



OPEN BANKING OUR PERFORMANCE

Business
April – June 2025



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.loydsbank.com/online-banking/open-banking

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

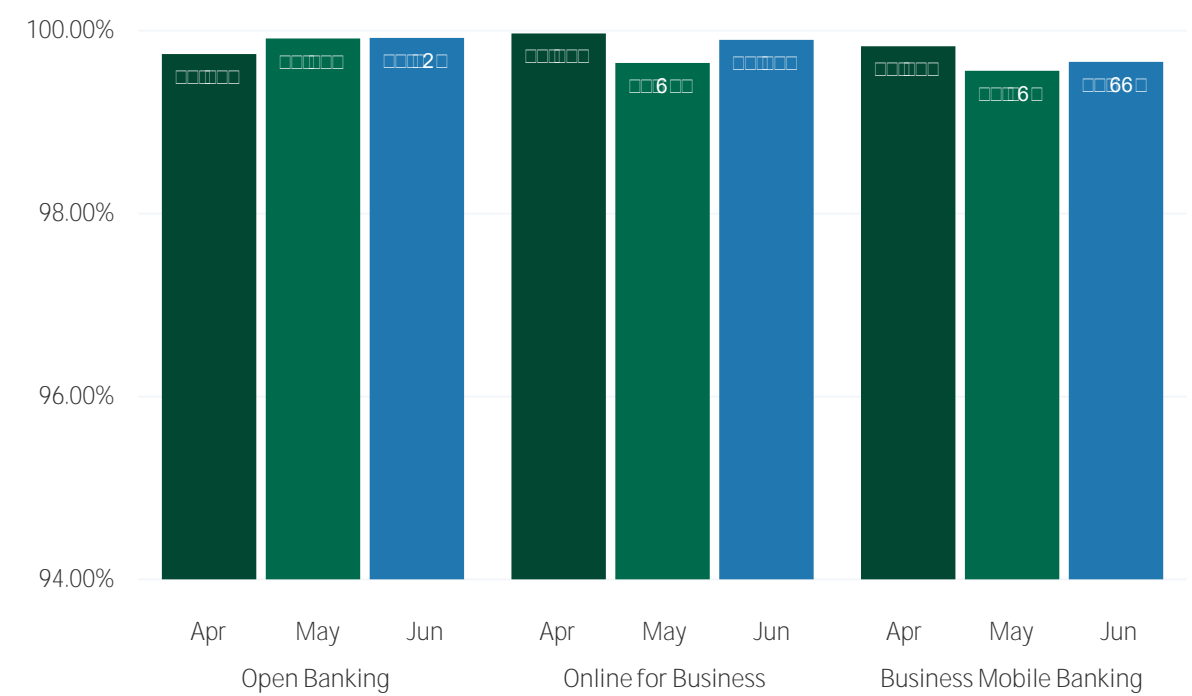
standards.openbanking.org.uk

Service availability

April - June 2025

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

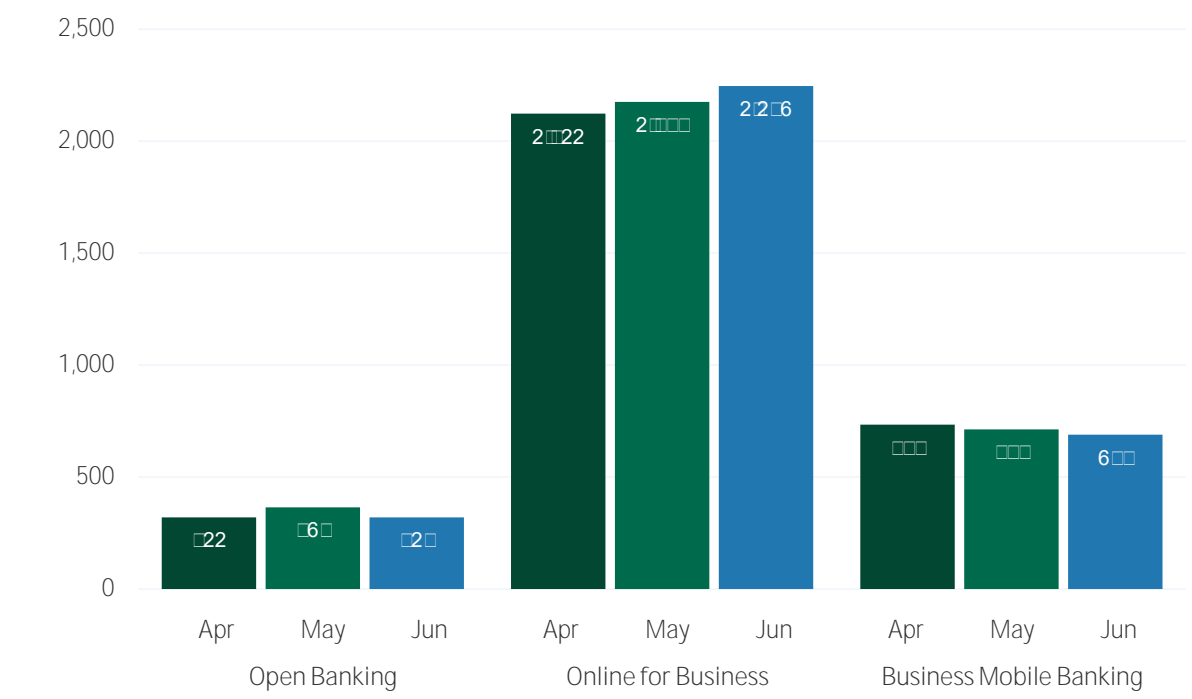
		Open Banking	Online for Business	Business Mobile Banking
April	Availability	99.75%	99.97%	99.83%
	Planned downtime	0m	10m	1h 1m
	Unplanned downtime	1h 50m	3m	13m
May	Availability	99.91%	99.65%	99.56%
	Planned downtime	0m	7m	29m
	Unplanned downtime	38m	2h 30m	2h 47m
June	Availability	99.92%	99.90%	99.66%
	Planned downtime	8m	42m	2h 18m
	Unplanned downtime	26m	2m	10m

Account information services

April - June 2025

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

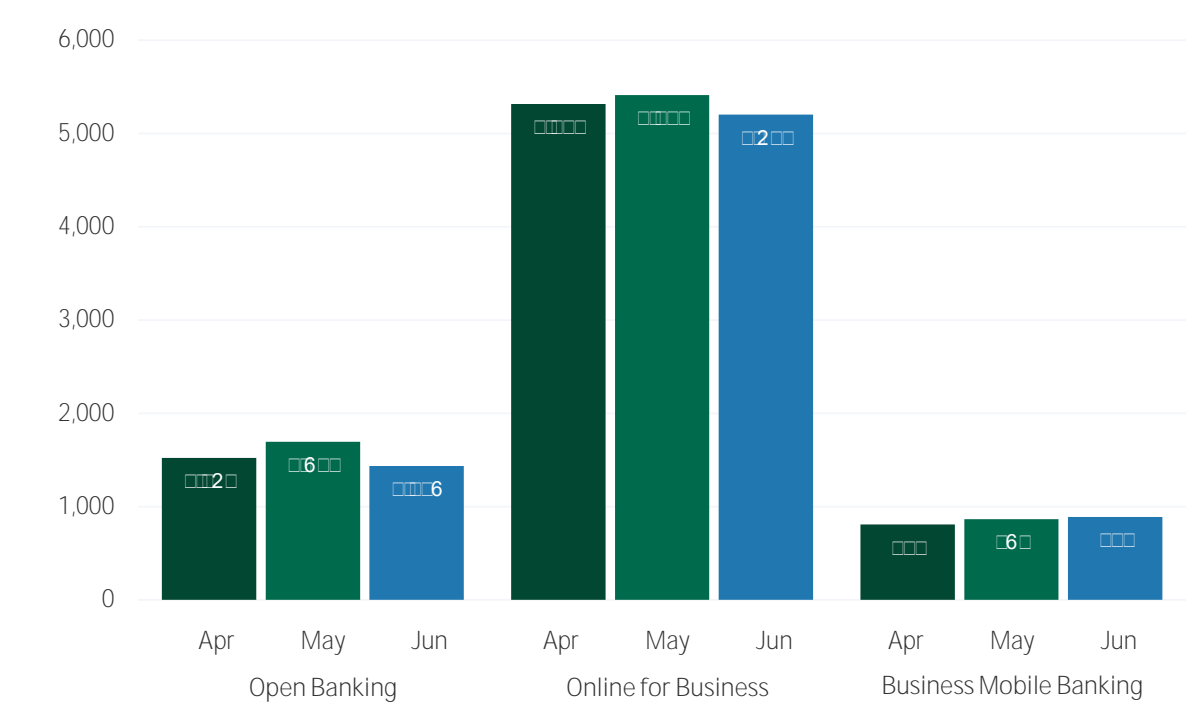
	Open Banking	Online for Business	Business Mobile Banking
April	322ms	2,122ms	734ms
May	365ms	2,175ms	713ms
June	320ms	2,246ms	689ms

Payment services

April - June 2025

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

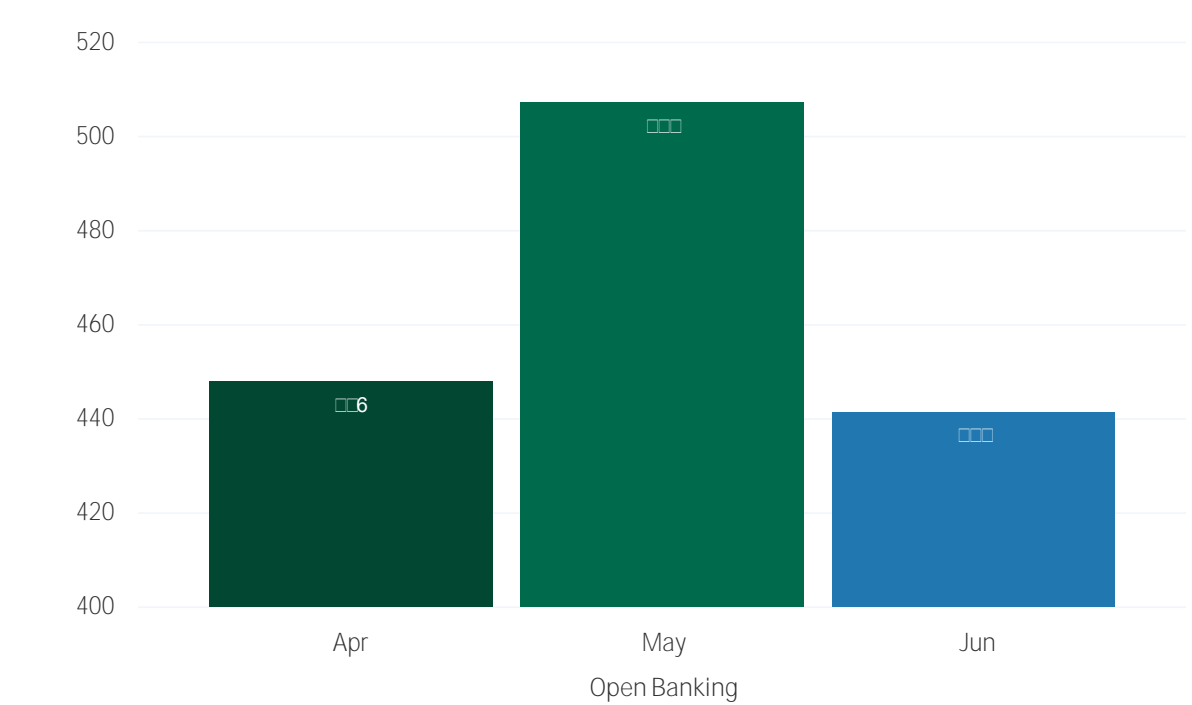
	Open Banking	Online for Business	Business Mobile Banking
April	1,521ms	5,315ms	809ms
May	1,695ms	5,411ms	864ms
June	1,436ms	5,203ms	887ms

Funds checking services

April - June 2025

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

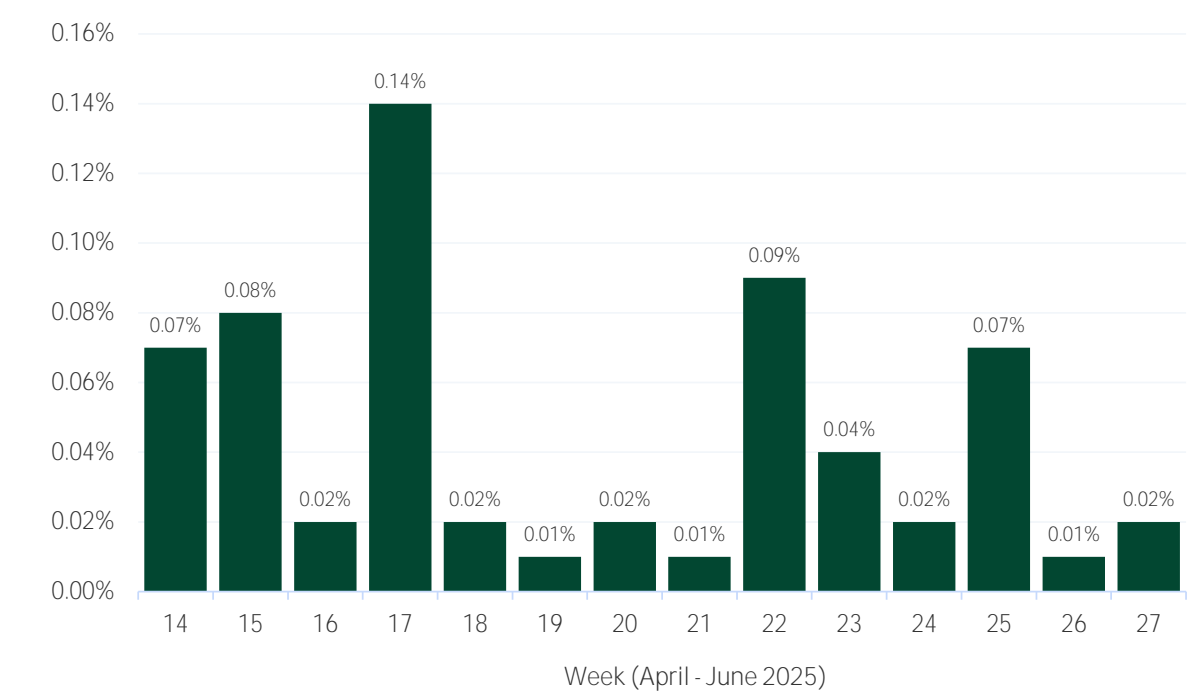
Open Banking	
April	446ms
May	507ms
June	441ms

Error rates

April - June 2025

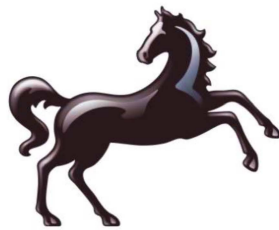
Sometimes, when a website or app tries to talk to our systems, there may be a problem. If we can't provide them with an access point (also known as an 'API'), then the request will fail and we will report it as an error. The bar chart and figures below, show the error rates this quarter.

What our error rates have been (%)



What the source data looks like

Week	14	15	16	17	18	19	20	21	22	23	24	25	26	27
Rate (%)	0.07	0.08	0.02	0.14	0.02	0.01	0.02	0.01	0.09	0.04	0.02	0.07	0.01	0.02



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