



Open Banking Channel Performance

01 April to 30 June 2026

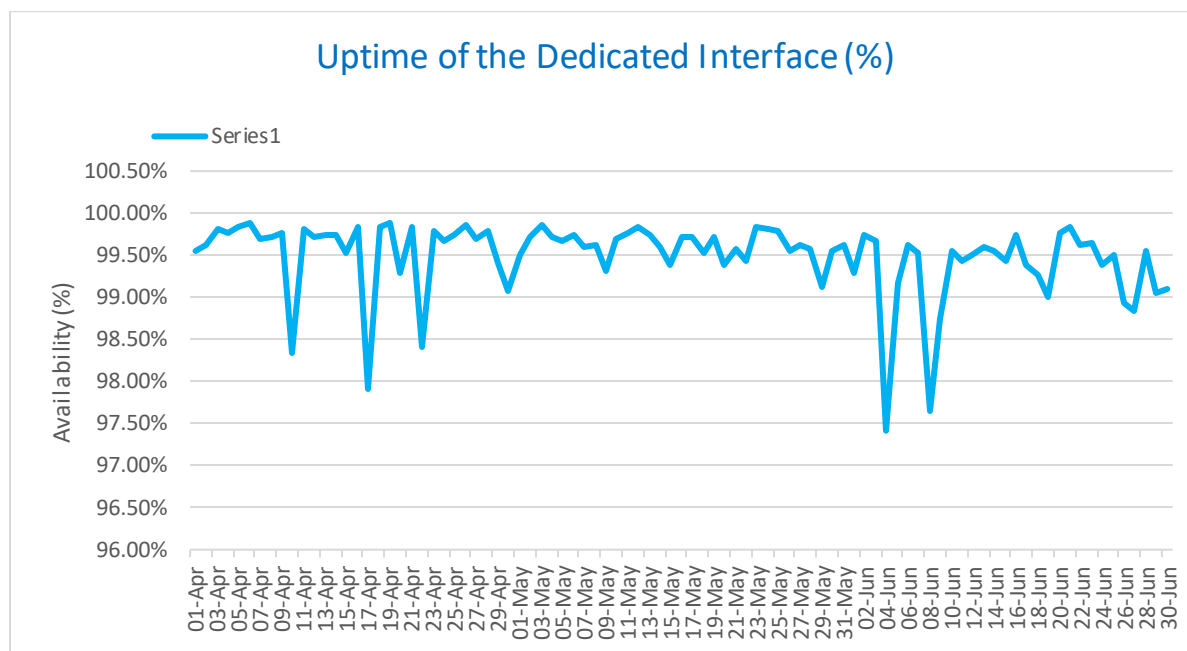
This report helps customers and Third-Party Providers (TPPs) understand the performance & availability of our Open Banking Channel (Dedicated Interface) and PSU (Payment Service User) interface(s).

We'll continue to publish new data on a quarterly basis. The next set of data covering July to September 2026 will be published in October 2026.

Channel Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 April to 30 June 2026.

This service channel is considered unavailable when any request takes 30 seconds or more to be answered or when the interface returns a timeout error. In addition, all planned downtimes for maintenance have been included.

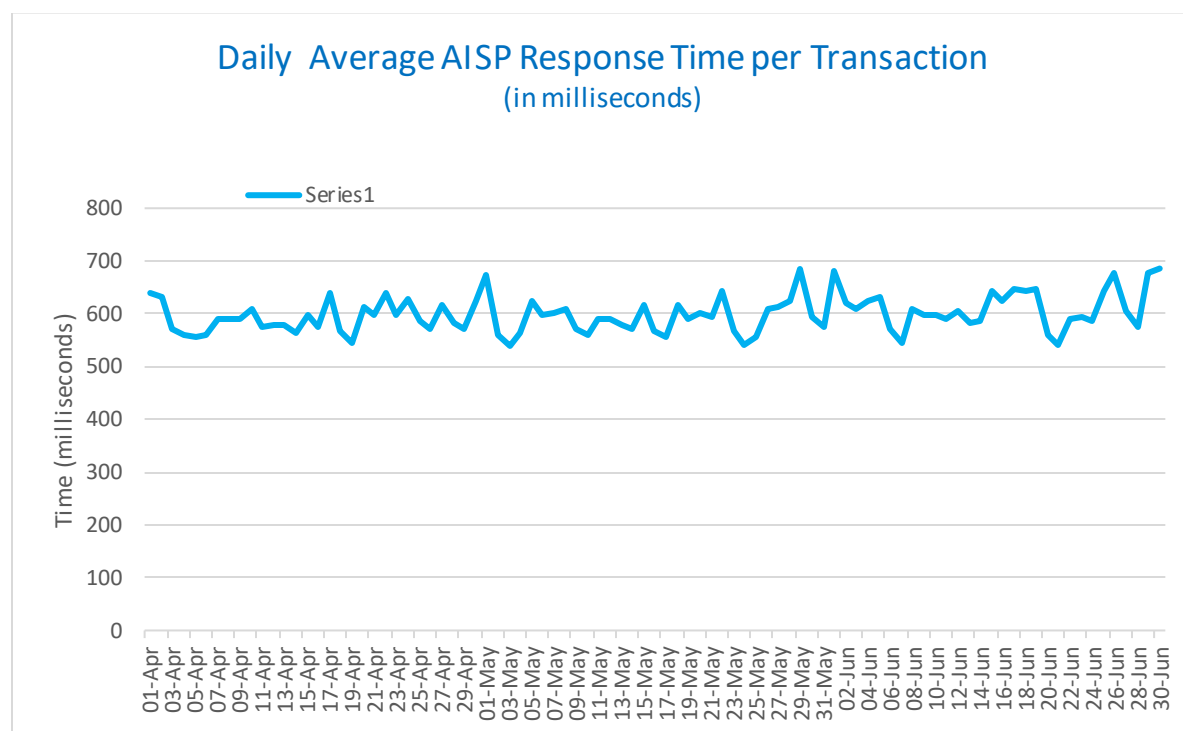


April 2026	
Date	Average Time
01-Apr	99.56%
02-Apr	99.63%
03-Apr	99.81%
04-Apr	99.76%
05-Apr	99.82%
06-Apr	99.88%
07-Apr	99.69%
08-Apr	99.72%
09-Apr	99.76%
10-Apr	98.33%
11-Apr	99.81%
12-Apr	99.72%
13-Apr	99.75%
14-Apr	99.74%
15-Apr	99.53%
16-Apr	99.83%
17-Apr	97.92%
18-Apr	99.84%
19-Apr	99.88%
20-Apr	99.28%
21-Apr	99.83%
22-Apr	98.42%
23-Apr	99.78%
24-Apr	99.66%
25-Apr	99.74%
26-Apr	99.87%
27-Apr	99.69%
28-Apr	99.78%
29-Apr	99.41%
30-Apr	99.08%
May 2026	
Date	Average Time
01-May	99.50%
02-May	99.71%
03-May	99.85%
04-May	99.71%
05-May	99.66%
06-May	99.74%
07-May	99.61%
08-May	99.62%
09-May	99.32%
10-May	99.69%
11-May	99.77%
12-May	99.84%
13-May	99.73%
14-May	99.60%
15-May	99.38%
16-May	99.72%
17-May	99.71%
18-May	99.52%
19-May	99.71%
20-May	99.38%
21-May	99.56%
22-May	99.44%
23-May	99.84%
24-May	99.81%
25-May	99.80%
26-May	99.54%
27-May	99.62%
28-May	99.57%
29-May	99.12%
30-May	99.55%
31-May	99.61%
June 2026	
Date	Average Time
01-Jun	99.29%
02-Jun	99.73%
03-Jun	99.66%
04-Jun	97.41%
05-Jun	99.18%
06-Jun	99.61%
07-Jun	99.53%
08-Jun	97.65%
09-Jun	98.75%
10-Jun	99.56%
11-Jun	99.43%
12-Jun	99.50%
13-Jun	99.60%
14-Jun	99.54%
15-Jun	99.43%
16-Jun	99.74%
17-Jun	99.39%
18-Jun	99.26%
19-Jun	99.01%
20-Jun	99.76%
21-Jun	99.82%
22-Jun	99.62%
23-Jun	99.65%
24-Jun	99.39%
25-Jun	99.51%
26-Jun	98.93%
27-Jun	98.83%
28-Jun	99.54%
29-Jun	99.06%
30-Jun	99.10%

Account Information Performance (AISP)

This section shows the performance of the Account Information Service Provider channel between 01 April to 30 June 2026.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 599 milliseconds per call over this period.



April 2026	
Date	Average Time (ms)
01-Apr	641
02-Apr	631
03-Apr	573
04-Apr	559
05-Apr	558
06-Apr	559
07-Apr	591
08-Apr	591
09-Apr	590
10-Apr	609
11-Apr	575
12-Apr	580
13-Apr	578
14-Apr	565
15-Apr	599
16-Apr	573
17-Apr	639
18-Apr	567
19-Apr	545
20-Apr	613
21-Apr	599
22-Apr	641
23-Apr	598
24-Apr	627
25-Apr	587
26-Apr	571
27-Apr	615
28-Apr	583
29-Apr	572
30-Apr	625

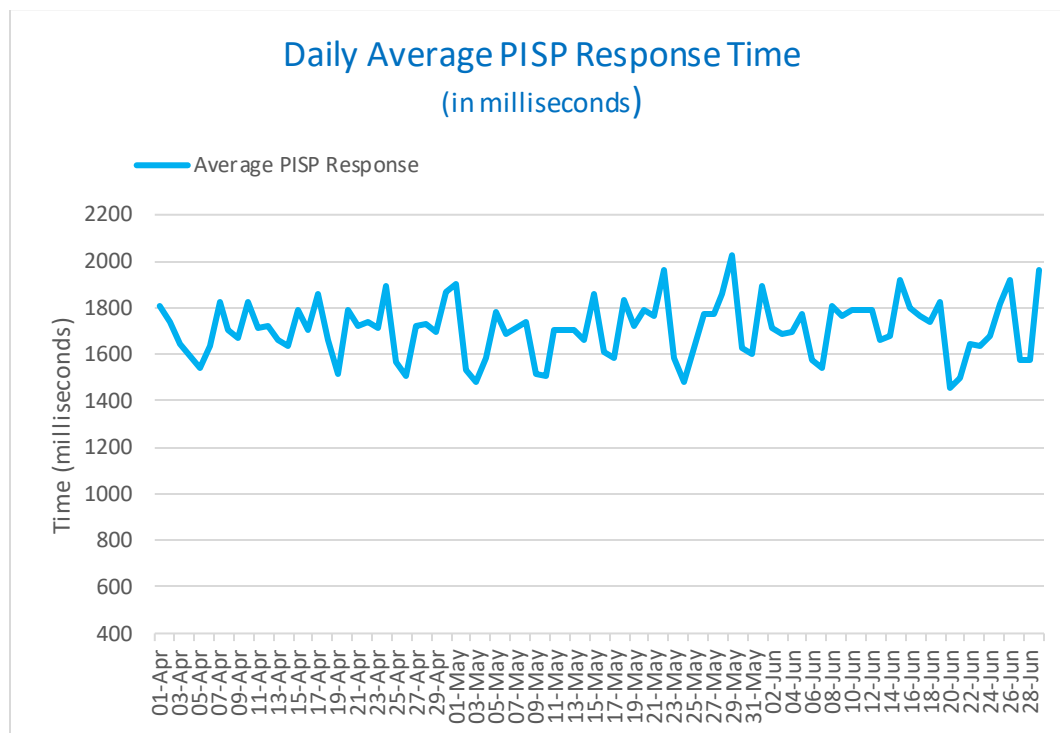
May 2026	
Date	Average Time (ms)
01-May	674
02-May	560
03-May	539
04-May	563
05-May	624
06-May	596
07-May	600
08-May	608
09-May	570
10-May	561
11-May	589
12-May	591
13-May	580
14-May	569
15-May	618
16-May	568
17-May	557
18-May	618
19-May	591
20-May	603
21-May	594
22-May	643
23-May	566
24-May	541
25-May	558
26-May	610
27-May	612
28-May	624
29-May	685
30-May	593
31-May	576

June 2026	
Date	Average Time (ms)
01-Jun	682
02-Jun	619
03-Jun	609
04-Jun	623
05-Jun	631
06-Jun	571
07-Jun	544
08-Jun	597
09-Jun	607
10-Jun	597
11-Jun	591
12-Jun	607
13-Jun	583
14-Jun	588
15-Jun	644
16-Jun	624
17-Jun	647
18-Jun	643
19-Jun	648
20-Jun	560
21-Jun	540
22-Jun	592
23-Jun	593
24-Jun	585
25-Jun	642
26-Jun	678
27-Jun	604
28-Jun	575
29-Jun	679
30-Jun	686

Payment Initiation Performance (PISP)

This section shows the performance of the Payment Initiation Service Performance channel between 01 April to 30 June 2026.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1712 milliseconds per call over this period.

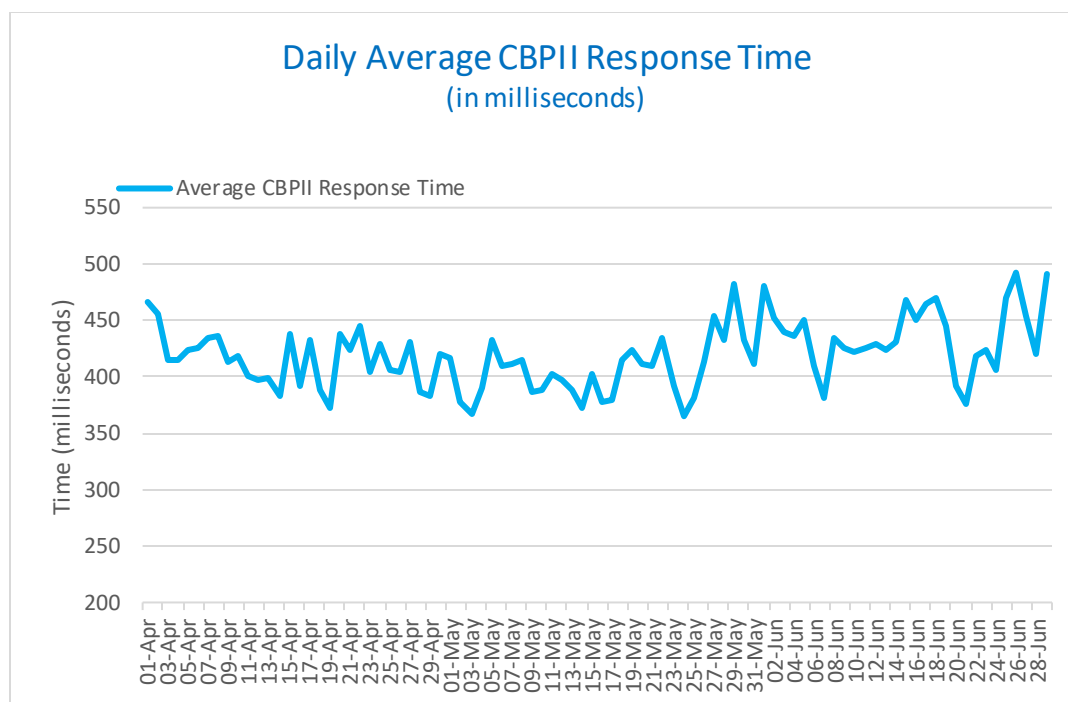


April 2026	
Date	Average Time (ms)
01-Apr	1808
02-Apr	1740
03-Apr	1645
04-Apr	1592
05-Apr	1538
06-Apr	1632
07-Apr	1825
08-Apr	1701
09-Apr	1674
10-Apr	1823
11-Apr	1717
12-Apr	1718
13-Apr	1665
14-Apr	1637
15-Apr	1794
16-Apr	1704
17-Apr	1863
18-Apr	1663
19-Apr	1511
20-Apr	1791
21-Apr	1721
22-Apr	1736
23-Apr	1716
24-Apr	1894
25-Apr	1564
26-Apr	1503
27-Apr	1725
28-Apr	1728
29-Apr	1692
30-Apr	1870
May 2026	
Date	Average Time (ms)
01-May	1898
02-May	1535
03-May	1478
04-May	1584
05-May	1782
06-May	1689
07-May	1714
08-May	1743
09-May	1513
10-May	1507
11-May	1701
12-May	1703
13-May	1703
14-May	1662
15-May	1858
16-May	1610
17-May	1585
18-May	1835
19-May	1724
20-May	1787
21-May	1768
22-May	1959
23-May	1584
24-May	1482
25-May	1624
26-May	1771
27-May	1775
28-May	1862
29-May	2026
30-May	1625
31-May	1602
June 2026	
Date	Average Time (ms)
01-Jun	1890
02-Jun	1716
03-Jun	1687
04-Jun	1699
05-Jun	1770
06-Jun	1573
07-Jun	1541
08-Jun	1804
09-Jun	1761
10-Jun	1792
11-Jun	1788
12-Jun	1790
13-Jun	1661
14-Jun	1683
15-Jun	1923
16-Jun	1803
17-Jun	1765
18-Jun	1735
19-Jun	1821
20-Jun	1455
21-Jun	1498
22-Jun	1642
23-Jun	1633
24-Jun	1677
25-Jun	1819
26-Jun	1923
27-Jun	1580
28-Jun	1577
29-Jun	1960
30-Jun	1965

Card Based Payment Instrument Issuer Performance (CBPII)

This section shows the performance of the Card Based Payment Instrument Issuer channel between 01 April to 30 June 2026.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 420 milliseconds per call over this period.



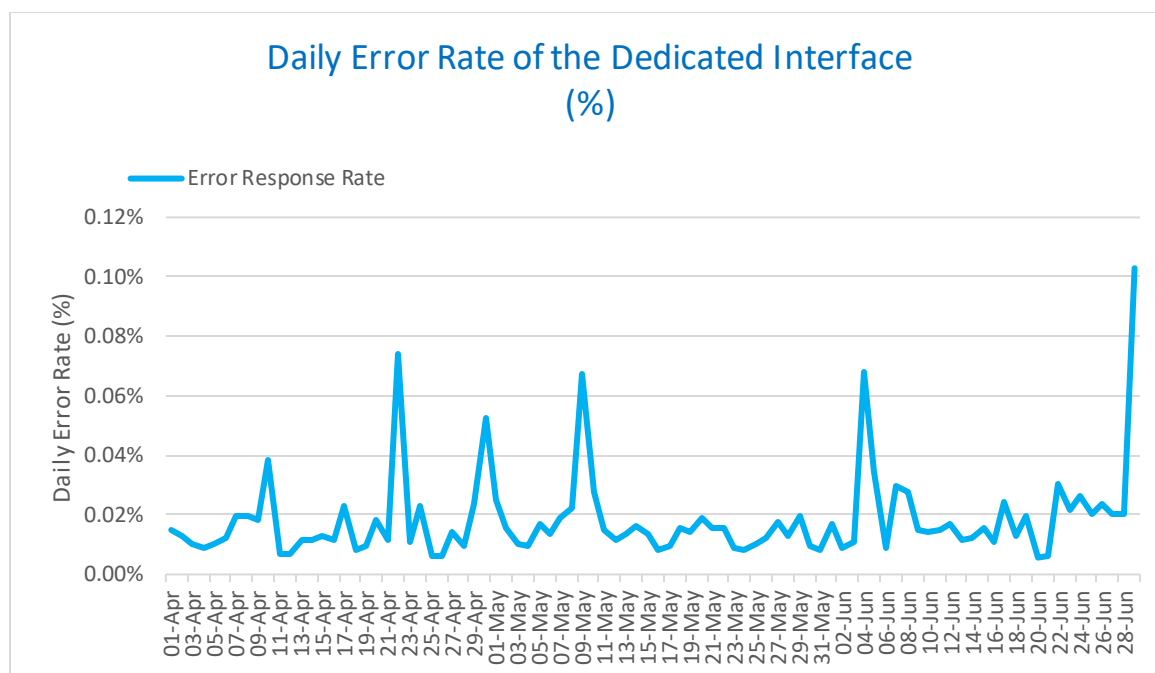
April 2026	
Date	Average Time (ms)
01-Apr	467
02-Apr	455
03-Apr	415
04-Apr	414
05-Apr	424
06-Apr	425
07-Apr	434
08-Apr	436
09-Apr	413
10-Apr	418
11-Apr	401
12-Apr	396
13-Apr	400
14-Apr	382
15-Apr	438
16-Apr	392
17-Apr	434
18-Apr	388
19-Apr	373
20-Apr	437
21-Apr	424
22-Apr	446
23-Apr	404
24-Apr	430
25-Apr	407
26-Apr	405
27-Apr	431
28-Apr	387
29-Apr	383
30-Apr	420

May 2026	
Date	Average Time (ms)
01-May	417
02-May	378
03-May	366
04-May	389
05-May	433
06-May	409
07-May	412
08-May	416
09-May	387
10-May	388
11-May	402
12-May	397
13-May	388
14-May	373
15-May	402
16-May	377
17-May	379
18-May	414
19-May	424
20-May	411
21-May	410
22-May	434
23-May	392
24-May	365
25-May	380
26-May	414
27-May	454
28-May	433
29-May	482
30-May	433
31-May	412

June 2026	
Date	Average Time (ms)
01-Jun	481
02-Jun	453
03-Jun	440
04-Jun	437
05-Jun	450
06-Jun	409
07-Jun	382
08-Jun	434
09-Jun	426
10-Jun	422
11-Jun	426
12-Jun	429
13-Jun	424
14-Jun	431
15-Jun	468
16-Jun	451
17-Jun	465
18-Jun	470
19-Jun	445
20-Jun	392
21-Jun	376
22-Jun	419
23-Jun	424
24-Jun	407
25-Jun	470
26-Jun	492
27-Jun	453
28-Jun	420
29-Jun	491
30-Jun	497

Open Banking Dedicated Interface Performance

The daily error rate of the open banking dedicated interface is calculated as the proportion unsuccessful calls from any third party out of the total number of requests received each day.



April 2026	
Date	Daily error Rate (%)
01-Apr	0.02%
02-Apr	0.01%
03-Apr	0.01%
04-Apr	0.01%
05-Apr	0.01%
06-Apr	0.01%
07-Apr	0.02%
08-Apr	0.02%
09-Apr	0.02%
10-Apr	0.04%
11-Apr	0.01%
12-Apr	0.01%
13-Apr	0.01%
14-Apr	0.01%
15-Apr	0.01%
16-Apr	0.01%
17-Apr	0.02%
18-Apr	0.01%
19-Apr	0.01%
20-Apr	0.02%
21-Apr	0.01%
22-Apr	0.07%
23-Apr	0.01%
24-Apr	0.02%
25-Apr	0.01%
26-Apr	0.01%
27-Apr	0.01%
28-Apr	0.01%
29-Apr	0.02%
30-Apr	0.05%

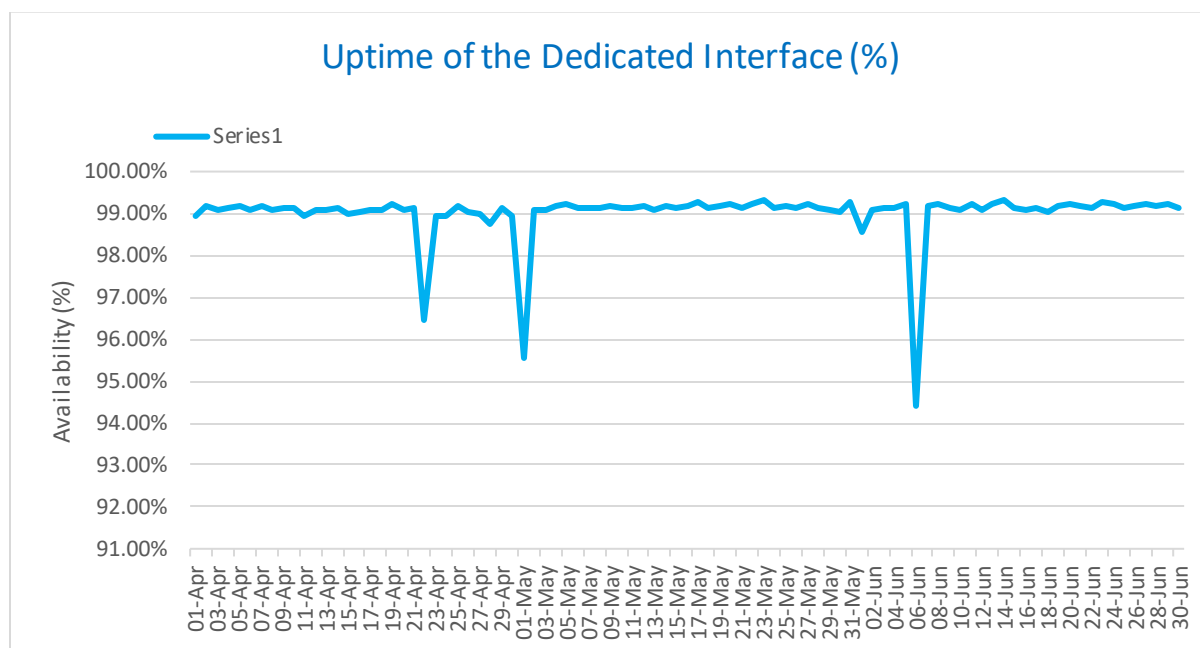
May 2026	
Date	Daily error Rate (%)
01-May	0.02%
02-May	0.02%
03-May	0.01%
04-May	0.01%
05-May	0.02%
06-May	0.01%
07-May	0.02%
08-May	0.02%
09-May	0.07%
10-May	0.03%
11-May	0.01%
12-May	0.01%
13-May	0.01%
14-May	0.02%
15-May	0.01%
16-May	0.01%
17-May	0.01%
18-May	0.02%
19-May	0.01%
20-May	0.02%
21-May	0.02%
22-May	0.02%
23-May	0.01%
24-May	0.01%
25-May	0.01%
26-May	0.01%
27-May	0.02%
28-May	0.01%
29-May	0.02%
30-May	0.01%
31-May	0.01%

June 2026	
Date	Daily error Rate (%)
01-Jun	0.02%
02-Jun	0.01%
03-Jun	0.01%
04-Jun	0.07%
05-Jun	0.03%
06-Jun	0.01%
07-Jun	0.03%
08-Jun	0.03%
09-Jun	0.01%
10-Jun	0.01%
11-Jun	0.02%
12-Jun	0.02%
13-Jun	0.01%
14-Jun	0.01%
15-Jun	0.02%
16-Jun	0.01%
17-Jun	0.02%
18-Jun	0.01%
19-Jun	0.02%
20-Jun	0.01%
21-Jun	0.01%
22-Jun	0.03%
23-Jun	0.02%
24-Jun	0.03%
25-Jun	0.02%
26-Jun	0.02%
27-Jun	0.02%
28-Jun	0.02%
29-Jun	0.10%
30-Jun	0.03%

Internet Banking Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 April to 30 June 2026.

This service channel is considered unavailable when any request takes 30 seconds or more to be answered or when the interface returns a timeout error. In addition, all planned downtimes for maintenance have been included.

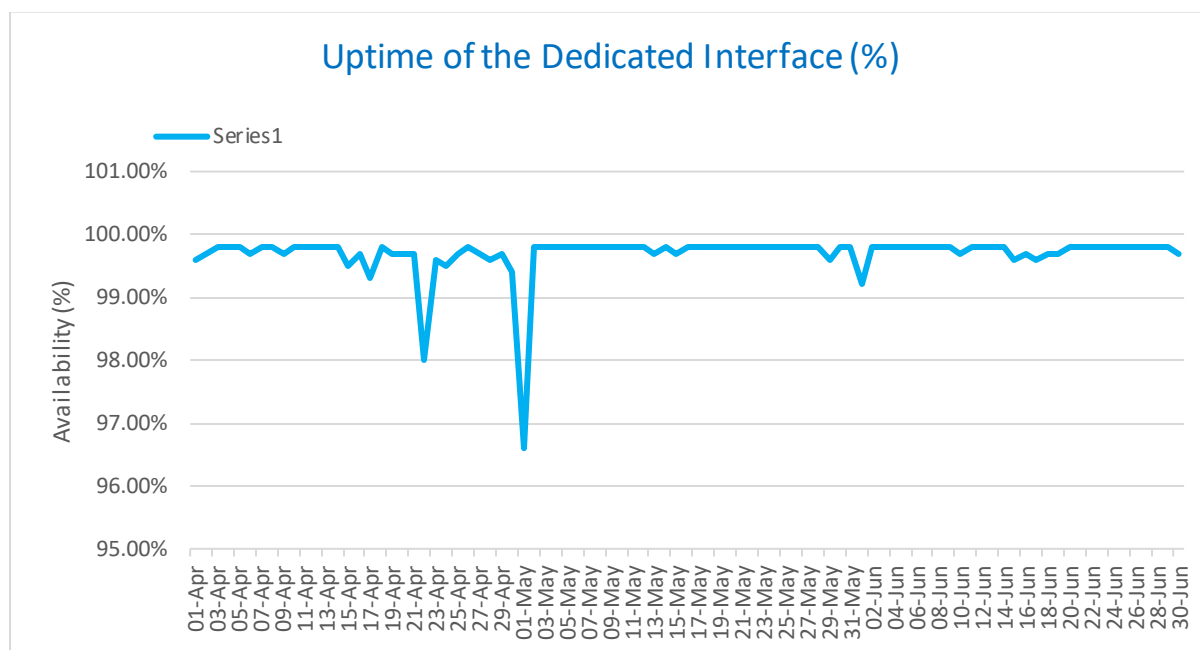


April 2026	
Date	Average Time
01-Apr	98.92%
02-Apr	99.17%
03-Apr	99.09%
04-Apr	99.13%
05-Apr	99.16%
06-Apr	99.06%
07-Apr	99.19%
08-Apr	99.09%
09-Apr	99.11%
10-Apr	99.11%
11-Apr	98.96%
12-Apr	99.09%
13-Apr	99.10%
14-Apr	99.12%
15-Apr	99.00%
16-Apr	99.04%
17-Apr	99.08%
18-Apr	99.10%
19-Apr	99.22%
20-Apr	99.09%
21-Apr	99.14%
22-Apr	96.46%
23-Apr	98.96%
24-Apr	98.96%
25-Apr	99.16%
26-Apr	99.05%
27-Apr	99.01%
28-Apr	98.74%
29-Apr	99.13%
30-Apr	98.94%
May 2026	
Date	Average Time
01-May	95.56%
02-May	99.10%
03-May	99.09%
04-May	99.17%
05-May	99.21%
06-May	99.15%
07-May	99.11%
08-May	99.14%
09-May	99.18%
10-May	99.13%
11-May	99.12%
12-May	99.19%
13-May	99.10%
14-May	99.16%
15-May	99.13%
16-May	99.19%
17-May	99.28%
18-May	99.14%
19-May	99.20%
20-May	99.24%
21-May	99.11%
22-May	99.25%
23-May	99.32%
24-May	99.14%
25-May	99.16%
26-May	99.15%
27-May	99.22%
28-May	99.14%
29-May	99.09%
30-May	99.04%
31-May	99.61%
June 2026	
Date	Average Time
01-Jun	98.54%
02-Jun	99.08%
03-Jun	99.11%
04-Jun	99.14%
05-Jun	99.25%
06-Jun	94.41%
07-Jun	99.20%
08-Jun	99.22%
09-Jun	99.15%
10-Jun	99.10%
11-Jun	99.21%
12-Jun	99.06%
13-Jun	99.24%
14-Jun	99.30%
15-Jun	99.11%
16-Jun	99.10%
17-Jun	99.15%
18-Jun	99.02%
19-Jun	99.17%
20-Jun	99.23%
21-Jun	99.16%
22-Jun	99.14%
23-Jun	99.26%
24-Jun	99.21%
25-Jun	99.12%
26-Jun	99.17%
27-Jun	99.22%
28-Jun	99.19%
29-Jun	99.24%
30-Jun	99.14%

Mobile Banking Availability

The availability of the Open Banking channel shows the uptime proportion of the server between 01 April to 30 June 2026.

This service channel is considered unavailable when any request takes 30 seconds or more to be answered or when the interface returns a timeout error. In addition, all planned downtimes for maintenance have been included.



April 2026	
Date	Average Time
01-Apr	99.60%
02-Apr	99.70%
03-Apr	99.80%
04-Apr	99.80%
05-Apr	99.80%
06-Apr	99.70%
07-Apr	99.80%
08-Apr	99.80%
09-Apr	99.70%
10-Apr	99.80%
11-Apr	99.80%
12-Apr	99.80%
13-Apr	99.80%
14-Apr	99.80%
15-Apr	99.50%
16-Apr	99.70%
17-Apr	99.30%
18-Apr	99.80%
19-Apr	99.70%
20-Apr	99.70%
21-Apr	99.70%
22-Apr	98.00%
23-Apr	99.60%
24-Apr	99.50%
25-Apr	99.70%
26-Apr	99.80%
27-Apr	99.70%
28-Apr	99.60%
29-Apr	99.70%
30-Apr	99.40%

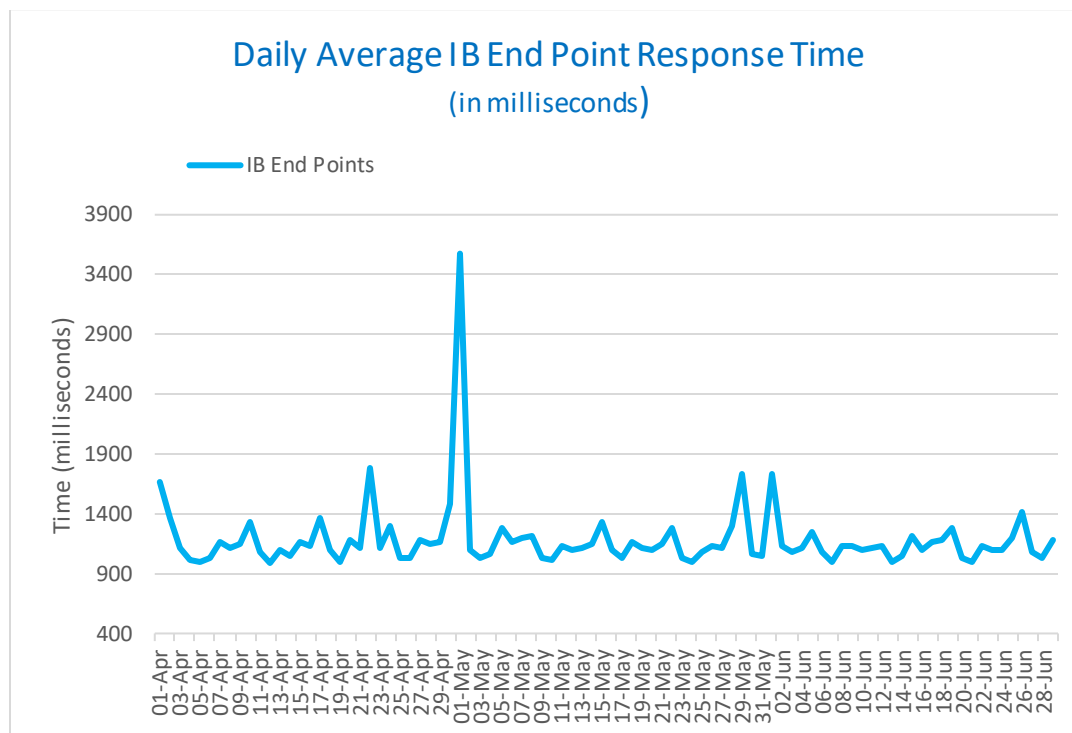
May 2026	
Date	Average Time
01-May	96.60%
02-May	99.80%
03-May	99.80%
04-May	99.80%
05-May	99.80%
06-May	99.80%
07-May	99.80%
08-May	99.80%
09-May	99.80%
10-May	99.80%
11-May	99.80%
12-May	99.80%
13-May	99.70%
14-May	99.80%
15-May	99.70%
16-May	99.80%
17-May	99.80%
18-May	99.80%
19-May	99.80%
20-May	99.80%
21-May	99.80%
22-May	99.80%
23-May	99.80%
24-May	99.80%
25-May	99.80%
26-May	99.80%
27-May	99.80%
28-May	99.80%
29-May	99.60%
30-May	99.80%
31-May	99.61%

June 2026	
Date	Average Time
01-Jun	99.20%
02-Jun	99.80%
03-Jun	99.80%
04-Jun	99.80%
05-Jun	99.80%
06-Jun	99.80%
07-Jun	99.80%
08-Jun	99.80%
09-Jun	99.80%
10-Jun	99.70%
11-Jun	99.80%
12-Jun	99.80%
13-Jun	99.80%
14-Jun	99.80%
15-Jun	99.60%
16-Jun	99.70%
17-Jun	99.60%
18-Jun	99.70%
19-Jun	99.70%
20-Jun	99.80%
21-Jun	99.80%
22-Jun	99.80%
23-Jun	99.80%
24-Jun	99.80%
25-Jun	99.80%
26-Jun	99.80%
27-Jun	99.80%
28-Jun	99.80%
29-Jun	99.80%
30-Jun	99.70%

Internet Banking Performance

This section shows the performance of the Account Information Service Provider channel between 01 April to 30 June 2026.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 1142 milliseconds per call over this period.



April 2026	
Date	Average Time (ms)
01-Apr	1671
02-Apr	1370
03-Apr	1115
04-Apr	1016
05-Apr	1005
06-Apr	1031
07-Apr	1168
08-Apr	1122
09-Apr	1149
10-Apr	1325
11-Apr	1075
12-Apr	989
13-Apr	1101
14-Apr	1050
15-Apr	1163
16-Apr	1130
17-Apr	1359
18-Apr	1093
19-Apr	993
20-Apr	1178
21-Apr	1111
22-Apr	1784
23-Apr	1115
24-Apr	1299
25-Apr	1035
26-Apr	1026
27-Apr	1183
28-Apr	1154
29-Apr	1160
30-Apr	1480

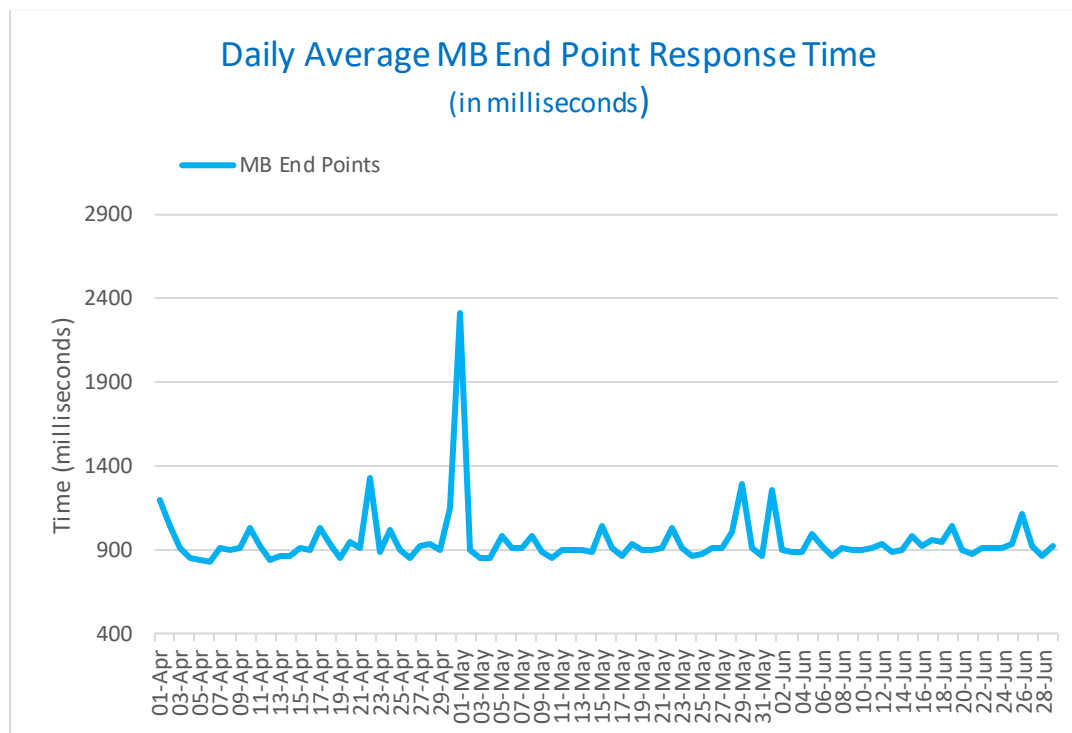
May 2026	
Date	Average Time (ms)
01-May	3575
02-May	1096
03-May	1026
04-May	1067
05-May	1285
06-May	1157
07-May	1193
08-May	1221
09-May	1025
10-May	1012
11-May	1131
12-May	1093
13-May	1112
14-May	1148
15-May	1332
16-May	1096
17-May	1030
18-May	1157
19-May	1113
20-May	1101
21-May	1141
22-May	1284
23-May	1031
24-May	992
25-May	1075
26-May	1129
27-May	1118
28-May	1302
29-May	1733
30-May	1064
31-May	1602

June 2026	
Date	Average Time (ms)
01-Jun	1737
02-Jun	1130
03-Jun	1088
04-Jun	1116
05-Jun	1246
06-Jun	1082
07-Jun	1005
08-Jun	1133
09-Jun	1127
10-Jun	1102
11-Jun	1117
12-Jun	1137
13-Jun	995
14-Jun	1042
15-Jun	1218
16-Jun	1106
17-Jun	1158
18-Jun	1180
19-Jun	1286
20-Jun	1037
21-Jun	1004
22-Jun	1128
23-Jun	1103
24-Jun	1098
25-Jun	1193
26-Jun	1417
27-Jun	1075
28-Jun	1033
29-Jun	1189
30-Jun	1276

Mobile Banking Performance

This section shows the performance of the Account Information Service Provider channel between 01 April to 30 June 2026.

The daily average response time for transactions in this channel is calculated in milliseconds, with an average of 923 milliseconds per call over this period.



April 2026	
Date	Average Time (ms)
01-Apr	1202
02-Apr	1040
03-Apr	906
04-Apr	856
05-Apr	842
06-Apr	828
07-Apr	906
08-Apr	899
09-Apr	906
10-Apr	1025
11-Apr	917
12-Apr	844
13-Apr	867
14-Apr	863
15-Apr	915
16-Apr	896
17-Apr	1035
18-Apr	929
19-Apr	848
20-Apr	946
21-Apr	911
22-Apr	1332
23-Apr	892
24-Apr	1015
25-Apr	901
26-Apr	855
27-Apr	917
28-Apr	929
29-Apr	895
30-Apr	1152

May 2026	
Date	Average Time (ms)
01-May	2313
02-May	904
03-May	849
04-May	855
05-May	977
06-May	906
07-May	907
08-May	986
09-May	892
10-May	856
11-May	901
12-May	900
13-May	895
14-May	884
15-May	1042
16-May	907
17-May	865
18-May	930
19-May	904
20-May	904
21-May	912
22-May	1031
23-May	912
24-May	865
25-May	879
26-May	909
27-May	906
28-May	1003
29-May	1293
30-May	908
31-May	1602

June 2026	
Date	Average Time (ms)
01-Jun	1251
02-Jun	901
03-Jun	888
04-Jun	881
05-Jun	988
06-Jun	920
07-Jun	861
08-Jun	912
09-Jun	903
10-Jun	903
11-Jun	905
12-Jun	935
13-Jun	892
14-Jun	893
15-Jun	976
16-Jun	920
17-Jun	954
18-Jun	952
19-Jun	1040
20-Jun	901
21-Jun	877
22-Jun	911
23-Jun	912
24-Jun	907
25-Jun	940
26-Jun	1111
27-Jun	917
28-Jun	861
29-Jun	921
30-Jun	997