



## THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/04/2020 - 30/06/2020

### 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 (%)	4	5	6
	April	May	June
APIs	100.00 %	100.00 %	100.00 %
eBanking	100.00 %	100.00 %	100.00 %

Downtime (%)	4	5	6
	April	May	June
APIs	0.00 %	0.00 %	0.00 %
eBanking	0.00 %	0.00 %	0.00 %

#### 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

<b>AISP Response time (ms)</b>		<b>4</b>	<b>5</b>	<b>6</b>
		<b>April</b>	<b>May</b>	<b>June</b>
<b>APIs</b>		0	0	0
<b>eBanking</b>		4953	4692	6781

  

<b>PISP Response time (ms)</b>		<b>4</b>	<b>5</b>	<b>6</b>
		<b>April</b>	<b>May</b>	<b>June</b>
<b>APIs</b>		0	0	0
<b>eBanking</b>		1323	1068	4158

  

<b>CoF Response time (ms)</b>		<b>4</b>	<b>5</b>	<b>6</b>
		<b>April</b>	<b>May</b>	<b>June</b>
<b>APIs</b>		0	0	0

  

<b>Error Rate (%)</b>		<b>4</b>	<b>5</b>	<b>6</b>
		<b>April</b>	<b>May</b>	<b>June</b>
<b>APIs</b>		0.00 %	0.00 %	0.00 %

## THE CYPRUS DEVELOPMENT BANK PC LTD

### *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
01/04/2020	0	17215	0	992	0	1138	0	925	0
02/04/2020	0	4816	0	2014	0	1592	0	818	0
03/04/2020	0	4590	0	1988	0	1082	0	715	0
04/04/2020	0	3903	0	954	0	1428	0	2505	0
05/04/2020	0	3633	0	3339	0	2010	0	999	0
06/04/2020	0	8877	0	2673	0	1293	0	766	0
07/04/2020	0	5854	0	2159	0	1446	0	802	0
08/04/2020	0	12163	0	1305	0	827	0	777	0
09/04/2020	0	9592	0	1347	0	997	0	849	0
10/04/2020	0	5318	0	1327	0	847	0	677	0
11/04/2020	0	3483	0	680	0	1100	0	792	0
12/04/2020	0	5830	0	877	0	734	0	778	0
13/04/2020	0	5352	0	3331	0	1259	0	790	0
14/04/2020	0	4170	0	2525	0	1140	0	820	0
15/04/2020	0	3773	0	1778	0	1113	0	797	0
16/04/2020	0	5934	0	1700	0	1120	0	1666	0
17/04/2020	0	4156	0	1058	0	1051	0	978	0
18/04/2020	0	3771	0	1047	0	1371	0	889	0
19/04/2020	0	3848	0	1602	0	1932	0	1001	0
20/04/2020	0	3928	0	1963	0	1840	0	989	0
21/04/2020	0	7716	0	2533	0	1182	0	1001	0
22/04/2020	0	4651	0	1984	0	1128	0	850	0
23/04/2020	0	5616	0	1534	0	1111	0	992	0
24/04/2020	0	5655	0	1472	0	1119	0	2025	0
25/04/2020	0	3162	0	1669	0	1451	0	2103	0
26/04/2020	0	21493	0	1318	0	2206	0	1939	0
27/04/2020	0	6352	0	2478	0	1092	0	1853	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
28/04/2020	0	4742	0	1846	0	1383	0	2086	0
29/04/2020	0	4154	0	1386	0	1224	0	737	0
30/04/2020	0	4131	0	1417	0	1105	0	709	0
01/05/2020	0	2646	0	679	0	755	0	975	0
02/05/2020	0	2548	0	1174	0	925	0	938	0
03/05/2020	0	35739	0	1975	0	1244	0	908	0
04/05/2020	0	6196	0	2954	0	1359	0	700	0
05/05/2020	0	3666	0	2257	0	1069	0	822	0
06/05/2020	0	3586	0	1238	0	1078	0	682	0
07/05/2020	0	4529	0	1825	0	918	0	830	0
08/05/2020	0	6744	0	1176	0	792	0	667	0
09/05/2020	0	5794	0	620	0	948	0	785	0
10/05/2020	0	17733	0	3253	0	2321	0	1001	0
11/05/2020	0	4495	0	2435	0	1394	0	670	0
12/05/2020	0	6788	0	2129	0	1063	0	751	0
13/05/2020	0	10800	0	1660	0	1153	0	741	0
14/05/2020	0	3921	0	1655	0	1135	0	728	0
15/05/2020	0	4160	0	1485	0	1004	0	720	0
16/05/2020	0	4039	0	739	0	1863	0	857	0
17/05/2020	0	4904	0	1841	0	1252	0	965	0
18/05/2020	0	12018	0	1890	0	972	0	767	0
19/05/2020	0	3732	0	1567	0	1061	0	740	0
20/05/2020	0	5192	0	1527	0	1630	0	812	0
21/05/2020	0	3610	0	1314	0	1279	0	777	0
22/05/2020	0	5094	0	1325	0	1437	0	716	0
23/05/2020	0	4302	0	1453	0	1722	0	799	0
24/05/2020	0	4492	0	3397	0	2309	0	763	0
25/05/2020	0	5137	0	2673	0	1190	0	707	0
26/05/2020	0	5793	0	1518	0	1362	0	681	0
27/05/2020	0	5139	0	1529	0	1021	0	784	0
28/05/2020	0	6261	0	2469	0	1158	0	1882	0
29/05/2020	0	4620	0	1820	0	1146	0	1904	0
30/05/2020	0	6515	0	897	0	2998	0	2157	0
31/05/2020	0	3229	0	1223	0	1035	0	868	0
01/06/2020	0	5815	0	2241	0	1235	0	681	0
02/06/2020	0	5194	0	2542	0	1433	0	745	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
03/06/2020	0	3953	0	2188	0	2273	0	1340	0
04/06/2020	0	6042	0	1573	0	1050	0	27258	0
05/06/2020	0	7006	0	1885	0	1273	0	793	0
06/06/2020	0	55747	0	1269	0	892	0	788	0
07/06/2020	0	18216	0	2201	0	6502	0	966	0
08/06/2020	0	4828	0	1624	0	3770	0	905	0
09/06/2020	0	7791	0	2744	0	1602	0	747	0
10/06/2020	0	4257	0	1981	0	1643	0	730	0
11/06/2020	0	4688	0	1390	0	1628	0	697	0
12/06/2020	0	8095	0	2279	0	1193	0	717	0
13/06/2020	0	30636	0	1343	0	1254	0	823	0
14/06/2020	0	9676	0	3123	0	10255	0	1132	0
15/06/2020	0	6226	0	1654	0	4518	0	762	0
16/06/2020	0	8364	0	2919	0	1957	0	747	0
17/06/2020	0	4088	0	1668	0	1248	0	795	0
18/06/2020	0	5710	0	1689	0	2664	0	773	0
19/06/2020	0	8420	0	1538	0	1749	0	1963	0
20/06/2020	0	3950	0	966	0	7709	0	2008	0
21/06/2020	0	2689	0	1280	0	3197	0	2466	0
22/06/2020	0	6397	0	3586	0	3139	0	2135	0
23/06/2020	0	4703	0	2700	0	1931	0	1737	0
24/06/2020	0	5085	0	1412	0	1639	0	699	0
25/06/2020	0	5133	0	1480	0	1278	0	700	0
26/06/2020	0	3922	0	1598	0	1288	0	671	0
27/06/2020	0	4502	0	913	0	1930	0	643	0
28/06/2020	0	5132	0	2446	0	1617	0	1217	0
29/06/2020	0	5052	0	2702	0	1382	0	673	0
30/06/2020		4123		1982		1230		654	

**THE CYPRUS DEVELOPMENT BANK PC LTD**

**Report Start Date: 01/04/2020**

**Report End Date: 30/06/2020**

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)
01/04/2020	AISP	eBanking Account Details	17215
01/04/2020	AISP	eBanking Balance Overview	992
01/04/2020	AISP	eBanking Transaction History	1138
01/04/2020	PISP	eBanking Payment	925
02/04/2020	AISP	eBanking Account Details	4816
02/04/2020	AISP	eBanking Balance Overview	2014
02/04/2020	AISP	eBanking Transaction History	1592
02/04/2020	PISP	eBanking Payment	818
03/04/2020	AISP	eBanking Account Details	4590
03/04/2020	AISP	eBanking Balance Overview	1988
03/04/2020	AISP	eBanking Transaction History	1082
03/04/2020	PISP	eBanking Payment	715
04/04/2020	AISP	eBanking Account Details	3903
04/04/2020	AISP	eBanking Balance Overview	954
04/04/2020	AISP	eBanking Transaction History	1428
04/04/2020	PISP	eBanking Payment	2505
05/04/2020	AISP	eBanking Account Details	3633
05/04/2020	AISP	eBanking Balance Overview	3339
05/04/2020	AISP	eBanking Transaction History	2010
05/04/2020	PISP	eBanking Payment	999
06/04/2020	AISP	eBanking Account Details	8877

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/04/2020	AISP	eBanking Balance Overview	2673
06/04/2020	AISP	eBanking Transaction History	1293
06/04/2020	PISP	eBanking Payment	766
07/04/2020	AISP	eBanking Account Details	5854
07/04/2020	AISP	eBanking Balance Overview	2159
07/04/2020	AISP	eBanking Transaction History	1446
07/04/2020	PISP	eBanking Payment	802
08/04/2020	AISP	eBanking Account Details	12163
08/04/2020	AISP	eBanking Balance Overview	1305
08/04/2020	AISP	eBanking Transaction History	827
08/04/2020	PISP	eBanking Payment	777
09/04/2020	AISP	eBanking Account Details	9592
09/04/2020	AISP	eBanking Balance Overview	1347
09/04/2020	AISP	eBanking Transaction History	997
09/04/2020	PISP	eBanking Payment	849
10/04/2020	AISP	eBanking Account Details	5318
10/04/2020	AISP	eBanking Balance Overview	1327
10/04/2020	AISP	eBanking Transaction History	847
10/04/2020	PISP	eBanking Payment	677
11/04/2020	AISP	eBanking Account Details	3483
11/04/2020	AISP	eBanking Balance Overview	680
11/04/2020	AISP	eBanking Transaction History	1100
11/04/2020	PISP	eBanking Payment	792
12/04/2020	AISP	eBanking Account Details	5830
12/04/2020	AISP	eBanking Balance Overview	877
12/04/2020	AISP	eBanking Transaction History	734
12/04/2020	PISP	eBanking Payment	778
13/04/2020	AISP	eBanking Account Details	5352
13/04/2020	AISP	eBanking Balance Overview	3331
13/04/2020	AISP	eBanking Transaction History	1259

**Payments services user interface**

<b>Date</b>	<b>Service</b>	<b>Endpoint name</b>	<b>Average Response time (ms)</b>
13/04/2020	PISP	eBanking Payment	790
14/04/2020	AISP	eBanking Account Details	4170
14/04/2020	AISP	eBanking Balance Overview	2525
14/04/2020	AISP	eBanking Transaction History	1140
14/04/2020	PISP	eBanking Payment	820
15/04/2020	AISP	eBanking Account Details	3773
15/04/2020	AISP	eBanking Balance Overview	1778
15/04/2020	AISP	eBanking Transaction History	1113
15/04/2020	PISP	eBanking Payment	797
16/04/2020	AISP	eBanking Account Details	5934
16/04/2020	AISP	eBanking Balance Overview	1700
16/04/2020	AISP	eBanking Transaction History	1120
16/04/2020	PISP	eBanking Payment	1666
17/04/2020	AISP	eBanking Account Details	4156
17/04/2020	AISP	eBanking Balance Overview	1058
17/04/2020	AISP	eBanking Transaction History	1051
17/04/2020	PISP	eBanking Payment	978
18/04/2020	AISP	eBanking Account Details	3771
18/04/2020	AISP	eBanking Balance Overview	1047
18/04/2020	AISP	eBanking Transaction History	1371
18/04/2020	PISP	eBanking Payment	889
19/04/2020	AISP	eBanking Account Details	3848
19/04/2020	AISP	eBanking Balance Overview	1602
19/04/2020	AISP	eBanking Transaction History	1932
19/04/2020	PISP	eBanking Payment	1001
20/04/2020	AISP	eBanking Account Details	3928
20/04/2020	AISP	eBanking Balance Overview	1963
20/04/2020	AISP	eBanking Transaction History	1840
20/04/2020	PISP	eBanking Payment	989
21/04/2020	AISP	eBanking Account Details	7716



Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/04/2020	AISP	eBanking Balance Overview	2533
21/04/2020	AISP	eBanking Transaction History	1182
21/04/2020	PISP	eBanking Payment	1001
22/04/2020	AISP	eBanking Account Details	4651
22/04/2020	AISP	eBanking Balance Overview	1984
22/04/2020	AISP	eBanking Transaction History	1128
22/04/2020	PISP	eBanking Payment	850
23/04/2020	AISP	eBanking Account Details	5616
23/04/2020	AISP	eBanking Balance Overview	1534
23/04/2020	AISP	eBanking Transaction History	1111
23/04/2020	PISP	eBanking Payment	992
24/04/2020	AISP	eBanking Account Details	5655
24/04/2020	AISP	eBanking Balance Overview	1472
24/04/2020	AISP	eBanking Transaction History	1119
24/04/2020	PISP	eBanking Payment	2025
25/04/2020	AISP	eBanking Account Details	3162
25/04/2020	AISP	eBanking Balance Overview	1669
25/04/2020	AISP	eBanking Transaction History	1451
25/04/2020	PISP	eBanking Payment	2103
26/04/2020	AISP	eBanking Account Details	21493
26/04/2020	AISP	eBanking Balance Overview	1318
26/04/2020	AISP	eBanking Transaction History	2206
26/04/2020	PISP	eBanking Payment	1939
27/04/2020	AISP	eBanking Account Details	6352
27/04/2020	AISP	eBanking Balance Overview	2478
27/04/2020	AISP	eBanking Transaction History	1092
27/04/2020	PISP	eBanking Payment	1853
28/04/2020	AISP	eBanking Account Details	4742
28/04/2020	AISP	eBanking Balance Overview	1846
28/04/2020	AISP	eBanking Transaction History	1383

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/04/2020	PISP	eBanking Payment	2086
29/04/2020	AISP	eBanking Account Details	4154
29/04/2020	AISP	eBanking Balance Overview	1386
29/04/2020	AISP	eBanking Transaction History	1224
29/04/2020	PISP	eBanking Payment	737
30/04/2020	AISP	eBanking Account Details	4131
30/04/2020	AISP	eBanking Balance Overview	1417
30/04/2020	AISP	eBanking Transaction History	1105
30/04/2020	PISP	eBanking Payment	709
01/05/2020	AISP	eBanking Account Details	2646
01/05/2020	AISP	eBanking Balance Overview	679
01/05/2020	AISP	eBanking Transaction History	755
01/05/2020	PISP	eBanking Payment	975
02/05/2020	AISP	eBanking Account Details	2548
02/05/2020	AISP	eBanking Balance Overview	1174
02/05/2020	AISP	eBanking Transaction History	925
02/05/2020	PISP	eBanking Payment	938
03/05/2020	AISP	eBanking Account Details	35739
03/05/2020	AISP	eBanking Balance Overview	1975
03/05/2020	AISP	eBanking Transaction History	1244
03/05/2020	PISP	eBanking Payment	908
04/05/2020	AISP	eBanking Account Details	6196
04/05/2020	AISP	eBanking Balance Overview	2954
04/05/2020	AISP	eBanking Transaction History	1359
04/05/2020	PISP	eBanking Payment	700
05/05/2020	AISP	eBanking Account Details	3666
05/05/2020	AISP	eBanking Balance Overview	2257
05/05/2020	AISP	eBanking Transaction History	1069
05/05/2020	PISP	eBanking Payment	822
06/05/2020	AISP	eBanking Account Details	3586

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/05/2020	AISP	eBanking Balance Overview	1238
06/05/2020	AISP	eBanking Transaction History	1078
06/05/2020	PISP	eBanking Payment	682
07/05/2020	AISP	eBanking Account Details	4529
07/05/2020	AISP	eBanking Balance Overview	1825
07/05/2020	AISP	eBanking Transaction History	918
07/05/2020	PISP	eBanking Payment	830
08/05/2020	AISP	eBanking Account Details	6744
08/05/2020	AISP	eBanking Balance Overview	1176
08/05/2020	AISP	eBanking Transaction History	792
08/05/2020	PISP	eBanking Payment	667
09/05/2020	AISP	eBanking Account Details	5794
09/05/2020	AISP	eBanking Balance Overview	620
09/05/2020	AISP	eBanking Transaction History	948
09/05/2020	PISP	eBanking Payment	785
10/05/2020	AISP	eBanking Account Details	17733
10/05/2020	AISP	eBanking Balance Overview	3253
10/05/2020	AISP	eBanking Transaction History	2321
10/05/2020	PISP	eBanking Payment	1001
11/05/2020	AISP	eBanking Account Details	4495
11/05/2020	AISP	eBanking Balance Overview	2435
11/05/2020	AISP	eBanking Transaction History	1394
11/05/2020	PISP	eBanking Payment	670
12/05/2020	AISP	eBanking Account Details	6788
12/05/2020	AISP	eBanking Balance Overview	2129
12/05/2020	AISP	eBanking Transaction History	1063
12/05/2020	PISP	eBanking Payment	751
13/05/2020	AISP	eBanking Account Details	10800
13/05/2020	AISP	eBanking Balance Overview	1660
13/05/2020	AISP	eBanking Transaction History	1153

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/05/2020	PISP	eBanking Payment	741
14/05/2020	AISP	eBanking Account Details	3921
14/05/2020	AISP	eBanking Balance Overview	1655
14/05/2020	AISP	eBanking Transaction History	1135
14/05/2020	PISP	eBanking Payment	728
15/05/2020	AISP	eBanking Account Details	4160
15/05/2020	AISP	eBanking Balance Overview	1485
15/05/2020	AISP	eBanking Transaction History	1004
15/05/2020	PISP	eBanking Payment	720
16/05/2020	AISP	eBanking Account Details	4039
16/05/2020	AISP	eBanking Balance Overview	739
16/05/2020	AISP	eBanking Transaction History	1863
16/05/2020	PISP	eBanking Payment	857
17/05/2020	AISP	eBanking Account Details	4904
17/05/2020	AISP	eBanking Balance Overview	1841
17/05/2020	AISP	eBanking Transaction History	1252
17/05/2020	PISP	eBanking Payment	965
18/05/2020	AISP	eBanking Account Details	12018
18/05/2020	AISP	eBanking Balance Overview	1890
18/05/2020	AISP	eBanking Transaction History	972
18/05/2020	PISP	eBanking Payment	767
19/05/2020	AISP	eBanking Account Details	3732
19/05/2020	AISP	eBanking Balance Overview	1567
19/05/2020	AISP	eBanking Transaction History	1061
19/05/2020	PISP	eBanking Payment	740
20/05/2020	AISP	eBanking Account Details	5192
20/05/2020	AISP	eBanking Balance Overview	1527
20/05/2020	AISP	eBanking Transaction History	1630
20/05/2020	PISP	eBanking Payment	812
21/05/2020	AISP	eBanking Account Details	3610

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/05/2020	AISP	eBanking Balance Overview	1314
21/05/2020	AISP	eBanking Transaction History	1279
21/05/2020	PISP	eBanking Payment	777
22/05/2020	AISP	eBanking Account Details	5094
22/05/2020	AISP	eBanking Balance Overview	1325
22/05/2020	AISP	eBanking Transaction History	1437
22/05/2020	PISP	eBanking Payment	716
23/05/2020	AISP	eBanking Account Details	4302
23/05/2020	AISP	eBanking Balance Overview	1453
23/05/2020	AISP	eBanking Transaction History	1722
23/05/2020	PISP	eBanking Payment	799
24/05/2020	AISP	eBanking Account Details	4492
24/05/2020	AISP	eBanking Balance Overview	3397
24/05/2020	AISP	eBanking Transaction History	2309
24/05/2020	PISP	eBanking Payment	763
25/05/2020	AISP	eBanking Account Details	5137
25/05/2020	AISP	eBanking Balance Overview	2673
25/05/2020	AISP	eBanking Transaction History	1190
25/05/2020	PISP	eBanking Payment	707
26/05/2020	AISP	eBanking Account Details	5793
26/05/2020	AISP	eBanking Balance Overview	1518
26/05/2020	AISP	eBanking Transaction History	1362
26/05/2020	PISP	eBanking Payment	681
27/05/2020	AISP	eBanking Account Details	5139
27/05/2020	AISP	eBanking Balance Overview	1529
27/05/2020	AISP	eBanking Transaction History	1021
27/05/2020	PISP	eBanking Payment	784
28/05/2020	AISP	eBanking Account Details	6261
28/05/2020	AISP	eBanking Balance Overview	2469
28/05/2020	AISP	eBanking Transaction History	1158

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/05/2020	PISP	eBanking Payment	1882
29/05/2020	AISP	eBanking Account Details	4620
29/05/2020	AISP	eBanking Balance Overview	1820
29/05/2020	AISP	eBanking Transaction History	1146
29/05/2020	PISP	eBanking Payment	1904
30/05/2020	AISP	eBanking Account Details	6515
30/05/2020	AISP	eBanking Balance Overview	897
30/05/2020	AISP	eBanking Transaction History	2998
30/05/2020	PISP	eBanking Payment	2157
31/05/2020	AISP	eBanking Account Details	3229
31/05/2020	AISP	eBanking Balance Overview	1223
31/05/2020	AISP	eBanking Transaction History	1035
31/05/2020	PISP	eBanking Payment	868
01/06/2020	AISP	eBanking Account Details	5815
01/06/2020	AISP	eBanking Balance Overview	2241
01/06/2020	AISP	eBanking Transaction History	1235
01/06/2020	PISP	eBanking Payment	681
02/06/2020	AISP	eBanking Account Details	5194
02/06/2020	AISP	eBanking Balance Overview	2542
02/06/2020	AISP	eBanking Transaction History	1433
02/06/2020	PISP	eBanking Payment	745
03/06/2020	AISP	eBanking Account Details	3953
03/06/2020	AISP	eBanking Balance Overview	2188
03/06/2020	AISP	eBanking Transaction History	2273
03/06/2020	PISP	eBanking Payment	1340
04/06/2020	AISP	eBanking Account Details	6042
04/06/2020	AISP	eBanking Balance Overview	1573
04/06/2020	AISP	eBanking Transaction History	1050
04/06/2020	PISP	eBanking Payment	27258
05/06/2020	AISP	eBanking Account Details	7006

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/06/2020	AISP	eBanking Balance Overview	1885
05/06/2020	AISP	eBanking Transaction History	1273
05/06/2020	PISP	eBanking Payment	793
06/06/2020	AISP	eBanking Account Details	55747
06/06/2020	AISP	eBanking Balance Overview	1269
06/06/2020	AISP	eBanking Transaction History	892
06/06/2020	PISP	eBanking Payment	788
07/06/2020	AISP	eBanking Account Details	18216
07/06/2020	AISP	eBanking Balance Overview	2201
07/06/2020	AISP	eBanking Transaction History	6502
07/06/2020	PISP	eBanking Payment	966
08/06/2020	AISP	eBanking Account Details	4828
08/06/2020	AISP	eBanking Balance Overview	1624
08/06/2020	AISP	eBanking Transaction History	3770
08/06/2020	PISP	eBanking Payment	905
09/06/2020	AISP	eBanking Account Details	7791
09/06/2020	AISP	eBanking Balance Overview	2744
09/06/2020	AISP	eBanking Transaction History	1602
09/06/2020	PISP	eBanking Payment	747
10/06/2020	AISP	eBanking Account Details	4257
10/06/2020	AISP	eBanking Balance Overview	1981
10/06/2020	AISP	eBanking Transaction History	1643
10/06/2020	PISP	eBanking Payment	730
11/06/2020	AISP	eBanking Account Details	4688
11/06/2020	AISP	eBanking Balance Overview	1390
11/06/2020	AISP	eBanking Transaction History	1628
11/06/2020	PISP	eBanking Payment	697
12/06/2020	AISP	eBanking Account Details	8095
12/06/2020	AISP	eBanking Balance Overview	2279
12/06/2020	AISP	eBanking Transaction History	1193

**Payments services user interface**

<b>Date</b>	<b>Service</b>	<b>Endpoint name</b>	<b>Average Response time (ms)</b>
12/06/2020	PISP	eBanking Payment	717
13/06/2020	AISP	eBanking Account Details	30636
13/06/2020	AISP	eBanking Balance Overview	1343
13/06/2020	AISP	eBanking Transaction History	1254
13/06/2020	PISP	eBanking Payment	823
14/06/2020	AISP	eBanking Account Details	9676
14/06/2020	AISP	eBanking Balance Overview	3123
14/06/2020	AISP	eBanking Transaction History	10255
14/06/2020	PISP	eBanking Payment	1132
15/06/2020	AISP	eBanking Account Details	6226
15/06/2020	AISP	eBanking Balance Overview	1654
15/06/2020	AISP	eBanking Transaction History	4518
15/06/2020	PISP	eBanking Payment	762
16/06/2020	AISP	eBanking Account Details	8364
16/06/2020	AISP	eBanking Balance Overview	2919
16/06/2020	AISP	eBanking Transaction History	1957
16/06/2020	PISP	eBanking Payment	747
17/06/2020	AISP	eBanking Account Details	4088
17/06/2020	AISP	eBanking Balance Overview	1668
17/06/2020	AISP	eBanking Transaction History	1248
17/06/2020	PISP	eBanking Payment	795
18/06/2020	AISP	eBanking Account Details	5710
18/06/2020	AISP	eBanking Balance Overview	1689
18/06/2020	AISP	eBanking Transaction History	2664
18/06/2020	PISP	eBanking Payment	773
19/06/2020	AISP	eBanking Account Details	8420
19/06/2020	AISP	eBanking Balance Overview	1538
19/06/2020	AISP	eBanking Transaction History	1749
19/06/2020	PISP	eBanking Payment	1963
20/06/2020	AISP	eBanking Account Details	3950



Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/06/2020	AISP	eBanking Balance Overview	966
20/06/2020	AISP	eBanking Transaction History	7709
20/06/2020	PISP	eBanking Payment	2008
21/06/2020	AISP	eBanking Account Details	2689
21/06/2020	AISP	eBanking Balance Overview	1280
21/06/2020	AISP	eBanking Transaction History	3197
21/06/2020	PISP	eBanking Payment	2466
22/06/2020	AISP	eBanking Account Details	6397
22/06/2020	AISP	eBanking Balance Overview	3586
22/06/2020	AISP	eBanking Transaction History	3139
22/06/2020	PISP	eBanking Payment	2135
23/06/2020	AISP	eBanking Account Details	4703
23/06/2020	AISP	eBanking Balance Overview	2700
23/06/2020	AISP	eBanking Transaction History	1931
23/06/2020	PISP	eBanking Payment	1737
24/06/2020	AISP	eBanking Account Details	5085
24/06/2020	AISP	eBanking Balance Overview	1412
24/06/2020	AISP	eBanking Transaction History	1639
24/06/2020	PISP	eBanking Payment	699
25/06/2020	AISP	eBanking Account Details	5133
25/06/2020	AISP	eBanking Balance Overview	1480
25/06/2020	AISP	eBanking Transaction History	1278
25/06/2020	PISP	eBanking Payment	700
26/06/2020	AISP	eBanking Account Details	3922
26/06/2020	AISP	eBanking Balance Overview	1598
26/06/2020	AISP	eBanking Transaction History	1288
26/06/2020	PISP	eBanking Payment	671
27/06/2020	AISP	eBanking Account Details	4502
27/06/2020	AISP	eBanking Balance Overview	913
27/06/2020	AISP	eBanking Transaction History	1930

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/06/2020	PISP	eBanking Payment	643
28/06/2020	AISP	eBanking Account Details	5132
28/06/2020	AISP	eBanking Balance Overview	2446
28/06/2020	AISP	eBanking Transaction History	1617
28/06/2020	PISP	eBanking Payment	1217
29/06/2020	AISP	eBanking Account Details	5052
29/06/2020	AISP	eBanking Balance Overview	2702
29/06/2020	AISP	eBanking Transaction History	1382
29/06/2020	PISP	eBanking Payment	673
30/06/2020	AISP	eBanking Account Details	4123
30/06/2020	AISP	eBanking Balance Overview	1982
30/06/2020	AISP	eBanking Transaction History	1230
30/06/2020	PISP	eBanking Payment	654

## 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: 01/04/2020 - 30/06/2020**

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/04/2020	eBanking	100.00 %	0.00 %	01/04/2020	APIs	100.00 %	0.00 %
02/04/2020	eBanking	100.00 %	0.00 %	02/04/2020	APIs	100.00 %	0.00 %
03/04/2020	eBanking	100.00 %	0.00 %	03/04/2020	APIs	100.00 %	0.00 %
04/04/2020	eBanking	100.00 %	0.00 %	04/04/2020	APIs	100.00 %	0.00 %
05/04/2020	eBanking	100.00 %	0.00 %	05/04/2020	APIs	100.00 %	0.00 %
06/04/2020	eBanking	100.00 %	0.00 %	06/04/2020	APIs	100.00 %	0.00 %
07/04/2020	eBanking	100.00 %	0.00 %	07/04/2020	APIs	100.00 %	0.00 %
08/04/2020	eBanking	100.00 %	0.00 %	08/04/2020	APIs	100.00 %	0.00 %
09/04/2020	eBanking	100.00 %	0.00 %	09/04/2020	APIs	100.00 %	0.00 %
10/04/2020	eBanking	100.00 %	0.00 %	10/04/2020	APIs	100.00 %	0.00 %
11/04/2020	eBanking	100.00 %	0.00 %	11/04/2020	APIs	100.00 %	0.00 %
12/04/2020	eBanking	100.00 %	0.00 %	12/04/2020	APIs	100.00 %	0.00 %
13/04/2020	eBanking	100.00 %	0.00 %	13/04/2020	APIs	100.00 %	0.00 %
14/04/2020	eBanking	100.00 %	0.00 %	14/04/2020	APIs	100.00 %	0.00 %
15/04/2020	eBanking	100.00 %	0.00 %	15/04/2020	APIs	100.00 %	0.00 %
16/04/2020	eBanking	100.00 %	0.00 %	16/04/2020	APIs	100.00 %	0.00 %
17/04/2020	eBanking	100.00 %	0.00 %	17/04/2020	APIs	100.00 %	0.00 %
18/04/2020	eBanking	100.00 %	0.00 %	18/04/2020	APIs	100.00 %	0.00 %
19/04/2020	eBanking	100.00 %	0.00 %	19/04/2020	APIs	100.00 %	0.00 %
20/04/2020	eBanking	100.00 %	0.00 %	20/04/2020	APIs	100.00 %	0.00 %
21/04/2020	eBanking	100.00 %	0.00 %	21/04/2020	APIs	100.00 %	0.00 %
22/04/2020	eBanking	100.00 %	0.00 %	22/04/2020	APIs	100.00 %	0.00 %
23/04/2020	eBanking	100.00 %	0.00 %	23/04/2020	APIs	100.00 %	0.00 %
24/04/2020	eBanking	100.00 %	0.00 %	24/04/2020	APIs	100.00 %	0.00 %
25/04/2020	eBanking	100.00 %	0.00 %	25/04/2020	APIs	100.00 %	0.00 %
26/04/2020	eBanking	100.00 %	0.00 %	26/04/2020	APIs	100.00 %	0.00 %
27/04/2020	eBanking	100.00 %	0.00 %	27/04/2020	APIs	100.00 %	0.00 %
28/04/2020	eBanking	100.00 %	0.00 %	28/04/2020	APIs	100.00 %	0.00 %
29/04/2020	eBanking	100.00 %	0.00 %	29/04/2020	APIs	100.00 %	0.00 %
30/04/2020	eBanking	100.00 %	0.00 %	30/04/2020	APIs	100.00 %	0.00 %
01/05/2020	eBanking	100.00 %	0.00 %	01/05/2020	APIs	100.00 %	0.00 %
02/05/2020	eBanking	100.00 %	0.00 %	02/05/2020	APIs	100.00 %	0.00 %
03/05/2020	eBanking	100.00 %	0.00 %	03/05/2020	APIs	100.00 %	0.00 %
04/05/2020	eBanking	100.00 %	0.00 %	04/05/2020	APIs	100.00 %	0.00 %
05/05/2020	eBanking	100.00 %	0.00 %	05/05/2020	APIs	100.00 %	0.00 %
06/05/2020	eBanking	100.00 %	0.00 %	06/05/2020	APIs	100.00 %	0.00 %
07/05/2020	eBanking	100.00 %	0.00 %	07/05/2020	APIs	100.00 %	0.00 %
08/05/2020	eBanking	100.00 %	0.00 %	08/05/2020	APIs	100.00 %	0.00 %
09/05/2020	eBanking	100.00 %	0.00 %	09/05/2020	APIs	100.00 %	0.00 %
10/05/2020	eBanking	100.00 %	0.00 %	10/05/2020	APIs	100.00 %	0.00 %
11/05/2020	eBanking	100.00 %	0.00 %	11/05/2020	APIs	100.00 %	0.00 %
12/05/2020	eBanking	100.00 %	0.00 %	12/05/2020	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
13/05/2020	eBanking	100.00 %	0.00 %
14/05/2020	eBanking	100.00 %	0.00 %
15/05/2020	eBanking	100.00 %	0.00 %
16/05/2020	eBanking	100.00 %	0.00 %
17/05/2020	eBanking	100.00 %	0.00 %
18/05/2020	eBanking	100.00 %	0.00 %
19/05/2020	eBanking	100.00 %	0.00 %
20/05/2020	eBanking	100.00 %	0.00 %
21/05/2020	eBanking	100.00 %	0.00 %
22/05/2020	eBanking	100.00 %	0.00 %
23/05/2020	eBanking	100.00 %	0.00 %
24/05/2020	eBanking	100.00 %	0.00 %
25/05/2020	eBanking	100.00 %	0.00 %
26/05/2020	eBanking	100.00 %	0.00 %
27/05/2020	eBanking	100.00 %	0.00 %
28/05/2020	eBanking	100.00 %	0.00 %
29/05/2020	eBanking	100.00 %	0.00 %
30/05/2020	eBanking	100.00 %	0.00 %
31/05/2020	eBanking	100.00 %	0.00 %
01/06/2020	eBanking	100.00 %	0.00 %
02/06/2020	eBanking	100.00 %	0.00 %
03/06/2020	eBanking	99.98 %	0.02 %
04/06/2020	eBanking	99.99 %	0.01 %
05/06/2020	eBanking	100.00 %	0.00 %
06/06/2020	eBanking	100.00 %	0.00 %
07/06/2020	eBanking	100.00 %	0.00 %
08/06/2020	eBanking	100.00 %	0.00 %
09/06/2020	eBanking	100.00 %	0.00 %
10/06/2020	eBanking	100.00 %	0.00 %
11/06/2020	eBanking	100.00 %	0.00 %
12/06/2020	eBanking	100.00 %	0.00 %
13/06/2020	eBanking	100.00 %	0.00 %
14/06/2020	eBanking	100.00 %	0.00 %
15/06/2020	eBanking	100.00 %	0.00 %
16/06/2020	eBanking	100.00 %	0.00 %
17/06/2020	eBanking	100.00 %	0.00 %
18/06/2020	eBanking	100.00 %	0.00 %
19/06/2020	eBanking	100.00 %	0.00 %
20/06/2020	eBanking	100.00 %	0.00 %
21/06/2020	eBanking	100.00 %	0.00 %
22/06/2020	eBanking	100.00 %	0.00 %
23/06/2020	eBanking	100.00 %	0.00 %
24/06/2020	eBanking	100.00 %	0.00 %
25/06/2020	eBanking	100.00 %	0.00 %
26/06/2020	eBanking	100.00 %	0.00 %
27/06/2020	eBanking	100.00 %	0.00 %
28/06/2020	eBanking	100.00 %	0.00 %
29/06/2020	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
11/05/2020	APIs	100.00 %	0.00 %
12/05/2020	APIs	100.00 %	0.00 %
13/05/2020	APIs	100.00 %	0.00 %
14/05/2020	APIs	100.00 %	0.00 %
15/05/2020	APIs	100.00 %	0.00 %
16/05/2020	APIs	100.00 %	0.00 %
17/05/2020	APIs	100.00 %	0.00 %
18/05/2020	APIs	100.00 %	0.00 %
19/05/2020	APIs	100.00 %	0.00 %
20/05/2020	APIs	100.00 %	0.00 %
21/05/2020	APIs	100.00 %	0.00 %
22/05/2020	APIs	100.00 %	0.00 %
23/05/2020	APIs	100.00 %	0.00 %
24/05/2020	APIs	100.00 %	0.00 %
25/05/2020	APIs	100.00 %	0.00 %
26/05/2020	APIs	100.00 %	0.00 %
27/05/2020	APIs	100.00 %	0.00 %
28/05/2020	APIs	100.00 %	0.00 %
29/05/2020	APIs	100.00 %	0.00 %
30/05/2020	APIs	100.00 %	0.00 %
31/05/2020	APIs	100.00 %	0.00 %
01/06/2020	APIs	100.00 %	0.00 %
02/06/2020	APIs	100.00 %	0.00 %
03/06/2020	APIs	100.00 %	0.00 %
04/06/2020	APIs	100.00 %	0.00 %
05/06/2020	APIs	100.00 %	0.00 %
06/06/2020	APIs	100.00 %	0.00 %
07/06/2020	APIs	100.00 %	0.00 %
08/06/2020	APIs	100.00 %	0.00 %
09/06/2020	APIs	100.00 %	0.00 %
10/06/2020	APIs	100.00 %	0.00 %
11/06/2020	APIs	100.00 %	0.00 %
12/06/2020	APIs	100.00 %	0.00 %
13/06/2020	APIs	100.00 %	0.00 %
14/06/2020	APIs	100.00 %	0.00 %
15/06/2020	APIs	100.00 %	0.00 %
16/06/2020	APIs	100.00 %	0.00 %
17/06/2020	APIs	100.00 %	0.00 %
18/06/2020	APIs	100.00 %	0.00 %
19/06/2020	APIs	100.00 %	0.00 %
20/06/2020	APIs	100.00 %	0.00 %
21/06/2020	APIs	100.00 %	0.00 %
22/06/2020	APIs	100.00 %	0.00 %
23/06/2020	APIs	100.00 %	0.00 %
24/06/2020	APIs	100.00 %	0.00 %
25/06/2020	APIs	100.00 %	0.00 %

<b>Bank's dedicated interface daily availability</b>			
<b>Date</b>	<b>Service</b>	<b>Uptime (%)</b>	<b>Downtime (%)</b>
26/06/2020	APIs	100.00 %	0.00 %
27/06/2020	APIs	100.00 %	0.00 %
28/06/2020	APIs	100.00 %	0.00 %
29/06/2020	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: 01/04/2020 - 30/06/2020**

Date	Error rate (%)
01/04/2020	0.00 %
02/04/2020	0.00 %
03/04/2020	0.00 %
04/04/2020	0.00 %
05/04/2020	0.00 %
06/04/2020	0.00 %
07/04/2020	0.00 %
08/04/2020	0.00 %
09/04/2020	0.00 %
10/04/2020	0.00 %
11/04/2020	0.00 %
12/04/2020	0.00 %
13/04/2020	0.00 %
14/04/2020	0.00 %
15/04/2020	0.00 %
16/04/2020	0.00 %
17/04/2020	0.00 %
18/04/2020	0.00 %
19/04/2020	0.00 %
20/04/2020	0.00 %
21/04/2020	0.00 %
22/04/2020	0.00 %
23/04/2020	0.00 %
24/04/2020	0.00 %
25/04/2020	0.00 %
26/04/2020	0.00 %
27/04/2020	0.00 %
28/04/2020	0.00 %
29/04/2020	0.00 %
30/04/2020	0.00 %
01/05/2020	0.00 %
02/05/2020	0.00 %
03/05/2020	0.00 %
04/05/2020	0.00 %
05/05/2020	0.00 %
06/05/2020	0.00 %
07/05/2020	0.00 %
08/05/2020	0.00 %
09/05/2020	0.00 %
10/05/2020	0.00 %

Date	Error rate (%)
11/05/2020	0.00 %
12/05/2020	0.00 %
13/05/2020	0.00 %
14/05/2020	0.00 %
15/05/2020	0.00 %
16/05/2020	0.00 %
17/05/2020	0.00 %
18/05/2020	0.00 %
19/05/2020	0.00 %
20/05/2020	0.00 %
21/05/2020	0.00 %
22/05/2020	0.00 %
23/05/2020	0.00 %
24/05/2020	0.00 %
25/05/2020	0.00 %
26/05/2020	0.00 %
27/05/2020	0.00 %
28/05/2020	0.00 %
29/05/2020	0.00 %
30/05/2020	0.00 %
31/05/2020	0.00 %
01/06/2020	0.00 %
02/06/2020	0.00 %
03/06/2020	0.00 %
04/06/2020	0.00 %
05/06/2020	0.00 %
06/06/2020	0.00 %
07/06/2020	0.00 %
08/06/2020	0.00 %
09/06/2020	0.00 %
10/06/2020	0.00 %
11/06/2020	0.00 %
12/06/2020	0.00 %
13/06/2020	0.00 %
14/06/2020	0.00 %
15/06/2020	0.00 %
16/06/2020	0.00 %
17/06/2020	0.00 %
18/06/2020	0.00 %
19/06/2020	0.00 %
20/06/2020	0.00 %
21/06/2020	0.00 %
22/06/2020	0.00 %
23/06/2020	0.00 %
24/06/2020	0.00 %
25/06/2020	0.00 %
26/06/2020	0.00 %

Date	Error rate (%)
27/06/2020	0.00 %
28/06/2020	0.00 %
29/06/2020	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**

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