

M&S Bank open banking performance and availability quarterly report

1 October - 31 December 2025



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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

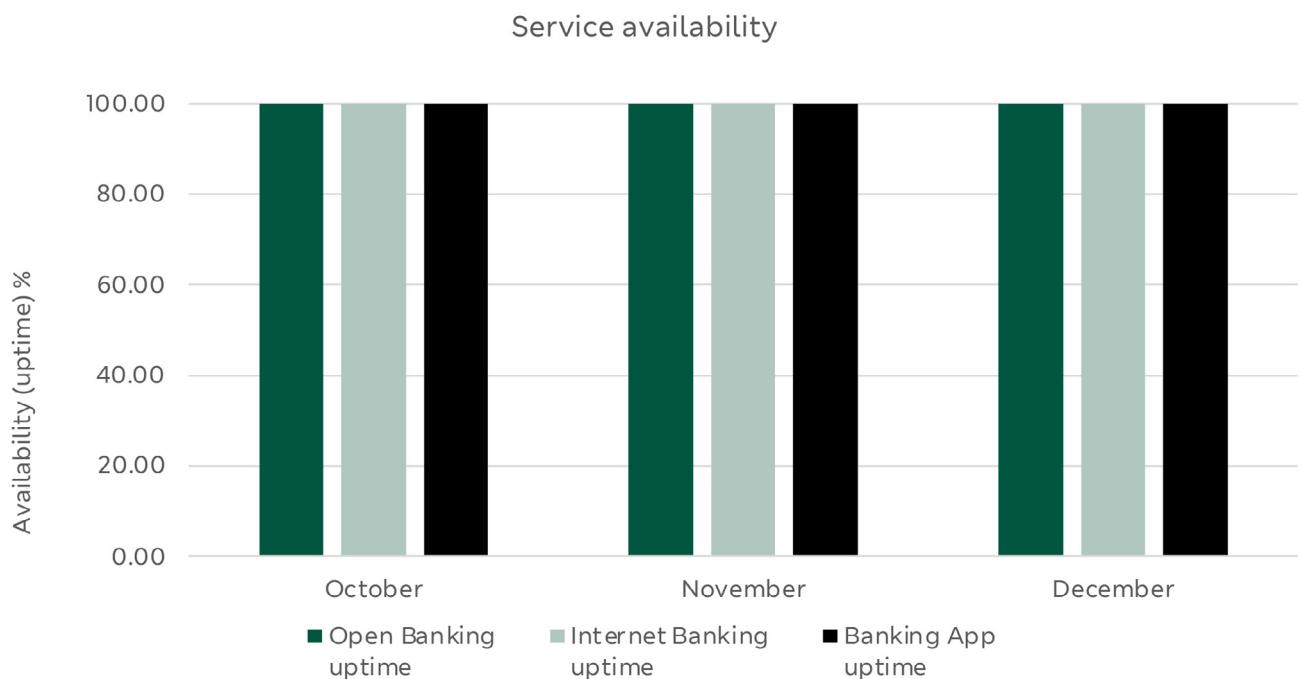
Service availability

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 %
October	100.00	100.00	100.00
November	99.98	100.00	100.00
December	100.00	100.00	100.00

Service performance - account information

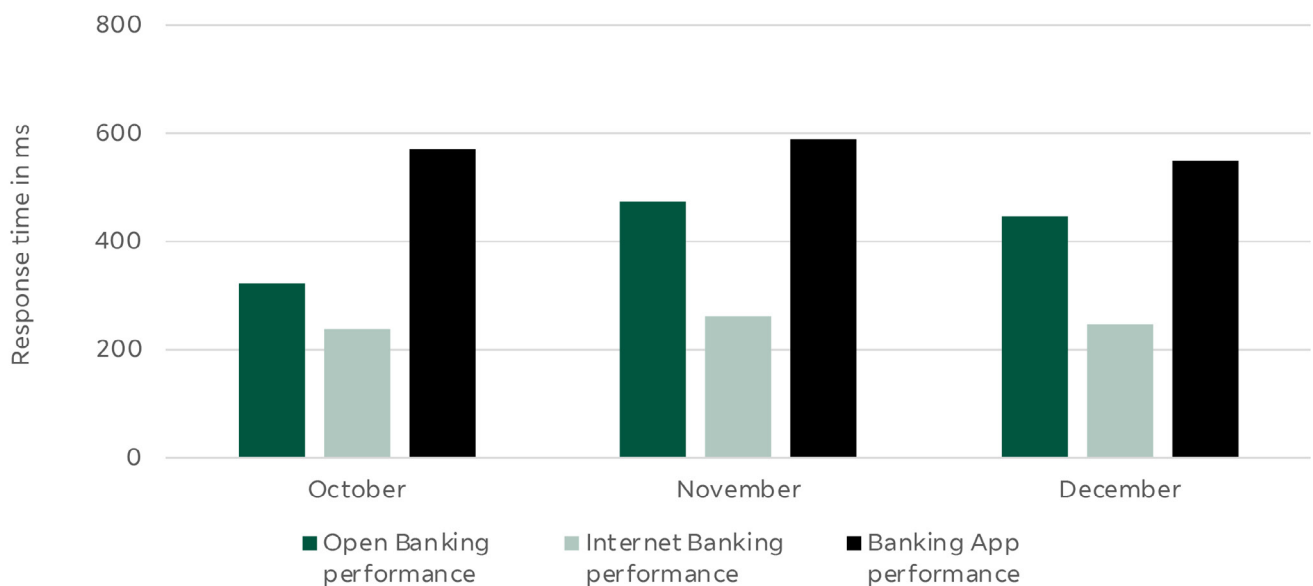
The chart and figures below show the daily average time taken in milliseconds by each of our digital channels to respond to requests for account information over the last three months.

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

Service performance - account information



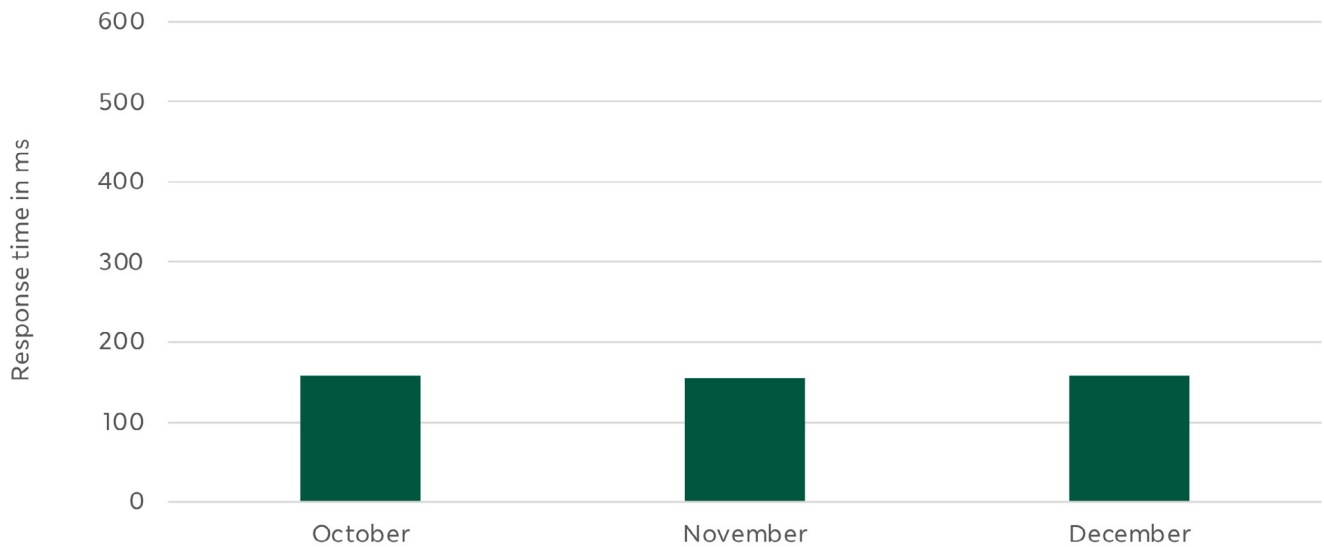
Month	Open banking performance ms	Internet Banking performance ms	Banking App performance ms
October	322	237	571
November	474	262	590
December	446	248	549

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.

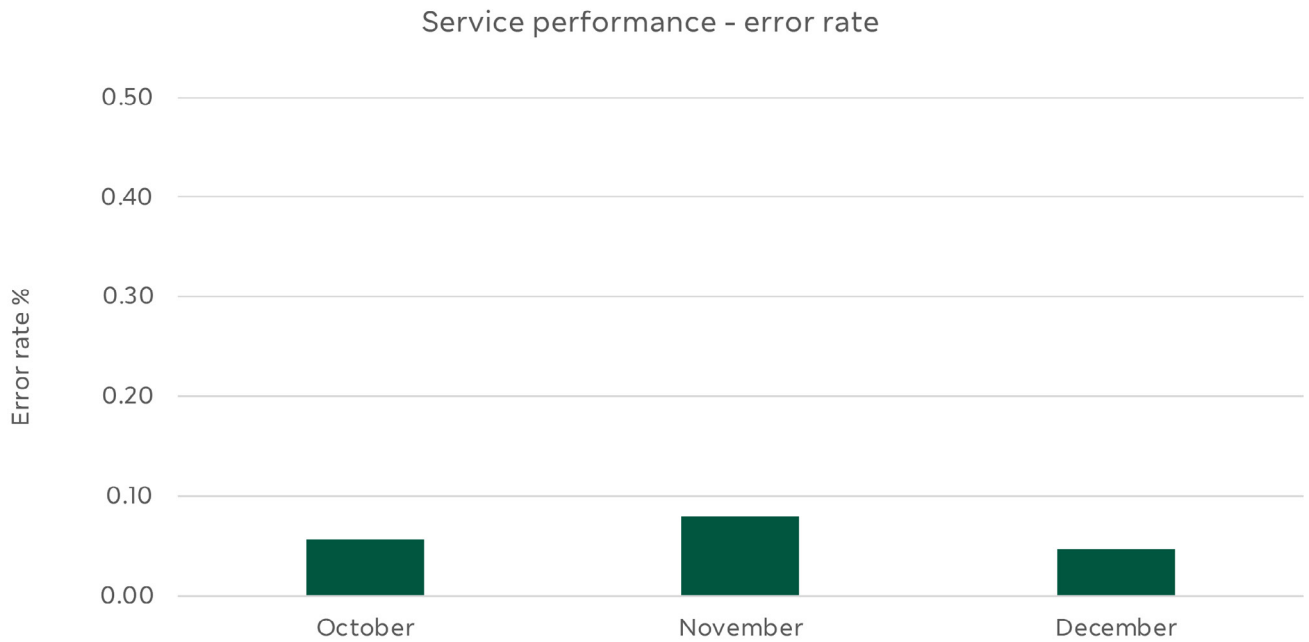
Service performance - confirmation of funds



Month	Open banking performance ms
October	158
November	154
December	158

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 %
October	0.06
November	0.08
December	0.05

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-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	305	213	532	149	0.03
2-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	300	217	548	149	0.03
3-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	303	219	551	153	0.02
4-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	306	221	560	151	0.07
5-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	297	219	542	150	0.03
6-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	301	217	561	149	0.02
7-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	312	222	560	152	0.03
8-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	302	220	569	179	0.07
9-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	309	227	562	176	0.04
10-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	317	227	577	154	0.07
11-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	303	226	576	180	0.08
12-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	302	224	548	151	0.08
13-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	309	221	544	150	0.08
14-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	308	224	567	155	0.09
15-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	317	260	594	160	0.06
16-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	308	254	601	186	0.05
17-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	306	251	586	147	0.04
18-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	301	252	578	148	0.04
19-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	300	251	559	166	0.05
20-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	302	249	574	154	0.05
21-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	305	252	577	165	0.05
22-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	350	252	602	152	0.06
23-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	352	250	575	177	0.06
24-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	349	245	570	153	0.05
25-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	350	249	594	158	0.07
26-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	345	248	558	180	0.07
27-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	353	230	583	153	0.06
28-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	355	257	585	147	0.07
29-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	344	248	616	156	0.06
30-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	345	253	575	158	0.05
31-Oct-25	100.00	0.00	100.00	0.00	100.00	0.00	432	254	584	152	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-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	429	253	588	145	0.07
2-Nov-25	99.55	0.45	100.00	0.00	100.00	0.00	508	690	943	156	0.39
3-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	450	247	588	155	0.09
4-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	448	255	581	151	0.09
5-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	511	255	570	163	0.08
6-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	486	253	587	148	0.05
7-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	493	254	587	152	0.05
8-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	482	257	586	145	0.05
9-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	571	248	542	149	0.17
10-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	490	246	560	148	0.06
11-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	497	247	621	160	0.08
12-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	490	245	567	152	0.03
13-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	492	243	590	159	0.03
14-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	465	244	608	150	0.09
15-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	429	240	546	156	0.05
16-Nov-25	99.97	0.03	100.00	0.00	100.00	0.00	503	239	528	153	0.26
17-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	431	235	530	148	0.04
18-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	440	242	537	152	0.04
19-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	434	242	543	156	0.04
20-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	439	241	563	175	0.04
21-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	452	238	582	177	0.02
22-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	453	238	555	151	0.03
23-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	453	236	557	179	0.03
24-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	451	233	564	150	0.02
25-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	452	234	596	172	0.02
26-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	462	362	613	148	0.02
27-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	478	234	611	147	0.04
28-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	620	230	701	144	0.31
29-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	456	235	568	143	0.04
30-Nov-25	100.00	0.00	100.00	0.00	100.00	0.00	460	237	585	146	0.05

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-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	468	234	567	146	0.03
2-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	444	240	563	151	0.03
3-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	431	240	524	152	0.03
4-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	431	253	543	202	0.04
5-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	436	252	557	159	0.03
6-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	434	251	544	149	0.03
7-Dec-25	99.91	0.09	100.00	0.00	100.00	0.00	503	256	558	153	0.26
8-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	432	236	529	154	0.03
9-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	439	243	552	151	0.03
10-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	437	252	563	156	0.04
11-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	436	249	562	156	0.03
12-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	439	248	570	149	0.03
13-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	430	264	555	152	0.03
14-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	432	252	538	180	0.03
15-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	450	240	566	156	0.04
16-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	462	241	539	155	0.04
17-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	443	251	544	160	0.04
18-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	464	248	569	159	0.05
19-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	448	240	531	153	0.04
20-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	435	246	541	156	0.04
21-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	440	247	546	179	0.07
22-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	441	242	549	153	0.05
23-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	454	246	555	154	0.04
24-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	446	248	561	154	0.05
25-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	446	266	544	159	0.07
26-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	438	260	518	166	0.07
27-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	438	252	548	158	0.04
28-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	453	253	565	159	0.05
29-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	451	247	515	154	0.03
30-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	462	242	551	157	0.03
31-Dec-25	100.00	0.00	100.00	0.00	100.00	0.00	464	244	548	160	0.04