

M&S Bank open banking performance and availability quarterly report

1 April - 30 June 2025

M&S
— BANK —

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What's the purpose of this report?

The purpose of this report is to show how our open banking channel is performing and, where applicable, compare performance to our direct digital channels - Internet Banking and the Banking App.

It highlights:

- the percentage of time each of our digital channels is available or 'up'
- the time it takes our digital channels to respond to requests for account information, to initiate payments or to process confirmation of funds checks
- the percentage of requests to our open banking APIs which fail due to an error with our systems

Open banking is based on APIs (Application Programming Interfaces), a technology which enables the secure exchange of information between banks and TPPs (Third Party Providers). More information can be found on the [open banking page](#) of our website.

We publish this report each quarter as follows :

- January to March will be published in April
- April to June will be published in July
- July to September will be published in October
- October to December will be published in January

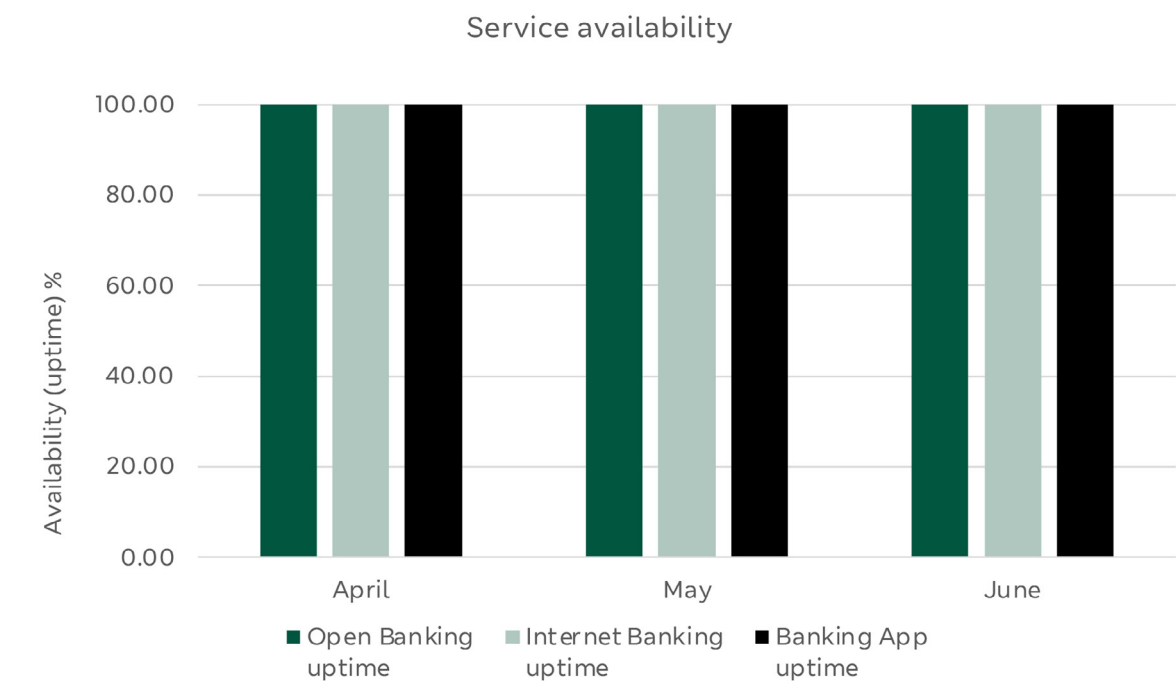
Service availability

The chart and figures below show the daily average availability (or uptime) of each of our digital channels over the last three months.

Uptime is calculated as 100% minus percentage downtime.

Our open banking service is regarded as down if five consecutive TPP requests to any of our APIs fail within thirty seconds.

Internet Banking and the Banking App are regarded as down if users are unable to log into their account due to a system error and they can't view balances or transactions and can't initiate payments.



Month	Open banking uptime %	Internet Banking uptime %	Banking App uptime %
April	100.00	100.00	100.00
May	100.00	100.00	100.00
June	100.00	100.00	100.00

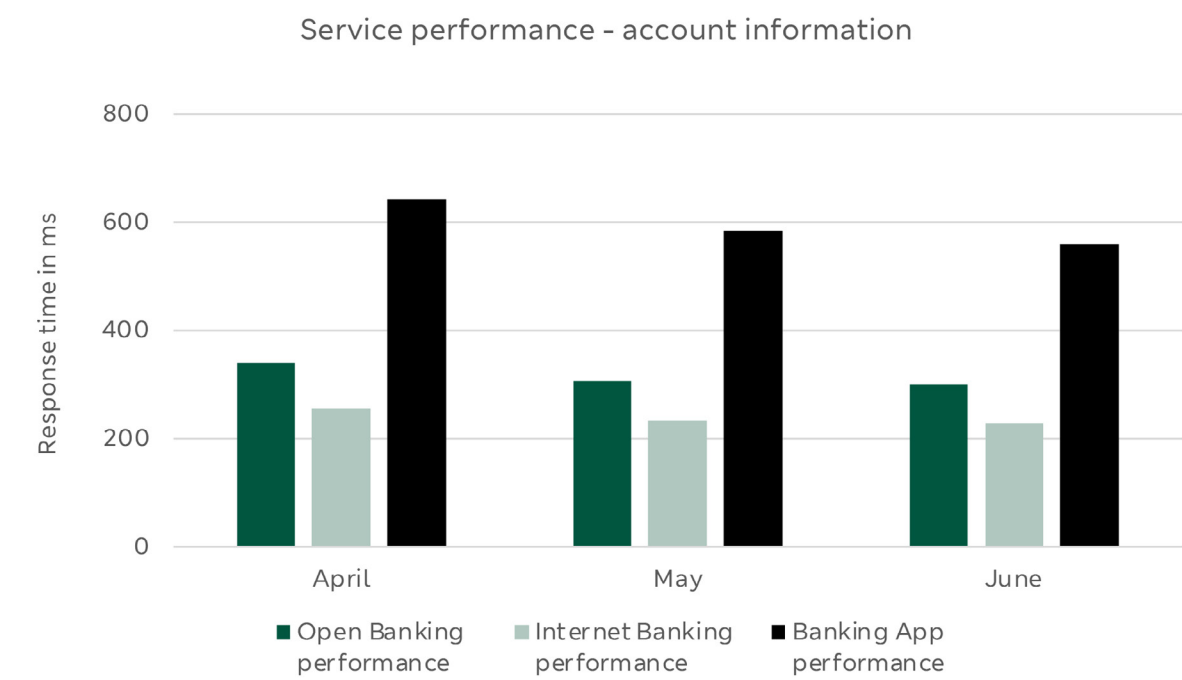
Service performance - account information

The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to respond to requests for account information over the last three months.

Account information can include account balance and transaction history.

To allow a meaningful comparison with the open banking channel, our Internet Banking and Banking App performance figures:

- include the time taken for our backend systems to respond to the customer interface
- exclude the time taken for that interface to present the response (e.g. account and transaction information) to the customer

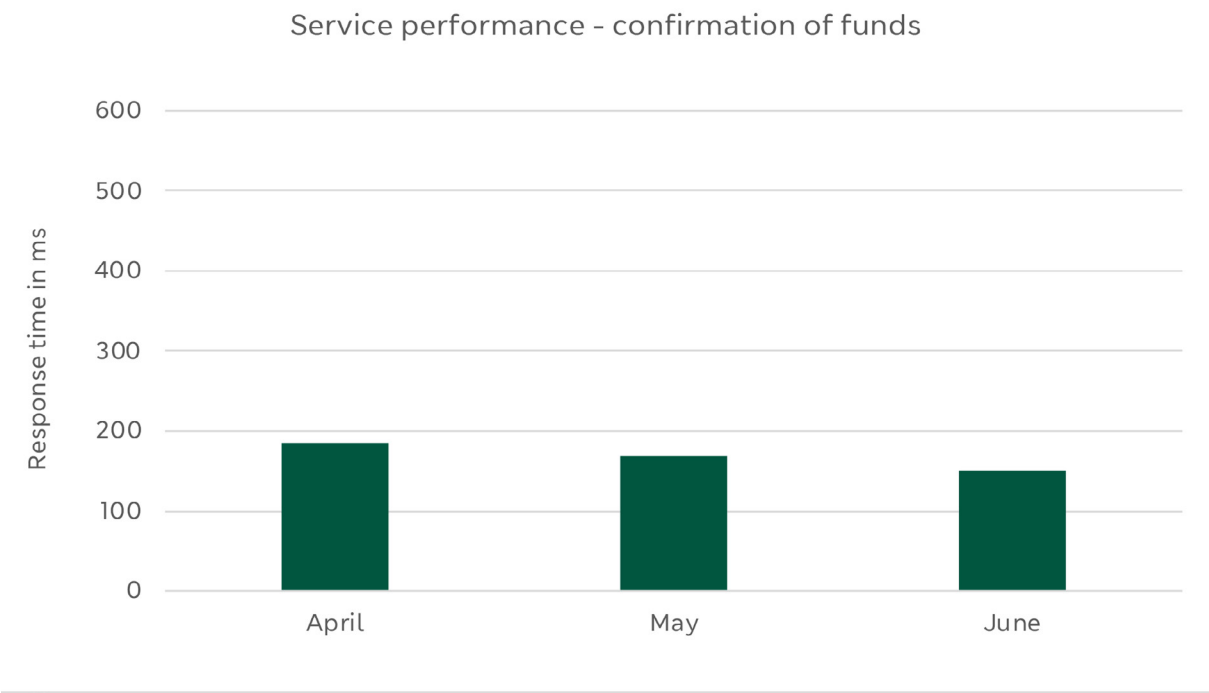


Month	Open banking performance ms	Internet Banking performance ms	Banking App performance ms
April	340	256	643
May	307	233	584
June	299	229	561

Service performance - confirmation of funds

The chart and figures below show the daily average time taken in milliseconds by our open banking channel to respond to confirmation of available funds requests from TPPs over the last three months.

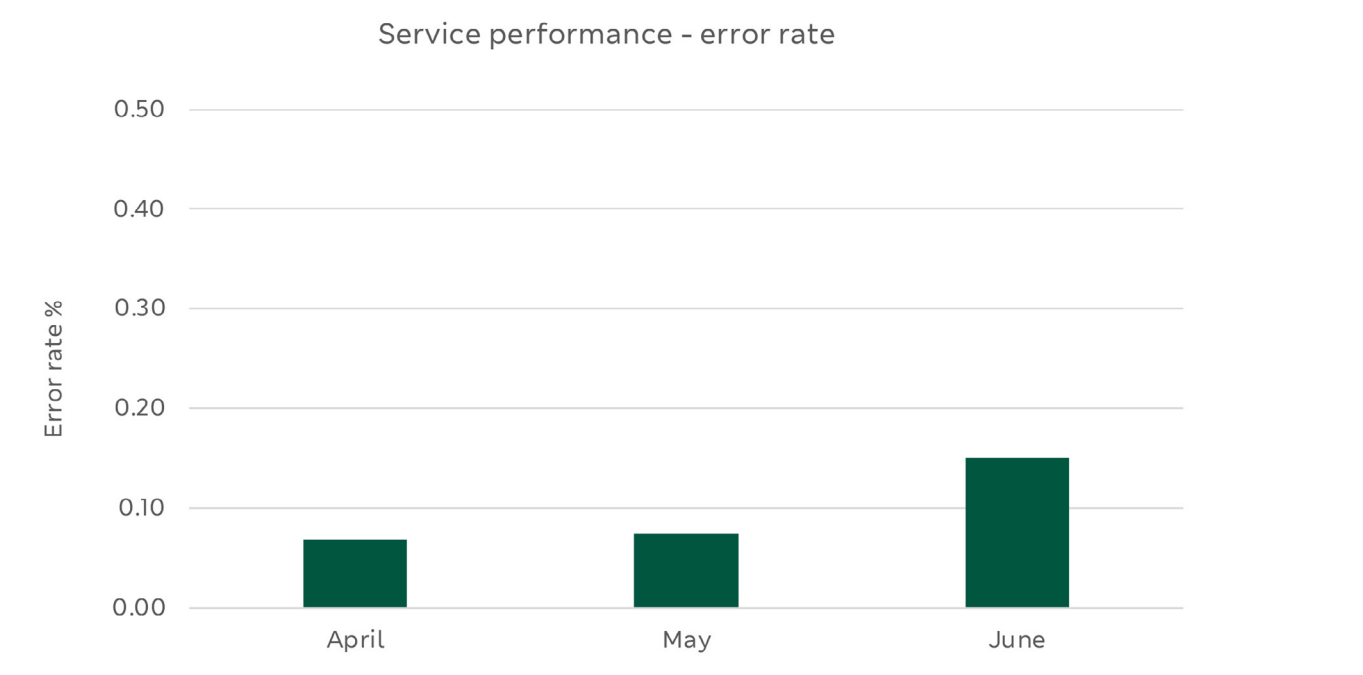
Confirmation of funds is an open banking service which enables TPPs to check that sufficient funds are available before initiating a payment.



Month	Open banking performance ms
April	186
May	168
June	151

Service performance - error rate

The chart and figures below show the daily average performance of our open banking channel over the last three months in terms of the percentage of all requests from TPPs which failed due to errors attributable to our systems.



Month	open banking error rate %
April	0.07
May	0.07
June	0.15

Daily performance and availability data

The tables below contain the daily performance and availability data which was used to create the charts shown in this report.

Date	Uptime % open banking	Downtime % open banking	Uptime % Internet Banking	Downtime % Internet Banking	Uptime % Banking App	Downtime % Banking App	Accounts Response Time (ms) open banking	Accounts Response Time (ms) Internet Banking	Accounts Response Time (ms) Banking App	Confirmation of Funds Response Time (ms) open banking	Error Rate % open banking
1-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	357	269	636	167	0.07
2-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	366	271	661	169	0.05
3-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	357	268	610	164	0.06
4-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	332	269	609	268	0.05
5-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	334	275	637	290	0.09
6-Apr-25	99.95	0.05	100.00	0.00	100.00	0.00	386	277	643	194	0.19
7-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	372	267	706	179	0.06
8-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	373	277	717	183	0.07
9-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	351	268	728	196	0.06
10-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	350	273	740	165	0.06
11-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	357	270	718	174	0.07
12-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	351	265	690	186	0.10
13-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	335	248	675	189	0.08
14-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	343	241	706	175	0.07
15-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	343	247	731	190	0.07
16-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	339	248	627	182	0.07
17-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	333	252	616	175	0.07
18-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	328	251	642	186	0.07
19-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	325	256	595	180	0.07
20-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	318	261	616	181	0.07
21-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	324	242	594	180	0.07
22-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	329	244	603	209	0.06
23-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	336	243	617	169	0.04
24-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	320	241	591	171	0.06
25-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	326	240	577	167	0.05
26-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	313	239	603	176	0.05
27-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	326	243	631	192	0.06
28-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	333	236	616	165	0.06
29-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	326	246	575	167	0.06
30-Apr-25	100.00	0.00	100.00	0.00	100.00	0.00	328	241	581	178	0.06

Date	Uptime % open banking	Downtime % open banking	Uptime % Internet Banking	Downtime % Internet Banking	Uptime % Banking App	Downtime % Banking App	Accounts Response Time (ms) open banking	Accounts Response Time (ms) Internet Banking	Accounts Response Time (ms) Banking App	Confirmation of Funds Response Time (ms) open banking	Error Rate % open banking
1-May-25	100.00	0.00	100.00	0.00	100.00	0.00	313	248	602	151	0.09
2-May-25	100.00	0.00	100.00	0.00	100.00	0.00	325	249	633	167	0.08
3-May-25	100.00	0.00	100.00	0.00	100.00	0.00	313	244	610	194	0.06
4-May-25	100.00	0.00	100.00	0.00	100.00	0.00	307	239	625	202	0.07
5-May-25	100.00	0.00	100.00	0.00	100.00	0.00	312	233	584	180	0.07
6-May-25	100.00	0.00	100.00	0.00	100.00	0.00	319	240	624	176	0.13
7-May-25	100.00	0.00	100.00	0.00	100.00	0.00	323	230	641	170	0.09
8-May-25	100.00	0.00	100.00	0.00	100.00	0.00	317	230	607	170	0.06
9-May-25	100.00	0.00	100.00	0.00	100.00	0.00	309	234	614	180	0.14
10-May-25	100.00	0.00	100.00	0.00	100.00	0.00	300	236	591	173	0.05
11-May-25	100.00	0.00	100.00	0.00	100.00	0.00	301	227	604	188	0.06
12-May-25	100.00	0.00	100.00	0.00	100.00	0.00	306	224	562	180	0.06
13-May-25	100.00	0.00	100.00	0.00	100.00	0.00	304	228	584	171	0.06
14-May-25	100.00	0.00	100.00	0.00	100.00	0.00	307	228	573	171	0.05
15-May-25	100.00	0.00	100.00	0.00	100.00	0.00	303	246	573	182	0.06
16-May-25	100.00	0.00	100.00	0.00	100.00	0.00	305	230	557	164	0.07
17-May-25	100.00	0.00	100.00	0.00	100.00	0.00	298	232	591	164	0.06
18-May-25	100.00	0.00	100.00	0.00	100.00	0.00	301	230	558	168	0.06
19-May-25	100.00	0.00	100.00	0.00	100.00	0.00	308	226	565	166	0.06
20-May-25	100.00	0.00	100.00	0.00	100.00	0.00	303	230	589	158	0.05
21-May-25	100.00	0.00	100.00	0.00	100.00	0.00	308	233	571	160	0.06
22-May-25	100.00	0.00	100.00	0.00	100.00	0.00	305	240	586	170	0.06
23-May-25	100.00	0.00	100.00	0.00	100.00	0.00	309	231	574	155	0.07
24-May-25	100.00	0.00	100.00	0.00	100.00	0.00	296	233	572	165	0.06
25-May-25	100.00	0.00	100.00	0.00	100.00	0.00	295	233	586	157	0.08
26-May-25	100.00	0.00	100.00	0.00	100.00	0.00	299	225	559	156	0.08
27-May-25	100.00	0.00	100.00	0.00	100.00	0.00	306	229	549	170	0.08
28-May-25	100.00	0.00	100.00	0.00	100.00	0.00	310	224	563	159	0.07
29-May-25	100.00	0.00	100.00	0.00	100.00	0.00	314	226	546	153	0.10
30-May-25	100.00	0.00	100.00	0.00	100.00	0.00	303	225	544	150	0.11
31-May-25	100.00	0.00	100.00	0.00	100.00	0.00	285	226	576	147	0.12

Date	Uptime % open banking	Downtime % open banking	Uptime % Internet Banking	Downtime % Internet Banking	Uptime % Banking App	Downtime % Banking App	Accounts Response Time (ms) open banking	Accounts Response Time (ms) Internet Banking	Accounts Response Time (ms) Banking App	Confirmation of Funds Response Time (ms) open banking	Error Rate % open banking
1-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	288	222	537	140	0.11
2-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	287	223	548	162	0.05
3-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	311	229	576	163	0.27
4-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	310	227	586	145	0.40
5-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	302	228	566	158	0.20
6-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	287	234	563	154	0.23
7-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	315	231	548	154	0.70
8-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	283	227	548	152	0.10
9-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	295	222	550	168	0.12
10-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	279	228	575	158	0.10
11-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	298	228	580	148	0.11
12-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	294	229	589	153	0.10
13-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	297	264	598	156	0.08
14-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	290	226	578	158	0.12
15-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	285	223	556	159	0.10
16-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	294	222	555	151	0.11
17-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	295	228	566	168	0.12
18-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	297	227	576	136	0.10
19-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	303	230	555	141	0.11
20-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	304	229	563	160	0.10
21-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	297	234	552	162	0.12
22-Jun-25	99.92	0.08	100.00	0.00	100.00	0.00	322	239	600	168	0.22
23-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	308	232	557	148	0.10
24-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	307	230	564	133	0.11
25-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	308	225	546	134	0.09
26-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	308	225	544	129	0.11
27-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	309	223	545	148	0.08
28-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	297	227	524	139	0.13
29-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	296	224	553	139	0.12
30-Jun-25	100.00	0.00	100.00	0.00	100.00	0.00	312	220	541	140	0.10