

Deutsche Bank

Payment Services Directive 2

DE | norisbank GmbH | Noris

KPI & Statistics

Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
July 1,2025	597	631	1131	100%	100%	100%	0.06
July 2,2025	582	619	1117	100%	100%	100%	0.11
July 3,2025	592	620	1180	100%	100%	100%	0.02
July 4,2025	585	610	1149	100%	100%	100%	0.02
July 5,2025	563	575	1169	100%	100%	100%	0.07
July 6,2025	556	567	1129	100%	100%	100%	0.02
July 7,2025	581	593	1096	100%	100%	100%	0.01
July 8,2025	573	607	1133	100%	100%	100%	0.01
July 9,2025	572	591	1136	100%	100%	100%	0.02
July 10,2025	574	585	1139	100%	100%	100%	0.02
July 11,2025	566	576	1114	100%	100%	100%	0.06
July 12,2025	561	565	1103	100%	100%	100%	0.03
July 13,2025	555	565	1132	100%	100%	100%	0.01
July 14,2025	574	582	1108	100%	100%	100%	0.01
July 15,2025	570	581	1123	100%	100%	100%	0.05
July 16,2025	573	584	1149	100%	100%	100%	0.01
July 17,2025	567	579	1162	100%	100%	100%	0.01
July 18,2025	571	579	1166	100%	100%	100%	0.02
July 19,2025	556	560	1110	100%	100%	100%	0.09
July 20,2025	560	563	1125	100%	100%	100%	0.03
July 21,2025	569	573	1112	100%	100%	100%	0.01
July 22,2025	568	576	1104	100%	100%	100%	0.00
July 23,2025	570	574	1122	100%	100%	100%	0.01
July 24,2025	550	555	1120	100%	100%	100%	0.03
July 25,2025	556	563	1105	100%	100%	100%	0.04
July 26,2025	529	532	1068	98%	98%	98%	1.81
July 27,2025	526	527	1088	100%	100%	100%	0.01
July 28,2025	546	548	1074	100%	100%	100%	0.06
July 29,2025	556	559	1073	100%	100%	100%	0.01
July 30,2025	541	554	1033	100%	100%	100%	0.02
July 31,2025	546	560	1057	100%	100%	100%	0.06

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
August 1,2025	549	563	1066	100%	100%	100%	0.01
August 2,2025	533	549	1047	100%	100%	100%	0.02
August 3,2025	532	548	1069	100%	100%	100%	0.01
August 4,2025	546	562	1057	100%	100%	100%	0.09
August 5,2025	540	559	1064	100%	100%	100%	0.01
August 6,2025	537	553	1092	100%	100%	100%	0.03
August 7,2025	537	552	1087	100%	100%	100%	0.14
August 8,2025	547	558	1042	100%	100%	100%	0.19
August 9,2025	544	551	1106	100%	100%	100%	0.01
August 10,2025	542	552	1108	100%	100%	100%	0.05
August 11,2025	569	577	1085	100%	100%	100%	0.02
August 12,2025	572	582	1123	100%	100%	100%	0.01
August 13,2025	590	599	1159	100%	100%	100%	0.32
August 14,2025	589	589	1248	100%	100%	100%	0.02
August 15,2025	584	583	1210	100%	100%	100%	0.01
August 16,2025	581	575	1239	100%	100%	100%	0.03
August 17,2025	578	575	1219	100%	100%	100%	0.01
August 18,2025	589	582	1242	100%	100%	100%	0.02
August 19,2025	592	586	1222	100%	100%	100%	0.11
August 20,2025	590	586	1225	100%	100%	100%	1.27
August 21,2025	590	586	1250	100%	100%	100%	0.14
August 22,2025	588	585	1291	100%	100%	100%	0.05
August 23,2025	607	604	1397	100%	100%	100%	0.02
August 24,2025	604	604	1220	100%	100%	100%	0.08
August 25,2025	604	604	1236	100%	100%	100%	0.02
August 26,2025	613	606	1208	100%	100%	100%	0.01
August 27,2025	596	592	1204	100%	100%	100%	0.06
August 28,2025	618	613	1188	100%	100%	100%	0.01
August 29,2025	616	611	1199	100%	100%	100%	0.09
August 30,2025	606	608	1217	100%	100%	100%	0.01
August 31,2025	586	584	1200	100%	100%	100%	0.03

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Dedicated Interface

	AIS Bal	AIS Tra	PIS Single	Up (AIS)	Up (PIS)	Up (PIIS)	Error Rate
September 1,2025	613	611	1222	100%	100%	100%	0.01
September 2,2025	601	602	1206	96%	96%	96%	3.86
September 3,2025	612	614	1215	100%	100%	100%	0.26
September 4,2025	618	617	1252	100%	100%	100%	0.07
September 5,2025	606	607	1234	100%	100%	100%	0.01
September 6,2025	591	591	1227	100%	100%	100%	0.05
September 7,2025	597	598	1253	100%	100%	100%	0.01
September 8,2025	613	610	1237	98%	98%	98%	2.01
September 9,2025	608	608	1216	100%	100%	100%	0.04
September 10,2025	598	609	1233	97%	97%	97%	2.91
September 11,2025	604	602	1199	100%	100%	100%	0.22
September 12,2025	585	597	1161	100%	100%	100%	0.09
September 13,2025	580	587	1188	100%	100%	100%	0.04
September 14,2025	583	588	1185	100%	100%	100%	0.05
September 15,2025	582	587	1185	100%	100%	100%	0.01
September 16,2025	572	580	1194	100%	100%	100%	0.06
September 17,2025	582	585	1158	100%	100%	100%	0.02
September 18,2025	583	581	1183	100%	100%	100%	0.09
September 19,2025	584	581	1203	99%	99%	99%	1.11
September 20,2025	568	697	1774	100%	100%	100%	0.14
September 21,2025	573	649	1528	100%	100%	100%	0.11
September 22,2025	599	585	1215	100%	100%	100%	0.01
September 23,2025	584	581	1229	100%	100%	100%	0.02
September 24,2025	598	591	1232	100%	100%	100%	0.07
September 25,2025	605	592	1320	100%	100%	100%	0.01
September 26,2025	607	598	1341	100%	100%	100%	0.09
September 27,2025	588	579	1295	100%	100%	100%	0.03
September 28,2025	593	585	1281	100%	100%	100%	0.02
September 29,2025	611	600	1278	100%	100%	100%	0.01
September 30,2025	617	608	1304	100%	100%	100%	0.12

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Online Channel/Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up
July 1,2025	921	1978	1079	100%
July 2,2025	923	1033	1086	100%
July 3,2025	919	1042	1076	100%
July 4,2025	916	1030	1065	100%
July 5,2025	915	1020	1075	100%
July 6,2025	921	1047	1083	100%
July 7,2025	923	1220	1085	100%
July 8,2025	922	1158	1086	100%
July 9,2025	922	1080	1082	100%
July 10,2025	921	1054	1078	100%
July 11,2025	917	1027	1087	100%
July 12,2025	916	1021	1083	100%
July 13,2025	922	1072	1081	100%
July 14,2025	922	1059	1086	100%
July 15,2025	922	1046	1076	100%
July 16,2025	921	1054	1075	100%
July 17,2025	919	1083	1056	100%
July 18,2025	916	1044	1066	100%
July 19,2025	915	1068	1084	100%
July 20,2025	920	1063	1076	100%
July 21,2025	919	1041	1077	100%
July 22,2025	919	1048	1077	100%
July 23,2025	915	1058	1061	100%
July 24,2025	917	1073	1062	100%
July 25,2025	913	1063	1058	100%
July 26,2025	910	1024	1061	100%
July 27,2025	918	1041	1072	100%
July 28,2025	918	1042	1079	100%
July 29,2025	916	1036	1060	100%
July 30,2025	919	1049	1057	100%
July 31,2025	918	1032	1060	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 Channel/Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up
August 1,2025	910	1038	1061	100%
August 2,2025	908	1068	1073	100%
August 3,2025	915	1052	1076	100%
August 4,2025	916	1041	1064	100%
August 5,2025	915	1026	1061	100%
August 6,2025	916	1024	1062	100%
August 7,2025	923	1031	1067	100%
August 8,2025	920	1046	1061	100%
August 9,2025	922	1045	1071	100%
August 10,2025	926	1051	1078	100%
August 11,2025	927	1054	1085	100%
August 12,2025	927	1022	1075	100%
August 13,2025	926	1003	1058	100%
August 14,2025	925	1003	1057	100%
August 15,2025	921	998	1060	100%
August 16,2025	920	995	1062	100%
August 17,2025	926	1006	1060	100%
August 18,2025	927	1008	1062	100%
August 19,2025	926	994	1062	100%
August 20,2025	926	998	1063	100%
August 21,2025	928	1002	1065	100%
August 22,2025	924	1001	1079	100%
August 23,2025	925	988	1053	100%
August 24,2025	930	991	1061	100%
August 25,2025	932	1004	1071	100%
August 26,2025	929	1005	1062	100%
August 27,2025	938	1021	1075	100%
August 28,2025	943	1016	1083	100%
August 29,2025	935	1012	1066	100%
August 30,2025	923	992	1064	100%
August 31,2025	934	1003	1091	100%

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Online Channel/Mobile Channel

	AIS Bal	AIS Tra	PIS Single	Up
September 1,2025	932	1005	1081	100%
September 2,2025	935	1012	1081	100%
September 3,2025	940	1018	1072	100%
September 4,2025	935	1011	1067	100%
September 5,2025	924	1001	1057	100%
September 6,2025	924	1003	1063	100%
September 7,2025	934	1014	1069	100%
September 8,2025	932	1003	1069	100%
September 9,2025	927	991	1053	100%
September 10,2025	928	990	1051	100%
September 11,2025	929	993	1051	100%
September 12,2025	920	994	1047	100%
September 13,2025	921	1004	1054	100%
September 14,2025	929	1004	1056	100%
September 15,2025	926	997	1054	100%
September 16,2025	932	1006	1061	100%
September 17,2025	937	1015	1066	100%
September 18,2025	936	1021	1156	100%
September 19,2025	932	1022	1082	100%
September 20,2025	931	1012	1082	100%
September 21,2025	936	1015	1088	100%
September 22,2025	934	1001	1075	100%
September 23,2025	939	1019	1069	100%
September 24,2025	941	1022	1071	100%
September 25,2025	942	1019	1068	100%
September 26,2025	928	1008	1062	100%
September 27,2025	927	1003	1064	100%
September 28,2025	940	1017	1073	100%
September 29,2025	941	1024	1076	100%
September 30,2025	942	1010	1082	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: 1794 ms
AIS Tra: 1949 ms
PIS Single: 2738 ms

Mobile Channel

AIS Bal: 2684 ms
AIS Tra: 2717 ms
PIS Single: 1404 ms