

Quarterly Statistics About the Availability and Performance of the Online Portal (01.01.2025 - 31.03.2025)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	951	1,563	*	---	---	---
Wednesday, 1/ January 2025	973	1,296	-	100.00%	0.00%	1.03%
Thursday, 2/ January 2025	1,109	1,654	-	100.00%	0.00%	1.10%
Friday, 3/ January 2025	1,061	1,501	-	100.00%	0.00%	1.19%
Saturday, 4/ January 2025	940	1,277	-	100.00%	0.00%	1.13%
Sunday, 5/ January 2025	964	1,346	-	100.00%	0.00%	1.15%
Monday, 6/ January 2025	1,042	1,590	-	99.99%	0.01%	1.17%
Tuesday, 7/ January 2025	1,087	1,674	-	99.82%	0.18%	1.27%
Wednesday, 8/ January 2025	1,076	1,723	-	99.95%	0.05%	1.46%
Thursday, 9/ January 2025	1,030	1,679	-	99.91%	0.09%	1.36%
Friday, 10/ January 2025	1,041	1,566	-	99.95%	0.05%	1.38%
Saturday, 11/ January 2025	937	1,286	-	100.00%	0.00%	1.24%
Sunday, 12/ January 2025	970	1,392	-	99.98%	0.02%	1.35%
Monday, 13/ January 2025	1,061	1,779	-	99.81%	0.19%	1.62%
Tuesday, 14/ January 2025	1,107	1,845	-	99.83%	0.17%	1.34%
Wednesday, 15/ January 2025	1,133	1,806	-	99.96%	0.04%	1.28%
Thursday, 16/ January 2025	1,090	1,820	-	100.00%	0.00%	0.82%
Friday, 17/ January 2025	1,098	1,818	-	99.95%	0.05%	0.41%
Saturday, 18/ January 2025	952	1,386	-	100.00%	0.00%	0.26%
Sunday, 19/ January 2025	925	1,525	-	100.00%	0.00%	0.31%
Monday, 20/ January 2025	1,080	1,917	-	100.00%	0.00%	0.28%
Tuesday, 21/ January 2025	1,121	1,877	-	98.22%	1.78%	1.06%
Wednesday, 22/ January 2025	1,074	1,716	-	100.00%	0.00%	0.28%
Thursday, 23/ January 2025	1,032	1,691	-	100.00%	0.00%	0.30%
Friday, 24/ January 2025	1,009	1,631	-	99.99%	0.01%	0.33%
Saturday, 25/ January 2025	893	1,289	-	100.00%	0.00%	0.26%
Sunday, 26/ January 2025	816	1,330	-	100.00%	0.00%	0.22%
Monday, 27/ January 2025	948	1,670	-	100.00%	0.00%	0.37%
Tuesday, 28/ January 2025	962	1,573	-	99.74%	0.26%	0.40%
Wednesday, 29/ January 2025	973	1,537	-	100.00%	0.00%	0.24%
Thursday, 30/ January 2025	980	1,877	-	100.00%	0.00%	0.29%
Friday, 31/ January 2025	959	1,720	-	99.96%	0.04%	0.30%
Saturday, 1/ February 2025	854	1,305	-	100.00%	0.00%	0.23%
Sunday, 2/ February 2025	868	1,353	-	100.00%	0.00%	0.26%
Monday, 3/ February 2025	996	1,773	-	99.99%	0.01%	0.33%
Tuesday, 4/ February 2025	958	1,650	-	99.78%	0.22%	0.24%
Wednesday, 5/ February 2025	961	1,603	-	100.00%	0.00%	0.24%
Thursday, 6/ February 2025	967	1,619	-	99.95%	0.05%	0.41%
Friday, 7/ February 2025	938	1,507	-	100.00%	0.00%	0.23%
Saturday, 8/ February 2025	824	1,217	-	100.00%	0.00%	0.16%
Sunday, 9/ February 2025	857	1,351	-	100.00%	0.00%	0.50%
Monday, 10/ February 2025	962	1,648	-	99.99%	0.01%	0.30%
Tuesday, 11/ February 2025	947	1,549	-	99.80%	0.20%	0.25%
Wednesday, 12/ February 2025	965	1,676	-	100.00%	0.00%	0.26%
Thursday, 13/ February 2025	946	1,552	-	100.00%	0.00%	0.26%
Friday, 14/ February 2025	929	1,477	-	100.00%	0.00%	0.22%
Saturday, 15/ February 2025	828	1,202	-	100.00%	0.00%	0.19%
Sunday, 16/ February 2025	835	1,287	-	100.00%	0.00%	0.21%
Monday, 17/ February 2025	924	1,546	-	100.00%	0.00%	0.21%
Tuesday, 18/ February 2025	937	1,567	-	99.82%	0.18%	0.23%
Wednesday, 19/ February 2025	968	1,598	-	100.00%	0.00%	0.24%
Thursday, 20/ February 2025	938	1,538	-	100.00%	0.00%	0.22%
Friday, 21/ February 2025	925	1,477	-	99.99%	0.01%	0.22%
Saturday, 22/ February 2025	838	1,285	-	100.00%	0.00%	0.19%
Sunday, 23/ February 2025	832	1,371	-	100.00%	0.00%	0.18%
Monday, 24/ February 2025	984	1,815	-	99.93%	0.00%	0.65%
Tuesday, 25/ February 2025	965	1,840	-	99.82%	0.18%	0.26%

Quarterly Statistics About the Availability and Performance of the Online Portal (01.01.2025 - 31.03.2025)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Wednesday, 26/ February 2025	969	1,663	-	100.00%	0.00%	0.28%
Thursday, 27/ February 2025	988	1,675	-	100.00%	0.00%	0.25%
Friday, 28/ February 2025	997	1,714	-	99.97%	0.03%	0.29%
Saturday, 1/ March 2025	862	1,301	-	100.00%	0.00%	0.27%
Sunday, 2/ March 2025	861	1,362	-	100.00%	0.00%	0.28%
Monday, 3/ March 2025	980	1,667	-	100.00%	0.00%	0.26%
Tuesday, 4/ March 2025	986	1,622	-	99.81%	0.19%	0.36%
Wednesday, 5/ March 2025	977	1,598	-	99.95%	0.05%	0.31%
Thursday, 6/ March 2025	987	1,769	-	99.75%	0.25%	0.67%
Friday, 7/ March 2025	935	1,466	-	99.99%	0.01%	0.26%
Saturday, 8/ March 2025	855	1,241	-	99.99%	0.01%	0.30%
Sunday, 9/ March 2025	860	1,396	-	100.00%	0.00%	0.24%
Monday, 10/ March 2025	968	1,716	-	99.82%	0.18%	0.53%
Tuesday, 11/ March 2025	914	1,985	-	99.45%	0.55%	0.54%
Wednesday, 12/ March 2025	924	1,667	-	99.96%	0.04%	0.31%
Thursday, 13/ March 2025	926	1,593	-	99.98%	0.02%	0.38%
Friday, 14/ March 2025	898	1,499	-	100.00%	0.00%	0.23%
Saturday, 15/ March 2025	843	2,524	-	100.00%	0.00%	1.04%
Sunday, 16/ March 2025	839	1,620	-	99.65%	0.35%	1.03%
Monday, 17/ March 2025	921	1,664	-	99.98%	0.02%	0.25%
Tuesday, 18/ March 2025	914	1,587	-	99.78%	0.22%	0.43%
Wednesday, 19/ March 2025	912	1,641	-	99.97%	0.03%	0.37%
Thursday, 20/ March 2025	990	1,859	-	99.82%	0.18%	2.44%
Friday, 21/ March 2025	857	1,562	-	99.97%	0.03%	0.79%
Saturday, 22/ March 2025	763	1,284	-	100.00%	0.00%	0.26%
Sunday, 23/ March 2025	768	1,380	-	100.00%	0.00%	0.23%
Monday, 24/ March 2025	1,074	1,903	-	96.07%	3.93%	0.70%
Tuesday, 25/ March 2025	884	689	-	98.24%	1.76%	33.59%
Wednesday, 26/ March 2025	836	1,040	-	100.00%	0.00%	0.17%
Thursday, 27/ March 2025	885	1,233	-	99.97%	0.03%	0.52%
Friday, 28/ March 2025	866	1,218	-	100.00%	0.00%	0.52%
Saturday, 29/ March 2025	931	978	-	100.00%	0.00%	0.33%
Sunday, 30/ March 2025	953	1,032	-	100.00%	0.00%	0.20%
Monday, 31/ March 2025	1,091	2,946	-	99.97%	0.03%	1.35%

Legend

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

Notes

1. 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.
2. 20.03.2025 - Short outage due to issues with the login and approval process
3. 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.
4. 25.03.2025 - Longer outage of PSD2 Interface due to login and approval issues
4. 28.01.2025 - Lower error rate due to partial unavailability of login.
5. 31.01.2025 - Higher error rate due to partial unavailability of login.

Quarterly Statistics About the Availability and Performance of the Online Portal (01.01.2025 - 31.03.2025)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Day	AIS	PIS	FCS	---	---	---
Total average of reponse time per request	1,341	5,594	*	---	---	---
Wednesday, 1/ January 2025	1,305	4,007	*	100.00%	0.00%	1.32%
Thursday, 2/ January 2025	1,287	4,129	*	100.00%	0.00%	1.97%
Friday, 3/ January 2025	1,213	4,014	*	100.00%	0.00%	1.61%
Saturday, 4/ January 2025	1,063	3,769	*	100.00%	0.00%	1.08%
Sunday, 5/ January 2025	1,064	3,713	*	100.00%	0.00%	1.40%
Monday, 6/ January 2025	1,226	3,912	*	100.00%	0.00%	2.07%
Tuesday, 7/ January 2025	1,296	4,146	*	100.00%	0.00%	1.59%
Wednesday, 8/ January 2025	1,257	3,985	*	100.00%	0.00%	1.64%
Thursday, 9/ January 2025	1,270	4,082	*	100.00%	0.00%	1.33%
Friday, 10/ January 2025	1,209	4,122	*	100.00%	0.00%	1.33%
Saturday, 11/ January 2025	2,237	80,951	*	100.00%	0.00%	4.19%
Sunday, 12/ January 2025	1,048	3,876	*	100.00%	0.00%	1.30%
Monday, 13/ January 2025	1,317	4,258	*	100.00%	0.00%	2.67%
Tuesday, 14/ January 2025	1,295	4,333	*	100.00%	0.00%	1.20%
Wednesday, 15/ January 2025	1,294	4,352	*	100.00%	0.00%	1.19%
Thursday, 16/ January 2025	1,321	4,388	*	100.00%	0.00%	1.79%
Friday, 17/ January 2025	1,263	4,407	*	100.00%	0.00%	2.03%
Saturday, 18/ January 2025	1,097	4,087	*	100.00%	0.00%	1.52%
Sunday, 19/ January 2025	1,076	3,939	*	100.00%	0.00%	2.41%
Monday, 20/ January 2025	1,286	4,320	*	100.00%	0.00%	1.17%
Tuesday, 21/ January 2025	1,406	4,605	*	100.00%	0.00%	1.78%
Wednesday, 22/ January 2025	1,274	4,342	*	100.00%	0.00%	2.21%
Thursday, 23/ January 2025	1,464	4,639	*	100.00%	0.00%	2.35%
Friday, 24/ January 2025	1,251	4,336	*	100.00%	0.00%	1.57%
Saturday, 25/ January 2025	1,082	4,026	*	100.00%	0.00%	1.52%
Sunday, 26/ January 2025	1,021	3,736	*	100.00%	0.00%	1.49%
Monday, 27/ January 2025	1,273	4,101	*	100.00%	0.00%	2.03%
Tuesday, 28/ January 2025	1,508	4,465	*	94.65%	5.35%	1.62%
Wednesday, 29/ January 2025	1,261	4,085	*	100.00%	0.00%	1.94%
Thursday, 30/ January 2025	1,251	4,235	*	100.00%	0.00%	1.58%
Friday, 31/ January 2025	1,228	4,186	*	85.90%	14.10%	2.23%
Saturday, 1/ February 2025	1,005	3,689	*	100.00%	0.00%	1.58%
Sunday, 2/ February 2025	1,014	3,646	*	100.00%	0.00%	2.41%
Monday, 3/ February 2025	1,232	4,792	*	100.00%	0.00%	1.65%
Tuesday, 4/ February 2025	1,199	4,028	*	100.00%	0.00%	1.47%
Wednesday, 5/ February 2025	1,219	3,969	*	100.00%	0.00%	1.17%
Thursday, 6/ February 2025	1,214	3,899	*	100.00%	0.00%	1.48%
Friday, 7/ February 2025	1,177	3,870	*	100.00%	0.00%	1.64%
Saturday, 8/ February 2025	1,010	3,666	*	100.00%	0.00%	2.45%
Sunday, 9/ February 2025	1,016	3,665	*	100.00%	0.00%	1.13%
Monday, 10/ February 2025	1,243	3,934	*	100.00%	0.00%	1.29%
Tuesday, 11/ February 2025	1,220	3,905	*	100.00%	0.00%	1.90%
Wednesday, 12/ February 2025	1,209	3,888	*	100.00%	0.00%	1.86%
Thursday, 13/ February 2025	1,218	3,905	*	100.00%	0.00%	1.34%
Friday, 14/ February 2025	1,177	3,863	*	100.00%	0.00%	1.38%
Saturday, 15/ February 2025	1,019	3,607	*	100.00%	0.00%	1.24%
Sunday, 16/ February 2025	1,020	3,613	*	100.00%	0.00%	1.10%
Monday, 17/ February 2025	1,255	3,915	*	100.00%	0.00%	1.26%
Tuesday, 18/ February 2025	1,215	3,877	*	100.00%	0.00%	1.47%
Wednesday, 19/ February 2025	1,162	3,806	*	100.00%	0.00%	1.48%
Thursday, 20/ February 2025	1,167	3,863	*	100.00%	0.00%	1.84%
Friday, 21/ February 2025	1,125	3,764	*	100.00%	0.00%	1.62%
Saturday, 22/ February 2025	1,009	3,628	*	100.00%	0.00%	1.39%
Sunday, 23/ February 2025	1,138	10,474	*	100.00%	0.00%	2.37%
Monday, 24/ February 2025	1,274	4,698	*	100.00%	0.00%	2.50%
Tuesday, 25/ February 2025	7,441	35,795	*	79.86%	20.14%	5.58%

Quarterly Statistics About the Availability and Performance of the Online Portal (01.01.2025 - 31.03.2025)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Wednesday, 26/ February 2025	1,156	4,063	*	100.00%	0.00%	2.26%
Thursday, 27/ February 2025	1,291	4,062	*	96.60%	3.40%	2.21%
Friday, 28/ February 2025	1,270	4,118	*	97.22%	2.78%	2.98%
Saturday, 1/ March 2025	987	3,652	*	100.00%	0.00%	1.59%
Sunday, 2/ March 2025	982	3,601	*	100.00%	0.00%	2.53%
Monday, 3/ March 2025	1,252	3,974	*	100.00%	0.00%	2.02%
Tuesday, 4/ March 2025	1,159	3,919	*	100.00%	0.00%	1.96%
Wednesday, 5/ March 2025	1,237	3,989	*	100.00%	0.00%	1.67%
Thursday, 6/ March 2025	1,197	3,900	*	100.00%	0.00%	1.67%
Friday, 7/ March 2025	1,191	3,912	*	100.00%	0.00%	1.38%
Saturday, 8/ March 2025	1,019	3,602	*	100.00%	0.00%	1.90%
Sunday, 9/ March 2025	987	3,959	*	100.00%	0.00%	1.92%
Monday, 10/ March 2025	1,153	4,002	*	100.00%	0.00%	1.41%
Tuesday, 11/ March 2025	1,202	3,902	*	100.00%	0.00%	2.03%
Wednesday, 12/ March 2025	1,184	3,815	*	100.00%	0.00%	1.51%
Thursday, 13/ March 2025	1,482	10,497	*	99.31%	0.69%	2.88%
Friday, 14/ March 2025	1,136	3,768	*	100.00%	0.00%	2.45%
Saturday, 15/ March 2025	966	3,419	*	100.00%	0.00%	1.55%
Sunday, 16/ March 2025	1,434	4,890	*	96.60%	3.40%	2.02%
Monday, 17/ March 2025	1,172	4,870	*	100.00%	0.00%	2.11%
Tuesday, 18/ March 2025	1,077	3,693	*	100.00%	0.00%	1.28%
Wednesday, 19/ March 2025	1,081	3,679	*	100.00%	0.00%	1.34%
Thursday, 20/ March 2025	3,323	9,092	*	88.89%	11.11%	7.44%
Friday, 21/ March 2025	1,061	3,558	*	100.00%	0.00%	2.16%
Saturday, 22/ March 2025	919	3,317	*	100.00%	0.00%	3.02%
Sunday, 23/ March 2025	983	7,919	*	100.00%	0.00%	3.11%
Monday, 24/ March 2025	6,663	9,902	*	68.96%	31.04%	15.80%
Tuesday, 25/ March 2025	1,165	4,343	*	100.00%	0.00%	2.09%
Wednesday, 26/ March 2025	1,094	4,039	*	100.00%	0.00%	2.10%
Thursday, 27/ March 2025	1,151	4,205	*	100.00%	0.00%	1.85%
Friday, 28/ March 2025	1,103	4,544	*	100.00%	0.00%	1.43%
Saturday, 29/ March 2025	931	3,626	*	100.00%	0.00%	1.41%
Sunday, 30/ March 2025	1,050	9,594	*	100.00%	0.00%	2.26%
Monday, 31/ March 2025	1,225	4,748	*	100.00%	0.00%	1.96%

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. 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.
4. 28.01.2025 - Lower error rate due to partial unavailability of login.
5. 31.01.2025 - Higher error rate due to partial unavailability of login.
6. 25.02.2025 - Unavailability of core functionalities on the online portal
7. 27.02.2025 - Lower error rate due to partial unavailability of login.
8. 28.02.2025 - Lower error rate due to partial unavailability of login.
9. 13.03.2025 - Short unavailability of log in to online portal
10. 16.03.2025 - Short disruption of login on the online portal
11. 20.03.2025 - Unavailability of log in on the online portal
12. 24.03.2024 - higher failure rate due to unavailability of the log in on the online portal