

Q4 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
01.10.2025	0,17%	100,00%	100,00%	2.236	4.621	2.514	5.750	8.148	4.365
02.10.2025	0,10%	100,00%	100,00%	1.969	4.263	2.274	5.206	7.300	4.103
03.10.2025	0,09%	99,67%	99,67%	1.874	4.074	2.133	4.978	7.273	3.809
04.10.2025	0,09%	99,59%	99,59%	1.827	3.930	2.042	4.983	7.329	3.647
05.10.2025	0,08%	100,00%	100,00%	1.745	3.762	1.953	4.892	6.730	3.474
06.10.2025	0,15%	100,00%	100,00%	2.022	4.222	2.312	5.132	7.278	4.614
07.10.2025	0,13%	100,00%	100,00%	1.975	4.339	2.341	5.108	7.804	4.644
08.10.2025	0,16%	100,00%	100,00%	1.977	4.263	2.322	5.216	7.328	4.494
09.10.2025	0,12%	100,00%	100,00%	1.985	4.117	2.230	5.290	7.033	4.344
10.10.2025	0,23%	99,91%	99,91%	2.016	4.189	2.277	5.309	8.392	4.406
11.10.2025	0,09%	100,00%	100,00%	1.785	3.834	1.991	4.909	7.653	3.913
12.10.2025	0,10%	100,00%	100,00%	1.768	3.738	1.933	4.762	6.988	3.820
13.10.2025	0,11%	99,88%	99,88%	2.810	4.137	2.223	7.664	8.342	4.355
14.10.2025	0,13%	100,00%	100,00%	3.173	4.259	2.280	7.115	8.737	4.435
15.10.2025	0,12%	100,00%	100,00%	3.075	4.239	2.248	7.910	7.993	4.397
16.10.2025	0,13%	98,85%	98,85%	3.137	4.332	2.230	7.563	8.324	4.351
17.10.2025	0,12%	100,00%	100,00%	3.091	4.252	2.138	8.446	8.674	4.197
18.10.2025	0,08%	100,00%	100,00%	2.962	3.944	1.939	7.297	8.212	3.830
19.10.2025	0,39%	99,08%	n.a.	3.524	4.122	2.130	7.399	8.383	4.005
20.10.2025	0,09%	100,00%	100,00%	3.131	4.213	2.147	7.344	7.807	4.217
21.10.2025	0,11%	100,00%	100,00%	3.153	4.325	2.178	7.543	8.728	4.260
22.10.2025	0,13%	100,00%	100,00%	3.134	4.200	2.109	6.251	7.981	4.141
23.10.2025	0,12%	99,91%	99,91%	3.154	4.279	2.117	7.813	8.264	4.179
24.10.2025	0,12%	99,71%	99,71%	3.163	4.207	2.131	6.796	8.051	4.154
25.10.2025	0,17%	100,00%	100,00%	3.001	3.991	1.955	7.437	8.434	3.866
26.10.2025	0,13%	100,00%	100,00%	2.925	3.930	1.898	7.162	7.697	3.801
27.10.2025	0,17%	99,82%	99,82%	3.119	4.358	2.254	6.068	7.740	4.398
28.10.2025	0,19%	99,69%	99,69%	3.304	4.536	2.378	7.657	8.646	4.555
29.10.2025	0,21%	99,86%	99,86%	3.364	4.665	2.437	8.135	8.456	4.620
30.10.2025	0,28%	99,65%	99,65%	3.315	4.391	2.291	6.537	6.873	4.438
31.10.2025	0,72%	99,26%	99,26%	4.398	4.481	2.309	7.890	5.016	4.470
01.11.2025	0,14%	99,35%	99,65%	3.231	4.437	2.254	7.340	4.895	4.215
02.11.2025	0,13%	100,00%	100,00%	2.856	3.859	1.932	6.009	4.268	3.890
03.11.2025	0,17%	100,00%	100,00%	3.203	4.533	2.358	6.725	5.078	4.586
04.11.2025	0,83%	n.a.	100,00%	3.057	4.603	2.348	6.823	5.083	4.551
05.11.2025	0,17%	100,00%	99,73%	3.097	4.469	2.296	5.506	4.968	4.494
06.11.2025	0,15%	100,00%	99,65%	3.048	4.346	2.225	6.682	5.866	4.310
07.11.2025	0,16%	100,00%	100,00%	3.247	4.606	2.347	6.936	5.158	4.510
08.11.2025	0,10%	99,88%	99,65%	2.929	4.010	1.988	6.389	4.426	3.899
09.11.2025	0,16%	97,72%	98,61%	2.923	3.885	1.949	6.174	4.290	3.838
10.11.2025	0,64%	97,02%	100,00%	4.133	5.546	3.917	7.124	7.202	6.080
11.11.2025	0,17%	100,00%	99,71%	2.982	4.068	2.080	6.310	4.534	3.991
12.11.2025	n.a.	98,00%	100,00%	5.266	4.342	2.202	6.681	4.817	4.257
13.11.2025	0,19%	96,57%	n.a.	4.161	4.265	2.199	6.024	4.756	4.233
14.11.2025	0,16%	99,86%	99,74%	3.080	4.502	2.283	6.828	5.015	4.339
15.11.2025	0,12%	100,00%	99,74%	2.755	4.020	1.990	5.745	4.427	3.846
16.11.2025	0,14%	n.a.	100,00%	2.459	3.906	1.925	6.208	4.327	3.770
17.11.2025	0,18%	98,72%	100,00%	2.855	4.348	2.229	6.255	4.827	4.222
18.11.2025	1,24%	98,35%	99,74%	4.492	4.378	2.190	6.651	4.862	4.241
19.11.2025	0,13%	100,00%	99,71%	2.950	4.140	2.170	6.018	4.525	4.248
20.11.2025	0,17%	100,00%	99,76%	2.984	4.074	2.139	5.153	4.412	4.125
21.11.2025	0,16%	100,00%	99,80%	2.976	4.132	2.155	5.283	4.498	4.200
22.11.2025	0,14%	100,00%	99,74%	2.926	3.915	2.016	5.212	4.232	3.895
23.11.2025	0,20%	97,51%	98,36%	2.915	3.798	1.960	5.690	4.102	3.828
24.11.2025	0,16%	100,00%	100,00%	2.966	4.086	2.165	5.873	4.437	4.175
25.11.2025	0,44%	99,13%	99,74%	2.695	4.303	2.326	5.977	4.814	4.479
26.11.2025	0,29%	99,91%	99,74%	2.078	4.423	2.336	5.414	4.747	4.437
27.11.2025	0,21%	100,00%	100,00%	2.018	4.190	2.268	5.296	4.541	4.335
28.11.2025	0,18%	100,00%	100,00%	2.031	4.341	2.315	5.563	4.741	4.513
29.11.2025	0,15%	100,00%	99,65%	2.128	4.321	2.314	5.682	4.724	4.210
30.11.2025	0,11%	100,00%	100,00%	1.730	3.738	1.951	4.767	4.061	3.862
01.12.2025	0,18%	98,28%	100,00%	2.221	4.402	2.335	5.554	4.789	5.123
02.12.2025	0,24%	99,43%	99,59%	2.027	4.455	2.349	5.305	4.837	4.558
03.12.2025	0,13%	100,00%	99,72%	1.833	4.288	2.278	5.712	4.655	4.445
04.12.2025	0,28%	99,73%	99,94%	1.982	4.144	2.201	5.198	4.525	4.320
05.12.2025	0,20%	100,00%	99,79%	2.084	4.231	2.205	5.468	4.609	4.263
06.12.2025	0,13%	100,00%	99,72%	1.814	3.643	1.932	5.080	3.978	3.811
07.12.2025	0,14%	100,00%	100,00%	1.743	3.654	1.851	4.894	3.999	3.680
08.12.2025	0,15%	100,00%	100,00%	1.956	4.103	2.136	5.145	4.474	4.174
09.12.2025	0,17%	99,76%	99,59%	2.013	4.197	2.158	5.351	4.572	4.268
10.12.2025	0,37%	99,42%	100,00%	2.401	4.800	2.591	5.858	5.233	4.678
11.12.2025	0,27%	99,81%	99,74%	2.138	4.192	2.294	5.888	4.621	4.364
12.12.2025	0,22%	100,00%	99,78%	1.915	4.105	2.213	5.481	4.544	4.224
13.12.2025	0,17%	100,00%	99,73%	1.792	3.828	2.017	5.528	4.253	3.868
15.12.2025	0,21%	100,00%	100,00%	2.004	4.177	2.276	5.899	4.650	4.318
16.12.2025	0,19%	99,85%	99,77%	1.959	4.242	2.267	5.612	4.707	4.358
17.12.2025	0,20%	99,88%	99,77%	1.908	4.197	2.224	5.328	4.784	4.253
18.12.2025	0,28%	100,00%	99,78%	1.920	4.034	2.243	5.891	4.570	4.264
19.12.2025	0,32%	100,00%	100,00%	1.949	4.056	2.244	6.301	4.598	4.246
20.12.2025	0,25%	99,92%	100,00%	1.762	3.786	2.029	6.133	4.268	3.979
21.12.2025	0,30%	99,85%	98,60%	1.680	3.704	2.021	6.028	4.172	3.882
22.12.2025	0,26%	n.a.	100,00%	1.811	4.155	2.264	6.145	4.719	4.333
23.12.2025	0,27%	99,88%	99,77%	1.970	4.440	2.406	6.323	5.054	4.480

TARGOBANK Report

Availability Comparison (%)

Performance Comparison (ms)

	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
24.12.2025	0,22%	100,00%	100,00%	1.886	3.988	2.076	6.310	4.461	4.040
25.12.2025	0,20%	100,00%	99,72%	1.767	3.780	1.943	6.065	4.209	3.796
26.12.2025	0,18%	100,00%	100,00%	1.784	3.872	2.023	6.411	4.355	3.933
27.12.2025	0,17%	100,00%	100,00%	1.757	3.800	2.021	6.168	4.310	3.903
28.12.2025	0,21%	100,00%	100,00%	1.784	3.727	1.962	6.204	4.222	3.827
29.12.2025	0,30%	99,17%	100,00%	2.527	5.551	3.198	7.187	6.253	5.351
30.12.2025	0,22%	99,91%	99,73%	1.987	4.234	2.377	6.700	4.834	4.484
31.12.2025	0,17%	100,00%	99,79%	1.854	n.a.	n.a.	6.342	n.a.	n.a.

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.