



Open Banking Channel Performance

01 October to 31 December 2025

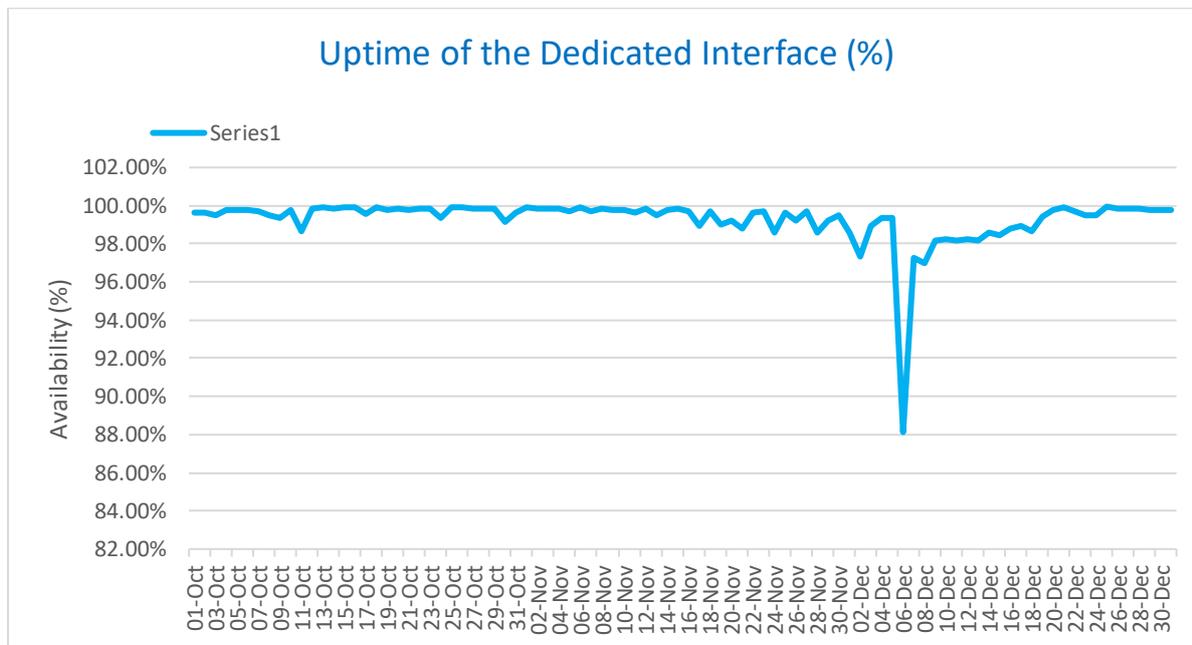
This report helps customers and Third-Party Providers (TPPs) understand the performance & availability of our Open Banking Channel (Dedicated Interface) and PSU (Payment Service User) interface(s).

We'll continue to publish new data on a quarterly basis. The next set of data covering January to March 2026 will be published in April 2026.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 October to 31 December 2025.

This service channel is considered unavailable when any request takes 30 seconds or more to be answered or when the interface returns a timeout error. In addition, all planned downtimes for maintenance have been included.

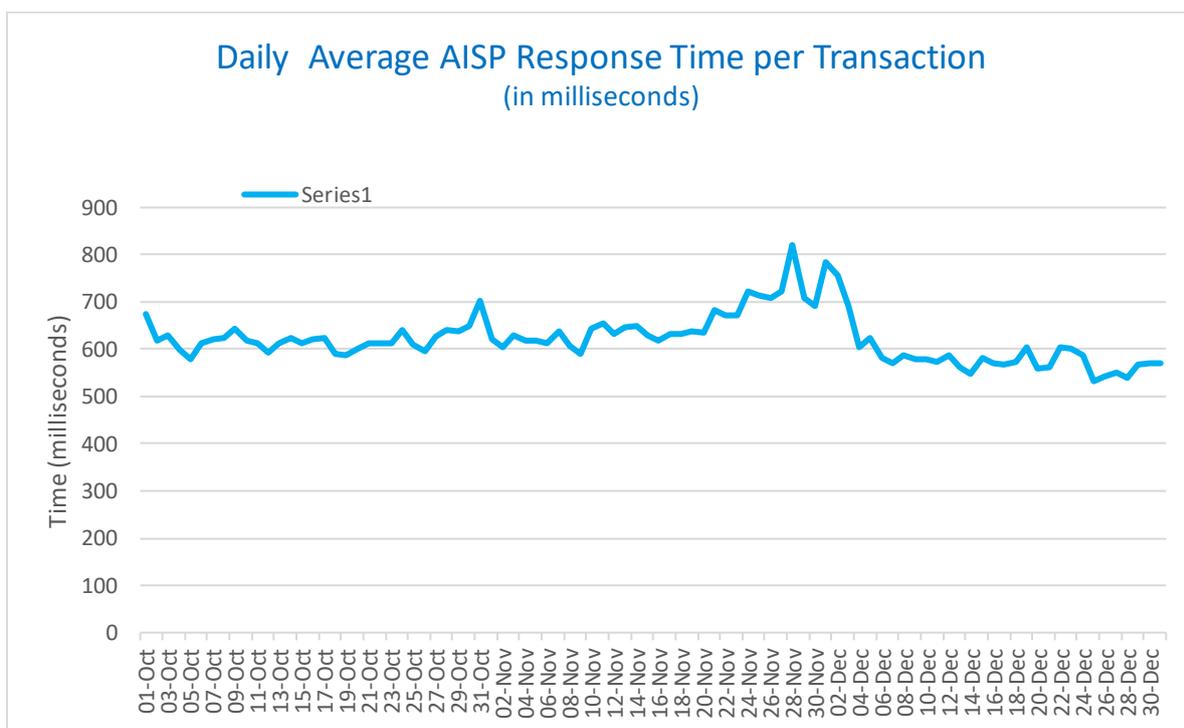


October 2025	
Date	01-Oct
Average Time	99.64%
Date	02-Oct
Average Time	99.64%
Date	03-Oct
Average Time	99.50%
Date	04-Oct
Average Time	99.76%
Date	05-Oct
Average Time	99.80%
Date	06-Oct
Average Time	99.75%
Date	07-Oct
Average Time	99.68%
Date	08-Oct
Average Time	99.50%
Date	09-Oct
Average Time	99.37%
Date	10-Oct
Average Time	99.81%
Date	11-Oct
Average Time	98.63%
Date	12-Oct
Average Time	99.86%
Date	13-Oct
Average Time	99.88%
Date	14-Oct
Average Time	99.83%
Date	15-Oct
Average Time	99.95%
Date	16-Oct
Average Time	99.88%
Date	17-Oct
Average Time	99.60%
Date	18-Oct
Average Time	99.94%
Date	19-Oct
Average Time	99.80%
Date	20-Oct
Average Time	99.84%
Date	21-Oct
Average Time	99.81%
Date	22-Oct
Average Time	99.83%
Date	23-Oct
Average Time	99.83%
Date	24-Oct
Average Time	99.32%
Date	25-Oct
Average Time	99.89%
Date	26-Oct
Average Time	99.89%
Date	27-Oct
Average Time	99.83%
Date	28-Oct
Average Time	99.83%
Date	29-Oct
Average Time	99.85%
Date	30-Oct
Average Time	99.16%
Date	31-Oct
Average Time	99.62%
November 2025	
Date	01-Nov
Average Time	99.89%
Date	02-Nov
Average Time	99.85%
Date	03-Nov
Average Time	99.86%
Date	04-Nov
Average Time	99.83%
Date	05-Nov
Average Time	99.72%
Date	06-Nov
Average Time	99.89%
Date	07-Nov
Average Time	99.72%
Date	08-Nov
Average Time	99.83%
Date	09-Nov
Average Time	99.79%
Date	10-Nov
Average Time	99.75%
Date	11-Nov
Average Time	99.60%
Date	12-Nov
Average Time	99.87%
Date	13-Nov
Average Time	99.52%
Date	14-Nov
Average Time	99.75%
Date	15-Nov
Average Time	99.86%
Date	16-Nov
Average Time	99.71%
Date	17-Nov
Average Time	98.95%
Date	18-Nov
Average Time	99.70%
Date	19-Nov
Average Time	99.00%
Date	20-Nov
Average Time	99.19%
Date	21-Nov
Average Time	98.79%
Date	22-Nov
Average Time	99.61%
Date	23-Nov
Average Time	99.73%
Date	24-Nov
Average Time	98.56%
Date	25-Nov
Average Time	99.62%
Date	26-Nov
Average Time	99.22%
Date	27-Nov
Average Time	99.68%
Date	28-Nov
Average Time	98.56%
Date	29-Nov
Average Time	99.24%
Date	30-Nov
Average Time	99.49%
December 2025	
Date	01-Dec
Average Time	98.62%
Date	02-Dec
Average Time	97.31%
Date	03-Dec
Average Time	98.92%
Date	04-Dec
Average Time	99.38%
Date	05-Dec
Average Time	99.34%
Date	06-Dec
Average Time	88.13%
Date	07-Dec
Average Time	97.25%
Date	08-Dec
Average Time	97.00%
Date	09-Dec
Average Time	98.19%
Date	10-Dec
Average Time	98.26%
Date	11-Dec
Average Time	98.14%
Date	12-Dec
Average Time	98.23%
Date	13-Dec
Average Time	98.19%
Date	14-Dec
Average Time	98.61%
Date	15-Dec
Average Time	98.48%
Date	16-Dec
Average Time	98.81%
Date	17-Dec
Average Time	98.92%
Date	18-Dec
Average Time	98.63%
Date	19-Dec
Average Time	99.42%
Date	20-Dec
Average Time	99.79%
Date	21-Dec
Average Time	99.94%
Date	22-Dec
Average Time	99.72%
Date	23-Dec
Average Time	99.52%
Date	24-Dec
Average Time	99.49%
Date	25-Dec
Average Time	99.95%
Date	26-Dec
Average Time	99.84%
Date	27-Dec
Average Time	99.81%
Date	28-Dec
Average Time	99.86%
Date	29-Dec
Average Time	99.78%
Date	30-Dec
Average Time	99.77%
Date	31-Dec
Average Time	99.78%

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 October to 31 December 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 622 milliseconds per call over this period.



October 2025	
Date	01-Oct
Average Time (ms)	673
Date	02-Oct
Average Time (ms)	619
Date	03-Oct
Average Time (ms)	629
Date	04-Oct
Average Time (ms)	597
Date	05-Oct
Average Time (ms)	579
Date	06-Oct
Average Time (ms)	613
Date	07-Oct
Average Time (ms)	621
Date	08-Oct
Average Time (ms)	624
Date	09-Oct
Average Time (ms)	643
Date	10-Oct
Average Time (ms)	619
Date	11-Oct
Average Time (ms)	611
Date	12-Oct
Average Time (ms)	593
Date	13-Oct
Average Time (ms)	614
Date	14-Oct
Average Time (ms)	623
Date	15-Oct
Average Time (ms)	612
Date	16-Oct
Average Time (ms)	621
Date	17-Oct
Average Time (ms)	625
Date	18-Oct
Average Time (ms)	591
Date	19-Oct
Average Time (ms)	587
Date	20-Oct
Average Time (ms)	602
Date	21-Oct
Average Time (ms)	613
Date	22-Oct
Average Time (ms)	614
Date	23-Oct
Average Time (ms)	613
Date	24-Oct
Average Time (ms)	642
Date	25-Oct
Average Time (ms)	609
Date	26-Oct
Average Time (ms)	595
Date	27-Oct
Average Time (ms)	627
Date	28-Oct
Average Time (ms)	640
Date	29-Oct
Average Time (ms)	637
Date	30-Oct
Average Time (ms)	650
Date	31-Oct
Average Time (ms)	703

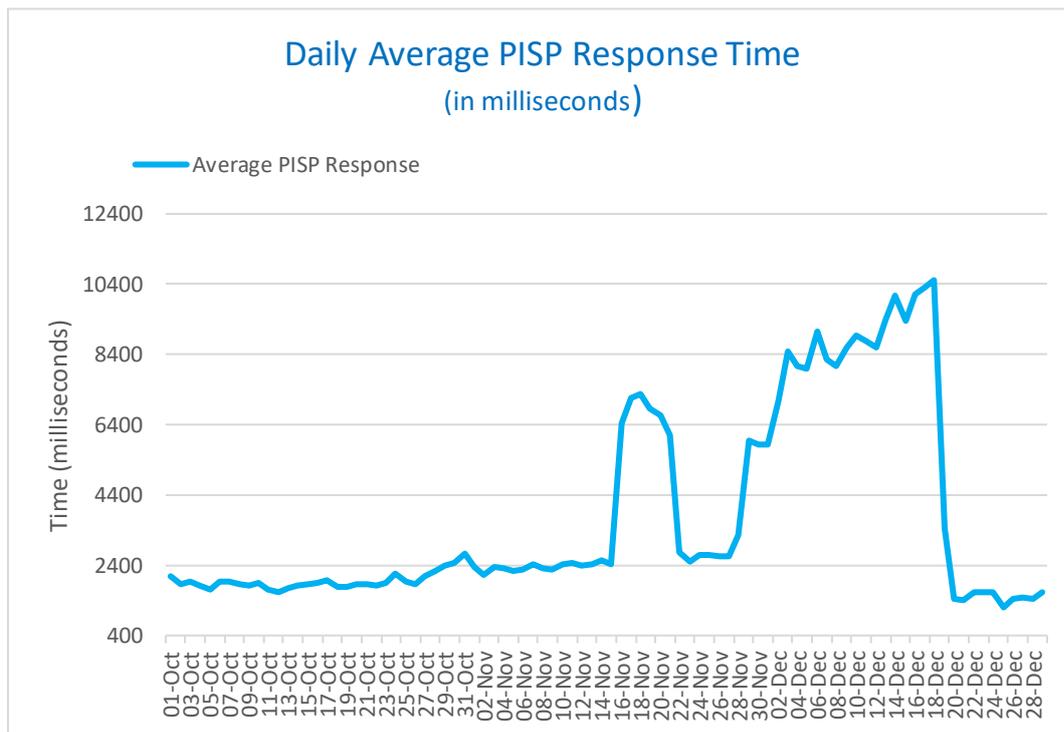
November 2025	
Date	01-Nov
Average Time (ms)	622
Date	02-Nov
Average Time (ms)	603
Date	03-Nov
Average Time (ms)	630
Date	04-Nov
Average Time (ms)	617
Date	05-Nov
Average Time (ms)	619
Date	06-Nov
Average Time (ms)	612
Date	07-Nov
Average Time (ms)	638
Date	08-Nov
Average Time (ms)	607
Date	09-Nov
Average Time (ms)	591
Date	10-Nov
Average Time (ms)	643
Date	11-Nov
Average Time (ms)	655
Date	12-Nov
Average Time (ms)	634
Date	13-Nov
Average Time (ms)	646
Date	14-Nov
Average Time (ms)	649
Date	15-Nov
Average Time (ms)	631
Date	16-Nov
Average Time (ms)	618
Date	17-Nov
Average Time (ms)	632
Date	18-Nov
Average Time (ms)	631
Date	19-Nov
Average Time (ms)	637
Date	20-Nov
Average Time (ms)	635
Date	21-Nov
Average Time (ms)	684
Date	22-Nov
Average Time (ms)	671
Date	23-Nov
Average Time (ms)	672
Date	24-Nov
Average Time (ms)	722
Date	25-Nov
Average Time (ms)	714
Date	26-Nov
Average Time (ms)	709
Date	27-Nov
Average Time (ms)	722
Date	28-Nov
Average Time (ms)	821
Date	29-Nov
Average Time (ms)	707
Date	30-Nov
Average Time (ms)	692

December 2025	
Date	01-Dec
Average Time (ms)	785
Date	02-Dec
Average Time (ms)	757
Date	03-Dec
Average Time (ms)	691
Date	04-Dec
Average Time (ms)	605
Date	05-Dec
Average Time (ms)	623
Date	06-Dec
Average Time (ms)	582
Date	07-Dec
Average Time (ms)	571
Date	08-Dec
Average Time (ms)	586
Date	09-Dec
Average Time (ms)	580
Date	10-Dec
Average Time (ms)	579
Date	11-Dec
Average Time (ms)	573
Date	12-Dec
Average Time (ms)	588
Date	13-Dec
Average Time (ms)	563
Date	14-Dec
Average Time (ms)	549
Date	15-Dec
Average Time (ms)	580
Date	16-Dec
Average Time (ms)	569
Date	17-Dec
Average Time (ms)	567
Date	18-Dec
Average Time (ms)	573
Date	19-Dec
Average Time (ms)	604
Date	20-Dec
Average Time (ms)	559
Date	21-Dec
Average Time (ms)	562
Date	22-Dec
Average Time (ms)	604
Date	23-Dec
Average Time (ms)	601
Date	24-Dec
Average Time (ms)	588
Date	25-Dec
Average Time (ms)	532
Date	26-Dec
Average Time (ms)	542
Date	27-Dec
Average Time (ms)	550
Date	28-Dec
Average Time (ms)	540
Date	29-Dec
Average Time (ms)	566
Date	30-Dec
Average Time (ms)	570
Date	31-Dec
Average Time (ms)	570

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 October to 31 December 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 3765 milliseconds per call over this period.

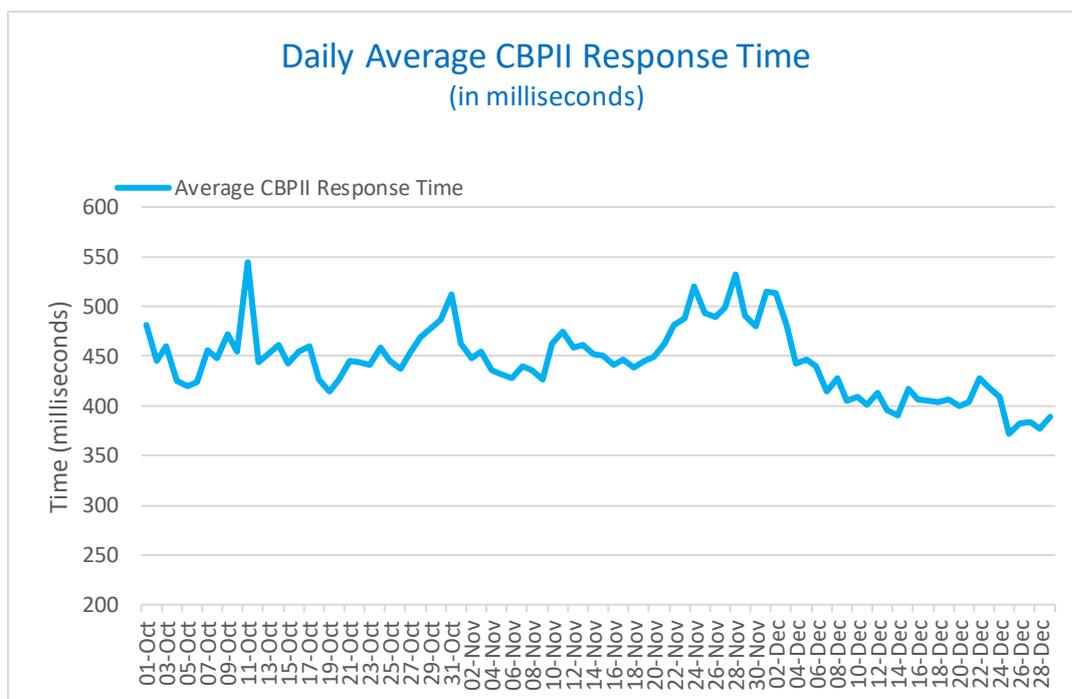


October 2025	
Date	01-Oct
Average Time (ms)	2097
Date	02-Oct
Average Time (ms)	1870
Date	03-Oct
Average Time (ms)	1933
Date	04-Oct
Average Time (ms)	1822
Date	05-Oct
Average Time (ms)	1720
Date	06-Oct
Average Time (ms)	1945
Date	07-Oct
Average Time (ms)	1932
Date	08-Oct
Average Time (ms)	1868
Date	09-Oct
Average Time (ms)	1830
Date	10-Oct
Average Time (ms)	1888
Date	11-Oct
Average Time (ms)	1704
Date	12-Oct
Average Time (ms)	1623
Date	13-Oct
Average Time (ms)	1750
Date	14-Oct
Average Time (ms)	1808
Date	15-Oct
Average Time (ms)	1869
Date	16-Oct
Average Time (ms)	1881
Date	17-Oct
Average Time (ms)	1969
Date	18-Oct
Average Time (ms)	1766
Date	19-Oct
Average Time (ms)	1778
Date	20-Oct
Average Time (ms)	1865
Date	21-Oct
Average Time (ms)	1846
Date	22-Oct
Average Time (ms)	1837
Date	23-Oct
Average Time (ms)	1908
Date	24-Oct
Average Time (ms)	2156
Date	25-Oct
Average Time (ms)	1929
Date	26-Oct
Average Time (ms)	1851
Date	27-Oct
Average Time (ms)	2073
Date	28-Oct
Average Time (ms)	2229
Date	29-Oct
Average Time (ms)	2380
Date	30-Oct
Average Time (ms)	2466
Date	31-Oct
Average Time (ms)	2716
November 2025	
Date	01-Nov
Average Time (ms)	2339
Date	02-Nov
Average Time (ms)	2120
Date	03-Nov
Average Time (ms)	2367
Date	04-Nov
Average Time (ms)	2299
Date	05-Nov
Average Time (ms)	2246
Date	06-Nov
Average Time (ms)	2272
Date	07-Nov
Average Time (ms)	2427
Date	08-Nov
Average Time (ms)	2318
Date	09-Nov
Average Time (ms)	2293
Date	10-Nov
Average Time (ms)	2435
Date	11-Nov
Average Time (ms)	2454
Date	12-Nov
Average Time (ms)	2386
Date	13-Nov
Average Time (ms)	2409
Date	14-Nov
Average Time (ms)	2559
Date	15-Nov
Average Time (ms)	2437
Date	16-Nov
Average Time (ms)	6425
Date	17-Nov
Average Time (ms)	7156
Date	18-Nov
Average Time (ms)	7275
Date	19-Nov
Average Time (ms)	6849
Date	20-Nov
Average Time (ms)	6679
Date	21-Nov
Average Time (ms)	6113
Date	22-Nov
Average Time (ms)	2784
Date	23-Nov
Average Time (ms)	2487
Date	24-Nov
Average Time (ms)	2691
Date	25-Nov
Average Time (ms)	2687
Date	26-Nov
Average Time (ms)	2650
Date	27-Nov
Average Time (ms)	2657
Date	28-Nov
Average Time (ms)	3254
Date	29-Nov
Average Time (ms)	5952
Date	30-Nov
Average Time (ms)	5832
December 2025	
Date	01-Dec
Average Time (ms)	5823
Date	02-Dec
Average Time (ms)	7095
Date	03-Dec
Average Time (ms)	8470
Date	04-Dec
Average Time (ms)	8073
Date	05-Dec
Average Time (ms)	7985
Date	06-Dec
Average Time (ms)	9041
Date	07-Dec
Average Time (ms)	8263
Date	08-Dec
Average Time (ms)	8083
Date	09-Dec
Average Time (ms)	8613
Date	10-Dec
Average Time (ms)	8952
Date	11-Dec
Average Time (ms)	8769
Date	12-Dec
Average Time (ms)	8579
Date	13-Dec
Average Time (ms)	9382
Date	14-Dec
Average Time (ms)	10065
Date	15-Dec
Average Time (ms)	9360
Date	16-Dec
Average Time (ms)	10109
Date	17-Dec
Average Time (ms)	10304
Date	18-Dec
Average Time (ms)	10513
Date	19-Dec
Average Time (ms)	3453
Date	20-Dec
Average Time (ms)	1423
Date	21-Dec
Average Time (ms)	1391
Date	22-Dec
Average Time (ms)	1649
Date	23-Dec
Average Time (ms)	1632
Date	24-Dec
Average Time (ms)	1636
Date	25-Dec
Average Time (ms)	1198
Date	26-Dec
Average Time (ms)	1452
Date	27-Dec
Average Time (ms)	1487
Date	28-Dec
Average Time (ms)	1451
Date	29-Dec
Average Time (ms)	1619
Date	30-Dec
Average Time (ms)	1624
Date	31-Dec
Average Time (ms)	1726

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 October to 31 December 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 444 milliseconds per call over this period.



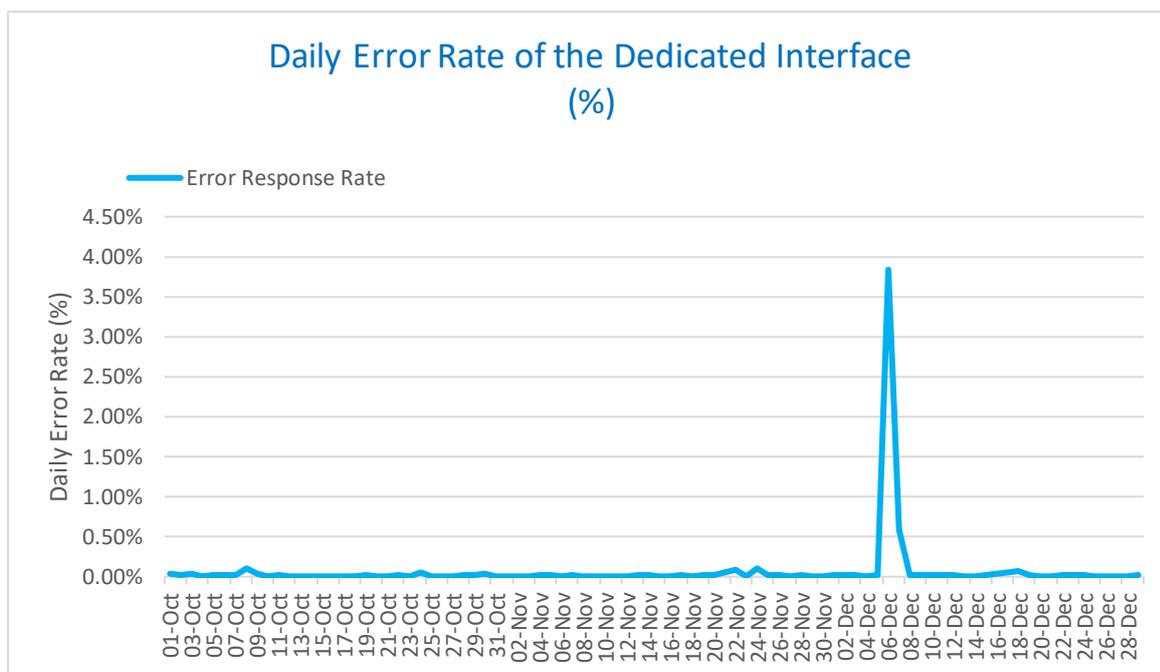
October 2025	
Date	01-Oct
Average Time (ms)	481
Date	02-Oct
Average Time (ms)	445
Date	03-Oct
Average Time (ms)	459
Date	04-Oct
Average Time (ms)	426
Date	05-Oct
Average Time (ms)	419
Date	06-Oct
Average Time (ms)	424
Date	07-Oct
Average Time (ms)	456
Date	08-Oct
Average Time (ms)	448
Date	09-Oct
Average Time (ms)	472
Date	10-Oct
Average Time (ms)	455
Date	11-Oct
Average Time (ms)	544
Date	12-Oct
Average Time (ms)	444
Date	13-Oct
Average Time (ms)	452
Date	14-Oct
Average Time (ms)	461
Date	15-Oct
Average Time (ms)	442
Date	16-Oct
Average Time (ms)	454
Date	17-Oct
Average Time (ms)	460
Date	18-Oct
Average Time (ms)	427
Date	19-Oct
Average Time (ms)	414
Date	20-Oct
Average Time (ms)	426
Date	21-Oct
Average Time (ms)	445
Date	22-Oct
Average Time (ms)	444
Date	23-Oct
Average Time (ms)	442
Date	24-Oct
Average Time (ms)	459
Date	25-Oct
Average Time (ms)	446
Date	26-Oct
Average Time (ms)	438
Date	27-Oct
Average Time (ms)	453
Date	28-Oct
Average Time (ms)	470
Date	29-Oct
Average Time (ms)	477
Date	30-Oct
Average Time (ms)	487
Date	31-Oct
Average Time (ms)	512

November 2025	
Date	01-Nov
Average Time (ms)	462
Date	02-Nov
Average Time (ms)	448
Date	03-Nov
Average Time (ms)	455
Date	04-Nov
Average Time (ms)	435
Date	05-Nov
Average Time (ms)	432
Date	06-Nov
Average Time (ms)	428
Date	07-Nov
Average Time (ms)	440
Date	08-Nov
Average Time (ms)	435
Date	09-Nov
Average Time (ms)	427
Date	10-Nov
Average Time (ms)	463
Date	11-Nov
Average Time (ms)	474
Date	12-Nov
Average Time (ms)	459
Date	13-Nov
Average Time (ms)	461
Date	14-Nov
Average Time (ms)	452
Date	15-Nov
Average Time (ms)	451
Date	16-Nov
Average Time (ms)	441
Date	17-Nov
Average Time (ms)	446
Date	18-Nov
Average Time (ms)	438
Date	19-Nov
Average Time (ms)	446
Date	20-Nov
Average Time (ms)	449
Date	21-Nov
Average Time (ms)	462
Date	22-Nov
Average Time (ms)	481
Date	23-Nov
Average Time (ms)	488
Date	24-Nov
Average Time (ms)	520
Date	25-Nov
Average Time (ms)	494
Date	26-Nov
Average Time (ms)	489
Date	27-Nov
Average Time (ms)	499
Date	28-Nov
Average Time (ms)	532
Date	29-Nov
Average Time (ms)	491
Date	30-Nov
Average Time (ms)	480

December 2025	
Date	01-Dec
Average Time (ms)	515
Date	02-Dec
Average Time (ms)	514
Date	03-Dec
Average Time (ms)	481
Date	04-Dec
Average Time (ms)	443
Date	05-Dec
Average Time (ms)	447
Date	06-Dec
Average Time (ms)	440
Date	07-Dec
Average Time (ms)	415
Date	08-Dec
Average Time (ms)	427
Date	09-Dec
Average Time (ms)	406
Date	10-Dec
Average Time (ms)	409
Date	11-Dec
Average Time (ms)	401
Date	12-Dec
Average Time (ms)	413
Date	13-Dec
Average Time (ms)	396
Date	14-Dec
Average Time (ms)	391
Date	15-Dec
Average Time (ms)	417
Date	16-Dec
Average Time (ms)	406
Date	17-Dec
Average Time (ms)	404
Date	18-Dec
Average Time (ms)	404
Date	19-Dec
Average Time (ms)	407
Date	20-Dec
Average Time (ms)	399
Date	21-Dec
Average Time (ms)	404
Date	22-Dec
Average Time (ms)	427
Date	23-Dec
Average Time (ms)	418
Date	24-Dec
Average Time (ms)	410
Date	25-Dec
Average Time (ms)	372
Date	26-Dec
Average Time (ms)	383
Date	27-Dec
Average Time (ms)	383
Date	28-Dec
Average Time (ms)	377
Date	29-Dec
Average Time (ms)	389
Date	30-Dec
Average Time (ms)	396
Date	31-Dec
Average Time (ms)	405

Open Banking Dedicated Interface Performance

The daily error rate of the open banking dedicated interface is calculated as the proportion unsuccessful calls from any third party out of the total number of requests received each day.



October 2025	
Date	01-Oct
Daily error Rate (%)	0.04%
Date	02-Oct
Daily error Rate (%)	0.03%
Date	03-Oct
Daily error Rate (%)	0.04%
Date	04-Oct
Daily error Rate (%)	0.01%
Date	05-Oct
Daily error Rate (%)	0.02%
Date	06-Oct
Daily error Rate (%)	0.02%
Date	07-Oct
Daily error Rate (%)	0.10%
Date	08-Oct
Daily error Rate (%)	0.05%
Date	09-Oct
Daily error Rate (%)	0.01%
Date	10-Oct
Daily error Rate (%)	0.02%
Date	11-Oct
Daily error Rate (%)	0.01%
Date	12-Oct
Daily error Rate (%)	0.01%
Date	13-Oct
Daily error Rate (%)	0.01%
Date	14-Oct
Daily error Rate (%)	0.01%
Date	15-Oct
Daily error Rate (%)	0.01%
Date	16-Oct
Daily error Rate (%)	0.01%
Date	17-Oct
Daily error Rate (%)	0.01%
Date	18-Oct
Daily error Rate (%)	0.01%
Date	19-Oct
Daily error Rate (%)	0.02%
Date	20-Oct
Daily error Rate (%)	0.01%
Date	21-Oct
Daily error Rate (%)	0.01%
Date	22-Oct
Daily error Rate (%)	0.02%
Date	23-Oct
Daily error Rate (%)	0.01%
Date	24-Oct
Daily error Rate (%)	0.05%
Date	25-Oct
Daily error Rate (%)	0.01%
Date	26-Oct
Daily error Rate (%)	0.01%
Date	27-Oct
Daily error Rate (%)	0.01%
Date	28-Oct
Daily error Rate (%)	0.02%
Date	29-Oct
Daily error Rate (%)	0.01%
Date	30-Oct
Daily error Rate (%)	0.03%
Date	31-Oct
Daily error Rate (%)	0.01%

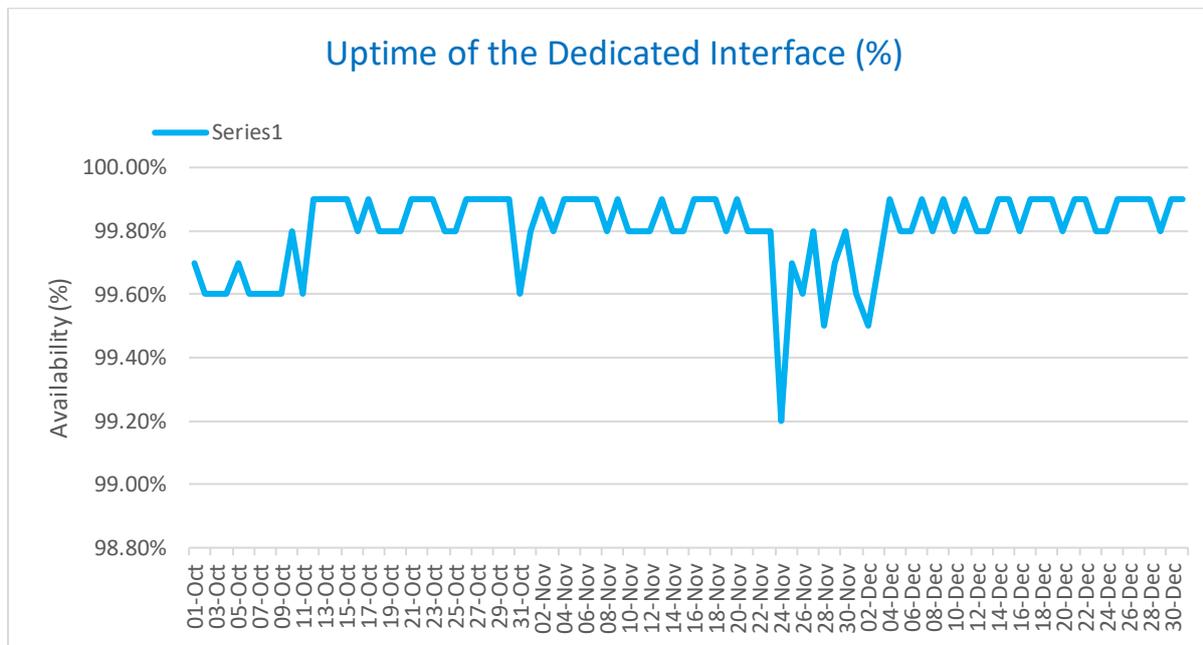
November 2025	
Date	01-Nov
Daily error Rate (%)	0.01%
Date	02-Nov
Daily error Rate (%)	0.01%
Date	03-Nov
Daily error Rate (%)	0.01%
Date	04-Nov
Daily error Rate (%)	0.02%
Date	05-Nov
Daily error Rate (%)	0.01%
Date	06-Nov
Daily error Rate (%)	0.01%
Date	07-Nov
Daily error Rate (%)	0.01%
Date	08-Nov
Daily error Rate (%)	0.01%
Date	09-Nov
Daily error Rate (%)	0.01%
Date	10-Nov
Daily error Rate (%)	0.01%
Date	11-Nov
Daily error Rate (%)	0.01%
Date	12-Nov
Daily error Rate (%)	0.01%
Date	13-Nov
Daily error Rate (%)	0.02%
Date	14-Nov
Daily error Rate (%)	0.01%
Date	15-Nov
Daily error Rate (%)	0.01%
Date	16-Nov
Daily error Rate (%)	0.01%
Date	17-Nov
Daily error Rate (%)	0.01%
Date	18-Nov
Daily error Rate (%)	0.01%
Date	19-Nov
Daily error Rate (%)	0.02%
Date	20-Nov
Daily error Rate (%)	0.02%
Date	21-Nov
Daily error Rate (%)	0.06%
Date	22-Nov
Daily error Rate (%)	0.09%
Date	23-Nov
Daily error Rate (%)	0.01%
Date	24-Nov
Daily error Rate (%)	0.10%
Date	25-Nov
Daily error Rate (%)	0.01%
Date	26-Nov
Daily error Rate (%)	0.02%
Date	27-Nov
Daily error Rate (%)	0.01%
Date	28-Nov
Daily error Rate (%)	0.02%
Date	29-Nov
Daily error Rate (%)	0.01%
Date	30-Nov
Daily error Rate (%)	0.01%

December 2025	
Date	01-Dec
Daily error Rate (%)	0.02%
Date	02-Dec
Daily error Rate (%)	0.02%
Date	03-Dec
Daily error Rate (%)	0.01%
Date	04-Dec
Daily error Rate (%)	0.01%
Date	05-Dec
Daily error Rate (%)	0.01%
Date	06-Dec
Daily error Rate (%)	3.84%
Date	07-Dec
Daily error Rate (%)	0.59%
Date	08-Dec
Daily error Rate (%)	0.02%
Date	09-Dec
Daily error Rate (%)	0.02%
Date	10-Dec
Daily error Rate (%)	0.02%
Date	11-Dec
Daily error Rate (%)	0.02%
Date	12-Dec
Daily error Rate (%)	0.01%
Date	13-Dec
Daily error Rate (%)	0.01%
Date	14-Dec
Daily error Rate (%)	0.01%
Date	15-Dec
Daily error Rate (%)	0.02%
Date	16-Dec
Daily error Rate (%)	0.03%
Date	17-Dec
Daily error Rate (%)	0.05%
Date	18-Dec
Daily error Rate (%)	0.07%
Date	19-Dec
Daily error Rate (%)	0.03%
Date	20-Dec
Daily error Rate (%)	0.01%
Date	21-Dec
Daily error Rate (%)	0.01%
Date	22-Dec
Daily error Rate (%)	0.02%
Date	23-Dec
Daily error Rate (%)	0.02%
Date	24-Dec
Daily error Rate (%)	0.02%
Date	25-Dec
Daily error Rate (%)	0.01%
Date	26-Dec
Daily error Rate (%)	0.01%
Date	27-Dec
Daily error Rate (%)	0.01%
Date	28-Dec
Daily error Rate (%)	0.01%
Date	29-Dec
Daily error Rate (%)	0.02%
Date	30-Dec
Daily error Rate (%)	0.02%
Date	31-Dec
Daily error Rate (%)	0.01%

Mobile Banking Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 October to 31 December 2025.

This service channel is considered unavailable when any request takes 30 seconds or more to be answered or when the interface returns a timeout error. In addition, all planned downtimes for maintenance have been included.



October 2025	
Date	01-Oct
Average Time	99.70%
Date	02-Oct
Average Time	99.60%
Date	03-Oct
Average Time	99.60%
Date	04-Oct
Average Time	99.60%
Date	05-Oct
Average Time	99.70%
Date	06-Oct
Average Time	99.60%
Date	07-Oct
Average Time	99.60%
Date	08-Oct
Average Time	99.60%
Date	09-Oct
Average Time	99.60%
Date	10-Oct
Average Time	99.80%
Date	11-Oct
Average Time	99.60%
Date	12-Oct
Average Time	99.90%
Date	13-Oct
Average Time	99.90%
Date	14-Oct
Average Time	99.90%
Date	15-Oct
Average Time	99.90%
Date	16-Oct
Average Time	99.80%
Date	17-Oct
Average Time	99.90%
Date	18-Oct
Average Time	99.80%
Date	19-Oct
Average Time	99.80%
Date	20-Oct
Average Time	99.80%
Date	21-Oct
Average Time	99.90%
Date	22-Oct
Average Time	99.90%
Date	23-Oct
Average Time	99.90%
Date	24-Oct
Average Time	99.80%
Date	25-Oct
Average Time	99.80%
Date	26-Oct
Average Time	99.90%
Date	27-Oct
Average Time	99.90%
Date	28-Oct
Average Time	99.90%
Date	29-Oct
Average Time	99.90%
Date	30-Oct
Average Time	99.90%
Date	31-Oct
Average Time	99.60%

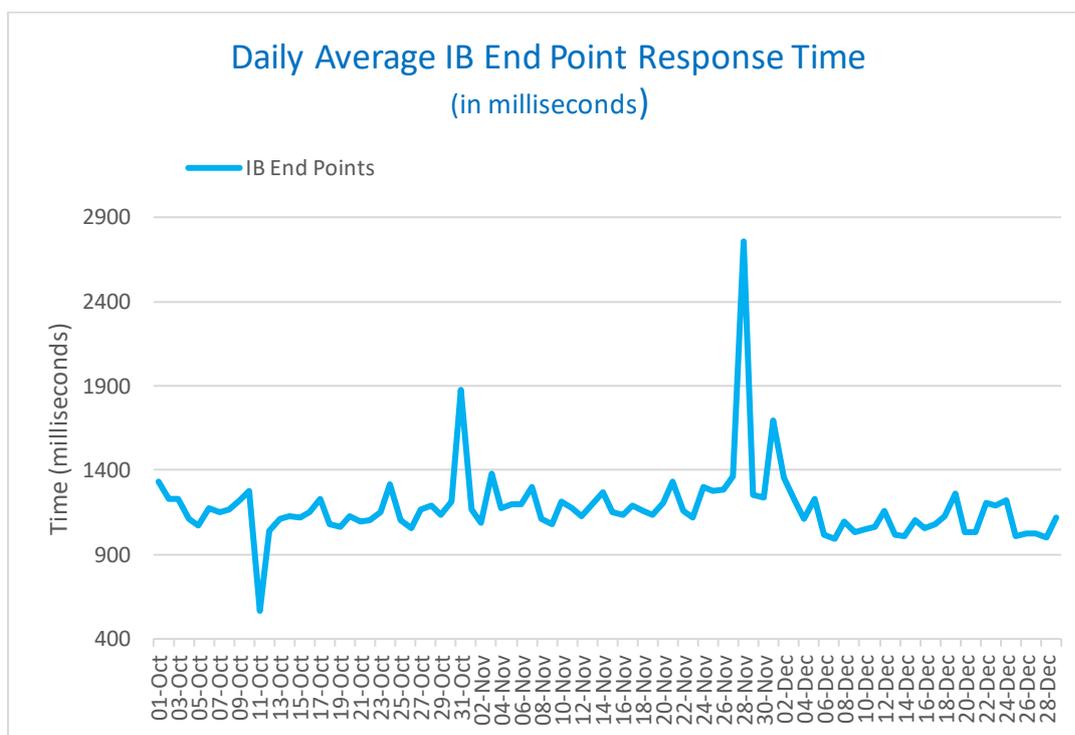
November 2025	
Date	01-Nov
Average Time	99.80%
Date	02-Nov
Average Time	99.90%
Date	03-Nov
Average Time	99.80%
Date	04-Nov
Average Time	99.90%
Date	05-Nov
Average Time	99.90%
Date	06-Nov
Average Time	99.90%
Date	07-Nov
Average Time	99.90%
Date	08-Nov
Average Time	99.80%
Date	09-Nov
Average Time	99.90%
Date	10-Nov
Average Time	99.80%
Date	11-Nov
Average Time	99.80%
Date	12-Nov
Average Time	99.80%
Date	13-Nov
Average Time	99.90%
Date	14-Nov
Average Time	99.80%
Date	15-Nov
Average Time	99.80%
Date	16-Nov
Average Time	99.90%
Date	17-Nov
Average Time	99.90%
Date	18-Nov
Average Time	99.90%
Date	19-Nov
Average Time	99.80%
Date	20-Nov
Average Time	99.90%
Date	21-Nov
Average Time	99.80%
Date	22-Nov
Average Time	99.80%
Date	23-Nov
Average Time	99.80%
Date	24-Nov
Average Time	99.20%
Date	25-Nov
Average Time	99.70%
Date	26-Nov
Average Time	99.60%
Date	27-Nov
Average Time	99.80%
Date	28-Nov
Average Time	99.50%
Date	29-Nov
Average Time	99.70%
Date	30-Nov
Average Time	99.80%

December 2025	
Date	01-Dec
Average Time	99.60%
Date	02-Dec
Average Time	99.50%
Date	03-Dec
Average Time	99.70%
Date	04-Dec
Average Time	99.90%
Date	05-Dec
Average Time	99.80%
Date	06-Dec
Average Time	99.80%
Date	07-Dec
Average Time	99.90%
Date	08-Dec
Average Time	99.80%
Date	09-Dec
Average Time	99.90%
Date	10-Dec
Average Time	99.80%
Date	11-Dec
Average Time	99.90%
Date	12-Dec
Average Time	99.80%
Date	13-Dec
Average Time	99.80%
Date	14-Dec
Average Time	99.90%
Date	15-Dec
Average Time	99.90%
Date	16-Dec
Average Time	99.80%
Date	17-Dec
Average Time	99.90%
Date	18-Dec
Average Time	99.90%
Date	19-Dec
Average Time	99.90%
Date	20-Dec
Average Time	99.80%
Date	21-Dec
Average Time	99.90%
Date	22-Dec
Average Time	99.90%
Date	23-Dec
Average Time	99.80%
Date	24-Dec
Average Time	99.80%
Date	25-Dec
Average Time	99.90%
Date	26-Dec
Average Time	99.90%
Date	27-Dec
Average Time	99.90%
Date	28-Dec
Average Time	99.90%
Date	29-Dec
Average Time	99.80%
Date	30-Dec
Average Time	99.90%
Date	31-Dec
Average Time	99.90%

Internet Banking Performance

This section shows the performance of the Account Information Service Provider channel between 01 October to 31 December 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1180 milliseconds per call over this period.



October 2025	
Date	01-Oct
Average Time (ms)	1333
Date	02-Oct
Average Time (ms)	1230
Date	03-Oct
Average Time (ms)	1233
Date	04-Oct
Average Time (ms)	1109
Date	05-Oct
Average Time (ms)	1070
Date	06-Oct
Average Time (ms)	1175
Date	07-Oct
Average Time (ms)	1155
Date	08-Oct
Average Time (ms)	1169
Date	09-Oct
Average Time (ms)	1225
Date	10-Oct
Average Time (ms)	1274
Date	11-Oct
Average Time (ms)	566
Date	12-Oct
Average Time (ms)	1044
Date	13-Oct
Average Time (ms)	1115
Date	14-Oct
Average Time (ms)	1129
Date	15-Oct
Average Time (ms)	1119
Date	16-Oct
Average Time (ms)	1147
Date	17-Oct
Average Time (ms)	1227
Date	18-Oct
Average Time (ms)	1083
Date	19-Oct
Average Time (ms)	1063
Date	20-Oct
Average Time (ms)	1131
Date	21-Oct
Average Time (ms)	1095
Date	22-Oct
Average Time (ms)	1103
Date	23-Oct
Average Time (ms)	1150
Date	24-Oct
Average Time (ms)	1316
Date	25-Oct
Average Time (ms)	1101
Date	26-Oct
Average Time (ms)	1056
Date	27-Oct
Average Time (ms)	1165
Date	28-Oct
Average Time (ms)	1194
Date	29-Oct
Average Time (ms)	1137
Date	30-Oct
Average Time (ms)	1214
Date	31-Oct
Average Time (ms)	1875

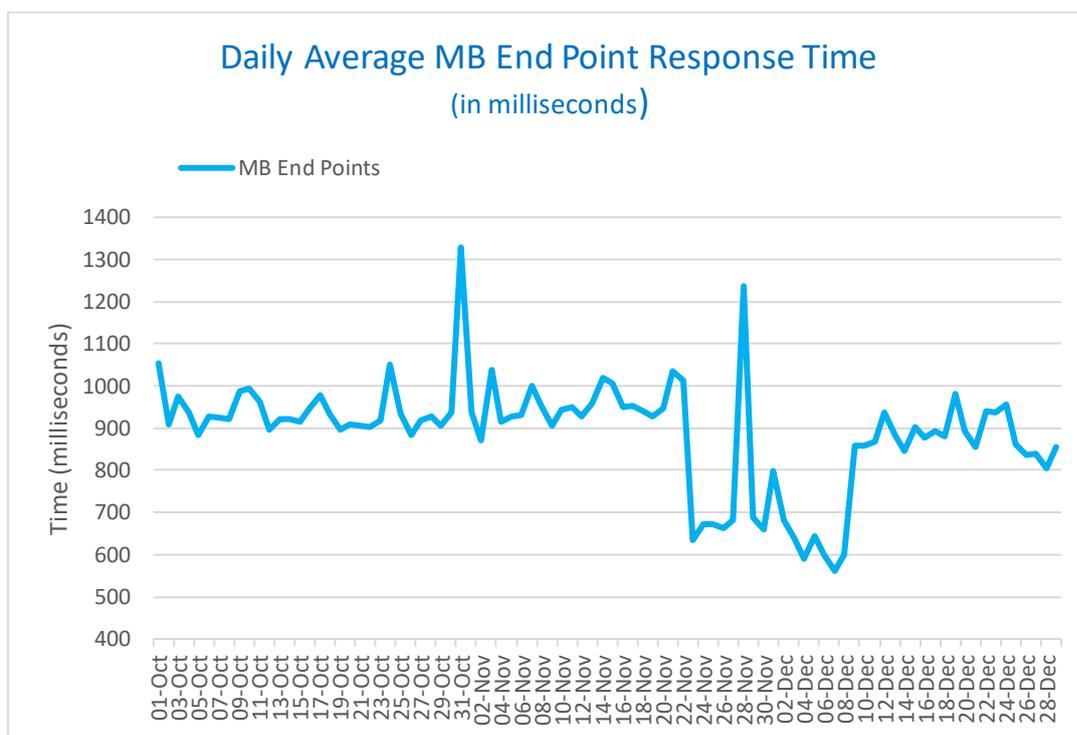
November 2025	
Date	01-Nov
Average Time (ms)	1164
Date	02-Nov
Average Time (ms)	1088
Date	03-Nov
Average Time (ms)	1379
Date	04-Nov
Average Time (ms)	1176
Date	05-Nov
Average Time (ms)	1197
Date	06-Nov
Average Time (ms)	1199
Date	07-Nov
Average Time (ms)	1300
Date	08-Nov
Average Time (ms)	1109
Date	09-Nov
Average Time (ms)	1079
Date	10-Nov
Average Time (ms)	1218
Date	11-Nov
Average Time (ms)	1178
Date	12-Nov
Average Time (ms)	1130
Date	13-Nov
Average Time (ms)	1196
Date	14-Nov
Average Time (ms)	1266
Date	15-Nov
Average Time (ms)	1151
Date	16-Nov
Average Time (ms)	1138
Date	17-Nov
Average Time (ms)	1192
Date	18-Nov
Average Time (ms)	1159
Date	19-Nov
Average Time (ms)	1139
Date	20-Nov
Average Time (ms)	1206
Date	21-Nov
Average Time (ms)	1333
Date	22-Nov
Average Time (ms)	1159
Date	23-Nov
Average Time (ms)	1119
Date	24-Nov
Average Time (ms)	1305
Date	25-Nov
Average Time (ms)	1278
Date	26-Nov
Average Time (ms)	1281
Date	27-Nov
Average Time (ms)	1364
Date	28-Nov
Average Time (ms)	2757
Date	29-Nov
Average Time (ms)	1256
Date	30-Nov
Average Time (ms)	1237

December 2025	
Date	01-Dec
Average Time (ms)	1695
Date	02-Dec
Average Time (ms)	1357
Date	03-Dec
Average Time (ms)	1220
Date	04-Dec
Average Time (ms)	1112
Date	05-Dec
Average Time (ms)	1227
Date	06-Dec
Average Time (ms)	1020
Date	07-Dec
Average Time (ms)	992
Date	08-Dec
Average Time (ms)	1093
Date	09-Dec
Average Time (ms)	1032
Date	10-Dec
Average Time (ms)	1049
Date	11-Dec
Average Time (ms)	1061
Date	12-Dec
Average Time (ms)	1157
Date	13-Dec
Average Time (ms)	1016
Date	14-Dec
Average Time (ms)	1012
Date	15-Dec
Average Time (ms)	1104
Date	16-Dec
Average Time (ms)	1057
Date	17-Dec
Average Time (ms)	1076
Date	18-Dec
Average Time (ms)	1130
Date	19-Dec
Average Time (ms)	1263
Date	20-Dec
Average Time (ms)	1031
Date	21-Dec
Average Time (ms)	1032
Date	22-Dec
Average Time (ms)	1203
Date	23-Dec
Average Time (ms)	1194
Date	24-Dec
Average Time (ms)	1219
Date	25-Dec
Average Time (ms)	1007
Date	26-Dec
Average Time (ms)	1027
Date	27-Dec
Average Time (ms)	1023
Date	28-Dec
Average Time (ms)	999
Date	29-Dec
Average Time (ms)	1120
Date	30-Dec
Average Time (ms)	1088
Date	31-Dec
Average Time (ms)	1170

Mobile Banking Performance

This section shows the performance of the Account Information Service Provider channel between 01 October to 31 December 2025.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 889 milliseconds per call over this period.



October 2025	
Date	01-Oct
Average Time (ms)	1054
Date	02-Oct
Average Time (ms)	908
Date	03-Oct
Average Time (ms)	974
Date	04-Oct
Average Time (ms)	936
Date	05-Oct
Average Time (ms)	884
Date	06-Oct
Average Time (ms)	926
Date	07-Oct
Average Time (ms)	925
Date	08-Oct
Average Time (ms)	920
Date	09-Oct
Average Time (ms)	988
Date	10-Oct
Average Time (ms)	995
Date	11-Oct
Average Time (ms)	961
Date	12-Oct
Average Time (ms)	896
Date	13-Oct
Average Time (ms)	922
Date	14-Oct
Average Time (ms)	922
Date	15-Oct
Average Time (ms)	915
Date	16-Oct
Average Time (ms)	948
Date	17-Oct
Average Time (ms)	979
Date	18-Oct
Average Time (ms)	935
Date	19-Oct
Average Time (ms)	897
Date	20-Oct
Average Time (ms)	910
Date	21-Oct
Average Time (ms)	907
Date	22-Oct
Average Time (ms)	902
Date	23-Oct
Average Time (ms)	919
Date	24-Oct
Average Time (ms)	1051
Date	25-Oct
Average Time (ms)	935
Date	26-Oct
Average Time (ms)	882
Date	27-Oct
Average Time (ms)	919
Date	28-Oct
Average Time (ms)	929
Date	29-Oct
Average Time (ms)	905
Date	30-Oct
Average Time (ms)	936
Date	31-Oct
Average Time (ms)	1329

November 2025	
Date	01-Nov
Average Time (ms)	938
Date	02-Nov
Average Time (ms)	871
Date	03-Nov
Average Time (ms)	1038
Date	04-Nov
Average Time (ms)	916
Date	05-Nov
Average Time (ms)	928
Date	06-Nov
Average Time (ms)	932
Date	07-Nov
Average Time (ms)	999
Date	08-Nov
Average Time (ms)	952
Date	09-Nov
Average Time (ms)	905
Date	10-Nov
Average Time (ms)	945
Date	11-Nov
Average Time (ms)	950
Date	12-Nov
Average Time (ms)	928
Date	13-Nov
Average Time (ms)	960
Date	14-Nov
Average Time (ms)	1019
Date	15-Nov
Average Time (ms)	1007
Date	16-Nov
Average Time (ms)	950
Date	17-Nov
Average Time (ms)	954
Date	18-Nov
Average Time (ms)	939
Date	19-Nov
Average Time (ms)	928
Date	20-Nov
Average Time (ms)	947
Date	21-Nov
Average Time (ms)	1034
Date	22-Nov
Average Time (ms)	1012
Date	23-Nov
Average Time (ms)	633
Date	24-Nov
Average Time (ms)	672
Date	25-Nov
Average Time (ms)	672
Date	26-Nov
Average Time (ms)	664
Date	27-Nov
Average Time (ms)	681
Date	28-Nov
Average Time (ms)	1236
Date	29-Nov
Average Time (ms)	688
Date	30-Nov
Average Time (ms)	658

December 2025	
Date	01-Dec
Average Time (ms)	799
Date	02-Dec
Average Time (ms)	681
Date	03-Dec
Average Time (ms)	636
Date	04-Dec
Average Time (ms)	590
Date	05-Dec
Average Time (ms)	643
Date	06-Dec
Average Time (ms)	599
Date	07-Dec
Average Time (ms)	561
Date	08-Dec
Average Time (ms)	598
Date	09-Dec
Average Time (ms)	860
Date	10-Dec
Average Time (ms)	859
Date	11-Dec
Average Time (ms)	867
Date	12-Dec
Average Time (ms)	937
Date	13-Dec
Average Time (ms)	882
Date	14-Dec
Average Time (ms)	847
Date	15-Dec
Average Time (ms)	902
Date	16-Dec
Average Time (ms)	876
Date	17-Dec
Average Time (ms)	893
Date	18-Dec
Average Time (ms)	879
Date	19-Dec
Average Time (ms)	980
Date	20-Dec
Average Time (ms)	894
Date	21-Dec
Average Time (ms)	857
Date	22-Dec
Average Time (ms)	939
Date	23-Dec
Average Time (ms)	938
Date	24-Dec
Average Time (ms)	957
Date	25-Dec
Average Time (ms)	862
Date	26-Dec
Average Time (ms)	836
Date	27-Dec
Average Time (ms)	840
Date	28-Dec
Average Time (ms)	803
Date	29-Dec
Average Time (ms)	856
Date	30-Dec
Average Time (ms)	867
Date	31-Dec
Average Time (ms)	905