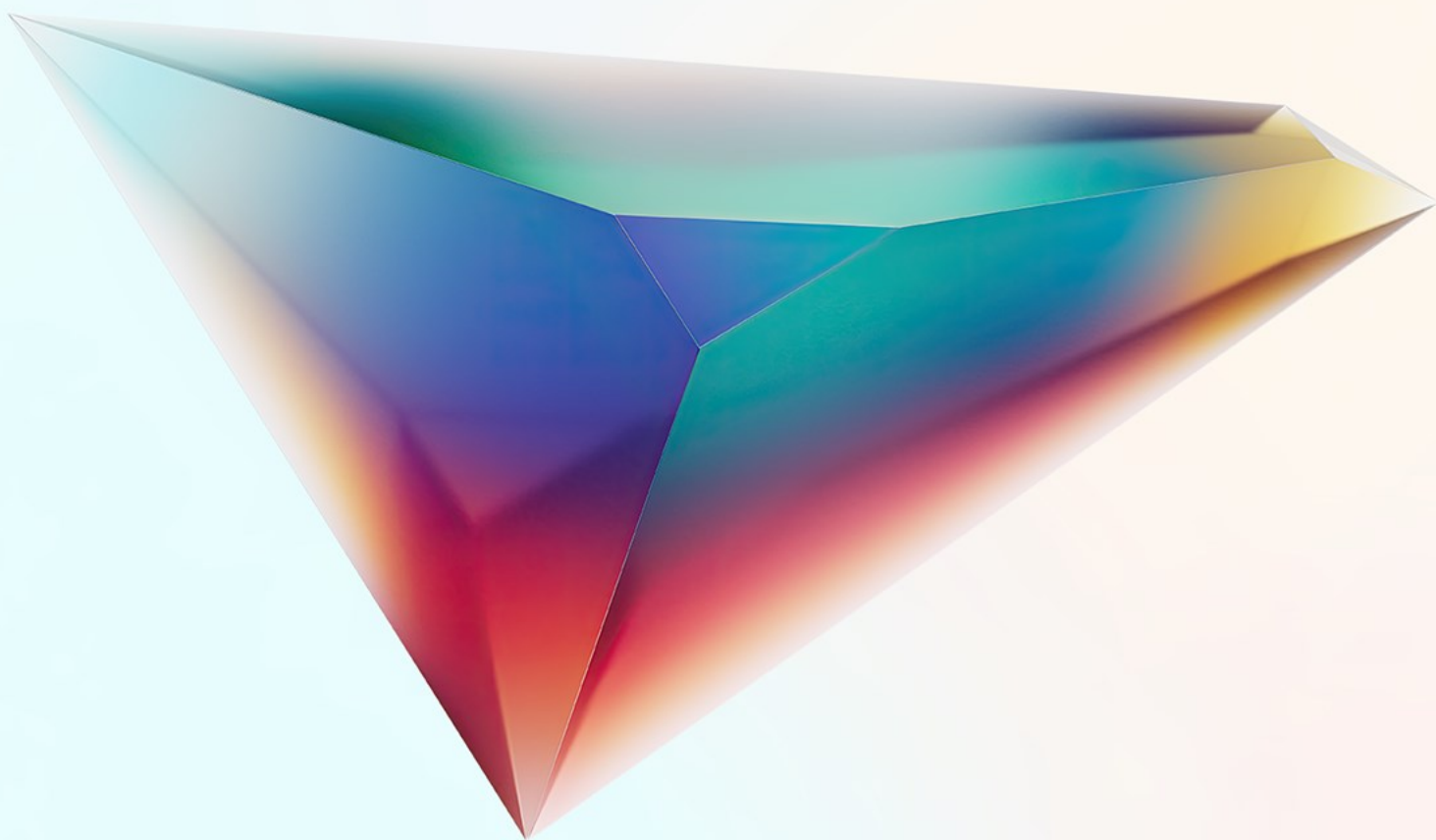


Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 April to 30 June 2026



HSBC Innovation Banking

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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 HSBCnet – 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 July 2026 to September 2026 will be published in October 2026.

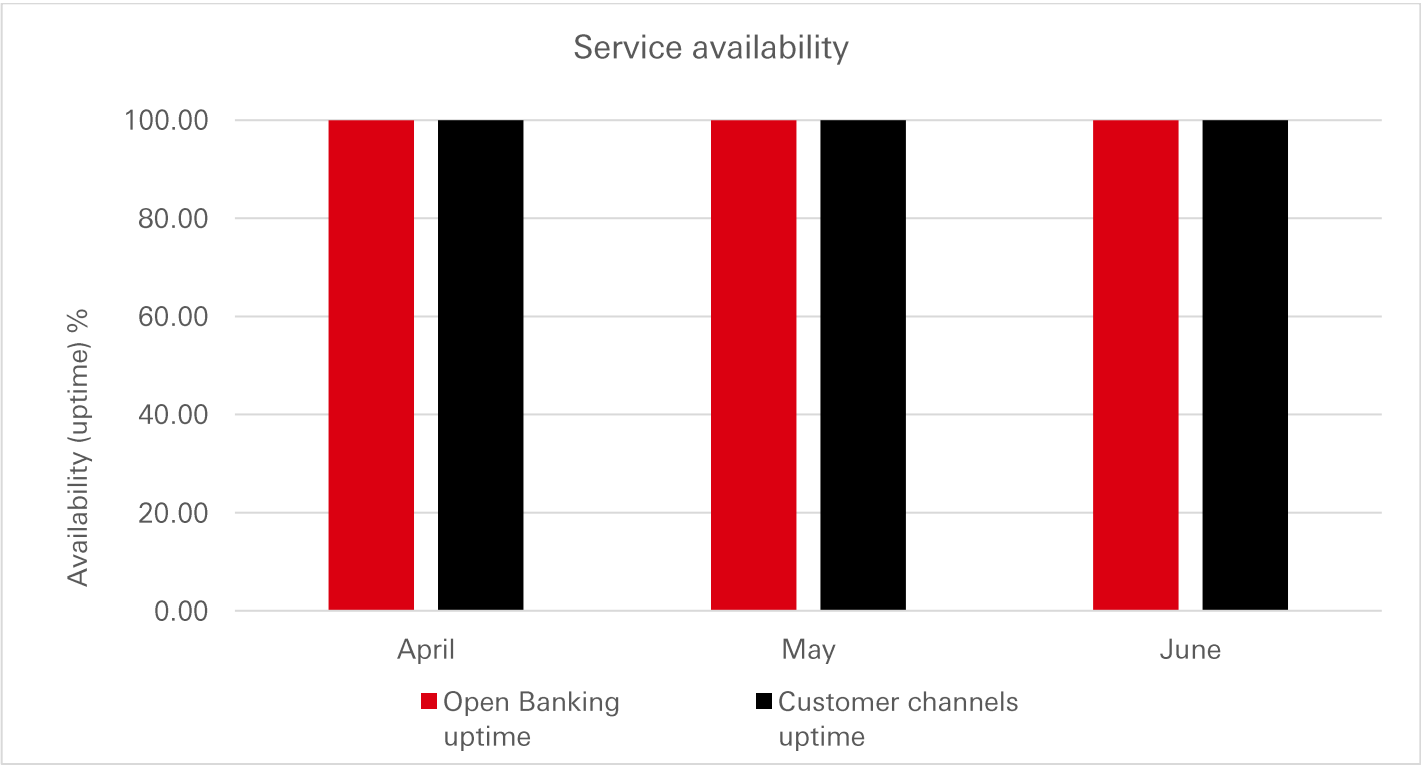
Service availability

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.



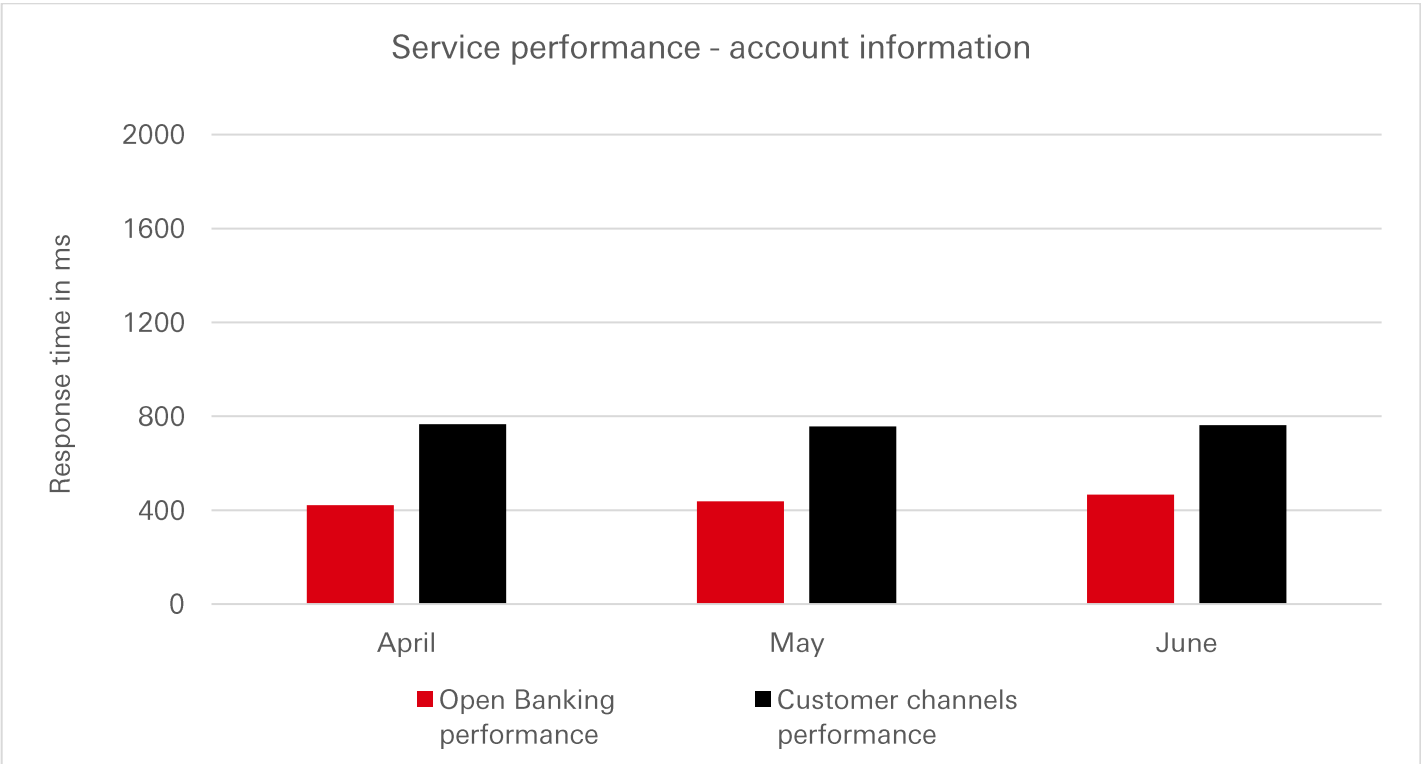
Month	Open Banking uptime	Customer channels uptime
April	100.00	100.00
May	99.99	100.00
June	100.00	100.00

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
April	422	766
May	437	756
June	466	762

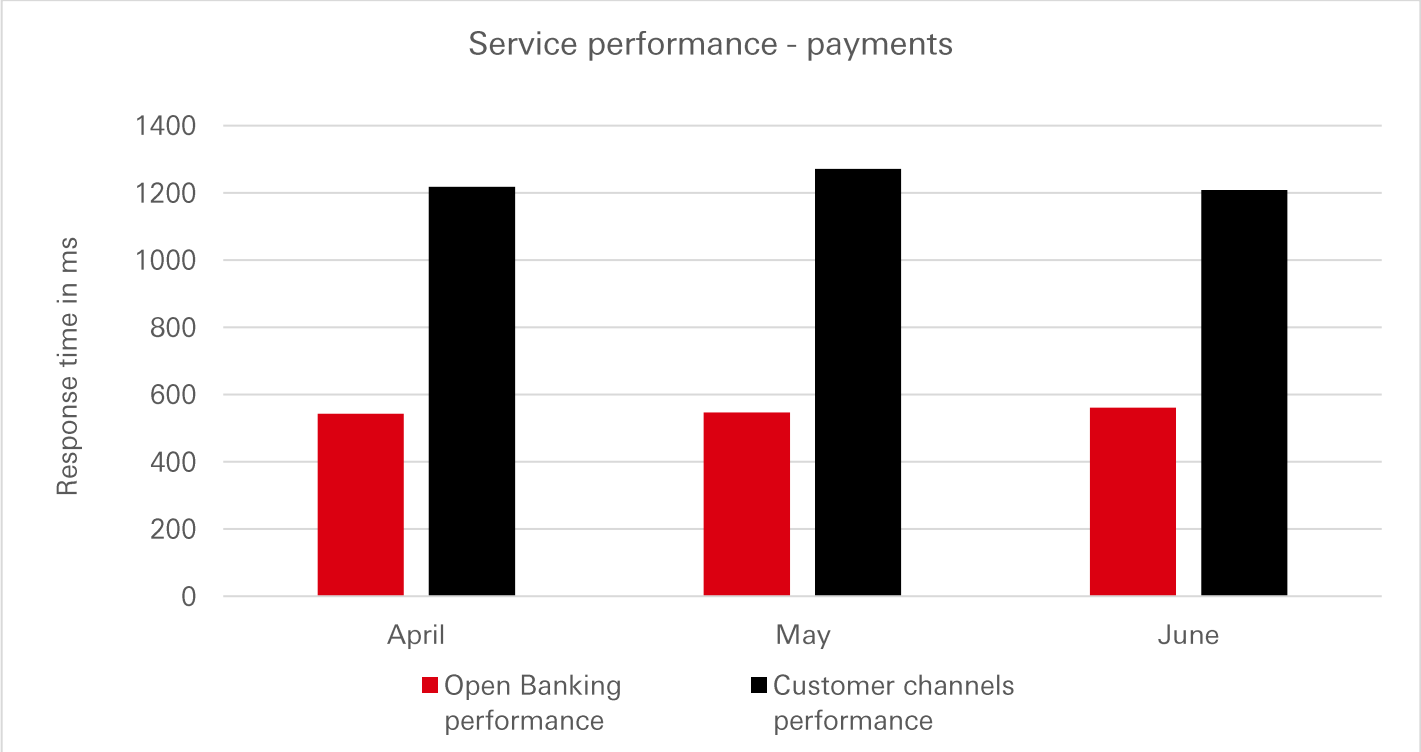
Service performance – payments

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.

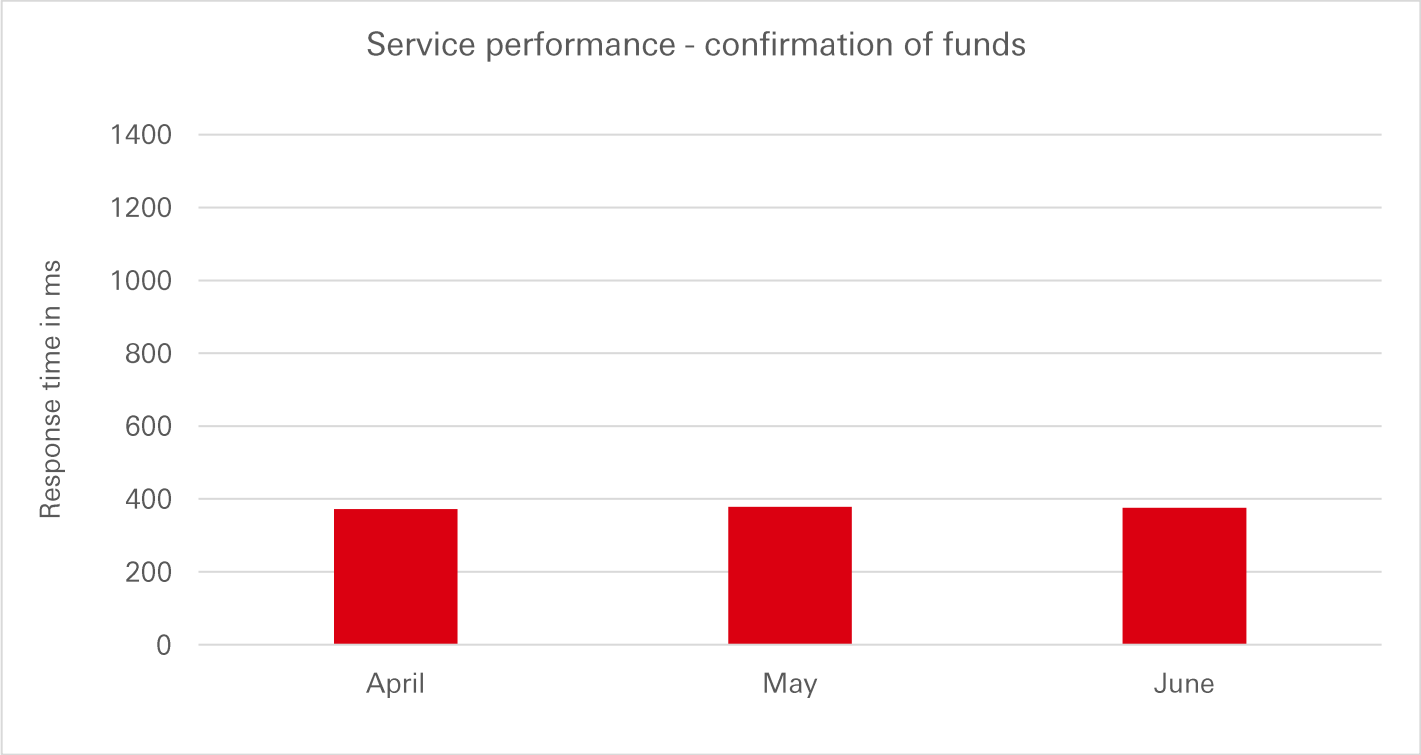


Month	Open Banking performance	Customer channels performance
April	543	1218
May	547	1272
June	561	1208

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.

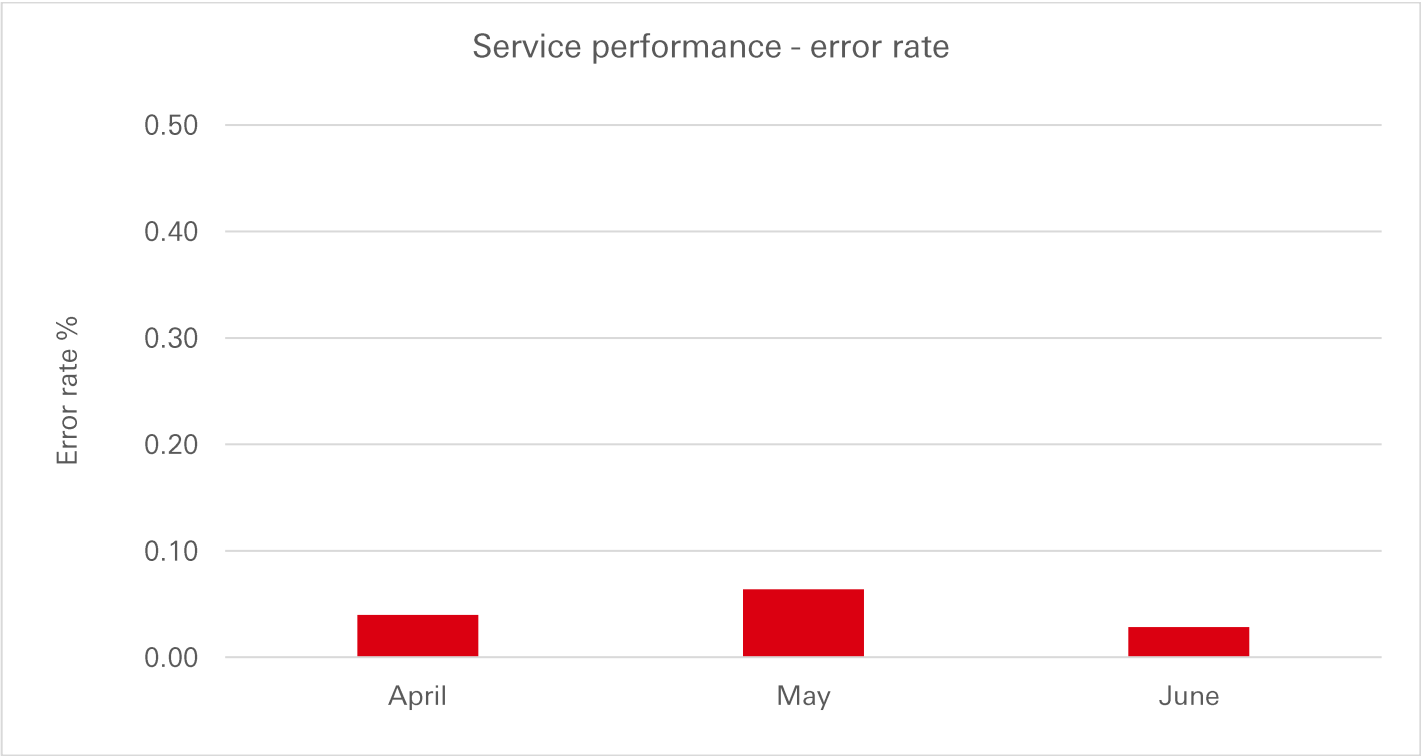
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
April	373
May	379
June	376

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
April	0.04
May	0.06
June	0.03

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-Apr-26	100.00	0.00	100.00	0.00	415	831	485	1188	364	0.01
2-Apr-26	100.00	0.00	100.00	0.00	405	813	493	1176	362	0.02
3-Apr-26	100.00	0.00	100.00	0.00	398	807	467	1264	364	0.01
4-Apr-26	100.00	0.00	100.00	0.00	399	811	457	1260	389	0.01
5-Apr-26	100.00	0.00	100.00	0.00	398	639	459	1206	382	0.01
6-Apr-26	100.00	0.00	100.00	0.00	409	673	442	1154	397	0.01
7-Apr-26	100.00	0.00	100.00	0.00	415	685	480	1171	370	0.08
8-Apr-26	100.00	0.00	100.00	0.00	437	806	483	1182	341	0.03
9-Apr-26	100.00	0.00	100.00	0.00	417	1226	519	1268	358	0.01
10-Apr-26	100.00	0.00	100.00	0.00	403	801	495	1180	367	0.03
11-Apr-26	100.00	0.00	100.00	0.00	377	795	615	1263	416	0.01
12-Apr-26	100.00	0.00	100.00	0.00	418	646	625	1261	347	0.02
13-Apr-26	100.00	0.00	100.00	0.00	418	749	576	1201	369	0.01
14-Apr-26	100.00	0.00	100.00	0.00	391	745	605	1202	375	0.02
15-Apr-26	100.00	0.00	100.00	0.00	412	748	514	1205	371	0.01
16-Apr-26	100.00	0.00	100.00	0.00	439	753	550	1208	356	0.01
17-Apr-26	100.00	0.00	100.00	0.00	425	766	488	1193	382	0.01
18-Apr-26	100.00	0.00	100.00	0.00	413	760	570	1255	374	0.04
19-Apr-26	100.00	0.00	100.00	0.00	461	630	978	1246	382	0.02
20-Apr-26	100.00	0.00	100.00	0.00	427	752	524	1197	400	0.01
21-Apr-26	100.00	0.00	100.00	0.00	440	751	527	1203	354	0.08
22-Apr-26	100.00	0.00	100.00	0.00	425	757	560	1213	373	0.02
23-Apr-26	100.00	0.00	100.00	0.00	438	764	573	1222	354	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-Apr-26	100.00	0.00	100.00	0.00	433	782	513	1219	364	0.06
25-Apr-26	100.00	0.00	100.00	0.00	409	771	635	1283	389	0.01
26-Apr-26	99.99	0.01	100.00	0.00	566	664	597	1289	445	0.52
27-Apr-26	100.00	0.00	100.00	0.00	409	779	514	1215	355	0.05
28-Apr-26	100.00	0.00	100.00	0.00	414	755	529	1221	351	0.01
29-Apr-26	100.00	0.00	100.00	0.00	420	755	529	1214	357	0.02
30-Apr-26	100.00	0.00	100.00	0.00	418	760	484	1189	373	0.02
1-May-26	100.00	0.00	100.00	0.00	429	661	502	1194	364	0.01
2-May-26	100.00	0.00	100.00	0.00	409	784	584	1249	377	0.12
3-May-26	100.00	0.00	100.00	0.00	413	649	579	1284	398	0.14
4-May-26	100.00	0.00	100.00	0.00	418	798	562	1209	356	0.01
5-May-26	100.00	0.00	100.00	0.00	575	723	541	1213	377	0.00
6-May-26	100.00	0.00	100.00	0.00	450	755	541	1243	369	0.01
7-May-26	100.00	0.00	100.00	0.00	443	755	500	1245	361	0.01
8-May-26	100.00	0.00	100.00	0.00	436	777	525	1245	351	0.01
9-May-26	100.00	0.00	100.00	0.00	417	924	569	1371	353	0.01
10-May-26	100.00	0.00	100.00	0.00	409	645	585	1349	451	0.02
11-May-26	100.00	0.00	100.00	0.00	440	750	497	1265	363	0.02
12-May-26	100.00	0.00	100.00	0.00	434	753	526	1266	348	0.01
13-May-26	100.00	0.00	100.00	0.00	447	751	533	1270	397	0.01
14-May-26	100.00	0.00	100.00	0.00	400	754	513	1275	385	0.03
15-May-26	99.98	0.02	100.00	0.00	418	767	507	1255	406	0.34
16-May-26	100.00	0.00	100.00	0.00	400	819	593	1263	364	0.00
17-May-26	100.00	0.00	100.00	0.00	418	642	640	1252	368	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
18-May-26	100.00	0.00	100.00	0.00	438	754	509	1182	357	0.02
19-May-26	100.00	0.00	100.00	0.00	437	749	533	1192	393	0.00
20-May-26	99.94	0.06	100.00	0.00	435	741	524	1168	372	0.32
21-May-26	100.00	0.00	100.00	0.00	446	737	522	1167	387	0.01
22-May-26	100.00	0.00	100.00	0.00	432	770	522	1170	388	0.00
23-May-26	100.00	0.00	100.00	0.00	423	809	611	1763	396	0.00
24-May-26	100.00	0.00	100.00	0.00	451	721	623	1830	409	0.02
25-May-26	100.00	0.00	100.00	0.00	455	757	564	1245	385	0.00
26-May-26	99.84	0.16	100.00	0.00	465	792	530	1189	388	0.73
27-May-26	100.00	0.00	100.00	0.00	452	782	536	1192	365	0.06
28-May-26	100.00	0.00	100.00	0.00	443	782	536	1182	361	0.01
29-May-26	100.00	0.00	100.00	0.00	458	781	496	1165	362	0.03
30-May-26	100.00	0.00	100.00	0.00	428	830	570	1244	392	0.01
31-May-26	100.00	0.00	100.00	0.00	431	736	576	1282	393	0.01
1-Jun-26	100.00	0.00	100.00	0.00	466	795	542	1179	350	0.01
2-Jun-26	100.00	0.00	100.00	0.00	457	769	588	1175	364	0.03
3-Jun-26	100.00	0.00	100.00	0.00	452	741	559	1172	404	0.01
4-Jun-26	100.00	0.00	100.00	0.00	468	748	547	1173	387	0.01
5-Jun-26	100.00	0.00	100.00	0.00	481	774	502	1173	431	0.08
6-Jun-26	100.00	0.00	100.00	0.00	447	801	671	1272	365	0.01
7-Jun-26	100.00	0.00	100.00	0.00	456	638	587	1290	382	0.01
8-Jun-26	100.00	0.00	100.00	0.00	468	763	547	1197	376	0.02
9-Jun-26	100.00	0.00	100.00	0.00	457	751	569	1181	372	0.01
10-Jun-26	100.00	0.00	100.00	0.00	468	789	528	1178	355	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
11-Jun-26	100.00	0.00	100.00	0.00	470	770	548	1182	398	0.01
12-Jun-26	100.00	0.00	100.00	0.00	456	772	508	1179	365	0.02
13-Jun-26	100.00	0.00	100.00	0.00	469	770	605	1409	388	0.01
14-Jun-26	100.00	0.00	100.00	0.00	508	648	696	1253	421	0.07
15-Jun-26	100.00	0.00	100.00	0.00	527	1171	535	1193	408	0.06
16-Jun-26	100.00	0.00	100.00	0.00	468	747	566	1182	363	0.02
17-Jun-26	100.00	0.00	100.00	0.00	467	762	513	1191	367	0.02
18-Jun-26	100.00	0.00	100.00	0.00	446	766	533	1192	379	0.01
19-Jun-26	100.00	0.00	100.00	0.00	452	657	528	1162	363	0.01
20-Jun-26	100.00	0.00	100.00	0.00	449	796	601	1251	344	0.02
21-Jun-26	100.00	0.00	100.00	0.00	451	625	583	1256	359	0.02
22-Jun-26	100.00	0.00	100.00	0.00	458	783	503	1190	368	0.02
23-Jun-26	100.00	0.00	100.00	0.00	503	761	576	1187	402	0.07
24-Jun-26	100.00	0.00	100.00	0.00	397	764	638	1186	350	0.02
25-Jun-26	100.00	0.00	100.00	0.00	456	757	516	1187	365	0.01
26-Jun-26	100.00	0.00	100.00	0.00	469	797	518	1182	355	0.02
27-Jun-26	100.00	0.00	100.00	0.00	471	763	567	1257	392	0.02
28-Jun-26	100.00	0.00	100.00	0.00	474	645	598	1264	376	0.02
29-Jun-26	100.00	0.00	100.00	0.00	470	776	539	1184	371	0.02
30-Jun-26	99.98	0.02	100.00	0.00	497	771	529	1172	363	0.18