

Nationwide Channel Performance

1st July 2026
to
30th September 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 October 2026 to December 2026 will be published in January 2027.

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 $[100\% - \text{Downtime (measured in seconds)}]$.

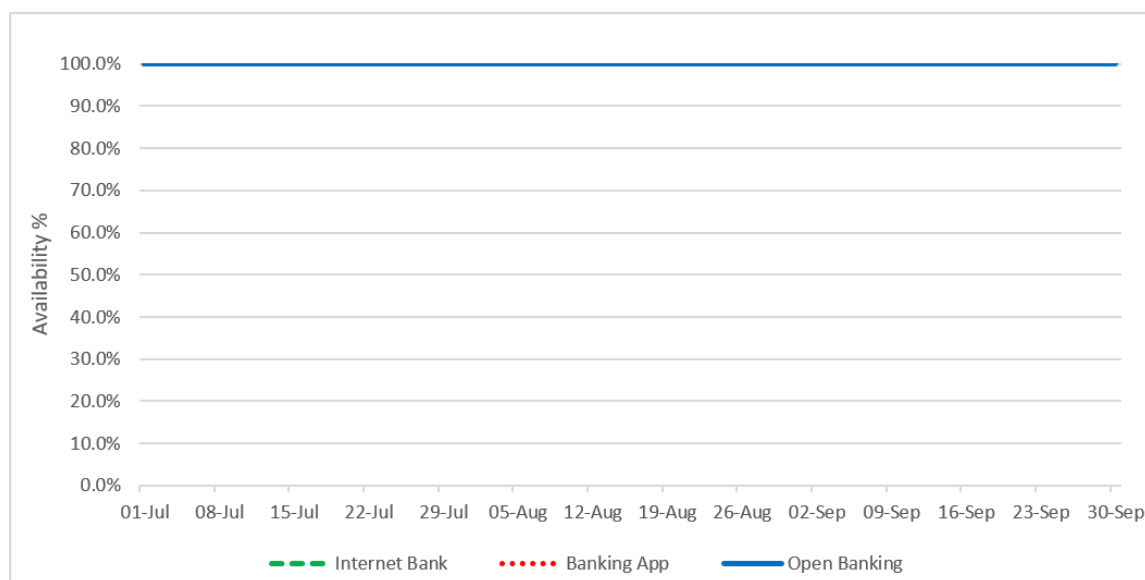


Fig 1: Digital Channel Availability (%)

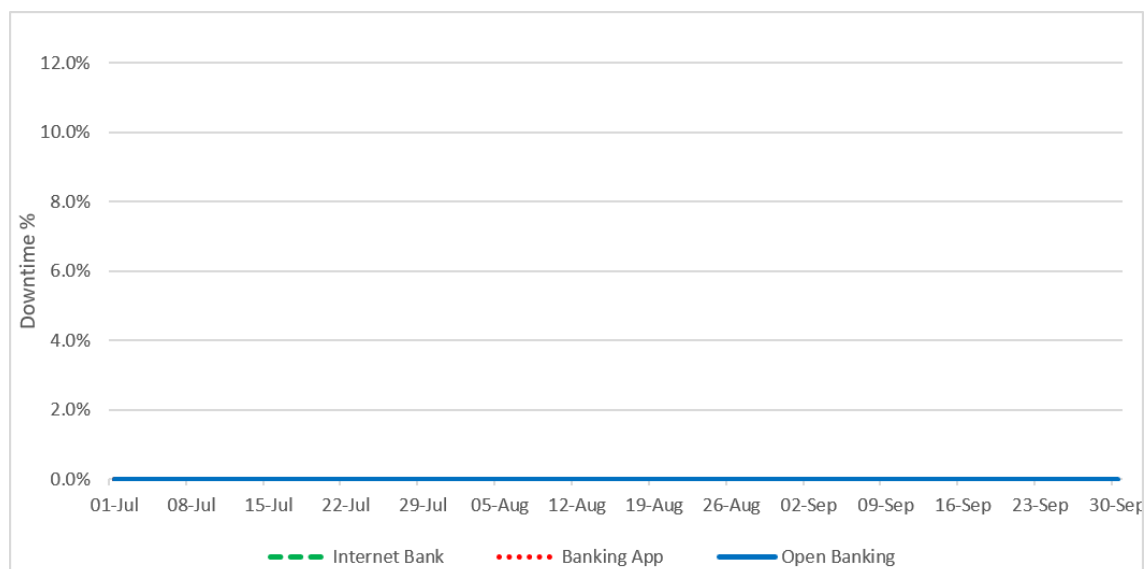


Fig 2: Digital Channel Downtime (%)

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.

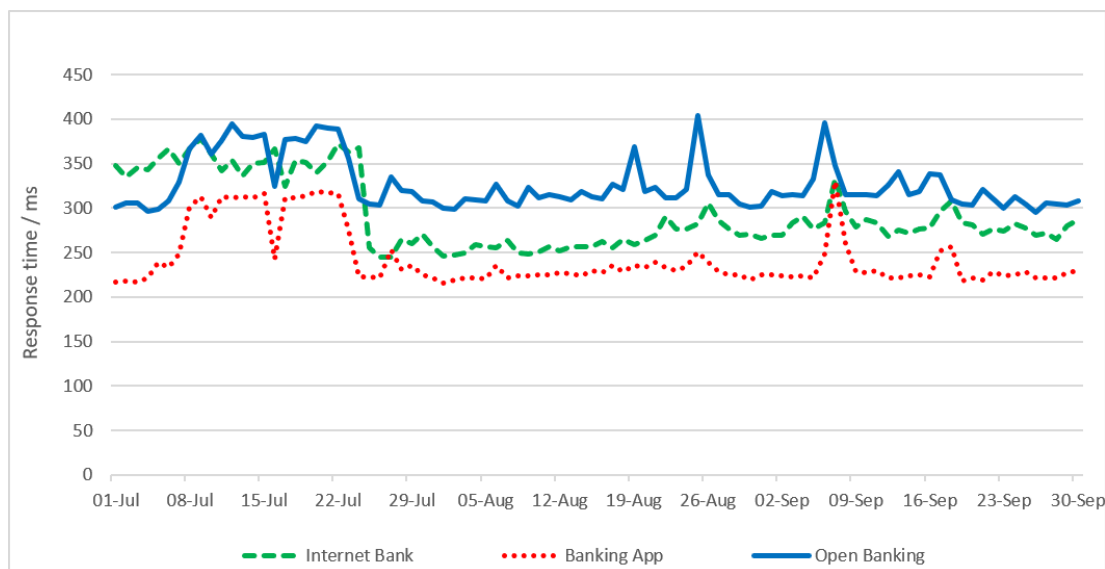


Fig 3: Account Transaction response time

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.

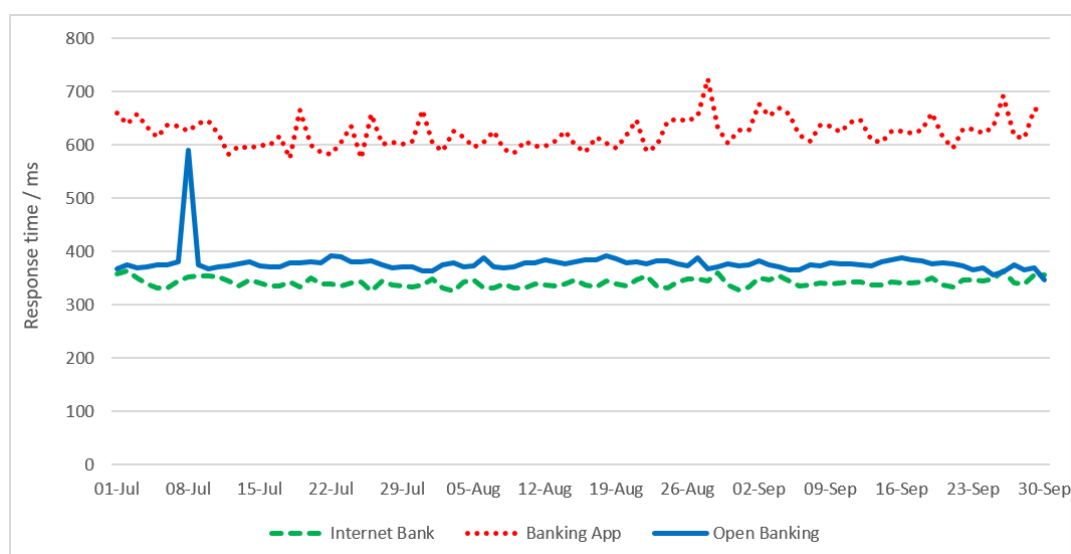


Fig 4: Payment confirmation response time

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).

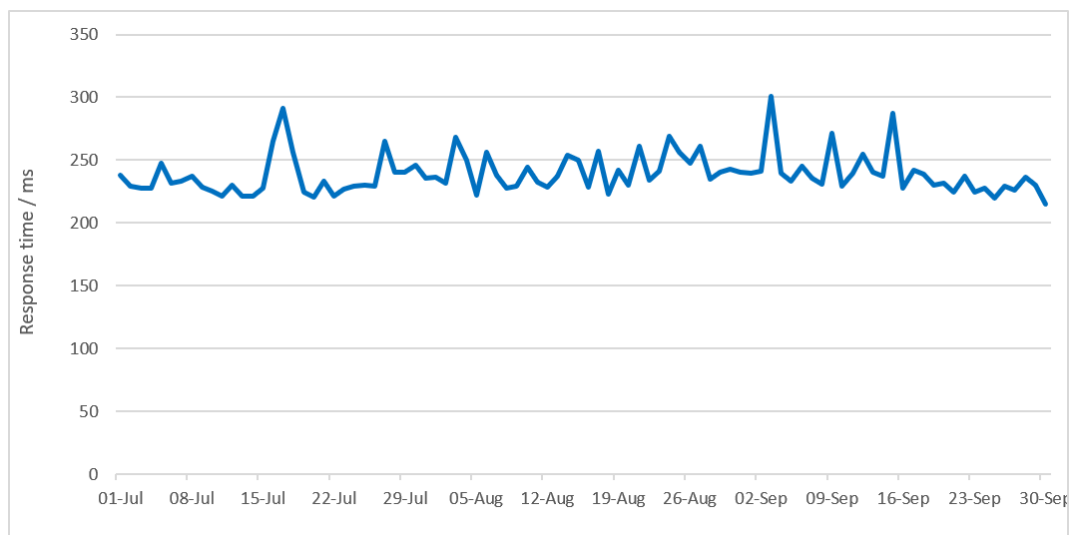


Fig 5: Confirmation of Funds response time

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.

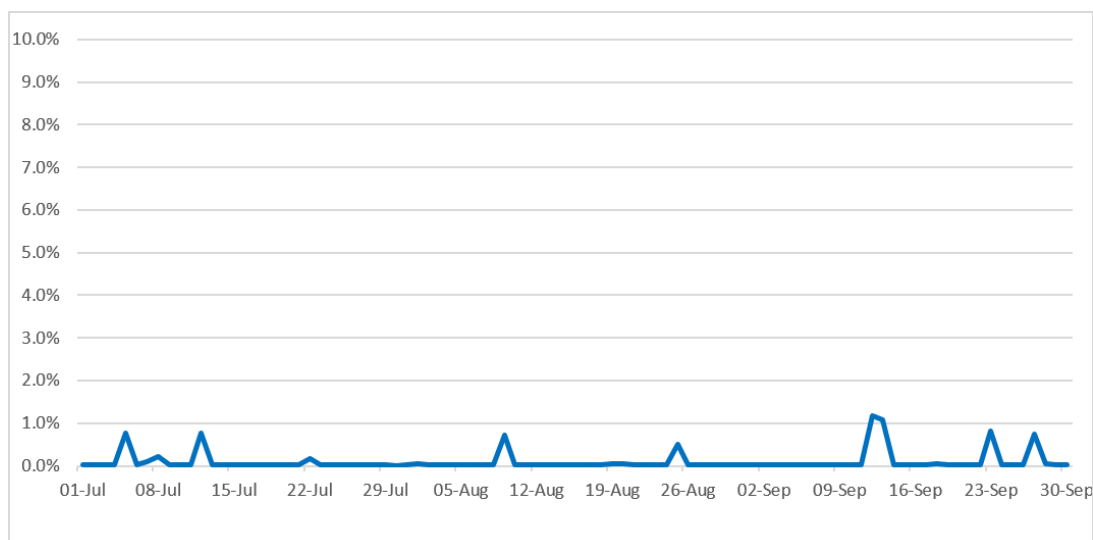


Fig 6: Average daily error rate

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-Jul-26	100.0%	100.0%	100.0%	348	217	302	359	660	368	238	0.0%
02-Jul-26	100.0%	100.0%	100.0%	335	218	306	364	640	376	229	0.0%
03-Jul-26	100.0%	100.0%	100.0%	346	217	306	351	658	370	228	0.0%
04-Jul-26	100.0%	100.0%	100.0%	343	221	296	339	634	372	228	0.0%
05-Jul-26	100.0%	100.0%	100.0%	356	239	298	331	615	375	248	0.8%
06-Jul-26	100.0%	100.0%	100.0%	367	233	308	332	637	375	232	0.0%
07-Jul-26	100.0%	100.0%	100.0%	350	248	330	345	635	380	234	0.1%
08-Jul-26	100.0%	100.0%	100.0%	366	301	367	353	627	591	237	0.2%
09-Jul-26	100.0%	100.0%	100.0%	378	313	382	354	641	376	228	0.0%
10-Jul-26	100.0%	100.0%	100.0%	361	289	361	354	646	367	225	0.0%
11-Jul-26	100.0%	100.0%	100.0%	342	313	376	353	620	371	221	0.0%
12-Jul-26	100.0%	100.0%	100.0%	354	312	395	345	583	374	230	0.8%
13-Jul-26	100.0%	100.0%	100.0%	336	313	381	336	598	376	221	0.0%
14-Jul-26	100.0%	100.0%	100.0%	350	311	380	346	595	382	221	0.0%
15-Jul-26	100.0%	100.0%	100.0%	351	316	383	342	600	374	228	0.0%
16-Jul-26	100.0%	100.0%	100.0%	367	243	325	336	600	371	265	0.0%
17-Jul-26	100.0%	100.0%	100.0%	324	312	377	335	616	372	291	0.0%
18-Jul-26	100.0%	100.0%	100.0%	354	311	378	343	575	379	256	0.0%
19-Jul-26	100.0%	100.0%	100.0%	351	314	375	334	666	378	225	0.0%
20-Jul-26	100.0%	100.0%	100.0%	340	319	393	351	600	381	220	0.0%
21-Jul-26	100.0%	100.0%	100.0%	352	318	390	339	587	379	233	0.0%
22-Jul-26	100.0%	100.0%	100.0%	372	316	388	340	582	393	222	0.2%
23-Jul-26	100.0%	100.0%	100.0%	363	275	356	336	606	391	227	0.0%
24-Jul-26	100.0%	100.0%	100.0%	368	223	310	342	635	380	229	0.0%
25-Jul-26	100.0%	100.0%	100.0%	255	223	304	344	575	381	230	0.0%
26-Jul-26	100.0%	100.0%	100.0%	245	222	303	327	658	383	229	0.0%
27-Jul-26	100.0%	100.0%	100.0%	245	253	335	345	601	376	265	0.0%
28-Jul-26	100.0%	100.0%	100.0%	265	231	320	337	606	370	240	0.0%
29-Jul-26	100.0%	100.0%	100.0%	260	236	319	336	601	372	240	0.0%
30-Jul-26	100.0%	100.0%	100.0%	271	225	309	333	608	372	246	0.0%
31-Jul-26	100.0%	100.0%	100.0%	256	222	307	338	666	364	236	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-Aug-26	100.0%	100.0%	100.0%	246	216	300	349	603	364	236	0.0%
02-Aug-26	100.0%	100.0%	100.0%	247	219	299	331	588	375	231	0.0%
03-Aug-26	100.0%	100.0%	100.0%	249	221	310	326	627	379	269	0.0%
04-Aug-26	100.0%	100.0%	100.0%	259	221	309	343	615	371	250	0.0%
05-Aug-26	100.0%	100.0%	100.0%	257	220	308	346	596	373	222	0.0%
06-Aug-26	100.0%	100.0%	100.0%	255	235	326	332	606	388	256	0.0%
07-Aug-26	100.0%	100.0%	100.0%	264	221	308	331	626	372	238	0.0%
08-Aug-26	100.0%	100.0%	100.0%	249	224	302	339	592	369	228	0.0%
09-Aug-26	100.0%	100.0%	100.0%	248	224	323	331	585	372	229	0.7%
10-Aug-26	100.0%	100.0%	100.0%	251	225	312	332	608	379	244	0.0%
11-Aug-26	100.0%	100.0%	100.0%	256	225	315	339	597	379	232	0.0%
12-Aug-26	100.0%	100.0%	100.0%	252	227	313	337	597	385	229	0.0%
13-Aug-26	100.0%	100.0%	100.0%	256	226	310	336	607	382	237	0.0%
14-Aug-26	100.0%	100.0%	100.0%	256	224	318	340	626	377	254	0.0%
15-Aug-26	100.0%	100.0%	100.0%	257	230	313	346	600	381	250	0.0%
16-Aug-26	100.0%	100.0%	100.0%	262	227	311	338	587	385	229	0.0%
17-Aug-26	100.0%	100.0%	100.0%	255	236	327	334	614	385	257	0.0%
18-Aug-26	100.0%	100.0%	100.0%	265	229	321	345	604	392	223	0.0%
19-Aug-26	100.0%	100.0%	100.0%	259	236	369	339	595	386	242	0.0%
20-Aug-26	100.0%	100.0%	100.0%	264	233	319	336	619	379	230	0.0%
21-Aug-26	100.0%	100.0%	100.0%	269	239	323	346	647	380	261	0.0%
22-Aug-26	100.0%	100.0%	100.0%	290	233	312	355	588	377	234	0.0%
23-Aug-26	100.0%	100.0%	100.0%	276	230	312	335	597	382	241	0.0%
24-Aug-26	100.0%	100.0%	100.0%	277	234	321	331	645	383	269	0.0%
25-Aug-26	100.0%	100.0%	100.0%	282	251	404	343	648	377	256	0.5%
26-Aug-26	100.0%	100.0%	100.0%	306	239	337	348	646	373	248	0.0%
27-Aug-26	100.0%	100.0%	100.0%	286	228	315	349	655	389	261	0.0%
28-Aug-26	100.0%	100.0%	100.0%	277	225	315	345	724	368	235	0.0%
29-Aug-26	100.0%	100.0%	100.0%	269	225	305	361	631	372	241	0.0%
30-Aug-26	100.0%	100.0%	100.0%	271	219	302	337	603	377	243	0.0%
31-Aug-26	100.0%	100.0%	100.0%	266	225	302	328	628	374	240	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-Sep-26	100.0%	100.0%	100.0%	269	225	319	334	628	376	240	0.0%
02-Sep-26	100.0%	100.0%	100.0%	270	224	313	351	678	383	241	0.0%
03-Sep-26	100.0%	100.0%	100.0%	284	223	315	346	655	374	301	0.0%
04-Sep-26	100.0%	100.0%	100.0%	290	224	313	355	669	371	240	0.0%
05-Sep-26	100.0%	100.0%	100.0%	276	222	333	345	658	367	233	0.0%
06-Sep-26	100.0%	100.0%	100.0%	283	248	396	335	618	365	245	0.0%
07-Sep-26	100.0%	100.0%	100.0%	333	330	348	337	607	375	235	0.0%
08-Sep-26	100.0%	100.0%	100.0%	296	260	315	342	637	374	231	0.0%
09-Sep-26	100.0%	100.0%	100.0%	279	228	315	340	636	379	271	0.0%
10-Sep-26	100.0%	100.0%	100.0%	287	227	315	342	625	377	229	0.0%
11-Sep-26	100.0%	100.0%	100.0%	284	230	314	344	644	378	240	0.0%
12-Sep-26	100.0%	100.0%	100.0%	268	222	326	343	647	375	255	1.2%
13-Sep-26	100.0%	100.0%	100.0%	275	222	341	337	609	373	240	1.1%
14-Sep-26	100.0%	100.0%	100.0%	272	224	316	338	606	381	237	0.0%
15-Sep-26	100.0%	100.0%	100.0%	277	225	318	343	627	385	288	0.0%
16-Sep-26	100.0%	100.0%	100.0%	278	223	339	341	626	389	228	0.0%
17-Sep-26	100.0%	100.0%	100.0%	296	252	337	341	622	384	242	0.0%
18-Sep-26	100.0%	100.0%	100.0%	308	257	309	344	628	383	238	0.0%
19-Sep-26	100.0%	100.0%	100.0%	284	218	305	350	660	377	230	0.0%
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24-Sep-26	100.0%	100.0%	100.0%	282	225	313	345	623	370	227	0.0%
25-Sep-26	100.0%	100.0%	100.0%	278	228	304	348	634	356	220	0.0%
26-Sep-26	100.0%	100.0%	100.0%	269	221	295	363	692	362	230	0.0%
27-Sep-26	100.0%	100.0%	100.0%	272	222	306	341	616	375	226	0.7%
28-Sep-26	100.0%	100.0%	100.0%	265	222	305	339	613	367	237	0.0%
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