nationwide

Nationwide Channel Performance

1st January 2025 to 31st March 2025

To allow our Customers and Third Parties to understand the relative performance of each of the channels available to them, we are required to publish the comparative performance of our three digital channels:

- The Nationwide Internet Bank
- The Nationwide Banking App
- The Nationwide Open Banking service

We will publish this data quarterly and the next set of data covering April 2025 to June 2025 will be published in July 2025.

Channel Availability

The information below shows the availability of each of the digital channels.

The Internet Bank and Banking App are regarded as unavailable if our customers are unable to log on.

Our Open Banking service is regarded as unavailable if any element of the Open Banking interface is not accessible by the user for five consecutive requests.

The availability of each channel has been calculated daily as [100% - Downtime (measured in seconds)].

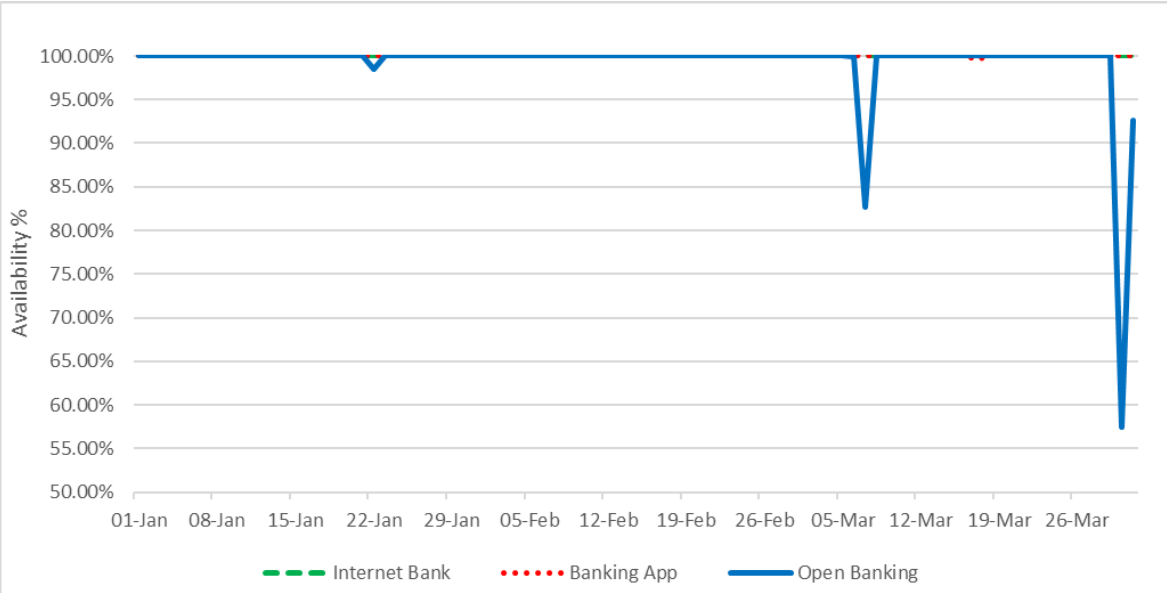

Fig 1: Digital Channel Availability (%)

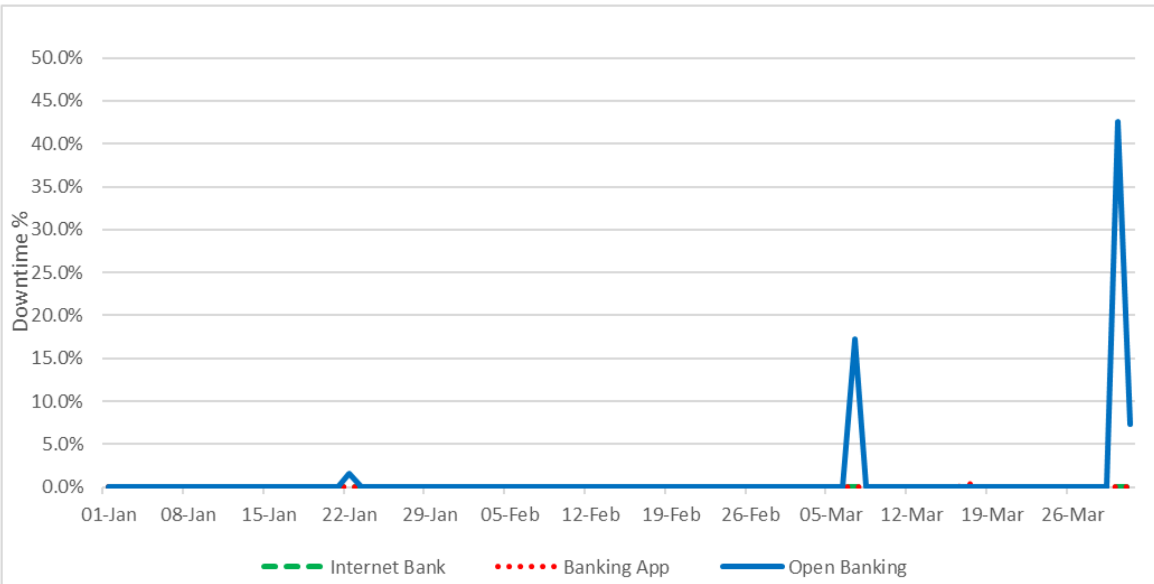

Fig 2: Digital Channel Downtime (%)

Account Information performance

The graph below shows the daily average time taken (in milliseconds) for Nationwide to provide transaction information to a customer or a Third Party in each of the digital channels.

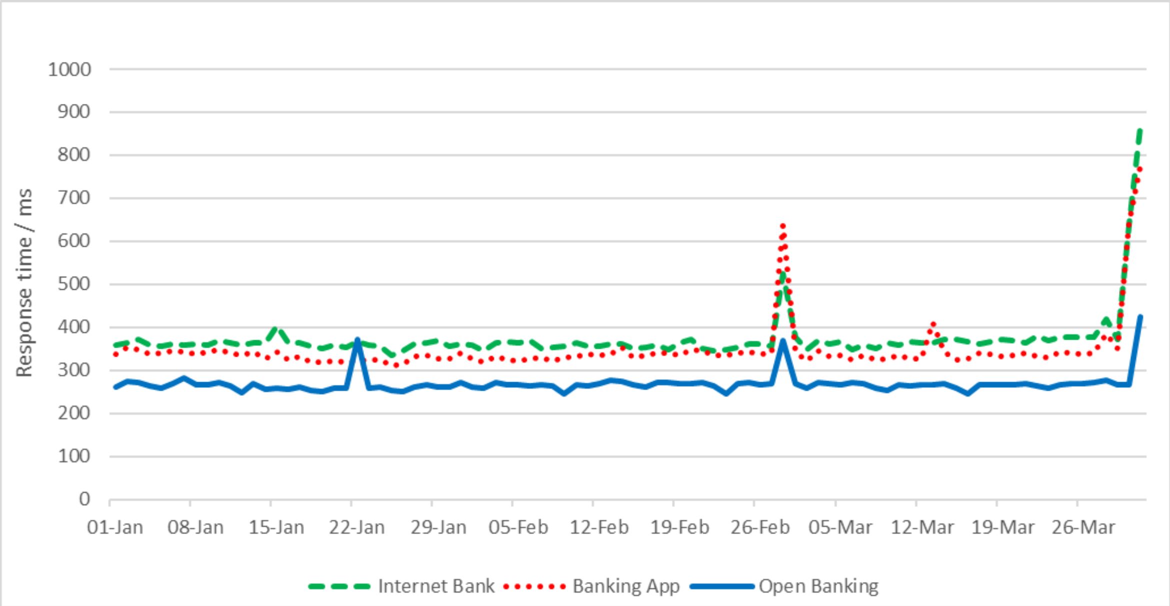

Fig 3: Account Transaction response time

Payments performance

The graph below the daily average time taken (in milliseconds) for Nationwide to process a payment request for a customer or a Third Party in each of the digital channels. This may be the processing of an immediate payment or confirmation that a future-dated payment has been successfully set up.

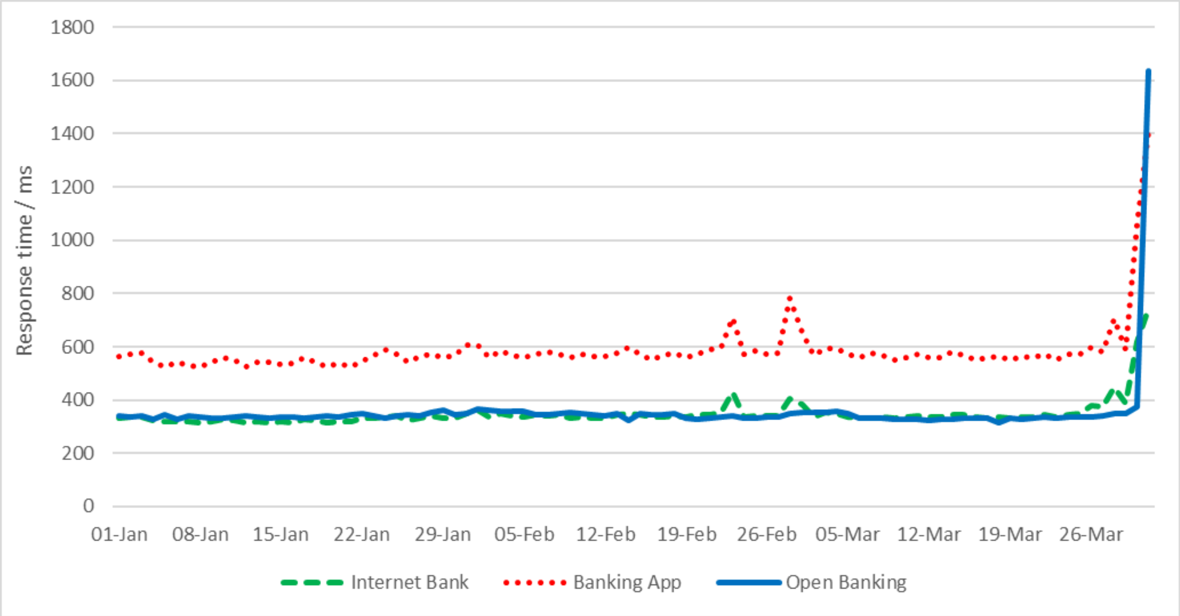

Fig 4: Payment confirmation response time

Confirmation of Funds response time

The graph below shows the daily average response time of the Open Banking service to provide a confirmation of available funds to a 3rd party (Account Information Service Providers, Payment Information Service Providers and Card Based Payment Instrument Issuers).

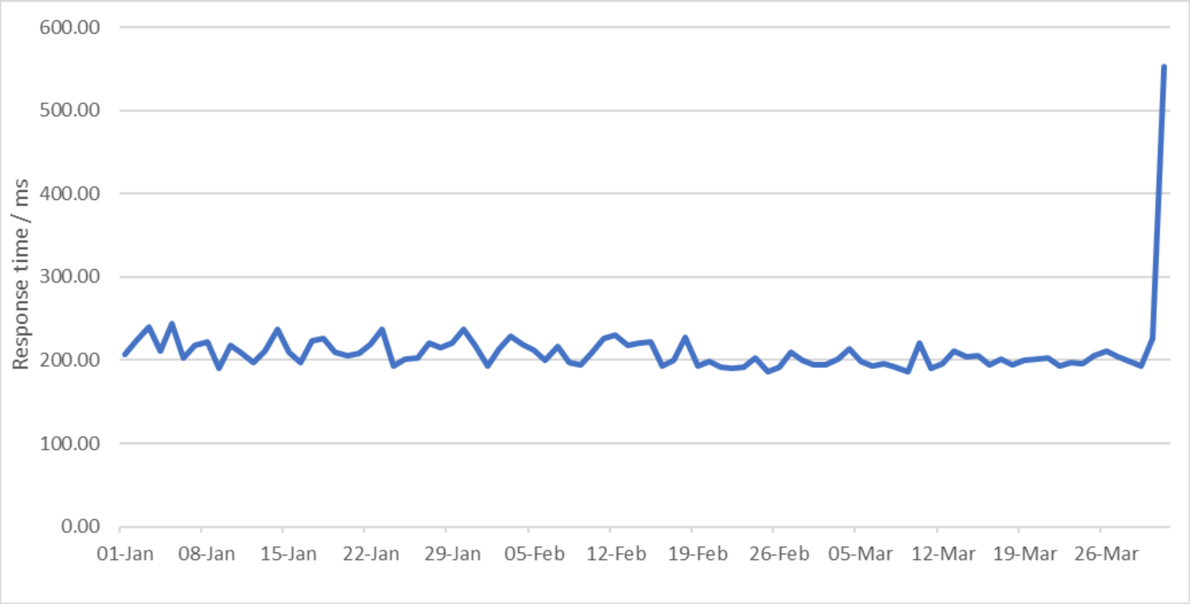

Fig 5: Confirmation of Funds response time

Open Banking Performance

The graph below shows the daily performance of the Open Banking service, based on the number of unsuccessful calls from 3rd parties as a percentage of the overall number of calls for that day. Only calls which have failed due to errors which are attributable to Nationwide have been included in the calculation.

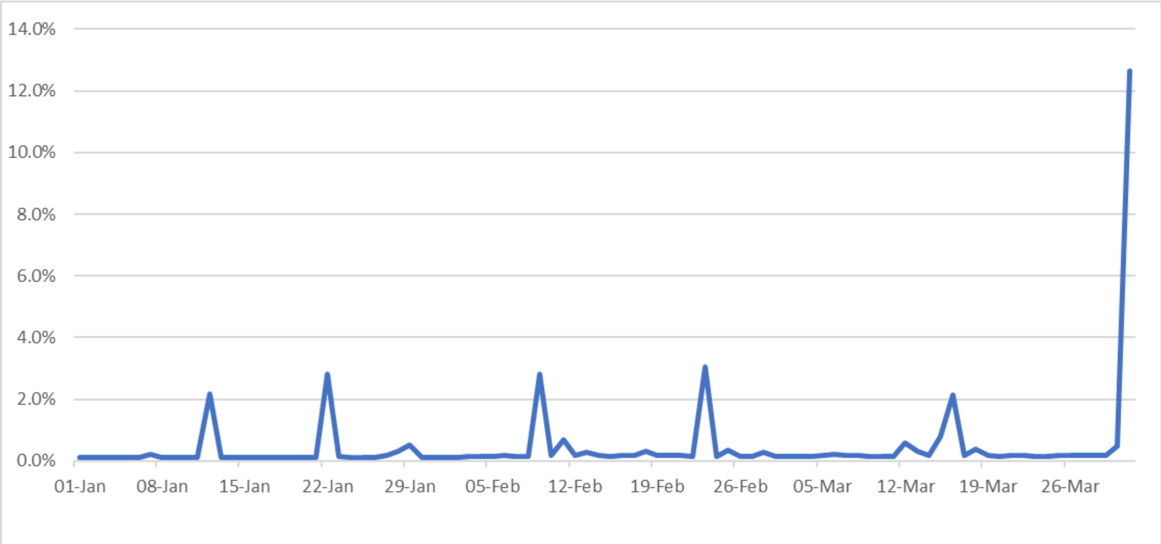

Fig 6: Average daily error rate

nationwide

Daily Performance Data

The graphs in the pages above were derived from the daily performance data shown in the following tables.

Date	Uptime (%) Internet Bank	Uptime (%) Banking App	Uptime (%) Open Banking	Payments Response Time (ms) Internet Bank	Payments Response Time (ms) Banking App	Payments Response Time (ms) Open Banking	Accounts Response Time (ms) Internet Bank	Accounts Response Time (ms) Banking App	Accounts Response Time (ms) Open Banking	Confirmation of Funds Response Time (ms)	Open Banking Error %
01-Jan-25	100.00	100.00	100.00	332	564	340	359	337	260	207	0.13
02-Jan-25	100.00	100.00	100.00	335	573	338	365	353	274	223	0.11
03-Jan-25	100.00	100.00	100.00	335	578	339	371	349	273	239	0.12
04-Jan-25	100.00	100.00	100.00	321	540	329	359	337	263	211	0.11
05-Jan-25	100.00	100.00	100.00	317	524	345	357	340	259	244	0.12
06-Jan-25	100.00	100.00	100.00	319	540	329	361	346	269	203	0.12
07-Jan-25	100.00	100.00	100.00	318	528	339	359	342	282	218	0.23
08-Jan-25	100.00	100.00	100.00	313	526	335	361	338	266	222	0.12
09-Jan-25	100.00	100.00	100.00	319	540	333	359	343	267	190	0.12
10-Jan-25	100.00	100.00	100.00	326	558	330	370	347	271	218	0.11
11-Jan-25	100.00	100.00	100.00	325	550	335	364	340	263	208	0.12
12-Jan-25	100.00	100.00	99.99	315	526	339	359	336	248	197	2.17
13-Jan-25	100.00	100.00	100.00	317	540	335	365	342	268	211	0.13
14-Jan-25	100.00	100.00	100.00	316	541	333	363	327	257	238	0.13
15-Jan-25	100.00	100.00	100.00	317	533	336	403	344	260	210	0.13
16-Jan-25	100.00	100.00	100.00	313	536	334	364	324	256	198	0.12
17-Jan-25	100.00	100.00	100.00	326	559	334	363	332	260	223	0.12
18-Jan-25	100.00	100.00	100.00	324	540	338	355	318	254	226	0.12
19-Jan-25	100.00	100.00	100.00	315	525	340	351	318	249	210	0.12
20-Jan-25	100.00	100.00	100.00	319	536	337	358	321	258	206	0.13
21-Jan-25	100.00	100.00	100.00	317	525	343	354	319	258	208	0.13
22-Jan-25	100.00	100.00	98.45	330	546	347	366	322	371	219	2.83
23-Jan-25	100.00	100.00	100.00	332	567	340	358	324	259	236	0.13
24-Jan-25	100.00	100.00	100.00	336	591	332	355	324	261	193	0.11
25-Jan-25	100.00	100.00	100.00	339	570	341	334	312	254	201	0.12
26-Jan-25	100.00	100.00	100.00	324	540	344	346	313	250	203	0.11
27-Jan-25	100.00	100.00	100.00	330	564	340	360	332	261	221	0.18
28-Jan-25	100.00	100.00	100.00	339	571	353	364	335	266	215	0.32
29-Jan-25	100.00	100.00	100.00	331	557	360	368	327	262	220	0.51
30-Jan-25	100.00	100.00	100.00	332	566	346	355	328	261	237	0.10
31-Jan-25	100.00	100.00	100.00	350	608	348	362	341	271	217	0.11

Date	Uptime (%) Internet Bank	Uptime (%) Mobile App	Uptime (%) Open Banking	Payments Response Time (ms) Internet Bank	Payments Response Time (ms) Mobile App	Payments Response Time (ms) Open Banking	Accounts Response Time (ms) Internet Bank	Accounts Response Time (ms) Mobile App	Accounts Response Time (ms) Open Banking	Confirmation of Funds Response Time (ms)	Open Banking Error %
01-Feb-25	100.00	100.00	100.00	362	608	365	359	326	262	193	0.12
02-Feb-25	100.00	100.00	100.00	336	559	362	346	320	260	214	0.13
03-Feb-25	100.00	100.00	100.00	349	585	357	365	332	270	228	0.13
04-Feb-25	100.00	100.00	100.00	339	566	358	367	325	268	219	0.16
05-Feb-25	100.00	100.00	100.00	337	560	358	364	322	265	212	0.16
06-Feb-25	100.00	100.00	100.00	343	571	345	370	328	264	200	0.17
07-Feb-25	100.00	100.00	100.00	339	580	345	350	330	267	216	0.16
08-Feb-25	100.00	100.00	100.00	344	574	348	353	323	263	198	0.16
09-Feb-25	100.00	100.00	99.99	333	557	351	356	329	245	195	2.80
10-Feb-25	100.00	100.00	100.00	338	570	348	365	332	267	210	0.17
11-Feb-25	100.00	100.00	99.99	331	562	344	356	337	264	226	0.68
12-Feb-25	100.00	100.00	100.00	331	564	342	357	336	268	231	0.17
13-Feb-25	100.00	100.00	100.00	344	578	348	360	337	278	218	0.29
14-Feb-25	100.00	100.00	100.00	349	597	321	360	353	274	221	0.17
15-Feb-25	100.00	100.00	100.00	346	571	347	350	330	267	222	0.16
16-Feb-25	100.00	100.00	100.00	335	552	343	354	334	261	193	0.17
17-Feb-25	100.00	100.00	100.00	337	566	344	358	339	272	199	0.17
18-Feb-25	100.00	100.00	100.00	340	575	349	349	339	272	227	0.32
19-Feb-25	100.00	100.00	100.00	337	561	334	363	335	270	193	0.17
20-Feb-25	100.00	100.00	100.00	343	571	327	371	348	270	199	0.16
21-Feb-25	100.00	100.00	100.00	346	589	332	350	346	272	191	0.17
22-Feb-25	100.00	100.00	100.00	355	598	335	346	334	263	190	0.16
23-Feb-25	100.00	100.00	99.99	430	710	340	348	336	245	191	3.04
24-Feb-25	100.00	100.00	100.00	338	571	332	354	341	269	203	0.16
25-Feb-25	100.00	100.00	100.00	342	585	332	362	344	271	186	0.34
26-Feb-25	100.00	100.00	100.00	342	572	336	360	338	268	192	0.16
27-Feb-25	100.00	100.00	100.00	342	576	334	355	341	268	210	0.15
28-Feb-25	100.00	100.00	100.00	403	781	349	524	639	370	199	0.28

Date	Uptime (%) Internet Bank	Uptime (%) Mobile App	Uptime (%) Open Banking	Payments Response Time (ms) Internet Bank	Payments Response Time (ms) Mobile App	Payments Response Time (ms) Open Banking	Accounts Response Time (ms) Internet Bank	Accounts Response Time (ms) Mobile App	Accounts Response Time (ms) Open Banking	Confirmation of Funds Response Time (ms)	Open Banking Error %
01-Mar-25	100.00	100.00	100.00	383	652	353	378	344	268	194	0.16
02-Mar-25	100.00	100.00	100.00	337	566	351	347	321	258	194	0.15
03-Mar-25	100.00	100.00	100.00	353	595	352	368	346	271	201	0.16
04-Mar-25	100.00	100.00	100.00	348	594	356	360	331	268	213	0.16
05-Mar-25	100.00	100.00	100.00	337	572	347	366	335	266	198	0.17
06-Mar-25	100.00	100.00	99.99	331	559	332	349	325	271	193	0.22
07-Mar-25	100.00	100.00	82.71	332	575	333	358	336	269	195	0.17
08-Mar-25	100.00	100.00	100.00	338	566	332	351	325	258	191	0.18
09-Mar-25	100.00	100.00	100.00	331	549	328	363	327	254	186	0.16
10-Mar-25	100.00	100.00	100.00	334	561	327	359	336	265	220	0.16
11-Mar-25	100.00	100.00	100.00	342	573	326	367	328	265	191	0.16
12-Mar-25	100.00	100.00	100.00	336	558	324	364	327	266	195	0.58
13-Mar-25	100.00	100.00	100.00	336	559	327	364	410	266	211	0.30
14-Mar-25	100.00	100.00	100.00	344	582	328	371	343	270	203	0.18
15-Mar-25	100.00	100.00	100.00	345	567	331	371	325	259	205	0.77
16-Mar-25	100.00	100.00	100.00	334	550	330	367	326	246	194	2.14
17-Mar-25	100.00	99.58	100.00	331	560	331	361	340	267	202	0.19
18-Mar-25	100.00	100.00	100.00	337	562	316	366	337	266	194	0.39
19-Mar-25	100.00	100.00	100.00	331	551	330	373	333	267	200	0.17
20-Mar-25	100.00	100.00	100.00	337	564	329	369	335	266	201	0.16
21-Mar-25	100.00	100.00	100.00	338	561	330	363	340	269	203	0.16
22-Mar-25	100.00	100.00	100.00	345	570	336	379	331	263	193	0.17
23-Mar-25	100.00	100.00	100.00	335	551	334	369	330	258	197	0.16
24-Mar-25	100.00	100.00	100.00	343	571	335	376	342	266	196	0.16
25-Mar-25	100.00	100.00	100.00	347	574	336	377	340	270	205	0.16
26-Mar-25	100.00	100.00	100.00	378	599	338	377	338	268	210	0.16
27-Mar-25	100.00	100.00	100.00	375	582	341	377	341	271	204	0.16
28-Mar-25	100.00	100.00	100.00	446	705	348	418	385	277	198	0.18
29-Mar-25	100.00	100.00	100.00	387	591	347	372	350	266	193	0.16
30-Mar-25	100.00	100.00	57.43	619	1060	373	639	642	265	227	0.48
31-Mar-25	100.00	100.00	92.64	744	1410	1635	868	774	425	553	12.65