

**Q1 2025 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
01.01.2025	0,14%	99,43%	99,65%	1.747	4.643	2.582	5.202	8.438	4.123
02.01.2025	0,56%	100,00%	100,00%	2.403	5.489	3.222	6.315	9.378	4.977
03.01.2025	0,81%	99,26%	99,65%	1.869	4.838	2.753	5.415	8.461	4.448
04.01.2025	1,10%	100,00%	99,73%	2.210	4.634	2.595	5.954	8.198	4.200
05.01.2025	1,24%	100,00%	100,00%	1.711	4.532	2.535	4.968	8.031	4.065
06.01.2025	1,34%	98,67%	100,00%	1.881	4.878	2.760	5.325	8.466	4.457
07.01.2025	1,39%	98,75%	99,76%	3.872	4.893	2.777	6.552	8.571	4.492
08.01.2025	1,30%	100,00%	99,78%	1.850	4.867	2.741	5.249	8.558	4.440
09.01.2025	2,88%	93,52%	99,60%	1.840	4.822	2.729	5.334	8.489	4.407
10.01.2025	1,29%	100,00%	99,74%	1.873	4.790	2.673	5.210	8.809	4.328
11.01.2025	1,28%	100,00%	99,74%	1.726	4.597	2.532	5.037	8.431	4.095
12.01.2025	1,20%	99,64%	100,00%	1.704	4.514	2.489	5.237	8.043	4.003
13.01.2025	1,42%	99,76%	100,00%	1.896	4.755	2.673	5.534	8.469	4.341
14.01.2025	1,28%	99,67%	99,74%	1.831	4.704	2.756	5.145	8.496	4.441
15.01.2025	2,24%	95,50%	98,01%	3.698	6.891	4.302	6.217	10.761	6.174
16.01.2025	1,22%	100,00%	99,85%	4.690	4.820	2.747	5.168	8.419	4.530
17.01.2025	1,04%	100,00%	99,77%	1.804	4.713	2.751	5.147	8.189	4.508
18.01.2025	0,96%	100,00%	99,77%	1.730	4.531	2.643	5.038	8.382	4.328
19.01.2025	1,27%	97,81%	98,62%	1.793	4.528	2.629	4.893	8.223	4.230
20.01.2025	1,19%	100,00%	100,00%	1.836	4.822	2.831	5.210	8.496	4.593
21.01.2025	1,13%	99,67%	99,78%	1.832	4.750	2.753	5.170	8.377	4.533
22.01.2025	1,75%	95,46%	99,43%	2.575	7.148	4.214	6.008	11.214	6.116
23.01.2025	0,32%	98,07%	96,15%	1.839	4.738	2.754	5.374	8.684	4.540
24.01.2025	0,10%	100,00%	99,71%	1.816	4.719	2.757	5.212	8.618	4.527
25.01.2025	0,08%	100,00%	99,77%	1.725	4.572	2.636	5.017	8.106	4.330
26.01.2025	0,06%	100,00%	100,00%	1.718	4.443	2.590	5.087	7.956	4.210
27.01.2025	0,18%	99,46%	100,00%	2.045	5.161	3.032	5.383	9.126	4.835
28.01.2025	0,13%	99,67%	100,00%	1.964	4.809	2.802	5.448	8.634	4.599
29.01.2025	0,11%	100,00%	99,76%	1.830	4.768	2.800	5.184	8.612	4.615
30.01.2025	0,51%	99,83%	99,76%	1.720	4.720	2.819	5.118	8.503	4.627
31.01.2025	0,09%	96,29%	99,76%	1.771	4.930	2.867	5.266	8.635	4.677
01.02.2025	0,13%	99,72%	99,65%	1.754	4.617	2.679	5.232	8.387	4.353
02.02.2025	0,07%	98,70%	99,87%	1.870	4.491	2.610	5.048	7.948	4.202
03.02.2025	0,09%	100,00%	100,00%	1.872	4.910	2.854	5.482	8.763	4.704
04.02.2025	0,10%	99,36%	100,00%	1.873	4.830	2.779	5.537	8.458	4.606
05.02.2025	0,16%	99,45%	99,78%	2.194	5.272	3.018	5.403	9.449	4.891
06.02.2025	0,11%	100,00%	99,65%	1.789	4.866	2.756	5.155	8.332	4.537
07.02.2025	0,12%	100,00%	99,76%	1.790	4.813	2.745	5.325	8.452	4.549
08.02.2025	0,08%	100,00%	99,65%	1.697	4.533	2.624	5.046	7.971	4.305
09.02.2025	0,08%	100,00%	100,00%	1.665	4.398	2.544	4.858	7.874	4.151
10.02.2025	0,07%	100,00%	100,00%	1.807	4.710	2.724	5.211	8.480	4.496
11.02.2025	0,11%	99,66%	99,76%	1.827	4.716	2.673	5.194	8.318	4.480
12.02.2025	0,11%	100,00%	99,84%	1.814	4.772	2.691	5.259	8.337	4.514
13.02.2025	0,10%	100,00%	100,00%	1.830	4.768	2.654	5.345	8.147	4.423
14.02.2025	0,09%	100,00%	99,74%	1.816	4.704	2.655	5.336	8.485	4.450
15.02.2025	0,06%	100,00%	99,76%	1.726	4.521	2.553	5.091	8.327	4.238
16.02.2025	1,53%	84,37%	91,60%	3.400	4.845	2.908	5.603	8.335	4.520
17.02.2025	0,07%	100,00%	100,00%	1.797	4.736	2.660	5.339	8.298	4.480
18.02.2025	0,27%	97,63%	99,64%	2.584	4.772	2.659	6.068	8.535	4.509
19.02.2025	0,13%	99,92%	99,73%	1.814	4.942	2.713	5.282	8.894	4.593
20.02.2025	0,12%	99,73%	99,74%	1.953	4.774	2.665	5.596	8.320	4.491
21.02.2025	0,11%	99,90%	99,74%	1.828	4.811	2.657	5.540	8.583	4.511
22.02.2025	0,09%	100,00%	99,76%	1.781	4.629	2.559	5.307	8.177	4.327
23.02.2025	0,09%	100,00%	100,00%	1.726	4.544	2.515	5.159	8.153	4.194
24.02.2025	0,08%	100,00%	100,00%	1.827	4.762	2.658	5.308	8.342	4.483
25.02.2025	0,25%	99,52%	100,00%	1.850	4.885	2.708	5.320	8.725	4.589
26.02.2025	0,35%	98,49%	98,82%	1.984	5.435	3.076	5.525	9.587	5.239
27.02.2025	0,22%	99,21%	100,00%	1.994	4.901	2.746	5.600	8.615	4.638
28.02.2025	0,18%	100,00%	99,69%	2.182	4.995	2.803	6.585	9.073	4.737
01.03.2025	0,46%	97,03%	99,65%	3.088	4.699	2.613	8.536	8.107	4.353
02.03.2025	0,07%	100,00%	100,00%	1.750	4.557	2.518	5.318	8.144	4.167
03.03.2025	0,09%	100,00%	100,00%	1.873	4.863	2.723	5.659	8.382	4.596
04.03.2025	0,36%	98,10%	99,58%	2.494	n.a.	n.a.	5.613	n.a.	n.a.
05.03.2025	0,17%	99,51%	99,77%	1.877	n.a.	n.a.	5.441	n.a.	n.a.
06.03.2025	0,21%	100,00%	99,73%	1.889	n.a.	n.a.	5.581	n.a.	n.a.
07.03.2025	0,44%	99,41%	99,69%	2.429	n.a.	n.a.	6.060	n.a.	n.a.
08.03.2025	0,10%	99,88%	99,72%	1.829	n.a.	n.a.	5.151	n.a.	n.a.
09.03.2025	0,08%	100,00%	100,00%	1.752	n.a.	n.a.	5.146	n.a.	n.a.
10.03.2025	0,10%	100,00%	100,00%	1.862	n.a.	n.a.	5.518	n.a.	n.a.
11.03.2025	0,20%	99,66%	100,00%	1.897	n.a.	n.a.	5.584	n.a.	n.a.
12.03.2025	0,11%	100,00%	99,79%	1.810	n.a.	n.a.	5.191	n.a.	n.a.
13.03.2025	0,33%	99,04%	99,79%	2.020	n.a.	n.a.	5.348	n.a.	n.a.
14.03.2025	0,13%	100,00%	99,73%	1.800	n.a.	n.a.	5.231	n.a.	n.a.
15.03.2025	0,12%	100,00%	99,76%	1.704	n.a.	n.a.	5.004	n.a.	n.a.
17.03.2025	0,09%	n.a.	100,00%	1.807	n.a.	n.a.	5.330	n.a.	n.a.
18.03.2025	0,10%	99,58%	99,76%	1.840	n.a.	n.a.	5.335	n.a.	n.a.
19.03.2025	0,17%	99,92%	99,74%	2.138	n.a.	n.a.	5.664	n.a.	n.a.
20.03.2025	0,13%	100,00%	99,76%	1.908	n.a.	n.a.	5.543	n.a.	n.a.
21.03.2025	0,18%	99,62%	99,86%	1.842	n.a.	n.a.	5.404	n.a.	n.a.
22.03.2025	0,08%	100,00%	99,76%	1.728	n.a.	n.a.	5.132	n.a.	n.a.
23.03.2025	0,07%	100,00%	100,00%	1.731	n.a.	n.a.	4.953	n.a.	n.a.

	<b>Error Rate</b>	<b>Availability</b>	<b>Availability</b>	<b>Performance</b>	<b>Performance</b>	<b>Performance</b>	<b>Performance</b>	<b>Performance</b>	<b>Performance</b>	<b>Performance</b>
	<b>XS2A</b>	<b>XS2A</b>	<b>OLB / APP</b>	<b>AIS XS2A</b>	<b>AIS OLB</b>	<b>AIS APP</b>	<b>PIS XS2A</b>	<b>PIS OLB</b>	<b>PIS APP</b>	
24.03.2025	0,07%	100.00%	100,00%	1.814	1.814	n.a.	n.a.	5.160	n.a.	n.a.
25.03.2025	0,10%	99.50%	99,76%	1.839	1.839	n.a.	n.a.	5.321	n.a.	n.a.
26.03.2025	0,11%	100.00%	99,74%	1.861	1.861	n.a.	n.a.	5.457	n.a.	n.a.
27.03.2025	0,22%	100.00%	100,00%	2.048	2.048	n.a.	n.a.	5.519	n.a.	n.a.
28.03.2025	0,15%	100.00%	99,79%	1.875	1.875	n.a.	n.a.	5.382	n.a.	n.a.
29.03.2025	0,12%	100.00%	100,00%	1.800	1.800	n.a.	n.a.	5.317	n.a.	n.a.
30.03.2025	0,08%	100.00%	97,52%	1.717	1.717	n.a.	n.a.	5.187	n.a.	n.a.
31.03.2025	0,10%	100.00%	100,00%	1.909	1.909	n.a.	n.a.	5.591	n.a.	n.a.

## 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.