



Open Banking Our performance

Retail

October – December 2025



**BANK OF
SCOTLAND**

Open Banking – a quarterly report

What can this report tell me?

This report is a good way for you to see how we're performing in Open Banking.

We'll usually publish it four times a year and it will help you to see:

- how long all of our online services are up or down (otherwise known as 'uptime' or 'downtime').
- how long all of our online services take to respond to each and every request.
- how frequently we have errors that mean that other websites or apps can't talk to our systems.

Why do we publish this?

We do this, because both the European Banking Authority and the Financial Conduct Authority want to make sure that you're getting the best possible service – as do we. This means that each and every financial provider in Open Banking needs to publish the same types of data.

How can I find out more about Open Banking?

To find out more about what we offer and how we're doing it, take a look at our Open Banking pages.

www.bankofscotland.co.uk/aboutonline/open-banking

If you're more interested in the technical side, take a look at the Open Banking Standard pages.

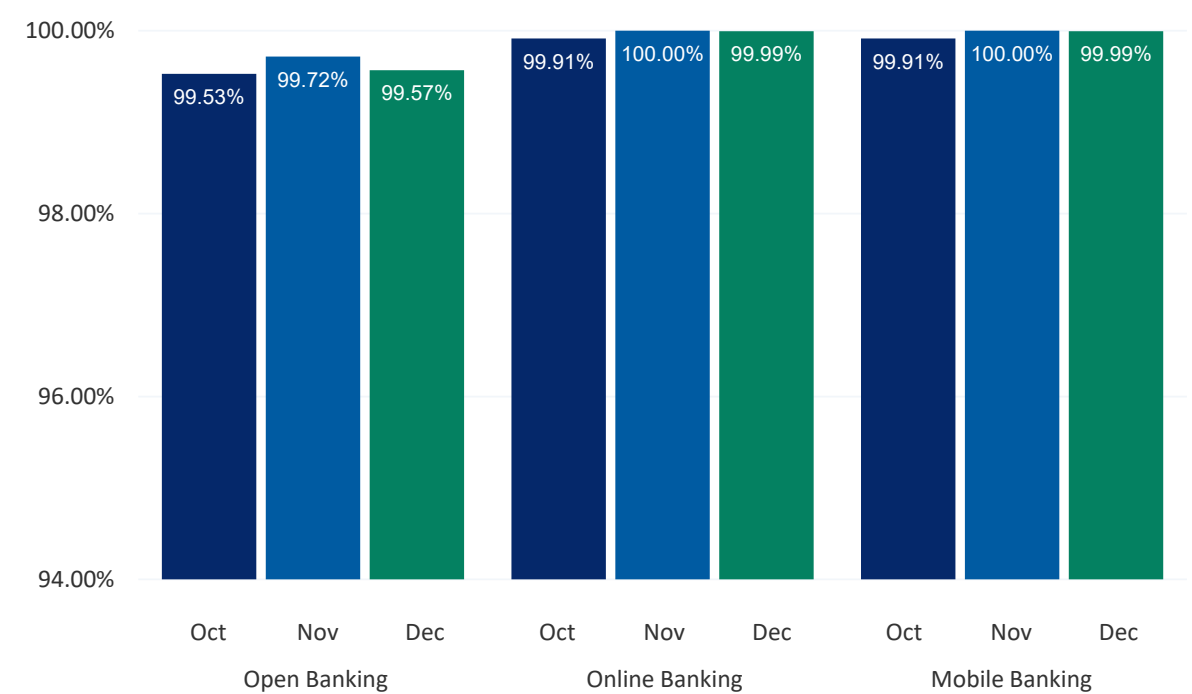
standards.openbanking.org.uk

Service availability

October - December 2025

We aim to be available all the time. But, from time to time, there might be some planned or unplanned downtime. The bar chart and figures below, show just how available we've been this quarter.

How long our service has been available for (%)



What the source data looks like

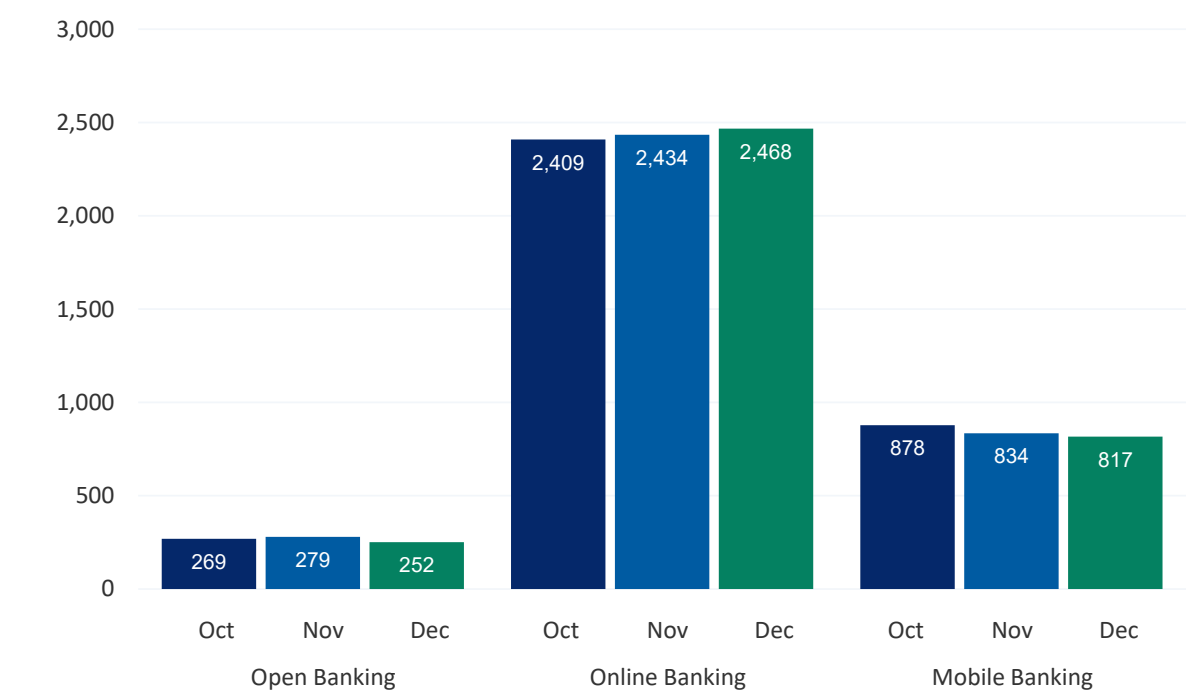
		Open Banking	Online Banking	Mobile Banking
October	Availability	99.53%	99.91%	99.91%
	Planned downtime	2h 20m	0m	0m
	Unplanned downtime	1h 10m	38m	39m
November	Availability	99.72%	100.00%	100.00%
	Planned downtime	2h 1m	0m	0m
	Unplanned downtime	1m	0m	0m
December	Availability	99.57%	99.99%	99.99%
	Planned downtime	3h 4m	0m	0m
	Unplanned downtime	9m	3m	3m

Account information services

October - December 2025

We like to measure how long it takes us to respond to each account information request. So, whatever information you're sharing, we will always track how fast we are. The bar chart and figures below, show just how quick we've been this quarter.

How long it's taken us to respond to account information requests (in milliseconds)



What the source data looks like

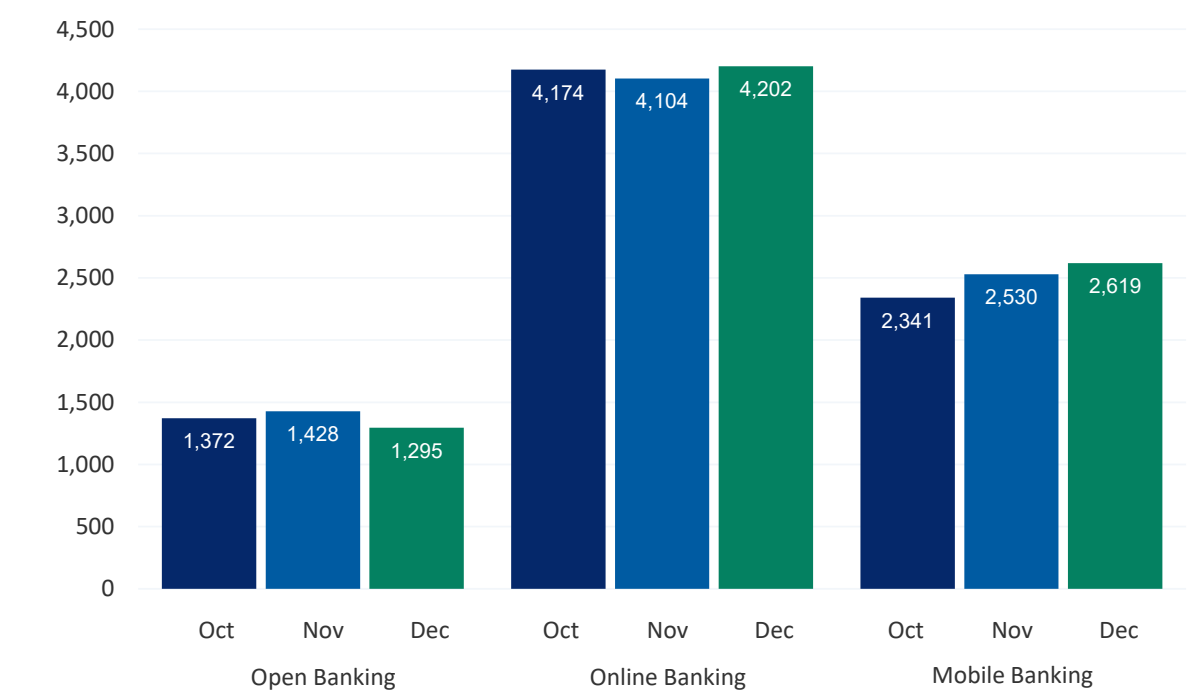
	Open Banking	Online Banking	Mobile Banking
October	269ms	2,409ms	878ms
November	279ms	2,434ms	834ms
December	252ms	2,468ms	817ms

Payment services

October - December 2025

We like to measure how long it takes us to respond to each payment request. So, whatever payment's being set up, we will always track how fast we are. The bar chart and figures below, show just how quick we've been this quarter.

How long it's taken us to respond to payment requests (in milliseconds)



What the source data looks like

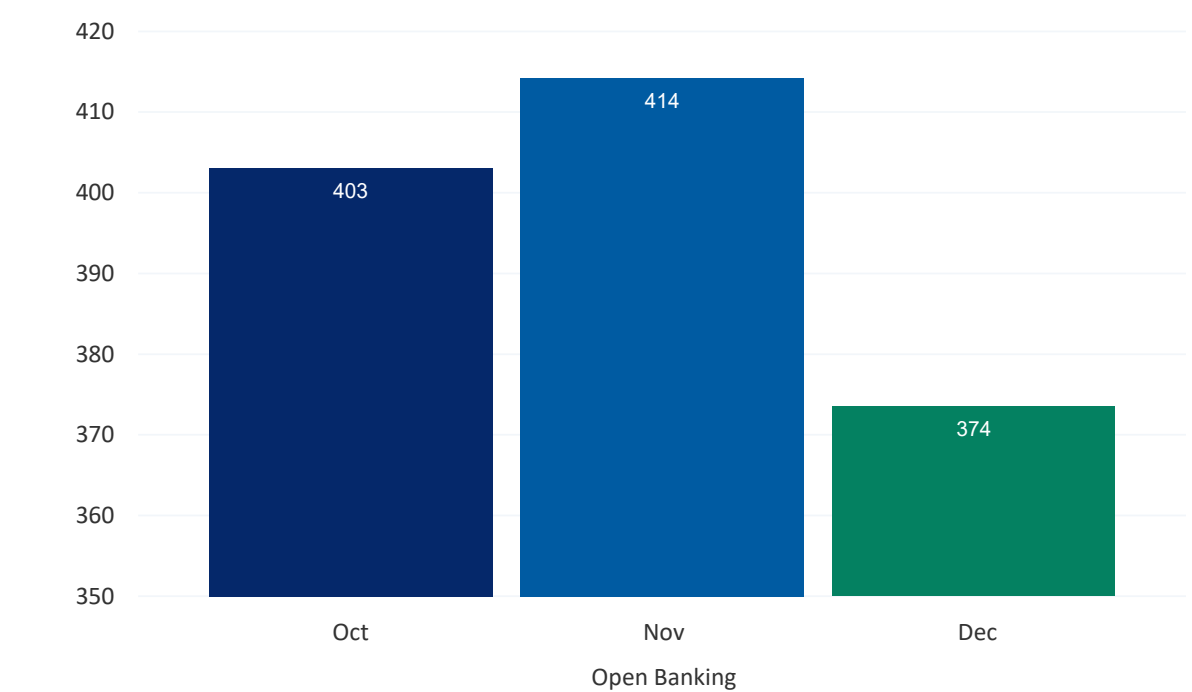
	Open Banking	Online Banking	Mobile Banking
October	1,372ms	4,174ms	2,341ms
November	1,428ms	4,104ms	2,530ms
December	1,295ms	4,202ms	2,619ms

Funds checking services

October - December 2025

We like to measure how long it takes us to respond to each funds checking request. So we will always track how fast we are. The bar chart and figures below, show just how quick we've been this quarter.

How long it's taken us to respond to funds checking requests (in milliseconds)



What the source data looks like

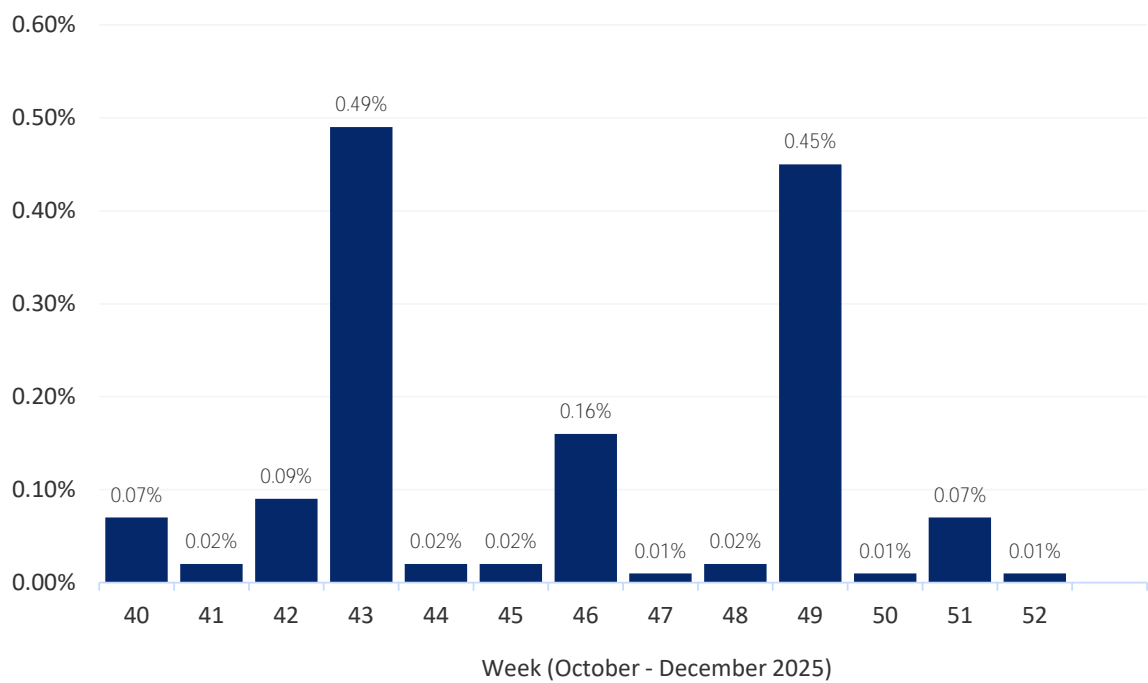
Open Banking	
October	403ms
November	414ms
December	374ms

Error rates

October - December 2025

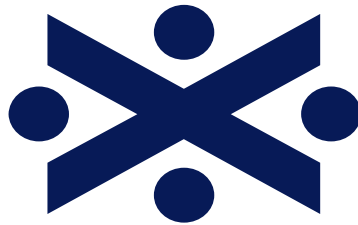
Sometimes, when a website or app tries to talk to our systems, there may be a problem. If we can't provide them with an access point (also known as an 'API'), then the request will fail and we will report it as an error. The bar chart and figures below, show the error rates this quarter.

What our error rates have been (%)



What the source data looks like

Week	40	41	42	43	44	45	46	47	48	49	50	51	52
Rate (%)	0.07	0.02	0.09	0.49	0.02	0.02	0.16	0.01	0.02	0.45	0.01	0.07	0.01



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