

Quarterly Statistics About the Availability and Performance of the Online Portal (01.10.2025 - 31.12.2025)

PSD2 Interface

Day	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
	AIS	PIS	FCS			
Total average of reponse time per request	924	2,662	*	---	---	---
Wednesday, 1/ October 2025	961	2,893	-	100.00%	0.00%	0.13%
Thursday, 2/ October 2025	922	2,758	-	100.00%	0.00%	0.13%
Friday, 3/ October 2025	850	2,583	-	100.00%	0.00%	0.11%
Saturday, 4/ October 2025	796	2,460	-	100.00%	0.00%	0.13%
Sunday, 5/ October 2025	782	2,439	-	100.00%	0.00%	0.11%
Monday, 6/ October 2025	895	2,805	-	100.00%	0.00%	0.12%
Tuesday, 7/ October 2025	887	2,694	-	99.61%	0.39%	0.24%
Wednesday, 8/ October 2025	897	2,758	-	100.00%	0.00%	0.12%
Thursday, 9/ October 2025	894	2,728	-	100.00%	0.00%	0.18%
Friday, 10/ October 2025	882	2,669	-	100.00%	0.00%	0.13%
Saturday, 11/ October 2025	791	2,343	-	100.00%	0.00%	0.12%
Sunday, 12/ October 2025	789	2,367	-	100.00%	0.00%	0.11%
Monday, 13/ October 2025	904	2,706	-	100.00%	0.00%	0.14%
Tuesday, 14/ October 2025	864	2,343	-	92.78%	7.22%	2.81%
Wednesday, 15/ October 2025	982	2,322	-	88.29%	11.71%	0.35%
Thursday, 16/ October 2025	905	2,659	-	100.00%	0.00%	0.12%
Friday, 17/ October 2025	886	2,528	-	100.00%	0.00%	0.13%
Saturday, 18/ October 2025	808	2,245	-	100.00%	0.00%	0.14%
Sunday, 19/ October 2025	805	2,338	-	100.00%	0.00%	0.12%
Monday, 20/ October 2025	897	2,644	-	100.00%	0.00%	0.13%
Tuesday, 21/ October 2025	940	2,649	-	99.26%	0.74%	0.92%
Wednesday, 22/ October 2025	993	3,635	-	99.99%	0.01%	0.06%
Thursday, 23/ October 2025	897	2,612	-	100.00%	0.00%	0.24%
Friday, 24/ October 2025	858	2,680	-	99.99%	0.01%	0.25%
Saturday, 25/ October 2025	825	3,507	-	100.00%	0.00%	0.44%
Sunday, 26/ October 2025	835	2,974	-	100.00%	0.00%	0.37%
Monday, 27/ October 2025	876	2,767	-	99.87%	0.13%	0.25%
Tuesday, 28/ October 2025	895	3,139	-	99.98%	0.02%	0.27%
Wednesday, 29/ October 2025	905	2,947	-	100.00%	0.00%	0.21%
Thursday, 30/ October 2025	951	2,896	-	100.00%	0.00%	0.22%
Friday, 31/ October 2025	919	2,849	-	99.98%	0.02%	0.03%
Saturday, 1/ November 2025	825	2,492	-	100.00%	0.00%	0.19%
Sunday, 2/ November 2025	815	2,489	-	100.00%	0.00%	0.24%
Monday, 3/ November 2025	940	2,796	-	100.00%	0.00%	0.02%
Tuesday, 4/ November 2025	993	4,611	-	99.77%	0.23%	0.48%
Wednesday, 5/ November 2025	911	2,857	-	100.00%	0.00%	0.02%
Thursday, 6/ November 2025	906	2,923	-	99.99%	0.01%	0.22%
Friday, 7/ November 2025	900	2,800	-	99.99%	0.01%	0.22%
Saturday, 8/ November 2025	810	2,516	-	100.00%	0.00%	0.21%
Sunday, 9/ November 2025	807	2,490	-	100.00%	0.00%	0.02%
Monday, 10/ November 2025	899	2,831	-	99.98%	0.02%	0.25%
Tuesday, 11/ November 2025	905	2,847	-	99.98%	0.02%	0.23%
Wednesday, 12/ November 2025	915	2,887	-	99.65%	0.35%	0.52%
Thursday, 13/ November 2025	934	2,389	-	94.36%	5.64%	0.03%
Friday, 14/ November 2025	902	2,730	-	99.98%	0.02%	0.28%
Saturday, 15/ November 2025	803	2,344	-	100.00%	0.00%	0.02%
Sunday, 16/ November 2025	806	2,350	-	100.00%	0.00%	0.19%
Monday, 17/ November 2025	914	2,721	-	100.00%	0.00%	0.19%
Tuesday, 18/ November 2025	941	2,679	-	99.79%	0.21%	0.23%
Wednesday, 19/ November 2025	962	2,807	-	99.98%	0.02%	0.61%
Thursday, 20/ November 2025	892	2,785	-	99.98%	0.02%	0.28%
Friday, 21/ November 2025	870	2,709	-	99.99%	0.01%	0.25%
Saturday, 22/ November 2025	808	2,469	-	99.99%	0.01%	0.25%
Sunday, 23/ November 2025	801	2,452	-	99.98%	0.02%	0.02%
Monday, 24/ November 2025	931	2,830	-	99.93%	0.07%	0.38%
Tuesday, 25/ November 2025	870	2,726	-	99.96%	0.04%	0.23%

Quarterly Statistics About the Availability and Performance of the Online Portal (01.10.2025 - 31.12.2025)

PSD2 Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Wednesday, 26/ November 2025	903	2,777	-	99.94%	0.06%	0.27%
Thursday, 27/ November 2025	924	2,796	-	100.00%	0.00%	0.18%
Friday, 28/ November 2025	948	2,814	-	100.00%	0.00%	0.16%
Saturday, 29/ November 2025	818	2,384	-	99.99%	0.01%	0.19%
Sunday, 30/ November 2025	814	2,340	-	99.96%	0.04%	0.23%
Monday, 1/ December 2025	981	2,829	-	99.98%	0.02%	0.22%
Tuesday, 2/ December 2025	1,076	3,009	-	99.86%	0.14%	0.43%
Wednesday, 3/ December 2025	1,306	3,055	-	99.86%	0.14%	1.51%
Thursday, 4/ December 2025	966	2,680	-	100.00%	0.00%	0.21%
Friday, 5/ December 2025	951	2,667	-	100.00%	0.00%	0.02%
Saturday, 6/ December 2025	812	2,343	-	100.00%	0.00%	0.02%
Sunday, 7/ December 2025	805	2,272	-	100.00%	0.00%	0.21%
Monday, 8/ December 2025	972	2,702	-	100.00%	0.00%	0.22%
Tuesday, 9/ December 2025	917	2,676	-	99.82%	0.18%	0.23%
Wednesday, 10/ December 2025	957	2,760	-	100.00%	0.00%	0.21%
Thursday, 11/ December 2025	939	2,672	-	100.00%	0.00%	0.22%
Friday, 12/ December 2025	1,004	2,776	-	100.00%	0.00%	0.31%
Saturday, 13/ December 2025	809	2,306	-	99.99%	0.01%	0.25%
Sunday, 14/ December 2025	794	2,271	-	100.00%	0.00%	0.19%
Monday, 15/ December 2025	1,085	2,803	-	99.99%	0.01%	0.22%
Tuesday, 16/ December 2025	1,062	2,851	-	99.79%	0.21%	0.27%
Wednesday, 17/ December 2025	1,105	2,794	-	99.98%	0.02%	0.24%
Thursday, 18/ December 2025	975	2,666	-	100.00%	0.00%	0.02%
Friday, 19/ December 2025	952	2,661	-	100.00%	0.00%	0.21%
Saturday, 20/ December 2025	817	2,322	-	100.00%	0.00%	0.21%
Sunday, 21/ December 2025	797	2,289	-	100.00%	0.00%	0.22%
Monday, 22/ December 2025	1,551	4,493	-	99.68%	0.32%	3.53%
Tuesday, 23/ December 2025	957	2,592	-	99.98%	0.02%	0.26%
Wednesday, 24/ December 2025	840	2,363	-	100.00%	0.00%	0.21%
Thursday, 25/ December 2025	800	2,275	-	100.00%	0.00%	0.23%
Friday, 26/ December 2025	811	2,298	-	100.00%	0.00%	0.22%
Saturday, 27/ December 2025	809	2,248	-	100.00%	0.00%	0.21%
Sunday, 28/ December 2025	806	2,225	-	100.00%	0.00%	0.22%
Monday, 29/ December 2025	1,010	1,542	-	100.00%	0.00%	0.13%
Tuesday, 30/ December 2025	1,545	2,224	-	100.00%	0.00%	53.58%
Wednesday, 31/ December 2025	2,047	1,703	-	100.00%	0.00%	12.51%

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. 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.
3. 14.10.2025 - Outage after announced maintenance work - <https://psd2.developer.commerzbank.com/content/outage-after-maintenance-work-14102025>
4. 15.10.2025 - Outage after announced maintenance work - <https://psd2.developer.commerzbank.com/content/outage-after-maintenance-work-15102025>
5. 13.11.2025 - Brief outage of PSD2 Interface and unavailability of PSD2 services - <https://psd2.developer.commerzbank.com/content/outage-all-services-315pm-13112025>
6. 30. & 31.12.2025 - Higher failure rate - <https://psd2.developer.commerzbank.com/content/partial-service-interruptions-psd2-services-30122025>

Quarterly Statistics About the Availability and Performance of the Online Portal (01.10.2025 - 31.12.2025)

Portal Interface

Day	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
	AIS	PIS	FCS			
Total average of reponse time per request	825	3,010	*	---	---	---
Wednesday, 1/ October 2025	954	2,949	*	100.00%	0.00%	0.19%
Thursday, 2/ October 2025	930	2,975	*	100.00%	0.00%	0.20%
Friday, 3/ October 2025	917	2,833	*	100.00%	0.00%	0.17%
Saturday, 4/ October 2025	863	2,749	*	100.00%	0.00%	0.19%
Sunday, 5/ October 2025	897	2,855	*	100.00%	0.00%	0.20%
Monday, 6/ October 2025	938	3,004	*	100.00%	0.00%	0.20%
Tuesday, 7/ October 2025	913	2,937	*	100.00%	0.00%	0.22%
Wednesday, 8/ October 2025	948	2,970	*	100.00%	0.00%	0.19%
Thursday, 9/ October 2025	912	2,946	*	100.00%	0.00%	0.17%
Friday, 10/ October 2025	911	2,935	*	100.00%	0.00%	0.19%
Saturday, 11/ October 2025	835	2,807	*	100.00%	0.00%	0.45%
Sunday, 12/ October 2025	809	2,778	*	100.00%	0.00%	0.17%
Monday, 13/ October 2025	875	2,952	*	100.00%	0.00%	0.15%
Tuesday, 14/ October 2025	882	2,959	*	100.00%	0.00%	0.16%
Wednesday, 15/ October 2025	901	3,553	*	100.00%	0.00%	0.31%
Thursday, 16/ October 2025	886	3,203	*	100.00%	0.00%	0.16%
Friday, 17/ October 2025	883	3,212	*	100.00%	0.00%	0.17%
Saturday, 18/ October 2025	813	2,812	*	100.00%	0.00%	0.19%
Sunday, 19/ October 2025	813	2,768	*	100.00%	0.00%	0.34%
Monday, 20/ October 2025	846	2,919	*	100.00%	0.00%	0.19%
Tuesday, 21/ October 2025	863	3,364	*	100.00%	0.00%	0.18%
Wednesday, 22/ October 2025	876	5,286	*	100.00%	0.00%	0.55%
Thursday, 23/ October 2025	849	2,953	*	100.00%	0.00%	0.16%
Friday, 24/ October 2025	845	2,973	*	98.96%	1.04%	0.21%
Saturday, 25/ October 2025	940	3,718	*	100.00%	0.00%	0.31%
Sunday, 26/ October 2025	903	4,730	*	100.00%	0.00%	0.44%
Monday, 27/ October 2025	901	3,699	*	100.00%	0.00%	0.17%
Tuesday, 28/ October 2025	894	5,199	*	100.00%	0.00%	0.17%
Wednesday, 29/ October 2025	853	3,730	*	100.00%	0.00%	0.21%
Thursday, 30/ October 2025	840	3,474	*	100.00%	0.00%	0.21%
Friday, 31/ October 2025	811	3,073	*	98.26%	1.74%	0.19%
Saturday, 1/ November 2025	764	2,751	*	100.00%	0.00%	0.72%
Sunday, 2/ November 2025	779	2,882	*	100.00%	0.00%	0.29%
Monday, 3/ November 2025	858	2,994	*	100.00%	0.00%	0.17%
Tuesday, 4/ November 2025	864	2,987	*	100.00%	0.00%	0.18%
Wednesday, 5/ November 2025	851	3,010	*	100.00%	0.00%	0.19%
Thursday, 6/ November 2025	858	3,079	*	100.00%	0.00%	0.20%
Friday, 7/ November 2025	839	2,997	*	100.00%	0.00%	0.19%
Saturday, 8/ November 2025	783	2,861	*	100.00%	0.00%	0.18%
Sunday, 9/ November 2025	792	2,795	*	100.00%	0.00%	0.16%
Monday, 10/ November 2025	873	3,030	*	100.00%	0.00%	0.17%
Tuesday, 11/ November 2025	856	2,980	*	100.00%	0.00%	0.25%
Wednesday, 12/ November 2025	878	3,274	*	100.00%	0.00%	0.03%
Thursday, 13/ November 2025	884	3,097	*	100.00%	0.00%	0.18%
Friday, 14/ November 2025	789	6,084	*	100.00%	0.00%	3.61%
Saturday, 15/ November 2025	706	2,666	*	100.00%	0.00%	0.18%
Sunday, 16/ November 2025	722	2,760	*	100.00%	0.00%	0.15%
Monday, 17/ November 2025	771	2,786	*	100.00%	0.00%	0.18%
Tuesday, 18/ November 2025	790	2,836	*	100.00%	0.00%	0.19%
Wednesday, 19/ November 2025	786	3,081	*	100.00%	0.00%	0.20%
Thursday, 20/ November 2025	786	3,007	*	100.00%	0.00%	0.24%
Friday, 21/ November 2025	763	2,818	*	100.00%	0.00%	0.22%
Saturday, 22/ November 2025	729	2,820	*	100.00%	0.00%	0.21%
Sunday, 23/ November 2025	738	2,807	*	100.00%	0.00%	0.53%
Monday, 24/ November 2025	784	2,863	*	83.33%	16.67%	0.19%
Tuesday, 25/ November 2025	770	2,825	*	61.46%	38.54%	0.19%

Quarterly Statistics About the Availability and Performance of the Online Portal (01.10.2025 - 31.12.2025)

Portal Interface

	Avg. Response Time per Request (in ms)			Uptime	Downtime	Error Rate
Wednesday, 26/ November 2025	777	2,872	*	94.17%	5.83%	0.36%
Thursday, 27/ November 2025	781	2,818	*	100.00%	0.00%	0.19%
Friday, 28/ November 2025	764	2,808	*	100.00%	0.00%	0.25%
Saturday, 29/ November 2025	699	2,628	*	100.00%	0.00%	0.22%
Sunday, 30/ November 2025	711	2,717	*	100.00%	0.00%	0.39%
Monday, 1/ December 2025	794	2,882	*	100.00%	0.00%	0.23%
Tuesday, 2/ December 2025	785	2,840	*	100.00%	0.00%	0.23%
Wednesday, 3/ December 2025	783	2,835	*	100.00%	0.00%	0.19%
Thursday, 4/ December 2025	796	2,836	*	100.00%	0.00%	0.21%
Friday, 5/ December 2025	788	2,818	*	100.00%	0.00%	0.19%
Saturday, 6/ December 2025	736	2,650	*	100.00%	0.00%	0.22%
Sunday, 7/ December 2025	726	2,632	*	100.00%	0.00%	0.28%
Monday, 8/ December 2025	791	2,831	*	100.00%	0.00%	0.21%
Tuesday, 9/ December 2025	793	2,893	*	100.00%	0.00%	0.30%
Wednesday, 10/ December 2025	801	2,843	*	100.00%	0.00%	0.27%
Thursday, 11/ December 2025	795	2,797	*	100.00%	0.00%	0.24%
Friday, 12/ December 2025	804	2,836	*	100.00%	0.00%	0.20%
Saturday, 13/ December 2025	759	2,638	*	100.00%	0.00%	0.28%
Sunday, 14/ December 2025	753	2,698	*	100.00%	0.00%	0.22%
Monday, 15/ December 2025	826	2,794	*	100.00%	0.00%	0.23%
Tuesday, 16/ December 2025	835	2,842	*	100.00%	0.00%	0.19%
Wednesday, 17/ December 2025	839	2,880	*	100.00%	0.00%	0.53%
Thursday, 18/ December 2025	844	2,890	*	100.00%	0.00%	0.46%
Friday, 19/ December 2025	854	2,789	*	100.00%	0.00%	0.22%
Saturday, 20/ December 2025	786	2,638	*	100.00%	0.00%	0.23%
Sunday, 21/ December 2025	785	2,640	*	100.00%	0.00%	0.23%
Monday, 22/ December 2025	878	2,788	*	100.00%	0.00%	0.22%
Tuesday, 23/ December 2025	833	2,758	*	100.00%	0.00%	0.24%
Wednesday, 24/ December 2025	785	2,648	*	100.00%	0.00%	0.23%
Thursday, 25/ December 2025	778	2,640	*	100.00%	0.00%	0.31%
Friday, 26/ December 2025	773	2,605	*	100.00%	0.00%	0.24%
Saturday, 27/ December 2025	845	2,696	*	100.00%	0.00%	0.30%
Sunday, 28/ December 2025	786	2,739	*	100.00%	0.00%	0.18%
Monday, 29/ December 2025	855	2,838	*	90.42%	9.58%	0.21%
Tuesday, 30/ December 2025	824	2,820	*	100.00%	0.00%	0.18%
Wednesday, 31/ December 2025	783	2,670	*	100.00%	0.00%	0.31%

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. 15.10.2025 - Onlinebanking higher error rate and login issues
5. 22.10.2025 - PK Portal: Higher error Rate / Failed Login Attempts
6. 19.11.2025 - Higher error rates and response times in onlinebanking PK portal
7. 24.11.2025 - Cards features increased error rate
8. 22.12.2025 - PK Portal: Online banking login issues - due to bank wide issues
9. 29.12.2025 - Online Banking - AIS services partially affected