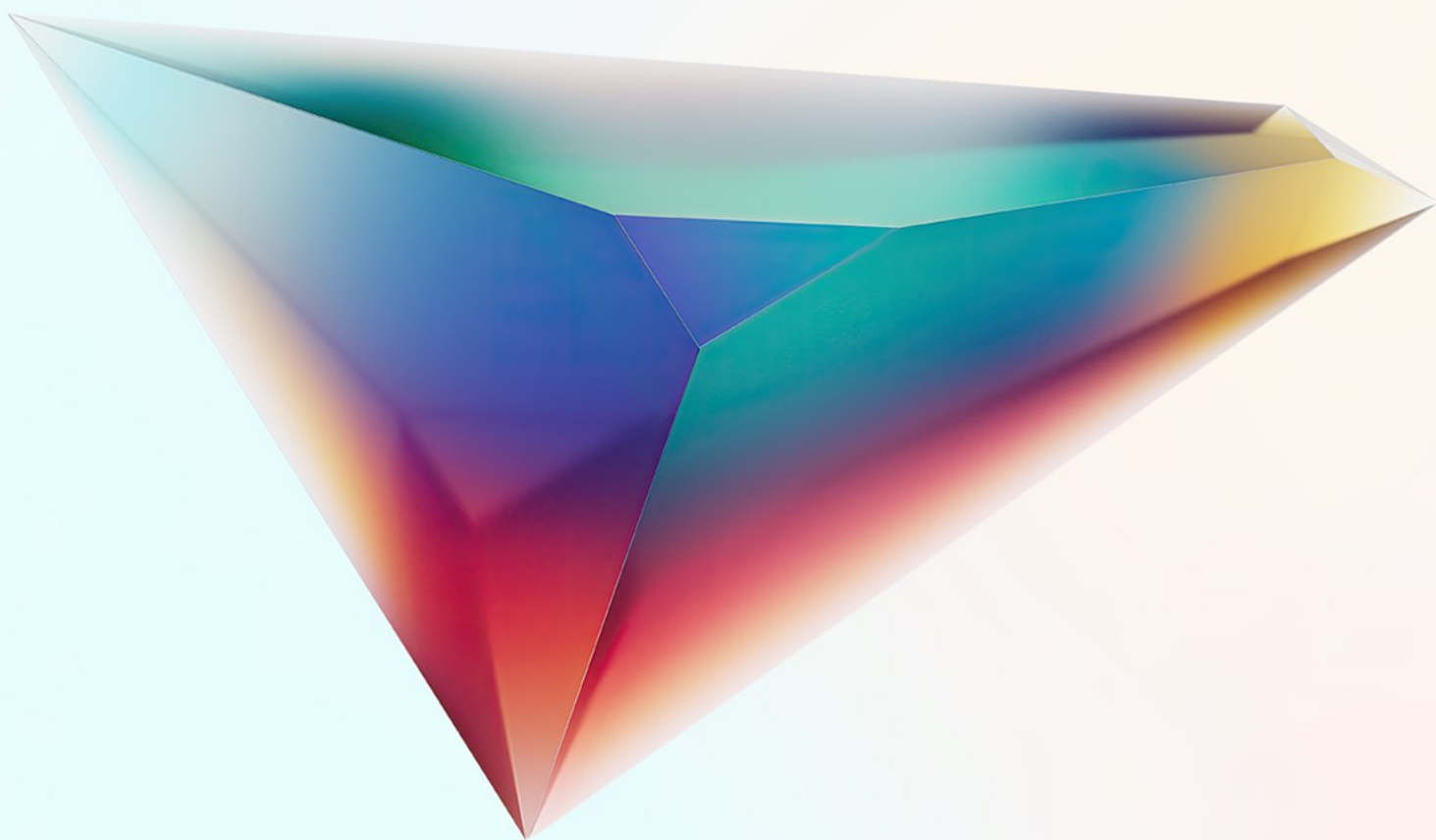


# Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 January to 31 March 2026



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## What's the purpose of this report?

The purpose of this report is to show how our Open Banking channel is performing and, where applicable, compare performance to our direct digital channels – Internet Banking and the Banking app – which, for the purposes of this report, we refer to collectively as our customer channels.

It highlights:

- the percentage of time each of our digital channels is available or 'up'
- the time it takes our digital channels to respond to requests for account information, to initiate payments or to process confirmation of funds checks
- the percentage of requests to our Open Banking APIs which fail due to an error with our systems

Open Banking is based on APIs (Application Programming Interfaces), a technology which enables the secure exchange of information between banks and TPPs (Third Party Providers). More information can be found on the [Open Banking page](#) of our website.

We publish this report each quarter and the next report covering April 2026 to June 2026 will be published in July 2026.

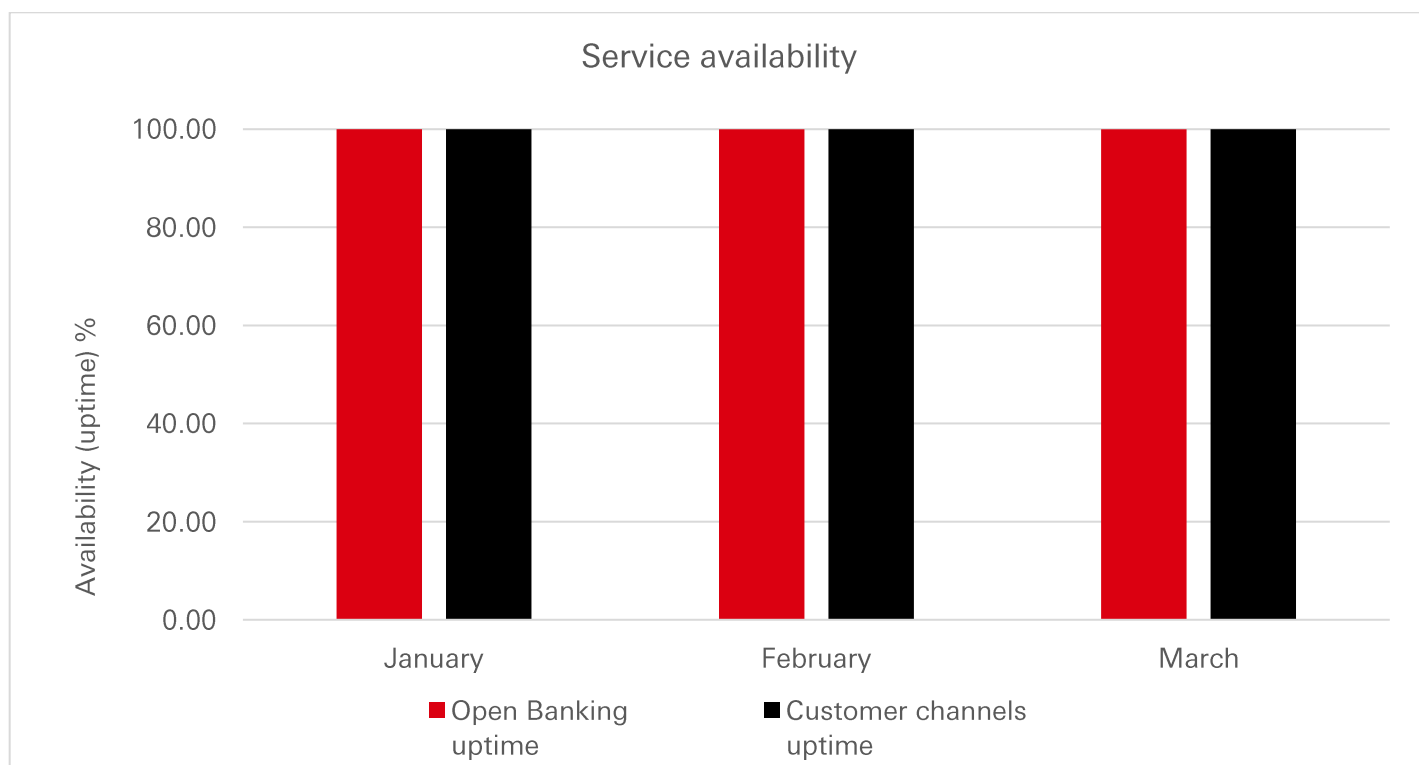
## Service availability

The chart and figures below show the daily average availability (or uptime) of each of our digital channels over the last three months.

Uptime is calculated as 100% minus percentage downtime.

Our Open Banking service is regarded as down if five consecutive TPP requests to any of our APIs fail within thirty seconds.

Our customer channels are regarded as down if users are unable to log into their account due to a system error and they can't view balances or transactions and can't initiate payments.



Month	Open Banking uptime	Customer channels uptime
January	100.00	100.00
February	99.99	100.00
March	99.98	100.00

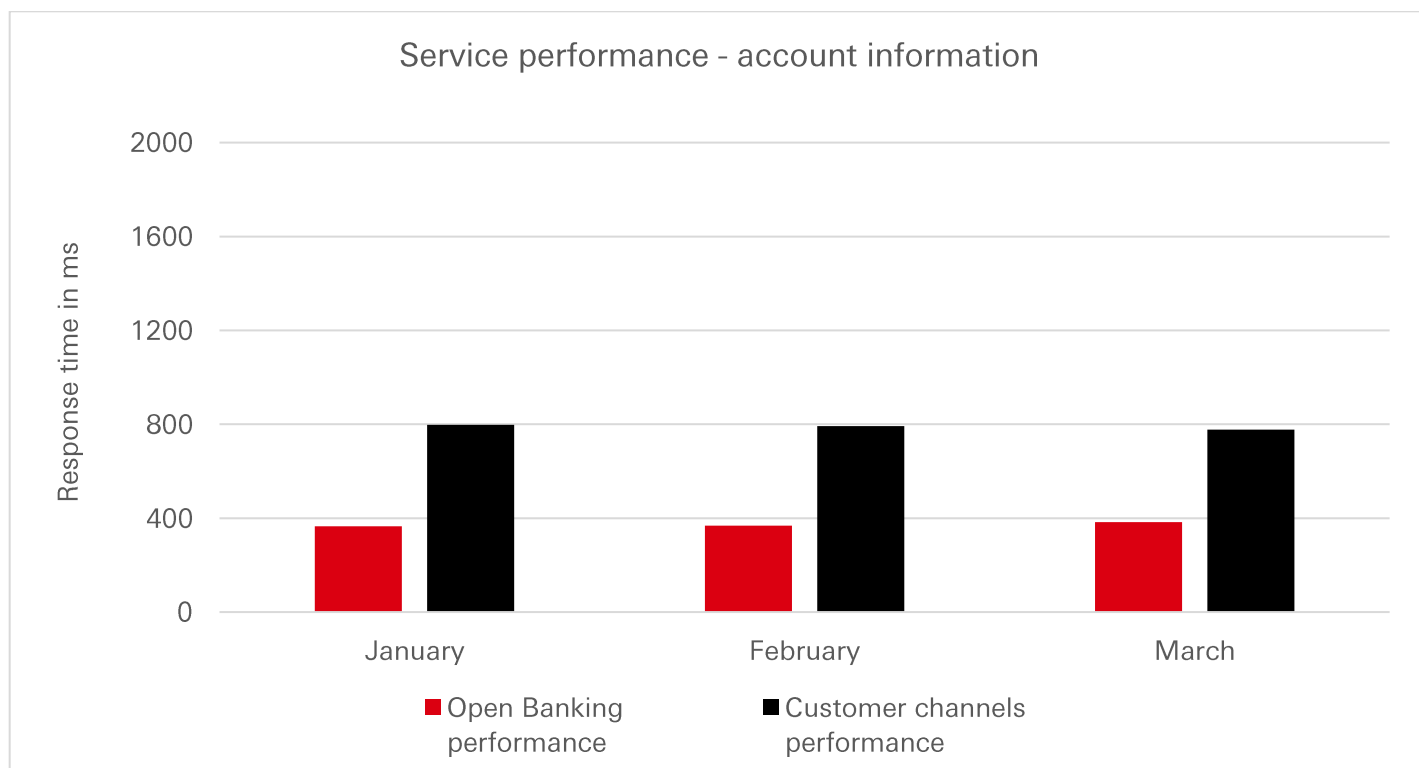
## Service performance - account information

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to respond to requests for account information over the last three months.

Account information can include account balance, transaction history, payees and details of scheduled payments, standing orders and Direct Debits.

To allow a meaningful comparison with the Open Banking channel, our customer channels performance figures:

- include the time taken for our backend systems to respond to the customer interface and
- exclude the time taken for that interface to present the response (e.g. account and transaction information) to the customer.



Month	Open Banking performance	Customer channels performance
January	365	797
February	368	792
March	384	777

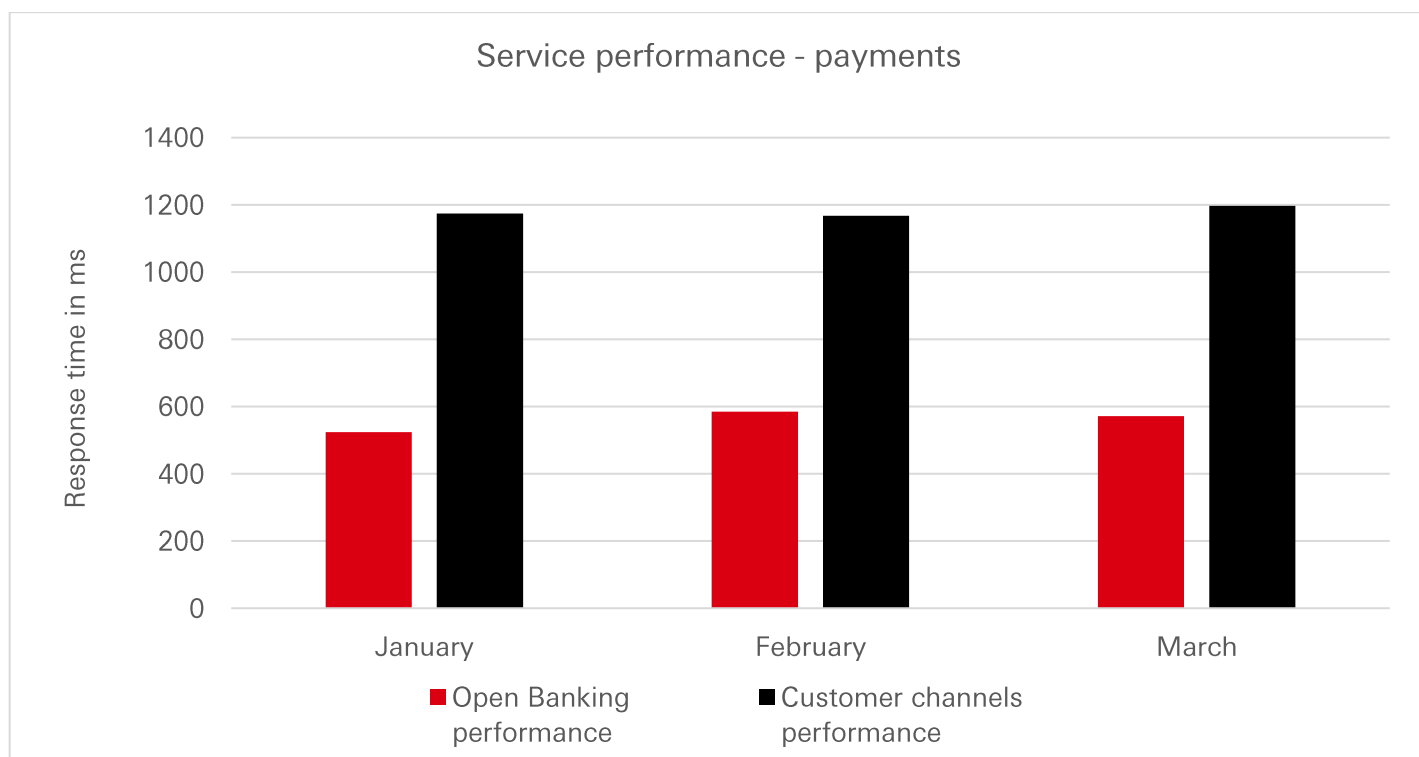
## Service performance – payments

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to process requests to initiate payments over the last three months.

Payments can include single immediate payments or future dated payments.

To allow a meaningful comparison with the Open Banking channel, our customer channels performance figures:

- include the time taken for our backend systems to respond to the customer interface and
- exclude the time taken for that interface to present the response (e.g. payment confirmation) to the customer.

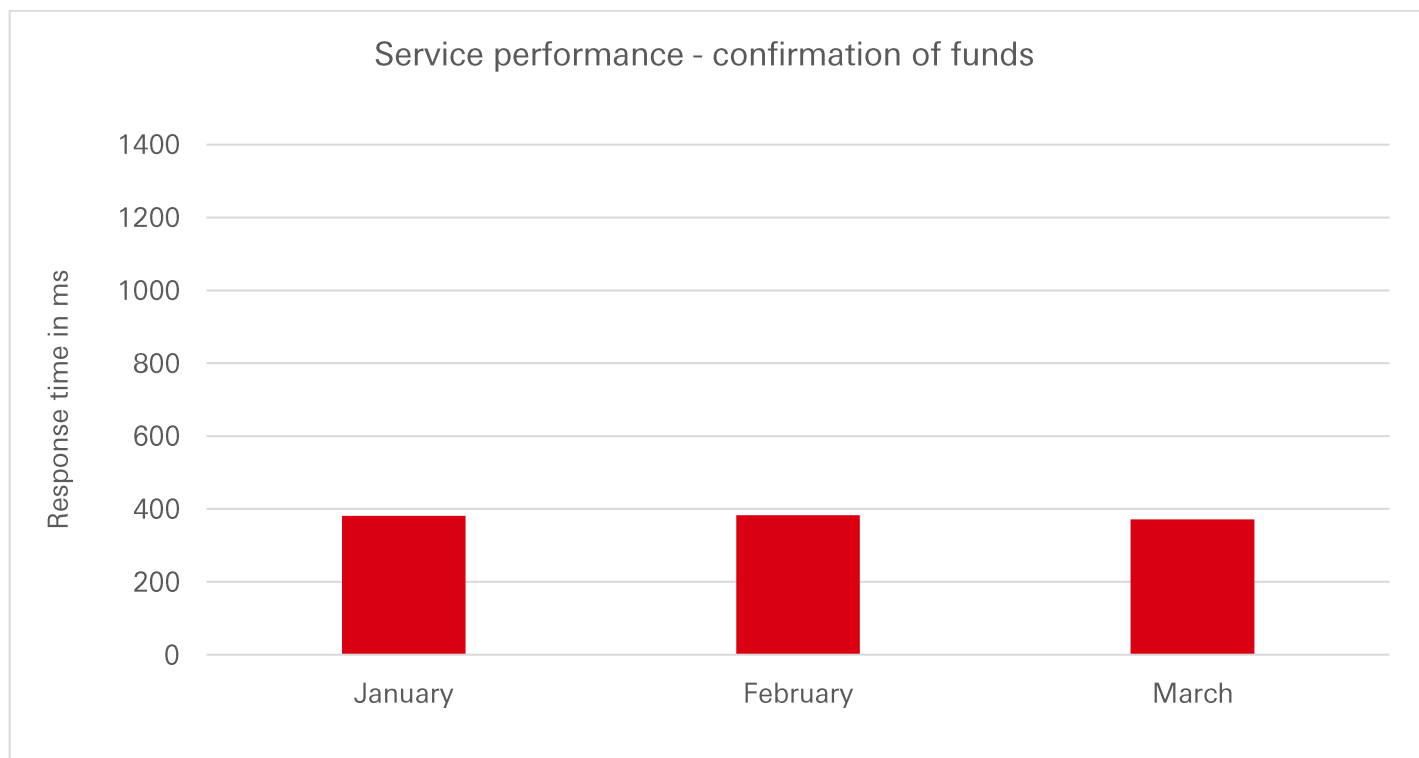


Month	Open Banking performance	Customer channels performance
January	523	1174
February	585	1168
March	572	1197

## Service performance - confirmation of funds

The chart and figures below show the daily average time taken in milliseconds by our Open Banking channel to respond to confirmation of available funds requests from TPPs over the last three months.

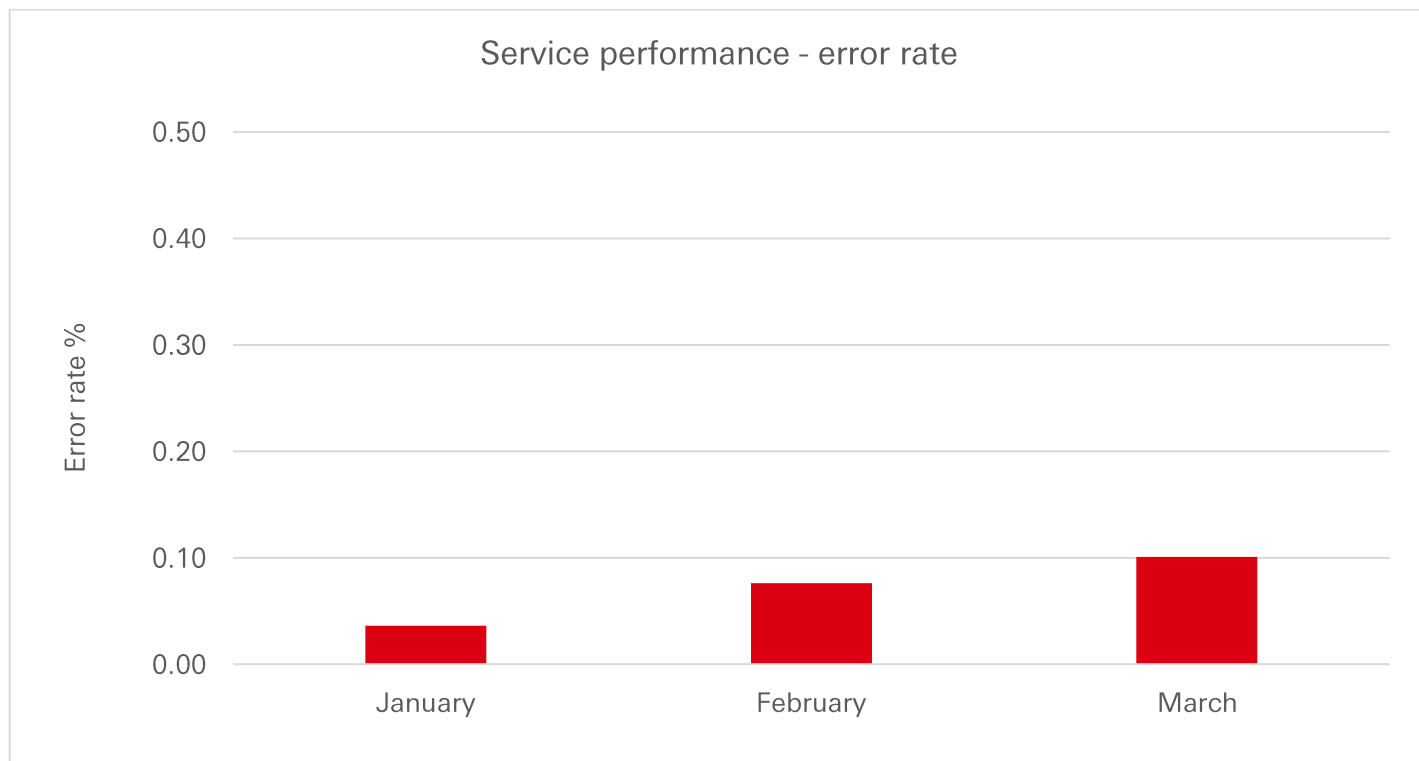
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
<b>January</b>	381
<b>February</b>	383
<b>March</b>	371

## Service performance - error rate

The chart and figures below show the daily average performance of our Open Banking channel over the last three months in terms of the percentage of all requests from TPPs which failed due to errors attributable to our systems.



Month	Open Banking error rate
January	0.04
February	0.08
March	0.10

The tables below contain the daily performance and availability data which was used to create the charts shown in this report.

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer channels	Downtime % Customer channels	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Customer channels	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
1-Jan-26	100.00	0.00	100.00	0.00	373	796	617	1171	398	0.01
2-Jan-26	100.00	0.00	100.00	0.00	359	836	478	1134	363	0.01
3-Jan-26	100.00	0.00	100.00	0.00	365	792	447	1220	360	0.02
4-Jan-26	100.00	0.00	100.00	0.00	385	804	450	1314	352	0.12
5-Jan-26	100.00	0.00	100.00	0.00	362	813	475	1149	366	0.03
6-Jan-26	100.00	0.00	100.00	0.00	366	827	549	1149	362	0.09
7-Jan-26	100.00	0.00	100.00	0.00	372	822	518	1146	386	0.03
8-Jan-26	100.00	0.00	100.00	0.00	367	809	555	1147	355	0.03
9-Jan-26	100.00	0.00	100.00	0.00	355	833	515	1150	366	0.05
10-Jan-26	100.00	0.00	100.00	0.00	357	767	539	1259	401	0.02
11-Jan-26	100.00	0.00	100.00	0.00	368	665	801	1219	398	0.03
12-Jan-26	100.00	0.00	100.00	0.00	362	824	523	1159	383	0.07
13-Jan-26	100.00	0.00	100.00	0.00	357	820	526	1143	416	0.02
14-Jan-26	100.00	0.00	100.00	0.00	364	815	467	1152	394	0.03
15-Jan-26	100.00	0.00	100.00	0.00	351	802	471	1143	386	0.02
16-Jan-26	100.00	0.00	100.00	0.00	360	832	496	1141	444	0.04
17-Jan-26	100.00	0.00	100.00	0.00	368	782	489	1230	392	0.01
18-Jan-26	100.00	0.00	100.00	0.00	362	670	473	1234	359	0.03
19-Jan-26	100.00	0.00	100.00	0.00	365	812	479	1156	361	0.02
20-Jan-26	100.00	0.00	100.00	0.00	344	809	517	1139	358	0.03
21-Jan-26	100.00	0.00	100.00	0.00	361	805	523	1143	360	0.02
22-Jan-26	100.00	0.00	100.00	0.00	357	811	556	1139	394	0.02
23-Jan-26	100.00	0.00	100.00	0.00	357	848	519	1145	363	0.02

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer channels	Downtime % Customer channels	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Customer channels	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
24-Jan-26	100.00	0.00	100.00	0.00	360	784	539	1228	358	0.01
25-Jan-26	100.00	0.00	100.00	0.00	365	649	555	1225	365	0.02
26-Jan-26	100.00	0.00	100.00	0.00	358	803	519	1160	367	0.03
27-Jan-26	100.00	0.00	100.00	0.00	359	807	581	1154	382	0.02
28-Jan-26	100.00	0.00	100.00	0.00	364	792	513	1149	363	0.09
29-Jan-26	100.00	0.00	100.00	0.00	371	786	486	1141	391	0.02
30-Jan-26	100.00	0.00	100.00	0.00	363	937	470	1137	429	0.01
31-Jan-26	100.00	0.00	100.00	0.00	452	762	581	1233	448	0.15
1-Feb-26	99.99	0.01	100.00	0.00	368	725	361	1216	400	0.49
2-Feb-26	99.99	0.01	100.00	0.00	371	845	383	1168	370	0.49
3-Feb-26	100.00	0.00	100.00	0.00	366	1425	635	1227	380	0.01
4-Feb-26	100.00	0.00	100.00	0.00	358	832	579	1138	375	0.03
5-Feb-26	100.00	0.00	100.00	0.00	333	786	616	1135	366	0.00
6-Feb-26	100.00	0.00	100.00	0.00	341	813	511	1138	346	0.02
7-Feb-26	100.00	0.00	100.00	0.00	347	804	488	1172	398	0.03
8-Feb-26	100.00	0.00	100.00	0.00	362	804	492	1172	390	0.03
9-Feb-26	100.00	0.00	100.00	0.00	375	805	490	1175	360	0.02
10-Feb-26	100.00	0.00	100.00	0.00	364	776	540	1156	352	0.04
11-Feb-26	100.00	0.00	100.00	0.00	359	786	575	1153	378	0.02
12-Feb-26	100.00	0.00	100.00	0.00	347	779	563	1150	358	0.02
13-Feb-26	100.00	0.00	100.00	0.00	356	795	637	1149	356	0.01
14-Feb-26	99.78	0.22	100.00	0.00	473	821	684	1292	786	0.51
15-Feb-26	100.00	0.00	100.00	0.00	374	645	749	1209	366	0.02
16-Feb-26	100.00	0.00	100.00	0.00	356	730	642	1128	360	0.01

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer channels	Downtime % Customer channels	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Customer channels	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
17-Feb-26	100.00	0.00	100.00	0.00	369	659	527	1108	383	0.02
18-Feb-26	100.00	0.00	100.00	0.00	366	666	655	1109	366	0.01
19-Feb-26	100.00	0.00	100.00	0.00	371	669	578	1110	370	0.01
20-Feb-26	100.00	0.00	100.00	0.00	369	759	521	1117	355	0.01
21-Feb-26	100.00	0.00	100.00	0.00	359	741	706	1200	354	0.02
22-Feb-26	100.00	0.00	100.00	0.00	369	762	921	1238	345	0.02
23-Feb-26	100.00	0.00	100.00	0.00	375	763	572	1119	352	0.03
24-Feb-26	99.92	0.08	100.00	0.00	378	778	635	1148	341	0.22
25-Feb-26	100.00	0.00	100.00	0.00	366	786	569	1160	363	0.01
26-Feb-26	100.00	0.00	100.00	0.00	381	779	534	1151	400	0.01
27-Feb-26	100.00	0.00	100.00	0.00	386	804	574	1146	359	0.01
28-Feb-26	100.00	0.00	100.00	0.00	361	839	635	1306	393	0.01
1-Mar-26	100.00	0.00	100.00	0.00	380	725	644	1223	371	0.02
2-Mar-26	100.00	0.00	100.00	0.00	367	819	584	1180	362	0.02
3-Mar-26	100.00	0.00	100.00	0.00	372	772	619	1182	374	0.00
4-Mar-26	100.00	0.00	100.00	0.00	375	788	631	1186	347	0.01
5-Mar-26	100.00	0.00	100.00	0.00	370	777	567	1177	386	0.02
6-Mar-26	99.95	0.05	100.00	0.00	414	806	510	1171	366	0.16
7-Mar-26	100.00	0.00	100.00	0.00	367	754	683	1235	348	0.00
8-Mar-26	100.00	0.00	100.00	0.00	375	635	781	1228	388	0.03
9-Mar-26	100.00	0.00	100.00	0.00	373	789	637	1181	348	0.01
10-Mar-26	100.00	0.00	100.00	0.00	361	774	633	1180	342	0.01
11-Mar-26	100.00	0.00	100.00	0.00	364	779	610	1174	377	0.05
12-Mar-26	100.00	0.00	100.00	0.00	380	771	599	1170	356	0.01

Date	Uptime % Open Banking	Downtime % Open Banking	Uptime % Customer channels	Downtime % Customer channels	Accounts Response Time (ms) Open Banking	Accounts Response Time (ms) Customer channels	Payments Response Time (ms) Open Banking	Payments Response Time (ms) Customer channels	Confirmation of Funds Response Time (ms) Open Banking	Error Rate % Open Banking
13-Mar-26	100.00	0.00	100.00	0.00	371	787	560	1166	350	0.02
14-Mar-26	100.00	0.00	100.00	0.00	369	733	600	1244	343	0.01
15-Mar-26	100.00	0.00	100.00	0.00	398	645	603	1207	368	0.07
16-Mar-26	100.00	0.00	100.00	0.00	376	815	565	1176	369	0.02
17-Mar-26	100.00	0.00	100.00	0.00	388	778	574	1169	401	0.02
18-Mar-26	100.00	0.00	100.00	0.00	379	784	498	1167	370	0.01
19-Mar-26	100.00	0.00	100.00	0.00	386	795	436	1168	418	0.02
20-Mar-26	100.00	0.00	100.00	0.00	379	804	491	1165	371	0.01
21-Mar-26	100.00	0.00	100.00	0.00	377	829	634	1247	355	0.01
22-Mar-26	100.00	0.00	100.00	0.00	389	932	736	1372	419	0.03
23-Mar-26	100.00	0.00	100.00	0.00	387	827	539	1195	353	0.02
24-Mar-26	100.00	0.00	100.00	0.00	393	791	520	1188	361	0.02
25-Mar-26	100.00	0.00	100.00	0.00	397	786	523	1184	378	0.02
26-Mar-26	100.00	0.00	100.00	0.00	397	779	516	1188	360	0.01
27-Mar-26	99.42	0.58	100.00	0.00	417	805	497	1183	382	2.35
28-Mar-26	100.00	0.00	100.00	0.00	387	756	478	1232	360	0.01
29-Mar-26	100.00	0.00	100.00	0.00	397	655	452	1225	356	0.02
30-Mar-26	100.00	0.00	100.00	0.00	403	817	497	1176	395	0.05
31-Mar-26	100.00	0.00	100.00	0.00	408	790	507	1169	442	0.06