catchpoint

2025
Banking Website Performance Benchmark Report

Helping banks turn performance data into competitive advantage — by focusing on what customers actually experience.

Key takeaways

Big-name banks miss the top 30

Despite their size, some of the most recognized banks didn't crack the top 30. UBS (#1) and State Street (#3) outperformed with cleaner, faster sites.

10.7s wait times in Africa; 2x slower than North America

Bank of America users in Africa face load times over 10.7 seconds, double the delay seen in North America.

Digital experience varies by 1000%+ across banks

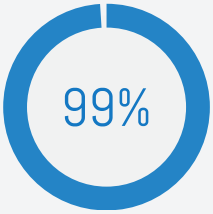
Scores ranged from 8 to over 90. DNS times varied by 1200ms, and CLS scores spanned from 0.00 to 1.56.

Only 1 in 4 banks load in < 3 sec

Just 25% achieved Document Complete times under 3s. Half took over 5s; some exceeded 9s.

99.9% uptime for most...but some dropped to 90.7%

While 75% maintained near-perfect availability, a few lagged significantly.



Testing methodology

Catchpoint's Professional Services team conducted performance tests on 49 banking websites. Here's how the data was collected and scored.

Timeframe

All data in this report was collected between April 1st and April 14th, 2025, providing a consistent two-week snapshot of performance across the industry.

Monitored Pages

For each bank, we monitored the **public homepage**, focusing on the initial user experience for typical visitors. This allowed for consistent comparison across institutions.

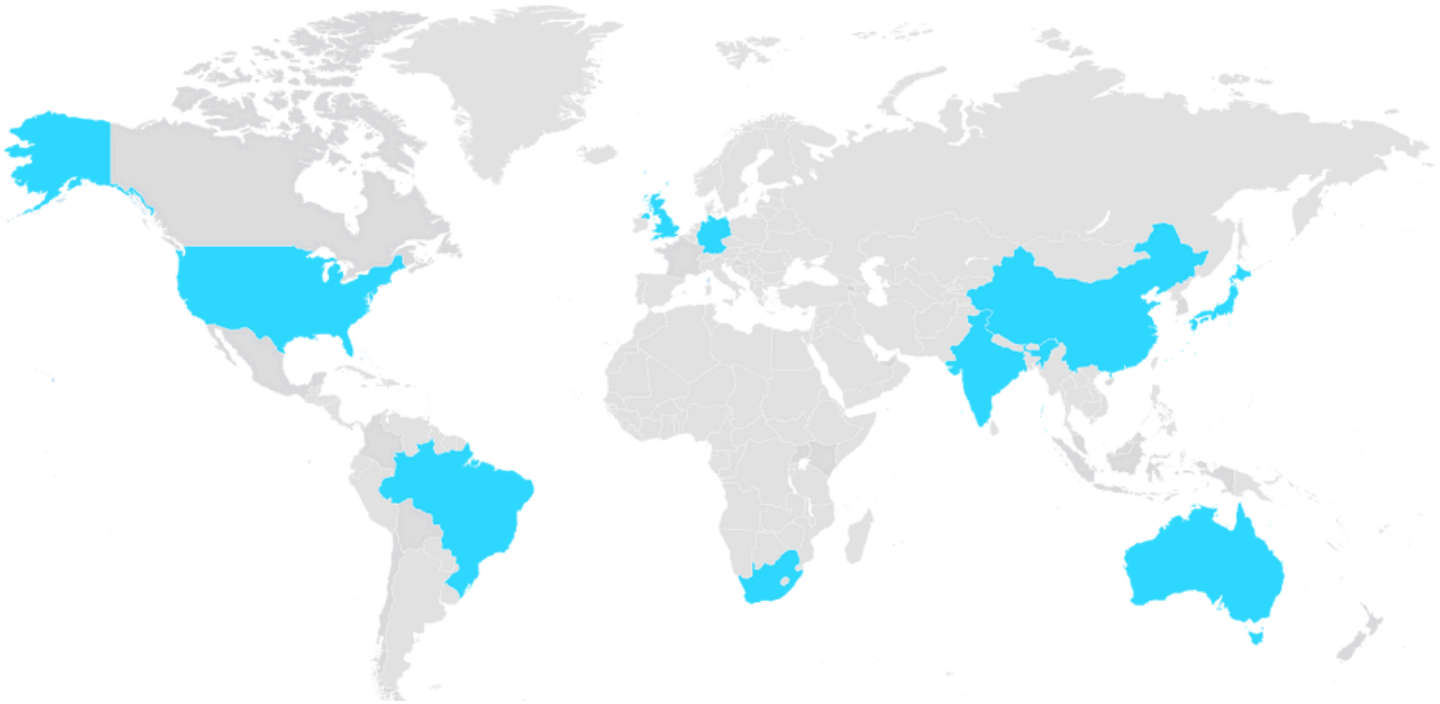
It should be noted that this analysis is limited to homepage performance and may not reflect the performance of the broader web experience.

Locations

Tests were executed from **123 global monitoring agents**, simulating end-user traffic across a diverse range of geographies:

- 26 agents were based in the United States
- 97 agents were located internationally, including locations in the UK, Germany, South Africa, Brazil, India, Hong Kong, Japan, and Australia

This approach enabled us to capture both global averages and regional disparities in performance.



Metrics tested

Each website was evaluated across **eight critical performance metrics**, normalized and weighted to reflect real-world impact.

Metric	Definition	Weight	Recommended Target
Availability	Uptime percentage	16%	≥99.9%
Document Complete	Time until all key page elements are loaded	12%	≤3 seconds
Page Load Time	Time until entire page is fully loaded	12%	≤5 seconds
Response Time	Time to complete a full request	12%	≤500ms
Time to First Byte (TTFB)	Time to receive first byte from server	12%	≤200ms
Largest Contentful Paint	Time to load main content block	12%	≤2.5 seconds
Cumulative Layout Shift (CLS)	Visual layout movement during load	12%	<0.1
DNS Lookup Time	Time to resolve domain to IP address	12%	≤100ms (ideal <50ms)

Ranking methodology

Each banking website was scored using a weighted composite model that reflects both uptime and user experience:

- Availability (16%) was given additional weight to reflect its critical importance in banking, where even brief outages can erode customer trust.
- The remaining seven performance metrics (each weighted at 12%)—including page load time, TTFB, and visual stability—were treated equally.

Why? Because in today's digital world, **slow is the new down.** A perfectly available site that takes too long to load still delivers a poor user experience. This balanced approach rewards both reliability and real-world performance.

Full rankings: Banking website performance

The table below shows all evaluated banking websites ranked by their overall performance score. The composite score (0–100) encapsulates each site's availability and performance, according to our weighted model. **How to read the scores:**

- **Leading (85–100)**: Best-in-class digital experience — fast, reliable, and seamless.
- **Strong (75–84)**: Solid performance with opportunities for optimization, especially on front-end metrics.
- **Competitive (60–74)**: Functional but with clear areas for improvement to meet user expectations.
- **Challenged (<60)**: Performance gaps that may impact user satisfaction and engagement.

Rank	Bank	Composite Score (0–100)
1	UBS	90.09
2	ING Bank (Voya)	89.54
3	State Street Corp.	87.70
4	Thrivent Financial	85.58
5	OppenheimerFunds	81.96
6	Franklin Templeton	81.64
7	Morgan Stanley	81.48
8	Fidelity National Financial	81.36
9	Goldman Sachs Group Inc.	81.00
10	BBVA Compass Bank	80.51
11	Capital Group	80.40
12	Citibank	80.08
13	JPMorgan Chase & Co.	79.93
14	Voya Financial	79.93
15	Wells Fargo Bank	79.82
16	Brown Brothers Harriman	78.68
17	PNC Financial Services Corp.	78.38
18	Ally Bank	77.77
19	Northern Trust	77.27
20	HSBC Bank	76.95
21	E*Trade Financial	75.98
22	Comerica	74.69
23	SunTrust Bank	74.53
24	Charles Schwab Corp.	74.40
25	TD Bank	74.36

Rank	Bank	Composite Score (0–100)
26	BNY Mellon	73.90
27	Bank of New York (BNY)	73.76
28	Deutsche Bank	72.54
29	Putnam Investments	72.29
30	U.S. Bancorp (US Bank)	71.55
31	US Bank Home	66.94
32	BB&T Corp.	66.32
33	KeyBank	65.71
34	Charles Schwab Bank	64.30
35	ING Group (ING Direct)	62.70
36	M&T Bank	61.58
37	Fifth Third Bank	61.41
38	Ally Financial (Ally)	60.96
39	Barclays Capital	60.29
40	BB&T (Branch Banking & Trust)	59.87
41	Regions Financial	58.00
42	First Data Corporation	55.18
43	First Republic Bank	52.06
44	Bank of America Home	51.77
45	Ameriprise	49.83
46	SunTrust (Truist)	48.86
47	MoneyGram	36.03
48	First Horizon National	34.51
49	First Data Corporation	8.16

Banking on speed: What the rankings reveal

The following takeaways highlight key insights from our analysis of 49 global banking websites, from what set top performers apart to where others need to improve.

For actionable steps on how banks can improve, including concrete recommendations for tackling front-end optimization, global performance gaps, and experience-centric monitoring — see page 13.

A wide range in web performance

Overall composite scores ranged from just over 90 to under 10, revealing a **significant disparity in how banks deliver digital experiences**.

While a handful of banks offer fast, stable, and highly reliable websites, others lag far behind industry expectations. Most institutions clustered in the mid-70s to low 80s, showing broad parity with pockets of excellence—and plenty of room for improvement.

What set the top performers apart

The best-performing banks—UBS, ING Bank (Voya), State Street Corp., and Thrivent Financial—excelled across all key metrics. These sites featured:

- Near-perfect availability (≈99–100% uptime)
- Server responses under 200ms
- Page completion within ~2–3 seconds
- LCP around 1 second or better
- Virtually no layout shifts (CLS ≈ 0.00)

This combination of backend responsiveness, frontend optimization, and layout stability created seamless user experiences and top-tier rankings.

What held the low performers back

The bottom of the table told a very different story. First Data Corporation took nearly 1.8 seconds just to respond with the first byte and **over 10 seconds** to fully load the homepage.

Time	Test	DNS (ms)	Connect (ms)	SSL (ms)	Wait (ms)	TTFB (ms)
01/04/2025	First Data Corporation	682	97	124	957	2145
02/04/2025		552	101	130	1010	2089
03/04/2025		685	110	141	1018	2232
04/04/2025		566	108	133	1040	2149
05/04/2025		403	108	133	1008	1733
06/04/2025		402	99	134	986	1686
07/04/2025		347	85	113	945	1586
08/04/2025		333	83	114	932	1533
09/04/2025		356	95	128	1015	1707
10/04/2025		330	96	125	980	1655
11/04/2025		337	106	138	1017	1694
12/04/2025		406	107	136	1076	1802
13/04/2025		388	105	138	1017	1732
14/04/2025		308	101	130	1010	1672

Others like MoneyGram and Ameriprise were plagued by:

- Heavy page loads (7-9+ seconds to document complete)
- Poor uptime (e.g. ~93%)
- Disruptive visual shifts (CLS scores as high as 0.9)

These issues translated into sluggish, frustrating user experiences and low composite scores.

Why availability still matters—but it's not enough

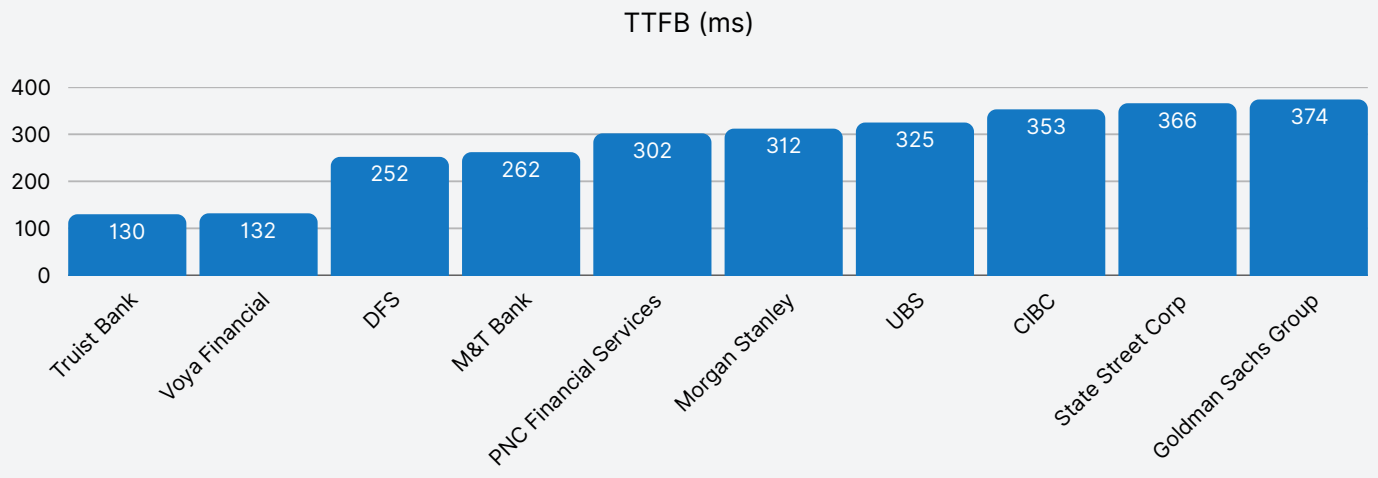
Top 10 Banks by Availability

Nearly all banks tested maintained excellent availability, with most above 99% uptime.

However, a few outliers—such as Ameriprise and First Republic—dropped into the 90–95% range, and this dented their scores significantly given the 16% weighting for uptime.

On the flip side, **consistently available sites that were slow or unstable didn't fare much better**. As our model emphasizes: being online is essential—but it's not the only requirement.

Where the real differentiation happens: front-end experience



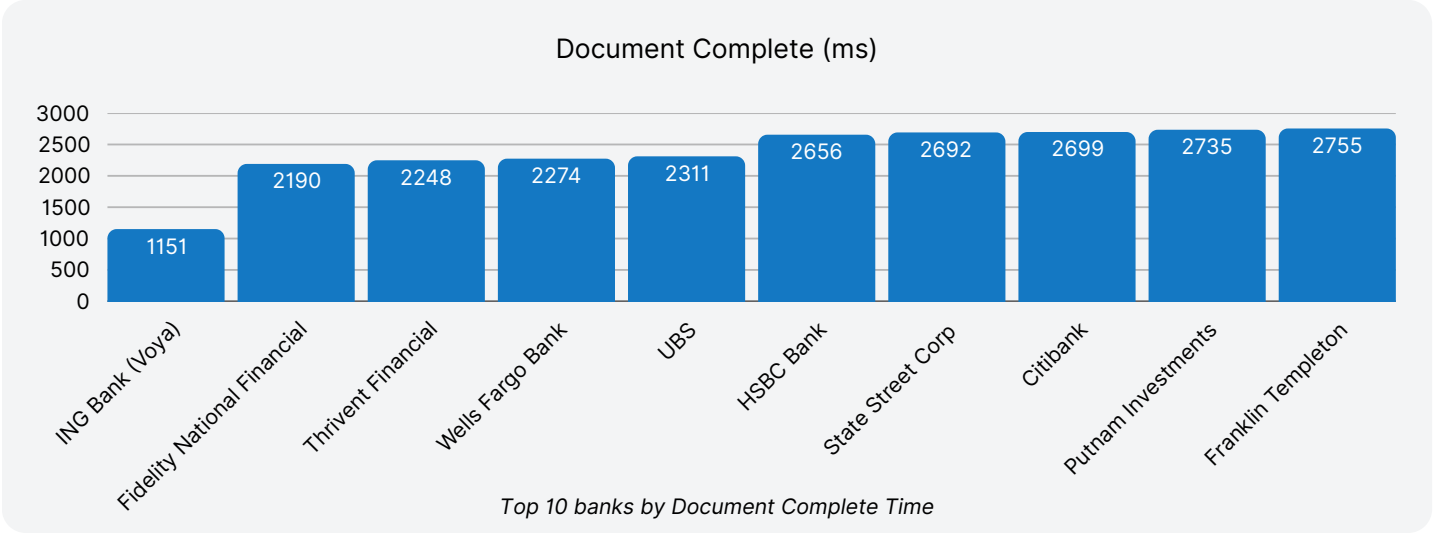
Top 10 Banks by TTFB

Backend speed metrics like TTFB are important, but they don't tell the whole story. **The customer's actual experience hinges on front-end performance — how quickly and smoothly the page renders, loads, and stabilizes.**

In this report, front-end performance is captured by key metrics such as Document Complete, LCP, CLS, and Total Page Load Time.

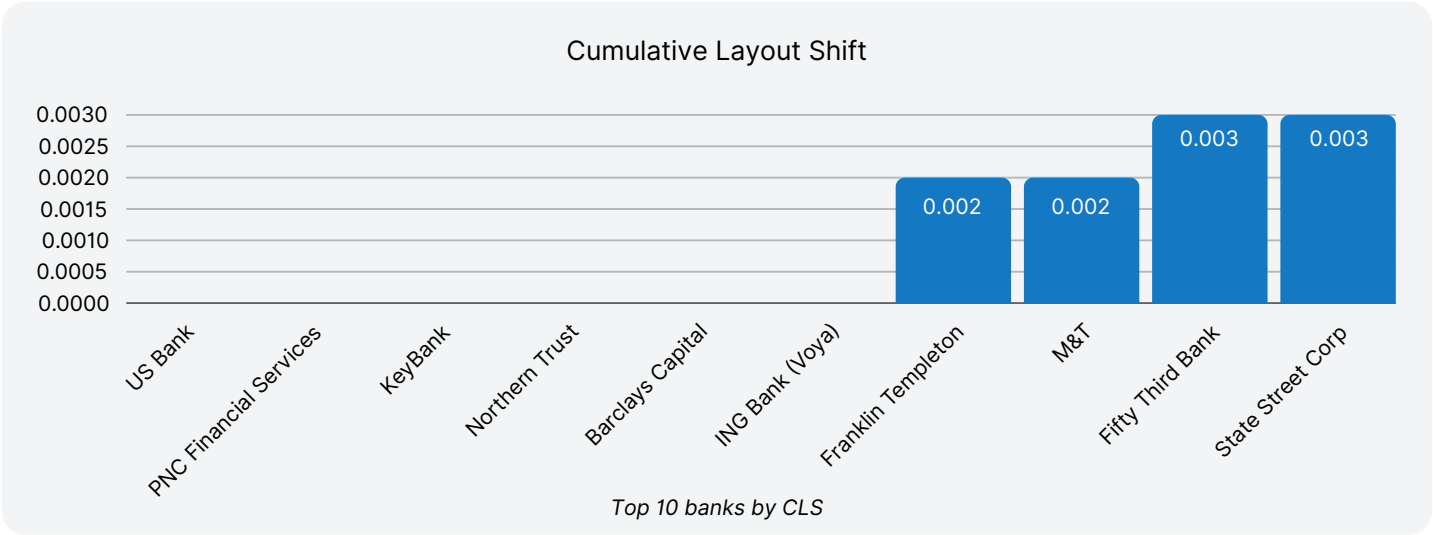
Mid-ranked banks often responded quickly at the server level but lost ground due to bloated content and slow rendering. For instance:

- Bank of America had a reasonable TTFB but a document complete time **over 7 seconds.** Its total page load approached **9 seconds**.
- By contrast, ING Bank's page was interactive within **1–2 seconds.**



Top 10 banks by Document Complete Time

Banks with high LCP values or unstable layouts (high CLS) consistently fell in the rankings, even with decent server-side performance. These front-end shortcomings made the difference between top-tier and middle-tier performers.



Top 10 banks by CLS

Big names, big sites—not always big performance

Many of the largest consumer banks ranked lower than expected.

Institutions like Bank of America, US Bank, and Barclays all landed outside the top 30. Their large-scale sites often include complex functionality, extensive content, and numerous third-party integrations — all of which increase load times and can impact layout stability (CLS).

This complexity presents a trade-off: while delivering rich user features, it can strain front-end performance. Conversely, investment and wealth-focused institutions like UBS, State Street, and OppenheimerFunds delivered faster, more streamlined experiences — helping them secure top spots.

That said, a few large players — JPMorgan Chase (#13) and Citibank (#12) — bucked the trend.

Regional Analysis Takeaways

Significant Regional Performance Gaps

Web performance varies dramatically by region. Users in North America and Europe enjoyed significantly faster experiences, with average TTFB around 0.32s and 0.42s respectively. Conversely, users in Africa faced average TTFB of **over 1.2 seconds, nearly four times slower**. South America and parts of Asia also experienced notable slowdowns.

Bank	Continent	Document Complete (ms) GM
Bank of America Home	North America	5101
Bank of America Home	Africa	10768
Bank of New York Mellon Corp.	Europe	2072
Bank of New York Mellon Corp.	Africa	8115
Capital Group	North America	2416
Capital Group	Africa	5943
Capital One	North America	3711
Capital One	Africa	10056
Citibank	North America	1898
Citibank	Africa	4984
DFS	North America	4174
DFS	Africa	8833
Fidelity National Financial	Europe	1519
Fidelity National Financial	Asia	3630
Franklin Templeton	North America	1912
Franklin Templeton	Africa	4935
Goldman Sachs Group Inc.	North America	2823
Goldman Sachs Group Inc.	Africa	4971
HSBC Bank	North America	2074
HSBC Bank	South America	4819
JPMorgan Chase & Co	North America	2715
JPMorgan Chase & Co	Africa	5202
Morgan Stanley	Europe	2746
Morgan Stanley	Africa	7696
Northern Trust	Europe	3082
Northern Trust	North America	4149

Regional Disparities in Document Complete Times – North America vs Africa, Europe, Asia & South America

Top Regional Performers

- **North America**: Local banks and those leveraging U.S.-based infrastructure consistently performed best. Fastest sites achieved TTFB as low as ~130 ms and DNS lookup times below 50 ms.
- **Europe**: Banks with local infrastructure excelled, with TTFB typically below 200 ms and DNS lookups frequently under 100 ms. Even non-European banks using effective CDNs delivered strong performance here.
- **Asia-Pacific**: Banks with strong CDN presence (e.g., HSBC) performed best, delivering sub-500 ms TTFB from well-connected locations like Hong Kong and Singapore.

Performance Struggles in Emerging Markets

Banks without regional optimization faced severe performance degradation:

- **Africa**: Worst-case scenarios saw DNS lookups exceed 1.4 seconds and TTFB approaching 2 seconds, resulting in full page load times often exceeding 8 seconds.
- **South America**: DNS and TTFB significantly lagged behind North America and Europe, with several banks seeing DNS times around 800–1000 ms and TTFB consistently over 1 second.
- **Oceania**: Consistent TTFB of around 1 second for non-local banks, highlighting the region as another critical performance gap for many institutions.

Notable Regional Outliers

- HSBC demonstrated impressive performance in Asia (Hong Kong DNS ~95 ms) but faced dramatic slowdowns in Africa (Angola DNS ~1.4s).
- Barclays Capital performed strongly in Europe (home region) but struggled with high TTFB (~1.27s) in North America and Oceania.
- JPMorgan Chase showed significantly delayed DNS resolution in Colombia (1084ms), highlighting regional infrastructure challenges despite its strong global profile.

Strategic Implications

Banks delivering consistent global experiences—such as UBS, ING, and HSBC—**utilized globally distributed infrastructures**, demonstrating the critical value of localized CDN deployment and global DNS optimization.

Conversely, banks lacking targeted regional infrastructure faced severe performance penalties in critical emerging markets, suggesting urgent opportunities for performance optimization and improved CDN strategies.

Recommendations for Improving Web Performance

Based on our analysis of 49 global banking websites, the following recommendations are designed to help digital, DevOps, and performance teams deliver faster, more reliable, and more consistent web experiences for users across the globe.

1 Deliver a fast, consistent experience everywhere

The top-ranked banks combined near-perfect uptime with page load times under 3 seconds. This proves that fast, reliable performance is not only possible—it's expected.

- Track all 8 metrics equally—no single "hero metric" guarantees success.
- Set performance baselines of 99.9%+ availability and sub-3-second document complete times.
- Eliminate weak points in server response, frontend delivery, and visual stability.

2 Shift from availability-only monitoring to Experience Level Objectives (XLOs)

Most banks maintain strong uptime, but many fail to detect the real-world issues users face.

- Experience Level Objectives (XLOs) shift the perspective. They measure from where users really are—on backbone networks, regional ISPs, or mobile connections—offering visibility into real-world issues that cloud checks can't see.
- If SLOs tell you your system is available, XLOs tell you whether it's usable. This outside-in view turns monitoring data into actionable business insight.

3 Optimize for global reach, not just local performance

Many banks perform well in their home region but falter abroad due to latency, poor DNS resolution, or lack of CDN coverage.

- Optimize DNS Globally. Banks with DNS >300ms lose 4.1 ranks on average vs sub-200ms peers.
- Use anycast DNS and distributed CDN infrastructure to serve international users efficiently.
- Deploy Internet Performance Monitoring from global locations for deep and wide visibility into regional performance

4 Prioritize Front-End Optimization

Backend response time is crucial—but poor frontend practices can erase that advantage.

- Fix layout shifts (CLS) before speed optimizations—visual instability often correlates with lower user satisfaction and site rankings.
- Aim for LCP ≤2.0s to stay competitive—80% of top performers in our analysis met this threshold.
- Compress and defer non-critical assets, reduce third-party scripts, and streamline DOM complexity.

5 Treat TTFB as a leading indicator of experience

Time to First Byte (TTFB) affects everything downstream. Sites with high TTFB were consistently among the worst performers.

- Continuously monitor TTFB across all regions to uncover routing, server, or CDN gaps.
- Optimize origin infrastructure and caching layers to reduce wait times.

6 Monitor APIs as mission-critical infrastructure

Banking apps are powered by APIs. But poor-performing APIs can silently degrade customer experience.

- Proactively monitor internal and third-party APIs for reachability, availability, performance, and reliability.
- Monitor from where users actually are—not just cloud regions—using backbone, cloud, and last-mile nodes.

7 Benchmark and monitor your CDNs for real-world performance

Not all CDNs perform equally across geographies, ISPs, and last-mile networks. In fact, localized CDN performance can vary dramatically—even between cities served by the same provider.

- Actively test CDN delivery across regions.
- Monitor continuously from end-user vantage points to detect delivery blind spots missed by cloud-only agents

8 Benchmark continuously and learn from leaders

Performance is a moving target. Small improvements can elevate a mid-ranked bank into the top tier.

- Monitor against both competitors and your historical baselines.
- Establish performance budgets tied to KPIs and routinely test for peak demand scenarios.

9 Don’t overlook emerging market gaps

African and South American users regularly experienced 2–4x slower speeds than those in North America or Europe.

- Treat underserved regions as strategic growth areas, not afterthoughts.
- Extend CDN and DNS coverage into these markets and evaluate user journeys region-by-region.

10 Make web performance a cultural priority

Digital-first banks outperform legacy competitors not just because of better tools—but because they treat performance as core to customer experience.

- Form dedicated performance teams, set org-wide performance SLAs, and make user experience a board-level metric.
- Remember: performance is product. And in a digital economy, it's your brand's first impression.

The bottom line: fast, stable, and globally consistent websites are no longer optional in banking—they’re the new baseline for user trust, satisfaction, and competitive advantage.

About Catchpoint

Trusted by the world's leading brands who understand in the digital age performance is paramount, Catchpoint is dedicated to monitoring what matters from where it matters to catch issues across the Internet Stack before they impact business.

The Catchpoint Platform offers a comprehensive suite of Internet Performance Monitoring capabilities, including Internet Synthetics, RUM, BGP, Tracing, performance optimization, and advanced analytics, all supported by high-fidelity data and flexible visualizations. Leveraging thousands of global vantage points inside the critical systems that make the Internet work, Catchpoint provides unparalleled visibility into what affects customer experiences, workforce efficiency, network performance, websites, applications, and APIs.

Today's digital world requires resilience and exceptional performance, which is why *The Internet Relies on Catchpoint*.

Find out more at catchpoint.com or follow us on LinkedIn