

Open Banking
Our performance

Business

July - September 2026

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?

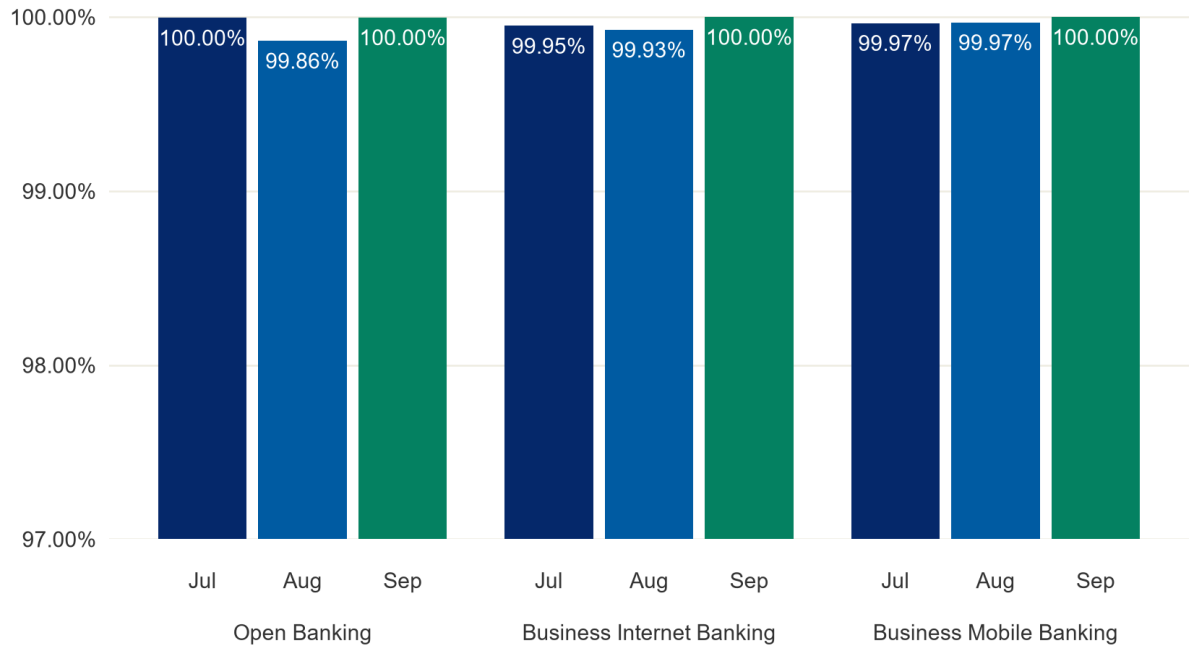
To find out more about what we offer and how we're doing it, take a look at our Open Banking pages.
www.bankofscotland.co.uk/aboutonline/open-banking
If you're more interested in the technical side, take a look at the Open Banking Standard pages.
standards.openbanking.org.uk

Service availability

July – September 2026

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

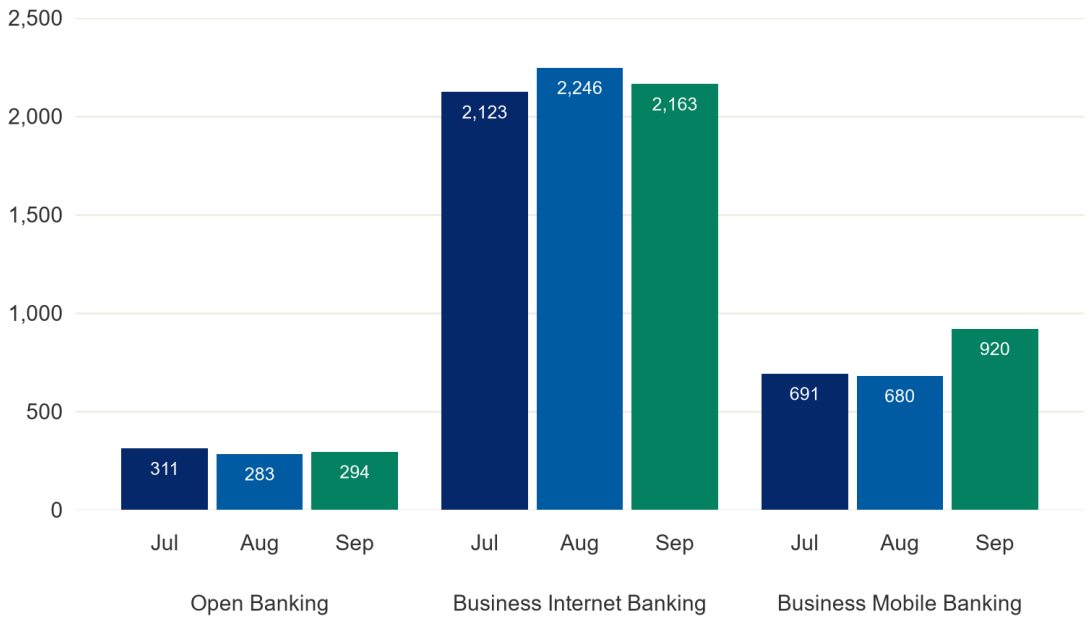
		Open Banking	Business Internet Banking	Business Mobile Banking
July	Availability	100.00%	99.95%	99.97%
	Planned downtime	0m	1m	16m
	Unplanned downtime	2m	22m	0m
August	Availability	99.86%	99.93%	99.97%
	Planned downtime	46m	0m	0m
	Unplanned downtime	15m	33m	14m
September	Availability	100.00%	100.00%	100.00%
	Planned downtime	0m	0m	0m
	Unplanned downtime	1m	0m	0m

Account information services

July – September 2026

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

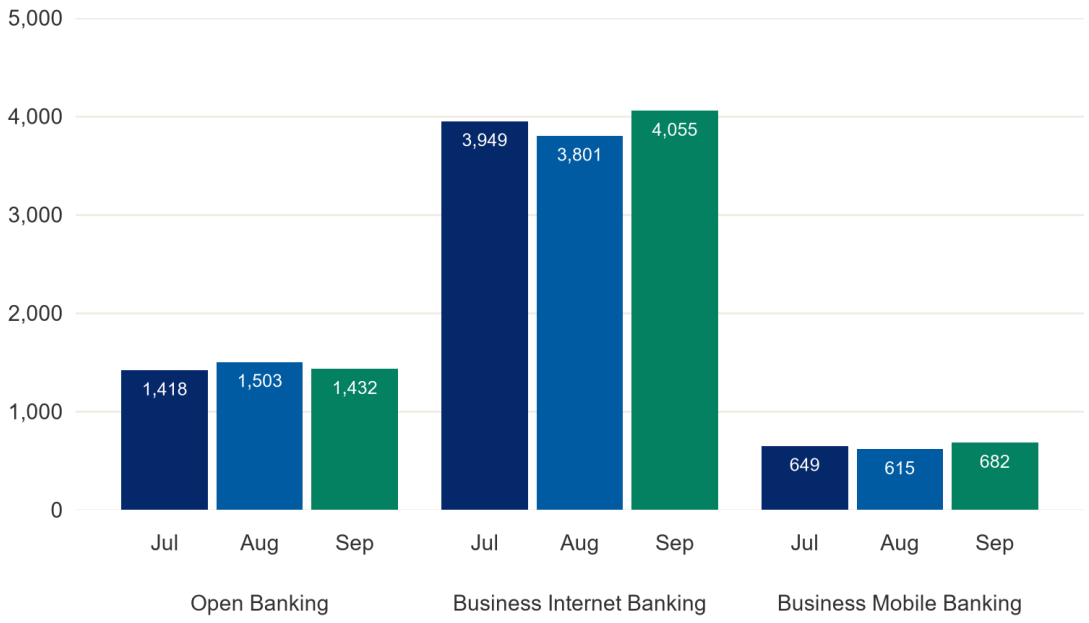
	Open Banking	Business Internet Banking	Business Mobile Banking
July	311ms	2,123ms	691ms
August	283ms	2,246ms	680ms
September	294ms	2,163ms	920ms

Payment services

July – September 2026

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

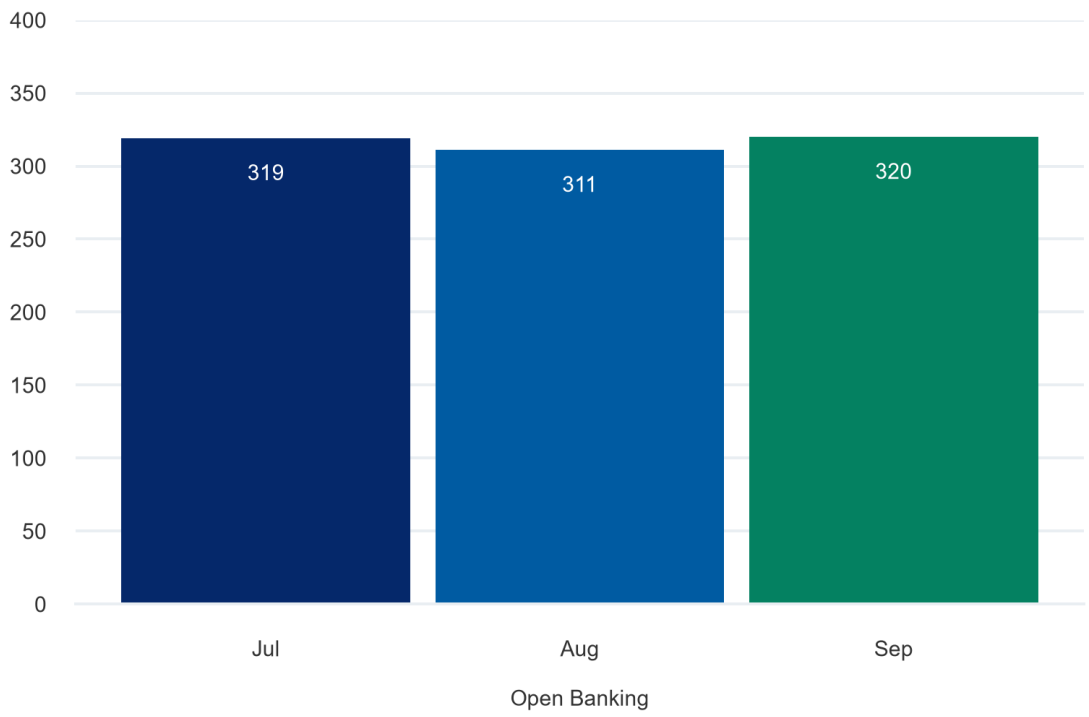
	Open Banking	Business Internet Banking	Business Mobile Banking
July	1,418ms	3,949ms	649ms
August	1,503ms	3,801ms	615ms
September	1,432ms	4,055ms	682ms

Funds checking services

July – September 2026

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

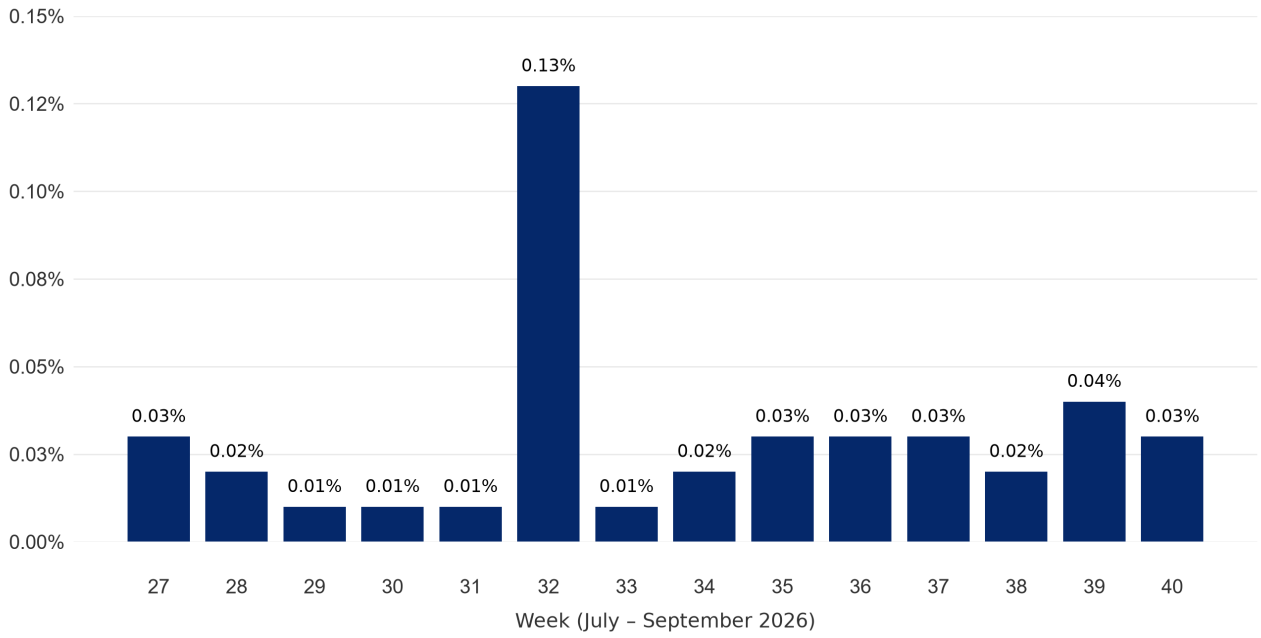
	Open Banking
July	319ms
August	311ms
September	320ms

Error rates

July – September 2026

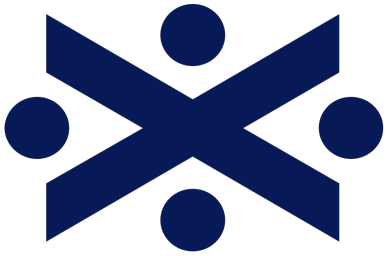
Sometimes, when a website or app tries to talk to our systems, there may be a problem. If we can't provide them with an access point (also known as an 'API'), then the request will fail and we will report it as an error. The bar chart and figures below, show the error rates this quarter.

What our error rates have been (%)



What the source data looks like

Week	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Rate (%)	0.03	0.02	0.01	0.01	0.01	0.13	0.01	0.02	0.03	0.03	0.03	0.02	0.04	0.03



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