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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
October 1,2025	1141	1071	1559	100%	100%	100%	0.00
October 2,2025	1201	991	1609	100%	100%	100%	0.00
October 3,2025	1109	1001	1450	100%	100%	100%	0.00
October 4,2025	1044	957	1722	100%	100%	100%	0.00
October 5,2025	1086	972	1438	100%	100%	100%	0.00
October 6,2025	1145	1014	1763	100%	100%	100%	0.00
October 7,2025	1209	976	1514	100%	100%	100%	0.00
October 8,2025	1032	688	1479	100%	100%	100%	0.00
October 9,2025	933	681	1831	100%	100%	100%	0.00
October 10,2025	1049	680	1809	100%	100%	100%	0.00
October 11,2025	1017	626	1549	100%	100%	100%	0.00
October 12,2025	962	617	1828	100%	100%	100%	0.00
October 13,2025	1023	683	1922	100%	100%	100%	0.00
October 14,2025	923	675	1741	100%	100%	100%	0.00
October 15,2025	943	656	1875	100%	100%	100%	0.00
October 16,2025	966	680	2224	100%	100%	100%	0.00
October 17,2025	931	675	1635	100%	100%	100%	0.00
October 18,2025	946	643	1639	100%	100%	100%	0.00
October 19,2025	978	621	1331	100%	100%	100%	0.00
October 20,2025	918	645	1668	100%	100%	100%	0.00
October 21,2025	920	662	1710	100%	100%	100%	0.00
October 22,2025	959	666	1567	100%	100%	100%	0.00
October 23,2025	959	659	1651	100%	100%	100%	0.00
October 24,2025	955	661	1507	100%	100%	100%	0.00
October 25,2025	906	640	1783	100%	100%	100%	0.00
October 26,2025	951	643	1542	100%	100%	100%	0.00
October 27,2025	978	680	1696	100%	100%	100%	0.00
October 28,2025	921	835	2388	100%	100%	100%	0.00
October 29,2025	902	893	1707	100%	100%	100%	0.00
October 30,2025	1036	652	1439	100%	100%	100%	0.00
October 31,2025	922	666	1573	100%	100%	100%	0.00

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	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
November 1,2025	1028	649	1614	100%	100%	100%	0.00
November 2,2025	984	664	1699	100%	100%	100%	0.00
November 3,2025	995	659	2149	98%	98%	98%	0.02
November 4,2025	1031	656	1509	100%	100%	100%	0.00
November 5,2025	1098	669	1893	100%	100%	100%	0.00
November 6,2025	1068	683	1777	100%	100%	100%	0.00
November 7,2025	989	735	1537	100%	100%	100%	0.00
November 8,2025	1006	755	1386	100%	100%	100%	0.00
November 9,2025	1038	799	1449	100%	100%	100%	0.00
November 10,2025	1046	654	1540	97%	97%	97%	0.03
November 11,2025	968	661	1532	95%	95%	95%	0.05
November 12,2025	1085	694	1635	98%	98%	98%	0.02
November 13,2025	1029	644	2040	100%	100%	100%	0.00
November 14,2025	1088	666	1475	100%	100%	100%	0.00
November 15,2025	965	634	1316	100%	100%	100%	0.00
November 16,2025	1051	639	1388	100%	100%	100%	0.00
November 17,2025	1122	672	1558	100%	100%	100%	0.00
November 18,2025	1064	654	1572	99%	99%	99%	0.01
November 19,2025	955	660	1461	100%	100%	100%	0.04
November 20,2025	1004	672	1500	99%	99%	99%	0.04
November 21,2025	818	650	1449	100%	100%	100%	0.00
November 22,2025	906	650	1551	100%	100%	100%	0.02
November 23,2025	966	722	1712	100%	100%	100%	0.00
November 24,2025	894	695	1448	98%	98%	98%	0.02
November 25,2025	825	661	1501	100%	100%	100%	0.00
November 26,2025	825	661	1686	100%	100%	100%	0.00
November 27,2025	891	695	1589	100%	100%	100%	0.00
November 28,2025	889	714	1619	100%	100%	100%	0.00
November 29,2025	804	643	1661	100%	100%	100%	0.00
November 30,2025	825	646	1438	100%	100%	100%	0.00

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	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
December 1,2025	850	717	1621	100%	100%	100%	0.00
December 2,2025	924	890	1794	100%	100%	100%	0.00
December 3,2025	957	871	1723	98%	98%	98%	0.02
December 4,2025	1004	778	1684	98%	98%	98%	0.02
December 5,2025	948	779	1739	100%	100%	100%	0.00
December 6,2025	989	759	1875	96%	96%	96%	0.04
December 7,2025	915	653	1736	100%	100%	100%	0.00
December 8,2025	947	653	1774	100%	100%	100%	0.00
December 9,2025	972	676	1701	100%	100%	100%	0.00
December 10,2025	926	653	1710	100%	100%	100%	0.00
December 11,2025	924	645	1757	100%	100%	100%	0.00
December 12,2025	1007	668	1546	100%	100%	100%	0.00
December 13,2025	920	664	1731	100%	100%	100%	0.00
December 14,2025	920	660	1814	100%	100%	100%	0.00
December 15,2025	959	712	1662	99%	99%	99%	0.01
December 16,2025	959	738	1611	100%	100%	100%	0.00
December 17,2025	955	652	1511	100%	100%	100%	0.00
December 18,2025	906	651	1946	100%	100%	100%	0.00
December 19,2025	951	652	1653	100%	100%	100%	0.00
December 20,2025	978	662	1567	100%	100%	100%	0.00
December 21,2025	921	653	1871	100%	100%	100%	0.00
December 22,2025	902	651	1607	100%	100%	100%	0.00
December 23,2025	1036	671	1611	100%	100%	100%	0.00
December 24,2025	922	738	1558	100%	100%	100%	0.00
December 25,2025	1006	768	1696	100%	100%	100%	0.00
December 26,2025	969	666	2388	100%	100%	100%	0.00
December 27,2025	995	751	1707	100%	100%	100%	0.00
December 28,2025	1007	893	1439	100%	100%	100%	0.00
December 29,2025	1029	652	1573	95%	95%	95%	0.05
December 30,2025	982	666	1633	96%	96%	96%	0.04
December 31,2025	933	758	1547	100%	100%	100%	0.00

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Online Channel (LaMiaBanca)

	AIS Bal	AIS Tra	PIS Single	Up
October 1,2025	345	345	741	100%
October 2,2025	339	339	711	100%
October 3,2025	333	333	732	100%
October 4,2025	287	287	732	100%
October 5,2025	284	284	734	100%
October 6,2025	349	349	728	100%
October 7,2025	341	341	730	100%
October 8,2025	341	341	687	100%
October 9,2025	344	344	974	100%
October 10,2025	483	483	1116	100%
October 11,2025	297	297	860	100%
October 12,2025	284	284	721	100%
October 13,2025	356	356	886	100%
October 14,2025	354	354	870	100%
October 15,2025	355	355	893	100%
October 16,2025	364	364	881	100%
October 17,2025	351	351	923	100%
October 18,2025	303	303	855	100%
October 19,2025	289	289	774	100%
October 20,2025	359	359	841	100%
October 21,2025	355	355	938	100%
October 22,2025	350	350	1449	100%
October 23,2025	359	359	1335	100%
October 24,2025	357	357	1071	100%
October 25,2025	317	317	1119	100%
October 26,2025	303	303	1568	100%
October 27,2025	382	382	1771	100%
October 28,2025	373	373	1440	100%
October 29,2025	380	380	818	100%
October 30,2025	372	372	871	100%
October 31,2025	382	382	904	100%

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Online Channel (LaMiaBanca)

	AIS Bal	AIS Tra	PIS Single	Up
November 1,2025	283	283	852	100%
November 2,2025	279	279	873	100%
November 3,2025	359	359	1194	100%
November 4,2025	349	349	1212	100%
November 5,2025	356	356	1073	100%
November 6,2025	350	350	1041	100%
November 7,2025	372	372	1034	100%
November 8,2025	317	317	929	100%
November 9,2025	292	292	1138	100%
November 10,2025	376	376	1358	100%
November 11,2025	362	362	1084	100%
November 12,2025	365	365	1719	100%
November 13,2025	359	359	943	100%
November 14,2025	373	373	1014	100%
November 15,2025	318	318	953	100%
November 16,2025	298	298	911	100%
November 17,2025	496	496	1094	100%
November 18,2025	374	374	1689	100%
November 19,2025	367	367	1202	100%
November 20,2025	372	372	946	100%
November 21,2025	372	372	1426	100%
November 22,2025	317	317	990	100%
November 23,2025	399	399	916	100%
November 24,2025	382	382	956	100%
November 25,2025	378	378	971	100%
November 26,2025	389	389	971	100%
November 27,2025	396	396	1008	100%
November 28,2025	385	385	1053	100%
November 29,2025	325	325	971	100%
November 30,2025	325	325	1050	100%

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Online Channel (LaMiaBanca)

	AIS Bal	AIS Tra	PIS Single	Up
December 1,2025	426	426	1236	100%
December 2,2025	342	342	987	100%
December 3,2025	341	341	998	100%
December 4,2025	342	342	1091	100%
December 5,2025	353	353	1177	100%
December 6,2025	299	299	1053	100%
December 7,2025	287	287	998	100%
December 8,2025	302	302	954	100%
December 9,2025	369	369	1151	100%
December 10,2025	371	371	1221	100%
December 11,2025	357	357	1257	100%
December 12,2025	366	366	1476	100%
December 13,2025	302	302	1185	100%
December 14,2025	314	314	1232	100%
December 15,2025	427	427	2335	100%
December 16,2025	379	379	1846	100%
December 17,2025	376	376	1045	100%
December 18,2025	439	439	1126	100%
December 19,2025	464	464	1178	100%
December 20,2025	330	330	1115	100%
December 21,2025	318	318	1037	100%
December 22,2025	398	398	1210	100%
December 23,2025	377	377	1554	100%
December 24,2025	350	350	1367	100%
December 25,2025	296	296	1205	100%
December 26,2025	310	310	1100	100%
December 27,2025	319	319	1142	100%
December 28,2025	311	311	1188	100%
December 29,2025	400	400	1110	100%
December 30,2025	385	385	1045	100%
December 31,2025	361	361	1105	100%

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

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Mobile Channel (LaMiaBanca)

	AIS Bal	AIS Tra	PIS Single	Up
October 1,2025	352	352	870	100%
October 2,2025	345	345	839	100%
October 3,2025	340	340	715	100%
October 4,2025	308	308	870	100%
October 5,2025	303	303	819	100%
October 6,2025	357	357	736	100%
October 7,2025	347	347	800	100%
October 8,2025	347	347	647	100%
October 9,2025	349	349	764	100%
October 10,2025	358	358	577	100%
October 11,2025	320	320	688	100%
October 12,2025	303	303	757	100%
October 13,2025	366	366	514	100%
October 14,2025	361	361	658	100%
October 15,2025	368	368	819	100%
October 16,2025	378	378	802	100%
October 17,2025	359	359	902	100%
October 18,2025	324	324	599	100%
October 19,2025	312	312	668	100%
October 20,2025	365	365	636	100%
October 21,2025	362	362	901	100%
October 22,2025	356	356	523	100%
October 23,2025	368	368	928	100%
October 24,2025	359	359	905	100%
October 25,2025	336	336	948	100%
October 26,2025	323	323	726	100%
October 27,2025	388	388	640	100%
October 28,2025	378	378	1433	100%
October 29,2025	389	389	818	100%
October 30,2025	377	377	779	100%
October 31,2025	384	384	739	100%

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Mobile Channel (LaMiaBanca)

	AIS Bal	AIS Tra	PIS Single	Up
November 1,2025	300	300	523	100%
November 2,2025	294	294	736	100%
November 3,2025	361	361	1314	100%
November 4,2025	353	353	1337	100%
November 5,2025	361	361	936	100%
November 6,2025	359	359	882	100%
November 7,2025	379	379	801	100%
November 8,2025	340	340	828	100%
November 9,2025	312	312	788	100%
November 10,2025	379	379	730	100%
November 11,2025	365	365	868	100%
November 12,2025	364	364	891	100%
November 13,2025	366	366	1328	100%
November 14,2025	379	379	925	100%
November 15,2025	347	347	937	100%
November 16,2025	325	325	768	100%
November 17,2025	571	571	1042	100%
November 18,2025	376	376	823	100%
November 19,2025	378	378	930	100%
November 20,2025	381	381	857	100%
November 21,2025	381	381	739	100%
November 22,2025	341	341	965	100%
November 23,2025	545	545	761	100%
November 24,2025	390	390	814	100%
November 25,2025	386	386	723	100%
November 26,2025	403	403	521	100%
November 27,2025	405	405	855	100%
November 28,2025	394	394	590	100%
November 29,2025	347	347	0	100%
November 30,2025	354	354	851	100%

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Mobile Channel (LaMiaBanca)

	AIS Bal	AIS Tra	PIS Single	Up
December 1,2025	445	445	1253	100%
December 2,2025	354	354	657	100%
December 3,2025	352	352	658	100%
December 4,2025	354	354	871	100%
December 5,2025	362	362	995	100%
December 6,2025	319	319	1047	100%
December 7,2025	312	312	606	100%
December 8,2025	320	320	941	100%
December 9,2025	370	370	1076	100%
December 10,2025	383	383	928	100%
December 11,2025	372	372	1046	100%
December 12,2025	381	381	995	100%
December 13,2025	327	327	1022	100%
December 14,2025	353	353	964	100%
December 15,2025	442	442	678	100%
December 16,2025	392	392	789	100%
December 17,2025	389	389	658	100%
December 18,2025	426	426	534	100%
December 19,2025	451	451	640	100%
December 20,2025	354	354	733	100%
December 21,2025	341	341	561	100%
December 22,2025	412	412	938	100%
December 23,2025	388	388	1460	100%
December 24,2025	368	368	1177	100%
December 25,2025	322	322	849	100%
December 26,2025	333	333	974	100%
December 27,2025	341	341	0	100%
December 28,2025	336	336	683	100%
December 29,2025	413	413	869	100%
December 30,2025	405	405	742	100%
December 31,2025	377	377	652	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 where added to the KPIs shown in the previous page:

Online Channel
AIS Bal: 500 ms
AIS Tra: 500 ms
PIS Single: 500 ms

Mobile Channel
AIS Bal: 500 ms
AIS Tra: 500 ms
PIS Single: 500 ms