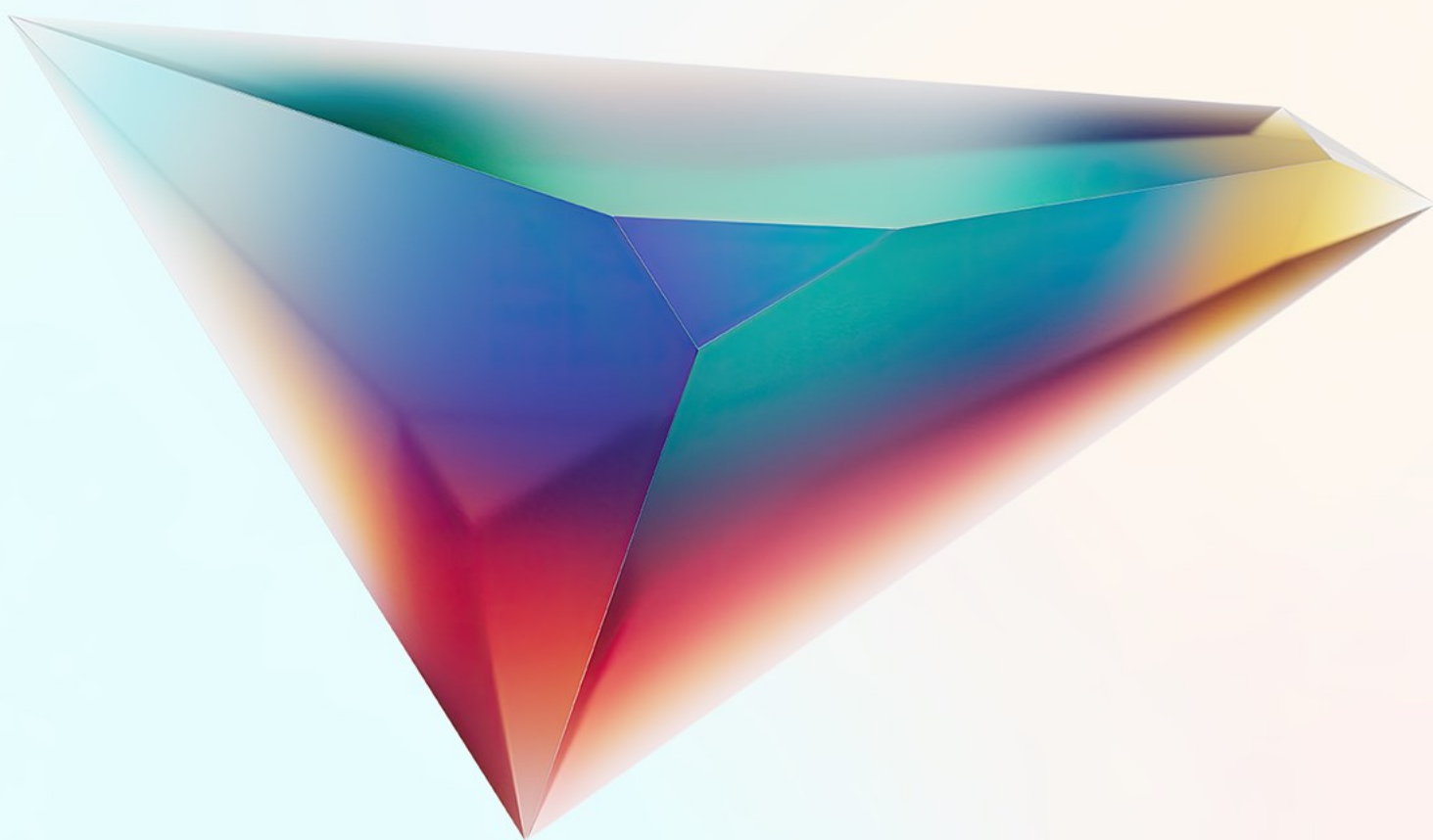


# Open Banking performance and availability quarterly report

HSBC Innovation Banking

1 October to 31 December 2025



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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 January 2026 to March 2026 will be published in April 2026.

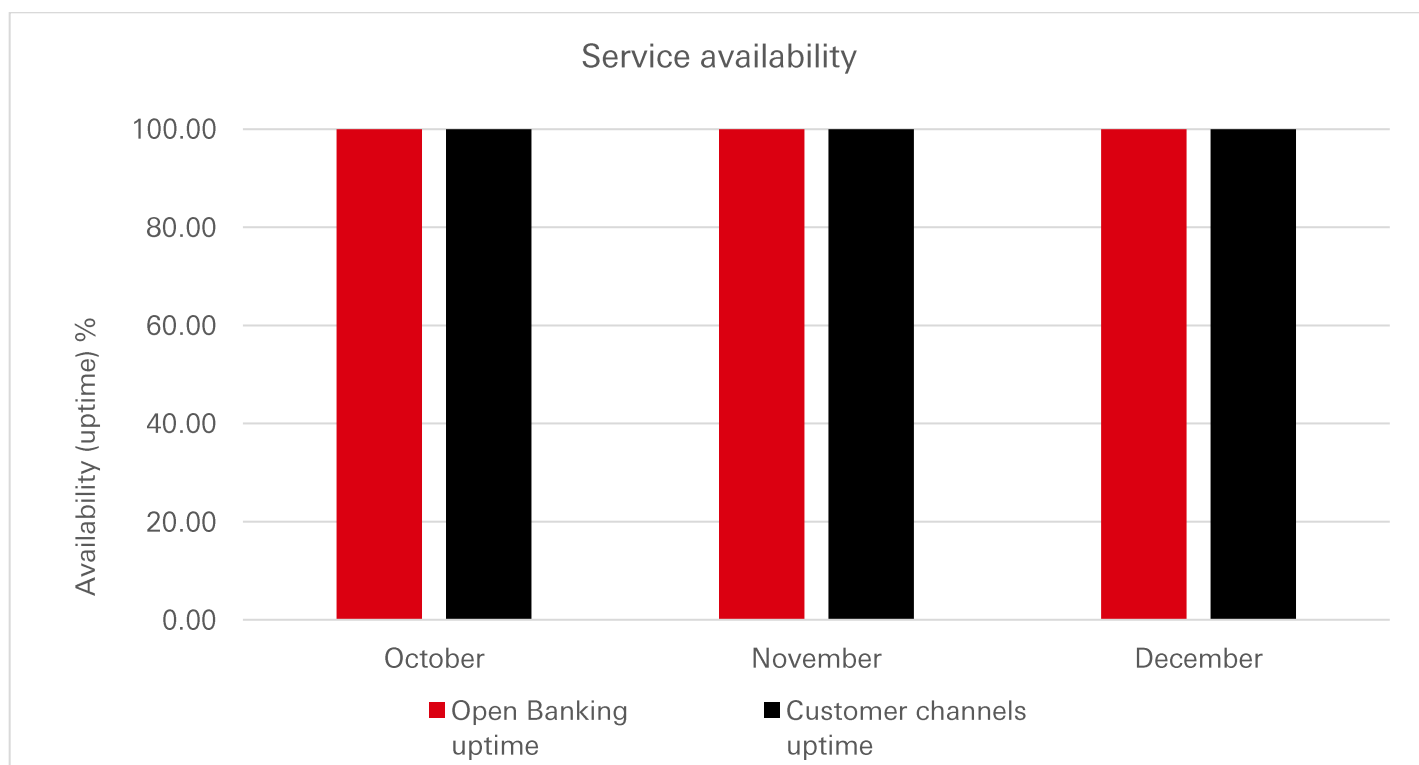
## Service availability

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
October	100.00	100.00
November	100.00	100.00
December	100.00	100.00

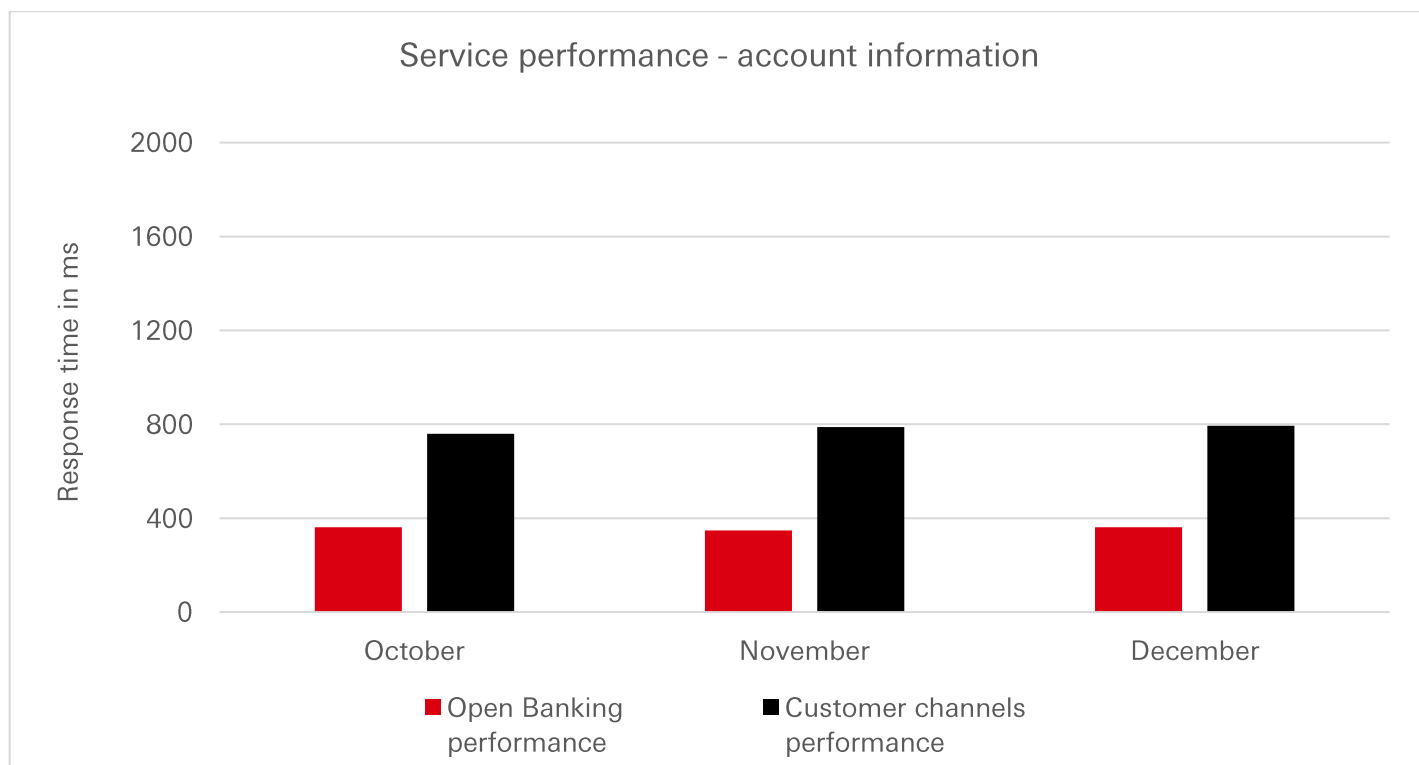
## Service performance - account information

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
October	361	759
November	348	789
December	361	793

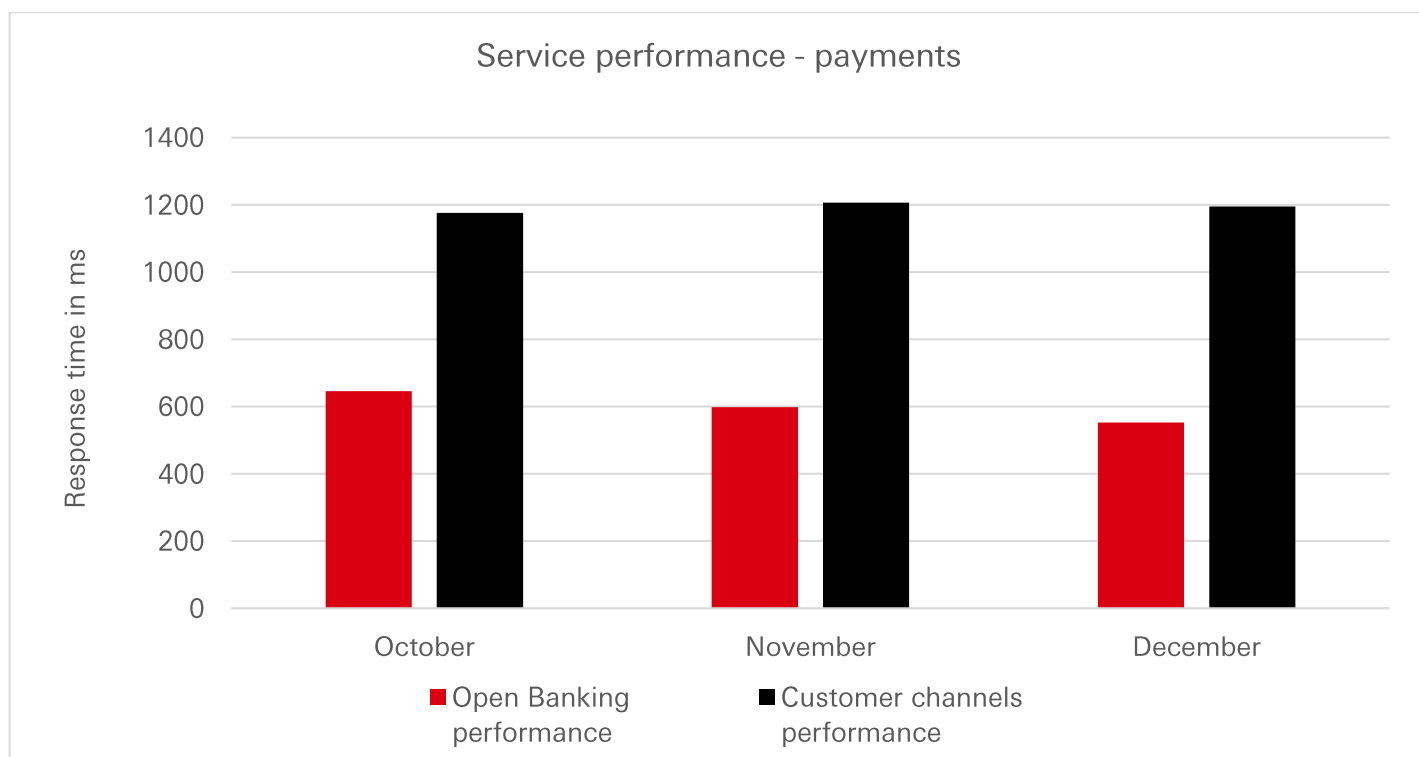
## Service performance – payments

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.

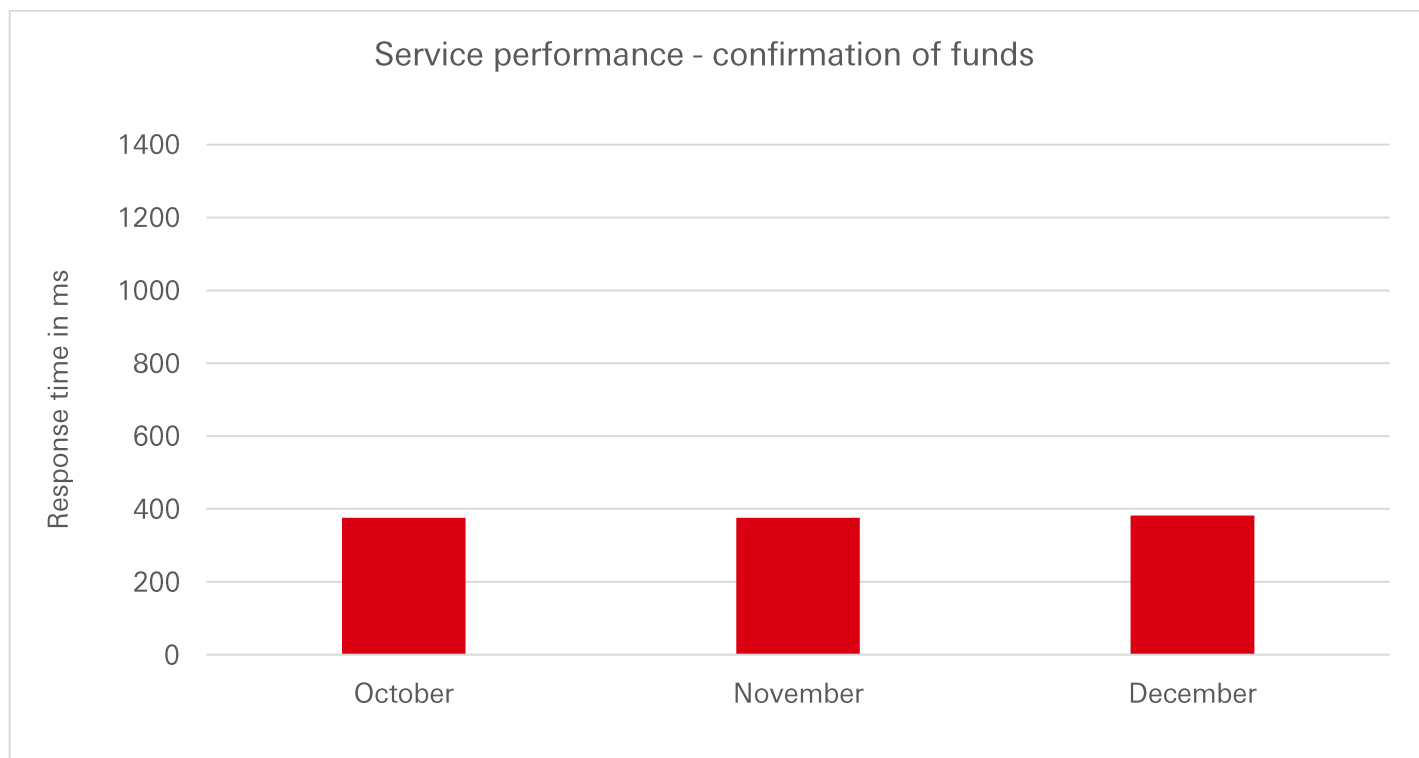


Month	Open Banking performance	Customer channels performance
October	645	1176
November	598	1206
December	552	1196

## 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.

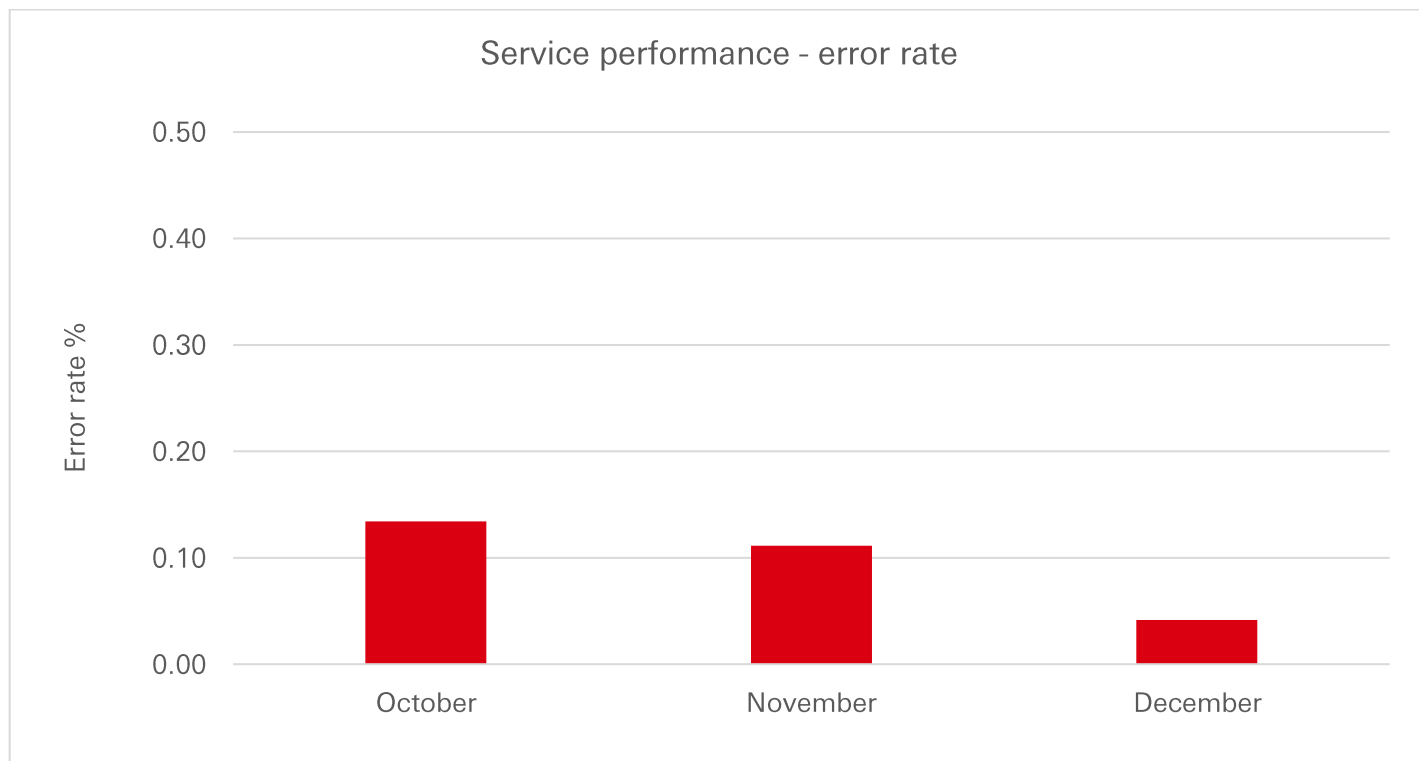
Confirmation of funds is an Open Banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open Banking performance
October	376
November	376
December	382

## 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
October	0.13
November	0.11
December	0.04

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-Oct-25	100.00	0.00	100.00	0.00	359	661	679	1132	355	0.15
2-Oct-25	100.00	0.00	100.00	0.00	360	730	716	1124	386	0.11
3-Oct-25	100.00	0.00	100.00	0.00	343	732	591	1130	354	0.10
4-Oct-25	100.00	0.00	100.00	0.00	353	761	778	1230	349	0.10
5-Oct-25	100.00	0.00	100.00	0.00	384	651	791	1205	369	0.13
6-Oct-25	100.00	0.00	100.00	0.00	354	693	735	1138	356	0.11
7-Oct-25	100.00	0.00	100.00	0.00	357	640	731	1124	364	0.10
8-Oct-25	100.00	0.00	100.00	0.00	370	714	633	1128	351	0.10
9-Oct-25	100.00	0.00	100.00	0.00	382	763	776	1154	377	0.11
10-Oct-25	100.00	0.00	100.00	0.00	357	790	591	1162	368	0.11
11-Oct-25	100.00	0.00	100.00	0.00	348	920	806	1379	350	0.13
12-Oct-25	100.00	0.00	100.00	0.00	392	699	889	1256	401	0.26
13-Oct-25	100.00	0.00	100.00	0.00	366	779	708	1172	399	0.14
14-Oct-25	100.00	0.00	100.00	0.00	345	786	661	1156	367	0.22
15-Oct-25	100.00	0.00	100.00	0.00	367	783	581	1151	385	0.15
16-Oct-25	100.00	0.00	100.00	0.00	371	786	703	1156	396	0.16
17-Oct-25	100.00	0.00	100.00	0.00	357	814	633	1150	403	0.09
18-Oct-25	100.00	0.00	100.00	0.00	341	836	841	1243	391	0.08
19-Oct-25	100.00	0.00	100.00	0.00	361	706	884	1229	355	0.09
20-Oct-25	100.00	0.00	100.00	0.00	356	769	648	1170	368	0.12
21-Oct-25	100.00	0.00	100.00	0.00	354	772	691	1156	374	0.21
22-Oct-25	100.00	0.00	100.00	0.00	355	783	476	1160	394	0.15
23-Oct-25	100.00	0.00	100.00	0.00	359	781	435	1155	357	0.12

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-Nov-25	100.00	0.00	100.00	0.00	352	810	807	1235	374	0.09
2-Nov-25	100.00	0.00	100.00	0.00	372	688	775	1236	417	0.10
3-Nov-25	100.00	0.00	100.00	0.00	370	835	701	1170	378	0.14
4-Nov-25	100.00	0.00	100.00	0.00	351	782	724	1159	357	0.10
5-Nov-25	100.00	0.00	100.00	0.00	407	779	679	1158	440	0.18
6-Nov-25	100.00	0.00	100.00	0.00	360	810	695	1167	366	0.17
7-Nov-25	100.00	0.00	100.00	0.00	343	838	695	1173	358	0.09
8-Nov-25	100.00	0.00	100.00	0.00	345	785	523	1262	379	0.11
9-Nov-25	100.00	0.00	100.00	0.00	354	677	570	1235	392	0.16
10-Nov-25	100.00	0.00	100.00	0.00	342	824	529	1202	376	0.12
11-Nov-25	100.00	0.00	100.00	0.00	350	777	438	1190	356	0.08
12-Nov-25	100.00	0.00	100.00	0.00	340	822	525	1179	378	0.09
13-Nov-25	100.00	0.00	100.00	0.00	340	803	561	1179	382	0.12
14-Nov-25	100.00	0.00	100.00	0.00	341	833	532	1186	342	0.10
15-Nov-25	100.00	0.00	100.00	0.00	342	744	551	1277	345	0.10
16-Nov-25	100.00	0.00	100.00	0.00	360	658	825	1258	388	0.11
17-Nov-25	100.00	0.00	100.00	0.00	348	828	652	1198	413	0.12
18-Nov-25	100.00	0.00	100.00	0.00	341	800	585	1173	371	0.11
19-Nov-25	100.00	0.00	100.00	0.00	354	809	588	1176	400	0.09
20-Nov-25	100.00	0.00	100.00	0.00	339	819	565	1185	375	0.10
21-Nov-25	100.00	0.00	100.00	0.00	333	841	489	1189	351	0.14
22-Nov-25	100.00	0.00	100.00	0.00	345	829	563	1272	369	0.10
23-Nov-25	100.00	0.00	100.00	0.00	336	680	587	1267	362	0.12
24-Nov-25	100.00	0.00	100.00	0.00	330	828	559	1200	388	0.11

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
25-Nov-25	100.00	0.00	100.00	0.00	342	822	565	1196	392	0.11
26-Nov-25	100.00	0.00	100.00	0.00	346	825	520	1199	361	0.11
27-Nov-25	100.00	0.00	100.00	0.00	342	811	554	1213	384	0.10
28-Nov-25	100.00	0.00	100.00	0.00	336	853	493	1182	372	0.08
29-Nov-25	100.00	0.00	100.00	0.00	339	761	564	1242	354	0.10
30-Nov-25	100.00	0.00	100.00	0.00	336	686	534	1234	362	0.09
1-Dec-25	100.00	0.00	100.00	0.00	341	852	496	1192	386	0.11
2-Dec-25	100.00	0.00	100.00	0.00	353	831	552	1196	417	0.12
3-Dec-25	100.00	0.00	100.00	0.00	353	813	523	1261	384	0.04
4-Dec-25	100.00	0.00	100.00	0.00	349	813	570	1191	393	0.02
5-Dec-25	100.00	0.00	100.00	0.00	346	823	533	1191	367	0.02
6-Dec-25	100.00	0.00	100.00	0.00	344	813	551	1276	410	0.02
7-Dec-25	100.00	0.00	100.00	0.00	456	679	833	1280	491	0.31
8-Dec-25	100.00	0.00	100.00	0.00	346	808	501	1185	384	0.04
9-Dec-25	100.00	0.00	100.00	0.00	357	810	521	1172	360	0.14
10-Dec-25	100.00	0.00	100.00	0.00	350	795	527	1161	347	0.02
11-Dec-25	100.00	0.00	100.00	0.00	359	791	538	1163	413	0.01
12-Dec-25	100.00	0.00	100.00	0.00	361	827	496	1159	365	0.03
13-Dec-25	100.00	0.00	100.00	0.00	351	859	596	1277	341	0.02
14-Dec-25	100.00	0.00	100.00	0.00	408	662	569	1256	360	0.09
15-Dec-25	100.00	0.00	100.00	0.00	357	789	554	1163	366	0.02
16-Dec-25	100.00	0.00	100.00	0.00	369	791	561	1148	357	0.02
17-Dec-25	100.00	0.00	100.00	0.00	364	794	558	1148	368	0.03
18-Dec-25	100.00	0.00	100.00	0.00	371	789	561	1142	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
19-Dec-25	100.00	0.00	100.00	0.00	353	816	535	1146	406	0.01
20-Dec-25	100.00	0.00	100.00	0.00	350	805	518	1248	379	0.01
21-Dec-25	100.00	0.00	100.00	0.00	358	664	476	1222	377	0.02
22-Dec-25	100.00	0.00	100.00	0.00	358	811	480	1155	356	0.02
23-Dec-25	100.00	0.00	100.00	0.00	356	809	538	1145	410	0.01
24-Dec-25	100.00	0.00	100.00	0.00	347	835	532	1164	388	0.01
25-Dec-25	100.00	0.00	100.00	0.00	356	744	590	1303	366	0.01
26-Dec-25	100.00	0.00	100.00	0.00	363	803	592	1195	380	0.02
27-Dec-25	100.00	0.00	100.00	0.00	359	761	575	1243	390	0.01
28-Dec-25	100.00	0.00	100.00	0.00	367	670	550	1209	402	0.04
29-Dec-25	100.00	0.00	100.00	0.00	364	871	572	1159	366	0.02
30-Dec-25	100.00	0.00	100.00	0.00	357	831	559	1155	378	0.02
31-Dec-25	100.00	0.00	100.00	0.00	358	839	557	1160	366	0.01

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