

**Q4 2023 TARGOBANK Report**

Day	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
01.10.2023	0,07%	n.a.	100,00%	1.417	3.381	2.282	4.702	5.996	2.387
02.10.2023	0,70%	n.a.	99,78%	1.801	5.406	3.864	5.164	8.806	3.988
03.10.2023	0,17%	n.a.	100,00%	1.462	3.544	2.425	4.792	6.355	2.538
04.10.2023	0,44%	n.a.	99,67%	1.533	3.558	2.465	4.900	6.348	2.577
05.10.2023	0,31%	n.a.	99,73%	1.540	3.615	2.536	4.871	6.438	2.650
06.10.2023	0,50%	n.a.	100,00%	1.503	3.457	2.351	4.817	6.179	2.458
07.10.2023	0,14%	n.a.	100,00%	1.456	3.350	2.245	5.049	5.939	2.347
08.10.2023	0,40%	n.a.	97,66%	1.624	3.380	2.299	5.367	5.919	2.398
09.10.2023	0,11%	n.a.	100,00%	1.542	3.539	2.427	4.904	6.297	2.534
10.10.2023	2,01%	n.a.	96,89%	1.645	3.671	2.544	5.172	6.488	2.653
11.10.2023	0,38%	n.a.	99,71%	1.534	3.556	2.398	4.818	6.302	2.506
12.10.2023	0,32%	n.a.	100,00%	1.542	3.508	2.391	4.863	6.230	2.497
13.10.2023	0,37%	n.a.	100,00%	1.535	3.521	2.390	4.915	6.259	2.495
14.10.2023	0,05%	n.a.	99,88%	1.533	3.432	2.326	4.859	6.016	2.427
15.10.2023	0,06%	n.a.	99,48%	1.424	3.251	2.183	4.568	5.735	2.283
16.10.2023	0,17%	n.a.	98,52%	1.539	3.526	2.418	4.915	6.267	2.525
17.10.2023	0,23%	n.a.	99,53%	1.678	3.691	2.562	5.222	6.506	2.670
18.10.2023	0,30%	n.a.	99,57%	1.593	3.675	2.400	4.995	6.436	2.507
19.10.2023	0,34%	n.a.	99,55%	1.554	3.603	2.354	4.925	6.361	2.460
20.10.2023	0,26%	n.a.	99,57%	1.552	3.585	2.340	4.880	6.319	2.444
21.10.2023	0,06%	n.a.	99,56%	1.488	3.452	2.209	4.773	6.034	2.309
22.10.2023	0,08%	n.a.	98,09%	1.579	3.421	2.229	4.733	5.953	2.326
23.10.2023	0,17%	n.a.	100,00%	1.588	3.496	2.303	4.923	6.179	2.408
24.10.2023	0,15%	n.a.	99,77%	1.599	3.546	2.340	4.908	6.270	2.446
25.10.2023	0,21%	n.a.	100,00%	1.622	4.203	2.344	5.116	7.009	2.451
26.10.2023	0,40%	n.a.	100,00%	1.670	4.226	2.333	5.072	7.104	2.441
27.10.2023	0,23%	n.a.	99,73%	1.667	4.319	2.385	5.185	7.191	2.492
28.10.2023	0,28%	n.a.	100,00%	1.539	3.943	2.188	5.044	6.585	2.287
29.10.2023	0,46%	n.a.	100,00%	1.515	3.970	2.130	4.933	6.533	2.229
30.10.2023	0,10%	n.a.	100,00%	1.668	4.252	2.416	5.276	7.133	2.525
31.10.2023	0,62%	n.a.	99,78%	1.616	4.216	2.365	5.228	7.071	2.473
01.11.2023	0,59%	n.a.	99,65%	1.601	4.108	2.305	5.218	6.827	2.408
02.11.2023	0,41%	n.a.	100,00%	1.677	4.293	2.448	5.380	7.184	2.558
03.11.2023	0,47%	n.a.	99,77%	1.709	4.176	2.363	5.683	7.015	2.472
04.11.2023	0,23%	n.a.	99,71%	1.521	3.479	2.198	5.061	6.158	2.301
05.11.2023	0,28%	n.a.	100,00%	1.500	3.823	2.166	4.903	6.456	2.270
06.11.2023	0,34%	n.a.	100,00%	1.631	4.101	2.359	5.209	6.948	2.470
07.11.2023	0,41%	n.a.	100,00%	1.635	4.194	2.383	5.185	7.084	2.494
08.11.2023	0,32%	n.a.	99,56%	1.698	4.182	2.354	5.583	7.032	2.462
09.11.2023	0,56%	n.a.	99,73%	1.613	4.178	2.424	5.230	7.050	2.533
10.11.2023	0,34%	n.a.	99,73%	2.548	4.152	2.396	6.917	6.997	2.502
11.11.2023	0,19%	n.a.	99,77%	1.465	3.394	2.177	4.950	6.041	2.277
12.11.2023	0,19%	n.a.	100,00%	1.448	3.345	2.153	4.857	5.983	2.251
13.11.2023	n.a.	n.a.	100,00%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
14.11.2023	0,19%	n.a.	99,77%	1.564	4.223	2.375	5.166	7.083	2.482
15.11.2023	0,39%	n.a.	99,73%	1.571	4.314	2.387	5.110	7.198	2.495
16.11.2023	0,75%	n.a.	100,00%	2.171	4.220	2.242	5.319	7.030	2.348
17.11.2023	0,22%	n.a.	99,76%	1.556	4.159	2.314	5.153	6.942	2.420
18.11.2023	0,09%	n.a.	99,93%	1.516	4.106	2.261	5.013	6.739	2.362
19.11.2023	0,11%	n.a.	98,78%	1.558	4.086	2.265	4.907	6.697	2.364
20.11.2023	0,12%	n.a.	100,00%	1.567	4.184	2.382	5.089	6.989	2.489
21.11.2023	0,24%	n.a.	99,72%	1.572	4.180	2.405	5.180	6.992	2.511
22.11.2023	0,28%	n.a.	100,00%	1.577	4.194	2.401	5.238	6.993	2.507
23.11.2023	0,16%	n.a.	99,77%	1.572	4.158	2.401	5.138	6.920	2.507
24.11.2023	0,25%	n.a.	63.11%	1.566	4.294	2.455	5.105	7.083	2.561
25.11.2023	0,12%	n.a.	n.a.	1.536	4.105	2.321	5.097	6.729	2.424
26.11.2023	0,06%	n.a.	n.a.	1.465	4.047	2.288	4.951	6.690	2.388
27.11.2023	0,16%	n.a.	74.42%	1.603	4.284	2.505	5.270	7.156	2.615
28.11.2023	0,14%	n.a.	100,00%	1.638	4.400	2.587	5.437	7.359	2.697
29.11.2023	0,13%	n.a.	99,52%	1.661	4.468	2.593	5.487	7.413	2.704
30.11.2023	0,27%	n.a.	99,54%	1.794	4.540	2.656	5.557	7.496	2.767
01.12.2023	n.a.	n.a.	66.79%	1.430	3.770	2.520	5.827	6.378	6.831
02.12.2023	n.a.	n.a.	n.a.	n.a.	3.744	2.551	n.a.	6.415	6.885
03.12.2023	0,02%	n.a.	n.a.	n.a.	4.461	2.819	n.a.	7.465	7.456
04.12.2023	0,09%	n.a.	74.78%	n.a.	4.041	2.763	n.a.	6.959	7.372
05.12.2023	0,29%	n.a.	99,54%	n.a.	4.033	2.749	n.a.	6.918	7.354
06.12.2023	0,17%	n.a.	99,05%	n.a.	3.987	2.718	n.a.	6.853	7.273
07.12.2023	0,01%	n.a.	99,53%	1.361	3.997	2.704	5.763	6.838	7.263
08.12.2023	0,02%	49.34%	67.08%	1.349	3.770	2.538	5.644	6.481	6.912
09.12.2023	0,02%	100,00%	n.a.	n.a.	3.721	2.515	n.a.	6.409	6.839
10.12.2023	0,10%	100,00%	n.a.	n.a.	3.979	2.733	n.a.	6.873	7.311
11.12.2023	0,12%	99,85%	74.79%	2.525	4.922	3.909	8.869	8.115	9.256
12.12.2023	0,11%	99,49%	100,00%	1.789	3.989	2.720	6.984	6.850	7.300
13.12.2023	0,19%	100,00%	99,09%	2.606	4.969	3.977	9.256	8.348	9.650
15.12.2023	0,01%	100,00%	99,54%	2.331	5.005	4.073	8.431	8.409	9.728
16.12.2023	0,05%	99,55%	99,51%	2.015	3.896	2.806	6.415	6.806	7.273
17.12.2023	0,11%	14.93%	95,36%	1.663	3.966	2.707	6.499	6.831	7.287
18.12.2023	0,15%	63,15%	97,99%	1.807	3.987	2.684	7.310	6.886	7.310
19.12.2023	0,13%	99,54%	99,03%	2.750	5.197	4.220	9.808	8.531	10.098
20.12.2023	0,14%	100,00%	99,54%	2.195	4.662	3.453	7.940	7.755	8.689
21.12.2023	0,01%	99,92%	99,54%	2.008	4.595	3.403	7.481	7.642	8.599

## 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
22.12.2023	0,17%	99.92%	66.54%	2.108	4.630	3.611	7.837	7.652	8.931
23.12.2023	0,01%	100.00%	n.a.	1.846	4.171	3.044	6.823	6.941	7.780
24.12.2023	0,12%	99.92%	n.a.	1.842	4.286	2.981	6.854	7.252	7.814
25.12.2023	0,18%	100.00%	n.a.	1.817	4.228	2.951	6.743	7.142	7.761
26.12.2023	0,12%	100.00%	n.a.	1.959	4.069	2.760	7.214	6.916	7.398
27.12.2023	0,13%	100.00%	74.78%	2.365	4.414	3.079	7.831	7.334	7.891
28.12.2023	0,01%	99.27%	99.53%	1.701	4.018	2.609	6.318	6.781	7.078
29.12.2023	0,13%	99.52%	67.05%	1.729	3.861	2.524	6.277	6.528	6.875
30.12.2023	0,01%	99.39%	n.a.	1.632	3.760	2.474	6.016	6.388	6.753
31.12.2023	0,03%	99.85%	n.a.	1.799	4.088	2.720	6.599	6.932	7.292

### Definitions

<b>Error Rate XS2A</b>	Error quotient of server errors relative to all XS2A requests (incl. errors during planned downtimes - details: <a href="https://www.bank-verlag.de/psd2-targobank">https://www.bank-verlag.de/psd2-targobank</a> ).
<b>Availability XS2A</b>	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: <a href="https://www.bank-verlag.de/psd2-targobank">https://www.bank-verlag.de/psd2-targobank</a> ).
<b>Availability OLB / APP</b>	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.
<b>Performance AIS XS2A</b>	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.
<b>Performance AIS OLB</b>	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.
<b>Performance AIS APP</b>	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.
<b>Performance PIS XS2A</b>	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.