

Nationwide Channel Performance

1st October 2025
to
31st December 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 January 2026 to March 2026 will be published in April 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 $[100\% - \text{Downtime (measured in seconds)}]$.

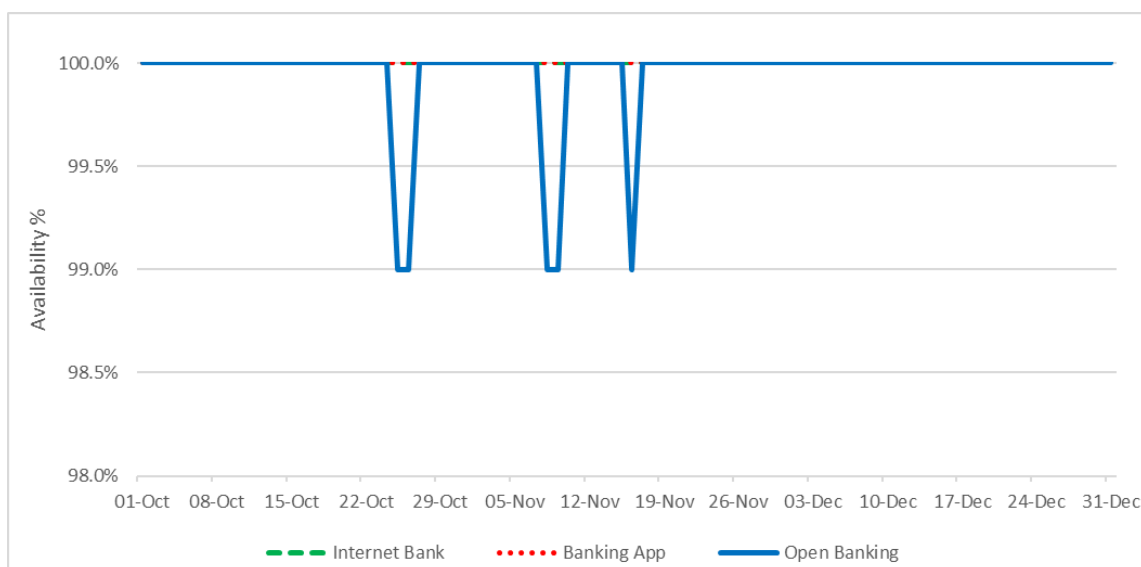


Fig 1: Digital Channel Availability (%)

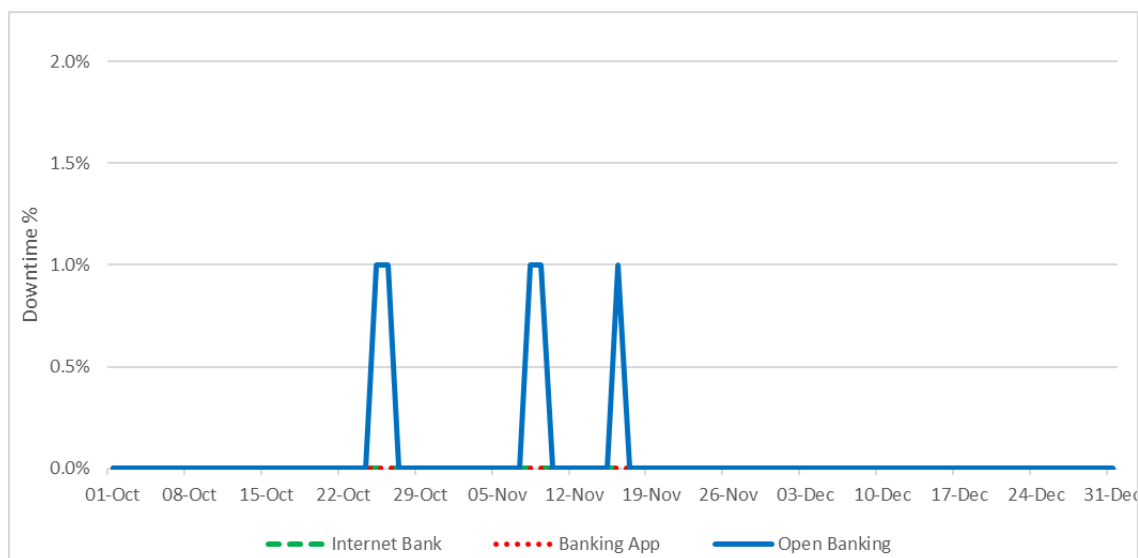


Fig 2: Digital Channel Downtime (%)

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.

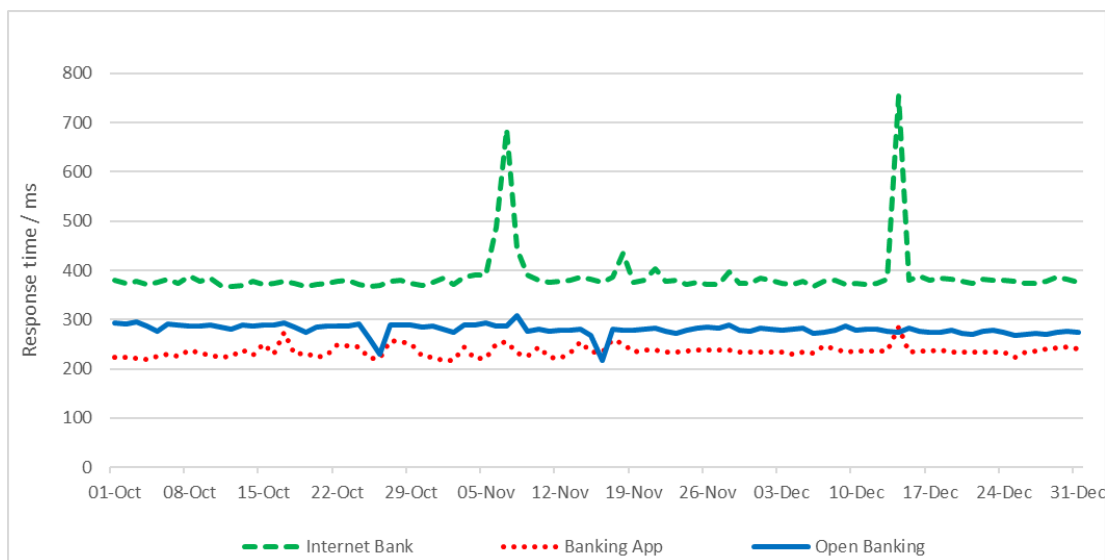


Fig 3: Account Transaction response time

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.

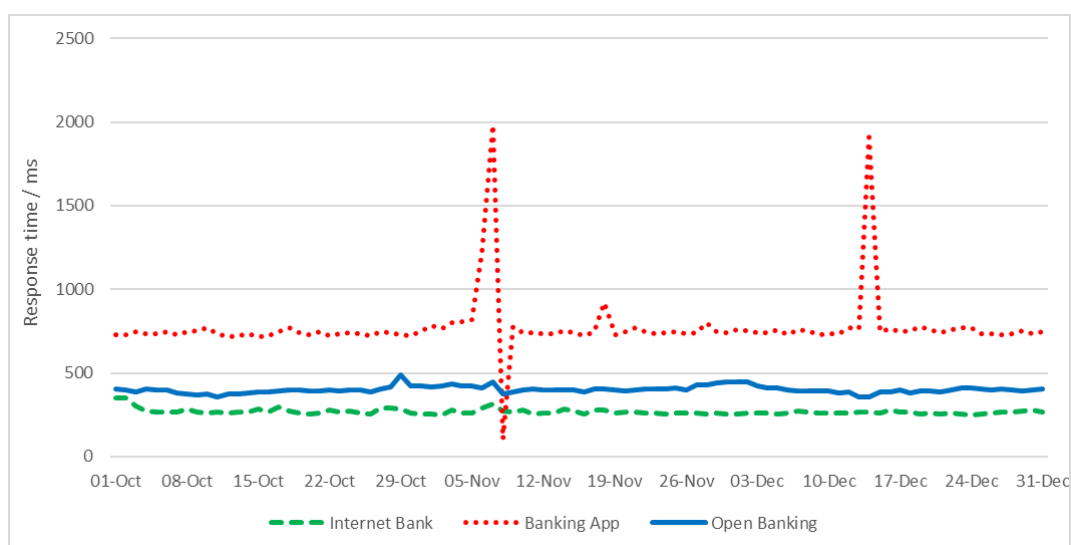


Fig 4: Payment confirmation response time

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).

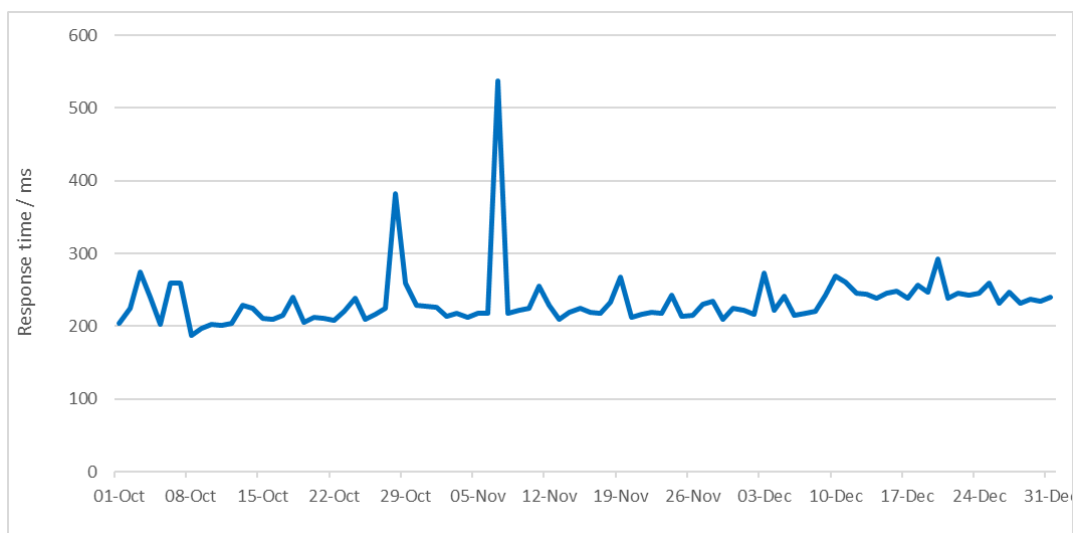


Fig 5: Confirmation of Funds response time

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.

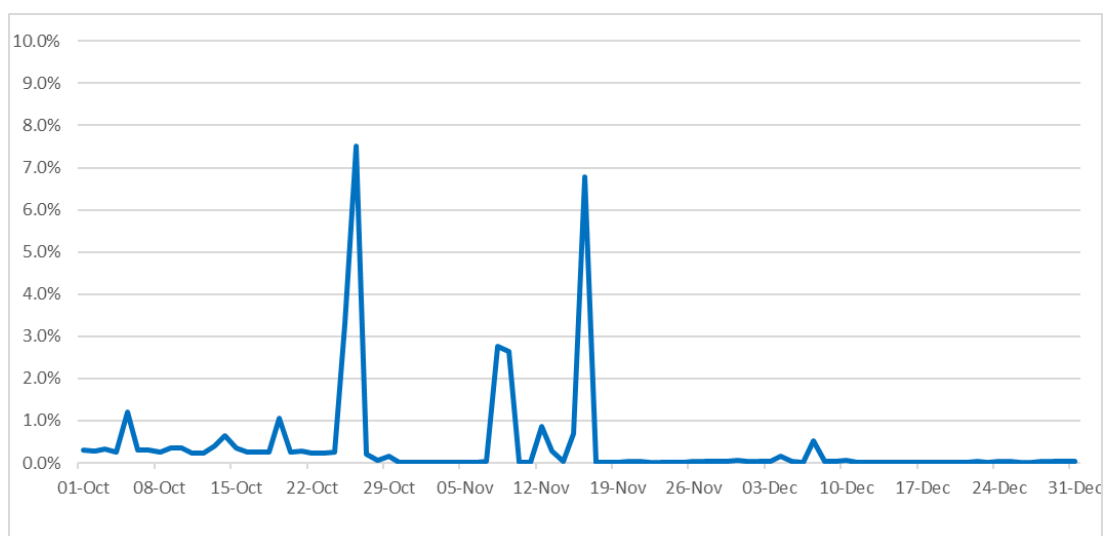


Fig 6: Average daily error rate

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-Oct-25	100.0%	100.0%	100.0%	380	224	294	352	729	403	204	0.3%
02-Oct-25	100.0%	100.0%	100.0%	373	223	292	352	731	399	224	0.3%
03-Oct-25	100.0%	100.0%	100.0%	378	221	296	301	746	388	274	0.3%
04-Oct-25	100.0%	100.0%	100.0%	372	220	288	271	734	405	240	0.3%
05-Oct-25	100.0%	100.0%	100.0%	376	226	277	266	732	401	202	1.2%
06-Oct-25	100.0%	100.0%	100.0%	382	230	291	266	748	398	259	0.3%
07-Oct-25	100.0%	100.0%	100.0%	374	226	289	265	728	383	260	0.3%
08-Oct-25	100.0%	100.0%	100.0%	389	238	287	283	745	377	188	0.3%
09-Oct-25	100.0%	100.0%	100.0%	378	231	287	266	751	370	198	0.3%
10-Oct-25	100.0%	100.0%	100.0%	385	228	289	261	771	374	202	0.3%
11-Oct-25	100.0%	100.0%	100.0%	369	224	284	268	737	355	201	0.2%
12-Oct-25	100.0%	100.0%	100.0%	368	225	281	259	717	376	204	0.2%
13-Oct-25	100.0%	100.0%	100.0%	370	238	288	268	724	373	229	0.4%
14-Oct-25	100.0%	100.0%	100.0%	378	228	287	269	734	382	225	0.7%
15-Oct-25	100.0%	100.0%	100.0%	371	250	288	286	716	385	211	0.3%
16-Oct-25	100.0%	100.0%	100.0%	373	230	289	269	725	389	209	0.3%
17-Oct-25	100.0%	100.0%	100.0%	377	275	293	296	747	394	215	0.3%
18-Oct-25	100.0%	100.0%	100.0%	373	230	284	272	772	401	240	0.3%
19-Oct-25	100.0%	100.0%	100.0%	368	232	274	261	741	400	206	1.1%
20-Oct-25	100.0%	100.0%	100.0%	372	223	285	257	728	391	213	0.3%
21-Oct-25	100.0%	100.0%	100.0%	373	227	287	261	747	394	211	0.3%
22-Oct-25	100.0%	100.0%	100.0%	378	249	287	280	723	397	208	0.2%
23-Oct-25	100.0%	100.0%	100.0%	380	246	288	266	737	392	220	0.2%
24-Oct-25	100.0%	100.0%	100.0%	371	245	292	273	741	396	238	0.2%
25-Oct-25	100.0%	100.0%	99.0%	368	221	261	261	736	400	209	3.3%
26-Oct-25	100.0%	100.0%	99.0%	370	222	230	254	725	389	217	7.5%
27-Oct-25	100.0%	100.0%	100.0%	378	258	289	288	746	403	225	0.2%
28-Oct-25	100.0%	100.0%	100.0%	379	256	289	288	740	415	383	0.1%
29-Oct-25	100.0%	100.0%	100.0%	374	251	288	287	729	486	259	0.2%
30-Oct-25	100.0%	100.0%	100.0%	370	225	285	261	724	421	229	0.0%
31-Oct-25	100.0%	100.0%	100.0%	375	224	288	254	753	425	228	0.0%

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	Mobile App	Open Banking	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking		
01-Nov-25	100.0%	100.0%	100.0%	384	218	280	254	783	419	226	0.0%
02-Nov-25	100.0%	100.0%	100.0%	371	217	275	248	767	421	214	0.0%
03-Nov-25	100.0%	100.0%	100.0%	386	245	288	280	798	436	218	0.0%
04-Nov-25	100.0%	100.0%	100.0%	390	221	289	262	807	423	213	0.0%
05-Nov-25	100.0%	100.0%	100.0%	390	221	293	263	820	422	218	0.0%
06-Nov-25	100.0%	100.0%	100.0%	487	250	287	292	1220	412	218	0.0%
07-Nov-25	100.0%	100.0%	100.0%	687	256	287	312	1980	444	538	0.0%
08-Nov-25	100.0%	100.0%	99.0%	443	232	308	271	102	377	218	2.8%
09-Nov-25	100.0%	100.0%	99.0%	390	226	276	265	777	384	222	2.6%
10-Nov-25	100.0%	100.0%	100.0%	381	244	280	279	743	402	224	0.0%
11-Nov-25	100.0%	100.0%	100.0%	376	224	277	252	742	402	255	0.0%
12-Nov-25	100.0%	100.0%	100.0%	377	222	278	262	734	401	229	0.9%
13-Nov-25	100.0%	100.0%	100.0%	379	232	278	263	733	398	210	0.3%
14-Nov-25	100.0%	100.0%	100.0%	386	255	280	286	752	397	219	0.0%
15-Nov-25	100.0%	100.0%	100.0%	382	234	267	271	740	400	224	0.7%
16-Nov-25	100.0%	100.0%	99.0%	376	233	218	256	724	386	219	6.8%
17-Nov-25	100.0%	100.0%	100.0%	386	259	281	279	747	403	218	0.0%
18-Nov-25	100.0%	100.0%	100.0%	434	250	279	277	918	404	233	0.0%
19-Nov-25	100.0%	100.0%	100.0%	376	235	279	263	730	400	268	0.0%
20-Nov-25	100.0%	100.0%	100.0%	380	238	281	265	746	394	213	0.0%
21-Nov-25	100.0%	100.0%	100.0%	403	238	282	269	768	398	217	0.0%
22-Nov-25	100.0%	100.0%	100.0%	378	235	277	261	744	405	220	0.0%
23-Nov-25	100.0%	100.0%	100.0%	379	235	272	258	736	405	219	0.0%
24-Nov-25	100.0%	100.0%	100.0%	371	236	278	257	743	403	243	0.0%
25-Nov-25	100.0%	100.0%	100.0%	376	238	282	261	745	409	214	0.0%
26-Nov-25	100.0%	100.0%	100.0%	371	238	284	263	732	400	216	0.0%
27-Nov-25	100.0%	100.0%	100.0%	372	238	283	263	738	427	230	0.0%
28-Nov-25	100.0%	100.0%	100.0%	396	239	289	257	799	428	234	0.0%
29-Nov-25	100.0%	100.0%	100.0%	374	235	278	260	747	441	210	0.0%
30-Nov-25	100.0%	100.0%	100.0%	373	235	276	253	742	447	225	0.1%

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	Mobile App	Open Banking	Internet Bank	Banking App	Open Banking	Internet Bank	Banking App	Open Banking		
01-Dec-25	100.0%	100.0%	100.0%	384	234	284	254	758	445	222	0.0%
02-Dec-25	100.0%	100.0%	100.0%	380	233	280	263	753	444	217	0.0%
03-Dec-25	100.0%	100.0%	100.0%	373	234	278	260	740	420	274	0.0%
04-Dec-25	100.0%	100.0%	100.0%	372	230	280	258	741	409	223	0.2%
05-Dec-25	100.0%	100.0%	100.0%	377	234	282	254	759	412	242	0.0%
06-Dec-25	100.0%	100.0%	100.0%	367	232	271	258	730	396	215	0.0%
07-Dec-25	100.0%	100.0%	100.0%	377	247	274	273	761	390	217	0.5%
08-Dec-25	100.0%	100.0%	100.0%	381	240	279	264	753	394	221	0.0%
09-Dec-25	100.0%	100.0%	100.0%	372	235	287	262	731	394	243	0.0%
10-Dec-25	100.0%	100.0%	100.0%	373	237	278	260	735	391	270	0.1%
11-Dec-25	100.0%	100.0%	100.0%	372	236	280	258	736	380	260	0.0%
12-Dec-25	100.0%	100.0%	100.0%	374	236	281	259	768	385	246	0.0%
13-Dec-25	100.0%	100.0%	100.0%	382	237	277	269	763	355	245	0.0%
14-Dec-25	100.0%	100.0%	100.0%	755	284	273	267	1910	356	238	0.0%
15-Dec-25	100.0%	100.0%	100.0%	379	233	282	258	747	384	245	0.0%
16-Dec-25	100.0%	100.0%	100.0%	389	236	276	276	763	386	248	0.0%
17-Dec-25	100.0%	100.0%	100.0%	380	236	274	267	744	396	239	0.0%
18-Dec-25	100.0%	100.0%	100.0%	384	238	275	268	754	382	257	0.0%
19-Dec-25	100.0%	100.0%	100.0%	382	233	278	255	774	391	247	0.0%
20-Dec-25	100.0%	100.0%	100.0%	378	234	272	259	761	391	293	0.0%
21-Dec-25	100.0%	100.0%	100.0%	374	235	270	255	739	389	239	0.0%
22-Dec-25	100.0%	100.0%	100.0%	382	233	277	259	757	400	246	0.0%
23-Dec-25	100.0%	100.0%	100.0%	379	233	279	254	770	408	243	0.0%
24-Dec-25	100.0%	100.0%	100.0%	380	235	275	250	773	411	246	0.0%
25-Dec-25	100.0%	100.0%	100.0%	377	224	269	254	734	402	259	0.0%
26-Dec-25	100.0%	100.0%	100.0%	373	234	269	260	737	401	232	0.0%
27-Dec-25	100.0%	100.0%	100.0%	374	236	272	265	729	403	247	0.0%
28-Dec-25	100.0%	100.0%	100.0%	378	240	269	267	736	400	232	0.0%
29-Dec-25	100.0%	100.0%	100.0%	387	242	275	275	753	394	237	0.0%
30-Dec-25	100.0%	100.0%	100.0%	382	244	276	277	736	398	235	0.0%
31-Dec-25	100.0%	100.0%	100.0%	376	241	273	267	744	407	240	0.0%