



THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/01/2023 - 31/03/2023

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 (%)	1	2	3
	January	February	March
APIs	100.00 %	100.00 %	100.00 %
eBanking	100.00 %	100.00 %	100.00 %

Downtime (%)	1	2	3
	January	February	March
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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Report Period: 01/01/2023 - 31/03/2023

Quarterly Statistics

AISP Response time (ms)		1	2	3
		January	February	March
APIs		0	0	0
eBanking		5641	5901	6474

PISP Response time (ms)		1	2	3
		January	February	March
APIs		0	0	0
eBanking		2027	2192	2104

CoF Response time (ms)		1	2	3
		January	February	March
APIs		0	0	0

Error Rate (%)		1	2	3
		January	February	March
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
01/01/2023	0	171	0	963	0	1284	0	810	0
02/01/2023	0	152	0	598	0	2099	0	1066	0
03/01/2023	0	154	0	1224	0	1561	0	949	0
04/01/2023	0	148	0	1285	0	2001	0	834	0
05/01/2023	0	147	0	1031	0	1982	0	946	0
06/01/2023	0	150	0	853	0	1716	0	985	0
07/01/2023	0	128	0	1454	0	1247	0	857	0
08/01/2023	0	126	0	1337	0	1129	0	970	0
09/01/2023	0	174	0	1415	0	1543	0	905	0
10/01/2023	0	155	0	1327	0	1979	0	973	0
11/01/2023	0	171	0	878	0	1448	0	830	0
12/01/2023	0	158	0	1110	0	1788	0	883	0
13/01/2023	0	157	0	860	0	1483	0	870	0
14/01/2023	0	207	0	736	0	1555	0	875	0
15/01/2023	0	158	0	554	0	1205	0	836	0
16/01/2023	0	201	0	1197	0	1694	0	2054	0
17/01/2023	0	223	0	1636	0	1904	0	2274	0
18/01/2023	0	193	0	1790	0	1989	0	2449	0
19/01/2023	0	254	0	1562	0	1997	0	2204	0
20/01/2023	0	198	0	1521	0	2091	0	2299	0
21/01/2023	0	320	0	1463	0	1532	0	1955	0
22/01/2023	0	135	0	1003	0	1016	0	2244	0
23/01/2023	0	289	0	2048	0	2197	0	2572	0
24/01/2023	0	270	0	1924	0	1785	0	2367	0
25/01/2023	0	275	0	1785	0	2653	0	2364	0
26/01/2023	0	288	0	1916	0	1942	0	2426	0
27/01/2023	0	231	0	1609	0	2042	0	2599	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
28/01/2023	0	169	0	1284	0	2169	0	2365	0
29/01/2023	0	166	0	1552	0	1028	0	2365	0
30/01/2023	0	285	0	1686	0	2245	0	2667	0
31/01/2023	0	293	0	1520	0	1601	0	2548	0
01/02/2023	0	312	0	1692	0	2307	0	2375	0
02/02/2023	0	340	0	1648	0	1850	0	2308	0
03/02/2023	0	248	0	1365	0	1700	0	2331	0
04/02/2023	0	239	0	1954	0	978	0	2275	0
05/02/2023	0	186	0	839	0	681	0	2987	0
06/02/2023	0	221	0	2242	0	1945	0	2508	0
07/02/2023	0	253	0	1951	0	1986	0	2727	0
08/02/2023	0	200	0	1889	0	1687	0	2289	0
09/02/2023	0	165	0	2166	0	1710	0	928	0
10/02/2023	0	161	0	1860	0	1639	0	858	0
11/02/2023	0	196	0	1390	0	1083	0	985	0
12/02/2023	0	105	0	884	0	805	0	1365	0
13/02/2023	0	160	0	1802	0	1402	0	919	0
14/02/2023	0	150	0	1767	0	1534	0	907	0
15/02/2023	0	168	0	1556	0	2074	0	844	0
16/02/2023	0	172	0	1689	0	2117	0	1626	0
17/02/2023	0	319	0	1699	0	1939	0	2616	0
18/02/2023	0	222	0	799	0	743	0	2368	0
19/02/2023	0	208	0	1044	0	1383	0	2334	0
20/02/2023	0	234	0	1559	0	1642	0	2574	0
21/02/2023	0	279	0	1674	0	1694	0	2313	0
22/02/2023	0	300	0	1845	0	2300	0	2481	0
23/02/2023	0	208	0	1815	0	1961	0	2738	0
24/02/2023	0	308	0	1609	0	2162	0	2460	0
25/02/2023	0	172	0	1183	0	1036	0	2393	0
26/02/2023	0	138	0	1112	0	981	0	2462	0
27/02/2023	0	258	0	840	0	1313	0	2241	0
28/02/2023	0	318	0	1948	0	2395	0	2665	0
01/03/2023	0	231	0	2077	0	2644	0	2668	0
02/03/2023	0	216	0	1921	0	1502	0	2592	0
03/03/2023	0	212	0	2111	0	1969	0	2574	0
04/03/2023	0	171	0	1895	0	1142	0	1773	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
05/03/2023	0	144	0	1120	0	1388	0	1047	0
06/03/2023	0	152	0	1652	0	1707	0	856	0
07/03/2023	0	158	0	1441	0	1903	0	926	0
08/03/2023	0	159	0	1881	0	1947	0	1012	0
09/03/2023	0	149	0	1848	0	2519	0	943	0
10/03/2023	0	166	0	2002	0	1676	0	825	0
11/03/2023	0	136	0	1055	0	1160	0	1194	0
12/03/2023	0	200	0	1519	0	1277	0	1012	0
13/03/2023	0	441	0	2043	0	1709	0	2456	0
14/03/2023	0	221	0	2012	0	1734	0	2367	0
15/03/2023	0	272	0	1804	0	2014	0	2410	0
16/03/2023	0	213	0	1808	0	2155	0	2596	0
17/03/2023	0	267	0	1926	0	1775	0	2333	0
18/03/2023	0	243	0	1824	0	1082	0	2364	0
19/03/2023	0	206	0	1416	0	969	0	2161	0
20/03/2023	0	177	0	1703	0	2186	0	1398	0
21/03/2023	0	156	0	1400	0	2392	0	898	0
22/03/2023	0	165	0	1812	0	1972	0	882	0
23/03/2023	0	138	0	1545	0	1464	0	978	0
24/03/2023	0	158	0	1232	0	1564	0	855	0
25/03/2023	0	104	0	972	0	769	0	976	0
26/03/2023	0	189	0	1361	0	893	0	2744	0
27/03/2023	0	294	0	1930	0	1848	0	2629	0
28/03/2023	0	296	0	1709	0	2106	0	2725	0
29/03/2023	0	265	0	1289	0	1787	0	2681	0
30/03/2023	0	238	0	1503	0	2166	0	2491	0
31/03/2023		251		1425		1500		2556	

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Report Start Date: 01/01/2023

Report End Date: 31/03/2023

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)
01/01/2023	AISP	eBanking Account Details	171
01/01/2023	AISP	eBanking Balance Overview	963
01/01/2023	AISP	eBanking Transaction History	1284
01/01/2023	PISP	eBanking Payment	810
02/01/2023	AISP	eBanking Account Details	152
02/01/2023	AISP	eBanking Balance Overview	598
02/01/2023	AISP	eBanking Transaction History	2099
02/01/2023	PISP	eBanking Payment	1066
03/01/2023	AISP	eBanking Account Details	154
03/01/2023	AISP	eBanking Balance Overview	1224
03/01/2023	AISP	eBanking Transaction History	1561
03/01/2023	PISP	eBanking Payment	949
04/01/2023	AISP	eBanking Account Details	148
04/01/2023	AISP	eBanking Balance Overview	1285
04/01/2023	AISP	eBanking Transaction History	2001
04/01/2023	PISP	eBanking Payment	834
05/01/2023	AISP	eBanking Account Details	147
05/01/2023	AISP	eBanking Balance Overview	1031
05/01/2023	AISP	eBanking Transaction History	1982
05/01/2023	PISP	eBanking Payment	946
06/01/2023	AISP	eBanking Account Details	150

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/01/2023	AISP	eBanking Balance Overview	853
06/01/2023	AISP	eBanking Transaction History	1716
06/01/2023	PISP	eBanking Payment	985
07/01/2023	AISP	eBanking Account Details	128
07/01/2023	AISP	eBanking Balance Overview	1454
07/01/2023	AISP	eBanking Transaction History	1247
07/01/2023	PISP	eBanking Payment	857
08/01/2023	AISP	eBanking Account Details	126
08/01/2023	AISP	eBanking Balance Overview	1337
08/01/2023	AISP	eBanking Transaction History	1129
08/01/2023	PISP	eBanking Payment	970
09/01/2023	AISP	eBanking Account Details	174
09/01/2023	AISP	eBanking Balance Overview	1415
09/01/2023	AISP	eBanking Transaction History	1543
09/01/2023	PISP	eBanking Payment	905
10/01/2023	AISP	eBanking Account Details	155
10/01/2023	AISP	eBanking Balance Overview	1327
10/01/2023	AISP	eBanking Transaction History	1979
10/01/2023	PISP	eBanking Payment	973
11/01/2023	AISP	eBanking Account Details	171
11/01/2023	AISP	eBanking Balance Overview	878
11/01/2023	AISP	eBanking Transaction History	1448
11/01/2023	PISP	eBanking Payment	830
12/01/2023	AISP	eBanking Account Details	158
12/01/2023	AISP	eBanking Balance Overview	1110
12/01/2023	AISP	eBanking Transaction History	1788
12/01/2023	PISP	eBanking Payment	883
13/01/2023	AISP	eBanking Account Details	157
13/01/2023	AISP	eBanking Balance Overview	860
13/01/2023	AISP	eBanking Transaction History	1483

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/01/2023	PISP	eBanking Payment	870
14/01/2023	AISP	eBanking Account Details	207
14/01/2023	AISP	eBanking Balance Overview	736
14/01/2023	AISP	eBanking Transaction History	1555
14/01/2023	PISP	eBanking Payment	875
15/01/2023	AISP	eBanking Account Details	158
15/01/2023	AISP	eBanking Balance Overview	554
15/01/2023	AISP	eBanking Transaction History	1205
15/01/2023	PISP	eBanking Payment	836
16/01/2023	AISP	eBanking Account Details	201
16/01/2023	AISP	eBanking Balance Overview	1197
16/01/2023	AISP	eBanking Transaction History	1694
16/01/2023	PISP	eBanking Payment	2054
17/01/2023	AISP	eBanking Account Details	223
17/01/2023	AISP	eBanking Balance Overview	1636
17/01/2023	AISP	eBanking Transaction History	1904
17/01/2023	PISP	eBanking Payment	2274
18/01/2023	AISP	eBanking Account Details	193
18/01/2023	AISP	eBanking Balance Overview	1790
18/01/2023	AISP	eBanking Transaction History	1989
18/01/2023	PISP	eBanking Payment	2449
19/01/2023	AISP	eBanking Account Details	254
19/01/2023	AISP	eBanking Balance Overview	1562
19/01/2023	AISP	eBanking Transaction History	1997
19/01/2023	PISP	eBanking Payment	2204
20/01/2023	AISP	eBanking Account Details	198
20/01/2023	AISP	eBanking Balance Overview	1521
20/01/2023	AISP	eBanking Transaction History	2091
20/01/2023	PISP	eBanking Payment	2299
21/01/2023	AISP	eBanking Account Details	320

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/01/2023	AISP	eBanking Balance Overview	1463
21/01/2023	AISP	eBanking Transaction History	1532
21/01/2023	PISP	eBanking Payment	1955
22/01/2023	AISP	eBanking Account Details	135
22/01/2023	AISP	eBanking Balance Overview	1003
22/01/2023	AISP	eBanking Transaction History	1016
22/01/2023	PISP	eBanking Payment	2244
23/01/2023	AISP	eBanking Account Details	289
23/01/2023	AISP	eBanking Balance Overview	2048
23/01/2023	AISP	eBanking Transaction History	2197
23/01/2023	PISP	eBanking Payment	2572
24/01/2023	AISP	eBanking Account Details	270
24/01/2023	AISP	eBanking Balance Overview	1924
24/01/2023	AISP	eBanking Transaction History	1785
24/01/2023	PISP	eBanking Payment	2367
25/01/2023	AISP	eBanking Account Details	275
25/01/2023	AISP	eBanking Balance Overview	1785
25/01/2023	AISP	eBanking Transaction History	2653
25/01/2023	PISP	eBanking Payment	2364
26/01/2023	AISP	eBanking Account Details	288
26/01/2023	AISP	eBanking Balance Overview	1916
26/01/2023	AISP	eBanking Transaction History	1942
26/01/2023	PISP	eBanking Payment	2426
27/01/2023	AISP	eBanking Account Details	231
27/01/2023	AISP	eBanking Balance Overview	1609
27/01/2023	AISP	eBanking Transaction History	2042
27/01/2023	PISP	eBanking Payment	2599
28/01/2023	AISP	eBanking Account Details	169
28/01/2023	AISP	eBanking Balance Overview	1284
28/01/2023	AISP	eBanking Transaction History	2169

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/01/2023	PISP	eBanking Payment	2365
29/01/2023	AISP	eBanking Account Details	166
29/01/2023	AISP	eBanking Balance Overview	1552
29/01/2023	AISP	eBanking Transaction History	1028
29/01/2023	PISP	eBanking Payment	2365
30/01/2023	AISP	eBanking Account Details	285
30/01/2023	AISP	eBanking Balance Overview	1686
30/01/2023	AISP	eBanking Transaction History	2245
30/01/2023	PISP	eBanking Payment	2667
31/01/2023	AISP	eBanking Account Details	293
31/01/2023	AISP	eBanking Balance Overview	1520
31/01/2023	AISP	eBanking Transaction History	1601
31/01/2023	PISP	eBanking Payment	2548
01/02/2023	AISP	eBanking Account Details	312
01/02/2023	AISP	eBanking Balance Overview	1692
01/02/2023	AISP	eBanking Transaction History	2307
01/02/2023	PISP	eBanking Payment	2375
02/02/2023	AISP	eBanking Account Details	340
02/02/2023	AISP	eBanking Balance Overview	1648
02/02/2023	AISP	eBanking Transaction History	1850
02/02/2023	PISP	eBanking Payment	2308
03/02/2023	AISP	eBanking Account Details	248
03/02/2023	AISP	eBanking Balance Overview	1365
03/02/2023	AISP	eBanking Transaction History	1700
03/02/2023	PISP	eBanking Payment	2331
04/02/2023	AISP	eBanking Account Details	239
04/02/2023	AISP	eBanking Balance Overview	1954
04/02/2023	AISP	eBanking Transaction History	978
04/02/2023	PISP	eBanking Payment	2275
05/02/2023	AISP	eBanking Account Details	186

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/02/2023	AISP	eBanking Balance Overview	839
05/02/2023	AISP	eBanking Transaction History	681
05/02/2023	PISP	eBanking Payment	2987
06/02/2023	AISP	eBanking Account Details	221
06/02/2023	AISP	eBanking Balance Overview	2242
06/02/2023	AISP	eBanking Transaction History	1945
06/02/2023	PISP	eBanking Payment	2508
07/02/2023	AISP	eBanking Account Details	253
07/02/2023	AISP	eBanking Balance Overview	1951
07/02/2023	AISP	eBanking Transaction History	1986
07/02/2023	PISP	eBanking Payment	2727
08/02/2023	AISP	eBanking Account Details	200
08/02/2023	AISP	eBanking Balance Overview	1889
08/02/2023	AISP	eBanking Transaction History	1687
08/02/2023	PISP	eBanking Payment	2289
09/02/2023	AISP	eBanking Account Details	165
09/02/2023	AISP	eBanking Balance Overview	2166
09/02/2023	AISP	eBanking Transaction History	1710
09/02/2023	PISP	eBanking Payment	928
10/02/2023	AISP	eBanking Account Details	161
10/02/2023	AISP	eBanking Balance Overview	1860
10/02/2023	AISP	eBanking Transaction History	1639
10/02/2023	PISP	eBanking Payment	858
11/02/2023	AISP	eBanking Account Details	196
11/02/2023	AISP	eBanking Balance Overview	1390
11/02/2023	AISP	eBanking Transaction History	1083
11/02/2023	PISP	eBanking Payment	985
12/02/2023	AISP	eBanking Account Details	105
12/02/2023	AISP	eBanking Balance Overview	884
12/02/2023	AISP	eBanking Transaction History	805

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/02/2023	PISP	eBanking Payment	1365
13/02/2023	AISP	eBanking Account Details	160
13/02/2023	AISP	eBanking Balance Overview	1802
13/02/2023	AISP	eBanking Transaction History	1402
13/02/2023	PISP	eBanking Payment	919
14/02/2023	AISP	eBanking Account Details	150
14/02/2023	AISP	eBanking Balance Overview	1767
14/02/2023	AISP	eBanking Transaction History	1534
14/02/2023	PISP	eBanking Payment	907
15/02/2023	AISP	eBanking Account Details	168
15/02/2023	AISP	eBanking Balance Overview	1556
15/02/2023	AISP	eBanking Transaction History	2074
15/02/2023	PISP	eBanking Payment	844
16/02/2023	AISP	eBanking Account Details	172
16/02/2023	AISP	eBanking Balance Overview	1689
16/02/2023	AISP	eBanking Transaction History	2117
16/02/2023	PISP	eBanking Payment	1626
17/02/2023	AISP	eBanking Account Details	319
17/02/2023	AISP	eBanking Balance Overview	1699
17/02/2023	AISP	eBanking Transaction History	1939
17/02/2023	PISP	eBanking Payment	2616
18/02/2023	AISP	eBanking Account Details	222
18/02/2023	AISP	eBanking Balance Overview	799
18/02/2023	AISP	eBanking Transaction History	743
18/02/2023	PISP	eBanking Payment	2368
19/02/2023	AISP	eBanking Account Details	208
19/02/2023	AISP	eBanking Balance Overview	1044
19/02/2023	AISP	eBanking Transaction History	1383
19/02/2023	PISP	eBanking Payment	2334
20/02/2023	AISP	eBanking Account Details	234

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/02/2023	AISP	eBanking Balance Overview	1559
20/02/2023	AISP	eBanking Transaction History	1642
20/02/2023	PISP	eBanking Payment	2574
21/02/2023	AISP	eBanking Account Details	279
21/02/2023	AISP	eBanking Balance Overview	1674
21/02/2023	AISP	eBanking Transaction History	1694
21/02/2023	PISP	eBanking Payment	2313
22/02/2023	AISP	eBanking Account Details	300
22/02/2023	AISP	eBanking Balance Overview	1845
22/02/2023	AISP	eBanking Transaction History	2300
22/02/2023	PISP	eBanking Payment	2481
23/02/2023	AISP	eBanking Account Details	208
23/02/2023	AISP	eBanking Balance Overview	1815
23/02/2023	AISP	eBanking Transaction History	1961
23/02/2023	PISP	eBanking Payment	2738
24/02/2023	AISP	eBanking Account Details	308
24/02/2023	AISP	eBanking Balance Overview	1609
24/02/2023	AISP	eBanking Transaction History	2162
24/02/2023	PISP	eBanking Payment	2460
25/02/2023	AISP	eBanking Account Details	172
25/02/2023	AISP	eBanking Balance Overview	1183
25/02/2023	AISP	eBanking Transaction History	1036
25/02/2023	PISP	eBanking Payment	2393
26/02/2023	AISP	eBanking Account Details	138
26/02/2023	AISP	eBanking Balance Overview	1112
26/02/2023	AISP	eBanking Transaction History	981
26/02/2023	PISP	eBanking Payment	2462
27/02/2023	AISP	eBanking Account Details	258
27/02/2023	AISP	eBanking Balance Overview	840
27/02/2023	AISP	eBanking Transaction History	1313

Payments services user interface

Date	Service	Endpoint name	Average Response time (ms)
27/02/2023	PISP	eBanking Payment	2241
28/02/2023	AISP	eBanking Account Details	318
28/02/2023	AISP	eBanking Balance Overview	1948
28/02/2023	AISP	eBanking Transaction History	2395
28/02/2023	PISP	eBanking Payment	2665
01/03/2023	AISP	eBanking Account Details	231
01/03/2023	AISP	eBanking Balance Overview	2077
01/03/2023	AISP	eBanking Transaction History	2644
01/03/2023	PISP	eBanking Payment	2668
02/03/2023	AISP	eBanking Account Details	216
02/03/2023	AISP	eBanking Balance Overview	1921
02/03/2023	AISP	eBanking Transaction History	1502
02/03/2023	PISP	eBanking Payment	2592
03/03/2023	AISP	eBanking Account Details	212
03/03/2023	AISP	eBanking Balance Overview	2111
03/03/2023	AISP	eBanking Transaction History	1969
03/03/2023	PISP	eBanking Payment	2574
04/03/2023	AISP	eBanking Account Details	171
04/03/2023	AISP	eBanking Balance Overview	1895
04/03/2023	AISP	eBanking Transaction History	1142
04/03/2023	PISP	eBanking Payment	1773
05/03/2023	AISP	eBanking Account Details	144
05/03/2023	AISP	eBanking Balance Overview	1120
05/03/2023	AISP	eBanking Transaction History	1388
05/03/2023	PISP	eBanking Payment	1047
06/03/2023	AISP	eBanking Account Details	152
06/03/2023	AISP	eBanking Balance Overview	1652
06/03/2023	AISP	eBanking Transaction History	1707
06/03/2023	PISP	eBanking Payment	856
07/03/2023	AISP	eBanking Account Details	158

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
07/03/2023	AISP	eBanking Balance Overview	1441
07/03/2023	AISP	eBanking Transaction History	1903
07/03/2023	PISP	eBanking Payment	926
08/03/2023	AISP	eBanking Account Details	159
08/03/2023	AISP	eBanking Balance Overview	1881
08/03/2023	AISP	eBanking Transaction History	1947
08/03/2023	PISP	eBanking Payment	1012
09/03/2023	AISP	eBanking Account Details	149
09/03/2023	AISP	eBanking Balance Overview	1848
09/03/2023	AISP	eBanking Transaction History	2519
09/03/2023	PISP	eBanking Payment	943
10/03/2023	AISP	eBanking Account Details	166
10/03/2023	AISP	eBanking Balance Overview	2002
10/03/2023	AISP	eBanking Transaction History	1676
10/03/2023	PISP	eBanking Payment	825
11/03/2023	AISP	eBanking Account Details	136
11/03/2023	AISP	eBanking Balance Overview	1055
11/03/2023	AISP	eBanking Transaction History	1160
11/03/2023	PISP	eBanking Payment	1194
12/03/2023	AISP	eBanking Account Details	200
12/03/2023	AISP	eBanking Balance Overview	1519
12/03/2023	AISP	eBanking Transaction History	1277
12/03/2023	PISP	eBanking Payment	1012
13/03/2023	AISP	eBanking Account Details	441
13/03/2023	AISP	eBanking Balance Overview	2043
13/03/2023	AISP	eBanking Transaction History	1709
13/03/2023	PISP	eBanking Payment	2456
14/03/2023	AISP	eBanking Account Details	221
14/03/2023	AISP	eBanking Balance Overview	2012
14/03/2023	AISP	eBanking Transaction History	1734

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
14/03/2023	PISP	eBanking Payment	2367
15/03/2023	AISP	eBanking Account Details	272
15/03/2023	AISP	eBanking Balance Overview	1804
15/03/2023	AISP	eBanking Transaction History	2014
15/03/2023	PISP	eBanking Payment	2410
16/03/2023	AISP	eBanking Account Details	213
16/03/2023	AISP	eBanking Balance Overview	1808
16/03/2023	AISP	eBanking Transaction History	2155
16/03/2023	PISP	eBanking Payment	2596
17/03/2023	AISP	eBanking Account Details	267
17/03/2023	AISP	eBanking Balance Overview	1926
17/03/2023	AISP	eBanking Transaction History	1775
17/03/2023	PISP	eBanking Payment	2333
18/03/2023	AISP	eBanking Account Details	243
18/03/2023	AISP	eBanking Balance Overview	1824
18/03/2023	AISP	eBanking Transaction History	1082
18/03/2023	PISP	eBanking Payment	2364
19/03/2023	AISP	eBanking Account Details	206
19/03/2023	AISP	eBanking Balance Overview	1416
19/03/2023	AISP	eBanking Transaction History	969
19/03/2023	PISP	eBanking Payment	2161
20/03/2023	AISP	eBanking Account Details	177
20/03/2023	AISP	eBanking Balance Overview	1703
20/03/2023	AISP	eBanking Transaction History	2186
20/03/2023	PISP	eBanking Payment	1398
21/03/2023	AISP	eBanking Account Details	156
21/03/2023	AISP	eBanking Balance Overview	1400
21/03/2023	AISP	eBanking Transaction History	2392
21/03/2023	PISP	eBanking Payment	898
22/03/2023	AISP	eBanking Account Details	165

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
22/03/2023	AISP	eBanking Balance Overview	1812
22/03/2023	AISP	eBanking Transaction History	1972
22/03/2023	PISP	eBanking Payment	882
23/03/2023	AISP	eBanking Account Details	138
23/03/2023	AISP	eBanking Balance Overview	1545
23/03/2023	AISP	eBanking Transaction History	1464
23/03/2023	PISP	eBanking Payment	978
24/03/2023	AISP	eBanking Account Details	158
24/03/2023	AISP	eBanking Balance Overview	1232
24/03/2023	AISP	eBanking Transaction History	1564
24/03/2023	PISP	eBanking Payment	855
25/03/2023	AISP	eBanking Account Details	104
25/03/2023	AISP	eBanking Balance Overview	972
25/03/2023	AISP	eBanking Transaction History	769
25/03/2023	PISP	eBanking Payment	976
26/03/2023	AISP	eBanking Account Details	189
26/03/2023	AISP	eBanking Balance Overview	1361
26/03/2023	AISP	eBanking Transaction History	893
26/03/2023	PISP	eBanking Payment	2744
27/03/2023	AISP	eBanking Account Details	294
27/03/2023	AISP	eBanking Balance Overview	1930
27/03/2023	AISP	eBanking Transaction History	1848
27/03/2023	PISP	eBanking Payment	2629
28/03/2023	AISP	eBanking Account Details	296
28/03/2023	AISP	eBanking Balance Overview	1709
28/03/2023	AISP	eBanking Transaction History	2106
28/03/2023	PISP	eBanking Payment	2725
29/03/2023	AISP	eBanking Account Details	265
29/03/2023	AISP	eBanking Balance Overview	1289
29/03/2023	AISP	eBanking Transaction History	1787

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
29/03/2023	PISP	eBanking Payment	2681
30/03/2023	AISP	eBanking Account Details	238
30/03/2023	AISP	eBanking Balance Overview	1503
30/03/2023	AISP	eBanking Transaction History	2166
30/03/2023	PISP	eBanking Payment	2491
31/03/2023	AISP	eBanking Account Details	251
31/03/2023	AISP	eBanking Balance Overview	1425
31/03/2023	AISP	eBanking Transaction History	1500
31/03/2023	PISP	eBanking Payment	2556

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: 01/01/2023 - 31/03/2023

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/01/2023	eBanking	100.00 %	0.00 %	01/01/2023	APIs	100.00 %	0.00 %
02/01/2023	eBanking	100.00 %	0.00 %	02/01/2023	APIs	100.00 %	0.00 %
03/01/2023	eBanking	100.00 %	0.00 %	03/01/2023	APIs	100.00 %	0.00 %
04/01/2023	eBanking	100.00 %	0.00 %	04/01/2023	APIs	100.00 %	0.00 %
05/01/2023	eBanking	100.00 %	0.00 %	05/01/2023	APIs	100.00 %	0.00 %
06/01/2023	eBanking	100.00 %	0.00 %	06/01/2023	APIs	100.00 %	0.00 %
07/01/2023	eBanking	100.00 %	0.00 %	07/01/2023	APIs	100.00 %	0.00 %
08/01/2023	eBanking	100.00 %	0.00 %	08/01/2023	APIs	100.00 %	0.00 %
09/01/2023	eBanking	100.00 %	0.00 %	09/01/2023	APIs	100.00 %	0.00 %
10/01/2023	eBanking	100.00 %	0.00 %	10/01/2023	APIs	100.00 %	0.00 %
11/01/2023	eBanking	100.00 %	0.00 %	11/01/2023	APIs	100.00 %	0.00 %
12/01/2023	eBanking	100.00 %	0.00 %	12/01/2023	APIs	100.00 %	0.00 %
13/01/2023	eBanking	100.00 %	0.00 %	13/01/2023	APIs	100.00 %	0.00 %
14/01/2023	eBanking	100.00 %	0.00 %	14/01/2023	APIs	100.00 %	0.00 %
15/01/2023	eBanking	100.00 %	0.00 %	15/01/2023	APIs	100.00 %	0.00 %
16/01/2023	eBanking	100.00 %	0.00 %	16/01/2023	APIs	100.00 %	0.00 %
17/01/2023	eBanking	100.00 %	0.00 %	17/01/2023	APIs	100.00 %	0.00 %
18/01/2023	eBanking	100.00 %	0.00 %	18/01/2023	APIs	100.00 %	0.00 %
19/01/2023	eBanking	100.00 %	0.00 %	19/01/2023	APIs	100.00 %	0.00 %
20/01/2023	eBanking	100.00 %	0.00 %	20/01/2023	APIs	100.00 %	0.00 %
21/01/2023	eBanking	100.00 %	0.00 %	21/01/2023	APIs	100.00 %	0.00 %
22/01/2023	eBanking	100.00 %	0.00 %	22/01/2023	APIs	100.00 %	0.00 %
23/01/2023	eBanking	100.00 %	0.00 %	23/01/2023	APIs	100.00 %	0.00 %
24/01/2023	eBanking	100.00 %	0.00 %	24/01/2023	APIs	100.00 %	0.00 %
25/01/2023	eBanking	100.00 %	0.00 %	25/01/2023	APIs	100.00 %	0.00 %
26/01/2023	eBanking	100.00 %	0.00 %	26/01/2023	APIs	100.00 %	0.00 %
27/01/2023	eBanking	100.00 %	0.00 %	27/01/2023	APIs	100.00 %	0.00 %
28/01/2023	eBanking	100.00 %	0.00 %	28/01/2023	APIs	100.00 %	0.00 %
29/01/2023	eBanking	100.00 %	0.00 %	29/01/2023	APIs	100.00 %	0.00 %
30/01/2023	eBanking	100.00 %	0.00 %	30/01/2023	APIs	100.00 %	0.00 %
31/01/2023	eBanking	100.00 %	0.00 %	31/01/2023	APIs	100.00 %	0.00 %
01/02/2023	eBanking	100.00 %	0.00 %	01/02/2023	APIs	100.00 %	0.00 %
02/02/2023	eBanking	100.00 %	0.00 %	02/02/2023	APIs	100.00 %	0.00 %
03/02/2023	eBanking	100.00 %	0.00 %	03/02/2023	APIs	100.00 %	0.00 %
04/02/2023	eBanking	100.00 %	0.00 %	04/02/2023	APIs	100.00 %	0.00 %
05/02/2023	eBanking	100.00 %	0.00 %	05/02/2023	APIs	100.00 %	0.00 %
06/02/2023	eBanking	100.00 %	0.00 %	06/02/2023	APIs	100.00 %	0.00 %
07/02/2023	eBanking	100.00 %	0.00 %	07/02/2023	APIs	100.00 %	0.00 %
08/02/2023	eBanking	100.00 %	0.00 %	08/02/2023	APIs	100.00 %	0.00 %
09/02/2023	eBanking	100.00 %	0.00 %	09/02/2023	APIs	100.00 %	0.00 %
10/02/2023	eBanking	100.00 %	0.00 %				
11/02/2023	eBanking	100.00 %	0.00 %				

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
12/02/2023	eBanking	100.00 %	0.00 %
13/02/2023	eBanking	100.00 %	0.00 %
14/02/2023	eBanking	100.00 %	0.00 %
15/02/2023	eBanking	100.00 %	0.00 %
16/02/2023	eBanking	100.00 %	0.00 %
17/02/2023	eBanking	100.00 %	0.00 %
18/02/2023	eBanking	100.00 %	0.00 %
19/02/2023	eBanking	100.00 %	0.00 %
20/02/2023	eBanking	100.00 %	0.00 %
21/02/2023	eBanking	100.00 %	0.00 %
22/02/2023	eBanking	100.00 %	0.00 %
23/02/2023	eBanking	100.00 %	0.00 %
24/02/2023	eBanking	100.00 %	0.00 %
25/02/2023	eBanking	100.00 %	0.00 %
26/02/2023	eBanking	100.00 %	0.00 %
27/02/2023	eBanking	100.00 %	0.00 %
28/02/2023	eBanking	100.00 %	0.00 %
01/03/2023	eBanking	100.00 %	0.00 %
02/03/2023	eBanking	100.00 %	0.00 %
03/03/2023	eBanking	100.00 %	0.00 %
04/03/2023	eBanking	100.00 %	0.00 %
05/03/2023	eBanking	100.00 %	0.00 %
06/03/2023	eBanking	100.00 %	0.00 %
07/03/2023	eBanking	100.00 %	0.00 %
08/03/2023	eBanking	100.00 %	0.00 %
09/03/2023	eBanking	100.00 %	0.00 %
10/03/2023	eBanking	100.00 %	0.00 %
11/03/2023	eBanking	100.00 %	0.00 %
12/03/2023	eBanking	100.00 %	0.00 %
13/03/2023	eBanking	100.00 %	0.00 %
14/03/2023	eBanking	100.00 %	0.00 %
15/03/2023	eBanking	100.00 %	0.00 %
16/03/2023	eBanking	100.00 %	0.00 %
17/03/2023	eBanking	100.00 %	0.00 %
18/03/2023	eBanking	100.00 %	0.00 %
19/03/2023	eBanking	100.00 %	0.00 %
20/03/2023	eBanking	100.00 %	0.00 %
21/03/2023	eBanking	100.00 %	0.00 %
22/03/2023	eBanking	100.00 %	0.00 %
23/03/2023	eBanking	100.00 %	0.00 %
24/03/2023	eBanking	100.00 %	0.00 %
25/03/2023	eBanking	100.00 %	0.00 %
26/03/2023	eBanking	100.00 %	0.00 %
27/03/2023	eBanking	100.00 %	0.00 %
28/03/2023	eBanking	100.00 %	0.00 %
29/03/2023	eBanking	100.00 %	0.00 %
30/03/2023	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
10/02/2023	APIs	100.00 %	0.00 %
11/02/2023	APIs	100.00 %	0.00 %
12/02/2023	APIs	100.00 %	0.00 %
13/02/2023	APIs	100.00 %	0.00 %
14/02/2023	APIs	100.00 %	0.00 %
15/02/2023	APIs	100.00 %	0.00 %
16/02/2023	APIs	100.00 %	0.00 %
17/02/2023	APIs	100.00 %	0.00 %
18/02/2023	APIs	100.00 %	0.00 %
19/02/2023	APIs	100.00 %	0.00 %
20/02/2023	APIs	100.00 %	0.00 %
21/02/2023	APIs	100.00 %	0.00 %
22/02/2023	APIs	100.00 %	0.00 %
23/02/2023	APIs	100.00 %	0.00 %
24/02/2023	APIs	100.00 %	0.00 %
25/02/2023	APIs	100.00 %	0.00 %
26/02/2023	APIs	100.00 %	0.00 %
27/02/2023	APIs	100.00 %	0.00 %
28/02/2023	APIs	100.00 %	0.00 %
01/03/2023	APIs	100.00 %	0.00 %
02/03/2023	APIs	100.00 %	0.00 %
03/03/2023	APIs	100.00 %	0.00 %
04/03/2023	APIs	100.00 %	0.00 %
05/03/2023	APIs	100.00 %	0.00 %
06/03/2023	APIs	100.00 %	0.00 %
07/03/2023	APIs	100.00 %	0.00 %
08/03/2023	APIs	100.00 %	0.00 %
09/03/2023	APIs	100.00 %	0.00 %
10/03/2023	APIs	100.00 %	0.00 %
11/03/2023	APIs	100.00 %	0.00 %
12/03/2023	APIs	100.00 %	0.00 %
13/03/2023	APIs	100.00 %	0.00 %
14/03/2023	APIs	100.00 %	0.00 %
15/03/2023	APIs	100.00 %	0.00 %
16/03/2023	APIs	100.00 %	0.00 %
17/03/2023	APIs	100.00 %	0.00 %
18/03/2023	APIs	100.00 %	0.00 %
19/03/2023	APIs	100.00 %	0.00 %
20/03/2023	APIs	100.00 %	0.00 %
21/03/2023	APIs	100.00 %	0.00 %
22/03/2023	APIs	100.00 %	0.00 %
23/03/2023	APIs	100.00 %	0.00 %
24/03/2023	APIs	100.00 %	0.00 %
25/03/2023	APIs	100.00 %	0.00 %
26/03/2023	APIs	100.00 %	0.00 %
27/03/2023	APIs	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
28/03/2023	APIs	100.00 %	0.00 %
29/03/2023	APIs	100.00 %	0.00 %
30/03/2023	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: 01/01/2023 - 31/03/2023

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	
01/01/2023	0.00 %
02/01/2023	0.00 %
03/01/2023	0.00 %
04/01/2023	0.00 %
05/01/2023	0.00 %
06/01/2023	0.00 %
07/01/2023	0.00 %
08/01/2023	0.00 %
09/01/2023	0.00 %
10/01/2023	0.00 %
11/01/2023	0.00 %
12/01/2023	0.00 %
13/01/2023	0.00 %
14/01/2023	0.00 %
15/01/2023	0.00 %
16/01/2023	0.00 %
17/01/2023	0.00 %
18/01/2023	0.00 %
19/01/2023	0.00 %
20/01/2023	0.00 %
21/01/2023	0.00 %
22/01/2023	0.00 %
23/01/2023	0.00 %
24/01/2023	0.00 %
25/01/2023	0.00 %
26/01/2023	0.00 %
27/01/2023	0.00 %
28/01/2023	0.00 %
29/01/2023	0.00 %
30/01/2023	0.00 %
31/01/2023	0.00 %
01/02/2023	0.00 %

Date	Error rate (%)
02/02/2023	0.00 %
03/02/2023	0.00 %
04/02/2023	0.00 %
05/02/2023	0.00 %
06/02/2023	0.00 %
07/02/2023	0.00 %
08/02/2023	0.00 %
09/02/2023	0.00 %
10/02/2023	0.00 %
11/02/2023	0.00 %
12/02/2023	0.00 %
13/02/2023	0.00 %
14/02/2023	0.00 %
15/02/2023	0.00 %
16/02/2023	0.00 %
17/02/2023	0.00 %
18/02/2023	0.00 %
19/02/2023	0.00 %
20/02/2023	0.00 %
21/02/2023	0.00 %
22/02/2023	0.00 %
23/02/2023	0.00 %
24/02/2023	0.00 %
25/02/2023	0.00 %
26/02/2023	0.00 %
27/02/2023	0.00 %
28/02/2023	0.00 %
01/03/2023	0.00 %
02/03/2023	0.00 %
03/03/2023	0.00 %
04/03/2023	0.00 %
05/03/2023	0.00 %
06/03/2023	0.00 %
07/03/2023	0.00 %
08/03/2023	0.00 %
09/03/2023	0.00 %
10/03/2023	0.00 %
11/03/2023	0.00 %
12/03/2023	0.00 %
13/03/2023	0.00 %
14/03/2023	0.00 %
15/03/2023	0.00 %
16/03/2023	0.00 %
17/03/2023	0.00 %
18/03/2023	0.00 %
19/03/2023	0.00 %
20/03/2023	0.00 %

Date	Error rate (%)
21/03/2023	0.00 %
22/03/2023	0.00 %
23/03/2023	0.00 %
24/03/2023	0.00 %
25/03/2023	0.00 %
26/03/2023	0.00 %
27/03/2023	0.00 %
28/03/2023	0.00 %
29/03/2023	0.00 %
30/03/2023	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