

## Performance of our App and Open Banking Services

All UK banks have been asked by the regulator to show you this information for Online Banking, Mobile Banking and for Open Banking.

Open Banking is the name used by the financial industry to describe new services which let account holders share their financial information and give permission for banks and other authorised organisations to make payments from certain accounts. For more information you may want to visit the [Open Banking](#) website.

These numbers cover the period 1<sup>st</sup> January to 31<sup>st</sup> March 2021 (Q1, 2021) and show Contis App availability, as well as account information and making payments.

### Summary

Average availability of Contis Mobile App	99.93%
Average payments performance	27ms
Average accounts performance	193ms

### Payment Information –

The table below shows the average time taken (in milliseconds) for us to process a payment for you.

Payment Information	January	February	March
Contis mobile banking channel	27ms	N/A	N/A
Open banking benchmark	750ms	750ms	750ms

### Account Information –

The table below shows the average time taken (in milliseconds) for us to provide you with customer information

Account Information	January	February	March
Contis mobile banking channel	250ms	203ms	176ms
Open banking benchmark	750ms	750ms	750ms

### Error rates -

The table below shows the number of error messages we received from 3<sup>rd</sup> party providers, divided by the number of requests received

Error rates	January	February	March
Open Banking Account Information	5%	8%	7%
Open Banking Payment Initiation	0.0%	0.0%	0.0%
Open banking benchmark	0.5%	0.5%	0.5%

### Daily performance

Date	Contis Availability	Open Banking Availability
01/01/2021	100	100.00
02/01/2021	100	100.00
03/01/2021	100	100.00

04/01/2021	99.93	100.00
05/01/2021	99.8485	100.00
06/01/2021	100	100.00
07/01/2021	100	100.00
08/01/2021	100	100.00
09/01/2021	99.7548	100.00
10/01/2021	100	100.00
11/01/2021	100	100.00
12/01/2021	100	100.00
13/01/2021	99.8914	100.00
14/01/2021	99.9764	100.00
15/01/2021	100	100.00
16/01/2021	100	100.00
17/01/2021	100	100.00
18/01/2021	99.9299	100.00
19/01/2021	100	100.00
20/01/2021	99.8561	100.00
21/01/2021	99.9046	100.00
22/01/2021	100	100.00
23/01/2021	100	100.00
24/01/2021	99.8926	100.00
25/01/2021	100	100.00
26/01/2021	99.9287	100.00
27/01/2021	99.7504	100.00
28/01/2021	98.9957	100.00
29/01/2021	99.9162	100.00
30/01/2021	99.9881	100.00
31/01/2021	100	100.00
01/02/2021	100	100.00
02/02/2021	100	100.00
03/02/2021	99.9405	99.9673
04/02/2021	99.9404	100.00
05/02/2021	100	100.00
06/02/2021	100	100.00
07/02/2021	100	100.00
08/02/2021	100	100.00
09/02/2021	99.9515	100.00
10/02/2021	100	100.00
11/02/2021	99.6971	100.00

12/02/2021	99.9031	100.00
13/02/2021	100	100.00
14/02/2021	100	100.00
15/02/2021	100	100.00
16/02/2021	99.988	100.00
17/02/2021	100	100.00
18/02/2021	99.9643	100.00
19/02/2021	100	100.00
20/02/2021	100	100.00
21/02/2021	100	100.00
22/02/2021	100	100.00
23/02/2021	99.7959	100.00
24/02/2021	100	98.5843
25/02/2021	99.923	100.00
26/02/2021	99.9491	100.00
27/02/2021	100	100.00
28/02/2021	100	100.00
01/03/2021	100	100.00
02/03/2021	100	100.00
03/03/2021	100	100.00
04/03/2021	99.7963	100.00
05/03/2021	99.9616	100.00
06/03/2021	100	100.00
07/03/2021	100	100.00
08/03/2021	100	100.00
09/03/2021	100	100.00
10/03/2021	100	100.00
11/03/2021	100	100.00
12/03/2021	99.851	100.00
13/03/2021	100	100.00
14/03/2021	100	100.00
15/03/2021	99.809	100.00
16/03/2021	99.6035	100.00
17/03/2021	99.6386	100.00
18/03/2021	99.6202	100.00
19/03/2021	99.9047	100.00
20/03/2021	100	100.00
21/03/2021	99.9164	100.00
22/03/2021	99.7469	100.00

23/03/2021	99.8085	100.00
24/03/2021	100	100.00
25/03/2021	99.8674	100.00
26/03/2021	100	100.00
27/03/2021	100	100.00
28/03/2021	100	100.00
29/03/2021	99.8806	100.00
30/03/2021	100	100.00
31/03/2021	100	100.00