

# Nationwide Channel Performance

1<sup>st</sup> January 2026  
to  
31<sup>st</sup> March 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 April 2026 to June 2026 will be published in July 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  $[100\% - \text{Downtime (measured in seconds)}]$ .

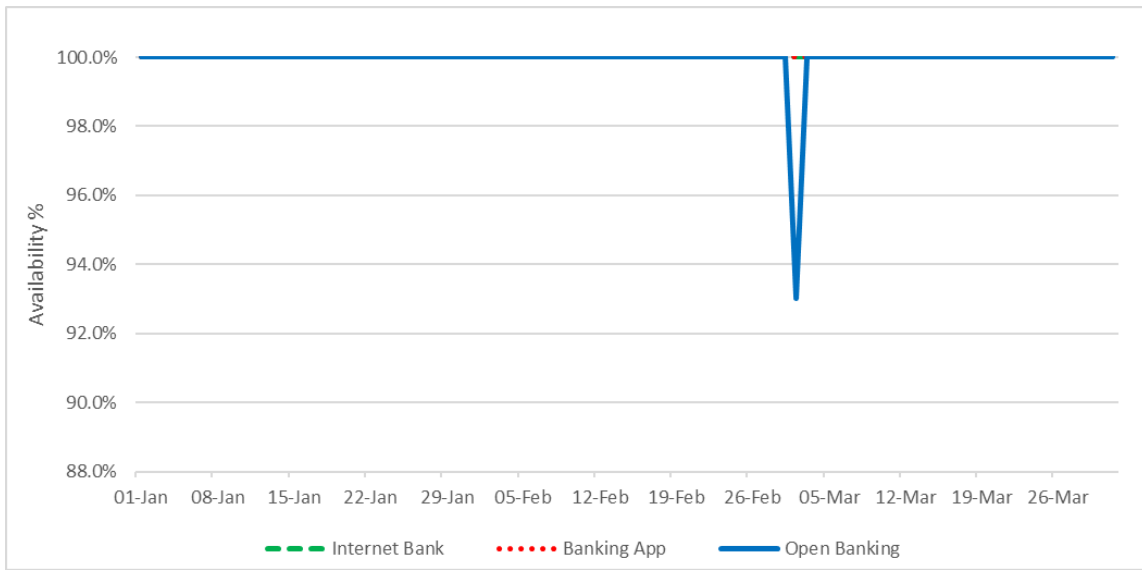


Fig 1: Digital Channel Availability (%)

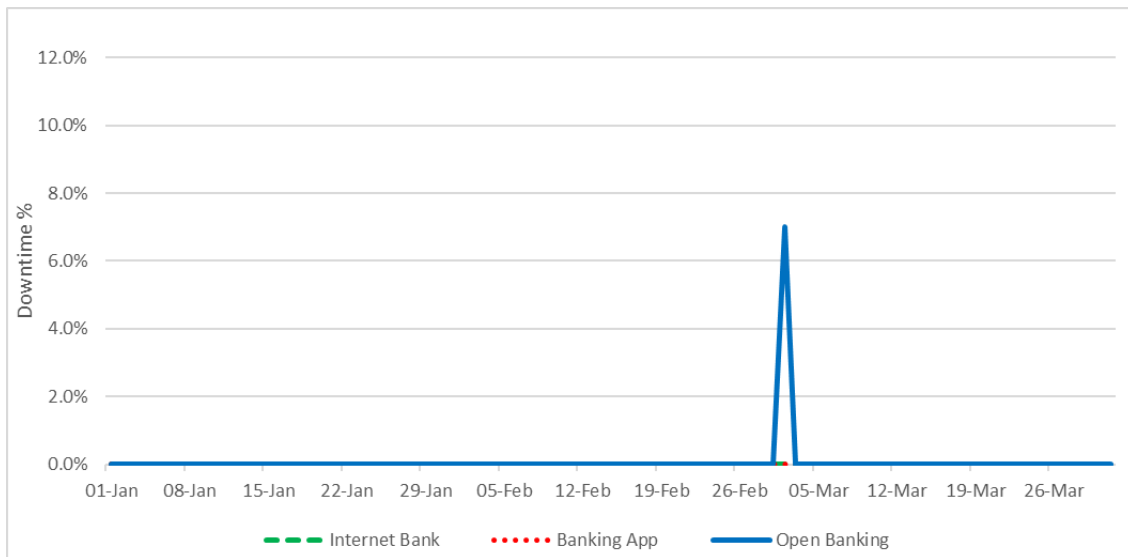


Fig 2: Digital Channel Downtime (%)

## 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.

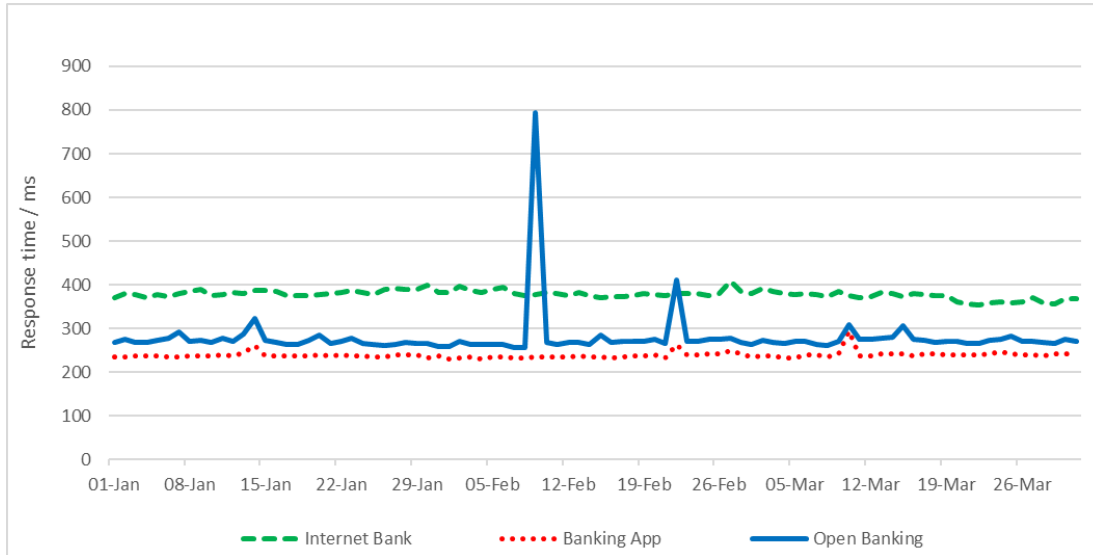


Fig 3: Account Transaction response time

## 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.

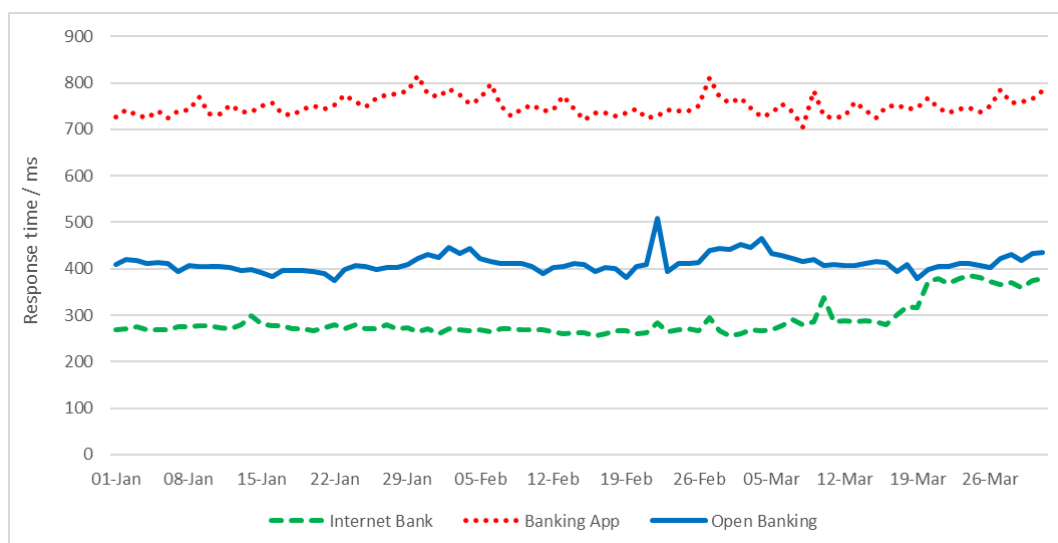


Fig 4: Payment confirmation response time

## 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).

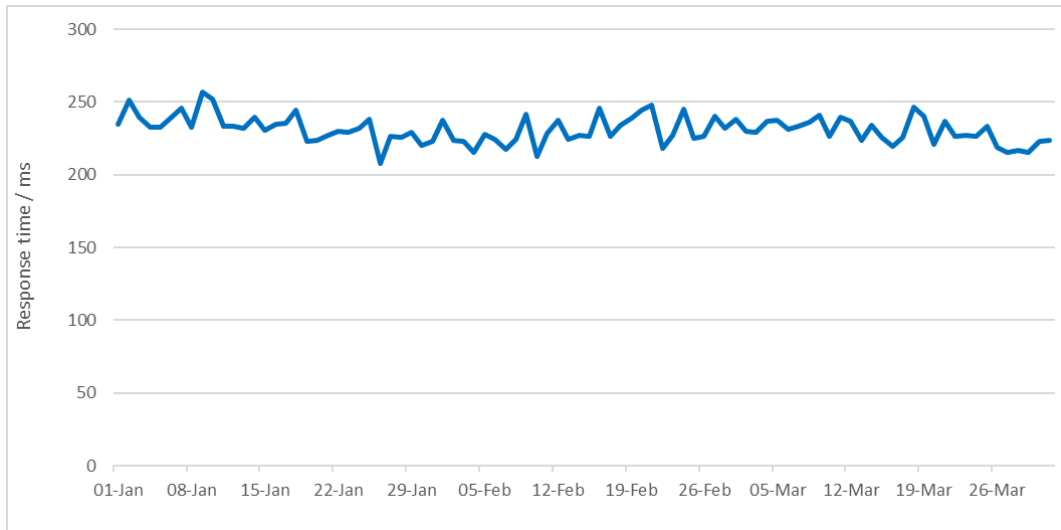


Fig 5: Confirmation of Funds response time

## 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.

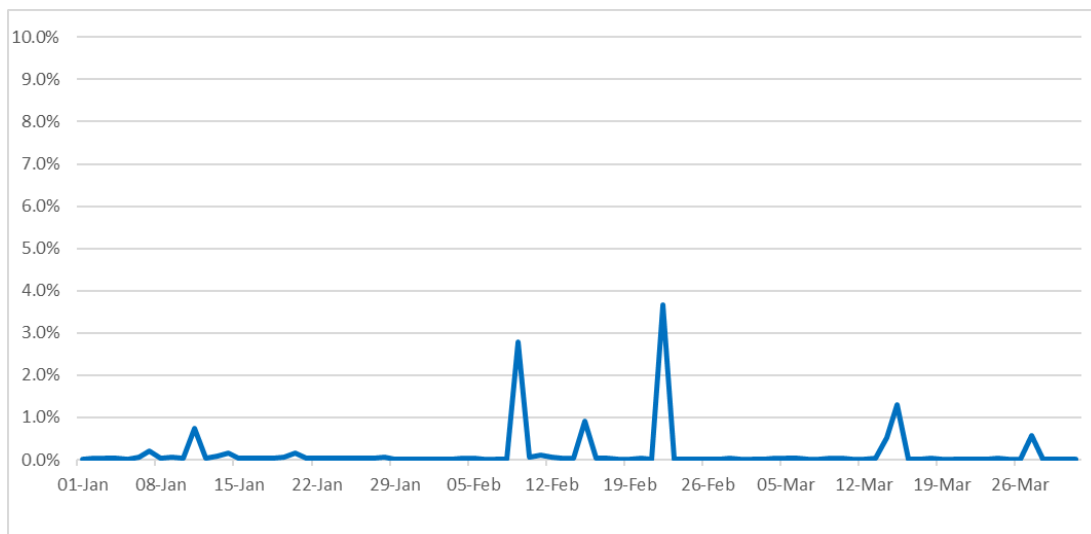


Fig 6: Average daily error rate

## 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 (%)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Payments 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-Jan-26	100.0%	100.0%	100.0%	371	235	267	269	726	409	234	0.0%
02-Jan-26	100.0%	100.0%	100.0%	381	235	275	272	742	419	251	0.0%
03-Jan-26	100.0%	100.0%	100.0%	377	236	269	275	730	417	240	0.0%
04-Jan-26	100.0%	100.0%	100.0%	371	238	269	268	725	412	233	0.0%
05-Jan-26	100.0%	100.0%	100.0%	377	237	274	268	740	414	233	0.0%
06-Jan-26	100.0%	100.0%	100.0%	373	235	278	268	724	411	239	0.1%
07-Jan-26	100.0%	100.0%	100.0%	379	235	292	276	740	395	246	0.2%
08-Jan-26	100.0%	100.0%	100.0%	384	236	271	276	742	408	233	0.0%
09-Jan-26	100.0%	100.0%	100.0%	389	238	273	277	769	406	257	0.1%
10-Jan-26	100.0%	100.0%	100.0%	374	236	267	278	734	406	252	0.0%
11-Jan-26	100.0%	100.0%	100.0%	377	239	277	273	734	405	233	0.7%
12-Jan-26	100.0%	100.0%	100.0%	383	236	271	272	752	403	233	0.0%
13-Jan-26	100.0%	100.0%	100.0%	381	244	286	279	737	395	232	0.1%
14-Jan-26	100.0%	100.0%	100.0%	388	260	323	299	738	398	240	0.2%
15-Jan-26	100.0%	100.0%	100.0%	387	238	273	281	751	392	231	0.0%
16-Jan-26	100.0%	100.0%	100.0%	384	238	268	277	758	384	234	0.0%
17-Jan-26	100.0%	100.0%	100.0%	376	238	264	277	733	396	235	0.0%
18-Jan-26	100.0%	100.0%	100.0%	375	238	262	272	730	396	244	0.0%
19-Jan-26	100.0%	100.0%	100.0%	375	236	273	270	743	396	223	0.1%
20-Jan-26	100.0%	100.0%	100.0%	378	239	284	267	751	395	224	0.2%
21-Jan-26	100.0%	100.0%	100.0%	381	237	267	273	744	390	227	0.0%
22-Jan-26	100.0%	100.0%	100.0%	383	239	270	280	752	375	230	0.0%
23-Jan-26	100.0%	100.0%	100.0%	387	237	278	272	775	399	229	0.0%
24-Jan-26	100.0%	100.0%	100.0%	383	236	265	279	759	406	232	0.0%
25-Jan-26	100.0%	100.0%	100.0%	378	235	263	270	748	404	238	0.0%
26-Jan-26	100.0%	100.0%	100.0%	390	235	262	270	768	398	208	0.0%
27-Jan-26	100.0%	100.0%	100.0%	392	239	263	279	774	402	226	0.0%
28-Jan-26	100.0%	100.0%	100.0%	389	239	268	272	777	403	226	0.0%
29-Jan-26	100.0%	100.0%	100.0%	390	239	265	273	782	409	229	0.0%
30-Jan-26	100.0%	100.0%	100.0%	398	233	265	264	816	423	220	0.0%
31-Jan-26	100.0%	100.0%	100.0%	382	236	258	272	776	431	223	0.0%

Date	Uptime (%)		Accounts Response Time (ms)			Payments Response Time (ms)			Confirmation of Funds Response Time (ms)	Open Banking Error %	
	Internet Bank	Mobile App	Open Banking	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App			Open Banking
01-Feb-26	100.0%	100.0%	100.0%	383	231	258	260	771	424	238	0.0%
02-Feb-26	100.0%	100.0%	100.0%	397	233	271	271	787	447	223	0.0%
03-Feb-26	100.0%	100.0%	100.0%	388	234	263	269	774	433	223	0.0%
04-Feb-26	100.0%	100.0%	100.0%	383	231	262	266	755	445	216	0.0%
05-Feb-26	100.0%	100.0%	100.0%	390	235	263	268	765	421	228	0.0%
06-Feb-26	100.0%	100.0%	100.0%	395	234	262	265	797	417	225	0.0%
07-Feb-26	100.0%	100.0%	100.0%	379	232	257	270	750	412	218	0.0%
08-Feb-26	100.0%	100.0%	100.0%	375	232	255	272	729	411	225	0.0%
09-Feb-26	100.0%	100.0%	100.0%	378	234	794	269	743	411	241	2.8%
10-Feb-26	100.0%	100.0%	100.0%	382	234	268	268	752	405	213	0.1%
11-Feb-26	100.0%	100.0%	100.0%	380	234	264	268	739	391	229	0.1%
12-Feb-26	100.0%	100.0%	100.0%	375	235	269	264	741	403	237	0.1%
13-Feb-26	100.0%	100.0%	100.0%	383	237	269	261	773	406	224	0.0%
14-Feb-26	100.0%	100.0%	100.0%	376	235	264	263	744	412	227	0.0%
15-Feb-26	100.0%	100.0%	100.0%	371	234	285	262	720	409	226	0.9%
16-Feb-26	100.0%	100.0%	100.0%	372	232	267	255	735	395	246	0.0%
17-Feb-26	100.0%	100.0%	100.0%	373	234	270	261	736	402	226	0.0%
18-Feb-26	100.0%	100.0%	100.0%	376	237	269	267	729	400	234	0.0%
19-Feb-26	100.0%	100.0%	100.0%	379	237	271	267	735	381	239	0.0%
20-Feb-26	100.0%	100.0%	100.0%	378	239	274	260	745	404	245	0.0%
21-Feb-26	100.0%	100.0%	100.0%	376	233	266	263	724	410	248	0.0%
22-Feb-26	100.0%	100.0%	100.0%	379	264	411	284	729	508	218	3.7%
23-Feb-26	100.0%	100.0%	100.0%	381	239	269	264	741	394	227	0.0%
24-Feb-26	100.0%	100.0%	100.0%	380	239	271	269	740	412	245	0.0%
25-Feb-26	100.0%	100.0%	100.0%	375	241	275	270	739	411	225	0.0%
26-Feb-26	100.0%	100.0%	100.0%	381	241	274	267	751	414	227	0.0%
27-Feb-26	100.0%	100.0%	100.0%	408	248	276	295	812	438	241	0.0%
28-Feb-26	100.0%	100.0%	100.0%	385	242	268	266	770	444	232	0.0%

Date	Uptime (%)		Uptime (%) Open Banking	Accounts Response Time (ms)			Payments Response Time (ms)			Confirmation of Funds Response Time (ms)	Open Banking Error %
	Internet Bank	Mobile App		Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking		
01-Mar-26	100.0%	100.0%	100.0%	379	234	263	256	756	442	238	0.0%
02-Mar-26	100.0%	100.0%	93.0%	392	237	273	261	767	452	230	0.0%
03-Mar-26	100.0%	100.0%	100.0%	385	236	268	269	747	445	229	0.0%
04-Mar-26	100.0%	100.0%	100.0%	379	232	267	266	726	465	236	0.0%
05-Mar-26	100.0%	100.0%	100.0%	377	233	269	269	736	432	238	0.0%
06-Mar-26	100.0%	100.0%	100.0%	380	240	270	277	755	428	231	0.0%
07-Mar-26	100.0%	100.0%	100.0%	377	240	263	290	737	422	233	0.0%
08-Mar-26	100.0%	100.0%	100.0%	372	234	260	280	706	416	236	0.0%
09-Mar-26	100.0%	100.0%	100.0%	385	241	270	286	783	421	241	0.0%
10-Mar-26	100.0%	100.0%	100.0%	375	295	309	338	728	408	226	0.0%
11-Mar-26	100.0%	100.0%	100.0%	370	238	276	286	724	409	240	0.0%
12-Mar-26	100.0%	100.0%	100.0%	373	236	275	289	728	406	237	0.0%
13-Mar-26	100.0%	100.0%	100.0%	383	241	278	285	759	408	223	0.0%
14-Mar-26	100.0%	100.0%	100.0%	380	242	281	288	742	412	234	0.5%
15-Mar-26	100.0%	100.0%	100.0%	373	241	306	285	725	416	226	1.3%
16-Mar-26	100.0%	100.0%	100.0%	380	238	275	280	748	413	220	0.0%
17-Mar-26	100.0%	100.0%	100.0%	378	242	272	301	752	394	226	0.0%
18-Mar-26	100.0%	100.0%	100.0%	375	241	269	319	743	410	246	0.0%
19-Mar-26	100.0%	100.0%	100.0%	374	240	270	317	747	379	240	0.0%
20-Mar-26	100.0%	100.0%	100.0%	361	240	270	373	767	399	221	0.0%
21-Mar-26	100.0%	100.0%	100.0%	356	240	266	379	747	406	237	0.0%
22-Mar-26	100.0%	100.0%	100.0%	354	239	265	368	736	406	226	0.0%
23-Mar-26	100.0%	100.0%	100.0%	359	243	273	380	744	411	227	0.0%
24-Mar-26	100.0%	100.0%	100.0%	360	246	275	386	746	411	226	0.0%
25-Mar-26	100.0%	100.0%	100.0%	359	242	282	381	738	406	233	0.0%
26-Mar-26	100.0%	100.0%	100.0%	360	240	270	373	750	403	219	0.0%
27-Mar-26	100.0%	100.0%	100.0%	370	240	271	365	784	421	216	0.6%
28-Mar-26	100.0%	100.0%	100.0%	359	237	269	370	757	431	216	0.0%
29-Mar-26	100.0%	100.0%	100.0%	355	242	266	360	759	418	216	0.0%
30-Mar-26	100.0%	100.0%	100.0%	369	243	275	375	765	433	223	0.0%
31-Mar-26	100.0%	100.0%	100.0%	367	242	271	379	782	435	224	0.0%