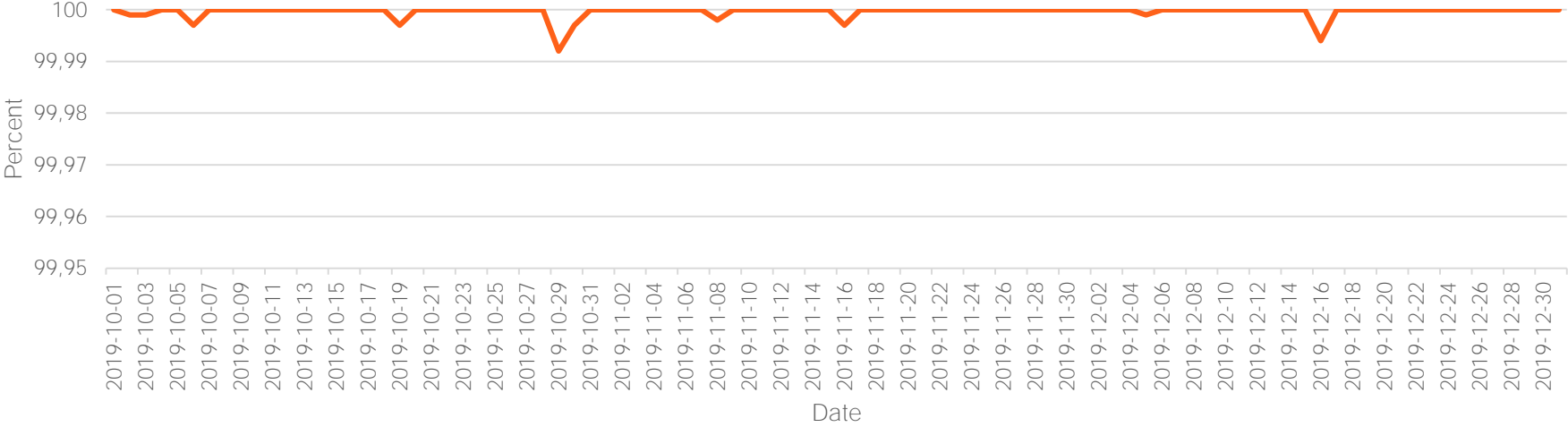


API PERFORMANCE, Q4 2019

Availability and performance of SBAB Bank-API in comparison with direct access interfaces

SBAB!

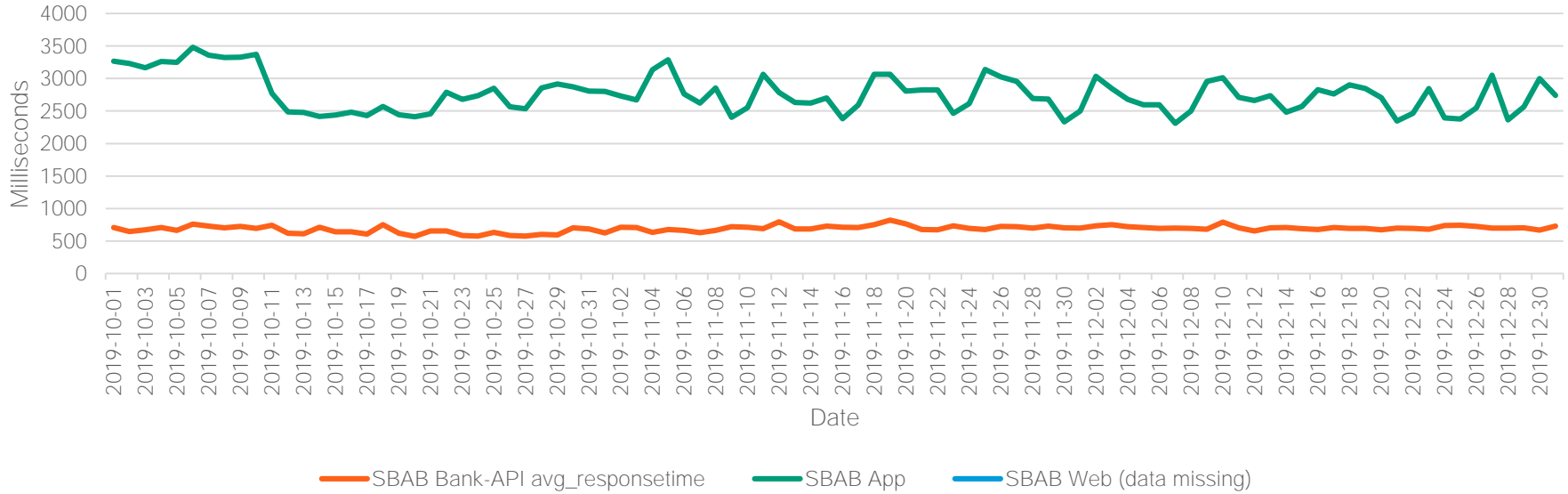
Uptime per day



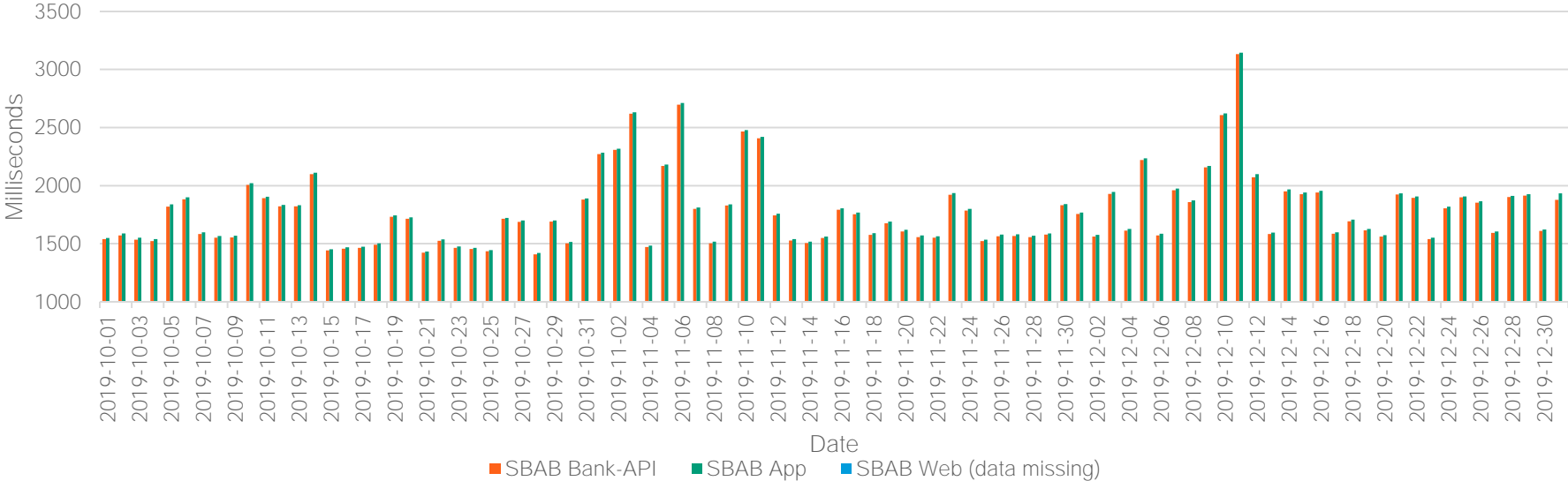
— SBAB Bank-API — SBAB App (data missing) — SBAB Web (data missing)



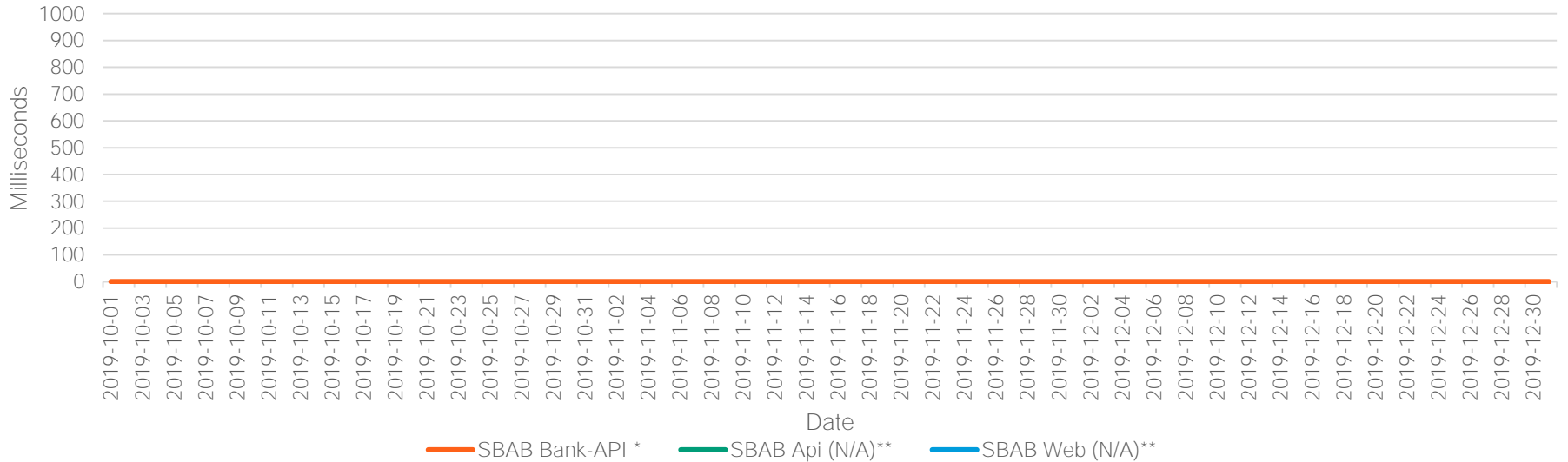
Daily average time to provide account information



Daily average time to provide payment initiation



Daily average time to provide a yes/no confirmation



* Service not used by third party providers

** Service not available in interface

Daily error response rate

