Nationwide Channel Performance

1st April 2026 to 30th June 2026

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 July 2026 to September 2026 will be published in October 2026.

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)].

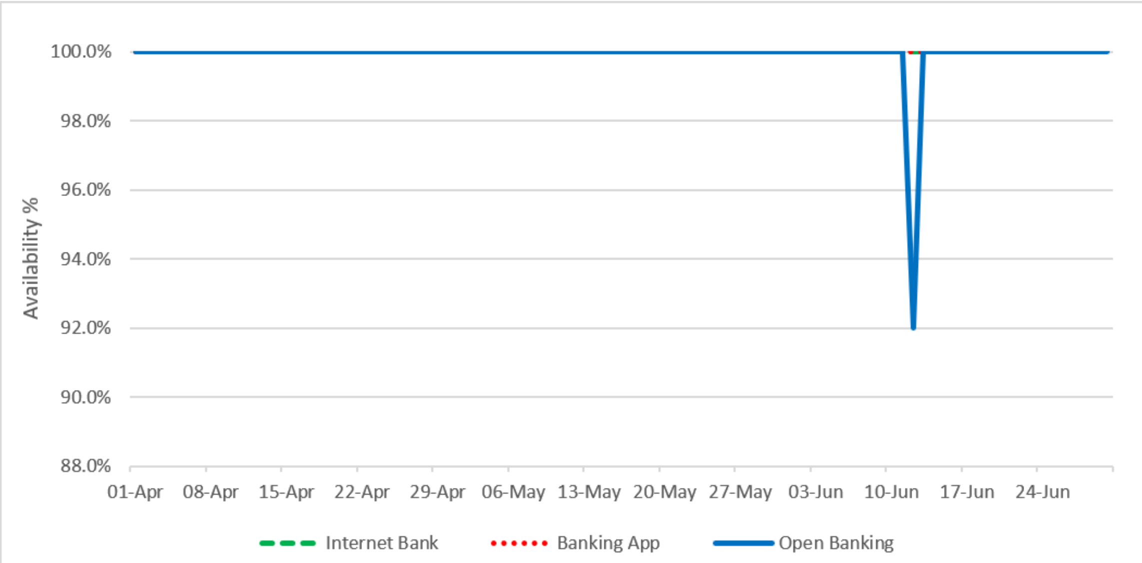

Fig 1: Digital Channel Availability (%)

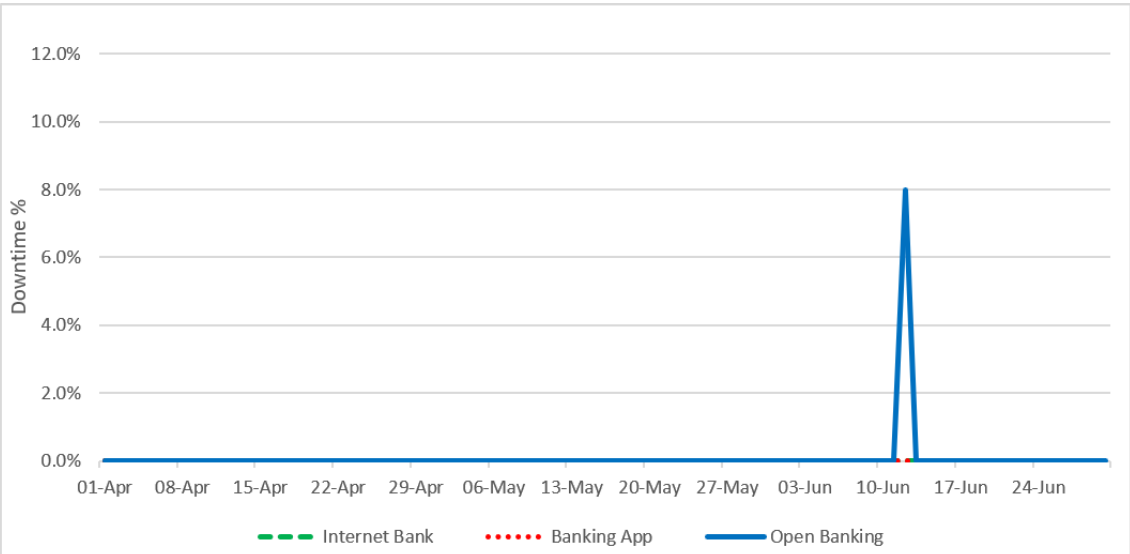

Fig 2: Digital Channel Downtime (%)

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.

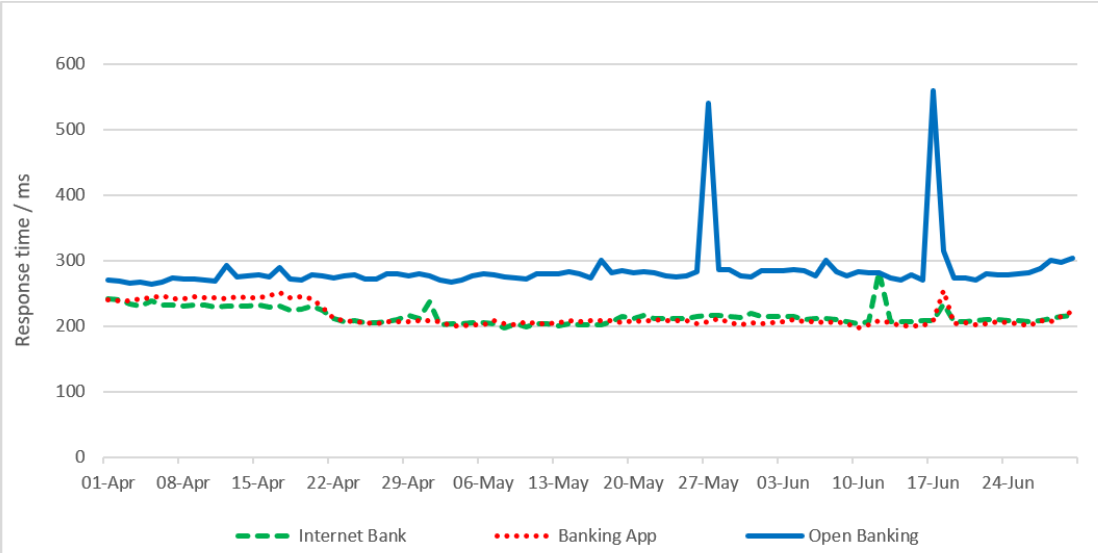

Fig 3: Account Transaction response time

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.

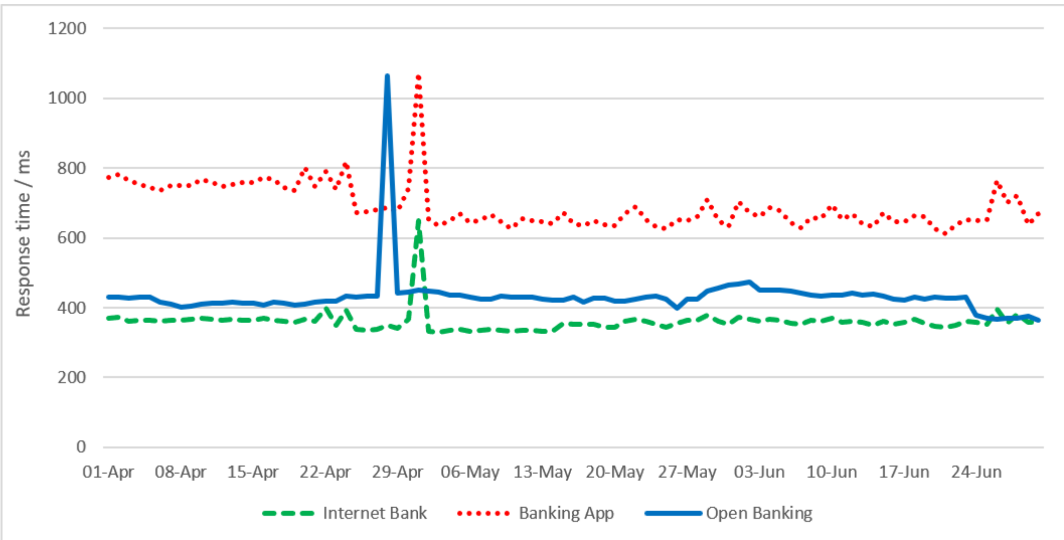

Fig 4: Payment confirmation response time

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).

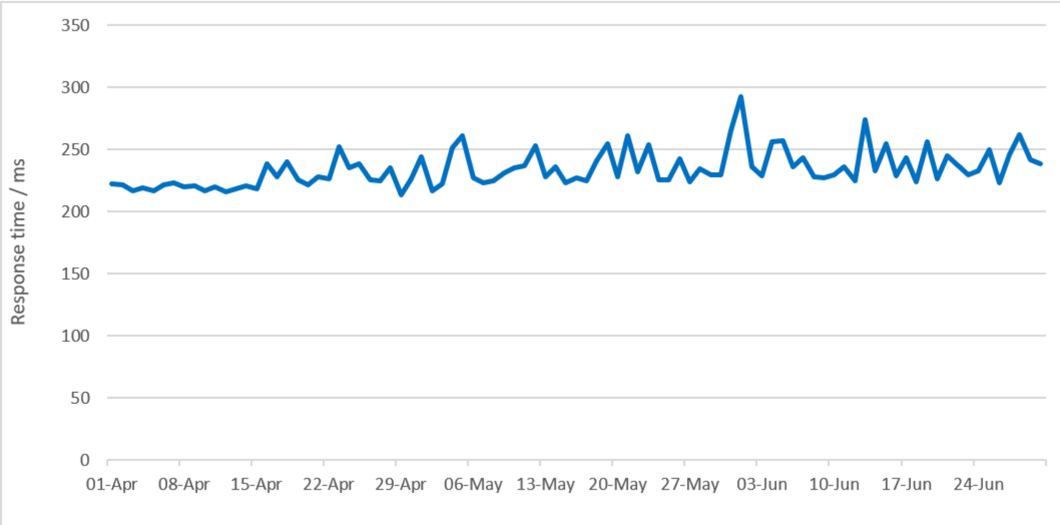

Fig 5: Confirmation of Funds response time

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.

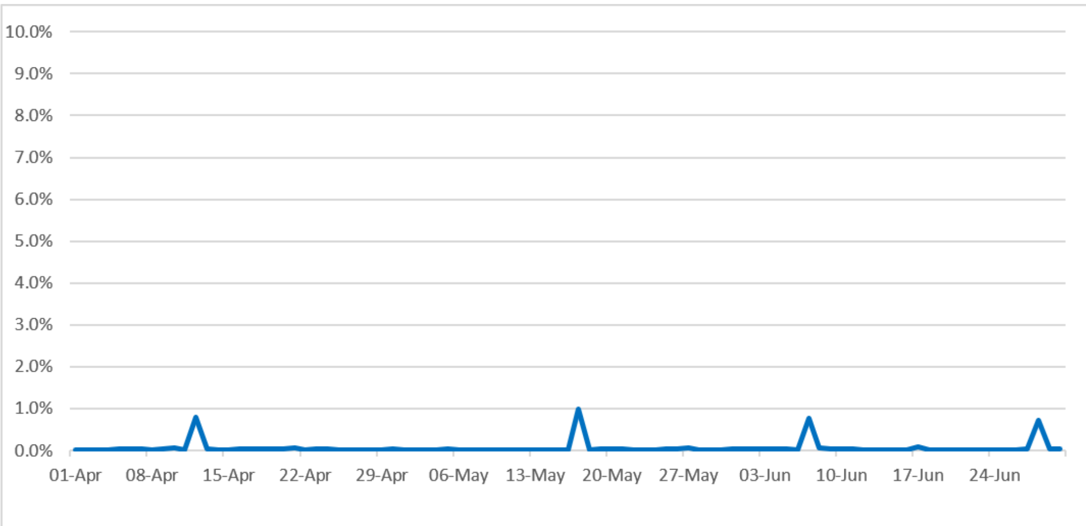

Fig 6: Average daily error rate

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	Accounts Response Time (ms) Internet Bank	Accounts Response Time (ms) Banking App	Accounts Response Time (ms) Open Banking	Payments Response Time (ms) Internet Bank	Payments Response Time (ms) Banking App	Payments Response Time (ms) Open Banking	Confirmation of Funds Response Time (ms)	Open Banking Error %
01-Apr-26	100.0%	100.0%	100.0%	242	240	271	370	772	431	222	0.0%
02-Apr-26	100.0%	100.0%	100.0%	240	239	269	374	781	430	222	0.0%
03-Apr-26	100.0%	100.0%	100.0%	234	239	265	360	764	429	217	0.0%
04-Apr-26	100.0%	100.0%	100.0%	231	241	267	363	754	431	219	0.0%
05-Apr-26	100.0%	100.0%	100.0%	239	243	264	363	744	429	217	0.0%
06-Apr-26	100.0%	100.0%	100.0%	232	247	267	362	737	416	222	0.0%
07-Apr-26	100.0%	100.0%	100.0%	232	242	274	363	749	409	223	0.0%
08-Apr-26	100.0%	100.0%	100.0%	230	242	272	365	749	402	220	0.0%
09-Apr-26	100.0%	100.0%	100.0%	232	245	272	366	749	404	220	0.0%
10-Apr-26	100.0%	100.0%	100.0%	232	244	271	371	767	409	217	0.1%
11-Apr-26	100.0%	100.0%	100.0%	229	243	269	367	758	413	220	0.0%
12-Apr-26	100.0%	100.0%	100.0%	230	242	292	363	746	414	215	0.8%
13-Apr-26	100.0%	100.0%	100.0%	231	245	274	366	752	415	218	0.0%
14-Apr-26	100.0%	100.0%	100.0%	231	243	276	364	758	414	220	0.0%
15-Apr-26	100.0%	100.0%	100.0%	232	244	278	364	758	412	218	0.0%
16-Apr-26	100.0%	100.0%	100.0%	229	246	275	371	773	408	238	0.0%
17-Apr-26	100.0%	100.0%	100.0%	230	252	289	364	767	415	228	0.0%
18-Apr-26	100.0%	100.0%	100.0%	224	244	272	361	743	413	240	0.0%
19-Apr-26	100.0%	100.0%	100.0%	226	245	270	357	736	409	226	0.0%
20-Apr-26	100.0%	100.0%	100.0%	231	241	277	367	801	410	222	0.0%
21-Apr-26	100.0%	100.0%	100.0%	224	229	277	362	746	416	228	0.1%
22-Apr-26	100.0%	100.0%	100.0%	212	211	274	399	789	419	227	0.0%
23-Apr-26	100.0%	100.0%	100.0%	206	209	277	350	738	417	252	0.0%
24-Apr-26	100.0%	100.0%	100.0%	208	207	278	393	819	433	235	0.0%
25-Apr-26	100.0%	100.0%	100.0%	205	205	272	338	672	432	239	0.0%
26-Apr-26	100.0%	100.0%	100.0%	205	204	271	335	676	434	225	0.0%
27-Apr-26	100.0%	100.0%	100.0%	206	207	279	337	682	433	224	0.0%
28-Apr-26	100.0%	100.0%	100.0%	210	207	279	351	686	1063	235	0.0%
29-Apr-26	100.0%	100.0%	100.0%	216	207	277	342	674	441	214	0.0%
30-Apr-26	100.0%	100.0%	100.0%	212	208	280	368	741	444	226	0.0%

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Date	Uptime (%) Internet Bank	Uptime (%) Mobile App	Uptime (%) Open Banking	Accounts Response Time (ms) Internet Bank	Accounts Response Time (ms) Banking App	Accounts Response Time (ms) Open Banking	Payments Response Time (ms) Internet Bank	Payments Response Time (ms) Banking App	Payments Response Time (ms) Open Banking	Confirmation of Funds Response Time (ms)	Open Banking Error %
01-May-26	100.0%	100.0%	100.0%	237	208	276	650	1074	451	244	0.0%
02-May-26	100.0%	100.0%	100.0%	202	206	270	332	651	448	217	0.0%
03-May-26	100.0%	100.0%	100.0%	204	201	268	329	636	443	222	0.0%
04-May-26	100.0%	100.0%	100.0%	204	201	271	334	648	437	251	0.0%
05-May-26	100.0%	100.0%	100.0%	205	202	276	339	669	436	261	0.0%
06-May-26	100.0%	100.0%	100.0%	205	202	280	332	643	431	227	0.0%
07-May-26	100.0%	100.0%	100.0%	203	209	278	335	651	425	223	0.0%
08-May-26	100.0%	100.0%	100.0%	198	203	276	337	667	424	224	0.0%
09-May-26	100.0%	100.0%	100.0%	204	202	273	334	647	432	231	0.0%
10-May-26	100.0%	100.0%	100.0%	199	206	272	332	626	430	235	0.0%
11-May-26	100.0%	100.0%	100.0%	203	204	280	335	654	430	236	0.0%
12-May-26	100.0%	100.0%	100.0%	203	203	280	335	648	429	253	0.0%
13-May-26	100.0%	100.0%	100.0%	200	205	280	333	645	424	228	0.0%
14-May-26	100.0%	100.0%	100.0%	203	208	283	332	641	422	236	0.0%
15-May-26	100.0%	100.0%	100.0%	202	207	280	356	673	422	223	0.0%
16-May-26	100.0%	100.0%	100.0%	202	208	274	354	641	429	227	0.0%
17-May-26	100.0%	100.0%	100.0%	202	209	301	352	634	417	225	1.0%
18-May-26	100.0%	100.0%	100.0%	207	209	281	353	650	427	241	0.0%
19-May-26	100.0%	100.0%	100.0%	215	205	284	345	637	426	254	0.0%
20-May-26	100.0%	100.0%	100.0%	211	208	281	344	635	419	228	0.0%
21-May-26	100.0%	100.0%	100.0%	216	206	283	360	668	420	261	0.0%
22-May-26	100.0%	100.0%	100.0%	212	210	281	368	691	425	232	0.0%
23-May-26	100.0%	100.0%	100.0%	211	208	276	360	651	430	254	0.0%
24-May-26	100.0%	100.0%	100.0%	211	208	275	354	632	432	225	0.0%
25-May-26	100.0%	100.0%	100.0%	212	208	276	345	626	424	226	0.0%
26-May-26	100.0%	100.0%	100.0%	214	204	283	356	652	399	242	0.0%
27-May-26	100.0%	100.0%	100.0%	217	206	540	363	648	425	224	0.1%
28-May-26	100.0%	100.0%	100.0%	217	212	286	364	662	426	234	0.0%

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Date	Uptime (%) Internet Bank	Uptime (%) Mobile App	Uptime (%) Open Banking	Accounts Response Time (ms) Internet Bank	Accounts Response Time (ms) Banking App	Accounts Response Time (ms) Open Banking	Payments Response Time (ms) Internet Bank	Payments Response Time (ms) Banking App	Payments Response Time (ms) Open Banking	Confirmation of Funds Response Time (ms)	Open Banking Error %
01-Jun-26	100.0%	100.0%	100.0%	215	204	284	373	705	467	292	0.0%
02-Jun-26	100.0%	100.0%	100.0%	214	205	285	367	672	474	236	0.0%
03-Jun-26	100.0%	100.0%	100.0%	215	206	284	362	661	451	229	0.0%
04-Jun-26	100.0%	100.0%	100.0%	215	210	285	366	686	449	256	0.0%
05-Jun-26	100.0%	100.0%	100.0%	210	207	284	365	678	452	257	0.0%
06-Jun-26	100.0%	100.0%	100.0%	212	207	277	355	644	448	236	0.0%
07-Jun-26	100.0%	100.0%	100.0%	212	205	300	354	630	441	243	0.8%
08-Jun-26	100.0%	100.0%	100.0%	210	206	284	365	659	436	228	0.0%
09-Jun-26	100.0%	100.0%	100.0%	207	204	277	361	656	433	227	0.0%
10-Jun-26	100.0%	100.0%	100.0%	203	198	283	370	694	435	230	0.0%
11-Jun-26	100.0%	100.0%	100.0%	206	202	281	359	652	436	236	0.0%
12-Jun-26	100.0%	100.0%	92.0%	283	209	282	362	668	442	225	0.0%
13-Jun-26	100.0%	100.0%	100.0%	207	205	274	359	641	437	274	0.0%
14-Jun-26	100.0%	100.0%	100.0%	207	201	271	350	633	438	232	0.0%
15-Jun-26	100.0%	100.0%	100.0%	206	201	278	360	671	433	254	0.0%
16-Jun-26	100.0%	100.0%	100.0%	208	200	270	353	646	425	228	0.0%
17-Jun-26	100.0%	100.0%	100.0%	209	209	559	357	647	423	243	0.1%
18-Jun-26	100.0%	100.0%	100.0%	233	254	315	366	664	429	224	0.0%
19-Jun-26	100.0%	100.0%	100.0%	207	204	274	356	662	424	256	0.0%
20-Jun-26	100.0%	100.0%	100.0%	207	205	273	346	626	429	226	0.0%
21-Jun-26	100.0%	100.0%	100.0%	208	202	270	344	611	426	245	0.0%
22-Jun-26	100.0%	100.0%	100.0%	210	204	279	351	639	428	236	0.0%
23-Jun-26	100.0%	100.0%	100.0%	210	207	278	362	651	429	229	0.0%
24-Jun-26	100.0%	100.0%	100.0%	209	205	278	358	649	378	233	0.0%
25-Jun-26	100.0%	100.0%	100.0%	209	204	280	352	653	371	250	0.0%
26-Jun-26	100.0%	100.0%	100.0%	207	201	282	396	765	367	223	0.0%
27-Jun-26	100.0%	100.0%	100.0%	209	209	287	355	702	370	246	0.0%
28-Jun-26	100.0%	100.0%	100.0%	211	206	300	380	722	371	262	0.7%
29-Jun-26	100.0%	100.0%	100.0%	215	214	298	357	639	377	242	0.0%
30-Jun-26	100.0%	100.0%	100.0%	216	223	304	359	668	364	238	0.0%