

Nationwide Channel Performance

1st April 2025
to
30th June 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 $[100\% - \text{Downtime (measured in seconds)}]$.



Fig 1: Digital Channel Availability (%)

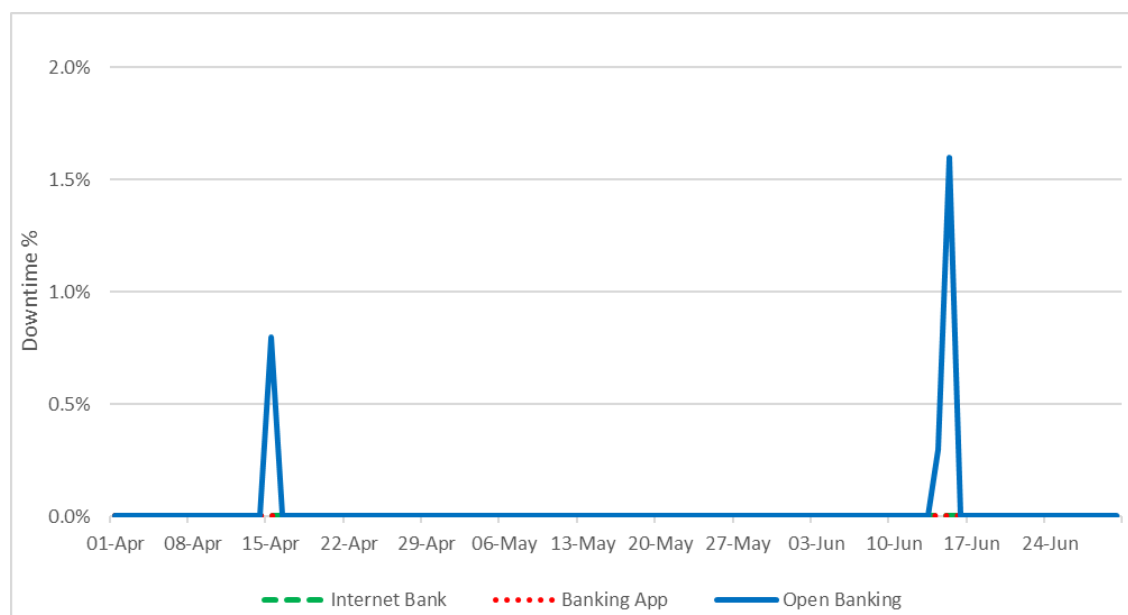


Fig 2: Digital Channel Downtime (%)

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.

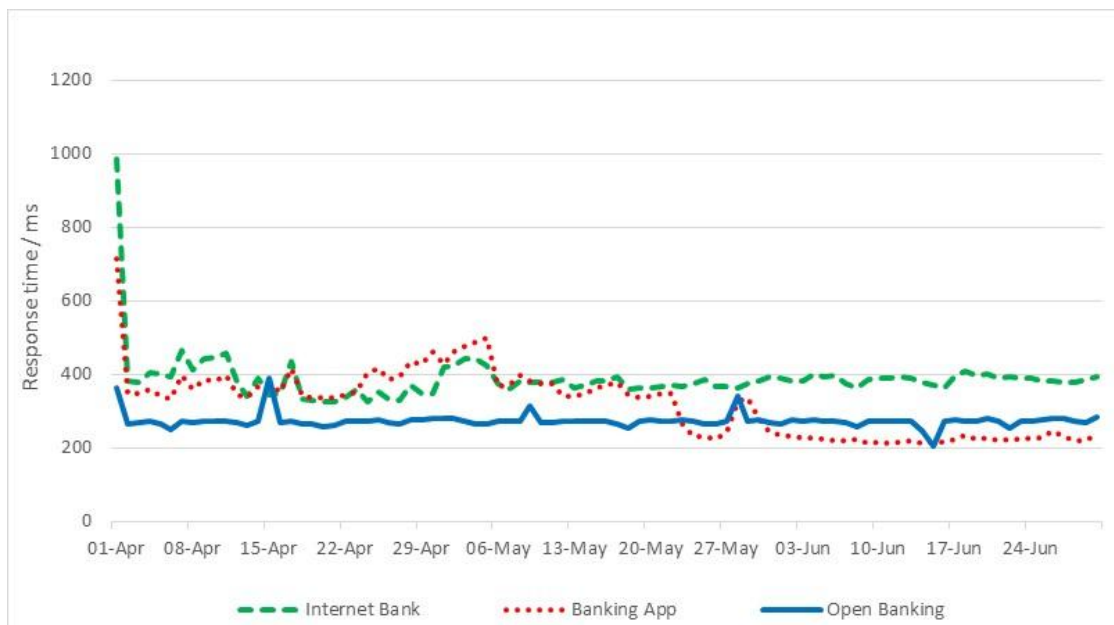


Fig 3: Account Transaction response time

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.

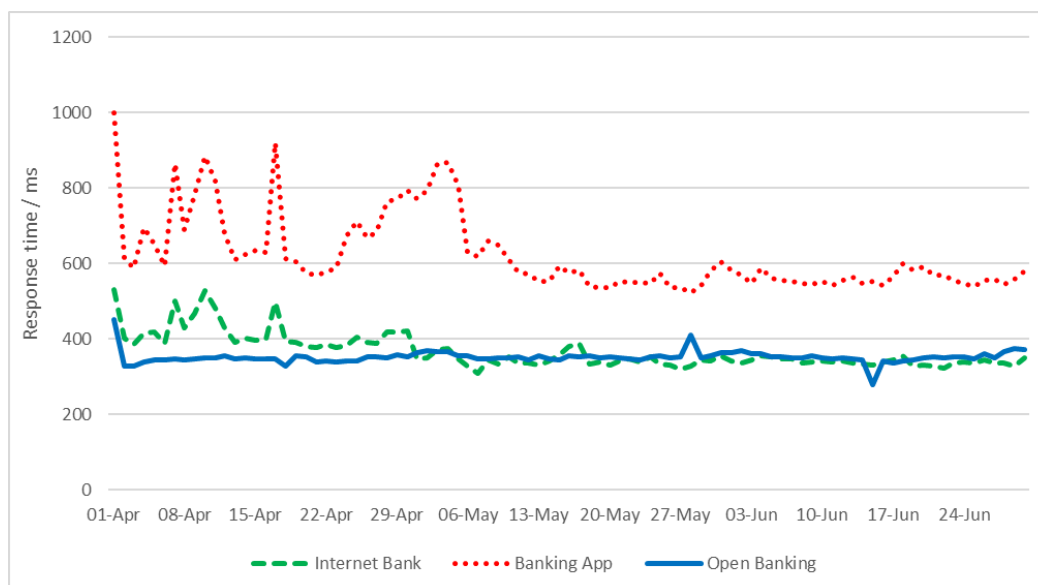


Fig 4: Payment confirmation response time

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).

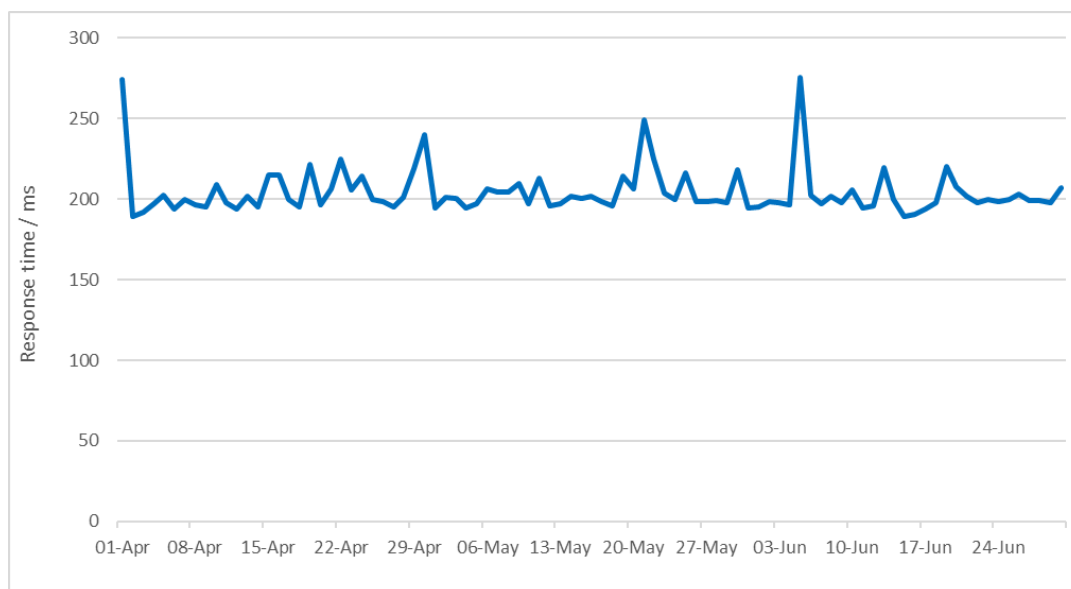


Fig 5: Confirmation of Funds response time

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.

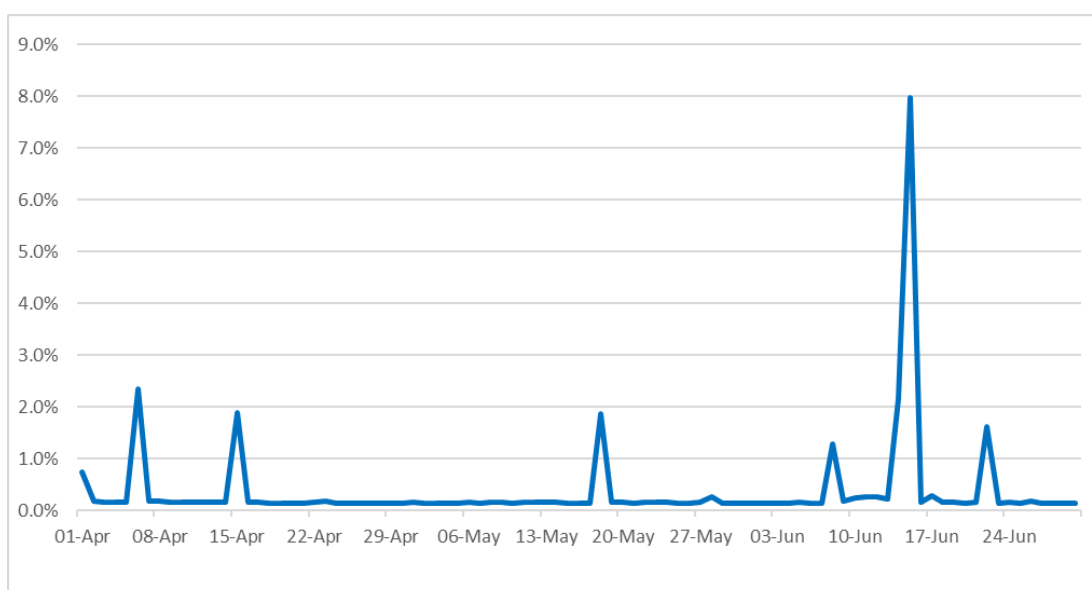


Fig 6: Average daily error rate

Daily Performance Data

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

Date	Uptime (%)	Uptime (%)	Uptime (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Confirmation of Funds Response Time (ms)	Open Banking Error %
	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking		
01-Apr-25	100.0%	100.0%	100.0%	986	713	365	530	998	451	274	0.8%
02-Apr-25	100.0%	100.0%	100.0%	382	349	266	402	613	329	189	0.2%
03-Apr-25	100.0%	100.0%	100.0%	379	349	267	384	588	328	192	0.2%
04-Apr-25	100.0%	100.0%	100.0%	405	358	272	416	695	339	197	0.2%
05-Apr-25	100.0%	100.0%	100.0%	400	340	266	418	652	345	203	0.2%
06-Apr-25	100.0%	100.0%	100.0%	392	335	251	389	594	345	194	2.4%
07-Apr-25	100.0%	100.0%	100.0%	467	399	272	500	866	348	200	0.2%
08-Apr-25	100.0%	100.0%	100.0%	412	361	271	428	689	344	197	0.2%
09-Apr-25	100.0%	100.0%	100.0%	442	386	272	468	783	346	195	0.2%
10-Apr-25	100.0%	100.0%	100.0%	448	381	274	528	885	349	209	0.2%
11-Apr-25	100.0%	100.0%	100.0%	458	398	274	481	817	351	198	0.2%
12-Apr-25	100.0%	100.0%	100.0%	377	343	267	429	677	356	194	0.2%
13-Apr-25	100.0%	100.0%	100.0%	339	337	262	391	611	347	202	0.2%
14-Apr-25	100.0%	100.0%	100.0%	390	367	272	402	623	349	196	0.2%
15-Apr-25	100.0%	100.0%	99.2%	346	375	388	396	634	346	215	1.9%
16-Apr-25	100.0%	100.0%	100.0%	348	352	270	398	630	348	215	0.2%
17-Apr-25	100.0%	100.0%	100.0%	434	416	273	497	920	348	200	0.2%
18-Apr-25	100.0%	100.0%	100.0%	332	339	266	394	612	329	195	0.1%
19-Apr-25	100.0%	100.0%	100.0%	330	336	264	391	604	355	222	0.2%
20-Apr-25	100.0%	100.0%	100.0%	327	336	259	380	573	353	197	0.2%
21-Apr-25	100.0%	100.0%	100.0%	327	337	262	376	569	339	206	0.2%
22-Apr-25	100.0%	100.0%	100.0%	338	345	271	384	577	342	225	0.2%
23-Apr-25	100.0%	100.0%	100.0%	359	351	273	376	589	339	206	0.2%
24-Apr-25	100.0%	100.0%	100.0%	326	404	274	383	674	340	215	0.1%
25-Apr-25	100.0%	100.0%	100.0%	353	417	277	404	711	341	200	0.1%
26-Apr-25	100.0%	100.0%	100.0%	335	387	270	390	667	352	199	0.1%
27-Apr-25	100.0%	100.0%	100.0%	328	393	265	389	684	351	195	0.1%
28-Apr-25	100.0%	100.0%	100.0%	369	436	277	418	762	349	201	0.1%
29-Apr-25	100.0%	100.0%	100.0%	348	428	276	419	771	357	219	0.1%
30-Apr-25	100.0%	100.0%	100.0%	350	460	279	422	793	352	240	0.2%

Date	Uptime (%)	Uptime (%)	Uptime (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Confirmation of Funds Response Time (ms)	Open Banking Error %
	Internet Bank	Mobile App	Open Banking	Internet Bank	Mobile App	Open Banking	Internet Bank	Mobile App	Open Banking		
01-May-25	100.0%	100.0%	100.0%	419	428	279	348	771	364	195	0.2%
02-May-25	100.0%	100.0%	100.0%	422	460	279	350	793	368	201	0.1%
03-May-25	100.0%	100.0%	100.0%	441	477	272	371	864	365	201	0.1%
04-May-25	100.0%	100.0%	100.0%	442	489	266	375	868	367	195	0.1%
05-May-25	100.0%	100.0%	100.0%	422	500	266	347	806	354	197	0.1%
06-May-25	100.0%	100.0%	100.0%	375	367	272	328	629	356	206	0.2%
07-May-25	100.0%	100.0%	100.0%	361	369	273	309	618	347	205	0.1%
08-May-25	100.0%	100.0%	100.0%	381	396	273	344	659	346	205	0.2%
09-May-25	100.0%	100.0%	100.0%	380	381	314	334	647	349	210	0.2%
10-May-25	100.0%	100.0%	100.0%	378	375	268	351	610	348	197	0.1%
11-May-25	100.0%	100.0%	100.0%	378	374	267	337	577	353	213	0.2%
12-May-25	100.0%	100.0%	100.0%	385	342	271	335	571	345	196	0.2%
13-May-25	100.0%	100.0%	100.0%	365	339	272	331	552	354	197	0.2%
14-May-25	100.0%	100.0%	100.0%	369	347	272	341	552	348	202	0.2%
15-May-25	100.0%	100.0%	100.0%	381	362	274	357	593	344	201	0.1%
16-May-25	100.0%	100.0%	100.0%	384	369	273	380	575	354	202	0.1%
17-May-25	100.0%	100.0%	100.0%	393	377	267	389	583	353	199	0.2%
18-May-25	100.0%	100.0%	100.0%	361	344	253	334	539	354	196	1.9%
19-May-25	100.0%	100.0%	100.0%	362	337	272	338	536	350	214	0.2%
20-May-25	100.0%	100.0%	100.0%	362	341	276	330	535	351	207	0.2%
21-May-25	100.0%	100.0%	100.0%	368	349	273	341	552	348	249	0.2%
22-May-25	100.0%	100.0%	100.0%	371	348	272	346	549	346	225	0.2%
23-May-25	100.0%	100.0%	100.0%	368	265	275	339	550	344	204	0.2%
24-May-25	100.0%	100.0%	100.0%	376	230	272	353	548	352	200	0.2%
25-May-25	100.0%	100.0%	100.0%	385	230	264	333	573	354	216	0.2%
26-May-25	100.0%	100.0%	100.0%	368	225	266	330	535	350	198	0.1%
27-May-25	100.0%	100.0%	100.0%	366	244	275	319	535	351	199	0.2%
28-May-25	100.0%	100.0%	100.0%	362	327	341	328	522	409	199	0.3%

Date	Uptime (%)	Uptime (%)	Uptime (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Confirmation of Funds Response Time (ms)	Open Banking Error %
	Internet Bank	Mobile App	Open Banking	Internet Bank	Mobile App	Open Banking	Internet Bank	Mobile App	Open Banking		
01-Jun-25	100.0%	100.0%	100.0%	391	236	265	342	582	362	195	0.2%
02-Jun-25	100.0%	100.0%	100.0%	381	233	275	337	569	369	199	0.2%
03-Jun-25	100.0%	100.0%	100.0%	383	226	273	343	548	361	198	0.2%
04-Jun-25	100.0%	100.0%	100.0%	401	228	276	355	587	359	197	0.1%
05-Jun-25	100.0%	100.0%	100.0%	394	223	271	351	560	353	276	0.2%
06-Jun-25	100.0%	100.0%	100.0%	397	219	272	348	556	351	202	0.1%
07-Jun-25	100.0%	100.0%	100.0%	374	219	268	348	551	350	197	0.1%
08-Jun-25	100.0%	100.0%	100.0%	364	223	257	337	546	348	202	1.3%
09-Jun-25	100.0%	100.0%	100.0%	386	213	272	338	544	354	198	0.2%
10-Jun-25	100.0%	100.0%	100.0%	389	215	271	342	552	349	206	0.2%
11-Jun-25	100.0%	100.0%	100.0%	389	211	272	340	541	347	195	0.3%
12-Jun-25	100.0%	100.0%	100.0%	395	218	272	342	555	350	196	0.3%
13-Jun-25	100.0%	100.0%	100.0%	391	219	274	336	562	347	220	0.2%
14-Jun-25	100.0%	100.0%	99.6%	379	211	247	333	547	345	200	2.2%
15-Jun-25	100.0%	100.0%	98.4%	370	215	203	330	552	277	190	8.0%
16-Jun-25	100.0%	100.0%	100.0%	363	218	272	338	542	341	190	0.2%
17-Jun-25	100.0%	100.0%	100.0%	399	223	275	343	567	335	194	0.3%
18-Jun-25	100.0%	100.0%	100.0%	408	234	272	356	598	341	198	0.2%
19-Jun-25	100.0%	100.0%	100.0%	399	225	272	329	583	345	220	0.2%
20-Jun-25	100.0%	100.0%	100.0%	400	226	279	331	591	349	207	0.1%
21-Jun-25	100.0%	100.0%	100.0%	391	220	272	327	569	351	202	0.2%
22-Jun-25	100.0%	100.0%	100.0%	392	223	254	322	570	350	198	1.6%
23-Jun-25	100.0%	100.0%	100.0%	391	224	272	337	555	353	200	0.1%
24-Jun-25	100.0%	100.0%	100.0%	388	227	274	340	546	351	199	0.2%
25-Jun-25	100.0%	100.0%	100.0%	383	226	276	335	539	346	200	0.1%
26-Jun-25	100.0%	100.0%	100.0%	384	248	282	344	555	361	203	0.2%
27-Jun-25	100.0%	100.0%	100.0%	380	232	279	335	558	351	199	0.1%
28-Jun-25	100.0%	100.0%	100.0%	379	219	273	337	544	367	199	0.1%
29-Jun-25	100.0%	100.0%	100.0%	385	221	270	327	557	373	198	0.1%
30-Jun-25	100.0%	100.0%	100.0%	392	237	284	350	579	371	207	0.1%