



Performance and Availability Report –

Online Banking, New Online Banking and Mobile Banking (PSU)

Open Banking, New Open Banking and (Dedicated Interface) Q4 2025

Availability

Data captured during quarter 1st October 2025 to 31st December 2025

		Availability statistics	
		Payment services user interface (OLB)	
Date	Day	Uptime (%)	Downtime (%)
		D	E
01/10/2025	1	100	0
02/10/2025	2	99.63	0.37
03/10/2025	3	100	0
04/10/2025	4	99.61	0.39
05/10/2025	5	100	0
06/10/2025	6	100	0
07/10/2025	7	100	0
08/10/2025	8	100	0
09/10/2025	9	99.63	0.37
10/10/2025	10	100	0
11/10/2025	11	100	0
12/10/2025	12	100	0
13/10/2025	13	99.63	0.37
14/10/2025	14	100	0

Availability statistics	
Payment services user interface(NOLB)	
Uptime (%)	Downtime (%)
D	E
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0

Availability statistics	
Payment services user (Mobile Banking)	
Uptime (%)	Downtime (%)
D	E
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0

Availability statistics	
Open Banking (Dedicated interface)	
Uptime (%)	Downtime (%)
D	E
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
99.11	0.89
99.65	0.35
100	0
100	0

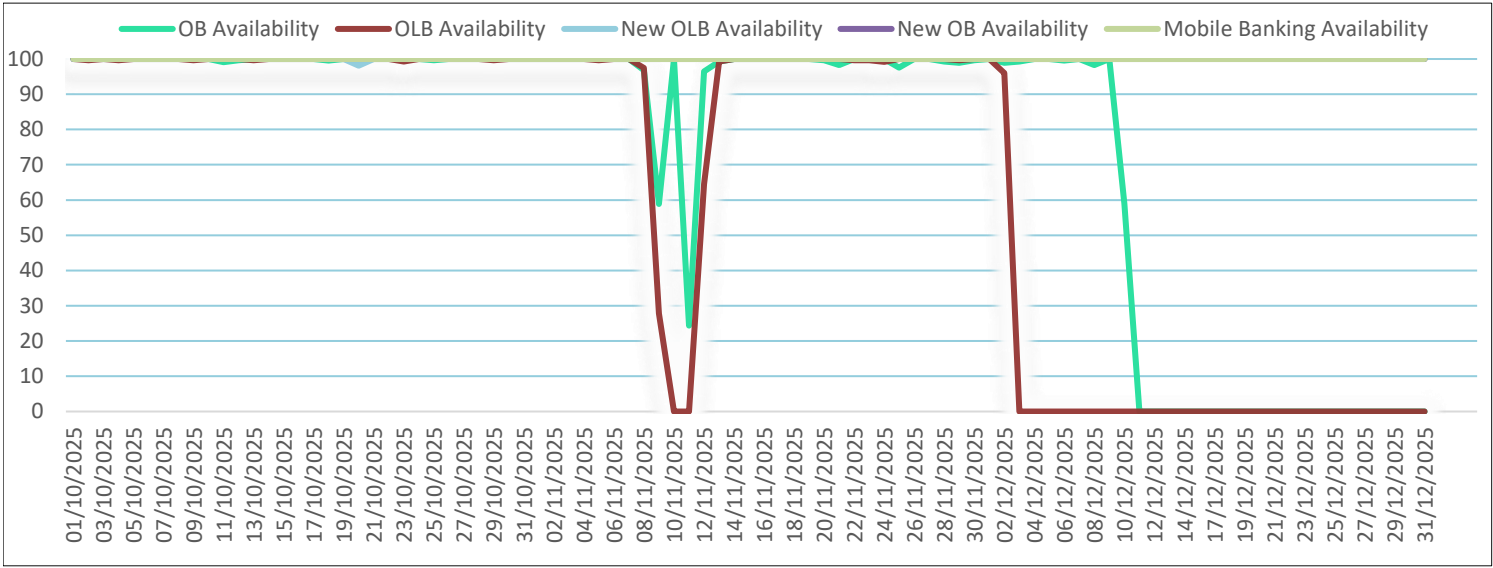
Availability statistics	
New Open Banking (Dedicated interface)	
Uptime (%)	Downtime (%)
D	E
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0
100	0

15/10/2025	15	100	0	100	0	100	0	100	0	100	0
16/10/2025	16	100	0	100	0	100	0	100	0	100	0
17/10/2025	17	100	0	100	0	100	0	100	0	100	0
18/10/2025	18	100	0	100	0	100	0	99.59	0.41	100	0
19/10/2025	19	100	0	100	0	100	0	100	0	100	0
20/10/2025	20	100	0	98.11	1.89	100	0	100	0	100	0
21/10/2025	21	100	0	100	0	100	0	100	0	100	0
22/10/2025	22	100	0	100	0	100	0	100	0	100	0
23/10/2025	23	99.27	0.73	100	0	100	0	100	0	100	0
24/10/2025	24	100	0	100	0	100	0	100	0	100	0
25/10/2025	25	100	0	100	0	100	0	99.65	0.35	100	0
26/10/2025	26	100	0	100	0	100	0	100	0	100	0
27/10/2025	27	100	0	100	0	100	0	100	0	100	0
28/10/2025	28	100	0	100	0	100	0	100	0	100	0
29/10/2025	29	99.64	0.36	100	0	100	0	100	0	100	0
30/10/2025	30	100	0	100	0	100	0	100	0	100	0
31/10/2025	31	100	0	100	0	100	0	100	0	100	0
01/11/2025	32	100	0	100	0	100	0	100	0	100	0
02/11/2025	33	100	0	100	0	100	0	100	0	100	0
03/11/2025	34	100	0	100	0	100	0	100	0	100	0
04/11/2025	35	100	0	100	0	100	0	100	0	100	0
05/11/2025	36	99.64	0.36	100	0	100	0	100	0	100	0
06/11/2025	37	100	0	100	0	100	0	100	0	100	0
07/11/2025	38	100	0	100	0	100	0	100	0	100	0
08/11/2025	39	97.43	2.57	100	0	100	0	96.87	3.13	100	0
09/11/2025	40	27.84	72.16	100	0	100	0	58.92	41.08	100	0
10/11/2025	41	0	100	100	0	100	0	100	0	100	0
11/11/2025	42	0	100	100	0	100	0	24.34	75.66	100	0
12/11/2025	43	64.5	35.5	100	0	100	0	96.51	3.49	100	0
13/11/2025	44	99.24	0.76	100	0	100	0	99.29	0.71	100	0

14/11/2025	45	100	0	100	0	100	0	100	0	100	0
15/11/2025	46	100	0	100	0	100	0	100	0	100	0
16/11/2025	47	100	0	100	0	100	0	100	0	100	0
17/11/2025	48	100	0	100	0	100	0	100	0	100	0
18/11/2025	49	100	0	100	0	100	0	100	0	100	0
19/11/2025	50	100	0	100	0	100	0	100	0	100	0
20/11/2025	51	100	0	100	0	100	0	99.64	0.36	100	0
21/11/2025	52	100	0	100	0	100	0	98.25	1.75	100	0
22/11/2025	53	99.62	0.38	100	0	100	0	100	0	100	0
23/11/2025	54	99.62	0.38	100	0	100	0	100	0	100	0
24/11/2025	55	99.21	0.79	100	0	100	0	100	0	100	0
25/11/2025	56	100	0	100	0	100	0	97.51	2.49	100	0
26/11/2025	57	100	0	100	0	100	0	100	0	100	0
27/11/2025	58	100	0	100	0	100	0	100	0	100	0
28/11/2025	59	100	0	100	0	100	0	99.3	0.7	100	0
29/11/2025	60	99.61	0.39	100	0	100	0	98.89	1.11	100	0
30/11/2025	61	100	0	100	0	100	0	99.65	0.35	100	0
01/12/2025	62	100	0	100	0	100	0	100	0	100	0
02/12/2025	63	96.02	3.98	100	0	100	0	98.96	1.04	100	0
03/12/2025	64	0	100	100	0	100	0	99.3	0.7	100	0
04/12/2025	65	0	100	100	0	100	0	100	0	100	0
05/12/2025	66	0	100	100	0	100	0	100	0	100	0
06/12/2025	67	0	100	100	0	100	0	99.52	0.48	100	0
07/12/2025	68	0	100	100	0	100	0	100	0	100	0
08/12/2025	69	0	100	100	0	100	0	98.25	1.75	100	0
09/12/2025	70	0	100	100	0	100	0	100	0	100	0
10/12/2025	71	0	100	100	0	100	0	58.94	41.06	100	0
11/12/2025	72	0	100	100	0	100	0	0	100	100	0
12/12/2025	73	0	100	100	0	100	0	0	100	100	0
13/12/2025	74	0	100	100	0	100	0	0	100	100	0

14/12/2025	75	0	100	100	0	100	0	0	100	100	0
15/12/2025	76	0	100	100	0	100	0	0	100	100	0
16/12/2025	77	0	100	100	0	100	0	0	100	100	0
17/12/2025	78	0	100	100	0	100	0	0	100	100	0
18/12/2025	79	0	100	100	0	100	0	0	100	100	0
19/12/2025	80	0	100	100	0	100	0	0	100	100	0
20/12/2025	81	0	100	100	0	100	0	0	100	100	0
21/12/2025	82	0	100	100	0	100	0	0	100	100	0
22/12/2025	83	0	100	100	0	100	0	0	100	100	0
23/12/2025	84	0	100	100	0	100	0	0	100	100	0
24/12/2025	85	0	100	100	0	100	0	0	100	100	0
25/12/2025	86	0	100	100	0	100	0	0	100	100	0
26/12/2025	87	0	100	100	0	100	0	0	100	100	0
27/12/2025	88	0	100	100	0	100	0	0	100	100	0
28/12/2025	89	0	100	100	0	100	0	0	100	100	0
29/12/2025	90	0	100	100	0	100	0	0	100	100	0
30/12/2025	91	0	100	100	0	100	0	0	100	100	0
31/12/2025	92	0	100	100	0	100	0	0	100	100	0

Availability :



Performance

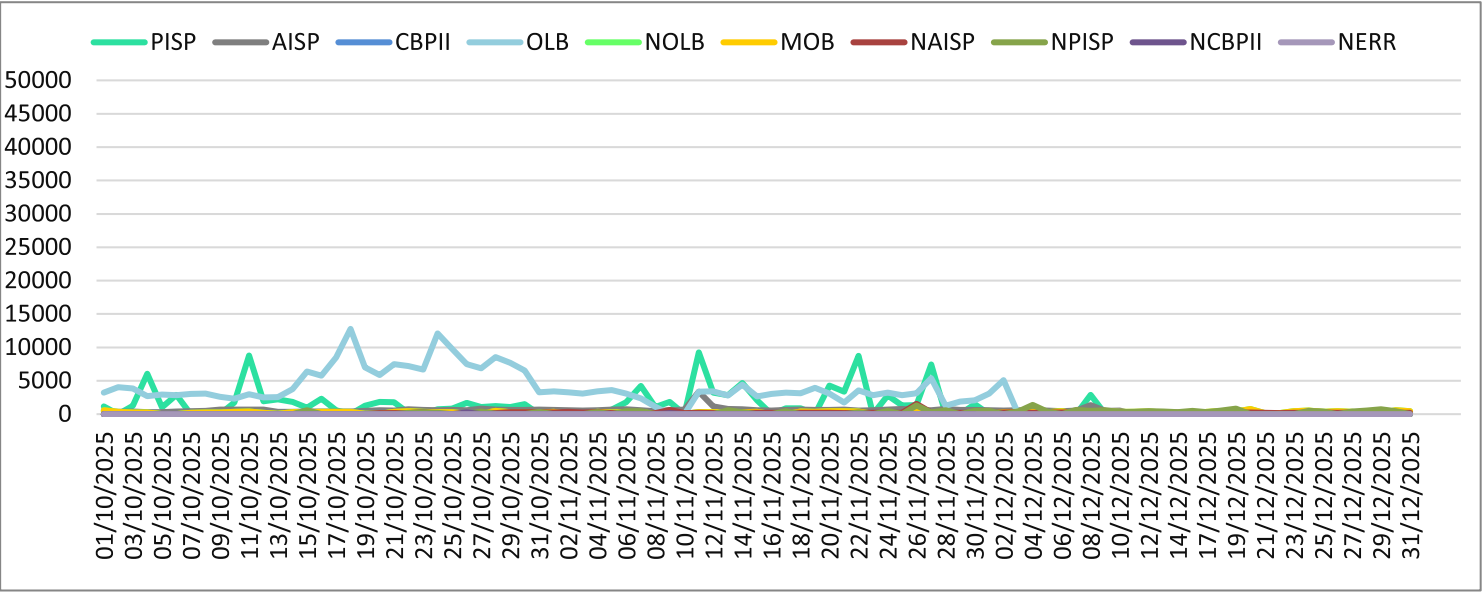
		Performance statistics										
		Payment services user interface (Online Banking)	Payment services user interface(New Online Banking)	Payment services user interface(Mobile Banking)	Dedicated interface (Open Banking)				Dedicated interface (New Open Banking)			
Date	Day	Response (milliseconds)	Response (milliseconds)	Response (milliseconds)	AISP response (milliseconds)	PISP response (milliseconds)	CBPII response (milliseconds)	Error rate (%)	AISP response (milliseconds)	PISP response (milliseconds)	CBPII response (milliseconds)	Error rate (%)
		F	G	H	I	J	K	L	M	N	O	P
01/10/2025	1	3330	606	606	402	1151	0	0	0	0	0	0
02/10/2025	2	3214	322	322	349	0	0	0	0	0	0	0
03/10/2025	3	4046	260	260	403	1244	0	0	0	0	0	0
04/10/2025	4	3828	236	236	286	6032	0	0	0	0	0	0
05/10/2025	5	2688	30	30	303	1005	0	0	0	0	0	0
06/10/2025	6	2938	30	30	372	2874	0	0	0	0	0	0
07/10/2025	7	2840	225	225	460	0	0	0	0	0	0	0
08/10/2025	8	3015	268	268	471	0	0	0	0	0	0	0
09/10/2025	9	3102	246	246	660	0	0	0	0	0	0	0
10/10/2025	10	2614	325	325	680	1723	0	0	0	0	0	0
11/10/2025	11	2297	389	389	684	8787	0	0	0	0	0	0
12/10/2025	12	2980	179	179	660	1921	0	0	0	0	0	0
13/10/2025	13	2520	40	40	369	2228	0	0	0	0	0	0
14/10/2025	14	2532	318	318	362	1841	0	0	0	0	0	0
15/10/2025	15	3769	307	307	391	984	0	0	138	601	0	0
16/10/2025	16	6391	363	363	379	2331	0	0	0	0	0	0
17/10/2025	17	5757	326	326	375	600	0	0	0	0	0	0
18/10/2025	18	8509	356	356	379	0	0	0	0	0	0	0
19/10/2025	19	12773	55	55	509	1265	0	0	0	0	0	0
20/10/2025	20	6989	55	55	600	1834	0	0	167	0	0	0
21/10/2025	21	5860	368	368	538	1771	0	0	172	0	0	0
22/10/2025	22	7491	435	435	724	164	0	0	139	178	0	0

23/10/2025	23	7203	334	334	611	0	0	0	292	277	0	9
24/10/2025	24	6661	320	320	582	746	0	0	77	203	0	0
25/10/2025	25	12088	277	277	613	817	0	0	0	0	0	0
26/10/2025	26	9815	48	48	575	1707	0	0	0	0	0	0
27/10/2025	27	7513	49	49	810	1046	0	0	230	396	0	0
28/10/2025	28	6875	484	484	666	1193	0	0	159	50	0	0
29/10/2025	29	8569	314	314	616	1078	0	0	295	0	0	0
30/10/2025	30	7697	278	278	655	1512	0	0	284	0	0	0
31/10/2025	31	6524	240	240	665	0	0	0	311	340	0	0
01/11/2025	32	3280	336	336	638	0	0	0	233	0	0	0
02/11/2025	33	3394	54	54	570	0	0	0	350	0	0	0
03/11/2025	34	3248	39	39	514	0	0	0	243	0	0	0
04/11/2025	35	3056	341	341	570	0	0	0	314	319	0	0
05/11/2025	36	3411	251	251	683	673	0	0	170	0	0	0
06/11/2025	37	3622	294	294	706	1769	0	0	152	438	0	0
07/11/2025	38	3067	293	293	583	4220	0	0	177	456	0	0
08/11/2025	39	2361	42	42	426	1057	0	0	174	0	0	0
09/11/2025	40	1116	321	321	588	1845	0	0	648	0	0	0
10/11/2025	41	0	36	36	702	0	0	0	167	0	0	0
11/11/2025	42	0	311	311	3364	9254	0	0	191	0	0	0
12/11/2025	43	3346	293	293	1163	3229	0	0	175	0	0	0
13/11/2025	44	3410	300	300	773	2822	0	0	163	604	0	0
14/11/2025	45	2769	286	286	735	4650	0	0	180	319	0	0
15/11/2025	46	4420	344	344	588	2065	0	0	201	0	0	0
16/11/2025	47	2667	27	27	557	0	0	0	219	0	0	0
17/11/2025	48	3008	27	27	620	886	0	0	191	420	0	0
18/11/2025	49	3235	371	371	683	850	0	0	187	0	0	0
19/11/2025	50	3118	368	368	639	0	0	0	181	0	0	0
20/11/2025	51	3925	461	461	654	4273	0	0	190	0	0	0
21/11/2025	52	3100	457	457	705	3361	0	0	156	0	0	0
22/11/2025	53	1755	375	375	558	8746	0	0	211	265	0	0
23/11/2025	54	3575	35	35	599	0	0	0	205	0	0	0
24/11/2025	55	2850	32	32	675	2785	0	0	217	506	0	0

25/11/2025	56	3218	39	39	766	1308	0	0	182	0	0	0
26/11/2025	57	2850	440	440	643	1368	0	0	1541	1283	260	8
27/11/2025	58	3146	258	258	602	7449	0	0	250	243	0	3
28/11/2025	59	5369	290	290	754	0	0	0	187	575	0	0
29/11/2025	60	1267	54	54	639	0	0	0	200	0	0	0
30/11/2025	61	1899	299	299	629	1477	0	0	225	486	0	0
01/12/2025	62	2085	38	38	565	0	0	0	204	481	0	0
02/12/2025	63	3066	306	306	555	0	0	0	230	0	0	0
03/12/2025	64	5091	328	328	586	0	0	0	291	380	0	0
04/12/2025	65	0	325	325	530	0	0	0	223	1386	0	0
05/12/2025	66	0	283	283	522	0	0	0	242	392	0	0
06/12/2025	67	0	420	420	449	0	0	0	248	0	0	0
07/12/2025	68	0	35	35	554	0	0	0	311	613	0	0
08/12/2025	69	0	36	36	1339	2911	0	0	305	480	0	0
09/12/2025	70	0	385	385	500	0	0	0	232	578	0	0
10/12/2025	71	0	338	338	518	0	0	0	244	280	158	0
11/12/2025	72	0	322	322	0	0	0	0	243	331	0	0
12/12/2025	73	0	412	412	0	0	0	0	192	419	0	0
13/12/2025	74	0	271	271	0	0	0	0	222	389	0	0
14/12/2025	75	0	129	129	0	0	0	0	248	320	0	0
15/12/2025	76	0	37	37	0	0	0	0	191	504	0	0
16/12/2025	77	0	464	464	0	0	0	0	226	499	0	0
17/12/2025	78	0	362	362	0	0	0	0	193	275	0	0
18/12/2025	79	0	430	430	0	0	0	0	214	519	0	0
19/12/2025	80	0	388	388	0	0	0	0	200	815	0	0
20/12/2025	81	0	760	760	0	0	0	0	226	0	0	0
21/12/2025	82	0	146	146	0	0	0	0	199	0	0	0
22/12/2025	83	0	147	147	0	0	0	0	175	0	0	0
23/12/2025	84	0	440	440	0	0	0	0	204	0	0	0
24/12/2025	85	0	535	535	0	0	0	0	209	472	0	0
25/12/2025	86	0	349	349	0	0	0	0	266	396	0	0
26/12/2025	87	0	434	434	0	0	0	0	213	0	0	0
27/12/2025	88	0	333	333	0	0	0	0	229	409	0	0

28/12/2025	89	0	137	137	0	0	0	0	228	523	0	0
29/12/2025	90	0	142	142	0	0	0	0	236	745	0	0
30/12/2025	91	0	565	565	0	0	0	0	210	459	0	0
31/12/2025	92	0	462	462	0	0	0	0	224	0	0	0

Performance :



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Cynergy Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our main business is the provision of financial services under registration number no. 575105.

