



OPEN BANKING OUR PERFORMANCE

Business
January – March 2022



LLOYDS BANK

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 for our Business customers who use Online for Business.

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.lloydsbank.com/online-banking/open-banking

If you're more interested in the technical side, take a look at the Open Banking Standard pages.

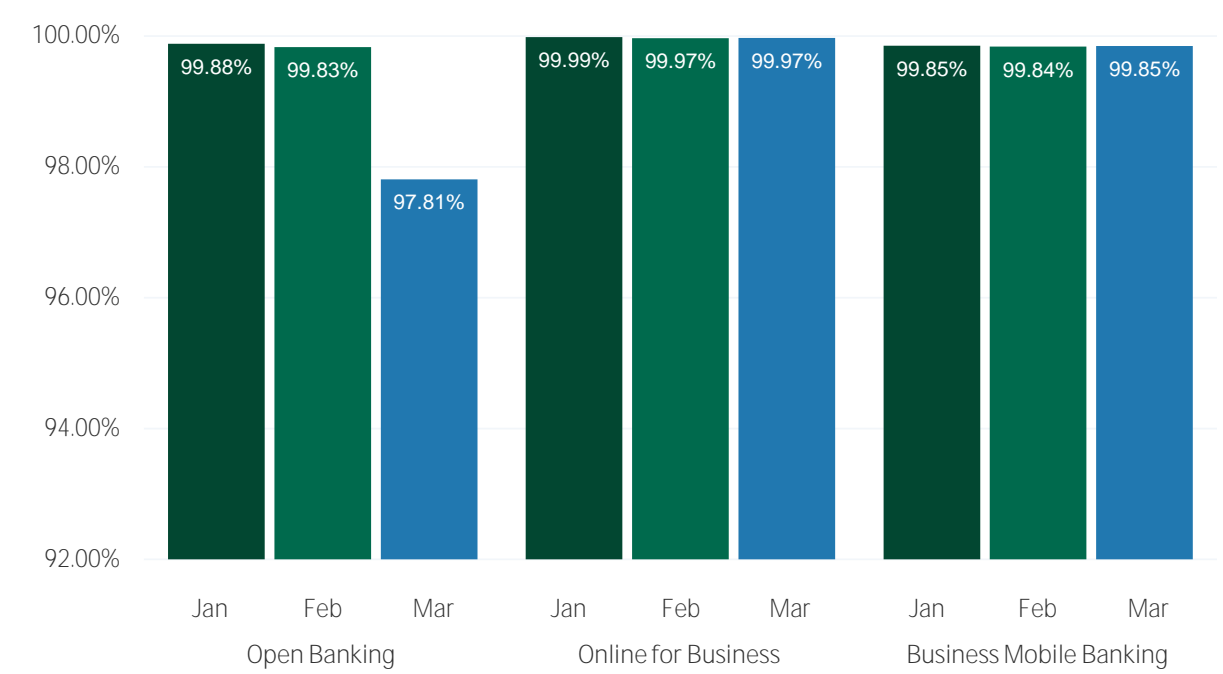
standards.openbanking.org.uk

Service availability

January - March 2022

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

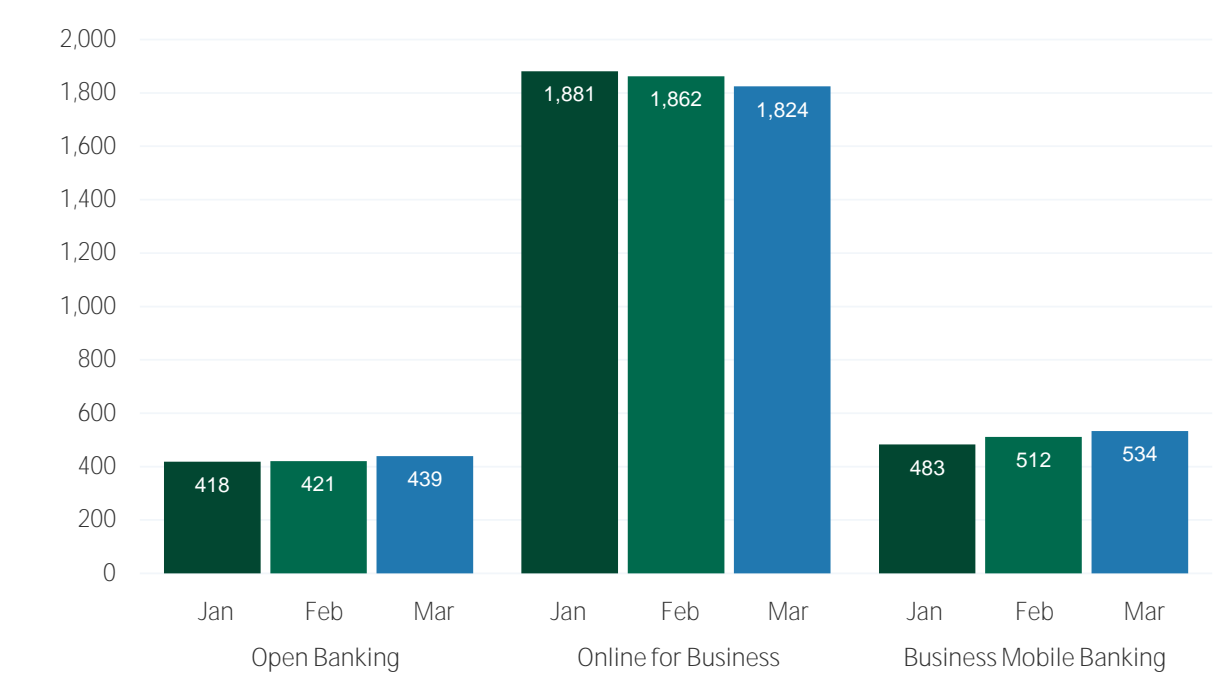
		Open Banking	Online for Business	Business Mobile Banking
January	Availability	99.88%	99.99%	99.85%
	Planned downtime	5m	3m	14m
	Unplanned downtime	48m	4m	53m
February	Availability	99.83%	99.97%	99.84%
	Planned downtime	18m	7m	24m
	Unplanned downtime	50m	5m	41m
March	Availability	97.81%	99.97%	99.85%
	Planned downtime	0m	1m	11m
	Unplanned downtime	16h 16m	11m	56m

Account information services

January - March 2022

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

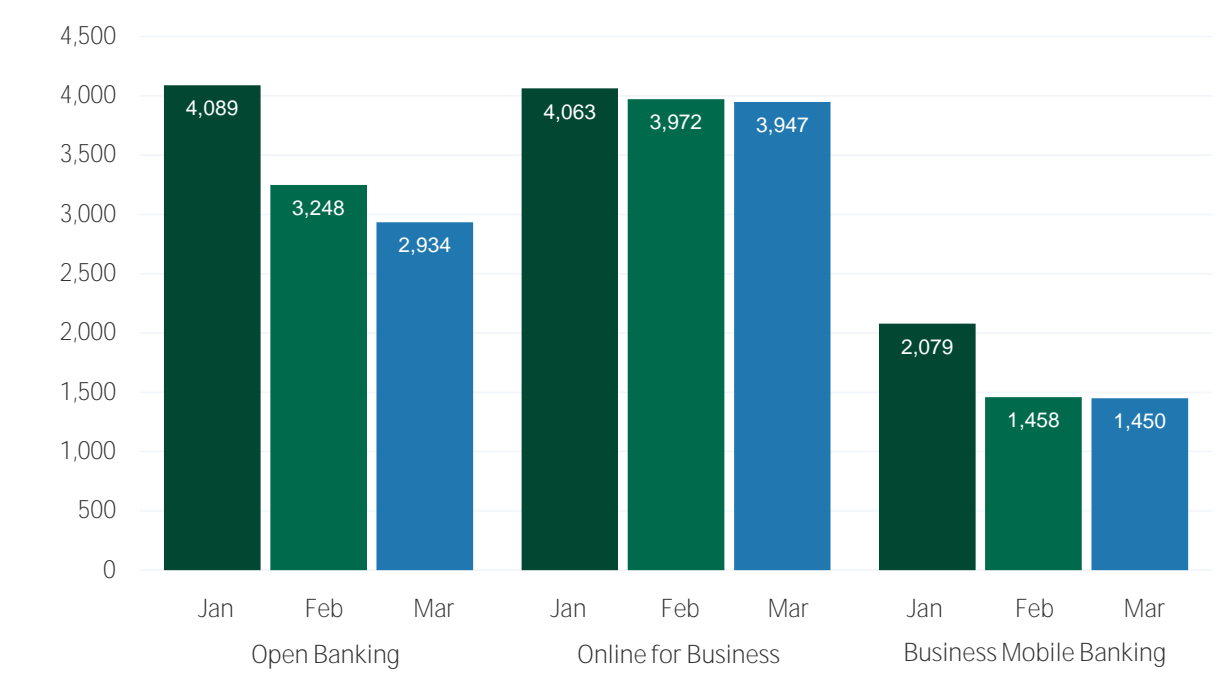
	Open Banking	Online for Business	Business Mobile Banking
January	418ms	1,881ms	483ms
February	421ms	1,862ms	512ms
March	439ms	1,824ms	534ms

Payment services

January - March 2022

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

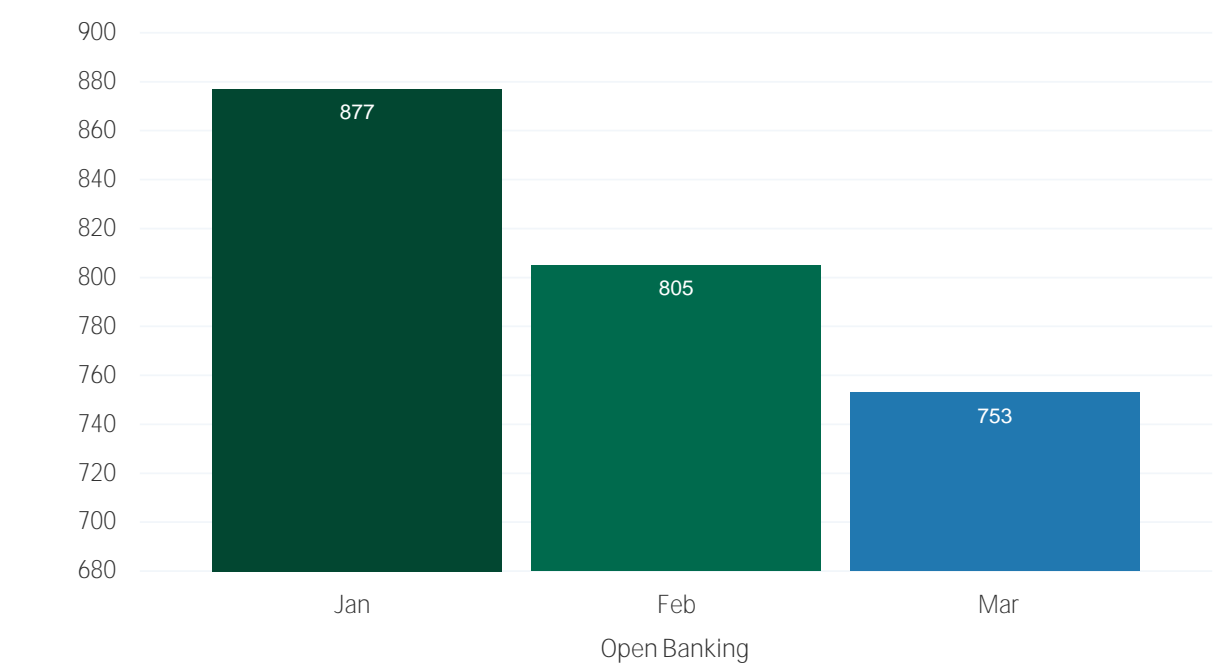
	Open Banking	Online for Business	Business Mobile Banking
January	4,089ms	4,063ms	2,079ms
February	3,248ms	3,972ms	1,458ms
March	2,934ms	3,947ms	1,450ms

Funds checking services

January - March 2022

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

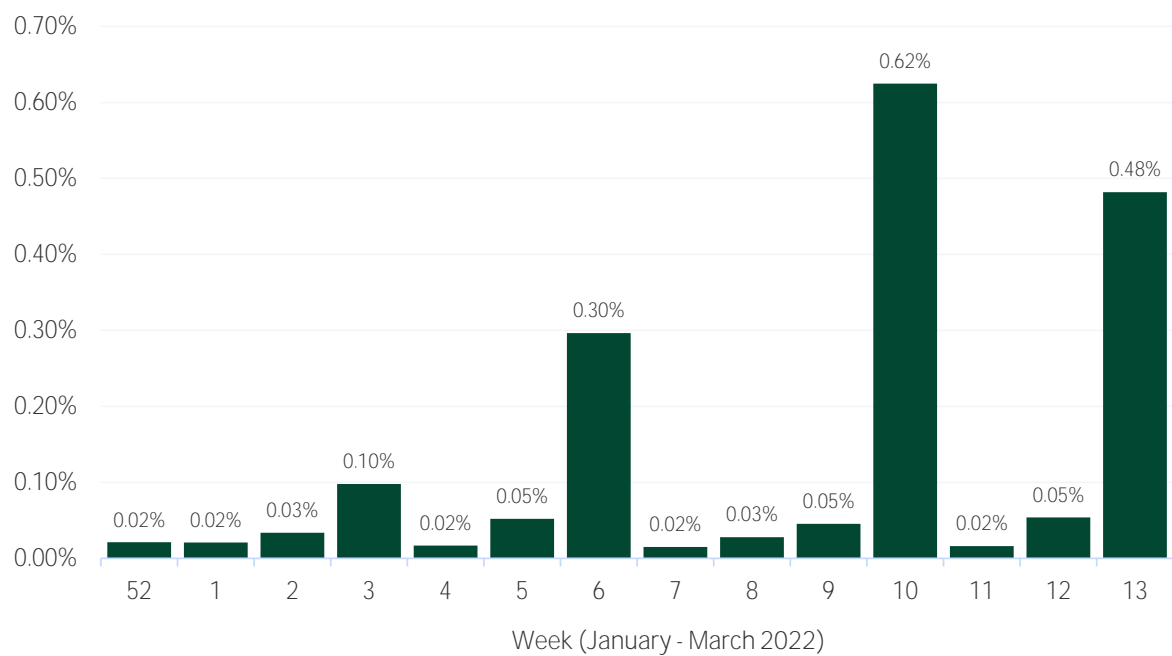
Open Banking	
January	877ms
February	805ms
March	753ms

Error rates

January - March 2022

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	52	1	2	3	4	5	6	7	8	9	10	11	12	13
Rate (%)	0.02	0.02	0.03	0.10	0.02	0.05	0.30	0.02	0.03	0.05	0.62	0.02	0.05	0.48

Performance by version

January - March 2022

We work hand-in-hand with the Open Banking Implementation Entity (OBIE) to make sure that our APIs meet your needs. Any third party website or app that wants to talk to our systems can use one of three API versions: 3.1, 2.0 or 1.1.

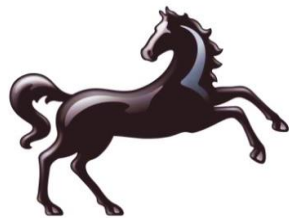
These charts will show you how these versions compare.

	All versions	3.1	2	1.1
Service availability (%)				
January	99.88%	99.88%	100.00%	100.00%
February	99.83%	99.83%	100.00%	100.00%
March	96.63%	96.63%	100.00%	99.81%
Planned downtime (h m)				
January	5m	5m	0m	0m
February	18m	18m	0m	0m
March	0m	0m	0m	0m
Unplanned downtime (h m)				
January	48m	48m	0m	0m
February	50m	50m	0m	0m
March	25h 5m	25h 5m	0m	1h 24m

Performance by version (continued)

January - March 2022

	All versions	3.1	2	1.1
Account information services response time (milliseconds)				
January	418ms	418ms	0ms	0ms
February	421ms	421ms	0ms	0ms
March	439ms	439ms	0ms	0ms
Payment services response time (milliseconds)				
January	4,089ms	4,089ms	0ms	0ms
February	3,248ms	3,248ms	0ms	0ms
March	2,934ms	2,934ms	0ms	0ms
Funds checking services response time (milliseconds)				
January	877ms	877ms	0ms	0ms
February	805ms	805ms	0ms	0ms
March	753ms	753ms	0ms	0ms
Error rates (%)				
January	0.05%	0.05%	-	-
February	0.11%	0.11%	-	-
March	0.24%	0.24%	-	-



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