



OPEN BANKING OUR PERFORMANCE

Retail
April - June 2020



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.

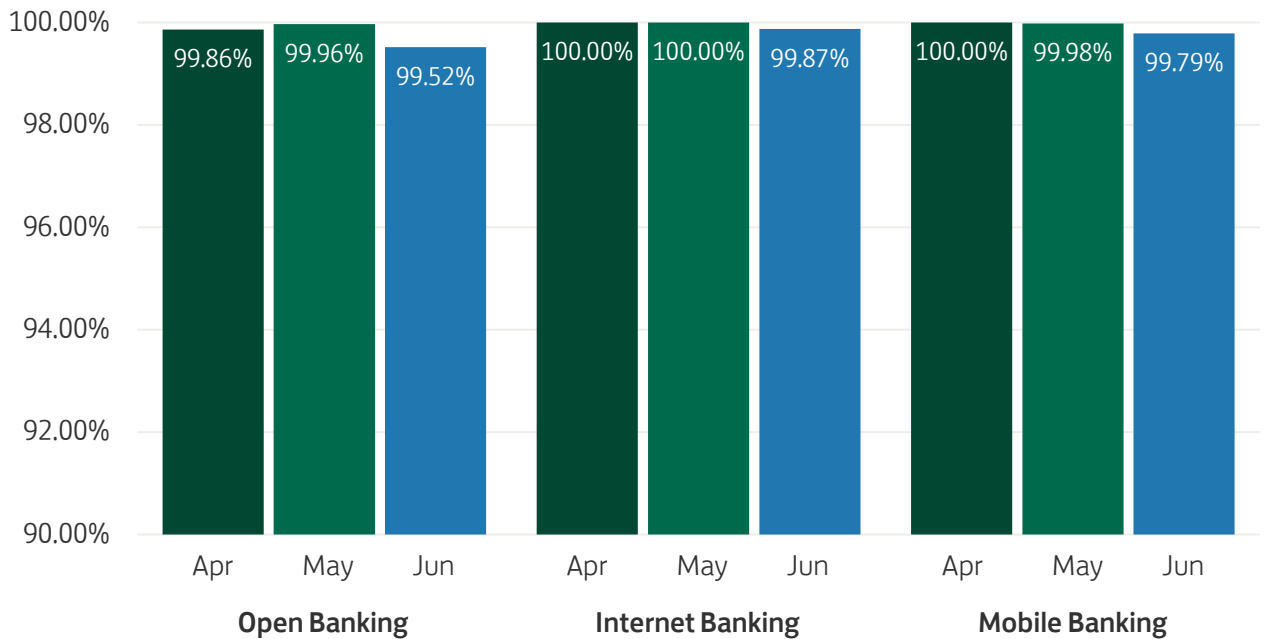
standards.openbanking.org.uk

Service availability

April - June 2020

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

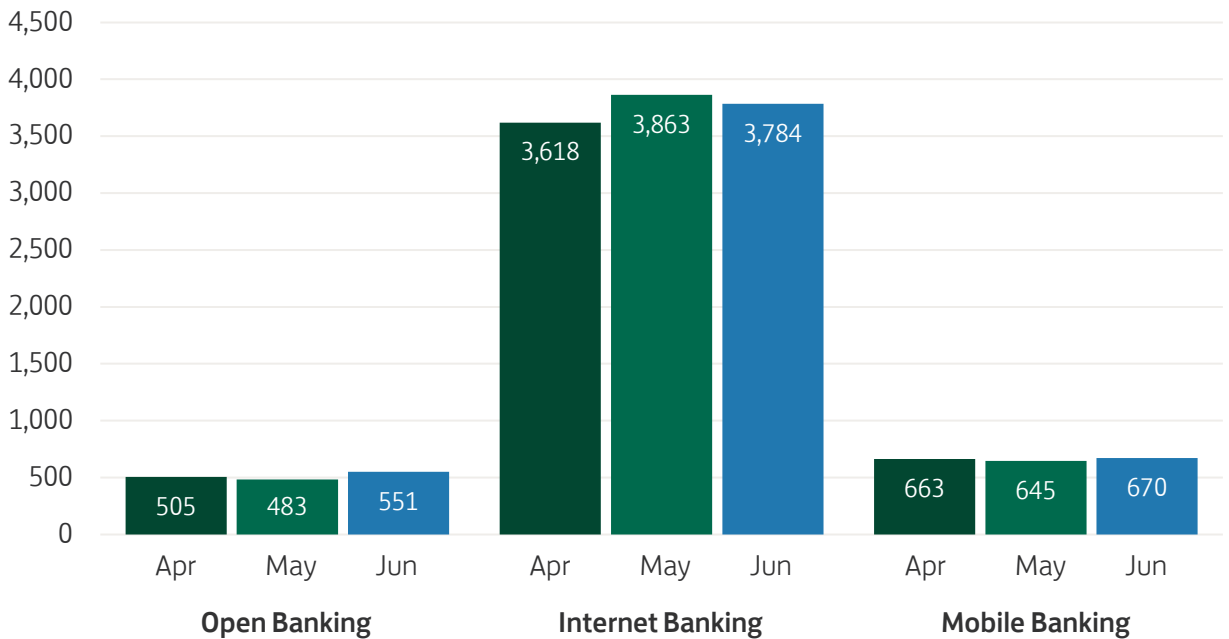
		Open Banking	Internet Banking	Mobile Banking
April	Availability	99.86%	100.00%	100.00%
	Planned downtime	60m	0	<1m
	Unplanned downtime	1m	<1m	1m
May	Availability	99.96%	100.00%	99.98%
	Planned downtime	14m	<1m	0
	Unplanned downtime	2m	2m	11m
June	Availability	99.52%	99.87%	99.79%
	Planned downtime	3h 19m	4m	<1m
	Unplanned downtime	9m	50m	1h 32m

Account information services

April - June 2020

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

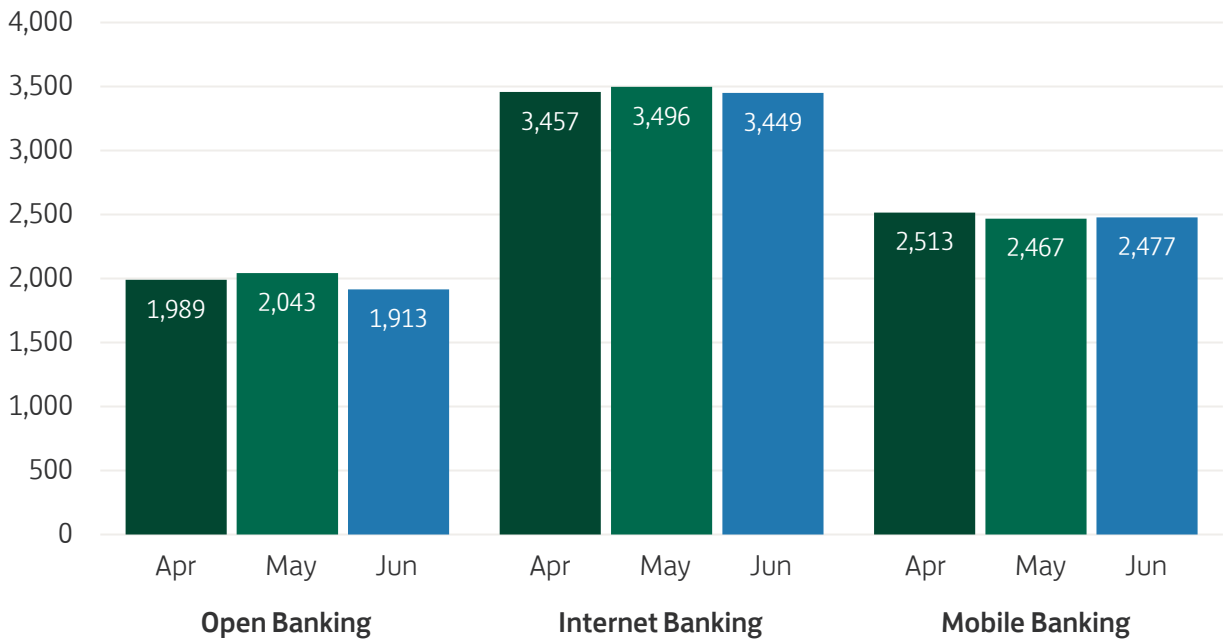
	Open Banking	Internet Banking	Mobile Banking
April	505ms	3,618ms	663ms
May	483ms	3,863ms	645ms
June	551ms	3,784ms	670ms

Payment services

April - June 2020

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

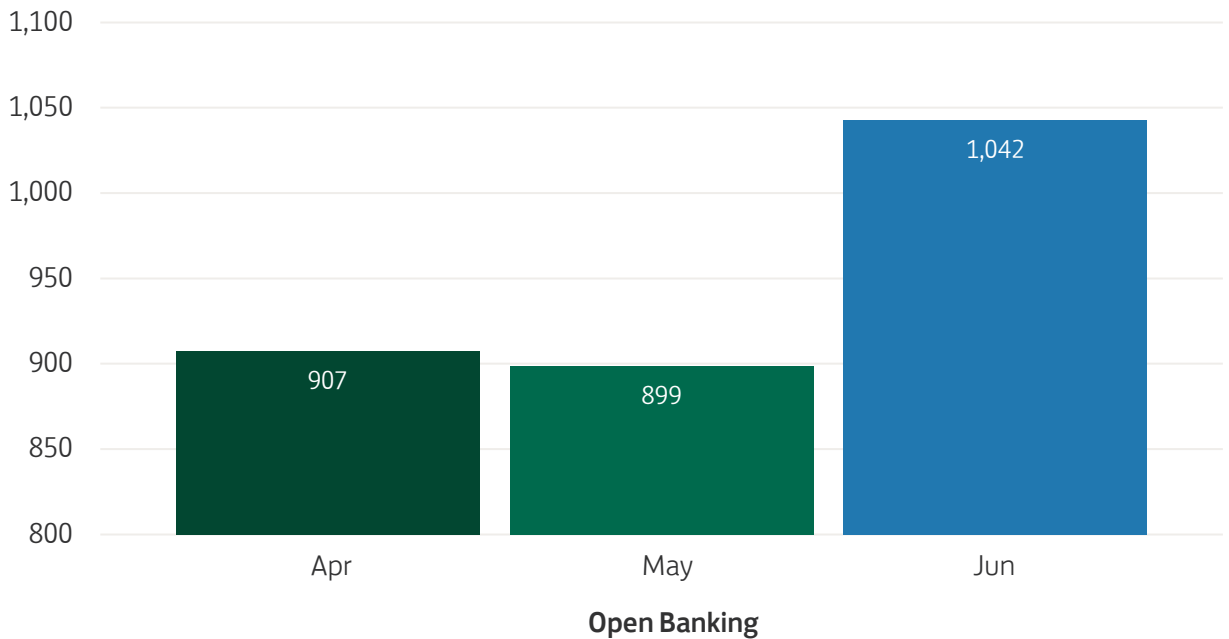
	Open Banking	Internet Banking	Mobile Banking
April	1,989ms	3,457ms	2,513ms
May	2,043ms	3,496ms	2,467ms
June	1,913ms	3,449ms	2,477ms

Funds checking services

April - June 2020

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

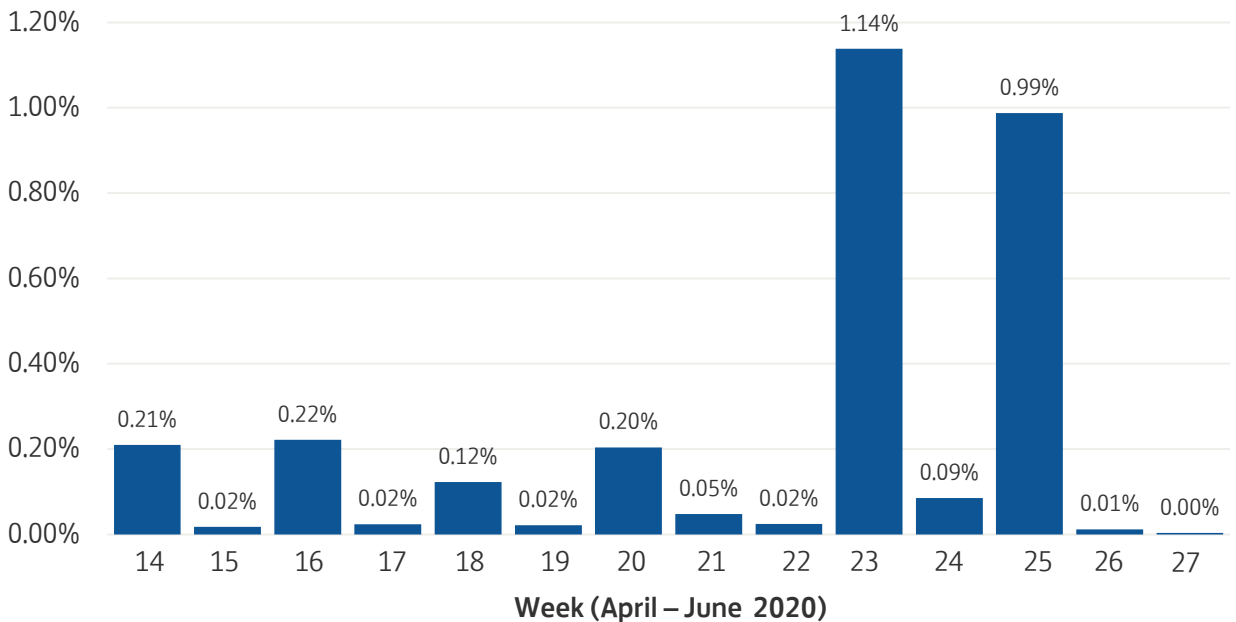
April	907ms
May	899ms
June	1,042ms

Error rates

April - June 2020

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 (%)	0.21%	0.02%	0.22%	0.02%	0.12%	0.02%	0.20%	0.05%	0.02%	1.14%	0.09%	0.99%	0.01%	0.00%

Performance by version

April - June 2020

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.

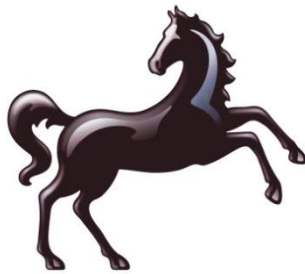
These charts will show you how these versions compare.

	All versions	3.1	2.0	1.1
Service availability (%)				
April	99.86%	99.86%	100.00%	-
May	99.96%	99.96%	100.00%	-
June	99.52%	99.52%	100.00%	-
Planned downtime (h m)				
April	60m	60m	0	-
May	14m	14m	0	-
June	3h 19m	3h 19m	0	-
Unplanned downtime (h m)				
April	1m	1m	0	-
May	2m	2m	0	-
June	9m	9m	0	-

Performance by version (continued)

April - June 2020

	All versions	3.1	2.0	1.1
Account information services response time (milliseconds)				
April	505ms	504ms	541ms	-
May	483ms	483ms	577ms	-
June	551ms	551ms	999ms	-
Payment services response time (milliseconds)				
April	1,989ms	1,989ms	-	-
May	2,043ms	2,043ms	-	-
June	1,913ms	1,913ms	-	-
Funds checking services response time (milliseconds)				
April	907ms	907ms	-	-
May	899ms	899ms	-	-
June	1,042ms	1,042ms	-	-
Error rates (%)				
April	0.10%	0.10%	0.00%	-
May	0.10%	0.09%	0.10%	-
June	0.70%	0.52%	0.70%	-



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