

Nationwide Channel Performance

1st April to 30th June 2022

To allow our Members 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 2022 to September 2022 will be published in October 2022.

If you have any questions, please contact us at NationwideOpenBanking@nationwide.co.uk

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 Members 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)].

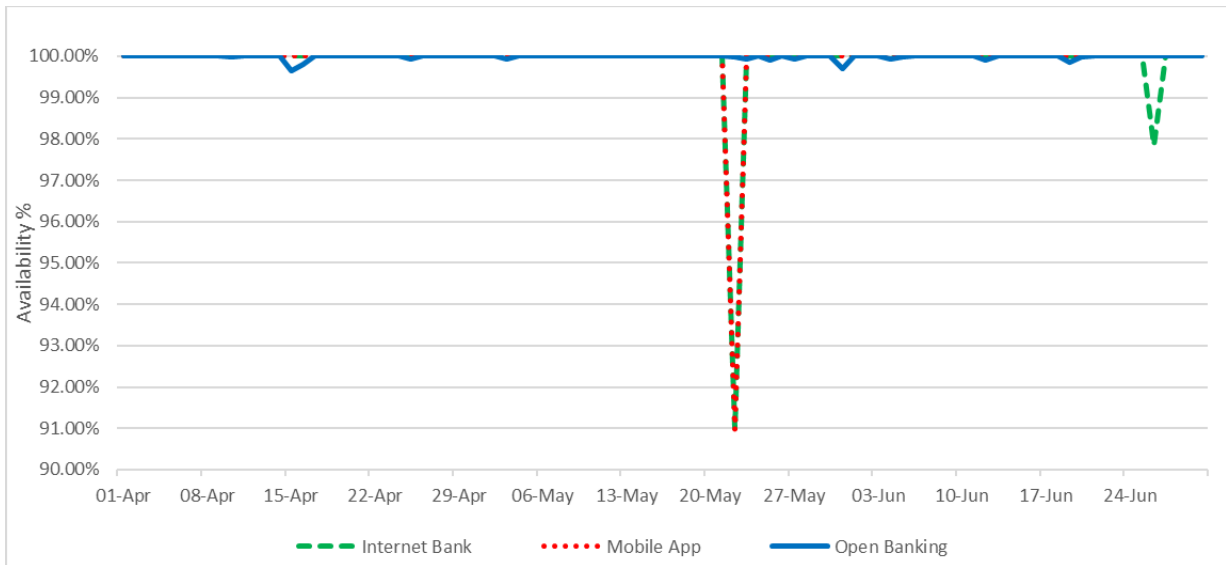


Fig 1: Digital Channel Availability (%)

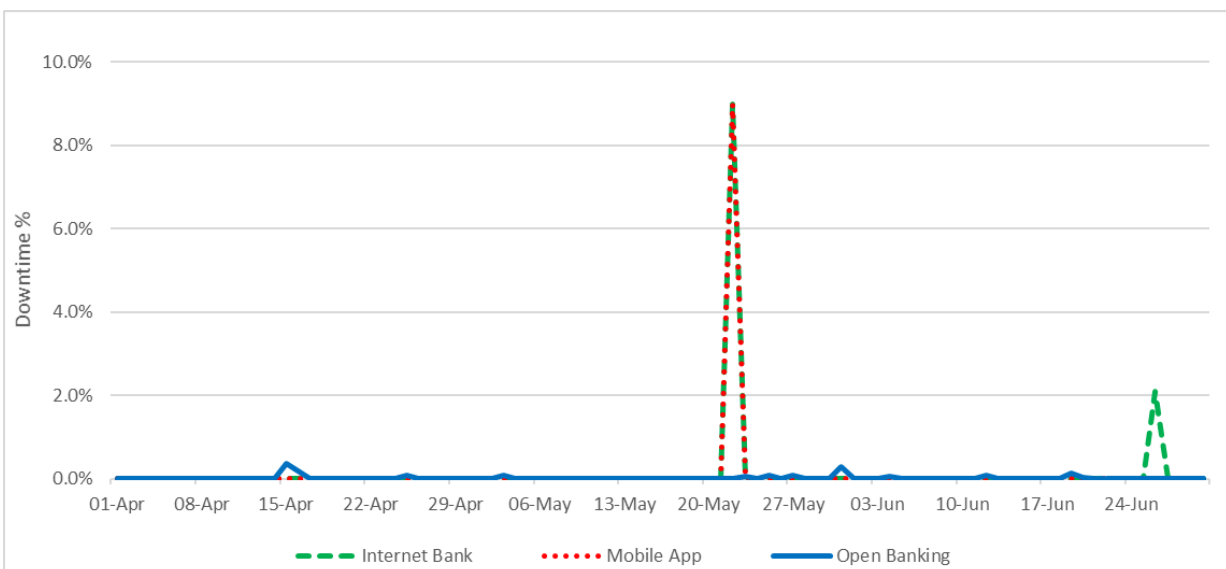


Fig 2: Digital Channel Downtime (%)

Account Information performance

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

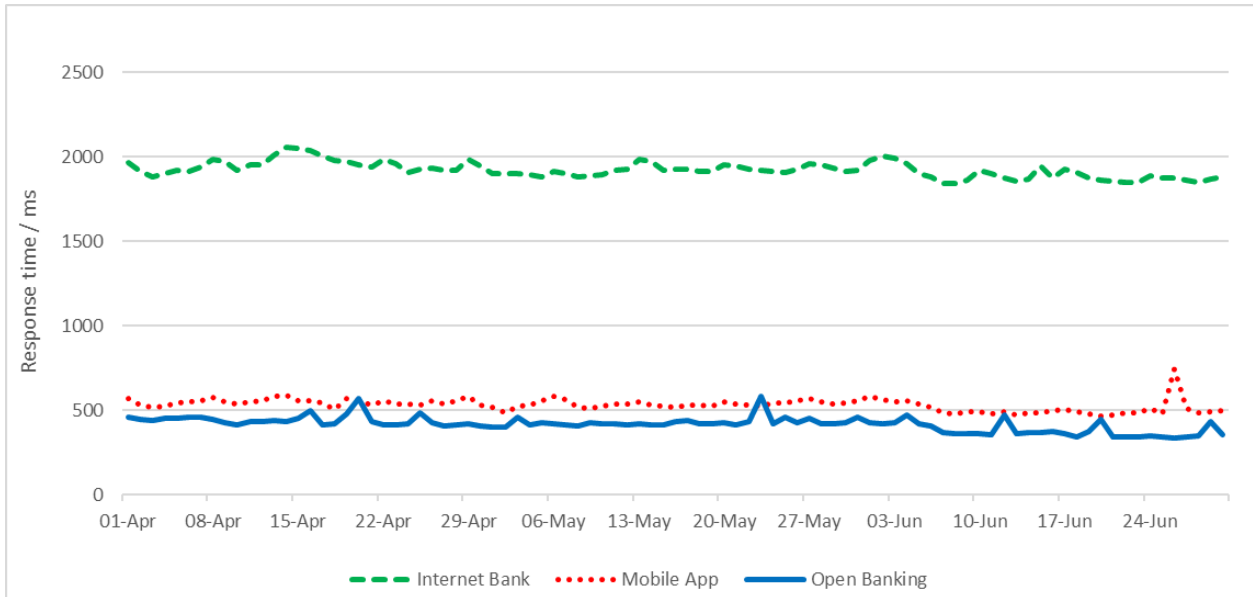


Fig 3: Account Transaction response time

Payments performance

The graph below the daily average time taken (in milliseconds) for Nationwide to process a payment request for a Member 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.

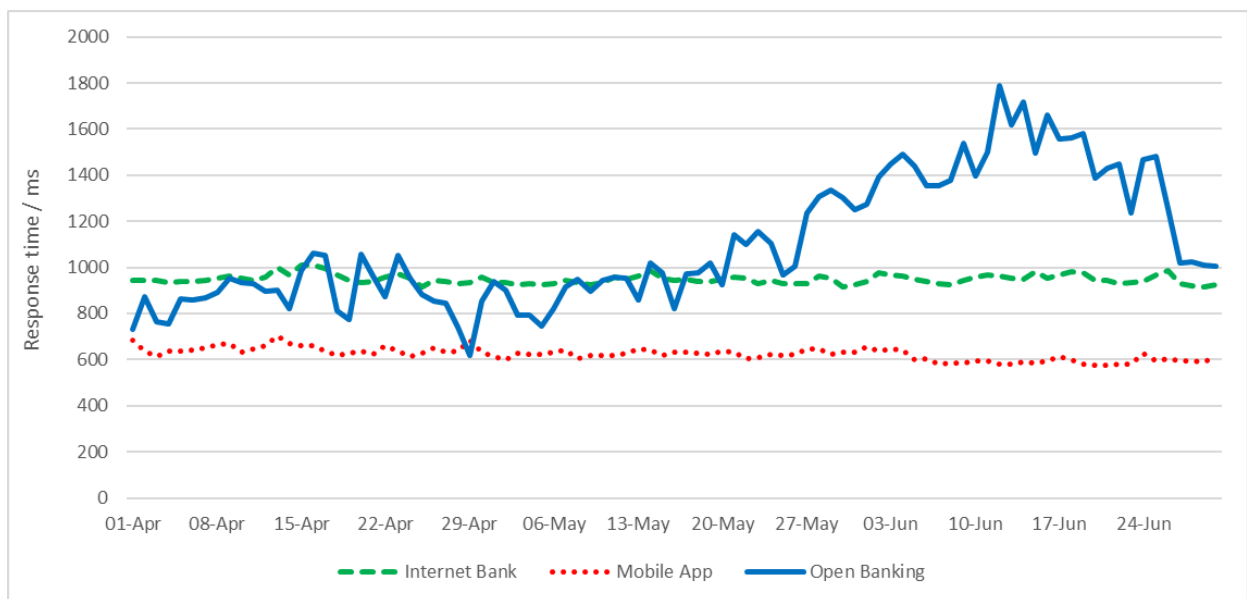


Fig 4: Payment confirmation response time

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).

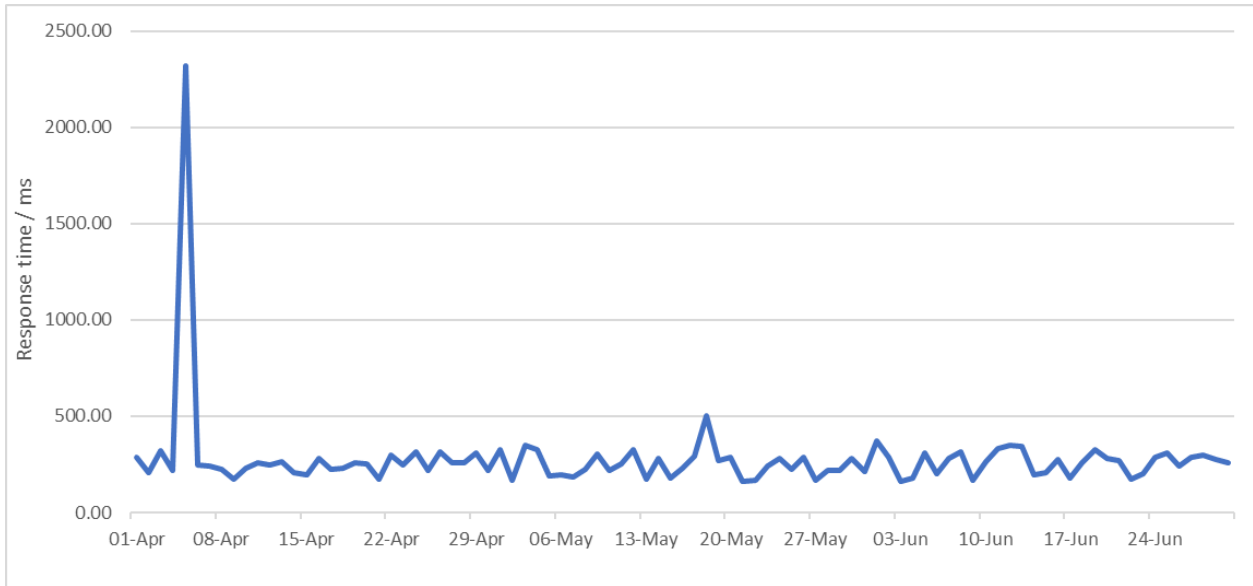


Fig 5: Confirmation of Funds response time

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.

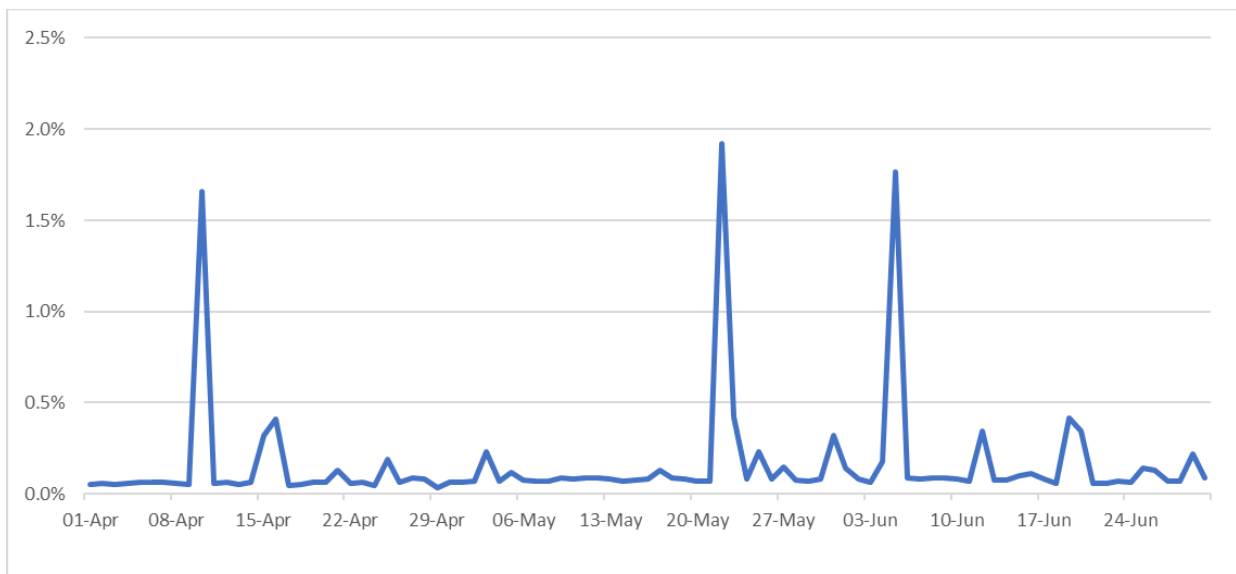


Fig 6: Average daily error rate

Daily Performance Data

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

Date	Uptime (%)		Payments 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-Apr-22	100.00	100.00	100.00	945	682	731	1964	570	459	289	0.05
02-Apr-22	100.00	100.00	100.00	945	638	871	1917	529	448	207	0.06
03-Apr-22	100.00	100.00	100.00	945	614	764	1881	516	441	321	0.05
04-Apr-22	100.00	100.00	100.00	933	637	753	1902	521	453	218	0.06
05-Apr-22	100.00	100.00	100.00	940	637	865	1923	547	453	2321	0.06
06-Apr-22	100.00	100.00	100.00	938	643	858	1917	548	460	246	0.06
07-Apr-22	100.00	100.00	100.00	946	651	867	1941	559	459	240	0.07
08-Apr-22	100.00	100.00	100.00	955	663	893	1984	577	448	227	0.06
09-Apr-22	100.00	100.00	100.00	965	670	952	1976	552	425	174	0.05
10-Apr-22	100.00	100.00	99.99	951	631	936	1923	539	417	230	1.66
11-Apr-22	100.00	100.00	100.00	943	647	931	1953	553	434	261	0.06
12-Apr-22	100.00	100.00	100.00	957	659	895	1954	560	432	249	0.07
13-Apr-22	100.00	100.00	100.00	1001	704	899	2014	584	440	262	0.05
14-Apr-22	100.00	100.00	100.00	968	672	821	2058	590	437	207	0.06
15-Apr-22	100.00	100.00	99.63	1008	660	988	2054	556	455	196	0.32
16-Apr-22	100.00	100.00	99.80	1010	661	1060	2039	557	497	280	0.41
17-Apr-22	100.00	100.00	100.00	994	639	1051	2004	545	414	226	0.05
18-Apr-22	100.00	100.00	100.00	969	618	812	1978	506	419	231	0.05
19-Apr-22	100.00	100.00	100.00	946	627	774	1972	570	479	259	0.06
20-Apr-22	100.00	100.00	100.00	935	635	1058	1955	554	569	253	0.06
21-Apr-22	100.00	100.00	100.00	938	622	962	1941	534	431	173	0.13
22-Apr-22	100.00	100.00	100.00	959	660	872	1984	558	415	300	0.06
23-Apr-22	100.00	100.00	100.00	972	637	1052	1958	539	415	245	0.07
24-Apr-22	100.00	100.00	100.00	951	613	953	1907	538	418	315	0.05
25-Apr-22	100.00	100.00	99.92	916	626	884	1928	534	487	219	0.19
26-Apr-22	100.00	100.00	100.00	944	650	854	1932	554	424	314	0.06
27-Apr-22	100.00	100.00	100.00	940	630	844	1922	540	411	259	0.09
28-Apr-22	100.00	100.00	100.00	931	639	738	1919	559	415	257	0.08
29-Apr-22	100.00	100.00	100.00	934	683	618	1983	586	418	307	0.03
30-Apr-22	100.00	100.00	100.00	956	632	854	1950	533	405	221	0.06

Date	Uptime (%)		Uptime (%) Open Banking	Payments Response Time (ms)		Payments Response Time (ms) Open Banking	Accounts Response Time (ms)		Accounts Response Time (ms) Open Banking	Confirmation of Funds Response Time (ms)	Open Banking Error %
	Internet Bank	Mobile App		Internet Bank	Mobile App		Internet Bank	Mobile App			
01-May-22	100.00	100.00	100.00	934	616	940	1900	517	402	325	0.06
02-May-22	100.00	100.00	100.00	935	598	903	1900	483	400	167	0.07
03-May-22	100.00	100.00	99.92	922	626	790	1900	522	459	351	0.23
04-May-22	100.00	100.00	100.00	929	620	792	1893	531	416	329	0.07
05-May-22	100.00	100.00	100.00	925	621	747	1880	558	426	188	0.12
06-May-22	100.00	100.00	100.00	928	634	822	1918	583	418	195	0.08
07-May-22	100.00	100.00	100.00	944	640	914	1903	561	412	183	0.07
08-May-22	100.00	100.00	100.00	934	606	949	1881	517	410	225	0.07
09-May-22	100.00	100.00	100.00	925	617	897	1886	512	428	303	0.09
10-May-22	100.00	100.00	100.00	933	619	943	1893	525	418	221	0.08
11-May-22	100.00	100.00	100.00	959	617	955	1920	536	421	254	0.09
12-May-22	100.00	100.00	100.00	950	628	955	1930	535	416	329	0.09
13-May-22	100.00	100.00	100.00	961	648	858	1984	549	424	173	0.08
14-May-22	100.00	100.00	100.00	986	642	1021	1976	533	417	279	0.07
15-May-22	100.00	100.00	100.00	954	618	975	1922	522	416	180	0.07
16-May-22	100.00	100.00	100.00	944	634	819	1930	518	432	231	0.08
17-May-22	100.00	100.00	100.00	947	632	974	1924	532	443	295	0.13
18-May-22	100.00	100.00	100.00	941	629	976	1916	529	424	505	0.09
19-May-22	100.00	100.00	100.00	939	624	1019	1914	527	418	267	0.08
20-May-22	100.00	100.00	100.00	949	639	925	1951	551	425	287	0.07
21-May-22	100.00	100.00	100.00	957	634	1144	1947	539	415	164	0.07
22-May-22	90.97	90.97	99.98	954	604	1099	1924	530	431	167	1.92
23-May-22	100.00	100.00	99.93	930	611	1157	1921	527	582	244	0.42
24-May-22	100.00	100.00	100.00	941	622	1102	1916	543	422	283	0.08
25-May-22	100.00	100.00	99.91	931	618	968	1910	546	462	223	0.23
26-May-22	100.00	100.00	100.00	928	625	1006	1929	555	426	287	0.08
27-May-22	100.00	100.00	99.92	927	648	1236	1961	568	455	170	0.14
28-May-22	100.00	100.00	100.00	964	645	1306	1955	550	419	218	0.08
29-May-22	100.00	100.00	100.00	954	624	1334	1931	540	419	216	0.07
30-May-22	100.00	100.00	100.00	917	631	1300	1913	541	427	282	0.08
31-May-22	100.00	100.00	99.70	926	632	1252	1924	557	458	211	0.32

Date	Uptime (%)		Uptime (%) Open Banking	Payments Response Time (ms)			Accounts Response Time (ms)			Confirmation of Funds Response Time (ms)	Open Banking Error %
	Internet Bank	Mobile App		Internet Bank	Mobile App	Open Banking	Internet Bank	Mobile App	Open Banking		
01-Jun-22	100.00	100.00	100.00	940	654	1272	1979	580	429	371	0.14
02-Jun-22	100.00	100.00	100.00	976	636	1390	2006	566	419	285	0.08
03-Jun-22	100.00	100.00	100.00	968	648	1450	1994	548	427	163	0.07
04-Jun-22	100.00	100.00	99.93	963	643	1490	1959	556	473	181	0.17
05-Jun-22	100.00	100.00	99.99	947	599	1441	1904	536	418	312	1.77
06-Jun-22	100.00	100.00	100.00	937	605	1354	1884	518	408	204	0.09
07-Jun-22	100.00	100.00	100.00	929	578	1354	1844	486	371	284	0.08
08-Jun-22	100.00	100.00	100.00	926	585	1377	1845	481	363	315	0.09
09-Jun-22	100.00	100.00	100.00	941	583	1537	1860	495	365	170	0.09
10-Jun-22	100.00	100.00	100.00	957	593	1396	1923	491	362	265	0.08
11-Jun-22	100.00	100.00	100.00	967	596	1500	1899	476	358	332	0.07
12-Jun-22	100.00	100.00	99.92	961	581	1787	1874	494	471	350	0.34
13-Jun-22	100.00	100.00	100.00	955	581	1617	1858	470	365	345	0.08
14-Jun-22	100.00	100.00	100.00	948	592	1717	1868	488	366	195	0.07
15-Jun-22	100.00	100.00	100.00	983	584	1495	1947	485	372	206	0.10
16-Jun-22	100.00	100.00	100.00	954	597	1661	1877	496	372	277	0.11
17-Jun-22	100.00	100.00	100.00	967	611	1555	1926	508	360	177	0.08
18-Jun-22	100.00	100.00	100.00	982	601	1561	1911	491	344	257	0.06
19-Jun-22	100.00	100.00	99.86	974	583	1581	1877	479	378	326	0.42
20-Jun-22	100.00	100.00	99.98	944	574	1385	1862	465	448	279	0.35
21-Jun-22	100.00	100.00	100.00	943	575	1427	1857	471	344	269	0.06
22-Jun-22	100.00	100.00	100.00	929	579	1447	1849	484	345	170	0.06
23-Jun-22	100.00	100.00	100.00	932	579	1235	1851	484	344	203	0.07
24-Jun-22	100.00	100.00	100.00	937	627	1467	1890	514	348	284	0.07
25-Jun-22	100.00	100.00	100.00	967	594	1484	1879	480	342	307	0.14
26-Jun-22	97.85	100.00	100.00	988	604	1255	1873	745	336	242	0.13
27-Jun-22	100.00	100.00	100.00	931	593	1019	1862	510	343	284	0.07
28-Jun-22	100.00	100.00	100.00	921	592	1024	1847	484	347	301	0.07
29-Jun-22	100.00	100.00	100.00	916	591	1010	1870	494	433	275	0.22
30-Jun-22	100.00	100.00	100.00	926	612	1004	1881	502	354	256	0.09