



THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/10/2022 - 31/12/2022

General Information

Based on the EBA's (European Banking Authority) Guidelines, cdbbank provides daily statistics on a quarterly basis with regards to the availability and performance of API and eBanking interfaces.

The purpose of this publication of statistics is to enable 'like for like' comparison, regarding the availability and performance of each of the interfaces made available by the ASPSP (Account Servicing Payments Service Provider) - i.e. key performance indicators with regards to initiation of a payment transactions, account information and/or the transactions history.

Summary of Quarterly Statistics

Availability

The Bank's interfaces are considered to be available if they are responding to all valid requests, without error messages, and returning the data required. This section provides information regarding the quarterly average uptime and downtime of the Bank's API and eBanking interfaces.

Quarterly Statistics

Uptime (%)	10	11	12
	October	November	December
APIs	100.00 %	100.00 %	100.00 %
eBanking	99.93 %	100.00 %	99.76 %

Downtime (%)	10	11	12
	October	November	December
APIs	0.00 %	0.00 %	0.00 %
eBanking	0.07 %	0.00 %	0.24 %

Performance

Based on EBA's Guidelines, cdbbank provides statistics regarding the performance of API Banking and eBanking interfaces.

This section provides quarterly average statistics of the Bank's API and eBanking interfaces, with regards to the Error Response rate and to the response times to PISP (Payment Initiation Service Provider), AISP (Account Initiation Service Provider), and CoF (Confirmation of Funds).



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Quarterly Statistics

AISP Response time (ms)		10	11	12
		October	November	December
APIs		0	0	0
eBanking		5225	5787	5627

PISP Response time (ms)		10	11	12
		October	November	December
APIs		0	0	0
eBanking		1810	1967	2021

CoF Response time (ms)		10	11	12
		October	November	December
APIs		0	0	0

Error Rate (%)		10	11	12
		October	November	December
APIs		0.00 %	0.00 %	0.00 %

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Performance KPIs in terms of average response time in milliseconds of PSD2 dedicated interface and Bank's eBanking application for last quarter

The table below illustrates the daily average response times (in milliseconds) required, for the Bank's API and eBanking interfaces, to serve account information requests (i.e. account details, balance overview, transaction history) and/or payment initiation requests (i.e. payment transaction).

The last column of the table below illustrates data with regards to the response time needed to provide the CBPII (Card-Based Payment Instrument Issuer) or the PISP (Payment Initiation Service Provider) with a 'yes/no' confirmation, over the respective reporting period.

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
01/10/2022	0	232	0	1338	0	1305	0	2261	0
02/10/2022	0	174	0	1198	0	892	0	2199	0
03/10/2022	0	262	0	1669	0	1977	0	2717	0
04/10/2022	0	221	0	1257	0	1510	0	2276	0
05/10/2022	0	149	0	1727	0	1456	0	873	0
06/10/2022	0	166	0	1283	0	1662	0	874	0
07/10/2022	0	146	0	1570	0	1378	0	860	0
08/10/2022	0	120	0	1008	0	1211	0	914	0
09/10/2022	0	134	0	743	0	1264	0	858	0
10/10/2022	0	149	0	1726	0	1659	0	837	0
11/10/2022	0	151	0	1369	0	1313	0	838	0
12/10/2022	0	162	0	1475	0	1588	0	846	0
13/10/2022	0	160	0	1394	0	2136	0	829	0
14/10/2022	0	154	0	1212	0	1782	0	860	0
15/10/2022	0	141	0	886	0	1206	0	1000	0
16/10/2022	0	134	0	824	0	1042	0	765	0
17/10/2022	0	150	0	1198	0	1669	0	883	0
18/10/2022	0	153	0	1520	0	1482	0	853	0
19/10/2022	0	175	0	1395	0	1635	0	988	0
20/10/2022	0	145	0	1572	0	1668	0	871	0
21/10/2022	0	159	0	1126	0	1999	0	813	0
22/10/2022	0	254	0	707	0	1213	0	945	0
23/10/2022	0	130	0	507	0	802	0	887	0
24/10/2022	0	158	0	1201	0	1783	0	878	0
25/10/2022	0	255	0	1608	0	2239	0	2286	0
26/10/2022	0	233	0	1406	0	1831	0	2547	0
27/10/2022	0	268	0	1550	0	1593	0	2368	0

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
28/10/2022	0	242	0	989	0	1307	0	2381	0
29/10/2022	0	192	0	671	0	1690	0	2296	0
30/10/2022	0	221	0	1238	0	1014	0	2270	0
31/10/2022	0	249	0	1859	0	2081	0	2570	0
01/11/2022	0	234	0	2210	0	1754	0	2481	0
02/11/2022	0	225	0	1229	0	1887	0	2368	0
03/11/2022	0	238	0	1575	0	1795	0	2476	0
04/11/2022	0	230	0	1796	0	1365	0	2284	0
05/11/2022	0	231	0	830	0	1507	0	2371	0
06/11/2022	0	168	0	1593	0	1150	0	2310	0
07/11/2022	0	307	0	1876	0	2045	0	2640	0
08/11/2022	0	246	0	1410	0	1668	0	2332	0
09/11/2022	0	226	0	1418	0	1176	0	2269	0
10/11/2022	0	230	0	1438	0	1580	0	2437	0
11/11/2022	0	252	0	1413	0	3943	0	2424	0
12/11/2022	0	168	0	1222	0	958	0	2327	0
13/11/2022	0	253	0	873	0	1049	0	2341	0
14/11/2022	0	260	0	1260	0	1961	0	2659	0
15/11/2022	0	201	0	1649	0	1742	0	2315	0
16/11/2022	0	222	0	1431	0	1864	0	2309	0
17/11/2022	0	279	0	1607	0	2193	0	2373	0
18/11/2022	0	152	0	1460	0	1574	0	811	0
19/11/2022	0	184	0	848	0	1326	0	943	0
20/11/2022	0	127	0	875	0	1288	0	897	0
21/11/2022	0	154	0	1029	0	2133	0	884	0
22/11/2022	0	150	0	1386	0	1833	0	890	0
23/11/2022	0	145	0	1634	0	1642	0	876	0
24/11/2022	0	162	0	1241	0	1506	0	903	0
25/11/2022	0	166	0	1408	0	1919	0	865	0
26/11/2022	0	225	0	632	0	1090	0	893	0
27/11/2022	0	161	0	1313	0	1840	0	1025	0
28/11/2022	0	159	0	1341	0	1643	0	904	0
29/11/2022	0	161	0	1303	0	1675	0	871	0
30/11/2022	0	289	0	1277	0	2931	0	2389	0
01/12/2022	0	264	0	1808	0	2063	0	2497	0
02/12/2022	0	334	0	1770	0	1998	0	2734	0

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
03/12/2022	0	154	0	1164	0	972	0	2255	0
04/12/2022	0	196	0	895	0	1074	0	2217	0
05/12/2022	0	169	0	1399	0	1686	0	905	0
06/12/2022	0	151	0	1228	0	2022	0	876	0
07/12/2022	0	154	0	1280	0	2713	0	889	0
08/12/2022	0	151	0	1368	0	1856	0	927	0
09/12/2022	0	167	0	1211	0	1732	0	805	0
10/12/2022	0	182	0	985	0	762	0	900	0
11/12/2022	0	124	0	1175	0	1283	0	1085	0
12/12/2022	0	158	0	1192	0	1949	0	874	0
13/12/2022	0	149	0	1269	0	1487	0	876	0
14/12/2022	0	146	0	1384	0	1686	0	890	0
15/12/2022	0	230	0	1544	0	1485	0	2249	0
16/12/2022	0	238	0	1427	0	1755	0	2326	0
17/12/2022	0	191	0	1117	0	1761	0	2357	0
18/12/2022	0	178	0	962	0	1024	0	2481	0
19/12/2022	0	348	0	1420	0	1735	0	2588	0
20/12/2022	0	272	0	1103	0	1619	0	2472	0
21/12/2022	0	258	0	1517	0	1783	0	2475	0
22/12/2022	0	267	0	1456	0	2139	0	2633	0
23/12/2022	0	226	0	1164	0	2709	0	2408	0
24/12/2022	0	158	0	706	0	1013	0	2305	0
25/12/2022	0	173	0	515	0	870	0	2233	0
26/12/2022	0	172	0	730	0	1473	0	2304	0
27/12/2022	0	276	0	1641	0	2351	0	2650	0
28/12/2022	0	211	0	1350	0	1807	0	1959	0
29/12/2022	0	152	0	1144	0	2856	0	905	0
30/12/2022	0	160	0	1009	0	1517	0	782	0
31/12/2022		160		677		1362		887	

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Report Start Date: 01/10/2022

Report End Date: 31/12/2022

Bank's dedicated interface detailed API call results					
Date	Service	APITYPE	Endpoint name	Version	Average Response time (ms)

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
01/10/2022	AISP	eBanking Account Details	232
01/10/2022	AISP	eBanking Balance Overview	1338
01/10/2022	AISP	eBanking Transaction History	1305
01/10/2022	PISP	eBanking Payment	2261
02/10/2022	AISP	eBanking Account Details	174
02/10/2022	AISP	eBanking Balance Overview	1198
02/10/2022	AISP	eBanking Transaction History	892
02/10/2022	PISP	eBanking Payment	2199
03/10/2022	AISP	eBanking Account Details	262
03/10/2022	AISP	eBanking Balance Overview	1669
03/10/2022	AISP	eBanking Transaction History	1977
03/10/2022	PISP	eBanking Payment	2717
04/10/2022	AISP	eBanking Account Details	221
04/10/2022	AISP	eBanking Balance Overview	1257
04/10/2022	AISP	eBanking Transaction History	1510
04/10/2022	PISP	eBanking Payment	2276
05/10/2022	AISP	eBanking Account Details	149
05/10/2022	AISP	eBanking Balance Overview	1727
05/10/2022	AISP	eBanking Transaction History	1456
05/10/2022	PISP	eBanking Payment	873
06/10/2022	AISP	eBanking Account Details	166

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/10/2022	AISP	eBanking Balance Overview	1283
06/10/2022	AISP	eBanking Transaction History	1662
06/10/2022	PISP	eBanking Payment	874
07/10/2022	AISP	eBanking Account Details	146
07/10/2022	AISP	eBanking Balance Overview	1570
07/10/2022	AISP	eBanking Transaction History	1378
07/10/2022	PISP	eBanking Payment	860
08/10/2022	AISP	eBanking Account Details	120
08/10/2022	AISP	eBanking Balance Overview	1008
08/10/2022	AISP	eBanking Transaction History	1211
08/10/2022	PISP	eBanking Payment	914
09/10/2022	AISP	eBanking Account Details	134
09/10/2022	AISP	eBanking Balance Overview	743
09/10/2022	AISP	eBanking Transaction History	1264
09/10/2022	PISP	eBanking Payment	858
10/10/2022	AISP	eBanking Account Details	149
10/10/2022	AISP	eBanking Balance Overview	1726
10/10/2022	AISP	eBanking Transaction History	1659
10/10/2022	PISP	eBanking Payment	837
11/10/2022	AISP	eBanking Account Details	151
11/10/2022	AISP	eBanking Balance Overview	1369
11/10/2022	AISP	eBanking Transaction History	1313
11/10/2022	PISP	eBanking Payment	838
12/10/2022	AISP	eBanking Account Details	162
12/10/2022	AISP	eBanking Balance Overview	1475
12/10/2022	AISP	eBanking Transaction History	1588
12/10/2022	PISP	eBanking Payment	846
13/10/2022	AISP	eBanking Account Details	160
13/10/2022	AISP	eBanking Balance Overview	1394
13/10/2022	AISP	eBanking Transaction History	2136

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/10/2022	PISP	eBanking Payment	829
14/10/2022	AISP	eBanking Account Details	154
14/10/2022	AISP	eBanking Balance Overview	1212
14/10/2022	AISP	eBanking Transaction History	1782
14/10/2022	PISP	eBanking Payment	860
15/10/2022	AISP	eBanking Account Details	141
15/10/2022	AISP	eBanking Balance Overview	886
15/10/2022	AISP	eBanking Transaction History	1206
15/10/2022	PISP	eBanking Payment	1000
16/10/2022	AISP	eBanking Account Details	134
16/10/2022	AISP	eBanking Balance Overview	824
16/10/2022	AISP	eBanking Transaction History	1042
16/10/2022	PISP	eBanking Payment	765
17/10/2022	AISP	eBanking Account Details	150
17/10/2022	AISP	eBanking Balance Overview	1198
17/10/2022	AISP	eBanking Transaction History	1669
17/10/2022	PISP	eBanking Payment	883
18/10/2022	AISP	eBanking Account Details	153
18/10/2022	AISP	eBanking Balance Overview	1520
18/10/2022	AISP	eBanking Transaction History	1482
18/10/2022	PISP	eBanking Payment	853
19/10/2022	AISP	eBanking Account Details	175
19/10/2022	AISP	eBanking Balance Overview	1395
19/10/2022	AISP	eBanking Transaction History	1635
19/10/2022	PISP	eBanking Payment	988
20/10/2022	AISP	eBanking Account Details	145
20/10/2022	AISP	eBanking Balance Overview	1572
20/10/2022	AISP	eBanking Transaction History	1668
20/10/2022	PISP	eBanking Payment	871
21/10/2022	AISP	eBanking Account Details	159

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/10/2022	AISP	eBanking Balance Overview	1126
21/10/2022	AISP	eBanking Transaction History	1999
21/10/2022	PISP	eBanking Payment	813
22/10/2022	AISP	eBanking Account Details	254
22/10/2022	AISP	eBanking Balance Overview	707
22/10/2022	AISP	eBanking Transaction History	1213
22/10/2022	PISP	eBanking Payment	945
23/10/2022	AISP	eBanking Account Details	130
23/10/2022	AISP	eBanking Balance Overview	507
23/10/2022	AISP	eBanking Transaction History	802
23/10/2022	PISP	eBanking Payment	887
24/10/2022	AISP	eBanking Account Details	158
24/10/2022	AISP	eBanking Balance Overview	1201
24/10/2022	AISP	eBanking Transaction History	1783
24/10/2022	PISP	eBanking Payment	878
25/10/2022	AISP	eBanking Account Details	255
25/10/2022	AISP	eBanking Balance Overview	1608
25/10/2022	AISP	eBanking Transaction History	2239
25/10/2022	PISP	eBanking Payment	2286
26/10/2022	AISP	eBanking Account Details	233
26/10/2022	AISP	eBanking Balance Overview	1406
26/10/2022	AISP	eBanking Transaction History	1831
26/10/2022	PISP	eBanking Payment	2547
27/10/2022	AISP	eBanking Account Details	268
27/10/2022	AISP	eBanking Balance Overview	1550
27/10/2022	AISP	eBanking Transaction History	1593
27/10/2022	PISP	eBanking Payment	2368
28/10/2022	AISP	eBanking Account Details	242
28/10/2022	AISP	eBanking Balance Overview	989
28/10/2022	AISP	eBanking Transaction History	1307

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/10/2022	PISP	eBanking Payment	2381
29/10/2022	AISP	eBanking Account Details	192
29/10/2022	AISP	eBanking Balance Overview	671
29/10/2022	AISP	eBanking Transaction History	1690
29/10/2022	PISP	eBanking Payment	2296
30/10/2022	AISP	eBanking Account Details	221
30/10/2022	AISP	eBanking Balance Overview	1238
30/10/2022	AISP	eBanking Transaction History	1014
30/10/2022	PISP	eBanking Payment	2270
31/10/2022	AISP	eBanking Account Details	249
31/10/2022	AISP	eBanking Balance Overview	1859
31/10/2022	AISP	eBanking Transaction History	2081
31/10/2022	PISP	eBanking Payment	2570
01/11/2022	AISP	eBanking Account Details	234
01/11/2022	AISP	eBanking Balance Overview	2210
01/11/2022	AISP	eBanking Transaction History	1754
01/11/2022	PISP	eBanking Payment	2481
02/11/2022	AISP	eBanking Account Details	225
02/11/2022	AISP	eBanking Balance Overview	1229
02/11/2022	AISP	eBanking Transaction History	1887
02/11/2022	PISP	eBanking Payment	2368
03/11/2022	AISP	eBanking Account Details	238
03/11/2022	AISP	eBanking Balance Overview	1575
03/11/2022	AISP	eBanking Transaction History	1795
03/11/2022	PISP	eBanking Payment	2476
04/11/2022	AISP	eBanking Account Details	230
04/11/2022	AISP	eBanking Balance Overview	1796
04/11/2022	AISP	eBanking Transaction History	1365
04/11/2022	PISP	eBanking Payment	2284
05/11/2022	AISP	eBanking Account Details	231

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/11/2022	AISP	eBanking Balance Overview	830
05/11/2022	AISP	eBanking Transaction History	1507
05/11/2022	PISP	eBanking Payment	2371
06/11/2022	AISP	eBanking Account Details	168
06/11/2022	AISP	eBanking Balance Overview	1593
06/11/2022	AISP	eBanking Transaction History	1150
06/11/2022	PISP	eBanking Payment	2310
07/11/2022	AISP	eBanking Account Details	307
07/11/2022	AISP	eBanking Balance Overview	1876
07/11/2022	AISP	eBanking Transaction History	2045
07/11/2022	PISP	eBanking Payment	2640
08/11/2022	AISP	eBanking Account Details	246
08/11/2022	AISP	eBanking Balance Overview	1410
08/11/2022	AISP	eBanking Transaction History	1668
08/11/2022	PISP	eBanking Payment	2332
09/11/2022	AISP	eBanking Account Details	226
09/11/2022	AISP	eBanking Balance Overview	1418
09/11/2022	AISP	eBanking Transaction History	1176
09/11/2022	PISP	eBanking Payment	2269
10/11/2022	AISP	eBanking Account Details	230
10/11/2022	AISP	eBanking Balance Overview	1438
10/11/2022	AISP	eBanking Transaction History	1580
10/11/2022	PISP	eBanking Payment	2437
11/11/2022	AISP	eBanking Account Details	252
11/11/2022	AISP	eBanking Balance Overview	1413
11/11/2022	AISP	eBanking Transaction History	3943
11/11/2022	PISP	eBanking Payment	2424
12/11/2022	AISP	eBanking Account Details	168
12/11/2022	AISP	eBanking Balance Overview	1222
12/11/2022	AISP	eBanking Transaction History	958

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/11/2022	PISP	eBanking Payment	2327
13/11/2022	AISP	eBanking Account Details	253
13/11/2022	AISP	eBanking Balance Overview	873
13/11/2022	AISP	eBanking Transaction History	1049
13/11/2022	PISP	eBanking Payment	2341
14/11/2022	AISP	eBanking Account Details	260
14/11/2022	AISP	eBanking Balance Overview	1260
14/11/2022	AISP	eBanking Transaction History	1961
14/11/2022	PISP	eBanking Payment	2659
15/11/2022	AISP	eBanking Account Details	201
15/11/2022	AISP	eBanking Balance Overview	1649
15/11/2022	AISP	eBanking Transaction History	1742
15/11/2022	PISP	eBanking Payment	2315
16/11/2022	AISP	eBanking Account Details	222
16/11/2022	AISP	eBanking Balance Overview	1431
16/11/2022	AISP	eBanking Transaction History	1864
16/11/2022	PISP	eBanking Payment	2309
17/11/2022	AISP	eBanking Account Details	279
17/11/2022	AISP	eBanking Balance Overview	1607
17/11/2022	AISP	eBanking Transaction History	2193
17/11/2022	PISP	eBanking Payment	2373
18/11/2022	AISP	eBanking Account Details	152
18/11/2022	AISP	eBanking Balance Overview	1460
18/11/2022	AISP	eBanking Transaction History	1574
18/11/2022	PISP	eBanking Payment	811
19/11/2022	AISP	eBanking Account Details	184
19/11/2022	AISP	eBanking Balance Overview	848
19/11/2022	AISP	eBanking Transaction History	1326
19/11/2022	PISP	eBanking Payment	943
20/11/2022	AISP	eBanking Account Details	127

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/11/2022	AISP	eBanking Balance Overview	875
20/11/2022	AISP	eBanking Transaction History	1288
20/11/2022	PISP	eBanking Payment	897
21/11/2022	AISP	eBanking Account Details	154
21/11/2022	AISP	eBanking Balance Overview	1029
21/11/2022	AISP	eBanking Transaction History	2133
21/11/2022	PISP	eBanking Payment	884
22/11/2022	AISP	eBanking Account Details	150
22/11/2022	AISP	eBanking Balance Overview	1386
22/11/2022	AISP	eBanking Transaction History	1833
22/11/2022	PISP	eBanking Payment	890
23/11/2022	AISP	eBanking Account Details	145
23/11/2022	AISP	eBanking Balance Overview	1634
23/11/2022	AISP	eBanking Transaction History	1642
23/11/2022	PISP	eBanking Payment	876
24/11/2022	AISP	eBanking Account Details	162
24/11/2022	AISP	eBanking Balance Overview	1241
24/11/2022	AISP	eBanking Transaction History	1506
24/11/2022	PISP	eBanking Payment	903
25/11/2022	AISP	eBanking Account Details	166
25/11/2022	AISP	eBanking Balance Overview	1408
25/11/2022	AISP	eBanking Transaction History	1919
25/11/2022	PISP	eBanking Payment	865
26/11/2022	AISP	eBanking Account Details	225
26/11/2022	AISP	eBanking Balance Overview	632
26/11/2022	AISP	eBanking Transaction History	1090
26/11/2022	PISP	eBanking Payment	893
27/11/2022	AISP	eBanking Account Details	161
27/11/2022	AISP	eBanking Balance Overview	1313
27/11/2022	AISP	eBanking Transaction History	1840

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/11/2022	PISP	eBanking Payment	1025
28/11/2022	AISP	eBanking Account Details	159
28/11/2022	AISP	eBanking Balance Overview	1341
28/11/2022	AISP	eBanking Transaction History	1643
28/11/2022	PISP	eBanking Payment	904
29/11/2022	AISP	eBanking Account Details	161
29/11/2022	AISP	eBanking Balance Overview	1303
29/11/2022	AISP	eBanking Transaction History	1675
29/11/2022	PISP	eBanking Payment	871
30/11/2022	AISP	eBanking Account Details	289
30/11/2022	AISP	eBanking Balance Overview	1277
30/11/2022	AISP	eBanking Transaction History	2931
30/11/2022	PISP	eBanking Payment	2389
01/12/2022	AISP	eBanking Account Details	264
01/12/2022	AISP	eBanking Balance Overview	1808
01/12/2022	AISP	eBanking Transaction History	2063
01/12/2022	PISP	eBanking Payment	2497
02/12/2022	AISP	eBanking Account Details	334
02/12/2022	AISP	eBanking Balance Overview	1770
02/12/2022	AISP	eBanking Transaction History	1998
02/12/2022	PISP	eBanking Payment	2734
03/12/2022	AISP	eBanking Account Details	154
03/12/2022	AISP	eBanking Balance Overview	1164
03/12/2022	AISP	eBanking Transaction History	972
03/12/2022	PISP	eBanking Payment	2255
04/12/2022	AISP	eBanking Account Details	196
04/12/2022	AISP	eBanking Balance Overview	895
04/12/2022	AISP	eBanking Transaction History	1074
04/12/2022	PISP	eBanking Payment	2217
05/12/2022	AISP	eBanking Account Details	169

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/12/2022	AISP	eBanking Balance Overview	1399
05/12/2022	AISP	eBanking Transaction History	1686
05/12/2022	PISP	eBanking Payment	905
06/12/2022	AISP	eBanking Account Details	151
06/12/2022	AISP	eBanking Balance Overview	1228
06/12/2022	AISP	eBanking Transaction History	2022
06/12/2022	PISP	eBanking Payment	876
07/12/2022	AISP	eBanking Account Details	154
07/12/2022	AISP	eBanking Balance Overview	1280
07/12/2022	AISP	eBanking Transaction History	2713
07/12/2022	PISP	eBanking Payment	889
08/12/2022	AISP	eBanking Account Details	151
08/12/2022	AISP	eBanking Balance Overview	1368
08/12/2022	AISP	eBanking Transaction History	1856
08/12/2022	PISP	eBanking Payment	927
09/12/2022	AISP	eBanking Account Details	167
09/12/2022	AISP	eBanking Balance Overview	1211
09/12/2022	AISP	eBanking Transaction History	1732
09/12/2022	PISP	eBanking Payment	805
10/12/2022	AISP	eBanking Account Details	182
10/12/2022	AISP	eBanking Balance Overview	985
10/12/2022	AISP	eBanking Transaction History	762
10/12/2022	PISP	eBanking Payment	900
11/12/2022	AISP	eBanking Account Details	124
11/12/2022	AISP	eBanking Balance Overview	1175
11/12/2022	AISP	eBanking Transaction History	1283
11/12/2022	PISP	eBanking Payment	1085
12/12/2022	AISP	eBanking Account Details	158
12/12/2022	AISP	eBanking Balance Overview	1192
12/12/2022	AISP	eBanking Transaction History	1949

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/12/2022	PISP	eBanking Payment	874
13/12/2022	AISP	eBanking Account Details	149
13/12/2022	AISP	eBanking Balance Overview	1269
13/12/2022	AISP	eBanking Transaction History	1487
13/12/2022	PISP	eBanking Payment	876
14/12/2022	AISP	eBanking Account Details	146
14/12/2022	AISP	eBanking Balance Overview	1384
14/12/2022	AISP	eBanking Transaction History	1686
14/12/2022	PISP	eBanking Payment	890
15/12/2022	AISP	eBanking Account Details	230
15/12/2022	AISP	eBanking Balance Overview	1544
15/12/2022	AISP	eBanking Transaction History	1485
15/12/2022	PISP	eBanking Payment	2249
16/12/2022	AISP	eBanking Account Details	238
16/12/2022	AISP	eBanking Balance Overview	1427
16/12/2022	AISP	eBanking Transaction History	1755
16/12/2022	PISP	eBanking Payment	2326
17/12/2022	AISP	eBanking Account Details	191
17/12/2022	AISP	eBanking Balance Overview	1117
17/12/2022	AISP	eBanking Transaction History	1761
17/12/2022	PISP	eBanking Payment	2357
18/12/2022	AISP	eBanking Account Details	178
18/12/2022	AISP	eBanking Balance Overview	962
18/12/2022	AISP	eBanking Transaction History	1024
18/12/2022	PISP	eBanking Payment	2481
19/12/2022	AISP	eBanking Account Details	348
19/12/2022	AISP	eBanking Balance Overview	1420
19/12/2022	AISP	eBanking Transaction History	1735
19/12/2022	PISP	eBanking Payment	2588
20/12/2022	AISP	eBanking Account Details	272

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/12/2022	AISP	eBanking Balance Overview	1103
20/12/2022	AISP	eBanking Transaction History	1619
20/12/2022	PISP	eBanking Payment	2472
21/12/2022	AISP	eBanking Account Details	258
21/12/2022	AISP	eBanking Balance Overview	1517
21/12/2022	AISP	eBanking Transaction History	1783
21/12/2022	PISP	eBanking Payment	2475
22/12/2022	AISP	eBanking Account Details	267
22/12/2022	AISP	eBanking Balance Overview	1456
22/12/2022	AISP	eBanking Transaction History	2139
22/12/2022	PISP	eBanking Payment	2633
23/12/2022	AISP	eBanking Account Details	226
23/12/2022	AISP	eBanking Balance Overview	1164
23/12/2022	AISP	eBanking Transaction History	2709
23/12/2022	PISP	eBanking Payment	2408
24/12/2022	AISP	eBanking Account Details	158
24/12/2022	AISP	eBanking Balance Overview	706
24/12/2022	AISP	eBanking Transaction History	1013
24/12/2022	PISP	eBanking Payment	2305
25/12/2022	AISP	eBanking Account Details	173
25/12/2022	AISP	eBanking Balance Overview	515
25/12/2022	AISP	eBanking Transaction History	870
25/12/2022	PISP	eBanking Payment	2233
26/12/2022	AISP	eBanking Account Details	172
26/12/2022	AISP	eBanking Balance Overview	730
26/12/2022	AISP	eBanking Transaction History	1473
26/12/2022	PISP	eBanking Payment	2304
27/12/2022	AISP	eBanking Account Details	276
27/12/2022	AISP	eBanking Balance Overview	1641
27/12/2022	AISP	eBanking Transaction History	2351

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/12/2022	PISP	eBanking Payment	2650
28/12/2022	AISP	eBanking Account Details	211
28/12/2022	AISP	eBanking Balance Overview	1350
28/12/2022	AISP	eBanking Transaction History	1807
28/12/2022	PISP	eBanking Payment	1959
29/12/2022	AISP	eBanking Account Details	152
29/12/2022	AISP	eBanking Balance Overview	1144
29/12/2022	AISP	eBanking Transaction History	2856
29/12/2022	PISP	eBanking Payment	905
30/12/2022	AISP	eBanking Account Details	160
30/12/2022	AISP	eBanking Balance Overview	1009
30/12/2022	AISP	eBanking Transaction History	1517
30/12/2022	PISP	eBanking Payment	782
31/12/2022	AISP	eBanking Account Details	160
31/12/2022	AISP	eBanking Balance Overview	677
31/12/2022	AISP	eBanking Transaction History	1362
31/12/2022	PISP	eBanking Payment	887

THE CYPRUS DEVELOPMENT BANK PC LTD

Bank's dedicated interface detailed API call errors attributed to the bank

The table below illustrates information regarding the availability of the Bank's API and eBanking interfaces, over the respective reporting period.

Report Period: 01/10/2022 - 31/12/2022

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/10/2022	eBanking	100.00 %	0.00 %	01/10/2022	APIs	100.00 %	0.00 %
02/10/2022	eBanking	100.00 %	0.00 %	02/10/2022	APIs	100.00 %	0.00 %
03/10/2022	eBanking	100.00 %	0.00 %	03/10/2022	APIs	100.00 %	0.00 %
04/10/2022	eBanking	100.00 %	0.00 %	04/10/2022	APIs	100.00 %	0.00 %
05/10/2022	eBanking	99.98 %	0.02 %	05/10/2022	APIs	100.00 %	0.00 %
06/10/2022	eBanking	100.00 %	0.00 %	06/10/2022	APIs	100.00 %	0.00 %
07/10/2022	eBanking	100.00 %	0.00 %	07/10/2022	APIs	100.00 %	0.00 %
08/10/2022	eBanking	100.00 %	0.00 %	08/10/2022	APIs	100.00 %	0.00 %
09/10/2022	eBanking	100.00 %	0.00 %	09/10/2022	APIs	100.00 %	0.00 %
10/10/2022	eBanking	100.00 %	0.00 %	10/10/2022	APIs	100.00 %	0.00 %
11/10/2022	eBanking	100.00 %	0.00 %	11/10/2022	APIs	100.00 %	0.00 %
12/10/2022	eBanking	100.00 %	0.00 %	12/10/2022	APIs	100.00 %	0.00 %
13/10/2022	eBanking	100.00 %	0.00 %	13/10/2022	APIs	100.00 %	0.00 %
14/10/2022	eBanking	100.00 %	0.00 %	14/10/2022	APIs	100.00 %	0.00 %
15/10/2022	eBanking	100.00 %	0.00 %	15/10/2022	APIs	100.00 %	0.00 %
16/10/2022	eBanking	100.00 %	0.00 %	16/10/2022	APIs	100.00 %	0.00 %
17/10/2022	eBanking	100.00 %	0.00 %	17/10/2022	APIs	100.00 %	0.00 %
18/10/2022	eBanking	100.00 %	0.00 %	18/10/2022	APIs	100.00 %	0.00 %
19/10/2022	eBanking	100.00 %	0.00 %	19/10/2022	APIs	100.00 %	0.00 %
20/10/2022	eBanking	100.00 %	0.00 %	20/10/2022	APIs	100.00 %	0.00 %
21/10/2022	eBanking	100.00 %	0.00 %	21/10/2022	APIs	100.00 %	0.00 %
22/10/2022	eBanking	100.00 %	0.00 %	22/10/2022	APIs	100.00 %	0.00 %
23/10/2022	eBanking	100.00 %	0.00 %	23/10/2022	APIs	100.00 %	0.00 %
24/10/2022	eBanking	100.00 %	0.00 %	24/10/2022	APIs	100.00 %	0.00 %
25/10/2022	eBanking	100.00 %	0.00 %	25/10/2022	APIs	100.00 %	0.00 %
26/10/2022	eBanking	100.00 %	0.00 %	26/10/2022	APIs	100.00 %	0.00 %
27/10/2022	eBanking	100.00 %	0.00 %	27/10/2022	APIs	100.00 %	0.00 %
28/10/2022	eBanking	100.00 %	0.00 %	28/10/2022	APIs	100.00 %	0.00 %
29/10/2022	eBanking	100.00 %	0.00 %	29/10/2022	APIs	100.00 %	0.00 %
30/10/2022	eBanking	100.00 %	0.00 %	30/10/2022	APIs	100.00 %	0.00 %
31/10/2022	eBanking	100.00 %	0.00 %	31/10/2022	APIs	100.00 %	0.00 %
01/11/2022	eBanking	100.00 %	0.00 %	01/11/2022	APIs	100.00 %	0.00 %
02/11/2022	eBanking	100.00 %	0.00 %	02/11/2022	APIs	100.00 %	0.00 %
03/11/2022	eBanking	100.00 %	0.00 %	03/11/2022	APIs	100.00 %	0.00 %
04/11/2022	eBanking	100.00 %	0.00 %	04/11/2022	APIs	100.00 %	0.00 %
05/11/2022	eBanking	100.00 %	0.00 %	05/11/2022	APIs	100.00 %	0.00 %
06/11/2022	eBanking	100.00 %	0.00 %	06/11/2022	APIs	100.00 %	0.00 %
07/11/2022	eBanking	100.00 %	0.00 %	07/11/2022	APIs	100.00 %	0.00 %
08/11/2022	eBanking	100.00 %	0.00 %	08/11/2022	APIs	100.00 %	0.00 %
09/11/2022	eBanking	100.00 %	0.00 %	09/11/2022	APIs	100.00 %	0.00 %
10/11/2022	eBanking	100.00 %	0.00 %	10/11/2022	APIs	100.00 %	0.00 %
11/11/2022	eBanking	100.00 %	0.00 %	11/11/2022	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
12/11/2022	eBanking	100.00 %	0.00 %
13/11/2022	eBanking	100.00 %	0.00 %
14/11/2022	eBanking	100.00 %	0.00 %
15/11/2022	eBanking	100.00 %	0.00 %
16/11/2022	eBanking	100.00 %	0.00 %
17/11/2022	eBanking	100.00 %	0.00 %
18/11/2022	eBanking	100.00 %	0.00 %
19/11/2022	eBanking	100.00 %	0.00 %
20/11/2022	eBanking	100.00 %	0.00 %
21/11/2022	eBanking	100.00 %	0.00 %
22/11/2022	eBanking	100.00 %	0.00 %
23/11/2022	eBanking	100.00 %	0.00 %
24/11/2022	eBanking	100.00 %	0.00 %
25/11/2022	eBanking	100.00 %	0.00 %
26/11/2022	eBanking	100.00 %	0.00 %
27/11/2022	eBanking	100.00 %	0.00 %
28/11/2022	eBanking	100.00 %	0.00 %
29/11/2022	eBanking	100.00 %	0.00 %
30/11/2022	eBanking	100.00 %	0.00 %
01/12/2022	eBanking	100.00 %	0.00 %
02/12/2022	eBanking	100.00 %	0.00 %
03/12/2022	eBanking	100.00 %	0.00 %
04/12/2022	eBanking	100.00 %	0.00 %
05/12/2022	eBanking	99.95 %	0.05 %
06/12/2022	eBanking	100.00 %	0.00 %
07/12/2022	eBanking	100.00 %	0.00 %
08/12/2022	eBanking	100.00 %	0.00 %
09/12/2022	eBanking	100.00 %	0.00 %
10/12/2022	eBanking	100.00 %	0.00 %
11/12/2022	eBanking	100.00 %	0.00 %
12/12/2022	eBanking	100.00 %	0.00 %
13/12/2022	eBanking	100.00 %	0.00 %
14/12/2022	eBanking	100.00 %	0.00 %
15/12/2022	eBanking	100.00 %	0.00 %
16/12/2022	eBanking	100.00 %	0.00 %
17/12/2022	eBanking	100.00 %	0.00 %
18/12/2022	eBanking	100.00 %	0.00 %
19/12/2022	eBanking	100.00 %	0.00 %
20/12/2022	eBanking	100.00 %	0.00 %
21/12/2022	eBanking	100.00 %	0.00 %
22/12/2022	eBanking	100.00 %	0.00 %
23/12/2022	eBanking	100.00 %	0.00 %
24/12/2022	eBanking	100.00 %	0.00 %
25/12/2022	eBanking	100.00 %	0.00 %
26/12/2022	eBanking	100.00 %	0.00 %
27/12/2022	eBanking	100.00 %	0.00 %
28/12/2022	eBanking	99.97 %	0.03 %
29/12/2022	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
10/11/2022	APIs	100.00 %	0.00 %
11/11/2022	APIs	100.00 %	0.00 %
12/11/2022	APIs	100.00 %	0.00 %
13/11/2022	APIs	100.00 %	0.00 %
14/11/2022	APIs	100.00 %	0.00 %
15/11/2022	APIs	100.00 %	0.00 %
16/11/2022	APIs	100.00 %	0.00 %
17/11/2022	APIs	100.00 %	0.00 %
18/11/2022	APIs	100.00 %	0.00 %
19/11/2022	APIs	100.00 %	0.00 %
20/11/2022	APIs	100.00 %	0.00 %
21/11/2022	APIs	100.00 %	0.00 %
22/11/2022	APIs	100.00 %	0.00 %
23/11/2022	APIs	100.00 %	0.00 %
24/11/2022	APIs	100.00 %	0.00 %
25/11/2022	APIs	100.00 %	0.00 %
26/11/2022	APIs	100.00 %	0.00 %
27/11/2022	APIs	100.00 %	0.00 %
28/11/2022	APIs	100.00 %	0.00 %
29/11/2022	APIs	100.00 %	0.00 %
30/11/2022	APIs	100.00 %	0.00 %
01/12/2022	APIs	100.00 %	0.00 %
02/12/2022	APIs	100.00 %	0.00 %
03/12/2022	APIs	100.00 %	0.00 %
04/12/2022	APIs	100.00 %	0.00 %
05/12/2022	APIs	100.00 %	0.00 %
06/12/2022	APIs	100.00 %	0.00 %
07/12/2022	APIs	100.00 %	0.00 %
08/12/2022	APIs	100.00 %	0.00 %
09/12/2022	APIs	100.00 %	0.00 %
10/12/2022	APIs	100.00 %	0.00 %
11/12/2022	APIs	100.00 %	0.00 %
12/12/2022	APIs	100.00 %	0.00 %
13/12/2022	APIs	100.00 %	0.00 %
14/12/2022	APIs	100.00 %	0.00 %
15/12/2022	APIs	100.00 %	0.00 %
16/12/2022	APIs	100.00 %	0.00 %
17/12/2022	APIs	100.00 %	0.00 %
18/12/2022	APIs	100.00 %	0.00 %
19/12/2022	APIs	100.00 %	0.00 %
20/12/2022	APIs	100.00 %	0.00 %
21/12/2022	APIs	100.00 %	0.00 %
22/12/2022	APIs	100.00 %	0.00 %
23/12/2022	APIs	100.00 %	0.00 %
24/12/2022	APIs	100.00 %	0.00 %
25/12/2022	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
30/12/2022	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
26/12/2022	APIs	100.00 %	0.00 %
27/12/2022	APIs	100.00 %	0.00 %
28/12/2022	APIs	100.00 %	0.00 %
29/12/2022	APIs	100.00 %	0.00 %
30/12/2022	APIs	100.00 %	0.00 %

THE CYPRUS DEVELOPMENT BANK PC LTD

Bank's dedicated interface detailed API call errors attributed to the bank

The table below illustrates data with regards to the Error Response Rate, which is returned to an authorized TPP (Third Party Provider) requesting, either to initiate a payment, or access to account information, on behalf of a customer.

Report Period: 01/10/2022 - 31/12/2022

Date	Error rate (%)
07/06/2022	
05/07/2022	
09/08/2022	
19/08/2022	
22/08/2022	
23/08/2022	
29/08/2022	
27/09/2022	
01/10/2022	0.00 %
02/10/2022	0.00 %
03/10/2022	0.00 %
04/10/2022	0.00 %
05/10/2022	0.00 %
06/10/2022	0.00 %
07/10/2022	0.00 %
08/10/2022	0.00 %
09/10/2022	0.00 %
10/10/2022	0.00 %
11/10/2022	0.00 %
12/10/2022	0.00 %
13/10/2022	0.00 %
14/10/2022	0.00 %
15/10/2022	0.00 %
16/10/2022	0.00 %
17/10/2022	0.00 %
18/10/2022	0.00 %
19/10/2022	0.00 %
20/10/2022	0.00 %
21/10/2022	0.00 %
22/10/2022	0.00 %
23/10/2022	0.00 %
24/10/2022	0.00 %
25/10/2022	0.00 %
26/10/2022	0.00 %
27/10/2022	0.00 %
28/10/2022	0.00 %
29/10/2022	0.00 %
30/10/2022	0.00 %
31/10/2022	0.00 %
01/11/2022	0.00 %

Date	Error rate (%)
02/11/2022	0.00 %
03/11/2022	0.00 %
04/11/2022	0.00 %
05/11/2022	0.00 %
06/11/2022	0.00 %
07/11/2022	0.00 %
08/11/2022	0.00 %
09/11/2022	0.00 %
10/11/2022	0.00 %
11/11/2022	0.00 %
12/11/2022	0.00 %
13/11/2022	0.00 %
14/11/2022	0.00 %
15/11/2022	0.00 %
16/11/2022	0.00 %
17/11/2022	0.00 %
18/11/2022	0.00 %
19/11/2022	0.00 %
20/11/2022	0.00 %
21/11/2022	0.00 %
22/11/2022	0.00 %
23/11/2022	0.00 %
24/11/2022	0.00 %
25/11/2022	0.00 %
26/11/2022	0.00 %
27/11/2022	0.00 %
28/11/2022	0.00 %
29/11/2022	0.00 %
30/11/2022	0.00 %
01/12/2022	0.00 %
02/12/2022	0.00 %
03/12/2022	0.00 %
04/12/2022	0.00 %
05/12/2022	0.00 %
06/12/2022	0.00 %
07/12/2022	0.00 %
08/12/2022	0.00 %
09/12/2022	0.00 %
10/12/2022	0.00 %
11/12/2022	0.00 %
12/12/2022	0.00 %
13/12/2022	0.00 %
14/12/2022	0.00 %
15/12/2022	0.00 %
16/12/2022	0.00 %
17/12/2022	0.00 %
18/12/2022	0.00 %

Date	Error rate (%)
19/12/2022	0.00 %
20/12/2022	0.00 %
21/12/2022	0.00 %
22/12/2022	0.00 %
23/12/2022	0.00 %
24/12/2022	0.00 %
25/12/2022	0.00 %
26/12/2022	0.00 %
27/12/2022	0.00 %
28/12/2022	0.00 %
29/12/2022	0.00 %
30/12/2022	0.00 %

THE CYPRUS DEVELOPMENT BANK PC LTD

CALCULATIONS

The table below presents calculation of statistics guidelines provided by the EBA (Source: <https://www.openbanking.org.uk/wp-content/uploads/Operational-Guidelines.pdf>)

ELEMENTS	CALCULATIONS
The uptime of the system	100% minus the total percentage downtime for each day
The downtime of the system	The total time in seconds for each day when any element of the PSU interface is not accessible by the PSU in the process of accessing their PSD2 in-scope account, and in order to access PSD2 functionality. This should be divided by 86,400 (the number of seconds in 24 hours) and expressed as a percentage. PSU accounts which have been blocked by the ASPSP should not be counted as downtime, as it is the downtime of the service, and not the individual PSU's access, which is relevant here.
PISP response time	The average time taken in milliseconds from when a PSU clicks on a button or link to initiate a payment (i.e. after they have supplied all details and clicked "confirm payment") to when the PSU receives either a confirmation screen or error message to confirm the status of the payment initiation. This should be the average for all PSU payments initiated each day for each PSU interface. OBIE recommends that the time is reported based on the time taken for the page/screen which contains the confirmation/error message to fully load.
AISP response time:	The average time taken in milliseconds from when a logged in (i.e. authenticated) PSU clicks on a button or link to access any PSD2 in-scope payment account information on their account (e.g. list of accounts, balance for an account, page/screen of transactions) to when the page/screen displaying this information has fully loaded. Where this information is displayed immediately and automatically after login, this time should be measured from when the ASPSP has accepted the last factor of the PSU's authentication (i.e. the load time of the first page/screen after authentication is complete). This should be the average for all pages/screens loaded each day for each PSU interface. OBIE recommends that the time is reported based on the time taken for the page/screen which contains the confirmation/error message to fully load.
Confirmation of Funds response time:	The daily average time (in milliseconds) taken, per request, for the ASPSP to provide the card-based payment instrument issuer (CBPII) or the PISP with a 'yes/no' confirmation in accordance with Article 65(3) of PSD2 and Article 36(1)(c) of the RTS
Error response rate:	The daily error response rate – calculated as the number of error messages concerning errors attributable to the ASPSP sent by the ASPSP to the PISPs, AISPs and CBPIIs in accordance with Article 36(2) of the RTS per day, divided by the number of requests received by the ASPSP from AISPs, PISPs and CBPIIs in the same day

ABBREVIATIONS

ABBREVIATIONS	MEANING
AISP	Account Information Service Provider
ASPSP	Account Servicing Payment Service Provider
CBPII	Card-Based Payment Instruments Issuer
EBA	European Banking Authority
OBIE	Open Banking Implementation Entity
PISP	Payment Initiation Service Provider
PSD2	Payment Services Directive 2
RTS	Regulatory Technical Standards
TPP	Third Party Provider