

Nationwide Channel Performance

1st October 2024
to
31st December 2024

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 2025 to March 2025 will be published in April 2025.

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

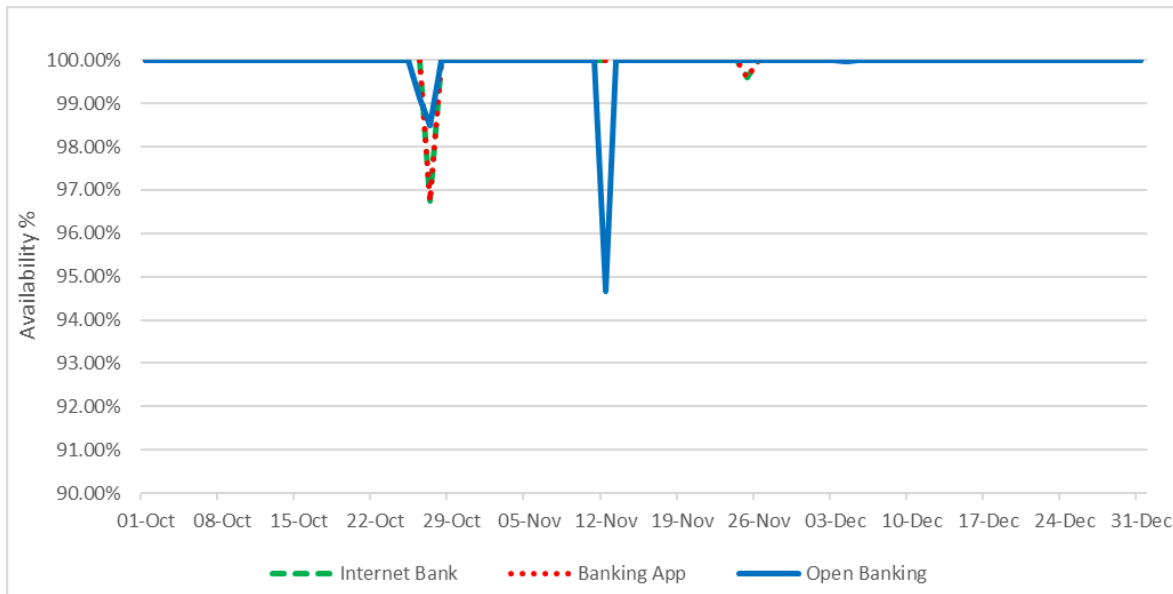


Fig 1: Digital Channel Availability (%)

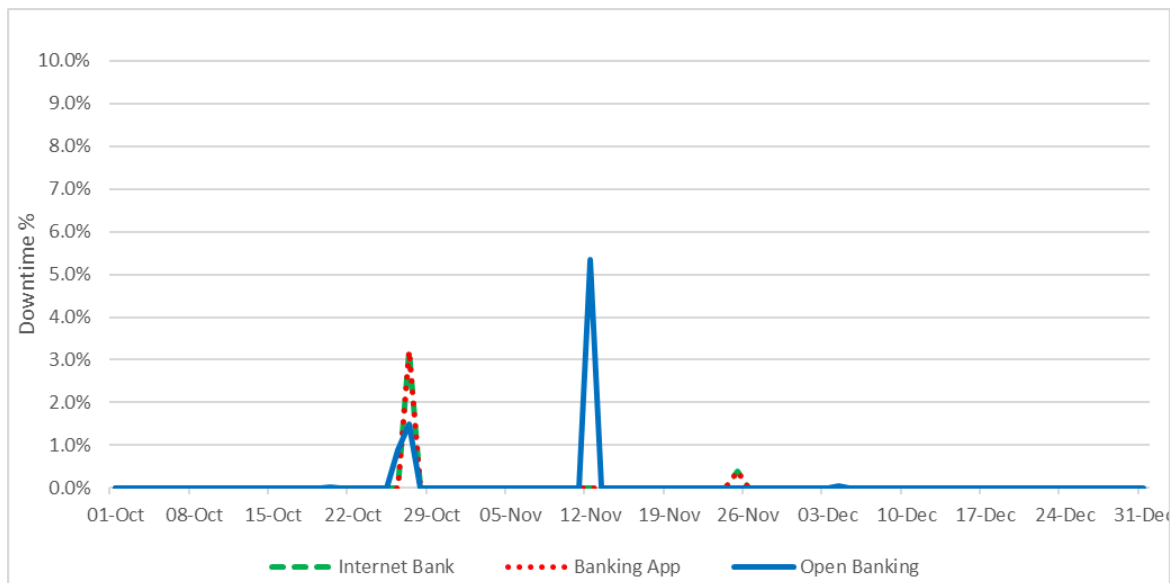


Fig 2: Digital Channel Downtime (%)

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.

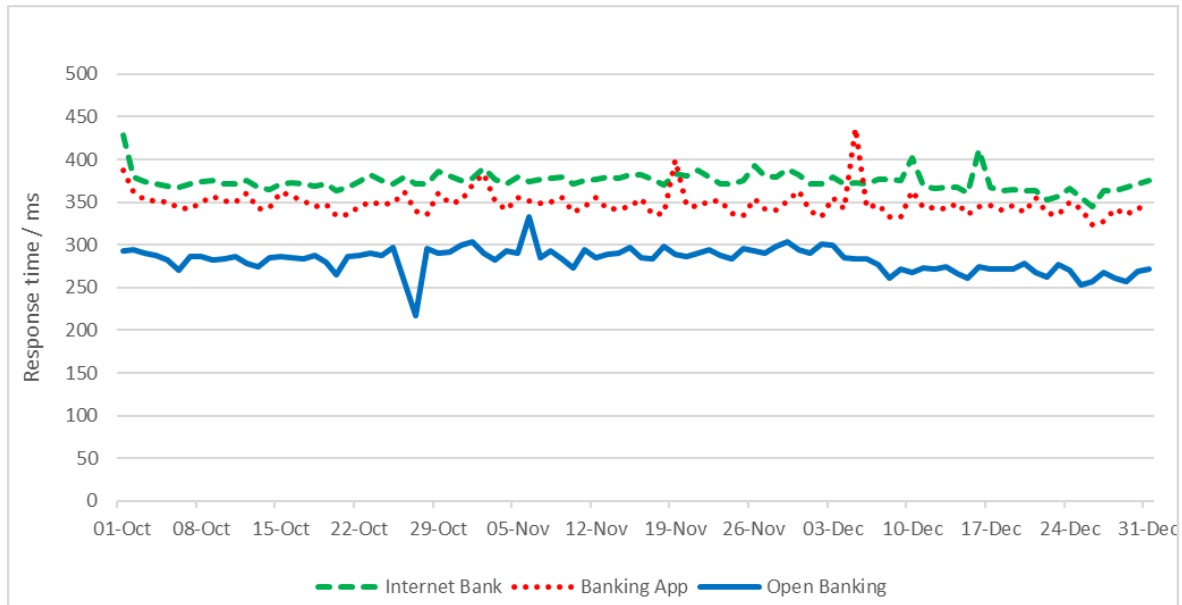


Fig 3: Account Transaction response time

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.

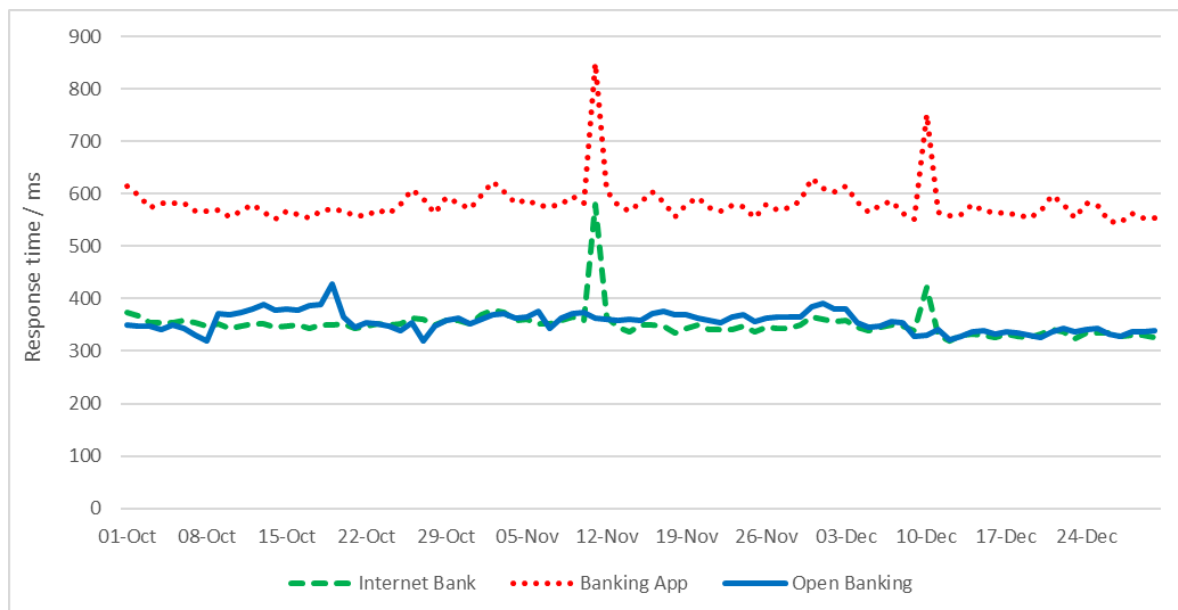


Fig 4: Payment confirmation response time

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).

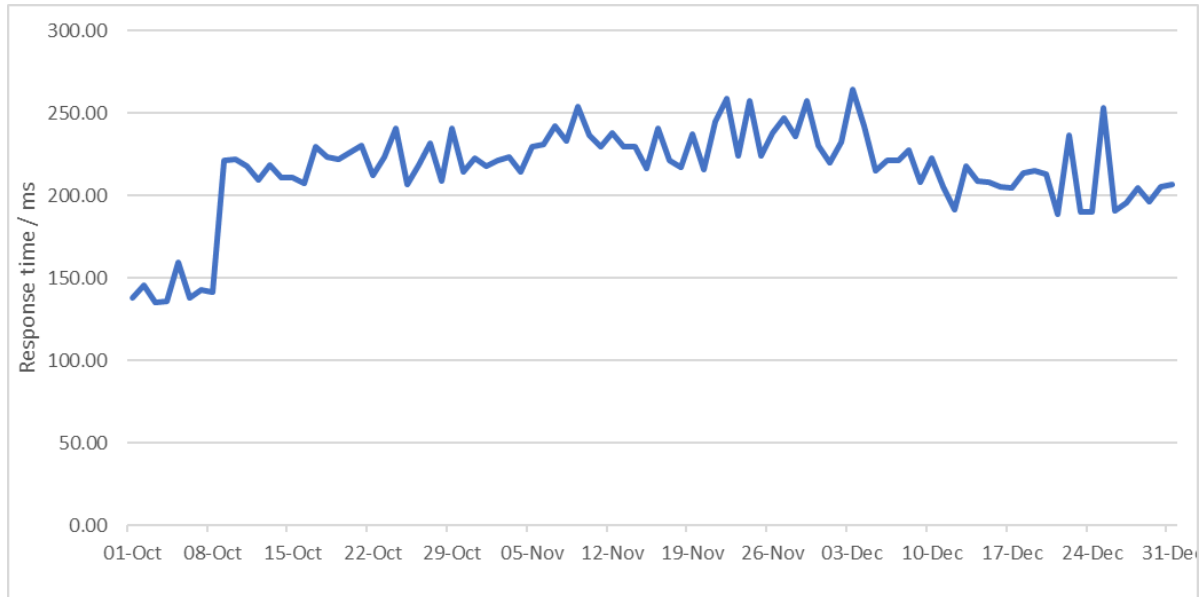


Fig 5: Confirmation of Funds response time

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.

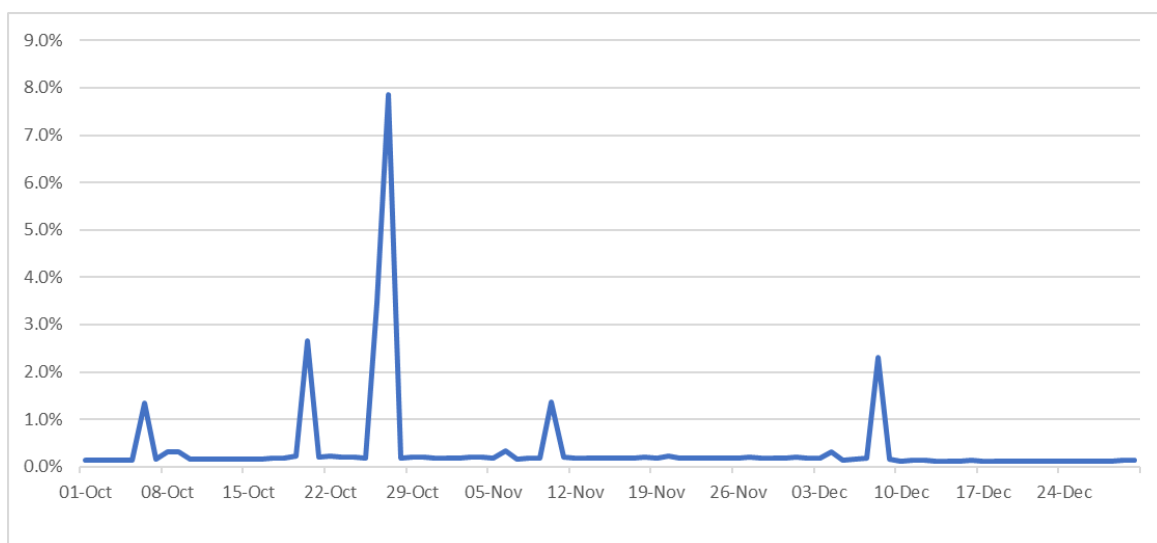


Fig 6: Average daily error rate

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 (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts 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-24	100.00	100.00	100.00	373	614	350	429	388	293	138	0.14
02-Oct-24	100.00	100.00	100.00	367	598	349	379	362	295	146	0.13
03-Oct-24	100.00	100.00	100.00	354	573	347	374	353	290	135	0.15
04-Oct-24	100.00	100.00	100.00	355	582	341	372	351	288	136	0.13
05-Oct-24	100.00	100.00	100.00	354	582	351	369	350	282	160	0.15
06-Oct-24	100.00	100.00	100.00	358	582	343	368	343	270	138	1.35
07-Oct-24	100.00	100.00	100.00	354	567	330	371	342	287	143	0.16
08-Oct-24	100.00	100.00	100.00	348	566	320	374	350	286	142	0.32
09-Oct-24	100.00	100.00	100.00	352	570	372	376	357	282	221	0.30
10-Oct-24	100.00	100.00	100.00	344	556	370	372	352	283	222	0.15
11-Oct-24	100.00	100.00	100.00	348	568	374	372	350	287	218	0.15
12-Oct-24	100.00	100.00	100.00	353	579	381	376	361	279	210	0.15
13-Oct-24	100.00	100.00	100.00	351	564	388	367	342	274	219	0.15
14-Oct-24	100.00	100.00	100.00	345	552	378	365	344	284	211	0.15
15-Oct-24	100.00	100.00	100.00	348	568	380	371	362	286	211	0.16
16-Oct-24	100.00	100.00	100.00	349	561	379	373	357	286	207	0.15
17-Oct-24	100.00	100.00	100.00	344	553	387	371	351	284	230	0.17
18-Oct-24	100.00	100.00	100.00	350	566	389	369	345	288	224	0.19
19-Oct-24	100.00	100.00	100.00	350	571	428	371	347	280	222	0.22
20-Oct-24	100.00	100.00	99.98	353	566	365	364	334	265	226	2.65
21-Oct-24	100.00	100.00	100.00	344	558	345	368	336	287	230	0.21
22-Oct-24	100.00	100.00	100.00	347	558	355	374	345	287	212	0.23
23-Oct-24	100.00	100.00	100.00	352	569	351	382	350	290	224	0.20
24-Oct-24	100.00	100.00	100.00	350	562	349	375	347	288	241	0.20
25-Oct-24	100.00	100.00	100.00	353	580	340	371	349	297	207	0.18
26-Oct-24	100.00	100.00	99.12	363	609	353	379	362	257	219	3.48
27-Oct-24	96.74	96.74	98.48	361	590	319	371	339	217	232	7.86
28-Oct-24	100.00	100.00	100.00	349	562	348	371	336	296	209	0.19
29-Oct-24	100.00	100.00	100.00	359	592	358	386	361	291	241	0.20
30-Oct-24	100.00	100.00	100.00	358	583	363	381	349	291	215	0.19
31-Oct-24	100.00	100.00	100.00	351	571	352	376	351	299	223	0.18

Date	Uptime (%)			Payments Response Time (ms)			Accounts 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-Nov-24	100.00	100.00	100.00	370	598	362	378	370	303	218	0.19
02-Nov-24	100.00	100.00	100.00	378	623	370	390	383	290	222	0.19
03-Nov-24	100.00	100.00	100.00	374	605	372	377	351	283	223	0.19
04-Nov-24	100.00	100.00	100.00	359	582	364	371	341	294	215	0.20
05-Nov-24	100.00	100.00	100.00	361	588	366	380	356	290	230	0.18
06-Nov-24	100.00	100.00	100.00	353	578	376	374	351	333	231	0.34
07-Nov-24	100.00	100.00	100.00	353	576	343	377	349	285	243	0.16
08-Nov-24	100.00	100.00	100.00	358	579	363	378	350	293	233	0.17
09-Nov-24	100.00	100.00	100.00	364	595	371	380	355	284	254	0.19
10-Nov-24	100.00	100.00	100.00	359	582	374	372	338	274	237	1.37
11-Nov-24	100.00	100.00	100.00	580	849	363	376	345	294	230	0.19
12-Nov-24	100.00	100.00	94.65	364	606	361	377	356	286	238	0.19
13-Nov-24	100.00	100.00	100.00	345	578	358	380	342	288	230	0.19
14-Nov-24	100.00	100.00	100.00	337	567	360	378	342	290	229	0.18
15-Nov-24	100.00	100.00	100.00	349	585	359	382	345	298	217	0.19
16-Nov-24	100.00	100.00	100.00	349	604	371	382	354	285	241	0.19
17-Nov-24	100.00	100.00	100.00	347	584	376	377	336	284	221	0.18
18-Nov-24	100.00	100.00	100.00	334	556	370	370	337	298	217	0.21
19-Nov-24	100.00	100.00	100.00	343	579	369	384	399	289	238	0.19
20-Nov-24	100.00	100.00	100.00	349	593	362	381	346	287	216	0.22
21-Nov-24	100.00	100.00	100.00	342	573	358	388	345	290	245	0.19
22-Nov-24	100.00	100.00	100.00	342	568	354	380	351	294	259	0.17
23-Nov-24	100.00	100.00	100.00	341	577	365	371	352	287	225	0.18
24-Nov-24	100.00	100.00	100.00	348	576	370	372	337	284	258	0.19
25-Nov-24	99.58	99.58	100.00	336	554	356	375	334	296	224	0.18
26-Nov-24	100.00	100.00	100.00	345	579	364	393	354	293	238	0.18
27-Nov-24	100.00	100.00	100.00	343	570	365	381	342	291	247	0.19
28-Nov-24	100.00	100.00	100.00	343	573	366	379	341	299	236	0.18
29-Nov-24	100.00	100.00	100.00	349	587	365	389	351	304	258	0.17
30-Nov-24	100.00	100.00	100.00	364	630	386	382	363	295	230	0.18

Date	Uptime (%)	Uptime (%)	Uptime (%)	Payments Response Time (ms)	Payments Response Time (ms)	Payments Response Time (ms)	Accounts Response Time (ms)	Accounts Response Time (ms)	Accounts 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-Dec-24	100.00	100.00	100.00	361	610	390	372	339	290	220	0.19
02-Dec-24	100.00	100.00	100.00	357	603	380	372	333	302	232	0.19
03-Dec-24	100.00	100.00	100.00	358	614	379	380	356	299	265	0.19
04-Dec-24	100.00	100.00	99.96	345	585	354	372	342	285	242	0.31
05-Dec-24	100.00	100.00	100.00	339	565	346	373	437	283	215	0.14
06-Dec-24	100.00	100.00	100.00	345	577	348	371	344	283	222	0.16
07-Dec-24	100.00	100.00	100.00	350	586	356	377	347	277	221	0.17
08-Dec-24	100.00	100.00	100.00	348	563	354	377	333	261	228	2.32
09-Dec-24	100.00	100.00	100.00	338	552	328	375	333	272	208	0.16
10-Dec-24	100.00	100.00	100.00	422	751	331	402	364	268	223	0.11
11-Dec-24	100.00	100.00	100.00	331	565	340	369	343	273	206	0.13
12-Dec-24	100.00	100.00	100.00	320	558	321	366	344	272	192	0.13
13-Dec-24	100.00	100.00	100.00	331	561	328	368	342	274	218	0.12
14-Dec-24	100.00	100.00	100.00	333	579	336	368	349	266	209	0.12
15-Dec-24	100.00	100.00	100.00	331	567	338	361	335	261	208	0.12
16-Dec-24	100.00	100.00	100.00	327	564	333	411	345	274	205	0.13
17-Dec-24	100.00	100.00	100.00	332	562	337	368	346	271	205	0.12
18-Dec-24	100.00	100.00	100.00	328	560	335	363	341	271	214	0.12
19-Dec-24	100.00	100.00	100.00	327	554	331	365	346	272	215	0.11
20-Dec-24	100.00	100.00	100.00	332	566	326	363	338	278	213	0.11
21-Dec-24	100.00	100.00	100.00	342	597	336	364	355	268	188	0.11
22-Dec-24	100.00	100.00	100.00	337	579	342	353	337	263	237	0.12
23-Dec-24	100.00	100.00	100.00	324	555	336	357	335	277	190	0.12
24-Dec-24	100.00	100.00	100.00	335	582	341	366	350	270	190	0.12
25-Dec-24	100.00	100.00	100.00	335	578	344	355	342	254	254	0.12
26-Dec-24	100.00	100.00	100.00	335	547	333	345	324	258	191	0.12
27-Dec-24	100.00	100.00	100.00	329	545	329	364	328	268	196	0.11
28-Dec-24	100.00	100.00	100.00	330	562	337	364	342	261	205	0.12
29-Dec-24	100.00	100.00	100.00	330	554	338	367	335	257	197	0.13
30-Dec-24	100.00	100.00	100.00	327	553	338	372	344	269	206	0.13
31-Dec-24	100.00	100.00	100.00	334	563	334	376	342	272	207	0.12