

Nationwide Channel Performance

1st January to 31st March 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 April 2022 to June 2022 will be published in July 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)].

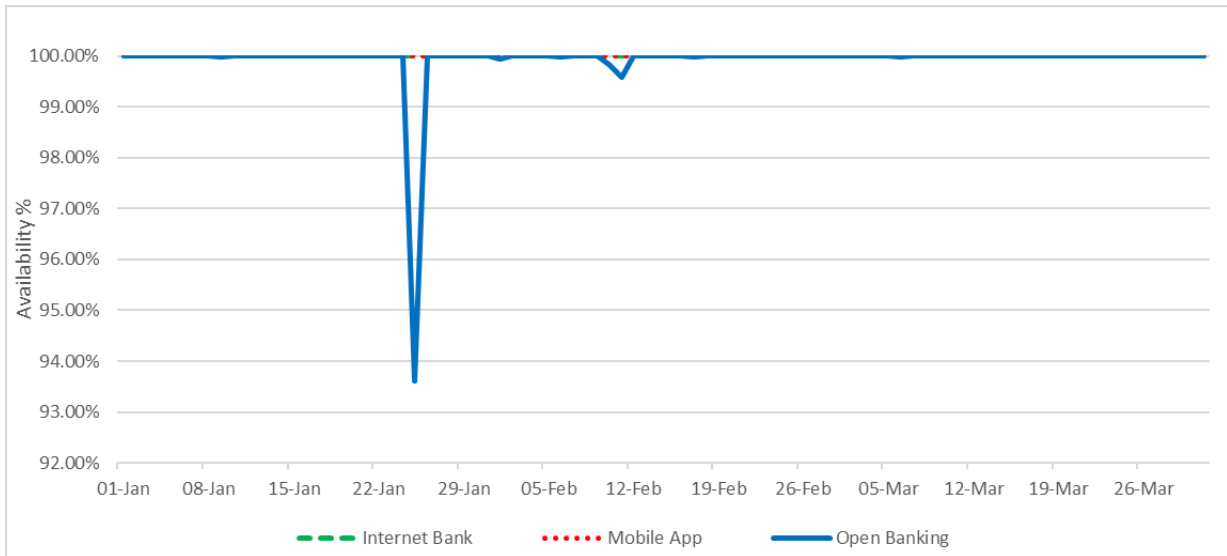


Fig 1: Digital Channel Availability (%)

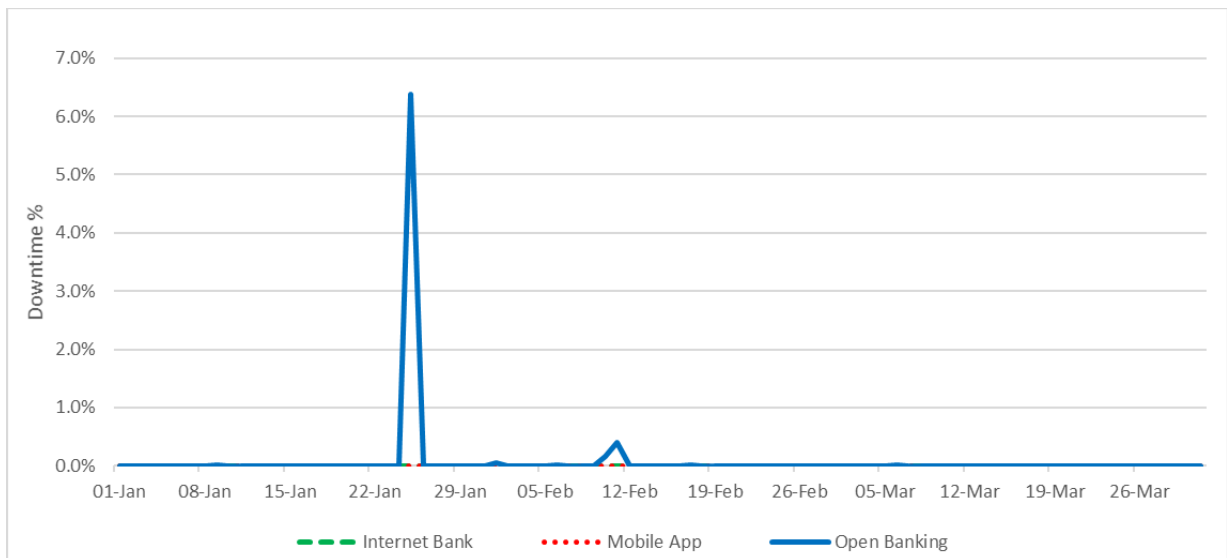


Fig 2: Digital Channel Downtime (%)

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.

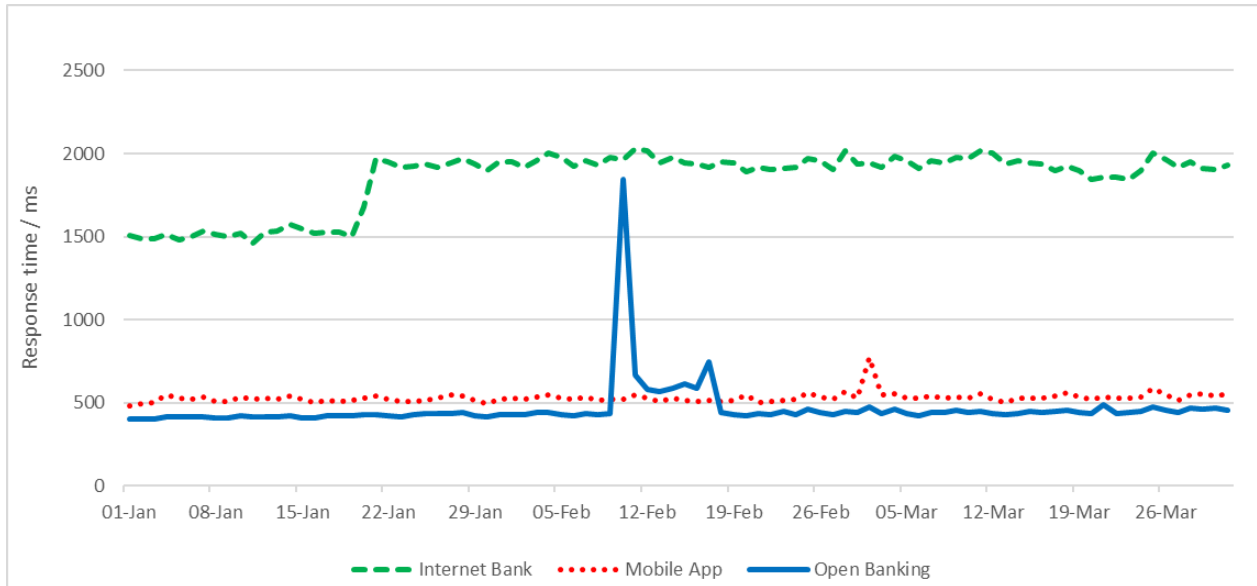


Fig 3: Account Transaction response time

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.

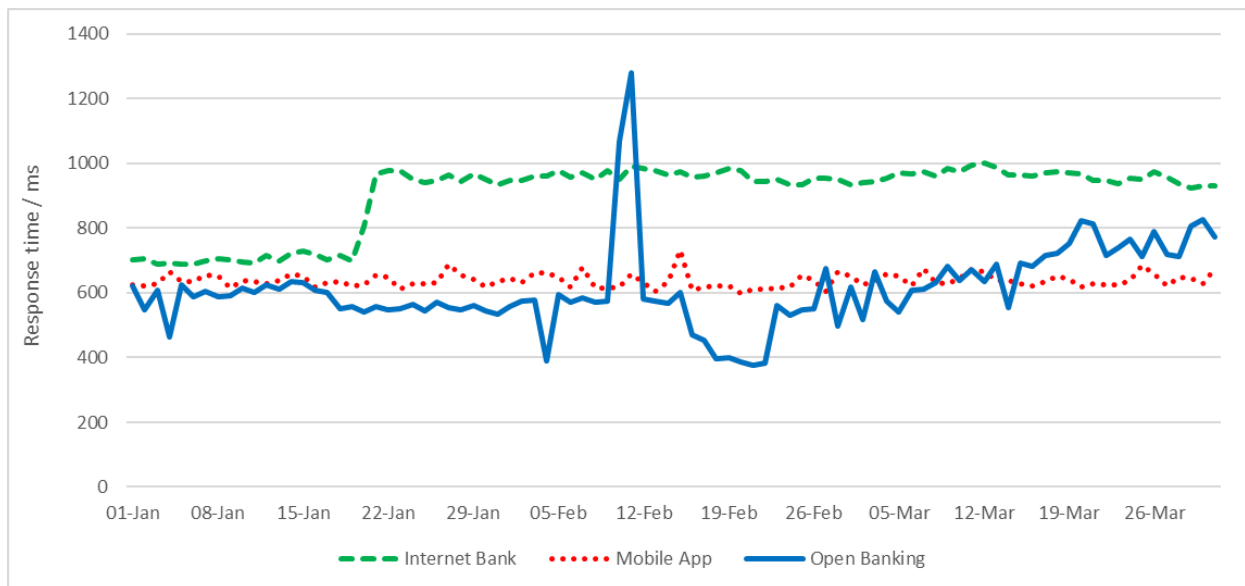


Fig 4: Payment confirmation response time

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).

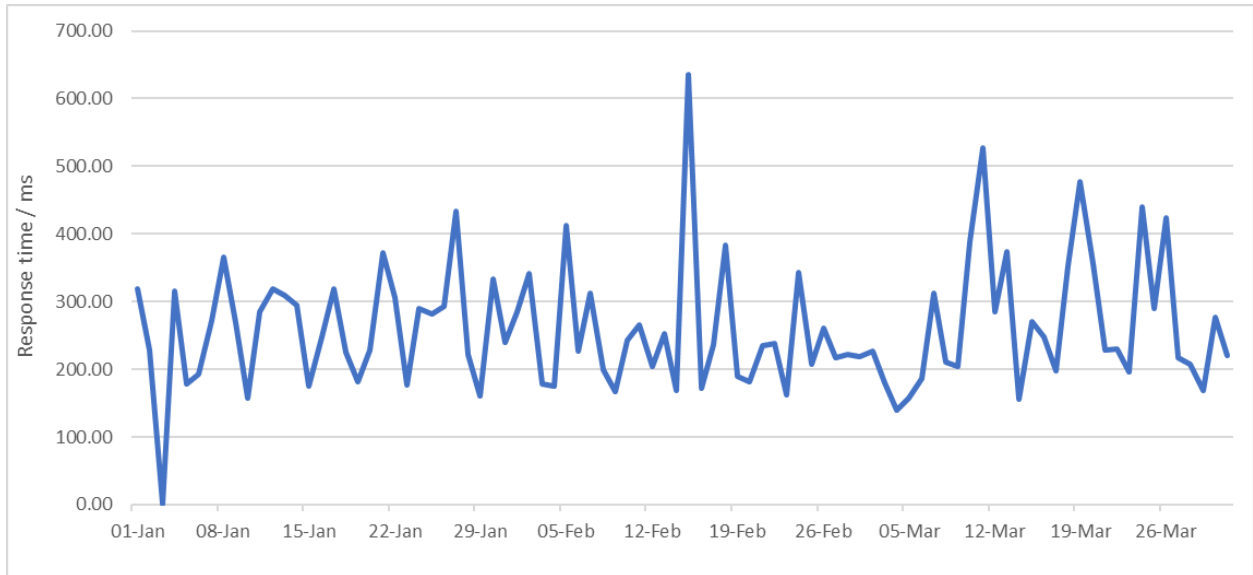


Fig 5: Confirmation of Funds response time

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.

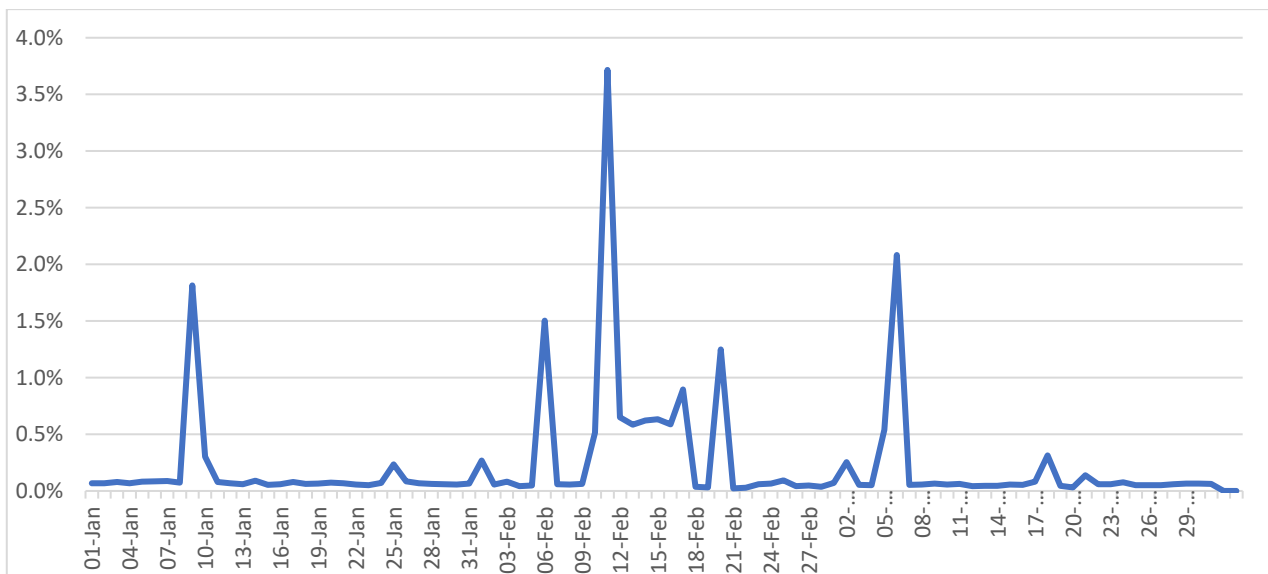


Fig 6: Average daily error rate

Daily Performance Data

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

Date	Uptime (%)		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-Jan-22	100.00	100.00	100.00	701	626	623	1504	480	399	318	0.07
02-Jan-22	100.00	100.00	100.00	706	623	548	1486	492	404	228	0.07
03-Jan-22	100.00	100.00	100.00	689	627	608	1487	499	401	NO DATA	0.08
04-Jan-22	100.00	100.00	100.00	693	665	462	1515	550	417	315	0.07
05-Jan-22	100.00	100.00	100.00	687	636	624	1481	526	416	179	0.08
06-Jan-22	100.00	100.00	100.00	689	635	588	1498	523	417	193	0.08
07-Jan-22	100.00	100.00	100.00	699	656	606	1532	533	415	273	0.09
08-Jan-22	100.00	100.00	100.00	706	651	587	1511	510	408	366	0.07
09-Jan-22	100.00	100.00	99.98	701	616	592	1502	506	407	268	1.81
10-Jan-22	100.00	100.00	100.00	695	639	615	1517	532	421	157	0.30
11-Jan-22	100.00	100.00	100.00	691	634	602	1463	521	415	284	0.08
12-Jan-22	100.00	100.00	100.00	715	629	623	1526	525	417	318	0.07
13-Jan-22	100.00	100.00	100.00	700	640	610	1534	523	416	309	0.06
14-Jan-22	100.00	100.00	100.00	723	659	636	1573	544	419	294	0.09
15-Jan-22	100.00	100.00	100.00	728	653	631	1549	522	411	175	0.05
16-Jan-22	100.00	100.00	100.00	720	617	608	1519	503	410	247	0.06
17-Jan-22	100.00	100.00	100.00	704	631	603	1527	514	423	318	0.08
18-Jan-22	100.00	100.00	100.00	714	635	551	1529	510	420	225	0.06
19-Jan-22	100.00	100.00	100.00	698	622	559	1502	515	424	182	0.06
20-Jan-22	100.00	100.00	100.00	805	625	542	1682	527	427	228	0.07
21-Jan-22	100.00	100.00	100.00	969	654	557	1967	539	430	372	0.07
22-Jan-22	100.00	100.00	100.00	978	648	548	1949	520	423	305	0.06
23-Jan-22	100.00	100.00	100.00	978	613	551	1916	505	417	177	0.05
24-Jan-22	100.00	100.00	100.00	950	628	566	1926	510	429	289	0.07
25-Jan-22	100.00	100.00	93.61	941	628	544	1934	517	434	281	0.23
26-Jan-22	100.00	100.00	100.00	946	631	571	1918	529	434	293	0.09
27-Jan-22	100.00	100.00	100.00	963	689	554	1943	548	435	433	0.07
28-Jan-22	100.00	100.00	100.00	943	657	547	1968	544	445	222	0.06
29-Jan-22	100.00	100.00	100.00	966	642	560	1939	515	419	160	0.06
30-Jan-22	100.00	100.00	100.00	951	617	544	1898	494	417	333	0.06
31-Jan-22	100.00	100.00	100.00	935	634	534	1949	520	432	240	0.06

Date	Uptime (%)		Uptime (%) Open Banking	Payments Response Time (ms)			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	Open Banking	Internet Bank	Mobile App			
01-Feb-22	100.00	100.00	99.95	947	645	558	1950	526	429	286	0.27
02-Feb-22	100.00	100.00	100.00	947	633	574	1917	519	430	342	0.06
03-Feb-22	100.00	100.00	100.00	959	660	578	1957	535	444	178	0.08
04-Feb-22	100.00	100.00	100.00	961	663	390	2004	550	442	176	0.04
05-Feb-22	100.00	100.00	100.00	977	649	595	1978	529	429	413	0.05
06-Feb-22	100.00	100.00	99.99	959	620	570	1921	520	420	227	1.50
07-Feb-22	100.00	100.00	100.00	973	678	586	1960	531	436	313	0.06
08-Feb-22	100.00	100.00	100.00	950	614	570	1933	513	430	199	0.06
09-Feb-22	100.00	100.00	100.00	976	615	575	1975	518	433	168	0.06
10-Feb-22	100.00	100.00	99.83	951	620	1068	1964	523	1844	244	0.51
11-Feb-22	100.00	100.00	99.58	990	658	1281	2027	547	666	266	3.72
12-Feb-22	100.00	100.00	100.00	986	630	582	2015	531	582	204	0.65
13-Feb-22	100.00	100.00	100.00	977	605	576	1941	505	568	252	0.59
14-Feb-22	100.00	100.00	100.00	965	635	569	1979	530	588	168	0.62
15-Feb-22	100.00	100.00	100.00	976	734	601	1944	517	614	635	0.63
16-Feb-22	100.00	100.00	100.00	959	610	470	1934	511	590	171	0.59
17-Feb-22	100.00	100.00	99.97	963	617	452	1918	516	745	237	0.90
18-Feb-22	100.00	100.00	100.00	972	623	398	1950	510	439	383	0.04
19-Feb-22	100.00	100.00	100.00	985	622	401	1940	516	430	190	0.03
20-Feb-22	100.00	100.00	99.99	979	600	388	1894	546	422	181	1.25
21-Feb-22	100.00	100.00	100.00	946	613	375	1918	504	433	234	0.02
22-Feb-22	100.00	100.00	100.00	944	612	382	1904	509	432	239	0.03
23-Feb-22	100.00	100.00	100.00	950	616	563	1907	512	447	162	0.06
24-Feb-22	100.00	100.00	100.00	934	618	530	1920	519	427	343	0.07
25-Feb-22	100.00	100.00	100.00	935	657	549	1970	559	461	207	0.09
26-Feb-22	100.00	100.00	100.00	954	639	551	1954	534	439	261	0.04
27-Feb-22	100.00	100.00	100.00	956	604	676	1902	521	432	216	0.05
28-Feb-22	100.00	100.00	100.00	952	664	496	2018	566	448	221	0.04

Date	Uptime (%)		Payments Response Time (ms)	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			
01-Mar-22	100.00	100.00	100.00	935	651	619	1935	529	439	218	0.07
02-Mar-22	100.00	100.00	100.00	940	623	518	1946	770	476	227	0.26
03-Mar-22	100.00	100.00	100.00	945	637	664	1916	545	436	181	0.05
04-Mar-22	100.00	100.00	100.00	956	660	576	1981	555	459	140	0.05
05-Mar-22	100.00	100.00	99.99	971	651	540	1959	531	437	158	0.54
06-Mar-22	100.00	100.00	99.98	966	620	608	1910	525	422	186	2.08
07-Mar-22	100.00	100.00	100.00	974	677	612	1960	538	438	312	0.05
08-Mar-22	100.00	100.00	100.00	961	633	632	1942	528	441	211	0.06
09-Mar-22	100.00	100.00	100.00	984	629	683	1976	532	456	204	0.07
10-Mar-22	100.00	100.00	100.00	974	645	638	1969	525	439	388	0.06
11-Mar-22	100.00	100.00	100.00	996	673	673	2019	552	448	527	0.06
12-Mar-22	100.00	100.00	100.00	1001	665	634	2004	520	434	285	0.04
13-Mar-22	100.00	100.00	100.00	987	639	689	1935	502	429	373	0.05
14-Mar-22	100.00	100.00	100.00	966	637	554	1958	528	437	156	0.05
15-Mar-22	100.00	100.00	100.00	963	630	692	1947	530	446	270	0.06
16-Mar-22	100.00	100.00	100.00	961	623	683	1935	528	442	248	0.05
17-Mar-22	100.00	100.00	100.00	971	635	717	1900	539	448	198	0.08
18-Mar-22	100.00	100.00	100.00	973	653	721	1922	560	455	353	0.31
19-Mar-22	100.00	100.00	100.00	970	642	751	1897	535	444	478	0.05
20-Mar-22	100.00	100.00	100.00	968	619	823	1846	523	435	356	0.03
21-Mar-22	100.00	100.00	100.00	948	629	812	1861	536	485	229	0.14
22-Mar-22	100.00	100.00	100.00	948	626	716	1856	529	435	229	0.06
23-Mar-22	100.00	100.00	100.00	938	626	739	1845	530	439	196	0.06
24-Mar-22	100.00	100.00	100.00	953	640	765	1898	534	449	440	0.08
25-Mar-22	100.00	100.00	100.00	951	685	711	2002	587	474	290	0.05
26-Mar-22	100.00	100.00	100.00	973	657	789	1966	549	452	424	0.05
27-Mar-22	100.00	100.00	100.00	958	621	717	1920	514	445	217	0.05
28-Mar-22	100.00	100.00	100.00	939	650	711	1949	550	469	208	0.06
29-Mar-22	100.00	100.00	100.00	923	645	805	1914	556	462	169	0.06
30-Mar-22	100.00	100.00	100.00	1028	629	828	1905	538	468	278	0.06
31-Mar-22	100.00	100.00	100.00	NO DATA	675	772	1932	557	453	221	0.06