00 min	00 hr 00 min	646	149	0	0	0.00	
04	100	100	00 hr 00 min	00 hr 00 min	641	95	0	0	0.00	
05	100	100	00 hr 00 min	00 hr 00 min	662	0	0	0	0.00	
06	100	100	00 hr 00 min	00 hr 00 min	580	119	0	0	0.00	
07	100	100	00 hr 00 min	00 hr 00 min	603	111	0	0	0.00	
08	100	100	00 hr 00 min	00 hr 00 min	619	134	0	0	0.00	
09	100	100	00 hr 00 min	00 hr 00 min	561	118	0	0	0.00	
10	100	100	00 hr 00 min	00 hr 00 min	613	76	0	0	0.00	
11	100	100	00 hr 00 min	00 hr 00 min	633	116	0	0	0.00	
12	100	100	00 hr 00 min	00 hr 00 min	593	169	0	0	0.00	
13	100	100	00 hr 00 min	00 hr 00 min	620	0	0	0	0.00	
14	100	100	00 hr 00 min	00 hr 00 min	599	210	0	0	0.00	
15	100	100	00 hr 00 min	00 hr 00 min	606	167	0	0	0.00	
16	100	100	00 hr 00 min	00 hr 00 min	570	158	0	0	0.00	
17	100	100	00 hr 00 min	00 hr 00 min	635	104	0	0	0.00	
18	100	100	00 hr 00 min	00 hr 00 min	606	170	0	0	0.00	
19	100	100	00 hr 00 min	00 hr 00 min	634	125	0	0	0.00	
20	100	100	00 hr 00 min	00 hr 00 min	629	175	0	0	0.00	
21	100	100	00 hr 00 min	00 hr 00 min	654	146	0	0	0.00	
22	100	100	00 hr 00 min	00 hr 00 min	632	0	0	0	0.00	
23	100	100	00 hr 00 min	00 hr 00 min	566	183	0	0	0.00	
24	100	100	00 hr 00 min	00 hr 00 min	621	0	0	0	0.00	
25	100	100	00 hr 00 min	00 hr 00 min	607	150	0	0	0.00	
26	100	100	00 hr 00 min	00 hr 00 min	640	0	0	0	0.00	
27	100	100	00 hr 00 min	00 hr 00 min	622	0	0	0	0.00	
28	100	100	00 hr 00 min	00 hr 00 min	611	0	0	0	0.00	
29	100	100	00 hr 00 min	00 hr 00 min	647	183	0	0	0.00	
30	100	100	00 hr 00 min	00 hr 00 min	564	148	0	0	0.00	
31	100	100	00 hr 00 min	00 hr 00 min	649	153	0	0	0.00	
September										
01	100	100	00 hr 00 min	00 hr 00 min	633	0	0	0	0.00	
02	100	100	00 hr 00 min	00 hr 00 min	652	115	0	0	0.00	
03	100	100	00 hr 00 min	00 hr 00 min	673	144	0	0	0.00	
04	100	100	00 hr 00 min	00 hr 00 min	472	172	0	0	0.00	
05	100	100	00 hr 00 min	00 hr 00 min	606	0	0	0	0.00	
06	100	100	00 hr 00 min	00 hr 00 min	598	165	0	0	0.00	
07	100	100	00 hr 00 min	00 hr 00 min	618	148	0	0	0.00	
08	100	100	00 hr 00 min	00 hr 00 min	636	151	0	0	0.00	
09	100	100	00 hr 00 min	00 hr 00 min	587	229	0	0	0.00	
10	100	100	00 hr 00 min	00 hr 00 min	638	0	0	0	0.00	
11	100	100	00 hr 00 min	00 hr 00 min	608	116	0	0	0.00	
12	100	100	00 hr 00 min	00 hr 00 min	631	179	0	0	0.00	
13	100	100	00 hr 00 min	00 hr 00 min	574	188	0	0	0.00	
14	100	100	00 hr 00 min	00 hr 00 min	594	164	0	0	0.00	
15	100	100	00 hr 00 min	00 hr 00 min	733	180	0	0	0.00	
16	100	100	00 hr 00 min	00 hr 00 min	624	172	0	0	0.00	
17	100	100	00 hr 00 min	00 hr 00 min	615	0	0	0	0.00	
18	100	100	00 hr 00 min	00 hr 00 min	891	126	0	0	0.00	
19	100	100	00 hr 00 min	00 hr 00 min	943	0	0	0	0.00	
20	100	100	00 hr 00 min	00 hr 00 min	881	207	0	0	0.00	
21	100	100	00 hr 00 min	00 hr 00 min	917	0	0	0	0.00	
22	100	100	00 hr 00 min	00 hr 00 min	874	0	0	0	0.00	
23	100	100	00 hr 00 min	00 hr 00 min	624	170	0	0	0.00	
24	100	100	00 hr 00 min	00 hr 00 min	595	155	0	0	0.00	
25	100	100	00 hr 00 min	00 hr 00 min	529	199	0	0	0.00	
26	100	100	00 hr 00 min	00 hr 00 min	615	144	0	0	0.00	
27	100	100	00 hr 00 min	00 hr 00 min	555	173	0	0	0.00	
28	100	100	00 hr 00 min	00 hr 00 min	495	143	0	0	0.00	
29	100	100	00 hr 00 min	00 hr 00 min	587	139	0	0	0.00	
30	100	100	00 hr 00 min	00 hr 00 min	493	132	0	0	0.00	