



**Gesamtbericht PSD2 | General PSD2 Report**  
**Auswertungszeitraum Oktober 2025 bis Dezember 2025**  
**Evaluation period October 2025 to December 2025**

# Bericht PSD2 | General PSD2 Report

## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
10050000	99,47%	0,53%	0,11%	99	153,53		99,65%	0,35%			99,11%	0,89%	268	232
10120100	99,62%	0,38%	0,07%	147	126,33		99,63%	0,37%			99,63%	0,37%	321	301
13050000	99,54%	0,46%	0,07%	110	123,23		99,64%	0,36%			99,50%	0,50%	267	232
14051000	99,54%	0,46%	0,06%	108	124,64		99,59%	0,41%			99,51%	0,49%	259	210
14052000	99,54%	0,46%	0,06%	104	121,00		99,64%	0,36%			99,51%	0,49%	263	195
15050100	99,54%	0,46%	0,07%	107	120,74		99,64%	0,36%			99,52%	0,48%	260	225
15050200	99,54%	0,46%	0,06%	112	123,99		99,62%	0,38%			99,51%	0,49%	266	219
15050400	99,54%	0,46%	0,08%	104	126,01		99,56%	0,44%			99,51%	0,49%	259	212
15050500	99,54%	0,46%	0,07%	107	124,54		99,57%	0,43%			99,50%	0,50%	253	212
15051732	99,54%	0,46%	0,06%	100	122,40		99,61%	0,39%			99,52%	0,48%	268	238
16050000	99,59%	0,41%	0,06%	104	125,91		99,68%	0,32%			99,46%	0,54%	270	211
16050101	99,59%	0,41%	0,05%	113	124,05		99,60%	0,40%			99,58%	0,42%	273	264
16050202	99,59%	0,41%	0,05%	119	120,10		99,63%	0,37%			99,58%	0,42%	287	219
17052000	99,59%	0,41%	0,06%	116	117,74		99,66%	0,34%			99,56%	0,44%	269	224
17052302	99,60%	0,40%	0,06%	112	126,43		99,65%	0,35%			99,58%	0,42%	261	247
17054040	99,59%	0,41%	0,05%	106	123,77		99,64%	0,36%			99,56%	0,44%	259	214
17055050	99,59%	0,41%	0,06%	109	121,64		99,64%	0,36%			99,51%	0,49%	260	229
17056060	99,59%	0,41%	0,05%	116	139,43		99,63%	0,37%			99,56%	0,44%	274	218
18050000	99,59%	0,41%	0,06%	109	121,79		99,67%	0,33%			99,54%	0,46%	246	197
18051000	99,59%	0,41%	0,04%	111	117,45		99,59%	0,41%			99,55%	0,45%	253	204

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BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
18055000	99,59%	0,41%	0,05%	97	127,04		99,66%	0,34%			99,55%	0,45%	256	184
20050550	99,57%	0,43%	0,05%	108	135,43		99,73%	0,27%			99,32%	0,68%	271	219
20750000	99,68%	0,32%	0,04%	110	122,93		99,73%	0,27%			99,65%	0,35%	258	206
21050170	99,68%	0,32%	0,04%	119	127,28		99,76%	0,24%			99,57%	0,43%	251	199
21051275	99,68%	0,32%	0,03%	127	137,54		99,72%	0,28%			99,66%	0,34%	271	226
21352240	99,55%	0,45%	0,06%	124	133,46		99,69%	0,31%			99,48%	0,52%	262	216
21450000	99,68%	0,32%	0,03%	123	127,50		99,71%	0,29%			99,64%	0,36%	255	200
21750000	99,68%	0,32%	0,04%	119	130,03		99,77%	0,23%			99,58%	0,42%	246	192
22150000	99,68%	0,32%	0,03%	132	130,29		99,73%	0,27%			99,66%	0,34%	284	221
22151730	99,55%	0,45%	0,05%	169	136,57		99,59%	0,41%			99,56%	0,44%	312	257
22250020	99,55%	0,45%	0,07%	128	131,36		99,65%	0,35%			99,53%	0,47%	262	190
23050101	99,55%	0,45%	0,06%	123	130,57		99,65%	0,35%			99,53%	0,47%	273	235
23051030	99,55%	0,45%	0,06%	124	132,77		99,66%	0,34%			99,50%	0,50%	273	216
23052750	99,68%	0,32%	0,03%	117	124,72		99,74%	0,26%			99,63%	0,37%	253	198
24050110	99,68%	0,32%	0,04%	110	122,66		99,71%	0,29%			99,66%	0,34%	250	183
24150001	99,59%	0,41%	0,05%	106	118,16		99,69%	0,31%			99,48%	0,52%	245	195
24151005	99,67%	0,33%	0,02%	112	123,43		99,73%	0,27%			99,66%	0,34%	250	202
24151116	99,67%	0,33%	0,04%	115	118,97		99,69%	0,31%			99,67%	0,33%	254	207
24151235	99,58%	0,42%	0,05%	115	113,85		99,68%	0,32%			99,42%	0,58%	239	203
25050000	99,69%	0,31%	0,04%	136	150,38		99,77%	0,23%			99,58%	0,42%	265	222

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BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
25050180	99,66%	0,34%	0,05%	111	154,61		99,77%	0,23%			99,54%	0,46%	250	227
25151270	99,71%	0,29%	0,04%	135	123,61		99,71%	0,29%			99,89%	0,11%	279	263
25151371	99,70%	0,30%	0,03%	124	128,27		99,74%	0,26%			99,88%	0,12%	287	259
25152375	99,68%	0,32%	0,04%	112	120,95		99,70%	0,30%			99,66%	0,34%	255	222
25450110	99,70%	0,30%	0,06%	108	117,59		99,75%	0,25%			99,79%	0,21%	249	201
25451345	99,69%	0,31%	0,05%	140	134,66		99,90%	0,10%			99,89%	0,11%	305	253
25551480	99,70%	0,30%	0,04%	112	112,48		99,74%	0,26%			99,77%	0,23%	255	208
25650106	99,68%	0,32%	0,03%	113	119,45		99,72%	0,28%			99,66%	0,34%	275	195
25850110	99,68%	0,32%	0,04%	108	118,38		99,73%	0,27%			99,66%	0,34%	251	201
25851660	99,68%	0,32%	0,03%	109	119,64		99,72%	0,28%			99,66%	0,34%	258	199
25950130	99,70%	0,30%	0,05%	108	120,61		99,74%	0,26%		1.336	99,73%	0,27%	254	203
26050001	99,70%	0,30%	0,05%	120	123,91		99,76%	0,24%		1.557	99,76%	0,24%	265	216
26051260	99,71%	0,29%	0,03%	154	118,36		99,77%	0,23%			99,87%	0,13%	264	202
26250001	99,70%	0,30%	0,05%	111	122,38		99,73%	0,27%			99,83%	0,17%	263	197
26251425	99,71%	0,29%	0,03%	122	120,54		99,72%	0,28%			99,87%	0,13%	299	235
26351015	99,70%	0,30%	0,04%	109	117,02		99,73%	0,27%			99,84%	0,16%	252	221
26550105	99,68%	0,32%	0,03%	108	117,33		99,72%	0,28%		624	99,66%	0,34%	254	217
26551540	99,68%	0,32%	0,04%	104	117,99		99,79%	0,21%			99,66%	0,34%	251	183
26552286	99,68%	0,32%	0,05%	114	116,67		99,74%	0,26%			99,67%	0,33%	253	116
26650001	99,68%	0,32%	0,03%	111	113,84		99,68%	0,32%			99,66%	0,34%	253	209

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BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
26750001	99,68%	0,32%	0,04%	110	115,54		99,62%	0,38%			99,66%	0,34%	261	209
26951311	99,70%	0,30%	0,04%	107	118,25		99,80%	0,20%		2.604	99,75%	0,25%	253	200
28050100	99,58%	0,42%	0,06%	108	122,24		99,70%	0,30%			99,32%	0,68%	245	197
28250110	99,59%	0,41%	0,06%	117	117,88		99,64%	0,36%			99,47%	0,53%	263	219
28350000	99,58%	0,42%	0,06%	111	115,22		99,63%	0,37%			99,41%	0,59%	246	207
28450000	99,59%	0,41%	0,05%	110	121,26		99,61%	0,39%			99,48%	0,52%	255	207
28550000	99,59%	0,41%	0,05%	104	112,90		99,63%	0,37%			99,42%	0,58%	249	214
29050101	99,60%	0,40%	0,06%	136	161,10		99,70%	0,30%			99,29%	0,71%	259	254
29151700	99,59%	0,41%	0,05%	110	113,74		99,64%	0,36%			99,38%	0,62%	242	178
29152550	99,60%	0,40%	0,03%	110	118,99		99,62%	0,38%			99,54%	0,46%	249	207
29152670	99,59%	0,41%	0,06%	105	116,17		99,65%	0,35%			99,42%	0,58%	237	185
29250000	99,58%	0,42%	0,08%	108	116,60		99,60%	0,40%			99,39%	0,61%	246	190
30050110	99,59%	0,41%	0,05%	125	148,74		99,67%	0,33%			99,54%	0,46%	260	224
30150200	99,71%	0,29%	0,03%	132	144,92		99,80%	0,20%			99,89%	0,11%	265	232
30351220	99,69%	0,31%	0,05%	148	148,59		99,71%	0,29%			99,89%	0,11%	285	289
30550000	99,59%	0,41%	0,05%	122	138,99		99,71%	0,29%			99,48%	0,52%	262	229
31050000	99,59%	0,41%	0,05%	122	142,43		99,67%	0,33%			99,56%	0,44%	255	193
31251220	99,59%	0,41%	0,05%	116	135,62		99,73%	0,27%			99,51%	0,49%	263	199
32050000	99,59%	0,41%	0,05%	125	144,12		99,73%	0,27%			99,53%	0,47%	270	199
32450000	99,71%	0,29%	0,05%	120	141,00		99,77%	0,23%			99,85%	0,15%	267	214

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BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
33050000	99,59%	0,41%	0,05%	125	142,08		99,70%	0,30%			99,40%	0,60%	245	308
33450000	99,70%	0,30%	0,04%	131	141,45		99,77%	0,23%			99,84%	0,16%	264	212
34050000	99,59%	0,41%	0,06%	128	144,43		99,63%	0,37%			99,53%	0,47%	267	212
34051570	99,60%	0,40%	0,04%	141	136,48		99,75%	0,25%			99,57%	0,43%	285	254
34250000	99,59%	0,41%	0,05%	129	142,93		99,66%	0,34%			99,53%	0,47%	258	209
35050000	99,60%	0,40%	0,07%	116	142,60		99,72%	0,28%			99,49%	0,51%	255	229
35450000	99,70%	0,30%	0,04%	125	130,13		99,73%	0,27%			99,84%	0,16%	257	229
35650000	99,71%	0,29%	0,04%	129	136,95		99,82%	0,18%			99,84%	0,16%	265	215
36050105	99,60%	0,40%	0,05%	117	142,23		99,72%	0,28%			99,48%	0,52%	263	223
36250000	99,60%	0,40%	0,04%	124	140,39		99,81%	0,19%			99,56%	0,44%	266	226
36550000	99,60%	0,40%	0,06%	120	141,92		99,67%	0,33%			99,55%	0,45%	262	219
37050198	99,60%	0,40%	0,05%	118	158,76		99,72%	0,28%			99,49%	0,51%	255	229
37050299	99,59%	0,41%	0,04%	120	146,67		99,71%	0,29%			99,36%	0,64%	259	223
37551440	99,59%	0,41%	0,04%	125	138,30		99,66%	0,34%			99,54%	0,46%	258	230
37551780	99,59%	0,41%	0,05%	129	139,93		99,69%	0,31%			99,58%	0,42%	274	226
38250110	99,59%	0,41%	0,04%	120	136,07		99,68%	0,32%			99,54%	0,46%	262	226
38450000	99,59%	0,41%	0,04%	123	136,09		99,59%	0,41%			99,54%	0,46%	268	199
39050000	99,59%	0,41%	0,06%	121	145,64						99,43%	0,57%	253	191
39550110	99,59%	0,41%	0,05%	119	137,42		99,70%	0,30%			99,50%	0,50%	255	212
40050150	99,60%	0,40%	0,04%	96	116,07		99,75%	0,25%			99,44%	0,56%	243	174

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40154476	99,60%	0,40%	0,05%	131	132,71		99,62%	0,38%			99,57%	0,43%	293	264
40154530	99,60%	0,40%	0,05%	102	116,53		99,80%	0,20%			99,43%	0,57%	253	196
40350005	99,58%	0,42%	0,05%	122	137,67		99,61%	0,39%			99,52%	0,48%	270	220
40351060	99,59%	0,41%	0,05%	110	120,37		99,66%	0,34%			99,45%	0,55%	257	181
41050095	99,59%	0,41%	0,06%	101	127,97		99,64%	0,36%			99,49%	0,51%	262	238
41051845	99,60%	0,40%	0,05%	95	124,71		99,73%	0,27%			99,55%	0,45%	258	227
41450075	99,58%	0,42%	0,05%	122	141,01						99,48%	0,52%	267	206
41651770	93,56%	6,44%	5,71%	100	103,50		99,11%	0,89%			93,60%	6,40%	227	189
41651965	99,59%	0,41%	0,05%	114	138,82		99,58%	0,42%			99,56%	0,44%	295	250
42050001	99,58%	0,42%	0,05%	125	143,82		99,66%	0,34%			99,48%	0,52%	270	222
42450040	99,60%	0,40%	0,05%	104	120,16		99,64%	0,36%			99,54%	0,46%	268	206
42451220	99,58%	0,42%	0,05%	124	154,48		99,63%	0,37%			99,53%	0,47%	277	219
42650150	99,60%	0,40%	0,05%	101	119,82		99,66%	0,34%			99,44%	0,56%	256	202
42850035	99,58%	0,42%	0,10%	112	128,40		99,62%	0,38%			99,52%	0,48%	264	226
43050001	99,57%	0,43%	0,06%	110	132,00		99,71%	0,29%			99,53%	0,47%	263	213
43051040	99,71%	0,29%	0,03%	105	124,45		99,72%	0,28%			99,89%	0,11%	240	201
43250030	99,59%	0,41%	0,06%	98	126,60		99,75%	0,25%			99,50%	0,50%	254	237
44050199	99,61%	0,39%	0,06%	124	157,77		99,71%	0,29%			99,50%	0,50%	276	237
44152370	99,59%	0,41%	0,05%	101	126,27		99,63%	0,37%			99,49%	0,51%	261	202
44350060	99,71%	0,29%	0,04%	103	118,59		99,75%	0,25%			99,88%	0,12%	234	196

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BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
44550045	99,71%	0,29%	0,05%	102	122,41		99,73%	0,27%			99,89%	0,11%	232	187
44551210	99,70%	0,30%	0,04%	111	124,95		99,72%	0,28%			99,89%	0,11%	247	184
45050001	99,71%	0,29%	0,06%	105	124,08		99,73%	0,27%			99,83%	0,17%	229	178
45250035	99,59%	0,41%	0,05%	112	136,75		99,73%	0,27%			99,50%	0,50%	260	247
45450050	99,58%	0,42%	0,04%	107	125,50		99,62%	0,38%			99,56%	0,44%	266	184
45451555	99,58%	0,42%	0,05%	116	132,48		99,61%	0,39%			99,56%	0,44%	268	234
45851020	99,59%	0,41%	0,05%	109	121,77		99,67%	0,33%			99,50%	0,50%	270	217
45851665	99,59%	0,41%	0,04%	115	123,01		99,75%	0,25%			99,57%	0,43%	286	251
46050001	99,58%	0,42%	0,05%	125	139,52		99,66%	0,34%			99,48%	0,52%	262	228
46051240	99,58%	0,42%	0,06%	140	132,74		99,67%	0,33%			99,56%	0,44%	286	209
46053480	99,59%	0,41%	0,04%	108	123,10		99,64%	0,36%			99,57%	0,43%	286	235
46250049	99,59%	0,41%	0,06%	114	159,60		99,71%	0,29%			99,56%	0,44%	268	212
46251630	99,57%	0,43%	0,06%	115	130,59		99,62%	0,38%			99,57%	0,43%	279	195
46451012	93,57%	6,43%	5,75%	97	110,39		100,00%	0,00%			93,62%	6,38%	230	184
46650005	97,89%	2,11%	1,24%	108	129,02		99,19%	0,81%			97,53%	2,47%	264	204
47650130	99,58%	0,42%	0,05%	168	134,03		99,67%	0,33%			99,43%	0,57%	292	208
47850065	99,59%	0,41%	0,05%	119	130,87		100,00%	0,00%			99,46%	0,54%	259	194
47853520	99,59%	0,41%	0,05%	108	133,02		99,67%	0,33%			99,46%	0,54%	255	215
48050161	99,58%	0,42%	0,06%	110	135,88		99,66%	0,34%			99,45%	0,55%	256	212
48250110	99,59%	0,41%	0,05%	109	122,17		99,67%	0,33%			99,47%	0,53%	257	219



# Bericht PSD2 | General PSD2 Report

## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
49050101	99,70%	0,30%	0,04%	105	115,09		99,73%	0,27%			99,85%	0,15%	231	175
49051065	99,71%	0,29%	0,04%	135	126,39		99,71%	0,29%			99,89%	0,11%	253	194
49051285	99,71%	0,29%	0,05%	121	123,01		99,77%	0,23%			99,89%	0,11%	237	200
49450120	99,58%	0,42%	0,05%	114	135,60		99,66%	0,34%			99,48%	0,52%	264	205
50050201	99,61%	0,39%	0,07%	114	148,10		99,63%	0,37%			99,52%	0,48%	256	218
50550020	99,60%	0,40%	0,06%	113	140,00		99,65%	0,35%			99,57%	0,43%	266	219
50650023	99,59%	0,41%	0,05%	113	136,00		99,68%	0,32%			99,50%	0,50%	270	207
50652124	99,55%	0,45%	0,06%	112	134,01		99,60%	0,40%			99,47%	0,53%	252	221
50750094	99,55%	0,45%	0,05%	120	127,98		99,69%	0,31%			99,53%	0,47%	265	240
50850150	99,59%	0,41%	0,05%	114	133,39		99,66%	0,34%			99,49%	0,51%	263	231
50851952	99,70%	0,30%	0,04%	124	132,25		99,72%	0,28%			99,89%	0,11%	263	193
50852553	99,59%	0,41%	0,05%	133	144,25		99,66%	0,34%			99,56%	0,44%	289	251
50852651	99,59%	0,41%	0,04%	121	137,23		99,65%	0,35%			99,57%	0,43%	283	241
50950068	99,70%	0,30%	0,03%	132	132,23		99,80%	0,20%			99,89%	0,11%	264	193
50951469	99,71%	0,29%	0,06%	132	140,18		99,72%	0,28%			99,89%	0,11%	267	194
51050015	99,58%	0,42%	0,06%	126	148,84		99,74%	0,26%			99,51%	0,49%	266	226
51150018	99,59%	0,41%	0,05%	125	137,00		99,63%	0,37%			99,57%	0,43%	281	237
51151919	99,70%	0,30%	0,05%	129	141,40		99,80%	0,20%			99,89%	0,11%	271	220
51250000	99,59%	0,41%	0,04%	121	133,20		99,69%	0,31%			99,48%	0,52%	278	238
51350025	99,59%	0,41%	0,06%	113	136,82		99,64%	0,36%			99,52%	0,48%	268	248

# Bericht PSD2 | General PSD2 Report

## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
51351526	99,57%	0,43%	0,04%	161	152,36		99,72%	0,28%			99,54%	0,46%	307	266
51352227	99,60%	0,40%	0,06%	163	171,39		99,62%	0,38%			99,58%	0,42%	344	325
51550035	99,55%	0,45%	0,06%	113	126,93		99,59%	0,41%			99,50%	0,50%	248	207
51650045	99,59%	0,41%	0,04%	146	140,18		99,65%	0,35%			99,57%	0,43%	287	255
51850079	99,55%	0,45%	0,06%	119	128,91		99,70%	0,30%			99,47%	0,53%	257	226
52050353	99,59%	0,41%	0,04%	111	131,86		99,66%	0,34%			99,48%	0,52%	262	171
52051877	99,71%	0,29%	0,06%	144	159,74		99,71%	0,29%			99,89%	0,11%	307	258
52052154	99,70%	0,30%	0,04%	124	138,57		99,86%	0,14%			99,89%	0,11%	254	206
52053458	99,61%	0,39%	0,04%	153	161,50						99,59%	0,41%	325	288
52250030	99,70%	0,30%	0,05%	130	143,80		99,77%	0,23%			99,89%	0,11%	268	202
52350005	99,70%	0,30%	0,04%	134	127,01		99,74%	0,26%			99,89%	0,11%	269	199
53050180	99,59%	0,41%	0,05%	123	139,60		99,75%	0,25%			99,57%	0,43%	277	221
53051396	99,55%	0,45%	0,05%	138	132,75		99,61%	0,39%			99,54%	0,46%	273	235
53250000	99,59%	0,41%	0,07%	119	135,73		99,63%	0,37%			99,56%	0,44%	271	198
53350000	99,55%	0,45%	0,06%	114	138,30		99,71%	0,29%			99,47%	0,53%	244	212
54050220	99,58%	0,42%	0,06%	123	138,23		99,66%	0,34%			99,30%	0,70%	263	214
54051550	99,58%	0,42%	0,05%	132	138,49		99,64%	0,36%			99,36%	0,64%	276	230
54051990	99,58%	0,42%	0,07%	124	138,97		99,62%	0,38%			99,36%	0,64%	273	235
54250010	99,69%	0,31%	0,05%	125	138,91		99,73%	0,27%			99,47%	0,53%	305	235
54550010	99,69%	0,31%	0,05%	125	141,85		99,73%	0,27%			99,47%	0,53%	301	255

# Bericht PSD2 | General PSD2 Report

## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
54651240	99,69%	0,31%	0,04%	124	137,02		99,71%	0,29%			99,46%	0,54%	298	232
54850010	99,69%	0,31%	0,04%	122	138,00						99,47%	0,53%	292	217
55350010	99,58%	0,42%	0,06%	118	135,93		99,67%	0,33%			99,29%	0,71%	262	233
56050180	99,58%	0,42%	0,06%	118	137,87		99,65%	0,35%			99,29%	0,71%	260	211
56051790	99,58%	0,42%	0,05%	121	128,29		99,63%	0,37%			99,35%	0,65%	259	208
56250030	99,58%	0,42%	0,06%	118	137,42		99,62%	0,38%			99,35%	0,65%	263	209
57050120	99,68%	0,32%	0,05%	110	122,83		99,84%	0,16%			99,35%	0,65%	323	254
57351030	99,68%	0,32%	0,04%	115	116,86		99,79%	0,21%		6.910	99,36%	0,64%	323	257
57450120	99,68%	0,32%	0,05%	110	122,18		99,72%	0,28%			99,40%	0,60%	330	254
57650010	99,68%	0,32%	0,04%	121	119,75		99,83%	0,17%			99,39%	0,61%	320	262
57751310	99,68%	0,32%	0,05%	120	118,92		99,75%	0,25%			99,41%	0,59%	335	245
58550130	99,68%	0,32%	0,05%	119	124,72		99,78%	0,22%			99,34%	0,66%	322	258
58650030	99,68%	0,32%	0,04%	112	115,65		99,72%	0,28%			99,45%	0,55%	333	248
58651240	99,68%	0,32%	0,06%	118	123,22		99,72%	0,28%			99,46%	0,54%	330	265
58751230	99,68%	0,32%	0,05%	111	122,09		99,81%	0,19%			99,39%	0,61%	326	254
59050000	99,75%	0,25%	0,04%	138	338,90		99,63%	0,37%			99,94%	0,06%	478	678
59050101	99,58%	0,42%	0,06%	118	143,20		99,69%	0,31%			99,29%	0,71%	242	203
59251020	99,58%	0,42%	0,05%	124	132,50		99,71%	0,29%			99,36%	0,64%	259	224
59252046	99,58%	0,42%	0,05%	127	138,51		99,62%	0,38%			99,34%	0,66%	257	218
59350110	99,58%	0,42%	0,05%	123	139,10		99,66%	0,34%			99,29%	0,71%	244	214

# Bericht PSD2 | General PSD2 Report

## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
59351040	99,58%	0,42%	0,06%	119	133,88		99,62%	0,38%			99,34%	0,66%	238	215
59450010	99,59%	0,41%	0,05%	116	138,45		99,73%	0,27%			99,34%	0,66%	247	215
60050101	99,59%	0,41%	0,04%	125	132,16		99,65%	0,35%			99,46%	0,54%	250	181
60250010	99,68%	0,32%	0,03%	121	141,18		99,86%	0,14%			99,59%	0,41%	258	200
60350130	99,59%	0,41%	0,05%	131	140,08		99,74%	0,26%			99,47%	0,53%	257	218
60450050	99,60%	0,40%	0,05%	125	131,86		99,64%	0,36%			99,56%	0,44%	249	190
61050000	99,59%	0,41%	0,06%	124	132,95		99,64%	0,36%			99,50%	0,50%	256	206
61150020	99,59%	0,41%	0,05%	122	133,67		99,66%	0,34%			99,47%	0,53%	247	204
61450050	99,59%	0,41%	0,05%	127	138,88		99,68%	0,32%			99,50%	0,50%	258	206
62050000	99,60%	0,40%	0,04%	116	152,65		99,76%	0,24%			99,45%	0,55%	246	198
62250030	99,60%	0,40%	0,05%	117	133,28		99,65%	0,35%			99,51%	0,49%	251	196
62251550	99,59%	0,41%	0,04%	124	138,25		99,65%	0,35%			99,56%	0,44%	248	199
63050000	99,68%	0,32%	0,04%	131	141,93		99,83%	0,17%			99,60%	0,40%	261	197
63250030	99,60%	0,40%	0,06%	127	137,09		99,64%	0,36%			99,54%	0,46%	263	199
64050000	99,59%	0,41%	0,05%	125	137,62		99,65%	0,35%			99,51%	0,49%	251	203
64150020	99,59%	0,41%	0,05%	128	137,63		99,61%	0,39%			99,51%	0,49%	258	228
64250040	99,59%	0,41%	0,05%	119	140,16		99,63%	0,37%			99,55%	0,45%	244	193
64251060	99,59%	0,41%	0,05%	121	138,95		99,67%	0,33%			99,57%	0,43%	248	203
64350070	99,59%	0,41%	0,05%	121	136,25		99,72%	0,28%			99,54%	0,46%	246	183
65050110	99,68%	0,32%	0,03%	120	138,00		99,73%	0,27%			99,60%	0,40%	262	197

# Bericht PSD2 | General PSD2 Report

## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
65351050	99,61%	0,39%	0,04%	126	137,07		99,76%	0,24%			99,55%	0,45%	258	185
65351260	99,59%	0,41%	0,05%	119	132,92		99,64%	0,36%			99,53%	0,47%	244	192
65450070	99,59%	0,41%	0,05%	124	138,30		99,64%	0,36%			99,50%	0,50%	257	183
66050101	99,60%	0,40%	0,05%	118	142,23		99,71%	0,29%			99,57%	0,43%	250	194
66250030	99,60%	0,40%	0,05%	125	137,24		99,67%	0,33%			99,56%	0,44%	257	211
66251434	99,60%	0,40%	0,05%	135	140,03		99,63%	0,37%		6.585	99,57%	0,43%	274	233
66350036	99,60%	0,40%	0,04%	124	132,77		99,70%	0,30%			99,50%	0,50%	257	192
66450050	99,59%	0,41%	0,05%	120	137,60		99,63%	0,37%			99,51%	0,49%	257	195
66451548	99,59%	0,41%	0,05%	116	135,57		99,62%	0,38%			99,56%	0,44%	248	194
66451862	99,59%	0,41%	0,05%	127	140,08		99,63%	0,37%			99,57%	0,43%	275	192
66452776	99,59%	0,41%	0,04%	138	142,89		99,62%	0,38%			99,58%	0,42%	287	242
66550070	99,59%	0,41%	0,05%	123	140,08		99,69%	0,31%		1.275	99,57%	0,43%	264	200
66650085	99,59%	0,41%	0,05%	119	134,52		99,70%	0,30%			99,44%	0,56%	245	188
67050505	99,60%	0,40%	0,06%	128	138,05		99,70%	0,30%			99,57%	0,43%	267	240
67250020	99,60%	0,40%	0,06%	128	130,37		99,78%	0,22%			99,57%	0,43%	262	227
67352565	99,59%	0,41%	0,05%	125	154,89		99,62%	0,38%			99,55%	0,45%	252	186
67450048	99,59%	0,41%	0,05%	129	137,00		99,65%	0,35%			99,55%	0,45%	263	208
68050101	99,60%	0,40%	0,05%	117	133,68		99,68%	0,32%			99,47%	0,53%	245	192
68051004	99,60%	0,40%	0,06%	122	134,09		99,79%	0,21%			99,57%	0,43%	255	193
68051207	99,60%	0,40%	0,03%	141	138,07		99,64%	0,36%			99,58%	0,42%	286	210

# Bericht PSD2 | General PSD2 Report

## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
68052230	99,59%	0,41%	0,04%	160	143,73		99,63%	0,37%			99,59%	0,41%	300	255
68052328	99,60%	0,40%	0,07%	111	132,39		99,78%	0,22%			99,57%	0,43%	256	197
68350048	99,59%	0,41%	0,06%	125	139,01		99,64%	0,36%			99,54%	0,46%	254	213
68351557	99,59%	0,41%	0,05%	124	138,65		99,62%	0,38%			99,57%	0,43%	256	200
68351865	99,59%	0,41%	0,06%	120	134,64		99,64%	0,36%			99,56%	0,44%	254	196
68452290	99,59%	0,41%	0,06%	125	133,55		99,66%	0,34%			99,53%	0,47%	262	192
69050001	99,68%	0,32%	0,05%	130	142,14		99,73%	0,27%			99,64%	0,36%	260	202
69051410	99,69%	0,31%	0,04%	150	142,85		99,71%	0,29%			99,66%	0,34%	263	214
69051620	99,60%	0,40%	0,06%	124	142,47		99,64%	0,36%			99,57%	0,43%	271	208
69051725	99,68%	0,32%	0,03%	135	140,86		99,70%	0,30%			99,66%	0,34%	281	218
69250035	99,60%	0,40%	0,05%	124	135,60		99,67%	0,33%			99,50%	0,50%	252	201
69251445	99,60%	0,40%	0,06%	132	139,08		99,65%	0,35%			99,56%	0,44%	262	210
69450065	99,68%	0,32%	0,04%	126	137,09		99,70%	0,30%			99,62%	0,38%	257	182
70051003	99,68%	0,32%	0,05%	121	133,35		99,72%	0,28%			99,62%	0,38%	269	203
70051540	99,58%	0,42%	0,07%	124	119,24		99,69%	0,31%			99,47%	0,53%	270	207
70051995	99,68%	0,32%	0,04%	114	129,46		99,72%	0,28%			99,62%	0,38%	265	201
70052060	99,68%	0,32%	0,04%	122	122,64		99,72%	0,28%			99,63%	0,37%	277	202
70053070	99,58%	0,42%	0,06%	121	125,79		99,71%	0,29%			99,44%	0,56%	266	227
70054306	99,68%	0,32%	0,05%	120	122,95		99,77%	0,23%			99,61%	0,39%	272	201
70150000	99,60%	0,40%	0,05%	129	175,33		99,73%	0,27%			99,39%	0,61%	321	299

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### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
70250150	99,58%	0,42%	0,06%	132	130,03		99,69%	0,31%			99,33%	0,67%	276	243
70351030	99,68%	0,32%	0,05%	115	127,47		99,73%	0,27%			99,61%	0,39%	267	186
71050000	99,68%	0,32%	0,04%	118	127,97		99,71%	0,29%			99,63%	0,37%	277	195
71052050	99,68%	0,32%	0,05%	117	127,07		99,70%	0,30%			99,62%	0,38%	277	204
71150000	99,68%	0,32%	0,05%	117	127,45		99,74%	0,26%			99,61%	0,39%	270	191
71151020	99,68%	0,32%	0,04%	108	121,86		99,72%	0,28%			99,61%	0,39%	267	191
71152570	99,68%	0,32%	0,04%	123	130,09		99,74%	0,26%			99,64%	0,36%	286	214
71152680	99,68%	0,32%	0,02%	119	129,63		99,76%	0,24%			99,64%	0,36%	275	213
72050000	99,60%	0,40%	0,05%	121	133,12		99,66%	0,34%			99,45%	0,55%	267	237
72051210	97,91%	2,09%	1,23%	111	119,17		99,10%	0,90%			97,59%	2,41%	272	203
72150000	99,68%	0,32%	0,05%	118	127,82		99,74%	0,26%			99,61%	0,39%	263	189
72151650	99,68%	0,32%	0,03%	127	122,07		99,73%	0,27%			99,64%	0,36%	273	221
72152070	93,57%	6,43%	5,71%	102	110,67		99,20%	0,80%			93,58%	6,42%	215	174
72251520	99,60%	0,40%	0,05%	119	127,84		99,70%	0,30%			99,50%	0,50%	271	216
73050000	99,60%	0,40%	0,05%	116	134,16		99,73%	0,27%			99,54%	0,46%	272	241
73150000	99,60%	0,40%	0,05%	124	133,05		99,70%	0,30%			99,44%	0,56%	264	221
73350000	99,60%	0,40%	0,05%	119	135,26		99,68%	0,32%			99,46%	0,54%	262	241
74050000	99,58%	0,42%	0,07%	125	130,38		99,72%	0,28%			99,44%	0,56%	277	223
74051230	99,58%	0,42%	0,07%	129	129,57		99,61%	0,39%			99,57%	0,43%	288	232
74150000	99,58%	0,42%	0,07%	132	131,46		99,64%	0,36%			99,50%	0,50%	280	242

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## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
74151450	99,58%	0,42%	0,06%	127	125,24		99,64%	0,36%			99,51%	0,49%	278	203
74250000	99,58%	0,42%	0,07%	124	126,25		99,77%	0,23%			99,43%	0,57%	259	188
74251020	99,59%	0,41%	0,05%	112	126,72		99,70%	0,30%			99,53%	0,47%	259	180
74350000	99,58%	0,42%	0,06%	124	127,79		99,65%	0,35%			99,43%	0,57%	262	208
74351430	99,58%	0,42%	0,07%	123	124,70		99,63%	0,37%			99,47%	0,53%	269	189
75050000	99,59%	0,41%	0,06%	121	134,80		99,66%	0,34%			99,46%	0,54%	261	193
75051040	99,59%	0,41%	0,05%	105	127,70		99,65%	0,35%			99,50%	0,50%	254	169
75051565	99,58%	0,42%	0,08%	128	129,86		99,74%	0,26%			99,47%	0,53%	269	209
75250000	99,59%	0,41%	0,05%	117	125,87		99,64%	0,36%			99,55%	0,45%	262	200
75350000	99,59%	0,41%	0,05%	127	123,33		99,65%	0,35%			99,50%	0,50%	261	184
75351960	99,59%	0,41%	0,06%	128	127,01		99,65%	0,35%			99,56%	0,44%	293	206
76050101	99,58%	0,42%	0,07%	114	129,95		99,73%	0,27%			99,36%	0,64%	251	216
76052080	99,59%	0,41%	0,05%	117	126,16		99,64%	0,36%			99,51%	0,49%	255	182
76250000	99,58%	0,42%	0,08%	120	129,11		99,64%	0,36%			99,44%	0,56%	253	186
76251020	99,58%	0,42%	0,06%	121	126,52		99,67%	0,33%			99,51%	0,49%	262	200
76350000	99,58%	0,42%	0,07%	120	124,63		99,82%	0,18%			99,42%	0,58%	253	208
76351040	99,59%	0,41%	0,05%	121	127,01		99,75%	0,25%			99,52%	0,48%	264	204
76450000	99,58%	0,42%	0,06%	119	126,11		99,72%	0,28%			99,46%	0,54%	248	194
76550000	99,58%	0,42%	0,08%	118	124,59		99,72%	0,28%			99,43%	0,57%	252	199
76551540	99,59%	0,41%	0,06%	137	125,62		99,73%	0,27%			99,57%	0,43%	275	201



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## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
77050000	99,59%	0,41%	0,04%	122	122,41		99,66%	0,34%			99,46%	0,54%	252	194
77150000	99,59%	0,41%	0,04%	114	147,49		99,80%	0,20%			99,51%	0,49%	258	202
77350110	99,59%	0,41%	0,05%	118	128,27		99,67%	0,33%			99,49%	0,51%	268	202
78050000	99,59%	0,41%	0,05%	115	126,71		99,61%	0,39%			99,47%	0,53%	256	192
78350000	99,59%	0,41%	0,04%	124	128,46		99,63%	0,37%		1.240	99,48%	0,52%	259	200
79050000	99,60%	0,40%	0,05%	123	131,90		99,68%	0,32%			99,48%	0,52%	239	201
79350101	99,60%	0,40%	0,06%	122	139,25		99,73%	0,27%			99,53%	0,47%	240	190
79351010	99,60%	0,40%	0,04%	141	134,77		99,80%	0,20%			99,58%	0,42%	258	217
79353090	99,60%	0,40%	0,04%	125	136,41		99,62%	0,38%			99,58%	0,42%	238	235
79550000	99,60%	0,40%	0,04%	122	131,20		99,70%	0,30%			99,49%	0,51%	239	214
80053000	99,52%	0,48%	0,07%	110	121,98		99,56%	0,44%			99,41%	0,59%	253	190
80053572	99,53%	0,47%	0,07%	117	122,65		99,58%	0,42%			99,49%	0,51%	280	225
80053722	99,52%	0,48%	0,08%	110	117,66		99,58%	0,42%			99,47%	0,53%	263	207
80053762	99,52%	0,48%	0,07%	108	120,63		99,66%	0,34%			99,38%	0,62%	257	208
80055008	99,53%	0,47%	0,07%	115	117,37		99,72%	0,28%			99,46%	0,54%	271	194
80055500	99,52%	0,48%	0,06%	99	122,41		99,60%	0,40%			99,41%	0,59%	255	171
80550101	99,53%	0,47%	0,07%	110	120,96		99,72%	0,28%			99,46%	0,54%	256	206
81050555	99,53%	0,47%	0,07%	104	121,43		99,59%	0,41%			99,49%	0,51%	266	212
81052000	99,52%	0,48%	0,08%	109	117,46		99,60%	0,40%		3.897	99,42%	0,58%	253	174
81053272	99,52%	0,48%	0,07%	108	120,66		99,58%	0,42%			99,42%	0,58%	258	208

# Bericht PSD2 | General PSD2 Report

## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
81055000	99,52%	0,48%	0,07%	112	119,70		99,54%	0,46%			99,45%	0,55%	261	194
81055555	99,52%	0,48%	0,09%	116	116,04		99,57%	0,43%			99,48%	0,52%	264	200
82051000	99,57%	0,43%	0,07%	111	135,29		99,68%	0,32%			99,44%	0,56%	255	198
82052020	99,57%	0,43%	0,07%	115	135,70		99,64%	0,36%			99,53%	0,47%	261	219
82054052	99,57%	0,43%	0,05%	130	147,43		99,62%	0,38%			99,54%	0,46%	268	238
82055000	99,57%	0,43%	0,06%	126	134,61		99,61%	0,39%			99,56%	0,44%	275	198
82056060	99,57%	0,43%	0,06%	117	128,03		99,60%	0,40%			99,54%	0,46%	268	205
82057070	99,57%	0,43%	0,04%	117	124,17		99,60%	0,40%		1.140	99,54%	0,46%	262	181
83050000	99,57%	0,43%	0,07%	110	131,70		99,65%	0,35%			99,49%	0,51%	248	192
83050200	99,57%	0,43%	0,08%	106	136,47		99,66%	0,34%			99,54%	0,46%	272	207
83050303	99,57%	0,43%	0,06%	108	129,10		99,62%	0,38%			99,54%	0,46%	254	185
83050505	99,57%	0,43%	0,06%	111	135,29		99,58%	0,42%			99,55%	0,45%	270	206
83053030	99,57%	0,43%	0,06%	110	130,87		99,62%	0,38%			99,52%	0,48%	263	216
84050000	99,57%	0,43%	0,05%	103	133,03		99,62%	0,38%			99,53%	0,47%	253	200
84051010	99,57%	0,43%	0,06%	108	136,43		99,65%	0,35%			99,54%	0,46%	256	193
84054040	99,57%	0,43%	0,09%	116	157,29		99,59%	0,41%			99,56%	0,44%	277	201
84054722	99,57%	0,43%	0,04%	114	132,79		99,60%	0,40%			99,57%	0,43%	266	212
84055050	99,57%	0,43%	0,05%	109	129,57		99,62%	0,38%			99,52%	0,48%	256	199
85050100	99,60%	0,40%	0,04%	95	120,45		99,74%	0,26%			99,52%	0,48%	238	167
85050300	99,60%	0,40%	0,05%	109	128,53		99,68%	0,32%			99,44%	0,56%	259	203

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## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Quartalsreport - Gesamtdarstellung | Quarterly report - overall presentation

BLZ	XS2A UP	XS2A DOWN	XS2A ERROR	XS2A SINGLE	XS2A AIS	XS2A COF	IF UP	IF DOWN	IF SINGLE	IF AIS	FinTS UP	FinTS DOWN	FinTS SINGLE	FinTS AIS
85055000	99,60%	0,40%	0,04%	113	117,57		99,64%	0,36%			99,53%	0,47%	262	226
85550000	99,60%	0,40%	0,04%	105	119,42		99,70%	0,30%			99,57%	0,43%	265	207
86050200	99,60%	0,40%	0,04%	117	118,84		99,65%	0,35%			99,58%	0,42%	273	237
86055462	99,60%	0,40%	0,04%	122	131,43		99,64%	0,36%			99,57%	0,43%	283	163
86055592	99,60%	0,40%	0,05%	107	128,88		99,68%	0,32%			99,44%	0,56%	267	213
87050000	99,60%	0,40%	0,05%	112	130,08		99,69%	0,31%			99,56%	0,44%	263	211
87052000	99,60%	0,40%	0,05%	118	126,54		99,65%	0,35%			99,56%	0,44%	265	197
87054000	99,60%	0,40%	0,05%	112	129,39		99,65%	0,35%			99,57%	0,43%	263	198
87055000	99,60%	0,40%	0,05%	117	130,16		99,65%	0,35%			99,57%	0,43%	272	210
87058000	99,60%	0,40%	0,05%	114	129,50		99,65%	0,35%			99,57%	0,43%	264	225
AVG	99,55%	0,45%	0,11%	119,15	131,97		99,68%	0,32%		2.716,80	99.48	0.52	265.45	214.03

# Bericht PSD2 | General PSD2 Report

## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

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Die PSD2 fordert von „Kontoführenden Zahlungsdienstleistern“ (ASPSPs), die eine dedizierte Schnittstelle eingerichtet haben, den Nachweis, dass die bereitgestellte Schnittstelle „Drittdienstleistern“ (TPPs) diskriminierungsfrei zur Verfügung gestellt wird.

Dazu sind transparente wesentliche Leistungsindikatoren (KPIs) zu definieren und diese für die dedizierte (XS2A-) und der eigenen Kunden-Zugangsschnittstelle gegenüberzustellen. Vergleichsmaßstab für den Zugang über die dedizierte Schnittstelle sind die Internet-Filiale bzw. FinTS (Schnittstelle für Kundenprodukte). Zum Nachweis der Diskriminierungsfreiheit sind die gewonnenen Leistungsindikatoren quartalsweise zu veröffentlichen.

Die Messzahlen der Indikatoren für die Zugänge über die dedizierte XS2A-Schnittstelle, über die Internet-Filiale und über FinTS sind diesem Bericht zu entnehmen. Hinsichtlich der Verfügbarkeit werden die täglich verfügbare Betriebszeit der Schnittstelle ("Up") und die tägliche Ausfallzeit der Schnittstelle ("Down") erhoben und mittels Prozentwerten gegenübergestellt.

Hinsichtlich der Performanz werden (jeweils in Millisekunden) für XS2A, die IF und FinTS die tägliche Durchschnittsdauer für die Einreichung einer Einzelüberweisung ermittelt („Single“). Des Weiteren wird die tägliche Durchschnittsdauer pro Anfrage ermittelt, die "Kontoinformationsdiensten" eine Umsatzzliste zur Verfügung stellt (AIS; jeweils XS2A, IF und FinTS), sowie die tägliche Durchschnittsdauer pro Anfrage, um dem Aussteller kartengebundener Zahlungsinstrumente eine sofortige Bestätigung in Form eines einfachen "Ja" oder "Nein" zu übermitteln (nur XS2A).

Nur für die XS2A-Schnittstelle erfolgt zudem der Ausweis einer täglichen Fehlerreaktionsrate ("ERR"), berechnet aus der Anzahl der Fehlermeldungen, geteilt durch die Gesamtanzahl aller Anfragen, die der ASPSP am selben Tag erhält.

Dieser Report stellt die aggregierte Gesamtauswertung über die gesamte S-Finanzgruppe (zzgl. Weberbank) im Zeitraum 01.10.2025 bis 31.12.2025 dar.

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The PSD2 requires account servicing payment service providers (ASPSPs) who have set up a dedicated interface to provide proof that the interface is being made available to third-party providers (TPPs) on a non-discriminatory basis.

To this end, transparent key performance indicators (KPIs) have to be defined and those for the dedicated (XS2A) and the custom customer-access interfaces are to be compared. The benchmark for access via the dedicated interface is the Internet presence (= IF) or FinTS (Financial Transaction Services). To provide proof of non-discrimination, the performance indicators obtained must be published on a quarterly basis.

The metrics of the indicators for access via the dedicated XS2A interface, via the Internet presence (IF) and FinTS can be drawn from this report.

With respect to availability, the daily uptime of the interface ("Up") and the daily downtime of the interface ("Down") are to be compiled and compared in terms of percentages.

With respect to performance, the daily average duration for submitting a single transfer via XS2A, IF and FinTS is determined (in milliseconds). Furthermore, the daily average duration of each query that provides payment initiation service providers with a transaction list is to be determined (for XS2A, IF and FinTS), and the daily average duration of each query that provides issuers of card-based payment instruments with an instant confirmation in the form of a simple "yes" or "no" (XS2A only) must be communicated as well.

Additionally, and only for the XS2A interface, a daily error response rate ("ERR") must be identified. This is calculated from the number of error messages divided by the total number of queries received by the ASPSP on the same day.

This report presents the aggregate general evaluation across the entire S-Finanzgruppe (plus Weberbank) for the period 10/01/2025 to 12/31/2025.

# Bericht PSD2 | General PSD2 Report

## Auswertungszeitraum 2025 Q4 | Evaluation period 2025 Q4

### Legende der Leistungsindikatoren in Tabellenform:

XS2A Up	Verfügbarkeit in %	Availability (uptime) in %
XS2A Down	Nicht Verfügbarkeit in %	Unavailability (downtime) in %
XS2A Error	Fehlerquotient der Error 500 und 503 im Verhältnis zu den Gesamtabfragen bei XS2A	Error quotient of Errors 500 and 502 in relation to the total queries for XS2A
XS2A Single	Durchschnittliche Dauer der Einreichung einer Einzelüberweisung in Millisekunden (PIS Single)	Average duration of the submission of a single transfer in milliseconds
XS2A AIS	Durchschnittliche Dauer der Umsatzabfrage in Millisekunden	Average duration of a transaction query in milliseconds
XS2A CoF	Durchschnittliche Dauer einer Betragsbestätigung in Millisekunden über XS2A	Average duration of a payment confirmation in milliseconds via XS2A
IF Up	Verfügbarkeit in %	Availability (uptime) in %
IF Down	Nicht Verfügbarkeit in %	Unavailability (downtime) in %
IF Single	Durchschnittliche Dauer der Einreichung einer Einzelüberweisung in Millisekunden (PIS Single)	Average duration of the submission of a single transfer in milliseconds
IF AIS	Durchschnittliche Dauer der Umsatzfreigabe in Millisekunden	Average duration of the transaction authorization in milliseconds
FinTS Up	Verfügbarkeit in %	Availability (uptime) in %
FinTS Down	Nicht Verfügbarkeit in %	Unavailability (downtime) in %
FinTS Single	Durchschnittliche Dauer der Einreichung einer Einzelüberweisung in Millisekunden (PIS Single)	Average duration of the submission of a single transfer in milliseconds
FinTS AIS	Durchschnittliche Dauer der Umsatzfreigabe in Millisekunden	Average duration of the transaction authorization in milliseconds