Nationwide Channel Performance

1st July 2025
to
30th September 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 October 2025 to December 2025 will be published in January 2026.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. Head Office: Nationwide Building Society, Nationwide House, Pipers Way, Swindon, SN38 1NW.

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% - Downtime (measured in seconds)].

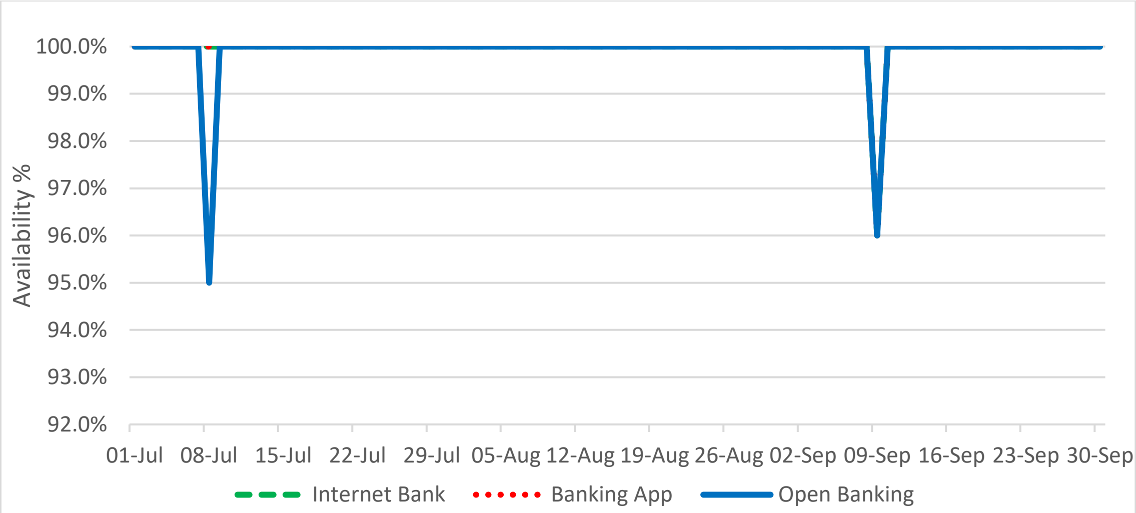

Fig 1: Digital Channel Availability (%)

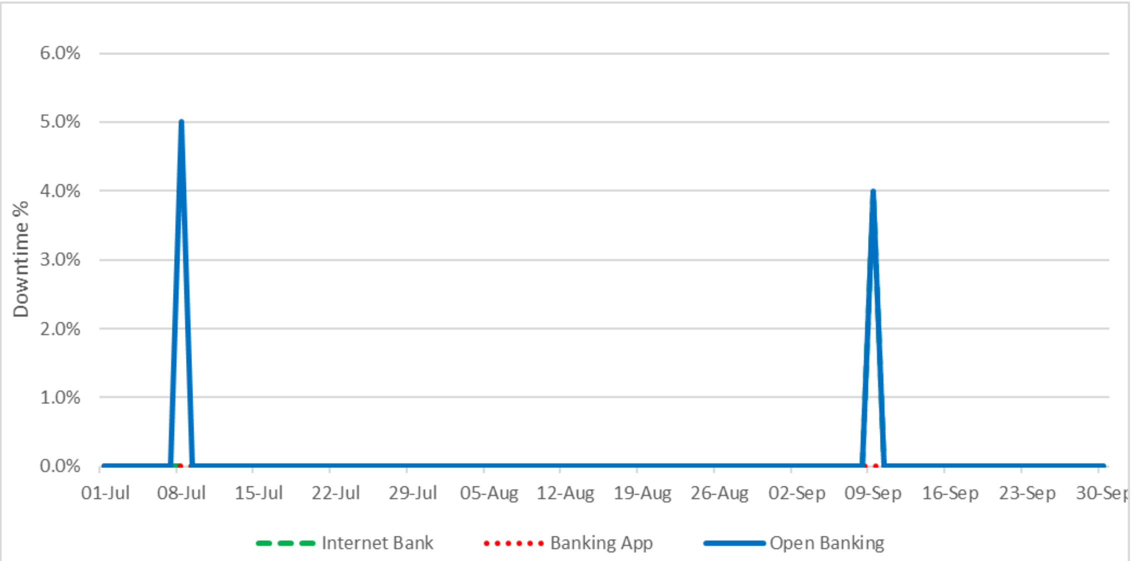

Fig 2: Digital Channel Downtime (%)

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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.

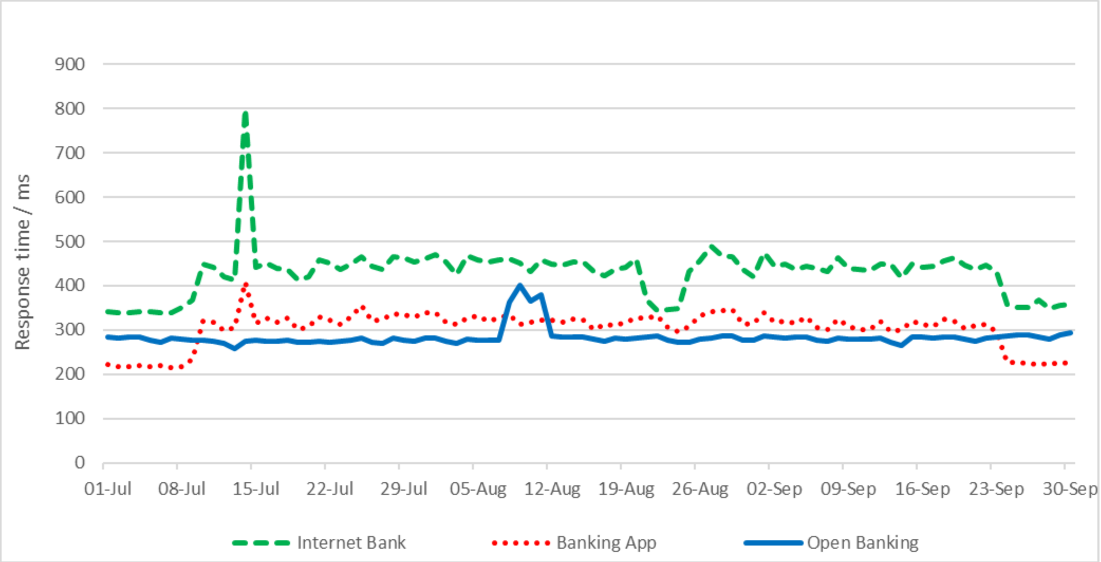

Fig 3: Account Transaction response time

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.

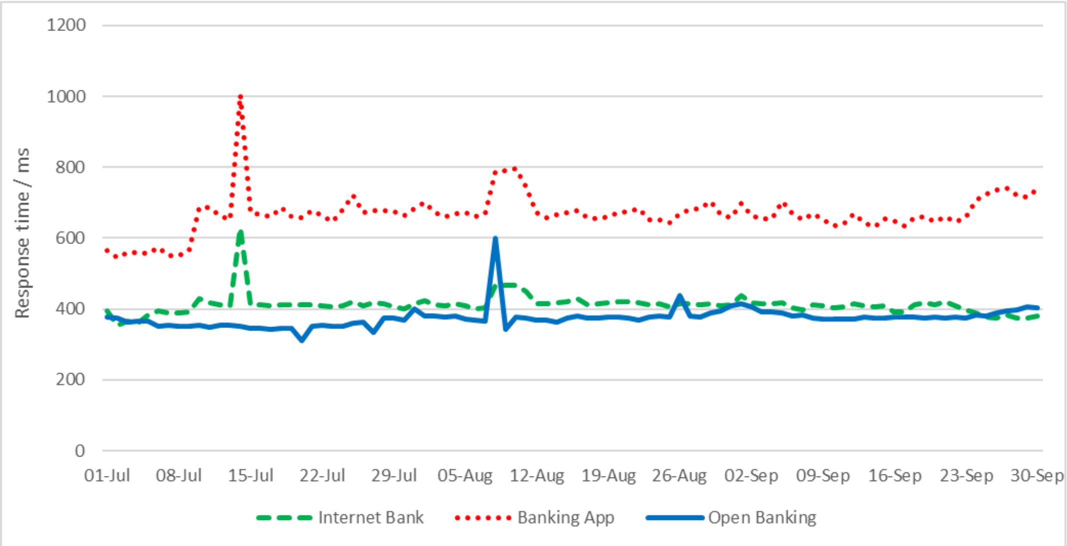

Fig 4: Payment confirmation response time

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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).

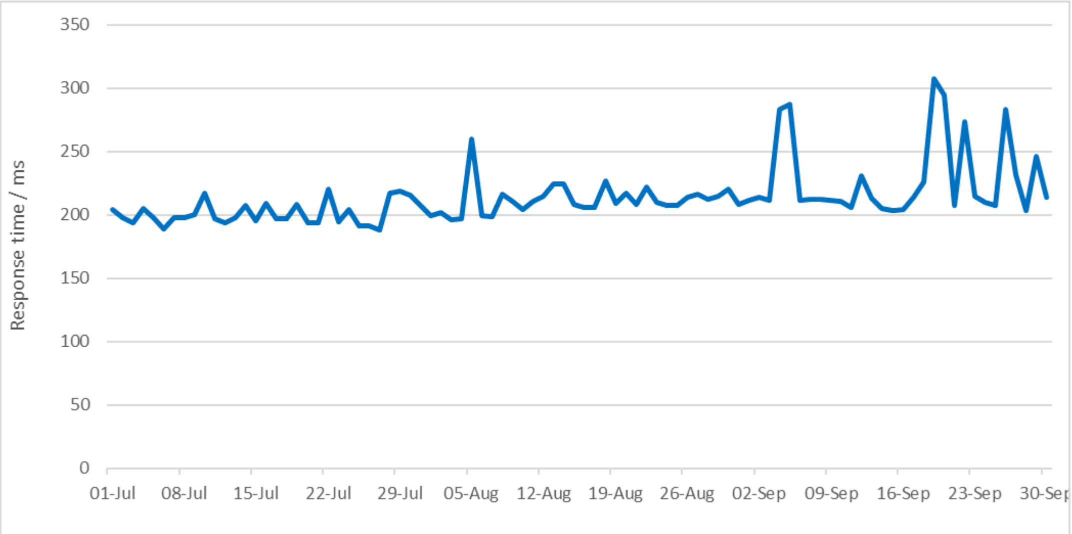

Fig 5: Confirmation of Funds response time

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.

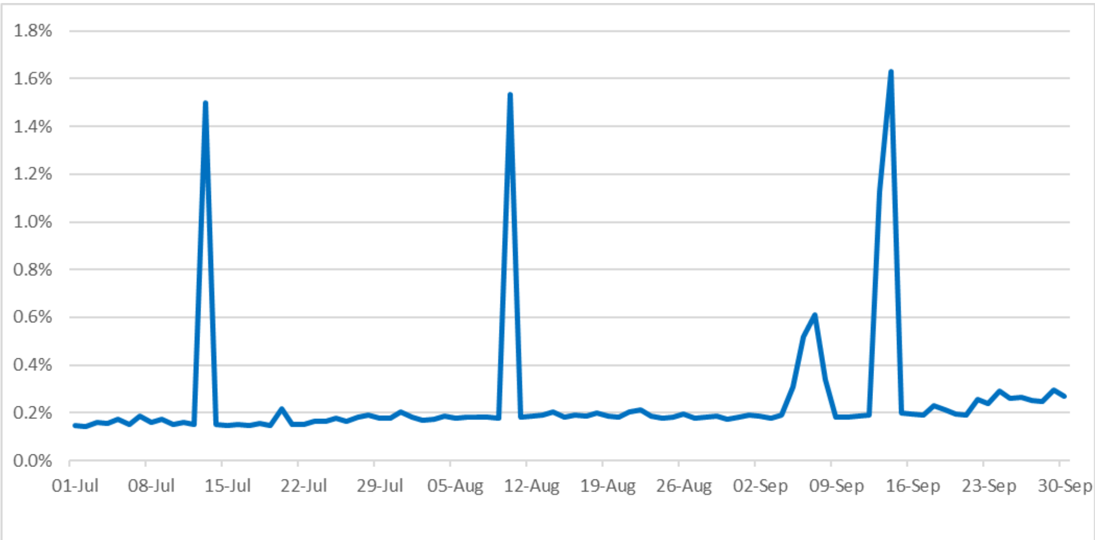

Fig 6: Average daily error rate

Daily Performance Data

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

Date	Uptime (%) Internet Bank	Uptime (%) Banking App	Uptime (%) Open Banking	Accounts Response Time (ms) Internet Bank	Accounts Response Time (ms) Banking App	Accounts Response Time (ms) Open Banking	Payments Response Time (ms) Internet Bank	Payments Response Time (ms) Banking App	Payments Response Time (ms) Open Banking	Confirmation of Funds Response Time (ms)	Open Banking Error %
01-Jul-25	100.0%	100.0%	100.0%	341	222	283	395	565	377	204	0.1%
02-Jul-25	100.0%	100.0%	100.0%	340	218	281	354	544	373	198	0.1%
03-Jul-25	100.0%	100.0%	100.0%	338	218	283	365	560	364	194	0.2%
04-Jul-25	100.0%	100.0%	100.0%	342	219	285	361	559	366	205	0.2%
05-Jul-25	100.0%	100.0%	100.0%	341	217	277	384	558	367	198	0.2%
06-Jul-25	100.0%	100.0%	100.0%	338	220	273	394	573	352	189	0.2%
07-Jul-25	100.0%	100.0%	100.0%	338	216	283	390	551	354	198	0.2%
08-Jul-25	100.0%	100.0%	95.0%	352	217	280	389	550	351	198	0.2%
09-Jul-25	100.0%	100.0%	100.0%	367	233	277	392	564	352	200	0.2%
10-Jul-25	100.0%	100.0%	100.0%	449	321	277	428	687	354	217	0.1%
11-Jul-25	100.0%	100.0%	100.0%	441	317	275	419	686	347	197	0.2%
12-Jul-25	100.0%	100.0%	100.0%	421	298	270	413	663	354	194	0.2%
13-Jul-25	100.0%	100.0%	100.0%	412	305	258	408	653	355	198	1.5%
14-Jul-25	100.0%	100.0%	100.0%	800	409	275	629	1004	351	208	0.2%
15-Jul-25	100.0%	100.0%	100.0%	441	315	276	411	672	345	196	0.1%
16-Jul-25	100.0%	100.0%	100.0%	451	327	275	411	667	345	209	0.2%
17-Jul-25	100.0%	100.0%	100.0%	440	318	275	408	661	343	197	0.1%
18-Jul-25	100.0%	100.0%	100.0%	437	326	277	412	686	346	197	0.2%
19-Jul-25	100.0%	100.0%	100.0%	412	302	272	412	660	344	208	0.1%
20-Jul-25	100.0%	100.0%	100.0%	419	309	273	411	658	310	193	0.2%
21-Jul-25	100.0%	100.0%	100.0%	459	330	274	413	678	350	194	0.2%
22-Jul-25	100.0%	100.0%	100.0%	451	323	273	410	663	354	220	0.2%
23-Jul-25	100.0%	100.0%	100.0%	437	312	275	405	647	350	194	0.2%
24-Jul-25	100.0%	100.0%	100.0%	449	330	277	408	680	351	204	0.2%
25-Jul-25	100.0%	100.0%	100.0%	465	356	282	422	722	360	191	0.2%
26-Jul-25	100.0%	100.0%	100.0%	443	320	273	410	671	364	192	0.2%
27-Jul-25	100.0%	100.0%	100.0%	438	325	271	417	679	335	188	0.2%
28-Jul-25	100.0%	100.0%	100.0%	465	337	283	416	679	374	217	0.2%
29-Jul-25	100.0%	100.0%	100.0%	463	335	277	407	674	374	219	0.2%
30-Jul-25	100.0%	100.0%	100.0%	453	329	275	401	664	370	216	0.2%
31-Jul-25	100.0%	100.0%	100.0%	461	338	282	414	685	399	207	0.2%

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Date	Uptime (%) Internet Bank	Uptime (%) Mobile App	Uptime (%) Open Banking	Accounts Response Time (ms) Internet Bank	Accounts Response Time (ms) Banking App	Accounts Response Time (ms) Open Banking	Payments Response Time (ms) Internet Bank	Payments Response Time (ms) Banking App	Payments Response Time (ms) Open Banking	Confirmation of Funds Response Time (ms)	Open Banking Error %
01-Aug-25	100.0%	100.0%	100.0%	470	339	282	424	700	380	199	0.2%
02-Aug-25	100.0%	100.0%	100.0%	454	318	274	413	671	379	202	0.2%
03-Aug-25	100.0%	100.0%	100.0%	426	312	270	409	661	378	196	0.2%
04-Aug-25	100.0%	100.0%	100.0%	468	328	279	414	670	380	197	0.2%
05-Aug-25	100.0%	100.0%	100.0%	458	331	277	410	671	373	260	0.2%
06-Aug-25	100.0%	100.0%	100.0%	454	320	278	400	660	368	200	0.2%
07-Aug-25	100.0%	100.0%	100.0%	458	327	276	403	668	365	198	0.2%
08-Aug-25	100.0%	100.0%	100.0%	461	334	364	466	789	599	216	0.2%
09-Aug-25	100.0%	100.0%	100.0%	452	314	401	466	791	344	210	0.2%
10-Aug-25	100.0%	100.0%	100.0%	431	317	366	467	797	378	204	1.5%
11-Aug-25	100.0%	100.0%	100.0%	458	323	381	449	745	375	211	0.2%
12-Aug-25	100.0%	100.0%	100.0%	449	323	286	415	671	369	215	0.2%
13-Aug-25	100.0%	100.0%	100.0%	447	318	283	415	657	369	224	0.2%
14-Aug-25	100.0%	100.0%	100.0%	453	324	283	417	667	363	225	0.2%
15-Aug-25	100.0%	100.0%	100.0%	454	323	285	422	672	373	209	0.2%
16-Aug-25	100.0%	100.0%	100.0%	433	302	280	428	677	380	205	0.2%
17-Aug-25	100.0%	100.0%	100.0%	423	312	274	412	659	374	206	0.2%
18-Aug-25	100.0%	100.0%	100.0%	438	311	282	415	655	375	227	0.2%
19-Aug-25	100.0%	100.0%	100.0%	441	318	280	417	660	378	209	0.2%
20-Aug-25	100.0%	100.0%	100.0%	461	328	281	422	673	378	217	0.2%
21-Aug-25	100.0%	100.0%	100.0%	367	327	285	420	674	374	209	0.2%
22-Aug-25	100.0%	100.0%	100.0%	344	333	286	418	685	369	222	0.2%
23-Aug-25	100.0%	100.0%	100.0%	346	305	278	413	652	377	210	0.2%
24-Aug-25	100.0%	100.0%	100.0%	349	296	272	415	651	381	207	0.2%
25-Aug-25	100.0%	100.0%	100.0%	432	307	272	406	644	376	207	0.2%
26-Aug-25	100.0%	100.0%	100.0%	457	332	280	415	670	438	214	0.2%
27-Aug-25	100.0%	100.0%	100.0%	489	341	282	415	681	381	217	0.2%
28-Aug-25	100.0%	100.0%	100.0%	467	345	286	412	684	377	213	0.2%
29-Aug-25	100.0%	100.0%	100.0%	465	347	287	414	705	389	215	0.2%
30-Aug-25	100.0%	100.0%	100.0%	437	314	278	408	666	394	220	0.2%
31-Aug-25	100.0%	100.0%	100.0%	421	315	276	413	659	408	208	0.2%

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01-Sep-25	100.0%	100.0%	100.0%	476	339	287	437	697	415	212	0.2%
02-Sep-25	100.0%	100.0%	100.0%	445	317	285	417	664	407	214	0.2%
03-Sep-25	100.0%	100.0%	100.0%	449	320	281	415	656	392	211	0.2%
04-Sep-25	100.0%	100.0%	100.0%	437	316	284	416	656	391	283	0.2%
05-Sep-25	100.0%	100.0%	100.0%	444	329	285	419	705	388	287	0.3%
06-Sep-25	100.0%	100.0%	100.0%	440	306	278	403	668	381	212	0.5%
07-Sep-25	100.0%	100.0%	100.0%	432	302	276	398	651	383	213	0.6%
08-Sep-25	100.0%	100.0%	100.0%	463	325	283	413	670	376	212	0.3%
09-Sep-25	96.0%	100.0%	96.0%	439	309	281	410	651	373	211	0.2%
10-Sep-25	100.0%	100.0%	100.0%	436	300	280	402	634	372	211	0.2%
11-Sep-25	100.0%	100.0%	100.0%	434	300	280	406	640	371	206	0.2%
12-Sep-25	100.0%	100.0%	100.0%	449	319	283	414	668	373	231	0.2%
13-Sep-25	100.0%	100.0%	100.0%	449	297	272	408	644	377	213	1.1%
14-Sep-25	100.0%	100.0%	100.0%	418	300	265	405	633	375	205	1.6%
15-Sep-25	100.0%	100.0%	100.0%	449	321	284	408	655	375	203	0.2%
16-Sep-25	100.0%	100.0%	100.0%	442	314	284	392	648	378	205	0.2%
17-Sep-25	100.0%	100.0%	100.0%	445	308	282	392	636	378	214	0.2%
18-Sep-25	100.0%	100.0%	100.0%	457	324	283	413	659	377	226	0.2%
19-Sep-25	100.0%	100.0%	100.0%	463	320	285	417	662	374	308	0.2%
20-Sep-25	100.0%	100.0%	100.0%	447	304	278	413	645	378	295	0.2%
21-Sep-25	100.0%	100.0%	100.0%	437	310	274	421	660	373	208	0.2%
22-Sep-25	100.0%	100.0%	100.0%	447	314	283	408	645	377	274	0.3%
23-Sep-25	100.0%	100.0%	100.0%	433	297	285	399	657	375	215	0.2%
24-Sep-25	100.0%	100.0%	100.0%	357	226	287	388	707	382	210	0.3%
25-Sep-25	100.0%	100.0%	100.0%	351	226	288	377	723	381	207	0.3%
26-Sep-25	100.0%	100.0%	100.0%	350	224	289	375	737	390	283	0.3%
27-Sep-25	100.0%	100.0%	100.0%	367	222	284	384	742	395	232	0.2%
28-Sep-25	100.0%	100.0%	100.0%	349	224	279	374	720	397	203	0.2%
29-Sep-25	100.0%	100.0%	100.0%	355	224	289	374	717	405	246	0.3%
30-Sep-25	100.0%	100.0%	100.0%	357	227	294	380	738	404	214	0.3%

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