



<b>Site Availability (%)</b>	<b>% of Companies</b>
100	14
>99.9	59
>99	95
<99	5

#### **Site Availability Achievement**

<b>Segment</b>	<b>Average Site Availability (%)</b>	<b>Annualised Downtime (Hours:Mins)</b>
High Street Banks	99.67	28:54
Building Societies	99.86	12:16
Internet Banks	99.76	21:01

#### **Availability and Downtime by Segment**

#### **Page Sizes**

- The largest page size was 106kB
- The smallest was 21kB
- The average was 59kB
- 75% of sites had a page size over the generally recommended 40kB

The size of web pages was one of the criticisms that Parallel made in a report regarding the FTSE100 companies at the beginning of the year. Since then, the average page size for this part of the finance sector has reduced from 84kB to 59kB, which brings it down to the FTSE100 average. However, many web designers recommend that companies keep their page size to under 40kB to give good performance to home users. According to OFTEL (July 2002), 89% of home consumers still connect by an ordinary phone line. Page size is the main cause of poor performance for home users.

<b>Home Page Size (kB)</b>	<b>% of Companies</b>
<= 40	25
>40	75
>60	50
>80	20
>100	5

#### **Distribution of Home Page Sizes**

<b>Segment</b>	<b>Average Home Page Size (kB)</b>
High Street Banks	71
Building Societies	46
Internet Banks	47

### **Home Page Size by Segment**

### **Download Times**

- Only 15% of retail banks' web sites will download in less than eight seconds for the 89% of home users who connect with a modem. Eight seconds is the generally accepted maximum required to give a good customer impression.
- One in 10 sites will take over 30 seconds to download for a typical home user.
- On average, a home user will have to wait 18 seconds for the home page of their bank or building society to download.
- The best way to get good performance from a retail bank is to get broadband, with 95% of the institutions having a home page download time of less than eight seconds for customers using this connection method.

Nexus Watch is effectively connected onto the Internet backbone, so that site performance is measured as accurately as possible. The following figures have been calculated to represent the customer perception according to different connection methods.

<b>Download Time</b>	<b>Modem Users (56k/s max)</b>	<b>ISDN Users (64kb/s)</b>	<b>Broadband (512k/s)<sup>1</sup></b>
% of home users <sup>2</sup>	89	3	7
Slowest (seconds)	60.6	53.0	13.1
Fastest (seconds)	5.1	4.5	1
Average (seconds)	18	16.5	3.1

### **Average/Min/Max Download Times by Connection Method**

<sup>1</sup> For the purpose of the report, 512kb/s has been used. In reality, when contention ratios are taken into account, the bandwidth is likely to be lower. However, this has negligible effects upon the results in the table.

<sup>2</sup> Figures from OFTEL July 2002. The figures only add up to 99% because the connection method of the remaining 1% is specified as "Other" in the OFTEL report.

Ardenta Ltd  
Sunbury International Business Centre  
Brooklands Close  
Sunbury on Thames  
TW16 7DX

Tel: 0870 765 7560  
Fax: 08700 549829

Email: [info@nexuswatch.com](mailto:info@nexuswatch.com)  
PR: [pr@nexuswatch.com](mailto:pr@nexuswatch.com)

[www.nexuswatch.com](http://www.nexuswatch.com)