Q2 2026 TARGOBANK Report

	Availability Comparison (%)			Performance Comparison (ms)					
Day	Error Rate XS2A	Availability XS2A	Availability OLB / APP	Performance AIS XS2A	Performance AIS OLB	Performance AIS APP	Performance PIS XS2A	Performance PIS OLB	Performance PIS APP
01.04.2026	0,19%	99.27%	99,65%	1.850	4.197	2.268	6.880	4.760	4.454
02.04.2026	0,17%	99.42%	99,65%	1.793	4.118	2.205	6.642	4.624	4.279
03.04.2026	0,13%	99.55%	100,00%	1.633	3.821	2.023	6.184	4.323	3.986
04.04.2026	0,12%	99.89%	100,00%	1.621	3.680	1.977	6.378	4.155	3.865
05.04.2026	0,17%	99.84%	100,00%	1.562	3.561	1.892	6.113	4.014	3.744
06.04.2026	0,13%	99.78%	100,00%	1.585	3.745	2.114	5.999	4.315	4.004
07.04.2026	0,17%	99.91%	100,00%	1.784	4.259	2.208	6.323	4.840	4.418
08.04.2026	0,17%	99.54%	100,00%	1.830	4.133	2.192	6.654	4.719	4.303
09.04.2026	0,18%	99.44%	100,00%	1.789	4.113	2.170	6.718	4.660	4.293
10.04.2026	0,16%	99.51%	100,00%	1.769	4.059	2.176	6.390	4.558	4.216
11.04.2026	0,13%	99.67%	100,00%	1.656	3.774	1.988	6.390	4.269	3.911
12.04.2026	0,18%	99.97%	100,00%	1.615	3.629	1.896	6.170	4.132	3.766
13.04.2026	0,15%	99.85%	100,00%	1.760	4.085	2.166	6.290	4.610	4.279
14.04.2026	0,18%	99.59%	100,00%	1.789	4.163	2.183	6.632	4.715	4.275
15.04.2026	0,16%	99.63%	100,00%	1.778	4.266	2.175	6.504	4.863	4.276
16.04.2026	0,16%	99.52%	99,65%	1.779	4.363	2.194	6.498	4.989	4.299
17.04.2026	0,18%	99.63%	100,00%	1.746	4.226	2.111	6.581	4.795	4.112
18.04.2026	0,28%	99.35%	100,00%	1.616	4.031	1.981	6.526	4.500	3.925
19.04.2026	0,19%	n.a.	98,60%	1.602	3.947	1.971	6.176	4.443	3.851
20.04.2026	0,16%	n.a.	100,00%	1.640	4.226	2.122	6.129	4.782	4.297
21.04.2026	0,17%	99.54%	100,00%	1.712	4.166	2.105	6.216	4.651	4.123
22.04.2026	0,15%	99.56%	100,00%	1.658	4.048	2.074	6.147	4.567	4.133
23.04.2026	0,16%	99.60%	100,00%	1.690	4.036	2.098	6.394	4.498	4.123
24.04.2026	0,16%	99.61%	100,00%	1.679	4.062	2.099	6.413	4.562	4.154
25.04.2026	0,12%	99.42%	100,00%	1.663	3.881	2.007	6.387	4.381	3.909
26.04.2026	0,14%	99.89%	100,00%	1.545	3.708	1.910	5.880	4.147	3.810
27.04.2026	0,13%	99.94%	100,00%	1.733	4.094	2.154	6.321	4.692	4.237
28.04.2026	0,18%	99.58%	100,00%	1.782	4.222	2.180	6.590	4.729	4.324
29.04.2026	0,17%	99.14%	100,00%	1.788	4.179	2.194	6.890	4.707	4.320
30.04.2026	0,30%	99.03%	100,00%	2.098	4.159	2.200	7.663	4.668	4.679
01.05.2026	0,17%	99.31%	99,52%	1.709	3.812	1.992	6.200	4.267	3.987
02.05.2026	0,14%	99.95%	100,00%	1.617	3.799	1.978	6.377	4.247	3.916
03.05.2026	0,20%	99.94%	100,00%	1.561	3.699	1.942	6.234	4.123	3.900
04.05.2026	0,15%	99.89%	100,00%	1.758	4.221	2.216	6.546	4.758	4.468
05.05.2026	1,39%	97.00%	99,65%	1.889	4.510	2.384	5.897	4.984	4.710
06.05.2026	0,26%	98.41%	99,65%	1.753	4.160	2.168	6.380	4.704	4.463
07.05.2026	0,16%	99.50%	100,00%	1.758	4.046	2.131	6.708	4.577	4.220
08.05.2026	0,18%	99.53%	100,00%	1.730	3.892	2.064	6.366	4.386	4.093
09.05.2026	0,11%	99.59%	99,65%	1.600	3.783	1.973	6.010	4.278	3.912
10.05.2026	0,18%	99.93%	100,00%	1.564	3.672	1.915	5.926	4.162	3.866
11.05.2026	0,17%	99.83%	100,00%	1.709	4.016	2.121	6.317	4.536	4.233
12.05.2026	0,20%	99.50%	100,00%	1.783	4.153	2.186	6.605	4.646	4.442
13.05.2026	0,20%	99.63%	100,00%	1.682	4.051	2.113	6.206	4.536	4.158
14.05.2026	0,15%	99.67%	100,00%	1.582	3.750	1.965	5.992	4.208	3.927
15.05.2026	0,18%	99.54%	100,00%	1.708	3.989	2.080	6.152	4.495	4.126
16.05.2026	0,14%	99.68%	100,00%	1.589	3.789	1.966	5.978	4.245	3.879
17.05.2026	0,22%	n.a.	98,95%	1.744	3.793	1.973	6.338	4.213	3.928
18.05.2026	0,16%	n.a.	100,00%	1.751	4.335	2.257	6.542	4.907	4.365
19.05.2026	0,18%	99.63%	100,00%	1.875	4.361	2.257	6.783	4.888	4.410
20.05.2026	0,19%	95.58%	100,00%	1.978	4.328	2.066	7.079	4.840	4.282
21.05.2026	0,18%	99.45%	99,65%	1.829	4.236	1.973	6.687	4.744	3.880
22.05.2026	0,16%	99.47%	100,00%	1.956	4.466	2.104	7.128	4.975	4.058
23.05.2026	0,20%	99.67%	100,00%	1.738	4.037	1.846	6.514	4.484	3.624
24.05.2026	0,15%	99.94%	100,00%	1.551	3.895	1.737	6.108	4.338	3.532
25.05.2026	0,15%	99.77%	100,00%	1.617	3.939	1.795	6.168	4.401	3.607
26.05.2026	0,15%	n.a.	100,00%	1.688	4.240	1.961	6.528	4.740	3.922
27.05.2026	0,44%	n.a.	99,21%	1.793	4.640	2.432	6.895	5.136	4.390
28.05.2026	0,79%	n.a.	n.a.	1.797	4.155	1.983	6.843	4.664	3.923
29.05.2026	0,17%	99.55%	100,00%	1.864	4.183	1.958	6.818	4.660	3.939
30.05.2026	0,12%	99.33%	99,65%	1.914	4.236	1.992	7.123	4.760	3.787
31.05.2026	0,16%	99.97%	99,65%	1.594	3.701	1.722	5.938	4.140	3.509
01.06.2026	0,14%	99.68%	99,65%	1.841	4.328	2.025	6.674	4.867	4.044
02.06.2026	0,19%	99.39%	99,65%	1.981	4.448	2.124	7.278	4.979	4.131
03.06.2026	0,17%	99.44%	100,00%	1.756	4.174	1.945	6.391	4.680	3.950
04.06.2026	0,25%	98.81%	100,00%	1.882	4.078	1.881	6.067	4.556	3.842
05.06.2026	0,20%	99.29%	100,00%	1.854	4.186	1.967	6.516	4.731	3.886
06.06.2026	0,12%	99.57%	100,00%	2.014	4.210	1.990	6.943	4.652	3.795
07.06.2026	0,12%	99.97%	100,00%	1.565	3.688	1.687	6.116	4.111	3.501
08.06.2026	0,18%	99.92%	100,00%	1.710	4.085	1.879	6.228	4.558	3.857
09.06.2026	0,19%	99.14%	99,65%	1.803	4.032	1.902	6.616	4.490	3.830
10.06.2026	0,17%	99.38%	100,00%	1.759	4.067	1.915	6.488	4.557	3.941
11.06.2026	0,16%	99.57%	99,65%	1.704	3.978	1.875	6.206	4.440	3.839
12.06.2026	0,16%	99.55%	100,00%	1.791	4.086	1.947	6.364	4.588	3.926
13.06.2026	0,10%	99.62%	100,00%	1.605	3.828	1.801	6.079	4.312	3.609
14.06.2026	0,24%	99.85%	100,00%	1.663	3.682	1.713	5.818	4.104	3.693
15.06.2026	0,17%	99.85%	100,00%	1.664	3.987	1.896	6.035	4.457	3.859
16.06.2026	n.a.	99.44%	100,00%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
17.06.2026	0,11%	99.61%	99,65%	1.582	3.935	1.845	5.848	4.361	3.808
18.06.2026	0,21%	99.67%	100,00%	1.613	3.938	1.839	5.845	4.375	3.770
19.06.2026	0,17%	99.59%	100,00%	1.591	3.879	1.824	5.812	4.361	3.722

20.06.2026	0,12%	99.62%	100,00%	1.516	3.771	1.747	5.671	4.198	3.575
21.06.2026	0,31%	n.a.	98,60%	1.902	3.697	1.733	6.246	4.132	3.526

TARGOBANK Report

	Availability Comparison (%)			Performance Comparison (ms)					
	Error Rate XS2A	Availability XS2A	Availability OLB / APP	Performance AIS XS2A	Performance AIS OLB	Performance AIS APP	Performance PIS XS2A	Performance PIS OLB	Performance PIS APP
22.06.2026	0,14%	n.a.	100,00%	1.575	3.910	1.837	5.615	4.375	3.801
23.06.2026	0,18%	99.43%	100,00%	1.642	3.926	1.852	5.532	4.415	3.799
24.06.2026	0,26%	99.44%	99,65%	1.654	3.905	1.857	6.495	4.387	3.844
25.06.2026	1,35%	98.48%	100,00%	2.757	3.842	1.908	6.550	4.278	3.848
26.06.2026	0,27%	99.28%	99,65%	1.735	3.786	1.899	5.894	4.196	3.858
27.06.2026	0,17%	99.57%	100,00%	1.551	3.528	1.737	6.005	3.880	3.579
28.06.2026	0,19%	99.96%	100,00%	1.489	3.459	1.701	6.076	3.792	3.553
29.06.2026	0,22%	99.94%	100,00%	1.782	3.913	1.997	6.662	4.338	4.065
30.06.2026	0,24%	99.66%	100,00%	1.770	3.903	1.960	6.047	4.344	4.107

Definitions

Error Rate XS2A	Error quotient of server errors relative to all XS2A requests (incl. errors during planned downtimes - details: https://www.bank-verlag.de/psd2-targobank).
Availability XS2A	XS2A availability (uptime) in % is measured on a use case level by an external provider (incl. network instabilities / downtimes due to maintenance work or deployments - details: https://www.bank-verlag.de/psd2-targobank).
Availability OLB / APP	The availability (uptime) in % is measured on a use case level by an external provider (incl. network instabilities). Since 13.04.21 the primary uptime tracking is run internally. Because the underlying services match, the App & Online-Banking availability are reported jointly.
Performance AIS XS2A	Average duration in ms of running through the entire process of getting account information via XS2A (incl. the consent setup every 90 days). The average response time in ms per step is summed up per day.
Performance AIS OLB	Average duration in ms of running through the entire process of getting account information via the Online-Banking (incl. the 90-day TAN exemption for the login). The average response time in ms per step is summed up per day.
Performance AIS APP	Average duration in ms of running through the entire process of getting account information via the TARGOBANK Mobile App. The average response time in ms per step is summed up per day.
Performance PIS XS2A	Average duration in ms of running through the entire process of setting up a SEPA payment which is the most popular PIS use case. The average response time in ms per step is summed up per day.