

## Quarterly Statistics About the Availability and Performance of the PSD2 XS2A Interface (01.04.2024 bis 30.06.2024)

## PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	1,260	1,534	82	---	---	---
Monday, 1/ April 2024	1,091	1,876	*	100.00%	0.00%	0.73%
Tuesday, 2/ April 2024	1,308	2,208	*	99.74%	0.26%	0.88%
Wednesday, 3/ April 2024	1,264	2,126	*	100.00%	0.00%	0.69%
Thursday, 4/ April 2024	1,259	1,691	*	99.90%	0.10%	0.88%
Friday, 5/ April 2024	1,190	1,498	*	100.00%	0.00%	0.68%
Saturday, 6/ April 2024	1,081	1,242	*	100.00%	0.00%	0.53%
Sunday, 7/ April 2024	1,076	1,281	*	100.00%	0.00%	0.58%
Monday, 8/ April 2024	1,212	1,529	*	100.00%	0.00%	0.57%
Tuesday, 9/ April 2024	1,238	1,563	*	99.76%	0.24%	0.59%
Wednesday, 10/ April 2024	1,218	1,420	*	100.00%	0.00%	0.52%
Thursday, 11/ April 2024	1,187	1,469	*	100.00%	0.00%	1.27%
Friday, 12/ April 2024	1,167	1,406	*	100.00%	0.00%	1.61%
Saturday, 13/ April 2024	1,066	1,158	*	100.00%	0.00%	1.60%
Sunday, 14/ April 2024	1,079	1,213	*	100.00%	0.00%	1.46%
Monday, 15/ April 2024	1,252	1,483	*	100.00%	0.00%	1.31%
Tuesday, 16/ April 2024	1,259	1,479	*	99.78%	0.22%	1.29%
Wednesday, 17/ April 2024	1,244	1,465	*	99.98%	0.02%	1.29%
Thursday, 18/ April 2024	1,281	1,565	*	99.99%	0.01%	1.22%
Friday, 19/ April 2024	1,257	1,487	*	100.00%	0.00%	1.16%
Saturday, 20/ April 2024	1,169	1,298	*	100.00%	0.00%	1.18%
Sunday, 21/ April 2024	1,155	1,372	*	99.99%	0.01%	1.13%
Monday, 22/ April 2024	1,329	1,729	*	100.00%	0.00%	1.22%
Tuesday, 23/ April 2024	1,298	1,634	*	99.78%	0.22%	1.16%
Wednesday, 24/ April 2024	1,392	1,629	*	99.99%	0.01%	1.09%
Thursday, 25/ April 2024	1,335	1,628	*	99.99%	0.01%	0.94%
Friday, 26/ April 2024	1,330	1,647	*	99.99%	0.01%	0.97%
Saturday, 27/ April 2024	1,216	1,358	*	99.91%	0.09%	1.02%
Sunday, 28/ April 2024	1,293	1,419	*	100.00%	0.00%	0.99%
Monday, 29/ April 2024	1,423	1,654	*	100.00%	0.00%	0.77%
Tuesday, 30/ April 2024	1,343	1,615	*	99.83%	0.17%	0.86%
Wednesday, 1/ May 2024	1,219	1,418	*	100.00%	0.00%	0.96%
Thursday, 2/ May 2024	1,337	1,519	*	100.00%	0.00%	0.71%
Friday, 3/ May 2024	1,312	1,476	*	100.00%	0.00%	0.64%
Saturday, 4/ May 2024	1,271	1,400	*	99.97%	0.03%	0.51%
Sunday, 5/ May 2024	1,212	1,326	*	100.00%	0.00%	0.54%
Monday, 6/ May 2024	1,311	1,542	*	100.00%	0.00%	0.56%
Tuesday, 7/ May 2024	1,361	1,570	*	99.76%	0.24%	1.09%
Wednesday, 8/ May 2024	1,253	1,510	*	98.87%	1.13%	8.23%
Thursday, 9/ May 2024	1,236	1,421	*	100.00%	0.00%	0.62%
Friday, 10/ May 2024	1,288	1,484	*	100.00%	0.00%	0.62%
Saturday, 11/ May 2024	1,207	1,273	*	100.00%	0.00%	1.29%
Sunday, 12/ May 2024	1,202	1,422	*	100.00%	0.00%	1.35%
Monday, 13/ May 2024	1,355	1,641	*	100.00%	0.00%	1.27%
Tuesday, 14/ May 2024	1,381	1,692	*	99.66%	0.34%	1.61%
Wednesday, 15/ May 2024	1,353	1,596	*	99.71%	0.29%	1.85%
Thursday, 16/ May 2024	1,364	1,692	*	99.99%	0.01%	1.22%
Friday, 17/ May 2024	1,346	1,651	*	100.00%	0.00%	1.25%
Saturday, 18/ May 2024	1,230	1,298	*	100.00%	0.00%	1.08%
Sunday, 19/ May 2024	1,234	1,389	*	100.00%	0.00%	1.09%
Monday, 20/ May 2024	1,267	1,505	*	100.00%	0.00%	1.03%
Tuesday, 21/ May 2024	1,425	1,753	*	99.76%	0.24%	1.02%
Wednesday, 22/ May 2024	1,388	1,613	*	100.00%	0.00%	0.90%
Thursday, 23/ May 2024	1,361	1,657	*	100.00%	0.00%	0.88%
Friday, 24/ May 2024	1,345	1,682	*	99.99%	0.01%	0.84%
Saturday, 25/ May 2024	1,296	1,567	*	100.00%	0.00%	1.30%
Sunday, 26/ May 2024	1,235	1,514	*	100.00%	0.00%	0.90%

Quarterly Statistics About the Availability and Performance of the PSD2 XS2A Interface (01.04.2024 bis 30.06.2024)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Monday, 27/ May 2024	1,392	1,833	*	99.99%	0.01%	0.72%
Tuesday, 28/ May 2024	1,395	1,699	*	99.81%	0.19%	0.63%
Wednesday, 29/ May 2024	1,405	1,731	82	99.99%	0.01%	0.53%
Thursday, 30/ May 2024	1,257	1,635	*	100.00%	0.00%	0.50%
Friday, 31/ May 2024	1,274	1,589	*	100.00%	0.00%	0.44%
Saturday, 1/ June 2024	1,183	1,316	*	100.00%	0.00%	0.55%
Sunday, 2/ June 2024	1,181	1,450	*	100.00%	0.00%	0.52%
Monday, 3/ June 2024	1,281	1,641	*	100.00%	0.00%	0.53%
Tuesday, 4/ June 2024	1,303	1,777	*	99.79%	0.21%	0.59%
Wednesday, 5/ June 2024	1,279	1,606	*	100.00%	0.00%	0.48%
Thursday, 6/ June 2024	1,271	1,631	*	99.99%	0.01%	0.48%
Friday, 7/ June 2024	1,276	1,573	*	99.99%	0.01%	0.51%
Saturday, 8/ June 2024	1,157	1,412	*	100.00%	0.00%	0.38%
Sunday, 9/ June 2024	1,140	1,408	*	100.00%	0.00%	0.31%
Monday, 10/ June 2024	1,252	1,663	*	99.99%	0.01%	1.12%
Tuesday, 11/ June 2024	1,284	1,721	*	99.72%	0.28%	1.74%
Wednesday, 12/ June 2024	1,290	1,580	*	100.00%	0.00%	1.18%
Thursday, 13/ June 2024	1,313	1,636	*	100.00%	0.00%	1.18%
Friday, 14/ June 2024	1,226	1,448	*	99.96%	0.04%	1.11%
Saturday, 15/ June 2024	1,142	1,309	*	100.00%	0.00%	0.99%
Sunday, 16/ June 2024	1,165	1,402	*	100.00%	0.00%	1.15%
Monday, 17/ June 2024	1,298	1,634	*	99.90%	0.10%	1.14%
Tuesday, 18/ June 2024	1,340	1,651	*	99.82%	0.18%	1.38%
Wednesday, 19/ June 2024	1,289	1,606	*	99.95%	0.05%	0.90%
Thursday, 20/ June 2024	1,222	1,526	*	100.00%	0.00%	0.76%
Friday, 21/ June 2024	1,219	1,536	*	100.00%	0.00%	0.83%
Saturday, 22/ June 2024	1,156	1,337	*	100.00%	0.00%	0.86%
Sunday, 23/ June 2024	1,154	1,365	*	100.00%	0.00%	0.77%
Monday, 24/ June 2024	1,245	1,639	*	99.98%	0.02%	0.80%
Tuesday, 25/ June 2024	1,231	1,606	*	99.80%	0.20%	0.76%
Wednesday, 26/ June 2024	1,279	1,499	*	100.00%	0.00%	0.62%
Thursday, 27/ June 2024	1,259	1,528	*	100.00%	0.00%	0.56%
Friday, 28/ June 2024	1,316	1,538	*	99.98%	0.02%	0.73%
Saturday, 29/ June 2024	1,154	1,108	*	100.00%	0.00%	0.65%
Sunday, 30/ June 2024	1,195	1,226	*	100.00%	0.00%	0.64%

Legend

\*The service was not used. As a result, no average durations can be reported.

Notes

- Currently, the PSD2 interface is not yet fully used by all third-party service providers as Commerzbank PSD2 API is subject to wide market usage period. As a result, there are larger time windows with little or no usage. The error rate is calculated as the rate of failed requests across all requests. This can lead to high error rates during periods of relatively low usage, even though the service is functionally available.
- On 08.05.2024 there was a bankwide issue all PSD2 services were unavailable. Information provided as soon as the issue has resolved

## Quarterly Statistics About the Availability and Performance of the Online Portal (01.04.2024 - 30.06.2024)

## Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	1,088	1,567	*	---	---	---
Monday, 1/ April 2024	1,003	1,446	*	100.00%	0.00%	0.13%
Tuesday, 2/ April 2024	1,029	1,461	*	100.00%	0.00%	0.42%
Wednesday, 3/ April 2024	969	1,421	*	100.00%	0.00%	0.30%
Thursday, 4/ April 2024	1,043	1,447	*	100.00%	0.00%	0.29%
Friday, 5/ April 2024	1,175	1,581	*	100.00%	0.00%	0.11%
Saturday, 6/ April 2024	809	1,151	*	100.00%	0.00%	0.09%
Sunday, 7/ April 2024	1,021	1,550	*	100.00%	0.00%	0.10%
Monday, 8/ April 2024	1,142	1,574	*	100.00%	0.00%	0.77%
Tuesday, 9/ April 2024	1,124	1,580	*	100.00%	0.00%	0.29%
Wednesday, 10/ April 2024	991	1,563	*	100.00%	0.00%	0.39%
Thursday, 11/ April 2024	920	1,174	*	100.00%	0.00%	0.13%
Friday, 12/ April 2024	1,000	1,371	*	100.00%	0.00%	0.40%
Saturday, 13/ April 2024	877	1,260	*	100.00%	0.00%	0.15%
Sunday, 14/ April 2024	768	1,108	*	100.00%	0.00%	0.15%
Monday, 15/ April 2024	1,180	1,680	*	100.00%	0.00%	0.09%
Tuesday, 16/ April 2024	751	1,141	*	100.00%	0.00%	0.12%
Wednesday, 17/ April 2024	1,138	1,522	*	100.00%	0.00%	0.34%
Thursday, 18/ April 2024	857	1,366	*	100.00%	0.00%	0.22%
Friday, 19/ April 2024	1,104	1,861	*	100.00%	0.00%	1.04%
Saturday, 20/ April 2024	802	1,137	*	100.00%	0.00%	0.11%
Sunday, 21/ April 2024	995	1,384	*	100.00%	0.00%	0.09%
Monday, 22/ April 2024	742	1,076	*	100.00%	0.00%	0.29%
Tuesday, 23/ April 2024	1,179	1,688	*	100.00%	0.00%	0.18%
Wednesday, 24/ April 2024	832	1,162	*	100.00%	0.00%	0.17%
Thursday, 25/ April 2024	1,010	1,373	*	100.00%	0.00%	0.15%
Friday, 26/ April 2024	1,060	1,605	*	100.00%	0.00%	0.24%
Saturday, 27/ April 2024	894	1,271	*	100.00%	0.00%	0.10%
Sunday, 28/ April 2024	840	1,184	*	100.00%	0.00%	0.14%
Monday, 29/ April 2024	1,076	1,506	*	100.00%	0.00%	0.86%
Tuesday, 30/ April 2024	960	1,457	*	100.00%	0.00%	0.38%
Wednesday, 1/ May 2024	1,129	1,588	*	100.00%	0.00%	0.10%
Thursday, 2/ May 2024	925	1,270	*	100.00%	0.00%	0.14%
Friday, 3/ May 2024	1,061	1,556	*	100.00%	0.00%	0.21%
Saturday, 4/ May 2024	1,061	1,462	*	84.31%	15.69%	9.04%
Sunday, 5/ May 2024	1,140	1,904	*	100.00%	0.00%	0.10%
Monday, 6/ May 2024	1,012	1,477	*	100.00%	0.00%	1.44%
Tuesday, 7/ May 2024	1,035	1,403	*	98.61%	1.39%	0.12%
Wednesday, 8/ May 2024	1,964	2,302	*	86.39%	13.61%	10.75%
Thursday, 9/ May 2024	1,037	1,373	*	100.00%	0.00%	0.49%
Friday, 10/ May 2024	1,163	1,564	*	100.00%	0.00%	0.22%
Saturday, 11/ May 2024	894	1,282	*	100.00%	0.00%	0.17%
Sunday, 12/ May 2024	1,126	1,508	*	100.00%	0.00%	0.87%
Monday, 13/ May 2024	932	1,399	*	100.00%	0.00%	0.69%
Tuesday, 14/ May 2024	1,174	1,642	*	100.00%	0.00%	0.09%
Wednesday, 15/ May 2024	932	1,253	*	100.00%	0.00%	0.46%
Thursday, 16/ May 2024	1,137	1,733	*	100.00%	0.00%	0.32%
Friday, 17/ May 2024	810	1,220	*	100.00%	0.00%	0.92%
Saturday, 18/ May 2024	1,084	1,479	*	100.00%	0.00%	0.13%
Sunday, 19/ May 2024	845	1,244	*	100.00%	0.00%	0.13%
Monday, 20/ May 2024	1,018	1,542	*	100.00%	0.00%	0.71%
Tuesday, 21/ May 2024	1,048	1,572	*	100.00%	0.00%	0.10%
Wednesday, 22/ May 2024	1,083	1,513	*	100.00%	0.00%	0.09%
Thursday, 23/ May 2024	935	1,415	*	100.00%	0.00%	0.32%
Friday, 24/ May 2024	1,066	1,476	*	98.61%	1.39%	1.98%
Saturday, 25/ May 2024	1,144	1,608	*	100.00%	0.00%	2.00%
Sunday, 26/ May 2024	968	1,349	*	100.00%	0.00%	0.16%

Quarterly Statistics About the Availability and Performance of the Online Portal (01.04.2024 - 30.06.2024)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Monday, 27/ May 2024	993	1,703	*	98.06%	1.94%	1.35%
Tuesday, 28/ May 2024	1,021	1,546	*	100.00%	0.00%	0.56%
Wednesday, 29/ May 2024	1,080	1,643	*	100.00%	0.00%	0.80%
Thursday, 30/ May 2024	1,133	1,733	*	100.00%	0.00%	0.84%
Friday, 31/ May 2024	5,221	7,887	*	79.79%	20.21%	10.98%
Saturday, 1/ June 2024	1,164	1,635	*	100.00%	0.00%	0.64%
Sunday, 2/ June 2024	962	1,557	*	100.00%	0.00%	0.17%
Monday, 3/ June 2024	1,017	1,404	*	100.00%	0.00%	0.86%
Tuesday, 4/ June 2024	1,108	1,475	*	100.00%	0.00%	0.46%
Wednesday, 5/ June 2024	1,179	1,677	*	100.00%	0.00%	0.16%
Thursday, 6/ June 2024	1,008	1,332	*	100.00%	0.00%	0.25%
Friday, 7/ June 2024	1,071	1,534	*	100.00%	0.00%	0.18%
Saturday, 8/ June 2024	930	1,596	*	100.00%	0.00%	0.25%
Sunday, 9/ June 2024	1,069	1,536	*	100.00%	0.00%	0.13%
Monday, 10/ June 2024	1,395	1,755	*	100.00%	0.00%	0.17%
Tuesday, 11/ June 2024	1,028	1,589	*	100.00%	0.00%	0.22%
Wednesday, 12/ June 2024	869	1,276	*	100.00%	0.00%	0.80%
Thursday, 13/ June 2024	1,232	1,681	*	100.00%	0.00%	0.60%
Friday, 14/ June 2024	991	1,299	*	100.00%	0.00%	0.19%
Saturday, 15/ June 2024	1,095	1,649	*	100.00%	0.00%	0.29%
Sunday, 16/ June 2024	1,249	1,761	*	100.00%	0.00%	0.23%
Monday, 17/ June 2024	1,073	1,646	*	100.00%	0.00%	0.47%
Tuesday, 18/ June 2024	1,171	1,679	*	98.54%	1.46%	0.47%
Wednesday, 19/ June 2024	1,023	1,720	*	100.00%	0.00%	0.15%
Thursday, 20/ June 2024	1,013	1,383	*	100.00%	0.00%	0.10%
Friday, 21/ June 2024	1,094	1,496	*	100.00%	0.00%	0.68%
Saturday, 22/ June 2024	1,172	1,670	*	100.00%	0.00%	0.10%
Sunday, 23/ June 2024	1,115	1,647	*	100.00%	0.00%	0.12%
Monday, 24/ June 2024	1,129	1,657	*	100.00%	0.00%	0.17%
Tuesday, 25/ June 2024	1,097	1,754	*	100.00%	0.00%	0.31%
Wednesday, 26/ June 2024	1,191	1,588	*	100.00%	0.00%	0.17%
Thursday, 27/ June 2024	1,186	1,676	*	100.00%	0.00%	0.36%
Friday, 28/ June 2024	1,001	1,459	*	100.00%	0.00%	0.11%
Saturday, 29/ June 2024	874	1,368	*	100.00%	0.00%	0.66%
Sunday, 30/ June 2024	1,021	1,377	*	100.00%	0.00%	0.14%

Legend

\* The comparative values for the FCS in the online portal are not given, as this service is not offered in the Commerzbank portal.

Notes

1. The measured values reflect figures of the Online Banking Portal (Web Access) and are based on the process of obtaining the same information from the PSD2 interface. The KPIs do not reflect the actual performance of the entire Commerzbank online portal, but rather reflect the comparable end-to-end process of the 1. respective service to the PSD2 interface
2. Since the respective services do not differ between online and mobile banking, in terms of back-end processing and thus the measuring points, we do not disclose the statistics separately.
3. Within maintenance windows, customer processes may not be finalized and end in time-outs. These increased process durations are included in the reported figures.
4. Figures for downtimes also include maintenance work, time windows with significant failure response rates, and significantly increased average durations. Maintenance work usually takes place in time slots with very little customer usage. This can lead to high error rates during periods of relatively low usage, even though the service is functionally available.
5. On 04.05.2024 there was an issue with the login to the Online Banking
5. On 08.05.2024 there was a higher error rate due to log in issues to the PK Portal
6. On 31.05.2024, higher error rate was reported due to issues in the PK Portal and its response time