QUARTER: Q3 2026 DATE: 01.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,022%	0,005%	0,005%
PIS	0,296%	0,016%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.124,024	348,208	283,089
INITIATE CROSS BORDER CREDIT TRANSFER	1.575,225	369,203	283,857
GET PAYMENT INFORMATION	244,872	Not applicable	Not applicable
GET ACCOUNT INFORMATION	405,545	679,664	560,851
GET CARD INFORMATION	432,409	409,240	396,797
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 02.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,055%	0,046%	0,007%
PIS	0,706%	0,004%	0,005%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.022,010	301,035	246,157
INITIATE CROSS BORDER CREDIT TRANSFER	1.542,991	332,403	245,016
GET PAYMENT INFORMATION	215,253	Not applicable	Not applicable
GET ACCOUNT INFORMATION	354,476	612,952	517,652
GET CARD INFORMATION	396,235	351,709	344,226
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 03.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,002%	0,005%	0,004%
PIS	0,000%	0,007%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.034,289	311,937	246,876
INITIATE CROSS BORDER CREDIT TRANSFER	1.599,667	343,990	244,104
GET PAYMENT INFORMATION	201,302	Not applicable	Not applicable
GET ACCOUNT INFORMATION	380,579	651,623	547,938
GET CARD INFORMATION	394,686	367,956	354,478
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 04.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,003%	0,010%	0,004%
PIS	0,000%	0,029%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	927,133	161,799	133,498
INITIATE CROSS BORDER CREDIT TRANSFER	1.388,652	173,535	129,466
GET PAYMENT INFORMATION	204,614	Not applicable	Not applicable
GET ACCOUNT INFORMATION	278,100	459,435	406,395
GET CARD INFORMATION	322,568	228,237	226,158
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 05.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	99,991%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,009%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,092%	0,006%	0,005%
PIS	0,559%	0,027%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.048,333	133,497	111,924
INITIATE CROSS BORDER CREDIT TRANSFER	1.383,032	139,707	108,858
GET PAYMENT INFORMATION	241,030	Not applicable	Not applicable
GET ACCOUNT INFORMATION	253,964	444,891	395,731
GET CARD INFORMATION	302,275	200,124	201,704
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 06.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,994%	100,000%	99,998%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,006%	0,000%	0,002%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,133%	0,008%	0,005%
PIS	0,417%	0,020%	0,000%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.012,846	307,541	252,068
INITIATE CROSS BORDER CREDIT TRANSFER	1.543,040	328,720	249,658
GET PAYMENT INFORMATION	239,062	Not applicable	Not applicable
GET ACCOUNT INFORMATION	359,091	592,333	524,539
GET CARD INFORMATION	381,195	346,450	335,015
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 07.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	97,292%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	2,708%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	7,491%	0,008%	0,005%
PIS	0,449%	0,008%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.012,375	296,511	240,209
INITIATE CROSS BORDER CREDIT TRANSFER	1.519,981	322,430	240,487
GET PAYMENT INFORMATION	211,466	Not applicable	Not applicable
GET ACCOUNT INFORMATION	365,207	603,065	535,321
GET CARD INFORMATION	391,019	340,949	335,613
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 08.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	83,605%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	16,395%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	37,263%	0,007%	0,005%
PIS	0,726%	0,001%	0,006%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.043,531	273,788	218,254
INITIATE CROSS BORDER CREDIT TRANSFER	1.462,593	298,319	220,129
GET PAYMENT INFORMATION	197,094	Not applicable	Not applicable
GET ACCOUNT INFORMATION	349,394	561,301	495,516
GET CARD INFORMATION	363,354	309,638	302,681
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 09.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	92,246%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	7,754%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	22,384%	0,010%	0,004%
PIS	0,141%	0,005%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	987,431	269,000	217,725
INITIATE CROSS BORDER CREDIT TRANSFER	1.547,720	297,750	213,169
GET PAYMENT INFORMATION	185,501	Not applicable	Not applicable
GET ACCOUNT INFORMATION	352,684	575,934	515,778
GET CARD INFORMATION	376,051	317,653	312,447
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 10.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	91,656%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	8,344%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	20,912%	0,021%	0,005%
PIS	0,125%	0,005%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.109,308	297,374	240,371
INITIATE CROSS BORDER CREDIT TRANSFER	1.623,987	326,898	234,660
GET PAYMENT INFORMATION	203,860	Not applicable	Not applicable
GET ACCOUNT INFORMATION	373,857	647,560	564,873
GET CARD INFORMATION	398,492	350,717	343,615
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 11.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	75,277%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	24,723%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	50,732%	0,008%	0,004%
PIS	0,000%	0,007%	0,000%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	911,857	157,930	123,850
INITIATE CROSS BORDER CREDIT TRANSFER	1.349,648	170,086	121,304
GET PAYMENT INFORMATION	209,242	Not applicable	Not applicable
GET ACCOUNT INFORMATION	303,900	491,708	435,651
GET CARD INFORMATION	390,497	230,566	230,620
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 12.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,494%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,506%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	2,062%	0,005%	0,005%
PIS	1,562%	0,005%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	980,500	129,334	106,679
INITIATE CROSS BORDER CREDIT TRANSFER	1.336,356	152,269	105,871
GET PAYMENT INFORMATION	238,413	Not applicable	Not applicable
GET ACCOUNT INFORMATION	284,614	456,457	435,580
GET CARD INFORMATION	344,845	209,735	210,974
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 13.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	96,227%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	3,773%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	10,664%	0,009%	0,005%
PIS	0,368%	0,003%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	944,769	266,214	213,655
INITIATE CROSS BORDER CREDIT TRANSFER	1.468,449	302,209	203,653
GET PAYMENT INFORMATION	229,140	Not applicable	Not applicable
GET ACCOUNT INFORMATION	373,536	571,908	510,556
GET CARD INFORMATION	438,208	316,443	307,303
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 14.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	84,441%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	15,559%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	35,303%	0,008%	0,004%
PIS	0,385%	0,004%	0,005%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	911,375	261,163	211,526
INITIATE CROSS BORDER CREDIT TRANSFER	1.405,072	285,891	209,017
GET PAYMENT INFORMATION	186,248	Not applicable	Not applicable
GET ACCOUNT INFORMATION	357,837	553,726	501,127
GET CARD INFORMATION	407,595	313,334	306,739
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 15.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	82,275%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	17,725%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	38,123%	0,006%	0,005%
PIS	0,098%	0,006%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	943,429	285,256	224,176
INITIATE CROSS BORDER CREDIT TRANSFER	1.513,095	312,483	228,696
GET PAYMENT INFORMATION	198,940	Not applicable	Not applicable
GET ACCOUNT INFORMATION	362,585	570,469	505,981
GET CARD INFORMATION	421,618	325,295	316,477
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 16.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	81,180%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	18,820%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	39,960%	0,009%	0,005%
PIS	0,149%	0,005%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	975,419	249,398	194,664
INITIATE CROSS BORDER CREDIT TRANSFER	1.462,195	289,032	189,270
GET PAYMENT INFORMATION	194,768	Not applicable	Not applicable
GET ACCOUNT INFORMATION	375,005	578,879	521,806
GET CARD INFORMATION	432,704	316,622	308,246
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 17.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	83,742%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	16,258%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	36,121%	0,006%	0,005%
PIS	0,524%	0,005%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	901,233	246,559	187,371
INITIATE CROSS BORDER CREDIT TRANSFER	1.376,264	277,570	184,891
GET PAYMENT INFORMATION	183,838	Not applicable	Not applicable
GET ACCOUNT INFORMATION	347,860	528,118	472,999
GET CARD INFORMATION	423,131	286,987	278,307
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 18.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	75,371%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	24,629%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	47,611%	0,004%	0,003%
PIS	0,000%	0,017%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	858,714	146,534	116,750
INITIATE CROSS BORDER CREDIT TRANSFER	1.260,517	161,510	110,675
GET PAYMENT INFORMATION	209,697	Not applicable	Not applicable
GET ACCOUNT INFORMATION	284,860	427,626	401,582
GET CARD INFORMATION	381,530	208,882	210,108
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 19.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,496%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,504%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	2,030%	0,006%	0,003%
PIS	0,797%	0,016%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	856,000	131,715	106,176
INITIATE CROSS BORDER CREDIT TRANSFER	1.349,552	143,047	100,734
GET PAYMENT INFORMATION	255,356	Not applicable	Not applicable
GET ACCOUNT INFORMATION	295,814	467,432	432,803
GET CARD INFORMATION	362,076	211,073	210,786
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 20.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	91,680%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	8,320%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	22,677%	0,008%	0,005%
PIS	0,030%	0,007%	0,004%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	898,000	249,380	195,458
INITIATE CROSS BORDER CREDIT TRANSFER	1.477,090	278,617	191,100
GET PAYMENT INFORMATION	236,591	Not applicable	Not applicable
GET ACCOUNT INFORMATION	350,820	538,256	487,804
GET CARD INFORMATION	412,928	298,284	285,497
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 21.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	77,913%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	22,087%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	43,916%	0,007%	0,007%
PIS	0,276%	0,005%	0,005%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	950,488	232,141	179,504
INITIATE CROSS BORDER CREDIT TRANSFER	1.502,816	276,209	179,054
GET PAYMENT INFORMATION	204,044	Not applicable	Not applicable
GET ACCOUNT INFORMATION	369,904	558,636	498,125
GET CARD INFORMATION	454,182	299,997	291,025
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 22.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	78,689%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	21,311%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	42,171%	0,008%	0,006%
PIS	0,172%	0,012%	0,006%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	938,667	212,398	164,708
INITIATE CROSS BORDER CREDIT TRANSFER	1.452,633	245,785	164,516
GET PAYMENT INFORMATION	205,717	Not applicable	Not applicable
GET ACCOUNT INFORMATION	352,923	529,649	476,017
GET CARD INFORMATION	469,303	275,815	270,944
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 23.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	84,484%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	15,516%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	36,797%	0,013%	0,006%
PIS	0,257%	0,004%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	875,286	216,819	167,695
INITIATE CROSS BORDER CREDIT TRANSFER	1.373,933	244,099	168,898
GET PAYMENT INFORMATION	187,196	Not applicable	Not applicable
GET ACCOUNT INFORMATION	338,915	511,585	463,133
GET CARD INFORMATION	415,620	272,305	265,016
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 24.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	88,800%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	11,200%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	31,074%	0,012%	0,010%
PIS	0,000%	0,009%	0,005%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	908,714	261,945	218,475
INITIATE CROSS BORDER CREDIT TRANSFER	1.429,228	291,039	216,117
GET PAYMENT INFORMATION	187,875	Not applicable	Not applicable
GET ACCOUNT INFORMATION	357,298	548,620	500,704
GET CARD INFORMATION	408,656	317,697	313,334
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 25.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	85,460%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	14,540%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	36,908%	0,008%	0,005%
PIS	0,004%	0,009%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	846,250	149,497	119,798
INITIATE CROSS BORDER CREDIT TRANSFER	1.323,355	158,956	117,393
GET PAYMENT INFORMATION	199,344	Not applicable	Not applicable
GET ACCOUNT INFORMATION	282,477	421,152	399,466
GET CARD INFORMATION	388,975	211,687	211,602
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 26.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,730%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,270%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	1,294%	0,008%	0,006%
PIS	1,264%	0,015%	0,000%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	937,500	124,841	101,360
INITIATE CROSS BORDER CREDIT TRANSFER	1.336,702	134,499	99,716
GET PAYMENT INFORMATION	231,183	Not applicable	Not applicable
GET ACCOUNT INFORMATION	268,619	406,256	396,898
GET CARD INFORMATION	330,451	193,197	192,590
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 27.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	92,318%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	7,682%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	22,068%	0,017%	0,009%
PIS	0,388%	0,006%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	970,302	292,246	242,375
INITIATE CROSS BORDER CREDIT TRANSFER	4.186,611	320,860	236,442
GET PAYMENT INFORMATION	290,127	Not applicable	Not applicable
GET ACCOUNT INFORMATION	763,148	567,356	525,321
GET CARD INFORMATION	823,264	338,132	332,823
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 28.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	76,003%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	23,997%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	47,723%	0,013%	0,008%
PIS	0,130%	0,006%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	925,245	284,726	229,927
INITIATE CROSS BORDER CREDIT TRANSFER	1.535,457	312,008	220,448
GET PAYMENT INFORMATION	202,964	Not applicable	Not applicable
GET ACCOUNT INFORMATION	357,589	567,478	509,394
GET CARD INFORMATION	464,682	329,572	321,566
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 29.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	93,885%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	6,115%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	18,345%	0,014%	0,009%
PIS	0,389%	0,009%	0,007%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.066,455	303,816	249,122
INITIATE CROSS BORDER CREDIT TRANSFER	2.599,885	336,388	243,934
GET PAYMENT INFORMATION	223,875	Not applicable	Not applicable
GET ACCOUNT INFORMATION	410,298	674,712	597,799
GET CARD INFORMATION	483,973	386,873	383,486
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 30.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	88,120%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	11,880%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	28,832%	0,038%	0,010%
PIS	0,446%	0,009%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.048,610	322,153	270,390
INITIATE CROSS BORDER CREDIT TRANSFER	1.573,325	342,856	271,039
GET PAYMENT INFORMATION	247,058	Not applicable	Not applicable
GET ACCOUNT INFORMATION	411,136	652,880	583,802
GET CARD INFORMATION	513,219	388,199	378,147
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 31.07.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	72,601%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	27,399%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	46,859%	0,015%	0,009%
PIS	0,088%	0,005%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.048,301	391,731	317,230
INITIATE CROSS BORDER CREDIT TRANSFER	1.689,346	415,372	323,563
GET PAYMENT INFORMATION	232,947	Not applicable	Not applicable
GET ACCOUNT INFORMATION	414,679	701,233	602,689
GET CARD INFORMATION	466,448	429,704	414,307
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 01.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	72,795%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	27,205%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	51,461%	0,007%	0,006%
PIS	0,000%	0,012%	0,007%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	849,000	172,229	144,639
INITIATE CROSS BORDER CREDIT TRANSFER	1.382,010	177,834	133,972
GET PAYMENT INFORMATION	219,835	Not applicable	Not applicable
GET ACCOUNT INFORMATION	307,938	456,030	416,311
GET CARD INFORMATION	410,006	234,417	235,620
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 02.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,509%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,491%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	2,458%	0,021%	0,006%
PIS	1,077%	0,007%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	839,167	133,840	111,397
INITIATE CROSS BORDER CREDIT TRANSFER	1.405,353	133,551	106,369
GET PAYMENT INFORMATION	276,439	Not applicable	Not applicable
GET ACCOUNT INFORMATION	276,077	503,062	429,604
GET CARD INFORMATION	338,497	199,134	201,631
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 03.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	88,203%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	11,797%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	28,528%	0,006%	0,005%
PIS	0,481%	0,010%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.012,042	300,475	247,510
INITIATE CROSS BORDER CREDIT TRANSFER	1.622,322	311,680	244,064
GET PAYMENT INFORMATION	251,335	Not applicable	Not applicable
GET ACCOUNT INFORMATION	364,047	597,951	540,302
GET CARD INFORMATION	467,386	342,934	338,058
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 04.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	66,592%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	33,408%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	54,542%	0,006%	0,005%
PIS	0,443%	0,007%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.054,778	293,126	237,966
INITIATE CROSS BORDER CREDIT TRANSFER	1.576,822	322,153	236,996
GET PAYMENT INFORMATION	208,384	Not applicable	Not applicable
GET ACCOUNT INFORMATION	357,288	577,624	505,919
GET CARD INFORMATION	436,983	337,079	330,276
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 05.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	80,437%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	19,563%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	41,845%	0,010%	0,005%
PIS	0,696%	0,006%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	978,156	290,633	235,968
INITIATE CROSS BORDER CREDIT TRANSFER	1.540,754	324,008	226,954
GET PAYMENT INFORMATION	207,985	Not applicable	Not applicable
GET ACCOUNT INFORMATION	363,012	577,527	502,479
GET CARD INFORMATION	451,488	332,321	326,823
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 06.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	88,155%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	11,845%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	30,460%	0,007%	0,005%
PIS	0,156%	0,005%	0,004%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	985,200	258,004	203,796
INITIATE CROSS BORDER CREDIT TRANSFER	1.574,575	282,132	197,067
GET PAYMENT INFORMATION	198,939	Not applicable	Not applicable
GET ACCOUNT INFORMATION	337,070	538,286	477,096
GET CARD INFORMATION	427,076	302,397	297,389
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 07.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	84,936%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	15,064%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	34,393%	0,005%	0,005%
PIS	0,414%	0,002%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.027,273	266,980	210,197
INITIATE CROSS BORDER CREDIT TRANSFER	1.569,019	298,681	200,618
GET PAYMENT INFORMATION	196,110	Not applicable	Not applicable
GET ACCOUNT INFORMATION	347,709	566,583	493,896
GET CARD INFORMATION	433,433	316,235	310,404
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 08.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	71,912%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	28,088%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	54,307%	0,007%	0,004%
PIS	0,004%	0,012%	0,004%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	891,111	147,495	117,401
INITIATE CROSS BORDER CREDIT TRANSFER	1.419,727	173,449	111,879
GET PAYMENT INFORMATION	212,900	Not applicable	Not applicable
GET ACCOUNT INFORMATION	291,153	476,513	424,781
GET CARD INFORMATION	410,447	229,913	230,716
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 09.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,518%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,482%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	2,268%	0,006%	0,005%
PIS	1,265%	0,038%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	944,000	125,046	100,203
INITIATE CROSS BORDER CREDIT TRANSFER	1.350,268	136,963	98,168
GET PAYMENT INFORMATION	236,241	Not applicable	Not applicable
GET ACCOUNT INFORMATION	262,048	400,015	395,166
GET CARD INFORMATION	329,876	193,802	195,057
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 10.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,026%	0,009%	0,006%
PIS	0,160%	0,011%	0,004%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	881,769	245,112	198,187
INITIATE CROSS BORDER CREDIT TRANSFER	1.435,690	270,382	190,602
GET PAYMENT INFORMATION	229,327	Not applicable	Not applicable
GET ACCOUNT INFORMATION	336,352	528,080	481,620
GET CARD INFORMATION	429,573	297,745	293,260
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 11.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,045%	0,008%	0,006%
PIS	0,645%	0,014%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	930,500	219,928	171,644
INITIATE CROSS BORDER CREDIT TRANSFER	1.429,460	249,570	170,560
GET PAYMENT INFORMATION	184,374	Not applicable	Not applicable
GET ACCOUNT INFORMATION	345,503	534,969	482,026
GET CARD INFORMATION	456,484	292,245	287,763
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 12.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,021%	0,008%	0,006%
PIS	0,503%	0,005%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	899,962	205,504	165,586
INITIATE CROSS BORDER CREDIT TRANSFER	1.408,629	231,666	159,597
GET PAYMENT INFORMATION	180,085	Not applicable	Not applicable
GET ACCOUNT INFORMATION	318,566	491,590	446,798
GET CARD INFORMATION	422,138	268,390	268,268
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 13.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,029%	0,004%	0,006%
PIS	0,397%	0,004%	0,007%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	908,591	204,299	162,591
INITIATE CROSS BORDER CREDIT TRANSFER	1.401,612	227,865	155,910
GET PAYMENT INFORMATION	180,636	Not applicable	Not applicable
GET ACCOUNT INFORMATION	311,178	480,003	431,785
GET CARD INFORMATION	402,910	260,004	258,025
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 14.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,024%	0,004%	0,004%
PIS	0,034%	0,007%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	867,000	198,755	154,864
INITIATE CROSS BORDER CREDIT TRANSFER	1.396,270	221,200	145,152
GET PAYMENT INFORMATION	174,522	Not applicable	Not applicable
GET ACCOUNT INFORMATION	310,646	494,449	420,985
GET CARD INFORMATION	389,897	250,711	247,949
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 15.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,000%	0,005%	0,003%
PIS	0,000%	0,000%	0,000%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	No traffic	119,944	95,608
INITIATE CROSS BORDER CREDIT TRANSFER	1.355,959	120,268	96,489
GET PAYMENT INFORMATION	191,028	Not applicable	Not applicable
GET ACCOUNT INFORMATION	274,392	431,091	381,467
GET CARD INFORMATION	399,848	186,226	188,294
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 16.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,133%	0,006%	0,003%
PIS	1,419%	0,007%	0,006%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	906,000	122,148	101,184
INITIATE CROSS BORDER CREDIT TRANSFER	1.279,500	140,297	94,344
GET PAYMENT INFORMATION	238,960	Not applicable	Not applicable
GET ACCOUNT INFORMATION	271,142	412,099	398,305
GET CARD INFORMATION	335,781	191,006	192,635
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 17.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,993%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,007%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,218%	0,006%	0,004%
PIS	0,069%	0,006%	0,005%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	858,062	202,692	160,464
INITIATE CROSS BORDER CREDIT TRANSFER	1.500,544	227,439	156,568
GET PAYMENT INFORMATION	225,790	Not applicable	Not applicable
GET ACCOUNT INFORMATION	314,823	493,824	450,627
GET CARD INFORMATION	452,969	265,930	264,049
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 18.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,024%	0,011%	0,004%
PIS	0,276%	0,016%	0,004%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	906,810	195,261	151,332
INITIATE CROSS BORDER CREDIT TRANSFER	1.482,844	220,535	146,270
GET PAYMENT INFORMATION	180,083	Not applicable	Not applicable
GET ACCOUNT INFORMATION	318,760	479,737	435,034
GET CARD INFORMATION	463,919	253,111	252,922
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 19.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,603%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,397%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	1,583%	0,008%	0,005%
PIS	0,077%	0,004%	0,007%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	907,385	179,141	140,200
INITIATE CROSS BORDER CREDIT TRANSFER	1.466,614	201,630	136,245
GET PAYMENT INFORMATION	179,529	Not applicable	Not applicable
GET ACCOUNT INFORMATION	302,633	457,269	413,475
GET CARD INFORMATION	401,830	237,181	236,819
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 20.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	91,010%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	8,990%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	19,773%	0,007%	0,005%
PIS	0,039%	0,014%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	868,636	182,248	144,137
INITIATE CROSS BORDER CREDIT TRANSFER	1.493,667	209,615	144,332
GET PAYMENT INFORMATION	175,962	Not applicable	Not applicable
GET ACCOUNT INFORMATION	294,556	472,662	438,598
GET CARD INFORMATION	392,192	248,834	249,669
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 21.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	87,534%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	12,466%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	34,954%	0,007%	0,007%
PIS	0,068%	0,002%	0,005%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	860,857	184,475	141,521
INITIATE CROSS BORDER CREDIT TRANSFER	1.429,813	210,595	137,441
GET PAYMENT INFORMATION	169,256	Not applicable	Not applicable
GET ACCOUNT INFORMATION	291,016	466,579	424,208
GET CARD INFORMATION	389,921	239,888	236,284
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 22.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,000%	0,009%	0,005%
PIS	0,016%	0,006%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	895,667	134,712	106,786
INITIATE CROSS BORDER CREDIT TRANSFER	1.400,176	149,369	104,502
GET PAYMENT INFORMATION	189,534	Not applicable	Not applicable
GET ACCOUNT INFORMATION	272,630	415,368	396,216
GET CARD INFORMATION	360,122	196,065	196,675
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 23.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,137%	0,003%	0,003%
PIS	1,825%	0,000%	0,006%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	896,000	122,916	99,455
INITIATE CROSS BORDER CREDIT TRANSFER	1.378,237	132,142	98,528
GET PAYMENT INFORMATION	212,870	Not applicable	Not applicable
GET ACCOUNT INFORMATION	255,283	414,292	397,093
GET CARD INFORMATION	314,430	187,704	188,969
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 24.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	98,164%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	1,836%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	5,516%	0,010%	0,007%
PIS	0,135%	0,010%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	944,088	227,109	176,461
INITIATE CROSS BORDER CREDIT TRANSFER	1.482,030	253,926	175,878
GET PAYMENT INFORMATION	212,925	Not applicable	Not applicable
GET ACCOUNT INFORMATION	313,364	494,274	456,252
GET CARD INFORMATION	383,340	270,708	267,470
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 25.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	92,975%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	7,025%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	22,160%	0,011%	0,007%
PIS	0,129%	0,007%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.038,000	245,318	195,258
INITIATE CROSS BORDER CREDIT TRANSFER	1.588,419	287,099	199,696
GET PAYMENT INFORMATION	195,840	Not applicable	Not applicable
GET ACCOUNT INFORMATION	364,250	570,600	514,567
GET CARD INFORMATION	438,162	316,957	313,200
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 26.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	91,163%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	8,837%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	21,160%	0,013%	0,008%
PIS	0,175%	0,008%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	959,324	245,144	211,048
INITIATE CROSS BORDER CREDIT TRANSFER	1.618,724	274,127	205,322
GET PAYMENT INFORMATION	198,153	Not applicable	Not applicable
GET ACCOUNT INFORMATION	365,035	567,637	525,061
GET CARD INFORMATION	471,720	326,664	323,823
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 27.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	78,574%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	21,426%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	42,564%	0,012%	0,007%
PIS	0,068%	0,006%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	926,233	250,103	201,708
INITIATE CROSS BORDER CREDIT TRANSFER	1.597,049	280,627	206,727
GET PAYMENT INFORMATION	201,745	Not applicable	Not applicable
GET ACCOUNT INFORMATION	346,600	550,378	486,392
GET CARD INFORMATION	431,977	304,816	303,338
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 28.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	85,271%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	14,729%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	35,696%	0,015%	0,009%
PIS	0,301%	0,007%	0,004%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	982,018	283,929	225,569
INITIATE CROSS BORDER CREDIT TRANSFER	1.516,947	297,953	225,182
GET PAYMENT INFORMATION	204,853	Not applicable	Not applicable
GET ACCOUNT INFORMATION	345,395	568,756	500,177
GET CARD INFORMATION	412,567	325,296	320,000
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 29.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	88,941%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	11,059%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	35,295%	0,006%	0,007%
PIS	0,004%	0,004%	0,004%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	891,944	161,417	128,395
INITIATE CROSS BORDER CREDIT TRANSFER	1.415,482	176,099	126,251
GET PAYMENT INFORMATION	213,246	Not applicable	Not applicable
GET ACCOUNT INFORMATION	277,077	433,521	402,319
GET CARD INFORMATION	359,493	220,312	222,092
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 30.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,746%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,254%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	1,469%	0,021%	0,008%
PIS	1,202%	0,011%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	829,500	140,849	115,009
INITIATE CROSS BORDER CREDIT TRANSFER	1.375,439	141,604	110,237
GET PAYMENT INFORMATION	239,024	Not applicable	Not applicable
GET ACCOUNT INFORMATION	263,596	415,780	398,211
GET CARD INFORMATION	318,178	203,764	205,953
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 31.08.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	94,231%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	5,769%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	18,229%	0,017%	0,010%
PIS	0,090%	0,009%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.044,257	348,129	280,479
INITIATE CROSS BORDER CREDIT TRANSFER	1.659,118	373,164	278,915
GET PAYMENT INFORMATION	239,770	Not applicable	Not applicable
GET ACCOUNT INFORMATION	381,996	621,231	562,306
GET CARD INFORMATION	446,364	381,398	375,624
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 01.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	78,401%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	21,599%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	43,166%	0,009%	0,007%
PIS	0,426%	0,006%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	939,460	288,346	229,701
INITIATE CROSS BORDER CREDIT TRANSFER	1.678,069	308,209	228,689
GET PAYMENT INFORMATION	203,661	Not applicable	Not applicable
GET ACCOUNT INFORMATION	358,058	582,733	522,951
GET CARD INFORMATION	423,810	336,388	330,618
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 02.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	83,131%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	16,869%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	38,986%	0,008%	0,006%
PIS	0,622%	0,005%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	957,800	265,904	212,637
INITIATE CROSS BORDER CREDIT TRANSFER	1.538,548	292,227	211,794
GET PAYMENT INFORMATION	193,776	Not applicable	Not applicable
GET ACCOUNT INFORMATION	342,630	554,649	488,150
GET CARD INFORMATION	419,371	315,489	309,100
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 03.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	78,722%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	21,278%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	44,420%	0,008%	0,005%
PIS	0,117%	0,008%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	984,178	257,545	204,232
INITIATE CROSS BORDER CREDIT TRANSFER	1.617,923	289,786	195,845
GET PAYMENT INFORMATION	200,446	Not applicable	Not applicable
GET ACCOUNT INFORMATION	357,573	562,578	508,258
GET CARD INFORMATION	434,193	314,733	313,247
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 04.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	77,193%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	22,807%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	48,116%	0,006%	0,005%
PIS	0,006%	0,001%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.027,917	275,121	216,715
INITIATE CROSS BORDER CREDIT TRANSFER	1.503,170	306,469	209,995
GET PAYMENT INFORMATION	200,502	Not applicable	Not applicable
GET ACCOUNT INFORMATION	358,824	567,848	501,193
GET CARD INFORMATION	438,759	321,160	311,819
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 05.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	92,032%	100,000%	99,998%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	7,968%	0,000%	0,002%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	27,751%	0,007%	0,005%
PIS	0,004%	0,360%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	922,000	151,104	118,081
INITIATE CROSS BORDER CREDIT TRANSFER	1.384,192	157,699	111,343
GET PAYMENT INFORMATION	206,693	Not applicable	Not applicable
GET ACCOUNT INFORMATION	264,710	434,524	397,591
GET CARD INFORMATION	346,100	213,082	215,097
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 06.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,987%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,013%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,065%	0,007%	0,004%
PIS	1,822%	0,019%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	988,500	130,989	103,997
INITIATE CROSS BORDER CREDIT TRANSFER	1.429,776	139,744	101,833
GET PAYMENT INFORMATION	242,126	Not applicable	Not applicable
GET ACCOUNT INFORMATION	254,288	423,740	397,018
GET CARD INFORMATION	318,874	197,105	199,081
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 07.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	97,040%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	2,960%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	10,740%	0,007%	0,005%
PIS	0,184%	0,002%	0,004%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.050,843	247,530	193,591
INITIATE CROSS BORDER CREDIT TRANSFER	1.602,314	275,513	189,039
GET PAYMENT INFORMATION	219,771	Not applicable	Not applicable
GET ACCOUNT INFORMATION	327,831	524,924	480,204
GET CARD INFORMATION	393,901	292,921	290,676
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 08.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	85,771%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	14,229%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	37,369%	0,005%	0,005%
PIS	0,275%	0,002%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	980,660	225,594	175,701
INITIATE CROSS BORDER CREDIT TRANSFER	1.556,141	258,332	173,569
GET PAYMENT INFORMATION	176,733	Not applicable	Not applicable
GET ACCOUNT INFORMATION	321,202	510,405	461,231
GET CARD INFORMATION	396,237	278,558	274,073
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 09.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	93,728%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	6,272%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	16,043%	0,008%	0,005%
PIS	0,587%	0,006%	0,004%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.009,629	218,500	170,709
INITIATE CROSS BORDER CREDIT TRANSFER	1.652,536	252,862	166,672
GET PAYMENT INFORMATION	173,019	Not applicable	Not applicable
GET ACCOUNT INFORMATION	323,890	529,762	465,197
GET CARD INFORMATION	403,000	278,692	274,400
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 10.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,013%	0,006%	0,005%
PIS	0,226%	0,004%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	954,125	232,929	183,705
INITIATE CROSS BORDER CREDIT TRANSFER	1.608,111	262,544	180,480
GET PAYMENT INFORMATION	197,120	Not applicable	Not applicable
GET ACCOUNT INFORMATION	322,752	539,406	475,571
GET CARD INFORMATION	404,726	288,198	288,390
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 11.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	87,777%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	12,223%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	34,428%	0,007%	0,004%
PIS	0,006%	0,004%	0,001%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	983,000	229,775	175,991
INITIATE CROSS BORDER CREDIT TRANSFER	1.662,736	259,543	180,715
GET PAYMENT INFORMATION	189,163	Not applicable	Not applicable
GET ACCOUNT INFORMATION	326,344	513,256	457,576
GET CARD INFORMATION	404,133	278,224	276,385
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 12.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	80,106%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	19,894%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	51,649%	0,005%	0,003%
PIS	0,000%	0,026%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	911,727	140,811	113,050
INITIATE CROSS BORDER CREDIT TRANSFER	1.448,133	155,416	104,815
GET PAYMENT INFORMATION	210,869	Not applicable	Not applicable
GET ACCOUNT INFORMATION	259,174	429,850	395,795
GET CARD INFORMATION	351,306	205,854	209,028
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 13.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	99,405%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,595%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	3,454%	0,006%	0,004%
PIS	1,878%	0,015%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	928,500	133,488	109,414
INITIATE CROSS BORDER CREDIT TRANSFER	1.408,222	135,718	105,036
GET PAYMENT INFORMATION	247,166	Not applicable	Not applicable
GET ACCOUNT INFORMATION	260,898	415,186	404,772
GET CARD INFORMATION	337,123	194,380	195,803
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 14.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	94,914%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	5,086%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	16,905%	0,009%	0,005%
PIS	0,344%	0,009%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	981,312	224,288	176,837
INITIATE CROSS BORDER CREDIT TRANSFER	1.573,628	255,457	174,808
GET PAYMENT INFORMATION	230,575	Not applicable	Not applicable
GET ACCOUNT INFORMATION	334,417	513,667	479,481
GET CARD INFORMATION	407,987	280,576	275,657
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 15.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	81,002%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	18,998%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	43,525%	0,010%	0,007%
PIS	0,032%	0,014%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	976,615	257,483	201,274
INITIATE CROSS BORDER CREDIT TRANSFER	1.541,208	284,491	201,047
GET PAYMENT INFORMATION	185,907	Not applicable	Not applicable
GET ACCOUNT INFORMATION	337,421	536,525	477,459
GET CARD INFORMATION	401,982	295,466	292,438
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 16.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	81,377%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	18,623%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	43,801%	0,007%	0,006%
PIS	0,116%	0,003%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	965,237	214,319	169,335
INITIATE CROSS BORDER CREDIT TRANSFER	1.565,628	245,177	162,813
GET PAYMENT INFORMATION	173,065	Not applicable	Not applicable
GET ACCOUNT INFORMATION	322,107	496,222	452,265
GET CARD INFORMATION	392,567	263,596	265,696
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 17.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	86,184%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	13,816%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	37,550%	0,012%	0,004%
PIS	0,470%	0,001%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	958,417	214,850	165,989
INITIATE CROSS BORDER CREDIT TRANSFER	1.726,091	247,703	161,797
GET PAYMENT INFORMATION	165,971	Not applicable	Not applicable
GET ACCOUNT INFORMATION	351,124	533,137	490,428
GET CARD INFORMATION	462,244	280,522	277,439
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 18.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	86,319%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	13,681%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	37,438%	0,006%	0,005%
PIS	0,029%	0,005%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	894,182	222,470	172,114
INITIATE CROSS BORDER CREDIT TRANSFER	1.620,323	249,871	172,299
GET PAYMENT INFORMATION	170,627	Not applicable	Not applicable
GET ACCOUNT INFORMATION	328,893	506,949	457,900
GET CARD INFORMATION	397,505	268,023	265,861
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 19.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	94,729%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	5,271%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	22,640%	0,010%	0,002%
PIS	0,000%	0,005%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	928,125	138,198	110,676
INITIATE CROSS BORDER CREDIT TRANSFER	1.401,017	145,528	107,228
GET PAYMENT INFORMATION	184,393	Not applicable	Not applicable
GET ACCOUNT INFORMATION	232,292	434,953	395,257
GET CARD INFORMATION	335,938	198,449	201,492
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 20.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	100,000%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	0,000%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	0,119%	0,008%	0,003%
PIS	0,788%	0,005%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	904,600	124,630	100,786
INITIATE CROSS BORDER CREDIT TRANSFER	1.405,862	124,469	100,644
GET PAYMENT INFORMATION	214,330	Not applicable	Not applicable
GET ACCOUNT INFORMATION	217,491	400,384	401,580
GET CARD INFORMATION	311,664	187,226	189,317
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:

QUARTER: Q3 2026 DATE: 21.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	93,368%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	6,632%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	21,493%	0,010%	0,004%
PIS	0,327%	0,005%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.002,727	224,611	178,798
INITIATE CROSS BORDER CREDIT TRANSFER	1.523,041	256,210	172,321
GET PAYMENT INFORMATION	212,252	Not applicable	Not applicable
GET ACCOUNT INFORMATION	295,950	540,334	503,101
GET CARD INFORMATION	387,032	292,018	288,779
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 22.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	79,994%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	20,006%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	45,217%	0,011%	0,004%
PIS	0,162%	0,007%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	978,239	220,067	174,784
INITIATE CROSS BORDER CREDIT TRANSFER	1.550,050	253,438	165,005
GET PAYMENT INFORMATION	179,854	Not applicable	Not applicable
GET ACCOUNT INFORMATION	304,623	549,108	501,481
GET CARD INFORMATION	457,845	292,749	291,456
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 23.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	87,731%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	12,269%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	34,599%	0,010%	0,004%
PIS	0,374%	0,007%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.016,643	208,710	167,540
INITIATE CROSS BORDER CREDIT TRANSFER	1.544,387	243,922	157,303
GET PAYMENT INFORMATION	171,338	Not applicable	Not applicable
GET ACCOUNT INFORMATION	288,563	540,757	483,534
GET CARD INFORMATION	408,537	279,809	277,181
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 24.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	82,845%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	17,155%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	42,662%	0,009%	0,004%
PIS	0,163%	0,007%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	929,353	256,672	228,157
INITIATE CROSS BORDER CREDIT TRANSFER	1.518,112	275,092	217,536
GET PAYMENT INFORMATION	202,157	Not applicable	Not applicable
GET ACCOUNT INFORMATION	302,182	556,586	503,480
GET CARD INFORMATION	386,617	319,076	318,845
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 25.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	87,645%	99,999%	99,998%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	12,355%	0,001%	0,002%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	34,539%	0,010%	0,007%
PIS	0,000%	0,003%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	939,419	249,792	197,040
INITIATE CROSS BORDER CREDIT TRANSFER	1.535,366	270,955	193,334
GET PAYMENT INFORMATION	197,246	Not applicable	Not applicable
GET ACCOUNT INFORMATION	295,320	538,756	471,960
GET CARD INFORMATION	386,832	291,424	288,074
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 26.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	83,062%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	16,938%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	45,572%	0,006%	0,003%
PIS	0,006%	0,006%	0,002%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	889,000	147,692	122,526
INITIATE CROSS BORDER CREDIT TRANSFER	1.428,097	160,673	121,609
GET PAYMENT INFORMATION	206,925	Not applicable	Not applicable
GET ACCOUNT INFORMATION	247,986	439,854	422,109
GET CARD INFORMATION	347,855	221,584	223,892
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 27.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	98,793%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	1,207%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	6,567%	0,013%	0,003%
PIS	1,080%	0,011%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	866,000	129,335	110,621
INITIATE CROSS BORDER CREDIT TRANSFER	1.440,214	132,357	104,549
GET PAYMENT INFORMATION	254,499	Not applicable	Not applicable
GET ACCOUNT INFORMATION	237,837	443,216	424,007
GET CARD INFORMATION	340,311	209,048	211,796
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 28.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	95,191%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	4,809%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	15,876%	0,014%	0,005%
PIS	0,224%	0,003%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.069,088	296,196	249,958
INITIATE CROSS BORDER CREDIT TRANSFER	1.665,576	317,010	240,105
GET PAYMENT INFORMATION	251,933	Not applicable	Not applicable
GET ACCOUNT INFORMATION	331,986	598,698	550,732
GET CARD INFORMATION	424,373	352,327	352,681
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 29.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	84,643%	100,000%	100,000%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	15,357%	0,000%	0,000%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	37,422%	0,018%	0,006%
PIS	0,000%	0,006%	0,003%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.054,738	309,947	259,381
INITIATE CROSS BORDER CREDIT TRANSFER	1.704,874	326,891	255,011
GET PAYMENT INFORMATION	228,393	Not applicable	Not applicable
GET ACCOUNT INFORMATION	342,648	625,587	569,250
GET CARD INFORMATION	444,228	369,223	371,632
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.

QUARTER: Q3 2026 DATE: 30.09.2026

	UPTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	83,536%	99,995%	99,993%

	DOWNTIME		
REPORTING METRIC	APIs	e-Banking	Mobile
All APIs	16,464%	0,005%	0,007%

	ERROR RESPONSE RATE		
REPORTING METRIC	APIs	e-Banking	Mobile
AIS	38,647%	0,033%	0,028%
PIS	0,006%	0,006%	0,004%
PIIS	No traffic	Not applicable	Not applicable

	DAILY AVERAGE RESPONSE TIME (ms)		
REPORTING METRIC	APIs	e-Banking	Mobile
INITIATE SEPA CREDIT TRANSFER	1.255,155	383,382	316,665
INITIATE CROSS BORDER CREDIT TRANSFER	1.851,529	406,439	313,583
GET PAYMENT INFORMATION	248,741	Not applicable	Not applicable
GET ACCOUNT INFORMATION	395,919	726,205	651,772
GET CARD INFORMATION	478,167	443,575	440,025
SUBMIT FUND CONFIRMATION REQUESTS	No traffic	Not applicable	Not applicable

Comments:
1. The reported PSD2 API downtime was overstated due to a technical issue with the monitoring mechanism and does not reflect actual service interruptions. Actual availability of the PSD2 APIs channel remained consistent with the availability levels recorded for the e-Banking and Mobile Banking channels.