

Q2 2024 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 |
| 01.04.2024 | 0,60% | 100.00% | n.a. | 1.512 | 4.332 | 2.438 | 4.808 | 7.305 | 2.552 |
| 02.04.2024 | 0,76% | 98.78% | n.a. | 1.981 | 5.713 | 3.343 | 5.312 | 8.921 | 3.461 |
| 03.04.2024 | 0,27% | 99.56% | 99.54% | 1.779 | 4.776 | 2.731 | 5.142 | 7.831 | 2.846 |
| 04.04.2024 | 0,24% | 100.00% | 99.53% | 1.688 | 4.536 | 2.599 | 5.230 | 7.767 | 2.710 |
| 05.04.2024 | 0,23% | 100.00% | 99.48% | 1.666 | 4.578 | 2.586 | 5.169 | 7.547 | 2.699 |
| 06.04.2024 | 0,31% | 100.00% | 99.53% | 1.569 | 4.381 | 2.394 | 5.051 | 7.337 | 2.499 |
| 07.04.2024 | 0,27% | 100.00% | 99.49% | 1.547 | 4.293 | 2.344 | 4.863 | 6.829 | 2.445 |
| 08.04.2024 | 0,28% | 100.00% | 100.00% | 1.712 | 4.484 | 2.550 | 5.125 | 7.387 | 2.660 |
| 09.04.2024 | 0,27% | 100.00% | 99.55% | 1.684 | 4.487 | 2.565 | 5.180 | 7.451 | 2.676 |
| 10.04.2024 | 0,28% | 100.00% | 99.53% | 1.707 | 4.523 | 2.558 | 5.208 | 7.605 | 2.669 |
| 11.04.2024 | 0,27% | 100.00% | 100,00% | 1.726 | 4.547 | 2.553 | 5.250 | 7.459 | 2.665 |
| 12.04.2024 | 0,27% | 100.00% | 100,00% | 1.683 | 4.993 | 2.718 | 5.923 | 8.022 | 2.829 |
| 13.04.2024 | 0,28% | 100.00% | 99,74% | 1.595 | 4.428 | 2.399 | 5.084 | 7.073 | 2.506 |
| 14.04.2024 | 0,30% | 97.70% | 98,60% | 1.643 | 4.341 | 2.404 | 4.882 | 7.204 | 2.507 |
| 15.04.2024 | 0,28% | 100.00% | 100,00% | 1.694 | 4.615 | 2.598 | 5.235 | 7.874 | 2.714 |
| 16.04.2024 | 0,27% | 100.00% | 99.06% | 1.693 | 4.499 | 2.566 | 5.231 | 7.507 | 2.679 |
| 17.04.2024 | 0,30% | 100.00% | 99.50% | 1.671 | 4.536 | 2.546 | 5.217 | 7.649 | 2.660 |
| 18.04.2024 | 0,41% | 99.91% | 99.55% | 1.765 | 4.433 | 2.519 | 5.279 | 7.417 | 2.631 |
| 19.04.2024 | 0,33% | 100.00% | 99.55% | 1.690 | 4.470 | 2.500 | 5.163 | 7.411 | 2.611 |
| 20.04.2024 | 0,25% | 99.71% | 99.52% | 1.793 | 4.605 | 2.525 | 5.261 | 7.536 | 2.630 |
| 21.04.2024 | 0,36% | n.a. | 97.60% | 1.624 | 4.272 | 2.313 | 4.934 | 7.107 | 2.415 |
| 22.04.2024 | 0,28% | n.a. | 100.00% | 1.645 | 4.429 | 2.495 | 5.181 | 7.366 | 2.604 |
| 23.04.2024 | 0,25% | n.a. | 100.00% | 1.696 | 4.496 | 2.519 | 5.381 | 7.552 | 2.629 |
| 24.04.2024 | 0,35% | 100.00% | 100,00% | 1.768 | 4.638 | 2.565 | 5.280 | 7.738 | 2.677 |
| 25.04.2024 | 0,36% | 99.86% | 99,76% | 1.801 | 4.510 | 2.538 | 5.289 | 7.601 | 2.647 |
| 26.04.2024 | 0,34% | 100.00% | 100,00% | 1.784 | 4.571 | 2.570 | 5.371 | 7.699 | 2.680 |
| 27.04.2024 | 0,30% | 100.00% | 100,00% | 1.676 | 4.479 | 2.425 | 5.288 | 7.600 | 2.529 |
| 28.04.2024 | 0,28% | 100.00% | 100,00% | 1.590 | 4.290 | 2.336 | 5.032 | 7.085 | 2.438 |
| 29.04.2024 | 0,30% | 99.92% | 100,00% | 1.721 | 4.600 | 2.578 | 5.229 | 7.557 | 2.689 |
| 30.04.2024 | 0,29% | 99.92% | 99.53% | 1.754 | 4.691 | 2.625 | 5.362 | 7.726 | 2.736 |
| 01.05.2024 | 0,23% | 100.00% | 99,48% | 1.621 | 4.343 | 2.444 | 5.096 | 7.115 | 2.549 |
| 02.05.2024 | 0,26% | 100.00% | 100.00% | 1.777 | 4.628 | 2.642 | 5.464 | 7.701 | 2.756 |
| 03.05.2024 | 0,30% | 100.00% | 99.01% | 1.770 | 4.713 | 2.630 | 5.561 | 7.923 | 2.743 |
| 04.05.2024 | 0,30% | 100.00% | 99.54% | 1.683 | 4.447 | 2.472 | 5.264 | 7.475 | 2.580 |
| 05.05.2024 | 0,29% | 100.00% | 97.15% | 1.594 | 4.258 | 2.359 | 4.987 | 7.060 | 2.462 |
| 06.05.2024 | 0,30% | 100.00% | 100.00% | 1.698 | 4.658 | 2.555 | 5.184 | 7.779 | 2.670 |
| 07.05.2024 | 0,31% | 100.00% | 99,65% | 1.708 | 4.551 | 2.571 | 5.185 | 7.569 | 2.684 |
| 08.05.2024 | 0,33% | 100.00% | 100,00% | 1.682 | 4.426 | 2.441 | 5.129 | 7.301 | 2.547 |
| 09.05.2024 | 0,35% | 100.00% | 99,65% | 1.612 | 4.369 | 2.383 | 4.968 | 7.115 | 2.486 |
| 10.05.2024 | 0,32% | 100.00% | 100,00% | 1.663 | 4.478 | 2.493 | 5.151 | 7.575 | 2.604 |
| 11.05.2024 | 0,28% | 100.00% | 100,00% | 1.623 | 4.479 | 2.444 | 5.092 | 7.369 | 2.552 |
| 12.05.2024 | 0,28% | 100.00% | 100,00% | 1.632 | 4.430 | 2.432 | 5.096 | 7.466 | 2.538 |
| 13.05.2024 | 0,34% | 100.00% | 100,00% | 1.737 | 4.538 | 2.565 | 5.220 | 7.588 | 2.676 |
| 14.05.2024 | n.a. | 100.00% | 99,73% | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| 15.05.2024 | 0,30% | 100.00% | 99,77% | 1.714 | 4.604 | 2.564 | 5.206 | 7.625 | 2.675 |
| 16.05.2024 | 0,28% | 100.00% | 100,00% | 1.702 | 4.493 | 2.520 | 5.133 | 7.707 | 2.630 |
| 17.05.2024 | 0,33% | 100.00% | 100.00% | 1.699 | 4.526 | 2.512 | 5.203 | 7.495 | 2.621 |
| 18.05.2024 | 0,34% | 100.00% | 99.51% | 1.636 | 4.439 | 2.398 | 5.059 | 7.394 | 2.502 |
| 19.05.2024 | 0,41% | 97.50% | 95.59% | 1.717 | 4.430 | 2.405 | 4.988 | 7.116 | 2.505 |
| 20.05.2024 | 0,38% | 100.00% | 99.48% | 1.606 | 4.329 | 2.388 | 4.899 | 7.153 | 2.494 |
| 21.05.2024 | 0,29% | 100.00% | 100.00% | 1.760 | 4.631 | 2.590 | 5.202 | 7.685 | 2.705 |
| 22.05.2024 | 0,35% | 100.00% | 96.12% | 1.738 | 4.669 | 2.583 | 5.230 | 7.845 | 2.697 |
| 23.05.2024 | 0,34% | 100.00% | 99.00% | 1.748 | 4.604 | 2.567 | 5.300 | 7.459 | 2.679 |
| 24.05.2024 | 0,29% | 100.00% | 99.53% | 1.743 | 4.542 | 2.559 | 5.310 | 7.561 | 2.669 |
| 25.05.2024 | 0,32% | 100.00% | 97.96% | 1.666 | 4.478 | 2.414 | 5.135 | 7.460 | 2.518 |
| 26.05.2024 | 0,30% | 100.00% | 97.36% | 1.648 | 4.402 | 2.373 | 5.015 | 7.244 | 2.475 |
| 27.05.2024 | 0,29% | 99.87% | 100.00% | 1.815 | 4.678 | 2.639 | 5.295 | 7.797 | 2.753 |
| 28.05.2024 | 0,27% | 100.00% | 100,00% | 1.805 | 4.652 | 2.643 | 5.448 | 7.697 | 2.758 |
| 29.05.2024 | 0,27% | 100.00% | 100,00% | 1.799 | 4.756 | 2.667 | 5.318 | 7.893 | 2.785 |
| 30.05.2024 | 1,40% | 91.15% | 97,12% | 3.420 | 9.116 | 5.437 | 5.644 | 12.545 | 5.579 |
| 31.05.2024 | 0,29% | 100.00% | 100.00% | 1.788 | 4.653 | 2.648 | 5.536 | 7.871 | 2.763 |
| 01.06.2024 | 0,27% | 100.00% | 99,65% | 1.871 | 4.757 | 2.643 | 5.624 | 7.772 | 2.756 |
| 02.06.2024 | 0,21% | 100.00% | 100,00% | 1.665 | 4.427 | 2.443 | 5.158 | 7.329 | 2.550 |
| 03.06.2024 | 0,20% | 100.00% | 100,00% | 1.792 | 4.810 | 2.722 | 5.473 | 7.975 | 2.841 |
| 04.06.2024 | 0,28% | 99.60% | 99,71% | 1.807 | 4.715 | 2.672 | 5.491 | 7.832 | 2.790 |
| 05.06.2024 | 0,30% | 100.00% | 95.70% | 1.891 | 4.868 | 2.748 | 5.706 | 8.184 | 2.868 |
| 06.06.2024 | 0,34% | 99.84% | 94,41% | 1.872 | 4.691 | 2.631 | 5.439 | 7.749 | 2.746 |
| 07.06.2024 | 7,45% | 99.67% | 100,00% | 1.539 | 4.620 | 2.561 | 3.775 | 7.676 | 2.671 |
| 08.06.2024 | 0,26% | 100.00% | 99,65% | 1.688 | 4.505 | 2.428 | 5.236 | 7.321 | 2.532 |
| 09.06.2024 | 0,25% | 100.00% | 100,00% | 1.679 | 4.489 | 2.412 | 5.080 | 7.379 | 2.515 |
| 10.06.2024 | 0,23% | 100.00% | 100,00% | 1.763 | 4.546 | 2.540 | 5.236 | 7.634 | 2.650 |
| 11.06.2024 | 0,45% | 99.25% | 99,73% | 1.893 | 4.679 | 2.588 | 5.374 | 7.807 | 2.701 |
| 12.06.2024 | 0,22% | 100.00% | 100,00% | 1.760 | 4.636 | 2.565 | 5.367 | 7.892 | 2.678 |
| 13.06.2024 | 0,20% | 99.77% | 99,77% | 1.782 | 4.712 | 2.579 | 5.386 | 8.115 | 2.691 |
| 15.06.2024 | 0,05% | 100.00% | 99,73% | 1.691 | 4.538 | 2.442 | 5.274 | 7.555 | 2.548 |
| 16.06.2024 | 0,12% | n.a. | 98,61% | 1.746 | 4.559 | 2.485 | 5.333 | 7.572 | 2.588 |
| 17.06.2024 | 0,10% | n.a. | 100,00% | 1.862 | 5.076 | 2.793 | 5.674 | 8.625 | 2.910 |
| 18.06.2024 | 0,08% | 100.00% | 99,72% | 1.852 | 5.043 | 2.715 | 5.588 | 8.430 | 2.832 |
| 19.06.2024 | 0,12% | 100.00% | 100,00% | 1.825 | n.a. | n.a. | 5.478 | n.a. | n.a. |
| 20.06.2024 | 0,08% | 100.00% | 99,58% | 1.852 | n.a. | n.a. | 5.588 | n.a. | n.a. |
| 21.06.2024 | 0,06% | 100.00% | 99,72% | 1.838 | n.a. | n.a. | 5.566 | n.a. | n.a. |

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 |
|------------|--------------------|----------------------|---------------------------|-------------------------|------------------------|------------------------|-------------------------|------------------------|------------------------|
| 22.06.2024 | 0,08% | 100.00% | 99,72% | 1.772 | n.a. | n.a. | 5.376 | n.a. | n.a. |
| 23.06.2024 | 0,10% | 100.00% | 100,00% | 1.829 | n.a. | n.a. | 5.485 | n.a. | n.a. |
| 24.06.2024 | 0,08% | 100.00% | 100,00% | 1.852 | n.a. | n.a. | 5.588 | n.a. | n.a. |
| 25.06.2024 | 0,24% | n.a. | 99,73% | 1.761 | 4.913 | 2.677 | 5.637 | 8.449 | 4.278 |
| 26.06.2024 | 0,18% | n.a. | 98,37% | 1.795 | 4.944 | 2.693 | 5.568 | 8.769 | 4.457 |
| 27.06.2024 | 0,27% | 99.51% | 99,79% | 2.257 | 5.420 | 3.088 | 6.725 | 9.092 | 4.855 |
| 28.06.2024 | 0,31% | 99.67% | 100,00% | 2.461 | 5.675 | 3.296 | 6.977 | 9.426 | 5.052 |
| 29.06.2024 | 0,13% | 100.00% | 99,65% | 2.132 | 5.404 | 2.983 | 6.244 | 9.006 | 4.655 |
| 30.06.2024 | 0,06% | 100.00% | 100,00% | 1.839 | 4.982 | 2.732 | 5.534 | 8.266 | 4.342 |

Definitions

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|-------------------------------|---|
| 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. |