

Deutsche Bank

Payment Services Directive 2

DE | Deutsche Bank AG | Postbank

KPI & Statistics

Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
October 1,2025	610	604	1129	100%	100%	100%	0.01
October 2,2025	596	593	1121	100%	100%	100%	0.01
October 3,2025	595	590	1125	100%	100%	100%	0.01
October 4,2025	583	579	1113	100%	100%	100%	0.01
October 5,2025	584	575	1110	100%	100%	100%	0.00
October 6,2025	645	600	1125	100%	100%	100%	0.01
October 7,2025	606	597	1113	100%	100%	100%	0.01
October 8,2025	609	600	1119	100%	100%	100%	0.01
October 9,2025	578	577	1103	100%	100%	100%	0.01
October 10,2025	666	601	1105	100%	100%	100%	0.01
October 11,2025	560	559	1637	100%	100%	100%	0.01
October 12,2025	559	559	1094	100%	100%	100%	0.03
October 13,2025	582	574	1117	100%	100%	100%	0.01
October 14,2025	601	587	1174	100%	100%	100%	0.01
October 15,2025	590	583	1169	100%	100%	100%	0.01
October 16,2025	579	573	1362	100%	100%	100%	0.01
October 17,2025	585	577	1165	100%	100%	100%	0.01
October 18,2025	557	555	1150	100%	100%	100%	0.04
October 19,2025	551	553	1139	100%	100%	100%	0.00
October 20,2025	585	571	1152	100%	100%	100%	0.01
October 21,2025	581	596	1160	100%	100%	100%	0.01
October 22,2025	558	555	1138	100%	100%	100%	0.01
October 23,2025	570	567	1146	100%	100%	100%	0.00
October 24,2025	569	565	1132	100%	100%	100%	0.00
October 25,2025	555	553	1135	100%	100%	100%	0.39
October 26,2025	556	554	1131	100%	100%	100%	0.01
October 27,2025	585	571	1152	100%	100%	100%	0.01
October 28,2025	670	585	1172	100%	100%	100%	0.01
October 29,2025	602	586	1174	100%	100%	100%	0.01
October 30,2025	613	595	1173	100%	100%	100%	0.02
October 31,2025	599	584	1158	100%	100%	100%	0.01

All figures are shown as a monthly average time (in milliseconds) resp. percentage (in %) value.

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KPI & Statistics

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
November 1,2025	581	572	1157	100%	100%	100%	0.00
November 2,2025	780	615	1173	100%	100%	100%	0.03
November 3,2025	623	599	1197	98%	98%	98%	0.06
November 4,2025	810	588	1181	100%	100%	100%	0.01
November 5,2025	591	586	1098	100%	100%	100%	0.01
November 6,2025	564	562	1085	100%	100%	100%	0.01
November 7,2025	576	891	1103	100%	100%	100%	0.01
November 8,2025	560	557	1069	100%	100%	100%	0.01
November 9,2025	734	851	1070	100%	100%	100%	0.04
November 10,2025	580	577	1129	97%	97%	97%	0.01
November 11,2025	585	583	1218	95%	95%	95%	0.07
November 12,2025	559	779	1109	98%	98%	98%	0.02
November 13,2025	557	562	1078	100%	100%	100%	0.01
November 14,2025	563	566	1080	100%	100%	100%	0.01
November 15,2025	542	548	1062	100%	100%	100%	0.00
November 16,2025	552	555	1063	100%	100%	100%	0.01
November 17,2025	567	565	1090	100%	100%	100%	0.01
November 18,2025	543	564	1105	99%	99%	99%	0.05
November 19,2025	575	566	1091	100%	100%	100%	0.01
November 20,2025	574	565	1092	99%	99%	99%	0.23
November 21,2025	575	562	1118	100%	100%	100%	0.02
November 22,2025	560	551	1092	100%	100%	100%	0.01
November 23,2025	564	555	1088	100%	100%	100%	0.01
November 24,2025	583	576	1131	98%	98%	98%	0.06
November 25,2025	587	573	1110	100%	100%	100%	0.00
November 26,2025	597	579	1116	100%	100%	100%	0.01
November 27,2025	594	576	1092	100%	100%	100%	0.01
November 28,2025	601	580	1100	100%	100%	100%	0.01
November 29,2025	570	555	1063	100%	100%	100%	0.01
November 30,2025	568	556	1080	100%	100%	100%	0.01

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
December 1,2025	614	593	1132	100%	100%	100%	0.01
December 2,2025	603	579	1098	100%	100%	100%	0.05
December 3,2025	594	576	1136	98%	98%	98%	0.02
December 4,2025	584	575	1119	98%	98%	98%	0.01
December 5,2025	580	572	1134	100%	100%	100%	0.01
December 6,2025	576	570	1120	96%	96%	96%	0.01
December 7,2025	560	557	1075	100%	100%	100%	0.02
December 8,2025	612	596	1091	100%	100%	100%	0.01
December 9,2025	597	586	1108	100%	100%	100%	0.01
December 10,2025	558	559	1080	100%	100%	100%	0.02
December 11,2025	560	561	1074	100%	100%	100%	0.02
December 12,2025	561	561	1068	100%	100%	100%	0.01
December 13,2025	556	555	1069	100%	100%	100%	0.03
December 14,2025	556	553	1058	100%	100%	100%	0.03
December 15,2025	582	574	1083	99%	99%	99%	0.02
December 16,2025	577	572	1077	100%	100%	100%	0.02
December 17,2025	575	566	1077	100%	100%	100%	0.02
December 18,2025	570	566	1071	100%	100%	100%	0.02
December 19,2025	567	563	1062	100%	100%	100%	0.02
December 20,2025	557	556	1051	100%	100%	100%	0.02
December 21,2025	561	557	1058	100%	100%	100%	0.02
December 22,2025	586	576	1085	100%	100%	100%	0.02
December 23,2025	579	570	1079	100%	100%	100%	0.01
December 24,2025	568	562	1068	100%	100%	100%	0.02
December 25,2025	567	560	1066	100%	100%	100%	0.02
December 26,2025	573	564	1077	100%	100%	100%	0.01
December 27,2025	582	570	1081	100%	100%	100%	0.02
December 28,2025	578	570	1083	100%	100%	100%	0.02
December 29,2025	609	598	1108	95%	95%	95%	1.68
December 30,2025	602	576	1106	96%	96%	96%	1.11
December 31,2025	589	579	1085	100%	100%	100%	0.02

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KPI & Statistics

Online/Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up
October 1,2025	939	2301	1069	100%
October 2,2025	939	1547	1065	100%
October 3,2025	936	1808	1061	100%
October 4,2025	932	1552	1068	100%
October 5,2025	939	2424	1070	100%
October 6,2025	942	1329	1078	100%
October 7,2025	940	2996	1182	100%
October 8,2025	936	2547	1173	100%
October 9,2025	932	2084	1156	100%
October 10,2025	927	1266	1141	100%
October 11,2025	923	2531	1147	100%
October 12,2025	928	1793	1159	100%
October 13,2025	930	1417	1153	100%
October 14,2025	929	1752	1145	100%
October 15,2025	928	1814	1150	100%
October 16,2025	930	1403	1157	100%
October 17,2025	926	2253	1141	100%
October 18,2025	919	2839	1147	100%
October 19,2025	927	1945	1159	100%
October 20,2025	928	1018	1159	100%
October 21,2025	927	1484	1155	100%
October 22,2025	928	2187	1158	100%
October 23,2025	930	1150	1156	100%
October 24,2025	926	2598	1144	100%
October 25,2025	919	2154	1151	100%
October 26,2025	926	2947	1166	100%
October 27,2025	932	1759	1165	100%
October 28,2025	933	2881	1159	100%
October 29,2025	934	2620	1162	100%
October 30,2025	936	2510	1156	100%
October 31,2025	931	1676	1148	100%

The backend services for online banking and Mobile banking are same. Hence, the data for both the channels are identical

All figures are shown as a monthly average time (in milliseconds) resp. percentage (in %) value.

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Online/Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up
November 1,2025	928	2160	1154	100%
November 2,2025	936	1380	1161	100%
November 3,2025	937	2681	1167	100%
November 4,2025	931	1930	1157	100%
November 5,2025	925	1305	1151	100%
November 6,2025	927	1731	1160	100%
November 7,2025	925	1307	1147	100%
November 8,2025	920	2856	1150	100%
November 9,2025	924	1091	1190	100%
November 10,2025	963	2267	1196	100%
November 11,2025	927	2625	1152	100%
November 12,2025	922	2733	1155	100%
November 13,2025	925	2783	1147	100%
November 14,2025	921	2439	1138	100%
November 15,2025	916	2670	1140	100%
November 16,2025	924	2286	1154	100%
November 17,2025	924	2653	1161	100%
November 18,2025	929	2859	1152	100%
November 19,2025	930	2991	1157	100%
November 20,2025	928	2371	1151	100%
November 21,2025	927	1681	1135	100%
November 22,2025	920	1870	1146	100%
November 23,2025	934	2586	1163	100%
November 24,2025	929	2379	1160	100%
November 25,2025	930	1005	1161	100%
November 26,2025	933	2999	1159	100%
November 27,2025	936	2510	1149	100%
November 28,2025	931	1383	1135	100%
November 29,2025	921	1867	1140	100%
November 30,2025	941	2344	1172	100%

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KPI & Statistics

Online/Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up
December 1,2025	934	1896	1158	100%
December 2,2025	940	2955	1167	100%
December 3,2025	931	1796	1156	100%
December 4,2025	928	2717	1155	100%
December 5,2025	924	2315	1144	100%
December 6,2025	919	1660	1146	100%
December 7,2025	926	2528	1157	100%
December 8,2025	927	2375	1155	100%
December 9,2025	923	1283	1143	100%
December 10,2025	923	2753	1147	100%
December 11,2025	925	1798	1147	100%
December 12,2025	922	2581	1139	100%
December 13,2025	916	1545	1143	100%
December 14,2025	925	2349	1152	100%
December 15,2025	927	2532	1189	100%
December 16,2025	927	1905	1166	100%
December 17,2025	930	2293	1162	100%
December 18,2025	930	1424	1163	100%
December 19,2025	925	1204	1148	100%
December 20,2025	922	2159	1144	100%
December 21,2025	928	1889	1173	100%
December 22,2025	929	1438	1163	100%
December 23,2025	927	2177	1136	100%
December 24,2025	923	1178	1130	100%
December 25,2025	925	2840	1141	100%
December 26,2025	929	2029	1151	100%
December 27,2025	924	2670	1149	100%
December 28,2025	930	1281	1162	100%
December 29,2025	933	2801	1172	100%
December 30,2025	929	2310	1143	100%
December 31,2025	927	1687	1123	100%

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Annex: Non comparability of client channel functionality

The latest NISP - NextGenPSD2 Implementation Support Program - introduced a method to enhance the comparability of API services and client channel applications within their Compliance paper v1.4.

This has been implemented for this region as some formatting e.g. on IBANs and other payment data are performed in the related online / mobile channels already in the frontend. Those checks are included on the middleware of the API channel which lead to a systematic uncomparability between online / mobile and API channels in the chosen performance measurement approach.

Therefore it has been introduced as best practice to add the measured performance of the online channels additional time blocks which is equivalent to the medium performance of the checks in the API channel, to make the overall performance figures comparable. Several random tests considering different users and accounts have been carried out, resulting in the following average load times which were added to the KPIs shown in the previous page:

Online Channel

AIS Bal: 800 ms

AIS Tra: 800 ms

PIS Single: 900 ms

Mobile Channel

AIS Bal: 800 ms

AIS Tra: 800 ms

PIS Single: 900 ms