OPEN BANKING
OUR PERFORMANCE

Retail

October – December 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.
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

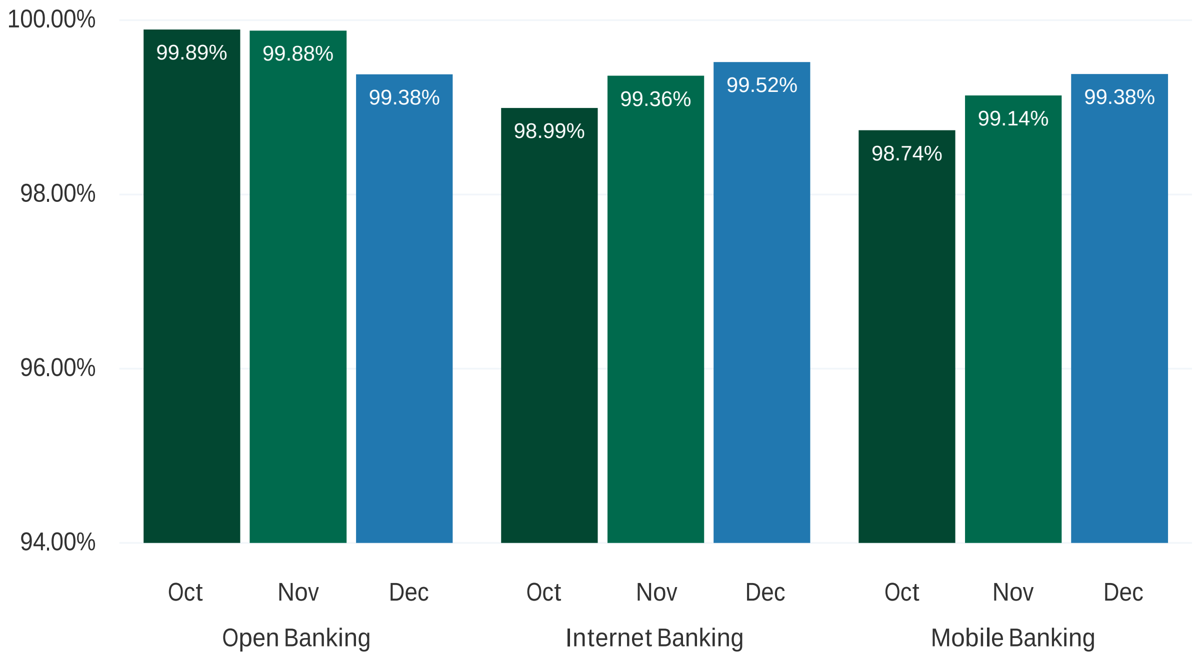
If you're more interested in the technical side, take a look at the Open Banking Standard pages.
standards.openbanking.org.uk

Service availability

October - December 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

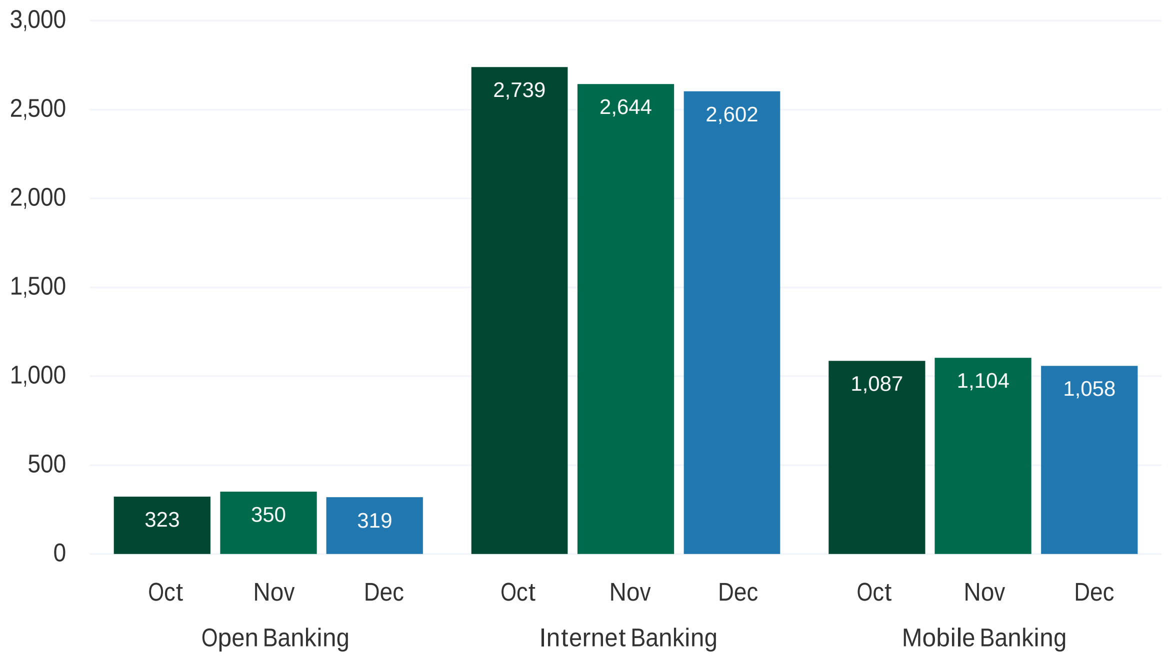
		Open Banking	Internet Banking	Mobile Banking
October	Availability	99.89%	98.99%	98.74%
	Planned downtime	0m	7h 17m	8h 30m
	Unplanned downtime	48m	13m	54m
November	Availability	99.88%	99.36%	99.14%
	Planned downtime	6m	4h 35m	6h 7m
	Unplanned downtime	46m	1m	7m
December	Availability	99.38%	99.52%	99.38%
	Planned downtime	0m	4m	22m
	Unplanned downtime	4h 38m	3h 32m	4h 15m

Account information services

October - December 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

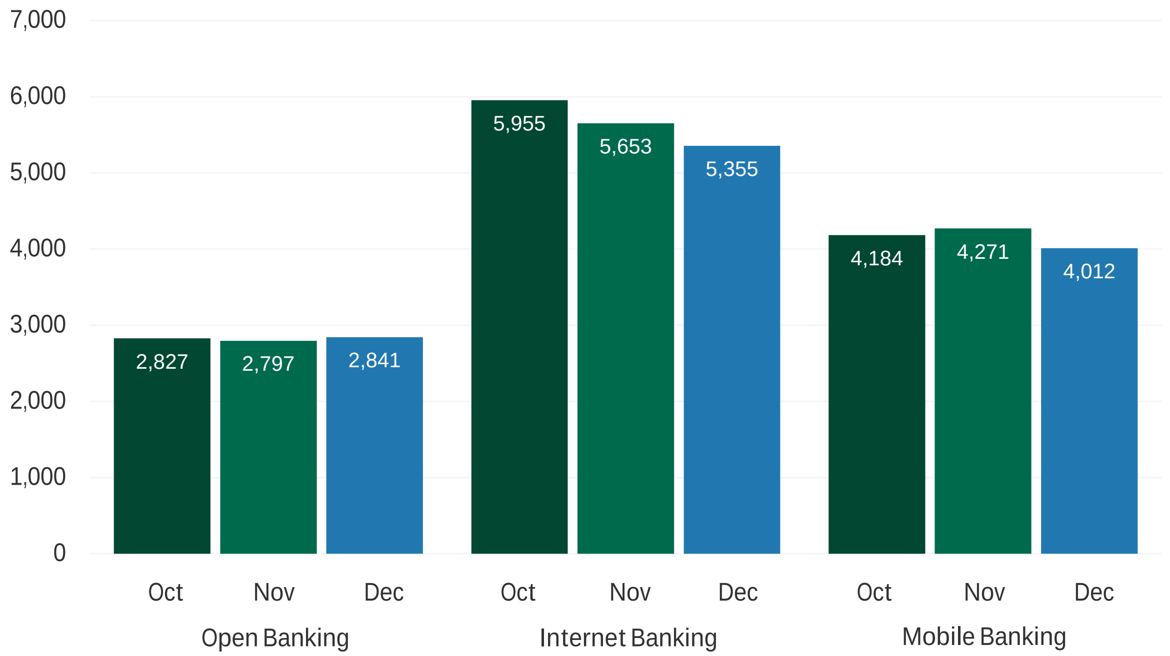
	Open Banking	Internet Banking	Mobile Banking
October	323ms	2,739ms	1,087ms
November	350ms	2,644ms	1,104ms
December	319ms	2,602ms	1,058ms

Payment services

October - December 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

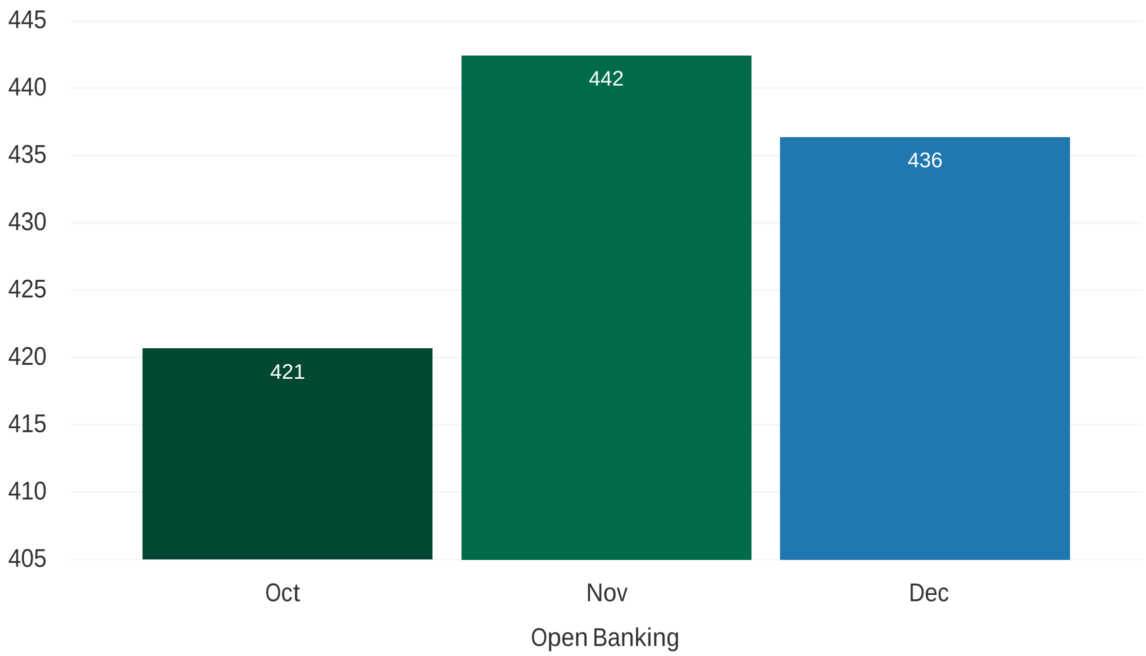
	Open Banking	Internet Banking	Mobile Banking
October	2,827ms	5,955ms	4,184ms
November	2,797ms	5,653ms	4,271ms
December	2,841ms	5,355ms	4,012ms

Funds checking services

October - December 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

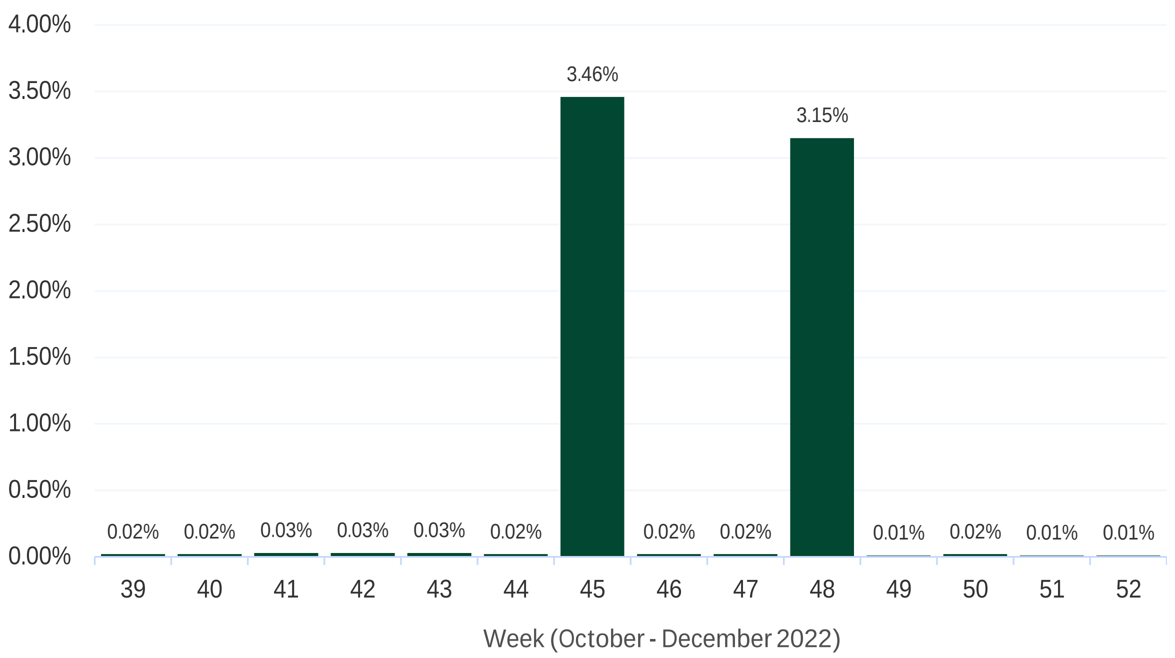
	Open Banking
October	421ms
November	442ms
December	436ms

Error rates

October - December 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 r ates this quarter.

What our error rates have been (%)



What the source data looks like

Week	39	40	41	42	43	44	45	46	47	48	49	50	51	52
Rate (%)	0.02	0.02	0.03	0.03	0.03	0.02	3.46	0.02	0.02	3.15	0.01	0.02	0.01	0.01

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