

**Q4 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
01.10.2024	0,57%	98.20%	100,00%	2.928	6.874	4.181	7.251	11.779	6.184
02.10.2024	0,66%	98.22%	99,59%	2.761	6.396	3.781	6.603	10.884	5.725
03.10.2024	0,15%	100.00%	100,00%	1.761	5.008	2.835	5.416	8.933	4.650
04.10.2024	0,25%	100.00%	100,00%	1.912	5.255	3.038	5.638	9.167	4.955
05.10.2024	0,13%	100.00%	99,74%	1.761	5.039	2.806	5.268	8.516	4.572
06.10.2024	0,12%	100.00%	100,00%	1.696	4.834	2.667	5.176	8.463	4.365
07.10.2024	0,17%	100.00%	100,00%	1.812	5.206	2.994	5.539	9.111	4.867
08.10.2024	0,13%	100.00%	100,00%	1.832	5.155	2.968	5.521	9.026	4.847
09.10.2024	0,19%	99.92%	99,76%	1.886	5.225	3.002	5.477	9.492	4.893
10.10.2024	0,15%	99.33%	99,78%	2.062	5.210	3.029	6.208	8.970	4.882
11.10.2024	1,21%	99.30%	99,65%	2.683	6.294	3.815	6.921	10.567	5.823
12.10.2024	0,14%	100.00%	99,76%	1.807	5.150	2.945	5.342	8.654	4.738
13.10.2024	0,13%	100.00%	100,00%	1.704	4.952	2.740	5.209	8.496	4.444
14.10.2024	0,16%	100.00%	100,00%	1.867	5.241	2.999	5.474	9.131	4.847
15.10.2024	0,15%	100.00%	99,78%	1.858	5.358	3.079	5.498	9.248	4.947
16.10.2024	0,16%	100.00%	99,74%	1.860	5.085	2.931	5.524	9.142	4.771
17.10.2024	0,14%	100.00%	100,00%	1.844	4.993	2.910	5.448	8.925	4.749
18.10.2024	0,19%	100.00%	100,00%	1.818	5.058	2.943	5.419	8.651	4.920
19.10.2024	0,11%	100.00%	99,71%	1.781	5.276	3.011	5.384	8.959	5.028
20.10.2024	0,17%	97.51%	98,60%	1.860	5.144	2.979	5.435	8.874	4.732
21.10.2024	0,15%	100.00%	100,00%	1.856	5.061	2.992	5.450	9.063	4.863
22.10.2024	0,16%	100.00%	99,77%	1.797	5.093	2.994	5.244	9.294	4.878
23.10.2024	0,25%	100.00%	100,00%	1.758	4.937	2.877	5.208	8.879	4.758
24.10.2024	0,25%	99.61%	100,00%	1.853	4.967	2.923	5.281	8.962	4.838
25.10.2024	0,27%	100.00%	100,00%	1.763	5.018	2.858	5.279	9.115	4.724
26.10.2024	0,14%	100.00%	99,70%	1.733	5.120	2.805	5.178	9.196	4.641
27.10.2024	0,14%	100.00%	100,00%	1.706	5.113	2.715	5.247	9.235	4.461
28.10.2024	0,16%	100.00%	100,00%	1.835	5.273	3.005	5.402	9.590	4.908
29.10.2024	0,20%	99.58%	100,00%	1.835	5.499	3.183	5.482	9.818	5.100
30.10.2024	0,36%	100.00%	100,00%	1.818	5.159	2.950	5.515	9.259	4.864
31.10.2024	0,14%	100.00%	99,77%	1.790	n.a.	n.a.	5.374	n.a.	n.a.
01.11.2024	0,20%	100.00%	99,51%	1.771	5.046	2.841	5.528	8.928	4.625
02.11.2024	0,19%	100.00%	99,05%	1.745	5.144	2.880	5.469	8.928	4.683
03.11.2024	0,11%	100.00%	99,47%	1.706	4.964	2.731	5.273	8.809	4.427
04.11.2024	0,12%	100.00%	100,00%	1.827	5.230	2.998	5.355	9.534	4.871
05.11.2024	0,17%	100.00%	100,00%	1.788	5.318	3.108	5.339	9.536	5.006
06.11.2024	0,15%	100.00%	100,00%	1.807	5.012	2.893	5.338	9.236	4.729
07.11.2024	0,16%	99.65%	100,00%	1.800	5.010	2.881	5.308	9.025	4.711
08.11.2024	0,15%	100.00%	100,00%	1.856	5.199	2.958	5.572	9.282	4.879
09.11.2024	0,14%	100.00%	100,00%	1.741	5.006	2.789	5.351	8.986	4.590
10.11.2024	0,12%	100.00%	100,00%	1.726	4.919	2.693	5.161	8.529	4.407
11.11.2024	0,08%	100.00%	100,00%	1.785	5.054	2.902	5.500	9.503	4.640
12.11.2024	0,17%	100.00%	99,76%	1.887	5.203	3.081	5.549	9.269	4.945
13.11.2024	0,11%	99.82%	100,00%	1.870	4.910	2.862	5.548	8.807	4.626
14.11.2024	2,27%	99.82%	99,91%	3.491	6.457	3.944	7.616	10.669	5.697
15.11.2024	0,65%	99.92%	100,00%	2.189	5.482	3.240	5.669	9.527	4.994
16.11.2024	0,17%	100.00%	99,79%	1.728	4.848	2.716	5.055	8.424	4.397
17.11.2024	0,17%	97.50%	98,61%	1.778	4.708	2.639	5.134	8.306	4.193
18.11.2024	0,11%	100.00%	100,00%	1.807	4.975	2.832	5.196	8.992	4.538
19.11.2024	0,18%	99.92%	99,77%	1.759	5.048	2.872	5.202	8.911	4.596
20.11.2024	0,18%	100.00%	100,00%	1.765	4.902	2.774	5.102	8.874	4.483
21.11.2024	0,16%	100.00%	100,00%	1.798	4.859	2.761	5.196	8.623	4.467
22.11.2024	0,15%	100.00%	100,00%	1.749	4.896	2.772	5.087	8.626	4.488
23.11.2024	0,14%	100.00%	100,00%	1.693	4.781	2.647	4.989	8.664	4.294
24.11.2024	0,12%	100.00%	100,00%	1.637	4.676	2.593	4.815	8.196	4.166
25.11.2024	0,10%	100.00%	100,00%	1.775	4.932	2.839	5.109	8.719	4.565
26.11.2024	0,12%	100.00%	100,00%	1.822	4.984	2.872	5.272	8.685	4.631
27.11.2024	0,13%	99.91%	100,00%	1.831	5.098	2.941	5.265	9.559	4.721
28.11.2024	0,15%	99.73%	99,72%	1.904	4.995	2.896	5.286	8.944	4.668
29.11.2024	0,14%	100.00%	100,00%	1.856	4.924	2.786	5.235	9.353	4.496
30.11.2024	0,12%	100.00%	99,65%	1.711	4.629	2.580	5.029	7.984	4.129
01.12.2024	0,05%	100.00%	100,00%	1.680	4.527	2.507	5.025	7.989	3.990
02.12.2024	0,10%	100.00%	100,00%	1.824	4.891	2.810	5.430	8.575	4.504
03.12.2024	0,10%	99.33%	99,59%	1.810	4.846	2.747	5.351	8.638	4.424
04.12.2024	0,10%	100.00%	100,00%	1.773	4.761	2.710	5.224	8.295	4.338
05.12.2024	0,12%	99.58%	99,76%	1.777	4.788	2.717	5.117	8.665	4.371
06.12.2024	0,10%	100.00%	99,76%	1.741	4.771	2.686	5.165	8.525	4.329
07.12.2024	0,10%	100.00%	99,71%	1.666	4.602	2.561	4.996	8.411	4.129
08.12.2024	0,07%	100.00%	100,00%	1.652	4.507	2.496	4.899	8.029	4.010
09.12.2024	0,07%	100.00%	100,00%	1.757	4.761	2.702	5.081	8.332	4.368
10.12.2024	0,10%	99.70%	100,00%	1.744	4.825	2.731	5.099	8.586	4.415
11.12.2024	0,50%	98.08%	99,04%	1.964	4.805	2.704	6.290	8.611	4.383
12.12.2024	0,10%	100.00%	100,00%	1.774	4.816	2.710	5.088	8.541	4.373
13.12.2024	0,09%	100.00%	99,76%	1.716	4.757	2.675	5.070	8.534	4.312
15.12.2024	0,06%	100.00%	100,00%	1.634	4.555	2.515	4.745	8.276	4.000
16.12.2024	0,06%	100.00%	100,00%	1.763	4.788	2.707	5.048	8.370	4.352
17.12.2024	0,07%	99.67%	99,45%	1.731	4.808	2.698	4.959	8.686	4.353
18.12.2024	0,10%	100.00%	99,30%	1.734	4.817	2.698	5.028	8.391	4.348
19.12.2024	0,09%	100.00%	99,77%	1.727	4.771	2.684	4.964	8.383	4.317
20.12.2024	0,10%	100.00%	100,00%	1.715	4.827	2.713	5.086	8.509	4.385
21.12.2024	0,08%	100.00%	100,00%	1.652	4.645	2.574	4.938	8.182	4.152

## 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
22.12.2024	0,11%	97.81%	98,95%	1.702	4.616	2.574	4.947	8.118	4.079
23.12.2024	0,07%	100.00%	100,00%	1.714	4.766	2.686	5.009	8.165	4.324
24.12.2024	0,13%	99.67%	100,00%	1.717	4.812	2.607	5.001	8.501	4.216
25.12.2024	0,10%	100.00%	99,54%	1.707	4.626	2.481	4.945	8.066	3.995
26.12.2024	0,06%	100.00%	100,00%	1.709	4.746	2.582	4.987	8.744	4.155
27.12.2024	0,08%	100.00%	100,00%	1.784	4.781	2.708	5.308	8.388	4.351
28.12.2024	0,10%	100.00%	99,78%	1.680	4.664	2.589	5.136	8.292	4.160
29.12.2024	0,05%	100.00%	100,00%	1.680	4.575	2.531	4.981	8.322	4.042
30.12.2024	0,08%	100.00%	100,00%	1.798	4.828	2.743	5.284	8.633	4.408
31.12.2024	0,10%	99.67%	100,00%	1.709	4.805	2.655	5.168	8.507	4.270

### 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.